

表 G1 2003年直接及分入再保險業務承保業績
Table G1 Underwriting Results of Direct & Reinsurance Inward Business for 2003

| 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 | 4,336.5 | 3,308.1 | 12.5 | 748.0 | 1,132.7 | 6,176.7 | 7,291.9 | 1,123.9 | 221.6 | 414.0 | 24,765.9 |
| 分出再保險保費 Reinsurance Outward Premiums | 719.3 | 687.3 | 9.2 | 264.1 | 296.9 | 2,657.3 | 2,371.4 | 649.6 | 32.4 | 33.5 | 7,721.0 |
| 淨保費 Net Premiums | 3,617.2 | 2,620.8 | 3.3 | 483.9 | 835.8 | 3,519.4 | 4,920.5 | 474.3 | 189.2 | 380.5 | 17,044.9 |
| 未滿期保費調整 Unearned Premiums Adjustment | 33.9 | (66.3) | 0.1 | 17.8 | 25.4 | 195.6 | 502.4 | 117.7 | (0.8) | (130.1) | 695.7 |
| 滿期保費 Earned Premiums | 3,583.3 | 2,687.1 | 3.2 | 466.1 | 810.4 | 3,323.8 | 4,418.1 | 356.6 | 190.0 | 510.6 | 16,349.2 |
| 須付的佣金 Commissions Payable | 735.2 | 713.5 | 0.9 | 88.1 | 221.0 | 1,595.2 | 1,048.3 | 156.8 | 15.4 | 136.5 | 4,710.9 |
| 管理開支 Management Expenses | 544.8 | 310.6 | 1.2 | 64.2 | 144.8 | 481.5 | 608.0 | 71.2 | 7.1 | 13.2 | 2,246.6 |
| 未過期風險調整 Unexpired Risks Adjustment | 16.1 | (32.6) | 0.0 | 1.8 | (0.2) | (7.0) | (101.8) | 0.3 | (0.1) | 0.3 | (123.2) |
| 可收取的佣金 Commissions Receivable | 233.3 | 71.2 | 1.1 | 33.8 | 73.0 | 655.3 | 314.6 | 120.4 | 3.5 | 5.7 | 1,511.9 |
| 已償付申索毛額 Gross Claims Paid | 2,382.6 | 1,588.3 | 2.9 | 601.1 | 317.5 | 1,670.3 | 2,731.5 | 50.1 | 111.1 | 198.3 | 9,653.7 |
| 可追討的申索 Claims Recoverable | 273.8 | 393.7 | 0.4 | 231.2 | 77.2 | 785.3 | 882.1 | (15.7) | 49.2 | 22.4 | 2,699.6 |
| 已償付申索淨額 Net Claims Paid | 2,108.8 | 1,194.6 | 2.5 | 369.9 | 240.3 | 885.0 | 1,849.4 | 65.8 | 61.9 | 175.9 | 6,954.1 |
| 未決申索準備金調整 Outstanding Claims Provision Adjustment | 143.9 | 520.2 | (3.1) | 105.2 | 101.4 | 292.9 | 1,204.5 | 82.0 | 68.7 | 214.5 | 2,730.2 |
| 已承付申索淨額 Net Claims Incurred | 2,252.7 | 1,714.8 | (0.6) | 475.1 | 341.7 | 1,177.9 | 3,053.9 | 147.8 | 130.6 | 390.4 | 9,684.3 |
| 承保利潤/(虧損) Underwriting Profit/(Loss) | 267.8 | 52.0 | 2.8 | (129.3) | 176.1 | 731.5 | 124.3 | 100.9 | 40.5 | (24.1) | 1,342.5 |
| 未滿期保費 UNEARNED PREMIUMS | | | | | | | | | | | |
| 截至2003年底的未滿期保費 Unearned Premiums at the end of 2003 | 962.0 | 1,097.6 | 0.5 | 98.9 | 167.0 | 1,355.1 | 2,642.0 | 540.1 | 7.6 | 124.2 | 6,995.0 |
| 截至2002年底的未滿期保費 Unearned Premiums at the end of 2002 | 928.1 | 1,163.9 | 0.4 | 81.1 | 141.6 | 1,159.5 | 2,139.6 | 422.4 | 8.4 | 254.3 | 6,299.3 |
| 增加/(減少) Increase/(Decrease) | 33.9 | (66.3) | 0.1 | 17.8 | 25.4 | 195.6 | 502.4 | 117.7 | (0.8) | (130.1) | 695.7 |
| 未過期風險 UNEXPIRED RISKS | | | | | | | | | | | |
| 截至2003年底的未過期風險 Unexpired Risks at the end of 2003 | 20.0 | 14.9 | 0.0 | 2.0 | 0.7 | 9.7 | 85.6 | 2.9 | 0.0 | 1.4 | 137.2 |
| 截至2002年底的未過期風險 Unexpired Risks at the end of 2002 | 3.9 | 47.5 | 0.0 | 0.2 | 0.9 | 16.7 | 187.4 | 2.6 | 0.1 | 1.1 | 260.4 |
| 增加/(減少) Increase/(Decrease) | 16.1 | (32.6) | 0.0 | 1.8 | (0.2) | (7.0) | (101.8) | 0.3 | (0.1) | 0.3 | (123.2) |
| 未決申索準備金 OUTSTANDING CLAIMS PROVISION | | | | | | | | | | | |
| 未決申索準備金毛額 Gross Outstanding Claims Provision | 376.5 | 4,094.7 | 14.3 | 968.4 | 520.2 | 3,104.7 | 6,798.7 | 833.6 | 241.2 | 393.6 | 17,345.9 |
| 可追討的申索 Claims Recoverable | 97.5 | 1,111.8 | 13.9 | 530.5 | 152.9 | 1,868.3 | 2,301.9 | 665.9 | 40.9 | 48.5 | 6,832.1 |
| 未決申索準備金淨額 Net Outstanding Claims Provision | 279.0 | 2,982.9 | 0.4 | 437.9 | 367.3 | 1,236.4 | 4,496.8 | 167.7 | 200.3 | 345.1 | 10,513.8 |
| 已招致但未報賠的申索準備金 Provision for IBNR | 738.1 | 1,262.0 | (0.3) | 308.5 | 133.7 | 790.2 | 3,323.7 | 106.5 | 360.9 | 235.8 | 7,259.1 |
| 截至2003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 2003 | 1,017.1 | 4,244.9 | 0.1 | 746.4 | 501.0 | 2,026.6 | 7,820.5 | 274.2 | 561.2 | 580.9 | 17,772.9 |
| 截至2002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 2002 | 873.2 | 3,724.7 | 3.2 | 641.2 | 399.6 | 1,733.7 | 6,616.0 | 192.2 | 492.5 | 366.4 | 15,042.7 |
| 增加/(減少) Increase/(Decrease) | 143.9 | 520.2 | (3.1) | 105.2 | 101.4 | 292.9 | 1,204.5 | 82.0 | 68.7 | 214.5 | 2,730.2 |