

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				
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022
	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	443.1	590.8	808.5	614.6	553.5	294.7	415.4	603.2	504.6	441.5
汽車 Motor Vehicle	189.6	231.6	256.6	257.7	258.2	179.2	228.9	237.9	255.7	250.9
飛機 Aircraft	32.4	40.8	3.7	18.6	10.7	32.1	40.8	3.6	18.6	9.3
船舶 Ships	161.2	147.7	267.5	261.8	263.5	147.0	132.2	193.1	239.9	193.3
貨運 Goods In Transit	47.9	53.0	99.2	120.1	128.1	47.1	51.8	85.6	112.4	112.0
財產損壞 Property Damage	1,014.0	1,249.4	1,869.0	1,790.7	1,559.3	816.6	945.5	1,506.2	1,424.3	1,239.9
一般法律責任 General Liability	2,231.8	524.4	772.2	657.0	539.1	2,224.4	516.7	667.4	572.5	447.6
金錢損失 Pecuniary Loss	226.8	162.0	147.6	70.2	121.9	227.4	161.5	135.8	47.6	110.5
非比例協約 Non-Proportional Treaty	151.1	178.8	187.6	184.6	180.9	137.5	151.8	159.6	170.4	170.4
比例協約 Proportional Treaty	490.1	653.0	628.1	591.4	598.1	419.2	545.0	516.3	484.1	498.6
總額 Total	4,988.0	3,831.5	5,040.0	4,566.7	4,213.3	4,525.2	3,189.6	4,108.7	3,830.1	3,474.0

業務類別 Class of Business	須付的佣金 Commissions Payable					可收取的佣金 Commissions Receivable				
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022
	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	126.5	159.0	43.3	62.7	36.3	37.9	57.4	1.0	17.9
汽車 Motor Vehicle	50.7	50.6	52.9	47.0	53.5	2.6	0.7	4.4	2.0	1.2
飛機 Aircraft	4.8	7.6	2.6	3.7	3.3	0.1	0.0	0.0	0.0	(0.5)
船舶 Ships	28.5	45.4	42.7	59.6	50.0	2.9	4.8	7.1	4.6	14.3
貨運 Goods In Transit	13.0	12.7	21.1	26.0	26.9	0.4	0.1	2.5	1.5	9.3
財產損壞 Property Damage	222.3	232.4	335.2	351.4	290.2	31.1	47.5	75.3	66.5	51.7
一般法律責任 General Liability	69.0	79.7	108.6	96.5	91.0	3.9	2.5	15.7	12.8	19.3
金錢損失 Pecuniary Loss	56.6	43.9	36.3	30.3	30.0	(0.6)	0.0	0.1	0.1	5.1
非比例協約 Non-Proportional Treaty	12.7	14.0	15.2	14.2	14.3	0.6	1.8	2.2	1.7	1.0
比例協約 Proportional Treaty	123.1	168.6	138.1	169.8	168.8	14.8	19.0	17.5	18.9	19.8
總額 Total	668.8	781.4	911.7	841.8	790.7	92.1	114.3	182.2	109.1	139.1

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				
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022
	%	%	%	%	%	%	%	%	%	%
意外及健康 Accident & Health	19.9	21.4	19.7	7.0	11.3	24.5	21.6	28.0	0.9	16.0
汽車 Motor Vehicle	26.7	21.8	20.6	18.2	20.7	25.0	25.9	23.5	100.0	16.4
飛機 Aircraft	14.8	18.6	70.3	19.9	30.8	33.3	0.0	0.0	0.0	(35.7)
船舶 Ships	17.7	30.7	16.0	22.8	19.0	20.4	31.0	9.5	21.0	20.4
貨運 Goods In Transit	27.1	24.0	21.3	21.6	21.0	50.0	8.3	18.4	19.5	57.8
財產損壞 Property Damage	21.9	18.6	17.9	19.6	18.6	15.8	15.6	20.8	18.1	16.2
一般法律責任 General Liability	3.1	15.2	14.1	14.7	16.9	52.7	32.5	15.0	15.1	21.1
金錢損失 Pecuniary Loss	25.0	27.1	24.6	43.2	24.6	0.0	0.0	0.8	0.4	44.7
非比例協約 Non-Proportional Treaty	8.4	7.8	8.1	7.7	7.9	4.4	6.7	7.9	12.0	9.5
比例協約 Proportional Treaty	25.1	25.8	22.0	28.7	28.2	20.9	17.6	15.7	17.6	19.9
整體 Overall	13.4	20.4	18.1	18.4	18.8	19.9	17.8	19.6	14.8	18.8

