

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				
	2017	2018	2019	2020	2021
	%	%	%	%	%
意外及健康 Accident & Health	77.6	79.2	80.2	80.7	83.2
汽車 Motor Vehicle	83.9	75.4	83.7	83.5	80.0
飛機 Aircraft	29.5	29.3	35.1	15.5	22.9
船舶 Ships	46.7	49.0	47.8	44.2	45.7
貨運 Goods In Transit	62.5	64.2	59.2	51.9	50.5
財產損壞 Property Damage	50.6	47.6	45.9	46.0	43.9
一般法律責任 General Liability	69.8	59.8	68.0	68.9	69.3
金錢損失 Pecuniary Loss	55.3	56.5	54.8	67.0	69.3
非比例協約 Non-Proportional Treaty	90.9	90.7	85.0	85.2	92.3
比例協約 Proportional Treaty	84.3	85.8	83.5	82.1	81.9
整體 Overall	68.5	65.4	68.0	67.6	67.3

表 G6b 直接業務 Table G6b Direct Business					
業務類別 Class of Business	自留額比率 Retention Ratio				
	2017	2018	2019	2020	2021
	%	%	%	%	%
意外及健康 Accident & Health	77.3	79.0	80.5	81.0	82.7
汽車 Motor Vehicle	79.1	80.3	81.2	81.2	81.6
飛機 Aircraft	5.3	4.6	5.7	5.7	5.9
船舶 - 法定 Ships - Statutory	74.9	68.6	68.4	67.3	69.3
- 其他 - Others	39.7	40.2	40.4	36.8	37.2
貨運 Goods In Transit	67.8	66.3	59.9	60.2	59.3
財產損壞 Property Damage	54.1	48.8	47.2	45.8	45.3
一般法律責任 - 法定 - 僱員補償 General Liability - Statutory - Employees' Compensation	78.1	44.7	72.0	73.9	78.8
- 業主立案法團責任* - Owners' Corporation Liability*	75.4	75.5	75.5	74.9	76.6
- 其他 - Others	57.3	62.2	60.9	63.2	58.6
金錢損失 Pecuniary Loss	52.3	52.5	51.4	68.4	74.2
整體 Overall	70.0	65.4	70.1	70.6	71.7

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				
	2017	2018	2019	2020	2021
	%	%	%	%	%
意外及健康 Accident & Health	81.4	81.6	75.6	77.5	87.5
汽車 Motor Vehicle	95.4	62.6	90.7	91.1	65.7
飛機 Aircraft	61.3	54.1	58.0	23.7	43.4
船舶 Ships	62.2	65.8	62.9	59.4	65.4
貨運 Goods In Transit	56.4	61.9	58.4	43.5	41.4
財產損壞 Property Damage	47.4	46.4	44.7	46.2	42.9
一般法律責任 General Liability	63.8	83.7	66.0	62.0	57.9
金錢損失 Pecuniary Loss	59.7	62.5	60.3	62.8	50.9
非比例協約 Non-Proportional Treaty	90.9	90.7	85.0	85.2	92.3
比例協約 Proportional Treaty	84.3	85.8	83.5	82.1	81.9
整體 Overall	64.3	65.5	61.4	59.1	54.5

*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.