

ISSN 1813-081X

公教人員保險統計

STATISTICAL DATA FOR
GOVERNMENT EMPLOYEE AND
SCHOOL STAFF INSURANCE
REPUBLIC OF CHINA

資料期間：中華民國113年1月至12月
DATAS：From Jan. 2024 To Dec. 2024
出刊頻率：年刊

公教人員保險統計

STATISTICAL DATA FOR
GOVERNMENT EMPLOYEE AND
SCHOOL STAFF INSURANCE
REPUBLIC OF CHINA

資料期間：中華民國113年1月至12月
DATAS：From Jan. 2024 To Dec. 2024

出刊頻率：年刊

 臺灣銀行 公教保險部 編印

Department of Government Employees Insurance
BANK OF TAIWAN

中華民國114年6月 出版 2025
網址：<https://www.bot.com.tw>

 臺灣銀行 公教保險部 編印

Department of Government Employees Insurance
BANK OF TAIWAN

中華民國114年6月 出版 2025
網址：<https://www.bot.com.tw>

前 言

政府為保障公務人員生活，並增進其福利，進而提高工作效率，於 47 年 1 月公布「公務人員保險法」，同年 9 月起開辦公務人員保險，以銓敘部為主管機關，中央信託局為承保機關。96 年 7 月 1 日起因本行與中央信託局合併，以本行為存續銀行，並奉考試院、行政院會同指定為公教人員保險之承保機關，是以由本行賡續辦理公保相關業務。

一、沿革

(一)公務人員之保險

47 年 1 月公務人員保險法公布實施，同年 9 月開辦公務人員保險，保險項目原包括：生育、疾病、傷害(以上三項為醫療給付)、殘廢、養老、死亡與眷屬喪葬津貼等(以上四項為現金給付)。

自 71 年 7 月起，續增辦公務人員眷屬疾病保險，以減輕公務人員因眷屬疾病及傷害之醫療費用負擔，俾能專心公職而無後顧之憂。開辦初期，基於政府財務負擔之考量，先行辦理配偶部分；78 年 7 月增辦父母部分，80 年 1 月辦理殘障未婚子女部分；嗣於 81 年 7 月再擴大至其他子女部分。

(二)退休人員之保險

政府為照顧退休人員生活，自 54 年 8 月開辦退休人員保險，保險項目除不含養老給付外（退保時，年資滿 5 年者發還原應領之公保養老給付），均與公務人員保險相同。其後為改進退休人員保險制度，並擴大照顧退休人員及其配偶健康，減輕其因傷病之醫療費用負擔，於 74 年 7 月 1 日開辦退休公務人員疾病保險暨退休公務人員配偶疾病保險，保險項目包括疾病及傷害兩項。

(三)私立學校教職員之保險

政府為安定私立學校教職員生活，促進私立學校健全發展，及增強社會福利措施，於 69 年 8 月 8 日公布「私立學校教職員保險條例」。同年 10 月 1 日開辦私立學校教職員保險，其保險費

率、保險項目及受益條件等，均與公務人員保險相同。

73 年 1 月，增辦私立學校退休教職員保險，其保險費率、保險項目及受益條件等，均與退休人員保險相同。又於 74 年 7 月 1 日開辦私立學校退休教職員疾病保險暨私立學校退休教職員配偶疾病保險，除保險費之分攤比率不同外，其餘均比照退休公務人員疾病保險暨退休公務人員配偶疾病保險辦理。原私立學校退休教職員保險，因被保險人全部改參加私立學校退休教職員疾病保險而停辦。79 年 1 月增辦私立學校教職員眷屬疾病保險，先行辦理配偶部分，80 年 11 月增辦父母部分，嗣於 81 年 8 月擴大至子女部分，保險項目則比照公務人員眷屬疾病保險。

(四)各種保險之整合

1. 疾病保險之整合及停止辦理

政府為精簡保險法規，改善財務結構及符合危險分擔等法則，於 83 年 3 月 28 日將原有之「退休公務人員疾病保險辦法」修正為「退休公教人員及其眷屬疾病保險辦法」，自同年 4 月 1 日起，將原參加退休公務人員疾病保險、退休公務人員配偶疾病保險、私立學校退休教職員疾病保險及私立學校退休教職員配偶疾病保險四種保險之被保險人納入退休公教人員及其眷屬疾病保險，其眷屬包括父母、配偶及未婚子女。自 84 年 3 月 1 日全民健康保險開辦後，有關醫療給付業務移歸中央健康保險局(102 年 7 月 23 日改隸更名中央健康保險署)辦理。

2. 公務人員保險及私立學校教職員保險整合為公教人員保險

政府鑑於公務人員保險與私立學校教職員保險之主管機關、承保機關暨保險權利義務、給付項目、給付方式、給付條件均相同，基於精簡保險法規與整合保險制度暨契合保險原理與追求經濟效益之考量，於 88 年 5 月 29 日將公務人員保險法修正為公教人員保險法，並廢止私立學校教職員保險條例，公務人員保險與私立學校教職員保險自同年 31 日起合併為公教人員保險，是以本行目前係辦理公教人員保險及退休人員保險二種保險之承保、現金給付、財務收支及準備金管理運用等保險業務。

公教人員保險原有之保險項目包括殘廢、養老、死亡與眷屬喪葬津貼四項，於 98 年 8 月 1 日起增辦育嬰留職停薪津貼，繼於 103 年 6 月 1 日增辦生育給付，至此公教人員保險之給付項目增為六項。

政府為落實建構社會安全網路之政策，積極推動公保養老年金化，於 103 年 6 月 1 日修正施行之公教人員保險法，施行私立學校被保險人適用養老年金及遺屬年金給付，且回溯適用於 99 年 1 月 1 日以後退保之私立學校被保險人；嗣於 104 年 6 月 19 日擴大適用年金規定對象及於離退給與相關規定未定有月退休(職、伍)給與，亦未定有優惠存款制度之非私立學校被保險人。其他被保險人則俟公務人員及公立學校教職員適用之退撫法律及公教人員保險法修正通過後施行。基於時空環境變遷及社會觀感考量，104 年 12 月 2 日修正公教人員保險法，將該法有關「殘廢」用語改為「失能」。

二、保險費率

47 年 1 月公務人員保險法公布實施後，由於社會環境之變化及保險業務之發展，原規定已難切合實際情況，為肆應業務需要及健全公保制度，乃於 63 年 1 月修正「公務人員保險法」，將保險費率予以彈性規定，自原訂 7% 修訂為 7% 至 9%，惟為顧及被保險人負擔，修法以後，仍按保險費率 7% 計收保險費；嗣以保險財務短絀有增無減，乃自 66 年 7 月起，調整保險費率為 8%，再於 69 年 8 月調整為 9%。又為配合全民健康保險之開辦，乃於 84 年 1 月修正「公務人員保險法」，將保險費率由原訂 7% 至 9% 修正為 4.5% 至 9%。嗣自 84 年 3 月 1 日全民健康保險開辦，醫療給付業務移歸中央健康保險局(102 年 7 月 23 日改隸更名中央健康保險署)辦理後，保險費率暫按 4.75% 收取，86 年 10 月 1 日起始調整為 6.4%。

私立學校教職員保險之保險費率原均與公務人員保險相同，86 年 10 月 1 日起雖公務人員保險費率已調整為 6.4%，但私立學校教職員保險之保險費率仍維持 4.75%。

88 年 5 月 29 日將公務人員保險法修正為公教人員保險法，並於 88 年 5 月 31 日施行，保險費率暫按原費率即公務人員 6.4%、私校教職員 4.75% 核收，迄至 89 年 7 月 12 日公教人員保險法施行細則發布，始將私校教職員之費率調整與公務人員一致為 6.4%。90 年 1 月 1 日依精算結果將公教人員保險之費率從 6.4% 調整為 7.15%，102 年 1 月 1 日再依精算結果將保險費率調整為 8.25%。因應公教人員保險法實施年金規定，依精算結果將 105 年保險費率分為不適用年金規定人員保險費率一次調整為 8.83%；適用年金規定人員保險費率分 3 年逐步調整，105 年為 10.25%，106 年為 12.25%，107 年為 13.4%。108 年 1 月 1 日依精算結果，將不適用年金規定之公教人員保險費率調整為 8.28%，適用年金規定者調整為 12.53%。111 年 1 月 1 日不適用年金規定及適用年金規定者之保險費率，分別調降為 7.83% 及 10.16%。因應公教人員保險法 112 年 1 月 11 日修正公布，新增 3 種適用年金規定者之態樣，並按精算結果，自同年 7 月 1 日起調整適用年金規定者費率為 10.16%、10.32%、15.64% 及 16.33% 等四種；不適用年金規定者費率則維持 7.83%。

另退休人員保險須自付全額保險費，自 66 年 7 月起保險費率調整為 8% 後即固定不變。

上述各險種為政府照顧公務人員、退休人員及私立學校教職員之重要措施，本行承辦上述保險業務，對於如何加強服務，維護被保險人權益等，莫不殫精竭慮，謀求改進。公教人員保險為我國社會保險體系中重要之一環，深為社會所關注，加之社會保險業務蓬勃發展，研究工作亦普獲重視，為使社會各界對公教人員保險有所瞭解，以及裨益於研究發展，乃逐年編印「公教人員保險統計」，藉供各方參考應用。

FOREWORD

The R.O.C. government promulgated the Government Employee Insurance Law (GEI Law) in January 1958 and implemented Government Employee Insurance (GEI) in September 1958 in order to protect the livelihood of civil servants, to enhance their welfare so as to increase their working efficiency. Meanwhile, the Central Trust of China (CTC) had been designated for overall operation under the supervision of the Ministry of Civil Service. The CTC had been handling the Government Employee and School Staff Insurance (GESSI) business. Since the Bank of Taiwan (BOT) acquired and merged the CTC on July 1, 2007, the BOT has been designated by the Examination Yuan and Executive Yuan to be the insurer of GESSI and has been entrusted to undertake GESSI business.

