

中華民國一一四年度
人壽保險業概況
The Life Insurance Industry 2025 in Taiwan

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



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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 114 年壽險業總保費收入為新臺幣 26,239 億元，較上年度 24,402 億元增加 7.53%；其中初年度保費收入為 10,074 億元，較上年度增加 19.68%，續年度保費收入 16,165 億元，較上年度增加 1.14%。另，投資型保險商品總保費收入為新臺幣 5,220 億元，較上年度 4,447 億元增加 17.38%，其中初年度保費收入為 4,233 億元，較上年度增加 24.39%。

投保率仍持續穩定已達 263.20%，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 41.72%；銀行通路占 40.23%；傳統保險經紀人、保險代理人占 18.05%。至本年度年底壽險業資產總額為新臺幣 376,981 億元，較上年度之 369,004 億元成長 2.16%；稅後純益為 1,812 億元。

在財務面，為使保險業順利於民國 115 年起接軌國際財務報導準則第十七號保險合約（IFRS 17）及新一代清償能力制度，主管機關於民國 114 年度持續推動相關監理制度與配套規範之修正，陸續修正「保險業財務報告編製準則」、「保險業資本適足性管理辦法」、「國際金融業務條例施行細則」及相關法規，並發布「保險業自有資本與風險資本選擇性過渡措施應注意事項」，逐步完善財務報導、資本管理及風險監理架構，以協助業者穩健銜接新制度，提升整體財務韌性與風險承擔能力；此外，為強化壽險業之財務穩定性及增加資本實力，主管機關亦調整人身保險業責任準備金計提基礎，修正「人身保險業外匯價格變動準備金應注意事項」並發布相關解釋令，藉由優化外匯價格變動準備金機制，提升業者因應匯率波動之能力，進一步增進整體財務穩定。

在商品與服務面，面對消費需求多元化及金融服務數位化趨勢，主管機關持續推動法規調適，修正「保險業辦理電子商務應注意事項」等規範，以提升保險服務便利性及可近性，其中放寬重大疾病健康保險及定額型健康保險之網路投保業務，有助於民眾更便利取得所需保障，並順應數位服務發展趨勢；另為落實普惠金融精神，主管機關亦修正「保險業辦理微型保險業務應注意事項」，擴大微型保險保障對象範圍，將符合「新住民基本法」規定之新住民及其家庭成員納入承保身分者範圍，以提升特定族群之基本保險保障；此外，金管會發布「數位金融服務包容性指引」，鼓勵金融機構關注不同族群之需求，持續提升服務之公平性、包容性與可及性。

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 2025, the total premium income of life insurance industry amounts to NT$2,623.9 billion, a yearly increase of 7.53% from last year's NT$2,440.2 billion; of which, the first-year premium is NT$1,007.4 billion, a yearly increase of 19.68%, whereas the following-year premium amounts to NT$1,616.5 billion, a yearly increase of 1.14%. Meanwhile, the total premium income of unit-linked (investment) insurance contracts is NT$522.0 billion, a 17.38% increase from last year's NT$444.7 billion; of which, the first-year premium is NT$423.3 billion, a yearly increase of 24.39%.

The insurance coverage enjoys a steady growth to reach 263.20%; whereas the solicitation channels of the new contract premium source as the following: 41.72% from traditional insurers' salesmen, 40.23% from bancassurance, the rest 18.05% from traditional brokerage and agency. Till the end of year, the total assets of life industry reaches NT$37,698.1 billion, a yearly growth of 2.16% from last year's NT$36,900.4 billion, and the net-income after tax reaches NT$181.2 billion.

From a financial perspective, the insurance industry will implement the International Financial Reporting Standard 17 Insurance Contracts (IFRS 17) Insurance Contracts and the Taiwan Insurance Solvency (TIS) frameworks in 2026. To facilitate a smooth transition, throughout 2025, the competent authority continuously promoted revisions to relevant supervisory systems and supporting regulations, including successive amendments to the Regulations Governing the Preparation of Financial Reports by Insurance Enterprises, the Regulations Governing Capital Adequacy of Insurance Enterprises, the Offshore Banking Act Enforcement Rules, and other related laws. The competent authority also issued the Directions for Optional Transitional Measures on Available Capital and Risk Capital for Insurance Enterprises, which gradually refines the frameworks for financial reporting, capital management, and risk-focused supervision. The aforementioned measures aim to assist insurers in smoothly transitioning to the new frameworks while enhancing their overall financial resilience and risk-bearing capacity. Additionally, to enhance the financial stability and capital strength of life insurance enterprises, the competent authority adjusted the basis for calculating life insurance policy reserves, amended the Directions for the Setting Aside of Foreign Exchange Valuation Reserve by Life Insurance Enterprises, and issued relevant interpretive directions. These measures optimize the foreign exchange valuation reserve mechanism, improving insurance enterprises' ability to respond to exchange rate fluctuations and furthering their overall financial stability.

With regard to products and services, the competent authority continued to promote regulatory adaptation in response to the diversification of consumer needs and the digitalization of financial services, enhancing the convenience and accessibility of insurance services through amendments to the Directions for Insurance Enterprises Conducting Electronic Commerce and similar regulations. Changes included the easing of restrictions on the online sale of catastrophic health insurance and fixed benefit health insurance, which allows the public to conveniently obtain necessary protection and aligns with the overall trend of expanding digital services. To implement the spirit of financial inclusion, the competent authority also amended the Directions Governing Microinsurance Business Conducted by Insurance Enterprises, expanding the scope of those protected by microinsurance; the amendment extends insurance eligibility to new immigrants (in accordance with the New Immigrants Basic Act) and their family members, thereby enhancing basic insurance protections for specified groups. Moreover, the FSC issued the Guidelines for Inclusive Digital Financial Services, which encourage financial institutions to focus on the needs of diverse groups and continuously enhance the fairness, inclusiveness, and accessibility of their services.

在資金運用面，配合「兆元投資國家發展方案」及「亞洲資產管理中心計畫」等政策推動，主管機關修正「保險業資金辦理專案運用公共及社會福利事業投資管理辦法」，擴大保險業資金可投資範圍，調整具獨立性之董事相關機制，並放寬逕為辦理投資之適用門檻及簡化相關行政作業，以提升保險資金運用彈性，發揮壽險業作為長期資金提供者之功能，並兼顧風險控管與資產配置效率；此外，主管機關並發布「金融業申請進駐地方資產管理專區試辦業務作業原則」，在風險適度控管之前提下，推動特定金融業務之試辦，亦有助於提升我國金融市場競爭力，並為保險資金運用及資產管理業務發展提供更多可能性。

在業務發展面，為因應金融科技發展及市場變化，主管機關持續推動保險業經營模式創新，修正「保險業設立許可及管理辦法」及相關規範，優化數位保險公司之制度設計，促進保險業數位轉型，並提供更多元創新之商品與服務；此外，為促進國際金融保險業務分公司（OIU）業務發展，主管機關修正「國際金融業務條例」及「國際保險業務分公司管理辦法」，將租稅優惠期間再予展延，有助於提升我國保險業拓展國際市場之誘因與競爭力；另配合高資產客戶金融服務需求提升，持續推動相關業務發展，亦有助於壽險業拓展業務範疇及提升經營動能。

民國 114 年，國際政經情勢仍具不確定性，地緣政治風險、主要國家關稅及貿易政策不確定性，以及主要央行貨幣政策調整，均對全球經濟與金融市場帶來影響。國內方面，受惠於人工智慧（AI）、高效能運算及雲端服務等新興科技應用需求強勁，我國出口與相關投資動能延續，全年經濟成長率達 8.68%，消費者物價指數上漲 1.66%；惟外部政策變化、利率走勢、匯率波動及資本市場波動，仍為壽險業商品銷售、資金運用、避險成本及資產負債管理帶來挑戰。另一方面，我國保險業自民國 115 年起適用國際財務報導準則第十七號保險合約（IFRS 17）及新一代清償能力制度，主管機關於民國 114 年持續完備相關監理規範及過渡措施，引導業者強化資本結構、精進資產負債管理及風險管理能力。展望未來，期盼業界持續凝聚共識、穩健轉型，共同營造兼具財務韌性、保障功能與永續發展之壽險市場環境。

中華民國人壽保險商業同業公會
理事長
陳慧遊

In terms of fund utilization, to align with the promotion of policies such as the Trillion NT Dollar Investment for National Development Plan and the Asian Asset Management Center Initiative, the competent authority amended the Regulations Governing Use of Insurer's Funds in Special Projects, Public Investments and Social Welfare Enterprises. The amendments expand the scope of permissible investments for insurance funds, adjust mechanisms for independent directors, lower eligibility thresholds for direct investments, and streamline administrative procedures. These changes will enhance the flexibility of insurance fund utilization, strengthen the role of life insurance enterprises as providers of long-term capital, and improve both risk management and asset allocation efficiency. The competent authority also issued the Operation Directions for Financial Institutions Applying for Business Trials in Local Asset Management Zones, which, subject to appropriate risk controls, promote business trials for selected financial services. These policies aim to strengthen the competitiveness of Taiwan's financial markets and unlock new possibilities for the development of insurance fund utilization and asset management businesses.

