

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

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	252	5	1	2	0	0	1	0	1	-	2	0
2013	4,634	836	29	15	17	12	0	0	0	1	(0)	0
2014		5,055	897	34	19	21	13	2	4	1	1	0
2015			5,432	947	43	823	25	9	3	0	0	0
2016				6,324	1,062	44	26	14	8	0	0	0
2017					6,765	1,222	61	21	17	9	1	0
2018						7,485	1,239	49	21	14	12	3
2019							8,121	1,386	57	21	20	10
2020								7,154	1,215	47	17	17
2021									8,992	1,472	28	24
2022										8,733	1,477	41
2023											10,518	1,619
2024												11,403
總額 Total	4,885	5,895	6,359	7,322	7,906	9,608	9,486	8,636	10,319	10,299	12,077	13,117

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

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	13	8	6	2	2	2	1	1	1	0	0	0
2013	495	52	60	34	16	3	3	2	0	0	0	0
2014		487	187	69	43	22	7	5	3	2	1	1
2015			1,250	1,023	880	39	14	5	2	2	2	2
2016				394	171	50	25	11	3	2	2	2
2017					460	218	50	25	10	2	1	1
2018						454	200	53	31	19	5	4
2019							432	201	52	31	15	5
2020								319	145	43	23	9
2021									363	80	42	21
2022										400	75	38
2023											540	104
2024												617
總額 Total	508	547	1,503	1,522	1,573	787	731	621	610	582	705	804

意外及健康直接業務的淨額三角及最終變動 (意外年度)
Net 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計 (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計 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	-	-	-	-	-	-	-	-	-	-	9	10
2013	-	-	-	-	-	-	-	-	-	-	5,542	5,537
2014		-	-	-	-	-	-	-	-	-	6,046	6,041
2015			-	-	-	-	-	-	-	-	7,281	7,275
2016				-	-	-	-	-	-	-	7,476	7,469
2017					-	-	-	-	-	-	8,094	8,086
2018						-	-	-	-	-	8,827	8,817
2019							-	-	-	-	9,618	9,608
2020								-	-	-	8,523	8,438
2021									-	-	10,526	10,524
2022										-	10,402	10,296
2023											12,535	12,479
2024												13,557
總額 Total												

過往年度 Prior Year (Imp) / Det	淨保費 Net Written Premium	滿期保費淨額 Net Earned Premium	最終損失率 Ultimate Loss Ratio
1			
(5)	8,353	8,014	69.08%
(5)	9,209	8,798	68.66%
(6)	10,290	9,998	72.76%
(7)	10,631	10,302	72.50%
(8)	11,512	11,152	72.51%
(10)	12,665	12,399	71.11%
(11)	13,756	13,325	72.11%
(85)	13,170	13,137	64.23%
(2)	13,074	12,947	81.29%
(106)	13,901	13,449	76.56%
(55)	16,728	16,193	77.07%
	18,178	17,641	76.85%
(300)			

Last Year Best Estimate Claims Reserve	2,352
PYD/ Last Year BE Claims Reserve	(12.74%)

香港一般業務的年度統計數字
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汽車直接業務的淨額三角及最終變動 (意外年度)
Net 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 (淨額) Table 1 : Paid Incremental Claims Triangle (Net)												
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	270	198	179	94	38	25	6	2	3	1	(1)
2013	323	234	197	241	139	52	26	9	1	2	1	0
2014		385	307	246	204	159	59	24	20	11	1	(0)
2015			454	370	270	214	132	64	45	11	5	1
2016				545	413	299	199	143	96	41	14	7
2017					568	448	275	225	168	89	28	12
2018						568	461	320	277	161	80	25
2019							534	422	418	287	150	65
2020								425	382	420	301	137
2021									430	460	491	315
2022										370	429	448
2023											460	525
2024												432
總額 Total	661	889	1,156	1,582	1,688	1,778	1,711	1,638	1,839	1,856	1,962	1,964

表 2：已報未決申索三角 (淨額) Table 2 : Case Outstanding Triangle (Net)												
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	639	408	230	178	96	49	27	16	5	6	4	4
2013	478	507	477	268	132	58	25	9	6	3	1	2
2014		550	610	519	276	118	56	48	24	6	3	3
2015			616	673	556	307	130	71	26	13	4	5
2016				745	787	573	359	176	90	38	14	5
2017					816	797	636	372	178	95	34	11
2018						842	872	726	392	224	108	34
2019							789	929	787	459	229	131
2020								688	936	727	371	187
2021									854	1,119	830	449
2022										783	1,149	890
2023											1,047	1,559
2024												1,020
總額 Total	1,117	1,465	1,933	2,384	2,662	2,744	2,894	3,035	3,298	3,472	3,793	4,300

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汽車直接業務的淨額三角及最終變動 (意外年度)
Net 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 (單位數)
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計 (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計 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	-	-	-	-	-	-	-	-	-	-	112	112
2013	-	-	-	-	-	-	-	-	-	-	1,309	1,309
2014		-	-	-	-	-	-	-	-	-	1,475	1,474
2015			-	-	-	-	-	-	-	-	1,605	1,603
2016				-	-	-	-	-	-	-	1,772	1,762
2017					-	-	-	-	-	-	1,843	1,825
2018						-	-	-	-	-	1,991	1,927
2019							-	-	-	-	2,104	2,021
2020								-	-	-	1,979	1,901
2021									-	-	2,298	2,219
2022										-	2,279	2,272
2023											2,699	2,867
2024												2,657
總額 Total												

Last Year Best Estimate Claims Reserve PYD/ Last Year BE Claims Reserve	5,864
	(2.62%)

過往年度 Prior Year (Imp) / Det	淨保費 Net Written Premium	滿期保費淨額 Net Earned Premium	最終損失率 Ultimate Loss Ratio
(1)			
1	2,000	1,805	72.55%
(1)	2,117	1,957	75.35%
(2)	2,328	2,224	72.10%
(10)	2,702	2,644	66.66%
(18)	2,664	2,647	68.94%
(64)	2,762	2,695	71.49%
(83)	3,016	2,908	69.50%
(78)	3,101	3,041	62.49%
(79)	3,207	3,115	71.25%
(6)	3,660	3,391	67.00%
188	3,884	3,912	73.81%
	4,086	4,052	65.57%
(153)			

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航空直接業務的淨額三角及最終變動 (意外年度)
Net 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 (淨額)
Table 1 : Paid Incremental Claims Triangle (Net)

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	0	-	-	-	-	-	-	-	-	-	-
2013	0	1	-	0	-	-	-	-	-	-	-	-
2014		0	1	-	-	-	-	-	-	-	-	-
2015			-	-	-	-	-	-	-	-	-	-
2016				1	0	0	0	0	0	-	-	-
2017					0	0	0	0	-	0	-	-
2018						0	0	0	-	-	-	0
2019							1	1	(0)	0	-	-
2020								-	(0)	0	0	-
2021									4	0	0	0
2022										0	0	0
2023											1	5
2024												0
總額 Total	1	1	1	1	0	1	2	1	4	0	1	6

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

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		0	0	0	0	0	0	0	0	0	0	-
2015			-	-	-	-	-	1	-	-	-	-
2016				0	0	0	0	0	0	(0)	-	-
2017					-	0	0	0	0	-	-	-
2018						1	0	0	0	0	0	0
2019							0	0	-	-	-	-
2020								-	-	-	-	-
2021									0	0	0	0
2022										0	8	8
2023											-	4
2024												1
總額 Total	1	1	0	0	0	1	0	1	0	0	8	14

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航空直接業務的淨額三角及最終變動 (意外年度)
Net 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計 (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計 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	-	-	-	-	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-	-	-	1	1
2014		-	-	-	-	-	-	-	-	-	0	0
2015			-	-	-	-	-	-	-	-	-	-
2016				-	-	-	-	-	-	-	1	1
2017					-	-	-	-	-	-	0	0
2018						-	-	-	-	-	0	0
2019							-	-	-	-	2	2
2020								-	-	-	0	0
2021									-	-	5	5
2022										-	6	5
2023											2	9
2024												3
總額 Total												

