

附表 G17
Table G17
一般保險業務
General Insurance Business
專業再保險公司業務統計數字
Statistics on Pure Reinsurers' Business

業務類別 Class of Business	毛保費 Gross Premiums					淨保費 Net Premiums				
	1997	1998	1999	2000	2001	1997	1998	1999	2000	2001
	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	91.9	91.1	97.6	103.6	168.7	90.7	90.1	96.7	103.4	147.3
汽車 Motor Vehicle	97.6	124.4	127.8	76.0	169.7	87.3	114.8	121.0	75.3	169.1
飛機 Aircraft	9.7	3.2	0.7	0.2	0.1	9.7	3.2	0.7	0.2	0.1
船舶 Ships	55.1	48.4	41.1	57.4	68.6	51.7	46.9	39.7	56.6	68.4
貨運 Goods In Transit	114.5	95.7	51.2	58.0	55.1	106.9	94.0	48.9	56.8	53.8
財產損壞 Property Damage	956.0	781.5	597.8	635.9	633.1	911.3	753.9	563.7	591.2	595.6
一般法律責任 General Liability	118.5	86.8	95.8	177.0	208.2	116.4	83.3	91.1	174.9	208.0
金錢損失 Pecuniary Loss	10.9	12.6	15.5	11.1	7.9	10.3	12.5	15.2	10.9	7.8
非比例協約 Non-Proportional Treaty	87.5	73.7	63.0	58.8	72.2	84.5	72.0	60.3	51.8	51.8
比例協約 Proportional Treaty	476.8	430.4	391.7	351.7	365.6	309.3	294.3	262.8	244.9	248.8
總額 Total	2,018.5	1,747.8	1,482.2	1,529.7	1,749.2	1,778.1	1,565.0	1,300.1	1,366.0	1,550.7

業務類別 Class of Business	須付的佣金 Commissions Payable					可收取的佣金 Commissions Receivable				
	1997	1998	1999	2000	2001	1997	1998	1999	2000	2001
	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	23.0	26.1	27.4	31.6	43.8	0.1	0.0	0.0	0.0	6.2
汽車 Motor Vehicle	21.0	17.4	16.1	13.0	24.7	4.6	2.1	1.5	0.0	0.0
飛機 Aircraft	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
船舶 Ships	11.3	11.2	9.9	14.1	14.7	0.2	0.1	0.0	0.0	0.0
貨運 Goods In Transit	29.9	29.7	15.5	18.7	17.1	0.3	0.2	0.1	(0.1)	0.0
財產損壞 Property Damage	307.6	283.9	198.1	200.9	202.8	6.1	3.0	2.7	2.6	8.1
一般法律責任 General Liability	19.3	13.6	17.3	34.5	28.1	0.0	0.0	0.1	0.1	0.0
金錢損失 Pecuniary Loss	2.7	3.3	3.3	2.7	2.4	0.0	0.0	0.0	0.0	0.0
非比例協約 Non-Proportional Treaty	4.7	3.2	2.9	3.5	4.4	0.0	0.0	0.1	0.4	2.0
比例協約 Proportional Treaty	165.4	152.4	135.9	123.7	122.9	62.5	45.2	40.6	33.7	29.1
總額 Total	584.9	540.9	426.4	442.7	460.9	73.8	50.6	45.1	36.7	45.4

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				
	1997	1998	1999	2000	2001	1997	1998	1999	2000	2001
	%	%	%	%	%	%	%	%	%	%
意外及健康 Accident & Health	25.0	28.6	28.1	30.5	26.0	8.3	0.0	0.0	0.0	29.0
汽車 Motor Vehicle	21.5	14.0	12.6	17.1	14.6	44.7	21.9	22.1	0.0	0.0
飛機 Aircraft	0.0	3.1	0.0	0.0	0.0	-	-	-	-	-
船舶 Ships	20.5	23.1	24.1	24.6	21.4	5.9	6.7	0.0	0.0	0.0
貨運 Goods In Transit	26.1	31.0	30.3	32.2	31.0	3.9	11.8	4.3	-	0.0
財產損壞 Property Damage	32.2	36.3	33.1	31.6	32.0	13.6	10.9	7.9	5.8	21.6
一般法律責任 General Liability	16.3	15.7	18.1	19.5	13.5	0.0	0.0	2.1	4.8	0.0
金錢損失 Pecuniary Loss	24.8	26.2	21.3	24.3	30.4	0.0	0.0	0.0	0.0	0.0
非比例協約 Non-Proportional Treaty	5.4	4.3	4.6	6.0	6.1	0.0	0.0	3.7	5.7	9.8
比例協約 Proportional Treaty	34.7	35.4	34.7	35.2	33.6	37.3	33.2	31.5	31.6	24.9
整體 Overall	29.0	30.9	28.8	28.9	26.3	30.7	27.7	24.8	22.4	22.9

