



롯데손해보험

# 2021년 1분기 경영 실적



# Disclaimer

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## 1. 2021.1Q Highlight

### 2. 성장 / 내재가치

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2-2. 사업부문별 : 장기보험

2-3. 사업부문별 : 자동차보험

2-4. 사업부문별 : 일반보험, 퇴직연금

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3-4. 이차 현황

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4-2. RBC



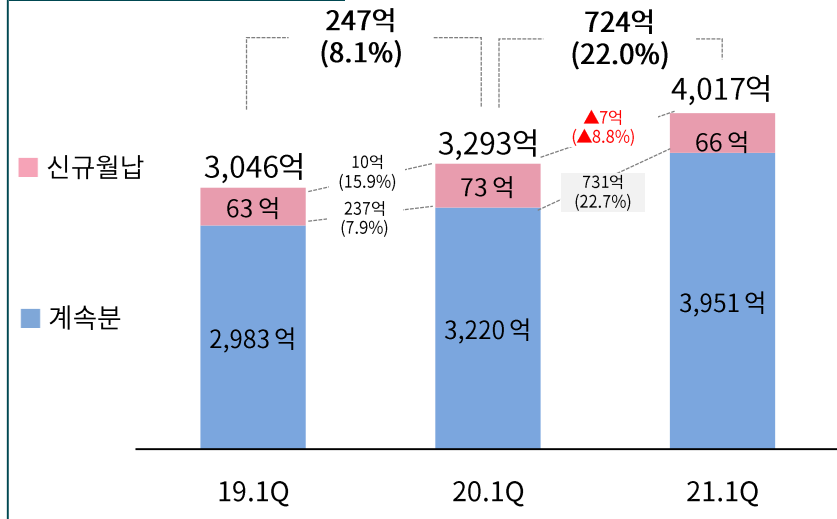
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## 1. 2021.1Q Highlight

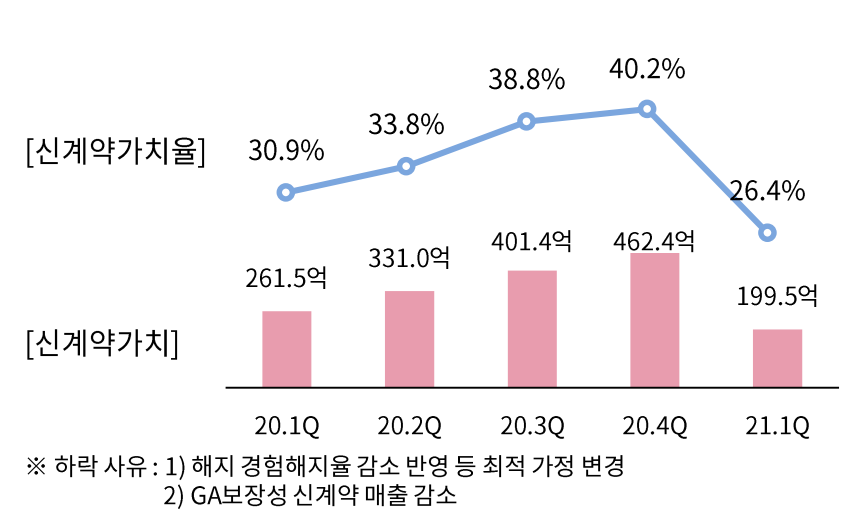
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# 2021.1Q Highlight

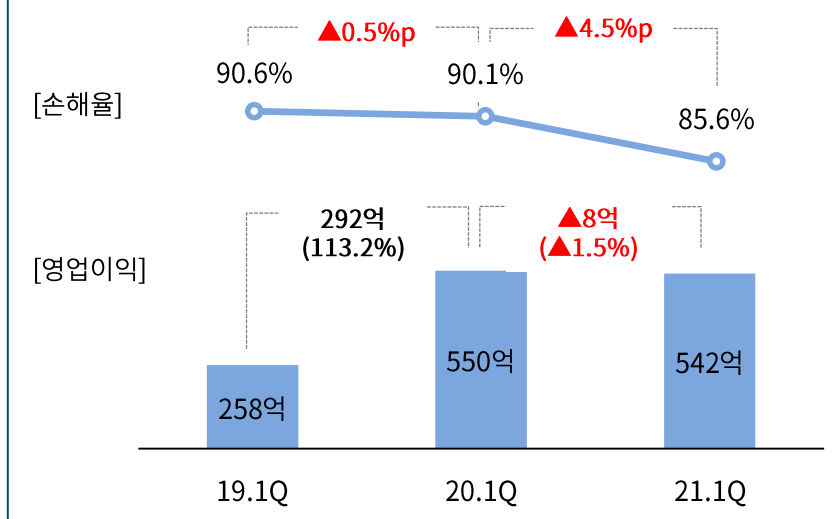
## 성장(장기보장성)



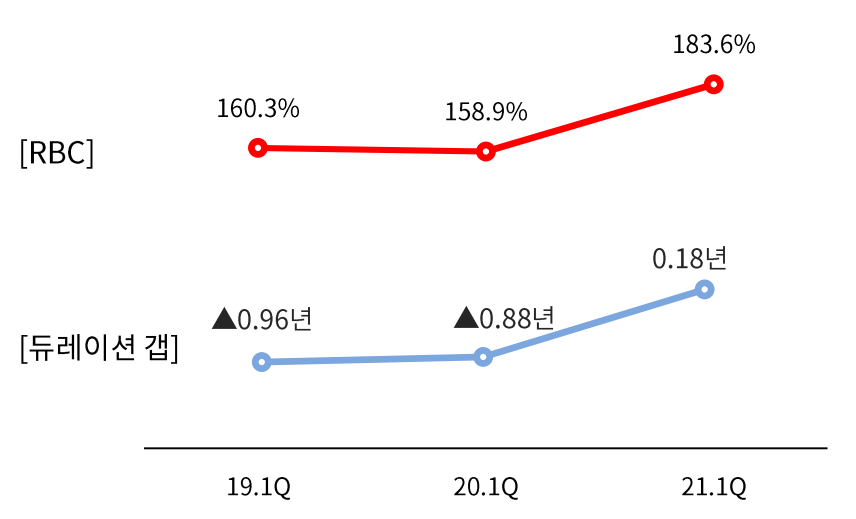
## 내재가치



## 수익



## 건전성





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## 2. 성장 / 내재가치

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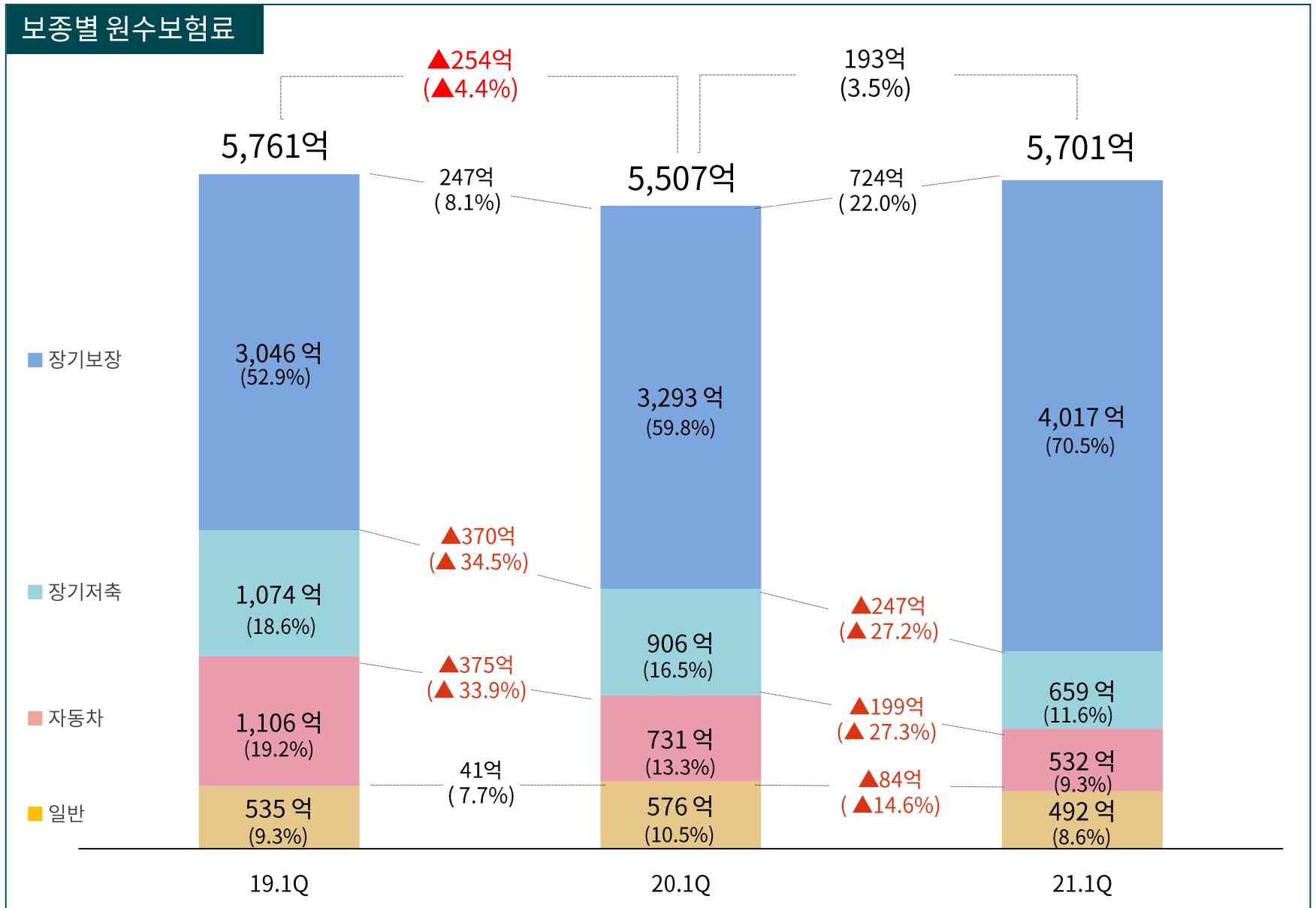
2-1. 원수보험료

