

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				
	2000	2001	2002	2003	2004
	%	%	%	%	%
意外及健康 Accident & Health	63.3	64.4	63.9	62.9	61.5
汽車 Motor Vehicle	73.4	59.3	58.6	63.8	43.4
飛機 Aircraft	6.3	-	181.8	-	1,700.0
船舶 Ships	81.6	113.7	93.6	101.9	94.6
貨運 Goods In Transit	29.4	24.9	20.8	42.2	11.1
財產損壞 Property Damage	31.7	34.4	26.5	35.4	40.2
一般法律責任 General Liability	100.1	90.4	68.4	69.1	71.7
金錢損失 Pecuniary Loss	50.2	29.4	33.3	41.4	15.1
非比例協約 Non-Proportional Treaty	160.0	70.0	152.4	68.7	67.0
比例協約 Proportional Treaty	70.9	62.2	80.4	76.5	82.1
整體 Overall	64.1	60.7	55.9	59.2	54.9

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				
	2000	2001	2002	2003	2004
	%	%	%	%	%
意外及健康 Accident & Health	67.6	65.8	63.8	62.3	66.6
汽車 Motor Vehicle	69.4	58.4	54.7	63.4	48.4
飛機 Aircraft	15.4	16.7	-	40.0	150.0
船舶 - 法定 Ships - Statutory	80.2	30.6	91.5	12.4	21.2
- 其他 - Others	90.5	155.0	94.7	110.2	93.1
貨運 Goods In Transit	28.3	20.3	18.2	22.6	20.2
財產損壞 Property Damage	20.2	21.5	14.5	16.2	16.4
一般法律責任 - 法定 General Liability - Statutory	119.0	102.9	75.5	75.9	80.0
- 其他 - Others	57.5	68.6	39.8	35.6	37.3
金錢損失 Pecuniary Loss	62.7	31.8	22.5	30.7	14.4
整體 Overall	65.9	62.4	54.3	57.1	55.1

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				
	2000	2001	2002	2003	2004
	%	%	%	%	%
意外及健康 Accident & Health	5.8	47.7	65.9	68.5	-
汽車 Motor Vehicle	117.4	66.7	86.6	66.3	2.7
飛機 Aircraft	-	-	455.6	-	-
船舶 Ships	62.0	63.8	92.0	87.9	100.9
貨運 Goods In Transit	33.9	44.1	32.6	109.3	-
財產損壞 Property Damage	50.6	54.3	41.1	51.0	58.0
一般法律責任 General Liability	55.5	53.1	62.3	76.3	84.0
金錢損失 Pecuniary Loss	33.4	26.4	45.8	50.8	15.9
非比例協約 Non-Proportional Treaty	160.0	70.0	152.4	68.7	67.0
比例協約 Proportional Treaty	70.9	62.2	80.4	76.5	82.1
整體 Overall	57.5	54.9	61.4	64.9	54.3