中華民國112年意外保險賠款率統計表
按風險類別
（曆年制）

2023LOSS 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	89,806	4,696,841,931	3,242,228,201	2,866,043,749	3,212,187,330	2,819,462,004	3,544	3,258,769,075	100.51
安裝工程綜合保險 Erection All Risks	30,365	4,258,085,620	3,878,211,008	2,806,758,496	2,605,085,435	1,587,453,760	401	3,824,390,171	98.61
營建機具綜合保險 Contractors' Plant And Machinery	11,371	446,642,929	428,306,676	171,712,524	250,873,591	252,715,659	820	169,870,456	39.66
鍋爐保險 Boiler	618	17,546,604	17,325,809	63,966	0	1,950,000	0	-1,886,034	-
機械保險 Machinery	1,136	894,051,747	825,676,565	140,283,652	106,520,502	31,451,503	47	215,352,651	26.08
電子設備綜合保險 Electronic Equipment	18,070	836,270,566	728,053,870	53,513,295	249,339,494	183,957,163	230	118,895,626	16.33
公共意外責任保險 Public Liability Insurace	325,219	2,956,807,805	2,823,945,115	941,013,055	1,300,772,629	1,294,946,085	14,983	946,839,599	33.53
產品責任保險 Products Liability	117,644	1,504,462,404	1,440,739,943	1,183,874,587	680,399,275	1,141,667,085	1,056	722,606,777	50.16
電梯意外責任保險 Elevators Liability	5,508	4,270,197	3,891,554	9,750	1	550,002	-2	-540,251	-
營繕承包人意外責任保險 Contractors' Liability	16,501	197,715,713	173,378,025	49,810,022	62,467,362	63,798,026	568	48,479,358	27.96
意外污染責任保險 Pollution Liability	4	141,500	260,266	0	0	0	0	0	0.00
僱主意外責任保險 Employers' Liability	414,129	5,792,649,770	5,159,633,053	2,578,919,713	1,396,970,949	1,159,288,465	53,511	2,816,602,197	54.59
旅行業責任保險 Travel Agency Liability	316,295	401,825,777	392,077,570	204,462,916	62,224,949	20,205,082	8,064	246,482,783	62.87
保全業責任保險 Security Company's Liability	5,714	71,571,051	68,636,471	8,172,030	24,152,082	17,802,156	56	14,521,956	21.16
高爾夫球員責任保險 Golfers' Liability	10,701	26,851,144	27,378,701	23,421,293	1,549,483	1,442,234	639	23,528,542	85.94
金融業保管箱責任保險 Safe Box Liability	149	10,117,726	9,586,521	0	0	0	0	0	0.00

