

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				
	2018	2019	2020	2021	2022
	%	%	%	%	%
意外及健康 Accident & Health	79.2	80.2	80.7	83.2	81.5
汽車 Motor Vehicle	75.4	83.7	83.5	80.0	81.9
飛機 Aircraft	29.3	35.1	15.5	22.9	24.5
船舶 Ships	49.0	47.8	44.2	45.7	43.5
貨運 Goods In Transit	64.2	59.2	51.9	50.5	41.7
財產損壞 Property Damage	47.6	45.9	46.0	43.9	40.2
一般法律責任 General Liability	59.8	68.0	68.9	69.3	68.9
金錢損失 Pecuniary Loss	56.5	54.8	67.0	69.3	63.9
非比例協約 Non-Proportional Treaty	90.7	85.0	85.2	92.3	94.2
比例協約 Proportional Treaty	85.8	83.5	82.1	81.9	83.4
整體 Overall	65.4	68.0	67.6	67.3	65.3

表 G6b 直接業務 Table G6b Direct Business					
業務類別 Class of Business	自留額比率 Retention Ratio				
	2018	2019	2020	2021	2022
	%	%	%	%	%
意外及健康 Accident & Health	79.0	80.5	81.0	82.7	81.6
汽車 Motor Vehicle	80.3	81.2	81.2	81.6	81.4
飛機 Aircraft	4.6	5.7	5.7	5.9	4.1
船舶 - 法定 Ships - Statutory	68.6	68.4	67.3	69.3	69.4
- 其他 - Others	40.2	40.4	36.8	37.2	36.7
貨運 Goods In Transit	66.3	59.9	60.2	59.3	46.9
財產損壞 Property Damage	48.8	47.2	45.8	45.3	43.1
一般法律責任 - 法定 - 僱員補償 General Liability - Statutory - Employees' Compensation	44.7	72.0	73.9	78.8	79.7
- 業主立案法團責任* - Owners' Corporation Liability*	75.5	75.5	74.9	76.6	72.5
- 其他 - Others	62.2	60.9	63.2	58.6	57.2
金錢損失 Pecuniary Loss	52.5	51.4	68.4	74.2	67.0
整體 Overall	65.4	70.1	70.6	71.7	70.2

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				
	2018	2019	2020	2021	2022
	%	%	%	%	%
意外及健康 Accident & Health	81.6	75.6	77.5	87.5	80.8
汽車 Motor Vehicle	62.6	90.7	91.1	65.7	87.6
飛機 Aircraft	54.1	58.0	23.7	43.4	43.0
船舶 Ships	65.8	62.9	59.4	65.4	53.1
貨運 Goods In Transit	61.9	58.4	43.5	41.4	36.8
財產損壞 Property Damage	46.4	44.7	46.2	42.9	38.0
一般法律責任 General Liability	83.7	66.0	62.0	57.9	54.5
金錢損失 Pecuniary Loss	62.5	60.3	62.8	50.9	55.1
非比例協約 Non-Proportional Treaty	90.7	85.0	85.2	92.3	94.2
比例協約 Proportional Treaty	85.8	83.5	82.1	81.9	83.4
整體 Overall	65.5	61.4	59.1	54.5	51.7

*請參閱一般保險業務統計數字附註2的額外資料。
Please refer to Note 2 of General Insurance Business Statistics for additional information.