

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				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
	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	103.6	168.7	209.6	170.6	101.4	103.4	147.3	185.5	140.1	67.6
汽車 Motor Vehicle	76.0	169.7	237.2	279.4	213.6	75.3	169.1	229.4	274.6	209.1
飛機 Aircraft	0.2	0.1	0.9	2.9	0.1	0.2	0.1	0.9	2.9	0.1
船舶 Ships	57.4	68.6	102.8	70.8	171.7	56.6	68.4	102.1	69.1	170.9
貨運 Goods In Transit	58.0	55.1	68.7	135.0	71.1	56.8	53.8	66.5	132.2	68.0
財產損壞 Property Damage	635.9	633.1	1,093.1	1,792.9	1,456.9	591.2	595.6	1,031.0	1,654.6	1,371.5
一般法律責任 General Liability	177.0	208.2	548.6	771.5	613.8	174.9	208.0	536.9	752.8	600.7
金錢損失 Pecuniary Loss	11.1	7.9	21.6	23.6	12.6	10.9	7.8	21.4	21.9	11.7
非比例協約 Non-Proportional Treaty	58.8	72.2	157.1	209.4	213.6	51.8	51.8	97.9	177.0	175.5
比例協約 Proportional Treaty	351.7	365.6	454.3	278.9	128.0	244.9	248.8	322.7	250.3	108.5
總額 Total	1,529.7	1,749.2	2,893.9	3,735.0	2,982.8	1,366.0	1,550.7	2,594.3	3,475.5	2,783.6

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				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
	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	31.6	43.8	37.7	45.7	43.8	0.0	6.2	6.7	9.3	12.7
汽車 Motor Vehicle	13.0	24.7	48.4	53.2	46.1	0.0	0.0	0.7	0.2	0.7
飛機 Aircraft	0.0	0.0	0.1	0.4	0.0	0.0	0.0	0.0	0.0	0.0
船舶 Ships	14.1	14.7	13.7	8.5	40.8	0.0	0.0	0.1	0.2	0.3
貨運 Goods In Transit	18.7	17.1	17.4	33.7	18.8	(0.1)	0.0	0.2	0.8	0.6
財產損壞 Property Damage	200.9	202.8	237.2	467.2	434.4	2.6	8.1	15.1	30.5	20.0
一般法律責任 General Liability	34.5	28.1	54.6	57.7	71.2	0.1	0.0	1.0	2.1	1.5
金錢損失 Pecuniary Loss	2.7	2.4	4.9	7.3	3.8	0.0	0.0	0.0	0.4	0.3
非比例協約 Non-Proportional Treaty	3.5	4.4	10.7	13.9	16.1	0.4	2.0	5.7	3.5	4.1
比例協約 Proportional Treaty	123.7	122.9	133.4	91.4	50.8	33.7	29.1	41.5	5.7	7.7
總額 Total	442.7	460.9	558.1	779.0	725.8	36.7	45.4	71.0	52.7	47.9

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				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
	%	%	%	%	%	%	%	%	%	%
意外及健康 Accident & Health	30.5	26.0	18.0	26.8	43.2	0.0	29.0	27.8	30.5	37.6
汽車 Motor Vehicle	17.1	14.6	20.4	19.0	21.6	0.0	0.0	9.0	4.2	15.6
飛機 Aircraft	0.0	0.0	11.1	13.8	0.0	-	-	-	-	-
船舶 Ships	24.6	21.4	13.3	12.0	23.8	0.0	0.0	14.3	11.8	37.5
貨運 Goods In Transit	32.2	31.0	25.3	25.0	26.4	0.0	-	9.1	28.6	19.4
財產損壞 Property Damage	31.6	32.0	21.7	26.1	29.8	5.8	21.6	24.3	22.1	23.4
一般法律責任 General Liability	19.5	13.5	10.0	7.5	11.6	4.8	0.0	8.5	11.2	11.5
金錢損失 Pecuniary Loss	24.3	30.4	22.7	30.9	30.2	0.0	0.0	0.0	23.5	33.3
非比例協約 Non-Proportional Treaty	6.0	6.1	6.8	6.6	7.5	5.7	9.8	9.6	10.8	10.8
比例協約 Proportional Treaty	35.2	33.6	29.4	32.8	39.7	31.6	24.9	31.5	19.9	39.5
整體 Overall	28.9	26.3	19.3	20.9	24.3	22.4	22.9	23.7	20.3	24.0

