

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)
2016	23,540	180,064	175,553	153,055
2017	23,571	184,597	180,124	157,327
2018	23,589	188,681	184,200	159,915
2019	23,603	195,295	189,741	163,666
2020	23,561	206,820	200,238	173,380
2021	23,375	223,489	217,733	189,177
2022	23,265	235,160	228,204	197,022
2023	23,420	243,853	235,983	199,985
2024	23,400	267,090	257,371	223,157
2025	23,299	294,988	286,984	245,285

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：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。

# 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
650,854	20,132	95.86	35.21	2.17
667,899	21,941	96.45	35.37	3.66
678,179	22,486	97.76	34.47	2.91
693,619	22,425	98.30	34.38	3.06
735,214	24,855	98.07	38.49	3.42
806,095	28,769	100.00	42.65	6.72
844,866	28,342	102.95	41.37	2.68
856,742	27,495	105.51	37.57	1.08
953,242	29,687	107.81	41.14	5.27
1,050,695	33,760	109.60	43.65	8.68

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

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

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 %
2016	70,793,492	22,592,339	31.91
2017	73,876,158	24,810,722	33.58
2018	78,237,043	26,675,663	34.10
2019	82,870,057	29,776,606	35.93
2020	88,559,770	32,163,525	36.32
2021	93,705,551	33,795,948	36.07
2022	99,715,791	34,075,762	34.17
2023	104,919,322	35,381,813	33.72
2024	112,250,975	37,427,129	33.34
2025	116,275,478	38,269,148	32.91

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 %
345,116	0.49	22,247,223	31.43
348,157	0.47	24,462,565	33.11
353,493	0.45	26,322,170	33.64
384,536	0.46	29,392,070	35.47
411,375	0.46	31,752,150	35.85
453,214	0.48	33,342,734	35.58
451,979	0.45	33,623,783	33.72
471,656	0.45	34,910,157	33.27
526,715	0.47	36,900,415	32.87
589,436	0.51	37,679,712	32.41

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
2016	139,310	6,201	133,109	18.68
2017	151,750	6,648	145,102	19.86
2018	155,885	7,021	148,865	19.96
2019	154,379	7,505	146,874	19.20
2020	142,271	7,984	134,287	16.74
2021	135,979	8,875	127,104	14.60
2022	109,848	9,508	100,340	11.20
2023	103,871	10,451	93,420	10.31
2024	115,879	11,600	104,279	10.54
2025	124,931	12,311	112,620	10.14

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 %
0.83	17.85	240.35	282.14	1.16
0.87	18.99	246.04	281.84	1.08
0.90	19.06	249.45	294.58	1.08
0.93	18.27	256.09	300.80	1.08
0.94	15.80	260.49	289.37	0.88
0.95	13.65	264.81	275.91	0.81
0.97	10.23	266.08	268.65	1.13
1.04	9.27	263.53	269.75	1.59
1.05	9.48	262.68	253.01	1.72
1.00	9.14	-	-	1.75

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 Insurance Unit	財產保險業 Non-Life Insurance			
				本國保險業 Local Insurance			
				總公司 (含合作社) Headquarter (including cooperative)	國內 分公司 Branch	海外 分支機構 <sup>2</sup> Offshore Branch	大陸 辦事處 Office in PRC
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	52	3	20	17	157	8	3
2024	51	3	20	17	154	8	1
2025	51	3	20	17	155	8	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。

## 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	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
5	7	23	115	12	5	3	1
5	7	23	115	12	4	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.

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

單位：人

年 Year	總計 Total
2016	179
2017	171
2018	167
2019	163
2020	165
2021	166
2022	167
2023	173
2024	182
2025	180

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。

Table5：Statistics of Actuarial Personnel

Unit：Person

產險業 Non-Life Insurance Industry	壽險業 Life Insurance Industry
52	127
53	118
50	117
49	114
47	118
47	119
48	119
48	125
52	130
51	129

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

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
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
2023	403,903	-1.04	361,520	42,383	152,986
2024	400,908	-0.74	357,779	43,129	152,326

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
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
11,347	13.48	208,534	31,036	6.72
11,772	12.94	205,453	31,357	6.55

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 %
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
2023	2,432,707	-4.81
2024	2,711,601	11.46
2025	2,910,781	7.35

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
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
244,758	2,187,949	1:8.94
271,447	2,440,154	1:8.99
286,839	2,623,942	1:9.15

