

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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TEL：886-2-23972227 FAX：886-2-23517508

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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)	國民所得毛額 (億元)	國內生產毛額 (億元)	國民所得 (億元)
	Population of Household Registered (1,000 persons)	GNI (100 million NTD)	GDP (100 million NTD)	National Income (100 million NTD)
2001	22,406	103,502	101,582	90,159
2002	22,521	109,234	106,809	95,314
2003	22,605	112,947	109,659	98,180
2004	22,689	120,217	116,496	103,987
2005	22,770	123,831	120,923	106,809
2006	22,877	129,525	126,408	111,174
2007	22,958	137,398	134,071	115,910
2008	23,037	134,656	131,510	111,619
2009	23,120	133,757	129,617	109,853
2010	23,162	145,489	141,192	121,944
2011	23,225	147,006	143,122	122,907
2012	23,316	151,411	146,869	124,931
2013	23,374	156,546	152,307	131,154
2014	23,434	165,668	160,974	139,011
2015	23,492	172,289	167,261	-

資料來源：行政院主計總處(中華民國統計資訊網)

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。

3.依聯合國SNA規定，原國民生產毛額(GNP)自2014年起改為國民所得毛額(GNI)。

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
403,556	11,936	89.81	27.10	-1.30
424,312	12,270	89.63	28.68	5.60
435,145	12,642	89.38	29.65	4.10
459,169	13,735	90.83	29.94	6.50
469,907	14,602	92.92	29.20	5.40
487,103	14,974	93.48	31.05	5.62
505,770	15,401	95.16	31.46	6.52
485,347	15,388	98.51	29.62	0.70
476,000	14,398	97.66	29.29	-1.57
526,963	16,650	98.60	33.14	10.63
529,918	17,982	100.00	31.46	3.80
536,868	18,125	101.93	30.45	2.06
561,817	18,872	102.74	32.00	2.20
593,972	19,558	103.97	32.95	3.92
-	-	103.65	-	0.85

Source : Directorate General of Budget, Accounting and Statistics Executive Yuan, Taiwan, Republic of China (Website)

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.

3. According to the regulations of SNA (UN), GNP has been amended as GNI since 2014.

表2、保險業資產占金融機構資產比率表

單位：百萬元

年 Year	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	14,811,219	27.74
2013	58,037,079	16,925,234	29.16
2014	63,578,168	18,937,907	29.79
2015	67,918,247	20,590,741	30.32

資料來源：中央銀行(全球資訊網);
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
282,461	0.53	14,528,759	27.21
292,746	0.50	16,632,488	28.66
302,780	0.48	18,635,127	29.31
315,126	0.46	20,275,615	29.85

Source: Central Bank of the Republic of China (Taiwan) (Website);
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
2002	44,330	4,843	39,487	9.28
2003	54,949	4,843	50,106	11.33
2004	62,760	5,089	57,671	12.22
2005	69,225	5,204	64,021	13.04
2006	73,340	4,988	68,353	13.27
2007	86,579	4,904	81,675	14.83
2008	87,971	4,677	83,294	15.41
2009	91,195	4,406	86,790	16.27
2010	104,423	4,568	99,855	17.13
2011	99,514	4,867	94,647	16.15
2012	111,461	5,167	106,294	17.69
2013	115,874	5,344	110,530	17.78
2014	123,895	5,642	118,253	18.04
2015	130,376	5,794	124,582	18.31

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 %
0.95	8.33	143.70	257.80	2.31
1.00	10.33	158.87	273.73	1.62
0.99	11.23	166.21	281.07	1.52
0.98	12.06	176.13	289.80	1.84
0.90	12.37	184.01	294.67	2.20
0.84	13.99	196.03	310.82	2.47
0.82	14.59	203.27	329.61	2.69
0.79	15.48	204.84	341.15	0.95
0.75	16.38	210.72	311.91	1.07
0.79	15.36	215.84	317.10	1.34
0.82	16.87	222.97	320.38	1.42
0.82	16.96	229.67	315.95	1.42
0.82	17.21	230.61	299.55	1.42
0.81	17.50	-	-	1.40

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
2014	54	3	17	165	10	6
2015	54	3	17	165	10	5

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
5	8	24	123	13	8	5	2
5	8	24	123	13	8	5	2

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 Year	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
2014	211
2015	189

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：1.精算人員定義係依據「保險業簽證精算人員管理辦法」
第2條第2項規定。

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
55	156
52	137

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

Note: 1.The definition of actuarial personnel is according to the "Regulations
Governing Appointed Actuaries of Insurance Companies " article II,
paragraph II.

