

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				
	2006 %	2007 %	2008 %	2009 %	2010 %
意外及健康 Accident & Health	66.9	65.9	65.6	65.9	67.7
汽車 Motor Vehicle	45.6	48.7	64.4	58.3	51.9
飛機 Aircraft	-	41.4	23.7	85.7	25.5
船舶 Ships	112.8	83.6	70.1	59.3	79.0
貨運 Goods In Transit	23.5	27.3	46.9	32.2	41.6
財產損壞 Property Damage	24.2	23.3	34.2	26.1	30.2
一般法律責任 General Liability	60.4	51.3	61.0	54.2	59.5
金錢損失 Pecuniary Loss	9.3	21.4	50.9	37.2	5.2
非比例協約 Non-Proportional Treaty	31.2	35.4	-	75.4	14.4
比例協約 Proportional Treaty	58.5	50.6	57.7	36.1	53.5
整體 Overall	51.0	49.6	57.1	52.8	53.6

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				
	2006 %	2007 %	2008 %	2009 %	2010 %
意外及健康 Accident & Health	69.6	67.2	65.9	66.3	67.1
汽車 Motor Vehicle	48.6	52.4	66.9	58.6	54.7
飛機 Aircraft	0.0	0.0	62.5	0.0	48.6
船舶 - 法定 Ships - Statutory	118.1	54.1	-	11.2	16.7
- 其他 - Others	125.1	82.3	79.8	61.7	94.0
貨運 Goods In Transit	23.1	24.6	33.2	20.5	20.1
財產損壞 Property Damage	22.3	18.5	36.9	15.2	22.8
一般法律責任 - 法定 General - Statutory	69.5	70.9	85.2	71.4	79.7
Liability - 其他 - Others	39.4	34.5	34.0	41.1	36.3
金錢損失 Pecuniary Loss	6.5	26.2	59.5	29.3	3.5
整體 Overall	55.3	54.6	61.9	55.2	56.8

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				
	2006 %	2007 %	2008 %	2009 %	2010 %
意外及健康 Accident & Health	-	18.7	53.2	55.8	77.8
汽車 Motor Vehicle	18.4	-	31.1	54.7	23.7 *
飛機 Aircraft	-	44.4	13.3	100.0	4.0
船舶 Ships	61.9	97.0	50.4	54.6	53.2
貨運 Goods In Transit	26.1	42.4	104.9	60.0	84.3
財產損壞 Property Damage	26.7	30.7	30.2	41.6	40.4
一般法律責任 General Liability	59.4	2.9	10.3	5.4	11.1 *
金錢損失 Pecuniary Loss	13.3	15.5	38.9	50.1	8.9
非比例協約 Non-Proportional Treaty	31.2	35.4	-	75.4	14.4
比例協約 Proportional Treaty	58.5	50.6	57.7	36.1	53.5
整體 Overall	32.9	26.1	33.5	40.9	39.4

*Please refer to Note 3 to General Insurance Business Statistics on page 162 for additional information about the ratio for 2010.

*請參閱第162頁一般保險業務統計數字附註3有關2010年該比率的額外資料。