

中華民國100年意外保險及其他財產保險
業務統計年報

Annual Statistics for Liability and Other Property Insurance
The Republic of China
2011

財團法人保險事業發展中心 編印
TAIWAN INSURANCE INSTITUTE

意外保險統計編製說明

Notes on Compilation of Statistics

一、統計期間 (Period of statistics)

採曆年制 (Calendar-Year Basis)、承保年度制 (Policy-Year Basis)、意外事故年度制 (Accident-Year Basis)。

二、資料來源 (Sources of data)

- (一) 保單、批單及已、未付賠款資料由各產物保險公司依各統計規程規定按時提供。
- (二) 1998 年 (含) 以前年度的工程保險資料係由財團法人工程保險協進會提供；意外保險附加傷害險資料，自 2004 年 (含) 起改列於傷害保險統計，原 2003 年 (含) 以前已提列之未滿期保費及未付賠款部分，仍分別列於本年報往後各年統計內。
- (三) 除工程保險 (含營造綜合保險、安裝工程綜合保險、營建機具綜合保險、鍋爐保險、機械保險及電子設備綜合保險等六險種)、高爾夫球員責任保險、醫師業務責任保險、電視機保險、產品責任保險、電梯意外責任保險、營繕承攬人意外責任保險、現金保險、僱主意外責任保險、玻璃保險、員工誠實保證保險、公共意外責任保險、竊盜保險外，其他各保險商品均自 1999 年度首次列入本統計，故不包括其以前年度簽單所發生之批單及賠款數字。

三、賠款率計算公式 (Loss Ratio Formulas)

(一) 曆年制 (Calendar-Year Basis)

1. 計算公式：

$$\text{賠款率} = \frac{\text{當期已付賠款} + \text{年末未付賠款} - \text{年初未付賠款}}{\text{滿期保費}}$$

$$\text{Loss Ratio} = \frac{\text{Paid Losses} + \frac{\text{Outstanding Losses Year End} - \text{Outstanding Losses Beginning of Year}}{\text{Earned Premiums}}}{\text{Earned Premiums}}$$

2. 名詞解釋：

(1) 保費收入 (Written Premiums)

係指資料統計年月在評估年度內之保、批單資料（依據資料統計年月）的簽單保費及批單加減費總計。

說明：統計年月 → 指資料送達保險事業發展中心進行統計歸類時，資料所屬之年月；

評估年度 → 指統計年報所屬年度。

(2) 滿期保費 (Earned Premiums)

係指保險期間在評估年度內，按「二十四分之一法」計算提存之保費收入，包含下列兩種保費：

- a. 保單之保費
- b. 批單之加保費、減保費。

所謂按「二十四分之一法」即：

- a. 不論保單實際之生效日期為何日，均以該保單生效月份之十五日為保單標準生效日
- b. 以該保單之有效月數為基礎
- c. 應提存之評估年度滿期保費計算公式如下：

$$\text{滿期保費} = \text{保費收入} \times \frac{\text{滿期月數}}{\text{有效月數}}$$

例 1. 設有一保險期間為自 2 月 10 日起生效之一年期保單，其保費收入 10,000 元，則應提存之評估年度滿期保費為 8,750 元。

$$\text{即：} 10,000 \text{ 元} \times \frac{10.5}{12} = 8,750 \text{ 元}$$

例 2. 設有一保險期間為自 9 月 20 日起至次年 2 月 20 日止 5 個月之短期保單，其保費收入 10,000 元，則應提存之評估年度滿期保費為 7,000 元。

$$\text{即：} 10,000 \text{ 元} \times \frac{3.5}{5} = 7,000 \text{ 元}$$

(3) 當期已付賠款 (Paid Losses)

係指評估年度內實際支付之賠款，包括以前年度或評估年度生效，而且在評估年度發生已決賠款及以前各年度未決賠款在評估年度已決者。

(4) 年末未付賠款 (Outstanding Losses Year End)

係指下列兩種賠款

- a. 評估年度估計賠款
- b. 以前各年度估計賠款仍未支付者之重估。

(5) 年初未付賠款 (Outstanding Losses Beginning of Year)

係指截至上年度之未決賠款。

(二) 承保年度制 (Policy-Year Basis)

1. 計算公式：

$$\text{第一年 賠款率} = \frac{\text{累計已付賠款} + \text{年末未付賠款}}{\text{生效滿期保費}}$$

$$\text{第二年 賠款率} = \frac{\text{累計已付賠款} + \text{年末未付賠款}}{\text{生效滿期保費}}$$

·
·
·

$$\text{第 n 年 賠款率} = \frac{\text{承保責任期間之實付賠款}}{\text{生效滿期保費 (全部滿期)}}$$

2. 名詞解釋：

(1) 生效滿期保費

係指在當年度生效並截至評估年底，按「二十四分之一法」計算之保費收入。
其計算公式如下：

$$\text{生效滿期保費} = \text{保費收入} \times \frac{\text{滿期月數}}{\text{有效月數}}$$

例 1. 保險期間自 7 月 15 日起生效之三年期保單，其保費收入 30,000 元，則各年截至評估年底應提存之滿期保費如下：

生效起第一年截至評估年底

$$\text{即：} 30,000 \text{ 元} \times \frac{5.5}{36} = 4,583 \text{ 元}$$

生效起第二年截至評估年底

$$\text{即：} 30,000 \text{ 元} \times \frac{17.5}{36} = 14,583 \text{ 元}$$

生效起第三年截至評估年底

$$\text{即：} 30,000 \text{ 元} \times \frac{29.5}{36} = 24,583 \text{ 元}$$

生效起第四年截至評估年底

$$\text{即：} 30,000 \text{ 元} \times \frac{36}{36} = 30,000 \text{ 元}$$

(2) 累計已付賠款

截至評估年底在承保責任期間所發生之損失並已支付之賠款。

(3) 年末未付賠款

截至評估年底在承保責任期間所發生之損失仍未支付之賠款。

(三) 意外事故年度制 (Accident-Year Basis)

1. 計算公式：

$$\text{第一年 賠款率} = \frac{\text{累計已付賠款} + \text{年末未付賠款}}{\text{滿期保費}}$$

$$\text{第二年 賠款率} = \frac{\text{累計已付賠款} + \text{年末未付賠款}}{\text{滿期保費}}$$

·
·
·

$$\text{第 } n \text{ 年 賠款率} = \frac{\text{估計年度內出險之實付賠款}}{\text{滿期保費}}$$

2. 名詞解釋：

(1) 保費收入 (Written Premiums)

係指各年資料統計年月在各評估年度內之保、批單資料（依據資料統計年月）的簽單保費及批單加減費總計。

說明：統計年月 → 指資料送達保險事業發展中心進行統計歸類時，資料所屬之年月；

評估年度 → 指統計年報所屬年度。

(2) 滿期保費 (Earned Premiums)

係指保險期間在各評估年度內，按「二十四分之一法」計算提存之保費收入，同曆年制提存方式。

(3) 累計已付賠款 (Paid Losses)

截至評估年底時，依出險日期回溯歸屬至各評估年度內所發生之損失並已支付之賠款。

說明：設有一 2000 年出險之賠案，於出險當年支付 10,000 元後，則截至該年（2000 年）底按出險 2000 年之累計已付賠款為 10,000 元。出險次年（2001 年）再支付 5,000 元，則截至該年（2001 年）底按出險 2000 年之累計已付賠款為 15,000 元。又次一年（2002 年）再支付 7,000 元，則截至該年（2002 年）底按出險 2000 年之累計已付賠款為 22,000 元。

(4) 年末未付賠款 (Outstanding Losses Year End)

截至評估年底時，依出險日期回溯歸屬至各評估年度內所發生之損失尚未支付之估計賠款，包含以前各年度估計賠款仍未決者之重估。

說明：設有一 2000 年出險之賠案，於出險當年支付部分賠款後，尚餘 150,000 元屬未付賠款，則截至該年（2000 年）底按出險 2000 年之年末未付賠款為 150,000 元。出險次年（2001 年）再支付部分賠款後，重估之未付賠款為 7,000 元，則截至該年（2001 年）底按出險 2000 年之年末未付賠款為 7,000 元。又次一年（2002 年）再支付部分賠款後全部結案，則截至該年（2002 年）底按出險 2000 年之年末未付賠款為 0 元。

中華民國100年意外保險賠款率統計表
按公司別
(曆年制)

2011 LOSS RATIOS FOR LIABILITY AND OTHER PROPERTY INSURANCE
BY COMPANY
(CALENDAR-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

公司別 Company	保費收入 Written Premiums		滿期保費 Earned Premiums	當期已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	年初未付賠款 Outstanding Losses Beginning of Year	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
	件數 No.	金額 Amount	金額 Amount	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(4)+(5)-(6)	(9)=(8)/(3)
台產 Taiwan Fire	24,586	420,868,346	416,393,881	125,474,753	268,830,073	289,591,788	2,123	104,713,038	25.15
兆豐 Chung Kuo	33,574	944,426,454	854,382,013	385,390,512	928,759,289	926,344,106	1,619	387,805,695	45.39
華山 Walsun	0	33,556	3,097,200	-1,601,344	52,376,509	77,257,698	-6	-26,482,533	-
富邦 Fubon	803,961	3,773,511,147	3,478,123,995	1,131,492,135	3,229,260,222	3,080,043,667	18,948	1,280,708,690	36.82
蘇黎世 Zurich	203,733	443,932,635	426,431,415	69,367,374	95,477,092	130,550,635	2,688	34,293,831	8.04
泰安 Taian	234,590	443,036,106	430,609,051	118,014,569	219,051,194	200,836,935	2,551	136,228,828	31.64
明台 Ming Tai	80,042	1,335,448,698	1,353,402,069	685,514,432	1,211,957,859	1,806,257,877	6,756	91,214,414	6.74
美亞 Chartis	25,582	781,461,927	838,732,875	365,618,692	1,324,983,181	1,318,390,348	8,168	372,211,525	44.38
第一 First	55,853	374,757,823	418,972,860	172,675,770	233,727,485	196,112,161	3,341	210,291,094	50.19
旺旺友聯 Union	179,629	611,814,588	636,856,946	253,940,492	522,511,710	410,246,821	2,966	366,205,381	57.50
新光 Shinkong	338,270	1,248,032,741	1,184,320,660	452,509,059	867,929,111	836,277,679	5,483	484,160,491	40.88
華南 South China	85,552	590,862,484	582,157,509	218,048,572	163,031,150	232,109,685	6,244	148,970,037	25.59
國泰世紀 Cathay Century	385,115	1,579,763,688	1,319,417,213	456,525,679	469,764,276	505,263,236	8,763	421,026,719	31.91
新安東京海上 Tokio Marine NEWA	86,218	737,941,296	747,578,939	205,157,264	399,576,392	475,798,464	2,004	128,935,192	17.25
台壽保 TLG	224,995	167,321,693	162,246,883	43,275,119	64,972,007	30,578,678	2,260	77,668,448	47.87

註：本表包含工程保險及2003年(含)以前之傷害保險各類商品，自2004年起傷害保險相關統計改列傷害保險業務統計年報。

中華民國100年意外保險賠款率統計表
按公司別
(曆年制)

2011 LOSS RATIOS FOR LIABILITY AND OTHER PROPERTY INSURANCE
BY COMPANY
(CALENDAR-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

公司別 Company	保費收入 Written Premiums		滿期保費 Earned Premiums	當期已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	年初未付賠款 Outstanding Losses Beginning of Year	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
	件數 No.	金額 Amount	金額 Amount	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(4)+(5)-(6)	(9)=(8)/(3)
法商科法斯 Coface	75	250,404,353	274,233,537	30,399,659	109,504,436	8,692,404	10	131,211,691	47.85
美商安達 ACE	89,479	633,619,835	630,035,429	233,096,578	401,120,763	259,126,317	1,889	375,091,024	59.53
美商聯邦 Federal	444	153,564,075	152,216,216	19,604,003	13,652,679	36,654,246	-6	-3,397,564	-
港商亞洲 Asia	81	7,627,423	7,900,057	2,435,366	1,628,789	1,795,000	61	2,269,155	28.72
英商商聯 CGU	0	0	75	0	0	0	0	0	0.00
法國巴黎 CARDIF	6,092	14,172,920	13,991,534	272,145	884,995	1,126,179	15	30,961	0.22
美商聯合保證 UG	0	0	208,456	0	0	0	0	0	0.00
合計 Total	2,857,871	14,512,601,788	13,931,308,813	4,967,210,829	10,578,999,212	10,823,053,924	75,877	4,723,156,117	33.90

註：本表包含工程保險及2003年(含)以前之傷害保險各類商品，自2004年起傷害保險相關統計改列傷害保險業務統計年報。

中華民國100年意外保險賠款率統計表
按風險類別
(曆年制)

2011 LOSS RATIOS FOR LIABILITY AND OTHER PROPERTY INSURANCE
BY SUB-LINE OF BUSINESS
(CALENDAR-YEAR BASIS)

風險類別 Sub-Line of Business	單位:新臺幣元								UNIT: N.T. \$
	保費收入 Written Premiums		滿期保費 Earned Premiums	當期已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	年初未付賠款 Outstanding Losses Beginning of Year	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
	件數 No.	金額 Amount	金額 Amount	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(4)+(5)-(6)	(9)=(8)/(3)
營造綜合保險 Contractors' All Risks	77,869	2,932,377,097	3,044,722,278	1,765,514,040	2,748,546,165	3,661,152,332	3,774	852,907,873	28.01
安裝工程綜合保險 Erection All Risks	11,397	1,104,931,491	794,831,796	181,713,092	919,978,210	728,174,718	354	373,516,584	46.99
營建機具綜合保險 Contractors' Plant And Machinery	4,159	202,231,563	188,413,535	101,592,832	88,617,378	79,397,826	332	110,812,384	58.81
鍋爐保險 Boiler	576	15,550,560	13,761,265	0	0	0	0	0	0.00
機械保險 Machinery	158	70,569,207	84,781,580	4,697,452	849,663,254	591,743,021	7	262,617,685	309.76
電子設備綜合保險 Electronic Equipment	2,616	136,706,614	143,004,161	84,652,821	145,449,363	253,970,417	96	-23,868,233	-
公共意外責任保險 Public General Liability	159,111	1,826,307,246	1,877,867,750	533,695,413	1,056,882,225	1,173,097,034	11,514	417,480,604	22.23
產品責任保險 Products Liability	38,034	1,186,443,240	1,215,055,096	570,482,657	1,112,473,379	1,234,410,689	1,671	448,545,347	36.92
電梯意外責任保險 Elevators Liability	2,561	1,924,362	2,080,469	33,485	100,001	150,001	4	-16,515	-
營繕承攬人意外責任保險 Contractors' Liability	7,196	61,471,366	64,807,678	27,800,274	58,687,783	41,607,865	185	44,880,192	69.25
意外污染責任保險 Pollution Liability	5	174,430	476,349	0	0	0	0	0	0.00
旅館綜合責任保險 Hotel Comprehensive Liability	2	171,166	322,625	7,091	1	1	2	7,091	2.20
僱主意外責任保險 Employers' Liability	75,592	1,400,268,908	1,295,468,022	692,818,941	480,109,318	429,616,703	15,727	743,311,556	57.38
旅行業責任保險 Travel Agency Liability	309,652	408,100,043	410,094,952	138,635,320	39,594,607	27,195,997	5,231	151,033,930	36.83
保全業責任保險 Security Company's Liability	579	75,917,920	78,716,699	26,718,332	34,532,503	27,265,046	168	33,985,789	43.17

註：1.按商品代碼第6、7、8碼分類統計

2.本表包含工程保險及2003年(含)以前之傷害保險各類商品，自2004年起傷害保險相關統計改列傷害保險業務統計年報

中華民國100年意外保險賠款率統計表
按風險類別
(曆年制)

2011 LOSS RATIOS FOR LIABILITY AND OTHER PROPERTY INSURANCE
BY SUB-LINE OF BUSINESS
(CALENDAR-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	保費收入 Written Premiums		滿期保費 Earned Premiums	當期已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	年初未付賠款 Outstanding Losses Beginning of Year	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
	件數 No.	金額 Amount	金額 Amount	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(4)+(5)-(6)	(9)=(8)/(3)
幼稚園責任保險 Kindergarten Liability	60	438,288	481,567	1,300	560	560	1	1,300	0.27
高爾夫球員責任保險 Golfers' Liability	7,519	35,010,141	37,718,330	33,130,387	1,629,357	3,163,989	1,474	31,595,755	83.77
高爾夫球場綜合保險 Golf Club Comprehensive	1	1,320,000	968,409	662,255	6,600	13,666	13	655,189	67.66
金融業保管箱責任保險 Safe Box Liability	142	9,341,341	8,742,833	14,070	790,200	240,200	2	564,070	6.45
捷運系統旅客運送責任保險 MRT Passengers Liability	10	30,351,495	30,555,710	4,469,249	334,981	50,212	75	4,754,018	15.56
醫師業務責任保險 Medical Malpractice	8,564	69,194,538	68,265,371	42,655,538	56,416,548	67,417,367	158	31,654,719	46.37
醫院綜合意外責任保險 Hospital Comprehensive Liability	2,807	188,253,936	178,191,497	72,214,679	151,902,322	132,688,616	358	91,428,385	51.31
會計師責任保險 Professional Indemnity-Accountants	22	8,891,756	8,364,059	0	32,061	0	2	32,061	0.38
律師責任保險 Professional Indemnity-Lawyers	14	5,996,180	5,219,127	0	0	0	0	0	0.00
建築師工程師專業責任保險 Professional Indemnity-Architects And Engineers	13,207	115,352,752	105,657,142	2,891,915	92,055,640	86,767,452	6	8,180,103	7.74
保險公證人專業責任保險 Professional Indemnity-Adjusters	177	2,112,057	1,999,306	0	0	0	0	0	0.00
保險代理人經紀人責任險 Professional Indemnity-Agents And/Or Brokers	1,067	15,033,334	13,989,069	378,117	1,425,000	295,100	5	1,508,017	10.78
地政機關責任保險 Real Estate Authority's Liability	0	0	0	225,044	11,551,000	11,610,000	2	166,044	-
董事重要職員責任保險 Directors And Officers	1,253	707,129,691	662,105,551	124,435,524	1,038,102,966	843,801,095	9	318,737,395	48.14
員工誠實保證保險 Fidelity Bond	3,330	288,384,560	284,418,304	76,829,100	315,420,528	344,120,707	394	48,128,921	16.92

註：1.按商品代碼第6、7、8碼分類統計

2.本表包含工程保險及2003年(含)以前之傷害保險各類商品，自2004年起傷害保險相關統計改列傷害保險業務統計年報

中華民國100年意外保險賠款率統計表
按風險類別
(曆年制)

2011 LOSS RATIOS FOR LIABILITY AND OTHER PROPERTY INSURANCE
BY SUB-LINE OF BUSINESS
(CALENDAR-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	保費收入 Written Premiums		滿期保費 Earned Premiums	當期已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	年初未付賠款 Outstanding Losses Beginning of Year	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
	件數 No.	金額 Amount	金額 Amount	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(4)+(5)-(6)	(9)=(8)/(3)
銀行業綜合保險 Bankers Blanket Bond	244	254,964,366	256,312,357	100,199,772	442,260,471	563,968,462	768	-21,508,219	-
工程保證保險 Construction Contract Bond	56	6,563,187	13,287,378	33,157,530	77,975,344	117,881,625	24	-6,748,751	-
住宅抵押貸款償還保證保險 Residential Mortgage	0	0	206,821	0	0	0	0	0	0.00
消費者貸款信用保險 Consumers' Credit	0	33,647,944	142,579,068	-39,625,849	93,222,679	93,068,847	9,852	-39,472,017	-
旅行綜合保險 Travel Comprehensive	709,373	87,549,027	86,007,087	42,819,226	3,451,040	7,073,406	7,023	39,196,860	45.57
信用卡綜合保險 Credit Card Comprehensive	43	225,734,254	218,672,432	61,833,983	17,017,876	17,034,095	6,493	61,817,764	28.27
現金保險 Cash	8,223	79,021,785	81,763,755	4,843,681	3,560,806	2,069,819	274	6,334,668	7.75
商業動產流動保險 Commercial Floater Property	621	73,084,550	71,834,242	13,702,560	1,996,016	5,033,871	314	10,664,705	14.85
竊盜保險 Burglary And Robbery	210	5,768,338	5,080,973	575	305,000	305,000	1	575	0.01
保管箱竊盜損失保險 Safe Box Burglary And Theft	1	13,260	14,412	0	0	0	0	0	0.00
銀樓珠寶業綜合保險 Jeweler's Block Comprehensive	343	48,587,588	48,804,875	701,063	1,279,745	2,249,686	8	-268,878	-
藝術品綜合保險 Arts Comprehensive	2,815	116,952,957	101,268,337	5,391,187	17,546,910	12,326,734	116	10,611,363	10.48
節目中斷保險 Cancellation Of Events	5	4,109,138	4,109,138	0	0	0	0	0	0.00
玻璃保險 Glass	877	4,889,714	5,083,697	781,291	132,094	158,856	38	754,529	14.84
核能保險 Nuclear Energy	6	186,896,181	179,516,454	325,303	450,000	10,750,000	2	-9,974,697	-

註：1.按商品代碼第6、7、8碼分類統計

2.本表包含工程保險及2003年(含)以前之傷害保險各類商品，自2004年起傷害保險相關統計改列傷害保險業務統計年報

中華民國100年意外保險賠款率統計表
按風險類別
(曆年制)

2011 LOSS RATIOS FOR LIABILITY AND OTHER PROPERTY INSURANCE
BY SUB-LINE OF BUSINESS
(CALENDAR-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	保費收入 Written Premiums		滿期保費 Earned Premiums	當期已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	年初未付賠款 Outstanding Losses Beginning of Year	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
	件數 No.	金額 Amount	金額 Amount	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(4)+(5)-(6)	(9)=(8)/(3)
貿易信用綜合保險 Comprehensive Export Credit	86	517,165,156	523,672,495	14,039,940	8,973,887	9,403,619	21	13,610,208	2.60
成屋買賣綜合保險 Real Estate Transaction	127	307,197	505,792	0	0	0	0	0	0.00
自(主)辦活動綜合責任保險 Event Sponsor Comprehensive Liability	1,167	6,609,506	6,735,508	185,612	1,533,060	1,307,570	20	411,102	6.10
保固契約責任保險 Extended Warranty Policy	2,297	264,635,286	159,734,882	40,474,903	4,645,795	3,715,056	7,181	41,405,642	25.92
海外應收帳款保險 Account Receivable	102	360,377,464	388,509,526	5,168,144	215,875,464	84,880,218	117	136,163,390	35.05
產品污染及故意破壞綜合險 Crisis Recall	1	410,742	423,957	0	0	0	0	0	0.00
產品回收保險 Contaminated Products	2	26,018,610	15,916,544	13,995,751	9,920,846	34,056,246	4	-10,139,649	-
意外責任保險 Accident Liability	863,975	149,441,883	134,200,848	1,445,012	177,494	354,824	30	1,267,682	0.94
藥物臨床試驗責任保險 The First Human Clinical Trial	155	23,564,635	23,134,331	9,735	55,123	55,000	3	9,858	0.04
僱傭綜合保險 Domestic Servant	11,710	3,118,281	2,876,463	66,528	110,000	49,500	6	127,028	4.42
貨品暫准通關保證保險 Admission Temporary Admission Bond	1	82,065	80,538	0	0	0	0	0	0.00
藥師與藥劑生業務責任保險 Pharmacist Liability	1,876	3,605,412	3,358,014	19,000	115,000	40,000	2	94,000	2.80
客運業旅客運送責任保險 Public Transportation Carrier's Liability	9	287,237	494,520	10,240	4,295,000	4,375,000	0	-69,760	-
履約保證金保證保險 Performance Bond	55	2,516,343	1,575,322	-1,186,779	12,100,000	200,000	4	10,713,221	680.07
預付款保證金保證保險 Advance Playable Bond	4	2,016,446	3,183,577	6,363,111	0	12,032,821	0	-5,669,710	-

註：1.按商品代碼第6、7、8碼分類統計

2.本表包含工程保險及2003年(含)以前之傷害保險各類商品，自2004年起傷害保險相關統計改列傷害保險業務統計年報

中華民國100年意外保險賠款率統計表
按風險類別
(曆年制)

2011 LOSS RATIOS FOR LIABILITY AND OTHER PROPERTY INSURANCE
BY SUB-LINE OF BUSINESS
(CALENDAR-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	保費收入 Written Premiums		滿期保費 Earned Premiums	當期已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	年初未付賠款 Outstanding Losses Beginning of Year	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
	件數 No.	金額 Amount	金額 Amount	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(4)+(5)-(6)	(9)=(8)/(3)
保固保證金保證保險 Maintenance Bond	68	7,266,442	4,983,136	0	2,456,167	1,020,000	3	1,436,167	28.82
勞工失業給付保險 Labor Involuntary Unemployment Indemnity	1,347	17,491,028	18,295,664	1,726,177	3,577,865	3,330,449	109	1,973,593	10.79
旅客運送業責任保險 Passenger Carrier Liability	1,340	80,994,827	74,477,432	64,000,818	26,704,276	17,959,683	724	72,745,411	97.67
海外留學生綜合保險 Student Assist Overseas Protection Program Policy	441	28,673	135,663	0	0	0	0	0	0.00
個人意外綜合保險 Personal Accident Comprehensive	320,683	47,107,980	17,290,000	787,340	38,700	124,001	78	702,039	4.06
結婚綜合保險 Wedding	24	49,660	67,052	2,000	0	0	1	2,000	2.98
液化石油氣綜合保險 Liquid Petroleum Gas Comprehensive	864	69,236,524	68,241,619	20,468,268	21,184,935	15,359,690	536	26,293,513	38.53
石油業責任保險 Oil Businesses Liability	27	308,258	367,271	0	0	0	0	0	0.00
旅行業履約保證保險 Travel Agency Performance Bond	0	0	87,418	4,961,030	0	0	2	4,961,030	5,675.07
女性綜合保險 Female Comprehensive	307	62,028	62,404	0	0	0	0	0	0.00
天氣降雨保險 Weather Rainfall	4	353,600	285,160	0	0	0	0	0	0.00
鐵路旅客運送責任保險 Railway Passengers Liability	2	15,325,842	14,078,233	2,586,781	2,259,840	2,764,426	52	2,082,195	14.79
海外遊學業責任保險 Overseas Study Agency	107	1,636,773	1,620,854	4,413	5,000	5,000	3	4,413	0.27
金融機構專業責任保險 Financial Institutions Professional Indemnity	9	27,704,018	27,175,663	0	2	0	1	2	0.00
資訊服務業專業責任保險 Computer Consultants Professional Indemnity	32	3,860,800	3,996,690	455,968	3,191,786	2,322,060	1	1,325,694	33.17

註：1.按商品代碼第6、7、8碼分類統計

2.本表包含工程保險及2003年(含)以前之傷害保險各類商品，自2004年起傷害保險相關統計改列傷害保險業務統計年報

中華民國100年意外保險賠款率統計表
按風險類別
(曆年制)

2011 LOSS RATIOS FOR LIABILITY AND OTHER PROPERTY INSURANCE
BY SUB-LINE OF BUSINESS
(CALENDAR-YEAR BASIS)

風險類別 Sub-Line of Business	單位:新臺幣元								UNIT: N.T. \$
	保費收入 Written Premiums		滿期保費 Earned Premiums	當期已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	年初未付賠款 Outstanding Losses Beginning of Year	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
	件數 No.	金額 Amount	金額 Amount	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(4)+(5)-(6)	(9)=(8)/(3)
住宅瓦斯綜合保險 Residential Gas Comprehensive	51	44,928	36,055	0	0	0	0	0	0.00
海外遊學業履約保證保險 Overseas Study Agency Performance Bond	32	586,200	569,494	0	0	0	0	0	0.00
資訊及網路錯誤或疏漏責任保險 INT E&O	29	42,864,356	50,824,154	-12,269,415	400,001	14,292,244	-3	-26,161,658	-
受託物管理人責任保險 Custodian Liability	43	4,353,827	4,100,078	8,568	540,001	1	2	548,568	13.38
當舖業責任保險 Pawn Liability	724	2,299,584	2,212,320	0	0	0	0	0	0.00
毒性化學物質運作人責任保險 Toxic Chemical Substances Handlers' Liability	91	13,403,247	11,733,871	0	0	0	0	0	0.00
應收帳款承購信用保險 Factoring Credit	9	71,250,056	75,973,460	-17,420,062	65,052,286	249,179	4	47,383,045	62.37
綜合責任保險 Comprehensive General Liability	769	414,641,850	284,118,910	12,167,038	256,905,505	28,316,888	309	240,755,655	84.74
護理人員專業責任保險 Nurses Professional Liability	327	689,543	666,344	0	0	0	0	0	0.00
教育機構責任保險 Educative Organization Liability	6,337	6,001,870	6,351,266	93,637	10,000	5,000	13	98,637	1.55
家庭成員與住宅動產火災綜合險 Family Members Liability & Residence Contents Fire	438	476,721	472,443	9,135	0	0	5	9,135	1.93
子女贖金損失保險 Kidnap Ransom of Children	2,150	201,021	194,953	0	0	0	0	0	0.00
不良債權擔保品保險 Non-Performing Loan	8	266,240	777,676	0	1,000,000	1,000,000	0	0	0.00
環境污染責任保險 Premises Pollution Liability	2	907,979	930,157	0	0	0	0	0	0.00
汽車代檢廠履約保證金保證保險 Auto Car Test Bond	9,614	9,339,067	6,878,363	3,068,039	0	0	23	3,068,039	44.60

註：1.按商品代碼第6、7、8碼分類統計

2.本表包含工程保險及2003年(含)以前之傷害保險各類商品，自2004年起傷害保險相關統計改列傷害保險業務統計年報

中華民國100年意外保險賠款率統計表
按風險類別
(曆年制)

2011 LOSS RATIOS FOR LIABILITY AND OTHER PROPERTY INSURANCE
BY SUB-LINE OF BUSINESS
(CALENDAR-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	保費收入 Written Premiums		滿期保費 Earned Premiums	當期已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	年初未付賠款 Outstanding Losses Beginning of Year	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
	件數 No.	金額 Amount	金額 Amount	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(4)+(5)-(6)	(9)=(8)/(3)
無清償能力及違約保險 Insolvency & Default	2	4,696,160	7,068,006	88,789,071	57,727,949	0	2	146,517,020	2,072.96
完工土木工程保險 Civil Engineering Completed Risks	2	98,000	100,916	0	0	0	0	0	0.00
旅行業履約保證保險甲式 Travel Industry Performance Bond Part A	1,622	12,286,191	11,874,364	831,320	11,250,036	14,562,663	4	-2,481,307	-
旅行業履約保證保險乙式 Travel Industry Performance Bond Part B	694	2,602,952	2,816,118	3,000	0	0	1	3,000	0.11
企業人事保證保險 Employee Performance Bond	304	15,699,325	11,677,943	1,051,933	1,744,402	1,316,771	10	1,479,564	12.67
創投業專業責任保險 Venture Capital Asset Protection	1	704,375	768,291	0	0	0	0	0	0.00
強制執行人員責任保險 Enforces the personnel liability	153	2,409,783	2,458,755	0	0	0	0	0	0.00
精英專業責任保險 Elite Professional Indemnity	9	1,759,435	1,582,391	0	0	0	0	0	0.00
精英詐欺風險保障保險 Elite Fraud Protector	2	4,666,114	5,497,410	0	122	0	1	122	0.00
教職員責任保險 Teaching & Administrative Staff	4,409	3,306,091	2,999,410	76,948	35,000	85,000	1	26,948	0.90
個人皮件、證件及行動電話盜打賠償保險 WPP	19,230	1,109,176	947,748	9,400	0	0	4	9,400	0.99
生命科學綜合責任保險 Life Science Liability	15	9,128,379	7,074,091	0	0	0	0	0	0.00
犯罪綜合保險 Corporate Guard-Crime Manager Complete	6	13,964,300	10,660,878	0	0	0	0	0	0.00
產品修護契約責任保險 Product Repair Bond Liability	2	20,317,355	17,738,802	3,970,502	0	0	37	3,970,502	22.38
專業責任保險 Professional Indemnity	15	6,848,903	8,421,540	0	0	0	0	0	0.00

註：1.按商品代碼第6、7、8碼分類統計

2.本表包含工程保險及2003年(含)以前之傷害保險各類商品，自2004年起傷害保險相關統計改列傷害保險業務統計年報

中華民國100年意外保險賠款率統計表
按風險類別
(曆年制)

2011 LOSS RATIOS FOR LIABILITY AND OTHER PROPERTY INSURANCE
BY SUB-LINE OF BUSINESS
(CALENDAR-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	保費收入 Written Premiums		滿期保費 Earned Premiums	當期已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	年初未付賠款 Outstanding Losses Beginning of Year	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
	件數 No.	金額 Amount	金額 Amount	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(4)+(5)-(6)	(9)=(8)/(3)
民間公證人責任保險 Notary liability Insurance	134	954,717	911,614	0	0	0	0	0	0.00
個人型建築物使用權保險 The Individual Insurance of Real Estate Contractual Rights	261	3,212,797	3,423,062	0	0	0	0	0	0.00
資料保護保險 Protection Insurance	2	225,650	149,581	0	0	0	0	0	0.00
商業型建築物使用權保險 The Commercial Insurance of Real Estate Contractual Rights	1	-11,780	61,912	0	0	0	0	0	0.00
財物損失綜合保險 Comprehensive Household Goods	1,911	1,039,547	408,906	0	0	0	0	0	0.00
治療師與治療生業務責任保險 Therapist Liability Insurance	54	1,721,585	1,618,707	0	0	0	0	0	0.00
產品完工責任保險 Specified Products & Completed Operation Liability	2	2,672,725	2,687,554	0	0	0	0	0	0.00
家庭綜合損失保險 Comprehensive Homeowners	135,349	155,484,658	47,136,180	694,435	3,566,801	0	70	4,261,236	9.04
住宅家電產品修護暨補償保險 Multiple Appliances Protection	29	84,508	83,216	0	0	0	0	0	0.00
運動休閒器材損失保險 Leisure Equipment Damage	15,051	1,647,800	1,528,789	61,470	46,938	0	18	108,408	7.09
營利就業服務機構責任保險 Private Job Service Institution Liability Insurance	102	2,497,925	1,500,154	0	0	0	0	0	0.00
餐飲商舖綜合保險 The Restaurant / Takeaway Comprehensive	85	304,957	264,747	82,568	0	0	1	82,568	31.19
綁架保險 Kidnap/Ransom And Extortion	57	4,370,873	2,074,546	0	0	0	0	0	0.00
有害物質限用(RoHS)綜合保 RoHS	1	83,435	17,382	0	0	0	0	0	0.00

註：1.按商品代碼第6、7、8碼分類統計

2.本表包含工程保險及2003年(含)以前之傷害保險各類商品，自2004年起傷害保險相關統計改列傷害保險業務統計年報

中華民國100年意外保險賠款率統計表
按風險類別
(曆年制)

