

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				
	2009	2010	2011	2012	2013
	%	%	%	%	%
意外及健康 Accident & Health	84.1	82.7	83.3	82.9	80.8
汽車 Motor Vehicle	84.1	84.3	81.9	83.5	83.1
飛機 Aircraft	-	50.3	49.4	34.7	41.2
船舶 Ships	69.8	65.4	66.8	67.8	65.9
貨運 Goods In Transit	67.1	65.8	68.8	65.1	64.4
財產損壞 Property Damage	52.5	49.6	45.1	44.1	43.3
一般法律責任 General Liability	73.5	71.4	71.3	72.8	75.2
金錢損失 Pecuniary Loss	59.7	60.3	52.3	54.3	57.1
非比例協約 Non-Proportional Treaty	90.9	91.0	93.6	92.5	92.4
比例協約 Proportional Treaty	87.2	90.0	91.8	89.7	93.2
<b>整體 Overall</b>	<b>71.9</b>	<b>70.0</b>	<b>68.2</b>	<b>68.9</b>	<b>69.0</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				
	2009	2010	2011	2012	2013
	%	%	%	%	%
意外及健康 Accident & Health	84.5	82.9	83.5	83.1	80.9
汽車 Motor Vehicle	83.8	83.8	81.1	81.2	80.1
飛機 Aircraft	2.2	33.5	24.5	7.7	9.1
船舶 Ships	- 法定 - Statutory	64.4	63.1	61.7	61.5
- 其他 - Others	72.4	66.0	66.9	68.2	67.9
貨運 Goods In Transit	63.4	62.4	65.3	62.7	65.5
財產損壞 Property Damage	56.3	53.7	53.9	51.8	52.4
一般法律責任 General Liability	- 法定 - Statutory	83.8	83.1	82.4	80.0
- 其他 - Others	57.3	56.4	56.9	61.9	64.9
金錢損失 Pecuniary Loss	66.2	64.6	53.6	56.5	55.6
<b>整體 Overall</b>	<b>75.2</b>	<b>73.5</b>	<b>73.2</b>	<b>73.6</b>	<b>73.7</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				
	2009	2010	2011	2012	2013
	%	%	%	%	%
意外及健康 Accident & Health	73.6	79.1	79.9	78.5	78.3
汽車 Motor Vehicle	88.6	90.9	90.5	94.6	96.6
飛機 Aircraft	100.0	76.1	85.8	100.0	100.0
船舶 Ships	60.8	64.4	67.2	67.6	64.5
貨運 Goods In Transit	76.5	73.6	75.1	68.9	62.9
財產損壞 Property Damage	47.9	45.4	38.2	38.0	36.2
一般法律責任 General Liability	65.6	63.3	64.1	64.1	66.6
金錢損失 Pecuniary Loss	40.9	49.2	50.4	51.3	59.1
非比例協約 Non-Proportional Treaty	90.9	91.0	93.6	92.5	92.4
比例協約 Proportional Treaty	87.2	90.0	91.8	89.7	93.2
<b>整體 Overall</b>	<b>58.1</b>	<b>58.2</b>	<b>53.9</b>	<b>55.6</b>	<b>55.7</b>