

中華民國  
保險市場重要指標

中華民國113年5月

May 2024

Indicators of Insurance

Republic of China (Taiwan)

金融監督管理委員會保險局 編印

中華民國113年7月31日出版

Published : July 31, 2024

Insurance Bureau, Financial Supervisory Commission

## 編輯概要

1. 本期所載為最近更新資料。
2. 所用單位數，分別於統計表上端或項目別中註明。
3. 資料來源：詳見各表下端註明。
4. 資料時間：以各表所述為準。
5. 部份統計數字因四捨五入的關係，或與總數未盡相符。
6. 保險輔助人相關資料，自2004年起係以各保險輔助人直接彙送至財團法人保險事業發展中心之資料為統計基礎。
7. 最新資料刊載於財團法人保險事業發展中心網站：

[http：//www.tii.org.tw](http://www.tii.org.tw)

TEL：886-2-23972227 FAX：886-2-23517508

## 目 錄

|                      |    |
|----------------------|----|
| 一、總體指標               |    |
| 表1、國情統計資料表           | 01 |
| 表2、保險業資產占金融機構資產比率表   | 03 |
| 表3、保險密度、滲透度及人壽保險投保率表 | 05 |
| 二、保險業                |    |
| 表4、保險業家數及其分支機構統計表    | 07 |
| 表5、保險業精算人員統計表        | 09 |
| 表6、保險業從業人員統計表        | 11 |
| 表7、保險業保費收入統計表        | 13 |
| 表8、財產保險業保費收入統計表      | 15 |
| 表9、財產保險業保險賠款統計表      | 17 |
| 表10、人身保險業保費收入統計表     | 19 |
| 表11、人身保險業保險給付統計表     | 21 |
| 表12、人身保險業業務員登錄統計表    | 23 |
| 表13、人身保險業保單繼續率統計表    | 24 |
| 表14、保險業資產負債表         | 25 |
| 表15、保險業損益表           | 27 |
| 表15-1、保險業損益表         | 29 |
| 表16、財產保險業資金運用表       | 31 |
| 表17、人身保險業資金運用表       | 32 |
| 表16-1、財產保險業資金運用表     | 33 |
| 表17-1、人身保險業資金運用表     | 35 |
| 表18、保險業新種商品審核件數統計表   | 37 |
| 三、保險輔助人              |    |
| 表19、保險代理人業務統計表       | 39 |
| 表20、保險經紀人業務統計表       | 41 |
| 表21、保險公證人業務統計表       | 43 |

## 目 錄

|                                 |    |
|---------------------------------|----|
| 四、保險申訴統計                        |    |
| 表22、財產保險申訴案件統計表                 | 45 |
| 表23、人身保險申訴案件統計表                 | 47 |
| 五、強制汽車責任保險                      |    |
| 表24、強制汽車責任保險統計表                 | 49 |
| 表24-1、強制汽車責任保險統計表               | 53 |
| 表25、特別補償基金統計表                   | 54 |
| 六、住宅地震保險基金                      |    |
| 表26、住宅地震保險統計表                   | 55 |
| 表27、住宅地震保險基金統計表                 | 56 |
| 七、我國與世界各國比較                     |    |
| 表28、2023年世界各國總保費收入前20名排行表       | 57 |
| 表29、2023年世界各國保險密度前20名排行表        | 59 |
| 表30、2023年世界各國保險滲透度前20名排行表       | 60 |
| 八、保險業安定基金提撥                     |    |
| 表31、保險業安定基金累積提撥統計表              | 61 |
| 九、微型保險                          |    |
| 表32、2024年3月微型保險累計被保險人按性別、投保年齡統計 | 62 |
| 表33、2024年3月微型保險累計被保險人按性別、身分別統計  | 63 |
| 表34、2024年3月微型保險累計被保險人按區域別統計     | 65 |

## Contents

### I. Overall Index

|                                                                                                                               |  |
|-------------------------------------------------------------------------------------------------------------------------------|--|
| Table 1: National Statistical Data-----                                                                                       |  |
| Table 2: Ratio of Assets of Insurance Industry to<br>Total Assets of Financial Institutions-----                              |  |
| Table 3: Insurance Density, Insurance Penetration, and Ratio of<br>having Insurance coverage of Life Insurance and Annuity--- |  |

### II. Insurance Industry

|                                                                          |  |
|--------------------------------------------------------------------------|--|
| Table 4: Number of Insurance Companies and Branches-----                 |  |
| Table 5: Statistics of Actuary Personnel-----                            |  |
| Table 6: Statistics of Insurance Personnel-----                          |  |
| Table 7: Statistics of Insurance Premium Income-----                     |  |
| Table 8: Statistics of NonLife Insurance Premium Income-----             |  |
| Table 9: Statistics of NonLife Insurance Claims-----                     |  |
| Table 10: Statistics of Life Insurance Premium Income-----               |  |
| Table 11: Statistics of Life Insurance Benefit Payment-----              |  |
| Table 12: Statistics of the Registration of Life Insurance Salesperson-- |  |
| Table 13: Statistics of Persistency-----                                 |  |
| Table 14: The Balance Sheet of Insurance Industry-----                   |  |
| Table 15: The Income Statement of Insurance Industry-----                |  |
| Table 15-1: The Income Statement of Insurance Industry-----              |  |
| Table 16: Investment Portfolio of NonLife Insurance Industry-----        |  |
| Table 17: Investment Portfolio of Life Insurance Industry-----           |  |
| Table 16-1: Investment Portfolio of NonLife Insurance Industry-----      |  |
| Table 17-1: Investment Portfolio of Life Insurance Industry-----         |  |
| Table 18: Statistics of New Product Approval-----                        |  |

### III. Insurance Auxiliary

|                                                           |    |
|-----------------------------------------------------------|----|
| Table 19: Business Statistics of Insurance Agencies-----  | 39 |
| Table 20: Business Statistics of Insurance Brokers-----   | 41 |
| Table 21: Business Statistics of Insurance Surveyors----- | 43 |

## Contents

### IV. Statistics of Insurance Complaint

|                                                             |    |
|-------------------------------------------------------------|----|
| 01 Table 22: Statistics of NonLife Insurance Complaint----- | 45 |
| Table 23: Statistics of Life Insurance Complaint-----       | 47 |

### 03 V. Compulsory Automobile Liability Insurance

|                                                                           |    |
|---------------------------------------------------------------------------|----|
| 05 Table 24: Statistics of Compulsory Automobile Liability Insurance----- | 49 |
| Table 24-1: Statistics of Compulsory Automobile Liability Insurance-----  | 53 |
| Table 25: Statistics of the Compensation Fund-----                        | 54 |

### 07 VI. Taiwan Residential Earthquake Insurance

|                                                                             |    |
|-----------------------------------------------------------------------------|----|
| 09 Table 26: Statistics of Taiwan Residential Earthquake Insurance-----     | 55 |
| 11 Table 27: Statistics of Taiwan Residential Earthquake Insurance Fund---- | 56 |

### 13 VII. Comparing Taiwan with Other Countries

|                                                                          |    |
|--------------------------------------------------------------------------|----|
| 15 Table 28: Global Ranking of Top 20 Premium Income in 2023-----        | 57 |
| 17 Table 29: Global Ranking of Top 20 Insurance Density in 2023-----     | 59 |
| 19 Table 30: Global Ranking of Top 20 Insurance Penetration in 2023----- | 60 |

### 21 VIII. Insurance Stabilization Fund Contribution

|                                                         |    |
|---------------------------------------------------------|----|
| 23 Table 31: Statistics of Insurance Stabilization Fund |    |
| 24 Accumulated Contribution-----                        | 61 |

### 25 VIII. Microinsurance

|                                                               |    |
|---------------------------------------------------------------|----|
| 27 Table 32: Microinsurance Statistic of Gender and Insured   |    |
| 29 Age in Q1 2024-----                                        | 62 |
| 31 Table 33: Microinsurance Statistics of Gender and Specific |    |
| 32 Status in Q1 2024-----                                     | 63 |
| 33 Table 34: Microinsurance Statistic of Area in Q1 2024----- | 65 |

# 一、總體指標

表1、國情統計資料表

| 年<br>year | 戶籍登記人口數<br>(千人)                                             | 國民所得毛額<br>(億元)              | 國內生產毛額<br>(億元)              | 國民所得<br>(億元)                            |
|-----------|-------------------------------------------------------------|-----------------------------|-----------------------------|-----------------------------------------|
|           | Population of<br>Household<br>Registered<br>(1,000 persons) | GNI<br>(100 million<br>NTD) | GDP<br>(100 million<br>NTD) | National Income<br>(100 million<br>NTD) |
| 2008      | 23,037                                                      | 134,209                     | 131,151                     | 110,974                                 |
| 2009      | 23,120                                                      | 133,218                     | 129,194                     | 109,221                                 |
| 2010      | 23,162                                                      | 144,761                     | 140,603                     | 121,313                                 |
| 2011      | 23,225                                                      | 146,343                     | 142,622                     | 122,273                                 |
| 2012      | 23,316                                                      | 151,100                     | 146,778                     | 124,967                                 |
| 2013      | 23,374                                                      | 156,732                     | 152,707                     | 131,944                                 |
| 2014      | 23,434                                                      | 166,972                     | 162,580                     | 142,122                                 |
| 2015      | 23,492                                                      | 174,947                     | 170,551                     | 148,606                                 |
| 2016      | 23,540                                                      | 180,064                     | 175,553                     | 153,055                                 |
| 2017      | 23,571                                                      | 184,307                     | 179,833                     | 157,338                                 |
| 2018      | 23,589                                                      | 187,898                     | 183,750                     | 159,684                                 |
| 2019      | 23,603                                                      | 193,848                     | 189,086                     | 163,125                                 |
| 2020      | 23,561                                                      | 204,866                     | 199,148                     | 172,325                                 |
| 2021      | 23,375                                                      | 222,314                     | 216,632                     | 189,127                                 |
| 2022      | 23,265                                                      | 233,746                     | 226,798                     | 195,490                                 |
| 2023      | 23,420                                                      | 242,404                     | 235,375                     | 199,850                                 |

資料來源：行政院主計總處(中華民國統計資訊網)

註：1.消費者物價指數基期：2016年=100.00。

註：2.本表所載之各項統計數字，如有與以前各期不同者，悉以本期數字為準。

註：3.依聯合國SNA規定，原國民生產毛額(GNP)自2014年起改為國民所得毛額(GNI)。

# I. Overall Index

Table1： National Statistical Data

| 平均每人國民所得<br>(台幣) (美元)                        |        | 消費者<br>物價指數 <sup>1</sup>       | 國民儲蓄率<br>(%)                         | 經濟成長率<br>(%)            |
|----------------------------------------------|--------|--------------------------------|--------------------------------------|-------------------------|
| National Income<br>Per Capita<br>(NTD) (USD) |        | Consumer<br>Price Index<br>(%) | Percentage of<br>National<br>Savings | Economic<br>Growth Rate |
| 482,543                                      | 15,299 | 93.74                          | 29.17                                | 0.80                    |
| 473,259                                      | 14,315 | 92.92                          | 28.90                                | -1.61                   |
| 524,234                                      | 16,563 | 93.81                          | 32.83                                | 10.25                   |
| 527,186                                      | 17,889 | 95.15                          | 31.16                                | 3.67                    |
| 537,021                                      | 18,130 | 96.99                          | 30.45                                | 2.22                    |
| 565,198                                      | 18,985 | 97.76                          | 32.39                                | 2.48                    |
| 607,264                                      | 19,996 | 98.93                          | 34.35                                | 4.72                    |
| 633,367                                      | 19,849 | 98.62                          | 35.46                                | 1.47                    |
| 650,854                                      | 20,132 | 100.00                         | 35.21                                | 2.17                    |
| 667,945                                      | 21,943 | 100.62                         | 35.61                                | 3.31                    |
| 677,201                                      | 22,454 | 101.98                         | 34.77                                | 2.79                    |
| 691,326                                      | 22,351 | 102.55                         | 34.74                                | 3.06                    |
| 730,744                                      | 24,704 | 102.31                         | 38.76                                | 3.39                    |
| 805,883                                      | 28,761 | 104.32                         | 43.32                                | 6.62                    |
| 838,294                                      | 28,121 | 107.40                         | 41.53                                | 2.59                    |
| 855,129                                      | 27,381 | 110.08                         | 37.75                                | 1.42                    |

Source： Directorate General of Budget, Accounting and Statistics

Executive Yuan, Taiwan, Republic of China (Website)

Note： 1. Base year of consumer price index: Year 2016 = 100.00.

Note： 2. Should the figures listed in the table above are different from those in previous tables, use the figures listed above as the criterion.

Note： 3. According to the regulations of SNA (UN), GNP has been amended as GNI since 2014.

表2、保險業資產占金融機構資產比率表

單位：百萬元

| 年<br>Year | 金融機構資產總額<br>Total Assets of<br>Financial<br>Institutions | 保險業 Insurance Industry |               |
|-----------|----------------------------------------------------------|------------------------|---------------|
|           |                                                          | 資產總額<br>Total Assets   | 比率<br>Ratio % |
| 2007      | 39,616,314                                               | 8,922,359              | 22.52         |
| 2008      | 42,197,744                                               | 9,380,609              | 22.23         |
| 2009      | 44,940,829                                               | 11,037,667             | 24.56         |
| 2010      | 47,243,764                                               | 12,391,558             | 26.23         |
| 2011      | 50,439,640                                               | 13,327,547             | 26.42         |
| 2012      | 53,397,797                                               | 14,993,007             | 28.08         |
| 2013      | 57,990,506                                               | 16,784,912             | 28.94         |
| 2014      | 63,441,795                                               | 18,937,907             | 29.85         |
| 2015      | 67,631,343                                               | 20,593,629             | 30.45         |
| 2016      | 70,793,492                                               | 22,592,339             | 31.91         |
| 2017      | 73,876,158                                               | 24,810,722             | 33.58         |
| 2018      | 78,237,043                                               | 26,675,663             | 34.10         |
| 2019      | 82,870,057                                               | 29,776,606             | 35.93         |
| 2020      | 88,559,770                                               | 32,163,525             | 36.32         |
| 2021      | 93,705,551                                               | 33,795,351             | 36.07         |
| 2022      | 99,715,791                                               | 34,075,762             | 34.17         |
| 2023      | 104,911,494                                              | 35,381,813             | 33.73         |

資料來源：中央銀行(全球資訊網);  
財團法人保險事業發展中心

Table2 : Ratio of Assets of Insurance Industry to Total Assets of Financial Institutions

Unit: NT\$ Millions

| 產險業 Non-Life Insurance |               | 壽險業 Life Insurance   |               |
|------------------------|---------------|----------------------|---------------|
| 資產總額<br>Total Assets   | 比率<br>Ratio % | 資產總額<br>Total Assets | 比率<br>Ratio % |
| 209,384                | 0.53          | 8,712,975            | 21.99         |
| 241,663                | 0.57          | 9,138,946            | 21.66         |
| 255,228                | 0.57          | 10,782,439           | 23.99         |
| 267,858                | 0.57          | 12,123,701           | 25.66         |
| 275,872                | 0.55          | 13,051,676           | 25.88         |
| 280,924                | 0.53          | 14,712,083           | 27.55         |
| 288,003                | 0.50          | 16,496,910           | 28.45         |
| 302,780                | 0.48          | 18,635,127           | 29.37         |
| 315,325                | 0.47          | 20,278,304           | 29.98         |
| 345,116                | 0.49          | 22,247,223           | 31.43         |
| 348,157                | 0.47          | 24,462,565           | 33.11         |
| 353,493                | 0.45          | 26,322,170           | 33.64         |
| 384,536                | 0.46          | 29,392,070           | 35.47         |
| 411,375                | 0.46          | 31,752,150           | 35.85         |
| 453,214                | 0.48          | 33,342,137           | 35.58         |
| 451,979                | 0.45          | 33,623,783           | 33.72         |
| 471,656                | 0.45          | 34,910,157           | 33.28         |

Source: Central Bank of the Republic of China ( Taiwan) (Website);  
Taiwan Insurance Institute

表3、保險密度、滲透度及人壽保險、  
年金保險投保率表

| 年<br>Year | 保險密度 <sup>1</sup> (元)<br>Insurance Density (NTD) |                               |                           | 保險<br>Insurance |
|-----------|--------------------------------------------------|-------------------------------|---------------------------|-----------------|
|           | 總計<br>Total                                      | 財產保險<br>Non-Life<br>Insurance | 人身保險<br>Life<br>Insurance | 總計<br>Total     |
| 2007      | 86,578                                           | 4,904                         | 81,674                    | 14.87           |
| 2008      | 87,971                                           | 4,677                         | 83,294                    | 15.45           |
| 2009      | 91,195                                           | 4,406                         | 86,790                    | 16.32           |
| 2010      | 104,423                                          | 4,568                         | 99,855                    | 17.20           |
| 2011      | 99,514                                           | 4,867                         | 94,647                    | 16.21           |
| 2012      | 111,462                                          | 5,167                         | 106,295                   | 17.71           |
| 2013      | 115,876                                          | 5,344                         | 110,532                   | 17.74           |
| 2014      | 123,896                                          | 5,642                         | 118,254                   | 17.86           |
| 2015      | 130,376                                          | 5,794                         | 124,581                   | 17.96           |
| 2016      | 139,310                                          | 6,201                         | 133,109                   | 18.68           |
| 2017      | 151,750                                          | 6,648                         | 145,102                   | 19.89           |
| 2018      | 155,885                                          | 7,021                         | 148,865                   | 20.01           |
| 2019      | 154,379                                          | 7,505                         | 146,874                   | 19.27           |
| 2020      | 142,271                                          | 7,984                         | 134,287                   | 16.83           |
| 2021      | 135,979                                          | 8,875                         | 127,104                   | 14.67           |
| 2022      | 109,848                                          | 9,508                         | 100,340                   | 11.27           |
| 2023      | 103,871                                          | 10,451                        | 93,421                    | 10.34           |

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。

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

| 滲透度 <sup>2</sup><br>Penetration (%) |                           | 人壽保險及年金保險<br>Life Insurance and Annuity                        |                                              |                                                                       |
|-------------------------------------|---------------------------|----------------------------------------------------------------|----------------------------------------------|-----------------------------------------------------------------------|
| 財產保險<br>Non-Life<br>Insurance       | 人身保險<br>Life<br>Insurance | 投保率 <sup>3</sup> %<br>Ratio of having<br>Insurance<br>Coverage | 普及率 <sup>4</sup> %<br>Ratio of<br>Prevalence | 壽險平均分紅利率 <sup>5</sup><br>Average dividend Rate<br>of Life Insurance % |
| 0.84                                | 14.03                     | 196.03                                                         | 310.82                                       | 2.47                                                                  |
| 0.82                                | 14.63                     | 203.27                                                         | 329.61                                       | 2.69                                                                  |
| 0.79                                | 15.53                     | 204.84                                                         | 341.15                                       | 0.95                                                                  |
| 0.75                                | 16.45                     | 210.72                                                         | 313.53                                       | 1.07                                                                  |
| 0.79                                | 15.41                     | 215.84                                                         | 318.75                                       | 1.34                                                                  |
| 0.82                                | 16.89                     | 222.97                                                         | 320.29                                       | 1.42                                                                  |
| 0.82                                | 16.92                     | 229.67                                                         | 311.20                                       | 1.42                                                                  |
| 0.81                                | 17.04                     | 230.61                                                         | 290.86                                       | 1.42                                                                  |
| 0.80                                | 17.16                     | 234.16                                                         | 282.96                                       | 1.40                                                                  |
| 0.83                                | 17.85                     | 240.35                                                         | 282.14                                       | 1.16                                                                  |
| 0.87                                | 19.02                     | 246.04                                                         | 281.82                                       | 1.08                                                                  |
| 0.90                                | 19.11                     | 249.45                                                         | 295.00                                       | 1.08                                                                  |
| 0.94                                | 18.33                     | 256.09                                                         | 301.79                                       | 1.08                                                                  |
| 0.94                                | 15.89                     | 260.49                                                         | 291.14                                       | 0.88                                                                  |
| 0.96                                | 13.71                     | 264.81                                                         | 275.99                                       | 0.81                                                                  |
| 0.98                                | 10.29                     | 266.08                                                         | 270.75                                       | 1.13                                                                  |
| 1.04                                | 9.30                      | 263.53                                                         | 270.55                                       | 1.59                                                                  |

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.