2011 LOSS RATIOS FOR LIABILITY AND OTHER PROPERTY INSURANCE
BY SUB-LINE OF BUSINESS
(CALENDAR-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	保費收入 Written Premiums		滿期保費 Earned Premiums	當期已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	年初未付賠款 Outstanding Losses Beginning of Year	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
	件數 No.	金額 Amount	金額 Amount	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(4)+(5)-(6)	(9)=(8)/(3)
雇主綜合保險 Employers' Comprehensive Liability	51	2,914,476	356,757	0	0	0	0	0	0.00
保險經紀人保證保險 Insurance Broker Bond	372	9,154,600	371,367	0	0	0	0	0	0.00
合計 Total	2,857,871	14,512,601,788	13,931,308,813	4,967,210,829	10,578,999,212	10,823,053,924	75,877	4,723,156,117	33.90

註：1.按商品代碼第6、7、8碼分類統計

2.本表包含工程保險及2003年(含)以前之傷害保險各類商品，自2004年起傷害保險相關統計改列傷害保險業務統計年報

中華民國100年意外保險賠款率統計表
按業務險別
(曆年制)

2011 LOSS RATIOS FOR LIABILITY AND OTHER PROPERTY INSURANCE
BY LINE OF BUSINESS-OPERATION
(CALENDAR-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

業務險別 Line of Business-Operation	保費收入 Written Premiums		滿期保費 Earned Premiums	當期已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	年初未付賠款 Outstanding Losses Beginning of Year	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
	件數 No.	金額 Amount	金額 Amount	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(4)+(5)-(6)	(9)=(8)/(3)
責任險 Liability Insurance	1,200,914	6,851,284,834	6,506,952,665	2,245,676,915	4,396,367,267	4,126,480,777	39,727	2,515,563,405	38.66
財產險 Property Insurance	51,482	642,644,311	618,385,929	141,412,927	481,626,691	624,499,123	1,654	-1,459,505	-
保證及信用保險 Credit & Bond Insurance	16,480	1,348,607,469	1,485,815,900	176,029,528	861,798,864	678,736,450	10,462	359,091,942	24.17
傷害險 Personal Accident Insurance	0	0	0	0	0	0	0	0	-
組合式保險 Multiple Line Insurance	1,588,995	5,670,065,174	5,320,154,319	2,404,091,459	4,839,206,390	5,393,337,574	24,034	1,849,960,275	34.77
合計 Total	2,857,871	14,512,601,788	13,931,308,813	4,967,210,829	10,578,999,212	10,823,053,924	75,877	4,723,156,117	33.90

註：1.按商品代碼第3碼分類統計

2.本表包含工程保險及2003年(含)以前之傷害保險各類商品，自2004年起傷害保險相關統計改列傷害保險業務統計年報

中華民國100年意外保險賠款率統計表
按會計險別
(曆年制)

2011 LOSS RATIOS FOR LIABILITY AND OTHER PROPERTY INSURANCE
BY LINE OF BUSINESS-ACCOUNTING
(CALENDAR-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

會計險別 Line of Business-Accounting	保費收入 Written Premiums		滿期保費 Earned Premiums	當期已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	年初未付賠款 Outstanding Losses Beginning of Year	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
	件數 No.	金額 Amount	金額 Amount	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(4)+(5)-(6)	(9)=(8)/(3)
一般責任保險 General Liability	1,166,640	5,631,436,434	5,350,128,350	2,014,600,688	3,041,139,942	2,967,161,844	39,187	2,088,578,786	39.04
專業責任保險 Professional Liability	34,276	1,220,019,566	1,157,146,940	231,083,318	1,355,227,326	1,159,318,934	542	426,991,710	36.90
工程保險 Engineering	96,777	4,462,464,532	4,269,615,531	2,138,170,237	4,752,254,370	5,314,438,314	4,563	1,575,986,293	36.91
核能保險 Nuclear Energy	6	186,896,181	179,516,454	325,303	450,000	10,750,000	2	-9,974,697	-
保證保險 Bond	16,154	361,163,492	347,507,553	125,078,284	420,946,599	491,134,587	466	54,890,296	15.80
信用保險 Credit	326	987,443,977	1,138,308,347	50,951,244	440,852,265	187,601,863	9,996	304,201,646	26.72
其他財產保險 Miscellaneous	51,472	642,280,071	617,507,337	141,412,927	480,626,691	623,499,123	1,654	-1,459,505	-
個人綜合保險 Personal Comprehensive	1,168,585	516,866,195	370,152,613	106,146,119	24,074,417	24,231,502	13,670	105,989,034	28.63
商業綜合保險 Commercial Comprehensive	323,635	504,031,340	501,425,688	159,442,709	63,427,602	44,917,757	5,797	177,952,554	35.49
合計 Total	2,857,871	14,512,601,788	13,931,308,813	4,967,210,829	10,578,999,212	10,823,053,924	75,877	4,723,156,117	33.90

註：1.按商品代碼第4、5碼分類統計

2.本表包含工程保險及2003年(含)以前之傷害保險各類商品，自2004年起傷害保險相關統計改列傷害保險業務統計年報

中華民國100年工程保險賠款率統計表
按風險類別、承保範圍
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、COVERAGE
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	承保範圍 Coverage	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
營造綜合保險 Contractors' All Risks	財物損失險 MD	2007	67,534	2,090,221,146	66,363	2,136,955,276	627,733,774	237,739,413	547	865,473,187	40.50
		2008	74,153	1,746,849,289	71,928	1,931,363,930	319,920,978	57,513,205	647	377,434,183	19.54
		2009	82,094	2,067,777,883	79,764	2,129,389,692	1,328,797,597	507,663,064	901	1,836,460,661	86.24
		2010	81,143	1,758,371,757	80,770	2,019,166,076	387,832,010	204,902,068	861	592,734,078	29.36
		2011	88,591	1,876,622,865	87,134	1,922,210,862	89,949,602	338,140,727	612	428,090,329	22.27
	營建機具險 CPM	2007	348	9,767,546	320	2,991,662	2,341,478	0	1	2,341,478	78.27
		2008	435	10,349,548	397	4,775,637	5,660,240	0	3	5,660,240	118.52
		2009	452	1,785,284	449	7,192,169	2,381,318	7,000,000	3	9,381,318	130.44
		2010	362	1,258,729	367	7,042,073	3,967,802	0	1	3,967,802	56.34
		2011	1,468	833,116	1,371	3,754,450	0	5,000	1	5,000	0.13
	鄰近財物 S.P.	2007	793	1,544,773	737	1,760,550	2,198,143	0	4	2,198,143	124.86
		2008	1,221	2,343,899	1,119	1,719,362	2,613,593	0	7	2,613,593	152.01
		2009	1,931	2,293,607	1,620	2,169,138	1,304,931	10,085,000	16	11,389,931	525.09
		2010	2,812	2,970,302	2,541	2,808,064	2,541,350	3,155,000	12	5,696,350	202.86
		2011	3,814	3,656,810	3,535	3,241,105	311,268	3,430,000	10	3,741,268	115.43
	第三人責任險 TPL	2007	59,768	408,151,077	58,930	413,652,988	191,382,891	12,555,129	1,516	203,938,020	49.30
		2008	65,227	362,483,987	63,038	379,931,516	134,147,256	30,710,879	1,439	164,858,135	43.39
		2009	75,567	400,113,132	72,779	388,464,939	207,062,647	62,036,292	1,653	269,098,939	69.27
		2010	76,094	266,584,892	75,337	314,935,122	137,174,991	83,750,077	1,638	220,925,068	70.15
		2011	94,473	275,315,392	93,713	296,236,921	59,590,912	113,158,112	1,290	172,749,024	58.31
鄰屋險 VIB	2007	13,333	204,836,120	12,653	178,863,496	50,949,985	2,177,509	95	53,127,494	29.70	
	2008	13,417	273,779,347	12,736	228,431,530	62,737,644	10,621,000	98	73,358,644	32.11	
	2009	17,887	353,350,999	16,865	282,389,950	42,690,509	37,919,588	97	80,610,097	28.55	
	2010	17,315	246,030,830	17,464	257,322,039	16,391,247	41,238,600	74	57,629,847	22.40	
	2011	24,952	252,237,898	24,122	272,860,944	4,137,749	39,155,700	82	43,293,449	15.87	

中華民國100年工程保險賠款率統計表
按風險類別、承保範圍
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、COVERAGE
(ACCIDENT-YEAR BASIS)

		單位:新臺幣元										UNIT: N.T. \$
風險類別	承保範圍	事故年度	保費收入		滿期保費		累計已付賠款	年末未付賠款	已發生賠款		賠款率	
Sub-Line of Business	Coverage	Accident Year	Written Premiums		Earned Premiums		Paid Losses	Outstanding Losses Year End	Incurred Losses		Losses Ratios %	
			件數	金額	件數	金額	金額	金額	件數	金額		
			No.	Amount	No.	Amount	Amount	Amount	No.	Amount		
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	(9)=(8)/(4)	
營造綜合保險 Contractors' All Risks	僱主責任險 EL	2007	47,071	489,140,479	46,239	458,589,872	291,456,138	728,130	1,160	292,184,268	63.71	
		2008	53,612	584,567,638	51,248	524,643,833	239,929,271	4,793,991	1,117	244,723,262	46.65	
		2009	64,361	595,796,726	61,660	596,801,654	291,016,186	32,722,389	1,055	323,738,575	54.25	
		2010	66,132	600,793,969	65,348	586,283,992	243,346,386	59,492,590	1,240	302,838,976	51.65	
		2011	76,095	522,140,224	76,023	544,228,750	119,245,576	123,845,057	1,124	243,090,633	44.67	
	其他 Others	2007	5,292	-1,020,539	3,767	-1,413,153	98,254,736	5,917,279	544	104,172,015	-	
		2008	8,386	2,007,115	7,789	1,674,610	134,589,296	9,234,258	562	143,823,554	8,588.48	
		2009	10,349	2,330,476	9,806	1,913,261	216,675,500	30,188,552	637	246,864,052	12,902.79	
		2010	10,658	1,432,848	10,511	1,299,601	127,194,888	85,313,761	800	212,508,649	16,351.84	
		2011	11,285	1,570,792	11,011	2,189,246	51,576,084	94,278,779	612	145,854,863	6,662.33	
	合計 Total	2007	194,139	3,202,640,602	189,009	3,191,400,691	1,264,317,145	259,117,460	3,867	1,523,434,605	47.74	
		2008	216,451	2,982,380,823	208,255	3,072,540,418	899,598,278	112,873,333	3,873	1,012,471,611	32.95	
		2009	252,641	3,423,448,107	242,943	3,408,320,803	2,089,928,688	687,614,885	4,362	2,777,543,573	81.49	
		2010	254,516	2,877,443,327	252,338	3,188,856,967	918,448,674	477,852,096	4,626	1,396,300,770	43.79	
		2011	300,678	2,932,377,097	296,909	3,044,722,278	324,811,191	712,013,375	3,731	1,036,824,566	34.05	
安裝工程綜合保險 Erection All Risks	財物損失險 MD	2007	7,252	1,341,504,377	7,077	1,318,336,174	263,409,965	97,160,772	148	360,570,737	27.35	
		2008	7,654	803,051,933	7,495	978,130,851	152,985,487	251,926,615	126	404,912,102	41.40	
		2009	7,660	866,525,892	7,587	994,173,932	50,900,270	94,391,583	101	145,291,853	14.61	
		2010	9,414	693,499,753	8,993	806,780,860	56,238,101	124,719,306	144	180,957,407	22.43	
		2011	12,282	910,452,532	11,897	596,028,286	32,039,687	114,223,613	113	146,263,300	24.54	
	營建機具險 CPM	2007	4	77,200	6	98,734	0	0	0	0	0.00	
		2008	12	100,300	9	45,652	0	0	0	0	0.00	
		2009	20	151,040	12	103,497	0	0	0	0	0.00	
		2010	22	251,793	24	148,185	0	0	0	0	0.00	

中華民國100年工程保險賠款率統計表
按風險類別、承保範圍
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、COVERAGE
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	承保範圍 Coverage	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
安裝工程綜合保險 Erection All Risks	營建機具險	2011	186	49,432	174	182,030	0	0	0	0	0.00
	鄰近財物 S.P.	2007	538	3,813,299	528	4,238,299	832,783	0	3	832,783	19.65
		2008	680	3,544,858	618	3,716,461	1,707,311	0	3	1,707,311	45.94
		2009	870	3,973,508	822	3,072,627	2,919,166	2,275,000	8	5,194,166	169.05
		2010	1,058	5,494,419	1,002	4,036,710	7,868,674	0	5	7,868,674	194.93
		2011	1,372	4,756,203	1,306	5,263,402	278,741	12,080,300	10	12,359,041	234.81
	第三人責任險 TPL	2007	5,516	138,784,482	5,418	121,943,647	31,082,331	6,925,000	93	38,007,331	31.17
		2008	5,950	96,165,778	5,794	91,518,195	37,714,042	8,990,000	94	46,704,042	51.03
		2009	6,749	65,991,388	6,558	74,910,701	31,595,704	7,051,975	126	38,647,679	51.59
		2010	8,468	135,602,840	7,992	93,473,780	32,724,847	31,484,447	147	64,209,294	68.69
		2011	12,286	102,530,627	11,962	102,479,257	15,824,116	59,251,085	116	75,075,201	73.26
	鄰屋險 VIB	2007	403	7,745,090	351	5,106,599	0	0	0	0	0.00
		2008	343	5,833,345	358	6,376,178	0	0	0	0	0.00
		2009	429	7,840,056	404	7,068,236	0	800,000	1	800,000	11.32
		2010	466	7,607,255	445	6,693,147	0	0	0	0	0.00
		2011	1,302	5,791,068	1,237	6,794,416	0	0	0	0	0.00
	僱主責任險 EL	2007	4,462	68,140,064	4,342	67,103,212	17,944,665	0	30	17,944,665	26.74
		2008	5,151	80,884,682	4,924	80,035,776	24,245,778	2,100	49	24,247,878	30.30
		2009	5,832	56,321,808	5,679	62,671,162	32,025,788	3,332,500	67	35,358,288	56.42
		2010	7,392	82,988,681	6,955	69,735,083	18,239,560	8,187,499	111	26,427,059	37.90
		2011	10,012	81,274,643	9,799	84,008,291	6,529,879	20,541,374	86	27,071,253	32.22
	營利損失險 LOP	2007	0	18,311	0	59,167	0	0	0	0	0.00
		2008	0	0	0	19,478	0	0	0	0	0.00
		2009	0	0	0	0	0	0	0	0	-

中華民國100年工程保險賠款率統計表
按風險類別、承保範圍
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、COVERAGE
(ACCIDENT-YEAR BASIS)

		單位:新臺幣元										UNIT: N.T. \$
風險類別	承保範圍	事故年度	保費收入		滿期保費		累計已付賠款	年末未付賠款	已發生賠款		賠款率	
Sub-Line of Business	Coverage	Accident Year	Written Premiums		Earned Premiums		Paid Losses	Outstanding Losses Year End	Incurred Losses		Losses Ratios %	
			件數	金額	件數	金額	金額	金額	件數	金額		
			No.	Amount	No.	Amount	Amount	Amount	No.	Amount		
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	(9)=(8)/(4)	
安裝工程綜合保險 Erection All Risks	營利損失險	2010	0	0	0	0	0	0	0	0	-	
	LOP	2011	0	0	0	0	0	0	0	0	-	
	其他	2007	438	8,983	332	8,305	24,330,446	0	41	24,330,446	292,961.42	
	Others	2008	718	13,814	653	13,742	8,531,455	0	38	8,531,455	62,083.07	
		2009	791	14,301	786	11,881	10,831,930	14,372,001	28	25,203,931	212,136.44	
		2010	975	121,561	923	64,319	4,182,304	3,246,000	27	7,428,304	11,549.16	
		2011	1,235	76,986	1,169	76,114	5,898,025	13,029,040	24	18,927,065	24,866.73	
	合計	2007	18,613	1,560,091,806	18,054	1,516,894,137	337,600,190	104,085,772	315	441,685,962	29.12	
	Total	2008	20,508	989,594,710	19,851	1,159,856,333	225,184,073	260,918,715	310	486,102,788	41.91	
		2009	22,351	1,000,817,993	21,848	1,142,012,036	128,272,858	122,223,059	331	250,495,917	21.93	
	2010	27,795	925,566,302	26,334	980,932,084	119,253,486	167,637,252	434	286,890,738	29.25		
	2011	38,675	1,104,931,491	37,544	794,831,796	60,570,448	219,125,412	349	279,695,860	35.19		
營建機具綜合保險 Contractors' Plant And Machinery	財物損失險	2007	2,590	110,245,079	2,440	146,847,487	31,273,245	750,595	117	32,023,840	21.81	
	MD	2008	2,487	101,645,720	2,623	97,195,173	31,603,395	450,000	100	32,053,395	32.98	
		2009	2,939	126,166,096	2,711	111,073,656	24,223,146	21,141,429	80	45,364,575	40.84	
		2010	3,389	123,675,862	3,196	129,837,302	37,644,324	1,589,200	81	39,233,524	30.22	
		2011	4,083	145,820,666	3,790	136,102,723	21,956,728	29,886,100	117	51,842,828	38.09	
	第三人責任險	2007	1,338	41,629,093	1,204	39,568,256	11,404,529	0	127	11,404,529	28.82	
	TPL	2008	1,205	41,369,426	1,294	41,964,204	9,822,159	288,000	127	10,110,159	24.09	
		2009	1,342	39,140,392	1,276	40,126,453	24,764,000	985,000	114	25,749,000	64.17	
		2010	1,500	48,884,814	1,388	45,166,023	8,552,955	3,420,014	147	11,972,969	26.51	
		2011	2,163	56,620,226	1,916	52,393,938	12,607,840	14,486,600	149	27,094,440	51.71	
	僱主責任險	2007	0	0	0	0	162,000	0	1	162,000	-	
	EL	2008	0	-17,313	0	-17,313	0	0	0	0	-	

中華民國100年工程保險賠款率統計表
按風險類別、承保範圍
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、COVERAGE
(ACCIDENT-YEAR BASIS)

		單位:新臺幣元									UNIT: N.T. \$
風險類別	承保範圍	事故年度	保費收入		滿期保費		累計已付賠款	年末未付賠款	已發生賠款		賠款率
Sub-Line of Business	Coverage	Accident Year	Written Premiums		Earned Premiums		Paid Losses	Outstanding Losses Year End	Incurred Losses		Losses Ratios %
			件數	金額	件數	金額	金額	金額	件數	金額	
			No.	Amount	No.	Amount	Amount	Amount	No.	Amount	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	(9)=(8)/(4)
營建機具綜合保險 Contractors' Plant And Machinery	僱主責任險 EL	2009	0	-26,985	0	-26,985	0	0	0	0	-
		2010	0	0	0	0	0	0	0	0	-
		2011	-11	-209,420	-3	-83,190	0	0	0	0	-
	其他 Others	2007	187	0	57	0	6,691,399	0	31	6,691,399	-
		2008	234	0	227	0	4,280,930	0	24	4,280,930	-
		2009	222	0	235	0	17,233,648	0	61	17,233,648	-
		2010	263	0	251	0	14,581,069	0	81	14,581,069	-
		2011	326	91	287	64	12,278,006	9,895,440	57	22,173,446	34,646,009.38
	合計 Total	2007	4,115	151,874,172	3,701	186,415,743	49,531,173	750,595	276	50,281,768	26.97
		2008	3,926	142,997,833	4,144	139,142,064	45,706,484	738,000	251	46,444,484	33.38
		2009	4,503	165,279,503	4,222	151,173,124	66,220,794	22,126,429	255	88,347,223	58.44
2010		5,152	172,560,676	4,835	175,003,325	60,778,348	5,009,214	309	65,787,562	37.59	
2011		6,561	202,231,563	5,990	188,413,535	46,842,574	54,268,140	323	101,110,714	53.66	
鍋爐保險 Boiler	財物損失險 MD	2007	492	8,982,500	437	8,205,598	14,427	0	1	14,427	0.18
		2008	500	8,515,169	509	8,523,254	0	0	0	0	0.00
		2009	481	9,096,698	487	8,873,414	0	0	0	0	0.00
		2010	488	9,730,522	474	9,142,439	0	0	0	0	0.00
		2011	524	13,305,160	504	11,315,019	0	0	0	0	0.00
	鄰近財物 S.P.	2007	29	101,284	29	111,443	0	0	0	0	0.00
		2008	36	94,463	35	94,932	0	0	0	0	0.00
		2009	20	36,760	25	72,454	0	0	0	0	0.00
		2010	8	20,323	12	25,901	0	0	0	0	0.00
		2011	6	15,230	7	16,232	0	0	0	0	0.00
		第三人責任險	2007	179	3,147,837	160	2,907,989	0	0	0	0

中華民國100年工程保險賠款率統計表
按風險類別、承保範圍
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、COVERAGE
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	承保範圍 Coverage	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
鍋爐保險 Boiler	第三人責任險 TPL	2008	203	3,330,989	196	3,214,102	0	0	0	0	0.00
		2009	207	3,024,066	205	3,249,365	0	0	0	0	0.00
		2010	222	2,241,245	212	2,857,548	0	0	0	0	0.00
		2011	320	2,230,170	291	2,428,016	0	0	0	0	0.00
	其他 Others	2007	0	0	0	0	0	0	0	0	-
		2008	0	0	0	0	1,779,102	0	1	1,779,102	-
		2009	0	0	0	0	0	0	0	0	-
		2010	1	6,850	1	4,852	0	0	0	0	0.00
		2011	0	0	0	1,998	0	0	0	0	0.00
	合計 Total	2007	700	12,231,621	626	11,225,030	14,427	0	1	14,427	0.13
		2008	739	11,940,621	740	11,832,288	1,779,102	0	1	1,779,102	15.04
		2009	708	12,157,524	717	12,195,233	0	0	0	0	0.00
		2010	719	11,998,940	699	12,030,740	0	0	0	0	0.00
		2011	850	15,550,560	802	13,761,265	0	0	0	0	0.00
機械保險 Machinery	財物損失險 MD	2007	176	108,889,509	187	101,193,643	1,076,840	22,000	7	1,098,840	1.09
		2008	146	85,251,019	160	77,439,026	3,711,769	6,155,703	8	9,867,472	12.74
		2009	150	78,184,046	138	96,992,051	1,256,868	4,500	2	1,261,368	1.30
		2010	146	66,294,768	145	65,483,748	3,084,488	842,381,051	15	845,465,539	1,291.11
		2011	152	70,002,104	151	84,124,393	0	1,100,000	1	1,100,000	1.31
	第三人責任險 TPL	2007	2	78,500	2	114,084	0	0	0	0	0.00
		2008	5	652,694	4	617,069	0	0	0	0	0.00
		2009	13	104,018	7	110,820	8,000	0	1	8,000	7.22
		2010	13	200,262	16	132,100	0	0	0	0	0.00
		2011	13	567,103	14	657,187	0	0	0	0	0.00

中華民國100年工程保險賠款率統計表
按風險類別、承保範圍
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、COVERAGE
(ACCIDENT-YEAR BASIS)

		單位:新臺幣元									UNIT: N.T. \$
風險類別	承保範圍	事故年度	保費收入		滿期保費		累計已付賠款	年末未付賠款	已發生賠款		賠款率
Sub-Line of Business	Coverage	Accident Year	Written Premiums		Earned Premiums		Paid Losses	Outstanding Losses Year End	Incurred Losses		Losses Ratios %
			件數	金額	件數	金額	金額	金額	件數	金額	
			No.	Amount	No.	Amount	Amount	Amount	No.	Amount	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	(9)=(8)/(4)
機械保險 Machinery	營利損失險 LOP	2007	1	0	0	0	0	0	0	0	-
		2008	1	0	1	0	0	0	0	0	-
		2009	0	0	1	0	0	0	0	0	-
		2010	1	0	0	0	0	0	0	0	-
		2011	1	0	1	0	0	0	0	0	-
	其他 Others	2007	0	0	0	0	109,056	0	1	109,056	-
		2008	0	0	0	0	0	0	0	0	-
		2009	0	0	0	0	40,423	0	0	40,423	-
		2010	0	0	0	0	1,940,399	0	3	1,940,399	-
		2011	0	0	0	0	17,000	0	1	17,000	-
	合計 Total	2007	179	108,968,009	189	101,307,727	1,185,896	22,000	8	1,207,896	1.19
		2008	152	85,903,713	165	78,056,095	3,711,769	6,155,703	8	9,867,472	12.64
		2009	163	78,288,064	146	97,102,871	1,305,291	4,500	3	1,309,791	1.35
		2010	160	66,495,030	161	65,615,848	5,024,887	842,381,051	18	847,405,938	1,291.47
		2011	166	70,569,207	166	84,781,580	17,000	1,100,000	2	1,117,000	1.32
電子設備綜合保險 Electronic Equipment	財物損失險 MD	2007	3,096	226,590,650	3,108	248,191,616	13,774,452	155,000	121	13,929,452	5.61
		2008	3,208	189,039,595	3,144	198,401,851	10,655,983	0	149	10,655,983	5.37
		2009	2,683	146,358,797	2,910	167,155,064	28,309,990	1,667,216	189	29,977,206	17.93
		2010	2,907	145,804,120	2,602	148,903,911	84,975,460	129,082,700	147	214,058,160	143.76
		2011	3,007	136,393,031	3,148	140,770,273	4,657,765	12,364,235	86	17,022,000	12.09
	外在資料儲存體 EDM	2007	37	98,069	39	86,082	0	0	0	0	0.00
		2008	26	69,196	30	85,632	0	0	0	0	0.00
		2009	27	251,749	28	227,323	105,475	0	1	105,475	46.40
		2010	33	171,721	30	175,713	0	0	0	0	0.00
		2011	85	159,904	74	145,271	0	0	0	0	0.00

中華民國100年工程保險賠款率統計表
按風險類別、承保範圍
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、COVERAGE
(ACCIDENT-YEAR BASIS)

		單位:新臺幣元									UNIT: N.T. \$	
風險類別	承保範圍	事故年度	保費收入		滿期保費		累計已付賠款	年末未付賠款	已發生賠款	賠款率		
Sub-Line of Business	Coverage	Accident Year	Written Premiums		Earned Premiums		Paid Losses	Outstanding Losses Year End	Incurring Losses	Losses Ratios %		
			件數	金額	件數	金額	金額	金額	件數	金額		
			No.	Amount	No.	Amount	Amount	Amount	No.	Amount		
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	(9)=(8)/(4)	
電子設備綜合保險 Electronic Equipment	第三人責任險 TPL	2007	115	4,009,245	111	3,942,209	925,268	0	17	925,268	23.47	
		2008	104	4,831,689	96	3,748,397	1,133,326	0	18	1,133,326	30.23	
		2009	109	3,938,194	126	4,291,300	2,616,043	0	10	2,616,043	60.96	
		2010	86	3,537,143	76	3,504,438	4,550,337	0	10	4,550,337	129.84	
		2011	0	0	46	1,925,652	0	0	0	0	0.00	
	營利損失險 LOP	2007	0	0	0	0	0	0	0	0	0	-
		2008	0	0	0	0	0	0	0	0	0	-
		2009	1	209,408	1	200,683	0	0	0	0	0	0.00
		2010	2	226,580	1	197,114	0	0	0	0	0	0.00
		2011	1	30,000	1	36,941	0	0	0	0	0	0.00
	額外費用 ICOW	2007	40	379,538	41	192,345	0	0	0	0	0	0.00
		2008	41	258,606	42	439,904	0	0	0	0	0	0.00
		2009	35	218,851	39	249,148	90,860	0	2	90,860	36.47	
		2010	37	122,062	37	163,476	0	0	0	0	0	0.00
		2011	39	153,753	37	154,970	0	0	0	0	0	0.00
	其他 Others	2007	84	-12,895	33	-2,511	1,151,297	0	19	1,151,297	-	
		2008	145	-9,040	128	-18,825	594,361	0	24	594,361	-	
		2009	109	-7,902	124	-7,422	2,131,744	115,000	8	2,246,744	-	
		2010	126	-3,928	114	-5,668	3,499,284	0	14	3,499,284	-	
		2011	126	-30,074	129	-28,946	-147,927	2,000,000	3	1,852,073	-	
合計 Total	2007	3,372	231,064,607	3,332	252,409,741	15,851,017	155,000	157	16,006,017	6.34		
	2008	3,524	194,190,046	3,440	202,656,959	12,383,670	0	191	12,383,670	6.11		
	2009	2,964	150,969,097	3,228	172,116,096	33,254,112	1,782,216	210	35,036,328	20.36		
	2010	3,191	149,857,698	2,860	152,938,984	93,025,081	129,082,700	171	222,107,781	145.23		

中華民國100年工程保險賠款率統計表
按風險類別、承保範圍
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、COVERAGE
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	承保範圍 Coverage	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
電子設備綜合保險	合計	2011	3,258	136,706,614	3,435	143,004,161	4,509,838	14,364,235	89	18,874,073	13.20
完工土木工程保險 Civil Engineering Completed Risks	財物損失險 MD	2007	2	62,000	0	7,750	0	0	0	0	0.00
		2008	4	328,500	5	354,438	0	0	0	0	0.00
		2009	3	123,000	3	117,188	0	0	0	0	0.00
		2010	2	108,000	3	115,292	0	0	0	0	0.00
		2011	2	98,000	2	100,916	0	0	0	0	0.00
	合計 Total	2007	2	62,000	0	7,750	0	0	0	0	0.00
		2008	4	328,500	5	354,438	0	0	0	0	0.00
	2009	3	123,000	3	117,188	0	0	0	0	0.00	
	2010	2	108,000	3	115,292	0	0	0	0	0.00	
	2011	2	98,000	2	100,916	0	0	0	0	0.00	

