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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)
2002	22,521	109,234	106,809	95,314
2003	22,605	112,947	109,659	98,180
2004	22,689	120,217	116,496	103,987
2005	22,770	123,831	120,923	106,809
2006	22,877	129,525	126,408	111,174
2007	22,958	137,398	134,071	115,910
2008	23,037	134,656	131,510	111,619
2009	23,120	133,757	129,617	109,853
2010	23,162	145,489	141,192	121,944
2011	23,225	147,006	143,122	122,907
2012	23,316	151,411	146,869	124,931
2013	23,374	156,546	152,307	131,154
2014	23,434	165,824	161,119	140,189
2015	23,492	173,014	167,707	146,527
2016	23,540	177,060	171,763	149,965
2017	23,571	179,653	175,012	152,799

資料來源：行政院主計總處(中華民國統計資訊網)

註：1.消費者物價指數基期：2016年=100.00。

2.本表所載之各項統計數字，如有與以前各期不同者，悉以本期數字為準。

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

I. Overall Index

Table1 : National Statistical Data

平均每人國民所得 (台幣) (美元)		消費者 物價指數 ¹	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
424,312	12,270	85.29	28.68	5.60
435,145	12,642	85.05	29.65	4.10
459,169	13,735	86.42	29.94	6.50
469,907	14,602	88.42	29.20	5.40
487,103	14,974	88.95	31.05	5.62
505,770	15,401	90.55	31.46	6.52
485,347	15,388	93.74	29.62	0.70
476,000	14,398	92.92	29.29	-1.57
526,963	16,650	93.82	33.14	10.63
529,918	17,982	95.15	31.46	3.80
536,868	18,125	96.99	30.45	2.06
561,817	18,872	97.76	32.00	2.20
599,007	19,724	98.93	33.58	4.02
624,505	19,571	98.63	34.70	0.81
637,715	19,725	100.00	33.91	1.51
648,677	21,310	100.62	33.68	3.08

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

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

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

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

表2、保險業資產占金融機構資產比率表

單位：百萬元

年 Year	金融機構資產總額 Total Assets of Financial Institutions	保險業 Insurance Industry	
		資產總額 Total Assets	比率 Ratio %
2002	27,176,004	3,682,023	13.55
2003	29,875,387	4,764,079	15.95
2004	32,531,284	5,646,628	17.36
2005	36,024,614	6,692,341	18.58
2006	38,408,672	7,958,299	20.72
2007	39,616,314	8,955,871	22.61
2008	42,197,744	9,411,112	22.30
2009	44,940,829	11,037,667	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	70,798,905	22,554,872	31.86
2017	73,881,533	24,810,722	33.58

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 %
183,621	0.68	3,498,402	12.87
187,816	0.63	4,576,263	15.32
195,955	0.60	5,450,673	16.76
206,935	0.57	6,485,405	18.00
201,788	0.53	7,756,511	20.19
209,384	0.53	8,746,487	22.08
241,663	0.57	9,169,449	21.73
255,228	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	24,462,565	33.11

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

表3、保險密度、滲透度及人壽保險、年金保險投保率表

年 Year	保險密度 ¹ (元) Insurance Density (NTD)			保險 Insurance
	總計 Total	財產保險 Non-Life Insurance	人身保險 Life Insurance	總計 Total
2002	44,330	4,843	39,487	9.28
2003	54,949	4,843	50,106	11.33
2004	62,760	5,089	57,671	12.22
2005	69,225	5,204	64,021	13.04
2006	73,340	4,988	68,353	13.27
2007	86,579	4,904	81,675	14.83
2008	87,971	4,677	83,294	15.41
2009	91,195	4,406	86,790	16.27
2010	104,423	4,568	99,855	17.13
2011	99,514	4,867	94,647	16.15
2012	111,461	5,167	106,294	17.69
2013	115,874	5,344	110,530	17.78
2014	123,895	5,642	118,253	18.02
2015	130,376	5,794	124,582	18.26
2016	139,310	6,201	133,109	19.09
2017	151,750	6,648	145,102	20.44

資料來源：財團法人保險事業發展中心

註：1.保險密度：每人平均保費支出。

2.保險滲透度：保費收入對GDP之比率。

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

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

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

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

滲透度 ² Penetration (%)		人壽保險及年金保險 Life Insurance and Annuity		
財產保險 Non-Life Insurance	人身保險 Life Insurance	投保率 ³ % Ratio of having Insurance Coverage	普及率 ⁴ % Ratio of Prevalence	壽險平均分紅利率 ⁵ Average dividend Rate of Life Insurance %
0.95	8.33	143.70	257.80	2.31
1.00	10.33	158.87	273.73	1.62
0.99	11.23	166.21	281.07	1.52
0.98	12.06	176.13	289.80	1.84
0.90	12.37	184.01	294.67	2.20
0.84	13.99	196.03	310.82	2.47
0.82	14.59	203.27	329.61	2.69
0.79	15.48	204.84	341.15	0.95
0.75	16.38	210.72	311.91	1.07
0.79	15.36	215.84	317.10	1.34
0.82	16.87	222.97	320.38	1.42
0.82	16.96	229.67	313.08	1.42
0.82	17.20	230.61	294.86	1.42
0.81	17.45	234.16	286.98	1.40
0.85	18.24	240.35	288.03	1.16
0.90	19.54	246.04	293.25	1.08

Source: Taiwan Insurance Institute

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

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

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

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

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

二、保險業

表4、保險業家數及其分支機構統計表

單位：家數

年/月 Year/ Month	總計 ¹ Total	再保險業 Rein- surance	國際保險業 業務分公司 ³ Offshore Insurance Unit	財產保險業 Non-Life Insurance			
				本國保險業 Local Insurance			
				總公司 (含合作社) Headquarter (including cooperative)	國內 分公司 Branch	海外 分支機構 ² Offshore Branch	大陸 辦事處 Office in PRC
2004	57	2	-	17	174	18	5
2005	57	2	-	16	174	19	8
2006	57	2	-	17	183	19	10
2007	59	4	-	17	175	20	10
2008	61	4	-	17	176	22	10
2009	58	4	-	17	168	20	9
2010	57	3	-	17	163	15	9
2011	57	3	-	17	164	12	8
2012	57	3	-	17	164	11	6
2013	56	3	-	17	164	12	6
2014	54	3	-	17	165	10	6
2015	54	3	-	17	165	10	5
2016	54	3	19	17	164	9	5
2017	54	3	20	17	169	9	5
2018/11	55	3	20	17	167	8	5

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。

2.保險業海外分支機構包含子公司、分公司、代表處及辦事處等。

3.國際保險業務分公司（OIU）家數以營業執照核發為依據，並自2016年開始統計。

II. Insurance Industry

Table4 : Number of Insurance Companies and Branches

Unit:No. of Companies

Industry		人身保險業 Life Insurance Industry					
外國保險業 Foreign Insurance		本國保險業 Local Insurance				外國保險業 Foreign Insurance	
在台 分公司 Branch in Taiwan	在台 聯絡處 Liaison Office in Taiwan	總公司 Head- quarter	國內 分公司 Branch	海外 分支機構 ² Offshore Branch	大陸 辦事處 Office in PRC	在台 分公司 Branch in Taiwan	在台 聯絡處 Liaison Office in Taiwan
9	11	21	135	6	5	8	2
9	11	21	135	6	8	9	2
8	9	22	136	6	8	8	2
7	10	22	136	11	7	9	4
8	9	23	139	12	7	9	4
6	9	22	129	12	7	9	4
6	9	23	129	13	7	8	4
6	9	24	129	13	7	7	3
6	9	24	129	13	9	7	3
6	9	24	123	13	8	6	3
5	8	24	123	13	8	5	2
5	8	24	123	13	8	5	2
6	8	23	125	14	8	5	1
6	8	23	125	13	8	5	1
7	7	23	125	12	8	5	1

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

Life Insurance Supervision Division, Insurance Bureau

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

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

3.The numbers of OIU are based on the business licenses issued,and the data is collected since 2016.

