

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				
	2016	2017	2018	2019	2020	2016	2017	2018	2019	2020
	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	357.5	434.5	443.1	590.8	808.5	240.0	299.7	294.7	415.4	603.2
汽車 Motor Vehicle	153.7	192.9	189.6	231.6	256.6	153.6	191.6	179.2	228.9	237.9
飛機 Aircraft	4.9	29.7	32.4	40.8	3.7	4.9	29.6	32.1	40.8	3.6
船舶 Ships	201.5	92.1	161.2	147.7	267.5	168.4	73.0	147.0	132.2	193.1
貨運 Goods In Transit	49.4	54.5	47.9	53.0	99.2	39.3	55.9	47.1	51.8	85.6
財產損壞 Property Damage	789.9	890.8	1,014.0	1,249.4	1,869.0	578.6	681.0	816.6	945.5	1,506.2
一般法律責任 General Liability	345.8	392.4	2,231.8	524.4	772.2	326.8	382.0	2,224.4	516.7	667.4
金錢損失 Pecuniary Loss	65.9	146.7	226.8	162.0	147.6	60.8	145.7	227.4	161.5	135.8
非比例協約 Non-Proportional Treaty	148.3	161.5	151.1	178.8	187.6	138.4	147.2	137.5	151.8	159.6
比例協約 Proportional Treaty	254.8	394.2	490.1	653.0	628.1	207.3	327.2	419.2	545.0	516.3
總額 Total	2,371.7	2,789.3	4,988.0	3,831.5	5,040.0	1,918.1	2,332.9	4,525.2	3,189.6	4,108.7

業務類別 Class of Business	須付的佣金 Commissions Payable					可收取的佣金 Commissions Receivable				
	2016	2017	2018	2019	2020	2016	2017	2018	2019	2020
	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	69.5	88.1	88.1	126.5	159.0	47.4	37.6	36.3	37.9	57.4
汽車 Motor Vehicle	40.5	34.8	50.7	50.6	52.9	(0.1)	2.5	2.6	0.7	4.4
飛機 Aircraft	1.5	3.0	4.8	7.6	2.6	0.0	0.0	0.1	0.0	0.0
船舶 Ships	42.2	37.5	28.5	45.4	42.7	11.3	4.5	2.9	4.8	7.1
貨運 Goods In Transit	13.7	14.1	13.0	12.7	21.1	2.7	(0.4)	0.4	0.1	2.5
財產損壞 Property Damage	204.3	239.2	222.3	232.4	335.2	43.4	26.4	31.1	47.5	75.3
一般法律責任 General Liability	57.9	76.4	69.0	79.7	108.6	3.8	2.9	3.9	2.5	15.7
金錢損失 Pecuniary Loss	22.0	44.0	56.6	43.9	36.3	3.8	2.5	(0.6)	0.0	0.1
非比例協約 Non-Proportional Treaty	11.3	12.5	12.7	14.0	15.2	0.7	0.6	0.6	1.8	2.2
比例協約 Proportional Treaty	94.9	147.9	123.1	168.6	138.1	14.4	15.5	14.8	19.0	17.5
總額 Total	557.8	697.5	668.8	781.4	911.7	127.4	92.1	92.1	114.3	182.2

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				
	2016	2017	2018	2019	2020	2016	2017	2018	2019	2020
	%	%	%	%	%	%	%	%	%	%
意外及健康 Accident & Health	19.4	20.3	19.9	21.4	19.7	40.3	27.9	24.5	21.6	28.0
汽車 Motor Vehicle	26.4	18.0	26.7	21.8	20.6	-	192.3	25.0	25.9	23.5
飛機 Aircraft	30.6	10.1	14.8	18.6	70.3	-	0.0	33.3	-	0.0
船舶 Ships	20.9	40.7	17.7	30.7	16.0	34.1	23.6	20.4	31.0	9.5
貨運 Goods In Transit	27.7	25.9	27.1	24.0	21.3	26.7	-	50.0	8.3	18.4
財產損壞 Property Damage	25.9	26.9	21.9	18.6	17.9	20.5	12.6	15.8	15.6	20.8
一般法律責任 General Liability	16.7	19.5	3.1	15.2	14.1	20.0	27.9	52.7	32.5	15.0
金錢損失 Pecuniary Loss	33.4	30.0	25.0	27.1	24.6	74.5	250.0	-	0.0	0.8
非比例協約 Non-Proportional Treaty	7.6	7.7	8.4	7.8	8.1	7.1	4.2	4.4	6.7	7.9
比例協約 Proportional Treaty	37.2	37.5	25.1	25.8	22.0	30.3	23.1	20.9	17.6	15.7
整體 Overall	23.5	25.0	13.4	20.4	18.1	28.1	20.2	19.9	17.8	19.6

