

表 G19 個別保險公司的統計數字：承保業績
Table G19 Individual Insurers' Statistics : Underwriting Results

		(千元) (\$'000)										
保險公司	Insurer	財政年度終結日期	毛保費	淨保費	滿期保費淨額	須付的佣金淨額	已償付申索毛額	已償付申索淨額	已承付申索淨額	管理開支#	保險基金的變動	承保利潤/(虧損)
		Financial Year End	Gross Premiums	Net Premiums	Net Earned Premiums	Net Commissions Payable	Gross Claims Paid	Net Claims Paid	Net Claims Incurred	Management Expenses#	Movement of Insurance Fund	Underwriting Profit/(Loss)
安達	ACE	31-12-03	514,376	245,021	219,741	25,359	60,200	26,685	83,936	70,040	-	40,406
安聯保險	Allianz Insurance	31-12-03	334,335	155,410	150,884	26,304	94,277	65,086	91,571	39,209	-	(6,200)
Allianz M & A (France)	Allianz M & A (France)	31-12-03	(98)	(98)	(410)	-	(338)	(341)	(2,911)	2,289	-	212
American Home	American Home	30-11-03	1,112,236	86,297	84,777	(5,473)	285,451	30,649	31,271	-	-	58,979
美國友邦 (百慕達)	AIA (Bermuda)	30-11-03	414,608	410,162	414,427	33,328	283,321	283,306	295,058	54,029	-	32,012
美國友邦 (香港)	AIA (HK)	30-11-03	131,492	127,754	124,924	34,147	43,002	41,136	43,028	11,993	-	35,756
星輝	Anglo Starlite	31-12-03	179,835	148,431	145,843	29,517	117,553	103,655	157,328	10,775	-	(51,777)
亞洲保險	Asia Insurance	31-12-03	725,731	428,265	399,234	99,040	163,859	117,780	200,765	33,494	-	65,935
忠利	A Generali	31-12-03	232,191	112,244	118,770	16,608	55,473	25,871	59,438	23,069	-	19,655
國衛 (百慕達)	AXA China (Bermuda)	31-12-03	105,533	77,584	75,491	13,605	43,672	25,930	20,730	17,201	-	23,955
國衛 (香港)	AXA China (HK)	31-12-03	222,595	204,940	203,234	11,991	180,503	158,765	157,751	16,808	-	16,684
安盛保險	AXA General	31-12-03	646,440	343,063	380,811	74,867	411,123	293,694	268,349	44,692	-	(7,097)
安盛人壽	AXA Life	31-12-03	-	-	-	-	-	-	-	-	-	-
AXA RE	AXA RE	31-12-03	28,219	21,022	8,084	7,821	(384)	(384)	4,352	3,267	-	(7,356)
中銀集團保險	BOC Group Insurance	31-12-03	1,462,191	1,108,416	1,048,265	307,633	503,250	389,270	574,103	87,989	-	78,540
銀業聯合	Bankers Alliance	31-12-03	9,962	7,553	8,035	5,441	72	(144)	(74)	1,013	-	1,655
銀和再保	BC Re	31-12-03	46,259	41,371	35,973	12,139	5,913	5,762	17,329	2,958	-	3,547
藍十字	Blue Cross	31-12-03	501,923	434,846	415,677	60,691	297,063	278,669	282,322	63,970	-	8,694
BML	BML	20-2-03	5,419	4,695	4,695	626	12,865	9,006	1,421	454	-	2,194
保栢	BUPA	31-12-03	414,411	414,411	425,100	29,190	296,990	296,990	301,635	74,900	-	19,375
農銀	CAF	31-12-03	34,528	12,773	19,016	4,143	20,596	11,875	13,918	-	-	955
加州保險	California Insurance	31-3-03	17,875	7,372	6,637	326	2,785	1,071	1,223	5,229	-	(141)
加拿大保險	Canadian Insurance	31-12-03	8,817	3,681	3,216	70	654	312	40	1,820	-	1,286
Centre Solutions	Centre Solutions	31-12-03	107,728	36,162	8,123	2,268	2,670	1,067	594	4,359	-	902
英傑華	CGU	31-12-03	548,168	445,470	440,144	177,609	195,237	149,911	141,550	99,949	-	21,036

