

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：

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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	141,331	137,450	120,169

資料來源：行政院主計處(中華民國統計月報558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
518,315	17,590	106.98	29.12	4.03

Source : Directorate General of Budget, Accounting and Statistics
Executive Yuan, Taiwan, Republic of China
(No. 558, 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	50,452,902	13,327,547	26.42

資料來源：行政院主計處(中華民國統計月報558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. 558, 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	16.81

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	15.99	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
2012/07	57	3	17	164	11	6

資料來源：保險局產險監理組；保險局壽險監理組

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: Non-Life Insurance Supervision Division, Insurance Bureau;

Life Insurance Supervision 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
2012/07	200

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	145

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	1.83	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
registered salespersons.

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
2012/05	10,878	19.40	2,760	701	4,900	18
2012/06	11,998	14.94	3,976	654	4,894	71
2012/07	10,680	10.77	2,260	676	5,157	68
1-7月合計	72,981	6.61	14,679	5,242	34,840	359

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
2,500	596	581	93	1,025	93	112
2,402	234	773	90	1,078	101	127
2,519	363	701	98	1,079	92	186
17,861	3,098	4,996	641	7,558	644	923

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
2012/05	5,365	-0.54	399	444	3,331	4
2012/06	5,073	15.56	827	559	2,818	8
2012/07	4,533	-11.94	358	-17	3,257	12
1-7月合計	34,050	6.46	3,547	2,054	21,793	6

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
1,188	135	271	159	543	41	40
860	87	268	20	419	40	28
922	120	176	54	517	38	17
6,650	1,058	1,570	361	3,191	284	186

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
2012/05	219,350	16.55	177,832	22,547
2012/06	222,841	23.21	184,273	20,274
2012/07	258,450	57.88	210,569	26,653
1-7月合計	1,521,506	20.46	1,237,981	148,505

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
4,620	12,451	470	778	652
3,873	12,802	444	593	582
4,804	14,704	414	719	587
29,590	93,132	3,043	5,134	4,121

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
2012/05	105,550	-24.28	75,251	6,492
2012/06	100,919	-23.88	67,551	5,743
2012/07	101,908	-6.06	72,816	6,328
1-7月合計	708,917	-17.60	508,694	41,251

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
1,549	20,891	351	694	322
1,409	25,054	284	617	261
1,569	19,873	360	662	300
10,313	140,050	2,247	4,414	1,948

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
2011	22,645	-	42.07

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
2011	87.49	87.18	81.81	81.43

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
2012/07	14,430,568	13,860,781	12,299,013	569,787	12,868,539	284,001	210,090

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7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
178,386	73,911	252,036	14,146,567	13,650,692	12,120,627	495,876	12,616,503

Source: Taiwan Insurance Institute

Note: 1. Total capital include equities and reserves.

2. 2012/07 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
2012/07	54,801	34,101	13,640	81	6,326

資料來源：財團法人保險事業發展中心

註：1.2012年7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

年 Year	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
2011	2,484,512	2,408,617	82,703	1,467	-905
2012/07	1,886,936	1,813,002	53,521	1,824	22,391

Source: Taiwan Insurance Institute

Note : 1.2012/07 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		2012/07	
	金額 Amount	占率 %	金額 Amount	占率 %
銀行存款 Bank Deposits	55,183	29.47	50,904	26.83
有價證券 Securities	79,684	42.55	83,157	43.82
公債及國庫券 Government & Treasury Bonds	20,596	11.00	16,162	8.52
金融債券、存單、匯票與本票 Financial bond, deposit receipt, bank draft and promissory note	16,235	8.67	21,251	11.20
股票 Stocks	24,405	13.03	26,990	14.22
公司債 Corporation Bonds	8,890	4.75	9,612	5.07
基金及受益憑證 Funds & Benefit Certificates	7,550	4.03	5,473	2.88
證券化商品及其他 Securitized products and other	2,010	1.07	3,669	1.93
不動產 Real Estates	22,316	11.92	24,505	12.91
投資用 Investment	14,012	7.48	14,617	7.70
自用 Private Use	8,304	4.43	9,888	5.21
放款 Loans	677	0.36	646	0.34
國外投資 Foreign Investments	24,111	12.87	27,319	14.40
專案運用及公共投資 Authorized Projects or Public Investment	2,979	1.59	2,356	1.24
投資保險相關事業 Investment on Insurance Enterprise	2,304	1.23	956	0.50
從事衍生性商品交易 Derivatives	-66	-0.04	-81	-0.04
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	189,761	100.00
資金總額 Total Capital	247,606		252,036	
資產總額 Total Assets	275,872		284,001	
資金運用率 ¹ Capital Investment Ratio %		75.63		75.29

