

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	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
	2004	3,636.4	545.2	519.6	3.7	2,238.0	329.9	9.1
汽車 Motor Vehicle	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
	2004	2,456.0	625.7	295.9	3.0	1,065.0	466.4	19.0
飛機 Aircraft	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
	2004	0.1	(0.3)	1.7	0.0	1.7	(3.0)	(3,000.0)
船舶 Ships	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)
	2004	590.9	88.7	66.0	(1.9)	558.9	(120.8)	(20.4)
貨運 Goods In Transit	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
	2004	854.7	150.5	150.1	(0.7)	94.5	460.3	53.9
財產損壞 Property Damage	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
	2004	3,387.5	898.8	471.5	1.7	1,360.2	655.3	19.3
一般法律責任 General Liability	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
	2004	4,548.7	741.6	593.5	6.4	3,261.6	(54.4)	(1.2)
金錢損失 Pecuniary Loss	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
	2004	441.1	59.0	84.3	(0.3)	66.4	231.7	52.5
非比例協約 Non- Proportional Treaty	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
	2004	187.7	12.8	8.6	0.0	125.8	40.5	21.6
比例協約 Proportional Treaty	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)
	2004	259.4	86.9	9.6	(1.4)	213.0	(48.7)	(18.8)
總額 Overall	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
	2004	16,362.5	3,208.9	2,200.8	10.5	8,985.1	1,957.2	12.0

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

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	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
	2004	3,457.8	492.9	503.6	4.5	2,302.3	154.5	4.5
汽車 Motor Vehicle	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
	2004	2,184.8	564.5	283.3	3.0	1,057.7	276.3	12.6
飛機 Aircraft	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)
	2004	0.2	(0.3)	1.8	0.0	0.3	(1.6)	(800.0)
船舶 - 法定 Ships - Statutory	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
	2004	9.9	1.3	2.5	0.0	2.1	4.0	40.4
船舶 - 其他 Ships - Others	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)
	2004	374.7	43.9	47.9	(0.8)	348.7	(65.0)	(17.3)
貨運 Goods In Transit	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
	2004	703.1	116.9	133.5	(0.7)	141.7	311.7	44.3
財產損壞 Property Damage	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
	2004	1,450.7	473.0	333.2	2.4	237.6	404.5	27.9
一般法律責任 - 法定 General Liability - Statutory	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)
	2004	2,793.8	525.9	291.7	3.9	2,236.2	(263.9)	(9.4)
一般法律責任 - 其他 General Liability - Others	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
	2004	959.5	129.8	233.2	3.0	357.6	235.9	24.6
金錢損失 Pecuniary Loss	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
	2004	257.8	32.9	49.2	(2.1)	37.2	140.6	54.5
總額 Overall	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
	2004	12,192.3	2,380.8	1,879.9	13.2	6,721.4	1,197.0	9.8

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

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	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
	2004	178.6	52.3	16.0	(0.8)	(64.3)	175.4	98.2
汽車 Motor Vehicle	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
	2004	271.2	61.2	12.6	0.0	7.3	190.1	70.1
飛機 Aircraft	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
	2004	(0.1)	0.0	(0.1)	0.0	1.4	(1.4)	-
船舶 Ships	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)
	2004	206.3	43.5	15.6	(1.1)	208.1	(59.8)	(29.0)
貨運 Goods In Transit	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)
	2004	151.6	33.6	16.6	0.0	(47.2)	148.6	98.0
財產損壞 Property Damage	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
	2004	1,936.8	425.8	138.3	(0.7)	1,122.6	250.8	12.9
一般法律責任 General Liability	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
	2004	795.4	85.9	68.6	(0.5)	667.8	(26.4)	(3.3)
金錢損失 Pecuniary Loss	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
	2004	183.3	26.1	35.1	1.8	29.2	91.1	49.7
非比例協約 Non- Proportional Treaty	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
	2004	187.7	12.8	8.6	0.0	125.8	40.5	21.6
比例協約 Proportional Treaty	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)
	2004	259.4	86.9	9.6	(1.4)	213.0	(48.7)	(18.8)
總額 Overall	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
	2004	4,170.2	828.1	320.9	(2.7)	2,263.7	760.2	18.2