

表 G10 已承付申索淨額比率  
Table G10 Net Claims Incurred Ratio

表 G10a 直接及分入再保險業務		已承付申索淨額比率				
Table G10a Direct & Reinsurance Inward Business		Net Claims Incurred Ratio				
業務類別 Class of Business						
	1999	2000	2001	2002	2003	
	%	%	%	%	%	
意外及健康 Accident & Health	64.2	63.3	64.4	63.9	62.9	
汽車 Motor Vehicle	64.0	73.4	59.3	58.6	63.8	
飛機 Aircraft	103.2	6.3	-	181.8	-	
船舶 Ships	93.8	81.6	113.7	93.6	101.9	
貨運 Goods In Transit	26.4	29.4	24.9	20.8	42.2	
財產損壞 Property Damage	34.5	31.7	34.4	26.5	35.4	
一般法律責任 General Liability	132.0	100.1	90.4	68.4	69.1	
金錢損失 Pecuniary Loss	52.1	50.2	29.4	33.3	41.4	
非比例協約 Non-Proportional Treaty	184.3	160.0	70.0	152.4	68.7	
比例協約 Proportional Treaty	48.3	70.9	62.2	80.4	76.5	
整體 Overall	67.5	64.1	60.7	55.9	59.2	

表 G10b 直接業務		已承付申索淨額比率				
Table G10b Direct Business		Net Claims Incurred Ratio				
業務類別 Class of Business						
	1999	2000	2001	2002	2003	
	%	%	%	%	%	
意外及健康 Accident & Health	63.9	67.6	65.8	63.8	62.3	
汽車 Motor Vehicle	64.1	69.4	58.4	54.7	63.4	
飛機 Aircraft	0.0	15.4	16.7	-	40.0	
船舶 - 法定 Ships - Statutory	47.9	80.2	30.6	91.5	12.4	
- 其他 - Others	94.6	90.5	155.0	94.7	110.2	
貨運 Goods In Transit	20.8	28.3	20.3	18.2	22.6	
財產損壞 Property Damage	24.8	20.2	21.5	14.5	16.2	
一般法律責任 - 法定 General Liability - Statutory	142.3	119.0	102.9	75.5	75.9	
- 其他 - Others	54.0	57.5	68.6	39.8	35.6	
金錢損失 Pecuniary Loss	52.9	62.7	31.8	22.5	30.7	
整體 Overall	67.1	65.9	62.4	54.3	57.1	

表 G10c 分入再保險業務		已承付申索淨額比率				
Table G10c Reinsurance Inward Business		Net Claims Incurred Ratio				
業務類別 Class of Business						
	1999	2000	2001	2002	2003	
	%	%	%	%	%	
意外及健康 Accident & Health	69.0	5.8	47.7	65.9	68.5	
汽車 Motor Vehicle	63.1	117.4	66.7	86.6	66.3	
飛機 Aircraft	400.0	-	-	455.6	-	
船舶 Ships	102.0	62.0	63.8	92.0	87.9	
貨運 Goods In Transit	49.0	33.9	44.1	32.6	109.3	
財產損壞 Property Damage	50.6	50.6	54.3	41.1	51.0	
一般法律責任 General Liability	158.8	55.5	53.1	62.3	76.3	
金錢損失 Pecuniary Loss	51.0	33.4	26.4	45.8	50.8	
非比例協約 Non-Proportional Treaty	184.3	160.0	70.0	152.4	68.7	
比例協約 Proportional Treaty	48.3	70.9	62.2	80.4	76.5	
整體 Overall	69.0	57.5	54.9	61.4	64.9	