2-2. 사업부문별 : 장기보험

2-3. 사업부문별 : 자동차보험

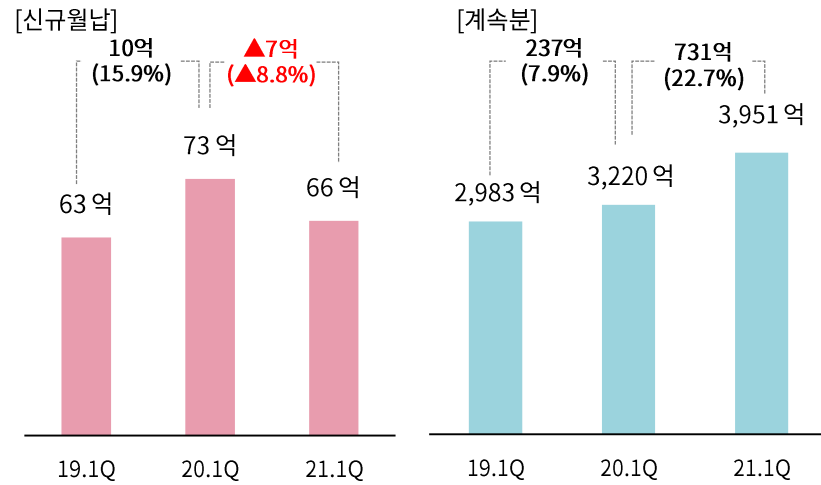
2-4. 사업부문별 : 일반보험

# 원수보험료

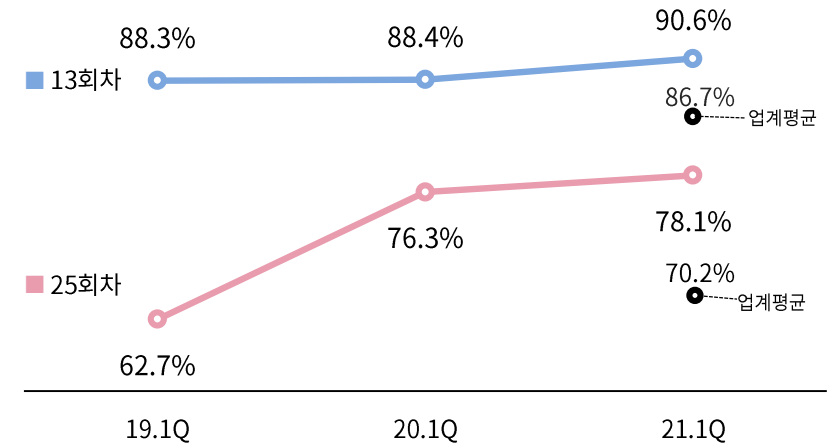


## 사업부문별 : 장기보험(1/2)

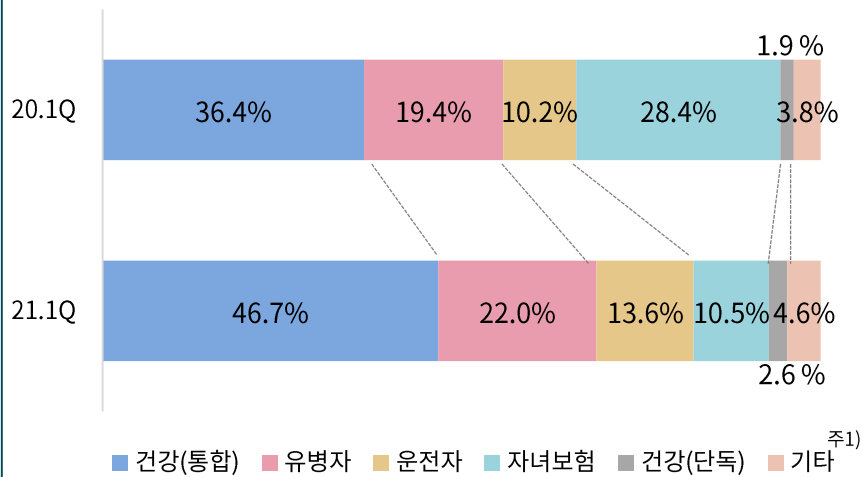
### 매출액(장기보장성)



