

中華民國
保險市場重要指標

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編輯概要

1. 本期所載為最近更新資料。
2. 所用單位數，分別於統計表上端或項目別中註明。
3. 資料來源：詳見各表下端註明。
4. 資料時間：以各表所述為準。
5. 部份統計數字因四捨五入的關係，或與總數未盡相符。
6. 保險輔助人相關資料，自2004年起係以各保險輔助人直接彙送至財團法人保險事業發展中心之資料為統計基礎。
7. 最新資料刊載於財團法人保險事業發展中心網站：

<http://www.tii.org.tw>

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一、總體指標

表1、國情統計資料表

| 年 year | 戶籍登記人口數 (千人) | 國民生產毛額 (億元) | 國內生產毛額 (億元) | 國民所得 (億元) |
|-----------|---|-----------------------------|-----------------------------|---|
| | Population of Household Registered (1,000 persons) | GNP (100 million NTD) | GDP (100 million NTD) | National Income (100 million NTD) |
| 2001 | 22,406 | 100,542 | 98,622 | 89,290 |
| 2002 | 22,521 | 106,541 | 104,116 | 93,815 |
| 2003 | 22,605 | 110,251 | 106,963 | 97,459 |
| 2004 | 22,689 | 117,374 | 113,653 | 102,979 |
| 2005 | 22,770 | 120,311 | 117,403 | 105,416 |
| 2006 | 22,877 | 125,552 | 122,435 | 109,317 |
| 2007 | 22,958 | 132,433 | 129,105 | 114,338 |
| 2008 | 23,037 | 129,348 | 126,202 | 110,208 |
| 2009 | 23,120 | 128,951 | 124,811 | 108,758 |
| 2010 | 23,162 | 140,439 | 136,142 | 120,635 |
| 2011 | 23,225 | 141,492 | 137,570 | 120,253 |

資料來源：行政院主計處(中華民國統計月報555期)

註：1.消費者物價指數基期：2006年=100.00。

2.本表所載之各項統計數字，如有與以前各期不同者，悉以本期數字為準。

I. Overall Index

Table1 : National Statistical Data

| 平均每人國民所得 (台幣) (美元) | | 消費者 物價指數 ¹ | 國民儲蓄率 (%) | 經濟成長率 (%) |
|--|--------|--------------------------------|--------------------------------------|-------------------------|
| National Income Per Capita (NTD) (USD) | | Consumer Price Index (%) | Percentage of National Savings | Economic Growth Rate |
| 399,665 | 11,821 | 96.08 | 24.15 | -1.65 |
| 417,639 | 12,077 | 95.89 | 27.03 | 5.26 |
| 431,947 | 12,549 | 95.62 | 28.51 | 3.67 |
| 454,718 | 13,602 | 97.17 | 28.61 | 6.19 |
| 463,778 | 14,412 | 99.41 | 27.94 | 4.70 |
| 478,968 | 14,724 | 100.00 | 29.55 | 5.44 |
| 498,912 | 15,192 | 101.80 | 30.38 | 5.98 |
| 479,214 | 15,194 | 105.39 | 28.36 | 0.73 |
| 471,254 | 14,255 | 104.47 | 27.62 | -1.81 |
| 521,307 | 16,471 | 105.48 | 31.62 | 10.72 |
| 518,679 | 17,602 | 106.98 | 29.16 | 4.04 |

Source : Directorate General of Budget, Accounting and Statistics
Executive Yuan, Taiwan, Republic of China
(No. 555, Monthly Statistics of Taiwan)

Note : 1. Base year of consumer price index: Year 2006 = 100.00.

2. Should the figures listed in the table above are different from those in previous tables, use the figures listed above as the final criterion.

表2、保險業資產占金融機構資產比率表

單位：百萬元

| 年/月 Year/ Month | 金融機構資產總額 Total Assets of Financial Institutions | 保險業 Insurance Industry | |
|-----------------------|---|------------------------|---------------|
| | | 資產總額 Total Assets | 比率 Ratio % |
| 2002 | 27,176,004 | 3,682,023 | 13.55 |
| 2003 | 29,875,387 | 4,764,079 | 15.95 |
| 2004 | 32,531,284 | 5,646,628 | 17.36 |
| 2005 | 36,024,614 | 6,692,341 | 18.58 |
| 2006 | 38,425,821 | 7,958,299 | 20.71 |
| 2007 | 39,629,701 | 8,955,871 | 22.60 |
| 2008 | 42,218,832 | 9,411,112 | 22.29 |
| 2009 | 44,950,907 | 11,037,667 | 24.55 |
| 2010 | 47,259,882 | 12,391,558 | 26.22 |
| 2011 | 50,444,173 | 13,327,547 | 26.42 |

資料來源：行政院主計處(中華民國統計月報555期);
財團法人保險事業發展中心

Table2 : Ratio of Assets of Insurance Industry to Total Assets of Financial Institutions

Unit: NT\$ Millions

| 產險業 Non-Life Insurance | | 壽險業 Life Insurance | |
|------------------------|---------------|----------------------|---------------|
| 資產總額 Total Assets | 比率 Ratio % | 資產總額 Total Assets | 比率 Ratio % |
| 183,621 | 0.68 | 3,498,402 | 12.87 |
| 187,816 | 0.63 | 4,576,263 | 15.32 |
| 195,955 | 0.60 | 5,450,673 | 16.76 |
| 206,935 | 0.57 | 6,485,405 | 18.00 |
| 201,788 | 0.53 | 7,756,511 | 20.19 |
| 209,384 | 0.53 | 8,746,487 | 22.07 |
| 241,663 | 0.57 | 9,169,449 | 21.72 |
| 255,228 | 0.57 | 10,782,439 | 23.99 |
| 267,858 | 0.57 | 12,123,701 | 25.65 |
| 275,872 | 0.55 | 13,051,676 | 25.87 |

Source: Directorate General of Budget, Accounting and Statistics
Executive Yuan, Taiwan, Republic of China;
(No. 555, Monthly Statistics of Taiwan)
Taiwan Insurance Institute

表3、保險密度、滲透度及人壽保險、年金保險投保率表

| 年 Year | 保險密度 ¹ (元) Insurance Density (NTD) | | | 保險 Insurance |
|-----------|--|-------------------------------|---------------------------|-----------------|
| | 總計 Total | 財產保險 Non-Life Insurance | 人身保險 Life Insurance | 總計 Total |
| 2001 | 36,585 | 4,054 | 32,531 | 8.31 |
| 2002 | 43,991 | 4,504 | 39,487 | 9.52 |
| 2003 | 54,949 | 4,843 | 50,106 | 11.61 |
| 2004 | 62,760 | 5,089 | 57,671 | 12.53 |
| 2005 | 69,225 | 5,204 | 64,021 | 13.43 |
| 2006 | 73,340 | 4,988 | 68,353 | 13.70 |
| 2007 | 86,579 | 4,904 | 81,675 | 15.40 |
| 2008 | 87,971 | 4,677 | 83,294 | 16.06 |
| 2009 | 91,195 | 4,406 | 86,790 | 16.89 |
| 2010 | 104,423 | 4,568 | 99,855 | 17.77 |
| 2011 | 99,514 | 4,867 | 94,647 | 16.80 |

資料來源：財團法人保險事業發展中心

註：1.保險密度：每人平均保費支出。

2.保險滲透度：保費收入對GDP之比率。

3.人壽保險及年金保險投保率：人壽保險及年金保險有效契約件數對人口數之比率。

4.人壽保險及年金保險普及率：人壽保險及年金保險有效契約保額對國民所得之比率。

5.人壽保險平均分紅利率(強制分紅)：以臺灣銀行、第一銀行與合作金庫銀行等三家銀行當月份第一個營業日牌告之二年期定期儲蓄存款利率為準。

Table3 : Insurance Density, Insurance Penetration, and Ratio of having insurance coverage of Life Insurance and Annuity

| 滲透度 ² Penetration (%) | | 人壽保險及年金保險 Life Insurance and Annuity | | |
|-------------------------------------|---------------------------|---|--|--|
| 財產保險 Non-Life Insurance | 人身保險 Life Insurance | 投保率 ³ % Ratio of having Insurance Coverage | 普及率 ⁴ % Ratio of Prevalence | 壽險平均分紅利率 ⁵ Average dividend Rate of Life Insurance % |
| 0.92 | 7.39 | 135.40 | 259.64 | 4.05 |
| 0.97 | 8.54 | 143.70 | 257.80 | 2.31 |
| 1.02 | 10.59 | 158.87 | 273.73 | 1.62 |
| 1.02 | 11.51 | 166.21 | 281.07 | 1.52 |
| 1.01 | 12.42 | 176.13 | 293.63 | 1.84 |
| 0.93 | 12.77 | 184.01 | 299.68 | 2.20 |
| 0.87 | 14.52 | 196.03 | 315.09 | 2.47 |
| 0.85 | 15.20 | 203.27 | 333.83 | 2.69 |
| 0.82 | 16.08 | 204.84 | 344.19 | 0.95 |
| 0.78 | 16.99 | 210.70 | 316.31 | 1.07 |
| 0.82 | 15.98 | 215.84 | 324.10 | 1.34 |

Source: Taiwan Insurance Institute

Note:1. Insurance Density: average insurance expenditure per capita.

2. Insurance Penetration: the ratio of insurance premium to GDP.

3. Ratio of having insurance coverage of life insurance and annuity : the ratio of number of in-force policies of life insurance and annuity to the number of population.

4. Ratio of prevalence of life insurance and annuity : the ratio of sum assured of in-force policies of life insurance and annuity to national income.

5. Average dividend rate of life insurance : based on the listed interest rate of two-year fixed deposit of the first workday in the given month set by Taiwan Bank, First Bank, and Taiwan Cooperative Bank of China.

二、保險業

表4、保險業家數及其分支機構統計表

單位：家數

| 年/月 Year/ Month | 總計 ¹ Total | 再保險業 Rein- surance | 財產保險業 Non-Life Insurance | | | |
|-----------------------|--------------------------|--------------------------|--|---------------|---|-------------------------------|
| | | | 本國保險業 Local Insurance | | | |
| | | | 總公司 (含合作社) Headquarter (including cooperative) | 分公司 Branch | 海外 分支機構 ² Offshore Branch | 大陸 辦事處 Office in PRC |
| 2001 | 58 | 1 | 18 | 163 | 20 | 1 |
| 2002 | 56 | 1 | 17 | 161 | 19 | 3 |
| 2003 | 55 | 1 | 17 | 164 | 18 | 5 |
| 2004 | 57 | 2 | 17 | 174 | 18 | 5 |
| 2005 | 57 | 2 | 16 | 174 | 19 | 8 |
| 2006 | 57 | 2 | 17 | 183 | 19 | 10 |
| 2007 | 59 | 4 | 17 | 175 | 20 | 10 |
| 2008 | 61 | 4 | 17 | 176 | 22 | 10 |
| 2009 | 58 | 4 | 17 | 168 | 20 | 9 |
| 2010 | 57 | 3 | 17 | 163 | 15 | 9 |
| 2011 | 57 | 3 | 17 | 164 | 12 | 8 |
| 2012/04 | 57 | 3 | 17 | 164 | 12 | 6 |

資料來源：保險局市場管理組

註：1.保險機構家數以營業執照核發為依據。

2.保險業海外分支機構包含子公司、分公司、代表處及辦事處等。

II. Insurance Industry

Table4 : Number of Insurance Companies and Branches

Unit:No. of Companies

| Industry | | 人身保險業 Life Insurance Industry | | | | | |
|----------------------------------|---|-------------------------------|---------------|---|-------------------------------|----------------------------------|---|
| 外國保險業 Foreign Insurance | | 本國保險業 Local Insurance | | | | 外國保險業 Foreign Insurance | |
| 在台 分公司 Branch in Taiwan | 在台 聯絡處 Liaison Office in Taiwan | 總公司 Head- quarter | 分公司 Branch | 海外 分支機構 ² Offshore Branch | 大陸 辦事處 Office in PRC | 在台 分公司 Branch in Taiwan | 在台 聯絡處 Liaison Office in Taiwan |
| 9 | 15 | 18 | 124 | 5 | 2 | 12 | 2 |
| 8 | 12 | 20 | 132 | 6 | 2 | 10 | 1 |
| 8 | 11 | 21 | 137 | 6 | 2 | 8 | 1 |
| 9 | 11 | 21 | 135 | 6 | 5 | 8 | 2 |
| 9 | 11 | 21 | 135 | 6 | 8 | 9 | 2 |
| 8 | 9 | 22 | 136 | 6 | 8 | 8 | 2 |
| 7 | 10 | 22 | 136 | 11 | 7 | 9 | 4 |
| 8 | 9 | 23 | 139 | 12 | 7 | 9 | 4 |
| 6 | 9 | 22 | 129 | 12 | 7 | 9 | 4 |
| 6 | 9 | 23 | 129 | 13 | 7 | 8 | 4 |
| 6 | 9 | 24 | 129 | 13 | 7 | 7 | 3 |
| 6 | 9 | 24 | 129 | 13 | 8 | 7 | 3 |

Source: Insurance Business and Market Discipline Division, Insurance Bureau

Note:1.The numbers of insurance institutions are based on the business licenses issued.

