

中華民國  
保險市場重要指標

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## 編輯概要

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

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# 一、總體指標

表1、國情統計資料表

年 year	戶籍登記人口數 (千人)	國民所得毛額 (億元)	國內生產毛額 (億元)	國民所得 (億元)
	Population of Household Registered (1,000 persons)	GNI (100 million NTD)	GDP (100 million NTD)	National Income (100 million NTD)
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	193,848	189,086	163,125
2020	23,561	204,866	199,148	172,325
2021	23,375	221,975	217,390	188,069
2022	23,265	232,231	227,065	193,722

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。

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。

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

# I. Overall Index

Table1 : National Statistical Data

平均每人國民所得 (台幣) (美元)		消費者 物價指數 <sup>1</sup>	國民儲蓄率 (%)	經濟成長率 (%)
National Income Per Capita (NTD) (USD)		Consumer Price Index (%)	Percentage of National Savings	Economic Growth Rate
503,548	15,333	90.54	31.07	6.85
482,543	15,299	93.74	29.17	0.80
473,259	14,315	92.92	28.90	-1.61
524,234	16,563	93.81	32.83	10.25
527,186	17,889	95.15	31.16	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	98.62	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
730,744	24,704	102.31	38.76	3.39
801,377	28,600	104.32	42.91	6.53
833,445	28,004	107.40	41.33	2.45

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.

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.

Note : 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 %
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	93,705,551	33,797,228	36.07
2022	99,717,967	34,075,762	34.17

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 %
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
451,979	0.45	33,623,783	33.72

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 <sup>1</sup> (元) Insurance Density (NTD)			保險 Insurance
	總計 Total	財產保險 Non-Life Insurance	人身保險 Life Insurance	總計 Total
2006	73,342	4,988	68,354	13.34
2007	86,578	4,904	81,674	14.87
2008	87,971	4,677	83,294	15.45
2009	91,195	4,406	86,790	16.32
2010	104,423	4,568	99,855	17.20
2011	99,514	4,867	94,647	16.21
2012	111,462	5,167	106,295	17.71
2013	115,876	5,344	110,532	17.74
2014	123,896	5,642	118,254	17.86
2015	130,376	5,794	124,581	17.96
2016	139,310	6,201	133,109	18.68
2017	151,750	6,648	145,102	19.89
2018	155,885	7,021	148,865	20.01
2019	154,379	7,505	146,874	19.27
2020	142,271	7,984	134,287	16.83
2021	135,979	8,875	127,104	14.62
2022	109,848	9,508	100,340	11.25

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。

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

滲透度 <sup>2</sup> Penetration (%)		人壽保險及年金保險 Life Insurance and Annuity		
財產保險 Non-Life Insurance	人身保險 Life Insurance	投保率 <sup>3</sup> % Ratio of having Insurance Coverage	普及率 <sup>4</sup> % Ratio of Prevalence	壽險平均分紅利率 <sup>5</sup> Average dividend Rate of Life Insurance %
0.91	12.44	184.01	394.67	2.20
0.84	14.03	196.03	310.82	2.47
0.82	14.63	203.27	329.61	2.69
0.79	15.53	204.84	341.15	0.95
0.75	16.45	210.72	313.53	1.07
0.79	15.41	215.84	318.75	1.34
0.82	16.89	222.97	320.29	1.42
0.82	16.92	229.67	311.20	1.42
0.81	17.04	230.61	290.86	1.42
0.80	17.16	234.16	282.96	1.40
0.83	17.85	240.35	282.14	1.16
0.87	19.02	246.04	281.82	1.08
0.90	19.11	249.45	295.00	1.08
0.94	18.33	256.09	301.79	1.08
0.94	15.89	260.49	291.14	0.88
0.95	13.67	264.81	277.54	0.81
0.97	10.28	266.08	273.22	1.13

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

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 <sup>1</sup> Total	再保 險業 Rein- surance	國際保 險業務 分公司 <sup>3</sup> Offshore Insuranc e 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 <sup>2</sup> Offshore Branch	大陸 辦事處 Office in PRC
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	52	3	20	17	158	8	3
2023/11	52	3	20	17	156	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。

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，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 <sup>2</sup> 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
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	3	1
6	7	23	116	12	5	3	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.

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,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 <sup>1</sup> Total
2006	176
2007	180
2008	187
2009	192
2010	198
2011	200
2012	199
2013	200
2014	211
2015	189
2016	179
2017	171
2018	167
2019	163
2020	165
2021	166
2022	167

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。

註：2.產險業精算人員自2004/11起不含助理精算人員。

Table5：Statistics of Actuarial Personnel

Unit：Person

產險業 <sup>2</sup> Non-Life Insurance Industry	壽險業 Life Insurance Industry
47	129
49	131
52	135
52	140
53	145
55	145
55	144
55	145
55	156
52	137
52	127
53	118
50	117
49	114
47	118
47	119
48	119

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.

