

# 人壽保險業歷年人壽保險及年金保險投保率與普及率

保額單位：新台幣百萬元

年度	人壽保險及年金保險有效契約				***臺閩地區年底人口		人壽保險及年金保險投保率	
	件 (人) 數 (千件人)		保 額		(千件人)		%	
	(1)	年增率%	(2)	年增率%	(3)	年增率%	(1)/(3)	年增率%
52	164		3,458		11,883		1.38	
53	175	6.71	3,501	1.24	12,256	3.14	1.43	3.46
54	184	5.14	3,587	2.46	12,628	3.04	1.46	2.05
55	207	12.50	4,764	32.81	12,992	2.88	1.59	9.35
56	266	28.50	6,715	40.95	13,296	2.34	2.00	25.56
57	301	13.16	8,318	23.87	13,650	2.66	2.21	10.22
58	360	19.60	15,369	84.77	14,334	5.01	2.51	13.89
59	386	7.22	19,674	28.01	14,675	2.38	2.63	4.73
60	440	13.99	25,449	29.35	14,994	2.17	2.93	11.56
61	424	-3.64	25,859	1.61	15,289	1.97	2.77	-5.50
62	444	4.72	34,928	35.07	15,564	1.80	2.85	2.87
63	464	4.50	45,456	30.14	15,852	1.85	2.93	2.61
64	509	9.70	60,446	32.98	16,149	1.87	3.15	7.68
65	610	19.84	91,520	51.41	16,508	2.22	3.70	17.24
66	785	28.69	137,121	49.83	16,813	1.85	4.67	26.35
67	939	19.62	193,632	41.21	17,135	1.92	5.48	17.37
68	1,073	14.27	230,895	19.24	17,479	2.01	6.14	12.02
69	1,149	7.08	304,976	32.08	17,805	1.87	6.45	5.12
70	1,354	17.84	387,658	27.11	18,135	1.85	7.47	15.70
71	1,625	20.01	567,365	46.36	18,457	1.78	8.80	17.92
72	1,940	19.38	829,713	46.24	18,733	1.50	10.36	17.63
73	2,304	18.76	1,144,593	37.95	19,013	1.49	12.12	17.01
74	2,565	11.33	1,351,727	18.10	19,258	1.29	13.32	9.91
75	3,073	19.81	1,731,007	28.06	19,455	1.02	15.80	18.59
76	3,739	21.67	2,160,112	24.79	19,672	1.12	19.01	20.33
77	4,530	21.16	2,716,009	25.73	19,904	1.18	22.76	19.74
78	5,472	20.79	3,463,402	27.52	20,107	1.02	27.21	19.58
79	6,504	18.86	4,360,220	25.89	20,353	1.22	31.96	17.42
80	7,442	14.42	5,213,372	19.57	20,606	1.24	36.12	13.02
81	8,693	16.81	6,338,623	21.58	20,803	0.96	41.79	15.70
82	9,937	14.31	7,524,140	18.70	20,995	0.92	47.33	13.26
83	11,636	17.10	9,231,261	22.69	21,178	0.87	54.94	16.09
84	13,201	13.45	10,924,172	18.34	21,357	0.85	61.81	12.50
85	15,024	13.81	12,622,969	15.55	21,525	0.79	69.80	12.92
86	17,800	18.48	14,861,439	17.73	21,743	1.01	81.87	17.29
87	21,713	21.98	17,942,592	20.73	21,929	0.86	99.02	20.95
88	24,009	10.57	20,168,589	12.41	22,092	0.74	108.68	9.76
89	27,047	12.65	22,012,633	9.14	22,277	0.84	121.41	11.72
90	30,338	12.17	23,183,217	5.32	22,406	0.58	135.40	11.52
91	32,361	6.67	24,185,804	4.32	22,521	0.51	143.69	6.12
92	35,911	10.97	26,677,824	10.30	22,605	0.37	158.86	10.56
93	37,712	5.02	28,944,245	8.50	22,689	0.37	166.21	4.63
94	40,104	6.34	30,953,094	6.94	22,770	0.36	176.13	5.96
95	42,095	4.96	32,759,870	5.84	22,877	0.47	184.01	4.47
96	45,005	6.91	36,027,048	9.97	22,958	0.35	196.03	6.54
97	46,827	4.05	36,790,933	2.12	23,037	0.34	203.27	3.69
98	47,358	1.13	37,476,393	1.86	23,120	0.36	204.84	0.77
99	48,807	3.06	38,035,581	1.49	23,162	0.18	210.72	2.87
100	50,130	2.71	38,974,270	2.47	23,225	0.27	215.84	2.43
101	51,987	3.70	40,025,297	2.70	23,316	0.39	222.97	3.30
102	53,681	3.26	41,061,271	2.59	23,374	0.25	229.67	3.01
103	54,041	0.67	41,336,909	0.67	23,434	0.26	230.61	0.41
104	55,008	1.79	42,049,741	1.72	23,492	0.25	234.16	1.54
105	56,578	2.85	43,182,644	2.69	23,540	0.20	240.35	2.65
106	57,995	2.50	44,341,031	2.68	23,571	0.13	246.04	2.37
107	58,842	1.46	47,107,404	6.24	23,589	0.08	249.45	1.38
108	60,445	2.72	49,230,066	4.51	23,603	0.06	256.09	2.66

