中華民國114年意外保險賠款率統計表
按風險類別
（曆年制）

2025LOSS 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	97,840	8,332,017,723	6,001,467,934	1,484,912,043	6,009,560,190	5,406,124,625	4,001	2,088,347,608	34.80
安裝工程綜合保險 Erection All Risks	35,224	9,747,736,649	7,114,952,161	1,486,393,204	8,995,545,707	4,123,948,785	444	6,357,990,126	89.36
營建機具綜合保險 Contractors' Plant And Machinery	12,372	579,067,956	548,689,308	283,128,316	221,914,971	359,059,529	789	145,983,758	26.61
鍋爐保險 Boiler	644	19,426,988	19,377,251	133,700	2,596,300	0	2	2,730,000	14.09
機械保險 Machinery	659	1,641,926,899	1,760,894,765	110,272,809	3,622,402,053	237,299,671	95	3,495,375,191	198.50
電子設備綜合保險 Electronic Equipment	22,016	1,531,839,432	1,461,380,344	256,474,973	973,366,224	537,249,653	638	692,591,544	47.39
公共意外責任保險 Public Liability Insurace	378,174	3,669,240,387	3,558,529,592	1,119,558,422	1,474,530,920	1,471,793,523	14,148	1,122,295,819	31.54
產品責任保險 Products Liability	225,656	1,937,631,183	1,891,475,412	475,106,339	1,028,913,886	969,347,000	996	534,673,225	28.27
電梯意外責任保險 Elevators Liability	5,109	5,413,978	3,874,892	23,480	90,000	90,000	1	23,480	0.61
營繕承包人意外責任保險 Contractors' Liability	20,725	283,660,483	272,194,526	61,871,582	87,163,188	89,783,394	530	59,251,376	21.77
意外污染責任保險 Pollution Liability	5	276,723	270,371	0	0	0	0	0	0.00
僱主意外責任保險 Employers' Liability	477,643	7,090,714,125	6,598,673,219	2,856,386,490	1,697,105,417	1,469,118,954	59,119	3,084,372,953	46.74
旅行業責任保險 Travel Agency Liability	375,233	673,698,791	673,776,578	377,101,845	33,179,284	45,436,012	11,138	364,845,117	54.15
保全業責任保險 Security Company's Liability	5,773	76,580,996	75,925,695	9,998,479	112,096,446	104,794,540	81	17,300,385	22.79
高爾夫球員責任保險 Golfers' Liability	10,195	24,661,000	24,731,640	15,656,473	1,748,785	1,533,922	458	15,871,336	64.17
金融業保管箱責任保險 Safe Box Liability	148	11,440,499	10,265,593	0	100,000	100,000	0	0	0.00

未執行迴圈

中華民國114年意外保險賠款率統計表
按風險類別
（曆年制）

2025LOSS 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)
捷運系統旅客運送責任險 MRT Passengers Liability	12	30,568,944	31,075,076	15,748,736	9,682,085	4,870,700	96	20,560,121	66.16
醫師業務責任保險 Medical Malpractice	28,969	254,345,862	240,285,009	32,631,887	109,754,880	95,534,555	308	46,852,212	19.50
醫療機構綜合責任保險 Medical institutions Comprehensive Liability	4,377	240,512,454	231,719,680	47,602,308	132,412,342	125,183,067	246	54,831,583	23.66
會計師責任保險 Professional Indemnity-Accountants	49	10,997,537	10,739,896	0	0	3,100,000	-1	-3,100,000	-
律師責任保險 Professional Indemnity-Lawyers	35	6,908,226	6,622,411	4,800,000	3,170,003	6,570,004	0	1,399,999	21.14
建築師、技師及消防師(士)專業責任保險 Professional Indemnity-Architects And Engineers	17,481	364,669,767	211,447,474	1,102,800	143,101,919	116,951,680	10	27,253,039	12.89
保險公證人專業責任保險 Professional Indemnity-Adjusters	88	710,814	703,318	0	0	0	0	0	0.00
保險代理人經紀人責任險 Professional Indemnity-Agents And/Or Brokers	718	17,236,712	16,749,997	38,319,587	3,389,860	48,223,095	4	-6,513,648	-
董事重要職員責任保險 Directors And Officers	3,264	1,449,750,764	1,352,583,485	131,427,070	1,233,221,252	1,223,952,185	95	140,696,137	10.40
員工誠實保證保險 Fidelity Bond	5,308	224,451,510	227,913,436	46,644,894	173,606,391	210,125,674	298	10,125,611	4.44
銀行業綜合保險 Bankers Blanket Bond	280	245,151,736	243,925,938	62,829,886	245,384,529	306,198,393	185	2,016,022	0.83
工程保證保險 Construction Contract Bond	5	573,832	1,305,833	42,861	24,906,920	18,240,000	5	6,709,781	513.83
住宅抵押貸款償還保證保險 Residential Mortgage	0	0	153,304	-738,208	0	0	2	-738,208	-
消費者貸款信用保險 Consumers' Credit	0	0	0	-54,981,279	244,664	212,025	7,389	-54,948,640	-
旅遊不便保險 Travel Inconvenience	129,472	40,810,005	40,423,397	20,989,891	1,112,140	1,068,904	2,796	21,033,127	52.03
旅行綜合保險 Travel Comprehensive	5,865,825	3,079,987,831	3,037,529,643	1,152,549,890	30,897,560	26,279,414	157,062	1,157,168,036	38.10