Note: 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
2022	408,138	-2.98	366,622	41,516	155,472

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
11,306	13.75	211,150	30,210	6.99

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 %
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
2022	2,555,572	-19.60

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
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
221,207	2,334,365	1:10.55

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 <sup>1</sup> )增率 Annual (monthly) Growth Rate %	火災保險 <sup>2</sup> Fire	海上保險 Marine	汽車保險 <sup>3</sup> Automobile	航空險 Aviation
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	221,207	6.63	33,524	9,435	116,012	722
2023/01	22,777	-0.85	3,679	1,227	11,064	83
2023/02	17,368	19.24	2,051	874	8,689	96
2023/03	21,482	14.60	3,114	910	11,547	23
2023/04	19,601	6.21	4,540	1,008	9,121	6
2023/05	20,252	5.28	3,408	1,244	10,404	23
2023/06	23,115	7.58	5,729	979	10,474	305
2023/07	21,635	13.04	3,955	935	10,796	207
2023/08	19,253	14.12	2,836	725	10,127	76
2023/09	19,436	13.46	3,426	665	9,750	85
2023/10	20,578	19.89	3,220	650	10,762	27
2023/11	20,269	15.02	2,628	688	11,450	8
1-11月合計	225,765	11.00	38,586	9,903	114,185	940

資料來源：財團法人保險事業發展中心 (2023年1月前)；

資料來源：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. 自2003年起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。

Table8 : Statistics of Non-Life Insurance Premium Income

Unit : NT\$ Million

合計 Sub-total	其他財產保險 Miscellaneous					
	工程險 Engineering	責任險 Liability	信用 保證保險 Credit	傷害險 Accident	健康險 Health	其他 Others
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
61,513	7,911	16,252	1,863	19,884	5,893	9,711
6,723	1,177	1,760	212	2,054	366	1,154
5,658	1,317	1,308	181	1,644	344	864
5,887	870	1,519	195	2,013	479	812
4,925	829	1,167	175	1,650	309	795
5,174	638	1,274	278	1,825	316	844
5,628	1,106	1,347	204	1,744	323	905
5,742	990	1,607	164	1,793	316	873
5,490	726	1,546	129	1,906	309	874
5,509	764	1,477	187	1,834	340	908
5,920	1,309	1,391	157	1,908	338	817
5,495	729	1,427	77	1,995	342	924
62,152	10,455	15,822	1,959	20,365	3,783	9,769

Source: Taiwan Insurance Institute (before January 2023) ;

Source: Taiwan Insurance Guaranty Fund (from January 2023)

Note: 1. The monthly growth rate refers to the ratio of the figures of 2023 to that of the same period of 2022.

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

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

單位：百萬元

年/月 Year/ Month	總計 Total	年(月 <sup>1</sup> )增率 Annual (monthly) Growth Rate %	火災保險 <sup>2</sup> Fire	海上保險 Marine	汽車保險 <sup>3</sup> Automobile	航空險 Aviation
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	299,597	215.33	9,492	4,061	64,489	446
2023/01	33,625	286.77	549	348	4,906	87
2023/02	32,273	503.29	2,505	210	4,683	1
2023/03	21,841	116.66	660	308	6,616	8
2023/04	11,552	37.34	674	161	5,594	0
2023/05	11,681	4.64	449	224	6,399	31
2023/06	11,052	-44.40	1,798	331	5,987	27
2023/07	10,505	-66.87	478	296	6,276	-6
2023/08	11,026	-75.11	2,114	188	6,311	1
2023/09	9,323	-78.04	615	256	5,788	21
2023/10	9,968	-74.33	393	1,380	6,075	0
2023/11	10,866	-68.44	297	458	6,232	12
1-11月合計	173,713	-31.96	10,532	4,160	64,868	183

資料來源：財團法人保險事業發展中心 (2023年1月前)；

資料來源：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. 自2003年起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。

Table9 : Statistics of Non-Life Insurance Claims

Unit : NT\$ Million

合計 Sub-total	其他財產保險 Miscellaneous					
	工程險 Engineering	責任險 Liability	信用 保證保險 Credit	傷害險 Accident	健康險 Health	其他 Others
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
221,110	1,380	5,204	-4	18,587	157,594	38,349
27,736	115	585	9	783	22,399	3,844
24,873	469	430	-4	750	21,660	1,568
14,250	191	550	1	1,076	11,754	678
5,122	101	348	-3	833	3,427	416
4,577	526	405	0	1,054	2,130	462
2,910	535	378	72	971	631	322
3,461	1,025	665	54	925	425	366
2,411	193	535	-5	960	352	375
2,642	676	562	1	818	238	346
2,120	210	542	-40	838	251	320
3,868	1,875	520	16	869	232	355
93,970	5,916	5,522	100	9,879	63,501	9,051

Source: Taiwan Insurance Institute (before January 2023) ;

Source: Taiwan Insurance Guaranty Fund (from January 2023)

Note: 1. The monthly growth rate refers to the ratio of the figures of 2023 to that of the same period of 2022.

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

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

單位：百萬元

年/月 Year/ Month	總計 Total	年(月 <sup>1</sup> )增率 Annual (Monthly) Growth Rate %	個人	
			人壽保險 Life	健康保險 Health
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	2,334,365	-21.43	1,564,213	408,483
2023/01	187,276	-28.34	135,571	35,063
2023/02	138,703	-15.74	95,774	23,088
2023/03	215,656	-11.12	147,393	40,444
2023/04	147,310	-18.39	97,828	28,915
2023/05	195,488	4.37	130,339	38,753
2023/06	224,275	5.97	146,633	39,334
2023/07	198,356	16.12	121,139	35,117
2023/08	165,431	-9.33	111,687	35,009
2023/09	143,268	-15.52	97,107	30,238
2023/10	177,455	12.10	116,189	36,012
2023/11	178,343	2.25	128,686	36,305
1-11月合計	1,971,561	-6.28	1,328,346	378,278

