

台灣地區

保險市場重要指標

The Important Indexes of Insurance Industry

Taiwan

財團法人保險事業發展中心 編印

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編輯概要

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

表1、國情統計資料表

年 year	戶籍登記人口數 (千人) Population of Household Registered (1,000 persons)	國民生產毛額 (億元) GNP (100 million NTD)	國內生產毛額 (億元) GDP (100 million NTD)	國民所得 (億元) National Income (100 million NTD)
1998	21,929	93,070	92,385	83,953
1999	22,092	97,314	96,409	87,306
2000	22,277	101,716	100,320	90,444
2001	22,406	100,542	98,622	88,068
2002	22,521	105,358	102,933	92,270
2003	22,605	108,484	105,196	94,784
2004	22,689	114,376	110,655	100,011
2005	22,770	117,456	114,547	102,604
2006	22,877	122,015	118,898	106,595
2007	22,958	129,339	125,890	112,729

資料來源：行政院主計處(中華民國統計月報511期)。

註：1.消費者物價指數基期：2006年=100.00。

2.本表所載之各項統計數字，如有與以前各期不同者，悉以本期數字為準。

I. Overall Index

Table1：National Statistical Data

平均每人國民所得 (台幣) (美元) National Income Per Capita (NTD) (USD)		消費者 物價指數 ¹ Consumer Price Index (%)	國民儲蓄率 (%) Percentage of National Savings	經濟成長率 (%) Economic Growth Rate
385,514	11,522	98.60	25.99	4.55
397,707	12,324	98.77	26.07	5.75
408,786	13,090	96.09	25.67	5.77
395,319	11,692	96.08	24.15	-2.17
411,987	11,914	95.89	25.95	4.64
421,377	12,242	95.62	27.12	3.50
443,019	13,252	97.17	27.33	6.15
452,947	14,075	99.41	26.29	4.16
468,756	14,410	100.00	27.76	4.89
493,809	15,037	101.80	29.65	5.72

Source : Directorate General of Budget, Accounting and Statistics
Executive Yuan, Taiwan, Republic of China.
(No. 511, Monthly Statistics of the Republic of China)

Note : 1. Based on the year of consumer price index: Year 2006 = 100.00.

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

表2、保險業資產占金融機構資產比率表

單位：百萬元

年/月 Year/ Month	金融機構資產總額 Total Assets of Financial Institutions	保險業 Insurance Industry	
		資產總額 Total Assets	比率 Ratio %
2002	28,136,690	3,682,023	13.09
2003	31,376,130	4,764,079	15.18
2004	34,327,360	5,646,628	16.45
2005	37,578,660	6,692,341	17.81
2006	39,907,620	7,937,944	19.89
2007	40,814,980	8,922,359	21.86

資料來源：行政院主計處(中華民國統計月報511期);
財團法人保險事業發展中心;
中華民國人壽保險商業同業公會。

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

Unit: NT\$ Millions

產險業 Non-life Insurance		壽險業 Life Insurance	
資產總額 Total Assets	比率 Ratio %	資產總額 Total Assets	比率 Ratio %
183,621	0.65	3,498,402	12.43
187,816	0.60	4,576,263	14.59
195,955	0.57	5,450,673	15.88
206,935	0.55	6,485,405	17.26
201,788	0.51	7,736,156	19.39
209,384	0.51	8,712,975	21.35

Source: Directorate General of Budget, Accounting and Statistics
Executive Yuan, Taiwan, Republic of China;
(No. 511, Monthly Statistics of the Republic of China)
Taiwan Insurance Institute;
The Life Insurance Association of the Republic of China.

表3、保險密度、滲透度及人壽保險、年金保險
投保率表

年 Year	保險密度 ¹ (元) Insurance Density (NTD)			保險 Insurance
	總計 Total	財產保險 Non-life Insurance	人身保險 Life Insurance	總計 Total
1998	25,771	3,462	22,309	6.12
1999	29,118	3,857	25,261	6.67
2000	32,058	3,943	28,115	7.12
2001	36,585	4,054	32,531	8.31
2002	43,991	4,504	39,487	9.62
2003	54,949	4,843	50,106	11.81
2004	62,760	5,089	57,671	12.87
2005	69,225	5,204	64,021	13.76
2006	73,340	4,988	68,353	14.11
2007	86,579	4,904	81,675	15.79

資料來源：財團法人保險事業發展中心；
中華民國人壽保險商業同業公會。

註：1.保險密度：每人平均保費支出。

2.保險滲透度：保費收入對GDP之比率。

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

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

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

Table3 : Insurance Density, Insurance Penetration, and
Ratio of Life Insurance and Annuity

滲透度 ² Penetration (%)		人壽保險及年金保險 Life Insurance and Annuity		
財產保險 Non-life Insurance	人身保險 Life Insurance	投保率 ³ % Ratio of having Insurance Coverage	普及率 ⁴ % Ratio of Prevalence	壽險平均分紅利率 ⁵ Average dividend Rate of Life Insurance %
0.82	5.30	99.02	213.72	5.91
0.88	5.79	108.68	231.01	5.22
0.88	6.24	121.41	243.38	5.15
0.92	7.39	135.40	263.24	4.05
0.99	8.64	143.70	262.12	2.31
1.04	10.77	158.87	281.46	1.62
1.04	11.82	166.30	289.41	1.52
1.03	12.73	176.13	301.68	1.84
0.96	13.15	184.01	307.33	2.20
0.89	14.89	196.03	318.71	2.47

Source: Taiwan Insurance Institute;

The Life Insurance Association of the Republic of China.

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

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

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

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

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

二、保險業

表4、保險業家數及其分支機構統計表

單位：家數

年/月 Year/ Month	總計 ¹ Total	再保險業 Rein- surance	財產保險業 Non-life Insurance			
			本國保險業 Local Insurance			
			總公司 (含合作社) Headquarter (including cooperative)	分公司 Branch	海外 分支機構 ² Offshore Branch	大陸 辦事處 Office in PRC
1999	63	1	18	144	21	-
2000	62	1	18	150	20	-
2001	58	1	18	163	20	1
2002	56	1	17	161	19	3
2003	55	1	17	164	18	5
2004	57	2	17	174	18	5
2005	57	2	16	174	19	8
2006	57	2	17	183	19	10
2007	59	4	17	175	20	10
2008/09	60	4	17	176	22	10

資料來源：保險局第三組。

註：1.保險機構家數以營業執照核發為依據。

2.保險業海外分支機構包含子公司、分公司、代表處及辦事處等。

II. Insurance Industry

Table4：Number of Insurance Companies and Branches

Unit:No. of Companies

Industry		人身保險業 Life Insurance Industry					
外國保險業 Foreign Insurance		本國保險業 Local Insurance				外國保險業 Foreign Insurance	
在台 分公司 Branch in Taiwan	在台 聯絡處 Liaison Office in Taiwan	總公司 Head- quarter	分公司 Branch	海外 分支機構 ² Offshore Branch	大陸 辦事處 Office in PRC	在台 分公司 Branch in Taiwan	在台 聯絡處 Liaison Office in Taiwan
10	20	16	122	6	-	18	3
11	20	16	123	6	-	16	3
9	15	18	124	5	2	12	2
8	12	20	132	6	2	10	1
8	11	21	137	6	2	8	1
9	11	21	135	6	5	8	2
9	11	21	135	6	8	9	2
8	9	22	136	6	8	8	2
7	10	22	136	11	7	9	4
8	10	23	138	11	7	8	4

Source: Division Three, Insurance Bureau.

