中華民國

保險市場重要指標

中華民國115年4月

April 2026

Indicators of Insurance

Republic of China (Taiwan)

金融監督管理委員會保險局 編印

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Insurance Bureau, Financial Supervisory Commission

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：

http：//www.tii.org.tw
TEL：886-2-23972227 FAX：886-2-23517508

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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)	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) National Income Per Capita (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
2016	23,540	180,064	175,553	153,055	650,854	20,132	95.86	35.21	2.17
2017	23,571	184,597	180,124	157,327	667,899	21,941	96.45	35.37	3.66
2018	23,589	188,681	184,200	159,915	678,179	22,486	97.76	34.47	2.91
2019	23,603	195,295	189,741	163,666	693,619	22,425	98.30	34.38	3.06
2020	23,561	206,820	200,238	173,380	735,214	24,855	98.07	38.49	3.42
2021	23,375	223,489	217,733	189,177	806,095	28,769	100.00	42.65	6.72
2022	23,265	235,160	228,204	197,022	844,866	28,342	102.95	41.37	2.68
2023	23,420	243,853	235,983	199,985	856,742	27,495	105.51	37.57	1.08
2024	23,400	267,090	257,371	223,157	953,242	29,687	107.81	41.14	5.27
2025	23,299	294,988	286,984	245,285	1,050,695	33,760	109.60	43.65	8.68

資料來源：行政院主計總處(中華民國統計資訊網)

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

註：1. 消費者物價指數基期：2021年=100.00。

註：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。

Note : 1. Base year of consumer price index: Year 2021 = 100.00.

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

表2、保險業資產占金融機構資產比率表

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

單位：百萬元

Unit: NT$ Millions

年 Year	金融機構資產總額 Total Assets of Financial Institutions	保險業 Insurance Industry		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 %	資產總額 Total Assets	比率 Ratio %
2016	70,793,492	22,592,339	31.91	345,116	0.49	22,247,223	31.43
2017	73,876,158	24,810,722	33.58	348,157	0.47	24,462,565	33.11
2018	78,237,043	26,675,663	34.10	353,493	0.45	26,322,170	33.64
2019	82,870,057	29,776,606	35.93	384,536	0.46	29,392,070	35.47
2020	88,559,770	32,163,525	36.32	411,375	0.46	31,752,150	35.85
2021	93,705,551	33,795,948	36.07	453,214	0.48	33,342,734	35.58
2022	99,715,791	34,075,762	34.17	451,979	0.45	33,623,783	33.72
2023	104,919,322	35,381,813	33.72	471,656	0.45	34,910,157	33.27
2024	112,250,975	37,427,129	33.34	526,715	0.47	36,900,415	32.87
2025	116,275,478	38,286,112	32.93	588,057	0.51	37,698,055	32.42

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

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

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

年 Year	保險密度[1] （元） Insurance Density (NTD)			保險滲透度[2] Insurance Penetration (%)			人壽保險及年金保險 Life Insurance and Annuity		
	總計 Total	財產保險 Non-Life Insurance	人身保險 Life Insurance	總計 Total	財產保險 Non-Life Insurance	人身保險 Life Insurance	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 %
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	19.86	0.87	18.99	246.04	281.84	1.08
2018	155,885	7,021	148,865	19.96	0.90	19.06	249.45	294.58	1.08
2019	154,379	7,505	146,874	19.20	0.93	18.27	256.09	300.80	1.08
2020	142,271	7,984	134,287	16.74	0.94	15.80	260.49	289.37	0.88
2021	135,979	8,875	127,104	14.60	0.95	13.65	264.81	275.91	0.81
2022	109,848	9,508	100,340	11.20	0.97	10.23	266.08	268.65	1.13
2023	103,871	10,451	93,420	10.31	1.04	9.27	263.53	269.73	1.59
2024	115,879	11,600	104,279	10.54	1.05	9.48	262.68	250.21	1.72
2025	124,931	12,311	112,620	10.14	1.00	9.14	263.20	230.87	1.75

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。

註：2.保險滲透度：保費收入對GDP之比率。

註：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。

註：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。

註：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。

Source : Taiwan Insurance Institute

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

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

Note : 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.

Note : 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.

Note : 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

II. Insurance Industry

表4、保險業家數及其分支機構統計表

Table4：Number of Insurance Companies and Branches

單位：家數　Unit : No. of Companies

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 Industry						人身保險業 Life Insurance Industry					
				本國保險業 Local Insurance				外國保險業 Foreign Insurance		本國保險業 Local Insurance				外國保險業 Foreign 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	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
2017	54	3	20	17	169	9	5	6	8	23	125	13	8	5	1
2018	55	3	20	17	167	8	5	7	7	23	125	12	8	5	1
2019	54	3	20	17	168	8	4	7	7	23	125	12	7	4	1
2020	53	3	20	17	165	7	3	6	7	23	120	12	6	4	1
2021	53	3	20	17	159	7	3	6	7	23	113	12	5	4	1
2022	52	3	20	17	158	8	3	6	7	23	116	12	5	3	1
2023	52	3	20	17	157	8	3	6	7	23	116	12	5	3	1
2024	51	3	20	17	154	8	1	5	7	23	115	12	5	3	1
2025	51	3	20	17	155	8	1	5	7	23	115	12	4	3	1
2026/04	50	3	20	17	152	8	1	5	7	22	114	12	4	3	1

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。

註：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。

註：3.國際保險業務分公司（OIU）家數以營業執照核發為依據。

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.

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

Note:3.The numbers of OIU are based on the business licenses issued.

表5、保險業精算人員統計表

Table5：Statistics of Actuarial Personnel

單位：人 Unit : Person

年 Year	總計 Total	產險業 Non-Life Insurance Industry	壽險業 Life Insurance Industry
2016	179	52	127
2017	171	53	118
2018	167	50	117
2019	163	49	114
2020	165	47	118
2021	166	47	119
2022	167	48	119
2023	173	48	125
2024	182	52	130
2025	180	51	129

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：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。

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

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

表6、保險業從業人員統計表

Table6：Statistics of Insurance Personnel

單位：人　Unit : Person

年 Year	總計 Total				財產保險業 Non-Life Insurance Industry			人身保險業 Life Insurance Industry		
	從業人員 Employees	增減率 Growth Rate %	業務員 Salespersons	內勤人數 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	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
2016	370,476	0.94	325,195	45,281	133,502	16,053	8.32	191,693	29,228	6.56
2017	384,432	3.77	338,363	46,069	138,573	16,757	8.27	199,790	29,312	6.82
2018	391,592	1.86	344,979	46,613	142,935	17,137	8.34	202,044	29,476	6.85
2019	381,483	-2.58	368,468	41,107	143,035	11,175	12.80	225,433	29,932	7.53
2020	399,338	4.68	385,741	40,957	158,383	11,158	14.19	227,358	29,799	7.63
2021	420,672	5.34	379,152	41,520	156,591	11,498	13.62	222,561	30,022	7.41
2022	408,138	-2.98	366,622	41,516	155,472	11,306	13.75	211,150	30,210	6.99
2023	403,903	-1.04	361,520	42,383	152,986	11,347	13.48	208,534	31,036	6.72
2024	400,908	-0.74	357,779	43,129	152,326	11,772	12.94	205,453	31,357	6.55
2025	402,116	0.30	358,822	43,294	153,189	11,831	12.95	205,633	31,463	6.54

