TAIWAN INSURANCE INSTITUTE

-BRIEF REPORT

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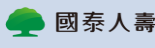
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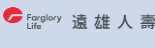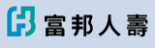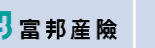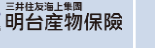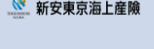
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A. Background of
Taiwan Insurance Industry

a) Current Status of Taiwan Insurance Market (1/6)
-Market Players in Q3 2025

	LIFE INSURERS	NON-LIFE INSURERS	REINSURERS	TOTAL
DOMESTIC				Life: 19 Non-Life: 14 Re: 1
INT'L				Life: 2 Non-Life: 5 Re: 2
TOTAL	21	19	3	43

a) Current Status of Taiwan Insurance Market (2/6)
- Insurance Premium Income

Unit: NT$100 million

Rate %

Life Insurance   **Non-Life Insurance**   **Market Growth Rate**
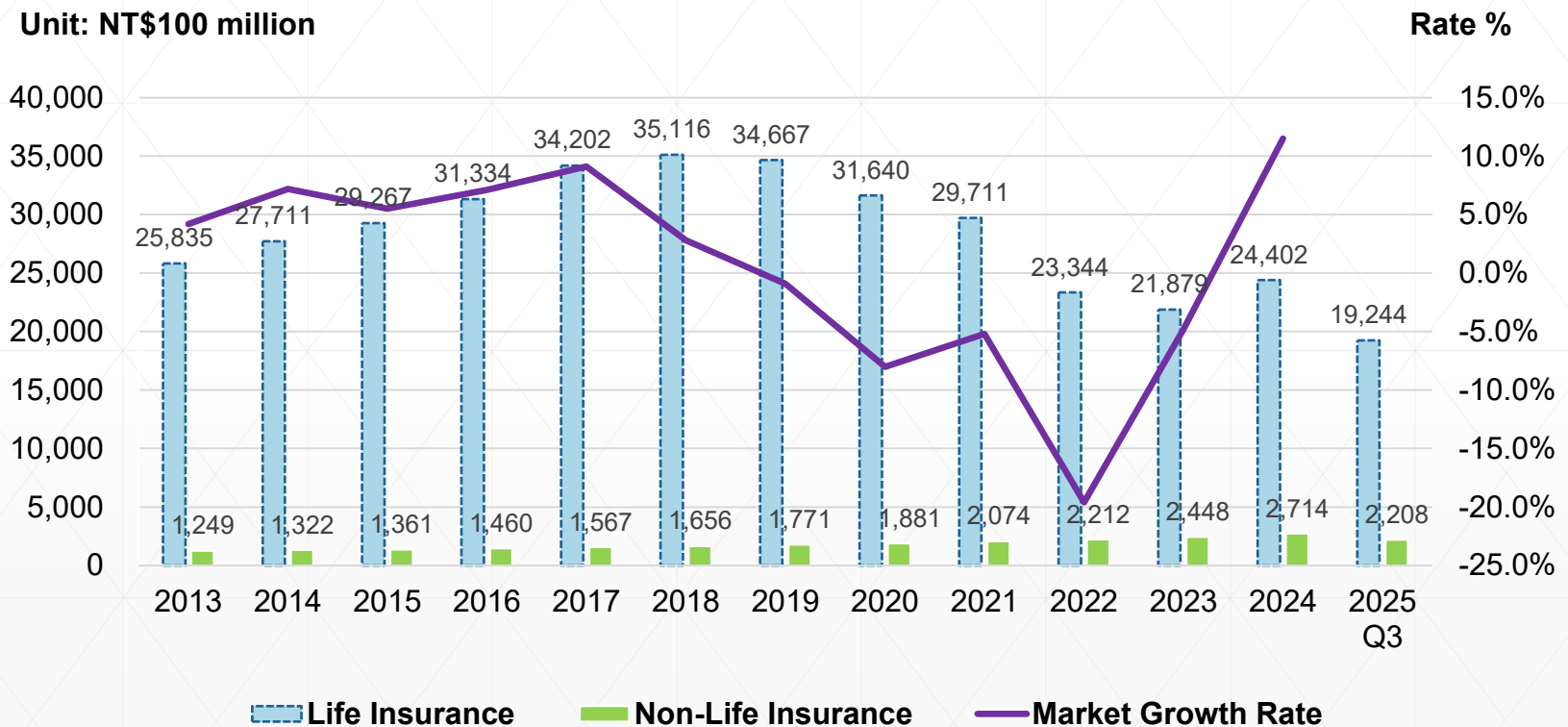
a) Current Status of Taiwan Insurance Market (3/6)
- Insurance Density, Insurance Penetration, and National Income Per Capita
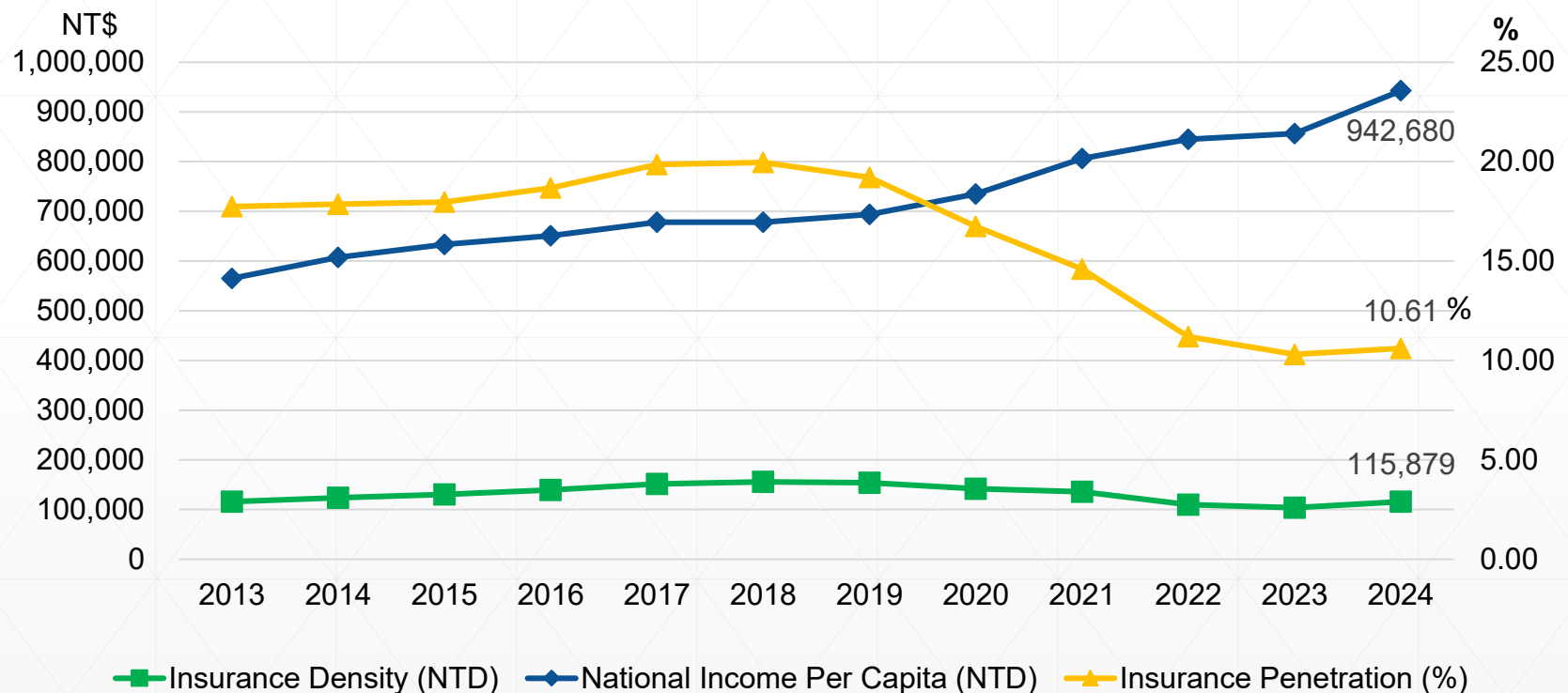
a) Current Status of Taiwan Insurance Market (4/6)
- Ratio of Assets of Insurance Industry to Total Assets of Financial Institutions
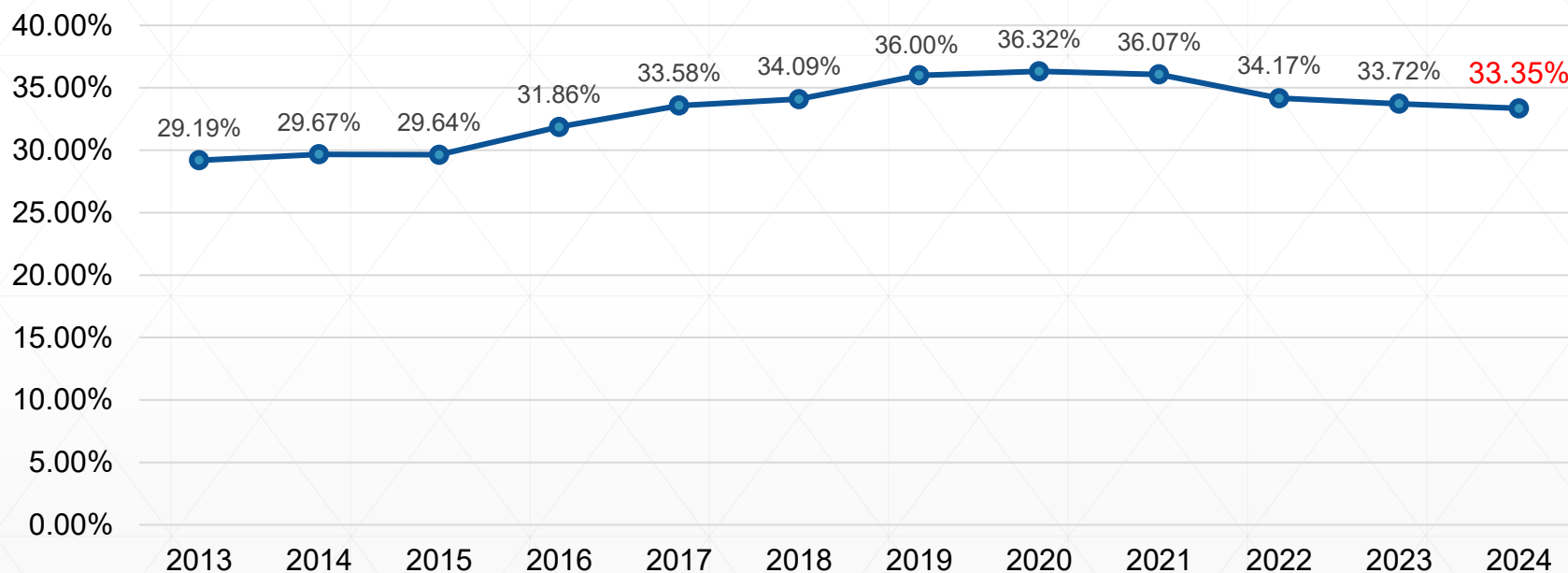
a) Current Status of Taiwan Insurance Market (5/6)
-Life Insurance Premium Income in 2025 Q3

