

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				
	2010	2011	2012	2013	2014
	%	%	%	%	%
意外及健康 Accident & Health	67.7	66.9	65.6	64.8	67.5
汽車 Motor Vehicle	51.9	57.7	57.1	55.4	58.0
飛機 Aircraft	25.5	12.3	57.1	85.4	119.7
船舶 Ships	79.0	79.4	93.8	70.0	64.7
貨運 Goods In Transit	41.6	40.6	40.9	43.0	43.2
財產損壞 Property Damage	30.2	34.7	40.3	36.4	29.9
一般法律責任 General Liability	59.5	59.3	63.4	61.9	62.0
金錢損失 Pecuniary Loss	5.2	16.8	25.1	24.5	24.7
非比例協約 Non-Proportional Treaty	14.4	-	11.9	64.9	47.8
比例協約 Proportional Treaty	53.5	67.9	47.5	64.4	50.5
整體 Overall	53.6	55.0	58.0	56.3	56.4

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				
	2010	2011	2012	2013	2014
	%	%	%	%	%
意外及健康 Accident & Health	67.1	67.0	65.4	64.5	66.6
汽車 Motor Vehicle	54.7	58.3	55.9	54.9	57.9
飛機 Aircraft	48.6	-	235.3	-	-
船舶 - 法定 Ships - Statutory	16.7	19.1	33.5	67.9	64.7
- 其他 - Others	94.0	98.3	92.4	81.5	65.2
貨運 Goods In Transit	20.1	21.4	23.2	24.9	23.6
財產損壞 Property Damage	22.8	20.2	27.9	21.3	22.5
一般法律責任 - 法定 General Liability - Statutory	79.7	77.5	85.3	77.2	74.1
- 其他 - Others	36.3	41.1	29.5	32.6	35.8
金錢損失 Pecuniary Loss	3.5	8.9	16.3	13.2	9.2
整體 Overall	56.8	57.4	59.3	57.3	57.8

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				
	2010	2011	2012	2013	2014
	%	%	%	%	%
意外及健康 Accident & Health	77.8	65.3	68.9	71.2	86.4
汽車 Motor Vehicle	23.7	51.4	66.8	57.1	58.4
飛機 Aircraft	4.0	35.1	11.9	108.0	145.8
船舶 Ships	53.2	48.6	100.0	50.0	63.9
貨運 Goods In Transit	84.3	74.3	66.3	70.6	77.2
財產損壞 Property Damage	40.4	53.1	55.7	53.7	38.0
一般法律責任 General Liability	11.1	11.6	23.3	33.4	43.8
金錢損失 Pecuniary Loss	8.9	34.7	38.9	41.3	49.7
非比例協約 Non-Proportional Treaty	14.4	-	11.9	64.9	47.8
比例協約 Proportional Treaty	53.5	67.9	47.5	64.4	50.5
整體 Overall	39.4	44.7	53.0	52.9	51.2