

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				
	2000	2001	2002	2003	2004
	%	%	%	%	%
意外及健康 Accident & Health	79.3	78.4	83.9	83.4	85.8
汽車 Motor Vehicle	81.8	78.3	78.2	79.2	80.5
飛機 Aircraft	14.3	6.4	16.4	26.4	6.3
船舶 Ships	55.0	47.5	65.2	64.7	64.9
貨運 Goods In Transit	72.4	71.9	71.6	73.8	74.3
財產損壞 Property Damage	55.6	52.3	53.8	57.0	59.1
一般法律責任 General Liability	69.0	66.3	66.7	67.5	68.8
金錢損失 Pecuniary Loss	35.2	39.3	40.0	42.2	50.1
非比例協約 Non-Proportional Treaty	91.4	78.9	64.7	85.4	82.8
比例協約 Proportional Treaty	75.7	74.1	75.8	91.9	90.8
整體 Overall	68.3	65.8	67.8	68.8	70.6

表 G6b 直接業務 Table G6b Direct Business					
業務類別 Class of Business	自留額比率 Retention Ratio				
	2000	2001	2002	2003	2004
	%	%	%	%	%
意外及健康 Accident & Health	78.9	78.0	83.4	83.1	86.7
汽車 Motor Vehicle	81.7	77.2	76.9	77.4	79.1
飛機 Aircraft	7.7	6.1	4.7	4.2	5.1
船舶 - 法定 Ships - Statutory	56.8	58.8	60.3	59.4	60.7
船舶 - 其他 Ships - Others	50.7	38.2	55.2	63.7	58.2
貨運 Goods In Transit	73.3	72.4	69.5	70.7	73.2
財產損壞 Property Damage	52.5	49.1	47.7	47.4	49.6
一般法律責任 - 法定 General Liability - Statutory	76.9	72.6	72.8	70.6	74.4
一般法律責任 - 其他 General Liability - Others	36.4	42.2	36.0	47.1	51.9
金錢損失 Pecuniary Loss	23.0	26.9	28.8	30.3	39.2
整體 Overall	67.4	64.8	66.0	66.2	68.7

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				
	2000	2001	2002	2003	2004
	%	%	%	%	%
意外及健康 Accident & Health	85.4	83.6	89.4	86.8	71.6
汽車 Motor Vehicle	83.0	88.8	89.5	92.4	93.0
飛機 Aircraft	100.0	100.0	100.0	100.0	100.0
船舶 Ships	65.5	69.7	87.0	68.1	80.8
貨運 Goods In Transit	69.2	70.1	83.3	85.7	80.7
財產損壞 Property Damage	61.6	57.7	62.1	66.8	70.3
一般法律責任 General Liability	91.8	90.8	94.1	90.0	84.8
金錢損失 Pecuniary Loss	69.6	68.8	73.3	66.5	78.7
非比例協約 Non-Proportional Treaty	91.4	78.9	64.7	85.4	82.8
比例協約 Proportional Treaty	75.7	74.1	75.8	91.9	90.8
整體 Overall	71.7	69.6	74.3	76.5	77.0