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
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	244,758	10.65	40,623	10,520	125,536	967
2024	271,447	10.90	46,019	11,374	135,248	1,355
2025/01	30,397	8.96	5,957	1,536	12,689	240
2025/02	21,922	17.26	2,755	1,056	10,431	61
2025/03	23,760	9.88	3,162	856	12,180	40
2025/04	25,535	16.15	5,187	1,285	11,083	9
2025/05	24,526	4.71	4,489	1,379	11,200	23
2025/06	26,849	6.85	6,022	1,031	11,858	284
2025/07	24,821	2.39	4,331	1,161	12,141	378
2025/08	21,875	2.87	3,068	848	10,591	126
2025/09	21,132	-4.86	2,492	896	10,626	88
2025/10	21,490	-7.02	2,267	907	11,901	61
2025/11	22,470	2.36	2,374	720	11,836	11
2025/12	22,062	10.80	2,238	549	12,891	35
2025	286,839	5.67	44,342	12,225	139,428	1,356

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。

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
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	19,666	5,893	9,929
67,112	11,149	17,323	2,077	22,006	4,055	10,503
77,451	16,767	19,806	1,976	22,598	4,499	11,806
9,976	2,915	2,522	204	2,224	622	1,489
7,619	2,403	1,732	160	1,839	443	1,042
7,522	1,745	1,919	175	2,137	518	1,029
7,970	2,683	1,800	164	1,873	426	1,024
7,434	2,150	1,804	170	1,915	408	988
7,654	2,116	1,680	232	1,931	462	1,233
6,810	1,467	1,722	95	1,963	482	1,081
7,242	1,799	1,665	245	2,049	467	1,016
7,030	1,395	1,721	171	2,179	490	1,074
6,354	1,025	1,640	124	1,979	501	1,085
7,529	2,237	1,588	82	2,065	485	1,071
6,349	1,142	1,611	122	1,939	457	1,077
89,489	23,076	21,405	1,943	24,093	5,763	13,208

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 2025 to that of the same period of 2024.

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

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
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	187,319	-37.48	13,394	6,363	71,307	187
2024	116,399	-37.86	15,810	2,841	72,872	88
2025/01	9,324	-6.99	645	354	5,999	0
2025/02	9,517	35.51	2,582	123	5,071	9
2025/03	15,081	81.24	7,004	136	6,035	-1
2025/04	9,486	8.31	1,032	224	6,536	-1
2025/05	8,473	-11.60	447	262	5,813	-4
2025/06	9,484	5.68	1,178	174	6,243	78
2025/07	9,931	4.51	491	356	7,013	4
2025/08	8,681	-1.78	605	190	5,827	5
2025/09	8,852	-42.27	360	190	6,208	16
2025/10	14,028	49.75	5,490	154	6,394	3
2025/11	8,546	-4.94	529	468	5,630	8
2025/12	14,426	23.51	4,343	402	6,815	11
2025	125,829	8.10	24,704	3,033	73,586	130

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。

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
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	8,965	157,594	47,971
96,068	6,038	6,035	99	10,701	63,720	9,475
24,787	2,649	6,111	339	9,548	1,884	4,257
2,326	609	575	-2	735	112	297
1,732	236	406	12	677	98	302
1,906	217	469	64	743	109	305
1,695	171	440	-6	685	110	294
1,954	238	622	15	688	113	279
1,810	158	539	-2	709	112	294
2,067	263	503	14	763	133	391
2,054	155	484	32	679	119	584
2,079	239	478	89	714	120	439
1,987	241	502	24	679	120	422
1,911	204	467	110	641	104	384
2,855	900	647	24	759	120	406
24,376	3,631	6,133	373	8,471	1,371	4,398

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 2025 to that of the same period of 2024.

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

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
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	2,187,949	-6.27	1,484,763	422,497
2024	2,440,154	11.53	1,652,912	445,542
2025/01	211,126	-3.01	146,862	30,089
2025/02	224,558	48.73	154,146	37,289
2025/03	234,661	23.13	156,192	38,217
2025/04	196,004	5.30	130,654	36,437
2025/05	193,622	0.04	133,853	35,345
2025/06	258,139	32.22	185,769	46,800
2025/07	206,719	-8.94	139,857	38,826
2025/08	190,194	-0.17	127,240	35,765
2025/09	209,418	11.69	137,496	38,174
2025/10	199,408	10.51	132,603	34,420
2025/11	208,117	-7.50	142,852	33,359
2025/12	291,976	-1.20	195,171	54,525
2025	2,623,942	7.53	1,782,695	459,246

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。

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
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
64,732	190,251	5,708	11,138	8,429	431
68,247	246,179	5,475	11,974	9,349	476
4,683	27,379	476	919	693	25
5,868	24,949	438	995	805	68
5,924	31,745	499	1,200	846	38
5,689	20,523	556	1,215	885	45
5,435	16,244	503	1,150	1,064	28
6,590	16,337	569	1,126	903	45
6,043	19,339	541	1,194	880	39
5,707	19,230	426	989	798	39
6,162	25,273	434	1,098	759	22
5,642	24,450	417	1,036	793	47
5,227	24,619	366	958	706	30
7,791	32,229	462	1,035	726	37
70,761	282,317	5,687	12,915	9,858	463

Source : Taiwan Insurance Institute

Note : 1. The monthly growth rate refers to the ratio of the figures of 2025 to that of the same period of 2024.

