

表 G3 2004年分入再保險業務承保業績
Table G3 Underwriting Results of Reinsurance Inward Business for 2004

| 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 | 244.4 | 302.6 | 0.1 | 276.4 | 170.6 | 2,587.6 | 880.0 | 379.2 | 222.0 | 257.1 | 5,320.0 |
| 分出再保險保費 Reinsurance Outward Premiums | 69.4 | 21.1 | 0.0 | 53.1 | 33.0 | 768.3 | 133.6 | 80.7 | 38.1 | 23.7 | 1,221.0 |
| 淨保費 Net Premiums | 175.0 | 281.5 | 0.1 | 223.3 | 137.6 | 1,819.3 | 746.4 | 298.5 | 183.9 | 233.4 | 4,099.0 |
| 未滿期保費調整 Unearned Premiums Adjustment | (3.6) | 10.3 | 0.2 | 17.0 | (14.0) | (117.5) | (49.0) | 115.2 | (3.8) | (26.0) | (71.2) |
| 滿期保費 Earned Premiums | 178.6 | 271.2 | (0.1) | 206.3 | 151.6 | 1,936.8 | 795.4 | 183.3 | 187.7 | 259.4 | 4,170.2 |
| 須付的佣金 Commissions Payable | 81.7 | 66.1 | 0.0 | 50.8 | 41.7 | 618.1 | 118.2 | 43.5 | 16.9 | 94.6 | 1,131.6 |
| 管理開支 Management Expenses | 16.0 | 12.6 | (0.1) | 15.6 | 16.6 | 138.3 | 68.6 | 35.1 | 8.6 | 9.6 | 320.9 |
| 未過期風險調整 Unexpired Risks Adjustment | (0.8) | 0.0 | 0.0 | (1.1) | 0.0 | (0.7) | (0.5) | 1.8 | 0.0 | (1.4) | (2.7) |
| 可收取的佣金 Commissions Receivable | 29.4 | 4.9 | 0.0 | 7.3 | 8.1 | 192.3 | 32.3 | 17.4 | 4.1 | 7.7 | 303.5 |
| 已償付申索毛額 Gross Claims Paid | 96.4 | 200.3 | 4.1 | 142.4 | 25.6 | 1,027.1 | 207.4 | 86.4 | 57.7 | 200.0 | 2,047.4 |
| 可追討的申索 Claims Recoverable | 25.1 | 17.7 | 3.4 | 30.6 | 8.7 | 289.3 | 66.5 | 64.5 | 5.8 | 15.0 | 526.6 |
| 已償付申索淨額 Net Claims Paid | 71.3 | 182.6 | 0.7 | 111.8 | 16.9 | 737.8 | 140.9 | 21.9 | 51.9 | 185.0 | 1,520.8 |
| 未決申索準備金調整 Outstanding Claims Provision Adjustment | (135.6) | (175.3) | 0.7 | 96.3 | (64.1) | 384.8 | 526.9 | 7.3 | 73.9 | 28.0 | 742.9 |
| 已承付申索淨額 Net Claims Incurred | (64.3) | 7.3 | 1.4 | 208.1 | (47.2) | 1,122.6 | 667.8 | 29.2 | 125.8 | 213.0 | 2,263.7 |
| 承保利潤/(虧損) Underwriting Profit/(Loss) | 175.4 | 190.1 | (1.4) | (59.8) | 148.6 | 250.8 | (26.4) | 91.1 | 40.5 | (48.7) | 760.2 |
| 未滿期保費 UNEARNED PREMIUMS | | | | | | | | | | | |
| 截至2004年底的未滿期保費 Unearned Premiums at the end of 2004 | 48.0 | 61.2 | 0.6 | 62.2 | 39.8 | 653.3 | 357.0 | 391.5 | 3.9 | 98.9 | 1,716.4 |
| 截至2003年底的未滿期保費 Unearned Premiums at the end of 2003 | 51.6 | 50.9 | 0.4 | 45.2 | 53.8 | 770.8 | 406.0 | 276.3 | 7.7 | 124.9 | 1,787.6 |
| 增加/(減少) Increase/(Decrease) | (3.6) | 10.3 | 0.2 | 17.0 | (14.0) | (117.5) | (49.0) | 115.2 | (3.8) | (26.0) | (71.2) |
| 未過期風險 UNEXPIRED RISKS | | | | | | | | | | | |
| 截至2004年底的未過期風險 Unexpired Risks at the end of 2004 | 4.7 | 0.0 | 0.0 | 0.0 | 0.0 | 2.5 | 0.1 | 2.3 | 0.0 | 0.0 | 9.6 |
| 截至2003年底的未過期風險 Unexpired Risks at the end of 2003 | 5.5 | 0.0 | 0.0 | 1.1 | 0.0 | 3.2 | 0.6 | 0.5 | 0.0 | 1.4 | 12.3 |
| 增加/(減少) Increase/(Decrease) | (0.8) | 0.0 | 0.0 | (1.1) | 0.0 | (0.7) | (0.5) | 1.8 | 0.0 | (1.4) | (2.7) |
| 未決申索準備金 OUTSTANDING CLAIMS | | | | | | | | | | | |
| 未決申索準備金毛額 Gross Outstanding Claims Provision | 95.6 | 435.7 | 10.5 | 232.0 | 96.0 | 1,866.8 | 802.9 | 170.2 | 231.3 | 463.5 | 4,404.5 |
| 可追討的申索 Claims Recoverable | 14.2 | 44.6 | 10.0 | 24.0 | 20.0 | 710.7 | 99.0 | 109.2 | 43.7 | 42.7 | 1,118.1 |
| 未決申索準備金淨額 Net Outstanding Claims Provision | 81.4 | 391.1 | 0.5 | 208.0 | 76.0 | 1,156.1 | 703.9 | 61.0 | 187.6 | 420.8 | 3,286.4 |
| 已招致但未報賠的申索準備金 Provision for IBNR | 244.5 | 384.4 | 0.0 | 115.7 | 68.7 | 836.4 | 1,190.6 | 54.6 | 448.9 | 172.1 | 3,515.9 |
| 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 | 325.9 | 775.5 | 0.5 | 323.7 | 144.7 | 1,992.5 | 1,894.5 | 115.6 | 636.5 | 592.9 | 6,802.3 |
| 截至2003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 2003 | 461.5 | 950.8 | (0.2) | 227.4 | 208.8 | 1,607.7 | 1,367.6 | 108.3 | 562.6 | 564.9 | 6,059.4 |
| 增加/(減少) Increase/(Decrease) | (135.6) | (175.3) | 0.7 | 96.3 | (64.1) | 384.8 | 526.9 | 7.3 | 73.9 | 28.0 | 742.9 |