

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				
	2002	2003	2004	2005	2006
	%	%	%	%	%
意外及健康 Accident & Health	63.9	62.9	61.6	66.8	66.9
汽車 Motor Vehicle	58.6	63.8	43.0	42.0	45.6
飛機 Aircraft	181.8	-	1,700.0	157.5	-
船舶 Ships	93.6	101.9	91.5	102.7	112.8
貨運 Goods In Transit	20.8	32.1	13.9	20.9	23.5
財產損壞 Property Damage	26.5	32.1	28.3	17.8	24.2
一般法律責任 General Liability	68.4	69.2	71.4	62.1	60.4
金錢損失 Pecuniary Loss	33.3	41.4	15.1	26.4	9.3
非比例協約 Non-Proportional Treaty	152.4	68.7	67.0	39.6	31.2
比例協約 Proportional Treaty	80.4	76.5	82.1	2.6	58.5
<b>整體 Overall</b>	<b>55.9</b>	<b>58.6</b>	<b>52.9</b>	<b>48.9</b>	<b>51.0</b>

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					
	2002	2003	2004	2005	2006	
	%	%	%	%	%	
意外及健康 Accident & Health	63.8	62.3	66.6	68.5	69.6	
汽車 Motor Vehicle	54.7	63.4	48.4	42.1	48.6	
飛機 Aircraft	-	40.0	150.0	-	-	
船舶 Ships	- 法定 - Statutory	91.5	12.4	21.2	6.3	118.1
- 其他 - Others	94.7	110.2	93.1	118.3	125.1	
貨運 Goods In Transit	18.2	22.6	20.2	15.3	23.1	
財產損壞 Property Damage	14.5	16.2	16.4	14.0	22.3	
一般法律責任 General Liability	- 法定 - Statutory	75.5	75.9	80.0	71.0	69.5
- 其他 - Others	39.8	35.6	37.3	34.1	39.4	
金錢損失 Pecuniary Loss	22.5	30.7	14.4	22.4	6.5	
<b>整體 Overall</b>	<b>54.3</b>	<b>57.1</b>	<b>55.1</b>	<b>52.2</b>	<b>55.3</b>	

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				
	2002	2003	2004	2005	2006
	%	%	%	%	%
意外及健康 Accident & Health	65.9	68.5	-	28.9	-*
汽車 Motor Vehicle	86.6	66.2	-	41.2	18.4*
飛機 Aircraft	455.6	-	-	191.7	-
船舶 Ships	92.0	87.9	92.2	53.6	61.9
貨運 Goods In Transit	32.6	74.1	-	48.7	26.1
財產損壞 Property Damage	41.1	47.4	40.2	22.2	26.7
一般法律責任 General Liability	62.3	76.7	82.7	70.4	59.4
金錢損失 Pecuniary Loss	45.8	50.8	15.9	31.5	13.3
非比例協約 Non-Proportional Treaty	152.4	68.7	67.0	39.6	31.2
比例協約 Proportional Treaty	80.4	76.5	82.1	2.6	58.5
<b>整體 Overall</b>	<b>61.4</b>	<b>62.9</b>	<b>45.5</b>	<b>36.3</b>	<b>32.9</b>

\*Please refer to Note 3 to General Insurance Business Statistics on page 183 for additional information about the ratio for 2006.

\*請參閱第183頁一般保險業務統計數字附註3有關2006年該比率的額外資料。