

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：

<http://www.tii.org.tw>

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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)	國民所得毛額 (億元)	國內生產毛額 (億元)	國民所得 (億元)
	Population of Household Registered (1,000 persons)	GNI (100 million NTD)	GDP (100 million NTD)	National Income (100 million NTD)
2004	22,689	119,596	115,962	103,968
2005	22,770	123,218	120,367	106,563
2006	22,877	128,785	125,726	110,442
2007	22,958	136,894	133,639	115,400
2008	23,037	134,209	131,151	110,974
2009	23,120	133,218	129,194	109,221
2010	23,162	144,761	140,603	121,313
2011	23,225	146,343	142,622	122,273
2012	23,316	151,100	146,778	124,967
2013	23,374	156,732	152,707	131,944
2014	23,434	166,972	162,580	142,122
2015	23,492	174,947	170,551	148,606
2016	23,540	180,064	175,553	153,055
2017	23,571	184,307	179,833	157,338
2018	23,589	187,577	183,429	159,928
2019	23,603	193,493	188,986	162,099

資料來源：行政院主計總處(中華民國統計資訊網)

註：1.消費者物價指數基期：2016年=100.00。

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。

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) (美元)		消費者 物價指數 <sup>1</sup>	國民儲蓄率 (%)	經濟成長率 (%)
National Income Per Capita (NTD) (USD)		Consumer Price Index (%)	Percentage of National Savings	Economic Growth Rate
459,084	13,733	86.42	29.94	6.95
468,828	14,569	88.42	29.20	5.38
483,897	14,875	88.95	31.05	5.77
503,548	15,333	90.55	31.46	6.85
482,543	15,299	93.74	29.62	0.80
473,259	14,315	92.92	29.29	-1.61
524,234	16,563	93.82	33.14	10.25
527,186	17,889	95.15	31.46	3.67
537,021	18,130	96.99	30.45	2.22
565,198	18,985	97.76	32.39	2.48
607,264	19,996	98.93	34.35	4.72
633,367	19,849	98.63	35.46	1.47
650,854	20,132	100.00	35.21	2.17
667,945	21,943	100.62	35.61	3.31
678,233	22,488	101.98	34.96	2.75
687,076	22,226	102.55	34.37	2.71

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

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

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

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 %
2002	27,176,004	3,682,023	13.55
2003	29,875,387	4,764,079	15.95
2004	32,531,284	5,646,628	17.36
2005	36,024,614	6,692,341	18.58
2006	38,408,672	7,958,299	20.72
2007	39,616,314	8,955,870	22.61
2008	42,197,744	9,411,112	22.30
2009	44,940,829	11,037,666	24.56
2010	47,243,764	12,391,558	26.23
2011	50,439,640	13,327,209	26.42
2012	53,397,797	14,811,219	27.74
2013	57,990,506	16,925,234	29.19
2014	63,441,795	18,824,076	29.67
2015	67,631,343	20,046,585	29.64
2016	70,793,492	22,554,872	31.86
2017	73,876,158	24,810,568	33.58
2018	78,178,173	26,675,663	34.12
2019	82,697,574	29,778,701	36.01

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 %
183,621	0.68	3,498,402	12.87
187,816	0.63	4,576,263	15.32
195,955	0.60	5,450,673	16.76
206,935	0.57	6,485,405	18.00
201,788	0.53	7,756,511	20.19
209,383	0.53	8,746,487	22.08
241,663	0.57	9,169,449	21.73
255,227	0.57	10,782,439	23.99
267,858	0.57	12,123,701	25.66
275,872	0.55	13,051,337	25.88
282,461	0.53	14,528,759	27.21
292,746	0.50	16,632,488	28.68
302,800	0.48	18,521,276	29.19
315,247	0.47	19,731,338	29.17
345,116	0.49	22,209,756	31.37
348,157	0.47	24,462,411	33.11
353,493	0.45	26,322,170	33.67
385,150	0.47	29,393,551	35.54

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

表3、保險密度、滲透度及人壽保險、年金保險投保率表

年 Year	保險密度 <sup>1</sup> (元) Insurance Density (NTD)			保險 Insurance
	總計 Total	財產保險 Non-Life Insurance	人身保險 Life Insurance	總計 Total
2003	54,949	4,843	50,106	11.37
2004	62,760	5,089	57,671	12.28
2005	69,225	5,204	64,021	13.10
2006	73,340	4,988	68,353	13.34
2007	86,579	4,904	81,675	14.87
2008	87,971	4,677	83,294	15.45
2009	91,195	4,406	86,790	16.32
2010	104,423	4,568	99,855	17.20
2011	99,514	4,867	94,647	16.21
2012	111,461	5,167	106,294	17.71
2013	115,874	5,344	110,530	17.74
2014	123,895	5,642	118,253	17.86
2015	130,376	5,794	124,582	17.96
2016	139,310	6,201	133,109	18.68
2017	151,750	6,648	145,102	19.89
2018	155,885	7,021	148,865	20.05
2019	154,378	7,505	146,874	19.28

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。

2.保險滲透度：保費收入對GDP之比率。

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。

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。

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

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

滲透度 <sup>2</sup> Penetration (%)		人壽保險及年金保險 Life Insurance and Annuity		
財產保險 Non-Life Insurance	人身保險 Life Insurance	投保率 <sup>3</sup> % Ratio of having Insurance Coverage	普及率 <sup>4</sup> % Ratio of Prevalence	壽險平均分紅利率 <sup>5</sup> Average dividend Rate of Life Insurance %
1.00	10.37	158.87	273.73	1.62
1.00	11.28	166.21	281.07	1.52
0.98	12.11	176.13	289.80	1.84
0.91	12.44	184.01	294.67	2.20
0.84	14.03	196.03	310.82	2.47
0.82	14.63	203.27	329.61	2.69
0.79	15.53	204.84	341.15	0.95
0.75	16.45	210.72	311.91	1.07
0.79	15.41	215.84	317.10	1.34
0.82	16.89	222.97	320.38	1.42
0.82	16.92	229.67	313.08	1.42
0.81	17.04	230.61	294.86	1.42
0.80	17.16	234.16	286.98	1.40
0.83	17.85	240.35	287.95	1.16
0.87	19.02	246.04	290.19	1.08
0.90	19.14	249.45	307.24	1.08
0.94	18.34	-	-	1.08

Source: Taiwan Insurance Institute

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

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

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.

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.

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 <sup>1</sup> Total	再保險業 Rein- surance	國際保險業 務分公司 <sup>3</sup> 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 <sup>2</sup> Offshore Branch	大陸 辦事處 Office in PRC
2005	57	2	-	16	174	19	8
2006	57	2	-	17	183	19	10
2007	59	4	-	17	175	20	10
2008	61	4	-	17	176	22	10
2009	58	4	-	17	168	20	9
2010	57	3	-	17	163	15	9
2011	57	3	-	17	164	12	8
2012	57	3	-	17	164	11	6
2013	56	3	-	17	164	12	6
2014	54	3	-	17	165	10	6
2015	54	3	-	17	165	10	5
<b>2016</b>	<b>54</b>	<b>3</b>	<b>19</b>	<b>17</b>	<b>164</b>	<b>9</b>	<b>5</b>
<b>2017</b>	<b>54</b>	<b>3</b>	<b>20</b>	<b>17</b>	<b>169</b>	<b>9</b>	<b>5</b>
<b>2018</b>	<b>55</b>	<b>3</b>	<b>20</b>	<b>17</b>	<b>167</b>	<b>8</b>	<b>5</b>
<b>2019</b>	<b>54</b>	<b>3</b>	<b>20</b>	<b>17</b>	<b>168</b>	<b>8</b>	<b>4</b>

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。
  - (3). 法商安盛產險、港商亞洲產險無業務且未申請停業，亦未撤銷營業執照。
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。  
3. 國際保險業務分公司（OIU）家數以營業執照核發為依據，並自2016年開始統計。

## II. Insurance Industry

Table4 : Number of Insurance Companies and Branches

Unit:No. of Companies

Industry	人身保險業 Life Insurance Industry							
	外國保險業 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 <sup>2</sup> 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
	9	11	21	135	6	8	9	2
	8	9	22	136	6	8	8	2
	7	10	22	136	11	7	9	4
	8	9	23	139	12	7	9	4
	6	9	22	129	12	7	9	4
	6	9	23	129	13	7	8	4
	6	9	24	129	13	7	7	3
	6	9	24	129	13	9	7	3
	6	9	24	123	13	8	6	3
	5	8	24	123	13	8	5	2
	5	8	24	123	13	8	5	2
	6	8	23	125	14	8	5	1
	6	8	23	125	13	8	5	1
	7	7	23	125	12	8	5	1
	<b>7</b>	<b>7</b>	<b>23</b>	<b>125</b>	<b>12</b>	<b>7</b>	<b>4</b>	<b>1</b>

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.
- (3).AXA France IARD SA Taiwan Branch and Asia Insurance Co. Taiwan Branch that have ceased writing new business but have not applied for business suspension and license cancellation.