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年未未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
營造綜合保險 Contractors' All Risks	1010	2007	24,356	399,643,422	24,337	369,499,513	147,459,584	7,630,438	976	155,090,022	41.97
		2008	18,831	288,048,246	21,235	338,664,712	157,008,562	4,914,991	767	161,923,553	47.81
		2009	17,422	270,066,315	16,005	271,250,800	93,178,537	35,049,643	571	128,228,180	47.27
		2010	22,965	252,020,931	20,734	281,689,120	140,320,383	34,475,570	763	174,795,953	62.05
		2011	28,768	265,871,115	26,700	270,042,609	37,891,208	71,050,134	709	108,941,342	40.34
	1011	2007	2,112	266,481,748	2,056	244,488,439	124,271,089	2,115,568	493	126,386,657	51.69
		2008	1,891	221,216,695	2,004	230,860,734	125,677,360	12,402,485	434	138,079,845	59.81
		2009	1,276	117,937,116	1,619	183,566,888	75,220,843	15,278,430	317	90,499,273	49.30
		2010	2,012	163,990,794	1,580	159,878,910	59,469,190	31,732,848	289	91,202,038	57.04
		2011	2,758	169,866,993	2,070	159,843,931	27,896,582	66,253,347	295	94,149,929	58.90
	1012	2007	59	18,189,131	46	5,851,867	7,817,915	0	14	7,817,915	133.60
		2008	49	3,425,545	43	9,238,598	2,626,650	4,500,000	8	7,126,650	77.14
		2009	22	541,376	39	9,367,529	5,456,533	1,002,198	13	6,458,731	68.95
		2010	55	11,891,644	47	10,157,639	1,917,945	495,000	10	2,412,945	23.75
		2011	65	22,149,327	35	10,369,198	4,653,584	5,025,316	12	9,678,900	93.34
	1015	2007	159	11,308,364	162	26,951,996	12,915,063	0	18	12,915,063	47.92
		2008	146	32,886,538	150	26,851,207	4,197,563	0	9	4,197,563	15.63
		2009	105	6,735,862	131	24,577,949	1,564,531	2,361,500	10	3,926,031	15.97
		2010	108	58,854,301	94	45,926,850	1,402,064	84,412	6	1,486,476	3.24
		2011	115	3,567,606	139	24,820,440	234,301	62,035	6	296,336	1.19
1020	2007	4,546	150,956,076	4,322	206,345,953	61,024,779	4,714,079	209	65,738,858	31.86	
	2008	4,631	209,138,863	4,571	206,130,223	53,060,976	2,550,000	180	55,610,976	26.98	
	2009	4,670	168,583,017	4,447	222,271,395	53,766,355	11,674,930	151	65,441,285	29.44	
	2010	5,763	125,151,020	5,258	138,781,977	38,538,214	11,785,180	197	50,323,394	36.26	
	2011	8,263	192,741,246	7,882	158,725,395	23,843,341	56,691,718	179	80,535,059	50.74	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
營造綜合保險 Contractors' All Risks	1030	2007	342	8,090,179	337	30,954,167	2,104,236	0	11	2,104,236	6.80
		2008	339	9,788,060	350	34,000,227	1,656,891	2,178,000	21	3,834,891	11.28
		2009	444	19,670,070	362	32,927,990	1,072,049	12,020,000	4	13,092,049	39.76
		2010	521	6,593,823	560	15,034,411	750,083	200,000	15	950,083	6.32
		2011	647	4,694,964	669	9,930,984	243,207	2,178,000	12	2,421,207	24.38
	1031	2007	78	54,084,013	89	15,476,459	48,521	0	4	48,521	0.31
		2008	92	-8,090,585	75	15,367,548	741,611	0	3	741,611	4.83
		2009	70	31,154,052	85	16,529,790	65,065	500,000	2	565,065	3.42
		2010	60	-29,019,873	64	-19,524,833	1,242,834	0	4	1,242,834	-
		2011	71	5,683,534	73	16,170,472	90,000	1,660,000	3	1,750,000	10.82
	1032	2007	472	5,044,375	461	3,145,084	770,586	0	3	770,586	24.50
		2008	519	2,594,477	493	4,031,705	1,064,106	0	3	1,064,106	26.39
		2009	685	3,413,689	639	3,523,736	62,511	0	4	62,511	1.77
		2010	665	5,366,777	673	3,351,518	78,493	0	3	78,493	2.34
		2011	872	2,713,257	918	4,458,292	31,307	2,830,000	4	2,861,307	64.18
	1038	2007	33,092	129,263,633	31,878	117,786,077	18,783,569	171,000	145	18,954,569	16.09
		2008	44,101	157,661,162	42,105	150,168,224	27,467,223	560,000	209	28,027,223	18.66
		2009	51,386	181,390,231	49,286	169,870,015	46,589,126	9,003,623	285	55,592,749	32.73
		2010	59,710	185,710,349	58,310	184,834,695	45,359,755	14,342,500	317	59,702,255	32.30
		2011	79,362	195,486,081	78,372	193,177,338	21,410,173	32,699,041	317	54,109,214	28.01
1039	2007	16,580	124,222,003	15,986	100,077,386	25,392,305	0	123	25,392,305	25.37	
	2008	17,518	101,288,321	17,109	105,131,221	34,159,398	445,258	157	34,604,656	32.92	
	2009	18,489	81,283,320	18,166	96,761,761	39,332,298	8,520,000	131	47,852,298	49.45	
	2010	20,235	93,937,997	19,400	91,306,871	18,972,167	12,166,001	132	31,138,168	34.10	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
營造綜合保險	1039	2011	25,079	87,593,469	24,853	92,701,765	6,266,867	13,546,321	96	19,813,188	21.37
Contractors' All Risks	1040	2007	2,478	27,142,043	2,323	108,614,110	31,493,274	3,300,000	109	34,793,274	32.03
		2008	3,083	64,493,126	2,659	53,241,710	6,157,049	3,556,427	86	9,713,476	18.24
		2009	4,428	64,762,437	4,248	51,327,831	15,377,241	6,995,001	77	22,372,242	43.59
		2010	4,136	66,172,782	4,036	51,697,904	9,253,188	2,850,500	65	12,103,688	23.41
		2011	4,527	30,863,335	4,378	55,898,076	6,276,189	8,548,472	81	14,824,661	26.52
	1041	2007	26,686	149,103,858	25,648	146,957,859	43,224,930	1,178,632	300	44,403,562	30.22
		2008	35,001	233,415,596	31,557	189,980,130	44,491,725	2,489,630	379	46,981,355	24.73
		2009	39,970	249,913,346	39,583	263,110,221	86,847,761	19,634,646	536	106,482,407	40.47
		2010	34,642	180,272,720	35,681	206,237,217	71,383,703	31,884,803	522	103,268,506	50.07
		2011	38,706	156,847,668	38,388	164,393,678	25,437,314	27,359,530	377	52,796,844	32.12
	1042	2007	3,092	34,532,044	3,220	36,155,777	8,438,077	4,898,130	56	13,336,207	36.89
		2008	3,314	46,912,734	2,947	35,102,702	3,254,744	110,000	44	3,364,744	9.59
		2009	4,548	59,768,684	4,231	53,383,494	7,546,334	7,517,914	95	15,064,248	28.22
		2010	4,227	46,766,976	4,112	52,508,786	19,920,547	1,769,738	112	21,690,285	41.31
		2011	3,637	22,342,295	3,959	41,562,145	2,535,409	8,041,857	79	10,577,266	25.45
	1043	2007	8,141	105,255,234	8,180	120,904,428	9,442,413	1,550,000	43	10,992,413	9.09
		2008	9,063	62,150,038	8,538	57,373,182	14,957,095	4,999,710	49	19,956,805	34.78
		2009	12,239	120,117,283	11,390	100,357,850	35,487,103	7,429,677	123	42,916,780	42.76
		2010	12,214	114,285,874	12,628	122,590,731	20,139,386	19,226,417	112	39,365,803	32.11
		2011	11,281	93,310,101	11,557	89,544,391	9,408,863	20,855,372	69	30,264,235	33.80
1045	2007	4,834	31,994,611	4,691	30,090,120	5,892,574	380,000	31	6,272,574	20.85	
	2008	5,237	37,968,007	5,078	37,427,540	18,088,238	0	67	18,088,238	48.33	
	2009	6,037	49,725,534	6,004	48,885,482	34,705,732	3,273,535	68	37,979,267	77.69	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
營造綜合保險 Contractors' All Risks	1045	2010	4,666	45,663,367	4,902	45,355,409	26,627,134	7,192,000	58	33,819,134	74.56
		2011	4,488	26,866,124	4,452	31,835,265	14,785,783	3,897,730	49	18,683,513	58.69
	1046	2007	1,028	37,729,450	990	45,603,528	4,259,468	428,000	51	4,687,468	10.28
		2008	698	42,103,320	749	36,990,489	6,047,625	291,389	40	6,339,014	17.14
		2009	1,097	54,853,763	934	49,839,217	5,905,308	10,000	43	5,915,308	11.87
		2010	672	40,324,669	851	42,739,966	9,861,887	10,960,660	69	20,822,547	48.72
		2011	644	40,107,958	615	35,046,292	1,017,112	1,693,000	23	2,710,112	7.73
	1047	2007	424	3,917,258	463	3,740,211	303,469	0	5	303,469	8.11
		2008	473	7,720,421	415	5,695,986	228,327	0	2	228,327	4.01
		2009	972	19,398,942	728	11,687,099	1,297,755	0	14	1,297,755	11.10
		2010	729	7,659,403	898	11,447,134	680,443	170,000	14	850,443	7.43
		2011	595	7,195,640	679	8,794,615	65,000	230,000	4	295,000	3.35
	1049	2007	6,841	41,610,095	6,594	55,884,793	8,316,743	0	82	8,316,743	14.88
		2008	6,845	43,774,665	6,845	51,907,711	4,851,567	4,152,000	58	9,003,567	17.35
		2009	7,512	39,068,081	7,104	49,997,772	12,013,283	2,739,000	66	14,752,283	29.51
		2010	8,037	35,420,343	7,818	38,761,471	3,182,149	1,623,655	63	4,805,804	12.40
		2011	8,874	27,733,356	9,143	32,217,240	4,048,610	9,365,263	74	13,413,873	41.64
	1050	2007	182	25,118,937	139	19,959,668	5,366,941	1,000,000	22	6,366,941	31.90
		2008	200	23,617,460	201	22,675,341	10,504,174	165,000	28	10,669,174	47.05
		2009	230	52,816,805	203	27,479,998	6,204,758	1,769,950	15	7,974,708	29.02
2010		261	36,934,995	234	31,217,354	18,164,398	17,126,024	40	35,290,422	113.05	
2011		250	24,690,169	269	25,831,028	2,456,096	2,797,374	35	5,253,470	20.34	
1051	2007	636	24,252,926	624	16,179,684	5,499,318	0	41	5,499,318	33.99	
	2008	724	35,267,767	615	23,053,261	10,279,589	40,000	54	10,319,589	44.76	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	(9)=(8)/(4)
營造綜合保險 Contractors' All Risks	1051	2009	1,002	81,197,813	1,019	42,130,715	18,989,183	3,700,002	60	22,689,185	53.85
		2010	762	12,157,447	774	32,521,116	15,087,197	2,703,476	67	17,790,673	54.70
		2011	720	21,039,399	795	30,544,680	2,917,520	5,735,100	47	8,652,620	28.33
	1052	2007	177	97,822,671	168	91,813,701	24,373,407	15,000	70	24,388,407	26.56
		2008	238	116,096,845	190	89,927,259	86,317,107	958,000	48	87,275,107	97.05
		2009	415	172,781,390	317	102,815,761	40,946,402	3,389,001	89	44,335,403	43.12
		2010	376	139,145,513	330	114,770,548	17,044,826	20,566,533	140	37,611,359	32.77
		2011	293	63,517,765	354	112,194,961	13,274,872	29,005,081	109	42,279,953	37.68
	1053	2007	293	69,972,108	289	96,829,287	21,919,370	0	43	21,919,370	22.64
		2008	336	85,207,699	284	93,845,722	4,392,395	4,014,000	29	8,406,395	8.96
		2009	821	167,523,555	614	128,423,276	110,449,024	23,870,305	84	134,319,329	104.59
		2010	681	114,615,605	670	132,168,169	41,324,275	10,160,901	109	51,485,176	38.95
		2011	915	122,179,960	828	135,626,373	14,382,247	30,596,474	94	44,978,721	33.16
	1060	2007	126	14,453,075	126	7,188,714	4,751,158	0	19	4,751,158	66.09
		2008	134	6,687,333	138	9,591,080	759,490	950,000	22	1,709,490	17.82
		2009	202	10,351,926	147	8,029,836	2,114,104	3,000,000	18	5,114,104	63.69
		2010	153	4,485,042	177	8,384,760	9,404,309	4,525,000	22	13,929,309	166.13
		2011	371	28,174,719	299	13,252,538	1,767,539	3,051,553	38	4,819,092	36.36
	1061	2007	6,512	100,923,602	6,368	95,915,089	36,291,613	345,000	346	36,636,613	38.20
		2008	6,275	109,994,874	6,109	101,691,517	39,581,310	1,847,061	403	41,428,371	40.74
2009		8,678	160,750,611	7,822	134,056,994	68,545,160	7,862,986	480	76,408,146	57.00	
2010		7,991	96,772,244	8,246	124,505,236	50,083,131	12,386,850	463	62,469,981	50.17	
2011		10,401	87,133,142	10,313	95,708,637	15,666,343	16,830,972	324	32,497,315	33.95	
1063	2007	470	64,949,203	484	65,242,778	44,856,655	1,505,663	178	46,362,318	71.06	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
營造綜合保險 Contractors' All Risks	1063	2008	457	47,442,090	450	58,695,665	27,128,016	2,100,000	160	29,228,016	49.80
		2009	552	75,933,583	488	65,392,890	36,796,309	3,561,303	198	40,357,612	61.72
		2010	378	56,415,010	456	61,852,070	9,904,759	8,869,140	125	18,773,899	30.35
		2011	400	41,865,533	416	55,010,052	4,439,004	9,838,257	104	14,277,261	25.95
	1064	2007	40	3,567,356	55	1,664,987	0	0	0	0	0.00
		2008	22	1,799,853	29	3,974,571	106,821	0	2	106,821	2.69
		2009	31	2,249,048	25	2,173,613	0	0	0	0	0.00
		2010	17	429,038	13	471,976	1,018,133	0	1	1,018,133	215.72
		2011	10	45,500	19	170,105	0	0	0	0	0.00
	1065	2007	7	152,359,583	7	113,832,542	450,028,725	220,573,750	0	670,602,475	589.11
		2008	5	16,271,005	4	54,954,610	0	0	0	0	0.00
		2009	3	8,780,566	4	9,100,097	468,914,204	218,879,097	0	687,793,301	7,558.09
		2010	14	1,190,112	11	1,193,474	0	0	0	0	0.00
		2011	3	9,000	5	85,066	0	0	0	0	0.00
	1070	2007	247	1,728,882	198	4,273,456	28,000	0	1	28,000	0.66
		2008	274	3,767,517	278	5,179,703	146,014	162,000	6	308,014	5.95
		2009	401	8,092,583	353	6,806,230	142,618	2,600,000	6	2,742,618	40.30
		2010	347	8,773,864	341	8,267,846	1,554,245	1,496,000	17	3,050,245	36.89
		2011	575	6,877,746	437	8,336,989	654,944	2,713,800	15	3,368,744	40.41
	1071	2007	17,069	60,043,645	16,511	52,479,492	8,597,176	1,200,000	93	9,797,176	18.67
2008		18,104	83,858,787	16,914	72,565,495	11,781,485	372,944	113	12,154,429	16.75	
2009		20,840	95,462,641	20,579	93,534,392	35,753,608	2,702,878	185	38,456,486	41.11	
2010		16,478	66,186,073	17,539	76,246,887	11,602,248	16,838,665	173	28,440,913	37.30	
2011		16,540	54,020,116	17,182	57,026,242	5,616,425	9,206,922	97	14,823,347	25.99	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
營造綜合保險 Contractors' All Risks	1072	2007	1,716	33,969,488	1,557	23,227,080	2,809,578	0	16	2,809,578	12.10
		2008	2,571	64,269,716	2,192	47,261,755	7,271,198	616,000	37	7,887,198	16.69
		2009	3,319	93,678,316	3,363	78,054,195	42,372,892	10,035,000	86	52,407,892	67.14
		2010	2,893	72,868,606	3,102	78,575,166	7,236,342	1,968,000	59	9,204,342	11.71
		2011	2,789	65,473,124	2,651	72,699,459	1,581,167	3,522,000	48	5,103,167	7.02
	1073	2007	1,364	5,503,559	1,410	4,796,627	17,487	0	2	17,487	0.36
		2008	1,109	7,681,167	1,158	6,084,030	111,094	0	1	111,094	1.83
		2009	1,131	15,107,909	967	10,932,218	706,771	252,000	10	958,771	8.77
		2010	816	10,608,864	949	14,824,335	3,315,953	603,400	11	3,919,353	26.44
		2011	1,198	12,262,832	1,240	9,460,921	90,380	50,000	3	140,380	1.48
	1074	2007	150	11,333,693	129	7,928,628	221,943	0	3	221,943	2.80
		2008	157	15,887,257	129	14,236,757	575,635	0	5	575,635	4.04
		2009	98	9,079,548	122	12,367,160	1,262,149	0	7	1,262,149	10.21
		2010	210	25,794,874	169	14,554,004	1,113,417	510,000	8	1,623,417	11.15
		2011	273	33,686,513	256	21,185,172	684,967	280,000	9	964,967	4.55
	1079	2007	1,112	9,343,783	1,096	7,386,278	507,598	0	5	507,598	6.87
		2008	1,216	11,266,255	1,186	10,394,728	2,249,254	50,000	9	2,299,254	22.12
		2009	1,262	8,871,697	1,300	11,462,058	1,224,264	0	10	1,224,264	10.68
		2010	1,214	8,035,282	1,223	7,181,411	4,425,843	900,000	4	5,325,843	74.16
		2011	2,201	6,663,807	2,040	7,413,714	184,470	417,000	6	601,470	8.11
1080	2007	274	4,473,289	261	2,686,269	201,379	0	3	201,379	7.50	
	2008	362	3,989,997	364	4,226,055	2,530,093	0	5	2,530,093	59.87	
	2009	376	2,411,529	384	2,556,566	531,485	1,147,400	4	1,678,885	65.67	
	2010	240	6,798,321	253	6,106,742	6,403,558	100,000	3	6,503,558	106.50	
	2011	317	6,391,799	296	8,028,138	4,605,213	300,000	3	4,905,213	61.10	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
營造綜合保險 Contractors' All Risks	1081	2007	4,349	51,069,821	4,581	42,767,835	11,077,532	0	34	11,077,532	25.90
		2008	4,868	49,964,906	4,666	55,155,832	23,358,468	9,060,000	44	32,418,468	58.78
		2009	6,217	74,454,680	6,165	72,896,196	44,640,514	9,157,037	98	53,797,551	73.80
		2010	5,559	87,796,444	5,704	84,279,503	11,762,407	11,434,008	73	23,196,415	27.52
		2011	7,091	79,309,035	6,612	71,263,585	2,644,060	34,319,476	55	36,963,536	51.87
	1082	2007	2,953	90,845,990	3,006	70,308,786	2,641,615	0	23	2,641,615	3.76
		2008	2,884	77,383,772	2,942	92,943,042	53,765,257	3,778,000	72	57,543,257	61.91
		2009	4,401	119,854,944	4,361	113,939,843	114,906,419	4,114,000	101	119,020,419	104.46
		2010	3,797	230,844,801	3,770	188,004,751	47,904,521	17,865,500	92	65,770,021	34.98
		2011	3,823	158,770,148	3,770	180,882,734	4,464,988	14,855,417	39	19,320,405	10.68
	1090	2007	32	89,120,309	23	70,670,259	27,851,242	0	21	27,851,242	39.41
		2008	15	83,810,833	20	57,163,938	17,467,797	2,233,217	18	19,701,014	34.46
		2009	32	53,583,217	28	70,630,611	4,510,933	18,165,000	12	22,675,933	32.10
		2010	31	56,257,886	39	51,607,318	3,516,543	25,000,000	6	28,516,543	55.26
		2011	33	57,547,455	32	61,440,080	464,275	760,000	5	1,224,275	1.99
	1091	2007	79	4,647,796	86	36,971,082	2,244,556	0	4	2,244,556	6.07
		2008	78	85,856,064	75	31,987,422	9,250,951	0	7	9,250,951	28.92
		2009	59	47,638,930	51	36,897,044	379,271,562	8,643,500	15	387,915,062	1,051.34
		2010	55	38,801,633	57	33,205,559	130,628	112,500	2	243,128	0.73
		2011	83	2,733,307	89	33,100,302	0	5,290,000	2	5,290,000	15.98
1099	2007	98	21,358,159	111	5,007,360	10,104,813	0	2	10,104,813	201.80	
	2008	84	11,992,838	80	7,831,009	2,943,642	9,589,500	5	12,533,142	160.05	
	2009	71	6,161,199	69	12,216,661	2,399,134	12,058,500	4	14,457,634	118.34	
	2010	88	9,652,007	99	12,869,778	283,801	5,925,000	5	6,208,801	48.24	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
營造綜合保險	1099	2011	91	9,653,276	80	14,240,081	46,264	0	1	46,264	0.32
Contractors' All Risks	1100	2007	60	242,191,418	45	234,759,860	30,436,988	6,050,000	38	36,486,988	15.54
		2008	28	127,784,392	35	233,330,562	23,240,126	25,942,768	56	49,182,894	21.08
		2009	7	115,076,805	17	234,270,433	45,887,327	64,055,001	43	109,942,328	46.93
		2010	31	57,485,835	24	202,843,217	652,162	39,978,310	44	40,630,472	20.03
		2011	52	245,102,767	59	182,009,134	40,231	26,630,000	32	26,670,231	14.65
	1101	2007	7	21,876,809	11	89,852,821	1,426,261	5,000	10	1,431,261	1.59
		2008	19	5,554,226	15	42,677,417	1,921,117	6,453	6	1,927,570	4.52
		2009	59	57,678,097	21	23,399,977	2,022,872	0	9	2,022,872	8.64
		2010	53	10,009,150	56	26,101,965	774,645	1,935,000	11	2,709,645	10.38
		2011	59	45,605,871	38	19,252,020	2,726,320	600,000	8	3,326,320	17.28
	1102	2007	7	340,824	6	248,340	79,317	0	1	79,317	31.94
		2008	1	8,050	1	94,122	0	0	0	0	0.00
		2009	13	357,763	8	282,144	0	0	0	0	0.00
		2010	12	694,555	14	704,508	0	2,920,000	2	2,920,000	414.47
		2011	13	2,012,954	14	1,305,796	0	86,000	4	86,000	6.59
	1103	2007	62	137,787,603	41	128,870,288	19,303,272	0	22	19,303,272	14.98
		2008	46	116,077,734	53	119,466,067	13,875,932	2,920,000	32	16,795,932	14.06
		2009	75	92,778,490	79	122,624,050	9,452,212	133,325,541	39	142,777,753	116.44
		2010	79	46,847,751	72	84,018,074	6,758,228	27,730,350	26	34,488,578	41.05
		2011	128	97,707,175	117	101,396,221	1,247,836	13,244,021	24	14,491,857	14.29
1104	2007	3	65,929,926	0	7,607,259	0	0	0	0	0.00	
	2008	2	1,020,000	1	12,477,653	0	0	0	0	0.00	
	2009	0	0	1	12,359,960	225,946	0	1	225,946	1.83	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
營造綜合保險 Contractors' All Risks	1104	2010	0	350,000	1	12,441,210	3,340,510	1,425,080	2	4,765,590	38.30
		2011	0	0	1	12,509,960	0	0	0	0	0.00
	1109	2007	85	424,420	92	5,949,541	42,699	0	1	42,699	0.72
		2008	81	2,955,862	76	4,401,997	1,436,147	530,000	1	1,966,147	44.66
		2009	86	1,268,612	85	3,466,808	20,240	480,000	2	500,240	14.43
		2010	93	1,283,565	84	2,216,619	121,789	0	1	121,789	5.49
		2011	97	824,856	106	924,665	64,992	20,000	7	84,992	9.19
	1110	2007	28	18,810,678	33	20,018,024	2,332,878	0	2	2,332,878	11.65
		2008	27	25,263,269	20	22,261,102	156,000	2,000,000	3	2,156,000	9.69
		2009	56	15,621,280	52	34,934,439	0	0	0	0	0.00
		2010	53	5,393,514	54	12,037,526	2,009,860	0	2	2,009,860	16.70
		2011	40	6,827,406	40	5,693,454	12,845,352	54,500	3	12,899,852	226.57
	1111	2007	59	3,530,050	86	8,121,452	107,170	0	2	107,170	1.32
		2008	116	7,743,700	90	7,705,675	0	0	0	0	0.00
		2009	176	6,956,969	148	7,689,395	25,622	3,000,000	3	3,025,622	39.35
		2010	148	7,953,737	188	10,567,256	3,240,422	450,000	6	3,690,422	34.92
		2011	171	8,428,335	166	6,813,607	0	0	0	0	0.00
	1112	2007	256	45,749,501	228	21,515,609	46,613	0	1	46,613	0.22
		2008	260	16,550,553	285	14,441,043	112,320	0	1	112,320	0.78
		2009	273	16,078,807	277	30,256,869	15,488	0	1	15,488	0.05
		2010	286	56,996,421	264	32,990,455	7,990,788	180,000	13	8,170,788	24.77
		2011	343	42,604,165	310	39,085,923	25,000	224,000	6	249,000	0.64
	1113	2007	49	8,734,227	46	9,699,767	0	0	0	0	0.00
		2008	42	20,644,121	50	12,961,942	4,966,615	0	3	4,966,615	38.32

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
營造綜合保險 Contractors' All Risks	1113	2009	88	70,981,543	60	29,313,262	36,201,986	77,500	8	36,279,486	123.76
		2010	79	15,690,343	86	30,691,027	39,412,021	0	6	39,412,021	128.42
		2011	135	23,898,935	135	36,892,506	33,710,189	2,247,665	7	35,957,854	97.47
	1114	2007	17	740,565	14	2,874,079	189,675	0	1	189,675	6.60
		2008	12	6,454,774	10	1,422,071	15,446	0	1	15,446	1.09
		2009	20	-3,212,828	20	2,626,995	0	0	0	0	0.00
		2010	10	4,933,854	7	308,709	0	0	0	0	0.00
		2011	0	0	6	2,725,526	0	0	0	0	0.00
	1115	2007	12	12,125,039	3	2,173,623	9,962	0	1	9,962	0.46
		2008	4	50,701	6	2,741,464	2,240	0	1	2,240	0.08
		2009	14	908,459	17	3,513,297	0	0	0	0	0.00
		2010	9	1,497,240	8	3,776,679	392,785	3,000,000	3	3,392,785	89.84
		2011	4	621,188	8	2,895,996	0	0	0	0	0.00
	1120	2007	510	20,024,054	545	24,668,292	8,790,826	1,000,000	16	9,790,826	39.69
		2008	375	14,286,130	395	18,796,079	3,157,907	0	17	3,157,907	16.80
		2009	437	36,295,808	394	19,891,052	5,946,699	30,000	9	5,976,699	30.05
		2010	502	8,410,496	502	19,928,865	16,889,115	7,767,200	19	24,656,315	123.72
		2011	509	33,588,351	507	23,636,267	1,073,179	120,457,000	12	121,530,179	514.17
	1129	2007	1,300	7,614,941	1,302	8,360,384	1,823,697	20,200	5	1,843,897	22.06
		2008	1,798	9,811,163	1,663	8,853,720	2,895,642	0	7	2,895,642	32.71
2009		1,978	12,600,844	1,904	10,265,703	1,451,730	0	11	1,451,730	14.14	
2010		1,835	7,898,895	1,887	10,698,799	241,821	145,000	9	386,821	3.62	
2011		2,139	6,710,370	2,171	6,574,704	190,200	535,000	4	725,200	11.03	
1130	2007	174	1,497,414	187	6,764,053	39,980	0	3	39,980	0.59	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
營造綜合保險 Contractors' All Risks	1130	2008	173	1,570,984	156	3,933,709	477,161	0	6	477,161	12.13
		2009	200	6,728,605	205	5,186,887	27,092	0	1	27,092	0.52
		2010	248	5,180,210	230	6,000,116	213,994	1,271,353	2	1,485,347	24.76
		2011	280	3,761,014	290	4,932,197	60,400	20,555,000	5	20,615,400	417.98
	1131	2007	30	434,751	32	370,489	0	0	0	0	0.00
		2008	23	169,460	27	267,514	0	0	0	0	0.00
		2009	24	271,418	18	209,117	0	0	0	0	0.00
		2010	21	199,100	30	317,386	0	0	0	0	0.00
		2011	0	11,297	0	11,297	0	0	0	0	0.00
	1132	2007	9	67,400	9	91,172	0	0	0	0	0.00
		2008	7	63,325	9	95,635	0	0	0	0	0.00
		2009	6	62,400	8	92,371	0	0	0	0	0.00
		2010	0	4,500	0	4,500	0	0	0	0	0.00
		2011	6	73,000	3	35,126	0	0	0	0	0.00
	1133	2007	56	433,444	51	291,667	174,119	0	3	174,119	59.70
		2008	96	956,865	64	539,891	10,500	0	1	10,500	1.94
		2009	350	2,637,132	347	2,718,060	252,438	0	2	252,438	9.29
		2010	34	400,220	72	758,237	0	0	0	0	0.00
		2011	60	583,986	52	500,616	0	0	0	0	0.00
	1140	2007	764	2,886,822	769	2,975,429	4,470	0	1	4,470	0.15
2008		745	4,100,326	757	3,887,564	5,106,312	0	3	5,106,312	131.35	
2009		909	10,182,617	855	5,684,175	1,171,128	0	4	1,171,128	20.60	
2010		861	2,443,055	818	4,827,772	74,187,272	36,333,650	15	110,520,922	2,289.27	
2011		815	2,453,908	859	4,856,832	191,952	110,000	4	301,952	6.22	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
營造綜合保險 Contractors' All Risks	1150	2007	11,356	51,085,455	10,801	48,893,390	18,735,236	40,000	80	18,775,236	38.40
		2008	13,026	75,353,990	12,292	64,272,810	12,261,353	10,000	89	12,271,353	19.09
		2009	15,501	91,311,548	15,062	90,954,884	20,393,458	6,332,001	124	26,725,459	29.38
		2010	14,123	77,883,908	14,137	79,390,686	10,367,984	1,978,372	147	12,346,356	15.55
		2011	13,923	66,323,510	14,429	68,466,683	6,128,901	14,644,696	94	20,773,597	30.34
	1151	2007	354	6,530,973	304	6,241,150	760,811	0	7	760,811	12.19
		2008	400	9,921,477	382	7,858,723	4,006,730	0	9	4,006,730	50.98
		2009	440	18,093,301	411	15,990,531	34,187,824	300,000	19	34,487,824	215.68
		2010	474	9,581,739	461	12,408,548	793,737	2,689,000	12	3,482,737	28.07
		2011	378	7,795,478	448	8,868,605	299,063	540,000	6	839,063	9.46
	1990	2007	5,735	18,398,876	5,392	55,396,633	8,664,470	997,000	74	9,661,470	17.44
		2008	7,226	37,430,457	6,922	38,451,017	9,700,230	2,378,500	53	12,078,730	31.41
		2009	10,416	65,604,829	9,574	51,457,221	36,476,768	2,096,786	94	38,573,554	74.96
		2010	11,787	60,677,681	11,542	70,241,034	20,681,442	9,998,500	135	30,679,942	43.68
		2011	14,397	99,764,117	14,288	102,302,160	4,131,952	10,508,931	92	14,640,883	14.31
	Total	2007	194,139	3,202,640,602	189,009	3,191,400,691	1,264,317,145	259,117,460	3,867	1,523,434,605	47.74
		2008	216,451	2,982,380,823	208,256	3,072,540,418	899,598,278	112,873,333	3,873	1,012,471,611	32.95
		2009	252,641	3,423,448,107	242,945	3,408,320,803	2,089,928,688	687,614,885	4,362	2,777,543,573	81.49
		2010	254,516	2,877,443,327	252,339	3,188,856,967	918,448,674	477,852,096	4,626	1,396,300,770	43.79
		2011	300,678	2,932,377,097	296,912	3,044,722,278	324,811,191	712,013,375	3,731	1,036,824,566	34.05
安裝工程綜合保險 Erection All Risks	2010	2007	167	8,143,785	190	8,500,405	10,698,705	0	10	10,698,705	125.86
		2008	117	2,704,184	136	4,191,168	62,811	0	3	62,811	1.50
		2009	184	3,060,507	141	3,215,196	330,704	0	1	330,704	10.29
		2010	243	6,070,583	199	4,136,125	52,783	783,200	4	835,983	20.21
		2011	351	3,841,682	340	4,220,300	450,996	1,120,000	4	1,570,996	37.22

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
安裝工程綜合保險 Erection All Risks	2011	2007	48	876,334	51	3,649,871	0	0	0	0	0.00
		2008	79	42,369,556	48	21,142,185	0	0	0	0	0.00
		2009	92	20,317,140	90	22,138,728	108,452	250,000	2	358,452	1.62
		2010	106	2,472,384	89	14,406,189	0	0	0	0	0.00
		2011	139	2,250,407	147	14,451,627	0	0	0	0	0.00
	2017	2007	108	837,294	97	758,414	0	0	0	0	0.00
		2008	137	1,313,059	140	1,294,593	0	0	0	0	0.00
		2009	132	1,642,476	130	1,426,086	0	100,000	1	100,000	7.01
		2010	136	1,692,382	140	1,663,736	77,401	0	1	77,401	4.65
		2011	181	1,785,461	183	1,967,348	0	0	0	0	0.00
	2018	2007	50	1,339,804	44	836,413	0	0	0	0	0.00
		2008	43	2,392,196	31	1,721,621	27,594	0	1	27,594	1.60
		2009	38	1,576,235	41	2,352,917	0	0	0	0	0.00
		2010	16	986,581	24	1,190,630	0	100,000	1	100,000	8.40
		2011	55	968,400	58	1,009,593	14,385	0	0	14,385	1.42
	2030	2007	0	0	1	33,830	0	0	0	0	0.00
		2008	1	2,445	1	2,445	0	0	0	0	0.00
		2009	0	0	0	0	0	0	0	0	-
		2010	8	45,100	8	45,100	0	0	0	0	0.00
		2011	0	0	0	0	0	0	0	0	-
2031	2007	0	0	0	0	0	0	0	0	-	
	2008	0	0	0	0	0	0	0	0	-	
	2009	3	3,000	3	3,000	0	0	0	0	0.00	
	2010	6	5,500	6	5,500	0	0	0	0	0.00	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
安裝工程綜合保險 Erection All Risks	2031	2011	0	0	0	0	0	0	0	0	-
	2035	2007	0	0	0	0	0	0	0	0	-
		2008	0	0	0	0	0	0	0	0	-
		2009	2	9,500	1	3,564	0	0	0	0	0.00
		2010	0	0	1	5,939	0	0	0	0	0.00
		2011	0	0	0	0	0	0	0	0	-
	2070	2007	21	296,943	22	358,229	0	0	0	0	0.00
		2008	24	333,500	18	164,230	0	0	0	0	0.00
		2009	20	292,679	22	401,474	164,054	0	1	164,054	40.86
		2010	26	81,965	27	137,341	0	0	0	0	0.00
		2011	39	46,994	40	50,427	0	0	0	0	0.00
	2071	2007	17	315,032	19	314,949	0	0	0	0	0.00
		2008	22	232,405	19	189,673	0	0	0	0	0.00
		2009	8	210,828	11	263,393	0	0	0	0	0.00
		2010	54	579,552	38	410,917	0	0	0	0	0.00
		2011	128	379,558	144	540,697	0	0	0	0	0.00
	2075	2007	18	79,788	17	110,475	0	0	0	0	0.00
		2008	13	104,953	14	50,809	0	0	0	0	0.00
		2009	11	93,450	12	117,862	0	0	0	0	0.00
		2010	43	479,117	41	493,573	0	0	0	0	0.00
		2011	9	31,134	4	46,897	0	0	0	0	0.00
	2076	2007	0	0	0	0	0	0	0	0	-
		2008	1	25,500	1	25,500	0	0	0	0	0.00
		2009	2	17,716	1	8,785	0	0	0	0	0.00

