中華民國

保險市場重要指標

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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：

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一、總體指標

表1、國情統計資料表

年 year	戶籍登記人口數（千人） Population of Household Registered (1,000 persons)	國民所得毛額（億元） GNI (100 million NTD)	國內生產毛額（億元） GDP (100 million NTD)	國民所得（億元） National Income (100 million NTD)
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	184,597	180,124	157,327
2018	23,589	188,681	184,200	159,915
2019	23,603	195,295	189,741	163,666
2020	23,561	206,820	200,238	173,380
2021	23,375	223,489	217,733	189,177
2022	23,265	235,160	228,204	197,022
2023	23,420	243,848	235,967	199,965
2024	23,400	264,551	255,498	220,688

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：2021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（台幣） National Income Per Capita (NTD)	平均每人國民所得（美元） (USD)	消費者物價指數[1] Consumer Price Index（%）	國民儲蓄率（%） Percentage of National Savings	經濟成長率（%） Economic Growth Rate
473,259	14,315	89.07	28.90	-1.61
524,234	16,563	89.93	32.83	10.25
527,186	17,889	91.21	31.16	3.67
537,021	18,130	92.97	30.45	2.22
565,198	18,985	93.71	32.39	2.48
607,264	19,996	94.83	34.35	4.72
633,367	19,849	94.54	35.46	1.47
650,854	20,132	95.86	35.21	2.17
667,899	21,941	96.45	35.37	3.66
678,179	22,486	97.76	34.47	2.91
693,619	22,425	98.30	34.38	3.06
735,214	24,855	98.07	38.49	3.42
806,095	28,769	100.00	42.65	6.72
844,866	28,342	102.95	41.37	2.68
856,657	27,492	105.51	37.56	1.12
942,680	29,350	107.81	40.71	4.59

Source : Directorate General of Budget, Accounting and Statistics Executive Yuan, Taiwan, Republic of China (Website)

Note : 1. Base year of consumer price index: Year 2021 = 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 Year	金融機構資產總額 Total Assets of Financial Institutions	保險業 Insurance Industry	
		資產總額 Total Assets	比率 Ratio %
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	33,795,948	36.07
2022	99,715,791	34,075,762	34.17
2023	104,919,322	35,381,813	33.72
2024	112,245,305	37,431,262	33.35

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 Total Assets	比率 Ratio %	資產總額 Total Assets	比率 Ratio %
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	33,342,734	35.58
451,979	0.45	33,623,783	33.72
471,656	0.45	34,910,157	33.27
530,777	0.47	36,900,485	32.87

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

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

年 Year	保險密度[1]（元） Insurance Density (NTD)			保險 Insurance	滲透度[2] Penetration (%)		人壽保險及年金保險 Life Insurance and Annuity		
	總計 Total	財產保險 Non-Life Insurance	人身保險 Life Insurance	總計 Total	財產保險 Non-Life Insurance	人身保險 Life Insurance	投保率[3] % Ratio of having Insurance Coverage	普及率[4] % Ratio of Prevalence	壽險平均分紅利率[5] Average dividend Rate of Life Insurance %
2009	91,195	4,406	86,790	16.32	0.79	15.53	204.84	341.15	0.95
2010	104,423	4,568	99,855	17.20	0.75	16.45	210.72	313.53	1.07
2011	99,514	4,867	94,647	16.21	0.79	15.41	215.84	318.75	1.34
2012	111,462	5,167	106,295	17.71	0.82	16.89	222.97	320.29	1.42
2013	115,876	5,344	110,532	17.74	0.82	16.92	229.67	311.20	1.42
2014	123,896	5,642	118,254	17.86	0.81	17.04	230.61	290.86	1.42
2015	130,376	5,794	124,581	17.96	0.80	17.16	234.16	282.96	1.40
2016	139,310	6,201	133,109	18.68	0.83	17.85	240.35	282.14	1.16
2017	151,750	6,648	145,102	19.86	0.87	18.99	246.04	281.82	1.08
2018	155,885	7,021	148,865	19.96	0.90	19.06	249.45	295.00	1.08
2019	154,379	7,505	146,874	19.20	0.93	18.27	256.09	301.79	1.08
2020	142,271	7,984	134,287	16.74	0.94	15.80	260.49	291.14	0.88
2021	135,979	8,875	127,104	14.60	0.95	13.65	264.81	275.99	0.81
2022	109,848	9,508	100,340	11.20	0.97	10.23	266.08	270.75	1.13
2023	103,871	10,451	93,420	10.31	1.04	9.27	263.53	270.55	1.59
2024	115,879	11,600	104,279	10.61	1.06	9.55	-	-	1.72

資料來源：財團法人保險事業發展中心

註：1.保險密度：每人平均保費支出。

註：2.保險滲透度：保費收入對GDP之比率。

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

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

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

Source: Taiwan Insurance Institute

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

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

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

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

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

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 Year/ Month	總計[1] Total	再保險業 Rein-surance	國際保險業務分公司[3] Offshore Insurance Unit	財產保險業 Non-Life Insurance			
				本國保險業 Local Insurance			
				總公司(含合作社) Headquarter (including cooperative)	國內分公司 Branch	海外分支機構[2] Offshore Branch	大陸辦事處 Office in PRC
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	51	3	20	17	154	8	1
2025/01	51	3	20	17	154	8	1

Industry	人身保險業 Life Insurance Industry						
外國保險業 Foreign Insurance	本國保險業 Local Insurance					外國保險業 Foreign Insurance	
在台分公司 Branch in Taiwan	在台聯絡處 Liaison Office in Taiwan	總公司 Head-quarter	國內分公司 Branch	海外分支機構[2] Offshore Branch	大陸辦事處 Office in PRC	在台分公司 Branch in Taiwan	在台聯絡處 Liaison Office in Taiwan
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	115	12	5	3	1
5	7	23	116	12	5	3	1

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

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 Year	總　計[1] Total	產險業[2] Non-Life Insurance Industry	壽險業 Life Insurance Industry
2008	187	52	135
2009	192	52	140
2010	198	53	145
2011	200	55	145
2012	199	55	144
2013	200	55	145
2014	211	55	156
2015	189	52	137
2016	179	52	127
2017	171	53	118
2018	167	50	117
2019	163	49	114
2020	165	47	118
2021	166	47	119
2022	167	48	119
2023	173	48	125
2024	182	52	130

