

表 G3 2009年分入再保險業務承保業績  
Table G3 Underwriting Results of Reinsurance Inward Business for 2009

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	291.0	182.2	(0.6)	307.7	336.0	2,567.2	995.5	558.5	153.1	220.4	5,611.0
分出再保險保費 Reinsurance Outward Premiums	76.9	20.8	0.0	120.6	79.1	1,337.3	342.8	330.2	13.9	28.3	2,349.9
淨保費 Net Premiums	214.1	161.4	(0.6)	187.1	256.9	1,229.9	652.7	228.3	139.2	192.1	3,261.1
未滿期保費調整 Unearned Premiums Adjustment	7.2	(19.2)	(1.2)	14.7	19.8	21.8	73.7	(116.8)	0.5	11.0	11.5
應得保費 Earned Premiums	206.9	180.6	0.6	172.4	237.1	1,208.1	579.0	345.1	138.7	181.1	3,249.6
須付的佣金 Commissions Payable	60.9	38.1	(0.3)	40.3	60.2	420.5	146.6	58.0	11.2	65.5	901.0
管理開支 Management Expenses	25.0	28.1	0.0	24.4	30.3	225.6	184.6	134.2	6.8	13.1	672.1
未過期風險調整 Unexpired Risks Adjustment	0.9	0.3	0.0	0.4	0.2	1.8	0.3	(13.9)	0.1	(0.1)	(10.0)
可收取的佣金 Commissions Receivable	17.7	5.8	0.0	11.2	14.6	226.2	60.0	51.2	4.1	8.1	398.9
已償付申索毛額 Gross Claims Paid	164.5	101.3	4.4	125.4	172.2	1,069.9	277.5	341.8	63.4	126.2	2,446.6
可追討的申索 Claims Recoverable	49.4	0.9	0.1	39.5	35.5	740.1	52.9	164.8	4.8	20.1	1,108.1
已償付申索淨額 Net Claims Paid	115.1	100.4	4.3	85.9	136.7	329.8	224.6	177.0	58.6	106.1	1,338.5
未決申索準備金調整 Outstanding Claims Provision Adjustment	0.3	(1.7)	(3.7)	8.3	5.5	172.7	(193.4)	(4.1)	46.0	(40.7)	(10.8)
已承付申索淨額 Net Claims Incurred	115.4	98.7	0.6	94.2	142.2	502.5	31.2	172.9	104.6	65.4	1,327.7
承保利潤/(虧損) Underwriting Profit/(Loss)	22.4	21.2	0.3	24.3	18.8	283.9	276.3	45.1	20.1	45.3	757.7
<b>未滿期保費 UNEARNED PREMIUMS</b>											
截至2009年底的未滿期保費 Unearned Premiums at the end of 2009	59.0	29.8	0.0	45.6	50.5	590.4	346.4	366.9	6.5	75.0	1,570.1
截至2008年底的未滿期保費 Unearned Premiums at the end of 2008	51.8	49.0	1.2	30.9	30.7	568.6	272.7	483.7	6.0	64.0	1,558.6
增加/(減少) Increase/(Decrease)	7.2	(19.2)	(1.2)	14.7	19.8	21.8	73.7	(116.8)	0.5	11.0	11.5
<b>未過期風險 UNEXPIRED RISKS</b>											
截至2009年底的未過期風險 Unexpired Risks at the end of 2009	8.0	0.3	0.0	0.5	0.3	4.2	0.8	15.5	0.1	1.4	31.1
截至2008年底的未過期風險 Unexpired Risks at the end of 2008	7.1	0.0	0.0	0.1	0.1	2.4	0.5	29.4	0.0	1.5	41.1
增加/(減少) Increase/(Decrease)	0.9	0.3	0.0	0.4	0.2	1.8	0.3	(13.9)	0.1	(0.1)	(10.0)
<b>未決申索準備金 OUTSTANDING CLAIMS PROVISION</b>											
未決申索準備金毛額 Gross Outstanding Claims Provision	118.1	231.6	3.6	214.3	172.3	2,581.9	974.7	415.2	166.7	198.3	5,076.7
可追討的申索 Claims Recoverable	29.1	5.2	2.6	74.2	41.9	1,735.1	248.8	267.9	16.1	25.1	2,446.0
未決申索準備金淨額 Net Outstanding Claims Provision	89.0	226.4	1.0	140.1	130.4	846.8	725.9	147.3	150.6	173.2	2,630.7
已招致但未報賠的申索準備金 Provision for IBNR	104.4	264.9	0.9	74.0	67.9	593.0	1,176.2	120.4	351.5	69.0	2,822.2
截至2009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 2009	193.4	491.3	1.9	214.1	198.3	1,439.8	1,902.1	267.7	502.1	242.2	5,452.9
截至2008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 2008	193.1	493.0	5.6	205.8	192.8	1,267.1	2,095.5	271.8	456.1	282.9	5,463.7
增加/(減少) Increase/(Decrease)	0.3	(1.7)	(3.7)	8.3	5.5	172.7	(193.4)	(4.1)	46.0	(40.7)	(10.8)