註：1.按商品代碼第6、7、8碼分類統計
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（曆年制）

2023LOSS 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	%
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捷運系統旅客運送責任險 MRT Passengers Liability	11	18,211,845	24,728,977	17,633,257	4,879,325	12,618,121	468	9,894,461	40.01
醫師業務責任保險 Medical Malpractice	25,311	203,460,344	192,264,212	30,013,108	76,754,274	76,408,686	282	30,358,696	15.79
醫院綜合意外責任保險 Hospital Comprehensive Liability	4,013	208,060,943	203,064,962	53,786,199	122,745,711	115,177,549	236	61,354,361	30.21
會計師責任保險 Professional Indemnity-Accountants	49	10,217,591	9,734,320	4,488,153	100,002	4,109,912	0	478,243	4.91
律師責任保險 Professional Indemnity-Lawyers	31	8,317,633	8,343,682	168,904	9,600,003	6,000,003	6	3,768,904	45.17
建築師工程師專業責任保險 Professional Indemnity-Architects And Engineers	16,356	254,310,317	179,027,225	5,637,471	116,335,383	80,148,292	21	41,824,562	23.36
保險公證人專業責任保險 Professional Indemnity-Adjusters	87	732,343	728,778	0	0	0	0	0	0.00
保險代理人經紀人責任險 Professional Indemnity-Agents And/Or Brokers	725	14,651,029	14,220,492	1,163,525	48,633,095	31,337,039	-2	18,459,581	129.81
董事重要職員責任保險 Directors And Officers	2,958	1,264,592,057	1,137,324,823	157,305,556	1,214,940,592	1,205,998,585	66	166,247,563	14.62
員工誠實保證保險 Fidelity Bond	5,369	220,039,601	218,028,171	19,148,319	238,304,744	239,068,699	347	18,384,364	8.43
銀行業綜合保險 Bankers Blanket Bond	264	210,844,775	204,395,688	67,636,851	295,714,566	360,497,815	245	2,853,602	1.40
工程保證保險 Construction Contract Bond	9	219,031	1,284,367	126,000	25,568,024	25,568,024	1	126,000	9.81
住宅抵押貸款償還保證保險 Residential Mortgage	0	0	165,546	0	0	0	0	0	0.00
消費者貸款信用保險 Consumers' Credit	0	0	0	-48,346,772	179,522	709,234	8,199	-48,876,484	-
旅遊不便保險 Travel Inconvenience	34,606	8,933,790	8,671,619	2,373,688	10,836	3,000	557	2,381,524	27.46
旅行綜合保險 Travel Comprehensive	3,032,843	1,213,722,815	1,173,756,860	392,192,344	9,451,770	2,852,028	62,678	398,792,086	33.98

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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	400,327,123	398,080,015	88,929,614	22,638,016	19,615,987	11,772	91,951,643	23.10
現金保險 Cash	10,491	65,987,775	60,310,542	12,905,125	1,205,968	13,139,765	133	971,328	1.61
商業動產流動保險 Commercial Floater	801	78,796,781	95,036,470	11,976,841	10,262,895	19,595,796	21	2,643,940	2.78
竊盜保險 Burglary And Theft	195	15,316,542	13,951,945	68,826	156,299	116,400	8	108,725	0.78
銀樓珠寶業綜合保險 Jewelers Comprehensive	324	35,264,538	36,049,398	130,500	443,858	325,219	12	249,139	0.69
藝術品綜合保險 Arts Comprehensive	3,674	105,724,933	105,766,808	3,952,994	4,595,731	6,041,127	77	2,507,598	2.37
節目中斷保險 Cancellation Of Events	29	7,228,137	8,981,285	19,088,215	4,800,000	8,402,500	1	15,485,715	172.42
玻璃保險 Glass	554	5,919,532	6,657,259	1,051,074	537,567	373,900	54	1,214,741	18.25
行動電話保險 Celluar Telephone	1,642,355	4,909,075,273	4,865,502,350	1,630,385,993	85,185,433	87,611,655	131,781	1,627,959,771	33.46
資訊系統不法行為保險 Computer Crime	7	15,067,369	10,718,723	0	0	0	0	0	0.00
核能保險 Nuclear Energy	2	127,032,910	134,352,816	0	0	0	0	0	0.00
貿易信用綜合保險 Comprehensive Export Credit	250	1,087,644,514	1,105,736,089	59,271,814	131,377,148	46,735,771	36	143,913,191	13.02
保固契約責任保險 Extended Warranty Policy	-1	-32,142	5,494,883	68,087,970	7,380,145	22,080,012	2,892	53,388,103	971.60
海外應收帳款保險 Account Receivable	217	517,644,230	482,558,320	66,442,409	59,650,228	91,298,433	32	34,794,204	7.21
產品污染及故意破壞綜合險 Crisis Recall	0	0	2,366,912	0	0	0	0	0	0.00
產品回收保險 Contaminated Products	13	6,850,075	10,479,003	0	0	0	0	0	0.00

