

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				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
	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	209.6	169.1	95.3	115.0	87.3	185.5	138.6	61.5	80.1	61.6
汽車 Motor Vehicle	237.2	278.9	210.7	174.4	193.4	229.4	274.1	206.2	166.4	188.9
飛機 Aircraft	0.9	2.9	0.1	3.9	1.3	0.9	2.9	0.1	3.9	1.3
船舶 Ships	102.8	70.8	75.7	56.8	68.1	102.1	69.1	74.9	56.7	67.6
貨運 Goods In Transit	68.7	72.8	85.7	63.0	59.3	66.5	70.0	82.6	62.5	44.1
財產損壞 Property Damage	1,093.1	1,387.3	960.2	835.3	836.2	1,031.0	1,249.0	874.8	765.4	780.4
一般法律責任 General Liability	548.6	767.2	589.4	402.0	357.8	536.9	748.5	576.3	395.0	350.7
金錢損失 Pecuniary Loss	21.6	23.6	12.6	7.3	8.0	21.4	21.9	11.7	6.9	7.3
非比例協約 Non-Proportional Treaty	157.1	209.4	213.6	197.1	175.0	97.9	177.0	175.5	168.9	159.5
比例協約 Proportional Treaty	454.3	278.9	128.0	175.5	147.6	322.7	250.3	108.5	117.2	126.1
總額 Total	2,893.9	3,260.9	2,371.3	2,030.3	1,934.0	2,594.3	3,001.4	2,172.1	1,823.0	1,787.5

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				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
	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	37.7	45.0	40.0	20.7	16.9	6.7	9.3	12.7	8.0	2.6
汽車 Motor Vehicle	48.4	53.2	45.8	43.1	45.2	0.7	0.2	0.7	0.7	0.1
飛機 Aircraft	0.1	0.4	0.0	0.2	0.3	0.0	0.0	0.0	0.0	0.0
船舶 Ships	13.7	8.5	14.4	10.8	12.0	0.1	0.2	0.3	0.1	0.0
貨運 Goods In Transit	17.4	19.1	22.3	20.5	23.4	0.2	0.8	0.6	0.9	0.3
財產損壞 Property Damage	237.2	314.0	248.0	244.0	222.5	15.1	30.5	20.0	16.7	13.5
一般法律責任 General Liability	54.6	56.6	63.0	52.1	44.6	1.0	2.1	1.5	1.0	1.5
金錢損失 Pecuniary Loss	4.9	7.3	3.8	1.6	2.5	0.0	0.4	0.3	0.1	0.2
非比例協約 Non-Proportional Treaty	10.7	13.9	16.1	13.3	12.7	5.7	3.5	4.1	2.2	1.5
比例協約 Proportional Treaty	133.4	91.4	50.8	76.2	60.7	41.5	5.7	7.7	20.5	10.7
總額 Total	558.1	609.4	504.2	482.5	440.8	71.0	52.7	47.9	50.2	30.4

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				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
	%	%	%	%	%	%	%	%	%	%
意外及健康 Accident & Health	18.0	26.6	42.0	18.0	19.4	27.8	30.5	37.6	22.9	10.1
汽車 Motor Vehicle	20.4	19.1	21.7	24.7	23.4	9.0	4.2	15.6	8.8	2.2
飛機 Aircraft	11.1	13.8	0.0	5.1	23.1	-	-	-	-	-
船舶 Ships	13.3	12.0	19.0	19.0	17.6	14.3	11.8	37.5	100.0	0.0
貨運 Goods In Transit	25.3	26.2	26.0	32.5	39.5	9.1	28.6	19.4	180.0	2.0
財產損壞 Property Damage	21.7	22.6	25.8	29.2	26.6	24.3	22.1	23.4	23.9	24.2
一般法律責任 General Liability	10.0	7.4	10.7	13.0	12.5	8.5	11.2	11.5	14.3	21.1
金錢損失 Pecuniary Loss	22.7	30.9	30.2	21.9	31.3	0.0	23.5	33.3	25.0	28.6
非比例協約 Non-Proportional Treaty	6.8	6.6	7.5	6.7	7.3	9.6	10.8	10.8	7.8	9.7
比例協約 Proportional Treaty	29.4	32.8	39.7	43.4	41.1	31.5	19.9	39.5	35.2	49.8
整體 Overall	19.3	18.7	21.3	23.8	22.8	23.7	20.3	24.0	24.2	20.8

