

表 G19 個別保險公司的統計數字：承保業績  
Table G19 Individual Insurers' Statistics : Underwriting Results

		(千元) (\$'000)										
保險公司	Insurer	財政年度終結日期	毛保費	淨保費	滿期保費淨額	須付的佣金淨額	已償付申索毛額	已償付申索淨額	已承付申索淨額	管理開支#	保險基金的變動	承保利潤/(虧損)
		Financial Year End	Gross Premiums	Net Premiums	Net Earned Premiums	Net Commissions Payable	Gross Claims Paid	Net Claims Paid	Net Claims Incurred	Management Expenses#	Movement of Insurance Fund	Underwriting Profit/(Loss)
安達	ACE	31-12-02	356,675	129,118	109,585	5,087	59,629	21,193	26,874	64,020	-	13,604
安聯保險	Allianz Insurance	31-12-02	307,586	148,913	128,881	29,597	126,199	47,444	67,608	38,753	-	(7,077)
Allianz M & A (France)	Allianz M & A (France)	31-12-02	(881)	(881)	(573)	-	10,609	3,648	(7,545)	2,403	-	4,569
American Home	American Home	30-11-02	1,145,920	79,289	80,178	(1,615)	383,630	39,035	33,829	-	-	47,964
美國友邦(百慕達)	AIA (Bermuda)	30-11-02	376,729	371,841	380,301	34,645	257,770	256,563	269,406	50,389	-	25,861
美國友邦(香港)	AIA (HK)	30-11-02	170,531	163,630	170,537	27,443	102,079	92,395	91,841	20,132	-	31,121
亞細亞日新	ANF	31-12-02	72	45	125	7	652	20	955	3	-	(840)
星輝	Anglo Starlite	31-12-02	159,982	129,221	127,833	27,440	120,654	99,399	106,254	10,364	-	(16,225)
ARIG	ARIG	31-12-02	23,731	16,726	14,777	4,710	26,921	26,440	15,925	2,312	-	(8,170)
亞洲保險	Asia Insurance	31-12-02	559,947	337,649	300,064	85,654	195,764	125,009	147,328	27,770	-	39,312
忠利	A Generali	31-12-02	221,401	97,918	89,473	12,734	54,525	22,565	45,925	18,931	-	11,883
國衛(百慕達)	AXA China (Bermuda)	31-12-02	107,752	76,767	76,030	16,745	39,563	26,477	23,921	16,891	-	18,473
國衛(香港)	AXA China (HK)	31-12-02	232,035	207,595	210,039	10,943	178,863	155,691	158,530	18,073	-	22,493
安盛保險	AXA General	31-12-02	717,150	363,498	437,428	88,755	478,965	348,293	403,956	1,278	-	(56,561)
安盛人壽	AXA Life	31-12-02	-	-	-	-	-	-	-	-	-	-
AXA RE	AXA RE	31-12-02	6	6	6	(1)	83	83	(779)	842	-	(56)
中銀集團保險	BOC Group Insurance	31-12-02	1,426,219	1,116,421	990,009	302,851	499,057	404,924	496,179	71,384	-	119,595
銀業聯合	Bankers Alliance	31-12-02	11,555	8,810	9,030	5,880	205	174	(252)	1,076	-	2,326
銀和再保	BC Re	31-12-02	23,499	22,330	20,079	5,374	4,252	4,252	10,515	3,160	-	1,030
藍十字	Blue Cross	31-12-02	476,431	423,192	423,230	52,676	316,097	285,145	311,582	60,729	-	(1,757)
BML	BML	20-2-02	7,936	4,386	4,386	927	1,036	725	13,277	312	-	(10,130)
保栢	BUPA	31-12-02	440,420	440,420	413,457	29,423	286,038	286,038	304,502	67,009	-	12,523
農銀	CAF	31-12-02	58,603	24,661	29,472	7,695	23,387	10,230	20,918	-	-	859
加州保險	California Insurance	31-3-02	16,430	6,637	6,211	(333)	2,769	835	1,143	5,400	-	1
加拿大保險	Canadian Insurance	31-12-02	7,899	2,752	2,830	(144)	351	179	691	1,641	-	642