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

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 Year	總計 Total				財產 Non-Life	保險業 Insurance Industry		人身保險業 Life Insurance Industry		
	從業人員 Employees	增減率 Growth Rate %	業務員 Salespersons	內勤人數 Office Staff	業務員 Salespersons	內勤人數 Office Staff	業務員與內勤人數之比 Ratio of Salespersons to Office Staff	業務員 Salespersons	內勤人數 Office Staff	業務員與內勤人數之比 Ratio of Salespersons to Office Staff
2012	335,027	3.60	293,629	41,398	121,679	14,633	8.32	171,950	26,765	6.42
2013	336,430	0.42	295,414	41,016	126,016	14,948	8.43	169,398	26,068	6.50
2014	351,208	4.39	309,057	42,151	128,652	15,293	8.41	180,405	26,858	6.72
2015	367,036	4.51	324,091	42,945	135,684	15,631	8.68	188,407	27,314	6.90
2016	370,476	0.94	325,195	45,281	133,502	16,053	8.32	191,693	29,228	6.56
2017	384,432	3.77	338,363	46,069	138,573	16,757	8.27	199,790	29,312	6.82
2018	391,592	1.86	344,979	46,613	142,935	17,137	8.34	202,044	29,476	6.85
2019	381,483	-2.58	368,468	41,107	143,035	11,175	12.80	225,433	29,932	7.53
2020	399,338	4.68	385,741	40,957	158,383	11,158	14.19	227,358	29,799	7.63
2021	420,672	5.34	379,152	41,520	156,591	11,498	13.62	222,561	30,022	7.41
2022	408,138	-2.98	366,622	41,516	155,472	11,306	13.75	211,150	30,210	6.99
2023	403,903	-0.01	361,520	42,383	152,986	11,347	13.48	208,534	31,036	6.72

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

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 Year	保費收入	
	保險業總計 Total Premium Income of Insurance Industry	成長率 Growth Rate %
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	2,432,707	-4.81
2024	2,711,601	11.46

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 Non-Life Insurance	人身保險業 Life Insurance	財產與人身保險業保費收入之比 Premium Income; Non-Life vs. Life Insurance
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	2,187,949	1:8.94
271,447	2,440,154	1:8.99

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 Year/ Month	總計 Total	年(月[1])增率 Annual (monthly) Growth Rate %	火災保險[2] Fire	海上保險 Marine	汽車保險[3] Automobile	航空險 Aviation
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	271,447	10.90	46,019	11,374	135,248	1,355
2025/01	30,397	8.96	5,957	1,536	12,689	240
1-1月合計	30,397	8.96	5,957	1,536	12,689	240

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 Sub-total	工程險 Engineering	責任險 Liability	信用保證保險 Credit	傷害險 Accident	健康險 Health	其他 Others
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	19,666	5,893	9,929
67,112	11,149	17,323	2,077	22,006	4,055	10,503
77,451	16,767	19,806	1,976	22,598	4,499	11,806
9,976	2,915	2,522	204	2,224	622	1,489
9,976	2,915	2,522	204	2,224	622	1,489

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 2025 to that of the same period of 2024.

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 Year/ Month	總計 Total	年(月[1])增率 Annual (monthly) Growth Rate %	火災保險[2] Fire	海上保險 Marine	汽車保險[3] Automobile	航空險 Aviation
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	116,399	-37.86	15,810	2,841	72,872	88
2025/01	9,324	-6.99	645	354	5,999	0
1-1月合計	9,324	-6.99	645	354	5,999	0

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 Sub-total	工程險 Engineering	責任險 Liability	信用保證保險 Credit	傷害險 Accident	健康險 Health	其他 Others
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	8,965	157,594	47,971
96,068	6,038	6,035	99	10,701	63,720	9,475
24,787	2,649	6,111	339	9,548	1,884	4,257
2,326	609	575	-2	735	112	297
2,326	609	575	-2	735	112	297

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 2025 to that of the same period of 2024.

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 Year/ Month	總計 Total	年(月[1])增率 Annual (Monthly) Growth Rate %	個人	
			人壽保險 Life	健康保險 Health
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	2,187,949	-6.27	1,484,763	422,497
2024	2,440,154	11.53	1,652,912	445,542
2025/01	211,126	-3.01	146,862	30,089
1-1月合計	211,126	-3.01	146,862	30,089

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 Accident	年金保險 Annuity	人壽保險 Life	健康保險 Health	傷害保險 Accident	年金保險 Annuity
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	190,251	5,708	11,138	8,429	431
68,247	246,179	5,475	11,974	9,349	476
4,683	27,379	476	919	693	25
4,683	27,379	476	919	693	25

Source:Taiwan Insurance Institute

Note: 1. The monthly growth rate refers to the ratio of the figures of 2025 to that of the same period of 2024.

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 Year/ Month	總計 Total	年(月[1])增率 Annual (Monthly) Growth Rate %	個人	
			人壽保險 Life	健康保險 Health
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	1,918,096	2.41	1,505,856	156,877
2022	2,169,253	13.09	1,721,932	184,221
2023	2,405,421	10.89	1,899,510	204,961
2024	2,709,710	12.65	2,070,024	218,602
2025/01	194,087	-6.92	146,544	17,743
1-1月合計	194,087	-6.92	146,544	17,743

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 Accident	年金保險 Annuity	人壽保險 Life	健康保險 Health	傷害保險 Accident	年金保險 Annuity
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	9,398	3,902	95
27,954	212,083	4,085	14,818	4,003	157
31,446	248,668	4,140	11,821	4,476	399
31,722	367,703	4,635	11,728	4,970	326
2,514	25,523	415	925	399	24
2,514	25,523	415	925	399	24

Source:Taiwan Insurance Institute

Note: 1. The monthly growth rate refers to the ratio of the figures of 2025 to that of the same period of 2024.

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 Year	新登錄人數 Number of Newly Registered Saleperson	再登錄保險業務員比率[1] Rate of Registration Renewal %	第13個月定著率[2] The 13th Month Retention Ratio of %
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 salepersons.

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 saleperson.

