

中華民國一一一年度

# 人壽保險業概況

The Life Insurance Industry

2022 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 111 年壽險業總保費收入為新臺幣 23,344 億元，較上年度 29,711 億元減少 21.43%；其中初年度保費收入為 7,728 億元，較上年度減少 26.26%，續年度保費收入 15,616 億元，較上年度減少 18.80%。另，投資型保險商品總保費收入為新臺幣 4,336 億元，較上年度 6,623 億元減少 34.53%，其中初年度保費收入為 3,464 億元，較上年度減少 40.02%。

投保率仍持續成長已達 266.08%，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 39.27%；銀行通路占 49.04%；傳統保險經紀人、保險代理人占 11.69%。至本年度年底壽險業資產總額為新臺幣 336,238 億元，較上年度之 333,427 億元成長 0.84%；稅後純益為 1,436 億元。

在商品面，為保障高齡消費者之投保權益，強化保險商品開發設計階段對高齡客戶商品適合度之評估、強化對保險業開發保險商品之費率釐訂，及個人健康保險與傷害保險商品調整費率之控管機制，金管會修正「保險商品銷售前程序作業準則」，並配合修正「投資型保險商品銷售應注意事項」、「投資型保險資訊揭露應遵循事項」及「人身保險商品審查應注意事項」，增列保險業就年齡在六十五歲以上購買投資型保險商品之客戶，應辦理電話訪問、視訊或遠距訪問、提供有利閱讀銷售文件之友善措施，並加強評估投保適合度，以及於新商品送審文件中增訂銷售對象說明書；為督促我國保險業穩健經營，維護保戶權益，金管會修正「人身保險業辦理利率變動型保險商品業務應注意事項」，明定宣告利率之訂定應以區隔資產帳戶固定收益債券利息收益率為主要依據，並將平穩結餘調節項及合約服務邊際調整項納入宣告利率公式中。

在通路面，為配合開放純網路保險公司以提供更創新、多元保險商品及擴大普惠金融考量，金管會修正「保險業設立許可及管理辦法」、「保險業招攬及核保理賠辦法」及「保險商品銷售前程序作業準則」，明定純網路保險公司設立許可資格及管理方式、招攬及核保之限制及商品銷售之應遵循事項；為讓民眾有更快速且方便規劃醫療保險保障的投保管道、因應

## 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 2022, the total premium income of life insurance industry amounts to NT\$2,334.4 billion, a yearly decrease of 21.43% from last year's NT\$2,971.1 billion; of which, the first-year premium is NT\$772.8 billion, a yearly decrease of 26.26%, whereas the following-year premium amounts to NT\$1,561.6 billion, a yearly decrease of 18.80%. Meanwhile, the total premium income of unit-linked (investment) insurance contracts is NT\$433.6 billion, a 34.53% decrease from last year's NT\$662.3 billion; of which, the first-year premium is NT\$346.4 billion, a yearly decrease of 40.02%.

The insurance coverage enjoys a steady growth to reach 266.08%; whereas the solicitation channels of the new contract premium source as the following: 39.27% from traditional insurers' salesmen, 49.04% from bancassurance, the rest 11.69% from traditional brokerage and agency. Till the end of year, the total assets of life industry reaches NT\$33,623.8 billion, a yearly growth of 0.84% from last year's NT\$33,342.7 billion, and the net-income after tax reaches NT\$143.6 billion.

In terms of products, to protect the insurance rights of elderly consumers, improve the evaluation of insurance product suitability for elderly customers during the development and design stage, and strengthen the control mechanisms for insurance product rates determination as well as personal health insurance and injury insurance rate adjustments, the Financial Supervisory Commission(FSC) revised the "Regulations Governing Pre-sale Procedures for Insurance Products", the "Directions for Sale of Investment-linked Insurance Products", the "Compliance Matters for Disclosure of Information on Investment-linked Insurance", and the "Notes for Review of Personal Insurance Products" to add the requirement that insurance companies adopt friendly measures for customers aged 65 and older who purchase investment insurance products. These measures include making phone calls, video calls, or remote visits; providing access to sales documents; strengthening the evaluation of insurance suitability; and adding sales target manuals to new product documents submitted for review. Furthermore, to promote the stable operation of the R.O.C.'s insurance industry and safeguard the rights of policyholders, the FSC revised the "Notes for the Personal Insurance Industry in Handling Variable Interest Rate Insurance Product Business", stating that the setting of declared interest rates should be primarily based on the interest yield of fixed-income bonds in segregated asset accounts, and that the adjustment to stable balances and the adjustment to contractual service margin should be incorporated into the declared interest rate formula.

On the channel side, to facilitate the opening of neo insurers and enable them to provide more innovative and diversified insurance products while expanding the scope of financial inclusion, the FSC revised the "Regulations for Establishment and Administration of Insurance Enterprises", the "Regulations Governing Business Solicitation, Policy Underwriting and Claim Adjusting of Insurance Enterprises" and the "Regulations Governing Pre-sale Procedures for Insurance Products" to specify the qualifications and management methods for the establishment of neo insurers, the restrictions on solicitation and underwriting, and the matters to be followed in the sale of products. To provide the public with faster and more convenient insurance channels for planning medical insurance coverage, respond to the increasingly diverse development of identity verification



身分驗證技術發展日趨多元，及增加保戶辦理網路保險服務便利性，金管會修正「保險業辦理電子商務應注意事項」，開放網路投保「日額型住院醫療健康保險」與「投資型年金保險」並新增多種網路投保服務及網路保險服務的身分驗證方式。

其他方面，為強化保險業風險管理機制，推動風險導向內部稽核制度，金管會修正「保險業內部控制及稽核制度實施辦法」，訂定內部稽核查核頻率、重大曝險之處理及陳報方式、自我風險及清償能力評估（ORSA）作業流程之規定及風險管理機制應包括之項目；為推動「公司治理 3.0—永續發展藍圖」，強化公司推動永續發展執行情形及資通安全管理等資訊揭露透明度，金管會修正「人身保險業辦理資訊公開管理辦法」，增訂保險業應揭露董事會之多元化政策、公司資通安全管理及公司履行誠信經營情形之相關資訊；為安定保險市場及維持保險業務經營量能，並保障被保險人之基本權益及維護金融之安定，金管會修正「人身保險及財產保險安定基金計提標準」，新增防疫保單屬居家照護比照一般住院融通給付自留理賠金額部分，可減計保險安定基金提撥金額。

因國際會計準則理事會（IASB）IFRS 17，國際上自 2023 年 1 月 1 日生效，我國則預計於幾年後接軌，為加強國內保險業及其他產業、國際企業間財務報告之可比較性，此項工作成為壽險業刻不容緩之挑戰；再者，近來全球金融市場波動加劇，美國啟動升息抑制通膨，帶動全球升息潮，進而導致衝擊壽險業淨值；金融科技浪潮的競爭壓力、匯率波動導致流動性風險，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



technology, and increase convenience for policyholders when handling online insurance services, the FSC revised the “Notes for Insurance Industry in Handling E-commerce” to permit online insurance for “daily-amount-type hospitalization medical insurance” and “investment-type annuity insurance”, and added various online insurance services and identity verification methods for online insurance services.

In other aspects, to strengthen the risk management mechanism of the insurance industry and promote a risk-oriented internal audit system, the FSC revised the “Regulations Governing Implementation of Internal Control and Auditing System of Insurance Enterprises” and formulated the frequency of internal audits and inspections, the handling and reporting methods of major risks exposures, the procedures for own risk and solvency assessment (ORSA), and the items that should be included in the risk management mechanism. To promote the “Corporate Governance 3.0 - Sustainable Development Roadmap” and strengthen the transparency of information disclosure on the implementation of sustainable development and information security management, the FSC revised the “Regulations Governing Public Disclosure of Information by Life Insurance Enterprises” and added relevant guidelines concerning the information that must be disclosed by the insurance industry, including the diversification policy for the board of directors, cyber security management of the company, and the company’s performance of ethical corporate management. To stabilize the insurance market and maintain the operational capacity of the insurance business, protect the basic rights of the insured, and maintain financial stability, the FSC revised the “Standards for the Provision of Stabilization Fund for Life Insurance and Property Insurance” and added that the pandemic prevention policy falls under home care, and the amount allocated to the insurance stabilization fund can be waived from the self-retained claim amount of the general hospitalization accommodation payment.

As the International Accounting Standards Board (IASB) officially issued the International Financial Reporting Standard No. 17 (IFRS 17) concerning “Insurance Contract” which will take effect internationally on January 1, 2022, and the R.O.C. is expected to comply in a few years, the relevant work has become a challenge for the life insurance industry in order to strengthen the comparability of financial reports of the domestic insurance industry with those of other industries and international companies. Moreover, due to the intensification of global financial market volatility, the scope of impact from the pandemic situation has expanded, and the United States has started to raise interest rates to curb inflation, driving a trend of global interest rate hikes, leading to an impact on the net worth of the life insurance industry; the competitive pressure of the financial technology wave, and exchange rate fluctuations lead to liquidity risk. 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

HUI YIU CHEN

Mr. Hui Yiu Chen





理事長出席本會「理賠聯盟鏈2.0」活動  
The Union for Digital Service of Claim 2.0 2022.12.23



理事長出席高雄市政府「亞灣2.0」參訪活動  
Asia New Bay Area 2.0 2022.12.14



▶ 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 9<sup>th</sup> Chairman of LIA-ROC is Hui Yiu Chen.