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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
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	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(4)+(5)-(6)	(9)=(8)/(3)
意外責任保險 Accident Liability	389,954	79,909,704	75,876,838	6,331,130	2,052,016	1,143,485	286	7,239,661	9.54
人造衛星險 Satellite Space	0	0	16,276,050	0	0	0	0	0	0.00
藥物臨床試驗責任保險 The First Human Clinical Trial	266	24,639,034	25,395,415	0	2,012,201	100,000	5	1,912,201	7.53
僱傭綜合保險 Domestic Servant	10,228	3,010,708	3,045,196	1,360	75,000	113,360	2	-37,000	-
貨品暫准通關保證保險 Admission Temporary Admission Bond	1	94,343	97,526	0	0	0	0	0	0.00
藥師與藥劑生業務責任保險 Pharmacist Liability	4,167	6,352,950	6,089,255	85,245	52,001	1	3	137,245	2.25
客運業旅客運送責任保險 Public Transportation Carrier's Liability	1,940	6,207,704	6,518,659	791,961	0	0	15	791,961	12.15
履約保證金保證保險 Performance Bond	434	2,229,925	2,188,699	-900,000	24,565,001	24,135,001	2	-470,000	-
預付款保證金保證保險 Advance Playable Bond	0	0	0	84,000	7,509,625	7,545,625	1	48,000	-
保固保證金保證保險 Maintenance Bond	7	322,201	534,793	1,274	64,575	114,575	0	-48,726	-
勞工失業給付保險 Labor Involuntary Unemployment Indemnity	122	537,378	757,468	46,400	320,000	363,818	-5	2,582	0.34
旅客運送業責任保險 Passenger Carrier Liability	16,058	157,122,241	135,408,548	63,365,794	60,346,606	92,425,525	427	31,286,875	23.11
寵物綜合保險 Pet Insurance	59,883	193,910,212	241,541,315	264,000,521	7,716,293	8,800,467	60,441	262,916,347	108.85
海外留學生綜合保險 Student Assist Overseas Protection Program Policy	1,071	5,299,763	2,796,381	4,895	0	0	2	4,895	0.18
個人意外綜合保險 Personal Accident Comprehensive	1,357,587	319,030,402	311,832,506	25,802,811	6,418,301	10,144,760	1,783	22,076,352	7.08
液化石油氣綜合保險 Liquid Petroleum Gas Comprehensive	1,516	80,717,523	81,236,640	11,098,055	26,761,026	22,152,780	353	15,706,301	19.33

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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
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石油業責任保險 Oil Businesses Liability	6	74,700	91,817	0	200,000	200,000	0	0	0.00
女性綜合保險 Female Comprehensive	39	3,705	3,840	0	0	0	0	0	0.00
鐵路旅客運送責任保險 Railway Passengers Liability	3	32,939,659	34,424,081	36,580,366	16,241,654	48,141,734	12	4,680,286	13.60
海外遊學業責任保險 Overseas Study Agency	128	2,568,570	2,568,570	17,328	0	0	2	17,328	0.67
金融機構專業責任保險 Financial Institutions Professional Indemnity	15	32,273,773	31,181,315	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	7	6,056,957	5,532,552	0	0	0	0	0	0.00
海外遊學業履約保證保險 Overseas Study Agency Performance Bond	15	185,300	166,480	0	0	0	0	0	0.00
資訊及網路錯誤或疏漏責任保險 INT E&O	53	93,609,669	86,343,726	10,533,253	18,159,240	100,000	2	28,592,493	33.11
受託物管理人責任保險 Custodian Liability	120	13,846,041	12,111,274	1,048,116	464,596	394,596	3	1,118,116	9.23
當舖業責任保險 Pawn Liability	521	1,101,360	1,090,646	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	169	19,692,144	16,113,195	0	0	0	0	0	0.00
應收帳款承購信用保險 Factoring Credit	16	160,738,807	167,209,374	5,198,871	4,074,656	0	4	9,273,527	5.55
綜合責任保險 Comprehensive General Liability	7,813	2,836,983,397	2,846,424,677	515,593,680	2,625,062,132	1,687,787,541	853	1,452,868,271	51.04
護理人員專業責任保險 Nurses Professional Liability	2,103	4,124,647	3,934,628	0	27,000	0	1	27,000	0.69
教育機構責任保險 Educative Organization Liability	1,076	3,628,275	3,650,817	1,049,077	199,336	1,153,001	2	95,412	2.61

