保險業監管局
Insurance Authority

香港一般業務的年度統計數字
Annual Statistics on Hong Kong General Business
二零二四年
Year 2024
意外及健康直接業務的毛額三角及最終變動 (意外年度)
Gross Triangle and Ultimate Movement of Accident & Health Direct Business (Accident Year)

(港幣百萬元)
(HK$m)

表 1 : 已償付申索額三角 (毛額)
Table 1 : Paid Incremental Claims Triangle (Gross)

年度 Year	每個發展年度的已償付申索額 Claims Paid in each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	303	10	2	3	0	0	7	0	1	0	4	2
2013	5,322	984	41	20	36	41	15	53	69	78	4	0
2014		5,996	1,004	42	39	47	30	55	70	79	6	1
2015			6,581	1,186	68	850	42	63	70	78	5	0
2016				7,566	1,337	85	46	69	78	78	5	0
2017					8,193	1,535	88	79	89	89	5	0
2018						9,101	1,517	119	98	92	17	3
2019							9,847	1,721	135	98	25	13
2020								8,651	1,514	134	24	21
2021									10,602	1,765	38	31
2022										10,541	1,703	53
2023											12,793	2,052
2024												13,992
總額 Total	5,625	6,990	7,628	8,817	9,674	11,659	11,591	10,810	12,727	13,031	14,629	16,169

表 2 : 已報未決申索三角 (毛額)
Table 2 : Case Outstanding Triangle (Gross)

年度 Year	每個發展年度末的已報未決申索 Case Outstanding at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	22	16	12	8	8	7	3	1	1	0	3	2
2013	1,457	72	62	35	17	4	3	2	1	1	1	1
2014		1,699	1,332	71	44	21	5	2	3	3	1	1
2015			1,593	2,403	885	42	15	5	4	4	4	4
2016				733	1,634	60	32	17	3	2	2	2
2017					794	1,677	59	29	11	3	1	1
2018						765	1,727	62	34	22	8	7
2019							736	1,429	59	35	17	6
2020								553	852	47	25	10
2021									502	137	49	23
2022										490	98	48
2023											622	150
2024												705
總額 Total	1,479	1,787	2,999	3,250	3,382	2,575	2,581	2,101	1,470	743	828	959

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Gross Triangle and Ultimate Movement of Accident & Health Direct Business (Accident Year)

(港幣百萬元)
(HK$m)

表 3 : 已報申索數目三角 (個位數)
Table 3 : Reported Claims Count Triangle (in unit)

年度 Year	每個發展年度末的申索數目 Reported Claims Count at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
2020												
2021												
2022												
2023												
2024												
總額 Total												

表 4 : 最終申索額的最佳估算 (按意外年度)
Table 4 : Ultimate Best Estimate Claims (by Accident Year only)

年度 Year	每個發展年度末的最終申索額的最佳估算 Ultimate Best Estimate Claims at the end of each year of development												過往年度 **Prior Year (Imp) / Det**	毛保費 **Gross Written Premium**	滿期保費毛額 **Gross Earned Premium**	最終損失率 **Ultimate Loss Ratio**
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024				
以前各年度的已招致但未報賠申索 Prior years IBNR	-	-	-	-	-	-	-	-	-	-	9	10	2			
2013	-	-	-	-	-	-	-	-	-	-	6,661	6,655	(6)	10,566	10,018	66.43%
2014		-	-	-	-	-	-	-	-	-	7,366	7,360	(6)	11,631	11,142	66.06%
2015			-	-	-	-	-	-	-	-	8,945	8,936	(9)	13,387	12,994	68.77%
2016				-	-	-	-	-	-	-	9,265	9,255	(11)	14,045	13,575	68.18%
2017					-	-	-	-	-	-	10,076	10,065	(11)	15,335	14,884	67.62%
2018						-	-	-	-	-	10,952	10,941	(11)	16,690	16,287	67.17%
2019							-	-	-	-	11,847	11,833	(13)	17,826	17,434	67.87%
2020								-	-	-	10,447	10,352	(94)	16,993	16,890	61.29%
2021									-	-	12,491	12,479	(12)	16,544	16,247	76.80%
2022										-	12,492	12,405	(87)	17,691	17,062	72.71%
2023											15,308	15,243	(64)	20,342	19,696	77.39%
2024												16,701		22,729	22,017	75.85%
總額 Total													(322)			

Last Year Best Estimate Claims Reserve	3,011
PYD/ Last Year BE Claims Reserve	(10.69%)

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汽車直接業務的毛額三角及最終變動 (意外年度)
Gross Triangle and Ultimate Movement of Motor Vehicle Direct Business (Accident Year)

(港幣百萬元)
(HK$m)

表 1 : 已償付申索額三角 (毛額)
Table 1 : Paid Incremental Claims Triangle (Gross)

年度 Year	每個發展年度的已償付申索額 Claims Paid in each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	436	391	250	243	163	94	73	17	3	3	3	2
2013	401	303	245	285	196	68	30	19	12	2	6	1
2014		486	386	304	238	200	144	34	30	14	2	0
2015			595	480	323	249	187	99	57	15	8	4
2016				709	536	365	249	184	119	58	17	11
2017					723	572	355	290	218	136	44	35
2018						715	595	405	345	208	125	64
2019							658	508	475	333	185	121
2020								508	453	469	362	174
2021									520	540	571	361
2022										445	518	522
2023											555	660
2024												537
總額 Total	837	1,181	1,476	2,021	2,179	2,262	2,290	2,064	2,233	2,223	2,396	2,491

表 2 : 已報未決申索三角 (毛額)
Table 2 : Case Outstanding Triangle (Gross)

年度 Year	每個發展年度末的已報未決申索 Case Outstanding at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	872	556	305	281	179	130	76	44	32	22	13	15
2013	629	663	619	374	200	107	75	37	13	7	3	3
2014		743	794	658	370	233	99	70	38	13	5	3
2015			840	867	728	454	218	112	48	25	15	16
2016				943	965	736	455	220	134	55	26	10
2017					1,041	1,099	891	553	283	161	76	21
2018						1,066	1,074	907	532	281	170	70
2019							938	1,104	948	570	309	196
2020								833	1,093	854	472	246
2021									1,068	1,356	1,035	593
2022										963	1,323	1,025
2023											1,251	1,796
2024												1,282
總額 Total	1,501	1,963	2,559	3,124	3,482	3,824	3,825	3,880	4,189	4,306	4,700	5,276

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汽車直接業務的毛額三角及最終變動 (意外年度)
Gross Triangle and Ultimate Movement of Motor Vehicle Direct Business (Accident Year)

(港幣百萬元)
(HK$m)

表 3 : 已報申索數目三角 (個位數)
Table 3 : Reported Claims Count Triangle (in unit)

年度 Year	每個發展年度末的申索數目 Reported Claims Count at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	-	-	-	-	-	-	-	-	-	-	-	-
2013	16,922	21,174	23,119	23,837	24,382	24,705	24,782	24,799	24,809	24,813	25,477	25,480
2014		18,240	24,235	26,724	27,369	27,897	28,118	28,223	28,297	28,313	29,332	29,337
2015			22,296	28,504	30,578	31,246	31,686	31,935	32,117	32,145	33,433	33,442
2016				34,364	41,912	44,410	45,330	45,860	46,309	46,415	48,176	48,186
2017					33,989	42,242	44,870	45,914	46,986	47,289	49,399	49,484
2018						32,756	40,077	42,737	44,123	44,699	46,888	47,056
2019							31,656	38,863	42,112	42,844	45,003	45,522
2020								29,133	36,215	38,183	39,877	40,495
2021									32,877	39,201	42,583	43,883
2022										30,845	38,578	41,401
2023											38,543	47,240
2024												43,708
總額 Total	16,922	39,414	69,650	113,429	158,230	203,256	246,519	287,464	333,845	374,747	437,289	495,234

表 4 : 最終申索額的最佳估算 (按意外年度)
Table 4 : Ultimate Best Estimate Claims (by Accident Year only)

年度 Year	每個發展年度末的最終申索額的最佳估算 Ultimate Best Estimate Claims at the end of each year of development												過往年度 Prior Year (Imp) / Det	毛保費 Gross Written Premium	滿期保費毛額 Gross Earned Premium	最終損失率 Ultimate Loss Ratio
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024				
以前各年度的已招致但未報告申索 Prior years IBNR	-	-	-	-	-	-	-	-	-	-	226	224	2			
2013	-	-	-	-	-	-	-	-	-	-	1,669	1,670	1	2,676	2,425	68.86%
2014		-	-	-	-	-	-	-	-	-	1,911	1,910	(2)	2,815	2,628	72.67%
2015			-	-	-	-	-	-	-	-	2,068	2,067	(1)	3,122	2,966	69.71%
2016				-	-	-	-	-	-	-	2,272	2,257	(15)	3,509	3,439	65.63%
2017					-	-	-	-	-	-	2,424	2,394	(29)	3,540	3,454	69.33%
2018						-	-	-	-	-	2,578	2,528	(50)	3,654	3,658	69.11%
2019							-	-	-	-	2,551	2,497	(54)	3,964	3,886	64.25%
2020								-	-	-	2,393	2,295	(98)	4,086	3,923	58.51%
2021									-	-	2,798	2,696	(102)	4,203	4,091	65.90%
2022										-	2,747	2,717	(30)	4,706	4,431	61.31%
2023											3,320	3,492	173	5,168	5,018	69.60%
2024												3,459		5,426	5,355	64.60%
總額 Total													(205)			

Last Year Best Estimate Claims Reserve	7,484
PYD/ Last Year BE Claims Reserve	(2.74%)

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Gross Triangle and Ultimate Movement of Aviation Direct Business (Accident Year)

(港幣百萬元)
(HK$m)

表 1 : 已償付申索額三角 (毛額)
Table 1 : Paid Incremental Claims Triangle (Gross)

年度 Year	每個發展年度的已償付申索額 Claims Paid in each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	7	0	-	-	-	-	-	-	-	-	-	-
2013	0	1	-	0	-	-	-	-	-	-	-	-
2014		1	8	0	-	-	-	-	-	-	-	-
2015			-	-	-	-	-	0	-	-	-	-
2016				1	1	0	0	0	0	-	-	-
2017					1	20	0	0	-	0	-	-
2018						8	6	4	-	-	-	0
2019							12	94	1	7	-	-
2020								-	0	2	0	-
2021									6	8	0	1
2022										0	0	0
2023											2	9
2024												0
總額 Total	7	2	8	1	2	28	19	98	8	17	2	10

表 2 : 已報未決申索三角 (毛額)
Table 2 : Case Outstanding Triangle (Gross)

年度 Year	每個發展年度末的已報未決申索 Case Outstanding at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	0	0	0	0	-	-	-	-	-	-	-	-
2013	1	0	0	-	-	-	-	-	-	-	-	-
2014		8	0	0	0	0	0	0	0	0	0	-
2015			-	-	-	-	-	1	-	-	-	-
2016				0	2	1	0	0	0	-	-	-
2017					-	0	0	0	0	-	-	-
2018						15	0	0	0	0	0	0
2019							0	0	-	-	-	-
2020								-	-	-	-	-
2021									0	0	0	0
2022										0	9	9
2023											1	5
2024												1
總額 Total	1	8	1	1	2	16	1	1	1	0	10	15

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Gross Triangle and Ultimate Movement of Aviation Direct Business (Accident Year)

(港幣百萬元)
(HK$m)

表 3 : 已報申索數目三角 (個位數)
Table 3 : Reported Claims Count Triangle (in unit)

年度 Year	每個發展年度末的申索數目 Reported Claims Count at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
2020												
2021												
2022												
2023												
2024												
總額 Total												

表 4 : 最終申索額的最佳估算 (按意外年度)
Table 4 : Ultimate Best Estimate Claims (by Accident Year only)

