

中華民國一一三年度
人壽保險業概況
The Life Insurance Industry in Taiwan 2024

中華民國人壽保險商業同業公會
The Life Insurance Association of the Republic of China



中華民國一一三年度

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理事長序言

本會自民國 53 年成立以來，以加強同業間之聯繫協調與促進人壽保險業之共同發展為宗旨，並以配合主管機關推動政策，維護廣大消費者基本權益，促進我國經濟建設與發展為努力目標。因此，壽險業相關統計之彙編，向為本會重要年度工作之一。爰編印本刊提供各界參考，敬祈指正。

民國 113 年壽險業總保費收入為新臺幣 24,402 億元，較上年度 21,880 億元增加 11.53%；其中初年度保費收入為 8,418 億元，較上年度增加 25.38%，續年度保費收入 15,984 億元，較上年度增加 5.39%。另，投資型保險商品總保費收入為新臺幣 4,447 億元，較上年度 3,490 億元增加 27.42%，其中初年度保費收入為 3,403 億元，較上年度增加 32.64%。

投保率仍持續穩定已達 262.68%，本年度的新契約保費來源通路結構為：壽險公司行銷體系占 45.21%；銀行通路占 36.75%；傳統保險經紀人、保險代理人占 18.04%。至本年度年底壽險業資產總額為新臺幣 369,004 億元，較上年度之 349,102 億元成長 5.70%；稅後純益為 2,992 億元。

在商品面，為因應高齡化社會老年生活需要，金管會同意本會修正「人身保險業保險契約轉換及繳費年期變更自律規範」，提供保戶得在不增加保費支出之原則下，選擇以其原持有含死亡保障之保單，轉換為其老年所需之健康保險（含長期照護保險）或年金保險；為保障消費者權益，金管會發布「人身保險業辦理分紅人壽保險商品業務應注意事項」，以強化分紅人壽保險商品送審及銷售管理機制；為落實損害填補原則，金管會修正「人身保險商品審查應注意事項」，規定實支實付型傷害醫療保險商品其保險金之理賠應符合損害填補原則，並依據「傷害保險單示範條款」之傷害醫療保險給付附加條款約定之理賠機制辦理；因應我國將於民國 115 年起適用國際財務報導準則第十七號（IFRS 17）及保險業新一代清償能力制度，金管會修正「保險業簽證精算人員及外部複核精算人員管理辦法」及「保險商品銷售前程序作業準則」，以強化外部複核精算人員之資格條件，及賦予保險業人身保險商品定價合理性分析之彈性；為鼓勵保險業者開發創新微型保險商品，金管會修正「保險業辦理微型保險業務應注意事項」，賦予業者以試辦方式辦理微型保險業務之彈性。

Chairman's Message

Since the Association's founding in 1964, its mission has been to promote communication and collaboration among member companies for the overall advancement of the life insurance industry. The objectives of the Association also include supporting the competent authorities in implementing policies, protecting consumer rights and the public interests, and encouraging economic development and growth in Taiwan. Consequently, the publication of industry statistics has been one of the important annual functions of the Association. This issue is compiled for reference purposes; further comments or questions are welcome.

Throughout 2024, the total premium income of life insurance industry amounts to NT$2,440.2 billion, a yearly increase of 11.53% from last year's NT$2,188.0 billion; of which, the first-year premium is NT$841.8 billion, a yearly increase of 25.38%, whereas the following-year premium amounts to NT$1,598.4 billion, a yearly increase of 5.39%. Meanwhile, the total premium income of unit-linked (investment) insurance contracts is NT$444.7 billion, a 27.42% increase from last year's NT$349.0 billion; of which, the first-year premium is NT$340.3 billion, a yearly increase of 32.64%.

The insurance coverage enjoys a steady growth to reach 262.68%; whereas the solicitation channels of the new contract premium source as the following: 45.21% from traditional insurers' salesmen, 36.75% from bancassurance, the rest 18.04% from traditional brokerage and agency. Till the end of year, the total assets of life industry reaches NT$36,900.4 billion, a yearly growth of 5.70% from last year's NT$34,910.2 billion, and the net-income after tax reaches NT$299.2 billion.

In terms of products, to address the needs of an aging society, the Financial Supervisory Commission (FSC) agreed to the Life Insurance Association's revision of the Self-Regulatory Guidelines for the Conversion of Insurance Policies and Changes to Premium Payment Terms by Life Insurance Companies. The revised guidelines allow policyholders to convert their existing life insurance policies with death benefits into health insurance (including long-term care insurance) or annuity insurance policies, without increasing their premium expenditures. This will better suit the needs of policyholders during their golden years. To safeguard consumer rights, the FSC issued the Directions for Life Insurance Companies in Handling Participating Life Insurance Products, which aims to strengthen the approval and sales management mechanisms for such products. To uphold the principle of indemnity, the FSC revised the Directions for Reviewing Life Insurance Products. The revision requires that benefits under indemnity-based accident medical insurance comply with the indemnity principle and are processed in accordance with the claims mechanisms stipulated in the supplementary provisions of the Model Provisions for Personal Injury Insurance Policies. In preparation for the adoption of International Financial Reporting Standard 17 (IFRS 17) and the New Generation Insurance Solvency Regime in 2026, the FSC revised the Regulations Governing Appointed Actuaries and External Reviewing Actuaries of Insurance Enterprises and the Regulations Governing Pre-sale Procedures for Insurance Products to enhance the qualification requirements of external reviewing actuaries and grant life insurers greater flexibility in analyzing pricing rationality. To encourage the development of innovative microinsurance products, the FSC revised the Directions for Insurance Companies to Engage in Microinsurance Business. The revised directions give insurers flexibility to conduct microinsurance business through pilot programs.

在通路面，為保護金融消費者權益，金管會修正「保險業授權代收保險費應注意事項」，禁止人身保險業授權所屬業務員、保險代理人或其所屬人身保險業務員以現金代收保險費。

在資金運用面，為利多元化保險業籌資管道，強化資本結構及接軌國際制度，金管會修正「保險公司發行具資本性質債券應注意事項」及「保險業辦理國外投資管理辦法」，開放保險業得透過成立特定目的國外籌資事業發行具資本性質之債券，放寬保險業得投資符合特定條件之國外私募基金，以及在不增加保險業之國外投資額度下，增訂提高保險業資產配置彈性之配套措施。

在其他方面，為強化壽險業之財務穩定性及增加資本實力，金管會修正「人身保險業外匯價格變動準備金應注意事項」，新增外匯價格變動準備金新制（提高固定提存比率、提高額外提存/沖抵比率、提高累積上限等）以及適用之五項財源，以逐步降低避險比率，加速厚實外匯價格變動準備金；為營造友善金融科技創新的法規環境，進一步加大金融創新之範圍與力度，並使金融業申請業務試辦具有一致性的規範，金管會發布「金融業申請業務試辦作業要點」，大幅放寬金融業者可進行業務試辦的範圍、增加可申請的金融業業別、建立普惠金融相關案件的優先審查機制，及鼓勵金融業與國內外金融科技業者共同合作試辦，以提升金融市場整體發展效益。

國際上於民國 112 年採用 IFRS 17，我國亦將於民國 115 年接軌，為加強國內保險業與其他產業及國際企業間財務報告之可比較性，同時引導壽險業調整商品結構，提高保障型商品及高齡化商品銷售，已成為重要之議題；再者，美國維持高基準利率以抑制通膨，對於保險商品帶來之衝擊，以及全球金融市場與新臺幣幣值之波動，壽險業該如何因應並維繫保險業務穩定發展，將為我業界共同努力之方向，冀群策群力凝聚共識，為壽險業營造良好生存環境及完善社會大眾保障體系架構，以達成安和樂利民生社會之理想境界。

中華民國人壽保險商業同業公會
理事長 陳慧遊

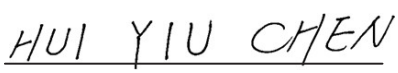
In terms of distribution, to protect the rights and interests of financial consumers, the FSC revised the Directions for Operation Outsourcing by Insurance Enterprises. The revisions prohibit life insurers from authorizing their agents or the life insurance agents under insurance brokers to collect premiums in cash.

In terms of capital, to diversify fundraising channels for insurance companies, strengthen their capital structures, and align with international standards, the FSC revised the Directions for Issuance of Bonds with Capital Characteristics by Insurance Companies and the Regulations Governing Foreign Investments by Insurance Companies. The revisions allow insurers to issue capital instruments through designated foreign fundraising entities, relax investment restrictions to permit investments in certain qualified foreign private equity funds, and introduce complementary measures to enhance asset allocation flexibility without increasing overall foreign investment limits.

Other measures include the FSC's revision of the Directions for Foreign Exchange Valuation Reserves for Life Insurance Companies, which aims to enhance financial stability and capital strength in the life insurance industry. The revision introduces a new system for foreign exchange valuation reserves that includes higher fixed provision ratios, increased additional provisioning/offset ratio, and a higher cumulative cap, supported by five funding sources. The new system is designed to gradually reduce hedging ratios and accelerate the accumulation of reserves. Furthermore, to foster a regulatory environment conducive to financial technology innovation, broaden the scope and intensity of financial innovation, and provide consistent standards for trial applications, the FSC issued the Operation Directions of Financial Institutions Applying for Business Trial. The rules significantly expand the scope of business trials, increase the types of eligible financial institutions, establish a priority review mechanism for financial inclusion-related cases, and encourage collaboration between financial institutions and domestic or international fintech firms, thereby enhancing the overall effectiveness of financial market development.

Internationally, IFRS 17 was adopted in 2023; Taiwan will follow suit it in 2026. There is a pressing need to strengthen comparability of the domestic insurance industry's financial reports with those of other industries and international enterprises, and to guide the life insurance industry to adjust its product structure and improve sales of protection-type insurance products and elderly insurance product. Furthermore, as the United States has been maintaining high interest rates to curb inflation, the impacts on insurance products and global financial market volatility, as well as fluctuations in the New Taiwan Dollar. Under such circumstances, how the life insurance industry reacts to the changing environment and maintains the stable development of insurance businesses will be the issue for the insurance industry to jointly endeavor and make headway.

The Life Insurance Association of the Republic of China
Chairman



Mr. Hui Yiu Chen

一、公會簡介

I. About the Association

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人壽保險業概況

(一) 公會沿革

民國 51 年初，政府鑒於國民所得增加、物價趨於穩定，准民營保險公司成立。壽險同業為增進共同的發展，於民國 53 年 5 月 16 日成立「台北市人壽保險商業同業公會」。民國 86 年 11 月 10 日商業團體法修正公佈，壽險業遂積極籌設「中華民國人壽保險商業同業公會」，並於民國 87 年 9 月 10 日召開成立大會，正式成立。現任（第 9 屆）理事長為陳慧遊先生。

(二) 成立宗旨與主要任務

本會以維持並增進同業之共同利益為宗旨，依據本會章程第 6 條規定，主要任務有:

1. 關於會員營業之調查、研究、發展、宣傳及統計事項。
2. 關於會員共同利益之興辦事項。
3. 關於會員間爭議之調解事項。
4. 關於會員勞資間爭執之調解事項。
5. 關於會員營業規章及保險費率之議訂事項。
6. 關於會員合法權益之維護事項。
7. 關於會員違章之處理及報請目的事業主管機關議處事項。
8. 關於接受有關機關、團體之委託服務事項。
9. 關於向主管機關之建議或請願事項。
10. 關於壽險刊物之出版事項。
11. 關於政府財經金融政策與商業法令之協助推行及研究並參加各種社會運動事項。
12. 關於會員與會員代表基本資料之建立及動態之調查、登記事項。
13. 依其他法令規定應辦之事項。

(三) 組織現況

本會由各會員公司派代表組成會員代表大會；由會員代表選舉理事 21 人組織理事會，並選舉監事 7 人組織監事會。本會為積極推行任務、促進本業發展，目前依實際需要，在理事會下常設五個委員會及 24 個研究小組:

1. 人身保險業務員資格測驗登錄管理委員會。
2. 人身保險業務員申訴委員會。
3. 新型態人身保險商品認定委員會。
4. 溝通暨研究平台執行委員會。
5. 境外結構型商品審查小組。
6. 各研究小組。

1. History

Upon revision and enactment of the Commercial Association Law on November 10, 1997, the original "Taipei Life Insurance Association" established on May 16, 1964 had undergone internal reorganization under the new law and officially changed its name to "The Life Insurance Association of the Republic of China (LIA-ROC) " on September 10, 1998. The 9th Chairman of LIA-ROC is Hui Yiu Chen.

2. Purpose and Mandate

According to the 6th article of the LIA-ROC's charter, its purpose and mandate are as follows:

(1) Investigate , research, propagate, develop and analyze the statistical data of the industry.
(2) Act in the best common interest.
(3) Act as mediator where conflicts arises among members.
(4) Act as mediator where conflicts arises among employees and employers of the industry.
(5) Help introduce and enforce regulations and insurance premium rates of the industry.
(6) Maintain the legal rights of the members.
(7) Deal with and report to the authorities regarding non-compliance activities among members.
(8) Undertake the projects requested by related organizations.
(9) Provide suggestions to the authorities including reconsiderations and appeals.
(10) Issue periodical publications of the life insurance business.
(11) Help in the research and implementation of financial policies, commercial laws and regulations as well as participating in public activities.
(12) Help in the setting up and registration of all necessary information of member companies and their representatives.
(13) Conduct business properly as required by the applicable rules and regulations.

3. Organization

The General Committee consists of representatives from member companies. The Board of Directors and the Supervisory Board is comprised of 21 directors and 7 supervisors respectively, all elected by the representatives of member companies. In order to effectively carry out the Association's mandate of further developing the life insurance industry, five committees and 24 research subcommittee were established under the direction of the Board of Directors:

(1) The Agent Examination and Registration Committee.
(2) The Agent Grievance Committee.
(3) The Recognition of New-Type Life Insurance Products Committee.
(4) The Communication & Research platforms Committee.
(5) Offshore-structured Products Exam Unit.
(6) The Subcommittee of LIODC.