2.Local insurance's offshore branch includes subsidiary, branch, representative office and liaison office.

表5、保險業精算人員統計表

單位：人

| 年/月 Year/Month | 總計 ¹ Total |
|-------------------|--------------------------|
| 2001 | 155 |
| 2002 | 144 |
| 2003 | 159 |
| 2004 | 151 |
| 2005 | 171 |
| 2006 | 176 |
| 2007 | 180 |
| 2008 | 187 |
| 2009 | 192 |
| 2010 | 198 |
| 2011 | 200 |
| 2012/04 | 199 |

資料來源：保險局財務監理組

註：1.人數統計以保險業陳報保險局核准或備查人數為準。

2.產險業精算人員自2004/11起不含助理精算人員。

Table5：Statistics of Actuarial Personnel

Unit: Person

| 產險業 ² Non-Life Insurance Industry | 壽險業 Life Insurance Industry |
|---|--------------------------------|
| 33 | 122 |
| 43 | 101 |
| 47 | 112 |
| 36 | 115 |
| 45 | 126 |
| 47 | 129 |
| 49 | 131 |
| 52 | 135 |
| 52 | 140 |
| 53 | 145 |
| 55 | 145 |
| 55 | 144 |

Source: Solvency and Investment Supervision Division, Insurance Bureau

Note: 1.The number of persons is based on the approved and referenced numbers submitted to the Insurance Bureau by insurance companies.

2.From November, 2004,non-life insurance actuarial personnel do not include actuarial assistants.

表6、保險業從業人員統計表

單位：人

| 年 Year | 總計 Total | | | | 財產 Non-Life |
|-----------|-------------------|-------------------------|---------------------|-------------------------|---------------------|
| | 從業人員 Employees | 增減率 Growth Rate % | 業務員 Salespersons | 內勤人數 Office Staff | 業務員 Salespersons |
| 1999 | 299,924 | 14.95 | 261,522 | 38,402 | 26,233 |
| 2000 | 306,245 | 2.11 | 266,617 | 39,628 | 32,199 |
| 2001 | 322,134 | 5.19 | 281,908 | 40,226 | 37,209 |
| 2002 | 340,237 | 5.62 | 303,564 | 36,673 | 53,991 |
| 2003 | 338,333 | -0.56 | 299,986 | 38,347 | 60,179 |
| 2004 | 326,881 | -3.38 | 287,990 | 38,891 | 57,874 |
| 2005 | 309,414 | -5.34 | 270,275 | 39,139 | 67,538 |
| 2006 | 303,266 | -1.99 | 262,330 | 40,936 | 73,143 |
| 2007 | 298,126 | -1.69 | 256,083 | 42,043 | 80,730 |
| 2008 | 307,986 | 3.31 | 267,370 | 40,616 | 92,243 |
| 2009 | 315,574 | 2.46 | 275,968 | 39,606 | 107,236 |
| 2010 | 321,340 | 4.34 | 281,571 | 39,769 | 114,725 |
| 2011 | 323,396 | 0.64 | 282,509 | 40,887 | 116,568 |

資料來源：中華民國產物保險商業同業公會；
中華民國人壽保險商業同業公會

註：財產及人身保險業務員人數以登錄之保險業務員為準。

Table6：Statistics of Insurance Personnel

Unit: Person

| 保險業 Insurance Industry | | 人身保險業 Life Insurance Industry | | |
|---------------------------|---|----------------------------------|-------------------------|---|
| 內勤人數 Office Staff | 業務員與 內勤人數之比 Ratio of Salespersons to Office Staff | 業務員 Salespersons | 內勤人數 Office Staff | 業務員與 內勤人數之比 Ratio of Salespersons to Office Staff |
| 13,209 | 1.99 | 235,289 | 25,193 | 9.34 |
| 13,554 | 2.38 | 234,418 | 26,074 | 8.99 |
| 13,529 | 2.75 | 244,699 | 26,697 | 9.17 |
| 13,464 | 4.01 | 249,573 | 23,209 | 10.75 |
| 13,963 | 4.31 | 239,807 | 24,384 | 9.83 |
| 14,517 | 3.99 | 230,116 | 24,374 | 9.44 |
| 14,300 | 4.72 | 202,737 | 24,839 | 8.16 |
| 14,921 | 4.90 | 189,187 | 26,015 | 7.27 |
| 15,012 | 5.38 | 175,353 | 27,031 | 6.49 |
| 14,215 | 6.49 | 175,127 | 26,575 | 6.59 |
| 13,581 | 7.90 | 168,732 | 26,025 | 6.48 |
| 13,746 | 8.35 | 166,846 | 26,023 | 6.41 |
| 14,210 | 8.20 | 165,941 | 26,677 | 6.22 |

Source: The Non-Life Insurance Association of the Republic of China;
The Life Insurance Association of the Republic of China

Note: Number of salespersons in life and non-life insurance is based on

表7、保險業保費收入統計表

單位：百萬元

| 年 Year | 保費收入 | |
|-----------|--|-------------------------|
| | 保險業總計 Total Premium Income of Insurance Industry | 成長率 Growth Rate % |
| 2000 | 714,151 | 11.02 |
| 2001 | 819,719 | 14.78 |
| 2002 | 990,720 | 20.86 |
| 2003 | 1,242,121 | 25.38 |
| 2004 | 1,423,958 | 14.64 |
| 2005 | 1,576,252 | 10.70 |
| 2006 | 1,677,807 | 6.44 |
| 2007 | 1,987,680 | 18.47 |
| 2008 | 2,026,584 | 1.96 |
| 2009 | 2,108,418 | 4.04 |
| 2010 | 2,418,655 | 14.71 |
| 2011 | 2,311,206 | -4.44 |

資料來源：財團法人保險事業發展中心

Table7：Statistics of Insurance Premium Income

Unit: NT\$ Million

| Premium Income | | |
|--------------------------------|----------------------------|--|
| 財產保險業 Non-Life Insurance | 人身保險業 Life Insurance | 財產與人身保險業 保費收入之比 Premium Income; Non-Life vs. Life Insurance |
| 87,835 | 626,316 | 1:7.13 |
| 90,829 | 728,890 | 1:8.03 |
| 101,433 | 889,287 | 1:8.77 |
| 109,469 | 1,132,652 | 1:10.35 |
| 115,468 | 1,308,490 | 1:11.33 |
| 118,502 | 1,457,750 | 1:12.30 |
| 114,106 | 1,563,701 | 1:13.70 |
| 112,583 | 1,875,097 | 1:16.65 |
| 107,741 | 1,918,843 | 1:17.81 |
| 101,859 | 2,006,559 | 1:19.70 |
| 105,806 | 2,312,849 | 1:21.85 |
| 113,033 | 2,198,173 | 1:19.45 |

Source: Taiwan Insurance Institute

表8、財產保險業保費收入統計表

單位：百萬元

| 年/月 Year/ Month | 總計 Total | 年(月) ¹ 增率 Annual (monthly) Growth Rate % | 火災保險 ² Fire | 海上保險 Marine | 汽車保險 ³ Automobile | 航空險 Aviation |
|-----------------------|-------------|--|---------------------------|----------------|---------------------------------|-----------------|
| 2002 | 101,433 | 11.67 | 23,627 | 7,369 | 48,659 | 3,908 |
| 2003 | 109,469 | 7.92 | 24,178 | 7,738 | 50,387 | 3,840 |
| 2004 | 115,468 | 5.48 | 22,101 | 8,357 | 55,048 | 3,193 |
| 2005 | 118,502 | 2.63 | 22,036 | 8,665 | 58,862 | 1,971 |
| 2006 | 114,106 | -3.71 | 21,918 | 8,910 | 57,334 | 1,529 |
| 2007 | 112,583 | -1.33 | 21,881 | 9,219 | 55,550 | 1,365 |
| 2008 | 107,741 | -4.31 | 21,548 | 8,937 | 52,547 | 1,077 |
| 2009 | 101,859 | -5.46 | 18,705 | 7,637 | 50,276 | 1,153 |
| 2010 | 105,806 | 3.88 | 17,365 | 8,484 | 52,658 | 1,261 |
| 2011 | 113,033 | 6.83 | 19,050 | 8,773 | 55,826 | 1,097 |
| 2012/01 | 11,151 | -4.32 | 1,559 | 818 | 5,392 | 185 |
| 2012/02 | 8,846 | 13.10 | 1,267 | 789 | 4,542 | 17 |
| 2012/03 | 10,281 | -0.36 | 1,417 | 789 | 5,294 | -1 |
| 2012/04 | 9,147 | -3.42 | 1,441 | 815 | 4,662 | 1 |
| 1-4月合計 | 39,425 | 0.41 | 5,683 | 3,211 | 19,889 | 202 |

資料來源：財團法人保險事業發展中心

註：1.月之增減率為與上年同期之比較。

2.自2003年起火災保險含住宅地震保險。

3.汽車保險含任意汽車保險及強制汽機車責任保險。

Table8 : Statistics of Non-Life Insurance Premium Income

Unit: NT\$ Million

| 其他財產保險 Miscellaneous | | | | | | |
|----------------------|--------------------|------------------|----------------------|-----------------|---------------|--------------|
| 合計 Sub-total | 工程險 Engineering | 責任險 Liability | 信用 保證保險 Credit | 傷害險 Accident | 健康險 Health | 其他 Others |
| 17,870 | 6,267 | 5,476 | 2,675 | - | - | 3,452 |
| 23,326 | 6,865 | 5,799 | 2,686 | - | - | 7,976 |
| 26,769 | 7,057 | 6,158 | 3,053 | 7,189 | - | 3,312 |
| 26,968 | 5,711 | 6,217 | 3,193 | 8,431 | - | 3,416 |
| 24,415 | 5,318 | 5,778 | 1,557 | 9,271 | - | 2,491 |
| 24,567 | 5,315 | 6,157 | 967 | 9,864 | - | 2,264 |
| 23,632 | 4,431 | 5,946 | 922 | 10,129 | 33 | 2,172 |
| 24,087 | 4,808 | 6,023 | 970 | 10,178 | 139 | 1,970 |
| 26,038 | 4,156 | 6,567 | 1,221 | 11,309 | 860 | 1,925 |
| 28,288 | 4,482 | 7,513 | 1,102 | 12,671 | 1,069 | 1,452 |
| 3,197 | 508 | 995 | 108 | 1,309 | 90 | 186 |
| 2,232 | 366 | 660 | 85 | 917 | 98 | 107 |
| 2,782 | 686 | 660 | 87 | 1,151 | 99 | 98 |
| 2,229 | 346 | 627 | 79 | 998 | 71 | 108 |
| 10,440 | 1,906 | 2,942 | 360 | 4,376 | 358 | 498 |

Source: Taiwan Insurance Institute

Note: 1. The monthly growth rate refers to the ratio of the figures of 2012 to that of the same period of 2011.

2. The premium income of residential earthquake insurance has been included in fire insurance since 2003.

3. The premium income of automobile insurance includes premium income from the voluntary automobile insurance and the compulsory automobile liability insurance.

表9、財產保險業保險賠款統計表

單位：百萬元

| 年/月 Year/ Month | 總計 Total | 年(月 ¹)增率 Annual (monthly) Growth Rate % | 火災保險 ² Fire | 海上保險 Marine | 汽車保險 ³ Automobile | 航空險 Aviation |
|-----------------------|-------------|--|---------------------------|----------------|---------------------------------|-----------------|
| 2002 | 47,287 | -30.06 | 2,877 | 2,695 | 29,770 | 4,192 |
| 2003 | 49,603 | 4.90 | 2,606 | 3,322 | 31,671 | 3,612 |
| 2004 | 52,229 | 5.29 | 4,741 | 5,029 | 33,735 | -1,567 |
| 2005 | 65,874 | 26.13 | 13,470 | 4,243 | 35,609 | -335 |
| 2006 | 55,153 | -16.28 | 4,767 | 5,529 | 34,215 | -905 |
| 2007 | 51,274 | -7.03 | 3,736 | 7,413 | 31,001 | 1,229 |
| 2008 | 50,092 | -2.30 | 5,525 | 5,158 | 29,745 | 15 |
| 2009 | 54,774 | 9.35 | 5,373 | 5,907 | 29,682 | -84 |
| 2010 | 62,247 | 13.64 | 14,406 | 3,855 | 32,618 | 109 |
| 2011 | 57,976 | -6.86 | 7,355 | 5,277 | 34,496 | 104 |
| 2012/01 | 4,540 | -9.43 | 253 | 418 | 2,831 | -28 |
| 2012/02 | 4,470 | 40.36 | 555 | 153 | 2,882 | 3 |
| 2012/03 | 5,067 | 13.09 | 821 | 195 | 3,195 | -1 |
| 2012/04 | 5,002 | 14.39 | 335 | 300 | 3,479 | 8 |
| 1-4月合計 | 19,079 | 11.90 | 1,963 | 1,067 | 12,387 | -18 |