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
安裝工程綜合保險 Erection All Risks	2076	2010	1	5,000	2	13,931	0	0	0	0	0.00
		2011	3	413,980	3	413,980	0	200,000	1	200,000	48.31
	2080	2007	62	8,028,836	63	10,051,722	3,624,794	0	1	3,624,794	36.06
		2008	101	11,393,677	90	4,691,249	13,934	0	1	13,934	0.30
		2009	108	2,889,274	95	7,571,892	0	0	0	0	0.00
		2010	174	18,030,394	173	16,958,251	94,241	0	1	94,241	0.56
		2011	263	12,824,561	249	10,870,569	0	450,000	1	450,000	4.14
	2081	2007	0	0	0	0	0	0	0	0	-
		2008	25	1,065,802	20	104,071	0	0	0	0	0.00
		2009	17	325,400	15	744,236	0	0	0	0	0.00
		2010	14	604,275	16	965,279	0	0	0	0	0.00
		2011	47	1,025,389	37	855,696	0	0	0	0	0.00
	2083	2007	52	6,236,261	55	12,578,959	11,905,180	0	2	11,905,180	94.64
		2008	45	2,964,269	40	3,138,881	403,505	0	0	403,505	12.86
		2009	84	5,169,402	75	3,124,522	2,860,842	0	2	2,860,842	91.56
		2010	113	4,914,719	116	5,046,631	1,632,774	0	2	1,632,774	32.35
		2011	223	4,627,225	220	5,032,829	260,773	0	0	260,773	5.18
2084	2007	14	158,230	14	166,731	15,000	0	1	15,000	9.00	
	2008	13	250,480	10	177,362	0	0	0	0	0.00	
	2009	10	22,400	8	85,518	0	0	0	0	0.00	
	2010	25	92,000	27	90,750	0	0	0	0	0.00	
	2011	19	1,076,000	16	795,667	0	0	0	0	0.00	
2085	2007	20	4,452,494	13	8,180,862	0	0	0	0	0.00	
	2008	1	5,245,974	7	9,623,023	0	0	0	0	0.00	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
安裝工程綜合保險 Erection All Risks	2085	2009	10	16,179,255	5	7,650,868	0	0	0	0	0.00
		2010	4	15,632,313	5	7,897,988	0	780,000	2	780,000	9.88
		2011	1	120,882	3	8,735,237	12,029	178,000	1	190,029	2.18
	2086	2007	164	12,398,415	157	27,778,920	5,474,628	0	4	5,474,628	19.71
		2008	158	11,245,052	176	14,546,880	536,524	0	10	536,524	3.69
		2009	201	77,409,969	168	22,850,919	1,499,290	0	5	1,499,290	6.56
		2010	148	73,790,167	142	51,106,612	25,220	4,794,710	10	4,819,930	9.43
		2011	259	13,071,050	226	47,444,906	31,318	5,129,500	11	5,160,818	10.88
	2087	2007	0	0	0	0	0	0	0	0	-
		2008	0	0	0	0	0	0	0	0	-
		2009	0	0	0	0	0	0	0	0	-
		2010	3	12,000	2	8,400	0	0	0	0	0.00
		2011	0	3,000	1	6,600	0	0	0	0	0.00
	2090	2007	362	16,649,990	430	15,733,011	2,554,202	0	10	2,554,202	16.23
		2008	243	11,232,392	276	13,133,177	102,977	0	2	102,977	0.78
		2009	334	9,517,254	326	10,189,591	2,397,762	250,250	4	2,648,012	25.99
		2010	333	10,380,661	343	8,495,983	35,170	1,518,299	4	1,553,469	18.28
		2011	496	7,619,433	461	9,276,153	297,825	0	2	297,825	3.21
	2091	2007	238	1,992,894	253	2,870,063	1,361,883	0	3	1,361,883	47.45
		2008	293	3,389,149	259	2,224,124	2,413,497	0	7	2,413,497	108.51
		2009	150	595,627	206	2,809,315	10,732	0	1	10,732	0.38
		2010	115	1,640,659	109	1,589,406	0	0	0	0	0.00
		2011	240	1,314,638	242	1,453,777	0	0	0	0	0.00
2092	2007	506	13,653,406	489	11,471,919	4,111,029	0	5	4,111,029	35.84	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
安裝工程綜合保險 Erection All Risks	2092	2008	506	22,950,701	472	22,979,923	15,916,024	0	27	15,916,024	69.26
		2009	437	21,860,979	466	23,533,516	6,517,507	9,192,700	23	15,710,207	66.76
		2010	476	17,182,564	501	18,477,463	4,763,513	5,230,250	15	9,993,763	54.09
		2011	295	14,039,081	348	13,290,347	20,475	1,789,000	5	1,809,475	13.61
	2094	2007	57	1,069,655	66	2,267,083	0	0	0	0	0.00
		2008	22	1,289,694	16	820,656	596,578	0	1	596,578	72.70
		2009	25	263,100	21	710,591	0	0	0	0	0.00
		2010	31	421,999	26	399,082	0	0	0	0	0.00
		2011	62	578,967	61	927,367	0	0	0	0	0.00
	2095	2007	3	40,000	0	10,625	0	0	0	0	0.00
		2008	12	15,000	15	44,375	0	0	0	0	0.00
		2009	4	55,000	2	21,608	0	0	0	0	0.00
		2010	0	14,400	2	47,592	0	0	0	0	0.00
		2011	9	16,100	9	16,300	0	0	0	0	0.00
	2096	2007	0	0	0	0	0	0	0	0	-
		2008	0	0	0	0	0	0	0	0	-
		2009	1	2,000	1	2,000	0	0	0	0	0.00
		2010	0	0	0	0	0	0	0	0	-
		2011	0	0	0	0	0	0	0	0	-
	2097	2007	59	734,553	50	612,223	6,500	0	1	6,500	1.06
		2008	52	465,626	53	437,309	0	0	0	0	0.00
2009		51	252,508	49	441,056	3,419,389	0	3	3,419,389	775.27	
2010		29	117,858	41	142,719	0	0	0	0	0.00	
2011		48	223,720	52	195,600	0	0	0	0	0.00	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
安裝工程綜合保險 Erection All Risks	2100	2007	1,646	653,407,903	1,645	604,205,873	157,835,534	44,581,772	49	202,417,306	33.50
		2008	1,396	248,176,241	1,475	324,247,347	37,590,282	268,015	22	37,858,297	11.68
		2009	692	148,406,446	767	225,149,906	4,938,503	7,288,150	15	12,226,653	5.43
		2010	1,446	304,387,278	1,251	229,407,882	13,165,029	840,000	22	14,005,029	6.10
		2011	1,578	325,291,598	1,640	267,211,781	28,315,613	45,602,316	27	73,917,929	27.66
	2101	2007	30	157,376	27	204,051	0	0	0	0	0.00
		2008	56	1,584,564	47	538,377	23,247	0	1	23,247	4.32
		2009	23	2,619,614	29	1,628,843	0	0	0	0	0.00
		2010	34	1,284,587	38	1,674,111	84,292	100,000	2	184,292	11.01
		2011	35	760,768	29	1,618,251	0	0	0	0	0.00
	2102	2007	43	648,345	38	900,464	0	0	0	0	0.00
		2008	27	170,641	36	594,970	0	0	0	0	0.00
		2009	29	382,922	24	255,130	0	0	0	0	0.00
		2010	53	139,314	39	243,331	0	0	0	0	0.00
		2011	58	1,605,971	72	1,135,761	0	0	0	0	0.00
	2103	2007	21	238,513	22	259,322	0	0	0	0	0.00
		2008	44	765,986	28	520,134	17,388	0	1	17,388	3.34
		2009	44	316,121	50	536,107	0	0	0	0	0.00
		2010	64	294,910	53	314,931	0	0	0	0	0.00
		2011	36	97,950	33	64,586	0	0	0	0	0.00
2108	2007	392	5,448,615	390	6,656,964	0	0	0	0	0.00	
	2008	776	12,634,928	719	11,246,292	36,324,223	0	4	36,324,223	322.99	
	2009	497	6,808,085	518	7,842,402	0	0	0	0	0.00	
	2010	881	9,075,734	871	8,889,719	33,076	50,000	4	83,076	0.93	
	2011	532	13,714,340	592	13,151,455	0	8,500,000	3	8,500,000	64.63	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
安裝工程綜合保險 Erection All Risks	2109	2007	641	15,312,080	655	10,423,518	5,291,279	0	1	5,291,279	50.76
		2008	997	13,899,426	924	15,759,850	634,387	0	5	634,387	4.03
		2009	999	13,156,771	978	15,597,571	2,756,388	0	7	2,756,388	17.67
		2010	849	5,476,561	898	8,443,358	1,874,212	1,000,000	7	2,874,212	34.04
		2011	1,178	10,006,699	1,118	8,282,683	315,871	3,525,000	5	3,840,871	46.37
	2110	2007	62	5,066,006	65	6,005,624	1,987,798	0	1	1,987,798	33.10
		2008	68	31,804,122	59	20,568,480	1,314,563	52,100	0	1,366,663	6.64
		2009	79	3,709,669	76	14,525,482	5,929,845	8,395,394	6	14,325,239	98.62
		2010	120	34,850,294	125	23,153,927	198,070	6,030,000	4	6,228,070	26.90
		2011	174	36,068,892	155	23,553,661	1,186,046	2,001,454	3	3,187,500	13.53
	2111	2007	18	3,198,323	28	5,468,537	1,218,914	0	2	1,218,914	22.29
		2008	17	18,663,446	20	6,706,036	483,567	5,000	9	488,567	7.29
		2009	53	4,404,255	28	15,303,448	1,199,495	2,249,000	9	3,448,495	22.53
		2010	22	6,010,140	50	14,918,215	3,269,000	906,750	4	4,175,750	27.99
		2011	7	1,077,836	12	3,411,108	94,883	432,000	0	526,883	15.45
	2112	2007	41	8,677,664	35	7,657,966	1,675,773	0	0	1,675,773	21.88
		2008	55	22,181,982	46	16,712,629	1,320,383	52,100	2	1,372,483	8.21
		2009	61	50,103,021	43	30,397,604	3,548,926	2,598,000	1	6,146,926	20.22
		2010	68	25,581,231	85	40,539,776	3,205,064	10,276,425	27	13,481,489	33.25
		2011	34	34,540,128	43	39,789,307	474,419	5,718,300	15	6,192,719	15.56
2113	2007	57	22,089,899	39	-1,818,427	2,315,946	0	2	2,315,946	-	
	2008	14	2,842,320	35	6,554,068	1,801,826	0	10	1,801,826	27.49	
	2009	35	22,741,481	23	34,649,290	4,889,615	10,115,829	15	15,005,444	43.31	
	2010	35	27,469,887	49	20,784,593	13,272	0	2	13,272	0.06	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
安裝工程綜合保險 Erection All Risks	2113	2011	10	296,530	15	17,894,483	948,837	1,500,000	2	2,448,837	13.68
	2116	2007	4	11,676	3	7,764	0	0	0	0	0.00
		2008	6	304,500	7	292,856	0	0	0	0	0.00
		2009	0	0	0	15,556	0	0	0	0	0.00
		2010	3	15,000	2	11,250	0	0	0	0	0.00
		2011	0	0	1	3,750	0	0	0	0	0.00
	2117	2007	0	0	0	0	0	0	0	0	-
		2008	0	0	0	0	0	0	0	0	-
		2009	2	30,000	1	21,000	0	0	0	0	0.00
		2010	0	0	1	9,000	0	0	0	0	0.00
		2011	0	0	0	0	0	0	0	0	-
	2118	2007	136	951,209	131	940,973	0	200,000	1	200,000	21.25
		2008	89	564,924	99	622,669	0	0	0	0	0.00
		2009	61	481,463	55	443,809	0	0	0	0	0.00
		2010	195	1,319,425	198	1,319,238	0	0	0	0	0.00
		2011	123	779,052	125	792,680	0	0	0	0	0.00
	2140	2007	33	116,000	36	224,084	0	0	0	0	0.00
		2008	30	447,824	23	255,947	0	0	0	0	0.00
		2009	39	361,022	40	450,290	0	0	0	0	0.00
		2010	24	339,500	29	408,177	0	0	0	0	0.00
		2011	55	526,798	51	494,253	0	0	0	0	0.00
	2141	2007	20	298,372	20	812,738	0	0	0	0	0.00
		2008	34	132,227	30	112,380	0	0	0	0	0.00
		2009	67	397,571	60	307,703	0	0	0	0	0.00

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
安裝工程綜合保險 Erection All Risks	2141	2010	84	812,566	87	761,949	234,233	1,220,000	4	1,454,233	190.86
		2011	98	1,068,348	78	703,180	0	0	0	0	0.00
	2142	2007	92	559,601	94	518,068	0	0	0	0	0.00
		2008	153	1,761,307	137	912,018	0	0	0	0	0.00
		2009	145	825,888	146	1,140,375	20,000	0	1	20,000	1.75
		2010	120	641,266	139	1,115,320	0	0	0	0	0.00
		2011	151	622,898	137	703,434	0	0	0	0	0.00
	2143	2007	5	939,308	3	577,634	0	0	0	0	0.00
		2008	0	0	2	387,996	0	0	0	0	0.00
		2009	6	54,000	6	100,167	0	0	0	0	0.00
		2010	1	8,000	1	10,333	0	0	0	0	0.00
		2011	18	214,360	13	182,490	0	0	0	0	0.00
	2151	2007	58	44,900	51	213,960	0	0	0	0	0.00
		2008	10	106,635	18	194,526	0	0	0	0	0.00
		2009	4	13,372	4	13,372	0	0	0	0	0.00
		2010	5	26,000	4	15,000	0	0	0	0	0.00
		2011	4	70,000	2	18,000	0	0	0	0	0.00
	2153	2007	14	25,800	15	17,236	0	0	0	0	0.00
		2008	10	31,000	11	35,813	0	0	0	0	0.00
		2009	0	0	1	5,419	0	0	0	0	0.00
2010		12	41,756	11	38,829	0	0	0	0	0.00	
2011		1	4,900	3	7,829	0	0	0	0	0.00	
2158	2007	25	106,033	27	119,634	0	0	0	0	0.00	
	2008	72	127,378	67	110,259	0	0	0	0	0.00	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
安裝工程綜合保險 Erection All Risks	2158	2009	18	123,047	24	141,022	348,563	0	1	348,563	247.17
		2010	24	37,569	24	38,132	0	0	0	0	0.00
		2011	29	692,360	24	425,401	0	0	0	0	0.00
	2160	2007	40	80,279	27	40,285	0	0	0	0	0.00
		2008	23	298,495	27	187,697	127,270	0	1	127,270	67.81
		2009	28	50,500	35	203,876	0	0	0	0	0.00
		2010	43	124,083	37	91,164	0	0	0	0	0.00
		2011	33	54,130	37	73,198	0	0	0	0	0.00
	2170	2007	9,328	77,556,799	8,773	76,986,341	8,248,697	2,300,000	42	10,548,697	13.70
		2008	10,268	83,337,628	9,917	83,929,406	25,965,964	2,880,000	79	28,845,964	34.37
		2009	12,360	59,655,762	11,954	68,312,591	32,315,790	7,047,500	73	39,363,290	57.62
		2010	16,055	88,560,668	14,888	76,445,591	18,357,518	24,911,279	118	43,268,797	56.60
		2011	23,945	107,259,926	23,057	101,281,981	11,228,726	48,309,291	112	59,538,017	58.78
	2171	2007	21	28,607	20	27,632	0	0	0	0	0.00
		2008	48	102,479	47	99,656	0	0	0	0	0.00
		2009	65	186,901	56	175,505	0	0	0	0	0.00
		2010	34	97,083	39	58,242	0	0	0	0	0.00
		2011	26	106,066	28	156,871	0	0	0	0	0.00
	2180	2007	3	19,500	3	19,500	0	0	0	0	0.00
		2008	8	28,260	7	17,910	0	0	0	0	0.00
2009		0	0	1	10,350	0	0	0	0	0.00	
2010		9	11,000	9	11,000	0	0	0	0	0.00	
2011		3	2,000	3	2,000	0	0	0	0	0.00	
2184	2007	0	0	0	0	0	0	0	0	-	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
安裝工程綜合保險 Erection All Risks	2184	2008	0	0	0	0	0	0	0	0	-
		2009	6	3,500	6	3,500	0	0	0	0	0.00
		2010	10	9,500	10	9,500	0	0	0	0	0.00
		2011	18	15,000	18	15,000	0	0	0	0	0.00
	2200	2007	13	90,500	13	136,483	0	0	0	0	0.00
		2008	13	102,480	10	90,255	0	0	0	0	0.00
		2009	2	10,040	7	82,857	0	0	0	0	0.00
		2010	9	63,400	8	60,029	0	0	0	0	0.00
		2011	12	23,500	10	22,304	0	0	0	0	0.00
	2220	2007	8	23,068	8	23,068	0	0	0	0	0.00
		2008	17	94,003	13	63,503	0	0	0	0	0.00
		2009	10	34,500	14	65,000	0	0	0	0	0.00
		2010	38	196,950	29	167,720	0	0	0	0	0.00
		2011	20	43,800	28	72,780	0	0	0	0	0.00
	2230	2007	0	0	0	0	0	0	0	0	-
		2008	0	0	0	0	0	0	0	0	-
		2009	0	0	0	0	0	0	0	0	-
		2010	3	32,000	3	32,000	0	0	0	0	0.00
		2011	12	32,500	12	32,500	0	0	0	0	0.00
	2250	2007	3	94,120	3	94,120	0	0	0	0	0.00
		2008	18	130,300	16	119,363	0	0	0	0	0.00
		2009	0	0	2	10,938	0	0	0	0	0.00
		2010	28	1,173,402	11	352,350	0	150,000	0	150,000	42.57
		2011	34	1,127,334	45	1,271,152	0	0	0	0	0.00

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年未未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
安裝工程綜合保險 Erection All Risks	2251	2007	0	0	0	0	0	0	0	0	-
		2008	1	66,000	1	66,000	0	0	0	0	0.00
		2009	5	38,100	5	38,100	0	0	0	0	0.00
		2010	27	3,886,033	13	874,377	0	825,000	3	825,000	94.35
		2011	11	194,000	24	2,726,105	0	0	0	0	0.00
	2252	2007	12	133,465	12	133,230	0	0	0	0	0.00
		2008	8	105,700	8	116,700	0	0	0	0	0.00
		2009	5	9,000	5	9,000	0	0	0	0	0.00
		2010	25	1,658,506	24	361,006	0	225,000	0	225,000	62.33
		2011	17	461,850	15	1,178,396	0	0	0	0	0.00
	2260	2007	1,089	10,857,595	1,057	11,167,875	4,378,186	0	10	4,378,186	39.20
		2008	1,073	7,934,211	1,064	8,640,615	23,600	0	1	23,600	0.27
		2009	1,037	8,498,381	1,018	6,994,603	0	1,015,000	2	1,015,000	14.51
		2010	895	9,042,979	933	10,142,352	185,137	627,020	12	812,157	8.01
		2011	1,272	6,549,102	1,225	6,899,642	167,834	2,060,000	8	2,227,834	32.29
	2261	2007	43	162,010	48	214,940	0	0	0	0	0.00
		2008	70	539,456	60	342,289	0	0	0	0	0.00
		2009	17	60,524	28	257,217	0	0	0	0	0.00
		2010	30	66,600	28	62,432	0	0	0	0	0.00
		2011	57	193,600	50	114,108	0	0	0	0	0.00
2263	2007	56	2,241,734	47	1,448,473	186,269	0	2	186,269	12.86	
	2008	64	1,081,618	69	1,445,021	13,451	0	0	13,451	0.93	
	2009	131	985,651	135	1,575,571	92,133	0	2	92,133	5.85	
	2010	151	1,275,439	143	1,197,747	458,147	400,000	8	858,147	71.65	
	2011	269	1,276,238	255	1,437,274	62,162	200,000	3	262,162	18.24	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
安裝工程綜合保險 Erection All Risks	2264	2007	102	1,004,317	129	724,835	0	0	0	0	0.00
		2008	157	1,191,913	128	959,337	0	0	0	0	0.00
		2009	160	470,293	186	974,410	24,486	0	1	24,486	2.51
		2010	91	1,308,750	94	990,486	216,026	0	1	216,026	21.81
		2011	240	1,722,609	197	1,188,569	0	0	0	0	0.00
	2265	2007	54	323,407	51	293,377	0	0	0	0	0.00
		2008	79	253,150	70	318,373	0	0	0	0	0.00
		2009	87	237,302	92	254,543	0	0	0	0	0.00
		2010	101	324,006	104	338,225	0	0	0	0	0.00
		2011	209	589,247	180	445,136	0	0	0	0	0.00
	2270	2007	5	3,974	5	3,974	0	0	0	0	0.00
		2008	9	39,700	8	37,300	0	0	0	0	0.00
		2009	7	12,144	7	12,920	0	0	0	0	0.00
		2010	15	93,000	12	80,185	0	0	0	0	0.00
		2011	13	90,829	14	87,059	0	0	0	0	0.00
	2271	2007	12	104,997	16	136,384	0	0	0	0	0.00
		2008	15	97,500	14	64,100	0	0	0	0	0.00
		2009	3	30,000	1	20,894	0	0	0	0	0.00
		2010	6	39,400	10	78,074	65,000	0	2	65,000	83.25
		2011	12	76,200	13	94,491	0	0	0	0	0.00
2272	2007	0	0	1	84,333	0	0	0	0	0.00	
	2008	29	190,550	15	92,858	0	0	0	0	0.00	
	2009	17	699,663	30	716,170	0	0	0	0	0.00	
	2010	36	1,818,102	30	1,360,119	0	0	0	0	0.00	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
安裝工程綜合保險 Erection All Risks	2272	2011	59	1,401,229	53	1,617,077	0	3,000,000	1	3,000,000	185.52
	2273	2007	0	0	0	0	0	0	0	0	-
		2008	0	0	0	0	0	0	0	0	-
		2009	0	0	0	0	0	0	0	0	-
		2010	2	5,000	2	5,000	0	0	0	0	0.00
		2011	4	5,000	4	5,000	628,659	0	1	628,659	12,573.18
	2274	2007	0	0	0	0	0	0	0	0	-
		2008	4	439,000	2	201,208	0	0	0	0	0.00
		2009	0	138,000	2	375,792	0	0	0	0	0.00
		2010	0	0	0	0	0	0	0	0	-
		2011	0	0	0	0	0	0	0	0	-
	2275	2007	15	568,515	19	3,849,247	1,732,000	0	1	1,732,000	45.00
		2008	26	605,456	28	886,245	16,233	0	1	16,233	1.83
		2009	18	333,418	20	305,951	0	0	0	0	0.00
		2010	27	676,952	22	476,845	0	0	0	0	0.00
		2011	12	396,711	15	478,635	0	0	0	0	0.00
	2276	2007	0	0	0	0	0	0	0	0	-
		2008	0	0	0	0	0	0	0	0	-
		2009	1	100,000	1	54,000	0	0	0	0	0.00
		2010	6	90,000	6	136,000	0	0	0	0	0.00
		2011	18	102,000	14	92,000	0	0	0	0	0.00
	2277	2007	0	0	0	0	0	0	0	0	-
		2008	0	0	0	0	0	0	0	0	-
		2009	3	9,000	3	9,000	0	0	0	0	0.00

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
安裝工程綜合保險 Erection All Risks	2277	2010	0	0	0	0	0	0	0	0	-
		2011	0	0	0	0	0	0	0	0	-
	2280	2007	28	803,138	31	720,836	0	0	0	0	0.00
		2008	28	1,999,407	30	1,374,437	2,389,727	0	1	2,389,727	173.87
		2009	23	264,753	22	1,105,064	15,152	0	0	15,152	1.37
		2010	29	823,736	28	499,407	0	0	0	0	0.00
		2011	53	1,071,365	49	1,185,121	0	0	0	0	0.00
	2281	2007	0	0	0	0	0	0	0	0	-
		2008	3	25,404	2	21,170	0	0	0	0	0.00
		2009	0	0	1	4,234	0	0	0	0	0.00
		2010	0	0	0	0	0	0	0	0	-
		2011	0	0	0	0	0	0	0	0	-
	2340	2007	51	1,035,227	65	1,147,735	0	0	0	0	0.00
		2008	79	2,463,229	65	1,423,111	-23,489	0	0	-23,489	-
		2009	142	5,437,121	113	2,813,469	0	0	0	0	0.00
		2010	166	8,837,904	161	5,618,379	0	50,000	1	50,000	0.89
		2011	245	4,582,404	237	6,026,463	22,607	100,000	1	122,607	2.03
	2341	2007	11	100,758	11	90,925	0	0	0	0	0.00
		2008	20	92,351	20	103,161	0	0	0	0	0.00
		2009	7	63,115	5	57,639	0	0	0	0	0.00
		2010	39	345,788	39	166,899	0	0	0	0	0.00
		2011	63	104,151	64	283,065	0	0	0	0	0.00
	2342	2007	46	589,422	55	678,276	0	0	0	0	0.00
		2008	42	509,925	35	428,623	17,094	0	1	17,094	3.99

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
安裝工程綜合保險 Erection All Risks	2342	2009	33	134,069	40	275,690	0	0	0	0	0.00
		2010	54	207,265	52	208,369	0	0	0	0	0.00
		2011	181	269,441	172	251,567	0	50,000	1	50,000	19.88
	2343	2007	37	663,101	47	1,097,402	0	0	0	0	0.00
		2008	65	1,123,433	62	1,050,951	0	0	0	0	0.00
		2009	58	279,558	64	609,632	0	3,000,000	1	3,000,000	492.10
		2010	71	566,032	67	399,193	0	0	0	0	0.00
		2011	98	3,906,677	84	971,470	0	0	0	0	0.00
	2344	2007	21	1,376,164	23	546,678	0	0	0	0	0.00
		2008	38	197,306	28	679,861	0	0	0	0	0.00
		2009	39	240,656	46	413,176	11,760	0	1	11,760	2.85
		2010	69	739,989	64	715,042	198,407	0	1	198,407	27.75
		2011	191	879,107	164	977,672	0	0	0	0	0.00
	2350	2007	37	461,867,733	29	416,461,185	13,908,157	55,024,000	40	68,932,157	16.55
		2008	52	288,716,341	56	338,497,478	31,719,164	255,791,500	28	287,510,664	84.94
		2009	57	349,527,070	53	436,594,504	7,544,342	42,915,488	19	50,459,830	11.56
		2010	60	141,904,063	57	285,651,850	2,059,699	69,033,572	28	71,093,271	24.89
		2011	104	173,349,144	95	110,474,104	13,188	20,330,000	27	20,343,188	18.41
	2351	2007	58	104,476,116	56	67,140,123	1,623,757	0	2	1,623,757	2.42
		2008	29	11,566,985	37	37,889,919	0	0	0	0	0.00
		2009	33	15,890,294	28	23,174,878	612,889	0	1	612,889	2.64
		2010	58	490,772	52	2,965,331	0	0	0	0	0.00
		2011	40	258,456,517	46	4,634,845	0	0	0	0	0.00
2352	2007	9	6,423,591	9	4,052,357	0	0	0	0	0.00	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
安裝工程綜合保險 Erection All Risks	2352	2008	7	232,911	10	2,789,408	0	0	0	0	0.00
		2009	2	213,000	2	2,669,700	0	0	0	0	0.00
		2010	0	33,333	1	2,296,246	0	1,368,500	0	1,368,500	59.60
		2011	5	638,313	5	492,479	0	0	0	0	0.00
	2353	2007	0	0	0	0	0	0	0	0	-
		2008	0	0	0	0	0	0	0	0	-
		2009	4	51,168	2	17,310	328,645	0	1	328,645	1,898.58
		2010	8	25,000	7	46,747	0	0	0	0	0.00
		2011	3	5,000	6	17,111	0	0	0	0	0.00
	2354	2007	0	0	0	0	0	0	0	0	-
		2008	0	0	0	0	0	0	0	0	-
		2009	0	0	0	0	0	0	0	0	-
		2010	9	72,096	1	13,710	0	0	0	0	0.00
		2011	33	1,668,570	29	919,320	0	0	0	0	0.00
	2355	2007	16	7,788,090	15	9,924,595	134,757	0	1	134,757	1.36
		2008	17	11,249,707	17	7,203,539	0	0	0	0	0.00
		2009	15	6,346,522	18	10,849,707	0	0	0	0	0.00
		2010	16	63,370	8	31,542	3,298,380	0	1	3,298,380	10,457.10
		2011	11	89,500	19	83,586	0	0	0	0	0.00
	2356	2007	6	267,123	16	12,638,943	2,333,235	0	2	2,333,235	18.46
		2008	11	36,661,189	13	48,321,048	48,300	0	1	48,300	0.10
		2009	16	18,995,485	16	18,997,292	0	0	0	0	0.00
		2010	19	39,877,123	14	39,756,821	0	0	0	0	0.00
		2011	1	12,050	6	138,727	0	0	0	0	0.00

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
安裝工程綜合保險 Erection All Risks	2358	2007	195	34,561,437	217	23,982,179	31,825,892	320,000	43	32,145,892	134.04
		2008	172	5,601,337	175	14,598,298	34,795,488	1,830,000	47	36,625,488	250.89
		2009	226	20,315,888	190	25,250,493	27,041,596	6,796,000	52	33,837,596	134.01
		2010	139	11,910,587	167	9,639,448	37,646,988	24,516,282	46	62,163,270	644.88
		2011	210	12,556,707	188	13,154,101	11,232,304	15,648,903	33	26,881,207	204.36
	2359	2007	3	69,000	3	69,000	0	0	0	0	0.00
		2008	6	47,000	4	43,458	0	0	0	0	0.00
		2009	13	995,800	11	600,770	0	0	0	0	0.00
		2010	1	180,000	2	271,607	0	0	0	0	0.00
		2011	4	5,000	5	119,107	0	0	0	0	0.00
	2390	2007	1	6,373	1	5,106	0	0	0	0	0.00
		2008	10	141,000	9	129,880	0	0	0	0	0.00
		2009	0	0	2	11,917	201,571	0	1	201,571	1,691.46
		2010	0	0	0	0	264,000	0	1	264,000	-
		2011	0	0	0	0	0	0	0	0	-
	2430	2007	68	648,384	73	1,224,778	0	0	0	0	0.00
		2008	74	1,103,920	76	1,020,415	0	0	0	0	0.00
		2009	83	1,825,294	80	1,788,398	0	10,000	1	10,000	0.56
		2010	105	2,633,605	106	2,190,344	20,165	0	0	20,165	0.92
		2011	91	1,758,416	85	1,896,964	0	0	0	0	0.00
2450	2007	198	330,284	211	545,898	340,916	0	2	340,916	62.45	
	2008	171	1,125,466	186	1,325,459	0	0	0	0	0.00	
	2009	235	1,856,742	216	1,559,372	278,097	0	1	278,097	17.83	
	2010	275	2,191,188	287	2,181,023	0	0	0	0	0.00	
	2011	351	1,469,738	337	1,719,205	0	0	0	0	0.00	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
安裝工程綜合保險 Erection All Risks	2510	2007	161	2,408,214	147	5,331,959	41,642,146	1,660,000	31	43,302,146	812.12
		2008	215	3,410,071	218	3,821,158	30,132,107	0	36	30,132,107	788.56
		2009	153	3,286,031	148	3,219,341	15,749,989	1,437,001	33	17,186,990	533.87
		2010	156	1,995,396	166	1,927,630	22,413,957	7,348,954	57	29,762,911	1,544.02
		2011	213	2,441,527	200	2,094,703	3,291,624	16,447,120	37	19,738,744	942.32
	2511	2007	8	26,000	12	280,361	0	0	0	0	0.00
		2008	12	115,221	8	67,901	0	0	0	0	0.00
		2009	20	64,908	20	97,736	0	0	0	0	0.00
		2010	8	17,116	12	42,320	0	0	0	0	0.00
		2011	40	33,547	37	27,499	0	0	0	0	0.00
	2512	2007	245	4,528,201	200	4,131,744	2,056,235	0	4	2,056,235	49.77
		2008	188	1,906,170	213	3,355,118	37,000	0	2	37,000	1.10
		2009	127	1,332,841	149	1,299,228	33,498	0	2	33,498	2.58
		2010	147	894,623	123	1,126,532	407,892	0	1	407,892	36.21
		2011	317	1,383,179	297	993,768	60,900	315,000	3	375,900	37.83
	2513	2007	25	572,500	24	438,958	145,956	0	2	145,956	33.25
		2008	11	694,741	11	560,487	36,173	0	1	36,173	6.45
		2009	12	434,700	14	546,945	597,967	0	3	597,967	109.33
		2010	37	389,491	30	510,945	0	0	0	0	0.00
		2011	36	174,432	39	203,854	0	30,000	1	30,000	14.72
2517	2007	0	12,622,431	1	86,564,265	1,553,592	0	12	1,553,592	1.79	
	2008	4	14,216,459	4	60,731,185	0	0	0	0	0.00	
	2009	2	18,804,318	0	7,655,535	0	0	0	0	0.00	
	2010	0	0	1	6,526,117	0	1,000,000	1	1,000,000	15.32	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
安裝工程綜合保險 Erection All Risks	2517	2011	0	0	1	4,622,666	0	0	0	0	0.00
	2600	2007	953	26,889,248	880	31,086,155	17,363,230	0	27	17,363,230	55.86
		2008	1,150	28,288,744	1,041	24,969,230	277,015	40,000	3	317,015	1.27
		2009	1,905	62,062,884	1,856	60,083,500	2,471,058	19,562,747	38	22,033,805	36.67
		2010	1,832	21,719,784	1,740	33,557,137	1,267,966	2,692,011	29	3,959,977	11.80
		2011	2,104	16,810,148	2,161	15,792,288	356,692	36,054,528	36	36,411,220	230.56
	2601	2007	328	4,145,047	342	3,669,895	50,000	0	1	50,000	1.36
		2008	412	4,283,429	404	4,697,301	25,666	0	2	25,666	0.55
		2009	406	4,132,650	381	3,662,585	13,818	0	1	13,818	0.38
		2010	712	6,031,997	659	5,426,793	3,636,854	860,000	8	4,496,854	82.86
		2011	997	7,846,597	936	7,414,823	1,082,282	435,000	5	1,517,282	20.46
	Total	2007	18,613	1,560,091,806	18,055	1,516,894,137	337,600,190	104,085,772	315	441,685,962	29.12
		2008	20,508	989,594,710	19,853	1,159,856,333	225,184,073	260,918,715	310	486,102,788	41.91
		2009	22,351	1,000,817,993	21,847	1,142,012,036	128,272,858	122,223,059	331	250,495,917	21.93
		2010	27,795	925,566,302	26,332	980,932,084	119,253,486	167,637,252	434	286,890,738	29.25
		2011	38,675	1,104,931,491	37,546	794,831,796	60,570,448	219,125,412	349	279,695,860	35.19
營建機具綜合保險 Contractors' Plant And Machinery	3000	2007	43	4,456,173	44	5,839,179	5,093,971	0	35	5,093,971	87.24
		2008	48	5,826,122	46	6,086,773	5,711,726	0	32	5,711,726	93.84
		2009	78	9,472,742	69	8,723,841	10,523,632	0	30	10,523,632	120.63
		2010	76	5,996,883	80	7,546,920	5,909,920	239,200	21	6,149,120	81.48
		2011	165	8,686,471	153	8,104,944	1,151,327	5,560,000	9	6,711,327	82.81
	3010	2007	312	11,115,829	365	16,104,335	3,699,218	50,000	28	3,749,218	23.28
		2008	185	13,767,747	306	13,304,276	1,134,712	150,000	17	1,284,712	9.66
		2009	240	10,033,326	228	11,845,671	1,028,402	730,000	5	1,758,402	14.84

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
營建機具綜合保險 Contractors' Plant And Machinery	3010	2010	224	13,788,864	222	11,831,556	384,727	150,000	6	534,727	4.52
		2011	243	13,988,400	244	13,847,410	334,813	1,800,000	7	2,134,813	15.42
	3011	2007	1,740	51,970,446	1,399	45,721,760	25,645,875	150,595	138	25,796,470	56.42
		2008	1,599	49,631,214	1,639	48,204,327	28,880,943	248,000	147	29,128,943	60.43
		2009	1,642	58,411,963	1,587	52,180,471	21,582,165	270,000	155	21,852,165	41.88
		2010	1,923	71,495,568	1,796	68,829,974	32,526,458	4,324,714	209	36,851,172	53.54
		2011	2,495	81,963,346	2,151	73,381,272	26,372,097	11,927,640	217	38,299,737	52.19
	3012	2007	274	8,015,335	255	7,829,906	82,410	0	1	82,410	1.05
		2008	242	7,930,843	260	8,437,954	1,259,589	0	5	1,259,589	14.93
		2009	318	9,691,515	319	9,846,956	8,907,592	300,000	7	9,207,592	93.51
		2010	338	10,381,546	302	9,253,604	1,358,511	50,000	7	1,408,511	15.22
		2011	385	11,906,897	359	11,633,976	192,050	8,382,000	14	8,574,050	73.70
	3013	2007	22	5,248,551	16	5,522,138	159,443	0	0	159,443	2.89
		2008	11	4,094,402	15	4,378,818	0	0	0	0	0.00
		2009	29	7,098,646	20	5,983,362	194,335	0	0	194,335	3.25
		2010	30	6,712,994	27	6,882,461	48,300	30,000	2	78,300	1.14
		2011	33	6,755,274	31	6,836,960	0	20,000	1	20,000	0.29
	3014	2007	4	366,023	3	211,902	0	0	0	0	0.00
		2008	1	422,676	1	242,466	0	0	0	0	0.00
		2009	5	8,867,457	4	3,706,589	13,222	0	0	13,222	0.36
		2010	3	5,547,690	4	5,513,376	0	20,000	1	20,000	0.36
		2011	3	6,386,301	3	5,842,026	0	0	0	0	0.00
	3015	2007	65	10,172,542	64	10,745,639	3,548,290	0	8	3,548,290	33.02
		2008	54	9,512,232	59	9,782,325	3,087,402	0	7	3,087,402	31.56

