

表 G4 2003年專業再保險公司承保業績  
Table G4 Underwriting Results of Pure Reinsurers' 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	170.6	279.4	2.9	70.8	135.0	1,792.9	771.5	23.6	209.4	278.9	3,735.0
分出再保險保費 Reinsurance Outward Premiums	30.5	4.8	0.0	1.7	2.8	138.3	18.7	1.7	32.4	28.6	259.5
淨保費 Net Premiums	140.1	274.6	2.9	69.1	132.2	1,654.6	752.8	21.9	177.0	250.3	3,475.5
未滿期保費調整 Unearned Premiums Adjustment	(18.5)	(8.7)	0.2	(2.5)	18.4	225.1	140.5	0.7	(0.2)	(187.1)	167.9
滿期保費 Earned Premiums	158.6	283.3	2.7	71.6	113.8	1,429.5	612.3	21.2	177.2	437.4	3,307.6
須付的佣金 Commissions Payable	45.7	53.2	0.4	8.5	33.7	467.2	57.7	7.3	13.9	91.4	779.0
管理開支 Management Expenses	6.2	2.9	0.1	3.5	2.0	41.6	42.3	0.4	7.1	8.1	114.2
未過期風險調整 Unexpired Risks Adjustment	2.2	0.0	0.0	0.9	0.0	(7.7)	0.5	0.5	0.0	0.0	(3.6)
可收取的佣金 Commissions Receivable	9.3	0.2	0.0	0.2	0.8	30.5	2.1	0.4	3.5	5.7	52.7
已償付申索毛額 Gross Claims Paid	73.3	112.8	2.6	59.5	87.6	520.8	80.2	15.2	31.6	104.6	1,088.2
可追討的申索 Claims Recoverable	19.6	3.1	0.0	0.1	1.0	37.9	3.9	6.6	49.2	8.3	129.7
已償付申索淨額 Net Claims Paid	53.7	109.7	2.6	59.4	86.6	482.9	76.3	8.6	(17.6)	96.3	958.5
未決申索準備金調整 Outstanding Claims Provision Adjustment	98.0	108.8	(3.4)	16.7	84.4	257.6	410.3	0.9	150.1	230.7	1,354.1
已承付申索淨額 Net Claims Incurred	151.7	218.5	(0.8)	76.1	171.0	740.5	486.6	9.5	132.5	327.0	2,312.6
承保利潤/(虧損) Underwriting Profit/(Loss)	(37.9)	8.9	3.0	(17.2)	(92.1)	218.4	27.3	3.9	27.2	16.6	158.1
<b>未滿期保費 UNEARNED PREMIUMS</b>											
截至2003年底的未滿期保費 Unearned Premiums at the end of 2003	33.2	26.2	0.4	31.5	41.4	651.0	357.1	9.5	7.5	97.1	1,254.9
截至2002年底的未滿期保費 Unearned Premiums at the end of 2002	51.7	34.9	0.2	34.0	23.0	425.9	216.6	8.8	7.7	284.2	1,087.0
增加/(減少) Increase/(Decrease)	(18.5)	(8.7)	0.2	(2.5)	18.4	225.1	140.5	0.7	(0.2)	(187.1)	167.9
<b>未過期風險 UNEXPIRED RISKS</b>											
截至2003年底的未過期風險 Unexpired Risks at the end of 2003	5.5	0.0	0.0	1.0	0.0	1.8	0.5	0.5	0.0	0.0	9.3
截至2002年底的未過期風險 Unexpired Risks at the end of 2002	3.3	0.0	0.0	0.1	0.0	9.5	0.0	0.0	0.0	0.0	12.9
增加/(減少) Increase/(Decrease)	2.2	0.0	0.0	0.9	0.0	(7.7)	0.5	0.5	0.0	0.0	(3.6)
<b>未決申索準備金 OUTSTANDING CLAIMS PROVISION</b>											
未決申索準備金毛額 Gross Outstanding Claims Provision	86.0	441.0	0.2	66.1	133.5	851.5	493.4	24.1	225.2	323.1	2,644.1
可追討的申索 Claims Recoverable	8.1	22.1	0.0	1.0	3.7	108.4	30.3	6.0	40.8	38.7	259.1
未決申索準備金淨額 Net Outstanding Claims Provision	77.9	418.9	0.2	65.1	129.8	743.1	463.1	18.1	184.4	284.4	2,385.0
已招致但未報賠的申索準備金 Provision for IBNR	371.2	398.5	(0.7)	62.1	28.2	564.7	580.8	2.5	284.3	144.4	2,436.0
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	449.1	817.4	(0.5)	127.2	158.0	1,307.8	1,043.9	20.6	468.7	428.8	4,821.0
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	351.1	708.6	2.9	110.5	73.6	1,050.2	633.6	19.7	318.6	198.1	3,466.9
增加/(減少) Increase/(Decrease)	98.0	108.8	(3.4)	16.7	84.4	257.6	410.3	0.9	150.1	230.7	1,354.1