

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				
	2011	2012	2013	2014	2015
	%	%	%	%	%
意外及健康 Accident & Health	66.9	65.6	64.8	67.5	72.0
汽車 Motor Vehicle	57.7	57.1	55.4	58.0	62.4
飛機 Aircraft	12.3	57.1	85.4	119.7	133.8
船舶 Ships	79.4	93.8	70.0	64.7	81.1
貨運 Goods In Transit	40.6	40.9	43.0	43.2	25.5
財產損壞 Property Damage	34.7	40.3	36.4	29.9	39.8
一般法律責任 General Liability	59.3	63.4	61.9	62.0	63.6
金錢損失 Pecuniary Loss	16.8	25.1	24.5	24.7	54.6
非比例協約 Non-Proportional Treaty	-	11.9	64.9	47.8	53.8
比例協約 Proportional Treaty	67.9	47.5	64.4	50.5	45.9
<b>整體 Overall</b>	<b>55.0</b>	<b>58.0</b>	<b>56.3</b>	<b>56.4</b>	<b>62.2</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				
	2011	2012	2013	2014	2015
	%	%	%	%	%
意外及健康 Accident & Health	67.0	65.4	64.5	66.6	72.2
汽車 Motor Vehicle	58.3	55.9	54.9	57.9	63.4
飛機 Aircraft	-	235.3	-	-	50.0
船舶 - 法定 Ships - Statutory	19.1	33.5	67.9	64.7	32.8
- 其他 - Others	98.3	92.4	81.5	65.2	95.5
貨運 Goods In Transit	21.4	23.2	24.9	23.6	13.6
財產損壞 Property Damage	20.2	27.9	21.3	22.5	24.7
一般法律責任 - 法定 General Liability - Statutory	77.5	85.3	77.2	74.1	76.7
- 其他 - Others	41.1	29.5	32.6	35.8	37.0
金錢損失 Pecuniary Loss	8.9	16.3	13.2	9.2	37.1
<b>整體 Overall</b>	<b>57.4</b>	<b>59.3</b>	<b>57.3</b>	<b>57.8</b>	<b>63.7</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				
	2011	2012	2013	2014	2015
	%	%	%	%	%
意外及健康 Accident & Health	65.3	68.9	71.2	86.4	68.2
汽車 Motor Vehicle	51.4	66.8	57.1	58.4	58.9
飛機 Aircraft	35.1	11.9	108.0	145.8	156.9
船舶 Ships	48.6	100.0	50.0	63.9	52.0
貨運 Goods In Transit	74.3	66.3	70.6	77.2	46.6
財產損壞 Property Damage	53.1	55.7	53.7	38.0	56.0
一般法律責任 General Liability	11.6	23.3	33.4	43.8	40.7
金錢損失 Pecuniary Loss	34.7	38.9	41.3	49.7	83.6
非比例協約 Non-Proportional Treaty	-	11.9	64.9	47.8	53.8
比例協約 Proportional Treaty	67.9	47.5	64.4	50.5	45.9
<b>整體 Overall</b>	<b>44.7</b>	<b>53.0</b>	<b>52.9</b>	<b>51.2</b>	<b>56.2</b>