

中華民國一〇八年度

# 人壽保險業概況

The Life Insurance Industry

**2019** 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 108 年壽險業總保費收入為新臺幣 34,667 億元，較上年度 35,116 億元減少 1.28%；其中初年度保費收入為 12,747 億元，較上年度減少 7.62%，續年度保費收入 21,920 億元，較上年度增加 2.83%。另，投資型保險商品總保費收入為新臺幣 5,015 億元，較上年度 5,872 億元減少 14.59%，其中初年度保費收入為 4,152 億元，較上年度減少 17.50%。

投保率仍持續成長已達 256.09%，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 39.09%；銀行通路占 53.57%；傳統保險經紀人、保險代理人占 7.34%。至本年度年底壽險業資產總額為新臺幣 293,921 億元，較上年度之 263,175 億元成長 11.68%；稅後純益為 1,459 億元。

在商品面，為持續引導保險業發展網路投保業務及提升消費者投保之便利性，金管會修正「保險業辦理電子商務應注意事項」，新增保險業得辦理之人身保險商品種類及網路保險服務項目與消費者身分驗證方式；為強化高齡者保險保障，金管會修正「小額終老保險商品相關規範」，提高壽險及傷害險保額上限，並放寬繳費年限；為開放行動裝置保險及旅遊相關保險兩項異業合作項目，並規範保險業、保險代理人、保險經紀人與異業合作推廣附屬性保險商品業務之行為，金管會頒布「保險業保險代理人保險經紀人與異業合作推廣附屬性保險商品業務應注意事項」；為解決實支實付險副本理賠之爭議，金管會同意本會所報「實支實付型醫療保險（含傷害醫療）副本理賠之控管措施」案，訂定實支實付型醫療險及傷害醫療險各別以三張為投保上限，另可向同一保險公司投保一張銜接原給付限額之具自負額保險商品；為鼓勵保險業創新，提供創新保險商品或服務，金管會發布「保險業申請業務試辦作業要點」，比照銀行業作法，開放本業於合規之業務範圍內申請金融創新業務試辦。

資金運用方面，為與國際信用評等慣例接軌並擴大保險業資金運用管道及提升資金運用之效率與彈性，金管會修正「保險業辦理國外投資管理辦法」有關債券信用評等等級之要求與相關限額，以債券發行評等取代發行人或保證人信用評等，無債券發行評等者始以其發行人或保證人信用評等替代之，並開放保險業得投資於國內證券市場上市或上櫃買賣之外幣計價伊斯蘭固定收益證券，以及外國上市企業發行未於外國證券集中交易市場或店頭市場交易之私募公司債；為加速引導保險業資金投資國內公共建

## 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 2019, the total premium income of life insurance industry amounts to NT\$3,466.7 billion, a yearly decrease of 1.28% from last year's NT\$3,511.2 billion; of which, the first-year premium is NT\$1,274.7 billion, a yearly decrease of 7.62%, whereas the following-year premium amounts to NT\$2,192.0 billion, a yearly growth of 2.83%. Meanwhile, the total premium income of unit-linked (investment) insurance contracts is NT\$501.5 billion, a 14.59% decrease from last year's NT\$587.2 billion; of which, the first-year premium is NT\$415.2 billion, a yearly decrease of 17.50%.

The insurance coverage enjoys a steady growth to reach 256.09%; whereas the solicitation channels of the new contract premium source as the following: 39.09% from traditional insurers' salesmen, 53.57% from bancassurance, the rest 7.34% from traditional brokerage and agency. Till the end of year, the total assets of life industry reaches NT\$29,392.1 billion, a yearly growth of 11.68% from last year's NT\$26,317.5 billion, and the net-income after tax reaches NT\$145.9 billion.

For insurance product aspect, in order to continue encouraging the insurance industry to develop online provision of insurance services and enhance consumers' convenience in obtaining insurance, the Financial Supervisory Commission (FSC) amended the Directions for Insurance Enterprises Conducting Electronic Commerce to add personal insurance products and internet-based insurance services to the list of items that insurance companies may handle, as well as consumer identity verification methods. In order to enhance insurance protections for the elderly, the FSC amended the Small-amount Whole Life Insurance Product Regulations to raise the maximum policy values on life and accident insurance. This amendment also loosened payment periods. In order to allow cooperation between mobile device-based insurance and travel insurance, and to regulate business practices through which inter-industry cooperation may occur between insurance companies, agents, brokers and those in other industries to promote subsidiary insurance products, the FSC also promulgated the Business Guidelines for Cooperation by Insurance Companies, Agents & Brokers with Those in Other Industries in the Promotion of Subsidiary Insurance Products. In order to resolve the controversy regarding duplicate claim settlement for cash value insurance policies, the FSC agreed to the Control Measures for Duplicate Claim Settlement with Cash Value Medical Insurance (Including Accident Care), proposed by the Association. This set a maximum of three policies each for cash value medical insurance and accident insurance, and allowed for purchasing a single co-pay policy product from a single insurance company that combines the originally-insured maximum benefits. In order to encourage the insurance industry to provide innovative insurance products and services, the FSC also announced the Key Points for Insurance Enterprises in Applying for Pilot Business Programs. In parallel with methods used in the banking industry, this allows those in the insurance industry to apply, within the limits of business regulations, for financially innovative pilot schemes.

For investment activities, in order to align with international credit rating conventions, expand channels for utilization of capital by the insurance industry, and enhance the efficiency and flexibility of capital utilization, the FSC amended the requirements and limits for credit ratings in the Regulations Governing Foreign Investments by Insurance Companies. This way, credit ratings replace issuer and guarantor ratings; only when there is no published credit rating may an issuer or guarantor rating be substituted. The amendment also made it possible for the insurance industry to make investments in foreign currency-denominated listed or over-the-counter certificates for domestic stocks, bonds or Islamic fixed income securities



設，金管會修正「保險業資金辦理專案運用公共及社會福利事業投資管理辦法」部分條文，放寬投資非依促進民間參與公共建設法（下稱促參法）辦理之公共投資案件得採事後查核之適用門檻金額，並開放投資依促參法辦理且民間機構為有限合夥被投資事業之案件得採事後查核方式辦理。

其他方面，為落實公司治理並提升董事會效能，本會修正「保險業公司治理實務守則」，督促各會員公司自 108 年起即應設置公司治理人員及公司治理主管等相關指示；為降低保戶借款投保之爭議案件，金管會保險局函復同意本會所報修正「保險單借款重要事項告知書」，增列提醒保戶以保單借款再行購買新保單之相關風險；為協助本業持續強化清償能力以因應未來接軌財務報導準則第 17 號公報（IFRS 17）「保險合約」可能之衝擊，金管會令釋保險法第 145 條之 1 第 2 項，規定本業應將出售未到期債券之除列損益提列特別盈餘公積並於剩餘到期期間逐年釋出為可分配盈餘；為鼓勵海外資金回流進行實質投資，金管會頒布「境外資金匯回金融投資管理運用辦法」，規範自境外匯回稅後資金之 25% 可投資國內有價證券、國內期貨交易所進行之期貨、選擇權交易及國內保險商品，其中國內保險商品範圍包含保障型、高齡化保險商品及符合一定保障比例的終身人壽保險。

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，近來因全球金融市場波動加劇，全球利率降低，進而導致衝擊壽險業淨值；金融科技浪潮的競爭壓力、中美衝突持續，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 黃調貴

(sukuk), as well as private placement of corporate bonds issued by a foreign listed company for trading in markets outside foreign centralized trading markets or OTC markets. In order to accelerate and guide insurance industry capital investment into domestic public infrastructure, the FSC amended portions of the Regulations Governing Use of Insurer's funds in Special Projects, Public Utilities and Social Welfare Enterprises. This amendment loosened the regulations on public infrastructure projects that are not handled in accordance with the Act for Promotion of Private Participation in Infrastructure Projects (below, the "Participation Promotion Act"), allowing post facto review of the applicable capital threshold amounts. This amendment also allows projects handled in accordance with the Participation Promotion Act that receive investment only from non-governmental organizations to use post facto review.

As for other aspects, in order to promote corporate governance and enhance Board efficiency, the Association amended the Practical Guidelines for Insurance Industry Corporate Governance. This requires all corporations, beginning in 2019, to have regulations related to corporate governance personnel and management. In order to reduce disputes regarding loans and insurance for insured persons, an official FSC Insurance Bureau letter agreed with the Association's request to amend the Notice Regarding Key Topics in Borrowing Against Insurance Policies. This amendment added a reminder to insured persons of the risks involved in using funds loaned on the basis of a policy to buy additional policies. In order to help the industry continue to strengthen debt-clearance capacity, so as to align with and respond to impacts from the future International Financial Reporting Standard 17 (IFRS 17), "Insurance Contracts", the FSC issued an Interpretive Order regarding the Insurance Act, Article 145-1, Paragraph 2 that stipulates insurers should set aside a special reserve for derecognized gains/losses on sold, unexpired debt instruments, and release the amount equal to the gains/losses over the period of time to maturity of the derecognized debt instrument each year as distributable profit. To attract return and reinvestment of foreign capital, the FSC promulgated the Regulations Governing the Financial Investment, Management, and Utilization of Repatriated Offshore Funds, which stipulate that up to 25% of repatriated offshore funds may be invested in domestic securities, securities-related futures or options traded on the Taiwan Futures Exchange, and domestic insurance products. Specifically, such domestic insurance products include protection insurance, old-age insurance, and whole life insurance products that meet specific protection proportions.

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 decline in global interest rates, leading to an impact on the net worth of the life insurance industry; the competitive pressure of the financial technology wave, and the ongoing Sino-US trade war has added to market uncertainty. 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



中華民國人壽保險商業同業公會第八屆第一次會員代表大會  
The 8th First Member Congress held by the Association 2019.8.30



韓國壽險公會風險管理支援部門負責人 Kim, In-Ho 一行蒞會拜會  
Kim, In-Ho, General Manager of Korea Life Insurance Association visited the  
Association 2019.10.30

▶ 一、公會簡介

▶ I. About the Association



**108** 中華民國 **2019** 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 20 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 8<sup>th</sup> Chairman of LIA-ROC is Tiao Kuei Huang.

