

表 G2 2021直接業務承保業績  
Table G2 Underwriting Results of Direct Business for 2021

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		其他 Others		
								僱員補償 Employees' Compensation	業主立案法團責任* Owners' Corporation Liability*			
	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	百萬元 \$ m
毛保費 Gross Premiums	15,806.4	4,952.8	87.5	164.4	2,046.1	838.3	5,595.0	7,511.9	38.9	4,263.8	4,641.2	45,946.3
分出再保險保費 Reinsurance Outward Premiums	2,727.0	913.4	82.3	50.4	1,284.7	341.0	3,062.4	1,591.9	9.1	1,764.7	1,196.6	13,023.5
淨保費 Net Premiums	13,079.4	4,039.4	5.2	114.0	761.4	497.3	2,532.6	5,920.0	29.8	2,499.1	3,444.6	32,922.8
未滿期保費調整 Unearned Premiums Adjustment	92.6	128.0	0.3	4.5	(1.9)	9.7	9.7	247.7	0.3	61.0	2,077.2	2,629.1
滿期保費 Earned Premiums	12,986.8	3,911.4	4.9	109.5	763.3	487.6	2,522.9	5,672.3	29.5	2,438.1	1,367.4	30,293.7
須付的佣金 Commissions Payable	1,692.6	1,097.5	3.3	28.1	235.9	99.0	1,302.2	1,264.7	9.1	739.6	1,232.4	7,704.4
管理開支 Management Expenses	1,912.6	625.1	4.9	34.2	177.9	122.2	746.0	897.2	4.3	594.5	329.6	5,448.5
未過期風險調整 Unexpired Risks Adjustment	(32.4)	(9.0)	(0.3)	0.1	(0.5)	0.9	(2.6)	60.7	0.0	1.3	27.1	45.3
可收取的佣金 Commissions Receivable	467.7	230.0	3.2	11.6	105.8	43.8	712.0	350.5	2.3	389.8	368.6	2,685.3
已償付申索毛額 Gross Claims Paid	12,622.5	2,803.0	7.6	93.7	1,194.5	437.1	1,752.5	4,208.0	16.0	1,214.7	313.5	24,663.1
從再保險公司追討的申索 Claims Recoverable from Reinsurers	2,483.5	426.2	3.2	23.7	739.0	204.0	1,216.9	1,303.6	10.2	614.5	164.4	7,189.2
從其他方面追討的申索 Claims Recoverable from Others	0.0	86.9	0.0	0.0	3.1	4.6	3.2	25.2	0.0	10.1	25.2	158.3
已償付申索淨額 Net Claims Paid	10,139.0	2,289.9	4.4	70.0	452.4	228.5	532.4	2,879.2	5.8	590.1	123.9	17,315.6
未決申索準備金調整 Outstanding Claims Provision Adjustment	(220.1)	439.0	2.5	(12.3)	125.2	(10.4)	101.8	420.4	0.7	569.1	(8.5)	1,407.4
已承付申索淨額 Net Claims Incurred	9,918.9	2,728.9	6.9	57.7	577.6	218.1	634.2	3,299.6	6.5	1,159.2	115.4	18,723.0
承保利潤/(虧損) Underwriting Profit/(Loss)	(37.2)	(301.1)	(6.7)	1.0	(121.8)	91.2	555.1	500.6	11.9	333.3	31.5	1,057.8
<b>未滿期保費 UNEARNED PREMIUMS</b>												
截至2021年底的未滿期保費 Unearned Premiums at the end of 2021	4,540.2	2,016.8	0.7	45.9	98.0	88.2	1,319.2	3,352.5	13.0	1,368.5	5,224.9	18,067.9
截至2020年底的未滿期保費 Unearned Premiums at the end of 2020	4,447.6	1,888.8	0.4	41.4	99.9	78.5	1,309.5	3,104.8	12.7	1,307.5	3,147.7	15,438.8
增加/(減少) Increase/(Decrease)	92.6	128.0	0.3	4.5	(1.9)	9.7	9.7	247.7	0.3	61.0	2,077.2	2,629.1
<b>未過期風險 UNEXPIRED RISKS</b>												
截至2021年底的未過期風險 Unexpired Risks at the end of 2021	85.5	102.3	0.2	0.3	9.9	2.7	22.5	472.1	0.0	7.7	28.4	731.6
截至2020年底的未過期風險 Unexpired Risks at the end of 2020	117.9	111.3	0.5	0.2	10.4	1.8	25.1	411.4	0.0	6.4	1.3	686.3
增加/(減少) Increase/(Decrease)	(32.4)	(9.0)	(0.3)	0.1	(0.5)	0.9	(2.6)	60.7	0.0	1.3	27.1	45.3
<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	1,429.4	4,957.1	0.7	220.3	3,238.1	332.1	3,210.7	7,813.0	53.3	3,505.6	445.5	25,205.8
可追討的申索 Claims Recoverable	848.5	942.9	0.5	75.7	2,234.9	175.9	2,251.1	2,037.5	16.4	1,651.6	265.3	10,500.3
未決申索準備金淨額 Net Outstanding Claims Provision	580.9	4,014.2	0.2	144.6	1,003.2	156.2	959.6	5,775.5	36.9	1,854.0	180.2	14,705.5
已撥致但未報賠的申索準備金 Provision for IBNR	1,655.6	2,531.1	4.8	52.5	261.8	132.8	613.3	6,871.7	13.6	2,651.3	489.5	15,278.0
截至2021年底的未決申索準備金 (包括已撥致但未報賠的申索) Outstanding Claims Provision (including IBNR) at the end of 2021	2,236.5	6,545.3	5.0	197.1	1,265.0	289.0	1,572.9	12,647.2	50.5	4,505.3	669.7	29,983.5
截至2020年底的未決申索準備金 (包括已撥致但未報賠的申索) Outstanding Claims Provision (including IBNR) at the end of 2020	2,456.6	6,106.3	2.5	209.4	1,139.8	299.4	1,471.1	12,226.8	49.8	3,936.2	678.2	28,576.1
增加/(減少) Increase/(Decrease)	(220.1)	439.0	2.5	(12.3)	125.2	(10.4)	101.8	420.4	0.7	569.1	(8.5)	1,407.4

\*請參閱一般保險業務統計數字附註2的額外資料。  
Please refer to Note 2 of General Insurance Business Statistics for additional information.