## 二、保險業

表4、保險業家數及其分支機構統計表

單位：家數

| 年/月<br>Year/<br>Month | 總計 <sup>1</sup><br>Total | 再保<br>險業<br>Rein-<br>surance | 國際保<br>險業務<br>分公司 <sup>3</sup><br>Offshore<br>Insuranc<br>e Unit | 財產保險業 Non-Life Insurance                                   |                     |                                               |                               |
|-----------------------|--------------------------|------------------------------|------------------------------------------------------------------|------------------------------------------------------------|---------------------|-----------------------------------------------|-------------------------------|
|                       |                          |                              |                                                                  | 本國保險業<br>Local Insurance                                   |                     |                                               |                               |
|                       |                          |                              |                                                                  | 總公司<br>(含合作社)<br>Headquarter<br>(including<br>cooperative) | 國內<br>分公司<br>Branch | 海外<br>分支機構 <sup>2</sup><br>Offshore<br>Branch | 大陸<br>辦事處<br>Office<br>in PRC |
| 2012                  | 57                       | 3                            | 0                                                                | 17                                                         | 164                 | 11                                            | 6                             |
| 2013                  | 56                       | 3                            | 0                                                                | 17                                                         | 164                 | 12                                            | 6                             |
| 2014                  | 54                       | 3                            | 0                                                                | 17                                                         | 165                 | 10                                            | 6                             |
| 2015                  | 54                       | 3                            | 0                                                                | 17                                                         | 165                 | 10                                            | 5                             |
| 2016                  | 54                       | 3                            | 19                                                               | 17                                                         | 164                 | 9                                             | 5                             |
| 2017                  | 54                       | 3                            | 20                                                               | 17                                                         | 169                 | 9                                             | 5                             |
| 2018                  | 55                       | 3                            | 20                                                               | 17                                                         | 167                 | 8                                             | 5                             |
| 2019                  | 54                       | 3                            | 20                                                               | 17                                                         | 168                 | 8                                             | 4                             |
| 2020                  | 53                       | 3                            | 20                                                               | 17                                                         | 165                 | 7                                             | 3                             |
| 2021                  | 53                       | 3                            | 20                                                               | 17                                                         | 159                 | 7                                             | 3                             |
| 2022                  | 52                       | 3                            | 20                                                               | 17                                                         | 158                 | 8                                             | 3                             |
| 2023                  | 52                       | 3                            | 20                                                               | 17                                                         | 157                 | 8                                             | 3                             |
| 2024/05               | 51                       | 3                            | 20                                                               | 17                                                         | 154                 | 8                                             | 3                             |

資料來源：保險局產險監理組;保險局壽險監理組

註：1.保險機構家數以營業執照核發為依據。其中：

(1).朝陽人壽、國寶人壽、幸福人壽、國華人壽、華山產險、國華產險等公司目前停業清理中。

(2).澳商國衛人壽已停業，但未繳銷營業執照。

註：2.保險業海外分支機構包含子公司、分公司、代表處及辦事處等。

註：3.國際保險業務分公司（OIU）家數以營業執照核發為依據，並自2016年開始統計。

## II. Insurance Industry

Table4：Number of Insurance Companies and Branches

Unit：No. of Companies

| Industry                         |                                             | 人身保險業 Life Insurance Industry |                     |                                               |                               |                                  |                                             |
|----------------------------------|---------------------------------------------|-------------------------------|---------------------|-----------------------------------------------|-------------------------------|----------------------------------|---------------------------------------------|
| 外國保險業<br>Foreign Insurance       |                                             | 本國保險業<br>Local Insurance      |                     |                                               |                               | 外國保險業<br>Foreign Insurance       |                                             |
| 在台<br>分公司<br>Branch<br>in Taiwan | 在台<br>聯絡處<br>Liaison<br>Office in<br>Taiwan | 總公司<br>Head-<br>quarter       | 國內<br>分公司<br>Branch | 海外<br>分支機構 <sup>2</sup><br>Offshore<br>Branch | 大陸<br>辦事處<br>Office<br>in PRC | 在台<br>分公司<br>Branch<br>in Taiwan | 在台<br>聯絡處<br>Liaison<br>Office in<br>Taiwan |
| 6                                | 9                                           | 24                            | 129                 | 13                                            | 9                             | 7                                | 3                                           |
| 6                                | 9                                           | 24                            | 123                 | 13                                            | 8                             | 6                                | 3                                           |
| 5                                | 8                                           | 24                            | 123                 | 13                                            | 8                             | 5                                | 2                                           |
| 5                                | 8                                           | 24                            | 123                 | 13                                            | 8                             | 5                                | 2                                           |
| 6                                | 8                                           | 23                            | 125                 | 14                                            | 8                             | 5                                | 1                                           |
| 6                                | 8                                           | 23                            | 125                 | 13                                            | 8                             | 5                                | 1                                           |
| 7                                | 7                                           | 23                            | 125                 | 12                                            | 8                             | 5                                | 1                                           |
| 7                                | 7                                           | 23                            | 125                 | 12                                            | 7                             | 4                                | 1                                           |
| 6                                | 7                                           | 23                            | 120                 | 12                                            | 6                             | 4                                | 1                                           |
| 6                                | 7                                           | 23                            | 113                 | 12                                            | 5                             | 4                                | 1                                           |
| 6                                | 7                                           | 23                            | 116                 | 12                                            | 5                             | 3                                | 1                                           |
| 6                                | 7                                           | 23                            | 116                 | 12                                            | 5                             | 3                                | 1                                           |
| 5                                | 7                                           | 23                            | 116                 | 12                                            | 5                             | 3                                | 1                                           |

Source: Non-Life Insurance Supervision Division, Insurance Bureau;

Life Insurance Supervision Division, Insurance Bureau

Note:1.The numbers of insurance companies are based on the business licenses issued.

The numbers include：

(1).Chaoyang Life, Global Life, Singfor Life, Kuo Hua Life,Walsun P&C, and Kuo Hua P&C companies have been ordered to suspend business and in the process of liquidation.

(2).The National Mutual Life Australasia Taiwan Branch is in the business suspension status without license revocation.

Note:2.Local insurance company's offshore branch includes subsidiary, branch, representative office and liaison office.

Note:3.The numbers of OIU are based on the business licenses issued,and the data is collected since 2016.



表5、保險業精算人員統計表

單位：人

| 年<br>Year | 總計 <sup>1</sup><br>Total |
|-----------|--------------------------|
| 2007      | 180                      |
| 2008      | 187                      |
| 2009      | 192                      |
| 2010      | 198                      |
| 2011      | 200                      |
| 2012      | 199                      |
| 2013      | 200                      |
| 2014      | 211                      |
| 2015      | 189                      |
| 2016      | 179                      |
| 2017      | 171                      |
| 2018      | 167                      |
| 2019      | 163                      |
| 2020      | 165                      |
| 2021      | 166                      |
| 2022      | 167                      |
| 2023      | 173                      |

資料來源：中華民國產物保險商業同業公會；  
中華民國人壽保險商業同業公會

註：1.精算人員定義係依據「保險業簽證精算人員管理辦法」  
第2條第2項規定。

註：2.產險業精算人員自2004/11起不含助理精算人員。

Table5：Statistics of Actuarial Personnel

Unit：Person

| 產險業 <sup>2</sup><br>Non-Life Insurance Industry | 壽險業<br>Life Insurance Industry |
|-------------------------------------------------|--------------------------------|
| 49                                              | 131                            |
| 52                                              | 135                            |
| 52                                              | 140                            |
| 53                                              | 145                            |
| 55                                              | 145                            |
| 55                                              | 144                            |
| 55                                              | 145                            |
| 55                                              | 156                            |
| 52                                              | 137                            |
| 52                                              | 127                            |
| 53                                              | 118                            |
| 50                                              | 117                            |
| 49                                              | 114                            |
| 47                                              | 118                            |
| 47                                              | 119                            |
| 48                                              | 119                            |
| 48                                              | 125                            |

Source: The Non-Life Insurance Association of the Republic of China;  
The Life Insurance Association of the Republic of China

Note: 1.The definition of actuarial personnel is according to the "Regulations  
Governing Appointed Actuaries of Insurance Companies " article II,  
paragraph II.

Note: 2.From November, 2004,non-life insurance actuarial personnel  
do not include actuarial assistants.

表6、保險業從業人員統計表

單位：人

| 年<br>Year | 總 計<br>Total      |                         |                     |                         | 財 產<br>Non-Life     |
|-----------|-------------------|-------------------------|---------------------|-------------------------|---------------------|
|           | 從業人員<br>Employees | 增減率<br>Growth<br>Rate % | 業務員<br>Salespersons | 內勤人數<br>Office<br>Staff | 業務員<br>Salespersons |
| 2011      | 323,396           | 0.64                    | 282,509             | 40,887                  | 116,568             |
| 2012      | 335,027           | 3.60                    | 293,629             | 41,398                  | 121,679             |
| 2013      | 336,430           | 0.42                    | 295,414             | 41,016                  | 126,016             |
| 2014      | 351,208           | 4.39                    | 309,057             | 42,151                  | 128,652             |
| 2015      | 367,036           | 4.51                    | 324,091             | 42,945                  | 135,684             |
| 2016      | 370,476           | 0.94                    | 325,195             | 45,281                  | 133,502             |
| 2017      | 384,432           | 3.77                    | 338,363             | 46,069                  | 138,573             |
| 2018      | 391,592           | 1.86                    | 344,979             | 46,613                  | 142,935             |
| 2019      | 381,483           | -2.58                   | 368,468             | 41,107                  | 143,035             |
| 2020      | 399,338           | 4.68                    | 385,741             | 40,957                  | 158,383             |
| 2021      | 420,672           | 5.34                    | 379,152             | 41,520                  | 156,591             |
| 2022      | 408,138           | -2.98                   | 366,622             | 41,516                  | 155,472             |
| 2023      | 403,903           | -0.01                   | 361,520             | 42,383                  | 152,986             |

資料來源：中華民國產物保險商業同業公會；中華民國人壽保險商業同業公會；各保險公司

註1：業務員係以登錄產、壽險公會之財產及人身保險保險業務員為準。

(人身保險業2018年(含)以前業務員資料僅統計外勤人員登錄數)。

註2：內勤人數：係指各保險公司提供包括登錄保險業務員及不具保險業務員資格之內勤人員。(財產保險業2018年(含)以前內勤人數係由產險公會提供之各公司之員工數)。

註3：從業人員：自2019年起產、壽險業之內勤人員如具產、壽險業務員資格者，於此欄僅計1人。

Table6：Statistics of Insurance Personnel

Unit：Person

| 保 險 業<br>Insurance Industry |                                                               | 人 身 保 險 業<br>Life Insurance Industry |                         |                                                               |
|-----------------------------|---------------------------------------------------------------|--------------------------------------|-------------------------|---------------------------------------------------------------|
| 內勤人數<br>Office<br>Staff     | 業務員與<br>內勤人數之比<br>Ratio of<br>Salespersons to Office<br>Staff | 業務員<br>Salespersons                  | 內勤人數<br>Office<br>Staff | 業務員與<br>內勤人數之比<br>Ratio of<br>Salespersons to Office<br>Staff |
| 14,210                      | 8.20                                                          | 165,941                              | 26,677                  | 6.22                                                          |
| 14,633                      | 8.32                                                          | 171,950                              | 26,765                  | 6.42                                                          |
| 14,948                      | 8.43                                                          | 169,398                              | 26,068                  | 6.50                                                          |
| 15,293                      | 8.41                                                          | 180,405                              | 26,858                  | 6.72                                                          |
| 15,631                      | 8.68                                                          | 188,407                              | 27,314                  | 6.90                                                          |
| 16,053                      | 8.32                                                          | 191,693                              | 29,228                  | 6.56                                                          |
| 16,757                      | 8.27                                                          | 199,790                              | 29,312                  | 6.82                                                          |
| 17,137                      | 8.34                                                          | 202,044                              | 29,476                  | 6.85                                                          |
| 11,175                      | 12.80                                                         | 225,433                              | 29,932                  | 7.53                                                          |
| 11,158                      | 14.19                                                         | 227,358                              | 29,799                  | 7.63                                                          |
| 11,498                      | 13.62                                                         | 222,561                              | 30,022                  | 7.41                                                          |
| 11,306                      | 13.75                                                         | 211,150                              | 30,210                  | 6.99                                                          |
| 11,347                      | 13.48                                                         | 208,534                              | 31,036                  | 6.72                                                          |

Source: The Non-Life Insurance Association of the Republic of China ; The Life Insurance Association of the Republic of China; Insurance Companies

Note 1:Salesperson is based on the number of qualified salesperson registered under Life and/or Non-Life Insurance Association. (Before 2019, the statistics exclude office staff who is also a registered salesperson)

Note 2:The number of office staff, as provided by insurance companies, include office staff that is either registered or non-qualified salesperson. (Before 2019, the statistic is based on the number provided by Non-life Insurance Association)

Note 3:The number of employees: Beginning from 2019, office staff who is a registered salesperson of both Life and Non-Life Insurance Association still count as one person under this column.

表7、保險業保費收入統計表

單位：百萬元

| 年<br>Year | 保 費 收 入                                                |                         |
|-----------|--------------------------------------------------------|-------------------------|
|           | 保險業總計<br>Total Premium Income<br>of Insurance Industry | 成長率<br>Growth Rate<br>% |
| 2006      | 1,677,807                                              | 6.44                    |
| 2007      | 1,987,680                                              | 18.47                   |
| 2008      | 2,026,584                                              | 1.96                    |
| 2009      | 2,108,418                                              | 4.04                    |
| 2010      | 2,418,654                                              | 14.71                   |
| 2011      | 2,311,204                                              | -4.44                   |
| 2012      | 2,598,831                                              | 12.44                   |
| 2013      | 2,708,436                                              | 4.22                    |
| 2014      | 2,903,350                                              | 7.20                    |
| 2015      | 3,062,796                                              | 5.49                    |
| 2016      | 3,279,320                                              | 7.07                    |
| 2017      | 3,576,945                                              | 9.08                    |
| 2018      | 3,677,170                                              | 2.80                    |
| 2019      | 3,643,818                                              | -0.91                   |
| 2020      | 3,352,076                                              | -8.01                   |
| 2021      | 3,178,541                                              | -5.18                   |
| 2022      | 2,555,572                                              | -19.60                  |
| 2023      | 2,432,709                                              | -4.81                   |

資料來源：財團法人保險事業發展中心

Table7：Statistics of Insurance Premium Income

Unit : NT\$ Million

| Premium Income                 |                            |                                                                      |
|--------------------------------|----------------------------|----------------------------------------------------------------------|
| 財產保險業<br>Non-Life<br>Insurance | 人身保險業<br>Life<br>Insurance | 財產與人身保險業<br>保費收入之比<br>Premium Income;<br>Non-Life vs. Life Insurance |
| 114,106                        | 1,563,701                  | 1:13.70                                                              |
| 112,583                        | 1,875,097                  | 1:16.66                                                              |
| 107,741                        | 1,918,843                  | 1:17.81                                                              |
| 101,859                        | 2,006,559                  | 1:19.70                                                              |
| 105,805                        | 2,312,849                  | 1:21.86                                                              |
| 113,033                        | 2,198,171                  | 1:19.45                                                              |
| 120,483                        | 2,478,348                  | 1:20.57                                                              |
| 124,904                        | 2,583,532                  | 1:20.68                                                              |
| 132,220                        | 2,771,130                  | 1:20.96                                                              |
| 136,119                        | 2,926,677                  | 1:21.50                                                              |
| 145,962                        | 3,133,358                  | 1:21.47                                                              |
| 156,712                        | 3,420,233                  | 1:21.82                                                              |
| 165,611                        | 3,511,559                  | 1:21.20                                                              |
| 177,130                        | 3,466,688                  | 1:19.57                                                              |
| 188,111                        | 3,163,965                  | 1:16.82                                                              |
| 207,448                        | 2,971,093                  | 1:14.32                                                              |
| 221,207                        | 2,334,365                  | 1:10.55                                                              |
| 244,758                        | 2,187,951                  | 1:8.94                                                               |

Source: Taiwan Insurance Institute

表8、財產保險業保費收入統計表

單位：百萬元

| 年/月<br>Year/<br>Month | 總計<br>Total | 年(月) <sup>1</sup> 增率<br>Annual<br>(monthly)<br>Growth Rate % | 火災保險 <sup>2</sup><br>Fire | 海上保險<br>Marine | 汽車保險 <sup>3</sup><br>Automobile | 航空險<br>Aviation |
|-----------------------|-------------|--------------------------------------------------------------|---------------------------|----------------|---------------------------------|-----------------|
| 2010                  | 105,805     | 3.87                                                         | 17,365                    | 8,484          | 52,658                          | 1,261           |
| 2011                  | 113,033     | 6.83                                                         | 19,050                    | 8,773          | 55,826                          | 1,097           |
| 2012                  | 120,483     | 6.59                                                         | 22,223                    | 8,445          | 59,653                          | 836             |
| 2013                  | 124,904     | 3.67                                                         | 21,896                    | 7,657          | 64,454                          | 696             |
| 2014                  | 132,220     | 5.86                                                         | 22,697                    | 7,355          | 70,197                          | 811             |
| 2015                  | 136,119     | 2.95                                                         | 21,801                    | 7,238          | 73,349                          | 961             |
| 2016                  | 145,962     | 7.23                                                         | 23,025                    | 6,854          | 80,092                          | 812             |
| 2017                  | 156,712     | 7.36                                                         | 25,293                    | 6,743          | 85,951                          | 561             |
| 2018                  | 165,611     | 5.68                                                         | 25,883                    | 7,066          | 89,534                          | 699             |
| 2019                  | 177,130     | 6.96                                                         | 25,882                    | 7,122          | 94,654                          | 708             |
| 2020                  | 188,111     | 6.20                                                         | 29,096                    | 7,710          | 101,586                         | 808             |
| 2021                  | 207,448     | 10.28                                                        | 30,347                    | 8,397          | 108,938                         | 626             |
| 2022                  | 221,207     | 6.63                                                         | 33,524                    | 9,435          | 116,012                         | 722             |
| 2023                  | 244,758     | 10.65                                                        | 40,623                    | 10,520         | 125,536                         | 967             |
| 2024/01               | 27,899      | 22.49                                                        | 5,032                     | 1,479          | 12,976                          | 143             |
| 2024/02               | 18,695      | 7.64                                                         | 2,684                     | 982            | 9,089                           | 87              |
| 2024/03               | 21,623      | 0.65                                                         | 2,466                     | 925            | 11,711                          | 43              |
| 2024/04               | 21,985      | 12.16                                                        | 3,155                     | 1,018          | 10,577                          | 13              |
| 2024/05               | 23,422      | 15.65                                                        | 4,061                     | 1,308          | 11,363                          | 23              |
| 1-5月合計                | 113,624     | 11.97                                                        | 17,399                    | 5,712          | 55,715                          | 309             |

資料來源：財團法人保險事業發展中心 (2023年1月前)；

資料來源：財團法人保險安定基金 (2023年1月起)

註：1. 月之增減率為與上年同期之比較。

註：2. 自2003年起火災保險含住宅地震保險。

註：3. 汽車保險含任意汽車保險及強制汽車責任保險。

Table8 : Statistics of Non-Life Insurance Premium Income

Unit : NT\$ Million

| 其他財產保險 Miscellaneous |                    |                  |                      |                 |               |              |
|----------------------|--------------------|------------------|----------------------|-----------------|---------------|--------------|
| 合計<br>Sub-total      | 工程險<br>Engineering | 責任險<br>Liability | 信用<br>保證保險<br>Credit | 傷害險<br>Accident | 健康險<br>Health | 其他<br>Others |
| 26,038               | 4,156              | 6,567            | 1,221                | 11,309          | 860           | 1,925        |
| 28,288               | 4,482              | 7,513            | 1,102                | 12,671          | 1,069         | 1,452        |
| 29,326               | 4,652              | 8,250            | 1,045                | 12,724          | 1,229         | 1,427        |
| 30,201               | 4,402              | 8,601            | 996                  | 13,354          | 1,322         | 1,526        |
| 31,161               | 3,922              | 9,084            | 1,103                | 14,026          | 1,431         | 1,595        |
| 32,770               | 3,459              | 10,131           | 1,183                | 14,807          | 1,645         | 1,545        |
| 35,179               | 3,492              | 11,593           | 1,134                | 15,417          | 1,848         | 1,694        |
| 38,164               | 3,818              | 12,928           | 1,002                | 16,466          | 2,122         | 1,829        |
| 42,430               | 4,382              | 13,895           | 1,080                | 17,724          | 2,543         | 2,807        |
| 48,765               | 6,723              | 13,519           | 933                  | 19,204          | 2,963         | 5,423        |
| 48,911               | 7,140              | 13,279           | 873                  | 18,497          | 2,731         | 6,390        |
| 59,140               | 6,516              | 14,800           | 1,230                | 18,700          | 5,348         | 12,546       |
| 61,513               | 7,911              | 16,252           | 1,863                | 19,884          | 5,893         | 9,711        |
| 67,112               | 11,149             | 17,323           | 2,077                | 22,006          | 4,055         | 10,503       |
| 8,269                | 1,713              | 2,194            | 179                  | 2,294           | 592           | 1,298        |
| 5,853                | 1,394              | 1,417            | 155                  | 1,621           | 326           | 941          |
| 6,478                | 1,220              | 1,790            | 211                  | 1,938           | 390           | 930          |
| 7,222                | 2,426              | 1,553            | 140                  | 1,787           | 366           | 951          |
| 6,666                | 1,593              | 1,737            | 191                  | 1,897           | 336           | 913          |
| 34,489               | 8,346              | 8,690            | 875                  | 9,536           | 2,009         | 5,032        |

Source: Taiwan Insurance Institute (before January 2023) ;

Source: Taiwan Insurance Guaranty Fund (from January 2023)

Note: 1. The monthly growth rate refers to the ratio of the figures of 2024 to that of the same period of 2023.