## 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 20 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。由主管機關代表 1 人、學者代表 2 人、會員公司代表 12 人、消費者及中華民國保險經紀人公會、中華民國保險代理人公會及本會代表各 1 人組成。

##### 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申請覆核。由會員公司代表 3 人、業務員代表 2 人、中華民國精算學會及中華民國人壽保險管理學會、學者及消費者代表各 1 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。由會員公司代表 22 人及本會代表 4 人組成。

##### 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. Representation at this Committee is as follows: one representative from the Authorities, 2 academics, 12 representatives from the life insurance industry, one representative from each of the following organizations/bodies: Consumers, 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: 3 representatives from the life insurance industry, 2 representatives from Agents, one representative from each of the following organizations/bodies: The Actuarial Institute of the Republic of China, The Life Insurance Management Institute of the Republic of China, Academics and Consumers.

### (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. Representation at this Committee is as follows: 22 representatives from the life insurance industry, 4 representatives from the Life Insurance Association of the Republic of China.

### (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 20 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

### (五) 各行政單位職能

本會設秘書長綜理會務，置副秘書長 2 人襄理會務，下設置行政事務組、研究諮詢組、訓練登錄組、精算資訊組等 4 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：

- 配合人力資源開發、兩岸暨國際事務等 2 個研究小組。

#### 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、團體保險、保戶申訴、內控內稽、科技應用及法令遵循等 8 個研究小組。
- 編製「壽險季刊」。
- 編印「保險法及相關法規」。
- 編製「壽險訊息」。
- 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 20 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	
Legal Subcommittee	

## 5. Departmental Duties and Responsibilities

The four departments in the Association are the Administrative Affairs Department, Research & Consulting Department, Education & Agent Registration Department, and Actuarial & Information Department. These 4 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.

### Research & Consulting Department

This department is responsible for the research of life insurance laws and related regulations, making recommendations to the authorities where appropriate, 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".
- Publish "Insurance Law and Related Regulations".
- Compile "Life Insurance information Monthly".
- Provide insurance record inquiry services.
- Provide policyholder inquiry services.

#### 訓練登錄組：

負責壽險業共同展業、宣傳、訓練計劃之研擬及執行工作暨依據主管機關委託本會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、保全、展業、宣傳等 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。

#### 精算資訊組：

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及本會業務資訊科技之開發暨執行事宜；年度主要工作：

- 配合精算統計、財務會計、再保險、投資、資訊科技管理及風險管理等 6 個研究小組。
- 分析、統計人壽保險業概況。
- 壽險業電腦連線系統的運作與維護。
- 本會全球資訊網站維護及更新。
- 境外結構型商品審查。
- 新型態人身保險商品審查。

### 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”.

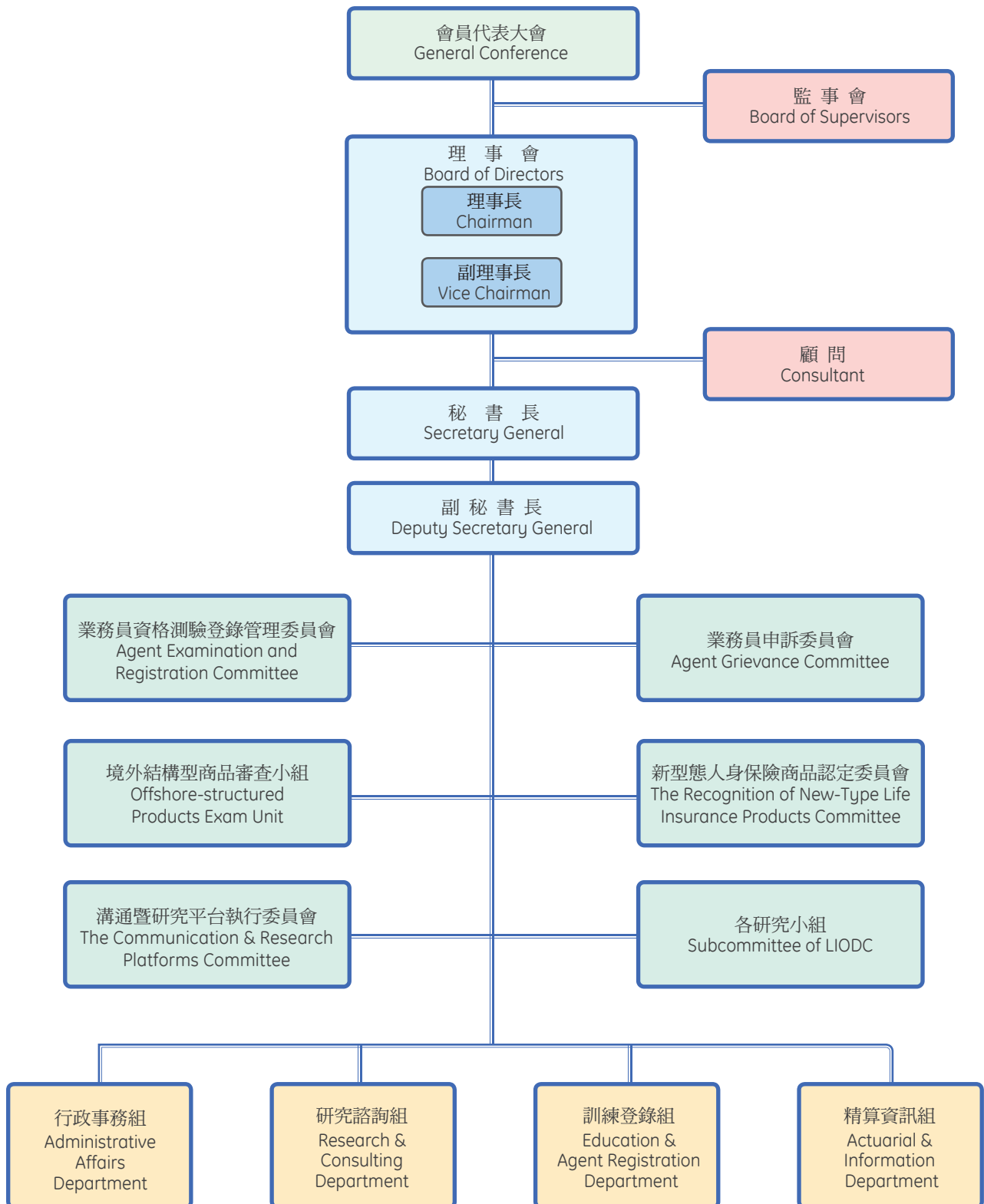
### Actuarial & Information Department

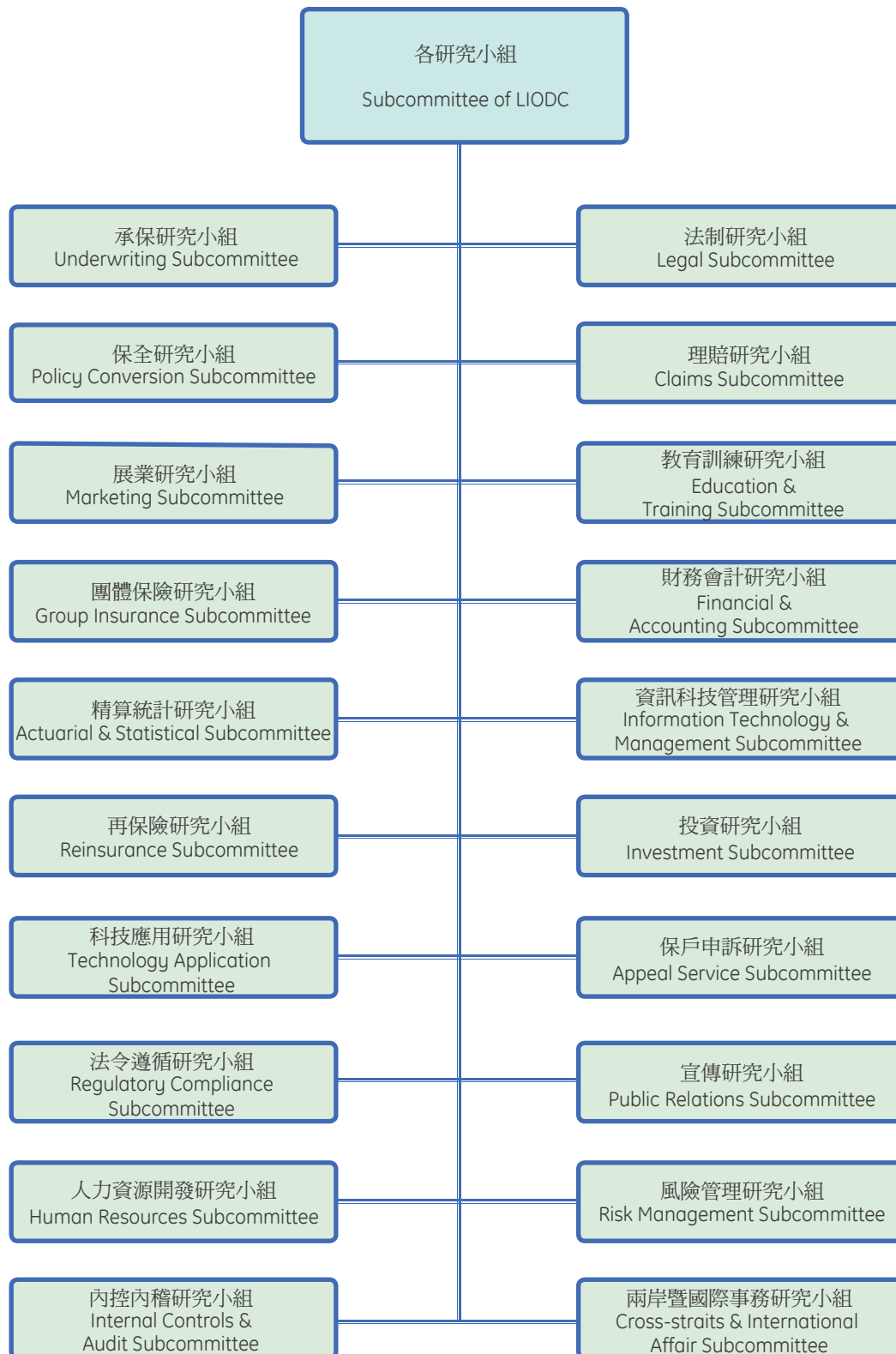
This department is responsible for actuarial, investment, risk management, financial and accounting related matters of the life insurance industry. The department also takes charge of the operation and maintenance of computer networks and related joint arrangements within the industry and sets up the Association’s management information system. Annual key duties are as follows:

- Coordinate activities with 6 research subcommittees of LIODC.
- Gather and analyze the statistical data of the life insurance business.
- Operate and maintain the computer networks system within the industry.
- Maintain and revise the global information website.
- Exam of Offshore-structured Products.
- Recognition of New-Type Life Insurance Products Committee.