1. Past events

(1) Insurances for the government employees

In January 1958, the GEI Law was promulgated and GEI was implemented in September of the same year. The coverage of GEI included medical care benefits for maternity, sickness, injury as well as cash benefits for disability, old-age, death and allowance for dependents' funeral arrangements.

To reduce civil servants' financial burden of their dependents' medical care in order for them to better perform at work, the Health Insurance for Government Employee Dependents (HIGED) program was initiated in July 1982. At the beginning of HIGED, only the spouse of the insured was covered due to budget concern. The application was extended to parents of the insured in July 1989, and to unmarried children with disability in January 1991 and further to other unmarried children in July 1992.

(2) Insurances for the retired government employees

The Retired Government Employee Insurance (RGEI) was launched in August 1965. The coverage of RGEI was the same as GEI, except the old-age benefit, to which the retirees' insured duration over 5 years are entitled when withdrawing from GEI. For the purpose of extending medical care to the retirees

and their spouses and reducing their medical care expenses, the Health Insurance for Retired Government Employees (HIRGE) and Health Insurance for Spouses of Retired Government Employees (HISRGE), which covered sickness and injury, were launched on July 1, 1985.

(3) Insurances for the teaching and administrative staff of private schools

To help settle the life of the teaching and administrative staff of private schools and promote the development of private schools, the government promulgated the Statute of Insurance for Teaching and Administrative Staff of Private Schools on August 8, 1980. The Insurance for Teaching and Administrative Staff of Private Schools (ITASPS) was commenced on October 1, 1980. The coverage of ITASPS including premium rate and cash benefits were the same as those of GEI.

In January 1984, the Insurance for Retired Teaching and Administrative Staff of Private Schools (IRTASPS) was launched, whose premium rate, coverage and cash benefits, were the same as RGEI. The Health Insurance for Retired Teaching and Administrative Staff of Private Schools (HIRTASPS) and Health Insurance for Spouses of Retired Teaching and Administrative Staff of Private Schools (HISRTASPS) programs went into effect on July 1, 1985 and had the same coverage as HIRGE and HISRGE except the sharing ratio of premium. The IRTASPS program eventually phased out as its insured had been switched to HIRTASPS. With the Health Insurance for Dependents of Teaching and Administrative Staff of Private Schools (HIDTASPS) program in place, the spouses of the insured were enrolled in January 1990 and so were parents of the insured in November 1991, and children of the insured in August 1992. The coverage of HIDTASPS was the same as HIGED.

(4) The integration of insurance programs

a. The integration and cease of health insurance programs

To simplify the insurance regulations, improve financial structure and conform to the principle of risk sharing, the government revised the Statute of Health Insurance for Retired Government Employees into the Statute of Health Insurance for Retired Employees and their Dependents of Government Organizations and Private Schools on March 28, 1994. The insured under

HIRGE, HISRGE, HIRTASPS and HISRTASPS were allocated to the Health Insurance for retired employees and their dependents of government organizations and private schools on April 1, 1994, where the term of “dependents” refers to parents, spouses, or unmarried children. After the implementation of National Health Insurance (NHI) on March 1, 1995, the administration of medical care benefits was transferred to the Bureau of National Health Insurance (renamed as “National Health Insurance Administration” on July 23, 2013).

b. GEI and ITASPS were consolidated into GESSI

Considering the same authority and insurers in charge of GEI and ITASPS as well as the same policy requirements, coverage, payment terms & conditions, and considering the need to simplify the regulations, consolidate the insurance systems, and pursue cost effectiveness, the government revised the GEI Law into the Government Employee and School Staff Insurance Law (GESSI Law) and abolished the Statute of ITASPS on May 29, 1999. In the same year, GEI and ITASPS were consolidated into GESSI on May 31. At present, the BOT is in charge of the enrollment, cash benefits, financial revenue and reserve management, utilization of insurance business under the provisions of GESSI and RGEI.

Apart from disability, old-age, death and allowance for dependents’ funeral arrangements, the benefits of GESSI were increased to six items as the parental leave allowance implemented on August 1, 2009 and the maternity benefit applied on June 1, 2014.

To implement the policy of the construction of social security network, the government has promoted the pension program of GESSI. After the amendment and promulgation of the GESSI Law on June 1, 2014, the insured of private schools have been applicable for the benefits of old-age pension and survivor pension since January 1, 2010. On June 19, 2015, the pension of GESSI has also been expanded to the insured of non-private schools who has been employed in accordance with the relevant acts not having the monthly retirement payment nor the preferential interest deposits. Other insured will be applicable for the annuity payment after the execution of the Retirement and Compensation Law for civil servants and public school staffs and the Amendment Law of GESSI.

2. Premium rates

The GEI Law was promulgated in January 1958 and was amended in January 1974 to keep pace with the changing circumstances. Since 1974, A flexible rate guideline, conducting the premium rate could only be set in a range between 7% and 9%, had been introduced to replace the original fixed rate guideline at 7%. However, the premium continued to be collected at the rate of 7% to relieve the insured’s financial burden. Due to the financial deficit of GEI, the rate was raised to 8% in July 1977, and then 9% in August 1980. With the implementation of NHI, the GEI Law was revised in January 1995. The flexible rate guideline was adjusted to range between 4.5% and 9%. When NHI began to operate on March 1, 1995, the administration of medical care benefits was transferred to the Bureau of National Health Insurance (renamed as “National Health Insurance Administration” on July 23, 2013), and the GEI premium rate was temporarily settled at 4.75% until October 1, 1997, when it was adjusted to 6.4%, while the rate of ITASPS remained at 4.75%.

The GESSI Law, which was revised from the GEI Law on May 29, 1999 and implemented on May 31, 1999, set the GESSI rate at 6.4% for government employees and 4.75% for private school teaching and administrative staff, respectively. On July 12, 2000, after Enforcement Rules of GESSI Law were announced, the premium rate for private school teaching and administrative staff was reset to 6.4%, in line with the rate for government employees. Based on actuarial evaluation, the premium rate was increased from 6.4% to 7.15% on January 1, 2001, and further escalated to 8.25% on January 1, 2013. With the implementation of pension system, the dual premium rates were adapted on January 1, 2016. Based on actuarial evaluation, the ordinary premium rate was increased from 8.25% to 8.83% on January 1, 2016. The rates applicable for the pension system of year 2016, 2017 and 2018 were set to 10.25%, 12.25% and 13.4%, respectively. On January 1, 2019, the premium rates were reset to 8.28% for the ordinary and 12.53% for the pension system. On January 1, 2022, the ordinary premium rate was declined to 7.83% and so was the pension rate fell to 10.16%. In accordance with the amendments of the GESSI Law on January 11,

2023, the pension rates were set to 10.16%, 10.32%, 15.64% and 16.33% by the form of GESSI Insured on July 1, 2023. The ordinary premium rate stayed unchanged as 7.83%.

As for the RGEI program, the premium rate has been fixed at 8% ever since it was rolled out in July 1977.

All the above insurance programs are a reflection of government's policy on the health and welfare of active and retired civil servants and teachers and personnel at private schools. As an insurer, the BOT has been trying its best to improve the management and service to protect the rights of the insured. Since the above programs are of great concern to the stability of society and with the insurance business being fast evolving, it becomes one of our tasks to make the general public aware of these programs and their development and for research purposes. Therefore, we annually edit and publish the "Statistical Data for Government Employee and School Staff Insurance" for the public's reference.