未執行迴圈

中華民國114年意外保險賠款率統計表
按風險類別
（曆年制）

2025LOSS 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)
信用卡綜合保險 Credit Card Comprehensive	43	579,664,435	569,724,456	124,037,187	22,707,132	18,583,170	15,204	128,161,149	22.50
現金保險 Cash	10,596	68,270,618	69,370,772	1,005,699	1,407,113	1,485,273	116	927,539	1.34
商業動產流動保險 Commercial Floater	767	102,534,146	102,752,592	14,044,296	23,972,522	30,855,522	11	7,161,296	6.97
竊盜保險 Burglary And Theft	162	13,976,829	14,158,734	171,208	341,195	251,197	6	261,206	1.84
銀樓珠寶業綜合保險 Jewelers Comprehensive	362	36,432,263	36,161,683	1,189,839	2,033,090	2,023,309	12	1,199,620	3.32
藝術品綜合保險 Arts Comprehensive	3,702	142,616,860	133,393,295	6,954,547	3,544,208	6,533,428	63	3,965,327	2.97
節目中斷保險 Cancellation Of Events	40	9,753,244	9,753,244	100,212	4,800,000	5,300,000	1	-399,788	-
玻璃保險 Glass	545	6,575,354	6,481,299	1,169,964	388,710	536,956	52	1,021,718	15.76
行動電話保險 Celluar Telephone	1,667,517	5,307,236,871	5,062,308,423	1,623,208,795	154,336,546	187,173,439	118,133	1,590,371,902	31.42
資訊系統不法行為保險 Computer Crime	13	22,650,764	22,161,724	0	0	0	0	0	0.00
核能保險 Nuclear Energy	3	102,739,650	105,030,778	0	0	0	0	0	0.00
貿易信用綜合保險 Comprehensive Export Credit	286	983,248,362	999,635,794	337,156,680	54,306,462	96,962,989	57	294,500,153	29.46
保固契約責任保險 Extended Warranty Policy	0	0	-4,765	3,413,060	24,720	840,476	159	2,597,304	-
海外應收帳款保險 Account Receivable	240	464,648,069	437,250,513	41,338,888	115,508,980	54,429,943	47	102,417,925	23.42
產品回收保險 Contaminated Products	13	20,338,882	17,078,616	0	0	0	0	0	0.00
意外責任保險 Accident Liability	404,219	87,862,820	89,678,615	7,781,755	2,771,163	2,173,010	277	8,379,908	9.34

