

五、強制汽車責任保險

表24、強制汽車責任保險統計表

單位：千元

年/月 Year/ Month	汽車 MotorVehicle		
	承保車數 Vehicle Insured	保費收入 ² Premium Income	有效保單 件數 Policies In Force
2016	8,036,421	10,216,449	7,783,051
2017	8,201,469	10,421,992	7,900,133
2018	8,341,762	10,558,468	8,007,369
2019	8,458,474	10,654,122	8,124,384
2020	8,653,155	10,736,113	8,245,244
2021	8,706,169	10,885,869	8,363,276
2022	8,901,865	11,085,119	8,501,262
2023	8,964,243	11,087,851	8,655,329
2024	9,196,614	11,307,319	8,766,114
2025	9,212,425	11,290,627	8,825,262

資料來源：財團法人保險事業發展中心

註：1.當年月數字係年初至當月末累計數。

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

註：3.微型電動二輪車自2022年11月起新增。

單位：千元

汽車 MotorVehicle			
純保費 Pure Premium	保險賠款 Claims	保險賠款佔純保費比率 Ratio of Claims to Pure Premium %	
7,264,258	6,409,128	88.23	
7,417,853	6,846,612	92.30	
7,522,665	5,768,749	76.68	
7,607,857	7,196,947	94.60	
7,690,679	6,923,385	90.02	
7,821,403	7,259,172	92.81	
7,969,576	7,523,272	94.40	
7,958,850	7,504,108	94.29	
8,112,983	7,760,159	95.65	
8,106,431	7,241,715	89.33	

V. Compulsory Automobile Liability Insurance

Table 24 : Statistics of Compulsory Automobile Liability Insurance

Unit : NT\$ Thousand

Unit : NT\$ Thousand

年/月 Year/ Month	機車 Motorcycle					
	承保車數 Motorcycle Insured	保費收入 ² Premium Income	有效保單 件數 Policies In Force	純保費 Pure Premium	保險賠款 Claims	保險賠款佔純保 費比率 Ratio of Claims to Pure Premium %
2016	8,314,601	6,374,896	10,970,006	4,772,869	5,937,732	124.41
2017	8,756,088	6,708,304	11,215,348	5,036,808	6,355,974	126.19
2018	8,816,774	6,746,474	11,303,458	5,088,161	5,508,631	108.26
2019	9,168,544	6,979,300	11,597,615	5,286,238	7,197,890	136.16
2020	9,540,198	7,094,909	11,971,518	5,383,912	6,827,914	126.82
2021	9,731,827	7,241,827	12,113,813	5,504,727	5,926,551	107.66
2022	10,055,724	7,507,473	12,370,485	5,722,047	5,286,942	92.40
2023	10,392,645	7,675,838	12,867,711	5,855,172	5,520,849	94.29
2024	10,678,543	7,921,608	13,104,096	6,064,920	5,262,306	86.77
2025	10,806,315	7,973,779	13,364,535	6,112,905	5,663,351	92.65

年/月 Year/ Month	微型電動二輪車 Mini-Electric Two-Wheel Vehicle ³					
	承保車數 Motorcycle Insured	保費收入 ² Premium Income	有效保單 件數 Policies In Force	純保費 Pure Premium	保險賠款 Claims	保險賠款佔純保 費比率 Ratio of Claims to Pure Premium %
2016	-	-	-	-	-	-
2017	-	-	-	-	-	-
2018	-	-	-	-	-	-
2019	-	-	-	-	-	-
2020	-	-	-	-	-	-
2021	-	-	-	-	-	-
2022	22,441	18,193	21,087	12,587	0	0.00
2023	124,514	101,114	131,752	70,273	3,122	4.44
2024	211,869	151,721	286,351	103,071	33,844	32.84
2025	204,690	145,888	323,327	98,738	61,954	62.75

Source: Taiwan Insurance Institute

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

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

Note : 3. Mini electric two-wheel vehicles will be added from November 2022.