Investment-linked Annuity 24.49%

2

Interest Sensitive Annuity 0.60%

Annuity 0.01%

Health 4.45%

Accident 1.64%

Investment-linked Life 15.52%

Universal Life 0.00%

Life 19.92%

3

Interest Sensitive Life 33.38%

1

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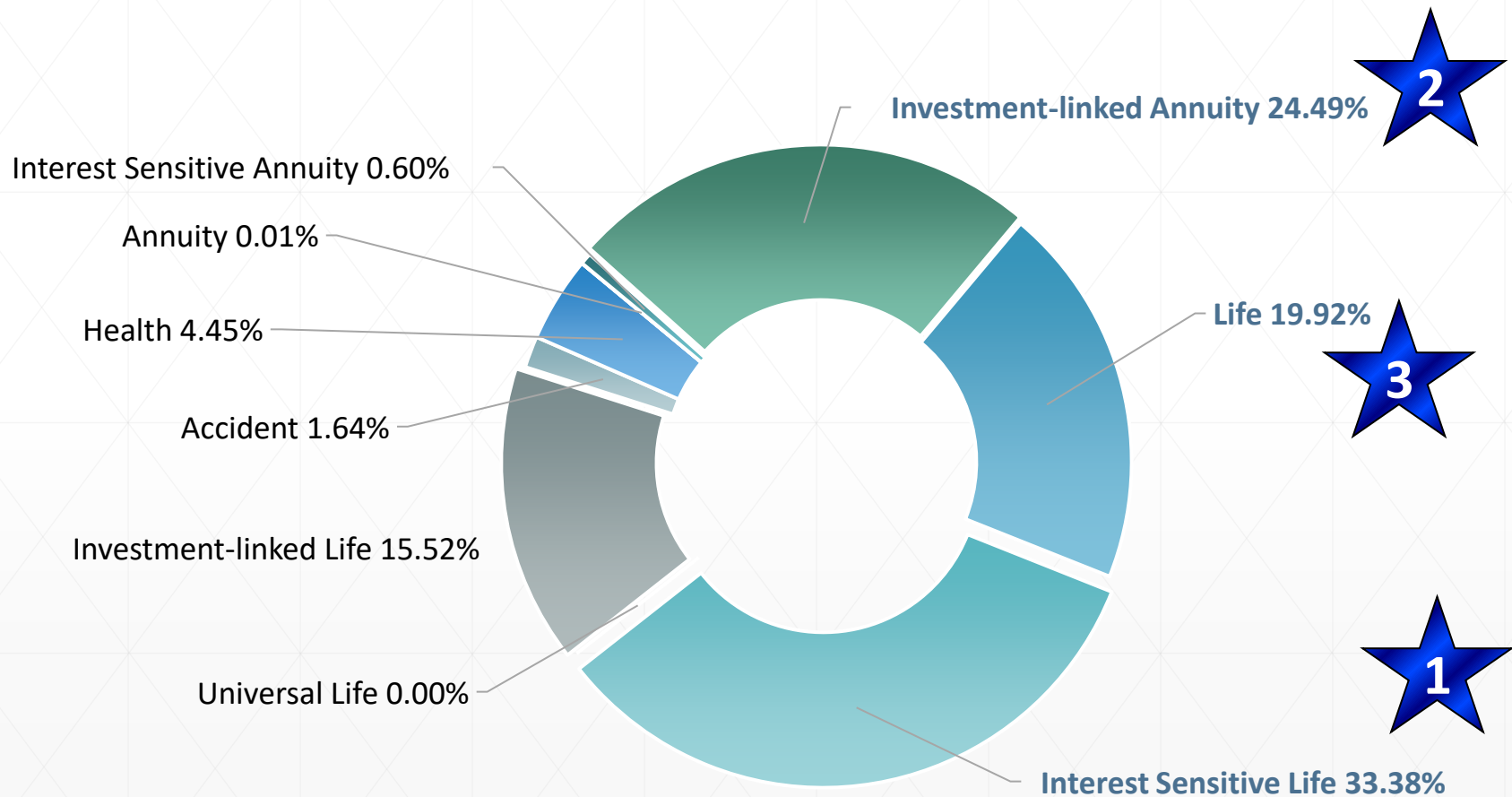
a) Current Status of Taiwan Insurance Market (6/6) -Non-Life Insurance Premium Income in 2025 Q3

