# 中華民國110年意外保險賠款率統計表
## 按風險類別
## （曆年制）

# 2021LOSS RATIOS FOR LIABILITY AND OTHER PROPERTY INSURANCE
## BY SUB-LINE OF BUSINESS
## (CALENDAR-YEAR BASIS)

單位:新臺幣元　　UNIT: N.T. $

| 風險類別 Sub-Line of Business | 保費收入 Written Premiums | | 滿期保費 Earned Premiums | 當期已付賠款 Paid Losses | 年末未付賠款 Outstanding Losses Year End | 年初未付賠款 Outstanding Losses Beginning of Year | 已發生賠款 Incurred Losses | | 賠款率 Losses Ratios |
|---|---|---|---|---|---|---|---|---|---|
| | 件數 No. | 金額 Amount | 金額 Amount | 金額 Amount | 金額 Amount | 金額 Amount | 件數 No. | 金額 Amount | % |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8)=(4)+(5)-(6) | (9)=(8)/(3) |
| 營造綜合保險 Contractors' All Risks | 92,131 | 2,578,615,950 | 2,903,440,898 | 1,299,151,554 | 2,168,829,078 | 2,153,886,249 | 4,891 | 1,314,094,383 | 45.26 |
| 安裝工程綜合保險 Erection All Risks | 30,183 | 2,775,556,536 | 2,583,550,726 | 294,752,993 | 995,540,595 | 824,683,285 | 452 | 465,610,303 | 18.02 |
| 營建機具綜合保險 Contractors' Plant And Machinery | 9,634 | 352,482,178 | 344,671,355 | 149,057,210 | 181,030,207 | 120,633,656 | 777 | 209,453,761 | 60.77 |
| 鍋爐保險 Boiler | 627 | 17,141,341 | 17,458,483 | 164,982 | 1,950,000 | 5,690,000 | 0 | -3,575,018 | - |
| 機械保險 Machinery | 741 | 295,497,674 | 230,723,415 | 17,933,969 | 27,379,426 | 18,577,173 | 26 | 26,736,222 | 11.59 |
| 電子設備綜合保險 Electronic Equipment | 13,247 | 496,699,084 | 496,513,417 | 50,158,018 | 146,385,724 | 95,861,023 | 222 | 100,682,719 | 20.28 |
| 公共意外責任保險 Public Liability Insurace | 264,493 | 2,280,487,983 | 2,239,614,556 | 787,678,295 | 1,252,309,761 | 1,300,735,856 | 12,505 | 739,252,200 | 33.01 |
| 產品責任保險 Products Liability | 98,986 | 1,230,050,489 | 1,245,159,115 | 373,625,707 | 767,666,506 | 741,358,237 | 1,130 | 399,933,976 | 32.12 |
| 電梯意外責任保險 Elevators Liability | 4,888 | 3,876,000 | 3,767,233 | 18,296 | 551,001 | 550,001 | 4 | 19,296 | 0.51 |
| 營繕承包人意外責任保險 Contractors' Liability | 13,835 | 145,525,834 | 127,159,244 | 29,449,855 | 46,101,097 | 44,419,895 | 564 | 31,131,057 | 24.48 |
| 意外污染責任保險 Pollution Liability | 7 | 383,951 | 405,198 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 僱主意外責任保險 Employers' Liability | 372,803 | 4,370,563,927 | 3,705,623,467 | 1,979,448,765 | 835,288,561 | 717,639,384 | 50,788 | 2,097,097,942 | 56.59 |
| 旅行業責任保險 Travel Agency Liability | 187,918 | 125,704,479 | 127,225,604 | 113,996,923 | 35,031,982 | 42,400,406 | 4,060 | 106,628,499 | 83.81 |
| 保全業責任保險 Security Company's Liability | 5,214 | 65,301,103 | 63,271,936 | 14,347,895 | 24,386,480 | 12,097,658 | 131 | 26,636,717 | 42.10 |
| 高爾夫球員責任保險 Golfers' Liability | 10,103 | 23,975,048 | 23,612,308 | 21,273,176 | 6,304,404 | 6,506,770 | 516 | 21,070,810 | 89.24 |
| 金融業保管箱責任保險 Safe Box Liability | 132 | 9,121,453 | 9,668,613 | 31,814 | 735,001 | 910,000 | 3 | -143,185 | - |

