

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				
	2008	2009	2010	2011	2012
	%	%	%	%	%
意外及健康 Accident & Health	65.6	65.9	67.7	66.9	65.6
汽車 Motor Vehicle	64.4	58.3	51.9	57.7	57.1
飛機 Aircraft	23.7	85.7	25.5	12.3	57.1
船舶 Ships	70.1	59.3	79.0	79.4	93.8
貨運 Goods In Transit	46.9	32.2	41.6	40.6	40.9
財產損壞 Property Damage	34.2	26.1	30.2	34.7	40.3
一般法律責任 General Liability	61.0	54.2	59.5	59.3	63.4
金錢損失 Pecuniary Loss	50.9	37.2	5.2	16.8	25.1
非比例協約 Non-Proportional Treaty	-	75.4	14.4	-	11.9
比例協約 Proportional Treaty	57.7	36.1	53.5	67.9	47.5
<b>整體 Overall</b>	<b>57.1</b>	<b>52.8</b>	<b>53.6</b>	<b>55.0</b>	<b>58.0</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				
	2008	2009	2010	2011	2012
	%	%	%	%	%
意外及健康 Accident & Health	65.9	66.3	67.1	67.0	65.4
汽車 Motor Vehicle	66.9	58.6	54.7	58.3	55.9
飛機 Aircraft	62.5	0.0	48.6	-	235.3
船舶 - 法定 Ships - Statutory	-	11.2	16.7	19.1	33.5
- 其他 - Others	79.8	61.7	94.0	98.3	92.4
貨運 Goods In Transit	33.2	20.5	20.1	21.4	23.2
財產損壞 Property Damage	36.9	15.2	22.8	20.2	27.9
一般法律責任 - 法定 General - Statutory	85.2	71.4	79.7	77.5	85.3
Liability - 其他 - Others	34.0	41.1	36.3	41.1	29.5
金錢損失 Pecuniary Loss	59.5	29.3	3.5	8.9	16.3
<b>整體 Overall</b>	<b>61.9</b>	<b>55.2</b>	<b>56.8</b>	<b>57.4</b>	<b>59.3</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				
	2008	2009	2010	2011	2012
	%	%	%	%	%
意外及健康 Accident & Health	53.2	55.8	77.8	65.3	68.9
汽車 Motor Vehicle	31.1	54.7	23.7	51.4	66.8
飛機 Aircraft	13.3	100.0	4.0	35.1	11.9
船舶 Ships	50.4	54.6	53.2	48.6	100.0
貨運 Goods In Transit	104.9	60.0	84.3	74.3	66.3
財產損壞 Property Damage	30.2	41.6	40.4	53.1	55.7
一般法律責任 General Liability	10.3	5.4	11.1	11.6	23.3 *
金錢損失 Pecuniary Loss	38.9	50.1	8.9	34.7	38.9
非比例協約 Non-Proportional Treaty	-	75.4	14.4	-	11.9
比例協約 Proportional Treaty	57.7	36.1	53.5	67.9	47.5
<b>整體 Overall</b>	<b>33.5</b>	<b>40.9</b>	<b>39.4</b>	<b>44.7</b>	<b>53.0</b>

\*Please refer to Note 3 to General Insurance Business Statistics on page 194 for additional information about the ratio for 2012.

\*請參閱第194頁一般保險業務統計數字附註3有關2012年該比率的額外資料。