附表 G17 (續)
Table G17 (Cont'd)
— 一般保險業務
General Insurance Business
專業再保險公司業務統計數字
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附表 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				
	1997	1998	1999	2000	2001	1997	1998	1999	2000	2001
	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	27.6	(20.3)	33.1	47.2	73.6	27.7	(31.8)	32.8	47.2	34.5
汽車 Motor Vehicle	76.3	44.0	171.5	133.3	130.9	71.6	41.8	170.4	131.7	130.9
飛機 Aircraft	0.4	18.7	2.1	0.4	(0.2)	0.4	18.7	2.1	0.4	(0.2)
船舶 Ships	37.7	32.4	34.8	32.4	45.4	35.6	31.9	34.0	31.3	45.4
貨運 Goods In Transit	66.1	50.4	35.8	27.4	25.5	62.9	49.6	35.4	25.1	25.4
財產損壞 Property Damage	379.1	761.3	299.0	290.6	270.7	363.6	743.5	286.1	279.5	264.3
一般法律責任 General Liability	127.3	100.1	101.8	74.1	93.3	127.0	100.2	99.9	69.2	92.7
金錢損失 Pecuniary Loss	3.2	16.8	10.3	2.8	17.1	3.1	16.5	9.0	2.8	17.0
非比例協約 Non-Proportional Treaty	57.9	73.3	79.7	87.7	74.9	56.0	107.1	77.3	85.9	73.8
比例協約 Proportional Treaty	254.8	264.1	212.5	249.4	255.8	150.5	158.9	142.9	171.7	188.2
總額 Total	1,030.4	1,340.8	980.6	945.3	987.0	898.4	1,236.4	889.9	844.8	872.0

附表 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					
	1997	1998	1999	2000	2001	
	%	%	%	%	%	
意外及健康 Accident & Health	101.0	103.0	91.4	-	50.1	
汽車 Motor Vehicle	154.5	167.9	90.5	183.5	64.1	
飛機 Aircraft	19.4	196.9	371.4	-	-	
船舶 Ships	58.5	66.0	104.4	54.5	74.2	
貨運 Goods In Transit	55.5	25.0	66.1	24.6	28.1	
財產損壞 Property Damage	72.4	62.1	46.8	50.1	59.9	
一般法律責任 General Liability	132.0	27.4	228.4	16.1	22.0	
金錢損失 Pecuniary Loss	43.1	295.5	27.2	85.3	-	
非比例協約 Non-Proportional Treaty	110.5	167.5	218.2	179.1	38.5	
比例協約 Proportional Treaty	57.1	51.9	53.5	76.0	65.0	
整體 Overall	79.3	72.6	75.8	57.6	53.5	

附表 G17f 未滿期保費 Table G17f Unearned Premiums					
業務類別 Class of Business	未滿期保費 Unearned Premiums				
	1997	1998	1999	2000	2001
	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	21.5	23.5	23.6	19.0	32.7
汽車 Motor Vehicle	24.0	16.3	17.3	12.1	25.7
飛機 Aircraft	0.2	0.2	0.2	0.1	0.1
船舶 Ships	16.5	13.6	10.7	7.0	7.5
貨運 Goods In Transit	35.1	25.0	15.2	9.7	12.7
財產損壞 Property Damage	405.6	291.8	224.3	204.6	227.9
一般法律責任 General Liability	40.2	23.3	28.3	42.6	63.5
金錢損失 Pecuniary Loss	5.7	4.8	4.0	4.0	3.2
非比例協約 Non-Proportional Treaty	0.0	0.0	0.0	0.1	0.0
比例協約 Proportional Treaty	67.4	74.0	58.7	79.0	119.4
總額 Total	616.2	472.5	382.3	378.2	492.7