表5、保險業精算人員統計表

單位：人

年 Year	總計 ¹ Total
2002	144
2003	159
2004	151
2005	171
2006	176
2007	180
2008	187
2009	192
2010	198
2011	200
2012	199
2013	200
2014	211
2015	189
2016	179
2017	171

資料來源：中華民國產物保險商業同業公會；
中華民國人壽保險商業同業公會

註：1.精算人員定義係依據「保險業簽證精算人員管理辦法」
第2條第2項規定。

2.產險業精算人員自2004/11起不含助理精算人員。

Table5：Statistics of Actuarial Personnel

Unit: Person

產險業 ² Non-Life Insurance Industry	壽險業 Life Insurance Industry
43	101
47	112
36	115
45	126
47	129
49	131
52	135
52	140
53	145
55	145
55	144
55	145
55	156
52	137
52	127
53	118

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

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

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

表6、保險業從業人員統計表

單位：人

年 Year	總計 Total				財產 Non-Life
	從業人員 Employees	增減率 Growth Rate %	業務員 Salespersons	內勤人數 Office Staff	業務員 Salespersons
2001	322,134	5.19	281,908	40,226	37,209
2002	340,237	5.62	303,564	36,673	53,991
2003	338,333	-0.56	299,986	38,347	60,179
2004	326,881	-3.38	287,990	38,891	57,874
2005	309,414	-5.34	270,275	39,139	67,538
2006	303,266	-1.99	262,330	40,936	73,143
2007	298,126	-1.69	256,083	42,043	80,730
2008	307,986	3.31	267,370	40,616	92,243
2009	315,574	2.46	275,968	39,606	107,236
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	4.03	295,414	41,016	126,016
2014	351,208	4.83	309,057	42,151	128,652
2015	367,036	9.10	324,091	42,945	135,684
2016	370,476	5.49	325,195	45,281	133,502
2017	384,432	4.74	338,363	46,069	138,573

資料來源：中華民國產物保險商業同業公會；
中華民國人壽保險商業同業公會

註：財產及人身保險業務員人數以登錄之保險業務員為準。

Table6 : Statistics of Insurance Personnel

Unit: Person

保險業 Insurance Industry		人身保險業 Life Insurance Industry		
內勤人數 Office 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
13,529	2.75	244,699	26,697	9.17
13,464	4.01	249,573	23,209	10.75
13,963	4.31	239,807	24,384	9.83
14,517	3.99	230,116	24,374	9.44
14,300	4.72	202,737	24,839	8.16
14,921	4.90	189,187	26,015	7.27
15,012	5.38	175,353	27,031	6.49
14,215	6.49	175,127	26,575	6.59
13,581	7.90	168,732	26,025	6.48
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

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

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

表7、保險業保費收入統計表

單位：百萬元

年 Year	保費收入	
	保險業總計 Total Premium Income of Insurance Industry	成長率 Growth Rate %
2001	819,719	14.78
2002	990,720	20.86
2003	1,242,121	25.38
2004	1,423,958	14.64
2005	1,576,252	10.70
2006	1,677,807	6.44
2007	1,987,680	18.47
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

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
90,829	728,890	1:8.03
101,433	889,287	1:8.77
109,469	1,132,652	1:10.35
115,468	1,308,490	1:11.33
118,502	1,457,750	1:12.30
114,106	1,563,701	1:13.70
112,583	1,875,097	1:16.66
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

Source: Taiwan Insurance Institute

表8、財產保險業保費收入統計表

單位：百萬元

年/月 Year/ Month	總計 Total	年(月 ¹)增率 Annual (monthly) Growth Rate %	火災保險 ² Fire	海上保險 Marine	汽車保險 ³ Automobile	航空險 Aviation
2004	115,468	5.48	22,101	8,357	55,048	3,193
2005	118,502	2.63	22,036	8,665	58,862	1,971
2006	114,106	-3.71	21,918	8,910	57,334	1,529
2007	112,583	-1.33	21,881	9,219	55,550	1,365
2008	107,741	-4.30	21,548	8,937	52,547	1,077
2009	101,859	-5.46	18,705	7,637	50,276	1,153
2010	105,805	3.87	17,365	8,484	52,658	1,261
2011	113,033	6.83	19,050	8,773	55,826	1,097
2012	120,483	6.59	22,223	8,445	59,653	836
2013	124,904	3.67	21,896	7,657	64,454	696
2014	132,220	5.86	22,697	7,355	70,197	811
2015	136,119	2.95	21,801	7,238	73,349	961
2016	145,962	7.23	23,025	6,854	80,092	812
2017	156,712	7.36	25,293	6,743	85,951	561
2018/01	17,508	8.44	2,684	724	9,280	132
2018/02	10,347	2.52	1,372	556	5,401	49
2018/03	14,675	5.89	2,095	628	8,290	22
2018/04	12,250	0.87	1,828	644	6,671	21
2018/05	14,172	3.04	2,470	676	7,554	23
2018/06	15,975	4.17	3,919	611	7,609	66
2018/07	14,774	7.38	2,464	660	7,940	63
2018/08	12,702	5.88	1,711	522	6,940	19
2018/09	11,887	3.19	1,854	499	6,360	8
2018/10	13,256	13.29	1,572	494	7,661	38
2018/11	13,897	7.47	1,937	555	7,645	178
1-11月合計	151,443	5.73	23,906	6,570	81,352	618

資料來源：財團法人保險事業發展中心

註：1.月之增減率為與上年同期之比較。

2.自2003年起火災保險含住宅地震保險。

3.汽車保險含任意汽車保險及強制汽機車責任保險。

Table8 : Statistics of Non-Life Insurance Premium Income

Unit: NTS 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
26,769	7,057	6,158	3,053	7,189	-	3,312
26,968	5,711	6,217	3,193	8,431	-	3,416
24,415	5,318	5,778	1,557	9,271	-	2,491
24,567	5,315	6,157	967	9,864	-	2,264
23,632	4,431	5,946	922	10,129	33	2,172
24,087	4,808	6,023	970	10,178	139	1,970
26,038	4,156	6,567	1,221	11,309	860	1,925
28,288	4,482	7,513	1,102	12,671	1,069	1,452
29,326	4,652	8,250	1,045	12,724	1,229	1,427
30,201	4,402	8,601	996	13,354	1,322	1,526
31,161	3,922	9,084	1,103	14,026	1,431	1,595
32,770	3,459	10,131	1,183	14,807	1,645	1,545
35,179	3,492	11,593	1,134	15,417	1,848	1,694
38,164	3,818	12,928	1,002	16,466	2,122	1,829
4,688	503	1,581	120	1,950	254	279
2,969	344	1,076	78	1,151	165	154
3,639	375	1,199	67	1,623	207	169
3,086	304	1,037	73	1,324	177	171
3,448	389	1,114	123	1,472	203	147
3,770	501	1,148	154	1,496	232	240
3,647	314	1,198	90	1,511	222	313
3,509	341	1,214	67	1,485	211	192
3,166	314	987	69	1,356	200	240
3,490	295	1,100	116	1,504	206	269
3,583	364	1,164	62	1,471	193	329
38,996	4,046	12,818	1,019	16,341	2,269	2,503

Source: Taiwan Insurance Institute

Note: 1. The monthly growth rate refers to the ratio of the figures of 2018 to that of the same period of 2017.

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

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

表9、財產保險業保險賠款統計表

單位：百萬元

年/月 Year/ Month	總計 Total	年(月) ¹ 增率 Annual (monthly) Growth Rate %	火災保險 ² Fire	海上保險 Marine	汽車保險 ³ Automobile	航空險 Aviation
2004	52,229	5.29	4,741	5,029	33,735	-1,567
2005	65,874	26.13	13,470	4,243	35,609	-335
2006	55,153	-16.28	4,767	5,529	34,215	-905
2007	51,274	-7.03	3,736	7,413	31,001	1,229
2008	50,092	-2.30	5,525	5,158	29,745	15
2009	54,774	9.35	5,373	5,907	29,682	-84
2010	62,247	13.64	14,406	3,855	32,618	109
2011	57,976	-6.86	7,355	5,277	34,496	104
2012	60,863	4.98	7,097	3,508	38,321	377
2013	61,545	1.12	5,508	4,471	39,448	158
2014	64,895	5.44	4,315	5,096	42,176	651
2015	68,183	5.07	4,439	5,840	43,902	921
2016	78,542	15.19	12,833	4,962	46,883	109
2017	88,393	12.54	15,783	5,007	52,073	99
2018/01	7,138	10.98	684	240	4,656	3
2018/02	5,115	-29.41	186	392	3,257	3
2018/03	6,663	-20.89	514	228	4,424	57
2018/04	5,639	3.73	144	220	4,039	6
2018/05	7,269	-2.90	589	270	5,098	6
2018/06	6,538	-8.98	645	275	4,230	13
2018/07	6,426	-27.85	323	224	4,439	7
2018/08	6,697	-4.55	313	100	4,711	3
2018/09	6,030	-4.44	487	244	4,015	0
2018/10	7,378	35.72	537	387	4,808	2
2018/11	7,275	-17.83	587	276	4,779	6
1-11月合計	72,168	-8.33	5,007	2,855	48,455	106

