

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

Class	Year of Occurrence of Loss						
	2001	2002	2003	2004	2005	2006	2007
	%						
Marine, aviation and transit	52.4	45.8	70.6	65.3	70.5	80.9	85.2
Fire	28.1	30.7	32.4	41.4	48.5	56.7	58.1
Motor							
'Act' cover	166.4	191.2	222.4	218.4	229.3	222.4	218.6
Others	66.9	77.2	83.6	77.4	73.0	75.2	71.0
Miscellaneous ²	60.5	65.8	73.5	79.1	74.8	75.7	75.7

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