人壽保險業歷年人壽保險及年金保險投保率與普及率(續)

金額單位：新台幣百萬元

年度	** 國民所得		人壽保險及年金保險 普及率 %		總保費收入		總保費收入對 可支配所得比		保 險 給 付	
	(4)	年增率%	(2)/(4)	年增率%	金 額	年增率%	可支配所得	%	金 額	年增率%
52	83,798		4.13		270			N. A.	20	
53	98,094	17.06	3.57	-13.51	461	70.74		N. A.	38	90.00
54	108,160	10.26	3.32	-7.08	504	9.33		N. A.	139	265.79
55	120,775	11.66	3.94	18.94	509	0.99		N. A.	203	46.04
56	130,955	8.43	5.13	30.00	596	17.09		N. A.	159	-21.67
57	161,586	23.39	5.15	0.39	839	40.77		N. A.	647	306.92
58	186,964	15.71	8.22	59.69	1,136	35.40		N. A.	494	-23.65
59	215,345	15.18	9.14	11.14	1,291	13.64		N. A.	388	-21.46
60	250,209	16.19	10.17	11.33	1,606	24.40	133,800	1.20	546	40.72
61	298,925	19.47	8.65	-14.95	1,698	5.73	157,700	1.08	462	-15.38
62	385,173	28.85	9.07	4.83	1,920	13.07	200,700	0.96	762	64.94
63	508,486	32.01	8.94	-1.42	2,224	15.83	270,300	0.82	829	8.79
64	538,473	5.90	11.23	25.57	2,698	21.31	306,600	0.88	826	-0.36
65	645,480	19.87	14.18	26.31	3,671	36.06	362,500	1.01	902	9.20
66	757,547	17.36	18.10	27.66	4,981	35.69	424,900	1.17	1,236	37.03
67	915,100	20.80	21.16	16.90	7,214	44.83	524,800	1.37	1,845	49.27
68	1,102,295	20.46	20.95	-1.01	9,710	34.60	663,500	1.46	2,733	48.13
69	1,376,084	24.84	22.16	5.80	12,373	27.43	856,800	1.44	3,132	14.60
70	1,628,368	18.33	23.81	7.42	16,700	34.97	1,019,900	1.64	3,654	16.67
71	1,747,570	7.32	32.47	36.37	22,441	34.38	1,091,500	2.06	4,953	35.55
72	1,962,192	12.28	42.29	30.24	30,575	36.25	1,214,400	2.52	7,064	42.62
73	2,219,150	13.10	51.58	21.98	41,738	36.51	1,319,400	3.16	10,567	49.59
74	2,322,880	4.67	58.19	12.82	49,827	19.38	1,374,200	3.63	14,509	37.30
75	2,760,094	18.82	62.72	7.77	61,671	23.77	1,512,800	4.08	15,761	8.63
76	3,091,531	12.01	69.87	11.41	80,084	29.86	1,676,300	4.78	18,871	19.73
77	3,281,785	6.15	82.76	18.45	100,806	25.88	1,943,700	5.19	24,381	29.20
78	3,760,236	14.58	92.11	11.29	124,844	23.85	2,276,700	5.48	33,964	39.31
79	4,156,458	10.54	104.90	13.89	145,543	16.58	2,614,500	5.57	45,903	35.15
80	4,659,322	12.10	111.89	6.66	168,038	15.46	3,030,200	5.55	57,053	24.29
81	5,152,957	10.59	123.01	9.94	198,103	17.89	3,382,300	5.86	62,206	9.03