年度 Year	每個發展年度末的最終申索額的最佳估算 Ultimate Best Estimate Claims at the end of each year of development												過往年度 Prior Year (Imp) / Det	毛保費 Gross Written Premium	滿期保費毛額 Gross Earned Premium	最終損失率 Ultimate Loss Ratio
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024				
以前各年度的已招致但未報告申索 Prior years IBNR	-	-	-	-	-	-	-	-	-	-	-	-	-			
2013	-	-	-	-	-	-	-	-	-	-	1	1	-	14	12	6.62%
2014		-	-	-	-	-	-	-	-	-	0	0	(0)	10	11	0.03%
2015			-	-	-	-	-	-	-	-	-	-	-	13	10	0.00%
2016				-	-	-	-	-	-	-	3	3	-	24	11	25.84%
2017					-	-	-	-	-	-	21	21	0	86	31	67.41%
2018						-	-	-	-	-	18	18	0	78	34	54.44%
2019							-	-	-	-	115	115	(0)	71	34	341.85%
2020								-	-	-	7	4	(2)	67	34	12.55%
2021									-	-	24	20	(5)	88	39	50.26%
2022										-	20	16	(4)	54	35	44.60%
2023											18	24	7	56	35	68.83%
2024												18		58	58	31.61%
總額 Total													(5)			

Last Year Best Estimate Claims Reserve	41
PYD/ Last Year BE Claims Reserve	(11.82%)

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Gross Triangle and Ultimate Movement of Ships Direct Business (Accident Year)

(港幣百萬元)
(HK$m)

表 1 : 已償付申索額三角 (毛額)
Table 1 : Paid Incremental Claims Triangle (Gross)

年度 Year	每個發展年度的已償付申索額 Claims Paid in each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	210	92	20	46	25	19	2	6	6	(0)	0	1
2013	93	144	50	35	24	10	16	22	5	6	(1)	22
2014		75	141	47	19	19	8	9	4	2	0	0
2015			125	119	68	25	36	19	14	5	1	(1)
2016				155	142	83	21	22	11	8	10	2
2017					169	161	108	35	12	20	12	5
2018						147	228	87	36	30	51	24
2019							144	180	65	45	68	31
2020								148	149	52	44	32
2021									225	292	114	83
2022										92	173	83
2023											121	145
2024												220
總額 Total	302	312	336	402	446	463	563	528	525	551	595	648

表 2 : 已報未決申索三角 (毛額)
Table 2 : Case Outstanding Triangle (Gross)

年度 Year	每個發展年度末的已報未決申索 Case Outstanding at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	282	180	148	78	39	24	22	19	11	8	11	9
2013	236	167	109	80	62	57	67	67	65	54	34	14
2014		199	114	74	55	39	21	12	10	3	3	3
2015			207	137	108	86	58	34	19	9	5	3
2016				304	206	138	123	95	57	41	8	5
2017					341	238	109	58	(15)	19	24	24
2018						574	340	239	185	136	62	32
2019							345	371	193	145	78	39
2020								357	252	161	108	85
2021									471	308	197	128
2022										374	241	171
2023											473	357
2024												219
總額 Total	518	546	577	674	811	1,157	1,085	1,251	1,249	1,258	1,243	1,089

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(港幣百萬元)
(HK$m)

表 3 : 已報申索數目三角 (個位數)
Table 3 : Reported Claims Count Triangle (in unit)

年度 Year	每個發展年度末的申索數目 Reported Claims Count at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
2020												
2021												
2022												
2023												
2024												
總額 Total												

表 4 : 最終申索額的最佳估算 (按意外年度)
Table 4 : Ultimate Best Estimate Claims (by Accident Year only)

年度 Year	每個發展年度末的最終申索額的最佳估算 Ultimate Best Estimate Claims at the end of each year of development												過往年度 **Prior Year (Imp) / Det**	毛保費 **Gross Written Premium**	滿期保費毛額 **Gross Earned Premium**	最終損失率 **Ultimate Loss Ratio**
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024				
以前各年度的已招致但未報賠申索 Prior years IBNR	-	-	-	-	-	-	-	-	-	-	80	86	6			
2013	-	-	-	-	-	-	-	-	-	-	401	397	(4)	627	496	80.05%
2014		-	-	-	-	-	-	-	-	-	328	328	0	675	536	61.21%
2015			-	-	-	-	-	-	-	-	420	420	0	651	541	77.70%
2016				-	-	-	-	-	-	-	463	469	6	703	578	81.15%
2017					-	-	-	-	-	-	558	563	5	797	681	82.64%
2018						-	-	-	-	-	655	650	(5)	811	705	92.21%
2019							-	-	-	-	583	575	(8)	846	744	77.31%
2020								-	-	-	546	535	(11)	876	768	69.67%
2021									-	-	887	885	(2)	937	819	108.07%
2022										-	600	569	(32)	1,042	906	62.81%
2023											878	687	(191)	1,103	941	73.00%
2024												757		1,158	1,157	65.45%
總額 Total													(234)			

Last Year Best Estimate Claims Reserve	1,812
PYD/ Last Year BE Claims Reserve	(12.93%)

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Gross Triangle and Ultimate Movement of Goods in Transit Direct Business (Accident Year)

(港幣百萬元)
(HK$m)

表 1 : 已償付申索額三角 (毛額)
Table 1 : Paid Incremental Claims Triangle (Gross)

年度 Year	每個發展年度的已償付申索額 Claims Paid in each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	33	6	1	(10)	(0)	2	0	0	(0)	(0)	(0)	0
2013	137	217	10	12	69	17	17	1	(7)	1	0	(2)
2014		71	82	19	(0)	2	1	2	1	5	(0)	0
2015			80	58	18	5	2	3	(0)	(0)	0	1
2016				102	94	3	2	2	1	0	0	3
2017					98	67	19	3	(0)	0	0	(0)
2018						123	132	47	46	(1)	2	2
2019							133	82	10	(2)	0	3
2020								163	123	26	2	(6)
2021									259	150	10	4
2022										444	158	16
2023											134	279
2024												80
總額 Total	170	294	174	180	278	219	307	303	432	624	306	378

表 2 : 已報未決申索三角 (毛額)
Table 2 : Case Outstanding Triangle (Gross)

年度 Year	每個發展年度末的已報未決申索 Case Outstanding at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	58	40	30	22	18	13	7	7	4	1	2	1
2013	268	100	163	148	34	26	12	11	10	7	8	3
2014		116	53	25	21	22	23	20	17	9	9	3
2015			81	35	21	14	17	12	6	5	4	2
2016				91	20	14	13	13	10	6	13	7
2017					82	39	14	8	7	8	8	4
2018						154	83	36	8	8	4	5
2019							122	68	32	25	27	25
2020								132	50	15	23	16
2021									197	49	34	24
2022										191	104	55
2023											321	142
2024												352
總額 Total	327	256	327	321	197	281	292	306	342	323	556	639

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Gross Triangle and Ultimate Movement of Goods in Transit Direct Business (Accident Year)

(港幣百萬元)
(HK$m)

表 3 : 已報申索數目三角 (個位數)
Table 3 : Reported Claims Count Triangle (in unit)

年度 Year	每個發展年度末的申索數目 Reported Claims Count at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
2020												
2021												
2022												
2023												
2024												
總額 Total												

表 4 : 最終申索額的最佳估算 (按意外年度)
Table 4 : Ultimate Best Estimate Claims (by Accident Year only)

年度 Year	每個發展年度末的最終申索額的最佳估算 Ultimate Best Estimate Claims at the end of each year of development												過往年度 Prior Year (Imp) / Det	毛保費 Gross Written Premium	滿期保費毛額 Gross Earned Premium	最終損失率 Ultimate Loss Ratio
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024				
以前各年度的已招致但未報賠申索 Prior years IBNR	-	-	-	-	-	-	-	-	-	-	90	66	(25)			
2013	-	-	-	-	-	-	-	-	-	-	504	496	(8)	669	644	77.12%
2014		-	-	-	-	-	-	-	-	-	208	205	(3)	912	907	22.66%
2015			-	-	-	-	-	-	-	-	186	175	(11)	795	851	20.56%
2016				-	-	-	-	-	-	-	229	231	3	716	747	30.94%
2017					-	-	-	-	-	-	224	210	(13)	721	762	27.63%
2018						-	-	-	-	-	406	391	(15)	778	808	48.37%
2019							-	-	-	-	265	246	(19)	807	838	29.39%
2020								-	-	-	338	312	(26)	793	786	39.69%
2021									-	-	533	485	(48)	862	854	56.84%
2022										-	698	619	(80)	917	910	67.99%
2023											633	595	(37)	838	859	69.31%
2024												701		962	941	74.53%
總額 Total													(282)			

Last Year Best Estimate Claims Reserve	1,062
PYD/ Last Year BE Claims Reserve	(26.54%)

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Gross Triangle and Ultimate Movement of Property Damage Direct Business (Accident Year)

(港幣百萬元)
(HK$m)

表 1 : 已償付申索額三角 (毛額)
Table 1 : Paid Incremental Claims Triangle (Gross)

年度 Year	每個發展年度的已償付申索額 Claims Paid in each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	184	78	90	28	15	4	11	1	1	2	92	8
2013	233	261	95	59	15	30	(16)	9	2	2	0	0
2014		291	398	224	60	105	11	7	3	(7)	2	(3)
2015			281	331	92	41	15	6	8	2	(3)	0
2016				299	344	128	97	57	9	4	29	(13)
2017					538	787	368	99	33	34	9	11
2018						403	1,212	1,074	442	132	69	48
2019							282	547	311	118	38	79
2020								419	455	198	78	76
2021									324	438	208	161
2022										372	399	175
2023											480	1,056
2024												434
總額 Total	418	629	863	941	1,064	1,497	1,981	2,220	1,587	1,296	1,400	2,033

表 2 : 已報未決申索三角 (毛額)
Table 2 : Case Outstanding Triangle (Gross)

年度 Year	每個發展年度末的已報未決申索 Case Outstanding at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	339	218	119	69	39	27	49	48	40	37	23	10
2013	527	287	172	70	43	33	33	20	7	5	4	4
2014		740	676	287	200	73	38	35	21	13	11	5
2015			732	319	170	98	54	36	16	12	7	7
2016				771	482	304	154	72	57	53	24	23
2017					1,909	911	338	156	114	63	45	48
2018						3,641	2,517	1,106	542	293	176	107
2019							1,292	810	448	266	235	112
2020								1,282	632	285	135	49
2021									1,036	586	284	101
2022										869	570	277
2023											2,682	1,561
2024												1,246
總額 Total	866	1,244	1,699	1,516	2,844	5,087	4,476	3,565	2,913	2,481	4,195	3,548

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Gross Triangle and Ultimate Movement of Property Damage Direct Business (Accident Year)

(港幣百萬元)
(HK$m)

表 3 : 已報申索數目三角 (個位數)
Table 3 : Reported Claims Count Triangle (in unit)

年度 Year	每個發展年度末的申索數目 Reported Claims Count at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
2020												
2021												
2022												
2023												
2024												
總額 Total												

表 4 : 最終申索額的最佳估算 (按意外年度)
Table 4 : Ultimate Best Estimate Claims (by Accident Year only)

年度 Year	每個發展年度末的最終申索額的最佳估算 Ultimate Best Estimate Claims at the end of each year of development												過往年度 Prior Year (Imp) / Det	毛保費 Gross Written Premium	滿期保費毛額 Gross Earned Premium	最終損失率 Ultimate Loss Ratio
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024				
以前各年度的已招致但未報賠申索 Prior years IBNR	-	-	-	-	-	-	-	-	-	-	144	163	13			
2013	-	-	-	-	-	-	-	-	-	-	704	710	6	3,108	2,582	27.48%
2014		-	-	-	-	-	-	-	-	-	1,108	1,104	(3)	3,216	2,849	38.76%
2015			-	-	-	-	-	-	-	-	790	872	82	3,391	3,153	27.67%
2016				-	-	-	-	-	-	-	1,107	963	(144)	3,809	3,576	26.92%
2017					-	-	-	-	-	-	1,937	1,948	11	3,919	3,686	52.85%
2018						-	-	-	-	-	3,560	3,594	34	4,095	3,758	95.61%
2019							-	-	-	-	1,631	1,468	(162)	4,591	4,026	36.47%
2020								-	-	-	1,416	1,373	(44)	5,025	4,532	30.29%
2021									-	-	1,569	1,412	(157)	5,365	4,855	29.09%
2022										-	1,607	1,428	(179)	5,588	5,102	27.98%
2023											3,550	3,436	(114)	6,089	5,367	64.03%
2024												2,293		6,085	5,985	38.30%
總額 Total													(658)			

Last Year Best Estimate Claims Reserve	5,755
PYD/ Last Year BE Claims Reserve	(11.43%)