資料來源：財團法人保險事業發展中心

註：1.月之增減率為與上年同期之比較。

2.自2003年起火災保險含住宅地震保險。

3.汽車保險含任意汽車保險及強制汽機車責任保險。

Table9 : Statistics of Non-Life Insurance Claims

Unit: NT\$ Million

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
10,291	2,554	2,246	2,120	2,631	-	740
12,887	2,062	2,631	3,791	3,741	-	663
11,547	2,131	2,190	1,950	4,538	-	738
7,894	1,132	1,715	528	4,186	-	332
9,649	1,381	2,173	1,114	4,472	0	508
13,897	3,978	2,930	839	4,724	47	1,379
11,260	2,341	3,011	-161	4,703	211	1,154
10,745	2,138	2,272	260	5,365	394	316
11,560	1,965	2,790	382	5,604	501	318
11,960	1,880	2,928	382	5,830	564	376
12,658	1,952	3,286	250	6,079	563	527
13,081	1,481	4,000	363	6,094	617	526
13,755	1,745	3,869	272	6,583	647	639
15,430	1,728	5,314	182	7,040	723	443
1,555	174	573	5	709	74	21
1,278	93	576	9	519	47	34
1,439	127	499	10	657	66	80
1,231	154	417	9	553	68	28
1,306	108	426	3	666	74	29
1,375	134	538	2	579	78	44
1,433	114	581	6	606	63	64
1,571	118	594	5	674	86	94
1,284	100	385	3	621	76	100
1,644	245	460	36	695	83	125
1,627	104	512	46	802	78	84
15,745	1,471	5,561	134	7,081	794	705

Source: Taiwan Insurance Institute

Note: 1. The monthly growth rate refers to the ratio of the figures of 2018 to that of the same period of 2017.

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

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

表10、人身保險業保費收入統計表

單位：百萬元

年/月 Year/ Month	總計 Total	年(月 ¹)增率 Annual (Monthly) Growth Rate %	個人	
			人壽保險 Life	健康保險 Health
2004	1,308,490	15.52	948,114	134,241
2005	1,457,750	11.41	1,120,305	143,869
2006	1,563,701	7.27	1,238,954	155,594
2007	1,875,097	19.91	1,461,458	171,412
2008	1,918,843	2.33	1,330,840	188,180
2009	2,006,559	4.57	1,301,359	210,842
2010	2,312,849	15.26	1,491,337	225,365
2011	2,198,171	-4.96	1,671,867	242,013
2012	2,478,348	12.75	1,927,367	263,150
2013	2,583,532	4.24	1,850,835	281,433
2014	2,771,130	7.26	2,157,623	297,258
2015	2,926,677	5.61	2,232,945	314,037
2016	3,133,358	7.06	2,520,860	329,065
2017	3,420,233	9.16	2,676,389	344,160
2018/01	375,543	21.62	285,607	32,444
2018/02	210,188	0.08	157,647	21,811
2018/03	316,049	-8.35	243,169	30,344
2018/04	282,256	20.94	214,980	27,407
2018/05	283,974	-0.37	218,814	28,851
2018/06	282,133	-5.12	217,549	30,710
2018/07	285,919	2.99	221,709	31,326
2018/08	299,578	2.96	230,135	30,468
2018/09	250,114	-12.88	194,161	25,334
2018/10	279,485	16.63	220,004	29,984
2018/11	293,255	2.96	238,110	30,943
1-11月合計	3,158,494	3.23	2,441,885	319,622

資料來源：財團法人保險事業發展中心

註：1.月之增減率為與上年同期之比較。

2. 2003年起含中華郵政公司資料。

3.本表自105年6月起新增團體年金保險。

Table10: Statistics of Life Insurance Premium Income

Unit:NT\$ Million

Individual		團體 Group			
傷害保險 Accident	年金保險 Annuity	人壽保險 Life	健康保險 Health	傷害保險 Accident	年金保險 Annuity
48,706	155,004	6,896	6,341	9,188	-
49,059	121,040	6,803	7,230	9,444	-
49,537	97,113	6,059	7,778	8,666	-
50,100	169,438	5,105	9,322	8,262	-
50,609	327,997	4,573	9,151	7,493	-
50,026	424,536	4,215	8,714	6,867	-
49,088	527,064	4,511	8,421	7,063	-
50,229	213,610	4,774	8,795	6,883	-
51,751	215,304	5,081	8,752	6,943	-
53,195	377,264	5,067	8,912	6,826	-
54,404	241,307	4,470	9,244	6,824	-
55,534	303,447	4,595	9,101	7,018	-
56,720	205,895	4,502	9,081	7,141	94
57,827	320,543	4,413	8,997	7,489	415
5,335	50,159	438	946	588	26
3,744	25,587	337	551	470	41
5,200	35,005	481	1,055	753	42
4,661	33,138	398	1,009	613	50
4,878	29,394	416	788	810	23
4,738	27,380	363	700	585	108
5,061	25,998	401	796	614	14
4,865	32,257	356	899	580	18
4,211	24,829	321	727	516	15
5,064	22,321	383	1,044	668	17
4,949	17,527	357	771	579	19
52,706	323,595	4,251	9,286	6,776	373

Source:Taiwan Insurance Institute

Note: 1. The monthly growth rate refers to the ratio of the figures of 2018 to that of the same period of 2017.

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

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

表11、人身保險業保險給付統計表

單位：百萬元

年/月 Year/ Month	總計 Total	年(月 ¹)增率 Annual (Monthly) Growth Rate %	個人	
			人壽保險 Life	健康保險 Health
2004	480,584	23.15	398,180	35,332
2005	499,182	3.87	403,951	37,850
2006	648,304	29.87	505,552	41,756
2007	863,947	33.26	639,659	46,390
2008	1,108,565	28.31	873,637	52,619
2009	902,347	-18.60	597,103	57,681
2010	1,191,464	32.04	726,199	62,231
2011	1,416,217	18.86	963,634	67,485
2012	1,249,036	-11.80	922,126	73,766
2013	1,253,908	0.39	918,587	78,666
2014	1,622,023	29.36	1,252,125	85,476
2015	1,536,065	-5.30	1,199,218	92,977
2016	1,624,613	5.76	1,305,144	101,011
2017	1,655,152	1.88	1,317,418	112,308
2018/01	153,825	8.92	117,638	11,056
2018/02	120,103	21.97	99,629	7,717
2018/03	180,085	23.96	149,268	11,089
2018/04	148,456	21.13	122,427	8,881
2018/05	160,482	23.01	128,941	11,116
2018/06	177,064	28.74	148,605	10,136
2018/07	135,682	-4.33	104,988	11,082
2018/08	140,469	-2.81	108,951	11,182
2018/09	134,436	-1.54	106,790	9,288
2018/10	153,181	12.20	120,061	11,593
2018/11	162,820	2.49	130,686	11,416
1-11月合計	1,666,603	11.57	1,337,984	114,556

資料來源：財團法人保險事業發展中心

註：1.月之增減率為與上年同期之比較。

2. 2003年起含中華郵政公司資料。

3. 本表自105年6月起新增團體年金保險。

Table11 : Statistics of Life Insurance Benefit Payment

Unit: NT\$ Million

Individual		團體 Group			
傷害保險 Accident	年金保險 Annuity	人壽保險 Life	健康保險 Health	傷害保險 Accident	年金保險 Annuity
15,855	13,192	8,153	5,880	3,992	-
15,662	25,688	5,668	6,607	3,756	-
15,450	69,180	5,577	7,172	3,617	-
15,191	145,230	6,510	7,465	3,502	-
16,065	148,601	6,111	8,049	3,483	-
17,128	214,833	3,836	8,374	3,392	-
16,846	370,832	3,604	8,457	3,295	-
17,509	351,715	3,882	8,610	3,382	-
17,900	219,135	4,113	8,583	3,413	-
18,154	219,714	6,783	8,685	3,319	-
18,952	248,817	4,011	9,230	3,412	-
19,561	207,290	4,245	9,304	3,470	-
20,345	181,050	4,069	9,474	3,520	0
22,032	186,039	3,932	9,664	3,758	1
2,181	21,320	376	929	325	0
1,529	10,128	245	624	231	0
2,193	15,887	382	943	323	0
1,677	14,137	330	745	259	0
2,113	16,622	353	939	397	1
1,899	14,985	301	820	317	1
2,074	16,001	334	867	336	0
2,111	16,755	324	833	307	6
1,662	15,414	261	754	266	1
2,183	17,739	296	962	345	2
2,249	16,861	330	909	368	1
21,871	175,849	3,532	9,325	3,474	12

Source: Taiwan Insurance Institute

Note: 1. The monthly growth rate refers to the ratio of the figures of 2018 to that of the same period of 2017.