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

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
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	1,918,096	2.41	1,505,856	156,877
2022	2,169,253	13.09	1,721,932	184,221
2023	2,405,421	10.89	1,899,510	204,961
2024	2,709,710	12.65	2,070,024	218,602
2025/01	194,087	-6.92	146,544	17,743
2025/02	187,619	20.15	136,209	16,983
2025/03	237,637	-4.03	175,275	19,100
2025/04	252,095	5.25	201,861	18,984
2025/05	234,351	-6.21	182,070	18,744
2025/06	195,463	-13.58	148,418	19,534
2025/07	183,600	-25.37	134,126	20,393
2025/08	176,876	-28.01	125,464	19,968
2025/09	188,080	-11.53	130,994	19,997
2025/10	197,770	-1.66	140,270	19,518
2025/11	200,227	-11.94	148,135	18,972
2025/12	264,189	6.07	201,057	21,413
2025	2,511,994	-7.30	1,870,423	231,349

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。

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
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	9,398	3,902	95
27,954	212,083	4,085	14,818	4,003	157
31,446	248,668	4,140	11,821	4,476	399
31,722	367,703	4,635	11,728	4,970	326
2,514	25,523	415	925	399	24
2,372	30,390	330	924	387	24
2,778	38,619	397	1,007	422	39
2,630	26,787	372	999	441	21
2,591	29,201	326	996	404	19
2,711	23,000	333	1,018	438	11
2,824	24,310	421	1,051	448	27
2,667	27,015	354	980	412	16
2,736	32,563	308	1,021	439	22
2,778	33,476	324	968	421	15
2,630	28,828	297	947	400	18
2,991	36,773	369	1,105	455	26
32,222	356,485	4,246	11,941	5,066	262

Source : Taiwan Insurance Institute

Note : 1. The monthly growth rate refers to the ratio of the figures of 2025 to that of the same period of 2024.

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 <sup>1</sup> Rate of Registration Renewal %	第13個月 定著率 <sup>2</sup> 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	7.76	65.32

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		第25個月 The Twenty-Fifth Month	
	件數 Case	保額 Insured Amount	件數 Case	保額 Insured Amount
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
2023	94.12	94.85	90.02	90.61
2024	93.81	94.92	89.92	90.64

資料來源：中華民國人壽保險商業同業公會

註：各項比率之數值，係以各公司統計資料加總平均。

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

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

表14、保險業資產負債表

單位：百萬元

年/月 Year/ Month	總計 Total					財產保險業	
	總資產 Total Assets	總負債 Total Liabilities	保險負債 Insurance Liabilities	業主權益 Equities	資金 總額 <sup>1</sup> Total Capital	總資產 Total Assets	總負債 Total Liabilities
2016	22,592,339	21,370,435	19,111,308	1,221,904	20,333,212	345,116	236,637
2017	24,810,722	23,329,110	20,940,454	1,481,613	22,422,067	348,157	231,136
2018	26,675,663	25,469,065	22,892,171	1,206,598	24,098,769	353,493	235,772
2019	29,776,606	27,714,159	24,653,696	2,062,446	26,716,142	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	33,795,948	30,913,351	27,426,540	2,882,598	30,309,137	453,214	292,917
2022	34,075,762	32,429,171	28,757,312	1,646,591	30,403,903	451,979	393,122
2023	35,381,813	33,008,278	29,129,632	2,373,535	31,931,459	471,656	343,799
2024	37,427,129	34,689,859	29,960,066	2,737,270	33,451,892	526,715	375,775
2025	38,269,148	35,384,332	30,069,885	2,884,816	34,261,304	589,436	417,017

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。

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Table14 : The Balance Sheet of Insurance Industry

Unit: NT\$ Million

Non-Life Insurance			人身保險業 Life Insurance				
保險負債 Insurance Liabilities	業主權益 Equities	資金 總額 <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 Equities	資金 總額 <sup>1</sup> Total Capital
200,490	108,480	308,970	22,247,223	21,133,798	18,910,818	1,113,424	20,024,242
193,063	117,021	310,083	24,462,565	23,097,974	20,747,392	1,364,592	22,111,983
197,645	117,720	315,365	26,322,170	25,233,293	22,694,526	1,088,877	23,783,404
206,078	135,172	341,250	29,392,070	27,464,795	24,447,618	1,927,275	26,374,893
223,603	144,408	368,011	31,752,150	29,237,321	25,976,448	2,514,829	28,491,277
243,068	160,297	403,365	33,342,734	30,620,434	27,183,472	2,722,301	29,905,773
320,592	58,857	379,448	33,623,783	32,036,049	28,436,720	1,587,734	30,024,455
269,133	127,856	396,989	34,910,157	32,664,478	28,860,499	2,245,679	31,534,470
314,547	150,940	465,487	36,900,415	34,314,084	29,645,519	2,586,330	32,986,404
351,391	172,419	523,810	37,679,712	34,967,315	29,718,494	2,712,397	33,737,495

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.