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Gross Triangle and Ultimate Movement of Employees' Compensation Direct Business (Accident Year)

(港幣百萬元)
(HK$m)

表 1 : 已償付申索額三角 (毛額)
Table 1 : Paid Incremental Claims Triangle (Gross)

年度 Year	每個發展年度的已償付申索額 Claims Paid in each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	999	876	792	688	256	119	39	18	8	5	1	23
2013	114	524	696	757	552	307	109	26	15	23	4	3
2014		123	708	872	681	490	288	109	40	27	3	2
2015			176	756	872	715	506	292	107	41	12	12
2016				181	828	904	740	551	266	104	31	23
2017					176	890	1,152	808	570	339	126	43
2018						184	1,025	1,025	812	505	298	118
2019							184	779	1,026	705	362	250
2020								107	762	832	620	357
2021									148	884	935	610
2022										132	803	784
2023											150	800
2024												153
總額 Total	1,113	1,522	2,373	3,254	3,365	3,610	4,044	3,714	3,753	3,597	3,345	3,178

表 2 : 已報未決申索三角 (毛額)
Table 2 : Case Outstanding Triangle (Gross)

年度 Year	每個發展年度末的已報未決申索 Case Outstanding at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	1,880	1,422	887	598	294	129	58	35	25	15	17	17
2013	1,073	1,307	1,390	1,075	603	255	111	65	40	30	21	17
2014		1,215	1,740	1,549	1,040	572	269	114	64	28	34	31
2015			1,489	1,745	1,607	1,036	525	231	109	64	41	30
2016				1,498	1,918	1,573	983	499	238	118	70	51
2017					1,717	2,164	1,677	1,109	622	278	133	67
2018						1,642	2,109	1,683	1,100	619	305	172
2019							1,738	1,938	1,377	860	472	253
2020								1,469	1,709	1,363	829	479
2021									1,567	1,849	1,373	839
2022										1,371	1,505	1,148
2023											1,451	1,680
2024												1,540
總額 Total	2,953	3,944	5,506	6,466	7,180	7,369	7,471	7,143	6,851	6,595	6,252	6,322

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(港幣百萬元)
(HK$m)

表 3 : 已報申索數目三角 (個位數)
Table 3 : Reported Claims Count Triangle (in unit)

年度 Year	每個發展年度末的申索數目 Reported Claims Count at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	-	-	-	-	-	-	-	-	-	-	-	-
2013	18,303	22,347	23,870	24,665	25,056	25,287	26,533	26,096	26,165	26,206	26,836	26,336
2014		17,479	23,475	25,434	26,460	27,133	28,361	29,354	29,623	29,174	31,080	30,523
2015			21,834	28,252	29,835	30,893	32,487	32,731	32,909	32,320	35,904	35,922
2016				27,854	33,767	35,879	39,218	39,607	39,350	39,522	42,689	42,738
2017					27,374	33,830	40,039	39,827	39,232	39,424	41,976	41,994
2018						29,059	37,600	39,586	40,103	41,281	44,654	44,725
2019							29,624	36,580	37,707	38,187	41,215	41,332
2020								25,368	30,004	30,774	33,020	33,198
2021									29,096	33,855	36,670	37,097
2022										33,976	40,676	40,497
2023											29,994	35,216
2024												30,386
總額 Total	18,303	39,826	69,179	106,205	142,492	182,081	233,862	269,149	304,189	344,719	404,714	439,963

表 4 : 最終申索額的最佳估算 (按意外年度)
Table 4 : Ultimate Best Estimate Claims (by Accident Year only)

年度 Year	每個發展年度末的最終申索額的最佳估算 Ultimate Best Estimate Claims at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
以前各年度的已招致但未報賠申索 Prior years IBNR	-	-	-	-	-	-	-	-	-	-	1,322	1,322
2013	-	-	-	-	-	-	-	-	-	-	3,251	3,248
2014		-	-	-	-	-	-	-	-	-	3,426	3,424
2015			-	-	-	-	-	-	-	-	3,555	3,538
2016				-	-	-	-	-	-	-	3,697	3,709
2017					-	-	-	-	-	-	4,274	4,217
2018						-	-	-	-	-	4,438	4,237
2019							-	-	-	-	4,012	3,769
2020								-	-	-	3,957	3,705
2021									-	-	4,472	4,207
2022										-	4,390	4,151
2023											4,472	4,461
2024												4,757
總額 Total												

年度 Year	過往年度 Prior Year (Imp) / Det	毛保費 Gross Written Premium	滿期保費毛額 Gross Earned Premium	最終損失率 Ultimate Loss Ratio
以前各年度的已招致但未報賠申索 Prior years IBNR	22			
2013	(4)	5,352	4,193	77.44%
2014	(2)	5,424	4,897	69.92%
2015	(17)	5,647	5,336	66.29%
2016	12	6,130	6,049	61.31%
2017	(58)	5,913	6,235	67.62%
2018	(202)	6,261	5,780	73.30%
2019	(244)	6,622	6,297	59.85%
2020	(251)	6,978	6,600	56.14%
2021	(265)	6,694	6,800	61.87%
2022	(239)	7,046	7,140	58.13%
2023	(11)	7,577	6,915	64.51%
2024		6,748	6,912	68.83%
總額 Total	(1,258)			

Last Year Best Estimate Claims Reserve	15,394
PYD/ Last Year BE Claims Reserve	(8.17%)

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Gross Triangle and Ultimate Movement of General Liability (exc. Employees' Compensation) Direct Business (Accident Year)

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表 1 : 已償付申索額三角 (毛額)
Table 1 : Paid Incremental Claims Triangle (Gross)

年度 Year	每個發展年度的已償付申索額 Claims Paid in each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	603	700	402	239	121	83	59	39	4	30	47	61
2013	67	264	255	241	198	127	51	27	32	27	14	(5)
2014		74	242	321	210	218	111	59	57	35	10	24
2015			129	358	447	361	268	116	157	23	10	37
2016				110	356	378	295	291	201	94	20	20
2017					112	403	388	253	221	109	107	8
2018						143	325	306	266	210	128	107
2019							129	306	283	180	130	103
2020								120	302	236	161	708
2021									132	236	155	236
2022										112	272	115
2023											95	233
2024												88
總額 Total	670	1,038	1,029	1,268	1,444	1,714	1,627	1,516	1,655	1,292	1,149	1,734

表 2 : 已報未決申索三角 (毛額)
Table 2 : Case Outstanding Triangle (Gross)

年度 Year	每個發展年度末的已報未決申索 Case Outstanding at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	1,485	974	562	405	292	246	147	120	157	113	137	58
2013	717	820	649	503	311	204	118	85	60	35	17	14
2014		653	926	719	614	309	218	143	89	52	85	114
2015			762	1,036	1,018	690	323	181	127	87	82	62
2016				801	1,080	1,052	632	379	212	95	50	244
2017					976	1,285	741	535	342	262	140	80
2018						808	787	659	469	309	253	124
2019							652	744	501	346	191	299
2020								1,012	981	797	861	504
2021									661	597	512	483
2022										562	590	447
2023											656	530
2024												546
總額 Total	2,202	2,447	2,899	3,464	4,290	4,594	3,617	3,858	3,598	3,256	3,572	3,506

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(HK$m)

表 3 : 已報申索數目三角 (個位數)
Table 3 : Reported Claims Count Triangle (in unit)

年度 Year	每個發展年度末的申索數目 Reported Claims Count at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
2020												
2021												
2022												
2023												
2024												
總額 Total												

表 4 : 最終申索額的最佳估算 (按意外年度)
Table 4 : Ultimate Best Estimate Claims (by Accident Year only)

年度 Year	每個發展年度末的最終申索額的最佳估算 Ultimate Best Estimate Claims at the end of each year of development												過往年度 Prior Year (Imp) / Det	毛保費 Gross Written Premium	滿期保費毛額 Gross Earned Premium	最終損失率 Ultimate Loss Ratio
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024				
以前各年度的已招致但未報賠申索 Prior years IBNR	-	-	-	-	-	-	-	-	-	-	1,062	1,012	(67)			
2013	-	-	-	-	-	-	-	-	-	-	1,313	1,303	(10)	2,672	2,247	57.99%
2014		-	-	-	-	-	-	-	-	-	1,466	1,469	4	2,619	2,486	59.10%
2015			-	-	-	-	-	-	-	-	1,998	1,974	(24)	2,903	2,697	73.19%
2016				-	-	-	-	-	-	-	1,970	2,051	81	2,988	2,959	69.31%
2017					-	-	-	-	-	-	1,900	1,796	(103)	3,277	3,116	57.65%
2018						-	-	-	-	-	1,972	1,704	(268)	3,575	3,391	50.26%
2019							-	-	-	-	1,735	1,707	(28)	3,854	3,678	46.40%
2020								-	-	-	2,244	2,301	57	4,191	3,925	58.64%
2021									-	-	2,152	2,109	(43)	4,642	4,405	47.87%
2022										-	2,419	2,128	(291)	5,005	4,761	44.69%
2023											2,504	2,271	(233)	4,750	4,754	47.78%
2024												2,270		4,769	4,914	46.19%
總額 Total													(926)			

Last Year Best Estimate Claims Reserve	10,798
PYD/ Last Year BE Claims Reserve	(8.58%)

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金錢損失直接業務的毛額三角及最終變動 (意外年度)
Gross Triangle and Ultimate Movement of Pecuniary Loss Direct Business (Accident Year)

(港幣百萬元)
(HK$m)

表 1 : 已償付申索額三角 (毛額)
Table 1 : Paid Incremental Claims Triangle (Gross)

年度 Year	每個發展年度的已償付申索額 Claims Paid in each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	34	58	5	74	(2)	(0)	(0)	(0)	0	0	0	(0)
2013	45	76	15	8	1	0	0	(0)	1	0	0	(0)
2014		63	94	156	4	1	20	0	1	(1)	-	(0)
2015			70	185	89	9	4	1	(3)	1	0	(0)
2016				226	86	53	5	15	1	5	(23)	(5)
2017					23	226	21	35	2	2	1	0
2018						62	135	354	(1)	(228)	136	(0)
2019							50	215	68	13	(4)	(2)
2020								102	68	3	(4)	(2)
2021									22	41	21	8
2022										37	56	46
2023											50	116
2024												77
總額 Total	79	197	184	649	201	350	236	721	159	(128)	233	238

表 2 : 已報未決申索三角 (毛額)
Table 2 : Case Outstanding Triangle (Gross)

年度 Year	每個發展年度末的已報未決申索 Case Outstanding at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	61	24	23	16	16	13	15	14	11	10	10	10
2013	52	12	5	7	6	5	4	2	0	-	-	-
2014		15	28	5	2	2	1	1	0	0	0	0
2015			137	108	48	11	1	0	(0)	(0)	(0)	(0)
2016				93	80	67	23	4	4	3	0	4
2017					231	52	22	15	8	0	11	11
2018						156	354	23	11	285	4	5
2019							63	70	19	7	8	8
2020								134	113	70	6	4
2021									45	51	52	34
2022										47	95	9
2023											230	162
2024												153
總額 Total	113	50	192	230	383	306	483	263	210	474	417	400

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金錢損失直接業務的毛額三角及最終變動 (意外年度)
Gross Triangle and Ultimate Movement of Pecuniary Loss Direct Business (Accident Year)

(港幣百萬元)
(HK$m)

表 3 : 已報申索數目三角 (個位數)
Table 3 : Reported Claims Count Triangle (in unit)

年度 Year	每個發展年度末的申索數目 Reported Claims Count at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years												
2013												
2014												
2015												
2016												
2017												
2018												
2019												
2020												
2021												
2022												
2023												
2024												
總額 Total												

表 4 : 最終申索額的最佳估算 (按意外年度)
Table 4 : Ultimate Best Estimate Claims (by Accident Year only)

