

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	31-12-04	613,205	300,577	287,849	27,754	129,000	27,509	64,979	75,495	-	119,621
安聯保險	Allianz Insurance	31-12-04	318,064	151,485	149,302	30,469	117,378	67,198	89,060	32,092	-	(2,319)
Allianz M & A (France)	Allianz M & A (France)	31-12-04	(293)	(293)	(215)	-	57	57	(2,303)	2,619	-	(531)
美安保險	American Home	30-11-04	1,208,369	289,582	275,559	(15,293)	460,820	92,815	94,173	-	-	196,679
美國友邦(百慕達)	AIA (Bermuda)	30-11-04	397,785	394,051	379,169	31,377	297,279	297,279	265,550	48,695	-	33,547
美國友邦(香港)	AIA (HK)	30-11-04	128,987	125,545	119,540	34,552	49,785	45,161	45,354	10,700	-	28,934
星輝	Anglo Starlite	31-12-04	175,993	124,621	129,112	26,058	140,368	102,244	137,021	12,340	-	(46,307)
亞洲保險	Asia Insurance	31-12-04	738,314	440,807	434,874	102,588	223,034	140,700	228,892	34,793	-	68,601
忠利	A Generali	31-12-04	208,250	112,758	116,621	19,310	74,773	43,875	47,185	24,234	-	25,892
國衛(百慕達)	AXA China (Bermuda)	31-12-04	114,847	83,294	81,567	14,281	39,065	26,082	21,704	16,586	-	28,996
國衛(香港)	AXA China (HK)	31-12-04	285,219	258,795	247,402	16,662	232,644	206,558	212,732	18,558	-	(550)
安盛保險	AXA General	31-12-04	562,554	394,620	386,363	103,073	441,156	321,426	183,064	67,657	-	32,569
安盛人壽	AXA Life	31-12-04	-	-	-	-	-	-	-	-	-	-
AXA RE	AXA RE	31-12-04	(2,132)	(2,127)	9,741	(744)	4,391	4,364	4,143	951	-	5,391
中銀集團保險	BOC Group Insurance	31-12-04	1,341,907	1,085,062	1,152,848	314,184	575,214	443,996	651,183	79,282	-	108,199
銀業聯合	Bankers Alliance	31-12-04	8,492	6,503	6,225	4,777	20	11	(47)	937	-	558
銀和再保	BC Re	31-12-04	65,726	49,568	49,313	16,150	10,962	8,576	23,556	2,711	-	6,896
藍十字	Blue Cross	31-12-04	475,338	425,249	423,138	66,125	317,317	300,411	316,019	32,836	-	8,158
BML	BML	20-2-04	4,938	4,548	4,548	612	1,320	1,120	1,265	513	-	2,158
保栢	BUPA	31-12-04	440,862	440,862	416,028	22,445	331,478	331,478	321,865	71,052	-	666
農銀	CAF	31-12-04	35,067	11,037	12,041	2,714	12,410	8,200	5,776	-	-	3,551
加州保險	California Insurance	31-3-04	17,985	7,357	7,372	607	4,260	1,630	1,193	2,333	-	3,239
加拿大保險	Canadian Insurance	31-12-04	9,231	3,760	3,720	15	857	438	1,010	1,638	-	1,057
Centre Solutions	Centre Solutions	31-12-04	143,348	47,015	11,346	13,200	3,002	1,199	1,199	878	-	(3,931)
英傑華	CGU	31-12-04	551,065	452,240	450,291	179,630	164,539	145,034	132,824	117,284	-	20,553

