

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				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
	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	434.5	443.1	590.8	808.5	614.6	299.7	294.7	415.4	603.2	504.6
汽車 Motor Vehicle	192.9	189.6	231.6	256.6	257.7	191.6	179.2	228.9	237.9	255.7
飛機 Aircraft	29.7	32.4	40.8	3.7	18.6	29.6	32.1	40.8	3.6	18.6
船舶 Ships	92.1	161.2	147.7	267.5	261.8	73.0	147.0	132.2	193.1	239.9
貨運 Goods In Transit	54.5	47.9	53.0	99.2	120.1	55.9	47.1	51.8	85.6	112.4
財產損壞 Property Damage	890.8	1,014.0	1,249.4	1,869.0	1,790.7	681.0	816.6	945.5	1,506.2	1,424.3
一般法律責任 General Liability	392.4	2,231.8	524.4	772.2	657.0	382.0	2,224.4	516.7	667.4	572.5
金錢損失 Pecuniary Loss	146.7	226.8	162.0	147.6	70.2	145.7	227.4	161.5	135.8	47.6
非比例協約 Non-Proportional Treaty	161.5	151.1	178.8	187.6	184.6	147.2	137.5	151.8	159.6	170.4
比例協約 Proportional Treaty	394.2	490.1	653.0	628.1	591.4	327.2	419.2	545.0	516.3	484.1
總額 Total	2,789.3	4,988.0	3,831.5	5,040.0	4,566.7	2,332.9	4,525.2	3,189.6	4,108.7	3,830.1

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				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
	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	88.1	88.1	126.5	159.0	43.3	37.6	36.3	37.9	57.4	1.0
汽車 Motor Vehicle	34.8	50.7	50.6	52.9	47.0	2.5	2.6	0.7	4.4	2.0
飛機 Aircraft	3.0	4.8	7.6	2.6	3.7	0.0	0.1	0.0	0.0	0.0
船舶 Ships	37.5	28.5	45.4	42.7	59.6	4.5	2.9	4.8	7.1	4.6
貨運 Goods In Transit	14.1	13.0	12.7	21.1	26.0	(0.4)	0.4	0.1	2.5	1.5
財產損壞 Property Damage	239.2	222.3	232.4	335.2	351.4	26.4	31.1	47.5	75.3	66.5
一般法律責任 General Liability	76.4	69.0	79.7	108.6	96.5	2.9	3.9	2.5	15.7	12.8
金錢損失 Pecuniary Loss	44.0	56.6	43.9	36.3	30.3	2.5	(0.6)	0.0	0.1	0.1
非比例協約 Non-Proportional Treaty	12.5	12.7	14.0	15.2	14.2	0.6	0.6	1.8	2.2	1.7
比例協約 Proportional Treaty	147.9	123.1	168.6	138.1	169.8	15.5	14.8	19.0	17.5	18.9
總額 Total	697.5	668.8	781.4	911.7	841.8	92.1	92.1	114.3	182.2	109.1

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				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
	%	%	%	%	%	%	%	%	%	%
意外及健康 Accident & Health	20.3	19.9	21.4	19.7	7.0	27.9	24.5	21.6	28.0	0.9
汽車 Motor Vehicle	18.0	26.7	21.8	20.6	18.2	192.3	25.0	25.9	23.5	100.0
飛機 Aircraft	10.1	14.8	18.6	70.3	19.9	0.0	33.3	-	0.0	-
船舶 Ships	40.7	17.7	30.7	16.0	22.8	23.6	20.4	31.0	9.5	21.0
貨運 Goods In Transit	25.9	27.1	24.0	21.3	21.6	-	50.0	8.3	18.4	19.5
財產損壞 Property Damage	26.9	21.9	18.6	17.9	19.6	12.6	15.8	15.6	20.8	18.1
一般法律責任 General Liability	19.5	3.1	15.2	14.1	14.7	27.9	52.7	32.5	15.0	15.1
金錢損失 Pecuniary Loss	30.0	25.0	27.1	24.6	43.2	250.0	-	0.0	0.8	0.4
非比例協約 Non-Proportional Treaty	7.7	8.4	7.8	8.1	7.7	4.2	4.4	6.7	7.9	12.0
比例協約 Proportional Treaty	37.5	25.1	25.8	22.0	28.7	23.1	20.9	17.6	15.7	17.6
整體 Overall	25.0	13.4	20.4	18.1	18.4	20.2	19.9	17.8	19.6	14.8

