

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				
	1999	2000	2001	2002	2003
	%	%	%	%	%
意外及健康 Accident & Health	81.1	79.3	78.4	83.9	83.4
汽車 Motor Vehicle	80.2	81.8	78.3	78.2	79.2
飛機 Aircraft	9.2	14.3	6.4	16.4	26.4
船舶 Ships	52.0	55.0	47.5	65.2	64.7
貨運 Goods In Transit	73.6	72.4	71.9	71.6	73.8
財產損壞 Property Damage	54.9	55.6	52.3	53.8	57.0
一般法律責任 General Liability	65.3	69.0	66.3	66.7	67.5
金錢損失 Pecuniary Loss	32.9	35.2	39.3	40.0	42.2
非比例協約 Non-Proportional Treaty	94.5	91.4	78.9	64.7	85.4
比例協約 Proportional Treaty	72.2	75.7	74.1	75.8	91.9
整體 Overall	67.3	68.3	65.8	67.8	68.8

表 G6b 直接業務 Table G6b Direct Business					
業務類別 Class of Business	自留額比率 Retention Ratio				
	1999	2000	2001	2002	2003
	%	%	%	%	%
意外及健康 Accident & Health	80.8	78.9	78.0	83.4	83.1
汽車 Motor Vehicle	79.2	81.7	77.2	76.9	77.4
飛機 Aircraft	6.7	7.7	6.1	4.7	4.2
船舶 - 法定 Ships - Statutory	62.9	56.8	58.8	60.3	59.4
船舶 - 其他 Ships - Others	48.0	50.7	38.2	55.2	63.7
貨運 Goods In Transit	72.2	73.3	72.4	69.5	70.7
財產損壞 Property Damage	51.5	52.5	49.1	47.7	47.4
一般法律責任 - 法定 General Liability - Statutory	74.2	76.9	72.6	72.8	70.6
一般法律責任 - 其他 General Liability - Others	35.4	36.4	42.2	36.0	47.1
金錢損失 Pecuniary Loss	19.2	23.0	26.9	28.8	30.3
整體 Overall	66.4	67.4	64.8	66.0	66.2

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				
	1999	2000	2001	2002	2003
	%	%	%	%	%
意外及健康 Accident & Health	86.1	85.4	83.6	89.4	86.8
汽車 Motor Vehicle	89.9	83.0	88.8	89.5	92.4
飛機 Aircraft	100.0	100.0	100.0	100.0	100.0
船舶 Ships	62.7	65.5	69.7	87.0	68.1
貨運 Goods In Transit	80.4	69.2	70.1	83.3	85.7
財產損壞 Property Damage	61.9	61.6	57.7	62.1	66.8
一般法律責任 General Liability	82.3	91.8	90.8	94.1	90.0
金錢損失 Pecuniary Loss	69.3	69.6	68.8	73.3	66.5
非比例協約 Non-Proportional Treaty	94.5	91.4	78.9	64.7	85.4
比例協約 Proportional Treaty	72.2	75.7	74.1	75.8	91.9
整體 Overall	71.2	71.7	69.6	74.3	76.5