

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				
	2004	2005	2006	2007	2008	2004	2005	2006	2007	2008
	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	95.3	115.0	87.3	105.6	136.7	61.5	80.1	61.6	69.0	87.9
汽車 Motor Vehicle	210.7	174.4	193.4	84.3	107.9	206.2	166.4	188.9	83.9	99.5
飛機 Aircraft	0.1	3.9	1.3	3.1	1.8	0.1	3.9	1.3	3.1	1.8
船舶 Ships	75.7	56.8	68.1	41.1	23.8	74.9	56.7	67.6	40.8	22.2
貨運 Goods In Transit	85.7	63.0	59.3	28.8	33.4	82.6	62.5	44.1	28.4	31.9
財產損壞 Property Damage	960.2	835.3	836.2	535.7	521.4	874.8	765.4	780.4	483.1	431.2
一般法律責任 General Liability	589.4	402.0	357.8	338.3	331.7	576.3	395.0	350.7	330.3	291.0
金錢損失 Pecuniary Loss	12.6	7.3	8.0	6.3	6.5	11.7	6.9	7.3	5.6	5.9
非比例協約 Non-Proportional Treaty	213.6	197.1	175.0	155.7	124.4	175.5	168.9	159.5	138.5	111.4
比例協約 Proportional Treaty	128.0	175.5	147.6	154.6	148.8	108.5	117.2	126.1	130.8	123.8
總額 Total	2,371.3	2,030.3	1,934.0	1,453.5	1,436.4	2,172.1	1,823.0	1,787.5	1,313.5	1,206.6

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				
	2004	2005	2006	2007	2008	2004	2005	2006	2007	2008
	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	40.0	20.7	16.9	21.1	20.8	12.7	8.0	2.6	6.7	6.9
汽車 Motor Vehicle	45.8	43.1	45.2	8.7	16.6	0.7	0.7	0.1	0.0	2.6
飛機 Aircraft	0.0	0.2	0.3	0.7	0.4	0.0	0.0	0.0	0.0	0.0
船舶 Ships	14.4	10.8	12.0	5.0	7.4	0.3	0.1	0.0	0.0	0.2
貨運 Goods In Transit	22.3	20.5	23.4	8.7	11.5	0.6	0.9	0.3	0.1	0.2
財產損壞 Property Damage	248.0	244.0	222.5	140.2	159.0	20.0	16.7	13.5	10.1	19.0
一般法律責任 General Liability	63.0	52.1	44.6	47.7	51.2	1.5	1.0	1.5	0.9	5.3
金錢損失 Pecuniary Loss	3.8	1.6	2.5	1.2	1.4	0.3	0.1	0.2	0.2	0.2
非比例協約 Non-Proportional Treaty	16.1	13.3	12.7	12.3	9.7	4.1	2.2	1.5	1.4	1.2
比例協約 Proportional Treaty	50.8	76.2	60.7	53.4	61.2	7.7	20.5	10.7	9.0	9.2
總額 Total	504.2	482.5	440.8	299.0	339.2	47.9	50.2	30.4	28.4	44.8

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				
	2004	2005	2006	2007	2008	2004	2005	2006	2007	2008
	%	%	%	%	%	%	%	%	%	%
意外及健康 Accident & Health	42.0	18.0	19.4	20.0	15.2	37.6	22.9	10.1	18.3	14.1
汽車 Motor Vehicle	21.7	24.7	23.4	10.3	15.4	15.6	8.8	2.2	0.0	31.0
飛機 Aircraft	0.0	5.1	23.1	22.6	22.2	-	-	-	-	-
船舶 Ships	19.0	19.0	17.6	12.2	31.1	37.5	100.0	0.0	0.0	12.5
貨運 Goods In Transit	26.0	32.5	39.5	30.2	34.4	19.4	180.0	2.0	25.0	13.3
財產損壞 Property Damage	25.8	29.2	26.6	26.2	30.5	23.4	23.9	24.2	19.2	21.1
一般法律責任 General Liability	10.7	13.0	12.5	14.1	15.4	11.5	14.3	21.1	11.3	13.0
金錢損失 Pecuniary Loss	30.2	21.9	31.3	19.0	21.5	33.3	25.0	28.6	28.6	33.3
非比例協約 Non-Proportional Treaty	7.5	6.7	7.3	7.9	7.8	10.8	7.8	9.7	8.1	9.2
比例協約 Proportional Treaty	39.7	43.4	41.1	34.5	41.1	39.5	35.2	49.8	37.8	36.8
整體 Overall	21.3	23.8	22.8	20.6	23.6	24.0	24.2	20.8	20.3	19.5