(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
- 壽險業辦理資訊安全防護自律規範  
Self-Regulatory Rules for Life 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
- 保險業投資有限合夥事業自律規範  
Self-Regulatory Rules for Insurance Industry Investing in Limited Partnerships
- 保險業辦理不動產投資有關即時利用並有收益之自律規範  
Self-Regulatory Rules for the Instant Utilization and Profitability of 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

- ▶ 二、民國108年臺灣地區人壽保險業概況
- ▶ II. 2019 Highlights of the Life Insurance Business in Taiwan

108 中華民國 2019 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，108 年受國際貿易衝突干擾，外需疲弱，本年度經濟成長主係因民間消費成長、半導體產業與資通訊廠商大幅擴增固定資本帶動內需成長，統計全年經濟成長率為 2.71%。

### 1. Overall Economic Conditions

#### Economic Growth

Following a 0.75% decline GDP in 2015, due to the impacts of the global trade conflict, foreign demand was weak in 2019. Economic growth for the year was driven by domestic growth in consumer spending, and large fixed capital expansion in the semiconductor and telecommunications industries, the yearly economic growth rate reached 2.71%.

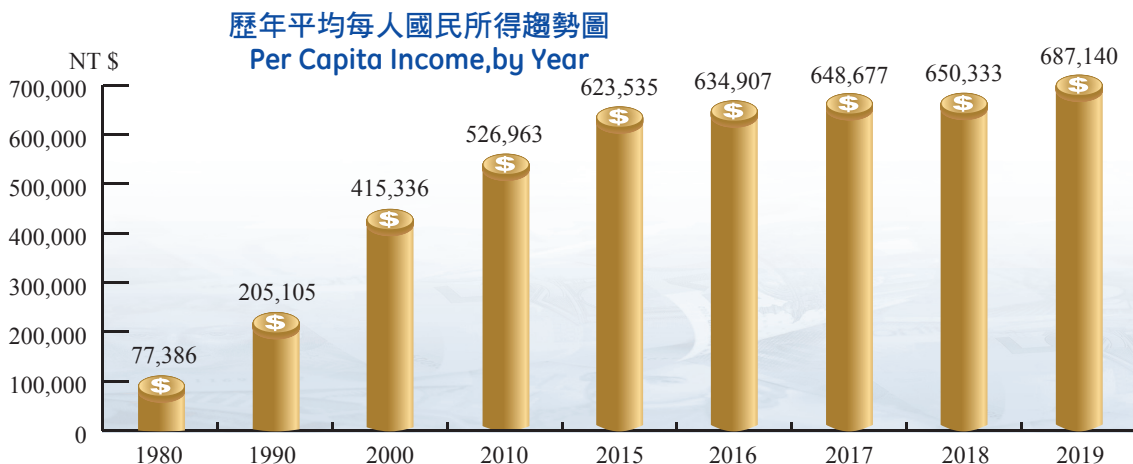


#### 國民所得

民國 108 年平均每人國民所得為新臺幣 687,140 元 (22,228 美元\*)，較前一年 22,488 美元減少 260 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 19,000 美元以上。

#### Per Capita Income

In 2019, per capita income reached US\$22,228. The figure was decreased by US\$260 from the preceding year's US\$22,488. The per capita income in recent years has remained above US\$19,000, affected by foreign exchange.



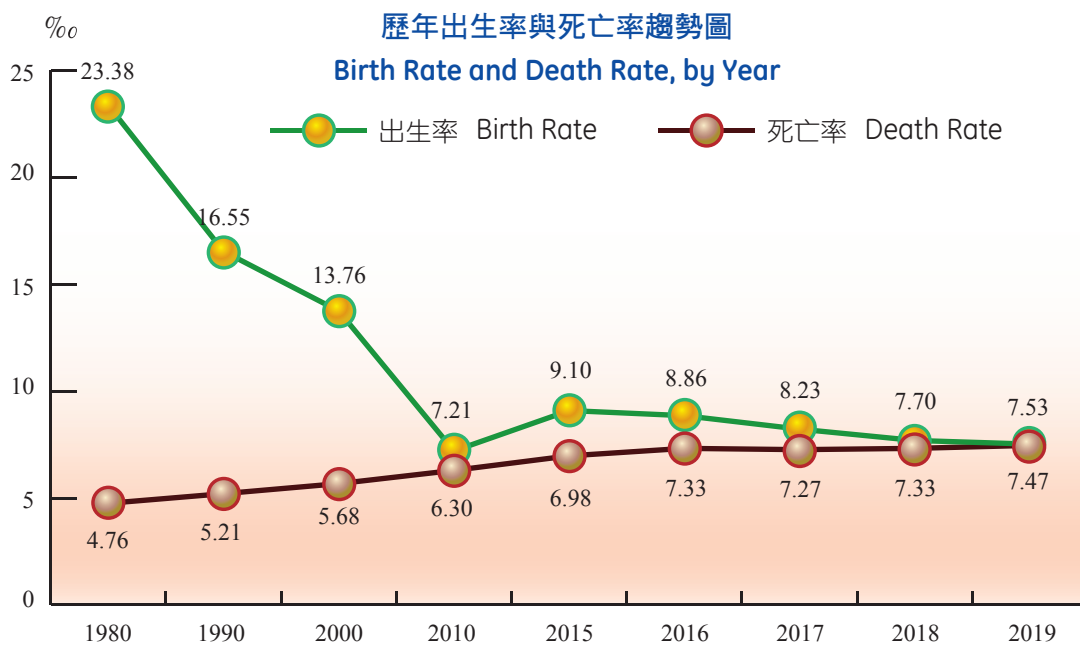
註 \*：新臺幣30.91元=美金1元，以下換算基礎同。 NT\$30.91= US\$ 1, the same as the following.

### 人口數、出生率與死亡率

民國 108 年底，依內政部統計總人口數為 23,603,121 人，較去年底增加 14,189 人，其中男性為 11,705,186 人，女性為 11,897,935 人。本年度出生人數為 177,767 人，粗出生率為千分之 7.53，較去年減少 2.21%；死亡人數為 176,296 人，粗死亡率為千分之 7.47，較去年增加 1.91%。

### Population, Birth Rate and Death Rate

According to the household registration data, at the end of 2019, total population was 23,603,121 including 11,705,186 males and 11,897,935 females. Relative to the total population at the end of 2018, there was an increase of 14,189 people. The number of live births, during 2019, totaled 177,767 resulting in a crude birth rate of 7.53 per 1,000 people. 176,296 deaths were registered in 2019 with a crude death rate of 7.47 per 1,000 people.



## (二) 產業現狀

至民國 108 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 130 家分公司，通訊處 3,563 個；外商分公司 3 家，設立 3 個通訊處；從業人員中，業務員共計 207,199 人，較前年增加 2.55%，內勤人員共 29,932 人，近幾年人數變化不大；壽險業總資本額已達新臺幣 624,440 百萬元，較前一年度增加 7,002 百萬元。

## 2. Insurance Industry Environment

At the end of 2019, there were 22 life insurance companies in operation, including 19 domestic companies and 3 foreign branch companies. There were 29,932 staffs and 207,199 agents which increased 1.55% and 2.55% respectively from last year. The total capital of life insurance industry reached NT\$624,440 million, up by NT\$7,002 million from last year.

分支機構分布圖  
Distribution of Branch Offices

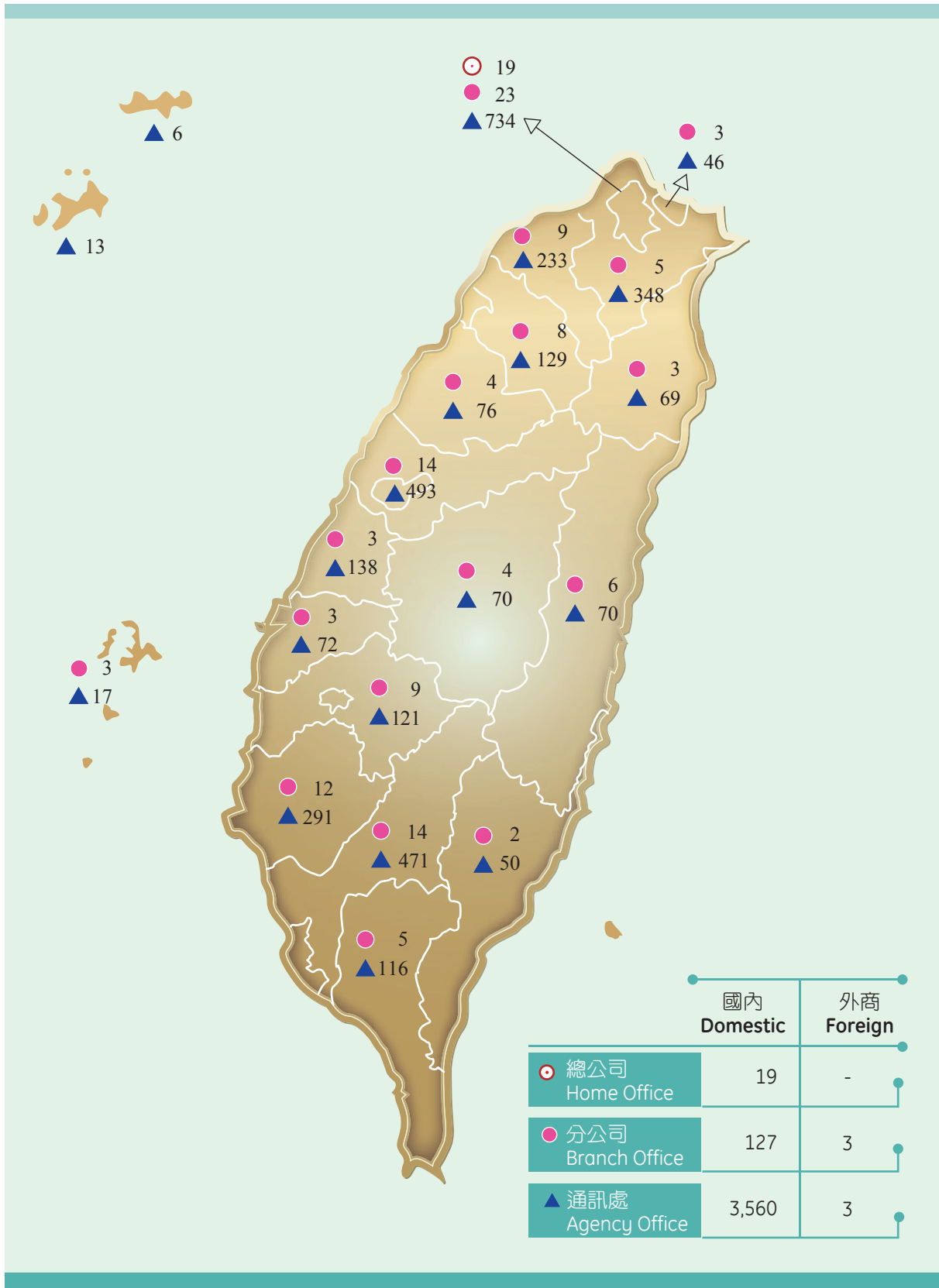


表 1：人壽保險業歷年公司數、從業人員及資本額概況

Table 1: Statistical Summary of Companies, Employees and Capital of Life Insurance Industry