## 2. Purpose and Mandate

According to the 6<sup>th</sup> 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.

## 5. 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	法制研究小組
保全研究小組	理賠研究小組
展業研究小組	教育訓練研究小組
團體保險研究小組	財務會計研究小組
精算統計研究小組	資訊科技管理研究小組
再保險研究小組	投資研究小組
科技應用研究小組	保戶申訴研究小組
法令遵循研究小組	宣傳研究小組
人力資源開發研究小組	風險管理研究小組
內控內稽研究小組	兩岸暨國際事務研究小組
公司治理研究小組	資訊安全研究小組
保經代研究小組	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、資訊應用組等 5 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。
- 辦理理、監事聯席會議。
- 辦理年度會員大會。
- 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、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)
- 民眾投保紀錄查詢服務
- 保戶諮詢服務。



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

## 5. Departmental Duties and Responsibilities

The five departments in the Association are the Administrative Affairs Department, Research & Consulting Department, Education & Agent Registration Department, and Actuarial & Program Department, Information & Appliance Department. These 5 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 the Board of Directors and the Supervisory Board joint meetings.
- Organize annual member general meetings.
- 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 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.

- 維運電子法規查詢系統
- 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

#### 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資格測驗及登錄管理等相關事宜；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。
- 每週舉辦資格測驗。
- 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。

#### 資訊應用組：

負責壽險業電子商務議題討論及本會資訊科技、資訊安全之開發暨執行、「保險業科技運用共享平台」之營運相關事宜；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 個研究小組及科技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、保險業通報資訊系統、境外結構債系統、本會全球資訊網站之系統開發、維護與管理。



- Maintain electronic regulatory inquiry 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.

### 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 and registration management of life insurance agents. 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 “Accounting Standards Template for Life Insurance”.

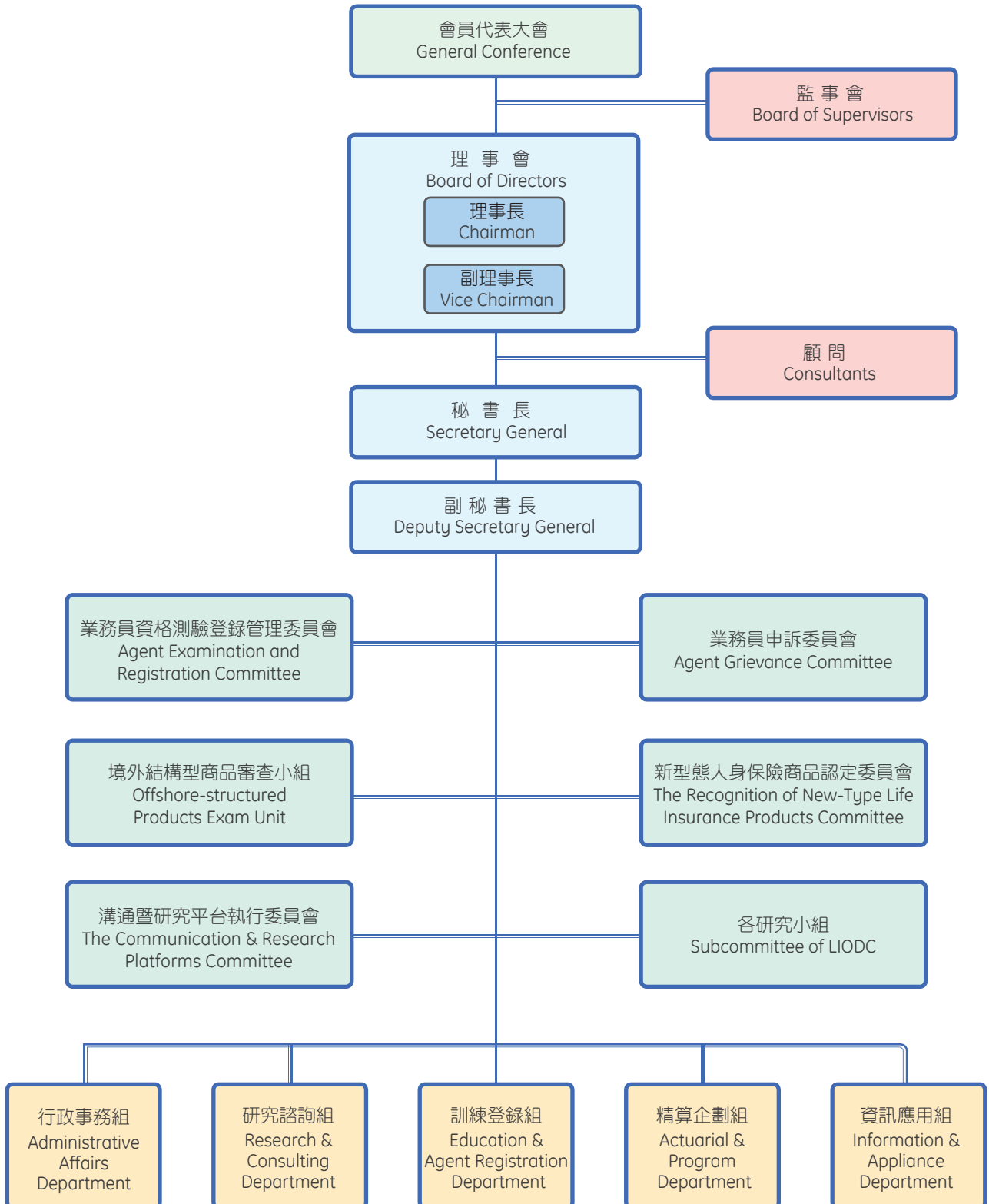
### Information & Appliance Department

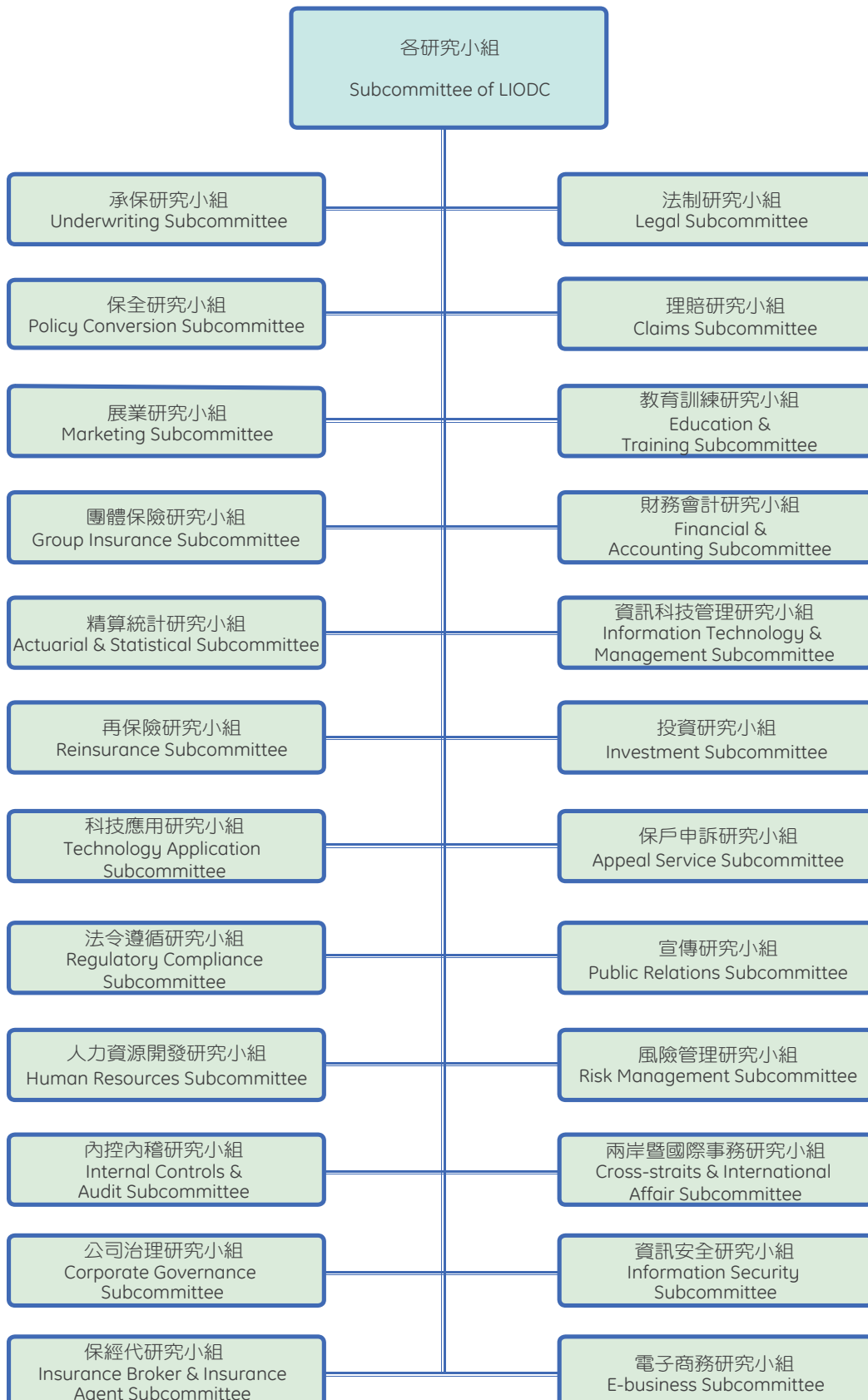
This department is responsible for e-business topics discussion in the life insurance industry, the development and implementation of information technology and information security for the Association, and operate the technology application joint platform for insurance industry. Annual key duties are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

