

中華民國一一〇年度

人壽保險業概況

The Life Insurance Industry

2021 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



日本郵政 - 〇午共
人壽保險業概況

The Life Insurance Industry
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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 110 年壽險業總保費收入為新臺幣 29,711 億元，較上年度 31,640 億元減少 6.10%；其中初年度保費收入為 10,480 億元，較上年度增加 14.31%，續年度保費收入 19,231 億元，較上年度減少 14.42%。另，投資型保險商品總保費收入為新臺幣 6,623 億元，較上年度 4,251 億元增加 55.78%，其中初年度保費收入為 5,775 億元，較上年度增加 69.74%。

投保率仍持續成長已達 264.81%，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 33.82%；銀行通路占 57.47%；傳統保險經紀人、保險代理人占 8.71%。至本年度年底壽險業資產總額為新臺幣 333,427 億元，較上年度之 317,522 億元成長 5.01%；稅後純益為 3,611 億元。

在商品面，為強化人身保險商品費率適足性評估、銷售額度控管機制、再保險安排有效性，以及落實保險公司商品銷售後對公司財務、業務及清償能力影響之整體評估分析，金管會修正「保險商品銷售前程序作業準則」，規範商品進行研發時應評估風險控管機制有效性、擬定銷售額度之預警及控管機制，於銷售後定期檢視視銷售額度之追蹤情形、再保險安排有效性之分析並向董事會提報整體評估報告；為提供國人投保保障型保險商品之整合管道，以提供民眾簡易、實惠之保險商品，增進民眾基本保險保障，金管會參考新加坡作法，於結合保障、退休投資與促進公益之「退休準備平台」平台中建置「保障型保險商品平台」專區，並修正「保險業辦理電子商務應注意事項」，開放保險業得於該平台入口銷售重大疾病健康保險商品；為使保險業辦理遠距投保及保險服務業務有所依循，並保障客戶權益，金管會訂定「保險業辦理遠距投保及保險服務業務應注意事項」，在維護個人資料保護及資訊安全原則下，保險業以視訊錄製影音之方式，對客戶進行身分認證並取得其明確意思表示後，完成投保或保險服務之業務。

資金運用方面，為引導保險業資金投資國內產業及公共建設、健全保險業財務結構並強化公司承受風險之能力，及完善保險監理法制，金管會修訂「保險法」，將公司債投資額度計算基礎由「實收資本額」修正為「業主權益」並增列保險業得投資符合條件之免保證商業本票，放寬保險業投資公共及社福事業派任董監事限制，配合國際制度增訂監理雙指標及資本等級評量標準等；為強化保險業辦理不動產投資規範，金管會訂定

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 2021, the total premium income of life insurance industry amounts to NT\$2,971.1 billion, a yearly decrease of 6.10% from last year's NT\$3,164.0 billion; of which, the first-year premium is NT\$1,048.0 billion, a yearly growth of 14.31%, whereas the following-year premium amounts to NT\$1,923.1 billion, a yearly decrease of 14.42%. Meanwhile, the total premium income of unit-linked (investment) insurance contracts is NT\$662.3 billion, a 55.78% growth from last year's NT\$425.1 billion; of which, the first-year premium is NT\$577.5 billion, a yearly growth of 69.74%.

The insurance coverage enjoys a steady growth to reach 264.81%; whereas the solicitation channels of the new contract premium source as the following: 33.82% from traditional insurers' salesmen, 57.47% from bancassurance, the rest 8.71% from traditional brokerage and agency. Till the end of year, the total assets of life insurance industry reaches NT\$33,342.7 billion, a yearly growth of 5.01% from last year's NT\$31,752.2 billion, and the net-income after tax reaches NT\$361.1 billion.

For insurance product aspect, in order to strengthen the adequacy assessment of personal insurance product premium rates, the sales quota control mechanism and the effectiveness of reinsurance arrangements, and to implement the overall assessment and analysis of the impact of insurance companies' product sales on the company's finance, business and solvency, the Financial Supervisory Commission (FSC) amended the "Regulations Governing Pre-sale Procedures for Insurance Products" to regulate that the effectiveness of the risk control mechanism as well as the early warning and control mechanisms of proposed sales quotas should be assessed during product research and development; a regular review of sales quota tracking and effectiveness analysis of reinsurance arrangements should be performed after the sale; and an overall assessment should be reported to the board meeting. In order to provide an integrated channel for the public to purchase security-type insurance products, to provide simple and affordable insurance products, and enhance basic insurance protection for the public, the FSC referred to Singapore's practices and established a special "Security-type Insurance Product Platform" area under the "Retirement Preparation Platform" that combines protection, retirement investments and public welfare promotion, and amended the "Notes for the Insurance Industry in Handling E-commerce" to allow the insurance industry to sell critical illness and health insurance products on the platform. In order to provide a norm for the insurance industry's handling of long-distance insurance and insurance services, as well as to protect the rights and interests of customers, the FSC formulated the "Notes for the Insurance Industry's Handling of Long-distance Insurance and Insurance Services." Under the principle of maintaining personal data protection and information security, the insurance industry may complete insurance product sales or insurance services by means of audio-visual recording to verify the customer's identity and ascertain the customer's clear intentions.

For investment activities, in order to guide the insurance industry to invest in domestic industries and public construction, enhance the financial structure of the insurance industry and strengthen the companies' risk-bearing capability, and improve the insurance supervision system, the FSC revised the "Insurance Act" by revising the calculation basis of the corporate bond investment amount from "paid-in capital" to "owner's equity," allowing the insurance industry to invest in qualified non-guarantee commercial promissory notes, relaxing restrictions on the insurance industry's appointment of directors and supervisors for investment in public and social welfare undertakings, and updating the double indicators of supervision and capital rating evaluation standards to comply with the international system; in order to strengthen the regulation of real estate investment by the insurance industry, the FSC formulated the "Regulations Governing Real Estate Investment by Insurance Enterprises" which regulates the internal processing procedures of real estate investment by the insurance industry, the

「保險業辦理不動產投資管理辦法」，規範保險業辦理不動產投資之之內部處理程序、不動產之條件限制、即時利用並有收益之認定基準、處理原則及其他應遵行事項之辦法；為強化保險業投資公共及社會福利事業之監督管理機制，以及配合國內私募股權基金市場發展，金管會修訂「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」，增列保險業辦理專案運用得投資私募股權基金之特定條件、辦理投資申請核准時應檢附之書件，明定投資私募股權基金之限額及其他應遵循事項、保險業以投資股權方式參與公共投資對於住宅不動產之限制以及具獨立性董事之條件等相關規範。

其他方面，為提升保險業對資安議題之執行能力，金管會修正「保險業內部控制及稽核制度實施辦法」，增訂一定規模金融機構或純網銀應指派資訊安全長，以統籌資訊安全政策推動及資源調度工作，並簡化保險業出具資訊安全整體執行情形聲明書之作業程序；為強化保險業對氣候相關風險與機會之管理與揭露，金管會訂定「保險業氣候相關風險財務揭露指引」，規範保險業應依規模及業務性質建立適切之氣候相關風險管理與機會機制，包括治理、策略、風險管理、指標與目標，並訂定相關內部規範及機制；為落實執行、提升金融機構客戶便利性、強化金融機構之風險控管及促進金融機構間跨業合作，以提升消費者權益，並在資訊安全之原則下促進客戶資料之合理利用，金管會訂定「金融機構間資料共享指引」，明示金融機構間資料共享之機制，亦減少各機構因重複建置與維護客戶資料所增加之營運成本，並提升效率、發揮加乘效益。

因國際會計準則理事會（IASB）IFRS 17，國際上將自 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、疫情影響擴大，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。

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理事長 黃翊貴

restrictions on the conditions of real estate, the recognition criteria for immediate utilization of contingent gain, the handling principles and measures for other matters to be complied with. In order to strengthen the supervision and management mechanism of the insurance industry's investment in public and social welfare undertakings, and to comply with the development of the domestic private equity fund market, the FSC revised the "Regulations Governing Use of Insurer's funds in Special Projects, Public Utilities and Social Welfare Enterprises" by adding specific conditions for the insurance industry to invest in private equity funds via special projects and the documents to be attached to investment applications, as well as specifying the limits of investment in private equity funds and other matters to be followed, the restrictions on residential real estate when the insurance industry participates in public investment in the form of equity, and the independence requirements for directors.

