

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				
	2007	2008	2009	2010	2011
	%	%	%	%	%
意外及健康 Accident & Health	85.2	85.6	84.1	82.7	83.3
汽車 Motor Vehicle	83.1	83.6	84.1	84.3	81.9
飛機 Aircraft	30.7	36.5	-	50.3	49.4
船舶 Ships	62.5	59.4	69.8	65.4	66.8
貨運 Goods In Transit	70.8	70.5	67.1	65.8	68.8
財產損壞 Property Damage	51.6	50.3	52.5	49.6	45.1
一般法律責任 General Liability	69.4	68.8	73.5	71.4	71.3
金錢損失 Pecuniary Loss	53.1	60.6	59.7	60.3	52.3
非比例協約 Non-Proportional Treaty	89.4	90.1	90.9	91.0	93.6
比例協約 Proportional Treaty	93.0	92.8	87.2	90.0	91.8
整體 Overall	<b>70.3</b>	<b>70.5</b>	<b>71.9</b>	<b>70.0</b>	<b>68.2</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				
	2007	2008	2009	2010	2011
	%	%	%	%	%
意外及健康 Accident & Health	86.4	86.8	84.5	82.9	83.5
汽車 Motor Vehicle	82.5	83.2	83.8	83.8	81.1
飛機 Aircraft	2.5	11.1	2.2	33.5	24.5
船舶 Ships	65.6	64.4	64.4	63.1	61.7
- 法定 - Statutory					
- 其他 - Others	62.0	57.8	72.4	66.0	66.9
貨運 Goods In Transit	70.1	68.7	63.4	62.4	65.3
財產損壞 Property Damage	55.1	56.5	56.3	53.7	53.9
一般法律責任 General Liability	81.4	81.0	83.8	83.1	82.4
- 法定 - Statutory					
- 其他 - Others	54.0	55.5	57.3	56.4	56.9
金錢損失 Pecuniary Loss	44.8	57.3	66.2	64.6	53.6
整體 Overall	<b>72.7</b>	<b>73.8</b>	<b>75.2</b>	<b>73.5</b>	<b>73.2</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				
	2007	2008	2009	2010	2011
	%	%	%	%	%
意外及健康 Accident & Health	53.0	55.5	73.6	79.1	79.9
汽車 Motor Vehicle	92.2	88.3	88.6	90.9	90.5
飛機 Aircraft	100.0	84.8	100.0	76.1	85.8
船舶 Ships	64.7	64.8	60.8	64.4	67.2
貨運 Goods In Transit	74.9	79.1	76.5	73.6	75.1
財產損壞 Property Damage	47.2	42.9	47.9	45.4	38.2
一般法律責任 General Liability	65.0	59.8	65.6	63.3	64.1
金錢損失 Pecuniary Loss	70.1	69.9	40.9	49.2	50.4
非比例協約 Non-Proportional Treaty	89.4	90.1	90.9	91.0	93.6
比例協約 Proportional Treaty	93.0	92.8	87.2	90.0	91.8
整體 Overall	<b>60.6</b>	<b>57.4</b>	<b>58.1</b>	<b>58.2</b>	<b>53.9</b>