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. 2003年起含中華郵政公司資料。

註：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
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
61,418	276,440	5,359	10,378	7,574	500
5,256	9,435	508	841	554	48
3,721	14,430	363	663	633	31
6,223	18,910	598	1,189	851	48
4,493	14,067	478	888	607	34
5,861	17,928	511	1,039	1,019	38
5,663	30,362	529	1,031	688	35
5,565	34,174	523	1,021	783	34
5,518	11,047	488	926	724	32
4,850	9,285	378	791	594	25
5,715	17,474	434	925	671	35
5,526	5,831	401	872	689	33
58,391	182,943	5,211	10,186	7,813	393

Source: Taiwan Insurance Institute

Note: 1. The monthly growth rate refers to the ratio of the figures of 2023 to that of the same period of 2022.

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

Note: 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 <sup>1</sup> )增率 Annual (Monthly) Growth Rate %	個人	
			人壽保險 Life	健康保險 Health
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	2,169,254	13.09	1,721,931	184,220
2023/01	156,421	6.55	124,036	14,081
2023/02	160,133	54.79	125,625	14,786
2023/03	227,001	23.79	180,119	19,472
2023/04	181,207	14.64	144,995	14,678
2023/05	203,939	21.72	160,080	18,332
2023/06	195,771	16.82	154,359	16,818
2023/07	201,230	9.93	155,618	17,007
2023/08	223,205	17.97	176,212	19,132
2023/09	195,638	6.42	153,316	16,687
2023/10	212,817	-2.29	169,609	17,121
2023/11	220,422	-1.40	174,192	18,946
1-11月合計	2,177,784	13.17	1,718,161	187,060

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. 2003年起含中華郵政公司資料。

註：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
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	-
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
27,954	212,084	4,085	14,819	4,003	158
2,304	14,392	322	1,000	272	14
2,312	15,775	350	951	295	39
3,034	22,302	461	1,133	415	65
2,402	17,737	271	795	303	26
2,804	20,826	416	1,046	399	36
2,613	20,335	309	945	370	22
2,634	24,195	412	958	384	22
2,851	23,209	352	1,022	413	14
2,506	21,497	273	947	375	37
2,547	21,844	327	975	377	17
2,812	22,545	351	1,059	448	69
28,819	224,657	3,844	10,831	4,051	361

Source: Taiwan Insurance Institute

Note: 1. The monthly growth rate refers to the ratio of the figures of 2023 to that of the same period of 2022.

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

Note: 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 Salesperson	再登錄保險 業務員比率 <sup>1</sup> Rate of Registration Renewal %	第13個月 定著率 <sup>2</sup> The 13th Month Retention Ratio of %
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
2022	19,494	-	53.56

資料來源：中華民國人壽保險商業同業公會

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

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

3.各項比率之數值，係以各公司統計資料加總平均。

Source: The Life Insurance Association of the Republic of China

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

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

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		第25個月 The Twenty-Fifth Month	
	件數 Case	保額 Insured Amount	件數 Case	保額 Insured Amount
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
2022	92.83	93.95	90.96	91.99

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 Equi- ties	資金 總額 <sup>1</sup> 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	34,075,762	32,429,171	28,757,312	1,646,591	30,403,903	451,979	393,122
2023/11	35,351,486	33,127,983	29,181,939	2,223,503	31,870,452	485,849	359,422

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。

2. 2023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 Equi- ties	資金 總額 <sup>1</sup> Total Capital	總資產 Total Assets	總負債 Total Liabilities	保險 負債 Insurance Liabilities	業主 權益 Equi- ties	資金 總額 <sup>1</sup> 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
320,592	58,857	379,448	33,623,783	32,036,049	28,436,720	1,587,734	30,024,455
275,252	126,427	401,679	34,865,637	32,768,561	28,906,687	2,097,076	31,468,773

Source: Taiwan Insurance Institute (before September 2022) ;

Taiwan Insurance Guaranty Fund (from September 2022)

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

2. 2023 data has not been audited by a certified accountant.

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

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

表15、保險業損益表

單位：百萬元

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

資料來源：財團法人保險事業發展中心

Table15 : The Income Statement of Insurance

Industry

Unit: NT\$ Million

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

Source: Taiwan Insurance Institute

表15-1、保險業損益表

單位：百萬元

年/月 Year/ Month	財產保險業 Non-Life Insurance				
	營業收入 Operating Revenues	營業成本 Operating Cost	營業費用 Operating Expenses	營業外 收支淨額 Non-Operating Balance	稅後損益 Net Income
2011	87,735	54,260	22,794	82	8,978
2012	94,135	57,132	20,345	16	9,200
2013	101,561	62,329	25,493	1,696	13,437
2014	107,356	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	180,852	340,085	36,289	2,339	-172,569
2023/11	177,268	123,202	38,469	471	14,309

