

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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
	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	105.6	136.7	167.8	298.2	267.0	69.0	87.9	112.5	250.6	231.8
汽車 Motor Vehicle	84.3	107.9	76.0	99.5	119.2	83.9	99.5	66.5	89.1	104.8
飛機 Aircraft	3.1	1.8	(0.6)	0.1	0.0	3.1	1.8	(0.6)	0.1	0.0
船舶 Ships	41.1	23.8	43.9	52.1	101.8	40.8	22.2	33.2	43.4	90.4
貨運 Goods In Transit	28.8	33.4	26.4	42.5	42.1	28.4	31.9	24.5	41.0	39.5
財產損壞 Property Damage	535.7	521.4	566.2	756.8	768.9	483.1	431.2	454.4	578.7	594.0
一般法律責任 General Liability	338.3	331.7	351.5	354.8	450.1	330.3	291.0	305.8	314.7	406.2
金錢損失 Pecuniary Loss	6.3	6.5	19.2	45.4	41.7	5.6	5.9	18.7	24.9	25.8
非比例協約 Non-Proportional Treaty	155.7	124.4	138.5	129.4	133.4	138.5	111.4	125.3	117.4	124.8
比例協約 Proportional Treaty	154.6	148.8	155.6	191.7	230.4	130.8	123.8	127.3	163.4	204.7
總額 Total	1,453.5	1,436.4	1,544.5	1,970.5	2,154.6	1,313.5	1,206.6	1,267.6	1,623.3	1,822.0

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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
	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	21.1	20.8	31.6	54.9	48.0	6.7	6.9	11.0	(19.2)	11.4
汽車 Motor Vehicle	8.7	16.6	13.4	17.9	15.6	0.0	2.6	3.7	3.8	2.7
飛機 Aircraft	0.7	0.4	(0.3)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
船舶 Ships	5.0	7.4	2.9	8.4	17.9	0.0	0.2	0.3	2.9	3.1
貨運 Goods In Transit	8.7	11.5	6.8	7.3	11.0	0.1	0.2	0.4	0.4	0.9
財產損壞 Property Damage	140.2	159.0	107.0	149.8	148.4	10.1	19.0	23.7	40.2	32.0
一般法律責任 General Liability	47.7	51.2	46.5	61.0	65.8	0.9	5.3	6.2	7.6	8.9
金錢損失 Pecuniary Loss	1.2	1.4	5.3	11.1	13.2	0.2	0.2	0.2	7.6	5.9
非比例協約 Non-Proportional Treaty	12.3	9.7	9.6	9.5	9.6	1.4	1.2	4.1	1.1	0.8
比例協約 Proportional Treaty	53.4	61.2	42.1	68.3	83.1	9.0	9.2	7.7	10.0	9.3
總額 Total	299.0	339.2	264.9	388.2	412.6	28.4	44.8	57.3	54.4	75.0

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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
	%	%	%	%	%	%	%	%	%	%
意外及健康 Accident & Health	20.0	15.2	18.8	18.4	18.0	18.3	14.1	19.9	-	32.4
汽車 Motor Vehicle	10.3	15.4	17.6	18.0	13.1	0.0	31.0	38.9	36.5	18.8
飛機 Aircraft	22.6	22.2	-	0.0	-	-	-	-	-	-
船舶 Ships	12.2	31.1	6.6	16.1	17.6	0.0	12.5	2.8	33.3	27.2
貨運 Goods In Transit	30.2	34.4	25.8	17.2	26.1	25.0	13.3	21.1	26.7	34.6
財產損壞 Property Damage	26.2	30.5	18.9	19.8	19.3	19.2	21.1	21.2	22.6	18.3
一般法律責任 General Liability	14.1	15.4	13.2	17.2	14.6	11.3	13.0	13.6	19.0	20.3
金錢損失 Pecuniary Loss	19.0	21.5	27.6	24.4	31.7	28.6	33.3	40.0	37.1	37.1
非比例協約 Non-Proportional Treaty	7.9	7.8	6.9	7.3	7.2	8.1	9.2	31.1	9.2	9.3
比例協約 Proportional Treaty	34.5	41.1	27.1	35.6	36.1	37.8	36.8	27.2	35.3	36.2
整體 Overall	20.6	23.6	17.2	19.7	19.1	20.3	19.5	20.7	15.7	22.5