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
2013	336,430	4.03	295,414	41,016	126,016
2014	351,208	4.83	309,057	42,151	128,652

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
14,948	8.43	169,398	26,068	6.50
15,293	8.41	180,405	26,858	6.72

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	2,418,654	14.71
2011	2,311,204	-4.44
2012	2,598,831	12.44
2013	2,708,436	4.22
2014	2,903,350	7.20
2015	3,062,801	5.49

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
105,805	2,312,849	1:21.86
113,033	2,198,171	1:19.45
120,483	2,478,348	1:20.57
124,904	2,583,532	1:20.68
132,220	2,771,130	1:20.96
136,119	2,926,682	1:21.50

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
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	-4.30	21,548	8,937	52,547	1,077
2009	101,859	-5.46	18,705	7,637	50,276	1,153
2010	105,805	3.87	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	124,904	3.67	21,896	7,657	64,454	696
2014	132,220	5.86	22,697	7,355	70,197	811
2015/01	13,531	5.80	1,907	845	6,891	286
2015/02	8,174	-2.47	1,113	560	4,367	17
2015/03	11,490	-1.82	1,664	691	6,460	21
2015/04	11,053	3.90	1,732	733	6,026	4
2015/05	11,514	0.84	2,274	652	5,847	2
2015/06	13,218	3.73	3,127	550	6,629	63
2015/07	12,470	3.27	2,219	648	6,573	31
2015/08	9,968	2.61	1,446	497	5,356	18
2015/09	10,435	4.16	1,820	582	5,517	13
2015/10	10,910	4.15	1,300	516	6,185	252
2015/11	10,662	3.06	1,416	452	6,151	132
2015/12	12,696	6.49	1,783	514	7,348	121
1-12月合計	136,119	2.95	21,801	7,238	73,349	961

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
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
30,201	4,402	8,601	996	13,354	1,322	1,526
31,161	3,922	9,084	1,103	14,026	1,431	1,595
3,602	354	1,180	135	1,547	147	239
2,117	247	719	63	887	105	96
2,655	241	791	61	1,334	137	91
2,558	244	763	140	1,187	104	120
2,738	434	783	88	1,178	127	128
2,850	293	862	147	1,279	133	135
2,999	428	846	93	1,293	148	190
2,650	263	879	76	1,230	136	66
2,503	190	772	78	1,213	138	111
2,657	268	809	116	1,223	121	121
2,511	264	790	53	1,179	119	105
2,930	231	938	132	1,258	228	143
32,770	3,459	10,131	1,183	14,807	1,645	1,545

Source: Taiwan Insurance Institute

Note: 1. The monthly growth rate refers to the ratio of the figures of 2015 to that of the same period of 2014.

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
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	61,545	1.12	5,508	4,471	39,448	158
2014	64,895	5.44	4,315	5,096	42,176	651
2015/01	4,879	-13.94	135	216	3,396	3
2015/02	4,851	2.90	217	271	2,949	556
2015/03	5,150	-1.11	179	221	3,727	0
2015/04	4,980	-5.75	152	206	3,721	0
2015/05	6,740	39.72	152	1,755	3,661	125
2015/06	5,698	17.66	419	359	3,827	6
2015/07	6,395	17.27	635	560	3,897	2
2015/08	5,354	2.82	400	228	3,489	178
2015/09	5,787	12.78	814	222	3,760	10
2015/10	5,301	-9.36	158	149	3,793	17
2015/11	6,331	20.47	434	1,093	3,676	22
2015/12	6,717	-9.94	744	560	4,006	0
1-12月合計	68,183	5.07	4,439	5,840	43,902	921

