

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				
	1998	1999	2000	2001	2002	1998	1999	2000	2001	2002
	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	91.1	97.6	103.6	168.7	209.6	90.1	96.7	103.4	147.3	185.5
汽車 Motor Vehicle	124.4	127.8	76.0	169.7	237.2	114.8	121.0	75.3	169.1	229.4
飛機 Aircraft	3.2	0.7	0.2	0.1	0.9	3.2	0.7	0.2	0.1	0.9
船舶 Ships	48.4	41.1	57.4	68.6	102.8	46.9	39.7	56.6	68.4	102.1
貨運 Goods In Transit	95.7	51.2	58.0	55.1	68.7	94.0	48.9	56.8	53.8	66.5
財產損壞 Property Damage	781.5	597.8	635.9	633.1	1,093.1	753.9	563.7	591.2	595.6	1,031.0
一般法律責任 General Liability	86.8	95.8	177.0	208.2	548.6	83.3	91.1	174.9	208.0	536.9
金錢損失 Pecuniary Loss	12.6	15.5	11.1	7.9	21.6	12.5	15.2	10.9	7.8	21.4
非比例協約 Non-Proportional Treaty	73.7	63.0	58.8	72.2	157.1	72.0	60.3	51.8	51.8	97.9
比例協約 Proportional Treaty	430.4	391.7	351.7	365.6	454.3	294.3	262.8	244.9	248.8	322.7
總額 Total	1,747.8	1,482.2	1,529.7	1,749.2	2,893.9	1,565.0	1,300.1	1,366.0	1,550.7	2,594.3

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				
	1998	1999	2000	2001	2002	1998	1999	2000	2001	2002
	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	26.1	27.4	31.6	43.8	37.7	0.0	0.0	0.0	6.2	6.7
汽車 Motor Vehicle	17.4	16.1	13.0	24.7	48.4	2.1	1.5	0.0	0.0	0.7
飛機 Aircraft	0.1	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0
船舶 Ships	11.2	9.9	14.1	14.7	13.7	0.1	0.0	0.0	0.0	0.1
貨運 Goods In Transit	29.7	15.5	18.7	17.1	17.4	0.2	0.1	(0.1)	0.0	0.2
財產損壞 Property Damage	283.9	198.1	200.9	202.8	237.2	3.0	2.7	2.6	8.1	15.1
一般法律責任 General Liability	13.6	17.3	34.5	28.1	54.6	0.0	0.1	0.1	0.0	1.0
金錢損失 Pecuniary Loss	3.3	3.3	2.7	2.4	4.9	0.0	0.0	0.0	0.0	0.0
非比例協約 Non-Proportional Treaty	3.2	2.9	3.5	4.4	10.7	0.0	0.1	0.4	2.0	5.7
比例協約 Proportional Treaty	152.4	135.9	123.7	122.9	133.4	45.2	40.6	33.7	29.1	41.5
總額 Total	540.9	426.4	442.7	460.9	558.1	50.6	45.1	36.7	45.4	71.0

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				
	1998	1999	2000	2001	2002	1998	1999	2000	2001	2002
	%	%	%	%	%	%	%	%	%	%
意外及健康 Accident & Health	28.6	28.1	30.5	26.0	18.0	0.0	0.0	0.0	29.0	27.8
汽車 Motor Vehicle	14.0	12.6	17.1	14.6	20.4	21.9	22.1	0.0	0.0	9.0
飛機 Aircraft	3.1	0.0	0.0	0.0	11.1	-	-	-	-	-
船舶 Ships	23.1	24.1	24.6	21.4	13.3	6.7	0.0	0.0	0.0	14.3
貨運 Goods In Transit	31.0	30.3	32.2	31.0	25.3	11.8	4.3	0.0	-	9.1
財產損壞 Property Damage	36.3	33.1	31.6	32.0	21.7	10.9	7.9	5.8	21.6	24.3
一般法律責任 General Liability	15.7	18.1	19.5	13.5	10.0	0.0	2.1	4.8	0.0	8.5
金錢損失 Pecuniary Loss	26.2	21.3	24.3	30.4	22.7	0.0	0.0	0.0	0.0	0.0
非比例協約 Non-Proportional Treaty	4.3	4.6	6.0	6.1	6.8	0.0	3.7	5.7	9.8	9.6
比例協約 Proportional Treaty	35.4	34.7	35.2	33.6	29.4	33.2	31.5	31.6	24.9	31.5
整體 Overall	30.9	28.8	28.9	26.3	19.3	27.7	24.8	22.4	22.9	23.7