資料來源：財團法人保險事業發展中心

註：1.月之增減率為與上年同期之比較。

2.自2003年起火災保險含住宅地震保險。

3.汽車保險含任意汽車保險及強制汽機車責任保險。

Table9 : Statistics of Non-Life Insurance Claims

Unit: NT\$ Million

| 其他財產保險 Miscellaneous | | | | | | |
|----------------------|--------------------|------------------|----------------------|-----------------|---------------|--------------|
| 合計 Sub-total | 工程險 Engineering | 責任險 Liability | 信用 保證保險 Credit | 傷害險 Accident | 健康險 Health | 其他 Others |
| 7,753 | -300 | 2,625 | 3,444 | - | - | 1,984 |
| 8,392 | 1,745 | 2,129 | 2,299 | - | - | 2,219 |
| 10,291 | 2,554 | 2,246 | 2,120 | 2,631 | - | 740 |
| 12,887 | 2,062 | 2,631 | 3,791 | 3,741 | - | 663 |
| 11,547 | 2,131 | 2,190 | 1,950 | 4,538 | - | 738 |
| 7,894 | 1,132 | 1,715 | 528 | 4,186 | - | 332 |
| 9,649 | 1,381 | 2,173 | 1,114 | 4,472 | 0 | 508 |
| 13,897 | 3,978 | 2,930 | 839 | 4,724 | 47 | 1,379 |
| 11,260 | 2,341 | 3,011 | -161 | 4,703 | 211 | 1,154 |
| 10,745 | 2,138 | 2,272 | 260 | 5,365 | 394 | 316 |
| 1,066 | 257 | 264 | 32 | 436 | 43 | 34 |
| 876 | 194 | 181 | 17 | 416 | 41 | 27 |
| 858 | 126 | 171 | 55 | 442 | 43 | 20 |
| 880 | 138 | 240 | 24 | 420 | 39 | 20 |
| 3,680 | 716 | 855 | 128 | 1,713 | 166 | 101 |

Source: Taiwan Insurance Institute

Note: 1. The monthly growth rate refers to the ratio of the figures of 2012 to that of the same period of 2011.

2. The premium income of residential earthquake insurance has been included in fire insurance since 2003.

3. The claims of automobile insurance include claims from the voluntary automobile insurance and the compulsory automobile liability insurance.

表10、人身保險業保費收入統計表

單位：百萬元

| 年/月 Year/ Month | 總計 Total | 年(月 ¹)增率 Annual (Monthly) Growth Rate % | 個人 | |
|-----------------------|-------------|---|--------------|----------------|
| | | | 人壽保險 Life | 健康保險 Health |
| 2002 | 889,287 | 22.01 | 692,725 | 107,705 |
| 2003 | 1,132,652 | 27.37 | 864,722 | 120,321 |
| 2004 | 1,308,490 | 15.52 | 948,114 | 134,241 |
| 2005 | 1,457,750 | 11.41 | 1,120,305 | 143,869 |
| 2006 | 1,563,701 | 7.27 | 1,238,954 | 155,594 |
| 2007 | 1,875,097 | 19.91 | 1,461,458 | 171,412 |
| 2008 | 1,918,843 | 2.33 | 1,330,840 | 188,180 |
| 2009 | 2,006,559 | 4.57 | 1,301,359 | 210,842 |
| 2010 | 2,312,849 | 15.26 | 1,491,337 | 225,365 |
| 2011 | 2,198,173 | -4.96 | 1,671,870 | 242,005 |
| 2012/01 | 220,174 | 6.10 | 180,138 | 21,974 |
| 2012/02 | 183,180 | 23.79 | 147,037 | 16,604 |
| 2012/03 | 235,565 | 7.57 | 192,231 | 21,508 |
| 2012/04 | 181,946 | 16.79 | 145,901 | 18,945 |
| 1-4月合計 | 820,865 | 12.40 | 665,307 | 79,031 |

資料來源：財團法人保險事業發展中心

註：1.月之增減率為與上年同期之比較。

2. 2003年起含中華郵政公司資料。

Table10：Statistics of Life Insurance Premium Income

Unit:NT\$ Million

| Individual | | 團體 Group | | |
|------------------|-----------------|--------------|----------------|------------------|
| 傷害保險 Accident | 年金保險 Annuity | 人壽保險 Life | 健康保險 Health | 傷害保險 Accident |
| 51,944 | 16,724 | 6,861 | 5,642 | 7,686 |
| 52,044 | 73,617 | 6,837 | 5,601 | 9,510 |
| 48,706 | 155,004 | 6,896 | 6,341 | 9,188 |
| 49,059 | 121,040 | 6,803 | 7,230 | 9,444 |
| 49,537 | 97,113 | 6,059 | 7,778 | 8,666 |
| 50,100 | 169,438 | 5,105 | 9,322 | 8,262 |
| 50,609 | 327,997 | 4,573 | 9,151 | 7,493 |
| 50,026 | 424,536 | 4,215 | 8,714 | 6,867 |
| 49,088 | 527,064 | 4,511 | 8,421 | 7,063 |
| 50,229 | 213,619 | 4,773 | 8,795 | 6,882 |
| 4,338 | 12,024 | 440 | 746 | 514 |
| 3,480 | 14,553 | 389 | 599 | 518 |
| 4,541 | 15,268 | 465 | 902 | 650 |
| 3,934 | 11,330 | 421 | 797 | 618 |
| 16,293 | 53,175 | 1,715 | 3,044 | 2,300 |

Source:Taiwan Insurance Institute

Note: 1. The monthly growth rate refers to the ratio of the figures of 2012 to that of the same period of 2011.

2. The statistics of 2003 include data received from the Chunghwa Post Co. Ltd.

表11、人身保險業保險給付統計表

單位：百萬元

| 年/月 Year/ Month | 總計 Total | 年(月 ¹)增率 Annual (Monthly) Growth Rate % | 個人 | |
|-----------------------|-------------|---|--------------|----------------|
| | | | 人壽保險 Life | 健康保險 Health |
| 2002 | 288,570 | 11.06 | 228,547 | 29,770 |
| 2003 | 390,253 | 35.24 | 325,394 | 30,268 |
| 2004 | 480,584 | 23.15 | 398,180 | 35,332 |
| 2005 | 499,182 | 3.87 | 403,951 | 37,850 |
| 2006 | 648,304 | 29.87 | 505,552 | 41,756 |
| 2007 | 863,947 | 33.26 | 639,659 | 46,390 |
| 2008 | 1,108,565 | 28.31 | 873,637 | 52,619 |
| 2009 | 902,347 | -18.60 | 597,103 | 57,681 |
| 2010 | 1,191,464 | 32.04 | 726,199 | 62,231 |
| 2011 | 1,416,596 | 18.90 | 963,884 | 67,489 |
| 2012/01 | 90,989 | -31.21 | 65,249 | 5,144 |
| 2012/02 | 97,238 | 16.13 | 69,988 | 5,181 |
| 2012/03 | 114,797 | -23.22 | 85,057 | 6,623 |
| 2012/04 | 97,516 | -14.76 | 72,782 | 5,740 |
| 1-4月合計 | 400,540 | -16.54 | 293,076 | 22,688 |

資料來源：財團法人保險事業發展中心

註：1.月之增減率為與上年同期之比較。

2. 2003年起含中華郵政公司資料。

Table11 : Statistics of Life Insurance Benefit Payment

Unit: NT\$ Million

| Individual | | 團體 Group | | |
|------------------|-----------------|--------------|----------------|------------------|
| 傷害保險 Accident | 年金保險 Annuity | 人壽保險 Life | 健康保險 Health | 傷害保險 Accident |
| 16,540 | 1,759 | 3,565 | 4,724 | 3,665 |
| 15,369 | 5,793 | 4,841 | 4,901 | 3,687 |
| 15,855 | 13,192 | 8,153 | 5,880 | 3,992 |
| 15,662 | 25,688 | 5,668 | 6,607 | 3,756 |
| 15,450 | 69,180 | 5,577 | 7,172 | 3,617 |
| 15,191 | 145,230 | 6,510 | 7,465 | 3,502 |
| 16,065 | 148,601 | 6,111 | 8,049 | 3,483 |
| 17,128 | 214,833 | 3,836 | 8,374 | 3,392 |
| 16,846 | 370,832 | 3,604 | 8,457 | 3,295 |
| 17,509 | 351,841 | 3,882 | 8,610 | 3,381 |
| 1,374 | 18,148 | 242 | 577 | 255 |
| 1,317 | 19,627 | 320 | 570 | 235 |
| 1,630 | 20,103 | 393 | 693 | 298 |
| 1,465 | 16,354 | 297 | 601 | 277 |
| 5,786 | 74,232 | 1,252 | 2,441 | 1,065 |

Source: Taiwan Insurance Institute

Note: 1. The monthly growth rate refers to the ratio of the figures of 2012 to that of the same period of 2011.

2. The statistics of 2003 include data received from the Chunghwa Post Co. Ltd.

表12、人身保險業業務員登錄統計表

Statistics of the Registration of Life Insurance Salesperson

| 年 Year | 新登錄人數 Number of Newly Registered Salesperson | 再登錄保險 業務員比率 ¹ Rate of Registration Renewal % | 第13個月 定著率 ² The 13th Month Retention Ratio of % |
|-----------|--|---|--|
| | | | |
| 2002 | 48,356 | 34.13 | 52.77 |
| 2003 | 30,923 | 33.14 | 53.73 |
| 2004 | 26,060 | 36.86 | 48.64 |
| 2005 | 29,547 | - | 46.59 |
| 2006 | 38,334 | - | 40.07 |
| 2007 | 35,355 | - | 43.96 |
| 2008 | 35,718 | - | 49.70 |
| 2009 | 27,315 | - | 40.19 |
| 2010 | 24,872 | - | 38.93 |

資料來源：中華民國人壽保險商業同業公會

註：1.再登錄保險業務員比率：當年度再登錄保險業務員人數與當年度登錄保險業務員人數之比率。

2.第13個月定著率：當年度登錄保險業務員迄第十三個月仍在職，且舉績一件以上人數與當年度登錄保險業務員人數之比率。

3.各項比率之數值，係以各公司統計資料加總平均。

Source:The Life Insurance Association of the Republic of China.

Note:1.The rate of registration renewal of insurance salesperson is the number of registration renewal of insurance salesperson to total registered insurance salespersons.

2.The 13th month retention ratio is the number of registered insurance salesperson who have either stayed at his/her post for 13 months and have concluded at least one contract to the total numbers of registered insurance salesperson.

3.All ratios for all items are calculated by taking the average of all insurance companies' statistical data.

表13、人身保險業保單繼續率統計表

Statistics of Persistency

| 年 Year | 保單繼續率 Persistency % | | | |
|-----------|-------------------------------|----------------------|---------------------------------|----------------------|
| | 第13個月 The Thirteenth Month | | 第25個月 The Twenty-Fifth Month | |
| | 件數 Case | 保額 Insured Amount | 件數 Case | 保額 Insured Amount |
| 2001 | 84.86 | 83.80 | 74.86 | 74.09 |
| 2002 | 85.53 | 84.66 | 79.22 | 78.05 |
| 2003 | 84.66 | 83.54 | 78.25 | 77.54 |
| 2004 | 85.72 | 84.07 | 78.26 | 76.39 |
| 2005 | 84.87 | 82.15 | 80.15 | 77.35 |
| 2006 | 83.25 | 80.99 | 76.90 | 72.06 |
| 2007 | 84.96 | 84.66 | 76.70 | 74.29 |
| 2008 | 85.93 | 84.96 | 77.99 | 76.42 |
| 2009 | 84.85 | 85.33 | 78.69 | 77.68 |
| 2010 | 87.50 | 87.52 | 77.83 | 77.22 |

資料來源：中華民國人壽保險商業同業公會

註：各項比率之數值，係以各公司統計資料加總平均。

Source: The Life Insurance Association of the Republic of China.

Note: All ratios for all items are calculated by taking the average of all insurance companies' statistical data.