This publication contains the following chapters:

1. Analysis of the categories and locations of the insured units, age structure of the insured, enrollment and withdrawal, and insured premium-based salary.
2. Financial and operational status of all the insurance programs.
3. Cash benefits. Information on all kinds of entitlement.

Every effort has been made to ensure the completeness and accuracy of the various and voluminous data compiled in this publication. However, your valuable comments, if any, are sincerely welcome.

凡 例

- 一、本統計係根據本部各業務單位之統計報表、財務報告等各種資料彙編而成，其資料係截至 113 年底止。
- 二、本統計依資料性質計分：要保機關及被保險人、財務概況及現金給付等三類，每類並冠以提要分析。
- 三、凡內容須加註釋及資料來源者，均於各表下方註明。
- 四、本統計部分數字因單位提高，復因四捨五入關係，致總數與細數之間，略有出入。
- 五、本統計所用符號：

— 表示無數字	E 表示估計數字
... 表示數字不明	R 表示修正數字
O 表示數字不及一單位	△ 表示負數
P 表示初步數字	• 表示無統計項目
- 六、本統計有關保險給付資料係以給付日期為依據，倘所列數字與以前數字不符者，應以本期統計為準。

EXPLANATORY NOTES

1. The statistics were gathered and compiled at end of 2024 from the figures as shown in the routine reports and financial statements by different sections of this Department and other sources.
2. The statistics is classified by data type into the following three chapters: insured units and insured persons, financial status, and cash benefits with prefatory notes before each chapter.
3. Figures and contents that require explanation and citation are indicated in notes at the bottom of each table.
4. Some figures given herein may be deviated from the total of individual items because of the inclusion and omission of decimals in the round number.
5. Symbols used in this statistics are as follows:

— no figures	E estimated figures
... unknown	R revised figures
O less than one unit	△ debit figures
P preliminary figures	• no item
6. If any figures of benefit payments in the current issue are in contradiction with those from the preceding issues, the present issue rules.

目 錄

CONTENTS

第壹篇 要保機關及被保險人	8
表 一 要保機關數.....	16
表 二 被保險人數.....	18
表 三 公教人員保險各類要保機關數.....	20
表 四 公教人員保險各類要保機關被保險人數.....	21
表 五 退休人員保險各類要保機關數.....	22
表 六 退休人員保險各類要保機關被保險人數.....	23
表 七 公教人員保險被保險人數按年齡及性別分.....	24
表 八 退休人員保險被保險人數按年齡及性別分.....	25
表 九 公教人員保險被保險人加保情形 - 按年齡及性別分.....	26
表一〇 公教人員保險被保險人退保情形 - 按年齡及性別分.....	27
表一一 公教人員保險被保險人加保率.....	28
表一二 公教人員保險被保險人退保率.....	29
表一三 退休人員保險被保險人退保情形 - 按年齡及性別分.....	30
表一四 各類保險被保險人平均保俸.....	31
表一五 公教人員保險被保險人數 - 按保俸及各類要保機關分.....	32
表一六 退休人員保險被保險人數 - 按保俸及各類要保機關分.....	40
表一七 公教人員保險被保險人數 - 按年齡及保險年資分.....	48
表一八 退休人員保險被保險人數 - 按年齡及保險年資分.....	54
表一九 公教人員保險被保險人數 - 按保俸及保險年資分.....	56
表二〇 退休人員保險被保險人數 - 按保俸及保險年資分.....	62

Part I. Insured Units and Insured Persons	8
Table 1. Number of Insured Units.....	16
Table 2. Number of the Insured.....	18
Table 3. Number and Categories of GESSI Insured Units.....	20
Table 4. Number of GESSI Insured Categories of Insured Units, by Competent Authority and Location.....	21
Table 5. Number and Categories of RGEI Insured Units.....	22
Table 6. Number of RGEI Insured Categories of Insured Units, by Competent Authority and Location.....	23
Table 7. Number of GESSI Insured, by Age Group and Gender.....	24
Table 8. Number of RGEI Insured, by Age Group and Gender.....	25
Table 9. Number of GESSI Enrollment, by Age Group and Gender.....	26
Table 10. Number of GESSI Withdrawers, by Age Group and Gender.....	27
Table 11. GESSI Enrollment Rate.....	28
Table 12. GESSI Withdrawal Rate.....	29
Table 13. Number of RGEI Withdrawers, by Age Group and Gender.....	30
Table 14. Average Insured Monthly Salary of the Insured.....	31
Table 15. Number of GESSI Insured, by Insured Monthly Salary and Categories of Insured Units.....	32
Table 16. Number of RGEI Insured, by Insured Monthly Salary and Categories of Insured Units.....	40
Table 17. Number of GESSI Insured, by Age and Insured Duration.....	48
Table 18. Number of RGEI Insured, by Age and Insured Duration.....	54
Table 19. Number of GESSI Insured, by Insured Monthly Salary and Insured Duration.....	56
Table 20. Number of RGEI Insured, by Insured Monthly Salary and Insured Duration.....	62

表二一 公教人員保險被保險人數 -按各級政府、地區及身分別分.....	64
--	----

表二二 公教人員保險被保險人數 -按保俸及身分別分.....	65
-----------------------------------	----

第貳篇 財 務 概 況..... 68

表 一 公教人員保險財務收支概況.....	76
-----------------------	----

表 二 退休人員保險財務收支概況.....	80
-----------------------	----

表 三 公教人員保險各項收入占總收入之百分比.....	82
-----------------------------	----

表 四 公教人員保險各項支出占總支出之百分比.....	84
-----------------------------	----

表 五 公教人員保險各項支出占總收入之百分比.....	86
-----------------------------	----

表 六 公教人員保險各項支出占保險費收入之 百分比.....	88
-----------------------------------	----

表 七 公教人員保險各項支出折合實際保險費率.....	90
-----------------------------	----

表 八 公教人員保險各項給付占給付總額之 百分比.....	92
----------------------------------	----

表 九 公教人員保險每一被保險人 平均支出金額.....	94
---------------------------------	----

表一〇 退休人員保險各項收入 占總收入之百分比.....	96
---------------------------------	----

表一一 退休人員保險各項支出 占總支出之百分比.....	98
---------------------------------	----

表一二 退休人員保險各項支出占保險費收入之 百分比.....	100
-----------------------------------	-----

表一三 退休人員保險各項支出折合實際 保險費率.....	102
---------------------------------	-----

表一四 退休人員保險每一被保險人平均 支出金額.....	104
---------------------------------	-----

表一五 保險費統計.....	106
----------------	-----

表一六 公教人員保險準備財務收支結餘概況.....	108
---------------------------	-----

表一七 退休人員保險準備財務收支結餘概況.....	109
---------------------------	-----

表一八 公教人員保險準備金運用概況.....	110
------------------------	-----

第參篇 現 金 給 付.....112

表 一 現金給付人數金額(含年金給付).....	128
--------------------------	-----

表 二 現金給付每人平均給付金額 (不含年金給付).....	132
-----------------------------------	-----

表 三 現金給付各項支出百分比 (含年金給付).....	134
---------------------------------	-----

Table 21. Number of GESSI Insured, by Competent Authority, Location and Status.....	64
---	----

Table 22. Number of GESSI Insured, by Insured Monthly Salary and Status.....	65
--	----

Part II. Financial Status 68

Table 1. Receipts and Expenditures, GESSI.....	76
--	----

Table 2. Receipts and Expenditures, RGEI.....	80
---	----

Table 3. Itemized Percentage of GESSI Receipts to Total Receipts.....	82
--	----

Table 4. Itemized Percentage of GESSI Expenditures to Total Expenditures.....	84
--	----

Table 5. Itemized Percentage of GESSI Expenditures to Total Receipts.....	86
--	----

Table 6. Itemized Percentage of GESSI Expenditures to Premiums.....	88
--	----

Table 7. Itemized Percentage of GESSI Expenditures to Insured Salary.....	90
--	----

Table 8. Itemized Percentage of GESSI Benefits to Total Benefits.....	92
--	----

Table 9. GESSI Per Capital Expenditure, by Items.....	94
--	----

Table 10. Itemized Percentage of RGEI Receipts to Total Receipts.....	96
--	----

Table 11. Itemized Percentage of RGEI Expenditures to Total Expenditures.....	98
--	----

Table 12. Itemized Percentage of RGEI Expenditures to Premiums.....	100
--	-----

Table 13. Itemized Percentage of RGEI Expenditures to Insured Salary.....	102
--	-----