(六) 組織系統圖

6. Organization Chart







## (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伙事業自律規範  
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

▶ 二、民國111年臺灣地區人壽保險業概況

▶ II. 2022 Highlights of the Life Insurance Business  
in Taiwan



**111** 中華民國 **2022** 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，111 年本年度經濟成長，全球終端需求轉弱，影響我國出口降溫，內需方面，雖政府公共建設支出創新高，但因受到全球利率走高影響，民間投資動能轉弱，統計全年經濟成長率為 2.35%。

## 1. Overall Economic Conditions

### Economic Growth

Following a 0.75% decline GDP in 2015, due to the weak economic growth and global terminal demand in 2022 lowered exports. In terms of domestic demand, although the government's public construction spending has reached a new high, private investment activities weakened due to the impact of higher global interest rates, the yearly economic growth rate reached 2.35%.

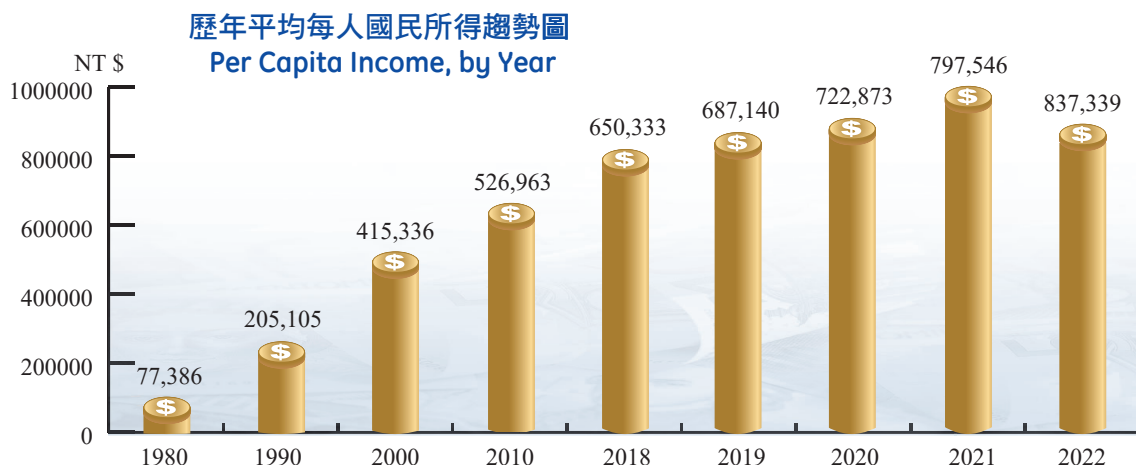


### 國民所得

民國 111 年平均每人國民所得為新臺幣 837,339 元 (28,128 美元\*)，較前一年 28,469 美元減少 341 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 2022, per capita income reached US\$28,128. The figure was decreased by US\$341 from the preceding year's US\$28,469. The per capita income in recent years has remained above US\$20,000, affected by foreign exchange.



註\*：新臺幣 29.76 元=美金 1 元，以下換算基礎同。 NT\$29.76= US\$ 1, the same as the following.

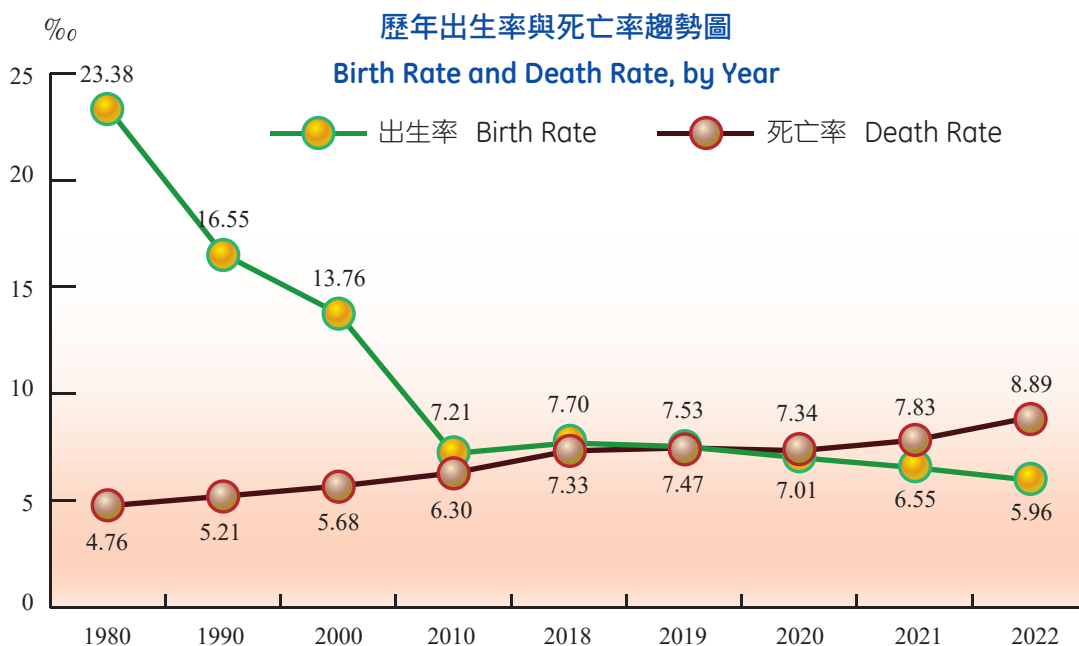


### 人口數、出生率與死亡率

民國 111 年底，依內政部統計總人口數為 23,264,640 人，較去年底減少 110,674 人，其中男性為 11,499,136 人，女性為 11,765,504 人。本年度出生人數為 138,986 人，粗出生率為千分之 5.96，較去年減少 9.01%；死亡人數為 207,230 人，粗死亡率為千分之 8.89，較去年增加 13.54%。

### Population, Birth Rate and Death Rate

According to the household registration data, at the end of 2022, total population was 23,264,640 including 11,499,136 males and 11,765,504 females. Relative to the total population at the end of 2022, there was an decrease of 110,674 people. The number of live births, during 2022, totaled 138,986 resulting in a crude birth rate of 5.96 per 1,000 people. 207,230 deaths were registered in 2022 with a crude death rate of 8.89 per 1,000 people.



## (二) 產業現狀

至民國 111 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 3,422 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 194,046 人，較前年減少 5.75%，內勤人員共 30,210 人，近幾年人數變化不大；壽險業總資本額已達新臺幣 699,923 百萬元，較前一年度增加 24,568 百萬元。

## 2. Insurance Industry Environment

At the end of 2022, there were 21 life insurance companies in operation, including 19 domestic companies and 2 foreign branch companies. There were 30,210 staffs and 194,046 agents which increased 0.63% and decreased 5.75% respectively from last year. The total capital of life insurance industry reached NT\$699,923 million, up by NT\$24,568 million from last year.