Last Year Best Estimate Claims Reserve
PYD/ Last Year BE Claims Reserve

7

97.53%

過往年度 Prior Year (Imp) / Det	淨保費 Net Written Premium	滿期保費淨額 Net Earned Premium	最終損失率 Ultimate Loss Ratio
-			
-	3	1	42.29%
(0)	3	1	0.24%
-	5	1	-
0	8	1	158.30%
0	55	4	9.87%
(0)	45	4	13.37%
(0)	43	4	57.68%
(0)	42	4	2.98%
(0)	51	5	90.83%
(0)	26	3	192.23%
7	29	3	267.33%
	3	3	84.59%
6			

香港一般業務的年度統計數字
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船舶直接業務的淨額三角及最終變動 (意外年度)
Net 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 (淨額) Table 1 : Paid Incremental Claims Triangle (Net)												
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	102	47	18	29	10	12	(1)	2	4	(3)	(2)	1
2013	67	104	37	24	15	5	10	10	1	2	(1)	13
2014		54	89	35	15	13	4	5	2	0	(0)	0
2015			88	84	41	16	20	15	10	3	1	0
2016				110	100	50	13	13	10	4	7	1
2017					125	91	69	21	7	10	6	4
2018						105	160	55	23	8	35	22
2019							112	117	42	22	46	19
2020								118	86	32	31	22
2021									160	133	58	45
2022										66	105	50
2023											93	78
2024												159
總額 Total	170	205	233	282	306	292	388	356	345	278	378	413

表 2：已報未決申索三角 (淨額) Table 2 : Case Outstanding Triangle (Net)												
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	170	107	82	37	22	14	11	8	6	5	3	2
2013	174	114	73	51	36	33	37	39	37	32	19	7
2014		173	86	53	35	23	11	4	2	2	2	2
2015			143	94	77	63	45	24	13	5	3	2
2016				217	139	92	78	60	32	24	4	3
2017					229	153	78	45	(11)	14	16	17
2018						385	233	158	123	86	38	22
2019							234	253	124	99	50	24
2020								231	174	114	75	56
2021									309	182	117	78
2022										140	145	96
2023											225	166
2024												136
總額 Total	344	395	384	451	538	763	727	823	809	704	697	610

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計 (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計 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	-	-	-	-	-	-	-	-	-	-	53	60
2013	-	-	-	-	-	-	-	-	-	-	282	281
2014		-	-	-	-	-	-	-	-	-	220	223
2015			-	-	-	-	-	-	-	-	279	282
2016				-	-	-	-	-	-	-	310	316
2017					-	-	-	-	-	-	351	358
2018						-	-	-	-	-	425	438
2019							-	-	-	-	387	381
2020								-	-	-	363	358
2021									-	-	492	501
2022										-	353	338
2023											450	363
2024												473
總額 Total												

過往年度 Prior Year (Imp) / Det	淨保費 Net Written Premium	滿期保費淨額 Net Earned Premium	最終損失率 Ultimate Loss Ratio
6			
(0)	472	354	79.45%
3	539	412	53.98%
3	538	426	66.26%
5	539	432	73.20%
7	561	453	79.14%
13	541	456	95.88%
(6)	542	445	85.70%
(5)	555	454	78.86%
8	585	478	104.85%
(15)	678	550	61.51%
(86)	686	541	67.19%
	609	601	78.75%

Last Year Best Estimate Claims Reserve	955
PYD/ Last Year BE Claims Reserve	(7.04%)

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

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	23	(8)	0	(2)	(1)	1	1	0	(0)	(0)	(0)	(1)
2013	61	43	7	8	3	8	4	(1)	(4)	1	(0)	(1)
2014		37	53	15	(1)	2	1	2	0	4	(0)	0
2015			39	36	8	3	1	2	(0)	(0)	0	1
2016				56	48	4	2	1	0	(0)	0	2
2017					52	44	9	1	(0)	0	0	(0)
2018						63	54	5	4	(2)	0	0
2019							70	55	6	(2)	0	3
2020								111	68	12	1	(3)
2021									149	71	8	2
2022										94	57	4
2023											46	72
2024												46
總額 Total	85	72	99	112	109	123	142	176	223	177	113	125

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

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	15	19	17	13	12	7	5	5	2	1	1	1
2013	61	21	14	10	11	13	9	8	7	6	5	2
2014		88	38	18	15	15	14	13	11	5	5	3
2015			57	25	13	8	11	7	5	4	3	1
2016				57	17	11	9	8	5	3	8	5
2017					60	22	9	5	5	5	5	4
2018						81	30	16	5	4	3	2
2019							79	32	16	14	13	12
2020								63	23	5	7	5
2021									85	34	18	12
2022										83	86	18
2023											46	31
2024												103
總額 Total	76	128	126	123	127	157	166	156	164	163	200	199

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計 (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計 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	-	-	-	-	-	-	-	-	-	-	22	23
2013	-	-	-	-	-	-	-	-	-	-	142	137
2014		-	-	-	-	-	-	-	-	-	129	129
2015			-	-	-	-	-	-	-	-	101	102
2016				-	-	-	-	-	-	-	123	123
2017					-	-	-	-	-	-	121	119
2018						-	-	-	-	-	147	145
2019							-	-	-	-	154	142
2020								-	-	-	207	199
2021									-	-	264	256
2022										-	249	186
2023											175	176
2024												227
總額 Total												

Last Year Best Estimate Claims Reserve PYD/ Last Year BE Claims Reserve	418 (23.38%)
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過往年度 Prior Year (Imp) / Det	淨保費 Net Written Premium	滿期保費淨額 Net Earned Premium	最終損失率 Ultimate Loss Ratio
0			
(5)	455	435	31.39%
0	695	488	26.53%
0	620	581	17.48%
(0)	534	524	23.39%
(1)	550	538	22.20%
(2)	584	559	25.99%
(12)	601	525	27.05%
(7)	486	481	41.41%
(7)	501	488	52.55%
(64)	439	432	42.97%
1	414	424	41.39%
	445	431	52.82%
(98)			

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財產損壞直接業務的淨額三角及最終變動 (意外年度)
Net 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 (淨額) Table 1 : Paid Incremental Claims Triangle (Net)												
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	63	29	11	6	4	1	5	1	0	(0)	10	1
2013	154	117	22	27	13	3	(0)	3	1	1	0	(0)
2014		176	151	83	29	18	(4)	4	1	1	3	(5)
2015			170	136	27	13	5	2	2	1	1	(1)
2016				160	164	47	44	22	4	2	18	(5)
2017					236	192	78	2	7	12	5	2
2018						245	356	184	(17)	21	(2)	4
2019							165	224	101	30	24	14
2020								218	198	56	14	9
2021									188	172	40	42
2022										227	162	43
2023											259	403
2024												213
總額 Total	217	322	354	413	472	519	649	659	484	523	533	718

表 2：已報未決申索三角 (淨額) Table 2 : Case Outstanding Triangle (Net)												
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	97	41	28	19	12	6	8	9	3	3	2	1
2013	239	91	54	30	12	4	11	5	2	1	0	0
2014		290	178	64	27	8	9	9	9	7	6	3
2015			280	105	56	29	17	11	8	7	3	4
2016				369	174	121	68	39	36	36	13	12
2017					452	193	83	28	27	15	29	33
2018						824	486	256	132	76	43	29
2019							572	265	141	84	66	40
2020								410	214	88	34	15
2021									367	187	84	24
2022										319	158	64
2023											853	381
2024												488
總額 Total	336	422	540	587	733	1,186	1,254	1,031	940	822	1,291	1,093

