

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				
	2019	2020	2021	2022	2023
	%	%	%	%	%
意外及健康 Accident & Health	70.4	65.3	75.7	74.6	78.4
汽車 Motor Vehicle	67.3	62.8	68.1	67.0	63.1
飛機 Aircraft	118.7	172.8	59.3	70.4	76.9
船舶 Ships	74.1	61.4	70.9	46.6	56.3
貨運 Goods In Transit	63.0	49.0	56.8	48.4	42.4
財產損壞 Property Damage	37.1	44.5	47.3	29.7	48.3
一般法律責任 General Liability	61.6	56.5	53.2	46.1	44.4
金錢損失 Pecuniary Loss	29.3	36.2	13.6	7.9	14.5
非比例協約 Non-Proportional Treaty	85.1	38.7	62.5	52.4	76.4
比例協約 Proportional Treaty	65.2	111.7	60.1	51.4	61.4
整體 Overall	62.0	58.9	61.3	55.0	59.5

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				
	2019	2020	2021	2022	2023
	%	%	%	%	%
意外及健康 Accident & Health	70.2	64.8	76.4	74.6	77.7
汽車 Motor Vehicle	73.6	68.2	69.8	67.6	62.4
飛機 Aircraft	47.4	0.0	140.8	35.7	231.4
船舶 Ships					
- 法定 - Statutory	111.5	75.6	52.7	4.0	16.2
- 其他 - Others	56.3	64.9	75.7	52.2	65.5
貨運 Goods In Transit	35.5	36.0	44.7	44.9	35.0
財產損壞 Property Damage	37.0	23.6	25.1	22.0	42.6
一般法律責任 General Liability					
- 法定 - Statutory	67.1	60.4	58.2	55.1	51.7
- 僱員補償 - Employees' Compensation					
- 業主立案法團責任* - Owners' Corporation Liability*	28.6	20.9	22.0	19.1	17.4
- 其他 - Others	33.6	48.1	47.5	33.0	33.1
金錢損失 Pecuniary Loss	25.0	28.0	8.4	11.3	14.9
整體 Overall	62.5	58.1	61.8	57.7	60.5

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				
	2019	2020	2021	2022	2023
	%	%	%	%	%
意外及健康 Accident & Health	73.0	72.1	69.6	75.0	84.3
汽車 Motor Vehicle	50.2	49.5	55.6	60.5	70.8
飛機 Aircraft	124.4	199.2	47.1	74.0	58.5
船舶 Ships	94.6	51.7	67.0	48.6	53.3
貨運 Goods In Transit	99.2	66.3	75.0	52.9	51.3
財產損壞 Property Damage	37.2	61.9	65.8	36.4	52.9
一般法律責任 General Liability	84.8	55.8	42.7	28.8	31.0
金錢損失 Pecuniary Loss	34.2	47.9	26.1	(3.0)	13.0
非比例協約 Non-Proportional Treaty	85.1	38.7	62.5	52.4	76.4
比例協約 Proportional Treaty	65.2	111.7	60.1	51.4	61.4
整體 Overall	60.0	61.5	59.3	44.9	55.7

*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.