Regarding business development, the competent authority has continuously promoted innovative insurance business models in response to advancements in financial technology and evolving market conditions. Amendments to laws such as the Regulations for Establishment and Administration of Insurance Enterprises were promulgated to optimize the institutional design of digital insurance enterprises, facilitate the insurance industry's digital transformation, and provide a wider range of innovative products and services. To foster the development of Offshore Insurance Units (OIUs), the competent authority also amended the Offshore Banking Act and the Regulations Governing Offshore Insurance Branches, extending the tax benefit duration to further incentivize insurance enterprises' expansion into international markets and increase their competitiveness therein. Furthermore, the competent authority continued to promote the development of business activities targeting the increased demand for financial services from high-net-worth customers, thereby supporting life insurance enterprises in expanding their business scope and enhancing their growth momentum.

In 2025, the international political and economic environment remained uncertain. The global economy and financial markets were impacted by geopolitical risks, uncertainty surrounding the tariff and trade policies of major countries, and adjustments to monetary policies by leading central banks. Domestically, strong demand for emerging technology applications such as artificial intelligence, high-performance computing, and cloud services sustained the momentum of exports and related investments, allowing Taiwan to achieve an annual economic growth rate of 8.68% and a Consumer Price Index (CPI) increase of 1.66%. Nevertheless, changes in external policies, interest rate and exchange rate fluctuations, and capital market volatility continued to create challenges for life insurance enterprises in terms of product sales, investment management, hedging costs, and asset–liability management. At the same time, throughout 2025, the competent authority continuously refined relevant supervisory regulations and interim measures, guiding insurance enterprises to strengthen their capital structures and enhance their asset–liability and risk management strategies in preparation for the adoption of IFRS 17 Insurance Contracts and TIS in 2026. Looking ahead, the industry will continue to build consensus and steadily transition, collectively constructing a life insurance market that combines financial resilience, effective protection, and sustainable development.

The Life Insurance Association of the Republic of China
Chairman

HUI YIU CHEN

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 10 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 10th 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。

(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 Controls & Audit Subcommittee
Corporate Governance Subcommittee
Insurance Broker & Insurance Agent Subcommittee
Legal 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.

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 annual 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 "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. Key annual 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. Key annual 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, and the Structured Notes system.
- Conduct seminar about information technology, information security and exchange experience with external unit.

