

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				
	2003	2004	2005	2006	2007	2003	2004	2005	2006	2007
	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	169.1	95.3	115.0	87.3	105.6	138.6	61.5	80.1	61.6	69.0
汽車 Motor Vehicle	278.9	210.7	174.4	193.4	84.3	274.1	206.2	166.4	188.9	83.9
飛機 Aircraft	2.9	0.1	3.9	1.3	3.1	2.9	0.1	3.9	1.3	3.1
船舶 Ships	70.8	75.7	56.8	68.1	41.1	69.1	74.9	56.7	67.6	40.8
貨運 Goods In Transit	72.8	85.7	63.0	59.3	28.8	70.0	82.6	62.5	44.1	28.4
財產損壞 Property Damage	1,387.3	960.2	835.3	836.2	535.7	1,249.0	874.8	765.4	780.4	483.1
一般法律責任 General Liability	767.2	589.4	402.0	357.8	338.3	748.5	576.3	395.0	350.7	330.3
金錢損失 Pecuniary Loss	23.6	12.6	7.3	8.0	6.3	21.9	11.7	6.9	7.3	5.6
非比例協約 Non-Proportional Treaty	209.4	213.6	197.1	175.0	155.7	177.0	175.5	168.9	159.5	138.5
比例協約 Proportional Treaty	278.9	128.0	175.5	147.6	154.6	250.3	108.5	117.2	126.1	130.8
總額 Total	3,260.9	2,371.3	2,030.3	1,934.0	1,453.5	3,001.4	2,172.1	1,823.0	1,787.5	1,313.5

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				
	2003	2004	2005	2006	2007	2003	2004	2005	2006	2007
	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	45.0	40.0	20.7	16.9	21.1	9.3	12.7	8.0	2.6	6.7
汽車 Motor Vehicle	53.2	45.8	43.1	45.2	8.7	0.2	0.7	0.7	0.1	0.0
飛機 Aircraft	0.4	0.0	0.2	0.3	0.7	0.0	0.0	0.0	0.0	0.0
船舶 Ships	8.5	14.4	10.8	12.0	5.0	0.2	0.3	0.1	0.0	0.0
貨運 Goods In Transit	19.1	22.3	20.5	23.4	8.7	0.8	0.6	0.9	0.3	0.1
財產損壞 Property Damage	314.0	248.0	244.0	222.5	140.2	30.5	20.0	16.7	13.5	10.1
一般法律責任 General Liability	56.6	63.0	52.1	44.6	47.7	2.1	1.5	1.0	1.5	0.9
金錢損失 Pecuniary Loss	7.3	3.8	1.6	2.5	1.2	0.4	0.3	0.1	0.2	0.2
非比例協約 Non-Proportional Treaty	13.9	16.1	13.3	12.7	12.3	3.5	4.1	2.2	1.5	1.4
比例協約 Proportional Treaty	91.4	50.8	76.2	60.7	53.4	5.7	7.7	20.5	10.7	9.0
總額 Total	609.4	504.2	482.5	440.8	299.0	52.7	47.9	50.2	30.4	28.4

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				
	2003	2004	2005	2006	2007	2003	2004	2005	2006	2007
	%	%	%	%	%	%	%	%	%	%
意外及健康 Accident & Health	26.6	42.0	18.0	19.4	20.0	30.5	37.6	22.9	10.1	18.3
汽車 Motor Vehicle	19.1	21.7	24.7	23.4	10.3	4.2	15.6	8.8	2.2	0.0
飛機 Aircraft	13.8	0.0	5.1	23.1	22.6	-	-	-	-	-
船舶 Ships	12.0	19.0	19.0	17.6	12.2	11.8	37.5	100.0	0.0	0.0
貨運 Goods In Transit	26.2	26.0	32.5	39.5	30.2	28.6	19	180.0	2.0	25.0
財產損壞 Property Damage	22.6	25.8	29.2	26.6	26.2	22.1	23.4	23.9	24.2	19.2
一般法律責任 General Liability	7.4	10.7	13.0	12.5	14.1	11.2	11.5	14.3	21.1	11.3
金錢損失 Pecuniary Loss	30.9	30.2	21.9	31.3	19.0	23.5	33.3	25.0	28.6	28.6
非比例協約 Non-Proportional Treaty	6.6	7.5	6.7	7.3	7.9	10.8	10.8	7.8	9.7	8.1
比例協約 Proportional Treaty	32.8	39.7	43.4	41.1	34.5	19.9	39.5	35.2	49.8	37.8
整體 Overall	18.7	21.3	23.8	22.8	20.6	20.3	24.0	24.2	20.8	20.3