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

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

表5、保險業精算人員統計表

單位：人

年/月 Year/Month	總計 ¹ Total
1999	121
2000	128
2001	155
2002	144
2003	159
2004	151
2005	171
2006	176
2007	180
2008/09	183

資料來源：保險局第一組。

註：1.人數統計以保險業陳報保險局核准或備查人數為準。

2.產險業精算人員自2004/11起不含助理精算人員。

Table5：Statistics of Insurance Actuary Personnel

Unit: Person

產險業 ² Non-life Insurance Industry	壽險業 Life Insurance Industry
22	99
26	102
33	122
43	101
47	112
36	115
45	126
47	129
49	131
50	133

Source: Division One, Insurance Bureau.

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

2.Non-life insurance actuary personnel don't include assistant actuary from November, 2004.

表6、保險業從業人員統計表

單位：人

年 Year	總 計 Total				財 產 Non-life
	從業人員 Employees	增減率 Growth Rate %	業務員 Salespersons	內勤人數 Office Clerks	業務員 Salespersons
1997	273,575	6.00	236,210	37,365	12,084
1998	260,906	-4.63	222,656	38,250	20,155
1999	299,924	14.95	261,522	38,402	26,233
2000	306,245	2.11	266,617	39,628	32,199
2001	322,134	5.19	281,908	40,226	37,209
2002	340,237	5.62	303,564	36,673	53,991
2003	338,333	-0.56	299,986	38,347	60,179
2004	326,881	-3.38	287,990	38,891	57,874
2005	309,414	-5.34	270,275	39,139	67,538
2006	303,266	-1.99	262,330	40,936	73,143
2007	298,126	-1.69	256,083	42,043	80,730

資料來源：中華民國產物保險商業同業公會；

中華民國人壽保險商業同業公會。

註：財產及人身保險業務員人數以登錄之保險業務員為準。

Table6：Statistics of Insurance Personnel

Unit: Person

保 險 業 Insurance Industry		人 身 保 險 業 Life Insurance Industry		
內勤人數 Office Clerks	業務員與 內勤人數之比 Ratio of Salespersons to Office Clerks	業務員 Salespersons	內勤人數 Office Clerks	業務員與 內勤人數之比 Ratio of Salespersons to Office Clerks
13,169	0.92	224,126	24,196	9.26
13,357	1.51	202,501	24,893	8.13
13,209	1.99	235,289	25,193	9.34
13,554	2.38	234,418	26,074	8.99
13,529	2.75	244,699	26,697	9.17
13,464	4.01	249,573	23,209	10.75
13,963	4.31	239,807	24,384	9.83
14,517	3.99	230,116	24,374	9.44
14,300	4.72	202,737	24,839	8.16
14,921	4.90	189,187	26,015	7.27
15,012	5.38	175,353	27,031	6.49

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

The Life Insurance Association of the Republic of China.

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

表7、保險業保費收入統計表

單位：百萬元

年 Year	保 費 收 入	
	保險業總計 Total Premium Income of Insurance Industry	成長率 Growth Rate %
1998	565,142	14.10
1999	643,281	13.83
2000	714,151	11.02
2001	819,719	14.78
2002	990,720	20.86
2003	1,242,121	25.38
2004	1,423,958	14.64
2005	1,576,252	10.70
2006	1,677,807	6.44
2007	1,987,680	18.47

資料來源：財團法人保險事業發展中心；
中華民國人壽保險商業同業公會。

Table7：Statistics of Insurance Premium Income

Unit: NT\$ Million

Premium Income		
財產保險業 Non-Life Insurance	人身保險業 Life Insurance	財產與人身保險業 保費收入之比 Premium Income; Non-Life vs. Life Insurance
75,922	489,220	1:6.45
85,207	558,074	1:6.55
87,835	626,316	1:7.13
90,829	728,890	1:8.03
101,433	889,287	1:8.77
109,469	1,132,652	1:10.35
115,468	1,308,490	1:11.33
118,502	1,457,750	1:12.30
114,106	1,563,701	1:13.70
112,583	1,875,097	1:16.65

Source: Taiwan Insurance Institute;
The Life Insurance Association of the Republic of China.

表8、財產保險業保費收入統計表

單位：百萬元

年/月 Year/ Month	總計 Total	年(月) ¹ 增率 Annual (monthly) Growth Rate %	火災保險 Fire	海上保險 Marine	汽車保險 ² Automobile
1999	85,207	12.23	14,764	5,868	51,096
2000	87,835	3.08	16,692	6,382	50,640
2001	90,829	3.41	19,754	6,693	47,254
2002	101,433	11.67	23,627	7,369	48,659
2003	109,469	7.92	24,178	7,738	50,387
2004	115,468	5.48	22,101	8,357	55,048
2005	118,502	2.63	22,036	8,665	58,862
2006	114,106	-3.71	21,918	8,910	57,334
2007	112,583	-1.33	21,881	9,219	55,550
2008/01	11,543	-3.98	2,164	837	5,627
2008/02	8,052	1.43	1,714	806	3,699
2008/03	9,841	-4.00	2,137	860	4,747
2008/04	9,285	-2.49	1,958	883	4,438
2008/05	9,073	-3.48	1,796	854	4,450
2008/06	9,157	-2.64	1,854	770	4,492
2008/07	8,949	-4.02	1,618	676	4,497
2008/08	8,014	-7.57	1,553	687	3,725
2008/1-8合計	73,914	-3.42	14,794	6,373	35,676

資料來源：財團法人保險事業發展中心。

註：1.月之增減率為與上年同期之比較。

2.汽車保險含任意汽車保險及強制汽機車責任保險。

3.自2003年起火災保險含住宅地震保險。

Table8：Statistics of Non-life Insurance

Premium Income

Unit: NT\$ Million

航空保險 Aviation	其他財產保險 Miscellaneous					
	合計 Sub-total	工程保險 Engineering	責任保險 Liability	信用 保證保險 Credit	傷害險 Accident	其他 Others
2,531	10,948	3,597	2,587	1,947	-	2,817
1,814	12,307	4,265	3,366	2,055	-	2,621
2,390	14,738	4,585	4,440	2,326	-	3,387
3,908	17,870	6,267	5,476	2,675	-	3,452
3,840	23,326	6,865	5,799	2,686	-	7,976
3,193	26,769	7,057	6,158	3,053	7,189	3,312
1,971	26,968	5,711	6,217	3,193	8,431	3,416
1,529	24,415	5,318	5,778	1,557	9,271	2,491
1,365	24,567	5,315	6,157	967	9,864	2,264
163	2,752	491	789	148	977	347
85	1,749	433	405	71	659	179
72	2,025	390	497	66	882	190
37	1,969	297	520	82	904	167
64	1,909	346	494	64	839	167
30	2,011	343	492	87	898	191
150	2,008	316	563	65	889	176
256	1,792	285	476	70	849	111
857	16,214	2,901	4,236	653	6,897	1,527

Source: Taiwan Insurance Institute.

Note: 1. The monthly growth rate is compared to same period last year.

2. Automobile insurance premium income includes premium income from general automobile insurance and the compulsory automobile liability insurance.

