

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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目 錄

頁次

一、總體指標	
表1、國情統計資料表-----	1
表2、保險業資產占金融機構資產比率表-----	3
表3、保險密度、滲透度及人壽保險投保率表-----	5
二、保險業	
表4、保險業家數及其分支機構統計表-----	7
表5、保險業精算人員統計表-----	9
表6、保險業從業人員統計表-----	11
表7、保險業保費收入統計表-----	13
表8、財產保險業保費收入統計表-----	15
表9、財產保險業保險賠款統計表-----	17
表10、人身保險業保費收入統計表-----	19
表11、人身保險業保險給付統計表-----	21
表12、人身保險業業務員登錄統計表-----	23
表13、人身保險業保單繼續率統計表-----	24
表14、保險業資產負債表-----	25
表15、保險業損益表-----	27
表15-1、保險業損益表-----	29
表16、財產保險業資金運用表-----	31
表17、人身保險業資金運用表-----	32
表16-1、財產保險業資金運用表-----	33
表17-1、人身保險業資金運用表-----	35
表18、保險業新種商品審核件數統計表-----	37
三、保險輔助人	
表19、保險代理人業務統計表-----	39
表20、保險經紀人業務統計表-----	41
表21、保險公證人業務統計表-----	43

目 錄

頁次

四、保險申訴統計	
表22、財產保險申訴案件統計表-----	45
表23、人身保險申訴案件統計表-----	47
五、強制汽機車責任保險	
表24、強制汽機車責任保險統計表-----	49
表24-1、強制汽機車責任保險統計表-----	51
表25、特別補償基金統計表-----	52
六、住宅地震保險基金	
表26、住宅地震保險統計表-----	53
表27、住宅地震保險基金統計表-----	54
七、我國與世界各國比較	
表28、2012年世界各國總保費收入前20名排行表-----	55
表29、2012年世界各國保險密度前20名排行表-----	57
表30、2012年世界各國保險滲透度前20名排行表-----	58
八、保險業安定基金提撥	
表31、保險業安定基金累積提撥統計表-----	59

Contents

	<u>Page</u>
I. Overall Index	
Table 1: National Statistical Data-----	01
Table 2: Ratio of Assets of Insurance Industry to Total Assets of Financial Institutions -----	03
Table 3: Insurance Density, Insurance Penetration, and Ratio of having Insurance coverage of Life Insurance and Annuity--	05
II. Insurance Industry	
Table 4: Number of Insurance Companies and Branches-----	07
Table 5: Statistics of Actuary Personnel-----	09
Table 6: Statistics of Insurance Personnel-----	11
Table 7: Statistics of Insurance Premium Income-----	13
Table 8: Statistics of Non-Life Insurance Premium Income-----	15
Table 9: Statistics of Non-Life Insurance Claims-----	17
Table 10: Statistics of Life Insurance Premium Income-----	19
Table 11: Statistics of Life Insurance Benefit Payment-----	21
Table 12: Statistics of the Registration of Life Insurance Salesperson-----	23
Table 13: Statistics of Persistency-----	24
Table 14: The Balance Sheet of Insurance Industry-----	25
Table 15: The Income Statement of Insurance Industry-----	27
Table 15-1: The Income Statement of Insurance Industry-----	29
Table 16: Investment Portfolio of Non-Life Insurance Industry-----	31
Table 17: Investment Portfolio of Life Insurance Industry-----	32
Table 16-1: Investment Portfolio of Non-Life Insurance Industry-----	33
Table 17-1: Investment Portfolio of Life Insurance Industry-----	35
Table 18: Statistics of New Product Approval-----	37
III. Insurance Auxiliary	
Table 19: Business Statistics of Insurance Agencies-----	39
Table 20: Business Statistics of Insurance Brokers-----	41
Table 21: Business Statistics of Insurance Surveyors-----	43

Contents

	<u>Page</u>
IV. Statistics of Insurance Complaint	
Table 22: Statistics of Non-Life Insurance Complaint-----	45
Table 23: Statistics of Life Insurance Complaint-----	47
V. Compulsory Automobile Liability Insurance	
Table 24: Statistics of Compulsory Automobile Liability Insurance-----	49
Table 24-1: Statistics of Compulsory Automobile Liability Insurance-----	51
Table 25: Statistics of the Compensation Fund-----	52
VI. Taiwan Residential Earthquake Insurance	
Table 26: Statistics of Taiwan Residential Earthquake Insurance-----	53
Table 27: Statistics of Taiwan Residential Earthquake Insurance Fund-----	54
VII. Comparing Taiwan with Other Countries	
Table 28: Global Ranking of Top 20 Premium Income in 2012-----	55
Table 29: Global Ranking of Top 20 Insurance Density in 2012-----	57
Table 30: Global Ranking of Top 20 Insurance Penetration in 2012-----	58
VIII. Insurance Stabilization Fund Contribution	
Table 31: Statistics of Insurance Stabilization Fund Accumulated Contribution-----	59

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	139,817	135,521	120,778
2011	23,225	140,974	137,091	121,749
2012	23,316	145,313	140,771	123,340

資料來源：行政院主計處(中華民國統計月報576期)