(四) 各委員會及研究小組功能

1. 人身保險業務員資格測驗登錄管理委員會

本委員會之任務為督導辦理人身保險業務員之資格測驗、教育訓練及登錄管理等事宜。由學者代表，及本會各會員公司、中華民國保險經紀人商業同業公會、中華民國保險代理人商業同業公會、本會等代表組成。

2. 人身保險業務員申訴委員會

本委員會之任務為對各人身保險業務員於向原處分公司申復受停止招攬登錄、撤銷登錄處分之復查結果有異議之覆核申請。由消費者代表、會員公司代表、業務員代表各 2 人、學者代表 3 人組成。

3. 新型態人身保險商品認定委員會

本委員會之任務為接受保險公司所詢依「新型態人身保險商品認定標準」認定其人身保險商品是否屬新型態保險商品，以及提供主管機關諮詢有關人身保險商品是否屬新型態保險商品之意見。由財團法人保險事業發展中心 1 人、保險實務及財務金融專家代表各 3 人及本會代表 1 人組成。

4. 溝通暨研究平台執行委員會

本委員會之任務為督導、執行本會溝通暨研究平台之運作，秉持擴大參與、紮實研究及促進合作等宗旨，以使本會充分發揮為本業打造良好的經營環境及持續提升產業競爭力之功能。由主席 1 名，副主席 1 名，委員若干名組成；並置執行秘書 1 至 2 名。

5. 境外結構型商品審查小組

本審查小組之任務係為維護境外結構型商品審查之公平客觀，及提升境外結構型商品審查品質，特依據境外結構型商品審查及管理規範第九條規定，以非專業投資人為受託或銷售對象之境外結構型商品之審查。由本會主管級專任會務人員及具備財務工程、法律、風險控管之專家學者代表計 10 人組成。

4. Committee Functions

(1) The Agent Examination and Registration Committee

This Committee is responsible for overseeing the life insurance sales agents' qualifying examinations, education, training and registration. This Committee is composed of representatives from academia, the life insurance industry, the Taiwan Insurance Broker Association, the Insurance Agency Association of the Republic of China and The Life Insurance Association of the Republic of China.

(2) The Agent Grievance Committee

This Committee is responsible for life insurance evaluation of agents' conduct for de-registration and/or re-registration applications. Representation at this Committee is as follows: 2 representatives from Consumers, 2 representatives from the life insurance industry, 2 representatives from Agents, 3 representatives from academia.

(3) The Recognition of New-Type Life Insurance Products Committee

This Committee is responsible for accepting insurance company's inquiring whether new products follows 「New-Type Life Insurance Products Recognition Standard」 and being classified as new-type products and providing the Authority advices whether life insurance products belong to New-Type products. Representation at this Committee is as follows: one representative from the Taiwan Insurance Institute, 3 insurance experts, 3 financial experts, one representative from the Life Insurance Association of the Republic of China.

(4) The Communication & Research Platforms Committee

This Committee is responsible for supervising and executing the operation of its communication and research platform, expanding participation in sturdy research and facilitate cooperation, in the hope of sufficiently wielding its strength, building a sound operating environment and continuing to enhance the industry's competitiveness. This Committee is composed of 1 President, 1 Vice-Chairman, several members and 1 to 2 Executive Secretaries.

(5) Offshore-structured Products Exam Unit

To preserve fairness over offshore-structured products review procedure and to promote the review quality, the unit is made in accordance with Article 9 of "Regulations Governing the Review & Administration of Offshore Structured Products" to exam the offshore products targeted specially to non-professional investors for trust investment or sales. The exam unit consists of 10 personnel of supervisor-level staff from the Life Insurance Association of the Republic of China and experts and scholars equipped with expertise in financial engineering, law, and risk management.

6. 各研究小組

本會為促進人壽保險事業之健全發展，分別依壽險業務的功能或險種，設置 24 個研究小組，各研究小組成員由各會員公司推薦代表 1 人組成，目標為對本業共同問題提供研議意見及興革建議：

承保研究小組
保全研究小組
展業研究小組
團體保險研究小組
精算統計研究小組
再保險研究小組
科技應用研究小組
法令遵循研究小組
人力資源開發研究小組
內控內稽研究小組
公司治理研究小組
保經代研究小組
法制研究小組
理賠研究小組
教育訓練研究小組
財務會計研究小組
資訊科技管理研究小組
投資研究小組
保戶申訴研究小組
宣傳研究小組
風險管理研究小組
兩岸暨國際事務研究小組
資訊安全研究小組
電子商務研究小組

(五) 各行政單位職能

本會設秘書長綜理會務，置副秘書長襄理會務，下設置行政事務組、研究諮詢組、訓練登錄組、精算企劃組、資訊應用組及系統維運組等 6 個行政組，以推展、辦理本會會務與業務。

行政事務組：

負責本會人力資源開發及兩岸暨國際事務研究小組相關業務及會務、總務、文書收發及檔案管理、會計出納、人事管理及媒體公關等行政事務，辦理壽險業聯誼活動及社會公益活動，處理與國外保險機構業務合作、外賓來訪等國際事務，並配合各業務單位之事務處理，提供行政支援；年度主要工作：

- 配合辦理人力資源開發、兩岸暨國際事務等 2 個研究小組相關業務。
- 辦理年度會員大會。
- 辦理理、監事聯席會議。
- 辦理本會各項工程、財物及勞務之採購招商及維護合約之簽訂。
- 編製年度預算及決算。
- 辦理保險業各項聯誼活動。
- 辦理參加各項國際會議派員事宜。
- 辦理與國外及大陸地區保險相關團體之交流及聯誼活動。

研究諮詢組：

負責與壽險業有關法令之研究，必要時向主管機關提出建議，處理保戶諮詢申訴案件及打詐相關議題之研議、編製專業性研究刊物等；年度主要工作：

- 配合法制、理賠、承保、保全、團體保險、保戶申訴、內控內稽、法令遵循及公司治理等 9 個研究小組。
- 編製「壽險季刊」。（刊載於本會網站）
- 民眾及公務機關投保紀錄查詢服務。
- 保戶諮詢服務。
- 維運保險相關法規查詢系統。
- 辦理「內政部死亡除戶通報作業追蹤控管機制」作業。
- 辦理「內政部移民署新式外來人口新舊統一證號對照資料介接」作業。
- 辦理保險契約通報作業。
- 重大災害事故投保紀錄彙整。
- 金融遺產電子資料申報服務。

(6) Subcommittee of LIODC

This Committee is responsible for the betterment and further development of the life insurance industry. The goal of the Committee is providing opinions and suggestions for the common problem of the life insurance industry, and each member company appoints one representative to join this Committee which is sub-divided into 24 research subcommittees by disciplines and lines of business as follows:

Underwriting Subcommittee
Policy Conversion Subcommittee
Marketing Subcommittee
Group Insurance Subcommittee
Actuarial & Statistical Subcommittee
Reinsurance Subcommittee
Technology Application Subcommittee
Regulatory Compliance Subcommittee
Human Resources Subcommittee
Internal Control and Audit Subcommittee
Legal Subcommittee
Corporate Governance Subcommittee
Insurance Broker & Insurance Agent Subcommittee
Claims Subcommittee
Education & Training Subcommittee
Financial & Accounting Subcommittee
Information Technology & Management Subcommittee
Investment Subcommittee
Appeal Service Subcommittee
Public Relations Subcommittee
Risk Management Subcommittee
Cross-straits & International Affair Subcommittee
Information Security Subcommittee
E-business Subcommittee

5. Departmental Duties and Responsibilities

The five departments in the Association are the Administrative Affairs Department, Research & Consulting Department, Education & Agent Registration Department, Actuarial & Program Department, Information & Appliance Department and System Maintenance Department. These 6 departments help to conduct the daily business of the association.

Administrative Affairs Department

This department is responsible for general affairs, general correspondence, document management, finance and accounting, human resources, media public relations, organize and participate in community activities, cooperate with foreign insurance institutes, hosting visitors, coordinating with the other departments in providing administrative support. Key annual duties are as follows:

- Coordinate meetings with various research subcommittees of the LIODC.
- Organize annual member general meetings.
- Organize the Board of Directors and the Supervisory Board joint meetings.
- Organize the signing of contracts for procurement and maintenance of projects, property and labor services.
- Compile annual budget & final accounts.
- Organize network activities of insurance industry.
- Organize assignment of international conferences.
- Organize network activities of insurance-related organizations abroad.

Research & Consulting Department

This department is responsible for the research of life insurance laws and related regulations, making recommendations to the authorities where appreciate, the handling of policyholder complaints, researching anti-fraud topic and the issuance of professional research publications. Key annual duties are as follows:

- Coordinate meetings with various research subcommittees of the LIODC.
- Compile "Life Insurance Quarterly"(available at the Association's website).
- Provide insurance record inquiry services.
- Provide policyholder inquiry services.
- Maintain insurance regulations query system.
- Manage the "Ministry of the Interior's Tracking and Control Mechanism of Death and Household Deregistration Notification."
- Manage the "Comparison of the New and Old Unified Certificate Numbers of Migrant Populations Issued by the National Immigration Agency of the Ministry of the Interior."
- Manage insurance contract declaration.
- Gather insurance record of major disaster accidents.
- Provide electronic inheritance reporting services.

訓練登錄組：
負責壽險業共同展業、宣傳、訓練計劃之研擬及執行工作暨依據「保險業務員管理規則」規定辦理人身保險業務員相關資格測驗及登錄管理、業務員懲處登錄申請覆核、教育訓練通報管理等相關事宜；年度主要工作：
- 配合教育訓練、展業、宣傳、保經代等 4 個研究小組。
- 辦理優秀內勤從業人員暨業務員表揚。
- 舉辦國際保險研修班。
- 編輯「投保指南」(刊載於本會網站)。
- 透過各類媒體及活動，宣導人身保險常識。
- 配合委員會研議測驗登錄管理相關事項。
- 舉辦相關資格測驗。
- 業務員登錄作業。
- 業務員在職教育訓練通報。
- 業務員懲處及申請覆核。
- 編印業務員資格測驗統一教材。
- 編印人身保險業銷售外幣收付非投資型保險商品訓練教材。
- 編印保險與財務規劃。
- 編印業務員資格測驗登錄管理統計年報 (光碟版)。

精算企劃組：
負責壽險業共同之精算統計、財務會計、再保險、風險管理、投資等事項之研究改進事宜；年度主要工作：
- 配合精算統計、財務會計、再保險、投資及風險管理等 5 個研究小組。
- 分析、統計人壽保險業概況。
- 境外結構型商品審查。
- 新型態人身保險商品審查。
- 編製人壽保險業會計制度範本。
- 編印中華民國人壽保險業概況年報。

資訊應用組：
負責壽險業電子商務、科技應用、資訊科技管理、資訊安全議題討論、本會「保險業科技運用共享平台」之營運及資訊安全暨個人資料管理制度相關事宜；年度主要工作：
- 協助資訊科技管理、資訊安全、科技應用、電子商務等 4 個研究小組及保險科技運用共享平台專案小組運作及研議相關議題。
- 保險科技運用共享平台、保險存摺、本會全球資訊網站之系統營運。
- 舉辦資訊、資安相關研討會及外部單位經驗交流。

系統維運組：
負責本會網路、資訊設備管理、各專案系統之資安與維護及資訊安全暨個人資料管理制度相關事宜；年度主要工作：
- 本會網路與設備之建置及維運。
- 本會資訊安全建置及業務作業。
- 保險科技運用共享平台通報系統、保險業通報系統、人身保險業務員測驗登錄教育訓練作業系統、人身保險業務員測驗系統之帳務系統開發與維護。
- 辦理本會個人資訊管理制度(PIMS)及資訊安全管理制度(ISMS)、ISO27001：2022 及 ISO/IEC27701 標準驗證並取得證書。

Education & Agent Registration Department

This department is responsible for marketing, promoting, training and development of sales intermediaries for the common interest of the life insurance industry as well as the qualifying examinations, registration management of life insurance agents, review application for agent punishment registration and management of education training circular. Key general duties are as follows:

- Coordinate research meetings with subcommittees of the LIODC.
- Organize annual events for recognizing outstanding performance of life insurance staff and agents.
- Organize international insurance seminars.
- Compile "Guidance for Life Insurance" (available at the Association's website).
- Promote life insurance information related to the industry through media and public relation.
- Coordinate activities of all committees.
- Conduct Agent Qualifying Examinations weekly.
- Manage agent registrations.
- Process agent's assigned on-the-job training courses.
- Review terminated and cancelled registrations of agents.
- Provide study materials for agent examinations.
- Publish "Training Material for Sale Foreign Currency Traditional Insurance Product".
- Publish "Insurance and Financial Plan".
- Publish "Annual Report of Life Insurance Agents".

Actuarial & Program Department

This department is responsible for actuarial, investment, reinsurance, risk management, financial and accounting related matters of the life insurance industry. Annual key duties are as follows:

- Coordinate activities with 5 research subcommittees of LIODC.
- Gather and analyze the statistical data of the life insurance business.
- Exam of offshore-structured products.
- Recognition of New-Type Life Insurance Products Committee.
- Compile "Accouting Standards Template for Life Insurance".
- Publish "Annual Report of The Life Insurance Industry in Taiwan".

Information & Appliance Department

This department is responsible for e-business, technology application, information technology management and information security topics discussion in the life insurance industry, the development and implementation of information technology and information security for the Association, and operate the technology application joint platform for insurance industry. Annual key duties are as follows:

- Coordinate activities with various research subcommittees of LIODC.
- Develop, maintain and manage the technology application joint platform for insurance industry, the insurance bankbook application, the insurance contract declaration system, the Structured Notes system and official website of LIODC.
- Conduct seminar about information technology, information security and exchange experience with external unit.

