

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				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
	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	349.5	357.5	434.5	443.1	590.8	232.7	240.0	299.7	294.7	415.4
汽車 Motor Vehicle	206.7	153.7	192.9	189.6	231.6	202.8	153.6	191.6	179.2	228.9
飛機 Aircraft	0.0	4.9	29.7	32.4	40.8	0.0	4.9	29.6	32.1	40.8
船舶 Ships	235.9	201.5	92.1	161.2	147.7	184.1	168.4	73.0	147.0	132.2
貨運 Goods In Transit	45.0	49.4	54.5	47.9	53.0	44.7	39.3	55.9	47.1	51.8
財產損壞 Property Damage	956.0	789.9	890.8	1,014.0	1,249.4	619.9	578.6	681.0	816.6	945.5
一般法律責任 General Liability	384.9	345.8	392.4	2,231.8	524.4	354.4	326.8	382.0	2,224.4	516.7
金錢損失 Pecuniary Loss	61.1	65.9	146.7	226.8	162.0	43.6	60.8	145.7	227.4	161.5
非比例協約 Non-Proportional Treaty	162.9	148.3	161.5	151.1	178.8	152.3	138.4	147.2	137.5	151.8
比例協約 Proportional Treaty	306.5	254.8	394.2	490.1	653.0	266.3	207.3	327.2	419.2	545.0
總額 Total	2,708.5	2,371.7	2,789.3	4,988.0	3,831.5	2,100.8	1,918.1	2,332.9	4,525.2	3,189.6

業務類別 Class of Business	須付的佣金 Commissions Payable					可收取的佣金 Commissions Receivable				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
	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	81.0	69.5	88.1	88.1	126.5	24.8	47.4	37.6	36.3	37.9
汽車 Motor Vehicle	37.7	40.5	34.8	50.7	50.6	0.7	(0.1)	2.5	2.6	0.7
飛機 Aircraft	0.0	1.5	3.0	4.8	7.6	0.0	0.0	0.0	0.1	0.0
船舶 Ships	45.6	42.2	37.5	28.5	45.4	9.3	11.3	4.5	2.9	4.8
貨運 Goods In Transit	9.4	13.7	14.1	13.0	12.7	(0.4)	2.7	(0.4)	0.4	0.1
財產損壞 Property Damage	226.2	204.3	239.2	222.3	232.4	76.1	43.4	26.4	31.1	47.5
一般法律責任 General Liability	68.8	57.9	76.4	69.0	79.7	6.8	3.8	2.9	3.9	2.5
金錢損失 Pecuniary Loss	21.7	22.0	44.0	56.6	43.9	9.1	3.8	2.5	(0.6)	0.0
非比例協約 Non-Proportional Treaty	11.8	11.3	12.5	12.7	14.0	0.9	0.7	0.6	0.6	1.8
比例協約 Proportional Treaty	96.7	94.9	147.9	123.1	168.6	10.5	14.4	15.5	14.8	19.0
總額 Total	598.9	557.8	697.5	668.8	781.4	137.8	127.4	92.1	92.1	114.3

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				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
	%	%	%	%	%	%	%	%	%	%
意外及健康 Accident & Health	23.2	19.4	20.3	19.9	21.4	21.2	40.3	27.9	24.5	21.6
汽車 Motor Vehicle	18.2	26.4	18.0	26.7	21.8	17.9	-	192.3	25.0	25.9
飛機 Aircraft	-	30.6	10.1	14.8	18.6	-	-	0.0	33.3	-
船舶 Ships	19.3	20.9	40.7	17.7	30.7	18.0	34.1	23.6	20.4	31.0
貨運 Goods In Transit	20.9	27.7	25.9	27.1	24.0	-	26.7	-	50.0	8.3
財產損壞 Property Damage	23.7	25.9	26.9	21.9	18.6	22.6	20.5	12.6	15.8	15.6
一般法律責任 General Liability	17.9	16.7	19.5	3.1	15.2	22.3	20.0	27.9	52.7	32.5
金錢損失 Pecuniary Loss	35.5	33.4	30.0	25.0	27.1	52.0	74.5	250.0	-	0.0
非比例協約 Non-Proportional Treaty	7.2	7.6	7.7	8.4	7.8	8.5	7.1	4.2	4.4	6.7
比例協約 Proportional Treaty	31.5	37.2	37.5	25.1	25.8	26.1	30.3	23.1	20.9	17.6
整體 Overall	22.1	23.5	25.0	13.4	20.4	22.7	28.1	20.2	19.9	17.8

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				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
	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	192.7	235.9	264.9	287.8	328.6	131.7	163.0	177.1	198.3	217.2
汽車 Motor Vehicle	49.0	89.5	109.6	106.2	120.0	46.6	84.8	106.4	104.0	115.5
飛機 Aircraft	0.0	0.0	0.0	24.8	13.8	0.0	0.0	0.0	24.8	13.8
船舶 Ships	100.8	94.3	99.8	101.9	130.9	81.5	78.3	81.8	91.4	123.5
貨運 Goods In Transit	14.4	10.6	18.1	31.4	28.3	11.8	9.4	17.0	30.1	25.6
財產損壞 Property Damage	411.5	305.5	269.6	630.9	698.4	310.2	231.7	179.0	471.6	546.3
一般法律責任 General Liability	122.0	114.9	130.8	370.9	889.3	109.9	103.6	117.4	314.3	877.0
金錢損失 Pecuniary Loss	4.7	8.8	55.9	28.1	109.2	2.4	5.0	54.5	27.8	108.9
非比例協約 Non-Proportional Treaty	56.1	44.4	62.7	66.5	116.0	42.9	42.4	60.7	62.8	72.2
比例協約 Proportional Treaty	162.4	107.8	132.7	262.1	409.7	141.0	96.5	120.3	223.2	340.4
總額 Total	1,113.6	1,011.7	1,144.1	1,910.6	2,844.2	878.0	814.7	914.2	1,548.3	2,440.4