註：1.消費者物價指數基期：2011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	89.81	24.15	-1.65
417,639	12,077	89.63	27.03	5.26
431,947	12,549	89.38	28.51	3.67
454,718	13,602	90.83	28.61	6.19
463,778	14,412	92.92	27.94	4.70
478,968	14,724	93.48	29.55	5.44
498,912	15,192	95.16	30.38	5.98
479,214	15,194	98.51	28.36	0.73
471,254	14,255	97.66	27.62	-1.81
521,925	16,491	98.60	31.68	10.76
524,925	17,812	100.00	29.97	4.19
530,029	17,894	101.93	28.83	1.48

Source : Directorate General of Budget, Accounting and Statistics
Executive Yuan, Taiwan, Republic of China
(No. 576, Monthly Statistics of Taiwan)

Note : 1. Base year of consumer price index: Year 2011 = 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	38,408,672	7,958,299	20.72
2007	39,616,314	8,955,871	22.61
2008	42,197,744	9,411,112	22.30
2009	44,940,829	11,037,667	24.56
2010	47,243,764	12,391,558	26.23
2011	50,439,640	13,327,209	26.42
2012	53,397,797	14,993,007	28.08

資料來源：行政院主計處(中華民國統計月報576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	22.08
241,663	0.57	9,169,449	21.73
255,228	0.57	10,782,439	23.99
267,858	0.57	12,123,701	25.66
275,872	0.55	13,051,337	25.88
280,924	0.53	14,712,083	27.55

Source: Directorate General of Budget, Accounting and Statistics
Executive Yuan, Taiwan, Republic of China;
(No. 576, 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	17.85
2011	99,514	4,867	94,647	16.86
2012	111,461	5,167	106,294	18.46

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	344.59	0.95
0.78	17.07	210.72	314.92	1.07
0.82	16.03	215.84	321.10	1.34
0.86	17.61	222.97	327.69	1.42

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	57	3	17	164	11	6
2013	56	3	17	164	12	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	9	7	3
6	9	24	123	13	8	6	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	199
2013	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	144
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
2012	335,027	3.60	293,629	41,398	121,679

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
14,633	8.32	171,950	26,765	6.42

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	2,311,204	-4.44
2012	2,598,831	12.44
2013	2,708,437	4.22

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	1:16.66
107,741	1,918,843	1:17.81
101,859	2,006,559	1:19.70
105,806	2,312,849	1:21.86
113,033	2,198,171	1:19.45
120,483	2,478,348	1:20.57
124,904	2,583,533	1:20.68

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	120,483	6.59	22,223	8,445	59,653	836
2013/01	12,523	12.30	1,794	776	6,410	159
2013/02	8,167	-7.68	1,118	732	4,257	19
2013/03	10,851	5.55	1,838	726	5,746	10
2013/04	10,496	14.75	1,723	755	5,583	2
2013/05	11,033	1.42	2,598	714	4,957	15
2013/06	11,965	-0.28	3,557	612	5,132	65
2013/07	11,397	6.71	2,312	614	5,566	49
2013/08	9,424	-0.28	1,585	561	4,928	12
2013/09	8,815	1.04	1,175	549	4,873	20
2013/10	9,766	2.04	1,122	590	5,426	323
2013/11	9,613	1.01	1,340	534	5,540	16
2013/12	10,855	6.02	1,733	495	6,034	5
1-12月合計	124,904	3.67	21,896	7,657	64,454	696

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

合計 Sub-total	其他財產保險 Miscellaneous					
	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
29,326	4,652	8,250	1,045	12,724	1,229	1,427
3,383	440	1,049	108	1,494	99	192
2,041	308	639	65	841	101	86
2,530	409	663	65	1,168	105	119
2,434	376	661	74	1,081	136	105
2,749	670	655	77	1,123	89	135
2,599	442	725	104	1,080	101	148
2,855	586	763	103	1,138	80	185
2,337	268	724	69	1,074	104	98
2,197	231	628	80	1,059	113	87
2,305	208	673	122	1,088	98	116
2,183	238	623	47	1,073	98	105
2,588	225	798	83	1,135	200	149
30,201	4,402	8,601	996	13,354	1,322	1,526

Source: Taiwan Insurance Institute

Note: 1. The monthly growth rate refers to the ratio of the figures of 2013 to that of the same period of 2012.

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	60,863	4.98	7,097	3,508	38,321	377
2013/01	5,564	22.56	510	429	3,657	13
2013/02	4,109	-8.06	349	475	2,596	-3
2013/03	5,603	10.58	918	393	2,942	13
2013/04	4,958	-0.88	358	384	3,336	6
2013/05	5,203	-3.03	359	217	3,619	6
2013/06	4,201	-17.20	173	350	2,810	-11
2013/07	5,428	19.76	260	382	3,702	9
2013/08	5,221	1.51	418	336	3,464	16
2013/09	4,480	0.25	338	299	2,773	75
2013/10	5,762	11.22	660	424	3,629	26
2013/11	5,443	-2.55	378	427	3,612	10
2013/12	5,573	-13.39	789	356	3,307	-1
1-12月合計	61,545	1.12	5,508	4,471	39,448	158

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

合計 Sub-total	其他財產保險 Miscellaneous					
	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
11,560	1,965	2,790	382	5,604	501	318
956	131	224	-12	547	49	16
692	74	175	43	346	41	13
1,339	600	198	49	423	51	17
874	103	218	7	479	51	17
1,002	136	208	47	515	47	48
879	112	212	63	433	42	17
1,076	121	284	45	514	49	62
986	87	215	57	549	43	35
994	106	339	-2	480	44	27
1,023	147	247	47	507	47	28
1,017	138	296	-19	531	47	23
1,123	125	312	56	504	52	74
11,960	1,880	2,928	382	5,830	564	376

Source: Taiwan Insurance Institute

Note: 1. The monthly growth rate refers to the ratio of the figures of 2013 to that of the same period of 2012.