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

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 <sup>1</sup> Total
2004	151
2005	171
2006	176
2007	180
2008	187
2009	192
2010	198
2011	200
2012	199
2013	200
2014	211
2015	189
2016	179
2017	171
2018	167
2019	163

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。

2.產險業精算人員自2004/11起不含助理精算人員。

Table5：Statistics of Actuarial Personnel

Unit: Person

產險業 <sup>2</sup> Non-Life Insurance Industry	壽險業 Life Insurance Industry
36	115
45	126
47	129
49	131
52	135
52	140
53	145
55	145
55	144
55	145
55	156
52	137
52	127
53	118
50	117
49	114

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.

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
	從業人員 Employees	增減率 Growth Rate %	業務員 Salespersons	內勤人數 Office Staff	業務員 Salespersons
2002	340,237	5.62	303,564	36,673	53,991
2003	338,333	-0.56	299,986	38,347	60,179
2004	326,881	-3.38	287,990	38,891	57,874
2005	309,414	-5.34	270,275	39,139	67,538
2006	303,266	-1.99	262,330	40,936	73,143
2007	298,126	-1.69	256,083	42,043	80,730
2008	307,986	3.31	267,370	40,616	92,243
2009	315,574	2.46	275,968	39,606	107,236
2010	321,340	1.83	281,571	39,769	114,725
2011	323,396	0.64	282,509	40,887	116,568
2012	335,027	3.60	293,629	41,398	121,679
2013	336,430	4.03	295,414	41,016	126,016
2014	351,208	4.83	309,057	42,151	128,652
2015	367,036	9.10	324,091	42,945	135,684
2016	370,476	5.49	325,195	45,281	133,502
2017	384,432	9.46	338,363	46,069	138,573
2018	391,592	6.69	344,979	46,613	142,935

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：財產及人身保險業務員人數以登錄之保險業務員為準。

Table6 : Statistics of Insurance Personnel

Unit: Person

保險業 Insurance Industry		人身保險業 Life Insurance Industry		
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
13,464	4.01	249,573	23,209	10.75
13,963	4.31	239,807	24,384	9.83
14,517	3.99	230,116	24,374	9.44
14,300	4.72	202,737	24,839	8.16
14,921	4.90	189,187	26,015	7.27
15,012	5.38	175,353	27,031	6.49
14,215	6.49	175,127	26,575	6.59
13,581	7.90	168,732	26,025	6.48
13,746	8.35	166,846	26,023	6.41
14,210	8.20	165,941	26,677	6.22
14,633	8.32	171,950	26,765	6.42
14,948	8.43	169,398	26,068	6.50
15,293	8.41	180,405	26,858	6.72
15,631	8.68	188,407	27,314	6.90
16,053	8.32	191,693	29,228	6.56
16,757	8.27	199,790	29,312	6.82
17,137	8.34	202,044	29,476	6.85

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

Note: Number of salespersons in life and non-life insurance is based on  
registered salespersons.

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 %
2003	1,242,121	25.38
2004	1,423,958	14.64
2005	1,576,252	10.70
2006	1,677,807	6.44
2007	1,987,680	18.47
2008	2,026,584	1.96
2009	2,108,418	4.04
2010	2,418,654	14.71
2011	2,311,204	-4.44
2012	2,598,831	12.44
2013	2,708,436	4.22
2014	2,903,350	7.20
2015	3,062,796	5.49
2016	3,279,320	7.07
2017	3,576,945	9.08
2018	3,677,170	2.80
2019	3,643,813	-0.91

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
109,469	1,132,652	1:10.35
115,468	1,308,490	1:11.33
118,502	1,457,750	1:12.30
114,106	1,563,701	1:13.70
112,583	1,875,097	1:16.66
107,741	1,918,843	1:17.81
101,859	2,006,559	1:19.70
105,805	2,312,849	1:21.86
113,033	2,198,171	1:19.45
120,483	2,478,348	1:20.57
124,904	2,583,532	1:20.68
132,220	2,771,130	1:20.96
136,119	2,926,677	1:21.50
145,962	3,133,358	1:21.47
156,712	3,420,233	1:21.82
165,611	3,511,559	1:21.20
177,130	3,466,683	1:19.57

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) <sup>1</sup> 增率 Annual (monthly) Growth Rate %	火災保險 <sup>2</sup> Fire	海上保險 Marine	汽車保險 <sup>3</sup> Automobile	航空險 Aviation
2005	118,502	2.63	22,036	8,665	58,862	1,971
2006	114,106	-3.71	21,918	8,910	57,334	1,529
2007	112,583	-1.33	21,881	9,219	55,550	1,365
2008	107,741	-4.30	21,548	8,937	52,547	1,077
2009	101,859	-5.46	18,705	7,637	50,276	1,153
2010	105,805	3.87	17,365	8,484	52,658	1,261
2011	113,033	6.83	19,050	8,773	55,826	1,097
2012	120,483	6.59	22,223	8,445	59,653	836
2013	124,904	3.67	21,896	7,657	64,454	696
2014	132,220	5.86	22,697	7,355	70,197	811
2015	136,119	2.95	21,801	7,238	73,349	961
2016	145,962	7.23	23,025	6,854	80,092	812
2017	156,712	7.36	25,293	6,743	85,951	561
2018	165,611	5.68	25,883	7,066	89,534	699
2019/01	19,260	10.01	2,934	708	10,130	166
2019/02	10,872	5.07	1,425	593	5,623	10
2019/03	14,835	1.09	2,382	604	7,859	45
2019/04	13,603	11.04	2,009	632	7,334	29
2019/05	15,514	9.47	2,782	699	8,035	41
2019/06	16,553	3.62	3,987	601	7,717	61
2019/07	16,016	8.41	2,367	688	8,785	91
2019/08	12,979	2.18	1,570	565	6,956	29
2019/09	13,156	10.68	1,298	460	6,928	25
2019/10	14,667	10.64	1,568	484	8,173	68
2019/11	14,328	3.10	1,597	561	8,069	77
2019/12	15,348	8.33	1,962	526	9,044	65
1-12月合計	177,130	6.96	25,882	7,122	94,654	708

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。

2. 自2003年起火災保險含住宅地震保險。

3. 汽車保險含任意汽車保險及強制汽機車責任保險。

Table8 : Statistics of Non-Life Insurance Premium Income

Unit: NT\$ Million

合計 Sub-total	其他財產保險 Miscellaneous					
	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
26,968	5,711	6,217	3,193	8,431	-	3,416
24,415	5,318	5,778	1,557	9,271	-	2,491
24,567	5,315	6,157	967	9,864	-	2,264
23,632	4,431	5,946	922	10,129	33	2,172
24,087	4,808	6,023	970	10,178	139	1,970
26,038	4,156	6,567	1,221	11,309	860	1,925
28,288	4,482	7,513	1,102	12,671	1,069	1,452
29,326	4,652	8,250	1,045	12,724	1,229	1,427
30,201	4,402	8,601	996	13,354	1,322	1,526
31,161	3,922	9,084	1,103	14,026	1,431	1,595
32,770	3,459	10,131	1,183	14,807	1,645	1,545
35,179	3,492	11,593	1,134	15,417	1,848	1,694
38,164	3,818	12,928	1,002	16,466	2,122	1,829
42,430	4,382	13,895	1,080	17,724	2,543	2,807
5,321	603	1,737	123	2,095	313	450
3,221	428	1,002	44	1,226	204	317
3,945	555	1,130	78	1,574	240	368
3,598	379	993	85	1,478	209	453
3,957	570	1,062	85	1,574	243	422
4,186	743	1,079	105	1,538	272	448
4,085	330	1,208	97	1,671	266	513
3,858	419	1,102	66	1,582	260	429
4,445	1,057	982	85	1,573	252	497
4,373	669	1,075	77	1,752	264	537
4,024	593	1,113	46	1,598	235	439
3,751	376	1,037	41	1,543	205	550
48,765	6,723	13,519	933	19,204	2,963	5,423

Source: Taiwan Insurance Institute

Note: 1. The monthly growth rate refers to the ratio of the figures of 2019 to that of the same period of 2018.

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

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) <sup>1</sup> 增率 Annual (monthly) Growth Rate %	火災保險 <sup>2</sup> Fire	海上保險 Marine	汽車保險 <sup>3</sup> Automobile	航空險 Aviation
2005	65,874	26.13	13,470	4,243	35,609	-335
2006	55,153	-16.28	4,767	5,529	34,215	-905
2007	51,274	-7.03	3,736	7,413	31,001	1,229
2008	50,092	-2.30	5,525	5,158	29,745	15
2009	54,774	9.35	5,373	5,907	29,682	-84
2010	62,247	13.64	14,406	3,855	32,618	109
2011	57,976	-6.86	7,355	5,277	34,496	104
2012	60,863	4.98	7,097	3,508	38,321	377
2013	61,545	1.12	5,508	4,471	39,448	158
2014	64,895	5.44	4,315	5,096	42,176	651
2015	68,183	5.07	4,439	5,840	43,902	921
2016	78,542	15.19	12,833	4,962	46,883	109
2017	88,393	12.54	15,783	5,007	52,073	99
2018	80,267	-9.19	6,290	3,821	52,694	110
2019/01	8,681	21.62	658	399	5,480	29
2019/02	4,231	-17.30	122	204	3,059	-6
2019/03	6,673	0.15	246	383	4,577	3
2019/04	8,821	56.42	719	232	6,528	20
2019/05	7,202	-0.92	291	364	5,116	21
2019/06	6,532	-0.08	501	322	4,309	8
2019/07	7,710	20.00	414	517	5,177	1
2019/08	7,568	13.01	784	326	4,819	6
2019/09	6,632	9.99	166	449	4,519	6
2019/10	8,657	17.33	372	213	6,260	6
2019/11	7,308	0.45	463	351	4,835	6
2019/12	7,992	-1.31	929	249	5,041	-3
1-12月合計	88,008	9.65	5,664	4,010	59,721	96