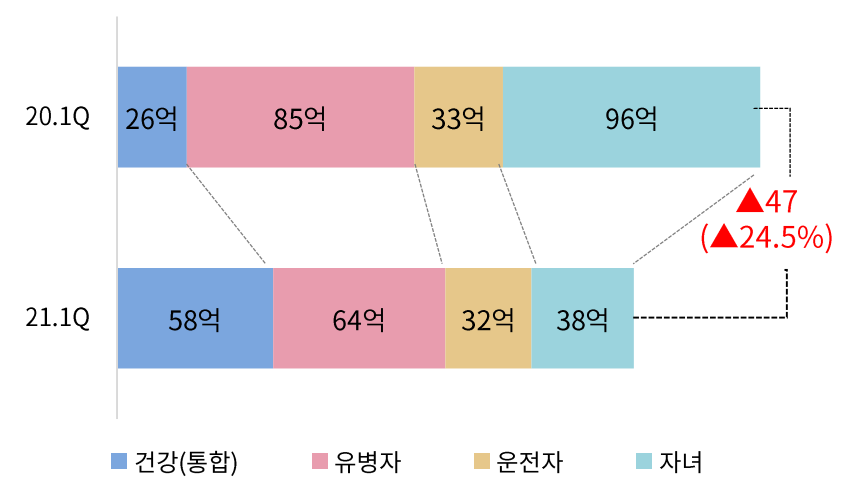
### 유지율



### 구성비(장기 보장성)

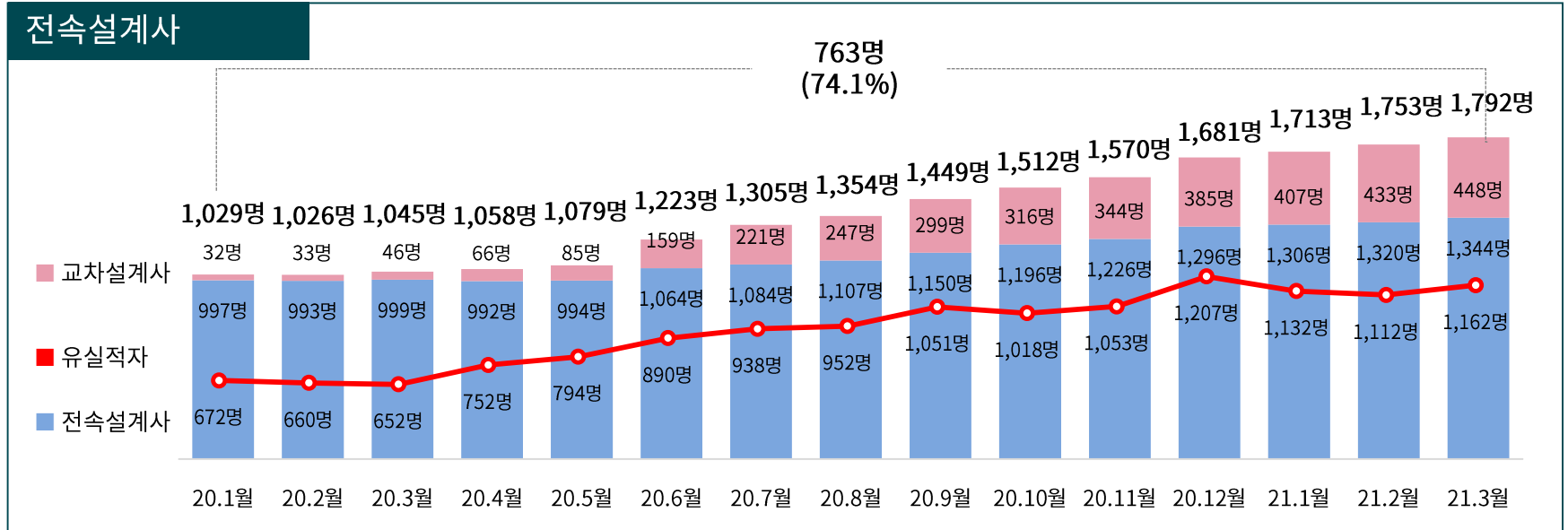
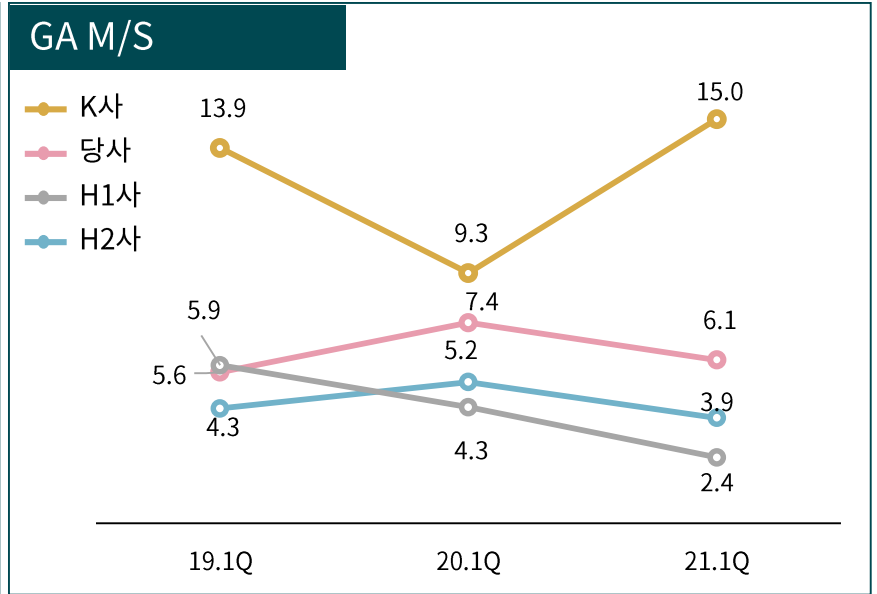
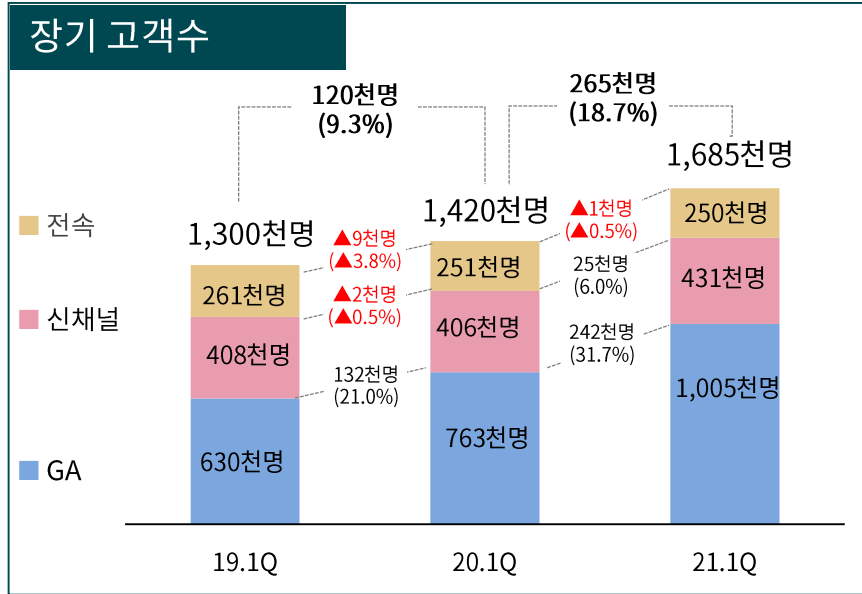


### 신계약가치(장기 보장성)

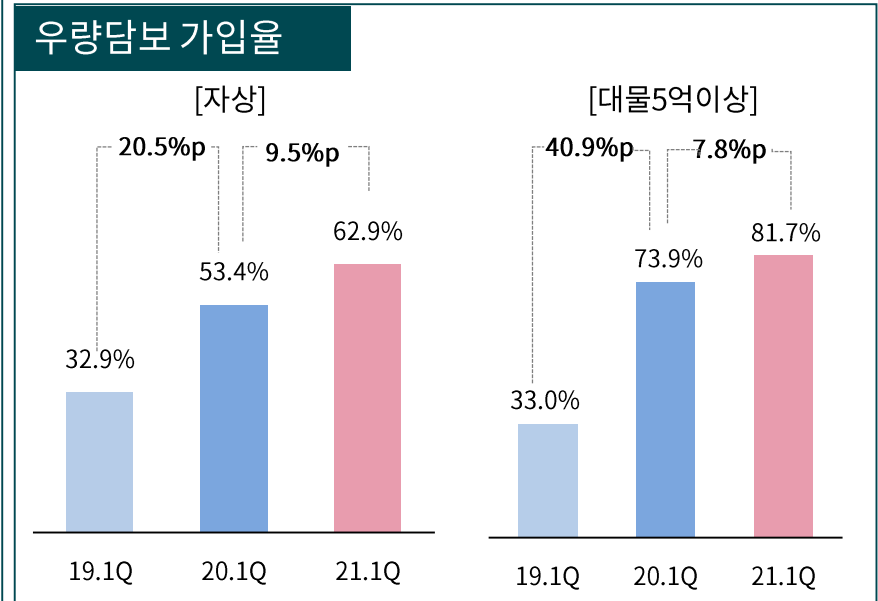
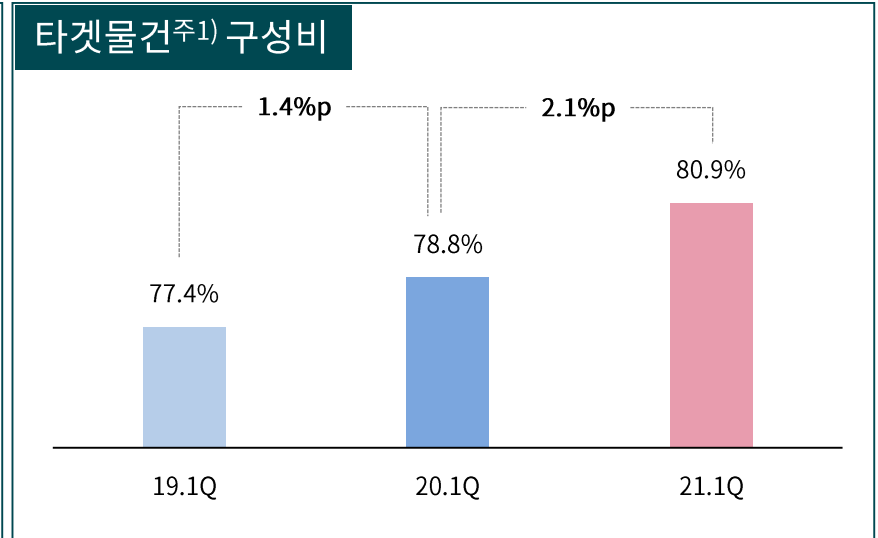
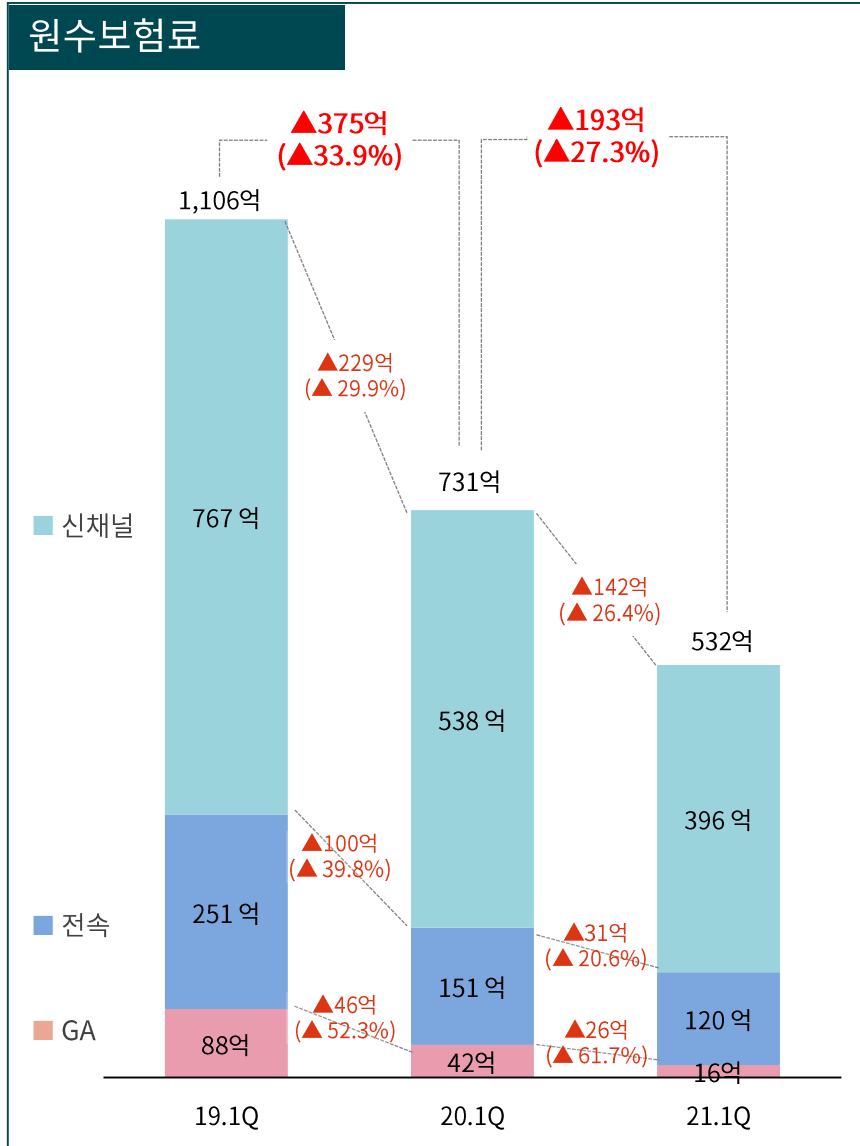