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
營建機具綜合保險 Contractors' Plant And Machinery	3015	2009	73	9,376,199	62	9,581,698	3,003,653	0	7	3,003,653	31.35
		2010	75	7,494,776	76	8,379,644	10,935,162	0	5	10,935,162	130.50
		2011	90	9,572,149	84	8,963,291	2,961,589	410,000	5	3,371,589	37.62
	3016	2007	2	30,000	3	16,374	662,209	0	1	662,209	4,044.27
		2008	2	49,600	2	71,442	0	0	0	0	0.00
		2009	0	0	2	4,408	0	0	0	0	0.00
		2010	0	0	0	0	0	0	0	0	-
		2011	0	0	0	0	0	0	0	0	-
	3017	2007	165	2,311,673	266	6,704,056	932,268	0	10	932,268	13.91
		2008	163	4,019,812	168	3,857,972	142,065	0	3	142,065	3.68
		2009	172	2,027,044	166	2,322,383	68,000	0	1	68,000	2.93
		2010	165	2,851,561	159	2,634,600	350,318	130,000	5	480,318	18.23
		2011	180	2,098,399	181	2,396,126	5,764	42,000	3	47,764	1.99
	3019	2007	29	754,970	26	692,126	47,150	0	1	47,150	6.81
		2008	21	985,625	23	604,747	1,046,872	0	1	1,046,872	173.11
		2009	44	768,045	38	896,619	0	0	0	0	0.00
		2010	34	642,308	43	1,124,805	0	0	0	0	0.00
		2011	47	4,398,134	41	2,397,456	0	0	0	0	0.00
	3020	2007	30	9,808,599	29	8,392,457	940,150	550,000	6	1,490,150	17.76
		2008	22	8,609,724	27	7,490,915	1,169,031	250,000	2	1,419,031	18.94
2009		27	3,392,376	24	5,782,544	1,170,793	0	3	1,170,793	20.25	
2010		29	5,059,355	27	5,111,511	52,279	0	1	52,279	1.02	
2011		67	5,064,923	61	5,132,085	15,110	1,860,000	3	1,875,110	36.54	
3021	2007	333	6,341,209	321	5,095,407	1,300,082	0	11	1,300,082	25.51	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
營建機具綜合保險 Contractors' Plant And Machinery	3021	2008	332	3,480,255	344	5,198,563	93,039	0	3	93,039	1.79
		2009	314	4,467,534	315	4,330,077	1,117,253	0	4	1,117,253	25.80
		2010	352	4,022,324	317	4,115,034	166,237	50,000	4	216,237	5.25
		2011	388	4,520,817	383	4,231,414	403,886	1,370,000	10	1,773,886	41.92
	3022	2007	531	11,104,392	463	10,196,945	4,158,992	0	18	4,158,992	40.79
		2008	681	11,422,158	656	11,692,716	2,099,437	90,000	18	2,189,437	18.72
		2009	928	14,232,109	765	12,019,060	16,795,873	250,000	24	17,045,873	141.82
		2010	1,230	20,633,124	1,137	17,601,559	8,072,003	15,300	33	8,087,303	45.95
		2011	1,451	23,524,823	1,400	22,426,592	14,140,120	2,621,400	25	16,761,520	74.74
	3023	2007	238	2,275,894	169	2,081,328	1,754,765	0	13	1,754,765	84.31
		2008	270	2,933,389	275	2,959,723	162,233	0	5	162,233	5.48
		2009	315	3,038,097	315	2,869,592	648,931	5,000	6	653,931	22.79
		2010	309	3,025,641	302	2,979,741	823,341	0	8	823,341	27.63
		2011	338	3,508,562	346	3,071,531	213,170	50,000	4	263,170	8.57
	3024	2007	89	2,407,160	79	2,361,738	0	0	0	0	0.00
		2008	81	2,658,997	89	2,637,184	342,990	0	6	342,990	13.01
		2009	91	2,984,037	88	2,676,319	68,794	0	3	68,794	2.57
		2010	103	3,456,619	104	3,433,703	114,999	0	3	114,999	3.35
		2011	124	3,016,622	93	3,017,869	254,295	0	3	254,295	8.43
	3025	2007	10	651,655	11	527,392	0	0	0	0	0.00
2008		18	469,590	14	488,754	0	0	0	0	0.00	
2009		6	527,302	11	520,751	0	0	0	0	0.00	
2010		15	700,321	9	576,382	0	0	0	0	0.00	
2011		94	1,409,241	62	1,123,536	228,248	75,000	5	303,248	26.99	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
營建機具綜合保險 Contractors' Plant And Machinery	3029	2007	25	770,199	17	540,160	0	0	0	0	0.00
		2008	23	400,508	29	640,088	79,100	0	1	79,100	12.36
		2009	26	566,208	23	441,186	157,356	0	4	157,356	35.67
		2010	26	740,422	26	768,128	19,500	0	2	19,500	2.54
		2011	51	801,794	49	829,167	95,861	0	4	95,861	11.56
	3030	2007	1	6,000	1	26,185	0	0	0	0	0.00
		2008	2	30,000	2	31,250	0	0	0	0	0.00
		2009	2	30,000	2	30,000	0	0	0	0	0.00
		2010	7	105,900	2	57,064	0	0	0	0	0.00
		2011	13	534,104	12	355,076	0	0	0	0	0.00
	3031	2007	19	685,320	21	754,163	0	0	0	0	0.00
		2008	18	543,400	19	606,989	0	0	0	0	0.00
		2009	21	492,636	23	700,912	0	0	0	0	0.00
		2010	28	710,875	21	614,026	0	0	0	0	0.00
		2011	51	1,004,580	42	929,052	14,952	0	0	14,952	1.61
	3032	2007	25	369,882	31	566,560	0	0	0	0	0.00
		2008	15	901,400	17	343,466	0	0	0	0	0.00
		2009	24	387,955	22	891,393	7,290	0	1	7,290	0.82
		2010	37	600,772	30	555,006	0	0	0	0	0.00
		2011	78	1,052,870	60	868,439	26,000	150,000	2	176,000	20.27
3033	2007	30	12,412,245	25	12,750,339	744,701	0	3	744,701	5.84	
	2008	23	13,657,789	27	9,222,853	30,440	0	1	30,440	0.33	
	2009	35	17,753,310	28	13,811,253	0	0	0	0	0.00	
	2010	18	5,494,345	27	15,405,823	0	0	0	0	0.00	
	2011	19	6,470,760	21	8,099,640	0	11,000,000	3	11,000,000	135.81	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年未未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
營建機具綜合保險 Contractors' Plant And Machinery	3034	2007	0	-30,000	0	162,870	0	0	0	0	0.00
		2008	2	28,160	0	5,866	0	0	0	0	0.00
		2009	2	28,160	2	28,160	0	0	0	0	0.00
		2010	2	28,160	2	28,160	0	0	0	0	0.00
		2011	7	1,020,410	4	410,864	0	0	0	0	0.00
	3035	2007	9	742,700	9	1,107,887	69,562	0	1	69,562	6.28
		2008	3	106,659	5	488,009	0	0	0	0	0.00
		2009	1	-17,942	2	247,927	0	0	0	0	0.00
		2010	1	120,000	1	55,375	0	0	0	0	0.00
		2011	1	120,000	1	70,000	0	0	0	0	0.00
	3036	2007	4	947,000	3	833,667	504,977	0	1	504,977	60.57
		2008	2	280,000	2	374,583	0	0	0	0	0.00
		2009	0	0	1	18,750	0	20,571,429	1	20,571,429	109,714.29
		2010	0	0	0	0	0	0	0	0	-
		2011	1	200	0	75	0	0	0	0	0.00
	3037	2007	4	753,021	10	909,320	0	0	0	0	0.00
		2008	1	97,520	2	349,604	0	0	0	0	0.00
		2009	1	97,520	1	97,520	0	0	0	0	0.00
		2010	4	1,161,819	0	48,409	0	0	0	0	0.00
		2011	9	1,693,720	6	1,820,890	142,792	9,000,000	4	9,142,792	502.11
3039	2007	15	6,651,912	13	39,569,542	187,110	0	1	187,110	0.47	
	2008	11	366,096	13	430,560	224,738	0	1	224,738	52.20	
	2009	19	548,228	19	617,987	922,503	0	3	922,503	149.28	
	2010	35	988,786	28	655,035	0	0	0	0	0.00	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
營建機具綜合保險 Contractors' Plant And Machinery	3039	2011	90	1,676,280	74	1,676,308	290,500	0	3	290,500	17.33
	3040	2007	20	936,006	16	665,521	0	0	0	0	0.00
		2008	30	297,828	33	735,980	236,852	0	1	236,852	32.18
		2009	19	504,695	17	460,114	0	0	0	0	0.00
		2010	24	433,873	25	476,621	0	0	0	0	0.00
		2011	53	519,144	49	469,211	0	0	0	0	0.00
	3041	2007	62	530,353	30	354,041	0	0	0	0	0.00
		2008	59	350,945	64	416,456	5,315	0	1	5,315	1.28
		2009	63	376,200	63	425,275	11,000	0	1	11,000	2.59
		2010	60	332,400	64	402,469	5,137	0	1	5,137	1.28
		2011	72	428,548	65	370,617	0	100	1	100	0.03
	3042	2007	14	69,083	14	132,806	0	0	0	0	0.00
		2008	7	123,142	9	57,405	0	0	0	0	0.00
		2009	8	124,141	8	112,306	0	0	0	0	0.00
		2010	4	33,750	7	122,339	11,456	0	1	11,456	9.36
		2011	13	108,794	12	107,708	0	0	0	0	0.00
	Total	2007	4,115	151,874,172	3,703	186,415,743	49,531,173	750,595	276	50,281,768	26.97
		2008	3,926	142,997,833	4,146	139,142,064	45,706,484	738,000	251	46,444,484	33.38
		2009	4,503	165,279,503	4,224	151,173,124	66,220,794	22,126,429	255	88,347,223	58.44
		2010	5,152	172,560,676	4,838	175,003,325	60,778,348	5,009,214	309	65,787,562	37.59
		2011	6,561	202,231,563	5,987	188,413,535	46,842,574	54,268,140	323	101,110,714	53.66
鍋爐保險 Boiler	4010	2007	106	4,891,020	82	4,476,742	14,427	0	1	14,427	0.32
		2008	100	5,068,188	108	4,866,061	0	0	0	0	0.00
		2009	90	4,911,536	88	4,936,251	0	0	0	0	0.00

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
鍋爐保險 Boiler	4010	2010	78	3,941,413	79	4,622,776	0	0	0	0	0.00
		2011	94	5,035,633	83	4,236,814	0	0	0	0	0.00
	4020	2007	26	478,342	23	378,699	0	0	0	0	0.00
		2008	22	509,122	25	494,455	0	0	0	0	0.00
		2009	29	535,072	28	560,149	0	0	0	0	0.00
		2010	42	717,374	33	590,833	0	0	0	0	0.00
		2011	46	819,855	47	786,571	0	0	0	0	0.00
	4030	2007	63	718,913	58	719,875	0	0	0	0	0.00
		2008	96	788,199	85	740,124	0	0	0	0	0.00
		2009	89	1,062,482	88	911,235	0	0	0	0	0.00
		2010	86	768,773	86	964,658	0	0	0	0	0.00
		2011	87	1,382,896	84	1,088,581	0	0	0	0	0.00
	4040	2007	105	923,213	99	867,796	0	0	0	0	0.00
		2008	115	921,139	111	891,763	1,779,102	0	1	1,779,102	199.50
		2009	124	1,171,299	126	1,154,520	0	0	0	0	0.00
		2010	129	1,079,760	121	1,044,462	0	0	0	0	0.00
		2011	150	1,258,514	140	1,199,954	0	0	0	0	0.00
	4050	2007	78	1,679,690	70	1,493,381	0	0	0	0	0.00
		2008	88	1,653,323	86	1,605,044	0	0	0	0	0.00
		2009	87	1,766,573	85	1,701,599	0	0	0	0	0.00
2010		88	1,603,733	87	1,602,058	0	0	0	0	0.00	
2011		100	2,077,298	98	1,918,825	0	0	0	0	0.00	
4051	2007	18	133,127	15	142,801	0	0	0	0	0.00	
	2008	19	109,769	19	119,391	0	0	0	0	0.00	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
鍋爐保險 Boiler	4051	2009	25	169,509	23	125,243	0	0	0	0	0.00
		2010	23	171,671	23	151,441	0	0	0	0	0.00
		2011	43	183,755	36	173,751	0	0	0	0	0.00
	4060	2007	286	3,283,127	263	3,031,570	0	0	0	0	0.00
		2008	276	2,767,472	283	2,980,178	0	0	0	0	0.00
		2009	254	2,440,033	267	2,695,900	0	0	0	0	0.00
		2010	266	3,516,744	260	2,936,421	0	0	0	0	0.00
		2011	323	4,621,505	306	4,163,217	0	0	0	0	0.00
	4070	2007	9	93,292	8	84,692	0	0	0	0	0.00
		2008	6	92,164	8	106,633	0	0	0	0	0.00
		2009	4	85,541	4	88,992	0	0	0	0	0.00
		2010	6	196,472	4	104,685	0	0	0	0	0.00
		2011	5	166,104	6	190,552	0	0	0	0	0.00
	4080	2007	9	30,897	8	28,282	0	0	0	0	0.00
		2008	17	31,245	15	28,639	0	0	0	0	0.00
		2009	4	8,479	7	21,052	0	0	0	0	0.00
		2010	1	3,000	2	6,698	0	0	0	0	0.00
		2011	2	5,000	1	3,000	0	0	0	0	0.00
	4090	2007	0	0	1	1,192	0	0	0	0	0.00
		2008	0	0	0	0	0	0	0	0	-
2009		2	7,000	0	292	0	0	0	0	0.00	
2010		0	0	2	6,708	0	0	0	0	0.00	
2011		0	0	0	0	0	0	0	0	-	
Total	2007	700	12,231,621	627	11,225,030	14,427	0	1	14,427	0.13	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
鍋爐保險 Boiler	Total	2008	739	11,940,621	740	11,832,288	1,779,102	0	1	1,779,102	15.04
		2009	708	12,157,524	716	12,195,233	0	0	0	0	0.00
		2010	719	11,998,940	697	12,030,740	0	0	0	0	0.00
		2011	850	15,550,560	801	13,761,265	0	0	0	0	0.00
機械保險 Machinery	5010	2007	2	347,761	2	2,167,152	0	0	0	0	0.00
		2008	3	1,709,821	4	1,940,939	0	0	0	0	0.00
		2009	4	844,776	4	892,239	0	0	0	0	0.00
		2010	1	379,294	2	833,677	0	0	0	0	0.00
		2011	4	398,847	2	384,757	0	0	0	0	0.00
	5030	2007	0	0	0	0	0	0	0	0	-
		2008	0	0	0	0	0	0	0	0	-
		2009	2	480,000	0	100,000	0	0	0	0	0.00
		2010	2	487,890	2	481,644	0	0	0	0	0.00
		2011	0	121,972	2	487,890	0	0	0	0	0.00
	5070	2007	1	127,008	1	127,008	0	0	0	0	0.00
		2008	0	0	0	0	0	0	0	0	-
		2009	1	8,000	0	1,000	0	0	0	0	0.00
		2010	1	8,000	1	8,000	0	0	0	0	0.00
		2011	5	143,900	3	72,245	0	0	0	0	0.00
	5080	2007	3	1,747,393	1	1,811,070	0	0	0	0	0.00
		2008	4	9,073,917	4	6,401,959	0	0	0	0	0.00
		2009	0	2,672,490	2	7,119,180	0	0	0	0	0.00
		2010	0	0	0	2,683	0	0	0	0	0.00
		2011	2	18,400	2	10,425	0	0	0	0	0.00

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
機械保險 Machinery	5090	2007	14	3,045,377	14	3,239,708	100,500	0	1	100,500	3.10
		2008	11	1,883,613	11	2,042,624	1,438,647	0	1	1,438,647	70.43
		2009	12	1,326,696	10	1,386,936	8,000	0	1	8,000	0.58
		2010	10	1,246,264	13	1,289,494	0	0	0	0	0.00
		2011	16	1,684,686	12	1,367,766	0	0	0	0	0.00
	5100	2007	9	2,190,040	9	1,856,339	0	0	0	0	0.00
		2008	7	2,201,684	7	2,055,518	0	0	0	0	0.00
		2009	3	794,877	5	1,548,165	0	0	0	0	0.00
		2010	3	1,058,718	3	903,299	0	0	0	0	0.00
		2011	8	667,806	5	880,762	0	0	0	0	0.00
	5110	2007	5	565,134	4	203,443	0	0	0	0	0.00
		2008	9	250,865	7	513,637	0	0	0	0	0.00
		2009	10	326,210	9	268,794	0	0	0	0	0.00
		2010	14	463,886	11	341,728	0	0	0	0	0.00
		2011	10	362,218	12	438,168	0	0	0	0	0.00
	5140	2007	5	395,533	6	465,308	0	0	0	0	0.00
		2008	5	93,234	6	378,413	0	0	0	0	0.00
		2009	2	389,184	4	428,803	0	0	0	0	0.00
		2010	10	1,100,054	6	605,280	0	0	0	0	0.00
		2011	5	259,958	8	554,368	0	0	0	0	0.00
5170	2007	15	3,708,228	16	3,609,676	134,875	0	1	134,875	3.74	
	2008	6	253,115	7	406,705	0	0	0	0	0.00	
	2009	8	328,809	6	295,355	0	0	0	0	0.00	
	2010	8	376,398	7	375,416	0	0	0	0	0.00	
	2011	10	381,168	9	332,648	0	0	0	0	0.00	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
機械保險 Machinery	5200	2007	55	664,341	57	776,689	36,013	0	2	36,013	4.64
		2008	32	366,803	43	582,305	169,050	0	1	169,050	29.03
		2009	29	310,757	29	372,605	0	0	0	0	0.00
		2010	28	1,206,840	26	345,766	111,175	0	2	111,175	32.15
		2011	22	-624,872	25	271,954	17,000	0	1	17,000	6.25
	5230	2007	0	0	0	0	0	0	0	0	-
		2008	1	28,000	1	15,167	0	0	0	0	0.00
		2009	0	0	0	12,833	0	0	0	0	0.00
		2010	0	0	0	0	0	0	0	0	-
		2011	0	0	0	0	0	0	0	0	-
	5250	2007	4	628,797	4	2,159,504	0	0	0	0	0.00
		2008	3	148,360	3	159,875	0	0	0	0	0.00
		2009	2	64,829	2	82,724	0	0	0	0	0.00
		2010	2	65,917	1	52,371	0	0	0	0	0.00
		2011	0	0	1	30,712	0	0	0	0	0.00
	5280	2007	3	5,074,008	4	4,842,994	0	0	0	0	0.00
		2008	4	1,165,133	4	1,336,892	0	0	0	0	0.00
		2009	4	1,124,871	4	1,134,282	0	0	0	0	0.00
		2010	3	282,872	3	320,661	0	0	0	0	0.00
		2011	6	225,231	5	175,727	0	0	0	0	0.00
5340	2007	2	32,733,561	3	28,223,604	0	0	0	0	0.00	
	2008	1	25,531,322	3	28,555,462	66,630	2,000,000	0	2,066,630	7.24	
	2009	1	16,743,760	0	19,559,710	0	0	0	0	0.00	
	2010	1	12,569,614	2	15,794,329	0	0	0	0	0.00	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
機械保險 Machinery	5340	2011	3	10,468,097	3	14,156,662	0	0	0	0	0.00
	5350	2007	29	43,834,843	32	37,305,227	91,906	22,000	2	113,906	0.31
		2008	30	38,497,366	30	26,233,849	93,314	4,155,703	5	4,249,017	16.20
		2009	28	46,636,044	29	58,318,462	1,285,699	4,500	2	1,290,199	2.21
		2010	28	44,630,643	24	40,581,084	4,759,436	842,381,051	14	847,140,487	2,087.53
		2011	32	54,251,652	33	63,215,032	0	1,100,000	1	1,100,000	1.74
	5450	2007	1	7,600	1	7,600	0	0	0	0	0.00
		2008	3	56,966	3	48,295	0	0	0	0	0.00
		2009	3	39,320	2	24,472	11,592	0	0	11,592	47.37
		2010	3	39,320	3	39,470	142,096	0	1	142,096	360.01
		2011	3	59,720	4	58,170	0	0	0	0	0.00
	5600	2007	2	900,576	3	796,037	0	0	0	0	0.00
		2008	5	931,395	5	916,500	0	0	0	0	0.00
		2009	3	602,602	3	777,819	0	0	0	0	0.00
		2010	7	1,111,648	5	781,912	0	0	0	0	0.00
		2011	3	1,098,650	4	1,138,007	0	0	0	0	0.00
	5700	2007	1	88,162	1	255,499	0	0	0	0	0.00
		2008	1	2,000	1	2,000	0	0	0	0	0.00
		2009	0	0	0	0	0	0	0	0	-
		2010	2	46,743	2	46,168	0	0	0	0	0.00
		2011	1	3,000	2	3,575	0	0	0	0	0.00
	5800	2007	3	40,878	5	1,416,188	0	0	0	0	0.00
		2008	9	162,783	7	130,102	1,944,128	0	1	1,944,128	1,494.31
		2009	28	484,840	15	253,373	0	0	0	0	0.00

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
機械保險 Machinery	5800	2010	20	198,740	32	385,161	0	0	0	0	0.00
		2011	19	233,047	20	275,829	0	0	0	0	0.00
	5900	2007	3	2,485,859	2	405,234	0	0	0	0	0.00
		2008	-1	-1,692,000	1	380,250	0	0	0	0	0.00
		2009	1	462,000	1	455,583	0	0	0	0	0.00
		2010	1	539,000	1	535,791	0	0	0	0	0.00
		2011	2	493,500	1	492,188	0	0	0	0	0.00
	5901	2007	0	0	1	735,927	0	0	0	0	0.00
		2008	2	1,345,126	1	645,460	0	0	0	0	0.00
		2009	0	-161,010	1	538,656	0	0	0	0	0.00
		2010	0	0	0	0	0	0	0	0	-
		2011	0	0	0	0	0	0	0	0	-
	5950	2007	2	2,528,016	4	2,915,904	798,602	0	1	798,602	27.39
		2008	0	1,088,184	1	1,114,109	0	0	0	0	0.00
		2009	2	2,609,128	1	1,358,920	0	0	0	0	0.00
		2010	1	259,945	1	1,261,039	0	0	0	0	0.00
		2011	0	-129,296	1	119,818	0	0	0	0	0.00
	5999	2007	20	7,854,894	19	7,987,616	24,000	0	1	24,000	0.30
		2008	17	2,806,026	19	4,196,034	0	0	0	0	0.00
		2009	20	2,199,881	18	2,172,960	0	0	0	0	0.00
		2010	15	423,244	16	630,875	12,180	0	1	12,180	1.93
		2011	15	451,523	14	314,877	0	0	0	0	0.00
	Total	2007	179	108,968,009	189	101,307,727	1,185,896	22,000	8	1,207,896	1.19
		2008	152	85,903,713	168	78,056,095	3,711,769	6,155,703	8	9,867,472	12.64

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
機械保險 Machinery	Total	2009	163	78,288,064	145	97,102,871	1,305,291	4,500	3	1,309,791	1.35
		2010	160	66,495,030	161	65,615,848	5,024,887	842,381,051	18	847,405,938	1,291.47
		2011	166	70,569,207	168	84,781,580	17,000	1,100,000	2	1,117,000	1.32
電子設備綜合保險 Electronic Equipment	6010	2007	1,261	70,053,740	1,337	69,530,215	6,645,168	155,000	79	6,800,168	9.78
		2008	1,279	49,724,914	1,194	60,378,847	5,991,352	0	96	5,991,352	9.92
		2009	1,216	40,686,519	1,273	47,204,838	13,157,679	457,816	82	13,615,495	28.84
		2010	1,073	38,286,479	1,120	40,750,018	5,047,383	680,000	54	5,727,383	14.05
		2011	1,343	40,246,779	1,269	39,768,966	1,017,209	1,879,319	35	2,896,528	7.28
	6011	2007	305	17,363,854	345	18,823,793	1,298,958	0	14	1,298,958	6.90
		2008	274	18,709,270	286	16,960,123	889,545	0	14	889,545	5.24
		2009	243	11,505,152	255	14,155,949	1,553,853	170,000	15	1,723,853	12.18
		2010	231	14,673,994	227	11,935,496	1,969,938	23,681,400	10	25,651,338	214.92
		2011	160	11,391,214	185	10,774,535	125,113	50,000	6	175,113	1.63
	6013	2007	168	4,609,509	163	4,879,280	342,273	0	14	342,273	7.01
		2008	135	2,594,119	142	2,466,787	440,616	0	3	440,616	17.86
		2009	111	3,396,126	133	3,669,245	64,014	0	2	64,014	1.74
		2010	137	3,097,559	117	3,121,726	708,274	10,000	3	718,274	23.01
		2011	100	2,270,749	119	2,634,050	2,668	14,000	0	16,668	0.63
	6014	2007	33	1,153,446	31	771,703	69,566	0	1	69,566	9.01
		2008	27	1,241,398	29	1,146,022	53,750	0	4	53,750	4.69
		2009	76	1,600,639	52	1,391,862	84,000	0	7	84,000	6.04
		2010	40	1,005,986	46	1,129,843	0	0	0	0	0.00
		2011	46	996,926	46	1,218,452	0	0	0	0	0.00
6015	2007	15	1,555,360	16	1,387,195	0	0	0	0	0.00	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
電子設備綜合保險 Electronic Equipment	6015	2008	11	1,890,898	14	1,977,853	0	0	0	0	0.00
		2009	8	1,662,311	9	1,878,231	964,944	0	3	964,944	51.38
		2010	9	2,256,802	8	1,837,808	1,529,776	103,000,000	8	104,529,776	5,687.74
		2011	7	1,149,386	7	1,391,786	66,429	100,000	3	166,429	11.96
	6019	2007	4	207,686	7	158,753	16,000	0	1	16,000	10.08
		2008	3	150,830	4	205,451	47,820	0	2	47,820	23.28
		2009	3	179,154	3	163,558	52,178	0	2	52,178	31.90
		2010	2	210,948	3	203,178	40,345	0	1	40,345	19.86
		2011	7	254,843	4	223,647	0	0	0	0	0.00
	6020	2007	25	25,257,886	25	18,788,486	39,871	0	4	39,871	0.21
		2008	24	6,767,239	25	9,079,808	18,444	0	2	18,444	0.20
		2009	21	5,398,019	24	6,349,897	75,205	0	2	75,205	1.18
		2010	35	2,925,946	26	3,832,734	194,276	0	3	194,276	5.07
		2011	44	2,265,221	37	3,442,568	0	0	0	0	0.00
	6021	2007	14	66,211,944	17	89,880,009	54,200	0	1	54,200	0.06
		2008	17	51,824,337	16	60,153,939	65,000	0	1	65,000	0.11
		2009	18	40,082,610	17	45,868,617	1,098,817	0	2	1,098,817	2.40
		2010	21	37,774,828	20	39,861,415	1,089,384	0	7	1,089,384	2.73
		2011	17	26,019,298	19	32,544,810	641,694	5,758,306	4	6,400,000	19.67
	6022	2007	130	2,753,245	83	1,577,951	0	0	0	0	0.00
		2008	45	3,262,823	106	3,244,475	279,509	0	2	279,509	8.61
		2009	17	728,394	27	1,687,388	104,091	0	1	104,091	6.17
		2010	29	1,476,571	22	1,575,267	0	0	0	0	0.00
		2011	48	2,280,261	38	2,238,557	0	2,000,000	1	2,000,000	89.34

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年未未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
電子設備綜合保險 Electronic Equipment	6030	2007	20	4,510,879	29	6,254,187	359,632	0	4	359,632	5.75
		2008	34	7,061,831	27	5,191,271	9,135	0	1	9,135	0.18
		2009	35	2,636,324	31	4,635,342	1,143,597	0	5	1,143,597	24.67
		2010	56	4,683,523	46	3,910,491	1,064,614	0	5	1,064,614	27.22
		2011	44	5,243,720	59	4,314,179	1,430,446	2,100,000	7	3,530,446	81.83
	6031	2007	6	169,262	5	209,758	0	0	0	0	0.00
		2008	3	343,960	3	286,374	0	0	0	0	0.00
		2009	3	365,000	4	414,837	0	0	0	0	0.00
		2010	1	153,750	2	293,542	0	0	0	0	0.00
		2011	2	80,000	2	80,000	0	0	0	0	0.00
	6034	2007	20	397,577	32	749,640	0	0	0	0	0.00
		2008	16	311,914	14	320,483	0	0	0	0	0.00
		2009	15	263,949	18	282,054	0	0	0	0	0.00
		2010	26	616,250	18	431,722	0	0	0	0	0.00
		2011	24	558,630	24	599,385	0	0	0	0	0.00
	6035	2007	38	7,539,380	41	8,474,280	1,876,804	0	4	1,876,804	22.15
		2008	41	7,217,104	41	6,884,871	421,202	0	3	421,202	6.12
		2009	37	8,235,969	35	6,059,820	1,209,913	100,000	5	1,309,913	21.62
		2010	42	5,691,248	37	8,068,268	17,482,379	400,000	4	17,882,379	221.64
		2011	53	5,647,038	53	5,682,521	523,960	1,000,000	3	1,523,960	26.82
	6036	2007	0	0	0	0	0	0	0	0	-
		2008	3	24,248	3	22,983	0	0	0	0	0.00
		2009	3	44,293	2	27,174	0	0	0	0	0.00
		2010	3	60,362	3	50,885	0	0	0	0	0.00
2011		0	0	1	26,764	0	0	0	0	0.00	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
電子設備綜合保險 Electronic Equipment	6037	2007	16	1,215,738	19	1,494,583	56,472	0	1	56,472	3.78
		2008	20	1,300,609	19	1,180,137	33,486	0	1	33,486	2.84
		2009	24	844,790	24	943,672	1,789,950	0	2	1,789,950	189.68
		2010	21	528,488	21	571,580	0	0	0	0	0.00
		2011	32	410,920	31	479,371	0	0	0	0	0.00
	6040	2007	0	0	0	8,333	0	0	0	0	0.00
		2008	0	0	0	0	0	0	0	0	-
		2009	8	39,360	2	13,830	0	0	0	0	0.00
		2010	27	313,810	22	217,128	7,600	0	1	7,600	3.50
		2011	9	203,610	16	226,655	0	0	0	0	0.00
	6041	2007	6	120,341	9	190,450	0	0	0	0	0.00
		2008	3	178,741	5	128,090	0	0	0	0	0.00
		2009	6	80,100	4	125,845	0	0	0	0	0.00
		2010	3	22,500	6	84,196	0	0	0	0	0.00
		2011	4	149,125	4	152,167	0	0	0	0	0.00
	6043	2007	8	175,029	5	139,234	658,947	0	1	658,947	473.27
		2008	6	117,625	6	103,319	0	0	0	0	0.00
		2009	6	72,700	6	103,601	0	0	0	0	0.00
		2010	9	406,255	5	263,528	0	0	0	0	0.00
		2011	3	27,200	7	194,781	0	0	0	0	0.00
6044	2007	4	212,945	6	424,367	0	0	0	0	0.00	
	2008	10	1,499,941	11	945,230	290,878	0	6	290,878	30.77	
	2009	8	1,729,394	9	1,958,648	22,000	0	1	22,000	1.12	
	2010	4	1,157,430	3	1,245,201	0	0	0	0	0.00	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
電子設備綜合保險 Electronic Equipment	6044	2011	4	1,190,540	4	1,218,835	0	0	0	0	0.00
	6050	2007	6	1,576,596	7	1,538,614	1,330,191	0	1	1,330,191	86.45
		2008	10	231,077	6	188,819	0	0	0	0	0.00
		2009	14	252,913	11	223,444	0	0	0	0	0.00
		2010	26	468,941	20	392,150	0	0	0	0	0.00
		2011	19	1,334,319	24	1,004,297	0	2,000	1	2,000	0.20
	6051	2007	0	0	1	1,359	0	0	0	0	0.00
		2008	0	0	0	0	0	0	0	0	-
		2009	0	0	0	0	0	0	0	0	-
		2010	0	0	0	0	0	0	0	0	-
		2011	0	0	0	0	0	0	0	0	-
	6054	2007	0	0	1	31,450	0	0	0	0	0.00
		2008	0	0	0	0	0	0	0	0	-
		2009	2	22,660	1	5,763	0	0	0	0	0.00
		2010	5	472,984	2	115,176	0	0	0	0	0.00
		2011	7	97,296	6	425,226	0	0	0	0	0.00
	6055	2007	4	106,757	5	139,229	0	0	0	0	0.00
		2008	22	1,005,777	13	408,219	0	0	0	0	0.00
		2009	7	306,261	15	717,595	0	0	0	0	0.00
		2010	4	108,900	6	354,659	30,874	0	1	30,874	8.71
		2011	7	52,000	4	29,563	0	0	0	0	0.00
	6056	2007	12	338,677	13	423,414	11,571	0	1	11,571	2.73
		2008	7	295,863	9	304,363	0	0	0	0	0.00
		2009	10	383,462	8	337,367	0	0	0	0	0.00

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
電子設備綜合保險 Electronic Equipment	6056	2010	3	374,571	6	312,344	0	350,000	1	350,000	112.06
		2011	7	378,081	5	410,081	0	0	0	0	0.00
	6057	2007	20	529,167	22	497,131	0	0	0	0	0.00
		2008	14	161,450	17	307,957	0	0	0	0	0.00
		2009	29	226,618	27	225,266	0	0	0	0	0.00
		2010	33	527,103	26	366,260	15,440	0	1	15,440	4.22
		2011	33	448,252	35	521,026	0	0	0	0	0.00
	6060	2007	82	2,878,699	83	2,836,814	13,146	0	1	13,146	0.46
		2008	102	3,881,850	94	3,287,282	289,556	0	6	289,556	8.81
		2009	88	3,111,807	98	3,451,392	1,075,266	1,050,000	8	2,125,266	61.58
		2010	88	2,404,968	88	2,675,493	0	0	0	0	0.00
		2011	183	3,419,908	149	3,222,333	0	476,000	3	476,000	14.77
	6063	2007	9	274,155	11	257,015	0	0	0	0	0.00
		2008	18	456,218	13	312,065	0	0	0	0	0.00
		2009	15	290,025	19	421,039	0	0	0	0	0.00
		2010	24	580,650	18	404,129	0	0	0	0	0.00
		2011	40	814,384	36	726,316	0	0	0	0	0.00
	6066	2007	5	1,075,578	7	995,796	1,386,933	0	2	1,386,933	139.28
		2008	0	0	1	543,988	337,122	0	1	337,122	61.97
		2009	2	77,060	1	33,211	0	0	0	0	0.00
2010		3	93,060	3	85,226	0	0	0	0	0.00	
2011		3	93,060	3	93,060	0	0	0	0	0.00	
6067	2007	7	297,028	7	224,493	0	0	0	0	0.00	
	2008	3	32,776	6	187,096	0	0	0	0	0.00	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
電子設備綜合保險 Electronic Equipment	6067	2009	1	22,400	2	52,796	0	0	0	0	0.00
		2010	1	11,630	1	17,015	0	0	0	0	0.00
		2011	1	41,229	1	27,214	0	0	0	0	0.00
	6068	2007	0	26,916	3	461,730	0	0	0	0	0.00
		2008	1	494,217	1	494,217	0	0	0	0	0.00
		2009	2	591,645	2	591,101	0	0	0	0	0.00
		2010	3	557,128	2	554,080	0	0	0	0	0.00
		2011	2	544,480	2	544,814	0	0	0	0	0.00
	6069	2007	238	4,310,688	93	1,455,339	299,940	0	3	299,940	20.61
		2008	387	9,350,759	373	7,638,611	721,057	0	11	721,057	9.44
		2009	208	5,282,318	255	6,607,851	1,614,532	0	28	1,614,532	24.43
		2010	251	5,714,783	238	6,296,652	855,252	265,300	23	1,120,552	17.80
		2011	280	5,649,049	243	5,708,803	243,446	45,610	5	289,056	5.06
	6070	2007	0	18,808	1	60,223	7,662	0	1	7,662	12.72
		2008	2	17,640	2	12,024	0	0	0	0	0.00
		2009	6	64,080	5	62,223	9,750	0	1	9,750	15.67
		2010	5	107,570	4	62,835	19,025	0	1	19,025	30.28
		2011	3	485,490	4	211,990	0	180,000	1	180,000	84.91
	6071	2007	2	34,747	2	55,070	4,470	0	1	4,470	8.12
		2008	0	0	1	1,917	0	0	0	0	0.00
2009		0	0	0	0	0	0	0	0	-	
2010		0	0	0	0	0	0	0	0	-	
2011		0	0	0	0	0	0	0	0	-	
6072	2007	0	0	0	0	0	0	0	0	-	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
電子設備綜合保險 Electronic Equipment	6072	2008	8	31,765	6	19,038	0	0	0	0	0.00
		2009	7	21,865	7	28,218	0	0	0	0	0.00
		2010	0	0	2	6,375	0	0	0	0	0.00
		2011	0	0	0	0	0	0	0	0	-
	6073	2007	5	380,777	5	331,221	0	0	0	0	0.00
		2008	3	118,782	3	234,890	0	0	0	0	0.00
		2009	5	38,413	4	73,872	0	0	0	0	0.00
		2010	3	88,000	5	63,930	0	0	0	0	0.00
		2011	2	14,881	3	59,916	0	0	0	0	0.00
	6075	2007	11	227,416	8	202,344	0	0	0	0	0.00
		2008	10	430,762	11	452,707	0	0	0	0	0.00
		2009	6	270,626	8	281,827	0	0	0	0	0.00
		2010	11	114,672	10	144,267	0	0	0	0	0.00
		2011	11	108,986	10	88,855	0	0	0	0	0.00
	6090	2007	24	416,329	25	510,132	10,000	0	1	10,000	1.96
		2008	27	1,350,879	21	811,497	1,006,228	0	6	1,006,228	124.00
		2009	21	1,499,631	23	1,405,198	2,523,189	0	7	2,523,189	179.56
		2010	26	1,605,491	25	1,524,184	3,983,173	0	6	3,983,173	261.33
		2011	22	562,372	23	1,130,292	0	0	0	0	0.00
	6091	2007	6	95,000	5	120,775	0	0	0	0	0.00
2008		6	160,551	7	144,515	11,235	0	1	11,235	7.77	
2009		6	88,456	7	134,813	0	0	0	0	0.00	
2010		3	30,800	3	32,362	0	0	0	0	0.00	
2011		4	34,500	4	32,305	0	0	0	0	0.00	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
電子設備綜合保險 Electronic Equipment	6092	2007	24	433,366	22	1,407,062	0	0	0	0	0.00
		2008	16	266,726	19	376,482	100,000	0	1	100,000	26.56
		2009	8	128,529	12	175,255	91,930	0	1	91,930	52.45
		2010	8	200,576	8	146,541	0	0	0	0	0.00
		2011	14	1,878,709	15	1,051,667	129,500	50,000	2	179,500	17.07
	6100	2007	38	1,727,836	45	2,029,734	117,473	0	1	117,473	5.79
		2008	39	2,490,255	33	1,687,614	425,994	0	5	425,994	25.24
		2009	56	1,425,676	52	1,847,457	277,905	0	5	277,905	15.04
		2010	46	1,194,245	46	1,337,677	31,351,537	20,000	10	31,371,537	2,345.23
		2011	49	2,065,251	48	1,544,882	2,450	50,000	2	52,450	3.40
	6101	2007	7	68,363	9	177,553	0	0	0	0	0.00
		2008	10	1,604,771	7	538,890	0	0	0	0	0.00
		2009	3	794,500	6	1,291,778	0	0	0	0	0.00
		2010	8	706,345	6	812,129	0	0	0	0	0.00
		2011	9	714,135	10	758,107	0	0	0	0	0.00
	6102	2007	14	102,068	11	94,719	0	0	0	0	0.00
		2008	8	115,300	11	104,685	0	0	0	0	0.00
		2009	15	89,629	12	98,819	0	0	0	0	0.00
		2010	16	134,638	14	135,127	0	520,000	1	520,000	384.82
		2011	13	114,250	16	120,678	0	0	0	0	0.00
6103	2007	15	430,607	17	518,215	0	0	0	0	0.00	
	2008	10	436,334	12	421,648	0	0	0	0	0.00	
	2009	16	448,415	13	334,467	0	0	0	0	0.00	
	2010	10	245,131	15	423,517	153,213	0	2	153,213	36.18	
	2011	37	1,276,930	26	690,220	0	0	0	0	0.00	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

