

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				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
	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	115.0	87.3	105.6	136.7	167.8	80.1	61.6	69.0	87.9	112.5
汽車 Motor Vehicle	174.4	193.4	84.3	107.9	76.0	166.4	188.9	83.9	99.5	66.5
飛機 Aircraft	3.9	1.3	3.1	1.8	(0.6)	3.9	1.3	3.1	1.8	(0.6)
船舶 Ships	56.8	68.1	41.1	23.8	43.9	56.7	67.6	40.8	22.2	33.2
貨運 Goods In Transit	63.0	59.3	28.8	33.4	26.4	62.5	44.1	28.4	31.9	24.5
財產損壞 Property Damage	835.3	836.2	535.7	521.4	566.2	765.4	780.4	483.1	431.2	454.4
一般法律責任 General Liability	402.0	357.8	338.3	331.7	351.5	395.0	350.7	330.3	291.0	305.8
金錢損失 Pecuniary Loss	7.3	8.0	6.3	6.5	19.2	6.9	7.3	5.6	5.9	18.7
非比例協約 Non-Proportional Treaty	197.1	175.0	155.7	124.4	138.5	168.9	159.5	138.5	111.4	125.3
比例協約 Proportional Treaty	175.5	147.6	154.6	148.8	155.6	117.2	126.1	130.8	123.8	127.3
總額 Total	2,030.3	1,934.0	1,453.5	1,436.4	1,544.5	1,823.0	1,787.5	1,313.5	1,206.6	1,267.6

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				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
	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	20.7	16.9	21.1	20.8	31.6	8.0	2.6	6.7	6.9	11.0
汽車 Motor Vehicle	43.1	45.2	8.7	16.6	13.4	0.7	0.1	0.0	2.6	3.7
飛機 Aircraft	0.2	0.3	0.7	0.4	(0.3)	0.0	0.0	0.0	0.0	0.0
船舶 Ships	10.8	12.0	5.0	7.4	2.9	0.1	0.0	0.0	0.2	0.3
貨運 Goods In Transit	20.5	23.4	8.7	11.5	6.8	0.9	0.3	0.1	0.2	0.4
財產損壞 Property Damage	244.0	222.5	140.2	159.0	107.0	16.7	13.5	10.1	19.0	23.7
一般法律責任 General Liability	52.1	44.6	47.7	51.2	46.5	1.0	1.5	0.9	5.3	6.2
金錢損失 Pecuniary Loss	1.6	2.5	1.2	1.4	5.3	0.1	0.2	0.2	0.2	0.2
非比例協約 Non-Proportional Treaty	13.3	12.7	12.3	9.7	9.6	2.2	1.5	1.4	1.2	4.1
比例協約 Proportional Treaty	76.2	60.7	53.4	61.2	42.1	20.5	10.7	9.0	9.2	7.7
總額 Total	482.5	440.8	299.0	339.2	264.9	50.2	30.4	28.4	44.8	57.3

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				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
	%	%	%	%	%	%	%	%	%	%
意外及健康 Accident & Health	18.0	19.4	20.0	15.2	18.8	22.9	10.1	18.3	14.1	19.9
汽車 Motor Vehicle	24.7	23.4	10.3	15.4	17.6	8.8	2.2	0.0	31.0	38.9
飛機 Aircraft	5.1	23.1	22.6	22.2	-	-	-	-	-	-
船舶 Ships	19.0	17.6	12.2	31.1	6.6	100.0	0.0	0.0	12.5	2.8
貨運 Goods In Transit	32.5	39.5	30.2	34.4	25.8	180.0	2.0	25.0	13.3	21.1
財產損壞 Property Damage	29.2	26.6	26.2	30.5	18.9	23.9	24.2	19.2	21.1	21.2
一般法律責任 General Liability	13.0	12.5	14.1	15.4	13.2	14.3	21.1	11.3	13.0	13.6
金錢損失 Pecuniary Loss	21.9	31.3	19.0	21.5	27.6	25.0	28.6	28.6	33.3	40.0
非比例協約 Non-Proportional Treaty	6.7	7.3	7.9	7.8	6.9	7.8	9.7	8.1	9.2	31.1
比例協約 Proportional Treaty	43.4	41.1	34.5	41.1	27.1	35.2	49.8	37.8	36.8	27.2
整體 Overall	23.8	22.8	20.6	23.6	17.2	24.2	20.8	20.3	19.5	20.7

