

表 G17 專業再保險公司業務統計數字  
Table G17 Statistics on Pure Reinsurers' Business

表 G17a 保費 Table G17a Premiums										
業務類別 Class of Business	毛保費 Gross Premiums					淨保費 Net Premiums				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
	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
意外及健康 Accident & Health	267.0	320.7	267.1	215.8	349.5	231.8	278.0	227.0	174.9	232.7
汽車 Motor Vehicle	119.2	108.4	145.5	190.4	206.7	104.8	93.6	140.0	185.8	202.8
飛機 Aircraft	0.0	(0.1)	0.0	0.0	0.0	0.0	(0.1)	0.0	0.0	0.0
船舶 Ships	101.8	125.9	119.3	141.4	235.9	90.4	106.8	90.8	108.2	184.1
貨運 Goods In Transit	42.1	61.0	58.0	60.3	45.0	39.5	50.8	45.9	44.5	44.7
財產損壞 Property Damage	768.9	951.7	1,035.3	879.9	956.0	594.0	671.5	630.2	562.4	619.9
一般法律責任 General Liability	450.1	402.1	500.5	434.7	384.9	406.2	349.7	463.4	398.0	354.4
金錢損失 Pecuniary Loss	41.7	41.6	44.9	38.1	61.1	25.8	26.3	28.1	25.5	43.6
非比例協約 Non-Proportional Treaty	133.4	155.9	159.2	178.5	162.9	124.8	144.0	146.0	167.0	152.3
比例協約 Proportional Treaty	230.4	307.3	312.0	286.8	306.5	204.7	270.8	284.0	248.7	266.3
總額 Total	2,154.6	2,474.5	2,641.8	2,425.9	2,708.5	1,822.0	1,991.4	2,055.4	1,915.0	2,100.8

表 G17b 佣金 Table G17b Commissions										
業務類別 Class of Business	須付的佣金 Commissions Payable					可收取的佣金 Commissions Receivable				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
	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
意外及健康 Accident & Health	48.0	64.6	53.8	49.3	81.0	11.4	11.9	20.4	(7.9)	24.8
汽車 Motor Vehicle	15.6	20.6	29.1	36.9	37.7	2.7	4.7	3.0	0.5	0.7
飛機 Aircraft	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
船舶 Ships	17.9	22.7	24.3	29.0	45.6	3.1	4.0	6.6	7.0	9.3
貨運 Goods In Transit	11.0	18.5	15.5	17.1	9.4	0.9	3.4	4.1	4.5	(0.4)
財產損壞 Property Damage	148.4	209.7	201.9	204.4	226.2	32.0	54.4	77.7	59.7	76.1
一般法律責任 General Liability	65.8	64.3	82.2	88.8	68.8	8.9	9.4	8.7	8.5	6.8
金錢損失 Pecuniary Loss	13.2	15.7	21.5	20.0	21.7	5.9	7.2	9.8	9.3	9.1
非比例協約 Non-Proportional Treaty	9.6	11.4	11.9	12.3	11.8	0.8	1.0	2.1	1.1	0.9
比例協約 Proportional Treaty	83.1	101.0	101.8	100.0	96.7	9.3	11.2	9.2	10.7	10.5
總額 Total	412.6	528.5	542.0	557.8	598.9	75.0	107.2	141.6	93.4	137.8

表 G17c 佣金比率 Table G17c Commission Ratio										
業務類別 Class of Business	須付的佣金比率 Commission Payable Ratio					可收取的佣金比率 Commission Receivable Ratio				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
	%	%	%	%	%	%	%	%	%	%
意外及健康 Accident & Health	18.0	20.1	20.1	22.8	23.2	32.4	27.9	50.9	-	21.2
汽車 Motor Vehicle	13.1	19.0	20.0	19.4	18.2	18.8	31.8	54.5	10.9	17.9
飛機 Aircraft	-	-	-	-	-	-	-	-	-	-
船舶 Ships	17.6	18.0	20.4	20.5	19.3	27.2	20.9	23.2	21.1	18.0
貨運 Goods In Transit	26.1	30.3	26.7	28.4	20.9	34.6	33.3	33.9	28.5	-
財產損壞 Property Damage	19.3	22.0	19.5	23.2	23.7	18.3	19.4	19.2	18.8	22.6
一般法律責任 General Liability	14.6	16.0	16.4	20.4	17.9	20.3	17.9	23.5	23.2	22.3
金錢損失 Pecuniary Loss	31.7	37.7	47.9	52.5	35.5	37.1	47.1	58.3	73.8	52.0
非比例協約 Non-Proportional Treaty	7.2	7.3	7.5	6.9	7.2	9.3	8.4	15.9	9.6	8.5
比例協約 Proportional Treaty	36.1	32.9	32.6	34.9	31.5	36.2	30.7	32.9	28.1	26.1
整體 Overall	19.1	21.4	20.5	23.0	22.1	22.5	22.2	24.1	18.3	22.7