		單位:新臺幣元									UNIT: N.T. \$
風險類別	工程分類	事故年度	保費收入		滿期保費		累計已付賠款	年末未付賠款	已發生賠款		賠款率
Sub-Line of Business	Type of Object	Accident Year	Written Premiums		Earned Premiums		Paid Losses	Outstanding Losses Year End	Incurred Losses		Losses Ratios %
			件數	金額	件數	金額	金額	金額	件數	金額	
			No.	Amount	No.	Amount	Amount	Amount	No.	Amount	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	(9)=(8)/(4)
電子設備綜合保險 Electronic Equipment	6104	2007	603	7,285,706	587	8,048,765	1,022,323	0	18	1,022,323	12.70
		2008	649	6,541,816	635	6,828,534	841,731	0	20	841,731	12.33
		2009	454	6,598,403	549	6,506,957	5,524,150	4,400	25	5,528,550	84.96
		2010	690	5,892,406	410	5,966,161	3,759,201	156,000	21	3,915,201	65.62
		2011	417	6,407,709	688	5,988,524	326,923	159,000	15	485,923	8.11
	6105	2007	4	417,295	4	796,758	0	0	0	0	0.00
		2008	9	413,326	5	431,186	28,226	0	2	28,226	6.55
		2009	4	506,854	7	455,169	67,406	0	1	67,406	14.81
		2010	4	459,461	5	469,628	277,099	0	3	277,099	59.00
		2011	9	482,589	8	483,508	0	0	0	0	0.00
	6200	2007	16	527,752	24	691,272	0	0	0	0	0.00
		2008	31	3,781,520	22	1,809,226	0	0	0	0	0.00
		2009	27	4,335,214	28	4,384,496	0	0	0	0	0.00
		2010	28	6,144,173	25	4,922,779	0	0	0	0	0.00
		2011	23	3,742,494	29	5,175,285	0	0	0	0	0.00
	6201	2007	33	445,796	30	623,720	0	0	0	0	0.00
		2008	31	588,286	34	578,725	17,900	0	1	17,900	3.09
		2009	12	455,207	19	457,063	0	0	0	0	0.00
		2010	12	765,013	12	635,654	0	0	0	0	0.00
		2011	10	555,342	10	635,908	0	0	0	0	0.00
6202	2007	23	1,373,510	30	1,735,233	0	0	0	0	0.00	
	2008	33	2,537,488	26	1,119,164	0	0	0	0	0.00	
	2009	24	2,362,050	26	2,524,723	0	0	0	0	0.00	
	2010	16	2,195,372	21	2,372,290	107,461	0	0	107,461	4.53	

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
電子設備綜合保險 Electronic Equipment	6202	2011	14	1,524,844	16	1,934,128	0	0	0	0	0.00
	6203	2007	10	391,951	9	339,636	12,023	0	1	12,023	3.54
		2008	9	311,451	7	384,610	0	0	0	0	0.00
		2009	7	186,321	9	272,719	0	0	0	0	0.00
		2010	11	327,693	10	297,826	0	0	0	0	0.00
		2011	6	156,008	9	217,268	0	0	0	0	0.00
	6204	2007	0	0	0	0	0	0	0	0	-
		2008	1	10,000	0	4,167	0	0	0	0	0.00
		2009	0	0	1	5,833	0	0	0	0	0.00
		2010	1	12,000	0	5,000	0	0	0	0	0.00
		2011	0	0	1	7,000	0	0	0	0	0.00
	6900	2007	81	1,765,198	77	2,062,708	217,394	0	2	217,394	10.54
		2008	107	2,850,606	100	2,346,760	63,884	0	2	63,884	2.72
		2009	51	1,537,256	72	2,173,976	749,743	0	5	749,743	34.49
		2010	83	2,976,665	76	2,623,492	23,338,837	0	5	23,338,837	889.61
		2011	86	3,324,606	83	2,948,866	0	500,000	1	500,000	16.96
	Total	2007	3,372	231,064,607	3,334	252,409,741	15,851,017	155,000	157	16,006,017	6.34
		2008	3,524	194,190,046	3,440	202,656,959	12,383,670	0	191	12,383,670	6.11
		2009	2,964	150,969,097	3,227	172,116,096	33,254,112	1,782,216	210	35,036,328	20.36
		2010	3,191	149,857,698	2,859	152,938,984	93,025,081	129,082,700	171	222,107,781	145.23
		2011	3,258	136,706,614	3,436	143,004,161	4,509,838	14,364,235	89	18,874,073	13.20
完工土木工程保險 Civil Engineering Completed Risks	1010	2007	0	0	0	0	0	0	0	0	-
		2008	3	130,500	2	110,438	0	0	0	0	0.00
		2009	2	33,000	2	45,188	0	0	0	0	0.00

註：工程分類代號詳附錄

中華民國100年工程保險賠款率統計表
按風險類別、工程分類
(意外事故年度制)

2011 LOSS RATIOS FOR ENGINEERING INSURANCE
BY SUB-LINE OF BUSINESS、OBJECT
(ACCIDENT-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

風險類別 Sub-Line of Business	工程分類 Type of Object	事故年度 Accident Year	保費收入 Written Premiums		滿期保費 Earned Premiums		累計已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
			件數 No.	金額 Amount	件數 No.	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(4)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	
完工土木工程保險 Civil Engineering Completed Risks	1010	2010	1	28,000	2	32,375	0	0	0	0	0.00
		2011	1	28,000	1	28,000	0	0	0	0	0.00
	1038	2007	0	0	0	0	0	0	0	0	-
		2008	1	198,000	1	189,750	0	0	0	0	0.00
		2009	0	0	0	8,250	0	0	0	0	0.00
		2010	0	0	0	0	0	0	0	0	-
		2011	0	0	0	0	0	0	0	0	-
	1049	2007	0	0	0	0	0	0	0	0	-
		2008	0	0	0	0	0	0	0	0	-
		2009	1	90,000	1	63,750	0	0	0	0	0.00
		2010	1	80,000	1	82,917	0	0	0	0	0.00
		2011	1	70,000	1	72,916	0	0	0	0	0.00
	1071	2007	2	62,000	0	7,750	0	0	0	0	0.00
		2008	0	0	2	54,250	0	0	0	0	0.00
		2009	0	0	0	0	0	0	0	0	-
		2010	0	0	0	0	0	0	0	0	-
		2011	0	0	0	0	0	0	0	0	-
	Total	2007	2	62,000	0	7,750	0	0	0	0	0.00
		2008	4	328,500	5	354,438	0	0	0	0	0.00
		2009	3	123,000	3	117,188	0	0	0	0	0.00
2010		2	108,000	3	115,292	0	0	0	0	0.00	
2011		2	98,000	2	100,916	0	0	0	0	0.00	

註：工程分類代號詳附錄

中華民國100年工程保險賠款統計表
按出險原因別
(曆年制)

2011 LOSSES FOR ENGINEERING INSURANCE
BY CAUSE OF LOSS
(CALENDAR-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

出險原因別 Cause of Loss	賠付次數 Paid No.	已付賠款 Paid Losses
火災 Fire	52	92,077,794
煙燻 Smoke	0	0
閃電、雷擊、電壓過高 Lightning、Over Voltage	17	3,169,770
電弧、電氣短路、其他電氣性故障 Electric arc Short circuit	6	201,920
物理性爆炸、壓潰 Physical explosion、Collapse	2	3,308,177
化學性爆炸 Chemical explosion	7	7,096,733
地震、海嘯 Earthquake Tsunami	7	1,972,061
火山爆發 Volcanic eruption	0	0
水災(淹水、漲水、雨水、積水、浪潮) Flood、Inundation	76	100,469,065
洪水氾濫 Flood	0	542,893
豪雨 Heavy rain	89	52,402,403
霜雪、冰雹、冰凍 Frost、Snow Hail、Freezing	0	0
風災(強風、旋風、颶風、龍捲風) Strong wind、Hurricane、Windstorm Tornado、 cyclone、Tempest	62	92,255,554
颱風 Typhoon	313	563,794,532
山崩、岩崩、土石流、落石 Landslide	6	1,659,378
地層下陷、隆起 Subsidence/settlement、heave failure	2	347,596

註：非正確出險原因資料均列入其他

中華民國100年工程保險賠款統計表
按出險原因別
(曆年制)

2011 LOSSES FOR ENGINEERING INSURANCE
BY CAUSE OF LOSS
(CALENDAR-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

出險原因別 Cause of Loss	賠付次數 Paid No.	已付賠款 Paid Losses
擋土支撐失敗 Failure or weakening of support	3	254,811
震動、振動 Shake Vibration	26	9,039,129
倒塌 Collapse	19	25,273,146
龜裂 Cracking	109	98,045,147
滲透或管線、線路破裂之損害 Leakage	45	6,756,183
水漬 Water stains	10	1,952,498
試車、負荷試驗 Testing、Loading	3	3,632,985
疏忽、人爲錯誤 Negligence、human error	1,344	264,010,267
技術不良(施工、監工、安裝或操作錯誤) Bad manufacture	352	103,311,515
材料、材質或尺度缺陷(瑕疵) Defective material	0	0
製造不良 Bad Manufacture	0	0
設計錯誤、設計不當等結構性危險因素 Faulty design	1	14,600
自然耗損、材料疲乏 Wear and tear、Material deterioration	5	290,691
腐蝕、侵蝕、沖蝕 Corrosion、Oxidation	1	5,025
缺水或缺乏運轉媒體 Lack of Operating Media	0	0
機械性損壞、故障、斷裂、失靈 Mechanical breakdown or failure	10	11,744,244
因離心力作用所造成之撕裂 Tearing by centrifugal force	0	0

註：非正確出險原因資料均列入其他

中華民國100年工程保險賠款統計表
按出險原因別
(曆年制)

2011 LOSSES FOR ENGINEERING INSURANCE
BY CAUSE OF LOSS
(CALENDAR-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

出險原因別 Cause of Loss	賠付次數 Paid No.	已付賠款 Paid Losses
傾覆 Overturn	14	6,371,023
碰撞 Collision	39	40,587,011
吊桿斷裂 Boom cut off	7	673,659
掉落、墜落(包括航空器墜落) Fall、Drop	155	51,647,328
污染 Contamination/Pollution	1	26,144
外來異物 Foreign Objects	5	10,300,414
竊盜、強盜、搶奪 Theft Robbery	134	48,235,191
惡意破壞行為 Malicious mischief	52	10,497,839
罷工、暴動、民眾騷擾 Strike、Riot、Civil commotion	0	0
恐怖份子活動 Terrorism	0	0
不明原因 Unknown reason	316	89,568,120
其他 Others	1,765	436,635,391
合計 Total	5,055	2,138,170,237

註：非正確出險原因資料均列入其他

中華民國100年責任保險賠款率統計表
按客戶別、風險類別
(意外事故年度制)

2011 LOSS RATIOS FOR LIABILITY INSURANCE
BY TYPE OF INSURED、SUB-LINE OF BUSINESS
(ACCIDENT-YEAR BASIS)

		UNIT: N.T. \$									
客戶別	風險類別	事故年度	保費收入		滿期保費		累計已付賠款	年末未付賠款	已發生賠款		賠款率
Type of Insured	Sub-Line of Business	Accident Year	Written Premiums		Earned Premiums		Paid Losses	Outstanding Losses Year End	Incurred Losses		Losses Ratios %
			件數	金額	件數	金額	金額	金額	件數	金額	
			No.	Amount	No.	Amount	Amount	Amount	No.	Amount	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	(9)=(8)/(4)
個人 Personal	高爾夫球員責任保險 Golfers' Liability	2007	8,081	52,519,428	8,113	52,108,048	39,325,041	0	2,494	39,325,041	75.47
		2008	7,497	48,281,759	7,841	49,466,089	37,475,726	49,500	2,417	37,525,226	75.86
		2009	7,116	44,246,693	7,236	45,223,591	34,567,769	121,300	2,443	34,689,069	76.71
		2010	7,210	45,455,216	7,142	45,248,503	35,956,118	132,674	2,138	36,088,792	79.76
		2011	10,990	35,010,141	9,545	37,718,330	27,596,011	1,101,383	1,294	28,697,394	76.08
	醫師業務責任保險 Medical Malpractice	2007	4,093	58,461,097	3,936	60,557,764	22,650,081	5,915,000	135	28,565,081	47.17
		2008	4,881	58,909,479	4,749	62,093,895	19,517,159	7,643,961	153	27,161,120	43.74
		2009	5,824	70,062,496	5,491	65,125,324	28,451,926	9,519,923	159	37,971,849	58.31
		2010	6,148	66,226,359	6,003	66,947,340	11,196,435	10,749,343	150	21,945,778	32.78
		2011	8,534	69,194,538	7,601	68,265,371	6,530,780	9,732,913	88	16,263,693	23.82
	意外責任保險 Accident Liability	2007	700,092	76,608,900	613,774	64,645,767	2,200,461	0	89	2,200,461	3.40
		2008	826,373	68,318,899	749,519	73,920,035	883,629	35,000	69	918,629	1.24
		2009	807,669	73,002,406	844,661	70,776,410	692,010	6,300	61	698,310	0.99
		2010	778,047	71,223,352	780,555	73,089,769	1,200,058	124,500	30	1,324,558	1.81
		2011	877,760	149,441,883	849,189	134,200,848	661,287	11,694	34	672,981	0.50
	藥師與藥劑生業務責任保險 Pharmacist Liability	2007	1,335	2,647,582	369	783,647	0	0	0	0	0.00
		2008	1,436	2,941,185	1,557	3,073,418	2,731,840	0	2	2,731,840	88.89
		2009	1,291	2,829,929	1,342	2,854,187	35,000	20,000	2	55,000	1.93
		2010	1,642	3,212,609	1,427	2,986,871	49,600	0	2	49,600	1.66
		2011	1,876	3,605,412	1,726	3,358,014	0	95,000	2	95,000	2.83
教職員責任保險 Teaching & Administrative Staff	2007	0	0	0	0	0	0	0	0	-	
	2008	1,629	1,557,420	782	753,350	0	0	0	0	0.00	
	2009	1,894	1,654,076	1,765	1,599,063	0	0	0	0	0.00	
	2010	3,805	2,798,366	2,673	2,133,325	70,748	35,000	3	105,748	4.96	
	2011	4,441	3,306,091	4,112	2,999,410	6,200	0	1	6,200	0.21	

註：本表包含一般責任、專業責任及2003年(含)以前之傷害保險各類商品，自2004年起傷害保險相關統計改列傷害保險業務統計年報

中華民國100年責任保險賠款率統計表
按客戶別、風險類別
(意外事故年度制)

2011 LOSS RATIOS FOR LIABILITY INSURANCE
BY TYPE OF INSURED、SUB-LINE OF BUSINESS
(ACCIDENT-YEAR BASIS)

		單位:新臺幣元									UNIT: N.T. \$
客戶別	風險類別	事故年度	保費收入		滿期保費		累計已付賠款	年末未付賠款	已發生賠款	賠款率	
Type of Insured	Sub-Line of Business	Accident Year	Written Premiums		Earned Premiums		Paid Losses	Outstanding Losses Year End	Incurred Losses	Losses Ratios %	
			件數	金額	件數	金額	金額	金額	件數	金額	
			No.	Amount	No.	Amount	Amount	Amount	No.	Amount	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	(9)=(8)/(4)
個人 Personal	資料保護保險 Protection Insurance	2007	0	0	0	0	0	0	0	0	-
		2008	0	0	0	0	0	0	0	0	-
		2009	0	0	0	0	0	0	0	0	-
		2010	0	0	0	0	0	0	0	0	-
		2011	1	145,650	1	139,581	0	0	0	0	0.00
	治療師與治療生業務責任保險 Therapist Liability Insurance	2007	0	0	0	0	0	0	0	0	-
		2008	0	0	0	0	0	0	0	0	-
		2009	51	109,440	15	26,117	0	0	0	0	0.00
		2010	73	1,514,116	63	1,196,102	0	0	0	0	0.00
		2011	54	1,721,585	69	1,618,707	0	0	0	0	0.00
合計 Total	2007	713,601	190,237,007	626,192	178,095,226	64,175,583	5,915,000	2,718	70,090,583	39.36	
	2008	841,816	180,008,742	764,448	189,306,787	60,608,354	7,728,461	2,641	68,336,815	36.10	
	2009	823,845	191,905,040	860,510	185,604,692	63,746,705	9,667,523	2,665	73,414,228	39.55	
	2010	796,925	190,430,018	797,863	191,601,910	48,472,959	11,041,517	2,323	59,514,476	31.06	
	2011	903,656	262,425,300	872,243	248,300,261	34,794,278	10,940,990	1,419	45,735,268	18.42	
商業 Commercial	公共意外責任保險 Public General Liability	2007	130,217	1,983,197,759	126,745	2,010,352,520	409,748,957	45,751,010	10,397	455,499,967	22.66
		2008	132,266	1,905,470,229	130,643	1,946,346,542	427,798,376	77,523,377	10,519	505,321,753	25.96
		2009	137,328	1,822,814,586	135,349	1,846,384,304	429,142,176	151,295,924	11,200	580,438,100	31.44
		2010	144,467	1,911,326,681	142,751	1,882,947,328	424,764,991	391,159,071	11,887	815,924,062	43.33
		2011	159,114	1,826,307,246	152,972	1,877,867,750	202,789,862	254,749,959	10,640	457,539,821	24.36
	產品責任保險 Products Liability	2007	20,586	1,434,848,692	19,340	1,388,343,460	681,096,698	123,032,872	1,741	804,129,570	57.92
		2008	23,818	1,310,844,902	22,087	1,358,688,530	482,902,958	243,425,421	1,588	726,328,379	53.46
		2009	31,481	1,299,702,021	26,085	1,310,982,589	219,767,091	251,053,690	1,511	470,820,781	35.91
		2010	35,203	1,340,993,931	33,986	1,340,691,478	127,086,999	281,920,742	1,300	409,007,741	30.51

註：本表包含一般責任、專業責任及2003年(含)以前之傷害保險各類商品，自2004年起傷害保險相關統計改列傷害保險業務統計年報

中華民國100年責任保險賠款率統計表
按客戶別、風險類別
(意外事故年度制)

2011 LOSS RATIOS FOR LIABILITY INSURANCE
BY TYPE OF INSURED、SUB-LINE OF BUSINESS
(ACCIDENT-YEAR BASIS)

		單位:新臺幣元									UNIT: N.T. \$
客戶別	風險類別	事故年度	保費收入		滿期保費		累計已付賠款	年末未付賠款	已發生賠款	賠款率	
Type of Insured	Sub-Line of Business	Accident Year	Written Premiums		Earned Premiums		Paid Losses	Outstanding Losses Year End	Incurred Losses	Losses Ratios %	
			件數	金額	件數	金額	金額	金額	件數	金額	
			No.	Amount	No.	Amount	Amount	Amount	No.	Amount	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	(9)=(8)/(4)
商業	產品責任保險	2011	40,606	1,186,443,240	37,941	1,215,055,096	37,984,094	68,577,508	995	106,561,602	8.77
Commercial	電梯意外責任保險	2007	2,670	3,574,816	2,486	3,365,001	502,974	100,000	8	602,974	17.92
	Elevators Liability	2008	3,044	2,306,321	2,705	2,719,957	3,220,935	0	2	3,220,935	118.42
		2009	3,120	2,621,122	3,121	2,638,071	1,351,600	0	1	1,351,600	51.23
		2010	3,218	2,248,311	3,167	2,323,372	22,738	0	3	22,738	0.98
		2011	2,564	1,924,362	3,050	2,080,469	10,747	0	2	10,747	0.52
	營繕承攬人意外責任保險	2007	8,013	81,436,124	7,621	76,721,737	33,629,064	24,970,133	353	58,599,197	76.38
	Contractors' Liability	2008	7,908	76,197,249	8,046	77,994,757	31,423,867	1,230,500	356	32,654,367	41.87
		2009	7,077	60,700,084	7,078	64,925,325	34,810,359	9,163,995	328	43,974,354	67.73
		2010	6,870	67,883,515	6,655	66,667,795	23,652,681	9,438,606	255	33,091,287	49.64
		2011	7,988	61,471,366	7,772	64,807,678	11,178,230	11,783,997	227	22,962,227	35.43
	意外污染責任保險	2007	0	0	1	885,092	0	0	0	0	0.00
	Pollution Liability	2008	2	78,800	0	6,450	0	0	0	0	0.00
		2009	4	138,800	2	87,967	0	0	0	0	0.00
		2010	8	485,471	6	148,715	0	0	0	0	0.00
		2011	5	174,430	7	476,349	0	0	0	0	0.00
	旅館綜合責任保險	2007	3	414,000	3	485,607	245,952	0	3	245,952	50.65
	Hotel Comprehensive Liability	2008	2	341,000	3	405,958	485,358	0	4	485,358	119.56
		2009	2	322,500	2	335,479	33,000	1	2	33,001	9.84
		2010	2	321,000	2	321,687	254,086	0	2	254,086	78.99
		2011	2	171,166	2	322,625	1,591	0	1	1,591	0.49
	僱主意外責任保險	2007	46,722	1,047,349,025	46,806	1,058,370,601	519,732,071	14,584,840	9,888	534,316,911	50.48
	Employers' Liability	2008	49,183	1,041,893,745	48,350	1,065,787,370	483,329,117	31,770,126	10,397	515,099,243	48.33
		2009	54,225	1,045,110,434	50,860	1,038,454,564	463,128,456	79,101,463	11,038	542,229,919	52.22

註：本表包含一般責任、專業責任及2003年(含)以前之傷害保險各類商品，自2004年起傷害保險相關統計改列傷害保險業務統計年報

中華民國100年責任保險賠款率統計表
按客戶別、風險類別
(意外事故年度制)

2011 LOSS RATIOS FOR LIABILITY INSURANCE
BY TYPE OF INSURED、SUB-LINE OF BUSINESS
(ACCIDENT-YEAR BASIS)

		單位:新臺幣元									UNIT: N.T. \$
客戶別	風險類別	事故年度	保費收入		滿期保費		累計已付賠款	年末未付賠款	已發生賠款	賠款率	
Type of Insured	Sub-Line of Business	Accident Year	Written Premiums		Earned Premiums		Paid Losses	Outstanding Losses Year End	Incurred Losses	Losses Ratios %	
			件數	金額	件數	金額	金額	金額	件數	金額	
			No.	Amount	No.	Amount	Amount	Amount	No.	Amount	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	(9)=(8)/(4)
商業 Commercial	僱主意外責任保險 Employers' Liability	2010	65,481	1,193,228,775	60,783	1,119,113,413	542,403,995	108,498,684	14,039	650,902,679	58.16
		2011	80,716	1,400,268,908	74,587	1,295,468,022	343,155,784	213,654,466	12,270	556,810,250	42.98
	保全業責任保險 Security Company's Liability	2007	453	91,186,944	445	92,776,889	20,501,154	921,250	148	21,422,404	23.09
		2008	531	94,492,781	477	91,258,004	27,604,002	2,490,618	174	30,094,620	32.98
		2009	541	96,728,209	534	97,255,695	27,446,953	3,209,451	157	30,656,404	31.52
		2010	570	82,813,853	544	83,131,440	17,074,652	3,975,113	175	21,049,765	25.32
		2011	696	75,917,920	640	78,716,699	17,256,011	19,102,761	159	36,358,772	46.19
	幼稚園責任保險 Kindergarten Liability	2007	0	0	0	0	0	0	0	0	-
		2008	0	0	0	0	0	0	0	0	-
		2009	115	1,062,147	61	566,317	1,150	0	1	1,150	0.20
		2010	76	582,238	97	839,689	5,278	560	6	5,838	0.70
		2011	60	438,288	66	481,567	1,300	0	1	1,300	0.27
	高爾夫球場綜合保險 Golf Club Comprehensive	2007	4	1,940,000	4	2,914,996	2,476,715	0	94	2,476,715	84.96
		2008	5	2,710,389	4	2,319,535	1,871,833	0	63	1,871,833	80.70
		2009	1	568,000	3	1,486,912	1,337,635	0	49	1,337,635	89.96
		2010	1	660,000	1	753,537	447,707	0	15	447,707	59.41
		2011	1	1,320,000	1	968,409	601,655	6,600	15	608,255	62.81
	金融業保管箱責任保險 Safe Box Liability	2007	142	20,372,447	143	18,843,089	43,600	0	3	43,600	0.23
		2008	140	15,014,173	142	16,801,549	285,264	90,200	3	375,464	2.23
		2009	135	12,315,915	138	13,502,296	0	50,000	1	50,000	0.37
		2010	144	10,785,364	138	10,868,708	0	100,000	2	100,000	0.92
		2011	168	9,341,341	157	8,742,833	0	550,000	1	550,000	6.29
	捷運系統旅客運送責任保險 MRT Passengers Liability	2007	4	18,203,964	4	17,714,669	8,389,972	0	332	8,389,972	47.36
		2008	6	23,133,108	6	22,740,776	4,456,641	0	152	4,456,641	19.60

註：本表包含一般責任、專業責任及2003年(含)以前之傷害保險各類商品，自2004年起傷害保險相關統計改列傷害保險業務統計年報

中華民國100年責任保險賠款率統計表
按客戶別、風險類別
(意外事故年度制)

2011 LOSS RATIOS FOR LIABILITY INSURANCE
BY TYPE OF INSURED、SUB-LINE OF BUSINESS
(ACCIDENT-YEAR BASIS)

		單位:新臺幣元									UNIT: N.T. \$	
客戶別	風險類別	事故年度	保費收入		滿期保費		累計已付賠款	年末未付賠款	已發生賠款	賠款率		
Type of Insured	Sub-Line of Business	Accident Year	Written Premiums		Earned Premiums		Paid Losses	Outstanding Losses Year End	Incurred Losses	Losses Ratios %		
			件數	金額	件數	金額	金額	金額	件數	金額		
			No.	Amount	No.	Amount	Amount	Amount	No.	Amount		
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	(9)=(8)/(4)	
商業 Commercial	捷運系統旅客運送責任保險 MRT Passengers Liability	2009	12	29,584,286	10	28,353,384	3,681,334	134	58	3,681,468	12.98	
		2010	11	30,326,415	12	29,432,618	3,984,931	0	76	3,984,931	13.54	
		2011	15	30,351,495	15	30,555,710	1,066,293	284,635	19	1,350,928	4.42	
	醫院綜合意外責任保險 Hospital Comprehensive Liability	2007	2,153	139,605,401	2,026	131,689,496	58,670,575	16,068,301	254	74,738,876	56.75	
		2008	2,335	149,056,958	2,226	142,596,669	49,230,824	14,173,250	267	63,404,074	44.46	
		2009	2,465	152,520,469	2,378	152,553,887	52,604,318	31,554,301	347	84,158,619	55.17	
		2010	2,709	172,091,828	2,603	164,103,377	56,912,955	27,985,694	336	84,898,649	51.73	
		2011	3,126	188,253,936	2,953	178,191,497	22,149,289	41,727,491	225	63,876,780	35.85	
	會計師責任保險 Professional Indemnity-Accountants	2007	0	0	0	0	0	0	0	0	0	-
		2008	7	228,134	4	187,335	0	0	0	0	0	0.00
		2009	9	311,600	9	295,322	0	0	0	0	0	0.00
		2010	25	8,437,346	21	5,857,156	0	32,060	1	32,060	0.55	
		2011	22	8,891,756	21	8,364,059	0	1	1	1	0.00	
	律師責任保險 Professional Indemnity-Lawyers	2007	3	220,000	5	239,209	0	0	0	0	0	0.00
		2008	8	3,307,990	6	3,046,618	0	0	0	0	0	0.00
		2009	10	2,342,750	10	2,408,704	0	0	0	0	0	0.00
		2010	12	4,060,730	11	3,346,657	0	0	0	0	0	0.00
		2011	14	5,996,180	12	5,219,127	0	0	0	0	0	0.00
	建築師工程師專業責任保險 Professional Indemnity-Architects And Engineers	2007	5,357	93,262,195	4,884	113,274,041	420,588	7,499,861	3	7,920,449	6.99	
		2008	7,500	79,960,093	6,476	115,065,440	12,598,973	11,091,950	12	23,690,923	20.59	
2009		11,954	115,724,421	10,029	123,627,802	3,556,649	1,985,285	7	5,541,934	4.48		
2010		14,282	111,909,902	12,776	114,213,880	84,466	48,902,110	8	48,986,576	42.89		
2011		13,207	115,352,752	12,938	105,657,142	0	900,000	1	900,000	0.85		
保險公證人專業責任保險	2007	147	3,295,548	137	2,629,324	0	0	0	0	0.00		

註：本表包含一般責任、專業責任及2003年(含)以前之傷害保險各類商品，自2004年起傷害保險相關統計改列傷害保險業務統計年報

中華民國100年責任保險賠款率統計表
按客戶別、風險類別
(意外事故年度制)

2011 LOSS RATIOS FOR LIABILITY INSURANCE
BY TYPE OF INSURED、SUB-LINE OF BUSINESS
(ACCIDENT-YEAR BASIS)

		單位:新臺幣元									UNIT: N.T. \$
客戶別	風險類別	事故年度	保費收入		滿期保費		累計已付賠款	年末未付賠款	已發生賠款	賠款率	
Type of Insured	Sub-Line of Business	Accident Year	Written Premiums		Earned Premiums		Paid Losses	Outstanding Losses Year End	Incurred Losses	Losses Ratios %	
			件數	金額	件數	金額	金額	金額	件數	金額	
			No.	Amount	No.	Amount	Amount	Amount	No.	Amount	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	(9)=(8)/(4)
商業 Commercial	保險公證人專業責任保險 Professional Indemnity-Adjusters	2008	151	2,334,645	146	2,912,308	0	0	0	0	0.00
		2009	148	2,269,558	156	2,413,539	0	0	0	0	0.00
		2010	147	2,167,571	142	2,129,937	0	0	0	0	0.00
		2011	180	2,112,057	142	1,999,306	0	0	0	0	0.00
	保險代理人經紀人責任險 Professional Indemnity-Agents And/Or Brokers	2007	994	20,861,058	967	19,542,799	50,000	0	1	50,000	0.26
		2008	1,015	19,258,023	1,006	19,703,621	0	15,000	1	15,000	0.08
		2009	1,032	14,843,294	1,008	17,474,397	1,601,132	0	3	1,601,132	9.16
		2010	1,074	14,638,482	1,060	14,706,330	263,117	10,000	5	273,117	1.86
		2011	1,118	15,033,334	1,065	13,989,069	0	1,400,000	2	1,400,000	10.01
	地政機關責任保險 Real Estate Authority's Liability	2007	60	9,460,075	64	9,609,289	0	0	0	0	0.00
		2008	60	8,660,939	62	8,915,787	326,800	1,601,000	7	1,927,800	21.62
		2009	58	6,880,714	61	7,074,692	0	0	0	0	0.00
		2010	0	1,163,631	3	1,394,319	0	0	0	0	0.00
		2011	0	0	0	0	0	0	0	0	-
	董事重要職員責任保險 Directors And Officers	2007	838	623,158,249	762	602,623,070	343,454,433	233,351,106	109	576,805,539	95.72
		2008	972	595,938,701	923	617,535,236	119,698,805	291,220,459	88	410,919,264	66.54
		2009	1,006	590,939,756	980	595,475,985	46,949,926	8,832,036	48	55,781,962	9.37
		2010	1,119	626,730,322	1,066	622,949,222	12,517,352	135,524,134	45	148,041,486	23.76
		2011	1,278	707,129,691	1,210	662,105,551	1,400,022	36,703,334	20	38,103,356	5.75
	保固契約責任保險 Extended Warranty Policy	2007	110	84,440,966	62	64,293,657	23,848,824	0	448	23,848,824	37.09
2008		70	53,325,010	139	46,867,344	35,446,512	0	5,874	35,446,512	75.63	
2009		430	42,809,946	260	36,050,699	35,262,317	0	7,599	35,262,317	97.81	
2010		1,409	71,180,485	890	39,560,452	43,464,149	440,538	8,679	43,904,687	110.98	
2011		2,297	264,635,286	1,807	159,734,882	34,271,617	4,205,257	6,780	38,476,874	24.09	