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。

2.自2003年起火災保險含住宅地震保險。

3.汽車保險含任意汽車保險及強制汽機車責任保險。

Table9 : Statistics of Non-Life Insurance Claims

Unit: NT\$ Million

合計 Sub-total	其他財產保險 Miscellaneous					
	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
12,887	2,062	2,631	3,791	3,741	-	663
11,547	2,131	2,190	1,950	4,538	-	738
7,894	1,132	1,715	528	4,186	-	332
9,649	1,381	2,173	1,114	4,472	0	508
13,897	3,978	2,930	839	4,724	47	1,379
11,260	2,341	3,011	-161	4,703	211	1,154
10,745	2,138	2,272	260	5,365	394	316
11,560	1,965	2,790	382	5,604	501	318
11,960	1,880	2,928	382	5,830	564	376
12,658	1,952	3,286	250	6,079	563	527
13,081	1,481	4,000	363	6,094	617	526
13,755	1,745	3,869	272	6,583	647	639
15,430	1,728	5,314	182	7,040	723	443
17,351	1,636	6,137	165	7,764	876	774
2,115	568	536	-12	862	88	72
852	91	242	-18	426	53	57
1,464	195	444	3	645	79	98
1,323	160	362	9	642	77	73
1,410	137	344	58	718	85	69
1,392	101	339	144	597	81	131
1,601	145	427	16	748	90	175
1,634	159	535	14	638	85	203
1,492	122	406	83	606	79	197
1,806	152	515	28	764	93	254
1,653	157	444	2	753	101	195
1,776	202	493	0	791	108	184
18,518	2,188	5,087	325	8,190	1,021	1,707

Source: Taiwan Insurance Institute

Note: 1. The monthly growth rate refers to the ratio of the figures of 2019 to that of the same period of 2018.

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

3. The claims of automobile insurance include claims 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) <sup>1</sup> 增率 Annual (Monthly) Growth Rate %	個人	
			人壽保險 Life	健康保險 Health
2004	1,308,490	15.52	948,114	134,241
2005	1,457,750	11.41	1,120,305	143,869
2006	1,563,701	7.27	1,238,954	155,594
2007	1,875,097	19.91	1,461,458	171,412
2008	1,918,843	2.33	1,330,840	188,180
2009	2,006,559	4.57	1,301,359	210,842
2010	2,312,849	15.26	1,491,337	225,365
2011	2,198,171	-4.96	1,671,867	242,013
2012	2,478,348	12.75	1,927,367	263,150
2013	2,583,532	4.24	1,850,835	281,433
2014	2,771,130	7.26	2,157,623	297,258
2015	2,926,677	5.61	2,232,945	314,037
2016	3,133,358	7.06	2,520,860	329,065
2017	3,420,233	9.16	2,676,389	344,160
2018	3,511,559	2.67	2,727,321	357,646
2019/01	377,235	0.45	301,332	34,453
2019/02	230,800	9.81	181,219	23,570
2019/03	306,563	-3.00	244,682	29,236
2019/04	315,109	11.64	250,323	30,072
2019/05	271,835	-4.27	212,555	29,700
2019/06	257,563	-8.71	199,054	28,040
2019/07	306,742	7.28	232,264	36,367
2019/08	270,506	-9.70	203,336	31,249
2019/09	237,859	-4.90	175,688	27,516
2019/10	252,335	9.71	193,141	31,710
2019/11	267,566	-8.76	207,661	31,070
2019/12	372,570	5.52	291,070	42,839
1-12月合計	3,466,683	-1.28	2,692,325	375,822

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。

2. 2003年起含中華郵政公司資料。

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
48,706	155,004	6,896	6,341	9,188	-
49,059	121,040	6,803	7,230	9,444	-
49,537	97,113	6,059	7,778	8,666	-
50,100	169,438	5,105	9,322	8,262	-
50,609	327,997	4,573	9,151	7,493	-
50,026	424,536	4,215	8,714	6,867	-
49,088	527,064	4,511	8,421	7,063	-
50,229	213,610	4,774	8,795	6,883	-
51,751	215,304	5,081	8,752	6,943	-
53,195	377,264	5,067	8,912	6,826	-
54,404	241,307	4,470	9,244	6,824	-
55,534	303,447	4,595	9,101	7,018	-
56,720	205,895	4,502	9,081	7,141	94
57,827	320,543	4,413	8,997	7,489	415
58,545	345,656	4,605	10,010	7,363	413
5,487	33,761	457	1,084	635	26
3,933	20,638	358	560	493	29
4,905	25,559	448	1,006	656	71
5,003	27,596	426	988	658	43
4,915	22,426	409	866	907	57
4,334	24,390	369	726	596	54
5,585	30,635	424	803	651	13
4,954	29,055	360	921	595	36
4,479	28,432	297	668	499	280
5,299	20,033	388	1,047	695	22
4,947	22,135	330	820	582	21
6,253	30,538	406	793	619	52
60,094	315,198	4,672	10,282	7,586	704

Source:Taiwan Insurance Institute

Note: 1. The monthly growth rate refers to the ratio of the figures of 2019 to that of the same period of 2018.

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

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 <sup>1</sup> )增率 Annual (Monthly) Growth Rate %	個人	
			人壽保險 Life	健康保險 Health
2004	480,584	23.15	398,180	35,332
2005	499,182	3.87	403,951	37,850
2006	648,304	29.87	505,552	41,756
2007	863,947	33.26	639,659	46,390
2008	1,108,565	28.31	873,637	52,619
2009	902,347	-18.60	597,103	57,681
2010	1,191,464	32.04	726,199	62,231
2011	1,416,217	18.86	963,634	67,485
2012	1,249,036	-11.80	922,126	73,766
2013	1,253,908	0.39	918,587	78,666
2014	1,622,023	29.36	1,252,125	85,476
2015	1,536,065	-5.30	1,199,218	92,977
2016	1,624,613	5.76	1,305,144	101,011
2017	1,655,152	1.88	1,317,418	112,308
2018	1,875,816	13.33	1,515,681	125,794
2019/01	178,999	16.37	142,252	13,146
2019/02	120,920	0.68	99,575	7,979
2019/03	181,815	0.96	151,549	10,917
2019/04	173,105	16.60	141,503	11,449
2019/05	186,530	16.23	152,443	12,452
2019/06	222,353	25.58	192,124	10,575
2019/07	146,221	7.77	111,515	12,917
2019/08	136,984	-2.48	104,570	12,418
2019/09	126,088	-6.21	97,461	11,204
2019/10	140,860	-8.04	108,916	12,763
2019/11	145,013	-10.94	112,436	12,041
2019/12	183,395	-12.34	147,849	12,566
1-12月合計	1,942,283	3.54	1,562,193	140,427

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。

2. 2003年起含中華郵政公司資料。

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
15,855	13,192	8,153	5,880	3,992	-
15,662	25,688	5,668	6,607	3,756	-
15,450	69,180	5,577	7,172	3,617	-
15,191	145,230	6,510	7,465	3,502	-
16,065	148,601	6,111	8,049	3,483	-
17,128	214,833	3,836	8,374	3,392	-
16,846	370,832	3,604	8,457	3,295	-
17,509	351,715	3,882	8,610	3,382	-
17,900	219,135	4,113	8,583	3,413	-
18,154	219,714	6,783	8,685	3,319	-
18,952	248,817	4,011	9,230	3,412	-
19,561	207,290	4,245	9,304	3,470	-
20,345	181,050	4,069	9,474	3,520	0
22,032	186,039	3,932	9,664	3,758	1
23,922	192,159	4,281	10,185	3,781	13
2,557	19,305	306	1,053	378	2
1,433	10,831	189	645	267	1
2,035	15,804	249	913	347	1
2,030	16,517	323	940	336	7
2,203	17,701	328	1,024	376	3
1,882	16,343	274	829	324	2
2,382	17,664	347	1,020	372	4
2,196	16,250	313	888	339	10
2,012	13,995	236	890	284	6
2,238	15,200	347	1,039	355	2
2,091	16,860	241	968	372	4
2,177	19,233	314	913	341	2
25,236	195,703	3,467	11,122	4,091	44

Source: Taiwan Insurance Institute

Note: 1. The monthly growth rate refers to the ratio of the figures of 2019 to that of the same period of 2018.

