

表 G6 自留額比率  
Table G6 Retention Ratio

表 G6a 直接及分入再保險業務 Table G6a Direct & Reinsurance Inward Business					
業務類別 Class of Business	自留額比率 Retention Ratio				
	1998	1999	2000	2001	2002
	%	%	%	%	%
意外及健康 Accident & Health	81.3	81.1	79.3	78.4	83.9
汽車 Motor Vehicle	82.8	80.2	81.8	78.3	78.2
飛機 Aircraft	12.1	9.2	14.3	6.4	16.4
船舶 Ships	43.7	52.0	55.0	47.5	65.2
貨運 Goods In Transit	72.2	73.6	72.4	71.9	71.6
財產損壞 Property Damage	56.3	54.9	55.6	52.3	53.8
一般法律責任 General Liability	68.0	65.3	69.0	66.3	66.7
金錢損失 Pecuniary Loss	28.9	32.9	35.2	39.3	40.0
非比例協約 Non-Proportional Treaty	96.2	94.5	91.4	78.9	64.7
比例協約 Proportional Treaty	73.1	72.2	75.7	74.1	75.8
<b>整體 Overall</b>	<b>68.2</b>	<b>67.3</b>	<b>68.3</b>	<b>65.8</b>	<b>67.8</b>

表 G6b 直接業務 Table G6b Direct Business					
業務類別 Class of Business	自留額比率 Retention Ratio				
	1998	1999	2000	2001	2002
	%	%	%	%	%
意外及健康 Accident & Health	81.0	80.8	78.9	78.0	83.4
汽車 Motor Vehicle	82.1	79.2	81.7	77.2	76.9
飛機 Aircraft	4.9	6.7	7.7	6.1	4.7
船舶 Ships	55.8	62.9	56.8	58.8	60.3
- 法定 - Statutory					
- 其他 - Others	38.3	48.0	50.7	38.2	55.2
貨運 Goods In Transit	70.1	72.2	73.3	72.4	69.5
財產損壞 Property Damage	50.6	51.5	52.5	49.1	47.7
一般法律責任 General Liability	76.0	74.2	76.9	72.6	72.8
- 法定 - Statutory					
- 其他 - Others	37.9	35.4	36.4	42.2	36.0
金錢損失 Pecuniary Loss	19.8	19.2	23.0	26.9	28.8
<b>整體 Overall</b>	<b>66.7</b>	<b>66.4</b>	<b>67.4</b>	<b>64.8</b>	<b>66.0</b>

表 G6c 分入再保險業務 Table G6c Reinsurance Inward Business					
業務類別 Class of Business	自留額比率 Retention Ratio				
	1998	1999	2000	2001	2002
	%	%	%	%	%
意外及健康 Accident & Health	86.6	86.1	85.4	83.6	89.4
汽車 Motor Vehicle	88.8	89.9	83.0	88.8	89.5
飛機 Aircraft	89.5	100.0	100.0	100.0	100.0
船舶 Ships	62.2	62.7	65.5	69.7	87.0
貨運 Goods In Transit	80.9	80.4	69.2	70.1	83.3
財產損壞 Property Damage	67.6	61.9	61.6	57.7	62.1
一般法律責任 General Liability	88.1	82.3	91.8	90.8	94.1
金錢損失 Pecuniary Loss	55.7	69.3	69.6	68.8	73.3
非比例協約 Non-Proportional Treaty	96.2	94.5	91.4	78.9	64.7
比例協約 Proportional Treaty	73.1	72.2	75.7	74.1	75.8
<b>整體 Overall</b>	<b>73.8</b>	<b>71.2</b>	<b>71.7</b>	<b>69.6</b>	<b>74.3</b>