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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
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	176,437	115,496	38,000	-476	19,635
2022	180,852	340,085	36,289	2,339	-172,569
2023	193,165	133,013	43,090	458	15,580
2024	208,987	135,483	47,570	20	21,929
2025	223,451	139,149	47,871	347	31,116

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。

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Table15-1 : The Income Statement of Insurance Industry

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
2016	3,861,638	3,640,555	118,045	3,831	105,341
2017	4,081,350	3,855,232	110,321	937	123,450
2018	4,042,848	3,829,869	111,520	-19,287	94,624
2019	4,348,052	4,075,443	120,770	2,987	145,936
2020	4,114,955	3,794,730	117,846	3,110	207,877
2021	3,955,800	3,447,470	122,884	3,318	361,113
2022	2,999,165	2,720,175	117,245	7,637	143,610
2023	3,185,484	2,981,190	128,601	4,734	88,117
2024	3,683,323	3,228,056	146,614	4,324	299,214
2025	3,484,743	3,185,891	146,278	4,366	180,822

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.

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表16-1、財產保險業資金運用表

單位：百萬元

年/月 Year/ Month	2021		2022	
	金額 Amount	占率 %	金額 Amount	占率 %
銀行存款 Bank Deposits	68,931	20.74	68,806	25.45
有價證券 Securities	155,890	46.91	101,366	37.49
公債及國庫券 Government & Treasury Bonds	16,282	4.90	25,591	9.47
金融債券、存單、匯票與本票 Financial bond, deposit receipt, bank draft and promissory note	35,119	10.57	17,103	6.33
股票 Stocks	65,912	19.83	30,346	11.22
公司債 Corporation Bonds	16,307	4.91	16,712	6.18
基金及受益憑證 Funds & Benefit Certificates	13,717	4.13	3,860	1.43
證券化商品及其他 Securitized products and other	8,553	2.57	7,754	2.87
不動產 Real Estates	39,751	11.96	39,286	14.53
投資用 Investment	21,020	6.32	20,987	7.76
自用 Private Use	18,731	5.64	18,299	6.77
放款 Loans	403	0.12	306	0.11
國外投資 Foreign Investments	62,889	18.92	44,497	16.46
專案運用及公共投資 Authorized Projects or Public Investment	4,118	1.24	4,194	1.55
投資保險相關事業 Investment on Insurance Enterprise	0	0.00	0	0.00
從事衍生性商品交易 Derivatives	175	0.05	-83	-0.03
其他經核准之資金運用 Other utilizations of capital (Approved)	189	0.06	11,985	4.43
資金運用總額 Total Amount of Capital Invested	332,346	100.00	270,358	100.00
資金總額 Total Capital	403,365		379,448	
資產總額 Total Assets	453,214		451,979	
資金運用率 <sup>1</sup> Capital Investment Ratio %		82.39		71.25

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>)

Table16-1 : Investment Portfolio of Non-Life

Insurance Industry

Unit : NT\$ Million

2023		2024		2025	
金額 Amount	占率 %	金額 Amount	占率 %	金額 Amount	占率 %
72,149	24.78	82,578	25.05	86,050	23.18
121,896	41.86	144,950	43.97	170,480	45.93
28,820	9.90	26,815	8.13	25,987	7.00
18,503	6.35	25,063	7.60	29,235	7.88
41,604	14.29	48,043	14.57	59,360	15.99
19,607	6.73	26,012	7.89	30,930	8.33
5,346	1.84	7,247	2.20	8,335	2.25
8,016	2.75	11,769	3.57	16,633	4.48
40,057	13.76	40,200	12.19	43,045	11.60
21,602	7.42	20,718	6.28	20,598	5.55
18,455	6.34	19,481	5.91	22,447	6.05
230	0.08	167	0.05	135	0.04
44,187	15.17	48,506	14.71	54,338	14.64
4,479	1.54	4,171	1.27	3,990	1.07
0	0.00	0	0.00	0	0.00
114	0.04	-343	-0.10	-384	-0.10
8,101	2.78	9,434	2.86	13,496	3.64
291,213	100.00	329,661	100.00	371,149	100.00
396,989		465,487		523,810	
471,656		526,715		589,436	
	73.36		70.82		70.86

