

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
2004	62,760	5,089	57,671	12.28
2005	69,225	5,204	64,021	13.10
2006	73,340	4,988	68,353	13.34
2007	86,579	4,904	81,675	14.87
2008	87,971	4,677	83,294	15.45
2009	91,195	4,406	86,790	16.32
2010	104,423	4,568	99,855	17.20
2011	99,514	4,867	94,647	16.21
2012	111,461	5,167	106,294	17.71
2013	115,874	5,344	110,530	17.74
2014	123,895	5,642	118,253	17.86
2015	130,376	5,794	124,582	17.96
2016	139,310	6,201	133,109	18.68
2017	151,750	6,648	145,102	19.89
2018	155,885	7,021	148,865	20.01
2019	154,379	7,505	146,874	19.27
2020	142,271	7,984	134,287	16.93
2021	135,979	8,875	127,104	14.64

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 %
1.00	11.28	166.21	281.07	1.52
0.98	12.11	176.13	289.80	1.84
0.91	12.44	184.01	294.67	2.20
0.84	14.03	196.03	310.82	2.47
0.82	14.63	203.27	329.61	2.69
0.79	15.53	204.84	341.15	0.95
0.75	16.45	210.72	313.53	1.07
0.79	15.41	215.84	318.75	1.34
0.82	16.89	222.97	320.29	1.42
0.82	16.92	229.67	311.20	1.42
0.81	17.04	230.61	290.86	1.42
0.80	17.16	234.16	282.96	1.40
0.83	17.85	240.35	282.14	1.16
0.87	19.02	246.04	281.82	1.08
0.90	19.11	249.45	295.00	1.08
0.94	18.33	256.09	301.79	1.08
0.95	15.98	260.49	292.89	0.88
0.96	13.69	264.81	279.49	0.81

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.