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

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 Salesperson	再登錄保險 業務員比率 <sup>1</sup> Rate of Registration Renewal %	第13個月 定著率 <sup>2</sup> The 13th Month Retention Ratio of %
2008	35,718	-	49.70
2009	27,315	-	40.19
2010	24,872	-	38.93
2011	22,645	-	42.07
2012	26,151	-	45.37
2013	24,017	-	44.01
2014	26,526	-	46.64
2015	29,538	-	48.39
2016	28,066	-	48.53
2017	27,479	-	48.60
2018	25,485	-	47.42

資料來源：中華民國人壽保險商業同業公會

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

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

3.各項比率之數值，係以各公司統計資料加總平均。

Source: The Life Insurance Association of the Republic of China

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

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

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
2007	84.96	84.66	76.70	74.29
2008	85.93	84.96	77.99	76.42
2009	84.85	85.33	78.69	77.68
2010	87.50	87.52	77.83	77.22
2011	87.49	87.18	81.81	81.43
2012	90.03	89.19	82.39	81.71
2013	90.07	90.36	84.51	83.47
2014	88.98	88.38	86.82	86.69
2015	92.25	91.49	86.65	86.34
2016	92.22	92.35	87.73	86.46
2017	93.18	93.89	88.42	87.87
2018	92.88	93.20	89.88	90.03

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	
	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 <sup>1</sup> Total Capital	總資產 Total Assets	總負債 Total Liabilities
2005	6,692,341	6,350,570	5,794,492	341,771	6,136,264	206,935	134,231
2006	7,958,299	7,390,654	6,542,142	567,645	7,109,786	201,788	134,649
2007	8,955,870	8,456,557	7,257,159	499,313	7,756,472	209,383	143,023
2008	9,411,112	9,142,276	8,008,085	268,836	8,276,921	241,663	186,941
2009	11,037,666	10,532,764	9,137,136	504,902	9,642,038	255,227	185,617
2010	12,391,558	11,841,400	10,393,531	550,158	10,943,689	267,858	193,861
2011	13,327,209	12,823,687	11,358,508	503,522	11,862,030	275,872	202,371
2012	14,811,219	14,043,687	12,416,767	767,533	13,184,299	282,461	200,095
2013	16,925,234	16,024,070	14,300,436	901,164	15,201,600	292,746	197,941
2014	18,824,076	17,691,829	15,617,705	1,132,247	16,749,952	302,800	205,645
2015	20,046,585	18,950,997	16,923,045	1,095,589	18,018,634	315,247	214,452
2016	22,554,872	21,330,448	19,150,903	1,224,424	20,375,327	345,116	236,637
2017	24,810,568	23,329,001	20,983,970	1,481,567	22,465,537	348,157	231,136
2018	26,675,663	25,469,065	22,963,065	1,206,598	24,169,663	353,493	235,772
2019	29,778,701	27,713,715	24,719,027	2,064,986	26,784,013	385,150	249,834

資料來源：財團法人保險事業發展中心

註：1. 資金總額包括業主權益及保險負債。

2. 2019年資料尚未經會計師查核簽證。

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

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

Table14 : The Balance Sheet of Insurance Industry

Unit: NT\$ Million

Non-Life Insurance			人身保險業 Life Insurance				
保險負債 Insurance Liabilities	業主權益 Equities	資金總額 <sup>1</sup> 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 <sup>1</sup> Total Capital
100,964	72,704	173,668	6,485,405	6,216,338	5,693,529	269,067	5,962,596
105,942	67,139	173,080	7,756,511	7,256,005	6,436,200	500,506	6,936,706
114,164	66,360	180,524	8,746,487	8,313,534	7,142,995	432,953	7,575,948
160,152	54,722	214,874	9,169,449	8,955,335	7,847,933	214,114	8,062,047
162,199	69,610	231,809	10,782,439	10,347,147	8,974,937	435,292	9,410,229
170,504	73,996	244,500	12,123,701	11,647,539	10,223,028	476,161	10,699,189
174,106	73,500	247,606	13,051,337	12,621,315	11,184,402	430,022	11,614,424
166,959	82,366	249,325	14,528,759	13,843,592	12,249,808	685,167	12,934,974
166,261	94,805	261,066	16,632,488	15,826,129	14,134,176	806,359	14,940,535
172,563	97,155	269,718	18,521,276	17,486,184	15,445,141	1,035,093	16,480,234
178,419	100,795	279,214	19,731,338	18,736,545	16,744,627	994,793	17,739,420
200,534	108,480	309,014	22,209,756	21,093,812	18,950,369	1,115,944	20,066,313
193,063	117,021	310,083	24,462,411	23,097,865	20,790,907	1,364,546	22,155,454
197,645	117,720	315,365	26,322,170	25,233,293	22,765,420	1,088,877	23,854,298
205,901	135,316	341,217	29,393,551	27,463,881	24,513,126	1,929,671	26,442,796

Source: Taiwan Insurance Institute

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

2. 2019 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					收入總額 Income
	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	
2002	178,961	158,252	16,838	314	3,186	1,344,659
2003	192,317	166,343	18,909	265	6,241	1,750,129
2004	202,826	176,036	19,570	366	6,306	2,018,774
2005	228,747	201,497	20,687	-76	5,295	2,253,739
2006	219,302	190,510	22,818	-1,864	2,965	2,535,543
2007	212,257	184,097	21,907	-454	4,530	3,159,325
2008	207,353	181,074	22,090	-694	2,219	3,570,255
2009	204,446	172,965	21,435	-1,632	4,505	3,514,945
2010	210,128	179,631	22,178	171	7,820	4,096,205

資料來源：財團法人保險事業發展中心

Table15：The Income Statement of Insurance

Industry

Unit: NT\$ Million

人身保險業 Life Insurance					
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
1,193,428	145,800	1,344,794	1,248,556	70,063	-135
1,515,144	215,783	1,702,660	1,607,861	77,953	47,469
1,771,276	227,355	2,001,688	1,888,030	74,697	17,086
1,961,764	270,493	2,226,779	2,101,598	78,070	26,960
2,214,854	285,444	2,495,561	2,376,470	82,166	39,982
2,798,574	327,535	3,102,442	2,977,707	77,710	56,883
3,235,497	301,635	3,696,916	3,434,554	76,313	-126,661
3,128,398	383,637	3,510,181	3,360,884	71,645	4,764
3,562,375	561,154	4,116,061	3,852,099	72,770	-19,856

Source: Taiwan Insurance Institute

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
2011	87,735	54,260	22,794	82	8,978
2012	94,135	57,132	20,345	16	9,200
2013	101,561	62,329	25,493	1,696	13,437
2014	107,356	68,072	27,058	-21	10,327
2015	113,836	72,595	28,508	28	10,919
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	148,698	98,147	34,301	-238	13,864

資料來源：財團法人保險事業發展中心

註：1. 2019年資料尚未經會計師查核簽證。

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 Industry

Unit: NT\$ Million

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
2011	2,484,127	2,408,226	82,712	1,472	-901
2012	2,883,734	2,753,739	96,899	2,722	35,501
2013	3,024,691	2,849,891	93,452	2,295	79,290
2014	3,293,542	3,078,231	99,570	3,056	107,424
2015	3,346,606	3,104,358	106,179	2,689	118,498
2016	3,853,427	3,634,341	115,111	3,724	106,195
2017	4,078,062	3,852,048	110,135	937	123,532
2018	4,042,848	3,829,869	111,520	-19,287	94,624
2019	4,384,863	4,117,050	116,233	997	145,654

Source: Taiwan Insurance Institute

Note : 1. 2019 data has not been audited by a certified accountant.

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

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 <sup>1</sup> 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

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 <sup>1</sup> 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年起之資料詳表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	2015		2016	
	金額 Amount	占率 %	金額 Amount	占率 %
銀行存款 Bank Deposits	51,033	22.01	53,226	22.01
有價證券 Securities	94,644	40.81	99,930	41.33
公債及國庫券 Government & Treasury Bonds	16,238	7.00	16,742	6.92
金融債券、存單、匯票與本票 Financial bond, deposit receipt, bank draft and promissory note	23,355	10.07	23,320	9.64
股票 Stocks	29,580	12.76	33,973	14.05
公司債 Corporation Bonds	9,665	4.17	11,412	4.72
基金及受益憑證 Funds & Benefit Certificates	11,084	4.78	9,578	3.96
證券化商品及其他 Securitized products and other	4,722	2.04	4,906	2.03
不動產 Real Estates	29,831	12.86	29,883	12.36
投資用 Investment	10,146	4.38	10,675	4.41
自用 Private Use	19,684	8.49	19,209	7.94
放款 Loans	504	0.22	504	0.21
國外投資 Foreign Investments	52,745	22.74	54,757	22.65
專案運用及公共投資 Authorized Projects or Public Investment	1,848	0.80	2,108	0.87
投資保險相關事業 Investment on Insurance Enterprise	1,612	0.69	1,214	0.50
從事衍生性商品交易 Derivatives	-325	-0.14	-10	0.00
其他經核准之資金運用 Other utilizations of capital (Approved)	17	0.01	172	0.07
資金運用總額 Total Amount of Capital Invested	231,908	100.00	241,784	100.00
資金總額 Total Capital	279,214		309,014	
資產總額 Total Assets	315,247		345,116	
資金運用率 <sup>1</sup> Capital Investment Ratio %		83.06		78.24

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。

2. 2019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>)