未執行迴圈

中華民國114年意外保險賠款率統計表
按風險類別
（曆年制）

2025LOSS 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)
人造衛星險 Satellite Space	2	100,000,000	34,722,200	0	0	0	0	0	0.00
藥物臨床試驗責任保險 The First Human Clinical Trial	382	36,166,797	33,775,936	562,326	5,997,100	4,310,100	8	2,249,326	6.66
僱傭綜合保險 Domestic Servant	8,583	2,628,078	2,674,797	550,635	23,550	88,550	3	485,635	18.16
貨品暫准通關保證保險 Admission Temporary Admission Bond	1	75,171	75,381	0	0	0	0	0	0.00
藥師與藥劑生業務責任保險 Pharmacist Liability	4,964	7,546,701	7,292,553	122,000	104,000	180,001	0	45,999	0.63
客運業旅客運送責任保險 Public Transportation Carrier's Liability	385	2,459,987	2,466,439	814,892	160,000	560,000	10	414,892	16.82
履約保證金保證保險 Performance Bond	518	2,649,865	2,540,151	-2,037,964	24,772,501	25,065,001	5	-2,330,464	-
預付款保證金保證保險 Advance Playable Bond	0	0	0	357,015	7,461,625	7,461,625	2	357,015	-
保固保證金保證保險 Maintenance Bond	0	0	40,454	0	64,575	64,575	0	0	0.00
勞工失業給付保險 Labor Involuntary Unemployment Indemnity	43	196,284	242,778	0	164,000	364,000	-3	-200,000	-
旅客運送業責任保險 Passenger Carrier Liability	15,364	202,039,461	210,493,915	69,023,899	96,816,286	64,302,162	429	101,538,023	48.24
寵物綜合保險 Pet Insurance	29,004	134,663,361	129,257,214	59,342,812	5,619,124	6,027,348	8,262	58,934,588	45.59
海外留學生綜合保險 Student Assist Overseas Protection Program Policy	1,107	5,632,278	5,765,927	103,929	0	1	10	103,928	1.80
個人意外綜合保險 Personal Accident Comprehensive	1,113,083	341,606,802	332,178,251	18,700,345	6,583,727	6,329,438	602	18,954,634	5.71
液化石油氣綜合保險 Liquid Petroleum Gas Comprehensive	1,937	81,553,064	81,532,768	15,227,829	23,585,929	20,140,877	325	18,672,881	22.90
石油業責任保險 Oil Businesses Liability	4	37,900	36,950	0	0	0	0	0	0.00

未執行迴圈

中華民國114年意外保險賠款率統計表
按風險類別
（曆年制）

2025LOSS 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)
女性綜合保險 Female Comprehensive	29	2,755	3,146	0	0	0	0	0	0.00
鐵路旅客運送責任保險 Railway Passengers Liability	3	48,482,153	48,482,726	-1,587,911	6,294,470	6,313,992	5	-1,607,433	-
海外遊學業責任保險 Overseas Study Agency	228	3,223,556	3,236,084	17,712	0	0	4	17,712	0.55
金融機構專業責任保險 Financial Institutions Professional Indemnity	20	39,192,182	39,762,725	0	60,870,248	0	0	60,870,248	153.08
恐怖行動保險 Property Terrorism Insurance	7	6,441,700	6,280,970	0	0	0	0	0	0.00
海外遊學業履約保證保險 Overseas Study Agency Performance Bond	27	323,329	302,050	0	0	0	0	0	0.00
資訊及網路錯誤或疏漏責任保險 INT E&O	43	78,889,782	90,457,367	424,797	2,672,200	3,301,200	3	-204,203	-
受託物管理人責任保險 Custodian Liability	123	35,595,818	34,423,240	80,016	16,786,967	1,551,000	1	15,315,983	44.49
當舖業責任保險 Pawn Liability	521	1,102,999	1,106,455	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	165	19,191,936	19,660,028	0	0	0	0	0	0.00
應收帳款承購信用保險 Factoring Credit	21	126,143,873	139,337,013	511,181	50,021,799	0	10	50,532,980	36.27
綜合責任保險 Comprehensive General Liability	8,716	3,368,302,021	3,341,234,374	720,693,266	3,006,665,706	2,589,561,683	883	1,137,797,289	34.05
護理人員專業責任保險 Nurses Professional Liability	2,275	4,436,078	4,607,715	1,240,596	27,000	27,000	1	1,240,596	26.92
教育機構責任保險 Educative Organization Liability	966	1,694,787	1,721,929	0	3,000	3,000	0	0	0.00
家庭成員與住宅動產火災綜合險 Family Members Liability & Residence Contents Fire	295	701,778	598,973	0	0	0	0	0	0.00
子女贖金損失保險 Kidnap Ransom of Children	154	24,350	26,234	0	0	0	0	0	0.00