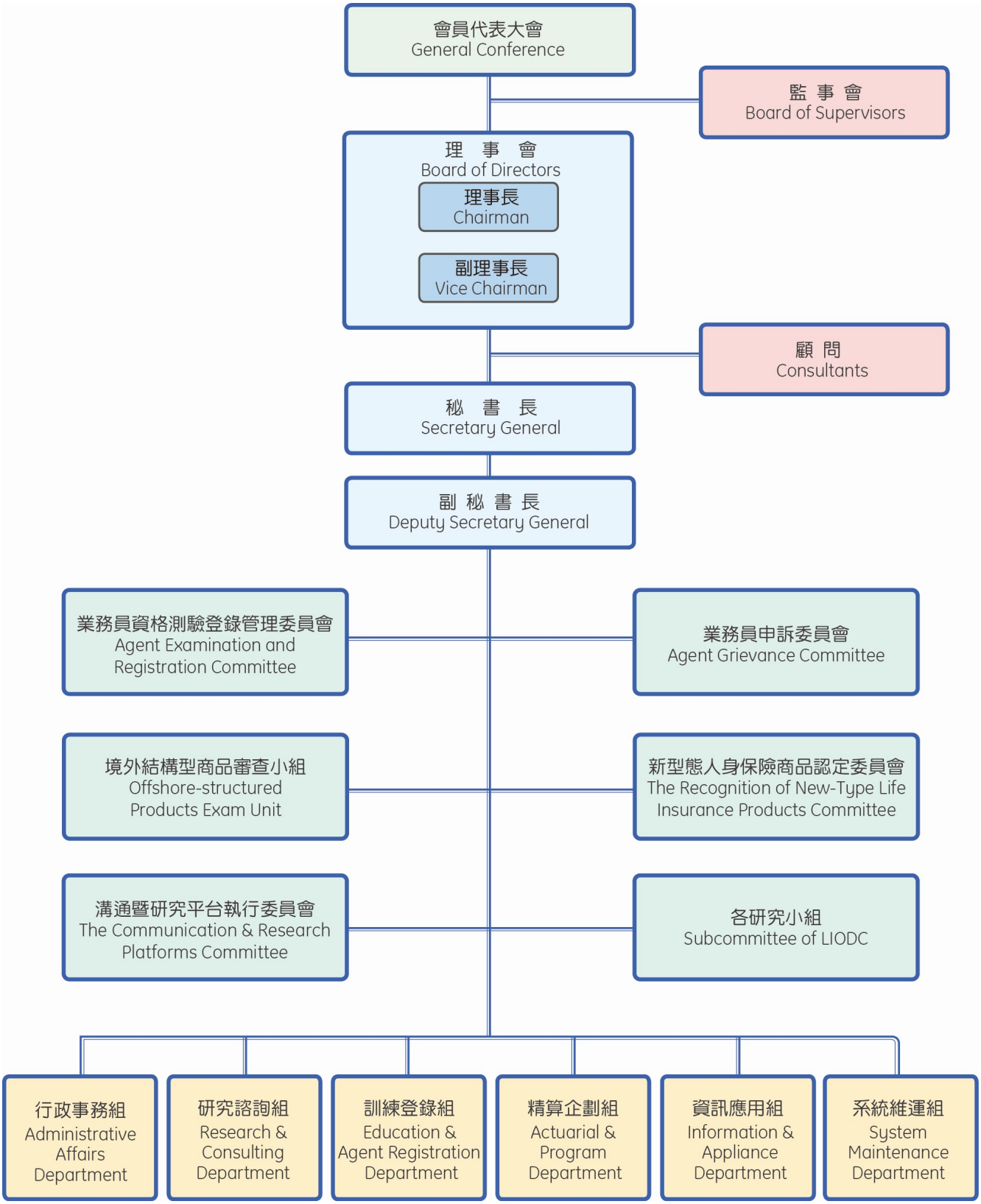
System Maintenance Department

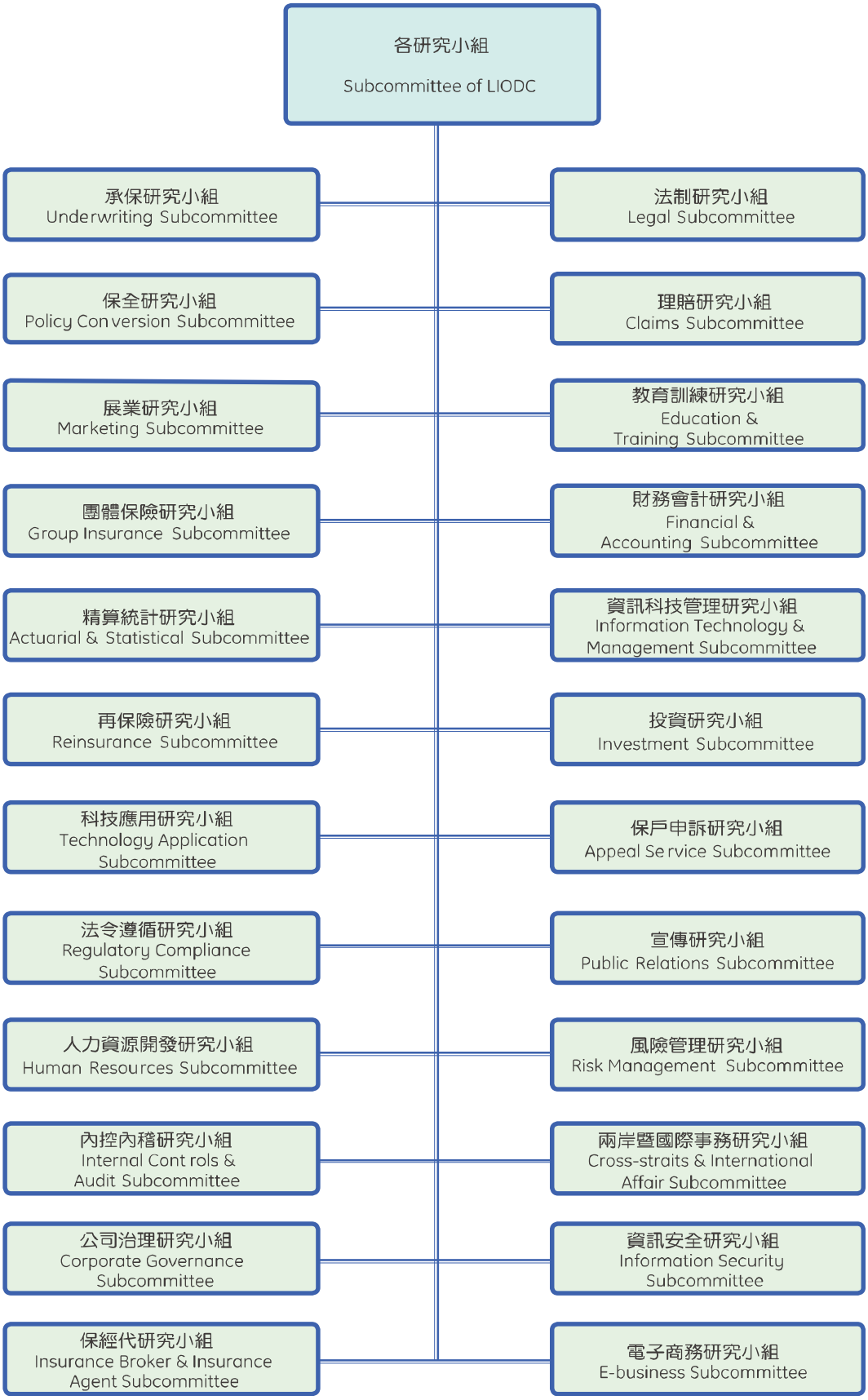
This department is responsible for the network, information equipment management, information security and maintenance of various project systems, and information security and personal data management system related matters of the Association; the main tasks of the year:

- Construction and maintenance of the Association's network and equipment.
- Construction and business operations of the Association's information security.
- System development and maintenance of the Association.
- Manage PIMS, ISMS, ISO 27001:2022 and ISO/IEC 27701 for the Association and get certificate.

(六) 組織系統圖

6. Organization Chart




各研究小組
Subcommittee of LIODC
承保研究小組
Underwriting Subcommittee
保全研究小組
Policy Conversion Subcommittee
展業研究小組
Marketing Subcommittee
團體保險研究小組
Group Insurance Subcommittee
精算統計研究小組
Actuarial & Statistical Subcommittee
再保險研究小組
Reinsurance Subcommittee
科技應用研究小組
Technology Application Subcommittee
法令遵循研究小組
Regulatory Compliance Subcommittee
人力資源開發研究小組
Human Resources Subcommittee
內控內稽研究小組
Internal Controls & Audit Subcommittee
公司治理研究小組
Corporate Governance Subcommittee
保經代研究小組
Insurance Broker & Insurance Agent Subcommittee
法制研究小組
Legal Subcommittee
理賠研究小組
Claims Subcommittee
教育訓練研究小組
Education & Training Subcommittee
財務會計研究小組
Financial & Accounting Subcommittee
資訊科技管理研究小組
Information Technology & Management Subcommittee
投資研究小組
Investment Subcommittee
保戶申訴研究小組
Appeal Service Subcommittee
宣傳研究小組
Public Relations Subcommittee
風險管理研究小組
Risk Management Subcommittee
兩岸暨國際事務研究小組
Cross-straits & International Affair Subcommittee
資訊安全研究小組
Information Security Subcommittee
電子商務研究小組
E-business Subcommittee

(七) 各項自律規範

7. Self-Regulatory Rules

- 保險業招攬及核保作業控管自律規範
  Self-Regulatory Rules for Marketing and Underwriting Practice Management of Insurance Enterprises
- 保險業經營行動服務自律規範
  Self-Regulatory Rules for Insurance Enterprises Engaging Mobile Service Insurance
- 人身保險業辦理傳統型個人人壽保險契約審閱期間自律規範
  Self-Regulatory Rules for Governing Life Insurance Enterprises Handling the Review Period of Traditional Individual Life Contracts
- 人身保險業辦理理賠審查委託外部提供醫務專業意見作業自律規範
  Self-Regulatory Rules for Commissioning External Medical Professional Advice for Life Insurance Enterprises Handling Claims Review
- 保險業招攬廣告自律規範
  Self-Regulatory Rules for Governing Marketing Advertisements of Insurance Industry
- 投資型保險商品銷售自律規範
  Self-Regulatory Rules for Product Marketing of Investment-Linked Insurance
- 人身保險業保險商品設計自律規範
  Self-Regulatory Rules for Product Design of Life Insurance Enterprises
- 中華民國人壽保險商業同業公會所屬會員辦理優體壽險業務自律規範
  Self-Regulatory Rules for the Members of the Life Insurance Association of the Republic of China Handling Preferred Risk Life Insurance
- 人身保險業簽署保險商品之法務與投資人員自律規範
  Self-Regulatory Rules for Governing Legal and Investment Staff Engaging Product Signing of Life Insurance Enterprises
- 中華民國人壽保險商業同業公會所屬會員辦理外幣收付非投資型人身保險業務自律規範
  Self-Regulatory Rules for the Members of the Life Insurance Association of the Republic of China Handling Foreign Currencies Denominated of Non-Investment-Linked Life Insurance
- 人身保險業保險契約轉換及繳費年期變更自律規範
  Self-Regulatory Rules for Policy Conversion and Premium-Payment Period Revision of Life Insurance Industry
- 保險業經營電子商務自律規範
  Self-Regulatory Rules for Insurance Enterprises Engaging E-Business
- 保險業辦理電子保單簽發及辦理電子化保險契約條款保單作業自律規範
  Self-Regulatory Rules for Issuing Electronic Insurance Policy and Electronic Insurance Contract Clause Policy of Insurance Industry
- 保險業辦理資訊安全防護自律規範
  Self-Regulatory Rules for Insurance Industry Handling Information Security
- 保險業資金全權委託投資自律規範
  Self-Regulatory Rules for Discretionary Allocation of the Capital of Insurance Industry
- 保險業資產管理自律規範
  Self-Regulatory Rules for Asset Management of Insurance Industry
- 保險業投資創業投資事業、私募股權基金及其他有限合夥事業自律規範
  Self-Regulatory Rules for Insurance Industry Investing in Venture Capital, Private Equity Fund, and Other Limited Partnerships

- 保險業辦理不動產投資自律規範
  Self-Regulatory Rules for Insurance Enterprises Engaging in Investment on Real Estate
- 保險業辦理國外投資自律規範
  Self-Regulatory Rules for Foreign Investment of Insurance Enterprises
- 人身保險業委託其他機構代收保險費、保險單借款本息或保險契約其他相關款項自律規範
  Self-Regulatory Rules for Delegating Collection of Premiums or Policy Loan or Other Related Payment of Life Insurance Enterprises
- 人身保險業辦理保險單借款自律規範
  Self-Regulatory Rules for Life Insurance Enterprises Engaging Policy Loan
- 人身保險業辦理再保險業務顯著風險移轉測試自律規範
  Self-Regulatory Rules for Governing the Significant-Risk Transfer Test by Life Insurance Enterprises Conducting Reinsurance Business
- 人身保險業辦理費用適足性檢測自律規範
  Self-Regulatory Rules for Life Insurance Enterprises Engaging Cost Adequacy Test
- 人身保險業辦理專設帳簿資產全權委託自律規範
  Self-Regulatory Rules for Life Insurance Enterprises Engaging Discretionary Allocation of Assets in Separate Account
- 人身保險業提供銷售通路款待或禮品等交際費用自律規範
  Self-Regulatory Rules for Life Insurance Enterprises Spending Public Relation Fee for Distribution Channel
- 保險業辦理保單委託他人處理作業自律規範
  Self-Regulatory Rules for Insurance Enterprises Engaging Commission for Insurance Policy
- 保險業派任被投資事業具獨立性之董事自律規範
  Self-Regulatory Rules for Insurance Industry Assigning Independent Directors for Invested Enterprises
- 保險業辦理「全民健保行動快易通／健康存摺APP」健保協同商保商品查詢服務自律規範
  Self-Regulatory Rules for Enquiries Services about Commercial Health Insurance Product in Coordinate with National Health Insurance
- 保險業辦理委託金融機構信用卡收單提供保戶行動支付繳付保險費自律規範
  Self-Regulatory Rules for Delegating Financial Institutions Providing Mobile Payment Service for Paying Premium
- 人身保險業與他業合作辦理以自動化工具提供證券投資顧問服務業務自律規範
  Self-Regulatory Rules for the Life Insurance Industry to Cooperate with Other Industries in Providing Securities Investment Advisory Services Using Automated Tools
- 保險業透過「金融行動身分識別（金融 Fast-ID）」辦理資料共享自律規範
  Insurance Industry Implements Self-Regulatory Rules on Data Sharing through Financial Action Identity (Financial Fast-ID)
- 保險業自行辦理業務員保險商品教育訓練自律規範
  Self-Regulatory Regulations for Insurance Industry to Conduct Insurance Product Education and Training for Salespersons

二、民國 113 年臺灣地區人壽保險業概況

II. 2024 Highlights of the Life Insurance Business in Taiwan

113 中華民國 2024 The Life Insurance Industry in Taiwan
人壽保險業概況

(一) 社會經濟概況

經濟成長率

台灣經濟成長率於 104 年降至 0.75% 後，113 年本年度經濟成長，全球終端需求回升、半導體出口強勁，加上內需穩健成長，帶動我國整體經濟擴張，統計全年經濟成長率為 4.59%。

1. Overall Economic Conditions

Economic Growth

Following a 0.75% decline GDP in 2015, Taiwan's economy expanded in 2024 as global end-market demand rebounded, semiconductor exports surged, and domestic demand maintained steady growth. The yearly economic growth rate reached 4.59%.