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	2,198,171	-4.96	1,671,867	242,013
2012	2,478,348	12.75	1,927,367	263,150
2013/01	270,267	22.75	208,509	25,023
2013/02	141,041	-23.01	102,589	16,056
2013/03	200,653	-14.82	145,899	21,714
2013/04	203,825	12.02	148,124	23,786
2013/05	215,510	-1.75	155,733	22,508
2013/06	185,860	-16.59	133,798	21,375
2013/07	231,253	-10.52	164,940	28,101
2013/08	188,934	1.74	126,494	23,162
2013/09	191,529	16.85	126,306	21,883
2013/10	234,410	25.29	162,604	23,338
2013/11	206,860	9.24	145,044	21,207
2013/12	313,391	35.81	230,793	33,281
1-12月合計	2,583,533	4.24	1,850,833	281,434

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	213,610	4,774	8,795	6,883
51,751	215,304	5,081	8,752	6,943
4,780	30,037	488	777	653
3,242	17,762	405	528	459
4,369	26,895	456	679	641
4,661	25,352	455	877	570
4,427	30,836	509	856	641
3,928	25,082	433	688	556
4,931	31,500	474	743	564
4,326	33,502	359	575	516
4,184	37,629	378	646	503
4,615	42,021	383	836	613
4,059	34,828	345	807	570
5,675	41,820	381	902	539
53,197	377,264	5,066	8,914	6,825

Source:Taiwan Insurance Institute

Note: 1. The monthly growth rate refers to the ratio of the figures of 2013 to that of the same period of 2012.

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	1,416,217	18.86	963,634	67,485
2012	1,249,036	-11.80	922,126	73,766
2013/01	100,108	8.45	74,167	6,901
2013/02	70,731	-28.74	53,546	4,722
2013/03	107,881	-7.32	80,693	6,166
2013/04	113,286	14.30	81,113	6,387
2013/05	118,286	10.44	88,538	7,055
2013/06	92,097	-10.33	66,642	6,105
2013/07	100,371	-2.78	69,501	7,238
2013/08	102,390	-13.18	72,981	6,804
2013/09	97,808	-6.58	71,205	6,319
2013/10	109,239	16.80	75,989	7,267
2013/11	105,721	5.71	79,539	6,680
2013/12	135,987	20.63	104,671	7,021
1-12月合計	1,253,905	0.39	918,585	78,665

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	351,715	3,882	8,610	3,382
17,900	219,135	4,113	8,583	3,413
1,622	16,004	430	711	273
1,103	10,424	218	517	201
1,429	18,143	413	762	275
1,415	23,045	348	725	253
1,677	19,574	339	807	296
1,400	16,711	270	699	270
1,662	20,583	334	754	299
1,568	16,937	3,140	687	273
1,532	17,457	301	683	311
1,722	22,832	316	813	300
1,536	16,596	350	753	267
1,488	21,407	323	776	301
18,154	219,713	6,782	8,687	3,319

Source: Taiwan Insurance Institute

Note: 1. The monthly growth rate refers to the ratio of the figures of 2013 to that of the same period of 2012.

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 %
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
2012	26,151	-	45.37

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
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
2012	90.03	89.19	82.39	81.71

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	13,327,209	12,823,687	11,358,508	503,522	11,862,030	275,872	202,371
2012	14,993,007	14,323,928	12,740,641	669,079	13,409,721	280,924	202,683
2013	16,790,119	16,055,458	14,324,339	734,661	15,059,000	289,172	198,970

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. 2013年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	13,051,337	12,621,315	11,184,402	430,022	11,614,424
172,697	78,241	250,939	14,712,083	14,121,245	12,567,944	590,838	13,158,782
166,795	90,202	256,997	16,500,947	15,856,488	14,157,544	644,459	14,802,003

Source: Taiwan Insurance Institute

Note: 1. Total capital include equities and reserves.

