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編輯概要

1. 本期所載為最近更新資料。

2. 所用單位數，分別於統計表上端或項目別中註明。

3. 資料來源：詳見各表下端註明。

4. 資料時間：以各表所述為準。

5. 部份統計數字因四捨五入的關係，或與總數未盡相符。

6. 保險輔助人相關資料，自2004年起係以各保險輔助人直接彙送至財團法人保險事業發展中心之資料為統計基礎。

7. 最新資料刊載於財團法人保險事業發展中心網站：

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目　　錄

頁次

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

目　　錄

頁次

四、保險申訴統計
表22、財產保險申訴案件統計表---------- 45
表23、人身保險申訴案件統計表---------- 47
五、強制汽機車責任保險
表24、強制汽機車責任保險統計表---------- 49
表24-1、強制汽機車責任保險統計表---------- 51
表25、特別補償基金統計表---------- 52
六、住宅地震保險基金
表26、住宅地震保險統計表---------- 53
表27、住宅地震保險基金統計表---------- 54
七、我國與世界各國比較
表28、2021年世界各國總保費收入前20名排行表---------- 55
表29、2021年世界各國保險密度前20名排行表---------- 57
表30、2021年世界各國保險滲透度前20名排行表---------- 58
八、保險業安定基金提撥
表31、保險業安定基金累積提撥統計表---------- 59
九、微型保險
表32、2022年06月微型保險累計被保險人按性別、投保年齡統計 60
表33、2022年06月微型保險累計被保險人按性別、身分別統計 61
表34、2022年06月微型保險累計被保險人按區域別統計--------- 63

Contents

I. Overall Index Page

Table 1: National Statistical Data---------- 01

Table 2: Ratio of Assets of Insurance Industry to Total Assets of Financial Institutions ---------- 03

Table 3: Insurance Density, Insurance Penetration, and Ratio of having Insurance coverage of Life Insurance and Annuity-- 05

II. Insurance Industry

Table 4: Number of Insurance Companies and Branches---------- 07

Table 5: Statistics of Actuary Personnel---------- 09

Table 6: Statistics of Insurance Personnel---------- 11

Table 7: Statistics of Insurance Premium Income---------- 13

Table 8: Statistics of Non-Life Insurance Premium Income---------- 15

Table 9: Statistics of Non-Life Insurance Claims---------- 17

Table 10: Statistics of Life Insurance Premium Income---------- 19

Table 11: Statistics of Life Insurance Benefit Payment---------- 21

Table 12: Statistics of the Registration of Life Insurance Salesperson---------- 23

Table 13: Statistics of Persistency---------- 24

Table 14: The Balance Sheet of Insurance Industry---------- 25

Table 15: The Income Statement of Insurance Industry---------- 27

Table 15-1: The Income Statement of Insurance Industry---------- 29

Table 16: Investment Portfolio of Non-Life Insurance Industry---------- 31

Table 17: Investment Portfolio of Life Insurance Industry---------- 32

Table 16-1: Investment Portfolio of Non-Life Insurance Industry---------- 33

Table 17-1: Investment Portfolio of Life Insurance Industry-------- 35

Table 18: Statistics of New Product Approval---------- 37

III. Insurance Auxiliary

Table 19: Business Statistics of Insurance Agencies---------- 39

Table 20: Business Statistics of Insurance Brokers---------- 41

Table 21: Business Statistics of Insurance Surveyors---------- 43

Contents

IV. Statistics of Insurance Complaint Page

Table 22: Statistics of Non-Life Insurance Complaint---------- 45

Table 23: Statistics of Life Insurance Complaint---------- 47

V. Compulsory Automobile Liability Insurance

Table 24: Statistics of Compulsory Automobile Liability Insurance---------- 49

Table 24-1: Statistics of Compulsory Automobile Liability Insurance---------- 51

Table 25: Statistics of the Compensation Fund---------- 52

VI. Taiwan Residential Earthquake Insurance

Table 26: Statistics of Taiwan Residential Earthquake Insurance---------- 53

Table 27: Statistics of Taiwan Residential Earthquake Insurance Fund---------- 54

VII. Comparing Taiwan with Other Countries

Table 28: Global Ranking of Top 20 Premium Income in 2021----- 55

Table 29: Global Ranking of Top 20 Insurance Density in 2021---- 57

Table 30: Global Ranking of Top 20 Insurance Penetration in 2021---------- 58

VIII. Insurance Stabilization Fund Contribution

Table 31: Statistics of Insurance Stabilization Fund Accumulated Contribution---------- 59

VIIII. Microinsurance

Table 32: Microinsurance Statistic of Gender and Insured Age in Q2 2022 ---------- 60

Table33：Microinsurance Statistics of Gender and Specific Status in Q2 2022 ---------- 61

Table34：Microinsurance Statistic of Area in Q2 2022---------- 63

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)	國民所得毛額（億元） GNI (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)
2006	22,877	128,785	125,726	110,442
2007	22,958	136,894	133,639	115,400
2008	23,037	134,209	131,151	110,974
2009	23,120	133,218	129,194	109,221
2010	23,162	144,761	140,603	121,313
2011	23,225	146,343	142,622	122,273
2012	23,316	151,100	146,778	124,967
2013	23,374	156,732	152,707	131,944
2014	23,434	166,972	162,580	142,122
2015	23,492	174,947	170,551	148,606
2016	23,540	180,064	175,553	153,055
2017	23,571	184,307	179,833	157,338
2018	23,589	187,898	183,750	159,684
2019	23,603	193,847	189,086	163,125
2020	23,561	203,704	197,986	171,300
2021	23,375	221,239	217,065	186,755

資料來源：行政院主計總處(中華民國統計資訊網)

註：1.消費者物價指數基期：2016年=100.00。

2.本表所載之各項統計數字，如有與以前各期不同者，悉以本期數字為準。

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

I. Overall Index

Table1： National Statistical Data

平均每人國民所得（台幣） National Income Per Capita (NTD)	平均每人國民所得（美元） (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
483,897	14,875	88.95	31.05	5.77
503,548	15,333	90.55	31.46	6.85
482,543	15,299	93.74	29.62	0.80
473,259	14,315	92.92	29.29	-1.61
524,234	16,563	93.82	33.14	10.25
527,186	17,889	95.15	31.46	3.67
537,021	18,130	96.99	30.45	2.22
565,198	18,985	97.76	32.39	2.48
607,264	19,996	98.93	34.35	4.72
633,367	19,849	98.63	35.46	1.47
650,854	20,132	100.00	35.21	2.17
667,945	21,943	100.62	35.61	3.31
677,201	22,454	101.98	34.77	2.79
691,326	22,351	102.55	34.74	3.06
726,396	24,557	102.31	38.39	3.36
795,519	28,396	104.32	42.22	6.45

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

Note : 1. Base year of consumer price index: Year 2016 = 100.00.

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

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

表2、保險業資產占金融機構資產比率表

單位：百萬元

年 Year	金融機構資產總額 Total Assets of Financial Institutions	保險業 Insurance Industry	
		資產總額 Total Assets	比率 Ratio %
2004	32,531,284	5,646,628	17.36
2005	36,024,614	6,692,341	18.58
2006	38,408,672	7,958,299	20.72
2007	39,616,314	8,955,870	22.61
2008	42,197,744	9,411,112	22.30
2009	44,940,829	11,037,666	24.56
2010	47,243,764	12,391,558	26.23
2011	50,439,640	13,327,209	26.42
2012	53,397,797	14,811,219	27.74
2013	57,990,506	16,925,234	29.19
2014	63,441,795	18,824,076	29.67
2015	67,631,343	20,046,585	29.64
2016	70,793,492	22,554,872	31.86
2017	73,876,158	24,810,568	33.58
2018	78,237,043	26,670,995	34.09
2019	82,870,057	29,831,789	36.00
2020	88,559,770	32,163,525	36.32
2021	93,701,351	33,797,228	36.07

資料來源：中央銀行(全球資訊網);
財團法人保險事業發展中心

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

Unit: NT$ Millions

產險業 Non-Life Insurance		壽險業 Life Insurance	
資產總額 Total Assets	比率 Ratio %	資產總額 Total Assets	比率 Ratio %
195,955	0.60	5,450,673	16.76
206,935	0.57	6,485,405	18.00
201,788	0.53	7,756,511	20.19
209,383	0.53	8,746,487	22.08
241,663	0.57	9,169,449	21.73
255,227	0.57	10,782,439	23.99
267,858	0.57	12,123,701	25.66
275,872	0.55	13,051,337	25.88
282,461	0.53	14,528,759	27.21
292,746	0.50	16,632,488	28.68
302,800	0.48	18,521,276	29.19
315,247	0.47	19,731,338	29.17
345,116	0.49	22,209,756	31.37
348,157	0.47	24,462,411	33.11
353,493	0.45	26,317,502	33.64
384,536	0.46	29,447,253	35.53
411,375	0.46	31,752,150	35.85
455,091	0.49	33,342,137	35.58

Source:Central Bank of the Republic of China (Taiwan) (Website);
Taiwan Insurance Institute

表3、保險密度、滲透度及人壽保險、年金保險投保率表

年 Year	保險密度[1]（元） Insurance Density (NTD) 總計 Total	財產保險 Non-Life Insurance	人身保險 Life Insurance	保險 Insurance 總計 Total	滲透度[2] Penetration (%) 財產保險 Non-Life Insurance	人身保險 Life Insurance	人壽保險及年金保險 Life Insurance and Annuity 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 %
2004	62,760	5,089	57,671	12.28	1.00	11.28	166.21	281.07	1.52
2005	69,225	5,204	64,021	13.10	0.98	12.11	176.13	289.80	1.84
2006	73,340	4,988	68,353	13.34	0.91	12.44	184.01	294.67	2.20
2007	86,579	4,904	81,675	14.87	0.84	14.03	196.03	310.82	2.47
2008	87,971	4,677	83,294	15.45	0.82	14.63	203.27	329.61	2.69
2009	91,195	4,406	86,790	16.32	0.79	15.53	204.84	341.15	0.95
2010	104,423	4,568	99,855	17.20	0.75	16.45	210.72	313.53	1.07
2011	99,514	4,867	94,647	16.21	0.79	15.41	215.84	318.75	1.34
2012	111,461	5,167	106,294	17.71	0.82	16.89	222.97	320.29	1.42
2013	115,874	5,344	110,530	17.74	0.82	16.92	229.67	311.20	1.42
2014	123,895	5,642	118,253	17.86	0.81	17.04	230.61	290.86	1.42
2015	130,376	5,794	124,582	17.96	0.80	17.16	234.16	282.96	1.40
2016	139,310	6,201	133,109	18.68	0.83	17.85	240.35	282.14	1.16
2017	151,750	6,648	145,102	19.89	0.87	19.02	246.04	281.82	1.08
2018	155,885	7,021	148,865	20.01	0.90	19.11	249.45	295.00	1.08
2019	154,379	7,505	146,874	19.27	0.94	18.33	256.09	301.79	1.08
2020	142,271	7,984	134,287	16.93	0.95	15.98	260.49	292.89	0.88
2021	135,979	8,875	127,104	14.64	0.96	13.69	264.81	279.49	0.81

資料來源：財團法人保險事業發展中心

註：1.保險密度：每人平均保費支出。

2.保險滲透度：保費收入對GDP之比率。

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

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

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

Table3：Insurance Density, Insurance Penetration, and Ratio of having insurance coverage of Life Insurance and Annuity

Source: Taiwan Insurance Institute

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

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

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

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

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

二、保險業

表4、保險業家數及其分支機構統計表

單位：家數

年/月 Year/ Month	總計[1] Total	再保險業 Rein-surance	國際保險業務分公司[3] Offshore Insurance Unit	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)	國內分公司 Branch	海外分支機構[2] Offshore Branch	大陸辦事處 Office in PRC
2008	61	4	-	17	176	22	10
2009	58	4	-	17	168	20	9
2010	57	3	-	17	163	15	9
2011	57	3	-	17	164	12	8
2012	57	3	-	17	164	11	6
2013	56	3	-	17	164	12	6
2014	54	3	-	17	165	10	6
2015	54	3	-	17	165	10	5
2016	54	3	19	17	164	9	5
2017	54	3	20	17	169	9	5
2018	55	3	20	17	167	8	5
2019	54	3	20	17	168	8	4
2020	53	3	20	17	165	7	3
2021	53	3	20	17	159	7	3
2022/08	**53**	**3**	**20**	**17**	**158**	**8**	**3**

