

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				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
	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	167.8	298.2	267.0	320.7	267.1	112.5	250.6	231.8	278.0	227.0
汽車 Motor Vehicle	76.0	99.5	119.2	108.4	145.5	66.5	89.1	104.8	93.6	140.0
飛機 Aircraft	(0.6)	0.1	0.0	(0.1)	0.0	(0.6)	0.1	0.0	(0.1)	0.0
船舶 Ships	43.9	52.1	101.8	125.9	119.3	33.2	43.4	90.4	106.8	90.8
貨運 Goods In Transit	26.4	42.5	42.1	61.0	58.0	24.5	41.0	39.5	50.8	45.9
財產損壞 Property Damage	566.2	756.8	768.9	951.7	1,035.3	454.4	578.7	594.0	671.5	630.2
一般法律責任 General Liability	351.5	354.8	450.1	402.1	500.5	305.8	314.7	406.2	349.7	463.4
金錢損失 Pecuniary Loss	19.2	45.4	41.7	41.6	44.9	18.7	24.9	25.8	26.3	28.1
非比例協約 Non-Proportional Treaty	138.5	129.4	133.4	155.9	159.2	125.3	117.4	124.8	144.0	146.0
比例協約 Proportional Treaty	155.6	191.7	230.4	307.3	312.0	127.3	163.4	204.7	270.8	284.0
總額 Total	1,544.5	1,970.5	2,154.6	2,474.5	2,641.8	1,267.6	1,623.3	1,822.0	1,991.4	2,055.4

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				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
	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	31.6	54.9	48.0	64.6	53.8	11.0	(19.2)	11.4	11.9	20.4
汽車 Motor Vehicle	13.4	17.9	15.6	20.6	29.1	3.7	3.8	2.7	4.7	3.0
飛機 Aircraft	(0.3)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
船舶 Ships	2.9	8.4	17.9	22.7	24.3	0.3	2.9	3.1	4.0	6.6
貨運 Goods In Transit	6.8	7.3	11.0	18.5	15.5	0.4	0.4	0.9	3.4	4.1
財產損壞 Property Damage	107.0	149.8	148.4	209.7	201.9	23.7	40.2	32.0	54.4	77.7
一般法律責任 General Liability	46.5	61.0	65.8	64.3	82.2	6.2	7.6	8.9	9.4	8.7
金錢損失 Pecuniary Loss	5.3	11.1	13.2	15.7	21.5	0.2	7.6	5.9	7.2	9.8
非比例協約 Non-Proportional Treaty	9.6	9.5	9.6	11.4	11.9	4.1	1.1	0.8	1.0	2.1
比例協約 Proportional Treaty	42.1	68.3	83.1	101.0	101.8	7.7	10.0	9.3	11.2	9.2
總額 Total	264.9	388.2	412.6	528.5	542.0	57.3	54.4	75.0	107.2	141.6

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				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
	%	%	%	%	%	%	%	%	%	%
意外及健康 Accident & Health	18.8	18.4	18.0	20.1	20.1	19.9	-	32.4	28	50.9
汽車 Motor Vehicle	17.6	18.0	13.1	19.0	20.0	38.9	36.5	18.8	31.8	54.5
飛機 Aircraft	-	-	-	-	-	-	-	-	-	-
船舶 Ships	6.6	16.1	17.6	18.0	20.4	2.8	33.3	27.2	20.9	23.2
貨運 Goods In Transit	25.8	17.2	26.1	30.3	26.7	21.1	26.7	34.6	33.3	33.9
財產損壞 Property Damage	18.9	19.8	19.3	22.0	19.5	21.2	22.6	18.3	19.4	19.2
一般法律責任 General Liability	13.2	17.2	14.6	16.0	16.4	13.6	19.0	20.3	17.9	23.5
金錢損失 Pecuniary Loss	27.6	24.4	31.7	37.7	47.9	40.0	37.1	37.1	47.1	58.3
非比例協約 Non-Proportional Treaty	6.9	7.3	7.2	7.3	7.5	31.1	9.2	9.3	8.4	15.9
比例協約 Proportional Treaty	27.1	35.6	36.1	32.9	32.6	27.2	35.3	36.2	30.7	32.9
整體 Overall	17.2	19.7	19.1	21.4	20.5	20.7	15.7	22.5	22.2	24.1