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

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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)
其士	Chevalier	31-3-04	179,493	122,136	179,173	8,215	52,255	46,081	133,130	11,944	-	25,884
中國交通保險	China Communications	31-12-04	53,007	28,175	29,195	11,410	6,911	1,791	4,832	5,281	-	7,672
中再國際	CIRe	31-12-04	313,236	229,749	267,690	33,603	190,244	144,720	217,926	6,251	-	9,910
招商局	China Merchants	31-12-04	43,690	22,714	23,066	3,395	14,133	5,286	10,091	4,406	-	5,174
中海保險	China Overseas Insurance	31-12-04	152,526	109,043	91,473	831	7,368	7,054	44,612	4,575	-	41,455
中國太平洋	China Pacific	31-12-04	125,242	96,151	90,027	26,340	54,385	48,469	53,125	6,903	-	3,659
中國平安	China Ping An	31-12-04	86,239	50,790	56,376	26,764	35,360	19,026	12,720	10,084	-	6,808
創興	Chong Hing	31-12-04	37,298	23,754	17,264	2,997	2,398	1,623	2,835	8,552	-	2,880
信諾環球	CIGNA Worldwide	31-12-04	139,717	119,789	116,444	35,278	51,172	46,055	49,935	59,761	-	(28,530)
中海油保險	CNOOC Insurance	31-12-04	290,367	137,347	134,675	(24,906)	17,711	3,694	53,765	35,335	-	70,481
COFACE	COFACE	31-12-04	93,291	93,291	80,803	10,562	6,525	6,192	26,940	22,712	-	20,589
合羣	Concord	31-3-04	77,320	38,766	36,926	5,590	16,454	9,366	16,600	5,513	-	9,223
Continental Re	Continental Re	31-12-04	-	-	-	-	-	-	(142)	-	-	142
全球	Cosmic	31-12-04	96	96	111	14	17,222	4,098	(643)	1,951	-	(1,211)
宇宙	Cosmos	31-3-04	77	32	46	6	10	6	6	301	-	(267)
大新保險	Dah Sing General	31-12-04	28,242	21,771	22,185	9,327	6,956	6,767	7,074	4,953	-	831
道亨保險	Dao Heng Insurance	30-6-04	104,503	66,615	65,689	3,752	28,798	22,385	23,767	30,651	-	7,519
East Point Re	East Point Re	31-12-04	-	-	-	-	-	-	-	-	-	-
Equatorial Re	Equatorial Re	31-12-04	-	-	-	-	-	-	-	-	-	-
裕利安宜	Euler Hermes	31-12-04	90,299	29,682	25,749	4,998	35,622	10,885	10,174	16,477	-	(5,900)
富勤保險	Falcon Hong Kong	31-12-04	436,640	347,670	357,251	73,784	219,526	126,073	191,527	70,010	-	21,930
聯邦	Federal	31-12-04	347,966	311,774	310,418	61,887	76,995	74,121	118,966	69,449	-	60,116
第一美國業權	First American	31-12-04	515	515	515	-	-	-	41	843	-	(369)
RiverStone	RiverStone	31-12-04	-	-	-	-	-	-	-	-	-	-
法國敬邦	GAN	31-12-04	103,795	37,287	37,543	20,973	48,488	4,077	8,156	9,810	-	(1,396)

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

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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)
GE Frankona Re	GE Frankona Re	31-12-04	85,099	76,732	79,683	14,975	24,751	23,073	24,266	7,771	-	32,671
德國格寧	Gerling	31-12-04	30,463	8,587	6,504	635	13,737	1,467	9,986	6,540	-	(10,657)
Groupama Transport	Groupama Transport	31-12-04	63,314	59,758	65,278	9,943	36,862	36,842	59,983	3,491	-	(8,139)
GT Insurance	GT Insurance	31-12-04	-	-	-	-	-	-	-	-	-	-
恒生保險	Hang Seng Insurance	31-12-04	492,804	388,954	371,614	140,221	125,406	104,754	121,312	40,857	-	69,224
Hannover Re	Hannover Re	31-12-04	62,904	31,304	30,493	12,668	32,646	16,323	21,746	4,201	-	(8,122)
Hartford Steam	Hartford Steam	31-12-04	-	-	-	-	-	-	-	-	-	-
香港華人保險	HKC Insurance	31-12-04	-	-	-	(19)	77	(33)	(238)	4,011	-	(3,754)
香港按揭	HKMC	31-12-04	341,796	124,715	53,812	-	8,518	2,608	1,231	5,249	-	47,332
HK Re	HK Re	31-12-04	-	-	-	-	-	(4)	37	288	-	(325)
滙豐保險	HSBC Insurance	31-12-04	871,255	655,442	651,637	144,183	290,738	154,161	185,756	126,559	-	195,139
滙豐醫療	HSBC Medical	31-12-04	422,831	422,142	412,115	19,078	358,225	358,225	341,567	24,312	-	27,158
Intercargo	Intercargo	31-12-04	-	-	-	-	5,483	5,483	6,849	1,322	-	(8,171)
澄心	Jerneh	31-12-04	44,683	23,228	26,942	1,903	24,176	13,819	13,444	9,025	-	2,570
德國科隆再保險	Cologne Re	31-12-04	44,450	44,450	97,204	1,207	43,489	43,489	285,556	22,020	-	(211,579)
工安	Kono	31-12-04	71,164	49,531	71,715	4,791	55,852	42,816	42,696	3,104	-	21,124
利寶國際	Liberty Int'l	31-12-04	216,665	159,356	166,975	24,598	160,397	122,325	114,717	43,852	-	(16,192)
勞合社*	Lloyd's*	31-12-04	192,090	145,129	-	32,719	168,109	98,290	-	15,520	28,050	(29,450)
London Steam-Ship	London Steam-Ship	20-2-04	-	-	-	-	-	-	-	-	-	-
聯益	Lun Yick	31-12-04	14	4	8	-	-	-	-	691	-	(683)
Malayan (HK)	Malayan (HK)	31-12-04	1,387	1,351	1,374	507	188	188	(348)	-	-	1,215
Malayan Int'l	Malayan Int'l	31-12-04	-	-	-	1	1	1	1	-	-	(2)
閩信	Min Xin	31-12-04	50,688	42,697	37,346	13,382	24,126	15,915	12,620	8,895	-	2,449
民安	Ming An	31-12-04	929,903	550,740	580,322	115,141	862,445	519,359	337,543	107,691	-	19,947
三井住友海上火災 (香港)	Mitsui Sumitomo (HK)	31-12-04	184,552	128,466	125,159	(1,372)	37,887	29,621	47,151	34,763	-	44,617

