

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				
	2018	2019	2020	2021	2022
	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	2,619.7	2,749.2	3,131.2	3,083.0	3,469.8
汽車 Motor Vehicle	5,820.5	6,410.6	6,987.6	7,297.8	7,894.5
飛機 Aircraft	26.1	58.6	73.7	66.3	73.4
船舶 Ships	2,133.6	2,235.8	2,228.8	2,378.3	2,389.8
貨運 Goods In Transit	857.7	1,040.3	1,012.8	1,048.3	1,016.4
財產損壞 Property Damage	5,722.3	5,294.7	5,729.8	6,321.7	6,330.1
一般法律責任 General Liability	18,550.9	19,014.8	19,986.1	20,676.0	21,158.4
金錢損失 Pecuniary Loss	1,531.5	1,611.5	1,634.8	1,585.3	1,688.0
非比例協約 Non-Proportional Treaty	535.0	573.1	550.7	599.6	648.1
比例協約 Proportional Treaty	585.7	547.3	548.7	607.2	657.1
總額 Total	38,383.0	39,535.9	41,884.2	43,663.5	45,325.6

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				
	2018	2019	2020	2021	2022
	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	2,047.0	2,299.2	2,456.4	2,236.5	2,243.1
汽車 Motor Vehicle	5,058.6	5,638.0	6,106.1	6,545.3	7,097.2
飛機 Aircraft	3.6	3.7	2.5	5.0	5.9
船舶 Ships	126.7	187.0	209.4	197.1	161.5
- 法定 - Statutory					
- 其他 - Others	1,174.4	1,115.5	1,139.8	1,265.0	1,304.4
貨運 Goods In Transit	269.7	309.0	299.4	289.0	302.4
財產損壞 Property Damage	1,473.0	1,598.3	1,437.7	1,572.9	1,546.5
一般法律責任 General Liability	11,367.8	11,620.6	12,227.6	12,647.2	13,228.2
- 法定 - Statutory					
- 僱員補償 - Employees' Compensation					
- 業主立案法團責任* - Owners' Corporation Liability*	42.7	46.8	49.8	50.5	50.1
- 其他 - Others	3,323.1	3,475.7	3,969.2	4,505.3	4,609.1
金錢損失 Pecuniary Loss	550.0	658.8	678.2	669.7	920.5
總額 Total	25,436.6	26,952.6	28,576.1	29,983.5	31,468.9

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				
	2018	2019	2020	2021	2022
	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	572.7	450.0	674.8	846.5	1,226.7
汽車 Motor Vehicle	761.9	772.6	881.5	752.5	797.3
飛機 Aircraft	22.5	54.9	71.2	61.3	67.5
船舶 Ships	832.5	933.3	879.6	916.2	923.9
貨運 Goods In Transit	588.0	731.3	713.4	759.3	714.0
財產損壞 Property Damage	4,249.3	3,696.4	4,292.1	4,748.8	4,783.6
一般法律責任 General Liability	3,817.3	3,871.7	3,739.5	3,473.0	3,271.0
金錢損失 Pecuniary Loss	981.5	952.7	956.6	915.6	767.5
非比例協約 Non-Proportional Treaty	535.0	573.1	550.7	599.6	648.1
比例協約 Proportional Treaty	585.7	547.3	548.7	607.2	657.1
總額 Total	12,946.4	12,583.3	13,308.1	13,680.0	13,856.7

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.