

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				
	2015	2016	2017	2018	2019
	%	%	%	%	%
意外及健康 Accident & Health	79.1	77.9	77.6	79.2	80.2
汽車 Motor Vehicle	83.6	83.9	83.9	75.4	83.7
飛機 Aircraft	28.7	22.5	29.5	29.3	35.1
船舶 Ships	67.4	56.4	46.7	49.0	47.8
貨運 Goods In Transit	63.3	63.9	62.5	64.2	59.2
財產損壞 Property Damage	47.3	51.7	50.6	47.6	45.9
一般法律責任 General Liability	75.0	71.1	69.8	59.8	68.0
金錢損失 Pecuniary Loss	48.1	50.3	55.3	56.5	54.8
非比例協約 Non-Proportional Treaty	94.0	93.9	90.9	90.7	85.0
比例協約 Proportional Treaty	90.4	86.5	84.3	85.8	83.5
整體 Overall	69.8	69.2	68.5	65.4	68.0

表 G6b 直接業務 Table G6b Direct Business					
業務類別 Class of Business	自留額比率 Retention Ratio				
	2015	2016	2017	2018	2019
	%	%	%	%	%
意外及健康 Accident & Health	79.1	77.8	77.3	79.0	80.5
汽車 Motor Vehicle	80.0	79.9	79.1	80.3	81.2
飛機 Aircraft	8.1	2.6	5.3	4.6	5.7
船舶 Ships	53.0	78.9	74.9	68.6	68.4
- 法定 - Statutory					
- 其他 - Others	68.2	50.2	39.7	40.2	40.4
貨運 Goods In Transit	66.5	66.8	67.8	66.3	59.9
財產損壞 Property Damage	53.0	53.8	54.1	48.8	47.2
一般法律責任 General Liability	82.7	78.5	78.1	44.7	72.0
- 法定 - Statutory					
- 僱員補償 - Employees' Compensation					
- 業主立案法團責任* - Owners' Corporation Liability*			75.4	75.5	75.5
- 其他 - Others	64.6	58.9	57.3	62.2	60.9
金錢損失 Pecuniary Loss	51.3	52.5	52.3	52.5	51.4
整體 Overall	73.5	70.9	70.0	65.4	70.1

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				
	2015	2016	2017	2018	2019
	%	%	%	%	%
意外及健康 Accident & Health	78.8	79.3	81.4	81.6	75.6
汽車 Motor Vehicle	95.9	95.8	95.4	62.6	90.7
飛機 Aircraft	100.0	30.4	61.3	54.1	58.0
船舶 Ships	67.6	67.5	62.2	65.8	62.9
貨運 Goods In Transit	58.4	59.6	56.4	61.9	58.4
財產損壞 Property Damage	42.4	49.5	47.4	46.4	44.7
一般法律責任 General Liability	60.2	64.0	63.8	83.7	66.0
金錢損失 Pecuniary Loss	43.6	46.5	59.7	62.5	60.3
非比例協約 Non-Proportional Treaty	94.0	93.9	90.9	90.7	85.0
比例協約 Proportional Treaty	90.4	86.5	84.3	85.8	83.5
整體 Overall	58.3	63.3	64.3	65.5	61.4

*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.