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				
	1998	1999	2000	2001	2002	1998	1999	2000	2001	2002
	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	(20.3)	33.1	47.2	73.6	76.2	(31.8)	32.8	47.2	34.5	57.4
汽車 Motor Vehicle	44.0	171.5	133.3	130.9	93.6	41.8	170.4	131.7	130.9	92.1
飛機 Aircraft	18.7	2.1	0.4	(0.2)	1.6	18.7	2.1	0.4	(0.2)	1.6
船舶 Ships	32.4	34.8	32.4	45.4	38.5	31.9	34.0	31.3	45.4	38.0
貨運 Goods In Transit	50.4	35.8	27.4	25.5	12.5	49.6	35.4	25.1	25.4	12.8
財產損壞 Property Damage	761.3	299.0	290.6	270.7	233.8	743.5	286.1	279.5	264.3	219.7
一般法律責任 General Liability	100.1	101.8	74.1	93.3	3.3	100.2	99.9	69.2	92.7	2.9
金錢損失 Pecuniary Loss	16.8	10.3	2.8	17.1	11.6	16.5	9.0	2.8	17.0	11.6
非比例協約 Non-Proportional Treaty	73.3	79.7	87.7	74.9	57.1	107.1	77.3	85.9	73.8	54.9
比例協約 Proportional Treaty	264.1	212.5	249.4	255.8	230.1	158.9	142.9	171.7	188.2	150.7
總額 Total	1,340.8	980.6	945.3	987.0	758.3	1,236.4	889.9	844.8	872.0	641.7

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				
	1998	1999	2000	2001	2002
	%	%	%	%	%
意外及健康 Accident & Health	103.0	91.4	-	50.1	80.0
汽車 Motor Vehicle	167.9	90.5	183.5	64.1	83.7
飛機 Aircraft	196.9	371.4	-	-	466.7
船舶 Ships	66.0	104.4	54.5	74.2	90.2
貨運 Goods In Transit	25.0	66.1	24.6	28.1	49.7
財產損壞 Property Damage	62.1	46.8	50.1	59.9	46.4
一般法律責任 General Liability	27.4	228.4	16.1	22.0	51.0
金錢損失 Pecuniary Loss	295.5	27.2	85.3	-	53.6
非比例協約 Non-Proportional Treaty	167.5	218.2	179.1	38.5	77.7
比例協約 Proportional Treaty	51.9	53.5	76.0	65.0	74.2
整體 Overall	72.6	75.8	57.6	53.5	60.4

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				
	1998	1999	2000	2001	2002
	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	23.5	23.6	19.0	34.1	47.0
汽車 Motor Vehicle	16.3	17.3	12.1	25.6	34.8
飛機 Aircraft	0.2	0.2	0.1	0.1	0.1
船舶 Ships	13.6	10.7	7.0	7.4	32.9
貨運 Goods In Transit	25.0	15.2	9.7	12.4	21.3
財產損壞 Property Damage	291.8	224.3	204.6	236.0	410.0
一般法律責任 General Liability	23.3	28.3	42.6	67.9	210.0
金錢損失 Pecuniary Loss	4.8	4.0	4.0	3.3	8.1
非比例協約 Non-Proportional Treaty	0.0	0.0	0.1	0.0	0.0
比例協約 Proportional Treaty	74.0	58.7	79.0	117.7	172.7
總額 Total	472.5	382.3	378.2	504.5	936.9

