

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				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
	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	168.7	209.6	169.1	95.3	115.0	147.3	185.5	138.6	61.5	80.1
汽車 Motor Vehicle	169.7	237.2	278.9	210.7	174.4	169.1	229.4	274.1	206.2	166.4
飛機 Aircraft	0.1	0.9	2.9	0.1	3.9	0.1	0.9	2.9	0.1	3.9
船舶 Ships	68.6	102.8	70.8	75.7	56.8	68.4	102.1	69.1	74.9	56.7
貨運 Goods In Transit	55.1	68.7	72.8	85.7	63.0	53.8	66.5	70.0	82.6	62.5
財產損壞 Property Damage	633.1	1,093.1	1,387.3	960.2	835.3	595.6	1,031.0	1,249.0	874.8	765.4
一般法律責任 General Liability	208.2	548.6	767.2	589.4	402.0	208.0	536.9	748.5	576.3	395.0
金錢損失 Pecuniary Loss	7.9	21.6	23.6	12.6	7.3	7.8	21.4	21.9	11.7	6.9
非比例協約 Non-Proportional Treaty	72.2	157.1	209.4	213.6	197.1	51.8	97.9	177.0	175.5	168.9
比例協約 Proportional Treaty	365.6	454.3	278.9	128.0	175.5	248.8	322.7	250.3	108.5	117.2
總額 Total	1,749.2	2,893.9	3,260.9	2,371.3	2,030.3	1,550.7	2,594.3	3,001.4	2,172.1	1,823.0

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				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
	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	43.8	37.7	45.0	40.0	20.7	6.2	6.7	9.3	12.7	8.0
汽車 Motor Vehicle	24.7	48.4	53.2	45.8	43.1	0.0	0.7	0.2	0.7	0.7
飛機 Aircraft	0.0	0.1	0.4	0.0	0.2	0.0	0.0	0.0	0.0	0.0
船舶 Ships	14.7	13.7	8.5	14.4	10.8	0.0	0.1	0.2	0.3	0.1
貨運 Goods In Transit	17.1	17.4	19.1	22.3	20.5	0.0	0.2	0.8	0.6	0.9
財產損壞 Property Damage	202.8	237.2	314.0	248.0	244.0	8.1	15.1	30.5	20.0	16.7
一般法律責任 General Liability	28.1	54.6	56.6	63.0	52.1	0.0	1.0	2.1	1.5	1.0
金錢損失 Pecuniary Loss	2.4	4.9	7.3	3.8	1.6	0.0	0.0	0.4	0.3	0.1
非比例協約 Non-Proportional Treaty	4.4	10.7	13.9	16.1	13.3	2.0	5.7	3.5	4.1	2.2
比例協約 Proportional Treaty	122.9	133.4	91.4	50.8	76.2	29.1	41.5	5.7	7.7	20.5
總額 Total	460.9	558.1	609.4	504.2	482.5	45.4	71.0	52.7	47.9	50.2

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				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
	%	%	%	%	%	%	%	%	%	%
意外及健康 Accident & Health	26.0	18.0	26.6	42.0	18.0	29.0	27.8	30.5	37.6	22.9
汽車 Motor Vehicle	14.6	20.4	19.1	21.7	24.7	0.0	9.0	4.2	15.6	8.8
飛機 Aircraft	0.0	11.1	13.8	0.0	5.1	-	-	-	-	-
船舶 Ships	21.4	13.3	12.0	19.0	19.0	0.0	14.3	11.8	37.5	100.0
貨運 Goods In Transit	31.0	25.3	26.2	26.0	32.5	-	9.1	28.6	19.4	180.0
財產損壞 Property Damage	32.0	21.7	22.6	25.8	29.2	21.6	24.3	22.1	23.4	23.9
一般法律責任 General Liability	13.5	10.0	7.4	10.7	13.0	0.0	8.5	11.2	11.5	14.3
金錢損失 Pecuniary Loss	30.4	22.7	30.9	30.2	21.9	0.0	0.0	23.5	33.3	25.0
非比例協約 Non-Proportional Treaty	6.1	6.8	6.6	7.5	6.7	9.8	9.6	10.8	10.8	7.8
比例協約 Proportional Treaty	33.6	29.4	32.8	39.7	43.4	24.9	31.5	19.9	39.5	35.2
整體 Overall	26.3	19.3	18.7	21.3	23.8	22.9	23.7	20.3	24.0	24.2