分支機構分布圖  
Distribution of Branch Offices

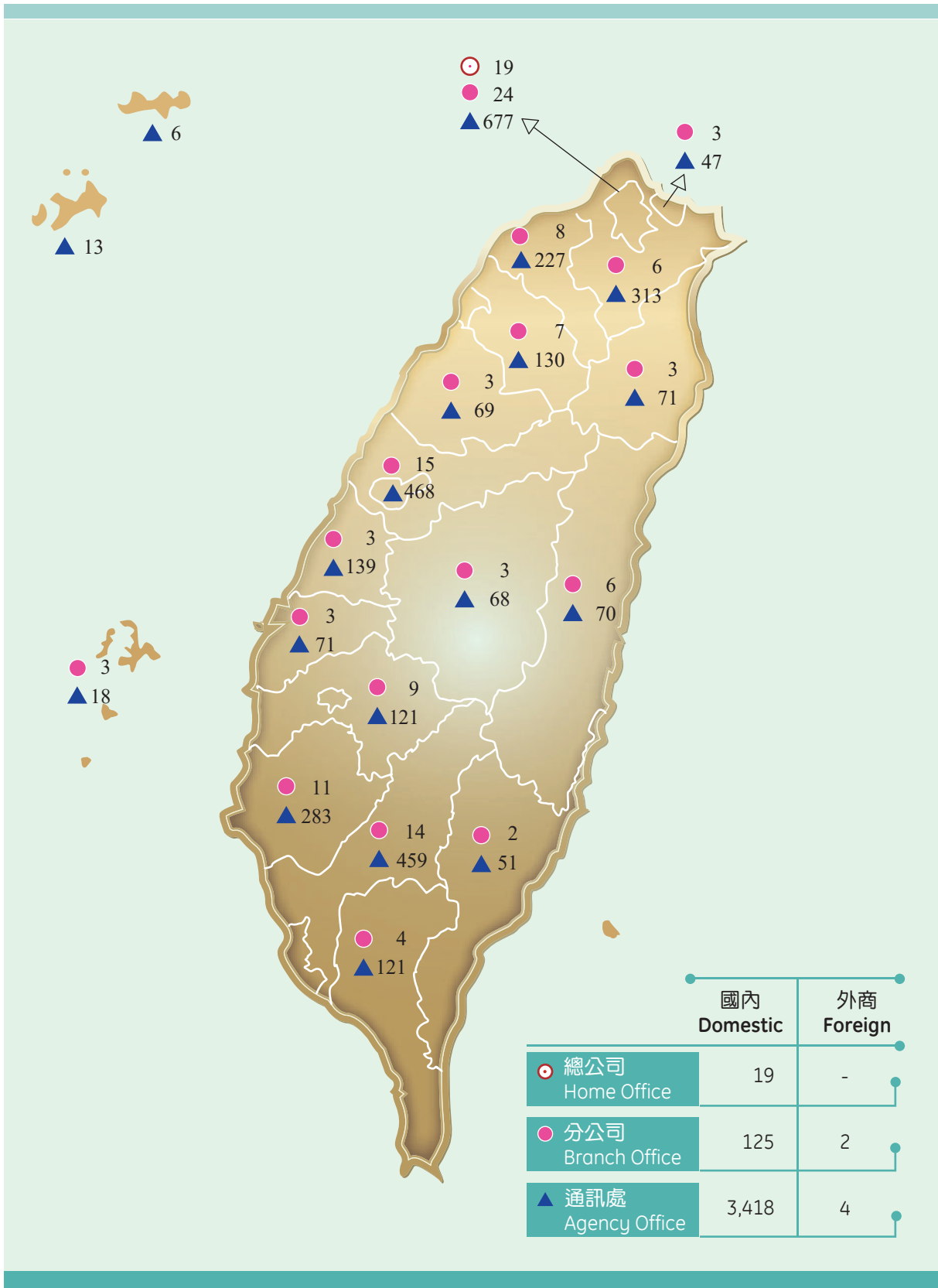


表 1：人壽保險業歷年公司數、從業人員及資本額概況

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 107 年 (2018)	19	3	202,044	29,476	617,438
民國 108 年 (2019)	19	3	207,199	29,932	624,440
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

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 111 年底，全體壽險業總資產已達新臺幣 33,623,783 百萬元（約 1,129,831 百萬美元）較前一年 33,342,734 百萬元增加 0.84%。負債總額為新臺幣 32,036,049 百萬元，較前一年 30,620,434 百萬元增加 4.62%，其中各種準備金（負債準備）有新臺幣 28,436,720 百萬元，佔總負債的 88.76%。業主權益總數為新臺幣 1,587,734 百萬元，較前一年 2,722,301 百萬元減少 41.68%。

### 3. Assets & Liabilities

The total assets of life insurance industry in 2022 amounted to NT\$33,623,783 million (US\$1,129,831 million), which showed an increase of 0.84% over the previous year's NT\$33,342,734 million. The total liabilities of life insurance industry in 2022 amounted to NT\$32,036,049 million, and an increase of 4.62% over the preceding year. The major item of liability was policy reserves, which reached NT\$28,436,720 million accounted for 88.76% of the total liabilities. The owners' equity in 2022 decreased from NT\$2,722,301 million to NT\$1,587,734 million, the decreased rate was 41.68%.



表 2：人壽保險業歷年資產負債變動概況  
Table2: 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 107 年 (2018)	26,317,502	25,228,626	22,694,523	1,088,877	3.27
民國 108 年 (2019)	29,447,253	27,471,551	24,512,987	1,975,703	3.58
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
成長率 Growth rate (%)	0.84	4.62	4.61	-41.68	-21.32

#### (四) 資金運用狀況

至民國 111 年底止，全體壽險業運用資金總額為新臺幣 30,061,759 百萬元（約 1,010,140 百萬美元），較前一年 29,923,477 百萬元增加 0.46%，為總資產的 89.41%。觀察資金運用情形，國外投資 21,184,914 百萬元，佔資金運用總額的 70.47%，居第一位；資金運用第二位為有價證券計 5,464,384 百萬元，佔資金運用總額的 18.18%，其中，公債及國庫券 1,266,297 百萬元佔 4.21%，股票 1,601,936 百萬元佔 5.33%。近年來國外投資快速成長，已成為資金運用的首要選擇。

#### 4. Investment Environment and Activities

At the end of 2022, total utilization assets of the life insurance industry was NT\$30,061,759 million (US\$1,010,140 million and 89.41% of total assets) with a growth rate of 0.46% when compared to last year's NT\$29,923,477 million. Regarding the overall assets portfolio, the major component of life insurance industry assets was foreign investment, totaled NT\$21,184,914 million (70.47% of total utilization assets). The second largest of asset was Securities & Bonds, totaled NT\$5,464,384 million (18.18% of total utilization assets) with Government & Treasury Bonds totaled NT\$1,266,297 million (4.21% of total utilization assets) and Stock totaled NT\$1,601,936 million (5.33% of total utilization assets). In recent years, foreign investment has become the most popular investment vehicle with tremendous growth rate.

表 3：人壽保險業歷年資金運用概況

Table3: 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 & Treasury Bonds	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107年 (2018)	402,074	4,432,759	1,452,508	1,507,171	451,907	112,455	908,718
民國108年 (2019)	720,879	5,506,763	1,368,910	1,540,527	488,200	202,206	1,906,921
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
成長率 Growth rate(%)	-35.14	-16.83	-17.31	-26.05	0.87	-1.95	-13.69

表 3：人壽保險業歷年資金運用概況（續）

Table3: 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 <sup>Note</sup>	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107年 (2018)	1,090,959	563,990	750,860	16,305,519	65,581	138,388	23,750,130
民國108年 (2019)	1,157,770	570,722	675,953	17,597,380	63,968	173,853	26,467,288
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
成長率 Growth rate(%)	3.83	-2.67	-5.91	6.57	2.07	97.89	0.46

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 111 年壽險業總保費收入已達新臺幣 2,334,367 百萬元 (約 78,440 百萬美元)，較前一年 2,971,093 百萬元減少 21.43%，其中人壽保險 1,569,571 百萬元，較去年減少 20.62%、傷害保險 68,992 百萬元、健康保險 418,863 百萬元、年金保險 276,940 百萬元，較去年減少 46.58%，分別佔所有保費收入的 67.24%、2.96%、17.94%、11.86%。

### 5. Premium Income

In 2022, total premium income of life insurance industry reached NT\$2,334,367 million (US\$78,440 million) and decreased 21.43% when compared to last year's NT\$2,971,093 million. The life insurance premium income was NT\$1,569,571million (67.24% of total premium income), an decrease of 20.62%. The premium income of accident products was NT\$68,992 million (2.96% of premium income) and the premium income of health products was NT\$418,863 million (17.94% of premium income). The premium income of annuity product was NT\$276,940 million (11.86% 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 107 年 (2018)	2,731,926	65,908	367,656	346,069	3,511,559
民國 108 年 (2019)	2,696,998	67,682	386,105	315,903	3,466,688
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
成長率 Growth rate(%)	-20.62	2.31	2.69	-46.58	-21.43



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 111 年為 360,633 百萬元，較去年 367,511 百萬元減少 1.87%，傷害險於民國 90 年達 16,412 百萬元後，近幾年維持約 10,000 百萬元左右之水準，111 年為 11,412 百萬元；健康險 111 年為 36,431 百萬元；投資型保險 111 年為 346,412 百萬元，減少 40.01%。

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 2022, premium income reached NT\$360,633 million and decreased 1.87% when compared to last year's NT\$367,511 million. Accident insurance products premium was NT\$16,412 million in 2001, decreased to about NT\$10,000 million on average recently. Premium income reached NT\$11,412 million in 2022. Insurance premium for health insurance reached at NT\$36,431 million in 2022. Investment-linked products were NT\$346,412 million and decreased 40.01% in 2022.

