

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

業務類別 Class of Business	毛保費 Gross Premiums					淨保費 Net Premiums				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
	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	215.8	349.5	357.5	434.5	443.1	174.9	232.7	240.0	299.7	294.7
汽車 Motor Vehicle	190.4	206.7	153.7	192.9	189.6	185.8	202.8	153.6	191.6	179.2
飛機 Aircraft	0.0	0.0	4.9	29.7	32.4	0.0	0.0	4.9	29.6	32.1
船舶 Ships	141.4	235.9	201.5	92.1	161.2	108.2	184.1	168.4	73.0	147.0
貨運 Goods In Transit	60.3	45.0	49.4	54.5	47.9	44.5	44.7	39.3	55.9	47.1
財產損壞 Property Damage	879.9	956.0	789.9	890.8	1,014.0	562.4	619.9	578.6	681.0	816.6
一般法律責任 General Liability	434.7	384.9	345.8	392.4	2,231.8	398.0	354.4	326.8	382.0	2,224.4
金錢損失 Pecuniary Loss	38.1	61.1	65.9	146.7	226.8	25.5	43.6	60.8	145.7	227.4
非比例協約 Non-Proportional Treaty	178.5	162.9	148.3	161.5	151.1	167.0	152.3	138.4	147.2	137.5
比例協約 Proportional Treaty	286.8	306.5	254.8	394.2	490.1	248.7	266.3	207.3	327.2	419.2
總額 Total	2,425.9	2,708.5	2,371.7	2,789.3	4,988.0	1,915.0	2,100.8	1,918.1	2,332.9	4,525.2

業務類別 Class of Business	須付的佣金 Commissions Payable					可收取的佣金 Commissions Receivable				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
	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	49.3	81.0	69.5	88.1	88.1	(7.9)	24.8	47.4	37.6	36.3
汽車 Motor Vehicle	36.9	37.7	40.5	34.8	50.7	0.5	0.7	(0.1)	2.5	2.6
飛機 Aircraft	0.0	0.0	1.5	3.0	4.8	0.0	0.0	0.0	0.0	0.1
船舶 Ships	29.0	45.6	42.2	37.5	28.5	7.0	9.3	11.3	4.5	2.9
貨運 Goods In Transit	17.1	9.4	13.7	14.1	13.0	4.5	(0.4)	2.7	(0.4)	0.4
財產損壞 Property Damage	204.4	226.2	204.3	239.2	222.3	59.7	76.1	43.4	26.4	31.1
一般法律責任 General Liability	88.8	68.8	57.9	76.4	69.0	8.5	6.8	3.8	2.9	3.9
金錢損失 Pecuniary Loss	20.0	21.7	22.0	44.0	56.6	9.3	9.1	3.8	2.5	(0.6)
非比例協約 Non-Proportional Treaty	12.3	11.8	11.3	12.5	12.7	1.1	0.9	0.7	0.6	0.6
比例協約 Proportional Treaty	100.0	96.7	94.9	147.9	123.1	10.7	10.5	14.4	15.5	14.8
總額 Total	557.8	598.9	557.8	697.5	668.8	93.4	137.8	127.4	92.1	92.1

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				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
	%	%	%	%	%	%	%	%	%	%
意外及健康 Accident & Health	22.8	23.2	19.4	20.3	19.9	-	21.2	40.3	27.9	24.5
汽車 Motor Vehicle	19.4	18.2	26.4	18.0	26.7	10.9	17.9	-	192.3	25.0
飛機 Aircraft	-	-	31	10.1	14.8	-	-	-	0.0	33.3
船舶 Ships	20.5	19.3	20.9	40.7	17.7	21.1	18.0	34.1	23.6	20.4
貨運 Goods In Transit	28.4	20.9	27.7	25.9	27.1	28.5	-	26.7	-	50.0
財產損壞 Property Damage	23.2	23.7	25.9	26.9	21.9	18.8	22.6	20.5	12.6	15.8
一般法律責任 General Liability	20.4	17.9	16.7	19.5	3.1	23.2	22.3	20.0	27.9	52.7
金錢損失 Pecuniary Loss	52.5	35.5	33.4	30.0	25.0	73.8	52.0	74.5	250.0	-
非比例協約 Non-Proportional Treaty	6.9	7.2	7.6	7.7	8.4	9.6	8.5	7.1	4.2	4.4
比例協約 Proportional Treaty	34.9	31.5	37.2	37.5	25.1	28.1	26.1	30.3	23.1	20.9
整體 Overall	23.0	22.1	23.5	25.0	13.4	18.3	22.7	28.1	20.2	19.9