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				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
	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	264.9	287.8	328.6	346.8	382.5	177.1	198.3	217.2	231.1	305.7
汽車 Motor Vehicle	109.6	106.2	120.0	38.7	142.1	106.4	104.0	115.5	29.3	135.0
飛機 Aircraft	0.0	24.8	13.8	19.4	20.2	0.0	24.8	13.8	19.4	20.2
船舶 Ships	99.8	101.9	130.9	99.7	76.6	81.8	91.4	123.5	88.1	73.3
貨運 Goods In Transit	18.1	31.4	28.3	35.7	45.4	17.0	30.1	25.6	34.2	41.6
財產損壞 Property Damage	269.6	630.9	698.4	676.6	726.6	179.0	471.6	546.3	506.7	627.1
一般法律責任 General Liability	130.8	370.9	889.3	676.7	463.3	117.4	314.3	877.0	655.4	452.8
金錢損失 Pecuniary Loss	55.9	28.1	109.2	127.2	95.7	54.5	27.8	108.9	68.6	70.5
非比例協約 Non-Proportional Treaty	62.7	66.5	116.0	88.7	77.7	60.7	62.8	72.2	64.0	58.8
比例協約 Proportional Treaty	132.7	262.1	409.7	434.0	316.3	120.3	223.2	340.4	356.3	219.6
總額 Total	1,144.1	1,910.6	2,844.2	2,543.5	2,346.4	914.2	1,548.3	2,440.4	2,053.1	2,004.6

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				
	2017	2018	2019	2020	2021
	%	%	%	%	%
意外及健康 Accident & Health	61.2	71.4	61.8	69.1	73.5
汽車 Motor Vehicle	45.2	71.9	65.8	57.9	62.9
飛機 Aircraft	72.1	76.7	106.1	220.2	82.5
船舶 Ships	46.0	104.4	79.4	70.1	65.2
貨運 Goods In Transit	45.1	69.8	86.7	92.4	105.3
財產損壞 Property Damage	118.3	65.5	49.5	82.6	78.9
一般法律責任 General Liability	50.6	87.8	104.4	64.8	35.1
金錢損失 Pecuniary Loss	24.8	83.4	68.0	93.3	79.6
非比例協約 Non-Proportional Treaty	48.7	31.7	91.8	64.6	62.3
比例協約 Proportional Treaty	59.5	109.0	64.6	81.6	60.0
整體 Overall	72.2	81.7	71.7	75.5	67.1

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				
	2017	2018	2019	2020	2021
	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	76.3	68.7	90.0	91.2	112.0
汽車 Motor Vehicle	53.0	39.7	62.6	63.8	79.1
飛機 Aircraft	14.2	16.2	21.0	12.7	11.9
船舶 Ships	59.1	68.3	57.6	84.2	91.5
貨運 Goods In Transit	28.2	21.0	22.5	22.1	31.1
財產損壞 Property Damage	635.5	623.3	662.8	889.9	1,027.5
一般法律責任 General Liability	179.8	507.6	307.5	262.5	283.9
金錢損失 Pecuniary Loss	75.5	112.1	90.2	55.1	38.1
非比例協約 Non-Proportional Treaty	11.3	11.6	10.9	12.9	11.2
比例協約 Proportional Treaty	165.8	183.9	234.9	250.6	271.9
總額 Total	1,298.7	1,652.4	1,560.0	1,745.0	1,958.2

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				
	2017	2018	2019	2020	2021
	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	2.4	2.5	2.2	3.4	4.5
汽車 Motor Vehicle	0.0	0.0	0.0	1.1	0.6
飛機 Aircraft	0.0	0.0	0.0	0.0	0.0
船舶 Ships	0.0	0.0	0.0	0.0	0.0
貨運 Goods In Transit	0.0	0.0	0.1	0.0	0.3
財產損壞 Property Damage	0.1	0.2	4.4	15.1	0.2
一般法律責任 General Liability	0.0	0.1	1.7	2.6	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	0.1	1.5	1.9	0.0	0.0
比例協約 Proportional Treaty	9.7	13.6	24.6	19.7	21.5
總額 Total	12.3	17.9	34.9	41.9	27.1

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				
	2017	2018	2019	2020	2021
	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	197.7	215.1	209.7	395.3	445.6
汽車 Motor Vehicle	371.9	406.4	426.5	540.0	555.8
飛機 Aircraft	14.2	12.5	36.9	43.7	39.5
船舶 Ships	185.7	238.2	227.8	256.7	295.4
貨運 Goods In Transit	51.1	58.9	76.1	121.4	187.8
財產損壞 Property Damage	1,478.9	1,550.3	1,455.1	2,016.2	2,288.0
一般法律責任 General Liability	1,063.5	2,413.7	2,284.3	2,128.1	1,814.6
金錢損失 Pecuniary Loss	54.2	185.5	201.4	292.3	273.2
非比例協約 Non-Proportional Treaty	463.5	444.2	512.0	549.8	598.2
比例協約 Proportional Treaty	303.5	517.3	495.9	548.3	606.6
總額 Total	4,184.2	6,042.1	5,925.7	6,891.8	7,104.7