表 G17 (續) 專業再保險公司業務統計數字  
Table G17 (Cont'd) Statistics on Pure Reinsurers' Business

業務類別 Class of Business	已償付申索毛額 Gross Claims Paid					已償付申索淨額 Net Claims Paid				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
	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
意外及健康 Accident & Health	94.9	216.0	183.2	162.0	192.7	76.9	186.6	166.6	138.8	131.7
汽車 Motor Vehicle	41.2	49.5	64.2	68.6	49.0	39.4	52.3	60.5	60.4	46.6
飛機 Aircraft	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
船舶 Ships	56.5	35.7	28.7	74.9	100.8	54.2	33.4	24.2	59.3	81.5
貨運 Goods In Transit	17.8	17.4	14.1	17.6	14.4	17.8	15.9	12.8	14.3	11.8
財產損壞 Property Damage	247.2	302.3	265.2	242.5	411.5	221.9	217.8	200.3	191.1	310.2
一般法律責任 General Liability	127.4	116.9	101.1	268.8	122.0	122.9	132.8	89.0	231.8	109.9
金錢損失 Pecuniary Loss	4.0	9.8	5.2	13.5	4.7	2.2	5.3	3.3	9.5	2.4
非比例協約 Non-Proportional Treaty	36.0	50.5	41.5	39.6	56.1	35.2	48.8	34.9	37.1	42.9
比例協約 Proportional Treaty	75.3	106.4	163.8	134.8	162.4	64.3	102.4	146.9	129.2	141.0
總額 Total	700.3	904.5	867.0	1,022.3	1,113.6	634.8	795.3	738.5	871.5	878.0

業務類別 Class of Business	已承付申索淨額比率 Net Claims Incurred Ratio				
	2011	2012	2013	2014	2015
	%	%	%	%	%
意外及健康 Accident & Health	62.5	67.8	65.9	89.9	60.6
汽車 Motor Vehicle	13.4	48.3	26.1	52.5	79.9
飛機 Aircraft	-	-	-	-	-
船舶 Ships	48.1	71.3	58.8	62.7	84.1
貨運 Goods In Transit	12.8	60.0	23.8	49.2	18.1
財產損壞 Property Damage	29.6	29.6	53.5	29.3	67.8
一般法律責任 General Liability	-	10.6	29.2	39.5	41.6
金錢損失 Pecuniary Loss	31.8	19.6	18.5	-	35.1
非比例協約 Non-Proportional Treaty	-	8.6	67.1	54.5	55.0
比例協約 Proportional Treaty	50.4	64.5	66.4	52.8	52.6
整體 Overall	17.9	38.2	50.0	45.7	59.8

業務類別 Class of Business	未滿期保費 Unearned Premiums				
	2011	2012	2013	2014	2015
	百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m
意外及健康 Accident & Health	21.5	21.5	18.4	21.5	37.5
汽車 Motor Vehicle	29.5	25.6	40.9	48.5	55.6
飛機 Aircraft	0.0	0.0	0.0	0.0	0.0
船舶 Ships	44.4	39.3	47.6	56.7	108.2
貨運 Goods In Transit	16.5	18.6	24.1	24.1	21.9
財產損壞 Property Damage	602.3	697.1	773.3	743.9	745.8
一般法律責任 General Liability	263.4	241.0	293.6	245.5	217.9
金錢損失 Pecuniary Loss	16.8	16.6	17.2	17.0	23.6
非比例協約 Non-Proportional Treaty	5.8	6.0	6.5	5.3	5.9
比例協約 Proportional Treaty	107.3	152.3	151.2	134.3	140.0
總額 Total	1,107.5	1,218.0	1,372.8	1,296.8	1,356.4

表 G17 (續) 專業再保險公司業務統計數字  
Table G17 (Cont'd) Statistics on Pure Reinsurers' Business

