

· 金融再保險 類型 現況

1.

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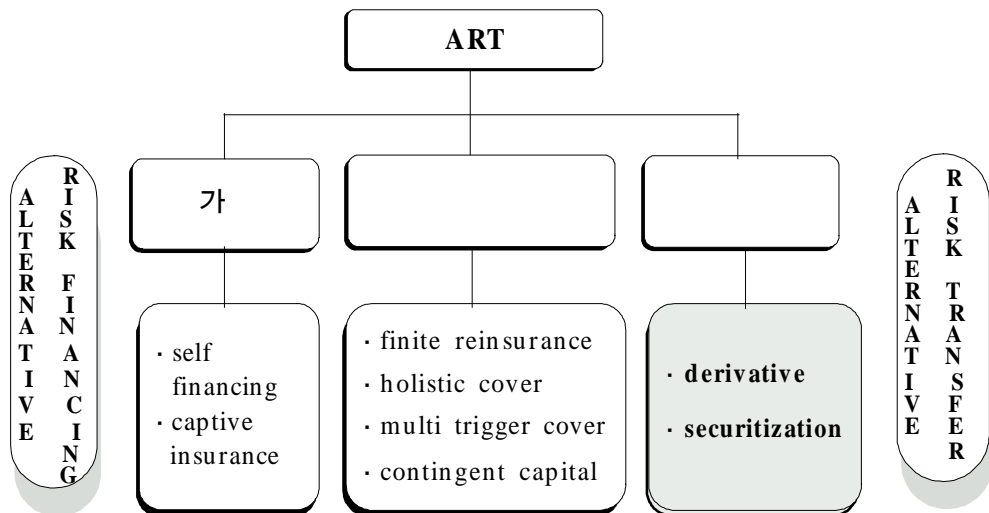
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(ART)¹⁾

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< 1> ART



1) ART(Alternative Risk Transfer)

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2.

	가	Pure Financial
Finite Risk³⁾		(retrospective)
(prospective)		

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3) Pure Financial Reinsurance

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, Finite Risk Reinsurance

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- (tailor-made coverage) 가

既發生

Loss Portfolio Transfer Adverse Development Covers가

- LPT(Loss Portfolio Transfer)

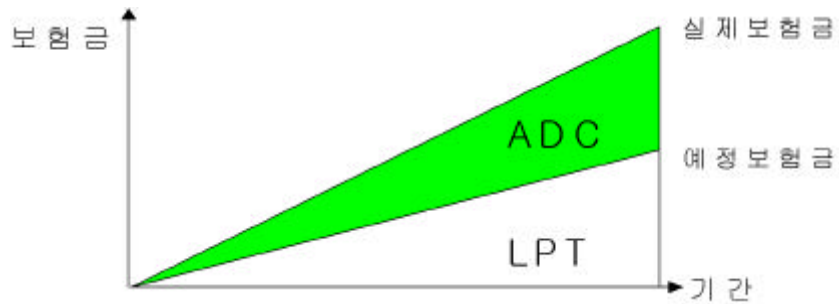
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- ADC(Adverse Development Covers) LPT 가

(IBNR)

(IBNER)

< 2> ADC LPT



未發生

Financial

Quota Shares Spread Loss Treaties

- FQS(Financial Quota Shares) 가

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(Captives)
 - FASB⁴⁾ No. 113 EITF 93-6
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 - American Re
 1998 가
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< 1> American Re 가

	(\$ 000)	(\$ 000)	가
1996	8,646,814	2,625,943	-
1997	9,359,033	2,491,723	- 5.1
1998	9,712,134	2,276,153	- 8.7
1999	9,695,451	2,821,261	23.9
2000	10,221,199	3,165,479	12.2

: Best's Key Rating Guide - Property/Casualty 2001

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 5),

4) Financial Accounting Standard Board

5) Catastrophe (PCS) 1992 Chicago Board of Trade(CBOT) , 1997 Bermuda Commodities Exchange (BCX)

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(hidden reserve)

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