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
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
11,960	1,880	2,928	382	5,830	564	376
12,658	1,952	3,286	250	6,079	563	527
1,129	111	507	7	441	47	16
858	152	234	6	414	42	8
1,022	117	292	-2	468	47	101
901	117	253	4	449	47	32
1,047	88	240	144	517	45	14
1,088	130	421	-1	446	55	38
1,301	102	506	19	586	61	28
1,059	78	342	59	478	61	41
980	110	235	14	532	47	41
1,184	136	299	92	546	51	60
1,105	121	283	9	596	50	47
1,407	220	389	13	621	65	100
13,081	1,481	4,000	363	6,094	617	526

Source: Taiwan Insurance Institute

Note: 1. The monthly growth rate refers to the ratio of the figures of 2015 to that of the same period of 2014.

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
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	2,583,532	4.24	1,850,835	281,433
2014	2,771,130	7.26	2,157,623	297,258
2015/01	265,313	-2.48	206,415	25,376
2015/02	170,441	-4.01	129,222	18,070
2015/03	260,942	14.41	194,929	28,084
2015/04	230,929	-0.07	169,506	25,056
2015/05	232,568	9.97	174,337	24,433
2015/06	249,992	13.49	193,847	28,873
2015/07	251,720	1.25	189,900	27,326
2015/08	219,162	12.22	156,811	24,239
2015/09	282,834	-5.97	222,651	27,464
2015/10	227,088	12.09	176,567	23,668
2015/11	229,430	27.31	177,161	25,061
2015/12	306,263	1.05	241,598	36,389
1-12月合計	2,926,682	5.61	2,232,944	314,039

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
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
53,195	377,264	5,067	8,912	6,826
54,404	241,307	4,470	9,244	6,824
4,686	27,158	455	688	535
3,377	18,475	323	508	466
5,194	30,168	426	1,462	679
4,426	30,225	433	678	605
4,476	27,663	392	628	639
4,701	20,992	361	655	563
4,752	28,127	375	653	587
4,264	32,426	339	555	528
4,873	26,401	337	563	545
4,433	20,578	376	833	633
4,393	21,103	365	765	582
5,960	20,132	413	1,113	658
55,535	303,448	4,595	9,101	7,020

Source:Taiwan Insurance Institute

Note: 1. The monthly growth rate refers to the ratio of the figures of 2015 to that of the same period of 2014.

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
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	1,253,908	0.39	918,587	78,666
2014	1,622,000	29.36	1,252,102	85,476
2015/01	183,331	67.83	158,534	7,388
2015/02	102,277	-0.26	82,154	5,810
2015/03	160,412	14.26	131,287	7,563
2015/04	121,880	-12.76	92,992	7,606
2015/05	115,601	-10.29	86,228	7,476
2015/06	109,941	-25.21	82,393	7,737
2015/07	117,750	-8.22	87,772	8,425
2015/08	116,230	-7.58	86,611	7,879
2015/09	119,358	-11.25	89,059	7,403
2015/10	121,710	-9.25	92,033	8,469
2015/11	119,172	-18.84	92,485	8,091
2015/12	148,339	-19.73	117,645	9,125
1-12月合計	1,536,001	-5.30	1,199,193	92,972

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
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
18,154	219,714	6,783	8,685	3,319
18,952	248,817	4,011	9,230	3,412
1,597	14,441	341	771	259
1,273	12,001	227	577	235
1,622	18,540	328	802	270
1,634	18,170	364	799	315
1,505	19,009	324	764	295
1,564	16,898	310	804	235
1,735	18,193	517	839	269
1,580	18,829	344	700	287
1,543	19,989	319	737	308
1,768	17,901	374	857	308
1,811	15,292	411	795	287
1,929	17,992	385	860	403
19,561	207,255	4,244	9,305	3,471

Source: Taiwan Insurance Institute

Note: 1. The monthly growth rate refers to the ratio of the figures of 2015 to that of the same period of 2014.

