

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				
	2003	2004	2005	2006	2007
	%	%	%	%	%
意外及健康 Accident & Health	62.9	61.6	66.8	66.9	65.9
汽車 Motor Vehicle	63.8	43.0	42.0	45.6	48.7
飛機 Aircraft	-	1,700.0	157.5	-	41.4
船舶 Ships	101.9	91.5	102.7	112.8	83.6
貨運 Goods In Transit	32.1	13.9	20.9	23.5	27.3
財產損壞 Property Damage	32.1	28.3	17.8	24.2	23.3
一般法律責任 General Liability	69.2	71.4	62.1	60.4	51.3
金錢損失 Pecuniary Loss	41.4	15.1	26.4	9.3	21.4
非比例協約 Non-Proportional Treaty	68.7	67.0	39.6	31.2	35.4
比例協約 Proportional Treaty	76.5	82.1	2.6	58.5	50.6
整體 Overall	58.6	52.9	48.9	51.0	49.6

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				
	2003	2004	2005	2006	2007
	%	%	%	%	%
意外及健康 Accident & Health	62.3	66.6	68.5	69.6	67.2
汽車 Motor Vehicle	63.4	48.4	42.1	48.6	52.4
飛機 Aircraft	40.0	150.0	-	0.0	0.0
船舶 - 法定 Ships - Statutory	12.4	21.2	6.3	118.1	54.1
- 其他 - Others	110.2	93.1	118.3	125.1	82.3
貨運 Goods In Transit	22.6	20.2	15.3	23.1	24.6
財產損壞 Property Damage	16.2	16.4	14.0	22.3	18.5
一般法律責任 - 法定 General Liability - Statutory	75.9	80.0	71.0	69.5	70.9
- 其他 - Others	35.6	37.3	34.1	39.4	34.5
金錢損失 Pecuniary Loss	30.7	14.4	22.4	6.5	26.2
整體 Overall	57.1	55.1	52.2	55.3	54.6

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				
	2003	2004	2005	2006	2007
	%	%	%	%	%
意外及健康 Accident & Health	68.5	-	28.9	-	18.7*
汽車 Motor Vehicle	66.2	-	41.2	18.4	-*
飛機 Aircraft	-	-	191.7	-	44.4
船舶 Ships	87.9	92.2	53.6	61.9	97.0
貨運 Goods In Transit	74.1	-	48.7	26.1	42.4
財產損壞 Property Damage	47.4	40.2	22.2	26.7	30.7
一般法律責任 General Liability	76.7	82.7	70.4	59.4	2.9*
金錢損失 Pecuniary Loss	50.8	15.9	31.5	13.3	15.5
非比例協約 Non-Proportional Treaty	68.7	67.0	39.6	31.2	35.4
比例協約 Proportional Treaty	76.5	82.1	2.6	58.5	50.6
整體 Overall	62.9	45.5	36.3	32.9	26.1

*Please refer to Note 3 to General Insurance Business Statistics on page 183 for additional information about the ratio for 2007.

*請參閱第183頁一般保險業務統計數字附註3有關2007年該比率的額外資料。