年度 Year	每個發展年度末的最終申索額的最佳估算 Ultimate Best Estimate Claims at the end of each year of development												過往年度 **Prior Year (Imp) / Det**	毛保費 **Gross Written Premium**	滿期保費毛額 **Gross Earned Premium**	最終損失率 **Ultimate Loss Ratio**
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024				
以前各年度的已招致但未報賠申索 Prior years IBNR	-	-	-	-	-	-	-	-	-	-	135	145	10			
2013	-	-	-	-	-	-	-	-	-	-	145	145	(0)	628	453	31.96%
2014		-	-	-	-	-	-	-	-	-	327	327	(1)	667	649	50.37%
2015			-	-	-	-	-	-	-	-	356	355	(0)	729	794	44.75%
2016				-	-	-	-	-	-	-	358	356	(1)	880	873	40.81%
2017					-	-	-	-	-	-	320	320	(0)	843	875	36.55%
2018						-	-	-	-	-	463	464	0	1,289	1,140	40.66%
2019							-	-	-	-	350	347	(3)	1,422	1,232	28.17%
2020								-	-	-	205	194	(11)	3,103	1,374	14.10%
2021									-	-	180	148	(32)	4,118	1,863	7.95%
2022										-	332	187	(145)	3,563	2,269	8.26%
2023											470	396	(73)	2,834	2,450	16.18%
2024												565		1,919	2,499	22.60%
總額 Total													(257)			

Last Year Best Estimate Claims Reserve	941
PYD/ Last Year BE Claims Reserve	(27.33%)

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意外及健康臨時再保險業務的毛額三角及最終變動 (意外年度)
Gross Triangle and Ultimate Movement of Accident & Health Reinsurance Facultative Business (Accident Year)

(港幣百萬元)
(HK$m)

表 1 : 已償付申索額三角 (毛額)
Table 1 : Paid Incremental Claims Triangle (Gross)

年度 Year	每個發展年度的已償付申索額 Claims Paid in each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	3	8	1	0	0	0	1	(1)	0	(0)	0	0
2013	26	18	5	2	1	0	0	(0)	0	0	-	-
2014		27	11	7	2	3	1	1	0	(0)	0	(0)
2015			44	38	9	8	1	0	0	0	-	-
2016				106	80	16	18	1	0	1	0	0
2017					70	93	63	9	12	2	0	0
2018						155	192	59	35	18	1	2
2019							294	134	43	16	5	1
2020								353	143	37	5	3
2021									492	189	91	49
2022										804	545	107
2023											1,180	315
2024												1,567
總額 Total	29	53	60	153	162	275	570	556	724	1,066	1,826	2,044

表 2 : 已報未決申索三角 (毛額)
Table 2 : Case Outstanding Triangle (Gross)

年度 Year	每個發展年度末的已報未決申索 Case Outstanding at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	3	2	2	3	1	1	0	1	1	1	1	1
2013	5	3	4	2	1	1	0	0	0	0	0	0
2014		11	7	4	3	2	1	0	0	0	0	0
2015			10	7	4	2	1	0	0	0	0	0
2016				19	15	14	3	2	2	0	0	0
2017					78	60	8	8	7	3	1	1
2018						70	54	20	16	6	5	3
2019							93	13	12	5	3	3
2020								46	50	10	8	0
2021									53	87	17	7
2022										40	88	62
2023											50	10
2024												64
總額 Total	8	17	23	35	102	149	160	90	141	153	174	152

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意外及健康臨時再保險業務的毛額三角及最終變動 (意外年度)
Gross Triangle and Ultimate Movement of Accident & Health Reinsurance Facultative Business (Accident Year)

(港幣百萬元)
(HK$m)

表 3 : 最終申索額的最佳估算 (按意外年度)
Table 3 : Ultimate Best Estimate Claims (by Accident Year only)

年度 Year	每個發展年度末的最終申索額的最佳估算 Ultimate Best Estimate Claims at the end of each year of development												過往年度 Prior Year (Imp) / Det	毛保費 Gross Written Premium	滿期保費毛額 Gross Earned Premium	最終損失率 Ultimate Loss Ratio
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024				
以前各年度的已招致但未報賠申索 Prior years IBNR	-	-	-	-	-	-	-	-	-	-	0	0	0			
2013	-	-	-	-	-	-	-	-	-	-	51	51	(0)	88	81	62.79%
2014		-	-	-	-	-	-	-	-	-	52	52	0	146	113	46.24%
2015			-	-	-	-	-	-	-	-	102	102	(0)	213	166	61.49%
2016				-	-	-	-	-	-	-	222	222	(0)	294	269	82.48%
2017					-	-	-	-	-	-	249	249	(0)	429	382	65.31%
2018						-	-	-	-	-	467	467	(1)	583	565	82.53%
2019							-	-	-	-	486	495	9	665	675	73.26%
2020								-	-	-	515	535	20	949	908	58.92%
2021									-	-	1,277	1,295	18	1,035	968	133.74%
2022										-	1,547	1,571	24	1,775	1,749	89.83%
2023											1,549	1,554	6	1,776	1,772	87.72%
2024												2,101		2,497	2,392	87.82%
總額 Total													75			

Last Year Best Estimate Claims Reserve: 1,055
PYD/ Last Year BE Claims Reserve: 7.14%

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汽車臨時再保險業務的毛額三角及最終變動 (意外年度)
Gross Triangle and Ultimate Movement of Motor Vehicle Reinsurance Facultative Business (Accident Year)

(港幣百萬元)
(HK$m)

表 1 : 已償付申索額三角 (毛額)
Table 1 : Paid Incremental Claims Triangle (Gross)

年度 Year	每個發展年度的已償付申索額 Claims Paid in each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	76	29	22	8	5	2	1	(7)	0	1	0	(0)
2013	267	108	11	9	6	3	2	(0)	1	0	0	-
2014		245	78	17	10	6	4	2	2	(2)	0	0
2015			220	70	10	5	5	0	1	1	(0)	(0)
2016				323	88	15	6	12	4	3	2	1
2017					464	126	44	10	13	7	2	3
2018						489	162	23	30	5	4	2
2019							417	117	29	17	4	2
2020								470	113	22	6	3
2021									125	11	11	5
2022										3	13	4
2023											5	28
2024												10
總額 Total	343	382	331	427	583	645	640	625	318	69	46	57

表 2 : 已報未決申索三角 (毛額)
Table 2 : Case Outstanding Triangle (Gross)

年度 Year	每個發展年度末的已報未決申索 Case Outstanding at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	68	44	17	23	17	14	13	11	2	1	1	1
2013	129	36	29	19	11	6	2	1	1	0	0	0
2014		97	34	32	26	15	7	2	0	(0)	0	0
2015			82	16	18	13	3	2	1	1	0	0
2016				98	23	20	19	11	8	6	5	4
2017					121	50	33	22	18	11	7	5
2018						129	30	27	21	14	8	4
2019							104	36	29	22	16	13
2020								99	14	11	8	5
2021									9	13	14	11
2022										14	25	22
2023											12	17
2024												12
總額 Total	197	177	162	187	217	247	212	211	103	94	96	95

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Gross Triangle and Ultimate Movement of Motor Vehicle Reinsurance Facultative Business (Accident Year)

(港幣百萬元)
(HK$m)

表 3 : 最終申索額的最佳估算 (按意外年度)
Table 3 : Ultimate Best Estimate Claims (by Accident Year only)

年度 Year	每個發展年度末的最終申索額的最佳估算 Ultimate Best Estimate Claims at the end of each year of development												過往年度 Prior Year (Imp) / Det	毛保費 Gross Written Premium	滿期保費毛額 Gross Earned Premium	最終損失率 Ultimate Loss Ratio
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024				
以前各年度的已招致但未報賠申索 Prior years IBNR	-	-	-	-	-	-	-	-	-	-	10	9	(1)			
2013	-	-	-	-	-	-	-	-	-	-	411	411	(0)	646	632	65.03%
2014		-	-	-	-	-	-	-	-	-	368	368	(1)	642	612	60.12%
2015			-	-	-	-	-	-	-	-	313	313	(1)	882	859	36.39%
2016				-	-	-	-	-	-	-	464	462	(2)	1,065	1,086	42.52%
2017					-	-	-	-	-	-	682	680	(2)	1,314	1,301	52.24%
2018						-	-	-	-	-	725	721	(4)	1,389	904	79.69%
2019							-	-	-	-	616	609	(6)	1,288	1,282	47.54%
2020								-	-	-	622	620	(2)	1,096	1,107	55.97%
2021									-	-	173	170	(3)	195	176	96.87%
2022										-	82	56	(26)	92	109	51.27%
2023											33	79	47	102	87	90.60%
2024												58		124	127	45.38%
總額 Total													(3)			

Last Year Best Estimate Claims Reserve	228
PYD/ Last Year BE Claims Reserve	(1.30%)

保險業監管局 Insurance Authority

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船舶, 航空及運輸臨時再保險業務的毛額三角及最終變動 (意外年度)
Gross Triangle and Ultimate Movement of Marine, Aviation, and Transport Reinsurance Facultative Business (Accident Year)

(港幣百萬元)
(HK$m)

表 1 : 已償付申索額三角 (毛額)
Table 1 : Paid Incremental Claims Triangle (Gross)

年度 Year	每個發展年度的已償付申索額 Claims Paid in each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	242	448	92	15	26	15	21	33	30	14	5	2
2013	146	169	46	94	10	12	6	4	(1)	0	(0)	(0)
2014		68	162	67	56	30	21	9	3	14	1	0
2015			94	127	60	57	7	(0)	(11)	(6)	(0)	(1)
2016				76	138	95	29	12	17	10	5	3
2017					202	205	115	52	71	16	21	3
2018						159	254	155	64	38	7	40
2019							222	360	216	86	34	8
2020								200	142	126	38	19
2021									134	130	209	55
2022										172	254	88
2023											183	273
2024												89
總額 Total	387	684	394	379	492	574	675	826	665	600	755	578

表 2 : 已報未決申索三角 (毛額)
Table 2 : Case Outstanding Triangle (Gross)

年度 Year	每個發展年度末的已報未決申索 Case Outstanding at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	598	194	97	71	34	26	21	16	12	11	10	8
2013	190	219	163	89	50	32	23	18	12	8	6	4
2014		238	164	172	119	99	62	58	43	33	18	12
2015			249	175	159	64	44	30	19	17	22	20
2016				257	184	150	129	103	88	70	53	41
2017					343	247	208	142	88	69	45	31
2018						419	400	265	229	176	142	115
2019							392	159	115	72	48	36
2020								325	245	121	85	57
2021									470	293	206	161
2022										417	183	116
2023											452	286
2024												334
總額 Total	788	651	673	764	888	1,038	1,278	1,116	1,323	1,288	1,270	1,221

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Gross Triangle and Ultimate Movement of Marine, Aviation, and Transport Reinsurance Facultative Business (Accident Year)

(港幣百萬元)
(HK$m)

表 3 : 最終申索額的最佳估算 (按意外年度)
Table 3 : Ultimate Best Estimate Claims (by Accident Year only)

年度 Year	每個發展年度末的最終申索額的最佳估算 Ultimate Best Estimate Claims at the end of each year of development												過往年度 Prior Year (Imp) / Det	毛保費 Gross Written Premium	滿期保費毛額 Gross Earned Premium	最終損失率 Ultimate Loss Ratio
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024				
以前各年度的已招致但未報賠申索 Prior years IBNR	-	-	-	-	-	-	-	-	-	-	417	450	31			
2013	-	-	-	-	-	-	-	-	-	-	471	497	26	676	637	78.03%
2014		-	-	-	-	-	-	-	-	-	507	555	48	765	753	73.70%
2015			-	-	-	-	-	-	-	-	477	539	62	722	797	67.67%
2016				-	-	-	-	-	-	-	551	615	64	739	798	77.04%
2017					-	-	-	-	-	-	778	803	25	852	929	86.42%
2018						-	-	-	-	-	848	920	72	941	1,038	88.67%
2019							-	-	-	-	779	672	(107)	878	973	69.12%
2020								-	-	-	588	556	(33)	1,000	927	59.98%
2021									-	-	767	715	(52)	975	943	75.81%
2022										-	742	687	(55)	1,130	1,051	65.32%
2023											758	774	16	1,227	1,190	65.08%
2024												913		1,145	1,196	76.31%
總額 Total													99			

Last Year Best Estimate Claims Reserve	2,202
PYD/ Last Year BE Claims Reserve	4.48%

保險業監管局
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財產損壞臨時再保險業務的毛額三角及最終變動 (意外年度)
Gross Triangle and Ultimate Movement of Property Damage Reinsurance Facultative Business (Accident Year)

(港幣百萬元)
(HK$m)