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				
	2015	2016	2017	2018	2019
	%	%	%	%	%
意外及健康 Accident & Health	60.6	78.4	61.2	71.4	61.8
汽車 Motor Vehicle	79.9	51.6	45.2	71.9	65.8
飛機 Aircraft	-	38.5	72.1	76.7	106.1
船舶 Ships	84.1	83.1	46.0	104.4	79.4
貨運 Goods In Transit	18.1	49.1	45.1	69.8	86.7
財產損壞 Property Damage	67.8	43.9	118.3	65.5	49.5
一般法律責任 General Liability	41.6	53.1	50.6	87.8	104.4
金錢損失 Pecuniary Loss	35.1	117.1	24.8	83.4	68.0
非比例協約 Non-Proportional Treaty	55.0	22.1	48.7	31.7	91.8
比例協約 Proportional Treaty	52.6	37.2	59.5	109.0	64.6
整體 Overall	59.8	53.1	72.2	81.7	71.7

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				
	2015	2016	2017	2018	2019
	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	37.5	48.9	76.3	68.7	90.0
汽車 Motor Vehicle	55.6	40.4	53.0	39.7	62.6
飛機 Aircraft	0.0	3.6	14.2	16.2	21.0
船舶 Ships	108.2	99.7	59.1	68.3	57.6
貨運 Goods In Transit	21.9	22.0	28.2	21.0	22.5
財產損壞 Property Damage	745.8	651.1	635.5	623.3	662.8
一般法律責任 General Liability	217.9	189.3	179.8	507.6	307.5
金錢損失 Pecuniary Loss	23.6	28.6	75.5	112.1	90.2
非比例協約 Non-Proportional Treaty	5.9	10.1	11.3	11.6	10.9
比例協約 Proportional Treaty	140.0	112.7	165.8	183.9	234.9
總額 Total	1,356.4	1,206.4	1,298.7	1,652.4	1,560.0

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				
	2015 百萬元 \$m	2016 百萬元 \$m	2017 百萬元 \$m	2018 百萬元 \$m	2019 百萬元 \$m
意外及健康 Accident & Health	1.7	1.8	2.4	2.5	2.2
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	0.1	0.0	0.0	0.0	0.0
貨運 Goods In Transit	0.0	0.0	0.0	0.0	0.1
財產損壞 Property Damage	0.4	0.0	0.1	0.2	4.4
一般法律責任 General Liability	0.5	0.0	0.0	0.1	1.7
金錢損失 Pecuniary Loss	0.0	0.0	0.0	0.0	0.0
非比例協約 Non-Proportional Treaty	0.2	0.1	0.1	1.5	1.9
比例協約 Proportional Treaty	13.4	8.1	9.7	13.6	24.6
總額 Total	16.3	10.0	12.3	17.9	34.9

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				
	2015 百萬元 \$m	2016 百萬元 \$m	2017 百萬元 \$m	2018 百萬元 \$m	2019 百萬元 \$m
意外及健康 Accident & Health	193.5	208.1	197.7	215.1	209.7
汽車 Motor Vehicle	397.9	397.4	371.9	406.4	426.5
飛機 Aircraft	0.0	0.5	14.2	12.5	36.9
船舶 Ships	159.5	215.2	185.7	238.2	227.8
貨運 Goods In Transit	36.6	45.7	51.1	58.9	76.1
財產損壞 Property Damage	833.3	833.8	1,478.9	1,550.3	1,455.1
一般法律責任 General Liability	967.7	982.8	1,063.5	2,413.7	2,284.3
金錢損失 Pecuniary Loss	26.9	84.2	54.2	185.5	201.4
非比例協約 Non-Proportional Treaty	465.8	453.1	463.5	444.2	512.0
比例協約 Proportional Treaty	270.1	260.8	303.5	517.3	495.9
總額 Total	3,351.3	3,481.6	4,184.2	6,042.1	5,925.7

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				
	2015 百萬元 \$m	2016 百萬元 \$m	2017 百萬元 \$m	2018 百萬元 \$m	2019 百萬元 \$m
意外及健康 Accident & Health	232.7	258.8	276.4	286.3	301.9
汽車 Motor Vehicle	453.5	437.8	424.9	446.1	489.1
飛機 Aircraft	0.0	4.1	28.4	28.7	57.9
船舶 Ships	267.8	314.9	244.8	306.5	285.4
貨運 Goods In Transit	58.5	67.7	79.3	79.9	98.7
財產損壞 Property Damage	1,579.5	1,484.9	2,114.5	2,173.8	2,122.3
一般法律責任 General Liability	1,186.1	1,172.1	1,243.3	2,921.4	2,593.5
金錢損失 Pecuniary Loss	50.5	112.8	129.7	297.6	291.6
非比例協約 Non-Proportional Treaty	471.9	463.3	474.9	457.3	524.8
比例協約 Proportional Treaty	423.5	381.6	479.0	714.8	755.4
總額 Total	4,724.0	4,698.0	5,495.2	7,712.4	7,520.6

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		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)	
Class of Business		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	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
	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
汽車 Motor Vehicle	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
	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
飛機 Aircraft	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
	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)
船舶 Ships	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
	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)
貨運 Goods In Transit	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
	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)
財產損壞 Property Damage	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)
	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
一般法律責任 General Liability	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
	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)
金錢損失 Pecuniary Loss	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
	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
非比例協約 Non-Proportional Treaty	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
	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)
比例協約 Proportional Treaty	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)
	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)
整體 Overall	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)
	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