

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				
	2012	2013	2014	2015	2016
	%	%	%	%	%
意外及健康 Accident & Health	65.6	64.8	67.5	72.0	70.5
汽車 Motor Vehicle	57.1	55.4	58.0	62.4	61.2
飛機 Aircraft	57.1	85.4	119.7	133.8	28.7
船舶 Ships	93.8	70.0	64.7	81.1	49.6
貨運 Goods In Transit	40.9	43.0	43.2	25.5	32.8
財產損壞 Property Damage	40.3	36.4	29.9	39.8	32.6
一般法律責任 General Liability	63.4	61.9	62.0	63.6	64.6
金錢損失 Pecuniary Loss	25.1	24.5	24.7	54.6	34.6
非比例協約 Non-Proportional Treaty	11.9	64.9	47.8	53.8	28.7
比例協約 Proportional Treaty	47.5	64.4	50.5	45.9	40.3
整體 Overall	58.0	56.3	56.4	62.2	58.6

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				
	2012	2013	2014	2015	2016
	%	%	%	%	%
意外及健康 Accident & Health	65.4	64.5	66.6	72.2	70.4
汽車 Motor Vehicle	55.9	54.9	57.9	63.4	65.3
飛機 Aircraft	235.3	-	-	50.0	100.0
船舶 - 法定 Ships - Statutory	33.5	67.9	64.7	32.8	30.0
- 其他 - Others	92.4	81.5	65.2	95.5	41.9
貨運 Goods In Transit	23.2	24.9	23.6	13.6	24.3
財產損壞 Property Damage	27.9	21.3	22.5	24.7	20.4
一般法律責任 - 法定 General Liability - Statutory	85.3	77.2	74.1	76.7	77.3
- 其他 - Others	29.5	32.6	35.8	37.0	34.1
金錢損失 Pecuniary Loss	16.3	13.2	9.2	37.1	21.2
整體 Overall	59.3	57.3	57.8	63.7	60.4

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				
	2012	2013	2014	2015	2016
	%	%	%	%	%
意外及健康 Accident & Health	68.9	71.2	86.4	68.2	71.0
汽車 Motor Vehicle	66.8	57.1	58.4	58.9	50.0
飛機 Aircraft	11.9	108.0	145.8	156.9	23.9
船舶 Ships	100.0	50.0	63.9	52.0	67.4
貨運 Goods In Transit	66.3	70.6	77.2	46.6	47.3
財產損壞 Property Damage	55.7	53.7	38.0	56.0	45.0
一般法律責任 General Liability	23.3	33.4	43.8	40.7	53.9
金錢損失 Pecuniary Loss	38.9	41.3	49.7	83.6	58.2
非比例協約 Non-Proportional Treaty	11.9	64.9	47.8	53.8	28.7
比例協約 Proportional Treaty	47.5	64.4	50.5	45.9	40.3
整體 Overall	53.0	52.9	51.2	56.2	51.8