Note: 2. The premium income of residential earthquake insurance has been included in fire insurance since 2003.

Note: 3. The premium income of automobile insurance includes premium income from the voluntary automobile insurance and the compulsory automobile liability insurance.

表9、財產保險業保險賠款統計表

單位：百萬元

| 年/月<br>Year/<br>Month | 總計<br>Total | 年(月 <sup>1</sup> )增率<br>Annual<br>(monthly)<br>Growth Rate % | 火災保險 <sup>2</sup><br>Fire | 海上保險<br>Marine | 汽車保險 <sup>3</sup><br>Automobile | 航空險<br>Aviation |
|-----------------------|-------------|--------------------------------------------------------------|---------------------------|----------------|---------------------------------|-----------------|
| 2010                  | 62,247      | 13.64                                                        | 14,406                    | 3,855          | 32,618                          | 109             |
| 2011                  | 57,976      | -6.86                                                        | 7,355                     | 5,277          | 34,496                          | 104             |
| 2012                  | 60,863      | 4.98                                                         | 7,097                     | 3,508          | 38,321                          | 377             |
| 2013                  | 61,545      | 1.12                                                         | 5,508                     | 4,471          | 39,448                          | 158             |
| 2014                  | 64,895      | 5.44                                                         | 4,315                     | 5,096          | 42,176                          | 651             |
| 2015                  | 68,183      | 5.07                                                         | 4,439                     | 5,840          | 43,902                          | 921             |
| 2016                  | 78,542      | 15.19                                                        | 12,833                    | 4,962          | 46,883                          | 109             |
| 2017                  | 88,393      | 12.54                                                        | 15,783                    | 5,007          | 52,073                          | 99              |
| 2018                  | 80,267      | -9.19                                                        | 6,290                     | 3,821          | 52,694                          | 110             |
| 2019                  | 88,008      | 9.65                                                         | 5,664                     | 4,010          | 59,721                          | 96              |
| 2020                  | 89,877      | 2.12                                                         | 4,825                     | 3,874          | 61,321                          | 146             |
| 2021                  | 95,009      | 5.71                                                         | 7,480                     | 4,263          | 61,691                          | 186             |
| 2022                  | 299,597     | 215.33                                                       | 9,492                     | 4,061          | 64,489                          | 446             |
| 2023                  | 187,319     | -37.48                                                       | 13,394                    | 6,363          | 71,307                          | 187             |
| 2024/01               | 10,025      | -70.19                                                       | 448                       | 236            | 6,917                           | 0               |
| 2024/02               | 7,023       | -78.24                                                       | 638                       | 184            | 4,489                           | 12              |
| 2024/03               | 8,321       | -61.90                                                       | 210                       | 213            | 5,954                           | 4               |
| 2024/04               | 8,759       | -24.18                                                       | 352                       | 280            | 6,256                           | 1               |
| 2024/05               | 9,585       | -17.94                                                       | 633                       | 217            | 6,495                           | 0               |
| 1-5月合計                | 43,712      | -60.61                                                       | 2,279                     | 1,131          | 30,111                          | 18              |

資料來源：財團法人保險事業發展中心 (2023年1月前)；

資料來源：財團法人保險安定基金 (2023年1月起)

註：1. 月之增減率為與上年同期之比較。

註：2. 自2003年起火災保險含住宅地震保險。

註：3. 汽車保險含任意汽車保險及強制汽車責任保險。

Table9 : Statistics of Non-Life Insurance Claims

Unit : NT\$ Million

| 其他財產保險 Miscellaneous |                    |                  |                      |                 |               |              |
|----------------------|--------------------|------------------|----------------------|-----------------|---------------|--------------|
| 合計<br>Sub-total      | 工程險<br>Engineering | 責任險<br>Liability | 信用<br>保證保險<br>Credit | 傷害險<br>Accident | 健康險<br>Health | 其他<br>Others |
| 11,260               | 2,341              | 3,011            | -161                 | 4,703           | 211           | 1,154        |
| 10,745               | 2,138              | 2,272            | 260                  | 5,365           | 394           | 316          |
| 11,560               | 1,965              | 2,790            | 382                  | 5,604           | 501           | 318          |
| 11,960               | 1,880              | 2,928            | 382                  | 5,830           | 564           | 376          |
| 12,658               | 1,952              | 3,286            | 250                  | 6,079           | 563           | 527          |
| 13,081               | 1,481              | 4,000            | 363                  | 6,094           | 617           | 526          |
| 13,755               | 1,745              | 3,869            | 272                  | 6,583           | 647           | 639          |
| 15,430               | 1,728              | 5,314            | 182                  | 7,040           | 723           | 443          |
| 17,351               | 1,636              | 6,137            | 165                  | 7,764           | 876           | 774          |
| 18,518               | 2,188              | 5,087            | 325                  | 8,190           | 1,021         | 1,707        |
| 19,710               | 2,828              | 4,639            | 136                  | 9,284           | 1,120         | 1,703        |
| 21,389               | 1,811              | 4,703            | 117                  | 9,443           | 1,470         | 3,845        |
| 221,110              | 1,380              | 5,204            | -4                   | 18,587          | 157,594       | 38,349       |
| 96,068               | 6,038              | 6,035            | 99                   | 10,701          | 63,720        | 9,475        |
| 2,423                | 191                | 680              | 110                  | 936             | 210           | 297          |
| 1,700                | 235                | 367              | 14                   | 681             | 151           | 253          |
| 1,939                | 190                | 449              | 46                   | 786             | 167           | 303          |
| 1,871                | 180                | 523              | 5                    | 700             | 179           | 284          |
| 2,240                | 349                | 468              | 5                    | 881             | 203           | 334          |
| 10,174               | 1,144              | 2,487            | 180                  | 3,982           | 910           | 1,471        |

Source: Taiwan Insurance Institute (before January 2023) ;

Source: Taiwan Insurance Guaranty Fund (from January 2023)

Note: 1. The monthly growth rate refers to the ratio of the figures of 2024 to that of the same period of 2023.

Note: 2. The premium income of residential earthquake insurance has been included in fire insurance since 2003.

Note: 3. The premium income of automobile insurance includes premium income from the voluntary automobile insurance and the compulsory automobile liability insurance.

表10、人身保險業保費收入統計表

單位：百萬元

| 年/月<br>Year/<br>Month | 總計<br>Total | 年(月 <sup>1</sup> )增率<br>Annual (Monthly)<br>Growth Rate % | 個 人          |                |
|-----------------------|-------------|-----------------------------------------------------------|--------------|----------------|
|                       |             |                                                           | 人壽保險<br>Life | 健康保險<br>Health |
| 2010                  | 2,312,849   | 15.26                                                     | 1,491,337    | 225,365        |
| 2011                  | 2,198,171   | -4.96                                                     | 1,671,867    | 242,013        |
| 2012                  | 2,478,348   | 12.75                                                     | 1,927,367    | 263,150        |
| 2013                  | 2,583,532   | 4.24                                                      | 1,850,835    | 281,433        |
| 2014                  | 2,771,130   | 7.26                                                      | 2,157,623    | 297,258        |
| 2015                  | 2,926,677   | 5.61                                                      | 2,232,945    | 314,037        |
| 2016                  | 3,133,358   | 7.06                                                      | 2,520,860    | 329,065        |
| 2017                  | 3,420,233   | 9.16                                                      | 2,676,389    | 344,160        |
| 2018                  | 3,511,559   | 2.67                                                      | 2,727,321    | 357,646        |
| 2019                  | 3,466,688   | -1.28                                                     | 2,692,325    | 375,823        |
| 2020                  | 3,163,965   | -8.73                                                     | 2,391,726    | 389,572        |
| 2021                  | 2,971,093   | -6.10                                                     | 1,972,438    | 398,260        |
| 2022                  | 2,334,365   | -21.43                                                    | 1,564,213    | 408,483        |
| 2023                  | 2,187,951   | -6.27                                                     | 1,484,763    | 422,499        |
| 2024/01               | 217,682     | 16.24                                                     | 156,311      | 39,531         |
| 2024/02               | 150,981     | 8.85                                                      | 107,442      | 28,862         |
| 2024/03               | 190,586     | -11.63                                                    | 127,478      | 34,339         |
| 2024/04               | 186,132     | 26.35                                                     | 120,852      | 36,528         |
| 2024/05               | 193,549     | -0.99                                                     | 130,617      | 35,751         |
| 1-5月合計                | 938,930     | 6.16                                                      | 642,700      | 175,011        |

資料來源：財團法人保險事業發展中心

註：1.月之增減率為與上年同期之比較。

註：2. 2003年起含中華郵政公司資料。

註：3.本表自105年6月起新增團體年金保險。

Table10：Statistics of Life Insurance Premium Income

Unit：NT\$ Million

| Individual       |                 | 團 體 Group    |                |                  |                 |
|------------------|-----------------|--------------|----------------|------------------|-----------------|
| 傷害保險<br>Accident | 年金保險<br>Annuity | 人壽保險<br>Life | 健康保險<br>Health | 傷害保險<br>Accident | 年金保險<br>Annuity |
| 49,088           | 527,064         | 4,511        | 8,421          | 7,063            | -               |
| 50,229           | 213,610         | 4,774        | 8,795          | 6,883            | -               |
| 51,751           | 215,304         | 5,081        | 8,752          | 6,943            | -               |
| 53,195           | 377,264         | 5,067        | 8,912          | 6,826            | -               |
| 54,404           | 241,307         | 4,470        | 9,244          | 6,824            | -               |
| 55,534           | 303,447         | 4,595        | 9,101          | 7,018            | -               |
| 56,720           | 205,895         | 4,502        | 9,081          | 7,141            | 94              |
| 57,827           | 320,543         | 4,413        | 8,997          | 7,489            | 415             |
| 58,545           | 345,656         | 4,605        | 10,010         | 7,363            | 413             |
| 60,095           | 315,199         | 4,673        | 10,282         | 7,587            | 704             |
| 60,058           | 299,707         | 4,872        | 10,159         | 7,390            | 481             |
| 60,105           | 517,887         | 4,952        | 9,627          | 7,331            | 493             |
| 61,418           | 276,440         | 5,359        | 10,378         | 7,574            | 500             |
| 64,732           | 190,250         | 5,709        | 11,138         | 8,429            | 431             |
| 5,912            | 13,630          | 525          | 1,003          | 731              | 39              |
| 4,496            | 8,345           | 392          | 800            | 611              | 33              |
| 5,271            | 21,081          | 482          | 1,075          | 822              | 38              |
| 5,582            | 20,825          | 509          | 1,044          | 764              | 28              |
| 5,445            | 19,101          | 537          | 1,166          | 884              | 48              |
| 26,706           | 82,982          | 2,445        | 5,088          | 3,812            | 186             |

Source: Taiwan Insurance Institute

Note: 1. The monthly growth rate refers to the ratio of the figures of 2024 to that of the same period of 2023.

Note: 2. The statistics of 2003 include data received from the Chunghwa Post Co. Ltd.

Note: 3. This table is added Group Annuity from June 2016.

表11、人身保險業保險給付統計表

單位：百萬元

| 年/月<br>Year/<br>Month | 總計<br>Total | 年(月 <sup>1</sup> )增率<br>Annual (Monthly)<br>Growth Rate % | 個 人          |                |
|-----------------------|-------------|-----------------------------------------------------------|--------------|----------------|
|                       |             |                                                           | 人壽保險<br>Life | 健康保險<br>Health |
| 2010                  | 1,191,464   | 32.04                                                     | 726,199      | 62,231         |
| 2011                  | 1,416,217   | 18.86                                                     | 963,634      | 67,485         |
| 2012                  | 1,249,036   | -11.80                                                    | 922,126      | 73,766         |
| 2013                  | 1,253,908   | 0.39                                                      | 918,587      | 78,666         |
| 2014                  | 1,622,023   | 29.36                                                     | 1,252,125    | 85,476         |
| 2015                  | 1,536,065   | -5.30                                                     | 1,199,218    | 92,977         |
| 2016                  | 1,624,613   | 5.76                                                      | 1,305,144    | 101,011        |
| 2017                  | 1,655,152   | 1.88                                                      | 1,317,418    | 112,308        |
| 2018                  | 1,875,816   | 13.33                                                     | 1,515,681    | 125,794        |
| 2019                  | 1,942,068   | 3.53                                                      | 1,561,847    | 140,425        |
| 2020                  | 1,872,992   | -3.56                                                     | 1,494,354    | 148,637        |
| 2021                  | 1,918,092   | 2.41                                                      | 1,505,857    | 156,871        |
| 2022                  | 2,169,254   | 13.09                                                     | 1,721,931    | 184,220        |
| 2023                  | 2,405,418   | 10.89                                                     | 1,899,509    | 204,962        |
| 2024/01               | 208,525     | 33.31                                                     | 159,067      | 19,848         |
| 2024/02               | 156,149     | -2.49                                                     | 114,716      | 14,257         |
| 2024/03               | 247,613     | 9.08                                                      | 187,559      | 17,679         |
| 2024/04               | 239,520     | 32.18                                                     | 189,111      | 17,489         |
| 2024/05               | 249,875     | 22.52                                                     | 196,531      | 19,370         |
| 1-5月合計                | 1,101,682   | 18.63                                                     | 846,984      | 88,643         |

資料來源：財團法人保險事業發展中心

註：1.月之增減率為與上年同期之比較。

註：2. 2003年起含中華郵政公司資料。

註：3.本表自105年6月起新增團體年金保險。

Table11：Statistics of Life Insurance Benefit Payment

Unit：NT\$ Million

| Individual       |                 | 團 體 Group    |                |                  |                 |
|------------------|-----------------|--------------|----------------|------------------|-----------------|
| 傷害保險<br>Accident | 年金保險<br>Annuity | 人壽保險<br>Life | 健康保險<br>Health | 傷害保險<br>Accident | 年金保險<br>Annuity |
| 16,846           | 370,832         | 3,604        | 8,457          | 3,295            | -               |
| 17,509           | 351,715         | 3,882        | 8,610          | 3,382            | -               |
| 17,900           | 219,135         | 4,113        | 8,583          | 3,413            | -               |
| 18,154           | 219,714         | 6,783        | 8,685          | 3,319            | -               |
| 18,952           | 248,817         | 4,011        | 9,230          | 3,412            | -               |
| 19,561           | 207,290         | 4,245        | 9,304          | 3,470            | -               |
| 20,345           | 181,050         | 4,069        | 9,474          | 3,520            | -               |
| 22,032           | 186,039         | 3,932        | 9,664          | 3,758            | 1               |
| 23,922           | 192,159         | 4,281        | 10,185         | 3,781            | 13              |
| 25,236           | 195,834         | 3,467        | 11,121         | 4,092            | 46              |
| 26,163           | 185,514         | 3,765        | 10,611         | 3,844            | 104             |
| 25,587           | 212,633         | 3,748        | 9,399          | 3,901            | 96              |
| 27,954           | 212,084         | 4,085        | 14,819         | 4,003            | 158             |
| 31,445           | 248,668         | 4,140        | 11,822         | 4,475            | 397             |
| 2,942            | 24,641          | 405          | 1,087          | 492              | 43              |
| 2,053            | 23,734          | 260          | 793            | 312              | 24              |
| 2,644            | 37,830          | 448          | 1,018          | 407              | 28              |
| 2,522            | 28,686          | 315          | 961            | 410              | 26              |
| 2,815            | 29,221          | 388          | 1,082          | 447              | 21              |
| 12,976           | 144,112         | 1,816        | 4,941          | 2,068            | 142             |

Source: Taiwan Insurance Institute

Note: 1. The monthly growth rate refers to the ratio of the figures of 2024 to that of the same period of 2023.

Note: 2. The statistics of 2003 include data received from the Chunghwa Post Co. Ltd.

Note: 3. This table is added Group Annuity from June 2016.

表12、人身保險業業務員登錄統計表

Statistics of the Registration of Life Insurance Salesperson

| 年<br>Year | 新登錄人數<br>Number of Newly<br>Registered Saleperson | 再登錄保險<br>業務員比率 <sup>1</sup><br>Rate of<br>Registration Renewal<br>% | 第13個月<br>定著率 <sup>2</sup><br>The 13th Month<br>Retention Ratio of<br>% |
|-----------|---------------------------------------------------|---------------------------------------------------------------------|------------------------------------------------------------------------|
| 2013      | 24,017                                            | -                                                                   | 44.01                                                                  |
| 2014      | 26,526                                            | -                                                                   | 46.64                                                                  |
| 2015      | 29,538                                            | -                                                                   | 48.39                                                                  |
| 2016      | 28,066                                            | -                                                                   | 48.53                                                                  |
| 2017      | 27,479                                            | -                                                                   | 48.60                                                                  |
| 2018      | 25,485                                            | -                                                                   | 47.42                                                                  |
| 2019      | 24,948                                            | -                                                                   | 49.73                                                                  |
| 2020      | 29,401                                            | -                                                                   | 56.37                                                                  |
| 2021      | 19,229                                            | -                                                                   | 56.29                                                                  |
| 2022      | 19,494                                            | -                                                                   | 53.56                                                                  |
| 2023      | 21,948                                            | -                                                                   | 56.73                                                                  |

資料來源：中華民國人壽保險商業同業公會

註：1.再登錄保險業務員比率：當年度再登錄保險業務員人數與當年度登錄保險業務員人數之比率。

2.第13個月定著率：當年度登錄保險業務員迄第十三個月仍在職，且舉績一件以上人數與當年度登錄保險業務員人數之比率。

3.各項比率之數值，係以各公司統計資料加總平均。

Source: The Life Insurance Association of the Republic of China

Note:1.The rate of registration renewal of insurance salesperson is the number of registration renewal of insurance salesperson to total registered insurance salespersons.

