

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				
	2015	2016	2017	2018	2019
	%	%	%	%	%
意外及健康 Accident & Health	72.0	70.5	69.7	70.5	70.4
汽車 Motor Vehicle	62.4	61.2	62.9	64.3	67.3
飛機 Aircraft	133.8	28.7	61.2	72.4	118.7
船舶 Ships	81.1	49.6	50.3	86.7	74.1
貨運 Goods In Transit	25.5	32.8	36.4	50.7	63.0
財產損壞 Property Damage	39.8	32.6	77.4	46.7	37.1
一般法律責任 General Liability	63.6	64.6	59.9	55.3	61.6
金錢損失 Pecuniary Loss	54.6	34.6	25.1	43.8	29.3
非比例協約 Non-Proportional Treaty	53.8	28.7	70.1	46.5	85.1
比例協約 Proportional Treaty	45.9	40.3	64.4	106.9	65.2
整體 Overall	62.2	58.6	63.8	62.3	62.0

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				
	2015	2016	2017	2018	2019
	%	%	%	%	%
意外及健康 Accident & Health	72.2	70.4	70.4	70.4	70.2
汽車 Motor Vehicle	63.4	65.3	71.2	72.1	73.6
飛機 Aircraft	50.0	100.0	44.2	43.2	47.4
船舶 - 法定 Ships - Statutory	32.8	30.0	18.1	89.8	111.5
- 其他 - Others	95.5	41.9	53.8	86.1	56.3
貨運 Goods In Transit	13.6	24.3	19.5	28.8	35.5
財產損壞 Property Damage	24.7	20.4	28.2	49.5	37.0
一般法律責任 - 法定 - 僱員補償 General Liability - Statutory - Employees' Compensation	76.7	77.3	73.4	49.7	67.1
- 業主立案法團責任* - Owners' Corporation Liability*	-	-	19.7	11.7	28.6
- 其他 - Others	37.0	34.1	31.7	35.0	33.6
金錢損失 Pecuniary Loss	37.1	21.2	13.5	23.7	25.0
整體 Overall	63.7	60.4	60.9	61.3	62.5

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				
	2015	2016	2017	2018	2019
	%	%	%	%	%
意外及健康 Accident & Health	68.2	71.0	61.9	71.4	73.0
汽車 Motor Vehicle	58.9	50.0	46.2	45.9	50.2
飛機 Aircraft	156.9	23.9	63.6	75.1	124.4
船舶 Ships	52.0	67.4	51.8	86.9	94.6
貨運 Goods In Transit	46.6	47.3	60.4	77.3	99.2
財產損壞 Property Damage	56.0	45.0	129.7	44.0	37.2
一般法律責任 General Liability	40.7	53.9	44.7	77.5	84.8
金錢損失 Pecuniary Loss	83.6	58.2	42.7	67.2	34.2
非比例協約 Non-Proportional Treaty	53.8	28.7	70.1	46.5	85.1
比例協約 Proportional Treaty	45.9	40.3	64.4	106.9	65.2
整體 Overall	56.2	51.8	73.3	64.9	60.0

\*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.