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. 2023年資料尚未經會計師查核簽證。

註：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

Unit: NT\$ Million

年/月 Year/ Month	人身保險業 Life Insurance				
	營業收入 Operating Revenues	營業成本 Operating Cost	營業費用 Operating Expenses	營業外 收支淨額 Non-Operating Balance	稅後損益 Net Income
2011	2,484,127	2,408,226	82,712	1,472	-901
2012	2,883,734	2,753,739	96,899	2,722	35,501
2013	3,024,691	2,849,891	93,452	2,295	79,290
2014	3,293,542	3,078,231	99,570	3,056	107,424
2015	3,346,606	3,104,358	106,179	2,689	118,498
2016	3,853,427	3,634,341	115,111	3,724	106,195
2017	4,078,062	3,852,048	110,135	937	123,532
2018	4,042,891	3,829,869	111,563	-19,287	94,623
2019	4,349,883	4,075,509	119,507	3,008	148,964
2020	4,114,955	3,794,730	117,846	3,110	207,877
2021	3,991,761	3,488,469	118,198	-2,881	361,011
2022	2,999,165	2,720,175	117,245	7,637	143,610
2023/11	2,953,589	2,735,076	109,793	4,240	111,428

Source: Taiwan Insurance Institute (before September 2022);

Taiwan Insurance Guaranty Fund (from September 2022)

Note: 1. 2023 data has not been audited by a certified accountant.

Note: 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 <sup>1</sup> 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 Portfolio of Life Insurance Industry

Unit: NT\$Million

年 Year	2008		2009		2010	
	金額 Amount	占率 %	金額 Amount	占率 %	金額 Amount	占率 %
銀行存款 Bank Deposits	529,959	6.64	688,378	7.43	728,477	6.95
有價證券 Securities	3,439,311	43.09	3,999,857	43.18	4,539,414	43.29
公債及庫券 Government & Treasury Bonds	1,944,621	24.36	2,032,023	21.94	2,263,275	21.58
股票 Stocks	367,029	4.60	551,980	5.96	679,539	6.48
公司債 Corporation Bonds	295,288	3.70	376,214	4.06	497,719	4.75
受益憑證 Benefit Certificates	183,715	2.30	177,568	1.92	153,195	1.46
其他 Others	648,658	8.13	862,072	9.31	945,686	9.02
不動產投資(不含自用) Investment in Real Estates	321,072	4.02	386,923	4.18	408,002	3.89
壽險貸款 Loan to Policy-holders	616,912	7.73	612,523	6.61	625,385	5.96
放款 Loans	631,347	7.91	569,810	6.15	544,542	5.19
國外投資 Foreign Investment	2,419,200	30.31	2,980,183	32.17	3,615,039	34.47
專案運用及公共投資 Authorized Projects or Public	23,931	0.30	24,884	0.27	25,439	0.24
投資 Investment						
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 <sup>1</sup> 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、財產保險業資金運用表

單位：百萬元

年/月 Year/ Month	2019		2020	
	金額 Amount	占率 %	金額 Amount	占率 %
銀行存款 Bank Deposits	57,514	20.25	61,240	20.39
有價證券 Securities	124,880	43.96	136,190	45.33
公債及國庫券 Government & Treasury Bonds	17,437	6.14	15,909	5.30
金融債券、存單、匯票與本票 Financial bond, deposit receipt, bank draft and promissory note	23,559	8.29	27,278	9.08
股票 Stocks	51,725	18.21	57,273	19.06
公司債 Corporation Bonds	14,142	4.98	14,738	4.91
基金及受益憑證 Funds & Benefit Certificates	11,926	4.20	14,594	4.86
證券化商品及其他 Securitized products and other	6,092	2.14	6,400	2.13
不動產 Real Estates	37,190	13.09	38,582	12.84
投資用 Investment	24,237	8.53	21,962	7.31
自用 Private Use	12,952	4.56	16,620	5.53
放款 Loans	467	0.16	445	0.15
國外投資 Foreign Investments	59,287	20.87	58,757	19.56
專案運用及公共投資 Authorized Projects or Public Investment	3,149	1.11	3,349	1.11
投資保險相關事業 Investment on Insurance Enterprise	1,096	0.39	1,186	0.39
從事衍生性商品交易 Derivatives	499	0.18	668	0.22
其他經核准之資金運用 Other utilizations of capital (Approved)	0	0.00	0	0.00
資金運用總額 Total Amount of Capital Invested	284,081	100.00	300,417	100.00
資金總額 Total Capital	341,250		368,011	
資產總額 Total Assets	384,536		411,375	
資金運用率 <sup>1</sup> Capital Investment Ratio %		83.25		81.63

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。  
2. 2023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>)  
5. 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。

Table16-1 : Investment Portfolio of Non-Life Insurance Industry Unit : NT\$ Million

2021		2022		2023/11	
金額 Amount	占率 %	金額 Amount	占率 %	金額 Amount	占率 %
68,235	20.55	68,806	25.45	69,625	24.22
155,369	46.79	101,366	37.49	120,159	41.81
15,626	4.71	25,591	9.47	23,929	8.33
32,580	9.81	17,103	6.33	18,514	6.44
65,109	19.61	30,346	11.22	40,656	14.14
16,799	5.06	16,712	6.18	21,857	7.60
13,013	3.92	3,860	1.43	4,676	1.63
12,241	3.69	7,754	2.87	10,527	3.66
39,783	11.98	39,286	14.53	39,915	13.89
22,142	6.67	20,987	7.76	21,135	7.35
17,640	5.31	18,299	6.77	18,780	6.53
403	0.12	306	0.11	245	0.09
63,627	19.16	44,497	16.46	44,596	15.52
4,162	1.25	4,194	1.55	4,460	1.55
0	0.00	0	0.00	0	0.00
127	0.04	-83	-0.03	-47	-0.02
377	0.11	11,985	4.43	8,470	2.95
332,083	100.00	270,358	100.00	287,423	100.00
403,776		379,448		401,679	
455,091		451,979		485,849	
	82.24		71.25		71.56

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.  
2. 2023 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 download other years from the website. (<https://www.tii.org.tw/tii/information/information1/000001.html>)  
5. 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)".

