

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				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
	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	136.7	167.8	298.2	267.0	320.7	87.9	112.5	250.6	231.8	278.0
汽車 Motor Vehicle	107.9	76.0	99.5	119.2	108.4	99.5	66.5	89.1	104.8	93.6
飛機 Aircraft	1.8	(0.6)	0.1	0.0	(0.1)	1.8	(0.6)	0.1	0.0	(0.1)
船舶 Ships	23.8	43.9	52.1	101.8	125.9	22.2	33.2	43.4	90.4	106.8
貨運 Goods In Transit	33.4	26.4	42.5	42.1	61.0	31.9	24.5	41.0	39.5	50.8
財產損壞 Property Damage	521.4	566.2	756.8	768.9	951.7	431.2	454.4	578.7	594.0	671.5
一般法律責任 General Liability	331.7	351.5	354.8	450.1	402.1	291.0	305.8	314.7	406.2	349.7
金錢損失 Pecuniary Loss	6.5	19.2	45.4	41.7	41.6	5.9	18.7	24.9	25.8	26.3
非比例協約 Non-Proportional Treaty	124.4	138.5	129.4	133.4	155.9	111.4	125.3	117.4	124.8	144.0
比例協約 Proportional Treaty	148.8	155.6	191.7	230.4	307.3	123.8	127.3	163.4	204.7	270.8
總額 Total	1,436.4	1,544.5	1,970.5	2,154.6	2,474.5	1,206.6	1,267.6	1,623.3	1,822.0	1,991.4

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				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
	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	20.8	31.6	54.9	48.0	64.6	6.9	11.0	(19.2)	11.4	11.9
汽車 Motor Vehicle	16.6	13.4	17.9	15.6	20.6	2.6	3.7	3.8	2.7	4.7
飛機 Aircraft	0.4	(0.3)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
船舶 Ships	7.4	2.9	8.4	17.9	22.7	0.2	0.3	2.9	3.1	4.0
貨運 Goods In Transit	11.5	6.8	7.3	11.0	18.5	0.2	0.4	0.4	0.9	3.4
財產損壞 Property Damage	159.0	107.0	149.8	148.4	209.7	19.0	23.7	40.2	32.0	54.4
一般法律責任 General Liability	51.2	46.5	61.0	65.8	64.3	5.3	6.2	7.6	8.9	9.4
金錢損失 Pecuniary Loss	1.4	5.3	11.1	13.2	15.7	0.2	0.2	7.6	5.9	7.2
非比例協約 Non-Proportional Treaty	9.7	9.6	9.5	9.6	11.4	1.2	4.1	1.1	0.8	1.0
比例協約 Proportional Treaty	61.2	42.1	68.3	83.1	101.0	9.2	7.7	10.0	9.3	11.2
總額 Total	339.2	264.9	388.2	412.6	528.5	44.8	57.3	54.4	75.0	107.2

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				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
	%	%	%	%	%	%	%	%	%	%
意外及健康 Accident & Health	15.2	18.8	18.4	18.0	20.1	14.1	19.9	-	32.4	27.9
汽車 Motor Vehicle	15.4	17.6	18.0	13.1	19.0	31.0	38.9	36.5	18.8	31.8
飛機 Aircraft	22.2	-	-	-	-	-	-	-	-	-
船舶 Ships	31.1	6.6	16.1	17.6	18.0	12.5	2.8	33.3	27.2	20.9
貨運 Goods In Transit	34.4	25.8	17.2	26.1	30.3	13.3	21.1	26.7	34.6	33.3
財產損壞 Property Damage	30.5	18.9	19.8	19.3	22.0	21.1	21.2	22.6	18.3	19.4
一般法律責任 General Liability	15.4	13.2	17.2	14.6	16.0	13.0	13.6	19.0	20.3	17.9
金錢損失 Pecuniary Loss	21.5	27.6	24.4	31.7	37.7	33.3	40.0	37.1	37.1	47.1
非比例協約 Non-Proportional Treaty	7.8	6.9	7.3	7.2	7.3	9.2	31.1	9.2	9.3	8.4
比例協約 Proportional Treaty	41.1	27.1	35.6	36.1	32.9	36.8	27.2	35.3	36.2	30.7
整體 Overall	23.6	17.2	19.7	19.1	21.4	19.5	20.7	15.7	22.5	22.2