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 Saleperson	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 %
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
2013	24,017	-	44.01
2014	26,526	-	46.64

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
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
2013	90.07	90.36	84.51	83.47
2014	88.98	88.38	86.82	86.69

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/月 Year/ Month	總計 Total					財產保險業	
	總資產 Total Assets	總負債 Total Liabilities	保險 負債 Insurance Liabilities	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	14,811,219	14,043,687	12,416,767	767,533	13,184,299	282,461	200,095
2013	16,925,234	16,024,070	14,300,436	901,164	15,201,600	292,746	197,941
2014	18,937,907	17,862,953	15,785,553	1,074,955	16,860,508	302,780	205,528
2015	20,590,741	19,470,392	17,435,950	1,120,348	18,556,299	315,126	214,370

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保險負債。

2. 2015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。

4. 自2014年起適用103.1.10「保險業財務報告編製準則」修正案，部份項目名稱配合調整。

Table14 : The Balance Sheet of Insurance Industry

Unit: NT\$ Million

Non-Life Insurance			人身保險業 Life Insurance				
保險 負債 Insurance Liabilities	業主 權益 Equities	資金 總額 ¹ Total Capital	總資產 Total Assets	總負債 Total Liabilities	保險 負債 Insurance Liabilities	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
166,959	82,366	249,325	14,528,759	13,843,592	12,249,808	685,167	12,934,974
166,261	94,805	261,066	16,632,488	15,826,129	14,134,176	806,359	14,940,535
172,563	97,252	269,815	18,635,127	17,657,425	15,612,990	977,702	16,590,692
178,340	100,756	279,095	20,275,615	19,256,022	17,257,611	1,019,593	18,277,203

Source: Taiwan Insurance Institute

Note: 1. Total capital include equities and insurance liabilities.

2. 2015 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.

4. Following the modification of "Regulations Governing the Preparation of Financial Reports by Insurance Enterprise" in January 10, 2014, 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/月 Year/ Month	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	94,135	57,132	20,345	16	9,200
2013	101,561	62,329	25,493	1,696	13,437
2014	107,351	68,067	27,060	-21	10,325
2015	113,899	72,227	28,925	-130	10,838

資料來源：財團法人保險事業發展中心

註：1.2015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/月 Year/ Month	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	2,883,734	2,753,739	96,899	2,722	35,501
2013	3,024,691	2,849,891	93,452	2,295	79,290
2014	3,310,466	3,099,227	100,457	3,060	102,443
2015	3,459,665	3,221,464	103,215	2,635	117,521

Source: Taiwan Insurance Institute

Note : 1.2015 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 Year	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	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 Year	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		2012	
	金額 Amount	占率 %	金額 Amount	占率 %
銀行存款 Bank Deposits	55,183	29.47	50,452	26.15
有價證券 Securities	79,684	42.55	84,507	43.80
公債及國庫券 Government & Treasury Bonds	20,596	11.00	19,452	10.08
金融債券、存單、匯票與本票 Financial bond, deposit receipt, bank draft and promissory note	16,235	8.67	17,847	9.25
股票 Stocks	24,405	13.03	27,318	14.16
公司債 Corporation Bonds	8,890	4.75	9,681	5.02
基金及受益憑證 Funds & Benefit Certificates	7,550	4.03	6,270	3.25
證券化商品及其他 Securitized products and other	2,010	1.07	3,939	2.04
不動產 Real Estates	22,316	11.92	23,988	12.43
投資用 Investment	14,012	7.48	9,906	5.13
自用 Private Use	8,304	4.43	14,083	7.30
放款 Loans	676	0.36	611	0.32
國外投資 Foreign Investments	24,111	12.87	29,149	15.11
專案運用及公共投資 Authorized Projects or Public Investment	2,979	1.59	2,352	1.22
投資保險相關事業 Investment on Insurance Enterprise	2,304	1.23	1,731	0.90
從事衍生性商品交易 Derivatives	-66	-0.04	154	0.08
其他經核准之資金運用 Other utilizations of capital (Approved)	86	0.05	0	0.00
資金運用總額 Total Amount of Capital Invested	187,274	100.00	192,943	100.00
資金總額 Total Capital	174,106		249,325	
資產總額 Total Assets	503,522		282,461	
資金運用率 ¹ Capital Investment Ratio %		107.56		77.39