Table 14. RGEI Per Capital Expenditure, by Items.....	104
--	-----

Table 15. Premium Income.....	106
-------------------------------	-----

Table 16. Receipts and Expenditures of GESSI Reserve.....	108
--	-----

Table 17. Receipts and Expenditures of RGEI Reserve.....	109
---	-----

Table 18. GESSI Reserve Utilization.....	110
--	-----

Part III. Cash Benefits..... 112

Table 1. Number of Persons of Cash Benefits (including Pension Benefit Payments).....	128
--	-----

Table 2. Average Amount of Cash Benefits per Person (excluding Pension Benefit Payments).....	132
--	-----

Table 3. Percentage of Cash Benefits by Items of Payments (including Pension Benefit Payments).....	134
--	-----

表 四	公教人員保險失能給付人數及平均受益金額 - 按失能程度分	136
表 五	公教人員保險失能給付 - 按受益人失能原因及給付月數分	137
表 六	公教人員保險失能給付受益人數及百分比 - 按要保機關類別分	138
表 七	公教人員保險失能給付人數 - 按失能部位分	140
表 八	公教人員保險失能給付受益人年齡分布	142
表 九	公教人員保險失能給付受益人數 - 按保俸分	144
表一〇	公教人員保險失能給付受益人數 - 按受益金額分	148
表一一	公教人員保險失能給付率	152
表一二	公教人員保險養老給付月數及受益人 平均保險年資、平均受益金額 (不含年金給付).....	154
表一三	公教人員保險養老給付受益人數(退休人員) - 按保俸及保險年資分(不含年金給付)	158
表一四	公教人員保險養老給付受益人數(資遣人員) - 按保俸及保險年資分(不含年金給付)	162
表一五	公教人員保險養老給付受益人數(離職退保及 保留年資人員) - 按保俸及保險年資分(不含年金給付)	166
表一六	公教人員保險養老給付各類要保機關 受益人數及百分比(含年金給付)	168
表一七	公教人員保險養老給付受益人(退休人員) 年齡分布(不含年金給付)	170
表一八	公教人員保險養老給付受益人(資遣人員) 年齡分布(不含年金給付)	172
表一九	公教人員保險養老給付受益人(離職退保及 保留年資人員)年齡分布(不含年金給付).....	174
表二〇	公教人員保險養老給付受益人數(退休人員) - 按保俸分(含年金給付)	176

Table 4.	Number of Persons and Average Amount of Benefit for GESSI Disability Benefit by Degrees of Disability	136
Table 5.	GESSI Disability Benefit, by Causes of Disability and by Months of Benefit	137
Table 6.	Number and Percentage of GESSI Disability Benefit Persons, by Categories of Insured Units	138
Table 7.	Number of GESSI Disability Persons, by Location of Disability	140
Table 8.	Age Distribution of Number of GESSI Disability Beneficiaries	142
Table 9.	Number of GESSI Disability Beneficiaries, by Insured Monthly Salaries	144
Table 10.	Number of GESSI Disability Beneficiaries, by Amount of Benefit	148
Table 11.	Rate of GESSI Disability Benefit Persons per 1,000 Insured, by Categories of Insured Units and Age Groups	152
Table 12.	Number and Average Amount of Benefit for GESSI Old Age Beneficiaries, by Months of Benefit and by Average Duration of Insurance (excluding Pension Benefit Payments).....	154
Table 13.	Number of GESSI Old Age Beneficiaries (Retired), by Insured Monthly Salary and by Duration of Insurance(excluding Pension Benefit Payments)...	158
Table 14.	Number of GESSI Old Age Beneficiaries (Paid Dismissals), by Insured Monthly Salary and by Duration of Insurance (excluding Pension Benefit Payments).....	162
Table 15.	Number of GESSI Old Age Beneficiaries (Voluntarily Discharged And Retained Seniority),by Insured Monthly Salary and by Duration of Insurance (excluding Pension Benefit Payments).....	166
Table 16.	Number and Percentage of GESSI Old Age Beneficiaries, by Categories of Insured Units (including Pension Benefit Payments)	168
Table 17.	Number of GESSI Old Age Beneficiaries (Retired), by Age Groups (excluding Pension Benefit Payments).....	170
Table 18.	Number of GESSI Old Age Beneficiaries (Paid Dismissals), by Age Groups (excluding Pension Benefit Payments).....	172
Table 19.	Number of GESSI Old Age Beneficiaries (Voluntarily Discharged And Retained Seniority), by Age Groups (excluding Pension Benefit Payments)...	174
Table 20.	Number of GESSI Old Age Beneficiaries (Retired), by Insured Monthly Salaries (including Pension Benefit Payments)	176

表二一	公教人員保險養老給付受益人數(資遣人員) - 按保俸分(含年金給付)	180
表二二	公教人員保險養老給付受益人數(離職退保及 保留年資人員) - 按保俸分(含年金給付).....	184
表二三	公教人員保險養老給付受益人數(退休人員) - 按受益金額分(不含年金給付)	188
表二四	公教人員保險養老給付受益人數(資遣人員) - 按受益金額分(不含年金給付)	192
表二五	公教人員保險養老給付受益人數(離職退保及 保留年資人員) - 按受益金額分(不含年金給付)196	
表二六	公教人員保險養老給付率 (含年金給付).....	200
表二七	公教人員保險養老年金給付初次核付受益人 年齡分布	202
表二八	公教人員保險養老年金給付初次核付受益人數 -按受益金額及保險年資分	204
表二九	公教人員保險養老年金給付受益人(年底) 年齡及受益金額分布	208
表三〇	公教人員保險死亡給付月數與平均受益金額 (不含年金給付).....	210
表三一	公教人員保險死亡給付各類要保機關 受益人數及百分比(含年金給付)	211
表三二	公教人員保險被保險人死亡原因分類 - 按要保機關及年齡別分(含年金給付)	212
表三三	公教人員保險死亡被保險人十大主要 死亡原因(含年金給付)	214
表三四	公教人員保險死亡給付人數 - 按保俸分(含年金給付)	216
表三五	公教人員保險死亡給付人數 - 按受益金額分(不含年金給付)	220
表三六	公教人員保險死亡給付率 (含年金給付).....	224

Table 21.	Number of GESSI Old Age Beneficiaries (Paid Dismissals), by Insured Monthly Salaries (including Pension Benefit Payments)	180
Table 22.	Number of GESSI Old Age Beneficiaries (Voluntarily Discharged And Retained Seniority), by Insured Monthly Salaries (including Pension Benefit Payments)	184
Table 23.	Number of GESSI Old Age Beneficiaries (Retired), by Amount of Benefit (excluding Pension Benefit Payments).....	188
Table 24.	Number of GESSI Old Age Beneficiaries (Paid Dismissals), by Amount of Benefit (excluding Pension Benefit Payments).....	192
Table 25.	Number of GESSI Old Age Beneficiaries (Voluntarily Discharged And Retained Seniority), by Amount of Benefit (excluding Pension Benefit Payments).....	196
Table 26.	Rate of Old Age Beneficiaries Per 1,000 Insured, by Categories of Insured Units and Age Groups (including Pension Benefit Payments)	200
Table 27.	Number of GESSI Old Age Pension First Issue Beneficiary, by Age Groups.....	202
Table 28.	Number of GESSI Old Age Pension First Issue Beneficiaries, by Amount of Benefit and by Duration of Insurance	204
Table 29.	Number of GESSI Old Age Beneficiaries (End of Year), by Age Groups and by Amount of Benefit	208
Table 30.	Number of Average Amount of GESSI Death Benefit, by Months of Benefit (excluding Pension Benefit Payments).....	210
Table 31.	Number and Percentage of GESSI Death Benefit Persons, by Categories of Insured Units (including Pension Benefit Payments)	211
Table 32.	Number of Deceased GESSI Insured Persons, by Categories of Insured Units, Age Groups and Causes of Death (including Pension Benefit Payments)	212
Table 33.	Number and Percentage of Deceased GESSI Insured, by Ten Major Causes of Death (including Pension Benefit Payments)	214
Table 34.	Number of Deceased GESSI Insured, by Insured Monthly Salaries (including Pension Benefit Payments)	216
Table 35.	Number of Deceased GESSI Insured, by Amount of Benefit (excluding Pension Benefit Payments).....	220
Table 36.	Rate of GESSI Death Benefit Person per 1,000 Insured, by Categories of Insured Units and Age Groups (including Pension Benefit Payments)	224