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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				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
	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	76.2	72.9	55.4	70.5	62.5	57.4	53.3	38.2	47.8	41.2
汽車 Motor Vehicle	93.6	112.8	151.1	129.8	103.6	92.1	109.7	147.4	124.6	69.8
飛機 Aircraft	1.6	2.6	0.7	0.0	2.5	1.6	2.6	0.7	0.0	2.5
船舶 Ships	38.5	59.5	61.4	53.4	49.8	38.0	59.4	61.1	52.9	47.6
貨運 Goods In Transit	12.5	32.0	26.7	23.3	30.4	12.8	31.0	25.8	23.4	29.1
財產損壞 Property Damage	233.8	404.1	351.0	376.4	286.4	219.7	366.2	317.5	333.3	244.5
一般法律責任 General Liability	3.3	80.2	76.0	91.5	130.8	2.9	76.3	69.6	88.0	80.0
金錢損失 Pecuniary Loss	11.6	15.2	9.2	5.7	3.3	11.6	8.6	7.9	4.8	2.5
非比例協約 Non-Proportional Treaty	57.1	31.6	42.0	48.4	33.0	54.9	(17.6)	36.2	39.0	21.8
比例協約 Proportional Treaty	230.1	104.6	120.4	110.2	109.1	150.7	96.3	105.8	99.8	100.7
總額 Total	758.3	915.5	893.9	909.2	811.4	641.7	785.8	810.2	813.6	639.7

業務類別 Class of Business	已承付申索淨額比率 Net Claims Incurred Ratio				
	2002	2003	2004	2005	2006
	%	%	%	%	%
意外及健康 Accident & Health	80.0	95.9	-	22.1	-*
汽車 Motor Vehicle	83.7	77.0	-	44.5	17.8*
飛機 Aircraft	466.7	-	-	194.4	-
船舶 Ships	90.2	106.3	135.0	46.4	94.0
貨運 Goods In Transit	49.7	104.1	-	53.7	32.6
財產損壞 Property Damage	46.4	47.0	42.5	19.3	21.1
一般法律責任 General Liability	51.0	79.9	89.7	85.5	54.8
金錢損失 Pecuniary Loss	53.6	44.8	7.2	78.6	25.7
非比例協約 Non-Proportional Treaty	77.7	74.8	50.9	25.6	50.3
比例協約 Proportional Treaty	74.2	74.8	112.7	0.0	53.8
整體 Overall	60.4	67.7	51.0	36.8	32.9

*Please refer to Note 3 to General Insurance Business Statistics on page 183 for additional information about the ratio for 2006.

*請參閱第183頁一般保險業務統計數字附註3有關2006年該比率的額外資料。

業務類別 Class of Business	未滿期保費 Unearned Premiums				
	2002	2003	2004	2005	2006
	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	51.7	32.7	23.5	26.0	22.5
汽車 Motor Vehicle	34.9	26.2	34.9	49.0	53.4
飛機 Aircraft	0.2	0.4	0.6	0.9	0.8
船舶 Ships	34.0	31.5	29.2	18.5	19.8
貨運 Goods In Transit	23.0	19.1	28.1	26.4	25.4
財產損壞 Property Damage	425.9	529.1	403.6	393.8	442.2
一般法律責任 General Liability	216.6	356.2	288.7	192.9	189.8
金錢損失 Pecuniary Loss	8.8	9.5	3.2	3.1	3.0
非比例協約 Non-Proportional Treaty	7.7	7.6	3.8	7.8	5.7
比例協約 Proportional Treaty	284.2	97.2	68.4	65.4	54.9
總額 Total	1,087.0	1,109.5	884.0	783.8	817.5