2. 2013 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	94,049	58,789	23,713	20	9,720
2013	101,048	61,882	25,823	1,825	13,447

資料來源：財團法人保險事業發展中心

註：1.2013年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	2,484,127	2,408,226	82,712	1,472	-901
2012	2,969,083	2,843,648	91,754	3,885	36,319
2013	3,060,537	2,907,522	91,516	2,281	62,740

Source: Taiwan Insurance Institute

Note : 1.2013 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

Investment Portfolio of Non-Life Insurance Industry Unit: NT\$Million

年/月 Year/ Month	2008		2009		2010	
	金額 Amount	占率 %	金額 Amount	占率 %	金額 Amount	占率 %
銀行存款 Bank Deposits	34,000	20.31	37,856	20.76	49,213	25.08
有價證券 Securities	76,920	45.94	89,712	49.19	92,635	47.21
公債、庫券、儲蓄券 Government, Treasury & deposit Bonds	25,979	15.52	23,891	13.10	25,657	13.07
股票 Stocks	18,788	11.22	29,802	16.34	28,283	14.41
公司債 Corporation Bonds	7,603	4.54	8,799	4.82	8,995	4.58
基金及受益憑證 Funds & Benefit Certificates	5,453	3.26	6,365	3.49	7,706	3.93
其他 Others	19,097	11.41	20,855	11.44	21,994	11.21
不動產投資 Investment in Real Estates	22,207	13.26	21,399	11.73	22,305	11.37
放款 Loans	2,029	1.21	1,479	0.81	939	0.48
國外投資 Foreign Investments	25,248	15.08	25,220	13.83	24,091	12.28
專案運用及公共投資 Authorized Projects or Public Investment on Insurance Enterprise	4,345	2.59	3,565	1.95	2,741	1.40
投資保險相關事業 Investment on Insurance Enterprise	2,501	1.49	2,879	1.58	3,475	1.77
從事衍生性商品交易 Derivatives	-36	-0.01	129	0.07	688	0.35
其他經核准之資金運用 Other utilizations of capital (Approved)	229	0.14	135	0.07	152	0.08
資金運用總額 Total Amount of Capital Invested	167,443	100.00	182,374	100.00	196,239	100.00
資金總額 Total Capital	214,874		231,809		244,500	
資產總額 Total Assets	241,663		255,228		267,858	
資金運用率 ¹ Capital Investment Ratio %		77.93		78.67		80.26

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。

Source: Taiwan Insurance Institute

Note: 1. 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

Investment Portfolio of Life Insurance Industry Unit: NT\$Million

年/月 Year/ Month	2008		2009		2010	
	金額 Amount	占率 %	金額 Amount	占率 %	金額 Amount	占率 %
銀行存款 Bank Deposits	529,959	6.64	688,378	7.43	728,477	6.95
有價證券 Securities	3,439,311	43.09	3,999,857	43.18	4,539,414	43.29
公債及庫券 Government & Treasury Bonds	1,944,621	24.36	2,032,023	21.94	2,263,275	21.58
股票 Stocks	367,029	4.60	551,980	5.96	679,539	6.48
公司債 Corporation Bonds	295,288	3.70	376,214	4.06	497,719	4.75
受益憑證 Benefit Certificates	183,715	2.30	177,568	1.92	153,195	1.46
其他 Others	648,658	8.13	862,072	9.31	945,686	9.02
不動產投資(不含自用) Investment in Real Estates	321,072	4.02	386,923	4.18	408,002	3.89
壽險貸款 Loan to Policy-holders	616,912	7.73	612,523	6.61	625,385	5.96
放款 Loans	631,347	7.91	569,810	6.15	544,542	5.19
國外投資 Foreign Investment	2,419,200	30.31	2,980,183	32.17	3,615,039	34.47
專案運用及公共投資 Authorized Projects or Public Investment	23,931	0.30	24,884	0.27	25,439	0.24
資金運用總額 Total Amount of Capital Invested	7,981,732	100.00	9,262,558	135.75	10,486,298	100.00
資金總額 Total Capital	8,062,047		9,410,229		10,699,189	
資產總額 Total Assets	9,169,449		10,782,439		12,123,701	
資金運用率 ¹ Capital Investment Ratio %		99.00		98.43		98.01

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。

Source: Taiwan Insurance Institute

Note: 1. 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

年/月 Year/ Month	2011	
	金額 Amount	占率 %
銀行存款 Bank Deposits	55,183	29.47
有價證券 Securities	79,684	42.55
公債及國庫券 Government & Treasury Bonds	20,596	11.00
金融債券、存單、匯票與本票 Financial bond, deposit receipt, bank draft and promissory note	16,235	8.67
股票 Stocks	24,405	13.03
公司債 Corporation Bonds	8,890	4.75
基金及受益憑證 Funds & Benefit Certificates	7,550	4.03
證券化商品及其他 Securitized products and other	2,010	1.07
不動產 Real Estates	22,316	11.92
投資用 Investment	14,012	7.48
自用 Private Use	8,304	4.43
放款 Loans	676	0.36
國外投資 Foreign Investments	24,111	12.87
專案運用及公共投資 Authorized Projects or Public Investment	2,979	1.59
投資保險相關事業 Investment on Insurance Enterprise	2,304	1.23
從事衍生性商品交易 Derivatives	-66	-0.04
其他經核准之資金運用 Other utilizations of capital (Approved)	86	0.05
資金運用總額 Total Amount of Capital Invested	187,274	100.00
資金總額 Total Capital	247,606	
資產總額 Total Assets	275,872	
資金運用率 ¹ Capital Investment Ratio %		75.63