Table16-1 : Investment Portfolio of Non-Life

Insurance Industry

Unit: NT\$ Million

	2017		2018		2019	
	金額 Amount	占率 %	金額 Amount	占率 %	金額 Amount	占率 %
	54,713	21.51	58,896	22.88	52,681	18.56
	107,574	42.30	104,925	40.77	129,242	45.52
	17,287	6.80	15,224	5.92	17,696	6.23
	22,548	8.87	23,592	9.17	25,852	9.11
	38,633	15.19	37,552	14.59	51,854	18.27
	13,914	5.47	14,484	5.63	14,142	4.98
	10,864	4.27	9,796	3.81	7,185	2.53
	4,327	1.70	4,276	1.66	12,513	4.41
	29,795	11.72	32,215	12.52	36,903	13.00
	10,323	4.06	12,763	4.96	24,456	8.61
	19,471	7.66	19,451	7.56	12,447	4.38
	479	0.19	459	0.18	467	0.16
	57,299	22.53	56,686	22.03	61,097	21.52
	3,096	1.22	3,049	1.18	3,142	1.11
	964	0.38	875	0.34	0	0.00
	305	0.12	126	0.05	360	0.13
	84	0.03	126	0.05	0	0.00
	254,308	100.00	257,357	100.00	283,893	100.00
	310,083		315,365		341,217	
	348,157		353,493		385,150	
		82.01		81.61		83.20

Source: Taiwan Insurance Institute

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

2. 2019 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>)

表17-1、人身保險業資金運用表

單位：百萬元

年/月 Year/ Month	2015		2016		2017		2018		2019	
	金額 Amount	占率 %	金額 Amount	占率 %	金額 Amount	占率 %	金額 Amount	占率 %	金額 Amount	占率 %
銀行存款 Bank Deposits	252,519	1.44	404,659	2.02	525,269	2.37	402,614	1.70	721,091	2.72
有價證券 Securities	4,641,060	26.40	4,398,151	21.99	4,559,076	20.59	4,432,759	18.66	5,505,889	20.76
公債及國庫券 Government & Treasury Bonds	2,087,587	11.87	1,789,283	8.94	1,681,965	7.60	1,330,123	5.60	1,242,445	4.69
金融債券、存單、匯票與本票 Financial bond, deposit receipt, bank draft and promissory note	664,429	3.78	619,345	3.10	550,616	2.49	540,362	2.28	615,084	2.32
股票 Stocks	1,078,911	6.14	1,229,778	6.15	1,512,889	6.83	1,510,045	6.36	1,540,568	5.81
公司債 Corporation Bonds	476,127	2.71	487,757	2.44	482,748	2.18	451,907	1.90	488,203	1.84
基金及受益憑證 Funds & Benefit Certificates	260,685	1.48	193,773	0.97	223,598	1.01	152,955	0.64	202,206	0.76
證券化商品及其他 Securitized products and other	73,321	0.42	78,215	0.39	107,260	0.48	447,367	1.88	1,417,383	5.35
不動產 Real Estates	1,117,392	6.36	1,194,500	5.97	1,218,348	5.50	1,231,737	5.19	1,302,607	4.91
投資用 Investment	991,025	5.64	1,049,952	5.25	1,077,707	4.87	1,090,959	4.59	1,162,953	4.39
自用 Private Use	126,367	0.72	144,548	0.72	140,640	0.64	140,778	0.59	139,654	0.53
壽險貸款 Loan to Policy-holders	529,631	3.01	542,279	2.71	550,081	2.48	563,990	2.37	621,754	2.34
放款 Loans	843,883	4.80	827,415	4.14	794,942	3.59	750,860	3.16	675,953	2.55
國外投資 Foreign Investments	10,131,813	57.63	12,570,907	62.84	14,406,349	65.07	16,305,518	68.65	17,599,714	66.37
專案運用及公共投資 Authorized Projects or Public Investment	48,844	0.28	53,867	0.27	59,021	0.27	65,581	0.28	64,048	0.24
投資保險相關事業 Investment on Insurance Enterprise	2,889	0.02	10,898	0.05	11,285	0.05	11,076	0.05	11,682	0.04
從事衍生性商品交易 Derivatives	-9,797	(0.06)	-9,382	(0.05)	9,881	0.04	-13,466	(0.06)	14,706	0.06
其他經核准之資金運用 Other utilizations of capital (Approved)	23,393	0.13	10,672	0.05	4,500	0.02	0	0.00	0	0.00
資金運用總額 Total Amount of Capital Invested	17,581,626	100.00	20,003,965	100.00	22,138,752	100.00	23,750,669	100.00	26,517,446	100.00
資金總額 Total Capital	17,739,420		20,066,313		22,155,454		23,854,298		26,442,796	
資產總額 Total Assets	19,731,338		22,209,756		24,462,411		26,322,170		29,393,551	
資金運用率 <sup>1</sup> Capital Investment Ratio %		99.11		99.69		99.92		99.57		100.28

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. 2019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)

Table17-1 : Investment Portfolio of Life Insurance Industry

Unit: NT\$ Million

年/月 Year/ Month	2015		2016		2017		2018		2019	
	金額 Amount	占率 %	金額 Amount	占率 %	金額 Amount	占率 %	金額 Amount	占率 %	金額 Amount	占率 %
銀行存款 Bank Deposits	252,519	1.44	404,659	2.02	525,269	2.37	402,614	1.70	721,091	2.72
有價證券 Securities	4,641,060	26.40	4,398,151	21.99	4,559,076	20.59	4,432,759	18.66	5,505,889	20.76
公債及國庫券 Government & Treasury Bonds	2,087,587	11.87	1,789,283	8.94	1,681,965	7.60	1,330,123	5.60	1,242,445	4.69
金融債券、存單、匯票與本票 Financial bond, deposit receipt, bank draft and promissory note	664,429	3.78	619,345	3.10	550,616	2.49	540,362	2.28	615,084	2.32
股票 Stocks	1,078,911	6.14	1,229,778	6.15	1,512,889	6.83	1,510,045	6.36	1,540,568	5.81
公司債 Corporation Bonds	476,127	2.71	487,757	2.44	482,748	2.18	451,907	1.90	488,203	1.84
基金及受益憑證 Funds & Benefit Certificates	260,685	1.48	193,773	0.97	223,598	1.01	152,955	0.64	202,206	0.76
證券化商品及其他 Securitized products and other	73,321	0.42	78,215	0.39	107,260	0.48	447,367	1.88	1,417,383	5.35
不動產 Real Estates	1,117,392	6.36	1,194,500	5.97	1,218,348	5.50	1,231,737	5.19	1,302,607	4.91
投資用 Investment	991,025	5.64	1,049,952	5.25	1,077,707	4.87	1,090,959	4.59	1,162,953	4.39
自用 Private Use	126,367	0.72	144,548	0.72	140,640	0.64	140,778	0.59	139,654	0.53
壽險貸款 Loan to Policy-holders	529,631	3.01	542,279	2.71	550,081	2.48	563,990	2.37	621,754	2.34
放款 Loans	843,883	4.80	827,415	4.14	794,942	3.59	750,860	3.16	675,953	2.55
國外投資 Foreign Investments	10,131,813	57.63	12,570,907	62.84	14,406,349	65.07	16,305,518	68.65	17,599,714	66.37
專案運用及公共投資 Authorized Projects or Public Investment	48,844	0.28	53,867	0.27	59,021	0.27	65,581	0.28	64,048	0.24
投資保險相關事業 Investment on Insurance Enterprise	2,889	0.02	10,898	0.05	11,285	0.05	11,076	0.05	11,682	0.04
從事衍生性商品交易 Derivatives	-9,797	(0.06)	-9,382	(0.05)	9,881	0.04	-13,466	(0.06)	14,706	0.06
其他經核准之資金運用 Other utilizations of capital (Approved)	23,393	0.13	10,672	0.05	4,500	0.02	0	0.00	0	0.00
資金運用總額 Total Amount of Capital Invested	17,581,626	100.00	20,003,965	100.00	22,138,752	100.00	23,750,669	100.00	26,517,446	100.00
資金總額 Total Capital	17,739,420		20,066,313		22,155,454		23,854,298		26,442,796	
資產總額 Total Assets	19,731,338		22,209,756		24,462,411		26,322,170		29,393,551	
資金運用率 <sup>1</sup> Capital Investment Ratio %		99.11		99.69		99.92		99.57		100.28

Source: Taiwan Insurance Institute

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

2. 2019 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)

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
2007	715	5	-	710
2008	1,114	41	-	1,073
2009	1,763	31	-	1,732
2010	1,201	13	-	1,188
2011	868	12	0	856
2012	897	10	0	887
2013	806	10	0	796
2014	1,188	12	0	1,176
2015	1,105	19	0	1,086
2016	1,122	3	0	1,119
2017	1,261	14	0	1,247
2018	1,655	18	0	1,637
<b>2019</b>	<b>1,413</b>	<b>15</b>	<b>0</b>	<b>1,398</b>

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。

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。
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。
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。
5. 另2019年至12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5,548件。其中財產保險核准制計15件，備查件數計3,064件，總計3,079件；人身保險核准制計14件，備查制計2,455件，總計2,469件。

Table18 : Statistics of New Product Approval

總件數 Total Cases	人身保險 Life Insurance		
	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
631	51	-	580
751	116	-	635
788	113	-	675
688	96	-	592
580	41	0	539
700	45	0	655
930	53	0	877
800	105	0	695
867	31	0	836
718	50	0	668
855	25	0	830
887	22	0	865
<b>726</b>	<b>14</b>	<b>0</b>	<b>712</b>

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.