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				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
	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	66.2	92.0	219.7	94.9	216.0	46.1	60.9	186.7	76.9	186.6
汽車 Motor Vehicle	36.6	59.8	44.6	41.2	49.5	36.6	58.8	43.2	39.4	52.3
飛機 Aircraft	0.0	4.1	0.0	0.0	0.0	0.0	4.1	0.0	0.0	0.0
船舶 Ships	26.4	46.6	28.0	56.5	35.7	26.1	45.5	24.8	54.2	33.4
貨運 Goods In Transit	10.0	17.3	23.5	17.8	17.4	9.8	14.9	23.3	17.8	15.9
財產損壞 Property Damage	99.1	149.2	204.7	247.2	302.3	84.6	135.2	181.2	221.9	217.8
一般法律責任 General Liability	143.5	136.0	137.8	127.4	116.9	141.0	133.0	129.9	122.9	132.8
金錢損失 Pecuniary Loss	0.5	1.7	5.2	4.0	9.8	0.4	1.4	2.8	2.2	5.3
非比例協約 Non-Proportional Treaty	37.5	57.5	45.7	36.0	50.5	31.2	52.7	45.2	35.2	48.8
比例協約 Proportional Treaty	75.5	93.8	100.1	75.3	106.4	66.6	74.0	81.8	64.3	102.4
總額 Total	495.3	658.0	809.3	700.3	904.5	442.4	580.5	718.9	634.8	795.3

業務類別 Class of Business	已承付申索淨額比率 Net Claims Incurred Ratio				
	2008	2009	2010	2011	2012
	%	%	%	%	%
意外及健康 Accident & Health	52.6	44.5	80.5	62.5	67.8
汽車 Motor Vehicle	29.6	41.1	-	13.4	48.3
飛機 Aircraft	9.1	-	-	-	-
船舶 Ships	28.6	87.1	57.6	48.1	71.3
貨運 Goods In Transit	87.4	17.9	-	12.8	60.0
財產損壞 Property Damage	8.8	32.2	38.1	29.6	29.6
一般法律責任 General Liability	-	-	-	-	10.6*
金錢損失 Pecuniary Loss	40.4	44.3	70.3	31.8	19.6
非比例協約 Non-Proportional Treaty	0.0	82.0	9.1	-	8.6
比例協約 Proportional Treaty	35.2	32.2	46.2	50.4	64.5
整體 Overall	6.7	21.1	22.9	17.9	38.2

*Please refer to Note 3 to General Insurance Business Statistics on page 194 for additional information about the ratio for 2012.

*請參閱第194頁一般保險業務統計數字附註3有關2012年該比率的額外資料。

業務類別 Class of Business	未滿期保費 Unearned Premiums				
	2008	2009	2010	2011	2012
	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	24.5	27.6	24.7	21.5	21.5
汽車 Motor Vehicle	18.4	10.0	10.3	29.5	25.6
飛機 Aircraft	0.9	0.0	0.1	0.0	0.0
船舶 Ships	8.9	11.2	27.7	44.4	39.3
貨運 Goods In Transit	8.8	8.7	13.6	16.5	18.6
財產損壞 Property Damage	306.3	297.9	534.9	602.3	697.1
一般法律責任 General Liability	156.2	180.3	209.3	263.4	241.0
金錢損失 Pecuniary Loss	3.7	9.3	16.7	16.8	16.6
非比例協約 Non-Proportional Treaty	6.0	6.3	5.5	5.8	6.0
比例協約 Proportional Treaty	49.9	58.7	81.6	107.3	152.3
總額 Total	583.6	610.0	924.4	1,107.5	1,218.0

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				
	2008 百萬元 \$m	2009 百萬元 \$m	2010 百萬元 \$m	2011 百萬元 \$m	2012 百萬元 \$m
意外及健康 Accident & Health	7.0	7.9	11.7	5.6	3.4
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	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	7.0	7.9	11.7	5.6	3.4

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				
	2008 百萬元 \$m	2009 百萬元 \$m	2010 百萬元 \$m	2011 百萬元 \$m	2012 百萬元 \$m
意外及健康 Accident & Health	159.4	147.2	166.1	191.2	193.1
汽車 Motor Vehicle	429.1	400.9	316.0	288.1	282.9
飛機 Aircraft	5.2	1.0	0.5	0.3	0.0
船舶 Ships	87.7	69.2	74.3	55.9	102.4
貨運 Goods In Transit	75.0	64.5	35.3	22.3	35.6
財產損壞 Property Damage	728.7	744.7	758.6	692.6	645.6
一般法律責任 General Liability	1,700.8	1,423.1	1,252.7	1,037.1	943.4
金錢損失 Pecuniary Loss	11.4	15.9	25.5	31.4	31.3
非比例協約 Non-Proportional Treaty	429.6	479.4	444.8	344.2	307.9
比例協約 Proportional Treaty	203.8	168.0	151.4	177.4	220.7
總額 Total	3,830.7	3,513.9	3,225.2	2,840.5	2,762.9