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

表9、財產保險業保險賠款統計表

單位：百萬元

年/月 Year/ Month	總計 Total	年(月 ¹)增率 Annual (monthly) Growth Rate %	火災保險 Fire	海上保險 Marine	汽車保險 ² Automobile
1999	70,171	44.84	26,173	3,924	28,413
2000	50,144	-28.54	6,915	4,736	30,116
2001	67,612	34.84	19,098	4,330	30,435
2002	47,287	-30.06	2,877	2,695	29,770
2003	49,603	4.90	2,606	3,322	31,671
2004	52,229	5.29	4,741	5,029	33,735
2005	65,874	26.13	13,470	4,243	35,609
2006	55,153	-16.28	4,767	5,529	34,215
2007	51,274	-7.03	3,736	7,413	31,001
2008/01	4,229	-14.92	396	409	2,865
2008/02	3,082	9.09	237	261	2,065
2008/03	3,865	-5.04	422	524	2,383
2008/04	3,853	21.60	300	309	2,498
2008/05	3,745	3.93	142	254	2,537
2008/06	4,010	-10.68	598	281	2,621
2008/07	4,165	-16.17	417	420	2,459
2008/08	4,360	-16.22	156	575	2,560
2008/1-8合計	31,309	-5.98	2,669	3,032	19,987

資料來源：財團法人保險事業發展中心。

註：1.月之增減率為與上年同期之比較。

2.汽車保險含任意汽車保險及強制汽機車責任保險。

3.自2003年起火災保險含住宅地震保險。

Table9：Statistics of Non-life Insurance Claims

Unit: NT\$ Million

航空保險 Aviation	其他財產保險 Miscellaneous					
	合計 Sub-total	工程保險 Engineering	責任保險 Liability	信用 保證保險 Credit	傷害險 Accident	其他 Others
2,106	9,555	5,109	1,228	1,742	-	1,476
274	8,103	2,022	1,767	2,781	-	1,533
299	13,450	6,532	2,317	2,303	-	2,298
4,192	7,753	-300	2,625	3,444	-	1,984
3,612	8,392	1,745	2,129	2,299	-	2,219
-1,567	10,291	2,554	2,246	2,120	2,631	740
-335	12,887	2,062	2,631	3,791	3,741	663
-905	11,547	2,131	2,190	1,950	4,538	738
1,229	7,894	1,132	1,715	528	4,186	332
-13	572	13	107	41	368	42
-11	529	28	172	59	224	47
-16	552	77	117	-98	448	9
1	745	67	100	163	356	59
30	782	100	197	189	323	-27
8	502	38	255	-6	336	-121
-7	876	173	142	50	407	104
10	1,059	45	253	325	353	84
4	5,618	541	1,343	723	2,814	197

Source: Taiwan Insurance Institute.

Note: 1. The monthly growth rate is compared to same period last year.

2. Automobile insurance claims include claims from general automobile insurance and the compulsory automobile liability insurance.

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

表10、人身保險業保費收入統計表

單位：百萬元

年/月 Year/ Month	總計 Total	年(月) ¹ 增率 Annual (Monthly) Growth Rate %	個 人	
			人壽保險 Life	健康保險 Health
1999	558,074	14.07	444,370	58,406
2000	626,316	12.23	486,324	79,124
2001	728,890	16.38	561,967	96,876
2002	889,287	22.01	692,725	107,705
2003	1,132,652	27.37	864,722	120,321
2004	1,308,490	15.52	948,114	134,241
2005	1,457,750	11.41	1,120,305	143,869
2006	1,563,701	7.27	1,238,954	155,594
2007	1,875,097	19.91	1,461,458	171,412
2008/01	207,894	25.03	155,635	16,484
2008/02	136,964	34.38	100,826	11,797
2008/03	174,035	1.75	108,434	14,374
2008/04	171,702	18.58	115,352	14,226
2008/05	162,950	-12.61	114,146	14,282
2008/06	152,513	1.23	106,641	14,828
2008/07	150,871	-6.93	105,249	15,129
2008/08	145,028	-9.50	95,111	14,877
2008/1-8合計	1,301,957	4.70	901,394	115,997

資料來源：財團法人保險事業發展中心

註：1.月之增減率為與上年同期之比較。

2. 2003年起含中華郵政公司資料。

Table10：Statistics of Life Insurance Premium Income

Unit:NT\$ Million

Individual		團 體 Group		
傷害保險 Accident	年金保險 Annuity	人壽保險 Life	健康保險 Health	傷害保險 Accident
40,045	773	4,638	3,111	6,731
44,544	559	5,576	2,958	7,231
47,920	3,933	7,114	3,432	7,648
51,944	16,724	6,861	5,642	7,686
52,044	73,617	6,837	5,601	9,510
48,706	155,004	6,896	6,341	9,188
49,059	121,040	6,803	7,230	9,444
49,537	97,113	6,059	7,778	8,666
50,100	169,438	5,105	9,322	8,262
4,482	29,424	481	728	660
3,468	19,430	327	555	561
4,265	44,962	377	968	655
4,138	36,057	409	880	640
4,226	28,275	452	831	738
4,101	25,258	360	726	599
4,267	24,581	362	639	644
3,947	29,535	354	606	598
32,894	237,522	3,122	5,933	5,095

Source:Taiwan Insurance Institute

Note: 1.The monthly growth rate is compared to same period last year.

2.Year 2003 statistics includes data received from the Chunghwa Post Co. Ltd.

表11、人身保險業保險給付統計表

單位：百萬元

年/月 Year/ Month	總計 Total	年(月1)增率 Annual (Monthly) Growth Rate %	個 人	
			人壽保險 Life	健康保險 Health
1999	207,146	15.50	163,784	15,244
2000	224,189	8.23	176,603	20,265
2001	259,823	15.89	203,633	25,971
2002	288,570	11.06	228,547	29,770
2003	390,253	35.24	325,394	30,268
2004	480,584	23.15	398,180	35,332
2005	499,182	3.87	403,951	37,850
2006	648,304	29.87	505,552	41,756
2007	863,948	33.26	639,659	46,390
2008/01	78,892	35.21	60,602	4,584
2008/02	57,886	35.32	46,286	3,204
2008/03	81,934	15.08	62,214	4,184
2008/04	96,085	22.04	74,645	4,227
2008/05	93,696	1.76	74,696	4,371
2008/06	75,041	2.41	57,933	4,213
2008/07	92,660	15.77	71,743	4,482
2008/08	78,109	8.59	59,543	4,611
2008/1-8合計	654,303	15.12	507,662	33,876

資料來源：財團法人保險事業發展中心

註：1.月之增減率為與上年同期之比較。

2. 2003年起含中華郵政公司資料。

Table11：Statistics of Life Insurance Benefit Payment

Unit: NT\$ Million

Individual		團 體 Group		
傷害保險 Accident	年金保險 Annuity	人壽保險 Life	健康保險 Health	傷害保險 Accident
16,744	44	5,058	2,701	3,571
17,265	117	3,683	2,784	3,472
17,191	343	4,700	4,497	3,488
16,540	1,759	3,565	4,724	3,665
15,369	5,793	4,841	4,901	3,687
15,855	13,192	8,153	5,880	3,992
15,662	25,688	5,668	6,607	3,756
15,450	69,180	5,577	7,172	3,617
15,192	145,230	6,510	7,465	3,502
1,525	10,629	470	725	357
958	6,456	298	484	200
1,251	12,833	488	681	283
1,272	14,498	472	688	283
1,381	11,780	500	702	266
1,208	10,334	422	666	265
1,442	13,439	521	682	351
1,418	11,150	475	622	290
10,455	91,119	3,646	5,250	2,295

Source: Taiwan Insurance Institute

Note: 1. The monthly growth rate is compared to same period last year.