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				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
	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	73.6	76.2	72.9	55.4	70.5	34.5	57.4	53.3	38.2	47.8
汽車 Motor Vehicle	130.9	93.6	112.8	151.1	129.8	130.9	92.1	109.7	147.4	124.6
飛機 Aircraft	(0.2)	1.6	2.6	0.7	0.0	(0.2)	1.6	2.6	0.7	0.0
船舶 Ships	45.4	38.5	59.5	61.4	53.4	45.4	38.0	59.4	61.1	52.9
貨運 Goods In Transit	25.5	12.5	32.0	26.7	23.3	25.4	12.8	31.0	25.8	23.4
財產損壞 Property Damage	270.7	233.8	404.1	351.0	376.4	264.3	219.7	366.2	317.5	333.3
一般法律責任 General Liability	93.3	3.3	80.2	76.0	91.5	92.7	2.9	76.3	69.6	88.0
金錢損失 Pecuniary Loss	17.1	11.6	15.2	9.2	5.7	17.0	11.6	8.6	7.9	4.8
非比例協約 Non-Proportional Treaty	74.9	57.1	31.6	42.0	48.4	73.8	54.9	(17.6)	36.2	39.0
比例協約 Proportional Treaty	255.8	230.1	104.6	120.4	110.2	188.2	150.7	96.3	105.8	99.8
總額 Total	987.0	758.3	915.5	893.9	909.2	872.0	641.7	785.8	810.2	813.6

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				
	2001	2002	2003	2004	2005
	%	%	%	%	%
意外及健康 Accident & Health	50.1	80.0	95.9	-	22.1
汽車 Motor Vehicle	64.1	83.7	77.0	-	44.5
飛機 Aircraft	-	466.7	-	-	194.4
船舶 Ships	74.2	90.2	106.3	135.0	46.4
貨運 Goods In Transit	28.1	49.7	104.1	-	53.7
財產損壞 Property Damage	59.9	46.4	47.0	42.5	19.3
一般法律責任 General Liability	22.0	51.0	79.9	89.7	85.5
金錢損失 Pecuniary Loss	-	53.6	44.8	7.2	78.6
非比例協約 Non-Proportional Treaty	38.5	77.7	74.8	50.9	25.6
比例協約 Proportional Treaty	65.0	74.2	74.8	112.7	-
整體 Overall	53.5	60.4	67.7	51.0	36.8

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				
	2001	2002	2003	2004	2005
	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	34.1	51.7	32.7	23.5	26.0
汽車 Motor Vehicle	25.6	34.9	26.2	34.9	49.0
飛機 Aircraft	0.1	0.2	0.4	0.6	0.9
船舶 Ships	7.4	34.0	31.5	29.2	18.5
貨運 Goods In Transit	12.4	23.0	19.1	28.1	26.4
財產損壞 Property Damage	236.0	425.9	529.1	403.6	393.8
一般法律責任 General Liability	67.9	216.6	356.2	288.7	192.9
金錢損失 Pecuniary Loss	3.3	8.8	9.5	3.2	3.1
非比例協約 Non-Proportional Treaty	0.0	7.7	7.6	3.8	7.8
比例協約 Proportional Treaty	117.7	284.2	97.2	68.4	65.4
總額 Total	504.5	1,087.0	1,109.5	884.0	783.8

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		未過期風險準備金 Unexpired Risks Provision				
業務類別 Class of Business	2001 百萬元 \$m	2002 百萬元 \$m	2003 百萬元 \$m	2004 百萬元 \$m	2005 百萬元 \$m	
意外及健康 Accident & Health	4.3	3.3	5.5	4.7	6.0	
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	0.1	1.0	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	9.5	1.8	0.0	0.0	
一般法律責任 General Liability	0.0	0.0	0.5	0.0	0.0	
金錢損失 Pecuniary Loss	0.0	0.0	0.5	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	4.3	12.9	9.3	4.7	6.0	

表 G17h 未決申索準備金 Table G17h Outstanding Claims Provision		未決申索準備金 Outstanding Claims Provision				
業務類別 Class of Business	2001 百萬元 \$m	2002 百萬元 \$m	2003 百萬元 \$m	2004 百萬元 \$m	2005 百萬元 \$m	
意外及健康 Accident & Health	269.6	351.1	448.9	311.8	281.3	
汽車 Motor Vehicle	620.7	708.6	816.3	663.2	617.7	
飛機 Aircraft	0.3	2.9	(0.5)	0.2	7.2	
船舶 Ships	76.8	110.5	127.1	170.2	149.6	
貨運 Goods In Transit	49.5	73.6	119.6	65.4	79.7	
財產損壞 Property Damage	902.0	1,050.2	1,223.0	1,330.3	1,161.9	
一般法律責任 General Liability	364.0	633.6	1,045.5	1,553.4	1,884.5	
金錢損失 Pecuniary Loss	18.6	19.7	20.7	14.1	14.8	
非比例協約 Non-Proportional Treaty	530.1	318.6	470.1	525.2	527.2	
比例協約 Proportional Treaty	282.1	198.1	426.5	475.4	315.1	
總額 Total	3,113.7	3,466.9	4,697.2	5,109.2	5,039.0	

