

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				
	2016	2017	2018	2019	2020
	%	%	%	%	%
意外及健康 Accident & Health	77.9	77.6	79.2	80.2	80.7
汽車 Motor Vehicle	83.9	83.9	75.4	83.7	83.5
飛機 Aircraft	22.5	29.5	29.3	35.1	15.5
船舶 Ships	56.4	46.7	49.0	47.8	44.2
貨運 Goods In Transit	63.9	62.5	64.2	59.2	51.9
財產損壞 Property Damage	51.7	50.6	47.6	45.9	46.0
一般法律責任 General Liability	71.1	69.8	59.8	68.0	68.9
金錢損失 Pecuniary Loss	50.3	55.3	56.5	54.8	67.0
非比例協約 Non-Proportional Treaty	93.9	90.9	90.7	85.0	85.2
比例協約 Proportional Treaty	86.5	84.3	85.8	83.5	82.1
整體 Overall	69.2	68.5	65.4	68.0	67.6

表 G6b 直接業務 Table G6b Direct Business						
業務類別 Class of Business	自留額比率 Retention Ratio					
	2016	2017	2018	2019	2020	
	%	%	%	%	%	
意外及健康 Accident & Health	77.8	77.3	79.0	80.5	81.0	
汽車 Motor Vehicle	79.9	79.1	80.3	81.2	81.2	
飛機 Aircraft	2.6	5.3	4.6	5.7	5.7	
船舶 Ships	- 法定 - Statutory	78.9	74.9	68.6	68.4	67.3
- 其他 - Others	50.2	39.7	40.2	40.4	36.8	
貨運 Goods In Transit	66.8	67.8	66.3	59.9	60.2	
財產損壞 Property Damage	53.8	54.1	48.8	47.2	45.8	
一般法律責任 General Liability	- 法定 - Statutory	78.5	78.1	44.7	72.0	73.9
- 僱員補償 - Employees' Compensation	-	75.4	75.5	75.5	74.9	
- 業主立案法團責任* - Owners' Corporation Liability*	-	75.4	75.5	75.5	74.9	
- 其他 - Others	58.9	57.3	62.2	60.9	63.2	
金錢損失 Pecuniary Loss	52.5	52.3	52.5	51.4	68.4	
整體 Overall	70.9	70.0	65.4	70.1	70.6	

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				
	2016	2017	2018	2019	2020
	%	%	%	%	%
意外及健康 Accident & Health	79.3	81.4	81.6	75.6	77.5
汽車 Motor Vehicle	95.8	95.4	62.6	90.7	91.1
飛機 Aircraft	30.4	61.3	54.1	58.0	23.7
船舶 Ships	67.5	62.2	65.8	62.9	59.4
貨運 Goods In Transit	59.6	56.4	61.9	58.4	43.5
財產損壞 Property Damage	49.5	47.4	46.4	44.7	46.2
一般法律責任 General Liability	64.0	63.8	83.7	66.0	62.0
金錢損失 Pecuniary Loss	46.5	59.7	62.5	60.3	62.8
非比例協約 Non-Proportional Treaty	93.9	90.9	90.7	85.0	85.2
比例協約 Proportional Treaty	86.5	84.3	85.8	83.5	82.1
整體 Overall	63.3	64.3	65.5	61.4	59.1

* 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.