

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				
	2005 %	2006 %	2007 %	2008 %	2009 %
意外及健康 Accident & Health	66.8	66.9	65.9	65.6	65.9
汽車 Motor Vehicle	42.0	45.6	48.7	64.4	58.3
飛機 Aircraft	157.5	-	41.4	23.7	85.7
船舶 Ships	102.7	112.8	83.6	70.1	59.3
貨運 Goods In Transit	20.9	23.5	27.3	46.9	32.2
財產損壞 Property Damage	17.8	24.2	23.3	34.2	26.1
一般法律責任 General Liability	62.1	60.4	51.3	61.0	54.2
金錢損失 Pecuniary Loss	26.4	9.3	21.4	50.9	37.2
非比例協約 Non-Proportional Treaty	39.6	31.2	35.4	-	75.4
比例協約 Proportional Treaty	2.6	58.5	50.6	57.7	36.1
整體 Overall	48.9	51.0	49.6	57.1	52.8

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				
	2005 %	2006 %	2007 %	2008 %	2009 %
意外及健康 Accident & Health	68.5	69.6	67.2	65.9	66.3
汽車 Motor Vehicle	42.1	48.6	52.4	66.9	58.6
飛機 Aircraft	-	0.0	0.0	62.5	0.0
船舶 Ships					
- 法定 - Statutory	6.3	118.1	54.1	-	11.2
- 其他 - Others	118.3	125.1	82.3	79.8	61.7
貨運 Goods In Transit	15.3	23.1	24.6	33.2	20.5
財產損壞 Property Damage	14.0	22.3	18.5	36.9	15.2
一般法律責任 General Liability					
- 法定 - Statutory	71.0	69.5	70.9	85.2	71.4
- 其他 - Others	34.1	39.4	34.5	34.0	41.1
金錢損失 Pecuniary Loss	22.4	6.5	26.2	59.5	29.3
整體 Overall	52.2	55.3	54.6	61.9	55.2

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				
	2005 %	2006 %	2007 %	2008 %	2009 %
意外及健康 Accident & Health	28.9	-	18.7	53.2	55.8
汽車 Motor Vehicle	41.2	18.4	-	31.1	54.7
飛機 Aircraft	192	-	44.4	13.3	100.0
船舶 Ships	53.6	61.9	97.0	50.4	54.6
貨運 Goods In Transit	48.7	26.1	42.4	104.9	60.0
財產損壞 Property Damage	22.2	26.7	30.7	30.2	41.6
一般法律責任 General Liability	70.4	59.4	2.9	10.3	5.4 *
金錢損失 Pecuniary Loss	31.5	13.3	15.5	38.9	50.1
非比例協約 Non-Proportional Treaty	39.6	31.2	35.4	-	75.4
比例協約 Proportional Treaty	2.6	58.5	50.6	57.7	36.1
整體 Overall	36.3	32.9	26.1	33.5	40.9

*Please refer to Note 3 to General Insurance Business Statistics on page 162 for additional information about the ratio for 2009.

*請參閱第162頁一般保險業務統計數字附註3有關2009年該比率的額外資料。