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。

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

Table7：Statistics of Insurance Premium Income

單位：百萬元

Unit : NT$ Million

年 Year	保費收入		Premium Income		
	保險業總計 Total Premium Income of Insurance Industry	成長率 Growth Rate %	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
2016	3,279,320	7.07	145,962	3,133,358	1:21.47
2017	3,576,945	9.08	156,712	3,420,233	1:21.82
2018	3,677,170	2.80	165,611	3,511,559	1:21.20
2019	3,643,818	-0.91	177,130	3,466,688	1:19.57
2020	3,352,076	-8.01	188,111	3,163,965	1:16.82
2021	3,178,541	-5.18	207,448	2,971,093	1:14.32
2022	2,555,572	-19.60	221,207	2,334,365	1:10.55
2023	2,432,707	-4.81	244,758	2,187,949	1:8.94
2024	2,711,601	11.46	271,447	2,440,154	1:8.99
2025	2,910,782	7.35	286,839	2,623,943	1:9.15

資料來源：財團法人保險事業發展中心

Source : Taiwan Insurance Institute

表8、財產保險業保費收入統計表

Table8：Statistics of Non-Life Insurance Premium Income

單位：百萬元　Unit : NT$ Million

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	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
2017	156,712	7.36	25,293	6,743	85,951	561	38,164	3,818	12,928	1,002	16,466	2,122	1,829
2018	165,611	5.68	25,883	7,066	89,534	699	42,430	4,382	13,895	1,080	17,724	2,543	2,807
2019	177,130	6.96	25,882	7,122	94,654	708	48,765	6,723	13,519	933	19,204	2,963	5,423
2020	188,111	6.20	29,096	7,710	101,586	808	48,911	7,140	13,279	873	18,497	2,731	6,390
2021	207,448	10.28	30,347	8,397	108,938	626	59,140	6,516	14,800	1,230	18,700	5,348	12,546
2022	221,207	6.63	33,524	9,435	116,012	722	61,513	7,911	16,252	1,863	19,666	5,893	9,929
2023	244,758	10.65	40,623	10,520	125,536	967	67,112	11,149	17,323	2,077	22,006	4,055	10,503
2024	271,447	10.90	46,019	11,374	135,248	1,355	77,451	16,767	19,806	1,976	22,598	4,499	11,806
2025	286,839	5.67	44,342	12,225	139,428	1,356	89,489	23,076	21,405	1,943	24,093	5,763	13,208
2026/01	32,225	6.01	5,534	1,673	13,608	247	11,164	3,524	2,535	215	2,545	786	1,558
2026/02	19,996	-8.79	2,648	1,089	8,902	112	7,244	2,303	1,517	218	1,600	500	1,105
2026/03	26,876	13.11	4,512	1,010	13,273	31	8,050	1,742	1,922	141	2,379	650	1,215
2026/04	29,703	16.33	8,961	1,436	11,421	33	7,852	2,010	1,869	263	2,056	525	1,129
1-4月合計	108,800	7.07	21,655	5,208	47,204	423	34,309	9,579	7,843	838	8,581	2,461	5,008

資料來源：財團法人保險事業發展中心（2023年1月前）；
財團法人保險安定基金（2023年1月起）

註：1. 月之增減率為與上年同期之比較。

註：2. 火災保險含住宅地震保險。

註：3. 汽車保險含任意汽車保險及強制汽車責任保險。

Source : Taiwan Insurance Institute (before January 2023) ;
Taiwan Insurance Guaranty Fund (from January 2023)

Note : 1.The monthly growth rate refers to the ratio of the figures of 2026 to that of the same period of 2025.

Note : 2.The premium income of residential earthquake insurance has been included in fire insurance.

Note : 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

Table9：Statistics of Non-Life Insurance Claims

單位：百萬元　Unit : NT$ Million

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	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
2017	88,393	12.54	15,783	5,007	52,073	99	15,430	1,728	5,314	182	7,040	723	443
2018	80,267	-9.19	6,290	3,821	52,694	110	17,351	1,636	6,137	165	7,764	876	774
2019	88,008	9.65	5,664	4,010	59,721	96	18,518	2,188	5,087	325	8,190	1,021	1,707
2020	89,877	2.12	4,825	3,874	61,321	146	19,710	2,828	4,639	136	9,284	1,120	1,703
2021	95,009	5.71	7,480	4,263	61,691	186	21,389	1,811	4,703	117	9,443	1,470	3,845
2022	299,597	215.33	9,492	4,061	64,489	446	221,110	1,380	5,204	-4	8,965	157,594	47,971
2023	187,319	-37.48	13,394	6,363	71,307	187	96,068	6,038	6,035	99	10,701	63,720	9,475
2024	116,399	-37.86	15,810	2,841	72,872	88	24,787	2,649	6,111	339	9,548	1,884	4,257
2025	125,829	8.10	24,704	3,033	73,586	130	24,376	3,631	6,133	373	8,471	1,371	4,398
2026/01	10,863	16.51	1,576	388	6,849	6	2,045	239	560	60	767	143	277
2026/02	6,756	-29.01	189	199	4,582	5	1,782	452	401	58	534	80	258
2026/03	13,951	-7.49	5,458	268	6,284	4	1,936	273	442	37	728	112	345
2026/04	9,728	2.55	1,083	150	6,598	8	1,889	242	467	48	685	124	323
1-4月合計	41,298	-4.86	8,306	1,005	24,313	23	7,652	1,205	1,869	202	2,714	459	1,202

資料來源：財團法人保險事業發展中心（2023年1月前）；
財團法人保險安定基金（2023年1月起）

註：1. 月之增減率為與上年同期之比較。

註：2. 火災保險含住宅地震保險。

註：3. 汽車保險含任意汽車保險及強制汽車責任保險。

Source : Taiwan Insurance Institute (before January 2023) ;
Taiwan Insurance Guaranty Fund (from January 2023)

Note : 1.The monthly growth rate refers to the ratio of the figures of 2026 to that of the same period of 2025.

Note : 2.The premium income of residential earthquake insurance has been included in fire insurance.