註：1.按商品代碼第6、7、8碼分類統計
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| 捷運系統旅客運送責任險 MRT Passengers Liability | 17 | 24,735,143 | 23,217,439 | 12,014,556 | 10,218,898 | 3,781,605 | 35 | 18,451,849 | 79.47 |
| 醫師業務責任保險 Medical Malpractice | 20,480 | 164,034,659 | 156,485,644 | 25,353,729 | 61,210,308 | 70,680,040 | 215 | 15,883,997 | 10.15 |
| 醫院綜合意外責任保險 Hospital Comprehensive Liability | 3,754 | 196,973,034 | 203,028,724 | 61,622,768 | 122,190,028 | 115,209,558 | 251 | 68,603,238 | 33.79 |
| 會計師責任保險 Professional Indemnity-Accountants | 50 | 9,503,911 | 9,772,801 | 0 | 4,109,912 | 4,909,912 | -1 | -800,000 | - |
| 律師責任保險 Professional Indemnity-Lawyers | 31 | 7,871,461 | 7,525,082 | 16,800 | 9,245,003 | 6,154,818 | 1 | 3,106,985 | 41.29 |
| 建築師工程師專業責任保險 Professional Indemnity-Architects And Engineers | 20,812 | 200,431,535 | 153,123,820 | 11,594,223 | 112,241,928 | 111,846,730 | 22 | 11,989,421 | 7.83 |
| 保險公證人專業責任保險 Professional Indemnity-Adjusters | 106 | 908,429 | 1,338,143 | 0 | 0 | 1,000,000 | -2 | -1,000,000 | - |
| 保險代理人經紀人責任險 Professional Indemnity-Agents And/Or Brokers | 733 | 13,467,643 | 13,194,915 | 235,065 | 4,466,539 | 4,236,435 | 8 | 465,169 | 3.53 |
| 董事重要職員責任保險 Directors And Officers | 2,792 | 922,104,055 | 949,550,163 | 177,749,571 | 1,124,792,124 | 1,065,419,370 | 69 | 237,122,325 | 24.97 |
| 員工誠實保證保險 Fidelity Bond | 5,135 | 218,646,784 | 225,441,308 | 65,127,173 | 260,740,677 | 299,465,328 | 429 | 26,402,522 | 11.71 |
| 銀行業綜合保險 Bankers Blanket Bond | 263 | 167,746,926 | 173,143,026 | 32,777,434 | 333,875,639 | 323,914,346 | 264 | 42,738,727 | 24.68 |
| 工程保證保險 Construction Contract Bond | 21 | 2,548,185 | 4,105,622 | 136,781 | 25,588,024 | 25,568,024 | 2 | 156,781 | 3.82 |
| 住宅抵押貸款償還保證保險 Residential Mortgage | 0 | 0 | 196,397 | -71,043 | 0 | 0 | 1 | -71,043 | - |
| 消費者貸款信用保險 Consumers' Credit | 0 | 0 | 0 | -47,190,034 | 747,023 | 774,973 | 9,190 | -47,217,984 | - |
| 旅遊不便保險 Travel Inconvenience | 130 | 23,658 | 28,447 | 4,100 | 0 | 0 | 2 | 4,100 | 14.41 |
| 旅行綜合保險 Travel Comprehensive | 332,665 | 71,724,123 | 69,993,510 | 22,006,473 | 1,390,662 | 2,539,188 | 3,503 | 20,857,947 | 29.80 |

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## (CALENDAR-YEAR BASIS)