統計圖目錄

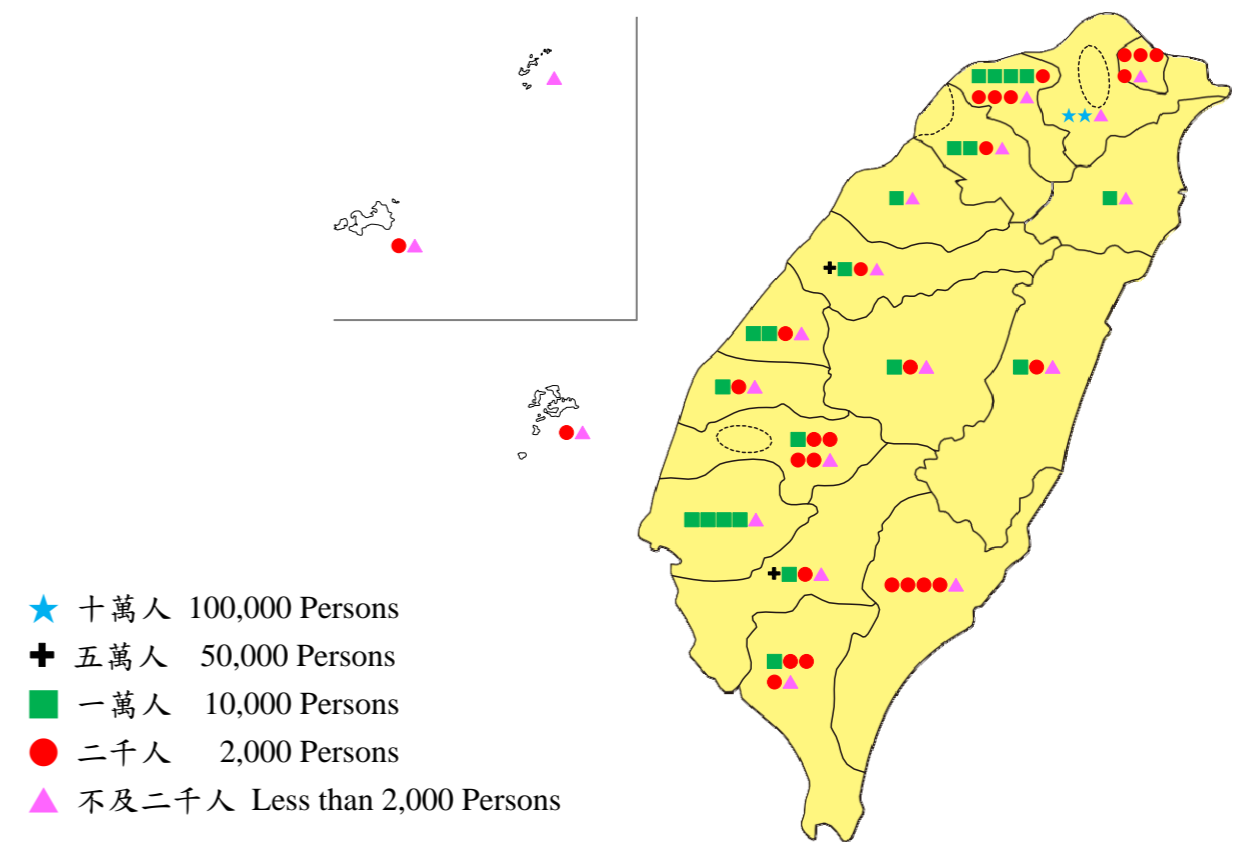
LIST OF STATISTICAL CHARTS

表三七	退休人員保險被保險人死亡原因分類 - 按要保機關及年齡別分	226
表三八	退休人員保險死亡給付人數 - 按保俸分	228
表三九	退休人員保險死亡給付人數 - 按受益金額分	230
表四〇	公教人員保險眷屬喪葬津貼人數及平均受益金額 - 按津貼月數及眷屬類別分	232
表四一	公教人員保險各類要保機關眷屬喪葬 津貼人數及百分比	234
表四二	公教人員保險各類要保機關眷屬喪葬津貼 受益被保險人數—按性別及年齡分	236
表四三	公教人員保險被保險人眷屬死亡人數 - 按性別及年齡分	238
表四四	公教人員保險眷屬喪葬津貼受益被保險人 保俸	242
表四五	公教人員保險眷屬喪葬津貼金額 及受益人數	246
表四六	公教人員保險育嬰留職停薪津貼件數— 按要保機關類別分	250
表四七	公教人員保險育嬰留職停薪津貼件數— 按受益被保險人保俸分	252
表四八	公教人員保險育嬰留職停薪津貼件數— 按受益金額分	256
表四九	公教人員保險生育給付受益人 年齡分布	258
表五〇	公教人員保險生育給付人數— 按受益被保險人保俸分	260
表五一	公教人員保險生育給付人數— 按受益金額分	264

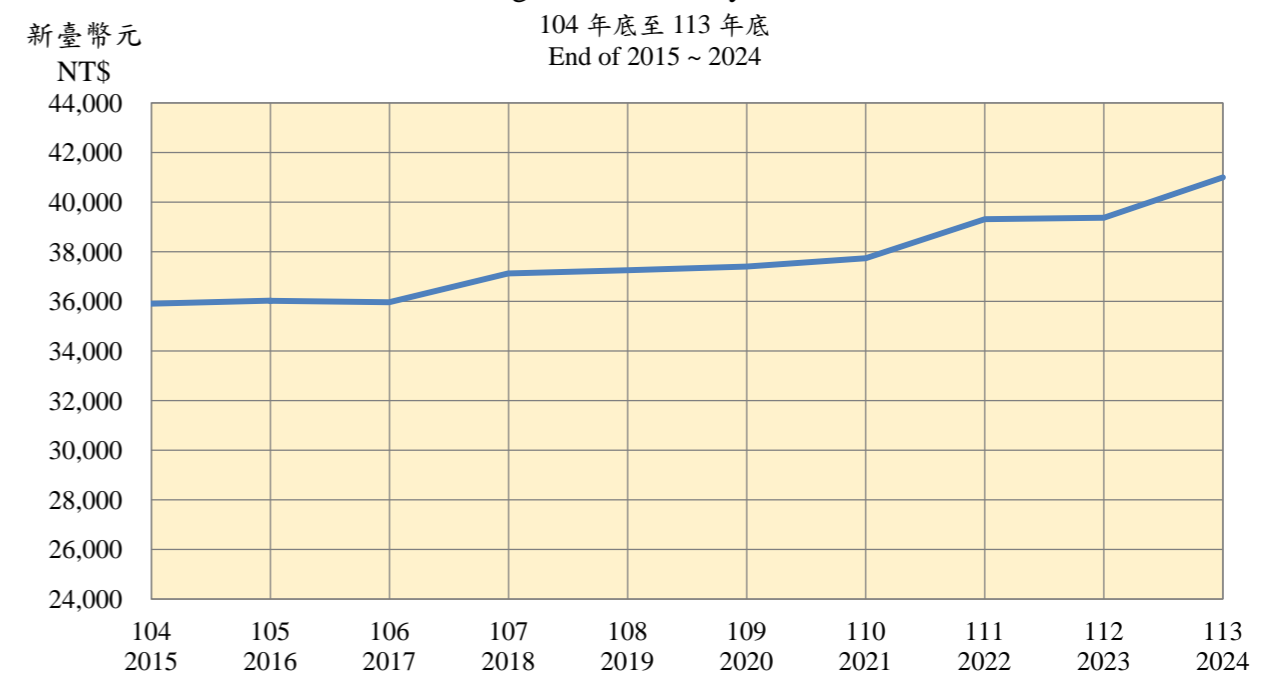
Table 37.	Number of Deceased RGEI Insured, by Categories of Insured Units, Age Groups and Causes of Death.....	226
Table 38.	Number of Deceased RGEI Insured, by Insured Monthly Salaries and Categories of Insured Units	228
Table 39.	Number of Deceased RGEI Insured, by Amount of Benefit and by Categories of Insured Units.....	230
Table 40.	Persons and Average Amount of Benefit for GESSI Dependents' Funeral Allowance, by Months of Allowance and Classification of Dependents.....	232
Table 41.	Number and Percentage of Benefit for GESSI Dependents' Funeral Allowance, by Categories of Insured Units	234
Table 42.	Number of Beneficiaries for GESSI Dependents' Funeral Allowance, by Categories of Insured Units, by Age Groups and Sex	236
Table 43.	Deceased GESSI Dependents, by Age and Sex of Death.....	238
Table 44.	Number of Beneficiaries for GESSI Dependents' Funeral Allowance, by Insured Monthly Salaries and Categories of Insured Units.....	242
Table 45.	Number of Beneficiaries for GESSI Dependents' Funeral Allowance, by Amount of Allowance and Categories of Insured Units.....	246
Table 46.	Number of GESSI Parental Leave Allowance Cases, by Categories of Insured Units	250
Table 47.	Number of GESSI Parental Leave Allowance Cases, by Insured Monthly Salaries and Categories of Insured Units	252
Table 48.	Number of GESSI Parental Leave Allowance Cases, by Amount of Benefit	256
Table 49.	Number of GESSI Maternity Benefit Persons, by Age Groups	258
Table 50.	Number of GESSI Maternity Benefit Persons, by Insured Monthly Salaries and Categories of Insured Units	260
Table 51.	Number of GESSI Maternity Benefit Persons, by Amount of Benefit.....	264