表14、保險業資產負債表

單位：百萬元

| 年 Year | 總計 Total | | | | | 財產保險業 | |
|-----------|---------------------|--------------------------|----------------------|----------------------|---|------------------------|--------------------------|
| | 總資產 Total Assets | 總負債 Total Liabilities | 負債 準備 Reserves | 業主 權益 Equities | 資金 總額 ¹ Total Capital | 總資產 Total Assets | 總負債 Total Liabilities |
| 2002 | 3,682,023 | 3,453,489 | 3,304,066 | 228,533 | 3,532,599 | 183,621 | 112,813 |
| 2003 | 4,764,079 | 4,467,260 | 4,214,771 | 296,819 | 4,511,590 | 187,816 | 115,600 |
| 2004 | 5,646,628 | 5,326,996 | 4,958,286 | 319,632 | 5,277,918 | 195,955 | 123,937 |
| 2005 | 6,692,341 | 6,350,570 | 5,794,492 | 341,771 | 6,136,264 | 206,935 | 134,231 |
| 2006 | 7,958,299 | 7,390,654 | 6,542,142 | 567,645 | 7,109,786 | 201,788 | 134,649 |
| 2007 | 8,955,871 | 8,456,557 | 7,257,159 | 499,313 | 7,756,472 | 209,384 | 143,023 |
| 2008 | 9,411,112 | 9,142,276 | 8,008,085 | 268,836 | 8,276,921 | 241,663 | 186,941 |
| 2009 | 11,037,667 | 10,532,764 | 9,137,136 | 504,902 | 9,642,038 | 255,228 | 185,617 |
| 2010 | 12,391,558 | 11,841,400 | 10,393,531 | 550,158 | 10,943,689 | 267,858 | 193,861 |
| 2011 | 13,327,547 | 12,823,654 | 11,358,508 | 503,893 | 11,862,401 | 275,872 | 202,371 |
| 2012/04 | 13,919,640 | 13,387,457 | 11,830,868 | 532,183 | 12,363,051 | 282,006 | 203,097 |

資料來源：財團法人保險事業發展中心

註：1. 資金總額包括業主權益及負債準備。

2. 2012年4月資料尚未經會計師查核簽證。

3. 自2011年起適用財務會計準則公報第四十號「保險合約之會計處理準則」及新修訂「保險業財務報告編製準則」之規定，部份項目內容配合調整。

Table14 : The Balance Sheet of Insurance Industry

Unit: NT\$ Million

| Non-Life Insurance | | | 人身保險業 Life Insurance | | | | |
|----------------------|----------------------|---|----------------------|--------------------------|----------------------|----------------------|---|
| 負債 準備 Reserves | 業主 權益 Equities | 資金 總額 ¹ Total Capital | 總資產 Total Assets | 總負債 Total Liabilities | 負債 準備 Reserves | 業主 權益 Equities | 資金 總額 ¹ Total Capital |
| 78,202 | 70,808 | 149,010 | 3,498,402 | 3,340,676 | 3,225,864 | 157,725 | 3,383,589 |
| 83,977 | 72,216 | 156,193 | 4,576,263 | 4,351,660 | 4,130,794 | 224,603 | 4,355,397 |
| 91,923 | 72,018 | 163,941 | 5,450,673 | 5,203,060 | 4,866,363 | 247,614 | 5,113,977 |
| 100,964 | 72,704 | 173,668 | 6,485,405 | 6,216,338 | 5,693,529 | 269,067 | 5,962,596 |
| 105,942 | 67,139 | 173,080 | 7,756,511 | 7,256,005 | 6,436,200 | 500,506 | 6,936,706 |
| 114,164 | 66,360 | 180,524 | 8,746,487 | 8,313,534 | 7,142,995 | 432,953 | 7,575,948 |
| 160,152 | 54,722 | 214,874 | 9,169,449 | 8,955,335 | 7,847,933 | 214,114 | 8,062,047 |
| 162,199 | 69,610 | 231,809 | 10,782,439 | 10,347,147 | 8,974,937 | 435,292 | 9,410,229 |
| 170,504 | 73,996 | 244,500 | 12,123,701 | 11,647,539 | 10,223,028 | 476,161 | 10,699,189 |
| 174,106 | 73,500 | 247,606 | 13,051,676 | 12,621,283 | 11,184,402 | 430,393 | 11,614,795 |
| 174,687 | 78,909 | 253,597 | 13,637,634 | 13,184,361 | 11,656,181 | 453,274 | 12,109,455 |

Source: Taiwan Insurance Institute

Note: 1. Total capital include equities and reserves.

2. 2012/04 data has not been audited by a certified accountant.

3. Following the adoption of "Statement of Financial Accounting Standards No.40 Insurance Contracts" and the modification of "Regulations Governing the Preparation of Financial Reports by Insurance Enterprise" in 2011, some items of financial statements have been adjusted accordingly.

表15、保險業損益表

單位：百萬元

| 年 Year | 財產保險業 Non-Life Insurance | | | | | 收入總額 Income |
|-----------|----------------------------|------------------------|----------------------------|---|-----------------------|----------------|
| | 營業收入 Operating Revenues | 營業成本 Operating Cost | 營業費用 Operating Expenses | 營業外 收支淨額 Non- Operating Balance | 稅後損益 Net Income | |
| 2002 | 178,961 | 158,252 | 16,838 | 314 | 3,186 | 1,344,659 |
| 2003 | 192,317 | 166,343 | 18,909 | 265 | 6,241 | 1,750,129 |
| 2004 | 202,826 | 176,036 | 19,570 | 366 | 6,306 | 2,018,774 |
| 2005 | 228,747 | 201,497 | 20,687 | -76 | 5,295 | 2,253,739 |
| 2006 | 219,302 | 190,510 | 22,818 | -1,864 | 2,965 | 2,535,543 |
| 2007 | 212,257 | 184,097 | 21,907 | -454 | 4,530 | 3,159,325 |
| 2008 | 207,353 | 181,074 | 22,090 | -694 | 2,219 | 3,570,255 |
| 2009 | 204,446 | 172,965 | 21,435 | -1,632 | 4,505 | 3,514,945 |
| 2010 | 210,128 | 179,631 | 22,178 | 171 | 7,820 | 4,096,205 |

資料來源：財團法人保險事業發展中心

Table15 : The Income Statement of Insurance Industry

Unit: NT\$ Million

| 人身保險業 Life Insurance | | | | | |
|----------------------------|----------------------------|---------------|----------------------------|--|-----------------------|
| 營業收入 Operating Revenues | 財務收入 Financial Receipts | 支出總額 Outgo | 營業支出 Operating Expenses | 業務及 管理費用 Business & Administrative Expenses | 稅後損益 Net Income |
| 1,193,428 | 145,800 | 1,344,794 | 1,248,556 | 70,063 | -135 |
| 1,515,144 | 215,783 | 1,702,660 | 1,607,861 | 77,953 | 47,469 |
| 1,771,276 | 227,355 | 2,001,688 | 1,888,030 | 74,697 | 17,086 |
| 1,961,764 | 270,493 | 2,226,779 | 2,101,598 | 78,070 | 26,960 |
| 2,214,854 | 285,444 | 2,495,561 | 2,376,470 | 82,166 | 39,982 |
| 2,798,574 | 327,535 | 3,102,442 | 2,977,707 | 77,710 | 56,883 |
| 3,235,497 | 301,635 | 3,696,916 | 3,434,554 | 76,313 | -126,661 |
| 3,128,398 | 383,637 | 3,510,181 | 3,360,884 | 71,645 | 4,764 |
| 3,562,375 | 561,154 | 4,116,061 | 3,852,099 | 72,770 | -19,856 |

Source: Taiwan Insurance Institute

表15-1、保險業損益表

單位：百萬元

| 年 Year | 財產保險業 Non-Life Insurance | | | | |
|-----------|-------------------------------|---------------------------|-------------------------------|---|-----------------------|
| | 營業收入 Operating Revenues | 營業成本 Operating Cost | 營業費用 Operating Expenses | 營業外 收支淨額 Non-Operating Balance | 稅後損益 Net Income |
| 2011 | 87,735 | 54,260 | 22,794 | 82 | 8,978 |
| 2012/04 | 30,545 | 18,820 | 7,589 | 23 | 3,650 |

資料來源：財團法人保險事業發展中心

註：1.2012年4月資料尚未經會計師查核簽證。

2. 自2011年起適用財務會計準則第四十號「保險合約之會計處理準則」及新修訂「保險業財務報告編製準則」之規定，損益表部份項目配合調整。

Table15-1 : The Income Statement of Insurance Industry

Unit: NT\$ Million

| 人身保險業 Life Insurance | | | | |
|-------------------------------|---------------------------|-------------------------------|---|-----------------------|
| 營業收入 Operating Revenues | 營業成本 Operating Cost | 營業費用 Operating Expenses | 營業外 收支淨額 Non-Operating Balance | 稅後損益 Net Income |
| 2,484,512 | 2,408,617 | 82,703 | 1,467 | -905 |
| 1,010,202 | 986,207 | 27,741 | 389 | -1,902 |

Source: Taiwan Insurance Institute

Note : 1.2012/04 data has not been audited by a certified accountant.

2. Following the adoption of “Statement of Financial Accounting Standards No.40 Insurance Contracts” and the modification of “Regulations Governing the Preparation of Financial Reports by Insurance Enterprise” in 2011, some items of financial statements have been adjusted accordingly.

表16、財產保險業資金運用表

單位：百萬元

| 年/月 Year/ Month | 2006 | | 2007 | |
|--|-----------|--------|-----------|--------|
| | 金額 Amount | 占率 % | 金額 Amount | 占率 % |
| 銀行存款 Bank Deposits | 30,369 | 18.48 | 34,721 | 20.05 |
| 有價證券 Securities | 78,263 | 47.63 | 80,214 | 46.32 |
| 公債、庫券、儲蓄券 Government, Treasury & deposit Bonds | 21,683 | 13.20 | 22,565 | 13.03 |
| 股票 Stocks | 25,684 | 15.63 | 28,112 | 16.23 |
| 公司債 Corporation Bonds | 5,505 | 3.35 | 6,177 | 3.57 |
| 基金及受益憑證 Funds & Benefit Certificates | 4,248 | 2.59 | 3,840 | 2.22 |
| 其他 Others | 21,142 | 12.87 | 19,520 | 11.27 |
| 不動產投資 Investment in Real Estates | 22,257 | 13.54 | 21,391 | 12.35 |
| 放款 Loans | 2,922 | 1.78 | 3,045 | 1.76 |
| 國外投資 Foreign Investments | 24,510 | 14.92 | 28,047 | 16.20 |
| 專案運用及公共投資 Authorized Projects or Public Investment | 5,659 | 3.44 | 5,290 | 3.06 |
| 投資保險相關事業 Investment on Insurance Enterprise | - | - | - | - |
| 從事衍生性商品交易 Derivatives | 9 | 0.01 | 13 | 0.01 |
| 其他經核准之資金運用 Other utilizations of capital (Approved) | 334 | 0.20 | 444 | 0.26 |
| 資金運用總額 Total Amount of Capital Invested | 164,324 | 100.00 | 173,166 | 100.00 |
| 資金總額 Total Capital | 173,080 | | 180,524 | |
| 資產總額 Total Assets | 201,788 | | 209,384 | |
| 資金運用率 ¹ Capital Investment Ratio % | | 94.94 | | 95.92 |

資料來源：財團法人保險事業發展中心

註：資金運用率為資金運用總額與資金總額之比率。

Table16 : Investment Portfolio of Non-Life

Insurance Industry

Unit: NT\$ Million

| 2008 | | 2009 | | 2010 | |
|-----------|--------|-----------|--------|-----------|--------|
| 金額 Amount | 占率 % | 金額 Amount | 占率 % | 金額 Amount | 占率 % |
| 34,000 | 20.31 | 37,856 | 20.76 | 49,213 | 25.08 |
| 76,920 | 45.94 | 89,712 | 49.19 | 92,635 | 47.21 |
| 25,979 | 15.52 | 23,891 | 13.10 | 25,657 | 13.07 |
| 18,788 | 11.22 | 29,802 | 16.34 | 28,283 | 14.41 |
| 7,603 | 4.54 | 8,799 | 4.82 | 8,995 | 4.58 |
| 5,453 | 3.26 | 6,365 | 3.49 | 7,706 | 3.93 |
| 19,097 | 11.41 | 20,855 | 11.44 | 21,994 | 11.21 |
| 22,207 | 13.26 | 21,399 | 11.73 | 22,305 | 11.37 |
| 2,029 | 1.21 | 1,479 | 0.81 | 939 | 0.48 |
| 25,248 | 15.08 | 25,220 | 13.83 | 24,091 | 12.28 |
| 4,345 | 2.59 | 3,565 | 1.95 | 2,741 | 1.40 |
| 2,501 | 1.49 | 2,879 | 1.58 | 3,475 | 1.77 |
| -36 | -0.01 | 129 | 0.07 | 688 | 0.35 |
| 229 | 0.14 | 135 | 0.07 | 152 | 0.08 |
| 167,443 | 100.00 | 182,374 | 100.00 | 196,239 | 100.00 |
| 214,874 | | 231,809 | | 244,500 | |
| 241,663 | | 255,228 | | 267,858 | |
| | 77.93 | | 78.67 | | 80.26 |

Source: Taiwan Insurance Institute

Note: Capital investment ratio is the ratio of total amount of capital invested to total capital.

