

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				
	2008	2009	2010	2011	2012
	%	%	%	%	%
意外及健康 Accident & Health	85.6	84.1	82.7	83.3	82.9
汽車 Motor Vehicle	83.6	84.1	84.3	81.9	83.5
飛機 Aircraft	36.5	-	50.3	49.4	34.7
船舶 Ships	59.4	69.8	65.4	66.8	67.8
貨運 Goods In Transit	70.5	67.1	65.8	68.8	65.1
財產損壞 Property Damage	50.3	52.5	49.6	45.1	44.1
一般法律責任 General Liability	68.8	73.5	71.4	71.3	72.8
金錢損失 Pecuniary Loss	60.6	59.7	60.3	52.3	54.3
非比例協約 Non-Proportional Treaty	90.1	90.9	91.0	93.6	92.5
比例協約 Proportional Treaty	92.8	87.2	90.0	91.8	89.7
整體 Overall	70.5	71.9	70.0	68.2	68.9

表 G6b 直接業務 Table G6b Direct Business					
業務類別 Class of Business	自留額比率 Retention Ratio				
	2008	2009	2010	2011	2012
	%	%	%	%	%
意外及健康 Accident & Health	86.8	84.5	82.9	83.5	83.1
汽車 Motor Vehicle	83.2	83.8	83.8	81.1	81.2
飛機 Aircraft	11.1	2.2	33.5	24.5	7.7
船舶 Ships	64.4	64.4	63.1	61.7	61.5
- 法定 - Statutory					
- 其他 - Others	57.8	72.4	66.0	66.9	68.2
貨運 Goods In Transit	68.7	63.4	62.4	65.3	62.7
財產損壞 Property Damage	56.5	56.3	53.7	53.9	51.8
一般法律責任 - 法定 General Liability - Statutory	81.0	83.8	83.1	82.4	80.0
- 其他 - Others	55.5	57.3	56.4	56.9	61.9
金錢損失 Pecuniary Loss	57.3	66.2	64.6	53.6	56.5
整體 Overall	73.8	75.2	73.5	73.2	73.6

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				
	2008	2009	2010	2011	2012
	%	%	%	%	%
意外及健康 Accident & Health	55.5	73.6	79.1	79.9	78.5
汽車 Motor Vehicle	88.3	88.6	90.9	90.5	94.6
飛機 Aircraft	84.8	100.0	76.1	85.8	100.0
船舶 Ships	64.8	60.8	64.4	67.2	67.6
貨運 Goods In Transit	79.1	76.5	73.6	75.1	68.9
財產損壞 Property Damage	42.9	47.9	45.4	38.2	38.0
一般法律責任 General Liability	59.8	65.6	63.3	64.1	64.1
金錢損失 Pecuniary Loss	69.9	40.9	49.2	50.4	51.3
非比例協約 Non-Proportional Treaty	90.1	90.9	91.0	93.6	92.5
比例協約 Proportional Treaty	92.8	87.2	90.0	91.8	89.7
整體 Overall	57.4	58.1	58.2	53.9	55.6