As for other aspects, in order to improve the ability of the insurance industry to implement information security issues, the FSC amended the "Regulations Governing Implementation of Internal Control and Auditing System of Insurance Enterprises" by adding that a financial institution of a certain scale or a pure online bank should appoint a chief information security officer to coordinate the promotion of information security policies and resource scheduling, and simplifying the operating procedures for the insurance industry's issuing of the statement on the overall implementation of information security. In order to strengthen the management and disclosure of climate related risks and opportunities in the insurance industry, the FSC formulated the "Guidelines for Financial Disclosure of Climate Related Risks by the Insurance Industry," which stipulates that the insurance industry should establish an appropriate climate related risk management and opportunity mechanism according to the scale and nature of the business, including governance, strategy, risk management, indicators and objectives, and formulated relevant internal norms and mechanisms. In order to implement and improve the convenience of financial institutions' customers, strengthen the risk control and management of financial institutions, promote cross-industry cooperation among financial institutions so as to enhance the rights and interests of consumers, and promote the rational use of customer data under the principle of information security, the FSC formulated the "Guidelines for Information Sharing Among Financial Institutions," which clearly states the mechanism of information sharing among financial institutions, so as to reduce the operating costs increased by financial institutions due to the repeated construction and maintenance of customer data, and improve efficiency and multiply the benefits.

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 increased demands for the protection of information security. Under such circumstances, how the life insurance industry reacts to the changing environment and maintains the stable development of insurance businesses will be the issue for the insurance industry to jointly endeavor and make headway.

The Life Insurance Association of the Republic of China
Chairman



Mr. Tiao Kuei Huang



理事長及秘書長出席保發中心舉辦之「2022經濟與保險發展論壇」
The 2022 Economic and Insurance Development forum 2021.12.1



理事長出席財訊雙週刊「2021財訊金融獎」頒獎典禮
The 2021 Taiwan Financial Awards Ceremony 2021.10.14

▶ 一、公會簡介

▶ I. About the Association



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The Life Insurance Industry in Taiwan
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 8 屆）理事長為黃調貴先生。

(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 22 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 8th Chairman of LIA-ROC is Tiao Kuei Huang.

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 22 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。由主管機關代表 1 人、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 2 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 Authorities, one from the Taiwan Insurance Institute, 2 insurance experts, 2 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 22 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

(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、決算。
- 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。
- 辦理保險業聯誼活動。

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。
- 維運電子法規查詢系統

(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 22 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	
Corporate Governance 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, 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 assignment of international conferences
- Organize network activities of insurance-related organizations abroad.
- Organize network activities of insurance industry.

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.
- Maintain electronic regulatory inquiry system.

- 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、宣傳等 3 個研究小組。
- 辦理優秀內勤從業人員暨業務員表揚。
- 舉辦研修班、專題演講。
- 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：

負責壽險業之資訊、資安、電子商務議題討論及本會金融科技開發暨執行；年度主要工作：

- 配合資訊、資安、科技應用、電子商務等研究小組研議各自律規範及相關法令建議。
- 保險業通報作業系統營運及維護。
- 保險科技運用共享平台營運。
- 保險存摺開發及營運事宜。
- 業務員測驗、登錄暨教育訓練系統維護與開發。

- 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 seminars and keynote speech presentations on special topics by renowned speakers.
- 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”.