82	5,645,646	9.56	133.27	8.34	232,387	17.31	3,944,400	5.89	73,760	18.57
83	6,158,519	9.08	149.89	12.47	273,343	17.62	4,285,500	6.38	87,828	19.07
84	6,669,134	8.29	163.80	9.28	310,238	13.50	4,649,900	6.67	105,783	20.44
85	7,259,683	8.85	173.88	6.15	358,415	15.53	4,882,500	7.34	126,815	19.88
86	7,852,043	8.16	189.27	8.85	422,618	17.91	5,270,600	8.02	148,414	17.03
87	8,339,964	6.21	215.14	13.67	489,220	15.76	5,477,500	8.93	179,351	20.85
88	8,722,029	4.58	231.24	7.48	558,074	14.07	5,717,600	9.76	207,146	15.50
89	9,219,698	5.71	238.76	3.25	626,317	12.23	5,873,400	10.66	224,187	8.23
90	8,928,963	-3.15	259.64	8.75	728,891	16.38	5,846,800	12.47	259,824	15.90
91	9,381,500	5.07	257.80	-0.71	889,287	22.01	5,990,700	14.84	288,570	11.06
92	9,745,873	3.88	273.73	6.18	1,132,652	27.37	6,137,700	18.45	390,253	35.24
93	10,297,925	5.66	281.07	2.68	1,308,489	15.52	6,313,100	20.73	480,584	23.15
94	10,541,566	2.37	293.63	4.47	1,457,752	11.41	6,447,100	22.61	499,181	3.87
95	10,931,697	3.70	299.68	2.06	1,563,700	7.27	6,672,900	23.43	648,304	29.87
96	11,433,779	4.59	315.09	5.14	1,875,097	19.91	6,849,900	27.37	863,946	33.26
97	11,020,825	-3.61	333.83	5.95	1,918,843	2.33	6,893,400	27.84	1,108,565	28.31
98	10,875,793	-1.32	344.59	3.22	2,006,559	4.57	6,823,900	29.40	902,347	-18.60
99	12,131,269	11.54	313.53	-9.01	2,312,850	15.26	6,973,300	33.17	1,191,463	32.04
100	12,227,309	0.79	318.75	1.66	2,198,172	-4.96	7,227,400	30.41	1,416,218	18.86
101	12,496,672	2.20	320.29	0.48	2,478,348	12.75	7,460,100	33.22	1,249,036	-11.80
102	13,194,356	5.58	311.20	-2.84	2,583,532	4.24	7,718,200	33.47	1,253,908	0.39
103	14,212,193	7.71	290.86	-6.54	2,771,130	7.26	7,932,300	34.93	1,622,023	29.36
104	14,860,645	4.56	282.96	-2.71	2,926,677	5.61	8,092,100	36.17	1,536,065	-5.30
105	15,305,453	2.99	282.14	-0.29	3,133,357	7.06	8,400,000	37.30	1,624,613	5.76
106	15,733,800	2.80	281.82	-0.11	3,420,233	9.16	8,721,300	39.22	1,655,150	1.88
107	15,992,789	1.65	294.55	4.52	3,511,559	2.67	8,956,900	39.21	1,875,816	13.33
108	16,209,945	1.36	303.70	3.11	3,466,688	-1.28	9,256,300	37.45	1,942,068	3.53