表 5：人壽保險業各險別初年度保費收入統計表

Table5: 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 111 年 (2022)	民國 110 年 (2021)	民國 109 年 (2020)	民國 108 年 (2019)	民國 107 年 (2018)
人壽保險 Life	傳統型 Traditional	360,633	367,511	477,662	752,355	772,390
	投資型 Investment-Linked	99,501	127,159	98,800	170,328	230,412
	小計 Subtotal	460,134	494,670	576,462	922,684	1,002,802
傷害保險 Accident	傳統型 Traditional	11,412	10,490	11,084	12,190	11,922
健康保險 Health	傳統型 Traditional	36,431	37,907	42,845	39,841	33,586
年金保險 Annuity	傳統型 Traditional	17,943	57,580	44,934	55,081	58,573
	投資型 Investment-Linked	246,911	450,312	241,408	244,892	272,928
	小計 Subtotal	264,854	504,892	286,342	299,973	331,501
合計 Total	傳統型 Traditional	426,418	470,488	576,525	859,468	876,471
	投資型 Investment-Linked	346,412	577,471	340,208	415,222	503,340
	小計 Subtotal	772,830	1,047,959	916,733	1,274,688	1,379,811

### (六) 初年度保費收入通路別分析

初年度保費收入 772,830 百萬元中，依通路別統計為：壽險公司本身行銷體系 303,481 百萬元佔 39.27%；銀行通路 379,004 百萬元佔 49.04%；傳統保險經紀人、保險代理人僅 90,345 百萬元佔 11.69%。

### 6. First Year Premium Income – by Distribution Channel

Contribution to the total first year premium income of NT\$772,830 million by various sales channels are as follows: traditional tied agents of life insurers was NT\$303,481 million (39.27%), bankers was NT\$379,004 million (49.04%); the broker & agent was merely NT\$90,345 million (11.69%).

表 6：人壽保險業民國111年初年度保費收入通路別統計表  
Table6: First Year Premium Income- by Distribution Channel

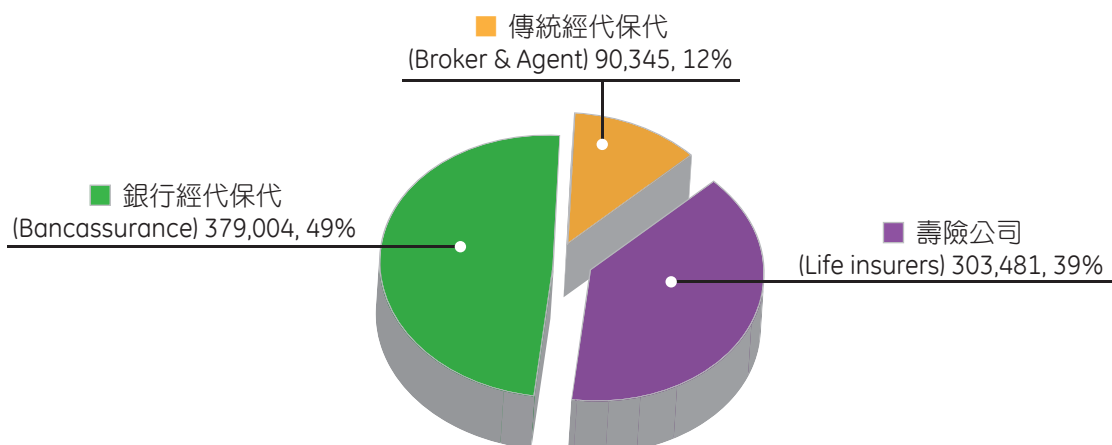
單位：新臺幣百萬元 (Unit:NT\$Million)

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107年 (2018)	530,871(38.48)	760,885(55.13)	88,055(6.39)	1,379,811
民國108年 (2019)	498,064(39.09)	683,140(53.57)	93,484(7.34)	1,274,688
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
成長率 Growth rate(%)	-14.35	-37.08	-1.06	-26.25

註：括號內數字為佔率。

Note: ( ) represents the rate.

111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維持 1:1.25 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 had maintained a 1:1.25 ratio. 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 111 年初年度保費收入來源別統計表  
Table6-1: 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	111,525(31.26%)	215,362(60.37%)	29,849(8.37%)	356,736
個人年金保險 Individual Annuity	10,164(57.29%)	6,888(38.83%)	688(3.88%)	17,740
投資型保險 Investment-Link	140,105(40.45%)	156,095(45.06%)	50,212(14.49%)	346,412
個人傷害、健康保險 Individual Accident & Health	29,383(85.05%)	345(1.00%)	4,819(13.95%)	34,547
團體保險 Group Insurance	12,304(70.73%)	314(1.81%)	4,777(27.46%)	17,395
合計 Total	303,481	379,004	90,345	772,830

註：括號內數字為佔率。

Note: ( ) represents the rate.

### (七) 保險給付

民國 111 壽險業保險給付達新臺幣 2,169,253 百萬元 (約 72,892 百萬美元)，較前一年 1,918,096 百萬元增加 13.09%，其中人壽保險 1,726,016 百萬元較去年增加 14.34%、傷害保險 31,957 百萬元、健康保險 199,039 百萬元、年金保險 212,241 百萬元，較去年減少 0.23%，人壽保險佔總保險給付的 79.57%。

### 7. Benefit Payments

Total Benefit Payments were NT\$2,169,253 million or US\$72,892 million, increased by 13.09% against 2021's NT\$1,918,096 million. The Benefit Payments of life insurance product were NT\$1,726,016 million (79.57% of total benefit payments), which represented an increase of 14.34%. The Benefit Payments of accident and health products were NT\$31,957 million and NT\$199,039 million respectively. The benefit payments of annuity products were NT\$212,241 million, an decrease of 0.23% 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107年 (2018)	1,519,962	27,703	135,979	192,172	1,875,816
民國108年 (2019)	1,565,315	29,328	151,546	195,879	1,942,068
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
成長率 Growth rate(%)	14.34	8.37	19.70	-0.23	13.09



### (八) 投保率與普及率

依據內政部發布之民國 111 年底總人口 23,265 千人，則持有人壽保險單 61,904 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 266.08%（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 135%，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 2022 was 23,265 thousand. The ratio of having insurance coverage (61,903,511 policies including individual, group life insurance, individual annuity and group annuity) represents 266.08% 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 135% 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)

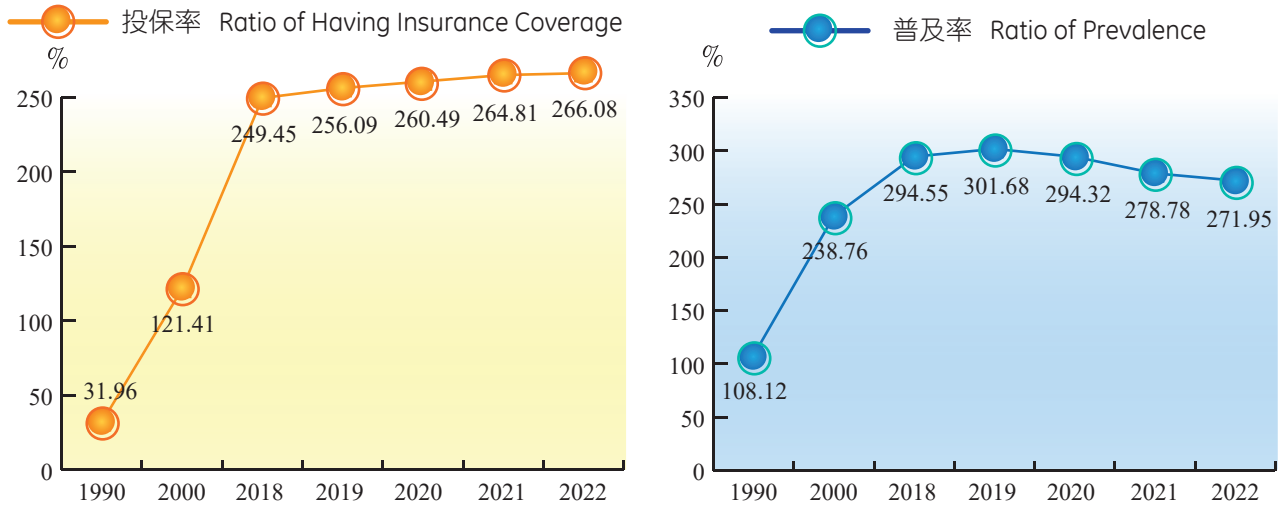
年度 Year	年底人口數 (1) Population	國民所得 (2) National Income	有效契約 Business In Force		投保率 NO. to population (3) / (1)%	普及率 In Force to NI (4) / (2)%
			件數 (3) No.	保額(4) Amount		
民國 59 年 (1970)	14,675,965	215,345	386,658	19,674	2.63	9.14
民國 69 年 (1980)	17,805,067	1,370,084	1,149,505	304,976	6.46	22.16
民國 79 年 (1990)	20,352,966	4,159,304	6,504,209	4,360,220	31.96	104.90
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 107 年 (2018)	23,588,932	15,992,789	58,842,157	47,107,404	249.45	294.55
民國 108 年 (2019)	23,603,121	16,318,528	60,445,164	49,230,066	256.09	301.68
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

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 111 年底，壽險業總登錄業務員為 375,287 人，較前一年度 387,967 人減少 3.27%；其中壽險公司登錄人數為 211,150 人、經紀人登錄 86,103 人、代理人登錄 78,034 人，分別佔全體登錄人數的 56.27%、22.94% 與 20.79%。

### 9. Life Insurance Agents

At the end of 2022, the total number of registered agents was 375,287 decreased 3.27% when compared to last year's 387,967 among which there were 211,150 people (56.27%) from life insurance companies, 86,103 people (22.94%) from brokers and 78,034 people (20.79%) 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107年 (2018)	380,019	220,406	77,621	81,992
民國108年 (2019)	390,471	225,433	82,335	82,703
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
成長率 Growth Rate %	-3.27	-5.13	1.49	-3.14

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，本年度受疫情影響，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 in 2022 has been slightly decline due to the COVID-19 pandemic.