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				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
	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	69.8	66.2	92.0	219.7	94.9	51.9	46.1	60.9	186.7	76.9
汽車 Motor Vehicle	73.9	36.6	59.8	44.6	41.2	73.9	36.6	58.8	43.2	39.4
飛機 Aircraft	0.1	0.0	4.1	0.0	0.0	0.1	0.0	4.1	0.0	0.0
船舶 Ships	104.8	26.4	46.6	28.0	56.5	104.5	26.1	45.5	24.8	54.2
貨運 Goods In Transit	12.7	10.0	17.3	23.5	17.8	12.6	9.8	14.9	23.3	17.8
財產損壞 Property Damage	229.4	99.1	149.2	204.7	247.2	214.3	84.6	135.2	181.2	221.9
一般法律責任 General Liability	123.8	143.5	136.0	137.8	127.4	118.9	141.0	133.0	129.9	122.9
金錢損失 Pecuniary Loss	0.9	0.5	1.7	5.2	4.0	0.8	0.4	1.4	2.8	2.2
非比例協約 Non-Proportional Treaty	65.0	37.5	57.5	45.7	36.0	45.3	31.2	52.7	45.2	35.2
比例協約 Proportional Treaty	95.3	75.5	93.8	100.1	75.3	85.3	66.6	74.0	81.8	64.3
總額 Total	775.7	495.3	658.0	809.3	700.3	707.6	442.4	580.5	718.9	634.8

業務類別 Class of Business	已承付申索淨額比率 Net Claims Incurred Ratio				
	2007	2008	2009	2010	2011
	%	%	%	%	%
意外及健康 Accident & Health	8.5	52.6	44.5	80.5	62.5
汽車 Motor Vehicle	-	29.6	41.1	-	13.4
飛機 Aircraft	46.2	9.1	-	-	-
船舶 Ships	128.0	28.6	87.1	57.6	48.1
貨運 Goods In Transit	28.3	87.4	17.9	-	12.8
財產損壞 Property Damage	23.8	8.8	32.2	38.1	29.6
一般法律責任 General Liability	-	-	-	-	-*
金錢損失 Pecuniary Loss	-	40.4	44.3	70.3	31.8
非比例協約 Non-Proportional Treaty	36.1	0.0	82.0	9.1	-
比例協約 Proportional Treaty	33.8	35.2	32.2	46.2	50.4
整體 Overall	16.3	6.7	21.1	22.9	17.9

\*Please refer to Note 3 to General Insurance Business Statistics on page 162 for additional information about the ratio for 2011.

\*請參閱第162頁一般保險業務統計數字附註3有關2011年該比率的額外資料。

業務類別 Class of Business	未滿期保費 Unearned Premiums				
	2007	2008	2009	2010	2011
	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	22.4	24.5	27.6	24.7	21.5
汽車 Motor Vehicle	15.5	18.4	10.0	10.3	29.5
飛機 Aircraft	1.3	0.9	0.0	0.1	0.0
船舶 Ships	12.6	8.9	11.2	27.7	44.4
貨運 Goods In Transit	11.2	8.8	8.7	13.6	16.5
財產損壞 Property Damage	326.0	306.3	297.9	534.9	602.3
一般法律責任 General Liability	169.4	156.2	180.3	209.3	263.4
金錢損失 Pecuniary Loss	3.5	3.7	9.3	16.7	16.8
非比例協約 Non-Proportional Treaty	7.4	6.0	6.3	5.5	5.8
比例協約 Proportional Treaty	56.1	49.9	58.7	81.6	107.3
總額 Total	625.4	583.6	610.0	924.4	1,107.5