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

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

表12、人身保險業業務員登錄統計表

Statistics of the Registration of Life Insurance Salesperson

年 Year	新登錄人數 Number of Newly Registered Salesperson	再登錄保險 業務員比率 ¹ Rate of Registration Renewal %	第13個月 定著率 ² The 13th Month Retention Ratio of %
2007	35,355	-	43.96
2008	35,718	-	49.70
2009	27,315	-	40.19
2010	24,872	-	38.93
2011	22,645	-	42.07
2012	26,151	-	45.37
2013	24,017	-	44.01
2014	26,526	-	46.64
2015	29,538	-	48.39
2016	28,066	-	48.53
2017	27,479	-	48.60

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.

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.

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
2006	83.25	80.99	76.90	72.06
2007	84.96	84.66	76.70	74.29
2008	85.93	84.96	77.99	76.42
2009	84.85	85.33	78.69	77.68
2010	87.50	87.52	77.83	77.22
2011	87.49	87.18	81.81	81.43
2012	90.03	89.19	82.39	81.71
2013	90.07	90.36	84.51	83.47
2014	88.98	88.38	86.82	86.69
2015	92.25	91.49	86.65	86.34
2016	92.22	92.35	87.73	86.46
2017	93.18	93.89	88.42	87.87

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 Li- abilities	保險 負債 Insurance Liabilities	業主 權益 Equi- ties	資金 總額 ¹ Total Capital	總資產 Total Assets	總負債 Total Li- abilities
2004	5,646,628	5,326,996	4,958,286	319,632	5,277,918	195,955	123,937
2005	6,692,341	6,350,570	5,794,492	341,771	6,136,264	206,935	134,231
2006	7,958,299	7,390,654	6,542,142	567,645	7,109,786	201,788	134,649
2007	8,955,871	8,456,557	7,257,159	499,313	7,756,472	209,384	143,023
2008	9,411,112	9,142,276	8,008,085	268,836	8,276,921	241,663	186,941
2009	11,037,667	10,532,764	9,137,136	504,902	9,642,038	255,228	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	24,810,722	23,329,110	20,983,970	1,481,613	22,465,582	348,157	231,136
2018/11	26,696,899	25,459,961	22,820,641	1,236,938	24,057,579	356,684	238,819

資料來源：財團法人保險事業發展中心

註：1. 資金總額包括業主權益及保險負債。

2. 2018年11月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 ¹ Total Capital	總資產 Total Assets	總負債 Total Li- abilities	保險 負債 Insurance Liabilities	業主 權益 Equi- ties	資金 總額 ¹ Total Capital
91,923	72,018	163,941	5,450,673	5,203,060	4,866,363	247,614	5,113,977
100,964	72,704	173,668	6,485,405	6,216,338	5,693,529	269,067	5,962,596
105,942	67,139	173,080	7,756,511	7,256,005	6,436,200	500,506	6,936,706
114,164	66,360	180,524	8,746,487	8,313,534	7,142,995	432,953	7,575,948
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	24,462,565	23,097,974	20,790,907	1,364,592	22,155,499
200,123	117,866	317,988	26,340,215	25,221,143	22,620,518	1,119,073	23,739,591

Source: Taiwan Insurance Institute

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

2. 2018/11 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
2018/11	126,770	83,109	29,065	-261	12,484

資料來源：財團法人保險事業發展中心

註：1. 2018年11月資料尚未經會計師查核簽證。

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

Table15-1 : The Income Statement of Insurance Industry

Unit: NT\$ Million

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	4,081,350	3,855,232	110,321	937	123,450
2018/11	3,736,434	3,510,969	96,536	22,877	116,636

Source: Taiwan Insurance Institute

Note : 1. 2018/11 data has not been audited by a certified accountant.

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

表16、財產保險業資金運用表

單位：百萬元

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

年 Year	2008		2009		2010	
	金額 Amount	占率 %	金額 Amount	占率 %	金額 Amount	占率 %
銀行存款 Bank Deposits	34,000	20.31	37,856	20.76	49,213	25.08
有價證券 Securities	76,920	45.94	89,712	49.19	92,635	47.21
公債、庫券、儲蓄券 Government, Treasury & deposit Bonds	25,979	15.52	23,891	13.10	25,657	13.07
股票 Stocks	18,788	11.22	29,802	16.34	28,283	14.41
公司債 Corporation Bonds	7,603	4.54	8,799	4.82	8,995	4.58
基金及受益憑證 Funds & Benefit Certificates	5,453	3.26	6,365	3.49	7,706	3.93
其他 Others	19,097	11.41	20,855	11.44	21,994	11.21
不動產投資 Investment in Real Estates	22,207	13.26	21,399	11.73	22,305	11.37
放款 Loans	2,029	1.21	1,479	0.81	939	0.48
國外投資 Foreign Investments	25,248	15.08	25,220	13.83	24,091	12.28
專案運用及公共投資 Authorized Projects or Public	4,345	2.59	3,565	1.95	2,741	1.40
投資保險相關事業 Investment on Insurance Enterprise	2,501	1.49	2,879	1.58	3,475	1.77
從事衍生性商品交易 Derivatives	-36	-0.01	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		255,228		267,858	
資金運用率 ¹ Capital Investment Ratio %		77.93		78.67		80.26

資料來源：財團法人保險事業發展中心

註：1. 資金運用率為資金運用總額與資金總額之比率。

Source: Taiwan Insurance Institute

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

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 Investment	23,931	0.30	24,884	0.27	25,439	0.24
資金運用總額 Total Amount of Capital Invested	7,981,732	100.00	9,262,558	100.00	10,486,298	100.00
資金總額 Total Capital	8,062,047		9,410,229		10,699,189	
資產總額 Total Assets	9,169,449		10,782,439		12,123,701	
資金運用率 ¹ Capital Investment Ratio %		99.00		98.43		98.01

資料來源：財團法人保險事業發展中心

註：1. 資金運用率為資金運用總額與資金總額之比率。

Source: Taiwan Insurance Institute

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

表16-1、財產保險業資金運用表

單位：百萬元

年/月 Year/ Month	2014		2015	
	金額 Amount	占率 %	金額 Amount	占率 %
銀行存款 Bank Deposits	45,821	20.99	51,033	22.01
有價證券 Securities	94,687	43.37	94,644	40.81
公債及國庫券 Government & Treasury Bonds	16,154	7.40	16,238	7.00
金融債券、存單、匯票與本票 Financial bond, deposit receipt, bank draft and promissory note	20,520	9.40	23,355	10.07
股票 Stocks	34,147	15.64	29,580	12.76
公司債 Corporation Bonds	11,250	5.15	9,665	4.17
基金及受益憑證 Funds & Benefit Certificates	8,340	3.82	11,084	4.78
證券化商品及其他 Securitized products and other	4,275	1.96	4,722	2.04
不動產 Real Estates	30,908	14.16	29,831	12.86
投資用 Investment	9,973	4.57	10,146	4.38
自用 Private Use	20,936	9.59	19,684	8.49
放款 Loans	506	0.23	504	0.22
國外投資 Foreign Investments	43,406	19.88	52,745	22.74
專案運用及公共投資 Authorized Projects or Public Investment	1,868	0.86	1,848	0.80
投資保險相關事業 Investment on Insurance Enterprise	1,251	0.57	1,612	0.69
從事衍生性商品交易 Derivatives	-158	-0.07	-325	-0.14
其他經核准之資金運用 Other utilizations of capital (Approved)	19	0.01	17	0.01
資金運用總額 Total Amount of Capital Invested	218,308	100.00	231,908	100.00
資金總額 Total Capital	269,718		279,214	
資產總額 Total Assets	302,800		315,247	
資金運用率 ¹ Capital Investment Ratio %		80.94		83.06

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. 2018年11月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。

Table16-1 : Investment Portfolio of Non-Life

Insurance Industry

Unit: NT\$ Million

2016		2017		2018/11	
金額 Amount	占率 %	金額 Amount	占率 %	金額 Amount	占率 %
53,226	22.01	54,700	21.53	52,761	20.56
99,930	41.33	107,363	42.26	109,632	42.72
16,742	6.92	17,076	6.72	13,439	5.24
23,320	9.64	22,548	8.88	27,602	10.76
33,973	14.05	38,633	15.21	37,199	14.50
11,412	4.72	13,914	5.48	14,249	5.55
9,578	3.96	10,864	4.28	11,828	4.61
4,906	2.03	4,327	1.70	5,314	2.07
29,883	12.36	29,795	11.73	31,716	12.36
10,675	4.41	10,323	4.06	21,764	8.48
19,209	7.94	19,471	7.66	9,952	3.88
504	0.21	479	0.19	464	0.18
54,757	22.65	57,299	22.55	58,885	22.95
2,108	0.87	3,096	1.22	3,110	1.21
1,214	0.50	964	0.38	0	0.00
-10	0.00	282	0.11	62	0.02
172	0.07	84	0.03	0	0.00
241,784	100.00	254,062	100.00	256,630	100.00
309,014		310,083		317,988	
345,116		348,157		356,684	
	78.24		81.93		80.70

Source: Taiwan Insurance Institute

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

2. 2018/11 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.