國民所得

民國 113 年平均每人國民所得為新臺幣 942,680 元(29,349 美元*)，較前一年 27,367 美元增加 1,982 美元，歷年平均每人國民所得隨匯率波動影響，近幾年金額維持在 20,000 美元以上。

Per Capita Income

In 2024, per capita income reached US$29,349. The figure was increased by US$1,982 from the preceding year's US$27,367. The per capita income in recent years has remained above US$20,000, affected by foreign exchange.



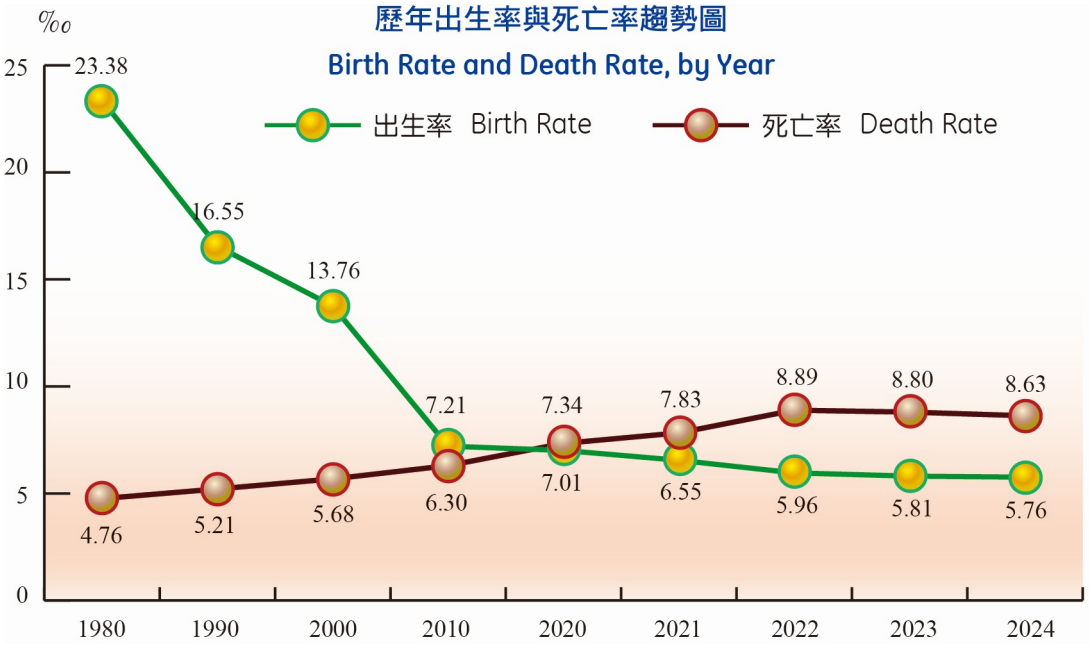
註 *：新臺幣32.12元=美金1元，以下換算基礎同。 NT$32.12= US$ 1，the same as the following.

人口數、出生率與死亡率

民國 113 年底，依內政部統計總人口數為 23,400,220 人，較去年底減少 20,222 人，其中男性為 11,526,193 人，女性為 11,874,027 人。本年度出生人數為 134,856 人，粗出生率為千分之 5.76，較去年減少 0.53%；死亡人數為 202,107 人，粗死亡率為千分之 8.63，較去年減少 1.59%。

Population, Birth Rate and Death Rate

According to the household registration data, at the end of 2024, total population was 23,400,220 including 11,526,193 males and 11,874,027 females. Relative to the total population at the end of 2024, there was an decrease of 20,222 people. The number of live births, during 2024, totaled 134,856 resulting in a crude birth rate of 5.76 per 1,000 people. 202,107 deaths were registered in 2024 with a crude death rate of 8.63 per 1,000 people.



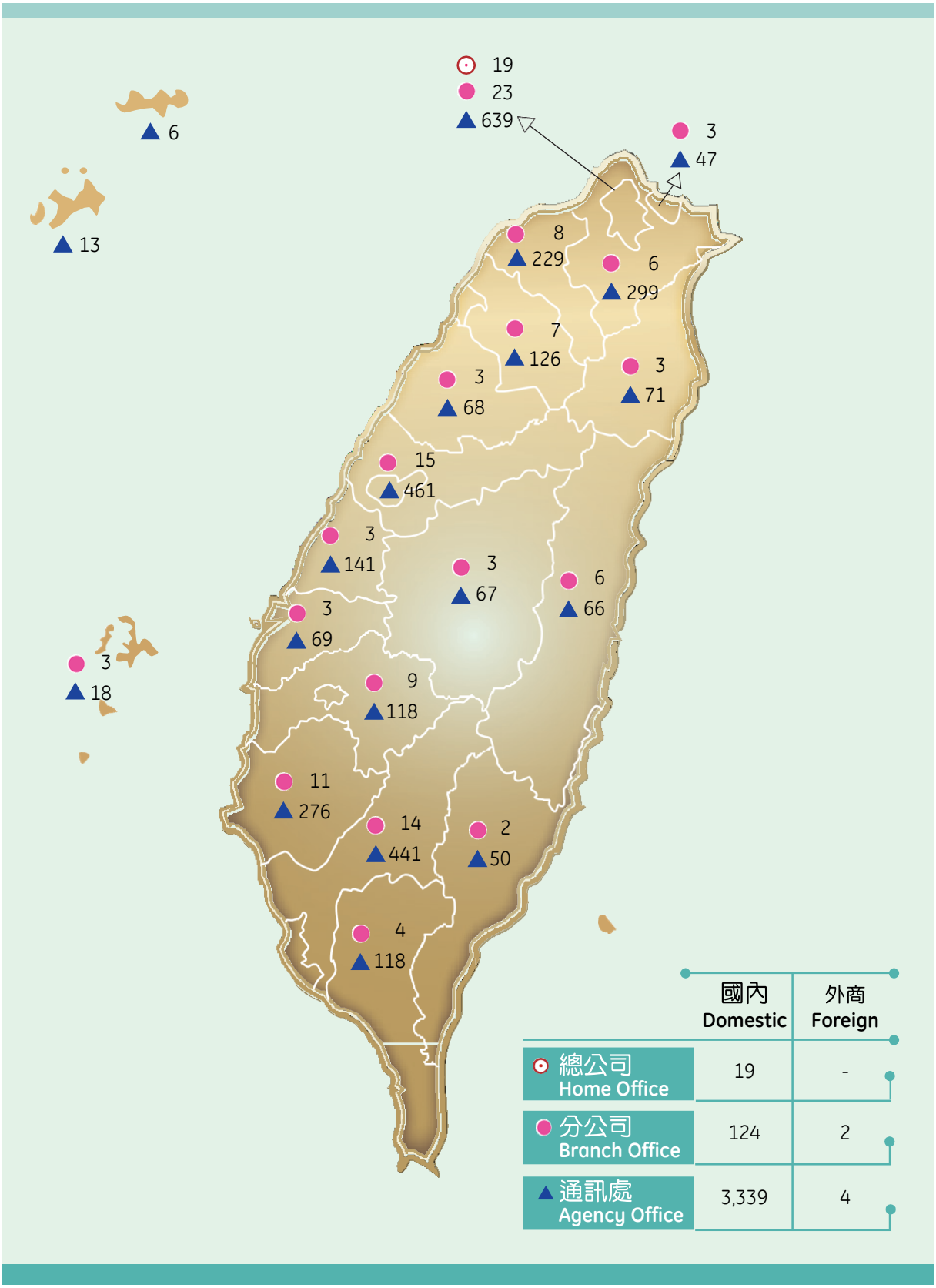
(二) 產業現狀

至民國 113 年底，共有 21 家壽險公司經營人身保險業務，其中，國內公司（含外商子公司）19 家，設立 126 家分公司，通訊處 3,339 個；外商分公司 2 家，設立 4 個通訊處；從業人員中，業務員共計 190,015 人，較前年減少 1.59%，內勤人員共 31,357 人，近幾年人數變化不大；壽險業總資本額已達新臺幣 758,622 百萬元，較前一年度增加 40,105 百萬元。

2. Insurance Industry Environment

At the end of 2024, there were 21 life insurance companies in operation, including 19 domestic companies and 2 foreign branch companies. There were 31,357 staffs and 190,015 agents which increased 1.03% and decreased 1.59% respectively from last year. The total capital of life insurance industry reached NT$758,622 million, up by NT$40,105 million from last year.

分支機構分布圖
Distribution of Branch Offices



	國內 Domestic	外商 Foreign
總公司 Home Office	19	-
分公司 Branch Office	124	2
通訊處 Agency Office	3,339	4

表 1：人壽保險業歷年公司數、從業人員及資本額概況
Table 1: Statistical Summary of Companies, Employees and Capital of Life Insurance Industry

年 度 Year	公司數 Number of Companies		業務人員數（人） Number of Agents	內勤人員數（人） Number of Staffs	資本額（百萬元） Capital (Million)
	國內公司 Domestic	外商分公司 Foreign			
民國 59 年(1970)	8	-	-	-	175
民國 69 年(1980)	8	-	12,433	5,532	1,654
民國 79 年(1990)	8	8	84,157	13,845	17,307
民國 89 年(2000)	16	16	234,418	26,074	150,374
民國 99 年(2010)	23	7	166,846	26,023	369,612
民國109年(2020)	19	3	210,011	29,799	669,916
民國110年(2021)	19	3	205,883	30,022	675,355
民國111年(2022)	19	2	194,046	30,210	699,923
民國112年(2023)	19	2	193,092	31,036	718,517
民國113年(2024)	19	2	190,015	31,357	758,622

註：業務人員數僅為人壽保險公司業務員數。
Note: Number of Agents only represents life insurance agents.

(三) 資產負債狀況

至民國 113 年底，全體壽險業總資產已達新臺幣 36,900,414 百萬元（約 1,148,830 百萬美元）較前一年 34,910,157 百萬元增加 5.70%。負債總額為新臺幣 34,314,084 百萬元，較前一年 32,664,478 百萬元增加 5.05%，其中各種準備金（負債準備）有新臺幣 29,645,519 百萬元，佔總負債的 86.39%。業主權益總數為新臺幣 2,586,330 百萬元，較前一年 2,245,679 百萬元增加 15.17%。

3. Assets & Liabilities

The total assets of life insurance industry in 2024 amounted to NT$36,900,414 million （US$1,148,830 million）, which showed an increase of 5.70% over the previous year's NT$34,910,157 million. The total liabilities of life insurance industry in 2024 amounted to NT$34,314,084 million, and an increase of 5.05% over the preceding year. The major item of liability was policy reserves, which reached NT$29,645,519 million accounted for 86.39% of the total liabilities. The owners' equity in 2024 increased from NT$2,245,679 million to NT$2,586,330 million, the increased rate was 15.17%.

