

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				
	2013	2014	2015	2016	2017	2013	2014	2015	2016	2017
	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	267.1	215.8	349.5	357.5	434.5	227.0	174.9	232.7	240.0	299.7
汽車 Motor Vehicle	145.5	190.4	206.7	153.7	192.9	140.0	185.8	202.8	153.6	191.6
飛機 Aircraft	0.0	0.0	0.0	4.9	29.7	0.0	0.0	0.0	4.9	29.6
船舶 Ships	119.3	141.4	235.9	201.5	92.1	90.8	108.2	184.1	168.4	73.0
貨運 Goods In Transit	58.0	60.3	45.0	49.4	54.5	45.9	44.5	44.7	39.3	55.9
財產損壞 Property Damage	1,035.3	879.9	956.0	789.9	890.8	630.2	562.4	619.9	578.6	681.0
一般法律責任 General Liability	500.5	434.7	384.9	345.8	392.4	463.4	398.0	354.4	326.8	382.0
金錢損失 Pecuniary Loss	44.9	38.1	61.1	65.9	146.7	28.1	25.5	43.6	60.8	145.7
非比例協約 Non-Proportional Treaty	159.2	178.5	162.9	148.3	161.5	146.0	167.0	152.3	138.4	147.2
比例協約 Proportional Treaty	312.0	286.8	306.5	254.8	394.2	284.0	248.7	266.3	207.3	327.2
總額 Total	2,641.8	2,425.9	2,708.5	2,371.7	2,789.3	2,055.4	1,915.0	2,100.8	1,918.1	2,332.9

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				
	2013	2014	2015	2016	2017	2013	2014	2015	2016	2017
	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	53.8	49.3	81.0	69.5	88.1	20.4	(7.9)	24.8	47.4	37.6
汽車 Motor Vehicle	29.1	36.9	37.7	40.5	34.8	3.0	0.5	0.7	(0.1)	2.5
飛機 Aircraft	0.0	0.0	0.0	1.5	3.0	0.0	0.0	0.0	0.0	0.0
船舶 Ships	24.3	29.0	45.6	42.2	37.5	6.6	7.0	9.3	11.3	4.5
貨運 Goods In Transit	15.5	17.1	9.4	13.7	14.1	4.1	4.5	(0.4)	2.7	(0.4)
財產損壞 Property Damage	201.9	204.4	226.2	204.3	239.2	77.7	59.7	76.1	43.4	26.4
一般法律責任 General Liability	82.2	88.8	68.8	57.9	76.4	8.7	8.5	6.8	3.8	2.9
金錢損失 Pecuniary Loss	21.5	20.0	21.7	22.0	44.0	9.8	9.3	9.1	3.8	2.5
非比例協約 Non-Proportional Treaty	11.9	12.3	11.8	11.3	12.5	2.1	1.1	0.9	0.7	0.6
比例協約 Proportional Treaty	101.8	100.0	96.7	94.9	147.9	9.2	10.7	10.5	14.4	15.5
總額 Total	542.0	557.8	598.9	557.8	697.5	141.6	93.4	137.8	127.4	92.1

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				
	2013	2014	2015	2016	2017	2013	2014	2015	2016	2017
	%	%	%	%	%	%	%	%	%	%
意外及健康 Accident & Health	20.1	22.8	23.2	19.4	20.3	50.9	-	21.2	40.3	27.9
汽車 Motor Vehicle	20.0	19.4	18.2	26.4	18.0	54.5	10.9	17.9	-	192.3
飛機 Aircraft	-	-	-	30.6	10.1	-	-	-	-	-
船舶 Ships	20.4	20.5	19.3	20.9	40.7	23.2	21.1	18.0	34.1	23.6
貨運 Goods In Transit	26.7	28.4	20.9	27.7	25.9	33.9	28.5	-	26.7	-
財產損壞 Property Damage	19.5	23.2	23.7	25.9	26.9	19.2	18.8	22.6	20.5	12.6
一般法律責任 General Liability	16.4	20.4	17.9	16.7	19.5	23.5	23.2	22.3	20.0	27.9
金錢損失 Pecuniary Loss	47.9	52.5	35.5	33.4	30.0	58.3	73.8	52.0	74.5	250.0
非比例協約 Non-Proportional Treaty	7.5	6.9	7.2	7.6	7.7	15.9	9.6	8.5	7.1	4.2
比例協約 Proportional Treaty	32.6	34.9	31.5	37.2	37.5	32.9	28.1	26.1	30.3	23.1
整體 Overall	20.5	23.0	22.1	23.5	25.0	24.1	18.3	22.7	28.1	20.2