資料來源：保險局產險監理組;保險局壽險監理組

註：1. 保險機構家數以營業執照核發為依據。其中：
(1). 朝陽人壽、國寶人壽、幸福人壽、國華人壽、華山產險、國華產險等公司目前停業清理中。
(2). 澳商國衛人壽已停業，但未繳銷營業執照。
(3). 法商安盛產險無業務且未申請停業，亦未撤銷營業執照。
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。
3. 國際保險業務分公司（OIU）家數以營業執照核發為依據，並自2016年開始統計。

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	國內分公司 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
8	9	23	139	12	7	9	4
6	9	22	129	12	7	9	4
6	9	23	129	13	7	8	4
6	9	24	129	13	7	7	3
6	9	24	129	13	9	7	3
6	9	24	123	13	8	6	3
5	8	24	123	13	8	5	2
5	8	24	123	13	8	5	2
6	8	23	125	14	8	5	1
6	8	23	125	13	8	5	1
7	7	23	125	12	8	5	1
7	7	23	125	12	7	4	1
6	7	23	120	12	6	4	1
6	7	23	113	12	5	4	1
6	**7**	**23**	**116**	**12**	**5**	**4**	**1**

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

Note:1.The numbers of insurance companies are based on the business licenses issued.
The numbers include :
(1).Chaoyang Life, Global Life, Singfor Life, Kuo Hua Life,Walsun P&C, and Kuo Hua P&C companies have been ordered to suspend business and in the process of liquidation.
(2).The National Mutual Life Australasia Taiwan Branch is in the business suspension status without license revocation.
(3).AXA France IARD SA Taiwan Branch that has ceased writing new business but have not applied for business suspension and license cancellation.
2.Local insurance company's offshore branch includes subsidiary, branch, representative office and liaison office.
3.The numbers of OIU are based on the business licenses issued,and the data is collected since 2016.

表5、保險業精算人員統計表

單位：人

年 Year	總　計[1] Total	產險業[2] Non-Life Insurance Industry	壽險業 Life Insurance Industry
2005	171	45	126
2006	176	47	129
2007	180	49	131
2008	187	52	135
2009	192	52	140
2010	198	53	145
2011	200	55	145
2012	199	55	144
2013	200	55	145
2014	211	55	156
2015	189	52	137
2016	179	52	127
2017	171	53	118
2018	167	50	117
2019	163	49	114
2020	165	47	118
2021	166	47	119

資料來源：中華民國產物保險商業同業公會;
　　中華民國人壽保險商業同業公會

註：1.精算人員定義係依據「保險業簽證精算人員管理辦法」第2條第2項規定。

2.產險業精算人員自2004/11起不含助理精算人員。

Table5：Statistics of Actuarial Personnel

Unit: Person

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

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

2.From November, 2004,non-life insurance actuarial personnel do not include actuarial assistants.

表6、保險業從業人員統計表

單位：人

年 Year	總計 Total				財產 Non-Life
	從業人員 Employees	增減率 Growth Rate %	業務員 Salespersons	內勤人數 Office Staff	業務員 Salespersons
2010	321,340	1.83	281,571	39,769	114,725
2011	323,396	0.64	282,509	40,887	116,568
2012	335,027	3.60	293,629	41,398	121,679
2013	336,430	0.42	295,414	41,016	126,016
2014	351,208	4.39	309,057	42,151	128,652
2015	367,036	4.51	324,091	42,945	135,684
2016	370,476	0.94	325,195	45,281	133,502
2017	384,432	3.77	338,363	46,069	138,573
2018	391,592	1.86	344,979	46,613	142,935
2019	381,483	-2.58	368,468	41,107	143,035
2020	399,338	4.68	385,741	40,957	158,383
2021	420,672	5.34	379,152	41,520	156,591

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；各保險公司

註1：業務員係以登錄產、壽險公會之財產及人身保險保險業務員為準。（人身保險業2018年(含)以前業務員資料僅統計外勤人員登錄數）。

註2：內勤人數：係指各保險公司提供包括登錄保險業務員及不具保險業務員資格之內勤人員。(財產保險業2018年(含)以前內勤人數係由產險公會提供之各公司之員工數)。

註3：從業人員：自2019年起產、壽險業之內勤人員如具產、壽險業務員資格者，於此欄僅計1人。

Table6：Statistics of Insurance Personnel

Unit: Person

保險業 Insurance Industry		人身保險業 Life Insurance Industry		
內勤人數 Office Staff	業務員與內勤人數之比 Ratio of Salespersons to Office Staff	業務員 Salespersons	內勤人數 Office Staff	業務員與內勤人數之比 Ratio of Salespersons to Office Staff
13,746	8.35	166,846	26,023	6.41
14,210	8.20	165,941	26,677	6.22
14,633	8.32	171,950	26,765	6.42
14,948	8.43	169,398	26,068	6.50
15,293	8.41	180,405	26,858	6.72
15,631	8.68	188,407	27,314	6.90
16,053	8.32	191,693	29,228	6.56
16,757	8.27	199,790	29,312	6.82
17,137	8.34	202,044	29,476	6.85
11,175	12.80	225,433	29,932	7.53
11,158	14.19	227,358	29,799	7.63
11,498	13.62	222,561	30,022	7.41

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

Note 1:Salesperson is based on the number of qualified salesperson registered under Life and/or Non-Life Insurance Association. (Before 2019, the statistics exclude office staff who is also a registered salesperson)

Note 2: The number of office staff, as provided by insurance companies, include office staff that is either registered or non-qualified salesperson. (Before 2019, the statistic is based on the number provided by Non-life Insurance Association)

Note 3: The number of employees: Beginning from 2019, office staff who is a registered salesperson of both Life and Non-Life Insurance Association still count as one person under this column.

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 %
2004	1,423,958	14.64
2005	1,576,252	10.70
2006	1,677,807	6.44
2007	1,987,680	18.47
2008	2,026,584	1.96
2009	2,108,418	4.04
2010	2,418,654	14.71
2011	2,311,204	-4.44
2012	2,598,831	12.44
2013	2,708,436	4.22
2014	2,903,350	7.20
2015	3,062,796	5.49
2016	3,279,320	7.07
2017	3,576,945	9.08
2018	3,677,170	2.80
2019	3,643,818	-0.91
2020	3,352,076	-8.01
2021	3,178,541	-5.18

資料來源：財團法人保險事業發展中心

Table7：Statistics of Insurance Premium Income

Unit: NT$ Million

Premium Income		
財產保險業 Non-Life Insurance	人身保險業 Life Insurance	財產與人身保險業保費收入之比 Premium Income; Non-Life vs. Life Insurance
115,468	1,308,490	1:11.33
118,502	1,457,750	1:12.30
114,106	1,563,701	1:13.70
112,583	1,875,097	1:16.66
107,741	1,918,843	1:17.81
101,859	2,006,559	1:19.70
105,805	2,312,849	1:21.86
113,033	2,198,171	1:19.45
120,483	2,478,348	1:20.57
124,904	2,583,532	1:20.68
132,220	2,771,130	1:20.96
136,119	2,926,677	1:21.50
145,962	3,133,358	1:21.47
156,712	3,420,233	1:21.82
165,611	3,511,559	1:21.20
177,130	3,466,688	1:19.57
188,111	3,163,965	1:16.82
207,448	2,971,093	1:14.32

Source: Taiwan Insurance Institute

表8、財產保險業保費收入統計表

單位：百萬元

年/月 Year/ Month	總計 Total	年（月[1]）增率 Annual (monthly) Growth Rate %	火災保險[2] Fire	海上保險 Marine	汽車保險[3] Automobile	航空險 Aviation
2007	112,583	-1.33	21,881	9,219	55,550	1,365
2008	107,741	-4.30	21,548	8,937	52,547	1,077
2009	101,859	-5.46	18,705	7,637	50,276	1,153
2010	105,805	3.87	17,365	8,484	52,658	1,261
2011	113,033	6.83	19,050	8,773	55,826	1,097
2012	120,483	6.59	22,223	8,445	59,653	836
2013	124,904	3.67	21,896	7,657	64,454	696
2014	132,220	5.86	22,697	7,355	70,197	811
2015	136,119	2.95	21,801	7,238	73,349	961
2016	145,962	7.23	23,025	6,854	80,092	812
2017	156,712	7.36	25,293	6,743	85,951	561
2018	165,611	5.68	25,883	7,066	89,534	699
2019	177,130	6.96	25,882	7,122	94,654	708
2020	188,111	6.20	29,096	7,710	101,586	808
2021	207,448	10.28	30,347	8,397	108,938	626
2022/01	22,973	8.54	3,997	958	11,354	40
2022/02	14,566	8.75	1,681	797	7,065	16
2022/03	18,745	10.66	2,413	790	10,497	6
2022/04	18,454	18.35	2,913	918	8,739	-1
2022/05	19,237	10.78	3,177	988	9,228	40
2022/06	21,487	4.52	4,952	935	9,547	263
2022/07	19,139	-1.33	3,172	877	9,960	160
2022/08	16,871	9.52	2,187	691	9,125	94
1-8月合計	151,471	8.34	24,493	6,954	75,513	618

資料來源：財團法人保險事業發展中心

註：1. 月之增減率為與上年同期之比較。

2. 自2003年起火災保險含住宅地震保險。

3. 汽車保險含任意汽車保險及強制汽機車責任保險。

Table8：Statistics of Non-Life Insurance Premium Income

Unit: NT$ Million

	其他財產保險 Miscellaneous						
合計 Sub-total	工程險 Engineering	責任險 Liability	信用保證保險 Credit	傷害險 Accident	健康險 Health	其他 Others
24,567	5,315	6,157	967	9,864	-	2,264
23,632	4,431	5,946	922	10,129	33	2,172
24,087	4,808	6,023	970	10,178	139	1,970
26,038	4,156	6,567	1,221	11,309	860	1,925
28,288	4,482	7,513	1,102	12,671	1,069	1,452
29,326	4,652	8,250	1,045	12,724	1,229	1,427
30,201	4,402	8,601	996	13,354	1,322	1,526
31,161	3,922	9,084	1,103	14,026	1,431	1,595
32,770	3,459	10,131	1,183	14,807	1,645	1,545
35,179	3,492	11,593	1,134	15,417	1,848	1,694
38,164	3,818	12,928	1,002	16,466	2,122	1,829
42,430	4,382	13,895	1,080	17,724	2,543	2,807
48,765	6,723	13,519	933	19,204	2,963	5,423
48,911	7,140	13,279	873	18,497	2,731	6,390
59,140	6,516	14,800	1,230	18,700	5,348	12,546
6,625	1,030	1,909	227	2,089	497	873
5,007	973	1,200	148	1,473	526	688
5,039	736	1,309	130	1,796	467	601
5,884	1,041	1,161	142	1,487	971	1,081
5,803	1,036	1,149	189	1,515	717	1,197
5,791	507	1,178	152	1,525	1,091	1,338
4,970	487	1,511	235	1,604	374	759
4,775	433	1,393	173	1,682	344	750
43,894	6,243	10,809	1,396	13,172	4,986	7,288

Source: Taiwan Insurance Institute

Note: 1. The monthly growth rate refers to the ratio of the figures of 2022 to that of the same period of 2021.

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

3. The premium income of automobile insurance includes premium income from the voluntary automobile insurance and the compulsory automobile liability insurance.