Note:2.The 13th month retention ratio is the number of registered insurance salesperson who have either stayed at his/her post for 13 months and have concluded at least one contract to the total numbers of registered insurance salesperson.

Note:3.All ratios for all items are calculated by taking the average of all insurance companies' statistical data.

表13、人身保險業保單繼續率統計表

Statistics of Persistency

| 年<br>Year | 保單繼續率 Persistency %           |                      |                                 |                      |
|-----------|-------------------------------|----------------------|---------------------------------|----------------------|
|           | 第13個月<br>The Thirteenth Month |                      | 第25個月<br>The Twenty-Fifth Month |                      |
|           | 件數<br>Case                    | 保額<br>Insured Amount | 件數<br>Case                      | 保額<br>Insured Amount |
| 2013      | 90.07                         | 90.36                | 84.51                           | 83.47                |
| 2014      | 88.98                         | 88.38                | 86.82                           | 86.69                |
| 2015      | 92.25                         | 91.49                | 86.65                           | 86.34                |
| 2016      | 92.22                         | 92.35                | 87.73                           | 86.46                |
| 2017      | 93.18                         | 93.89                | 88.42                           | 87.87                |
| 2018      | 92.88                         | 93.20                | 89.88                           | 90.03                |
| 2019      | 93.11                         | 93.12                | 88.94                           | 89.05                |
| 2020      | 94.01                         | 94.81                | 88.86                           | 87.98                |
| 2021      | 94.04                         | 95.20                | 90.57                           | 91.83                |
| 2022      | 92.83                         | 93.95                | 90.96                           | 91.99                |
| 2023      | 94.12                         | 94.85                | 90.02                           | 90.61                |

資料來源：中華民國人壽保險商業同業公會

註：各項比率之數值，係以各公司統計資料加總平均。

Source: The Life Insurance Association of the Republic of China.

Note: All ratios for all items are calculated by taking the average of all insurance companies' statistical data.



表14、保險業資產負債表

單位：百萬元

| 年/月<br>Year/<br>Month | 總 計 Total           |                          |                                      |                           |                                           | 財產保險業               |                          |
|-----------------------|---------------------|--------------------------|--------------------------------------|---------------------------|-------------------------------------------|---------------------|--------------------------|
|                       | 總資產<br>Total Assets | 總負債<br>Total Liabilities | 保險<br>負債<br>Insurance<br>Liabilities | 業主<br>權益<br>Equi-<br>ties | 資金<br>總額 <sup>1</sup><br>Total<br>Capital | 總資產<br>Total Assets | 總負債<br>Total Liabilities |
| 2009                  | 11,037,667          | 10,532,764               | 9,137,136                            | 504,902                   | 9,642,039                                 | 255,228             | 185,617                  |
| 2010                  | 12,391,558          | 11,841,400               | 10,393,531                           | 550,158                   | 10,943,689                                | 267,858             | 193,861                  |
| 2011                  | 13,327,547          | 12,823,654               | 11,358,508                           | 503,893                   | 11,862,401                                | 275,872             | 202,371                  |
| 2012                  | 14,993,007          | 14,323,928               | 12,740,641                           | 669,079                   | 13,409,721                                | 280,924             | 202,683                  |
| 2013                  | 16,784,912          | 16,050,544               | 14,112,355                           | 734,369                   | 14,846,724                                | 288,003             | 198,137                  |
| 2014                  | 18,937,907          | 17,862,953               | 15,574,389                           | 1,074,954                 | 16,649,343                                | 302,780             | 205,528                  |
| 2015                  | 20,593,629          | 19,473,971               | 17,209,471                           | 1,119,658                 | 18,329,129                                | 315,325             | 214,500                  |
| 2016                  | 22,592,339          | 21,370,435               | 19,111,308                           | 1,221,904                 | 20,333,212                                | 345,116             | 236,637                  |
| 2017                  | 24,810,722          | 23,329,110               | 20,940,454                           | 1,481,613                 | 22,422,067                                | 348,157             | 231,136                  |
| 2018                  | 26,675,663          | 25,469,065               | 22,892,171                           | 1,206,598                 | 24,098,769                                | 353,493             | 235,772                  |
| 2019                  | 29,776,606          | 27,714,159               | 24,653,696                           | 2,062,446                 | 26,716,142                                | 384,536             | 249,364                  |
| 2020                  | 32,163,525          | 29,504,287               | 26,200,051                           | 2,659,237                 | 28,859,288                                | 411,375             | 266,966                  |
| 2021                  | 33,795,351          | 30,912,876               | 27,475,715                           | 2,882,475                 | 30,358,190                                | 453,214             | 292,917                  |
| 2022                  | 34,075,762          | 32,429,171               | 28,757,312                           | 1,646,591                 | 30,403,903                                | 451,979             | 393,122                  |
| 2023                  | 35,381,813          | 33,008,278               | 29,129,632                           | 2,373,535                 | 31,931,459                                | 471,656             | 343,799                  |
| 2024/05               | 36,758,707          | 34,146,299               | 29,656,131                           | 2,612,409                 | 32,858,945                                | 522,765             | 385,606                  |

資料來源：財團法人保險事業發展中心(2022年9月前)；

財團法人保險安定基金(2022年9月起)

註：1.資金總額包括業主權益及保險負債。

2. 2024年資料尚未經會計師查核簽證。

3.自2011年起適用財務會計準則公報第四十號「保險合約之會計處理準則」及新修訂「保險業財務報告編製準則」之規定，部份項目內容配合調整。

4.自2014年起適用103.1.10「保險業財務報告編製準則」修正案，部份項目名稱配合調整。

Table14：The Balance Sheet of Insurance Industry

Unit: NT\$ Million

| Non-Life Insurance                   |                           |                                           | 人身保險業 Life Insurance |                          |                                      |                           |                                           |
|--------------------------------------|---------------------------|-------------------------------------------|----------------------|--------------------------|--------------------------------------|---------------------------|-------------------------------------------|
| 保險<br>負債<br>Insurance<br>Liabilities | 業主<br>權益<br>Equi-<br>ties | 資金<br>總額 <sup>1</sup><br>Total<br>Capital | 總資產<br>Total Assets  | 總負債<br>Total Liabilities | 保險<br>負債<br>Insurance<br>Liabilities | 業主<br>權益<br>Equi-<br>ties | 資金<br>總額 <sup>1</sup><br>Total<br>Capital |
| 162,199                              | 69,610                    | 231,810                                   | 10,782,439           | 10,347,147               | 8,974,937                            | 435,292                   | 9,410,229                                 |
| 170,504                              | 73,996                    | 244,500                                   | 12,123,701           | 11,647,539               | 10,223,028                           | 476,161                   | 10,699,189                                |
| 174,106                              | 73,500                    | 247,606                                   | 13,051,676           | 12,621,283               | 11,184,402                           | 430,393                   | 11,614,795                                |
| 172,697                              | 78,241                    | 250,939                                   | 14,712,083           | 14,121,245               | 12,567,944                           | 590,838                   | 13,158,782                                |
| 166,619                              | 89,866                    | 256,485                                   | 16,496,910           | 15,852,406               | 13,945,736                           | 644,503                   | 14,590,239                                |
| 172,489                              | 97,252                    | 269,741                                   | 18,635,127           | 17,657,425               | 15,401,900                           | 977,702                   | 16,379,602                                |
| 178,396                              | 100,825                   | 279,221                                   | 20,278,304           | 19,259,471               | 17,031,075                           | 1,018,833                 | 18,049,908                                |
| 200,490                              | 108,480                   | 308,970                                   | 22,247,223           | 21,133,798               | 18,910,818                           | 1,113,424                 | 20,024,242                                |
| 193,063                              | 117,021                   | 310,083                                   | 24,462,565           | 23,097,974               | 20,747,392                           | 1,364,592                 | 22,111,983                                |
| 197,645                              | 117,720                   | 315,365                                   | 26,322,170           | 25,233,293               | 22,694,526                           | 1,088,877                 | 23,783,404                                |
| 206,078                              | 135,172                   | 341,250                                   | 29,392,070           | 27,464,795               | 24,447,618                           | 1,927,275                 | 26,374,893                                |
| 223,603                              | 144,408                   | 368,011                                   | 31,752,150           | 29,237,321               | 25,976,448                           | 2,514,829                 | 28,491,277                                |
| 243,068                              | 160,297                   | 403,365                                   | 33,342,137           | 30,619,959               | 27,232,647                           | 2,722,178                 | 29,954,825                                |
| 320,592                              | 58,857                    | 379,448                                   | 33,623,783           | 32,036,049               | 28,436,720                           | 1,587,734                 | 30,024,455                                |
| 269,133                              | 127,856                   | 396,989                                   | 34,910,157           | 32,664,478               | 28,860,499                           | 2,245,679                 | 31,534,470                                |
| 302,027                              | 137,159                   | 439,187                                   | 36,235,942           | 33,760,693               | 29,354,104                           | 2,475,249                 | 32,419,758                                |

Source: Taiwan Insurance Institute (before September 2022) ;

Taiwan Insurance Guaranty Fund (from September 2022)

Note:1.Total capital include equities and insurance liabilities.

2.2024 data has not been audited by a certified accountant.

3.Following the adoption of "Statement of Financial Accounting Standards No.40 Insurance Contracts" and the modification of "Regulations Governing the Preparation of Financial Reports by Insurance Enterprise" in 2011, some items of financial statements have been adjusted accordingly.

4.Following the modification of "Regulations Governing the Preparation of Financial Reports by Insurance Enterprise" in January 10, 2014, some items of financial statements have been adjusted accordingly.

表15、保險業損益表

單位：百萬元

| 年<br>Year | 財產保險業 Non-Life Insurance      |                           |                               |                                             |                       | 收入總額<br>Income |
|-----------|-------------------------------|---------------------------|-------------------------------|---------------------------------------------|-----------------------|----------------|
|           | 營業收入<br>Operating<br>Revenues | 營業成本<br>Operating<br>Cost | 營業費用<br>Operating<br>Expenses | 營業外<br>收支淨額<br>Non-<br>Operating<br>Balance | 稅後損益<br>Net<br>Income |                |
| 2002      | 178,961                       | 158,252                   | 16,838                        | 314                                         | 3,186                 | 1,344,659      |
| 2003      | 192,317                       | 166,343                   | 18,909                        | 265                                         | 6,241                 | 1,750,129      |
| 2004      | 202,826                       | 176,036                   | 19,570                        | 366                                         | 6,306                 | 2,018,774      |
| 2005      | 228,747                       | 201,497                   | 20,687                        | -76                                         | 5,295                 | 2,253,739      |
| 2006      | 219,302                       | 190,510                   | 22,818                        | -1,864                                      | 2,965                 | 2,535,543      |
| 2007      | 212,257                       | 184,097                   | 21,907                        | -454                                        | 4,530                 | 3,159,325      |
| 2008      | 207,353                       | 181,074                   | 22,090                        | -694                                        | 2,219                 | 3,570,255      |
| 2009      | 204,446                       | 172,965                   | 21,435                        | -1,632                                      | 4,505                 | 3,514,945      |
| 2010      | 210,128                       | 179,631                   | 22,178                        | 171                                         | 7,820                 | 4,096,205      |

資料來源：財團法人保險事業發展中心

27

Table15：The Income Statement of Insurance

Industry

Unit: NT\$ Million

| 人身保險業 Life Insurance          |                               |               |                               |                                                         |                       |
|-------------------------------|-------------------------------|---------------|-------------------------------|---------------------------------------------------------|-----------------------|
| 營業收入<br>Operating<br>Revenues | 財務收入<br>Financial<br>Receipts | 支出總額<br>Outgo | 營業支出<br>Operating<br>Expenses | 業務及<br>管理費用<br>Business &<br>Administrative<br>Expenses | 稅後損益<br>Net<br>Income |
| 1,193,428                     | 145,800                       | 1,344,794     | 1,248,556                     | 70,063                                                  | -135                  |
| 1,515,144                     | 215,783                       | 1,702,660     | 1,607,861                     | 77,953                                                  | 47,469                |
| 1,771,276                     | 227,355                       | 2,001,688     | 1,888,030                     | 74,697                                                  | 17,086                |
| 1,961,764                     | 270,493                       | 2,226,779     | 2,101,598                     | 78,070                                                  | 26,960                |
| 2,214,854                     | 285,444                       | 2,495,561     | 2,376,470                     | 82,166                                                  | 39,982                |
| 2,798,574                     | 327,535                       | 3,102,442     | 2,977,707                     | 77,710                                                  | 56,883                |
| 3,235,497                     | 301,635                       | 3,696,916     | 3,434,554                     | 76,313                                                  | -126,661              |
| 3,128,398                     | 383,637                       | 3,510,181     | 3,360,884                     | 71,645                                                  | 4,764                 |
| 3,562,375                     | 561,154                       | 4,116,061     | 3,852,099                     | 72,770                                                  | -19,856               |

Source: Taiwan Insurance Institute

28

表15-1、保險業損益表

單位：百萬元

| 年/月<br>Year/<br>Month | 財產保險業 Non-Life Insurance      |                           |                               |                                         |                       |
|-----------------------|-------------------------------|---------------------------|-------------------------------|-----------------------------------------|-----------------------|
|                       | 營業收入<br>Operating<br>Revenues | 營業成本<br>Operating<br>Cost | 營業費用<br>Operating<br>Expenses | 營業外<br>收支淨額<br>Non-Operating<br>Balance | 稅後損益<br>Net<br>Income |
| 2011                  | 87,735                        | 54,260                    | 22,794                        | 82                                      | 8,978                 |
| 2012                  | 94,049                        | 58,789                    | 23,713                        | 20                                      | 9,720                 |
| 2013                  | 101,380                       | 59,970                    | 22,039                        | 1,696                                   | 13,054                |
| 2014                  | 107,351                       | 68,067                    | 27,060                        | -21                                     | 10,325                |
| 2015                  | 113,856                       | 72,602                    | 28,520                        | 28                                      | 10,917                |
| 2016                  | 120,955                       | 78,841                    | 29,447                        | -9                                      | 10,650                |
| 2017                  | 130,427                       | 85,571                    | 30,293                        | -159                                    | 12,700                |
| 2018                  | 137,848                       | 90,716                    | 31,886                        | -471                                    | 12,587                |
| 2019                  | 148,662                       | 98,538                    | 33,962                        | -232                                    | 13,688                |
| 2020                  | 155,836                       | 104,040                   | 34,790                        | -72                                     | 14,790                |
| 2021                  | 176,437                       | 115,496                   | 38,000                        | -458                                    | 19,635                |
| 2022                  | 180,852                       | 340,085                   | 36,289                        | 2,339                                   | -172,569              |
| 2023                  | 193,165                       | 133,013                   | 43,090                        | 458                                     | 15,580                |
| 2024/05               | 85,979                        | 55,423                    | 18,027                        | 7                                       | 10,712                |

資料來源：財團法人保險事業發展中心(2022年9月前)；

財團法人保險安定基金(2022年9月起)

註：1. 2024年資料尚未經會計師查核簽證。

註：2. 自2011年起適用財務會計準則第四十號「保險合約之會計處理準則」及新修訂「保險業財務報告編製準則」之規定，損益表部份項目配合調整。

Table15-1：The Income Statement of Insurance

Unit: NT\$ Million

|  | 人身保險業 Life Insurance          |                           |                               |                                         |                       |
|--|-------------------------------|---------------------------|-------------------------------|-----------------------------------------|-----------------------|
|  | 營業收入<br>Operating<br>Revenues | 營業成本<br>Operating<br>Cost | 營業費用<br>Operating<br>Expenses | 營業外<br>收支淨額<br>Non-Operating<br>Balance | 稅後損益<br>Net<br>Income |
|  | 2,484,512                     | 2,408,617                 | 82,703                        | 1,467                                   | -905                  |
|  | 2,969,083                     | 2,843,648                 | 91,754                        | 3,885                                   | 36,319                |
|  | 3,013,402                     | 2,854,831                 | 97,220                        | 2,289                                   | 62,492                |
|  | 3,310,466                     | 3,099,227                 | 100,457                       | 3,060                                   | 102,443               |
|  | 3,415,568                     | 3,171,305                 | 109,587                       | 2,631                                   | 116,728               |
|  | 3,861,638                     | 3,640,555                 | 118,045                       | 3,831                                   | 105,341               |
|  | 4,081,350                     | 3,855,232                 | 110,321                       | 937                                     | 123,450               |
|  | 4,042,848                     | 3,829,869                 | 111,520                       | -19,287                                 | 94,624                |
|  | 4,348,052                     | 4,075,443                 | 120,770                       | 2,987                                   | 145,936               |
|  | 4,114,955                     | 3,794,730                 | 117,846                       | 3,110                                   | 207,877               |
|  | 3,955,800                     | 3,447,470                 | 122,884                       | 3,318                                   | 361,113               |
|  | 2,999,165                     | 2,720,175                 | 117,245                       | 7,637                                   | 143,610               |
|  | 3,185,484                     | 2,981,190                 | 128,601                       | 4,734                                   | 88,117                |
|  | 1,581,111                     | 1,364,871                 | 53,520                        | 1,231                                   | 151,844               |

Source: Taiwan Insurance Institute (before September 2022)；

Taiwan Insurance Guaranty Fund (from September 2022)

Note：1. 2024 data has not been audited by a certified accountant.

Note：2. Following the adoption of "Statement of Financial Accounting Standards No.40 Insurance Contracts" and the modification of "Regulations Governing the Preparation of Financial Reports by Insurance Enterprise" in 2011, some items of financial statements have been adjusted accordingly.

表16、財產保險業資金運用表

單位：百萬元

## Investment Portfolio of Non-Life Insurance Industry

Unit: NT\$Million

| 年<br>Year                                              | 2008      |        | 2009      |        | 2010      |        |
|--------------------------------------------------------|-----------|--------|-----------|--------|-----------|--------|
|                                                        | 金額 Amount | 占率 %   | 金額 Amount | 占率 %   | 金額 Amount | 占率 %   |
| 銀行存款<br>Bank Deposits                                  | 34,000    | 20.31  | 37,856    | 20.76  | 49,213    | 25.08  |
| 有價證券<br>Securities                                     | 76,920    | 45.94  | 89,712    | 49.19  | 92,635    | 47.21  |
| 公債、庫券、儲蓄券<br>Government, Treasury & deposit Bonds      | 25,979    | 15.52  | 23,891    | 13.10  | 25,657    | 13.07  |
| 股票<br>Stocks                                           | 18,788    | 11.22  | 29,802    | 16.34  | 28,283    | 14.41  |
| 公司債<br>Corporation Bonds                               | 7,603     | 4.54   | 8,799     | 4.82   | 8,995     | 4.58   |
| 基金及受益憑證<br>Funds & Benefit Certificates                | 5,453     | 3.26   | 6,365     | 3.49   | 7,706     | 3.93   |
| 其他<br>Others                                           | 19,097    | 11.41  | 20,855    | 11.44  | 21,994    | 11.21  |
| 不動產投資<br>Investment in Real Estates                    | 22,207    | 13.26  | 21,399    | 11.73  | 22,305    | 11.37  |
| 放款<br>Loans                                            | 2,029     | 1.21   | 1,479     | 0.81   | 939       | 0.48   |
| 國外投資<br>Foreign Investments                            | 25,248    | 15.08  | 25,220    | 13.83  | 24,091    | 12.28  |
| 專案運用及公共投資<br>Authorized Projects or Public             | 4,345     | 2.59   | 3,565     | 1.95   | 2,741     | 1.40   |
| 投資保險相關事業<br>Investment on Insurance Enterprise         | 2,501     | 1.49   | 2,879     | 1.58   | 3,475     | 1.77   |
| 從事衍生性商品交易<br>Derivatives                               | -36       | -0.02  | 129       | 0.07   | 688       | 0.35   |
| 其他經核准之資金運用<br>Other utilizations of capital (Approved) | 229       | 0.14   | 135       | 0.07   | 152       | 0.08   |
| 資金運用總額<br>Total Amount of Capital Invested             | 167,443   | 100.00 | 182,374   | 100.00 | 196,239   | 100.00 |
| 資金總額<br>Total Capital                                  | 214,874   |        | 231,809   |        | 244,500   |        |
| 資產總額<br>Total Assets                                   | 241,663   |        | 255,227   |        | 267,858   |        |
| 資金運用率 <sup>1</sup><br>Capital Investment Ratio %       |           | 77.93  |           | 78.67  |           | 80.26  |

資料來源：財團法人保險事業發展中心

註：1. 資金運用率為資金運用總額與資金總額之比率。

2. 因自2011年起適用保險法第一四六條相關條文修正，部份項目配合調整，2011年起之資料詳表16-1。

3. 本表紙本印刷僅公布近3年統計，其餘年度詳中心網站。

(https://www.tii.org.tw/tii/information/information1/000001.html)

Source: Taiwan Insurance Institute

Note: 1. Capital investment ratio is the ratio of total amount of capital invested to total capital.

