

Table 3.6**General Insurance : Claims Ratio¹**

Year	Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor			Liability	Workmen's Compensation and Employers' Liability	Miscellaneous	Total
					'Act' Cover	Others	Total				
2004	62.6	56.6	39.4	56.1	179.6	56.6	70.8	35.1	22.7	58.4	60.9
2005	41.3	27.7	39.2	47.1	166.3	54.1	66.9	22.9	19.1	50.9	55.4
2006	49.0	46.5	44.4	49.6	204.3	55.5	72.1	29.9	25.8	51.7	60.6
2007	55.6	84.7	43.3	50.1	242.0	59.2	80.7	27.2	22.0	50.3	65.9
2008	50.4	57.8	36.5	52.4	267.0	61.0	85.5	23.2	21.8	49.4	66.3

¹ Net claims incurred as a ratio of earned premium income