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|---|---|---|---|---|---|---|---|---|---|
| | 件數 No. | 金額 Amount | 金額 Amount | 金額 Amount | 金額 Amount | 金額 Amount | 件數 No. | 金額 Amount | % |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8)=(4)+(5)-(6) | (9)=(8)/(3) |
| 信用卡綜合保險 Credit Card Comprehensive | 39 | 310,739,799 | 312,284,707 | 153,408,269 | 17,934,328 | 9,834,425 | 4,081 | 161,508,172 | 51.72 |
| 現金保險 Cash | 10,860 | 86,932,024 | 69,203,336 | 5,950,090 | 1,032,008 | 10,044,443 | 111 | -3,062,345 | - |
| 商業動產流動保險 Commercial Floater | 754 | 94,937,777 | 93,230,414 | 36,546,898 | 18,177,939 | 25,263,930 | 22 | 29,460,907 | 31.60 |
| 竊盜保險 Burglary And Theft | 231 | 11,678,105 | 8,567,181 | 23,625 | 91,100 | 1,000 | 7 | 113,725 | 1.33 |
| 保管箱竊盜損失保險 Safe Box Burglary And Theft | 0 | 0 | 9,876 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 銀樓珠寶業綜合保險 Jewelers Comprehensive | 328 | 35,904,179 | 37,564,055 | 368,210 | 174,297 | 48,519 | 7 | 493,988 | 1.32 |
| 藝術品綜合保險 Arts Comprehensive | 3,723 | 95,789,813 | 93,730,109 | 12,839,644 | 6,301,518 | 3,736,092 | 95 | 15,405,070 | 16.44 |
| 節目中斷保險 Cancellation Of Events | 10 | 5,617,869 | 13,218,136 | 0 | 810,000 | 0 | 2 | 810,000 | 6.13 |
| 玻璃保險 Glass | 552 | 9,185,468 | 8,649,862 | 1,823,072 | 526,213 | 333,037 | 120 | 2,016,248 | 23.31 |
| 行動電話保險 Celluar Telephone | 1,458,091 | 4,049,995,477 | 3,575,269,034 | 1,032,242,627 | 41,700,118 | 35,578,601 | 112,777 | 1,038,364,144 | 29.04 |
| 資訊系統不法行為保險 Computer Crime | 19 | 18,265,032 | 25,849,396 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 核能保險 Nuclear Energy | 4 | 159,925,356 | 162,504,794 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 貿易信用綜合保險 Comprehensive Export Credit | 242 | 1,050,427,850 | 959,897,498 | 13,221,570 | -17,914,235 | 18,902,301 | 16 | -23,594,966 | - |
| 自(主)辦活動綜合責任保險 Event Sponsor Comprehensive Liability | 0 | 0 | 521 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 保固契約責任保險 Extended Warranty Policy | 3,438 | 21,058,261 | 98,950,871 | 414,018,665 | 31,971,906 | 38,827,004 | 10,916 | 407,163,567 | 411.48 |
| 海外應收帳款保險 Account Receivable | 207 | 424,127,266 | 470,210,751 | -26,761,653 | 72,750,391 | 97,631,206 | 36 | -51,642,468 | - |

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| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8)=(4)+(5)-(6) | (9)=(8)/(3) |
| 產品回收保險 Contaminated Products | 7 | 10,784,791 | 10,209,044 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 意外責任保險 Accident Liability | 400,955 | 61,817,167 | 60,199,944 | 4,864,781 | 1,080,028 | 998,624 | 183 | 4,946,185 | 8.22 |
| 人造衛星險 Satellite Space | 0 | 0 | 22,977,844 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 藥物臨床試驗責任保險 The First Human Clinical Trial | 317 | 33,552,579 | 26,649,301 | 430,467 | 176,750 | 551,750 | -1 | 55,467 | 0.21 |
| 僱傭綜合保險 Domestic Servant | 12,865 | 3,864,849 | 3,881,712 | 410,154 | 102,000 | 108,894 | 9 | 403,260 | 10.39 |
| 貨品暫准通關保證保險 Admission Temporary Admission Bond | 1 | 62,775 | 63,834 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 藥師與藥劑生業務責任保險 Pharmacist Liability | 3,223 | 5,401,495 | 5,350,281 | 65,819 | 0 | 50,000 | 0 | 15,819 | 0.30 |
| 客運業旅客運送責任保險 Public Transportation Carrier's Liability | 2,132 | 6,344,855 | 6,444,985 | 1,234,249 | 3,286,197 | 2,986,528 | 15 | 1,533,918 | 23.80 |
| 履約保證金保證保險 Performance Bond | 446 | 2,512,188 | 3,756,755 | 36,155,822 | 24,365,001 | 63,894,951 | 8 | -3,374,128 | - |
| 預付款保證金保證保險 Advance Playable Bond | 0 | 0 | 0 | -23,906,766 | 18,537,782 | 18,741,126 | 0 | -24,110,110 | - |
| 保固保證金保證保險 Maintenance Bond | 5 | 617,126 | 1,091,175 | -1,670,762 | 114,575 | 2,586,077 | 4 | -4,142,264 | - |
| 勞工失業給付保險 Labor Involuntary Unemployment Indemnity | 248 | 4,359,292 | 4,594,042 | 218,368 | 461,890 | 796,370 | 10 | -116,112 | - |
| 旅客運送業責任保險 Passenger Carrier Liability | 16,218 | 105,226,774 | 116,884,170 | 95,349,416 | 92,703,448 | 47,257,277 | 396 | 140,795,587 | 120.46 |
| 寵物綜合保險 Pet Insurance | 57,140 | 161,102,850 | 119,443,482 | 112,974,697 | 3,970,090 | 2,168,937 | 27,415 | 114,775,850 | 96.09 |
| 海外留學生綜合保險 Student Assist Overseas Protection Program Policy | 215 | 1,164,745 | 1,843,485 | 5,000 | 0 | 0 | 1 | 5,000 | 0.27 |
| 個人意外綜合保險 Personal Accident Comprehensive | 1,288,297 | 299,406,583 | 311,790,977 | 25,024,470 | 13,688,574 | 12,879,953 | 1,480 | 25,833,091 | 8.29 |