財產損壞直接業務的淨額三角及最終變動 (意外年度)
Net 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 (單位數) 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計 (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計 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	-	-	-	-	-	-	-	-	-	-	25	16
2013	-	-	-	-	-	-	-	-	-	-	348	347
2014		-	-	-	-	-	-	-	-	-	474	458
2015			-	-	-	-	-	-	-	-	380	376
2016				-	-	-	-	-	-	-	465	540
2017					-	-	-	-	-	-	529	543
2018						-	-	-	-	-	789	753
2019							-	-	-	-	620	579
2020								-	-	-	556	537
2021									-	-	522	377
2022										-	595	543
2023											1,229	1,020
2024												865
總額 Total												

Last Year Best Estimate Claims Reserve PYD/ Last Year BE Claims Reserve	1,517
	(29.19%)

過往年度 Prior Year (Imp) / Det	淨保費 Net Written Premium	滿期保費淨額 Net Earned Premium	最終損失率 Ultimate Loss Ratio
(9)			
(1)	1,733	1,435	24.15%
(16)	1,863	1,512	30.30%
(4)	1,905	1,659	22.64%
75	2,199	1,944	27.79%
13	2,166	1,987	27.32%
(36)	2,125	1,907	39.51%
(41)	2,406	2,023	28.60%
(19)	2,590	2,166	24.77%
(145)	2,727	2,315	16.30%
(53)	2,657	2,316	23.42%
(208)	3,010	2,488	41.01%
	2,509	2,526	34.25%
(443)			

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僱員補償直接業務的淨額三角及最終變動 (意外年度)
Net 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 (淨額) Table 1 : Paid Incremental Claims Triangle (Net)												
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	888	781	691	614	219	81	(1)	11	(40)	(4)	(0)	(12)
2013	97	448	598	663	471	248	88	18	8	9	(0)	1
2014		106	600	776	589	402	225	69	26	9	3	2
2015			144	651	763	602	378	197	67	30	9	8
2016				152	697	743	519	343	187	67	23	8
2017					141	701	743	479	361	202	68	18
2018						(363)	493	592	527	335	180	74
2019							153	569	758	492	248	156
2020								98	581	634	465	259
2021									124	652	679	444
2022										106	596	569
2023											121	622
2024												132
總額 Total	985	1,335	2,033	2,857	2,879	2,414	2,598	2,376	2,600	2,531	2,391	2,281

表 2：已報未決申索三角 (淨額) Table 2 : Case Outstanding Triangle (Net)												
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	1,630	1,179	740	469	214	98	45	28	21	13	12	11
2013	937	1,093	1,167	878	477	201	83	47	29	17	15	13
2014		1,003	1,479	1,314	876	462	207	79	42	21	26	23
2015			1,220	1,474	1,337	836	412	166	83	51	32	24
2016				1,225	1,559	1,273	703	357	174	86	47	32
2017					1,375	1,746	1,193	748	400	163	79	42
2018						450	1,358	1,164	760	422	218	124
2019							1,222	1,435	1,021	624	334	163
2020								1,133	1,302	1,043	634	338
2021									1,226	1,394	1,045	645
2022										1,052	1,178	885
2023											1,171	1,301
2024												1,210
總額 Total	2,568	3,276	4,605	5,360	5,837	5,066	5,222	5,156	5,057	4,888	4,789	4,811

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僱員補償直接業務的淨額三角及最終變動 (意外年度)
Net Triangle and Ultimate Movement of Employees' Compensation 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	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計 (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計 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	-	-	-	-	-	-	-	-	-	-	1,102	1,101
2013	-	-	-	-	-	-	-	-	-	-	2,764	2,763
2014		-	-	-	-	-	-	-	-	-	2,881	2,877
2015			-	-	-	-	-	-	-	-	2,878	2,872
2016				-	-	-	-	-	-	-	2,792	2,778
2017					-	-	-	-	-	-	2,796	2,759
2018						-	-	-	-	-	2,111	1,985
2019							-	-	-	-	2,862	2,626
2020								-	-	-	2,973	2,760
2021									-	-	3,306	3,064
2022										-	3,368	3,043
2023											3,556	3,311
2024												3,568
總額 Total												

Last Year Best Estimate Claims Reserve PYD/ Last Year BE Claims Reserve	11,641
	(12.57%)

過往年度 Prior Year (Imp) / Det	淨保費 Net Written Premium	滿期保費淨額 Net Earned Premium	最終損失率 Ultimate Loss Ratio
(14)			
(1)	4,144	3,236	85.37%
(4)	4,258	3,831	75.10%
(6)	4,442	4,150	69.21%
(15)	4,531	4,641	59.85%
(36)	4,248	4,491	61.44%
(126)	2,434	2,785	71.27%
(236)	4,550	4,340	60.51%
(213)	5,032	4,927	56.01%
(242)	5,038	5,012	61.14%
(325)	5,409	5,332	57.07%
(245)	5,852	5,295	62.53%
	5,442	5,489	64.99%
(1,463)			

表 1：已償付申索額三角 (淨額) Table 1 : Paid Incremental Claims Triangle (Net)												
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	382	407	259	136	56	52	35	9	(43)	12	5	41
2013	70	230	223	168	127	80	24	7	22	7	9	3
2014		79	233	167	164	156	83	37	6	21	9	2
2015			95	219	289	229	175	59	28	12	8	5
2016				69	254	276	192	191	102	70	12	14
2017					73	244	235	192	131	63	99	(3)
2018						(426)	(11)	116	148	94	57	67
2019							89	174	153	115	74	44
2020								87	156	151	95	210
2021									91	140	110	60
2022										77	127	67
2023											71	130
2024												57
總額 Total	452	716	810	759	963	610	822	872	794	762	674	697

表 2：已報未決申索三角 (淨額) Table 2 : Case Outstanding Triangle (Net)												
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	997	632	333	203	139	130	70	59	99	76	72	17
2013	596	608	481	362	217	110	60	45	24	20	4	0
2014		484	615	499	395	199	104	54	54	33	62	60
2015			480	680	648	439	186	88	52	29	29	41
2016				565	759	682	388	244	142	60	24	161
2017					673	905	483	331	205	206	77	42
2018						(345)	361	336	256	180	159	48
2019							429	408	278	203	120	152
2020								434	438	325	324	97
2021									344	326	272	179
2022										338	352	233
2023											398	298
2024												352
總額 Total	1,594	1,724	1,908	2,310	2,831	2,119	2,082	1,998	1,892	1,796	1,894	1,680

一般法律責任 (不包括僱員補償) 直接業務的淨額三角及最終變動 (意外年度)
Net Triangle and Ultimate Movement of General Liability (exc. Employees' Compensation) 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計 (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計 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	-	-	-	-	-	-	-	-	-	-	618	549
2013	-	-	-	-	-	-	-	-	-	-	965	925
2014		-	-	-	-	-	-	-	-	-	1,047	968
2015			-	-	-	-	-	-	-	-	1,148	1,002
2016				-	-	-	-	-	-	-	1,245	1,164
2017					-	-	-	-	-	-	1,147	954
2018						-	-	-	-	-	264	(19)
2019							-	-	-	-	913	868
2020								-	-	-	1,052	817
2021									-	-	1,073	865
2022										-	1,221	933
2023											1,240	1,054
2024												1,039
總額 Total												

過往年度 Prior Year (Imp) / Det	淨保費 Net Written Premium	滿期保費淨額 Net Earned Premium	最終損失率 Ultimate Loss Ratio
(84)			
(40)	1,702	1,462	63.27%
(79)	1,731	1,666	58.12%
(145)	1,805	1,738	57.68%
(80)	1,704	1,776	65.55%
(193)	1,841	1,755	54.35%
(284)	2,126	1,952	(1.00%)
(45)	2,176	2,052	42.28%
(234)	2,454	2,281	35.82%
(208)	2,489	2,427	35.63%
(288)	2,619	2,518	37.04%
(185)	2,574	2,509	42.02%
	2,621	2,716	38.24%
(1,866)			

Last Year Best Estimate Claims Reserve	5,082
PYD/ Last Year BE Claims Reserve	(36.73%)

