

附表 G10
Table G10
一般保險業務
General Insurance Business
已承付申索淨額比率
Net Claims Incurred Ratio

附表 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				
	1997	1998	1999	2000	2001
	%	%	%	%	%
意外及健康 Accident & Health	61.5	66.1	64.2	63.3	64.4
汽車 Motor Vehicle	72.8	75.3	64.0	73.4	59.3
飛機 Aircraft	18.2	94.4	103.2	6.3	-
船舶 Ships	73.5	86.7	93.8	81.6	113.7
貨運 Goods In Transit	27.0	23.9	26.4	29.4	24.9
財產損壞 Property Damage	35.4	32.7	34.5	31.7	34.4
一般法律責任 General Liability	70.9	90.2	132.0	100.1	90.4
金錢損失 Pecuniary Loss	46.4	110.2	52.1	50.2	29.4
非比例協約 Non-Proportional Treaty	116.3	138.2	184.3	160.0	70.0
比例協約 Proportional Treaty	63.1	59.6	48.3	70.9	62.2
整體 Overall	56.2	61.3	67.5	64.1	60.7

附表 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				
	1997	1998	1999	2000	2001
	%	%	%	%	%
意外及健康 Accident & Health	60.7	64.9	63.9	67.6	65.8
汽車 Motor Vehicle	68.8	68.6	64.1	69.4	58.4
飛機 Aircraft	6.1	0.0	0.0	15.4	16.7
船舶 Ships	55.6	55.2	47.9	80.2	30.6
- 法定 - Statutory					
- 其他 - Others	66.7	83.4	94.6	90.5	155.0
貨運 Goods In Transit	22.7	21.1	20.8	28.3	20.3
財產損壞 Property Damage	17.8	18.6	24.8	20.2	21.5
一般法律責任 General Liability	70.7	101.5	142.3	119.0	102.9
- 法定 - Statutory					
- 其他 - Others	47.6	58.5	54.0	57.5	68.6
金錢損失 Pecuniary Loss	60.5	66.9	52.9	62.7	31.8
整體 Overall	52.1	59.1	67.1	65.9	62.4

附表 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				
	1997	1998	1999	2000	2001
	%	%	%	%	%
意外及健康 Accident & Health	71.5	81.8	69.0	5.8	47.7
汽車 Motor Vehicle	106.3	132.3	63.1	117.4	66.7
飛機 Aircraft	21.8	197.1	400.0	-	-
船舶 Ships	81.7	100.0	102.0	62.0	63.8
貨運 Goods In Transit	42.7	33.8	49.0	33.9	44.1
財產損壞 Property Damage	58.6	52.3	50.6	50.6	54.3
一般法律責任 General Liability	90.6	60.8	158.8	55.5	53.1
金錢損失 Pecuniary Loss	33.3	151.8	51.0	33.4	26.4
非比例協約 Non-Proportional Treaty	116.3	138.2	184.3	160.0	70.0
比例協約 Proportional Treaty	63.1	59.6	48.3	70.9	62.2
整體 Overall	67.7	68.5	69.0	57.5	54.9