Note : 3.The premium income of automobile insurance includes premium income 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

Table10：Statistics of Life Insurance Premium Income

單位：百萬元　Unit : NT$ Million

年/月 Year/ Month	總計 Total	年(月[1])增率 Annual (Monthly) Growth Rate %	個　人　Individual				團　體　Group			
			人壽保險 Life	健康保險 Health	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
2017	3,420,233	9.16	2,676,389	344,160	57,827	320,543	4,413	8,997	7,489	415
2018	3,511,559	2.67	2,727,321	357,646	58,545	345,656	4,605	10,010	7,363	413
2019	3,466,688	-1.28	2,692,325	375,823	60,095	315,199	4,673	10,282	7,587	704
2020	3,163,965	-8.73	2,391,726	389,572	60,058	299,707	4,872	10,159	7,390	481
2021	2,971,093	-6.10	1,972,438	398,260	60,105	517,887	4,952	9,627	7,331	493
2022	2,334,365	-21.43	1,564,213	408,483	61,418	276,440	5,359	10,378	7,574	500
2023	2,187,949	-6.27	1,484,763	422,497	64,732	190,251	5,708	11,138	8,429	431
2024	2,440,154	11.53	1,652,912	445,542	68,247	246,179	5,475	11,974	9,349	476
2025	2,623,943	7.53	1,782,696	459,247	70,760	282,317	5,687	12,916	9,858	462
2026/01	313,523	48.50	214,446	38,608	5,960	51,958	529	1,138	851	33
2026/02	193,993	-13.61	133,049	26,623	4,292	27,913	420	930	730	36
2026/03	287,484	22.51	192,043	43,528	6,775	42,304	531	1,304	926	73
2026/04	254,563	29.88	158,537	38,644	5,873	49,041	468	1,133	835	32
1-4月合計	1,049,563	21.15	698,075	147,403	22,900	171,216	1,948	4,505	3,342	174

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。

註：2. 本表自2016年6月起新增團體年金保險。

Source : Taiwan Insurance Institute

Note : 1.The monthly growth rate refers to the ratio of the figures of 2026 to that of the same period of 2025.

Note : 2.This table is added Group Annuity from June 2016.

表11、人身保險業保險給付統計表 Table11：Statistics of Life Insurance Benefit Payment

單位：百萬元 Unit : NT$ Million

年/月 Year/ Month	總計 Total	年(月[1])增率 Annual (Monthly) Growth Rate %	個　人 Individual				團　體 Group			
			人壽保險 Life	健康保險 Health	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
2017	1,655,152	1.88	1,317,418	112,308	22,032	186,039	3,932	9,664	3,758	1
2018	1,875,816	13.33	1,515,681	125,794	23,922	192,159	4,281	10,185	3,781	13
2019	1,942,068	3.53	1,561,847	140,425	25,236	195,834	3,467	11,121	4,092	46
2020	1,872,992	-3.56	1,494,354	148,637	26,163	185,514	3,765	10,611	3,844	104
2021	1,918,096	2.41	1,505,856	156,877	25,587	212,633	3,748	9,398	3,902	95
2022	2,169,253	13.09	1,721,932	184,221	27,954	212,083	4,085	14,818	4,003	157
2023	2,405,421	10.89	1,899,510	204,961	31,446	248,668	4,140	11,821	4,476	399
2024	2,709,709	12.65	2,070,023	218,602	31,722	367,705	4,633	11,728	4,971	325
2025	2,511,991	-7.30	1,870,422	231,349	32,220	356,485	4,246	11,940	5,067	262
2026/01	261,987	34.98	191,969	21,393	2,920	43,817	321	1,092	431	44
2026/02	165,960	-11.54	115,380	14,852	2,053	32,361	258	724	306	26
2026/03	271,301	14.17	203,986	21,198	2,914	41,284	332	1,095	465	27
2026/04	237,404	-5.83	177,798	19,890	2,697	35,190	386	999	406	38
1-4月合計	936,652	7.48	689,133	77,333	10,584	152,652	1,297	3,910	1,608	135

資料來源：財團法人保險事業發展中心

Source : Taiwan Insurance Institute

註：1. 月之增減率為與上年同期之比較。

Note : 1.The monthly growth rate refers to the ratio of the figures of 2026 to that of the same period of 2025.

註：2. 本表自2016年6月起新增團體年金保險。

Note : 2.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 %
2016	35,743	18.19	48.53
2017	34,346	10.46	48.60
2018	31,589	10.44	47.42
2019	32,363	10.23	49.73
2020	29,401	9.52	56.37
2021	19,229	6.56	56.29
2022	19,494	7.79	53.56
2023	21,948	8.56	56.73
2024	21,434	8.56	65.32
2025	21,756	8.56	64.00

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(含壽險業及保經代)與當年度登錄保險業務員人數之比率。

註：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。

註：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 re-registration rate of insurance salespersons is the ratio of the number of salespersons (including those in life insurance and insurance brokerage) who renew their registration in a given year to the total number of salespersons registered in that year.

Note : 2.The 13th-month retention rate is the ratio of the number of insurance salespersons registered in a given year who remain active through the 13th month and have secured at least one policy to the total number of insurance salespersons registered in that year.

Note : 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 件數 Case	第13個月 保額 Insured Amount	第25個月 The Twenty-Fifth Month 件數 Case	第25個月 保額 Insured Amount
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
2022	92.83	93.95	90.96	91.99
2023	94.12	94.85	90.02	90.61
2024	93.81	94.92	89.92	90.64
2025	95.32	95.16	90.91	92.09

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

Table14：The Balance Sheet of Insurance Industry

單位：百萬元　Unit: NT$ Million

年/月 Year/ Month	總計 Total					財產保險業 Non-Life Insurance					人身保險業 Life Insurance				
	總資產 Total Assets	總負債 Total Lia-bilities	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 Lia-bilities	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 Lia-bilities	保險負債 Insurance Liabilities	業主權益 Equities	資金總額[1] Total Capital
2016	22,592,339	21,370,435	19,111,308	1,221,904	20,333,212	345,116	236,637	200,490	108,480	308,970	22,247,223	21,133,798	18,910,818	1,113,424	20,024,242
2017	24,810,722	23,329,110	20,940,454	1,481,613	22,422,067	348,157	231,136	193,063	117,021	310,083	24,462,565	23,097,974	20,747,392	1,364,592	22,111,983
2018	26,675,663	25,469,065	22,892,171	1,206,598	24,098,769	353,493	235,772	197,645	117,720	315,365	26,322,170	25,233,293	22,694,526	1,088,877	23,783,404
2019	29,776,606	27,714,159	24,653,696	2,062,446	26,716,142	384,536	249,364	206,078	135,172	341,250	29,392,070	27,464,795	24,447,618	1,927,275	26,374,893
2020	32,163,525	29,504,287	26,200,051	2,659,237	28,859,288	411,375	266,966	223,603	144,408	368,011	31,752,150	29,237,321	25,976,448	2,514,829	28,491,277
2021	33,795,948	30,913,351	27,426,540	2,882,598	30,309,137	453,214	292,917	243,068	160,297	403,365	33,342,734	30,620,434	27,183,472	2,722,301	29,905,773
2022	34,075,762	32,429,171	28,757,312	1,646,591	30,403,903	451,979	393,122	320,592	58,857	379,448	33,623,783	32,036,049	28,436,720	1,587,734	30,024,455
2023	35,381,813	33,008,278	29,129,632	2,373,535	31,931,459	471,656	343,799	269,133	127,856	396,989	34,910,157	32,664,478	28,860,499	2,245,679	31,534,470
2024	37,427,129	34,689,859	29,960,066	2,737,270	33,451,892	526,715	375,775	314,547	150,940	465,487	36,900,415	34,314,084	29,645,519	2,586,330	32,986,404
2025	38,286,112	35,402,296	30,069,342	2,883,816	34,261,238	588,057	415,693	351,379	172,364	523,743	37,698,055	34,986,603	29,717,962	2,711,452	33,737,495
2026/04	38,786,031	35,264,208	30,543,251	3,521,823	34,980,725	569,471	376,738	300,912	192,733	493,646	38,216,559	34,887,470	30,242,339	3,329,089	34,487,079

資料來源：財團法人保險事業發展中心(2022年9月前)；
財團法人保險安定基金(2022年9月起)

註：1. 資金總額包括業主權益及保險負債。

註：2. 2025年資料尚未經會計師查核簽證。

Source : Taiwan Insurance Institute (before September 2022) ;
Taiwan Insurance Guaranty Fund (from September 2022)

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

Note : 2.2025 data has not been audited by a certified accountant.