表17、人身保險業資金運用表

單位：百萬元

| 年/月 Year/ Month | 2006 | | 2007 | |
|---|-----------|--------|-----------|--------|
| | 金額 Amount | 占率 % | 金額 Amount | 占率 % |
| 銀行存款 Bank Deposits | 315,772 | 4.61 | 410,953 | 5.49 |
| 有價證券 Securities | 3,132,905 | 45.75 | 3,252,401 | 43.48 |
| 公債及庫券 Government & Treasury Bonds | 1,658,531 | 24.22 | 1,720,351 | 23.00 |
| 股票 Stocks | 478,513 | 6.99 | 553,483 | 7.40 |
| 公司債 Corporation Bonds | 225,755 | 3.30 | 223,763 | 2.99 |
| 受益憑證 Benefit Certificates | 71,386 | 1.04 | 43,630 | 0.58 |
| 其他 Others | 698,720 | 10.20 | 711,174 | 9.51 |
| 不動產投資(不含自用) Investment in Real Estates | 261,736 | 3.82 | 294,946 | 3.94 |
| 壽險貸款 Loan to Policy-holders | 481,385 | 7.03 | 542,370 | 7.25 |
| 放款 Loans | 524,702 | 7.66 | 617,042 | 8.25 |
| 國外投資 Foreign Investment | 2,075,678 | 30.31 | 2,336,141 | 31.23 |
| 專案運用及公共投資 Authorized Projects or Public Investment | 55,603 | 0.81 | 27,217 | 0.36 |
| 資金運用總額 Total Amount of Capital Invested | 6,847,781 | 100.00 | 7,481,070 | 100.00 |
| 資金總額 Total Capital | 6,936,706 | | 7,575,948 | |
| 資產總額 Total Assets | 7,756,511 | | 8,746,487 | |
| 資金運用率 ¹ Capital Investment Ratio % | | 98.72 | | 98.75 |

資料來源：財團法人保險事業發展中心

註：資金運用率為資金運用總額與資金總額之比率。

Table17 : Investment Portfolio of Life Insurance Industry

Unit: NT\$ Million

| 2008 | | 2009 | | 2010 | |
|-----------|--------|------------|--------|------------|--------|
| 金額 Amount | 占率 % | 金額 Amount | 占率 % | 金額 Amount | 占率 % |
| 529,959 | 6.64 | 688,378 | 7.43 | 728,477 | 6.95 |
| 3,439,311 | 43.09 | 3,999,857 | 43.18 | 4,539,414 | 43.29 |
| 1,944,621 | 24.36 | 2,032,023 | 21.94 | 2,263,275 | 21.58 |
| 367,029 | 4.60 | 551,980 | 5.96 | 679,539 | 6.48 |
| 295,288 | 3.70 | 376,214 | 4.06 | 497,719 | 4.75 |
| 183,715 | 2.30 | 177,568 | 1.92 | 153,195 | 1.46 |
| 648,658 | 8.13 | 862,072 | 9.31 | 945,686 | 9.02 |
| 321,072 | 4.02 | 386,923 | 4.18 | 408,002 | 3.89 |
| 616,912 | 7.73 | 612,523 | 6.61 | 625,385 | 5.96 |
| 631,347 | 7.91 | 569,810 | 6.15 | 544,542 | 5.19 |
| 2,419,200 | 30.31 | 2,980,183 | 32.17 | 3,615,039 | 34.47 |
| 23,931 | 0.30 | 24,884 | 0.27 | 25,439 | 0.24 |
| 7,981,732 | 100.00 | 9,262,558 | 100.00 | 10,486,298 | 100.00 |
| 8,062,047 | | 9,410,229 | | 10,699,189 | |
| 9,169,449 | | 10,782,439 | | 12,123,701 | |
| | 99.00 | | 98.43 | | 98.01 |

Source: Taiwan Insurance Institute

Note: Capital investment ratio is the ratio of total amount of capital invested to total capital.

表16-1、財產保險業資金運用表 單位：百萬元
Investment Portfolio of Non-Life Insurance Industry
Unit: NT\$ Million

| 年/月 Year/ Month | 2011 | | 2012/04 | |
|--|-----------|--------|-----------|--------|
| | 金額 Amount | 占率 % | 金額 Amount | 占率 % |
| 銀行存款 Bank Deposits | 55,183 | 29.47 | 52,663 | 27.32 |
| 有價證券 Securities | 79,684 | 42.55 | 85,536 | 44.37 |
| 公債及國庫券 Government & Treasury Bonds | 20,596 | 11.00 | 16,028 | 8.31 |
| 金融債券、存單、匯票與本票 Financial bond, deposit receipt, bank draft and promissory note | 16,235 | 8.67 | 22,065 | 11.45 |
| 股票 Stocks | 24,405 | 13.03 | 26,613 | 13.81 |
| 公司債 Corporation Bonds | 8,890 | 4.75 | 9,357 | 4.85 |
| 基金及受益憑證 Funds & Benefit Certificates | 7,550 | 4.03 | 7,927 | 4.11 |
| 證券化商品及其他 Securitized products and other | 2,010 | 1.07 | 3,545 | 1.84 |
| 不動產 Real Estates | 22,316 | 11.92 | 24,576 | 12.75 |
| 投資用 Investment | 14,012 | 7.48 | 14,657 | 7.60 |
| 自用 Private Use | 8,304 | 4.43 | 9,920 | 5.15 |
| 放款 Loans | 677 | 0.36 | 633 | 0.33 |
| 國外投資 Foreign Investments | 24,111 | 12.87 | 26,532 | 13.76 |
| 專案運用及公共投資 Authorized Projects or Public Investment | 2,979 | 1.59 | 2,560 | 1.33 |
| 投資保險相關事業 Investment on Insurance Enterprise | 2,304 | 1.23 | 1,004 | 0.52 |
| 從事衍生性商品交易 Derivatives | -66 | -0.04 | -738 | -0.38 |
| 其他經核准之資金運用 Other utilizations of capital (Approved) | 86 | 0.05 | 0 | 0.00 |
| 資金運用總額 Total Amount of Capital Invested | 187,274 | 100.00 | 192,766 | 100.00 |
| 資金總額 Total Capital | 247,606 | | 253,597 | |
| 資產總額 Total Assets | 275,872 | | 282,006 | |
| 資金運用率 ¹ Capital Investment Ratio % | | 75.63 | | 76.01 |

資料來源：財團法人保險事業發展中心

註：1. 資金運用率為資金運用總額與資金總額之比率。

2. 2012年4月資料尚未經會計師查核簽證。

表17-1、人身保險業資金運用表 單位：百萬元
Investment Portfolio of Life Insurance Industry
Unit: NT\$ Million

| 年/月 Year/ Month | 2011 | | 2012/04 | |
|--|------------|--------|------------|--------|
| | 金額 Amount | 占率 % | 金額 Amount | 占率 % |
| 銀行存款 Bank Deposits | 705,586 | 6.15 | 796,606 | 6.64 |
| 有價證券 Securities | 4,701,699 | 40.99 | 4,954,449 | 41.31 |
| 公債及國庫券 Government & Treasury Bonds | 2,445,461 | 21.32 | 2,485,945 | 20.73 |
| 金融債券、存單、匯票與本票 Financial bond, deposit receipt, bank draft and promissory note | 774,614 | 6.75 | 784,129 | 6.54 |
| 股票 Stocks | 713,844 | 6.22 | 849,313 | 7.08 |
| 公司債 Corporation Bonds | 519,105 | 4.53 | 550,176 | 4.59 |
| 基金及受益憑證 Funds & Benefit Certificates | 150,735 | 1.31 | 183,855 | 1.53 |
| 證券化商品及其他 Securitized products and other | 97,941 | 0.85 | 101,030 | 0.84 |
| 不動產 Real Estates | 543,463 | 4.74 | 557,925 | 4.65 |
| 投資用 Investment | 461,322 | 4.02 | 483,620 | 4.03 |
| 自用 Private Use | 82,141 | 0.72 | 74,305 | 0.62 |
| 壽險貸款 Loan to Policy-holders | 569,041 | 4.96 | 588,398 | 4.91 |
| 放款 Loans | 569,507 | 4.97 | 579,320 | 4.83 |
| 國外投資 Foreign Investments | 4,327,024 | 37.73 | 4,449,155 | 37.10 |
| 專案運用及公共投資 Authorized Projects or Public Investment | 17,030 | 0.15 | 16,977 | 0.14 |
| 投資保險相關事業 Investment on Insurance Enterprise | 9,586 | 0.08 | 9,772 | 0.08 |
| 從事衍生性商品交易 Derivatives | 13,988 | 0.12 | 22,613 | 0.19 |
| 其他經核准之資金運用 Other utilizations of capital (Approved) | 12,570 | 0.11 | 17,900 | 0.15 |
| 資金運用總額 Total Amount of Capital Invested | 11,469,494 | 100.00 | 11,993,114 | 100.00 |
| 資金總額 Total Capital | 11,614,795 | | 12,109,455 | |
| 資產總額 Total Assets | 13,051,676 | | 13,637,634 | |
| 資金運用率 ¹ Capital Investment Ratio % | | 98.75 | | 99.04 |

Source: Taiwan Insurance Institute

Note: 1. Capital investment ratio is the ratio of total amount of capital invested to total capital.

2. 2012/04 data has not been audited by a certified accountant.

表18、保險業新種商品審核件數統計表

| 年/月 Year/ Month | 財產保險 Non-Life Insurance | | | |
|-----------------------|-------------------------|--|---------------------------------|---------------------------------|
| | 總件數 Total cases | 件數 Cases | | |
| | | 核准制保單 Examine-and- Approval Policy | 核備制保單 File-and-Use Policy | 備查制保單 Use-and-File Policy |
| 2001 | 238 | 164 | 8 | 66 |
| 2002 | 1,179 | 99 | 27 | 1,053 |
| 2003 | 2,267 | 108 | 101 | 2,058 |
| 2004 | 2,256 | 136 | 137 | 1,983 |
| 2005 | 283 | 110 | 34 | 139 |
| 2006 | 451 | 88 | 13 | 350 |
| 2007 | 715 | 5 | - | 710 |
| 2008 | 1,114 | 41 | - | 1,073 |
| 2009 | 1,763 | 31 | - | 1,732 |
| 2010 | 1,201 | 13 | - | 1,188 |
| 2011 | 868 | 12 | 0 | 856 |
| 2012/04 | 269 | 3 | 0 | 266 |

資料來源：保險局商品發展組

註：1.當年月數字係年初至當月末累計數。

- 2.保險商品自2001年1月至2006年8月分為核准制、核備制及備查制，其中核備制之保單，未於收件後15個工作日內函覆不同意者，視為准予核備；核准制之產險保單需於收件後60個工作日內核准。
- 3.保險商品自2006年9月起分為核准制、備查制，其中核准制需報請主管機關核准，備查制之保單於銷售後15個工作日內檢附資料，送交主管機關或指定機構備查。
- 4.上表統計係新商品送審件數。另101年至4月止保險業送審保險商品件數(含新商品及部分變更)共計2,450件。其中財產保險核准制計3件，備查件數計1,434件，總計1,437件；人身保險核准制計17件，備查制計996件，總計1,013件。

Table18 : Statistics of New Product Approval

| 年/月 Year/ Month | 人身保險 Life Insurance | | | |
|-----------------------|---------------------|--|---------------------------------|---------------------------------|
| | 總件數 Total Cases | 件數 Cases | | |
| | | 核准制保單 Examine-and- Approval Policy | 核備制保單 File-and-Use Policy | 備查制保單 Use-and-File Policy |
| 2001 | 317 | 138 | 117 | 62 |
| 2002 | 407 | 251 | 110 | 46 |
| 2003 | 368 | 168 | 143 | 57 |
| 2004 | 217 | 100 | 59 | 58 |
| 2005 | 222 | 62 | 55 | 105 |
| 2006 | 527 | 102 | 28 | 397 |
| 2007 | 631 | 51 | - | 580 |
| 2008 | 751 | 116 | - | 635 |
| 2009 | 788 | 113 | - | 675 |
| 2010 | 688 | 96 | - | 592 |
| 2011 | 580 | 41 | 0 | 539 |
| 2012/04 | 226 | 16 | 0 | 210 |

Source: Production Regulation Division, Insurance Bureau

Note:1.The figures of Year/Month represent the beginning of the year till the end of given month.

- 2.Started from January 2001 till August 2006, the insurance products filing are divided into examine-and-approval policy, file-and-use policy, and use-and-file policy. The policy would be approved if the application is not rejected within 15 working days after submission. Examine-and-approval policy should be approved within 60 working days after application is submitted.
- 3.Started from September 2006, the insurance products filing are divided into examine-and-approval policy and use-and-file policy. Examine-and-approval policy should be approved by Insurance Bureau before it's sold. Use-and-file policy should be submitted its filing material to Insurance Bureau or appointed institute within 15 working days after it's sold.
- 4.The above table demonstrates only the number of new insurance products filing. The number of all insurance products submitted for review is 2,450 April 2012 (including new products and existing products with partial amendment). Particularly, Non-life insurance products submitted for review totaled 1,437 ,including 3 submitted for prior approval and 1,434 submitted under use-and-file policy.Life insurance products submitted for review totaled 1,013 including 17 submitted for prior approval and 996 submitted under use-and-file policy.

