

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 Table G10a Direct & Reinsurance Inward Business					
業務類別 Class of Business	已承付申索淨額比率 Net Claims Incurred Ratio				
	2001 %	2002 %	2003 %	2004 %	2005 %
意外及健康 Accident & Health	64.4	63.9	62.9	61.6	66.8
汽車 Motor Vehicle	59.3	58.6	63.8	43.0	42.0
飛機 Aircraft	-	181.8	-	1,700.0	157.5
船舶 Ships	113.7	93.6	101.9	91.5	102.7
貨運 Goods In Transit	24.9	20.8	32.1	13.9	20.9
財產損壞 Property Damage	34.4	26.5	32.1	28.3	17.8
一般法律責任 General Liability	90.4	68.4	69.2	71.4	62.1
金錢損失 Pecuniary Loss	29.4	33.3	41.4	15.1	26.4
非比例協約 Non-Proportional Treaty	70.0	152.4	68.7	67.0	39.6
比例協約 Proportional Treaty	62.2	80.4	76.5	82.1	2.6
整體 Overall	60.7	55.9	58.6	52.9	48.9

表 G10b 直接業務 Table G10b Direct Business					
業務類別 Class of Business	已承付申索淨額比率 Net Claims Incurred Ratio				
	2001 %	2002 %	2003 %	2004 %	2005 %
意外及健康 Accident & Health	65.8	63.8	62.3	66.6	68.5
汽車 Motor Vehicle	58.4	54.7	63.4	48.4	42.1
飛機 Aircraft	16.7	-	40.0	150.0	-
船舶 - 法定 Ships - Statutory	30.6	91.5	12.4	21.2	6.3
- 其他 - Others	155.0	94.7	110.2	93.1	118.3
貨運 Goods In Transit	20.3	18.2	22.6	20.2	15.3
財產損壞 Property Damage	21.5	14.5	16.2	16.4	14.0
一般法律責任 - 法定 General Liability - Statutory	102.9	75.5	75.9	80.0	71.0
- 其他 - Others	68.6	39.8	35.6	37.3	34.1
金錢損失 Pecuniary Loss	31.8	22.5	30.7	14.4	22.4
整體 Overall	62.4	54.3	57.1	55.1	52.2

表 G10c 分入再保險業務 Table G10c Reinsurance Inward Business					
業務類別 Class of Business	已承付申索淨額比率 Net Claims Incurred Ratio				
	2001 %	2002 %	2003 %	2004 %	2005 %
意外及健康 Accident & Health	47.7	65.9	68.5	-	28.9
汽車 Motor Vehicle	66.7	86.6	66.2	-	41.2
飛機 Aircraft	-	455.6	-	-	191.7
船舶 Ships	63.8	92.0	87.9	92.2	53.6
貨運 Goods In Transit	44.1	32.6	74.1	-	48.7
財產損壞 Property Damage	54.3	41.1	47.4	40.2	22.2
一般法律責任 General Liability	53.1	62.3	76.7	82.7	70.4
金錢損失 Pecuniary Loss	26.4	45.8	50.8	15.9	31.5
非比例協約 Non-Proportional Treaty	70.0	152.4	68.7	67.0	39.6
比例協約 Proportional Treaty	62.2	80.4	76.5	82.1	2.6
整體 Overall	54.9	61.4	62.9	45.5	36.3