

Table 3.14
General Insurance : Estimated Average Frequency of Loss and
Average Cost per Claim¹

Class	Average Frequency of Loss ³	Average Cost per Claim
	%	RM
Marine, aviation and transit	6.2	5,210
Fire	1.4	9,020
Motor		
'Act' cover	0.7	13,275
Others	5.8	3,728
Miscellaneous ²	7.7	2,275

¹ Based on financial year, consolidated from financial year end 1 July to 30 June

² Includes all classes other than MAT, fire and motor

³ Ratio and data represent estimations only based on available industry data. Actual experience may differ according to the actual claims experience of individual insurer