

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				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
	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	87.3	105.6	136.7	167.8	298.2	61.6	69.0	87.9	112.5	250.6
汽車 Motor Vehicle	193.4	84.3	107.9	76.0	99.5	188.9	83.9	99.5	66.5	89.1
飛機 Aircraft	1.3	3.1	1.8	(0.6)	0.1	1.3	3.1	1.8	(0.6)	0.1
船舶 Ships	68.1	41.1	23.8	43.9	52.1	67.6	40.8	22.2	33.2	43.4
貨運 Goods In Transit	59.3	28.8	33.4	26.4	42.5	44.1	28.4	31.9	24.5	41.0
財產損壞 Property Damage	836.2	535.7	521.4	566.2	756.8	780.4	483.1	431.2	454.4	578.7
一般法律責任 General Liability	357.8	338.3	331.7	351.5	354.8	350.7	330.3	291.0	305.8	314.7
金錢損失 Pecuniary Loss	8.0	6.3	6.5	19.2	45.4	7.3	5.6	5.9	18.7	24.9
非比例協約 Non-Proportional Treaty	175.0	155.7	124.4	138.5	129.4	159.5	138.5	111.4	125.3	117.4
比例協約 Proportional Treaty	147.6	154.6	148.8	155.6	191.7	126.1	130.8	123.8	127.3	163.4
總額 Total	1,934.0	1,453.5	1,436.4	1,544.5	1,970.5	1,787.5	1,313.5	1,206.6	1,267.6	1,623.3

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				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
	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	16.9	21.1	20.8	31.6	54.9	2.6	6.7	6.9	11.0	(19.2)
汽車 Motor Vehicle	45.2	8.7	16.6	13.4	17.9	0.1	0.0	2.6	3.7	3.8
飛機 Aircraft	0.3	0.7	0.4	(0.3)	0.0	0.0	0.0	0.0	0.0	0.0
船舶 Ships	12.0	5.0	7.4	2.9	8.4	0.0	0.0	0.2	0.3	2.9
貨運 Goods In Transit	23.4	8.7	11.5	6.8	7.3	0.3	0.1	0.2	0.4	0.4
財產損壞 Property Damage	222.5	140.2	159.0	107.0	149.8	13.5	10.1	19.0	23.7	40.2
一般法律責任 General Liability	44.6	47.7	51.2	46.5	61.0	1.5	0.9	5.3	6.2	7.6
金錢損失 Pecuniary Loss	2.5	1.2	1.4	5.3	11.1	0.2	0.2	0.2	0.2	7.6
非比例協約 Non-Proportional Treaty	12.7	12.3	9.7	9.6	9.5	1.5	1.4	1.2	4.1	1.1
比例協約 Proportional Treaty	60.7	53.4	61.2	42.1	68.3	10.7	9.0	9.2	7.7	10.0
總額 Total	440.8	299.0	339.2	264.9	388.2	30.4	28.4	44.8	57.3	54.4

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				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
	%	%	%	%	%	%	%	%	%	%
意外及健康 Accident & Health	19.4	20.0	15.2	18.8	18.4	10.1	18.3	14.1	19.9	-
汽車 Motor Vehicle	23.4	10.3	15.4	17.6	18.0	2.2	0.0	31.0	38.9	36.5
飛機 Aircraft	23.1	22.6	22.2	-	0.0	-	-	-	-	-
船舶 Ships	17.6	12.2	31.1	6.6	16.1	0.0	0.0	12.5	2.8	33.3
貨運 Goods In Transit	39.5	30.2	34.4	25.8	17.2	2.0	25.0	13.3	21.1	26.7
財產損壞 Property Damage	26.6	26.2	30.5	18.9	19.8	24.2	19.2	21.1	21.2	22.6
一般法律責任 General Liability	12.5	14.1	15.4	13.2	17.2	21.1	11.3	13.0	13.6	19.0
金錢損失 Pecuniary Loss	31.3	19.0	21.5	27.6	24.4	28.6	28.6	33.3	40.0	37.1
非比例協約 Non-Proportional Treaty	7.3	7.9	7.8	6.9	7.3	9.7	8.1	9.2	31.1	9.2
比例協約 Proportional Treaty	41.1	34.5	41.1	27.1	35.6	49.8	37.8	36.8	27.2	35.3
整體 Overall	22.8	20.6	23.6	17.2	19.7	20.8	20.3	19.5	20.7	15.7