歷年業務員人數趨勢圖

Number of Registration Agent, by Year

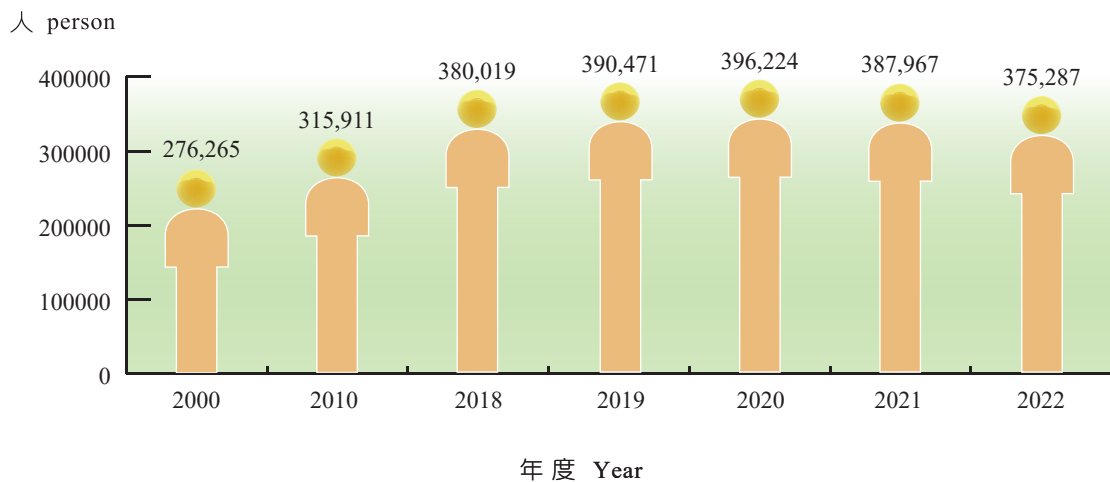


表10：人壽保險業歷年登錄投資型保險業務員變動概況

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107年(2018)	194,811	115,502	29,075	50,234
民國108年(2019)	200,025	118,454	29,820	51,751
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

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



**111** 中華民國 **2022** The Life Insurance Industry in Taiwan  
人壽保險業概況

### (一) 研討會

6 月 16 日本會與產險公會共同舉辦「111 年第一次與身心障礙團體座談會」。

### (二) 國際交流與會議

7 月 8 日秘書長出席保發中心與泰國保險公會合作備忘錄。

### (三) 其他

1. 1 月 11 日秘書長出席台北君悅酒店舉行之第五屆保險行銷創世紀盛典 IMCC 暨 2022 IDA 頒獎典禮。
2. 1 月 20 日理事長出席由中華民國數位金融交易暨資料保護協會於集思交通部會議中心舉辦之「數位人權研討會」。
3. 3 月 9 日秘書長出席臺灣網路認證公司於寒舍艾美酒店所舉辦之「2022 TWID 金融科技論壇」。
4. 3 月 30 日理事長出席「第八次金融服務業教育公益基金暨金融科技發展基金管理委員會」。
5. 9 月 15 日理事長出席金融總會「第 10 次金融服務業教育公益基金暨金融科技發展基金管理委員會」線上會議。
6. 9 月 28 日秘書長偕同副理事長至保險局參加公平待客評核機制聯繫暨表揚會議。
7. 10 月 13 日理事長出席 2022《財訊金融獎》頒獎典禮。
8. 10 月 28 日理事長出席第 4 屆蔡萬才臺灣貢獻獎頒獎典禮。
9. 11 月 4 日理事長及秘書長出席保險安定基金「2022 保險業風險管理趨勢論壇」。
10. 12 月 9 日秘書長出席保發中心於張榮發國際會議中心舉辦之「2023 經濟與保險發展論壇」。
11. 12 月 9 日秘書長及副秘書長出席保險局「111 年度保險業配合政策推動各項業務」頒獎典禮。
12. 12 月 13 日理事長出席經濟日報永續保險永續影響力論壇，並擔任與談人。
13. 12 月 14 日理事長、副秘書長及莊主任出席高雄市政府投資標的交流會議。
14. 12 月 20 日理事長與秘書長出席保發中心於圓山大飯店舉辦之「保險業接軌國際制度 IFRS 17 及 ICS」研討會。
15. 12 月 23 日理事長與秘書長出席本會於台大集思會議中心舉辦之保險理賠醫起通 -2.0 身分驗證試辦案啟動記者會。

### (1) Seminars

On June 16<sup>th</sup>, the LIA and the Non-Life Insurance Association co-hosted the “2022 1st Disability Organizations Communication Symposium”.

### (2) International Communications and Meetings

On July 8<sup>th</sup>, the Secretary General attended the signing of the Memorandum of Understanding between the Taiwan Insurance Institute and the Thai General Insurance Association.

### (3) Other Activities

1. On January 11<sup>th</sup>, the Secretary General attended the “5<sup>th</sup> Insurance Marketing Century Creation Ceremony IMCC & 2022 IDA Day” at the Grand Hyatt Hotel Taipei.
2. On January 20<sup>th</sup>, the Chairman attended the “Digital Human Rights Seminar” organized by the Digital Financial Trade and Data Protection Association at the MOTC GIS Convention Center.
3. On March 9<sup>th</sup>, the Secretary General attended the “2022 TWID Financial Technology Forum” held by Taiwan-CA Inc. at Le Méridien.
4. On March 30<sup>th</sup>, the Chairman attended the online meeting of the “8<sup>th</sup> Financial Services Industry Education Public Welfare Fund and Financial Technology Development Fund Management Committee”.
5. On September 15<sup>th</sup>, the Chairman attended the online meeting of the “10<sup>th</sup> Financial Services Industry Education Public Welfare Fund and Financial Technology Development Fund Management Committee”.
6. On September 28<sup>th</sup>, the Secretary General and Vice Chairman attended the “Fair Customer Treatment Evaluation Mechanism Contact and Recognition Meeting” at the Insurance Bureau.
7. On October 13<sup>th</sup>, the Chairman attended the 2022 “Taiwan Financial Award” ceremony.
8. On October 28<sup>th</sup>, the Chairman attended the “4<sup>th</sup> Tsai Wan-Tsai Contribution to Taiwan Award Ceremony”.
9. On November 4<sup>th</sup>, the Chairman and Secretary General attended the “2022 Insurance Industry Risk Management Trends Forum” held by the Insurance Stabilization Fund.
10. On December 9<sup>th</sup>, the Secretary General attended the “2023 Economic and Insurance Development Forum” held by the Taiwan Insurance Institute at Chang Rong-Fa International Convention Center.
11. On December 9<sup>th</sup>, the Secretary General and Deputy Secretary General attended the “2022 Insurance Industry’s Compliance with the Policy in Promotion of Various Businesses” award ceremony of the Insurance Bureau.
12. On December 13<sup>th</sup>, the Chairman attended the Economic Daily News “Sustainable Insurance and Sustainable Influence Forum” and served as a panelist.
13. On December 14<sup>th</sup>, the President, Deputy Secretary General, and Director Chuang attended the exchange meeting on investment targets held by Kaohsiung City Government.
14. On December 20<sup>th</sup>, the Chairman and Secretary General attended the seminar on the “Integration of IFRS 17 and ICS International Systems by the Insurance Industry” held by the Taiwan Insurance Institute at the Grand Hotel.
15. On December 23<sup>rd</sup>, the Chairman and Secretary General attended a press conference on the launch of the trial project of Insurance Claims Pass - 2.0 Identity Verification, organized by the Association at the GIS Convention Center of National Taiwan University.



秘書長出席保險事業發展中心「2023經濟與保險發展論壇」  
The 2023 Economic and Insurance Development forum 2022.12.9



副秘書長出席中華民國全國商業總會第76屆商人節暨「金商獎」頒獎典禮  
The 76th Golden Merchant Awards Ceremony 2022.11.1



▶ 四、本會發行刊物

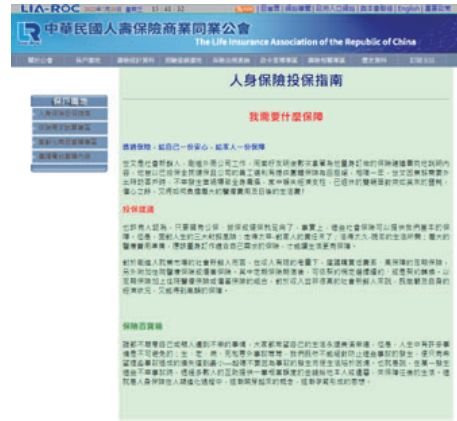
▶ IV. Publications



**111** 中華民國 **2022** The Life Insurance Industry in Taiwan  
人壽保險業概況

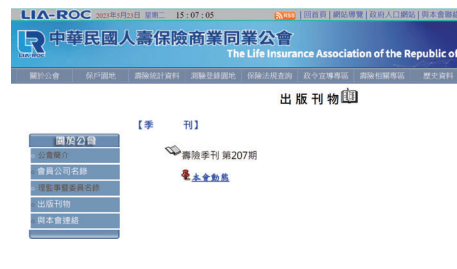
## 1. 人身保險投保指南

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



#### 4. • 業務員資格測驗統一教材

Study Materials for Agents  
Examinations



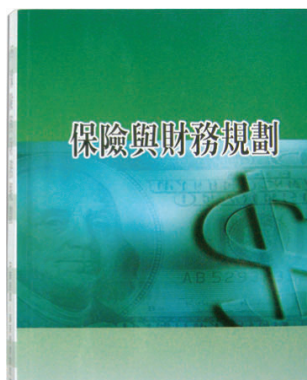
#### 5. • 人身保險業務員 銷售外幣收付非投資型保險商品 訓練教材

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



**111** 中華民國 **2022** 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：479,387  
資本額：43,500  
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：2,159,111  
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：268,159  
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：8,172,430  
資本額：63,515  
電話：(02)27551399  
網址：www.cathaylife.com.tw