表15-1、保險業損益表

Table15-1：The Income Statement of Insurance Industry

單位：百萬元　Unit: NT$ Million

年/月 Year/ Month	財產保險業 Non-Life Insurance					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	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
2016	120,955	78,841	29,447	-9	10,650	3,861,638	3,640,555	118,045	3,831	105,341
2017	130,427	85,571	30,293	-159	12,700	4,081,350	3,855,232	110,321	937	123,450
2018	137,848	90,716	31,886	-471	12,587	4,042,848	3,829,869	111,520	-19,287	94,624
2019	148,662	98,538	33,962	-232	13,688	4,348,052	4,075,443	120,770	2,987	145,936
2020	155,836	104,040	34,790	-72	14,790	4,114,955	3,794,730	117,846	3,110	207,877
2021	176,437	115,496	38,000	-476	19,635	3,955,800	3,447,470	122,884	3,318	361,113
2022	180,852	340,085	36,289	2,339	-172,569	2,999,165	2,720,175	117,245	7,637	143,610
2023	193,165	133,013	43,090	458	15,580	3,185,484	2,981,190	128,601	4,734	88,117
2024	208,987	135,483	47,570	20	21,929	3,683,323	3,228,056	146,614	4,324	299,214
2025	223,450	139,147	47,727	342	31,074	3,404,930	3,100,875	151,078	4,384	181,169

資料來源：財團法人保險事業發展中心(2022年9月前)；
　　　　　財團法人保險安定基金(2022年9月起)

註：2025年資料尚未經會計師查核簽證。

Source : Taiwan Insurance Institute (before September 2022) ;
　　Taiwan Insurance Guaranty Fund (from September 2022)

Note : 2025 data has not been audited by a certified accountant.

表15-2、保險業損益表

單位：百萬元

年/月 Year/ Month	財產保險業 Non-Life Insurance				
	保險服務結果 Insurance Service Result	財務結果 Financial Result	其他營業結果 Other Operating Results	營業外收入及支出 Non-operating Income and Expenses	稅後損益 Net Income
2026/04	14,620	8,626	-2,901	410	17,619

資料來源：財團法人保險安定基金

註：1. 2026年資料尚未經會計師查核簽證。

註：2. 自2026年起適用國際財務報導準則第17號公報『保險合約』(IFRS 17)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。

Table15-2：The Income Statement of Insurance Industry

Unit: NT$ Million

人身保險業 Life Insurance				
保險服務結果 Insurance Service Result	財務結果 Financial Result	其他營業結果 Other Operating Results	營業外收入及支出 Non-operating Income and Expenses	稅後損益 Net Income
70,315	145,552	-22,301	978	174,558

Source : Taiwan Insurance Guaranty Fund

Note : 1.2026 data has not been audited by a certified accountant.

Note : 2.Following the adoption of "International Financial Reporting Standard 17 Insurance Contracts" and the modification of "Regulations Governing the Preparation of Financial Reports by Insurance Enterprise" in 2026, some items of financial statements have been adjusted accordingly.

表16-1、財產保險業資金運用表

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

單位：百萬元　Unit : NT$ Million

年/月 Year/ Month	2022 金額 Amount	2022 占率 %	2023 金額 Amount	2023 占率 %	2024 金額 Amount	2024 占率 %	2025 金額 Amount	2025 占率 %	2026/04 金額 Amount	2026/04 占率 %
銀行存款 Bank Deposits	68,806	25.45	72,149	24.78	82,578	25.05	86,376	23.29	85,665	21.51
有價證券 Securities	101,366	37.49	121,896	41.86	144,950	43.97	172,113	46.41	194,007	48.71
公債及國庫券 Government & Treasury Bonds	25,591	9.47	28,820	9.90	26,815	8.13	26,268	7.08	25,685	6.45
金融債券、存單、匯票與本票 Financial bond, deposit receipt, bank draft and promissory note	17,103	6.33	18,503	6.35	25,063	7.60	31,624	8.53	30,824	7.74
股票 Stocks	30,346	11.22	41,604	14.29	48,043	14.57	59,360	16.01	76,175	19.13
公司債 Corporation Bonds	16,712	6.18	19,607	6.73	26,012	7.89	30,930	8.34	31,742	7.97
基金及受益憑證 Funds & Benefit Certificates	3,860	1.43	5,346	1.84	7,247	2.20	13,682	3.69	10,850	2.72
證券化商品及其他 Securitized products and other	7,754	2.87	8,016	2.75	11,769	3.57	10,249	2.76	18,731	4.70
不動產 Real Estates	39,286	14.53	40,057	13.76	40,200	12.19	43,045	11.61	43,284	10.87
投資用 Investment	20,987	7.76	21,602	7.42	20,718	6.28	20,600	5.55	20,582	5.17
自用 Private Use	18,299	6.77	18,455	6.34	19,481	5.91	22,444	6.05	22,703	5.70
放款 Loans	306	0.11	230	0.08	167	0.05	135	0.04	132	0.03
國外投資 Foreign Investments	44,497	16.46	44,187	15.17	48,506	14.71	53,759	14.50	57,340	14.40
專案運用及公共投資 Authorized Projects or Public Investment	4,194	1.55	4,479	1.54	4,171	1.27	3,883	1.05	4,006	1.01
投資保險相關事業 Investment on Insurance Enterprise	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
從事衍生性商品交易 Derivatives	-83	-0.03	114	0.04	-343	-0.10	-385	-0.10	-296	-0.07
其他經核准之資金運用 Other utilizations of capital (Approved)	11,985	4.43	8,101	2.78	9,434	2.86	11,947	3.22	14,118	3.54
資金運用總額 Total Amount of Capital Invested	270,358	100.00	291,213	100.00	329,661	100.00	370,872	100.00	398,255	100.00
資金總額 Total Capital	379,448		396,989		465,487		523,743		493,646	
資產總額 Total Assets	451,979		471,656		526,715		588,057		569,471	
資金運用率[1] Capital Investment Ratio %		71.25		73.36		70.82		70.81		80.68

資料來源：財團法人保險事業發展中心(2022年9月前)；
財團法人保險安定基金(2022年9月起)

註：1. 資金運用率為資金運用總額與資金總額之比率。

註：2. 2025年資料尚未經會計師查核簽證。

註：3. 本表自2022年9月起資金運用項目包含「抵繳存出保證金」，並將RS(附賣回條件債券投資)歸入「其他經核准之資金運用」項下。

註：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)

Source : Taiwan Insurance Institute (before September 2022) ;
Taiwan Insurance Guaranty Fund (from September 2022)

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

Note : 2.2025 data has not been audited by a certified accountant.

Note : 3.From September 2022, the items of investment portfolio include "Deposit for Recognizance", and RS (bond investment with sell-back conditions) is classified under "Other utilizations of capital (Approved)".

