

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				
	2001	2002	2003	2004	2005
	%	%	%	%	%
意外及健康 Accident & Health	78.4	83.9	83.4	85.8	85.9
汽車 Motor Vehicle	78.3	78.2	79.2	80.5	82.8
飛機 Aircraft	6.4	16.4	26.4	6.3	34.7
船舶 Ships	47.5	65.2	64.7	60.9	60.0
貨運 Goods In Transit	71.9	71.6	72.3	74.6	72.7
財產損壞 Property Damage	52.3	53.8	54.0	55.2	51.6
一般法律責任 General Liability	66.3	66.7	67.5	68.7	68.5
金錢損失 Pecuniary Loss	39.3	40.0	42.2	50.1	54.3
非比例協約 Non-Proportional Treaty	78.9	64.7	85.4	82.8	86.6
比例協約 Proportional Treaty	74.1	75.8	91.9	90.8	81.3
<b>整體 Overall</b>	<b>65.8</b>	<b>67.8</b>	<b>68.2</b>	<b>69.8</b>	<b>69.4</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				
	2001	2002	2003	2004	2005
	%	%	%	%	%
意外及健康 Accident & Health	78.0	83.4	83.1	86.7	86.4
汽車 Motor Vehicle	77.2	76.9	77.4	79.1	82.1
飛機 Aircraft	6.1	4.7	4.2	5.1	3.7
船舶 Ships					
- 法定 - Statutory	58.8	60.3	59.4	60.7	58.3
- 其他 - Others	38.2	55.2	63.7	58.2	60.3
貨運 Goods In Transit	72.4	69.5	70.7	73.2	72.1
財產損壞 Property Damage	49.1	47.7	47.4	49.6	50.3
一般法律責任 General Liability					
- 法定 - Statutory	72.6	72.8	70.6	74.4	78.6
- 其他 - Others	42.2	36.0	47.1	51.9	51.9
金錢損失 Pecuniary Loss	26.9	28.8	30.3	39.2	39.9
<b>整體 Overall</b>	<b>64.8</b>	<b>66.0</b>	<b>66.2</b>	<b>68.7</b>	<b>70.1</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				
	2001	2002	2003	2004	2005
	%	%	%	%	%
意外及健康 Accident & Health	83.6	89.4	86.7	70.9	77.3
汽車 Motor Vehicle	88.8	89.5	92.3	93.0	90.6
飛機 Aircraft	100.0	100.0	100.0	100.0	100.0
船舶 Ships	69.7	87.0	68.1	70.6	58.6
貨運 Goods In Transit	70.1	83.3	80.5	82.2	76.1
財產損壞 Property Damage	57.7	62.1	61.7	63.3	53.3
一般法律責任 General Liability	90.8	94.1	90.0	84.4	74.9
金錢損失 Pecuniary Loss	68.8	73.3	66.5	78.7	83.3
非比例協約 Non-Proportional Treaty	78.9	64.7	85.4	82.8	86.6
比例協約 Proportional Treaty	74.1	75.8	91.9	90.8	81.3
<b>整體 Overall</b>	<b>69.6</b>	<b>74.3</b>	<b>74.5</b>	<b>74.1</b>	<b>66.9</b>