## 사업부문별 : 장기보험(2/2)



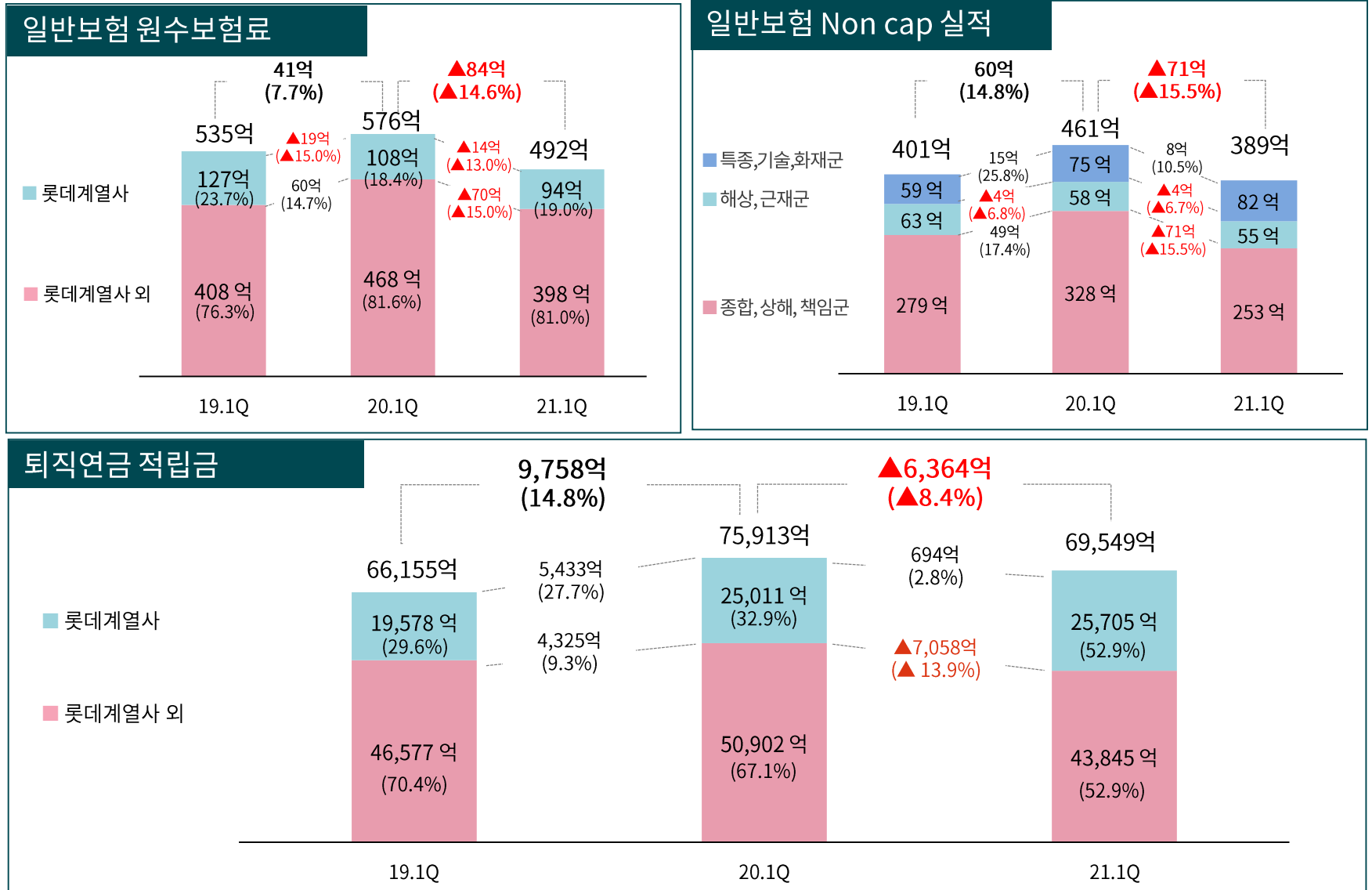
## 사업부문별 : 자동차보험



주1) 타겟물건 구성비: 신계약건수에서 복합변수(보증+전계약사+사고건수+주행거리) 등의 데이터를 세분화 하여 타겟이 되는 물건의 구성비

주2) 자상: 치료비+위자료+휴업손해 보상 (cf. 자손: 치료비 보상 → 보험료: 자상>자손)

## 사업부문별 : 일반보험, 퇴직연금



주) UY'20년 상품군별 손해율 : 1) 특종 : 10.3%, 화재 : 51.1%, 기술 : 40.7%  
 2) 해상 : 28.1%, 근재 : 21.6%  
 3) 종합 : 114.2%, 상해 : 82.5%, 책임 : 75.2%