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		Financial Year End	Gross Premiums	Net Premiums	Net Earned Premiums	Net Commissions Payable	Gross Claims Paid	Net Claims Paid	Net Claims Incurred	Management Expenses#	Movement of Insurance Fund	Underwriting Profit/(Loss)
Centre Solutions	Centre Solutions	31-12-02	122,461	39,833	6,694	(179)	-	-	473	18,923	-	(12,523)
英傑華	CGU	31-12-02	531,387	433,117	431,826	169,054	224,477	174,390	109,980	136,117	-	16,675
其士	Chevalier	31-3-02	312,519	260,996	170,224	35,935	22,590	20,961	103,986	11,710	-	18,593
中美保險	China America	30-11-02	-	(38)	(38)	-	3,784	1,279	(1,939)	1,361	-	540
中國交通保險	China Communications	31-12-02	34,264	21,414	17,442	8,352	1,321	511	839	2,049	-	6,202
中再國際*	CIRE*	31-12-02	517,794	358,418	-	78,510	236,820	161,206	-	8,735	108,478	1,489
招商局	China Merchants	31-12-02	31,929	11,953	12,010	499	17,491	3,895	6,687	5,613	-	(789)
中海保險	China Overseas Insurance	31-12-02	110,085	74,003	16,809	(597)	1	1	3,762	3,831	-	9,813
中國太平洋	China Pacific	31-12-02	85,789	70,361	51,472	17,133	21,952	16,730	24,370	6,792	-	3,177
中國平安	China Ping An	31-12-02	98,159	65,582	66,327	29,613	37,411	20,055	10,566	10,929	-	15,219
信諾環球	CIGNA Worldwide	31-12-02	140,471	121,563	118,877	38,715	54,679	49,235	45,608	57,298	-	(22,744)
中海油保險	CNOOC Insurance	31-12-02	55,902	21,166	21,077	(3,995)	143	-	10,583	1,284	-	13,205
COFACE	COFACE	31-12-02	39,311	36,480	33,044	4,658	21,991	3,499	21,338	12,643	-	(5,595)
合羣	Concord	31-3-02	64,513	29,844	26,862	3,726	12,899	5,790	8,815	4,139	-	10,182
Continental Re	Continental Re	31-12-02	-	-	-	-	10	10	(82)	-	-	82
全球	Cosmic	31-12-02	12,546	8,725	11,030	2,786	8,750	4,301	462	2,975	-	4,807
宇宙	Cosmos	31-3-02	136	74	82	27	7	7	7	315	-	(267)
大新保險	Dah Sing General	31-12-02	26,300	20,882	19,966	9,012	3,356	3,238	5,529	3,625	-	1,800
道亨保險	Dao Heng Insurance	30-6-02	124,378	78,297	75,988	9,946	29,316	18,162	17,368	33,086	-	15,588
鷹星保險	Eagle Star Insurance	31-12-02	382,371	300,140	295,863	81,405	167,099	140,009	128,945	97,409	-	(11,896)
East Point Re	East Point Re	31-12-02	-	-	-	-	-	-	-	-	-	-
Equatorial Re	Equatorial Re	31-12-02	-	-	-	-	50	50	(20)	-	-	20
裕利安宜	Euler Hermes	31-12-02	67,943	19,530	16,004	3,776	153,660	34,377	12,499	6,800	-	(7,071)
富勤保險	Falcon Hong Kong	31-12-02	491,260	379,022	301,210	68,550	293,255	232,280	181,614	51,299	-	(253)
聯邦	Federal	31-12-02	293,244	263,779	222,777	36,382	28,493	27,122	53,112	65,198	-	68,085

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\* 採用基金會計基準的保險業務 insurance business accounted for on fund accounting basis

