

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				
	2009	2010	2011	2012	2013
	%	%	%	%	%
意外及健康 Accident & Health	65.9	67.7	66.9	65.6	64.8
汽車 Motor Vehicle	58.3	51.9	57.7	57.1	55.4
飛機 Aircraft	85.7	25.5	12.3	57.1	85.4
船舶 Ships	59.3	79.0	79.4	93.8	70.0
貨運 Goods In Transit	32.2	41.6	40.6	40.9	43.0
財產損壞 Property Damage	26.1	30.2	34.7	40.3	36.4
一般法律責任 General Liability	54.2	59.5	59.3	63.4	61.9
金錢損失 Pecuniary Loss	37.2	5.2	16.8	25.1	24.5
非比例協約 Non-Proportional Treaty	75.4	14.4	-	11.9	64.9
比例協約 Proportional Treaty	36.1	53.5	67.9	47.5	64.4
整體 Overall	52.8	53.6	55.0	58.0	56.3

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				
	2009	2010	2011	2012	2013
	%	%	%	%	%
意外及健康 Accident & Health	66.3	67.1	67.0	65.4	64.5
汽車 Motor Vehicle	58.6	54.7	58.3	55.9	54.9
飛機 Aircraft	0.0	48.6	-	235.3	-
船舶 - 法定 Ships - Statutory	11.2	16.7	19.1	33.5	67.9
- 其他 - Others	61.7	94.0	98.3	92.4	81.5
貨運 Goods In Transit	20.5	20.1	21.4	23.2	24.9
財產損壞 Property Damage	15.2	22.8	20.2	27.9	21.3
一般法律責任 - 法定 General Liability - Statutory	71.4	79.7	77.5	85.3	77.2
- 其他 - Others	41.1	36.3	41.1	29.5	32.6
金錢損失 Pecuniary Loss	29.3	3.5	8.9	16.3	13.2
整體 Overall	55.2	56.8	57.4	59.3	57.3

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				
	2009	2010	2011	2012	2013
	%	%	%	%	%
意外及健康 Accident & Health	55.8	77.8	65.3	68.9	71.2
汽車 Motor Vehicle	54.7	23.7	51.4	66.8	57.1
飛機 Aircraft	100.0	4.0	35.1	11.9	108.0
船舶 Ships	54.6	53.2	48.6	100.0	50.0
貨運 Goods In Transit	60.0	84.3	74.3	66.3	70.6
財產損壞 Property Damage	41.6	40.4	53.1	55.7	53.7
一般法律責任 General Liability	5.4	11.1	11.6	23.3	33.4 *
金錢損失 Pecuniary Loss	50.1	8.9	34.7	38.9	41.3
非比例協約 Non-Proportional Treaty	75.4	14.4	-	11.9	64.9
比例協約 Proportional Treaty	36.1	53.5	67.9	47.5	64.4
整體 Overall	40.9	39.4	44.7	53.0	52.9

*Please refer to Note 3 to General Insurance Business Statistics on page 194 for additional information about the ratio for 2013.

*請參閱第194頁一般保險業務統計數字附註3有關2013年該比率的額外資料。