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. 2015年資料尚未經會計師查核簽證。

3. 本表自2011年起適用保險法第一四六條相關條文修正，部份項目配合調整。

Table16-1 : Investment Portfolio of Non-Life Insurance Industry

	2013		2014		2015	
	金額 Amount	占率 %	金額 Amount	占率 %	金額 Amount	占率 %
	47,107	22.41	46,399	21.37	45,382	19.59
	93,957	44.70	93,408	43.03	98,735	42.63
	18,884	8.98	15,681	7.22	15,381	6.64
	19,939	9.49	19,715	9.08	28,956	12.50
	31,708	15.08	34,754	16.01	29,522	12.75
	9,973	4.74	11,250	5.18	8,699	3.76
	9,470	4.51	8,340	3.84	10,935	4.72
	3,984	1.90	3,669	1.69	5,242	2.26
	32,105	15.27	31,422	14.47	30,032	12.97
	10,220	4.86	10,142	4.67	20,083	8.67
	21,885	10.41	21,280	9.80	9,949	4.30
	497	0.24	506	0.23	504	0.22
	32,674	15.54	41,355	19.05	54,529	23.54
	2,074	0.99	1,868	0.86	1,848	0.80
	1,769	0.84	2,362	1.09	927	0.40
	-1	0.00	-245	-0.11	-332	-0.14
	20	0.01	19	0.01	0	0.00
	210,201	100.00	217,094	100.00	231,625	100.00
	261,066		269,815		279,095	
	292,746		302,780		315,126	
		80.52		80.46		82.99

Source: Taiwan Insurance Institute

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

2. 2015 data has not been audited by a certified accountant.

3. A few items of Investment Portfolio have been adjusted according to the amendment of "Article 146 of Insurance Law" from 2011.

表17-1、人身保險業資金運用表

單位：百萬元

年/月 Year/ Month	2011		2012	
	金額 Amount	占率 %	金額 Amount	占率 %
銀行存款 Bank Deposits	705,905	6.16	740,847	5.81
有價證券 Securities	4,700,105	40.98	4,904,880	38.44
公債及國庫券 Government & Treasury Bonds	2,443,501	21.31	2,410,606	18.89
金融債券、存單、匯票與本票 Financial bond, deposit receipt, bank draft and promissory note	774,768	6.76	822,553	6.45
股票 Stocks	714,040	6.23	858,857	6.73
公司債 Corporation Bonds	519,101	4.53	558,002	4.37
基金及受益憑證 Funds & Benefit Certificates	150,755	1.31	150,818	1.18
證券化商品及其他 Securitized products and other	97,941	0.85	104,044	0.82
不動產 Real Estates	543,299	4.74	668,519	5.24
投資用 Investment	461,158	4.02	572,966	4.49
自用 Private Use	82,141	0.72	95,553	0.75
壽險貸款 Loan to Policy-holders	569,237	4.96	530,206	4.16
放款 Loans	569,502	4.97	626,819	4.91
國外投資 Foreign Investments	4,327,620	37.74	5,223,997	40.94
專案運用及公共投資 Authorized Projects or Public Investment	17,030	0.15	16,479	0.13
投資保險相關事業 Investment on Insurance Enterprise	9,586	0.08	11,948	0.09
從事衍生性商品交易 Derivatives	13,246	0.12	20,612	0.16
其他經核准之資金運用 Other utilizations of capital (Approved)	12,621	0.11	14,297	0.11
資金運用總額 Total Amount of Capital Invested	11,468,150	100.00	12,758,605	100.00
資金總額 Total Capital	11,614,424		12,934,974	
資產總額 Total Assets	13,051,337		14,528,759	
資金運用率 ¹ Capital Investment Ratio %		98.74		98.64