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 Year	保單繼續率 Persistency %			
	第13個月 The Thirteenth Month		第25個月 The Twenty-Fifth Month	
	件數 Case	保額 Insured Amount	件數 Case	保額 Insured Amount
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 Year/ Month	總計 Total					財產保險業 Non-Life Insurance			人身保險業 Life Insurance				
	總資產 Total Assets	總負債 Total Liabilities	保險負債 Insurance Liabilities	業主權益 Equities	資金總額[1] Total Capital	總資產 Total Assets	總負債 Total Liabilities	保險負債 Insurance Liabilities	業主權益 Equities	資金總額[1] Total Capital	總資產 Total Assets	總負債 Total Liabilities	保險負債 Insurance Liabilities	業主權益 Equities	資金總額[1] Total Capital
2010	12,391,558	11,841,400	10,393,531	550,158	10,943,689	267,858	193,861	170,504	73,996	244,500	12,123,701	11,647,539	10,223,028	476,161	10,699,189
2011	13,327,547	12,823,654	11,358,508	503,893	11,862,401	275,872	202,371	174,106	73,500	247,606	13,051,676	12,621,283	11,184,402	430,393	11,614,795
2012	14,993,007	14,323,928	12,740,641	669,079	13,409,721	280,924	202,683	172,697	78,241	250,939	14,712,083	14,121,245	12,567,944	590,838	13,158,782
2013	16,784,912	16,050,544	14,112,355	734,369	14,846,724	288,003	198,137	166,619	89,866	256,485	16,496,910	15,852,406	13,945,736	644,503	14,590,239
2014	18,937,907	17,862,953	15,574,389	1,074,954	16,649,343	302,780	205,528	172,489	97,252	269,741	18,635,127	17,657,425	15,401,900	977,702	16,379,602
2015	20,593,629	19,473,971	17,209,471	1,119,658	18,329,129	315,325	214,500	178,396	100,825	279,221	20,278,304	19,259,471	17,031,075	1,018,833	18,049,908
2016	22,592,339	21,370,435	19,111,308	1,221,904	20,333,212	345,116	236,637	200,490	108,480	308,970	22,247,223	21,133,798	18,910,818	1,113,424	20,024,242
2017	24,810,722	23,329,110	20,940,454	1,481,613	22,422,067	348,157	231,136	193,063	117,021	310,083	24,462,565	23,097,974	20,747,392	1,364,592	22,111,983
2018	26,675,663	25,469,065	22,892,171	1,206,598	24,098,769	353,493	235,772	197,645	117,720	315,365	26,322,170	25,233,293	22,694,526	1,088,877	23,783,404
2019	29,776,606	27,714,159	24,653,696	2,062,446	26,716,142	384,536	249,364	206,078	135,172	341,250	29,392,070	27,464,795	24,447,618	1,927,275	26,374,893
2020	32,163,525	29,504,287	26,200,051	2,659,237	28,859,288	411,375	266,966	223,603	144,408	368,011	31,752,150	29,237,321	25,976,448	2,514,829	28,491,277
2021	33,795,948	30,913,351	27,426,540	2,882,598	30,309,137	453,214	292,917	243,068	160,297	403,365	33,342,734	30,620,434	27,183,472	2,722,301	29,905,773
2022	34,075,762	32,429,171	28,757,312	1,646,591	30,403,903	451,979	393,122	320,592	58,857	379,448	33,623,783	32,036,049	28,436,720	1,587,734	30,024,455
2023	35,381,813	33,008,278	29,129,632	2,373,535	31,931,459	471,656	343,799	269,133	127,856	396,989	34,910,157	32,664,478	28,860,499	2,245,679	31,534,470
2024	37,431,262	34,694,162	29,960,127	2,737,100	33,452,030	530,777	379,653	314,501	151,124	465,625	36,900,485	34,314,509	29,645,626	2,585,977	32,986,404
2025/01	37,409,427	34,661,200	30,013,176	2,748,226	33,522,864	542,204	388,703	325,537	153,501	479,038	36,867,223	34,272,498	29,687,639	2,594,725	33,043,826

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

Year/ Month	Total					Non-Life Insurance			Life Insurance				
	Total Assets	Total Liabilities	Insurance Liabilities	Equities	Total Capital[1]	Insurance Liabilities	Equities	Total Capital[1]	Total Assets	Total Liabilities	Insurance Liabilities	Equities	Total Capital[1]
2010	12,391,558	11,841,400	10,393,531	550,158	10,943,689	170,504	73,996	244,500	12,123,701	11,647,539	10,223,028	476,161	10,699,189
2011	13,327,547	12,823,654	11,358,508	503,893	11,862,401	174,106	73,500	247,606	13,051,676	12,621,283	11,184,402	430,393	11,614,795
2012	14,993,007	14,323,928	12,740,641	669,079	13,409,721	172,697	78,241	250,939	14,712,083	14,121,245	12,567,944	590,838	13,158,782
2013	16,784,912	16,050,544	14,112,355	734,369	14,846,724	166,619	89,866	256,485	16,496,910	15,852,406	13,945,736	644,503	14,590,239
2014	18,937,907	17,862,953	15,574,389	1,074,954	16,649,343	172,489	97,252	269,741	18,635,127	17,657,425	15,401,900	977,702	16,379,602
2015	20,593,629	19,473,971	17,209,471	1,119,658	18,329,129	178,396	100,825	279,221	20,278,304	19,259,471	17,031,075	1,018,833	18,049,908
2016	22,592,339	21,370,435	19,111,308	1,221,904	20,333,212	200,490	108,480	308,970	22,247,223	21,133,798	18,910,818	1,113,424	20,024,242
2017	24,810,722	23,329,110	20,940,454	1,481,613	22,422,067	193,063	117,021	310,083	24,462,565	23,097,974	20,747,392	1,364,592	22,111,983
2018	26,675,663	25,469,065	22,892,171	1,206,598	24,098,769	197,645	117,720	315,365	26,322,170	25,233,293	22,694,526	1,088,877	23,783,404
2019	29,776,606	27,714,159	24,653,696	2,062,446	26,716,142	206,078	135,172	341,250	29,392,070	27,464,795	24,447,618	1,927,275	26,374,893
2020	32,163,525	29,504,287	26,200,051	2,659,237	28,859,288	223,603	144,408	368,011	31,752,150	29,237,321	25,976,448	2,514,829	28,491,277
2021	33,795,948	30,913,351	27,426,540	2,882,598	30,309,137	243,068	160,297	403,365	33,342,734	30,620,434	27,183,472	2,722,301	29,905,773
2022	34,075,762	32,429,171	28,757,312	1,646,591	30,403,903	320,592	58,857	379,448	33,623,783	32,036,049	28,436,720	1,587,734	30,024,455
2023	35,381,813	33,008,278	29,129,632	2,373,535	31,931,459	269,133	127,856	396,989	34,910,157	32,664,478	28,860,499	2,245,679	31,534,470
2024	37,431,262	34,694,162	29,960,127	2,737,100	33,452,030	314,501	151,124	465,625	36,900,485	34,314,509	29,645,626	2,585,977	32,986,404
2025/01	37,409,427	34,661,200	30,013,176	2,748,226	33,522,864	325,537	153,501	479,038	36,867,223	34,272,498	29,687,639	2,594,725	33,043,826