表9、財產保險業保險賠款統計表

單位：百萬元

年/月 Year/ Month	總計 Total	年（月[1]）增率 Annual (monthly) Growth Rate %	火災保險[2] Fire	海上保險 Marine	汽車保險[3] Automobile	航空險 Aviation
2007	51,274	-7.03	3,736	7,413	31,001	1,229
2008	50,092	-2.30	5,525	5,158	29,745	15
2009	54,774	9.35	5,373	5,907	29,682	-84
2010	62,247	13.64	14,406	3,855	32,618	109
2011	57,976	-6.86	7,355	5,277	34,496	104
2012	60,863	4.98	7,097	3,508	38,321	377
2013	61,545	1.12	5,508	4,471	39,448	158
2014	64,895	5.44	4,315	5,096	42,176	651
2015	68,183	5.07	4,439	5,840	43,902	921
2016	78,542	15.19	12,833	4,962	46,883	109
2017	88,393	12.54	15,783	5,007	52,073	99
2018	80,267	-9.19	6,290	3,821	52,694	110
2019	88,008	9.65	5,664	4,010	59,721	96
2020	89,877	2.12	4,825	3,874	61,321	146
2021	95,009	5.71	7,480	4,263	61,691	186
2022/01	8,694	27.76	526	227	6,054	8
2022/02	5,350	-13.06	154	289	3,523	1
2022/03	10,081	21.82	1,526	650	5,753	6
2022/04	8,411	11.35	513	385	5,610	17
2022/05	11,163	34.84	1,065	237	5,285	12
2022/06	19,877	135.62	1,353	359	5,097	29
2022/07	31,714	261.12	640	437	5,445	5
2022/08	44,294	449.62	654	222	5,372	122
1-8月合計	139,584	123.90	6,431	2,807	42,138	200

資料來源：財團法人保險事業發展中心

註：1.月之增減率為與上年同期之比較。

2.自2003年起火災保險含住宅地震保險。

3.汽車保險含任意汽車保險及強制汽機車責任保險。

Table9：Statistics of Non-Life Insurance Claims

Unit: NT$ Million

	其他財產保險 Miscellaneous					
合計 Sub-total	工程險 Engineering	責任險 Liability	信用保證保險 Credit	傷害險 Accident	健康險 Health	其他 Others
7,894	1,132	1,715	528	4,186	-	332
9,649	1,381	2,173	1,114	4,472	0	508
13,897	3,978	2,930	839	4,724	47	1,379
11,260	2,341	3,011	-161	4,703	211	1,154
10,745	2,138	2,272	260	5,365	394	316
11,560	1,965	2,790	382	5,604	501	318
11,960	1,880	2,928	382	5,830	564	376
12,658	1,952	3,286	250	6,079	563	527
13,081	1,481	4,000	363	6,094	617	526
13,755	1,745	3,869	272	6,583	647	639
15,430	1,728	5,314	182	7,040	723	443
17,351	1,636	6,137	165	7,764	876	774
18,518	2,188	5,087	325	8,190	1,021	1,707
19,710	2,828	4,639	136	9,284	1,120	1,703
21,389	1,811	4,703	117	9,443	1,470	3,845
1,879	158	531	4	865	145	176
1,382	77	304	-7	570	134	304
2,147	126	508	-5	958	195	365
1,886	107	404	-3	806	217	356
4,564	118	380	-22	1,331	1,511	1,246
13,039	107	498	-10	2,036	7,935	2,472
25,187	86	334	-1	2,373	17,889	4,506
37,924	87	450	4	2,051	28,705	6,628
88,008	867	3,408	-41	10,989	56,731	16,053

Source: Taiwan Insurance Institute

Note: 1. The monthly growth rate refers to the ratio of the figures of 2022 to that of the same period of 2021.

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

3. The claims of automobile insurance include claims from the voluntary automobile insurance and the compulsory automobile liability insurance.

表10、人身保險業保費收入統計表

單位：百萬元

年/月 Year/ Month	總計 Total	年(月[1])增率 Annual (Monthly) Growth Rate %	個人	
			人壽保險 Life	健康保險 Health
2007	1,875,097	19.91	1,461,458	171,412
2008	1,918,843	2.33	1,330,840	188,180
2009	2,006,559	4.57	1,301,359	210,842
2010	2,312,849	15.26	1,491,337	225,365
2011	2,198,171	-4.96	1,671,867	242,013
2012	2,478,348	12.75	1,927,367	263,150
2013	2,583,532	4.24	1,850,835	281,433
2014	2,771,130	7.26	2,157,623	297,258
2015	2,926,677	5.61	2,232,945	314,037
2016	3,133,358	7.06	2,520,860	329,065
2017	3,420,233	9.16	2,676,389	344,160
2018	3,511,559	2.67	2,727,321	357,646
2019	3,466,688	-1.28	2,692,325	375,823
2020	3,163,965	-8.73	2,391,726	389,572
2021	2,971,093	-6.10	1,972,438	398,260
2022/01	261,355	-9.29	174,226	33,192
2022/02	164,616	-13.72	108,835	25,302
2022/03	242,631	-19.99	157,265	36,554
2022/04	180,502	-24.93	114,116	30,851
2022/05	187,310	-22.54	127,865	33,492
2022/06	211,645	-15.38	146,855	38,244
2022/07	170,826	-27.64	115,592	32,128
2022/08	182,450	-24.57	121,227	34,937
1-8月合計	1,601,335	-19.63	1,065,981	264,700

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。
3.本表自105年6月起新增團體年金保險。

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	年金保險 Annuity
50,100	169,438	5,105	9,322	8,262	-
50,609	327,997	4,573	9,151	7,493	-
50,026	424,536	4,215	8,714	6,867	-
49,088	527,064	4,511	8,421	7,063	-
50,229	213,610	4,774	8,795	6,883	-
51,751	215,304	5,081	8,752	6,943	-
53,195	377,264	5,067	8,912	6,826	-
54,404	241,307	4,470	9,244	6,824	-
55,534	303,447	4,595	9,101	7,018	-
56,720	205,895	4,502	9,081	7,141	94
57,827	320,543	4,413	8,997	7,489	415
58,545	345,656	4,605	10,010	7,363	413
60,095	315,199	4,673	10,282	7,587	704
60,058	299,707	4,872	10,159	7,390	481
60,105	517,887	4,952	9,627	7,331	493
4,875	46,973	499	910	636	44
4,034	24,878	378	643	496	50
5,580	41,101	444	933	700	54
4,733	28,877	439	826	614	46
5,088	18,561	465	930	869	40
5,179	19,338	457	914	593	65
4,922	16,104	470	955	614	41
5,347	18,954	419	867	665	34
39,758	214,786	3,571	6,978	5,187	374

Source:Taiwan Insurance Institute

Note: 1. The monthly growth rate refers to the ratio of the figures of 2022 to that of the same period of 2021.
2. The statistics of 2003 include data received from the Chunghwa Post Co. Ltd.
3. This table is added Group Annuity from June 2016.

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
2007	863,947	33.26	639,659	46,390
2008	1,108,565	28.31	873,637	52,619
2009	902,347	-18.60	597,103	57,681
2010	1,191,464	32.04	726,199	62,231
2011	1,416,217	18.86	963,634	67,485
2012	1,249,036	-11.80	922,126	73,766
2013	1,253,908	0.39	918,587	78,666
2014	1,622,023	29.36	1,252,125	85,476
2015	1,536,065	-5.30	1,199,218	92,977
2016	1,624,613	5.76	1,305,144	101,011
2017	1,655,152	1.88	1,317,418	112,308
2018	1,875,816	13.33	1,515,681	125,794
2019	1,942,068	3.53	1,561,847	140,425
2020	1,872,992	-3.56	1,494,354	148,637
2021	1,918,092	2.41	1,505,857	156,871
2022/01	146,805	-11.02	110,609	16,095
2022/02	103,453	-22.62	79,459	9,974
2022/03	183,372	-3.33	143,966	16,456
2022/04	158,073	-1.62	125,160	13,956
2022/05	167,550	-2.58	135,680	14,310
2022/06	167,579	17.72	133,428	14,468
2022/07	183,055	14.89	144,316	15,304
2022/08	189,197	18.10	147,243	16,800
1-8月合計	1,299,084	1.26	1,019,861	117,363

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。

3.本表自105年6月起新增團體年金保險。

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	年金保險 Annuity
15,191	145,230	6,510	7,465	3,502	-
16,065	148,601	6,111	8,049	3,483	-
17,128	214,833	3,836	8,374	3,392	-
16,846	370,832	3,604	8,457	3,295	-
17,509	351,715	3,882	8,610	3,382	-
17,900	219,135	4,113	8,583	3,413	-
18,154	219,714	6,783	8,685	3,319	-
18,952	248,817	4,011	9,230	3,412	-
19,561	207,290	4,245	9,304	3,470	-
20,345	181,050	4,069	9,474	3,520	0
22,032	186,039	3,932	9,664	3,758	1
23,922	192,159	4,281	10,185	3,781	13
25,236	195,834	3,467	11,121	4,092	46
26,163	185,514	3,765	10,611	3,844	104
25,587	212,633	3,748	9,399	3,901	96
2,562	15,768	398	964	399	10
1,442	11,544	226	579	217	12
2,554	18,644	395	985	361	11
2,115	15,466	280	791	301	4
2,147	13,844	294	915	316	44
2,037	15,152	356	1,823	308	7
2,298	18,508	313	1,963	339	14
2,497	20,443	385	1,448	371	10
17,652	129,369	2,647	9,468	2,612	112

Source:Taiwan Insurance Institute

Note: 1. The monthly growth rate refers to the ratio of the figures of 2022 to that of the same period of 2021.

2. The statistics of 2003 include data received from the Chunghwa Post Co. Ltd.

3. This table is added Group Annuity from June 2016.

表12、人身保險業業務員登錄統計表

Statistics of the Registration of Life Insurance Salesperson

年 Year	新登錄人數 Number of Newly Registered Saleperson	再登錄保險業務員比率[1] Rate of Registration Renewal %	第13個月定著率[2] The 13th Month Retention Ratio of %
2010	24,872	-	38.93
2011	22,645	-	42.07
2012	26,151	-	45.37
2013	24,017	-	44.01
2014	26,526	-	46.64
2015	29,538	-	48.39
2016	28,066	-	48.53
2017	27,479	-	48.60
2018	25,485	-	47.42
2019	24,948	-	49.73
2020	29,401	-	56.37
2021	19,229	-	56.29

資料來源：中華民國人壽保險商業同業公會

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

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

3.各項比率之數值，係以各公司統計資料加總平均。

Source:The Life Insurance Association of the Republic of China

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

2.The 13th month retention ratio is the number of registered insurance salesperson who have either stayed at his/her post for 13 months and have concluded at least one contract to the total numbers of registered insurance saleperson.

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

表13、人身保險業保單繼續率統計表

Statistics of Persistency

年 Year	保單繼續率 Persistency %			
	第13個月 The Thirteenth Month		第25個月 The Twenty-Fifth Month	
	件數 Case	保額 Insured Amount	件數 Case	保額 Insured Amount
2010	87.50	87.52	77.83	77.22
2011	87.49	87.18	81.81	81.43
2012	90.03	89.19	82.39	81.71
2013	90.07	90.36	84.51	83.47
2014	88.98	88.38	86.82	86.69
2015	92.25	91.49	86.65	86.34
2016	92.22	92.35	87.73	86.46
2017	93.18	93.89	88.42	87.87
2018	92.88	93.20	89.88	90.03
2019	93.11	93.12	88.94	89.05
2020	94.01	94.81	88.86	87.98
2021	94.04	95.20	90.57	91.83

資料來源：中華民國人壽保險商業同業公會

註：各項比率之數值，係以各公司統計資料加總平均。

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

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

表14、保險業資產負債表

單位：百萬元

年/月 Year/ Month	總計 Total					財產保險業	
	總資產 Total Assets	總負債 Total Liabilities	保險負債 Insurance Liabilities	業主權益 Equities	資金總額[1] Total Capital	總資產 Total Assets	總負債 Total Liabilities
2008	9,411,112	9,142,276	8,008,085	268,836	8,276,921	241,663	186,941
2009	11,037,666	10,532,764	9,137,136	504,902	9,642,038	255,227	185,617
2010	12,391,558	11,841,400	10,393,531	550,158	10,943,689	267,858	193,861
2011	13,327,209	12,823,687	11,358,508	503,522	11,862,030	275,872	202,371
2012	14,811,219	14,043,687	12,416,767	767,533	13,184,299	282,461	200,095
2013	16,925,234	16,024,070	14,300,436	901,164	15,201,600	292,746	197,941
2014	18,824,076	17,691,829	15,617,705	1,132,247	16,749,952	302,800	205,645
2015	20,046,585	18,950,997	16,923,045	1,095,589	18,018,634	315,247	214,452
2016	22,554,872	21,330,448	19,150,903	1,224,424	20,375,327	345,116	236,637
2017	24,810,568	23,329,001	20,983,970	1,481,567	22,465,537	348,157	231,136
2018	26,670,995	25,464,398	22,963,065	1,206,597	24,169,662	353,493	235,772
2019	29,831,789	27,720,915	24,653,696	2,110,874	26,764,571	384,536	249,364
2020	32,163,525	29,504,287	26,200,051	2,659,237	28,859,288	411,375	266,966
2021	33,797,228	30,914,274	27,475,648	2,882,953	30,358,601	455,091	294,315
2022/08	33,976,375	32,515,065	28,846,564	1,461,310	30,307,874	473,196	378,853