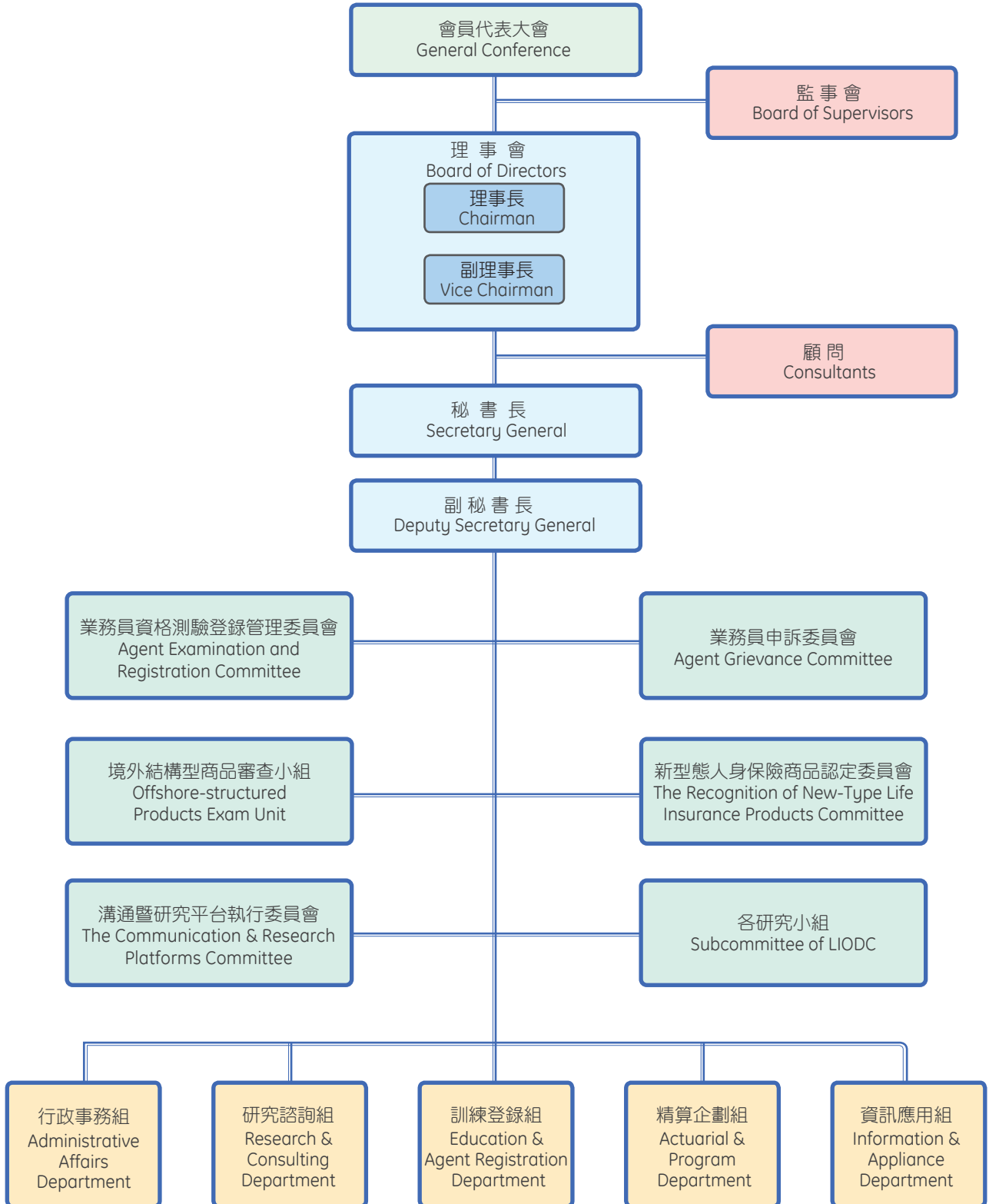
Information & Appliance Department

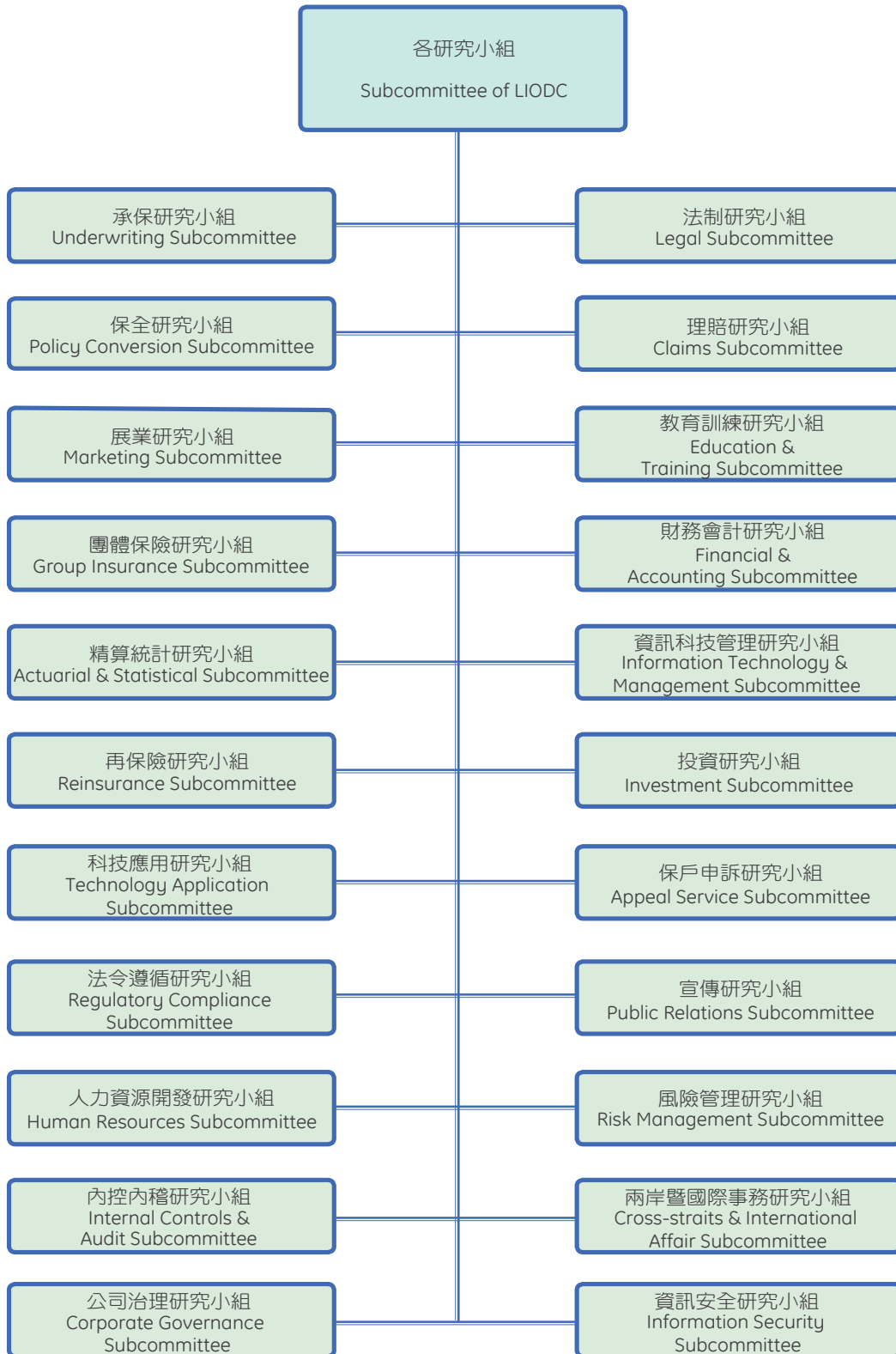
This department is responsible for information technology, information security, e-business topics discussion, the development and implementation of fintech for the Association. Annual key duties are as follows:

- Coordinate activities with various research subcommittees of LIODC.
- Operate and maintain the insurance contract declaration system.
- Operate the technology application joint platform for insurance industry.
- Develop and operate the insurance bankbook application.
- Develop and maintain the agent examination, registration, and training system.

(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作業自律規範
Self-Regulatory Rules for Issuing Electronic Insurance 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110年臺灣地區人壽保險業概況

▶ II. 2021 Highlights of the Life Insurance Business
in Taiwan



110 中華民國 2021 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

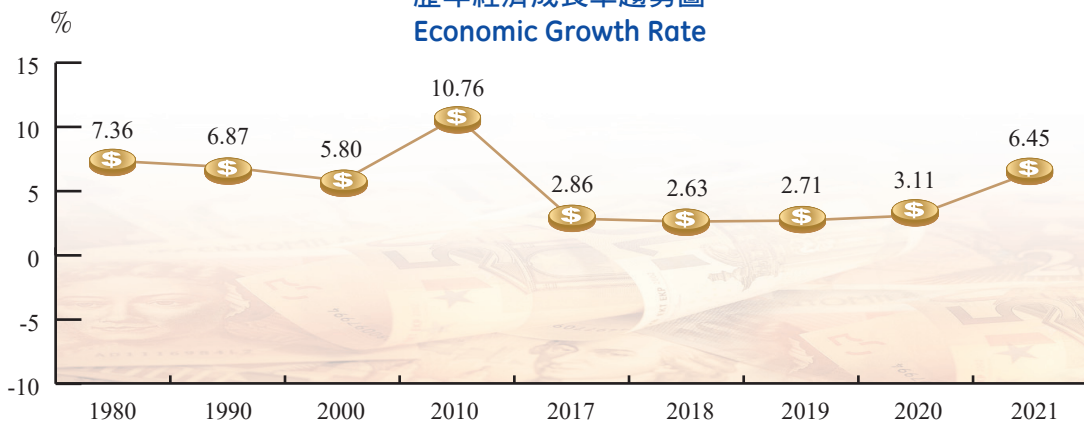
台灣經濟成長率於 104 年降至 0.75% 後，110 年本年度經濟成長主係受惠於疫情衝擊趨緩，外需穩定擴張，內需方面，國內半導體擴大產能、台商回流及綠能設施持續建置維持投資動能，加上薪資調漲以及國際原物料持續居高檔因素，帶動國內消費持續回溫，統計全年經濟成長率為 6.45%。

1. Overall Economic Conditions

Economic Growth

Following a 0.75% decline GDP in 2015, due to the global COVID-19 epidemic slowed down, foreign demand expanded steadily in 2021; as for local demands, as benefiting from capital investment and private consumption, the yearly economic growth rate reached 6.45%.

歷年經濟成長率趨勢圖
Economic Growth Rate



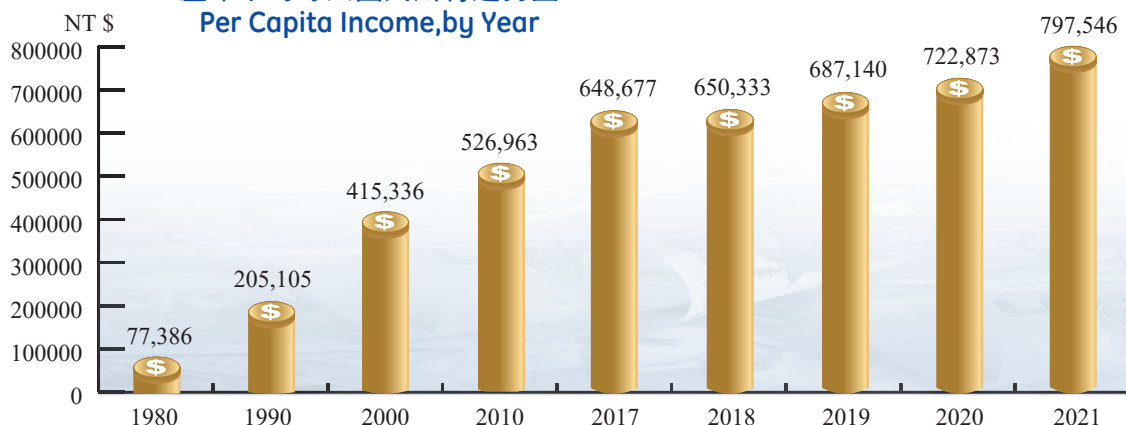
國民所得

民國 110 年平均每人國民所得為新臺幣 797,546 元 (28,469 美元*)，較前一年 24,471 美元增加 3,998 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 2021, per capita income reached US\$28,469. The figure was increased by US\$3,998 from the preceding year's US\$24,471. 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



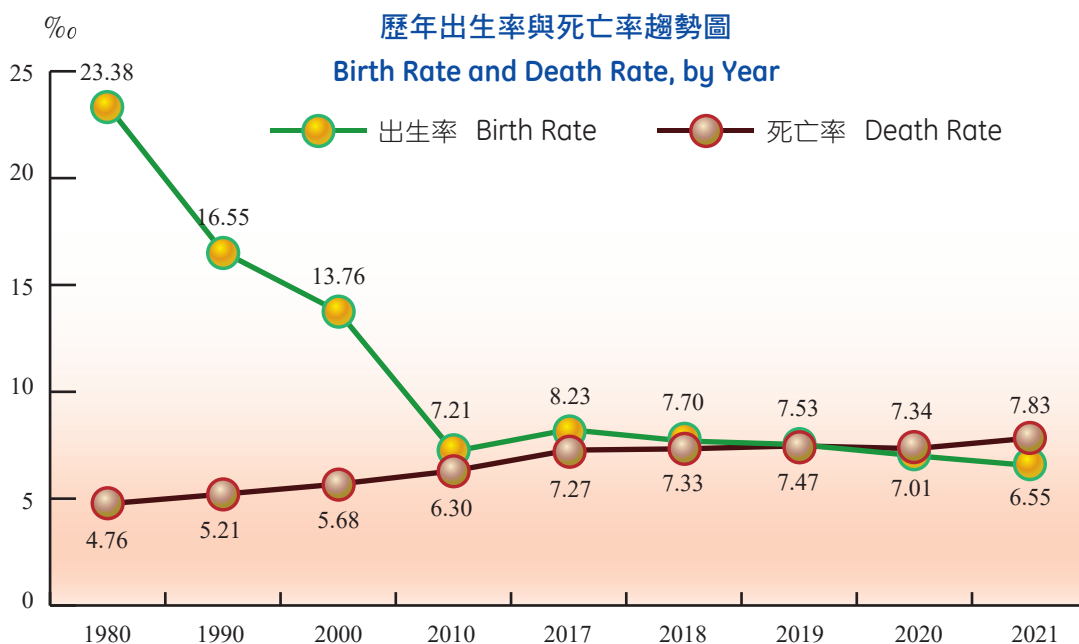
註 *：新臺幣28.01元=美金1元，以下換算基礎同。 NT\$28.01= US\$ 1 the same as the following.