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| 結婚綜合保險 Wedding | 0 | 0 | 713 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 液化石油氣綜合保險 Liquid Petroleum Gas Comprehensive | 1,664 | 79,487,867 | 79,766,541 | 22,186,693 | 19,765,057 | 20,202,079 | 382 | 21,749,671 | 27.27 |
| 石油業責任保險 Oil Businesses Liability | 12 | 152,700 | 154,367 | 606,370 | 0 | 10,000 | 1 | 596,370 | 386.33 |
| 女性綜合保險 Female Comprehensive | 46 | 4,294 | 5,008 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 鐵路旅客運送責任保險 Railway Passengers Liability | 3 | 20,536,644 | 21,552,460 | 44,246,805 | 108,747,087 | 15,340,383 | 12 | 137,653,509 | 638.69 |
| 海外遊學業責任保險 Overseas Study Agency | 24 | 12 | 2,382 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 金融機構專業責任保險 Financial Institutions Professional Indemnity | 12 | 23,353,052 | 20,561,707 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 資訊服務業專業責任保險 Computer Consultants Professional Indemnity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 恐怖行動保險 Property Terrorism Insurance | 3 | 465,702 | 455,138 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 住宅瓦斯綜合保險 Residential Gas Comprehensive | 0 | 0 | 10,022 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 海外遊學業履約保證保險 Overseas Study Agency Performance Bond | 8 | 99,160 | 126,466 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 資訊及網路錯誤或疏漏責任保險 INT E&O | 54 | 62,066,272 | 59,059,585 | 1,296,110 | 9,063,760 | 10,289,970 | -1 | 69,900 | 0.12 |
| 受託物管理人責任保險 Custodian Liability | 111 | 7,976,293 | 7,260,174 | 1,591,756 | 191,000 | 267,992 | 0 | 1,514,764 | 20.86 |
| 當舖業責任保險 Pawn Liability | 786 | 1,571,938 | 1,591,232 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 毒性化學物質運作人責任保險 Toxic Chemical Substances Handlers' Liability | 145 | 15,947,290 | 16,029,492 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 應收帳款承購信用保險 Factoring Credit | 34 | 140,410,309 | 95,981,424 | 28,354,021 | 4,973,823 | 38,632,676 | 12 | -5,304,832 | - |

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| 綜合責任保險 Comprehensive General Liability | 7,054 | 2,183,444,368 | 2,105,153,890 | 358,758,855 | 1,705,964,165 | 1,829,249,847 | 691 | 235,473,173 | 11.19 |
| 護理人員專業責任保險 Nurses Professional Liability | 1,806 | 3,605,680 | 3,831,768 | 20,790 | 0 | 0 | 1 | 20,790 | 0.54 |
| 教育機構責任保險 Educative Organization Liability | 1,214 | 3,220,037 | 3,765,975 | 1,019,500 | 1,468,000 | 2,268,551 | 2 | 218,949 | 5.81 |
| 家庭成員與住宅動產火災綜合險 Family Members Liability & Residence Contents Fire | 228 | 373,596 | 325,136 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 子女贖金損失保險 Kidnap Ransom of Children | 242 | 38,450 | 40,883 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 不良債權擔保品保險 Non-Performing Loan Insurance | 3 | 40 | 5,249 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 環境污染責任保險 Premises Pollution Liability | 18 | 3,585,875 | 3,772,659 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 無清償能力及違約保險 Insolvency & Default Insurance | 0 | 0 | 0 | -10,891,558 | 0 | 0 | 0 | -10,891,558 | - |
| 完工土木工程險 Civil Engineering Completed Risks | 1 | 28,000 | 28,000 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 旅行業履約保證保險甲式 Travel Industry Performance Bond Insurance | 2,738 | 21,686,111 | 22,415,965 | 33,699,759 | 24,104,110 | 26,299,569 | 12 | 31,504,300 | 140.54 |
| 旅行業履約保證保險乙式 Travel Industry Performance Bond Insurance | 228 | 926,134 | 896,496 | 15,225 | 35,836 | 65,836 | 0 | -14,775 | - |
| 企業人事保證保險 Employee Performance Bond Insurance | 426 | 41,813,248 | 41,851,176 | 6,259,075 | 7,848,002 | 8,536,371 | 50 | 5,570,706 | 13.31 |
| 強制執行人員責任保險 Enforces the personnel liability insurance | 202 | 3,111,679 | 2,988,363 | 0 | 10,000 | 9,990,000 | 0 | -9,980,000 | - |
| 信用綜合保險(單一買方額度) Comprehensive Credit Insurance | 2 | 11,865,853 | 16,101,034 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 精英專業責任保險 Elite Professional Indemnity Insurance | 19 | 4,106,874 | 4,220,111 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 精英詐欺風險保障保險 Elite Fraud Protector Insurance | 10 | 21,206,014 | 21,796,746 | 0 | 7,652,056 | 112,002 | 0 | 7,540,054 | 34.59 |

