

表 G13 未決申索準備金  
Table G13 Outstanding Claims Provision

表 G13a 直接及分入再保險業務 Table G13a Direct & Reinsurance Inward Business					
業務類別 Class of Business	未決申索準備金 Outstanding Claims Provision				
	2011	2012	2013	2014	2015
	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	1,321.7	1,654.8	1,704.5	1,693.1	2,729.9
汽車 Motor Vehicle	3,652.5	3,962.0	4,225.5	4,492.1	5,032.3
飛機 Aircraft	5.5	7.2	5.8	10.4	12.1
船舶 Ships	1,576.7	2,124.6	2,128.7	2,156.8	2,559.1
貨運 Goods In Transit	596.3	716.2	679.7	753.8	744.4
財產損壞 Property Damage	2,380.5	2,945.7	3,137.6	3,266.6	3,642.3
一般法律責任 General Liability	10,570.0	12,168.6	13,873.7	15,417.8	17,821.5
金錢損失 Pecuniary Loss	676.1	876.1	971.4	1,151.7	1,454.0
非比例協約 Non-Proportional Treaty	366.7	334.3	402.2	454.5	494.9
比例協約 Proportional Treaty	325.1	329.5	378.0	395.1	376.6
<b>總額 Total</b>	<b>21,471.1</b>	<b>25,119.0</b>	<b>27,507.1</b>	<b>29,791.9</b>	<b>34,867.1</b>

表 G13b 直接業務 Table G13b Direct Business					
業務類別 Class of Business	未決申索準備金 Outstanding Claims Provision				
	2011	2012	2013	2014	2015
	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	1,058.6	1,400.2	1,455.8	1,400.2	2,363.0
汽車 Motor Vehicle	3,182.4	3,428.7	3,609.3	3,832.7	4,239.0
飛機 Aircraft	1.4	2.8	1.7	1.0	1.1
船舶 Ships	18.2	19.1	34.4	58.4	55.1
- 法定 - Statutory					
- 其他 - Others	1,240.6	1,421.5	1,402.8	1,454.0	1,839.2
貨運 Goods In Transit	320.5	297.1	282.7	298.9	269.5
財產損壞 Property Damage	583.0	741.9	768.8	811.4	951.5
一般法律責任 General Liability	6,613.7	7,886.3	9,359.2	10,634.9	12,620.0
- 法定 - Statutory					
- 其他 - Others	2,324.2	2,652.9	2,768.5	2,954.0	3,223.4
金錢損失 Pecuniary Loss	330.4	400.0	422.6	386.0	576.9
<b>總額 Total</b>	<b>15,673.0</b>	<b>18,250.5</b>	<b>20,105.8</b>	<b>21,831.5</b>	<b>26,138.7</b>

表 G13c 分入再保險業務 Table G13c Reinsurance Inward Business					
業務類別 Class of Business	未決申索準備金 Outstanding Claims Provision				
	2011	2012	2013	2014	2015
	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	263.1	254.6	248.7	292.9	366.9
汽車 Motor Vehicle	470.1	533.3	616.2	659.4	793.3
飛機 Aircraft	4.1	4.4	4.1	9.4	11.0
船舶 Ships	317.9	684.0	691.5	644.4	664.8
貨運 Goods In Transit	275.8	419.1	397.0	454.9	474.9
財產損壞 Property Damage	1,797.5	2,203.8	2,368.8	2,455.2	2,690.8
一般法律責任 General Liability	1,632.1	1,629.4	1,746.0	1,828.9	1,978.1
金錢損失 Pecuniary Loss	345.7	476.1	548.8	765.7	877.1
非比例協約 Non-Proportional Treaty	366.7	334.3	402.2	454.5	494.9
比例協約 Proportional Treaty	325.1	329.5	378.0	395.1	376.6
<b>總額 Total</b>	<b>5,798.1</b>	<b>6,868.5</b>	<b>7,401.3</b>	<b>7,960.4</b>	<b>8,728.4</b>

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).