

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				
	2012	2013	2014	2015	2016	2012	2013	2014	2015	2016
	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	320.7	267.1	215.8	349.5	357.5	278.0	227.0	174.9	232.7	240.0
汽車 Motor Vehicle	108.4	145.5	190.4	206.7	153.7	93.6	140.0	185.8	202.8	153.6
飛機 Aircraft	(0.1)	0.0	0.0	0.0	4.9	(0.1)	0.0	0.0	0.0	4.9
船舶 Ships	125.9	119.3	141.4	235.9	201.5	106.8	90.8	108.2	184.1	168.4
貨運 Goods In Transit	61.0	58.0	60.3	45.0	49.4	50.8	45.9	44.5	44.7	39.3
財產損壞 Property Damage	951.7	1,035.3	879.9	956.0	789.9	671.5	630.2	562.4	619.9	578.6
一般法律責任 General Liability	402.1	500.5	434.7	384.9	345.8	349.7	463.4	398.0	354.4	326.8
金錢損失 Pecuniary Loss	41.6	44.9	38.1	61.1	65.9	26.3	28.1	25.5	43.6	60.8
非比例協約 Non-Proportional Treaty	155.9	159.2	178.5	162.9	148.3	144.0	146.0	167.0	152.3	138.4
比例協約 Proportional Treaty	307.3	312.0	286.8	306.5	254.8	270.8	284.0	248.7	266.3	207.3
總額 Total	2,474.5	2,641.8	2,425.9	2,708.5	2,371.7	1,991.4	2,055.4	1,915.0	2,100.8	1,918.1

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				
	2012	2013	2014	2015	2016	2012	2013	2014	2015	2016
	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	64.6	53.8	49.3	81.0	69.5	11.9	20.4	(7.9)	24.8	47.4
汽車 Motor Vehicle	20.6	29.1	36.9	37.7	40.5	4.7	3.0	0.5	0.7	(0.1)
飛機 Aircraft	0.0	0.0	0.0	0.0	1.5	0.0	0.0	0.0	0.0	0.0
船舶 Ships	22.7	24.3	29.0	45.6	42.2	4.0	6.6	7.0	9.3	11.3
貨運 Goods In Transit	18.5	15.5	17.1	9.4	13.7	3.4	4.1	4.5	(0.4)	2.7
財產損壞 Property Damage	209.7	201.9	204.4	226.2	204.3	54.4	77.7	59.7	76.1	43.4
一般法律責任 General Liability	64.3	82.2	88.8	68.8	57.9	9.4	8.7	8.5	6.8	3.8
金錢損失 Pecuniary Loss	15.7	21.5	20.0	21.7	22.0	7.2	9.8	9.3	9.1	3.8
非比例協約 Non-Proportional Treaty	11.4	11.9	12.3	11.8	11.3	1.0	2.1	1.1	0.9	0.7
比例協約 Proportional Treaty	101.0	101.8	100.0	96.7	94.9	11.2	9.2	10.7	10.5	14.4
總額 Total	528.5	542.0	557.8	598.9	557.8	107.2	141.6	93.4	137.8	127.4

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				
	2012	2013	2014	2015	2016	2012	2013	2014	2015	2016
	%	%	%	%	%	%	%	%	%	%
意外及健康 Accident & Health	20.1	20.1	22.8	23.2	19.4	27.9	50.9	-	21.2	40.3
汽車 Motor Vehicle	19.0	20.0	19.4	18.2	26.4	31.8	54.5	10.9	17.9	-
飛機 Aircraft	-	-	-	-	30.6	-	-	-	-	-
船舶 Ships	18.0	20.4	20.5	19.3	20.9	20.9	23.2	21.1	18.0	34.1
貨運 Goods In Transit	30.3	26.7	28.4	20.9	27.7	33.3	33.9	28.5	-	26.7
財產損壞 Property Damage	22.0	19.5	23.2	23.7	25.9	19.4	19.2	18.8	22.6	20.5
一般法律責任 General Liability	16.0	16.4	20.4	17.9	16.7	17.9	23.5	23.2	22.3	20.0
金錢損失 Pecuniary Loss	37.7	47.9	52.5	35.5	33.4	47.1	58.3	73.8	52.0	74.5
非比例協約 Non-Proportional Treaty	7.3	7.5	6.9	7.2	7.6	8.4	15.9	9.6	8.5	7.1
比例協約 Proportional Treaty	32.9	32.6	34.9	31.5	37.2	30.7	32.9	28.1	26.1	30.3
整體 Overall	21.4	20.5	23.0	22.1	23.5	22.2	24.1	18.3	22.7	28.1