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		Financial Year End	Gross Premiums	Net Premiums	Net Earned Premiums	Net Commissions Payable	Gross Claims Paid	Net Claims Paid	Net Claims Incurred	Management Expenses#	Movement of Insurance Fund	Underwriting Profit/(Loss)
First American	First American	31-12-02	736	736	736	-	-	-	59	1,214	-	(537)
RiverStone	RiverStone	31-12-02	-	-	-	(228)	(387)	-	-	228	-	-
法國敬邦	GAN	31-12-02	96,815	37,558	32,868	11,615	40,982	9,234	14,432	7,199	-	(378)
GE Frankona Re	GE Frankona Re	31-12-02	50,001	19,149	25,340	5,520	42,821	36,136	45,694	2,734	-	(28,608)
通用再保險	General Re	31-12-02	(324)	(324)	1,455	-	-	-	(1,481)	324	-	2,612
德國格寧	Gerling	31-12-02	44,546	16,946	39,362	2,063	24,958	13,784	636	6,720	-	29,943
Groupama Transport	Groupama Transport	31-12-02	68,158	60,231	55,320	12,002	7,895	7,426	36,858	4,828	-	1,632
GT Insurance	GT Insurance	31-12-02	-	-	-	-	-	-	-	-	-	-
恒生保險	Hang Seng Insurance	31-12-02	507,645	384,965	357,538	125,447	135,002	94,701	113,642	40,559	-	77,890
恒生保險*	Hang Seng Insurance*	31-12-02	5,207	5,207	-	2,934	10,103	10,103	-	-	(6,534)	(1,296)
Hannover Re	Hannover Re	31-12-02	47,720	23,832	21,180	2,031	22,841	4,049	11,616	2,489	-	5,044
恒福	Hartford Fire	31-12-02	4	4	82	1	37	37	9	369	-	(297)
Hartford Steam	Hartford Steam	31-12-02	-	-	-	-	-	-	-	-	-	-
香港按揭	HKMC	31-12-02	158,025	53,984	34,841	-	9,295	1,507	1,910	3,287	-	29,644
HK Re	HK Re	31-12-02	-	-	-	-	87	87	125	318	-	(443)
滙豐保險	HSBC Insurance	31-12-02	815,662	603,512	584,661	116,500	183,716	143,012	219,604	112,981	-	135,576
滙豐保險*	HSBC Insurance*	31-12-02	3,137	2,277	-	1,389	2,117	1,214	-	2,945	(164)	(3,107)
滙豐醫療	HSBC Medical	31-12-02	419,146	418,414	418,924	18,725	353,320	353,320	349,429	25,631	-	25,139
Intercargo	Intercargo	31-12-02	(77)	(65)	1,450	137	3,181	2,859	5,847	4,347	-	(8,881)
澄心	Jerneh	31-12-02	70,027	35,287	34,689	3,237	27,021	17,803	17,697	11,083	-	2,672
德國科隆再保險	Cologne Re	31-12-02	140,702	140,702	118,904	19,999	52,970	52,970	6,950	21,803	-	70,152
工安	Kono	31-12-02	136,449	102,945	91,583	4,718	37,616	32,361	56,930	2,618	-	27,317
利寶國際	Liberty Int'l	31-12-02	322,168	197,173	218,543	40,853	191,196	139,733	134,351	34,545	-	8,794
廖創興	Liu Chong Hing	31-12-02	32,024	14,968	15,052	(584)	3,240	1,443	2,081	7,717	-	5,838
勞合社*	Lloyd's*	31-12-02	181,043	118,939	-	24,886	79,159	56,431	-	7,466	(5,921)	36,077

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		Financial Year End	Gross Premiums	Net Premiums	Net Earned Premiums	Net Commissions Payable	Gross Claims Paid	Net Claims Paid	Net Claims Incurred	Management Expenses#	Movement of Insurance Fund	Underwriting Profit/(Loss)
London Steam-Ship	London Steam-Ship	20-2-02	-	-	-	-	-	-	-	-	-	-
聯益	Lun Yick	31-12-02	44	14	14	(3)	-	-	-	712	-	(695)
Malayan (HK)	Malayan (HK)	31-12-02	1,662	1,554	1,373	895	305	284	1,746	-	-	(1,268)
Malayan Int'l	Malayan Int'l	31-12-02	-	-	-	-	(2)	(2)	(19)	-	-	19
閩信	Min Xin	31-12-02	53,883	45,969	45,495	15,531	22,610	18,106	19,467	8,541	-	1,956
民安	Ming An	31-12-02	1,549,129	810,299	786,727	179,572	1,395,633	777,074	535,950	101,841	-	(30,636)
三井住友海上火災 (日本)	Mitsui Sumitomo (Japan)	31-12-02	2,069	1,660	10,833	464	5,116	3,136	(6,638)	699	-	16,308
三井住友海上火災 (香港)	Mitsui Sumitomo (HK)	31-12-02	173,678	105,180	100,369	(4,696)	37,840	29,296	39,358	36,803	-	28,904
Munich Re	Munich Re	31-12-02	566,269	566,269	540,893	131,652	234,727	234,727	225,127	-	-	184,114
國民	National Insurance	31-3-02	108,211	88,162	88,162	35,643	95,359	53,602	99,265	(28,420)	-	(18,326)
National Union	National Union	30-11-02	172,903	81,012	81,932	484	101,869	38,788	34,959	-	-	46,489
安泰保險	ING General	31-12-02	194,267	147,805	144,324	37,673	76,559	63,790	74,723	25,696	-	6,232
New Hampshire	New Hampshire	30-11-02	106,748	94,017	95,075	(1,526)	46,134	46,088	40,184	-	-	56,417
新印度	New India	31-3-02	56,094	52,692	44,452	18,347	12,577	12,258	37,054	4,006	-	(14,955)
日本興亞 (亞洲)	Nipponkoa (Asia)	31-12-02	82,493	70,668	67,282	13,847	17,506	15,004	15,103	13,290	-	25,042
日本興亞	Nipponkoa	31-3-02	1,540	1,144	15,846	6,795	17,663	16,625	5,095	(2,441)	-	6,397
日生同和損害保險	Nissay Dowa	31-3-02	7,556	6,786	4,904	671	1,543	1,457	793	1,651	-	1,789
樂民	Norman	31-12-02	136	(59)	(61)	197	13,997	5,284	(454)	2,006	-	(1,810)
華僑	Overseas Assurance	31-12-02	2,720	1,780	2,058	469	264	232	266	1,531	-	(208)
華聯	Overseas Union	31-12-02	17,382	14,094	14,657	5,602	5,267	3,272	3,488	3,871	-	1,696
太平洋保險	Pacific Insurance	31-12-02	301,075	220,209	200,583	42,468	83,338	60,082	134,426	24,167	-	(478)
寶豐	Paofong	31-12-02	40,670	34,636	33,715	7,895	7,193	6,655	12,137	7,639	-	6,044
PartnerRe	PartnerRe	31-12-02	86,639	86,639	72,594	7,987	(4,616)	(4,616)	51,919	6,959	-	5,729
中國人保 (香港)	PICC (HK)	31-12-02	82,559	28,406	25,726	(54)	41,912	18,348	17,570	8,626	-	(416)
Pioneer	Pioneer	31-12-02	63,171	39,187	35,432	12,130	16,941	8,916	14,224	6,928	-	2,150