資料來源：財團法人保險事業發展中心

註：1.資金總額包括業主權益及保險負債。

2. 2022年資料尚未經會計師查核簽證。

3.自2011年起適用財務會計準則公報第四十號「保險合約之會計處理準則」及新修訂「保險業財務報告編製準則」之規定，部份項目內容配合調整。

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

Table14：The Balance Sheet of Insurance Industry

Unit: NT$ Million

Non-Life Insurance			人身保險業 Life Insurance				
保險負債 Insurance Liabilities	業主權益 Equities	資金總額[1] Total Capital	總資產 Total Assets	總負債 Total Liabilities	保險負債 Insurance Liabilities	業主權益 Equities	資金總額[1] Total Capital
160,152	54,722	214,874	9,169,449	8,955,335	7,847,933	214,114	8,062,047
162,199	69,610	231,809	10,782,439	10,347,147	8,974,937	435,292	9,410,229
170,504	73,996	244,500	12,123,701	11,647,539	10,223,028	476,161	10,699,189
174,106	73,500	247,606	13,051,337	12,621,315	11,184,402	430,022	11,614,424
166,959	82,366	249,325	14,528,759	13,843,592	12,249,808	685,167	12,934,974
166,261	94,805	261,066	16,632,488	15,826,129	14,134,176	806,359	14,940,535
172,563	97,155	269,718	18,521,276	17,486,184	15,445,141	1,035,093	16,480,234
178,419	100,795	279,214	19,731,338	18,736,545	16,744,627	994,793	17,739,420
200,534	108,480	309,014	22,209,756	21,093,812	18,950,369	1,115,944	20,066,313
193,063	117,021	310,083	24,462,411	23,097,865	20,790,907	1,364,546	22,155,454
197,645	117,720	315,365	26,317,502	25,228,626	22,765,420	1,088,877	23,854,297
206,078	135,172	341,250	29,447,253	27,471,551	24,447,618	1,975,703	26,423,321
223,603	144,408	368,011	31,752,150	29,237,321	25,976,448	2,514,829	28,491,277
243,001	160,775	403,776	33,342,137	30,619,959	27,232,647	2,722,178	29,954,825
311,707	94,343	406,051	33,503,178	32,136,212	28,534,857	1,366,967	29,901,823

Source: Taiwan Insurance Institute

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

2.2022 data has not been audited by a certified accountant.

3.Following the adoption of “Statement of Financial Accounting Standards No.40 Insurance Contracts” and the modification of “Regulations Governing the Preparation of Financial Reports by Insurance Enterprise” in 2011, some items of financial statements have been adjusted accordingly.

4.Following the modification of “Regulations Governing the Preparation of Financial Reports by Insurance Enterprise” in January 10, 2014, some items of financial statements have been adjusted accordingly.

表15、保險業損益表

單位：百萬元

年 Year	財產保險業 Non-Life Insurance					
	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	收入總額 Income
2002	178,961	158,252	16,838	314	3,186	1,344,659
2003	192,317	166,343	18,909	265	6,241	1,750,129
2004	202,826	176,036	19,570	366	6,306	2,018,774
2005	228,747	201,497	20,687	-76	5,295	2,253,739
2006	219,302	190,510	22,818	-1,864	2,965	2,535,543
2007	212,257	184,097	21,907	-454	4,530	3,159,325
2008	207,353	181,074	22,090	-694	2,219	3,570,255
2009	204,446	172,965	21,435	-1,632	4,505	3,514,945
2010	210,128	179,631	22,178	171	7,820	4,096,205

資料來源：財團法人保險事業發展中心

Table15：The Income Statement of Insurance Industry

Unit: NT$ Million

人身保險業 Life Insurance					
營業收入 Operating Revenues	財務收入 Financial Receipts	支出總額 Outgo	營業支出 Operating Expenses	業務及管理費用 Business & Administrative Expenses	稅後損益 Net Income
1,193,428	145,800	1,344,794	1,248,556	70,063	-135
1,515,144	215,783	1,702,660	1,607,861	77,953	47,469
1,771,276	227,355	2,001,688	1,888,030	74,697	17,086
1,961,764	270,493	2,226,779	2,101,598	78,070	26,960
2,214,854	285,444	2,495,561	2,376,470	82,166	39,982
2,798,574	327,535	3,102,442	2,977,707	77,710	56,883
3,235,497	301,635	3,696,916	3,434,554	76,313	-126,661
3,128,398	383,637	3,510,181	3,360,884	71,645	4,764
3,562,375	561,154	4,116,061	3,852,099	72,770	-19,856

Source: Taiwan Insurance Institute

表15-1、保險業損益表

單位：百萬元

年/月 Year/ Month	財產保險業 Non-Life Insurance				
	營業收入 Operating Revenues	營業成本 Operating Cost	營業費用 Operating Expenses	營業外收支淨額 Non-Operating Balance	稅後損益 Net Income
2012	94,135	57,132	20,345	16	9,200
2013	101,561	62,329	25,493	1,696	13,437
2014	107,356	68,072	27,058	-21	10,327
2015	113,836	72,595	28,508	28	10,919
2016	120,955	78,841	29,447	-9	10,650
2017	130,427	85,571	30,293	-159	12,700
2018	137,848	90,716	31,886	-471	12,587
2019	148,662	98,538	33,962	-232	13,688
2020	155,836	104,040	34,790	-72	14,790
2021	176,484	115,446	37,989	-457	19,997
2022/08	121,647	173,756	24,192	-241	-66,137

資料來源：財團法人保險事業發展中心

註：1. 2022年資料尚未經會計師查核簽證。

2. 自2011年起適用財務會計準則第四十號「保險合約之會計處理準則」及新修訂「保險業財務報告編製準則」之規定，損益表部份項目配合調整。

Table15-1：The Income Statement of Insurance Industry

Unit: NT$ Million

人身保險業 Life Insurance				
營業收入 Operating Revenues	營業成本 Operating Cost	營業費用 Operating Expenses	營業外收支淨額 Non-Operating Balance	稅後損益 Net Income
2,883,734	2,753,739	96,899	2,722	35,501
3,024,691	2,849,891	93,452	2,295	79,290
3,293,542	3,078,231	99,570	3,056	107,424
3,346,606	3,104,358	106,179	2,689	118,498
3,853,427	3,634,341	115,111	3,724	106,195
4,078,062	3,852,048	110,135	937	123,532
4,042,891	3,829,869	111,563	-19,287	94,623
4,349,883	4,075,509	119,507	3,008	148,964
4,114,955	3,794,730	117,846	3,110	207,877
3,991,761	3,488,469	118,198	-2,881	361,011
2,002,702	1,669,191	74,295	-4,436	221,254

Source: Taiwan Insurance Institute

Note：1.2022 data has not been audited by a certified accountant.

2.Following the adoption of "Statement of Financial Accounting Standards No.40 Insurance Contracts" and the modification of "Regulations Governing the Preparation of Financial Reports by Insurance Enterprise" in 2011, some items of financial statements have been adjusted accordingly.

表16、財產保險業資金運用表

單位：百萬元

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

年 Year	2008		2009		2010	
	金額 Amount	占率 %	金額 Amount	占率 %	金額 Amount	占率 %
銀行存款 Bank Deposits	34,000	20.31	37,856	20.76	49,213	25.08
有價證券 Securities	76,920	45.94	89,712	49.19	92,635	47.21
公債、庫券、儲蓄券 Government,Treasury & deposit Bonds	25,979	15.52	23,891	13.10	25,657	13.07
股票 Stocks	18,788	11.22	29,802	16.34	28,283	14.41
公司債 Corporation Bonds	7,603	4.54	8,799	4.82	8,995	4.58
基金及受益憑證 Funds & Benefit Certificates	5,453	3.26	6,365	3.49	7,706	3.93
其他 Others	19,097	11.41	20,855	11.44	21,994	11.21
不動產投資 Investment in Real Estates	22,207	13.26	21,399	11.73	22,305	11.37
放款 Loans	2,029	1.21	1,479	0.81	939	0.48
國外投資 Foreign Investments	25,248	15.08	25,220	13.83	24,091	12.28
專案運用及公共投資 Authorized Projects or Public	4,345	2.59	3,565	1.95	2,741	1.40
投資保險相關事業 Investment on Insurance Enterprise	2,501	1.49	2,879	1.58	3,475	1.77
從事衍生性商品交易 Derivatives	-36	-0.02	129	0.07	688	0.35
其他經核准之資金運用 Other utilizations of capital (Approved)	229	0.14	135	0.07	152	0.08
資金運用總額 Total Amount of Capital Invested	167,443	100.00	182,374	100.00	196,239	100.00
資金總額 Total Capital	214,874		231,809		244,500	
資產總額 Total Assets	241,663		255,227		267,858	
資金運用率[1] Capital Investment Ratio %		77.93		78.67		80.26

資料來源：財團法人保險事業發展中心

註：1.資金運用率為資金運用總額與資金總額之比率。

2.因自2011年起適用保險法第一四六條相關條文修正，部份項目配合調整，2011年起之資料詳表16-1。

3.本表紙本印刷僅公布近3年統計，其餘年度詳中心網站。

(https://www.tii.org.tw/tii/information/information1/000001.html)

Source: Taiwan Insurance Institute

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

2.Due to the amendment of the relevant provisions of Article 146 of the Insurance Law since 2011, the information from 2011 See Table 16-1.

3. This table published for the past three years,please down load other years from the website . (https://www.tii.org.tw/tii/information/information1/000001.html)

表17、人身保險業資金運用表

單位：百萬元

Investment Protfolio of Life Insurance Industry Unit: NT$Million

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

資料來源：財團法人保險事業發展中心

註：1.資金運用率為資金運用總額與資金總額之比率。

2.因自2011年起適用保險法第一四六條相關條文修正，部份項目配合調整，2011年起之資料詳表17-1。

3.本表紙本印刷僅公布近3年統計，其餘年度詳中心網站。

(https://www.tii.org.tw/tii/information/information1/000001.html)

Source: Taiwan Insurance Institute

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

2.Due to the amendment of the relevant provisions of Article 146 of the Insurance Law since 2011, the information from 2011 See Table 17-1.