**中國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：2,347,085  
資本額：49,207  
電話：(02)27196678  
網址：www.chinalife.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：5,275,911  
資本額：138,219  
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: 479,387  
Capital: 43,500  
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: 2,159,111  
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: 268,159  
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: 8,172,430  
Capital: 63,515  
Tel: 886-2-27551399  
Website: www.cathaylife.com.tw

**China Life Insurance Co., Ltd.**

3-7th Fl., 135, Tun Hua N. Rd., Taipei  
Date Founded: 1963,4  
Assets: 2,347,085  
Capital: 49,207  
Tel: 886-2-27196678  
Website: www.chinalife.com.tw

**Nan Shan Life Insurance Co., Ltd.**

168, Zhuangjing Rd., Taipei  
Date Founded: 1963,7  
Assets: 5,275,911  
Capital: 138,219  
Tel: 886-2-87588888  
Website: www.nanshanlife.com.tw



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#### 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: 3,565,761  
資本額: 73,721  
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: 3,565,761  
Capital: 73,721  
Tel: 886-2-23895858  
Website: www.skl.com.tw

#### 富邦人壽保險股份有限公司

台北市 106 敦化南路一段 108 號 14 樓  
成立日期: 1993,6  
總資產: 5,602,830  
資本額: 110,831  
電話: (02)87716699  
網址: www.fubon.com/life

#### Fubon Life Assurance Co., Ltd.

14th Fl., 108, Sec. 1, Tun Hua S. Rd., Taipei  
Date Founded: 1993,6  
Assets: 5,602,830  
Capital: 110,831  
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: 1,458,233  
資本額: 40,995  
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: 1,458,233  
Capital: 40,995  
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: 669,849  
資本額: 12,426  
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: 669,849  
Capital: 12,426  
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 4 樓  
成立日期: 1994,10  
總資產: 336,571  
資本額: 2,560  
電話: (02)27166888  
網址: www.hontai.com.tw

#### Hontai Life Insurance Co., Ltd.

4th Fl., 156, Sec. 3, Ming Sheng E. Rd., Taipei  
Date Founded: 1994,10  
Assets: 336,571  
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: 387,408  
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: 387,408  
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: 820,943  
資本額: 21,180  
電話: (02)23931261  
網址: www.post.gov.tw

**Life Insurance Division of Chunghwa Post Co., Ltd.**

3rd. Fl., 216, Ai-Kuo E. Rd., Taipei  
Date Founded: 2003,1  
Assets: 820,943  
Capital: 21,180  
Tel: 886-2-23931261  
Website: 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: 84,276  
資本額: 5,350  
電話: (02)87581000  
網址: www.firstlife.com.tw

**First-Aviva Life Insurance Co., Ltd.**

13th Fl., 456, Sec. 4, Hsin Yi Rd., Taipei  
Date Founded: 2007,12  
Assets: 84,276  
Capital: 5,350  
Tel: 886-2-87581000  
Website: www.firstlife.com.tw

**合作金庫人壽保險股份有限公司**

台北市 100 忠孝東路四段 325 號 10 樓  
成立日期: 2010,1  
總資產: 127,650  
資本額: 6,881  
電話: (02)27726772  
網址: my.tcb-life.com.tw

**BNP Paribas Cardif TCB Life Insurance Co., Ltd.**

10th Fl., 325, Sec. 4, Chung Hsiao E. Rd., Taipei  
Date Founded: 2010,1  
Assets: 127,650  
Capital: 6,881  
Tel: 886-2-27726772  
Website: 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: 244,518  
資本額: 9,378  
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

**Taishin Life Insurance Co., Ltd.**

10th Fl., 161, Sec. 5, Nanking E. Rd., Taipei  
Date Founded: 1990,11  
Assets: 244,518  
Capital: 9,378  
Tel: 886-2-27678866  
Website: www.taishinlife.com.tw  
Note: Original Prudential Life, name changed in Aug. 2020.

**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: 1,363,499  
資本額: 6,435  
電話: (02)66399999  
網址: www.transglobe.com.tw

**TransGlobe Life Insurance Inc.**

16th Fl., 288, Sec. 6, Civic Blvd., Taipei  
Date Founded: 1994,9  
Assets: 1,363,499  
Capital: 6,435  
Tel: 886-2-66399999  
Website: 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: 415,055  
資本額: 23,736  
電話: (02)27517578  
網址: www.guantalife.com.tw

**Yuanta Life Insurance Co., Ltd**

17th Fl., 156, Sec. 3, Ming Sheng E. Rd., Taipei  
Date Founded: 1992,3  
Assets: 415,055  
Capital: 23,736  
Tel: 886-2-27517578  
Website: www.guantalife.com.tw





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The Life Insurance Industry in Taiwan

#### 國際康健人壽保險股份有限公司

台北市 100 中華路一段 39 號 6 樓

成立日期 : 2011,12

總資產 : 40,799

資本額 : 2,000

電話 : (02)66231688

網址 : [www.cigna.com.tw](http://www.cigna.com.tw)

註 : 111.12.1 與國際安達人壽合併

#### Cigna Taiwan Life Assurance Co., Ltd.

6th Fl., 39, Sec. 1, Chung Hua Rd., Taipei

Date Founded: 2011,12

Assets : 40,799

Capital: 2,000

Tel: 886-2-66231688

Website: [www.cigna.com.tw](http://www.cigna.com.tw)

Note: Merged with Chubb Life on Dec. 1, 2022.

#### 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 : 67,788

資本額 : 4,354

電話 : (02)77561888

網址 : [www.aia.com.tw](http://www.aia.com.tw)

#### American International Assurance Co., Ltd., Taiwan Branch

17th Fl., 333, Sec. 2, Tun Hua S. Rd., Taipei

Date Founded: 1990,11

Assets : 67,788

Capital: 4,354

Tel: 886-2-77561888

Website: [www.aia.com.tw](http://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 : 330,469

資本額 : 4,335

電話 : (02)66363456

網址 : [life.cardif.com.tw](http://life.cardif.com.tw)

#### Cardif Assurance Vie, Taiwan Branch

79th Fl., 7, Sec. 5, Hsin Yi Rd., Taipei

Date Founded: 1997,11

Assets : 330,469

Capital: 4,335

Tel: 886-2-66363456

Website: [life.cardif.com.tw](http://life.cardif.com.tw)

#### 英屬百慕達商安達人壽保險公司台灣分公司

台北市 110 信義路五段 8 號 12 樓

成立日期 : 2005,10

總資產 : 199,616

資本額 : 2,000

電話 : (02)81611988

網址 : [life.chubb.com/tw-zh/](http://life.chubb.com/tw-zh/)

#### Chubb Life Taiwan

12th Fl., 8, Sec. 5, Hsin Yi Rd., Taipei

Date Founded: 2005,10

Assets : 199,616

Capital: 2,000

Tel: 886-2-81611988

Website: [life.chubb.com/tw-zh/](http://life.chubb.com/tw-zh/)



▶ 附錄

▶ Appendix



**111** 中華民國 **2022** 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<sub>x</sub>

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 <sub>x</sub>	平均餘命 e <sub>x</sub>	死亡率 q <sub>x</sub>	平均餘命 e <sub>x</sub>	死亡率 q <sub>x</sub>	平均餘命 e <sub>x</sub>	死亡率 q <sub>x</sub>	平均餘命 e <sub>x</sub>
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

1,000qx

年齡 Age	臺灣壽險業第六回經驗生命表 2011 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 qx	平均餘命 e <sub>x</sub>	死亡率 qx	平均餘命 e <sub>x</sub>	死亡率 qx	平均餘命 e <sub>x</sub>	死亡率 qx	平均餘命 e <sub>x</sub>
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

