

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				
	2015	2016	2017	2018	2019
	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	2,729.9	2,862.8	3,123.8	2,619.7	2,749.2
汽車 Motor Vehicle	5,032.3	5,190.8	5,559.7	5,820.5	6,410.6
飛機 Aircraft	12.1	9.7	28.8	26.1	58.6
船舶 Ships	2,559.1	1,929.1	1,785.9	2,133.6	2,235.8
貨運 Goods In Transit	744.4	709.0	762.6	857.7	1,040.3
財產損壞 Property Damage	3,642.3	3,725.1	5,608.7	5,722.3	5,294.7
一般法律責任 General Liability	17,821.5	17,703.5	18,356.8	18,550.9	19,014.8
金錢損失 Pecuniary Loss	1,454.0	1,243.6	1,242.1	1,531.5	1,611.5
非比例協約 Non-Proportional Treaty	494.9	491.8	538.1	535.0	573.1
比例協約 Proportional Treaty	376.6	367.5	400.0	585.7	547.3
總額 Total	34,867.1	34,232.9	37,406.5	38,383.0	39,535.9

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				
	2015	2016	2017	2018	2019
	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	2,363.0	2,476.5	2,648.6	2,047.0	2,299.2
汽車 Motor Vehicle	4,239.0	4,366.0	4,726.5	5,058.6	5,638.0
飛機 Aircraft	1.1	1.0	2.7	3.6	3.7
船舶 Ships	55.1	94.2	83.2	126.7	187.0
- 法定 - Statutory					
- 其他 - Others					
貨運 Goods In Transit	1,839.2	1,054.7	983.1	1,174.4	1,115.5
財產損壞 Property Damage	269.5	248.5	238.9	269.7	309.0
一般法律責任 General Liability	951.5	868.7	1,008.8	1,473.0	1,598.3
- 法定 - Statutory					
- 僱員補償 - Employees' Compensation					
- 業主立案法團責任* - Owners' Corporation Liability*					
- 其他 - Others			45.1	42.7	46.8
金錢損失 Pecuniary Loss	3,223.4	3,241.2	3,330.4	3,323.1	3,475.7
總額 Total	576.9	473.8	474.7	550.0	658.8
	26,138.7	25,071.4	26,101.6	25,436.6	26,952.6

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				
	2015	2016	2017	2018	2019
	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	366.9	386.3	475.2	572.7	450.0
汽車 Motor Vehicle	793.3	824.8	833.2	761.9	772.6
飛機 Aircraft	11.0	8.7	26.1	22.5	54.9
船舶 Ships	664.8	780.2	719.6	832.5	933.3
貨運 Goods In Transit	474.9	460.5	523.7	588.0	731.3
財產損壞 Property Damage	2,690.8	2,856.4	4,599.9	4,249.3	3,696.4
一般法律責任 General Liability	1,978.1	2,215.5	2,421.7	3,817.3	3,871.7
金錢損失 Pecuniary Loss	877.1	769.8	767.4	981.5	952.7
非比例協約 Non-Proportional Treaty	494.9	491.8	538.1	535.0	573.1
比例協約 Proportional Treaty	376.6	367.5	400.0	585.7	547.3
總額 Total	8,728.4	9,161.5	11,304.9	12,946.4	12,583.3

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).

\*請參閱一般保險業務統計數字附註2的額外資料。  
Please refer to Note 2 of General Insurance Business Statistics for additional information.