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 Year	財產保險業 Non-Life Insurance					人身保險業 Life Insurance					
	營業收入 Operating Revenues	營業成本 Operating Cost	營業費用 Operating Expenses	營業外收支淨額 Non-Operating Balance	稅後損益 Net Income	收入總額 Income	營業收入 Operating Revenues	財務收入 Financial Receipts	支出總額 Outgo	營業支出 Operating Expenses	業務及管理費用 Business & Administrative Expenses	稅後損益 Net Income
2002	178,961	158,252	16,838	314	3,186	1,344,659	1,193,428	145,800	1,344,794	1,248,556	70,063	-135
2003	192,317	166,343	18,909	265	6,241	1,750,129	1,515,144	215,783	1,702,660	1,607,861	77,953	47,469
2004	202,826	176,036	19,570	366	6,306	2,018,774	1,771,276	227,355	2,001,688	1,888,030	74,697	17,086
2005	228,747	201,497	20,687	-76	5,295	2,253,739	1,961,764	270,493	2,226,779	2,101,598	78,070	26,960
2006	219,302	190,510	22,818	-1,864	2,965	2,535,543	2,214,854	285,444	2,495,561	2,376,470	82,166	39,982
2007	212,257	184,097	21,907	-454	4,530	3,159,325	2,798,574	327,535	3,102,442	2,977,707	77,710	56,883
2008	207,353	181,074	22,090	-694	2,219	3,570,255	3,235,497	301,635	3,696,916	3,434,554	76,313	-126,661
2009	204,446	172,965	21,435	-1,632	4,505	3,514,945	3,128,398	383,637	3,510,181	3,360,884	71,645	4,764
2010	210,128	179,631	22,178	171	7,820	4,096,205	3,562,375	561,154	4,116,061	3,852,099	72,770	-19,856

資料來源：財團法人保險事業發展中心

Table15：The Income Statement of Insurance Industry

Unit: NT$ Million

Source: Taiwan Insurance Institute

表15-1、保險業損益表

單位：百萬元

年/月 Year/ Month	財產保險業 Non-Life Insurance				
	營業收入 Operating Revenues	營業成本 Operating Cost	營業費用 Operating Expenses	營業外收支淨額 Non-Operating Balance	稅後損益 Net Income
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	-476	19,635
2022	180,852	340,085	36,289	2,339	-172,569
2023	193,165	133,013	43,090	458	15,580
2024	209,015	135,496	47,575	23	22,138
2025/01	18,953	11,482	3,849	-12	3,032

年/月 Year/ Month	人身保險業 Life Insurance				
	營業收入 Operating Revenues	營業成本 Operating Cost	營業費用 Operating Expenses	營業外收支淨額 Non-Operating Balance	稅後損益 Net Income
2012	2,969,083	2,843,648	91,754	3,885	36,319
2013	3,013,402	2,854,831	97,220	2,289	62,492
2014	3,310,466	3,099,227	100,457	3,060	102,443
2015	3,415,568	3,171,305	109,587	2,631	116,728
2016	3,861,638	3,640,555	118,045	3,831	105,341
2017	4,081,350	3,855,232	110,321	937	123,450
2018	4,042,848	3,829,869	111,520	-19,287	94,624
2019	4,348,052	4,075,443	120,770	2,987	145,936
2020	4,114,955	3,794,730	117,846	3,110	207,877
2021	3,955,800	3,447,470	122,884	3,318	361,113
2022	2,999,165	2,720,175	117,245	7,637	143,610
2023	3,185,484	2,981,190	128,601	4,734	88,117
2024	3,769,231	3,316,153	141,936	4,340	299,118
2025/01	332,341	289,173	11,378	260	28,200

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

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

Unit: NT$Million

年 Year	2008		2009		2010	
	金額 Amount	占率 %	金額 Amount	占率 %	金額 Amount	占率 %
銀行存款 Bank Deposits	529,959	6.64	688,378	7.43	728,477	6.95
有價證券 Securities	3,439,311	43.09	3,999,857	43.18	4,539,414	43.29
公債及庫券 Government & Treasury Bonds	1,944,621	24.36	2,032,023	21.94	2,263,275	21.58
股票 Stocks	367,029	4.60	551,980	5.96	679,539	6.48
公司債 Corporation Bonds	295,288	3.70	376,214	4.06	497,719	4.75
受益憑證 Benefit Certificates	183,715	2.30	177,568	1.92	153,195	1.46
其他 Others	648,658	8.13	862,072	9.31	945,686	9.02
不動產投資(不含自用) Investment in Real Estates	321,072	4.02	386,923	4.18	408,002	3.89
壽險貸款 Loan to Policy-holders	616,912	7.73	612,523	6.61	625,385	5.96
放款 Loans	631,347	7.91	569,810	6.15	544,542	5.19
國外投資 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 Authorized Projects or Public Investment	23,931	0.30	24,884	0.27	25,439	0.24
資金運用總額 Total Amount of Capital Invested	7,981,732	100.00	9,262,558	100.00	10,486,298	100.00
資金總額 Total Capital	8,062,047		9,410,229		10,699,189	
資產總額 Total Assets	9,169,449		10,782,439		12,123,701	
資金運用率[1] 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 Year/ Month	2021		2022	
	金額 Amount	占率 %	金額 Amount	占率 %
銀行存款 Bank Deposits	68,931	20.74	68,806	25.45
有價證券 Securities	155,890	46.91	101,366	37.49
公債及國庫券 Government & Treasury Bonds	16,282	4.90	25,591	9.47
金融債券、存單、匯票與本票 Financial bond, deposit receipt, bank draft and promissory note	35,119	10.57	17,103	6.33
股票 Stocks	65,912	19.83	30,346	11.22
公司債 Corporation Bonds	16,307	4.91	16,712	6.18
基金及受益憑證 Funds & Benefit Certificates	13,717	4.13	3,860	1.43
證券化商品及其他 Securitized products and other	8,553	2.57	7,754	2.87
不動產 Real Estates	39,751	11.96	39,286	14.53
投資用 Investment	21,020	6.32	20,987	7.76
自用 Private Use	18,731	5.64	18,299	6.77
放款 Loans	403	0.12	306	0.11
國外投資 Foreign Investments	62,889	18.92	44,497	16.46
專案運用及公共投資 Authorized Projects or Public Investment	4,118	1.24	4,194	1.55
投資保險相關事業 Investment on Insurance Enterprise	0	0.00	0	0.00
從事衍生性商品交易 Derivatives	175	0.05	-83	-0.03
其他經核准之資金運用 Other utilizations of capital (Approved)	189	0.06	11,985	4.43
資金運用總額 Total Amount of Capital Invested	332,346	100.00	270,358	100.00
資金總額 Total Capital	403,365		379,448	
資產總額 Total Assets	453,214		451,979	
資金運用率[1] Capital Investment Ratio %		82.39		71.25