## 世界各國保險業保費收入 Insurance Premium Income in Various Countries

國名	幣名	2021年				2020年			
		排名	該國貨幣 (百萬)	美元 (百萬)	世界 占率%	排名	該國貨幣 (百萬)	美元 (百萬)	世界 占率%
United States	USD	1	2,718,699	2,718,699	39.63	1	2,515,358	2,515,358	39.98
Canada	CAD	9	202,206	161,289	2.35	11	186,752	139,243	2.21
Brazil	BRL	17	335,194	62,082	0.90	18	298,605	57,900	0.92
Mexico	MXN	25	652,436	32,160	0.47	27	595,153	27,689	0.44
Argentina	ARS	40	1,035,019	10,882	0.16	42	700,542	9,925	0.16
Chile	CLP	41	8,111,246	10,686	0.16	43	7,769,252	9,808	0.16
Colombia	COP	44	34,759,090	9,283	0.14	44	30,489,760	8,255	0.13
Peru	PEN	50	17,695	4,559	0.07	52	14,021	4,012	0.06
United Kingdom	GBP	4	290,098	399,142	5.82	5	266,412	341,950	5.43
France	EUR	5	249,084	296,380	4.32	7	209,377	238,998	3.80
Germany	EUR	6	231,770	275,779	4.02	6	228,058	260,322	4.14
Italy	EUR	8	161,765	192,481	2.81	10	151,299	172,704	2.74
Netherlands	EUR	12	78,148	92,986	1.36	14	77,097	88,004	1.40
Spain	EUR	13	61,831	73,571	1.07	16	58,889	67,220	1.07
Switzerland	CHF	18	52,814	57,793	0.84	19	53,598	57,081	0.91
Ireland	EUR	16	54,372	64,696	0.94	20	43,174	49,282	0.78
Belgium	EUR	23	37,212	44,278	0.65	23	35,805	40,870	0.65
Sweden	SEK	21	411,529	47,955	0.70	21	381,972	41,469	0.66
Denmark	DKK	22	284,911	45,317	0.66	24	261,068	39,906	0.63
Luxembourg	EUR	20	40,581	48,287	0.70	25	32,368	36,902	0.59
Russia	RUB	30	1,716,140	23,300	0.34	30	1,537,467	21,323	0.34
Finland	EUR	26	26,061	31,009	0.45	29	22,954	26,202	0.42
Norway	NOK	29	224,737	26,155	0.38	32	189,791	20,160	0.32
Austria	EUR	32	18,646	22,186	0.32	31	18,044	20,597	0.33
Poland	PLN	35	65,894	17,065	0.25	37	60,488	15,511	0.25
Portugal	EUR	36	13,350	15,885	0.23	39	9,951	11,359	0.18
Turkey	TRY	42	93,336	10,526	0.15	40	75,735	10,803	0.17
Czech Republic	CZK	45	179,050	8,259	0.12	46	167,465	7,215	0.11
Greece	EUR	48	4,567	5,434	0.08	49	4,277	4,882	0.08
Japan	JPY	3	45,355,030	403,592	5.88	4	43,975,440	414,475	6.59
PR China	CNY	2	4,490,017	696,128	10.15	3	4,525,734	655,865	10.42
South Korea	KRW	7	225,186,100	193,008	2.81	8	220,582,300	190,085	3.02
Taiwan	TWD	11	3,178,544	113,423	1.65	12	3,352,076	113,304	1.80
India	INR	10	9,461,138	126,974	1.85	13	8,308,134	111,911	1.78
Hong Kong	HKD	15	561,385	72,227	1.05	15	565,710	72,940	1.16
Singapore	SGD	24	59,325	44,158	0.64	26	50,645	36,706	0.58
Thailand	THB	28	882,882	27,610	0.40	28	852,428	27,240	0.43
Indonesia	IDR	34	277,494,800	19,417	0.28	36	255,694,400	17,588	0.28
Malaysia	MYR	33	82,294	19,709	0.29	35	76,803	18,398	0.29
Iran	IRR	27	1,178,885,000	28,069	0.41	33	820,289,000	19,531	0.31
Israel	ILS	31	72,762	22,526	0.33	34	67,165	19,511	0.31
Saudi Arabia	SAR	39	42,030	11,208	0.16	41	38,779	10,341	0.16
Philippines	PHP	46	391,553	7,950	0.12	47	319,608	6,441	0.10
South Africa	ZAR	19	756,953	51,215	0.75	22	676,745	41,110	0.65
Morocco	MAD	49	48,026	5,343	0.08	50	45,340	4,774	0.08
Australia	AUD	14	96,665	72,576	1.06	17	91,331	62,825	1.00
New Zealand	NZD	38	16,890	11,947	0.17	0	16,474	10,692	0.17
World Total				<b>6,860,598</b>				<b>6,291,834</b>	

Source: Swiss Reinsurance Company, Sigma, 4/2022

## 世界各國壽險業保費收入 Life Insurance Premium Income in Various Countries

國名	幣名	2021年				2020年			
		排名	該國貨幣 (百萬)	美 元 (百 萬)	世 界 占率%	排名	該國貨幣 (百 萬)	美 元 (百 萬)	世 界 占率%
United States	USD	1	609,642	609,642	20.34	2	567,292	567,292	20.80
Canada	CAD	11	81,385	64,917	2.17	14	75,537	56,321	2.07
Brazil	BRL	17	184,797	34,227	1.14	17	166,053	32,198	1.18
Mexico	MXN	27	304,845	15,027	0.50	30	274,240	12,759	0.47
Chile	CLP	37	3,658,423	4,820	0.16	38	3,892,790	4,914	0.18
Argentina	ARS	53	134,224	1,411	0.05	54	90,933	1,288	0.05
Colombia	COP	41	11,173,260	2,984	0.10	43	9,266,495	2,509	0.09
Peru	PEN	44	9,217	2,375	0.08	50	6,654	1,904	0.07
United Kingdom	GBP	4	206,619	284,284	9.48	5	186,143	238,922	8.76
France	EUR	5	155,852	185,445	6.19	6	120,427	137,464	5.04
Germany	EUR	7	92,413	109,961	3.67	8	93,484	106,709	3.91
Italy	EUR	6	122,702	146,001	4.87	7	113,312	129,342	4.74
Ireland	EUR	13	46,441	55,259	1.84	15	35,451	40,467	1.48
Spain	EUR	20	23,552	28,024	0.93	22	21,837	24,926	0.91
Switzerland	CHF	22	22,898	25,057	0.84	21	24,621	26,221	0.96
Sweden	SEK	15	311,350	36,281	1.21	18	286,582	31,113	1.14
Belgium	EUR	23	16,548	19,690	0.66	25	15,760	17,990	0.66
Luxembourg	EUR	19	27,541	32,770	1.09	23	20,949	23,883	0.88
Netherlands	EUR	29	11,862	14,114	0.47	28	12,195	13,920	0.51
Denmark	DKK	18	213,427	33,947	1.13	19	193,546	29,584	1.08
Finland	EUR	21	21,270	25,309	0.84	24	18,356	20,953	0.77
Norway	NOK	26	132,685	15,442	0.52	32	104,058	11,053	0.41
Poland	PLN	40	15,035	3,894	0.13	41	14,117	3,620	0.13
Portugal	EUR	32	7,728	9,195	0.31	37	4,585	5,234	0.19
Austria	EUR	35	5,431	6,462	0.22	34	5,399	6,163	0.23
Czech Republic	CZK	45	51,141	2,359	0.08	46	51,326	2,211	0.08
Greece	EUR	42	2,319	2,759	0.09	45	2,023	2,309	0.08
Hungary	HUF	49	595,345	1,964	0.07	51	525,101	1,705	0.06
Russia	RUB	33	525,231	7,131	0.24	35	430,517	5,971	0.22
Turkey	TRY	50	16,678	1,881	0.06	49	14,291	2,039	0.07
Japan	JPY	3	33,247,210	295,850	9.87	4	31,903,840	300,698	11.03
PR China	CNY	2	2,357,185	365,456	12.19	3	2,398,193	347,544	12.74
South Korea	KRW	8	118,849,200	101,866	3.40	9	119,587,200	103,054	3.78
Taiwan	TWD	10	2,495,772	89,059	2.97	10	2,696,786	91,155	3.34
India	INR	9	7,203,749	96,679	3.23	11	6,287,311	84,690	3.11
Hong Kong	HKD	12	495,400	63,738	2.13	13	501,647	64,680	2.37
Indonesia	IDR	30	188,799,400	13,210	0.44	31	174,354,800	11,993	0.44
Singapore	SGD	16	46,151	34,352	1.15	20	37,286	27,024	0.99
Thailand	THB	25	504,705	15,783	0.53	26	492,660	15,743	0.58
Malaysia	MYR	28	60,796	14,560	0.49	29	56,094	13,437	0.49
Israel	ILS	31	38,643	11,963	0.40	33	35,355	10,270	0.38
Philippines	PHP	36	295,040	5,990	0.20	39	235,291	4,741	0.17
Vietnam	VND	34	156,199,100	6,814	0.23	36	129,291,000	5,567	0.20
South Africa	ZAR	14	620,090	41,955	1.40	16	553,652	33,633	1.23
Morocco	MAD	43	22,047	2,453	0.08	48	20,395	2,148	0.08
Australia	AUD	24	21,358	16,036	0.53	27	21,194	14,579	0.53
New Zealand	NZD	48	2,910	2,058	0.07	48	2,719	1,765	0.06
World Total				<b>2,997,569</b>				<b>2,727,176</b>	

Source: Swiss Reinsurance Company, Sigma, 4/2022







中華民國一一一年度  
**人壽保險業概況**  
The Life Insurance Industry  
**2022** 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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