

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				
	2014	2015	2016	2017	2018
	%	%	%	%	%
意外及健康 Accident & Health	81.1	79.1	77.9	77.6	79.2
汽車 Motor Vehicle	83.4	83.6	83.9	83.9	75.4
飛機 Aircraft	44.1	28.7	22.5	29.5	29.3
船舶 Ships	64.3	67.4	56.4	46.7	49.0
貨運 Goods In Transit	51.3	63.3	63.9	62.5	64.2
財產損壞 Property Damage	45.2	47.3	51.7	50.6	47.6
一般法律責任 General Liability	77.2	75.0	71.1	69.8	59.8
金錢損失 Pecuniary Loss	49.9	48.1	50.3	55.3	56.5
非比例協約 Non-Proportional Treaty	94.0	94.0	93.9	90.9	90.7
比例協約 Proportional Treaty	90.5	90.4	86.5	84.3	85.8
整體 Overall	69.1	69.8	69.2	68.5	65.4

表 G6b 直接業務 Table G6b Direct Business						
業務類別 Class of Business	自留額比率 Retention Ratio					
	2014	2015	2016	2017	2018	
	%	%	%	%	%	
意外及健康 Accident & Health	81.3	79.1	77.8	77.3	79.0	
汽車 Motor Vehicle	80.5	80.0	79.9	79.1	80.3	
飛機 Aircraft	14.3	8.1	2.6	5.3	4.6	
船舶 Ships	- 法定 - Statutory	58.8	53.0	78.9	74.9	68.6
- 其他 - Others	65.0	68.2	50.2	39.7	40.2	
貨運 Goods In Transit	66.8	66.5	66.8	67.8	66.3	
財產損壞 Property Damage	53.5	53.0	53.8	54.1	48.8	
一般法律責任 General Liability	- 法定 - Statutory	84.4	82.7	78.5	78.1	44.7
- 僱員補償 - Employees' Compensation	-	-	-	75.4	75.5	
- 業主立案法團責任* - Owners' Corporation Liability*	-	-	-	-	-	
- 其他 - Others	67.9	64.6	58.9	57.3	62.2	
金錢損失 Pecuniary Loss	55.2	51.3	52.5	52.3	52.5	
整體 Overall	74.9	73.5	70.9	70.0	65.4	

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				
	2014	2015	2016	2017	2018
	%	%	%	%	%
意外及健康 Accident & Health	77.3	78.8	79.3	81.4	81.6
汽車 Motor Vehicle	95.9	95.9	95.8	95.4	62.6
飛機 Aircraft	100.0	100.0	30.4	61.3	54.1
船舶 Ships	63.7	67.6	67.5	62.2	65.8
貨運 Goods In Transit	36.6	58.4	59.6	56.4	61.9
財產損壞 Property Damage	38.7	42.4	49.5	47.4	46.4
一般法律責任 General Liability	63.2	60.2	64.0	63.8	83.7
金錢損失 Pecuniary Loss	43.2	43.6	46.5	59.7	62.5
非比例協約 Non-Proportional Treaty	94.0	94.0	93.9	90.9	90.7
比例協約 Proportional Treaty	90.5	90.4	86.5	84.3	85.8
整體 Overall	53.0	58.3	63.3	64.3	65.5

*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.