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## 3. 수익

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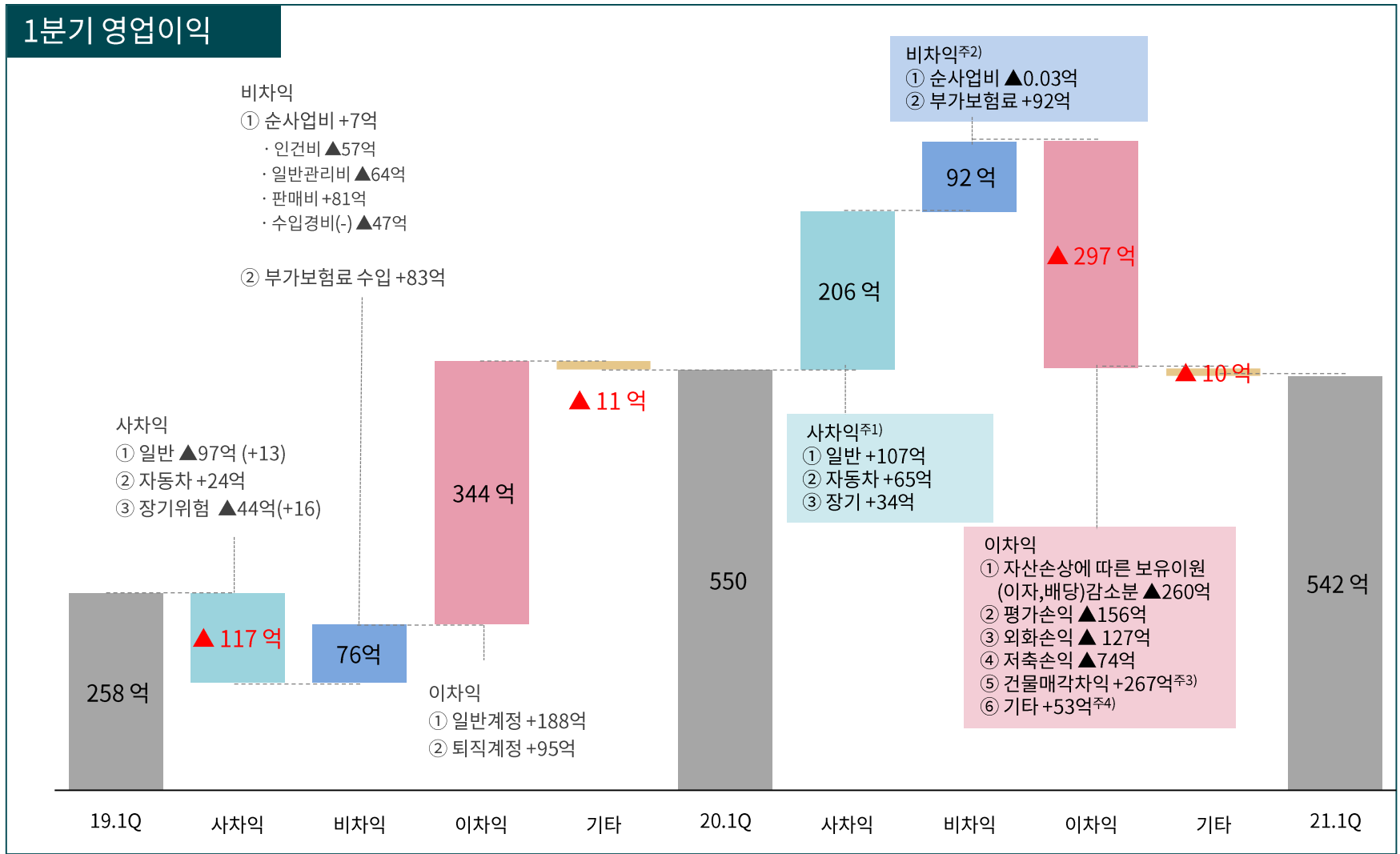
3-1. 영업이익

3-2. 손해율 현황

3-3. 사업비 현황

3-4. 이차현황

# 영업이익



주1) 손해율 (일반 97.0% → 55.3% / 자동차 91.7% → 86.1% / 장기 107.0% → 102.9%)

주2) 일반관리비 ▲19억, 판매비 ▲19억, 수입경비 ▲16억

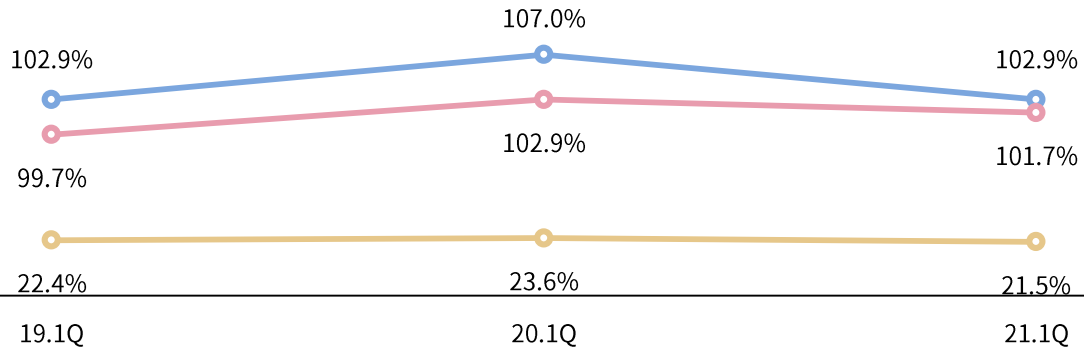
주3) 건물매각차익 +544억 중 투자영업이익 +267억 (영업외수익반영분 277억 제외)