表 1 : 已償付申索額三角 (毛額)
Table 1 : Paid Incremental Claims Triangle (Gross)

年度 Year	每個發展年度的已償付申索額 Claims Paid in each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	1,092	519	298	233	26	20	16	2	0	0	(9)	14
2013	196	412	789	83	186	115	54	31	85	10	(3)	15
2014		244	497	471	149	22	32	20	3	10	12	6
2015			281	356	235	90	91	31	18	9	4	6
2016				205	1,170	427	309	72	40	48	30	5
2017					520	1,089	1,123	225	126	27	12	(20)
2018						129	487	533	347	121	64	66
2019							184	436	392	217	67	94
2020								263	414	589	257	228
2021									241	533	502	413
2022										709	427	352
2023											190	1,203
2024												164
總額 Total	1,289	1,175	1,865	1,349	2,287	1,891	2,296	1,615	1,667	2,273	1,553	2,546

表 2 : 已報未決申索三角 (毛額)
Table 2 : Case Outstanding Triangle (Gross)

年度 Year	每個發展年度末的已報未決申索 Case Outstanding at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	1,024	500	340	127	112	58	39	31	27	16	23	(5)
2013	850	844	798	792	375	165	117	90	58	47	42	27
2014		798	908	409	204	131	74	44	43	31	18	11
2015			730	535	308	192	116	77	61	48	37	28
2016				981	964	525	377	308	263	231	199	188
2017					2,800	1,972	557	295	183	129	91	82
2018						1,852	1,087	685	380	271	171	131
2019							1,369	805	532	335	246	168
2020								1,382	849	489	310	123
2021									2,264	1,897	1,581	1,246
2022										1,234	1,231	906
2023											2,242	1,472
2024												1,855
總額 Total	1,873	2,142	2,776	2,843	4,762	4,894	3,735	3,717	4,659	4,727	6,192	6,232

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Gross Triangle and Ultimate Movement of Property Damage Reinsurance Facultative Business (Accident Year)

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表 3 : 最終申索額的最佳估算 (按意外年度)
Table 3 : Ultimate Best Estimate Claims (by Accident Year only)

年度 Year	每個發展年度末的最終申索額的最佳估算 Ultimate Best Estimate Claims at the end of each year of development												過往年度 Prior Year (Imp) / Det	毛保費 Gross Written Premium	滿期保費毛額 Gross Earned Premium	最終損失率 Ultimate Loss Ratio
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024				
以前各年度的已招致但未報賠申索 Prior years IBNR	-	-	-	-	-	-	-	-	-	-	354	339	(28)			
2013	-	-	-	-	-	-	-	-	-	-	981	981	0	2,177	2,021	48.53%
2014		-	-	-	-	-	-	-	-	-	1,109	1,167	58	2,272	2,158	54.08%
2015			-	-	-	-	-	-	-	-	708	730	22	2,125	1,999	36.49%
2016				-	-	-	-	-	-	-	2,120	2,100	(20)	2,160	2,155	97.46%
2017					-	-	-	-	-	-	3,025	3,145	120	2,410	2,172	144.82%
2018						-	-	-	-	-	2,057	1,845	(212)	2,557	2,359	78.21%
2019							-	-	-	-	1,348	1,305	(42)	3,144	2,750	47.45%
2020								-	-	-	1,333	1,305	(28)	3,850	3,366	38.77%
2021									-	-	3,278	2,965	(313)	4,365	4,107	72.20%
2022										-	2,535	2,409	(125)	4,696	4,490	53.67%
2023											3,880	3,948	68	6,001	5,732	68.87%
2024												4,079		6,044	6,078	67.12%
總額 Total													(501)			

Last Year Best Estimate Claims Reserve	5,690
PYD/ Last Year BE Claims Reserve	(8.80%)

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Gross Triangle and Ultimate Movement of Employees' Compensation Reinsurance Facultative Business (Accident Year)

(港幣百萬元)
(HK$m)

表 1 : 已償付申索額三角 (毛額)
Table 1 : Paid Incremental Claims Triangle (Gross)

年度 Year	每個發展年度的已償付申索額 Claims Paid in each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	28	22	20	13	3	3	1	1	(0)	0	1	(0)
2013	3	8	10	9	5	3	1	2	1	0	0	(0)
2014		1	8	10	7	6	3	3	1	1	0	(0)
2015			3	9	11	9	9	7	3	1	0	0
2016				4	8	7	4	3	2	1	0	0
2017					2	8	9	8	7	3	1	1
2018						2	7	11	10	5	3	1
2019							3	8	11	7	6	2
2020								2	9	10	7	6
2021									2	7	9	7
2022										3	8	13
2023											2	7
2024												1
總額 Total	31	32	41	44	36	37	35	45	47	38	38	39

表 2 : 已報未決申索三角 (毛額)
Table 2 : Case Outstanding Triangle (Gross)

年度 Year	每個發展年度末的已報未決申索 Case Outstanding at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	34	34	22	11	7	5	4	2	2	2	1	2
2013	10	19	20	17	12	8	8	5	3	1	1	1
2014		10	19	19	17	12	10	7	4	2	3	3
2015			9	18	26	21	14	9	5	4	3	3
2016				9	12	12	8	6	3	3	2	1
2017					10	19	19	14	8	7	5	3
2018						8	20	18	14	10	9	6
2019							10	23	20	14	11	8
2020								10	19	16	13	10
2021									8	13	11	8
2022										9	18	16
2023											8	13
2024												9
總額 Total	44	63	70	74	86	85	94	95	87	82	86	83

僱員補償臨時再保險業務的毛額三角及最終變動 (意外年度)
Gross Triangle and Ultimate Movement of Employees' Compensation Reinsurance Facultative Business (Accident Year)

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表 3 : 最終申索額的最佳估算 (按意外年度)
Table 3 : Ultimate Best Estimate Claims (by Accident Year only)

年度 Year	每個發展年度末的最終申索額的最佳估算 Ultimate Best Estimate Claims at the end of each year of development												過往年度 Prior Year (Imp) / Det	毛保費 Gross Written Premium	滿期保費毛額 Gross Earned Premium	最終損失率 Ultimate Loss Ratio
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024				
以前各年度的已招致但未報賠申索 Prior years IBNR	-	-	-	-	-	-	-	-	-	-	7	7	0			
2013	-	-	-	-	-	-	-	-	-	-	45	45	(0)	51	36	122.45%
2014		-	-	-	-	-	-	-	-	-	44	44	(0)	64	45	98.07%
2015			-	-	-	-	-	-	-	-	54	54	(1)	56	48	111.85%
2016				-	-	-	-	-	-	-	31	30	(1)	65	59	50.57%
2017					-	-	-	-	-	-	44	42	(1)	60	63	67.40%
2018						-	-	-	-	-	49	46	(3)	61	58	79.08%
2019							-	-	-	-	50	45	(5)	93	79	57.04%
2020								-	-	-	50	48	(2)	67	90	53.87%
2021									-	-	37	38	1	79	80	47.10%
2022										-	51	50	(1)	112	90	56.28%
2023											47	43	(3)	77	82	52.98%
2024												48		73	75	63.90%
總額 Total													(15)			

Last Year Best Estimate Claims Reserve	178
PYD/ Last Year BE Claims Reserve	(8.62%)

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Gross Triangle and Ultimate Movement of General Liability (exc. Employees' Compensation) Reinsurance Facultative Business (Accident Year)

(港幣百萬元)
(HK$m)

表 1 : 已償付申索額三角 (毛額)
Table 1 : Paid Incremental Claims Triangle (Gross)

年度 Year	每個發展年度的已償付申索額 Claims Paid in each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	31	38	23	22	16	8	3	8	4	9	8	6
2013	16	8	9	12	39	17	21	5	24	2	2	4
2014		20	25	26	40	22	22	33	39	2	32	1
2015			34	99	33	29	41	17	16	3	4	9
2016				31	36	67	85	37	15	8	8	2
2017					25	62	74	76	56	22	16	8
2018						40	79	163	128	73	66	65
2019							41	77	216	254	82	50
2020								30	65	44	60	61
2021									30	39	55	30
2022										17	61	106
2023											17	80
2024												17
總額 Total	48	66	91	189	188	244	365	445	593	474	410	441

表 2 : 已報未決申索三角 (毛額)
Table 2 : Case Outstanding Triangle (Gross)

年度 Year	每個發展年度末的已報未決申索 Case Outstanding at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	134	93	89	83	55	44	112	106	102	52	1,078	1,068
2013	75	44	51	64	68	66	50	67	33	30	29	21
2014		122	115	128	122	136	101	107	57	85	59	56
2015			167	101	118	104	83	72	57	44	48	44
2016				106	218	201	128	107	90	79	83	88
2017					121	98	132	113	62	43	42	28
2018						187	283	229	271	246	257	216
2019							163	538	382	161	86	115
2020								129	125	131	146	122
2021									136	100	104	123
2022										133	119	114
2023											182	219
2024												68
總額 Total	209	260	422	482	704	836	1,052	1,468	1,315	1,105	2,233	2,281

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(HK$m)

表 3 : 最終申索額的最佳估算 (按意外年度)
Table 3 : Ultimate Best Estimate Claims (by Accident Year only)

年度 Year	每個發展年度末的最終申索額的最佳估算 Ultimate Best Estimate Claims at the end of each year of development												過往年度 Prior Year (Imp) / Det	毛保費 Gross Written Premium	滿期保費毛額 Gross Earned Premium	最終損失率 Ultimate Loss Ratio
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024				
以前各年度的已招致但未報賠申索 Prior years IBNR	-	-	-	-	-	-	-	-	-	-	174	122	(56)			
2013	-	-	-	-	-	-	-	-	-	-	196	194	(2)	697	569	34.07%
2014		-	-	-	-	-	-	-	-	-	300	334	34	703	653	51.15%
2015			-	-	-	-	-	-	-	-	362	344	(18)	732	681	50.55%
2016				-	-	-	-	-	-	-	380	380	(1)	725	739	51.37%
2017					-	-	-	-	-	-	404	452	48	902	842	53.63%
2018						-	-	-	-	-	749	717	(33)	1,067	1,007	71.17%
2019							-	-	-	-	861	925	64	1,051	992	93.23%
2020								-	-	-	492	505	13	1,233	1,143	44.19%
2021									-	-	491	497	6	1,306	1,220	40.78%
2022										-	490	525	35	1,394	1,358	38.67%
2023											635	630	(5)	1,257	1,198	52.55%
2024												670		1,391	1,363	49.18%
總額 Total													85			

Last Year Best Estimate Claims Reserve	3,670
PYD/ Last Year BE Claims Reserve	2.32%

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Gross Triangle and Ultimate Movement of Pecuniary Loss Reinsurance Facultative Business (Accident Year)

(港幣百萬元)
(HK$m)

表 1 : 已償付申索額三角 (毛額)
Table 1 : Paid Incremental Claims Triangle (Gross)

年度 Year	每個發展年度的已償付申索額 Claims Paid in each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	105	24	2	73	(27)	0	(0)	0	(0)	1	7	0
2013	12	97	29	7	1	0	0	0	0	(0)	(0)	(0)
2014		4	65	90	1	0	(27)	0	0	0	(1)	(9)
2015			37	65	22	3	0	4	0	1	0	(1)
2016				3	45	23	13	12	4	6	(3)	0
2017					11	215	181	118	(9)	(6)	12	(2)
2018						17	16	23	8	(0)	(2)	8
2019							5	23	29	3	1	(1)
2020								61	10	6	12	1
2021									7	12	20	8
2022										12	14	23
2023											10	164
2024												13
總額 Total	117	126	133	237	54	259	189	241	50	34	69	206

表 2 : 已報未決申索三角 (毛額)
Table 2 : Case Outstanding Triangle (Gross)

年度 Year	每個發展年度末的已報未決申索 Case Outstanding at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	21	15	11	10	10	10	9	9	9	1	13	13
2013	292	90	6	5	5	3	2	2	0	0	0	0
2014		64	20	9	1	1	1	1	1	1	2	2
2015			94	39	8	1	2	1	0	0	1	0
2016				80	37	18	12	4	1	1	0	(0)
2017					194	482	111	7	16	15	4	3
2018						34	39	14	6	4	5	2
2019							33	30	16	3	4	3
2020								67	54	43	24	17
2021									41	38	125	22
2022										28	53	16
2023											130	113
2024												182
總額 Total	313	168	131	143	255	549	209	135	144	135	362	373