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

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				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
	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	70.5	62.5	69.8	66.2	92.0	47.8	41.2	51.9	46.1	60.9
汽車 Motor Vehicle	129.8	103.6	73.9	36.6	59.8	124.6	69.8	73.9	36.6	58.8
飛機 Aircraft	0.0	2.5	0.1	0.0	4.1	0.0	2.5	0.1	0.0	4.1
船舶 Ships	53.4	49.8	104.8	26.4	46.6	52.9	47.6	104.5	26.1	45.5
貨運 Goods In Transit	23.3	30.4	12.7	10.0	17.3	23.4	29.1	12.6	9.8	14.9
財產損壞 Property Damage	376.4	286.4	229.4	99.1	149.2	333.3	244.5	214.3	84.6	135.2
一般法律責任 General Liability	91.5	130.8	123.8	143.5	136.0	88.0	80.0	118.9	141.0	133.0
金錢損失 Pecuniary Loss	5.7	3.3	0.9	0.5	1.7	4.8	2.5	0.8	0.4	1.4
非比例協約 Non-Proportional Treaty	48.4	33.0	65.0	37.5	57.5	39.0	21.8	45.3	31.2	52.7
比例協約 Proportional Treaty	110.2	109.1	95.3	75.5	93.8	99.8	100.7	85.3	66.6	74.0
總額 Total	909.2	811.4	775.7	495.3	658.0	813.6	639.7	707.6	442.4	580.5

業務類別 Class of Business	已承付申索淨額比率 Net Claims Incurred Ratio				
	2005	2006	2007	2008	2009
	%	%	%	%	%
意外及健康 Accident & Health	22.1	-	8.5	52.6	44.5
汽車 Motor Vehicle	44.5	17.8	-	29.6	41.1
飛機 Aircraft	194.4	-	46.2	9.1	-
船舶 Ships	46.4	94.0	128.0	28.6	87.1
貨運 Goods In Transit	53.7	32.6	28.3	87.4	17.9
財產損壞 Property Damage	19.3	21.1	23.8	8.8	32.2
一般法律責任 General Liability	85.5	54.8	-	-	-*
金錢損失 Pecuniary Loss	78.6	25.7	-	40.4	44.3
非比例協約 Non-Proportional Treaty	25.6	50.3	36.1	0.0	82.0
比例協約 Proportional Treaty	0.0	53.8	33.8	35.2	32.2
整體 Overall	36.8	32.9	16.3	6.7	21.1

\*Please refer to Note 3 to General Insurance Business Statistics on page 162 for additional information about the ratio for 2009.

\*請參閱第162頁一般保險業務統計數字附註3有關2009年該比率的額外資料。

業務類別 Class of Business	未滿期保費 Unearned Premiums				
	2005	2006	2007	2008	2009
	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	26.0	22.5	22.4	24.5	27.6
汽車 Motor Vehicle	49.0	53.4	15.5	18.4	10.0
飛機 Aircraft	0.9	0.8	1.3	0.9	0.0
船舶 Ships	18.5	19.8	12.6	8.9	11.2
貨運 Goods In Transit	26.4	25.4	11.2	8.8	8.7
財產損壞 Property Damage	393.8	442.2	326.0	306.3	297.9
一般法律責任 General Liability	192.9	189.8	169.4	156.2	180.3
金錢損失 Pecuniary Loss	3.1	3.0	3.5	3.7	9.3
非比例協約 Non-Proportional Treaty	7.8	5.7	7.4	6.0	6.3
比例協約 Proportional Treaty	65.4	54.9	56.1	49.9	58.7
總額 Total	783.8	817.5	625.4	583.6	610.0