주4) 수익증권 수수료 이익 23억 등

# 손해율 현황

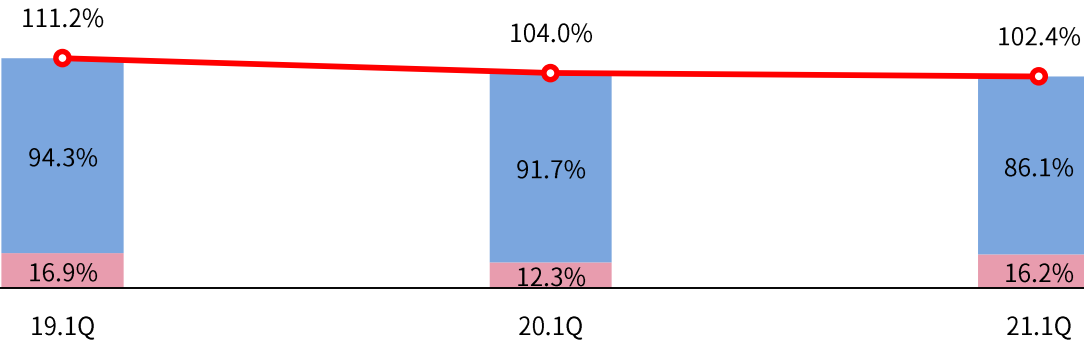
## 장기

- 보유위험손해율
- 원수손해율
- 사업비율



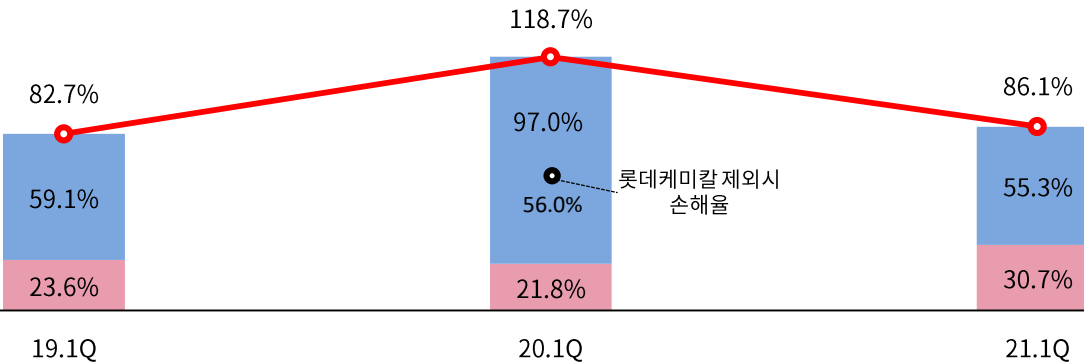
## 자동차

- 합산비율
- 손해율
- 사업비율

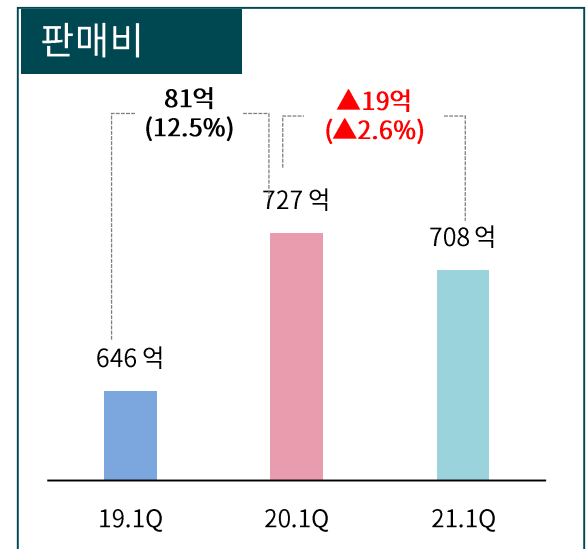
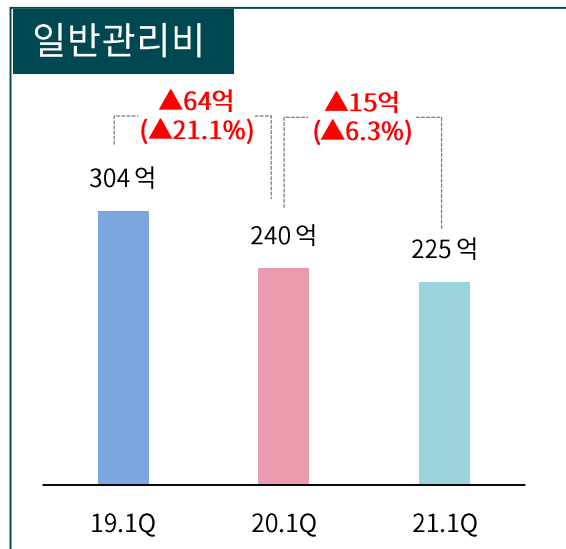
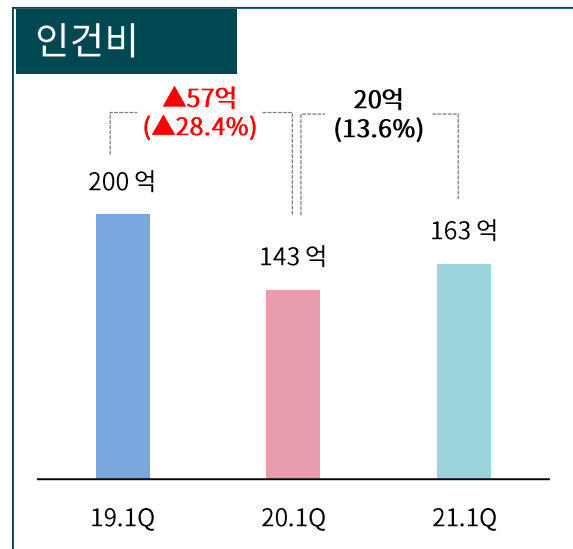
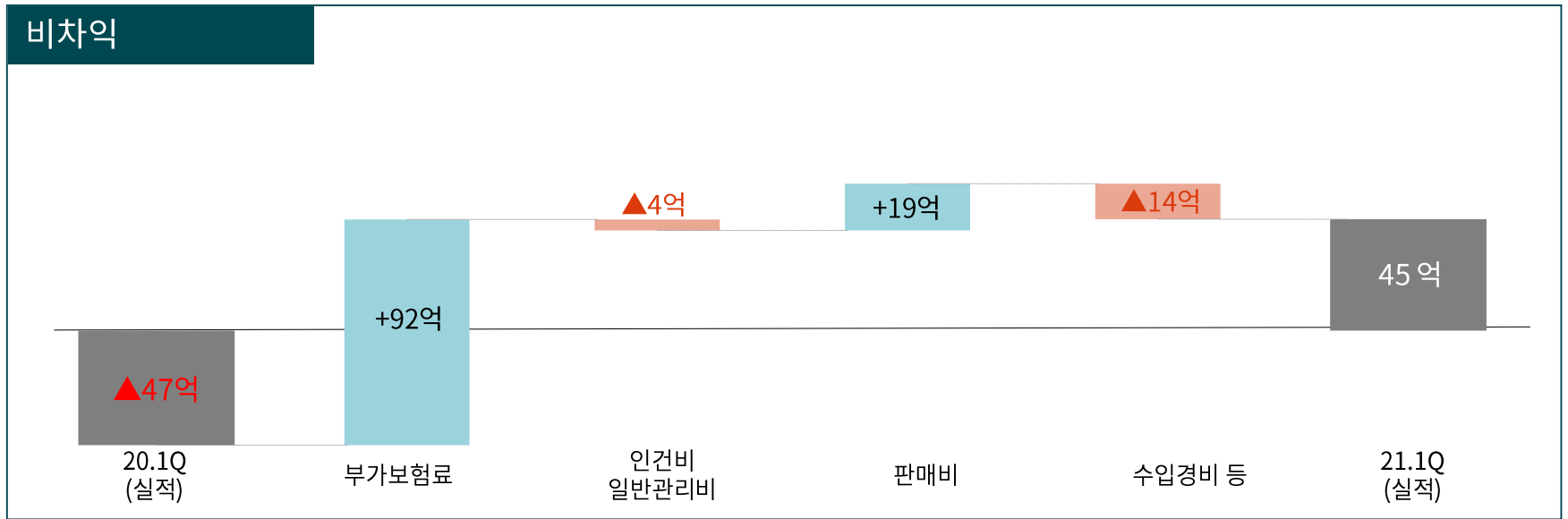


## 일반

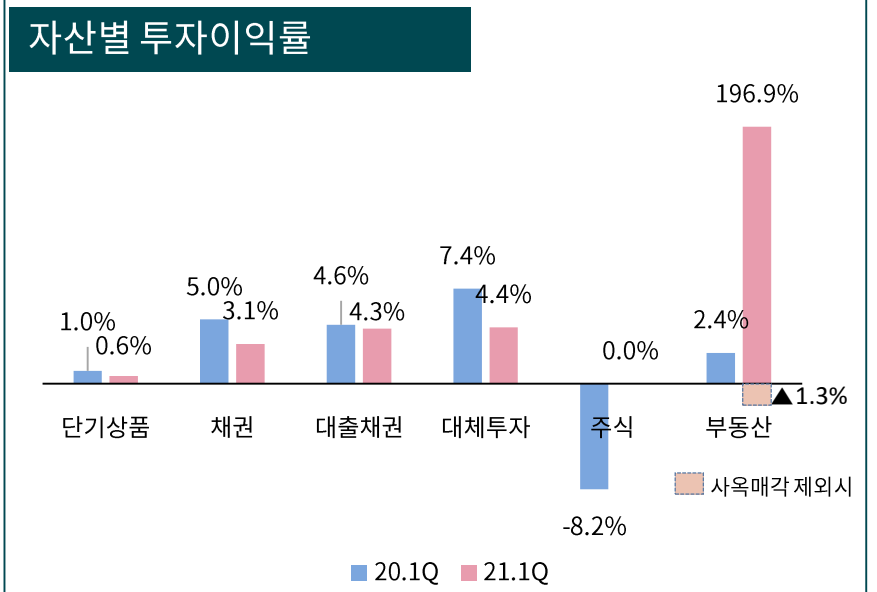
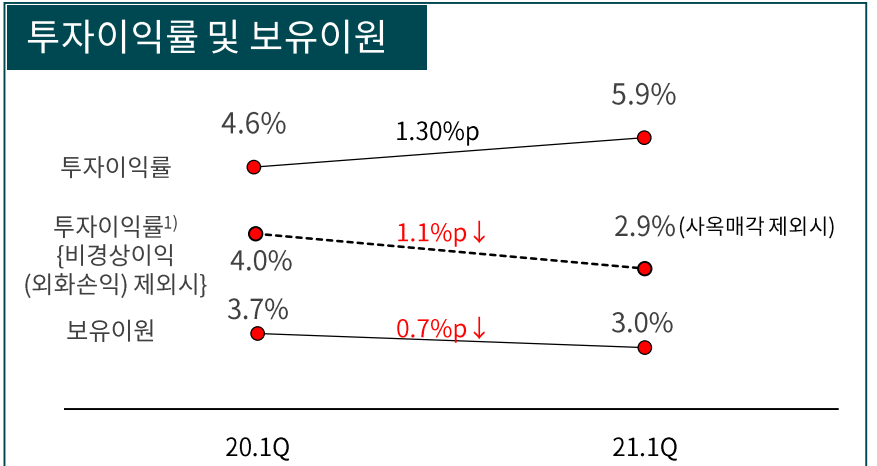
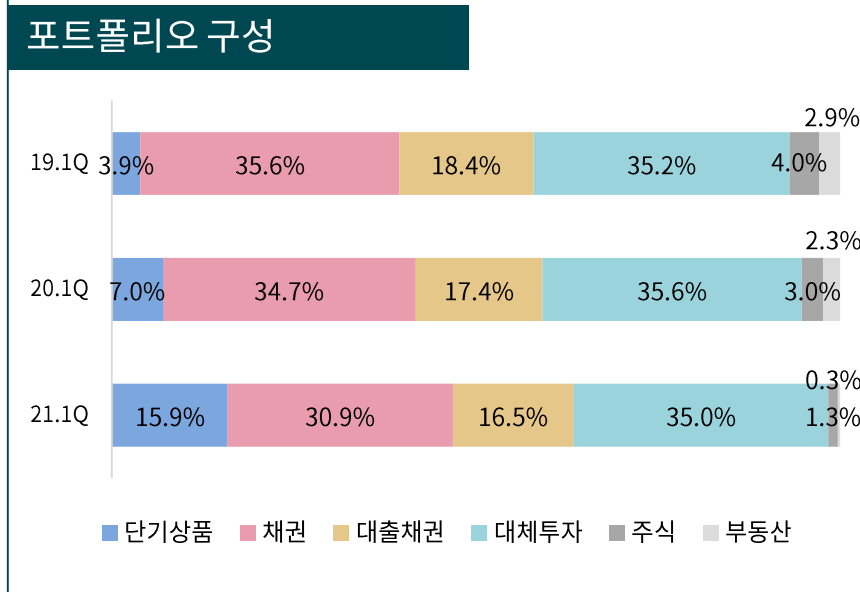
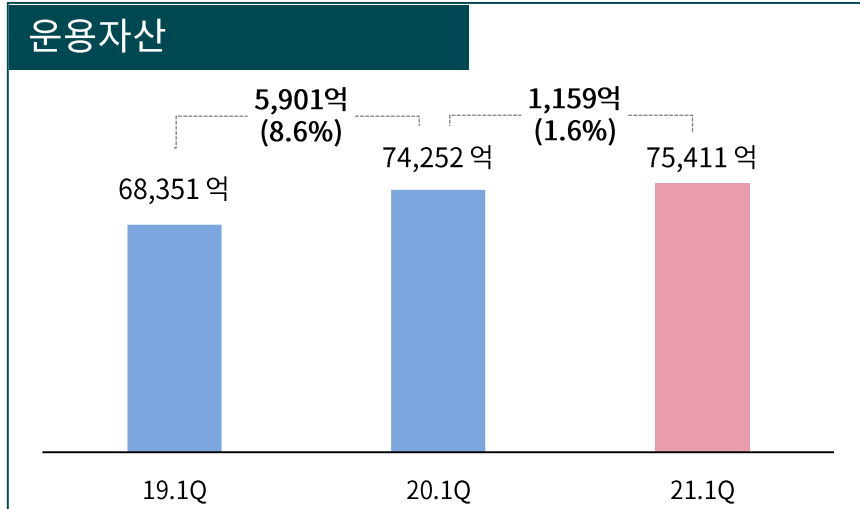
- 합산비율
- 손해율
- 사업비율