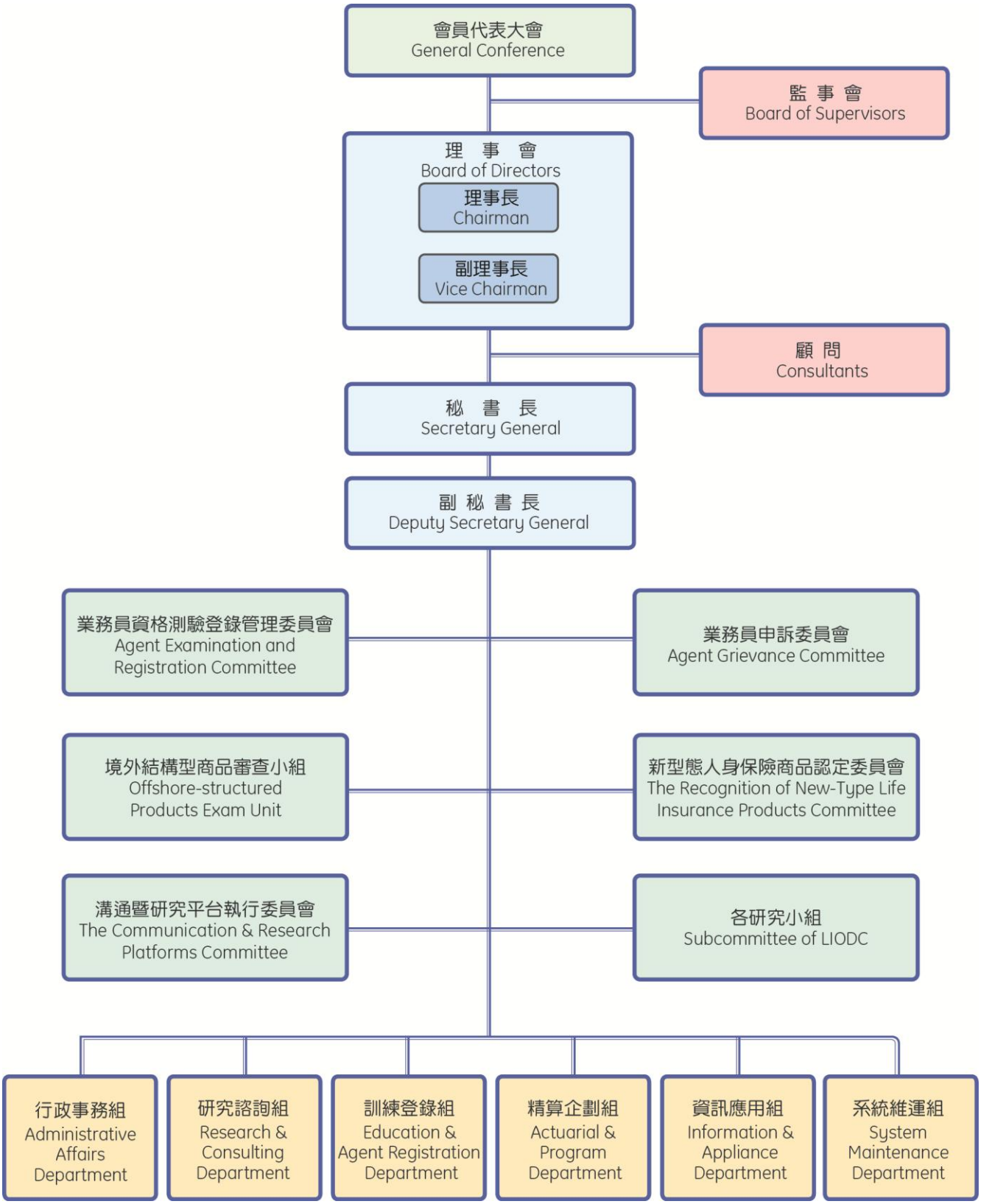
System Maintenance Department

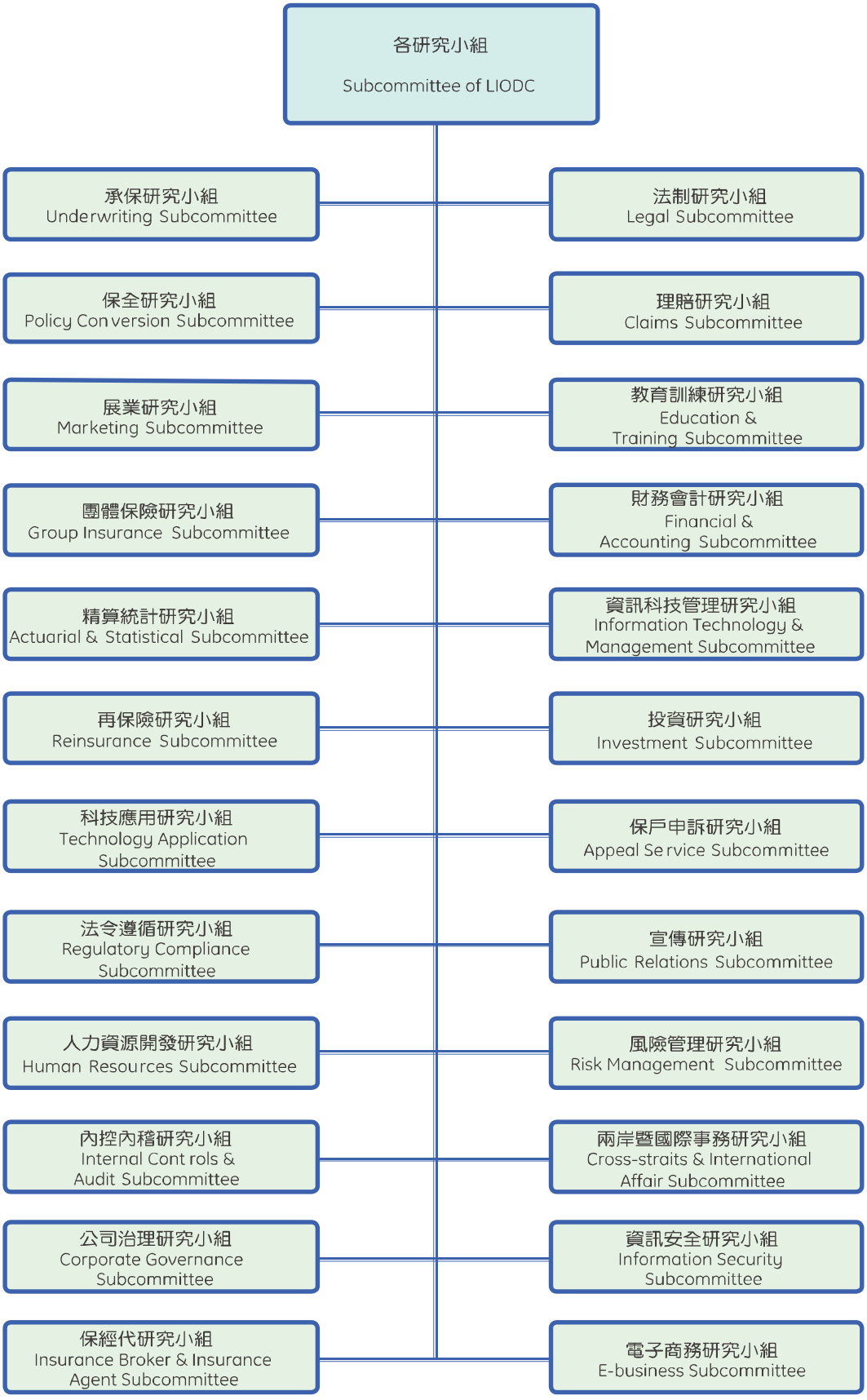
This department is responsible for the network, information equipment management, information security and maintenance of various project systems, and information security and personal data management system related matters of the Association. Key annual duties are as follows:

- 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保險風險測試自律規範
  Self-Regulatory Rules for Governing the Significant Insurance Risk 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
- 保險業所投資公共及社會福利事業設置之具獨立性之董事自律規範
  Self-Regulatory Rules for Insurance Industry Establishing Independent Directors for Public and Social Welfare Enterprises Invested by Insurance 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
- 保險業運用人工智慧系統自律規範
  Self-Regulatory Rules for Insurance Enterprises Using Artificial Intelligence Systems
- 保險業辦理數位身分驗證自律規範
  Self-Regulatory Rules for Insurance Enterprises Handling Digital Identity Authentication

- 結合銀行定存場景的保障型保險銷售自律規範
  Self-Regulatory Rules for Selling Protection-Type Insurance in Conjunction with Bank Time-Deposit Scenarios
- 保險業辦理人身保險數位理賠服務自律規範
  Self-Regulatory Rules for Insurance Enterprises Handling Digital Claims Services for Life Insurance
- 保險業作業委外使用雲端服務自律規範
  Self-Regulatory Rules for Insurance Enterprises Using Cloud Services in Outsourcing Operations
- 保險業責任地圖制度自律規範
  Self-Regulatory Rules for the Responsibility Mapping Framework of Insurance Enterprises
- 保險業辦理行動身分識別服務（Mobile ID）業務自律規範
  Self-Regulatory Rules for Insurance Enterprises Handling Mobile Identity Verification (Mobile ID) Services

二、民國 114 年臺灣地區人壽保險業概況

II. 2025 Highlights of the Life Insurance Business in Taiwan

114 中華民國 2025 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

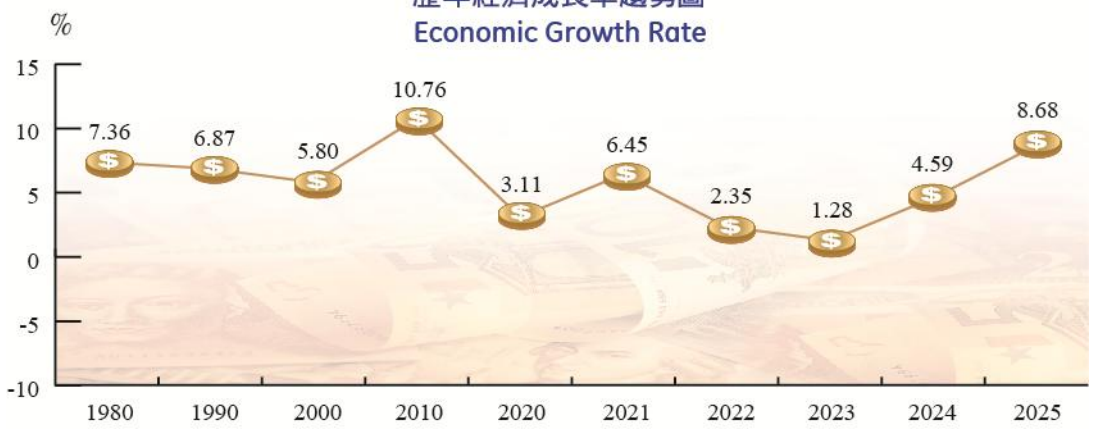
台灣經濟成長率於民國 104 年降至 1.47%後，民國 114 年經濟持續成長，受惠於人工智慧(AI)與高效能運算等新興科技應用需求強勁，帶動半導體及電子資通訊產品出口維持強勁成長，並支撐企業投資動能，全年經濟成長率為 8.68%。

1. Overall Economic Conditions

Economic Growth

Following a slowdown to 1.47% in 2015, Taiwan's economy continued to grow in 2025 as demand for emerging technologies like AI and HPC surged, semiconductor and ICT exports maintained robust growth, supporting corporate investment momentum. The yearly economic growth rate reached 8.68%.

歷年經濟成長率趨勢圖
Economic Growth Rate



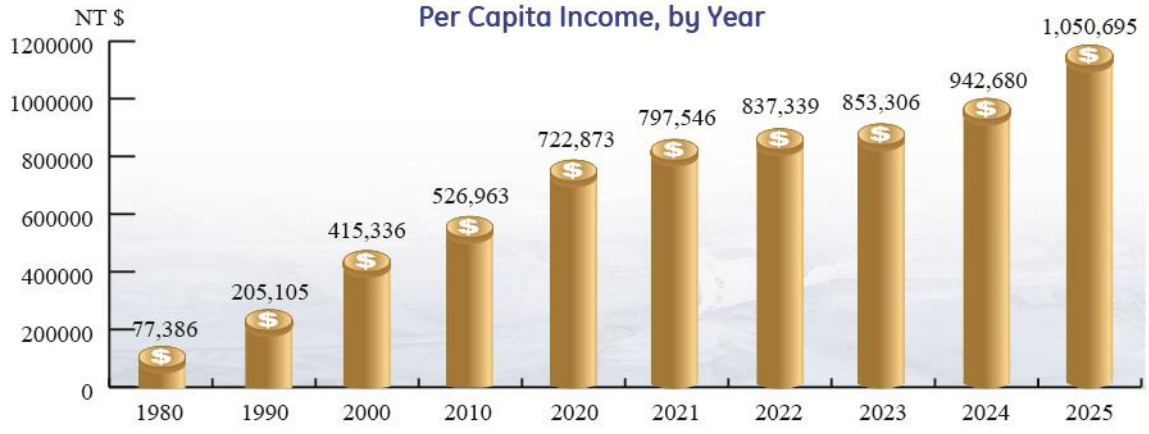
國民所得

民國 114 年平均每人國民所得為新臺幣 1,050,695 元(33,763 美元*)，較前一年 29,349 美元增加 4,414 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 2025, per capita income reached US$33,763. The figure was increased by US$4,414 from the preceding year's US$29,349. The per capita income in recent years has remained above US$ 20,000, affected by foreign exchange.