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				
	1998 百萬元 \$m	1999 百萬元 \$m	2000 百萬元 \$m	2001 百萬元 \$m	2002 百萬元 \$m
意外及健康 Accident & Health	0.0	0.0	0.1	4.3	3.3
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	0.1
貨運 Goods In Transit	0.0	0.0	0.0	0.0	0.0
財產損壞 Property Damage	3.4	0.0	0.0	0.0	9.5
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	3.4	0.0	0.1	4.3	12.9

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				
	1998 百萬元 \$m	1999 百萬元 \$m	2000 百萬元 \$m	2001 百萬元 \$m	2002 百萬元 \$m
意外及健康 Accident & Health	237.1	294.4	233.3	269.6	350.3
汽車 Motor Vehicle	697.8	636.4	651.7	620.7	712.9
飛機 Aircraft	1.1	1.6	0.7	0.3	2.9
船舶 Ships	62.9	74.2	68.8	76.8	107.9
貨運 Goods In Transit	70.4	75.8	62.2	49.5	65.3
財產損壞 Property Damage	696.1	700.3	734.1	902.0	1,080.0
一般法律責任 General Liability	342.8	438.4	391.5	364.0	562.4
金錢損失 Pecuniary Loss	40.3	35.7	36.0	18.6	15.9
非比例協約 Non-Proportional Treaty	577.3	629.6	598.6	530.1	551.3
比例協約 Proportional Treaty	365.2	370.8	356.0	282.1	329.9
總額 Total	3,091.0	3,257.2	3,132.9	3,113.7	3,778.8

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				
	1998 百萬元 \$m	1999 百萬元 \$m	2000 百萬元 \$m	2001 百萬元 \$m	2002 百萬元 \$m
意外及健康 Accident & Health	260.6	318.0	252.4	308.0	400.6
汽車 Motor Vehicle	714.1	653.7	663.8	646.3	747.7
飛機 Aircraft	1.3	1.8	0.8	0.4	3.0
船舶 Ships	76.5	84.9	75.8	84.2	140.9
貨運 Goods In Transit	95.4	91.0	71.9	61.9	86.6
財產損壞 Property Damage	991.3	924.6	938.7	1,138.0	1,499.5
一般法律責任 General Liability	366.1	466.7	434.1	431.9	772.4
金錢損失 Pecuniary Loss	45.1	39.7	40.0	21.9	24.0
非比例協約 Non-Proportional Treaty	577.3	629.6	598.7	530.1	551.3
比例協約 Proportional Treaty	439.2	429.5	435.0	399.8	502.6
總額 Total	3,566.9	3,639.5	3,511.2	3,622.5	4,728.6