年 度 Year	公司數 Number of Companies		業務員人數 (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104年 (2015)	21	4	188,407	27,314	474,236
民國105年 (2016)	20	4	191,693	29,228	499,635
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

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 108 年底，全體壽險業總資產已達新臺幣 29,392,070 百萬元（約 950,892 百萬美元）較前一年 26,317,502 百萬元增加 11.68%。負債總額為新臺幣 27,464,795 百萬元，較前一年 25,228,626 百萬元增加 8.86%，其中各種準備金（負債準備）有新臺幣 24,447,618 百萬元，佔總負債的 89.01%。業主權益總數為新臺幣 1,927,275 百萬元，較前一年 1,088,877 百萬元增加 77.0%。

### 3. Assets & Liabilities

The total assets of life insurance industry in 2019 amounted to NT\$29,392,070 million (US\$950,892 million), which showed an increase of 11.68% over the previous year's NT\$26,317,502 million. The total liabilities of life insurance industry in 2019 amounted to NT\$27,464,795 million, and an increase of 8.86% over the preceding year. The major item of liability was policy reserves, which reached NT\$24,447,618 million accounted for 89.01% of the total liabilities. The owners' equity in 2019 decreased from NT\$1,088,877 million to NT\$1,927,275 million, the increased rate was 77.0%.

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104年 (2015)	19,731,338	18,736,545	16,536,534	994,793	3.37
民國105年 (2016)	22,209,756	21,093,812	18,872,339	1,115,944	3.68
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)	29,392,070	27,464,795	24,447,618	1,927,275	3.58
成長率 Growth rate (%)	11.68	8.86	7.72	77.0	9.48

#### (四) 資金運用狀況

至民國 108 年底止，全體壽險業運用資金總額為新臺幣 26,464,651 百萬元 (約 856,184 百萬美元)，較前一年 23,750,130 百萬元增加 11.43%，為總資產的 90.04%。觀察資金運用情形，國外投資 17,596,964 百萬元，佔資金運用總額的 66.49%，居第一位；資金運用第二位為有價證券計 5,506,763 百萬元，佔資金運用總額的 20.81%，其中，公債及國庫券 1,368,910 百萬元佔 5.17%，股票 1,540,527 百萬元佔 5.82%。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 2019, total utilization assets of the life insurance industry was NT\$26,464,651 million (US\$856,184 million and 90.04% of total assets) with a growth rate of 11.43% when compared to last year's NT\$23,750,130 million. Regarding the overall assets portfolio, the major component of life insurance industry assets was foreign investment, totaled NT\$17,596,964 million (66.49% of total utilization assets). The second largest of asset was Securities & Bonds, totaled NT\$5,506,763 million (20.81% of total utilization assets) with Government & Treasury Bonds totaled NT\$1,368,910 million (5.17% of total utilization assets) and Stock totaled NT\$1,540,527 million (5.82% 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 104 年 (2015)	252,519	4,641,060	2,186,440	1,078,911	476,127	260,685	638,897
民國 105 年 (2016)	404,659	4,398,151	1,890,817	1,229,778	487,757	193,773	596,026
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	488,199	202,206	1,906,921
成長率 Growth rate(%)	79.29	24.23	-5.76	2.21	8.03	79.81	109.85

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 104 年 (2015)	991,025	529,631	843,883	10,131,813	48,844	142,851	17,581,626
民國 105 年 (2016)	1,049,952	542,279	827,415	12,570,907	53,867	156,737	20,003,965
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)	1,155,123	570,722	675,953	17,596,964	63,951	174,296	26,464,651
成長率 Growth rate(%)	5.88	1.19	-9.98	7.92	-2.49	25.95	11.43

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 108 年壽險業總保費收入已達新臺幣 3,466,688 百萬元 (約 112,154 百萬美元)，較前一年 3,511,559 百萬元減少 1.28%，其中人壽保險 2,696,998 百萬元，較去年減少 1.28%、傷害保險 67,682 百萬元、健康保險 386,105 百萬元、年金保險 315,903 百萬元，較去年減少 8.72%，分別佔所有保費收入的 77.80%、1.95%、11.14%、9.11%。

### 5. Premium Income

In 2019, total premium income of life insurance industry reached NT\$3,466,688 million (US\$112,154 million) and decreased 1.28% when compared to last year's NT\$3,511,559 million. The life insurance premium income was NT\$2,696,998 million (77.80% of total premium income), an decrease of 1.28%. The premium income of accident products was NT\$67,682 million (1.95% of premium income) and the premium income of health products was NT\$386,105 million (11.14% of premium income). The premium income of annuity product was NT\$315,903 million (9.11% of premium income).

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

單位：新臺幣百萬元 (Unit:NT\$ Million)

年度 Year	人壽保險 Life	傷害保險 Accident	健康保險 Health	年金保險 Annuity	合計 Total
民國 59 年 (1970)	1,247	42	2	-	1,291
民國 69 年 (1980)	11,244	1,036	93	-	12,373
民國 79 年 (1990)	129,699	12,335	3,509	-	145,543
民國 89 年 (2000)	491,900	51,776	82,082	559	626,317
民國 99 年 (2010)	1,495,849	56,151	233,786	527,064	2,312,850
民國 104 年 (2015)	2,237,541	62,552	323,138	303,447	2,926,677
民國 105 年 (2016)	2,525,363	63,860	338,145	205,989	3,133,357
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
成長率 Growth rate(%)	-1.28	2.69	5.02	-8.72	-1.28

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，民國 108 年為 752,355 百萬元，較去年 772,390 百萬元減少 2.59%，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，108 年為 12,190 百萬元；健康險 108 年為 39,841 百萬元；投資型保險 108 年為 415,222 百萬元，減少 17.51%。

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. In 2019, premium income reached NT\$752,355 million and decreased 2.59% when compared to last year's NT\$772,390 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\$12,190 million in 2019. Insurance premium for health insurance reached at NT\$39,841 million in 2019. Investment-linked products were NT\$415,222 million and decreased 17.51% in 2019.

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 108 年 (2019)	民國 107 年 (2018)	民國 106 年 (2017)	民國 105 年 (2016)	民國 104 年 (2015)
人壽保險 Life	傳統型 Traditional	752,355	772,390	732,687	927,597	692,831
	投資型 Investment-Linked	170,329	230,412	180,811	108,708	169,761
	小計 Subtotal	922,684	1,002,802	913,498	1,036,305	862,593
傷害保險 Accident	傳統型 Traditional	12,190	11,922	12,271	11,746	11,494
健康保險 Health	傳統型 Traditional	39,841	33,586	31,312	33,607	33,543
年金保險 Annuity	傳統型 Traditional	55,080	58,573	84,801	100,975	102,388
	投資型 Investment-Linked	244,893	272,928	218,762	87,886	176,226
	小計 Subtotal	299,973	331,501	303,563	188,862	278,613
合計 Total	傳統型 Traditional	859,466	876,471	861,071	1,073,925	840,257
	投資型 Investment-Linked	415,222	503,340	399,573	196,594	345,987
	小計 Subtotal	1,274,688	1,379,811	1,260,644	1,270,520	1,186,244



### (六) 初年度保費收入通路別分析

初年度保費收入 1,274,688 百萬元中，依通路別統計為：壽險公司本身行銷體系 498,064 百萬元佔 39.09%；銀行通路 683,140 百萬元佔 53.57%；傳統保險經紀人、保險代理人僅 93,484 百萬元佔 7.34%。

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

Contribution to the total first year premium income of NT\$1,274,688 million by various sales channels are as follows: traditional tied agents of life insurers was NT\$498,064 million (39.09%), bankers was NT\$683,140 million (53.57%); the broker & agent was merely NT\$93,484 million (7.34%).

表 6：人壽保險業民國 108 年初年度保費收入通路別統計表  
Table6: First Year Premium Income- by Distribution Channel

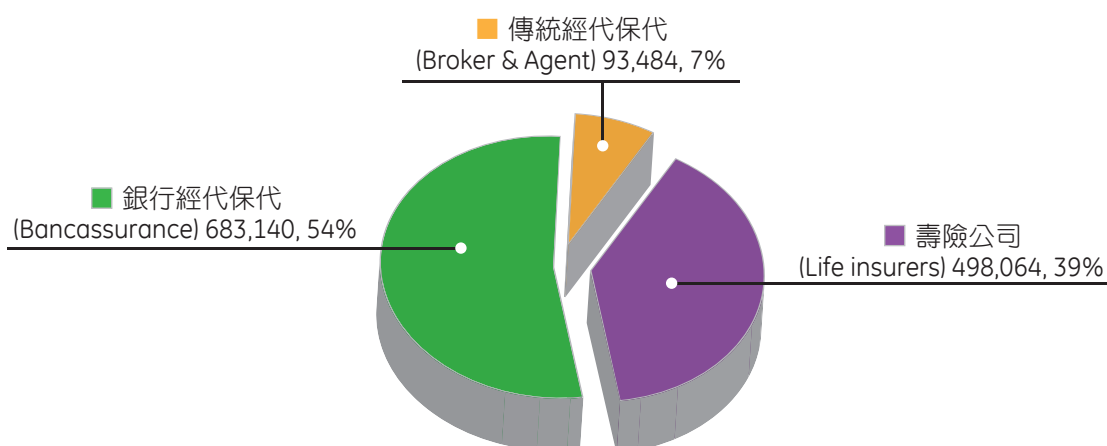
單位：新臺幣百萬元 (Unit:NT\$Million)

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104年 (2015)	488,976(41.22)	635,733(53.59)	61,535(5.19)	1,186,244
民國105年 (2016)	533,776(42.01)	653,816(51.46)	82,929(6.53)	1,270,520
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
成長率 Growth rate(%)	-6.18	-10.22	6.16	-7.62

註：括號內數字為佔率。

Note: ( ) represents the rate.

