

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				
	2013	2014	2015	2016	2017
	%	%	%	%	%
意外及健康 Accident & Health	80.8	81.1	79.1	77.9	77.6
汽車 Motor Vehicle	83.1	83.4	83.6	83.9	83.9
飛機 Aircraft	41.2	44.1	28.7	22.5	29.5
船舶 Ships	65.9	64.3	67.4	56.4	46.7
貨運 Goods In Transit	64.4	51.3	63.3	63.9	62.5
財產損壞 Property Damage	43.3	45.2	47.3	51.7	50.6
一般法律責任 General Liability	75.2	77.2	75.0	71.1	69.8
金錢損失 Pecuniary Loss	57.1	49.9	48.1	50.3	55.3
非比例協約 Non-Proportional Treaty	92.4	94.0	94.0	93.9	90.9
比例協約 Proportional Treaty	93.2	90.5	90.4	86.5	84.3
整體 Overall	69.0	69.1	69.8	69.2	68.5

表 G6b 直接業務 Table G6b Direct Business						
業務類別 Class of Business	自留額比率 Retention Ratio					
	2013	2014	2015	2016	2017	
	%	%	%	%	%	
意外及健康 Accident & Health	80.9	81.3	79.1	77.8	77.3	
汽車 Motor Vehicle	80.1	80.5	80.0	79.9	79.1	
飛機 Aircraft	9.1	14.3	8.1	2.6	5.3	
船舶 Ships	- 法定 - Statutory	51.5	58.8	53.0	78.9	74.9
	- 其他 - Others	67.9	65.0	68.2	50.2	39.7
貨運 Goods In Transit		65.5	66.8	66.5	66.8	67.8
財產損壞 Property Damage		52.4	53.5	53.0	53.8	54.1
一般法律責任 General Liability	- 法定 - Statutory	81.7	84.4	82.7	78.5	78.1
	- 僱員補償 - Employees' Compensation	-	-	-	-	75.4
	- 業主立法團責任* - Owners' Corporation Liability*	-	-	-	-	-
	- 其他 - Others	64.9	67.9	64.6	58.9	57.3
金錢損失 Pecuniary Loss		55.6	55.2	51.3	52.5	52.3
整體 Overall		73.7	74.9	73.5	70.9	70.0

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				
	2013	2014	2015	2016	2017
	%	%	%	%	%
意外及健康 Accident & Health	78.3	77.3	78.8	79.3	81.4
汽車 Motor Vehicle	96.6	95.9	95.9	95.8	95.4
飛機 Aircraft	100.0	100.0	100.0	30.4	61.3
船舶 Ships	64.5	63.7	67.6	67.5	62.2
貨運 Goods In Transit	62.9	36.6	58.4	59.6	56.4
財產損壞 Property Damage	36.2	38.7	42.4	49.5	47.4
一般法律責任 General Liability	66.6	63.2	60.2	64.0	63.8
金錢損失 Pecuniary Loss	59.1	43.2	43.6	46.5	59.7
非比例協約 Non-Proportional Treaty	92.4	94.0	94.0	93.9	90.9
比例協約 Proportional Treaty	93.2	90.5	90.4	86.5	84.3
整體 Overall		55.7	53.0	58.3	64.3

*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 to General Insurance Business Statistics for additional information.