Fire 16.97%

Others 4.52%

Health 1.96%

Personal Accident 8.20%

Credit 0.73%

Liability 7.50%

Marine 4.55%

Automobile 46.55%

Engineering 8.46%

Aviation 0.57%

2

1

3

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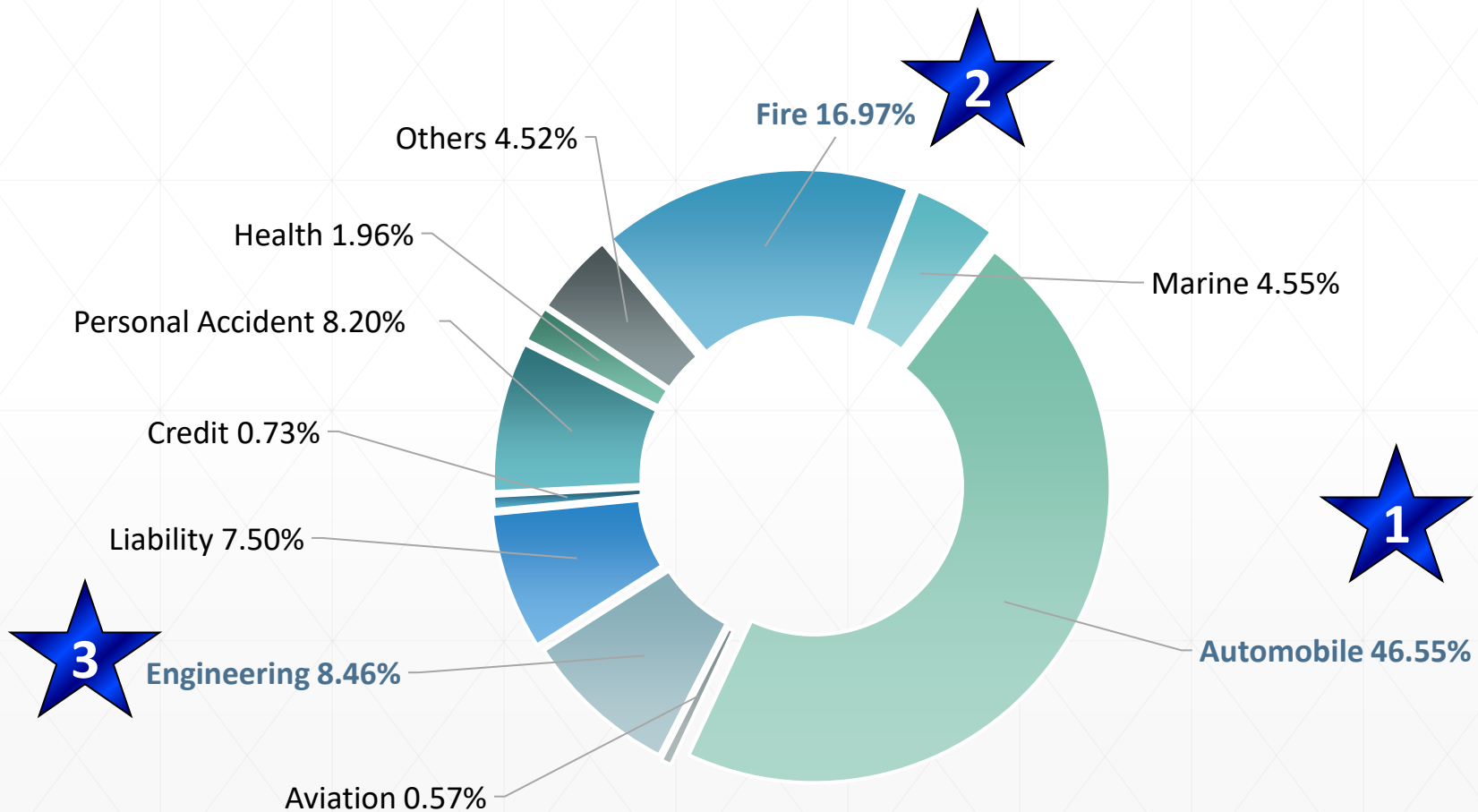
b) Taiwan in Global Insurance Market (1/3)

❑**Total Premium Income in 2024**

#13

unit: Million

Source：Swiss Re Institute, Sigma No 2/2025

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b) Taiwan in Global Insurance Market (2/3)