# 사업비 현황

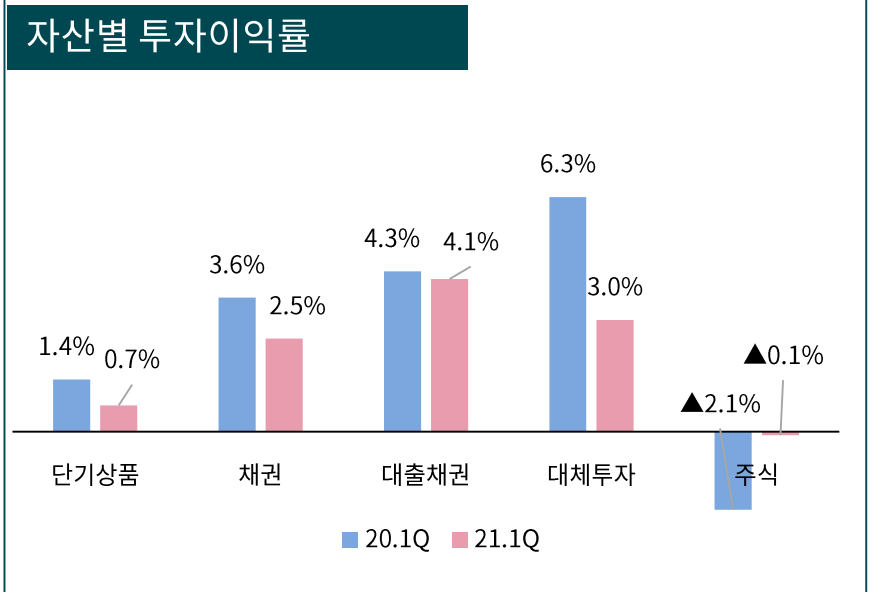
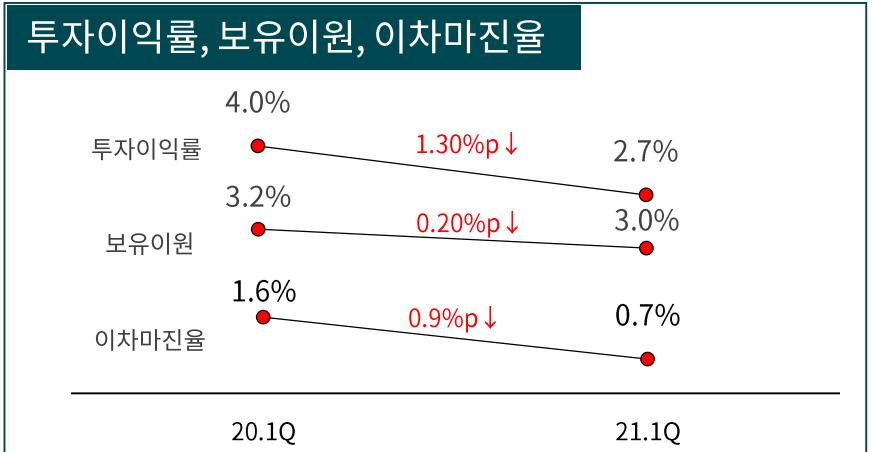
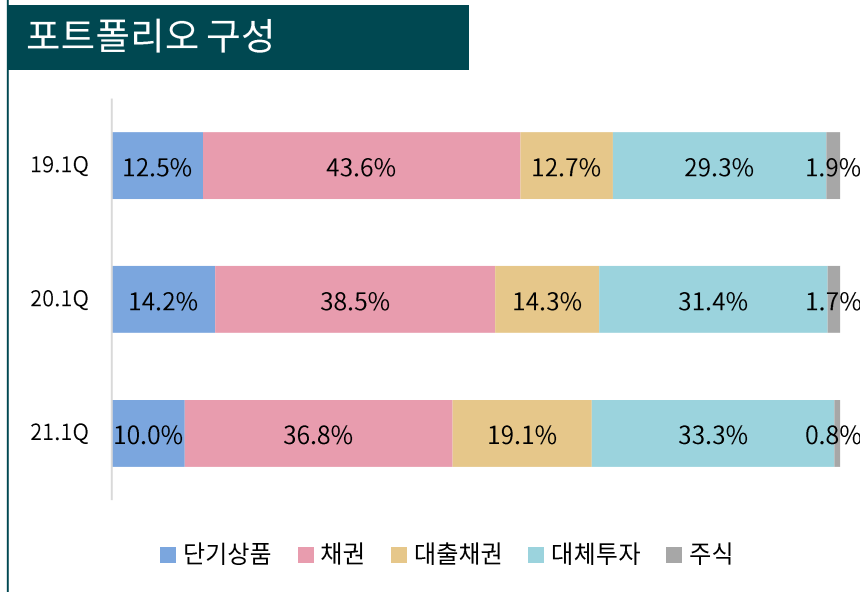
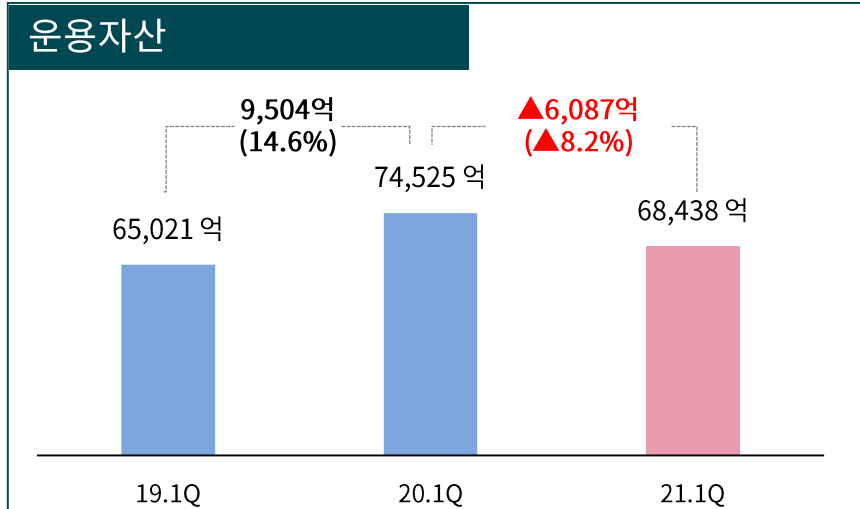