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

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	17	22	2	73	(27)	(0)	(0)	(0)	(0)	0	(0)	(0)
2013	18	30	2	7	0	0	0	(0)	0	(0)	(0)	(0)
2014		29	29	83	1	1	(27)	0	0	(0)	(1)	(0)
2015			37	42	23	(4)	2	0	0	0	0	(0)
2016				16	35	37	3	2	0	3	(4)	(1)
2017					15	50	38	17	(8)	(7)	1	(0)
2018						23	5	117	3	(69)	41	(0)
2019							27	36	18	(1)	1	(1)
2020								40	40	1	1	(0)
2021									17	20	6	1
2022										22	32	19
2023											36	72
2024												65
總額 Total	36	80	70	220	48	106	46	214	71	(31)	113	155

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

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	6	4	3	3	3	3	3	2	1	0	0	0
2013	6	3	1	0	0	1	1	1	0	(0)	(0)	(0)
2014		6	10	1	0	0	0	0	0	0	0	0
2015			23	13	3	3	(0)	(0)	(0)	(0)	(0)	(0)
2016				36	50	41	4	1	0	0	0	1
2017					103	12	7	10	6	0	7	7
2018						74	121	11	4	87	1	2
2019							26	10	9	5	5	5
2020								73	34	9	2	1
2021									11	8	12	4
2022										13	52	3
2023											102	56
2024												59
總額 Total	12	12	38	53	159	134	161	107	65	122	182	139

表 3 : 已報申索數目三角 (單位數) 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計 (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計 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	-	-	-	-	-	-	-	-	-	-	82	79
2013	-	-	-	-	-	-	-	-	-	-	57	57
2014		-	-	-	-	-	-	-	-	-	109	109
2015			-	-	-	-	-	-	-	-	100	100
2016				-	-	-	-	-	-	-	87	87
2017					-	-	-	-	-	-	66	114
2018						-	-	-	-	-	64	72
2019							-	-	-	-	85	84
2020								-	-	-	98	94
2021									-	-	61	92
2022										-	135	74
2023											245	131
2024												361
總額 Total												

過往年度 Prior Year (Imp) / Det	淨保費 Net Written Premium	滿期保費淨額 Net Earned Premium	最終損失率 Ultimate Loss Ratio
(3)			
(0)	241	183	31.33%
(0)	244	248	43.98%
1	246	264	37.98%
0	259	321	27.05%
48	289	332	34.41%
8	639	548	13.11%
(1)	774	653	12.87%
(4)	2,242	778	12.13%
30	3,241	1,181	7.77%
(61)	2,543	1,522	4.85%
(114)	2,015	1,722	7.58%
	1,216	1,709	21.13%
(96)			
Last Year Best Estimate Claims Reserve PYD/ Last Year BE Claims Reserve	302		
	(31.65%)		

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意外及健康臨時再保險業務的淨額三角及最終變動 (意外年度)
Net 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 (淨額) Table 1 : Paid Incremental Claims Triangle (Net)												
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	7	1	0	0	0	1	(1)	0	(0)	0	0
2013	28	26	3	1	1	0	0	(0)	0	0	-	-
2014		41	7	5	2	1	0	0	0	(0)	0	(0)
2015			44	35	9	6	0	0	0	0	-	-
2016				103	68	15	15	1	1	0	0	0
2017					65	81	56	8	11	3	0	0
2018						134	165	50	13	18	1	1
2019							271	121	35	15	5	1
2020								275	129	18	3	2
2021									310	163	63	39
2022										537	353	100
2023											844	291
2024												1,158
總額 Total	31	74	55	144	144	237	508	454	500	753	1,269	1,592

表 2：已報未決申索三角 (淨額) Table 2 : Case Outstanding Triangle (Net)												
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	1	2	1	1	0	1	1	1	1	1
2013	7	2	3	2	1	1	0	0	0	0	0	0
2014		11	7	4	2	1	0	0	0	0	0	0
2015			9	7	4	2	1	1	0	0	0	0
2016				16	12	11	2	2	2	0	0	0
2017					76	57	6	6	5	3	1	1
2018						63	48	18	15	5	4	3
2019							89	13	12	5	3	2
2020								42	45	6	4	0
2021									53	86	17	7
2022										26	87	61
2023											48	8
2024												61
總額 Total	10	15	20	30	95	134	147	82	133	132	166	145

意外及健康臨時再保險業務的淨額三角及最終變動 (意外年度)
Net 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											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
以前各年度的已招致但未報題申索 Prior years IBNR	-	-	-	-	-	-	-	-	-	-	0	0
2013	-	-	-	-	-	-	-	-	-	-	58	58
2014		-	-	-	-	-	-	-	-	-	57	57
2015			-	-	-	-	-	-	-	-	95	95
2016				-	-	-	-	-	-	-	203	203
2017					-	-	-	-	-	-	224	224
2018						-	-	-	-	-	388	386
2019							-	-	-	-	442	450
2020								-	-	-	417	437
2021									-	-	596	608
2022										-	1,007	1,095
2023											1,181	1,191
2024												1,651
總額 Total												

Last Year Best Estimate Claims Reserve	510
PYD/ Last Year BE Claims Reserve	26.93%

過往年度 Prior Year (Imp) / Det	淨保費 Net Written Premium	滿期保費淨額 Net Earned Premium	最終損失率 Ultimate Loss Ratio
1			
(0)	78	74	79.16%
0	139	106	54.05%
(0)	199	152	62.64%
(0)	262	238	85.30%
0	376	334	67.09%
(1)	508	490	78.93%
9	560	572	78.71%
20	718	673	64.91%
12	760	704	86.34%
87	1,225	1,197	91.47%
10	1,289	1,293	92.15%
	2,019	1,927	85.69%
137			

汽車臨時再保險業務的淨額三角及最終變動 (意外年度)
Net 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 (淨額) Table 1 : Paid Incremental Claims Triangle (Net)												
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	72	25	22	8	5	2	1	(7)	0	1	0	(0)
2013	267	107	10	9	6	3	2	(0)	1	0	0	-
2014		244	77	15	10	6	4	2	2	(2)	0	0
2015			218	70	9	4	5	0	1	1	(0)	(0)
2016				321	87	10	4	6	4	3	2	(0)
2017					463	115	36	7	6	7	2	2
2018						487	149	9	6	3	3	1
2019							416	105	21	5	3	0
2020								469	109	8	3	1
2021									124	8	4	4
2022										3	10	4
2023											4	18
2024												6
總額 Total	338	376	327	423	579	626	616	590	274	37	31	35

表 2：已報未決申索三角 (淨額) Table 2 : Case Outstanding Triangle (Net)												
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	67	43	16	20	14	11	10	7	(1)	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			81	15	17	12	3	2	1	1	0	0
2016				97	17	16	16	8	5	2	1	1
2017					120	39	23	15	12	7	4	2
2018						117	20	20	13	9	6	3
2019							92	32	16	9	6	3
2020								94	8	6	4	3
2021									9	11	10	9
2022										11	22	20
2023											9	12
2024												9
總額 Total	196	176	160	182	206	215	173	183	65	58	63	64

汽車臨時再保險業務的淨額三角及最終變動 (意外年度)
Net 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											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
以前各年度的已招致但未報題申索 Prior years IBNR	-	-	-	-	-	-	-	-	-	-	10	9
2013	-	-	-	-	-	-	-	-	-	-	406	406
2014		-	-	-	-	-	-	-	-	-	365	364
2015			-	-	-	-	-	-	-	-	309	309
2016				-	-	-	-	-	-	-	440	439
2017					-	-	-	-	-	-	642	642
2018						-	-	-	-	-	663	662
2019							-	-	-	-	556	555
2020								-	-	-	593	593
2021									-	-	157	157
2022										-	77	60
2023											27	54
2024												34
總額 Total												

Last Year Best Estimate Claims Reserve	156
PYD/ Last Year BE Claims Reserve	3.05%

