

表23、人身保險申訴案件統計表

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

資料來源：保險局壽險監理組

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

Table23：Statistics of Life Insurance Complaint

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

Sources: Life Insurance Supervision Division, Insurance Bureau

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