

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				
	2004	2005	2006	2007	2008
	%	%	%	%	%
意外及健康 Accident & Health	61.6	66.8	66.9	65.9	65.6
汽車 Motor Vehicle	43.0	42.0	45.6	48.7	64.4
飛機 Aircraft	1,700.0	157.5	-	41.4	23.7
船舶 Ships	91.5	102.7	112.8	83.6	70.1
貨運 Goods In Transit	13.9	20.9	23.5	27.3	46.9
財產損壞 Property Damage	28.3	17.8	24.2	23.3	34.2
一般法律責任 General Liability	71.4	62.1	60.4	51.3	61.0
金錢損失 Pecuniary Loss	15.1	26.4	9.3	21.4	50.9
非比例協約 Non-Proportional Treaty	67.0	39.6	31.2	35.4	-
比例協約 Proportional Treaty	82.1	2.6	58.5	50.6	57.7
整體 Overall	52.9	48.9	51.0	49.6	57.1

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				
	2004	2005	2006	2007	2008
	%	%	%	%	%
意外及健康 Accident & Health	66.6	68.5	69.6	67.2	65.9
汽車 Motor Vehicle	48.4	42.1	48.6	52.4	66.9
飛機 Aircraft	150.0	-	0.0	0.0	62.5
船舶 - 法定 Ships - Statutory	21.2	6.3	118.1	54.1	-
- 其他 - Others	93.1	118.3	125.1	82.3	79.8
貨運 Goods In Transit	20.2	15.3	23.1	24.6	33.2
財產損壞 Property Damage	16.4	14.0	22.3	18.5	36.9
一般法律責任 - 法定 General Liability - Statutory	80.0	71.0	69.5	70.9	85.2
- 其他 - Others	37.3	34.1	39.4	34.5	34.0
金錢損失 Pecuniary Loss	14.4	22.4	6.5	26.2	59.5
整體 Overall	55.1	52.2	55.3	54.6	61.9

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				
	2004	2005	2006	2007	2008
	%	%	%	%	%
意外及健康 Accident & Health	-	28.9	-	18.7	53.2
汽車 Motor Vehicle	-	41.2	18.4	-	31.1
飛機 Aircraft	-	191.7	-	44.4	13.3
船舶 Ships	92.2	53.6	61.9	97.0	50.4
貨運 Goods In Transit	-	48.7	26.1	42.4	104.9
財產損壞 Property Damage	40.2	22.2	26.7	30.7	30.2 *
一般法律責任 General Liability	82.7	70.4	59.4	2.9	10.3 *
金錢損失 Pecuniary Loss	15.9	31.5	13.3	15.5	38.9
非比例協約 Non-Proportional Treaty	67.0	39.6	31.2	35.4	-
比例協約 Proportional Treaty	82.1	2.6	58.5	50.6	57.7
整體 Overall	45.5	36.3	32.9	26.1	33.5

*Please refer to Note 3 to General Insurance Business Statistics on page 184 for additional information about the ratio for 2008.

*請參閱第184頁一般保險業務統計數字附註3有關2008年該比率的額外資料。