人口數、出生率與死亡率

民國 110 年底，依內政部統計總人口數為 23,375,314 人，較去年底減少 185,922 人，其中男性為 11,578,696 人，女性為 11,796,618 人。本年度出生人數為 153,820 人，粗出生率為千分之 6.55，較去年減少 6.92%；死亡人數為 183,732 人，粗死亡率為千分之 7.83，較去年增加 6.11%。

Population, Birth Rate and Death Rate

According to the household registration data, at the end of 2021, total population was 23,375,314 including 11,578,696 males and 11,796,618 females. Relative to the total population at the end of 2021, there was an decrease of 185,922 people. The number of live births, during 2021, totaled 153,820 resulting in a crude birth rate of 6.55 per 1,000 people. 183,732 deaths were registered in 2021 with a crude death rate of 7.83 per 1,000 people.



(二) 產業現狀

至民國 110 年底，共有 22 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 110 家分公司，通訊處 3,530 個；外商分公司 3 家，設立 4 個通訊處；從業人員中，業務員共計 205,883 人，較前年減少 1.97%，內勤人員共 30,022 人，近幾年人數變化不大；壽險業總資本額已達新臺幣 675,355 百萬元，較前一年度增加 5,439 百萬元。

2. Insurance Industry Environment

At the end of 2021, there were 22 life insurance companies in operation, including 19 domestic companies and 3 foreign branch companies. There were 30,022 staffs and 205,883 agents which increased 0.75% and decreased 1.97% respectively from last year. The total capital of life insurance industry reached NT\$675,355 million, up by NT\$5,439 million from last year.

分支機構分布圖
Distribution of Branch Offices

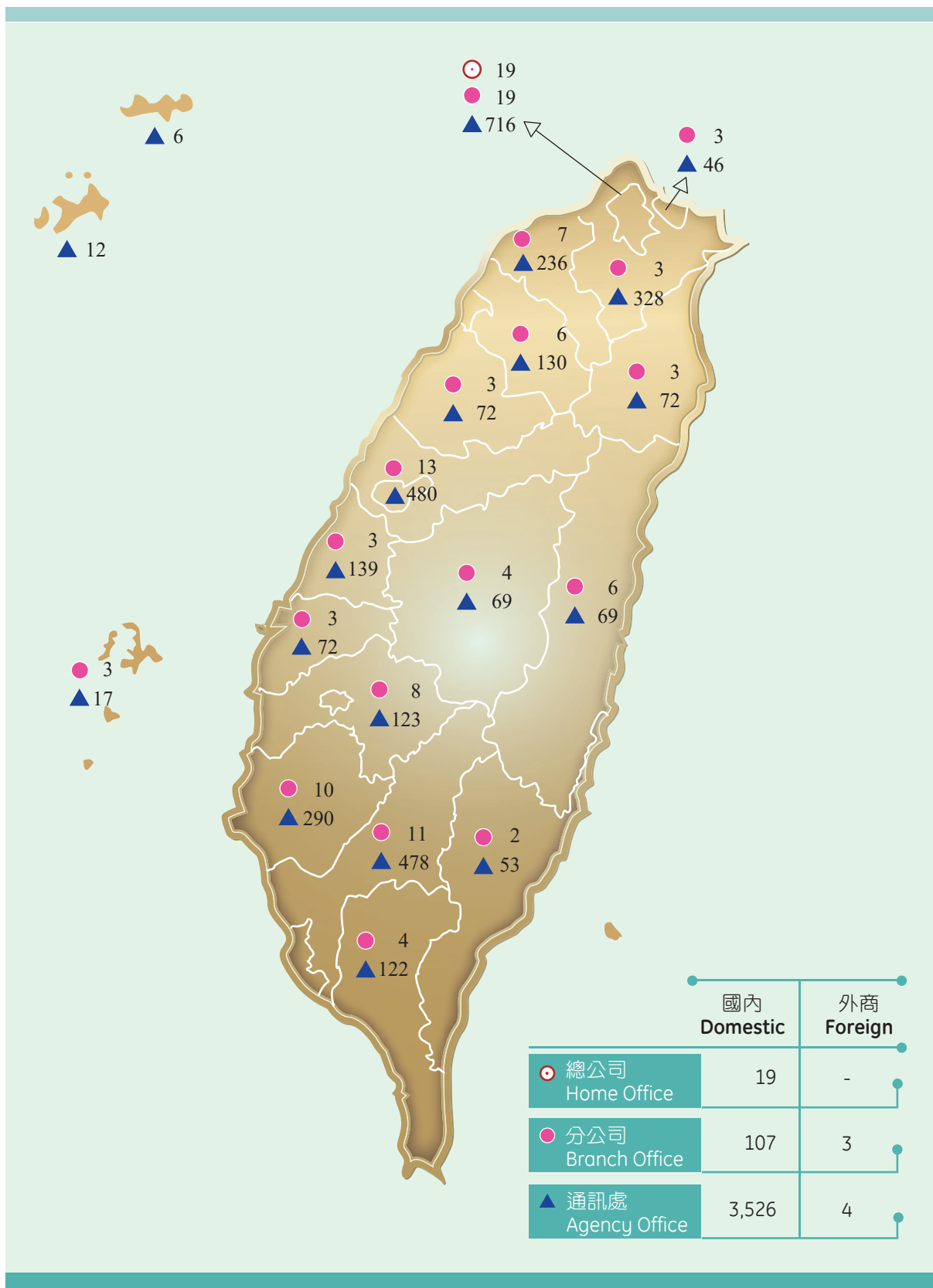


表 1：人壽保險業歷年公司數、從業人員及資本額概況

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 106 年 (2017)	19	4	199,790	29,312	528,743
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

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 110 年底，全體壽險業總資產已達新臺幣 33,342,734 百萬元（約 1,190,387 百萬美元）較前一年 31,752,150 百萬元增加 5.01%。負債總額為新臺幣 30,620,434 百萬元，較前一年 29,237,321 百萬元增加 4.73%，其中各種準備金（負債準備）有新臺幣 27,183,472 百萬元，佔總負債的 88.78%。業主權益總數為新臺幣 2,722,301 百萬元，較前一年 2,514,829 百萬元增加 8.25%。

3. Assets & Liabilities

The total assets of life insurance industry in 2021 amounted to NT\$33,342,734 million (US\$1,190,387 million), which showed an increase of 5.01% over the previous year's NT\$31,752,150 million. The total liabilities of life insurance industry in 2021 amounted to NT\$30,620,434 million, and an increase of 4.73% over the preceding year. The major item of liability was policy reserves, which reached NT\$27,183,472 million accounted for 88.78% of the total liabilities. The owners' equity in 2021 increased from NT\$2,722,301 million to NT\$2,514,829 million, the increased rate was 8.25%.