2. Year 2003 statistics includes data received from the Chunghwa Post Co. Ltd.

表12、人身保險業業務員登錄統計表

Statistics of the Registration of Life Insurance Salesperson

年 Year	新登錄人數 Number of Newly Registered Persons	再登錄保險 業務員比率 ¹ Ratio of Registration Renewal %	第13個月 定著率 ² Retention Ratio of The 13th Month %
1998	74,730	28.39	48.34
1999	63,486	32.31	50.45
2000	61,017	27.90	45.93
2001	59,630	31.41	44.70
2002	48,356	34.13	52.77
2003	30,923	33.14	53.73
2004	26,060	36.86	48.64
2005	29,547	38.82	46.59
2006	38,334	41.86	40.07
2007	35,355	-	43.96

資料來源：中華民國人壽保險商業同業公會。

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

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

3.各項比率之數值，係以各公司統計資料加總平均。

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

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

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

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

表13、人身保險業保單繼續率統計表

Statistics of Persistency

年 Year	保單繼續率 Persistency %			
	第13個月 The Thirteenth Month		第25個月 The Twenty-Fifth Month	
	件數 Case	保額 Insured Amount	件數 Case	保額 Insured Amount
1998	78.00	77.12	68.41	67.27
1999	80.65	81.12	68.86	67.90
2000	79.57	78.42	72.13	71.52
2001	84.86	83.80	74.86	74.09
2002	85.53	84.66	79.22	78.05
2003	84.66	83.54	78.25	77.54
2004	85.72	84.07	78.26	76.39
2005	84.87	82.15	80.15	77.35
2006	83.25	80.99	76.90	72.06
2007	84.96	84.66	76.70	74.29

資料來源：中華民國人壽保險商業同業公會。

註：各項比率之數值，係以各公司統計資料加總平均。

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

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

表14、保險業資產負債表

單位：百萬元

年 Year	總 計 Total					財產保險業	
	總資產 Total Assets	總負債 Total Liabilities	各項 準備金 Reserves	業主 權益 Equities	資金 總額 ¹ Total Capital	總資產 Total Assets	總負債 Total Liabilities
2002	3,682,023	3,453,489	3,304,066	228,533	3,532,599	183,621	112,813
2003	4,764,079	4,467,260	4,214,771	296,819	4,511,590	187,816	115,600
2004	5,646,628	5,326,996	4,958,286	319,632	5,277,918	195,955	123,937
2005	6,692,341	6,350,570	5,794,492	341,771	6,136,264	206,935	134,231
2006	7,937,944	7,370,320	6,542,141	567,624	7,109,765	201,788	134,649
2007	8,922,359	8,422,981	7,257,159	499,377	7,756,536	209,384	143,023
2008/08	9,414,063	9,079,292	7,785,431	334,771	8,120,201	246,456	183,752

資料來源：財團法人保險事業發展中心

註：1. 資金總額包括業主權益及各項責任準備金。

2. 2008/08資料尚未經會計師查核簽證。

Table14：The Balance Sheet of Insurance Industry

Unit: NT\$ Million

Non-life Insurance			人身保險業 Life Insurance				
各項 準備金 Reserves	業主 權益 Equities	資金 總額 ¹ Total Capital	總資產 Total Assets	總負債 Total Liabilities	各項 準備金 Reserves	業主 權益 Equities	資金 總額 ¹ Total Capital
78,202	70,808	149,010	3,498,402	3,340,676	3,225,864	157,725	3,383,589
83,977	72,216	156,193	4,576,263	4,351,660	4,130,794	224,603	4,355,397
91,923	72,018	163,941	5,450,673	5,203,060	4,866,363	247,614	5,113,977
100,964	72,704	173,668	6,485,405	6,216,338	5,693,529	269,067	5,962,596
105,942	67,139	173,080	7,736,156	7,235,671	6,436,200	500,485	6,936,685
114,164	66,360	180,524	8,712,975	8,279,958	7,142,995	433,017	7,576,012
152,831	62,704	215,534	9,167,607	8,895,540	7,632,600	272,067	7,904,667

Source: Taiwan Insurance Institute

Note: 1. Total capital include owners' equities and reserves.

2. 2008/08 data has not been audited by a certified accountant.

表15、保險業損益表

單位：百萬元

年 Year	財產保險業 Non-life Insurance					收入總額 Income
	營業收入 Operating Revenues	營業成本 Operating Cost	營業費用 Operating Expenses	營業外 收支淨額 Non- Operating Balance	稅後損益 Net Income	
2002	178,961	158,252	16,838	314	3,186	1,344,659
2003	192,317	166,343	18,909	265	6,241	1,750,129
2004	202,826	176,036	19,570	366	6,306	2,018,774
2005	228,747	201,497	20,687	-76	5,295	2,253,739
2006	219,302	190,510	22,818	-1,864	2,965	2,535,543
2007	212,257	184,097	21,907	-454	4,530	3,159,325
2008/08	152,566	132,934	15,096	265	4,423	2,350,671

資料來源：財團法人保險事業發展中心

註：2008/08資料尚未經會計師查核簽證。

Table15：The Income Statement of Insurance

Industry

Unit: NT\$ Million

人身保險業 Life Insurance					
營業收入 Operating Revenues	財務收入 Financial Receipts	支出總額 Outgo	營業支出 Operating Expenses	業務及 管理費用 Business & Administrative Expenses	稅後損益 Net Income
1,193,428	145,800	1,344,794	1,248,556	70,063	-135
1,515,144	215,783	1,702,660	1,607,861	77,953	47,469
1,771,276	227,355	2,001,688	1,888,030	74,697	17,086
1,961,764	270,493	2,226,779	2,101,598	78,070	26,960
2,214,854	285,444	2,495,561	2,376,470	82,166	39,982
2,798,574	327,534	3,102,442	2,977,707	77,710	56,883
1,982,885	342,542	2,401,950	2,118,162	52,402	-51,280

Source: Taiwan Insurance Institute

Note：2008/08 data has not been audited by a certified accountant.

表16、財產保險業資金運用表

單位：百萬元

年/月 Year/ Month	2004		2005	
	金額 Amount	占率 Ratio %	金額 Amount	占率 Ratio %
銀行存款 Bank Deposits	29,312	18.84	29,756	18.14
有價證券 Securities	76,610	49.23	78,483	47.85
公債、庫券、儲蓄券 Government, Treasury & deposit Bonds	18,125	11.65	19,340	11.79
股票 Stocks	22,726	14.60	26,889	16.39
公司債 Corporation Bonds	5,771	3.71	6,101	3.72
基金及受益憑證 Funds & Benefit Certificates	7,208	4.63	7,806	4.76
其他 Others	22,779	14.64	18,347	11.19
不動產投資 Investment in Real Estates	24,056	15.46	24,140	14.72
放款 Loans	2,804	1.80	2,220	1.35
國外投資 Foreign Investments	15,767	10.13	22,007	13.42
專案運用及公共投資 Authorized Projects or Public Investment	6,352	4.08	6,754	4.12
投資保險相關事業 Investment on Insurance Enterprise	300	0.19	300	0.18
從事衍生性商品交易 Derivatives	19	0.01	0	0.00
其他經核准之基金運用 Other utilizations of capital	382	0.25	361	0.22
資金運用總額 Total Amount of Capital Investment	155,602	100.00	164,020	100.00
資金總額 Total Capital	163,941		173,668	
資產總額 Total Assets	195,955		206,935	
資金運用率 ¹ Capital Investment Rate %		94.91		94.44