歷年平均每人國民所得趨勢圖
Per Capita Income, by Year



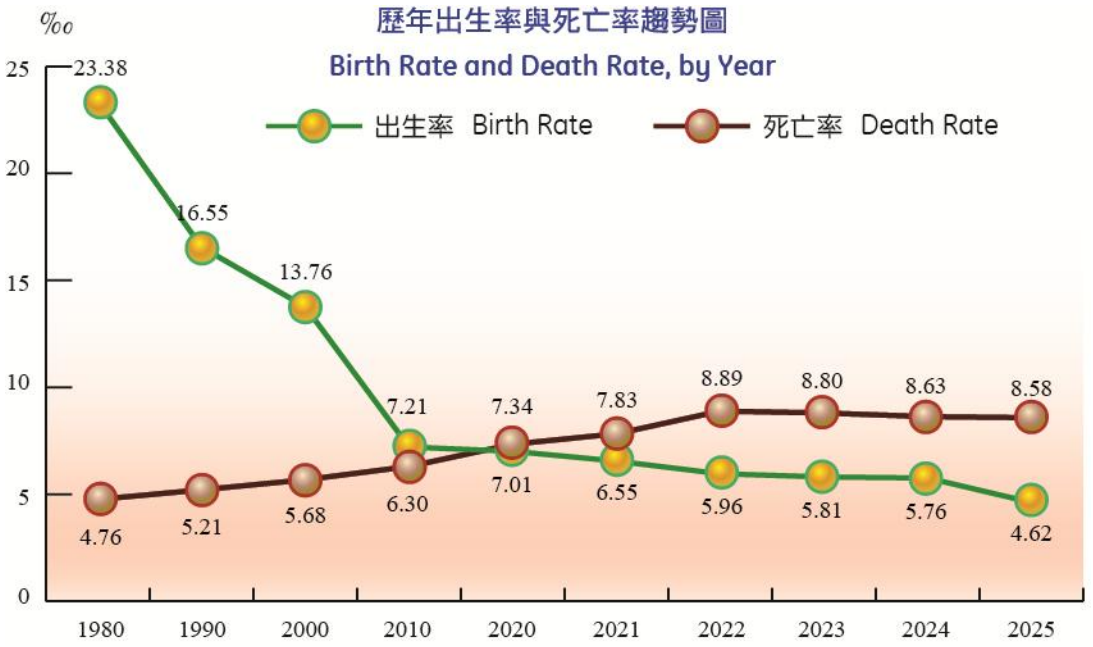
註 *：新臺幣31.12元=美金1元，以下換算基礎同。 NT$31.12= US$ 1，the same as the following.

人口數、出生率與死亡率

民國 114 年底，依內政部統計總人口數為 23,299,132 人，較去年底減少 101,088 人，其中男性為 11,462,401 人，女性為 11,836,731 人。本年度出生人數為 107,812 人，粗出生率為千分之 4.62，較去年減少 1.14‰；死亡人數為 200,268 人，粗死亡率為千分之 8.58，較去年減少 0.06‰。

Population, Birth Rate and Death Rate

According to the household registration data, at the end of 2025, total population was 23,299,132 including 11,462,401 males and 11,836,731 females. Relative to the total population at the end of 2025, there was an decrease of 101,088 people. The number of live births, during 2025, totaled 107,812 resulting in a crude birth rate of 4.62 per 1,000 people. 200,268 deaths were registered in 2025 with a crude death rate of 8.58 per 1,000 people.



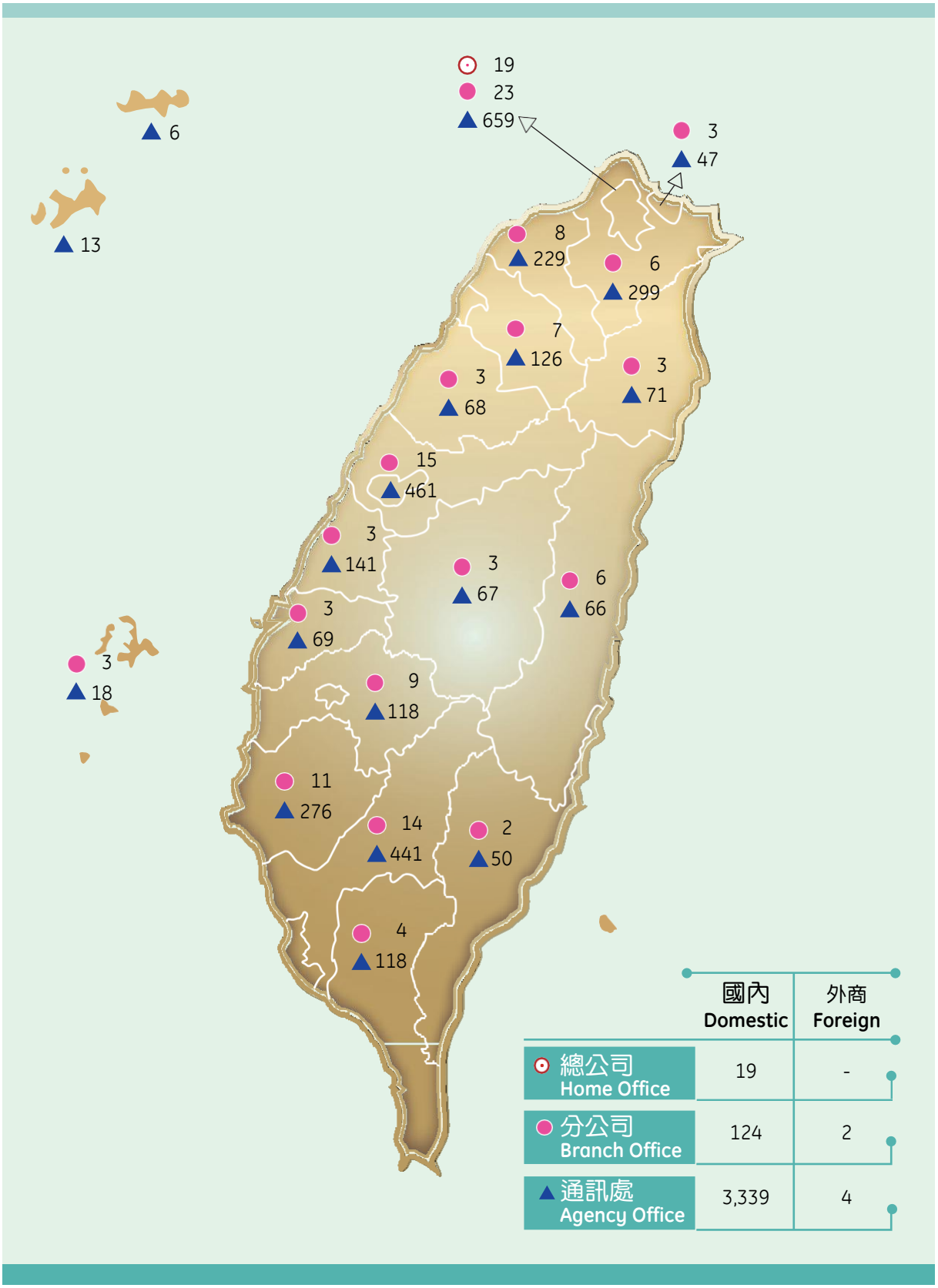
(二) 產業現狀

至民國 114 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 127 家分公司，通訊處 3,358 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 189,878 人，較前一年減少 0.07%，內勤人員共 31,463 人，近幾年人數變化不大；壽險業總資本額已達新臺幣 783,867 百萬元，較前一年度增加 25,245 百萬元。

2. Insurance Industry Environment

At the end of 2025, there were 21 life insurance companies in operation, including 19 domestic companies and 2 foreign branch companies. There were 31,463 staffs and 189,878 agents which increased 0.34% and decreased 0.07% respectively from last year. The total capital of life insurance industry reached NT$783,867 million, up by NT$25,245 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 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
民國114年(2025)	19	2	189,878	31,463	783,867

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 114 年底，全體壽險業總資產已達新臺幣 37,698,055 百萬元（約 1,211,377 百萬美元）較前一年 36,900,414 百萬元增加 2.16%。負債總額為新臺幣 34,986,603 百萬元，較前一年 34,314,084 百萬元增加 1.96%，其中各種準備金（負債準備）有新臺幣 29,717,962 百萬元，佔總負債的 84.94%。業主權益總數為新臺幣 2,711,452 百萬元，較前一年 2,586,330 百萬元增加 4.84%。

3. Assets & Liabilities

The total assets of life insurance industry in 2025 amounted to NT$37,698,055 million （US$1,211,377 million）, which showed an increase of 2.16% over the previous year's NT$36,900,414 million. The total liabilities of life insurance industry in 2025 amounted to NT$34,986,603 million, and an increase of 1.96% over the preceding year. The major item of liability was policy reserves, which reached NT$29,717,962 million accounted for 84.94% of the total liabilities. The owners' equity in 2025 increased from NT$2,586,330 million to NT$2,711,452 million, the increased rate was 4.84%.