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 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 106 年 (2017)	24,462,411	23,097,865	20,747,392	1,364,546	3.52
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
成長率 Growth rate (%)	5.01	4.73	4.65	8.25	10.99

(四) 資金運用狀況

至民國 110 年底止，全體壽險業運用資金總額為新臺幣 29,923,477 百萬元（約 1,068,314 百萬美元），較前一年 28,599,936 百萬元增加 4.63%，為總資產的 89.75%。觀察資金運用情形，國外投資 19,878,660 百萬元，佔資金運用總額的 66.43%，居第一位；資金運用第二位為有價證券計 6,569,788 百萬元，佔資金運用總額的 21.96%，其中，公債及國庫券 1,531,464 百萬元佔 5.12%，股票 2,166,217 百萬元佔 7.24%。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 2021, total utilization assets of the life insurance industry was NT\$29,923,477 million (US\$1,068,314 million and 89.75% of total assets) with a growth rate of 4.63% when compared to last year's NT\$28,599,936 million. Regarding the overall assets portfolio, the major component of life insurance industry assets was foreign investment, totaled NT\$19,878,660 million (66.43% of total utilization assets). The second largest of asset was Securities & Bonds, totaled NT\$6,569,788 million (21.96% of total utilization assets) with Government & Treasury Bonds totaled NT\$1,531,464 million (5.12% of total utilization assets) and Stock totaled NT\$2,166,217 million (7.24% 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106年 (2017)	525,269	4,559,076	1,788,374	1,512,889	482,748	223,598	551,467
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
成長率 Growth rate(%)	-26.31	3.48	-3.83	16.48	11.13	-51.16	3.68

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 ^{Note}	合計 Total
民國 59 年 (1970)	459	136	371	-	-	-	1,458
民國 69 年 (1980)	7,204	2,258	6,521	-	-	-	21,318
民國 79 年 (1990)	88,899	45,521	40,265	-	-	-	324,406
民國 89 年 (2000)	185,281	332,212	469,159	108,405	86,072	-	2,345,389
民國 99 年 (2010)	407,977	581,607	545,684	3,643,166	20,258	148,277	10,556,011
民國106年 (2017)	1,077,707	550,081	794,942	14,406,349	59,022	166,306	22,138,752
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
成長率 Growth rate(%)	1.70	1.82	-3.32	7.16	12.67	-6.42	4.63

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 110 年壽險業總保費收入已達新臺幣 2,971,093 百萬元（約 106,073 百萬美元），較前一年 3,163,965 百萬元減少 6.10%，其中人壽保險 1,977,391 百萬元，較去年減少 17.49%、傷害保險 67,435 百萬元、健康保險 407,887 百萬元、年金保險 518,380 百萬元，較去年增加 72.69%，分別佔所有保費收入的 66.55%、2.27%、13.73%、17.45%。

5. Premium Income

In 2021, total premium income of life insurance industry reached NT\$2,971,093 million (US\$106,073 million) and decreased 6.10% when compared to last year's NT\$3,163,965 million. The life insurance premium income was NT\$1,977,391 million (66.55% of total premium income), a decrease of 17.49%. The premium income of accident products was NT\$67,435 million (2.27% of premium income) and the premium income of health products was NT\$407,887 million (13.73% of premium income). The premium income of annuity product was NT\$518,380 million (17.45% 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 106 年 (2017)	2,680,802	65,316	353,156	320,959	3,420,233
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
成長率 Growth rate(%)	-17.49	-0.02	2.04	72.69	-6.10

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 110 年為 367,511 百萬元，較去年 477,662 百萬元減少 23.06%，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，110 年為 10,490 百萬元；健康險 110 年為 37,907 百萬元；投資型保險 110 年為 577,471 百萬元，增加 69.74%。

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 2021, premium income reached NT\$367,511 million and decreased 23.06% when compared to last year's NT\$477,662 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\$10,490 million in 2021. Insurance premium for health insurance reached at NT\$37,907 million in 2021. Investment-linked products were NT\$577,471 million and increased 69.74% in 2021.

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 110 年 (2021)	民國 109 年 (2020)	民國 108 年 (2019)	民國 107 年 (2018)	民國 106 年 (2017)
人壽保險 Life	傳統型 Traditional	367,511	477,662	752,355	772,390	732,687
	投資型 Investment-Linked	127,159	98,800	170,328	230,412	180,811
	小計 Subtotal	494,670	576,462	922,684	1,002,802	913,498
傷害保險 Accident	傳統型 Traditional	10,490	11,084	12,190	11,922	12,271
健康保險 Health	傳統型 Traditional	37,907	42,845	39,841	33,586	31,312
年金保險 Annuity	傳統型 Traditional	54,580	44,934	55,081	58,573	84,801
	投資型 Investment-Linked	450,312	241,408	244,892	272,928	218,762
	小計 Subtotal	504,892	286,342	299,973	331,501	303,563
合計 Total	傳統型 Traditional	470,488	576,525	859,468	876,471	861,071
	投資型 Investment-Linked	577,471	340,208	415,222	503,340	399,573
	小計 Subtotal	1,047,959	916,733	1,274,688	1,379,811	1,260,644

(六) 初年度保費收入通路別分析

初年度保費收入 1,047,959 百萬元中，依通路別統計為：壽險公司本身行銷體系 354,336 百萬元佔 33.82%；銀行通路 602,312 百萬元佔 57.47%；傳統保險經紀人、保險代理人僅 91,311 百萬元佔 8.71%。

6. First Year Premium Income – by Distribution Channel

Contribution to the total first year premium income of NT\$1,047,959 million by various sales channels are as follows: traditional tied agents of life insurers was NT\$354,336 million (33.82%), bankers was NT\$602,312 million (57.47%); the broker & agent was merely NT\$91,311 million(8.71%).

表 6：人壽保險業民國110年初年度保費收入通路別統計表
Table6: First Year Premium Income- by Distribution Channel

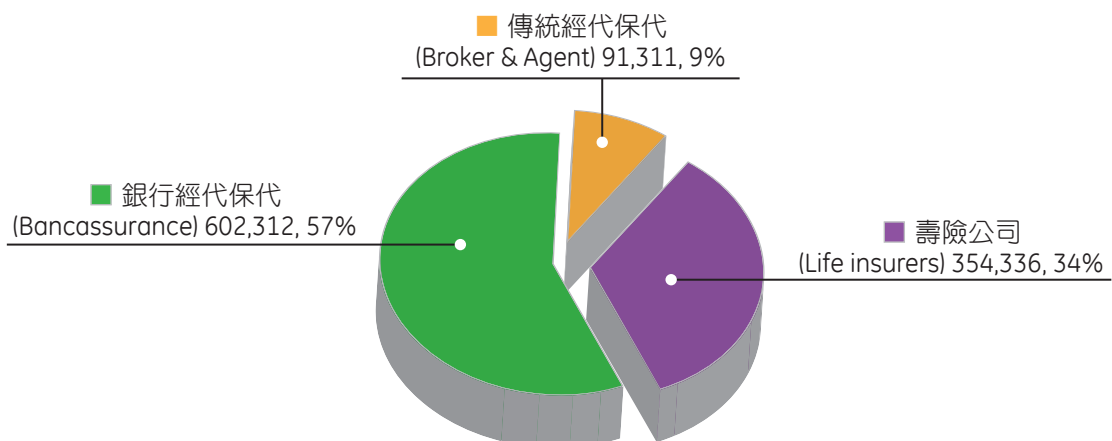
單位：新臺幣百萬元 (Unit:NT\$Million)

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106年 (2017)	524,555(41.62)	655,912(52.02)	80,177(6.36)	1,260,644
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
成長率 Growth rate(%)	-0.06	25.67	10.14	14.31

註：括號內數字為佔率。

Note: () represents the rate.

110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 1:1.7 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。

In the life insurance and investment-linked product market, the sales volume of traditional tied agents and the bancassurance channels had maintained a 1:1.7 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110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	122,994(33.80)	209,841(57.67)	31,027(8.53)	363,862
個人年金保險 Individual Annuity	17,285(31.81)	35,425(65.19)	1,633(3.00)	54,343
投資型保險 Investment-Link	172,970(29.95)	356,304(61.70)	48,197(8.35)	577,471
個人傷害、健康保險 Individual Accident & Health	29,112(81.47)	323(0.91)	6,296(17.62)	35,731
團體保險 Group Insurance	11,975(72.35)	419(2.53)	4,158(25.12)	16,552
合計 Total	354,336(33.82)	602,312(57.47)	91,311(8.71)	1,047,959

註：括號內數字為佔率。

Note: () represents the rate.