2. Due to the amendment of the relevant provisions of Article 146 of the Insurance Law since 2011, the information from 2011 See Table 16-1.

3. This table published for the past three years, please down load other years from the website .

(https://www.tii.org.tw/tii/information/information1/000001.html)

表17、人身保險業資金運用表

單位：百萬元

## Investment Portfolio of Life Insurance Industry

Unit: NT\$Million

| 年<br>Year                                             | 2008      |        | 2009       |        | 2010       |        |
|-------------------------------------------------------|-----------|--------|------------|--------|------------|--------|
|                                                       | 金額 Amount | 占率 %   | 金額 Amount  | 占率 %   | 金額 Amount  | 占率 %   |
| 銀行存款<br>Bank Deposits                                 | 529,959   | 6.64   | 688,378    | 7.43   | 728,477    | 6.95   |
| 有價證券<br>Securities                                    | 3,439,311 | 43.09  | 3,999,857  | 43.18  | 4,539,414  | 43.29  |
| 公債及庫券<br>Government & Treasury Bonds                  | 1,944,621 | 24.36  | 2,032,023  | 21.94  | 2,263,275  | 21.58  |
| 股票<br>Stocks                                          | 367,029   | 4.60   | 551,980    | 5.96   | 679,539    | 6.48   |
| 公司債<br>Corporation Bonds                              | 295,288   | 3.70   | 376,214    | 4.06   | 497,719    | 4.75   |
| 受益憑證<br>Benefit Certificates                          | 183,715   | 2.30   | 177,568    | 1.92   | 153,195    | 1.46   |
| 其他<br>Others                                          | 648,658   | 8.13   | 862,072    | 9.31   | 945,686    | 9.02   |
| 不動產投資(不含自用)<br>Investment in Real Estates             | 321,072   | 4.02   | 386,923    | 4.18   | 408,002    | 3.89   |
| 壽險貸款<br>Loan to Policy-holders                        | 616,912   | 7.73   | 612,523    | 6.61   | 625,385    | 5.96   |
| 放款<br>Loans                                           | 631,347   | 7.91   | 569,810    | 6.15   | 544,542    | 5.19   |
| 國外投資<br>Foreign Investment                            | 2,419,200 | 30.31  | 2,980,183  | 32.17  | 3,615,039  | 34.47  |
| 專案運用及公共投資<br>Authorized Projects or Public Investment | 23,931    | 0.30   | 24,884     | 0.27   | 25,439     | 0.24   |
| 資金運用總額<br>Total Amount of Capital Invested            | 7,981,732 | 100.00 | 9,262,558  | 100.00 | 10,486,298 | 100.00 |
| 資金總額<br>Total Capital                                 | 8,062,047 |        | 9,410,229  |        | 10,699,189 |        |
| 資產總額<br>Total Assets                                  | 9,169,449 |        | 10,782,439 |        | 12,123,701 |        |
| 資金運用率 <sup>1</sup><br>Capital Investment Ratio %      |           | 99.00  |            | 98.43  |            | 98.01  |

資料來源：財團法人保險事業發展中心

註：1. 資金運用率為資金運用總額與資金總額之比率。

2. 因自2011年起適用保險法第一四六條相關條文修正，部份項目配合調整，2011年起資料詳表17-1。

3. 本表紙本印刷僅公布近3年統計，其餘年度詳中心網站。

(https://www.tii.org.tw/tii/information/information1/000001.html)

Source: Taiwan Insurance Institute

Note: 1. Capital investment ratio is the ratio of total amount of capital invested to total capital.

2. Due to the amendment of the relevant provisions of Article 146 of the Insurance Law since 2011, the information from 2011 See Table 17-1.

3. This table published for the past three years, please down load other years from the website .

(https://www.tii.org.tw/tii/information/information1/000001.html)

表16-1、財產保險業資金運用表

單位：百萬元

| 年/月<br>Year/ Month                                                               | 2020      |        | 2021      |        |
|----------------------------------------------------------------------------------|-----------|--------|-----------|--------|
|                                                                                  | 金額 Amount | 占率 %   | 金額 Amount | 占率 %   |
| 銀行存款<br>Bank Deposits                                                            | 61,240    | 20.39  | 68,931    | 20.74  |
| 有價證券<br>Securities                                                               | 136,190   | 45.33  | 155,890   | 46.91  |
| 公債及國庫券<br>Government & Treasury Bonds                                            | 15,909    | 5.30   | 16,282    | 4.90   |
| 金融債券、存單、匯票與本票<br>Financial bond, deposit receipt, bank draft and promissory note | 27,278    | 9.08   | 35,119    | 10.57  |
| 股票<br>Stocks                                                                     | 57,273    | 19.06  | 65,912    | 19.83  |
| 公司債<br>Corporation Bonds                                                         | 14,738    | 4.91   | 16,307    | 4.91   |
| 基金及受益憑證<br>Funds & Benefit Certificates                                          | 14,594    | 4.86   | 13,717    | 4.13   |
| 證券化商品及其他<br>Securitized products and other                                       | 6,400     | 2.13   | 8,553     | 2.57   |
| 不動產<br>Real Estates                                                              | 38,582    | 12.84  | 39,751    | 11.96  |
| 投資用<br>Investment                                                                | 21,962    | 7.31   | 21,020    | 6.32   |
| 自用<br>Private Use                                                                | 16,620    | 5.53   | 18,731    | 5.64   |
| 放款<br>Loans                                                                      | 445       | 0.15   | 403       | 0.12   |
| 國外投資<br>Foreign Investments                                                      | 58,757    | 19.56  | 62,889    | 18.92  |
| 專案運用及公共投資<br>Authorized Projects or Public Investment                            | 3,349     | 1.11   | 4,118     | 1.24   |
| 投資保險相關事業<br>Investment on Insurance Enterprise                                   | 1,186     | 0.39   | 0         | 0.00   |
| 從事衍生性商品交易<br>Derivatives                                                         | 668       | 0.22   | 175       | 0.05   |
| 其他經核准之資金運用<br>Other utilizations of capital (Approved)                           | 0         | 0.00   | 189       | 0.06   |
| 資金運用總額<br>Total Amount of Capital Invested                                       | 300,417   | 100.00 | 332,346   | 100.00 |
| 資金總額<br>Total Capital                                                            | 368,011   |        | 403,365   |        |
| 資產總額<br>Total Assets                                                             | 411,375   |        | 453,214   |        |
| 資金運用率 <sup>1</sup><br>Capital Investment Ratio %                                 |           | 81.63  |           | 82.39  |

資料來源：財團法人保險事業發展中心(2022年9月前)；

財團法人保險安定基金(2022年9月起)

註：1. 資金運用率為資金運用總額與資金總額之比率。

2. 2024年資料尚未經會計師查核簽證。

3. 本表自2011年起適用保險法第一四六條相關條文修正，部份項目配合調整。

4. 本表紙本印刷僅公布近5年統計，其餘年度詳中心網站

(https://www.tii.org.tw/tii/information/information1/000001.html)

5. 本表自2022年9月起資金運用項目包含「抵繳存出保證金」，並將RS(附賣回條件債券投資)

歸入「其他經核准之資金運用」項下。

Table16-1：Investment Portfolio of Non-Life

Insurance Industry

Unit：NT\$ Million

| 2022      |        | 2023      |        | 2024/05   |        |
|-----------|--------|-----------|--------|-----------|--------|
| 金額 Amount | 占率 %   | 金額 Amount | 占率 %   | 金額 Amount | 占率 %   |
| 68,806    | 25.45  | 72,149    | 24.78  | 73,147    | 23.84  |
| 101,366   | 37.49  | 121,896   | 41.86  | 133,055   | 43.36  |
| 25,591    | 9.47   | 28,820    | 9.90   | 25,427    | 8.29   |
| 17,103    | 6.33   | 18,503    | 6.35   | 19,450    | 6.34   |
| 30,346    | 11.22  | 41,604    | 14.29  | 45,958    | 14.98  |
| 16,712    | 6.18   | 19,607    | 6.73   | 23,507    | 7.66   |
| 3,860     | 1.43   | 5,346     | 1.84   | 4,646     | 1.51   |
| 7,754     | 2.87   | 8,016     | 2.75   | 14,066    | 4.58   |
| 39,286    | 14.53  | 40,057    | 13.76  | 40,193    | 13.10  |
| 20,987    | 7.76   | 21,602    | 7.42   | 20,981    | 6.84   |
| 18,299    | 6.77   | 18,455    | 6.34   | 19,211    | 6.26   |
| 306       | 0.11   | 230       | 0.08   | 190       | 0.06   |
| 44,497    | 16.46  | 44,187    | 15.17  | 46,867    | 15.27  |
| 4,194     | 1.55   | 4,479     | 1.54   | 4,513     | 1.47   |
| 0         | 0.00   | 0         | 0.00   | 0         | 0.00   |
| -83       | -0.03  | 114       | 0.04   | -415      | -0.14  |
| 11,985    | 4.43   | 8,101     | 2.78   | 9,292     | 3.03   |
| 270,358   | 100.00 | 291,213   | 100.00 | 306,842   | 100.00 |
| 379,448   |        | 396,989   |        | 439,187   |        |
| 451,979   |        | 471,656   |        | 522,765   |        |
|           | 71.25  |           | 73.36  |           | 69.87  |

Source: Taiwan Insurance Institute (before September 2022) ;

Taiwan Insurance Guaranty Fund (from September 2022)

Note: 1.Capital investment ratio is the ratio of total amount of capital invested to total capital.

2.2024 data has not been audited by a certified accountant.

3.A few items of Investment Portfolio have been adjusted according to the amendment of "Article 146 of Insurance Law" from 2011.

4.This table published for the past five years, please down load other years from the website. (https://www.tii.org.tw/tii/information/information1/000001.html)

5.From September 2022, the items of investment portfolio include "Deposit for Recognizance", and RS (bond investment with sell-back conditions) is classified under "Other utilizations of capital (Approved)".

表17-1、人身保險業資金運用表

單位：百萬元

| 年/月<br>Year/ Month                                                               | 2020       |        | 2021       |        |
|----------------------------------------------------------------------------------|------------|--------|------------|--------|
|                                                                                  | 金額 Amount  | 占率 %   | 金額 Amount  | 占率 %   |
| 銀行存款<br>Bank Deposits                                                            | 896,216    | 3.13   | 660,422    | 2.21   |
| 有價證券<br>Securities                                                               | 6,349,100  | 22.20  | 6,569,788  | 21.96  |
| 公債及國庫券<br>Government & Treasury Bonds                                            | 1,459,242  | 5.10   | 1,402,419  | 4.69   |
| 金融債券、存單、匯票與本票<br>Financial bond, deposit receipt, bank draft and promissory note | 736,217    | 2.57   | 796,756    | 2.66   |
| 股票<br>Stocks                                                                     | 1,859,684  | 6.50   | 2,166,217  | 7.24   |
| 公司債<br>Corporation Bonds                                                         | 610,119    | 2.13   | 678,037    | 2.27   |
| 基金及受益憑證<br>Funds & Benefit Certificates                                          | 322,808    | 1.13   | 157,669    | 0.53   |
| 證券化商品及其他<br>Securitized products and other                                       | 1,361,029  | 4.76   | 1,368,690  | 4.57   |
| 不動產<br>Real Estates                                                              | 1,482,094  | 5.18   | 1,522,862  | 5.09   |
| 投資用<br>Investment                                                                | 1,352,108  | 4.73   | 1,375,052  | 4.60   |
| 自用<br>Private Use                                                                | 129,986    | 0.45   | 147,810    | 0.49   |
| 壽險貸款<br>Loan to Policy-holders                                                   | 551,364    | 1.93   | 561,407    | 1.88   |
| 放款<br>Loans                                                                      | 638,087    | 2.23   | 616,875    | 2.06   |
| 國外投資<br>Foreign Investments                                                      | 18,550,380 | 64.86  | 19,878,660 | 66.43  |
| 專案運用及公共投資<br>Authorized Projects or Public Investment                            | 80,926     | 0.28   | 91,181     | 0.30   |
| 投資保險相關事業<br>Investment on Insurance Enterprise                                   | 12,733     | 0.04   | 13,297     | 0.04   |
| 從事衍生性商品交易<br>Derivatives                                                         | 39,035     | 0.14   | 8,985      | 0.03   |
| 其他經核准之資金運用<br>Other utilizations of capital (Approved)                           | 0          | 0.00   | 0          | 0.00   |
| 資金運用總額<br>Total Amount of Capital Invested                                       | 28,599,936 | 100.00 | 29,923,477 | 100.00 |
| 資金總額<br>Total Capital                                                            | 28,491,277 |        | 29,954,825 |        |
| 資產總額<br>Total Assets                                                             | 31,752,150 |        | 33,342,137 |        |
| 資金運用率 <sup>1</sup><br>Capital Investment Ratio %                                 |            | 100.38 |            | 99.90  |

資料來源：財團法人保險事業發展中心(2022年9月前)；

財團法人保險安定基金(2022年9月起)

註：1. 資金運用率為資金運用總額與資金總額之比率。

2. 2024年資料尚未經會計師查核簽證。

3. 本表自2011年起適用保險法第一四六條相關條文修正，部份項目配合調整。

4. 本表紙本印刷僅公布近5年統計，其餘年度詳中心網站  
(<https://www.tii.org.tw/tii/information/information1/000001.html>)

5. 本表自2022年9月起資金運用項目包含「抵繳存出保證金」及「墊繳保費」，並將RS(附賣回條件債券投資)歸入「其他經核准之資金運用」項下。

Table17-1：Investment Portfolio of Life

Insurance Industry

Unit : NT\$ Million

| 2022       |        | 2023       |        | 2024/05    |        |
|------------|--------|------------|--------|------------|--------|
| 金額 Amount  | 占率 %   | 金額 Amount  | 占率 %   | 金額 Amount  | 占率 %   |
| 434,137    | 1.44   | 371,572    | 1.19   | 369,782    | 1.14   |
| 5,634,809  | 18.74  | 5,987,985  | 19.16  | 6,253,644  | 19.35  |
| 1,124,436  | 3.74   | 972,109    | 3.11   | 1,071,178  | 3.31   |
| 821,588    | 2.73   | 726,439    | 2.32   | 531,326    | 1.64   |
| 1,601,936  | 5.33   | 1,919,625  | 6.14   | 1,966,980  | 6.08   |
| 683,930    | 2.28   | 622,969    | 1.99   | 621,705    | 1.92   |
| 154,596    | 0.51   | 156,542    | 0.50   | 154,605    | 0.48   |
| 1,248,323  | 4.15   | 1,590,301  | 5.09   | 1,907,849  | 5.90   |
| 1,575,018  | 5.24   | 1,621,077  | 5.19   | 1,628,589  | 5.04   |
| 1,427,675  | 4.75   | 1,468,119  | 4.70   | 1,477,503  | 4.57   |
| 147,344    | 0.49   | 152,958    | 0.49   | 151,086    | 0.47   |
| 546,398    | 1.82   | 617,306    | 1.98   | 624,568    | 1.93   |
| 580,387    | 1.93   | 488,672    | 1.56   | 457,984    | 1.42   |
| 21,184,914 | 70.47  | 21,857,811 | 69.95  | 22,716,676 | 70.27  |
| 93,067     | 0.31   | 129,734    | 0.42   | 134,888    | 0.42   |
| 5,046      | 0.02   | 12,828     | 0.04   | 14,260     | 0.04   |
| 7,982      | 0.03   | 21,611     | 0.07   | -24,362    | (0.08) |
| 0          | 0.00   | 139,395    | 0.45   | 150,456    | 0.47   |
| 30,061,759 | 100.00 | 31,247,991 | 100.00 | 32,326,485 | 100.00 |
| 30,024,455 |        | 31,534,470 |        | 32,419,758 |        |
| 33,623,783 |        | 34,910,157 |        | 36,235,942 |        |
|            | 100.12 |            | 99.09  |            | 99.71  |

Source: Taiwan Insurance Institute (before September 2022);

Taiwan Insurance Guaranty Fund (from September 2022)

Note: 1.Capital investment ratio is the ratio of total amount of capital invested to total capital.

2.2024 data has not been audited by a certified accountant.

3.A few items of Investment Portfolio have been adjusted according to the amendment of "Article 146 of Insurance Law" from 2011.

4.This table published for the past five years,please down load other years from the website.  
(<https://www.tii.org.tw/tii/information/information1/000001.html>)

5.From September 2022, the items of investment portfolio include "Deposit for Recognizance" and "Premium Loan", and RS (bond investment with sell-back conditions) is classified under "Other utilizations of capital (Approved)".

表18、保險業新種商品審核件數統計表

| 年/月<br>Year/<br>Month | 財產保險 Non-Life Insurance |                                          |                                 |                                 |
|-----------------------|-------------------------|------------------------------------------|---------------------------------|---------------------------------|
|                       | 總件數<br>Total cases      | 件 數 Cases                                |                                 |                                 |
|                       |                         | 核准制保單<br>Examine-and-<br>Approval Policy | 核備制保單<br>File-and-Use<br>Policy | 備查制保單<br>Use-and-File<br>Policy |
| 2013                  | 806                     | 10                                       | 0                               | 796                             |
| 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                             |
| 2024/05               | 229                     | 4                                        | 0                               | 225                             |

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2024年至5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1,933件。其中財產保險核准制計4件，備查制件數計667件，總計671件；人身保險核准制計2件，備查制件數計1,260件，總計1,262件。

Table18：Statistics of New Product Approval

| 年/月<br>Year/<br>Month | 人身保險 Life Insurance |                                         |                                 |                                 |
|-----------------------|---------------------|-----------------------------------------|---------------------------------|---------------------------------|
|                       | 總件數<br>Total Cases  | 件 數 Cases                               |                                 |                                 |
|                       |                     | 核准制保單<br>Examine-and-Approval<br>Policy | 核備制保單<br>File-and-Use<br>Policy | 備查制保單<br>Use-and-File<br>Policy |
| 2013                  | 930                 | 53                                      | 0                               | 877                             |
| 2014                  | 800                 | 105                                     | 0                               | 695                             |
| 2015                  | 867                 | 31                                      | 0                               | 836                             |
| 2016                  | 718                 | 50                                      | 0                               | 668                             |
| 2017                  | 855                 | 25                                      | 0                               | 830                             |
| 2018                  | 887                 | 22                                      | 0                               | 865                             |
| 2019                  | 726                 | 14                                      | 0                               | 712                             |
| 2020                  | 985                 | 19                                      | 0                               | 966                             |
| 2021                  | 915                 | 16                                      | 0                               | 899                             |
| 2022                  | 928                 | 9                                       | 0                               | 919                             |
| 2023                  | 791                 | 4                                       | 0                               | 787                             |
| 2024/05               | 310                 | 2                                       | 0                               | 308                             |

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 1,933 in 2024 ( up to May, including new products and existing products with partial amendment ). Particularly, Non-life insurance products submitted for review totaled 671 including 4 submitted for prior approval and 667 submitted under use-and-file policy. Life insurance products submitted for review totaled 1,262 including 2 submitted for prior approval and 1,260 submitted under use-and-file policy.



