

表 G1 2005年直接及分入再保險業務承保業績
Table G1 Underwriting Results of Direct & Reinsurance Inward Business for 2005

業務類別 CLASS OF BUSINESS	意外及健康 Accident & Health	汽車 Motor Vehicle	飛機 Aircraft	船舶 Ships	貨運 Goods In Transit	財產損壞 Property Damage	一般法律責任 General Liability	金錢損失 Pecuniary Loss	非比例協約 Non-Proportional Treaty	比例協約 Proportional Treaty	總額 Total
	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m
毛保費 Gross Premiums	4,674.1	2,992.6	12.1	853.0	1,159.4	5,271.7	5,577.7	1,478.4	210.9	315.9	22,545.8
分出再保險保費 Reinsurance Outward Premiums	657.3	514.4	7.9	341.2	316.2	2,548.9	1,755.4	675.6	28.2	59.0	6,904.1
淨保費 Net Premiums	4,016.8	2,478.2	4.2	511.8	843.2	2,722.8	3,822.3	802.8	182.7	256.9	15,641.7
未滿期保費調整 Unearned Premiums Adjustment	127.6	(9.1)	0.2	0.7	(18.0)	19.4	(327.0)	197.0	3.6	(0.5)	(6.1)
滿期保費 Earned Premiums	3,889.2	2,487.3	4.0	511.1	861.2	2,703.4	4,149.3	605.8	179.1	257.4	15,647.8
須付的佣金 Commissions Payable	827.1	727.2	0.4	104.6	235.8	1,324.3	987.4	203.0	14.4	122.6	4,546.8
管理開支 Management Expenses	524.3	313.9	2.6	78.7	138.9	507.0	641.9	93.3	7.0	9.4	2,317.0
未過期風險調整 Unexpired Risks Adjustment	22.0	10.2	0.0	(0.1)	0.4	(4.3)	54.7	4.7	0.0	0.5	88.1
可收取的佣金 Commissions Receivable	215.4	54.9	0.7	40.5	92.6	599.9	287.0	135.4	2.2	20.5	1,449.1
已償付申索毛額 Gross Claims Paid	2,798.4	1,524.8	0.1	729.6	259.8	1,910.4	2,637.8	318.2	57.3	194.2	10,430.6
可追討的申索 Claims Recoverable	239.5	342.8	0.0	263.6	76.4	1,194.7	653.5	207.0	9.4	10.5	2,997.4
已償付申索淨額 Net Claims Paid	2,558.9	1,182.0	0.1	466.0	183.4	715.7	1,984.3	111.2	47.9	183.7	7,433.2
未決申索準備金調整 Outstanding Claims Provision Adjustment	38.0	(136.6)	6.2	58.8	(3.7)	(233.9)	590.8	48.9	23.1	(177.0)	214.6
已承付申索淨額 Net Claims Incurred	2,596.9	1,045.4	6.3	524.8	179.7	481.8	2,575.1	160.1	71.0	6.7	7,647.8
承保利潤/(虧損) Underwriting Profit/(Loss)	134.3	445.5	(4.6)	(156.4)	399.0	994.5	177.2	280.1	88.9	138.7	2,497.2
未滿期保費 UNEARNED PREMIUMS											
截至2005年底的未滿期保費 Unearned Premiums at the end of 2005	1,327.8	1,087.7	1.1	97.0	143.8	1,174.4	2,058.2	976.2	7.9	97.3	6,971.4
截至2004年底的未滿期保費 Unearned Premiums at the end of 2004	1,200.2	1,096.8	0.9	96.3	161.8	1,155.0	2,385.2	779.2	4.3	97.8	6,977.5
增加/(減少) Increase/(Decrease)	127.6	(9.1)	0.2	0.7	(18.0)	19.4	(327.0)	197.0	3.6	(0.5)	(6.1)
未過期風險 UNEXPIRED RISKS											
截至2005年底的未過期風險 Unexpired Risks at the end of 2005	45.7	26.3	0.0	0.0	0.6	7.1	120.8	7.3	0.0	0.5	208.3
截至2004年底的未過期風險 Unexpired Risks at the end of 2004	23.7	16.1	0.0	0.1	0.2	11.4	66.1	2.6	0.0	0.0	120.2
增加/(減少) Increase/(Decrease)	22.0	10.2	0.0	(0.1)	0.4	(4.3)	54.7	4.7	0.0	0.5	88.1
未決申索準備金 OUTSTANDING CLAIMS											
未決申索準備金毛額 Gross Outstanding Claims Provision	444.0	3,698.4	8.5	981.6	488.6	2,944.1	7,620.9	468.7	218.5	355.3	17,228.6
可追討的申索 Claims Recoverable	83.1	769.2	2.5	312.7	190.2	1,805.5	1,924.0	273.0	43.5	35.9	5,439.6
未決申索準備金淨額 Net Outstanding Claims Provision	360.9	2,929.2	6.0	668.9	298.4	1,138.6	5,696.9	195.7	175.0	319.4	11,789.0
已招致但未報賠的申索準備金 Provision for IBNR	599.0	1,044.1	1.3	257.0	118.1	720.0	4,222.1	104.9	483.2	98.7	7,648.4
截至2005年底的未決申索準備金 (包括已招致但未報賠的申索) Outstanding Claims Provision (including IBNR) at the end of 2005	959.9	3,973.3	7.3	925.9	416.5	1,858.6	9,919.0	300.6	658.2	418.1	19,437.4
截至2004年底的未決申索準備金 (包括已招致但未報賠的申索) Outstanding Claims Provision (including IBNR) at the end of 2004	921.9	4,109.9	1.1	867.1	420.2	2,092.5	9,328.2	251.7	635.1	595.1	19,222.8
增加/(減少) Increase/(Decrease)	38.0	(136.6)	6.2	58.8	(3.7)	(233.9)	590.8	48.9	23.1	(177.0)	214.6