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. 2013年資料尚未經會計師查核簽證。

Table16-1 : Investment Portfolio of Non-Life

Insurance Industry

Unit: NT\$ Million

2012		2013	
金額 Amount	占率 %	金額 Amount	占率 %
52,016	26.72	41,061	19.91
85,266	43.79	98,837	47.92
20,831	10.70	18,391	8.92
17,732	9.11	27,738	13.45
26,353	13.53	31,034	15.05
9,719	4.99	9,422	4.57
8,671	4.45	9,471	4.59
1,960	1.01	2,781	1.35
23,600	12.12	28,339	13.74
13,885	7.13	18,427	8.94
9,715	4.99	9,911	4.81
611	0.31	497	0.24
29,972	15.39	34,697	16.82
2,353	1.21	2,088	1.01
698	0.36	845	0.41
188	0.10	-127	-0.06
0	0.00	0	0.00
194,704	100.00	206,236	100.00
250,939		256,997	
280,924		289,172	
	77.59		80.25

Source: Taiwan Insurance Institute

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

2. 2013 data has not been audited by a certified accountant.

表17-1、人身保險業資金運用表

單位：百萬元

年/月 Year/ Month	2011	
	金額 Amount	占率 %
銀行存款 Bank Deposits	705,905	6.16
有價證券 Securities	4,700,105	40.98
公債及國庫券 Government & Treasury Bonds	2,443,501	21.31
金融債券、存單、匯票與本票 Financial bond, deposit receipt, bank draft and promissory note	774,768	6.76
股票 Stocks	714,040	6.23
公司債 Corporation Bonds	519,101	4.53
基金及受益憑證 Funds & Benefit Certificates	150,755	1.31
證券化商品及其他 Securitized products and other	97,941	0.85
不動產 Real Estates	543,299	4.74
投資用 Investment	461,158	4.02
自用 Private Use	82,141	0.72
壽險貸款 Loan to Policy-holders	569,237	4.96
放款 Loans	569,502	4.97
國外投資 Foreign Investments	4,327,620	37.74
專案運用及公共投資 Authorized Projects or Public Investment	17,030	0.15
投資保險相關事業 Investment on Insurance Enterprise	9,586	0.08
從事衍生性商品交易 Derivatives	13,246	0.12
其他經核准之資金運用 Other utilizations of capital (Approved)	12,621	0.11
資金運用總額 Total Amount of Capital Invested	11,468,150	100.00
資金總額 Total Capital	11,614,424	
資產總額 Total Assets	13,051,337	
資金運用率 ¹ Capital Investment Ratio %		98.74

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. 2013年資料尚未經會計師查核簽證。

Table17-1 : Investment Profolio of Life Insurance Industry

Unit: NT\$ Million

	2012		2013	
	金額 Amount	占率 %	金額 Amount	占率 %
	813,423	6.24	708,850	4.82
	5,029,684	38.60	5,326,433	36.19
	2,471,116	18.96	2,470,504	16.78
	847,006	6.50	775,067	5.27
	870,985	6.68	1,091,083	7.41
	584,669	4.49	645,939	4.39
	151,954	1.17	250,277	1.70
	103,955	0.80	93,563	0.64
	642,903	4.93	819,865	5.57
	550,460	4.22	703,455	4.78
	92,444	0.71	116,411	0.79
	557,819	4.28	598,563	4.07
	631,634	4.85	819,676	5.57
	5,290,579	40.60	6,395,885	43.45
	17,420	0.13	17,497	0.12
	12,557	0.10	7,186	0.05
	21,005	0.16	9,514	0.06
	14,297	0.11	16,242	0.11
	13,031,322	100.00	14,719,711	100.00
	13,158,782		14,802,003	
	14,712,083		16,500,947	
		99.03		99.44

Source: Taiwan Insurance Institute

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

2. 2013 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
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	897	10	0	887
2013	806	10	0	796

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102年至12月止保險業送審保險商品件數(含新商品及部分變更)共計5,016件。其中財產保險核准制計11件，備查件數計1,627件，總計1,638件；人身保險核准制計53件，備查制計3,325件，總計3,378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
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	700	45	0	655
2013	930	53	0	877

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 5,016 December 2013 (including new products and existing products with partial amendment). Particularly, Non-life insurance products submitted for review totaled 1,638 ,including 11 submitted for prior approval and 1,627 submitted under use-and-file policy.Life insurance products submitted for review totaled 3,378 including 53 submitted for prior approval and 3,325 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
2012	323	212	111	92,237	35,398	56,839	365,548,568	29,743,179

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
335,805,389	24.69	13.55	24,071,553	5,773,505	18,298,048

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
2012	503	-	-	116,057	52,750	63,307	440,051,707

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
24,724,470	415,327,237	20.52	16.76	28,992,118	3,316,518	25,675,600

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
2012	76	23	47	6	17,664	6,549

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
7,446	3,669	674,520	250,910	215,801	207,809

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
2012	0.0175	50,772	890	147	16.52

資料來源：保險局壽險監理組

註：1. 2012年以後之申訴件數為財團法人金融消費評議中心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
418	46.97	174	19.55	151	16.97

Sources: Life Insurance Supervision Division, Insurance Bureau

Note: 1. After 2012, the Number of complaint cases is based on the complaints received by the Financial Ombudsman Institution.