❑ **Insurance Density in 2024**
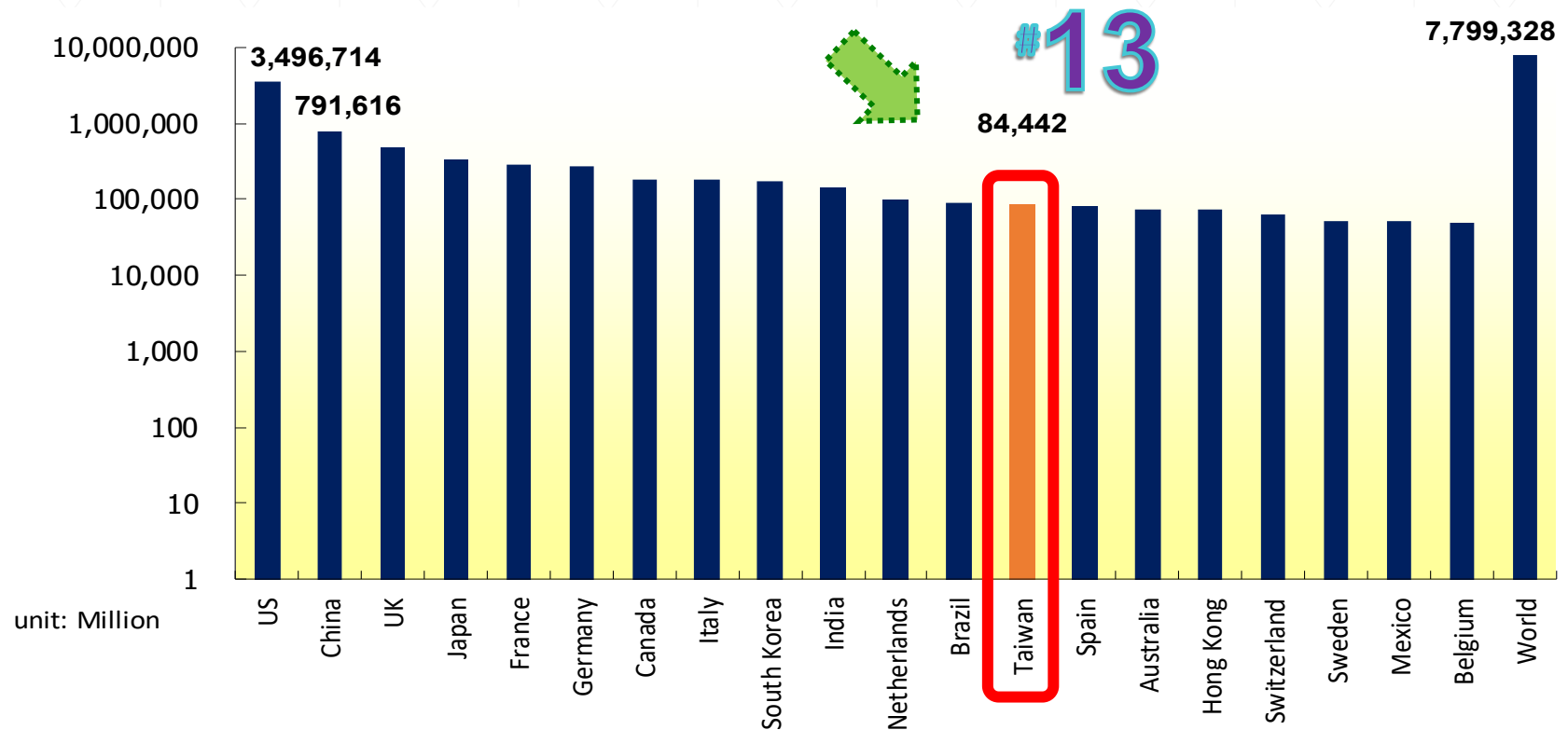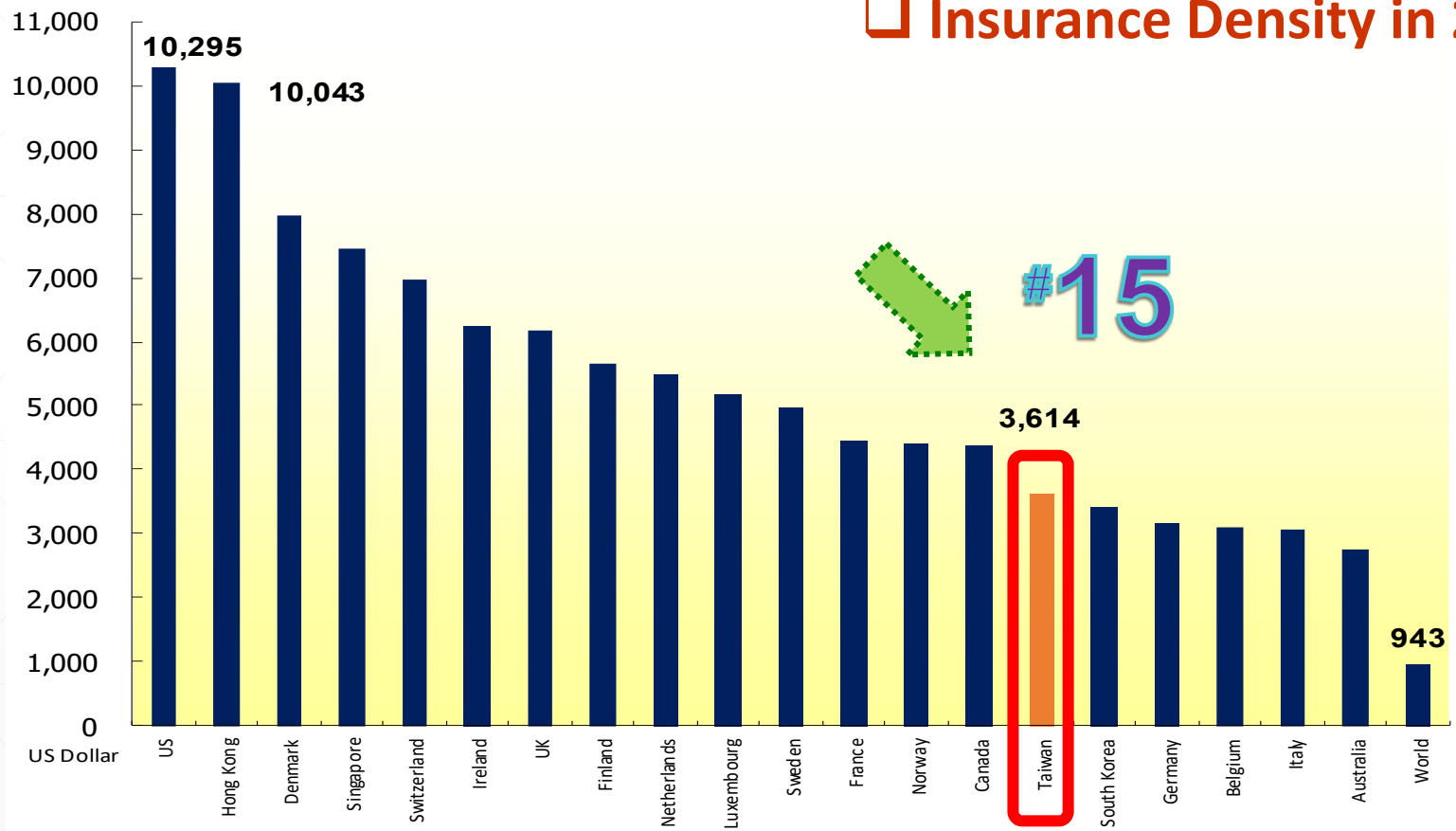
Source：Swiss Re Institute, Sigma No 2/2025

