

附表 G15
Table G15
一般保險業務
General Insurance Business
承保業績
Underwriting Results

附表 G15a 直接及分入再保險業務 Table G15a Direct & Reinsurance Inward Business								
業務類別 Class of Business		滿期保費 Earned Premiums "EP"	須付的佣金/ (可收取的佣金) 淨額 Net Commissions Payable/ (Receivable)	管理開支 Management Expenses	未過期風險調整 Unexpired Risks Adjustment	已承付申索淨額 Net Claims Incurred	承保利潤/(虧損) Underwriting Profit/(Loss)	
		百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m	在滿期保費中所佔 百分率 % of EP
意外及健康 Accident & Health	1997	2,450.6	404.7	427.9	(2.7)	1,506.6	114.1	4.7
	1998	2,650.2	449.1	439.4	(11.4)	1,750.5	22.6	0.9
	1999	2,783.3	444.2	467.3	0.6	1,788.1	83.1	3.0
	2000	2,898.6	416.9	482.1	2.2	1,834.9	162.5	5.6
	2001	3,160.4	444.4	504.4	3.0	2,036.5	172.1	5.4
汽車 Motor Vehicle	1997	2,426.4	695.8	432.0	2.7	1,767.3	(471.4)	(19.4)
	1998	2,517.6	745.5	442.8	(20.7)	1,896.7	(546.7)	(21.7)
	1999	2,246.8	595.1	392.6	(13.3)	1,438.7	(166.3)	(7.4)
	2000	2,118.7	591.4	370.1	8.5	1,555.9	(407.2)	(19.2)
	2001	2,260.9	656.1	341.9	31.5	1,339.7	(108.3)	(4.8)
飛機 Aircraft	1997	14.3	1.6	12.3	0.0	2.6	(2.2)	(15.4)
	1998	7.1	(0.2)	4.5	0.0	6.7	(3.9)	(54.9)
	1999	3.1	0.1	3.1	0.0	3.2	(3.3)	(106.5)
	2000	1.6	(0.1)	0.3	0.0	0.1	1.3	81.3
	2001	0.7	0.1	2.2	0.0	(0.1)	(1.5)	(214.3)
船舶 Ships	1997	234.0	18.5	70.6	(0.6)	171.9	(26.4)	(11.3)
	1998	319.1	30.2	73.8	(1.0)	276.8	(60.7)	(19.0)
	1999	269.5	30.4	66.6	0.0	252.7	(80.2)	(29.8)
	2000	306.6	36.6	50.7	0.0	250.2	(30.9)	(10.1)
	2001	268.8	38.0	54.0	0.0	305.5	(128.7)	(47.9)
貨運 Goods In Transit	1997	1,084.8	227.0	237.1	(3.7)	292.4	332.0	30.6
	1998	987.7	212.3	197.7	(6.9)	236.1	348.5	35.3
	1999	773.1	150.8	166.6	(1.1)	203.8	253.0	32.7
	2000	812.8	170.9	160.4	(0.6)	238.9	243.2	29.9
	2001	779.1	156.9	155.9	1.3	194.3	270.7	34.7
財產損壞 Property Damage	1997	3,198.0	1,096.7	672.2	(10.0)	1,132.9	306.2	9.6
	1998	3,146.4	1,108.4	661.0	(6.5)	1,027.7	355.8	11.3
	1999	2,751.0	954.8	636.5	14.8	948.6	196.3	7.1
	2000	2,641.2	932.2	574.3	(13.5)	836.4	311.8	11.8
	2001	2,479.5	794.9	527.2	(2.7)	853.6	306.5	12.4
一般法律責任 General Liability	1997	2,222.9	568.5	462.1	(25.5)	1,575.6	(357.8)	(16.1)
	1998	2,027.5	530.5	454.4	(61.5)	1,828.8	(724.7)	(35.7)
	1999	2,061.7	495.1	464.8	(2.4)	2,722.3	(1,618.1)	(78.5)
	2000	2,320.3	516.4	498.9	41.7	2,322.9	(1,059.6)	(45.7)
	2001	2,590.3	613.4	458.4	223.3	2,341.3	(1,046.1)	(40.4)
金錢損失 Pecuniary Loss	1997	119.7	5.3	33.0	0.0	55.5	25.9	21.6
	1998	122.7	6.1	32.4	0.0	135.2	(51.0)	(41.6)
	1999	131.5	7.1	54.5	0.0	68.5	1.4	1.1