108 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 1:1.4 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 1:1.4 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 108 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	273,754(36.55)	418,322(55.85)	56,916(7.60)	748,992
個人年金保險 Individual Annuity	21,304(38.68)	30,624(55.60)	3,153(5.72)	55,081
投資型保險 Investment-Link	158,651(38.21)	232,843(56.08)	23,727(5.71)	415,221
個人傷害、健康保險 Individual Accident & Health	31,112(81.43)	769(2.01)	6,327(16.56)	38,208
團體保險 Group Insurance	13,243(77.06)	582(3.39)	3,361(19.55)	17,186
合計 Total	498,064(39.09)	683,140(53.57)	93,484(7.34)	1,274,688

註：括號內數字為佔率。

Note: ( ) represents the rate.

### (七) 保險給付

民國 108 壽險業保險給付達新臺幣 1,942,068 百萬元 ( 約 62,830 百萬元 )，較前一年 1,875,816 百萬元增加 3.53%，其中人壽保險 1,565,315 百萬元較去年增加 2.98%、傷害保險 29,328 百萬元、健康保險 151,546 百萬元、年金保險 195,879 百萬元，較去年增加 1.93%，人壽保險佔總保險給付的 80.60%。

### 7. Benefit Payments

Total Benefit Payments were NT\$1,942,068 million or US\$62,830 million, increased by 3.53% against 2018's NT\$1,875,816 million. The Benefit Payments of life insurance product were NT\$1,565,315 million ( 80.60% of total benefit payments ) , which represented an increase of 2.98%. The Benefit Payments of accident and health products were NT\$29,328 million and NT\$151,546 million respectively. The benefit payments of annuity products were NT\$195,879 million, an increase of 1.93% 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104年 (2015)	1,203,463	23,031	102,281	207,290	1,536,065
民國105年 (2016)	1,309,212	23,865	110,486	181,050	1,624,613
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
成長率 Growth rate(%)	2.98	5.87	11.45	1.93	3.53

### (八) 投保率與普及率

依據內政部發布之民國 108 年底總人口 23,603 千人，則持有人壽保險單 60,445 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 256.09%（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 2019 was 23.60 million. The ratio of having insurance coverage (60,445,164 policies including individual, group life insurance, individual annuity and group annuity) represents 256.09% 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)

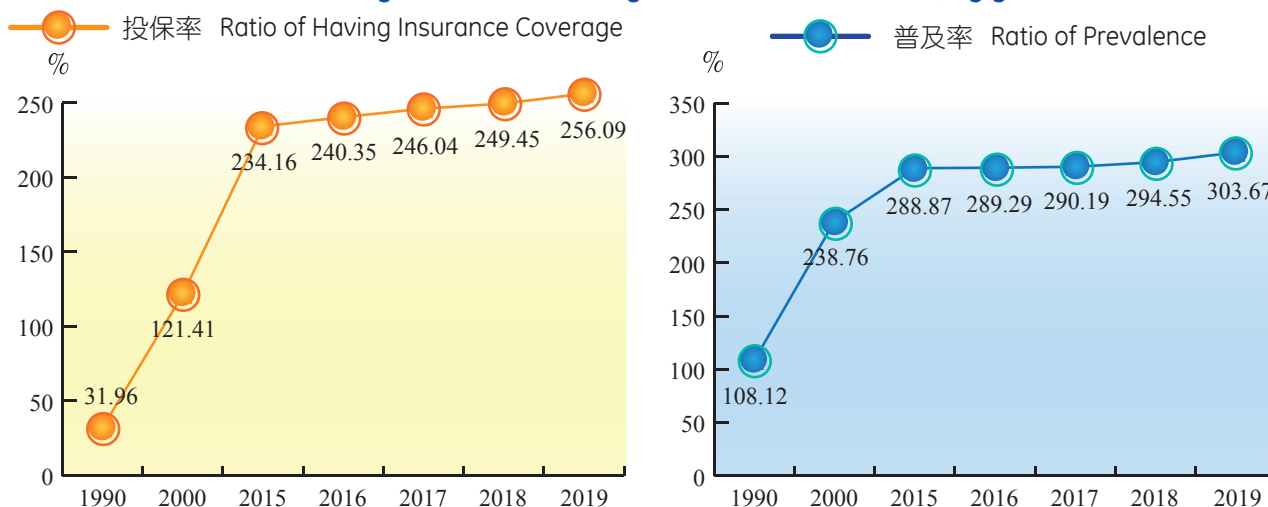
年度 Year	年底人口數 (1) Population	國民所得 (2) National Income	有效契約 Business In Force		投保率 NO. to population (3) / (1)%	普及率 In Force to NI (4) / (2)%
			件數 (3) No.	保額 (4) Amount		
民國 59 年 (1970)	14,675,965	215,345	386,658	19,674	2.63	9.14
民國 69 年 (1980)	17,805,067	1,370,084	1,149,505	304,976	6.46	22.16
民國 79 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 104 年 (2015)	23,492,074	14,558,395	55,008,370	42,049,741	234.16	288.84
民國 105 年 (2016)	23,539,816	14,926,870	56,578,151	43,182,644	240.35	289.29
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	16,211,451	60,445,164	49,230,066	256.09	303.67

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 108 年底，壽險業總登錄業務員為 390,471 人，較前一年度 380,019 人增加 2.75%；其中壽險公司登錄人數為 225,433 人、經紀人登錄 82,335 人、代理人登錄 82,703 人，分別佔全體登錄人數的 57.73%、21.09% 與 21.18%。

### 9. Life Insurance Agents

At the end of 2019, the total number of registered agents was 390,471 increased 2.75% when compared to last year's 380,019 among which there were 225,433 people (57.73%) from life insurance companies, 82,335 people (21.09%) from brokers and 82,703 people (21.18%) 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104年 (2015)	346,549	206,845	82,775	56,929
民國105年 (2016)	362,368	210,480	70,681	81,207
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
成長率 Growth Rate %	2.75	2.28	6.07	0.87

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，最近 2 年人數有較顯著成長，有趨近於 40 萬人之水準。

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 during recent 2 years has significant growth, approaching 400,000 persons.

歷年業務員人數趨勢圖

Number of Registration Agent , by Year

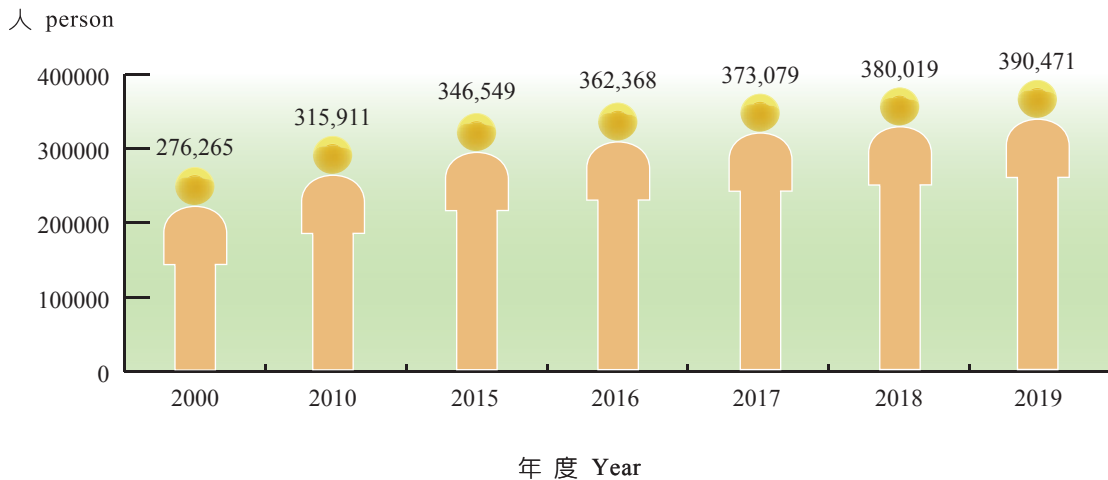


表 10：人壽保險業歷年登錄投資型保險業務員變動概況

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104年 (2015)	171,158	104,152	35,290	31,716
民國105年 (2016)	175,764	102,295	26,227	47,242
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

註：保險法於90年6月修正通過得經營投資型保險。

Note: The insurance law was amended on June 2001 allowing in investment-linked insurance business.



▶ 三、會務動態

▶ III. Association Activities



108 中華民國 2019 The Life Insurance Industry in Taiwan  
人壽保險業概況



### (一) 研討會

1. 5月9日日本會與癌症希望基金會共同主辦「商業保險與醫療發展跨界論壇」，計有壽險公司、主管機關、媒體及醫藥廠商人員共83人參加。
2. 7月2日工業技術研究院主辦、本會協辦「健康保險數據交流與創新服務討論會」，計有壽險業、醫療業、SI平台業者、健康促進資服業者、智慧醫療科技業者共100人參加。
3. 11月12日日本會與友邦人壽共同舉辦「接軌 IRFS17 經驗分享研討會」，計有會員公司及主管機關共87人參加。
4. 12月3-5日日本會與德商科隆再保險股份有限公司台灣分公司共同舉辦「腎臟疾病及風濕免疫疾病醫學」研討會，計有會員公司及相關單位人員共43人參加。
5. 12月10日日本會與日本亞洲人壽保險振興中心（OLICD Center）共同舉辦「LIAROC-OLIS 2019」研修會，介紹「日本照護保險」及「日本壽險市場的最新情況 2019：為什麼集團管理積極發展？日本人壽的四家公司架構和第一人壽的三家公司架構」等議題，計有會員公司及相關單位人員共81人參加。

### (二) 國際交流與會議

1. 3月12日大陸永達理保經吳永先董事長蒞會拜會。
2. 6月12日北京德潤律師事務所董主任合夥人朋方一行蒞會拜會。
3. 7月3日成都市人力資源及社會保險局紀檢組朱組長世永一行蒞會拜會。
4. 9月4日歐洲復興開發銀行聯貸處 Christian Kleboth 處長一行蒞會拜會。
5. 10月30日韓國壽險公會風險管理支援部門負責人 Kim, In-Ho 一行蒞會拜會。

## (1) Seminars

1. On May 9<sup>th</sup>, the LIA and the Hope Foundation for Cancer Care co-hosted the "Crossover of Commercial Insurance and Medical Development" forum; a total of 83 participants from the authorities, life insurance companies, the media and medical industries.
2. On July 2<sup>nd</sup>, the LIA and Industrial Technology Research Institute co-hosted "Health Insurance Digital Exchange & Innovation Services" forum; a total of 100 participants from life insurance, medical care, SI platforms, health promotion IT services, and smart medical tech.
3. On November 12<sup>th</sup>, the LIA and AIA Insurance co-hosted "IFRS 17 Implement Experience Sharing" seminar; a total of 87 participants from member companies and the competent authority.
4. From December 3<sup>rd</sup> to 5<sup>th</sup>, the LIA and Gen Re Co., (Taiwan Branch) co-hosted "The Kidney Disease, Rheumatology & Immunology Medicine" forum; a total of 43 participants from member companies and relevant organizations.
5. On December 10<sup>th</sup>, the LIA and the OLIS co-hosted "LIAROC-OLIS 2019" seminar, lecturing "Long-Term Care Insurance in Japan" and "The Japanese Life Insurance Market in 2019: Why Is Group Management Developing So Well? The Structures of the Four Nippon Life Companies and Three Dai-Ichi Life Companies" ; a total of 81 participants from member corporations and relevant organizations.