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
2012	0.0166	190,902	3,173	671	21.15

資料來源：保險局壽險監理組

註：1. 2012年以後之申訴件數為財團法人金融消費評議中心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
1,818	57.30	516	16.26	168	5.29

Sources: Life Insurance Supervision Division, Insurance Bureau

Note: 1. After 2012, the Number of complaint cases is based on the complaints received by the Financial Ombudsman Institution.

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 Motor Vehicle					
	承保車數 Vehicle Insured	保費收入 ² Premium Income	有效保單件 數 ³ Policies In Force	純保費 Pure Premium	保險理賠之 責任分攤額 ⁴ Paid Losses (Liability- Based)	保險理賠之責 任分攤額佔純 保費比率 Ratio of Paid Losses (Liability- Based) to Pure Premium %
2004	6,315,473	11,337,662	6,531,480	9,066,213	-	-
2005	6,720,993	11,961,357	6,820,546	9,513,479	-	-
2006	6,808,623	11,748,758	7,092,863	9,297,415	-	-
2007	6,884,785	11,774,590	7,195,206	9,315,550	6,975,734	74.88
2008	6,882,734	11,231,651	7,326,516	8,813,411	6,200,309	70.35
2009	6,830,751	10,311,432	7,353,094	7,909,253	5,918,509	74.83
2010	6,987,173	9,583,025	6,809,865	7,092,024	6,125,611	86.37
2011	7,229,004	9,317,479	6,986,900	6,672,733	6,440,367	96.52
2012	7,321,361	9,377,767	7,126,638	6,695,588	6,967,658	104.06
2013	7,570,537	9,635,745	7,300,827	6,863,225	-	-

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。
4. 本欄位數字為保險理賠在筆責基礎下之分攤額，係將年度已付賠款金額採用筆責基礎轉換計算，為費率計算基礎之保險成本之一；其中保險理賠係指已付賠款，其因未決賠案尚無法確認筆責責任比率，故該金額不包含年末未付賠款與年初未付賠款之差額。
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責任分攤額之發展情形，方為適當。

V. Compulsory Automobile Liability Insurance

Table 24: 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	有效保單件 數 ³ Policies In Force	純保費 Pure Premium	保險理賠之 責任分攤額 ⁴ Paid Losses (Liability- Based)	保險理賠之責 任分攤額佔純 保費比率 Ratio of Paid Losses (Liability- Based) to Pure Premium %
2004	5,542,058	5,742,702	8,535,972	4,247,405	-	-
2005	5,372,360	5,560,735	8,772,617	4,105,294	-	-
2006	5,785,535	6,040,757	9,059,956	4,489,769	-	-
2007	5,916,023	6,158,179	9,425,775	4,587,885	3,949,672	86.09
2008	6,295,020	6,472,705	9,906,000	4,825,643	3,868,232	80.16
2009	6,261,670	5,917,256	10,137,891	4,302,969	3,963,819	92.12
2010	6,583,608	5,765,418	9,930,762	4,218,137	4,357,122	103.29
2011	6,776,315	5,778,868	10,153,998	4,293,196	5,251,462	122.32
2012	6,965,669	5,908,754	10,370,494	4,402,618	5,519,706	125.37
2013	7,334,275	6,048,371	10,614,309	4,558,654	-	-

Source: Taiwan Insurance Institute

Note: 1. The annual and monthly figures are cumulative figures from the beginning of the year to the end of the given 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. Prior to December 2009, the statistical data for the number of policies in force indicated in this table was calculated based on the statistical cutoff month. Starting from January 2010, the calculation is based on the statistical cutoff date, which is also the last day of each month.
4. The figures in this column are liability-based paid losses, which are calculated by converting, on the basis of liability, the amount of the claims paid for the year. They are an insurance cost used in the premium rate calculation basis. The figures represent paid claims. For any outstanding claims, the accident liability ratio is undetermined, so the figures do not include the difference between year-end outstanding losses and year-opening outstanding losses.
5. This table uses business statistics as its basis; it therefore differs from other tables that use financial accounting as their 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 liability-based paid losses under long-term observation.

表24-1、強制汽機車責任保險統計表

單位：千元

Statistics of Compulsory Automobile Liability Insurance

Unit: NT\$ Thousand

年/月 Year/ Month	汽車與機車合計 Combined Totals for Motor Vehicles and Motorcycles					
	承保車數 Vehicle Insured	保費收入 ² Premium Income	有效保單件 數 ³ Policies In Force	純保費 Pure Premium	保險理賠之 責任分攤額 ⁴ Paid Losses (Liability- Based)	保險理賠之責 任分攤額佔純 保費比率 Ratio of Paid Losses (Liability- Based) to Pure Premium %
2004	11,857,531	17,080,364	15,067,452	13,313,618	-	-
2005	12,093,353	17,522,091	15,593,163	13,618,773	-	-
2006	12,594,158	17,789,516	16,152,819	13,787,184	-	-
2007	12,800,808	17,932,770	16,620,981	13,903,435	10,925,406	78.58
2008	13,177,754	17,704,356	17,232,516	13,639,054	10,068,541	73.82
2009	13,092,421	16,228,688	17,490,985	12,212,222	9,882,328	80.92
2010	13,570,781	15,348,443	16,740,627	11,310,161	10,482,733	92.68
2011	14,005,319	15,096,347	17,140,898	10,965,929	11,691,829	106.62
2012	14,287,030	15,286,521	17,497,132	11,098,207	12,487,364	112.52
2013	14,904,812	15,684,116	17,915,136	11,421,879	-	-

資料來源：財團法人保險事業發展中心

註：1.本表註同前表。

2.本表自103年2月起新增。

Source: Taiwan Insurance Institute

Notes: 1. See the notes for the preceding table, which also apply to this table.

