

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

| 表 G13a 直接及分入再保險業務<br>Table G13a Direct & Reinsurance Inward Business |   |                 |                 |                 |                 |
|--|---|-----------------|-----------------|-----------------|-----------------|
| 業務類別<br>Class of Business  | 未決申索準備金<br>Outstanding Claims Provision |                 |                 |                 |                 |
|  | 2009                                    | 2010            | 2011            | 2012            | 2013            |
|  | 百萬元<br>\$m                              | 百萬元<br>\$m      | 百萬元<br>\$m      | 百萬元<br>\$m      | 百萬元<br>\$m      |
| 意外及健康<br>Accident & Health   | 1,105.2                                 | 1,162.7         | 1,321.7         | 1,654.8         | 1,704.5         |
| 汽車<br>Motor Vehicle  | 3,221.2                                 | 3,329.0         | 3,652.5         | 3,962.0         | 4,225.5         |
| 飛機<br>Aircraft   | 2.5                                     | 5.1             | 5.5             | 7.2             | 5.8             |
| 船舶<br>Ships  | 1,098.1                                 | 1,315.1         | 1,576.7         | 2,124.6         | 2,128.7         |
| 貨運<br>Goods In Transit   | 510.6                                   | 563.5           | 596.3           | 716.2           | 679.7           |
| 財產損壞<br>Property Damage  | 1,928.7                                 | 2,126.0         | 2,380.5         | 2,945.7         | 3,137.6         |
| 一般法律責任<br>General Liability  | 9,591.4                                 | 9,827.5         | 10,570.0        | 12,168.6        | 13,873.7        |
| 金錢損失<br>Pecuniary Loss   | 674.9                                   | 546.9           | 676.1           | 876.1           | 971.4           |
| 非比例協約<br>Non-Proportional Treaty                                     | 502.1                                   | 473.2           | 366.7           | 334.3           | 402.2           |
| 比例協約<br>Proportional Treaty  | 242.2                                   | 245.1           | 325.1           | 329.5           | 378.0           |
| 總額<br>Total  | <b>18,876.9</b>                         | <b>19,594.1</b> | <b>21,471.1</b> | <b>25,119.0</b> | <b>27,507.1</b> |

| 表 G13b 直接業務<br>Table G13b Direct Business |   |                 |                 |                 |                 |
|---|---|-----------------|-----------------|-----------------|-----------------|
| 業務類別<br>Class of Business                 | 未決申索準備金<br>Outstanding Claims Provision |                 |                 |                 |                 |
|   | 2009                                    | 2010            | 2011            | 2012            | 2013            |
|   | 百萬元<br>\$m                              | 百萬元<br>\$m      | 百萬元<br>\$m      | 百萬元<br>\$m      | 百萬元<br>\$m      |
| 意外及健康<br>Accident & Health                | 911.8                                   | 942.0           | 1,058.6         | 1,400.2         | 1,455.8         |
| 汽車<br>Motor Vehicle                       | 2,729.9                                 | 2,878.7         | 3,182.4         | 3,428.7         | 3,609.3         |
| 飛機<br>Aircraft                            | 0.6                                     | 3.2             | 1.4             | 2.8             | 1.7             |
| 船舶<br>Ships                               | 18.3                                    | 15.6            | 18.2            | 19.1            | 34.4            |
| - 法定<br>- Statutory                       |   |                 |                 |                 |                 |
| - 其他<br>- Others                          | 865.7                                   | 990.9           | 1,240.6         | 1,421.5         | 1,402.8         |
| 貨運<br>Goods In Transit                    | 312.3                                   | 308.1           | 320.5           | 297.1           | 282.7           |
| 財產損壞<br>Property Damage                   | 488.9                                   | 551.4           | 583.0           | 741.9           | 768.8           |
| 一般法律責任<br>General Liability               | 5,546.7                                 | 5,944.0         | 6,613.7         | 7,886.3         | 9,359.2         |
| - 法定<br>- Statutory                       |   |                 |                 |                 |                 |
| - 其他<br>- Others                          | 2,142.6                                 | 2,122.5         | 2,324.2         | 2,652.9         | 2,768.5         |
| 金錢損失<br>Pecuniary Loss                    | 407.2                                   | 336.5           | 330.4           | 400.0           | 422.6           |
| 總額<br>Total                               | <b>13,424.0</b>                         | <b>14,092.9</b> | <b>15,673.0</b> | <b>18,250.5</b> | <b>20,105.8</b> |

| 表 G13c 分入再保險業務<br>Table G13c Reinsurance Inward Business |   |                |                |                |                |
|--|---|----------------|----------------|----------------|----------------|
| 業務類別<br>Class of Business                                | 未決申索準備金<br>Outstanding Claims Provision |                |                |                |                |
|  | 2009                                    | 2010           | 2011           | 2012           | 2013           |
|  | 百萬元<br>\$m                              | 百萬元<br>\$m     | 百萬元<br>\$m     | 百萬元<br>\$m     | 百萬元<br>\$m     |
| 意外及健康<br>Accident & Health                               | 193.4                                   | 220.7          | 263.1          | 254.6          | 248.7          |
| 汽車<br>Motor Vehicle                                      | 491.3                                   | 450.3          | 470.1          | 533.3          | 616.2          |
| 飛機<br>Aircraft   | 1.9                                     | 1.9            | 4.1            | 4.4            | 4.1            |
| 船舶<br>Ships  | 214.1                                   | 308.6          | 317.9          | 684.0          | 691.5          |
| 貨運<br>Goods In Transit                                   | 198.3                                   | 255.4          | 275.8          | 419.1          | 397.0          |
| 財產損壞<br>Property Damage                                  | 1,439.8                                 | 1,574.6        | 1,797.5        | 2,203.8        | 2,368.8        |
| 一般法律責任<br>General Liability                              | 1,902.1                                 | 1,761.0        | 1,632.1        | 1,629.4        | 1,746.0        |
| 金錢損失<br>Pecuniary Loss                                   | 267.7                                   | 210.4          | 345.7          | 476.1          | 548.8          |
| 非比例協約<br>Non-Proportional Treaty                         | 502.1                                   | 473.2          | 366.7          | 334.3          | 402.2          |
| 比例協約<br>Proportional Treaty                              | 242.2                                   | 245.1          | 325.1          | 329.5          | 378.0          |
| 總額<br>Total  | <b>5,452.9</b>                          | <b>5,501.2</b> | <b>5,798.1</b> | <b>6,868.5</b> | <b>7,401.3</b> |

未決申索準備金包括未決申索及已招致但未報賠申索準備金。  
Outstanding claims provision includes outstanding claims and claims incurred but not reported (IBNR).