### 三、保險輔助人

表19、保險代理人業務統計表

單位：千元

| 年<br>Year | 家 數 <sup>1</sup><br>Number of Companies |                                   |                               |                  | 保險業務員 <sup>2</sup><br>Salespersons |                                   |                            | 簽 單 保 費<br>Written Premium |                               |
|-----------|-----------------------------------------|-----------------------------------|-------------------------------|------------------|------------------------------------|-----------------------------------|----------------------------|----------------------------|-------------------------------|
|           | 總計<br>Total                             | 財產<br>保險<br>Non-Life<br>Insurance | 人身<br>保險<br>Life<br>Insurance | 產壽<br>兼營<br>Both | 總計<br>Total                        | 財產<br>保險<br>Non-Life<br>Insurance | 人身<br>保險<br>Life Insurance | 總計<br>Total                | 財產保險<br>Non-Life<br>Insurance |
| 2011      | 316                                     | 207                               | 109                           | 0                | 81,890                             | 35,924                            | 45,966                     | 329,980,977                | 26,938,437                    |
| 2012      | 323                                     | 212                               | 111                           | 0                | 92,237                             | 35,398                            | 56,839                     | 365,548,568                | 29,743,179                    |
| 2013      | 312                                     | 207                               | 105                           | 0                | 99,564                             | 43,489                            | 56,075                     | 369,491,298                | 32,302,601                    |
| 2014      | 312                                     | 209                               | 103                           | 0                | 112,783                            | 53,894                            | 58,889                     | 369,679,076                | 37,185,617                    |
| 2015      | 306                                     | 202                               | 104                           | 0                | 102,620                            | 48,677                            | 53,943                     | 391,946,421                | 39,846,078                    |
| 2016      | 300                                     | 201                               | 99                            | 0                | 101,674                            | 53,478                            | 48,196                     | 762,560,257                | 45,944,720                    |
| 2017      | 291                                     | 199                               | 92                            | 0                | 78,254                             | 48,968                            | 29,286                     | 860,981,786                | 49,282,129                    |
| 2018      | 277                                     | 193                               | 84                            | 0                | 67,687                             | 47,246                            | 20,441                     | 1,038,505,915              | 50,932,730                    |
| 2019      | 298                                     | 195                               | 76                            | 27               | 187,698                            | 104,995                           | 82,703                     | 1,037,312,059              | 53,043,505                    |
| 2020      | 292                                     | 194                               | 70                            | 28               | 185,920                            | 102,284                           | 83,636                     | 961,495,748                | 56,406,793                    |
| 2021      | 282                                     | 190                               | 65                            | 27               | 176,968                            | 96,403                            | 80,565                     | 1,079,079,400              | 59,792,860                    |
| 2022      | 282                                     | 192                               | 60                            | 30               | 171,240                            | 93,206                            | 78,034                     | 836,843,743                | 61,535,301                    |
| 2023      | 271                                     | 184                               | 55                            | 32               | 172,467                            | 94,467                            | 78,000                     | 776,056,058                | 66,988,411                    |

資料來源：財團法人保險事業發展中心;中華民國產物保險商業同業公會;

中華民國人壽保險商業同業公會;中華民國保險代理人商業同業公會

註：1.家數統計包含個人與公司組織型態。2018年(含)以前以各保險輔助人彙送至本中心之資料為統計基礎；自2019年起家數係由中華民國保險代理人商業同業公會提供。

註：2.業務員係以登錄產、壽險公會之財產及人身保險保險業務員為準。自2018年(含)以前，係由各保代公司提供，2019年起係由產、壽險公會提供。

### III. Insurance Auxiliary

Table19：Business Statistics of Insurance Agencies

Unit：NT\$ Thousand

| 收入<br>Income           | 市場占有率<br>Market Shares %      |                           | 代理費收入<br>Agency Fee Income |                            |                        |
|------------------------|-------------------------------|---------------------------|----------------------------|----------------------------|------------------------|
| 人身保險<br>Life Insurance | 財產保險<br>Non-Life<br>Insurance | 人身保險<br>Life<br>Insurance | 總計<br>Total                | 財產保險<br>Non-Life Insurance | 人身保險<br>Life Insurance |
| 303,042,540            | 23.83                         | 13.79                     | 18,793,758                 | 4,981,725                  | 13,812,033             |
| 335,805,389            | 24.69                         | 13.55                     | 24,071,553                 | 5,773,505                  | 18,298,048             |
| 337,188,697            | 25.86                         | 13.05                     | 24,824,021                 | 6,168,035                  | 18,655,986             |
| 332,493,459            | 28.12                         | 12.00                     | 27,899,478                 | 6,978,145                  | 20,921,333             |
| 352,100,343            | 29.27                         | 12.03                     | 32,274,434                 | 7,478,854                  | 24,795,580             |
| 716,615,537            | 31.48                         | 22.87                     | 63,879,087                 | 8,557,361                  | 55,321,726             |
| 811,699,657            | 31.45                         | 23.73                     | 57,927,147                 | 9,062,304                  | 48,864,843             |
| 987,573,185            | 30.75                         | 28.12                     | 62,518,313                 | 9,486,730                  | 53,031,583             |
| 984,268,554            | 29.95                         | 28.39                     | 64,760,264                 | 10,061,023                 | 54,699,241             |
| 905,088,955            | 29.99                         | 28.61                     | 55,617,853                 | 10,958,508                 | 44,659,345             |
| 1,019,286,540          | 28.82                         | 34.31                     | 60,021,675                 | 11,546,640                 | 48,475,035             |
| 775,308,442            | 27.82                         | 33.21                     | 60,151,836                 | 11,920,756                 | 48,231,080             |
| 709,067,647            | 27.37                         | 32.41                     | 70,631,878                 | 12,872,992                 | 57,758,886             |

Source: Taiwan Insurance Institute; The Non-Life Insurance Association of the Republic of China; The Life Insurance Association of the Republic of China; The Insurance Agency Association of the Republic of China

Note: 1.The number of companies include both personal and organizational types of institutes. Before 2019, statistical data was based on information compiled and submitted by insurance auxiliaries to TII; since 2019, the number of companies has been provided by the Insurance Agency Association of the Republic of China.

Note: 2.The definition of salespersons is the person passed the exam and registered in nonlife and life insurance association.Before 2019, data was provided by agent companies, it was provided by the Life Insurance Association of the Republic of China and the Non-Life Insurance Association of the Republic of China from 2019.



表20、保險經紀人業務統計表

單位：千元

| 年<br>Year | 家數 <sup>1</sup><br>Number of Companies |                                   |                               |                  | 保險業務員 <sup>2</sup><br>Salespersons |                                   |                            | 簽單<br>Written |
|-----------|----------------------------------------|-----------------------------------|-------------------------------|------------------|------------------------------------|-----------------------------------|----------------------------|---------------|
|           | 總計<br>Total                            | 財產<br>保險<br>Non-Life<br>Insurance | 人身<br>保險<br>Life<br>Insurance | 產壽<br>兼營<br>Both | 總計<br>Total                        | 財產<br>保險<br>Non-Life<br>Insurance | 人身<br>保險<br>Life Insurance | 總計<br>Total   |
| 2011      | 505                                    | -                                 | -                             | -                | 114,537                            | 54,581                            | 59,956                     | 373,943,052   |
| 2012      | 503                                    | -                                 | -                             | -                | 116,057                            | 52,750                            | 63,307                     | 440,051,707   |
| 2013      | 495                                    | -                                 | -                             | -                | 120,978                            | 51,380                            | 69,598                     | 506,336,193   |
| 2014      | 488                                    | -                                 | -                             | -                | 120,764                            | 51,012                            | 69,752                     | 588,380,710   |
| 2015      | 493                                    | -                                 | -                             | -                | 131,370                            | 53,676                            | 77,694                     | 591,070,401   |
| 2016      | 490                                    | -                                 | -                             | -                | 137,351                            | 56,636                            | 80,715                     | 416,370,951   |
| 2017      | 485                                    | -                                 | -                             | -                | 111,618                            | 45,908                            | 65,710                     | 375,627,173   |
| 2018      | 476                                    | -                                 | -                             | -                | 121,105                            | 48,624                            | 72,481                     | 380,616,054   |
| 2019      | 487                                    | 96                                | 86                            | 305              | 133,601                            | 51,266                            | 82,335                     | 369,671,131   |
| 2020      | 483                                    | 47                                | 125                           | 311              | 139,644                            | 54,414                            | 85,230                     | 328,080,847   |
| 2021      | 457                                    | 48                                | 113                           | 296              | 141,779                            | 56,938                            | 84,841                     | 364,979,926   |
| 2022      | 445                                    | 76                                | 72                            | 297              | 145,668                            | 59,565                            | 86,103                     | 290,192,509   |
| 2023      | 433                                    | 49                                | 89                            | 295              | 151,014                            | 61,684                            | 89,330                     | 301,602,838   |

資料來源：財團法人保險事業發展中心；中華民國產物保險商業同業公會；  
中華民國人壽保險商業同業公會；中華民國保險經紀人公會；  
中華民國保險經紀人商業同業公會

註：1. 家數統計包含個人與公司組織型態。2018年(含)以前以各保險輔助人彙送至本中心之資料為統計基礎；自2019年起家數係由中華民國保險經紀人公會及中華民國保險經紀人商業同業公會提供。

註：2. 業務員係以登錄產、壽險公會之財產及人身保險保險業務員為準。自2018年(含)以前，係由各保經公司提供，2019年起係由產、壽險公會提供。

Table20 : Business Statistics of Insurance Brokers

Unit : NT\$ Thousand

| 保費收入<br>Premium Income     |                        | 市場占有率<br>Market Shares %   |                        | 佣金收入<br>Commission Income |                            |                        |
|----------------------------|------------------------|----------------------------|------------------------|---------------------------|----------------------------|------------------------|
| 財產保險<br>Non-Life Insurance | 人身保險<br>Life Insurance | 財產保險<br>Non-Life Insurance | 人身保險<br>Life Insurance | 總計<br>Total               | 財產保險<br>Non-Life Insurance | 人身保險<br>Life Insurance |
| 17,567,268                 | 356,375,784            | 15.54                      | 16.21                  | 20,713,826                | 3,140,845                  | 17,572,981             |
| 24,724,470                 | 415,327,237            | 20.52                      | 16.76                  | 28,992,118                | 3,316,518                  | 25,675,600             |
| 28,097,450                 | 478,238,743            | 22.50                      | 18.51                  | 30,242,588                | 3,458,329                  | 26,784,259             |
| 26,101,507                 | 562,279,203            | 19.74                      | 20.29                  | 37,551,791                | 3,409,251                  | 34,142,540             |
| 24,975,260                 | 566,095,141            | 18.35                      | 19.34                  | 43,359,032                | 3,577,423                  | 39,781,609             |
| 24,105,271                 | 392,265,680            | 16.51                      | 12.52                  | 31,662,851                | 3,331,933                  | 28,330,918             |
| 28,611,385                 | 347,015,788            | 18.26                      | 10.15                  | 24,147,779                | 3,660,049                  | 20,487,730             |
| 23,709,742                 | 356,906,312            | 14.32                      | 10.16                  | 23,910,816                | 3,730,790                  | 20,180,026             |
| 28,848,989                 | 340,822,142            | 16.29                      | 9.83                   | 27,009,401                | 4,155,681                  | 22,853,720             |
| 32,955,430                 | 295,125,417            | 17.52                      | 9.33                   | 25,669,163                | 4,589,219                  | 21,079,944             |
| 44,275,324                 | 320,704,602            | 21.34                      | 10.79                  | 25,974,551                | 5,444,551                  | 20,530,000             |
| 43,784,710                 | 246,407,799            | 19.79                      | 10.56                  | 26,208,565                | 5,841,533                  | 20,367,032             |
| 55,337,827                 | 246,265,011            | 22.61                      | 11.26                  | 26,208,565                | 6,511,745                  | 25,152,780             |

Source: Taiwan Insurance Institute; The Non-Life Insurance Association of the Republic of China;  
The Life Insurance Association of the Republic of China;  
The Professional Insurance Brokers Association of the Republic of China;  
The Insurance Brokerage Association of the Republic of China

Note: 1. The number of companies includes both personal and organizational company types of institutes. Before 2019, statistical data was based on information compiled and submitted by insurance auxiliaries to TII; since 2019, the number of companies has been provided by the Professional Insurance Brokers Association of the Republic of China and the Insurance Brokerage Association of the Republic of China.

Note: 2. The definition of salespersons is the person passed the exam and registered in nonlife and life insurance association. Before 2019, data was provided by broker companies, it was provided by the Life Insurance Association of the Republic of China and the Non-Life Insurance Association of the Republic of China from 2019.

表21、保險公證人業務統計表

| 年<br>Year | 家 數 <sup>1</sup><br>Number of Companies |                           |                          |                                           | 件 數         |                           |
|-----------|-----------------------------------------|---------------------------|--------------------------|-------------------------------------------|-------------|---------------------------|
|           | 總計<br>Total                             | 一般保險<br>General Insurance | 海事保險<br>Marine Insurance | 一般及海<br>事保險<br>General & Marine Insurance | 總計<br>Total | 一般保險<br>General Insurance |
| 2011      | 81                                      | 22                        | 18                       | 41                                        | 16,801      | 3,865                     |
| 2012      | 76                                      | 23                        | 47                       | 6                                         | 17,664      | 6,549                     |
| 2013      | 79                                      | 22                        | 50                       | 7                                         | 18,674      | 7,214                     |
| 2014      | 81                                      | 22                        | 50                       | 9                                         | 19,297      | 6,918                     |
| 2015      | 79                                      | 21                        | 48                       | 10                                        | 17,767      | 7,730                     |
| 2016      | 82                                      | 24                        | 50                       | 8                                         | 22,848      | 9,567                     |
| 2017      | 81                                      | 19                        | 50                       | 12                                        | 18,822      | 7,838                     |
| 2018      | 83                                      | 21                        | 50                       | 12                                        | 22,904      | 12,153                    |
| 2019      | 87                                      | 23                        | 52                       | 12                                        | 17,458      | 7,065                     |
| 2020      | 85                                      | 22                        | 50                       | 13                                        | 26,801      | 6,714                     |
| 2021      | 88                                      | 22                        | 54                       | 12                                        | 58,500      | 37,662                    |
| 2022      | 90                                      | 23                        | 56                       | 11                                        | 91,838      | 72,245                    |
| 2023      | 89                                      | 23                        | 55                       | 11                                        | 59,593      | 40,371                    |

資料來源：財團法人保險事業發展中心

註：1.家數統計包含個人與公司組織型態。

註：2.自2004年起以各保險輔助人彙送至本中心之資料為統計基礎。

註：3.自2009年起因業務型態不同故變更為"一般"、"海事"及"一般及海事"三項。

Table21 : Business Statistics of Insurance Surveyors

| Number of Cases          |                                           | 公 證 費 收 入 (千元)<br>Surveyor fee income<br>(NT\$ 1000 dollars) |                           |                          |                                           |
|--------------------------|-------------------------------------------|--------------------------------------------------------------|---------------------------|--------------------------|-------------------------------------------|
|                          |                                           | 總計<br>Total                                                  | 一般保險<br>General Insurance | 海事保險<br>Marine Insurance | 一般及海<br>事保險<br>General & Marine Insurance |
| 海事保險<br>Marine Insurance | 一般及海<br>事保險<br>General & Marine Insurance | 總計<br>Total                                                  | 一般保險<br>General Insurance | 海事保險<br>Marine Insurance | 一般及海<br>事保險<br>General & Marine Insurance |
| 3,704                    | 9,232                                     | 654,660                                                      | 112,418                   | 131,033                  | 411,209                                   |
| 7,446                    | 3,669                                     | 674,520                                                      | 250,910                   | 215,801                  | 207,809                                   |
| 8,864                    | 2,596                                     | 720,750                                                      | 281,332                   | 209,099                  | 230,319                                   |
| 9,490                    | 2,889                                     | 614,120                                                      | 242,771                   | 156,839                  | 214,510                                   |
| 7,269                    | 2,768                                     | 635,118                                                      | 240,133                   | 171,671                  | 223,314                                   |
| 11,399                   | 1,882                                     | 796,842                                                      | 433,293                   | 121,454                  | 242,095                                   |
| 8,335                    | 2,649                                     | 849,444                                                      | 307,952                   | 287,423                  | 254,069                                   |
| 7,993                    | 2,758                                     | 753,187                                                      | 211,641                   | 323,821                  | 217,725                                   |
| 7,456                    | 2,937                                     | 688,307                                                      | 208,979                   | 263,337                  | 215,991                                   |
| 7,304                    | 12,783                                    | 659,212                                                      | 213,747                   | 240,770                  | 204,695                                   |
| 7,783                    | 13,055                                    | 781,868                                                      | 242,485                   | 315,312                  | 224,071                                   |
| 6,966                    | 12,627                                    | 819,424                                                      | 284,548                   | 296,479                  | 238,397                                   |
| 6,561                    | 12,661                                    | 870,901                                                      | 321,207                   | 309,894                  | 239,800                                   |

Source: Taiwan Insurance Institute

Note: 1.The number of companies includes both personal and organizational types of institutes.

Note: 2.From 2004 on, statistical data are based on information compiled and submitted by insurance auxiliaries to TII.

Note: 3.From 2009 on, statistical data are categorized into General Insurance, Marine Insurance and General & Marine Insurance.

## 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<br>Filed |
| 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                                                  |
| 2022      | 0.5350                         | 83,969                                                     | 44,924                                               | 17,318                                         | 38.55                                                  |
| 2023      | 0.1656                         | 74,492                                                     | 12,336                                               | 4,224                                          | 34.24                                                  |

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 |
| 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                                                   |
| 26,254                                                   | 58.44                                                  | 294                   | 0.65                                                   | 1,058         | 2.36                                                   |
| 7,160                                                    | 58.04                                                  | 321                   | 2.60                                                   | 631           | 5.12                                                   |

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.

