

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				
	1998	1999	2000	2001	2002
	%	%	%	%	%
意外及健康 Accident & Health	66.1	64.2	63.3	64.4	63.9
汽車 Motor Vehicle	75.3	64.0	73.4	59.3	58.6
飛機 Aircraft	94.4	103.2	6.3	-	181.8
船舶 Ships	86.7	93.8	81.6	113.7	93.6
貨運 Goods In Transit	23.9	26.4	29.4	24.9	20.8
財產損壞 Property Damage	32.7	34.5	31.7	34.4	26.5
一般法律責任 General Liability	90.2	132.0	100.1	90.4	68.4
金錢損失 Pecuniary Loss	110.2	52.1	50.2	29.4	33.3
非比例協約 Non-Proportional Treaty	138.2	184.3	160.0	70.0	152.4
比例協約 Proportional Treaty	59.6	48.3	70.9	62.2	80.4
整體 Overall	61.3	67.5	64.1	60.7	55.9

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				
	1998	1999	2000	2001	2002
	%	%	%	%	%
意外及健康 Accident & Health	64.9	63.9	67.6	65.8	63.8
汽車 Motor Vehicle	68.6	64.1	69.4	58.4	54.7
飛機 Aircraft	0.0	0.0	15.4	16.7	(7.7)
船舶 Ships	55.2	47.9	80.2	30.6	91.5
- 法定 - 其他 - Others	83.4	94.6	90.5	155.0	94.7
貨運 Goods In Transit	21.1	20.8	28.3	20.3	18.2
財產損壞 Property Damage	18.6	24.8	20.2	21.5	14.5
一般法律責任 General Liability	101.5	142.3	119.0	102.9	75.5
- 法定 - 其他 - Others	58.5	54.0	57.5	68.6	39.8
金錢損失 Pecuniary Loss	66.9	52.9	62.7	31.8	22.5
整體 Overall	59.1	67.1	65.9	62.4	54.3

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				
	1998	1999	2000	2001	2002
	%	%	%	%	%
意外及健康 Accident & Health	81.8	69.0	5.8	47.7	65.9
汽車 Motor Vehicle	132.3	63.1	117.4	66.7	86.6
飛機 Aircraft	197.1	400.0	-	-	455.6
船舶 Ships	100.0	102.0	62.0	63.8	92.0
貨運 Goods In Transit	33.8	49.0	33.9	44.1	32.6
財產損壞 Property Damage	52.3	50.6	50.6	54.3	41.1
一般法律責任 General Liability	60.8	158.8	55.5	53.1	62.3
金錢損失 Pecuniary Loss	151.8	51.0	33.4	26.4	45.8
非比例協約 Non-Proportional Treaty	138.2	184.3	160.0	70.0	152.4
比例協約 Proportional Treaty	59.6	48.3	70.9	62.2	80.4
整體 Overall	68.5	69.0	57.5	54.9	61.4