b) Taiwan in Global Insurance Market (3/3)

❑**Insurance Penetration in 2024**
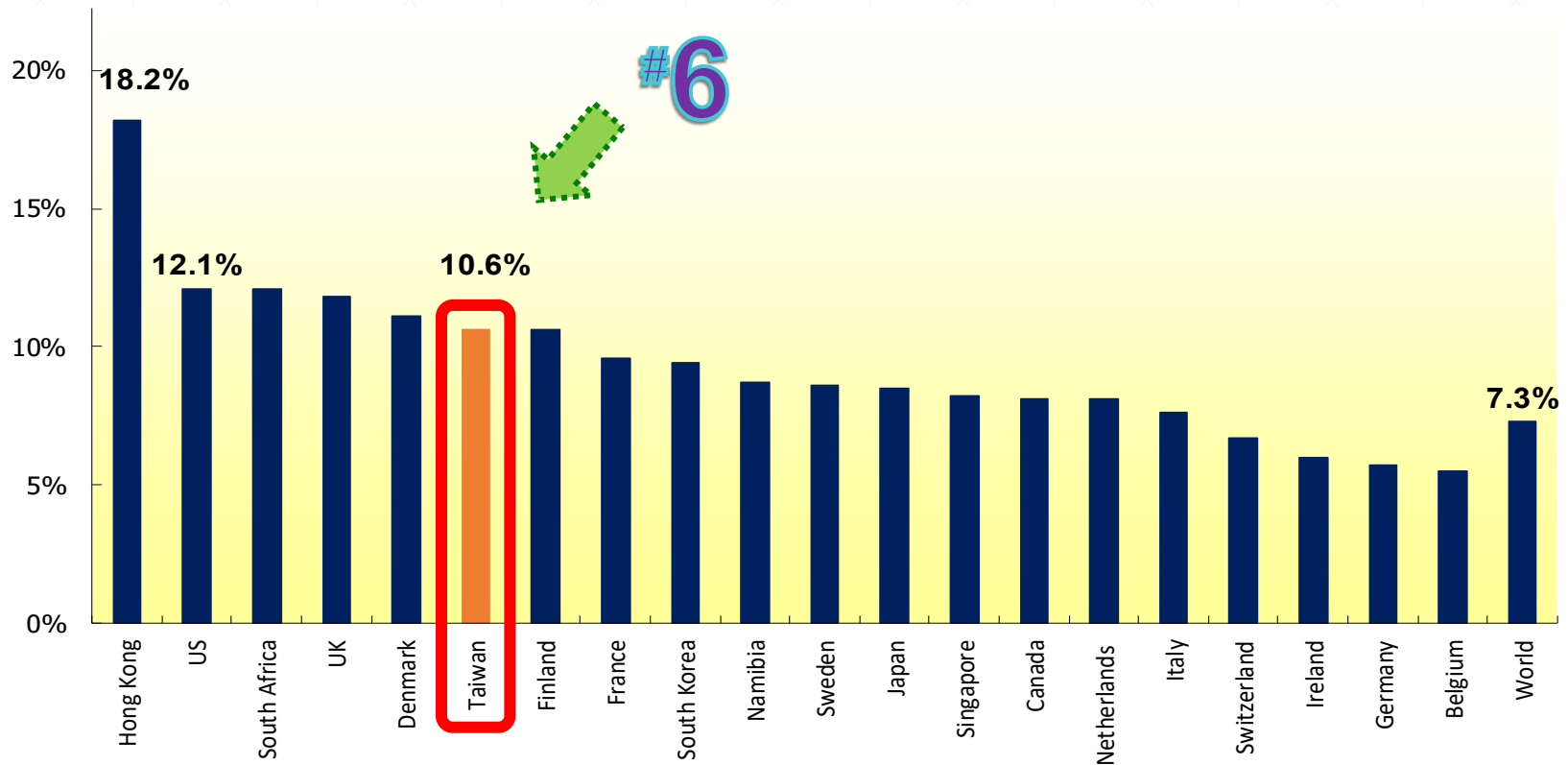
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Country	Penetration
Hong Kong	18.2%
US	12.1%
South Africa	
UK	
Denmark	
Taiwan	10.6%
Finland	
France	
South Korea	
Namibia	
Sweden	
Japan	
Singapore	
Canada	
Netherlands	
Italy	
Switzerland	
Ireland	
Germany	
Belgium	
World	7.3%