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				
	2008 百萬元 \$m	2009 百萬元 \$m	2010 百萬元 \$m	2011 百萬元 \$m	2012 百萬元 \$m
意外及健康 Accident & Health	190.9	182.7	202.5	218.3	218.0
汽車 Motor Vehicle	447.5	410.9	326.3	317.6	308.5
飛機 Aircraft	6.1	1.0	0.6	0.3	0.0
船舶 Ships	96.6	80.4	102.0	100.3	141.7
貨運 Goods In Transit	83.8	73.2	48.9	38.8	54.2
財產損壞 Property Damage	1,035.0	1,042.6	1,293.5	1,294.9	1,342.7
一般法律責任 General Liability	1,857.0	1,603.4	1,462.0	1,300.5	1,184.4
金錢損失 Pecuniary Loss	15.1	25.2	42.2	48.2	47.9
非比例協約 Non-Proportional Treaty	435.6	485.7	450.3	350.0	313.9
比例協約 Proportional Treaty	253.7	226.7	233.0	284.7	373.0
總額 Total	4,421.3	4,131.8	4,161.3	3,953.6	3,984.3

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	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
	2010	253.5	74.1	9.6	3.8	204.0	(38.0)	(15.0)
	2011	232.0	36.6	8.3	0.2	145.0	41.9	18.1
	2012	278.0	52.7	10.3	(2.2)	188.5	28.7	10.3
汽車 Motor Vehicle	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
	2010	88.9	14.1	17.4	0.0	(42.2)	99.6	112.0
	2011	85.7	12.9	26.4	0.0	11.5	34.9	40.7
	2012	97.5	15.9	19.0	0.0	47.1	15.5	15.9
飛機 Aircraft	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
	2010	0.0	0.0	0.0	0.0	(0.5)	0.5	-
	2011	0.1	0.0	0.0	0.0	(0.2)	0.3	300.0
	2012	(0.1)	0.0	0.0	0.0	(0.3)	0.2	(200.0)
船舶 Ships	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)
	2010	26.9	5.5	4.8	0.0	15.5	1.1	4.1
	2011	74.0	14.8	11.8	0.0	35.6	11.8	15.9
	2012	111.9	18.7	12.9	0.0	79.8	0.5	0.4
貨運 Goods In Transit	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
	2010	36.1	6.9	8.0	0.0	(6.0)	27.2	75.3
	2011	36.8	10.1	6.0	0.0	4.7	16.0	43.5
	2012	48.7	15.1	5.9	0.0	29.2	(1.5)	(3.1)
財產損壞 Property Damage	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
	2010	417.2	109.6	74.9	0.0	159.0	73.7	17.7
	2011	526.7	116.4	74.3	0.0	155.9	180.1	34.2
	2012	576.4	155.3	90.2	0.0	170.9	160.0	27.8
一般法律責任 General Liability	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
	2010	288.2	53.4	56.8	0.0	(100.2)	278.2	96.5
	2011	352.1	56.9	65.0	0.0	(92.8)	323.0	91.7
	2012	372.1	54.9	54.4	0.0	39.4	223.4	60.0
金錢損失 Pecuniary Loss	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
	2010	17.5	3.5	1.5	0.0	12.3	0.2	1.1
	2011	25.8	7.3	1.1	0.0	8.2	9.2	35.7
	2012	26.5	8.5	1.3	0.0	5.2	11.5	43.4
非比例協約 Non- Proportional Treaty	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
	2010	118.2	8.4	3.3	0.0	10.7	95.8	81.0
	2011	124.0	8.8	3.4	0.0	(65.1)	176.9	142.7
	2012	143.8	10.4	3.8	0.0	12.4	117.2	81.5
比例協約 Proportional Treaty	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
	2010	140.6	58.3	5.5	0.0	65.0	11.8	8.4
	2011	179.0	73.8	6.3	0.0	90.2	8.7	4.9
	2012	225.8	89.8	7.9	0.0	145.7	(17.6)	(7.8)
整體 Overall	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
	2010	1,387.1	333.8	181.8	3.8	317.6	550.1	39.7
	2011	1,636.2	337.6	202.6	0.2	293.0	802.8	49.1
	2012	1,880.6	421.3	205.7	(2.2)	717.9	537.9	28.6