

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
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
2025/09	481	6	0	475

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9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3,370件。其中財產保險核准制計6件，備查制件數計1,230件，總計1,236件；人身保險核准制計7件，備查制件數計2,127件，總計2,134件。

Table18：Statistics of New Product Approval

總件數 Total Cases	人身保險 Life Insurance		
	核准制保單 Examine-and-Approval Policy	件 數 Cases	
		核備制保單 File-and-Use Policy	備查制保單 Use-and-File 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
584	7	0	577

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 3,370 in 2025 (up to September, including new products and existing products with partial amendment). Particularly, Non-life insurance products submitted for review totaled 1,236 including 6 submitted for prior approval and 1,230 submitted under use-and-file policy. Life insurance products submitted for review totaled 2,134 including 7 submitted for prior approval and 2,127 submitted under use-and-file policy.