Note : 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、人身保險業資金運用表

Table17-1：Investment Portfolio of Life Insurance Industry

單位：百萬元　Unit : NT$ Million

年/月 Year/ Month	2022		2023		2024		2025		2026/04	
	金額 Amount	占率 %	金額 Amount	占率 %	金額 Amount	占率 %	金額 Amount	占率 %	金額 Amount	占率 %
銀行存款 Bank Deposits	434,137	1.44	371,572	1.19	409,891	1.25	710,487	2.13	440,704	1.31
有價證券 Securities	5,634,809	18.74	5,987,985	19.16	6,212,549	19.01	6,589,073	19.78	7,609,451	22.64
公債及國庫券 Government & Treasury Bonds	1,124,436	3.74	972,109	3.11	869,001	2.66	817,012	2.45	980,225	2.92
金融債券、存單、匯票與本票 Financial bond, deposit receipt, bank draft and promissory note	821,588	2.73	726,439	2.32	674,905	2.07	774,116	2.32	633,226	1.88
股票 Stocks	1,601,936	5.33	1,919,625	6.14	1,991,678	6.10	2,024,408	6.08	2,831,441	8.42
公司債 Corporation Bonds	683,930	2.28	622,969	1.99	623,921	1.91	729,446	2.19	714,623	2.13
基金及受益憑證 Funds & Benefit Certificates	154,596	0.51	156,542	0.50	150,344	0.46	290,623	0.87	233,848	0.70
證券化商品及其他 Securitized products and other	1,248,323	4.15	1,590,301	5.09	1,902,699	5.82	1,953,467	5.86	2,216,088	6.59
不動產 Real Estates	1,575,018	5.24	1,621,077	5.19	1,652,051	5.06	1,730,431	5.19	1,805,927	5.37
投資用 Investment	1,427,675	4.75	1,468,119	4.70	1,500,425	4.59	1,571,247	4.72	1,631,117	4.85
自用 Private Use	147,344	0.49	152,958	0.49	151,626	0.46	159,184	0.48	174,810	0.52
壽險貸款 Loan to Policy-holders	546,398	1.82	617,306	1.98	650,650	1.99	671,995	2.02	661,256	1.97
放款 Loans	580,387	1.93	488,672	1.56	455,032	1.39	523,198	1.57	562,997	1.67
國外投資 Foreign Investments	21,184,914	70.47	21,857,811	69.95	23,025,710	70.47	22,765,264	68.33	22,194,693	66.03
專案運用及公共投資 Authorized Projects or Public Investment	93,067	0.31	129,734	0.42	145,591	0.45	182,483	0.55	179,988	0.54
投資保險相關事業 Investment on Insurance Enterprise	5,046	0.02	12,828	0.04	15,209	0.05	15,208	0.05	17,014	0.05
從事衍生性商品交易 Derivatives	7,982	0.03	21,611	0.07	-20,450	(0.06)	-24,671	(0.07)	-4,594	(0.01)
其他經核准之資金運用 Other utilizations of capital (Approved)	0	0.00	139,395	0.45	127,293	0.39	151,765	0.46	148,134	0.44
資金運用總額 Total Amount of Capital Invested	30,061,759	100.00	31,247,991	100.00	32,673,525	100.00	33,315,232	100.00	33,615,571	100.00
資金總額 Total Capital	30,024,455		31,534,470		32,986,404		33,737,495		34,487,079	
資產總額 Total Assets	33,623,783		34,910,157		36,900,415		37,698,055		38,216,559	
資金運用率[1] Capital Investment Ratio %		100.12		99.09		99.05		98.75		97.47

資料來源：財團法人保險事業發展中心(2022年9月前)；
財團法人保險安定基金(2022年9月起)

註：1.資金運用率為資金運用總額與資金總額之比率。

註：2.2025年資料尚未經會計師查核簽證。

註：3.本表自2022年9月起資金運用項目包含「抵繳存出保證金」及「墊繳保費」，並將RS(附賣回條件債券投資)歸入「其他經核准之資金運用」項下。

註：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)

Source : Taiwan Insurance Institute (before September 2022) ;
Taiwan Insurance Guaranty Fund (from September 2022)

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

Note : 2.2025 data has not been audited by a certified accountant.

Note : 3.From September 2022, the items of investment portfolio include "Deposit for Recognizance" and "Premium Loan" and RS (bond investment with sell-back conditions) is classified under "Other utilizations of capital (Approved)"

Note : 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

Table18：Statistics of New Product Approval

年/月 Year/ Month	財產保險 Non-Life Insurance				人身保險 Life Insurance			
	總件數 Total cases	件數 Cases			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		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
2017	1,261	14	0	1,247	855	25	0	830
2018	1,655	18	0	1,637	887	22	0	865
2019	1,413	15	0	1,398	726	14	0	712
2020	1,376	134	0	1,242	985	19	0	966
2021	1,014	38	0	976	915	16	0	899
2022	753	9	0	744	928	9	0	919
2023	612	3	0	609	791	4	0	787
2024	865	6	0	859	923	6	0	917
2025	659	7	0	652	795	12	0	783
2026/04	274	0	0	274	278	4	0	274

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。

註：2. 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。

註：3. 另2026年4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1,959件。其中：
財產保險核准制計0件，備查制件數計788件，總計788件；
人身保險核准制計4件，備查制件數計1,167件，總計1,171件。

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.

Note : 2.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.

Note : 3.The number of all insurance products submitted for review is 1,959 in 2026 (up to April, including new products and existing products with partial amendment). Particularly, Non-life insurance products submitted for review totaled 788 including 0 submitted for prior approval and 788 submitted under use-and-file policy. Life insurance products submitted for review totaled 1,171 including 4 submitted for prior approval and 1,167 submitted under use-and-file policy.

三、保險輔助人

表19、保險代理人業務統計表

III. Insurance Auxiliary

Table19：Business Statistics of Insurance Agencies

單位：千元

Unit : NT$ Thousand

年 Year	家數[1] Number of Companies				保險業務員[2] Salespersons			簽單保費收入 Written Premium Income			市場占有率 Market Shares %		代理費收入 Agency Fee Income		
	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	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
2015	306	202	104	0	102,620	48,677	53,943	391,946,421	39,846,078	352,100,343	29.27	12.03	32,274,434	7,478,854	24,795,580
2016	300	201	99	0	101,674	53,478	48,196	762,560,257	45,944,720	716,615,537	31.48	22.87	63,879,087	8,557,361	55,321,726
2017	291	199	92	0	78,254	48,968	29,286	860,981,786	49,282,129	811,699,657	31.45	23.73	57,927,147	9,062,304	48,864,843
2018	277	193	84	0	67,687	47,246	20,441	1,038,505,915	50,932,730	987,573,185	30.75	28.12	62,518,313	9,486,730	53,031,583
2019	298	195	76	27	187,698	104,995	82,703	1,037,312,059	53,043,505	984,268,554	29.95	28.39	64,760,264	10,061,023	54,699,241
2020	292	194	70	28	185,920	102,284	83,636	961,495,748	56,406,793	905,088,955	29.99	28.61	55,617,853	10,958,508	44,659,345
2021	282	190	65	27	176,968	96,403	80,565	1,079,079,400	59,792,860	1,019,286,540	28.82	34.31	60,021,675	11,546,640	48,475,035
2022	282	192	60	30	171,240	93,206	78,034	836,843,743	61,535,301	775,308,442	27.82	33.21	60,151,836	11,920,756	48,231,080
2023	271	184	55	32	172,467	94,467	78,000	776,056,058	66,988,411	709,067,647	27.37	32.41	70,631,878	12,872,992	57,758,886
2024	272	183	55	34	173,687	95,502	78,185	829,959,035	70,125,388	759,833,647	25.83	31.14	87,574,848	13,429,053	74,145,795

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。

註：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。

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.