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

* 採用基金會計基準的保險業務 insurance business accounted for on a 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)
三井住友海上火災 (日本)	Mitsui Sumitomo (Japan)	31-12-04	-	-	-	-	1,364	781	(3,105)	630	-	2,475
Munich Re	Munich Re	31-12-04	906,930	906,930	936,545	282,553	396,915	396,915	517,827	-	-	136,165
國民	National Insurance	31-3-04	(5,323)	(20,119)	(20,119)	(117)	107,532	87,950	2,057	4,728	-	(26,787)
國聯保險	National Union	30-11-04	116,877	44,201	41,586	7,681	73,452	24,716	33,465	-	-	440
安泰保險	ING General	31-12-04	206,781	172,751	168,916	44,096	80,260	73,516	84,674	29,668	-	10,478
New Hampshire	New Hampshire	30-11-04	2,753	61	74	(649)	7	-	(428)	-	-	1,151
新印度	New India	31-3-04	39,473	39,072	43,154	10,859	17,303	17,338	51,561	1,027	-	(20,293)
日本興亞 (亞洲)	Nipponkoa (Asia)	31-12-04	105,411	86,465	89,216	19,625	25,312	19,614	28,196	16,423	-	24,972
日本興亞	Nipponkoa	31-3-04	(15)	(7)	(7)	(3)	3,491	3,396	(5,566)	579	-	4,983
日生同和損害保險	Nissay Dowa	31-3-04	3,149	2,962	3,348	347	1,149	1,092	575	720	-	1,706
華聯	Overseas Union	31-12-04	237	(862)	1,077	(593)	2,910	2,593	8,101	1,808	-	(8,239)
太平洋保險	Pacific Insurance	31-12-04	258,998	184,980	198,552	37,391	110,939	93,559	103,222	26,656	-	31,283
寶豐	Paofong	31-12-04	30,497	27,329	26,683	7,582	6,023	5,459	3,521	7,014	-	8,566
PartnerRe	PartnerRe	31-12-04	91,841	91,841	86,919	12,961	6,827	6,827	95,357	6,621	-	(28,020)
中國人保 (香港)	PICC (HK)	31-12-04	135,022	77,563	78,769	18,733	63,949	24,680	45,856	15,282	-	(1,102)
信孚保險	Pioneer	31-12-04	56,597	34,274	38,525	12,674	15,695	11,475	26,264	6,637	-	(7,050)
PMI Mortgage	PMI Mortgage	31-12-04	106,148	106,148	55,928	413	1,402	1,402	572	7,181	-	47,762
英國保誠	Prudential (UK)	31-12-04	307,662	243,356	230,190	76,657	95,911	85,732	97,956	26,716	-	28,861
昆士蘭聯保	QBE HCSI	31-12-04	658,326	487,229	480,714	165,186	182,662	130,276	181,782	100,999	-	32,747
Red Sea	Red Sea	31-12-04	-	-	-	-	-	-	-	-	-	-
皇家太陽 (香港)	Royal & SA (HK)	31-12-04	151,750	119,556	121,337	31,213	105,358	85,636	40,958	21,193	-	27,973
瑞士再保險	Swiss Re	31-12-04	686,161	686,161	782,452	88,388	167,687	167,687	319,254	43,112	-	331,698
法國再保險	SCOR Re	31-12-04	66,997	43,044	49,622	11,605	30,623	19,048	16,018	1,447	-	20,552
SMP	SMP	20-2-04	-	-	-	-	-	-	-	-	-	-
先施保險	Sincere Insurance	29-2-04	328	303	392	73	88	87	42	31	-	246