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表 3 : 最終申索額的最佳估算 (按意外年度)
Table 3 : Ultimate Best Estimate Claims (by Accident Year only)

年度 Year	每個發展年度末的最終申索額的最佳估算 Ultimate Best Estimate Claims at the end of each year of development												過往年度 Prior Year (Imp) / Det	毛保費 Gross Written Premium	滿期保費毛額 Gross Earned Premium	最終損失率 Ultimate Loss Ratio
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024				
以前各年度的已招致但未報賠申索 Prior years IBNR	-	-	-	-	-	-	-	-	-	-	189	274	84			
2013	-	-	-	-	-	-	-	-	-	-	122	139	16	665	642	21.57%
2014		-	-	-	-	-	-	-	-	-	176	138	(38)	688	687	20.03%
2015			-	-	-	-	-	-	-	-	132	133	1	673	667	19.90%
2016				-	-	-	-	-	-	-	148	113	(35)	712	626	18.07%
2017					-	-	-	-	-	-	188	528	340	754	655	80.57%
2018						-	-	-	-	-	446	72	(374)	726	761	9.49%
2019							-	-	-	-	92	101	8	679	662	15.19%
2020								-	-	-	83	107	24	863	714	15.01%
2021									-	-	112	80	(32)	926	760	10.56%
2022										-	167	73	(94)	905	764	9.53%
2023											310	321	11	925	804	39.97%
2024												461		905	822	56.11%
總額 Total													(88)			

Last Year Best Estimate Claims Reserve	856
PYD/ Last Year BE Claims Reserve	(10.31%)

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Gross Triangle and Ultimate Movement of Accident & Health Reinsurance Facultative & Treaty Business (Underwriting Year)

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表 1 : 已償付申索額三角 (毛額)
Table 1 : Paid Incremental Claims Triangle (Gross)

年度 Year	每個發展年度的已償付申索額 Claims Paid in each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	431	96	13	2	0	0	7	0	0	3	2	0
2013	578	178	74	20	2	2	(9)	0	0	1	1	0
2014		597	198	97	7	3	(22)	1	2	1	3	0
2015			553	279	103	15	2	2	1	0	3	1
2016				534	395	217	29	6	6	2	3	2
2017					611	455	142	13	13	4	19	30
2018						623	925	586	(480)	6	28	99
2019							1,222	1,526	817	35	16	163
2020								1,350	2,539	599	63	267
2021									1,041	1,816	1,087	269
2022										1,264	2,194	1,012
2023											2,108	2,395
2024												1,147
總額 Total	1,009	871	839	933	1,119	1,315	2,297	3,485	3,940	3,733	5,528	5,386

表 2 : 已報未決申索三角 (毛額)
Table 2 : Case Outstanding Triangle (Gross)

年度 Year	每個發展年度末的已報未決申索 Case Outstanding at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	61	32	12	5	2	9	1	(0)	(0)	(0)	1	(0)
2013	52	30	7	5	4	(8)	2	1	1	1	0	(0)
2014		40	16	11	7	(18)	4	4	4	3	2	1
2015			28	31	11	3	4	5	3	2	2	(1)
2016				51	27	13	10	6	5	4	3	1
2017					110	29	12	14	13	9	6	3
2018						94	36	18	41	38	5	5
2019							132	104	48	7	19	20
2020								241	173	89	78	58
2021									170	243	144	66
2022										188	239	195
2023											273	185
2024												182
總額 Total	113	101	63	103	161	122	201	394	458	583	771	715

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(HK$m)

表 3 : 最終申索額的最佳估算 (以滿期為基準) (按承保年度)
Table 3 : Ultimate Best Estimate Claims (Earned Basis) (by Underwriting Year only)

年度 Year	本財政年度 Current Financial Year			上一個財政年度 Previous Financial Year			最終申索改變(滿期的部分) Ultimate Claim change (Earned portion)		
	滿期保費毛額 Gross Earned Premium	最終損失毛額 (滿期部分) Gross Ultimate Loss (Earned portion)	最終損失率 (滿期部分) Ultimate Loss Ratio (Earned portion)	滿期保費毛額 Gross Earned Premium	最終損失毛額 (滿期部分) Gross Ultimate Loss (Earned portion)	最終損失率 (滿期部分) Ultimate Loss Ratio (Earned portion)	最終申索改變 Ultimate Claim change	其中是由於滿期保費的改變 of which is due to change in Earned Premium	其中是由於最終損失率的改變 of which is due to change in Ultimate Loss Ratio
以前各年度的已招致但未報賠申索 Prior years IBNR		68							
2013	1,396	942	67.5%						
2014	1,472	1,041	70.7%						
2015	1,640	1,115	68.0%						
2016	1,891	1,242	65.7%						
2017	2,195	1,349	61.5%						
2018	3,746	1,844	49.2%						
2019	6,349	3,873	61.0%						
2020	5,949	5,071	85.2%						
2021	6,831	4,457	65.3%						
2022	7,561	5,257	69.5%						
2023	8,853	6,361	71.9%						
2024	3,823	2,715	71.0%						
總額 Total									

表 4 : 最終申索額的最佳估算 (以最終為基準) (按承保年度)
Table 4 : Ultimate Best Estimate Claims (Ultimate Basis) (by Underwriting Year only)

年度 Year	本財政年度 Current Financial Year			上一個財政年度 Previous Financial Year			最終申索改變 Ultimate Claim change		
	最終毛保費 Gross Ultimate Premium	最終申索毛額 Gross Ultimate Claims	最終損失率 Ultimate Loss Ratio	最終毛保費 Gross Ultimate Premium	最終申索毛額 Gross Ultimate Claims	最終損失率 Ultimate Loss Ratio	最終申索改變 Ultimate Claim change	其中是由於最終保費的改變 of which is due to change in Ultimate Premium	其中是由於最終損失率的改變 of which is due to change in Ultimate Loss Ratio
以前各年度的已招致但未報賠申索 Prior years IBNR		68							
2013	1,397	942	67.5%						
2014	1,472	1,041	70.7%						
2015	1,640	1,113	67.9%						
2016	1,891	1,240	65.6%						
2017	2,195	1,347	61.4%						
2018	3,750	1,853	49.4%						
2019	7,776	3,967	51.0%						
2020	6,051	5,128	84.8%						
2021	6,965	4,544	65.2%						
2022	7,615	5,294	69.5%						
2023	10,707	7,869	73.5%						
2024	6,360	4,423	69.5%						
總額 Total									

保險業監管局
Insurance Authority

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汽車臨時及協約再保險業務的毛額三角及最終變動 (承保年度)
Gross Triangle and Ultimate Movement of Motor Vehicle Reinsurance Facultative & Treaty Business (Underwriting Year)

(港幣百萬元)
(HK$m)

表 1 : 已償付申索額三角 (毛額)
Table 1 : Paid Incremental Claims Triangle (Gross)

年度 Year	每個發展年度的已償付申索額 Claims Paid in each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	338	84	39	35	10	(3)	2	5	3	2	8	3
2013	88	433	119	39	32	15	(6)	7	1	1	2	3
2014		119	463	215	66	25	47	1	14	7	1	7
2015			100	550	256	59	41	8	14	3	3	8
2016				195	904	366	115	(39)	37	40	20	27
2017					127	1,396	909	465	96	44	20	30
2018						293	1,013	485	204	86	54	41
2019							241	753	469	260	107	89
2020								228	946	352	203	113
2021									260	1,003	525	240
2022										211	1,844	966
2023											181	830
2024												247
總額 Total	425	635	721	1,034	1,393	2,151	2,362	1,913	2,044	2,009	2,967	2,602

表 2 : 已報未決申索三角 (毛額)
Table 2 : Case Outstanding Triangle (Gross)

年度 Year	每個發展年度末的已報未決申索 Case Outstanding at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	164	113	86	42	48	39	36	26	14	9	37	37
2013	62	123	93	67	28	16	14	14	14	12	11	12
2014		98	216	132	80	58	43	31	18	11	13	8
2015			160	259	142	75	40	42	36	34	25	23
2016				184	402	213	141	122	80	82	67	51
2017					376	541	383	240	173	134	117	95
2018						219	377	271	179	142	120	96
2019							174	362	323	269	220	179
2020								155	340	335	320	259
2021									213	488	464	381
2022										205	835	715
2023											62	418
2024												163
總額 Total	226	334	555	685	1,076	1,160	1,208	1,262	1,390	1,722	2,290	2,438

香港一般業務的年度統計數字
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汽車臨時及協約再保險業務的毛額三角及最終變動 (承保年度)
Gross Triangle and Ultimate Movement of Motor Vehicle Reinsurance Facultative & Treaty Business (Underwriting Year)

(港幣百萬元)
(HK$m)

表 3 : 最終申索額的最佳估算 (以滿期為基準) (按承保年度)
Table 3 : Ultimate Best Estimate Claims (Earned Basis) (by Underwriting Year only)

年度 Year	本財政年度 Current Financial Year			上一個財政年度 Previous Financial Year			最終申索改變(滿期的部分) Ultimate Claim change (Earned portion)		
	滿期保費毛額 Gross Earned Premium	最終損失毛額 (滿期部分) Gross Ultimate Loss (Earned portion)	最終損失率 (滿期部分) Ultimate Loss Ratio (Earned portion)	滿期保費毛額 Gross Earned Premium	最終損失毛額 (滿期部分) Gross Ultimate Loss (Earned portion)	最終損失率 (滿期部分) Ultimate Loss Ratio (Earned portion)	最終申索改變 Ultimate Claim change	其中是由於滿期保費的改變 of which is due to change in Earned Premium	其中是由於最終損失率的改變 of which is due to change in Ultimate Loss Ratio
以前各年度的已招致但未報賠申索 Prior years IBNR		96							
2013	1,497	962	64.3%						
2014	1,662	1,109	66.7%						
2015	1,990	1,231	61.9%						
2016	2,728	1,830	67.1%						
2017	5,184	3,320	64.0%						
2018	3,841	2,416	62.9%						
2019	3,338	2,347	70.3%						
2020	3,498	2,299	65.7%						
2021	3,833	2,646	69.0%						
2022	5,869	4,245	72.3%						
2023	2,967	1,975	66.5%						
2024	1,458	1,058	72.5%						
總額 Total									

表 4 : 最終申索額的最佳估算 (以最終為基準) (按承保年度)
Table 4 : Ultimate Best Estimate Claims (Ultimate Basis) (by Underwriting Year only)

年度 Year	本財政年度 Current Financial Year			上一個財政年度 Previous Financial Year			最終申索改變 Ultimate Claim change		
	最終毛保費 Gross Ultimate Premium	最終申索毛額 Gross Ultimate Claims	最終損失率 Ultimate Loss Ratio	最終毛保費 Gross Ultimate Premium	最終申索毛額 Gross Ultimate Claims	最終損失率 Ultimate Loss Ratio	最終申索改變 Ultimate Claim change	其中是由於最終保費的改變 of which is due to change in Ultimate Premium	其中是由於最終損失率的改變 of which is due to change in Ultimate Loss Ratio
以前各年度的已招致但未報賠申索 Prior years IBNR		96							
2013	1,539	986	64.1%						
2014	1,708	1,134	66.4%						
2015	2,033	1,255	61.7%						
2016	2,728	1,828	67.0%						
2017	5,184	3,319	64.0%						
2018	3,841	2,415	62.9%						
2019	3,338	2,347	70.3%						
2020	3,494	2,296	65.7%						
2021	3,866	2,661	68.8%						
2022	5,973	4,332	72.5%						
2023	3,554	2,394	67.4%						
2024	3,613	2,498	69.1%						
總額 Total									

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船舶, 航空及運輸臨時及協約再保險業務的毛額三角及最終變動 (承保年度)
Gross Triangle and Ultimate Movement of Marine, Aviation, and Transport Reinsurance Facultative & Treaty Business (Underwriting Year)

(港幣百萬元)
(HK$m)

表 1 : 已償付申索額三角 (毛額)
Table 1 : Paid Incremental Claims Triangle (Gross)