表17-1、人身保險業資金運用表

年/月 Year/ Month	2014		2015	
	金額 Amount	占率 %	金額 Amount	占率 %
銀行存款 Bank Deposits	353,994	2.16	252,519	1.44
有價證券 Securities	5,118,666	31.29	4,641,060	26.40
公債及國庫券 Government & Treasury Bonds	2,303,374	14.08	2,087,587	11.87
金融債券、存單、匯票與本票 Financial bond, deposit receipt, bank draft and promissory note	711,344	4.35	664,429	3.78
股票 Stocks	1,232,502	7.53	1,078,911	6.14
公司債 Corporation Bonds	601,578	3.68	476,127	2.71
基金及受益憑證 Funds & Benefit Certificates	169,026	1.03	260,685	1.48
證券化商品及其他 Securitized products and other	100,842	0.62	73,321	0.42
不動產 Real Estates	1,085,578	6.64	1,117,392	6.36
投資用 Investment	966,867	5.91	991,025	5.64
自用 Private Use	118,711	0.73	126,367	0.72
壽險貸款 Loan to Policy-holders	534,555	3.27	529,631	3.01
放款 Loans	940,178	5.75	843,883	4.80
國外投資 Foreign Investments	8,235,179	50.34	10,131,813	57.63
專案運用及公共投資 Authorized Projects or Public Investment	23,101	0.14	48,844	0.28
投資保險相關事業 Investment on Insurance Enterprise	4,124	0.03	2,889	0.02
從事衍生性商品交易 Derivatives	-9,758	(0.06)	-9,797	(0.06)
其他經核准之資金運用 Other utilizations of capital (Approved)	74,482	0.46	23,393	0.13
資金運用總額 Total Amount of Capital Invested	16,360,098	100.00	17,581,626	100.00
資金總額 Total Capital	16,480,234		17,739,420	
資產總額 Total Assets	18,521,276		19,731,338	
資金運用率 ¹ Capital Investment Ratio %		99.27		99.11

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. 2018年11月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。

Table17-1 : Investment Portfolio of Life Insurance Industry

Unit: NT\$ Million

2016		2017		2018/11	
金額 Amount	占率 %	金額 Amount	占率 %	金額 Amount	占率 %
404,659	2.02	525,813	2.38	384,142	1.62
4,398,151	21.99	4,559,076	20.60	4,388,902	18.52
1,789,283	8.94	1,681,965	7.60	1,339,424	5.65
619,345	3.10	550,616	2.49	522,119	2.20
1,229,778	6.15	1,512,889	6.84	1,510,940	6.37
487,757	2.44	482,748	2.18	460,932	1.94
193,773	0.97	227,379	1.03	209,074	0.88
78,215	0.39	103,479	0.47	346,412	1.46
1,194,500	5.97	1,218,348	5.51	1,230,802	5.19
1,049,952	5.25	1,077,707	4.87	1,094,968	4.62
144,548	0.72	140,640	0.64	135,834	0.57
542,279	2.71	541,324	2.45	608,207	2.57
827,415	4.14	794,942	3.59	755,951	3.19
12,570,907	62.84	14,406,349	65.10	16,276,461	68.67
53,867	0.27	59,021	0.27	65,222	0.28
10,898	0.05	11,285	0.05	10,997	0.05
-9,382	(0.05)	9,881	0.04	-19,327	(0.08)
10,672	0.05	4,500	0.02	0	0.00
20,003,965	100.00	22,130,539	100.00	23,701,356	100.00
20,066,313		22,155,499		23,739,591	
22,209,756		24,462,565		26,340,215	
	99.69		99.89		99.84

Source: Taiwan Insurance Institute

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

2. 2018/11 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.

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
2006	451	88	13	350
2007	715	5	-	710
2008	1,114	41	-	1,073
2009	1,763	31	-	1,732
2010	1,201	13	-	1,188
2011	868	12	0	856
2012	897	10	0	887
2013	806	10	0	796
2014	1,188	12	0	1,176
2015	1,105	19	0	1,086
2016	1,122	3	0	1,119
2017	1,261	14	0	1,247
2018/11	1,487	18	0	1,469

資料來源：保險局產險監理組；保險局壽險監理組

註：1.當年月數字係年初至當月末累計數。

- 2.保險商品自2001年1月至2006年8月分為核准制、核備制及備查制，其中核備制之保單，未於收件後15個工作日內函覆不同意者，視為准予核備；核准制之產險保單需於收件後60個工作日內核准。
- 3.保險商品自2006年9月起分為核准制、備查制，其中核准制需報請主管機關核准，備查制之保單於銷售後15個工作日內檢附資料，送交主管機關或指定機構備查。
- 4.上表統計係新商品送審件數，至2016年12月前，核准制保單統計件數含初審及複審案件，自2017年1月起，僅含初審案件。
- 5.另2018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5,477件。其中財產保險核准制計18件，備查件數計2,888件，總計2,906件；人身保險核准制計21件，備查制計2,550件，總計2,571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
2006	527	102	28	397
2007	631	51	-	580
2008	751	116	-	635
2009	788	113	-	675
2010	688	96	-	592
2011	580	41	0	539
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
2018/11	804	18	0	786

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

Life Insurance Supervision Division, Insurance Bureau

- Note:1.The figures of Year/Month represent the beginning of the year till the end of given month.
- 2.Started from January 2001 till August 2006, the insurance products filing are divided into examine-and-approval policy, file-and-use policy, and use-and-file policy. The policy would be approved if the application is not rejected within 15 working days after submission. Examine-and-approval policy should be approved within 60 working days after application is submitted.
 - 3.Started from September 2006, the insurance products filing are divided into examine-and-approval policy and use-and-file policy. Examine-and-approval policy should be approved by Insurance Bureau before it's sold. Use-and-file policy should be submitted its filing material to Insurance Bureau or appointed institute within 15 working days after it's sold.
 - 4.The above table demonstrates only the number of new insurance products filing. The figures of examine and approval policy before December 2016 include policies under preliminary review and reexamination. Starting from January 2017, the figures include policies under preliminary review only.
 5. The number of all insurance products submitted for review is 5,477 in 2018 (up to November, including new products and existing products with partial amendment). Particularly, Non-life insurance products submitted for review totaled 2,906 ,including 18 submitted for prior approval and 2,888 submitted under use-and-file policy.Life insurance products submitted for review totaled 2,571 including 21 submitted for prior approval and 2,550 submitted under use-and-file policy.

三、保險輔助人

表19、保險代理人業務統計表

單位：千元

年 Year	家數 ¹ Number of Companies			保險業務員 Salespersons			簽單保費 Written Premium	
	總計 Total	財產 保險 Non-Life Insurance	人身 保險 Life Insurance	總計 Total	財產 保險 Non-Life Insurance	人身 保險 Life Insurance	總計 Total	財產保險 Non-Life Insurance
2001	398	278	120	25,093	6,325	18,768	81,100,278	74,320,153
2002	412	284	128	48,227	7,716	40,511	91,032,354	80,863,211
2003	414	281	133	58,608	9,182	49,426	153,219,168	48,597,354
2004	439	303	136	59,407	12,530	46,877	211,151,976	57,427,992
2005	477	338	139	76,555	18,570	57,985	260,923,588	66,316,660
2006	514	378	136	74,968	17,922	57,046	237,760,256	64,713,964
2007	486	353	133	81,497	18,945	62,552	243,259,319	52,908,625
2008	455	314	141	89,147	25,688	63,459	266,921,805	31,185,902
2009	397	267	130	93,357	34,677	58,680	327,608,716	26,810,497
2010	337	213	124	97,881	38,236	59,645	377,114,634	24,725,974
2011	316	207	109	81,890	35,924	45,966	329,980,977	26,938,437
2012	323	212	111	92,237	35,398	56,839	365,548,568	29,743,179
2013	312	207	105	99,564	43,489	56,075	369,491,298	32,302,601
2014	312	209	103	112,783	53,894	58,889	369,679,076	37,185,617
2015	306	202	104	102,620	48,677	53,943	391,946,421	39,846,078
2016	300	201	99	101,674	53,478	48,196	762,560,257	45,944,720
2017	291	199	92	78,254	48,968	29,286	860,981,786	49,282,129