- 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.
- 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.
- 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.
5. The number of all insurance products submitted for review is 5,548 in 2019 ( up to December, including new products and existing products with partial amendment ). Particularly, Non-life insurance products submitted for review totaled 3,079 ,including 15 submitted for prior approval and 3,064 submitted under use-and-file policy.Life insurance products submitted for review totaled 2,469 including 14 submitted for prior approval and 2,455 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 <sup>1</sup> Number of Companies			保險業務員 Salespersons			簽單保費 Written Premium	
	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	總計 Total	財產保險 Non-Life Insurance
2002	412	284	128	48,227	7,716	40,511	91,032,354	80,863,211
2003	414	281	133	58,608	9,182	49,426	153,219,168	48,597,354
2004	439	303	136	59,407	12,530	46,877	211,151,976	57,427,992
2005	477	338	139	76,555	18,570	57,985	260,923,588	66,316,660
2006	514	378	136	74,968	17,922	57,046	237,760,256	64,713,964
2007	486	353	133	81,497	18,945	62,552	243,259,319	52,908,625
2008	455	314	141	89,147	25,688	63,459	266,921,805	31,185,902
2009	397	267	130	93,357	34,677	58,680	327,608,716	26,810,497
2010	337	213	124	97,881	38,236	59,645	377,114,634	24,725,974
2011	316	207	109	81,890	35,924	45,966	329,980,977	26,938,437
2012	323	212	111	92,237	35,398	56,839	365,548,568	29,743,179
2013	312	207	105	99,564	43,489	56,075	369,491,298	32,302,601
2014	312	209	103	112,783	53,894	58,889	369,679,076	37,185,617
2015	306	202	104	102,620	48,677	53,943	391,946,421	39,846,078
2016	300	201	99	101,674	53,478	48,196	762,560,257	45,944,720
2017	291	199	92	78,254	48,968	29,286	860,981,786	49,282,129
2018	277	193	84	67,687	47,246	20,441	1,038,505,915	50,932,730

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。

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。

### 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
10,169,143	79.72	1.14	10,528,447	4,846,312	5,682,135
104,621,814	44.39	9.24	16,635,860	7,047,358	9,588,502
153,723,984	49.73	11.75	18,469,665	9,552,745	8,916,920
194,606,928	55.96	13.35	22,109,599	11,523,712	10,585,887
173,046,292	56.71	11.07	18,985,040	10,969,417	8,015,623
190,350,693	47.00	10.15	19,759,373	9,866,653	9,892,720
235,735,903	28.95	12.29	18,111,166	6,786,891	11,324,275
300,798,219	26.32	14.99	16,760,110	5,217,643	11,542,467
352,388,659	23.37	15.24	16,515,679	4,312,654	12,203,025
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

Source: Taiwan Insurance Institute

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

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



表20、保險經紀人業務統計表

單位：千元

年 Year	家數 <sup>1</sup> Number of Companies			保險業務員 Salespersons			簽單 Written
	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	總計 Total
2004	418	155	263	51,337	25,785	25,552	109,388,770
2005	450	-	-	42,757	-	-	112,220,020
2006	504	-	-	66,423	-	-	132,105,541
2007	510	-	-	75,130	-	-	172,505,222
2008	556	-	-	68,843	-	-	209,590,439
2009	562	-	-	92,171	-	-	308,186,501
2010	528	-	-	86,870	-	-	428,235,130
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

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。

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。
3. 自2011年起保險業務員「總計」數係實際登錄業務員總人數。業務員如於同一家保險經紀人公司登錄為財產保險業務員及人身保險業務員，該業務員於「總計」數係計為1人而非2人。

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
23,033,198	86,355,572	19.95	6.60	12,652,506	1,692,470	10,960,036
15,016,683	97,203,337	12.67	6.67	16,275,860	2,239,510	14,036,350
15,911,230	116,194,311	13.94	7.43	16,128,612	2,888,166	13,240,446
13,122,176	159,383,046	11.66	8.50	16,815,384	2,832,644	13,982,741
12,959,564	196,630,875	12.03	10.25	18,761,873	3,086,767	15,675,107
20,382,229	287,804,272	20.01	14.34	19,931,580	3,224,331	16,707,249
20,996,207	407,238,923	19.84	17.61	17,740,931	3,042,163	14,698,767
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

Source: Taiwan Insurance Institute

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

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

3. From 2011 on, the estimation of the total number of salesperson is based on those who registered. A salesperson who registered both in life insurance and non-life insurance under the same company will only be calculated as one in the estimation.

表21、保險公證人業務統計表

年 Year	家數 <sup>1</sup> 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
2004	85	37	48	-	11,006	4,111
2005	71	35	36	-	12,743	7,438
2006	75	35	40	-	14,357	8,155
2007	82	33	49	-	14,994	7,986
2008	83	39	44	-	20,779	15,533
2009	82	4	3	75	20,117	1,042
2010	81	9	4	68	19,535	1,533
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

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。

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。

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
6,895	-	363,989	256,588	107,401	-
5,305	-	534,708	413,386	121,322	-
6,202	-	512,581	384,404	128,177	-
7,008	-	559,492	422,589	136,903	-
5,246	-	584,371	424,850	159,520	-
3,317	15,758	717,998	26,647	130,292	561,059
1,807	16,195	641,338	31,585	61,274	548,479
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

Source: Taiwan Insurance Institute

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

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

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 <sup>1</sup> Number of Complaint Filed	依申訴人意見辦理 Handled by Complaints' Opinions	
				件數 Cases	占申訴 案件比率 % Ratio to Total Complaints Filed
2003	0.0246	23,501	578	189	32.70
2004	0.0183	30,115	552	136	24.64
2005	0.0238	19,574	466	93	19.96
2006	0.0279	19,755	551	130	23.59
2007	0.0140	37,826	529	143	27.03
2008	0.0148	38,556	572	138	24.13
2009	0.0130	39,864	519	135	26.01
2010	0.0143	40,909	585	115	19.72
2011	0.0146	45,639	667	99	14.84
2012	0.0175	50,772	890	147	16.52
2013	0.0130	52,058	679	161	23.71
2014	0.0159	52,235	828	230	27.78
2015	0.0174	52,245	911	306	33.59
2016	0.0190	55,786	1,058	379	35.82
2017	0.0167	62,103	1,039	404	38.88
2018	0.0184	67,130	1,235	498	40.33

資料來源：保險局產險監理組

註：1. 2012年以後之申訴件數為財團法人金融消費評議中心接獲保戶申訴之件數為準。

## IV. Statistics of Insurance Complaint

Table22 : Statistics of Non-Life Insurance Complaint

依保險公司意見辦理 Handled by Insurance Companies' Opinions		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
231	39.97	21	3.63	137	23.70
146	26.45	105	19.02	165	29.89
147	31.55	65	13.95	161	34.55
155	28.13	145	26.32	121	21.96
104	19.66	129	24.39	153	28.92
151	26.40	146	25.52	137	23.95
134	25.82	93	17.92	141	27.17
171	29.33	114	19.56	183	31.39
208	31.18	156	23.39	204	30.59
418	46.97	174	19.55	151	16.97
343	50.52	98	14.43	77	11.34
406	49.03	88	10.63	104	12.56
422	46.32	91	9.99	92	10.10
408	38.56	126	11.91	145	13.71
452	43.51	119	11.45	64	6.16
538	43.56	143	11.58	56	4.53

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 <sup>1</sup> Number of Complaint Filed	依申訴人意見辦理 Handled by Complaints' Opinions	
				件數 Cases	占申訴 案件比率 % Ratio to Total Complaints Filed
2003	0.0054	230,612	1,234	505	40.92
2004	0.0050	254,325	1,275	322	25.25
2005	0.0094	138,710	1,306	470	35.99
2006	0.0113	145,822	1,644	662	40.27
2007	0.0159	155,127	2,474	891	36.01
2008	0.0196	162,379	3,180	764	24.03
2009	0.0224	168,130	3,759	872	23.20
2010	0.0176	175,682	3,092	634	21.23
2011	0.0146	187,622	2,736	504	18.42
2012	0.0166	190,902	3,173	671	21.15
2013	0.0123	202,983	2,496	607	24.32
2014	0.0122	200,871	2,452	720	29.36
2015	0.0127	203,000	2,575	909	35.30
2016	0.0115	205,792	2,359	908	38.49
2017	0.0119	213,418	2,542	947	37.25
2018	0.0138	222,759	3,074	1,234	40.15

資料來源：保險局壽險監理組

註：1. 2012年以後之申訴件數為財團法人金融消費評議中心接獲保戶申訴之件數為準。

Table23 : Statistics of Life Insurance Complaint

依保險公司意見辦理 Handled by Insurance Companies' Opinions		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
378	30.63	116	9.40	235	19.04
344	26.98	229	17.96	380	29.80
353	27.03	233	17.84	214	16.39
526	32.00	161	9.79	295	17.94
826	33.39	365	14.75	392	15.84
1,143	35.94	792	24.91	481	15.12
1,517	40.36	745	19.82	402	10.70
1,259	42.15	660	22.10	434	14.53
1,000	36.55	735	26.86	497	18.17
1,818	57.30	516	16.26	168	5.29
1,369	54.85	393	15.75	127	5.09
1,148	46.82	449	18.31	135	5.51
976	37.90	531	20.62	159	6.18
777	32.94	502	21.28	172	7.29
951	37.41	516	20.30	128	5.04
1,108	36.04	557	18.12	175	5.69