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. 2015年資料尚未經會計師查核簽證。

3. 本表自2011年起適用保險法第一四六條相關條文修正，部份項目配合調整。

Table17-1 : Investment Portfolio of Lif

Unit: NT\$ Million

2013		2014		2015	
金額 Amount	占率 %	金額 Amount	占率 %	金額 Amount	占率 %
656,431	4.47	378,033	2.30	299,506	1.65
5,309,755	36.15	5,147,895	31.27	4,770,061	26.29
2,457,614	16.73	2,305,671	14.00	2,117,333	11.67
769,123	5.24	716,153	4.35	710,159	3.91
1,089,857	7.42	1,237,517	7.52	1,094,939	6.03
643,057	4.38	613,791	3.73	505,667	2.79
250,356	1.70	172,758	1.05	265,688	1.46
99,748	0.68	102,004	0.62	76,275	0.42
865,593	5.89	1,089,781	6.62	1,146,357	6.32
747,862	5.09	970,965	5.90	1,015,304	5.60
117,731	0.80	118,816	0.72	131,053	0.72
556,132	3.79	542,909	3.30	585,638	3.23
819,819	5.58	940,560	5.71	874,343	4.82
6,389,982	43.51	8,273,352	50.25	10,416,332	57.41
17,574	0.12	23,286	0.14	51,110	0.28
5,416	0.04	4,124	0.03	4,400	0.02
9,456	0.06	-9,606	(0.06)	-9,975	(0.05)
57,142	0.39	74,482	0.45	5,393	0.03
14,687,298	100.00	16,464,816	100.00	18,143,164	100.00
14,940,535		16,590,692		18,277,203	
16,632,488		18,635,127		20,275,615	
	98.31		99.24		99.27

Source: Taiwan Insurance Institute

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

2. 2015 data has not been audited by a certified accountant.

3. A few items of Investment Portfolio have been adjusted according to the amendment of "Article 146 of Insurance Law" from 2011.

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
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
2014	1,188	12	0	1,176
2015	1,105	19	0	1,086

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104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5,956件。其中財產保險核准制計19件，備查件數計2,297件，總計2,316件；人身保險核准制計31件，備查制計3,609件，總計3,640件。

Table18 : Statistics of New Product Approval

總件數 Total Cases	人身保險 Life Insurance		
	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
368	168	143	57
217	100	59	58
222	62	55	105
527	102	28	397
631	51	-	580
751	116	-	635
788	113	-	675
688	96	-	592
580	41	0	539
700	45	0	655
930	53	0	877
800	105	0	695
867	31	0	836

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 5,956 December 2015 (including new products and existing products with partial amendment). Particularly, Non-life insurance products submitted for review totaled 2,316, including 19 submitted for prior approval and 2,297 submitted under use-and-file policy. Life insurance products submitted for review totaled 3,640 including 31 submitted for prior approval and 3,609 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
2013	312	207	105	99,564	43,489	56,075	369,491,298	32,302,601
2014	312	209	103	112,783	53,894	58,889	369,679,076	37,185,617

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
337,188,697	25.86	13.05	24,824,021	6,168,035	18,655,986
332,493,459	28.12	12.00	27,899,478	6,978,145	20,921,333

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
2013	495	-	-	120,978	51,380	69,598	506,336,193
2014	488	-	-	120,764	51,012	69,752	588,380,710

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
28,097,450	478,238,743	22.50	18.51	30,242,588	3,458,329	26,784,259
26,101,507	562,279,203	19.74	20.29	37,551,791	3,409,251	34,142,540

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
2013	79	22	50	7	18,674	7,214
2014	81	22	50	9	19,297	6,918

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
8,864	2,596	720,750	281,332	209,099	230,319
9,490	2,889	614,120	242,771	156,839	214,510

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
2013	0.0130	52,058	679	161	23.71
2014	0.0159	52,235	828	230	27.78

資料來源：保險局產險監理組

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
343	50.52	98	14.43	77	11.34
406	49.03	88	10.63	104	12.56

Sources: Non-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
2013	0.0123	202,983	2,496	607	24.32
2014	0.0122	200,871	2,452	720	29.36