包括未過期風險調整 including unexpired risks adjustment

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		Financial Year End	Gross Premiums	Net Premiums	Net Earned Premiums	Net Commissions Payable	Gross Claims Paid	Net Claims Paid	Net Claims Incurred	Management Expenses#	Movement of Insurance Fund	Underwriting Profit/(Loss)
其士	Chevalier	31-3-03	335,633	261,710	207,302	20,802	32,739	29,767	147,726	10,237	-	28,537
中美保險	China America	30-11-03	-	(15)	(15)	-	431	21	(934)	2,295	-	(1,376)
中國交通保險	China Communications	31-12-03	45,149	27,274	25,292	11,734	3,754	1,202	2,699	2,619	-	8,240
中再國際	CIRe	31-12-03	496,779	381,624	413,357	73,726	210,092	153,391	264,713	9,380	-	65,538
招商局	China Merchants	31-12-03	53,120	21,606	20,019	2,475	23,344	5,440	10,829	5,671	-	1,044
中海保險	China Overseas Insurance	31-12-03	126,822	78,255	85,505	(1,736)	2,451	2,366	48,993	4,312	-	33,936
中國太平洋	China Pacific	31-12-03	118,623	91,227	88,323	22,987	52,245	42,187	56,411	6,760	-	2,165
中國平安	China Ping An	31-12-03	104,301	74,598	75,723	32,654	45,289	24,878	32,448	10,818	-	(197)
信諾環球	CIGNA Worldwide	31-12-03	134,930	114,207	117,917	36,745	40,959	40,673	39,368	60,283	-	(18,479)
中海油保險	CNOOC Insurance	31-12-03	327,043	37,813	37,760	(35,964)	4,031	-	8,840	20,713	-	44,171
COFACE	COFACE	31-12-03	62,987	62,987	53,023	8,788	6,634	5,660	23,701	17,408	-	3,126
合羣	Concord	31-3-03	70,963	33,938	32,208	3,988	16,603	9,309	15,780	4,024	-	8,416
Continental Re	Continental Re	31-12-03	-	-	-	-	-	-	(663)	-	-	663
全球	Cosmic	31-12-03	48	(748)	1,765	(12)	3,744	3,265	2,940	3,068	-	(4,231)
宇宙	Cosmos	31-3-03	126	66	69	27	33	9	9	290	-	(257)
大新保險	Dah Sing General	31-12-03	28,078	21,811	21,127	8,935	3,600	3,414	3,747	3,736	-	4,709
道亨保險	Dao Heng Insurance	30-6-03	109,673	72,201	69,226	5,399	25,016	19,428	17,745	32,845	-	13,237
鷹星保險	Eagle Star Insurance	31-12-03	408,241	323,179	309,354	82,491	135,004	106,331	147,384	99,094	-	(19,615)
East Point Re	East Point Re	31-12-03	-	-	-	-	-	-	-	-	-	-
Equatorial Re	Equatorial Re	31-12-03	-	-	-	-	-	-	-	-	-	-
裕利安宜	Euler Hermes	31-12-03	74,940	21,632	19,823	5,230	38,540	9,840	15,541	6,662	-	(7,610)
富勤保險	Falcon Hong Kong	31-12-03	637,191	483,919	297,048	68,437	220,808	139,447	155,023	60,711	-	12,877
聯邦	Federal	31-12-03	326,766	292,288	290,407	41,776	36,982	36,039	141,972	71,443	-	35,216
First American	First American	31-12-03	756	743	743	-	-	-	61	1,041	-	(359)
RiverStone	RiverStone	31-12-03	-	-	-	-	233	-	-	-	-	-