2. This table is added from February 2014.

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
2004	534,245	326,828	558
2005	491,489	526,627	1,709
2006	486,824	610,400	2,628
2007	489,540	556,786	2,700
2008	481,003	641,202	3,543
2009	445,383	561,189	3,800
2010	424,151	533,428	3,870
2011	438,221	459,242	3,778
2012	409,895	456,673	3,717
2013	426,770	447,332	3,876

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、住宅地震保險

表26、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	3,088	2,294,738	8,077,482	28.41
2011	3,193,562	0	0	2,390,202	8,166,245	29.27
2012	3,202,554	0	0	2,459,152	8,166,245	30.11
2013	3,336,938	0	11	2,553,337	8,372,927	30.50

資料來源：住宅地震保險基金

註：1.表列賠款金額包含簽單公司理賠案件處理費用，且自2013年7月起包含跨簽單公司理賠案件處理費用與地震基金支付之理賠費用。

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作修正。

Source : Taiwan Residential Earthquake Insurance Fund

Note : 1.The amounts of "Claims" include the adjustment expenses incurred by insurance companies for attending their own insured's losses; meanwhile, effective from July 2013, the said Claim amounts also include the following items-

1) Adjustment expenses incurred by insurance companies for attending other companies' losses in the case of coordinated claim services;

2) Other adjustment expenses incurred by TREIF.

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

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

VI.Taiwan Residential Earthquake Insurance

表27、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	自留保費收入 Net Income	特別準備淨變動 Provision(Recovery) for Special Reserve	累積特別準備金 Accumulated Special Reserve
2003	447,853	488,670	840,160
2004	807,580	932,995	1,773,155
2005	1,035,167	1,161,405	2,934,560
2006	1,294,089	1,447,224	4,381,784
2007	1,543,644	1,691,626	6,073,410
2008	1,726,190	1,765,223	7,838,633
2009	1,703,332	1,737,206	9,575,839
2010	1,775,621	1,817,573	11,393,412
2011	1,875,180	1,911,904	13,305,316
2012	1,676,472	600,902	13,906,218
2013	1,790,771	1,814,851	15,721,069

資料來源：住宅地震保險基金

註：1.地震保險基金自2012年度起依「財團法人住宅地震保險基金管理辦法」第七條各種準備金規定，以純保費採二十四分法計提未滿期保費準備，2012年度提存未滿期保費準備11億餘元，致提存特別準備大幅減少。

2.自2013年3月起，部份項目作定義調整：特別準備淨變動欄位係各年度特別準備金之提存金額；累積特別準備金欄位為統計截至各該年底特別準備金之累積餘額。

Source:Taiwan Residential Earthquake Insurance Fund

Note:1.As stipulated under Article 7 of "Regulations Governing the TREIF", effective 2012, the unearned premium reserve has been set aside by the 1/24 method according to the pure premium to which the TREIF is entitled. As the unearned premium reserve set aside in 2012 was over NT\$1.1 billion, the 2012 Accumulated Special Reserve amount decreased substantially.

2.Effective from March 2013, the figures under the following headings are re-defined as below:

-Provision(Recovery) for Special Reserve : the annual (or year-to-date) Special Reserve amount listed for the respective individual year.

-Accumulated Special Reserve : the Special Reserve accumulated from 2003 to the end of the respective year.

七、我國與世界其他各國比較

表28、2012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	1,272,005	27.38
亞洲 Asia	日本 Japan	2	653,174	14.06
歐洲 Europe	英國 U.K.	3	322,307	6.94
亞洲 Asia	中國大陸 PR China	4	245,510	5.28
歐洲 Europe	法國 France	5	237,605	5.11
歐洲 Europe	德國 Germany	6	232,436	5.00
亞洲 Asia	南韓 South Korea	7	166,184	3.58
歐洲 Europe	義大利 Italy	8	144,218	3.10
北美洲 North America	加拿大 Canada	9	124,637	2.68
歐洲 Europe	荷蘭 Netherlands	10	95,384	2.05
亞洲 Asia	台灣 Taiwan	11	87,752	1.89
大洋洲 Oceania	澳洲 Australia	12	86,214	1.86
南美洲 South America	巴西 Brazil	13	82,267	1.77
歐洲 Europe	西班牙 Spain	14	72,178	1.55
亞洲 Asia	印度 India	15	65,830	1.42
歐洲 Europe	瑞士 Switzerland	16	60,814	1.31
非洲 Africa	南非 South Africa	17	54,366	1.17
歐洲 Europe	愛爾蘭 Ireland	18	45,297	0.97
歐洲 Europe	比利時 Belgium	19	41,690	0.90
歐洲 Europe	瑞典 Sweden	20	37,079	0.80
世界總計 Total in the World			4,646,041	100.00

資料來源：摘譯自 "Swiss Re, Sigma No. 3/2013"