	2000	176.4	10.3	57.2	0.3	88.6	20.0	11.3
	2001	231.0	10.0	73.8	0.6	68.0	78.6	34.0
非比例協約 Non- Proportional Treaty	1997	91.5	5.9	2.2	0.0	106.4	(23.0)	(25.1)
	1998	93.5	5.0	1.7	0.0	129.2	(42.4)	(45.3)
	1999	71.9	4.2	2.4	0.0	132.5	(67.2)	(93.5)
	2000	74.5	6.0	2.6	0.0	119.2	(53.3)	(71.5)
	2001	73.3	4.6	2.6	0.0	51.3	14.8	20.2
比例協約 Proportional Treaty	1997	631.0	173.9	14.8	0.0	398.2	44.1	7.0
	1998	422.5	150.3	22.0	0.0	251.8	(1.6)	(0.4)
	1999	374.6	144.9	26.1	0.0	181.0	22.6	6.0
	2000	347.9	140.9	20.3	0.0	246.8	(60.1)	(17.3)
	2001	354.7	145.8	19.9	0.0	220.5	(31.5)	(8.9)
總額 Overall	1997	12,473.2	3,197.9	2,364.2	(39.8)	7,009.4	(58.5)	(0.5)
	1998	12,294.3	3,237.2	2,329.7	(108.0)	7,539.5	(704.1)	(5.7)
	1999	11,466.5	2,826.7	2,280.5	(1.4)	7,739.4	(1,378.7)	(12.0)
	2000	11,698.6	2,821.5	2,216.9	38.6	7,493.9	(872.3)	(7.5)
	2001	12,198.7	2,864.2	2,140.3	257.0	7,410.6	(473.4)	(3.9)

附表 G15 (續)
Table G15 (Cont'd)
一般保險業務
General Insurance Business
承保業績
Underwriting Results

附表 G15b 直接業務 Table G15b Direct Business								
業務類別 Class of Business	滿期保費 Earned Premiums "EP"	須付的佣金/ (可收取的佣金) 淨額 Net Commissions Payable/ (Receivable)	管理開支 Management Expenses	未過期風險調整 Unexpired Risks Adjustment	已承付申索淨額 Net Claims Incurred	承保利潤/(虧損) Underwriting Profit/(Loss)		
	百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m	在滿期保費中所佔 百分率 % of EP	
意外及健康 Accident & Health	1997	2,273.0	364.9	414.2	(2.6)	1,379.6	116.9	5.1
	1998	2,471.3	403.0	425.2	(11.3)	1,604.2	50.2	2.0
	1999	2,599.4	396.4	450.4	0.6	1,661.2	90.8	3.5
	2000	2,698.0	367.5	467.8	2.1	1,823.2	37.4	1.4
	2001	2,925.7	387.8	485.7	(1.2)	1,924.5	128.9	4.4
汽車 Motor Vehicle	1997	2,165.1	633.8	393.3	(5.3)	1,489.6	(346.3)	(16.0)
	1998	2,250.0	693.3	407.1	(9.2)	1,542.7	(383.9)	(17.1)
	1999	2,012.0	552.8	358.2	(13.3)	1,290.6	(176.3)	(8.8)
	2000	1,938.6	557.8	352.6	8.6	1,344.5	(324.9)	(16.8)
	2001	2,021.3	609.7	321.3	31.4	1,179.9	(121.0)	(6.0)
飛機 Aircraft	1997	3.3	2.3	11.0	0.0	0.2	(10.2)	(309.1)
	1998	3.7	0.2	4.1	0.0	0.0	(0.6)	(16.2)
	1999	2.3	0.7	2.9	0.0	0.0	(1.3)	(56.5)
	2000	1.3	(0.1)	0.3	0.0	0.2	0.9	69.2
	2001	0.6	0.1	2.2	0.0	0.1	(1.8)	(300.0)
船舶 - 法定 Ships - Statutory	1997	16.0	2.2	4.5	0.0	8.9	0.4	2.5
	1998	16.3	2.1	5.2	0.0	9.0	0.0	0.0
	1999	16.9	2.5	6.2	0.0	8.1	0.1	0.6
	2000	20.2	3.8	6.2	0.0	16.2	(6.0)	(29.7)
	2001	12.4	2.4	5.3	0.0	3.8	0.9	7.3
船舶 - 其他 Ships - Others	1997	100.7	(3.3)	41.0	(0.1)	67.2	(4.1)	(4.1)
	1998	211.2	11.1	48.4	(0.8)	176.2	(23.7)	(11.2)
