

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				
	2016	2017	2018	2019	2020
	%	%	%	%	%
意外及健康 Accident & Health	70.5	69.7	70.5	70.4	65.3
汽車 Motor Vehicle	61.2	62.9	64.3	67.3	62.8
飛機 Aircraft	28.7	61.2	72.4	118.7	172.8
船舶 Ships	49.6	50.3	86.7	74.1	61.4
貨運 Goods In Transit	32.8	36.4	50.7	63.0	49.0
財產損壞 Property Damage	32.6	77.4	46.7	37.1	44.5
一般法律責任 General Liability	64.6	59.9	55.3	61.6	56.5
金錢損失 Pecuniary Loss	34.6	25.1	43.8	29.3	36.2
非比例協約 Non-Proportional Treaty	28.7	70.1	46.5	85.1	38.7
比例協約 Proportional Treaty	40.3	64.4	106.9	65.2	111.7
整體 Overall	58.6	63.8	62.3	62.0	58.9

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					
	2016	2017	2018	2019	2020	
	%	%	%	%	%	
意外及健康 Accident & Health	70.4	70.4	70.4	70.2	64.8	
汽車 Motor Vehicle	65.3	71.2	72.1	73.6	68.2	
飛機 Aircraft	100.0	44.2	43.2	47.4	-	
船舶 Ships	- 法定 - Statutory	30.0	18.1	89.8	111.5	75.6
- 其他 - Others	41.9	53.8	86.1	56.3	64.9	
貨運 Goods In Transit	24.3	19.5	28.8	35.5	36.0	
財產損壞 Property Damage	20.4	28.2	49.5	37.0	23.6	
一般法律責任 General Liability	- 法定 - Statutory	77.3	73.4	49.7	67.1	60.4
- 僱員補償 - Employees' Compensation	-	19.7	11.7	28.6	20.9	
- 業主立案法團責任* - Owners' Corporation Liability*	-	19.7	11.7	28.6	20.9	
- 其他 - Others	34.1	31.7	35.0	33.6	48.1	
金錢損失 Pecuniary Loss	21.2	13.5	23.7	25.0	28.0	
整體 Overall	60.4	60.9	61.3	62.5	58.1	

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				
	2016	2017	2018	2019	2020
	%	%	%	%	%
意外及健康 Accident & Health	71.0	61.9	71.4	73.0	72.1
汽車 Motor Vehicle	50.0	46.2	45.9	50.2	49.5
飛機 Aircraft	23.9	63.6	75.1	124.4	199.2
船舶 Ships	67.4	51.8	86.9	94.6	51.7
貨運 Goods In Transit	47.3	60.4	77.3	99.2	66.3
財產損壞 Property Damage	45.0	129.7	44.0	37.2	61.9
一般法律責任 General Liability	53.9	44.7	77.5	84.8	55.8
金錢損失 Pecuniary Loss	58.2	42.7	67.2	34.2	47.9
非比例協約 Non-Proportional Treaty	28.7	70.1	46.5	85.1	38.7
比例協約 Proportional Treaty	40.3	64.4	106.9	65.2	111.7
整體 Overall	51.8	73.3	64.9	60.0	61.5

*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.