Note : 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

Table20：Business Statistics of Insurance Brokers

單位：千元　　Unit : NT$ Thousand

年 Year	家數[1] Number of Companies				保險業務員[2] Salespersons			簽單保費收入 Written Premium Income			市場占有率 Market Shares %		佣金收入 Commission Income		
	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	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
2015	493	-	-	-	131,370	53,676	77,694	591,070,401	24,975,260	566,095,141	18.35	19.34	43,359,032	3,577,423	39,781,609
2016	490	-	-	-	137,351	56,636	80,715	416,370,951	24,105,271	392,265,680	16.51	12.52	31,662,851	3,331,933	28,330,918
2017	485	-	-	-	111,618	45,908	65,710	375,627,173	28,611,385	347,015,788	18.26	10.15	24,147,779	3,660,049	20,487,730
2018	476	-	-	-	121,105	48,624	72,481	380,616,054	23,709,742	356,906,312	14.32	10.16	23,910,816	3,730,790	20,180,026
2019	487	96	86	305	133,601	51,266	82,335	369,671,131	28,848,989	340,822,142	16.29	9.83	27,009,401	4,155,681	22,853,720
2020	483	47	125	311	139,644	54,414	85,230	328,080,847	32,955,430	295,125,417	17.52	9.33	25,669,163	4,589,219	21,079,944
2021	457	48	113	296	141,779	56,938	84,841	364,979,926	44,275,324	320,704,602	21.34	10.79	25,974,551	5,444,551	20,530,000
2022	445	76	72	297	145,668	59,565	86,103	290,192,509	43,784,710	246,407,799	19.79	10.56	26,230,132	5,863,100	20,367,032
2023	433	49	89	295	151,014	61,684	89,330	301,602,205	55,337,194	246,265,011	22.61	11.26	31,688,813	6,536,033	25,152,780
2024	430	47	85	298	155,775	63,965	91,810	382,825,351	69,144,495	313,680,856	25.47	12.85	39,628,419	7,108,468	32,519,951

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。

註：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。

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.

Note : 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

Table21：Business Statistics of Insurance Surveyors

年 Year	家數 Number of Companies				件數 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	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
2015	79	21	48	10	17,767	7,730	7,269	2,768	635,118	240,133	171,671	223,314
2016	82	24	50	8	22,848	9,567	11,399	1,882	796,842	433,293	121,454	242,095
2017	81	19	50	12	18,822	7,838	8,335	2,649	849,444	307,952	287,423	254,069
2018	83	21	50	12	22,904	12,153	7,993	2,758	753,187	211,641	323,821	217,725
2019	87	23	52	12	17,458	7,065	7,456	2,937	688,307	208,979	263,337	215,991
2020	85	22	50	13	26,801	6,714	7,304	12,783	659,212	213,747	240,770	204,695
2021	88	22	54	12	58,500	37,662	7,783	13,055	781,868	242,485	315,312	224,071
2022	90	23	56	11	91,838	72,245	6,966	12,627	819,424	284,548	296,479	238,397
2023	89	23	55	11	59,593	40,371	6,561	12,661	870,901	321,207	309,894	239,800
2024	89	22	56	11	62,173	40,543	7,604	14,026	1,026,098	325,922	450,991	249,185

資料來源：財團法人保險事業發展中心

註：家數統計包含個人與公司組織型態。

Source : Taiwan Insurance Institute

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

四、保險申訴統計

IV. Statistics of Insurance Complaint

表22、財產保險申訴案件統計表

Table22：Statistics of Non-Life Insurance Complaint

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		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	件數 Cases	占申訴案件比率 % Ratio to Total Complaints Filed
2016	0.0190	55,786	1,058	379	35.82	408	38.56	126	11.91	145	13.71
2017	0.0167	62,103	1,039	404	38.88	452	43.51	119	11.45	64	6.16
2018	0.0184	67,130	1,235	498	40.33	538	43.56	143	11.58	56	4.53
2019	0.0251	70,127	1,760	740	42.04	701	39.83	187	10.63	132	7.50
2020	0.0250	79,066	1,980	839	42.37	758	38.28	191	9.65	192	9.70
2021	0.0243	91,567	2,221	815	36.69	969	43.63	226	10.18	211	9.50
2022	0.5350	83,969	44,924	17,318	38.55	26,254	58.44	294	0.65	1,058	2.36
2023	0.1656	74,492	12,336	4,224	34.24	7,160	58.04	321	2.60	631	5.12
2024	0.0478	74,666	3,571	906	25.37	2,048	57.35	205	5.74	412	11.54
2025	0.0374	78,846	2,951	811	27.48	1,532	51.91	192	6.51	416	14.97

資料來源：保險局產險監理組

Sources : Non-Life Insurance Supervision Division, Insurance Bureau

表23、人身保險申訴案件統計表

Table23：Statistics of Life Insurance Complaint

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		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	件數 Cases	占申訴案件比率 % Ratio to Total Complaints Filed
2016	0.0115	205,792	2,359	908	38.49	777	32.94	502	21.28	172	7.29
2017	0.0119	213,418	2,542	947	37.25	951	37.41	516	20.30	128	5.04
2018	0.0138	222,759	3,074	1,234	40.15	1,108	36.04	557	18.12	175	5.69
2019	0.0205	228,347	4,674	1,924	41.16	1,736	37.14	692	14.81	322	6.89
2020	0.0211	230,879	4,883	1,686	34.53	2,136	43.74	641	13.13	420	8.60
2021	0.0192	234,635	4,513	1,652	36.61	1,990	44.09	512	11.35	359	7.95
2022	0.0219	237,971	5,208	1,634	31.37	2,601	49.94	592	11.37	381	7.32
2023	0.0241	244,589	5,905	1,901	32.19	3,117	52.79	497	8.42	390	6.60
2024	0.0275	249,739	6,869	2,028	29.52	3,750	54.59	576	8.39	515	7.50
2025	0.2782	254,104	7,068	2,043	28.90	3,907	55.28	681	9.64	437	6.18

資料來源：保險局壽險監理組

Sources : Life Insurance Supervision Division, Insurance Bureau

五、強制汽車責任保險

表24、強制汽車責任保險統計表

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 Policies In Force	純保費 Pure Premium	保險賠款 Claims	保險賠款佔純保費比率 Ratio of Claims to Pure Premium %
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	8,901,865	11,085,119	8,501,262	7,969,576	7,523,272	94.40
2023	8,964,243	11,087,851	8,655,329	7,958,850	7,504,108	94.29
2024	9,196,614	11,307,319	8,766,114	8,112,983	7,760,159	95.65
2025	9,212,425	11,290,627	8,825,262	8,106,434	7,241,715	89.33
2026/04	3,036,535	3,731,099	8,840,618	2,694,275	2,520,532	93.55