表 2：人壽保險業歷年資產負債變動概況
Table 2: Balance Sheets of Life Insurance Industry

金額：新臺幣百萬元 Amount Unit:NT$ Million

年 度 Year	總 資 產 Total Assets	總 負 債 Total Liabilities	各種準備金 Policy Reserves	業主權益 Owners' Equity	投資報酬率 Return on Asset
民國 59 年(1970)	2,103	1,884	1,640	219	5.03
民國 69 年(1980)	26,532	23,723	21,250	2,809	10.16
民國 79 年(1990)	424,013	390,184	373,803	33,829	7.75
民國 89 年(2000)	2,531,778	2,351,402	2,266,051	180,376	5.13
民國 99 年(2010)	12,118,618	11,643,780	10,222,891	474,837	3.06
民國109年(2020)	31,752,150	29,237,321	25,976,448	2,514,829	3.55
民國110年(2021)	33,342,734	30,620,434	27,183,472	2,722,301	3.94
民國111年(2022)	33,623,783	32,036,049	28,436,720	1,587,734	3.10
民國112年(2023)	34,910,157	32,664,478	28,860,499	2,245,679	2.59
民國113年(2024)	36,900,414	34,314,084	29,645,519	2,586,330	0.47
成長率 Growth rate (%)	5.70	5.05	2.72	15.17	-81.85

(四) 資金運用狀況

至民國 113 年底止，全體壽險業運用資金總額為新臺幣 32,857,635 百萬元(約 1,022,965 百萬美元)，較前一年 31,401,211 百萬元增加 4.64%，為總資產的 89.04%。觀察資金運用情形，國外投資 23,025,601 百萬元，佔資金運用總額的 70.08%，居第一位；資金運用第二位為有價證券計 6,395,698 百萬元，佔資金運用總額的 19.46%，其中，公債及國庫券 1,053,027 百萬元佔 3.20%，股票 1,991,684 百萬元佔 6.06%。近年來國外投資仍為資金運用的首要選擇。

4. Investment Environment and Activities

At the end of 2024, total utilization assets of the life insurance industry was NT$32,857,635 million (US$ 1,022,965 million and 89.04% of total assets) with a growth rate of 4.64% when compared to last year's NT$31,401,211 million. Regarding the overall assets portfolio, the major component of life insurance industry assets was foreign investment, totaled NT$23,025,601 million (70.08% of total utilization assets) .The second largest of asset was Securities & Bonds, totaled NT$6,395,698 million (19.46% of total utilization assets) with Government & Treasury Bonds totaled NT$1,053,027million (3.20% of total utilization assets) and Stock totaled NT$1,991,684 million (6.06% of total utilization assets. In recent years, foreign investment has remained the primary investment vehicle.

表 3：人壽保險業歷年資金運用概況
Table 3: Summary of Investment Activities of Life Insurance Industry

金額：新臺幣百萬元 Amount Unit:NT$ Million

年度 Year	銀行存款 Deposits in Bank	小計 Sub-total	有價證券 Securities				
			公債及國庫券 Government &TreasuryBonds	股票 Stock	公司債 Corporation Bonds	受益憑證 Benefit of Certificates	其他 Others
民國 59 年(1970)	174	318	318	-	-	-	-
民國 69 年(1980)	2,538	2,797	499	2,195	103	-	-
民國 79 年(1990)	75,069	74,652	19,822	12,345	39,784	2,701	-
民國 89 年(2000)	357,370	806,890	364,495	135,209	49,733	44,179	213,274
民國 99 年(2010)	731,531	4,477,511	2,268,328	675,270	480,713	143,459	909,741
民國109年(2020)	896,216	6,349,100	1,592,410	1,859,684	610,119	322,808	1,964,079
民國110年(2021)	660,422	6,569,788	1,531,464	2,166,217	678,037	157,669	2,036,401
民國111年(2022)	428,342	5,464,384	1,266,297	1,601,936	683,930	154,596	1,757,625
民國112年(2023)	371,457	6,111,969	1,114,597	1,918,292	608,507	156,542	2,314,031
民國113年(2024)	409,765	6,395,698	1,053,027	1,991,684	623,921	150,344	2,576,722
成長率 Growth rate(%)	10.31	4.64	-5.52	3.83	2.53	-3.96	11.35

表 3：人壽保險業歷年資金運用概況（續）
Table 3: Summary of Investment Activities of Life Insurance Industry (Continued)

金額：新臺幣百萬元 Amount Unit:NT$ Million

年度 Year	不動產投資（不包括自用） Real Estates Investment	壽險貸款 Loan to Policyholders	擔保放款 Secured Loans	國外投資 Foreign Investments	專案運用及公共投資 Authorized Projects or Public Investment	其他[註] Others[Note]	合計 Total
民國 59 年(1970)	459	136	371	-	-	-	1,458
民國 69 年(1980)	7,204	2,258	6,521	-	-	-	21,318
民國 79 年(1990)	88,899	45,521	40,265	-	-	-	324,406
民國 89 年(2000)	185,281	332,212	469,159	108,405	86,072	-	2,345,389
民國 99 年(2010)	407,977	581,607	545,684	3,643,166	20,258	148,277	10,556,011
民國109年(2020)	1,352,108	551,364	638,087	18,550,380	80,926	181,754	28,599,936
民國110年(2021)	1,375,052	561,407	616,875	19,878,660	91,181	170,092	29,923,477
民國111年(2022)	1,427,675	546,398	580,387	21,184,914	93,067	336,592	30,061,759
民國112年(2023)	1,468,154	627,956	488,533	21,857,675	130,051	345,416	31,401,211
民國113年(2024)	1,500,405	650,996	455,032	23,025,601	145,611	274,528	32,857,635
成長率 Growth rate(%)	2.20	3.67	-6.86	5.34	11.96	-20.52	4.64

註：包括自用不動產、投資保險相關事業、從事衍生性商品交易及其他經核准之資金運用。
Note: Including owner-occupied property, Investments in Insurance-related Businesses,Derivatives Trading and Others Approved by the Competent Authority.

(五) 保費收入

民國 113 年壽險業總保費收入已達新臺幣 2,440,154 百萬元（約 75,970 百萬美元），較前一年 2,187,951 百萬元增加 11.53%，其中人壽保險 1,658,387 百萬元，較去年增加 11.27%、傷害保險 77,596 百萬元、健康保險 457,516 百萬元、年金保險 246,655 百萬元，較去年增加 29.35%，分別佔所有保費收入的 67.96%、3.18%、18.75%、10.11%。

5. Premium Income

In 2024, total premium income of life insurance industry reached NT$2,440,154 million （ US$75,970 million ） and increased 11.53% when compared to last year's NT$2,187,951 million. The life insurance premium income was NT$1,658,387million （ 67.96% of total premium income ） , an increase of 11.27%. The premium income of accident products was NT$77,596 million (3.18% of premium income) and the premium income of health products was NT$457,516 million (18.75% of premium income ） . The premium income of annuity product was NT$246,655 million （ 10.11% of premium income ） .

表 4：人壽保險業歷年保費收入概況
Table 4: Premium Income of Life Insurance Industry

單位：新臺幣百萬元 (Unit:NT$ Million)

年 度 Year	人壽保險 Life	傷害保險 Accident	健康保險 Health	年金保險 Annuity	合 計 Total
民國 59 年(1970)	1,247	42	2	-	1,291
民國 69 年(1980)	11,244	1,036	93	-	12,373
民國 79 年(1990)	129,699	12,335	3,509	-	145,543
民國 89 年(2000)	491,900	51,776	82,082	559	626,317
民國 99 年(2010)	1,495,849	56,151	233,786	527,064	2,312,850
民國109年(2020)	2,396,598	67,449	399,731	300,187	3,163,965
民國110年(2021)	1,977,391	67,435	407,887	518,380	2,971,093
民國111年(2022)	1,569,571	68,992	418,863	276,940	2,334,367
民國112年(2023)	1,490,472	73,161	433,637	190,681	2,187,951
民國113年(2024)	1,658,387	77,596	457,516	246,655	2,440,154
成長率 Growth rate(%)	11.27	6.06	5.51	29.35	11.53

近幾年我國壽險業經營險種變化可由各險別初年度保費收入統計表中觀知，傳統型壽險於多年業績呈現穩定成長後，於民國109年呈現大幅的負成長，民國113年為437,237百萬元，較去年353,513百萬元增加23.68%，傷害險近幾年維持10,000百萬元以上之水準，113年為14,864百萬元；健康險113年為44,420百萬元；投資型保險113年為340,265百萬元，增加32.64%。

In recent years, the distribution of the first year premium income - by product lines are shown in the following table. Statistical information of the first year premium income indicated that the traditional life product performance grew steady for many years, then there was a significant recession started from 2020. In 2024, premium income reached NT$437,237 million and increased 23.68% when compared to last year's NT$353,513 million. Accident insurance products premiums have remained above NT$10,000 million in recent years. Premium income reached NT$14,864 million in 2024. Insurance premium for health insurance reached at NT$44,420 million in 2024. Investment-linked products were NT$340,265 million and increased 32.64% in 2024.

表 5：人壽保險業各險別初年度保費收入統計表
Table 5: First Year Premium Income by Products' Statistics of Life Insurance Industry

單位：新臺幣百萬元 (Unit:NT$Million)

險別 Products		民國 113 年 (2024)	民國 112 年 (2023)	民國 111 年 (2022)	民國 110 年 (2021)	民國 109 年 (2020)
人壽保險 Life	傳統型 Traditional	437,237	353,513	360,633	367,511	477,662
	投資型 Investment-Linked	125,255	89,441	99,501	127,159	98,800
	小計 Subtotal	562,492	442,954	460,134	494,670	576,462
傷害保險 Accident	傳統型 Traditional	14,864	13,687	11,412	10,490	11,084
健康保險 Health	傳統型 Traditional	44,420	40,023	36,431	37,907	42,845
年金保險 Annuity	傳統型 Traditional	4,992	7,611	17,943	57,580	44,934
	投資型 Investment-Linked	215,010	167,101	246,911	450,312	241,408
	小計 Subtotal	220,002	174,712	264,854	504,892	286,342
合計 Total	傳統型 Traditional	501,513	414,834	426,418	470,488	576,525
	投資型 Investment-Linked	340,265	256,542	346,412	577,471	340,208
	小計 Subtotal	841,778	671,376	772,830	1,047,959	916,733

(六) 初年度保費收入通路別分析

初年度保費收入 841,778 百萬元中，依通路別統計為：壽險公司本身行銷體系 380,593 百萬元佔 45.21%；銀行通路 309,314 百萬元佔 36.75%；傳統保險經紀人、保險代理人僅 151,871 百萬元佔 18.04%。

6. First Year Premium Income – by Distribution Channel

Contribution to the total first year premium income of NT$841,778 million by various sales channels are as follows: traditional tied agents of life insurers was NT$380,593 million (45.21%) , bankers was NT$309,314 million (36.75%) ; the broker & agent was merely NT$151,871 million (18.04%) .

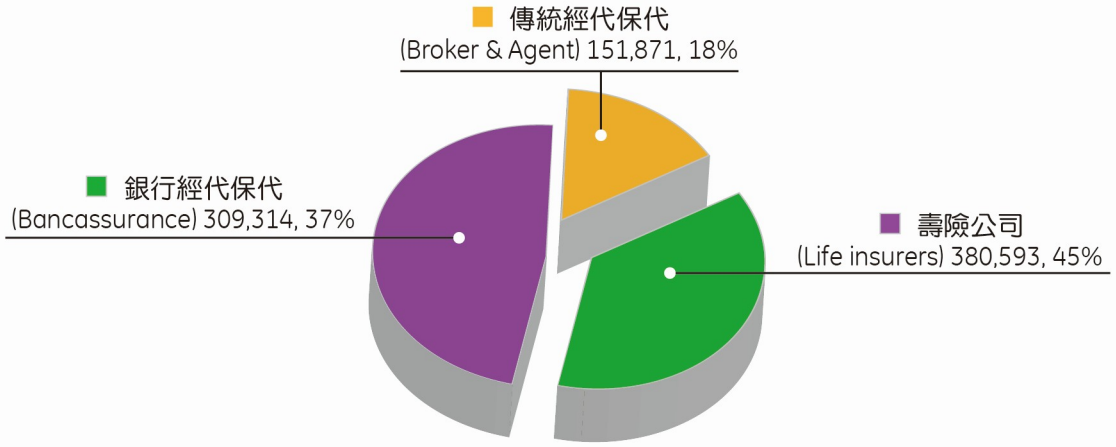
表 6：人壽保險業民國 113 年初年度保費收入通路別統計表
Table 6: First Year Premium Income- by Distribution Channel

單位：新臺幣百萬元 (Unit:NT$Million)

來源別 Distribution	壽險公司 Life insurers	銀行經代保代 Bankers	傳統經代保代 Broker & Agent	合計 Total
民國109年(2020)	354,550(38.68)	479,277(52.28)	82,906(9.04)	916,733
民國110年(2021)	354,336(33.82)	602,312(57.47)	91,311(8.71)	1,047,959
民國111年(2022)	303,481(39.27)	379,004(49.04)	90,345(11.69)	772,830
民國112年(2023)	319,940(47.65)	247,800(36.91)	103,636(15.44)	671,376
民國113年(2024)	380,593(45.21)	390,314(36.75)	151,871(18.04)	841,778
成長率 Growth rate(%)	18.96	24.83	46.54	25.38

註：括號內數字為佔率。
Note: ( ) represents the rate.

113年通路別新契約保費收入圖
First Year Premium Income-by Distribution Channel



就傳統型保險與投資型保險來看，壽險公司與銀行通路呈現 1.23:1 左右之趨勢；利率變動型年金保險主要銷售通路以銀行通路為主，至於傳統型商品健康保險與傷害保險則仍以壽險公司本身銷售為主力。

In the life insurance and investment-linked product market, the sales volume of traditional tied agents and the bancassurance channels show a trend of about 1.23:1. Bancassurance is the main sales channel for interest sensitive annuities while the traditional tied agents remained as the main channel for the distribution of traditional health and accident insurance products.

表 6-1：人壽保險業民國 113 年初年度保費收入來源別統計表
Table 6-1: First Year Premium Income- by Distribution Channel

單位：新臺幣百萬元 (Unit:NT$Million)

來源別 Distribution	壽險公司 Life insurers	銀行經代保代 Bankers	傳統經代保代 Broker & Agent	合計 Total
個人人壽保險 Individual Life	170,163(39.27)	223,548(51.59)	39,605(9.14)	433,316
個人年金保險 Individual Annuity	4,265(87.51)	474(9.72)	135(2.77)	4,874
投資型保險 Investment-Link	155,348(45.66)	84,700(24.89)	100,217(29.45)	340,265
個人傷害、健康保險 Individual Accident & Health	37,332(85.86)	352(0.81)	5,796(13.33)	43,480
團體保險 Group Insurance	13,485(67.96)	240(1.21)	6,118(30.83)	19,843
合計 Total	380,593	309,314	151,871	841,778

註：括號內數字為佔率。
Note: ( ) represents the rate.