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

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				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
	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	62.5	69.8	66.2	92.0	219.7	41.2	51.9	46.1	60.9	186.7
汽車 Motor Vehicle	103.6	73.9	36.6	59.8	44.6	69.8	73.9	36.6	58.8	43.2
飛機 Aircraft	2.5	0.1	0.0	4.1	0.0	2.5	0.1	0.0	4.1	0.0
船舶 Ships	49.8	104.8	26.4	46.6	28.0	47.6	104.5	26.1	45.5	24.8
貨運 Goods In Transit	30.4	12.7	10.0	17.3	23.5	29.1	12.6	9.8	14.9	23.3
財產損壞 Property Damage	286.4	229.4	99.1	149.2	204.7	244.5	214.3	84.6	135.2	181.2
一般法律責任 General Liability	130.8	123.8	143.5	136.0	137.8	80.0	118.9	141.0	133.0	129.9
金錢損失 Pecuniary Loss	3.3	0.9	0.5	1.7	5.2	2.5	0.8	0.4	1.4	2.8
非比例協約 Non-Proportional Treaty	33.0	65.0	37.5	57.5	45.7	21.8	45.3	31.2	52.7	45.2
比例協約 Proportional Treaty	109.1	95.3	75.5	93.8	100.1	100.7	85.3	66.6	74.0	81.8
總額 Total	811.4	775.7	495.3	658.0	809.3	639.7	707.6	442.4	580.5	718.9

業務類別 Class of Business	已承付申索淨額比率 Net Claims Incurred Ratio				
	2006	2007	2008	2009	2010
	%	%	%	%	%
意外及健康 Accident & Health	-	8.5	52.6	44.5	80.5
汽車 Motor Vehicle	17.8	-	29.6	41.1	- *
飛機 Aircraft	-	46.2	9.1	-	-
船舶 Ships	94.0	128.0	28.6	87.1	57.6
貨運 Goods In Transit	32.6	28.3	87.4	17.9	-
財產損壞 Property Damage	21.1	23.8	8.8	32.2	38.1
一般法律責任 General Liability	54.8	-	-	-	- *
金錢損失 Pecuniary Loss	25.7	-	40.4	44.3	70.3
非比例協約 Non-Proportional Treaty	50.3	36.1	0.0	82.0	9.1
比例協約 Proportional Treaty	53.8	33.8	35.2	32.2	46.2
整體 Overall	32.9	16.3	6.7	21.1	22.9

*Please refer to Note 3 to General Insurance Business Statistics on page 162 for additional information about the ratio for 2010.

*請參閱第162頁一般保險業務統計數字附註3有關2010年該比率的額外資料。

業務類別 Class of Business	未滿期保費 Unearned Premiums				
	2006	2007	2008	2009	2010
	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	22.5	22.4	24.5	27.6	24.7
汽車 Motor Vehicle	53.4	15.5	18.4	10.0	10.3
飛機 Aircraft	0.8	1.3	0.9	0.0	0.1
船舶 Ships	19.8	12.6	8.9	11.2	27.7
貨運 Goods In Transit	25.4	11.2	8.8	8.7	13.6
財產損壞 Property Damage	442.2	326.0	306.3	297.9	534.9
一般法律責任 General Liability	189.8	169.4	156.2	180.3	209.3
金錢損失 Pecuniary Loss	3.0	3.5	3.7	9.3	16.7
非比例協約 Non-Proportional Treaty	5.7	7.4	6.0	6.3	5.5
比例協約 Proportional Treaty	54.9	56.1	49.9	58.7	81.6
總額 Total	817.5	625.4	583.6	610.0	924.4