註：1.按商品代碼第6、7、8碼分類統計
2.本表包含工程保險及2003年(含)以前之傷害保險各類商品，自2004年起傷害保險相關統計改列傷害保險業務統計年報

# 中華民國110年意外保險賠款率統計表
## 按風險類別
## （曆年制）

# 2021LOSS RATIOS FOR LIABILITY AND OTHER PROPERTY INSURANCE
## BY SUB-LINE OF BUSINESS
## (CALENDAR-YEAR BASIS)

單位:新臺幣元　　UNIT: N.T. $

| 風險類別 Sub-Line of Business | 保費收入 Written Premiums | | 滿期保費 Earned Premiums | 當期已付賠款 Paid Losses | 年末未付賠款 Outstanding Losses Year End | 年初未付賠款 Outstanding Losses Beginning of Year | 已發生賠款 Incurred Losses | | 賠款率 Losses Ratios |
|---|---|---|---|---|---|---|---|---|---|
| | 件數 No. | 金額 Amount | 金額 Amount | 金額 Amount | 金額 Amount | 金額 Amount | 件數 No. | 金額 Amount | % |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8)=(4)+(5)-(6) | (9)=(8)/(3) |
| 教職員責任保險 Teaching and Administrative Staff | 18,659 | 8,614,152 | 8,592,921 | 10,950 | 237,200 | 184,200 | 5 | 63,950 | 0.74 |
| 個人皮件、證件及行動電話盜打賠償保險 WPP | 611 | 15,734 | 35,337 | 4,900 | 0 | 0 | 3 | 4,900 | 13.87 |
| 生命科學綜合責任保險 Life Science Liability Insurance | 146 | 137,497,383 | 111,042,838 | 76,844 | 19,308,656 | 12,624,000 | 4 | 6,761,500 | 6.09 |
| 犯罪綜合保險 Corporate Guard-Crime Manager Complete | 22 | 20,685,425 | 23,606,113 | 0 | 10,352,474 | 4,013,344 | 0 | 6,339,130 | 26.85 |
| 產品修護契約責任保險 Product Repair Bond Liability Insurance | 0 | 53,966 | 53,966 | -27,835 | 22,992 | 25,190 | 0 | -30,033 | - |
| 專業責任保險 Professional Indemnity | 1,163 | 100,481,008 | 74,986,229 | 17,534,078 | 14,702,693 | 6,705,595 | 25 | 25,531,176 | 34.05 |
| 民間公證人責任保險 Notary liability Insurance | 180 | 1,162,319 | 1,193,238 | 0 | 1,000,000 | 1,000,000 | 0 | 0 | 0.00 |
| 代理司機責任保險 Driver Agent Liability | 5 | 1,361,700 | 2,557,001 | 2,426,784 | 530,430 | 1,861,230 | 20 | 1,095,984 | 42.86 |
| 個人型建築物使用權 The Individual Insurance of Real Estate Contractual Rights | 99 | 1,838,882 | 2,071,553 | 0 | 150,000 | 0 | 1 | 150,000 | 7.24 |
| 公共意外及產品責任綜合保險 Public & Product Liability | 1 | 1,613,206 | 1,676,980 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 資料保護保險 Privacy Protection Insurance | 449 | 163,103,127 | 120,565,263 | 23,253,346 | 9,110,092 | 3,770,000 | 8 | 28,593,438 | 23.72 |
| 財物損失綜合保險 Comprehensive Household Goods Insurance | 80,300 | 46,484,286 | 42,621,600 | 2,691,596 | 3,000,250 | 1,628,500 | 81 | 4,063,346 | 9.53 |
| 治療師與治療生業務責任保險 Therapist Liability Insurance | 377 | 2,041,170 | 2,098,307 | 716,199 | 268,000 | 572,500 | 2 | 411,699 | 19.62 |
| 家庭綜合損失保險 Comprehensive Homeowners Insurance | 428,498 | 685,812,209 | 697,986,677 | 80,765,637 | 26,744,446 | 19,287,271 | 4,611 | 88,222,812 | 12.64 |
| 住宅家電產品修復暨補償保險 Multiple Appliances Protection Insurance | 2,028 | 1,785,144 | 2,860,816 | 383,926 | 91,794 | 88,491 | 66 | 387,229 | 13.54 |

