

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				
	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023
	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	590.8	808.5	614.6	553.5	316.2	415.4	603.2	504.6	441.5	267.3
汽車 Motor Vehicle	231.6	256.6	257.7	258.2	288.6	228.9	237.9	255.7	250.9	258.7
飛機 Aircraft	40.8	3.7	18.6	10.7	3.9	40.8	3.6	18.6	9.3	3.9
船舶 Ships	147.7	267.5	261.8	263.5	160.4	132.2	193.1	239.9	193.3	131.8
貨運 Goods in Transit	53.0	99.2	120.1	128.1	75.9	51.8	85.6	112.4	112.0	73.2
財產損壞 Property Damage	1,249.4	1,869.0	1,790.7	1,559.3	1,765.8	945.5	1,506.2	1,424.3	1,239.9	1,170.8
一般法律責任 General Liability	524.4	772.2	657.0	539.1	435.5	516.7	667.4	572.5	447.6	379.9
金錢損失 Pecuniary Loss	162.0	147.6	70.2	121.9	46.4	161.5	135.8	47.6	110.5	39.8
非比例協約 Non-Proportional Treaty	178.8	187.6	184.6	180.9	202.2	151.8	159.6	170.4	170.4	192.2
比例協約 Proportional Treaty	653.0	628.1	591.4	598.1	590.4	545.0	516.3	484.1	498.6	480.7
總額 Total	3,831.5	5,040.0	4,566.7	4,213.3	3,885.3	3,189.6	4,108.7	3,830.1	3,474.0	2,998.3

業務類別 Class of Business	須付的佣金 Commissions Payable					可收取的佣金 Commissions Receivable				
	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023
	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	126.5	159.0	43.3	62.7	48.6	37.9	57.4	1.0	17.9	10.1
汽車 Motor Vehicle	50.6	52.9	47.0	53.5	64.1	0.7	4.4	2.0	1.2	4.5
飛機 Aircraft	7.6	2.6	3.7	3.3	2.2	0.0	0.0	0.0	(0.5)	0.0
船舶 Ships	45.4	42.7	59.6	50.0	48.8	4.8	7.1	4.6	14.3	7.8
貨運 Goods in Transit	12.7	21.1	26.0	26.9	22.7	0.1	2.5	1.5	9.3	0.6
財產損壞 Property Damage	232.4	335.2	351.4	290.2	324.5	47.5	75.3	66.5	51.7	94.2
一般法律責任 General Liability	79.7	108.6	96.5	91.0	76.9	2.5	15.7	12.8	19.3	11.6
金錢損失 Pecuniary Loss	43.9	36.3	30.3	30.0	22.5	0.0	0.1	0.1	5.1	0.2
非比例協約 Non-Proportional Treaty	14.0	15.2	14.2	14.3	14.1	1.8	2.2	1.7	1.0	1.0
比例協約 Proportional Treaty	168.6	138.1	169.8	168.8	157.9	19.0	17.5	18.9	19.8	26.6
總額 Total	781.4	911.7	841.8	790.7	782.3	114.3	182.2	109.1	139.1	156.6

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				
	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023
	%	%	%	%	%	%	%	%	%	%
意外及健康 Accident & Health	21.4	19.7	7.0	11.3	15.4	21.6	28.0	0.9	16.0	20.7
汽車 Motor Vehicle	21.8	20.6	18.2	20.7	22.2	25.9	23.5	100.0	16.4	15.1
飛機 Aircraft	18.6	70.3	19.9	30.8	56.4	0.0	0.0	0.0	(35.7)	-
船舶 Ships	30.7	16.0	22.8	19.0	30.4	31.0	9.5	21.0	20.4	27.3
貨運 Goods in Transit	24.0	21.3	21.6	21.0	29.9	8.3	18.4	19.5	57.8	22.2
財產損壞 Property Damage	18.6	17.9	19.6	18.6	18.4	15.6	20.8	18.1	16.2	15.8
一般法律責任 General Liability	15.2	14.1	14.7	16.9	17.7	32.5	15.0	15.1	21.1	20.9
金錢損失 Pecuniary Loss	27.1	24.6	43.2	24.6	48.5	0.0	0.8	0.4	44.7	3.0
非比例協約 Non-Proportional Treaty	7.8	8.1	7.7	7.9	7.0	6.7	7.9	12.0	9.5	10.0
比例協約 Proportional Treaty	25.8	22.0	28.7	28.2	26.7	17.6	15.7	17.6	19.9	24.2
整體 Overall	20.4	18.1	18.4	18.8	20.1	17.8	19.6	14.8	18.8	17.7