附表 G17 (續)
Table G17 (Cont'd)
— 一般保險業務
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專業再保險公司業務統計數字
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附表 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				
	1997	1998	1999	2000	2001
	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	0.0	0.0	0.0	0.1	4.3
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	0.0
貨運 Goods In Transit	0.0	0.0	0.0	0.0	0.0
財產損壞 Property Damage	0.0	3.4	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	0.0	3.4	0.0	0.1	4.3

附表 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				
	1997	1998	1999	2000	2001
	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	110.3	237.1	294.4	233.3	265.8
汽車 Motor Vehicle	533.9	697.8	636.4	651.7	620.4
飛機 Aircraft	99.3	1.1	1.6	0.7	0.3
船舶 Ships	65.8	62.9	74.2	68.8	73.8
貨運 Goods In Transit	95.8	70.4	75.8	62.2	51.1
財產損壞 Property Damage	1,160.4	696.1	700.3	734.1	812.4
一般法律責任 General Liability	438.5	342.8	438.4	391.5	339.9
金錢損失 Pecuniary Loss	11.7	40.3	35.7	36.0	17.5
非比例協約 Non-Proportional Treaty	559.9	577.3	629.6	598.6	544.8
比例協約 Proportional Treaty	371.1	365.2	370.8	356.0	303.3
總額 Total	3,446.7	3,091.0	3,257.2	3,132.9	3,029.3

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).

附表 G17i 儲備金 Table G17i Technical Reserves					
業務類別 Class of Business	儲備金 Technical Reserves				
	1997	1998	1999	2000	2001
	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	131.8	260.6	318.0	252.4	302.8
汽車 Motor Vehicle	557.9	714.1	653.7	663.8	646.1
飛機 Aircraft	99.5	1.3	1.8	0.8	0.4
船舶 Ships	82.3	76.5	84.9	75.8	81.3
貨運 Goods In Transit	130.9	95.4	91.0	71.9	63.8
財產損壞 Property Damage	1,566.0	991.3	924.6	938.7	1,040.3
一般法律責任 General Liability	478.7	366.1	466.7	434.1	403.4
金錢損失 Pecuniary Loss	17.4	45.1	39.7	40.0	20.7
非比例協約 Non-Proportional Treaty	559.9	577.3	629.6	598.7	544.8
比例協約 Proportional Treaty	438.5	439.2	429.5	435.0	422.7
總額 Total	4,062.9	3,566.9	3,639.5	3,511.2	3,526.3

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).

附表 G17 (續)
Table G17 (Cont'd)
一般保險業務
General Insurance Business
專業再保險公司業務統計數字
Statistics on Pure Reinsurers' Business

附表 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) 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	1997	93.4	22.9	7.4	0.0	94.3	(31.2)	(33.4)
	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)	83.1	77.7
	2001	133.6	37.6	10.9	4.2	67.0	13.9	10.4
汽車 Motor Vehicle	1997	91.8	16.4	9.9	0.0	141.8	(76.3)	(83.1)
	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
飛機 Aircraft	1997	9.8	0.0	1.0	0.0	1.9	6.9	70.4
	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
船舶 Ships	1997	54.2	11.1	9.2	0.0	31.7	2.2	4.1
	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)
貨運 Goods In Transit	1997	110.7	29.6	10.0	0.0	61.4	9.7	8.8
	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
財產損壞 Property Damage	1997	898.9	301.5	82.3	0.0	650.6	(135.5)	(15.1)
	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)
一般法律責任 General Liability	1997	115.2	19.3	5.9	0.0	152.1	(62.1)	(53.9)
	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
金錢損失 Pecuniary Loss	1997	10.2	2.7	0.9	0.0	4.4	2.2	21.6
	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
非比例協約 Non-Proportional Treaty	1997	85.6	4.7	2.2	0.0	94.6	(15.9)	(18.6)
	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
比例協約 Proportional Treaty	1997	306.7	102.9	6.7	0.0	175.2	21.9	7.1
	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)
總額 Overall	1997	1,776.5	511.1	135.5	0.0	1,408.0	(278.1)	(15.7)
	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