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 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
民國114年(2025)	37,698,055	34,986,603	29,717,962	2,711,452	1.88
成長率 Growth rate (%)	2.16	1.96	0.24	4.84	300.00

(四) 資金運用狀況

至民國 114 年底止，全體壽險業運用資金總額為新臺幣 33,305,304 百萬元(約 1,070,222 百萬美元)，較前一年 32,857,635 百萬元增加 1.36%，為總資產的 88.35%。觀察資金運用情形，國外投資 22,765,264 百萬元，佔資金運用總額的 68.35%，居第一位；資金運用第二位為有價證券計 6,610,758 百萬元，佔資金運用總額的 19.85%，其中，公債及國庫券 1,020,766 百萬元佔 3.06%，股票 2,024,408 百萬元佔 6.08%。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 2025, total utilization assets of the life insurance industry was NT$33,305,304 million (US$1,070,222 million and 88.35% of total assets) with a growth rate of 1.36% when compared to last year's NT$32,857,635 million. Regarding the overall assets portfolio, the major component of life insurance industry assets was foreign investment, totaled NT$22,765,264 million (68.35% of total utilization assets). The second largest of asset was Securities & Bonds, totaled NT$6,610,758 million (19.85% of total utilization assets) with Government & Treasury Bonds totaled NT$1,020,766 million (3.06% of total utilization assets) and Stock totaled NT$2,024,408 million (6.08% 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 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
民國114年(2025)	678,873	6,610,758	1,020,766	2,024,408	729,446	290,623	2,545,515
成長率 Growth rate(%)	65.67	3.36	-3.06	1.64	16.91	93.31	-1.21

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 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	145,610	274,528	32,857,635
民國114年(2025)	1,571,247	671,995	523,198	22,765,264	182,483	301,486	33,305,304
成長率 Growth rate(%)	4.72	3.23	14.98	-1.13	25.32	9.82	1.36

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 114 年壽險業總保費收入已達新臺幣 2,623,945 百萬元（約 84,317 百萬美元），較前一年 2,440,154 百萬元增加 7.53%，其中人壽保險 1,788,383 百萬元，較去年增加 7.84%、傷害保險 80,618 百萬元、健康保險 472,164 百萬元、年金保險 282,780 百萬元，較去年增加 14.65%，分別佔所有保費收入的 68.16%、3.07%、17.99%、10.78%。

5. Premium Income

In 2025, total premium income of life insurance industry reached NT$2,623,945 million (US$84,317 million) and increased 7.53% when compared to last year's NT$2,440,154 million. The life insurance premium income was NT$1,788,383 million (68.16% of total premium income), an increase of 7.84%. The premium income of accident products was NT$80,618 million (3.07% of premium income) and the premium income of health products was NT$472,164 million (17.99% of premium income). The premium income of annuity product was NT$282,780 million (10.78% 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 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	2,334,366
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
民國114年(2025)	1,788,383	80,618	472,164	282,780	2,623,945
成長率 Growth rate(%)	7.84	3.90	3.20	14.65	7.53

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114年為519,321百萬元，較去年437,237百萬元增加18.77%，傷害險近幾年維持10,000百萬元以上之水準，民國114年為15,665百萬元；健康險民國114年為43,474百萬元；投資型保險民國114年為423,378百萬元，增加24.43%。

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 2025, premium income reached NT$519,321 million and increased 18.77% when compared to last year's NT$ 437,237 million. Accident insurance products premiums have remained above NT$10,000 million in recent years. Premium income reached NT$15,665 million in 2025. Insurance premium for health insurance reached at NT$43,474 million in 2025. Investment-linked products were NT$423,378 million and increased 24.43% in 2025.

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 114 年 (2025)	民國 113 年 (2024)	民國 112 年 (2023)	民國 111 年 (2022)	民國 110 年 (2021)
人壽保險 Life	傳統型 Traditional	519,321	437,237	353,513	360,633	367,511
	投資型 Investment-Linked	167,147	125,255	89,441	99,501	127,159
	小計 Subtotal	686,468	562,492	442,954	460,134	494,670
傷害保險 Accident	傳統型 Traditional	15,665	14,864	13,687	11,411	10,490
健康保險 Health	傳統型 Traditional	43,474	44,420	40,023	36,431	37,907
年金保險 Annuity	傳統型 Traditional	5,569	4,992	7,611	17,943	54,580
	投資型 Investment-Linked	256,231	215,010	167,101	246,911	450,312
	小計 Subtotal	261,800	220,002	174,712	264,854	504,892
合計 Total	傳統型 Traditional	584,029	501,513	414,834	426,418	470,488
	投資型 Investment-Linked	423,378	340,265	256,542	346,412	577,471
	小計 Subtotal	1,007,407	841,778	671,376	772,830	1,047,959

(六) 初年度保費收入通路別分析

初年度保費收入 1,007,407 百萬元中，依通路別統計為：壽險公司本身行銷體系 420,284 百萬元佔 41.72%；銀行通路 405,309 百萬元佔 40.23%；傳統保險經紀人、保險代理人僅 181,814 百萬元佔 18.05%。

6. First Year Premium Income – by Distribution Channel

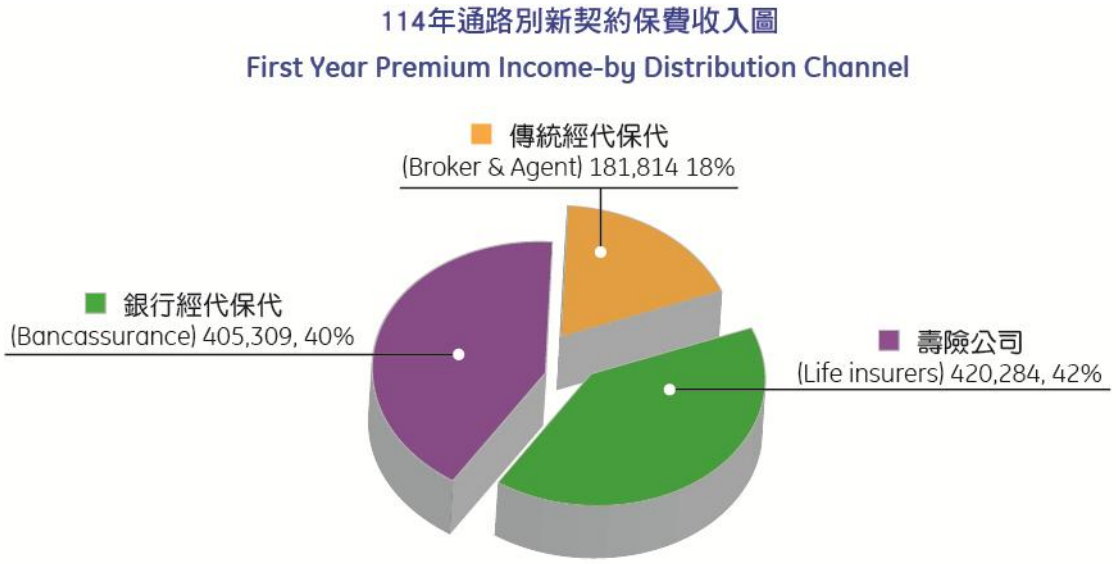
Contribution to the total first year premium income of NT$1,007,407 million by various sales channels are as follows: traditional tied agents of life insurers was NT$420,284 million (41.72%) , bankers was NT$405,309 million (40.23%) ; the broker & agent was merely NT$181,814 million (18.05%) .