3. This table published for the past three years,please down load other years from the website . (https://www.tii.org.tw/tii/information/information1/000001.html)

表16-1、財產保險業

單位：百萬元

年/月 Year/ Month	2018		2019	
	金額 Amount	占率 %	金額 Amount	占率 %
銀行存款 Bank Deposits	58,896	22.92	57,514	20.25
有價證券 Securities	104,186	40.55	124,880	43.96
公債及國庫券 Government & Treasury Bonds	15,224	5.93	17,437	6.14
金融債券、存單、匯票與本票 Financial bond, deposit receipt, bank draft and promissory note	22,853	8.90	23,559	8.29
股票 Stocks	37,552	14.62	51,725	18.21
公司債 Corporation Bonds	14,484	5.64	14,142	4.98
基金及受益憑證 Funds & Benefit Certificates	9,844	3.83	11,926	4.20
證券化商品及其他 Securitized products and other	4,228	1.65	6,092	2.14
不動產 Real Estates	32,215	12.54	37,190	13.09
投資用 Investment	19,451	7.57	24,237	8.53
自用 Private Use	12,763	4.97	12,952	4.56
放款 Loans	459	0.18	467	0.16
國外投資 Foreign Investments	56,985	22.18	59,287	20.87
專案運用及公共投資 Authorized Projects or Public Investment	3,049	1.19	3,149	1.11
投資保險相關事業 Investment on Insurance Enterprise	875	0.34	1,096	0.39
從事衍生性商品交易 Derivatives	126	0.05	499	0.18
其他經核准之資金運用及其他 Other utilizations of capital（Approved）and other	126	0.05	0	0.00
資金運用總額 Total Amount of Capital Invested	256,916	100.00	284,081	100.00
資金總額 Total Capital	315,365		341,250	
資產總額 Total Assets	353,493		384,536	
資金運用率[1] Capital Investment Ratio %		81.47		83.25

資料來源：財團法人保險事業發展中

註：1.資金運用率為資金運用總額與資金總額之比率。

2. 2022年資料尚未經會計師查核簽證。

3.本表自2011年起適用保險法第一四六條相關條文修正，部份項目配合調整。

4.本表紙本印刷僅公布近5年統計，其餘年度詳中心網站 (https://www.tii.org.tw/tii/information/information1/000001.html)

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

Unit: NT$ Million

2020		2021		2022/08	
金額 Amount	占率 %	金額 Amount	占率 %	金額 Amount	占率 %
61,240	20.39	68,235	20.55	79,914	27.34
136,190	45.33	155,369	46.79	114,038	39.02
15,909	5.30	15,626	4.71	15,902	5.44
27,278	9.08	32,580	9.81	17,484	5.98
57,273	19.06	65,109	19.61	43,768	14.98
14,738	4.91	16,799	5.06	16,019	5.48
14,594	4.86	13,013	3.92	7,828	2.68
6,400	2.13	12,241	3.69	13,037	4.46
38,582	12.84	39,783	11.98	40,163	13.74
21,962	7.31	22,142	6.67	22,327	7.64
16,620	5.53	17,640	5.31	17,837	6.10
445	0.15	403	0.12	348	0.12
58,757	19.56	63,627	19.16	52,833	18.08
3,349	1.11	4,162	1.25	4,158	1.42
1,186	0.39	0	0.00	0	0.00
668	0.22	127	0.04	-434	-0.15
0	0.00	377	0.11	1,231	0.42
300,417	100.00	332,083	100.00	292,253	100.00
368,011		403,776		406,051	
411,375		455,091		473,196	
	81.63		82.24		71.97

Source: Taiwan Insurance Institute

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

2. 2022 data has not been audited by a certified accountant.

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

4.This table published for the past five years, please down load other years from the website . (https://www.tii.org.tw/tii/information/information1/000001.html)

表17-1、人身保險業

單位：百萬元

年/月 Year/ Month	2018		2019	
	金額 Amount	占率 %	金額 Amount	占率 %
銀行存款 Bank Deposits	402,074	1.69	720,879	2.71
有價證券 Securities	4,432,759	18.66	5,632,861	21.18
公債及國庫券 Government & Treasury Bonds	1,330,123	5.60	1,368,910	5.15
金融債券、存單、匯票與本票 Financial bond, deposit receipt, bank draft and promissory note	540,362	2.28	615,636	2.31
股票 Stocks	1,507,171	6.35	1,540,527	5.79
公司債 Corporation Bonds	451,907	1.90	488,200	1.84
基金及受益憑證 Funds & Benefit Certificates	112,454	0.47	202,206	0.76
證券化商品及其他 Securitized products and other	490,742	2.07	1,417,383	5.33
不動產 Real Estates	1,231,737	5.19	1,305,223	4.91
投資用 Investment	1,090,959	4.59	1,157,770	4.35
自用 Private Use	140,778	0.59	147,453	0.55
壽險貸款 Loan to Policy-holders	563,990	2.37	570,722	2.15
放款 Loans	750,860	3.16	675,953	2.54
國外投資 Foreign Investments	16,305,519	68.65	17,597,380	66.17
專案運用及公共投資 Authorized Projects or Public Investment	65,581	0.28	63,968	0.24
投資保險相關事業 Investment on Insurance Enterprise	11,076	0.05	11,693	0.04
從事衍生性商品交易 Derivatives	-13,466	(0.06)	14,706	0.06
其他經核准之資金運用及其他 Other utilizations of capital（Approved）and other	0	0.00	0	0.00
資金運用總額 Total Amount of Capital Invested	23,750,130	100.00	26,593,386	100.00
資金總額 Total Capital	23,854,297		26,423,321	
資產總額 Total Assets	26,317,502		29,447,253	
資金運用率[1] Capital Investment Ratio %		99.56		100.64

資料來源：財團法人保險事業發展中

註：1.資金運用率為資金運用總額與資金總額之比率。

2. 2022年資料尚未經會計師查核簽證。

3.本表自2011年起適用保險法第一四六條相關條文修正，部份項目配合調整。

4.本表紙本印刷僅公布近5年統計，其餘年度詳中心網站 (https://www.tii.org.tw/tii/information/information1/000001.html)

Table17-1：Investment Protfolio of Life Insurance Industry

Unit: NT$ Million

2020		2021		2022/08	
金額 Amount	占率 %	金額 Amount	占率 %	金額 Amount	占率 %
896,216	3.13	655,987	2.19	331,314	1.12
6,349,100	22.20	6,568,684	21.91	5,896,643	19.85
1,459,242	5.10	1,401,340	4.67	1,229,841	4.14
736,217	2.57	658,868	2.20	680,295	2.29
1,859,684	6.50	2,166,185	7.23	1,789,928	6.03
610,119	2.13	678,037	2.26	661,917	2.23
322,808	1.13	157,669	0.53	104,901	0.35
1,361,029	4.76	1,506,584	5.03	1,429,761	4.81
1,482,094	5.18	1,522,985	5.08	1,560,465	5.25
1,352,108	4.73	1,376,775	4.59	1,412,583	4.76
129,986	0.45	146,210	0.49	147,882	0.50
551,364	1.93	614,567	2.05	597,496	2.01
638,087	2.23	616,875	2.06	588,543	1.98
18,550,380	64.86	19,876,294	66.31	20,661,580	69.57
80,926	0.28	91,007	0.30	93,951	0.32
12,733	0.04	13,297	0.04	7,812	0.03
39,035	0.14	11,325	0.04	-41,963	(0.14)
0	0.00	4,377	0.01	3,726	0.01
28,599,936	100.00	29,975,397	100.00	29,699,567	100.00
28,491,277		29,954,825		29,901,823	
31,752,150		33,342,137		33,503,178	
	100.38		100.07		99.32

Source: Taiwan Insurance Institute

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

2. 2022 data has not been audited by a certified accountant.

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

4.This table published for the past five years,please down load other years from the website. (https://www.tii.org.tw/tii/information/information1/000001.html)

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
2010	1,201	13	-	1,188
2011	868	12	0	856
2012	897	10	0	887
2013	806	10	0	796
2014	1,188	12	0	1,176
2015	1,105	19	0	1,086
2016	1,122	3	0	1,119
2017	1,261	14	0	1,247
2018	1,655	18	0	1,637
2019	1,413	15	0	1,398
2020	1,376	134	0	1,242
2021	1,014	38	0	976
2022/08	**565**	**7**	**0**	**558**

資料來源：保險局產險監理組;保險局壽險監理組

註：1.當年月數字係年初至當月末累計數。

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

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

4.上表統計係新商品送審件數，至2016年12月前，核准制保單統計件數含初審及複審案件，自2017年1月起，僅含初審案件。

5.另2022年至8月止保險業送審保險商品件數(含新商品及部分變更；均僅含初審案件)共計 3,799 件。其中財產保險核准制計 7 件，備查制件數計 1,771 件，總計 1,778 件；人身保險核准制計 4 件，備查制件數計 2,017 件，總計 2,021 件。

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
688	96	-	592
580	41	0	539
700	45	0	655
930	53	0	877
800	105	0	695
867	31	0	836
718	50	0	668
855	25	0	830
887	22	0	865
726	14	0	712
985	19	0	966
915	16	0	899
565	**4**	**0**	**561**

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

Life Insurance Supervision Division, Insurance Bureau

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

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

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

4.The above table demonstrates only the number of new insurance products filing. The figures of examine and approval policy before December 2016 include policies under preliminary review and reexamination. Starting from January 2017, the figures include policies under preliminary review only.

5.The number of all insurance products submitted for review is 3,799 in 2022 (up to August, including new products and existing products with partial amendment). Particularly, Non-life insurance products submitted for review totaled 1,778 including 7 submitted for prior approval and 1,771 submitted under use-and-file policy. Life insurance products submitted for review totaled 2,021 including 4 submitted for prior approval and 2,017 submitted under use-and-file policy.

三、保險輔助人

表19、保險代理人業務統計表

單位：千元

年 Year	家數[1] Number of Companies				保險業務員[2] Salespersons			簽單保費 Written Premium	
	總計 Total	財產保險 Non-Life Insurance	人身保險 Life Insurance	產壽兼營 Both	總計 Total	財產保險 Non-Life Insurance	人身保險 Life Insurance	總計 Total	財產保險 Non-Life Insurance
2009	397	267	130	-	93,357	34,677	58,680	327,608,716	26,810,497
2010	337	213	124	-	97,881	38,236	59,645	377,114,634	24,725,974
2011	316	207	109	-	81,890	35,924	45,966	329,980,977	26,938,437
2012	323	212	111	-	92,237	35,398	56,839	365,548,568	29,743,179
2013	312	207	105	-	99,564	43,489	56,075	369,491,298	32,302,601
2014	312	209	103	-	112,783	53,894	58,889	369,679,076	37,185,617
2015	306	202	104	-	102,620	48,677	53,943	391,946,421	39,846,078
2016	300	201	99	-	101,674	53,478	48,196	762,560,257	45,944,720
2017	291	199	92	-	78,254	48,968	29,286	860,981,786	49,282,129
2018	277	193	84	-	67,687	47,246	20,441	1,038,505,915	50,932,730
2019	298	195	76	27	187,698	104,995	82,703	1,037,312,059	53,043,505
2020	292	194	70	28	185,920	102,284	83,636	961,495,748	56,406,793
2021	282	190	65	27	176,968	96,403	80,565	1,079,079,400	59,792,860

資料來源：財團法人保險事業發展中心;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;中華民國保險代理人商業同業公會

註：1. 家數統計包含個人與公司組織型態。2018年(含)以前以各保險輔助人彙送至本中心之資料為統計基礎；自2019年起家數係由中華民國保險代理人商業同業公會提供。

2. 業務員係以登錄產、壽險公會之財產及人身保險保險業務員為準。自2018年(含)以前，係由各保代公司提供，2019年起係由產、壽險公會提供。

III. Insurance Auxiliary

Table19：Business Statistics of Insurance Agencies

Unit: NT$ Thousand

收入 Income	市場占有率 Market Shares %		代理費收入 Agency Fee Income		
人身保險 Life Insurance	財產保險 Non-Life Insurance	人身保險 Life Insurance	總計 Total	財產保險 Non-Life Insurance	人身保險 Life Insurance
300,798,219	26.32	14.99	16,760,110	5,217,643	11,542,467
352,388,659	23.37	15.24	16,515,679	4,312,654	12,203,025
303,042,540	23.83	13.79	18,793,758	4,981,725	13,812,033
335,805,389	24.69	13.55	24,071,553	5,773,505	18,298,048
337,188,697	25.86	13.05	24,824,021	6,168,035	18,655,986
332,493,459	28.12	12.00	27,899,478	6,978,145	20,921,333
352,100,343	29.27	12.03	32,274,434	7,478,854	24,795,580
716,615,537	31.48	22.87	63,879,087	8,557,361	55,321,726
811,699,657	31.45	23.73	57,927,147	9,062,304	48,864,843
987,573,185	30.75	28.12	62,518,313	9,486,730	53,031,583
984,268,554	29.95	28.39	64,760,264	10,061,023	54,699,241
905,088,955	29.99	28.61	55,617,853	10,958,508	44,659,345
1,019,286,540	28.82	34.31	60,021,675	11,546,640	48,475,035

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

Note: 1.The number of companies include both personal and organizational types of institutes. Before 2019, statistical data was based on information compiled and submitted by insurance auxiliaries to TII; since 2019, the number of companies has been provided by the Insurance Agency Association of the Republic of China.

2. The definition of salespersons is the person passed the exam and registered in nonlife and life insurance association.Before 2019, data was provided by agent companies , it was provided by the Life Insurance Association of the Republic of China and the Non-Life Insurance Association of the Republic of China from 2019.