註：本表包含一般責任、專業責任及2003年(含)以前之傷害保險各類商品，自2004年起傷害保險相關統計改列傷害保險業務統計年報

中華民國100年責任保險賠款率統計表
按客戶別、風險類別
(意外事故年度制)

2011 LOSS RATIOS FOR LIABILITY INSURANCE
BY TYPE OF INSURED、SUB-LINE OF BUSINESS
(ACCIDENT-YEAR BASIS)

		單位:新臺幣元									UNIT: N.T. \$
客戶別	風險類別	事故年度	保費收入		滿期保費		累計已付賠款	年未未付賠款	已發生賠款	賠款率	
Type of Insured	Sub-Line of Business	Accident Year	Written Premiums		Earned Premiums		Paid Losses	Outstanding Losses Year End	Incurred Losses	Losses Ratios %	
			件數	金額	件數	金額	金額	金額	件數	金額	
			No.	Amount	No.	Amount	Amount	Amount	No.	Amount	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	(9)=(8)/(4)
商業 Commercial	藥物臨床試驗責任保險 The First Human Clinical Trial	2007	85	17,706,249	56	9,599,575	0	0	0	0	0.00
		2008	97	19,109,584	81	14,755,872	0	55,000	2	55,000	0.37
		2009	121	23,120,697	117	21,302,142	0	0	0	0	0.00
		2010	137	24,017,169	114	22,713,092	0	0	0	0	0.00
		2011	155	23,564,635	133	23,134,331	9,735	123	3	9,858	0.04
	客運業旅客運送責任保險 Public Transportation Carrier's Liability	2007	232	5,084,046	186	5,321,624	98,426	500,000	3	598,426	11.25
		2008	110	4,698,078	133	5,209,135	207,658	0	6	207,658	3.99
		2009	40	665,588	74	2,278,765	108,425	0	2	108,425	4.76
		2010	17	756,364	22	940,639	10,240	95,000	5	105,240	11.19
		2011	9	287,237	13	494,520	0	0	0	0	0.00
	旅客運送業責任保險 Passenger Carrier Liability	2007	733	30,671,810	565	26,062,013	2,856,056	181,747	54	3,037,803	11.66
		2008	2,668	56,128,786	1,530	44,488,256	2,825,026	1,082,701	142	3,907,727	8.78
		2009	1,391	44,599,058	2,218	48,532,711	15,989,639	5,432,415	210	21,422,054	44.14
		2010	1,271	58,252,653	1,480	50,899,630	10,973,361	3,209,751	503	14,183,112	27.86
		2011	1,352	80,994,827	1,264	74,477,432	52,176,720	16,602,890	576	68,779,610	92.35
	石油業責任保險 Oil Businesses Liability	2007	27	310,595	24	300,517	47,327	0	5	47,327	15.75
		2008	31	362,500	30	353,021	41,223	0	2	41,223	11.68
		2009	44	611,375	37	466,772	36,702	0	2	36,702	7.86
		2010	36	411,000	41	532,752	43,030	0	3	43,030	8.08
		2011	27	308,258	32	367,271	0	0	0	0	0.00
鐵路旅客運送責任保險 Railway Passengers Liability	2007	0	1,144,981	0	0	0	0	0	0	-	
	2008	3	10,898,530	3	11,995,803	1,664,391	583,121	55	2,247,512	18.74	
	2009	6	22,805,106	5	20,706,706	2,679,861	1,628,800	105	4,308,661	20.81	
	2010	2	15,666,675	3	17,812,783	2,325,052	43,954	39	2,369,006	13.30	
	2011	2	15,325,842	1	14,078,233	566,902	3,965	11	570,867	4.05	

註：本表包含一般責任、專業責任及2003年(含)以前之傷害保險各類商品，自2004年起傷害保險相關統計改列傷害保險業務統計年報

中華民國100年責任保險賠款率統計表
按客戶別、風險類別
(意外事故年度制)

2011 LOSS RATIOS FOR LIABILITY INSURANCE
BY TYPE OF INSURED、SUB-LINE OF BUSINESS
(ACCIDENT-YEAR BASIS)

		單位:新臺幣元									UNIT: N.T. \$
客戶別	風險類別	事故年度	保費收入		滿期保費		累計已付賠款	年末未付賠款	已發生賠款	賠款率	
Type of Insured	Sub-Line of Business	Accident Year	Written Premiums		Earned Premiums		Paid Losses	Outstanding Losses Year End	Incurred Losses	Losses Ratios %	
			件數	金額	件數	金額	金額	金額	件數	金額	
			No.	Amount	No.	Amount	Amount	Amount	No.	Amount	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	(9)=(8)/(4)
商業 Commercial	金融機構專業責任保險 Financial Institutions Professional Indemnity	2007	8	10,380,319	6	6,831,446	0	0	0	0	0.00
		2008	14	17,529,569	13	19,711,027	62,286	0	1	62,286	0.32
		2009	9	10,679,115	10	10,664,837	0	0	0	0	0.00
		2010	10	29,015,130	10	27,754,322	0	0	0	0	0.00
		2011	9	27,704,018	9	27,175,663	0	2	1	2	0.00
	資訊及網路錯誤或疏漏責任保險 INT E&O	2007	22	50,579,379	16	37,470,780	28,038,455	0	22	28,038,455	74.83
		2008	22	42,582,882	24	46,495,435	6,333,271	0	2	6,333,271	13.62
		2009	31	65,240,011	27	49,956,971	7,907,330	400,001	6	8,307,331	16.63
		2010	24	44,944,188	27	52,545,467	0	0	0	0	0.00
		2011	29	42,864,356	27	50,824,154	0	0	0	0	0.00
	受託物管理人責任保險 Custodian Liability	2007	22	2,409,980	20	1,908,964	32,376	0	3	32,376	1.70
		2008	27	2,848,916	25	2,752,150	0	0	0	0	0.00
		2009	29	3,313,471	26	2,794,725	0	1	1	1	0.00
		2010	46	4,286,927	39	3,668,693	0	0	0	0	0.00
		2011	43	4,353,827	43	4,100,078	8,568	540,000	2	548,568	13.38
	當舖業責任保險 Pawn Liability	2007	1,659	3,288,337	1,642	3,202,681	430,450	0	2	430,450	13.44
		2008	1,267	2,493,721	1,415	2,794,088	443,037	0	1	443,037	15.86
		2009	1,116	2,168,099	1,160	2,150,233	0	0	0	0	0.00
		2010	998	1,961,112	1,035	2,137,044	425,500	0	3	425,500	19.91
		2011	724	2,299,584	804	2,212,320	0	0	0	0	0.00
毒性化學物質運作人責任保險 Toxic Chemical Substances Handlers' Liability	2007	56	10,741,819	52	10,241,490	0	0	0	0	0.00	
	2008	67	11,164,900	63	11,432,761	0	0	0	0	0.00	
	2009	68	10,298,650	68	10,742,286	0	0	0	0	0.00	
	2010	77	11,205,200	73	10,778,898	0	0	0	0	0.00	

註：本表包含一般責任、專業責任及2003年(含)以前之傷害保險各類商品，自2004年起傷害保險相關統計改列傷害保險業務統計年報

中華民國100年責任保險賠款率統計表
按客戶別、風險類別
(意外事故年度制)

2011 LOSS RATIOS FOR LIABILITY INSURANCE
BY TYPE OF INSURED、SUB-LINE OF BUSINESS
(ACCIDENT-YEAR BASIS)

		單位:新臺幣元									UNIT: N.T. \$
客戶別	風險類別	事故年度	保費收入		滿期保費		累計已付賠款	年末未付賠款	已發生賠款		賠款率
Type of Insured	Sub-Line of Business	Accident Year	Written Premiums		Earned Premiums		Paid Losses	Outstanding Losses Year End	Incurred Losses		Losses Ratios %
			件數	金額	件數	金額	金額	金額	件數	金額	
			No.	Amount	No.	Amount	Amount	Amount	No.	Amount	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	(9)=(8)/(4)
商業	毒性化學物質運作人責任保險	2011	97	13,403,247	85	11,733,871	0	0	0	0	0.00
Commercial	綜合責任保險	2007	35	21,770,879	24	10,677,203	0	0	0	0	0.00
	Comprehensive General Liability	2008	97	32,407,341	70	26,866,653	4,362,746	6,000,000	11	10,362,746	38.57
		2009	139	32,335,704	138	33,040,380	33,605,764	40,000	15	33,645,764	101.83
		2010	208	57,459,248	151	41,977,170	7,627,420	124,196,101	78	131,823,521	314.04
		2011	769	414,641,850	518	284,118,910	4,714,883	126,669,404	234	131,384,287	46.24
	護理人員專業責任保險	2007	0	0	0	575	0	0	0	0	0.00
	Nurses Professional Liability	2008	1	134,261	1	115,953	0	0	0	0	0.00
		2009	138	283,227	68	153,701	0	0	0	0	0.00
		2010	283	592,230	194	405,873	0	0	0	0	0.00
		2011	327	689,543	319	666,344	0	0	0	0	0.00
	教育機構責任保險	2007	2,490	1,474,605	543	267,215	0	0	0	0	0.00
	Educative Organization Liability	2008	9,341	8,022,731	7,425	5,710,206	99,119	0	15	99,119	1.74
		2009	8,060	7,689,450	8,227	7,425,317	157,738	0	16	157,738	2.12
		2010	7,585	7,246,598	7,892	7,716,610	159,898	0	15	159,898	2.07
		2011	6,337	6,001,870	6,624	6,351,266	15,040	10,000	7	25,040	0.39
	環境污染責任保險	2007	0	0	0	0	0	0	0	0	-
	Premises Pollution Liability	2008	0	0	0	0	0	0	0	0	-
		2009	0	0	0	0	0	0	0	0	-
		2010	1	954,836	0	437,633	0	0	0	0	0.00
		2011	2	907,979	1	930,157	0	0	0	0	0.00
	創投業專業責任保險	2007	1	836,145	0	383,233	0	0	0	0	0.00
	Venture Capital Asset Protection	2008	1	773,925	1	807,627	0	0	0	0	0.00
		2009	1	835,635	1	802,209	0	0	0	0	0.00

註：本表包含一般責任、專業責任及2003年(含)以前之傷害保險各類商品，自2004年起傷害保險相關統計改列傷害保險業務統計年報

中華民國100年責任保險賠款率統計表
按客戶別、風險類別
(意外事故年度制)

2011 LOSS RATIOS FOR LIABILITY INSURANCE
BY TYPE OF INSURED、SUB-LINE OF BUSINESS
(ACCIDENT-YEAR BASIS)

		單位:新臺幣元										UNIT: N.T. \$
客戶別	風險類別	事故年度	保費收入		滿期保費		累計已付賠款	年末未付賠款	已發生賠款		賠款率	
Type of Insured	Sub-Line of Business	Accident Year	Written Premiums		Earned Premiums		Paid Losses	Outstanding Losses Year End	Incurred Losses		Losses Ratios %	
			件數	金額	件數	金額	金額	金額	件數	金額		
			No.	Amount	No.	Amount	Amount	Amount	No.	Amount		
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	(9)=(8)/(4)	
商業 Commercial	創投業專業責任保險 Venture Capital Asset Protection	2010	1	822,375	1	829,558	0	0	0	0	0.00	
		2011	1	704,375	1	768,291	0	0	0	0	0.00	
	強制執行人員責任保險 Enforces the personnel liability	2007	0	0	0	0	0	0	0	0	-	
		2008	12	134,670	6	82,036	0	0	0	0	0.00	
		2009	104	1,743,863	68	1,126,538	0	0	0	0	0.00	
		2010	145	2,250,526	122	1,991,449	0	0	0	0	0.00	
		2011	166	2,409,783	172	2,458,755	0	0	0	0	0.00	
	精英專業責任保險 Elite Professional Indemnity	2007	0	0	0	0	0	0	0	0	-	
		2008	6	1,996,177	2	554,641	0	0	0	0	0.00	
		2009	5	1,448,292	5	1,682,549	0	0	0	0	0.00	
		2010	4	245,329	5	1,141,211	0	0	0	0	0.00	
		2011	9	1,759,435	8	1,582,391	0	0	0	0	0.00	
	地區公證人公會責任保險 Notary Association liability Insurance	2007	0	0	0	0	0	0	0	0	-	
		2008	0	0	0	0	0	0	0	0	-	
		2009	0	0	0	0	0	0	0	0	-	
		2010	0	0	0	0	0	0	0	0	-	
		2011	0	0	0	0	0	0	0	0	-	
	生命科學綜合責任保險 Life Science Liability	2007	0	0	0	0	0	0	0	0	-	
		2008	3	2,029,995	2	1,564,816	0	0	0	0	0.00	
		2009	5	3,680,540	4	2,827,321	0	0	0	0	0.00	
		2010	10	7,269,331	8	5,802,942	0	0	0	0	0.00	
		2011	15	9,128,379	13	7,074,091	0	0	0	0	0.00	
	產品修護契約責任保險 Product Repair Bond Liability	2007	0	0	0	0	0	0	0	0	-	
		2008	0	0	0	0	0	0	0	0	-	

註：本表包含一般責任、專業責任及2003年(含)以前之傷害保險各類商品，自2004年起傷害保險相關統計改列傷害保險業務統計年報

中華民國100年責任保險賠款率統計表
按客戶別、風險類別
(意外事故年度制)

2011 LOSS RATIOS FOR LIABILITY INSURANCE
BY TYPE OF INSURED、SUB-LINE OF BUSINESS
(ACCIDENT-YEAR BASIS)

		單位:新臺幣元									UNIT: N.T. \$
客戶別	風險類別	事故年度	保費收入		滿期保費		累計已付賠款	年末未付賠款	已發生賠款	賠款率	
Type of Insured	Sub-Line of Business	Accident Year	Written Premiums		Earned Premiums		Paid Losses	Outstanding Losses Year End	Incurred Losses	Losses Ratios %	
			件數	金額	件數	金額	金額	金額	件數	金額	
			No.	Amount	No.	Amount	Amount	Amount	No.	Amount	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	(9)=(8)/(4)
商業 Commercial	產品修護契約責任保險 Product Repair Bond Liability	2009	0	0	0	0	0	0	0	0	-
		2010	1	947,594	0	355,349	525,736	0	13	525,736	147.95
		2011	2	20,317,355	2	17,738,802	3,482,616	0	27	3,482,616	19.63
	民間公證人責任保險 Notary liability Insurance	2007	0	0	0	0	0	0	0	0	-
		2008	96	821,068	12	101,755	0	0	0	0	0.00
		2009	141	1,041,109	131	1,064,722	0	0	0	0	0.00
		2010	121	884,915	131	964,627	0	0	0	0	0.00
		2011	134	954,717	125	911,614	0	0	0	0	0.00
	代理司機責任保險 Driver Agent Liability	2007	0	0	0	0	0	0	0	0	-
		2008	0	0	0	0	0	0	0	0	-
		2009	1	10,000	1	7,917	0	0	0	0	0.00
		2010	1	5,200	1	7,283	0	0	0	0	0.00
		2011	0	0	0	0	0	0	0	0	-
	資料保護保險 Protection Insurance	2007	0	0	0	0	0	0	0	0	-
		2008	0	0	0	0	0	0	0	0	-
		2009	0	0	0	0	0	0	0	0	-
		2010	0	0	0	0	0	0	0	0	-
		2011	1	80,000	0	10,000	0	0	0	0	0.00
	產品完工責任保險 Specified Products & Completed Operation Liability	2007	0	0	0	0	0	0	0	0	-
		2008	0	0	0	0	0	0	0	0	-
		2009	1	1,978,500	0	906,812	0	0	0	0	0.00
		2010	2	2,657,350	2	2,356,888	0	0	0	0	0.00
		2011	2	2,672,725	2	2,687,554	0	0	0	0	0.00
	營利就業服務機構責任保險	2007	0	0	0	0	0	0	0	0	-

註：本表包含一般責任、專業責任及2003年(含)以前之傷害保險各類商品，自2004年起傷害保險相關統計改列傷害保險業務統計年報

中華民國100年責任保險賠款率統計表
按客戶別、風險類別
(意外事故年度制)

2011 LOSS RATIOS FOR LIABILITY INSURANCE
BY TYPE OF INSURED、SUB-LINE OF BUSINESS
(ACCIDENT-YEAR BASIS)

		單位:新臺幣元									UNIT: N.T. \$
客戶別	風險類別	事故年度	保費收入		滿期保費		累計已付賠款	年末未付賠款	已發生賠款	賠款率	
Type of Insured	Sub-Line of Business	Accident Year	Written Premiums		Earned Premiums		Paid Losses	Outstanding Losses Year End	Incurred Losses	Losses Ratios %	
			件數	金額	件數	金額	金額	金額	件數	金額	
			No.	Amount	No.	Amount	Amount	Amount	No.	Amount	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	(9)=(8)/(4)
商業 Commercial	營利就業服務機構責任保險 Private Job Service Institution Liability Insurance	2008	0	0	0	0	0	0	0	0	-
		2009	0	0	0	0	0	0	0	0	-
		2010	80	1,942,500	15	346,720	0	0	0	0	0.00
		2011	102	2,497,925	61	1,500,154	0	0	0	0	0.00
	雇主綜合保險 Employers' Comprehensive Liability	2007	0	0	0	0	0	0	0	0	-
		2008	0	0	0	0	0	0	0	0	-
		2009	0	0	0	0	0	0	0	0	-
		2010	0	0	0	0	0	0	0	0	-
		2011	51	2,914,476	6	356,757	0	0	0	0	0.00
	合計 Total	2007	223,846	5,813,226,407	215,639	5,726,941,862	2,134,314,667	466,961,120	23,871	2,601,275,787	45.42
		2008	242,886	5,598,690,824	234,287	5,737,691,021	1,696,719,022	682,352,723	29,744	2,379,071,745	41.46
		2009	262,603	5,534,858,102	250,519	5,560,981,544	1,381,159,555	543,747,497	32,707	1,924,907,052	34.61
		2010	287,888	5,927,830,301	278,080	5,759,617,743	1,275,030,334	1,135,532,118	37,493	2,410,562,452	41.85
		2011	323,542	6,578,320,997	307,621	6,246,556,799	732,840,959	797,472,393	32,220	1,530,313,352	24.50
混合 Composite	資訊服務業專業責任保險 Computer Consultants Professional Indemnity	2007	17	5,022,047	8	3,387,722	0	0	0	0	0.00
		2008	47	9,566,688	35	8,617,032	106,447	250,000	8	356,447	4.14
		2009	50	11,136,196	51	10,378,581	0	0	0	0	0.00
		2010	26	4,524,037	35	6,620,974	0	0	0	0	0.00
		2011	32	3,860,800	31	3,996,690	455,968	901,786	2	1,357,754	33.97
	專業責任保險 Professional Indemnity	2007	0	0	0	0	0	0	0	0	-
		2008	0	0	0	0	0	0	0	0	-
		2009	5	724,340	3	657,089	0	0	0	0	0.00
		2010	23	12,215,939	12	5,583,103	0	0	0	0	0.00
		2011	15	6,848,903	19	8,421,540	0	0	0	0	0.00

註：本表包含一般責任、專業責任及2003年(含)以前之傷害保險各類商品，自2004年起傷害保險相關統計改列傷害保險業務統計年報

中華民國100年責任保險賠款率統計表
按客戶別、風險類別
(意外事故年度制)

2011 LOSS RATIOS FOR LIABILITY INSURANCE
BY TYPE OF INSURED、SUB-LINE OF BUSINESS
(ACCIDENT-YEAR BASIS)

		單位:新臺幣元								UNIT: N.T. \$	
客戶別	風險類別	事故年度	保費收入		滿期保費		累計已付賠款	年末未付賠款	已發生賠款	賠款率	
Type of Insured	Sub-Line of Business	Accident Year	Written Premiums		Earned Premiums		Paid Losses	Outstanding Losses Year End	Incurring Losses	Losses Ratios %	
			件數	金額	件數	金額	金額	金額	件數	金額	
			No.	Amount	No.	Amount	Amount	Amount	No.	Amount	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(5)+(6)	(9)=(8)/(4)
混合	合計	2007	17	5,022,047	8	3,387,722	0	0	0	0	0.00
Composite	Total	2008	47	9,566,688	35	8,617,032	106,447	250,000	8	356,447	4.14
		2009	55	11,860,536	54	11,035,670	0	0	0	0	0.00
		2010	49	16,739,976	47	12,204,077	0	0	0	0	0.00
		2011	47	10,709,703	50	12,418,230	455,968	901,786	2	1,357,754	10.93

註：本表包含一般責任、專業責任及2003年(含)以前之傷害保險各類商品，自2004年起傷害保險相關統計改列傷害保險業務統計年報

中華民國100年信用及保證保險賠款率統計表
按行業別
(曆年制)

2011 LOSS RATIOS FOR CREDIT & BOND INSURANCE
BY TYPE OF BUSINESS
(CALENDAR-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

行業別 Type of Business	保費收入 Written Premiums		滿期保費 Earned Premiums	當期已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	年初未付賠款 Outstanding Losses Beginning of Year	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
	件數 No.	金額 Amount	金額 Amount	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(4)+(5)-(6)	(9)=(8)/(3)
農、林、漁、牧業 Agriculture, Forestry, Fishery, Animal Husbandry	7	72,695	96,014	0	10,000	0	1	10,000	10.42
礦業及土石採取業 Mining & Quarry	2	57,465	57,809	0	0	0	0	0	0.00
製造業 Manufacturing	188	298,128,592	323,174,850	45,577,207	7,836,107	4,836,107	32	48,577,207	15.03
水電燃氣業 Water, Electricity & Gas	2	47,278	58,873	0	0	0	0	0	0.00
營造業 Construction	79	8,554,100	6,225,529	33,931,623	43,621,912	54,832,022	19	22,721,513	364.97
批發、零售及餐飲業 Retail, Wholesales & Restaurant	400	25,049,930	25,598,279	1,001,954	23,775,868	24,027,288	19	750,534	2.93
運輸、倉儲及通信業 Transportation, Warehouse & Telecommunication	52	4,551,483	4,306,222	1,001,030	856,310	1,931,510	0	-74,170	-
金融、保險及不動產業 Financial, Insurance & Real Estate	189	209,316,544	268,185,652	40,003,100	87,113,802	107,694,569	2,287	19,422,333	7.24
工商服務業 Industrial & Commercial Services	489	24,859,689	30,995,895	12,378,729	31,562,024	60,296,983	-13	-16,356,230	-
社會服務及個人服務業 Social Services & Personal services	607	19,415,898	18,292,431	603,325	13,006,342	7,221,388	31	6,388,279	34.92
公共行政業 Public Services	49	1,008,101	1,487,405	0	0	0	0	0	0.00
其他行業 Others	5,329	727,784,168	726,847,679	72,971,673	630,547,922	389,688,197	778	313,831,398	43.18
合計 Total	7,393	1,318,845,943	1,405,326,638	207,468,641	838,330,287	650,528,064	3,154	395,270,864	28.13

註：1.本表包含保證及信用保險各類商品
2.2001年6月以前資料無行業別代碼、非正確資料及上述各類商品不需填列行業別者均列入其他行業

中華民國100年信用及保證保險賠款率統計表
按職業別
(曆年制)

2011 LOSS RATIOS FOR CREDIT & BOND INSURANCE
BY TYPE OF OCCUPATION
(CALENDAR-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

職業別 Type of Occupation	保費收入 Written Premiums		滿期保費 Earned Premiums	當期已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	年初未付賠款 Outstanding Losses Beginning of Year	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
	件數 No.	金額 Amount	金額 Amount	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(4)+(5)-(6)	(9)=(8)/(3)
一般職業 Normal Occupation	40	20,309,563	23,582,767	-1,674,424	1,202,077	13,861,770	24	-14,334,117	-
農牧業 Agriculture, Animal Husbandry	0	0	477,711	0	0	0	0	0	0.00
漁業 Fishery	0	0	290,754	0	0	0	0	0	0.00
木材森林業 Wood & Forestry	0	0	636,260	0	0	0	0	0	0.00
礦業採石業 Mining & Quarry	0	0	169,502	0	0	0	0	0	0.00
交通運輸業 Transportation & Portage	0	0	2,182,259	0	85,288	0	1	85,288	3.91
餐旅業 Restaurant	0	0	0	0	0	0	0	0	-
建築工程業 Construction & Engineering	0	0	1,423,973	20	107,806	75,178	1	32,648	2.29
製造業 Manufacturing	0	0	1,792,717	0	0	0	0	0	0.00
新聞廣告業 Journalistic & Advertising	0	0	283,136	0	0	0	0	0	0.00
衛生保健業 Hygienic & Health	0	0	183,622	0	0	0	0	0	0.00
娛樂業 Entertainment	0	0	1,061,708	0	0	0	0	0	0.00
文教機關 Cultural Athenaeum	0	0	476,753	0	0	0	0	0	0.00
宗教團體 Religion Communion	0	0	44,918	0	0	0	0	0	0.00

註：1.本表包含保證及信用保險各類商品
2.2001年6月以前資料無行業別代碼、非正確資料及上述各類商品不需填列職業別者均列入其他

中華民國100年信用及保證保險賠款率統計表
按職業別
(曆年制)

2011 LOSS RATIOS FOR CREDIT & BOND INSURANCE
BY TYPE OF OCCUPATION
(CALENDAR-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

職業別 Type of Occupation	保費收入 Written Premiums		滿期保費 Earned Premiums	當期已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	年初未付賠款 Outstanding Losses Beginning of Year	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
	件數 No.	金額 Amount	金額 Amount	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(4)+(5)-(6)	(9)=(8)/(3)
公共事業 Public Services	0	0	367,794	0	0	0	0	0	0.00
一般商業 Common Commercial	0	0	196,606	0	0	0	0	0	0.00
服務業 Services	0	0	1,173,103	0	0	0	0	0	0.00
家庭管理 Household Keeping	0	0	81,929	0	0	0	0	0	0.00
治安人員 Peace Officers	0	0	124,987	0	0	0	0	0	0.00
軍人 Soldiers	0	0	127,350	0	0	0	0	0	0.00
資訊業 Information Technology	0	0	81,742	0	0	0	0	0	0.00
職業運動人員 Professional Athlete	0	0	1,626,200	0	0	0	0	0	0.00
其他 Others	9,299	9,451,963	44,105,106	-29,764,709	22,073,406	14,271,438	7,283	-21,962,741	-
合計 Total	9,339	29,761,526	80,490,897	-31,439,113	23,468,577	28,208,386	7,309	-36,178,922	-

註：1.本表包含保證及信用保險各類商品
2.2001年6月以前資料無行業別代碼、非正確資料及上述各類商品不需填列職業別者均列入其他

中華民國100年信用及保證保險賠款統計表
按出險原因別
(曆年制)

2011 LOSSES FOR CREDIT & BOND INSURANCE
BY CAUSE OF LOSS
(CALENDAR-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

出險原因別 Cause of Losses	賠付次數 Paid No.	已付賠款 Paid Losses
場所設施不當 Wrongful Placement in site	0	0
人為疏忽或管理不當 Negligence or Wrongful Management	2	1,223,770
食物中毒 Food Poisoning	0	0
製造不良 Manufacturing Defect	0	0
設計錯誤、設計不當等結構性危險因素 Wrongful Designing, Planning	0	0
包裝不良 Packing Defect	0	0
警告不足 Warning Defect	0	0
交通事故-飛航器事故 Transportation Accident-Aircraft	0	0
交通事故-舟車事故 Transportation Accident-Vessels or Vehicles	0	0
劫機 Hijacking	0	0
其他意外事故(傷害險) Other accident for Personal Accident	2	-325,565
偽鈔 Counterfeited Currency	26	146,054
冒貸 Fraud in Loan	0	-233
契據變造 Deed Falsification	1	900,000
員工不誠實 Employee Infidelity	208	62,733,112
債務不履行 Debt Non-performance	9384	-39,199,465
貸款人死亡 Death of the Debtor	6	-422,700

註：本表包含保證及信用保險各類商品

中華民國100年信用及保證保險賠款統計表
按出險原因別
(曆年制)

2011 LOSSES FOR CREDIT & BOND INSURANCE
BY CAUSE OF LOSS
(CALENDAR-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

出險原因別 Cause of Losses	賠付次數 Paid No.	已付賠款 Paid Losses
疏忽短鈔 Negligence Shortage	111	2,553,262
交通工具延誤 Delay by Transportation Vehicles	2	-748
行李延誤 Delay of Baggage	0	0
行李遺失、旅行文件遺失 Loss of Baggage, Travel Documents	0	0
球桿斷裂 Club Breaking	0	0
一桿進洞 Hole-In-One	0	0
火災、閃電、爆炸 Fire, Lightening, Explosion	0	0
水災(豪雨、霜雪、溺水、水漬...) Flood (Heavy Rain, Snow)	0	0
風災(強風、龍捲風、颱風...) Windstorm (Strong wind, Cyclone, Typhoon)	0	0
地殼變動(地震、山崩、擋土支撐失敗...) Removal of Crust (Earthquake, Landslide, ...)	0	0
竊盜、強盜、搶奪 Theft, Burglary, Robbery	24	6,235,395
惡意破壞行為(罷工暴動、民眾騷擾、恐怖份子活動...) Malicious Acts (Strike, Riot, Civil Commotion, Terrorism)	0	0
滲透或管線、線路破裂之損害 Pervasion or Damage to the Pipelines, Wires	0	0
掉落、墜落(包括航空器墜落) Falling or Smash	0	0
不明原因 Unexplained Reasons	27	46,936,057
其他 Others	707	95,250,589

註：本表包含保證及信用保險各類商品

中華民國100年信用及保證保險賠款統計表
按出險原因別
(曆年制)

2011 LOSSES FOR CREDIT & BOND INSURANCE
BY CAUSE OF LOSS
(CALENDAR-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

出險原因別 Cause of Losses	賠付次數 Paid No.	已付賠款 Paid Losses
合計 Total	10,500	176,029,528

註：本表包含保證及信用保險各類商品

中華民國100年員工誠實保證保險賠款率統計表
按承保範圍
(曆年制)

2011 LOSS RATIOS FOR FIDELIY BOND INSURANCE
BY COVERAGE
(CALENDAR-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

承保範圍 Coverage	保費收入 Written Premiums		滿期保費 Earned Premiums	當期已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	年初未付賠款 Outstanding Losses Beginning of Year	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
	件數 No.	金額 Amount	金額 Amount	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(4)+(5)-(6)	(9)=(8)/(3)
員工誠實保證保險 Fidelity Bond	3,124	244,808,125	240,973,511	52,167,957	273,315,360	284,372,923	190	41,110,394	17.06
疏忽短鈔保險 Negligence, Shortage	3	2,617,830	2,630,331	1,975,994	5,000	76,000	101	1,904,994	72.42
其他 Others	455	40,958,605	40,814,462	22,685,149	42,100,168	59,671,784	104	5,113,533	12.53
合計 Total	3,582	288,384,560	284,418,304	76,829,100	315,420,528	344,120,707	395	48,128,921	16.92

註：2001年6月以前資料無承保範圍代碼，及非正確資料均列入其他

中華民國100年其他財產保險賠款率統計表
按行業別
(曆年制)

2011 LOSS RATIOS FOR MISCELLANEOUS INSURANCE
BY TYPE OF BUSINESS
(CALENDAR-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

行業別 Type of Business	保費收入 Written Premiums		滿期保費 Earned Premiums	當期已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	年初未付賠款 Outstanding Losses Beginning of Year	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
	件數 No.	金額 Amount	金額 Amount	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(4)+(5)-(6)	(9)=(8)/(3)
農、林、漁、牧業 Agriculture, Forestry, Fishery, Animal Husbandry	10	150,947	151,143	5,490	0	0	1	5,490	3.63
礦業及土石採取業 Mining & Quarry	6	63,161	58,545	0	0	0	0	0	0.00
製造業 Manufacturing	417	9,951,644	8,970,437	2,291,689	1	60,000	79	2,231,690	24.88
水電燃氣業 Water, Electricity & Gas	30	136,323	245,180	0	0	0	0	0	0.00
營造業 Construction	48	2,475,210	2,305,342	2,495	48,000	20,000	3	30,495	1.32
批發、零售及餐飲業 Retail, Wholesales & Restaurant	3,291	28,040,911	26,334,049	2,818,580	999,141	1,916,059	64	1,901,662	7.22
運輸、倉儲及通信業 Transportation, Warehouse & Telecommunication	886,017	252,547,244	252,455,726	84,112,910	28,867,189	21,523,862	2,907	91,456,237	36.23
金融、保險及不動產業 Financial, Insurance & Real Estate	2,529	451,587,792	452,071,566	155,939,040	375,404,771	464,004,928	5,382	67,338,883	14.90
工商服務業 Industrial & Commercial Services	466	196,129,989	187,244,853	1,773,858	529,134	11,452,935	96	-9,149,943	-
社會服務及個人服務業 Social Services & Personal services	2,901	39,548,290	41,411,716	2,825,493	4,568,740	580,560	91	6,813,673	16.45
公共行政業 Public Services	1,148	11,226,039	10,357,128	752,843	388,350	366,300	26	774,893	7.48
其他行業 Others	626,398	467,807,463	440,926,158	98,115,961	142,532,335	158,610,189	4,684	82,038,107	18.61
合計 Total	1,523,261	1,459,665,013	1,422,531,843	348,638,359	553,337,661	658,534,833	13,333	243,441,187	17.11

註：1.本表包含航空、核能、其他財產、個人綜合及商業綜合保險各類商品
2.非正確資料及上述各類商品不需填列行業別者均列入其他行業

中華民國100年其他財產保險賠款率統計表
按職業別
(曆年制)

2011 LOSS RATIOS FOR MISCELLANEOUS INSURANCE
BY TYPE OF OCCUPATION
(CALENDAR-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

職業別 Type of Occupation	保費收入 Written Premiums		滿期保費 Earned Premiums	當期已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	年初未付賠款 Outstanding Losses Beginning of Year	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
	件數 No.	金額 Amount	金額 Amount	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(4)+(5)-(6)	(9)=(8)/(3)
一般職業 Normal Occupation	735,274	102,164,824	102,985,456	47,871,989	3,491,447	1,008,525	6,871	50,354,911	48.90
農牧業 Agriculture, Animal Husbandry	4	90	90	0	0	0	0	0	0.00
漁業 Fishery	0	0	0	0	0	0	0	0	-
木材森林業 Wood & Forestry	0	0	0	0	0	0	0	0	-
礦業採石業 Mining & Quarry	1	0	0	0	0	0	0	0	-
交通運輸業 Transportation & Portage	53	3,645	3,645	0	0	0	0	0	0.00
餐旅業 Restaurant	27	7,355	8,055	0	5,400	5,400	0	0	0.00
建築工程業 Construction & Engineering	35	2,790	2,835	0	0	0	0	0	0.00
製造業 Manufacturing	147	3,375	3,386	0	0	0	0	0	0.00
新聞廣告業 Journalistic & Advertising	10	225	180	0	0	0	0	0	0.00
衛生保健業 Hygienic & Health	42	2,550	12,781	0	30,000	30,000	0	0	0.00
娛樂業 Entertainment	13	64,540	66,082	0	0	0	0	0	0.00
文教機關 Cultural Athenaeum	468	14,880	14,855	0	0	0	0	0	0.00
宗教團體 Religion Communion	1	90	90	0	0	0	0	0	0.00

