

附表 G2  
Table G2  
一般保險業務  
General Insurance Business  
2001年直接業務承保業績  
Underwriting Results of Direct Business for 2001

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			
毛保費 Gross Premiums	3,779.6	2,766.7	27.9	22.6	412.2	839.4	3,080.9	2,703.3	1,112.3	657.0	15,401.9	
分出再保險保費 Reinsurance Outward Premiums	832.3	630.3	26.2	9.3	254.6	231.5	1,568.3	740.8	642.6	480.0	5,415.9	
淨保費 Net Premiums	2,947.3	2,136.4	1.7	13.3	157.6	607.9	1,512.6	1,962.5	469.7	177.0	9,986.0	
未滿期保費調整 Unearned Premiums Adjustment	21.6	115.1	1.1	0.9	6.2	(19.8)	10.2	140.2	88.5	46.8	410.8	
滿期保費 Earned Premiums	2,925.7	2,021.3	0.6	12.4	151.4	627.7	1,502.4	1,822.3	381.2	130.2	9,575.2	
須付的佣金 Commissions Payable	614.6	708.9	0.7	3.6	51.5	173.9	1,063.8	582.3	196.6	91.4	3,487.3	
管理開支 Management Expenses	485.7	321.3	2.2	5.3	38.6	136.6	395.3	281.9	137.2	51.4	1,855.5	
未過期風險調整 Unexpired Risks Adjustment	(1.2)	31.4	0.0	0.0	0.0	1.3	(0.6)	216.0	2.5	0.6	250.0	
可收取的佣金 Commissions Receivable	226.8	99.2	0.6	1.2	33.0	57.1	532.2	93.3	134.4	93.0	1,270.8	
已償付申索毛額 Gross Claims Paid	2,295.8	1,680.9	0.4	14.5	376.5	260.2	948.9	2,386.9	344.3	494.3	8,802.7	
從再保險公司追討的申索 Claims Recoverable from Reinsurers	414.6	405.1	0.4	7.8	221.1	101.8	627.0	792.3	233.2	475.6	3,278.9	
從其他方面追討的申索 Claims Recoverable from Others	3.5	25.2	0.0	0.0	0.1	3.8	2.8	10.0	1.3	4.5	51.2	
已償付申索淨額 Net Claims Paid	1,877.7	1,250.6	0.0	6.7	155.3	154.6	319.1	1,584.6	109.8	14.2	5,472.6	
未決申索準備金調整 Outstanding Claims Provision Adjustment	46.8	(70.7)	0.1	(2.9)	79.4	(27.1)	4.2	289.8	151.8	27.2	498.6	
已承付申索淨額 Net Claims Incurred	1,924.5	1,179.9	0.1	3.8	234.7	127.5	323.3	1,874.4	261.6	41.4	5,971.2	
承保利潤/(虧損) Underwriting Profit/(Loss)	128.9	(121.0)	(1.8)	0.9	(140.4)	245.5	252.8	(1,039.0)	(82.3)	38.4	(718.0)	
<b>未滿期保費</b> <b>UNEARNED PREMIUMS</b>												
截至2001年底的未滿期保費 Unearned Premiums at the end of 2001	813.3	915.5	1.2	4.9	23.9	116.8	629.8	1,054.7	209.6	111.8	3,881.5	
截至2000年底的未滿期保費 Unearned Premiums at the end of 2000	791.7	800.4	0.1	4.0	17.7	136.6	619.6	914.5	121.1	65.0	3,470.7	
增加/(減少) Increase/(Decrease)	21.6	115.1	1.1	0.9	6.2	(19.8)	10.2	140.2	88.5	46.8	410.8	
<b>未過期風險</b> <b>UNEXPIRED RISKS</b>												
截至2001年底的未過期風險 Unexpired Risks at the end of 2001	2.1	85.7	0.0	0.0	0.0	3.6	3.7	283.0	12.8	0.9	391.8	
截至2000年底的未過期風險 Unexpired Risks at the end of 2000	3.3	54.3	0.0	0.0	0.0	2.3	4.3	67.0	10.3	0.3	141.8	
增加/(減少) Increase/(Decrease)	(1.2)	31.4	0.0	0.0	0.0	1.3	(0.6)	216.0	2.5	0.6	250.0	
<b>未決申索準備金</b> <b>OUTSTANDING CLAIMS PROVISION</b>												
未決申索準備金毛額 Gross Outstanding Claims Provision	290.1	3,084.7	0.6	14.8	734.6	421.2	1,610.3	4,488.2	1,113.0	391.4	12,148.9	
可追討的申索 Claims Recoverable	98.1	892.6	0.6	4.5	440.3	209.5	1,265.9	1,639.6	674.6	300.2	5,525.9	
未決申索準備金淨額 Net Outstanding Claims Provision	192.0	2,192.1	0.0	10.3	294.3	211.7	344.4	2,848.6	438.4	91.2	6,623.0	
已招致但未報賠的申索準備金 Provision for IBNR	263.2	486.8	0.2	1.7	77.5	81.6	112.8	1,659.3	225.5	30.5	2,939.1	
截至2001年底的未決申索準備金 Outstanding Claims Provision (包括已招致但未報賠的申索) (including IBNR) at the end of 2001	455.2	2,678.9	0.2	12.0	371.8	293.3	457.2	4,507.9	663.9	121.7	9,562.1	
截至2000年底的未決申索準備金 Outstanding Claims Provision (包括已招致但未報賠的申索) (including IBNR) at the end of 2000	408.4	2,749.6	0.1	14.9	292.4	320.4	453.0	4,218.1	512.1	94.5	9,063.5	
增加/(減少) Increase/(Decrease)	46.8	(70.7)	0.1	(2.9)	79.4	(27.1)	4.2	289.8	151.8	27.2	498.6	