表17-1、人身保險業資金運用表

單位：百萬元

年/月 Year/ Month	2019		2020	
	金額 Amount	占率 %	金額 Amount	占率 %
銀行存款 Bank Deposits	720,879	2.71	896,216	3.13
有價證券 Securities	5,632,861	21.18	6,349,100	22.20
公債及國庫券 Government & Treasury Bonds	1,368,910	5.15	1,459,242	5.10
金融債券、存單、匯票與本票 Financial bond, deposit receipt, bank draft and promissory note	615,636	2.31	736,217	2.57
股票 Stocks	1,540,527	5.79	1,859,684	6.50
公司債 Corporation Bonds	488,200	1.84	610,119	2.13
基金及受益憑證 Funds & Benefit Certificates	202,206	0.76	322,808	1.13
證券化商品及其他 Securitized products and other	1,417,383	5.33	1,361,029	4.76
不動產 Real Estates	1,305,223	4.91	1,482,094	5.18
投資用 Investment	1,157,770	4.35	1,352,108	4.73
自用 Private Use	147,453	0.55	129,986	0.45
壽險貸款 Loan to Policy-holders	570,722	2.15	551,364	1.93
放款 Loans	675,953	2.54	638,087	2.23
國外投資 Foreign Investments	17,597,380	66.17	18,550,380	64.86
專案運用及公共投資 Authorized Projects or Public Investment	63,968	0.24	80,926	0.28
投資保險相關事業 Investment on Insurance Enterprise	11,693	0.04	12,733	0.04
從事衍生性商品交易 Derivatives	14,706	0.06	39,035	0.14
其他經核准之資金運用 Other utilizations of capital (Approved)	0	0.00	0	0.00
資金運用總額 Total Amount of Capital Invested	26,593,386	100.00	28,599,936	100.00
資金總額 Total Capital	26,423,321		28,491,277	
資產總額 Total Assets	29,447,253		31,752,150	
資金運用率 <sup>1</sup> Capital Investment Ratio %		100.64		100.38

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。  
2. 2023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>)  
5. 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。

Table17-1 : Investment Portfolio of Life

Insurance Industry Unit : NT\$ Million

2021		2022		2023/11	
金額 Amount	占率 %	金額 Amount	占率 %	金額 Amount	占率 %
655,987	2.19	434,137	1.44	364,956	1.16
6,568,684	21.91	5,634,809	18.74	6,017,758	19.21
1,401,340	4.67	1,124,436	3.74	1,125,456	3.59
658,868	2.20	821,588	2.73	556,252	1.78
2,166,185	7.23	1,601,936	5.33	1,873,102	5.98
678,037	2.26	683,930	2.28	620,023	1.98
157,669	0.53	154,596	0.51	156,600	0.50
1,506,584	5.03	1,248,323	4.15	1,686,325	5.38
1,522,985	5.08	1,575,018	5.24	1,613,776	5.15
1,376,775	4.59	1,427,675	4.75	1,460,636	4.66
146,210	0.49	147,344	0.49	153,140	0.49
614,567	2.05	546,398	1.82	624,063	1.99
616,875	2.06	580,387	1.93	492,749	1.57
19,876,294	66.31	21,184,914	70.47	21,908,713	69.93
91,007	0.30	93,067	0.31	129,783	0.41
13,297	0.04	5,046	0.02	13,676	0.04
11,325	0.04	7,982	0.03	9,325	0.03
4,377	0.01	0	0.00	153,036	0.49
29,975,397	100.00	30,061,759	100.00	31,327,834	100.00
29,954,825		30,024,455		31,468,773	
33,342,137		33,623,783		34,865,637	
	100.07		100.12		99.55

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.  
2. 2023 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 download other years from the website.  
(<https://www.tii.org.tw/tii/information/information1/000001.html>)  
5. 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)".

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
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	753	9	0	744
2023/11	561	3	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。  
 註：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。  
 註：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。  
 註：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。  
 註：5. 另2023年至11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4,903件。其中財產保險核准制計3件，備查制件數計1,998件，總計2,001件；人身保險核准制計4件，備查制件數計2,898件，總計2,902件。

Table18 : Statistics of New Product Approval

年/月 Year/ Month	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
2012	700	45	0	655
2013	930	53	0	877
2014	800	105	0	695
2015	867	31	0	836
2016	718	50	0	668
2017	855	25	0	830
2018	887	22	0	865
2019	726	14	0	712
2020	985	19	0	966
2021	915	16	0	899
2022	928	9	0	919
2023/11	746	4	0	742

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.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.  
 Note: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.  
 Note: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.  
 Note:5.The number of all insurance products submitted for review is 4,903 in 2023 ( up to November, including new products and existing products with partial amendment ). Particularly, Non-life insurance products submitted for review totaled 2,001 including 3 submitted for prior approval and 1,998 submitted under use-and-file policy. Life insurance products submitted for review totaled 2,902 including 4 submitted for prior approval and 2,898 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 <sup>1</sup> Number of Companies				保險業務員 <sup>2</sup> 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
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
2022	282	192	60	30	171,240	93,206	78,034	836,843,743	61,535,301