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

2023		2024		2025/01	
金額 Amount	占率 %	金額 Amount	占率 %	金額 Amount	占率 %
72,149	24.78	81,894	24.84	79,985	24.42
121,896	41.86	143,836	43.63	143,963	43.94
28,820	9.90	26,464	8.03	26,513	8.09
18,503	6.35	22,824	6.92	22,499	6.87
41,604	14.29	48,043	14.57	47,955	14.64
19,607	6.73	26,012	7.89	25,944	7.92
5,346	1.84	5,078	1.54	5,432	1.66
8,016	2.75	15,415	4.68	15,619	4.77
40,057	13.76	40,195	12.19	40,328	12.31
21,602	7.42	20,714	6.28	20,708	6.32
18,455	6.34	19,481	5.91	19,620	5.99
230	0.08	167	0.05	162	0.05
44,187	15.17	49,231	14.93	50,101	15.29
4,479	1.54	4,223	1.28	4,212	1.29
0	0.00	0	0.00	0	0.00
114	0.04	-343	-0.10	-210	-0.06
8,101	2.78	10,494	3.18	9,059	2.77
291,213	100.00	329,696	100.00	327,600	100.00
396,989		465,625		479,038	
471,656		530,777		542,204	
	73.36		70.81		68.39

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 Year/ Month	2021		2022	
	金額 Amount	占率 %	金額 Amount	占率 %
銀行存款 Bank Deposits	660,422	2.21	434,137	1.44
有價證券 Securities	6,569,788	21.96	5,634,809	18.74
公債及國庫券 Government & Treasury Bonds	1,402,419	4.69	1,124,436	3.74
金融債券、存單、匯票與本票 Financial bond, deposit receipt, bank draft and promissory note	796,756	2.66	821,588	2.73
股票 Stocks	2,166,217	7.24	1,601,936	5.33
公司債 Corporation Bonds	678,037	2.27	683,930	2.28
基金及受益憑證 Funds & Benefit Certificates	157,669	0.53	154,596	0.51
證券化商品及其他 Securitized products and other	1,368,690	4.57	1,248,323	4.15
不動產 Real Estates	1,522,862	5.09	1,575,018	5.24
投資用 Investment	1,375,052	4.60	1,427,675	4.75
自用 Private Use	147,810	0.49	147,344	0.49
壽險貸款 Loan to Policy-holders	561,407	1.88	546,398	1.82
放款 Loans	616,875	2.06	580,387	1.93
國外投資 Foreign Investments	19,878,660	66.43	21,184,914	70.47
專案運用及公共投資 Authorized Projects or Public Investment	91,181	0.30	93,067	0.31
投資保險相關事業 Investment on Insurance Enterprise	13,297	0.04	5,046	0.02
從事衍生性商品交易 Derivatives	8,985	0.03	7,982	0.03
其他經核准之資金運用 Other utilizations of capital (Approved)	0	0.00	0	0.00
資金運用總額 Total Amount of Capital Invested	29,923,477	100.00	30,061,759	100.00
資金總額 Total Capital	29,905,773		30,024,455	
資產總額 Total Assets	33,342,734		33,623,783	
資金運用率[1] Capital Investment Ratio %		100.06		100.12

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

2023		2024		2025/01	
金額 Amount	占率 %	金額 Amount	占率 %	金額 Amount	占率 %
371,572	1.19	409,765	1.25	367,576	1.12
5,987,985	19.16	6,395,698	19.46	6,405,971	19.47
972,109	3.11	1,053,027	3.20	1,052,040	3.20
726,439	2.32	496,808	1.51	493,659	1.50
1,919,625	6.14	1,991,684	6.06	1,987,600	6.04
622,969	1.99	623,921	1.90	620,344	1.89
156,542	0.50	150,344	0.46	174,404	0.53
1,590,301	5.09	2,079,914	6.33	2,077,924	6.32
1,621,077	5.19	1,652,031	5.03	1,655,911	5.03
1,468,119	4.70	1,500,405	4.57	1,504,116	4.57
152,958	0.49	151,626	0.46	151,795	0.46
617,306	1.98	650,996	1.98	648,651	1.97
488,672	1.56	455,032	1.38	457,470	1.39
21,857,811	69.95	23,025,601	70.08	23,088,780	70.18
129,734	0.42	145,611	0.44	146,192	0.44
12,828	0.04	15,178	0.05	15,348	0.05
21,611	0.07	-20,450	(0.06)	-13,322	(0.04)
139,395	0.45	128,175	0.39	128,097	0.39
31,247,991	100.00	32,857,635	100.00	32,900,674	100.00
31,534,470		32,986,404		33,043,826	
34,910,157		36,900,485		36,867,223	
	99.09		99.61		99.57

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 Year/ Month	財產保險 Non-Life Insurance			
	總件數 Total cases	件數 Cases		
		核准制保單 Examine-and-Approval Policy	核備制保單 File-and-Use Policy	備查制保單 Use-and-File Policy
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	865	6	0	859
2025/01	47	0	0	47

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2025年至1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738件。其中財產保險核准制計0件，備查制件數計119件，總計119件；人身保險核准制計2件，備查制件數計617件，總計619件。

Table18：Statistics of New Product Approval

人身保險 Life Insurance			
總件數 Total Cases	件數 Cases		
	核准制保單 Examine-and-Approval Policy	核備制保單 File-and-Use Policy	備查制保單 Use-and-File Policy
800	105	0	695
867	31	0	836
718	50	0	668
855	25	0	830
887	22	0	865
726	14	0	712
985	19	0	966
915	16	0	899
928	9	0	919
791	4	0	787
923	6	0	917
52	2	0	50