單位：千元

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。

註：2.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)。

註：3.微型電動二輪車自2022年11月起新增。

V.Compulsory Automobile Liability Insurance

Table24：Statistics of Compulsory Automobile Liability Insurance

Unit : NT$ Thousand

年/月 Year/ Month	機 車 Motorcycle						微型電動二輪車 Mini-Electric Two-Wheel Vehicle[3]					
	承保車數 Motorcycle Insured	保費收入[2] Premium Income	有效保單件數 Policies In Force	純保費 Pure Premium	保險賠款 Claims	保險賠款佔純保費比率 Ratio of Claims to Pure Premium %	承保車數 Motorcycle Insured	保費收入[2] Premium Income	有效保單件數 Policies In Force	純保費 Pure Premium	保險賠款 Claims	保險賠款佔純保費比率 Ratio of Claims to Pure Premium %
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	10,055,724	7,507,473	12,370,485	5,722,047	5,286,942	92.40	22,441	18,193	21,087	12,587	0	0.00
2023	10,392,645	7,675,838	12,867,711	5,855,172	5,520,849	94.29	124,514	101,114	131,752	70,273	3,122	4.44
2024	10,678,543	7,921,608	13,104,096	6,064,920	5,262,306	86.77	211,869	151,721	286,351	103,071	33,844	32.84
2025	10,806,315	7,973,779	13,364,535	6,112,905	5,663,351	92.65	204,690	145,888	323,327	98,738	61,954	62.75
2026/04	3,419,062	2,515,140	13,464,085	1,933,170	1,877,900	97.14	92,778	76,306	365,595	53,131	28,686	53.99

Unit : NT$ Thousand

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.

Note : 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.)

Note : 3.Mini electric two-wheel vehicles will be added from November 2022.

表24-1、強制汽車責任保險統計表

單位：千元

Statistics of Compulsory Automobile Liability Insurance

Unit : NT$ Thousand

年/月 Year/ Month	汽車、機車與微型電動二輪車合計 Combined Totals for Motor Vehicles, Motorcycles and Mini-Electric Two-Wheel Vehicles					
	承保車數 Vehicle Insured	保費收入[2] Premium Income	有效保單件數 Policies In Force	純保費 Pure Premium	保險賠款 Claims	保險賠款佔純保費比率 Ratio of Claims to Pure Premium %
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	18,980,030	18,610,785	20,892,834	13,704,210	12,810,214	93.48
2023	19,481,402	18,864,804	21,654,792	13,884,295	13,028,079	93.83
2024	20,087,026	19,380,648	22,156,561	14,280,973	13,056,309	91.42
2025	20,223,430	19,410,294	22,513,124	14,318,077	12,967,020	90.56
2026/04	6,548,375	6,322,545	22,670,298	4,680,576	4,427,118	94.58

資料來源：財團法人保險事業發展中心

註：本表註同前表。

Source : Taiwan Insurance Institute

Notes : Same as the notes for the preceding table.

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 Compensation Expenditure	補償件數 Compensation Cases
2017	464,768	435,924	4,005
2018	470,671	435,152	3,697
2019	480,006	480,687	3,880
2020	486,688	447,843	3,659
2021	495,220	436,392	3,496
2022	509,818	358,203	2,844
2023	523,235	366,284	2,732
2024	541,758	312,912	2,488
2025	542,442	280,338	2,183
2026/04	180,532	54,188	587

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 : 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 Claims Paid		有效件數 Policy Count	住宅總戶數 Household Count	投保率 Take-up rate %
		保單件數 Policy Count	金額 Amount			
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	4,582,629	2	3,418	3,428,855	9,153,650	37.46
2023	4,644,852	0	0	3,504,007	9,258,752	37.85
2024	4,865,068	282	459,553	3,642,854	9,365,894	38.89
2025	5,054,488	9	14,390	3,758,295	9,536,678	39.41
2026/04	1,684,256	0	0	3,796,665	9,576,377	39.65

資料來源：住宅地震保險基金

Source : Taiwan Residential Earthquake Insurance Fund

註：1. 投保率=有效件數/住宅總戶數。

Note : 1.Take-up-rate = Policy Count / Household Count.

註：2. 當年月數字係年初至當月末累計數。

Note : 2.The annual and monthly figures are cumulative figures from the beginning of the year to the end of the given month.

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
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	2,621,479	2,689,404	37,485,222
2023	2,542,129	2,620,755	40,105,977
2024	2,411,999	2,361,470	42,467,447
2025	2,151,174	2,235,567	44,703,014
2026/04	723,800	954,117	45,657,131

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

VII. Comparing Taiwan with Other Countries

表28、2024年世界各國總保費收入前20名排行表

Table28：Global Ranking of Top 20 Premium Income in 2024

單位：百萬美元　Unit : US$ Million

洲別 Continent	國家 Country	總計 Total			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 %	排名 Ranking	保費收入 Premium income	占有率 Shares %
北美洲 North America	美國 U.S.	1	3,496,714	44.83	1	2,715,509	59.01	1	781,205	24.43
亞洲 Asia	中國 PR China	2	791,616	10.15	2	348,063	7.56	2	443,553	13.87
歐洲 Europe	英國 U.K.	3	484,867	6.22	4	150,425	3.27	3	334,442	10.46
亞洲 Asia	日本 Japan	4	338,890	4.35	9	80,938	1.76	4	257,952	8.07
歐洲 Europe	法國 France	5	292,472	3.75	6	102,149	2.22	5	190,323	5.95
歐洲 Europe	德國 Germany	6	266,463	3.42	3	168,573	3.66	8	97,890	3.06
北美洲 North America	加拿大 Canada	7	180,587	2.32	5	106,138	2.31	10	74,449	2.33
歐洲 Europe	義大利 Italy	8	179,863	2.31	11	52,913	1.15	6	126,950	3.97
亞洲 Asia	南韓 South Korea	9	175,690	2.25	7	98,033	2.13	9	77,656	2.43
亞洲 Asia	印度 India	10	141,161	1.81	15	36,322	0.79	7	104,839	3.28
歐洲 Europe	荷蘭 Netherlands	11	98,810	1.27	8	85,924	1.87	29	12,886	0.40
南美洲 South America	巴西 Brazil	12	88,942	1.14	13	40,973	0.89	13	47,969	1.50
亞洲 Asia	台灣 Taiwan	13	84,442	1.08	18	25,117	0.55	12	59,325	1.86
歐洲 Europe	西班牙 Spain	14	81,444	1.04	12	47,101	1.02	18	34,343	1.07
大洋洲 Oceania	澳洲 Australia	15	75,236	0.96	10	64,874	1.41	31	10,361	0.32
亞洲 Asia	香港 Hong Kong	16	74,468	0.95	33	10,521	0.23	11	63,946	2.00
歐洲 Europe	瑞士 Switzerland	17	63,065	0.81	14	37,469	0.81	21	25,596	0.80
歐洲 Europe	瑞典 Sweden	18	52,549	0.67	32	10,978	0.24	14	41,571	1.30
北美洲 North America	墨西哥 Mexico	19	50,701	0.65	17	27,915	0.61	23	22,786	0.71
歐洲 Europe	比利時 Belgium	20	49,705	0.64	16	30,658	0.67	25	19,047	0.60
世界總計 Total in the World			7,799,328	100.00		4,601,687	100.00		3,197,641	100.00

資料來源：摘譯自 "Swiss Re, Sigma No. 2/2025"

註：本表之財產保險包括健康險及傷害險。

Source : Quoted and translated from "Swiss Re, Sigma No. 2/2025"

Note : Property insurance includes health and accident insurance.