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。

### 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
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
775,308,442	27.82	33.21	60,151,836	11,920,756	48,231,080

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

單位：千元

年 Year	家數 <sup>1</sup> Number of Companies				保險業務員 <sup>2</sup> 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
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
2022	445	76	72	297	145,668	59,565	86,103	290,192,509

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。

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
20,996,207	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	25,669,163	4,589,219	21,079,944
44,275,324	320,704,602	21.34	10.79	25,974,551	5,444,551	20,530,000
43,784,710	246,407,799	19.79	10.56	26,208,565	5,841,533	20,367,032

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

年 Year	家數 <sup>1</sup> 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
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
2022	90	23	56	11	91,838	72,245

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。

註：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。

註：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
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
6,966	12,627	819,424	284,548	296,479	238,397

Source: Taiwan Insurance Institute

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

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

Note: 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 <sup>1</sup> 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
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
2022	0.5350	83,969	44,924	17,318	38.55

資料來源：保險局產險監理組

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

## IV. Statistics of Insurance Complaint

Table22 : Statistics of Non-Life Insurance Complaint

依保險公司意見辦理 Handled by Insurance Companies' Opinions		和 解 Reconciliation		其 他 Others	
件數 Cases	占申訴 案件比率 % Ratio to Total Complaints Filed	件數 Cases	占申訴 案件比率 % Ratio to Total Complaints Filed	件數 Cases	占申訴 案件比率 % Ratio to Total Complaints Filed
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
26,254	58.44	294	0.65	1,058	2.36

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 <sup>1</sup> 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
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
2022	0.0219	237,971	5,208	1,634	31.37

資料來源：保險局壽險監理組

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

Table23 : Statistics of Life Insurance Complaint

依保險公司意見辦理 Handled by Insurance Companies' Opinions		和 解 Reconciliation		其 他 Others	
件數 Cases	占申訴 案件比率 % Ratio to Total Complaints Filed	件數 Cases	占申訴 案件比率 % Ratio to Total Complaints Filed	件數 Cases	占申訴 案件比率 % Ratio to Total Complaints Filed
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
2,601	49.94	592	11.37	381	7.32

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、強制汽車責任保險

表24、強制汽車責任保險統計表

單位：千元

單位：千元

年/月 Year/ Month	汽車 MotorVehicle			汽車 MotorVehicle		
	承保車數 Vehicle Insured	保費收入 <sup>2</sup> Premium Income	有效保單 件數 <sup>3</sup> Policies In Force	純保費 Pure Premium	保險賠款 <sup>4</sup> Claims	保險賠款佔純保費比率 Ratio of Claims to Pure Premium %
2010	6,987,173	9,583,025	6,809,865	7,092,024	6,125,611	86.37
2011	7,229,004	9,317,479	6,986,900	6,672,733	6,440,367	96.52
2012	7,321,361	9,377,767	7,126,638	6,695,588	6,967,658	104.06
2013	7,570,537	9,635,741	7,300,827	6,863,221	6,928,052	100.94
2014	7,849,993	9,938,297	7,497,933	7,069,419	6,826,466	96.56
2015	7,800,952	9,916,917	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	8,901,865	11,085,119	8,501,262	7,969,576	7,450,016	93.48
2023/11	8,091,980	10,033,881	8,660,621	7,206,473	6,944,342	96.36

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. 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)。

註：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。

註：4. 本表之保險賠款自2007年起係指在肇事責任基礎下計算汽、機車及微型電動二輪車之賠款金額。

註：5. 微型電動二輪車自111年11月起新增。

## V. Compulsory Automobile Liability Insurance

Table24 : Statistics of Compulsory Automobile Liability Insurance

Unit : NT\$ Thousand

Unit : NT\$ Thousand

年/月 Year/ Month	機車 Motorcycle						微型電動二輪車 Mini-Electric Two-Wheel Vehicle <sup>5</sup>					
	承保車數 Motorcycle Insured	保費收入 <sup>2</sup> Premium Income	有效保單 件數 <sup>3</sup> Policies In Force	純保費 Pure Premium	保險賠款 <sup>4</sup> 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 <sup>2</sup> Premium Income	有效保單 件數 <sup>3</sup> Policies In Force	純保費 Pure Premium	保險賠款 <sup>4</sup> Claims	保險賠款佔純 保費比率 Ratio of Claims to Pure Premium %
2010	6,583,608	5,765,418	9,930,762	4,218,137	4,357,122	103.29	-	-	-	-	-	-
2011	6,776,315	5,778,868	10,153,998	4,293,196	5,251,462	122.32	-	-	-	-	-	-
2012	6,965,669	5,908,754	10,370,494	4,402,618	5,519,706	125.37	-	-	-	-	-	-
2013	7,334,275	6,048,369	10,614,309	4,558,652	5,908,217	129.60	-	-	-	-	-	-
2014	7,648,574	5,956,371	10,695,439	4,454,389	6,194,073	139.06	-	-	-	-	-	-
2015	7,918,295	6,146,477	10,796,855	4,606,204	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	10,055,724	7,507,473	12,370,485	5,722,047	5,304,037	92.69	22,441	18,193	21,087	12,587	5	0.04
2023/11	9,552,811	7,063,201	12,849,510	5,389,149	5,028,909	93.32	108,844	89,625	121,469	62,440	2,670	4.28

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. 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.

