

表 G4 2018年專業再保險公司承保業績

Table G4 Underwriting Results of Pure Reinsurers' Business for 2018

| 業務類別 CLASS OF BUSINESS | 意外及健康 Accident & Health | 汽車 Motor Vehicle | 飛機 Aircraft | 船舶 Ships | 貨運 Goods In Transit | 財產損壞 Property Damage | 一般法律責任 General Liability | 金錢損失 Pecuniary Loss | 非比例協約 Non-Proportional Treaty | 比例協約 Proportional Treaty | 總額 Total |
|---|----------------------------|---------------------|----------------|-------------|------------------------|-------------------------|-----------------------------|------------------------|----------------------------------|-----------------------------|-------------|
| | 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 | 百萬元 \$ m |
| 毛保費 Gross Premiums | 443.1 | 189.6 | 32.4 | 161.2 | 47.9 | 1,014.0 | 2,231.8 | 226.8 | 151.1 | 490.1 | 4,988.0 |
| 分出再保險保費 Reinsurance Outward Premiums | 148.4 | 10.4 | 0.3 | 14.2 | 0.8 | 197.4 | 7.4 | (0.6) | 13.6 | 70.9 | 462.8 |
| 淨保費 Net Premiums | 294.7 | 179.2 | 32.1 | 147.0 | 47.1 | 816.6 | 2,224.4 | 227.4 | 137.5 | 419.2 | 4,525.2 |
| 未滿期保費調整 Unearned Premiums Adjustment | (7.6) | (13.3) | 2.0 | 9.2 | (7.2) | (12.2) | 327.8 | 36.6 | 0.3 | 18.1 | 353.7 |
| 滿期保費 Earned Premiums | 302.3 | 192.5 | 30.1 | 137.8 | 54.3 | 828.8 | 1,896.6 | 190.8 | 137.2 | 401.1 | 4,171.5 |
| 須付的佣金 Commissions Payable | 88.1 | 50.7 | 4.8 | 28.5 | 13.0 | 222.3 | 69.0 | 56.6 | 12.7 | 123.1 | 668.8 |
| 管理開支 Management Expenses | 20.2 | 19.3 | 0.7 | 6.6 | 2.0 | 70.9 | 53.7 | 6.2 | 10.0 | 25.9 | 215.5 |
| 未過期風險調整 Unexpired Risks Adjustment | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.1 | 0.0 | 1.4 | 3.9 | 5.6 |
| 可收取的佣金 Commissions Receivable | 36.3 | 2.6 | 0.1 | 2.9 | 0.4 | 31.1 | 3.9 | (0.6) | 0.6 | 14.8 | 92.1 |
| 已償付申索毛額 Gross Claims Paid | 287.8 | 106.2 | 24.8 | 101.9 | 31.4 | 630.9 | 370.9 | 28.1 | 66.5 | 262.1 | 1,910.6 |
| 可追討的申索 Claims Recoverable | 89.5 | 2.2 | 0.0 | 10.5 | 1.3 | 159.3 | 56.6 | 0.3 | 3.7 | 38.9 | 362.3 |
| 已償付申索淨額 Net Claims Paid | 198.3 | 104.0 | 24.8 | 91.4 | 30.1 | 471.6 | 314.3 | 27.8 | 62.8 | 223.2 | 1,548.3 |
| 未決申索準備金調整 Outstanding Claims Provision Adjustment | 17.4 | 34.5 | (1.7) | 52.5 | 7.8 | 71.4 | 1,350.2 | 131.3 | (19.3) | 213.8 | 1,857.9 |
| 已承付申索淨額 Net Claims Incurred | 215.7 | 138.5 | 23.1 | 143.9 | 37.9 | 543.0 | 1,664.5 | 159.1 | 43.5 | 437.0 | 3,406.2 |
| 承保利潤/(虧損) Underwriting Profit/(Loss) | 14.5 | (13.4) | 1.6 | (38.3) | 1.8 | 23.6 | 113.2 | (31.7) | 70.2 | (174.0) | (32.5) |
| 未滿期保費 UNEARNED PREMIUMS | | | | | | | | | | | |
| 截至2018年底的未滿期保費 Unearned Premiums at the end of 2018 | 68.7 | 39.7 | 16.2 | 68.3 | 21.0 | 623.3 | 507.6 | 112.1 | 11.6 | 183.9 | 1,652.4 |
| 截至2017年底的未滿期保費 Unearned Premiums at the end of 2017 | 76.3 | 53.0 | 14.2 | 59.1 | 28.2 | 635.5 | 179.8 | 75.5 | 11.3 | 165.8 | 1,298.7 |
| 增加/(減少) Increase/(Decrease) | (7.6) | (13.3) | 2.0 | 9.2 | (7.2) | (12.2) | 327.8 | 36.6 | 0.3 | 18.1 | 353.7 |
| 未過期風險 UNEXPIRED RISKS | | | | | | | | | | | |
| 截至2018年底的未過期風險 Unexpired Risks at the end of 2018 | 2.5 | 0.0 | 0.0 | 0.0 | 0.0 | 0.2 | 0.1 | 0.0 | 1.5 | 13.6 | 17.9 |
| 截至2017年底的未過期風險 Unexpired Risks at the end of 2017 | 2.4 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 | 0.1 | 9.7 | 12.3 |
| 增加/(減少) Increase/(Decrease) | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.1 | 0.0 | 1.4 | 3.9 | 5.6 |
| 未決申索準備金 OUTSTANDING CLAIMS PROVISION | | | | | | | | | | | |
| 未決申索準備金毛額 Gross Outstanding Claims Provision | 26.6 | 200.2 | 2.3 | 171.5 | 23.8 | 1,455.6 | 1,603.4 | 39.9 | 316.7 | 456.0 | 4,296.0 |
| 可追討的申索 Claims Recoverable | 3.3 | 8.9 | 0.0 | 26.5 | 0.8 | 379.7 | 40.5 | 1.6 | 70.8 | 154.9 | 687.0 |
| 未決申索準備金淨額 Net Outstanding Claims Provision | 23.3 | 191.3 | 2.3 | 145.0 | 23.0 | 1,075.9 | 1,562.9 | 38.3 | 245.9 | 301.1 | 3,609.0 |
| 已招致但未報賠的申索準備金 Provision for IBNR | 191.8 | 215.1 | 10.2 | 93.2 | 35.9 | 474.4 | 850.8 | 147.2 | 198.3 | 216.2 | 2,433.1 |
| 截至2018年底的未決申索準備金 (包括已招致但未報賠的申索) Outstanding Claims Provision (including IBNR) at the end of 2018 | 215.1 | 406.4 | 12.5 | 238.2 | 58.9 | 1,550.3 | 2,413.7 | 185.5 | 444.2 | 517.3 | 6,042.1 |
| 截至2017年底的未決申索準備金 (包括已招致但未報賠的申索) Outstanding Claims Provision (including IBNR) at the end of 2017 | 197.7 | 371.9 | 14.2 | 185.7 | 51.1 | 1,478.9 | 1,063.5 | 54.2 | 463.5 | 303.5 | 4,184.2 |
| 增加/(減少) Increase/(Decrease) | 17.4 | 34.5 | (1.7) | 52.5 | 7.8 | 71.4 | 1,350.2 | 131.3 | (19.3) | 213.8 | 1,857.9 |