表29、2024年世界各國保險密度前20名排行表
Global Ranking of Top 20 Insurance Density in 2024

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	美國 U.S.	10,295	2,300	7,995
2	香港 Hong Kong	10,043	8,624	1,419
3	丹麥 Denmark	7,963	5,897	2,066
4	新加坡 Singapore	7,468	5,923	1,545
5	瑞士 Switzerland	6,980	2,833	4,147
6	愛爾蘭 Ireland	6,251	4,377	1,874
7	英國 U.K.	6,185	4,827	1,359
8	芬蘭 Finland	5,638	4,611	1,027
9	荷蘭 Netherlands	5,486	715	4,771
10	盧森堡 Luxembourg	5,156	2,805	2,351
11	瑞典 Sweden	4,975	3,936	1,039
12	法國 France	4,432	3,011	1,420
13	挪威 Norway	4,425	2,927	1,498
14	加拿大 Canada	4,389	1,809	2,580
15	台灣 Taiwan	3,614	2,539	1,075
16	南韓 South Korea	3,395	1,501	1,894
17	德國 Germany	3,151	1,158	1,993
18	比利時 Belgium	3,114	1,580	1,534
19	義大利 Italy	3,053	2,155	898
20	澳洲 Australia	2,762	380	2,381
	世界 World	943	388	555

資料來源：摘譯自 "Swiss Re, Sigma No. 2/2025"

註：保險密度：每人平均保費支出。

Source : Quoted and translated from "Swiss Re, Sigma No. 2/2025"

Note : Insurance Density: average insurance expense per capita.

表30、2024年世界各國保險滲透度前20名排行表
Global Ranking of Top 20 Insurance Penetration in 2024

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	香港 Hong Kong	18.2	15.7	2.6
2	美國 U.S.	12.1	2.7	9.4
3	南非 South Africa	12.1	9.6	2.4
4	英國 U.K.	11.8	9.2	2.6
5	丹麥 Denmark	11.1	8.2	2.9
6	台灣 Taiwan	10.6	7.5	3.2
7	芬蘭 Finland	10.6	8.7	1.9
8	法國 France	9.6	6.5	3.1
9	南韓 South Korea	9.4	4.2	5.3
10	納米比亞 Namibia	8.7	6.0	2.7
11	瑞典 Sweden	8.6	6.8	1.8
12	日本 Japan	8.5	6.4	2.0
13	新加坡 Singapore	8.2	6.5	1.7
14	加拿大 Canada	8.1	3.3	4.8
15	荷蘭 Netherlands	8.1	1.1	7.0
16	義大利 Italy	7.6	5.4	2.2
17	瑞士 Switzerland	6.7	2.7	4.0
18	愛爾蘭 Ireland	6.0	4.2	1.8
19	德國 Germany	5.7	2.1	3.6
20	比利時 Belgium	5.5	2.8	2.7
	世界 World	7.3	3.0	4.3

資料來源：摘譯自 "Swiss Re, Sigma No. 2/2025"

註：保險滲透度：保費收入對GDP之比率。

Source : Quoted and translated from "Swiss Re, Sigma No. 2/2025"

Note : 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
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	5,848	29,498	35,346
2023	6,279	32,616	38,895
2024	6,648	36,329	42,977
2025	7,071	40,213	47,284
2026/04	7,275	41,824	49,099

資料來源：財團法人保險安定基金

註：當年月數字係年初至當月末累計數。

Source : Taiwan Insurance Guaranty Fund

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

九、微型保險
VIIII. Microinsurance

表32、2026年第1季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 Q1 2026

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	10,666	375,454	9,155	323,555
10~19	99,284	3,177,818	91,507	2,950,008
20~29	159,700	5,110,773	175,361	5,742,533
30~39	128,465	3,798,639	145,701	4,431,866
40~49	181,658	5,447,648	209,982	6,523,528
50~59	199,820	5,858,321	173,736	5,166,552
60~69	179,100	5,116,073	143,691	4,150,081
70~79	51,126	1,550,034	45,472	1,384,981
80~89	602	17,167	815	21,626
90(含)以上	35	798	81	1,816
合計	1,010,456	30,452,725	995,501	30,696,546

資料來源：財團法人保險事業發展中心

註：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 : 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、2026年第1季微型保險累計被保險人按性別、身分別統計

Table33：Microinsurance Statistics of Gender and Specific Status in Q1 2026

單位：人/萬元

Unit : NT$ Ten Thousand

經濟弱勢者或特定身分者 Economically Disadvantaged / People With Specific Status	男性 Male 人數 Number	男性 Male 保額 Insured Amount	女性 Female 人數 Number	女性 Female 保額 Insured Amount
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.	11,798	379,837	15,697	511,542
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.	7,475	246,717	8,601	284,273
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.	236,034	6,589,326	276,310	7,645,265
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.	7,970	275,020	6,773	241,934
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.	19,136	603,968	19,440	613,069
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.	93,910	3,602,858	111,930	4,472,366
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.	3,635	170,469	4,516	208,829
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.	348,543	10,612,703	346,747	10,722,943
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.	277,595	7,846,941	199,114	5,809,313
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.	4,358	124,826	6,370	186,902
符合新住民基本法第二條第一項第一款規定者或其家庭成員。 A person as defined in Subparagraph 1, Paragraph 1, Article 2 of the New Immigrants Basic Act or a member of his/her household.	2	60	3	110
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	1,010,456	30,452,725	995,501	30,696,546

資料來源：財團法人保險事業發展中心

Source : Taiwan Insurance Institute

表34、2026年第1季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 Q1 2026　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	61,613	67,727
台北市 Taipei City	116,880	117,285
台東縣 Taitung County	34,232	32,971
台南市 Tainan City	75,945	67,987
宜蘭縣 Ilan County	15,223	16,145
花蓮縣 Hualien County	39,317	39,116
金門縣 Kinmen County	3,363	3,050
南投縣 Nantou County	89,669	92,074
屏東縣 Pingtung County	56,907	52,286
苗栗縣 Miaoli County	22,572	18,493
桃園市 Taoyuan City	133,038	138,035
高雄市 Kaohsiung City	68,074	69,842
基隆市 Keelung City	23,466	21,446
連江縣 Lainchang County	554	237
雲林縣 Yunlin County	35,092	29,307
新北市 New Taipei City	102,665	104,645
新竹市 Hsinchu City	7,296	8,402
新竹縣 Hsinchu County	11,495	11,374
嘉義市 Chiai City	43,673	41,461
嘉義縣 Chiai County	20,545	18,614
彰化縣 Changhua County	42,201	38,459
澎湖縣 Penghu County	6,636	6,545
合　計 Total	1,010,456	995,501

資料來源：財團法人保險事業發展中心
Source: Taiwan Insurance Institute