註：1.按商品代碼第6、7、8碼分類統計
2.本表包含工程保險及2003年(含)以前之傷害保險各類商品，自2004年起傷害保險相關統計改列傷害保險業務統計年報

# 中華民國110年意外保險賠款率統計表
## 按風險類別
## （曆年制）

# 2021LOSS RATIOS FOR LIABILITY AND OTHER PROPERTY INSURANCE
## BY SUB-LINE OF BUSINESS
## (CALENDAR-YEAR BASIS)

單位:新臺幣元　　UNIT: N.T. $

| 風險類別 Sub-Line of Business | 保費收入 Written Premiums | | 滿期保費 Earned Premiums | 當期已付賠款 Paid Losses | 年末未付賠款 Outstanding Losses Year End | 年初未付賠款 Outstanding Losses Beginning of Year | 已發生賠款 Incurred Losses | | 賠款率 Losses Ratios |
|---|---|---|---|---|---|---|---|---|---|
| | 件數 No. | 金額 Amount | 金額 Amount | 金額 Amount | 金額 Amount | 金額 Amount | 件數 No. | 金額 Amount | % |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8)=(4)+(5)-(6) | (9)=(8)/(3) |
| 運動休閒器材損失保險 Leisure Equipment Damage Insurance | 9,850 | 7,644,503 | 7,731,053 | 5,311,082 | 4,900,034 | 4,652,763 | 257 | 5,558,353 | 71.90 |
| 營利就業服務機構責任保險 Private Job Service Institution Liability Insurance | 8 | 75,760 | 327,709 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 餐飲商舖綜合保險 The Restaurant/Takeaway Comprehensive Insurance | 532 | 2,351,216 | 1,977,309 | 247,358 | 0 | 250,000 | 7 | -2,642 | - |
| 綁架保險 Kidnap/Ransom And Extortion Insurance | 55 | 4,275,611 | 3,996,313 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 影視製作綜合保險 Motion Picture/Television Production Portfolio | 1 | 953,692 | 43,349 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 雇主綜合責任保險 Employers' Comprehensive Liability Insurance | 1,784 | 54,277,664 | 52,619,174 | 21,140,430 | 8,266,597 | 766,732 | 846 | 28,640,295 | 54.43 |
| 保險經紀人保證保險 Insurance Broker Bond Insurance | 453 | 8,681,218 | 8,573,659 | 181,312 | 1,750,000 | 1,770,000 | 1 | 161,312 | 1.88 |
| 緊急救護費用保險 Emergency Rescue Expenses | 919 | 129,808 | 134,120 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 刑事執行人員責任保險 Criminal Executor Liability Insurance | 244 | 946,362 | 924,066 | 0 | 0 | 4,300 | -1 | -4,300 | - |
| 自行車責任保險 Bicycle Rider's Liability Insurance | 1,638 | 33,681,689 | 26,396,402 | 7,664,089 | 2,820,000 | 3,102,611 | 14 | 7,381,478 | 27.96 |
| 採購責任豁免保險 Purchasing Liability Waive Insurance Wording | 1 | 298,515 | 298,515 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 水產養殖保險 Aquaculture Stock Mortality Insurance | 476 | 66,153,392 | 38,751,479 | 22,946,463 | 0 | 0 | 178 | 22,946,463 | 59.21 |
| 農作物保險 Crop Insurance | 21,377 | 172,397,652 | 165,597,265 | 75,859,724 | 848,363 | 4,128,545 | 3,456 | 72,579,542 | 43.83 |
| 房屋租金補償保險 Specific Accident of Rent Insurance | 1,516 | 538,927 | 361,886 | 0 | 83,500 | 0 | 1 | 83,500 | 23.07 |
| 老人及身心障礙福利機構責任保險 Elderly welfare & Disabled Persons' Institution liability | 656 | 20,088,467 | 15,090,952 | 8,116,343 | 2,157,272 | 450,000 | 46 | 9,823,615 | 65.10 |

