

五、強制汽機車責任保險

表24、強制汽機車責任保險統計表

單位：千元

年/月 Year/ Month	汽車 MotorVehicle					
	承保車數 Vehicle Insured	保費收入 ² Premium Income	有效保單件 數 ³ Policies In Force	純保費 Pure Premium	保險理賠之 責任分攤額 ⁴ Claims Paid (Liability- Based)	保險理賠之責 任分攤額佔純 保費比率 Ratio of Claims Paid (Liability- Based) to Pure Premium %
2012	7,321,361	9,377,767	7,126,638	6,695,588	6,967,658	104.06
2013	7,570,537	9,635,741	7,300,827	6,863,221	6,928,052	100.94
2014	7,849,993	9,938,297	7,497,933	7,069,419	6,826,466	96.56
2015	7,800,952	9,916,917	7,663,460	7,060,235	6,413,110	90.83
2016	8,036,421	10,216,449	7,783,051	7,264,258	6,409,128	88.23
2017	8,201,469	10,421,992	7,900,133	7,417,853	6,846,612	92.30
2018	8,341,762	10,558,468	8,007,369	7,522,665	5,768,749	76.68
2019	8,458,474	10,654,122	8,124,384	7,607,857	7,196,947	94.60
2020	8,653,155	10,736,113	8,245,244	7,690,679	6,923,385	90.02
2021	8,706,169	10,885,869	8,363,276	7,821,403	5,926,551	75.77
2022/05	3,596,274	4,508,427	8,414,583	3,247,257	3,289,513	101.30

資料來源：財團法人保險事業發展中心

註：1. 當年月數字係年初至當月末累計數。

2. 本表保費收入係指當期所計之簽單保費(包含預期損失，保險人之業務費用，安定基金與費率精算、研究發展、查詢服務、資訊傳輸等健全本保險之費用，但不包含特別補償基金之分擔額)。
3. 本表之有效保單件數統計於2009年12月之前係以統計截止月份為計算基礎，自2010年1月起調整為統計截止日期，即以統計當月最後一天為準。
4. 本欄位數字為保險理賠在肇責基礎下之分攤額，係將年度已付賠款金額採用肇責基礎轉換計算，為費率計算基礎之保險成本之一；其中保險理賠係指已付賠款，其因未決賠案尚無法確認肇事責任比率，故該金額不包含年末未付賠款與年初未付賠款之差額。自2021年7月起保險理賠之責任分攤額為已付賠款。
5. 本表以業務統計為基礎與其他表以財務會計為基礎不同。
6. 保險費係屬預估性質，並於簽訂保險契約時收取，保險事故發生於保險期間內而理賠給付則可能於保險期間或其後年度為之，故應以長期觀察(純)保費收入與保險理賠之責任分攤額之發展情形，方為適當。

V. Compulsory Automobile Liability Insurance

Table 24 : Statistics of Compulsory Automobile Liability Insurance

Unit: NT\$ Thousand

機車 Motorcycle					
承保車數 Motorcycle Insured	保費收入 ² Premium Income	有效保單件數 ³ Policies In Force	純保費 Pure Premium	保險理賠之責 任分攤額 ⁴ Claims Paid (Liability-Based)	保險理賠之責 任分攤額佔純 保費比率 Ratio of Claims Paid (Liability- Based) to Pure Premium %
6,965,669	5,908,754	10,370,494	4,402,618	5,519,706	125.37
7,334,275	6,048,369	10,614,309	4,558,652	5,908,217	129.60
7,648,574	5,956,371	10,695,439	4,454,389	6,194,073	139.06
7,918,295	6,146,477	10,796,855	4,606,204	5,766,978	125.20
8,314,601	6,374,896	10,970,006	4,772,869	5,937,732	124.41
8,756,088	6,708,304	11,215,348	5,036,808	6,355,974	126.19
8,816,774	6,746,474	11,303,458	5,088,161	5,508,631	108.26
9,168,544	6,979,300	11,597,615	5,286,238	7,197,890	136.16
9,540,198	7,094,909	11,971,518	5,383,912	6,827,914	126.82
9,731,827	7,241,827	12,113,813	5,504,727	7,259,172	131.87
3,855,578	2,891,921	12,225,422	2,205,676	2,142,162	97.12

Source: Taiwan Insurance Institute

- Note: 1. The annual and monthly figures are cumulative figures from the beginning of the year to the end of the given month.
2. The premium income indicated in this table represents written premiums collected during the specified period (including expected losses, the business expenses of insurers, contribution to the Stabilization Fund, overhead associated with actuarial calculation of rates, research and development, information inquiry services, information transmission and other expenses necessary to ensure the soundness of this insurance. However, this does not include contribution to the Compensation Fund.)
3. Prior to December 2009, the statistical data for the number of policies in force indicated in this table was calculated based on the statistical cutoff month. Starting from January 2010, the calculation is based on the statistical cutoff date, which is also the last day of each month.
4. The figures in this column are liability-based paid losses, which are calculated by converting, on the basis of liability, the amount of the claims paid for the year. They are an insurance cost used in the premium rate calculation basis. The figures represent paid claims. For any outstanding claims, the accident liability ratio is undetermined, so the figures do not include the difference between year-end outstanding losses and year-opening outstanding losses. **Starting from July 2021, the liability-based paid losses are the amount of the claims paid for the year.**
5. This table uses business statistics as its basis; it therefore differs from other tables that use financial accounting as their basis.
6. Premium income is calculated by expected losses and collected when the insurance contract is entered into. Nevertheless, insured events and claims could occur years after the premium income was collected. Therefore, it is considered appropriate to place the development of net premium income and liability-based paid losses under long-term observation.