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
1,369	54.85	393	15.75	127	5.09
1,148	46.82	449	18.31	135	5.51

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 Claims Paid (Liability- Based)	保險理賠之責 任分攤額佔純 保費比率 Ratio of Claims Paid (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	9,635,741	7,300,827	6,863,221	6,928,052	100.94
2014	7,849,993	9,938,297	7,497,933	7,069,419	6,826,466	96.56
2015	7,800,952	9,916,919	7,663,460	7,060,237	-	-

資料來源：財團法人保險事業發展中心

註：1. 當年月份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肇責基礎下之分攤額，係將年度已付賠款金額採用肇責基礎轉換計算，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肇事責任比率，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 Claims Paid (Liability- Based)	保險理賠之責 任分攤額佔純 保費比率 Ratio of Claims Paid (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	6,048,369	10,614,309	4,558,652	5,908,217	129.60
2014	7,648,574	5,956,371	10,695,439	4,454,389	6,194,073	139.06
2015	7,918,295	6,146,477	10,796,855	4,606,204	-	-

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 Claims Paid (Liability- Based)	保險理賠之責 任分攤額佔純 保費比率 Ratio of Claims Paid (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	15,684,110	17,915,136	11,421,874	12,836,269	112.38
2014	15,498,567	15,894,668	18,193,372	11,523,807	13,020,539	112.99
2015	15,719,247	16,063,396	18,460,315	11,666,440	-	-

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. Same as the notes for the preceding 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	557,086	2,700
2008	481,003	641,752	3,543
2009	445,383	561,439	3,800
2010	424,151	534,097	3,870
2011	438,221	460,907	3,778
2012	409,895	465,535	3,717
2013	426,770	528,518	3,876
2014	433,407	447,832	3,705
2015	436,995	433,972	3,923

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 Premium	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
2014	3,463,141	0	0	2,637,811	8,372,927	31.50
2015	3,523,412	0	0	2,707,256	8,409,079	32.19

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	1,814,810	15,721,028
2014	1,897,149	1,908,562	17,629,590
2015	2,082,118	2,085,929	19,715,519

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、2014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	1,280,443	26.80
亞洲 Asia	日本 Japan	2	479,762	10.04
歐洲 Europe	英國 U.K.	3	351,266	7.35
亞洲 Asia	中國大陸 PR China	4	328,440	6.87
歐洲 Europe	法國 France	5	270,520	5.66
歐洲 Europe	德國 Germany	6	254,645	5.33
歐洲 Europe	義大利 Italy	7	194,735	4.08
亞洲 Asia	南韓 South Korea	8	159,515	3.34
北美洲 North America	加拿大 Canada	9	125,373	2.62
歐洲 Europe	荷蘭 Netherlands	10	95,955	2.01
亞洲 Asia	台灣 Taiwan	11	95,622	2.00
大洋洲 Oceania	澳洲 Australia	12	88,075	1.84
南美洲 South America	巴西 Brazil	13	85,444	1.79
歐洲 Europe	西班牙 Spain	14	71,474	1.50
亞洲 Asia	印度 India	15	69,889	1.46
歐洲 Europe	瑞士 Switzerland	16	65,211	1.36
歐洲 Europe	愛爾蘭 Ireland	17	53,953	1.13
非洲 Africa	南非 South Africa	18	49,160	1.03
亞洲 Asia	香港 Hong Kong	19	41,038	0.86
歐洲 Europe	比利時 Belgium	20	39,388	0.82
世界總計 Total in the World			4,778,248	100.00

資料來源：摘譯自 "Swiss Re, Sigma No. 4/2015"