表23、人身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<br>Filed |
| 2008      | 0.0196                         | 162,379                                                    | 3,180                                                | 764                                            | 24.03                                                  |
| 2009      | 0.0224                         | 168,130                                                    | 3,759                                                | 872                                            | 23.20                                                  |
| 2010      | 0.0176                         | 175,682                                                    | 3,092                                                | 634                                            | 21.23                                                  |
| 2011      | 0.0146                         | 187,622                                                    | 2,736                                                | 504                                            | 18.42                                                  |
| 2012      | 0.0166                         | 190,902                                                    | 3,173                                                | 671                                            | 21.15                                                  |
| 2013      | 0.0123                         | 202,983                                                    | 2,496                                                | 607                                            | 24.32                                                  |
| 2014      | 0.0122                         | 200,871                                                    | 2,452                                                | 720                                            | 29.36                                                  |
| 2015      | 0.0127                         | 203,000                                                    | 2,575                                                | 909                                            | 35.30                                                  |
| 2016      | 0.0115                         | 205,792                                                    | 2,359                                                | 908                                            | 38.49                                                  |
| 2017      | 0.0119                         | 213,418                                                    | 2,542                                                | 947                                            | 37.25                                                  |
| 2018      | 0.0138                         | 222,759                                                    | 3,074                                                | 1,234                                          | 40.15                                                  |
| 2019      | 0.0205                         | 228,347                                                    | 4,674                                                | 1,924                                          | 41.16                                                  |
| 2020      | 0.0211                         | 230,879                                                    | 4,883                                                | 1,686                                          | 34.53                                                  |
| 2021      | 0.0192                         | 234,635                                                    | 4,513                                                | 1,652                                          | 36.61                                                  |
| 2022      | 0.0219                         | 237,971                                                    | 5,208                                                | 1,634                                          | 31.37                                                  |
| 2023      | 0.0241                         | 244,589                                                    | 5,905                                                | 1,901                                          | 32.19                                                  |

資料來源：保險局壽險監理組

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。

Table23：Statistics of 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 |
| 1,143                                                    | 35.94                                                  | 792                   | 24.91                                                  | 481           | 15.12                                                  |
| 1,517                                                    | 40.36                                                  | 745                   | 19.82                                                  | 402           | 10.70                                                  |
| 1,259                                                    | 42.15                                                  | 660                   | 22.10                                                  | 434           | 14.53                                                  |
| 1,000                                                    | 36.55                                                  | 735                   | 26.86                                                  | 497           | 18.17                                                  |
| 1,818                                                    | 57.30                                                  | 516                   | 16.26                                                  | 168           | 5.29                                                   |
| 1,369                                                    | 54.85                                                  | 393                   | 15.75                                                  | 127           | 5.09                                                   |
| 1,148                                                    | 46.82                                                  | 449                   | 18.31                                                  | 135           | 5.51                                                   |
| 976                                                      | 37.90                                                  | 531                   | 20.62                                                  | 159           | 6.18                                                   |
| 777                                                      | 32.94                                                  | 502                   | 21.28                                                  | 172           | 7.29                                                   |
| 951                                                      | 37.41                                                  | 516                   | 20.30                                                  | 128           | 5.04                                                   |
| 1,108                                                    | 36.04                                                  | 557                   | 18.12                                                  | 175           | 5.69                                                   |
| 1,736                                                    | 37.14                                                  | 692                   | 14.81                                                  | 322           | 6.89                                                   |
| 2,136                                                    | 43.74                                                  | 641                   | 13.13                                                  | 420           | 8.60                                                   |
| 1,990                                                    | 44.09                                                  | 512                   | 11.35                                                  | 359           | 7.95                                                   |
| 2,601                                                    | 49.94                                                  | 592                   | 11.37                                                  | 381           | 7.32                                                   |
| 3,117                                                    | 52.79                                                  | 497                   | 8.42                                                   | 390           | 6.60                                                   |

Sources: 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.

# 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<br>Year/<br>Month | 汽 車 MotorVehicle           |                                        |                                                 |
|-----------------------|----------------------------|----------------------------------------|-------------------------------------------------|
|                       | 承保車數<br>Vehicle<br>Insured | 保費收入 <sup>2</sup><br>Premium<br>Income | 有效保單<br>件數 <sup>3</sup><br>Policies<br>In Force |
| 2011                  | 7,229,004                  | 9,317,479                              | 6,986,900                                       |
| 2012                  | 7,321,361                  | 9,377,767                              | 7,126,638                                       |
| 2013                  | 7,570,537                  | 9,635,741                              | 7,300,827                                       |
| 2014                  | 7,849,993                  | 9,938,297                              | 7,497,933                                       |
| 2015                  | 7,800,952                  | 9,916,917                              | 7,663,460                                       |
| 2016                  | 8,036,421                  | 10,216,449                             | 7,783,051                                       |
| 2017                  | 8,201,469                  | 10,421,992                             | 7,900,133                                       |
| 2018                  | 8,341,762                  | 10,558,468                             | 8,007,369                                       |
| 2019                  | 8,458,474                  | 10,654,122                             | 8,124,384                                       |
| 2020                  | 8,653,155                  | 10,736,113                             | 8,245,244                                       |
| 2021                  | 8,706,169                  | 10,885,869                             | 8,363,276                                       |
| 2022                  | 8,901,865                  | 11,085,119                             | 8,501,262                                       |
| 2023                  | 8,964,243                  | 11,087,851                             | 8,655,329                                       |
| 2024/05               | 3,787,135                  | 4,683,511                              | 8,717,293                                       |

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。

單位：千元

| 汽 車 MotorVehicle    |                          |                                                    |
|---------------------|--------------------------|----------------------------------------------------|
| 純保費<br>Pure Premium | 保險賠款 <sup>4</sup> Claims | 保險賠款佔純保費比率<br>Ratio of Claims to Pure Premium<br>% |
| 6,672,733           | 6,440,367                | 96.52                                              |
| 6,695,588           | 6,967,658                | 104.06                                             |
| 6,863,221           | 6,928,052                | 100.94                                             |
| 7,069,419           | 6,826,466                | 96.56                                              |
| 7,060,235           | 6,413,110                | 90.83                                              |
| 7,264,258           | 6,409,128                | 88.23                                              |
| 7,417,853           | 6,846,612                | 92.30                                              |
| 7,522,665           | 5,768,749                | 76.68                                              |
| 7,607,857           | 7,196,947                | 94.60                                              |
| 7,690,679           | 6,923,385                | 90.02                                              |
| 7,821,403           | 7,259,172                | 92.81                                              |
| 7,969,576           | 7,450,116                | 93.48                                              |
| 7,958,850           | 7,638,786                | 95.98                                              |
| 3,366,724           | 3,484,456                | 103.50                                             |

## Table 24 : Statistics of Compulsory Automobile Liability Insurance

Unit : NT\$ Thousand

| 承保車數<br>Motorcycle<br>Insured | 保費收入 <sup>2</sup><br>Premium<br>Income | 有效保單<br>件數 <sup>3</sup><br>Policies<br>In Force | 純保費<br>Pure<br>Premium | 保險賠款 <sup>4</sup><br>Claims | 保險賠款佔純<br>保費比率<br>Ratio of Claims<br>to Pure Premium<br>% |
|-------------------------------|----------------------------------------|-------------------------------------------------|------------------------|-----------------------------|-----------------------------------------------------------|
| -                             | -                                      | -                                               | -                      | -                           | -                                                         |
| -                             | -                                      | -                                               | -                      | -                           | -                                                         |
| -                             | -                                      | -                                               | -                      | -                           | -                                                         |
| -                             | -                                      | -                                               | -                      | -                           | -                                                         |
| -                             | -                                      | -                                               | -                      | -                           | -                                                         |
| -                             | -                                      | -                                               | -                      | -                           | -                                                         |
| -                             | -                                      | -                                               | -                      | -                           | -                                                         |
| -                             | -                                      | -                                               | -                      | -                           | -                                                         |
| -                             | -                                      | -                                               | -                      | -                           | -                                                         |
| -                             | -                                      | -                                               | -                      | -                           | -                                                         |
| -                             | -                                      | -                                               | -                      | -                           | -                                                         |
| 22,441                        | 18,193                                 | 21,087                                          | 12,587                 | 5                           | 0.04                                                      |
| 124,514                       | 101,114                                | 131,752                                         | 70,273                 | 3,866                       | 5.50                                                      |
| 37,450                        | 29,833                                 | 156,142                                         | 20,666                 | 8,010                       | 38.76                                                     |

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

表24-1、強制汽車責任保險統計表

單位：千元

Statistics of Compulsory Automobile Liability Insurance

Unit : NT\$ Thousand

| 年/月<br>Year/<br>Month | 汽車、機車與微型電動二輪車合計 Combined Totals<br>for Motor Vehicles, Motorcycles and Mini-Electric Two-Wheel Vehicles |                                        |                                                 |                        |                             |                                                           |
|-----------------------|---------------------------------------------------------------------------------------------------------|----------------------------------------|-------------------------------------------------|------------------------|-----------------------------|-----------------------------------------------------------|
|                       | 承保車數<br>Vehicle<br>Insured                                                                              | 保費收入 <sup>2</sup><br>Premium<br>Income | 有效保單<br>件數 <sup>3</sup><br>Policies<br>In Force | 純保費<br>Pure<br>Premium | 保險賠款 <sup>4</sup><br>Claims | 保險賠款佔純<br>保費比率<br>Ratio of Claims<br>to Pure Premium<br>% |
| 2011                  | 14,005,319                                                                                              | 15,096,347                             | 17,140,898                                      | 10,965,929             | 11,691,829                  | 106.62                                                    |
| 2012                  | 14,287,030                                                                                              | 15,286,521                             | 17,497,132                                      | 11,098,207             | 12,487,364                  | 112.52                                                    |
| 2013                  | 14,904,812                                                                                              | 15,684,110                             | 17,915,136                                      | 11,421,874             | 12,836,269                  | 112.38                                                    |
| 2014                  | 15,498,567                                                                                              | 15,894,668                             | 18,193,372                                      | 11,523,807             | 13,020,539                  | 112.99                                                    |
| 2015                  | 15,719,247                                                                                              | 16,063,394                             | 18,460,315                                      | 11,666,439             | 12,180,088                  | 104.40                                                    |
| 2016                  | 16,351,022                                                                                              | 16,591,345                             | 18,753,057                                      | 12,037,127             | 12,346,860                  | 102.57                                                    |
| 2017                  | 16,957,557                                                                                              | 17,130,296                             | 19,115,481                                      | 12,454,661             | 13,202,586                  | 106.01                                                    |
| 2018                  | 17,158,536                                                                                              | 17,304,942                             | 19,310,827                                      | 12,610,826             | 11,277,380                  | 89.43                                                     |
| 2019                  | 17,627,018                                                                                              | 17,633,422                             | 19,721,999                                      | 12,894,095             | 14,394,837                  | 111.64                                                    |
| 2020                  | 18,193,353                                                                                              | 17,831,023                             | 20,216,762                                      | 13,074,591             | 13,751,299                  | 105.18                                                    |
| 2021                  | 18,437,996                                                                                              | 18,127,696                             | 20,477,089                                      | 13,326,130             | 13,185,723                  | 98.95                                                     |
| 2022                  | 18,980,030                                                                                              | 18,610,785                             | 20,892,834                                      | 13,704,210             | 12,754,158                  | 93.07                                                     |
| 2023                  | 19,481,402                                                                                              | 18,864,804                             | 21,654,792                                      | 13,884,295             | 13,236,697                  | 95.34                                                     |
| 2024/05               | 7,975,405                                                                                               | 7,793,224                              | 21,889,396                                      | 5,746,081              | 5,624,196                   | 97.88                                                     |

資料來源：財團法人保險事業發展中心

註：1.本表註同前表。

註：2.本表自103年2月起新增。

Source: Taiwan Insurance Institute

Notes: 1. Same as the notes for the preceding table.

Notes: 2. This table added Since February 2014.

表25、特別補償基金統計表

單位：千元

Statistics of the Compensation Fund

Unit : NT\$ Thousand

| 年/月<br>Year/Month | 分擔額收入<br>Income from Shared<br>Quota | 補償支出 <sup>1</sup><br>Compensation<br>Expenditure | 補償件數<br>Compensation<br>Cases |
|-------------------|--------------------------------------|--------------------------------------------------|-------------------------------|
| 2011              | 438,221                              | 461,998                                          | 3,778                         |
| 2012              | 409,895                              | 466,591                                          | 3,717                         |
| 2013              | 426,770                              | 530,832                                          | 3,876                         |
| 2014              | 433,407                              | 465,663                                          | 3,705                         |
| 2015              | 436,995                              | 501,668                                          | 3,923                         |
| 2016              | 451,171                              | 513,812                                          | 3,897                         |
| 2017              | 464,768                              | 435,924                                          | 4,005                         |
| 2018              | 470,671                              | 435,152                                          | 3,697                         |
| 2019              | 480,006                              | 480,687                                          | 3,880                         |
| 2020              | 486,688                              | 447,443                                          | 3,659                         |
| 2021              | 495,220                              | 435,492                                          | 3,496                         |
| 2022              | 509,818                              | 357,794                                          | 2,844                         |
| 2023              | 523,235                              | 351,289                                          | 2,732                         |
| 2024/05           | 214,937                              | 124,511                                          | 1,057                         |

資料來源：財團法人汽車交通事故特別補償基金

註：1.補償支出包括已決及預估未決金額，已決金額係以補償案件之申請日期為統計基礎。

Source: Motor Vehicle Accident Compensation Fund

Note: 1.Compensation Expenditure includes settled and unsettled amount, the settled amount is estimated at the date Compensation Cases are filed.



## 六、住宅地震保險

表26、住宅地震保險統計表

單位：千元

Statistics of Taiwan Residential Earthquake Insurance

Unit：NT\$Thousand

| 年/月<br>Year/<br>Month | 簽單保費<br>Written<br>Premium | 已攤付賠款 <sup>1</sup><br>Claims Paid |              | 有效件數<br>Policy<br>Count | 住宅總戶數 <sup>3</sup><br>Household<br>Count | 投保率 <sup>2</sup><br>Take-up rate<br>% |
|-----------------------|----------------------------|-----------------------------------|--------------|-------------------------|------------------------------------------|---------------------------------------|
|                       |                            | 保單件數<br>Policy<br>Count           | 金額<br>Amount |                         |                                          |                                       |
| 2014                  | 3,463,141                  | 0                                 | 0            | 2,637,811               | 8,372,927                                | 31.50                                 |
| 2015                  | 3,523,412                  | 0                                 | 0            | 2,707,256               | 8,409,079                                | 32.19                                 |
| 2016                  | 3,646,940                  | 104                               | 170,269      | 2,795,766               | 8,493,852                                | 32.92                                 |
| 2017                  | 3,805,245                  | 0                                 | 0            | 2,885,973               | 8,602,802                                | 33.55                                 |
| 2018                  | 3,973,195                  | 73                                | 100,260      | 3,002,475               | 8,696,022                                | 34.53                                 |
| 2019                  | 4,040,315                  | 0                                 | 10           | 3,102,381               | 8,861,497                                | 35.01                                 |
| 2020                  | 4,369,826                  | 0                                 | 0            | 3,225,006               | 8,948,120                                | 36.04                                 |
| 2021                  | 4,455,949                  | 0                                 | 0            | 3,337,681               | 9,050,340                                | 36.88                                 |
| 2022                  | 4,582,629                  | 2                                 | 3,418        | 3,428,855               | 9,153,650                                | 37.46                                 |
| 2023                  | 4,644,852                  | 0                                 | 0            | 3,504,007               | 9,258,752                                | 37.85                                 |
| 2024/05               | 2,021,066                  | 0                                 | 0            | 3,581,003               | 9,290,424                                | 38.55                                 |

資料來源：住宅地震保險基金

註：1.表列已攤付賠款金額包含簽單公司理賠案件處理費用，且自2013年7月起包含跨簽單公司理賠案件處理費用與地震基金支付之理賠費用。

註：2.投保率=有效件數/住宅總戶數。

註：3.自2015年住宅總戶數資料來源改為內政部。

Source：Taiwan Residential Earthquake Insurance Fund

Note：1.The amounts of "Claims Paid" include the adjustment expenses incurred by insurance companies for attending their own insured's losses; meanwhile, effective from July 2013, the said Claim amounts also include the following items-

1) Adjustment expenses incurred by insurance companies for attending other companies' losses in the case of coordinated claim services;

2) Other adjustment expenses incurred by TREIF.

Note：2.Take-up-rate = Policy Count / Household Count.

Note：3.Source of the Household Count had changed to Ministry of the Interior since 2015.

## VI.Taiwan Residential Earthquake Insurance

表27、住宅地震保險基金統計表

單位：千元

Statistics of Taiwan Residential Earthquake Insurance Fund

Unit：NT\$Thousand

| 年/月<br>Year/<br>Month | 自留保費收入<br>Net Income | 特別準備淨變動<br>Provision(Recovery)<br>for Special Reserve | 累積特別準備金<br>Accumulated<br>Special Reserve |
|-----------------------|----------------------|-------------------------------------------------------|-------------------------------------------|
| 2014                  | 1,897,149            | 1,908,562                                             | 17,629,590                                |
| 2015                  | 2,082,118            | 2,085,929                                             | 19,715,519                                |
| 2016                  | 2,211,621            | 2,269,435                                             | 21,984,954                                |
| 2017                  | 2,331,993            | 2,354,298                                             | 24,339,252                                |
| 2018                  | 2,463,121            | 2,474,072                                             | 26,813,324                                |
| 2019                  | 2,564,799            | 2,596,464                                             | 29,409,788                                |
| 2020                  | 2,706,090            | 2,703,327                                             | 32,113,115                                |
| 2021                  | 2,658,723            | 2,682,703                                             | 34,795,818                                |
| 2022                  | 2,621,479            | 2,689,404                                             | 37,485,222                                |
| 2023                  | 2,542,129            | 2,620,755                                             | 40,105,977                                |
| 2024/05               | 1,172,360            | 1,024,336                                             | 41,130,313                                |

資料來源：住宅地震保險基金

註：1.地震保險基金自2012年度起依「財團法人住宅地震保險基金管理辦法」第七條各種準備金規定，以純保費採二十四分法計提未滿期保費準備，2012年度提存未滿期保費準備11億餘元，致提存特別準備大幅減少。

註：2.自2013年3月起，部份項目作定義調整：特別準備淨變動欄位係各年度特別準備金之提存金額；累積特別準備金欄位為統計截至各該年底特別準備金之累積餘額。

Source：Taiwan Residential Earthquake Insurance Fund

Note:1.As stipulated under Article 7 of "Regualtions Governing the TREIF", effective 2012, the unearned premium reserve has been set aside by the 1/24 method according to the pure premium to which the TREIF is entitled. As the unearned premium reserve set aside in 2012 was over NT\$1.1 billion, the 2012 Accumulated Special Reserve amount decreased substantially.

Note:2.Effective from March 2013, the figures under the following headings are re-defined as below:

-Provision(Recovery) for Special Reserve : the annual (or year-to-date) Special Reserve

-amount listed for the respective individual year.

