

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		已承付申索淨額比率 Net Claims Incurred Ratio				
業務類別 Class of Business						
	2014	2015	2016	2017	2018	
	%	%	%	%	%	
意外及健康 Accident & Health	67.5	72.0	70.5	69.7	70.5	
汽車 Motor Vehicle	58.0	62.4	61.2	62.9	64.3	
飛機 Aircraft	119.7	133.8	28.7	61.2	72.4	
船舶 Ships	64.7	81.1	49.6	50.3	86.7	
貨運 Goods In Transit	43.2	25.5	32.8	36.4	50.7	
財產損壞 Property Damage	29.9	39.8	32.6	77.4	46.7	
一般法律責任 General Liability	62.0	63.6	64.6	59.9	55.3	
金錢損失 Pecuniary Loss	24.7	54.6	34.6	25.1	43.8	
非比例協約 Non-Proportional Treaty	47.8	53.8	28.7	70.1	46.5	
比例協約 Proportional Treaty	50.5	45.9	40.3	64.4	106.9	
整體 Overall	56.4	62.2	58.6	63.8	62.3	

表 G10b 直接業務 Table G10b Direct Business		已承付申索淨額比率 Net Claims Incurred Ratio				
業務類別 Class of Business						
	2014	2015	2016	2017	2018	
	%	%	%	%	%	
意外及健康 Accident & Health	66.6	72.2	70.4	70.4	70.4	
汽車 Motor Vehicle	57.9	63.4	65.3	71.2	72.1	
飛機 Aircraft	-	50.0	100.0	44.2	43.2	
船舶 - 法定 Ships - Statutory	64.7	32.8	30.0	18.1	89.8	
- 其他 - Others	65.2	95.5	41.9	53.8	86.1	
貨運 Goods In Transit	23.6	13.6	24.3	19.5	28.8	
財產損壞 Property Damage	22.5	24.7	20.4	28.2	49.5	
一般法律責任 - 法定 - 僱員補償 General Liability - Statutory - Employees' Compensation	74.1	76.7	77.3	73.4	49.7	
- 業主立法團責任* - Owners' Corporation Liability*	-	-	-	19.7	11.7	
- 其他 - Others	35.8	37.0	34.1	31.7	35.0	
金錢損失 Pecuniary Loss	9.2	37.1	21.2	13.5	23.7	
整體 Overall	57.8	63.7	60.4	60.9	61.3	

表 G10c 分入再保險業務 Table G10c Reinsurance Inward Business		已承付申索淨額比率 Net Claims Incurred Ratio				
業務類別 Class of Business						
	2014	2015	2016	2017	2018	
	%	%	%	%	%	
意外及健康 Accident & Health	86.4	68.2	71.0	61.9	71.4	
汽車 Motor Vehicle	58.4	58.9	50.0	46.2	45.9	
飛機 Aircraft	145.8	156.9	23.9	63.6	75.1	
船舶 Ships	63.9	52.0	67.4	51.8	86.9	
貨運 Goods In Transit	77.2	46.6	47.3	60.4	77.3	
財產損壞 Property Damage	38.0	56.0	45.0	129.7	44.0	
一般法律責任 General Liability	43.8	40.7	53.9	44.7	77.5	
金錢損失 Pecuniary Loss	49.7	83.6	58.2	42.7	67.2	
非比例協約 Non-Proportional Treaty	47.8	53.8	28.7	70.1	46.5	
比例協約 Proportional Treaty	50.5	45.9	40.3	64.4	106.9	
整體 Overall	51.2	56.2	51.8	73.3	64.9	

*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 of General Insurance Business Statistics for additional information.