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家庭成員與住宅動產火災綜合險 Family Members Liability & Residence Contents Fire	292	660,355	724,851	0	0	0	0	0	0.00
子女贖金損失保險 Kidnap Ransom of Children	197	31,212	32,406	0	0	0	0	0	0.00
不良債權擔保品保險 Non-Performing Loan Insurance	0	0	2	0	0	0	0	0	0.00
環境污染責任保險 Premises Pollution Liability	19	4,800,535	5,030,111	0	0	0	0	0	0.00
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	3,019	25,120,048	24,541,005	738,842	13,943,133	16,539,340	-8	-1,857,365	-
旅行業履約保證保險乙式 Travel Industry Performance Bond Insurance	265	1,057,809	1,008,502	0	35,836	35,836	0	0	0.00
企業人事保證保險 Employee Performance Bond Insurance	384	40,154,187	39,121,471	5,650,984	15,945,948	9,427,290	57	12,169,642	31.11
強制執行人員責任保險 Enforces the personnel liability insurance	228	3,540,312	3,383,219	0	70,349	70,349	0	0	0.00
信用綜合保險(單一買方額度) Comprehensive Credit Insurance	2	11,077,473	11,615,086	0	0	0	0	0	0.00
精英專業責任保險 Elite Professional Indemnity Insurance	16	2,543,332	2,220,246	0	0	0	0	0	0.00
精英詐欺風險保障保險 Elite Fraud Protector Insurance	6	0	6,288,682	1,419,794	0	10,486,011	0	-9,066,217	-
教職員責任保險 Teaching and Administrative Staff	19,820	9,743,956	8,968,989	164,205	282,000	357,405	3	88,800	0.99
個人皮件、證件及行動電話盜打賠償保險 WPP	826	4,471	7,311	2,000	0	1	0	1,999	27.34
生命科學綜合責任保險 Life Science Liability Insurance	129	106,076,017	115,752,378	1,897,709	4,126,008	4,339,106	3	1,684,611	1.46
犯罪綜合保險 Corporate Guard-Crime Manager Complete	23	47,312,087	37,646,445	95,008,839	2,677,194	39,454,499	1	58,231,534	154.68

註：1.按商品代碼第6、7、8碼分類統計
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中華民國112年意外保險賠款率統計表
按風險類別
（曆年制）