Source：Swiss Re Institute, Sigma No 2/2025

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B. Introduction to TII

a) Establishment - History and Background

- **About TII-**
  - **Established in 1985;**
  - **A non-profit, quasi-governmental organization;**
  - **Founded to facilitate the sound development of the insurance industry and promote the interests of the insured and the general public.**
  - **Committed to the missions of leading think-tank for insurance regulator & industry, as well as a regional insurance training center.**

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b) The Role of TII - Features and Functions
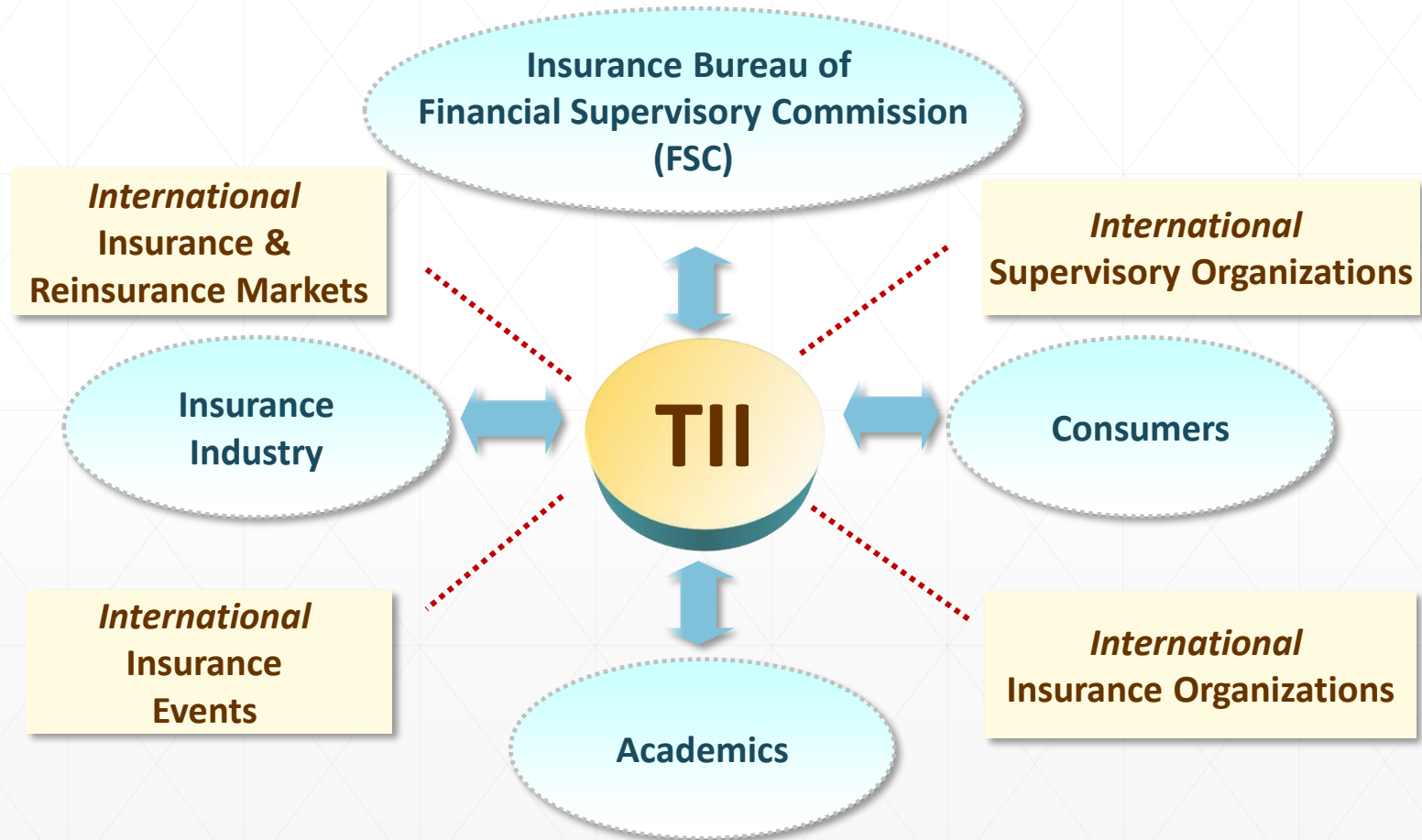
c)   Business Scope

