

## 四、保險申訴統計

表22、財產保險申訴案件統計表

| 年<br>Year | 申訴比率<br>Complaint<br>Rate<br>‰ | 簽單契約件數<br>(千)<br>Number of<br>Policy Written<br>(thousand) | 申訴件數 <sup>1</sup><br>Number of<br>Complaint<br>Filed | 依申訴人意見辦理<br>Handled by<br>Complaints' Opinions |                                                     |
|-----------|--------------------------------|------------------------------------------------------------|------------------------------------------------------|------------------------------------------------|-----------------------------------------------------|
|           |                                |                                                            |                                                      | 件數<br>Cases                                    | 占申訴<br>案件比率 %<br>Ratio to Total<br>Complaints Filed |
| 2005      | 0.0238                         | 19,574                                                     | 466                                                  | 93                                             | 19.96                                               |
| 2006      | 0.0279                         | 19,755                                                     | 551                                                  | 130                                            | 23.59                                               |
| 2007      | 0.0140                         | 37,826                                                     | 529                                                  | 143                                            | 27.03                                               |
| 2008      | 0.0148                         | 38,556                                                     | 572                                                  | 138                                            | 24.13                                               |
| 2009      | 0.0130                         | 39,864                                                     | 519                                                  | 135                                            | 26.01                                               |
| 2010      | 0.0143                         | 40,909                                                     | 585                                                  | 115                                            | 19.72                                               |
| 2011      | 0.0146                         | 45,639                                                     | 667                                                  | 99                                             | 14.84                                               |
| 2012      | 0.0175                         | 50,772                                                     | 890                                                  | 147                                            | 16.52                                               |
| 2013      | 0.0130                         | 52,058                                                     | 679                                                  | 161                                            | 23.71                                               |
| 2014      | 0.0159                         | 52,235                                                     | 828                                                  | 230                                            | 27.78                                               |
| 2015      | 0.0174                         | 52,245                                                     | 911                                                  | 306                                            | 33.59                                               |
| 2016      | 0.0190                         | 55,786                                                     | 1,058                                                | 379                                            | 35.82                                               |
| 2017      | 0.0167                         | 62,103                                                     | 1,039                                                | 404                                            | 38.88                                               |
| 2018      | 0.0184                         | 67,130                                                     | 1,235                                                | 498                                            | 40.33                                               |
| 2019      | 0.0251                         | 70,127                                                     | 1,760                                                | 740                                            | 42.04                                               |
| 2020      | 0.0250                         | 79,066                                                     | 1,980                                                | 839                                            | 42.37                                               |
| 2021      | 0.0243                         | 91,567                                                     | 2,221                                                | 815                                            | 36.69                                               |

資料來源：保險局產險監理組

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。

## IV. Statistics of Insurance Complaint

Table22：Statistics of Non-Life Insurance Complaint

| 依保險公司意見辦理<br>Handled by Insurance<br>Companies' Opinions |                                                        | 和 解<br>Reconciliation |                                                        | 其 他<br>Others |                                                        |
|----------------------------------------------------------|--------------------------------------------------------|-----------------------|--------------------------------------------------------|---------------|--------------------------------------------------------|
| 件數<br>Cases                                              | 占申訴<br>案件比率 %<br>Ratio to Total<br>Complaints<br>Filed | 件數<br>Cases           | 占申訴<br>案件比率 %<br>Ratio to Total<br>Complaints<br>Filed | 件數<br>Cases   | 占申訴<br>案件比率 %<br>Ratio to Total<br>Complaints<br>Filed |
| 147                                                      | 31.55                                                  | 65                    | 13.95                                                  | 161           | 34.55                                                  |
| 155                                                      | 28.13                                                  | 145                   | 26.32                                                  | 121           | 21.96                                                  |
| 104                                                      | 19.66                                                  | 129                   | 24.39                                                  | 153           | 28.92                                                  |
| 151                                                      | 26.40                                                  | 146                   | 25.52                                                  | 137           | 23.95                                                  |
| 134                                                      | 25.82                                                  | 93                    | 17.92                                                  | 141           | 27.17                                                  |
| 171                                                      | 29.33                                                  | 114                   | 19.56                                                  | 183           | 31.39                                                  |
| 208                                                      | 31.18                                                  | 156                   | 23.39                                                  | 204           | 30.59                                                  |
| 418                                                      | 46.97                                                  | 174                   | 19.55                                                  | 151           | 16.97                                                  |
| 343                                                      | 50.52                                                  | 98                    | 14.43                                                  | 77            | 11.34                                                  |
| 406                                                      | 49.03                                                  | 88                    | 10.63                                                  | 104           | 12.56                                                  |
| 422                                                      | 46.32                                                  | 91                    | 9.99                                                   | 92            | 10.10                                                  |
| 408                                                      | 38.56                                                  | 126                   | 11.91                                                  | 145           | 13.71                                                  |
| 452                                                      | 43.51                                                  | 119                   | 11.45                                                  | 64            | 6.16                                                   |
| 538                                                      | 43.56                                                  | 143                   | 11.58                                                  | 56            | 4.53                                                   |
| 701                                                      | 39.83                                                  | 187                   | 10.63                                                  | 132           | 7.50                                                   |
| 758                                                      | 38.28                                                  | 191                   | 9.65                                                   | 192           | 9.70                                                   |
| 969                                                      | 43.63                                                  | 226                   | 10.18                                                  | 211           | 9.50                                                   |

Sources: Non-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.