年度 Year	每個發展年度的已償付申索額 Claims Paid in each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	271	123	196	34	11	14	13	2	2	0	1	4
2013	25	110	67	28	2	6	3	2	1	(0)	1	(0)
2014		19	91	75	25	8	5	3	2	1	1	0
2015			14	113	110	51	40	16	11	11	3	3
2016				17	115	128	84	28	12	30	9	6
2017					(48)	188	158	123	22	10	18	8
2018						26	191	191	92	42	36	16
2019							31	176	182	122	83	25
2020								33	150	179	110	54
2021									27	158	199	129
2022										26	139	258
2023											71	153
2024												26
總額 Total	296	251	368	267	215	420	525	575	500	579	671	681

表 2 : 已報未決申索三角 (毛額)
Table 2 : Case Outstanding Triangle (Gross)

年度 Year	每個發展年度末的已報未決申索 Case Outstanding at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	295	197	126	83	64	60	40	30	27	24	25	21
2013	79	97	60	35	25	18	13	8	6	5	3	3
2014		60	88	57	29	21	13	8	5	4	6	4
2015			90	150	100	87	50	39	28	20	15	10
2016				72	149	140	87	66	43	21	21	13
2017					155	202	181	97	66	53	41	33
2018						116	233	187	129	99	63	45
2019							136	225	192	133	83	64
2020								60	199	192	140	102
2021									97	238	238	133
2022										65	246	200
2023											107	223
2024												67
總額 Total	375	354	365	396	522	643	754	719	793	854	989	918

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船舶, 航空及運輸臨時及協約再保險業務的毛額三角及最終變動 (承保年度)
Gross Triangle and Ultimate Movement of Marine, Aviation, and Transport Reinsurance Facultative & Treaty Business (Underwriting Year)

(港幣百萬元)
(HK$m)

表 3 : 最終申索額的最佳估算 (以滿期為基準) (按承保年度)
Table 3 : Ultimate Best Estimate Claims (Earned Basis) (by Underwriting Year only)

年度 Year	本財政年度 Current Financial Year			上一個財政年度 Previous Financial Year			最終申索改變(滿期的部分) Ultimate Claim change (Earned portion)		
	滿期保費毛額 Gross Earned Premium	最終損失毛額 (滿期部分) Gross Ultimate Loss (Earned portion)	最終損失率 (滿期部分) Ultimate Loss Ratio (Earned portion)	滿期保費毛額 Gross Earned Premium	最終損失毛額 (滿期部分) Gross Ultimate Loss (Earned portion)	最終損失率 (滿期部分) Ultimate Loss Ratio (Earned portion)	最終申索改變 Ultimate Claim change	其中是由於滿期保費的改變 of which is due to change in Earned Premium	其中是由於最終損失率的改變 of which is due to change in Ultimate Loss Ratio
以前各年度的已招致但未報賠申索 Prior years IBNR		53							
2013	576	285	49.4%						
2014	528	280	53.0%						
2015	579	421	72.7%						
2016	634	467	73.6%						
2017	701	536	76.4%						
2018	795	654	82.3%						
2019	941	743	79.0%						
2020	1,127	703	62.4%						
2021	1,242	761	61.3%						
2022	1,354	804	59.4%						
2023	1,010	683	67.6%						
2024	547	316	57.6%						
總額 Total									

表 4 : 最終申索額的最佳估算 (以最終為基準) (按承保年度)
Table 4 : Ultimate Best Estimate Claims (Ultimate Basis) (by Underwriting Year only)

年度 Year	本財政年度 Current Financial Year			上一個財政年度 Previous Financial Year			最終申索改變 Ultimate Claim change		
	最終毛保費 Gross Ultimate Premium	最終申索毛額 Gross Ultimate Claims	最終損失率 Ultimate Loss Ratio	最終毛保費 Gross Ultimate Premium	最終申索毛額 Gross Ultimate Claims	最終損失率 Ultimate Loss Ratio	最終申索改變 Ultimate Claim change	其中是由於最終保費的改變 of which is due to change in Ultimate Premium	其中是由於最終損失率的改變 of which is due to change in Ultimate Loss Ratio
以前各年度的已招致但未報賠申索 Prior years IBNR		53							
2013	576	286	49.7%						
2014	529	279	52.8%						
2015	579	420	72.4%						
2016	634	477	75.2%						
2017	701	526	75.0%						
2018	795	654	82.2%						
2019	941	742	78.9%						
2020	1,126	703	62.4%						
2021	1,239	758	61.2%						
2022	1,357	804	59.3%						
2023	1,058	730	69.0%						
2024	1,078	624	57.9%						
總額 Total									

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財產損壞臨時及協約再保險業務的毛額三角及最終變動 (承保年度)
Gross Triangle and Ultimate Movement of Property Damage Reinsurance Facultative & Treaty Business (Underwriting Year)

(港幣百萬元)
(HK$m)

表 1 : 已償付申索額三角 (毛額)
Table 1 : Paid Incremental Claims Triangle (Gross)

年度 Year	每個發展年度的已償付申索額 Claims Paid in each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	2,248	819	384	223	113	116	77	59	30	4	39	16
2013	(39)	1,002	809	283	157	127	260	79	24	11	3	(10)
2014		(51)	1,118	425	184	102	84	22	38	12	14	6
2015			(36)	1,583	754	400	133	64	41	20	20	12
2016				107	2,028	1,250	507	221	73	54	33	29
2017					(60)	3,726	1,845	842	440	190	112	102
2018						(31)	7,035	2,641	1,095	436	290	214
2019							(27)	7,448	3,736	1,357	652	356
2020								363	3,730	2,498	1,386	801
2021									776	3,474	2,581	1,709
2022										282	3,138	2,642
2023											107	1,620
2024												(86)
總額 Total	2,209	1,771	2,275	2,621	3,175	5,689	9,913	11,739	9,983	8,337	8,375	7,412

表 2 : 已報未決申索三角 (毛額)
Table 2 : Case Outstanding Triangle (Gross)

年度 Year	每個發展年度末的已報未決申索 Case Outstanding at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	1,934	1,157	880	590	475	339	256	185	141	123	140	105
2013	990	1,211	558	347	537	466	163	79	57	43	36	34
2014		743	646	377	278	219	155	179	125	92	92	77
2015			1,306	1,179	633	373	294	230	179	147	154	122
2016				1,561	1,536	808	474	299	226	171	144	103
2017					2,640	2,304	1,494	1,040	682	533	430	327
2018						5,055	3,242	2,093	1,400	1,022	714	511
2019							6,531	4,590	2,822	1,750	1,154	825
2020								1,943	3,776	2,858	2,012	1,280
2021									2,260	4,072	3,161	2,152
2022										2,145	3,434	2,358
2023											1,405	2,131
2024												1,405
總額 Total	2,924	3,111	3,390	4,053	6,099	9,564	12,610	10,637	11,667	12,957	12,876	11,432

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財產損壞臨時及協約再保險業務的毛額三角及最終變動 (承保年度)
Gross Triangle and Ultimate Movement of Property Damage Reinsurance Facultative & Treaty Business (Underwriting Year)

(港幣百萬元)
(HK$m)

表 3 : 最終申索額的最佳估算 (以滿期為基準) (按承保年度)
Table 3 : Ultimate Best Estimate Claims (Earned Basis) (by Underwriting Year only)

年度 Year	本財政年度 Current Financial Year			上一個財政年度 Previous Financial Year			最終申索改變(滿期的部分) Ultimate Claim change (Earned portion)		
	滿期保費毛額 Gross Earned Premium	最終損失毛額 (滿期部分) Gross Ultimate Loss (Earned portion)	最終損失率 (滿期部分) Ultimate Loss Ratio (Earned portion)	滿期保費毛額 Gross Earned Premium	最終損失毛額 (滿期部分) Gross Ultimate Loss (Earned portion)	最終損失率 (滿期部分) Ultimate Loss Ratio (Earned portion)	最終申索改變 Ultimate Claim change	其中是由於滿期保費的改變 of which is due to change in Earned Premium	其中是由於最終損失率的改變 of which is due to change in Ultimate Loss Ratio
以前各年度的已招致但未報賠申索 Prior years IBNR		145							
2013	5,552	3,053	55.0%						
2014	5,899	2,285	38.7%						
2015	7,114	3,526	49.6%						
2016	8,286	4,699	56.7%						
2017	10,612	7,828	73.8%						
2018	12,451	12,463	100.1%						
2019	15,925	14,633	91.9%						
2020	16,486	10,735	65.1%						
2021	15,435	11,508	74.6%						
2022	15,230	9,728	63.9%						
2023	10,479	5,874	56.1%						
2024	6,551	3,590	54.8%						
總額 Total									

表 4 : 最終申索額的最佳估算 (以最終為基準) (按承保年度)
Table 4 : Ultimate Best Estimate Claims (Ultimate Basis) (by Underwriting Year only)

年度 Year	本財政年度 Current Financial Year			上一個財政年度 Previous Financial Year			最終申索改變 Ultimate Claim change		
	最終毛保費 Gross Ultimate Premium	最終申索毛額 Gross Ultimate Claims	最終損失率 Ultimate Loss Ratio	最終毛保費 Gross Ultimate Premium	最終申索毛額 Gross Ultimate Claims	最終損失率 Ultimate Loss Ratio	最終申索改變 Ultimate Claim change	其中是由於最終保費的改變 of which is due to change in Ultimate Premium	其中是由於最終損失率的改變 of which is due to change in Ultimate Loss Ratio
以前各年度的已招致但未報賠申索 Prior years IBNR		145							
2013	5,558	3,058	55.0%						
2014	5,909	2,296	38.9%						
2015	7,118	3,522	49.5%						
2016	8,290	4,697	56.7%						
2017	10,611	7,820	73.7%						
2018	12,455	12,471	100.1%						
2019	15,997	14,791	92.5%						
2020	16,572	10,754	64.9%						
2021	15,503	11,534	74.4%						
2022	15,438	9,864	63.9%						
2023	11,421	6,421	56.2%						
2024	12,558	6,741	53.7%						
總額 Total									

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僱員補償臨時及協約再保險業務的毛額三角及最終變動 (承保年度)
Gross Triangle and Ultimate Movement of Employees' Compensation Reinsurance Facultative & Treaty Business (Underwriting Year)

(港幣百萬元)
(HK$m)

表 1 : 已償付申索額三角 (毛額)
Table 1 : Paid Incremental Claims Triangle (Gross)

年度 Year	每個發展年度的已償付申索額 Claims Paid in each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	66	45	41	39	30	31	11	7	7	1	1	1
2013	0	1	7	10	19	10	7	4	1	1	1	1
2014		0	3	13	12	10	13	9	28	9	0	4
2015			0	5	10	12	9	12	4	3	4	2
2016				0	7	14	15	16	9	11	3	3
2017					1	9	20	18	16	16	11	18
2018						119	1,345	(74)	315	200	127	68
2019							1	16	31	18	15	21
2020								1	18	29	21	22
2021									1	18	41	56
2022										3	26	74
2023											1	15
2024												19
總額 Total	66	46	52	67	79	206	1,420	9	430	310	252	303

表 2 : 已報未決申索三角 (毛額)
Table 2 : Case Outstanding Triangle (Gross)

年度 Year	每個發展年度末的已報未決申索 Case Outstanding at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	174	161	148	122	98	81	55	37	30	27	25	25
2013	8	23	39	39	32	24	17	7	7	6	8	6
2014		12	37	42	46	39	42	39	18	9	8	6
2015			10	31	41	44	29	29	33	22	20	18
2016				15	33	42	37	21	21	22	18	16
2017					15	41	52	45	40	44	41	23
2018						1,086	961	501	307	254	139	109
2019							14	57	63	67	56	70
2020								30	75	84	82	103
2021									23	91	108	89
2022										14	76	116
2023											17	49
2024												124
總額 Total	182	197	234	248	264	1,357	1,207	766	615	639	599	755

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僱員補償臨時及協約再保險業務的毛額三角及最終變動 (承保年度)
Gross Triangle and Ultimate Movement of Employees' Compensation Reinsurance Facultative & Treaty Business (Underwriting Year)

(港幣百萬元)
(HK$m)

表 3 : 最終申索額的最佳估算 (以滿期為基準) (按承保年度)
Table 3 : Ultimate Best Estimate Claims (Earned Basis) (by Underwriting Year only)