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				
	2006 百萬元 \$m	2007 百萬元 \$m	2008 百萬元 \$m	2009 百萬元 \$m	2010 百萬元 \$m
意外及健康 Accident & Health	5.2	6.1	7.0	7.9	11.7
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	0.0	0.0	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	4.5	0.0	0.0	0.0	0.0
一般法律責任 General Liability	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0
比例協約 Proportional Treaty	0.0	0.0	0.0	0.0	0.0
總額 Total	9.7	6.1	7.0	7.9	11.7

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				
	2006 百萬元 \$m	2007 百萬元 \$m	2008 百萬元 \$m	2009 百萬元 \$m	2010 百萬元 \$m
意外及健康 Accident & Health	204.1	157.6	159.4	147.2	166.1
汽車 Motor Vehicle	580.8	427.3	429.1	400.9	316.0
飛機 Aircraft	3.7	4.7	5.2	1.0	0.5
船舶 Ships	164.3	103.7	87.7	69.2	74.3
貨運 Goods In Transit	65.3	51.7	75.0	64.5	35.3
財產損壞 Property Damage	1,071.9	761.7	728.7	744.7	758.6
一般法律責任 General Liability	1,999.7	1,836.0	1,700.8	1,423.1	1,252.7
金錢損失 Pecuniary Loss	14.3	9.7	11.4	15.9	25.5
非比例協約 Non-Proportional Treaty	586.4	590.6	429.6	479.4	444.8
比例協約 Proportional Treaty	287.9	246.7	203.8	168.0	151.4
總額 Total	4,978.4	4,189.7	3,830.7	3,513.9	3,225.2

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				
	2006 百萬元 \$m	2007 百萬元 \$m	2008 百萬元 \$m	2009 百萬元 \$m	2010 百萬元 \$m
意外及健康 Accident & Health	231.8	186.1	190.9	182.7	202.5
汽車 Motor Vehicle	634.2	442.8	447.5	410.9	326.3
飛機 Aircraft	4.5	6.0	6.1	1.0	0.6
船舶 Ships	184.1	116.3	96.6	80.4	102.0
貨運 Goods In Transit	90.7	62.9	83.8	73.2	48.9
財產損壞 Property Damage	1,518.6	1,087.7	1,035.0	1,042.6	1,293.5
一般法律責任 General Liability	2,189.5	2,005.4	1,857.0	1,603.4	1,462.0
金錢損失 Pecuniary Loss	17.3	13.2	15.1	25.2	42.2
非比例協約 Non-Proportional Treaty	592.1	598.0	435.6	485.7	450.3
比例協約 Proportional Treaty	342.8	302.8	253.7	226.7	233.0
總額 Total	5,805.6	4,821.2	4,421.3	4,131.8	4,161.3