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				
	2007 百萬元 \$m	2008 百萬元 \$m	2009 百萬元 \$m	2010 百萬元 \$m	2011 百萬元 \$m
意外及健康 Accident & Health	6.1	7.0	7.9	11.7	5.6
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	0.0	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	6.1	7.0	7.9	11.7	5.6

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				
	2007 百萬元 \$m	2008 百萬元 \$m	2009 百萬元 \$m	2010 百萬元 \$m	2011 百萬元 \$m
意外及健康 Accident & Health	157.6	159.4	147.2	166.1	191.2
汽車 Motor Vehicle	427.3	429.1	400.9	316.0	288.1
飛機 Aircraft	4.7	5.2	1.0	0.5	0.3
船舶 Ships	103.7	87.7	69.2	74.3	55.9
貨運 Goods In Transit	51.7	75.0	64.5	35.3	22.3
財產損壞 Property Damage	761.7	728.7	744.7	758.6	692.6
一般法律責任 General Liability	1,836.0	1,700.8	1,423.1	1,252.7	1,037.1
金錢損失 Pecuniary Loss	9.7	11.4	15.9	25.5	31.4
非比例協約 Non-Proportional Treaty	590.6	429.6	479.4	444.8	344.2
比例協約 Proportional Treaty	246.7	203.8	168.0	151.4	177.4
總額 Total	4,189.7	3,830.7	3,513.9	3,225.2	2,840.5

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				
	2007 百萬元 \$m	2008 百萬元 \$m	2009 百萬元 \$m	2010 百萬元 \$m	2011 百萬元 \$m
意外及健康 Accident & Health	186.1	190.9	182.7	202.5	218.3
汽車 Motor Vehicle	442.8	447.5	410.9	326.3	317.6
飛機 Aircraft	6.0	6.1	1.0	0.6	0.3
船舶 Ships	116.3	96.6	80.4	102.0	100.3
貨運 Goods In Transit	62.9	83.8	73.2	48.9	38.8
財產損壞 Property Damage	1,087.7	1,035.0	1,042.6	1,293.5	1,294.9
一般法律責任 General Liability	2,005.4	1,857.0	1,603.4	1,462.0	1,300.5
金錢損失 Pecuniary Loss	13.2	15.1	25.2	42.2	48.2
非比例協約 Non-Proportional Treaty	598.0	435.6	485.7	450.3	350.0
比例協約 Proportional Treaty	302.8	253.7	226.7	233.0	284.7
總額 Total	4,821.2	4,421.3	4,131.8	4,161.3	3,953.6

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) 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	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)
	2011	232.0	36.6	8.3	0.2	145.0	41.9	18.1
汽車 Motor Vehicle	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
	2011	85.7	12.9	26.4	0.0	11.5	34.9	40.7
飛機 Aircraft	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	-
	2011	0.1	0.0	0.0	0.0	(0.2)	0.3	300.0
船舶 Ships	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
	2011	74.0	14.8	11.8	0.0	35.6	11.8	15.9
貨運 Goods In Transit	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
	2011	36.8	10.1	6.0	0.0	4.7	16.0	43.5
財產損壞 Property Damage	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
	2011	526.7	116.4	74.3	0.0	155.9	180.1	34.2
一般法律責任 General Liability	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
	2011	352.1	56.9	65.0	0.0	(92.8)	323.0	91.7
金錢損失 Pecuniary Loss	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
	2011	25.8	7.3	1.1	0.0	8.2	9.2	35.7
非比例協約 Non-Proportional Treaty	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
	2011	124.0	8.8	3.4	0.0	(65.1)	176.9	142.7
比例協約 Proportional Treaty	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
	2011	179.0	73.8	6.3	0.0	90.2	8.7	4.9
整體 Overall	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
	2011	1,636.2	337.6	202.6	0.2	293.0	802.8	49.1