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	已償付申索毛額 Gross Claims Paid					已償付申索淨額 Net Claims Paid				
	2004	2005	2006	2007	2008	2004	2005	2006	2007	2008
	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	55.4	70.5	62.5	69.8	66.2	38.2	47.8	41.2	51.9	46.1
汽車 Motor Vehicle	151.1	129.8	103.6	73.9	36.6	147.4	124.6	69.8	73.9	36.6
飛機 Aircraft	0.7	0.0	2.5	0.1	0.0	0.7	0.0	2.5	0.1	0.0
船舶 Ships	61.4	53.4	49.8	104.8	26.4	61.1	52.9	47.6	104.5	26.1
貨運 Goods In Transit	26.7	23.3	30.4	12.7	10.0	25.8	23.4	29.1	12.6	9.8
財產損壞 Property Damage	351.0	376.4	286.4	229.4	99.1	317.5	333.3	244.5	214.3	84.6
一般法律責任 General Liability	76.0	91.5	130.8	123.8	143.5	69.6	88.0	80.0	118.9	141.0
金錢損失 Pecuniary Loss	9.2	5.7	3.3	0.9	0.5	7.9	4.8	2.5	0.8	0.4
非比例協約 Non-Proportional Treaty	42.0	48.4	33.0	65.0	37.5	36.2	39.0	21.8	45.3	31.2
比例協約 Proportional Treaty	120.4	110.2	109.1	95.3	75.5	105.8	99.8	100.7	85.3	66.6
總額 Total	893.9	909.2	811.4	775.7	495.3	810.2	813.6	639.7	707.6	442.4

業務類別 Class of Business	已承付申索淨額比率 Net Claims Incurred Ratio				
	2004	2005	2006	2007	2008
	%	%	%	%	%
意外及健康 Accident & Health	-	22.1	-	8.5	52.6
汽車 Motor Vehicle	-	44.5	17.8	-	29.6
飛機 Aircraft	-	194.4	-	46.2	9.1
船舶 Ships	135.0	46.4	94.0	128.0	28.6
貨運 Goods In Transit	-	53.7	32.6	28.3	87.4
財產損壞 Property Damage	42.5	19.3	21.1	23.8	8.8 *
一般法律責任 General Liability	89.7	85.5	54.8	-	- *
金錢損失 Pecuniary Loss	7.2	78.6	25.7	-	40.4
非比例協約 Non-Proportional Treaty	50.9	25.6	50.3	36.1	0.0
比例協約 Proportional Treaty	112.7	0.0	53.8	33.8	35.2
整體 Overall	51.0	36.8	32.9	16.3	6.7

*Please refer to Note 3 to General Insurance Business Statistics on page 184 for additional information about the ratio for 2008.

*請參閱第184頁一般保險業務統計數字附註3有關2008年該比率的額外資料。

業務類別 Class of Business	未滿期保費 Unearned Premiums				
	2004	2005	2006	2007	2008
	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	26.0	22.5	22.4	24.5
汽車 Motor Vehicle	34.9	49.0	53.4	15.5	18.4
飛機 Aircraft	0.6	0.9	0.8	1.3	0.9
船舶 Ships	29.2	18.5	19.8	12.6	8.9
貨運 Goods In Transit	28.1	26.4	25.4	11.2	8.8
財產損壞 Property Damage	403.6	393.8	442.2	326.0	306.3
一般法律責任 General Liability	288.7	192.9	189.8	169.4	156.2
金錢損失 Pecuniary Loss	3.2	3.1	3.0	3.5	3.7
非比例協約 Non-Proportional Treaty	3.8	7.8	5.7	7.4	6.0
比例協約 Proportional Treaty	68.4	65.4	54.9	56.1	49.9
總額 Total	884.0	783.8	817.5	625.4	583.6

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				
	2004 百萬元 \$m	2005 百萬元 \$m	2006 百萬元 \$m	2007 百萬元 \$m	2008 百萬元 \$m
意外及健康 Accident & Health	4.7	6.0	5.2	6.1	7.0
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	0.0	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	0.0	4.5	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	4.7	6.0	9.7	6.1	7.0