包括未過期風險調整 including unexpired risks adjustment

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		Financial Year End	Gross Premiums	Net Premiums	Net Earned Premiums	Net Commissions Payable	Gross Claims Paid	Net Claims Paid	Net Claims Incurred	Management Expenses#	Movement of Insurance Fund	Underwriting Profit/(Loss)
法國敬邦	GAN	31-12-03	103,282	39,442	38,565	15,866	39,468	11,079	13,732	8,542	-	425
GE Frankona Re	GE Frankona Re	31-12-03	91,304	86,228	81,256	19,887	2,066	(39,693)	64,617	6,826	-	(10,074)
德國格寧	Gerling	31-12-03	24,427	7,977	9,062	581	29,365	3,058	1,105	5,669	-	1,707
Groupama Transport	Groupama Transport	31-12-03	66,255	59,889	58,105	10,018	12,446	12,411	39,263	5,783	-	3,041
GT Insurance	GT Insurance	31-12-03	-	-	-	-	-	-	-	-	-	-
恒生保險	Hang Seng Insurance	31-12-03	510,013	399,312	386,675	154,345	121,547	86,827	103,475	37,992	-	90,863
恒生保險*	Hang Seng Insurance*	31-12-03	2,667	2,667	-	1,879	7,320	7,320	-	-	1,511	(8,043)
Hannover Re	Hannover Re	31-12-03	56,329	28,144	27,290	9,280	21,340	2,259	9,431	3,186	-	5,393
恒福	Hartford Fire	31-12-03	-	-	-	-	-	-	(18)	209	-	(191)
Hartford Steam	Hartford Steam	31-12-03	-	-	-	-	-	-	-	-	-	-
香港按揭	HKMC	31-12-03	194,339	67,115	40,516	-	8,176	1,350	2,238	3,494	-	34,784
HK Re	HK Re	31-12-03	-	-	-	-	3	3	123	365	-	(488)
滙豐保險	HSBC Insurance	31-12-03	854,357	627,735	621,965	124,910	189,974	149,286	201,426	128,900	-	166,729
滙豐保險*	HSBC Insurance*	31-12-03	2,067	1,546	-	1,334	844	602	-	2,961	(2,749)	(602)
滙豐醫療	HSBC Medical	31-12-03	405,282	404,690	408,553	17,520	326,928	326,928	334,659	28,221	-	28,153
Intercargo	Intercargo	31-12-03	-	-	-	-	6,908	6,876	(371)	2,856	-	(2,485)
澄心	Jernih	31-12-03	67,968	27,071	29,154	(401)	19,210	11,952	17,890	9,740	-	1,925
德國科隆再保險	Cologne Re	31-12-03	170,558	170,558	91,317	3,665	41,250	41,250	55,960	25,511	-	6,181
工安	Kono	31-12-03	112,848	90,612	89,529	7,279	33,167	30,945	54,641	2,806	-	24,803
利寶國際	Liberty Int'l	31-12-03	262,419	182,965	182,908	24,957	151,024	114,059	121,835	35,085	-	1,031
廖創興	Liu Chong Hing	31-12-03	34,318	20,061	17,553	132	6,039	2,168	5,272	8,291	-	3,858
勞合社*	Lloyd's*	31-12-03	248,546	163,355	-	39,343	146,565	96,091	-	20,231	61,835	(54,145)
London Steam-Ship	London Steam-Ship	20-2-03	-	-	-	-	-	-	-	-	-	-
聯益	Lun Yick	31-12-03	45	14	14	(5)	-	-	-	704	-	(685)
Malayan (HK)	Malayan (HK)	31-12-03	1,520	1,417	1,465	622	525	524	35	-	-	808