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		儲備金 Technical Reserves				
業務類別 Class of Business	2001 百萬元 \$m	2002 百萬元 \$m	2003 百萬元 \$m	2004 百萬元 \$m	2005 百萬元 \$m	
意外及健康 Accident & Health	308.0	406.1	487.1	340.0	313.3	
汽車 Motor Vehicle	646.3	743.5	842.5	698.1	666.7	
飛機 Aircraft	0.4	3.1	(0.1)	0.8	8.1	
船舶 Ships	84.2	144.6	159.6	199.4	168.1	
貨運 Goods In Transit	61.9	96.6	138.7	93.5	106.1	
財產損壞 Property Damage	1,138.0	1,485.6	1,753.9	1,733.9	1,555.7	
一般法律責任 General Liability	431.9	850.2	1,402.2	1,842.1	2,077.4	
金錢損失 Pecuniary Loss	21.9	28.5	30.7	17.3	17.9	
非比例協約 Non-Proportional Treaty	530.1	326.3	477.7	529.0	535.0	
比例協約 Proportional Treaty	399.8	482.3	523.7	543.8	380.5	
總額 Total	3,622.5	4,566.8	5,816.0	5,997.9	5,828.8	

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	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)
	2003	157.6	35.7	6.2	2.2	151.2	(37.6)	(23.9)
	2004	70.8	27.3	4.1	(0.8)	(99.0)	139.1	196.5
	2005	78.2	12.7	10.5	1.3	17.3	36.4	46.5
汽車 Motor Vehicle	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)
	2003	282.8	53.0	2.9	0.0	217.7	9.3	3.3
	2004	197.5	45.1	4.9	0.0	(5.7)	153.3	77.6
	2005	169.6	42.4	11.1	0.0	75.5	40.6	23.9
飛機 Aircraft	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)
	2003	2.7	0.4	0.1	0.0	(0.8)	3.0	111.1
	2004	(0.1)	0.0	(0.1)	0.0	1.4	(1.4)	-
	2005	3.6	0.2	0.1	0.0	7.0	(3.7)	(102.8)
船舶 Ships	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)
	2003	71.6	8.3	3.5	0.9	76.1	(17.2)	(24.0)
	2004	77.2	14.1	4.2	(1.0)	104.2	(44.3)	(57.4)
	2005	69.0	10.7	7.2	0.0	32.0	19.1	27.7
貨運 Goods In Transit	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
	2003	73.9	18.3	2.0	0.0	76.9	(23.3)	(31.5)
	2004	73.6	21.7	3.9	0.0	(28.4)	76.3	103.7
	2005	68.5	19.6	5.0	0.0	36.8	7.1	10.4
財產損壞 Property Damage	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
	2003	1,145.7	283.5	41.6	(7.7)	539.0	289.3	25.3
	2004	1,000.3	228.0	28.6	(1.8)	424.8	320.7	32.1
	2005	813.6	227.3	68.1	0.0	157.0	361.2	44.4
一般法律責任 General Liability	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
	2003	608.9	54.5	42.3	0.5	486.6	24.9	4.1
	2004	643.8	61.5	43.0	(0.5)	577.5	(37.6)	(5.8)
	2005	492.8	51.1	73.1	0.0	421.3	(52.7)	(10.7)
金錢損失 Pecuniary Loss	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
	2003	21.2	6.9	0.4	0.5	9.5	3.9	18.4
	2004	18.0	3.5	0.3	(0.5)	1.3	13.4	74.4
	2005	7.0	1.5	0.5	0.0	5.5	(0.5)	(7.1)
非比例協約 Non-Proportional Treaty	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
	2003	177.2	10.4	7.1	0.0	132.5	27.2	15.3
	2004	179.3	12.0	8.5	0.0	91.3	67.5	37.6
	2005	165.3	11.1	6.9	0.0	42.3	105.0	63.5
比例協約 Proportional Treaty	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)
	2003	437.4	85.7	8.1	0.0	327.0	16.6	3.8
	2004	137.3	43.1	5.0	0.0	154.7	(65.5)	(47.7)
	2005	119.1	55.7	5.6	0.0	(62.7)	120.5	101.2
總類 Overall	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
	2003	2,979.0	556.7	114.2	(3.6)	2,015.7	296.1	9.9
	2004	2,397.7	456.3	102.4	(4.6)	1,222.1	621.5	25.9
	2005	1,986.7	432.3	188.1	1.3	732.0	633.0	31.9