## 이차현황 : 일반계정





## 이차현황 : 특별계정





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## 4. 건전성

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4-1. 듀레이션

4-2. RBC

# 듀레이션

## 듀레이션

매칭률

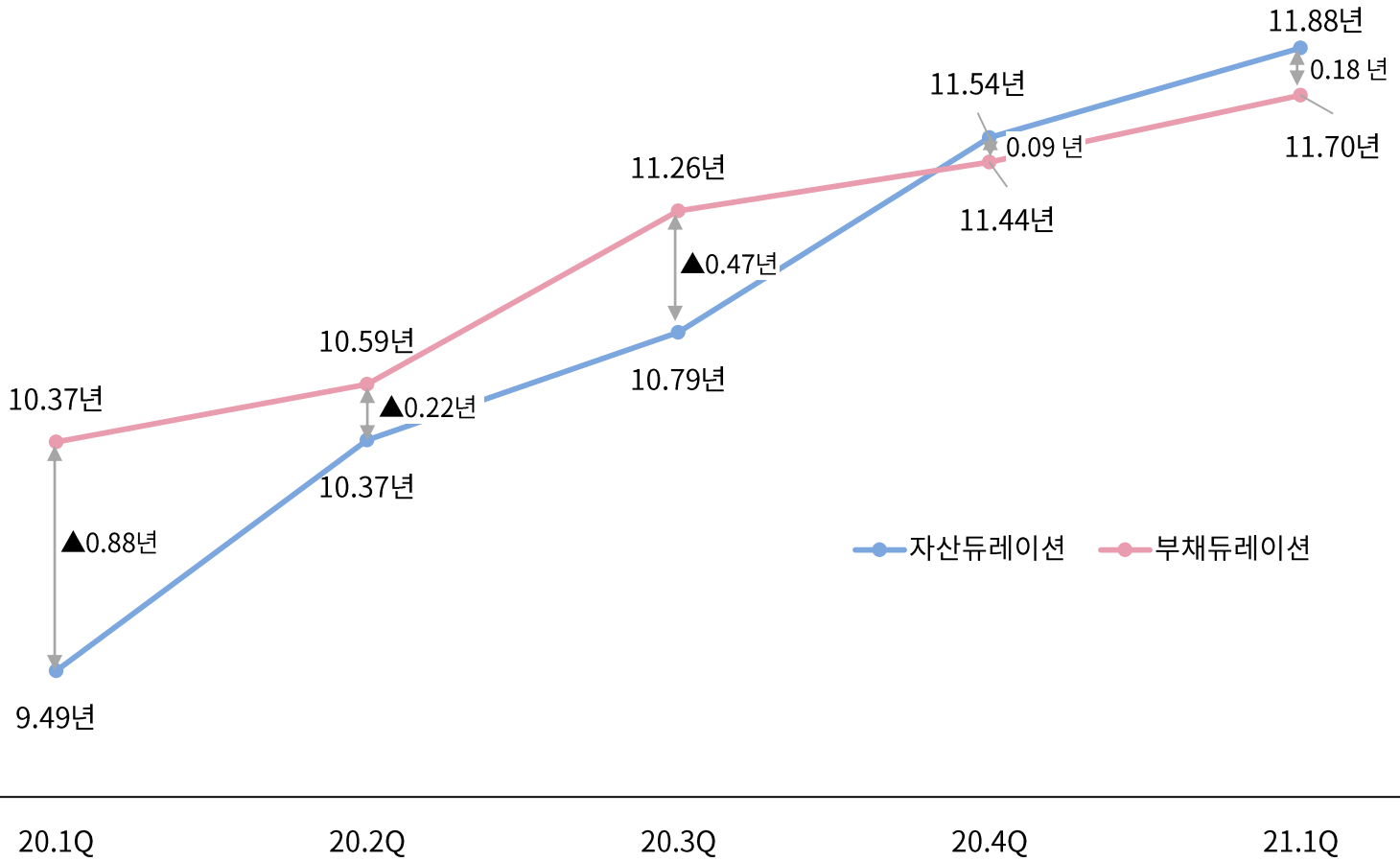
91.5%

98.0%

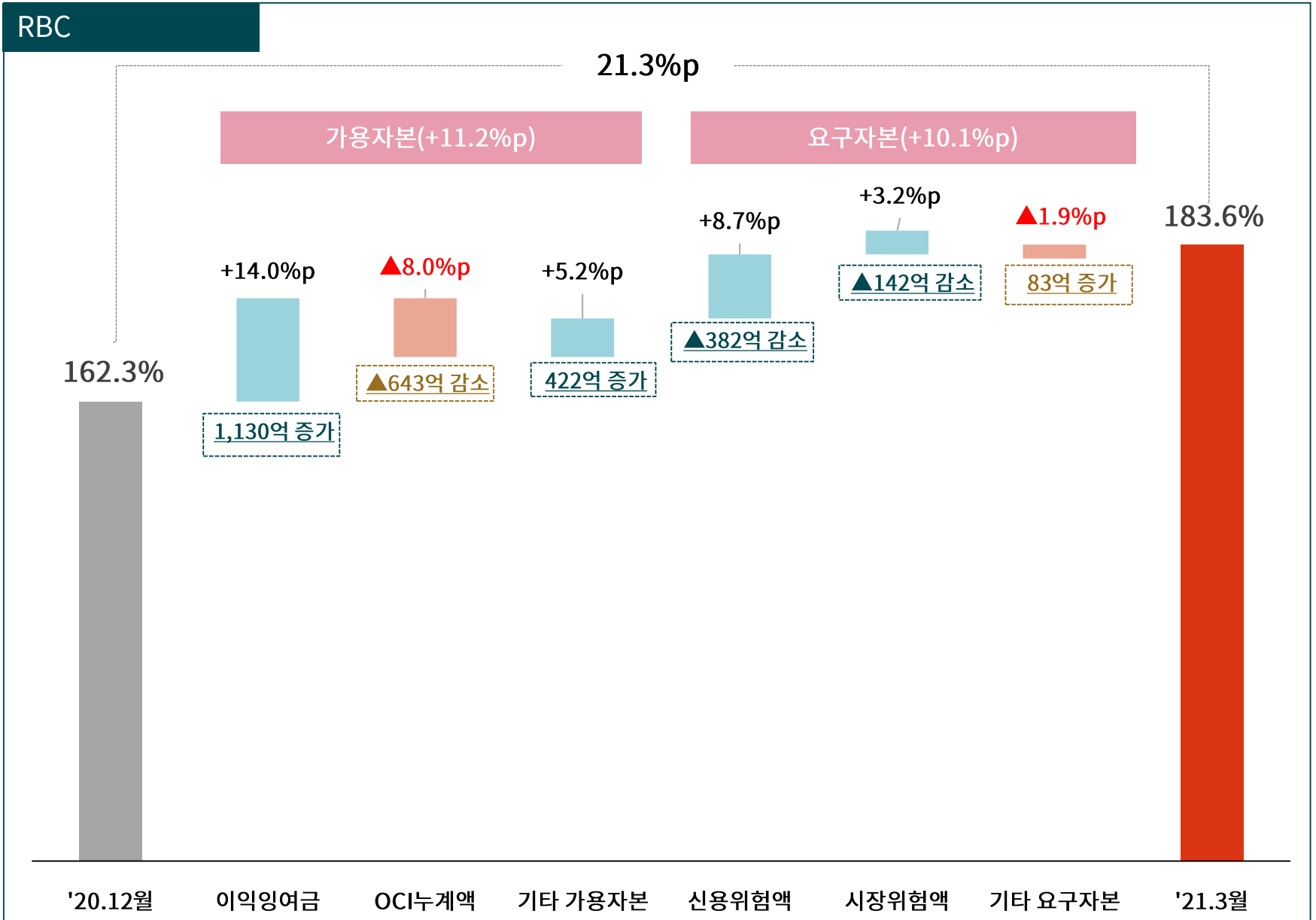
95.8%

100.8%

101.5%



# RBC 비율



**let:**

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