

表 G2 2023直接業務承保業績  
Table G2 Underwriting Results of Direct Business for 2023

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	業主立法法團責任* 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	18,912.9	5,158.4	55.4	139.9	1,782.1	810.1	6,162.5	8,409.8	39.1	4,484.1	3,277.3	49,231.6
分出再保險保費 Reinsurance Outward Premiums	3,495.2	1,340.5	52.0	46.2	1,145.1	418.0	3,572.2	1,790.8	10.4	1,926.5	1,148.5	14,945.4
淨保費 Net Premiums	15,417.7	3,817.9	3.4	93.7	637.0	392.1	2,590.3	6,619.0	28.7	2,557.6	2,128.8	34,286.2
未滿期保費調整 Unearned Premiums Adjustment	332.6	(100.4)	(0.1)	(7.5)	(4.4)	(14.7)	44.1	546.8	0.5	37.0	245.3	1,079.2
滿期保費 Earned Premiums	15,085.1	3,918.3	3.5	101.2	641.4	406.8	2,546.2	6,072.2	28.2	2,520.6	1,883.5	33,207.0
須付的佣金 Commissions Payable	2,305.4	1,083.2	1.8	26.0	233.8	85.8	1,335.3	1,352.8	9.2	812.9	797.6	8,043.8
管理開支 Management Expenses	2,628.5	727.0	3.2	26.6	160.3	124.8	885.3	958.9	4.7	709.9	358.3	6,587.5
未過期風險調整 Unexpired Risks Adjustment	20.5	18.5	0.1	0.4	(0.8)	(1.3)	46.1	155.2	(2.4)	10.2	1,121.5	1,368.0
可收取的佣金 Commissions Receivable	722.6	334.5	2.0	9.7	117.2	29.1	760.1	327.3	2.7	414.0	365.0	3,084.2
已償付申索毛額 Gross Claims Paid	13,998.8	2,913.6	2.0	37.0	1,083.7	309.2	1,555.9	3,812.3	6.7	979.0	452.6	25,150.8
從再保險公司追討的申索 Claims Recoverable from Reinsurers	2,586.5	465.6	1.2	7.8	574.7	185.2	951.3	1,057.8	0.7	421.7	255.0	6,507.5
從其他方面追討的申索 Claims Recoverable from Others	0.0	72.0	0.0	0.4	0.8	5.9	5.1	31.7	0.0	5.5	5.9	127.3
已償付申索淨額 Net Claims Paid	11,412.3	2,376.0	0.8	28.8	508.2	118.1	599.5	2,722.8	6.0	551.8	191.7	18,516.0
未決申索準備金調整 Outstanding Claims Provision Adjustment	307.7	69.0	7.3	(12.4)	(88.2)	24.3	486.3	417.4	(1.1)	281.8	89.8	1,581.9
已承付申索淨額 Net Claims Incurred	11,720.0	2,445.0	8.1	16.4	420.0	142.4	1,085.8	3,140.2	4.9	833.6	281.5	20,097.9
承保利潤/(虧損) Underwriting Profit/(Loss)	(866.7)	(20.9)	(7.7)	41.5	(54.7)	84.2	(46.2)	792.4	14.5	568.0	(310.4)	194.0
<b>未滿期保費 UNEARNED PREMIUMS</b>												
截至2023年底的未滿期保費 Unearned Premiums at the end of 2023	4,955.7	1,904.5	0.0	34.5	130.5	71.4	1,331.0	4,077.2	13.2	1,487.2	6,494.6	20,499.8
截至2022年底的未滿期保費 Unearned Premiums at the end of 2022	4,623.1	2,004.9	0.1	42.0	134.9	86.1	1,286.9	3,530.4	12.7	1,450.2	6,249.3	19,420.6
增加/(減少) Increase/(Decrease)	332.6	(100.4)	(0.1)	(7.5)	(4.4)	(14.7)	44.1	546.8	0.5	37.0	245.3	1,079.2
<b>未過期風險 UNEXPIRED RISKS</b>												
截至2023年底的未過期風險 Unexpired Risks at the end of 2023	89.0	92.7	0.2	0.5	5.2	0.4	75.7	569.6	0.2	16.8	1,150.0	2,000.3
截至2022年底的未過期風險 Unexpired Risks at the end of 2022	68.5	74.2	0.1	0.1	6.0	1.7	29.6	414.4	2.6	6.6	28.5	632.3
增加/(減少) Increase/(Decrease)	20.5	18.5	0.1	0.4	(0.8)	(1.3)	46.1	155.2	(2.4)	10.2	1,121.5	1,368.0
<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	813.0	5,467.2	10.0	151.2	3,496.1	496.7	4,454.4	7,610.0	41.2	3,458.9	560.9	26,559.6
可追討的申索 Claims Recoverable	134.7	1,031.0	1.9	60.5	2,568.6	344.2	3,115.8	1,724.5	9.7	1,663.3	322.1	10,976.3
未決申索準備金淨額 Net Outstanding Claims Provision	678.3	4,436.2	8.1	90.7	927.5	152.5	1,338.6	5,885.5	31.5	1,795.6	238.8	15,583.3
已招致但未報賠的申索準備金 Provision for IBNR	1,835.5	2,730.0	5.1	58.4	339.3	174.2	694.2	7,760.1	17.5	3,095.2	771.5	17,481.0
截至2023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 2023	2,513.8	7,166.2	13.2	149.1	1,266.8	326.7	2,032.8	13,645.6	49.0	4,890.8	1,010.3	33,064.3
截至2022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 2022	2,206.1	7,097.2	5.9	161.5	1,355.0	302.4	1,546.5	13,228.2	50.1	4,609.0	920.5	31,482.4
增加/(減少) Increase/(Decrease)	307.7	69.0	7.3	(12.4)	(88.2)	24.3	486.3	417.4	(1.1)	281.8	89.8	1,581.9

\*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.