註：1.本表包含航空、核能、其他財產、個人綜合及商業綜合保險各類商品
2.非正確資料及上述各類商品不需填列職業別者均列入其他

中華民國100年其他財產保險賠款率統計表
按職業別
(曆年制)

2011 LOSS RATIOS FOR MISCELLANEOUS INSURANCE
BY TYPE OF OCCUPATION
(CALENDAR-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

職業別 Type of Occupation	保費收入 Written Premiums		滿期保費 Earned Premiums	當期已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	年初未付賠款 Outstanding Losses Beginning of Year	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
	件數 No.	金額 Amount	金額 Amount	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(4)+(5)-(6)	(9)=(8)/(3)
公共事業 Public Services	6	45	45	0	0	0	0	0	0.00
一般商業 Common Commercial	40	2,205	2,205	0	0	0	0	0	0.00
服務業 Services	1,083	36,165	36,184	0	0	0	0	0	0.00
家庭管理 Household Keeping	102	3,330	3,308	0	0	0	0	0	0.00
治安人員 Peace Officers	3	90	90	0	0	0	0	0	0.00
軍人 Soldiers	0	0	0	0	0	0	0	0	-
資訊業 Information Technology	40	1,350	1,350	0	0	0	0	0	0.00
職業運動人員 Professional Athlete	3	90	68	0	0	0	0	0	0.00
其他 Others	943,670	288,101,135	142,929,379	10,816,710	11,714,202	43,819,624	933	-21,288,712	-
合計 Total	1,681,022	390,408,774	246,070,084	58,688,699	15,241,049	44,863,549	7,804	29,066,199	11.81

註：1.本表包含航空、核能、其他財產、個人綜合及商業綜合保險各類商品
2.非正確資料及上述各類商品不需填列職業別者均列入其他

中華民國100年其他財產保險賠款統計表
按出險原因別
(曆年制)

2011 LOSSES FOR MISCELLANEOUS INSURANCE
BY CAUSE OF LOSS
(CALENDAR-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

出險原因別 Cause of Losses	賠付次數 Paid No.	已付賠款 Paid Losses
場所設施不當 Wrongful Placement in site	35	1,687,343
人為疏忽或管理不當 Negligence or Wrongful Management	876	25,382,087
食物中毒 Food Poisoning	69	789,923
製造不良 Manufacturing Defect	5	15,554
設計錯誤、設計不當等結構性危險因素 Wrongful Designing, Planning	2	3,313
包裝不良 Packing Defect	0	0
警告不足 Warning Defect	1	3,240
交通事故-飛航器事故 Transportation Accident-Aircraft	15	46,200
交通事故-舟車事故 Transportation Accident-Vessels or Vehicles	394	23,745,699
劫機 Hijacking	16	112,967
其他意外事故(傷害險) Other accident for Personal Accident	939	15,882,630
偽鈔 Counterfeited Currency	506	2,371,550
冒貸 Fraud in Loan	0	0
契據變造 Deed Falsification	7	11,858,002
員工不誠實 Employee Infidelity	26	35,943,811
債務不履行 Debt Non-performance	0	0
貸款人死亡 Death of the Debtor	0	0

註：1.本表包含航空、核能、其他財產、個人綜合及商業綜合保險各類商品
2.非正確資料均列入其他

中華民國100年其他財產保險賠款統計表
按出險原因別
(曆年制)

2011 LOSSES FOR MISCELLANEOUS INSURANCE
BY CAUSE OF LOSS
(CALENDAR-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

出險原因別 Cause of Losses	賠付次數 Paid No.	已付賠款 Paid Losses
疏忽短鈔 Negligence Shortage	354	8,726,464
交通工具延誤 Delay by Transportation Vehicles	7111	41,323,263
行李延誤 Delay of Baggage	505	3,003,668
行李遺失、旅行文件遺失 Loss of Baggage, Travel Documents	830	11,863,198
球桿斷裂 Club Breaking	0	0
一桿進洞 Hole-In-One	0	0
火災、閃電、爆炸 Fire, Lightning, Explosion	58	4,186,160
水災(豪雨、霜雪、溺水、水漬...) Flood (Heavy Rain, Snow)	13	325,309
風災(強風、龍捲風、颱風...) Windstorm (Strong wind, Cyclone, Typhoon)	76	2,254,129
地殼變動(地震、山崩、擋土支撐失敗...) Removal of Crust (Earthquake, Landslide,.....)	39	2,115,514
竊盜、強盜、搶奪 Theft, Burglary, Robbery	216	7,942,352
惡意破壞行為(罷工暴動、民眾騷擾、恐怖份子活動...) Malicious Acts (Strike, Riot, Civil Commotion, Terrorism)	8	298,822
滲透或管線、線路破裂之損害 Pervasion or Damage to the Pipelines, Wires	1	19,810
掉落、墜落(包括航空器墜落) Falling or Smash	121	1,059,361
不明原因 Unexplained Reasons	985	21,445,604
其他 Others	7785	184,921,085

註：1.本表包含航空、核能、其他財產、個人綜合及商業綜合保險各類商品
2.非正確資料均列入其他

中華民國100年其他財產保險賠款統計表
按出險原因別
(曆年制)

2011 LOSSES FOR MISCELLANEOUS INSURANCE
BY CAUSE OF LOSS
(CALENDAR-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

出險原因別 Cause of Losses	賠付次數 Paid No.	已付賠款 Paid Losses
合計 Total	20,993	407,327,058

註：1.本表包含航空、核能、其他財產、個人綜合及商業綜合保險各類商品
2.非正確資料均列入其他

中華民國100年現金保險賠款率統計表
按承保範圍
(曆年制)

2011 LOSS RATIOS FOR CASH INSURANCE
BY COVERAGE
(CALENDAR-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

承保範圍 Coverage	保費收入 Written Premiums		滿期保費 Earned Premiums	當期已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	年初未付賠款 Outstanding Losses Beginning of Year	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
	件數 No.	金額 Amount	金額 Amount	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(4)+(5)-(6)	(9)=(8)/(3)
現金運送 Cash-In-Transit	3,570	34,513,758	34,720,949	1,126,731	1,491,629	518,376	57	2,099,984	6.05
庫存現金 Cash-In-Safe	4,443	32,398,045	33,754,356	1,515,350	1,648,648	1,129,472	38	2,034,526	6.03
櫃台現金 Cash-On-Counter	4,759	8,481,506	9,385,399	569,282	283,485	337,270	77	515,497	5.49
其他 Others	2,005	3,628,476	3,903,051	1,632,318	137,044	84,701	102	1,684,661	43.16
合計 Total	14,777	79,021,785	81,763,755	4,843,681	3,560,806	2,069,819	274	6,334,668	7.75

註：非正確資料均列入其他

中華民國100年藝術品綜合保險賠款率統計表
按承保範圍
(曆年制)

2011 LOSS RATIOS FOR ARTS COMPREHENSIVE INSURANCE
BY COVERAGE
(CALENDAR-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

承保範圍 Coverage	保費收入 Written Premiums		滿期保費 Earned Premiums	當期已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	年初未付賠款 Outstanding Losses Beginning of Year	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
	件數 No.	金額 Amount	金額 Amount	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(4)+(5)-(6)	(9)=(8)/(3)
館藏品 Museum Collections	884	53,635,984	36,790,307	1,396,397	12,070,378	11,216,220	35	2,250,555	6.12
參展品、運送品 Collections in exhibition, or Collections in Transit	2,177	59,816,517	61,580,643	1,113,688	4,757,413	1,046,664	35	4,824,437	7.83
其他 Others	146	3,500,456	2,897,387	2,881,102	719,119	63,850	46	3,536,371	122.05
合計 Total	3,207	116,952,957	101,268,337	5,391,187	17,546,910	12,326,734	116	10,611,363	10.48

註：非正確資料均列入其他

中華民國100年旅行業責任保險賠款率統計表
按承保範圍
(曆年制)

2011 LOSS RATIOS FOR TRAVEL AGENCY LIABILITY INSURANCE
BY COVERAGE
(CALENDAR-YEAR BASIS)

承保範圍 Coverage	單位:新臺幣元								UNIT: N.T. \$
	保費收入 Written Premiums		滿期保費 Earned Premiums	當期已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	年初未付賠款 Outstanding Losses Beginning of Year	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
	件數 No.	金額 Amount	金額 Amount	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	(9)=(8)/(3)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(4)+(5)-(6)	(9)=(8)/(3)	
免填 N/A	0	0	226	0	0	0	0	0	0.00
意外死殘及特別費用 Accidental Death & Dismemberment Extra Expenses	278,367	253,226,381	255,325,282	30,221,261	14,330,335	9,816,067	234	34,735,529	13.60
醫療費用 Medical Expenses	85,449	20,697,599	20,697,470	25,103,951	13,662,183	9,459,380	1,820	29,306,754	141.60
旅遊文件遺失重置費用 Replacement Cost for Missing Travel Documents	85,911	14,115,514	14,115,440	79,992	0	35,000	15	44,992	0.32
出發行程延遲費用 Travel Delay - over 12 hours	159,450	5,869,104	5,873,641	3,248,616	100,796	131,520	120	3,217,892	54.79
額外住宿與旅行費用 Extra Accommodation & Travel Expenses	179,351	3,246,982	3,249,021	4,429,770	8,515,408	1,479,919	193	11,465,259	352.88
行李遺失賠償責任 Loss of Baggage	172,346	2,775,798	2,773,588	106,652	32,248	32,348	14	106,552	3.84
國內善後處理費用 Espacial Handling Fee	206,443	9,960,456	9,959,142	228,799	0	100,000	4	128,799	1.29
慰撫金費用 Consolation Fee	212,980	13,578,383	13,591,061	6,817,890	50,000	100,000	7	6,767,890	49.80
超額責任 Excess Liability	76,440	26,094,791	26,160,270	0	0	0	0	0	0.00
其他 Others	101,200	58,535,035	58,349,811	68,398,389	2,903,637	6,041,763	2,835	65,260,263	111.84
合計 Total	1,557,937	408,100,043	410,094,952	138,635,320	39,594,607	27,195,997	5,242	151,033,930	36.83

註：本保險自2005年起拆列承保範圍，以前歷史資料統計列入免填項下

中華民國100年海外遊學業責任保險賠款率統計表
按承保範圍
(曆年制)

2011 LOSS RATIOS FOR OVERSEAS STUDY AGENCY LIABILITY INSURANCE
BY COVERAGE
(CALENDAR-YEAR BASIS)

承保範圍 Coverage	單位:新臺幣元								UNIT: N.T. \$
	保費收入 Written Premiums		滿期保費 Earned Premiums	當期已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	年初未付賠款 Outstanding Losses Beginning of Year	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
	件數 No.	金額 Amount	金額 Amount	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(4)+(5)-(6)	(9)=(8)/(3)
意外死殘及特別費用 Accidental Death & Dismemberment Extra Expenses	107	1,591,348	1,575,429	0	0	0	0	0	0.00
醫療費用 Medical Expenses	71	44,432	44,432	3,603	0	0	2	3,603	8.11
旅遊文件遺失重置費用 Replacement Cost for Missing Travel Documents	71	993	993	0	0	0	0	0	0.00
其他 Others	0	0	0	810	5,000	5,000	1	810	-
合計 Total	249	1,636,773	1,620,854	4,413	5,000	5,000	3	4,413	0.27

中華民國100年銀行業綜合保險賠款率統計表
按承保範圍
(曆年制)

2011 LOSS RATIOS FOR BANKERS BLANKET BOND INSURANCE
BY COVERAGE
(CALENDAR-YEAR BASIS)

單位:新臺幣元

UNIT: N.T. \$

承保範圍 Coverage	保費收入 Written Premiums		滿期保費 Earned Premiums	當期已付賠款 Paid Losses	年末未付賠款 Outstanding Losses Year End	年初未付賠款 Outstanding Losses Beginning of Year	已發生賠款 Incurred Losses		賠款率 Losses Ratios %
	件數 No.	金額 Amount	金額 Amount	金額 Amount	金額 Amount	金額 Amount	件數 No.	金額 Amount	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(4)+(5)-(6)	(9)=(8)/(3)
員工之不忠實行爲 Employee Infidelity	144	164,877,950	169,703,187	37,463,316	330,608,285	362,424,583	123	5,647,018	3.33
營業處所之財產 Property on Premises	193	42,467,683	37,369,286	5,318,644	61,648,945	111,638,945	66	-44,671,356	-
運送中之財產 Property in Transit	174	17,914,603	19,465,249	99,003	9,777,293	9,777,293	7	99,003	0.51
票據及有價證券之偽造或變造 Forged Cheques	102	6,967,768	7,027,620	11,812,352	12,788,331	24,795,137	1	-194,454	-
偽造通貨 Counterfeited Currency	162	8,463,101	8,195,446	4,655,219	1,171,613	260,740	414	5,566,092	67.92
營業處所及設備之損毀 Damage to Offices and Contents	94	1,260,317	999,571	26,300	0	0	3	26,300	2.63
證券或契據之失誤 Security or Written Instruments	74	7,692,507	7,569,475	85,005	20,251	20,251	2	85,005	1.12
其他 Others	103	5,320,437	5,982,523	40,739,933	26,245,753	55,051,513	155	11,934,173	199.48
合計 Total	1,046	254,964,366	256,312,357	100,199,772	442,260,471	563,968,462	771	-21,508,219	-

工程分類代號表

(一)、營造綜合保險及完工土木工程保險工程分類代號表

代號	工程分類	工程內容
1010	一般房屋工程 (I) 地上 1 層~10 層 或地下 0 層~2 層	於平地上之一般房屋工程及圍牆、圍籬、加油站、帷幕牆
1011	一般房屋工程 (II) 地上 11 層~35 層 或地下 3 層~6 層	於平地上之一般房屋工程及帷幕牆
1012	一般房屋工程 (III) 地上 36 層以上 或地下 7 層以上	於平地上之一般房屋工程及帷幕牆
1015	危險地區房屋工程	於山坡地、河(海)岸、舊河道、新生地等地之房屋工程及帷幕牆
1020	特殊建築物	劇院、電影院、教堂、寺廟、體育館、廠房、機棚、船塢、倉庫、室內游泳池、大型量販店等其它特殊建築物及帷幕牆
1030	地下工程 (I) 地下工程 3 層以下 或地下 10 公尺以下	基礎工程、地下街、地下停車場、地下室工程等
1031	地下工程 (II)	同上

代號	工程分類	工程內容
	地下工程 4 層以上或 地下 10 公尺(不含)以上	
1032	水池工程	水池、室外游泳池等工程
1038	建築物之裝修工程	1010~1032 之裝潢、裝修、整修等工程及室內油漆、結構補強
1039	建築物之機電工程	1010~1032 之水電、空調、消防及其它設備工程及廠房外部管線架設
1040	道路工程 (I) 綜合工程: 以道路為主要施工項目之 綜合工程	若單一類道路工程(亦指 1041~1043 等分類)之工程費大於總工程費百分之六十五者,則須回歸該類工程之分類。
1041	道路工程 (II) 低度危險類: 不包括大挖方、大填方、 擋土牆結構且非高速公路、 濱海公路之道路工程	1. 市區之道路、人行道、公車專用道、自行車道、鐵道等興建、改善工程 2. 運動場跑道工程、飛機場跑道鋼性鋪面工程 3. 各類道路之維修工程,包含分隔島、護欄、隔音牆、排水溝加蓋(無墩柱支撐)、路面鋪設及隧道橋樑之鋪面維修等

代號	工程分類	工程內容
1042	道路工程 (III) 中度危險類:	平原之高速公路、外環道路、濱海公路及快速道路等非高架橋梁段之興建、拓寬、改善工程
1043	道路工程 (IV) 高度危險類: 包括大挖方、大填方、降坡之高度危險道路工程	1. 山區、丘陵及山坡地之道路、高速公路、快速道路、產業道路、自行車道、觀光步道等興建、拓關、改善工程 2. 各類道路之災修、復建工程 3. 農路、非正常水流或海浪可及之臨時道路、防汛道路
1045	整地及土方工程	1. 土方之移運、整理、保護工程 2. 高爾夫球場工程 3. 垃圾掩埋場工程
1046	土地重劃工程 (I) 低度危險類: 不包括大土方及區域性排水工程	已開發區域、市區及新市鎮公共工程建設、綜合整工程如: 1. 市地重劃工程 2. 地區公共設施工程
1047	土地重劃工程 (II) 高度危險類: 農地重劃及灌溉類之重劃	1. 農地重劃工程 2. 養殖漁業生產區改善工程

代號	工程分類	工程內容
	工程	
1049	道路、土方、整地工程之機電設施工程	路燈、號誌、電信、電力工程
1050	橋梁工程 (I) 綜合工程: 以橋梁為主要施工項目之綜合工程	若單一類橋梁工程 (亦指 1051~1053 等分類) 之工程費大於總工程費百分之六十五者, 則須回歸該類工程之分類。
1051	橋梁工程 (II) 低度危險類: (陸橋類)	1. 橋孔數以不超過 4 孔 (含) 為限 2. 上部結構最大跨距小於 40 公尺 (含) 3. 橋墩、橋台及引道不在正常水流或海浪可及之範圍
1052	橋梁工程 (III) 中度危險類: (陸橋類)	1 上部結構最大跨距大於 40 公尺 2. 橋墩、橋台、及引道不在正常水流或海浪可及之範圍
1053	橋梁工程 (IV) 高度危險類: (水橋類)	1. 橋墩、橋台、引道在水流或海浪可及之範圍 2. 原排水渠路蓋板含墩柱支撐之工程
1060	管線、電纜、箱涵工程 (I) 綜合工程:	若單一類管涵工程 (亦指 1061~1064 等分類) 之工程費大於總工程費百分

代號	工程分類	工程內容
	以管線、電纜、箱涵為主要施工項目之綜合工程	之六十五者，則須回歸該類工程之分類。
1061	管線、電纜、箱涵工程（II） 低度危險類： （陸地明挖施工）	1. 於陸地上採明挖施工 2. 將管涵附掛於橋梁結構上之工程
1063	管線、電纜、箱涵工程（III） 高度危險類： （陸地推進施工）	1. 於陸地上採用推進工法施作之工程 2. 不含 Horizontal Directional Drilling 和利用 Tunnel Boring Machine 施作之工程
1064	管線、電纜、箱涵工程（IV） 高度危險類： （過河推進施工）	1. 管涵（線）推進路徑通過河川、溪流、大排水或湖泊之工程 2. 不含 Horizontal Directional Drilling 和利用 Tunnel Boring Machine 施作之工程
1065	海底管線、離岸工程	1. 位於海岸線以外的海底管線工程 2. 鑽油平台、浮筒裝設工程及人工魚礁製作吊放工程
1070	渠道工程 綜合工程： 以渠道排水灌溉為主要施	若單一類渠道工程（亦指 1071~1073 等分類）之工程費大於總工程費百分之六十五者，則須回歸該類工程之分

代號	工程分類	工程內容
	工項目之綜合工程	類
1071	渠道排水工程（I） 低度危險類	平地之小型排水工程如明渠、暗渠、箱涵、邊溝或水溝等而底寬小於 4M 之工程
1072	渠道排水工程（II） 高度危險類	1. 山坡地之小型排水工程 2. 大型或區域性排水工程，包括明渠、箱涵、固床、運河、出水口、發電廠循環水渠道及閘門等而底寬大於 4M 以上之工程
1073	灌溉工程	灌溉輸水構造物如明渠、圳渠、渡槽、倒虹吸工、量水、制水構造物、水堰、水槽、靜水池、閘門等工程
1074	抽水站、截流站工程	
1079	渠道、灌溉、抽水站、截流站之附屬機電、設備工程	
1080	治山防洪工程 綜合工程： 以治山防洪為主要施工項目之綜合工程	若單一類治山防洪工程（亦指 1081、1082 等分類）之工程費大於總工程費百分之六十五者，則須回歸該類工程之分類
1081	水土保持工程	整流、野溪治理、跌水工、防砂壩、

代號	工程分類	工程內容
		固床工、崩坍地處理、蝕溝控制、沉砂滯洪池、橋基保護工等工程
1082	防洪工程	河川堤防、護岸、擋水牆、丁壩、順壩或潛壩等工程
1090	水庫水壩綜合工程	水庫水壩綜合工程、水力、抽蓄發電廠綜合工程
1091	水庫水壩土木工程	水壩、大型蓄水池、閘壩、溢洪道、堰、進水口或出水口工程
1099	水壩（堰）閘門及附屬機電工程	
1100	隧道工程 綜合工程： 以隧道工程為主要施工項目之綜合工程	單一類隧道工程（亦指 1101~1109 等分類）之工程費大於總工程費百分之六十五者，則須回歸該類工程之分類
1101	明挖隧道工程	開挖後回填施工之隧道工程
1102	廊道工程	防落石箱涵或廊道工程、山壁之半隧道工程、明隧道工程
1103	非明挖隧道工程（I） 內陸隧道類	1. 以礦挖法、隧挖法等施工之隧道工程，如傳統鑽炸法、新奧工法 2. 以隧道鑽掘機如 Tunnel Boring

代號	工程分類	工程內容
		Machine 施工之隧道工程 3. Horizontal Directional Drilling 和利用 Tunnel Boring Machine 施作之管線、電纜、箱涵工程 4. 隧道工程之豎坑、豎井、橫坑、斜井 5. 築井及鑽井工程
1104	非明挖隧道工程（II） 海底、河底隧道類	如沉放式海（河）底隧道
1109	隧道工程附屬機電設施工程	隧道內之機電、通風、監測及消防設施等，並包括伸縮縫、漏水、裂縫處理
1110	海事工程 綜合工程： 以海事工程為主要施工項目之綜合工程	單一類海事工程（亦指 1111~1115 等分類）之工程費大於總工程費百分之六十五者，則須回歸該類工程之分類
1111	海堤工程	堤腳在正常最高海水位以上之海岸堤防工程（不包括 1113 類離岸堤工程）
1112	港灣內廓工程	港灣內廓碼頭、泊船、棧橋碼頭工程

代號	工程分類	工程內容
1113	港灣外廓工程	防波堤、導流堤、離岸堤、防沙堤及胸牆工程
1114	海岸造地工程(I) 海岸已有永久性防波堤或海堤保護者	抽砂造地工程、海埔新生地工程
1115	海岸造地工程(II) 海岸尚無永久性保護結構物如海堤、防波堤保護者	抽砂造地工程、海埔新生地工程
1120	水處理廠工程	自來水淨水廠、廢水處理廠
1129	水處理廠工程之機電設施工程	機器設備安裝、修理
1130	高塔工程(I) 低度危險類： 高度小於 50 公尺(含)	高塔、電塔、煙囪、圓倉、水塔或配水塔
1131	高塔工程(II) 中度危險類：	高塔、電塔、煙囪、水塔

代號	工程分類	工程內容
	高度在 50 公尺至 150 公尺(含)之間	
1132	高塔工程(III) 高度危險類： 高度大於 150 公尺以上	高塔、電塔、煙囪
1133	高架、高壓傳輸電力架線工程類	
1140	鑽探、測量工程	如地質鑽探、各種量測、測量工程
1150	一般造景土木工程	包括園藝造景
1151	河床、海岸造景土木工程	包括河床上或海岸區具有淹水風險之道路、臨時道路、自行車道、觀光步道、運動場、水質改善生態池
1990	其他工程 含河川、港灣、水壩之疏浚	不屬於以上各類工程之其他工程及消波塊製作(不含吊放)、清洗作業、牌樓工程、勞務工作

(二)、安裝工程綜合保險工程分類代號表

代號	工程分類
2010	運輸、交通系統（包括輸送帶）
2011	各式軌道系統（包括軌道及車箱安裝、引擎之現場組裝）
2013	纜車系統
2017	碼頭設備、現場船用引擎組裝
2018	機場、航空設施 （包括飛機、衛星或太空載具之現場組裝,但費率依個案）
2030	礦業工程（包括煤礦及各種礦場）
2031	地下礦場（不含隧道土木工程）
2035	地面礦場
2070	印刷工業工程
2071	各型印刷機械
2075	照相設備、掃瞄器及製版設備
2076	裝訂機具
2080	化學工業工程
2081	肥料生產工廠
2083	塑膠生產工廠、橡膠生產工廠、輪胎工廠、合成纖維及塑膠粒生產工廠
2084	化粧品、醫藥、殺蟲劑、肥皂、清潔劑等生產工廠

代號	工程分類
2085	原油精煉廠
2086	石化原料生產工廠、天然氣及液化石油氣生產工廠、燃料氣體及工業氣體生產工廠、空氣及氣體分離工廠
2087	炸藥生產工廠
2088	煤炭、煤灰、石墨生產工廠
2090	鋼構安裝工程、資源回收廠（垃圾焚化廠）
2091	機械設備安裝如壓縮機、泵浦鼓風機、風扇、通風機等
2092	鋼構安裝如鋼橋、大型容器、儲槽、閘門、高塔、天線、各型起重機、聳立之鋼結構物
2094	車輛生產工廠
2095	飛機生產工廠
2096	太空載具生產工廠
2097	船艦生產工廠
2100	晶圓、積體電路、液晶顯示器、印刷電路板之製造、加工、組裝、封裝和測試等相關工程
2101	發電設備生產工廠、輸配電設備生產工廠
2102	通信及控制系統設備生產工廠
2103	電子醫療設備生產工廠

代號	工程分類
2108	其他各類型電機、電子、電腦設備生產工廠
2109	常用電氣設備之安裝如電動馬達、電動直流發電機、變頻器、變壓器、整流器、電容器、高/低壓開關裝置、控制盤及電纜線等
2110	金屬生產工業工程
2111	生鐵、粗鋼生產工廠、金屬熔解爐設備
2112	鋼、鐵軋軋工廠如熱軋廠、冷軋廠
2113	鋼、鐵鑄造工廠
2116	其它非鐵金屬熔解工廠
2117	其它非鐵金屬軋軋工廠
2118	其它非鐵金屬鑄造工廠
2140	食品工業工程
2141	酪農、麵包、麵粉、澱粉、調味品、糖果、巧克力、咖啡烘焙、製茶、煙草等工廠
2142	酒廠
2143	製瓶工廠
2151	食用油及脂肪生產工廠
2153	肉品處理、罐頭工廠
2158	飼料生產工廠
2160	糖廠

代號	工程分類
2170	建築物設備工程包括： 加熱設備、空調設備、電梯、電扶梯、廚房設備、醫療設備、消毒殺菌設備、冷凍設備、照明設備、水電工程、消防工程、衛生工程、無塵室設備、小型太陽能集熱系統等
2171	電影、電視或攝影棚設備
2180	木材工業工程
2181	薄板、三夾板工廠
2184	傢俱工廠
2185	鋸木廠
2200	冷藏設備工程
2220	農產工業工程
2230	皮革工業工程
2250	造紙工業工程
2251	紙、紙板之製造或加工工廠
2252	紙漿、纖維之製造或加工工廠
2260	通訊系統工程、無線電通訊基地台
2261	電話交換機
2263	通信電纜埋設工程（含土木工程）
2264	通信電纜埋設工程（不含土木工程）
2265	電視及無線電設備

代號	工程分類
2270	建材工業工程
2271	瀝青工廠
2272	玻璃工廠
2273	石灰或石膏生產工廠
2274	採砂場、採石場
2275	水泥工廠、混凝土工廠
2276	製磚廠、製陶廠
2277	石頭加工廠
2280	紡織工業工程包含：(化纖廠為 2083) 原料加工廠、製紗廠、紡織廠、成衣製造廠、洗濯或燙熨工廠、麻纖維加工廠
2281	染整廠
2290	乾洗工場
2340	水處理工程
2341	水之匯集系統、水處理廠、海水淡化廠
2342	水之輸、配系統
2343	污水處理廠
2344	抽水站、截流站機電設備
2350	發電廠工程
2351	蒸汽渦輪機發電廠安裝工程、蒸汽渦輪機組、蒸汽渦輪機、發電

代號	工程分類
	機、鍋爐、鍋爐管線之安裝工程
2352	核能電廠安裝工程或核能機組、渦輪機、發電機、壓力反應器、蒸汽發生器之安裝工程
2353	廢熱發電廠
2354	風力及太陽能發電廠
2355	柴油發電廠安裝工程、柴油引擎、發電機安裝工程
2356	水力發電廠安裝工程、水輪機、發電機、壓力鋼管、閘門、閘閘之安裝工程
2357	潮汐發電廠
2358	輸/配電路安裝工程包括開關場設備、架空或地下線路、變壓器、整流器、電容器等之安裝工程
2359	氣渦輪機發電廠安裝工程、氣渦輪機組、氣渦輪機、發電機安裝工程
2390	陸上鑽探工程(含油井、天然氣井等之鑽探工程)
2391	海上鑽探工程
2430	光學、精密儀器生產工廠
2450	資訊、電腦、研究、實驗測試設備安裝工程
2510	管線工程
2511	輸油管線
2512	氣體管線

代號	工程分類
2513	水管或污水管
2516	過河管線
2517	海底管線

代號	工程分類
2600	其它
2601	吊裝工程（不含安裝試車，不適用 2100 之吊卸工程）

(三)、營建機具綜合保險工程分類代號表

代號	機具種類
3000	綜合機具類
3010	起重類機具
3011	輪行起重機、履帶式起重機、卡車起重機
3012	塔式起重機、升高式起重機、人字臂起重機
3013	高架伸臂式起重機、碼頭貨櫃起重機、橋式起重機
3014	跨載式起重機、門式起重機
3015	架空移動式起重機、廠房內使用之起重機
3016	纜索起重機
3017	起重架、吊桿
3019	其他
3020	活動式機具
3021	堆高機、裝載機
3022	挖土機
3023	推土機、鏟土機、鏟裝機
3024	滾壓機、鋪料機、刮路機

代號	機具種類
3025	卡車、水車、水泥幫浦車
3029	其他
3030	固定或軌道式機具
3031	鑽機、打樁機、破碎機、搖管機、連續壁鑽機、套管
3032	發電機、電焊機、切割工具、高壓灌漿機
3033	隧道鑽掘機、管線推進機、潛盾機
3034	水泥預拌廠、瀝青廠、碎石廠、各型加工預製工廠
3035	火車、機車、軌道式牽引車、軌道式電焊機
3036	鷹架、鋼模、各種模型
3037	橋樑工作車、節塊推進機
3039	其他
3040	其他類機具
3041	農業機械
3042	觀測儀器

(四)、鍋爐保險工程分類代號表

代號	鍋爐、壓力容器類別
4010	大型水管式蒸汽鍋爐 (蒸發量 50 噸以上)
4020	中型水管式蒸汽鍋爐 (蒸發量 20 噸以上至 50 噸)
4030	小型水管式蒸汽鍋爐 (蒸發量 2 噸以上至 20 噸)
4040	小型水管式蒸汽鍋爐 (蒸發量 2 噸以下, 包括貫流式鍋爐)
4050	熱媒鍋爐

代號	鍋爐、壓力容器類別
4051	熱水鍋爐 (溫水鍋爐)
4060	煙管式蒸汽鍋爐
4070	有加熱、化學反應之固定式壓力容器
4080	無反應固定式壓力容器
4090	活動式壓力容器

(五)、機械保險工程分類代號表

代號	機械分類
5010	運輸、交通系統機械
5030	礦業機械
5070	印刷機械
5080	化學工業機械
5090	* 金屬加工機械如金屬、鍛造、壓延、沖剪、焊接、熱處理等機械
5100	電子、電機、電腦、光學設備生產機械
5110	* 金屬生產工業如金屬、壓碎、熔解、鑄造機械、煉鋼廠機械
5140	食品生產、加工、包裝機械
5170	建築物附屬機械設備如電梯、空調機械、廚房設備等
5180	木材生產加工機械
5200	冷藏機械設備
5220	農業機械
5230	皮革工業製造加工機械
5250	造紙工業生產加工機械
5260	通訊系統生產機械
5270	建材生產加工機械、營建機具生產機械

代號	機械分類
5280	紡織工業機械
5340	* 水處理設備、抽水站、截流站設備
5350	發電廠設備如鍋爐、透平機、發電機、大型變壓器（工廠、大樓變壓器分類於 5800）
5390	陸上鑽探機械（含油井、天然氣井等之鑽探機械）
5430	光學、精密儀器生產工廠機械
5450	資訊、電腦、研究、實驗、測試設備（機械）
5510	管線生產機械（含電線、電纜）
5600	營建機具設備如吊車、起重機、挖土機、堆高機、潛盾機等
5700	常用機械設備如壓縮機、泵浦、鼓風機、風扇、通風機等
5800	常用電氣設備如電動馬達、電動直流發電機、變頻器、變壓器、整流器、電容器、開關箱、控制盤及電纜線等
5900	鍋爐（非發電用鍋爐）
5901	壓力容器、儲槽
5950	各型熔解爐、反應爐、退火爐、電弧爐、加熱爐
5999	* 其他（不屬 5010~5950 之機械設備）

(六)、電子設備綜合保險工程分類代號表

代號	電子設備分類
6010	電腦及周邊設備類
6011	行政作業電腦設備系統
6013	電腦周邊輔助設備系統、個人電腦、終端機
6014	製程控制電腦系統(製程精密設備分類於 6200~6204)
6015	大型計算器(賽馬或比賽用)
6019	筆記型電腦
6020	通訊設備類
6021	電話交換機、分機系統
6022	無線電話基地台、無線電話通訊裝置
6030	傳道接收裝置類
6031	電達、衛星地面設施、天線、天文望遠鏡
6034	廣播電台、錄音室設備、音響設備
6035	電視台設備、錄影、剪接設備
6036	電影院設備
6037	廣播車設備、轉播車設備、戶外廣告、電視攝影設備
6040	照明、訊號、導航裝置類
6041	照明設備、霓虹燈廣告設備、探照燈、水銀燈設備
6043	交通訊號系統

代號	電子設備分類
6044	電子導航(航空、航海)系統
6050	材料試驗研究裝置類
6051	大型研究系統如分子加速器、同步加速器
6054	材料試驗設備如 X 光檢驗分析儀器
6055	電子光學設備如電子顯微鏡
6056	實驗室設備
6057	振動計、地震儀、測量設備
6060	電子醫療儀器類
6063	診斷用 X 光設備、電腦斷層掃描儀
6065	同位素射線醫療設備
6066	核子醫療設備
6067	醫藥分析設備
6068	物理治療設備
6069	其他電子醫療設備
6070	信號裝置類
6071	竊盜、火災偵測警鈴系統
6072	電子時鐘系統、停車計時器
6073	電波探測器、語言翻譯系統、室內電子信號顯示系統

代號	電子設備分類
6075	室外電子信號顯示板
6090	辦公室事務機器類
6091	電腦製版、排版編輯機
6092	辦公室事務機器、影印機、傳真機、電報交換機、檔案文件輸送設備
6100	監控紀錄機器類
6101	遙控裝置、監控裝置、飛機模擬器、操船模擬器
6102	引擎測試系統、排廢氣測試儀器
6103	電子記錄機器如流量計、計數儀器、噪音測量儀器、超速照相

代號	電子設備分類
	儀器
6104	自動櫃員機、販賣機、換幣機、售票機
6105	刷卡機、驗票機、數鈔機、收銀機、磅秤
6200	生產工廠製程精密設備類
6201	晶圓、積體電路、液晶顯示器工廠生產設備
6202	其他類型電子工廠生產設備
6203	精密印刷機械
6204	機械人
6900	其他