

附表 G1
 Table G1
 一般保險業務
 General Insurance Business
 2001年直接及分入再保險業務承保業績
 Underwriting Results of Direct & 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	4,077.3	3,055.3	28.0	596.0	1,065.2	4,873.0	4,221.5	933.9	96.9	489.1	19,436.2
分出再保險保費 Reinsurance Outward Premiums	881.0	662.7	26.2	312.8	299.0	2,326.6	1,420.8	566.5	20.4	126.9	6,642.9
淨保費 Net Premiums	3,196.3	2,392.6	1.8	283.2	766.2	2,546.4	2,800.7	367.4	76.5	362.2	12,793.3
未滿期保費調整 Unearned Premiums Adjustment	35.9	131.7	1.1	14.4	(12.9)	66.9	210.4	136.4	3.2	7.5	594.6
滿期保費 Earned Premiums	3,160.4	2,260.9	0.7	268.8	779.1	2,479.5	2,590.3	231.0	73.3	354.7	12,198.7
須付的佣金 Commissions Payable	686.4	763.8	0.7	81.5	231.4	1,520.8	849.8	122.4	6.6	175.5	4,438.9
管理開支 Management Expenses	504.4	341.9	2.2	54.0	155.9	527.2	458.4	73.8	2.6	19.9	2,140.3
未過期風險調整 Unexpired Risks Adjustment	3.0	31.5	0.0	0.0	1.3	(2.7)	223.3	0.6	0.0	0.0	257.0
可收取的佣金 Commissions Receivable	242.0	107.7	0.6	43.5	74.5	725.9	236.4	112.4	2.0	29.7	1,574.7
已償付申索毛額 Gross Claims Paid	2,426.7	1,908.3	1.5	487.5	362.1	1,599.4	3,011.3	579.4	96.7	328.1	10,801.0
可追討的申索 Claims Recoverable	474.5	453.7	1.2	257.3	135.8	832.5	1,061.8	524.4	1.1	69.4	3,811.7
已償付申索淨額 Net Claims Paid	1,952.2	1,454.6	0.3	230.2	226.3	766.9	1,949.5	55.0	95.6	258.7	6,989.3
未決申索準備金調整 Outstanding Claims Provision Adjustment	84.3	(114.9)	(0.4)	75.3	(32.0)	86.7	391.8	13.0	(44.3)	(38.2)	421.3
已承付申索淨額 Net Claims Incurred	2,036.5	1,339.7	(0.1)	305.5	194.3	853.6	2,341.3	68.0	51.3	220.5	7,410.6
承保利潤/(虧損) Underwriting Profit/(Loss)	172.1	(108.3)	(1.5)	(128.7)	270.7	306.5	(1,046.1)	78.6	14.8	(31.5)	(473.4)
未滿期保費 UNEARNED PREMIUMS											
截至2001年底的未滿期保費 Unearned Premiums at the end of 2001	867.4	963.4	1.3	45.8	157.3	1,018.6	1,370.3	317.5	3.7	89.3	4,834.6
截至2000年底的未滿期保費 Unearned Premiums at the end of 2000	831.5	831.7	0.2	31.4	170.2	951.7	1,159.9	181.1	0.5	81.8	4,240.0
增加/(減少) Increase/(Decrease)	35.9	131.7	1.1	14.4	(12.9)	66.9	210.4	136.4	3.2	7.5	594.6
未過期風險 UNEXPIRED RISKS											
截至2001年底的未過期風險 Unexpired Risks at the end of 2001	6.4	86.3	0.0	0.0	3.6	4.2	304.8	0.9	0.0	0.0	406.2
截至2000年底的未過期風險 Unexpired Risks at the end of 2000	3.4	54.8	0.0	0.0	2.3	6.9	81.5	0.3	0.0	0.0	149.2
增加/(減少) Increase/(Decrease)	3.0	31.5	0.0	0.0	1.3	(2.7)	223.3	0.6	0.0	0.0	257.0
未決申索準備金 OUTSTANDING CLAIMS PROVISION											
未決申索準備金毛額 Gross Outstanding Claims Provision	555.8	3,692.2	22.5	924.0	533.7	3,668.7	6,182.2	573.4	124.8	98.7	16,376.0
可追討的申索 Claims Recoverable	104.5	921.1	22.0	505.0	233.7	2,331.7	2,407.3	422.9	2.6	19.2	6,970.0
未決申索準備金淨額 Net Outstanding Claims Provision	451.3	2,771.1	0.5	419.0	300.0	1,337.0	3,774.9	150.5	122.2	79.5	9,406.0
已招致但未報賠的申索準備金 Provision for IBNR	289.3	663.6	0.3	92.7	106.4	227.7	2,135.5	43.7	525.4	399.7	4,484.3
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	740.6	3,434.7	0.8	511.7	406.4	1,564.7	5,910.4	194.2	647.6	479.2	13,890.3
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	656.3	3,549.6	1.2	436.4	438.4	1,478.0	5,518.6	181.2	691.9	517.4	13,469.0
增加/(減少) Increase/(Decrease)	84.3	(114.9)	(0.4)	75.3	(32.0)	86.7	391.8	13.0	(44.3)	(38.2)	421.3