2023LOSS 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)
產品修護契約責任保險 Product Repair Bond Liability Insurance	0	12,855	12,855	0	0	22,992	-3	-22,992	-
專業責任保險 Professional Indemnity	3,105	178,199,375	142,499,581	7,454,636	12,006,600	20,444,720	24	-983,484	-
民間公證人責任保險 Notary liability Insurance	215	1,391,228	1,328,178	0	1,000,000	1,000,000	0	0	0.00
代理司機責任保險 Driver Agent Liability	6	3,208,160	3,205,308	1,743,400	320,489	425,740	25	1,638,149	51.11
個人型建築物使用權 The Individual Insurance of Real Estate Contractual Rights	240	1,933,773	1,826,204	0	0	0	0	0	0.00
公共意外及產品責任綜合保險 Public & Product Liability	2	3,564,589	3,318,723	0	0	0	0	0	0.00
資料保護保險 Privacy Protection Insurance	495	419,542,396	376,067,127	690,109	15,420,640	8,980,898	-4	7,129,851	1.90
財物損失綜合保險 Comprehensive Household Goods Insurance	93,120	54,128,245	52,804,200	7,972,116	6,433,000	8,816,951	84	5,588,165	10.58
治療師與治療生業務責任保險 Therapist Liability Insurance	9,806	3,423,434	2,887,055	164,646	248,000	373,000	5	39,646	1.37
家庭綜合損失保險 Comprehensive Homeowners Insurance	338,199	616,535,972	679,276,845	115,262,274	38,166,950	38,629,520	1,739	114,799,704	16.90
住宅家電產品修復暨補償保險 Multiple Appliances Protection Insurance	150	136,822	696,716	256,260	127,234	119,985	33	263,509	37.82
運動休閒器材損失保險 Leisure Equipment Damage Insurance	3,339	1,469,841	4,305,049	7,246,351	2,166,339	4,824,604	133	4,588,086	106.57
營利就業服務機構責任保險 Private Job Service Institution Liability Insurance	6	91,960	85,328	0	0	0	0	0	0.00
餐飲商舖綜合保險 The Restaurant/Takeaway Comprehensive Insurance	487	2,164,968	2,132,490	148,896	0	50,000	4	98,896	4.64
綁架保險 Kidnap/Ransom And Extortion Insurance	54	6,108,019	5,100,198	0	0	0	0	0	0.00

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2023LOSS 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)
影視製作綜合保險 Motion Picture/Television Production Portfolio	0	0	0	242,748	0	0	2	242,748	-
雇主綜合責任保險 Employers' Comprehensive Liability Insurance	2,084	67,668,915	64,965,860	28,796,827	11,180,331	11,322,627	970	28,654,531	44.11
保險經紀人保證保險 Insurance Broker Bond Insurance	429	8,077,035	8,136,719	7,271	1,450,000	1,750,000	3	-292,729	-
緊急救護費用保險 Emergency Rescue Expenses	531	139,484	139,995	0	0	0	0	0	0.00
刑事執行人員責任保險 Criminal Executor Liability Insurance	281	1,116,088	1,067,795	0	0	0	0	0	0.00
自行車責任保險 Bicycle Rider's Liability Insurance	646	23,115,989	23,538,332	9,266,995	4,569,752	4,069,503	84	9,767,244	41.50
採購責任豁免保險 Purchasing Liability Waive Insurance Wording	1	311,850	311,850	0	0	0	0	0	0.00
水產養殖保險 Aquaculture Stock Mortality Insurance	201	28,395,421	27,312,800	9,061,047	0	35,050	197	9,025,997	33.05
農作物保險 Crop Insurance	3,663	68,433,633	67,470,696	60,017,684	371,891	530,415	2,443	59,859,160	88.72
房屋租金補償保險 Specific Accident of Rent Insurance	5,488	3,025,466	2,187,182	0	3,000	3,000	0	0	0.00
老人及身心障礙福利機構責任保險 Elderly welfare & Disabled Persons' Institution liability	1,022	34,337,445	30,934,205	9,368,250	15,252,086	7,020,275	110	17,600,061	56.90
機場責任保險 Airport Liability Insurance	2	23,880,000	15,939,162	954,801	3,240,535	1,787,435	107	2,407,901	15.11
網路購物贋品補償契約責任保險 Web Fakes Compensation Liability Insurance	2	495,000	495,000	0	0	0	0	0	0.00
家禽禽流感保險 Avian Influenza Insurance	608	23,797,562	19,688,021	6,304,486	0	0	8	6,304,486	32.02
托育人員專業責任保險 Childcare provider professional liability Insurance	25,382	18,280,018	17,975,336	2,166,318	12,571,851	8,446,243	71	6,291,926	35.00