資料來源：財團法人保險事業發展中心。

註：1.資金運用率為資金運用總額與資金總額之比率。

2.2008/08資料尚未經會計師查核簽證。

Table16：Investment Portfolio of Non-Life

Insurance Industry

Unit: NT\$ Million

2006		2007		2008/08	
金額 Amount	占率 Ratio %	金額 Amount	占率 Ratio %	金額 Amount	占率 Ratio %
30,369	18.48	34,721	20.05	31,586	17.97
78,263	47.63	80,214	46.32	84,884	48.29
21,683	13.20	22,565	13.03	22,985	13.08
25,684	15.63	28,112	16.23	28,119	16.00
5,505	3.35	6,177	3.57	5,786	3.29
4,248	2.59	3,840	2.22	4,429	2.52
21,142	12.87	19,520	11.27	23,565	13.41
22,257	13.54	21,391	12.35	22,368	12.72
2,922	1.78	3,045	1.76	5,570	3.17
24,510	14.92	28,047	16.20	26,752	15.22
5,659	3.44	5,290	3.06	4,630	2.63
-	-	-	-	-	-
9	0.01	13	0.01	-	-
334	0.20	444	0.26	-	-
164,324	100.00	173,166	100.00	175,790	100.00
173,080		180,524		215,534	
201,788		209,384		246,456	
	94.94		95.92		81.56

Source: Taiwan Insurance Institute.

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

2.2008/08 data has not been audited by a certified accountant.

表17、人身保險業資金運用表

單位：百萬元

年/月 Year/ Month	2004		2005	
	金額 Amount	占率 Ratio %	金額 Amount	占率 Ratio %
銀行存款 Bank Deposits	196,751	3.95	189,966	3.25
有價證券 Securities	2,251,995	45.22	2,643,542	45.28
公債及庫券 Government & Treasury Bonds	1,345,239	27.01	1,465,098	25.09
股票 Stocks	315,958	6.34	374,209	6.41
公司債 Corporation Bonds	119,114	2.39	155,354	2.66
受益憑證 Benefit Certificates	80,360	1.61	67,469	1.16
其他 Others	391,324	7.86	581,412	9.96
不動產投資(不含自用) Investment in Real Estates	230,690	4.63	240,473	4.12
壽險貸款 Loan to Policy-holders	426,087	8.56	443,844	7.60
放款 Loans	438,725	8.81	461,055	7.90
國外投資 Foreign Investment	1,355,025	27.21	1,786,062	30.59
專案運用及公共投資 Authorized Projects or Public Investment	81,117	1.63	73,340	1.26
資金運用總額 Total Amount of Capital Investment	4,980,390	100.00	5,838,282	100.00
資金總額 Total Capital	5,113,977		5,962,596	
資產總額 Total Assets	5,450,673		6,485,405	
資金運用率 ¹ Capital Investment Rate %		97.39		97.92

資料來源：財團法人保險事業發展中心

註：1.資金運用率為資金運用總額與資金總額之比率。

2.2008/08資料尚未經會計師查核簽證。

Table17：Investment Portfolio of Life Insurance Industry

Unit: NT\$ Million

2006		2007		2008/08	
金額 Amount	占率 Ratio %	金額 Amount	占率 Ratio %	金額 Amount	占率 Ratio %
306,223	4.49	400,351	5.38	305,202	3.94
3,129,304	45.85	3,245,718	43.58	3,445,891	44.48
1,657,828	24.29	1,720,075	23.09	1,855,032	23.94
478,513	7.01	553,443	7.43	570,267	7.36
225,755	3.31	223,963	3.01	236,384	3.05
71,386	1.05	42,413	0.57	71,498	0.92
695,822	10.19	705,824	9.48	712,710	9.20
261,736	3.83	294,946	3.96	305,897	3.95
481,385	7.05	542,370	7.28	570,055	7.36
523,832	7.67	617,042	8.28	634,384	8.19
2,066,796	30.28	2,320,639	31.16	2,461,442	31.77
56,473	0.83	27,217	0.37	24,236	0.31
6,825,749	100.00	7,448,283	100.00	7,747,107	100.00
6,936,685		7,576,012		7,904,667	
7,736,156		8,712,975		9,167,607	
	98.40		98.31		98.01

Source: Taiwan Insurance Institute

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

2.2008/08 data has not been audited by a certified accountant.

表18、保險業新種商品審核件數統計表

年/月 Year/ Month	財產保險 Non-Life Insurance			
	總件數 Total cases	件 數 Cases		
		核准制保單 Examine-and- Approval Policy	核備制保單 File-and-Use Policy	備查制保單 Use-and-File Policy
1999	177	134	16	27
2000	199	142	20	37
2001	238	164	8	66
2002	1,179	99	27	1,053
2003	2,267	108	101	2,058
2004	2,256	136	137	1,983
2005	283	110	34	139
2006	451	88	13	350
2007	715	5	0	710
2008/09	807	26	0	781

資料來源：保險局第二組。

註：1.當年月數字係年初至當月末累計數。

2.保險商品自2001年1月至2006年8月分為核准制、核備制及備查制，其中核備制之保單，未於收件後15個工作日內函覆不同意者，視為准予核備；核准制之產險保單需於收件後60個工作日內核准。

3.保險商品自2006年9月起分為核准制、備查制，其中核准制需報請主管機關核准，備查制之保單於銷售後15個工作日內檢附資料，送交主管機關或指定機構備查。

Table18：Statistics of New Product Approval

	人身保險 Life Insurance			
	總件數 Total Cases	件 數 Cases		
		核准制保單 Examine-and- Approval Policy	核備制保單 File-and-Use Policy	備查制保單 Use-and-File Policy
	411	164	-	247
	477	209	-	268
	317	138	117	62
	407	251	110	46
	368	168	143	57
	217	100	59	58
	222	62	55	105
	527	102	28	397
	631	51	0	580
	609	93	0	516

Source: Division two ,Insurance Bureau.

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

2.Started from January 2001 till August 2006, the insurance products filing are divided into examine-and-approval policy, file-and-use policy, and use-and-file policy. The policy would be approved if the application is not rejected within 15 working days after submission. Examine-and-approval policy should be approved within 60 working days after application is submitted.

3.Started from September 2006, the insurance products filing are divided into examine-and-approval policy and use-and-file policy. Examine-and-approval policy should be approved by Insurance Bureau before it's sold. Use-and-file policy should be submitted its filing material to Insurance Bureau or appointed institute within 15 working days after it's sold.

三、保險輔助人

表19、保險代理人業務統計表

單位：千元

年 Year	家數* Number of Companies			保險業務員 Salespersons			簽單保費 Written Premium	
	總計 Total	產險 Non-life	壽險 Life	總計 Total	產險 Non-life	壽險 Life	總計 Total	產險 Non-life
1998	356	254	102	8,380	5,524	2,856	49,905,938	45,486,287
1999	391	273	118	7,800	3,855	3,945	67,955,508	62,441,867
2000	392	263	129	10,241	4,334	5,907	80,199,702	73,512,720
2001	398	278	120	25,093	6,325	18,768	81,100,278	74,320,153
2002	412	284	128	48,227	7,716	40,511	91,032,354	80,863,211
2003	414	281	133	58,608	9,182	49,426	153,219,168	48,597,354
2004	439	303	136	59,407	12,530	46,877	211,151,976	57,427,992
2005	477	338	139	76,555	18,570	57,985	260,923,588	66,316,660
2006	514	378	136	74,968	17,922	57,046	237,760,256	64,713,964
2007	486	353	133	81,497	18,945	62,552	243,259,319	52,908,625