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 738 in 2025 (up to January, including new products and existing products with partial amendment). Particularly, Non-life insurance products submitted for review totaled 119 including 0 submitted for prior approval and 119 submitted under use-and-file policy. Life insurance products submitted for review totaled 619 including 2 submitted for prior approval and 617 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 Year	家數[1] Number of Companies				保險業務員[2] Salespersons			簽單保費 Written Premium	
	總計 Total	財產保險 Non-Life Insurance	人身保險 Life Insurance	產壽兼營 Both	總計 Total	財產保險 Non-Life Insurance	人身保險 Life Insurance	總計 Total	財產保險 Non-Life Insurance
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 Income	市場占有率 Market Shares %		代理費收入 Agency Fee Income		
人身保險 Life Insurance	財產保險 Non-Life Insurance	人身保險 Life Insurance	總計 Total	財產保險 Non-Life Insurance	人身保險 Life Insurance
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 Year	家數[1] Number of Companies				保險業務員[2] Salespersons			簽單 Written
	總計 Total	財產保險 Non-Life Insurance	人身保險 Life Insurance	產壽兼營 Both	總計 Total	財產保險 Non-Life Insurance	人身保險 Life Insurance	總計 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 Premium Income		市場占有率 Market Shares %		佣金收入 Commission Income		
財產保險 Non-Life Insurance	人身保險 Life Insurance	財產保險 Non-Life Insurance	人身保險 Life Insurance	總計 Total	財產保險 Non-Life Insurance	人身保險 Life Insurance
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	31,664,525	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 Year	家數[1] Number of Companies				件數	
	總計 Total	一般保險 General Insurance	海事保險 Marine Insurance	一般及海事保險 General & Marine Insurance	總計 Total	一般保險 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) Surveyor fee income (NT$ 1000 dollars)			
海事保險 Marine Insurance	一般及海事保險 General & Marine Insurance	總計 Total	一般保險 General Insurance	海事保險 Marine Insurance	一般及海事保險 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 Year	申訴比率 Complaint Rate ‰	簽單契約件數（千） Number of Policy Written (thousand)	申訴件數[1] Number of Complaint Filed	依申訴人意見辦理 Handled by Complaints'Opinions		依保險公司意見辦理 Handled by Insurance Companies'Oopinions		和 解 Reconciliation		其 他 Others	
				件數 Cases	占申訴案件比率 % Ratio to Total Complaints Filed	件數 Cases	占申訴案件比率 % Ratio to Total Complaints Filed	件數 Cases	占申訴案件比率 % Ratio to Total Complaints Filed	件數 Cases	占申訴案件比率 % Ratio to Total Complaints Filed
2008	0.0148	38,556	572	138	24.13	151	26.40	146	25.52	137	23.95
2009	0.0130	39,864	519	135	26.01	134	25.82	93	17.92	141	27.17
2010	0.0143	40,909	585	115	19.72	171	29.33	114	19.56	183	31.39
2011	0.0146	45,639	667	99	14.84	208	31.18	156	23.39	204	30.59
2012	0.0175	50,772	890	147	16.52	418	46.97	174	19.55	151	16.97
2013	0.0130	52,058	679	161	23.71	343	50.52	98	14.43	77	11.34
2014	0.0159	52,235	828	230	27.78	406	49.03	88	10.63	104	12.56
2015	0.0174	52,245	911	306	33.59	422	46.32	91	9.99	92	10.10
2016	0.0190	55,786	1,058	379	35.82	408	38.56	126	11.91	145	13.71
2017	0.0167	62,103	1,039	404	38.88	452	43.51	119	11.45	64	6.16
2018	0.0184	67,130	1,235	498	40.33	538	43.56	143	11.58	56	4.53
2019	0.0251	70,127	1,760	740	42.04	701	39.83	187	10.63	132	7.50
2020	0.0250	79,066	1,980	839	42.37	758	38.28	191	9.65	192	9.70
2021	0.0243	91,567	2,221	815	36.69	969	43.63	226	10.18	211	9.50
2022	0.5350	83,969	44,924	17,318	38.55	26,254	58.44	294	0.65	1,058	2.36
2023	0.1656	74,492	12,336	4,224	34.24	7,160	58.04	321	2.60	631	5.12

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

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 Year	申訴比率 Complaint Rate ‰	簽單契約件數（千） Number of Policy Written (thousand)	申訴件數[1] Number of Complaint Filed	依申訴人意見辦理 Handled by Complaints' Opinions		依保險公司意見辦理 Handled by Insurance Companies' Oopinions		和 解 Reconciliation		其 他 Others	
				件數 Cases	占申訴案件比率 % Ratio to Total Complaints Filed	件數 Cases	占申訴案件比率 % Ratio to Total Complaints Filed	件數 Cases	占申訴案件比率 % Ratio to Total Complaints Filed	件數 Cases	占申訴案件比率 % Ratio to Total Complaints Filed
2008	0.0196	162,379	3,180	764	24.03	1,143	35.94	792	24.91	481	15.12
2009	0.0224	168,130	3,759	872	23.20	1,517	40.36	745	19.82	402	10.70
2010	0.0176	175,682	3,092	634	21.23	1,259	42.15	660	22.10	434	14.53
2011	0.0146	187,622	2,736	504	18.42	1,000	36.55	735	26.86	497	18.17
2012	0.0166	190,902	3,173	671	21.15	1,818	57.30	516	16.26	168	5.29
2013	0.0123	202,983	2,496	607	24.32	1,369	54.85	393	15.75	127	5.09
2014	0.0122	200,871	2,452	720	29.36	1,148	46.82	449	18.31	135	5.51
2015	0.0127	203,000	2,575	909	35.30	976	37.90	531	20.62	159	6.18
2016	0.0115	205,792	2,359	908	38.49	777	32.94	502	21.28	172	7.29
2017	0.0119	213,418	2,542	947	37.25	951	37.41	516	20.30	128	5.04
2018	0.0138	222,759	3,074	1,234	40.15	1,108	36.04	557	18.12	175	5.69
2019	0.0205	228,347	4,674	1,924	41.16	1,736	37.14	692	14.81	322	6.89
2020	0.0211	230,879	4,883	1,686	34.53	2,136	43.74	641	13.13	420	8.60
2021	0.0192	234,635	4,513	1,652	36.61	1,990	44.09	512	11.35	359	7.95
2022	0.0219	237,971	5,208	1,634	31.37	2,601	49.94	592	11.37	381	7.32
2023	0.0241	244,589	5,905	1,901	32.19	3,117	52.79	497	8.42	390	6.60

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

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 Year/ Month	汽車 MotorVehicle		
	承保車數 Vehicle Insured	保費收入[2] Premium Income	有效保單件數[3] Policies In Force
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	9,196,614	11,307,319	8,766,114
2025/01	771,807	935,232	8,759,214

單位：千元

年/月 Year/ Month	汽車 MotorVehicle		
	純保費 Pure Premium	保險賠款[4] Claims	保險賠款佔純保費比率 Ratio of Claims to Pure Premium %
2012	6,695,588	6,967,658	104.06
2013	6,863,221	6,928,052	100.94
2014	7,069,419	6,826,466	96.56
2015	7,060,235	6,413,110	90.83
2016	7,264,258	6,409,128	88.23
2017	7,417,853	6,846,612	92.30
2018	7,522,665	5,768,749	76.68
2019	7,607,857	7,196,947	94.60
2020	7,690,679	6,923,385	90.02
2021	7,821,403	7,259,172	92.81
2022	7,969,576	7,523,272	94.40
2023	7,958,850	7,504,108	94.29
2024	8,112,983	7,760,159	95.65
2025/01	671,210	807,319	120.28

資料來源：財團法人保險事業發展中心

註：1. 當年月數字係年初至當月末累計數。

註：2. 本表保費收入係指當期所計之簽單保費(包含預期損失，保險人之業務費用，安定基金與費率精算、研究發展、查詢服務、資訊傳輸等健全本保險之費用，但不包含特別補償基金之分擔額)。