包括未過期風險調整 including unexpired risks adjustment

* 採用基金會計基準的保險業務 insurance business accounted for on a fund accounting basis

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		Financial Year End	Gross Premiums	Net Premiums	Net Earned Premiums	Net Commissions Payable	Gross Claims Paid	Net Claims Paid	Net Claims Incurred	Management Expenses#	Movement of Insurance Fund	Underwriting Profit/(Loss)
Malayan Int'l	Malayan Int'l	31-12-03	-	-	-	-	-	-	(31)	-	-	31
閩信	Min Xin	31-12-03	43,684	33,620	38,213	13,359	26,698	20,935	14,359	7,200	-	3,295
民安	Ming An	31-12-03	993,261	574,250	671,997	125,613	1,158,320	680,500	423,418	114,987	-	7,979
三井住友海上火災 (香港)	Mitsui Sumitomo (HK)	31-12-03	178,170	111,363	115,431	(3,768)	46,013	32,625	44,534	36,312	-	38,353
三井住友海上火災 (日本)	Mitsui Sumitomo (Japan)	31-12-03	1	-	893	-	2,408	1,040	(3,464)	653	-	3,704
Munich Re	Munich Re	31-12-03	1,018,579	1,018,579	880,583	267,768	400,977	400,977	736,188	-	-	(123,373)
國民	National Insurance	31-3-03	(9,452)	(31,162)	14,240	(1,064)	75,327	69,486	109,400	2,872	-	(96,968)
National Union	National Union	30-11-03	176,598	87,934	86,327	(2,706)	136,431	32,800	33,407	-	-	55,626
安泰保險	ING General	31-12-03	200,262	165,639	155,737	39,827	68,874	60,343	79,393	28,420	-	8,097
New Hampshire	New Hampshire	30-11-03	109,466	102,283	100,471	(5,965)	37,741	36,612	37,346	-	-	69,090
新印度	New India	31-3-03	39,714	33,953	44,626	11,057	95,623	18,304	143,172	(69,540)	-	(40,063)
日本興亞 (亞洲)	Nipponkoa (Asia)	31-12-03	112,003	88,234	81,115	18,479	20,693	15,410	21,128	13,723	-	27,785
日本興亞	Nipponkoa	31-3-03	233	160	160	25	1,181	1,173	(10,451)	581	-	10,005
日生同和損害保險	Nissay Dowa	31-3-03	3,764	3,244	5,346	644	894	860	4,799	707	-	(804)
樂民	Norman	31-12-03	-	-	-	-	4,069	3,430	(463)	1,916	-	(1,453)
華聯	Overseas Union	31-12-03	10,480	7,373	8,790	2,362	3,877	3,247	3,920	3,194	-	(686)
太平洋保險	Pacific Insurance	31-12-03	298,697	213,673	229,567	40,132	104,923	77,216	160,931	23,949	-	4,555
寶豐	Pafoong	31-12-03	29,895	27,423	30,698	8,498	9,509	8,336	10,378	6,315	-	5,507
PartnerRe	PartnerRe	31-12-03	106,143	106,143	113,263	17,595	3,148	3,148	75,689	3,886	-	16,093
中國人保 (香港)	PICC (HK)	31-12-03	100,106	47,735	38,409	5,089	43,853	16,450	14,926	14,635	-	3,759
信孚保險	Pioneer	31-12-03	68,855	42,307	40,912	14,197	10,578	8,429	19,111	6,775	-	829
PMI Mortgage	PMI Mortgage	31-12-03	60,577	60,577	38,618	-	3,093	3,093	5,729	5,935	-	26,954
英國保誠	Prudential (UK)	31-12-03	256,226	178,072	161,879	58,074	66,482	48,168	54,994	29,131	-	19,680
昆士蘭聯保	QBE HCSI	31-12-03	724,337	470,861	456,870	169,462	185,472	129,021	167,251	95,585	-	24,572
Red Sea	Red Sea	31-12-03	-	-	-	-	-	-	-	-	-	-

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華人信誠	Reliance HKCB	31-12-03	-	-	-	-	185	105	(1,362)	7,189	-	(5,827)
皇家太陽(香港)	Royal & SA (HK)	31-12-03	188,196	141,392	157,761	32,625	114,918	93,135	73,968	21,975	-	29,193
瑞士再保險	Swiss Re	31-12-03	921,009	921,009	854,372	124,168	121,981	121,981	555,792	47,288	-	127,124
法國再保險	SCOR Re	31-12-03	141,924	84,426	92,857	14,294	25,888	21,707	64,343	3,442	-	10,778
先施保險	Sincere Insurance	28-2-03	598	524	472	80	43	43	53	203	-	136
Sompo Japan	Sompo Japan	31-12-03	244,186	180,899	179,266	54,780	113,309	77,250	98,133	1,531	-	24,822
Sompo Japan Re	Sompo Japan Re	31-12-03	-	-	-	-	-	-	-	-	-	-
St. Paul	St. Paul	31-12-03	-	-	-	-	-	-	1,030	-	-	(1,030)
健峯	Summit	31-3-03	108,250	73,639	69,062	19,000	55,391	45,866	41,050	6,505	-	2,507
SA & London Insurance	SA & London Insurance	31-12-03	393,708	198,431	172,724	23,385	(10,020)	73,496	84,200	54,635	-	10,504
新鴻基	Sun Hung Kai	30-6-03	436,356	141,938	99,930	(62,978)	134,467	64,232	106,039	13,120	-	43,749
先寶	Symbol	28-2-03	4,152	3,335	3,009	1,078	742	576	621	213	-	1,097
泰加	Target	31-12-03	120,926	90,695	86,527	13,103	12,944	10,235	60,718	7,701	-	5,005
聯運保賠協會	TT Club	31-12-03	354,022	36,474	27,809	(24,665)	177,117	9,253	7,393	47,373	-	(2,292)
東亞再保險	Toa Re	31-3-03	562,875	531,790	470,551	156,705	232,073	225,008	288,914	2,020	-	22,912
東京海上火災(日本)	TMF	31-3-03	4,660	4,457	8,015	1,830	6,255	5,468	(8,909)	1,667	-	13,427
東京海上火災(香港)	TMF (HK)	31-12-03	230,310	206,156	204,829	22,283	80,386	73,415	102,346	26,452	-	53,748
遠洋	Trans-Ocean	31-12-03	228	77	83	-	-	-	-	-	-	83
Transatlantic Re	Transatlantic Re	31-12-03	93,490	83,236	88,763	18,798	22,999	22,542	27,190	2,438	-	40,337
三聯	Trinity	31-12-03	99,962	85,567	95,127	24,384	90,983	56,141	58,912	8,298	-	3,533
德高	Tugu	31-12-03	205,000	121,783	127,499	24,146	229,550	138,146	88,783	11,773	-	2,797
建安	United Builders	31-12-03	265,140	160,497	115,996	18,714	48,738	34,745	60,976	-	-	36,306
United Guaranty	United Guaranty	30-11-03	53,019	53,019	31,349	3,976	2,310	2,310	5,635	4,710	-	17,028
聯合皇國保賠協會	UK P&I Club	20-2-03	19,717	4,872	4,872	1,674	6,862	686	1,621	2,734	-	(1,157)
大華	UOB	31-12-03	2,601	657	711	(193)	89	23	12	985	-	(93)