過往年度 Prior Year (Imp) / Det	淨保費 Net Written Premium	滿期保費淨額 Net Earned Premium	最終損失率 Ultimate Loss Ratio
(1)			
(0)	663	652	62.27%
(1)	641	614	59.38%
(1)	724	707	43.65%
(0)	976	992	44.28%
(0)	1,319	1,302	49.30%
(1)	1,439	1,033	64.11%
(1)	1,208	1,144	48.52%
0	1,147	1,149	51.61%
1	164	163	96.46%
(18)	71	73	81.47%
27	66	59	90.57%
	67	72	46.85%
5			

船舶、航空及運輸臨時再保險業務的淨額三角及最終變動 (意外年度)
Net 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 (淨額)
Table 1 : Paid Incremental Claims Triangle (Net)

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	173	225	28	9	12	8	9	18	9	5	(0)	1
2013	113	94	31	23	12	6	5	3	(0)	0	(0)	0
2014		35	89	46	40	19	16	5	1	10	1	0
2015			59	86	44	34	4	(1)	(1)	(2)	2	0
2016				45	68	64	17	9	13	6	5	1
2017					117	89	71	39	55	13	13	1
2018						85	142	93	36	25	6	30
2019							155	176	87	36	4	7
2020								166	58	41	17	9
2021									62	56	58	19
2022										63	83	30
2023											42	45
2024												82
總額 Total	286	354	207	209	292	305	420	509	320	256	231	225

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

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	319	107	78	55	24	20	15	12	9	7	8	6
2013	122	91	74	55	35	25	17	13	9	5	4	2
2014		149	127	127	90	71	42	37	28	21	13	7
2015			130	91	71	41	29	23	14	11	17	13
2016				129	105	97	85	68	58	46	36	25
2017					136	162	150	105	63	50	34	25
2018						188	266	184	168	131	112	83
2019							207	95	66	42	30	19
2020								149	93	60	44	30
2021									132	127	82	53
2022										100	76	46
2023											106	82
2024												71
總額 Total	441	348	408	456	462	603	811	686	640	600	563	462

船舶, 航空及運輸臨時再保險業務的淨額三角及最終變動 (意外年度)
Net 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											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
以前各年度的已招致但未報題申索 Prior years IBNR	-	-	-	-	-	-	-	-	-	-	168	160
2013	-	-	-	-	-	-	-	-	-	-	319	314
2014		-	-	-	-	-	-	-	-	-	336	328
2015			-	-	-	-	-	-	-	-	320	310
2016				-	-	-	-	-	-	-	319	327
2017					-	-	-	-	-	-	503	472
2018						-	-	-	-	-	582	572
2019							-	-	-	-	432	319
2020								-	-	-	219	205
2021									-	-	247	226
2022										-	278	254
2023											236	226
2024												326
總額 Total												

過往年度 Prior Year (Imp) / Det	淨保費 Net Written Premium	滿期保費淨額 Net Earned Premium	最終損失率 Ultimate Loss Ratio
(9)			
(5)	393	380	82.65%
(8)	475	429	76.39%
(10)	429	449	68.91%
8	433	437	74.89%
(31)	426	493	95.63%
(10)	510	582	98.30%
(113)	474	517	61.67%
(14)	456	425	48.23%
(21)	394	358	62.95%
(24)	389	320	79.47%
(10)	456	436	51.80%
	377	390	83.66%

Last Year Best Estimate Claims Reserve	1,074
PYD/ Last Year BE Claims Reserve	(23.16%)

財產損壞臨時再保險業務的淨額三角及最終變動 (意外年度)
Net 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 (淨額)
Table 1 : Paid Incremental Claims Triangle (Net)

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	227	120	100	33	16	9	7	(1)	(1)	(1)	1	8
2013	36	99	104	8	22	22	11	8	8	5	(2)	6
2014		63	175	58	22	21	9	13	5	9	4	4
2015			65	137	129	46	19	16	10	0	1	0
2016				83	140	79	35	33	22	4	11	2
2017					188	385	374	82	36	13	6	(0)
2018						48	192	168	129	21	29	16
2019							45	123	130	59	19	32
2020								114	205	130	33	43
2021									46	142	88	48
2022										55	154	73
2023											44	256
2024												48
總額 Total	263	282	445	319	517	610	692	557	589	437	388	537

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

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	326	217	88	63	55	28	15	12	11	9	8	3
2013	177	145	95	85	81	44	35	25	24	17	18	11
2014		256	181	123	104	63	30	20	21	13	9	5
2015			274	227	116	65	47	29	25	17	13	11
2016				212	207	126	80	63	51	48	30	32
2017					915	653	225	117	78	62	41	38
2018						469	413	258	112	73	47	40
2019							294	317	195	148	112	89
2020								283	240	149	73	42
2021									318	233	168	128
2022										180	229	214
2023											282	186
2024												426
總額 Total	504	619	637	709	1,478	1,447	1,139	1,124	1,075	950	1,030	1,224

財產損壞臨時再保險業務的淨額三角及最終變動 (意外年度)
Net Triangle and Ultimate Movement of Property Damage 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											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
以前各年度的已招致但未報題申索 Prior years IBNR	-	-	-	-	-	-	-	-	-	-	40	31
2013	-	-	-	-	-	-	-	-	-	-	265	258
2014		-	-	-	-	-	-	-	-	-	245	235
2015			-	-	-	-	-	-	-	-	249	242
2016				-	-	-	-	-	-	-	423	412
2017					-	-	-	-	-	-	1,101	1,123
2018						-	-	-	-	-	665	643
2019							-	-	-	-	455	461
2020								-	-	-	489	477
2021									-	-	547	654
2022										-	598	562
2023											666	611
2024												884
總額 Total												

過往年度 Prior Year (Imp) / Det	淨保費 Net Written Premium	滿期保費淨額 Net Earned Premium	最終損失率 Ultimate Loss Ratio
(7)			
(6)	492	436	59.21%
(10)	689	505	46.51%
(8)	799	551	43.87%
(11)	962	722	57.09%
21	1,022	790	142.13%
(22)	1,026	795	80.81%
5	1,096	927	49.70%
(12)	1,263	1,057	45.16%
107	1,288	1,028	63.64%
(36)	1,153	1,080	51.99%
(55)	1,568	1,426	42.84%
	1,699	1,625	54.42%
(33)			

Last Year Best Estimate Claims Reserve	1,162
PYD/ Last Year BE Claims Reserve	(2.85%)

僱員補償臨時再保險業務的淨額三角及最終變動 (意外年度)
Net 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 (淨額) Table 1 : Paid Incremental Claims Triangle (Net)												
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	24	19	18	11	2	3	1	1	(0)	0	1	(0)
2013	3	8	9	7	4	3	1	2	1	0	0	0
2014		1	8	10	6	6	3	3	1	1	0	(0)
2015			3	6	5	3	2	4	1	1	0	0
2016				2	5	5	3	2	2	0	0	0
2017					1	6	6	6	6	2	1	1
2018						2	5	8	9	5	3	1
2019							2	6	9	6	5	1
2020								1	7	8	7	4
2021									2	6	8	6
2022										2	8	12
2023											2	7
2024												1
總額 Total	27	29	37	37	24	28	23	32	39	31	35	34

表 2：已報未決申索三角 (淨額) Table 2 : Case Outstanding Triangle (Net)												
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	29	28	18	9	6	4	4	2	2	1	1	1
2013	10	17	17	15	10	7	7	5	2	1	1	1
2014		9	19	17	16	11	10	7	4	2	3	3
2015			9	12	12	9	7	4	2	2	1	1
2016				8	10	10	7	5	3	2	1	1
2017					10	13	13	11	6	5	3	2
2018						6	13	13	10	7	6	4
2019							4	19	16	11	8	5
2020								8	16	12	9	8
2021									8	11	10	6
2022										6	17	15
2023											8	12
2024												9
總額 Total	38	55	62	61	64	60	64	74	69	62	69	67