註：3. 本表之有效保單件數統計於2009年12月之前係以統計截止月份為計算基礎，自2010年1月起調整為統計截止日期，即以統計當月最後一天為準。

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

註：5. 微型電動二輪車自111年11月起新增。

V.Compulsory Automobile Liability Insurance

Table24：Statistics of Compulsory Automobile Liability Insurance

Unit : NT$ Thousand

年/月 Year/ Month	機車 Motorcycle						微型電動二輪車 Mini-Electric Two-Wheel Vehicle[5]					
	承保車數 Motorcycle Insured	保費收入[2] Premium Income	有效保單件數[3] Policies In Force	純保費 Pure Premium	保險賠款[4] Claims	保險賠款佔純保費比率 Ratio of Claims to Pure Premium %	承保車數 Motorcycle Insured	保費收入[2] Premium Income	有效保單件數[3] Policies In Force	純保費 Pure Premium	保險賠款[4] Claims	保險賠款佔純保費比率 Ratio of Claims to Pure Premium %
2012	6,965,669	5,908,754	10,370,494	4,402,618	5,519,706	125.37	-	-	-	-	-	-
2013	7,334,275	6,048,369	10,614,309	4,558,652	5,908,217	129.60	-	-	-	-	-	-
2014	7,648,574	5,956,371	10,695,439	4,454,389	6,194,073	139.06	-	-	-	-	-	-
2015	7,918,295	6,146,477	10,796,855	4,606,204	5,766,978	125.20	-	-	-	-	-	-
2016	8,314,601	6,374,896	10,970,006	4,772,869	5,937,732	124.41	-	-	-	-	-	-
2017	8,756,088	6,708,304	11,215,348	5,036,808	6,355,974	126.19	-	-	-	-	-	-
2018	8,816,774	6,746,474	11,303,458	5,088,161	5,508,631	108.26	-	-	-	-	-	-
2019	9,168,544	6,979,300	11,597,615	5,286,238	7,197,890	136.16	-	-	-	-	-	-
2020	9,540,198	7,094,909	11,971,518	5,383,912	6,827,914	126.82	-	-	-	-	-	-
2021	9,731,827	7,241,827	12,113,813	5,504,727	5,926,551	107.66	-	-	-	-	-	-
2022	10,055,724	7,507,473	12,370,485	5,722,047	5,286,942	92.40	22,441	18,193	21,087	12,587	0	0.00
2023	10,392,645	7,675,838	12,867,711	5,855,172	5,520,849	94.29	124,514	101,114	131,752	70,273	3,122	4.44
2024	10,678,543	7,921,608	13,104,096	6,064,920	5,262,306	86.77	211,869	151,721	286,351	103,071	33,844	32.84
2025/01	735,798	539,297	13,129,010	413,778	567,974	137.27	20,947	13,987	297,414	9,342	5,486	58.73

Source: Taiwan Insurance Institute

Note: 1. The annual and monthly figures are cumulative figures from the beginning of the year to the end of the given month.

Note: 2. The premium income indicated in this table represents written premiums collected during the specified period (including expected losses, the business expenses of insurers, contribution to the Stabilization Fund, overhead associated with actuarial calculation of rates, research and development, information inquiry services, information transmission and other expenses necessary to ensure the soundness of this insurance. However, this does not include contribution to the Compensation Fund.)

Note: 3. Prior to December 2009, the statistical data for the number of policies in force indicated in this table was calculated based on the statistical cutoff month. Starting from January 2010, the calculation is based on the statistical cutoff date, which is also the last day of each month.

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

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

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 Year/ Month	汽車、機車與微型電動二輪車合計 Combined Totals for Motor Vehicles, Motorcycles and Mini-Electric Two-Wheel Vehicles					
	承保車數 Vehicle Insured	保費收入[2] Premium Income	有效保單件數[3] Policies In Force	純保費 Pure Premium	保險賠款[4] Claims	保險賠款佔純保費比率 Ratio of Claims to Pure Premium %
2012	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	12,810,214	93.48
2023	19,481,402	18,864,804	21,654,792	13,884,295	13,028,079	93.83
2024	20,087,026	19,380,648	22,156,561	14,280,973	13,056,309	91.42
2025/01	1,528,552	1,488,516	22,185,638	1,094,330	1,380,779	126.18

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 Year/Month	分擔額收入 Income from Shared Quota	補償支出[1] Compensation Expenditure	補償件數 Compensation Cases
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	447,843	3,659
2021	495,220	436,122	3,496
2022	509,818	358,074	2,844
2023	523,235	362,287	2,732
2024	541,758	288,039	2,488
2025/01	45,000	17,235	144

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 Year/ Month	簽單保費 Written Premium	已攤付賠款[1] Claims Paid		有效件數 Policy Count	住宅總戶數[3] Household Count	投保率[2] Take-up rate %
		保單件數 Policy Count	金額 Amount			
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	4,865,068	280	455,335	3,642,854	9,365,894	38.89
2025/01	335,872	0	0	3,635,535	9,394,386	38.70

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 Year/ Month	自留保費收入 Net Income	特別準備淨變動 Provision(Recovery) for Special Reserve	累積特別準備金 Accumulated Special Reserve
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	2,411,999	2,361,470	42,467,447
2025/01	124,909	176,031	42,643,478

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 Continent	國家 Country	總計 Total			財產保險業[1] Non-Life Insurance			人身保險業 Life Insurance		
		排名 Ranking	保費收入 Premium income	占有率 Shares %	排名 Ranking	保費收入 Premium income	占有率 Shares %	排名 Ranking	保費收入 Premium income	占有率 Shares %
北美洲 North America	美國 U.S.	1	3,226,684	44.90	1	2,511,826	58.45	1	714,859	24.74
亞洲 Asia	中國 PR China	2	723,664	10.07	2	333,264	7.76	2	390,400	13.51
歐洲 Europe	英國 U.K.	3	374,936	5.22	4	137,995	3.21	4	236,941	8.20
亞洲 Asia	日本 Japan	4	362,719	5.05	8	85,521	1.99	3	277,198	9.59
歐洲 Europe	法國 France	5	282,800	3.94	5	112,702	2.62	5	170,098	5.89
歐洲 Europe	德國 Germany	6	245,464	3.42	3	152,139	3.54	8	93,325	3.23
亞洲 Asia	南韓 South Korea	7	185,917	2.59	7	101,552	2.36	9	84,364	2.92
北美洲 North America	加拿大 Canada	8	170,520	2.37	6	100,201	2.33	10	70,319	2.43
歐洲 Europe	義大利 Italy	9	159,442	2.22	11	48,892	1.14	6	110,549	3.83
亞洲 Asia	印度 India	10	135,958	1.89	15	35,773	0.83	7	100,185	3.47
歐洲 Europe	荷蘭 Netherlands	11	93,149	1.30	9	80,223	1.87	29	12,926	0.45
南美洲 South America	巴西 Brazil	12	84,489	1.18	13	39,698	0.92	13	44,790	1.55
歐洲 Europe	西班牙 Spain	13	83,442	1.16	12	43,509	1.01	14	39,933	1.38
亞洲 Asia	台灣 Taiwan	14	78,077	1.09	16	24,121	0.56	12	53,956	1.87
大洋洲 Oceania	澳洲 Australia	15	73,652	1.02	10	58,049	1.35	25	15,603	0.54
亞洲 Asia	香港 Hong Kong	16	65,692	0.91	35	8,951	0.21	11	56,740	1.96
歐洲 Europe	瑞士 Switzerland	17	61,187	0.85	14	35,817	0.83	19	25,370	0.88
北美洲 North America	墨西哥 Mexico	18	45,062	0.63	18	25,283	0.59	23	19,779	0.68
歐洲 Europe	丹麥 Denmark	19	44,374	0.62	28	11,386	0.26	17	32,988	1.14
歐洲 Europe	瑞典 Sweden	20	44,201	0.62	31	10,380	0.24	16	33,821	1.17
世界總計 Total in the World			7,186,174	100.00		4,297,176	100.00		2,888,998	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