	頁	Page
圖 一 公教人員保險被保險人分布	1	Chart 1. Distribution of GESSI Insured..... 1
圖 二 公教人員保險被保險人平均保俸	1	Chart 2. Average Insured Salary of GESSI Insured .. 1
圖 三 各類保險被保險人年齡分布	2	Chart 3. Number of the Insured , by Age Groups 2
圖 四 公教人員保險各項支出占總收入 百分比.....	3	Chart 4. Itemized Percentage of GESSI Expenditure to Total Receipts..... 3
圖 五 退休人員保險各項支出占總收入 百分比.....	3	Chart 5. Itemized Percentage of REGI Expenditure to Total Receipts..... 3
圖 六 公教人員保險保險費來源別分析	3	Chart 6. Sources Analysis of GESSI Premium..... 3
圖 七 公教人員保險準備金運用情形	4	Chart 7. GESSI Reserve Utilization
圖 八 公教人員保險準備金淨值累計情形	4	Chart 8. Accumulated Net Value of GESSI Reserve .. 4
圖 九 公教人員保險現金給付各項支出 百分比.....	5	Chart 9. Percentage of GESSI Cash Benefits by Items of Payment
圖 十 最近三年公教人員保險各項 現金給付情形	5	Chart 10. Amount of GESSI Cash Benefits for Recent 3 Years

圖一 公教人員保險被保險人分布
Chart 1. Distribution of GESSI Insured
113 年 12 月底
End of Dec. 2024

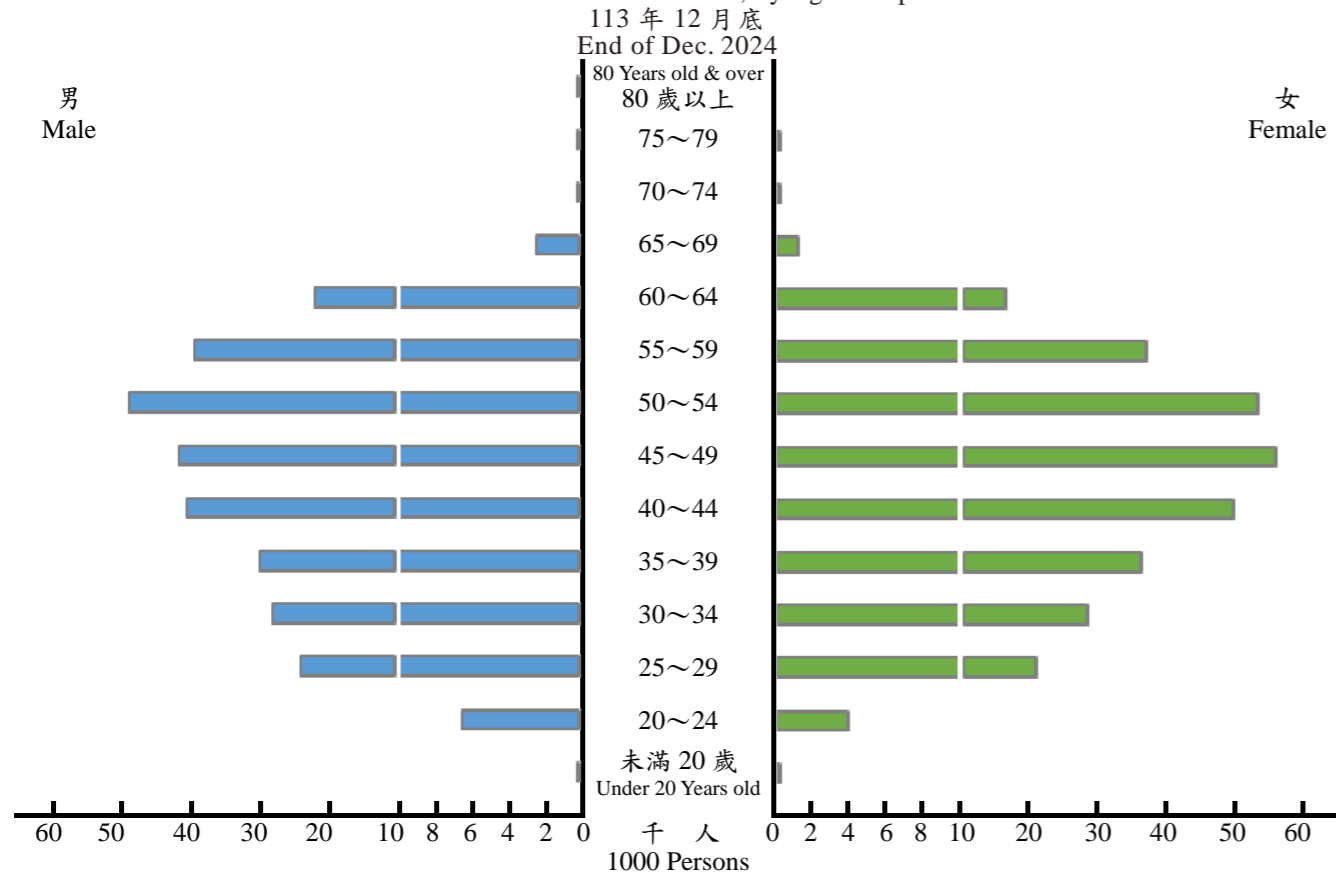


圖二 公教人員保險被保險人平均保俸
Chart 2. Average Insured Salary of GESSI Insured
104 年底至 113 年底
End of 2015 ~ 2024