表 G17g 未過期風險準備金 Table G17g Unexpired Risks Provision					
業務類別 Class of Business	未過期風險準備金 Unexpired Risks Provision				
	2011 百萬元 \$m	2012 百萬元 \$m	2013 百萬元 \$m	2014 百萬元 \$m	2015 百萬元 \$m
意外及健康 Accident & Health	5.6	3.4	4.5	5.1	1.7
汽車 Motor Vehicle	0.0	0.0	0.0	0.0	0.0
飛機 Aircraft	0.0	0.0	0.0	0.0	0.0
船舶 Ships	0.0	0.0	0.0	0.1	0.1
貨運 Goods In Transit	0.0	0.0	0.0	0.0	0.0
財產損壞 Property Damage	0.0	0.0	2.7	0.2	0.4
一般法律責任 General Liability	0.0	0.0	0.0	0.0	0.5
金錢損失 Pecuniary Loss	0.0	0.0	0.0	0.0	0.0
非比例協約 Non-Proportional Treaty	0.0	0.0	0.0	0.0	0.2
比例協約 Proportional Treaty	0.0	0.0	0.0	0.0	13.4
<b>總額 Total</b>	<b>5.6</b>	<b>3.4</b>	<b>7.2</b>	<b>5.4</b>	<b>16.3</b>

表 G17h 未決申索準備金 Table G17h Outstanding Claims Provision					
業務類別 Class of Business	未決申索準備金 Outstanding Claims Provision				
	2011 百萬元 \$m	2012 百萬元 \$m	2013 百萬元 \$m	2014 百萬元 \$m	2015 百萬元 \$m
意外及健康 Accident & Health	191.2	193.1	178.2	193.8	193.5
汽車 Motor Vehicle	288.1	282.9	254.9	288.1	397.9
飛機 Aircraft	0.3	0.0	0.0	0.0	0.0
船舶 Ships	55.9	102.4	126.7	129.5	159.5
貨運 Goods In Transit	22.3	35.6	32.3	39.9	36.6
財產損壞 Property Damage	692.6	645.6	741.9	724.2	833.3
一般法律責任 General Liability	1,037.1	943.4	974.2	918.6	967.7
金錢損失 Pecuniary Loss	31.4	31.3	33.1	19.3	26.9
非比例協約 Non-Proportional Treaty	344.2	307.9	370.7	425.2	465.8
比例協約 Proportional Treaty	177.4	220.7	263.0	273.9	270.1
<b>總額 Total</b>	<b>2,840.5</b>	<b>2,762.9</b>	<b>2,975.0</b>	<b>3,012.5</b>	<b>3,351.3</b>

未決申索準備金包括未決申索及已招致但未報賠申索準備金。  
Outstanding claims provision includes outstanding claims and claims incurred but not reported (IBNR).

表 G17i 儲備金 Table G17i Technical Reserves					
業務類別 Class of Business	儲備金 Technical Reserves				
	2011 百萬元 \$m	2012 百萬元 \$m	2013 百萬元 \$m	2014 百萬元 \$m	2015 百萬元 \$m
意外及健康 Accident & Health	218.3	218.0	201.1	220.4	232.7
汽車 Motor Vehicle	317.6	308.5	295.8	336.6	453.5
飛機 Aircraft	0.3	0.0	0.0	0.0	0.0
船舶 Ships	100.3	141.7	174.3	186.3	267.8
貨運 Goods In Transit	38.8	54.2	56.4	64.0	58.5
財產損壞 Property Damage	1,294.9	1,342.7	1,517.9	1,468.3	1,579.5
一般法律責任 General Liability	1,300.5	1,184.4	1,267.8	1,164.1	1,186.1
金錢損失 Pecuniary Loss	48.2	47.9	50.3	36.3	50.5
非比例協約 Non-Proportional Treaty	350.0	313.9	377.2	430.5	471.9
比例協約 Proportional Treaty	284.7	373.0	414.2	408.2	423.5
<b>總額 Total</b>	<b>3,953.6</b>	<b>3,984.3</b>	<b>4,355.0</b>	<b>4,314.7</b>	<b>4,724.0</b>

儲備金 - 未滿期保費、未過期風險準備金及未決申索準備金(包括已招致但未報賠申索準備金)的總和。  
Technical Reserves - Total of unearned premiums, unexpired risks provision and outstanding claims provision (including IBNR).

表 G17 (續) 專業再保險公司業務統計數字  
Table G17 (Cont'd) Statistics on Pure Reinsurers' Business