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	1998	89.8	26.1	6.8	0.0	92.5	(35.6)	(39.6)
	1999	98.6	27.4	8.7	0.0	90.1	(27.6)	(28.0)
	2000	106.9	31.6	5.1	0.1	(13.0)	83.2	77.8
	2001	133.6	37.6	10.9	4.2	67.0	13.9	10.4
	2002	172.6	31.0	10.8	(1.0)	138.1	(6.3)	(3.7)
汽車 Motor Vehicle	1998	122.9	15.3	6.0	0.0	206.3	(104.7)	(85.2)
	1999	120.5	14.6	12.1	0.0	109.0	(15.2)	(12.6)
	2000	80.1	13.0	3.9	0.0	147.0	(83.8)	(104.6)
	2001	155.5	24.7	6.7	0.0	99.6	24.5	15.8
	2002	220.2	47.7	6.9	0.0	184.3	(18.7)	(8.5)
飛機 Aircraft	1998	3.2	0.1	0.3	0.0	6.3	(3.5)	(109.4)
	1999	0.7	0.0	0.1	0.0	2.6	(2.0)	(285.7)
	2000	0.3	0.0	0.0	0.0	(0.5)	0.8	266.7
	2001	0.1	0.0	0.0	0.0	(0.6)	0.7	700.0
	2002	0.9	0.1	0.0	0.0	4.2	(3.4)	(377.8)
船舶 Ships	1998	49.1	11.1	5.6	0.0	32.4	0.0	0.0
	1999	43.5	9.9	8.7	0.0	45.4	(20.5)	(47.1)
	2000	58.4	14.1	6.5	0.0	31.8	6.0	10.3
	2001	67.9	14.7	3.6	0.0	50.4	(0.8)	(1.2)
	2002	76.6	13.6	4.3	0.1	69.1	(10.5)	(13.7)
貨運 Goods In Transit	1998	103.1	29.5	9.2	0.0	25.8	38.6	37.4
	1999	61.7	15.4	5.8	0.0	40.8	(0.3)	(0.5)
	2000	60.1	18.8	5.4	0.0	14.8	21.1	35.1
	2001	50.8	17.1	5.9	0.0	14.3	13.5	26.6
	2002	57.6	17.2	3.9	0.0	28.6	7.9	13.7
財產損壞 Property Damage	1998	845.1	280.9	82.7	3.4	524.4	(46.3)	(5.5)
	1999	655.3	195.4	73.7	(3.4)	306.5	83.1	12.7
	2000	599.5	198.3	49.5	0.0	300.6	51.1	8.5
	2001	572.3	194.7	37.6	0.0	342.6	(2.6)	(0.5)
	2002	857.0	222.1	44.0	9.5	397.7	183.7	21.4
一般法律責任 General Liability	1998	98.8	13.6	6.0	0.0	27.1	52.1	52.7
	1999	87.4	17.2	7.0	0.0	199.6	(136.4)	(156.1)
	2000	161.7	34.4	9.9	0.0	26.0	91.4	56.5
	2001	187.1	28.1	13.9	0.0	41.1	104.0	55.6
	2002	394.8	53.6	33.7	0.0	201.3	106.2	26.9
金錢損失 Pecuniary Loss	1998	13.3	3.3	1.3	0.0	39.3	(30.6)	(230.1)
	1999	16.2	3.3	2.1	0.0	4.4	6.4	39.5
	2000	10.9	2.7	0.7	0.0	9.3	(1.8)	(16.5)
	2001	8.6	2.4	0.7	0.0	(1.5)	7.0	81.4
	2002	16.6	4.9	0.7	0.0	8.9	2.1	12.7
非比例協約 Non-Proportional Treaty	1998	72.0	3.2	1.7	0.0	120.6	(53.5)	(74.3)
	1999	60.3	2.8	2.3	0.0	131.6	(76.4)	(126.7)
	2000	51.7	3.1	2.4	0.0	92.6	(46.4)	(89.7)
	2001	51.9	2.4	2.5	0.0	20.0	27.0	52.0
	2002	97.9	5.0	4.3	0.0	76.1	12.5	12.8
比例協約 Proportional Treaty	1998	289.2	107.2	13.5	0.0	150.0	18.5	6.4
	1999	278.1	95.3	18.5	0.0	148.7	15.6	5.6
	2000	228.5	90.0	14.6	0.0	173.6	(49.7)	(21.8)
	2001	208.4	93.8	13.2	0.0	135.5	(34.1)	(16.4)
	2002	267.7	91.9	10.1	0.0	198.5	(32.8)	(12.3)
總額 Overall	1998	1,686.5	490.3	133.1	3.4	1,224.7	(165.0)	(9.8)
	1999	1,422.3	381.3	139.0	(3.4)	1,078.7	(173.3)	(12.2)
	2000	1,358.1	406.0	98.0	0.1	782.2	71.8	5.3
	2001	1,436.2	415.5	95.0	4.2	768.4	153.1	10.7
	2002	2,161.9	487.1	118.7	8.6	1,306.8	240.7	11.1