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

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				
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022
	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	287.8	328.6	346.8	382.5	463.6	198.3	217.2	231.1	305.7	336.7
汽車 Motor Vehicle	106.2	120.0	38.7	142.1	131.9	104.0	115.5	29.3	135.0	124.9
飛機 Aircraft	24.8	13.8	19.4	20.2	6.9	24.8	13.8	19.4	20.2	6.1
船舶 Ships	101.9	130.9	99.7	76.6	164.4	91.4	123.5	88.1	73.3	145.2
貨運 Goods In Transit	31.4	28.3	35.7	45.4	70.6	30.1	25.6	34.2	41.6	66.7
財產損壞 Property Damage	630.9	698.4	676.6	726.6	501.8	471.6	546.3	506.7	627.1	392.6
一般法律責任 General Liability	370.9	889.3	676.7	463.3	377.7	314.3	877.0	655.4	452.8	353.7
金錢損失 Pecuniary Loss	28.1	109.2	127.2	95.7	28.0	27.8	108.9	68.6	70.5	17.8
非比例協約 Non-Proportional Treaty	66.5	116.0	88.7	77.7	46.7	62.8	72.2	64.0	58.8	40.4
比例協約 Proportional Treaty	262.1	409.7	434.0	316.3	242.4	223.2	340.4	356.3	219.6	203.5
總額 Total	1,910.6	2,844.2	2,543.5	2,346.4	2,034.0	1,548.3	2,440.4	2,053.1	2,004.6	1,687.6

業務類別 Class of Business	已承付申索淨額比率 Net Claims Incurred Ratio				
	2018	2019	2020	2021	2022
	%	%	%	%	%
意外及健康 Accident & Health	71.4	61.8	69.1	73.5	77.3
汽車 Motor Vehicle	71.9	65.8	57.9	62.9	69.2
飛機 Aircraft	76.7	106.1	220.2	82.5	73.2
船舶 Ships	104.4	79.4	70.1	65.2	74.1
貨運 Goods In Transit	69.8	86.7	92.4	105.3	53.2
財產損壞 Property Damage	65.5	49.5	82.6	78.9	32.5
一般法律責任 General Liability	87.8	104.4	64.8	35.1	33.8
金錢損失 Pecuniary Loss	83.4	68.0	93.3	79.6	(92.7)
非比例協約 Non-Proportional Treaty	31.7	91.8	64.6	62.3	52.6
比例協約 Proportional Treaty	109.0	64.6	81.6	60.0	51.4
整體 Overall	81.7	71.7	75.5	67.1	45.5

業務類別 Class of Business	未滿期保費 Unearned Premiums				
	2018	2019	2020	2021	2022
	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	68.7	90.0	91.2	112.0	89.0
汽車 Motor Vehicle	39.7	62.6	63.8	79.1	82.2
飛機 Aircraft	16.2	21.0	12.7	11.9	8.9
船舶 Ships	68.3	57.6	84.2	91.5	124.3
貨運 Goods In Transit	21.0	22.5	22.1	31.1	46.5
財產損壞 Property Damage	623.3	662.8	889.9	1,027.5	1,016.5
一般法律責任 General Liability	507.6	307.5	262.5	283.9	258.7
金錢損失 Pecuniary Loss	112.1	90.2	55.1	38.1	85.6
非比例協約 Non-Proportional Treaty	11.6	10.9	12.9	11.2	11.9
比例協約 Proportional Treaty	183.9	234.9	250.6	271.9	277.4
總額 Total	1,652.4	1,560.0	1,745.0	1,958.2	2,001.0

