

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				
	2017	2018	2019	2020	2021
	%	%	%	%	%
意外及健康 Accident & Health	69.7	70.5	70.4	65.3	75.7
汽車 Motor Vehicle	62.9	64.3	67.3	62.8	68.1
飛機 Aircraft	61.2	72.4	118.7	172.8	59.3
船舶 Ships	50.3	86.7	74.1	61.4	70.9
貨運 Goods In Transit	36.4	50.7	63.0	49.0	56.8
財產損壞 Property Damage	77.4	46.7	37.1	44.5	47.3
一般法律責任 General Liability	59.9	55.3	61.6	56.5	53.2
金錢損失 Pecuniary Loss	25.1	43.8	29.3	36.2	13.6
非比例協約 Non-Proportional Treaty	70.1	46.5	85.1	38.7	62.5
比例協約 Proportional Treaty	64.4	106.9	65.2	111.7	60.1
整體 Overall	63.8	62.3	62.0	58.9	61.3

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				
	2017	2018	2019	2020	2021
	%	%	%	%	%
意外及健康 Accident & Health	70.4	70.4	70.2	64.8	76.4
汽車 Motor Vehicle	71.2	72.1	73.6	68.2	69.8
飛機 Aircraft	44.2	43.2	47.4	-	140.8
船舶 - 法定 Ships - Statutory	18.1	89.8	111.5	75.6	52.7
- 其他 - Others	53.8	86.1	56.3	64.9	75.7
貨運 Goods In Transit	19.5	28.8	35.5	36.0	44.7
財產損壞 Property Damage	28.2	49.5	37.0	23.6	25.1
一般法律責任 - 法定 - 僱員補償 General Liability - Statutory - Employees' Compensation	73.4	49.7	67.1	60.4	58.2
- 業主立案法團責任* - Owners' Corporation Liability*	19.7	11.7	28.6	20.9	22.0
- 其他 - Others	31.7	35.0	33.6	48.1	47.5
金錢損失 Pecuniary Loss	13.5	23.7	25.0	28.0	8.4
整體 Overall	60.9	61.3	62.5	58.1	61.8

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				
	2017	2018	2019	2020	2021
	%	%	%	%	%
意外及健康 Accident & Health	61.9	71.4	73.0	72.1	69.6
汽車 Motor Vehicle	46.2	45.9	50.2	49.5	55.6
飛機 Aircraft	63.6	75.1	124.4	199.2	47.1
船舶 Ships	51.8	86.9	94.6	51.7	67.0
貨運 Goods In Transit	60.4	77.3	99.2	66.3	75.0
財產損壞 Property Damage	129.7	44.0	37.2	61.9	65.8
一般法律責任 General Liability	44.7	77.5	84.8	55.8	42.7
金錢損失 Pecuniary Loss	42.7	67.2	34.2	47.9	26.1
非比例協約 Non-Proportional Treaty	70.1	46.5	85.1	38.7	62.5
比例協約 Proportional Treaty	64.4	106.9	65.2	111.7	60.1
整體 Overall	73.3	64.9	60.0	61.5	59.3

*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 of General Insurance Business Statistics for additional information.