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				
	2012	2013	2014	2015	2016	2012	2013	2014	2015	2016
	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	216.0	183.2	162.0	192.7	235.9	186.6	166.6	138.8	131.7	163.0
汽車 Motor Vehicle	49.5	64.2	68.6	49.0	89.5	52.3	60.5	60.4	46.6	84.8
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	35.7	28.7	74.9	100.8	94.3	33.4	24.2	59.3	81.5	78.3
貨運 Goods In Transit	17.4	14.1	17.6	14.4	10.6	15.9	12.8	14.3	11.8	9.4
財產損壞 Property Damage	302.3	265.2	242.5	411.5	305.5	217.8	200.3	191.1	310.2	231.7
一般法律責任 General Liability	116.9	101.1	268.8	122.0	114.9	132.8	89.0	231.8	109.9	103.6
金錢損失 Pecuniary Loss	9.8	5.2	13.5	4.7	8.8	5.3	3.3	9.5	2.4	5.0
非比例協約 Non-Proportional Treaty	50.5	41.5	39.6	56.1	44.4	48.8	34.9	37.1	42.9	42.4
比例協約 Proportional Treaty	106.4	163.8	134.8	162.4	107.8	102.4	146.9	129.2	141.0	96.5
總額 Total	904.5	867.0	1,022.3	1,113.6	1,011.7	795.3	738.5	871.5	878.0	814.7

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				
	2012	2013	2014	2015	2016
	%	%	%	%	%
意外及健康 Accident & Health	67.8	65.9	89.9	60.6	78.4
汽車 Motor Vehicle	48.3	26.1	52.5	79.9	51.6
飛機 Aircraft	-	-	-	-	38.5
船舶 Ships	71.3	58.8	62.7	84.1	83.1
貨運 Goods In Transit	60.0	23.8	49.2	18.1	49.1
財產損壞 Property Damage	29.6	53.5	29.3	67.8	43.9
一般法律責任 General Liability	10.6	29.2	39.5	41.6	53.1
金錢損失 Pecuniary Loss	19.6	18.5	-	35.1	117.1
非比例協約 Non-Proportional Treaty	8.6	67.1	54.5	55.0	22.1
比例協約 Proportional Treaty	64.5	66.4	52.8	52.6	37.2
整體 Overall	38.2	50.0	45.7	59.8	53.1

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				
	2012	2013	2014	2015	2016
	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	18.4	21.5	37.5	48.9
汽車 Motor Vehicle	25.6	40.9	48.5	55.6	40.4
飛機 Aircraft	0.0	0.0	0.0	0.0	3.6
船舶 Ships	39.3	47.6	56.7	108.2	99.7
貨運 Goods In Transit	18.6	24.1	24.1	21.9	22.0
財產損壞 Property Damage	697.1	773.3	743.9	745.8	651.1
一般法律責任 General Liability	241.0	293.6	245.5	217.9	189.3
金錢損失 Pecuniary Loss	16.6	17.2	17.0	23.6	28.6
非比例協約 Non-Proportional Treaty	6.0	6.5	5.3	5.9	10.1
比例協約 Proportional Treaty	152.3	151.2	134.3	140.0	112.7
總額 Total	1,218.0	1,372.8	1,296.8	1,356.4	1,206.4

