

表18、保險業新種商品審核件數統計表

| 年/月<br>Year/<br>Month | 財產保險 Non-Life Insurance |                                          |                              |                              |
|-----------------------|-------------------------|------------------------------------------|------------------------------|------------------------------|
|                       | 總件數<br>Total cases      | 件 數 Cases                                |                              |                              |
|                       |                         | 核准制保單<br>Examine-and-<br>Approval Policy | 核備制保單<br>File-and-Use Policy | 備查制保單<br>Use-and-File Policy |
| 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                  | 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                          |
| 2025/08               | 404                     | 5                                        | 0                            | 399                          |

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. 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。

註：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。

註：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。

註：5. 另2025年至8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3,061件。其中財產保險核准制計5件，備查制件數計1,071件，總計1,076件；人身保險核准制計7件，備查制件數計1,978件，總計1,985件。

Table18：Statistics of New Product Approval

| 總件數<br>Total Cases | 人身保險 Life Insurance                     |                                 |                                 |
|--------------------|-----------------------------------------|---------------------------------|---------------------------------|
|                    | 核准制保單<br>Examine-and-Approval<br>Policy | 件 數 Cases                       |                                 |
|                    |                                         | 核備制保單<br>File-and-Use<br>Policy | 備查制保單<br>Use-and-File<br>Policy |
| 800                | 105                                     | 0                               | 695                             |
| 867                | 31                                      | 0                               | 836                             |
| 718                | 50                                      | 0                               | 668                             |
| 855                | 25                                      | 0                               | 830                             |
| 887                | 22                                      | 0                               | 865                             |
| 726                | 14                                      | 0                               | 712                             |
| 985                | 19                                      | 0                               | 966                             |
| 915                | 16                                      | 0                               | 899                             |
| 928                | 9                                       | 0                               | 919                             |
| 791                | 4                                       | 0                               | 787                             |
| 923                | 6                                       | 0                               | 917                             |
| 513                | 7                                       | 0                               | 506                             |

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.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.

Note: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.

Note: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.

Note:5.The number of all insurance products submitted for review is 3,061 in 2025 ( up to August, including new products and existing products with partial amendment ). Particularly, Non-life insurance products submitted for review totaled 1,076 including 5 submitted for prior approval and 1,071 submitted under use-and-file policy. Life insurance products submitted for review totaled 1,985 including 7 submitted for prior approval and 1,978 submitted under use-and-file policy.