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2023LOSS 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	%
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農業設施颱風洪水保險 Greenhouse - Typhoon & Flooding Insurance	442	5,880,791	7,711,499	767,125	423,590	4,500	8	1,186,215	15.38
保固契約費用保險 Warranty Expense Insurance	68,376	1,213,079,391	539,070,984	646,071,759	74,266,004	64,290,719	33,251	656,047,044	121.70
居家照顧費用保險 Child Care Expense Insurance	1	8,480	97,128	250,828	10,000	84,000	42	176,828	182.06
一桿進洞費用補償保險 Hold-In-One Expense Insurance	132	11,886,578	11,687,213	4,933,000	0	0	4	4,933,000	42.21
承租人綜合保險 Tenants' Comprehensive Insurance	1	857	1,513	0	0	0	0	0	0.00
無人機責任保險 Drone Liability Insurance	1,843	35,013,843	33,104,153	37,598	120,000	70,001	2	87,597	0.26
租賃車業營業損失費用保險 Operating Loss for the Car Rental Business	-1	-32,469	1,917,652	21,392,932	2,323,491	11,910,092	34	11,806,331	615.67
地政士事務所責任保險 Land Administration Agents Office Liability Insurance	18	21,803	22,969	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	1,615	325,727	376,033	0	0	0	0	0	0.00
企業防疫薪資費用保險 Enterprise Prevention Payroll Insurance	0	-9,824	2,691,480	14,583,980	3,445,549	7,387,541	1,204	10,641,988	395.40
租賃服務業綜合保險 Rental Housing Business Comprehensive Insurance	20	19,820	12,380	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	1,853	1,666,965	714,523,390	5,880,413,445	3,646,033	3,287,966,174	136,524	2,596,093,304	363.33
地政士專業責任保險 Land Administration Agents Professional Indemnity Liability	18	16,031	29,953	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	3,666	521,723	522,701	255,000	10,001	15,001	51	250,000	47.83

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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
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緊急救援費用-登山 Emergency Rescue Expense-Mountaineering	78,760	16,745,182	16,777,385	189,217	0	0	10	189,217	1.13
緊急救援費用-海域 Emergency Rescue Expense-Seas	9,842	3,943,657	3,942,050	6,601	0	0	1	6,601	0.17
不動產經紀業專業責任保險 Real Estate Broking Professional liability Insurance	2	700,859	624,425	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	36,492	4,627,656	4,627,656	1,334,606	1,334,230	664,971	110	2,003,865	43.30
疫苗不良費用補償保險 Adverse Vaccine Reimbursement	962	150,436	77,851,887	17,617,763	1,754,000	3,529,500	448	15,842,263	20.35
海外急難救助保險 Overseas Emergency Rescue	1	98,742	34,415	0	0	0	0	0	0.00
長照機構專業責任保險 LTC Professional liability Insurance	636	15,544,017	13,470,843	4,125,481	2,665,818	626,209	30	6,165,090	45.77
喪葬費用定額補償保險 Funeral Quota Expense Insurance	2,748	80,751	25,933,418	955,167	400,200	2,652,523	-25	-1,297,156	-
充電站綜合保險 ComprehensiveCharging Station Insurance	6	113,013	59,450	0	0	0	0	0	0.00
充電樁綜合保險 Comprehensive Charger Insurance	95	51,522	30,234	0	0	0	0	0	0.00
水域遊憩活動責任保險 Waters Recreational Activities Liability Insurance	520	20,051,568	9,078,513	292,545	839,024	0	55	1,131,569	12.46
無動力飛行運動責任保險 Human Powered Flight Liability Insurance	1	180,000	82,500	0	0	0	0	0	0.00
節能績效保險 Energy Saving Performance Insurance	1	241,783	90,669	0	0	0	0	0	0.00
租賃電池損失保險 Battery-Rental Damage and Liability Insurance	1,077	722,318	154,553	0	0	0	0	0	0.00

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充電座損失及費用補償保險 Charging Station Damage and Expense Indemnity Insurance	953	173,854	37,678	0	0	0	0	0	0.00
合計 Total	8,724,941	40,392,901,406	37,324,774,097	21,599,637,034	15,499,162,582	16,535,903,071	545,873	20,562,896,545	55.09

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