表 6：人壽保險業民國 114 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)	309,314(36.75)	151,871(18.04)	841,778
民國114年(2025)	420,284(41.72)	405,309(40.23)	181,814(18.05)	1,007,407
成長率 Growth rate(%)	10.43	31.03	19.72	19.68

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



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 1.04:1 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 1.04:1. 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 114 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	164,680(32.02)	304,518(59.21)	45,104(8.77)	514,302
個人年金保險 Individual Annuity	5,081(92.91)	190(3.47)	198(3.62)	5,469
投資型保險 Investment-Link	200,215(47.29)	100,087(23.64)	123,076(29.07)	423,378
個人傷害、健康保險 Individual Accident & Health	35,042(88.48)	317(0.80)	4,245(10.72)	39,604
團體保險 Group Insurance	15,266(61.92)	197(0.80)	9,191(37.28)	24,654
合計 Total	420,284	405,309	181,814	1,007,407

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

(七) 保險給付

民國 114 年壽險業保險給付達新臺幣 2,511,992 百萬元(約 80,720 百萬美元)，較前一年 2,709,710 百萬元減少 7.30%，其中人壽保險 1,874,669 百萬元較去年減少 9.64%、傷害保險 37,287 百萬元、健康保險 243,289 百萬元、年金保險 356,747 百萬元，較去年減少 3.07%，人壽保險佔總保險給付的 74.63%。

7. Benefit Payments

Total Benefit Payments were NT$2,511,992 million or US$80,720 million, decreased by 7.30% against 2024's NT$2,709,710 million. The Benefit Payments of life insurance product were NT$1,874,669 million（74.63% of total benefit payments）, which represented a decrease of 9.64%. The Benefit Payments of accident and health products were NT$37,287 million and NT$243,289 million respectively. The benefit payments of annuity products were NT$356,747 million, a decrease of 3.07% 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 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
民國114年(2025)	1,874,669	37,287	243,289	356,747	2,511,992
成長率Growth rate(%)	-9.64	1.62	5.63	-3.07	-7.30

(八) 投保率與普及率

依據內政部發布之民國 114 年底總人口 23,299 千人，則持有人壽保險單 61,324 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 263.20%（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 2025 was 23,299 thousand. The ratio of having insurance coverage （61,323,654 policies including individual, group life insurance, individual annuity and group annuity）represents 263.20% 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

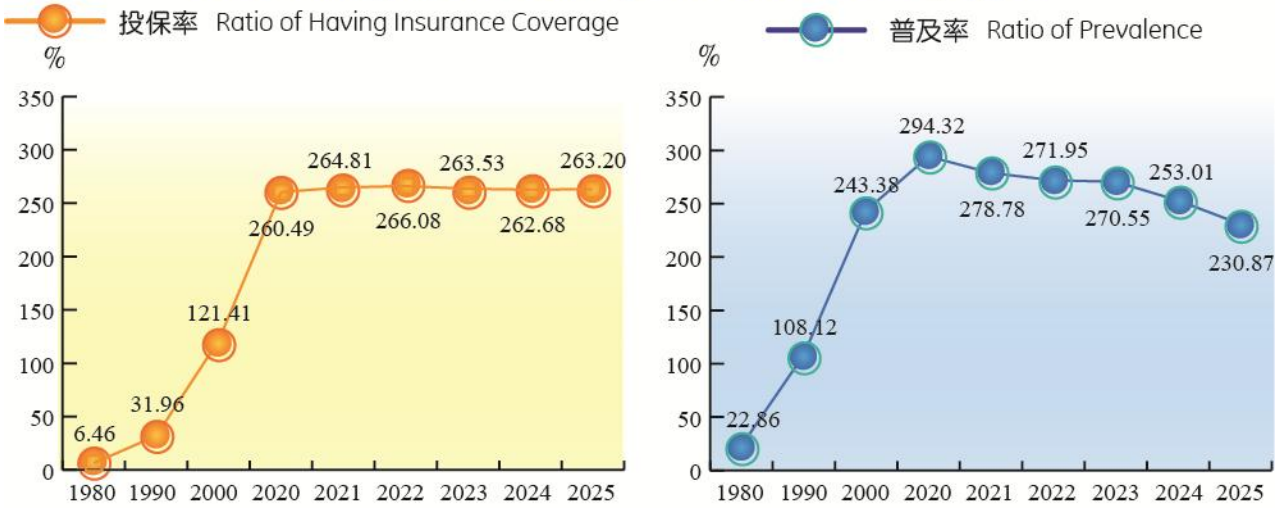
單位：新臺幣百萬元 (Unit:NT$Million)

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 69 年(1980)	17,805,067	1,334,182	1,149,505	304,976	6.46	22.86
民國 79 年(1990)	20,352,966	4,032,640	6,504,209	4,360,220	31.96	108.12
民國 89 年(2000)	22,276,672	9,044,421	27,046,881	22,012,633	121.41	243.38
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
民國114年(2025)	23,299,132	24,528,467	61,323,654	56,628,540	263.20	230.87

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 114 年底，壽險業總登錄業務員為 378,198 人，較前一年度 375,448 人增加 0.73%；其中壽險公司登錄人數為 205,633 人、經紀人登錄 91,128 人、代理人登錄 81,437 人，分別佔全體登錄人數的 54.37%、24.10%與 21.53%。

9. Life Insurance Agents

At the end of 2025, the total number of registered agents was 378,198, an increase 0.73% when compared to last year's 375,448 among which there were 205,633 people (54.37%) from life insurance companies, 91,128 people (24.10%) from brokers and 81,437 people (21.53%) 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
民國114年(2025)	378,198	205,633	91,128	81,437
成長率 Growth Rate %	0.73	0.09	-0.74	4.16

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

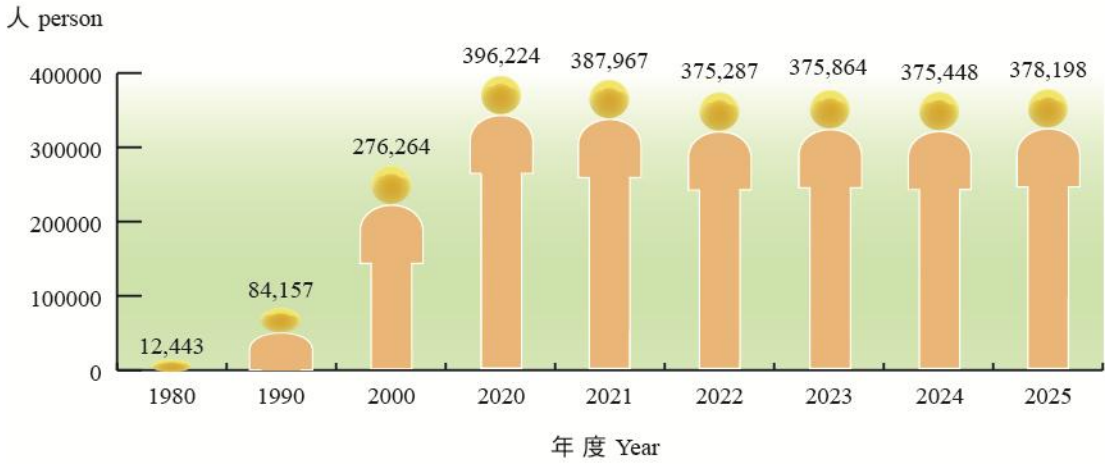


表 10：人壽保險業歷年登錄投資型保險業務員變動概況
Table 10: Summary of Investment-linked Registration by Agents of Life Insurance Industry

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
民國114年(2025)	217,209	117,303	42,953	56,953

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 2001 allowing in investment-linked insurance business.

