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# Fixed Premium and Commercial P&I Market Overview

固定保费和商业保赔市场概览

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# Outline 概述

## THE INTERNATIONAL GROUP OF P&I CLUBS

### 国际保赔协会集团

- Structure  
架构
- Operating features  
运行特征
- Reinsurances  
再保险
- Mutuality  
互保

# Outline 概述

## FIXED PREMIUM INSURERS

### 固定费率保险公司

- Current market  
当前市场
- Operating features  
运行特征
- Reinsurances  
再保险
- Customer base  
客户基础
- Pros and cons  
优势和劣势
- Eagle Ocean Marine in context  
在此情势下的EOM

## CONCLUSIONS

### 结论

- Different products for different needs  
不同的产品满足不同的需求

# The International Group of P&I Clubs

## 国际保赔集团之保赔协会

- **Structure 架构**

- 13 member clubs: >90% of world ocean-going tonnage  
13家会员协会：覆盖>90%的全球海洋运输吨位
- Pooling agreement/shared reinsurances/IGA/technical cooperation  
互保协议/共享的再保险/IGA/技术合作

- **Operating features 运行特征**

- True mutuals/not-for-profit/member-boards set policy/managers run day-to-day  
事实上的互保/不以盈利为目的/会员为董事的设立政策/管理人负责日常运营
- Very broad cover/very high limits/very high value-added service  
非常广阔的赔付范围/非常高的限额/非常高的增值服务
- Gold standard among marine liability insurers  
海上责任保险人之间的黄金标准

# The International Group of P&I Clubs (cont.)

## 国际保赔集团之保赔协会

- **Reinsurances 再保险**

- Clubs retain \$10 million each claim for 2016

协会2016年的理赔预留金为一千万美金

- Clubs pool thereafter to \$80 million/Group captive Hydra reinsures part

超过八千万美金的案件会由国际保赔集团的协会互保并由再保险公司Hydra再保

- Collective purchase of market cover to \$1 billion (oil pollution) and \$3 billion (passengers & crew)

国际再保集团统一为责任上限到10亿美金（油污责任）和30亿美金（旅客和船员责任）的案件购买再保险

- Overall limit for all other claims over \$7 billion

所有其他责任案件的责任限额超过70亿美金

# The International Group of P&I Clubs (cont.)

## 国际保赔集团之保赔协会

- **Mutuality 互保**

- Insurers are insureds/not-for-profit  
保险人是被保险人/互保决定了不以盈利为目的
- Ability to fund policy year shortfalls through supplementary calls  
通过追加保费保证每保险年度的资金能力

- **Customer Base 客户基础**

- Larger, ocean-going vessels in long-haul international trade  
针对从事长距离国际贸易的，大型的，海洋运输船舶
- Owners with operating profile requiring highest limits of cover  
其运营模式需要高责任保险限额的船舶运营人

# The International Group of P&I Clubs (cont.)

## 国际保赔集团之保赔协会

- **Pros 优势**

- Broadest cover and highest limits  
最广阔的赔付范围和最高的责任限额
- Gold standard service/unsurpassed global reach/exceptional added value  
黄金标准服务/卓越的国际化触角/超凡的附加价值
- Tried and tested: universal acceptance of club certification/letters of undertaking etc.  
被国际广泛接受的协会证书/担保等
- 'At cost' product pricing  
按成本计价的产品价格模式

# The International Group of P&I Clubs (cont.)

## 国际保赔集团之保赔协会

- **Cons 劣势**

- One-size-fits-all nature of cover and limits of liability  
一个模式适用所有类型的赔付范围和责任限制
- Potential exposure to unforecast calls  
保费一定程度上无法完全预算
- Limited choice of cover options and insurance carriers  
有限的保险产品选择和承保人





# The International Group of P&I Clubs (cont.)

## 国际保赔集团之保赔协会

- **The American Club in context**



美国保赔协会是：

- Full member of International Group of P&I Clubs  
国际保赔集团之保赔协会的全权会员
- Broadest cover, highest limits, widest network, gold standard service  
广阔的赔付范围，最高额的限额，最广阔的网络，黄金标准服务
- ‘Boutique’ club with exceptionally strong and intimate customer relationships  
“精品”协会拥有与客户间非常强大紧密的关系



# The International Group of P&I Clubs (cont.)

## 国际保赔集团之保赔协会



### The American Club in context

#### 美国保赔协会拥有

- 'Can do' instincts of its home base  
作为保险人“言出必行”的经营理念
- Shanghai operations very well placed to serve Asia  
上海办事处很好地为全球客户服务于亚洲
- Deeply committed to Asian members and their needs  
深度服务于亚洲会员并满足他们的需求

