

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

表 G13a 直接及分入再保險業務 Table G13a Direct & Reinsurance Inward Business					
業務類別 Class of Business	未決申索準備金 Outstanding Claims Provision				
	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	2,749.2	3,131.2	3,083.0	3,469.8	3,744.7
汽車 Motor Vehicle	6,410.6	6,987.6	7,297.8	7,894.5	8,071.3
飛機 Aircraft	58.6	73.7	66.3	73.4	85.4
船舶 Ships	2,235.8	2,228.8	2,378.3	2,389.8	2,461.4
貨運 Goods In Transit	1,040.3	1,012.8	1,048.3	1,016.4	964.5
財產損壞 Property Damage	5,294.7	5,729.8	6,321.7	6,330.1	7,367.2
一般法律責任 General Liability	19,014.8	19,986.1	20,676.0	21,158.4	21,743.6
金錢損失 Pecuniary Loss	1,611.5	1,634.8	1,585.3	1,688.0	1,735.6
非比例協約 Non-Proportional Treaty	573.1	550.7	599.6	648.1	752.9
比例協約 Proportional Treaty	547.3	548.7	607.2	657.1	736.1
總額 Total	39,535.9	41,884.2	43,663.5	45,325.6	47,662.7

表 G13b 直接業務 Table G13b Direct Business					
業務類別 Class of Business	未決申索準備金 Outstanding Claims Provision				
	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	2,299.2	2,456.4	2,236.5	2,243.1	2,513.8
汽車 Motor Vehicle	5,638.0	6,106.1	6,545.3	7,097.2	7,166.2
飛機 Aircraft	3.7	2.5	5.0	5.9	13.2
船舶 Ships	187.0	209.4	197.1	161.5	149.1
- 法定 - Statutory					
- 其他 - Others	1,115.5	1,139.8	1,265.0	1,304.4	1,266.8
貨運 Goods In Transit	309.0	299.4	289.0	302.4	326.7
財產損壞 Property Damage	1,598.3	1,437.7	1,572.9	1,546.5	2,032.8
一般法律責任 General Liability	11,620.6	12,227.6	12,647.2	13,228.2	13,645.6
- 法定 - Statutory					
- 僱員補償 - Employees' Compensation					
- 業主立案法團責任* - Owners' Corporation Liability*	46.8	49.8	50.5	50.1	49.0
- 其他 - Others	3,475.7	3,969.2	4,505.3	4,609.1	4,890.8
金錢損失 Pecuniary Loss	658.8	678.2	669.7	920.5	1,010.3
總額 Total	26,952.6	28,576.1	29,983.5	31,468.9	33,064.3

表 G13c 分入再保險業務 Table G13c Reinsurance Inward Business					
業務類別 Class of Business	未決申索準備金 Outstanding Claims Provision				
	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	450.0	674.8	846.5	1,226.7	1,230.9
汽車 Motor Vehicle	772.6	881.5	752.5	797.3	905.1
飛機 Aircraft	54.9	71.2	61.3	67.5	72.2
船舶 Ships	933.3	879.6	916.2	923.9	1,045.5
貨運 Goods In Transit	731.3	713.4	759.3	714.0	637.8
財產損壞 Property Damage	3,696.4	4,292.1	4,748.8	4,783.6	5,334.4
一般法律責任 General Liability	3,871.7	3,739.5	3,473.0	3,271.0	3,158.2
金錢損失 Pecuniary Loss	952.7	956.6	915.6	767.5	725.3
非比例協約 Non-Proportional Treaty	573.1	550.7	599.6	648.1	752.9
比例協約 Proportional Treaty	547.3	548.7	607.2	657.1	736.1
總額 Total	12,583.3	13,308.1	13,680.0	13,856.7	14,598.4

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

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