年度 Year	本財政年度 Current Financial Year			上一個財政年度 Previous Financial Year			最終申索改變(滿期的部分) Ultimate Claim change (Earned portion)		
	滿期保費毛額 Gross Earned Premium	最終損失毛額 (滿期部分) Gross Ultimate Loss (Earned portion)	最終損失率 (滿期部分) Ultimate Loss Ratio (Earned portion)	滿期保費毛額 Gross Earned Premium	最終損失毛額 (滿期部分) Gross Ultimate Loss (Earned portion)	最終損失率 (滿期部分) Ultimate Loss Ratio (Earned portion)	最終申索改變 Ultimate Claim change	其中是由於滿期保費的改變 of which is due to change in Earned Premium	其中是由於最終損失率的改變 of which is due to change in Ultimate Loss Ratio
以前各年度的已招致但未報賠申索 Prior years IBNR		21							
2013	194	80	41.1%						
2014	202	121	59.6%						
2015	200	103	51.6%						
2016	197	120	60.9%						
2017	218	157	71.9%						
2018	2,438	2,352	96.5%						
2019	301	223	74.0%						
2020	387	259	66.8%						
2021	542	284	52.4%						
2022	530	321	60.6%						
2023	390	143	36.8%						
2024	412	249	60.5%						
總額 Total									

表 4 : 最終申索額的最佳估算 (以最終為基準) (按承保年度)
Table 4 : Ultimate Best Estimate Claims (Ultimate Basis) (by Underwriting Year only)

年度 Year	本財政年度 Current Financial Year			上一個財政年度 Previous Financial Year			最終申索改變 Ultimate Claim change		
	最終毛保費 Gross Ultimate Premium	最終申索毛額 Gross Ultimate Claims	最終損失率 Ultimate Loss Ratio	最終毛保費 Gross Ultimate Premium	最終申索毛額 Gross Ultimate Claims	最終損失率 Ultimate Loss Ratio	最終申索改變 Ultimate Claim change	其中是由於最終保費的改變 of which is due to change in Ultimate Premium	其中是由於最終損失率的改變 of which is due to change in Ultimate Loss Ratio
以前各年度的已招致但未報賠申索 Prior years IBNR		21							
2013	194	80	41.1%						
2014	202	121	59.6%						
2015	200	104	52.3%						
2016	197	120	60.9%						
2017	218	157	71.9%						
2018	2,438	2,352	96.5%						
2019	301	223	74.0%						
2020	388	259	66.8%						
2021	543	285	52.5%						
2022	530	321	60.6%						
2023	424	165	39.0%						
2024	651	348	53.5%						
總額 Total									

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Gross Triangle and Ultimate Movement of General Liability (exc. Employees' Compensation) Reinsurance Facultative & Treaty Business (Underwriting Year)

(港幣百萬元)
(HK$m)

表 1 : 已償付申索額三角 (毛額)
Table 1 : Paid Incremental Claims Triangle (Gross)

年度 Year	每個發展年度的已償付申索額 Claims Paid in each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	135	78	80	60	77	2	13	59	14	9	4	6
2013	0	24	21	18	26	18	(8)	4	4	2	1	4
2014		6	38	37	59	44	23	12	25	17	18	16
2015			2	64	73	74	81	43	388	102	42	63
2016				7	50	85	120	56	39	46	37	27
2017					10	62	130	94	98	95	115	106
2018						20	167	178	200	249	110	128
2019							22	146	186	135	110	136
2020								14	125	168	201	270
2021									22	93	145	262
2022										13	121	242
2023											16	140
2024												42
總額 Total	135	108	141	187	294	305	548	607	1,101	930	920	1,441

表 2 : 已報未決申索三角 (毛額)
Table 2 : Case Outstanding Triangle (Gross)

年度 Year	每個發展年度末的已報未決申索 Case Outstanding at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	249	331	256	237	153	144	135	79	52	42	60	56
2013	36	66	67	68	56	41	44	45	31	25	21	17
2014		53	103	121	98	89	89	93	84	64	97	81
2015			51	108	118	126	110	169	165	112	144	122
2016				45	109	135	119	119	102	92	124	100
2017					43	117	146	186	197	215	205	171
2018						54	156	231	321	267	333	329
2019							45	172	203	216	236	269
2020								78	173	307	379	354
2021									77	212	243	354
2022										61	233	358
2023											62	187
2024												36
總額 Total	285	449	478	580	577	707	844	1,171	1,405	1,612	2,139	2,433

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Gross Triangle and Ultimate Movement of General Liability (exc. Employees' Compensation) Reinsurance Facultative & Treaty Business (Underwriting Year)

(港幣百萬元)
(HK$m)

表 3 : 最終申索額的最佳估算 (以滿期為基準) (按承保年度)
Table 3 : Ultimate Best Estimate Claims (Earned Basis) (by Underwriting Year only)

年度 Year	本財政年度 Current Financial Year			上一個財政年度 Previous Financial Year			最終申索改變(滿期的部分) Ultimate Claim change (Earned portion)		
	滿期保費毛額 Gross Earned Premium	最終損失毛額 (滿期部分) Gross Ultimate Loss (Earned portion)	最終損失率 (滿期部分) Ultimate Loss Ratio (Earned portion)	滿期保費毛額 Gross Earned Premium	最終損失毛額 (滿期部分) Gross Ultimate Loss (Earned portion)	最終損失率 (滿期部分) Ultimate Loss Ratio (Earned portion)	最終申索改變 Ultimate Claim change	其中是由於滿期保費的改變 of which is due to change in Earned Premium	其中是由於最終損失率的改變 of which is due to change in Ultimate Loss Ratio
以前各年度的已招致但未報賠申索 Prior years IBNR		55							
2013	695	158	22.8%						
2014	794	443	55.8%						
2015	1,451	1,153	79.5%						
2016	1,000	666	66.6%						
2017	1,397	1,005	72.0%						
2018	2,167	1,606	74.1%						
2019	2,425	1,443	59.5%						
2020	3,400	2,006	59.0%						
2021	3,965	2,160	54.5%						
2022	4,370	2,463	56.4%						
2023	2,903	1,688	58.1%						
2024	1,444	840	58.2%						
總額 Total									

表 4 : 最終申索額的最佳估算 (以最終為基準) (按承保年度)
Table 4 : Ultimate Best Estimate Claims (Ultimate Basis) (by Underwriting Year only)

年度 Year	本財政年度 Current Financial Year			上一個財政年度 Previous Financial Year			最終申索改變 Ultimate Claim change		
	最終毛保費 Gross Ultimate Premium	最終申索毛額 Gross Ultimate Claims	最終損失率 Ultimate Loss Ratio	最終毛保費 Gross Ultimate Premium	最終申索毛額 Gross Ultimate Claims	最終損失率 Ultimate Loss Ratio	最終申索改變 Ultimate Claim change	其中是由於最終保費的改變 of which is due to change in Ultimate Premium	其中是由於最終損失率的改變 of which is due to change in Ultimate Loss Ratio
以前各年度的已招致但未報賠申索 Prior years IBNR		55							
2013	699	159	22.7%						
2014	795	443	55.7%						
2015	1,452	1,152	79.3%						
2016	1,001	666	66.6%						
2017	1,398	1,005	71.8%						
2018	2,166	1,612	74.4%						
2019	2,429	1,456	59.9%						
2020	3,422	2,017	58.9%						
2021	3,881	2,116	54.5%						
2022	4,330	2,439	56.3%						
2023	3,818	2,193	57.4%						
2024	3,790	2,159	57.0%						
總額 Total									

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金錢損失臨時及協約再保險業務的毛額三角及最終變動 (承保年度)
Gross Triangle and Ultimate Movement of Pecuniary Loss Reinsurance Facultative & Treaty Business (Underwriting Year)

(港幣百萬元)
(HK$m)

表 1 : 已償付申索額三角 (毛額)
Table 1 : Paid Incremental Claims Triangle (Gross)

年度 Year	每個發展年度的已償付申索額 Claims Paid in each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	38	27	55	3	(6)	(1)	21	(3)	(2)	(2)	(0)	(0)
2013	1	96	30	71	28	(4)	19	(0)	1	(2)	(0)	(0)
2014		4	237	276	115	84	17	75	(1)	(41)	(1)	(5)
2015			52	440	137	3	65	19	27	(5)	(1)	0
2016				9	209	53	12	24	(5)	(0)	(0)	(0)
2017					44	322	252	45	43	44	14	(4)
2018						64	407	187	76	27	35	47
2019							73	643	301	51	71	42
2020								91	339	131	71	38
2021									37	243	148	87
2022										237	326	249
2023											31	238
2024												16
總額 Total	38	126	374	799	528	520	867	1,081	817	683	693	708

表 2 : 已報未決申索三角 (毛額)
Table 2 : Case Outstanding Triangle (Gross)

年度 Year	每個發展年度末的已報未決申索 Case Outstanding at the end of each year of development											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	37	74	26	3	3	3	1	4	3	21	8	5
2013	4	34	25	44	23	32	10	24	19	2	0	1
2014		131	288	288	214	136	94	22	13	17	19	24
2015			261	180	130	132	92	79	48	44	14	1
2016				109	136	48	35	30	60	61	5	4
2017					63	264	114	154	246	236	192	146
2018						122	154	61	81	53	33	18
2019							221	295	85	42	114	50
2020								102	76	55	58	55
2021									70	39	59	37
2022										156	192	115
2023											105	157
2024												167
總額 Total	41	238	600	625	569	737	721	769	700	728	797	779

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Gross Triangle and Ultimate Movement of Pecuniary Loss Reinsurance Facultative & Treaty Business (Underwriting Year)

(港幣百萬元)
(HK$m)

表 3 : 最終申索額的最佳估算 (以滿期為基準) (按承保年度)
Table 3 : Ultimate Best Estimate Claims (Earned Basis) (by Underwriting Year only)

年度 Year	本財政年度 Current Financial Year			上一個財政年度 Previous Financial Year			最終申索改變(滿期的部分) Ultimate Claim change (Earned portion)		
	滿期保費毛額 Gross Earned Premium	最終損失毛額 (滿期部分) Gross Ultimate Loss (Earned portion)	最終損失率 (滿期部分) Ultimate Loss Ratio (Earned portion)	滿期保費毛額 Gross Earned Premium	最終損失毛額 (滿期部分) Gross Ultimate Loss (Earned portion)	最終損失率 (滿期部分) Ultimate Loss Ratio (Earned portion)	最終申索改變 Ultimate Claim change	其中是由於滿期保費的改變 of which is due to change in Earned Premium	其中是由於最終損失率的改變 of which is due to change in Ultimate Loss Ratio
以前各年度的已招致但未報賠申索 Prior years IBNR		64							
2013	202	173	85.3%						
2014	462	536	116.1%						
2015	788	574	72.8%						
2016	758	272	35.9%						
2017	1,460	940	64.4%						
2018	1,935	735	38.0%						
2019	1,889	1,155	61.2%						
2020	2,545	776	30.5%						
2021	2,187	490	22.4%						
2022	2,126	1,326	62.4%						
2023	1,462	909	62.2%						
2024	695	643	92.5%						
總額 Total									

表 4 : 最終申索額的最佳估算 (以最終為基準) (按承保年度)
Table 4 : Ultimate Best Estimate Claims (Ultimate Basis) (by Underwriting Year only)

年度 Year	本財政年度 Current Financial Year			上一個財政年度 Previous Financial Year			最終申索改變 Ultimate Claim change		
	最終毛保費 Gross Ultimate Premium	最終申索毛額 Gross Ultimate Claims	最終損失率 Ultimate Loss Ratio	最終毛保費 Gross Ultimate Premium	最終申索毛額 Gross Ultimate Claims	最終損失率 Ultimate Loss Ratio	最終申索改變 Ultimate Claim change	其中是由於最終保費的改變 of which is due to change in Ultimate Premium	其中是由於最終損失率的改變 of which is due to change in Ultimate Loss Ratio
以前各年度的已招致但未報賠申索 Prior years IBNR		64							
2013	202	174	86.0%						
2014	462	536	116.1%						
2015	788	574	72.9%						
2016	758	272	35.9%						
2017	1,460	940	64.4%						
2018	1,935	735	38.0%						
2019	1,892	1,159	61.3%						
2020	2,558	775	30.3%						
2021	2,214	491	22.2%						
2022	2,318	1,342	57.9%						
2023	1,624	942	58.0%						
2024	1,381	1,023	74.0%						
總額 Total									