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 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				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
	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	47.2	73.6	76.2	73.3	55.8	47.2	34.5	57.4	53.7	38.6
汽車 Motor Vehicle	133.3	130.9	93.6	112.8	153.4	131.7	130.9	92.1	109.7	149.7
飛機 Aircraft	0.4	(0.2)	1.6	2.6	0.7	0.4	(0.2)	1.6	2.6	0.7
船舶 Ships	32.4	45.4	38.5	59.5	87.0	31.3	45.4	38.0	59.4	86.7
貨運 Goods In Transit	27.4	25.5	12.5	87.6	4.3	25.1	25.4	12.8	86.6	3.4
財產損壞 Property Damage	290.6	270.7	233.8	520.8	629.9	279.5	264.3	219.7	482.9	596.4
一般法律責任 General Liability	74.1	93.3	3.3	80.2	78.8	69.2	92.7	2.9	76.3	72.4
金錢損失 Pecuniary Loss	2.8	17.1	11.6	15.2	9.2	2.8	17.0	11.6	8.6	7.9
非比例協約 Non-Proportional Treaty	87.7	74.9	57.1	31.6	42.0	85.9	73.8	54.9	(17.6)	36.2
比例協約 Proportional Treaty	249.4	255.8	230.1	104.6	120.4	171.7	188.2	150.7	96.3	105.8
總額 Total	945.3	987.0	758.3	1,088.2	1,181.5	844.8	872.0	641.7	958.5	1,097.8

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				
	2000	2001	2002	2003	2004
	%	%	%	%	%
意外及健康 Accident & Health	-	50.1	80.0	95.6	-
汽車 Motor Vehicle	183.5	64.1	83.7	77.1	2.4
飛機 Aircraft	-	-	466.7	-	-
船舶 Ships	54.5	74.2	90.2	106.3	126.6
貨運 Goods In Transit	24.6	28.1	49.7	150.3	-
財產損壞 Property Damage	50.1	59.9	46.4	51.8	64.8
一般法律責任 General Liability	16.1	22.0	51.0	79.5	91.0
金錢損失 Pecuniary Loss	85.3	-	53.6	44.8	7.2
非比例協約 Non-Proportional Treaty	179.1	38.5	77.7	74.8	50.9
比例協約 Proportional Treaty	76.0	65.0	74.2	74.8	112.7
整體 Overall	57.6	53.5	60.4	69.9	62.1

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				
	2000	2001	2002	2003	2004
	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	19.0	34.1	51.7	33.2	24.9
汽車 Motor Vehicle	12.1	25.6	34.9	26.2	34.9
飛機 Aircraft	0.1	0.1	0.2	0.4	0.6
船舶 Ships	7.0	7.4	34.0	31.5	54.2
貨運 Goods In Transit	9.7	12.4	23.0	41.4	28.5
財產損壞 Property Damage	204.6	236.0	425.9	650.8	533.9
一般法律責任 General Liability	42.6	67.9	216.6	357.1	298.0
金錢損失 Pecuniary Loss	4.0	3.3	8.8	9.5	3.2
非比例協約 Non-Proportional Treaty	0.1	0.0	7.7	7.6	3.8
比例協約 Proportional Treaty	79.0	117.7	284.2	97.2	68.4
總額 Total	378.2	504.5	1,087.0	1,254.9	1,050.4

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				
	2000 百萬元 \$m	2001 百萬元 \$m	2002 百萬元 \$m	2003 百萬元 \$m	2004 百萬元 \$m
意外及健康 Accident & Health	0.1	4.3	3.3	5.5	4.7
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	0.1	1.0	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	9.5	1.8	0.0
一般法律責任 General Liability	0.0	0.0	0.0	0.5	0.0
金錢損失 Pecuniary Loss	0.0	0.0	0.0	0.5	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	0.1	4.3	12.9	9.3	4.7

