

表 G15 承保業績  
Table G15 Underwriting Results

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	須付的佣金/ (可收取的佣金) 淨額	管理開支	未過期風險調整	已承付申索淨額	承保利潤/(虧損)	
		Earned Premiums "EP"	Net Commissions Payable/ (Receivable)	Management Expenses	Unexpired Risks Adjustment	Net Claims Incurred	Underwriting Profit/(Loss)	在滿期保 費中所佔 百分率 % of EP
		百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m	
意外及健康 Accident & Health	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
	2002	3,628.0	491.9	536.6	(2.5)	2,319.7	282.3	7.8
	2003	3,583.3	501.9	544.8	16.1	2,252.7	267.8	7.5
汽車 Motor Vehicle	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)
	2002	2,600.5	740.8	323.7	(14.4)	1,523.2	27.2	1.0
	2003	2,687.1	642.3	310.6	(32.6)	1,714.8	52.0	1.9
飛機 Aircraft	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)
	2002	2.2	(0.5)	0.6	0.0	4.0	(1.9)	(86.4)
	2003	3.2	(0.2)	1.2	0.0	(0.6)	2.8	87.5
船舶 Ships	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)
	2002	380.7	54.7	55.0	0.2	356.4	(85.6)	(22.5)
	2003	466.1	54.3	64.2	1.8	475.1	(129.3)	(27.7)
貨運 Goods In Transit	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
	2002	726.9	135.0	144.4	(0.1)	151.0	296.6	40.8
	2003	810.4	148.0	144.8	(0.2)	341.7	176.1	21.7
財產損壞 Property Damage	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
	2002	2,833.5	768.8	508.4	13.3	751.8	791.2	27.9
	2003	3,323.8	939.9	481.5	(7.0)	1,177.9	731.5	22.0
一般法律責任 General Liability	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)
	2002	3,591.5	698.9	567.5	(114.6)	2,457.7	(18.0)	(0.5)
	2003	4,418.1	733.7	608.0	(101.8)	3,053.9	124.3	2.8
金錢損失 Pecuniary Loss	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
	2002	300.0	19.6	80.8	1.7	99.9	98.0	32.7
	2003	356.6	36.4	71.2	0.3	147.8	100.9	28.3
非比例協約 Non- Proportional Treaty	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
	2002	110.1	6.0	4.5	0.1	167.8	(68.3)	(62.0)
	2003	190.0	11.9	7.1	(0.1)	130.6	40.5	21.3
比例協約 Proportional Treaty	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)
	2002	386.9	135.4	17.7	1.1	311.0	(78.3)	(20.2)
	2003	510.6	130.8	13.2	0.3	390.4	(24.1)	(4.7)
總額 Overall	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)
	2002	14,560.3	3,050.6	2,239.2	(115.2)	8,142.5	1,243.2	8.5
	2003	16,349.2	3,199.0	2,246.6	(123.2)	9,684.3	1,342.5	8.2