(七) 保險給付

民國 110 壽險業保險給付達新臺幣 1,918,096 百萬元 (約 68,479 百萬美元)，較前一年 1,872,992 百萬元增加 2.41%，其中人壽保險 1,509,605 百萬元較去年增加 0.77%、傷害保險 29,488 百萬元、健康保險 166,275 百萬元、年金保險 212,728 百萬元，較去年增加 14.60%，人壽保險佔總保險給付的 78.70%。

7. Benefit Payments

Total Benefit Payments were NT\$1,918,096 million or US\$68,479 million, increased by 2.41% against 2020's NT\$1,872,992 million. The Benefit Payments of life insurance product were NT\$1,509,605 million (78.70% of total benefit payments), which represented an increase of 0.77%. The Benefit Payments of accident and health products were NT\$29,488 million and NT\$166,275 million respectively. The benefit payments of annuity products were NT\$212,728 million, an increase of 14.60% 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106年 (2017)	1,321,350	25,789	121,971	186,040	1,655,150
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
成長率 Growth rate(%)	0.77	-1.73	4.41	14.60	2.41

(八) 投保率與普及率

依據內政部發布之民國 110 年底總人口 23,375 千人，則持有人壽保險單 61,900 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 264.81%（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 2021 was 23,375 thousand. The ratio of having insurance coverage (61,900,090 policies including individual, group life insurance, individual annuity and group annuity) represents 264.81% 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)

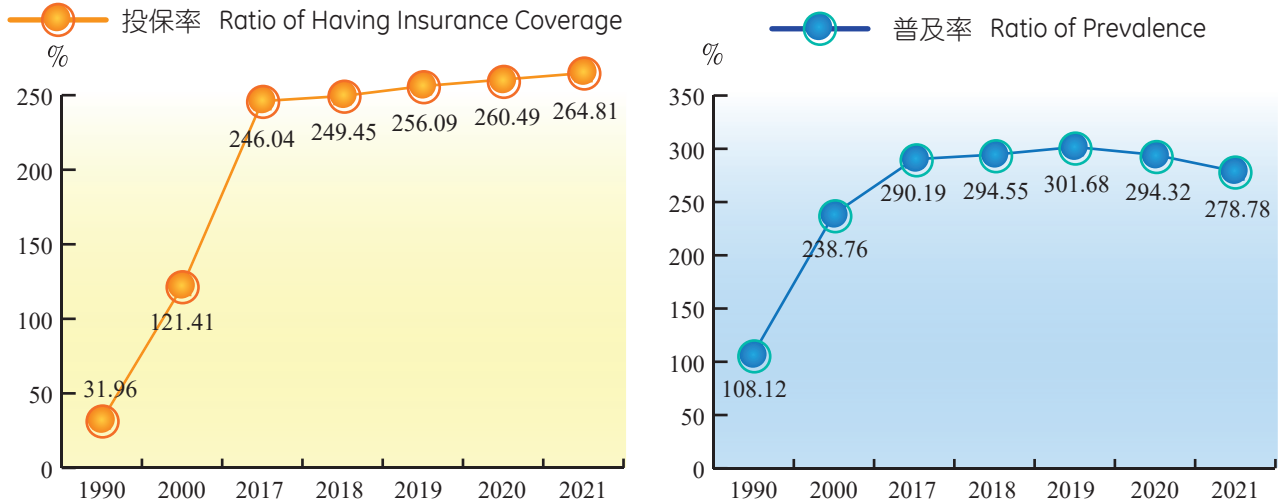
年度 Year	年底人口數 (1) Population	國民所得 (2) National Income	有效契約 Business In Force		投保率 NO. to population (3) / (1)%	普及率 In Force to NI (4) / (2)%
			件數 (3) No.	保額(4) Amount		
民國 59 年 (1970)	14,675,965	215,345	386,658	19,674	2.63	9.14
民國 69 年 (1980)	17,805,067	1,370,084	1,149,505	304,976	6.46	22.16
民國 79 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106年 (2017)	23,571,227	15,279,928	57,995,314	44,341,031	246.04	290.19
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

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 110 年底，壽險業總登錄業務員為 387,967 人，較前一年度 396,224 人減少 2.08%；其中壽險公司登錄人數為 222,561 人、經紀人登錄 84,841 人、代理人登錄 80,565 人，分別佔全體登錄人數的 57.37%、21.87% 與 20.76%。

9. Life Insurance Agents

At the end of 2021, the total number of registered agents was 387,967 decreased 2.08% when compared to last year's 396,224 among which there were 222,561 people (57.37%) from life insurance companies, 84,841 people (21.87%) from brokers and 80,565 people (20.76%) 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106年 (2017)	373,079	218,393	73,336	81,350
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
成長率 Growth Rate %	-2.08	-2.11	-0.46	-3.67

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 2021 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

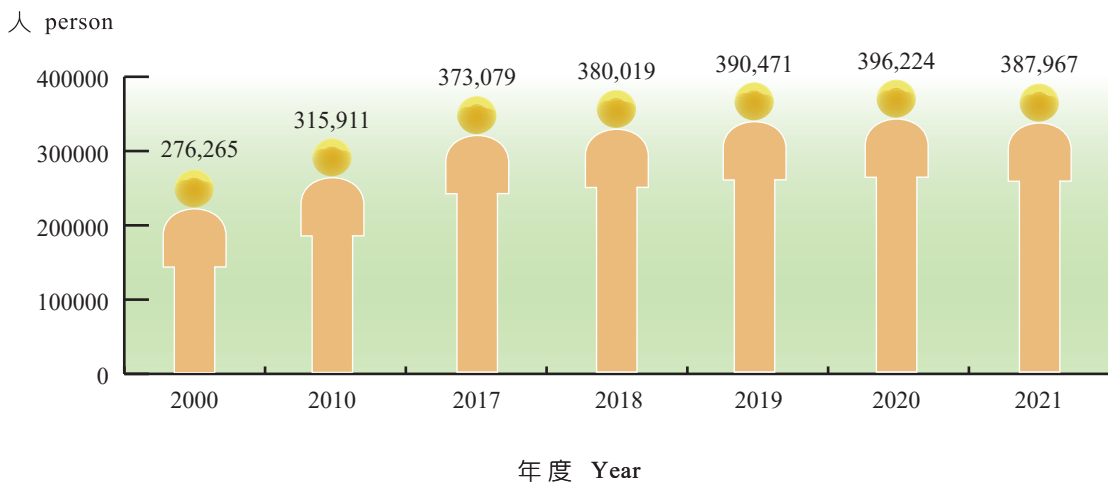


表10：人壽保險業歷年登錄投資型保險業務員變動概況

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106年(2017)	184,275	108,870	26,974	48,431
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

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



110週年紀念 2021
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(一) 研討會

12月21日日本會與產險公會假集思北科大國際會議中心共同舉辦110年第二次與身心障礙團體溝通座談會。

(二) 國際交流與會議

1. 9月15日理事長參加日本FALIA 50周年慶線上專訪。
2. 11月9日理事長線上出席日本FALIA 50周年慶，於會中代表臺灣壽險業致詞。

(三) 其他

1. 1月12日秘書長參加「保險行銷集團第四屆創世紀盛典」。
2. 3月17日秘書長出席金融科技創新園區2020監理科技黑客松成果發布記者會。
3. 4月23日理事長出席「理賠醫起通 - 保險科技與醫療院所介接專案」宣傳記者會。
4. 6月21日理事長出席「保單也能紓困！線上記者會」。
5. 10月1日理事長出席保發中心保險卓越獎頒獎典禮。
6. 10月5日理事長出席「金融立法座談會」。
7. 10月14日理事長出席財訊雙週刊「2021財訊金融獎」頒獎典禮。
8. 11月5日秘書長出席臺北市政府微型保險捐贈及感謝儀式。
9. 11月19日秘書長出席金融消費評議中心「十年陪伴，一直都在」10週年慶祝活動。
10. 11月30日理事長及秘書長出席金管會保險局舉辦之「110年度保險業配合政策推動各項業務及保險績優暨公平待客原則評核得獎業者頒獎典禮」。
11. 12月1日理事長及秘書長出席保發中心舉辦之「2022經濟與保險發展論壇」。
12. 12月14日秘書長出席保發中心舉辦之「保險產業高齡金融消費者保護國際研討會」。

(1) Seminars

On December 21st, the LIA and the Non-Life Insurance Association co-hosted the “2021 2th Disability Organizations Communication Symposium”.

(2) International Communications and Meetings

1. On September 15th, the Chairman attended the 50th Anniversary Online Interview of FALIA.
2. On November 9th, the Chairman participated the 50th Anniversary Online Ceremony of FALIA.