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

單位：百萬元

年/月 Year/ Month	2021		2022	
	金額 Amount	占率 %	金額 Amount	占率 %
銀行存款 Bank Deposits	660,422	2.21	434,137	1.44
有價證券 Securities	6,569,788	21.96	5,634,809	18.74
公債及國庫券 Government & Treasury Bonds	1,402,419	4.69	1,124,436	3.74
金融債券、存單、匯票與本票 Financial bond, deposit receipt, bank draft and promissory note	796,756	2.66	821,588	2.73
股票 Stocks	2,166,217	7.24	1,601,936	5.33
公司債 Corporation Bonds	678,037	2.27	683,930	2.28
基金及受益憑證 Funds & Benefit Certificates	157,669	0.53	154,596	0.51
證券化商品及其他 Securitized products and other	1,368,690	4.57	1,248,323	4.15
不動產 Real Estates	1,522,862	5.09	1,575,018	5.24
投資用 Investment	1,375,052	4.60	1,427,675	4.75
自用 Private Use	147,810	0.49	147,344	0.49
壽險貸款 Loan to Policy-holders	561,407	1.88	546,398	1.82
放款 Loans	616,875	2.06	580,387	1.93
國外投資 Foreign Investments	19,878,660	66.43	21,184,914	70.47
專案運用及公共投資 Authorized Projects or Public Investment	91,181	0.30	93,067	0.31
投資保險相關事業 Investment on Insurance Enterprise	13,297	0.04	5,046	0.02
從事衍生性商品交易 Derivatives	8,985	0.03	7,982	0.03
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	29,923,477	100.00	30,061,759	100.00
資金總額 Total Capital	29,905,773		30,024,455	
資產總額 Total Assets	33,342,734		33,623,783	
資金運用率 <sup>1</sup> Capital Investment Ratio %		100.06		100.12

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>)

Table17-1 : Investment Portfolio of Life Insurance Industry

Unit : NT\$ Million

2023		2024		2025	
金額 Amount	占率 %	金額 Amount	占率 %	金額 Amount	占率 %
371,572	1.19	409,891	1.25	710,487	2.12
5,987,985	19.16	6,212,549	19.01	6,792,521	20.27
972,109	3.11	869,001	2.66	1,020,766	3.05
726,439	2.32	674,905	2.07	591,988	1.77
1,919,625	6.14	1,991,678	6.10	2,025,837	6.05
622,969	1.99	623,921	1.91	729,446	2.18
156,542	0.50	150,344	0.46	290,623	0.87
1,590,301	5.09	1,902,699	5.82	2,133,861	6.37
1,621,077	5.19	1,652,051	5.06	1,718,619	5.13
1,468,119	4.70	1,500,425	4.59	1,560,102	4.66
152,958	0.49	151,626	0.46	158,517	0.47
617,306	1.98	650,650	1.99	672,356	2.01
488,672	1.56	455,032	1.39	523,198	1.56
21,857,811	69.95	23,025,710	70.47	22,767,215	67.94
129,734	0.42	145,591	0.45	180,904	0.54
12,828	0.04	15,209	0.05	15,205	0.05
21,611	0.07	-20,450	(0.06)	-24,671	(0.07)
139,395	0.45	127,293	0.39	153,439	0.46
31,247,991	100.00	32,673,525	100.00	33,509,273	100.00
31,534,470		32,986,404		33,737,495	
34,910,157		36,900,415		37,679,712	
	99.09		99.05		99.32

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

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
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	612	3	0	609
2024	865	6	0	859
2025	659	7	0	652

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2025年至12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4,783件。其中：  
財產保險核准制計7件，備查制件數計2,035件，總計2,042件；  
人身保險核准制計12件，備查制件數計2,729件，總計2,741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
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	791	4	0	787
2024	923	6	0	917
2025	795	12	0	783

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 4,783 in 2025 ( up to December, including new products and existing products with partial amendment ). Particularly, Non-life insurance products submitted for review totaled 2,042 including 7 submitted for prior approval and 2,035 submitted under use-and-file policy. Life insurance products submitted for review totaled 2,741 including 12 submitted for prior approval and 2,729 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
2015	306	202	104	0	102,620	48,677	53,943	391,946,421	39,846,078
2016	300	201	99	0	101,674	53,478	48,196	762,560,257	45,944,720
2017	291	199	92	0	78,254	48,968	29,286	860,981,786	49,282,129
2018	277	193	84	0	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
2023	271	184	55	32	172,467	94,467	78,000	776,056,058	66,988,411
2024	272	183	55	34	173,687	95,502	78,185	829,959,035	70,125,388