-Accumulated Special Reserve : the Special Reserve accumulated from 2003 to the end of the



## 七、我國與世界其他各國比較

表28、2023年世界各國總保費收入前20名排行表

單位：百萬美元

| 洲 別<br>Continent           | 國 家<br>Country | 總 計 Total     |                        |                 |
|----------------------------|----------------|---------------|------------------------|-----------------|
|                            |                | 排名<br>Ranking | 保費收入<br>Premium income | 占有率<br>Shares % |
| 北美洲 North America          | 美國 U.S.        | 1             | 3,226,684              | 44.90           |
| 亞洲 Asia                    | 中國 PR China    | 2             | 723,664                | 10.07           |
| 歐洲 Europe                  | 英國 U.K.        | 3             | 374,936                | 5.22            |
| 亞洲 Asia                    | 日本 Japan       | 4             | 362,719                | 5.05            |
| 歐洲 Europe                  | 法國 France      | 5             | 282,800                | 3.94            |
| 歐洲 Europe                  | 德國 Germany     | 6             | 245,464                | 3.42            |
| 亞洲 Asia                    | 南韓 South Korea | 7             | 185,917                | 2.59            |
| 北美洲 North America          | 加拿大 Canada     | 8             | 170,520                | 2.37            |
| 歐洲 Europe                  | 義大利 Italy      | 9             | 159,442                | 2.22            |
| 亞洲 Asia                    | 印度 India       | 10            | 135,958                | 1.89            |
| 歐洲 Europe                  | 荷蘭 Netherlands | 11            | 93,149                 | 1.30            |
| 南美洲 South America          | 巴西 Brazil      | 12            | 84,489                 | 1.18            |
| 歐洲 Europe                  | 西班牙 Spain      | 13            | 83,442                 | 1.16            |
| 亞洲 Asia                    | 台灣 Taiwan      | 14            | 78,077                 | 1.09            |
| 大洋洲 Oceania                | 澳洲 Australia   | 15            | 73,652                 | 1.02            |
| 亞洲 Asia                    | 香港 Hong Kong   | 16            | 65,692                 | 0.91            |
| 歐洲 Europe                  | 瑞士 Switzerland | 17            | 61,187                 | 0.85            |
| 北美洲 North America          | 墨西哥 Mexico     | 18            | 45,062                 | 0.63            |
| 歐洲 Europe                  | 丹麥 Denmark     | 19            | 44,374                 | 0.62            |
| 歐洲 Europe                  | 瑞典 Sweden      | 20            | 44,201                 | 0.62            |
| 世界總計<br>Total in the World |                |               | 7,186,174              | 100.00          |

資料來源：摘譯自 "Swiss Re, Sigma No. 3/2024"

註：1.本表之財產保險包括健康險及傷害險。

## VII. Comparing Taiwan with Other Countries

Table28：Global Ranking of Top 20 Premium Income in 2023

Unit : US\$ Million

| 財產保險業 <sup>1</sup> Non-Life Insurance |                        |                 | 人身保險業 Life Insurance |                        |                 |
|---------------------------------------|------------------------|-----------------|----------------------|------------------------|-----------------|
| 排名<br>Ranking                         | 保費收入<br>Premium income | 占有率<br>Shares % | 排名<br>Ranking        | 保費收入<br>Premium income | 占有率<br>Shares % |
| 1                                     | 2,511,826              | 58.45           | 1                    | 714,859                | 24.74           |
| 2                                     | 333,264                | 7.76            | 2                    | 390,400                | 13.51           |
| 4                                     | 137,995                | 3.21            | 4                    | 236,941                | 8.20            |
| 8                                     | 85,521                 | 1.99            | 3                    | 277,198                | 9.59            |
| 5                                     | 112,702                | 2.62            | 5                    | 170,098                | 5.89            |
| 3                                     | 152,139                | 3.54            | 8                    | 93,325                 | 3.23            |
| 7                                     | 101,552                | 2.36            | 9                    | 84,364                 | 2.92            |
| 6                                     | 100,201                | 2.33            | 10                   | 70,319                 | 2.43            |
| 11                                    | 48,892                 | 1.14            | 6                    | 110,549                | 3.83            |
| 15                                    | 35,773                 | 0.83            | 7                    | 100,185                | 3.47            |
| 9                                     | 80,223                 | 1.87            | 29                   | 12,926                 | 0.45            |
| 13                                    | 39,698                 | 0.92            | 13                   | 44,790                 | 1.55            |
| 12                                    | 43,509                 | 1.01            | 14                   | 39,933                 | 1.38            |
| 16                                    | 24,121                 | 0.56            | 12                   | 53,956                 | 1.87            |
| 10                                    | 58,049                 | 1.35            | 25                   | 15,603                 | 0.54            |
| 35                                    | 8,951                  | 0.21            | 11                   | 56,740                 | 1.96            |
| 14                                    | 35,817                 | 0.83            | 19                   | 25,370                 | 0.88            |
| 18                                    | 25,283                 | 0.59            | 23                   | 19,779                 | 0.68            |
| 28                                    | 11,386                 | 0.26            | 17                   | 32,988                 | 1.14            |
| 31                                    | 10,380                 | 0.24            | 16                   | 33,821                 | 1.17            |
|                                       | 4,297,176              | 100.00          |                      | 2,888,998              | 100.00          |

Source: Quoted and translated from "Swiss Re, Sigma No. 3/2024"

Note: 1. Property insurance includes health and accident insurance.

表29、2023年世界各國保險密度前20名排行表  
Global Ranking of Top 20 Insurance Density in 2023

| 保險密度 Insurance Density (USD 美元) |                |             |             |                 |
|---------------------------------|----------------|-------------|-------------|-----------------|
| 排名<br>Ranking                   | 國家<br>Country  | 總計<br>Total | 壽險業<br>Life | 產險業<br>Non-Life |
| 1                               | 美國 U.S.        | 9,640       | 2,136       | 7,504           |
| 2                               | 香港 Hong Kong   | 8,769       | 7,574       | 1,195           |
| 3                               | 新加坡 Singapore  | 7,799       | 6,264       | 1,536           |
| 4                               | 丹麥 Denmark     | 7,485       | 5,565       | 1,921           |
| 5                               | 瑞士 Switzerland | 6,830       | 2,832       | 3,998           |
| 6                               | 愛爾蘭 Ireland    | 5,672       | 3,806       | 1,866           |
| 7                               | 芬蘭 Finland     | 5,364       | 4,362       | 1,003           |
| 8                               | 荷蘭 Netherlands | 5,216       | 724         | 4,492           |
| 9                               | 英國 U.K.        | 4,759       | 3,466       | 1,294           |
| 10                              | 盧森堡 Luxembourg | 4,644       | 1,997       | 2,647           |
| 11                              | 加拿大 Canada     | 4,267       | 1,759       | 2,507           |
| 12                              | 瑞典 Sweden      | 4,185       | 3,202       | 983             |
| 13                              | 法國 France      | 3,867       | 2,431       | 1,435           |
| 14                              | 挪威 Norway      | 3,859       | 2,412       | 1,447           |
| 15                              | 南韓 South Korea | 3,603       | 1,635       | 1,968           |
| 16                              | 台灣 Taiwan      | 3,307       | 2,285       | 1,022           |
| 17                              | 比利時 Belgium    | 2,978       | 1,557       | 1,420           |
| 18                              | 日本 Japan       | 2,938       | 2,245       | 693             |
| 19                              | 德國 Germany     | 2,910       | 1,106       | 1,804           |
| 20                              | 澳洲 Australia   | 2,759       | 584         | 2,174           |
|                                 | 世界 World       | 889         | 361         | 528             |

資料來源：摘譯自 "Swiss Re, Sigma No. 3/2024"

註：1.保險密度：每人平均保費支出。

Source: Quoted and translated from "Swiss Re, Sigma No. 3/2024"

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

表30、2023年世界各國保險滲透度前20名排行表  
Global Ranking of Top 20 Insurance Penetration in 2023

| 保險滲透度 Insurance Penetration % |                 |             |             |                 |
|-------------------------------|-----------------|-------------|-------------|-----------------|
| 排名<br>Ranking                 | 國家<br>Country   | 總計<br>Total | 壽險業<br>Life | 產險業<br>Non-Life |
| 1                             | 香港 Hong Kong    | 17.2        | 14.8        | 2.3             |
| 2                             | 美國 U.S.         | 11.9        | 2.6         | 9.3             |
| 3                             | 南非 South Africa | 11.5        | 9.2         | 2.3             |
| 4                             | 丹麥 Denmark      | 11.0        | 8.2         | 2.8             |
| 5                             | 南韓 South Korea  | 11.0        | 5.0         | 6.0             |
| 6                             | 台灣 Taiwan       | 10.3        | 7.1         | 3.2             |
| 7                             | 芬蘭 Finland      | 10.0        | 8.1         | 1.9             |
| 8                             | 英國 U.K.         | 9.7         | 7.1         | 2.6             |
| 9                             | 新加坡 Singapore   | 9.2         | 7.4         | 1.8             |
| 10                            | 日本 Japan        | 8.9         | 6.8         | 2.1             |
| 11                            | 法國 France       | 8.7         | 5.5         | 3.2             |
| 12                            | 荷蘭 Netherlands  | 8.3         | 1.2         | 7.2             |
| 13                            | 加拿大 Canada      | 8.0         | 3.3         | 4.7             |
| 14                            | 納米比亞 Namibia    | 7.9         | 5.9         | 1.9             |
| 15                            | 瑞典 Sweden       | 7.4         | 5.7         | 1.7             |
| 16                            | 義大利 Italy       | 7.1         | 4.9         | 2.2             |
| 17                            | 瑞士 Switzerland  | 6.9         | 2.9         | 4.0             |
| 18                            | 比利時 Belgium     | 5.5         | 2.9         | 2.6             |
| 19                            | 德國 Germany      | 5.5         | 2.1         | 3.4             |
| 20                            | 愛爾蘭 Ireland     | 5.4         | 3.6         | 1.8             |
|                               | 世界 World        | 7.0         | 2.9         | 4.2             |

資料來源：摘譯自 "Swiss Re, Sigma No. 3/2024"

註：1.保險滲透度：保費收入對GDP之比率。

Source: Quoted and translated from "Swiss Re, Sigma No. 3/2024"

Note : 1. Insurance Penetration: the ratio of insurance premium to GDP.

八、保險業安定基金提撥

VIII. Insurance Stabilization Fund Contribution

表31、保險業安定基金累積提撥統計表 單位：百萬元

Statistics of Insurance Stabilization Fund Accumulated Contribution

Unit : NT\$ Million

| 年/月<br>Year/Month | 財產保險<br>安定基金<br>Non-Life Ins.<br>Stabilization Fund | 人身保險<br>安定基金<br>Life Insurance<br>Stabilization Fund | 保險安定基金<br>Taiwan Insurance Guaranty<br>Fund |
|-------------------|-----------------------------------------------------|------------------------------------------------------|---------------------------------------------|
| 2014              | 2,708                                               | 206                                                  | 2,914                                       |
| 2015              | 2,928                                               | 300                                                  | 3,228                                       |
| 2016              | 3,171                                               | 423                                                  | 3,594                                       |
| 2017              | 3,491                                               | 4,508                                                | 7,999                                       |
| 2018              | 3,819                                               | 9,858                                                | 13,677                                      |
| 2019              | 4,140                                               | 15,417                                               | 19,557                                      |
| 2020              | 5,073                                               | 21,038                                               | 26,111                                      |
| 2021              | 5,457                                               | 25,726                                               | 31,183                                      |
| 2022              | 5,848                                               | 29,498                                               | 35,346                                      |
| 2023              | 6,279                                               | 32,616                                               | 38,895                                      |
| 2024/05           | 6,411                                               | 34,240                                               | 40,651                                      |

資料來源：財團法人財產保險安定基金；財團法人人身保險安定基金；  
財團法人保險安定基金

註1：財團法人保險安定基金於2009年7月設立，當年並由人身及產險安定基金分別移撥部分資金。2008年以前之安定基金累積提撥額部分，係由前述二基金所累積合計。

Source: Non-life Insurance Stabilization Fund; Life Insurance Stabilization Fund;  
Taiwan Insurance Guaranty Fund

Note 1: The Taiwan Insurance Guaranty Fund is established on July,2009,and its initial fund was contributed by the Life Insurance Stabilization Fund and the Non-life Insurance Stabilization Fund. The stabilization fund contributed from the insurance enterprises before the end of year 2008 was the sum of the Life Insurance Stabilization Fund and the Non-life Insurance Stabilization Fund.

九、微型保險

VIII. Microinsurance

表32、2024年03月微型保險累計被保險人按性別、投保年齡統計 單位：萬元

Microinsurance Statistic of Gender and Insured Age in Q1 2024

Unit : NT\$ Ten Thousand

| 投保年齡<br>Range of Age | 男性 Male      |                      | 女性 Female    |                      |
|----------------------|--------------|----------------------|--------------|----------------------|
|                      | 人數<br>Number | 保額<br>Insured Amount | 人數<br>Number | 保額<br>Insured Amount |
| 0~9                  | 9,625        | 336,034              | 8,349        | 291,271              |
| 10~19                | 92,080       | 2,990,167            | 86,740       | 2,831,078            |
| 20~29                | 139,550      | 4,555,110            | 155,104      | 5,187,145            |
| 30~39                | 108,206      | 3,236,067            | 128,188      | 3,962,370            |
| 40~49                | 160,854      | 4,904,985            | 184,876      | 5,843,242            |
| 50~59                | 178,353      | 5,294,293            | 150,168      | 4,514,766            |
| 60~69                | 146,762      | 4,248,190            | 115,452      | 3,381,161            |
| 70~79                | 34,658       | 1,063,149            | 31,696       | 973,651              |
| 80~89                | 560          | 15,447               | 781          | 20,096               |
| 90(含)以上              | 37           | 858                  | 79           | 1,736                |
| 合計                   | 870,685      | 26,644,300           | 861,433      | 27,006,516           |

資料來源：財團法人保險事業發展中心

註：1. 本表自108年2月起新增，按季公布。

註：2. 投保年齡及保額以被保險人最近一次投保時年齡及保額為基準；個人險及集體投保件數等於人數，團體險以人數計算。

Source: Taiwan Insurance Institute

Notes 1: This table added Since February 2019 and is announced quarterly.

Notes 2: The Statistics of insured age and the sum insured based on the latest insurance-related information, in addition, the number of policy count was exactly equal to the number of people.

表33、2024年03月微型保險累計被保險人按性別、身分別統計  
單位：人/萬元

| 經濟弱勢者或特定身分者<br>Economically Disadvantaged/People With Specific Status                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 無配偶且全年綜合所得總額不超過財政部公告當年度規定之綜合所得稅免稅額、標準扣除額及薪資所得特別扣除額之合計數者或其家庭成員。但其家庭成員有配偶，且該夫妻二人之全年綜合所得總額逾第二款合計數者，不適用本款規定。<br>A spouseless person whose gross annual consolidated income does not exceed the sum of the amount of the exemption, standard deductions, and special deduction of income from salaries/wages provided for the current year announced by the Ministry of Finance, or a member of his/her household. However this subparagraph shall not apply, if the member of his/her household has a spouse and the gross annual consolidated income of the husband and wife combined exceeds the sum of the amount of subparagraph 2. |
| 屬於夫妻二人之全年綜合所得總額不超過財政部公告當年度規定之綜合所得稅免稅額、標準扣除額及薪資所得特別扣除額之合計數家庭之家庭成員。<br>A member of a household where the gross annual consolidated income of the husband and wife combined does not exceed the sum of the amount of the exemption, standard deductions, and special deduction of income from salaries/wages provided for the current year announced by the Ministry of Finance.                                                                                                                                                                                                                                                       |
| 具有原住民身分法規定之原住民身分，或具有合法立案之原住民相關人民團體或機構成員身分或為各該團體或機構服務對象，或各該對象之家庭成員。<br>A person with the status of indigenous people pursuant to the Status Act For Indigenous Peoples, or a person who is a member of a legally established civil association or institution for indigenous people or a person serviced by such association or institution, or a member of the above-mentioned persons' household in this subparagraph.                                                                                                                                                                                                             |
| 具有合法立案之漁民相關人民團體或機構成員身分，或持有漁船舶員手冊之本國籍漁業從業人或取得我國永久居留證之外國籍漁業從業人，或各該對象之家庭成員。<br>A person who is a member of a legally established civil association or institution for fishermen, or a domestic fishing professional with fishing vessel crew identification, or a foreign fishing professional who has obtained permanent resident certificate of the Republic of China, or a member of the above-mentioned persons' household in this subparagraph.                                                                                                                                                                                   |
| 依農民健康保險條例投保農民健康保險之被保險人或其家庭成員。<br>An insured of farmer health insurance enrolled pursuant to the Farmer Health Insurance Act or a member of his/her household.                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 為合法立案之社會福利慈善團體或機構之服務對象或其家庭成員。<br>A person serviced by a legally established social welfare or charity association or institution or a member of his/her household.                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 屬於內政部工作所得補助方案實施對象家庭之家庭成員。<br>A member of a household that is a recipient under the Work Income Subsidy Program of the Ministry of Interior.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 屬於特殊境遇家庭扶助條例所定特殊境遇家庭或符合社會救助法規定低收入戶或中低收入戶之家庭成員。<br>A member of a family in hardship as defined in the Act for Assisting Families in Hardship, or a member of a low-income or medium-low income households as defined in the Public Assistance Act.                                                                                                                                                                                                                                                                                                                                                                                   |
| 符合身心障礙者權益保障法定義之身心障礙者，或具有合法立案之身心障礙者相關人民團體或機構成員身分或為各該團體或機構服務對象，或各該對象之家庭成員。<br>A person with disabilities as defined in the People with Disabilities Rights Protection Act, or a member of a legally established civil association or institution for people with disabilities or a person serviced by such association or institution, or a member of the above-mentioned persons' household in this subparagraph.                                                                                                                                                                                                                    |
| 符合老人福利法規定領取中低收入老人生活津貼之老人或其家庭成員。<br>A senior citizen who receives living subsidies for medium-low income elders as defined in Senior Citizens Welfare Act or a member of his/her household.                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 其他經主管機關認可之經濟弱勢者或特定身分者。<br>Other economically disadvantaged people or people with specific status as recognized by the competent authority.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 合計Total                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

資料來源：財團法人保險事業發展中心  
註:本表自108年2月起新增，按季公布。

Table33：Microinsurance Statistics of Gender and Specific Status in Q1 2024  
Unit：NT\$ Ten Thousand

| 男性 Male      |                      | 女性 Female    |                      |
|--------------|----------------------|--------------|----------------------|
| 人數<br>Number | 保額<br>Insured Amount | 人數<br>Number | 保額<br>Insured Amount |
| 9,513        | 307,161              | 12,537       | 409,134              |
| 7,600        | 249,326              | 8,640        | 283,768              |
| 169,072      | 4,764,855            | 200,813      | 5,611,106            |
| 6,137        | 229,093              | 5,411        | 202,527              |
| 16,162       | 532,431              | 17,047       | 553,869              |
| 95,234       | 3,575,604            | 114,824      | 4,495,957            |
| 3,990        | 186,849              | 5,017        | 232,519              |
| 311,862      | 9,505,155            | 312,336      | 9,704,490            |
| 248,324      | 7,210,120            | 180,176      | 5,374,264            |
| 2,791        | 83,706               | 4,632        | 138,882              |
| -            | -                    | -            | -                    |
| 870,685      | 26,644,300           | 861,433      | 27,006,516           |

Source: Taiwan Insurance Institute  
Notes: This table added Since February 2019 and was announced quarterly.

表34、2024年03月微型保險累計被保險人按區域別統計 單位：人

Table34：Microinsurance Statistic of Area in Q1 2024 Unit：Person

| 區域<br>Area           | 累計被保險人人數 Number |           |
|----------------------|-----------------|-----------|
|                      | 男性 Male         | 女性 Female |
| 台中市 Taichung City    | 49,181          | 54,674    |
| 台北市 Taipei City      | 114,426         | 114,826   |
| 台東縣 Taitung County   | 23,845          | 24,280    |
| 台南市 Tainan City      | 64,928          | 57,535    |
| 宜蘭縣 Ilan County      | 12,907          | 13,432    |
| 花蓮縣 Hualien County   | 27,977          | 29,287    |
| 金門縣 Kinmen County    | 2,815           | 2,579     |
| 南投縣 Nantou County    | 81,261          | 84,725    |
| 屏東縣 Pingtung County  | 46,096          | 42,788    |
| 苗栗縣 Miaoli County    | 19,196          | 15,679    |
| 桃園市 Taoyuan City     | 128,009         | 132,992   |
| 高雄市 Kaohsiung City   | 55,236          | 56,899    |
| 基隆市 Keelung City     | 21,408          | 19,948    |
| 連江縣 Lainchang County | 507             | 195       |
| 雲林縣 Yunlin County    | 32,169          | 27,404    |
| 新北市 New Taipei City  | 78,965          | 78,963    |
| 新竹市 Hsinchu City     | 6,291           | 7,180     |
| 新竹縣 Hsinchu County   | 5,978           | 6,207     |
| 嘉義市 Chiai City       | 39,815          | 38,480    |
| 嘉義縣 Chiai County     | 17,783          | 15,214    |
| 彰化縣 Changhua County  | 36,610          | 33,222    |
| 澎湖縣 Penghu County    | 5,282           | 4,924     |
| 合 計 Total            | 870,685         | 861,433   |

資料來源：財團法人保險事業發展中心

註：本表自108年2月起新增，按季公布。

Source: Taiwan Insurance Institute

Notes: This table added Since February 2019.