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 2014

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	752,222	35.42	1	528,221	19.90
5	108,174	5.09	2	371,588	14.00
4	115,945	5.46	3	235,321	8.86
2	151,490	7.13	4	176,950	6.67
6	97,759	4.60	5	172,761	6.51
3	136,170	6.41	7	118,475	4.46
10	49,443	2.33	6	145,292	5.47
9	57,943	2.73	8	101,572	3.83
8	73,235	3.45	12	52,138	1.96
7	74,100	3.49	24	21,855	0.82
18	16,466	0.78	9	79,156	2.98
13	31,924	1.50	10	56,151	2.12
11	40,464	1.91	14	44,980	1.69
12	38,462	1.81	18	33,012	1.24
20	14,590	0.69	11	55,299	2.08
14	29,117	1.37	17	36,094	1.36
31	8,817	0.42	13	45,136	1.70
30	9,375	0.44	15	39,785	1.50
43	4,182	0.20	16	36,856	1.39
17	16,549	0.78	23	22,839	0.86
	2,123,699	100.00		2,654,549	100.00

Source: Quoted and translated from "Swiss Re, Sigma No. 4/2015"

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

表29、2014年世界各國保險密度前20名排行表
Global Ranking of Top 20 Insurance Density in 2014

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	7,933.0	4,391.0	3,542.0
2	盧森堡 Luxembourg	6,069.0	3,697.0	2,372.0
3	丹麥 Denmark	5,795.0	4,073.0	1,722.0
4	荷蘭 Netherlands	5,689.0	1,296.0	4,393.0
5	香港 Hong Kong	5,646.0	5,071.0	575.0
6	芬蘭 Finland	5,420.0	4,401.0	1,019.0
7	英國 U.K.	4,823.0	3,638.0	1,185.0
8	挪威 Norway	4,579.0	2,863.0	1,716.0
9	台灣 Taiwan	4,072.0	3,371.0	701.0
10	美國 U.S.	4,017.0	1,657.0	2,360.0
11	瑞典 Sweden	4,003.0	2,912.0	1,091.0
12	愛爾蘭 Ireland	3,943.0	3,058.0	885.0
13	法國 France	3,902.0	2,552.0	1,350.0
14	日本 Japan	3,778.0	2,926.0	852.0
15	新加坡 Singapore	3,759.0	2,840.0	919.0
16	澳洲 Australia	3,736.0	2,382.0	1,354.0
17	加拿大 Canada	3,532.0	1,469.0	2,063.0
18	比利時 Belgium	3,297.0	2,016.0	1,281.0
19	南韓 South Korea	3,163.0	2,014.0	1,149.0
20	義大利 Italy	3,078.0	2,332.0	746.0
	世界 World	662.0	368.0	294.0

資料來源：摘譯自" Swiss Re, Sigma No. 4/2015"

註：1. 保險密度：每人平均保費支出。

Source：Quoted and translated from "Swiss Re, Sigma No. 4/2015".

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

表30、2014年世界各國保險滲透度前20名排行表
Global Ranking of Top 20 Insurance Penetration in 2014

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	18.90	15.60	3.30
2	香港 Hong Kong	14.10	12.70	1.40
3	南非 South Africa	14.10	11.40	2.70
4	南韓 South Korea	11.30	7.20	4.10
5	荷蘭 Netherlands	11.00	2.50	8.50
6	芬蘭 Finland	11.00	8.90	2.10
7	日本 Japan	10.80	8.40	2.40
8	英國 U. K.	10.60	8.00	2.60
9	丹麥 Denmark	9.50	6.70	2.80
10	瑞士 Switzerland	9.20	5.10	4.10
11	法國 France	9.00	5.90	3.10
12	義大利 Italy	8.60	6.50	2.10
13	巴哈馬 Bahamas	8.40	1.90	6.50
14	葡萄牙 Portugal	8.20	6.00	2.20
15	愛爾蘭 Ireland	7.50	5.80	1.70
16	美國 U. S.	7.30	3.00	4.30
17	那米比亞 Namibia	7.20	5.00	2.20
18	加拿大 Canada	7.00	2.90	4.10
19	比利時 Belgium	7.00	4.30	2.70
20	瑞典 Sweden	6.90	5.00	1.90
	世界 World	6.10	3.40	2.70

資料來源：摘譯自" Swiss Re, Sigma No. 4/2015"

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. 4/2015".

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
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
2014	-	2,707	206	2,913
2015	-	2,926	300	3,226

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.