

Table 3.13**General Insurance : Ultimate Claims Ratio¹**

Class	Year of Occurrence of Loss						
	2000	2001	2002	2003	2004	2005	2006
	%						
Marine, aviation and transit	47.9	54.9	53.1	60.9	63.8	73.2	71.7
Fire	29.2	27.4	30.2	34.6	39.9	46.6	61.4
Motor							
'Act' cover	157.3	159.7	177.9	186.2	188.6	176.9	198.4
Others	62.0	71.2	70.2	74.8	71.2	67.4	70.6
Miscellaneous ²	58.1	66.1	63.9	72.3	73.0	64.4	72.5

¹ Ratios are based on unadjusted aggregated financial year data on movement of claims by duration submitted by the industry, consolidated from financial year end 1 July to 30 June

² Includes all classes other than MAT, fire and motor