未執行迴圈

中華民國114年意外保險賠款率統計表
按風險類別
（曆年制）

2025LOSS 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)
環境污染責任保險 Premises Pollution Liability	21	15,855,355	5,889,822	0	0	0	0	0	0.00
完工土木工程險 Civil Engineering Completed Risks	1	612,575	78,291	0	0	0	0	0	0.00
旅行業履約保證保險甲式 Travel Industry Performance Bond Insurance	3,438	70,083,207	56,893,310	2,294,048	53,543,426	35,830,574	4	20,006,900	35.17
旅行業履約保證保險乙式 Travel Industry Performance Bond Insurance	290	2,619,088	2,103,822	0	35,836	35,836	0	0	0.00
企業人事保證保險 Employee Performance Bond Insurance	371	46,812,042	45,979,862	12,110,965	19,794,723	27,340,834	49	4,564,854	9.93
強制執行人員責任保險 Enforces the personnel liability insurance	256	3,947,078	3,761,011	0	110,000	70,349	0	39,651	1.05
信用綜合保險(單一買方額度) Comprehensive Credit Insurance	2	11,570,981	12,210,192	0	0	0	0	0	0.00
精英專業責任保險 Elite Professional Indemnity Insurance	19	3,135,862	3,162,474	0	0	0	0	0	0.00
精英詐欺風險保障保險 Elite Fraud Protector Insurance	0	0	0	0	0	0	0	0	-
教職員責任保險 Teaching and Administrative Staff	22,132	11,451,906	10,891,394	29,200	141,000	166,000	4	4,200	0.04
個人皮件、證件及行動電話盜打賠償保險 WPP	473	2,192	2,093	0	0	0	0	0	0.00
生命科學綜合責任保險 Life Science Liability Insurance	181	147,121,527	137,242,208	3,218,425	5,354,924	4,126,008	28	4,447,341	3.24
犯罪綜合保險 Corporate Guard-Crime Manager Complete	29	47,788,293	50,305,593	0	0	0	0	0	0.00
產品修護契約責任保險 Product Repair Bond Liability Insurance	0	14	14	13,968	0	0	2	13,968	99,771.43
專業責任保險 Professional Indemnity	4,051	267,551,980	191,677,900	2,333,901	5,339,623	11,843,100	29	-4,169,576	-
民間公證人責任保險 Notary liability Insurance	224	1,469,765	1,477,439	0	1,000,000	1,000,000	0	0	0.00

未執行迴圈

中華民國114年意外保險賠款率統計表
按風險類別
（曆年制）

2025LOSS 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)
代理司機責任保險 Driver Agent Liability	9	7,961,092	4,705,923	2,861,291	2,957,875	945,673	29	4,873,493	103.56
個人型建築物使用權 The Individual Insurance of Real Estate Contractual Rights	288	1,743,841	1,863,094	0	0	0	0	0	0.00
公共意外及產品責任綜合保險 Public & Product Liability	6	6,217,485	5,722,766	0	24,300,000	0	0	24,300,000	424.62
資料保護保險 Privacy Protection Insurance	588	435,833,632	429,115,412	199,069	5,253,898	3,554,393	11	1,898,574	0.44
財物損失綜合保險 Comprehensive Household Goods Insurance	100,076	58,442,394	59,869,642	28,931,375	13,518,389	18,277,196	287	24,172,568	40.38
治療師與治療生業務責任保險 Therapist Liability Insurance	822	3,553,343	3,503,843	148,500	631,000	653,200	4	126,300	3.60
家庭綜合損失保險 Comprehensive Homeowners Insurance	330,498	554,399,587	571,325,474	78,402,505	53,565,742	37,336,548	1,060	94,631,699	16.56
住宅家電產品修復暨補償保險 Multiple Appliances Protection Insurance	65	77,051	106,337	28,000	0	30,850	0	-2,850	-
運動休閒器材損失保險 Leisure Equipment Damage Insurance	2,338	1,326,898	1,075,242	1,854,912	1,458,178	1,752,129	64	1,560,961	145.17
營利就業服務機構責任保險 Private Job Service Institution Liability Insurance	7	92,505	62,585	0	0	0	0	0	0.00
餐飲商舖綜合保險 The Restaurant/Takeaway Comprehensive Insurance	655	2,848,148	2,701,911	115,003	622,500	0	5	737,503	27.30
綁架保險 Kidnap/Ransom And Extortion Insurance	51	4,504,331	5,129,993	0	0	0	0	0	0.00
影視製作綜合保險 Motion Picture/Television Production Portfolio	0	0	0	323,150	0	350,000	0	-26,850	-
雇主綜合責任保險 Employers' Comprehensive Liability Insurance	1,751	64,159,532	63,753,866	35,339,311	18,084,131	16,526,525	813	36,896,917	57.87
保險經紀人保證保險 Insurance Broker Bond Insurance	438	8,665,829	8,503,552	0	1,450,000	1,450,000	0	0	0.00