▶ 三、會務動態

▶ III. Association Activities

1. 1 月 15 日秘書長出席今周刊「防詐新戰略．防詐調查發表記者會暨論壇」。
2. 1 月 22 日秘書長出席金融監督管理委員會「金融建言白皮書研商會議」。
3. 3 月 10 日秘書長出席數位發展部「數位憑證皮夾記者會」。
4. 3 月 20 日秘書長出席國家發展委員會「長期照顧服務機構法人條例第 33 條會議」。
5. 4 月 15 日理事長出席環境部「Nice Play！Nice Planet！地球日精彩不間斷起跑記者會」。
6. 4 月 19 日理事長出席「世界地球日－全國性環境清理總動員活動」。
7. 5 月 23 日理事長出席行政院「促進民間參與公共建設推進專案會議」。
8. 6 月 11 日秘書長出席保險局「美國關稅政策對我國壽險業接軌 IFRS 17 及新一代清償能力制度之影響及因應措施會議」。
9. 8 月 27 日理事長出席第 11 屆「臺灣保險卓越獎頒獎典禮」。
10. 9 月 18 日秘書長出席財團法人保險事業發展中心「新一代清償能力制度前瞻研討會」。
11. 10 月 29 日理事長出席「數位躍進．信任啟動－保險業數位信任服務成果發表記者會」。
12. 10 月 31 日理事長出席「風險管理博碩士論文獎頒獎典禮」。
13. 11 月 12 日理事長出席第 1 屆「企業海洋永續貢獻獎頒獎典禮」。
14. 12 月 12 日秘書長出席「壽險業負責人業務聯繫會議暨表揚典禮」。
15. 12 月 16 日秘書長出席「金融服務業教育公益基金教育獎助學金頒獎典禮」。
16. 12 月 19 日理事長出席「台灣最佳財務策劃師選拔暨金融之星公司獎項頒獎典禮」。

1. On January 15th, the Secretary General attended the "New Anti-Fraud Strategy: Press Conference and Forum for Anti-Fraud Survey" hosted by Business Weekly.
2. On January 22th, the Secretary General attended the "Discussion Meeting on the Financial White Paper" organized by the Financial Supervisory Commission.
3. On March 10th, the Secretary General attended the "Digital Identity Wallet Press Conference" hosted by the Ministry of Digital Affairs.
4. On March 20th, the Secretary General attended the "Meeting on Article 33 of the Long-Term Care Service Institutional Labor Force Act" organized by the National Development Council.
5. On April 15th, the Chairman attended the "Nice Play! Nice Planet! Earth Day Continuous Kick-off Press Conference" hosted by the Ministry of Environment.
6. On April 19th, the Chairman attended the "World Earth Day – National Environment Cleanup Mobilization Activity."
7. On May 23th, the Chairman attended the "Special Project Meeting on Promoting Private Participation in Infrastructure" hosted by the Executive Yuan.
8. On June 11th, the Secretary General attended the "Meeting on the Impact of U.S. Tariff Policies on Taiwan's Life Insurance Industry Transition to IFRS 17 and TW-ICS" organized by the Insurance Bureau.
9. On August 27th, the Chairman attended the 11th "Taiwan Insurance Excellence Award Ceremony."
10. On September 18th, the Secretary General attended the "Forward-Looking Seminar on the New Generation Solvency System" hosted by the Taiwan Insurance Institute.
11. On October 29th, the Chairman attended the "Digital Leap, Trust Activated: Press Conference for Digital Trust Service Results in the Insurance Industry."
12. On October 31th, the Chairman attended the "Award Ceremony for Master's and Doctoral Theses in Risk Management."
13. On November 12th, the Chairman attended the 1st "Corporate Marine Sustainability Contribution Award Ceremony."
14. On December 12th, the Secretary General attended the "Liaison Meeting and Commendation Ceremony for Executives of the Life Insurance Industry."
15. On December 16th, the Secretary General attended the "Financial Service Industry Education Charity Fund Scholarship Award Ceremony."
16. On December 19th, the Chairman attended the "Taiwan Best Financial Planner Competition and Financial Star Company Award Ceremony."

▶ 四、本會發行刊物

▶ IV. Publications

114 中華民國 2025 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



▶ 五、會員名錄

▶ V. The Member Companies of LIA-ROC

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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 : 513,176
資本額 : 63,500
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 : 2,345,360
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 : 440,321
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 : 9,081,778
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 : 2,542,384
資本額 : 52,185
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 : 5,631,365
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 : 513,176
Capital: 63,500
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 : 2,345,360
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 : 440,321
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 : 9,081,778
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 : 2,542,384
Capital: 52,185
Tel: 886-2-27196678
Website: www.kgilife.com.tw

Nan Shan Life Insurance Co., Ltd.
168, Zhuangjing Rd., Taipei
Date Founded: 1963,7
Assets : 5,631,365
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 31-43 樓
成立日期 : 1963,7
總資產 : 3,696,949
資本額 : 85,748
電話 : (02)23895858
網址 : www.skl.com.tw

Shin Kong Life Insurance Co., Ltd.
31-43th Fl., 66, Sec. 1, Chung Hsiao W. Rd., Taipei
Date Founded: 1963,7
Assets : 3,696,949
Capital: 85,748
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 : 6,388,705
資 本 額 : 118,420
電話 : (02)87716699
網址 : www.fubon.com

Fubon Life Assurance Co., Ltd.
8th Fl., 77, Songgao Rd., Taipei
Date Founded: 1993,6
Assets : 6,388,705
Capital: 118,420
Tel: 886-2-87716699
Website: www.fubon.com

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 : 1,659,269
資本額 : 58,995
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 : 1,659,269
Capital: 58,995
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 : 786,029
資本額 : 14,503
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 : 786,029
Capital: 14,503
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 樓之 2
成立日期 : 1994,10
總資產 : 373,281
資本額 : 2,560
電話 : (02)27166888
網址 : www.hontai.com.tw

Hontai Life Insurance Co., Ltd.
3th Fl.-2, 156, Sec. 3, Ming Sheng E. Rd., Taipei
Date Founded: 1994,10
Assets : 373,281
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 : 581,301
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 : 581,301
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 : 1,003,352
資本額 : 24,234
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 : 99,426
資本額 : 6,850
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 : 120,822
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 : 380,583
資本額 : 11,857
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 : 1,566,878
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 : 483,465
資本額 : 29,201
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 : 1,003,352
Capital: 24,234
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 : 99,426
Capital: 6,850
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 : 120,822
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 : 380,583
Capital: 11,857
Tel: 886-2-27678866
Website: www.taishinlife.com.tw
Note: Original Prudential Life, name changed in Aug. 2021.

TransGlobe Life Insurance Inc.
16th Fl., 288, Sec. 6, Civic Blvd., Taipei
Date Founded: 1994,9
Assets : 1,566,878
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 : 483,465
Capital: 29,201
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 100 青島西路 9 號 12 樓
成立日期 : 1990,11
總資產 : 107,978
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股份有限公司台灣分公司
台北市 110 信義路五段 7 號 79 樓
成立日期 : 1997,11
總資產 : 267,579
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 : 283,229
資本額 : 2,000
電話 : (02)66231688
網址 : www.life.chubb.com.tw

American International Assurance Co., Ltd., Taiwan Branch
12th Fl., 9, Qingdao W. Rd., Taipei
Date Founded: 1990,11
Assets : 107,978
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 : 267,579
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 : 283,229
Capital: 2,000
Tel: 886-2-66231688
Website: www.life.chubb.com.tw

