

表 G14 儲備金
Table G14 Technical Reserves

表 G14a 直接及分入再保險業務 Table G14a Direct & Reinsurance Inward Business					
業務類別 Class of Business	儲備金 Technical Reserves				
	2019	2020	2021	2022	2023
	百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m
意外及健康 Accident & Health	7,390.2	7,850.4	8,061.6	8,570.4	9,479.6
汽車 Motor Vehicle	8,774.3	9,258.8	9,519.6	10,093.9	10,210.2
飛機 Aircraft	83.2	91.1	82.3	87.1	93.5
船舶 Ships	2,529.9	2,522.2	2,685.1	2,743.4	2,770.7
貨運 Goods In Transit	1,224.6	1,183.2	1,239.9	1,247.3	1,160.3
財產損壞 Property Damage	8,100.8	8,848.7	9,642.9	9,648.7	10,926.1
一般法律責任 General Liability	24,231.6	25,435.0	26,540.1	27,220.2	28,499.2
金錢損失 Pecuniary Loss	3,854.6	5,403.8	7,506.6	8,895.7	10,450.6
非比例協約 Non-Proportional Treaty	586.2	563.8	610.8	660.5	766.0
比例協約 Proportional Treaty	806.8	819.0	900.6	946.8	1,029.0
總額 Total	57,582.2	61,976.0	66,789.5	70,114.0	75,385.2

表 G14b 直接業務 Table G14b Direct Business						
業務類別 Class of Business	儲備金 Technical Reserves					
	2019	2020	2021	2022	2023	
	百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m	
意外及健康 Accident & Health	6,786.8	7,021.9	6,862.2	7,001.9	7,558.5	
汽車 Motor Vehicle	7,563.3	8,105.8	8,664.4	9,176.3	9,163.4	
飛機 Aircraft	4.2	3.4	5.9	6.1	13.4	
船舶 Ships	- 法定 - Statutory	226.5	251.0	243.3	203.6	184.1
- 其他 - Others	1,236.7	1,250.1	1,372.9	1,420.9	1,402.5	
貨運 Goods In Transit	387.5	379.7	379.9	390.2	398.5	
財產損壞 Property Damage	2,902.1	2,764.7	2,914.6	2,863.0	3,439.5	
一般法律責任 General Liability	- 法定 - Statutory	14,997.9	15,744.3	16,471.8	17,173.0	18,292.4
- 僱員補償 - Employees' Compensation	59.2	62.5	63.5	65.4	62.4	
- 業主立案法團責任* - Owners' Corporation Liability*	4,626.8	5,290.8	5,881.5	6,065.9	6,394.8	
- 其他 - Others	2,382.5	3,827.3	5,923.0	7,198.3	8,654.9	
金錢損失 Pecuniary Loss						
總額 Total	41,173.5	44,701.5	48,783.0	51,564.6	55,564.4	

表 G14c 分入再保險業務 Table G14c Reinsurance Inward Business					
業務類別 Class of Business	儲備金 Technical Reserves				
	2019	2020	2021	2022	2023
	百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m
意外及健康 Accident & Health	603.4	828.5	1,199.4	1,568.5	1,921.1
汽車 Motor Vehicle	1,211.0	1,153.0	855.2	917.6	1,046.8
飛機 Aircraft	79.0	87.7	76.4	81.0	80.1
船舶 Ships	1,066.7	1,021.1	1,068.9	1,118.9	1,184.1
貨運 Goods In Transit	837.1	803.5	860.0	857.1	761.8
財產損壞 Property Damage	5,198.7	6,084.0	6,728.3	6,785.7	7,486.6
一般法律責任 General Liability	4,547.7	4,337.4	4,123.3	3,915.9	3,749.6
金錢損失 Pecuniary Loss	1,472.1	1,576.5	1,583.6	1,697.4	1,795.7
非比例協約 Non-Proportional Treaty	586.2	563.8	610.8	660.5	766.0
比例協約 Proportional Treaty	806.8	819.0	900.6	946.8	1,029.0
總額 Total	16,408.7	17,274.5	18,006.5	18,549.4	19,820.8

儲備金 - 未滿期保費、未過期風險準備金及未決申索準備金(包括已招致但未報賠申索準備金)的總和。
Technical Reserves - Total of unearned premiums, unexpired risks provision and outstanding claims provision (including IBNR).

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