資料來源：財團法人保險事業發展中心

註：1.家數統計包含個人與公司組織型態。

2.自2004年起以各保險輔助人彙送至本中心之資料為統計基礎。

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
6,780,125	81.82	0.93	11,146,358	8,314,217	2,832,141
10,169,143	79.72	1.14	10,528,447	4,846,312	5,682,135
104,621,814	44.39	9.24	16,635,860	7,047,358	9,588,502
153,723,984	49.73	11.75	18,469,665	9,552,745	8,916,920
194,606,928	55.96	13.35	22,109,599	11,523,712	10,585,887
173,046,292	56.71	11.07	18,985,040	10,969,417	8,015,623
190,350,693	47.00	10.15	19,759,373	9,866,653	9,892,720
235,735,903	28.95	12.29	18,111,166	6,786,891	11,324,275
300,798,219	26.32	14.99	16,760,110	5,217,643	11,542,467
352,388,659	23.37	15.24	16,515,679	4,312,654	12,203,025
303,042,540	23.83	13.79	18,793,758	4,981,725	13,812,033
335,805,389	24.69	13.55	24,071,553	5,773,505	18,298,048
337,188,697	25.86	13.05	24,824,021	6,168,035	18,655,986
332,493,459	28.12	12.00	27,899,478	6,978,145	20,921,333
352,100,343	29.27	12.03	32,274,434	7,478,854	24,795,580
716,615,537	31.48	22.87	63,879,087	8,557,361	55,321,726
811,699,657	31.45	23.73	57,927,147	9,062,304	48,864,843

Source: Taiwan Insurance Institute

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

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

表20、保險經紀人業務統計表

單位：千元

年 Year	家數 ¹ Number of Companies			保險業務員 Salespersons			簽單 Written
	總計 Total	財產 保險 Non-Life Insurance	人身 保險 Life Insurance	總計 Total	財產保險 Non-Life Insurance	人身保險 Life Insurance	總計 Total
2003	494	187	307	39,521	9,725	29,796	27,267,698
2004	418	155	263	51,337	25,785	25,552	109,388,770
2005	450	-	-	42,757	-	-	112,220,020
2006	504	-	-	66,423	-	-	132,105,541
2007	510	-	-	75,130	-	-	172,505,222
2008	556	-	-	68,843	-	-	209,590,439
2009	562	-	-	92,171	-	-	308,186,501
2010	528	-	-	86,870	-	-	428,235,130
2011	505	-	-	114,537	54,581	59,956	373,943,052
2012	503	-	-	116,057	52,750	63,307	440,051,707
2013	495	-	-	120,978	51,380	69,598	506,336,193
2014	488	-	-	120,764	51,012	69,752	588,380,710
2015	493	-	-	131,370	53,676	77,694	591,070,401
2016	490	-	-	137,351	56,636	80,715	416,370,951
2017	485	-	-	111,618	45,908	65,710	375,627,173

資料來源：財團法人保險事業發展中心

註：1.家數統計包含個人與公司組織型態。

- 2.自2004年起以各保險輔助人彙送至本中心之資料為統計基礎。
- 3.自2011年起保險業務員「總計」數係實際登錄業務員總人數。業務員如於同一家保險經紀人公司登錄為財產保險業務員及人身保險業務員，該業務員於「總計」數係計為1人而非2人。

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
12,890,039	14,377,659	11.78	1.27	8,345,598	1,123,082	7,222,516
23,033,198	86,355,572	19.95	6.60	12,652,506	1,692,470	10,960,036
15,016,683	97,203,337	12.67	6.67	16,275,860	2,239,510	14,036,350
15,911,230	116,194,311	13.94	7.43	16,128,612	2,888,166	13,240,446
13,122,176	159,383,046	11.66	8.50	16,815,384	2,832,644	13,982,741
12,959,564	196,630,875	12.03	10.25	18,761,873	3,086,767	15,675,107
20,382,229	287,804,272	20.01	14.34	19,931,580	3,224,331	16,707,249
20,996,207	407,238,923	19.84	17.61	17,740,931	3,042,163	14,698,767
17,567,268	356,375,784	15.54	16.21	20,713,826	3,140,845	17,572,981
24,724,470	415,327,237	20.52	16.76	28,992,118	3,316,518	25,675,600
28,097,450	478,238,743	22.50	18.51	30,242,588	3,458,329	26,784,259
26,101,507	562,279,203	19.74	20.29	37,551,791	3,409,251	34,142,540
24,975,260	566,095,141	18.35	19.34	43,359,032	3,577,423	39,781,609
24,105,271	392,265,680	16.51	12.52	31,662,851	3,331,933	28,330,918
28,611,385	347,015,788	18.26	10.15	24,147,779	3,660,049	20,487,730

Source: Taiwan Insurance Institute

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

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

3.From 2011 on, the estimation of the total number of salesperson is based on those who registered. A salesperson who registered both in life insurance and non-life insurance under the same company will only be calculated as one in the estimation.

表21、保險公證人業務統計表

年 Year	家數 ¹ Number of Companies				件數	
	總計 Total	一般保險 General Insurance	海事保險 Marine Insurance	一般及海 事保險 General & Marine Insurance	總計 Total	一般保險 General Insurance
2003	90	38	52	-	33,360	11,790
2004	85	37	48	-	11,006	4,111
2005	71	35	36	-	12,743	7,438
2006	75	35	40	-	14,357	8,155
2007	82	33	49	-	14,994	7,986
2008	83	39	44	-	20,779	15,533
2009	82	4	3	75	20,117	1,042
2010	81	9	4	68	19,535	1,533
2011	81	22	18	41	16,801	3,865
2012	76	23	47	6	17,664	6,549
2013	79	22	50	7	18,674	7,214
2014	81	22	50	9	19,297	6,918
2015	79	21	48	10	17,767	7,730
2016	82	24	50	8	22,848	9,567
2017	81	19	50	12	18,822	7,838

資料來源：財團法人保險事業發展中心

註：1.家數統計包含個人與公司組織型態。

2.自2004年起以各保險輔助人彙送至本中心之資料為統計基礎。

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

Table21 : Business Statistics of Insurance Surveyors

Number of Cases		公證費收入(千元) Surveyor fee income (NT\$ 1000 dollars)			
海事保險 Marine Insurance	一般及海 事保險 General & Marine Insurance	總計 Total	一般保險 General Insurance	海事保險 Marine Insurance	一般及海 事保險 General & Marine Insurance
21,570	-	872,752	371,055	501,697	-
6,895	-	363,989	256,588	107,401	-
5,305	-	534,708	413,386	121,322	-
6,202	-	512,581	384,404	128,177	-
7,008	-	559,492	422,589	136,903	-
5,246	-	584,371	424,850	159,520	-
3,317	15,758	717,998	26,647	130,292	561,059
1,807	16,195	641,338	31,585	61,274	548,479
3,704	9,232	654,660	112,418	131,033	411,209
7,446	3,669	674,520	250,910	215,801	207,809
8,864	2,596	720,750	281,332	209,099	230,319
9,490	2,889	614,120	242,771	156,839	214,510
7,269	2,768	635,118	240,133	171,671	223,314
11,399	1,882	796,842	433,293	121,454	242,095
8,335	2,649	849,444	307,952	287,423	254,069

Source: Taiwan Insurance Institute

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

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

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

四、保險申訴統計

表22、財產保險申訴案件統計表

年 Year	申訴比率 Complaint Rate %	簽單契約件數 (千) Number of Policy Written (thousand)	申訴件數 ¹ Number of Complaint Filed	依申訴人意見辦理 Handled by Complaints' Opinions	
				件數 Cases	占申訴 案件比率 % Ratio to Total Complaints Filed
2002	0.0314	20,142	633	114	18.01
2003	0.0246	23,501	578	189	32.70
2004	0.0183	30,115	552	136	24.64
2005	0.0238	19,574	466	93	19.96
2006	0.0279	19,755	551	130	23.59
2007	0.0140	37,826	529	143	27.03
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

