

表 G8 佣金比率
Table G8 Commission Ratio

表 G8a 直接及分入再保險業務 Table G8a Direct & Reinsurance Inward Business										
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				
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022
	%	%	%	%	%	%	%	%	%	%
意外及健康 Accident & Health	14.0	13.8	12.5	11.4	12.0	21.3	21.3	20.5	16.9	18.6
汽車 Motor Vehicle	32.5	29.0	27.9	22.4	22.0	41.0	33.4	27.7	27.4	26.1
飛機 Aircraft	12.8	10.9	11.7	8.2	9.1	11.4	3.6	7.5	4.1	3.7
船舶 Ships	13.1	14.6	12.7	13.1	13.2	9.1	10.2	8.6	9.4	9.4
貨運 Goods In Transit	17.1	15.3	15.9	14.6	13.6	17.0	15.2	17.3	17.6	15.1
財產損壞 Property Damage	21.3	20.0	19.5	19.6	19.0	19.5	18.9	19.6	20.0	20.1
一般法律責任 General Liability	16.4	17.4	17.0	17.2	17.6	13.4	20.0	20.1	21.7	22.4
金錢損失 Pecuniary Loss	20.5	20.8	25.5	25.4	23.8	31.9	31.6	30.9	30.4	32.3
非比例協約 Non-Proportional Treaty	8.4	7.8	8.1	7.7	7.9	4.9	6.6	7.9	12.0	9.5
比例協約 Proportional Treaty	25.5	25.9	22.1	28.7	28.2	19.0	17.6	16.2	17.6	19.9
整體 Overall	18.4	18.1	17.8	17.1	16.9	19.9	20.6	20.1	20.2	20.6

表 G8b 直接業務 Table G8b Direct Business											
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					
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	
	%	%	%	%	%	%	%	%	%	%	
意外及健康 Accident & Health	13.7	13.3	11.6	10.7	11.0	20.9	21.1	19.2	17.2	17.2	
汽車 Motor Vehicle	25.0	24.3	23.1	22.2	22.0	31.7	31.0	26.2	25.2	25.9	
飛機 Aircraft	3.5	4.0	4.2	3.8	2.4	5.0	3.4	4.3	3.9	4.3	
船舶 Ships	- 法定 - Statutory	15.5	16.3	17.5	17.1	17.9	12.6	15.7	18.9	23.0	19.5
- 其他 - Others	11.8	12.1	11.8	11.5	11.7	7.4	9.0	7.4	8.2	8.8	
貨運 Goods In Transit	12.5	12.0	13.2	11.8	11.3	12.2	10.0	12.0	12.8	6.3	
財產損壞 Property Damage	26.5	25.4	24.5	23.3	22.8	23.9	22.8	23.5	23.2	23.0	
一般法律責任 General Liability	- 法定 - Statutory	19.3	17.1	16.9	16.8	17.2	9.1	19.3	20.9	22.0	23.2
- 僱員補償 - Employees' Compensation	24.8	23.1	23.3	23.4	23.0	27.8	29.7	23.7	25.3	22.1	
- 業主立案法團責任* - Owners' Corporation Liability*	19.1	18.3	17.4	17.3	17.6	22.1	21.7	20.9	22.1	22.9	
- 其他 - Others	18.0	18.8	26.8	26.6	25.7	31.5	32.4	30.0	30.8	33.1	
金錢損失 Pecuniary Loss											
整體 Overall	17.9	17.2	17.0	16.8	16.6	18.6	21.4	20.6	20.6	21.0	

表 G8c 分入再保險業務 Table G8c Reinsurance Inward Business										
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				
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022
	%	%	%	%	%	%	%	%	%	%
意外及健康 Accident & Health	18.3	21.5	22.2	18.0	19.9	26.4	23.5	32.6	14.3	28.0
汽車 Motor Vehicle	51.8	42.3	43.5	24.1	23.1	53.6	46.9	37.9	38.0	28.6
飛機 Aircraft	22.1	16.4	18.0	13.5	15.1	24.7	3.9	10.9	4.6	2.7
船舶 Ships	15.5	21.1	14.2	17.0	15.4	15.4	14.0	11.8	13.0	9.9
貨運 Goods In Transit	22.3	19.6	18.6	17.4	15.8	21.7	21.5	21.2	21.1	22.1
財產損壞 Property Damage	16.4	15.1	15.7	16.9	16.1	15.5	15.5	16.6	17.7	18.1
一般法律責任 General Liability	8.7	16.5	16.5	18.1	18.8	19.2	18.3	16.9	20.5	20.0
金錢損失 Pecuniary Loss	24.1	24.0	21.7	21.1	18.4	32.6	29.9	33.2	29.6	30.6
非比例協約 Non-Proportional Treaty	8.4	7.8	8.1	7.7	7.9	4.9	6.6	7.9	12.0	9.5
比例協約 Proportional Treaty	25.5	25.9	22.1	28.7	28.2	19.0	17.6	16.2	17.6	19.9
整體 Overall	19.9	20.9	19.8	18.1	17.6	23.1	18.6	19.1	19.5	19.8

*請參閱一般保險業務統計數字附註2的額外資料。
Please refer to Note 2 of General Insurance Business Statistics for additional information.