

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

Class	Year of Occurrence of Loss						
	2004	2005	2006	2007	2008	2009	2010
	%						
Marine, aviation and transit	45.4	48.5	47.3	54.2	44.1	44.9	48.2
Fire	36.1	35.8	41.2	36.8	29.9	29.6	34.0
Motor							
'Act' cover	193.7	190.6	193.3	204.9	205.2	283.7	225.2
Others	58.1	53.4	57.2	59.3	62.8	66.6	56.4
Miscellaneous ²	50.6	48.9	50.4	49.8	49.5	50.5	55.4

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