資料來源：保險輔助人財務業務報表系統

註：自2004年起以各保險輔助人彙送至本中心之資料為統計基礎。

*家數統計包含個人與公司組織型態。

III. Insurance Auxiliary

Table19：Business Statistics of Insurance Agencies

Unit: NT\$ Thousand

收入 Income	市場占有率 Market Shares %		代理費收入 Agency Fee Income		
	壽險 Life	產險 Non-life	壽險 Life	總計 Total	產險 Non-life
	4,419,651	59.91	0.90	10,609,282	8,918,206
	5,513,641	73.28	0.99	6,678,848	4,745,271
	6,686,982	83.69	1.07	6,632,599	4,407,093
	6,780,125	81.82	0.93	11,146,358	8,314,217
	10,169,143	79.72	1.14	10,528,447	4,846,312
	104,621,814	44.39	9.24	16,635,860	7,047,358
	153,723,984	49.73	11.75	18,469,665	9,552,745
	194,606,928	55.96	13.35	22,109,599	11,523,712
	173,046,292	56.71	11.07	18,985,040	10,969,417
	190,350,693	47.00	10.15	19,759,373	9,866,653

Source: Database of Insurance Auxiliary

Note: From 2004 forth, statistics data are based on information compiled and submitted by insurance auxiliaries to TII.

*Number of companies include both personal and organizational company types of institutes.

表20、保險經紀人業務統計表

單位：千元

年 Year	家 數 [*] Number of Companies			保 險 業 務 員 Salespersons			簽單 Written
	總計 Total	產險 Non-life	壽險 Life	總計 Total	產險 Non-life	壽險 Life	總計 Total
1998	347	110	237	9,516	166	9,350	12,732,224
1999	380	124	256	13,112	175	12,937	16,067,904
2000	382	121	261	16,900	168	16,732	16,739,505
2001	394	123	271	22,702	148	22,554	17,301,922
2002	380	147	233	24,656	482	24,174	20,267,146
2003	494	187	307	39,521	9,725	29,796	27,267,698
2004	418	155	263	51,337	25,785	25,552	109,388,770
2005	450	-	-	42,757	-	-	112,220,020
2006	504	-	-	66,423	-	-	132,105,541
2007	510	-	-	75,130	-	-	172,505,222

資料來源：保險輔助人財務業務報表系統

註：自2004年起以各保險輔助人彙送至本中心之資料為統計基礎。

* 家數統計包含個人與公司組織型態。

Table20 : Business Statistics of Insurance Brokers

Unit: NT\$ Thousand

保費收入 Premium Income		市場占有率 Market Shares %		佣 金 收 入 Commission Income		
產險 Non-life	壽險 Life	產險 Non-life	壽險 Life	總計 Total	產險 Non-life	壽險 Life
8,736,827	3,995,397	11.51	0.82	3,123,943	1,059,626	2,064,317
10,473,048	5,594,856	12.29	1.00	3,904,631	983,930	2,920,701
10,716,293	6,023,212	12.20	0.96	4,072,411	987,421	3,084,990
11,037,782	6,264,140	12.15	0.86	4,266,158	1,026,918	3,239,240
13,109,574	7,157,572	12.92	0.80	4,735,435	1,139,879	3,595,556
12,890,039	14,377,659	11.78	1.27	8,345,598	1,123,082	7,222,516
23,033,198	86,355,572	19.95	6.60	12,652,506	1,692,470	10,960,036
15,016,683	97,203,337	12.67	6.67	16,275,860	2,239,510	14,036,350
15,911,230	116,194,311	13.94	7.43	16,128,612	2,888,166	13,240,446
13,122,176	159,383,046	11.66	8.50	16,815,384	2,832,644	13,982,741

Source: Database of Insurance Auxiliary

Note: From 2004 forth, statistics data are based on information compiled and submitted by insurance auxiliaries to TII.

* Number of companies includes both personal and organizational company types of institutes.

表21、保險公證人業務統計表

年 Year	家 數* Number of Companies			件數
	總計 Total	一般保險 General Insurance	海事保險 Marine Insurance	總計 Total
1998	96	41	55	36,833
1999	91	38	53	33,309
2000	93	43	50	36,877
2001	94	45	49	38,491
2002	95	45	50	37,893
2003	90	38	52	33,360
2004	85	37	48	11,006
2005	71	35	36	12,743
2006	75	35	40	14,357
2007	82	33	49	14,994

資料來源：保險輔助人財務業務報表系統

註：自2004年起以各保險輔助人彙送至本中心之資料為統計基礎。

*家數統計包含個人與公司組織型態。

Table21 : Business Statistics of Insurance Surveyors

Number of Cases		公 證 費 收 入 (千元) Surveyor fee income (NT\$ 1000 dollars)		
		總計 Total	一般保險 General Insurance	海事保險 Marine Insurance
一般保險 General Insurance	海事保險 Marine Insurance			
16,933	19,900	656,681	419,208	237,473
13,201	20,108	796,737	440,182	356,555
17,465	19,412	840,222	587,886	252,336
18,367	20,124	859,480	593,744	265,736
17,874	20,019	848,389	585,642	262,747
11,790	21,570	872,752	371,055	501,697
4,111	6,895	363,989	256,588	107,401
7,438	5,305	534,708	413,386	121,322
8,155	6,202	512,581	384,404	128,177
7,986	7,008	559,492	422,589	136,903

Source: Database of Insurance Auxiliary

Note: From 2004 forth, statistics data are based on information compiled and submitted by insurance auxiliaries to TII.

*Number of companies includes both personal and organizational company types of institutes.

四、保險申訴統計

表22、財產保險申訴案件統計表

年 Year	申訴比率 Complaint Rate ‰	簽單契約件數 (千) Number of Policy Written (thousand)	申訴件數* Number of Complaint Filed	依申訴人意見辦理 Handled by Complaints' Opinions	
				件數 Cases	占申訴 案件比率 % Ratio to Total Complaints Filed
1997	0.0142	11,316	161	21	13.04
1998	0.0109	12,444	136	23	16.91
1999	0.0127	19,813	251	90	35.86
2000	0.0162	19,165	310	109	35.16
2001	0.0250	19,766	495	148	29.90
2002	0.0314	20,142	633	114	18.01
2003	0.0246	23,501	578	189	32.70
2004	0.0183	30,115	552	136	24.64
2005	0.0238	19,574	466	93	19.96
2006	0.0279	19,755	551	130	23.59
2007	0.0140	37,826	529	143	27.03

資料來源：保險局第三組。

註：*申訴件數為保險局接獲保戶申訴之件數為準。

IV. Statistics of Insurance Complaint

Table22 : Statistics of Non-Life Insurance Complaint

依保險公司意見辦理 Handled by Insurance Companies' Opinions		和 解 Reconciliation		其 他 Others	
件數 Cases	占申訴 案件比率 % Ratio to Total Complaints Filed	件數 Cases	占申訴 案件比率 % Ratio to Total Complaints Filed	件數 Cases	占申訴 案件比率 % Ratio to Total Complaints Filed
60	37.27	54	33.54	26	16.15
66	48.53	37	27.21	10	7.35
93	37.05	53	21.12	15	5.98
149	48.06	40	12.90	12	3.87
246	49.70	36	7.27	65	13.13
120	18.96	68	10.74	331	52.29
231	39.97	21	3.63	137	23.70
146	26.45	105	19.02	165	29.89
147	31.55	65	13.95	161	34.55
155	28.13	145	26.32	121	21.96
104	19.66	129	24.39	153	28.92

Sources: Division Three, Insurance Bureau.

