Table 3.13

General Insurance : Ultimate Claims Ratio[1]

Class	Year of Occurrence of Loss						
	1999	2000	2001	2002	2003	2004	2005
	%						
Marine, aviation and transit	44.8	51.1	61.8	45.9	61.4	71.4	56.2
Fire	26.1	28.6	26.9	32.4	33.4	38.6	48.8
Motor							
'Act' cover	142.7	152.9	150.3	152.6	177.0	153.6	151.9
Others	58.0	66.2	65.1	63.2	69.4	66.1	64.4
Miscellaneous[2]	56.8	64.0	65.2	64.1	67.5	64.3	60.6

[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