附錄

Appendix

114 中華民國 2025 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	臺灣壽險業第七回經驗生命表 2026 Taiwan Standard Ordinary Experience Mortality Table (2018-2022)				臺灣壽險業第六回經驗生命表 2021 Taiwan Standard Ordinary Experience Mortality Table (2013-2017)			
	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	0.367	82.37	0.342	87.31	0.320	81.11	0.250	86.64
1	0.212	81.40	0.209	86.34	0.189	80.13	0.145	85.66
2	0.124	80.42	0.132	85.36	0.163	79.15	0.124	84.67
3	0.077	79.43	0.089	84.37	0.140	78.16	0.105	83.68
4	0.065	78.43	0.074	83.37	0.125	77.17	0.093	82.69
5	0.060	77.44	0.065	82.38	0.114	76.18	0.083	81.70
6	0.056	76.44	0.057	81.39	0.111	75.19	0.078	80.71
7	0.054	75.45	0.053	80.39	0.112	74.20	0.078	79.71
8	0.055	74.45	0.053	79.40	0.114	73.21	0.076	78.72
9	0.059	73.45	0.057	78.40	0.119	72.21	0.075	77.72
10	0.063	72.46	0.061	77.40	0.122	71.22	0.070	76.73
11	0.069	71.46	0.066	76.41	0.137	70.23	0.072	75.74
12	0.086	70.47	0.074	75.41	0.155	69.24	0.077	74.74
13	0.121	69.47	0.088	74.42	0.181	68.25	0.085	73.75
14	0.166	68.48	0.105	73.43	0.227	67.26	0.097	72.75
15	0.214	67.49	0.122	72.43	0.296	66.28	0.130	71.76
16	0.261	66.51	0.140	71.44	0.339	65.30	0.144	70.77
17	0.303	65.52	0.156	70.45	0.378	64.32	0.157	69.78
18	0.338	64.54	0.170	69.46	0.410	63.34	0.169	68.79
19	0.369	63.57	0.183	68.47	0.435	62.37	0.181	67.80
20	0.398	62.59	0.196	67.49	0.432	61.40	0.178	66.81
21	0.426	61.61	0.208	66.50	0.447	60.42	0.187	65.83
22	0.444	60.64	0.218	65.51	0.459	59.45	0.196	64.84
23	0.447	59.67	0.223	64.53	0.466	58.48	0.203	63.85
24	0.441	58.69	0.226	63.54	0.472	57.50	0.209	62.86
25	0.433	57.72	0.228	62.56	0.496	56.53	0.240	61.88
26	0.426	56.74	0.230	61.57	0.504	55.56	0.249	60.89
27	0.427	55.77	0.234	60.58	0.518	54.59	0.260	59.91
28	0.438	54.79	0.241	59.60	0.538	53.62	0.275	58.92
29	0.456	53.81	0.249	58.61	0.565	52.64	0.293	57.94
30	0.476	52.84	0.258	57.63	0.657	51.67	0.313	56.95
31	0.498	51.86	0.268	56.64	0.698	50.71	0.335	55.97
32	0.530	50.89	0.282	55.66	0.749	49.74	0.358	54.99
33	0.576	49.92	0.303	54.67	0.808	48.78	0.383	54.01
34	0.633	48.94	0.329	53.69	0.877	47.82	0.409	53.03
35	0.691	47.98	0.355	52.71	0.977	46.86	0.442	52.05
36	0.753	47.01	0.383	51.73	1.063	45.90	0.474	51.07
37	0.831	46.043	0.414	50.74	1.160	44.95	0.510	50.10
38	0.935	45.081	0.451	49.77	1.268	44.00	0.550	49.12
39	1.055	44.123	0.492	48.79	1.386	43.06	0.594	48.15
40	1.178	43.169	0.534	47.81	1.528	42.12	0.654	47.18
41	1.304	42.219	0.578	46.84	1.666	41.18	0.706	46.21
42	1.442	41.274	0.630	45.86	1.813	40.25	0.763	45.24
43	1.598	40.333	0.696	44.89	1.972	39.32	0.823	44.28
44	1.766	39.396	0.769	43.92	2.141	38.40	0.888	43.31
45	1.936	38.465	0.845	42.96	2.417	37.48	1.017	42.35
46	2.109	37.539	0.921	41.99	2.607	36.57	1.092	41.39
47	2.292	36.617	1.002	41.03	2.809	35.66	1.172	40.44
48	2.493	35.700	1.088	40.07	3.023	34.76	1.259	39.48
49	2.705	34.788	1.179	39.11	3.250	33.87	1.352	38.53

註：本表 100 歲及以上部份省略。

Taiwan Standard Ordinary Experience Mortality Table

1,000q*x*

年齡 Age	臺灣壽險業第七回經驗生命表 2026 Taiwan Standard Ordinary Experience Mortality Table (2018-2022)				臺灣壽險業第六回經驗生命表 2021 Taiwan Standard Ordinary Experience Mortality Table (2013-2017)			
	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	2.920	33.88	1.270	38.16	3.462	32.98	1.424	37.59
51	3.139	32.98	1.363	37.21	3.716	32.09	1.528	36.64
52	3.377	32.08	1.459	36.26	3.987	31.21	1.638	35.69
53	3.649	31.19	1.563	35.31	4.276	30.33	1.753	34.75
54	3.939	30.30	1.671	34.37	4.585	29.46	1.876	33.81
55	4.234	29.42	1.780	33.42	5.060	28.59	2.155	32.87
56	4.537	28.54	1.894	32.48	5.416	27.73	2.305	31.94
57	4.875	27.67	2.029	31.54	5.802	26.88	2.475	31.02
58	5.271	26.80	2.199	30.60	6.222	26.04	2.668	30.09
59	5.700	25.94	2.390	29.67	6.678	25.20	2.887	29.17
60	6.133	25.09	2.582	28.74	7.461	24.36	3.323	28.25
61	6.574	24.24	2.777	27.81	8.005	23.54	3.600	27.35
62	7.082	23.40	3.001	26.89	8.610	22.73	3.918	26.44
63	7.703	22.56	3.281	25.97	9.283	21.92	4.280	25.55
64	8.401	21.73	3.601	25.05	10.040	21.12	4.697	24.65
65	9.137	20.91	3.947	24.14	11.263	20.33	5.599	23.77
66	9.931	20.10	4.335	23.24	12.233	19.56	6.148	22.90
67	10.869	19.30	4.830	22.33	13.347	18.79	6.786	22.04
68	12.016	18.50	5.484	21.44	14.613	18.04	7.520	21.18
69	13.311	17.72	6.249	20.56	16.034	17.30	8.360	20.34
70	14.691	16.95	7.077	19.68	18.508	16.57	9.714	19.51
71	16.195	16.20	7.994	18.82	20.226	15.88	10.801	18.69
72	17.966	15.46	9.101	17.97	22.110	15.19	12.043	17.89
73	20.105	14.73	10.475	17.13	24.167	14.53	13.452	17.11
74	22.506	14.02	12.051	16.30	26.421	13.87	15.043	16.33
75	25.066	13.33	13.761	15.50	28.684	13.24	16.330	15.57
76	27.821	12.66	15.647	14.70	31.399	12.61	18.316	14.82
77	30.915	12.01	17.853	13.93	34.393	12.01	20.538	14.09
78	34.458	11.38	20.493	13.17	37.686	11.42	23.013	13.38
79	38.357	10.77	23.487	12.44	41.283	10.84	25.760	12.68
80	42.530	10.18	26.746	11.73	45.179	10.29	28.787	12.00
81	47.034	9.61	30.325	11.04	49.379	9.75	32.114	11.34
82	52.007	9.06	34.395	10.36	53.919	9.23	35.787	10.70
83	57.537	8.53	39.083	9.72	58.847	8.73	39.861	10.08
84	63.544	8.02	44.297	9.09	64.234	8.24	44.417	9.48
85	70.020	7.53	50.003	8.49	70.155	7.78	49.538	8.90
86	77.112	7.05	56.409	7.91	76.679	7.32	55.311	8.33
87	84.999	6.60	63.773	7.35	83.862	6.89	61.815	7.79
88	93.767	6.17	72.187	6.82	91.503	6.48	69.117	7.27
89	103.496	5.76	81.702	6.31	99.553	6.08	77.285	6.78
90	114.224	5.36	92.422	5.83	108.814	5.70	86.386	6.30
91	125.941	4.99	104.471	5.37	119.522	5.33	96.499	5.85
92	138.717	4.64	117.984	4.94	130.140	4.99	107.714	5.42
93	152.707	4.30	133.079	4.53	141.715	4.66	120.129	5.01
94	167.992	3.99	149.868	4.15	154.333	4.34	133.841	4.63
95	184.534	3.69	168.435	3.80	168.088	4.04	148.972	4.27
96	202.351	3.42	188.961	3.46	183.083	3.76	165.642	3.93
97	221.622	3.16	211.749	3.15	199.429	3.49	183.967	3.61
98	242.512	2.91	236.880	2.87	217.248	3.24	204.056	3.31
99	265.072	2.68	264.416	2.60	236.673	3.00	226.029	3.03



中華民國一一四年度

人壽保險業概況

The Life Insurance Industry in Taiwan 2025

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
TEL:886-2-2561-2144 FAX:886-2-2567-2844
5F, 152, SUNG CHIANG RD. TAIPEI, TAIWAN,R.O.C.
E-mail:public@lia-roc.org.tw http://www.lia-roc.org.tw