## (2) International Communications and Meetings

1. On March 12<sup>th</sup>, Wu, Yong-Xian, Chairman of Everpro Insurance Brokers Company visited the Association.
2. On June 12<sup>th</sup>, Tong, Pong-Fang, Partner of Derun Lawyers of Beijing City visited the Association.
3. On July 3<sup>rd</sup>, Chu, Shih-Yong, Team Leader of MOHRSS of Chengdu City visited the Association.
4. On September 4<sup>th</sup>, Christian Kleboth, Head of Loan Syndications EBRD visited the Association.
5. On October 30<sup>th</sup>, Kim, In-Ho, General Manager of Korea Life Insurance Association visited the Association.

### (三) 其他

1. 8月5日理事長出席21屆保險信望愛獎頒獎典禮。
2. 9月25日理事長及秘書長參加保發中心「保險業風險管理趨勢論壇」。
3. 10月3日理事長出席洗錢防制評鑑發表暨表揚大會。
4. 11月12日理事長出席期貨交易所舉辦第五屆期貨鑽石獎頒獎典禮
5. 11月25日理事長出席第三屆蔡萬才貢獻獎頒獎典禮
6. 11月29日理事長出席Fintech Taipei 2019台北國際金融展開幕儀式
7. 12月5日秘書長至交通部鐵道局國際會議廳出席保險局「配合政策推動各項保險及業務績優頒獎表揚典禮」。
8. 12月13日秘書長出席保發中心舉辦「2020經濟與保險發展論壇」。
9. 12月27日秘書長參加金融總會「108年度金融服務業教育公益基金教育獎助學金頒獎典禮」

### (3) Other Activities

1. On August 5<sup>th</sup>, the Chairman participated the “21<sup>th</sup> Faith, Hope and Love Awards Ceremony”.
2. On September 25<sup>th</sup>, the Chairman and the Secretary-General participated the “Insurance Risk Management” forum held by Taiwan Insurance Institute.
3. On October 3<sup>rd</sup>, the Chairman participated the “APG mutual appraisal Press Conference and Awards Ceremony”.
4. On November 12<sup>th</sup>, the Chairman participated the “5<sup>th</sup> Futures Diamond Awards Ceremony” held by Taiwan Futures Exchange.
5. On November 25<sup>th</sup>, the Chairman participated the “3<sup>rd</sup> WTT Taiwan Contribution Awards Ceremony”.
6. On November 29<sup>th</sup>, the Chairman participated the “Fintech Taipei 2019 Opening Ceremony”.
7. On December 5<sup>th</sup>, the Secretary-General participated the “Policy Compliance and Insurance Promotion Awards Ceremony” held by Insurance Bureau.
8. On December 13<sup>th</sup>, the Secretary-General participated the “2020 Economic and Insurance Development” forum held by Taiwan Insurance Institute.
9. On December 27<sup>th</sup>, the Secretary-General participated the “Education Scholarship Awards Ceremony of the Financial Service Industry’s Educational Public-Welfare Fund for the 2019 Academic Year” held by Taiwan Financial Services Roundtable.



成都市人力資源及社會保險局紀檢組朱組長世永蒞會拜會  
Chu, Shih-Yong, Team Leader of MOHRSS of Chengdu City visited the  
Association 2019.7.3



本會參與保險局金融服務愛心公益嘉年華(新竹場)  
金管會顧主委立雄及施局長瓊華蒞臨本會活動攤位  
"2019 Financial Service Charity Carnival" - Hsinchu Session 2019.11.2



「商業保險與醫療發展跨界論壇」  
“Crossover of Commercial Insurance and Medical Development”  
Forum 2019.5.9



「LIAROC-OLIS 2019」研習會  
“LIAROC-OLIS 2019” Seminar 2019.12.10



「接軌IFRS17經驗分享」研討會  
"IFRS 17 Implement Experience Sharing" Seminar 2019.11.12



本會員工旅遊  
Incentive Tour arranged by the Association 2019.6.1

▶ 四、本會發行刊物

▶ IV. Publications



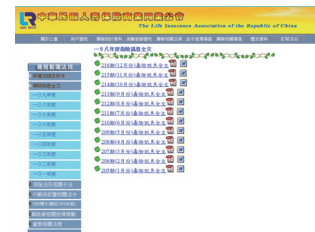
**108** 中華民國 **2019** The Life Insurance Industry in Taiwan  
人壽保險業概況



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](http://www.lia-roc.org.tw)



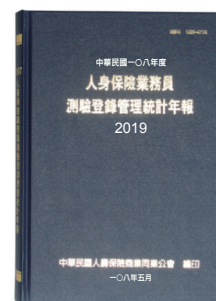
2. ● 壽險訊息  
Life Insurance Information Monthly  
( 刊載於本會網站 )  
(available at the Association's website)  
[www.lia-roc.org.tw](http://www.lia-roc.org.tw)



3. ● 壽險季刊  
Life Insurance Quarterly



4. ● 人身保險業務員  
測驗登錄管理統計年報  
Annual Report of Life Insurance Agents



5. • 保險法及相關法規  
Insurance Law and Related Regulations



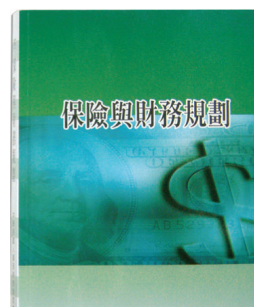
6. • 業務員資格測驗統一教材  
Study Materials for Agents Examinations



7. • 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



8. • 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：406,793  
資本額：32,500  
電話：(02)27849151  
網址：www.twfhclife.com.tw

**BankTaiwan Life Insurance Co., Ltd.**

6th Fl., 69, Sec. 2, Tun Hua S. Rd., Taipei  
Date Founded: 1941,3  
Assets : 406,793  
Capital: 32,500  
Tel: 886-2-27849151  
Website: 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：1,952,431  
資本額：45,124  
電話：(02)81709888  
網址：www.taiwanlife.com

**Taiwan Life Insurance Co., Ltd.**

8th Fl., 188, Jingmao 2nd Rd., Taipei  
Date Founded: 1947,12  
Assets : 1,952,431  
Capital: 45,124  
Tel: 886-2-81709888  
Website: 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：229,659  
資本額：10,732  
電話：(02)87869955  
網址：www.pcalife.com.tw/zh/

**PCA Life Assurance Co., Ltd.**

8th Fl., 1, Sungzhi. Rd., Taipei  
Date Founded: 1962,5  
Assets : 229,659  
Capital: 10,732  
Tel: 886-2-87869955  
Website: 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：7,034,860  
資本額：58,515  
電話：(02)27551399  
網址：www.cathaylife.com.tw

**Cathay Life Insurance Co., Ltd.**

296, Sec. 4, Jen Ai Rd., Taipei  
Date Founded: 1962,10  
Assets : 7,034,860  
Capital: 58,515  
Tel: 886-2-27551399  
Website: 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：2,000,238  
資本額：44,636  
電話：(02)27196678  
網址：www.chinalife.com.tw

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

5th Fl., 122, Tun Hua N. Rd., Taipei  
Date Founded: 1963,4  
Assets : 2,000,238  
Capital: 44,636  
Tel: 886-2-27196678  
Website: 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：4,843,930  
資本額：127,965  
電話：(02)87588888  
網址：www.nanshanlife.com.tw

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

168, Zhuangjing Rd., Taipei  
Date Founded: 1963,7  
Assets : 4,843,930  
Capital: 127,965  
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 : 2,977,572  
資本額 : 60,537  
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 : 4,375,130  
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 110 信義路五段 150 巷 2 號 6 樓  
成立日期 : 1993,7  
總資產 : 1,259,908  
資本額 : 23,720  
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 : 511,585  
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 : 301,026  
資本額 : 24,391  
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 : 367,432  
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 : 2,977,572  
Capital: 60,537  
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 : 4,375,130  
Capital: 110,831  
Tel: 886-2-87716699  
Website: www.fubon.com/life

**Mercuries Life Insurance Co., Ltd.**

6th Fl., 2, Lane 150, Sec. 5, Hsin Yi Rd., Taipei  
Date Founded: 1993,7  
Assets : 1,259,908  
Capital: 23,720  
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 : 511,585  
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 : 301,026  
Capital: 24,391  
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 : 367,432  
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: 754,911  
資本額: 20,000  
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: 754,911  
Capital: 20,000  
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: 59,009  
資本額: 4,250  
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: 59,009  
Capital: 4,250  
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: 160,736  
資本額: 6,719  
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: 160,736  
Capital: 6,719  
Tel: 886-2-27726772  
Website: my.tcb-life.com.tw

**保德信國際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: 181,886  
資本額: 4,961  
電話: (02)27678866  
網址: www.prulife.com.tw

**Prudential Life Ins. Co. of Taiwan Inc.**

10th Fl., 161, Sec. 5, Nanking E. Rd., Taipei  
Date Founded: 1990,11  
Assets: 181,886  
Capital: 4,961  
Tel: 886-2-27678866  
Website: www.prulife.com.tw

**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: 1,176,416  
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: 1992,8  
Assets: 1,176,416  
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: 284,651  
資本額: 9,736  
電話: (02)27517578  
網址: www.yuantalife.com.tw