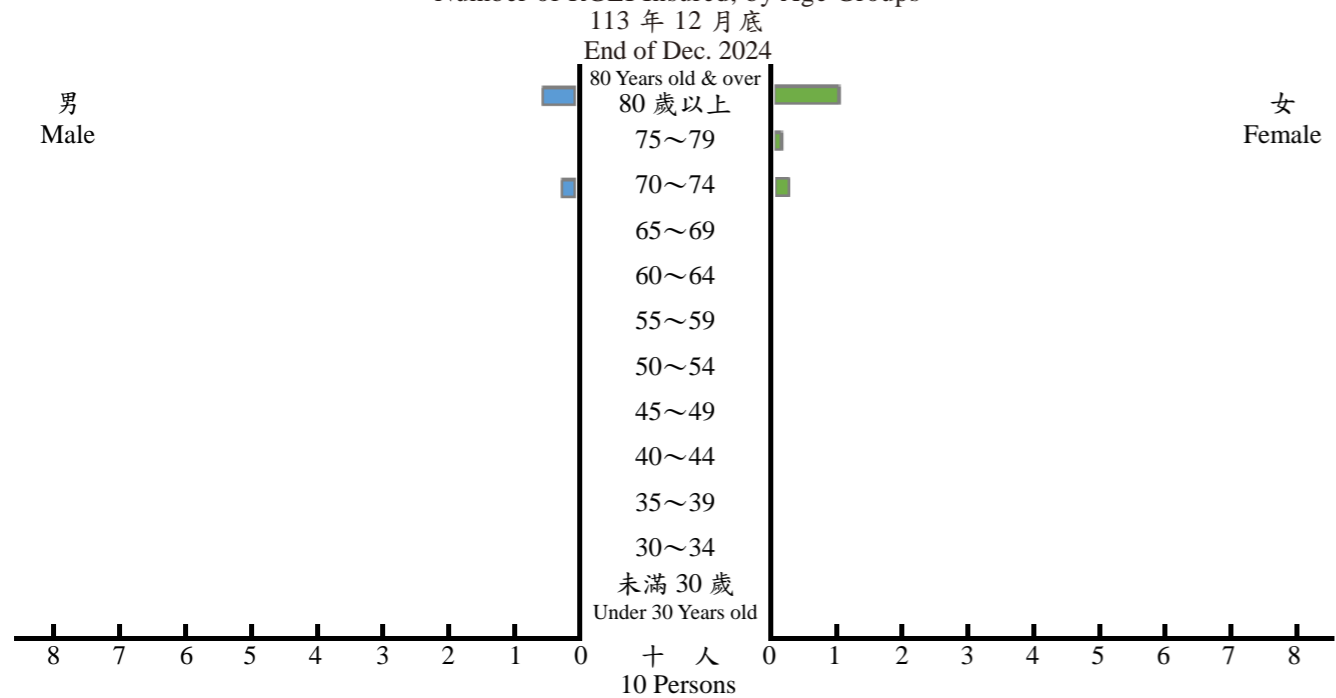


圖三 各類保險被保險人年齡分布
Chart 3. Number of the Insured, by Age Groups

1. 公教人員保險被保險人年齡分布
Number of GESSI Insured, by Age Groups

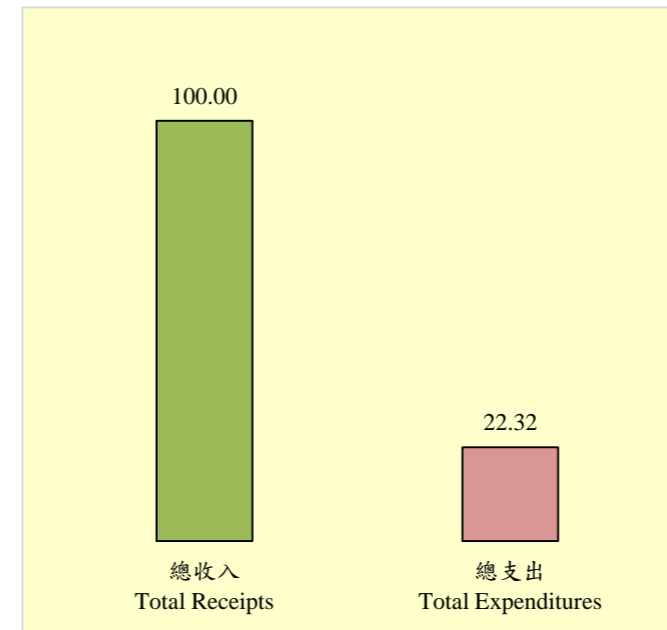


2. 退休人員保險被保險人年齡分布
Number of REGI Insured, by Age Groups



圖四 公教人員保險各項支出占總收入百分比
Chart 4. Itemized Percentage of GESSI Expenditures to Total Receipts

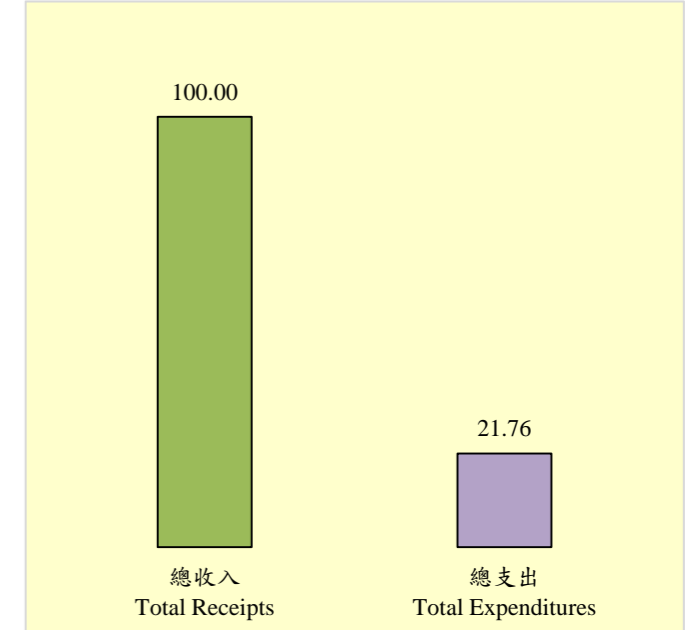
113 年
2024



說明：現金給付不包含養老給付(國庫撥補部分)及國庫未撥補所衍生之利息費用。
Note: Cash benefits exclude Old Age Benefits (subsidized by the Treasury) and interest expense incurred from deficit not yet subsidized by Treasury.

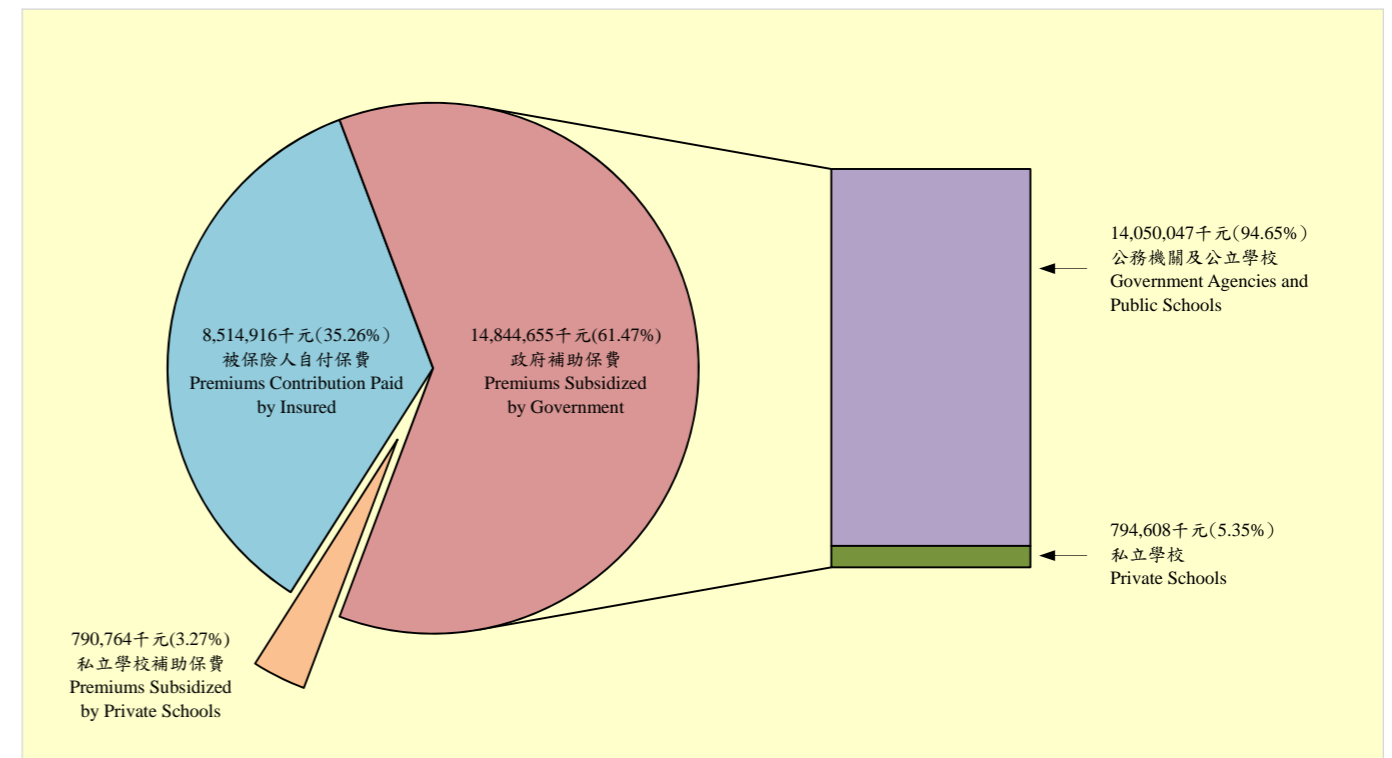
圖五 退休人員保險各項支出占總收入百分比
Chart 5. Itemized Percentage of REGI Expenditures to Total Receipts