(3) Other Activities

1. On January 12th, the Secretary-General participated the “4th Insurance Marketing Century Creation Ceremony”.
2. On March 17th, the Secretary-General participated the “Fintech Space 2020 Supervision Technology Hackathon Result Press Conference”.
3. On April 23rd, the Chairman participated the “InsurTech and Medical Facilities Crossover Program Press Conference”.
4. On June 21st, the Chairman participated the “Insurance Policy Bailout Online Press Conference”.
5. On October 1st, the Chairman participated the “Insurance Best Performance Award Ceremony” held by the Taiwan Insurance Institute.
6. On October 5th, the Chairman participated the “Symposium on Financial Legislation”.
7. On October 14th, the Chairman participated the “2021 Taiwan Financial Awards Ceremony” held by the Wealth Magazine.
8. On November 5th, the Secretary-General participated the “Micro Insurance Sponsorship and Gratitude Ceremony” held by the Taipei City Government.
9. On November 19th, the Secretary-General participated the “10th Anniversary Celebration” held by the Financial Ombudsman Institution.
10. On November 30th, the Chairman and the Secretary-General participated the “Policy Compliance and Insurance Promotion Awards Ceremony” held by the Insurance Bureau.
11. On December 1st, the Chairman and the Secretary-General participated the “2022 Economic and Insurance Development” forum held by Taiwan Insurance Institute.
12. On December 14th, the Secretary-General participated the “Elder Financial Consumer Protection of Insurance Industry” global seminar held by the Taiwan Insurance Institute.



秘書長出席臺北市政府微型保險捐贈及感謝儀式
The Micro Insurance Sponsorship and Gratitude Ceremony 2021.11.5



理事長出席保發中心保險卓越獎頒獎典禮
The Insurance Best Performance Award Ceremony 2021.10.1

▶ 四、本會發行刊物

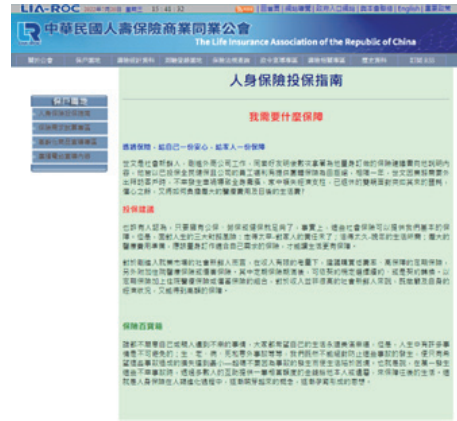
▶ IV. Publications



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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



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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：475,102
 資本額：43,500
 電話：(02)27849151
 網址：www.twfhclife.com.tw

臺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：2,147,325
 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：275,026
 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：7,985,611
 資本額：58,515
 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 122 號 5 樓
 成立日期：1963,4
 總資產：2,306,043
 資本額：47,314
 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：5,279,115
 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 : 475,102
 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 : 2,147,325
 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 : 275,026
 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 : 7,985,611
 Capital: 58,515
 Tel: 886-2-27551399
 Website: www.cathaylife.com.tw

China Life Insurance Co., Ltd.

5th Fl., 122, Tun Hua N. Rd., Taipei
 Date Founded: 1963,4
 Assets : 2,306,043
 Capital: 47,314
 Tel: 886-2-27196678
 Website: www.chinalife.com.tw

Nan Shan Life Insurance Co., Ltd.

168, Zhuangjing Rd., Taipei
 Date Founded: 1963,7
 Assets : 5,279,115
 Capital: 138,219
 Tel: 886-2-87588888
 Website: www.nanshanlife.com.tw

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: 3,417,399
資本額: 69,979
電話: (02)23895858
網址: 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: 5,157,804
資本額: 110,831
電話: (02)87716699
網址: 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: 1,400,567
資本額: 26,695
電話: (02)23455511
網址: 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: 635,528
資本額: 12,426
電話: (02)27583099
網址: 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: 326,812
資本額: 2,560
電話: (02)27166888
網址: 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: 408,966
資本額: 8,301
電話: (02)87895858
網址: www.allianz.com.tw

Shin Kong Life Insurance Co., Ltd.

37th Fl., 66, Sec. 1, Chung Hsiao W. Rd., Taipei
Date Founded: 1963,7
Assets: 3,417,399
Capital: 69,979
Tel: 886-2-23895858
Website: www.skl.com.tw

Fubon Life Assurance Co., Ltd.

14th Fl., 108, Sec. 1, Tun Hua S. Rd., Taipei
Date Founded: 1993,6
Assets: 5,157,804
Capital: 110,831
Tel: 886-2-87716699
Website: www.fubon.com/life

Mercuries Life Insurance Co., Ltd.

1st Fl., 58, Shih Tang Rd., Taipei
Date Founded: 1993,7
Assets: 1,400,567
Capital: 26,695
Tel: 886-2-23455511
Website: www.mli.com.tw

Farglory Life Insurance Co., Ltd.

28th Fl., 1, Songgao Rd., Taipei
Date Founded: 1993,11
Assets: 635,528
Capital: 12,426
Tel: 886-2-27583099
Website: www.fglife.com.tw

Hontai Life Insurance Co., Ltd.

4th Fl., 156, Sec. 3, Ming Sheng E. Rd., Taipei
Date Founded: 1994,10
Assets: 326,812
Capital: 2,560
Tel: 886-2-27166888
Website: www.hontai.com.tw

Allianz Taiwan Life Insurance Co., Ltd.

5th Fl., 100, Sec. 5, Hsin Yi Rd., Taipei
Date Founded: 1995,3
Assets: 408,966
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：798,388
 資本額：21,154
 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：78,518
 資本額：4,850
 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 100 忠孝東路四段 325 號 10 樓
 成立日期：2010,1
 總資產：147,306
 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：215,574
 資本額：4,961
 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：1992,8
 總資產：1,316,371
 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：390,529
 資本額：23,736
 電話：(02)27517578
 網址：www.guantalife.com.tw

Life Insurance Division of Chunghwa Post Co., Ltd.

3rd. Fl., 216, Ai-Kuo E. Rd., Taipei
 Date Founded: 2003,1
 Assets : 798,388
 Capital: 21,154
 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 : 78,518
 Capital: 4,850
 Tel: 886-2-87581000
 Website: www.firstlife.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 : 147,306
 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 : 215,574
 Capital: 4,961
 Tel: 886-2-27678866
 Website: www.taishinlife.com.tw
 Note: Original Prudential Life, name changed in Aug. 2020.

TransGlobe Life Insurance Inc.

16th Fl., 288, Sec. 6, Civic Blvd., Taipei
 Date Founded: 1992,8
 Assets : 1,316,371
 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 : 390,529
 Capital: 23,736
 Tel: 886-2-27517578
 Website: www.guantalife.com.tw

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

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

**英屬百慕達商友邦人壽保險股份有限公司
臺灣分公司**

台北市 106 敦化南路二段 333 號 17 樓
成立日期 : 1990,11
總資產 : 57,052
資本額 : 4,354
電話 : (02)27352838
網址 : 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 : 57,052
Capital: 4,354
Tel: 886-2-27352838
Website: www.aia.com.tw

法商法國巴黎人壽保險公司臺灣分公司

台北市 110 信義路五段 7 號 80 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

Cardif Assurance Vie, Taiwan Branch

80th 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

英屬百慕達商安達人壽保險公司臺灣分公司

台北市 110 信義路五段 8 號 12 樓
成立日期 : 2005,10
總資產 : 152,429
資本額 : 3,417
電話 : (02)81611988
網址 : life.chubb.com/tw-zh/
註 : 原中泰人壽保險公司, 105 年 9 月更名

Chubb Life Taiwan

12th Fl., 8, Sec. 5, Hsin Yi Rd., Taipei
Date Founded: 2005,10
Assets : 152,429
Capital: 3,417
Tel: 886-2-81611988
Website: life.chubb.com/tw-zh/
Note: Original ACE Life, name changed in Sep. 2016.