## Fixed Premium Insurers 固定费率保险人

- **Current market 当前市场**

- Numerous providers, seven international generalists, including Eagle Ocean Marine  
很多固定费率保险提供者，七大国际保险人包括EOM
- Variety of insurance conditions, limits of cover and service capabilities  
多样化的保险条件，赔付范围的限额和服务能力
- Different security, reinsurance regimes and other affiliations  
不同的担保，再保机制和其他从属关系
- Growing number of insurers with International Group connections  
不断增长的保险人和国际保赔集团紧密联系

## Fixed Premium Insurers 固定费率保险人

- **Operating features 运行特征**
  - Various centers of operational activity  
多中心的运行活动
  - Fixed price – no exposure to unforecast calls  
固定费用 — 没有收取无法预知的会费的风险
  - Mostly less proactive in claims/after-sales service than clubs, but exceptions  
相较于协会，在理赔方面/售后服务大多缺乏主动性，但有例外

## Fixed Premium Insurers (cont.) 固定费率保险人

- Reinsurances 再保

- Various designs/security/excess of loss/quota share  
多种产品设计/担保/超过实际损失的承保范围/配额再保
- Individual contracts smaller than International Group program  
单独的保单小于国际保赔集团
- Credibility of primary underwriter vital to ensure superior reinsurance support  
选择怎样的首席承保人决定了你会获得怎样的再保支持

## Fixed Premium Insurers (cont.) 固定费率保险人

- **Customer base 以客户为基础**
  - Typically smaller tonnage in local and regional trades  
最典型的是从事区域性贸易或沿海贸易的小吨位船只
  - Owners with operating profile not requiring highest limits of cover  
运营模式不需要最高保险赔付限额的船舶运营人
  - Owners who do not wish to be exposed to mutuality  
不必置身于互保体系中的船舶运营人

## Fixed Premium Insurers (cont.) 固定费率保险人

- **Pros 优势**

- Fixed premium/certainty of cost

固定费率/费用的确定性

- Wider choice of insurance provider than Group for some vessel/operator types

对部分船舶/经营人来说，有比国际保赔集团更多的保险人选择

- Potentially greater flexibility in cover wordings

更灵活的保单和承保范围

## Fixed Premium Insurers (cont.) 固定费率保险人

- **Cons 劣势**

- Lower limits of cover than Group

相比于国际保赔集团较低的赔付限额

- Less proactive claims handling than Group, but exceptions

相比于国际保赔集团更缺乏理赔的主动性，但有例外

- Less extensive after-sales service than Group, but exceptions

相比于国际保赔集团相对狭窄的售后服务，但有例外

- Less widely accepted certification/security than Group, but exceptions

相比于国际保赔集团其证书和担保不那么广泛接受，但有例外



## Fixed Premium Insurers (cont.) 固定费率保险人

- **Eagle Ocean Marine in context**

### **Eagle Ocean Marine 是:**

- Facility underwritten by American Club  
由美国保赔协会承保
- Quota-share/excess of loss reinsurances at Lloyd's of London  
以配额再保或超额分保的方式在伦敦劳氏得到再保险支持
- Operated by Eagle Ocean Agencies: SCB sister company  
由Eagle Ocean Agencies运营: SCB的姊妹公司
- Limits up to \$500 million per risk  
每个风险责任保险限额上限为5亿美金

## Fixed Premium Insurers (cont.) 固定费率保险人

- **Eagle Ocean Marine in context**

- Broadest P&I/FD&D cover

更广阔的保赔险/抗辩险的承保范围

- Focused on vessels < 12,500 GT – average unit size is 2,500 GT

专注于12,500总吨以下的船舶，平均承保船舶大小是2,500总吨

- Unsurpassed service and global capabilities

卓越的服务和全球化的服务能力

- Gaining firm foothold in market, especially in Asia

立足于全球市场，特别是亚洲

## Conclusions 结论

- Different products for different needs!

不同的保险产品满足不同的需求

- Cover/limits/tonnage and operating profile/mutuality

赔付范围/限额/吨位和运行模式/互保

- Fixed premium focus in traditional fixed premium markets – not intended to challenge IG club mutuality

固定保费集中于传统的固定费率市场 — 不挑战IG协会的互保性

- You get what you pay for, so always look to the gold standard!

物有所值，总是关注黄金标准

- American Club/EOM share a gold standard Group pedigree for every need

美国保赔协会/EOM为继承了国际保赔集团为每位会员全心服务的标准服务理念



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# 谢谢