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PMI Mortgage	PMI Mortgage	31-12-02	43,190	43,190	28,485	-	2,487	2,487	4,417	5,227	-	18,841
英國保誠	Prudential (UK)	31-12-02	227,630	147,450	140,479	49,329	62,920	44,777	54,087	22,098	-	14,965
昆士蘭聯保	QBE HKSI	31-12-02	845,110	453,228	452,854	161,362	208,196	158,868	184,538	91,234	-	15,720
Red Sea	Red Sea	31-12-02	-	-	-	-	-	-	-	-	-	-
華人信誠	Reliance HKCB	31-12-02	-	(113)	5	(189)	1,196	963	(3,414)	8,848	-	(5,240)
皇家太陽 (香港)	Royal & SA (HK)	31-12-02	262,507	201,746	195,818	47,032	143,679	122,442	103,583	46,339	-	(1,136)
瑞士再保險	Swiss Re	31-12-02	862,466	862,466	601,929	105,336	(29,343)	(29,343)	383,113	48,290	-	65,190
法國再保險	SCOR Re	31-12-02	133,750	84,421	78,762	26,029	30,393	21,169	48,663	3,544	-	526
先施保險	Sincere Insurance	28-2-02	847	394	427	7	122	74	74	202	-	144
Sompo Japan	Sompo Japan	31-12-02	219,641	163,774	171,433	50,561	121,263	79,573	80,742	(1,486)	-	41,616
Sompo Japan Re	Sompo Japan Re	31-12-02	-	-	-	-	-	-	-	-	-	-
St. Paul	St. Paul	31-12-02	-	-	-	-	-	-	-	-	-	-
住友海上火災 (香港)	Sumitomo P&C (HK)	31-12-02	559	(54)	692	(426)	1,053	462	706	1,729	-	(1,317)
健峯	Summit	31-3-02	109,837	73,026	65,659	17,044	49,460	35,449	39,029	7,338	-	2,248
SA & London Insurance	SA & London Insurance	31-12-02	506,624	250,448	149,776	16,914	100,714	69,158	69,871	33,938	-	29,053
新鴻基	Sun Hung Kai	30-6-02	332,843	112,393	82,976	(40,501)	158,359	67,199	82,907	10,713	-	29,857
先寶	Symbol	28-2-02	3,490	2,520	2,287	646	687	687	687	276	-	678
泰加	Target	31-12-02	96,159	75,870	43,178	11,672	5,509	4,634	27,696	10,004	-	(6,194)
聯運保賠協會	TT Club	31-12-02	187,999	21,529	22,067	(16,821)	53,163	4,238	1,407	25,483	-	11,998
東亞再保險	Toa Re	31-3-02	327,016	302,305	259,023	80,177	108,131	102,043	241,639	22,055	-	(84,848)
東京海上火災 (日本)	TMF	31-3-02	13,098	11,461	24,239	5,757	6,556	5,566	3,267	1,434	-	13,781
東京海上火災 (香港)	TMF (HK)	31-12-02	203,907	179,407	167,406	16,430	71,786	68,316	86,808	27,442	-	36,726
遠洋	Trans-Ocean	31-12-02	269	90	87	(10)	-	-	-	-	-	97
Transatlantic Re	Transatlantic Re	31-12-02	112,943	109,725	101,013	19,146	32,016	31,935	50,066	3,378	-	28,423
三聯	Trinity	31-12-02	120,826	96,312	84,239	20,875	100,456	56,237	50,672	8,412	-	4,280