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
352,100,343	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
709,067,647	27.37	32.41	70,631,878	12,872,992	57,758,886
759,833,647	25.83	31.14	87,574,848	13,429,053	74,145,795

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
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
2023	433	49	89	295	151,014	61,684	89,330	301,602,838
2024	430	47	85	298	155,775	63,965	91,810	382,825,351

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
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
55,337,827	246,265,011	22.61	11.26	31,664,525	6,511,745	25,152,780
69,144,495	313,680,856	25.47	12.85	39,567,627	7,047,863	32,519,764

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 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
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
2023	89	23	55	11	59,593	40,371
2024	89	22	56	11	62,173	40,543

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。

Table21 : Business Statistics of Insurance Surveyors

Number of Cases		公 證 費 收 入 (千 元) Surveyor fee income (NT\$ 1000 dollars)			
海事保險 Marine Insurance	一般及海 事保險 General & Marine Insurance	總計 Total	一般保險 General Insurance	海事保險 Marine Insurance	一般及海 事保險 General & Marine Insurance
7,269	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
6,561	12,661	870,901	321,207	309,894	239,800
7,604	14,026	1,026,098	325,922	450,991	249,185

Source : Taiwan Insurance Institute

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

## 四、保險申訴統計

表22、財產保險申訴案件統計表

年 Year	申訴比率 Complaint Rate %	簽單契約件數 (千) Number of Policy Written (thousand)	申訴件數 Number of Complaint Filed	依申訴人意見辦理 Handled by Complaints' Opinions	
				件數 Cases	占申訴 案件比率 % Ratio to Total Complaints Filed
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
2023	0.1656	74,492	12,336	4,224	34.24
2024	0.0478	74,666	3,571	906	25.37

資料來源：保險局產險監理組

## 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
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
7,160	58.04	321	2.60	631	5.12
2,048	57.35	205	5.74	412	11.54

Sources : Non-Life Insurance Supervision Division, Insurance Bureau

表23、人身保險申訴案件統計表

年 Year	申訴比率 Complaint Rate ‰	簽單契約件數 (千) Number of Policy Written (thousand)	申訴件數 Number of Complaint Filed	依申訴人意見辦理 Handled by Complaints' Opinions	
				件數 Cases	占申訴 案件比率 % Ratio to Total Complaints Filed
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
2023	0.0241	244,589	5,905	1,901	32.19
2024	0.0275	249,739	6,869	2,028	29.52

資料來源：保險局壽險監理組

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
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
3,117	52.79	497	8.42	390	6.60
3,750	54.59	576	8.39	515	7.50

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 <sup>2</sup> Premium Income	有效保單 件數 Policies In Force
2016	8,036,421	10,216,449	7,783,051
2017	8,201,469	10,421,992	7,900,133
2018	8,341,762	10,558,468	8,007,369
2019	8,458,474	10,654,122	8,124,384
2020	8,653,155	10,736,113	8,245,244
2021	8,706,169	10,885,869	8,363,276
2022	8,901,865	11,085,119	8,501,262
2023	8,964,243	11,087,851	8,655,329
2024	9,196,614	11,307,319	8,766,114
2025	9,212,425	11,290,627	8,825,262

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。

單位：千元

汽車 MotorVehicle		
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 %
7,264,258	6,409,128	88.23
7,417,853	6,846,612	92.30
7,522,665	5,768,749	76.68
7,607,857	7,196,947	94.60
7,690,679	6,923,385	90.02
7,821,403	7,259,172	92.81
7,969,576	7,523,272	94.40
7,958,850	7,504,108	94.29
8,112,983	7,760,159	95.65
8,106,431	7,241,715	89.33

## V. Compulsory Automobile Liability Insurance

Table24 : Statistics of Compulsory Automobile Liability Insurance

Unit : NT\$ Thousand

年/月 Year/ Month	機車 Motorcycle					
	承保車數 Motorcycle Insured	保費收入 <sup>2</sup> 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 %
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	5,286,942	92.40
2023	10,392,645	7,675,838	12,867,711	5,855,172	5,520,849	94.29
2024	10,678,543	7,921,608	13,104,096	6,064,920	5,262,306	86.77
2025	10,806,315	7,973,779	13,364,535	6,112,905	5,663,351	92.65

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.