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 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				
	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023
	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	328.6	346.8	382.5	463.6	288.9	217.2	231.1	305.7	336.7	243.6
汽車 Motor Vehicle	120.0	38.7	142.1	131.9	105.8	115.5	29.3	135.0	124.9	103.1
飛機 Aircraft	13.8	19.4	20.2	6.9	5.5	13.8	19.4	20.2	6.1	5.5
船舶 Ships	130.9	99.7	76.6	164.4	100.1	123.5	88.1	73.3	145.2	94.5
貨運 Goods In Transit	28.3	35.7	45.4	70.6	78.7	25.6	34.2	41.6	66.7	78.4
財產損壞 Property Damage	698.4	676.6	726.6	501.8	549.6	546.3	506.7	627.1	392.6	443.1
一般法律責任 General Liability	889.3	676.7	463.3	377.7	251.1	877.0	655.4	452.8	353.7	242.5
金錢損失 Pecuniary Loss	109.2	127.2	95.7	28.0	32.1	108.9	68.6	70.5	17.8	32.1
非比例協約 Non-Proportional Treaty	116.0	88.7	77.7	46.7	47.0	72.2	64.0	58.8	40.4	41.5
比例協約 Proportional Treaty	409.7	434.0	316.3	242.4	263.6	340.4	356.3	219.6	203.5	213.8
總額 Total	2,844.2	2,543.5	2,346.4	2,034.0	1,722.4	2,440.4	2,053.1	2,004.6	1,687.6	1,498.1

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				
	2019	2020	2021	2022	2023
	%	%	%	%	%
意外及健康 Accident & Health	61.8	69.1	73.5	77.3	83.6
汽車 Motor Vehicle	65.8	57.9	62.9	69.2	80.6
飛機 Aircraft	106.1	220.2	82.5	73.2	77.4
船舶 Ships	79.4	70.1	65.2	74.1	87.0
貨運 Goods In Transit	86.7	92.4	105.3	53.2	81.7
財產損壞 Property Damage	49.5	82.6	78.9	32.5	60.2
一般法律責任 General Liability	104.4	64.8	35.1	33.8	34.8
金錢損失 Pecuniary Loss	68.0	93.3	79.6	(92.7)	76.1
非比例協約 Non-Proportional Treaty	91.8	64.6	62.3	52.6	76.4
比例協約 Proportional Treaty	64.6	81.6	60.0	51.4	61.5
整體 Overall	71.7	75.5	67.1	45.5	64.0

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				
	2019	2020	2021	2022	2023
	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	90.0	91.2	112.0	89.0	67.1
汽車 Motor Vehicle	62.6	63.8	79.1	82.2	100.0
飛機 Aircraft	21.0	12.7	11.9	8.9	3.5
船舶 Ships	57.6	84.2	91.5	124.3	73.4
貨運 Goods In Transit	22.5	22.1	31.1	46.5	37.9
財產損壞 Property Damage	662.8	889.9	1,027.5	1,016.5	1,011.4
一般法律責任 General Liability	307.5	262.5	283.9	258.7	198.9
金錢損失 Pecuniary Loss	90.2	55.1	38.1	85.6	70.5
非比例協約 Non-Proportional Treaty	10.9	12.9	11.2	11.9	12.6
比例協約 Proportional Treaty	234.9	250.6	271.9	277.4	281.3
總額 Total	1,560.0	1,745.0	1,958.2	2,001.0	1,856.6

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 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				
	2019 百萬元 \$m	2020 百萬元 \$m	2021 百萬元 \$m	2022 百萬元 \$m	2023 百萬元 \$m
意外及健康 Accident & Health	2.2	3.4	4.5	3.9	1.6
汽車 Motor Vehicle	0.0	1.1	0.6	0.0	0.0
飛機 Aircraft	0.0	0.0	0.0	0.0	0.1
船舶 Ships	0.0	0.0	0.0	0.0	0.0
貨運 Goods In Transit	0.1	0.0	0.3	0.0	0.0
財產損壞 Property Damage	4.4	15.1	0.2	0.0	1.5
一般法律責任 General Liability	1.7	2.6	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	1.9	0.0	0.0	0.5	0.5
比例協約 Proportional Treaty	24.6	19.7	21.5	12.3	11.6
總額 Total	34.9	41.9	27.1	16.7	15.3

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				
	2019 百萬元 \$m	2020 百萬元 \$m	2021 百萬元 \$m	2022 百萬元 \$m	2023 百萬元 \$m
意外及健康 Accident & Health	209.7	395.3	445.6	467.9	466.0
汽車 Motor Vehicle	426.5	540.0	555.8	602.3	693.4
飛機 Aircraft	36.9	43.7	39.5	42.4	44.1
船舶 Ships	227.8	256.7	295.4	269.1	333.5
貨運 Goods In Transit	76.1	121.4	187.8	172.5	160.9
財產損壞 Property Damage	1,455.1	2,016.2	2,288.0	2,301.8	2,567.2
一般法律責任 General Liability	2,284.3	2,128.1	1,814.6	1,620.9	1,532.5
金錢損失 Pecuniary Loss	201.4	292.3	273.2	197.0	206.7
非比例協約 Non-Proportional Treaty	512.0	549.8	598.2	647.1	751.9
比例協約 Proportional Treaty	495.9	548.3	606.6	656.7	736.0
總額 Total	5,925.7	6,891.8	7,104.7	6,977.7	7,492.2

