表3、保險密度、滲透度及人壽保險、年金保險投保率表

Table3：Insurance Density, Insurance Penetration, and Ratio of having insurance coverage of Life Insurance and Annuity

年 Year	保險密度[1]（元） Insurance Density (NTD)			保險 Insurance	滲透度[2] Penetration (%)		人壽保險及年金保險 Life Insurance and Annuity		
	總計 Total	財產保險 Non-Life Insurance	人身保險 Life Insurance	總計 Total	財產保險 Non-Life Insurance	人身保險 Life Insurance	投保率[3] % Ratio of having Insurance Coverage	普及率[4] % Ratio of Prevalence	壽險平均分紅利率[5] Average dividend Rate of Life Insurance %
2016	139,310	6,201	133,109	18.68	0.83	17.85	240.35	282.14	1.16
2017	151,750	6,648	145,102	19.86	0.87	18.99	246.04	281.84	1.08
2018	155,885	7,021	148,865	19.96	0.90	19.06	249.45	294.58	1.08
2019	154,379	7,505	146,874	19.20	0.93	18.27	256.09	300.80	1.08
2020	142,271	7,984	134,287	16.74	0.94	15.80	260.49	289.37	0.88
2021	135,979	8,875	127,104	14.60	0.95	13.65	264.81	275.91	0.81
2022	109,848	9,508	100,340	11.20	0.97	10.23	266.08	268.65	1.13
2023	103,871	10,451	93,420	10.31	1.04	9.27	263.53	269.73	1.59
2024	115,879	11,600	104,279	10.54	1.05	9.48	262.68	250.21	1.72
2025	124,931	12,311	112,620	10.14	1.00	9.14	263.20	230.87	1.75

資料來源：財團法人保險事業發展中心

註：1. 保險密度：每人平均保費支出。

註：2. 保險滲透度：保費收入對GDP之比率。

註：3. 人壽保險及年金保險投保率：人壽保險及年金保險有效契約件數對人口數之比率。

註：4. 人壽保險及年金保險普及率：人壽保險及年金保險有效契約保額對國民所得之比率。

註：5. 人壽保險平均分紅利率(強制分紅)：以臺灣銀行、第一銀行與合作金庫銀行等三家銀行當月份第一個營業日牌告之二年期定期儲蓄存款利率為準。

Source : Taiwan Insurance Institute

Note : 1.Insurance Density : average insurance expenditure per capita.

Note : 2.Insurance Penetration : the ratio of insurance premium to GDP.

Note : 3.Ratio of having insurance coverage of life insurance and annuity : the ratio of number of in-force policies of life insurance and annuity to the number of population.

Note : 4.Ratio of prevalence of life insurance and annuity : the ratio of sum assured of in-force policies of life insurance and annuity to national income.

Note : 5.Average dividend rate of life insurance : based on the listed interest rate of two-year fixed deposit of the first workday in the given month set by Taiwan Bank, First Bank, and Taiwan Cooperative Bank of China.