表 G15 (續) 承保業績  
Table G15 (Cont'd) Underwriting Results

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	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
	2002	3,327.3	435.7	516.8	(1.5)	2,121.4	254.9	7.7
	2003	3,269.2	425.3	527.3	13.9	2,037.6	265.1	8.1
汽車 Motor Vehicle	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)
	2002	2,281.4	665.5	303.9	(14.4)	1,246.9	79.5	3.5
	2003	2,300.6	563.2	297.6	(32.0)	1,458.6	13.2	0.6
飛機 Aircraft	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)
	2002	1.3	(0.6)	0.6	0.0	(0.1)	1.4	107.7
	2003	0.5	(0.6)	1.1	0.0	0.2	(0.2)	(40.0)
船舶 - 法定 Ships - Statutory	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
	2002	10.6	2.0	3.6	0.0	9.7	(4.7)	(44.3)
	2003	10.5	1.2	2.6	0.0	1.3	5.4	51.4
船舶 - 其他 Ships - Others	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)
	2002	228.3	24.1	37.6	0.1	216.2	(49.7)	(21.8)
	2003	328.7	39.2	47.7	0.8	362.3	(121.3)	(36.9)
貨運 Goods In Transit	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
	2002	598.7	103.5	130.4	(0.1)	109.2	255.7	42.7
	2003	627.3	101.9	130.9	(0.2)	141.5	253.2	40.4
財產損壞 Property Damage	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
	2002	1,548.0	485.2	374.3	3.0	223.7	461.8	29.8
	2003	1,488.0	485.4	335.9	0.6	241.1	425.0	28.6
一般法律責任 - 法定 General Liability - Statutory	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)
	2002	2,540.9	579.2	327.0	(120.9)	1,917.3	(161.7)	(6.4)
	2003	2,867.0	562.0	326.1	(90.9)	2,177.4	(107.6)	(3.8)
一般法律責任 - 其他 General Liability - Others	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)
	2002	507.0	41.5	185.9	12.0	201.6	66.0	13.0
	2003	755.6	90.3	213.6	(8.2)	269.2	190.7	25.2
金錢損失 Pecuniary Loss	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
	2002	160.8	2.2	61.8	1.7	36.2	58.9	36.6
	2003	166.0	13.1	43.3	(0.2)	50.9	58.9	35.5
總額 Overall	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)
	2002	11,204.3	2,338.3	1,941.9	(120.1)	6,082.1	962.1	8.6
	2003	11,813.4	2,281.0	1,926.1	(116.2)	6,740.1	982.4	8.3

表 G15 (續) 承保業績  
Table G15 (Cont'd) Underwriting Results

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	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
	2002	300.7	56.2	19.8	(1.0)	198.3	27.4	9.1
	2003	314.1	76.6	17.5	2.2	215.1	2.7	0.9
汽車 Motor Vehicle	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
	2002	319.1	75.3	19.8	0.0	276.3	(52.3)	(16.4)
	2003	386.5	79.1	13.0	(0.6)	256.2	38.8	10.0
飛機 Aircraft	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
	2002	0.9	0.1	0.0	0.0	4.1	(3.3)	(366.7)
	2003	2.7	0.4	0.1	0.0	(0.8)	3.0	111.1
船舶 Ships	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
	2002	141.8	28.6	13.8	0.1	130.5	(31.2)	(22.0)
	2003	126.9	13.9	13.9	1.0	111.5	(13.4)	(10.6)
貨運 Goods In Transit	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
	2002	128.2	31.5	14.0	0.0	41.8	40.9	31.9
	2003	183.1	46.1	13.9	0.0	200.2	(77.1)	(42.1)
財產損壞 Property Damage	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
	2002	1,285.5	283.6	134.1	10.3	528.1	329.4	25.6
	2003	1,835.8	454.5	145.6	(7.6)	936.8	306.5	16.7
一般法律責任 General Liability	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
	2002	543.6	78.2	54.6	(5.7)	338.8	77.7	14.3
	2003	795.5	81.4	68.3	(2.7)	607.3	41.2	5.2
金錢損失 Pecuniary Loss	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
	2002	139.2	17.4	19.0	0.0	63.7	39.1	28.1
	2003	190.6	23.3	27.9	0.5	96.9	42.0	22.0
非比例協約 Non-Proportional Treaty	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
	2002	110.1	6.0	4.5	0.1	167.8	(68.3)	(62.0)
	2003	190.0	11.9	7.1	(0.1)	130.6	40.5	21.3
比例協約 Proportional Treaty	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)
	2002	386.9	135.4	17.7	1.1	311.0	(78.3)	(20.2)
	2003	510.6	130.8	13.2	0.3	390.4	(24.1)	(4.7)
總額 Overall	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
	2002	3,356.0	712.3	297.3	4.9	2,060.4	281.1	8.4
	2003	4,535.8	918.0	320.5	(7.0)	2,944.2	360.1	7.9