五、強制汽車責任保險

表24、強制汽車責任保險統計表

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	保險賠款[4] Claims	保險賠款佔純保費比率 Ratio of Claims 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	7,259,172	92.81
2022	8,901,865	11,085,119	8,501,262	7,969,576	7,523,272	94.40
2023	8,964,243	11,087,851	8,655,329	7,958,850	7,504,108	94.29
2024	9,196,614	11,307,319	8,766,114	8,112,983	7,760,159	95.65
2025/10	7,485,303	9,204,760	8,810,542	6,615,043	6,213,362	93.93

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。

註：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)。

註：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。

註：4.本表之保險賠款自2007年起係指在肇事責任基礎下計算汽、機車及微型電動二輪車之賠款金額。

註：5.微型電動二輪車自111年11月起新增。

V.Compulsory Automobile Liability Insurance

Table24：Statistics of Compulsory Automobile Liability Insurance

Unit : NT$ Thousand　　　　Unit : NT$ Thousand

年/月 Year/ Month	機　車　Motorcycle						微型電動二輪車　Mini-Electric Two-Wheel Vehicle[5]					
	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	保險賠款[4] Claims	保險賠款佔純保費比率 Ratio of Claims to Pure Premium %	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	保險賠款[4] Claims	保險賠款佔純保費比率 Ratio of Claims to Pure Premium %
2012	6,965,669	5,908,754	10,370,494	4,402,618	5,519,706	125.37	-	-	-	-	-	-
2013	7,334,275	6,048,369	10,614,309	4,558,652	5,908,217	129.60	-	-	-	-	-	-
2014	7,648,574	5,956,371	10,695,439	4,454,389	6,194,073	139.06	-	-	-	-	-	-
2015	7,918,295	6,146,477	10,796,855	4,606,204	5,766,978	125.20	-	-	-	-	-	-
2016	8,314,601	6,374,896	10,970,006	4,772,869	5,937,732	124.41	-	-	-	-	-	-
2017	8,756,088	6,708,304	11,215,348	5,036,808	6,355,974	126.19	-	-	-	-	-	-
2018	8,816,774	6,746,474	11,303,458	5,088,161	5,508,631	108.26	-	-	-	-	-	-
2019	9,168,544	6,979,300	11,597,615	5,286,238	7,197,890	136.16	-	-	-	-	-	-
2020	9,540,198	7,094,909	11,971,518	5,383,912	6,827,914	126.82	-	-	-	-	-	-
2021	9,731,827	7,241,827	12,113,813	5,504,727	5,926,551	107.66	-	-	-	-	-	-
2022	10,055,724	7,507,473	12,370,485	5,722,047	5,286,942	92.40	22,441	18,193	21,087	12,587	0	0.00
2023	10,392,645	7,675,838	12,867,711	5,855,172	5,520,849	94.29	124,514	101,114	131,752	70,273	3,122	4.44
2024	10,678,543	7,921,608	13,104,096	6,064,920	5,262,306	86.77	211,869	151,721	286,351	103,071	33,844	32.84
2025/10	8,989,853	6,637,163	13,349,100	5,089,032	4,800,198	94.32	144,694	104,547	333,408	71,057	47,809	67.28

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.

Note: 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.)

Note: 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.

Note: 4. Since 2007 the figures in this column are liability-based paid losses, which are calculated the amount of the automobiles, motorcycles and mini electric two-wheel vehicles claims paid for the year.

Note: 5. Mini electric two-wheel vehicles will be added from November 2022.