僱員補償臨時再保險業務的淨額三角及最終變動 (意外年度)
Net Triangle and Ultimate Movement of Employees' Compensation 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											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
以前各年度的已招致但未報題申索 Prior years IBNR	-	-	-	-	-	-	-	-	-	-	7	7
2013	-	-	-	-	-	-	-	-	-	-	39	39
2014		-	-	-	-	-	-	-	-	-	43	42
2015			-	-	-	-	-	-	-	-	27	27
2016				-	-	-	-	-	-	-	22	22
2017					-	-	-	-	-	-	33	33
2018						-	-	-	-	-	37	36
2019							-	-	-	-	40	35
2020								-	-	-	39	37
2021									-	-	32	33
2022										-	46	47
2023											43	41
2024												41
總額 Total												

過往年度 Prior Year (Imp) / Det	淨保費 Net Written Premium	滿期保費淨額 Net Earned Premium	最終損失率 Ultimate Loss Ratio
0			
(0)	42	29	135.12%
(0)	55	37	114.86%
(0)	42	36	75.64%
(1)	44	40	54.07%
(0)	43	43	75.37%
(2)	45	43	83.05%
(4)	73	48	73.46%
(2)	37	59	63.67%
0	68	61	53.48%
1	88	68	69.65%
(2)	59	64	63.53%
	63	63	65.81%
(10)			

Last Year Best Estimate Claims Reserve	148
PYD/ Last Year BE Claims Reserve	(6.47%)

一般法律責任 (不包括僱員補償) 臨時再保險業務的淨額三角及最終變動 (意外年度)
Net 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 (淨額) Table 1 : Paid Incremental Claims Triangle (Net)												
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	11	25	14	11	10	5	2	7	2	2	7	0
2013	4	2	4	6	34	13	12	1	22	2	1	4
2014		9	13	18	18	15	9	20	8	1	4	1
2015			18	39	20	24	31	11	5	2	2	8
2016				15	21	43	50	16	5	3	5	4
2017					9	40	37	47	14	14	13	4
2018						15	37	97	61	37	31	34
2019							14	56	63	24	20	34
2020								9	35	34	43	36
2021									7	16	26	15
2022										4	18	41
2023											5	28
2024												5
總額 Total	15	37	48	90	113	155	193	263	221	137	174	213

表 2 : 已報未決申索三角 (淨額) Table 2 : Case Outstanding Triangle (Net)												
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	62	39	40	42	24	16	68	59	58	29	26	25
2013	30	28	30	45	47	47	36	56	24	21	24	16
2014		41	50	61	58	67	57	37	28	30	32	31
2015			59	51	65	58	43	36	33	25	31	23
2016				53	105	102	51	34	28	23	27	27
2017					47	58	54	44	32	27	27	19
2018						66	158	119	141	111	111	74
2019							71	110	74	65	52	82
2020								35	51	55	76	63
2021									26	33	47	61
2022										30	35	37
2023											41	59
2024												14
總額 Total	92	108	180	252	345	414	539	530	494	450	529	531

一般法律責任 (不包括僱員補償) 臨時再保險業務的淨額三角及最終變動 (意外年度)
Net Triangle and Ultimate Movement of General Liability (exc. Employees' Compensation) 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											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
以前各年度的已招致但未報題申索 Prior years IBNR	-	-	-	-	-	-	-	-	-	-	68	40
2013	-	-	-	-	-	-	-	-	-	-	155	141
2014		-	-	-	-	-	-	-	-	-	169	169
2015			-	-	-	-	-	-	-	-	205	200
2016				-	-	-	-	-	-	-	199	204
2017					-	-	-	-	-	-	229	212
2018						-	-	-	-	-	430	371
2019							-	-	-	-	264	319
2020								-	-	-	298	284
2021									-	-	210	209
2022										-	185	204
2023											292	226
2024												321
總額 Total												

過往年度 Prior Year (Imp) / Det	淨保費 Net Written Premium	滿期保費淨額 Net Earned Premium	最終損失率 Ultimate Loss Ratio
(29)			
(15)	344	251	56.02%
0	317	278	60.76%
(5)	321	298	67.21%
5	312	300	68.13%
(16)	397	348	61.06%
(59)	557	521	71.20%
54	473	465	68.53%
(15)	531	531	53.48%
(1)	489	466	44.80%
19	523	506	40.36%
(66)	435	416	54.25%
	563	518	61.99%
(127)			
Last Year Best Estimate Claims Reserve			
PYD/ Last Year BE Claims Reserve			
	1,381		
	(9.16%)		

金錢損失臨時再保險業務的淨額三角及最終變動 (意外年度)
Net 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 (淨額) Table 1 : Paid Incremental Claims Triangle (Net)												
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	100	12	(1)	(13)	(4)	(0)	(1)	(0)	(0)	13	(0)	0
2013	20	93	36	(3)	1	0	1	0	(0)	0	(0)	(0)
2014		19	78	116	16	(4)	(23)	(16)	21	(0)	(18)	(9)
2015			6	127	63	28	(10)	(17)	(5)	22	(2)	(1)
2016				5	40	25	2	5	2	1	0	(0)
2017					7	117	51	26	2	2	2	(1)
2018						26	58	86	20	(2)	1	5
2019							37	66	32	3	(2)	(0)
2020								48	22	24	10	0
2021									14	50	1	4
2022										12	15	14
2023											10	79
2024												7
總額 Total	120	125	119	231	123	192	115	198	108	124	16	99

表 2：已報未決申索三角 (淨額) Table 2 : Case Outstanding Triangle (Net)												
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	6	5	4	4	6	7	5	4	4	1	0	0
2013	15	7	2	2	2	2	1	1	0	0	0	0
2014		18	4	4	0	0	0	0	0	0	1	1
2015			15	5	4	1	1	0	0	0	1	0
2016				27	14	8	7	3	1	0	0	0
2017					93	42	17	4	15	14	3	3
2018						18	28	11	3	3	4	2
2019							30	19	13	2	3	2
2020								37	31	16	8	3
2021									12	9	52	8
2022										8	27	7
2023											54	55
2024												91
總額 Total	21	30	26	43	119	78	89	79	79	53	153	172

金錢損失臨時再保險業務的淨額三角及最終變動 (意外年度)
Net Triangle and Ultimate Movement of Pecuniary Loss 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											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
以前各年度的已招致但未報題申索 Prior years IBNR	-	-	-	-	-	-	-	-	-	-	101	101
2013	-	-	-	-	-	-	-	-	-	-	149	138
2014		-	-	-	-	-	-	-	-	-	197	190
2015			-	-	-	-	-	-	-	-	212	213
2016				-	-	-	-	-	-	-	86	88
2017					-	-	-	-	-	-	214	199
2018						-	-	-	-	-	193	197
2019							-	-	-	-	152	156
2020								-	-	-	113	88
2021									-	-	87	98
2022										-	100	53
2023											206	113
2024												271
總額 Total												

過往年度 Prior Year (Imp) / Det	淨保費 Net Written Premium	滿期保費淨額 Net Earned Premium	最終損失率 Ultimate Loss Ratio
0			
(11)	401	384	36.05%
(7)	299	284	66.78%
1	343	319	66.77%
2	364	268	32.71%
(15)	449	382	52.05%
4	428	470	41.87%
4	430	414	37.66%
(25)	563	441	19.96%
11	536	428	22.83%
(47)	471	390	13.67%
(93)	476	390	29.10%
(176)	471	387	69.92%

Last Year Best Estimate Claims Reserve	444
PYD/ Last Year BE Claims Reserve	(39.53%)

表 1：已償付申索額三角 (淨額) Table 1 : Paid Incremental Claims Triangle (Net)												
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	89	12	2	0	0	7	0	0	3	1	0
2013	289	139	75	20	2	1	(10)	0	0	1	1	0
2014		315	162	96	7	2	(22)	1	2	1	3	0
2015			300	249	103	15	2	2	1	0	3	0
2016				325	313	210	26	4	4	2	2	1
2017					372	332	127	10	10	3	18	29
2018						391	796	572	(485)	4	28	98
2019							1,001	1,391	816	34	11	162
2020								1,126	2,421	591	59	264
2021									825	1,546	1,043	263
2022										959	1,821	895
2023											1,818	2,063
2024												870
總額 Total	591	543	549	691	796	952	1,927	3,105	3,595	3,145	4,808	4,648