Unit : NT\$ Thousand

微型電動二輪車 Mini-Electric Two-Wheel Vehicle <sup>3</sup>					
承保車數 Motorcycle Insured	保費收入 <sup>2</sup> 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 %
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
22,441	18,193	21,087	12,587	0	0.00
124,514	101,114	131,752	70,273	3,122	4.44
211,869	151,721	286,351	103,071	33,844	32.84
204,690	145,888	323,327	98,738	61,954	62.75

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 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 %
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	12,810,214	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	14,318,073	12,967,020	90.56

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  
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 Compensation Expenditure	補償件數 Compensation Cases
2016	451,171	513,812	3,897
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	366,269	2,732
2024	541,758	310,798	2,488
2025	542,442	261,049	2,183

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

Statistics of Taiwan Residential Earthquake Insurance

單位：千元

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			
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	4,644,852	0	0	3,504,007	9,258,752	37.85
2024	4,865,068	281	457,853	3,642,854	9,365,894	38.89
2025	5,054,488	9	14,390	3,758,295	9,536,678	39.41

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

Statistics of Taiwan Residential Earthquake Insurance Fund

單位：千元

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
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	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

資料來源：住宅地震保險基金

Source : Taiwan Residential Earthquake Insurance Fund

## 七、我國與世界其他各國比較

表28、2024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	3,496,714	44.83
亞洲 Asia	中國 PR China	2	791,616	10.15
歐洲 Europe	英國 U.K.	3	484,867	6.22
亞洲 Asia	日本 Japan	4	338,890	4.35
歐洲 Europe	法國 France	5	292,472	3.75
歐洲 Europe	德國 Germany	6	266,463	3.42
北美洲 North America	加拿大 Canada	7	180,587	2.32
歐洲 Europe	義大利 Italy	8	179,863	2.31
亞洲 Asia	南韓 South Korea	9	175,690	2.25
亞洲 Asia	印度 India	10	141,161	1.81
歐洲 Europe	荷蘭 Netherlands	11	98,810	1.27
南美洲 South America	巴西 Brazil	12	88,942	1.14
亞洲 Asia	台灣 Taiwan	13	84,442	1.08
歐洲 Europe	西班牙 Spain	14	81,444	1.04
大洋洲 Oceania	澳洲 Australia	15	75,236	0.96
亞洲 Asia	香港 Hong Kong	16	74,468	0.95
歐洲 Europe	瑞士 Switzerland	17	63,065	0.81
歐洲 Europe	瑞典 Sweden	18	52,549	0.67
北美洲 North America	墨西哥 Mexico	19	50,701	0.65
歐洲 Europe	比利時 Belgium	20	49,705	0.64
世界總計 Total in the World			7,799,328	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。

## VII. Comparing Taiwan with Other Countries

Table28 : Global Ranking of Top 20 Premium Income in 2024

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	2,715,509	59.01	1	781,205	24.43
2	348,063	7.56	2	443,553	13.87
4	150,425	3.27	3	334,442	10.46
9	80,938	1.76	4	257,952	8.07
6	102,149	2.22	5	190,323	5.95
3	168,573	3.66	8	97,890	3.06
5	106,138	2.31	10	74,449	2.33
11	52,913	1.15	6	126,950	3.97
7	98,033	2.13	9	77,656	2.43
15	36,322	0.79	7	104,839	3.28
8	85,924	1.87	29	12,886	0.40
13	40,973	0.89	13	47,969	1.50
18	25,117	0.55	12	59,325	1.86
12	47,101	1.02	18	34,343	1.07
10	64,874	1.41	31	10,361	0.32
33	10,521	0.23	11	63,946	2.00
14	37,469	0.81	21	25,596	0.80
32	10,978	0.24	14	41,571	1.30
17	27,915	0.61	23	22,786	0.71
16	30,658	0.67	25	19,047	0.60
	4,601,687	100.00		3,197,641	100.00

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
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	6,279	32,616	38,895
2024	6,648	36,329	42,977
2025	7,071	40,213	47,284

資料來源：財團法人保險安定基金

Source : Taiwan Insurance Guaranty Fund

註：當年月數字係年初至當月末累計數。

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

### VIII. Microinsurance

表32、2025年第4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 Q4 2025

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	10,606	372,254	9,088	320,205
10~19	98,698	3,170,404	91,098	2,948,448
20~29	158,619	5,066,666	174,484	5,705,912
30~39	126,468	3,712,309	144,295	4,364,815
40~49	180,160	5,388,638	207,826	6,434,585
50~59	197,573	5,783,179	171,692	5,074,602
60~69	175,528	5,017,419	140,421	4,044,809
70~79	50,145	1,515,859	44,715	1,359,241
80~89	600	17,107	814	21,576
90(含)以上	35	798	82	1,866
合計	998,432	30,044,633	984,515	30,276,059