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

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				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
	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	92.0	219.7	94.9	216.0	183.2	60.9	186.7	76.9	186.6	166.6
汽車 Motor Vehicle	59.8	44.6	41.2	49.5	64.2	58.8	43.2	39.4	52.3	60.5
飛機 Aircraft	4.1	0.0	0.0	0.0	0.0	4.1	0.0	0.0	0.0	0.0
船舶 Ships	46.6	28.0	56.5	35.7	28.7	45.5	24.8	54.2	33.4	24.2
貨運 Goods In Transit	17.3	23.5	17.8	17.4	14.1	14.9	23.3	17.8	15.9	12.8
財產損壞 Property Damage	149.2	204.7	247.2	302.3	265.2	135.2	181.2	221.9	217.8	200.3
一般法律責任 General Liability	136.0	137.8	127.4	116.9	101.1	133.0	129.9	122.9	132.8	89.0
金錢損失 Pecuniary Loss	1.7	5.2	4.0	9.8	5.2	1.4	2.8	2.2	5.3	3.3
非比例協約 Non-Proportional Treaty	57.5	45.7	36.0	50.5	41.5	52.7	45.2	35.2	48.8	34.9
比例協約 Proportional Treaty	93.8	100.1	75.3	106.4	163.8	74.0	81.8	64.3	102.4	146.9
總額 Total	658.0	809.3	700.3	904.5	867.0	580.5	718.9	634.8	795.3	738.5

業務類別 Class of Business	已承付申索淨額比率 Net Claims Incurred Ratio				
	2009	2010	2011	2012	2013
	%	%	%	%	%
意外及健康 Accident & Health	44.5	80.5	62.5	67.8	65.9
汽車 Motor Vehicle	41.1	-	13.4	48.3	26.1
飛機 Aircraft	-	-	-	-	-
船舶 Ships	87.1	57.6	48.1	71.3	58.8
貨運 Goods In Transit	17.9	-	12.8	60.0	23.8
財產損壞 Property Damage	32.2	38.1	29.6	29.6	53.5
一般法律責任 General Liability	-	-	-	10.6	29.2*
金錢損失 Pecuniary Loss	44.3	70.3	31.8	19.6	18.5
非比例協約 Non-Proportional Treaty	82.0	9.1	-	8.6	67.1
比例協約 Proportional Treaty	32.2	46.2	50.4	64.5	66.4
整體 Overall	21.1	22.9	17.9	38.2	50.0

*Please refer to Note 3 to General Insurance Business Statistics on page 194 for additional information about the ratio for 2013.

*請參閱第194頁一般保險業務統計數字附註3有關2013年該比率的額外資料。

業務類別 Class of Business	未滿期保費 Unearned Premiums				
	2009	2010	2011	2012	2013
	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	27.6	24.7	21.5	21.5	18.4
汽車 Motor Vehicle	10.0	10.3	29.5	25.6	40.9
飛機 Aircraft	0.0	0.1	0.0	0.0	0.0
船舶 Ships	11.2	27.7	44.4	39.3	47.6
貨運 Goods In Transit	8.7	13.6	16.5	18.6	24.1
財產損壞 Property Damage	297.9	534.9	602.3	697.1	773.3
一般法律責任 General Liability	180.3	209.3	263.4	241.0	293.6
金錢損失 Pecuniary Loss	9.3	16.7	16.8	16.6	17.2
非比例協約 Non-Proportional Treaty	6.3	5.5	5.8	6.0	6.5
比例協約 Proportional Treaty	58.7	81.6	107.3	152.3	151.2
總額 Total	610.0	924.4	1,107.5	1,218.0	1,372.8

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 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				
	2009 百萬元 \$m	2010 百萬元 \$m	2011 百萬元 \$m	2012 百萬元 \$m	2013 百萬元 \$m
意外及健康 Accident & Health	7.9	11.7	5.6	3.4	4.5
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	0.0	0.0	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	0.0	0.0	0.0	0.0	2.7
一般法律責任 General Liability	0.0	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0
比例協約 Proportional Treaty	0.0	0.0	0.0	0.0	0.0
總額 Total	7.9	11.7	5.6	3.4	7.2