表 2：已報未決申索三角 (淨額) Table 2 : Case Outstanding Triangle (Net)												
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	57	31	14	4	2	8	1	(0)	(1)	(1)	1	0
2013	51	30	7	4	3	(8)	1	1	1	1	0	(0)
2014		39	16	10	7	(19)	4	4	4	3	1	1
2015			27	31	11	2	3	5	3	2	2	(0)
2016				47	30	13	9	6	5	3	2	2
2017					102	35	11	14	13	8	5	4
2018						91	38	18	41	38	5	4
2019							112	121	47	6	18	19
2020								226	184	88	77	57
2021									150	251	143	64
2022										167	241	183
2023											239	179
2024												156
總額 Total	109	99	64	97	155	123	181	394	446	567	735	668

汽車臨時及協約再保險業務的淨額三角及最終變動 (承保年度)
Net 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 (淨額) Table 1 : Paid Incremental Claims Triangle (Net)												
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	244	71	33	30	5	(8)	1	3	1	2	8	2
2013	88	430	116	39	32	14	(6)	7	1	1	2	3
2014		119	455	207	66	25	46	1	11	7	1	7
2015			100	527	241	58	40	6	14	2	2	7
2016				190	815	328	99	(42)	35	38	20	21
2017					112	1,206	780	442	84	41	19	28
2018						274	875	425	190	79	50	37
2019							211	621	408	243	93	77
2020								195	757	294	173	96
2021									252	956	499	228
2022										201	1,778	924
2023											180	818
2024												248
總額 Total	331	620	705	993	1,270	1,896	2,045	1,658	1,753	1,865	2,825	2,496

表 2：已報未決申索三角 (淨額) Table 2 : Case Outstanding Triangle (Net)												
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	160	104	75	36	41	33	30	22	12	8	36	37
2013	62	123	93	68	29	17	14	14	14	13	10	12
2014		98	212	130	79	56	41	29	18	11	12	6
2015			159	248	139	72	37	41	35	33	24	23
2016				182	386	203	138	121	79	82	65	51
2017					373	512	366	231	169	132	115	93
2018						217	362	261	172	139	117	94
2019							160	334	300	251	207	168
2020								145	311	310	296	244
2021									211	480	455	374
2022										203	828	708
2023											58	401
2024												158
總額 Total	222	325	541	663	1,045	1,111	1,149	1,199	1,322	1,662	2,224	2,368

汽車臨時及協約再保險業務的淨額三角及最終變動 (承保年度)
Net 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)

[illegible]

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		
	最終淨保費 Net Ultimate Premium	最終申索淨額 Net Ultimate Claims	最終損失率 Ultimate Loss Ratio	最終淨保費 Net Ultimate Premium	最終申索淨額 Net 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隨申索 Prior years IBNR		86							
2013	1,473	952	64.6%						
2014	1,639	1,100	67.1%						
2015	1,917	1,183	61.7%						
2016	2,459	1,639	66.6%						
2017	4,396	2,924	66.5%						
2018	3,274	2,148	65.6%						
2019	2,874	2,036	70.8%						
2020	2,896	1,931	66.7%						
2021	3,657	2,540	69.4%						
2022	5,571	4,170	74.8%						
2023	3,446	2,340	67.9%						
2024	3,509	2,440	69.5%						
總額 Total									

船舶、航空及運輸臨時及協約再保險業務的淨額三角及最終變動 (承保年度)
Net 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 (淨額) Table 1 : Paid Incremental Claims Triangle (Net)												
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	106	43	33	12	2	5	12	1	0	0	1	(0)
2013	19	91	57	21	2	5	3	3	1	0	1	(0)
2014		18	86	72	23	7	5	4	2	1	1	0
2015			14	109	100	49	37	16	10	12	3	3
2016				16	114	125	83	27	12	29	8	6
2017					(49)	183	156	121	22	10	16	8
2018						24	186	179	84	41	30	16
2019							26	170	149	115	68	22
2020								25	136	164	99	50
2021									24	160	177	121
2022										25	130	207
2023											67	156
2024												21
總額 Total	126	153	191	229	191	397	508	545	440	556	602	610

表 2：已報未決申索三角 (淨額) Table 2 : Case Outstanding Triangle (Net)												
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	280	189	122	80	62	58	39	29	27	24	22	19
2013	64	87	52	34	24	17	12	7	5	5	3	2
2014		59	87	55	28	20	12	7	4	3	5	4
2015			78	138	94	82	48	37	27	19	14	9
2016				70	141	130	74	55	33	18	18	11
2017					152	196	177	92	63	50	36	30
2018						105	216	180	124	93	58	42
2019							127	200	175	117	71	54
2020								54	205	189	135	97
2021									90	226	219	121
2022										63	218	192
2023											97	206
2024												59
總額 Total	345	335	340	377	502	608	707	663	753	807	896	847

(港幣百萬元)
(HK\$m)

Table 3 : Ultimate Best Estimate Claims (Earned Basis) (by Underwriting Year only)

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		
	最終淨保費 Net Ultimate Premium	最終申索淨額 Net Ultimate Claims	最終損失率 Ultimate Loss Ratio	最終淨保費 Net Ultimate Premium	最終申索淨額 Net 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	421	211	50.1%						
2014	407	222	54.5%						
2015	471	355	75.3%						
2016	540	412	76.3%						
2017	594	499	84.0%						
2018	703	611	86.9%						
2019	813	665	81.8%						
2020	1,030	648	62.9%						
2021	1,039	713	68.6%						
2022	1,123	735	65.5%						
2023	958	708	73.9%						
2024	1,002	596	59.4%						
總額 Total									

財產損壞臨時及協約再保險業務的淨額三角及最終變動 (承保年度)
Net 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 (淨額) Table 1 : Paid Incremental Claims Triangle (Net)												
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	711	117	120	72	(25)	61	18	28	13	1	6	6
2013	(117)	900	603	186	118	102	207	59	18	8	1	(9)
2014		(138)	1,088	354	120	79	63	12	28	11	12	5
2015			(7)	1,418	668	361	117	53	32	14	17	12
2016				97	1,811	1,111	435	194	59	48	30	24
2017					(109)	3,036	1,525	707	373	165	96	85
2018						(28)	2,933	1,731	698	322	210	166
2019							84	3,185	2,270	812	455	248
2020								258	2,928	2,056	1,127	663
2021									569	2,859	2,140	1,390
2022										205	2,546	2,223
2023											47	1,301
2024												(99)
總額 Total	594	879	1,803	2,127	2,584	4,723	5,381	6,227	6,990	6,501	6,687	6,015

表 2：已報未決申索三角 (淨額) Table 2 : Case Outstanding Triangle (Net)												
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	1,205	793	638	421	390	269	196	144	112	98	108	90
2013	795	853	405	274	411	386	126	66	47	35	29	28
2014		641	542	307	236	178	128	150	105	84	79	69
2015			1,192	1,063	583	331	257	196	153	126	135	109
2016				1,269	1,291	669	390	237	178	132	105	85
2017					2,090	1,763	1,166	784	512	406	289	225
2018						1,944	2,054	1,275	913	671	497	350
2019							1,805	2,222	1,554	1,100	777	564
2020								1,490	3,113	2,316	1,569	1,001
2021									1,660	3,057	2,203	1,547
2022										1,660	2,803	1,910
2023											1,095	1,695
2024												1,151
總額 Total	2,000	2,287	2,776	3,333	5,000	5,539	6,122	6,563	8,346	9,684	9,689	8,824

(港幣百萬元)
(HK\$m)

Table 3 : Ultimate Best Estimate Claims (Earned Basis) (by Underwriting Year only)