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				
	2016	2017	2018	2019	2020	2016	2017	2018	2019	2020
	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	235.9	264.9	287.8	328.6	346.8	163.0	177.1	198.3	217.2	231.1
汽車 Motor Vehicle	89.5	109.6	106.2	120.0	38.7	84.8	106.4	104.0	115.5	29.3
飛機 Aircraft	0.0	0.0	24.8	13.8	19.4	0.0	0.0	24.8	13.8	19.4
船舶 Ships	94.3	99.8	101.9	130.9	99.7	78.3	81.8	91.4	123.5	88.1
貨運 Goods In Transit	10.6	18.1	31.4	28.3	35.7	9.4	17.0	30.1	25.6	34.2
財產損壞 Property Damage	305.5	269.6	630.9	698.4	676.6	231.7	179.0	471.6	546.3	506.7
一般法律責任 General Liability	114.9	130.8	370.9	889.3	676.7	103.6	117.4	314.3	877.0	655.4
金錢損失 Pecuniary Loss	8.8	55.9	28.1	109.2	127.2	5.0	54.5	27.8	108.9	68.6
非比例協約 Non-Proportional Treaty	44.4	62.7	66.5	116.0	88.7	42.4	60.7	62.8	72.2	64.0
比例協約 Proportional Treaty	107.8	132.7	262.1	409.7	434.0	96.5	120.3	223.2	340.4	356.3
總額 Total	1,011.7	1,144.1	1,910.6	2,844.2	2,543.5	814.7	914.2	1,548.3	2,440.4	2,053.1

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				
	2016	2017	2018	2019	2020
	%	%	%	%	%
意外及健康 Accident & Health	78.4	61.2	71.4	61.8	69.1
汽車 Motor Vehicle	51.6	45.2	71.9	65.8	57.9
飛機 Aircraft	38.5	72.1	76.7	106.1	220.2
船舶 Ships	83.1	46.0	104.4	79.4	70.1
貨運 Goods In Transit	49.1	45.1	69.8	86.7	92.4
財產損壞 Property Damage	43.9	118.3	65.5	49.5	82.6
一般法律責任 General Liability	53.1	50.6	87.8	104.4	64.8
金錢損失 Pecuniary Loss	117.1	24.8	83.4	68.0	93.3
非比例協約 Non-Proportional Treaty	22.1	48.7	31.7	91.8	64.6
比例協約 Proportional Treaty	37.2	59.5	109.0	64.6	81.6
整體 Overall	53.1	72.2	81.7	71.7	75.5

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				
	2016	2017	2018	2019	2020
	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	48.9	76.3	68.7	90.0	91.2
汽車 Motor Vehicle	40.4	53.0	39.7	62.6	63.8
飛機 Aircraft	3.6	14.2	16.2	21.0	12.7
船舶 Ships	99.7	59.1	68.3	57.6	84.2
貨運 Goods In Transit	22.0	28.2	21.0	22.5	22.1
財產損壞 Property Damage	651.1	635.5	623.3	662.8	889.9
一般法律責任 General Liability	189.3	179.8	507.6	307.5	262.5
金錢損失 Pecuniary Loss	28.6	75.5	112.1	90.2	55.1
非比例協約 Non-Proportional Treaty	10.1	11.3	11.6	10.9	12.9
比例協約 Proportional Treaty	112.7	165.8	183.9	234.9	250.6
總額 Total	1,206.4	1,298.7	1,652.4	1,560.0	1,745.0