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	2006	65.1	14.3	9.3	(0.8)	(36.0)	78.3	120.3
	2007	68.3	14.4	6.7	0.9	5.8	40.5	59.3
	2008	85.9	13.9	10.8	0.9	45.2	15.1	17.6
	2009	109.4	20.6	16.4	0.9	48.7	22.8	20.8
	2010	253.5	74.1	9.6	3.8	204.0	(38.0)	(15.0)
汽車 Motor Vehicle	2006	184.5	45.1	19.2	0.0	32.8	87.4	47.4
	2007	83.8	8.7	11.4	0.0	(30.7)	94.4	112.6
	2008	96.6	14.0	23.5	0.0	28.6	30.5	31.6
	2009	74.9	9.7	20.3	0.0	30.8	14.1	18.8
	2010	88.9	14.1	17.4	0.0	(42.2)	99.6	112.0
飛機 Aircraft	2006	1.4	0.3	0.0	0.0	(0.9)	2.0	142.9
	2007	2.6	0.7	0.1	0.0	1.2	0.6	23.1
	2008	2.2	0.4	0.0	0.0	0.2	1.6	72.7
	2009	0.3	(0.3)	0.0	0.0	(0.1)	0.7	233.3
	2010	0.0	0.0	0.0	0.0	(0.5)	0.5	-
船舶 Ships	2006	66.3	12.0	13.8	0.0	62.3	(21.8)	(32.9)
	2007	42.1	5.0	5.3	0.0	53.9	(22.1)	(52.5)
	2008	25.9	7.2	3.2	0.0	7.4	8.1	31.3
	2009	30.9	2.6	6.8	0.0	26.9	(5.4)	(17.5)
	2010	26.9	5.5	4.8	0.0	15.5	1.1	4.1
貨運 Goods In Transit	2006	45.1	23.1	5.3	0.0	14.7	2.0	4.4
	2007	30.0	8.6	3.0	0.0	8.5	9.9	33.0
	2008	34.9	11.3	4.6	0.0	30.5	(11.5)	(33.0)
	2009	24.6	6.4	5.5	0.0	4.4	8.3	33.7
	2010	36.1	6.9	8.0	0.0	(6.0)	27.2	75.3
財產損壞 Property Damage	2006	732.1	209.0	115.0	4.5	154.3	249.3	34.1
	2007	495.0	130.1	64.4	(4.5)	118.0	187.0	37.8
	2008	457.8	140.0	62.8	0.0	40.3	214.7	46.9
	2009	462.7	83.3	87.5	0.0	149.2	142.7	30.8
	2010	417.2	109.6	74.9	0.0	159.0	73.7	17.7
一般法律責任 General Liability	2006	353.5	43.1	99.2	0.0	193.8	17.4	4.9
	2007	348.5	46.8	61.5	0.0	(30.9)	271.1	77.8
	2008	304.2	45.9	84.6	0.0	(57.4)	231.1	76.0
	2009	281.7	40.3	93.9	0.0	(144.0)	291.5	103.5
	2010	288.2	53.4	56.8	0.0	(100.2)	278.2	96.5
金錢損失 Pecuniary Loss	2006	7.4	2.3	1.1	0.0	1.9	2.1	28.4
	2007	4.9	1.0	0.2	0.0	(0.7)	4.4	89.8
	2008	5.7	1.2	0.4	0.0	2.3	1.8	31.6
	2009	13.1	5.1	1.0	0.0	5.8	1.2	9.2
	2010	17.5	3.5	1.5	0.0	12.3	0.2	1.1
非比例協約 Non-Proportional Treaty	2006	161.2	11.2	7.3	0.0	81.1	61.6	38.2
	2007	136.8	10.9	5.1	0.0	49.4	71.4	52.2
	2008	112.8	8.5	3.1	0.0	(58.7)	159.9	141.8
	2009	125.0	5.5	6.6	0.0	102.5	10.4	8.3
	2010	118.2	8.4	3.3	0.0	10.7	95.8	81.0
比例協約 Proportional Treaty	2006	137.2	50.0	4.9	0.0	73.8	8.5	6.2
	2007	129.6	44.4	5.2	0.0	43.8	36.2	27.9
	2008	130.0	52.0	4.4	0.0	45.7	27.9	21.5
	2009	118.5	34.4	7.7	0.0	38.2	38.2	32.2
	2010	140.6	58.3	5.5	0.0	65.0	11.8	8.4
整體 Overall	2006	1,753.8	410.4	275.1	3.7	577.8	486.8	27.8
	2007	1,341.6	270.6	162.9	(3.6)	218.3	693.4	51.7
	2008	1,256.0	294.4	197.4	0.9	84.1	679.2	54.1
	2009	1,241.1	207.6	245.7	0.9	262.4	524.5	42.3
	2010	1,387.1	333.8	181.8	3.8	317.6	550.1	39.7