

附表 G3  
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 一般保險業務  
 General Insurance Business  
 2001年分入再保險業務承保業績  
 Underwriting Results of Reinsurance Inward 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	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	297.7	288.6	0.1	161.2	225.8	1,792.1	405.9	276.9	96.9	489.1	4,034.3
分出再保險保費 Reinsurance Outward Premiums	48.7	32.4	0.0	48.9	67.5	758.3	37.4	86.5	20.4	126.9	1,227.0
淨保費 Net Premiums	249.0	256.2	0.1	112.3	158.3	1,033.8	368.5	190.4	76.5	362.2	2,807.3
未滿期保費調整 Unearned Premiums Adjustment	14.3	16.6	0.0	7.3	6.9	56.7	(18.3)	89.6	3.2	7.5	183.8
滿期保費 Earned Premiums	234.7	239.6	0.1	105.0	151.4	977.1	386.8	100.8	73.3	354.7	2,623.5
須付的佣金 Commissions Payable	71.8	54.9	0.0	26.4	57.5	457.0	70.9	31.0	6.6	175.5	951.6
管理開支 Management Expenses	18.7	20.6	0.0	10.1	19.3	131.9	39.3	22.4	2.6	19.9	284.8
未過期風險調整 Unexpired Risks Adjustment	4.2	0.1	0.0	0.0	0.0	(2.1)	4.8	0.0	0.0	0.0	7.0
可收取的佣金 Commissions Receivable	15.2	8.5	0.0	9.3	17.4	193.7	8.7	19.4	2.0	29.7	303.9
已償付申索毛額 Gross Claims Paid	130.9	227.4	1.1	96.5	101.9	650.5	280.1	85.1	96.7	328.1	1,998.3
可追討的申索 Claims Recoverable	56.4	23.4	0.8	28.3	30.2	202.7	25.0	44.3	1.1	69.4	481.6
已償付申索淨額 Net Claims Paid	74.5	204.0	0.3	68.2	71.7	447.8	255.1	40.8	95.6	258.7	1,516.7
未決申索準備金調整 Outstanding Claims Provision Adjustment	37.5	(44.2)	(0.5)	(1.2)	(4.9)	82.5	(49.8)	(14.2)	(44.3)	(38.2)	(77.3)
已承付申索淨額 Net Claims Incurred	112.0	159.8	(0.2)	67.0	66.8	530.3	205.3	26.6	51.3	220.5	1,439.4
承保利潤/(虧損) Underwriting Profit/(Loss)	43.2	12.7	0.3	10.8	25.2	53.7	75.2	40.2	14.8	(31.5)	244.6
<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	54.1	47.9	0.1	17.0	40.5	388.8	106.0	205.7	3.7	89.3	953.1
截至2000年底的未滿期保費 Unearned Premiums at the end of 2000	39.8	31.3	0.1	9.7	33.6	332.1	124.3	116.1	0.5	81.8	769.3
增加/(減少) Increase/(Decrease)	14.3	16.6	0.0	7.3	6.9	56.7	(18.3)	89.6	3.2	7.5	183.8
<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	4.3	0.6	0.0	0.0	0.0	0.5	9.0	0.0	0.0	0.0	14.4
截至2000年底的未過期風險 Unexpired Risks at the end of 2000	0.1	0.5	0.0	0.0	0.0	2.6	4.2	0.0	0.0	0.0	7.4
增加/(減少) Increase/(Decrease)	4.2	0.1	0.0	0.0	0.0	(2.1)	4.8	0.0	0.0	0.0	7.0
<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	265.7	607.5	21.9	174.6	112.5	2,058.4	581.0	182.0	124.8	98.7	4,227.1
可追討的申索 Claims Recoverable	6.4	28.5	21.4	60.2	24.2	1,065.8	93.1	122.7	2.6	19.2	1,444.1
未決申索準備金淨額 Net Outstanding Claims Provision	259.3	579.0	0.5	114.4	88.3	992.6	487.9	59.3	122.2	79.5	2,783.0
已招致但未報賠的申索準備金 Provision for IBNR	26.1	176.8	0.1	13.5	24.8	114.9	250.7	13.2	525.4	399.7	1,545.2
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	285.4	755.8	0.6	127.9	113.1	1,107.5	738.6	72.5	647.6	479.2	4,328.2
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	247.9	800.0	1.1	129.1	118.0	1,025.0	788.4	86.7	691.9	517.4	4,405.5
增加/(減少) Increase/(Decrease)	37.5	(44.2)	(0.5)	(1.2)	(4.9)	82.5	(49.8)	(14.2)	(44.3)	(38.2)	(77.3)