(七) 保險給付

民國 113 壽險業保險給付達新臺幣 2,709,710 百萬元(約 84,362 百萬美元)，較前一年 2,405,420 百萬元增加 12.65%，其中人壽保險 2,074,657 百萬元較去年增加 8.98%、傷害保險 36,694 百萬元、健康保險 230,330 百萬元、年金保險 368,029 百萬元，較去年增加 47.76%，人壽保險佔總保險給付的 76.56%。

7. Benefit Payments

Total Benefit Payments were NT$2,709,710 million or US$84,362 million, increased by 12.65% against 2023s NT$2,405,420 million. The Benefit Payments of life insurance product were NT$2,074,657 million（76.56% of total benefit payments）, which represented an increase of 8.98%. The Benefit Payments of accident and health products were NT$36,694 million and NT$230,330 million respectively. The benefit payments of annuity products were NT$368,029 million, an increase of 47.76% from last year.

表 7：人壽保險業歷年保險給付概況
Table 7: Benefit Payments of Life Insurance Industry

單位：新臺幣百萬元 (Unit:NT$ Million)

年 度 Year	人壽保險 Life	傷害保險 Accident	健康保險 Health	年金保險 Annuity	合 計 Total
民國 59 年(1970)	378	8	2	-	388
民國 69 年(1980)	2,584	485	63	-	3,132
民國 79 年(1990)	40,130	4,524	1,249	-	45,903
民國 89 年(2000)	180,286	20,737	23,047	117	224,187
民國 99 年(2010)	729,803	20,141	70,687	370,832	1,191,463
民國109年(2020)	1,498,119	30,007	159,247	185,619	1,872,992
民國110年(2021)	1,509,605	29,488	166,275	212,728	1,918,096
民國111年(2022)	1,726,016	31,957	199,039	212,241	2,169,253
民國112年(2023)	1,903,650	35,922	216,782	249,066	2,405,420
民國113年(2024)	2,074,657	36,694	230,330	368,029	2,709,710
成長率Growth rate(%)	8.98	2.15	6.25	47.76	12.65

（八）投保率與普及率

依據內政部發布之民國 113 底總人口 23,400 千人，則持有人壽保險單 61,469 千件（包括個人壽險、團體壽險、個人年金及團體年金險）約佔總人口之 262.68%（壽險投保率）。

歷年普及率（人壽保險與年金保險有效保額對國民所得比）之趨勢圖如下：觀察普及率於民國 70 年代成長最為迅速，約為 5 倍，而民國 80 年代成長之絕對數為 130%，為歷年之最大幅度，此 20 年為壽險業發展之黃金期。

8. Ratio of Having Insurance Coverage & Ratio of Prevalence

According to the household registration data published by the Ministry of the Interior, the total population of 2024 was 23,400 thousand. The ratio of having insurance coverage （61,468,541 policies including individual, group life insurance, individual annuity and group annuity）represents 262.68% of the total population in Taiwan. The trend of the ratio of prevalence (the sum assured of the in-force life insurance and annuity policies to national income) is as below. The tremendous growth rate of the ratio of prevalence in 1980s' was about 500%, and the absolute growth rate was about 130% in 1990s'. Such tremendous growth in those 20 years represents the "Golden Period" of the life insurance industry.

表 8：人壽保險業歷年人壽保險及年金保險投保率、普及率
Table 8: Ratio of Having Insurance Coverage & Ratio of Prevalence

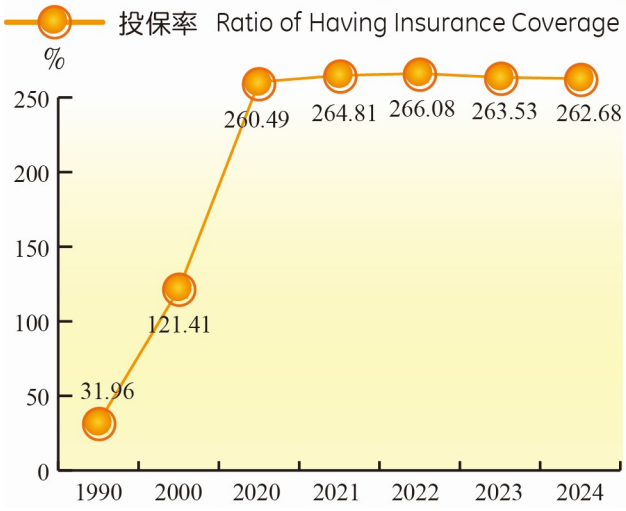
單位：新臺幣百萬元 (Unit:NT$Million)

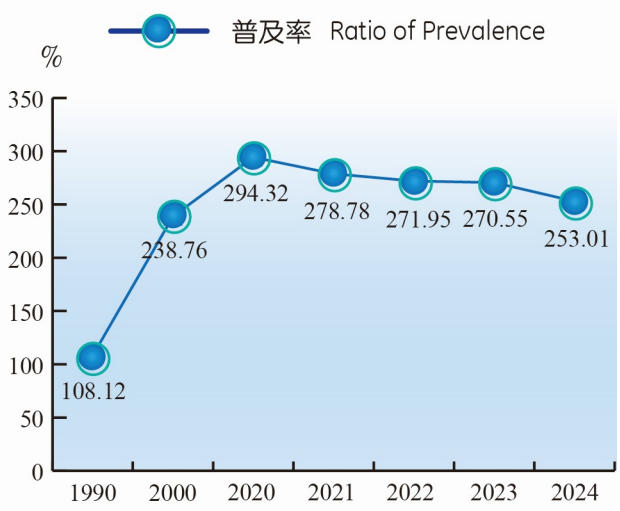
年 度 Year	年底人口數 (1) Population	國民所得 (2) National Income	有效契約 Business In Force		投保率 NO. to population (3)／(1)%	普及率 In Force to NI (4)／(2)%
			件數(3) No.	保額(4) Amount		
民國 59 年(1970)	14,675,965	215,345	386,658	19,674	2.63	9.14
民國 69 年(1980)	17,805,067	1,370,084	1,149,505	304,976	6.46	22.16
民國 79 年(1990)	20,352,966	4,159,304	6,504,209	4,360,220	31.96	108.12
民國 89 年(2000)	22,276,672	9,124,037	27,046,881	22,012,633	121.41	238.76
民國 99 年(2010)	23,162,123	12,077,842	48,807,152	38,035,581	210.72	314.92
民國109年(2020)	23,561,236	17,046,733	61,375,750	50,171,227	260.49	294.32
民國110年(2021)	23,375,314	18,722,948	61,900,090	52,196,194	264.81	278.78
民國111年(2022)	23,264,640	19,462,667	61,903,511	52,929,660	266.08	271.95
民國112年(2023)	23,420,442	19,937,565	61,721,017	53,941,117	263.53	270.55
民國113年(2024)	23,400,220	22,068,751	61,468,541	55,835,769	262.68	253.01

註：團體壽險以人數計，自八十七年起含個人年金保險。
Note: Group life insurance is accounted in persons, including individual annuity from 1998.

歷年投保率及普及率趨勢圖

Ratio of Having Insurance Coverage & Ratio of Prevalence, by year





（九）壽險業務員概況

至民國 113 年底，壽險業總登錄業務員為 375,448 人，較前一年度 375,864 人減少 0.11%；其中壽險公司登錄人數為 205,453 人、經紀人登錄 91,810 人、代理人登錄 78,185 人，分別佔全體登錄人數的 54.72%、24.45%與 20.83%。

9. Life Insurance Agents

At the end of 2024, the total number of registered agents was 375,448 decreased 0.11% when compared to last year's 375,864 among which there were 205,453 people (54.72%) from life insurance companies, 91,810 people (24.45%) from brokers and 78,185 people (20.83%) from agencies.

表 9：人壽保險業歷年業務員變動概況

Table 9: Summary of Life Insurance Agent Registration

單位：人 Unit：Person

年 度 Year	合 計 Total	壽險公司 Life Insurer	經 紀 人 Broker	代 理 人 Agent
民國109年(2020)	396,224	227,358	85,230	83,636
民國110年(2021)	387,967	222,561	84,841	80,565
民國111年(2022)	375,287	211,150	86,103	78,034
民國112年(2023)	375,864	208,534	89,330	78,000
民國113年(2024)	375,448	205,453	91,810	78,185
成長率 Growth Rate %	-0.11	-1.48	2.78	0.24

壽險業歷年總登錄業務員如下圖：以民國 80 年代之組織發展最為迅速，與保險業開放國內機構新設保險公司吻合，受 COVID-19 後疫情影響，自民國 110 年起人數略為衰退。

The chart of agent registration is shown below. The infrastructure of the life insurance industry in 1990's has developed rapidly with the opening up of the insurance market. The number of agents has slightly declined since 2021 due to the impact of the post-COVID-19 pandemic.

歷年業務員人數趨勢圖

Number of Registration Agent, by Year

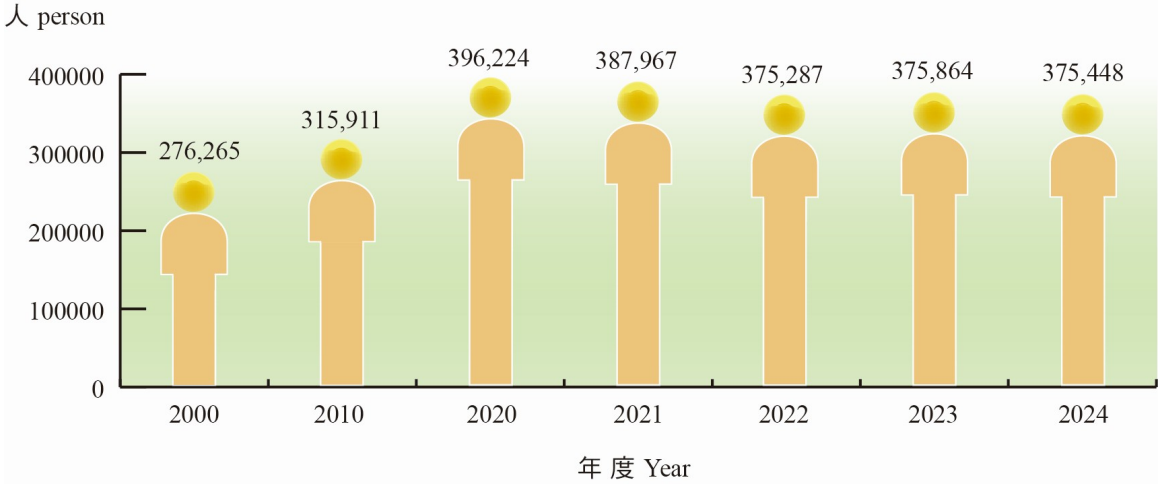


表 10：人壽保險業歷年登錄投資型保險業務員變動概況

Table 10: Summary of Investment-linked Registration by Agents of Life Insurance Industry

單位：人 Unit：Person

年 度 Year	合 計 Total	壽險公司 Life Insurer	經 紀 人 Broker	代 理 人 Agent
民國109年(2020)	208,594	121,474	32,049	55,071
民國110年(2021)	211,004	121,977	34,273	54,754
民國111年(2022)	209,431	118,457	36,737	54,237
民國112年(2023)	210,447	117,115	39,048	54,284
民國113年(2024)	213,734	117,335	41,790	54,609

註：保險法於 90 年 6 月修正通過得經營投資型保險。

Note: The insurance law was amended on June 2011 allowing in investment-linked insurance business.

▶ 三、會務動態

▶ III. Association Activities

1. 1 月 9 日秘書長出席第七屆保險行銷創世紀盛典 IMCC 暨 2024 IDA DAY。
2. 2 月 23 日理事長出席金融研訓院舉辦之永續金融評鑑頒獎典禮。
3. 2 月 26 日副秘書長出席臺灣智慧樂齡照護創新科技產業大聯盟（TATISI）合作備忘錄之簽署儀式暨晚宴。
4. 3 月 21 日理事長出席 2024 年智慧城市展頒獎典禮，代表本會接受智慧城市創新應用獎。
5. 4 月 18 日本會召開 2024 世界地球日「為地球永續發展盡一份力」壽險業接力淨灘活動記者會。
6. 6 月 15 日理事長及秘書長出席 2024 金融服務愛心公益嘉年華。
7. 7 月 3 日理事長出席基富通證券好好退休專案記者會。
8. 7 月 30 日理事長出席 2024 企業誠信暨社會責任論壇。
9. 8 月 5 日理事長出席 2024 保險信望愛獎頒獎典禮。
10. 8 月 20 日秘書長出席保險局舉辦之「亞洲資產管理中心政策與產業高峰論壇」。
11. 8 月 29 日本會與台灣風險與保險學會、台灣保險法學會、政治大學金融科技研究中心、政治大學風險與保險研究中心、政治大學保險業永續發展研究中心共同舉辦「壽險業實施新清償能力標準論壇」。
12. 9 月 10 日理事長及秘書長出席金融總會與台灣金融研訓院共同舉辦之「打造亞洲資產管理中心政策與產業高峰論壇」。
13. 9 月 12 日理事長及秘書長出席 2024 運用保險資金促進國家建設發展高峰論壇。
14. 9 月 13 日理事長及秘書長出席安定基金舉辦之保險業風險管理趨勢論壇。
15. 9 月 13 日理事長及秘書長出席 2024 年保險業公平待客原則評核績優業者頒獎典禮。
16. 10 月 2 日理事長出席第 5 屆蔡萬才台灣貢獻獎頒獎典禮。
17. 11 月 1 日理事長及秘書長出席 2024 台北金融科技展頒獎典禮。
18. 11 月 12 日本會召開「保險理賠醫起通 2.0 服務上線」記者會。
19. 12 月 7 日理事長及秘書長出席 2024 金融服務愛心公益嘉年華。

