

表 G10 已承付申索淨額比率
Table G10 Net Claims Incurred Ratio

表 G10a 直接及分人再保險業務 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				
	2013	2014	2015	2016	2017
	%	%	%	%	%
意外及健康 Accident & Health	64.8	67.5	72.0	70.5	69.7
汽車 Motor Vehicle	55.4	58.0	62.4	61.2	62.9
飛機 Aircraft	85.4	119.7	133.8	28.7	61.2
船舶 Ships	70.0	64.7	81.1	49.6	50.3
貨運 Goods In Transit	43.0	43.2	25.5	32.8	36.4
財產損壞 Property Damage	36.4	29.9	39.8	32.6	77.4
一般法律責任 General Liability	61.9	62.0	63.6	64.6	59.9
金錢損失 Pecuniary Loss	24.5	24.7	54.6	34.6	25.1
非比例協約 Non-Proportional Treaty	64.9	47.8	53.8	28.7	70.1
比例協約 Proportional Treaty	64.4	50.5	45.9	40.3	64.4
整體 Overall	56.3	56.4	62.2	58.6	63.8

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					
	2013	2014	2015	2016	2017	
	%	%	%	%	%	
意外及健康 Accident & Health	64.5	66.6	72.2	70.4	70.4	
汽車 Motor Vehicle	54.9	57.9	63.4	65.3	71.2	
飛機 Aircraft	-	-	50.0	100.0	44.2	
船舶 Ships	- 法定 - Statutory	67.9	64.7	32.8	30.0	18.1
	- 其他 - Others	81.5	65.2	95.5	41.9	53.8
貨運 Goods In Transit		24.9	23.6	13.6	24.3	19.5
財產損壞 Property Damage		21.3	22.5	24.7	20.4	28.2
一般法律責任 General Liability	- 法定 - Statutory	77.2	74.1	76.7	77.3	73.4
	- 僱員補償 - Employees' Compensation					
	- 業主立法集團責任* - Owners' Corporation Liability*					
	- 其他 - Others	-	-	-	-	19.7
金錢損失 Pecuniary Loss		32.6	35.8	37.0	34.1	31.7
金錢損失 Pecuniary Loss		13.2	9.2	37.1	21.2	13.5
整體 Overall		57.3	57.8	63.7	60.4	60.9

表 G10c 分人再保險業務 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				
	2013	2014	2015	2016	2017
	%	%	%	%	%
意外及健康 Accident & Health	71.2	86.4	68.2	71.0	61.9
汽車 Motor Vehicle	57.1	58.4	58.9	50.0	46.2
飛機 Aircraft	108.0	145.8	156.9	23.9	63.6
船舶 Ships	50.0	63.9	52.0	67.4	51.8
貨運 Goods In Transit	70.6	77.2	46.6	47.3	60.4
財產損壞 Property Damage	53.7	38.0	56.0	45.0	129.7
一般法律責任 General Liability	33.4	43.8	40.7	53.9	44.7
金錢損失 Pecuniary Loss	41.3	49.7	83.6	58.2	42.7
非比例協約 Non-Proportional Treaty	64.9	47.8	53.8	28.7	70.1
比例協約 Proportional Treaty	64.4	50.5	45.9	40.3	64.4
整體 Overall	52.9	51.2	56.2	51.8	73.3

*請參閱一般保險業務統計數字附註2的額外資料。
Please refer to Note 2 to General Insurance Business Statistics for additional information.