表 G17 專業再保險公司業務統計數字
Table G17 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				
	2003	2004	2005	2006	2007	2003	2004	2005	2006	2007
	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	72.9	55.4	70.5	62.5	69.8	53.3	38.2	47.8	41.2	51.9
汽車 Motor Vehicle	112.8	151.1	129.8	103.6	73.9	109.7	147.4	124.6	69.8	73.9
飛機 Aircraft	2.6	0.7	0.0	2.5	0.1	2.6	0.7	0.0	2.5	0.1
船舶 Ships	59.5	61.4	53.4	49.8	104.8	59.4	61.1	52.9	47.6	104.5
貨運 Goods In Transit	32.0	26.7	23.3	30.4	12.7	31.0	25.8	23.4	29.1	12.6
財產損壞 Property Damage	404.1	351.0	376.4	286.4	229.4	366.2	317.5	333.3	244.5	214.3
一般法律責任 General Liability	80.2	76.0	91.5	130.8	123.8	76.3	69.6	88.0	80.0	118.9
金錢損失 Pecuniary Loss	15.2	9.2	5.7	3.3	0.9	8.6	7.9	4.8	2.5	0.8
非比例協約 Non-Proportional Treaty	31.6	42.0	48.4	33.0	65.0	(17.6)	36.2	39.0	21.8	45.3
比例協約 Proportional Treaty	104.6	120.4	110.2	109.1	95.3	96.3	105.8	99.8	100.7	85.3
總額 Total	915.5	893.9	909.2	811.4	775.7	785.8	810.2	813.6	639.7	707.6

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				
	2003	2004	2005	2006	2007
	%	%	%	%	%
意外及健康 Accident & Health	95.9	-	22.1	-	8.5*
汽車 Motor Vehicle	77.0	-	44.5	17.8	-*
飛機 Aircraft	-	-	194.4	-	46.2
船舶 Ships	106.3	135.0	46.4	94.0	128.0
貨運 Goods In Transit	104.1	-	53.7	32.6	28.3
財產損壞 Property Damage	47.0	42.5	19.3	21.1	23.8
一般法律責任 General Liability	79.9	89.7	85.5	54.8	-*
金錢損失 Pecuniary Loss	44.8	7.2	78.6	25.7	-
非比例協約 Non-Proportional Treaty	74.8	50.9	25.6	50.3	36.1
比例協約 Proportional Treaty	74.8	112.7	0.0	53.8	33.8
整體 Overall	67.7	51.0	36.8	32.9	16.3

*Please refer to Note 3 to General Insurance Business Statistics on page 183 for additional information about the ratio for 2007.

*請參閱第183頁一般保險業務統計數字附註3有關2007年該比率的額外資料。

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				
	2003	2004	2005	2006	2007
	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	32.7	23.5	26.0	22.5	22.4
汽車 Motor Vehicle	26.2	34.9	49.0	53.4	15.5
飛機 Aircraft	0.4	0.6	0.9	0.8	1.3
船舶 Ships	31.5	29.2	18.5	19.8	12.6
貨運 Goods In Transit	19.1	28.1	26.4	25.4	11.2
財產損壞 Property Damage	529.1	403.6	393.8	442.2	326.0
一般法律責任 General Liability	356.2	288.7	192.9	189.8	169.4
金錢損失 Pecuniary Loss	9.5	3.2	3.1	3.0	3.5
非比例協約 Non-Proportional Treaty	7.6	3.8	7.8	5.7	7.4
比例協約 Proportional Treaty	97.2	68.4	65.4	54.9	56.1
總額 Total	1,109.5	884.0	783.8	817.5	625.4