三、保險輔助人

表19、保險代理人業務統計表

單位：千元

| 年 Year | 家數 ¹ Number of Companies | | | 保險業務員 Salespersons | | | 簽單保費 Written Premium | |
|-----------|--|-----------------------------------|-------------------------------|-----------------------|-----------------------------------|-------------------------------|-------------------------|-------------------------------|
| | 總計 Total | 財產 保險 Non-Life Insurance | 人身 保險 Life Insurance | 總計 Total | 財產 保險 Non-Life Insurance | 人身 保險 Life Insurance | 總計 Total | 財產保險 Non-Life Insurance |
| 2000 | 392 | 263 | 129 | 10,241 | 4,334 | 5,907 | 80,199,702 | 73,512,720 |
| 2001 | 398 | 278 | 120 | 25,093 | 6,325 | 18,768 | 81,100,278 | 74,320,153 |
| 2002 | 412 | 284 | 128 | 48,227 | 7,716 | 40,511 | 91,032,354 | 80,863,211 |
| 2003 | 414 | 281 | 133 | 58,608 | 9,182 | 49,426 | 153,219,168 | 48,597,354 |
| 2004 | 439 | 303 | 136 | 59,407 | 12,530 | 46,877 | 211,151,976 | 57,427,992 |
| 2005 | 477 | 338 | 139 | 76,555 | 18,570 | 57,985 | 260,923,588 | 66,316,660 |
| 2006 | 514 | 378 | 136 | 74,968 | 17,922 | 57,046 | 237,760,256 | 64,713,964 |
| 2007 | 486 | 353 | 133 | 81,497 | 18,945 | 62,552 | 243,259,319 | 52,908,625 |
| 2008 | 455 | 314 | 141 | 89,147 | 25,688 | 63,459 | 266,921,805 | 31,185,902 |
| 2009 | 397 | 267 | 130 | 93,357 | 34,677 | 58,680 | 327,608,716 | 26,810,497 |
| 2010 | 337 | 213 | 124 | 97,881 | 38,236 | 59,645 | 377,114,634 | 24,725,974 |

資料來源：財團法人保險事業發展中心

註：1.家數統計包含個人與公司組織型態。

2.自2004年起以各保險輔助人彙送至本中心之資料為統計基礎。

III. Insurance Auxiliary

Table19 : Business Statistics of Insurance Agencies

Unit: NT\$ Thousand

| 收入 Income | 市場占有率 Market Shares % | | 代理費收入 Agency Fee Income | | |
|--------------|--------------------------|-------------------------------|----------------------------|-------------|-------------------------------|
| | 人身保險 Life Insurance | 財產保險 Non-Life Insurance | 人身保險 Life Insurance | 總計 Total | 財產保險 Non-Life Insurance |
| 6,686,982 | 83.69 | 1.07 | 6,632,599 | 4,407,093 | 2,225,506 |
| 6,780,125 | 81.82 | 0.93 | 11,146,358 | 8,314,217 | 2,832,141 |
| 10,169,143 | 79.72 | 1.14 | 10,528,447 | 4,846,312 | 5,682,135 |
| 104,621,814 | 44.39 | 9.24 | 16,635,860 | 7,047,358 | 9,588,502 |
| 153,723,984 | 49.73 | 11.75 | 18,469,665 | 9,552,745 | 8,916,920 |
| 194,606,928 | 55.96 | 13.35 | 22,109,599 | 11,523,712 | 10,585,887 |
| 173,046,292 | 56.71 | 11.07 | 18,985,040 | 10,969,417 | 8,015,623 |
| 190,350,693 | 47.00 | 10.15 | 19,759,373 | 9,866,653 | 9,892,720 |
| 235,735,903 | 28.95 | 12.29 | 18,111,166 | 6,786,891 | 11,324,275 |
| 300,798,219 | 26.32 | 14.99 | 16,760,110 | 5,217,643 | 11,542,467 |
| 352,388,659 | 23.37 | 15.24 | 16,515,679 | 4,312,654 | 12,203,025 |

Source: Taiwan Insurance Institute

Note: 1. The number of companies include both personal and organizational types of institutes.

2. From 2004 on, statistical data are based on information compiled and submitted by insurance auxiliaries to TII.

表20、保險經紀人業務統計表

單位：千元

| 年 Year | 家數 ¹ Number of Companies | | | 保險業務員 Salespersons | | | 簽單 Written |
|-----------|--|-----------------------------------|-------------------------------|-----------------------|-------------------------------|---------------------------|---------------|
| | 總計 Total | 財產 保險 Non-Life Insurance | 人身 保險 Life Insurance | 總計 Total | 財產保險 Non-Life Insurance | 人身保險 Life Insurance | 總計 Total |
| 2000 | 382 | 121 | 261 | 16,900 | 168 | 16,732 | 16,739,505 |
| 2001 | 394 | 123 | 271 | 22,702 | 148 | 22,554 | 17,301,922 |
| 2002 | 380 | 147 | 233 | 24,656 | 482 | 24,174 | 20,267,146 |
| 2003 | 494 | 187 | 307 | 39,521 | 9,725 | 29,796 | 27,267,698 |
| 2004 | 418 | 155 | 263 | 51,337 | 25,785 | 25,552 | 109,388,770 |
| 2005 | 450 | - | - | 42,757 | - | - | 112,220,020 |
| 2006 | 504 | - | - | 66,423 | - | - | 132,105,541 |
| 2007 | 510 | - | - | 75,130 | - | - | 172,505,222 |
| 2008 | 556 | - | - | 68,843 | - | - | 209,590,439 |
| 2009 | 562 | - | - | 92,171 | - | - | 308,186,501 |
| 2010 | 528 | - | - | 86,870 | - | - | 428,235,130 |

資料來源：財團法人保險事業發展中心

註：1.家數統計包含個人與公司組織型態。

2.自2004年起以各保險輔助人彙送至本中心之資料為統計基礎。

Table20 : Business Statistics of Insurance Brokers

Unit: NT\$ Thousand

| 保費收入 Premium Income | | 市場占有率 Market Shares % | | 佣金收入 Commission Income | | |
|-------------------------------|------------------------|-----------------------------------|-------------------------------|---------------------------|-------------------------------|------------------------|
| 財產保險 Non-Life Insurance | 人身保險 Life Insurance | 財產 保險 Non-Life Insurance | 人身 保險 Life Insurance | 總計 Total | 財產保險 Non-Life Insurance | 人身保險 Life Insurance |
| 10,716,293 | 6,023,212 | 12.20 | 0.96 | 4,072,411 | 987,421 | 3,084,990 |
| 11,037,782 | 6,264,140 | 12.15 | 0.86 | 4,266,158 | 1,026,918 | 3,239,240 |
| 13,109,574 | 7,157,572 | 12.92 | 0.80 | 4,735,435 | 1,139,879 | 3,595,556 |
| 12,890,039 | 14,377,659 | 11.78 | 1.27 | 8,345,598 | 1,123,082 | 7,222,516 |
| 23,033,198 | 86,355,572 | 19.95 | 6.60 | 12,652,506 | 1,692,470 | 10,960,036 |
| 15,016,683 | 97,203,337 | 12.67 | 6.67 | 16,275,860 | 2,239,510 | 14,036,350 |
| 15,911,230 | 116,194,311 | 13.94 | 7.43 | 16,128,612 | 2,888,166 | 13,240,446 |
| 13,122,176 | 159,383,046 | 11.66 | 8.50 | 16,815,384 | 2,832,644 | 13,982,741 |
| 12,959,564 | 196,630,875 | 12.03 | 10.25 | 18,761,873 | 3,086,767 | 15,675,107 |
| 20,382,229 | 287,804,272 | 20.01 | 14.34 | 19,931,580 | 3,224,331 | 16,707,249 |
| 20,996,207 | 407,238,923 | 19.84 | 17.61 | 17,740,931 | 3,042,163 | 14,698,767 |

Source: Taiwan Insurance Institute

Note: 1.The number of companies includes both personal and organizational company types of institutes.

2.From 2004 on, statistical data are based on information compiled and submitte

表21、保險公證人業務統計表

| 年 Year | 家數 ¹ Number of Companies | | | | 件數 | |
|-----------|--|------------------------------|-----------------------------|---|-------------|------------------------------|
| | 總計 Total | 一般保險 General Insurance | 海事保險 Marine Insurance | 一般及海 事保險 General & Marine Insurance | 總計 Total | 一般保險 General Insurance |
| 2000 | 93 | 43 | 50 | - | 36,877 | 17,465 |
| 2001 | 94 | 45 | 49 | - | 38,491 | 18,367 |
| 2002 | 95 | 45 | 50 | - | 37,893 | 17,874 |
| 2003 | 90 | 38 | 52 | - | 33,360 | 11,790 |
| 2004 | 85 | 37 | 48 | - | 11,006 | 4,111 |
| 2005 | 71 | 35 | 36 | - | 12,743 | 7,438 |
| 2006 | 75 | 35 | 40 | - | 14,357 | 8,155 |
| 2007 | 82 | 33 | 49 | - | 14,994 | 7,986 |
| 2008 | 83 | 39 | 44 | - | 20,779 | 15,533 |
| 2009 | 82 | 4 | 3 | 75 | 20,117 | 1,042 |
| 2010 | 81 | 9 | 4 | 68 | 19,535 | 1,533 |

資料來源：財團法人保險事業發展中心

註：1.家數統計包含個人與公司組織型態。

2.自2004年起以各保險輔助人彙送至本中心之資料為統計基礎。

3.自2009年起因業務型態不同故變更為"一般"、"海事"及"一般及海事"三項。

Table21 : Business Statistics of Insurance Surveyors

| Number of Cases | | 公證費收入(千元) Surveyor fee income (NT\$ 1000 dollars) | | | |
|-----------------------------|---|---|------------------------------|-----------------------------|---|
| 海事保險 Marine Insurance | 一般及海 事保險 General & Marine Insurance | 總計 Total | 一般保險 General Insurance | 海事保險 Marine Insurance | 一般及海 事保險 General & Marine Insurance |
| 19,412 | - | 840,222 | 587,886 | 252,336 | - |
| 20,124 | - | 859,480 | 593,744 | 265,736 | - |
| 20,019 | - | 848,389 | 585,642 | 262,747 | - |
| 21,570 | - | 872,752 | 371,055 | 501,697 | - |
| 6,895 | - | 363,989 | 256,588 | 107,401 | - |
| 5,305 | - | 534,708 | 413,386 | 121,322 | - |
| 6,202 | - | 512,581 | 384,404 | 128,177 | - |
| 7,008 | - | 559,492 | 422,589 | 136,903 | - |
| 5,246 | - | 584,371 | 424,850 | 159,520 | - |
| 3,317 | 15,758 | 717,998 | 26,647 | 130,292 | 561,059 |
| 1,807 | 16,195 | 641,338 | 31,585 | 61,274 | 548,479 |

Source: Taiwan Insurance Institute

Note: 1.The number of companies includes both personal and organizational types of institutes.

2.From 2004 on, statistical data are based on information compiled and submitted by insurance auxiliaries to TII.

3.From 2009 on, statistical data are categorized into General Insurance ,Marine Insurance and General & Marine Insurance.

四、保險申訴統計

表22、財產保險申訴案件統計表

| 年 Year | 申訴比率 Complaint Rate ‰ | 簽單契約件數 (千) Number of Policy Written (thousand) | 申訴件數 ¹ Number of Complaint Filed | 依申訴人意見辦理 Handled by Complaints' Opinions | |
|-----------|--------------------------------|--|--|--|--|
| | | | | 件數 Cases | 占申訴 案件比率 % Ratio to Total Complaints Filed |
| 2000 | 0.0162 | 19,165 | 310 | 109 | 35.16 |
| 2001 | 0.0250 | 19,766 | 495 | 148 | 29.90 |
| 2002 | 0.0314 | 20,142 | 633 | 114 | 18.01 |
| 2003 | 0.0246 | 23,501 | 578 | 189 | 32.70 |
| 2004 | 0.0183 | 30,115 | 552 | 136 | 24.64 |
| 2005 | 0.0238 | 19,574 | 466 | 93 | 19.96 |
| 2006 | 0.0279 | 19,755 | 551 | 130 | 23.59 |
| 2007 | 0.0140 | 37,826 | 529 | 143 | 27.03 |
| 2008 | 0.0148 | 38,556 | 572 | 138 | 24.13 |
| 2009 | 0.0130 | 39,864 | 519 | 135 | 26.01 |
| 2010 | 0.0143 | 40,909 | 585 | 115 | 19.72 |
| 2011 | 0.0146 | 45,639 | 667 | 99 | 14.84 |

資料來源：保險局市場管理組

註：1. 申訴件數為保險局接獲保戶申訴之件數為準。

IV. Statistics of Insurance Complaint

Table22: Statistics of Non-Life Insurance Complaint

| 依保險公司意見辦理 Handled by Insurance Companies' Opinions | | 和 解 Reconciliation | | 其 他 Others | |
|--|--|-----------------------|--|---------------|--|
| 件數 Cases | 占申訴 案件比率 % Ratio to Total Complaints Filed | 件數 Cases | 占申訴 案件比率 % Ratio to Total Complaints Filed | 件數 Cases | 占申訴 案件比率 % Ratio to Total Complaints Filed |
| 149 | 48.06 | 40 | 12.90 | 12 | 3.87 |
| 246 | 49.70 | 36 | 7.27 | 65 | 13.13 |
| 120 | 18.96 | 68 | 10.74 | 331 | 52.29 |
| 231 | 39.97 | 21 | 3.63 | 137 | 23.70 |
| 146 | 26.45 | 105 | 19.02 | 165 | 29.89 |
| 147 | 31.55 | 65 | 13.95 | 161 | 34.55 |
| 155 | 28.13 | 145 | 26.32 | 121 | 21.96 |
| 104 | 19.66 | 129 | 24.39 | 153 | 28.92 |
| 151 | 26.40 | 146 | 25.52 | 137 | 23.95 |
| 134 | 25.82 | 93 | 17.92 | 141 | 27.17 |
| 171 | 29.33 | 114 | 19.56 | 183 | 31.39 |
| 208 | 31.18 | 156 | 23.39 | 204 | 30.59 |

Sources: Insurance Business and Market Discipline Division, Insurance Bureau

Note: 1. The Number of complaint cases is based on the complaints received by the Insurance Bureau.