# 包括未過期風險調整 including unexpired risks adjustment

表 G19 (續) 個別保險公司的統計數字：承保業績  
Table G19 (Cont'd) Individual Insurers' Statistics : Underwriting Results

		(千元) (\$'000)										
保險公司	Insurer	財政年度終結日期	毛保費	淨保費	滿期保費淨額	須付的佣金淨額	已償付申索毛額	已償付申索淨額	已承付申索淨額	管理開支#	保險基金的變動	承保利潤/(虧損)
		Financial Year End	Gross Premiums	Net Premiums	Net Earned Premiums	Net Commissions Payable	Gross Claims Paid	Net Claims Paid	Net Claims Incurred	Management Expenses#	Movement of Insurance Fund	Underwriting Profit/(Loss)
德高	Tugu	31-12-02	253,191	131,973	122,143	16,788	225,750	70,431	154,952	43,572	-	(93,169)
建安	United Builders	31-12-02	152,420	83,132	85,621	7,675	27,512	23,451	46,134	-	-	31,812
United Guaranty	United Guaranty	30-11-02	50,247	50,247	23,470	3,163	3,069	3,046	4,341	5,101	-	10,865
印聯	United India	31-3-02	215,588	199,928	192,084	83,617	67,011	56,900	74,407	38,968	-	(4,908)
聯合皇國保賠協會	UK P&I Club	20-2-02	17,779	4,424	4,424	1,529	3,919	392	978	2,309	-	(392)
大華	UOB	31-12-02	2,335	695	633	(154)	196	12	73	976	-	(262)
Pohjola Non-Life	Pohjola Non-Life	31-12-02	-	-	-	-	629	116	1,289	1,066	-	(2,355)
West of England	West of England	20-2-02	144,111	126,948	126,948	15,248	127,978	122,423	145,673	12,005	-	(45,978)
曉莊	William S.T. Lee	31-12-02	17,048	284	1,264	(1,738)	11,023	1,806	789	-	-	2,213
永亨蘇黎世	Wing Hang Zurich	31-12-02	17,427	10,367	10,635	5,255	2,711	1,405	4,046	3,795	-	(2,461)
永隆	Wing Lung	31-12-02	458,909	351,239	229,498	58,623	39,478	30,412	135,218	12,352	-	23,305
永安	Wing On	31-12-02	38,990	21,588	42,598	9,154	47,252	40,909	27,967	6,857	-	(1,380)
豐泰 (亞洲)	Winterthur (Asia)	31-12-02	-	-	-	-	126	(85)	(85)	-	-	85
瑞士豐泰 (保險服務)	WISA	31-12-02	-	-	-	-	9,039	5,597	(3,069)	3,922	-	(853)
環球	World-Wide	31-3-02	15	15	15	1	404	145	1,037	103	-	(1,126)
XL Insurance	XL Insurance	31-12-02	85,104	70,042	65,511	8,386	22,889	18,075	33,845	17,562	-	5,718
蘇黎世保險	Zurich Insurance	31-12-02	-	-	-	-	-	-	-	446	-	(446)
蘇黎世 (亞洲)	Zurich (Asia)	31-12-02	223,732	140,175	123,608	29,850	65,458	42,231	49,830	47,855	-	(3,927)
<b>總額</b>												
<b>Total</b>			<b>23,447,709</b>	<b>15,903,293</b>	<b>14,105,133</b>	<b>3,050,856</b>	<b>9,848,805</b>	<b>6,824,681</b>	<b>7,847,200</b>	<b>2,123,900</b>	<b>95,859</b>	<b>1,243,205</b>

# 包括未過期風險調整 including unexpired risks adjustment