

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

Class	Year of Occurrence of Loss						
	2002	2003	2004	2005	2006	2007	2008
	%						
Marine, aviation and transit	43.0	61.2	73.7	68.2	78.7	98.2	71.1
Fire	31.4	32.9	38.3	50.3	57.9	50.1	48.7
Motor							
'Act' cover	189.6	223.1	243.3	229.0	254.3	230.6	270.2
Others	72.1	91.1	85.3	78.1	80.3	76.3	82.1
Miscellaneous ²	60.0	74.7	80.2	80.9	87.6	78.6	85.2

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