

表 G1 2004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 2004

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	4,403.9	3,138.5	8.0	948.7	1,145.7	5,638.9	6,346.3	1,368.7	222.0	257.1	23,477.8
分出再保險保費 Reinsurance Outward Premiums	624.0	612.9	7.5	333.4	294.3	2,304.7	1,978.5	682.3	38.1	23.7	6,899.4
淨保費 Net Premiums	3,779.9	2,525.6	0.5	615.3	851.4	3,334.2	4,367.8	686.4	183.9	233.4	16,578.4
未滿期保費調整 Unearned Premiums Adjustment	143.5	69.6	0.4	24.4	(3.3)	(53.3)	(180.9)	245.3	(3.8)	(26.0)	215.9
滿期保費 Earned Premiums	3,636.4	2,456.0	0.1	590.9	854.7	3,387.5	4,548.7	441.1	187.7	259.4	16,362.5
須付的佣金 Commissions Payable	756.2	692.9	0.4	127.5	223.7	1,511.3	1,032.6	186.0	16.9	94.6	4,642.1
管理開支 Management Expenses	519.6	295.9	1.7	66.0	150.1	471.5	593.5	84.3	8.6	9.6	2,200.8
未過期風險調整 Unexpired Risks Adjustment	3.7	3.0	0.0	(1.9)	(0.7)	1.7	6.4	(0.3)	0.0	(1.4)	10.5
可收取的佣金 Commissions Receivable	211.0	67.2	0.7	38.8	73.2	612.5	291.0	127.0	4.1	7.7	1,433.2
已償付申索毛額 Gross Claims Paid	2,621.7	1,597.1	4.2	594.3	226.5	1,690.7	2,592.0	421.6	57.7	200.0	10,005.8
可追討的申索 Claims Recoverable	263.7	576.8	3.5	209.7	103.6	789.9	1,198.3	343.7	5.8	15.0	3,510.0
已償付申索淨額 Net Claims Paid	2,358.0	1,020.3	0.7	384.6	122.9	900.8	1,393.7	77.9	51.9	185.0	6,495.8
未決申索準備金調整 Outstanding Claims Provision Adjustment	(120.0)	44.7	1.0	174.3	(28.4)	459.4	1,867.9	(11.5)	73.9	28.0	2,489.3
已承付申索淨額 Net Claims Incurred	2,238.0	1,065.0	1.7	558.9	94.5	1,360.2	3,261.6	66.4	125.8	213.0	8,985.1
承保利潤/(虧損) Underwriting Profit/(Loss)	329.9	466.4	(3.0)	(120.8)	460.3	655.3	(54.4)	231.7	40.5	(48.7)	1,957.2
<b>未滿期保費</b> <b>UNEARNED PREMIUMS</b>											
截至2004年底的未滿期保費 Unearned Premiums at the end of 2004	1,082.2	1,088.7	0.9	121.9	161.1	1,254.7	2,414.5	779.0	3.9	98.9	7,005.8
截至2003年底的未滿期保費 Unearned Premiums at the end of 2003	938.7	1,019.1	0.5	97.5	164.4	1,308.0	2,595.4	533.7	7.7	124.9	6,789.9
增加/(減少) Increase/(Decrease)	143.5	69.6	0.4	24.4	(3.3)	(53.3)	(180.9)	245.3	(3.8)	(26.0)	215.9
<b>未過期風險</b> <b>UNEXPIRED RISKS</b>											
截至2004年底的未過期風險 Unexpired Risks at the end of 2004	23.7	16.4	0.0	0.1	0.2	11.4	64.0	2.6	0.0	0.0	118.4
截至2003年底的未過期風險 Unexpired Risks at the end of 2003	20.0	13.4	0.0	2.0	0.9	9.7	57.6	2.9	0.0	1.4	107.9
增加/(減少) Increase/(Decrease)	3.7	3.0	0.0	(1.9)	(0.7)	1.7	6.4	(0.3)	0.0	(1.4)	10.5
<b>未決申索準備金</b> <b>OUTSTANDING CLAIMS PROVISION</b>											
未決申索準備金毛額 Gross Outstanding Claims Provision	389.2	3,818.6	10.5	1,061.0	464.1	3,145.2	6,974.7	453.8	231.3	463.5	17,011.9
可追討的申索 Claims Recoverable	86.4	880.2	10.0	431.4	162.6	1,680.2	2,024.8	326.2	43.7	42.7	5,688.2
未決申索準備金淨額 Net Outstanding Claims Provision	302.8	2,938.4	0.5	629.6	301.5	1,465.0	4,949.9	127.6	187.6	420.8	11,323.7
已招致但未報賠的申索準備金 Provision for IBNR	579.8	1,182.5	0.6	292.8	157.5	965.3	4,386.7	129.4	448.9	172.1	8,315.6
截至2004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 2004	882.6	4,120.9	1.1	922.4	459.0	2,430.3	9,336.6	257.0	636.5	592.9	19,639.3
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	1,002.6	4,076.2	0.1	748.1	487.4	1,970.9	7,468.7	268.5	562.6	564.9	17,150.0
增加/(減少) Increase/(Decrease)	(120.0)	44.7	1.0	174.3	(28.4)	459.4	1,867.9	(11.5)	73.9	28.0	2,489.3