註：1. 本表之財產保險包括健康險及傷害險。

VII. Comparing Taiwan with Other Countries

Table28 : Global Ranking of Top 20 Premium Income in 2012

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	703,128	35.21	1	568,877	21.47
2	129,554	6.49	2	523,620	19.77
4	107,389	5.38	3	214,918	8.11
5	104,302	5.22	5	141,208	5.33
6	89,705	4.49	4	147,900	5.58
3	125,816	6.30	6	106,620	4.02
9	60,312	3.02	7	105,872	4.00
10	50,945	2.55	8	93,273	3.52
7	72,247	3.62	11	52,390	1.98
8	71,005	3.56	22	24,379	0.92
16	15,231	0.76	9	72,521	2.74
11	42,525	2.13	14	43,689	1.65
13	37,483	1.88	12	44,784	1.69
12	38,411	1.92	16	33,767	1.27
20	13,078	0.65	10	52,752	1.99
14	27,619	1.38	17	33,195	1.25
25	10,606	0.53	13	43,760	1.65
32	8,521	0.43	15	36,776	1.39
17	14,564	0.73	20	27,126	1.02
28	9,804	0.49	19	27,275	1.03
	1,997,015	100.00		2,649,026	100.00

Source: Quoted and translated from "Swiss Re, Sigma No. 3/2013"

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

表29、2012年世界各國保險密度前20名排行表
Global Ranking of Top 20 Insurance Density in 2012

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	7,564.8	4,129.2	3,435.6
2	荷蘭 Netherlands	5,687.7	1,453.7	4,234.0
3	丹麥 Denmark	5,444.8	3,830.2	1,614.6
4	日本 Japan	5,160.1	4,136.6	1,023.5
5	盧森堡 Luxembourg	4,861.3	2,857.5	2,003.8
6	芬蘭 Finland	4,759.3	3,832.5	926.8
7	英國 U.K.	4,624.5	3,510.9	1,113.6
8	香港 Hong Kong	4,559.3	4,037.9	521.4
9	挪威 Norway	4,487.8	2,831.5	1,656.3
10	美國 U.S.	4,052.1	1,812.2	2,239.9
11	澳洲 Australia	3,922.4	1,987.7	1,934.7
12	瑞典 Sweden	3,890.8	2,862.0	1,028.8
13	台灣 Taiwan	3,763.4	3,110.2	653.2
14	愛爾蘭 Ireland	3,654.3	2,726.6	927.7
15	比利時 Belgium	3,635.5	2,431.3	1,204.2
16	加拿大 Canada	3,577.6	1,503.8	2,073.8
17	法國 France	3,497.7	2,216.9	1,280.8
18	南韓 South Korea	3,323.4	2,117.3	1,206.1
19	新加坡 Singapore	3,176.2	2,333.0	843.2
20	德國 Germany	2,798.2	1,297.3	1,500.9
	世界 World	657.0	374.6	282.4

資料來源：摘譯自" Swiss Re, Sigma No. 3/2013"

註：1. 保險密度：每人平均保費支出。

Source：Quoted and translated from "Swiss Re, Sigma No. 3/2013".

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

表30、2012年世界各國保險滲透度前20名排行表
Global Ranking of Top 20 Insurance Penetration in 2012

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	17.58	14.53	3.05
2	南韓 South Korea	14.47	9.22	5.25
3	南非 South Africa	14.14	11.38	2.76
4	香港 Hong Kong	12.40	10.98	1.42
5	荷蘭 Netherlands	12.38	3.16	9.22
6	英國 U.K.	11.88	9.02	2.86
7	日本 Japan	11.43	9.16	2.27
8	芬蘭 Finland	10.42	8.39	2.03
9	丹麥 Denmark	9.67	6.80	2.87
10	瑞士 Switzerland	9.64	5.26	4.38
11	法國 France	8.77	5.56	3.21
12	巴哈馬 Bahamas	8.42	1.87	6.55
13	比利時 Belgium	8.33	5.57	2.76
14	愛爾蘭 Ireland	7.99	5.96	2.03
15	美國 U.S.	7.83	3.50	4.33
16	那米比亞 Namibia	7.73	5.40	2.33
17	瑞典 Sweden	7.04	5.18	1.86
18	加拿大 Canada	6.85	2.88	3.97
19	義大利 Italy	6.71	4.45	2.26
20	德國 Germany	6.68	3.10	3.58
	世界 World	6.47	3.69	2.78

資料來源：摘譯自" Swiss Re, Sigma No. 3/2013"

註：1. 保險滲透度：保費收入對GDP之比率。

Source：Quoted and translated from "Swiss Re, Sigma No. 3/2013".

Note：1. Insurance Penetration: the ratio of insurance premium to GDP.

八、保險業安定基金提撥

VIII. Insurance Stabilization Fund Contribution

表31、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 Accumulated 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
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	-	2,176	16,732	18,908
2013	-	2,482	489	2,971

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。

3. 因應國華人壽標售案補助事宜，人身保險安定基金專戶於102.04.01支應163.68億元。

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.

3. To respond accordingly to the matter of Kuo Hua life insurance auction project, The Life Insurance Guaranty Fund has paid \$ 16.368 billion on April the first, 2013.