1 Research and publication in areas relating to the insurance industry and its development	**6** Training, knowledge dissemination, and inquiry services
2 Matters relating to rating and product review	**7** Organizing and participation in international insurance events
3 Training and qualifying of insurance professionals	**8** Assistance with employment recruitment and other employment-related services at the request of institutions and organizations
4 Insurance databases and statistical analysis	**9** Execution of projects commissioned by competent authorities
5 Matters relating to rates inquiries and insurance e-commerce	**10** Other matters relating to the development of the insurance industry

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d) Organization Chart
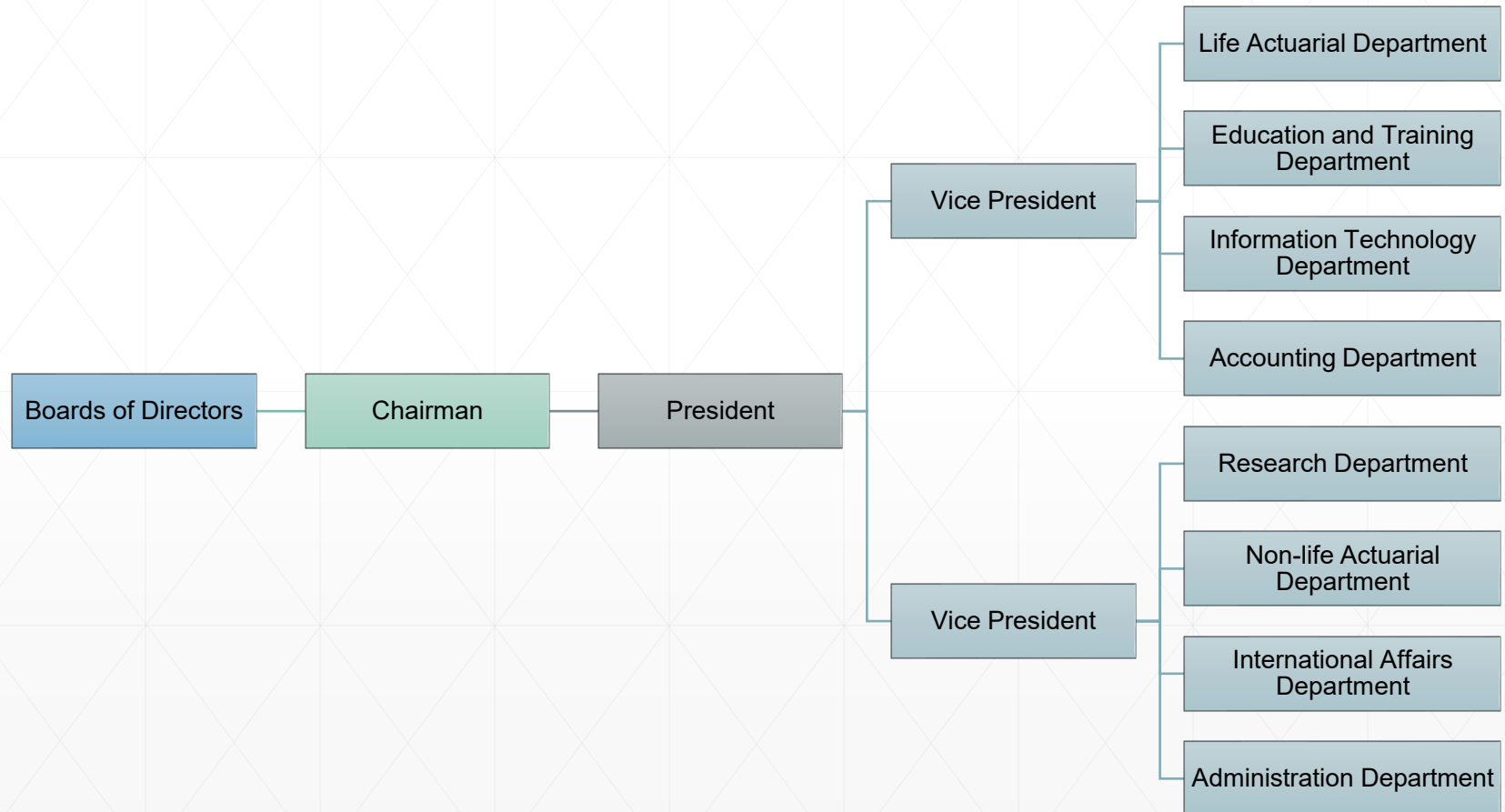
e)   Principal Tasks for the Coming Years (1/2)

1 Broadening the application of the Authentication & Validation Platform and the Digital Archive to cover more types of insurance and Enhancing Cyber Security/Personal Data Protection

2 Optimizing and refining digital training courses, offering training programs, seminars and certification examinations for insurance professionals, promoting financial inclusion, and cultivating international talents

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e) Principal Tasks for the Coming Years (2/2)

3 Completing the current stages of IFRS 17 and ICS 2.0 adoption tasks

4 Continuing to work with insurance organizations in Asia-Pacific nations

5 Enhancing insurance-related research

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f) Future Outlooks

A professional and leading insurance think-tank.

A regional and major insurance training center in Asia.

Thank you