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
120	18.96	68	10.74	331	52.29
231	39.97	21	3.63	137	23.70
146	26.45	105	19.02	165	29.89
147	31.55	65	13.95	161	34.55
155	28.13	145	26.32	121	21.96
104	19.66	129	24.39	153	28.92
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

Sources: Non-Life Insurance Supervision Division, Insurance Bureau

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

表23、人身保險申訴案件統計表

年 Year	申訴比率 Complaint Rate %	簽單契約件數 (千) Number of Policy Written (thousand)	申訴件數 ¹ Number of Complaint Filed	依申訴人意見辦理 Handled by Complaints' Opinions	
				件數 Cases	占申訴 案件比率 % Ratio to Total Complaints Filed
2002	0.0058	210,599	1,226	295	24.06
2003	0.0054	230,612	1,234	505	40.92
2004	0.0050	254,325	1,275	322	25.25
2005	0.0094	138,710	1,306	470	35.99
2006	0.0113	145,822	1,644	662	40.27
2007	0.0159	155,127	2,474	891	36.01
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

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
290	23.65	77	6.28	564	46.00
378	30.63	116	9.40	235	19.04
344	26.98	229	17.96	380	29.80
353	27.03	233	17.84	214	16.39
526	32.00	161	9.79	295	17.94
826	33.39	365	14.75	392	15.84
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

Sources: Life Insurance Supervision Division, Insurance Bureau

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

五、強制汽機車責任保險

表24、強制汽機車責任保險統計表

單位：千元

年/月 Year/ Month	汽車 MotorVehicle					
	承保車數 Vehicle Insured	保費收入 ² Premium Income	有效保單件 數 ³ Policies In Force	純保費 Pure Premium	保險理賠之 責任分攤額 ⁴ Claims Paid (Liability- Based)	保險理賠之責 任分攤額佔純 保費比率 Ratio of Claims Paid (Liability- Based) to Pure Premium %
2007	6,884,785	11,774,590	7,195,206	9,315,550	6,975,734	74.88
2008	6,882,734	11,231,651	7,326,516	8,813,411	6,200,309	70.35
2009	6,830,751	10,311,432	7,353,094	7,909,253	5,918,509	74.83
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
2018/11	7,530,180	9,544,556	8,002,181	6,801,348	-	-

資料來源：財團法人保險事業發展中心

註：1. 當年月數字係年初至當月末累計數。

2. 本表保費收入係指當期所計之簽單保費(包含預期損失，保險人之業務費用，安定基金與費率精算、研究發展、查詢服務、資訊傳輸等健全本保險之費用，但不包含特別補償基金之分擔額)。
3. 本表之有效保單件數統計於2009年12月之前係以統計截止月份為計算基礎，自2010年1月起調整為統計截止日期，即以統計當月最後一天為準。
4. 本欄位數字為保險理賠在肇責基礎下之分攤額，係將年度已付賠款金額採用肇責基礎轉換計算，為費率計算基礎之保險成本之一；其中保險理賠係指已付賠款，其因未決賠案尚無法確認肇事責任比率，故該金額不包含年末未付賠款與年初未付賠款之差額。
5. 本表以業務統計為基礎與其他表以財務會計為基礎不同。
6. 保險費係屬預估性質，並於簽訂保險契約時收取，保險事故發生於保險期間內而理賠給付則可能於保險期間或其後年度為之，故應以長期觀察(純)保費收入與保險理賠之責任分攤額之發展情形，方為適當。

V. Compulsory Automobile Liability Insurance

Table24 : Statistics of Compulsory Automobile Liability Insurance

Unit: NT\$ Thousand

年/月 Year/ Month	機車 Motorcycle					
	承保車數 Motorcycle Insured	保費收入 ² Premium Income	有效保單件 數 ³ Policies In Force	純保費 Pure Premium	保險理賠之 責任分攤額 ⁴ Claims Paid (Liability- Based)	保險理賠之責 任分攤額佔純 保費比率 Ratio of Claims Paid (Liability- Based) to Pure Premium %
2007	5,916,023	6,158,179	9,425,775	4,587,885	3,949,672	86.09
2008	6,295,020	6,472,705	9,906,000	4,825,643	3,868,232	80.16
2009	6,261,670	5,917,256	10,137,891	4,302,969	3,963,819	92.12
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
2018/11	8,125,623	6,225,782	11,287,591	4,695,204	-	-

Source: Taiwan Insurance Institute

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

2. The premium income indicated in this table represents written premiums collected during the specified period (including expected losses, the business expenses of insurers, contribution to the Stabilization Fund, overhead associated with actuarial calculation of rates, research and development, information inquiry services, information transmission and other expenses necessary to ensure the soundness of this insurance. However, this does not include contribution to the Compensation Fund.)
3. Prior to December 2009, the statistical data for the number of policies in force indicated in this table was calculated based on the statistical cutoff month. Starting from January 2010, the calculation is based on the statistical cutoff date, which is also the last day of each month.
4. The figures in this column are liability-based paid losses, which are calculated by converting, on the basis of liability, the amount of the claims paid for the year. They are an insurance cost used in the premium rate calculation basis. The figures represent paid claims. For any outstanding claims, the accident liability ratio is undetermined, so the figures do not include the difference between year-end outstanding losses and year-opening outstanding losses.
5. This table uses business statistics as its basis; it therefore differs from other tables that use financial accounting as their basis.
6. Premium income is calculated by expected losses and collected when the insurance contract is entered into. Nevertheless, insured events and claims could occur years after the premium income was collected. Therefore, it is considered appropriate to place the development of net premium income and liability-based paid losses under long-term observation.

表24-1、強制汽機車責任保險統計表
Statistics of Compulsory Automobile Liability Insurance

單位：千元

Unit: NT\$ Thousand

年/月 Year/ Month	汽車與機車合計 Combined Totals for Motor Vehicles and Motorcycles					
	承保車數 Vehicle Insured	保費收入 ² Premium Income	有效保單件數 ³ Policies In Force	純保費 Pure Premium	保險理賠之 責任分攤額 ⁴ Claims Paid (Liability- Based)	保險理賠之責 任分攤額佔純 保費比率 Ratio of Claims Paid (Liability- Based) to Pure Premium %
2007	12,800,808	17,932,770	16,620,981	13,903,435	10,925,406	78.58
2008	13,177,754	17,704,356	17,232,516	13,639,054	10,068,541	73.82
2009	13,092,421	16,228,688	17,490,985	12,212,222	9,882,328	80.92
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
2018/11	15,655,803	15,770,338	19,289,772	11,496,552	-	-

資料來源：財團法人保險事業發展中心

註：1.本表註同前表。

2.本表自103年2月起新增。

Source: Taiwan Insurance Institute

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

2. This table added Since February 2014.

表25、特別補償基金統計表
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 ¹ Compensation Expenditure	補償件數 Compensation Cases
2007	489,540	557,086	2,700
2008	481,003	641,752	3,543
2009	445,383	561,439	3,800
2010	424,151	534,097	3,870
2011	438,221	461,998	3,778
2012	409,895	466,321	3,717
2013	426,770	529,262	3,876
2014	433,407	465,663	3,705
2015	436,995	501,028	3,923
2016	451,171	508,908	3,897
2017	464,768	419,255	4,005
2018/11	427,974	335,417	3,399

資料來源：財團法人汽車交通事故特別補償基金

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

Source: Motor Vehicle Accident Compensation Fund

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

六、住宅地震保險

表26、住宅地震保險統計表

單位：千元

Statistics of Taiwan Residential Earthquake Insurance

Unit：NT\$Thousand

年/月 Year/ Month	簽單保費 Written Premium	已攤付賠款 ¹ Claims Paid		有效件數 Policy Count	住宅總戶數 Household Count	投保率 ² Take-up rate %
		保單件數 Policy Count	金額 Amount			
2005	2,101,527	0	0	1,447,545	7,600,000	19.05
2006	2,425,076	0	0	1,672,043	7,600,000	22.00
2007	2,722,298	0	0	1,872,195	7,800,000	24.00
2008	2,947,698	0	0	2,029,369	7,800,000	26.02
2009	2,951,981	0	0	2,168,528	7,900,000	27.45
2010	3,057,969	4	3,088	2,294,738	8,077,482	28.41
2011	3,193,562	0	0	2,390,202	8,166,245	29.27
2012	3,202,554	0	0	2,459,152	8,166,245	30.11
2013	3,336,938	0	12	2,553,337	8,372,927	30.50
2014	3,463,141	0	0	2,637,811	8,372,927	31.50
2015	3,523,412	0	0	2,707,256	8,409,079	32.19
2016	3,646,940	102	167,865	2,795,766	8,493,852	32.92
2017	3,805,245	0	0	2,885,973	8,602,802	33.55
2018/11	3,652,951	73	100,260	3,000,141	8,696,022	34.50

資料來源：住宅地震保險基金

註：1.表列已攤付賠款金額包含簽單公司理賠案件處理費用，且自2013年7月起包含跨簽單公司理賠案件處理費

用與地震基金支付之理賠費用。

2.投保率=有效件數/住宅總戶數。

3.自2015年住宅總戶數資料來源改為內政部。自2017/7月起投保率計算基礎住宅總戶數改為8,602,802戶。

Source：Taiwan Residential Earthquake Insurance Fund

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

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

2) Other adjustment expenses incurred by TREIF.

