

表 G2 2008年直接業務承保業績
Table G2 Underwriting Results of Direct Business for 2008

| 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 | 總額 Total |
|---|----------------------------|---------------------|----------------|----------------------------|--------------|------------------------|-------------------------|-----------------------------|--------------|------------------------|-------------|
| | | | | 法定業務 Statutory Business | 其他 Others | | | 法定業務 Statutory Business | 其他 Others | | |
| | 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 | 6,954.0 | 2,648.9 | 6.3 | 41.0 | 854.3 | 1,048.7 | 3,104.0 | 3,024.2 | 2,152.2 | 1,469.4 | 21,303.0 |
| 分出再保險保費 Reinsurance Outward Premiums | 919.6 | 444.7 | 5.6 | 14.6 | 360.2 | 328.1 | 1,350.3 | 573.7 | 958.7 | 628.1 | 5,583.6 |
| 淨保費 Net Premiums | 6,034.4 | 2,204.2 | 0.7 | 26.4 | 494.1 | 720.6 | 1,753.7 | 2,450.5 | 1,193.5 | 841.3 | 15,719.4 |
| 未滿期保費調整 Unearned Premiums Adjustment | 271.2 | 26.2 | (0.1) | (0.5) | 4.6 | 4.7 | 31.8 | (16.6) | 24.7 | 289.3 | 635.3 |
| 滿期保費 Earned Premiums | 5,763.2 | 2,178.0 | 0.8 | 26.9 | 489.5 | 715.9 | 1,721.9 | 2,467.1 | 1,168.8 | 552.0 | 15,084.1 |
| 須付的佣金 Commissions Payable | 1,085.6 | 744.2 | 0.7 | 6.7 | 110.1 | 205.9 | 937.9 | 590.9 | 388.8 | 165.5 | 4,236.3 |
| 管理開支 Management Expenses | 660.5 | 333.3 | 1.2 | 5.5 | 81.8 | 150.7 | 382.0 | 323.8 | 257.1 | 126.9 | 2,322.8 |
| 未過期風險調整 Unexpired Risks Adjustment | (2.5) | 9.4 | 0.0 | 0.1 | (3.4) | 0.2 | 1.4 | 1.9 | 1.5 | 25.0 | 33.6 |
| 可收取的佣金 Commissions Receivable | 278.7 | 74.9 | 0.7 | 2.7 | 43.5 | 72.8 | 353.3 | 61.3 | 196.0 | 170.1 | 1,254.0 |
| 已償付申索毛額 Gross Claims Paid | 4,103.4 | 1,719.6 | 0.0 | 13.5 | 970.2 | 420.6 | 1,165.3 | 2,452.5 | 510.9 | 233.9 | 11,589.9 |
| 從再保險公司追討的申索 Claims Recoverable from Reinsurers | 402.0 | 226.8 | 0.0 | 7.0 | 439.3 | 213.2 | 692.3 | 344.5 | 277.8 | 140.1 | 2,743.0 |
| 從其他方面追討的申索 Claims Recoverable from Others | (0.1) | 34.9 | 0.0 | 0.0 | 6.8 | 18.8 | 0.6 | 10.7 | 2.3 | 6.9 | 80.9 |
| 已償付申索淨額 Net Claims Paid | 3,701.5 | 1,457.9 | 0.0 | 6.5 | 524.1 | 188.6 | 472.4 | 2,097.3 | 230.8 | 86.9 | 8,766.0 |
| 未決申索準備金調整 Outstanding Claims Provision Adjustment | 95.5 | (0.2) | 0.5 | (10.2) | (133.3) | 49.4 | 162.2 | 3.8 | 166.5 | 241.7 | 575.9 |
| 已承付申索淨額 Net Claims Incurred | 3,797.0 | 1,457.7 | 0.5 | (3.7) | 390.8 | 238.0 | 634.6 | 2,101.1 | 397.3 | 328.6 | 9,341.9 |
| 承保利潤/(虧損) Underwriting Profit/(Loss) | 501.3 | (291.7) | (0.9) | 21.0 | (46.3) | 193.9 | 119.3 | (489.3) | 320.1 | 76.1 | 403.5 |
| 未滿期保費 UNEARNED PREMIUMS | | | | | | | | | | | |
| 截至2008年底的未滿期保費 Unearned Premiums at the end of 2008 | 1,878.5 | 971.2 | 0.0 | 11.6 | 56.3 | 112.0 | 712.4 | 1,261.4 | 542.2 | 1,004.4 | 6,550.0 |
| 截至2007年底的未滿期保費 Unearned Premiums at the end of 2007 | 1,607.3 | 945.0 | 0.1 | 12.1 | 51.7 | 107.3 | 680.6 | 1,278.0 | 517.5 | 715.1 | 5,914.7 |
| 增加/(減少) Increase/(Decrease) | 271.2 | 26.2 | (0.1) | (0.5) | 4.6 | 4.7 | 31.8 | (16.6) | 24.7 | 289.3 | 635.3 |
| 未過期風險 UNEXPIRED RISKS | | | | | | | | | | | |
| 截至2008年底的未過期風險 Unexpired Risks at the end of 2008 | 8.3 | 53.5 | 0.0 | 0.1 | 1.3 | 0.7 | 7.1 | 129.4 | 7.7 | 29.1 | 237.2 |
| 截至2007年底的未過期風險 Unexpired Risks at the end of 2007 | 10.8 | 44.1 | 0.0 | 0.0 | 4.7 | 0.5 | 5.7 | 127.5 | 6.2 | 4.1 | 203.6 |
| 增加/(減少) Increase/(Decrease) | (2.5) | 9.4 | 0.0 | 0.1 | (3.4) | 0.2 | 1.4 | 1.9 | 1.5 | 25.0 | 33.6 |
| 未決申索準備金 OUTSTANDING CLAIMS PROVISION | | | | | | | | | | | |
| 未決申索準備金毛額 Gross Outstanding Claims Provision | 430.0 | 3,054.9 | 2.3 | 22.4 | 1,323.8 | 523.8 | 1,895.8 | 4,127.0 | 1,897.6 | 816.8 | 14,094.4 |
| 可追討的申索 Claims Recoverable | 140.5 | 581.8 | 1.8 | 6.4 | 647.1 | 235.9 | 1,397.8 | 738.6 | 780.7 | 606.0 | 5,136.6 |
| 未決申索準備金淨額 Net Outstanding Claims Provision | 289.5 | 2,473.1 | 0.5 | 16.0 | 676.7 | 287.9 | 498.0 | 3,388.4 | 1,116.9 | 210.8 | 8,957.8 |
| 已招致但未報賠的申索準備金 Provision for IBNR | 651.7 | 574.2 | 0.0 | 3.6 | 142.6 | 94.2 | 91.6 | 2,434.8 | 820.6 | 190.2 | 5,003.5 |
| 截至2008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 2008 | 941.2 | 3,047.3 | 0.5 | 19.6 | 819.3 | 382.1 | 589.6 | 5,823.2 | 1,937.5 | 401.0 | 13,961.3 |
| 截至2007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 2007 | 845.7 | 3,047.5 | 0.0 | 29.8 | 952.6 | 332.7 | 427.4 | 5,819.4 | 1,771.0 | 159.3 | 13,385.4 |
| 增加/(減少) Increase/(Decrease) | 95.5 | (0.2) | 0.5 | (10.2) | (133.3) | 49.4 | 162.2 | 3.8 | 166.5 | 241.7 | 575.9 |