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				
	2009 百萬元 \$m	2010 百萬元 \$m	2011 百萬元 \$m	2012 百萬元 \$m	2013 百萬元 \$m
意外及健康 Accident & Health	147.2	166.1	191.2	193.1	178.2
汽車 Motor Vehicle	400.9	316.0	288.1	282.9	254.9
飛機 Aircraft	1.0	0.5	0.3	0.0	0.0
船舶 Ships	69.2	74.3	55.9	102.4	126.7
貨運 Goods In Transit	64.5	35.3	22.3	35.6	32.3
財產損壞 Property Damage	744.7	758.6	692.6	645.6	741.9
一般法律責任 General Liability	1,423.1	1,252.7	1,037.1	943.4	974.2
金錢損失 Pecuniary Loss	15.9	25.5	31.4	31.3	33.1
非比例協約 Non-Proportional Treaty	479.4	444.8	344.2	307.9	370.7
比例協約 Proportional Treaty	168.0	151.4	177.4	220.7	263.0
總額 Total	3,513.9	3,225.2	2,840.5	2,762.9	2,975.0

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				
	2009 百萬元 \$m	2010 百萬元 \$m	2011 百萬元 \$m	2012 百萬元 \$m	2013 百萬元 \$m
意外及健康 Accident & Health	182.7	202.5	218.3	218.0	201.1
汽車 Motor Vehicle	410.9	326.3	317.6	308.5	295.8
飛機 Aircraft	1.0	0.6	0.3	0.0	0.0
船舶 Ships	80.4	102.0	100.3	141.7	174.3
貨運 Goods In Transit	73.2	48.9	38.8	54.2	56.4
財產損壞 Property Damage	1,042.6	1,293.5	1,294.9	1,342.7	1,517.9
一般法律責任 General Liability	1,603.4	1,462.0	1,300.5	1,184.4	1,267.8
金錢損失 Pecuniary Loss	25.2	42.2	48.2	47.9	50.3
非比例協約 Non-Proportional Treaty	485.7	450.3	350.0	313.9	377.2
比例協約 Proportional Treaty	226.7	233.0	284.7	373.0	414.2
總額 Total	4,131.8	4,161.3	3,953.6	3,984.3	4,355.0

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

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	2009	109.4	20.6	16.4	0.9	48.7	22.8	20.8
	2010	253.5	74.1	9.6	3.8	204.0	(38.0)	(15.0)
	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
汽車 Motor Vehicle	2009	74.9	9.7	20.3	0.0	30.8	14.1	18.8
	2010	88.9	14.1	17.4	0.0	(42.2)	99.6	112.0
	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
飛機 Aircraft	2009	0.3	(0.3)	0.0	0.0	(0.1)	0.7	233.3
	2010	0.0	0.0	0.0	0.0	(0.5)	0.5	-
	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	-
船舶 Ships	2009	30.9	2.6	6.8	0.0	26.9	(5.4)	(17.5)
	2010	26.9	5.5	4.8	0.0	15.5	1.1	4.1
	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
貨運 Goods In Transit	2009	24.6	6.4	5.5	0.0	4.4	8.3	33.7
	2010	36.1	6.9	8.0	0.0	(6.0)	27.2	75.3
	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
財產損壞 Property Damage	2009	462.7	83.3	87.5	0.0	149.2	142.7	30.8
	2010	417.2	109.6	74.9	0.0	159.0	73.7	17.7
	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
一般法律責任 General Liability	2009	281.7	40.3	93.9	0.0	(144.0)	291.5	103.5
	2010	288.2	53.4	56.8	0.0	(100.2)	278.2	96.5
	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
金錢損失 Pecuniary Loss	2009	13.1	5.1	1.0	0.0	5.8	1.2	9.2
	2010	17.5	3.5	1.5	0.0	12.3	0.2	1.1
	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
非比例協約 Non- Proportional Treaty	2009	125.0	5.5	6.6	0.0	102.5	10.4	8.3
	2010	118.2	8.4	3.3	0.0	10.7	95.8	81.0
	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
比例協約 Proportional Treaty	2009	118.5	34.4	7.7	0.0	38.2	38.2	32.2
	2010	140.6	58.3	5.5	0.0	65.0	11.8	8.4
	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)
整體 Overall	2009	1,241.1	207.6	245.7	0.9	262.4	524.5	42.3
	2010	1,387.1	333.8	181.8	3.8	317.6	550.1	39.7
	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