表20、保險經紀人業務統計表

單位：千元

年 Year	家數[1] Number of Companies				保險業務員[2] Salespersons			簽單 Written
	總計 Total	財產保險 Non-Life Insurance	人身保險 Life Insurance	產壽兼營 Both	總計 Total	財產保險 Non-Life Insurance	人身保險 Life Insurance	總計 Total
2009	562	-	-	-	92,171	-	-	308,186,501
2010	528	-	-	-	86,870	-	-	428,235,130
2011	505	-	-	-	114,537	54,581	59,956	373,943,052
2012	503	-	-	-	116,057	52,750	63,307	440,051,707
2013	495	-	-	-	120,978	51,380	69,598	506,336,193
2014	488	-	-	-	120,764	51,012	69,752	588,380,710
2015	493	-	-	-	131,370	53,676	77,694	591,070,401
2016	490	-	-	-	137,351	56,636	80,715	416,370,951
2017	485	-	-	-	111,618	45,908	65,710	375,627,173
2018	476	-	-	-	121,105	48,624	72,481	380,616,054
2019	487	96	86	305	133,601	51,266	82,335	369,671,131
2020	483	47	125	311	139,644	54,414	85,230	328,080,847
2021	457	48	113	296	141,779	56,938	84,841	364,979,926

資料來源：財團法人保險事業發展中心;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;中華民國保險經紀人公會;
中華民國保險經紀人商業同業公會

註：1. 家數統計包含個人與公司組織型態。2018年(含)以前以各保險輔助人彙送至本中心之資料為統計基礎；自2019年起家數係由中華民國保險經紀人公會及中華民國保險經紀人商業同業公會提供。

2. 業務員係以登錄產、壽險公會之財產及人身保險保險業務員為準。自2018年(含)以前，係由各保經公司提供，2019年起係由產、壽險公會提供。

Table20：Business Statistics of Insurance Brokers

Unit: NT$ Thousand

保費收入 Premium Income		市場占有率 Market Shares %		佣金收入 Commission Income		
財產保險 Non-Life Insurance	人身保險 Life Insurance	財產保險 Non-Life Insurance	人身保險 Life Insurance	總計 Total	財產保險 Non-Life Insurance	人身保險 Life Insurance
20,382,229	287,804,272	20.01	14.34	19,931,580	3,224,331	16,707,249
20,996,207	407,238,923	19.84	17.61	17,740,931	3,042,163	14,698,767
17,567,268	356,375,784	15.54	16.21	20,713,826	3,140,845	17,572,981
24,724,470	415,327,237	20.52	16.76	28,992,118	3,316,518	25,675,600
28,097,450	478,238,743	22.50	18.51	30,242,588	3,458,329	26,784,259
26,101,507	562,279,203	19.74	20.29	37,551,791	3,409,251	34,142,540
24,975,260	566,095,141	18.35	19.34	43,359,032	3,577,423	39,781,609
24,105,271	392,265,680	16.51	12.52	31,662,851	3,331,933	28,330,918
28,611,385	347,015,788	18.26	10.15	24,147,779	3,660,049	20,487,730
23,709,742	356,906,312	14.32	10.16	23,910,816	3,730,790	20,180,026
28,848,989	340,822,142	16.29	9.83	27,009,401	4,155,681	22,853,720
32,955,430	295,125,417	17.52	9.33	25,669,322	4,589,378	21,079,944
44,275,324	320,704,602	21.34	10.79	25,972,419	5,442,419	20,530,000

Source: Taiwan Insurance Institute;The Non-Life Insurance Association of the Republic of China ; The Life Insurance Association of the Republic of China ;
The Professional Insurance Brokers Association of the Republic of China ;
The Insurance Brokerage Association of the Republic of China

Note: 1.The number of companies includes both personal and organizational company types of institutes.Before 2019, statistical data was based on information compiled and submitted by insurance auxiliaries to TII; since 2019, the number of companies has been provided by the Professional Insurance Brokers Association of the Republic of China and the Insurance Brokerage Association of the Republic of China.

2.The definition of salespersons is the person passed the exam and registered in nonlife and life insurance association.Before 2019, data was provided by broker companies,it was provided by the Life Insurance Association of the Republic of China and the Non-Life Insurance Association of the Republic of China from 2019.

表21、保險公證人業務統計表

年 Year	家數[1] Number of Companies				件數	
	總計 Total	一般保險 General Insurance	海事保險 Marine Insurance	一般及海事保險 General & Marine Insurance	總計 Total	一般保險 General Insurance
2007	82	33	49	-	14,994	7,986
2008	83	39	44	-	20,779	15,533
2009	82	4	3	75	20,117	1,042
2010	81	9	4	68	19,535	1,533
2011	81	22	18	41	16,801	3,865
2012	76	23	47	6	17,664	6,549
2013	79	22	50	7	18,674	7,214
2014	81	22	50	9	19,297	6,918
2015	79	21	48	10	17,767	7,730
2016	82	24	50	8	22,848	9,567
2017	81	19	50	12	18,822	7,838
2018	83	21	50	12	22,904	12,153
2019	87	23	52	12	17,458	7,065
2020	85	22	50	13	26,801	6,714
2021	88	22	54	12	58,500	37,662

資料來源：財團法人保險事業發展中心

註：1.家數統計包含個人與公司組織型態。

2.自2004年起以各保險輔助人彙送至本中心之資料為統計基礎。

3.自2009年起因業務型態不同故變更為"一般"、"海事"及"一般及海事"三項。

Table21：Business Statistics of Insurance Surveyors

Number of Cases		公證費收入(千元) Surveyor fee income (NT$ 1000 dollars)			
海事保險 Marine Insurance	一般及海事保險 General & Marine Insurance	總計 Total	一般保險 General Insurance	海事保險 Marine Insurance	一般及海事保險 General & Marine Insurance
7,008	-	559,492	422,589	136,903	-
5,246	-	584,371	424,850	159,520	-
3,317	15,758	717,998	26,647	130,292	561,059
1,807	16,195	641,338	31,585	61,274	548,479
3,704	9,232	654,660	112,418	131,033	411,209
7,446	3,669	674,520	250,910	215,801	207,809
8,864	2,596	720,750	281,332	209,099	230,319
9,490	2,889	614,120	242,771	156,839	214,510
7,269	2,768	635,118	240,133	171,671	223,314
11,399	1,882	796,842	433,293	121,454	242,095
8,335	2,649	849,444	307,952	287,423	254,069
7,993	2,758	753,187	211,641	323,821	217,725
7,456	2,937	688,307	208,979	263,337	215,991
7,304	12,783	659,212	213,747	240,770	204,695
7,783	13,055	781,868	242,485	315,312	224,071

Source: Taiwan Insurance Institute

Note: 1.The number of companies includes both personal and organizational types of institutes.

2.From 2004 on, statistical data are based on information compiled and submitted by insurance auxiliaries to TII.

3.From 2009 on, statistical data are categorized into General Insurance ,Marine Insurance and General & Marine Insurance.

四、保險申訴統計

表22、財產保險申訴案件統計表

年 Year	申訴比率 Complaint Rate ‰	簽單契約件數（千） Number of Policy Written (thousand)	申訴件數[1] Number of Complaint Filed	依申訴人意見辦理 Handled by Complaints'Opinions	
				件數 Cases	占申訴案件比率 % Ratio to Total Complaints Filed
2005	0.0238	19,574	466	93	19.96
2006	0.0279	19,755	551	130	23.59
2007	0.0140	37,826	529	143	27.03
2008	0.0148	38,556	572	138	24.13
2009	0.0130	39,864	519	135	26.01
2010	0.0143	40,909	585	115	19.72
2011	0.0146	45,639	667	99	14.84
2012	0.0175	50,772	890	147	16.52
2013	0.0130	52,058	679	161	23.71
2014	0.0159	52,235	828	230	27.78
2015	0.0174	52,245	911	306	33.59
2016	0.0190	55,786	1,058	379	35.82
2017	0.0167	62,103	1,039	404	38.88
2018	0.0184	67,130	1,235	498	40.33
2019	0.0251	70,127	1,760	740	42.04
2020	0.0250	79,066	1,980	839	42.37
2021	0.0243	91,567	2,221	815	36.69

依保險公司意見辦理 Handled by Insurance Companies'Oopinions		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
147	31.55	65	13.95	161	34.55
155	28.13	145	26.32	121	21.96
104	19.66	129	24.39	153	28.92
151	26.40	146	25.52	137	23.95
134	25.82	93	17.92	141	27.17
171	29.33	114	19.56	183	31.39
208	31.18	156	23.39	204	30.59
418	46.97	174	19.55	151	16.97
343	50.52	98	14.43	77	11.34
406	49.03	88	10.63	104	12.56
422	46.32	91	9.99	92	10.10
408	38.56	126	11.91	145	13.71
452	43.51	119	11.45	64	6.16
538	43.56	143	11.58	56	4.53
701	39.83	187	10.63	132	7.50
758	38.28	191	9.65	192	9.70
969	43.63	226	10.18	211	9.50

資料來源：保險局產險監理組

註：1.2012年以後之申訴件數為財團法人金融消費評議中心接獲保戶申訴之件數為準。

IV. Statistics of Insurance Complaint

Table22：Statistics of Non-Life Insurance Complaint

Sources: Non-Life Insurance Supervision Division, Insurance Bureau

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

表23、人身保險申訴案件統計表

年 Year	申訴比率 Complaint Rate ‰	簽單契約件數（千） Number of Policy Written (thousand)	申訴件數[1] Number of Complaint Filed	依申訴人意見辦理 Handled by Complaints'Opinions	
				件數 Cases	占申訴案件比率 % Ratio to Total Complaints Filed
2005	0.0094	138,710	1,306	470	35.99
2006	0.0113	145,822	1,644	662	40.27
2007	0.0159	155,127	2,474	891	36.01
2008	0.0196	162,379	3,180	764	24.03
2009	0.0224	168,130	3,759	872	23.20
2010	0.0176	175,682	3,092	634	21.23
2011	0.0146	187,622	2,736	504	18.42
2012	0.0166	190,902	3,173	671	21.15
2013	0.0123	202,983	2,496	607	24.32
2014	0.0122	200,871	2,452	720	29.36
2015	0.0127	203,000	2,575	909	35.30
2016	0.0115	205,792	2,359	908	38.49
2017	0.0119	213,418	2,542	947	37.25
2018	0.0138	222,759	3,074	1,234	40.15
2019	0.0205	228,347	4,674	1,924	41.16
2020	0.0211	230,879	4,883	1,686	34.53
2021	0.0192	234,635	4,513	1,652	36.61

資料來源：保險局壽險監理組

註：1.2012年以後之申訴件數為財團法人金融消費評議中心接獲保戶申訴之件數為準。

Table23：Statistics of Life Insurance Complaint

依保險公司意見辦理 Handled by Insurance Companies'Oopinions		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
353	27.03	233	17.84	214	16.39
526	32.00	161	9.79	295	17.94
826	33.39	365	14.75	392	15.84
1,143	35.94	792	24.91	481	15.12
1,517	40.36	745	19.82	402	10.70
1,259	42.15	660	22.10	434	14.53
1,000	36.55	735	26.86	497	18.17
1,818	57.30	516	16.26	168	5.29
1,369	54.85	393	15.75	127	5.09
1,148	46.82	449	18.31	135	5.51
976	37.90	531	20.62	159	6.18
777	32.94	502	21.28	172	7.29
951	37.41	516	20.30	128	5.04
1,108	36.04	557	18.12	175	5.69
1,736	37.14	692	14.81	322	6.89
2,136	43.74	641	13.13	420	8.60
1,990	44.09	512	11.35	359	7.95

Sources: Life Insurance Supervision Division, Insurance Bureau

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

五、強制汽機車責任保險

表24、強制汽機車責任保險統計表

單位：千元

年/月 Year/ Month	汽車 MotorVehicle					
	承保車數 Vehicle Insured	保費收入[2] Premium Income	有效保單件數[3] Policies In Force	純保費 Pure Premium	保險賠款[4] Claims	保險賠款佔純保費比率 Ratio of Claims to Pure Premium %
2012	7,321,361	9,377,767	7,126,638	6,695,588	6,967,658	104.06
2013	7,570,537	9,635,741	7,300,827	6,863,221	6,928,052	100.94
2014	7,849,993	9,938,297	7,497,933	7,069,419	6,826,466	96.56
2015	7,800,952	9,916,917	7,663,460	7,060,235	6,413,110	90.83
2016	8,036,421	10,216,449	7,783,051	7,264,258	6,409,128	88.23
2017	8,201,469	10,421,992	7,900,133	7,417,853	6,846,612	92.30
2018	8,341,762	10,558,468	8,007,369	7,522,665	5,768,749	76.68
2019	8,458,474	10,654,122	8,124,384	7,607,857	7,196,947	94.60
2020	8,653,155	10,736,113	8,245,244	7,690,679	6,923,385	90.02
2021	8,706,169	10,885,869	8,363,276	7,821,403	7,259,172	92.81
2022/08	5,772,120	7,218,738	8,448,614	5,192,467	5,149,446	99.17

