

表 G1 2023直接及分入再保險業務承保業績

Table G1 Underwriting Results of Direct & Reinsurance Inward 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 | 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 | 21,322.4 | 5,626.1 | 126.1 | 3,320.0 | 1,721.3 | 14,989.6 | 14,917.1 | 4,519.3 | 202.2 | 590.4 | 67,334.5 |
| 分出再保險保費 Reinsurance Outward Premiums | 3,864.4 | 1,424.8 | 99.0 | 2,010.6 | 986.0 | 9,184.1 | 4,631.1 | 1,724.9 | 10.0 | 109.7 | 24,044.6 |
| 淨保費 Net Premiums | 17,458.0 | 4,201.3 | 27.1 | 1,309.4 | 735.3 | 5,805.5 | 10,286.0 | 2,794.4 | 192.2 | 480.7 | 43,289.9 |
| 未滿期保費調整 Unearned Premiums Adjustment | 666.0 | (80.5) | (5.8) | (64.1) | (12.1) | 197.1 | 527.0 | 410.1 | 0.7 | 3.9 | 1,642.3 |
| 滿期保費 Earned Premiums | 16,792.0 | 4,281.8 | 32.9 | 1,373.5 | 747.4 | 5,608.4 | 9,759.0 | 2,384.3 | 191.5 | 476.8 | 41,647.6 |
| 須付的佣金 Commissions Payable | 2,829.6 | 1,195.7 | 10.2 | 447.9 | 248.8 | 2,763.8 | 2,557.5 | 1,034.4 | 14.1 | 157.9 | 11,259.9 |
| 管理開支 Management Expenses | 2,748.3 | 782.4 | 6.4 | 284.4 | 218.6 | 1,514.6 | 1,891.0 | 567.9 | 8.1 | 26.1 | 8,047.8 |
| 未過期風險調整 Unexpired Risks Adjustment | 41.2 | 20.0 | 0.2 | (3.2) | (23.0) | 43.2 | 166.8 | 1,108.4 | 0.0 | (0.7) | 1,352.9 |
| 可收取的佣金 Commissions Receivable | 867.2 | 356.8 | 3.7 | 171.5 | 161.8 | 1,768.9 | 940.7 | 542.1 | 1.0 | 26.6 | 4,840.3 |
| 已償付申索毛額 Gross Claims Paid | 15,841.3 | 3,086.6 | 18.2 | 1,490.7 | 1,008.4 | 3,966.5 | 5,532.0 | 635.1 | 47.0 | 263.6 | 31,889.4 |
| 可追討的申索 Claims Recoverable | 2,995.1 | 561.2 | 4.9 | 730.2 | 639.3 | 2,295.9 | 1,785.0 | 389.5 | 5.5 | 49.8 | 9,456.4 |
| 已償付申索淨額 Net Claims Paid | 12,846.2 | 2,525.4 | 13.3 | 760.5 | 369.1 | 1,670.6 | 3,747.0 | 245.6 | 41.5 | 213.8 | 22,433.0 |
| 未決申索準備金調整 Outstanding Claims Provision Adjustment | 312.5 | 176.8 | 12.0 | 12.2 | (51.9) | 1,036.6 | 584.3 | 100.9 | 104.8 | 79.0 | 2,367.2 |
| 已承付申索淨額 Net Claims Incurred | 13,158.7 | 2,702.2 | 25.3 | 772.7 | 317.2 | 2,707.2 | 4,331.3 | 346.5 | 146.3 | 292.8 | 24,800.2 |
| 承保利潤/(虧損) Underwriting Profit/(Loss) | (1,118.6) | (61.7) | (5.5) | 43.2 | 147.6 | 348.5 | 1,753.1 | (130.8) | 24.0 | 27.3 | 1,027.1 |
| 未滿期保費 UNEARNED PREMIUMS | | | | | | | | | | | |
| 截至2023年底的未滿期保費 Unearned Premiums at the end of 2023 | 5,620.9 | 2,043.0 | 7.8 | 300.3 | 194.1 | 3,414.9 | 6,158.4 | 7,559.0 | 12.6 | 281.3 | 25,592.3 |
| 截至2022年底的未滿期保費 Unearned Premiums at the end of 2022 | 4,954.9 | 2,123.5 | 13.6 | 364.4 | 206.2 | 3,217.8 | 5,631.4 | 7,148.9 | 11.9 | 277.4 | 23,950.0 |
| 增加/(減少) Increase/(Decrease) | 666.0 | (80.5) | (5.8) | (64.1) | (12.1) | 197.1 | 527.0 | 410.1 | 0.7 | 3.9 | 1,642.3 |
| 未過期風險 UNEXPIRED RISKS | | | | | | | | | | | |
| 截至2023年底的未過期風險 Unexpired Risks at the end of 2023 | 114.0 | 95.9 | 0.3 | 9.0 | 1.7 | 144.0 | 597.2 | 1,156.0 | 0.5 | 11.6 | 2,130.2 |
| 截至2022年底的未過期風險 Unexpired Risks at the end of 2022 | 72.8 | 75.9 | 0.1 | 12.2 | 24.7 | 100.8 | 430.4 | 47.6 | 0.5 | 12.3 | 777.3 |
| 增加/(減少) Increase/(Decrease) | 41.2 | 20.0 | 0.2 | (3.2) | (23.0) | 43.2 | 166.8 | 1,108.4 | 0.0 | (0.7) | 1,352.9 |
| 未決申索準備金 OUTSTANDING CLAIMS PROVISION | | | | | | | | | | | |
| 未決申索準備金毛額 Gross Outstanding Claims Provision | 1,148.3 | 5,947.9 | 34.7 | 4,822.0 | 1,269.6 | 12,991.5 | 14,428.1 | 1,175.1 | 278.7 | 585.3 | 42,681.2 |
| 可追討的申索 Claims Recoverable | 150.9 | 1,088.1 | 7.6 | 3,241.1 | 777.7 | 8,766.0 | 5,311.4 | 636.9 | 20.1 | 144.4 | 20,144.2 |
| 未決申索準備金淨額 Net Outstanding Claims Provision | 997.4 | 4,859.8 | 27.1 | 1,580.9 | 491.9 | 4,225.5 | 9,116.7 | 538.2 | 258.6 | 440.9 | 22,537.0 |
| 已招致但未報賠的申索準備金 Provision for IBNR | 2,747.3 | 3,211.5 | 58.3 | 880.5 | 472.6 | 3,141.7 | 12,626.9 | 1,197.4 | 494.3 | 295.2 | 25,125.7 |
| 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 | 3,744.7 | 8,071.3 | 85.4 | 2,461.4 | 964.5 | 7,367.2 | 21,743.6 | 1,735.6 | 752.9 | 736.1 | 47,662.7 |
| 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 | 3,432.2 | 7,894.5 | 73.4 | 2,449.2 | 1,016.4 | 6,330.6 | 21,159.3 | 1,634.7 | 648.1 | 657.1 | 45,295.5 |
| 增加/(減少) Increase/(Decrease) | 312.5 | 176.8 | 12.0 | 12.2 | (51.9) | 1,036.6 | 584.3 | 100.9 | 104.8 | 79.0 | 2,367.2 |