

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				
	2018	2019	2020	2021	2022
	%	%	%	%	%
意外及健康 Accident & Health	70.5	70.4	65.3	75.7	74.6
汽車 Motor Vehicle	64.3	67.3	62.8	68.1	67.0
飛機 Aircraft	72.4	118.7	172.8	59.3	70.4
船舶 Ships	86.7	74.1	61.4	70.9	46.6
貨運 Goods In Transit	50.7	63.0	49.0	56.8	48.4
財產損壞 Property Damage	46.7	37.1	44.5	47.3	29.7
一般法律責任 General Liability	55.3	61.6	56.5	53.2	46.1
金錢損失 Pecuniary Loss	43.8	29.3	36.2	13.6	7.9
非比例協約 Non-Proportional Treaty	46.5	85.1	38.7	62.5	52.4
比例協約 Proportional Treaty	106.9	65.2	111.7	60.1	51.4
整體 Overall	62.3	62.0	58.9	61.3	55.0

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				
	2018	2019	2020	2021	2022
	%	%	%	%	%
意外及健康 Accident & Health	70.4	70.2	64.8	76.4	74.6
汽車 Motor Vehicle	72.1	73.6	68.2	69.8	67.6
飛機 Aircraft	43.2	47.4	0.0	140.8	35.7
船舶 Ships					
- 法定 - Statutory	89.8	111.5	75.6	52.7	4.0
- 其他 - Others	86.1	56.3	64.9	75.7	52.2
貨運 Goods In Transit	28.8	35.5	36.0	44.7	44.9
財產損壞 Property Damage	49.5	37.0	23.6	25.1	22.0
一般法律責任 General Liability					
- 法定 - Statutory	49.7	67.1	60.4	58.2	55.1
- 僱員補償 - Employees' Compensation					
- 業主立案法團責任* - Owners' Corporation Liability*	11.7	28.6	20.9	22.0	19.1
- 其他 - Others	35.0	33.6	48.1	47.5	33.0
金錢損失 Pecuniary Loss	23.7	25.0	28.0	8.4	11.3
整體 Overall	61.3	62.5	58.1	61.8	57.7

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				
	2018	2019	2020	2021	2022
	%	%	%	%	%
意外及健康 Accident & Health	71.4	73.0	72.1	69.6	75.0
汽車 Motor Vehicle	45.9	50.2	49.5	55.6	60.5
飛機 Aircraft	75.1	124.4	199.2	47.1	74.0
船舶 Ships	86.9	94.6	51.7	67.0	48.6
貨運 Goods In Transit	77.3	99.2	66.3	75.0	52.9
財產損壞 Property Damage	44.0	37.2	61.9	65.8	36.4
一般法律責任 General Liability	77.5	84.8	55.8	42.7	28.8
金錢損失 Pecuniary Loss	67.2	34.2	47.9	26.1	(3.0)
非比例協約 Non-Proportional Treaty	46.5	85.1	38.7	62.5	52.4
比例協約 Proportional Treaty	106.9	65.2	111.7	60.1	51.4
整體 Overall	64.9	60.0	61.5	59.3	44.9

\*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.