**Yuanta Life Insurance Co., Ltd**

17th Fl., 156, Sec. 3, Ming Sheng E. Rd., Taipei  
Date Founded: 1992,3  
Assets: 284,651  
Capital: 9,736  
Tel: 886-2-27517578  
Website: www.yuantalife.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：35,886  
 資本額：2,000  
 電話：(02)66231688  
 網址：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：45,830  
 資本額：4,354  
 電話：(02)27352838  
 網址：www.aiaco.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：326,188  
 資本額：4,335  
 電話：(02)66363456  
 網址：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：105,994  
 資本額：1,974  
 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

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

6th Fl., 39, Sec. 1, Chung Hua Rd., Taipei  
 Date Founded: 2011,12  
 Assets : 35,886  
 Capital: 2,000  
 Tel: 886-2-66231688  
 Website: www.cigna.com.tw

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

17th Fl., 333, Sec. 2, Tun Hua S. Rd., Taipei  
 Date Founded: 1990,11  
 Assets : 45,830  
 Capital: 4,354  
 Tel: 886-2-27352838  
 Website: www.aiaco.com.tw

**Cardif Assurance Vie, Taiwan Branch**

80th Fl., 7, Sec. 5, Hsin Yi Rd., Taipei  
 Date Founded: 1997,11  
 Assets : 326,188  
 Capital: 4,335  
 Tel: 886-2-66363456  
 Website: life.cardif.com.tw

**Chubb Life Taiwan**

12th Fl., 8, Sec. 5, Hsin Yi Rd., Taipei  
 Date Founded: 2005,10  
 Assets : 105,994  
 Capital: 1,974  
 Tel: 886-2-81611988  
 Website: life.chubb.com/tw-zh/  
 Note: Original ACE Life, name changed in Sep. 2016.





▶ 附錄

▶ Appendix

108 中華民國 2019 The Life Insurance Industry in Taiwan  
人壽保險業概況

### 臺灣壽險業經驗生命表

1,000qx

年齡 Age	臺灣壽險業第五回經驗生命表 2011 Taiwan Standard Ordinary Experience Mortality Table (2004-2008)				臺灣壽險業第四回經驗生命表 2002 Taiwan Standard Ordinary Experience Mortality Table (1995-1999)			
	男 性 Male		女 性 Female		男 性 Male		女 性 Female	
	死亡率 $q_x$	平均餘命 $\dot{e}_x$	死亡率 $q_x$	平均餘命 $\dot{e}_x$	死亡率 $q_x$	平均餘命 $\dot{e}_x$	死亡率 $q_x$	平均餘命 $\dot{e}_x$
0	0.522	77.144	0.389	83.195	5.730	72.910	5.240	79.610
1	0.384	76.184	0.304	82.227	0.968	72.320	0.904	79.030
2	0.277	75.213	0.218	81.252	0.752	71.390	0.624	78.100
3	0.215	74.234	0.183	80.270	0.584	70.450	0.440	77.150
4	0.181	73.250	0.158	79.284	0.472	69.490	0.328	76.180
5	0.166	72.263	0.138	78.297	0.392	68.520	0.280	75.210
6	0.149	71.275	0.121	77.307	0.352	67.550	0.248	74.230
7	0.139	70.285	0.110	76.317	0.328	66.570	0.224	73.250
8	0.134	69.295	0.103	75.325	0.320	65.590	0.208	72.260
9	0.133	68.304	0.101	74.333	0.312	64.610	0.192	71.280
10	0.129	67.313	0.103	73.340	0.296	63.630	0.192	70.290
11	0.131	66.322	0.110	72.348	0.288	62.650	0.192	69.300
12	0.153	65.331	0.123	71.356	0.304	61.670	0.216	68.320
13	0.196	64.341	0.141	70.364	0.376	60.690	0.248	67.330
14	0.255	63.353	0.159	69.374	0.528	59.710	0.296	66.350
15	0.344	62.369	0.181	68.385	0.752	58.740	0.344	65.370
16	0.455	61.390	0.206	67.397	1.016	57.790	0.392	64.390
17	0.540	60.418	0.232	66.411	1.260	56.850	0.433	63.410
18	0.584	59.451	0.243	65.427	1.288	55.920	0.481	62.440
19	0.607	58.485	0.249	64.442	1.305	54.990	0.513	61.470
20	0.624	57.520	0.253	63.458	1.313	54.060	0.530	60.500
21	0.641	56.556	0.259	62.474	1.315	53.130	0.536	59.540
22	0.668	55.592	0.273	61.490	1.312	52.200	0.533	58.570
23	0.710	54.629	0.295	60.507	1.307	51.270	0.525	57.600
24	0.762	53.667	0.323	59.525	1.301	50.330	0.515	56.630
25	0.821	52.708	0.356	58.544	1.298	49.400	0.507	55.660
26	0.885	51.750	0.367	57.564	1.299	48.460	0.504	54.680
27	0.926	50.796	0.373	56.585	1.307	47.520	0.510	53.710
28	0.965	49.842	0.380	55.606	1.323	46.590	0.527	52.740
29	1.008	48.890	0.390	54.627	1.351	45.650	0.556	51.770
30	1.061	47.939	0.401	53.648	1.393	44.710	0.593	50.800
31	1.127	46.989	0.415	52.670	1.452	43.770	0.638	49.820
32	1.209	46.042	0.440	51.691	1.530	42.830	0.688	48.860
33	1.305	45.097	0.481	50.714	1.630	41.900	0.743	47.890
34	1.413	44.155	0.523	49.738	1.750	40.960	0.802	46.920
35	1.532	43.217	0.559	48.764	1.886	40.040	0.865	45.960
36	1.661	42.283	0.594	47.791	2.037	39.110	0.931	45.000
37	1.804	41.352	0.635	46.819	2.201	38.190	1.001	44.040
38	1.949	40.426	0.692	45.848	2.374	37.270	1.074	43.090
39	2.089	39.504	0.756	44.880	2.560	36.360	1.153	42.130
40	2.254	38.585	0.822	43.913	2.761	35.450	1.240	41.180
41	2.429	37.672	0.888	42.949	2.980	34.550	1.336	40.230
42	2.636	36.762	0.951	41.987	3.220	33.650	1.445	39.280
43	2.875	35.858	1.026	41.026	3.484	32.760	1.567	38.340
44	3.139	34.960	1.118	40.068	3.771	31.870	1.707	37.400
45	3.418	34.068	1.231	39.112	4.084	30.990	1.867	36.460
46	3.714	33.183	1.357	38.160	4.421	30.110	2.049	35.530
47	4.033	32.305	1.490	37.211	4.784	29.250	2.257	34.600
48	4.381	31.434	1.636	36.266	5.175	28.380	2.491	33.680
49	4.766	30.570	1.804	35.324	5.597	27.530	2.747	32.760

註：本表 100 歲及以上部份省略。

## Taiwan Standard Ordinary Experience Mortality Table

1,000qx

年齡 Age	臺灣壽險業第五回經驗生命表 2011 Taiwan Standard Ordinary Experience Mortality Table (2004-2008)				臺灣壽險業第四回經驗生命表 2002 Taiwan Standard Ordinary Experience Mortality Table (1995-1999)			
	男 性 死亡率 qx	Male 平均餘命 e <sub>x</sub>	女 性 死亡率 qx	Female 平均餘命 e <sub>x</sub>	男 性 死亡率 qx	Male 平均餘命 e <sub>x</sub>	女 性 死亡率 qx	Female 平均餘命 e <sub>x</sub>
50	5.136	29.714	1.992	34.387	6.056	26.680	3.017	31.850
51	5.524	28.865	2.207	33.455	6.558	25.840	3.294	30.950
52	5.939	28.023	2.415	32.528	7.108	25.010	3.572	30.050
53	6.351	27.187	2.620	31.605	7.713	24.180	3.848	29.150
54	6.754	26.358	2.813	30.687	8.380	23.370	4.140	28.260
55	7.189	25.533	3.022	29.772	9.118	22.560	4.469	27.380
56	7.689	24.715	3.275	28.861	9.935	21.760	4.858	26.500
57	8.320	23.902	3.599	27.954	10.839	20.980	5.327	25.630
58	9.084	23.099	4.002	27.053	11.840	20.200	5.895	24.760
59	10.040	22.306	4.469	26.160	12.944	19.440	6.554	23.900
60	10.943	21.527	4.984	25.275	14.158	18.690	7.293	23.060
61	11.680	20.760	5.481	24.399	15.488	17.950	8.101	22.220
62	12.592	19.999	5.983	23.531	16.942	17.220	8.966	21.400
63	13.699	19.248	6.557	22.670	18.528	16.510	9.882	20.590
64	14.981	18.508	7.219	21.816	20.261	15.810	10.867	19.790
65	16.404	17.782	7.993	20.971	22.157	15.130	11.942	19.000
66	17.892	17.070	8.896	20.136	24.233	14.460	13.130	18.230
67	19.497	16.372	9.948	19.312	26.505	13.810	14.453	17.460
68	21.322	15.688	11.162	18.501	28.992	13.170	15.934	16.710
69	23.359	15.019	12.540	17.704	31.715	12.550	17.588	15.970
70	25.556	14.366	14.081	16.923	34.698	11.940	19.431	15.250
71	27.961	13.730	15.770	16.157	37.963	11.350	21.478	14.540
72	30.517	13.110	17.537	15.408	41.535	10.780	23.745	13.850
73	33.290	12.507	19.528	14.674	45.436	10.230	26.248	13.180
74	36.264	11.920	21.753	13.957	49.701	9.690	29.016	12.520
75	39.482	11.350	24.265	13.256	54.363	9.170	32.079	11.880
76	42.913	10.796	27.089	12.573	59.457	8.670	35.466	11.250
77	46.627	10.258	30.202	11.909	65.016	8.180	39.208	10.650
78	50.663	9.735	33.670	11.264	71.077	7.720	43.337	10.060
79	55.090	9.228	37.470	10.640	77.686	7.270	47.896	9.500
80	59.942	8.737	41.628	10.034	84.889	6.840	52.932	8.950
81	65.252	8.262	46.210	9.448	92.734	6.430	58.489	8.420
82	70.972	7.804	51.234	8.882	101.268	6.040	64.614	7.910
83	77.204	7.362	56.797	8.335	110.542	5.660	71.356	7.430
84	83.852	6.936	62.902	7.806	120.611	5.300	78.778	6.960
85	91.053	6.525	69.618	7.297	131.536	4.960	86.946	6.510
86	98.875	6.128	77.205	6.805	143.375	4.630	95.925	6.080
87	107.353	5.746	85.467	6.333	156.188	4.330	105.783	5.680
88	116.732	5.377	94.780	5.878	170.033	4.040	116.587	5.290
89	127.197	5.022	105.023	5.441	184.970	3.760	128.419	4.920
90	139.237	4.680	116.733	5.021	201.055	3.500	141.361	4.570
91	153.157	4.357	130.814	4.618	218.348	3.250	155.497	4.240
92	166.960	4.054	148.153	4.238	236.907	3.020	170.909	3.930
93	182.008	3.767	165.051	3.888	256.783	2.810	187.681	3.640
94	198.411	3.493	183.875	3.558	278.003	2.600	205.885	3.360
95	216.292	3.234	204.847	3.247	300.589	2.410	225.596	3.110
96	235.786	2.989	228.211	2.955	324.559	2.240	246.887	2.860
97	257.035	2.757	254.239	2.681	349.936	2.070	269.830	2.640
98	280.201	2.537	283.236	2.424	376.717	1.920	294.480	2.430
99	305.453	2.331	315.540	2.185	404.815	1.780	320.809	2.240