註：1.按商品代碼第6、7、8碼分類統計
2.本表包含工程保險及2003年(含)以前之傷害保險各類商品，自2004年起傷害保險相關統計改列傷害保險業務統計年報

# 中華民國110年意外保險賠款率統計表
## 按風險類別
## （曆年制）

# 2021LOSS RATIOS FOR LIABILITY AND OTHER PROPERTY INSURANCE
## BY SUB-LINE OF BUSINESS
## (CALENDAR-YEAR BASIS)

單位:新臺幣元　　UNIT: N.T. $

| 風險類別 Sub-Line of Business | 保費收入 Written Premiums | | 滿期保費 Earned Premiums | 當期已付賠款 Paid Losses | 年末未付賠款 Outstanding Losses Year End | 年初未付賠款 Outstanding Losses Beginning of Year | 已發生賠款 Incurred Losses | | 賠款率 Losses Ratios |
|---|---|---|---|---|---|---|---|---|---|
| | 件數 No. | 金額 Amount | 金額 Amount | 金額 Amount | 金額 Amount | 金額 Amount | 件數 No. | 金額 Amount | % |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8)=(4)+(5)-(6) | (9)=(8)/(3) |
| 機場責任保險 Airport Liability Insurance | 1 | 11,000,000 | 16,770,000 | 151,316 | 1,830,485 | 1,580,485 | 5 | 401,316 | 2.39 |
| 網路購物贋品補償契約責任保險 Web Fakes Compensation Liability Insurance | 2 | 520,000 | 547,084 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 環境汙染綜合保險 Environment Protect Premise Insurance | 2 | 138,931 | 138,931 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 家禽禽流感保險 Avian Influenza Insurance | 317 | 12,346,411 | 8,702,415 | 276,660 | 0 | 0 | 1 | 276,660 | 3.18 |
| 托育人員專業責任保險 Childcare provider professional liability Insurance | 3,990 | 16,981,609 | 17,468,122 | 4,717,532 | 5,938,263 | 8,489,226 | 47 | 2,166,569 | 12.40 |
| 農業設施颱風洪水保險 Greenhouse - Typhoon & Flooding Insurance | 765 | 10,571,448 | 8,530,869 | 0 | 4,500 | 0 | 1 | 4,500 | 0.05 |
| 保固契約費用保險 Warranty Expense Insurance | 20,211 | 915,256,843 | 926,971,536 | 336,692,789 | 55,544,895 | 46,423,420 | 6,922 | 345,814,264 | 37.31 |
| 居家照顧費用保險 Child Care Expense Insurance | 997 | 3,991,024 | 5,719,568 | 1,536,000 | 4,000 | 72,000 | 216 | 1,468,000 | 25.67 |
| 一桿進洞費用補償保險 Hold-In-One Expense Insurance | 66 | 4,674,933 | 4,696,505 | 100,000 | 1,000,000 | 0 | 2 | 1,100,000 | 23.42 |
| 承租人綜合保險 Tenants' Comprehensive Insurance | 2 | 1,163 | 20,569 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 無人機責任保險 Drone Liability Insurance | 1,347 | 27,660,653 | 25,574,894 | 46,944 | 1 | 8,000 | 3 | 38,945 | 0.15 |
| 警察人員責任保險 Police Officers Liability Insurance | 1 | 6,226 | 1,441 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 租賃車業營業損失費用保險 Operating Loss for the Car Rental Business | 80,322 | 821,419,188 | 520,644,841 | 47,065,300 | 777,102 | 0 | 724 | 47,842,402 | 9.19 |
| 地政士事務所責任保險 Land Administration Agents Office Liability Insurance | 6 | 10,160 | 11,063 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 個人家庭資訊安全防護保障保險 Personal & Family Cyber Protection Insurance | 265 | 99,797 | 45,125 | 0 | 0 | 0 | 0 | 0 | 0.00 |