表23、人身保險申訴案件統計表

| 年 Year | 申訴比率 Complaint Rate % | 簽單契約件數 (千) Number of Policy Written (thousand) | 申訴件數 ¹ Number of Complaint Filed | 依申訴人意見辦理 Handled by Complaints' Opinions | |
|-----------|--------------------------------|--|--|--|--|
| | | | | 件數 Cases | 占申訴 案件比率 % Ratio to Total Complaints Filed |
| 2000 | 0.0032 | 163,228 | 520 | 92 | 17.69 |
| 2001 | 0.0036 | 177,365 | 644 | 73 | 11.34 |
| 2002 | 0.0058 | 210,599 | 1,226 | 295 | 24.06 |
| 2003 | 0.0054 | 230,612 | 1,234 | 505 | 40.92 |
| 2004 | 0.0050 | 254,325 | 1,275 | 322 | 25.25 |
| 2005 | 0.0094 | 138,710 | 1,306 | 470 | 35.99 |
| 2006 | 0.0113 | 145,822 | 1,644 | 662 | 40.27 |
| 2007 | 0.0159 | 155,127 | 2,474 | 891 | 36.01 |
| 2008 | 0.0196 | 162,379 | 3,180 | 764 | 24.03 |
| 2009 | 0.0224 | 168,130 | 3,759 | 872 | 23.20 |
| 2010 | 0.0176 | 175,682 | 3,092 | 634 | 21.23 |
| 2011 | 0.0146 | 187,622 | 2,736 | 504 | 18.42 |

資料來源：保險局市場管理組

註：1. 申訴件數為保險局接獲保戶申訴之件數為準。

Table23 : Statistics of Life Insurance Complaint

| 依保險公司意見辦理 Handled by Insurance Companies' Opinions | | 和 解 Reconciliation | | 其 他 Others | |
|--|--|-----------------------|--|---------------|--|
| 件數 Cases | 占申訴 案件比率 % Ratio to Total Complaints Filed | 件數 Cases | 占申訴 案件比率 % Ratio to Total Complaints Filed | 件數 Cases | 占申訴 案件比率 % Ratio to Total Complaints Filed |
| 376 | 72.31 | 33 | 6.35 | 19 | 3.65 |
| 471 | 73.14 | 43 | 6.68 | 57 | 8.85 |
| 290 | 23.65 | 77 | 6.28 | 564 | 46.00 |
| 378 | 30.63 | 116 | 9.40 | 235 | 19.04 |
| 344 | 26.98 | 229 | 17.96 | 380 | 29.80 |
| 353 | 27.03 | 233 | 17.84 | 214 | 16.39 |
| 526 | 32.00 | 161 | 9.79 | 295 | 17.94 |
| 826 | 33.39 | 365 | 14.75 | 392 | 15.84 |
| 1,143 | 35.94 | 792 | 24.91 | 481 | 15.12 |
| 1,517 | 40.36 | 745 | 19.82 | 402 | 10.70 |
| 1,259 | 42.15 | 660 | 22.10 | 434 | 14.53 |
| 1,000 | 36.55 | 735 | 26.86 | 497 | 18.17 |

Sources: Insurance Business and Market Discipline Division, Insurance Bureau

Note: 1. The number of complaint cases is based on the complaints received by the Insurance Bureau.

五、強制汽機車責任保險

表24、強制汽機車責任保險統計表

單位：千元

| 年/月 Year/ Month | 汽車 MotorVehicle | | | |
|-----------------------|----------------------------|--|-----------------------------|--|
| | 承保車數 Vehicle Insured | 保費收入 ² Premium Income | 保險理賠 ³ Claims | 有效保單件數 ⁴ Cases In-Force |
| 2003 | 6,138,427 | 11,022,198 | 8,355,492 | 6,327,891 |
| 2004 | 6,315,473 | 11,337,662 | 8,606,398 | 6,531,480 |
| 2005 | 6,720,993 | 11,961,357 | 10,012,032 | 6,820,546 |
| 2006 | 6,808,623 | 11,748,758 | 10,533,836 | 7,092,863 |
| 2007 | 6,884,785 | 11,774,590 | 8,344,712 | 7,195,206 |
| 2008 | 6,882,734 | 11,231,651 | 7,486,954 | 7,326,516 |
| 2009 | 6,830,751 | 10,311,432 | 7,674,954 | 7,353,094 |
| 2010 | 6,987,173 | 9,583,025 | 7,905,807 | 6,809,865 |
| 2011 | 7,229,004 | 9,317,479 | 8,596,359 | 6,986,900 |
| 2012/4 | 2,493,273 | 3,211,243 | 3,025,107 | 7,036,057 |

資料來源：財團法人保險事業發展中心

註：1.當年月數字係年初至當月末累計數。

- 2.本表保費收入係指當期所計之簽單保費(包含預期損失, 保險人之業務費用, 安定基金與費率精算、研究發展、查詢服務、資訊傳輸等健全本保險之費用, 但不包含特別補償基金之分擔額)。
- 3.本表保險理賠係指：
年度金額＝已付賠款＋年末未付賠款－年初未付賠款；月份金額＝已付賠款。
- 4.本表之有效保單件數統計於2009年12月之前係以統計截止月份為計算基礎，自2010年1月起調整為統計截止日期，即以統計當月最後一天為準。
- 5.本表以業務統計為基礎與其他表以財務會計為基礎不同。
- 6.保險費係屬預估性質，並於簽訂保險契約時收取，保險事故發生於保險期間內而理賠給付則可能於保險期間或其後年度為之，故應以長期觀察(純)保費收入與保險理賠之發展情形，方為適當；本表保險理賠係在無過失基礎下所發生之理賠金額，即係各保險公司在未考慮實際應分攤肇事責任基礎下，直接賠付之理賠金額，另亦未包含已發生但尚未向保險公司報案之理賠金額。

V.Compulsory Automobile Liability Insurance

Table24 : Statistics of Compulsory Automobile Liability Insurance

Unit: NT\$ Thousand

| 年/月 Year/ Month | 機車 Motorcycle | | | |
|-----------------------|-------------------------------|--|-----------------------------|--|
| | 承保車數 Motorcycle Insured | 保費收入 ² Premium Income | 保險理賠 ³ Claims | 有效保單件數 ⁴ Cases In-Force |
| 2003 | 5,172,770 | 5,134,323 | 4,245,799 | 8,175,493 |
| 2004 | 5,542,058 | 5,742,702 | 4,528,483 | 8,535,972 |
| 2005 | 5,372,360 | 5,560,735 | 3,237,778 | 8,772,617 |
| 2006 | 5,785,535 | 6,040,757 | 2,209,842 | 9,059,956 |
| 2007 | 5,916,023 | 6,158,179 | 1,988,334 | 9,425,775 |
| 2008 | 6,295,020 | 6,472,705 | 2,152,214 | 9,906,000 |
| 2009 | 6,261,670 | 5,917,256 | 2,273,453 | 10,137,891 |
| 2010 | 6,583,608 | 5,765,418 | 2,559,134 | 9,930,762 |
| 2011 | 6,776,315 | 5,778,868 | 3,050,747 | 10,153,998 |
| 2012/4 | 2,179,019 | 1,838,348 | 1,097,396 | 10,256,961 |

Source: Taiwan Insurance Institute

Note: 1. The number for each month is an accumulation of the amount from the beginning of the year to the end of that month.

2. The premium income indicated in this table represents written premiums collected during the specified period (including expected losses, the business expenses of insurers, contribution to the Stabilization Fund, overhead associated with actuarial calculation of rates, research and development, information inquiry services, information transmission and other expenses necessary to ensure the soundness of this insurance. However, this does not include contribution to the Compensation Fund.)
3. Claims indicated in this table represent:
Annual amount = claims paid + unpaid claims at the end of the year – unpaid claims at the beginning of the year ; Monthly amount = claims paid .
4. Prior to December 2009, the statistic data for the number of policies in force indicated in this table was calculated based on statistical cutoff month. Starting from January 2010, the calculation is based on statistical cutoff date, which is also the last day of each month.
5. This table uses Business Statistics as basis; therefore, it is different from other tables that are using financial accounting as basis.
6. Premium income is calculated by expected losses and collected when the insurance contract is entered into. Nevertheless, insured events and claims could occur years after the premium income was collected. Therefore, it is considered appropriate to place the development of net premium income and claims under long-term observation. The insurance claims in this table consist of claims paid by insurers based on no-fault system without taking into account apportionment of liability. Moreover, the data do not include incurred but not reported (IBNR) losses.

表25、特別補償基金統計表

單位：千元

Statistics of the Compensation Fund

Unit: NT\$ Thousand

| 年/月 Year/Month | 分擔額收入 Income from Shared Quota | 補償支出1 Compensation Expenditure | 補償件數 Compensation Cases |
|-------------------|--------------------------------------|--------------------------------------|-------------------------------|
| 2003 | 500,118 | 416,625 | 680 |
| 2004 | 534,245 | 326,828 | 558 |
| 2005 | 491,489 | 526,627 | 1,709 |
| 2006 | 486,824 | 610,400 | 2,628 |
| 2007 | 489,540 | 556,006 | 2,700 |
| 2008 | 481,003 | 640,652 | 3,543 |
| 2009 | 445,383 | 559,969 | 3,800 |
| 2010 | 424,151 | 530,238 | 3,870 |
| 2011 | 438,221 | 416,160 | 3,778 |
| 2012/04 | 140,229 | 106,216 | 1,150 |

資料來源：財團法人汽車交通事故特別補償基金

註：1.補償支出包括已決及預估未決金額，已決金額係以補償案件之申請日期為統計基礎。

Source: Motor Vehicle Accident Compensation Fund

Note: 1. Compensation Expenditure includes settled and unsettled amount, the settled amount is estimated at the date Compensation Cases are filed.

六、保險業安定基金提撥

VI. Insurance Stabilization Fund Contribution

表26、保險業安定基金累積提撥統計表

單位：百萬元

Statistics of Insurance Stabilization Fund Accumulated Contribution

Unit: NT\$ Million

| 年/月 Year/Month | 總計 Accumu- lated Total | 財產保險 安定基金 Non-Life ins. stabilization fund | 人身保險 安定基金 Life insurance stabilization fund | 保險安定基金 Taiwan Insurance Guaranty Fund |
|-------------------|------------------------------|---|--|--|
| 2003 | 9,542 | 2,219 | 7,323 | - |
| 2004 | 11,032 | 2,469 | 8,563 | - |
| 2005 | 12,898 | 2,753 | 10,145 | - |
| 2006 | 12,900 | 1,535 | 11,365 | - |
| 2007 | 14,693 | 1,777 | 12,916 | - |
| 2008 | 16,644 | 1,998 | 14,646 | - |
| 2009 | 12,051 | 1,569 | 6,142 | 4,340 |
| 2010 | - | 1,615 | 12,613 | 14,229 |
| 2011 | - | 1,959 | 14,481 | 16,440 |
| 2012/04 | - | 2,044 | 15,307 | 17,351 |

資料來源：財團法人財產保險安定基金; 財團法人人身保險安定基金;

財團法人保險安定基金

註1：1.財團法人保險安定基金於98.7設立，當年並由人身及產險安定基金分別移撥部分資金。

2.人身及產險安定基金業於99年度辦理解散清算，剩餘資金全數移撥予保險安定基金，爰安定基金99年底以後之累積金額係產壽險專戶之合計數。

Source: Non-life Insurance Stabilization Fund; Life Insurance Stabilization Fund; Taiwan Insurance Guaranty Fund

Note: 1. The Taiwan Insurance Guaranty Fund is established on July, 2009, and its initial fund was contributed by the Life Insurance Stabilization Fund and the Non-life Insurance Stabilization Fund.

2. The Life Insurance Stabilization Fund and the Non-life Insurance Stabilization Fund were ordered to dissolve in 2010, and all of the residual fund of the two organizations were contributed to the Taiwan Insurance Guaranty Fund. Therefore, the amount of accumulated fund of the Taiwan Insurance Guaranty Fund after 2010 is the sum of the fund from the life insurance stabilization account and the non-life insurance stabilization account.