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				
	2018 百萬元 \$m	2019 百萬元 \$m	2020 百萬元 \$m	2021 百萬元 \$m	2022 百萬元 \$m
意外及健康 Accident & Health	2.5	2.2	3.4	4.5	3.9
汽車 Motor Vehicle	0.0	0.0	1.1	0.6	0.0
飛機 Aircraft	0.0	0.0	0.0	0.0	0.0
船舶 Ships	0.0	0.0	0.0	0.0	0.0
貨運 Goods In Transit	0.0	0.1	0.0	0.3	0.0
財產損壞 Property Damage	0.2	4.4	15.1	0.2	0.0
一般法律責任 General Liability	0.1	1.7	2.6	0.0	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	1.5	1.9	0.0	0.0	0.5
比例協約 Proportional Treaty	13.6	24.6	19.7	21.5	12.3
總額 Total	17.9	34.9	41.9	27.1	16.7

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				
	2018 百萬元 \$m	2019 百萬元 \$m	2020 百萬元 \$m	2021 百萬元 \$m	2022 百萬元 \$m
意外及健康 Accident & Health	215.1	209.7	395.3	445.6	467.9
汽車 Motor Vehicle	406.4	426.5	540.0	555.8	602.3
飛機 Aircraft	12.5	36.9	43.7	39.5	42.4
船舶 Ships	238.2	227.8	256.7	295.4	269.1
貨運 Goods In Transit	58.9	76.1	121.4	187.8	172.5
財產損壞 Property Damage	1,550.3	1,455.1	2,016.2	2,288.0	2,301.8
一般法律責任 General Liability	2,413.7	2,284.3	2,128.1	1,814.6	1,620.9
金錢損失 Pecuniary Loss	185.5	201.4	292.3	273.2	197.0
非比例協約 Non-Proportional Treaty	444.2	512.0	549.8	598.2	647.1
比例協約 Proportional Treaty	517.3	495.9	548.3	606.6	656.7
總額 Total	6,042.1	5,925.7	6,891.8	7,104.7	6,977.7

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				
	2018 百萬元 \$m	2019 百萬元 \$m	2020 百萬元 \$m	2021 百萬元 \$m	2022 百萬元 \$m
意外及健康 Accident & Health	286.3	301.9	489.9	562.1	560.8
汽車 Motor Vehicle	446.1	489.1	604.9	635.5	684.5
飛機 Aircraft	28.7	57.9	56.4	51.4	51.3
船舶 Ships	306.5	285.4	340.9	386.9	393.4
貨運 Goods In Transit	79.9	98.7	143.5	219.2	219.0
財產損壞 Property Damage	2,173.8	2,122.3	2,921.2	3,315.7	3,318.3
一般法律責任 General Liability	2,921.4	2,593.5	2,393.2	2,098.5	1,879.6
金錢損失 Pecuniary Loss	297.6	291.6	347.4	311.3	282.6
非比例協約 Non-Proportional Treaty	457.3	524.8	562.7	609.4	659.5
比例協約 Proportional Treaty	714.8	755.4	818.6	900.0	946.4
總額 Total	7,712.4	7,520.6	8,678.7	9,090.0	8,995.4

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

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) 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	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
	2022	464.5	44.8	21.0	(0.6)	359.0	40.3	8.7
汽車 Motor Vehicle	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
	2022	247.8	52.3	10.9	(0.6)	171.4	13.8	5.6
飛機 Aircraft	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)
	2022	12.3	3.8	0.3	0.0	9.0	(0.8)	(6.5)
船舶 Ships	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
	2022	160.5	35.7	8.5	0.0	118.9	(2.6)	(1.6)
貨運 Goods In Transit	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)
	2022	96.6	17.6	3.9	(0.3)	51.4	24.0	24.8
財產損壞 Property Damage	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)
	2022	1,250.9	238.5	63.6	(0.2)	406.4	542.6	43.4
一般法律責任 General Liability	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
	2022	472.8	71.7	29.9	0.0	160.0	211.2	44.7
金錢損失 Pecuniary Loss	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)
	2022	63.0	24.9	7.1	0.0	(58.4)	89.4	141.9
非比例協約 Non-Proportional Treaty	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
	2022	169.7	13.3	6.7	0.5	89.3	59.9	35.3
比例協約 Proportional Treaty	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
	2022	493.1	149.0	24.0	(9.2)	253.6	75.7	15.4
整體 Overall	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
	2022	3,431.2	651.6	175.9	(10.4)	1,560.6	1,053.5	30.7