

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				
	2012	2013	2014	2015	2016
	%	%	%	%	%
意外及健康 Accident & Health	82.9	80.8	81.1	79.1	77.9
汽車 Motor Vehicle	83.5	83.1	83.4	83.6	83.9
飛機 Aircraft	34.7	41.2	44.1	28.7	22.5
船舶 Ships	67.8	65.9	64.3	67.4	56.4
貨運 Goods In Transit	65.1	64.4	51.3	63.3	63.9
財產損壞 Property Damage	44.1	43.3	45.2	47.3	51.7
一般法律責任 General Liability	72.8	75.2	77.2	75.0	71.1
金錢損失 Pecuniary Loss	54.3	57.1	49.9	48.1	50.3
非比例協約 Non-Proportional Treaty	92.5	92.4	94.0	94.0	93.9
比例協約 Proportional Treaty	89.7	93.2	90.5	90.4	86.5
整體 Overall	68.9	69.0	69.1	69.8	69.2

表 G6b 直接業務 Table G6b Direct Business					
業務類別 Class of Business	自留額比率 Retention Ratio				
	2012	2013	2014	2015	2016
	%	%	%	%	%
意外及健康 Accident & Health	83.1	80.9	81.3	79.1	77.8
汽車 Motor Vehicle	81.2	80.1	80.5	80.0	79.9
飛機 Aircraft	7.7	9.1	14.3	8.1	2.6
船舶 - 法定 Ships - Statutory	61.5	51.5	58.8	53.0	78.9
- 其他 - Others	68.2	67.9	65.0	68.2	50.2
貨運 Goods In Transit	62.7	65.5	66.8	66.5	66.8
財產損壞 Property Damage	51.8	52.4	53.5	53.0	53.8
一般法律責任 - 法定 General Liability - Statutory	80.0	81.7	84.4	82.7	78.5
- 其他 - Others	61.9	64.9	67.9	64.6	58.9
金錢損失 Pecuniary Loss	56.5	55.6	55.2	51.3	52.5
整體 Overall	73.6	73.7	74.9	73.5	70.9

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				
	2012	2013	2014	2015	2016
	%	%	%	%	%
意外及健康 Accident & Health	78.5	78.3	77.3	78.8	79.3
汽車 Motor Vehicle	94.6	96.6	95.9	95.9	95.8
飛機 Aircraft	100.0	100.0	100.0	100.0	30.4
船舶 Ships	67.6	64.5	63.7	67.6	67.5
貨運 Goods In Transit	68.9	62.9	36.6	58.4	59.6
財產損壞 Property Damage	38.0	36.2	38.7	42.4	49.5
一般法律責任 General Liability	64.1	66.6	63.2	60.2	64.0
金錢損失 Pecuniary Loss	51.3	59.1	43.2	43.6	46.5
非比例協約 Non-Proportional Treaty	92.5	92.4	94.0	94.0	93.9
比例協約 Proportional Treaty	89.7	93.2	90.5	90.4	86.5
整體 Overall	55.6	55.7	53.0	58.3	63.3