113 年
2024

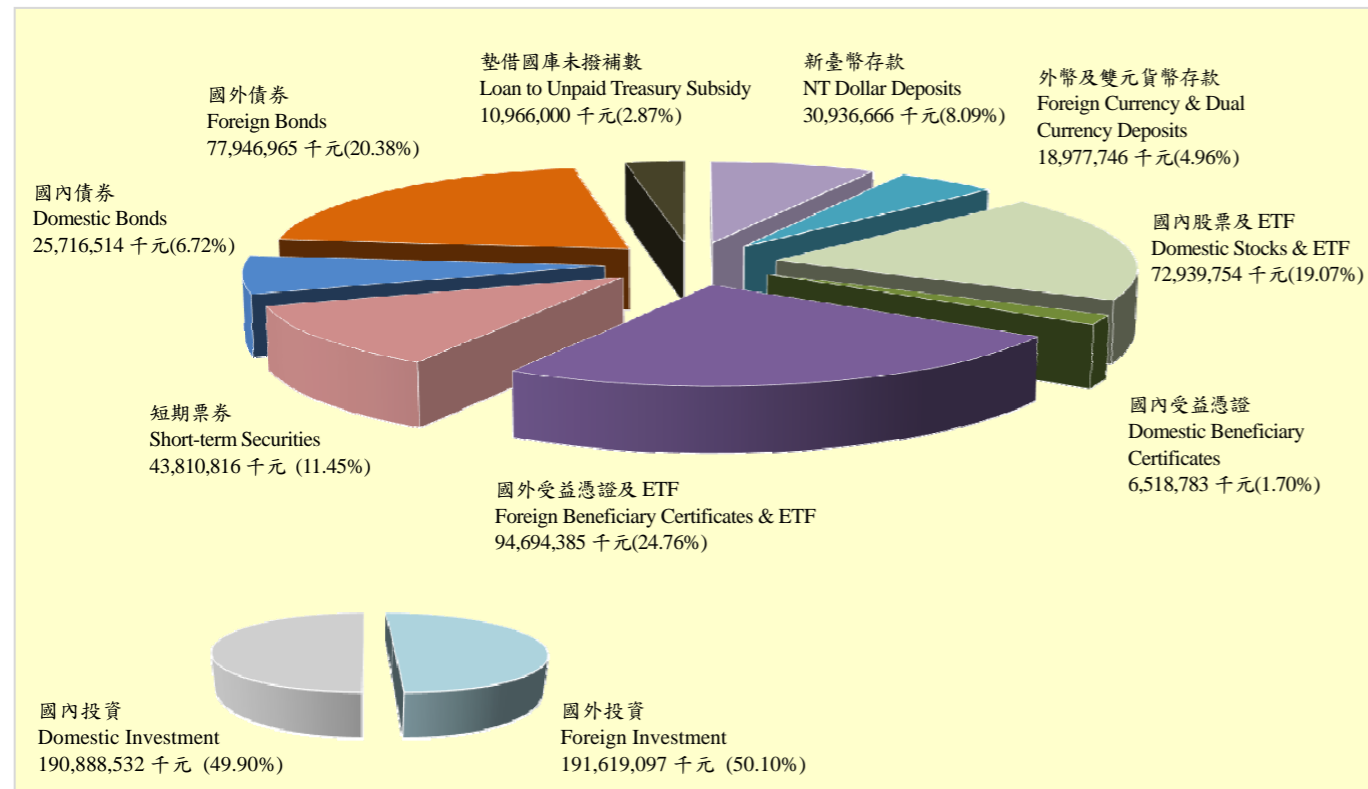


圖六 公教人員保險保險費來源別分析
Chart 6. Sources Analysis of GESSI Premiums

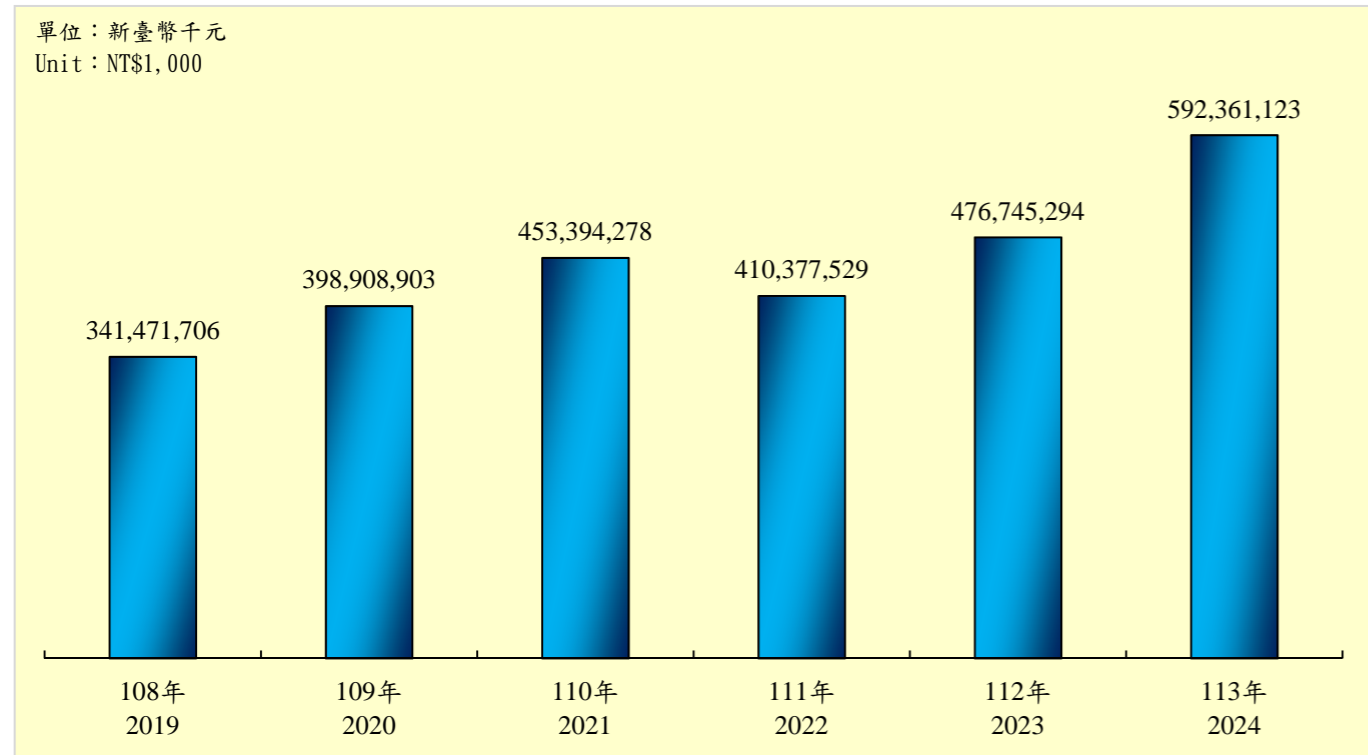
113 年
2024



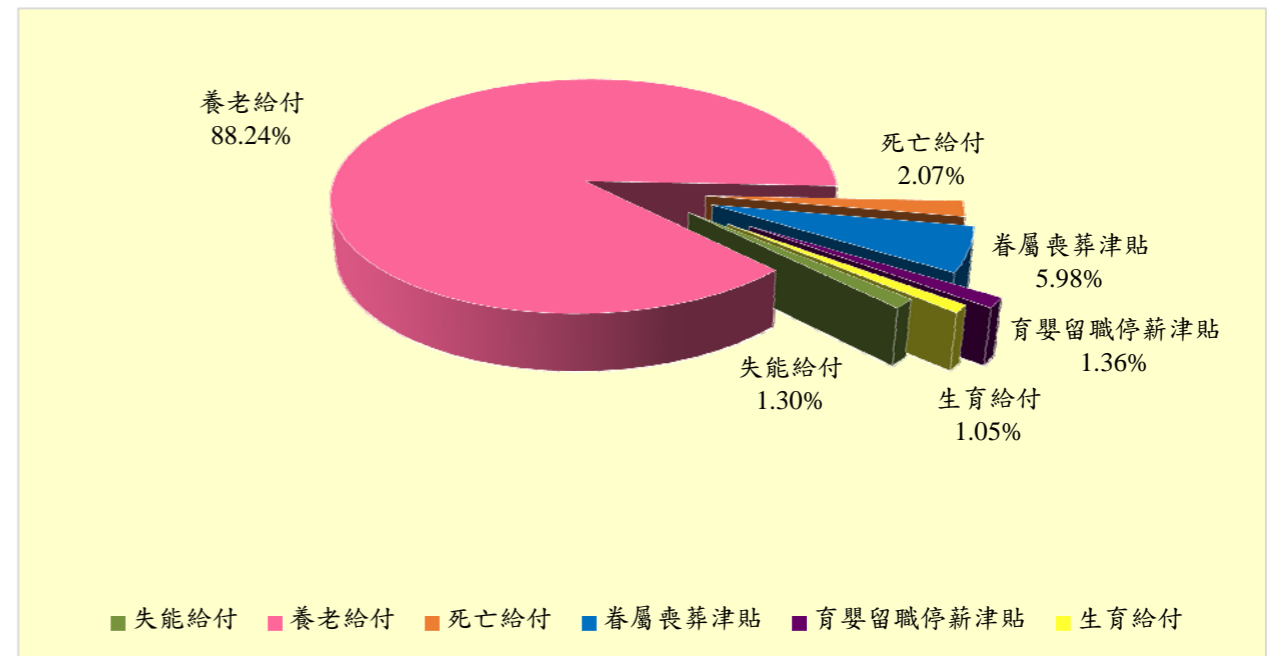
圖七 公教人員保險準備金運用情形
Chart 7. GESSI Reserve Utilization
113 年底
End of 2024



圖八 公教人員保險準備金淨值累計情形
Chart 8. Accumulated Net Value of GESSI Reserve
108 年底至 113 年底
End of 2019-2024



圖九 公教人員保險現金給付各項支出百分比
Chart 9. Percentage of GESSI Cash Benefits by Items of Payment
113 年
2024



圖十 最近三年公教人員保險各項現金給付情形
Chart 10. Amount of GESSI Cash Benefits for Recent 3 Years
111 年至 113 年
2022 ~ 2024