未執行迴圈

中華民國114年意外保險賠款率統計表
按風險類別
（曆年制）

2025LOSS 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)
緊急救護費用保險 Emergency Rescue Expenses	504	458,775	457,010	0	0	0	0	0	0.00
刑事執行人員責任保險 Criminal Executor Liability Insurance	289	1,169,330	1,184,135	0	0	0	0	0	0.00
自行車責任保險 Bicycle Rider's Liability Insurance	42	31,201,101	31,122,210	21,864,143	12,683,179	8,155,599	209	26,391,723	84.80
採購責任豁免保險 Purchasing Liability Waive Insurance Wording	2	608,012	593,605	0	0	0	0	0	0.00
水產養殖保險 Aquaculture Stock Mortality Insurance	354	51,228,149	44,884,913	202,348	0	0	3	202,348	0.45
農作物保險 Crop Insurance	5,945	244,367,702	231,590,239	344,115,107	83,333	159,163	6,487	344,039,277	148.56
房屋租金補償保險 Specific Accident of Rent Insurance	10,157	6,739,048	5,428,848	200,300	2,453,000	353,000	4	2,300,300	42.37
老人及身心障礙福利機構責任保險 Elderly welfare & Disabled Persons' Institution liability	1,276	42,407,949	40,819,925	19,456,253	10,939,560	14,049,442	113	16,346,371	40.05
機場責任保險 Airport Liability Insurance	0	0	0	2,017,294	1,451,930	3,035,265	-15	433,959	-
網路購物贗品補償契約責任保險 Web Fakes Compensation Liability Insurance	3	627,000	625,625	0	0	0	0	0	0.00
環境汙染綜合保險 Environment Protect Premise Insurance	2	290,411	174,067	0	0	0	0	0	0.00
家禽禽流感保險 Avian Influenza Insurance	850	36,968,252	34,454,563	7,594,498	0	0	9	7,594,498	22.04
托育人員專業責任保險 Childcare provider professional liability Insurance	29,000	20,633,297	19,591,787	4,304,722	13,466,244	16,468,185	154	1,302,781	6.65
農業設施颱風洪水保險 Greenhouse - Typhoon & Flooding Insurance	169	2,074,117	2,568,195	6,566,291	6,560,999	3,305,289	29	9,822,001	382.45
保固契約費用保險 Warranty Expense Insurance	37,819	878,481,119	727,351,431	807,816,946	58,158,810	81,343,081	36,336	784,632,675	107.88