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、2025年第4季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.	
屬於夫妻二人之全年綜合所得總額不超過財政部公告當年度規定之綜合所得稅免稅額、標準扣除額及薪資所得特別扣除額之合計數家庭之家庭成員。 A member of a household where the gross annual consolidated income of the husband and wife combined does not exceed the sum of the amount of the exemption, standard deductions, and special deduction of income from salaries/wages provided for the current year announced by the Ministry of Finance.	
具有原住民身分法規定之原住民身分，或具有合法立案之原住民相關人民團體或機構成員身分或為各該團體或機構服務對象，或各該對象之家庭成員。 A person with the status of indigenous people pursuant to the Status Act For Indigenous Peoples, or a person who is a member of a legally established civil association or institution for indigenous people or a person serviced by such association or institution, or a member of the above-mentioned persons' household in this subparagraph.	
具有合法立案之漁民相關人民團體或機構成員身分，或持有漁船船員手冊之本國籍漁業從業人，或取得我國永久居留證之外國籍漁業從業人，或各該對象之家庭成員。 A person who is a member of a legally established civil association or institution for fishermen, or a domestic fishing professional with fishing vessel crew identification, or a foreign fishing professional who has obtained permanent resident certificate of the Republic of China, or a member of the above-mentioned persons' household in this subparagraph.	
依農民健康保險條例投保農民健康保險之被保險人或其家庭成員。 An insured of farmer health insurance enrolled pursuant to the Farmer Health Insurance Act or a member of his/her household.	
為合法立案之社會福利慈善團體或機構之服務對象或其家庭成員。 A person serviced by a legally established social welfare or charity association or institution or a member of his/her household.	
屬於內政部工作所得補助方案實施對象家庭之家庭成員。 A member of a household that is a recipient under the Work Income Subsidy Program of the Ministry of Interior.	
屬於特殊境遇家庭扶助條例所定特殊境遇家庭或符合社會救助法規定低收入戶或中低收入戶之家庭成員。 A member of a family in hardship as defined in the Act for Assisting Families in Hardship, or a member of a low-income or medium-low income households as defined in the Public Assistance Act.	
符合身心障礙者權益保障法定義之身心障礙者，或具有合法立案之身心障礙者相關人民團體或機構成員身分或為各該團體或機構服務對象，或各該對象之家庭成員。 A person with disabilities as defined in the People with Disabilities Rights Protection Act, or a member of a legally established civil association or institution for people with disabilities or a person serviced by such association or institution, or a member of the above-mentioned persons' household in this subparagraph.	
符合老人福利法規定領取中低收入老人生活津貼之老人或其家庭成員。 A senior citizen who receives living subsidies for medium-low income elders as defined in Senior Citizens Welfare Act or a member of his/her household.	
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.	
其他經主管機關認可之經濟弱勢者或特定身分者。 Other economically disadvantaged people or people with specific status as recognized by the competent authority.	
合計Total	

資料來源：財團法人保險事業發展中心

Table33：Microinsurance Statistics of Gender and Specific Status in Q4 2025  
Unit：NT\$ Ten Thousand

男性 Male		女性 Female	
人數 Number	保額 Insured Amount	人數 Number	保額 Insured Amount
11,809	380,207	15,711	511,505
7,492	247,217	8,617	284,789
227,164	6,228,157	267,160	7,239,308
7,977	274,590	6,768	241,584
17,252	568,534	18,004	586,199
95,836	3,647,943	114,046	4,524,736
3,694	173,369	4,576	211,789
346,179	10,553,128	344,397	10,673,808
276,677	7,846,812	198,873	5,815,619
4,351	124,626	6,361	186,642
1	50	2	80
-	-	-	-
998,432	30,044,633	984,515	30,276,059

Source：Taiwan Insurance Institute

表34、2025年第4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 Q4 2025 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	60,568	66,595
台北市 Taipei City	114,297	114,711
台東縣 Taitung County	33,197	32,080
台南市 Tainan City	75,212	67,412
宜蘭縣 Ilan County	15,120	16,010
花蓮縣 Hualien County	34,473	35,455
金門縣 Kinmen County	3,332	3,001
南投縣 Nantou County	89,636	92,102
屏東縣 Pingtung County	55,684	51,149
苗栗縣 Miaoli County	22,466	18,424
桃園市 Taoyuan City	132,474	137,307
高雄市 Kaohsiung City	66,158	68,323
基隆市 Keelung City	23,506	21,508
連江縣 Lainchang County	548	231
雲林縣 Yunlin County	35,527	30,258
新北市 New Taipei City	103,233	105,405
新竹市 Hsinchu City	7,118	8,203
新竹縣 Hsinchu County	11,287	11,193
嘉義市 Chiai City	43,712	41,518
嘉義縣 Chiai County	23,712	20,259
彰化縣 Changhua County	40,551	36,836
澎湖縣 Penghu County	6,621	6,535
合計 Total	998,432	984,515

資料來源：財團法人保險事業發展中心

Source: Taiwan Insurance Institute