

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				
	2010	2011	2012	2013	2014
	%	%	%	%	%
意外及健康 Accident & Health	82.7	83.3	82.9	80.8	81.1
汽車 Motor Vehicle	84.3	81.9	83.5	83.1	83.4
飛機 Aircraft	50.3	49.4	34.7	41.2	44.1
船舶 Ships	65.4	66.8	67.8	65.9	64.3
貨運 Goods In Transit	65.8	68.8	65.1	64.4	51.3
財產損壞 Property Damage	49.6	45.1	44.1	43.3	45.2
一般法律責任 General Liability	71.4	71.3	72.8	75.2	77.2
金錢損失 Pecuniary Loss	60.3	52.3	54.3	57.1	49.9
非比例協約 Non-Proportional Treaty	91.0	93.6	92.5	92.4	94.0
比例協約 Proportional Treaty	90.0	91.8	89.7	93.2	90.5
<b>整體 Overall</b>	<b>70.0</b>	<b>68.2</b>	<b>68.9</b>	<b>69.0</b>	<b>69.1</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					
	2010	2011	2012	2013	2014	
	%	%	%	%	%	
意外及健康 Accident & Health	82.9	83.5	83.1	80.9	81.3	
汽車 Motor Vehicle	83.8	81.1	81.2	80.1	80.5	
飛機 Aircraft	33.5	24.5	7.7	9.1	14.3	
船舶 Ships	- 法定 - Statutory	63.1	61.7	61.5	51.5	58.8
- 其他 - Others	66.0	66.9	68.2	67.9	65.0	
貨運 Goods In Transit	62.4	65.3	62.7	65.5	66.8	
財產損壞 Property Damage	53.7	53.9	51.8	52.4	53.5	
一般法律責任 General Liability	- 法定 - Statutory	83.1	82.4	80.0	81.7	84.4
- 其他 - Others	56.4	56.9	61.9	64.9	67.9	
金錢損失 Pecuniary Loss	64.6	53.6	56.5	55.6	55.2	
<b>整體 Overall</b>	<b>73.5</b>	<b>73.2</b>	<b>73.6</b>	<b>73.7</b>	<b>74.9</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				
	2010	2011	2012	2013	2014
	%	%	%	%	%
意外及健康 Accident & Health	79.1	79.9	78.5	78.3	77.3
汽車 Motor Vehicle	90.9	90.5	94.6	96.6	95.9
飛機 Aircraft	76.1	85.8	100.0	100.0	100.0
船舶 Ships	64.4	67.2	67.6	64.5	63.7
貨運 Goods In Transit	73.6	75.1	68.9	62.9	36.6
財產損壞 Property Damage	45.4	38.2	38.0	36.2	38.7
一般法律責任 General Liability	63.3	64.1	64.1	66.6	63.2
金錢損失 Pecuniary Loss	49.2	50.4	51.3	59.1	43.2
非比例協約 Non-Proportional Treaty	91.0	93.6	92.5	92.4	94.0
比例協約 Proportional Treaty	90.0	91.8	89.7	93.2	90.5
<b>整體 Overall</b>	<b>58.2</b>	<b>53.9</b>	<b>55.6</b>	<b>55.7</b>	<b>53.0</b>