1. On January 9th, The Secretary-General attended the 7th Insurance Marketing Century Creation Ceremony (IMCC) and 2024 IDA DAY.
2. On February 23th, The Chairperson attended the Sustainable Finance Evaluation Award Ceremony hosted by the Taiwan Academy of Banking and Finance.
3. On February 26th, The Deputy Secretary-General attended the MOU signing ceremony and dinner of the Taiwan Alliance of Technology Industries in Smart Senior Living and Innovative Long-term Care (TATISI).
4. On March 21th, The Chairperson attended the 2024 Smart City Summit & Expo Awards Ceremony and accepted the Smart City Innovative Application Award on behalf of the FSC.
5. On April 18th, The FSC held a press conference for the 2024 Earth Day: Contributing to a Sustainable Planet coastal cleanup relay organized by the life insurance industry.
6. On June 15th, The Chairperson and the Secretary-General participated in the 2024 Financial Services Charity Carnival.
7. On July 3th, The Chairperson attended the press conference for FundRich Securities' Retirement Preparation Platform.
8. On July 30th, The Chairperson attended the 2024 Corporate Integrity and Social Responsibility Forum.
9. On August 5th, The Chairperson attended the 2024 Faith, Hope & Love Awards of Insurance Ceremony.
10. On August 20th, The Secretary-General attended the Policy and Industry Summit on Asia's Asset Management Center organized by the Insurance Bureau.
11. On August 29th, The FSC co-hosted the Forum on Implementing ICS in the Life Insurance Industry with the Taiwan Risk and Insurance Association (TRIA), Taiwan Insurance Law Association (TILA), NCCU FinTech Research Center, NCCU Risk and Insurance Research Center, and the NCCU Research Center on the Sustainable Development of Insurance Industries.
12. On September 10th, The Chairperson and the Secretary-General attended the Policy and Industry Summit on Establishing Asia's Asset Management Center, jointly organized by the Taiwan Financial Services Roundtable and the Taiwan Academy of Banking and Finance.
13. On September 12th, The Chairperson and the Secretary-General attended the 2024 Summit on Utilizing Insurance Funds to Support National Infrastructure Development.
14. On September 13th, The Chairperson and the Secretary-General attended the Conference on ERM in the Insurance Industry, hosted by the Taiwan Insurance Guaranty Fund.
15. On September 13th, The Chairperson and the Secretary-General attended the 2024 Award Ceremony for Excellence in Implementing the Principle for Insurance Industries to Treat Clients Fairly.
16. On October 2th, The Chairperson attended the 5th Taiwan Contribution Award Ceremony.
17. On November 1th, The Chairperson and the Secretary-General attended the FinTech Taipei 2024 Award Ceremony.
18. On November 12th, The FSC held a press conference announcing the launch of the 2.0 Uni-Portal linking Insurance Claims to Medical Industry service.
19. On December 7th, The Chairperson and the Secretary-General participated in the 2024 Financial Services Charity Carnival.

▶ 四、本會發行刊物

▶ IV. Publications

113 中華民國 2024 The Life Insurance Industry in Taiwan
人壽保險業概況

1. ●人身保險投保指南
Guidance for Life Insurance
（刊載於本會網站）
(available at the Association's website)
www.lia-roc.org.tw



2. ●壽險季刊
Life Insurance Quarterly
（刊載於本會網站）
(available at the Association's website)
www.lia-roc.org.tw



3. ●人身保險業務員
測驗登錄管理統計年報
Annual Report of Life Insurance Agents
（刊載於本會網站）
(available at the Association's website)
www.lia-roc.org.tw

壽險公會 112 年度人身保險業務員測驗登錄管理統計資料

本會 112 年最新人身保險業務員測驗登錄管理統計年報已出版，112 年度有關測驗部分：報名人數總計 67,314 人，到考人數為 56,240 人，合格人數 23,143 人，合格率為 41.15%，較 111 年度報名人數 67,431 人，到考率 82.33%比較，報名人數減少 117 人，到考率增加 1.22 百分點。

詳細分析取得測驗合格人數資料（如下表 1）：在學歷方面，參加測驗人員之學歷須為高中職以上學校畢業或同等學歷，故對整體素質有逐步提升的現象，大學生成為壽險新兵的主軸，合格人數為 12,464 人，佔 53.86% ；總體來看，大學以上學歷即佔 59.21% ；換言之，平均每 5 個通過測驗合格者就有 3 個人擁有大學以上的學歷，整體素質明顯提升；另就年齡來看，以*18-24 歲合格人數 10,928 人佔總合格人數 23,143 人的 47.22% ，與 111 年度 20-24 歲合格人數 10,574 人佔合格比率之 48.13% 來看，年輕化及高學歷已成為壽險業的趨勢。(*註: 112 年 1 月 1 日起民法成年年齡為 18 歲)

表 1　112 年度壽險業務員資格測驗合格教育程度及年齡別分析

單位：人，占率：%

教育程度	人　數	占　率	年齡別	人　數	占率
研究所	1,237	5.35%	18-24	10,928	47.22%
大　學	12,464	53.86%	25-29	5,177	22.37%
專　科	1,291	5.58%	30-34	2,936	12.69%
高中職	8,151	35.22%	35-39	1,741	7.52%

另就 112 年度業務員登錄概況分析，總登錄業務員人數為 375,864 人，較 111 年底 387,288 人，增加 576 人，年增率為 0.15% ；其中，壽險業登錄人數為 208,534 人，較 111 年底 211,150 人，減少 2,616 人，本年度減少 1.24% 。保險代理人及經紀人登錄人數計 167,330 人，較 111 年度 164,137 人，增加 3,193 人，本年度增加 1.95% ，就總登錄家數而言，由於 112 年度保險代理人及經紀人公司成立有 804 家，相較 111 年度的 802 家，減少 2 家。

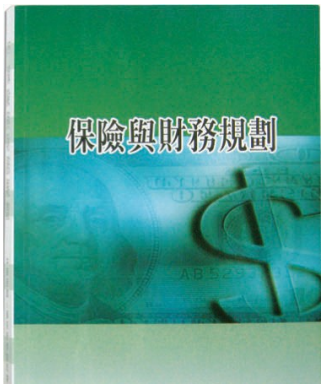
4. ●業務員資格測驗統一教材
Study Materials for Agents Examinations



5. ●人身保險業務員
銷售外幣收付非投資型保險商品
訓練教材
Training Material for Sale Foreign Currency Traditional Insurance Product



6. •保險與財務規劃
Insurance and Financial Plan



▶ 五、會員名錄

▶ V. The Member Companies of LIA-ROC

113 中華民國 2024 The Life Insurance Industry in Taiwan
人壽保險業概況

臺銀人壽保險股份有限公司
台北市 106 敦化南路二段 69 號 6 樓
成立日期 : 1941,3
總資產 : 503,893
資本額 : 49,500
電話 : (02)27849151
網址 : www.twfhclife.com.tw

台灣人壽保險股份有限公司
台北市 115 經貿二路 188 號 8 樓
成立日期 : 1947,12
總資產 : 2,286,424
資本額 : 62,267
電話 : (02)81709888
網址 : www.taiwanlife.com

保誠人壽保險股份有限公司
台北市 110 松智路 1 號 8 樓
成立日期 : 1962,5
總資產 : 374,890
資本額 : 10,732
電話 : (02)87869955
網址 : www.pcalife.com.tw/zh/

國泰人壽保險股份有限公司
台北市 106 仁愛路四段 296 號
成立日期 : 1962,10
總資產 : 9,094,382
資本額 : 63,515
電話 : (02)27551399
網址 : www.cathaylife.com.tw

凱基人壽保險股份有限公司
台北市 105 敦化北路 135 號 3-7 樓
成立日期 : 1963,4
總資產 : 2,510,844
資本額 : 50,685
電話 : (02)27196678
網址 : www.kgilife.com.tw

南山人壽保險股份有限公司
台北市 110 莊敬路 168 號
成立日期 : 1963,7
總資產 : 5,623,590
資 本 額 : 146,992
電話 : (02)87588888
網址 : www.nanshanlife.com.tw

BankTaiwan Life Insurance Co., Ltd.
6th Fl., 69, Sec. 2, Tun Hua S. Rd., Taipei
Date Founded: 1941,3
Assets : 503,893
Capital: 49,500
Tel: 886-2-27849151
Website: www.twfhclife.com.tw

Taiwan Life Insurance Co., Ltd.
8th Fl., 188, Jingmao 2nd Rd., Taipei
Date Founded: 1947,12
Assets : 2,286,424
Capital: 62,267
Tel: 886-2-81709888
Website: www.taiwanlife.com

PCA Life Assurance Co., Ltd.
8th Fl., 1, Sungzhi. Rd., Taipei
Date Founded: 1962,5
Assets : 374,890
Capital: 10,732
Tel: 886-2-87869955
Website: www.pcalife.com.tw/zh/

Cathay Life Insurance Co., Ltd.
296, Sec. 4, Jen Ai Rd., Taipei
Date Founded: 1962,10
Assets : 9,094,382
Capital: 63,515
Tel: 886-2-27551399
Website: www.cathaylife.com.tw

KGI Life Insurance Co., Ltd.
3-7th Fl., 135, Tun Hua N. Rd., Taipei
Date Founded: 1963,4
Assets : 2,510,844
Capital: 50,685
Tel: 886-2-27196678
Website: www.kgilife.com.tw

Nan Shan Life Insurance Co., Ltd.
168, Zhuangjing Rd., Taipei
Date Founded: 1963,7
Assets : 5,623,590
Capital: 146,992
Tel: 886-2-87588888
Website: www.nanshanlife.com.tw

單位：新臺幣百萬元 Unit:NT$ Million

新光人壽保險股份有限公司
台北市 100 忠孝西路一段 66 號 37 樓
成立日期 : 1963,7
總資產 : 3,699,788
資本額 :　82,769
電話 : (02)23895858
網址 : www.skl.com.tw

Shin Kong Life Insurance Co., Ltd.
37th Fl., 66, Sec. 1, Chung Hsiao W. Rd., Taipei
Date Founded: 1963,7
Assets : 3,699,788
Capital:　82,769
Tel: 886-2-23895858
Website: www.skl.com.tw

富邦人壽保險股份有限公司
台北市 110 松高路 77 號 8 樓
成立日期 : 1993,6
總資產 : 6,203,993
資 本 額 : 110,420
電話 : (02)87716699
網址 : www.fubon.com/life

Fubon Life Assurance Co., Ltd.
8th Fl., 110, Songgao Rd., Taipei
Date Founded: 1993,6
Assets : 6,203,993
Capital:　110,420
Tel: 886-2-87716699
Website: www.fubon.com/life

三商美邦人壽保險股份有限公司
台北市 114 石潭路 58 號 1 樓
成立日期 : 1993,7
總資產 : 1,625,143
資本額 :　56,995
電話 : (02)23455511
網址 : www.mli.com.tw

Mercuries Life Insurance Co., Ltd.
1st Fl., 58, Shih Tang Rd., Taipei
Date Founded: 1993,7
Assets : 1,625,143
Capital:　56,995
Tel: 886-2-23455511
Website: www.mli.com.tw

遠雄人壽保險事業股份有限公司
台北市110松高路1號28樓
成立日期 : 1993,11
總資產 : 744,569
資本額 :　13,554
電話 : (02)27583099
網址 : www.fglife.com.tw

Farglory Life Insurance Co., Ltd.
28th Fl., 1, Songgao Rd., Taipei
Date Founded: 1993,11
Assets : 744,569
Capital:　13,554
Tel: 886-2-27583099
Website: www.fglife.com.tw

宏泰人壽保險股份有限公司
台北市 105 民生東路三段 156 號 3 樓
成立日期 : 1994,10
總資產 : 367,080
資本額 :　2,560
電話 : (02)27166888
網址 : www.hontai.com.tw

Hontai Life Insurance Co., Ltd.
3th Fl., 156, Sec. 3, Ming Sheng E. Rd., Taipei
Date Founded: 1994,10
Assets : 367,080
Capital:　2,560
Tel: 886-2-27166888
Website: www.hontai.com.tw

安聯人壽保險股份有限公司
台北市 110 信義路五段 100 號 5 樓
成立日期 : 1995,3
總資產 : 513,510
資本額 :　8,301
電話 : (02)87895858
網址 : www.allianz.com.tw

Allianz Taiwan Life Insurance Co., Ltd.
5th Fl., 100, Sec. 5, Hsin Yi Rd., Taipei
Date Founded: 1995,3
Assets : 513,510
Capital:　8,301
Tel: 886-2-87895858
Website: www.allianz.com.tw

中華郵政股份有限公司（壽險處）
台北市 106 愛國東路 216 號 3 樓
成立日期 : 2003,1
總資產 : 953,031
資本額 : 84,262
電話 : (02)23931261
網址 : www.post.gov.tw

第一金人壽保險股份有限公司
台北市 110 信義路四段 456 號 13 樓
成立日期 : 2007,12
總資產 : 96,362
資本額 : 5,850
電話 : (02)87581000
網址 : www.firstlife.com.tw

合作金庫人壽保險股份有限公司
台北市 104 南京東路二段 85、87 號 5 樓
成立日期 : 2010,1
總資產 : 125,441
資本額 : 6,881
電話 : (02)27726772
網址 : my.tcb-life.com.tw

台新人壽保險股份有限公司
台北市 105 南京東路五段 161 號 10 樓
成立日期 : 1990,11
總資產 : 322,737
資本額 : 11,040
電話 : (02)27678866
網址 : www.taishinlife.com.tw
註 : 原保德信人壽保險公司，110 年 8 月更名

全球人壽保險股份有限公司
台北市 110 市民大道六段 288 號 16 樓
成立日期 : 1994,9
總資產 : 1,528,749
資本額 : 6,435
電話 : (02)66399999
網址 : www.transglobe.com.tw

元大人壽保險股份有限公司
台北市 105 民生東路三段 156 號 17 樓
成立日期 : 1992,3
總資產 : 456,510
資本額 : 27,201
電話 : (02)27517578
網址 : www.yuantalife.com.tw

Life Insurance Division of Chunghwa Post Co., Ltd.
3rd. Fl., 216, Ai-Kuo E. Rd., Taipei
Date Founded: 2003,1
Assets : 953,031
Capital: 84,262
Tel: 886-2-23931261
Website: www.post.gov.tw

First-Aviva Life Insurance Co., Ltd.
13th Fl., 456, Sec. 4, Hsin Yi Rd., Taipei
Date Founded: 2007,12
Assets : 96,362
Capital: 5,850
Tel: 886-2-87581000
Website: www.firstlife.com.tw

BNP Paribas Cardif TCB Life Insurance Co., Ltd.
5th Fl., 85, 87, Sec.2, Nanjing E. Rd, Taipei
Date Founded: 2010,1
Assets : 125,441
Capital: 6,881
Tel: 886-2-27726772
Website: my.tcb-life.com.tw

Taishin Life Insurance Co., Ltd.
10th Fl., 161, Sec. 5, Nanking E. Rd., Taipei
Date Founded: 1990,11
Assets : 322,737
Capital: 11,040
Tel: 886-2-27678866
Website: www.taishinlife.com.tw
Note:Original Prudetial Life, name changed in Aug. 2020.