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

表23、人身保險申訴案件統計表

年 Year	申訴比率 Complaint Rate ‰	簽單契約件數 (千) Number of Policy Written (thousand)	申訴件數* Number of Complaint Filed	依申訴人意見辦理 Handled by Complaints' Opinions	
				件數 Cases	占申訴 案件比率 % Ratio to Total Complaints Filed
1997	0.0061	93,121	571	124	21.72
1998	0.0050	116,338	576	127	22.05
1999	0.0042	140,124	584	105	17.98
2000	0.0032	163,228	520	92	17.69
2001	0.0036	177,365	644	73	11.34
2002	0.0058	210,599	1,226	295	24.06
2003	0.0054	230,612	1,234	505	40.92
2004	0.0050	254,325	1,275	322	25.25
2005	0.0094	138,710	1,306	470	35.99
2006	0.0113	145,822	1,644	662	40.27
2007	0.0159	155,127	2,474	891	36.01

資料來源：保險局第三組。

註：*申訴件數為保險局接獲保戶申訴之件數為準。

Table23：Statistics of Life Insurance Complaint

依保險公司意見辦理 Handled by Insurance Companies' Opinions		和 解 Reconciliation		其 他 Others	
件數 Cases	占申訴 案件比率 % Ratio to Total Complaints Filed	件數 Cases	占申訴 案件比率 % Ratio to Total Complaints Filed	件數 Cases	占申訴 案件比率 % Ratio to Total Complaints Filed
336	58.84	48	8.41	63	11.03
378	65.63	52	9.03	19	3.30
413	70.72	43	7.36	23	3.94
376	72.31	33	6.35	19	3.65
471	73.14	43	6.68	57	8.85
290	23.65	77	6.28	564	46.00
378	30.63	116	9.40	235	19.04
344	26.98	229	17.96	380	29.80
353	27.03	233	17.84	214	16.39
526	32.00	161	9.79	295	17.94
826	33.39	365	14.75	392	15.84

Sources: Division Three, Insurance Bureau.

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

五、強制汽機車責任保險

表24、強制汽機車責任保險統計表

單位：千元

年/月 Year/ Month	汽 車 MotorVehicle			
	承保車數 Vehicle Insured	保費收入 ³ Premium Income	保險理賠 Claims	期末有效件數 Cases In-Force at End of Period
1999	5,013,118	12,521,293	8,594,556	5,024,449
2000	5,378,848	12,585,481	8,686,121	5,514,982
2001	5,616,155	12,114,830	8,749,349	5,753,037
2002	5,772,053	11,861,075	8,389,432	5,946,161
2003	6,138,427	11,022,198	8,355,492	6,327,891
2004	6,315,473	11,337,662	8,606,398	6,531,480
2005	6,720,993	11,961,357	10,012,032	6,820,546
2006	6,808,623	11,748,758	10,533,836	7,092,863
2007	6,884,785	11,774,752	8,344,712	7,195,206
2008/08	4,602,983	7,552,271	5,411,602	7,047,641

資料來源：財團法人保險事業發展中心。

註：1.本表不含特別補償基金數字。

2.本表以業務統計為基礎與其他表以財務會計為基礎不同。

3.保費收入係指當期末所計之簽單（生效）保費。

V.Compulsory Automobile Liability Insurance

Table24：Statistics of Compulsory Automobile Liability Insurance

Unit: NT\$ Thousand

機 車 Motorcycle			
承保車數 Motorcycle Insured	保費收入 ³ Premium Income	保險理賠 Claims	期末有效件數 Cases In-Force at End of Period
7,006,040	7,091,929	2,819,344	7,742,047
5,357,374	5,485,250	4,304,417	6,829,035
4,464,067	4,369,912	4,146,898	7,360,970
5,382,119	5,257,365	4,143,919	7,779,692
5,172,770	5,134,323	4,245,799	8,175,493
5,542,058	5,742,702	4,528,483	8,535,972
5,372,360	5,560,735	3,237,778	8,772,617
5,785,535	6,040,757	2,209,842	9,059,956
5,916,023	6,158,179	1,988,334	9,425,775
4,144,282	4,287,101	1,475,883	9,861,456

Source: Taiwan Insurance Institute.

Note: 1.The table does not include the fund of special compensation.

2.The table is based on business statistics, which is different from other tables based on financial accounting.

3. Premium income indicates the final written (valid) premium.

表25、特別補償基金統計表

單位：千元

Statistics of Special Compensation Fund

Unit: NT\$ Thousand

年/月 Year/Month	分擔額收入 Income from Shared Quota	補償支出* Compensation Expenditure	補償件數 Compensation Cases
1999	1,335,039	423,993	654
2000	1,224,927	355,395	541
2001	886,474	469,163	700
2002	711,248	408,264	647
2003	500,118	416,625	680
2004	534,245	326,828	558
2005	491,489	526,366	1,709
2006	486,824	606,745	2,628
2007	489,540	537,362	2,700
2008/09	359,801	423,418	2,640

資料來源：財團法人汽車交通事故特別補償基金。

註：*補償支出包括已決及未決金額。

Source: Motor Vehicle Accident Compensation Fund.

Note: *Compensation expenditure includes settled and unsettled amount.

六、保險業安定基金提撥

VI. Insurance Stabilization Fund Contribution

表26、保險業安定基金累積提撥統計表

單位：百萬元

Statistics of Insurance Stabilization Fund Accumulated Contribution

Unit: NT\$ Million

年/月 Year/Month	總計 Accumulated Total	財產保險安定基金 Non-Life insurance stabilization fund	人身保險安定基金 Life insurance stabilization fund
1999	4,477	1,240	3,237
2000	5,469	1,481	3,988
2001	6,694	1,732	4,962
2002	7,953	1,985	5,968
2003	9,542	2,219	7,323
2004	11,032	2,469	8,563
2005	12,898	2,753	10,145
2006	12,900	1,535	11,365
2007	14,693	1,777	12,916
2008/09	16,130	1,911	14,219

資料來源：財團法人財產保險安定基金；

財團法人人身保險安定基金。

Source: Non-life Insurance Stabilization Fund;

Life Insurance Stabilization Fund.

八、住宅地震保險

表27、住宅地震保險統計表

單位：千元

Statistics of Taiwan Residential Earthquake Insurance

Unit:NT\$Thousand

年/月 Year/ Month	簽單保費 Written Premium	賠款 Claims		有效件數 Policy Count	投保率* Take-up rate %
		件數 Policy Count	金額 Amount		
2002	661,231	0	0	455,498	5.99
2003	1,242,788	2	2,849	859,213	11.31
2004	1,702,959	1	283	1,173,082	15.44
2005	2,101,527	0	0	1,447,545	19.05
2006	2,425,076	0	0	1,672,043	22.00
2007	2,722,298	0	0	1,872,195	24.63
2008/08	1,967,349	0	0	1,993,079	25.55
Total	12,823,228	3	3,132		

資料來源：住宅地震保險基金。

註：* 1.投保率=有效件數/住宅總戶數(7,600,000)

2. 自2008年1月起投保率之計算基礎由住宅總戶數7,600,000
調整為7,800,000。

(住宅總戶數乃依財稅資料中心每年提供之數字修正而得)

Source：Taiwan Residential Earthquake Insurance Fund

Note：*1.Take-up rate = Policy Count / Household Count(7,600,000)

2.This "Take - up - rate" is based on 7,800,000 of the total number
of household in Taiwan as from January 2008。

