

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				
	2011	2012	2013	2014	2015
	%	%	%	%	%
意外及健康 Accident & Health	83.3	82.9	80.8	81.1	79.1
汽車 Motor Vehicle	81.9	83.5	83.1	83.4	83.6
飛機 Aircraft	49.4	34.7	41.2	44.1	28.7
船舶 Ships	66.8	67.8	65.9	64.3	67.4
貨運 Goods In Transit	68.8	65.1	64.4	51.3	63.3
財產損壞 Property Damage	45.1	44.1	43.3	45.2	47.3
一般法律責任 General Liability	71.3	72.8	75.2	77.2	75.0
金錢損失 Pecuniary Loss	52.3	54.3	57.1	49.9	48.1
非比例協約 Non-Proportional Treaty	93.6	92.5	92.4	94.0	94.0
比例協約 Proportional Treaty	91.8	89.7	93.2	90.5	90.4
整體 Overall	68.2	68.9	69.0	69.1	69.8

表 G6b 直接業務 Table G6b Direct Business					
業務類別 Class of Business	自留額比率 Retention Ratio				
	2011	2012	2013	2014	2015
	%	%	%	%	%
意外及健康 Accident & Health	83.5	83.1	80.9	81.3	79.1
汽車 Motor Vehicle	81.1	81.2	80.1	80.5	80.0
飛機 Aircraft	24.5	7.7	9.1	14.3	8.1
船舶 Ships	61.7	61.5	51.5	58.8	53.0
- 法定 - Statutory					
- 其他 - Others	66.9	68.2	67.9	65.0	68.2
貨運 Goods In Transit	65.3	62.7	65.5	66.8	66.5
財產損壞 Property Damage	53.9	51.8	52.4	53.5	53.0
一般法律責任 General Liability	82.4	80.0	81.7	84.4	82.7
- 法定 - Statutory					
- 其他 - Others	56.9	61.9	64.9	67.9	64.6
金錢損失 Pecuniary Loss	53.6	56.5	55.6	55.2	51.3
整體 Overall	73.2	73.6	73.7	74.9	73.5

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				
	2011	2012	2013	2014	2015
	%	%	%	%	%
意外及健康 Accident & Health	79.9	78.5	78.3	77.3	78.8
汽車 Motor Vehicle	90.5	94.6	96.6	95.9	95.9
飛機 Aircraft	85.8	100.0	100.0	100.0	100.0
船舶 Ships	67.2	67.6	64.5	63.7	67.6
貨運 Goods In Transit	75.1	68.9	62.9	36.6	58.4
財產損壞 Property Damage	38.2	38.0	36.2	38.7	42.4
一般法律責任 General Liability	64.1	64.1	66.6	63.2	60.2
金錢損失 Pecuniary Loss	50.4	51.3	59.1	43.2	43.6
非比例協約 Non-Proportional Treaty	93.6	92.5	92.4	94.0	94.0
比例協約 Proportional Treaty	91.8	89.7	93.2	90.5	90.4
整體 Overall	53.9	55.6	55.7	53.0	58.3