Note: 4. Since 2007 the figures in this column are liability-based paid losses, which are calculated the amount of the automobiles, motorcycles and mini electric two-wheel vehicles claims paid for the year.

Note: 5. 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  
Statistics of Compulsory Automobile Liability Insurance

單位：千元

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 <sup>2</sup> Premium Income	有效保單 件數 <sup>3</sup> Policies In Force	純保費 Pure Premium	保險賠款 <sup>4</sup> 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	18,980,030	18,610,785	20,892,834	13,704,210	12,754,058	93.07
2023/11	17,753,635	17,186,707	21,631,600	12,658,063	11,975,920	94.61

資料來源：財團法人保險事業發展中心

註：1.本表註同前表。

註：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.

Notes: 2. This table added Since February 2014.

表25、特別補償基金統計表  
Statistics of the Compensation Fund

單位：千元

Unit : NT\$ Thousand

年/月 Year/Month	分擔額收入 Income from Shared Quota	補償支出 <sup>1</sup> 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	435,924	4,005
2018	470,671	435,094	3,697
2019	480,006	480,687	3,880
2020	486,688	447,443	3,659
2021	495,220	434,061	3,496
2022	509,818	355,538	2,844
2023/11	470,338	286,503	2,502

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 <sup>1</sup> Claims Paid		有效件數 Policy Count	住宅總戶數 Household Count	投保率 <sup>2</sup> Take-up rate %
		保單件數 Policy Count	金額 Amount			
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	4,582,629	2	3,418	3,428,855	9,153,650	37.46
2023/11	4,257,982	0	0	3,498,091	9,258,752	37.78

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。

註：2.投保率=有效件數/住宅總戶數。

註：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.

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

Note : 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
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	2,621,479	2,689,404	37,485,222
2023/11	2,492,492	2,401,341	39,886,563

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。

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

Source : Taiwan Residential Earthquake Insurance Fund

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

Note: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



## 七、我國與世界其他各國比較

表28、2022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	2,959,808	43.64
亞洲 Asia	中國 PR China	2	697,806	10.29
歐洲 Europe	英國 U.K.	3	363,009	5.35
亞洲 Asia	日本 Japan	4	337,812	4.98
歐洲 Europe	法國 France	5	261,254	3.85
歐洲 Europe	德國 Germany	6	241,633	3.56
亞洲 Asia	南韓 South Korea	7	182,846	2.70
北美洲 North America	加拿大 Canada	8	170,972	2.52
歐洲 Europe	義大利 Italy	9	160,168	2.36
亞洲 Asia	印度 India	10	131,041	1.93
<b>亞洲 Asia</b>	<b>台灣 Taiwan</b>	<b>11</b>	<b>86,475</b>	<b>1.28</b>
歐洲 Europe	荷蘭 Netherlands	12	83,875	1.24
南美洲 South America	巴西 Brazil	13	75,876	1.12
大洋洲 Oceania	澳洲 Australia	14	71,805	1.06
亞洲 Asia	香港 Hong Kong	15	68,767	1.01
歐洲 Europe	西班牙 Spain	16	68,237	1.01
歐洲 Europe	瑞士 Switzerland	17	56,082	0.83
歐洲 Europe	瑞典 Sweden	18	54,363	0.80
亞洲 Asia	新加坡 Singapore	19	46,984	0.69
非洲 Africa	南非 South Africa	20	45,831	0.68
世界總計 Total in the World			6,782,235	100.00

資料來源：摘譯自"Swiss Re, Sigma No. 3/2023"

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 2022

Unit : US\$ Million

財產保險業 <sup>1</sup> 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	2,287,801	57.64	1	672,006	23.89
2	333,448	8.40	2	364,359	12.95
4	114,769	2.89	3	248,240	8.82
8	93,920	2.37	4	243,892	8.67
5	104,075	2.62	5	157,179	5.59
3	142,469	3.59	8	99,164	3.53
7	94,820	2.39	9	88,026	3.13
6	99,332	2.50	10	71,639	2.55
11	44,229	1.11	6	115,938	4.12
15	31,538	0.79	7	99,503	3.54
<b>16</b>	<b>23,761</b>	<b>0.60</b>	<b>11</b>	<b>62,714</b>	<b>2.23</b>
9	72,225	1.82	30	11,649	0.41
13	36,166	0.91	14	39,709	1.41
10	55,952	1.41	24	15,852	0.56
35	8,648	0.22	12	60,119	2.14
12	39,624	1.00	18	28,613	1.02
14	32,024	0.81	20	24,057	0.86
32	10,248	0.26	13	44,116	1.57
24	11,678	0.29	16	35,305	1.26
33	8,968	0.23	15	36,863	1.31
	3,969,203	100.00		2,813,032	100.00

Source: Quoted and translated from "Swiss Re, Sigma No. 3/2023"