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				
	2000 百萬元 \$m	2001 百萬元 \$m	2002 百萬元 \$m	2003 百萬元 \$m	2004 百萬元 \$m
意外及健康 Accident & Health	233.3	269.6	351.1	449.1	312.0
汽車 Motor Vehicle	651.7	620.7	708.6	817.2	672.4
飛機 Aircraft	0.7	0.3	2.9	(0.5)	0.2
船舶 Ships	68.8	76.8	110.5	127.1	228.0
貨運 Goods In Transit	62.2	49.5	73.6	158.0	102.6
財產損壞 Property Damage	734.1	902.0	1,050.2	1,307.9	1,676.1
一般法律責任 General Liability	391.5	364.0	633.6	1,045.5	1,573.7
金錢損失 Pecuniary Loss	36.0	18.6	19.7	20.7	14.1
非比例協約 Non-Proportional Treaty	598.6	530.1	318.6	470.1	525.2
比例協約 Proportional Treaty	356.0	282.1	198.1	426.5	475.4
總額 Total	3,132.9	3,113.7	3,466.9	4,821.6	5,579.7

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				
	2000 百萬元 \$m	2001 百萬元 \$m	2002 百萬元 \$m	2003 百萬元 \$m	2004 百萬元 \$m
意外及健康 Accident & Health	252.4	308.0	406.1	487.8	341.6
汽車 Motor Vehicle	663.8	646.3	743.5	843.4	707.3
飛機 Aircraft	0.8	0.4	3.1	(0.1)	0.8
船舶 Ships	75.8	84.2	144.6	159.6	282.2
貨運 Goods In Transit	71.9	61.9	96.6	199.4	131.1
財產損壞 Property Damage	938.7	1,138.0	1,485.6	1,960.5	2,210.0
一般法律責任 General Liability	434.1	431.9	850.2	1,403.1	1,871.7
金錢損失 Pecuniary Loss	40.0	21.9	28.5	30.7	17.3
非比例協約 Non-Proportional Treaty	598.7	530.1	326.3	477.7	529.0
比例協約 Proportional Treaty	435.0	399.8	482.3	523.7	543.8
總額 Total	3,511.2	3,622.5	4,566.8	6,085.8	6,634.8

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	2000	106.9	31.6	5.1	0.1	(13.0)	83.2	77.8
	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	158.6	36.4	6.2	2.2	151.7	(37.9)	(23.9)
	2004	75.9	31.1	4.1	(0.8)	(98.5)	140.0	184.5
汽車 Motor Vehicle	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
	2002	220.2	47.7	6.9	0.0	184.3	(18.7)	(8.5)
	2003	283.3	53.0	2.9	0.0	218.5	8.9	3.1
	2004	200.4	45.4	4.9	0.0	4.9	145.2	72.5
飛機 Aircraft	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
	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)	-
船舶 Ships	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)
	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	148.2	40.5	4.2	(1.0)	187.6	(83.1)	(56.1)
貨運 Goods In Transit	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
	2002	57.6	17.2	3.9	0.0	28.6	7.9	13.7
	2003	113.8	32.9	2.0	0.0	171.0	(92.1)	(80.9)
	2004	80.9	18.2	3.9	0.0	(52.0)	110.8	137.0
財產損壞 Property Damage	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)
	2002	857.0	222.1	44.0	9.5	397.7	183.7	21.4
	2003	1,429.5	436.7	41.6	(7.7)	740.5	218.4	15.3
	2004	1,488.4	414.4	28.6	(1.8)	964.6	82.6	5.5
一般法律責任 General Liability	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
	2002	394.8	53.6	33.7	0.0	201.3	106.2	26.9
	2003	612.3	55.6	42.3	0.5	486.6	27.3	4.5
	2004	659.8	69.7	43.0	(0.5)	600.6	(53.0)	(8.0)
金錢損失 Pecuniary Loss	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
	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
非比例協約 Non-Proportional Treaty	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
	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
比例協約 Proportional Treaty	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)
	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)
總額 Overall	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
	2002	2,161.9	487.1	118.7	8.6	1,306.8	240.7	11.1
	2003	3,307.6	726.3	114.2	(3.6)	2,312.6	158.1	4.8
	2004	2,988.1	677.9	102.4	(4.6)	1,855.9	356.5	11.9