註：1.按商品代碼第6、7、8碼分類統計
2.本表包含工程保險及2003年(含)以前之傷害保險各類商品，自2004年起傷害保險相關統計改列傷害保險業務統計年報

# 中華民國110年意外保險賠款率統計表
## 按風險類別
## （曆年制）

# 2021LOSS RATIOS FOR LIABILITY AND OTHER PROPERTY INSURANCE
## BY SUB-LINE OF BUSINESS
## (CALENDAR-YEAR BASIS)

單位:新臺幣元　　UNIT: N.T. $

| 風險類別 Sub-Line of Business | 保費收入 Written Premiums | | 滿期保費 Earned Premiums | 當期已付賠款 Paid Losses | 年末未付賠款 Outstanding Losses Year End | 年初未付賠款 Outstanding Losses Beginning of Year | 已發生賠款 Incurred Losses | | 賠款率 Losses Ratios |
|---|---|---|---|---|---|---|---|---|---|
| | 件數 No. | 金額 Amount | 金額 Amount | 金額 Amount | 金額 Amount | 金額 Amount | 件數 No. | 金額 Amount | % |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8)=(4)+(5)-(6) | (9)=(8)/(3) |
| 企業防疫薪資費用保險 Enterprise Prevention Payroll Insurance | 1,590 | 12,343,836 | 8,769,427 | 259,580 | 104,300 | 0 | 33 | 363,880 | 4.15 |
| 租賃服務業綜合保險 Rental Housing Business Comprehensive Insurance | 21 | 12,719 | 137,102 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 法定傳染病醫療及費用補償保險 Certifiable Disease Medical & Expense Compensation Insurance | 6,792,947 | 4,758,098,595 | 3,549,691,961 | 1,977,252,376 | 17,181,648 | 0 | 25,927 | 1,994,434,024 | 56.19 |
| 地政士專業責任保險 Land Administration Agents Professional Indemnity Liability | 32 | 27,750 | 5,175 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| ETC高速公路碰撞事故費用補償保險 ETC Highway Compensation Insurance | 1,938 | 315,005 | 178,250 | 70,008 | 0 | 0 | 14 | 70,008 | 39.28 |
| 緊急救援費用-登山 Emergency Rescue Expense-Mountaineering | 46,913 | 11,505,398 | 11,562,830 | 297,236 | 100,000 | 0 | 8 | 397,236 | 3.44 |
| 緊急救援費用-海域 Emergency Rescue Expense-Seas | 4,902 | 2,062,057 | 2,070,133 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 不動產經紀業專業責任保險 Real Estate Broking Professional liability Insurance | 1 | 417,646 | 292,886 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 租賃小客車車體毀損失竊及租金損失責任保險 RENTAL CAR PHYSICAL DAMAGE, THEFT AND RENT LOSS LIABILITY INSURANCE | 5,000 | 629,622 | 629,622 | 59,150 | 206,050 | 0 | 13 | 265,200 | 42.12 |
| 緊急救援費用-旅遊泡泡 Emergency Rescue Expense-TravelBobble | 720 | 2,182,726 | 2,181,000 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 疫苗不良費用補償保險 Adverse Vaccine Reimbursement | 2,212,349 | 361,181,045 | 187,156,711 | 38,531,913 | 10,351,000 | 0 | 1,253 | 48,882,913 | 26.12 |
| 海外急難救助保險 Overseas Emergency Rescue | 83 | 22,411 | 12,711 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| 長照機構專業責任保險 LTC Professional liability Insurance | 135 | 2,944,259 | 626,992 | 0 | 198,100 | 0 | 1 | 198,100 | 31.60 |
| 喪葬費用定額補償保險 Funeral Quota Expense Insurance | 1,369,789 | 76,277,090 | 33,973,439 | 8,300,000 | 603,000 | 0 | 32 | 8,903,000 | 26.21 |

註：1.按商品代碼第6、7、8碼分類統計
2.本表包含工程保險及2003年(含)以前之傷害保險各類商品，自2004年起傷害保險相關統計改列傷害保險業務統計年報

# 中華民國110年意外保險賠款率統計表
## 按風險類別
## （曆年制）

# 2021LOSS RATIOS FOR LIABILITY AND OTHER PROPERTY INSURANCE
## BY SUB-LINE OF BUSINESS
## (CALENDAR-YEAR BASIS)

單位:新臺幣元　　UNIT: N.T. $

| 風險類別 Sub-Line of Business | 保費收入 Written Premiums | | 滿期保費 Earned Premiums | 當期已付賠款 Paid Losses | 年末未付賠款 Outstanding Losses Year End | 年初未付賠款 Outstanding Losses Beginning of Year | 已發生賠款 Incurred Losses | | 賠款率 Losses Ratios |
|---|---|---|---|---|---|---|---|---|---|
| | 件數 No. | 金額 Amount | 金額 Amount | 金額 Amount | 金額 Amount | 金額 Amount | 件數 No. | 金額 Amount | % |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8)=(4)+(5)-(6) | (9)=(8)/(3) |
| 合計 Total | 15,886,341 | 35,091,331,139 | 32,002,495,522 | 10,559,127,211 | 10,982,359,539 | 10,599,394,644 | 293,763 | 10,942,092,106 | 34.19 |

註：1.按商品代碼第6、7、8碼分類統計
　　2.本表包含工程保險及2003年(含)以前之傷害保險各類商品，自2004年起傷害保險相關統計改列傷害保險業務統計年報