TransGlobe Life Insurance Inc.
16th Fl., 288, Sec. 6, Civic Blvd., Taipei
Date Founded: 1994,9
Assets : 1,528,749
Capital: 6,435
Tel: 886-2-66399999
Website: www.transglobe.com.tw

Yuanta Life Insurance Co., Ltd
17th Fl., 156, Sec. 3, Ming Sheng E. Rd., Taipei
Date Founded: 1992,3
Assets : 456,510
Capital: 27,201
Tel: 886-2-27517578
Website: www.yuantalife.com.tw

英屬百慕達商友邦人壽保險股份有限公司台灣分公司
台北市 106 敦化南路二段 333 號 17 樓
成立日期 : 1990,11
總資產 : 94,658
資本額 : 4,354
電話 : (02)77561888
網址 : www.aia.com.tw

法商法國巴黎人壽保險公司台灣分公司
台北市 110 信義路五段 7 號 79 樓
成立日期 : 1997,11
總資產 : 277,906
資本額 : 4,335
電話 : (02)66363456
網址 : life.cardif.com.tw

安達國際人壽保險股份有限公司
台北市 110 忠孝東路四段 525 號 7 樓
成立日期 : 2005,10
總資產 : 260,042
資本額 : 2,000
電話 : (02)66231688
網址 : www.life.chubb.com/tw-zh/

American International Assurance Co., Ltd., Taiwan Branch
17th Fl., 333, Sec. 2, Tun Hua S. Rd., Taipei
Date Founded: 1990,11
Assets : 94,658
Capital: 4,354
Tel: 886-2-77561888
Website: www.aia.com.tw

Cardif Assurance Vie, Taiwan Branch
79th Fl., 7, Sec. 5, Hsin Yi Rd., Taipei
Date Founded: 1997,11
Assets : 277,906
Capital: 4,335
Tel: 886-2-66363456
Website: life.cardif.com.tw

Chubb Life
7th Fl., 525, Sec. 4, Zhongxiao E. Rd., Taipei
Date Founded: 2005,10
Assets : 260,042
Capital: 2,000
Tel: 886-2-66231688
Website: www.life.chubb.com/tw-zh/

附錄

Appendix

113 中華民國 2024 The Life Insurance Industry in Taiwan
人壽保險業概況

臺灣壽險業經驗生命表

1,000q*x*

年齡 Age	臺灣壽險業第六回經驗生命表 2021 Taiwan Standard Ordinary Experience Mortality Table (2013-2017)				臺灣壽險業第五回經驗生命表 2011 Taiwan Standard Ordinary Experience Mortality Table (2004-2008)			
	男 性 Male		女 性 Female		男 性 Male		女 性 Female	
	死亡率 q_x	平均餘命 $\mathring{e}_x$	死亡率 q_x	平均餘命 $\mathring{e}_x$	死亡率 q_x	平均餘命 $\mathring{e}_x$	死亡率 q_x	平均餘命 $\mathring{e}_x$
0	0.320	81.11	0.250	86.40	0.522	77.14	0.389	83.20
1	0.189	80.13	0.145	85.66	0.384	76.18	0.304	82.23
2	0.163	79.15	0.124	84.67	0.277	75.21	0.218	81.25
3	0.140	78.16	0.105	83.68	0.215	74.23	0.183	80.27
4	0.125	77.17	0.093	82.69	0.181	73.25	0.158	79.28
5	0.114	76.18	0.083	81.70	0.166	72.26	0.138	78.30
6	0.111	75.19	0.080	80.71	0.149	71.27	0.121	77.31
7	0.112	74.20	0.078	79.71	0.139	70.29	0.110	76.32
8	0.114	73.21	0.076	78.72	0.134	69.30	0.103	75.33
9	0.119	72.21	0.075	77.72	0.133	68.30	0.101	74.33
10	0.122	71.22	0.070	76.73	0.129	67.31	0.103	73.34
11	0.137	70.23	0.072	75.74	0.131	66.32	0.110	72.35
12	0.155	69.24	0.077	74.74	0.153	65.33	0.123	71.36
13	0.181	68.25	0.085	73.75	0.196	64.34	0.141	70.36
14	0.227	67.26	0.097	72.75	0.255	63.35	0.159	69.37
15	0.296	66.28	0.130	71.76	0.344	62.37	0.181	68.39
16	0.339	65.30	0.144	70.77	0.455	61.39	0.206	67.40
17	0.378	64.32	0.157	69.78	0.540	60.42	0.232	66.41
18	0.410	63.34	0.169	68.79	0.584	59.45	0.243	65.43
19	0.435	62.37	0.181	67.80	0.607	58.48	0.249	64.44
20	0.432	61.40	0.178	66.81	0.624	57.52	0.253	63.46
21	0.447	60.42	0.187	65.83	0.641	56.56	0.259	62.47
22	0.459	59.45	0.196	64.84	0.668	55.59	0.273	61.49
23	0.466	58.48	0.203	63.85	0.710	54.63	0.295	60.51
24	0.472	57.50	0.209	62.86	0.762	53.67	0.323	59.52
25	0.496	56.53	0.240	61.88	0.821	52.71	0.356	58.54
26	0.504	55.56	0.249	60.89	0.885	51.75	0.367	57.56
27	0.518	54.59	0.260	59.91	0.926	50.80	0.373	56.59
28	0.538	53.62	0.275	58.92	0.965	49.84	0.380	55.61
29	0.565	52.64	0.293	57.94	1.008	48.89	0.390	54.63
30	0.657	51.67	0.313	56.95	1.061	47.94	0.401	53.65
31	0.698	50.71	0.335	55.97	1.127	46.99	0.415	52.67
32	0.749	49.74	0.358	54.99	1.209	46.04	0.440	51.69
33	0.808	48.78	0.383	54.01	1.305	45.10	0.481	50.71
34	0.877	47.82	0.409	53.03	1.413	44.16	0.523	49.74
35	0.977	46.86	0.442	52.05	1.532	43.22	0.559	48.76
36	1.063	45.90	0.474	51.07	1.661	42.28	0.594	47.79
37	1.160	44.95	0.510	50.10	1.804	41.35	0.635	46.82
38	1.268	44.00	0.550	49.12	1.949	40.43	0.692	45.85
39	1.386	43.06	0.594	48.15	2.089	39.50	0.756	44.88
40	1.528	42.12	0.654	47.18	2.254	38.59	0.822	43.91
41	1.666	41.18	0.706	46.21	2.429	37.67	0.888	42.95
42	1.813	40.25	0.763	45.24	2.636	36.76	0.951	41.99
43	1.972	39.32	0.823	44.28	2.875	35.86	1.026	41.03
44	2.141	38.40	0.888	43.31	3.139	34.96	1.118	40.07
45	2.417	37.48	1.017	42.35	3.418	34.07	1.231	39.11
46	2.607	36.57	1.092	41.39	3.714	33.18	1.357	38.16
47	2.809	35.66	1.172	40.44	4.033	32.31	1.490	37.21
48	3.023	34.76	1.259	39.48	4.381	31.43	1.636	36.27
49	3.250	33.87	1.352	38.53	4.766	30.57	1.804	35.32

註：本表 100 歲及以上部份省略。

Taiwan Standard Ordinary Experience Mortality Table

1,000q*x*

年齡 Age	臺灣壽險業第六回經驗生命表 2021 Taiwan Standard Ordinary Experience Mortality Table (2013-2017)				臺灣壽險業第五回經驗生命表 2011 Taiwan Standard Ordinary Experience Mortality Table (2004-2008)			
	男 性 Male		女 性 Female		男 性 Male		女 性 Female	
	死亡率 q_x	平均餘命 $\mathring{e}_x$	死亡率 q_x	平均餘命 $\mathring{e}_x$	死亡率 q_x	平均餘命 $\mathring{e}_x$	死亡率 q_x	平均餘命 $\mathring{e}_x$
50	3.462	32.98	1.424	37.59	5.136	29.71	1.992	34.39
51	3.716	32.09	1.528	36.64	5.524	28.87	2.207	33.45
52	3.987	31.21	1.638	35.69	5.939	28.02	2.415	32.53
53	4.276	30.33	1.753	34.75	6.351	27.19	2.620	31.61
54	4.585	29.46	1.876	33.81	6.754	26.36	2.813	30.69
55	5.060	28.59	2.155	32.87	7.189	25.53	3.022	29.77
56	5.416	27.73	2.305	31.94	7.689	24.71	3.275	28.86
57	5.802	26.88	2.475	31.02	8.320	23.90	3.599	27.95
58	6.222	26.04	2.668	30.09	9.084	23.10	4.002	27.05
59	6.678	25.20	2.887	29.17	10.040	22.31	4.469	26.16
60	7.461	24.36	3.323	28.25	10.943	21.53	4.984	25.28
61	8.005	23.54	3.600	27.35	11.680	20.76	5.481	24.40
62	8.610	22.73	3.918	26.44	12.592	20.00	5.983	23.53
63	9.283	21.92	4.280	25.55	13.699	19.25	6.557	22.67
64	10.040	21.12	4.697	24.65	14.981	18.51	7.219	21.82
65	11.263	20.33	5.599	23.77	16.404	17.78	7.993	20.97
66	12.233	19.56	6.148	22.90	17.892	17.07	8.896	20.14
67	13.347	18.79	6.786	22.04	19.497	16.37	9.948	19.31
68	14.613	18.04	7.520	21.18	21.322	15.69	11.162	18.50
69	16.034	17.30	8.360	20.34	23.359	15.02	12.540	17.70
70	18.508	16.57	9.714	19.51	25.556	14.37	14.081	16.92
71	20.226	15.88	10.801	18.69	27.961	13.73	15.770	16.16
72	22.110	15.19	12.043	17.89	30.517	13.11	17.537	15.41
73	24.167	14.53	13.452	17.11	33.290	12.51	19.528	14.67
74	26.421	13.87	15.043	16.33	36.264	11.92	21.753	13.96
75	28.684	13.24	16.330	15.57	39.482	11.35	24.265	13.26
76	31.399	12.61	18.316	14.82	42.913	10.80	27.089	12.57
77	34.393	12.01	20.538	14.09	46.627	10.26	30.202	11.91
78	37.686	11.42	23.013	13.38	50.663	9.74	33.670	11.26
79	41.283	10.84	25.760	12.68	55.090	9.23	37.470	10.64
80	45.179	10.29	28.787	12.00	59.942	8.74	41.628	10.03
81	49.379	9.75	32.114	11.34	65.252	8.26	46.210	9.45
82	53.919	9.23	35.787	10.70	70.972	7.80	51.234	8.88
83	58.847	8.73	39.861	10.08	77.204	7.36	56.797	8.33
84	64.234	8.24	44.417	9.48	83.852	6.94	62.902	7.81
85	70.155	7.78	49.538	8.90	91.053	6.52	69.618	7.30
86	76.679	7.32	55.311	8.33	98.875	6.13	77.205	6.81
87	83.862	6.89	61.815	7.79	107.353	5.75	85.467	6.33
88	91.503	6.48	69.117	7.27	116.732	5.38	94.780	5.88
89	99.553	6.08	77.285	6.78	127.197	5.02	105.023	5.44
90	108.814	5.70	86.386	6.30	139.237	4.68	116.733	5.02
91	119.522	5.33	96.499	5.85	153.157	4.36	130.814	4.62
92	130.140	4.99	107.714	5.42	166.960	4.05	148.153	4.24
93	141.715	4.66	120.129	5.01	182.008	3.77	165.051	3.89
94	154.333	4.34	133.841	4.63	198.411	3.49	183.875	3.56
95	168.088	4.04	148.972	4.27	216.292	3.23	204.847	3.25
96	183.083	3.76	165.642	3.93	235.786	2.99	228.211	2.96
97	199.429	3.49	183.967	3.61	257.035	2.76	254.239	2.68
98	217.248	3.24	204.056	3.31	280.201	2.54	283.236	2.42
99	236.673	3.00	226.029	3.03	305.453	2.33	315.540	2.18



中華民國一一三年度
人壽保險業概況
The Life Insurance Industry in Taiwan 2024

中華民國人壽保險商業同業公會
The Life Insurance Association of the Republic of China
台北市松江路152號5樓
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5F, 152, SUNG CHIANG RD. TAIPEI, TAIWAN,R.O.C.
E-mail:public@lia-roc.org.tw http://www.lia-roc.org.tw