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、強制汽機車責任保險

表24、強制汽機車責任保險統計表

單位：千元

年/月 Year/ Month	汽車 MotorVehicle					
	承保車數 Vehicle Insured	保費收入 <sup>2</sup> Premium Income	有效保單件 數 <sup>3</sup> Policies In Force	純保費 Pure Premium	保險理賠之 責任分攤額 <sup>4</sup> Claims Paid (Liability- Based)	保險理賠之責 任分攤額佔純 保費比率 Ratio of Claims Paid (Liability- Based) to Pure Premium %
2008	6,882,734	11,231,651	7,326,516	8,813,411	6,200,309	70.35
2009	6,830,751	10,311,432	7,353,094	7,909,253	5,918,509	74.83
2010	6,987,173	9,583,025	6,809,865	7,092,024	6,125,611	86.37
2011	7,229,004	9,317,479	6,986,900	6,672,733	6,440,367	96.52
2012	7,321,361	9,377,767	7,126,638	6,695,588	6,967,658	104.06
2013	7,570,537	9,635,741	7,300,827	6,863,221	6,928,052	100.94
2014	7,849,993	9,938,297	7,497,933	7,069,419	6,826,466	96.56
2015	7,800,952	9,916,917	7,663,460	7,060,235	6,413,110	90.83
2016	8,036,421	10,216,449	7,783,051	7,264,258	6,409,128	88.23
2017	8,201,469	10,421,992	7,900,133	7,417,853	6,846,612	92.30
2018	8,341,762	10,558,468	8,007,369	7,522,665	5,768,749	76.68
2019	7,588,463	9,582,932	8,124,384	6,846,079	-	-

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。

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)。
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。
4. 本欄位數字為保險理賠在筆責基礎下之分攤額，係將年度已付賠款金額採用筆責基礎轉換計算，為費率計算基礎之保險成本之一；其中保險理賠係指已付賠款，其因未決賠案尚無法確認筆事責任比率，故該金額不包含年末未付賠款與年初未付賠款之差額。
5. 本表以業務統計為基礎與其他表以財務會計為基礎不同。
6. 保險費係屬預估性質，並於簽訂保險契約時收取，保險事故發生於保險期間內而理賠給付則可能於保險期間或其後年度為之，故應以長期觀察(純)保費收入與保險理賠之責任分攤額之發展情形，方為適當。

## V. Compulsory Automobile Liability Insurance

Table24 : Statistics of Compulsory Automobile Liability Insurance

Unit: NT\$ Thousand

年/月 Year/ Month	機車 Motorcycle					
	承保車數 Motorcycle Insured	保費收入 <sup>2</sup> Premium Income	有效保單件 數 <sup>3</sup> Policies In Force	純保費 Pure Premium	保險理賠之 責任分攤額 <sup>4</sup> Claims Paid (Liability- Based)	保險理賠之責 任分攤額佔純 保費比率 Ratio of Claims Paid (Liability- Based) to Pure Premium %
2008	6,295,020	6,472,705	9,906,000	4,825,643	3,868,232	80.16
2009	6,261,670	5,917,256	10,137,891	4,302,969	3,963,819	92.12
2010	6,583,608	5,765,418	9,930,762	4,218,137	4,357,122	103.29
2011	6,776,315	5,778,868	10,153,998	4,293,196	5,251,462	122.32
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	8,414,066	6,418,166	11,597,615	4,861,920	-	-

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.

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.)
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.
4. The figures in this column are liability-based paid losses, which are calculated by converting, on the basis of liability, the amount of the claims paid for the year. They are an insurance cost used in the premium rate calculation basis. The figures represent paid claims. For any outstanding claims, the accident liability ratio is undetermined, so the figures do not include the difference between year-end outstanding losses and year-opening outstanding losses.
5. This table uses business statistics as its basis; it therefore differs from other tables that use financial accounting as their basis.
6. Premium income is calculated by expected losses and collected when the insurance contract is entered into. Nevertheless, insured events and claims could occur years after the premium income was collected. Therefore, it is considered appropriate to place the development of net premium income and liability-based paid losses under long-term observation.

表24-1、強制汽機車責任保險統計表  
Statistics of Compulsory Automobile Liability Insurance

單位：千元

Unit: NT\$ Thousand

年/月 Year/ Month	汽車與機車合計 Combined Totals for Motor Vehicles and Motorcycles					
	承保車數 Vehicle Insured	保費收入 <sup>2</sup> Premium Income	有效保單件數 <sup>3</sup> Policies In Force	純保費 Pure Premium	保險理賠之 責任分攤額 <sup>4</sup> Claims Paid (Liability- Based)	保險理賠之責 任分攤額佔純 保費比率 Ratio of Claims Paid (Liability- Based) to Pure Premium %
2008	13,177,754	17,704,356	17,232,516	13,639,054	10,068,541	73.82
2009	13,092,421	16,228,688	17,490,985	12,212,222	9,882,328	80.92
2010	13,570,781	15,348,443	16,740,627	11,310,161	10,482,733	92.68
2011	14,005,319	15,096,347	17,140,898	10,965,929	11,691,829	106.62
2012	14,287,030	15,286,521	17,497,132	11,098,207	12,487,364	112.52
2013	14,904,812	15,684,110	17,915,136	11,421,874	12,836,269	112.38
2014	15,498,567	15,894,668	18,193,372	11,523,807	13,020,539	112.99
2015	15,719,247	16,063,394	18,460,315	11,666,439	12,180,088	104.40
2016	16,351,022	16,591,345	18,753,057	12,037,127	12,346,860	102.57
2017	16,957,557	17,130,296	19,115,481	12,454,661	13,202,586	106.01
2018	17,158,536	17,304,942	19,310,827	12,610,826	11,277,380	89.43
2019	16,002,529	16,001,098	19,721,999	11,707,999	-	-

資料來源：財團法人保險事業發展中心

註：1. 本表註同前表。

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.

2. This table added Since February 2014.

表25、特別補償基金統計表  
Statistics of the Compensation Fund

單位：千元

Unit: NT\$ Thousand

年/月 Year/Month	分擔額收入 Income from Shared Quota	補償支出 <sup>1</sup> Compensation Expenditure	補償件數 Compensation Cases
2008	481,003	641,752	3,543
2009	445,383	561,439	3,800
2010	424,151	534,097	3,870
2011	438,221	461,998	3,778
2012	409,895	466,321	3,717
2013	426,770	530,832	3,876
2014	433,407	465,663	3,705
2015	436,995	501,398	3,923
2016	451,171	512,352	3,897
2017	464,768	432,064	4,005
2018	470,671	425,476	3,697
2019	480,006	418,322	3,880

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 <sup>1</sup> Claims Paid		有效件數 Policy Count	住宅總戶數 Household Count	投保率 <sup>2</sup> Take-up rate %
		保單件數 Policy Count	金額 Amount			
2006	2,425,076	0	0	1,672,043	7,600,000	22.00
2007	2,722,298	0	0	1,872,195	7,800,000	24.00
2008	2,947,698	0	0	2,029,369	7,800,000	26.02
2009	2,951,981	0	0	2,168,528	7,900,000	27.45
2010	3,057,969	4	3,088	2,294,738	8,077,482	28.41
2011	3,193,562	0	0	2,390,202	8,166,245	29.27
2012	3,202,554	0	0	2,459,152	8,166,245	30.11
2013	3,336,938	0	12	2,553,337	8,372,927	30.50
2014	3,463,141	0	0	2,637,811	8,372,927	31.50
2015	3,523,412	0	0	2,707,256	8,409,079	32.19
2016	3,646,940	103	169,565	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	0	3,102,381	8,861,497	35.01

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

與地震基金支付之理賠費用。

2.投保率=有效件數/住宅總戶數。

3.自2015年住宅總戶數資料來源改為內政部。自2017/7月起投保率計算基礎住宅總戶數改為8,602,802戶。

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.

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

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

Furthermore, with effect from July 2017, the Household Count had been updated to 8,602,802.

## 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
2006	1,294,089	1,447,224	4,381,784
2007	1,543,644	1,691,626	6,073,410
2008	1,726,190	1,765,223	7,838,633
2009	1,703,332	1,737,206	9,575,839
2010	1,775,621	1,817,573	11,393,412
2011	1,875,180	1,911,904	13,305,316
2012	1,676,472	600,902	13,906,218
2013	1,790,771	1,814,810	15,721,028
2014	1,897,149	1,908,562	17,629,590
2015	2,082,118	2,085,929	19,715,519
2016	2,211,621	2,269,435	21,984,954
2017	2,331,993	2,354,298	24,339,252
2018	2,463,121	2,474,072	26,813,324
2019	2,564,799	2,596,464	29,409,788

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。

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 "Regulations 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.

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 respective year.