Continent	Country	Total			Non-Life Insurance[1]			Life Insurance		
		Ranking	Premium income	Shares %	Ranking	Premium income	Shares %	Ranking	Premium income	Shares %
North America	U.S.	1	3,226,684	44.90	1	2,511,826	58.45	1	714,859	24.74
Asia	PR China	2	723,664	10.07	2	333,264	7.76	2	390,400	13.51
Europe	U.K.	3	374,936	5.22	4	137,995	3.21	4	236,941	8.20
Asia	Japan	4	362,719	5.05	8	85,521	1.99	3	277,198	9.59
Europe	France	5	282,800	3.94	5	112,702	2.62	5	170,098	5.89
Europe	Germany	6	245,464	3.42	3	152,139	3.54	8	93,325	3.23
Asia	South Korea	7	185,917	2.59	7	101,552	2.36	9	84,364	2.92
North America	Canada	8	170,520	2.37	6	100,201	2.33	10	70,319	2.43
Europe	Italy	9	159,442	2.22	11	48,892	1.14	6	110,549	3.83
Asia	India	10	135,958	1.89	15	35,773	0.83	7	100,185	3.47
Europe	Netherlands	11	93,149	1.30	9	80,223	1.87	29	12,926	0.45
South America	Brazil	12	84,489	1.18	13	39,698	0.92	13	44,790	1.55
Europe	Spain	13	83,442	1.16	12	43,509	1.01	14	39,933	1.38
Asia	Taiwan	14	78,077	1.09	16	24,121	0.56	12	53,956	1.87
Oceania	Australia	15	73,652	1.02	10	58,049	1.35	25	15,603	0.54
Asia	Hong Kong	16	65,692	0.91	35	8,951	0.21	11	56,740	1.96
Europe	Switzerland	17	61,187	0.85	14	35,817	0.83	19	25,370	0.88
North America	Mexico	18	45,062	0.63	18	25,283	0.59	23	19,779	0.68
Europe	Denmark	19	44,374	0.62	28	11,386	0.26	17	32,988	1.14
Europe	Sweden	20	44,201	0.62	31	10,380	0.24	16	33,821	1.17
Total in the World			7,186,174	100.00		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 Ranking	國家 Country	總計 Total	壽險業 Life	產險業 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 Ranking	國家 Country	總計 Total	壽險業 Life	產險業 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 Year/Month	財產保險安定基金 Non-Life Ins. Stabilization Fund	人身保險安定基金 Life Insurance Stabilization Fund	保險安定基金 Taiwan Insurance Guaranty Fund
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	6,648	36,329	42,977
2025/1	6,682	36,765	43,447

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
VIIII. Microinsurance

表32、2024年12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 Q4 2024

Unit : NT$ Ten Thousand

投保年齡 Range of Age	男性 Male		女性 Female	
	人數 Number	保額 Insured Amount	人數 Number	保額 Insured Amount
0~9	10,295	361,714	8,773	308,805
10~19	95,602	3,078,329	89,428	2,903,697
20~29	150,873	4,804,339	166,502	5,437,237
30~39	122,059	3,556,219	140,525	4,235,051
40~49	175,399	5,238,224	200,899	6,207,041
50~59	190,966	5,581,153	165,104	4,853,595
60~69	162,635	4,638,781	130,253	3,735,777
70~79	41,190	1,249,209	37,223	1,133,191
80~89	575	16,117	796	20,806
90(含)以上	37	858	80	1,786
合計	949,631	28,524,943	939,583	28,836,986

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12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
Economically Disadvantaged/People With Specific Status

男性 Male		女性 Female	
人數 Number	保額 Insured Amount	人數 Number	保額 Insured Amount
9,635	313,827	12,782	421,728
7,531	248,262	8,612	284,127
217,981	5,840,459	257,036	6,805,720
6,765	249,200	6,285	231,394
16,318	540,752	17,170	562,098
90,074	3,537,013	108,472	4,426,396
3,758	174,949	4,661	214,679
324,294	9,922,404	323,732	10,073,502
270,042	7,603,681	195,641	5,663,260
3,233	94,396	5,192	154,082
-	-	-	-
949,631	28,524,943	939,583	28,836,986

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。
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。
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。
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，或持有漁船船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。
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。
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。
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。
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。
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。
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。
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。
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 Q4 2024

Unit : NT$ Ten Thousand

Source: Taiwan Insurance Institute

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

表34、2024年12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 Q4 2024 Unit : Person

區域 Area	累計被保險人人數 Number	
	男性 Male	女性 Female
台中市 Taichung City	57,236	63,417
台北市 Taipei City	113,000	113,428
台東縣 Taitung County	30,510	29,743
台南市 Tainan City	69,734	62,368
宜蘭縣 Ilan County	14,847	15,594
花蓮縣 Hualien County	31,577	32,981
金門縣 Kinmen County	3,106	2,849
南投縣 Nantou County	84,016	87,178
屏東縣 Pingtung County	52,633	48,771
苗栗縣 Miaoli County	21,710	17,809
桃園市 Taoyuan City	130,072	134,978
高雄市 Kaohsiung City	63,926	65,507
基隆市 Keelung City	22,497	20,803
連江縣 Lainchang County	544	220
雲林縣 Yunlin County	33,831	28,861
新北市 New Taipei City	98,330	100,576
新竹市 Hsinchu City	6,684	7,751
新竹縣 Hsinchu County	9,908	9,659
嘉義市 Chiai City	37,658	36,691
嘉義縣 Chiai County	23,964	20,154
彰化縣 Changhua County	37,778	34,362
澎湖縣 Penghu County	6,070	5,883
合　計 Total	949,631	939,583

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.