

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				
	2019	2020	2021	2022	2023
	%	%	%	%	%
意外及健康 Accident & Health	80.2	80.7	83.2	81.5	81.9
汽車 Motor Vehicle	83.7	83.5	80.0	81.9	74.7
飛機 Aircraft	35.1	15.5	22.9	24.5	21.5
船舶 Ships	47.8	44.2	45.7	43.5	39.4
貨運 Goods in Transit	59.2	51.9	50.5	41.7	42.7
財產損壞 Property Damage	45.9	46.0	43.9	40.2	38.7
一般法律責任 General Liability	68.0	68.9	69.3	68.9	69.0
金錢損失 Pecuniary Loss	54.8	67.0	69.3	63.9	61.8
非比例協約 Non-Proportional Treaty	85.0	85.2	92.3	94.2	95.1
比例協約 Proportional Treaty	83.5	82.1	81.9	83.4	81.4
整體 Overall	68.0	67.6	67.3	65.3	64.3

表 G6b 直接業務 Table G6b Direct Business					
業務類別 Class of Business	自留額比率 Retention Ratio				
	2019	2020	2021	2022	2023
	%	%	%	%	%
意外及健康 Accident & Health	80.5	81.0	82.7	81.6	81.5
汽車 Motor Vehicle	81.2	81.2	81.6	81.4	74.0
飛機 Aircraft	5.7	5.7	5.9	4.1	6.1
船舶 Ships	68.4	67.3	69.3	69.4	67.0
- 法定 - Statutory					
- 其他 - Others					
貨運 Goods in Transit	40.4	36.8	37.2	36.7	35.7
財產損壞 Property Damage	59.9	60.2	59.3	46.9	48.4
一般法律責任 General Liability	47.2	45.8	45.3	43.1	42.0
- 法定 - Statutory					
- 僱員補償 - Employees' Compensation					
- 業主立案法團責任* - Owners' Corporation Liability*					
- 其他 - Others					
金錢損失 Pecuniary Loss	72.0	73.9	78.8	79.7	78.7
	75.5	74.9	76.6	72.5	73.4
金錢損失 Pecuniary Loss	60.9	63.2	58.6	57.2	57.0
整體 Overall	51.4	68.4	74.2	67.0	65.0
	70.1	70.6	71.7	70.2	69.6

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				
	2019	2020	2021	2022	2023
	%	%	%	%	%
意外及健康 Accident & Health	75.6	77.5	87.5	80.8	84.7
汽車 Motor Vehicle	90.7	91.1	65.7	87.6	82.0
飛機 Aircraft	58.0	23.7	43.4	43.0	33.5
船舶 Ships	62.9	59.4	65.4	53.1	41.4
貨運 Goods in Transit	58.4	43.5	41.4	36.8	37.7
財產損壞 Property Damage	44.7	46.2	42.9	38.0	36.4
一般法律責任 General Liability	66.0	62.0	57.9	54.5	54.5
金錢損失 Pecuniary Loss	60.3	62.8	50.9	55.1	53.6
非比例協約 Non-Proportional Treaty	85.0	85.2	92.3	94.2	95.1
比例協約 Proportional Treaty	83.5	82.1	81.9	83.4	81.4
整體 Overall	61.4	59.1	54.5	51.7	49.7

\*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.