## 七、我國與世界其他各國比較

表28、2018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		
		排名 Ranking	保費收入 Premium income	占有率 Shares %
北美洲 North America	美國 U.S.	1	1,469,375	28.29
亞洲 Asia	中國大陸 PR China	2	574,877	11.07
亞洲 Asia	日本 Japan	3	440,648	8.49
歐洲 Europe	英國 U.K.	4	336,510	6.48
歐洲 Europe	法國 France	5	257,963	4.97
歐洲 Europe	德國 Germany	6	241,485	4.65
亞洲 Asia	南韓 South Korea	7	179,023	3.45
歐洲 Europe	義大利 Italy	8	170,274	3.28
北美洲 North America	加拿大 Canada	9	127,903	2.46
<b>亞洲 Asia</b>	<b>台灣 Taiwan</b>	<b>10</b>	<b>121,908</b>	<b>2.35</b>
亞洲 Asia	印度 India	11	99,837	1.92
歐洲 Europe	荷蘭 Netherlands	12	84,348	1.62
大洋洲 Oceania	澳洲 Australia	13	79,098	1.52
歐洲 Europe	西班牙 Spain	14	74,063	1.43
歐洲 Europe	愛爾蘭 Ireland	15	73,162	1.41
南美洲 South America	巴西 Brazil	16	72,840	1.40
亞洲 Asia	香港 Hong Kong	17	65,912	1.27
歐洲 Europe	瑞士 Switzerland	18	59,384	1.14
非洲 Africa	南非 South Africa	19	48,269	0.93
歐洲 Europe	比利時 Belgium	20	37,252	0.72
世界總計 Total in the World			5,193,225	100.00

資料來源：摘譯自 "Swiss Re, Sigma No. 3/2019"

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 2018

Unit: US\$ Million

財產保險業 <sup>1</sup> 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 %
1	875,984	36.91	1	593,391	21.04
2	261,512	11.02	3	313,365	11.11
4	106,405	4.48	2	334,243	11.85
5	101,009	4.26	4	235,501	8.35
6	92,888	3.91	5	165,075	5.85
3	145,046	6.11	9	96,439	3.42
7	80,951	3.41	8	98,072	3.48
11	44,933	1.89	6	125,341	4.44
8	73,833	3.11	13	54,070	1.92
<b>16</b>	<b>19,864</b>	<b>0.84</b>	<b>7</b>	<b>102,044</b>	<b>3.62</b>
15	26,102	1.10	10	73,735	2.61
9	68,605	2.89	26	15,743	0.56
10	48,983	2.06	18	30,115	1.07
12	39,945	1.68	16	34,118	1.21
26	9,738	0.41	11	63,424	2.25
13	33,589	1.42	14	39,251	1.39
42	4,899	0.21	12	61,013	2.16
14	28,940	1.22	17	30,444	1.08
25	9,794	0.41	15	38,475	1.36
17	18,540	0.78	24	18,712	0.66
	2,373,050	100.00		2,820,175	100.00

Source: Quoted and translated from "Swiss Re, Sigma No. 3/2019"

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



表29、2018年世界各國保險密度前20名排行表  
Global Ranking of Top 20 Insurance Density in 2018

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	開曼群島 Cayman Islands	11,641.0	462.0	11,179.0
2	香港 Hong Kong	8,863.0	8,204.0	659.0
3	瑞士 Switzerland	6,934.0	3,555.0	3,379.0
4	丹麥 Denmark	6,289.0	4,590.0	1,699.0
5	愛爾蘭 Ireland	5,253.0	4,356.0	897.0
6	<b>台灣 Taiwan</b>	<b>5,161.0</b>	<b>4,320.0</b>	<b>841.0</b>
7	盧森堡 Luxembourg	5,001.0	2,995.0	2,006.0
8	新加坡 Singapore	4,958.0	3,944.0	1,014.0
9	芬蘭 Finland	4,926.0	4,019.0	907.0
10	荷蘭 Netherlands	4,890.0	913.0	3,977.0
11	英國 U. K.	4,503.0	3,532.0	971.0
12	美國 U. S.	4,482.0	1,810.0	2,672.0
13	法國 France	3,666.0	2,370.0	1,296.0
14	瑞典 Sweden	3,644.0	2,653.0	991.0
15	挪威 Norway	3,637.0	2,276.0	1,361.0
16	日本 Japan	3,466.0	2,629.0	837.0
17	南韓 South Korea	3,465.0	1,898.0	1,567.0
18	加拿大 Canada	3,458.0	1,462.0	1,996.0
19	澳洲 Australia	3,160.0	1,203.0	1,957.0
20	德國 Germany	2,908.0	1,161.0	1,747.0
	世界 World	682.0	370.0	312.0

資料來源：摘譯自" Swiss Re, Sigma No. 3/2019"

註：1. 保險密度：每人平均保費支出。

Source：Quoted and translated from "Swiss Re, Sigma No. 3/2019".

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

表30、2018年世界各國保險滲透度前20名排行表  
Global Ranking of Top 20 Insurance Penetration in 2018

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	<b>台灣 Taiwan</b>	<b>20.88</b>	<b>17.48</b>	<b>3.40</b>
2	香港 Hong Kong	18.16	16.81	1.35
3	開曼群島 Cayman Islands	17.52	0.70	16.82
4	南非 South Africa	12.89	10.27	2.62
5	南韓 South Korea	11.17	6.12	5.05
6	英國 U. K.	10.61	8.32	2.29
7	丹麥 Denmark	10.37	7.57	2.80
8	芬蘭 Finland	9.88	8.06	1.82
9	荷蘭 Netherlands	9.23	1.72	7.51
10	法國 France	8.89	5.75	3.14
11	日本 Japan	8.86	6.72	2.14
12	瑞士 Switzerland	8.42	4.32	4.10
13	義大利 Italy	8.34	6.17	2.17
14	新加坡 Singapore	7.82	6.22	1.60
15	加拿大 Canada	7.48	3.16	4.32
16	那米比亞 Namibia	7.25	5.19	2.06
17	美國 U. S.	7.14	2.88	4.26
18	愛爾蘭 Ireland	6.84	5.67	1.17
19	瑞典 Sweden	6.75	4.91	1.84
20	葡萄牙 Portugal	6.43	4.03	2.40
	世界 World	6.09	3.31	2.78

資料來源：摘譯自" Swiss Re, Sigma No. 3/2019"

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. 3/2019".

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
2009	1,569	10,482	12,051
2010	1,615	12,613	14,228
2011	1,959	14,481	16,440
2012	2,176	16,731	18,907
2013	2,482	489	2,971
2014	2,708	206	2,914
2015	2,928	300	3,228
2016	3,171	423	3,594
2017	3,491	4,508	7,999
2018	3,819	9,858	13,677
2019	4,140	15,417	19,557

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

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

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

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

## 九、微型保險

### VIII. Microinsurance

表32、2019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 2019

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	3,820	112,999	3,350	98,921
10~19	43,319	1,573,755	43,499	1,614,378
20~29	59,653	2,055,704	67,832	2,412,029
30~39	58,146	1,816,307	72,418	2,382,108
40~49	70,941	2,272,983	82,060	2,758,664
50~59	76,122	2,301,434	70,962	2,192,238
60~69	45,568	1,305,584	41,987	1,252,151
70~79	8,723	256,215	8,820	267,466
80~89	52	1,580	35	1,050
90(含)以上	1	30	1	10
合計	366,345	11,696,591	390,964	12,979,015

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。

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、2019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

無配偶且全年綜合所得在新臺幣三十五萬元以下者或其家庭成員。但其家庭成員有配偶，且該夫妻二人之全年綜合所得逾新臺幣七十萬元者，不適用本款規定

A spouseless person whose gross annual consolidated income is less than NT\$350,000 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 NT\$700,000

屬於夫妻二人之全年綜合所得在新臺幣七十萬元以下家庭之家庭成員

A member of a household where the gross annual consolidated income of the husband and wife combined is less than NT\$700,000

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

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 2019

Unit: NT\$ Ten Thousand

男性 Male		女性 Female	
人數 Number	保額 Insured Amount	人數 Number	保額 Insured Amount
7,750	257,300	10,132	339,201
6,772	222,774	7,471	248,963
123,999	3,926,439	143,485	4,515,457
4,734	176,087	3,424	134,116
12,619	419,800	13,678	447,455
43,312	1,807,360	54,712	2,356,391
670	25,032	1,332	51,559
101,100	3,214,600	100,324	3,339,736
65,389	1,647,199	56,406	1,546,137
366,345	11,696,591	390,964	12,979,015

Source: Taiwan Insurance Institute

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

表34、2019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 2019 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	12,501	18,977
台北市 Taipei City	77,150	76,282
台東縣 Taitung County	11,143	12,582
台南市 Tainan City	7,697	8,359
宜蘭縣 Ilan County	5,879	6,449
花蓮縣 Hualien County	16,784	17,608
金門縣 Kinmen County	90	186
南投縣 Nantou County	14,449	14,646
屏東縣 Pingtung County	11,705	14,963
苗栗縣 Miaoli County	4,369	4,563
桃園市 Taoyuan City	78,010	79,291
高雄市 Kaohsiung City	12,004	14,224
基隆市 Keelung City	5,141	5,816
連江縣 Lainchang County	255	5
雲林縣 Yunlin County	10,198	11,203
新北市 New Taipei City	71,762	77,827
新竹市 Hsinchu City	3,562	4,242
新竹縣 Hsinchu County	1,781	2,007
嘉義市 Chiai City	9,319	9,407
嘉義縣 Chiai County	7,121	6,311
彰化縣 Changhua County	4,675	5,226
澎湖縣 Penghu County	750	790
合計 Total	366,345	390,964

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.