

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				
	2007	2008	2009	2010	2011
	%	%	%	%	%
意外及健康 Accident & Health	65.9	65.6	65.9	67.7	66.9
汽車 Motor Vehicle	48.7	64.4	58.3	51.9	57.7
飛機 Aircraft	41.4	23.7	85.7	25.5	12.3
船舶 Ships	83.6	70.1	59.3	79.0	79.4
貨運 Goods In Transit	27.3	46.9	32.2	41.6	40.6
財產損壞 Property Damage	23.3	34.2	26.1	30.2	34.7
一般法律責任 General Liability	51.3	61.0	54.2	59.5	59.3
金錢損失 Pecuniary Loss	21.4	50.9	37.2	5.2	16.8
非比例協約 Non-Proportional Treaty	35.4	-	75.4	14.4	-
比例協約 Proportional Treaty	50.6	57.7	36.1	53.5	67.9
整體 Overall	49.6	57.1	52.8	53.6	55.0

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				
	2007	2008	2009	2010	2011
	%	%	%	%	%
意外及健康 Accident & Health	67.2	65.9	66.3	67.1	67.0
汽車 Motor Vehicle	52.4	66.9	58.6	54.7	58.3
飛機 Aircraft	0.0	62.5	0.0	48.6	-
船舶 - 法定 Ships - Statutory	54.1	-	11.2	16.7	19.1
- 其他 - Others	82.3	79.8	61.7	94.0	98.3
貨運 Goods In Transit	24.6	33.2	20.5	20.1	21.4
財產損壞 Property Damage	18.5	36.9	15.2	22.8	20.2
一般法律責任 - 法定 General Liability - Statutory	70.9	85.2	71.4	79.7	77.5
- 其他 - Others	34.5	34.0	41.1	36.3	41.1
金錢損失 Pecuniary Loss	26.2	59.5	29.3	3.5	8.9
整體 Overall	54.6	61.9	55.2	56.8	57.4

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				
	2007	2008	2009	2010	2011
	%	%	%	%	%
意外及健康 Accident & Health	18.7	53.2	55.8	77.8	65.3
汽車 Motor Vehicle	-	31.1	54.7	23.7	51.4
飛機 Aircraft	44.4	13.3	100.0	4.0	35.1
船舶 Ships	97.0	50.4	54.6	53.2	48.6
貨運 Goods In Transit	42.4	104.9	60.0	84.3	74.3
財產損壞 Property Damage	30.7	30.2	41.6	40.4	53.1
一般法律責任 General Liability	2.9	10.3	5.4	11.1	11.6 *
金錢損失 Pecuniary Loss	15.5	38.9	50.1	8.9	34.7
非比例協約 Non-Proportional Treaty	35.4	-	75.4	14.4	-
比例協約 Proportional Treaty	50.6	57.7	36.1	53.5	67.9
整體 Overall	26.1	33.5	40.9	39.4	44.7

*Please refer to Note 3 to General Insurance Business Statistics on page 162 for additional information about the ratio for 2011.

*請參閱第162頁一般保險業務統計數字附註3有關2011年該比率的額外資料。