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 G17d 已償付申索 Table G17d Claims Paid										
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				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
	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	162.0	192.7	235.9	264.9	287.8	138.8	131.7	163.0	177.1	198.3
汽車 Motor Vehicle	68.6	49.0	89.5	109.6	106.2	60.4	46.6	84.8	106.4	104.0
飛機 Aircraft	0.0	0.0	0.0	0.0	24.8	0.0	0.0	0.0	0.0	24.8
船舶 Ships	74.9	100.8	94.3	99.8	101.9	59.3	81.5	78.3	81.8	91.4
貨運 Goods In Transit	17.6	14.4	10.6	18.1	31.4	14.3	11.8	9.4	17.0	30.1
財產損壞 Property Damage	242.5	411.5	305.5	269.6	630.9	191.1	310.2	231.7	179.0	471.6
一般法律責任 General Liability	268.8	122.0	114.9	130.8	370.9	231.8	109.9	103.6	117.4	314.3
金錢損失 Pecuniary Loss	13.5	4.7	8.8	55.9	28.1	9.5	2.4	5.0	54.5	27.8
非比例協約 Non-Proportional Treaty	39.6	56.1	44.4	62.7	66.5	37.1	42.9	42.4	60.7	62.8
比例協約 Proportional Treaty	134.8	162.4	107.8	132.7	262.1	129.2	141.0	96.5	120.3	223.2
總額 Total	1,022.3	1,113.6	1,011.7	1,144.1	1,910.6	871.5	878.0	814.7	914.2	1,548.3

表 G17e 已承付申索淨額比率 Table G17e Net Claims Incurred Ratio					
業務類別 Class of Business	已承付申索淨額比率 Net Claims Incurred Ratio				
	2014	2015	2016	2017	2018
	%	%	%	%	%
意外及健康 Accident & Health	89.9	60.6	78.4	61.2	71.4
汽車 Motor Vehicle	52.5	79.9	51.6	45.2	71.9
飛機 Aircraft	-	-	38.5	72.1	76.7
船舶 Ships	62.7	84.1	83.1	46.0	104.4
貨運 Goods In Transit	49.2	18.1	49.1	45.1	69.8
財產損壞 Property Damage	29.3	67.8	43.9	118.3	65.5
一般法律責任 General Liability	39.5	41.6	53.1	50.6	87.8
金錢損失 Pecuniary Loss	-	35.1	117.1	24.8	83.4
非比例協約 Non-Proportional Treaty	54.5	55.0	22.1	48.7	31.7
比例協約 Proportional Treaty	52.8	52.6	37.2	59.5	109.0
整體 Overall	45.7	59.8	53.1	72.2	81.7

表 G17f 未滿期保費 Table G17f Unearned Premiums					
業務類別 Class of Business	未滿期保費 Unearned Premiums				
	2014	2015	2016	2017	2018
	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	37.5	48.9	76.3	68.7
汽車 Motor Vehicle	48.5	55.6	40.4	53.0	39.7
飛機 Aircraft	0.0	0.0	3.6	14.2	16.2
船舶 Ships	56.7	108.2	99.7	59.1	68.3
貨運 Goods In Transit	24.1	21.9	22.0	28.2	21.0
財產損壞 Property Damage	743.9	745.8	651.1	635.5	623.3
一般法律責任 General Liability	245.5	217.9	189.3	179.8	507.6
金錢損失 Pecuniary Loss	17.0	23.6	28.6	75.5	112.1
非比例協約 Non-Proportional Treaty	5.3	5.9	10.1	11.3	11.6
比例協約 Proportional Treaty	134.3	140.0	112.7	165.8	183.9
總額 Total	1,296.8	1,356.4	1,206.4	1,298.7	1,652.4

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				
	2014 百萬元 \$m	2015 百萬元 \$m	2016 百萬元 \$m	2017 百萬元 \$m	2018 百萬元 \$m
意外及健康 Accident & Health	5.1	1.7	1.8	2.4	2.5
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	0.1	0.1	0.0	0.0	0.0
貨運 Goods In Transit	0.0	0.0	0.0	0.0	0.0
財產損壞 Property Damage	0.2	0.4	0.0	0.1	0.2
一般法律責任 General Liability	0.0	0.5	0.0	0.0	0.1
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	0.2	0.1	0.1	1.5
比例協約 Proportional Treaty	0.0	13.4	8.1	9.7	13.6
總額 Total	5.4	16.3	10.0	12.3	17.9

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				
	2014 百萬元 \$m	2015 百萬元 \$m	2016 百萬元 \$m	2017 百萬元 \$m	2018 百萬元 \$m
意外及健康 Accident & Health	193.8	193.5	208.1	197.7	215.1
汽車 Motor Vehicle	288.1	397.9	397.4	371.9	406.4
飛機 Aircraft	0.0	0.0	0.5	14.2	12.5
船舶 Ships	129.5	159.5	215.2	185.7	238.2
貨運 Goods In Transit	39.9	36.6	45.7	51.1	58.9
財產損壞 Property Damage	724.2	833.3	833.8	1,478.9	1,550.3
一般法律責任 General Liability	918.6	967.7	982.8	1,063.5	2,413.7
金錢損失 Pecuniary Loss	19.3	26.9	84.2	54.2	185.5
非比例協約 Non-Proportional Treaty	425.2	465.8	453.1	463.5	444.2
比例協約 Proportional Treaty	273.9	270.1	260.8	303.5	517.3
總額 Total	3,012.5	3,351.3	3,481.6	4,184.2	6,042.1