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

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

Furthermore, with effect from July 2017,the Household Count had been updated to 8,602,802.

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
2005	1,035,167	1,161,405	2,934,560
2006	1,294,089	1,447,224	4,381,784
2007	1,543,644	1,691,626	6,073,410
2008	1,726,190	1,765,223	7,838,633
2009	1,703,332	1,737,206	9,575,839
2010	1,775,621	1,817,573	11,393,412
2011	1,875,180	1,911,904	13,305,316
2012	1,676,472	600,902	13,906,218
2013	1,790,771	1,814,810	15,721,028
2014	1,897,149	1,908,562	17,629,590
2015	2,082,118	2,085,929	19,715,519
2016	2,211,621	2,269,435	21,984,954
2017	2,331,993	2,354,298	24,339,252
2018/11	2,386,830	2,269,780	26,609,032

資料來源：住宅地震保險基金

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

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

Source:Taiwan Residential Earthquake Insurance Fund

Note:1.As stipulated under Article 7 of "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.

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

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

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

七、我國與世界其他各國比較

表28、2017年世界各國總保費收入前20名排行表

單位：百萬美元

洲別 Continent	國家 Country	總計 Total		
		排名 Ranking	保費收入 Premium income	占有率 Shares %
北美洲 North America	美國 U.S.	1	1,377,115	28.15
亞洲 Asia	中國大陸PR China	2	541,446	11.07
亞洲 Asia	日本 Japan	3	422,050	8.63
歐洲 Europe	英國 U.K.	4	283,332	5.79
歐洲 Europe	法國 France	5	241,603	4.94
歐洲 Europe	德國 Germany	6	222,978	4.56
亞洲 Asia	南韓 South Korea	7	181,217	3.70
歐洲 Europe	義大利 Italy	8	155,509	3.18
北美洲 North America	加拿大 Canada	9	119,519	2.44
亞洲 Asia	台灣 Taiwan	10	117,475	2.40
亞洲 Asia	印度 India	11	98,004	2.00
南美洲 South America	巴西 Brazil	12	83,315	1.70
大洋洲 Oceania	澳洲 Australia	13	80,062	1.64
歐洲 Europe	荷蘭 Netherlands	14	79,014	1.62
歐洲 Europe	西班牙 Spain	15	70,547	1.44
歐洲 Europe	愛爾蘭 Ireland	16	64,306	1.31
亞洲 Asia	香港 Hong Kong	17	61,285	1.25
歐洲 Europe	瑞士 Switzerland	18	57,904	1.18
非洲 Africa	南非 South Africa	19	47,796	0.98
歐洲 Europe	瑞典 Sweden	20	36,580	0.75
世界總計 Total in the World			4,891,694	100.00

資料來源：摘譯自"Swiss Re, Sigma No. 3/2018"

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 2017

Unit: US\$ Million

財產保險業 ¹ Non-Life Insurance			人身保險業 Life Insurance		
排名 Ranking	保費收入 Premium income	占有率 Shares %	排名 Ranking	保費收入 Premium income	占有率 Shares %
1	830,315	37.16	1	546,800	20.58
2	223,876	10.02	2	317,570	11.95
4	114,818	5.14	3	307,232	11.56
5	93,499	4.18	4	189,833	7.14
6	88,083	3.94	5	153,520	5.78
3	126,005	5.64	9	96,973	3.65
7	78,378	3.51	7	102,839	3.87
11	41,562	1.86	6	113,947	4.29
8	67,927	3.04	12	51,592	1.94
16	18,873	0.84	8	98,602	3.71
15	24,764	1.11	10	73,240	2.76
13	36,441	1.63	14	46,874	1.76
10	47,893	2.14	17	32,169	1.21
9	63,404	2.84	27	15,610	0.59
12	37,331	1.67	16	33,216	1.25
30	8,626	0.39	11	55,680	2.10
22	11,477	0.51	13	49,808	1.87
14	27,960	1.25	18	29,944	1.13
27	9,510	0.43	15	38,286	1.44
26	9,744	0.44	19	26,836	1.01
	2,234,424	100.00		2,657,270	100.00

Source: Quoted and translated from "Swiss Re, Sigma No. 3/2018"

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

表29、2017年世界各國保險密度前20名排行表
Global Ranking of Top 20 Insurance Density in 2017

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	12,122.0	490.0	11,632.0
2	香港 Hong Kong	8,313.0	6,756.0	1,557.0
3	瑞士 Switzerland	6,811.0	3,522.0	3,289.0
4	丹麥 Denmark	5,772.0	4,215.0	1,557.0
5	盧森堡 Luxembourg	5,011.0	3,091.0	1,920.0
6	台灣 Taiwan	4,998.0	4,195.0	803.0
7	新加坡 Singapore	4,750.0	3,835.0	915.0
8	芬蘭 Finland	4,737.0	3,870.0	867.0
9	愛爾蘭 Ireland	4,687.0	3,880.0	807.0
10	荷蘭 Netherlands	4,631.0	915.0	3,716.0
11	美國 U. S.	4,216.0	1,674.0	2,542.0
12	英國 U. K.	3,811.0	2,873.0	938.0
13	瑞典 Sweden	3,672.0	2,694.0	978.0
14	南韓 South Korea	3,522.0	1,999.0	1,523.0
15	法國 France	3,446.0	2,222.0	1,224.0
16	挪威 Norway	3,430.0	2,134.0	1,296.0
17	日本 Japan	3,312.0	2,411.0	901.0
18	加拿大 Canada	3,260.0	1,407.0	1,853.0
19	澳洲 Australia	3,246.0	1,304.0	1,942.0
20	德國 Germany	2,688.0	1,169.0	1,519.0
	世界 World	650.0	353.0	297.0

資料來源：摘譯自" Swiss Re, Sigma No. 3/2018"

註：1. 保險密度：每人平均保費支出。

Source：Quoted and translated from "Swiss Re, Sigma No. 3/2018".

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

表30、2017年世界各國保險滲透度前20名排行表
Global Ranking of Top 20 Insurance Penetration in 2017

保險滲透度 Insurance Penetration %				
排名 Ranking	國家 Country	總計 Total	壽險業 Life	產險業 Non-Life
1	台灣 Taiwan	21.31	17.89	3.42
2	開曼群島 Cayman Islands	19.61	0.79	18.82
3	香港 Hong Kong	17.94	14.58	3.36
4	南非 South Africa	13.76	11.02	2.74
5	南韓 South Korea	11.56	6.56	5.00
6	芬蘭 Finland	10.65	8.70	1.95
7	丹麥 Denmark	10.21	7.46	2.75
8	英國 U. K.	9.58	7.22	2.36
9	荷蘭 Netherlands	9.56	1.89	7.67
10	法國 France	8.95	5.77	3.18
11	日本 Japan	8.60	6.26	2.34
12	巴哈馬 Bahamas	8.59	2.53	6.06
13	瑞士 Switzerland	8.53	4.41	4.12
14	義大利 Italy	8.34	6.20	2.14
15	新加坡 Singapore	8.22	6.64	1.58
16	那米比亞 Namibia	7.55	5.37	2.18
17	加拿大 Canada	7.23	3.12	4.11
18	美國 U. S.	7.10	2.82	4.28
19	瑞典 Sweden	6.79	4.98	1.81
20	愛爾蘭 Ireland	6.79	5.62	1.17
	世界 World	6.13	3.33	2.80

資料來源：摘譯自" Swiss Re, Sigma No. 3/2018"

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. 3/2018".

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
2007	1,777	12,916	14,693
2008	1,998	14,646	16,644
2009	1,569	10,482	12,051
2010	1,615	12,613	14,228
2011	1,959	14,481	16,440
2012	2,176	16,731	18,907
2013	2,482	489	2,971
2014	2,708	206	2,914
2015	2,928	300	3,228
2016	3,171	423	3,594
2017	3,491	4,508	7,999
2018/11	3,794	9,432	13,226

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.