(The Household Count will be altered by Financial Data Center,
Ministry of Finance yearly)

VIII.Taiwan Residential Earthquake Insurance Fund

表28、住宅地震保險基金統計表

單位：千元

Statistics of Taiwan Residential Earthquake Insurance Fund

Unit:NT\$Thousand

年/月 Year/ Month	基金保費收入 Premium Income	累積特別準備金 Accumulated Special Reserve
2002	347,897	351,491
2003	476,061	488,670
2004	841,798	932,994
2005	1,077,362	1,161,405
2006	1,342,886	1,447,224
2007	1,543,644	1,691,626
2008/08	1,244,267	1,128,308
Total	6,873,915	7,201,718

資料來源：住宅地震保險基金。

Source:Taiwan Residential Earthquake Insurance Fund。

七、我國與世界其他各國比較

表29、2007年世界各國總保費收入前20名排行表

單位：百萬美元

洲 別 Continent	國 家 Country	總 計 Total		
		排名 Ranking	保費收入 Premium income	占有率 Shares %
北美洲 North America	美國 U.S.	1	1,229,668	30.28
歐洲 Europe	英國 U.K.	2	463,686	11.42
亞洲 Asia	日本 Japan	3	424,832	10.46
歐洲 Europe	法國 France	4	268,900	6.62
歐洲 Europe	德國 Germany	5	222,825	5.49
歐洲 Europe	義大利 Italy	6	142,328	3.50
亞洲 Asia	南韓 South Korea	7	116,990	2.88
歐洲 Europe	荷蘭 Netherlands	8	102,831	2.53
北美洲 North America	加拿大 Canada	9	100,398	2.47
亞洲 Asia	中國大陸 China	10	92,487	2.28
歐洲 Europe	西班牙 Spain	11	74,696	1.84
大洋洲 Oceania	澳洲 Australia	12	62,233	1.53
歐洲 Europe	愛爾蘭 Ireland	13	60,693	1.49
亞洲 Asia	台灣 Taiwan	14	60,446	1.49
亞洲 Asia	印度 India	15	54,375	1.34
歐洲 Europe	比利時 Belgium	16	45,841	1.13
歐洲 Europe	瑞士 Switzerland	17	43,580	1.07
非洲 Africa	南非 South Africa	18	42,676	1.05
歐洲 Europe	巴西 Brazil	19	38,786	0.96
歐洲 Europe	瑞典 Sweden	20	33,646	0.83
世界總計 Total in the World			4,060,869	100.00

資料來源：摘譯自" Swiss Re, Sigma No. 3/2008"。

註：*本表之財產保險包括健康險及傷害險。

VII. Comparing Taiwan with Other Countries

Table29：Global Ranking of Top 20 Premium Income in 2007

Unit: US\$ Million

財產保險業* Non-Life Insurance			人身保險業 Life Insurance		
排名 Ranking	保費收入 Premium income	占有率 Shares %	排名 Ranking	保費收入 Premium income	占有率 Shares %
1	651,311	39.05	1	578,357	24.17
3	113,946	6.83	2	349,740	14.61
4	94,182	5.65	3	330,651	13.82
5	81,907	4.91	4	186,993	7.81
2	120,407	7.22	5	102,419	4.28
8	54,112	3.24	6	88,215	3.69
10	35,692	2.14	7	81,298	3.40
6	66,834	4.01	13	35,998	1.50
7	54,805	3.29	12	45,593	1.91
11	33,810	2.03	8	58,677	2.45
9	43,530	2.61	16	31,166	1.30
13	27,508	1.65	15	34,725	1.45
18	10,760	0.65	9	49,933	2.09
19	10,633	0.64	10	49,813	2.08
26	7,243	0.43	11	47,132	1.97
16	14,683	0.88	17	31,157	1.30
15	19,599	1.18	18	23,982	1.00
24	7,749	0.46	14	34,927	1.46
14	20,501	1.23	22	18,285	0.76
21	9,676	0.58	19	23,969	1.00
	1,667,780	100.00		2,393,089	100.00

Source: Quoted and translated from "Swiss Re, Sigma No. 3/2008".

Note: *Property insurance in the table includes health and accident insurance.

表30、2007年世界各國保險密度及滲透度前20名排行表

保險密度 Insurance Density (USD 美元)				
排名 Ranking	國家 Country	總計 Total	壽險業 Life	產險業 Non-life
1	愛爾蘭 Ireland	7,171.5	5,715.1	1,456.4
2	英國 U.K.	7,113.7	5,730.5	1,383.2
3	荷蘭 Netherlands	6,262.9	2,192.4	4,070.5
4	瑞士 Switzerland	5,740.8	3,159.1	2,581.7
5	丹麥 Denmark	5,103.1	3,381.0	1,722.1
6	法國 France	4,147.6	2,928.3	1,219.3
7	比利時 Belgium	4,131.5	2,972.6	1,158.9
8	美國 U.S.	4,086.4	1,922.0	2,164.4
9	芬蘭 Finland	3,905.8	3,093.1	812.7
10	挪威 Norway	3,770.2	2,438.5	1,331.7
11	瑞典 Sweden	3,705.1	2,639.5	1,065.6
12	盧森堡 Luxembourg	3,423.5	1,414.5	2,009.0
13	香港 Hong Kong	3,373.2	3,031.9	341.3
14	日本 Japan	3,319.9	2,583.9	736.0
15	加拿大 Canada	3,053.8	1,386.8	1,667.0
16	澳洲 Australia	3,000.2	1,674.1	1,326.1
17	新加坡 Singapore	2,775.9	2,244.7	531.2
18	德國 Germany	2,662.0	1,234.1	1,427.9
19	台灣 Taiwan	2,628.0	2,165.7	462.3
20	奧地利 Austria	2,620.5	1,189.6	1,430.9
	世界 World	607.7	358.1	249.6

資料來源：摘譯自" Swiss Re, Sigma No. 3/2008"。

註：1.保險密度：每人平均保費支出。

2.保險滲透度：保費收入對GDP之比率。

Table30：Global Ranking of Top 20 Insurance Density & Penetration in 2007

保險滲透度 Insurance Penetration %				
排名 Ranking	國家 Country	總計 Total	壽險業 Life	產險業 Non-life
1	台灣 Taiwan	15.70	12.90	2.80
2	英國 U.K.	15.60	12.60	3.00
3	南非 South Africa	15.30	12.50	2.80
4	荷蘭 Netherlands	13.40	4.70	8.70
5	南韓 South Korea	11.80	8.20	3.60
6	香港 Hong Kong	11.80	10.60	1.20
7	愛爾蘭 Ireland	11.70	9.30	2.40
8	瑞士 Switzerland	10.30	5.70	4.60
9	法國 France	10.30	7.30	3.00
10	日本 Japan	9.60	7.50	2.10
11	比利時 Belgium	9.60	6.90	2.70
12	丹麥 Denmark	8.90	5.90	3.00
13	美國 U.S.	8.90	4.20	4.70
14	葡萄牙 Portugal	8.50	5.80	2.70
15	芬蘭 Finland	8.50	6.70	1.80
16	巴哈馬 Bahamas	8.30	4.60	3.70
17	那米比亞 Namibia	8.10	5.70	2.40
18	新加坡 Singapore	7.70	6.20	1.50
19	瑞典 Sweden	7.40	5.30	2.10
20	加拿大 Canada	7.00	3.20	3.80
	世界 World	7.50	4.40	3.10

Source: Quoted and translated from "Swiss Re, Sigma No. 3/2008".

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

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