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7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		2012/07	
	金額 Amount	占率 %	金額 Amount	占率 %
銀行存款 Bank Deposits	705,586	6.15	825,282	6.61
有價證券 Securities	4,701,699	40.99	4,947,102	39.63
公債及國庫券 Government & Treasury Bonds	2,445,461	21.32	2,438,800	19.54
金融債券、存單、匯票與本票 Financial bond, deposit receipt, bank draft and promissory note	774,614	6.75	780,721	6.25
股票 Stocks	713,844	6.22	888,158	7.12
公司債 Corporation Bonds	519,105	4.53	580,666	4.65
基金及受益憑證 Funds & Benefit Certificates	150,735	1.31	161,225	1.29
證券化商品及其他 Securitized products and other	97,941	0.85	97,531	0.78
不動產 Real Estates	543,463	4.74	580,816	4.65
投資用 Investment	461,322	4.02	503,443	4.03
自用 Private Use	82,141	0.72	77,373	0.62
壽險貸款 Loan to Policy-holders	569,041	4.96	591,429	4.74
放款 Loans	569,507	4.97	595,340	4.77
國外投資 Foreign Investments	4,327,024	37.73	4,886,159	39.15
專案運用及公共投資 Authorized Projects or Public Investment	17,030	0.15	16,602	0.13
投資保險相關事業 Investment on Insurance Enterprise	9,586	0.08	9,434	0.08
從事衍生性商品交易 Derivatives	13,988	0.12	14,715	0.12
其他經核准之資金運用 Other utilizations of capital (Approved)	12,570	0.11	14,900	0.12
資金運用總額 Total Amount of Capital Invested	11,469,494	100.00	12,481,779	100.00
資金總額 Total Capital	11,614,795		12,616,503	
資產總額 Total Assets	13,051,676		14,146,567	
資金運用率 ¹ Capital Investment Ratio %		98.75		98.93

Source: Taiwan Insurance Institute

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

2. 2012/07 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
2012/07	576	7	0	569

資料來源：保險局產險監理組；保險局壽險監理組

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7月止保險業送審保險商品件數(含新商品及部分變更)共計4,178件。其中財產保險核准制計7件，備查件數計2,186件，總計2,193件；人身保險核准制計34件，備查制計1,951件，總計1,985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
2012/07	477	32	0	445

Source: Non-Life Insurance Supervision Division, Insurance Bureau;

Life Insurance Supervision 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 4,178 July 2012 (including new products and existing products with partial amendment). Particularly, Non-life insurance products submitted for review totaled 2,193 ,including 7 submitted for prior approval and 2,186 submitted under use-and-file policy.Life insurance products submitted for review totaled 1,985 including 34 submitted for prior approval and 1,951 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
2011	316	207	109	81,890	35,924	45,966	329,980,977	26,938,437

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
303,042,540	23.83	13.79	18,793,758	4,981,725	13,812,033

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
2011	505	-	-	114,537	54,581	59,956	373,943,052

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2011年起保險業務員「總計」數係實際登錄業務員總人數。業務員如於同一家保險經紀人公司登錄為財產保險業務員及人身保險業務員，該業務員於「總計」數係計為1人而非2人。

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
17,567,268	356,375,784	15.54	16.21	20,713,826	3,140,845	17,572,981

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 submitted by insurance auxiliaries to TII.
- 3.From 2011 on, the estimation of the total number of salesperson is based on those who registered. A salesperson who registered both in life insurance and non-life insurance under the same company will only be calculated as one in the estimation.

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
2011	81	22	18	41	16,801	3,865

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
3,704	9,232	654,660	112,418	131,033	411,209

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：保險局產險監理組

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: Non-Life Insurance Supervision 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：保險局壽險監理組

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: Life Insurance Supervision 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
2012/7	4,336,214	5,566,748	5,150,010	7,073,941

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
2012/7	4,024,394	3,411,842	1,812,380	10,309,801

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	556,206	2,700
2008	481,003	640,652	3,543
2009	445,383	560,989	3,800
2010	424,151	530,877	3,870
2011	438,221	438,394	3,778
2012/07	236,725	203,206	2,137

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
2012/07	-	2,113	15,910	18,023

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	7,800,000	24.00
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
2012/07	1,892,075	0	0	2,431,155	8,166,245	29.77

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2012/07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 2012/07：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
2012/07	1,128,851	1,160,925

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.