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

表29、2022年世界各國保險密度前20名排行表  
Global Ranking of Top 20 Insurance Density in 2022

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	20,834	1,627	19,207
2	香港 Hong Kong	9,159	8,007	1,152
3	美國 U.S.	8,885	2,017	6,868
4	新加坡 Singapore	7,563	6,074	1,489
5	丹麥 Denmark	7,320	5,532	1,788
6	澳門 Macao	6,605	6,048	557
7	瑞士 Switzerland	6,364	2,730	3,634
8	愛爾蘭 Ireland	5,438	3,678	1,760
9	瑞典 Sweden	5,180	4,203	976
10	芬蘭 Finland	5,036	4,099	937
11	英國 U.K.	4,781	3,669	1,111
12	盧森堡 Luxembourg	4,762	2,392	2,370
13	荷蘭 Netherlands	4,731	657	4,074
14	加拿大 Canada	4,392	1,840	2,552
15	挪威 Norway	4,178	2,691	1,487
<b>16</b>	<b>台灣 Taiwan</b>	<b>3,662</b>	<b>2,656</b>	<b>1,006</b>
17	法國 France	3,578	2,239	1,339
18	南韓 South Korea	3,541	1,705	1,836
19	德國 Germany	2,881	1,182	1,699
20	澳洲 Australia	2,758	609	2,149
	世界 World	853	354	499

資料來源：摘譯自" Swiss Re, Sigma No. 3/2023"

註：1.保險密度：每人平均保費支出。

Source：Quoted and translated from "Swiss Re, Sigma No. 3/2023".

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

表30、2022年世界各國保險滲透度前20名排行表  
Global Ranking of Top 20 Insurance Penetration in 2022

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	23.2	1.8	21.4
2	澳門 Macao	20.9	19.1	1.8
3	香港 Hong Kong	19.0	16.7	2.4
4	美國 U.S.	11.6	2.6	9.0
<b>5</b>	<b>台灣 Taiwan</b>	<b>11.4</b>	<b>8.2</b>	<b>3.1</b>
6	南非 South Africa	11.3	9.1	2.2
7	南韓 South Korea	11.1	5.4	5.8
8	丹麥 Denmark	10.9	8.3	2.7
9	英國 U.K.	10.5	8.1	2.4
10	芬蘭 Finland	10.0	8.1	1.9
11	瑞典 Sweden	9.3	7.5	1.8
12	新加坡 Singapore	9.2	7.4	1.8
13	巴哈馬 Bahamas	8.8	2.0	6.8
14	法國 France	8.7	5.5	3.3
15	荷蘭 Netherlands	8.5	1.2	7.3
16	日本 Japan	8.2	5.9	2.3
17	加拿大 Canada	8.0	3.3	4.6
18	義大利 Italy	8.0	5.8	2.2
19	納米比亞 Namibia	7.8	5.9	2.0
20	瑞士 Switzerland	6.9	3.0	4.0
	世界 World	6.8	2.8	4.0

資料來源：摘譯自" Swiss Re, Sigma No. 3/2023"

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. 3/2023".

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
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	5,848	29,498	35,346
2023/11	6,265	32,377	38,642

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

### VIII. Microinsurance

表32、2023年09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 Q3 2023

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	9,544	331,287	8,314	288,261
10~19	90,508	2,940,688	85,475	2,788,868
20~29	135,999	4,442,658	151,073	5,052,034
30~39	107,372	3,205,899	127,878	3,946,376
40~49	158,441	4,821,839	181,303	5,712,423
50~59	175,419	5,197,204	146,610	4,384,901
60~69	141,632	4,075,962	111,728	3,249,933
70~79	32,808	997,514	30,199	920,281
80~89	515	13,257	726	17,426
90(含)以上	35	798	79	1,736
合計	852,273	26,027,106	843,385	26,362,239

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。

註：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、2023年09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	
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.	9,458
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.	7,567
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.	169,560
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.	6,119
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.	15,851
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.	94,322
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.	4,053
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.	297,857
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.	244,979
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.	2,507
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	852,273

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 Q3 2023

Unit：NT\$ Ten Thousand

男性 Male		女性 Female	
人數 Number	保額 Insured Amount	人數 Number	保額 Insured Amount
9,458	303,091	12,427	402,959
7,567	247,526	8,620	282,307
169,560	4,744,431	200,701	5,561,780
6,119	227,163	5,371	200,344
15,851	517,456	16,739	538,757
94,322	3,481,379	111,399	4,289,932
4,053	189,829	5,084	235,829
297,857	9,138,104	300,684	9,409,919
244,979	7,102,631	178,091	5,312,060
2,507	75,496	4,269	128,352
-	-	-	-
852,273	26,027,106	843,385	26,362,239

Source: Taiwan Insurance Institute

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

表34、2023年09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 Q3 2023 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	47,440	52,931
台北市 Taipei City	117,482	117,668
台東縣 Taitung County	23,016	23,411
台南市 Tainan City	58,943	51,736
宜蘭縣 Ilan County	10,608	11,566
花蓮縣 Hualien County	26,814	28,174
金門縣 Kinmen County	2,728	2,490
南投縣 Nantou County	78,091	82,446
屏東縣 Pingtung County	45,090	41,907
苗栗縣 Miaoli County	19,119	15,567
桃園市 Taoyuan City	126,469	131,390
高雄市 Kaohsiung City	54,463	55,990
基隆市 Keelung City	21,050	19,553
連江縣 Lianjiang County	507	164
雲林縣 Yunlin County	31,893	27,144
新北市 New Taipei City	78,233	78,185
新竹市 Hsinchu City	5,897	6,768
新竹縣 Hsinchu County	5,843	6,012
嘉義市 Chiayi City	43,097	40,728
嘉義縣 Chiayi County	15,915	13,601
彰化縣 Changhua County	34,391	31,110
澎湖縣 Penghu County	5,184	4,844
合計 Total	852,273	843,385

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.