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				
	2019 百萬元 \$m	2020 百萬元 \$m	2021 百萬元 \$m	2022 百萬元 \$m	2023 百萬元 \$m
意外及健康 Accident & Health	301.9	489.9	562.1	560.8	534.7
汽車 Motor Vehicle	489.1	604.9	635.5	684.5	793.4
飛機 Aircraft	57.9	56.4	51.4	51.3	47.7
船舶 Ships	285.4	340.9	386.9	393.4	406.9
貨運 Goods In Transit	98.7	143.5	219.2	219.0	198.8
財產損壞 Property Damage	2,122.3	2,921.2	3,315.7	3,318.3	3,580.1
一般法律責任 General Liability	2,593.5	2,393.2	2,098.5	1,879.6	1,731.4
金錢損失 Pecuniary Loss	291.6	347.4	311.3	282.6	277.2
非比例協約 Non-Proportional Treaty	524.8	562.7	609.4	659.5	765.0
比例協約 Proportional Treaty	755.4	818.6	900.0	946.4	1,028.9
總額 Total	7,520.6	8,678.7	9,090.0	8,995.4	9,364.1

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 Class of Business		滿期保費 Earned Premiums "EP"	須付的佣金/ (可收取的佣金) 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	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
	2021	483.8	42.3	26.5	1.1	355.8	58.1	12.0
	2022	464.5	44.8	21.0	(0.6)	359.0	40.3	8.7
	2023	289.2	38.5	19.9	(2.3)	241.7	(8.6)	(3.0)
汽車 Motor Vehicle	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
	2021	240.4	45.0	10.8	(0.5)	151.3	33.8	14.1
	2022	247.8	52.3	10.9	(0.6)	171.4	13.8	5.6
	2023	240.9	59.6	31.5	0.0	194.2	(44.4)	(18.4)
飛機 Aircraft	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)
	2021	19.4	3.7	0.4	0.0	16.0	(0.7)	(3.6)
	2022	12.3	3.8	0.3	0.0	9.0	(0.8)	(6.5)
	2023	9.3	2.2	0.2	0.1	7.2	(0.4)	(4.3)
船舶 Ships	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
	2021	232.5	55.0	9.0	0.0	151.6	16.9	7.3
	2022	160.5	35.7	8.5	0.0	118.9	(2.6)	(1.6)
	2023	182.7	41.0	10.0	0.0	158.9	(27.2)	(14.9)
貨運 Goods In Transit	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)
	2021	103.0	24.5	4.3	0.3	108.5	(34.6)	(33.6)
	2022	96.6	17.6	3.9	(0.3)	51.4	24.0	24.8
	2023	81.8	22.1	4.3	0.0	66.8	(11.4)	(13.9)
財產損壞 Property Damage	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)
	2021	1,256.6	284.9	84.9	(3.8)	991.8	(101.2)	(8.1)
	2022	1,250.9	238.5	63.6	(0.2)	406.4	542.6	43.4
	2023	1,175.9	230.3	116.6	1.5	707.9	119.6	10.2
一般法律責任 General Liability	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
	2021	550.3	83.7	35.7	(1.2)	193.3	238.8	43.4
	2022	472.8	71.7	29.9	0.0	160.0	211.2	44.7
	2023	439.7	65.3	40.4	0.0	153.0	181.0	41.2
金錢損失 Pecuniary Loss	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)
	2021	64.6	30.2	5.1	0.0	51.4	(22.1)	(34.2)
	2022	63.0	24.9	7.1	0.0	(58.4)	89.4	141.9
	2023	54.9	22.3	5.2	0.0	41.8	(14.4)	(26.2)
非比例協約 Non-Proportional Treaty	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
	2021	172.1	12.5	7.6	0.0	107.2	44.8	26.0
	2022	169.7	13.3	6.7	0.5	89.3	59.9	35.3
	2023	191.5	13.1	8.1	0.0	146.3	24.0	12.5
比例協約 Proportional Treaty	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)
	2021	462.8	150.9	25.7	1.8	277.9	6.5	1.4
	2022	493.1	149.0	24.0	(9.2)	253.6	75.7	15.4
	2023	476.8	131.3	26.1	(0.7)	293.1	27.0	5.7
整體 Overall	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
	2021	3,585.5	732.7	210.0	(2.3)	2,404.8	240.3	6.7
	2022	3,431.2	651.6	175.9	(10.4)	1,560.6	1,053.5	30.7
	2023	3,142.7	625.7	262.3	(1.4)	2,010.9	245.2	7.8