

表 G3 2003年分入再保險業務承保業績
Table G3 Underwriting Results of 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	351.3	405.6	2.9	179.7	234.2	3,052.6	1,038.3	369.3	221.6	414.0	6,269.5
分出再保險保費 Reinsurance Outward Premiums	46.4	31.0	0.0	57.3	33.5	1,014.9	103.7	123.6	32.4	33.5	1,476.3
淨保費 Net Premiums	304.9	374.6	2.9	122.4	200.7	2,037.7	934.6	245.7	189.2	380.5	4,793.2
未滿期保費調整 Unearned Premiums Adjustment	(9.2)	(11.9)	0.2	(4.5)	17.6	201.9	139.1	55.1	(0.8)	(130.1)	257.4
應得保費 Earned Premiums	314.1	386.5	2.7	126.9	183.1	1,835.8	795.5	190.6	190.0	510.6	4,535.8
須付的佣金 Commissions Payable	91.6	85.7	0.4	19.6	57.3	668.8	106.0	55.2	15.4	136.5	1,236.5
管理開支 Management Expenses	17.5	13.0	0.1	13.9	13.9	145.6	68.3	27.9	7.1	13.2	320.5
未過期風險調整 Unexpired Risks Adjustment	2.2	(0.6)	0.0	1.0	0.0	(7.6)	(2.7)	0.5	(0.1)	0.3	(7.0)
可收取的佣金 Commissions Receivable	15.0	6.6	0.0	5.7	11.2	214.3	24.6	31.9	3.5	5.7	318.5
已償付申索毛額 Gross Claims Paid	138.4	179.3	2.6	99.7	119.0	949.7	224.6	75.0	111.1	198.3	2,097.7
可追討的申索 Claims Recoverable	26.2	14.2	0.1	14.8	12.1	307.0	24.0	32.8	49.2	22.4	502.8
已償付申索淨額 Net Claims Paid	112.2	165.1	2.5	84.9	106.9	642.7	200.6	42.2	61.9	175.9	1,594.9
未決申索準備金調整 Outstanding Claims Provision Adjustment	102.9	91.1	(3.3)	26.6	93.3	294.1	406.7	54.7	68.7	214.5	1,349.3
已承付申索淨額 Net Claims Incurred	215.1	256.2	(0.8)	111.5	200.2	936.8	607.3	96.9	130.6	390.4	2,944.2
承保利潤/(虧損) Underwriting Profit/(Loss)	2.7	38.8	3.0	(13.4)	(77.1)	306.5	41.2	42.0	40.5	(24.1)	360.1
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	60.6	56.9	0.4	45.2	54.2	778.1	411.4	308.3	7.6	124.2	1,846.9
截至2002年底的未滿期保費 Unearned Premiums at the end of 2002	69.8	68.8	0.2	49.7	36.6	576.2	272.3	253.2	8.4	254.3	1,589.5
增加/(減少) Increase/(Decrease)	(9.2)	(11.9)	0.2	(4.5)	17.6	201.9	139.1	55.1	(0.8)	(130.1)	257.4
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	5.5	0.0	0.0	1.1	0.0	3.2	0.6	0.5	0.0	1.4	12.3
截至2002年底的未過期風險 Unexpired Risks at the end of 2002	3.3	0.6	0.0	0.1	0.0	10.8	3.3	0.0	0.1	1.1	19.3
增加/(減少) Increase/(Decrease)	2.2	(0.6)	0.0	1.0	0.0	(7.6)	(2.7)	0.5	(0.1)	0.3	(7.0)
未決申索準備金 OUTSTANDING CLAIMS PROVISION											
未決申索準備金毛額 Gross Outstanding Claims Provision	103.8	587.8	13.8	170.5	182.3	1,728.1	852.9	254.6	241.2	393.6	4,528.6
可追討的申索 Claims Recoverable	12.4	57.8	13.4	43.8	17.9	771.0	131.4	161.0	40.9	48.5	1,298.1
未決申索準備金淨額 Net Outstanding Claims Provision	91.4	530.0	0.4	126.7	164.4	957.1	721.5	93.6	200.3	345.1	3,230.5
已招致但未報賠的申索準備金 Provision for IBNR	382.8	443.2	(0.6)	99.2	48.3	659.6	711.7	51.9	360.9	235.8	2,992.8
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 Provisor (including IBNR) at the end of 2003	474.2	973.2	(0.2)	225.9	212.7	1,616.7	1,433.2	145.5	561.2	580.9	6,223.3
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 Provisor (including IBNR) at the end of 2002	371.3	882.1	3.1	199.3	119.4	1,322.6	1,026.5	90.8	492.5	366.4	4,874.0
增加/(減少) Increase/(Decrease)	102.9	91.1	(3.3)	26.6	93.3	294.1	406.7	54.7	68.7	214.5	1,349.3