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

國名	幣名	2018年				2017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	1,469,375	1,469,375	28.29	1	1,399,222	1,399,222	28.22
Canada	CAD	9	165,773	127,903	2.46	9	157,286	121,181	2.44
Brazil	BRL	16	266,123	72,840	1.40	12	266,047	83,351	1.68
Mexico	MXN	25	525,752	27,344	0.53	26	485,361	25,669	0.52
Argentina	ARS	38	337,079	12,119	0.23	33	272,217	16,435	0.33
Chile	CLP	36	8,724,619	13,606	0.26	37	8,385,636	12,924	0.26
Colombia	COP	42	27,268,340	9,295	0.18	43	26,003,160	8,811	0.18
Peru	PEN	52	12,869	3,916	0.08	51	11,327	3,474	0.07
United Kingdom	GBP	4	251,943	336,510	6.48	4	248,251	319,992	6.45
France	EUR	5	218,381	257,963	4.97	5	216,319	244,362	4.93
Germany	EUR	6	204,431	241,485	4.65	6	201,104	227,174	4.58
Italy	EUR	8	144,146	170,273	3.28	8	140,993	159,271	3.21
Netherlands	EUR	12	71,405	84,348	1.62	14	70,703	79,869	1.61
Spain	EUR	14	62,698	74,062	1.43	15	62,397	70,486	1.42
Switzerland	CHF	18	58,071	59,384	1.14	18	58,173	57,904	1.17
Ireland	EUR	15	na.	73,162	1.41	16	na.	64,812	1.31
Belgium	EUR	20	31,536	37,253	0.72	21	33,716	34,710	0.70
Sweden	SEK	21	322,570	37,092	0.71	20	312,858	36,621	0.74
Denmark	DKK	22	229,790	36,393	0.70	22	223,577	33,871	0.68
Luxembourg	EUR	23	27,820	32,862	0.63	23	26,738	30,149	0.61
Russia	RUB	28	1,478,406	23,593	0.45	29	1,277,585	21,898	0.44
Finland	EUR	26	23,021	27,194	0.52	25	22,640	25,575	0.52
Norway	NOK	29	171,366	21,077	0.41	30	163,361	19,756	0.40
Austria	EUR	30	17,263	20,392	0.39	31	17,100	19,317	0.39
Poland	PLN	34	59,858	16,574	0.32	34	60,340	15,970	0.32
Portugal	EUR	35	13,144	15,527	0.30	38	11,724	13,243	0.27
Turkey	TRY	39	50,415	10,452	0.20	39	43,978	12,054	0.24
Czech Republic	CZK	45	153,571	7,067	0.14	44	148,587	6,356	0.13
Greece	EUR	50	4,049	4,783	0.09	49	3,965	4,479	0.09
Japan	JPY	3	48,628,770	440,648	8.49	3	47,037,670	424,454	8.56
PR China	CNY	2	3,801,663	574,877	11.07	2	3,658,101	541,446	10.92
South Korea	KRW	7	198,970,000	179,024	3.45	7	201,254,900	181,238	3.66
Taiwan	TWD	10	3,677,170	121,908	2.35	10	3,576,944	117,495	2.37
India	INR	11	6,958,245	99,838	1.92	11	6,122,471	94,998	1.92
Hong Kong	HKD	17	516,573	65,912	1.27	17	477,044	61,220	1.23
Singapore	SGD	24	41,286	30,609	0.59	24	39,952	28,931	0.58
Thailand	THB	27	na.	26,622	0.51	27	812,194	23,932	0.48
Indonesia	IDR	31	290,061,300	20,383	0.39	28	273,085,800	20,411	0.41
Malaysia	MYR	33	68,161	16,634	0.32	35	64,242	15,408	0.31
Iran	IRR	44	361,403,600	7,688	0.15	42	311,254,500	9,054	0.18
Israel	ILS	32	66,640	18,662	0.36	32	62,730	17,427	0.35
Saudi Arabia	SAR	41	35,487	9,463	0.18	41	36,503	9,734	0.20
Philippines	PHP	46	316,915	6,018	0.12	45	282,386	5,602	0.11
South Africa	ZAR	19	639,051	48,269	0.93	19	609,559	45,770	0.92
Morocco	MAD	51	42,964	4,579	0.09	50	38,736	3,997	0.08
Australia	AUD	13	105,931	79,098	1.52	13	105,260	80,688	1.63
New Zealand	NZD	40	15,091	10,406	0.20	40	14,345	10,192	0.21
World Total				5,193,225				4,957,507	

Source: Swiss Reinsurance Company, Sigma, 3/2019

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

國名	幣名	2018年				2017年			
		排名	該國貨幣 (百萬元)	美元 (百萬元)	世界 占率%	排名	該國貨幣 (百萬元)	美元 (百萬元)	世界 占率%
United States	USD	1	593,391	593,391	21.04	1	565,822	565,822	20.77
Canada	CAD	13	70,079	54,070	1.92	13	67,576	52,064	1.91
Brazil	BRL	14	143,405	39,251	1.39	14	149,617	46,874	1.72
Mexico	MXN	29	233,378	12,138	0.43	28	214,897	11,365	0.42
Chile	CLP	33	5,268,460	8,216	0.29	33	5,085,597	7,838	0.29
Argentina	ARS	48	48,951	1,760	0.06	41	41,011	2,476	0.09
Colombia	COP	39	8,584,598	2,926	0.10	40	8,473,745	2,871	0.11
Peru	PEN	46	6,272	1,908	0.07	51	5,356	1,642	0.06
United Kingdom	GBP	4	176,318	235,501	8.35	4	174,829	225,351	8.27
France	EUR	5	139,746	165,075	5.85	5	139,195	157,239	5.77
Germany	EUR	9	81,641	96,439	3.42	9	81,705	92,297	3.39
Italy	EUR	6	100,871	125,341	4.44	6	100,871	117,391	4.31
Ireland	EUR	11	na.	63,424	2.25	12	na.	56,185	2.06
Spain	EUR	16	28,883	34,118	1.21	16	29,407	33,219	1.22
Switzerland	CHF	17	29,771	30,444	1.08	18	29,591	30,052	1.10
Sweden	SEK	20	234,828	27,003	0.96	19	229,266	26,836	0.99
Belgium	EUR	24	15,841	18,712	0.66	24	14,668	16,569	0.61
Luxembourg	EUR	19	23,779	28,089	1.00	20	23,276	26,246	0.96
Netherlands	EUR	26	13,327	15,743	0.56	27	13,668	15,440	0.57
Denmark	DKK	21	167,716	26,562	0.94	21	164,207	24,877	0.91
Finland	EUR	23	18,783	22,187	0.79	23	18,403	20,789	0.76
Norway	NOK	28	98,690	12,138	0.43	29	93,066	11,255	0.41
Poland	PLN	36	15,786	4,371	0.15	36	19,028	5,036	0.18
Portugal	EUR	32	8,246	9,741	0.35	32	7,172	8,101	0.30
Austria	EUR	35	5,593	6,607	0.23	34	5,802	6,554	0.24
Czech Republic	CZK	41	56,231	2,588	0.09	42	57,261	2,450	0.09
Greece	EUR	43	1,868	2,206	0.08	44	1,875	2,119	0.08
Hungary	HUF	50	474,075	1,754	0.06	48	458,448	1,671	0.06
Russia	RUB	34	452,400	7,220	0.26	35	331,537	5,683	0.21
Turkey	TRY	51	6,835	1,417	0.05	45	6,767	1,855	0.07
Japan	JPY	2	36,886,230	334,243	11.85	2	35,343,300	318,928	11.71
PR China	CNY	3	2,072,286	303,365	10.76	3	2,145,557	317,570	11.66
South Korea	KRW	8	108,999,200	98,072	3.48	7	113,973,500	102,637	3.77
Taiwan	TWD	7	3,077,995	102,044	3.62	8	3,001,760	98,602	3.62
India	INR	10	5,139,033	73,735	2.61	10	4,588,095	71,191	2.61
Hong Kong	HKD	12	478,175	61,013	2.16	11	440,915	56,583	2.08
Indonesia	IDR	27	220,862,800	15,520	0.55	26	212,426,900	15,877	0.58
Singapore	SGD	22	30,289	22,456	0.80	22	29,572	21,414	0.79
Thailand	THB	25	na.	18,136	0.64	25	554,952	16,352	0.60
Malaysia	MYR	30	47,454	11,581	0.41	30	44,448	10,660	0.39
Israel	ILS	31	35,963	10,071	0.36	31	33,722	9,368	0.34
Philippines	PHP	37	219,688	4,172	0.15	37	195,111	3,871	0.14
Vietnam	VND	38	87,418,320	3,799	0.13	39	66,226,000	2,917	0.11
South Africa	ZAR	15	509,384	38,475	1.36	15	485,128	36,427	1.34
Morocco	MAD	44	20,149	2,147	0.08	47	16,985	1,752	0.06
Australia	AUD	18	40,331	30,115	1.07	17	42,027	32,216	1.18
New Zealand	NZD	47	2,578	1,777	0.06	49	2,462	1,749	0.06
World Total				<b>2,820,175</b>				<b>2,724,017</b>	

Source: Swiss Reinsurance Company, Sigma, 3/2019











中華民國一〇八年度  
**人壽保險業概況**  
The Life Insurance Industry  
**2019** 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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