

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				
2007	55.6	84.7	43.3	50.1	242.0	59.2	80.7	27.2	22.0	50.3	65.9
2008	46.0	54.4	35.2	52.5	271.3	61.0	85.5	24.0	21.4	48.7	65.9
2009	28.5	31.1	34.7	49.9	265.3	58.7	79.9	25.4	15.6	50.3	60.7
2010	36.8	63.5	30.1	50.7	290.5	60.0	81.0	39.8	18.5	40.1	62.6
2011	42.3	28.7	38.0	43.7	296.0	53.1	76.2	34.2	15.1	56.7	60.3

¹ Net claims incurred as a ratio of earned premium income