

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				
	2006	2007	2008	2009	2010
	%	%	%	%	%
意外及健康 Accident & Health	86.2	85.2	85.6	84.1	82.7
汽車 Motor Vehicle	83.9	83.1	83.6	84.1	84.3
飛機 Aircraft	21.1	30.7	36.5	-	50.3
船舶 Ships	56.8	62.5	59.4	69.8	65.4
貨運 Goods In Transit	71.1	70.8	70.5	67.1	65.8
財產損壞 Property Damage	53.7	51.6	50.3	52.5	49.6
一般法律責任 General Liability	69.0	69.4	68.8	73.5	71.4
金錢損失 Pecuniary Loss	53.3	53.1	60.6	59.7	60.3
非比例協約 Non-Proportional Treaty	91.7	89.4	90.1	90.9	91.0
比例協約 Proportional Treaty	92.6	93.0	92.8	87.2	90.0
整體 Overall	<b>70.6</b>	<b>70.3</b>	<b>70.5</b>	<b>71.9</b>	<b>70.0</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				
	2006	2007	2008	2009	2010
	%	%	%	%	%
意外及健康 Accident & Health	86.7	86.4	86.8	84.5	82.9
汽車 Motor Vehicle	82.9	82.5	83.2	83.8	83.8
飛機 Aircraft	4.8	2.5	11.1	2.2	33.5
船舶 Ships	55.4	65.6	64.4	64.4	63.1
- 法定 - Statutory					
- 其他 - Others	56.0	62.0	57.8	72.4	66.0
貨運 Goods In Transit	71.4	70.1	68.7	63.4	62.4
財產損壞 Property Damage	53.8	55.1	56.5	56.3	53.7
一般法律責任 General Liability	79.8	81.4	81.0	83.8	83.1
- 法定 - Statutory					
- 其他 - Others	52.8	54.0	55.5	57.3	56.4
金錢損失 Pecuniary Loss	43.7	44.8	57.3	66.2	64.6
整體 Overall	<b>71.9</b>	<b>72.7</b>	<b>73.8</b>	<b>75.2</b>	<b>73.5</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				
	2006	2007	2008	2009	2010
	%	%	%	%	%
意外及健康 Accident & Health	71.5	53.0	55.5	73.6	79.1
汽車 Motor Vehicle	93.5	92.2	88.3	88.6	90.9
飛機 Aircraft	100.0	100.0	84.8	100.0	76.1
船舶 Ships	60.2	64.7	64.8	60.8	64.4
貨運 Goods In Transit	69.7	74.9	79.1	76.5	73.6
財產損壞 Property Damage	53.5	47.2	42.9	47.9	45.4
一般法律責任 General Liability	70.2	65.0	59.8	65.6	63.3
金錢損失 Pecuniary Loss	76.3	70.1	69.9	40.9	49.2
非比例協約 Non-Proportional Treaty	91.7	89.4	90.1	90.9	91.0
比例協約 Proportional Treaty	92.6	93.0	92.8	87.2	90.0
整體 Overall	<b>65.6</b>	<b>60.6</b>	<b>57.4</b>	<b>58.1</b>	<b>58.2</b>