未執行迴圈

中華民國114年意外保險賠款率統計表
按風險類別
（曆年制）

2025LOSS 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)
一桿進洞費用補償保險 Hold-In-One Expense Insurance	111	10,714,732	10,926,232	5,542,505	0	0	3	5,542,505	50.73
無人機責任保險 Drone Liability Insurance	2,213	45,371,240	41,176,327	125,739	833,100	70,000	5	888,839	2.16
租賃車業營業損失費用保險 Operating Loss for the Car Rental Business	0	0	0	15,000	306,590	800,586	-26	-478,996	-
地政士事務所責任保險 Land Administration Agents Office Liability Insurance	104	76,950	67,423	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	1,352	270,400	376,578	37,000	0	26,000	1	11,000	2.92
企業防疫薪資費用保險 Enterprise Prevention Payroll Insurance	0	0	0	483,245	804,456	2,316,514	-97	-1,028,813	-
法定傳染病醫療及費用補償保險 Certifiable Disease Medical & Expense Compensation Insurance	3	483	483	1,165,313	300,001	1,491,001	-4	-25,687	-
地政士專業責任保險 Land Administration Agents Professional Indemnity Liability	24	18,217	20,286	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	2,468	315,975	333,135	185,000	10,000	5,000	38	190,000	57.03
緊急救援費用-登山 Emergency Rescue Expense-Mountaineering	52,980	11,560,687	11,555,500	239,948	500,000	0	10	739,948	6.40
緊急救援費用-海域 Emergency Rescue Expense-Seas	7,430	3,268,092	3,267,219	350	0	0	1	350	0.01
企業併購保險(買方) Buyer's Warranty and Indemnity Insurance Policy	1	7,220,217	2,748,307	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	2	658,019	655,686	139,500	0	0	1	139,500	21.28
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	10,418	1,438,182	1,438,714	779,013	249,549	1,196,952	12	-168,390	-

未執行迴圈

中華民國114年意外保險賠款率統計表
按風險類別
（曆年制）

2025LOSS 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)
建築結構安全保障保險 Inherent Defects Insurance	0	2,338,301	215,789	0	0	0	0	0	0.00
疫苗不良費用補償保險 Adverse Vaccine Reimbursement	-1	-263	-263	-7,712	310,000	1,057,000	-24	-754,712	-
海外急難救助保險 Overseas Emergency Rescue	62,897	3,428,566	3,188,359	0	0	0	0	0	0.00
長照機構專業責任保險 LTC Professional liability Insurance	988	23,315,632	21,278,755	5,526,685	8,116,339	5,210,755	65	8,432,269	39.63
喪葬費用定額補償保險 Funeral Quota Expense Insurance	3	0	0	150,000	0	300,000	0	-150,000	-
充電站綜合保險 ComprehensiveCharging Station Insurance	30	1,006,998	894,010	0	0	0	0	0	0.00
充電樁綜合保險 Comprehensive Charger Insurance	390	294,083	256,496	0	0	0	0	0	0.00
水域遊憩活動責任保險 Waters Recreational Activities Liability Insurance	650	27,445,089	28,338,614	12,762,240	13,772,058	3,589,939	156	22,944,359	80.97
無動力飛行運動責任保險 Human Powered Flight Liability Insurance	8	948,950	433,474	0	320,000	0	1	320,000	73.82
外送員第三人責任保險 Delivery Driver TPL Insurance	3	95,142,982	115,871,937	12,274,164	17,375,170	8,614,020	304	21,035,314	18.15
節能績效保險 Energy Saving Performance Insurance	1	236,995	240,210	0	0	0	0	0	0.00
租賃電池損失保險 Battery-Rental Damage and Liability Insurance	3,132	2,051,076	2,051,829	0	0	0	0	0	0.00
充電座損失及費用補償保險 Charging Station Damage and Expense Indemnity Insurance	2,768	558,603	555,111	0	0	0	0	0	0.00
機械綜合保險 Comprehensive Machinery Insurance	616	1,221,489,142	934,485,619	9,250,666	388,253,571	0	23	397,504,237	42.54
家庭地址內意外事故費用補償保險 Home Accident Expense Compensation Insurance	2,540	4,620,939	1,917,950	213,642	0	0	7	213,642	11.14

未執行迴圈

中華民國114年意外保險賠款率統計表
按風險類別
（曆年制）

2025LOSS 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)
海外第三人責任保險 Overseas Personal Liability Insurance	2,214	799,982	581,463	0	0	0	0	0	0.00
個人電動行動輔具綜合保險 Power Mobility Devices Insurance	5	17,735	6,495	0	0	0	0	0	0.00
	25	3,527,394	1,064,337	32,200	400	0	10	32,600	3.06
	1	417,437	121,752	0	0	0	0	0	0.00
合計 Total	11,709,530	58,705,606,671	51,903,979,997	14,512,955,150	30,816,143,098	20,457,825,575	451,835	24,871,272,673	47.92

未執行迴圈