七、住宅地震保險

表27、住宅地震保險統計表

單位：千元

Statistics of Taiwan Residential Earthquake Insurance

Unit:NT\$Thousand

| 年/月 Year/ Month | 簽單保費 Written Premiums | 賠款 ¹ Claims | | 有效件數 Policy Count | 住宅總戶數 Household Count | 投保率 ² Take-up rate % |
|-----------------------|-----------------------------|---------------------------|--------------|-------------------------|-----------------------------|---------------------------------------|
| | | 件數 Policy Count | 金額 Amount | | | |
| 2003 | 1,242,788 | 2 | 2,849 | 859,213 | 7,600,000 | 11.31 |
| 2004 | 1,702,959 | 1 | 283 | 1,173,082 | 7,600,000 | 15.44 |
| 2005 | 2,101,527 | 0 | 0 | 1,447,545 | 7,600,000 | 19.05 |
| 2006 | 2,425,076 | 0 | 0 | 1,672,043 | 7,600,000 | 22.00 |
| 2007 | 2,722,298 | 0 | 0 | 1,872,195 | 7,600,000 | 24.63 |
| 2008 | 2,947,698 | 0 | 0 | 2,029,369 | 7,800,000 | 26.02 |
| 2009 | 2,951,981 | 0 | 0 | 2,168,528 | 7,900,000 | 27.45 |
| 2010 | 3,057,969 | 4 | 3,064 | 2,294,738 | 8,077,482 | 28.41 |
| 2011 | 3,193,562 | 0 | 0 | 2,390,202 | 8,166,245 | 29.27 |
| 2012/04 | 1,040,442 | 0 | 0 | 2,408,538 | 8,166,245 | 29.49 |

資料來源：住宅地震保險基金

註：1.表列賠款金額不含下列各期地震保險基金先行支付之理賠費用與跨簽單公司之理賠費用：截至2012/04之地震保險基金先行支付2010年之理賠費用為NT\$24,000元，無跨簽單公司之理賠費用，合計本保險2010年已付賠款為NT\$3,088千元。

2.投保率=有效件數/住宅總戶數。

3.住宅總戶數乃定期依財稅資料中心提供之數字修正而得。

Source：Taiwan Residential Earthquake Insurance Fund

Note：1.The Claims Amounts shown in the table do not contain the following Adjustment Expenses paid by TREIF and another insurance companies：Until 2012/04：Adjustment Expenses for year 2010 paid by TREIF:NT\$24,000; No Adjustment Expenses paid by another insurance companies，The Total Paid Losses Amount of Taiwan Residential Earthquake Insurance for year 2010 is NT\$3,088,000.

2.Take-up-rate = Policy Count / Household Count.

3.The Household Count will be altered periodically by Financial Data Center,Ministry of Finance .

VII.Taiwan Residential Earthquake Insurance

表28、住宅地震保險基金統計表

單位：千元

Statistics of Taiwan Residential Earthquake Insurance Fund

Unit:NT\$Thousand

| 年/月 Year/ Month | 基金保費收入 Fund Income | 累積特別準備金 Accumulated Special Reserve |
|-----------------------|-----------------------|---|
| 2003 | 451,249 | 488,670 |
| 2004 | 807,580 | 932,994 |
| 2005 | 1,035,167 | 1,161,405 |
| 2006 | 1,294,089 | 1,447,224 |
| 2007 | 1,543,644 | 1,691,626 |
| 2008 | 1,726,190 | 1,765,223 |
| 2009 | 1,703,332 | 1,737,206 |
| 2010 | 1,775,621 | 1,817,573 |
| 2011 | 1,875,180 | 1,911,905 |
| 2012/04 | 678,160 | 696,476 |

資料來源：住宅地震保險基金

Source:Taiwan Residential Earthquake Insurance Fund.

八、我國與世界其他各國比較

表29、2011年世界各國總保費收入前20名排行表

單位：百萬美元

| 洲別 Continent | 國家 Country | 總計 Total | | |
|----------------------------|------------------|---------------|------------------------|-----------------|
| | | 排名 Ranking | 保費收入 Premium income | 占有率 Shares % |
| 北美洲 North America | 美國 U.S. | 1 | 1,204,677 | 26.22 |
| 亞洲 Asia | 日本 Japan | 2 | 655,409 | 14.26 |
| 歐洲 Europe | 英國 U.K. | 3 | 319,553 | 6.95 |
| 歐洲 Europe | 法國 France | 4 | 273,112 | 5.94 |
| 歐洲 Europe | 德國 Germany | 5 | 245,161 | 5.34 |
| 亞洲 Asia | 中國大陸 PR China | 6 | 221,858 | 4.83 |
| 歐洲 Europe | 義大利 Italy | 7 | 160,515 | 3.49 |
| 亞洲 Asia | 南韓 South Korea | 8 | 130,384 | 2.84 |
| 北美洲 North America | 加拿大 Canada | 9 | 121,212 | 2.64 |
| 歐洲 Europe | 荷蘭 Netherlands | 10 | 110,932 | 2.41 |
| 大洋洲 Oceania | 澳洲 Australia | 11 | 89,086 | 1.94 |
| 歐洲 Europe | 西班牙 Spain | 12 | 79,988 | 1.74 |
| 亞洲 Asia | 台灣 Taiwan | 13 | 78,416 | 1.71 |
| 南美洲 South America | 巴西 Brazil | 14 | 78,286 | 1.70 |
| 亞洲 Asia | 印度 India | 15 | 72,629 | 1.58 |
| 歐洲 Europe | 瑞士 Switzerland | 16 | 63,577 | 1.38 |
| 非洲 Africa | 南非 South Africa | 17 | 52,376 | 1.14 |
| 歐洲 Europe | 愛爾蘭 Ireland | 18 | 52,249 | 1.14 |
| 歐洲 Europe | 俄羅斯 Russia | 19 | 43,256 | 0.94 |
| 歐洲 Europe | 瑞典 Sweden | 20 | 42,111 | 0.92 |
| 世界總計 Total in the World | | | 4,595,123 | 100.00 |

資料來源：摘譯自" Swiss Re, Sigma No. 3/2012"

註：1. 本表之財產保險包括健康險及傷害險。

VIII. Comparing Taiwan with Other Countries

Table29 : Global Ranking of Top 20 Premium Income in 2011

Unit: US\$ Million

| 財產保險業 ¹ Non-Life Insurance | | | 人身保險業 Life Insurance | | |
|---------------------------------------|------------------------|-----------------|----------------------|------------------------|-----------------|
| 排名 Ranking | 保費收入 Premium income | 占有率 Shares % | 排名 Ranking | 保費收入 Premium income | 占有率 Shares % |
| 1 | 667,107 | 33.89 | 1 | 537,570 | 20.46 |
| 3 | 130,741 | 6.64 | 2 | 524,668 | 19.97 |
| 4 | 109,486 | 5.56 | 3 | 210,067 | 8.00 |
| 5 | 98,359 | 5.00 | 4 | 174,753 | 6.65 |
| 2 | 131,292 | 6.67 | 6 | 113,869 | 4.33 |
| 6 | 87,319 | 4.44 | 5 | 134,539 | 5.12 |
| 9 | 55,426 | 2.82 | 7 | 105,089 | 4.00 |
| 10 | 51,223 | 2.60 | 8 | 79,161 | 3.01 |
| 8 | 69,045 | 3.51 | 11 | 52,167 | 1.99 |
| 7 | 79,722 | 4.05 | 19 | 31,210 | 1.19 |
| 11 | 43,899 | 2.23 | 12 | 45,187 | 1.72 |
| 13 | 40,731 | 2.07 | 16 | 39,257 | 1.49 |
| 17 | 14,283 | 0.73 | 9 | 64,133 | 2.44 |
| 14 | 37,240 | 1.89 | 15 | 41,046 | 1.56 |
| 19 | 12,187 | 0.62 | 10 | 60,442 | 2.30 |
| 15 | 28,494 | 1.45 | 17 | 35,083 | 1.34 |
| 22 | 10,842 | 0.55 | 14 | 41,534 | 1.58 |
| 28 | 9,211 | 0.47 | 13 | 43,038 | 1.64 |
| 12 | 42,071 | 2.14 | 48 | 1,185 | 0.05 |
| 25 | 10,150 | 0.52 | 18 | 31,961 | 1.22 |
| | 1,968,179 | 100.00 | | 2,626,944 | 100.00 |

Source: Quoted and translated from "Swiss Re, Sigma No. 3/2012"

Note: 1. Property insurance includes health and accident insurance.

表30、2011年世界各國保險密度前20名排行表
Global Ranking of Top 20 Insurance Density in 2011

| 保險密度 Insurance Density (USD 美元) | | | | |
|---------------------------------|---------------------|----------------|----------------|-----------------|
| 排名 Ranking | 國家 Country | 總計 Total | 壽險業 Life | 產險業 Non-Life |
| 1 | 瑞士 Switzerland | 8,012.0 | 4,421.0 | 3,591.0 |
| 2 | 荷蘭 Netherlands | 6,647.0 | 1,870.0 | 4,777.0 |
| 3 | 盧森堡 Luxembourg | 5,974.0 | 3,748.0 | 2,226.0 |
| 4 | 丹麥 Denmark | 5,618.0 | 3,858.0 | 1,760.0 |
| 5 | 日本 Japan | 5,169.0 | 4,138.0 | 1,031.0 |
| 6 | 芬蘭 Finland | 4,716.0 | 3,788.0 | 928.0 |
| 7 | 英國 U.K. | 4,535.0 | 3,347.0 | 1,188.0 |
| 8 | 瑞典 Sweden | 4,456.0 | 3,382.0 | 1,074.0 |
| 9 | 愛爾蘭 Ireland | 4,449.0 | 3,367.0 | 1,082.0 |
| 10 | 挪威 Norway | 4,251.0 | 2,604.0 | 1,647.0 |
| 11 | 澳洲 Australia | 4,094.0 | 2,077.0 | 2,017.0 |
| 12 | 法國 France | 4,041.0 | 2,638.0 | 1,403.0 |
| 13 | 香港 Hong Kong | 3,904.0 | 3,442.0 | 462.0 |
| 14 | 美國 U.S. | 3,846.0 | 1,716.0 | 2,130.0 |
| 15 | 比利時 Belgium | 3,621.0 | 2,359.0 | 1,262.0 |
| 16 | 加拿大 Canada | 3,529.0 | 1,519.0 | 2,010.0 |
| 17 | 台灣 Taiwan | 3,371.0 | 2,757.0 | 614.0 |
| 18 | 新加坡 Singapore | 3,106.0 | 2,296.0 | 810.0 |
| 19 | 德國 Germany | 2,967.0 | 1,389.0 | 1,578.0 |
| 20 | 列支敦士登 Liechtenstein | 2,850.0 | 2,822.0 | 28.0 |
| | 世界 World | 661.0 | 378.0 | 283.0 |

資料來源：摘譯自" Swiss Re, Sigma No. 3/2012"

註：保險密度：每人平均保費支出。

Source : Quoted and translated from "Swiss Re, Sigma No. 3/2012".

Note : Insurance Density: average insurance expense per capita.

表31、2011年世界各國保險滲透度前20名排行表
Global Ranking of Top 20 Insurance Penetration in 2011

| 保險滲透度 Insurance Penetration % | | | | |
|-------------------------------|------------------|--------------|--------------|-----------------|
| 排名 Ranking | 國家 Country | 總計 Total | 壽險業 Life | 產險業 Non-Life |
| 1 | 台灣 Taiwan | 17.00 | 13.90 | 3.10 |
| 2 | 荷蘭 Netherlands | 13.20 | 3.70 | 9.50 |
| 3 | 南非 South Africa | 12.90 | 10.20 | 2.70 |
| 4 | 英國 U.K. | 11.80 | 8.70 | 3.10 |
| 5 | 南韓 South Korea | 11.60 | 7.00 | 4.60 |
| 6 | 香港 Hong Kong | 11.50 | 10.10 | 1.40 |
| 7 | 日本 Japan | 11.00 | 8.80 | 2.20 |
| 8 | 瑞士 Switzerland | 10.00 | 5.50 | 4.50 |
| 9 | 芬蘭 Finland | 9.60 | 7.70 | 1.90 |
| 10 | 法國 France | 9.50 | 6.20 | 3.30 |
| 11 | 丹麥 Denmark | 9.30 | 6.40 | 2.90 |
| 12 | 愛爾蘭 Ireland | 9.10 | 6.90 | 2.20 |
| 13 | 美國 U.S. | 8.10 | 3.60 | 4.50 |
| 14 | 那米比亞 Namibia | 8.00 | 5.50 | 2.50 |
| 15 | 瑞典 Sweden | 7.90 | 6.00 | 1.90 |
| 16 | 比利時 Belgium | 7.70 | 5.00 | 2.70 |
| 17 | 義大利 Italy | 7.00 | 4.70 | 2.30 |
| 18 | 加拿大 Canada | 7.00 | 3.00 | 4.00 |
| 19 | 德國 Germany | 6.80 | 3.20 | 3.60 |
| 20 | 葡萄牙 Portugal | 6.80 | 4.40 | 2.40 |
| | 世界 World | 6.60 | 3.80 | 2.80 |

資料來源：摘譯自" Swiss Re, Sigma No. 3/2012"

註：保險滲透度：保費收入對GDP之比率。

Source : Quoted and translated from "Swiss Re, Sigma No. 3/2012".

Note : Insurance Penetration: the ratio of insurance premium to GDP.