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Sompo Japan	Sompo Japan	31-12-04	227,099	174,194	166,054	50,162	102,649	80,047	57,501	1,964	-	56,427
Sompo Japan Re	Sompo Japan Re	31-12-04	-	-	-	-	-	-	-	-	-	-
健峯	Summit	31-3-04	108,313	68,916	74,117	19,697	40,318	32,323	49,600	10,576	-	(5,756)
太陽聯合倫敦保險	SA & London Insurance	31-12-04	379,999	223,140	184,439	26,351	83,273	48,809	109,773	41,608	-	6,707
新鴻基	Sun Hung Kai	30-6-04	408,203	167,927	145,470	(37,356)	113,703	57,119	120,137	13,903	-	48,786
先寶	Symbol	29-2-04	3,734	2,935	3,095	811	430	430	520	208	-	1,556
泰加	Target	31-12-04	121,883	91,111	90,784	11,901	28,798	23,532	76,264	8,991	-	(6,372)
聯運保賠協會	TT Club	31-12-04	424,358	39,941	37,457	(27,692)	111,573	6,080	10,088	54,611	-	450
東亞再保險	Toa Re	31-3-04	536,338	511,503	500,661	180,553	244,362	238,387	300,415	(868)	-	20,561
東京海上日動火災	TMNF	31-3-04	5,233	5,233	5,294	1,311	1,541	1,534	147	2,022	-	1,814
東京海上火災 (香港)	TMF (HK)	31-12-04	251,223	223,162	221,005	22,765	99,738	97,084	111,577	30,114	-	56,549
遠洋	Trans-Ocean	31-12-04	207	75	76	8	-	-	-	-	-	68
Transatlantic Re	Transatlantic Re	31-12-04	123,891	112,988	96,202	23,702	28,363	28,128	30,378	3,257	-	38,865
三聯	Trinity	31-12-04	68,371	55,858	64,251	13,665	57,727	40,774	42,994	6,725	-	867
德高	Tugu	31-12-04	196,236	109,427	108,893	21,683	184,064	69,858	89,890	15,403	-	(18,083)
建安	United Builders	31-12-04	85,844	58,263	82,426	6,475	48,929	46,068	37,974	-	-	37,977
United Guaranty	United Guaranty	30-11-04	95,579	95,579	44,179	8,630	1,634	1,246	(225)	3,731	-	32,043
聯合皇國保賠協會	UK P&I Club	20-2-04	21,388	4,985	4,985	1,685	6,586	659	2,055	2,661	-	(1,416)
大華	UOB	31-12-04	11,463	3,431	2,251	515	582	32	144	1,213	-	379
West of England	West of England	20-2-04	303,496	218,444	218,444	24,704	240,230	193,340	223,083	12,494	-	(41,837)
曉莊	William S.T. Lee	31-12-04	2,022	6	346	(26)	6,320	732	571	-	-	(199)
永亨蘇黎世	Wing Hang Zurich	31-12-04	25,652	22,540	20,558	8,614	4,308	3,583	6,014	5,048	-	882
永隆	Wing Lung	31-12-04	633,181	491,400	499,511	114,116	122,958	111,206	321,370	15,408	-	48,617
永安	Wing On	31-12-04	(175)	(135)	(135)	(302)	51,048	27,354	(4,090)	491	-	3,766
豐泰 (亞洲)	Winterthur (Asia)	31-12-04	-	-	-	-	20	(35)	79	-	-	(79)

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 Financial Year End	毛保費 Gross Premiums	淨保費 Net Premiums	滿期保費淨額 Net Earned Premiums	須付的佣金淨額 Net Commissions Payable	已償付申索毛額 Gross Claims Paid	已償付申索淨額 Net Claims Paid	已承付申索淨額 Net Claims Incurred	管理開支# Management Expenses#	保險基金的變動 Movement of Insurance Fund	承保利潤/(虧損) Underwriting Profit/(Loss)	
瑞士豐泰 (保險服務) 環球	WISA World-Wide	31-12-04 31-3-04	- 2	- 2	- 2	- 636	1,375 -	1,364 601	(2,156) 281	- -	2,156 (279)	
XL Insurance	XL Insurance	31-12-04	219,449	8,738	3,678	(20,687)	31,768	12,854	22,768	21,115	(19,518)	
蘇黎世保險	Zurich Insurance	31-12-04	645,737	549,208	338,663	70,965	103,102	(681,060)	127,997	132,017	7,684	
總額 Total			23,478,068	16,578,758	16,201,133	3,208,852	10,005,669	6,495,680	8,842,017	2,211,272	28,050	1,957,781

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