	1999	176.4	11.9	37.5	0.0	166.9	(39.9)	(22.6)
	2000	197.6	12.4	25.9	0.0	178.9	(19.6)	(9.9)
	2001	151.4	18.5	38.6	0.0	234.7	(140.4)	(92.7)
貨運 Goods In Transit	1997	853.8	179.7	202.5	(4.0)	193.8	281.8	33.0
	1998	772.6	159.0	168.2	(3.2)	163.3	285.3	36.9
	1999	621.0	120.9	146.8	(1.1)	129.2	225.2	36.3
	2000	654.4	130.6	142.1	(0.6)	185.2	197.1	30.1
	2001	627.7	116.8	136.6	1.3	127.5	245.5	39.1
財產損壞 Property Damage	1997	1,817.8	680.6	481.2	(6.7)	324.1	338.6	18.6
	1998	1,834.5	694.1	475.7	(0.1)	341.5	323.3	17.6
	1999	1,716.8	663.8	465.6	18.2	425.5	143.7	8.4
	2000	1,642.8	653.0	438.5	(15.8)	331.3	235.8	14.4
	2001	1,502.4	531.6	395.3	(0.6)	323.3	252.8	16.8
一般法律責任 - 法定 General Liability - Statutory	1997	1,683.3	481.8	322.9	(27.0)	1,189.4	(283.8)	(16.9)
	1998	1,478.7	453.9	316.3	(62.5)	1,501.2	(730.2)	(49.4)
	1999	1,543.0	418.8	305.4	(6.2)	2,195.0	(1,370.0)	(88.8)
	2000	1,620.3	423.5	325.1	35.0	1,928.1	(1,091.4)	(67.4)
	2001	1,822.3	489.0	281.9	216.0	1,874.4	(1,039.0)	(57.0)
一般法律責任 - 其他 General Liability - Others	1997	238.6	27.3	104.2	1.5	113.5	(7.9)	(3.3)
	1998	267.1	23.7	105.8	(2.1)	156.3	(16.6)	(6.2)
	1999	282.8	27.0	123.4	4.0	152.8	(24.4)	(8.6)
	2000	309.7	28.7	136.0	5.7	178.2	(38.9)	(12.6)
	2001	381.2	62.2	137.2	2.5	261.6	(82.3)	(21.6)
金錢損失 Pecuniary Loss	1997	57.5	(7.9)	23.3	0.0	34.8	7.3	12.7
	1998	60.1	(5.4)	22.9	0.0	40.2	2.4	4.0
	1999	74.3	(4.4)	41.2	0.0	39.3	(1.8)	(2.4)
	2000	101.5	(0.1)	41.3	0.3	63.6	(3.6)	(3.5)
	2001	130.2	(1.6)	51.4	0.6	41.4	38.4	29.5
總額 Overall	1997	9,209.1	2,361.4	1,998.1	(44.2)	4,801.1	92.7	1.0
	1998	9,365.5	2,435.0	1,978.9	(89.2)	5,534.6	(493.8)	(5.3)
	1999	9,044.9	2,190.4	1,937.6	2.2	6,068.6	(1,153.9)	(12.8)
	2000	9,184.4	2,177.1	1,935.8	35.3	6,049.4	(1,013.2)	(11.0)
	2001	9,575.2	2,216.5	1,855.5	250.0	5,971.2	(718.0)	(7.5)

附表 G15 (續)
Table G15 (Cont'd)
一般保險業務
General Insurance Business
承保業績
Underwriting Results

附表 G15c 分入再保險業務 Table G15c Reinsurance Inward Business								
業務類別 Class of Business		滿期保費 Earned Premiums "EP"	須付的佣金/ (可收取的佣金) 淨額 Net Commissions Payable/ (Receivable)	管理開支 Management Expenses	未過期風險調整 Unexpired Risks Adjustment	已承付申索淨額 Net Claims Incurred	承保利潤/(虧損) Underwriting Profit/(Loss)	
		百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m	在滿期保費中所佔百分率 % of EP
意外及健康 Accident & Health	1997	177.6	39.8	13.7	(0.1)	127.0	(2.8)	(1.6)
	1998	178.9	46.1	14.2	(0.1)	146.3	(27.6)	(15.4)
	1999	183.9	47.8	16.9	0.0	126.9	(7.7)	(4.2)
	2000	200.6	49.4	14.3	0.1	11.7	125.1	62.4