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				
	2004 百萬元 \$m	2005 百萬元 \$m	2006 百萬元 \$m	2007 百萬元 \$m	2008 百萬元 \$m
意外及健康 Accident & Health	311.8	281.3	204.1	157.6	159.4
汽車 Motor Vehicle	663.2	617.7	580.8	427.3	429.1
飛機 Aircraft	0.2	7.2	3.7	4.7	5.2
船舶 Ships	170.2	149.6	164.3	103.7	87.7
貨運 Goods In Transit	65.4	79.7	65.3	51.7	75.0
財產損壞 Property Damage	1,330.3	1,161.9	1,071.9	761.7	728.7
一般法律責任 General Liability	1,553.4	1,884.5	1,999.7	1,836.0	1,700.8
金錢損失 Pecuniary Loss	14.1	14.8	14.3	9.7	11.4
非比例協約 Non-Proportional Treaty	525.2	527.2	586.4	590.6	429.6
比例協約 Proportional Treaty	475.4	315.1	287.9	246.7	203.8
總額 Total	5,109.2	5,039.0	4,978.4	4,189.7	3,830.7

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				
	2004 百萬元 \$m	2005 百萬元 \$m	2006 百萬元 \$m	2007 百萬元 \$m	2008 百萬元 \$m
意外及健康 Accident & Health	340.0	313.3	231.8	186.1	190.9
汽車 Motor Vehicle	698.1	666.7	634.2	442.8	447.5
飛機 Aircraft	0.8	8.1	4.5	6.0	6.1
船舶 Ships	199.4	168.1	184.1	116.3	96.6
貨運 Goods In Transit	93.5	106.1	90.7	62.9	83.8
財產損壞 Property Damage	1,733.9	1,555.7	1,518.6	1,087.7	1,035.0
一般法律責任 General Liability	1,842.1	2,077.4	2,189.5	2,005.4	1,857.0
金錢損失 Pecuniary Loss	17.3	17.9	17.3	13.2	15.1
非比例協約 Non-Proportional Treaty	529.0	535.0	592.1	598.0	435.6
比例協約 Proportional Treaty	543.8	380.5	342.8	302.8	253.7
總額 Total	5,997.9	5,828.8	5,805.6	4,821.2	4,421.3

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).

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	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
	2007	68.3	14.4	6.7	0.9	5.8	40.5	59.3
	2008	85.9	13.9	10.8	0.9	45.2	15.1	17.6
汽車 Motor Vehicle	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
	2007	83.8	8.7	11.4	0.0	(30.7)	94.4	112.6
	2008	96.6	14.0	23.5	0.0	28.6	30.5	31.6
飛機 Aircraft	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
	2007	2.6	0.7	0.1	0.0	1.2	0.6	23.1
	2008	2.2	0.4	0.0	0.0	0.2	1.6	72.7
船舶 Ships	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)
	2007	42.1	5.0	5.3	0.0	53.9	(22.1)	(52.5)
	2008	25.9	7.2	3.2	0.0	7.4	8.1	31.3
貨運 Goods In Transit	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
	2007	30.0	8.6	3.0	0.0	8.5	9.9	33.0
	2008	34.9	11.3	4.6	0.0	30.5	(11.5)	(33.0)
財產損壞 Property Damage	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
	2007	495.0	130.1	64.4	(4.5)	118.0	187.0	37.8
	2008	457.8	140.0	62.8	0.0	40.3	214.7	46.9
一般法律責任 General Liability	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
	2007	348.5	46.8	61.5	0.0	(30.9)	271.1	77.8
	2008	304.2	45.9	84.6	0.0	(57.4)	231.1	76.0
金錢損失 Pecuniary Loss	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
	2007	4.9	1.0	0.2	0.0	(0.7)	4.4	89.8
	2008	5.7	1.2	0.4	0.0	2.3	1.8	31.6
非比例協約 Non-Proportional Treaty	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
	2007	136.8	10.9	5.1	0.0	49.4	71.4	52.2
	2008	112.8	8.5	3.1	0.0	(58.7)	159.9	141.8
比例協約 Proportional Treaty	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
	2007	129.6	44.4	5.2	0.0	43.8	36.2	27.9
	2008	130.0	52.0	4.4	0.0	45.7	27.9	21.5
總額 Overall	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
	2007	1,341.6	270.6	162.9	(3.6)	218.3	693.4	51.7
	2008	1,256.0	294.4	197.4	0.9	84.1	679.2	54.1