

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				
	2004	2005	2006	2007	2008
	%	%	%	%	%
意外及健康 Accident & Health	85.8	85.9	86.2	85.2	85.6
汽車 Motor Vehicle	80.5	82.8	83.9	83.1	83.6
飛機 Aircraft	6.3	34.7	21.1	30.7	36.5
船舶 Ships	60.9	60.0	56.8	62.5	59.4
貨運 Goods In Transit	74.6	72.7	71.1	70.8	70.5
財產損壞 Property Damage	55.2	51.6	53.7	51.6	50.3
一般法律責任 General Liability	68.7	68.5	69.0	69.4	68.8
金錢損失 Pecuniary Loss	50.1	54.3	53.3	53.1	60.6
非比例協約 Non-Proportional Treaty	82.8	86.6	91.7	89.4	90.1
比例協約 Proportional Treaty	90.8	81.3	92.6	93.0	92.8
<b>整體 Overall</b>	<b>69.8</b>	<b>69.4</b>	<b>70.6</b>	<b>70.3</b>	<b>70.5</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				
	2004	2005	2006	2007	2008
	%	%	%	%	%
意外及健康 Accident & Health	86.7	86.4	86.7	86.4	86.8
汽車 Motor Vehicle	79.1	82.1	82.9	82.5	83.2
飛機 Aircraft	5.1	3.7	4.8	2.5	11.1
船舶 Ships	60.7	58.3	55.4	65.6	64.4
- 法定 - Statutory					
- 其他 - Others	58.2	60.3	56.0	62.0	57.8
貨運 Goods In Transit	73.2	72.1	71.4	70.1	68.7
財產損壞 Property Damage	49.6	50.3	53.8	55.1	56.5
一般法律責任 - 法定 General Liability - Statutory	74.4	78.6	79.8	81.4	81.0
- 其他 - Others	51.9	51.9	52.8	54.0	55.5
金錢損失 Pecuniary Loss	39.2	39.9	43.7	44.8	57.3
<b>整體 Overall</b>	<b>68.7</b>	<b>70.1</b>	<b>71.9</b>	<b>72.7</b>	<b>73.8</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				
	2004	2005	2006	2007	2008
	%	%	%	%	%
意外及健康 Accident & Health	70.9	77.3	71.5	53.0	55.5
汽車 Motor Vehicle	93.0	90.6	93.5	92.2	88.3
飛機 Aircraft	100.0	100.0	100.0	100.0	84.8
船舶 Ships	70.6	58.6	60.2	64.7	64.8
貨運 Goods In Transit	82.2	76.1	69.7	74.9	79.1
財產損壞 Property Damage	63.3	53.3	53.5	47.2	42.9
一般法律責任 General Liability	84.4	74.9	70.2	65.0	59.8
金錢損失 Pecuniary Loss	78.7	83.3	76.3	70.1	69.9
非比例協約 Non-Proportional Treaty	82.8	86.6	91.7	89.4	90.1
比例協約 Proportional Treaty	90.8	81.3	92.6	93.0	92.8
<b>整體 Overall</b>	<b>74.1</b>	<b>66.9</b>	<b>65.6</b>	<b>60.6</b>	<b>57.4</b>