資料來源：財團法人保險事業發展中心

註：1. 當年月數字係年初至當月末累計數。

2. 本表保費收入係指當期所計之簽單保費(包含預期損失，保險人之業務費用，安定基金與費率精算、研究發展、查詢服務、資訊傳輸等健全本保險之費用，但不包含特別補償基金之分擔額)。

3. 本表之有效保單件數統計於2009年12月之前係以統計截止月份為計算基礎，自2010年1月起調整為統計截止日期，即以統計當月最後一天為準。

4. 本表之保險賠款係指在肇事責任基礎下計算汽、機車之賠款金額。

V.Compulsory Automobile Liability Insurance

Table24：Statistics of Compulsory Automobile Liability Insurance

Unit: NT$ Thousand

年/月 Year/ Month	機車 Motorcycle					
	承保車數 Motorcycle Insured	保費收入[2] Premium Income	有效保單件數[3] Policies In Force	純保費 Pure Premium	保險賠款[4] Claims	保險賠款佔純保費比率 Ratio of Claims to Pure Premium %
2012	6,965,669	5,908,754	10,370,494	4,402,618	5,519,706	125.37
2013	7,334,275	6,048,369	10,614,309	4,558,652	5,908,217	129.60
2014	7,648,574	5,956,371	10,695,439	4,454,389	6,194,073	139.06
2015	7,918,295	6,146,477	10,796,855	4,606,204	5,766,978	125.20
2016	8,314,601	6,374,896	10,970,006	4,772,869	5,937,732	124.41
2017	8,756,088	6,708,304	11,215,348	5,036,808	6,355,974	126.19
2018	8,816,774	6,746,474	11,303,458	5,088,161	5,508,631	108.26
2019	9,168,544	6,979,300	11,597,615	5,286,238	7,197,890	136.16
2020	9,540,198	7,094,909	11,971,518	5,383,912	6,827,914	126.82
2021	9,731,827	7,241,827	12,113,813	5,504,727	5,926,551	107.66
2022/08	6,579,826	4,933,735	12,265,281	3,763,030	3,479,343	92.46

Source: Taiwan Insurance Institute

Note: 1. The annual and monthly figures are cumulative figures from the beginning of the year to the end of the given month.

2. The premium income indicated in this table represents written premiums collected during the specified period (including expected losses, the business expenses of insurers, contribution to the Stabilization Fund, overhead associated with actuarial calculation of rates, research and development, information inquiry services, information transmission and other expenses necessary to ensure the soundness of this insurance. However, this does not include contribution to the Compensation Fund.)

3. Prior to December 2009, the statistical data for the number of policies in force indicated in this table was calculated based on the statistical cutoff month. Starting from January 2010, the calculation is based on the statistical cutoff date, which is also the last day of each month.

4. The figures in this column are liability-based paid losses, which are calculated the amount of the automobiles and motorcycles claims paid for the year.

表24-1、強制汽機車責任保險統計表

單位：千元

Statistics of Compulsory Automobile Liability Insurance

Unit: NT$ Thousand

年/月 Year/ Month	汽車與機車合計 Combined Totals for Motor Vehicles and Motorcycles					
	承保車數 Vehicle Insured	保費收入[2] Premium Income	有效保單件數[3] Policies In Force	純保費 Pure Premium	保險賠款[4] Claims	保險賠款佔純保費比率 Ratio of Claims to Pure Premium %
2010	13,570,781	15,348,443	16,740,627	11,310,161	10,482,733	92.68
2011	14,005,319	15,096,347	17,140,898	10,965,929	11,691,829	106.62
2012	14,287,030	15,286,521	17,497,132	11,098,207	12,487,364	112.52
2013	14,904,812	15,684,110	17,915,136	11,421,874	12,836,269	112.38
2014	15,498,567	15,894,668	18,193,372	11,523,807	13,020,539	112.99
2015	15,719,247	16,063,394	18,460,315	11,666,439	12,180,088	104.40
2016	16,351,022	16,591,345	18,753,057	12,037,127	12,346,860	102.57
2017	16,957,557	17,130,296	19,115,481	12,454,661	13,202,586	106.01
2018	17,158,536	17,304,942	19,310,827	12,610,826	11,277,380	89.43
2019	17,627,018	17,633,422	19,721,999	12,894,095	14,394,837	111.64
2020	18,193,353	17,831,023	20,216,762	13,074,591	13,751,299	105.18
2021	18,437,996	18,127,696	20,477,089	13,326,130	13,185,723	98.95
2022/08	12,351,946	12,152,473	20,713,895	8,955,497	8,628,788	96.35

資料來源：財團法人保險事業發展中心

註：1.本表註同前表。

2.本表自103年2月起新增。

Source: Taiwan Insurance Institute

Notes: 1. Same as the notes for the preceding table.

2. This table added Since February 2014.

表25、特別補償基金統計表

單位：千元

Statistics of the Compensation Fund

Unit: NT$ Thousand

年/月 Year/Month	分擔額收入 Income from Shared Quota	補償支出[1] Compensation Expenditure	補償件數 Compensation Cases
2010	424,151	534,097	3,870
2011	438,221	461,998	3,778
2012	409,895	466,591	3,717
2013	426,770	530,832	3,876
2014	433,407	465,663	3,705
2015	436,995	501,668	3,923
2016	451,171	513,812	3,897
2017	464,768	434,254	4,005
2018	470,671	434,654	3,697
2019	480,006	479,217	3,880
2020	486,688	447,067	3,659
2021	495,220	410,290	3,496
2022/08	330,845	220,880	1,968

資料來源：財團法人汽車交通事故特別補償基金

註：1.補償支出包括已決及預估未決金額，已決金額係以補償案件之申請日期為統計基礎。

Source: Motor Vehicle Accident Compensation Fund

Note: 1.Compensation Expenditure includes settled and unsettled amount, the settled amount is estimated at the date Compensation Cases are filed.

六、住宅地震保險

表26、住宅地震保險統計表

單位：千元

Statistics of Taiwan Residential Earthquake Insurance

Unit：NT$Thousand

年/月 Year/ Month	簽單保費 Written Premium	已攤付賠款[1] Claims Paid		有效件數 Policy Count	住宅總戶數 Household Count	投保率[2] Take-up rate %
		保單件數 Policy Count	金額 Amount			
2009	2,951,981	0	0	2,168,528	7,900,000	27.45
2010	3,057,969	4	3,088	2,294,738	8,077,482	28.41
2011	3,193,562	0	0	2,390,202	8,166,245	29.27
2012	3,202,554	0	0	2,459,152	8,166,245	30.11
2013	3,336,938	0	12	2,553,337	8,372,927	30.50
2014	3,463,141	0	0	2,637,811	8,372,927	31.50
2015	3,523,412	0	0	2,707,256	8,409,079	32.19
2016	3,646,940	104	170,269	2,795,766	8,493,852	32.92
2017	3,805,245	0	0	2,885,973	8,602,802	33.55
2018	3,973,195	73	100,260	3,002,475	8,696,022	34.53
2019	4,040,315	0	10	3,102,381	8,861,497	35.01
2020	4,369,826	0	0	3,225,006	8,948,120	36.04
2021	4,455,949	0	0	3,337,681	9,050,340	36.88
2022/08	3,041,176	0	0	3,404,778	9,123,305	37.32

資料來源：住宅地震保險基金

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

2.投保率=有效件數/住宅總戶數。

3.自2015年住宅總戶數資料來源改為內政部。

Source : Taiwan Residential Earthquake Insurance Fund

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

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

2) Other adjustment expenses incurred by TREIF.

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

3.Source of the Household Count had changed to Ministry of the Interior since 2015.

VI.Taiwan Residential Earthquake Insurance

表27、住宅地震保險基金統計表

單位：千元

Statistics of Taiwan Residential Earthquake Insurance Fund

Unit：NT$Thousand

年/月 Year/ Month	自留保費收入 Net Income	特別準備淨變動 Provision(Recovery) for Special Reserve	累積特別準備金 Accumulated Special Reserve
2009	1,703,332	1,737,206	9,575,839
2010	1,775,621	1,817,573	11,393,412
2011	1,875,180	1,911,904	13,305,316
2012	1,676,472	600,902	13,906,218
2013	1,790,771	1,814,810	15,721,028
2014	1,897,149	1,908,562	17,629,590
2015	2,082,118	2,085,929	19,715,519
2016	2,211,621	2,269,435	21,984,954
2017	2,331,993	2,354,298	24,339,252
2018	2,463,121	2,474,072	26,813,324
2019	2,564,799	2,596,464	29,409,788
2020	2,706,090	2,703,327	32,113,115
2021	2,658,723	2,682,703	34,795,818
2022/08	1,917,967	1,786,823	36,582,641

資料來源：住宅地震保險基金

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

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

Source : Taiwan Residential Earthquake Insurance Fund

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

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

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

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

七、我國與世界其他各國比較

表28、2021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	2,718,699	39.63
亞洲 Asia	中國 PR China	2	696,128	10.15
亞洲 Asia	日本 Japan	3	403,592	5.88
歐洲 Europe	英國 U.K.	4	399,142	5.82
歐洲 Europe	法國 France	5	296,380	4.32
歐洲 Europe	德國 Germany	6	275,779	4.02
亞洲 Asia	南韓 South Korea	7	193,008	2.81
歐洲 Europe	義大利 Italy	8	192,481	2.81
北美洲 North America	加拿大 Canada	9	161,289	2.35
亞洲 Asia	印度 India	10	126,974	1.85
亞洲 Asia	**台灣 Taiwan**	**11**	**113,423**	**1.65**
歐洲 Europe	荷蘭 Netherlands	12	92,986	1.36
歐洲 Europe	西班牙 Spain	13	73,571	1.07
大洋洲 Oceania	澳洲 Australia	14	72,576	1.06
亞洲 Asia	香港 Hong Kong	15	72,227	1.05
歐洲 Europe	愛爾蘭 Ireland	16	64,696	0.94
南美洲 South America	巴西 Brazil	17	62,082	0.90
歐洲 Europe	瑞士 Switzerland	18	57,793	0.84
非洲 Africa	南非 South Africa	19	51,215	0.75
歐洲 Europe	盧森堡 Luxembourg	20	48,287	0.70
世界總計 Total in the World			6,860,598	100.00

資料來源：摘譯自" Swiss Re, Sigma No. 4/2022"

註：1. 本表之財產保險包括健康險及傷害險。

VII. Comparing Taiwan with Other Countries

Table28：Global Ranking of Top 20 Premium Income in 2021

Unit: US$ Million

財產保險業[1] Non-Life Insurance			人身保險業 Life Insurance		
排名 Ranking	保費收入 Premium income	占有率 Shares %	排名 Ranking	保費收入 Premium income	占有率 Shares %
1	2,109,057	54.60	1	609,642	20.34
2	330,672	8.56	2	365,456	12.19
6	107,741	2.79	3	295,850	9.87
4	114,858	2.97	4	284,284	9.48
5	110,935	2.87	5	185,445	6.19
3	165,818	4.29	7	109,961	3.67
8	91,142	2.36	8	101,866	3.40
11	46,480	1.20	6	146,001	4.87
7	96,372	2.49	11	64,917	2.17
14	30,296	0.78	9	96,679	3.23
17	**24,364**	**0.63**	**10**	**89,059**	**2.97**
9	78,872	2.04	29	14,114	0.47
12	45,547	1.18	20	28,024	0.93
10	56,540	1.46	24	16,036	0.53
37	8,490	0.22	12	63,738	2.13
34	9,437	0.24	13	55,259	1.84
15	27,855	0.72	17	34,227	1.14
13	32,737	0.85	22	25,057	0.84
35	9,260	0.24	14	41,955	1.40
22	15,516	0.40	19	32,770	1.09
	3,863,029	100.00		2,997,569	100.00

Source: Quoted and translated from “Swiss Re, Sigma No. 4/2022”

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

表29、2021年世界各國保險密度前20名排行表
Global Ranking of Top 20 Insurance Density in 2021

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	開曼群島 Cayman Islands	19,177	1,498	17,680
2	香港 Hong Kong	9,556	8,433	1,123
3	美國 U.S.	8,193	1,837	6,356
4	丹麥 Denmark	7,746	5,803	1,944
5	澳門 Macao	6,892	6,329	563
6	新加坡 Singapore	6,742	5,414	1,327
7	瑞士 Switzerland	6,610	2,866	3,744
8	愛爾蘭 Ireland	6,063	4,183	1,881
9	芬蘭 Finland	5,600	4,571	1,029
10	盧森堡 Luxembourg	5,585	3,267	2,318
11	荷蘭 Netherlands	5,301	805	4,497
12	英國 U.K.	5,273	4,234	1,039
13	**台灣 Taiwan**	**4,804**	**3,772**	**1,032**
14	瑞典 Sweden	4,597	3,478	1,119
15	挪威 Norway	4,406	2,852	1,554
16	加拿大 Canada	4,217	1,697	2,520
17	法國 France	4,140	2,654	1,486
18	南韓 South Korea	3,735	1,971	1,764
19	德國 Germany	3,313	1,321	1,992
20	義大利 Italy	3,253	2,467	785
	世界 World	874	382	492

資料來源：摘譯自" Swiss Re, Sigma No. 4/2022"

註：1. 保險密度：每人平均保費支出。

Source：Quoted and translated from “Swiss Re, Sigma No. 4/2022”.