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				
	2017	2018	2019	2020	2021
	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	276.4	286.3	301.9	489.9	562.1
汽車 Motor Vehicle	424.9	446.1	489.1	604.9	635.5
飛機 Aircraft	28.4	28.7	57.9	56.4	51.4
船舶 Ships	244.8	306.5	285.4	340.9	386.9
貨運 Goods In Transit	79.3	79.9	98.7	143.5	219.2
財產損壞 Property Damage	2,114.5	2,173.8	2,122.3	2,921.2	3,315.7
一般法律責任 General Liability	1,243.3	2,921.4	2,593.5	2,393.2	2,098.5
金錢損失 Pecuniary Loss	129.7	297.6	291.6	347.4	311.3
非比例協約 Non-Proportional Treaty	474.9	457.3	524.8	562.7	609.4
比例協約 Proportional Treaty	479.0	714.8	755.4	818.6	900.0
總額 Total	5,495.2	7,712.4	7,520.6	8,678.7	9,090.0

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

表 G17] 承保業績		Table G17] Underwriting Results						
業務類別 Class of Business		滿期保費	須付的佣金/ (可收取的佣金)	管理開支	未過期風險調整	已承付申索淨額	承保利潤/(虧損)	
		Earned Premiums "EP"	Net Commissions Payable/ (Receivable)	Management Expenses	Unexpired Risks Adjustment	Net Claims Incurred	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	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
	2019	394.1	88.6	26.4	(0.3)	243.6	35.8	9.1
	2020	602.0	101.6	31.1	(2.4)	416.2	55.5	9.2
	2021	483.8	42.3	26.5	1.1	355.8	58.1	12.0
汽車 Motor Vehicle	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)
	2019	206.0	49.9	17.6	0.0	135.6	2.9	1.4
	2020	236.7	48.5	7.5	(0.3)	137.1	43.9	18.5
	2021	240.4	45.0	10.8	(0.5)	151.3	33.8	14.1
飛機 Aircraft	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
	2019	36.0	7.6	1.0	0.0	38.2	(10.8)	(30.0)
	2020	11.9	2.6	0.5	0.0	26.2	(17.4)	(146.2)
	2021	19.4	3.7	0.4	0.0	16.0	(0.7)	(3.6)
船舶 Ships	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)
	2019	142.9	40.6	6.0	0.0	113.5	(17.2)	(12.0)
	2020	166.5	35.6	11.4	0.0	116.7	2.8	1.7
	2021	232.5	55.0	9.0	0.0	151.6	16.9	7.3
貨運 Goods In Transit	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
	2019	50.3	12.6	2.2	0.1	43.6	(8.2)	(16.3)
	2020	86.0	18.6	3.3	(0.6)	79.5	(14.8)	(17.2)
	2021	103.0	24.5	4.3	0.3	108.5	(34.6)	(33.6)
財產損壞 Property Damage	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
	2019	905.2	184.9	88.2	4.2	447.9	180.0	19.9
	2020	1,279.1	259.9	83.2	10.7	1,056.4	(131.1)	(10.2)
	2021	1,256.6	284.9	84.9	(3.8)	991.8	(101.2)	(8.1)
一般法律責任 General Liability	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
	2019	716.8	77.2	44.9	1.6	748.0	(154.9)	(21.6)
	2020	712.4	92.9	14.2	0.9	461.6	142.8	20.0
	2021	550.3	83.7	35.7	(1.2)	193.3	238.8	43.4
金錢損失 Pecuniary Loss	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)
	2019	183.4	43.9	4.7	0.0	124.8	10.0	5.5
	2020	170.9	36.2	4.3	0.0	159.5	(29.1)	(17.0)
	2021	64.6	30.2	5.1	0.0	51.4	(22.1)	(34.2)
非比例協約 Non-Proportional Treaty	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
	2019	152.5	12.2	8.4	0.4	140.0	(8.5)	(5.6)
	2020	157.6	13.0	8.3	(1.9)	101.8	36.4	23.1
	2021	172.1	12.5	7.6	0.0	107.2	44.8	26.0
比例協約 Proportional Treaty	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)
	2019	494.0	149.6	30.4	11.0	319.0	(16.0)	(3.2)
	2020	500.6	120.6	27.7	(4.9)	408.7	(51.5)	(10.3)
	2021	462.8	150.9	25.7	1.8	277.9	6.5	1.4
整體 Overall	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)
	2019	3,281.2	667.1	229.8	17.0	2,354.2	13.1	0.4
	2020	3,923.7	729.5	191.5	1.5	2,963.7	37.5	1.0
	2021	3,585.5	732.7	210.0	(2.3)	2,404.8	240.3	6.7