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 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				
	2013 百萬元 \$m	2014 百萬元 \$m	2015 百萬元 \$m	2016 百萬元 \$m	2017 百萬元 \$m	2013 百萬元 \$m	2014 百萬元 \$m	2015 百萬元 \$m	2016 百萬元 \$m	2017 百萬元 \$m
意外及健康 Accident & Health	183.2	162.0	192.7	235.9	264.9	166.6	138.8	131.7	163.0	177.1
汽車 Motor Vehicle	64.2	68.6	49.0	89.5	109.6	60.5	60.4	46.6	84.8	106.4
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	28.7	74.9	100.8	94.3	99.8	24.2	59.3	81.5	78.3	81.8
貨運 Goods In Transit	14.1	17.6	14.4	10.6	18.1	12.8	14.3	11.8	9.4	17.0
財產損壞 Property Damage	265.2	242.5	411.5	305.5	269.6	200.3	191.1	310.2	231.7	179.0
一般法律責任 General Liability	101.1	268.8	122.0	114.9	130.8	89.0	231.8	109.9	103.6	117.4
金錢損失 Pecuniary Loss	5.2	13.5	4.7	8.8	55.9	3.3	9.5	2.4	5.0	54.5
非比例協約 Non-Proportional Treaty	41.5	39.6	56.1	44.4	62.7	34.9	37.1	42.9	42.4	60.7
比例協約 Proportional Treaty	163.8	134.8	162.4	107.8	132.7	146.9	129.2	141.0	96.5	120.3
總額 Total	867.0	1,022.3	1,113.6	1,011.7	1,144.1	738.5	871.5	878.0	814.7	914.2

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				
	2013 %	2014 %	2015 %	2016 %	2017 %
意外及健康 Accident & Health	65.9	89.9	60.6	78.4	61.2
汽車 Motor Vehicle	26.1	52.5	79.9	51.6	45.2
飛機 Aircraft	-	-	-	38.5	72.1
船舶 Ships	58.8	62.7	84.1	83.1	46.0
貨運 Goods In Transit	23.8	49.2	18.1	49.1	45.1
財產損壞 Property Damage	53.5	29.3	67.8	43.9	118.3
一般法律責任 General Liability	29.2	39.5	41.6	53.1	50.6
金錢損失 Pecuniary Loss	18.5	-	35.1	117.1	24.8
非比例協約 Non-Proportional Treaty	67.1	54.5	55.0	22.1	48.7
比例協約 Proportional Treaty	66.4	52.8	52.6	37.2	59.5
整體 Overall	50.0	45.7	59.8	53.1	72.2

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				
	2013 百萬元 \$m	2014 百萬元 \$m	2015 百萬元 \$m	2016 百萬元 \$m	2017 百萬元 \$m
意外及健康 Accident & Health	18.4	21.5	37.5	48.9	76.3
汽車 Motor Vehicle	40.9	48.5	55.6	40.4	53.0
飛機 Aircraft	0.0	0.0	0.0	3.6	14.2
船舶 Ships	47.6	56.7	108.2	99.7	59.1
貨運 Goods In Transit	24.1	24.1	21.9	22.0	28.2
財產損壞 Property Damage	773.3	743.9	745.8	651.1	635.5
一般法律責任 General Liability	293.6	245.5	217.9	189.3	179.8
金錢損失 Pecuniary Loss	17.2	17.0	23.6	28.6	75.5
非比例協約 Non-Proportional Treaty	6.5	5.3	5.9	10.1	11.3
比例協約 Proportional Treaty	151.2	134.3	140.0	112.7	165.8
總額 Total	1,372.8	1,296.8	1,356.4	1,206.4	1,298.7