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

表30、2021年世界各國保險滲透度前20名排行表
Global Ranking of Top 20 Insurance Penetration in 2021

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	開曼群島 Cayman Islands	21.0	1.6	19.4
2	香港 Hong Kong	19.6	17.3	2.3
3	**台灣 Taiwan**	**14.8**	**11.6**	**3.2**
4	南非 South Africa	12.2	10.0	2.2
5	美國 U.S.	11.7	2.6	9.1
6	丹麥 Denmark	11.4	8.5	2.9
7	英國 U.K.	11.1	8.9	2.2
8	南韓 South Korea	10.9	5.8	5.2
9	芬蘭 Finland	10.3	8.4	1.9
10	法國 France	9.5	6.1	3.4
11	新加坡 Singapore	9.3	7.5	1.8
12	義大利 Italy	9.1	6.9	2.2
13	荷蘭 Netherlands	9.1	1.4	7.7
14	日本 Japan	8.4	6.1	2.2
15	加拿大 Canada	8.1	3.3	4.8
16	巴哈馬 Bahamas	7.9	1.8	6.1
17	瑞典 Sweden	7.6	5.8	1.9
18	納米比亞 Namibia	7.1	5.1	2.0
19	瑞士 Switzerland	7.1	3.1	4.0
20	澳門 Macao	7.0	6.4	0.6
	世界 World	7.0	3.0	3.9

資料來源：摘譯自" Swiss Re, Sigma No. 4/2022"

註：1.保險滲透度：保費收入對GDP之比率。

Source：Quoted and translated from “Swiss Re, Sigma No. 4/2022”.

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

八、保險業安定基金提撥
VIII. Insurance Stabilization Fund Contribution

表31、保險業安定基金累積提撥統計表　　單位：百萬元

Statistics of Insurance Stabilization Fund Accumulated Contribution

Unit: NT$ Million

年/月 Year/Month	財產保險安定基金 Non-Life Ins. Stabilization Fund	人身保險安定基金 Life Insurance Stabilization Fund	保險安定基金 Taiwan Insurance Guaranty Fund
2012	2,176	16,731	18,907
2013	2,482	489	2,971
2014	2,708	206	2,914
2015	2,928	300	3,228
2016	3,171	423	3,594
2017	3,491	4,508	7,999
2018	3,819	9,858	13,677
2019	4,140	15,417	19,557
2020	5,073	21,038	26,111
2021	5,457	25,726	31,183
2022/08	**5,746**	**28,613**	**34,359**

資料來源：財團法人財產保險安定基金；財團法人人身保險安定基金；
財團法人保險安定基金

註1：財團法人保險安定基金於2009年7月設立，當年並由人身及產險安定基金分別移撥部分資金。2008年以前之安定基金累積提撥額部分，係由前述二基金所累積合計。

Source: Non-life Insurance Stabilization Fund;Life Insurance Stabilization Fund;
Taiwan Insurance Guaranty Fund

Note 1: The Taiwan Insurance Guaranty Fund is established on July,2009,and its initial fund was contributed by the Life Insurance Stabilization Fund and the Non-life Insurance Stabilization Fund. The stabilization fund contributed from the insurance enterprises before the end of year 2008 was the sum of the Life Insurance Stabilization Fund and the Non-life Insurance Stabilization Fund.

九、微型保險
VIIII. Microinsurance

表32、2022年06月微型保險累計被保險人按性別、投保年齡統計　單位：萬元

Microinsurance Statistic of Gender and Insured Age in Q2 2022

Unit: NT$ Ten Thousand

投保年齡 Range of Age	男性 Male		女性 Female	
	人數 Number	保額 Insured Amount	人數 Number	保額 Insured Amount
0~9	10,438	339,623	7,684	254,036
10~19	79,207	2,609,594	76,768	2,553,111
20~29	111,079	3,647,571	125,429	4,239,157
30~39	91,040	2,728,132	112,289	3,504,795
40~49	132,525	4,075,297	145,830	4,663,968
50~59	136,974	4,089,323	115,841	3,496,725
60~69	104,974	3,009,515	85,149	2,476,412
70~79	21,533	647,884	21,235	638,995
80~89	451	11,347	650	15,296
90(含)以上	31	718	69	1,546
合計	688,252	21,159,004	690,944	21,844,041

資料來源：財團法人保險事業發展中心

註：1. 本表自108年2月起新增，按季公布。

2. 投保年齡及保額以被保險人最近一次投保時年齡及保額為基準；個人險及集體投保件數等於人數，團體險以人數計算。

Source: Taiwan Insurance Institute

Notes 1: This table added Since February 2019 and is announced quarterly.

Notes 2: The Statistics of insured age and the sum insured based on the latest insurance-related information, in addition, the number of policy count was exactly equal to the number of people.

表33、2022年06月微型保險累計被保險人按性別、身分別統計

單位：人/萬元

經濟弱勢者或特定身分者
Economically Disadvantaged/People With Specific Status

男性 Male		女性 Female	
人數 Number	保額 Insured Amount	人數 Number	保額 Insured Amount
9,046	286,865	11,833	379,265
7,362	239,549	8,348	272,255
163,325	4,579,947	191,958	5,333,567
4,670	179,414	3,584	142,259
15,626	500,854	16,355	515,414
77,561	3,064,221	86,269	3,588,089
4,256	204,039	5,587	263,819
245,243	7,630,493	245,420	7,806,703
159,153	4,411,526	118,051	3,434,618
2,010	62,096	3,539	108,052
-	-	-	-
688,252	21,159,004	690,944	21,844,041

無配偶且全年綜合所得總額不超過財政部公告當年度規定之綜合所得稅免稅額、標準扣除額及薪資所得特別扣除額之合計數者或其家庭成員。但其家庭成員有配偶，且該夫妻二人之全年綜合所得總額逾第二款合計數者，不適用本款規定。
A spouseless person whose gross annual consolidated income does not exceed the sum of the amount of the exemption, standard deductions, and special deduction of income from salaries/wages provided for the current year announced by the Ministry of Finance, or a member of his/her household. However this subparagraph shall not apply, if the member of his/her household has a spouse and the gross annual consolidated income of the husband and wife combined exceeds the sum of the amount of subparagraph 2.

屬於夫妻二人之全年綜合所得總額不超過財政部公告當年度規定之綜合所得稅免稅額、標準扣除額及薪資所得特別扣除額之合計數家庭之家庭成員。
A member of a household where the gross annual consolidated income of the husband and wife combined does not exceed the sum of the amount of the exemption, standard deductions, and special deduction of income from salaries/wages provided for the current year announced by the Ministry of Finance.

具有原住民身分法規定之原住民身分，或具有合法立案之原住民相關人民團體或機構成員身分或為各該團體或機構服務對象，或各該對象之家庭成員。
A person with the status of indigenous people pursuant to the Status Act For Indigenous Peoples, or a person who is a member of a legally established civil association or institution for indigenous people or a person serviced by such association or institution, or a member of the above-mentioned persons' household in this subparagraph.

具有合法立案之漁民相關人民團體或機構成員身分，或持有漁船船員手冊之本國籍漁業從業人或取得我國永久居留證之外國籍漁業從業人，或各該對象之家庭成員。
A person who is a member of a legally established civil association or institution for fishermen, or a domestic fishing professional with fishing vessel crew identification, or a foreign fishing professional who has obtained permanent resident certificate of the Republic of China, or a member of the above-mentioned persons' household in this subparagraph.

依農民健康保險條例投保農民健康保險之被保險人或其家庭成員。
An insured of farmer health insurance enrolled pursuant to the Farmer Health Insurance Act or a member of his/her household.

為合法立案之社會福利慈善團體或機構之服務對象或其家庭成員。
A person serviced by a legally established social welfare or charity association or institution or a member of his/her household.

屬於內政部工作所得補助方案實施對象家庭之家庭成員。
A member of a household that is a recipient under the Work Income Subsidy Program of the Ministry of Interior.

屬於特殊境遇家庭扶助條例所定特殊境遇家庭或符合社會救助法規定低收入戶或中低收入戶之家庭成員。
A member of a family in hardship as defined in the Act for Assisting Families in Hardship, or a member of a low-income or medium-low income households as defined in the Public Assistance Act.

符合身心障礙者權益保障法定義之身心障礙者，或具有合法立案之身心障礙者相關人民團體或機構成員身分或為各該團體或機構服務對象，或各該對象之家庭成員。
A person with disabilities as defined in the People with Disabilities Rights Protection Act, or a member of a legally established civil association or institution for people with disabilities or a person serviced by such association or institution, or a member of the above-mentioned persons' household in this subparagraph.

符合老人福利法規定領取中低收入老人生活津貼之老人或其家庭成員。
A senior citizen who receives living subsidies for medium-low income elders as defined in Senior Citizens Welfare Act or a member of his/her household.

其他經主管機關認可之經濟弱勢者或特定身分者。
Other economically disadvantaged people or people with specific status as recognized by the competent authority.

合計Total

資料來源：財團法人保險事業發展中心

註:本表自108年2月起新增，按季公布。

Table33：Microinsurance Statistics of Gender and Specific Status in Q2 2022

Unit: NT$ Ten Thousand

Source: Taiwan Insurance Institute

Notes: This table added Since February 2019 and was announced quarterly.

表34、2022年06月微型保險累計被保險人按區域別統計　單位：人

Table34：Microinsurance Statistic of Area in Q2 2022　Unit: Person

區域 Area	累計被保險人人數 Number	
	男性 Male	女性 Female
台中市 Taichung City	17,532	25,369
台北市 Taipei City	178,951	163,490
台東縣 Taitung County	16,551	16,253
台南市 Tainan City	43,463	37,150
宜蘭縣 Ilan County	8,567	9,333
花蓮縣 Hualien County	24,560	24,945
金門縣 Kinmen County	269	374
南投縣 Nantou County	23,772	24,164
屏東縣 Pingtung County	12,527	16,259
苗栗縣 Miaoli County	8,431	8,250
桃園市 Taoyuan City	120,700	124,845
高雄市 Kaohsiung City	15,516	18,622
基隆市 Keelung City	7,723	7,716
連江縣 Lainchang County	255	8
雲林縣 Yunlin County	14,868	15,860
新北市 New Taipei City	95,361	102,191
新竹市 Hsinchu City	5,140	5,971
新竹縣 Hsinchu County	3,286	3,452
嘉義市 Chiai City	55,507	53,448
嘉義縣 Chiai County	10,946	9,805
彰化縣 Changhua County	23,479	22,564
澎湖縣 Penghu County	848	875
合計 Total	688,252	690,944

資料來源：財團法人保險事業發展中心

註: 本表自108年2月起新增，按季公布。

Source: Taiwan Insurance Institute

Notes: This table added Since February 2019.