包括未過期風險調整 including unexpired risks adjustment

表 G19 (續) 個別保險公司的統計數字：承保業績
Table G19 (Cont'd) Individual Insurers' Statistics : Underwriting Results

(千元) (\$'000)

保險公司	Insurer	財政年度終結日期	毛保費	淨保費	滿期保費淨額	須付的佣金淨額	已償付申索毛額	已償付申索淨額	已承付申索淨額	管理開支#	保險基金的變動	承保利潤/(虧損)
		Financial Year End	Gross Premiums	Net Premiums	Net Earned Premiums	Net Commissions Payable	Gross Claims Paid	Net Claims Paid	Net Claims Incurred	Management Expenses#	Movement of Insurance Fund	Underwriting Profit/(Loss)
Pohjola Non-Life	Pohjola Non-Life	31-12-03	-	-	-	-	-	-	(3,440)	736	-	2,704
West of England	West of England	20-2-03	233,188	211,677	211,677	20,823	323,228	229,599	280,832	14,921	-	(104,899)
曉莊	William S.T. Lee	31-12-03	14,937	856	937	(1,868)	11,545	1,110	707	-	-	2,098
永亨蘇黎世	Wing Hang Zurich	31-12-03	19,559	15,993	13,580	6,352	3,506	2,310	3,909	5,043	-	(1,724)
永隆	Wing Lung	31-12-03	721,048	559,814	520,450	116,715	85,239	64,547	339,828	14,573	-	49,334
永安	Wing On	31-12-03	(429)	(17,041)	(9,626)	943	50,803	41,856	(564)	691	-	(10,696)
豐泰(亞洲)	Winterthur (Asia)	31-12-03	-	-	-	-	1	-	-	-	-	-
瑞士豐泰(保險服務)	WISA	31-12-03	-	-	-	-	2,034	2,026	(686)	1,852	-	(1,166)
環球	World-Wide	31-3-03	10	10	10	1	244	206	848	-	-	(839)
XL Insurance	XL Insurance	31-12-03	128,258	12,558	32,617	(9,278)	17,174	16,133	2,298	11,833	-	27,764
蘇黎世保險	Zurich Insurance	31-12-03	385	348	31	14	-	-	-	341	-	(324)
蘇黎世(亞洲)	Zurich (Asia)	31-12-03	201,487	135,740	144,267	32,429	43,949	34,789	56,943	33,868	-	21,027
總額	Total		24,765,858	17,045,047	16,110,266	3,198,940	9,653,621	6,954,125	9,448,170	2,123,635	60,597	1,342,479

包括未過期風險調整 including unexpired risks adjustment