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				
	2016 百萬元 \$m	2017 百萬元 \$m	2018 百萬元 \$m	2019 百萬元 \$m	2020 百萬元 \$m
意外及健康 Accident & Health	1.8	2.4	2.5	2.2	3.4
汽車 Motor Vehicle	0.0	0.0	0.0	0.0	1.1
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	0.1	0.0
財產損壞 Property Damage	0.0	0.1	0.2	4.4	15.1
一般法律責任 General Liability	0.0	0.0	0.1	1.7	2.6
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	0.1	1.5	1.9	0.0
比例協約 Proportional Treaty	8.1	9.7	13.6	24.6	19.7
總額 Total	10.0	12.3	17.9	34.9	41.9

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				
	2016 百萬元 \$m	2017 百萬元 \$m	2018 百萬元 \$m	2019 百萬元 \$m	2020 百萬元 \$m
意外及健康 Accident & Health	208.1	197.7	215.1	209.7	395.3
汽車 Motor Vehicle	397.4	371.9	406.4	426.5	540.0
飛機 Aircraft	0.5	14.2	12.5	36.9	43.7
船舶 Ships	215.2	185.7	238.2	227.8	256.7
貨運 Goods In Transit	45.7	51.1	58.9	76.1	121.4
財產損壞 Property Damage	833.8	1,478.9	1,550.3	1,455.1	2,016.2
一般法律責任 General Liability	982.8	1,063.5	2,413.7	2,284.3	2,128.1
金錢損失 Pecuniary Loss	84.2	54.2	185.5	201.4	292.3
非比例協約 Non-Proportional Treaty	453.1	463.5	444.2	512.0	549.8
比例協約 Proportional Treaty	260.8	303.5	517.3	495.9	548.3
總額 Total	3,481.6	4,184.2	6,042.1	5,925.7	6,891.8

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				
	2016 百萬元 \$m	2017 百萬元 \$m	2018 百萬元 \$m	2019 百萬元 \$m	2020 百萬元 \$m
意外及健康 Accident & Health	258.8	276.4	286.3	301.9	489.9
汽車 Motor Vehicle	437.8	424.9	446.1	489.1	604.9
飛機 Aircraft	4.1	28.4	28.7	57.9	56.4
船舶 Ships	314.9	244.8	306.5	285.4	340.9
貨運 Goods In Transit	67.7	79.3	79.9	98.7	143.5
財產損壞 Property Damage	1,484.9	2,114.5	2,173.8	2,122.3	2,921.2
一般法律責任 General Liability	1,172.1	1,243.3	2,921.4	2,593.5	2,393.2
金錢損失 Pecuniary Loss	112.8	129.7	297.6	291.6	347.4
非比例協約 Non-Proportional Treaty	463.3	474.9	457.3	524.8	562.7
比例協約 Proportional Treaty	381.6	479.0	714.8	755.4	818.6
總額 Total	4,698.0	5,495.2	7,712.4	7,520.6	8,678.7

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

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) 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	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
	2020	602.0	101.6	31.1	(2.4)	416.2	55.5	9.2
汽車 Motor Vehicle	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
	2020	236.7	48.5	7.5	(0.3)	137.1	43.9	18.5
飛機 Aircraft	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)
	2020	11.9	2.6	0.5	0.0	26.2	(17.4)	(146.2)
船舶 Ships	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)
	2020	166.5	35.6	11.4	0.0	116.7	2.8	1.7
貨運 Goods In Transit	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)
	2020	86.0	18.6	3.3	(0.6)	79.5	(14.8)	(17.2)
財產損壞 Property Damage	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
	2020	1,279.1	259.9	83.2	10.7	1,056.4	(131.1)	(10.2)
一般法律責任 General Liability	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)
	2020	712.4	92.9	14.2	0.9	461.6	142.8	20.0
金錢損失 Pecuniary Loss	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
	2020	170.9	36.2	4.3	0.0	159.5	(29.1)	(17.0)
非比例協約 Non-Proportional Treaty	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)
	2020	157.6	13.0	8.3	(1.9)	101.8	36.4	23.1
比例協約 Proportional Treaty	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)
	2020	500.6	120.6	27.7	(4.9)	408.7	(51.5)	(10.3)
整體 Overall	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
	2020	3,923.7	729.5	191.5	1.5	2,963.7	37.5	1.0