表 G17 專業再保險公司業務統計數字
Table G17 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				
	2003 百萬元 \$m	2004 百萬元 \$m	2005 百萬元 \$m	2006 百萬元 \$m	2007 百萬元 \$m
意外及健康 Accident & Health	5.5	4.7	6.0	5.2	6.1
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	1.0	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	1.8	0.0	0.0	4.5	0.0
一般法律責任 General Liability	0.5	0.0	0.0	0.0	0.0
金錢損失 Pecuniary Loss	0.5	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	9.3	4.7	6.0	9.7	6.1

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				
	2003 百萬元 \$m	2004 百萬元 \$m	2005 百萬元 \$m	2006 百萬元 \$m	2007 百萬元 \$m
意外及健康 Accident & Health	448.9	311.8	281.3	204.1	157.6
汽車 Motor Vehicle	816.3	663.2	617.7	580.8	427.3
飛機 Aircraft	(0.5)	0.2	7.2	3.7	4.7
船舶 Ships	127.1	170.2	149.6	164.3	103.7
貨運 Goods In Transit	119.6	65.4	79.7	65.3	51.7
財產損壞 Property Damage	1,223.0	1,330.3	1,161.9	1,071.9	761.7
一般法律責任 General Liability	1,045.5	1,553.4	1,884.5	1,999.7	1,836.0
金錢損失 Pecuniary Loss	20.7	14.1	14.8	14.3	9.7
非比例協約 Non-Proportional Treaty	470.1	525.2	527.2	586.4	590.6
比例協約 Proportional Treaty	426.5	475.4	315.1	287.9	246.7
總額 Total	4,697.2	5,109.2	5,039.0	4,978.4	4,189.7

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				
	2003 百萬元 \$m	2004 百萬元 \$m	2005 百萬元 \$m	2006 百萬元 \$m	2007 百萬元 \$m
意外及健康 Accident & Health	487.1	340.0	313.3	231.8	186.1
汽車 Motor Vehicle	842.5	698.1	666.7	634.2	442.8
飛機 Aircraft	(0.1)	0.8	8.1	4.5	6.0
船舶 Ships	159.6	199.4	168.1	184.1	116.3
貨運 Goods In Transit	138.7	93.5	106.1	90.7	62.9
財產損壞 Property Damage	1,753.9	1,733.9	1,555.7	1,518.6	1,087.7
一般法律責任 General Liability	1,402.2	1,842.1	2,077.4	2,189.5	2,005.4
金錢損失 Pecuniary Loss	30.7	17.3	17.9	17.3	13.2
非比例協約 Non-Proportional Treaty	477.7	529.0	535.0	592.1	598.0
比例協約 Proportional Treaty	523.7	543.8	380.5	342.8	302.8
總額 Total	5,816.0	5,997.9	5,828.8	5,805.6	4,821.2

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	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
	2007	68.3	14.4	6.7	0.9	5.8	40.5	59.3
汽車 Motor Vehicle	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
	2007	83.8	8.7	11.4	0.0	(30.7)	94.4	112.6
飛機 Aircraft	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
	2007	2.6	0.7	0.1	0.0	1.2	0.6	23.1
船舶 Ships	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)
	2007	42.1	5.0	5.3	0.0	53.9	(22.1)	(52.5)
貨運 Goods In Transit	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
	2007	30.0	8.6	3.0	0.0	8.5	9.9	33.0
財產損壞 Property Damage	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
	2007	495.0	130.1	64.4	(4.5)	118.0	187.0	37.8
一般法律責任 General Liability	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
	2007	348.5	46.8	61.5	0.0	(30.9)	271.1	77.8
金錢損失 Pecuniary Loss	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
	2007	4.9	1.0	0.2	0.0	(0.7)	4.4	89.8
非比例協約 Non-Proportional Treaty	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
	2007	136.8	10.9	5.1	0.0	49.4	71.4	52.2
比例協約 Proportional Treaty	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
	2007	129.6	44.4	5.2	0.0	43.8	36.2	27.9
總類 Overall	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
	2007	1,341.6	270.6	162.9	(3.6)	218.3	693.4	51.7