表 G17j 承保業績 Table G17j Underwriting Results								
業務類別 Class of Business		滿期保費 Earned Premiums "EP"	須付的佣金/ (可收取的佣金) 淨額 Net Commissions Payable/ (Receivable)	管理開支 Management Expenses	未過期風險調整 Unexpired Risks Adjustment	已承付申索淨額 Net Claims Incurred	承保利潤/(虧損) Underwriting Profit/(Loss)	
		百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m	在滿期保費中所佔 百分率 % of EP
意外及健康 Accident & Health	2011	232.0	36.6	8.3	0.2	145.0	41.9	18.1
	2012	278.0	52.7	10.3	(2.2)	188.5	28.7	10.3
	2013	230.1	33.4	11.3	1.1	151.6	32.7	14.2
	2014	171.8	57.2	14.5	0.6	154.4	(54.9)	(32.0)
	2015	216.7	56.2	20.3	(3.4)	131.4	12.2	5.6
汽車 Motor Vehicle	2011	85.7	12.9	26.4	0.0	11.5	34.9	40.7
	2012	97.5	15.9	19.0	0.0	47.1	15.5	15.9
	2013	124.7	26.1	23.1	0.0	32.5	43.0	34.5
	2014	178.2	36.4	27.2	0.0	93.6	21.0	11.8
	2015	195.7	37.0	25.4	0.0	156.4	(23.1)	(11.8)
飛機 Aircraft	2011	0.1	0.0	0.0	0.0	(0.2)	0.3	300.0
	2012	(0.1)	0.0	0.0	0.0	(0.3)	0.2	(200.0)
	2013	0.0	0.0	0.0	0.0	0.0	0.0	-
	2014	0.0	0.0	0.0	0.0	0.0	0.0	-
	2015	0.0	0.0	0.0	0.0	0.0	0.0	-
船舶 Ships	2011	74.0	14.8	11.8	0.0	35.6	11.8	15.9
	2012	111.9	18.7	12.9	0.0	79.8	0.5	0.4
	2013	82.5	17.7	8.5	0.0	48.5	7.8	9.5
	2014	99.1	22.0	7.5	0.1	62.1	7.4	7.5
	2015	132.6	36.3	11.4	0.0	111.5	(26.6)	(20.1)
貨運 Goods In Transit	2011	36.8	10.1	6.0	0.0	4.7	16.0	43.5
	2012	48.7	15.1	5.9	0.0	29.2	(1.5)	(3.1)
	2013	40.4	11.4	4.4	0.0	9.6	15.0	37.1
	2014	44.5	12.6	2.7	0.0	21.9	7.3	16.4
	2015	46.9	9.8	3.3	0.0	8.5	25.3	53.9
財產損壞 Property Damage	2011	526.7	116.4	74.3	0.0	155.9	180.1	34.2
	2012	576.4	155.3	90.2	0.0	170.9	160.0	27.8
	2013	554.0	124.2	73.3	2.7	296.6	57.2	10.3
	2014	591.8	144.7	61.9	(2.5)	173.4	214.3	36.2
	2015	618.0	150.1	65.2	0.2	419.3	(16.8)	(2.7)
一般法律責任 General Liability	2011	352.1	56.9	65.0	0.0	(92.8)	323.0	91.7
	2012	372.1	54.9	54.4	0.0	39.4	223.4	60.0
	2013	410.8	73.5	49.5	0.0	119.9	167.9	40.9
	2014	446.1	80.3	50.3	0.0	176.2	139.3	31.2
	2015	382.0	62.0	41.6	0.5	159.0	118.9	31.1
金錢損失 Pecuniary Loss	2011	25.8	7.3	1.1	0.0	8.2	9.2	35.7
	2012	26.5	8.5	1.3	0.0	5.2	11.5	43.4
	2013	27.5	11.7	1.1	0.0	5.1	9.6	34.9
	2014	25.7	10.7	1.2	0.0	(4.3)	18.1	70.4
	2015	37.0	12.6	3.1	0.0	13.0	8.3	22.4
非比例協約 Non- Proportional Treaty	2011	124.0	8.8	3.4	0.0	(65.1)	176.9	142.7
	2012	143.8	10.4	3.8	0.0	12.4	117.2	81.5
	2013	145.5	9.8	5.3	0.0	97.7	32.7	22.5
	2014	168.2	11.2	7.1	0.0	91.6	58.3	34.7
	2015	151.7	10.9	7.6	0.2	83.5	49.5	32.6
比例協約 Proportional Treaty	2011	179.0	73.8	6.3	0.0	90.2	8.7	4.9
	2012	225.8	89.8	7.9	0.0	145.7	(17.6)	(7.8)
	2013	285.1	92.6	10.1	0.0	189.2	(6.8)	(2.4)
	2014	265.6	89.3	11.3	0.0	140.2	24.8	9.3
	2015	260.6	86.2	13.7	13.4	137.2	10.1	3.9
整體 Overall	2011	1,636.2	337.6	202.6	0.2	293.0	802.8	49.1
	2012	1,880.6	421.3	205.7	(2.2)	717.9	537.9	28.6
	2013	1,900.6	400.4	186.6	3.8	950.7	359.1	18.9
	2014	1,991.0	464.4	183.7	(1.8)	909.1	435.6	21.9
	2015	2,041.2	461.1	191.6	10.9	1,219.8	157.8	7.7