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Table G17 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	2002 百萬元 \$m	2003 百萬元 \$m	2004 百萬元 \$m	2005 百萬元 \$m	2006 百萬元 \$m	
意外及健康 Accident & Health	3.3	5.5	4.7	6.0	5.2	
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	0.1	1.0	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	9.5	1.8	0.0	0.0	4.5	
一般法律責任 General Liability	0.0	0.5	0.0	0.0	0.0	
金錢損失 Pecuniary Loss	0.0	0.5	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	12.9	9.3	4.7	6.0	9.7	

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	2002 百萬元 \$m	2003 百萬元 \$m	2004 百萬元 \$m	2005 百萬元 \$m	2006 百萬元 \$m	
意外及健康 Accident & Health	351.1	448.9	311.8	281.3	204.1	
汽車 Motor Vehicle	708.6	816.3	663.2	617.7	580.8	
飛機 Aircraft	2.9	(0.5)	0.2	7.2	3.7	
船舶 Ships	110.5	127.1	170.2	149.6	164.3	
貨運 Goods In Transit	73.6	119.6	65.4	79.7	65.3	
財產損壞 Property Damage	1,050.2	1,223.0	1,330.3	1,161.9	1,071.9	
一般法律責任 General Liability	633.6	1,045.5	1,553.4	1,884.5	1,999.7	
金錢損失 Pecuniary Loss	19.7	20.7	14.1	14.8	14.3	
非比例協約 Non-Proportional Treaty	318.6	470.1	525.2	527.2	586.4	
比例協約 Proportional Treaty	198.1	426.5	475.4	315.1	287.9	
總額 Total	3,466.9	4,697.2	5,109.2	5,039.0	4,978.4	

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	2002 百萬元 \$m	2003 百萬元 \$m	2004 百萬元 \$m	2005 百萬元 \$m	2006 百萬元 \$m	
意外及健康 Accident & Health	406.1	487.1	340.0	313.3	231.8	
汽車 Motor Vehicle	743.5	842.5	698.1	666.7	634.2	
飛機 Aircraft	3.1	(0.1)	0.8	8.1	4.5	
船舶 Ships	144.6	159.6	199.4	168.1	184.1	
貨運 Goods In Transit	96.6	138.7	93.5	106.1	90.7	
財產損壞 Property Damage	1,485.6	1,753.9	1,733.9	1,555.7	1,518.6	
一般法律責任 General Liability	850.2	1,402.2	1,842.1	2,077.4	2,189.5	
金錢損失 Pecuniary Loss	28.5	30.7	17.3	17.9	17.3	
非比例協約 Non-Proportional Treaty	326.3	477.7	529.0	535.0	592.1	
比例協約 Proportional Treaty	482.3	523.7	543.8	380.5	342.8	
總額 Total	4,566.8	5,816.0	5,997.9	5,828.8	5,805.6	

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 專業再保險公司業務統計數字
Table G17 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	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
	2006	65.1	14.3	9.3	(0.8)	(36.0)	78.3	120.3
汽車 Motor Vehicle	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
	2006	184.5	45.1	19.2	0.0	32.8	87.4	47.4
飛機 Aircraft	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)
	2006	1.4	0.3	0.0	0.0	(0.9)	2.0	142.9
船舶 Ships	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
	2006	66.3	12.0	13.8	0.0	62.3	(21.8)	(32.9)
貨運 Goods In Transit	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
	2006	45.1	23.1	5.3	0.0	14.7	2.0	4.4
財產損壞 Property Damage	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
	2006	732.1	209.0	115.0	4.5	154.3	249.3	34.1
一般法律責任 General Liability	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)
	2006	353.5	43.1	99.2	0.0	193.8	17.4	4.9
金錢損失 Pecuniary Loss	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)
	2006	7.4	2.3	1.1	0.0	1.9	2.1	28.4
非比例協約 Non-Proportional Treaty	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
	2006	161.2	11.2	7.3	0.0	81.1	61.6	38.2
比例協約 Proportional Treaty	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
	2006	137.2	50.0	4.9	0.0	73.8	8.5	6.2
總類 Overall	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
	2006	1,753.8	410.4	275.1	3.7	577.8	486.8	27.8