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				
	2005 百萬元 \$m	2006 百萬元 \$m	2007 百萬元 \$m	2008 百萬元 \$m	2009 百萬元 \$m
意外及健康 Accident & Health	6.0	5.2	6.1	7.0	7.9
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	4.5	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	6.0	9.7	6.1	7.0	7.9

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				
	2005 百萬元 \$m	2006 百萬元 \$m	2007 百萬元 \$m	2008 百萬元 \$m	2009 百萬元 \$m
意外及健康 Accident & Health	281.3	204.1	157.6	159.4	147.2
汽車 Motor Vehicle	617.7	580.8	427.3	429.1	400.9
飛機 Aircraft	7.2	3.7	4.7	5.2	1.0
船舶 Ships	149.6	164.3	103.7	87.7	69.2
貨運 Goods In Transit	79.7	65.3	51.7	75.0	64.5
財產損壞 Property Damage	1,161.9	1,071.9	761.7	728.7	744.7
一般法律責任 General Liability	1,884.5	1,999.7	1,836.0	1,700.8	1,423.1
金錢損失 Pecuniary Loss	14.8	14.3	9.7	11.4	15.9
非比例協約 Non-Proportional Treaty	527.2	586.4	590.6	429.6	479.4
比例協約 Proportional Treaty	315.1	287.9	246.7	203.8	168.0
總額 Total	5,039.0	4,978.4	4,189.7	3,830.7	3,513.9

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				
	2005 百萬元 \$m	2006 百萬元 \$m	2007 百萬元 \$m	2008 百萬元 \$m	2009 百萬元 \$m
意外及健康 Accident & Health	313.3	231.8	186.1	190.9	182.7
汽車 Motor Vehicle	666.7	634.2	442.8	447.5	410.9
飛機 Aircraft	8.1	4.5	6.0	6.1	1.0
船舶 Ships	168.1	184.1	116.3	96.6	80.4
貨運 Goods In Transit	106.1	90.7	62.9	83.8	73.2
財產損壞 Property Damage	1,555.7	1,518.6	1,087.7	1,035.0	1,042.6
一般法律責任 General Liability	2,077.4	2,189.5	2,005.4	1,857.0	1,603.4
金錢損失 Pecuniary Loss	17.9	17.3	13.2	15.1	25.2
非比例協約 Non-Proportional Treaty	535.0	592.1	598.0	435.6	485.7
比例協約 Proportional Treaty	380.5	342.8	302.8	253.7	226.7
總額 Total	5,828.8	5,805.6	4,821.2	4,421.3	4,131.8

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	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
	2009	109.4	20.6	16.4	0.9	48.7	22.8	20.8
汽車 Motor Vehicle	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
	2009	74.9	9.7	20.3	0.0	30.8	14.1	18.8
飛機 Aircraft	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
	2009	0.3	(0.3)	0.0	0.0	(0.1)	0.7	233.3
船舶 Ships	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
	2009	30.9	2.6	6.8	0.0	26.9	(5.4)	(17.5)
貨運 Goods In Transit	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)
	2009	24.6	6.4	5.5	0.0	4.4	8.3	33.7
財產損壞 Property Damage	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
	2009	462.7	83.3	87.5	0.0	149.2	142.7	30.8
一般法律責任 General Liability	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
	2009	281.7	40.3	93.9	0.0	(144.0)	291.5	103.5
金錢損失 Pecuniary Loss	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
	2009	13.1	5.1	1.0	0.0	5.8	1.2	9.2
非比例協約 Non-Proportional Treaty	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
	2009	125.0	5.5	6.6	0.0	102.5	10.4	8.3
比例協約 Proportional Treaty	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
	2009	118.5	34.4	7.7	0.0	38.2	38.2	32.2
整體 Overall	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
	2009	1,241.1	207.6	245.7	0.9	262.4	524.5	42.3