	2001	234.7	56.6	18.7	4.2	112.0	43.2	18.4
汽車 Motor Vehicle	1997	261.3	62.0	38.7	8.0	277.7	(125.1)	(47.9)
	1998	267.6	52.2	35.7	(11.5)	354.0	(162.8)	(60.8)
	1999	234.8	42.3	34.4	0.0	148.1	10.0	4.3
	2000	180.1	33.6	17.5	(0.1)	211.4	(82.3)	(45.7)
	2001	239.6	46.4	20.6	0.1	159.8	12.7	5.3
飛機 Aircraft	1997	11.0	(0.7)	1.3	0.0	2.4	8.0	72.7
	1998	3.4	(0.4)	0.4	0.0	6.7	(3.3)	(97.1)
	1999	0.8	(0.6)	0.2	0.0	3.2	(2.0)	(250.0)
	2000	0.3	0.0	0.0	0.0	(0.1)	0.4	133.3
	2001	0.1	0.0	0.0	0.0	(0.2)	0.3	300.0
船舶 Ships	1997	117.3	19.6	25.1	(0.5)	95.8	(22.7)	(19.4)
	1998	91.6	17.0	20.2	(0.2)	91.6	(37.0)	(40.4)
	1999	76.2	16.0	22.9	0.0	77.7	(40.4)	(53.0)
	2000	88.8	20.4	18.6	0.0	55.1	(5.3)	(6.0)
	2001	105.0	17.1	10.1	0.0	67.0	10.8	10.3
貨運 Goods In Transit	1997	231.0	47.3	34.6	0.3	98.6	50.2	21.7
	1998	215.1	53.3	29.5	(3.7)	72.8	63.2	29.4
	1999	152.1	29.9	19.8	0.0	74.6	27.8	18.3
	2000	158.4	40.3	18.3	0.0	53.7	46.1	29.1
	2001	151.4	40.1	19.3	0.0	66.8	25.2	16.6
財產損壞 Property Damage	1997	1,380.2	416.1	191.0	(3.3)	808.8	(32.4)	(2.3)
	1998	1,311.9	414.3	185.3	(6.4)	686.2	32.5	2.5
	1999	1,034.2	291.0	170.9	(3.4)	523.1	52.6	5.1
	2000	998.4	279.2	135.8	2.3	505.1	76.0	7.6
	2001	977.1	263.3	131.9	(2.1)	530.3	53.7	5.5
一般法律責任 General Liability	1997	301.0	59.4	35.0	0.0	272.7	(66.1)	(22.0)
	1998	281.7	52.9	32.3	3.1	171.3	22.1	7.8
	1999	235.9	49.3	36.0	(0.2)	374.5	(223.7)	(94.8)
	2000	390.3	64.2	37.8	1.0	216.6	70.7	18.1
	2001	386.8	62.2	39.3	4.8	205.3	75.2	19.4
金錢損失 Pecuniary Loss	1997	62.2	13.2	9.7	0.0	20.7	18.6	29.9
	1998	62.6	11.5	9.5	0.0	95.0	(53.4)	(85.3)
	1999	57.2	11.5	13.3	0.0	29.2	3.2	5.6
	2000	74.9	10.4	15.9	0.0	25.0	23.6	31.5
	2001	100.8	11.6	22.4	0.0	26.6	40.2	39.9
非比例協約 Non-Proportional Treaty	1997	91.5	5.9	2.2	0.0	106.4	(23.0)	(25.1)
	1998	93.5	5.0	1.7	0.0	129.2	(42.4)	(45.3)
	1999	71.9	4.2	2.4	0.0	132.5	(67.2)	(93.5)
	2000	74.5	6.0	2.6	0.0	119.2	(53.3)	(71.5)
	2001	73.3	4.6	2.6	0.0	51.3	14.8	20.2
比例協約 Proportional Treaty	1997	631.0	173.9	14.8	0.0	398.2	44.1	7.0
	1998	422.5	150.3	22.0	0.0	251.8	(1.6)	(0.4)
	1999	374.6	144.9	26.1	0.0	181.0	22.6	6.0
	2000	347.9	140.9	20.3	0.0	246.8	(60.1)	(17.3)
	2001	354.7	145.8	19.9	0.0	220.5	(31.5)	(8.9)
總額 Overall	1997	3,264.1	836.5	366.1	4.4	2,208.3	(151.2)	(4.6)
	1998	2,928.8	802.2	350.8	(18.8)	2,004.9	(210.3)	(7.2)
	1999	2,421.6	636.3	342.9	(3.6)	1,670.8	(224.8)	(9.3)
	2000	2,514.2	644.4	281.1	3.3	1,444.5	140.9	5.6
	2001	2,623.5	647.7	284.8	7.0	1,439.4	244.6	9.3