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				
	2014 百萬元 \$m	2015 百萬元 \$m	2016 百萬元 \$m	2017 百萬元 \$m	2018 百萬元 \$m
意外及健康 Accident & Health	220.4	232.7	258.8	276.4	286.3
汽車 Motor Vehicle	336.6	453.5	437.8	424.9	446.1
飛機 Aircraft	0.0	0.0	4.1	28.4	28.7
船舶 Ships	186.3	267.8	314.9	244.8	306.5
貨運 Goods In Transit	64.0	58.5	67.7	79.3	79.9
財產損壞 Property Damage	1,468.3	1,579.5	1,484.9	2,114.5	2,173.8
一般法律責任 General Liability	1,164.1	1,186.1	1,172.1	1,243.3	2,921.4
金錢損失 Pecuniary Loss	36.3	50.5	112.8	129.7	297.6
非比例協約 Non-Proportional Treaty	430.5	471.9	463.3	474.9	457.3
比例協約 Proportional Treaty	408.2	423.5	381.6	479.0	714.8
總額 Total	4,314.7	4,724.0	4,698.0	5,495.2	7,712.4

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) 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		滿期保費 Earned Premiums "EP"	須付的佣金/ (可收取的佣金) 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	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
	2016	228.1	22.1	25.2	0.1	178.8	1.9	0.8
	2017	272.3	50.5	24.3	0.6	166.7	30.2	11.1
	2018	302.3	51.8	20.2	0.1	215.7	14.5	4.8
汽車 Motor Vehicle	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)
	2016	168.8	40.6	24.1	0.0	87.1	17.0	10.1
	2017	179.0	32.3	18.0	0.0	80.9	47.8	26.7
	2018	192.5	48.1	19.3	0.0	138.5	(13.4)	(7.0)
飛機 Aircraft	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	-
	2016	1.3	1.5	0.2	0.0	0.5	(0.9)	(69.2)
	2017	19.0	3.0	0.7	0.0	13.7	1.6	8.4
	2018	30.1	4.7	0.7	0.0	23.1	1.6	5.3
船舶 Ships	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)
	2016	164.4	30.9	9.5	(0.1)	136.6	(12.5)	(7.6)
	2017	113.6	33.0	4.7	0.0	52.3	23.6	20.8
	2018	137.8	25.6	6.6	0.0	143.9	(38.3)	(27.8)
貨運 Goods In Transit	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
	2016	34.8	11.0	2.8	0.0	17.1	3.9	11.2
	2017	49.7	14.5	1.8	0.0	22.4	11.0	22.1
	2018	54.3	12.6	2.0	0.0	37.9	1.8	3.3
財產損壞 Property Damage	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)
	2016	654.8	160.9	76.9	(0.4)	287.5	129.9	19.8
	2017	696.6	212.8	55.2	0.1	824.1	(395.6)	(56.8)
	2018	828.8	191.2	70.9	0.1	543.0	23.6	2.8
一般法律責任 General Liability	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
	2016	335.5	54.1	46.4	(0.5)	178.1	57.4	17.1
	2017	391.5	73.5	30.9	0.0	198.1	89.0	22.7
	2018	1,896.6	65.1	53.7	0.1	1,664.5	113.2	6.0
金錢損失 Pecuniary Loss	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
	2016	55.4	18.2	4.0	0.0	64.9	(31.7)	(57.2)
	2017	98.8	41.5	5.2	0.0	24.5	27.6	27.9
	2018	190.8	57.2	6.2	0.0	159.1	(31.7)	(16.6)
非比例協約 Non-Proportional Treaty	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
	2016	134.2	10.6	8.0	(0.1)	29.7	86.0	64.1
	2017	146.0	11.9	8.0	0.0	71.1	55.0	37.7
	2018	137.2	12.1	10.0	1.4	43.5	70.2	51.2
比例協約 Proportional Treaty	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
	2016	234.6	80.5	13.8	(5.3)	87.2	58.4	24.9
	2017	274.1	132.4	18.4	1.6	163.0	(41.3)	(15.1)
	2018	401.1	108.3	25.9	3.9	437.0	(174.0)	(43.4)
整體 Overall	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
	2016	2,011.9	430.4	210.9	(6.3)	1,067.5	309.4	15.4
	2017	2,240.6	605.4	167.2	2.3	1,616.8	(151.1)	(6.7)
	2018	4,171.5	576.7	215.5	5.6	3,406.2	(32.5)	(0.8)