▶ 附錄

▶ Appendix



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臺灣壽險業經驗生命表

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 ex	死亡率 qx	平均餘命 ex	死亡率 qx	平均餘命 ex	死亡率 qx	平均餘命 ex
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 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 qx	平均餘命 ex	死亡率 qx	平均餘命 ex	死亡率 qx	平均餘命 ex	死亡率 qx	平均餘命 ex
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	2020年				2019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%
UnitedStates	USD	1	2,530,570	2,530,570	40.25	1	2,485,326	2,485,326	39.55
Canada	CAD	9	192,419	143,468	2.28	9	178,907	134,839	2.15
Brazil	BRL	18	297,176	57,623	0.92	13	289,512	73,388	1.17
Mexico	MXN	26	595,153	27,689	0.44	25	584,194	30,352	0.48
Argentina	ARS	43	574,267	8,136	0.13	42	448,300	9,346	0.15
Chile	CLP	41	8,038,248	10,147	0.16	37	9,275,102	13,189	0.21
Colombia	COP	42	30,489,760	8,255	0.13	43	30,087,530	9,169	0.15
Peru	PEN	51	14,021	4,012	0.06	51	14,114	4,230	0.07
UnitedKingdom	GBP	4	263,584	338,321	5.38	4	285,290	364,352	5.80
France	EUR	6	202,674	231,347	3.68	5	232,627	260,457	4.14
Germany	EUR	5	226,520	258,566	4.11	6	222,580	249,207	3.97
Italy	EUR	8	141,899	161,973	2.58	8	149,944	167,881	2.67
Netherlands	EUR	12	76,681	87,529	1.39	12	75,185	84,179	1.34
Spain	EUR	16	58,103	66,323	1.05	14	63,398	70,982	1.13
Switzerland	CHF	16	58,845	62,669	1.00	17	58,498	58,868	0.94
Ireland	EUR	17	58,089	73,347	1.17	18	52,379	58,645	0.93
Belgium	EUR	19	36,126	41,236	0.66	20	36,951	41,372	0.66
Sweden	SEK	20	na.	40,939	0.65	22	359,577	38,026	0.61
Denmark	DKK	22	248,895	38,045	0.61	23	243,222	36,468	0.58
Luxembourg	EUR	23	32,837	37,437	0.60	21	36,836	41,237	0.66
Russia	RUB	28	1,537,467	21,323	0.34	28	1,479,675	22,856	0.36
Finland	EUR	25	25,277	28,853	0.46	26	25,919	29,020	0.46
Norway	NOK	31	189,791	20,160	0.32	30	188,283	21,396	0.34
Austria	EUR	29	18,044	20,596	0.33	31	17,771	19,897	0.32
Poland	PLN	35	60,486	15,511	0.25	34	60,944	15,871	0.25
Portugal	EUR	37	10,006	11,422	0.18	36	12,330	13,805	0.22
Turkey	TRY	38	75,735	10,803	0.17	39	63,774	11,233	0.18
CzechRepublic	CZK	45	167,465	7,215	0.11	44	165,460	7,215	0.11
Greece	EUR	50	4,277	4,882	0.08	49	4,444	4,975	0.08
Japan	JPY	3	43,809,540	414,805	6.60	3	46,460,700	427,580	6.80
PRChina	CNY	2	4,525,800	655,874	10.43	2	4,264,400	617,399	9.82
SouthKorea	KRW	7	223,417,000	193,709	3.08	7	211,648,600	179,018	2.85
Taiwan	TWD	10	3,352,076	113,304	1.80	10	3,643,818	117,823	1.87
India	INR	11	8,020,962	107,993	1.72	11	7,650,968	107,893	1.72
HongKong	HKD	13	567,193	73,131	1.16	15	553,903	70,696	1.12
Singapore	SGD	24	48,375	35,061	0.56	24	42,697	31,299	0.50
Thailand	THB	27	837,566	26,765	0.43	27	854,612	27,526	0.44
Indonesia	IDR	30	298,648,100	20,542	0.33	29	322,909,300	22,840	0.36
Malaysia	MYR	33	76,766	18,427	0.29	33	73,067	17,543	0.28
Iran	IRR	34	679,326,100	15,975	0.25	35	634,387,300	15,105	0.24
Israel	ILS	32	66,789	19,402	0.31	32	68,881	19,324	0.31
SaudiArabia	SAR	39	38,840	10,357	0.16	41	37,890	10,104	0.16
Philippines	PHP	46	317,979	6,408	0.10	46	326,143	6,297	0.10
SouthAfrica	ZAR	19	668,926	40,635	0.65	19	670,677	46,421	0.74
Morocco	MAD	49	48,246	5,080	0.08	50	44,680	4,646	0.07
Australia	AUD	15	91,352	62,840	1.00	16	98,819	68,688	1.09
NewZealand	NZD	40	15,776	10,238	0.16	40	16,244	10,703	0.17
WorldTotal				6,287,044				6,284,360	

Source: Swiss Reinsurance Company, Sigma, 3/2021

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

國名	幣名	2020年				2019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%
UnitedStates	USD	1	632,687	632,687	22.62	1	633,559	633,559	21.94
Canada	CAD	12	78,103	58,234	2.08	12	73,822	55,638	1.93
Brazil	BRL	15	165,741	32,138	1.15	14	162,939	41,303	1.43
Mexico	MXN	29	274,240	12,759	0.46	27	270,456	14,052	0.49
Chile	CLP	36	4,104,433	5,181	0.19	33	5,539,728	7,877	0.27
Argentina	ARS	53	77,543	1,099	0.04	53	61,784	1,288	0.04
Colombia	COP	41	9,266,495	2,509	0.09	40	9,381,454	2,859	0.10
Peru	PEN	48	6,654	1,904	0.07	47	6,938	2,079	0.07
UnitedKingdom	GBP	4	186,118	238,890	8.54	4	209,122	267,074	9.25
France	EUR	5	119,680	136,611	4.88	5	149,877	167,807	5.81
Germany	EUR	7	93,363	106,571	3.81	7	93,363	104,532	3.62
Italy	EUR	6	103,912	118,612	4.24	6	110,898	124,165	4.30
Ireland	EUR	13	44,376	50,654	1.81	13	46,081	51,594	1.79
Spain	EUR	20	21,837	24,926	0.89	16	27,523	30,816	1.07
Switzerland	CHF	16	29,869	31,810	1.14	17	29,922	30,111	1.04
Sweden	SEK	17	286,582	31,113	1.11	19	267,496	28,288	0.98
Belgium	EUR	23	16,030	18,297	0.65	24	16,726	18,727	0.65
Luxembourg	EUR	21	21,158	24,122	0.86	18	25,691	28,760	1.00
Netherlands	EUR	27	12,195	13,920	0.50	28	12,372	13,852	0.48
Denmark	DKK	18	181,171	27,693	0.99	20	179,887	26,972	0.93
Finland	EUR	22	20,923	23,883	0.85	21	21,568	24,148	0.84
Norway	NOK	30	104,058	11,053	0.40	30	109,312	12,422	0.43
Poland	PLN	38	14,109	3,618	0.13	38	14,955	3,894	0.13
Portugal	EUR	35	4,692	5,356	0.19	32	7,175	8,033	0.28
Austria	EUR	32	5,399	6,163	0.22	35	5,476	6,131	0.21
CzechRepublic	CZK	46	51,326	2,211	0.08	45	52,948	2,309	0.08
Greece	EUR	43	2,023	2,309	0.08	43	2,199	2,462	0.09
Hungary	HUF	50	526,002	1,708	0.06	50	505,882	1,740	0.06
Russia	RUB	33	430,517	5,971	0.21	34	409,374	6,324	0.22
Turkey	TRY	47	14,291	2,039	0.07	48	11,245	1,981	0.07
Japan	JPY	3	31,103,200	294,497	10.53	3	33,804,920	311,108	10.77
PRChina	CNY	2	2,398,200	347,545	12.42	2	2,275,400	329,432	11.41
SouthKorea	KRW	8	122,421,900	106,143	3.79	8	117,262,400	99,184	3.43
Taiwan	TWD	9	2,696,786	91,155	3.26	9	3,012,901	97,423	3.37
India	INR	10	6,034,806	81,251	2.90	10	5,729,102	80,791	2.80
HongKong	HKD	11	522,807	67,408	2.41	11	511,489	65,282	2.26
Indonesia	IDR	25	216,127,900	14,866	0.53	26	231,323,800	16,362	0.57
Singapore	SGD	19	35,635	25,827	0.92	22	30,112	22,074	0.76
Thailand	THB	24	532,901	17,029	0.61	25	562,272	18,110	0.63
Malaysia	MYR	28	56,058	13,456	0.48	29	52,341	12,567	0.44
Israel	ILS	31	36,097	10,486	0.37	31	37,838	10,615	0.37
Philippines	PHP	37	224,182	4,518	0.16	37	222,711	4,300	0.15
Vietnam	VND	34	127,491,900	5,490	0.20	36	106,640,000	4,592	0.16
SouthAfrica	ZAR	14	547,475	33,258	1.19	15	545,470	37,754	1.31
Morocco	MAD	45	21,267	2,239	0.08	46	20,464	2,128	0.07
Australia	AUD	26	21,187	14,575	0.52	23	30,241	21,020	0.73
NewZealand	NZD	49	2,719	1,765	0.06	49	2,643	1,742	0.06
WorldTotal				2,797,436				2,888,248	

Source: Swiss Reinsurance Company, Sigma, 3/2021





中華民國一一〇年度
人壽保險業概況
The Life Insurance Industry
2021 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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