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		
	最終淨保費 Net Ultimate Premium	最終申索淨額 Net Ultimate Claims	最終損失率 Ultimate Loss Ratio	最終淨保費 Net Ultimate Premium	最終申索淨額 Net 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隨申索 Prior years IBNR		109							
2013	3,646	2,251	61.7%						
2014	4,226	1,866	44.1%						
2015	5,691	3,014	53.0%						
2016	6,887	4,067	59.1%						
2017	8,539	6,297	73.7%						
2018	9,531	6,484	68.0%						
2019	11,874	7,850	66.1%						
2020	12,517	8,518	68.1%						
2021	11,894	9,015	75.8%						
2022	12,432	8,111	65.2%						
2023	8,824	5,083	57.6%						
2024	9,665	5,495	56.9%						
總額 Total									

僱員補償臨時及協約再保險業務的淨額三角及最終變動 (承保年度)
Net 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 (淨額) Table 1 : Paid Incremental Claims Triangle (Net)												
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	20	7	5	2	2	2	1	1	0	0	0	0
2013	0	1	6	9	18	9	6	4	1	1	1	1
2014		0	3	12	11	10	12	8	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	17	16	16	11	18
2018						119	1,345	(74)	315	200	127	67
2019							1	16	31	18	14	20
2020								1	18	29	21	21
2021									1	17	38	52
2022										3	26	74
2023											1	15
2024												19
總額 Total	20	8	14	28	49	176	1,408	1	423	307	246	296

表 2：已報未決申索三角 (淨額) Table 2 : Case Outstanding Triangle (Net)												
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	161	150	138	114	93	76	52	35	28	26	24	24
2013	8	21	36	36	30	22	16	7	6	6	7	6
2014		12	34	39	43	37	41	38	17	9	8	6
2015			9	31	40	42	27	26	31	21	18	18
2016				15	33	42	37	21	21	22	18	16
2017					15	41	52	45	40	44	40	22
2018						1,086	961	501	307	253	137	109
2019							14	57	63	67	55	69
2020								30	74	84	82	102
2021									23	87	102	85
2022										14	76	115
2023											17	43
2024												123
總額 Total	169	183	218	234	253	1,346	1,200	760	611	632	585	735

僱員補償臨時及協約再保險業務的淨額三角及最終變動 (承保年度)

Net Triangle and Ultimate Movement of Employees' Compensation Reinsurance Facultative & Treaty Business (Underwriting Year)

(港幣百萬元)
(HK\$m)

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)		
	滿期保費淨額 Net Earned Premium	最終損失淨額 (滿期部分) Net Ultimate Loss (Earned portion)	最終損失率 (滿期部分) Ultimate Loss Ratio (Earned portion)	滿期保費淨額 Net Earned Premium	滿期保費淨額 Net Earned Premium	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	169	74	43.6%						
2014	179	116	64.7%						
2015	178	102	57.2%						
2016	181	119	65.6%						
2017	200	153	76.5%						
2018	2,418	2,350	97.2%						
2019	279	220	78.8%						
2020	354	256	72.1%						
2021	482	270	56.0%						
2022	496	318	64.1%						
2023	353	140	39.6%						
2024	388	244	62.9%						
總額 Total									

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		
	最終淨保費 Net Ultimate Premium	最終申索淨額 Net Ultimate Claims	最終損失率 Ultimate Loss Ratio	最終淨保費 Net Ultimate Premium	最終申索淨額 Net 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	169	74	43.6%						
2014	179	116	64.7%						
2015	178	102	57.5%						
2016	181	119	65.6%						
2017	200	153	76.5%						
2018	2,418	2,350	97.2%						
2019	280	220	78.8%						
2020	355	256	72.1%						
2021	484	271	56.0%						
2022	496	318	64.1%						
2023	401	162	40.4%						
2024	641	342	53.4%						
總額 Total									

一般法律責任 (不包括僱員補償) 臨時及協約再保險業務的淨額三角及最終變動 (承保年度)
Net 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 (淨額) Table 1 : Paid Incremental Claims Triangle (Net)												
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	111	62	65	49	29	(3)	9	36	12	9	3	9
2013	(0)	23	19	18	25	18	(8)	3	4	2	1	4
2014		2	36	35	54	40	17	11	25	17	18	15
2015			0	63	70	71	80	42	376	102	41	51
2016				6	49	82	119	55	38	45	36	21
2017					9	61	121	93	91	95	103	94
2018						20	165	175	198	248	108	117
2019							22	129	178	118	106	124
2020								14	124	166	199	267
2021									22	93	143	253
2022										13	114	228
2023											14	123
2024												33
總額 Total	111	87	121	172	237	288	525	558	1,067	907	886	1,341

表 2 : 已報未決申索三角 (淨額) Table 2 : Case Outstanding Triangle (Net)												
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	243	276	208	173	121	118	110	59	35	28	46	43
2013	35	65	67	66	53	39	42	38	29	24	21	16
2014		52	101	116	93	86	86	88	83	63	92	76
2015			50	106	116	124	106	143	148	99	131	110
2016				45	107	132	116	108	91	80	108	94
2017					42	115	144	176	181	197	189	167
2018						53	154	219	300	249	297	307
2019							45	140	173	189	219	251
2020								78	163	284	357	328
2021									75	206	233	338
2022										60	221	342
2023											49	157
2024												34
總額 Total	278	394	426	506	532	666	803	1,048	1,279	1,478	1,961	2,260

一般法律責任 (不包括僱員補償) 臨時及協約再保險業務的淨額三角及最終變動 (承保年度)
Net 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)

[illegible]

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		
	最終淨保費 Net Ultimate Premium	最終申索淨額 Net Ultimate Claims	最終損失率 Ultimate Loss Ratio	最終淨保費 Net Ultimate Premium	最終申索淨額 Net 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		47							
2013	581	142	24.5%						
2014	675	395	58.5%						
2015	1,351	1,091	80.7%						
2016	916	629	68.7%						
2017	1,291	935	72.4%						
2018	2,049	1,537	75.0%						
2019	2,266	1,310	57.8%						
2020	3,300	1,924	58.3%						
2021	3,741	2,019	54.0%						
2022	4,172	2,364	56.7%						
2023	3,614	2,095	58.0%						
2024	3,621	2,062	57.5%						
總額 Total									

金錢損失臨時及協約再保險業務的淨額三角及最終變動 (承保年度)
Net 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 (淨額) Table 1 : Paid Incremental Claims Triangle (Net)												
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	23	5	2	1	(0)	(0)	4	(0)	(2)	(0)	(0)	(0)
2013	1	30	16	24	11	1	5	(0)	0	(1)	(0)	(0)
2014		1	91	97	40	29	2	23	(1)	(14)	(0)	(2)
2015			35	117	74	10	22	2	9	(1)	(1)	0
2016				(42)	53	25	7	9	(1)	0	0	(1)
2017					32	255	180	40	37	42	12	(6)
2018						42	249	198	74	28	35	47
2019							56	484	234	44	70	41
2020								57	199	111	70	40
2021									16	136	114	68
2022										36	187	215
2023											16	175
2024												10
總額 Total	24	36	144	197	209	363	525	811	565	381	504	588

表 2：已報未決申索三角 (淨額) Table 2 : Case Outstanding Triangle (Net)												
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	24	6	3	2	2	2	1	2	3	2	1	2
2013	4	14	9	24	17	27	6	9	8	2	0	1
2014		51	86	106	130	84	36	14	12	11	5	11
2015			59	53	129	129	7	28	18	16	8	1
2016				78	103	43	8	14	43	44	6	4
2017					81	239	63	73	112	126	109	60
2018						95	112	51	71	53	33	17
2019							49	175	90	49	125	47
2020								35	53	45	53	51
2021									20	24	48	31
2022										41	99	75
2023											46	85
2024												55
總額 Total	29	70	158	263	462	618	283	401	432	414	532	441

金錢損失臨時及協約再保險業務的淨額三角及最終變動 (承保年度)
Net 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)

[illegible]

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)

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