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				
	2013 百萬元 \$m	2014 百萬元 \$m	2015 百萬元 \$m	2016 百萬元 \$m	2017 百萬元 \$m
意外及健康 Accident & Health	4.5	5.1	1.7	1.8	2.4
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	0.1	0.1	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	2.7	0.2	0.4	0.0	0.1
一般法律責任 General Liability	0.0	0.0	0.5	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	0.2	0.1	0.1
比例協約 Proportional Treaty	0.0	0.0	13.4	8.1	9.7
總類 Total	7.2	5.4	16.3	10.0	12.3

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				
	2013 百萬元 \$m	2014 百萬元 \$m	2015 百萬元 \$m	2016 百萬元 \$m	2017 百萬元 \$m
意外及健康 Accident & Health	178.2	193.8	193.5	208.1	197.7
汽車 Motor Vehicle	254.9	288.1	397.9	397.4	371.9
飛機 Aircraft	0.0	0.0	0.0	0.5	14.2
船舶 Ships	126.7	129.5	159.5	215.2	185.7
貨運 Goods In Transit	32.3	39.9	36.6	45.7	51.1
財產損壞 Property Damage	741.9	724.2	833.3	833.8	1,478.9
一般法律責任 General Liability	974.2	918.6	967.7	982.8	1,063.5
金錢損失 Pecuniary Loss	33.1	19.3	26.9	84.2	54.2
非比例協約 Non-Proportional Treaty	370.7	425.2	465.8	453.1	463.5
比例協約 Proportional Treaty	263.0	273.9	270.1	260.8	303.5
總類 Total	2,975.0	3,012.5	3,351.3	3,481.6	4,184.2

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				
	2013 百萬元 \$m	2014 百萬元 \$m	2015 百萬元 \$m	2016 百萬元 \$m	2017 百萬元 \$m
意外及健康 Accident & Health	201.1	220.4	232.7	258.8	276.4
汽車 Motor Vehicle	295.8	336.6	453.5	437.8	424.9
飛機 Aircraft	0.0	0.0	0.0	4.1	28.4
船舶 Ships	174.3	186.3	267.8	314.9	244.8
貨運 Goods In Transit	56.4	64.0	58.5	67.7	79.3
財產損壞 Property Damage	1,517.9	1,468.3	1,579.5	1,484.9	2,114.5
一般法律責任 General Liability	1,267.8	1,164.1	1,186.1	1,172.1	1,243.3
金錢損失 Pecuniary Loss	50.3	36.3	50.5	112.8	129.7
非比例協約 Non-Proportional Treaty	377.2	430.5	471.9	463.3	474.9
比例協約 Proportional Treaty	414.2	408.2	423.5	381.6	479.0
總類 Total	4,355.0	4,314.7	4,724.0	4,698.0	5,495.2

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	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
	2017	272.3	50.5	24.3	0.6	166.7	30.2	11.1
汽車 Motor Vehicle	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
	2017	179.0	32.3	18.0	0.0	80.9	47.8	26.7
飛機 Aircraft	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)
	2017	19.0	3.0	0.7	0.0	13.7	1.6	8.4
船舶 Ships	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)
	2017	113.6	33.0	4.7	0.0	52.3	23.6	20.8
貨運 Goods In Transit	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
	2017	49.7	14.5	1.8	0.0	22.4	11.0	22.1
財產損壞 Property Damage	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
	2017	696.6	212.8	55.2	0.1	824.1	(395.6)	(56.8)
一般法律責任 General Liability	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
	2017	391.5	73.5	30.9	0.0	198.1	89.0	22.7
金錢損失 Pecuniary Loss	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)
	2017	98.8	41.5	5.2	0.0	24.5	27.6	27.9
非比例協約 Non-Proportional Treaty	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
	2017	146.0	11.9	8.0	0.0	71.1	55.0	37.7
比例協約 Proportional Treaty	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
	2017	274.1	132.4	18.4	1.6	163.0	(41.3)	(15.1)
整體 Overall	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
	2017	2,240.6	605.4	167.2	2.3	1,616.8	(151.1)	(6.7)