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				
	2012 百萬元 \$m	2013 百萬元 \$m	2014 百萬元 \$m	2015 百萬元 \$m	2016 百萬元 \$m
意外及健康 Accident & Health	3.4	4.5	5.1	1.7	1.8
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	0.1	0.1	0.0
貨運 Goods In Transit	0.0	0.0	0.0	0.0	0.0
財產損壞 Property Damage	0.0	2.7	0.2	0.4	0.0
一般法律責任 General Liability	0.0	0.0	0.0	0.5	0.0
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	0.2	0.1
比例協約 Proportional Treaty	0.0	0.0	0.0	13.4	8.1
總額 Total	3.4	7.2	5.4	16.3	10.0

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				
	2012 百萬元 \$m	2013 百萬元 \$m	2014 百萬元 \$m	2015 百萬元 \$m	2016 百萬元 \$m
意外及健康 Accident & Health	193.1	178.2	193.8	193.5	208.1
汽車 Motor Vehicle	282.9	254.9	288.1	397.9	397.4
飛機 Aircraft	0.0	0.0	0.0	0.0	0.5
船舶 Ships	102.4	126.7	129.5	159.5	215.2
貨運 Goods In Transit	35.6	32.3	39.9	36.6	45.7
財產損壞 Property Damage	645.6	741.9	724.2	833.3	833.8
一般法律責任 General Liability	943.4	974.2	918.6	967.7	982.8
金錢損失 Pecuniary Loss	31.3	33.1	19.3	26.9	84.2
非比例協約 Non-Proportional Treaty	307.9	370.7	425.2	465.8	453.1
比例協約 Proportional Treaty	220.7	263.0	273.9	270.1	260.8
總額 Total	2,762.9	2,975.0	3,012.5	3,351.3	3,481.6

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				
	2012 百萬元 \$m	2013 百萬元 \$m	2014 百萬元 \$m	2015 百萬元 \$m	2016 百萬元 \$m
意外及健康 Accident & Health	218.0	201.1	220.4	232.7	258.8
汽車 Motor Vehicle	308.5	295.8	336.6	453.5	437.8
飛機 Aircraft	0.0	0.0	0.0	0.0	4.1
船舶 Ships	141.7	174.3	186.3	267.8	314.9
貨運 Goods In Transit	54.2	56.4	64.0	58.5	67.7
財產損壞 Property Damage	1,342.7	1,517.9	1,468.3	1,579.5	1,484.9
一般法律責任 General Liability	1,184.4	1,267.8	1,164.1	1,186.1	1,172.1
金錢損失 Pecuniary Loss	47.9	50.3	36.3	50.5	112.8
非比例協約 Non-Proportional Treaty	313.9	377.2	430.5	471.9	463.3
比例協約 Proportional Treaty	373.0	414.2	408.2	423.5	381.6
總額 Total	3,984.3	4,355.0	4,314.7	4,724.0	4,698.0

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	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
	2016	228.1	22.1	25.2	0.1	178.8	1.9	0.8
汽車 Motor Vehicle	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)
	2016	168.8	40.6	24.1	0.0	87.1	17.0	10.1
飛機 Aircraft	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	-
	2016	1.3	1.5	0.2	0.0	0.5	(0.9)	(69.2)
船舶 Ships	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)
	2016	164.4	30.9	9.5	(0.1)	136.6	(12.5)	(7.6)
貨運 Goods In Transit	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
	2016	34.8	11.0	2.8	0.0	17.1	3.9	11.2
財產損壞 Property Damage	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)
	2016	654.8	160.9	76.9	(0.4)	287.5	129.9	19.8
一般法律責任 General Liability	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
	2016	335.5	54.1	46.4	(0.5)	178.1	57.4	17.1
金錢損失 Pecuniary Loss	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
	2016	55.4	18.2	4.0	0.0	64.9	(31.7)	(57.2)
非比例協約 Non- Proportional Treaty	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
	2016	134.2	10.6	8.0	(0.1)	29.7	86.0	64.1
比例協約 Proportional Treaty	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
	2016	234.6	80.5	13.8	(5.3)	87.2	58.4	24.9
整體 Overall	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
	2016	2,011.9	430.4	210.9	(6.3)	1,067.5	309.4	15.4