







中華民國一〇四年度  
人壽保險業概況

The Life Insurance Industry  
2015 in Taiwan

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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 104 年壽險業總保費收入為新臺幣 29,266 億元，較上年度 27,711 億元成長 5.61%；其中初年度保費收入為 11,862 億元，較去年度成長 1.41%，續年度保費收入 17,404 億元，較去年度增加 8.68%。另，投資型保險商品總保費收入為新臺幣 4,480 億元，較上年度 4,736 億元減少 5.40%，其中初年度保費收入為 3,460 億元，較上年度減少 0.96%。

投保率仍持續成長已達 234.16%，本年度的新契約保費來源通路結構為：壽險公司行銷體系占 41.22%；銀行通路占 53.59%；傳統保險經紀人、保險代理人占 5.19%。至本年度年底壽險業資產總額為新臺幣 202,783 億元，較上年度之 185,213 億元成長 9.49%；稅後純益為 1,167 億元，創下歷史新高紀錄。

去年金管會開放保險業在中華民國境內設立國際保險業務分公司 (OIU)，對於 OIU 銷售之保單從寬管理，鼓勵創新商品之開發，並提供租稅優惠，為擴大 OIU 業務，今年一月金管會宣布開放 OIU 保費融資業務，境外客戶可向銀行借款以購買 OIU 保單，這項政策將有助於 OIU 業務成長。

在商品方面，104 年主管機關開放壽險業銷售「一次性給付」的外幣健康險；修正「人身保險商品審查應注意事項」，放寬生存保險金給付方式不得低於年給付之規定；核定「長期照顧保險單示範條款」，對「長期照顧狀態」加以明確定義；「保險金分期給付及年金給付條款」上路，保險公司可將原保單加上批註條款或直接在新商品條款中加以約定，讓保戶可選擇保險金一次領回或分期領回；推動團體年金保單，核定「團體年金保險單示範條款—利率變動型」，提供員工累積退休金的新選項，並幫助企業留住人才；去年八月「人身保險商品審查應注意事項」部分規定修正

## 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 2015, the total premium income of life insurance industry amounts to NT\$2,926.7 billion, a yearly growth of 5.61% from last year's NT\$2,771.1 billion; of which, the first-year premium is NT\$1,186.2 billion, a yearly increase of 1.41%, whereas the following-year premium amounts to NT\$1,740.4 billion, a yearly growth of 8.68%. Meanwhile, the total premium income of unit-linked (investment) insurance contracts is NT\$448 billion, a 5.4% decrease from last year's NT\$473.6 billion; of which, the first-year premium is NT\$346 billion, a yearly recess of 0.96%.

The insurance coverage enjoys a steady growth to reach 234.16%; whereas the solicitation channels of the new contract premium source as the following: 41.22% from traditional insurers' salesmen, 53.59% from bancassurance, the rest 5.19% from traditional brokerage and agency. Till the end of year, the total assets of life industry reaches NT\$20,278.3 billion, a yearly growth of 9.49% from last year's NT\$18,521.3 billion, and the net-income after tax reaches NT\$116.7 billion, a new high record.

Last year, the Financial Insurance Commission (FSC) approved insurance companies to set up offshore insurance unit (OIU) within the territory of R.O.C., and took lenient attitude among policies sold from OIU to encourage product innovation, along with tax preference. To help increase OIU business, the FSC promulgated approval of premium financing business in OIU, hence, offshore customers can borrow money from banks to purchase OIU policies; the said promulgation is expected to assist growing business in OIU.

For insurance product aspect, the competent authorities approved insurers to sell "lump-sum payment" foreign-currency-denominated health insurance products; revision of "Directions for Examination of Life Insurance Products" to release regulation over survival payment no less than yearly payment; approval of "Long-term Care Insurance Model Policy" precisely defined "long-term care" condition; with "insurance-benefit payment-in-term and payment-in-annuity" clause, insurers could add remark clause on existing policies or amend their new insurance contract clause to provide policyholders lump-sum or installment options in receiving insurance benefits; approval of "Group Annuity Insurance Model Policy (interest-rate sensitive)" offered new choice for employees to accumulate their pensions and helped corporate to retain human resources; last August, amendments of "Directions for Examination of Life Insurance Products" stipulated individual chapter of "Payment-in-kind Insurance Products", several life insurers from the beginning of this year submitted the said products for examination, whereas the

發布，增訂「實物給付型保險商品」專章，今年初有多家壽險公司遞件送審，主管機關並已於 105 年 4 月 18 日核准第一張實物給付型保單。

資金運用方面，去年金管會修正發布「保險業辦理不動產投資有關即時利用並有收益之認定標準及處理原則」解釋令，鬆綁保險業於 101 年 11 月 19 日後取得之不動產規定，調降最低收益率門檻；修正「保險業從事衍生性金融商品交易管理辦法」，開放保險業從事被避險項目為特定負債部位之避險目的交易，以提高保險業銷售保證給付型投資型保單意願；至於國外不動產投資，修正「保險業辦理國外投資管理辦法」，以資金作為國外不動產投資限額之控管基礎，且採差異化管理方式，依保險公司之資本適足率分級給予投資限額，並放寬審查程序，符合特定條件者，不受事前逐案審查之限制，對保險業資金運用的效益提升具有貢獻。

在通路方面，因應數位金融 3.0 浪潮，金管會進一步開放網路投保業務，將傳統年金險、利變年金險以及保險年期不超過 20 年及歲滿期不超過 75 歲的生死合險納入網路投保險種，此外，身分驗證方式除了本人之信用卡或存款帳戶外，再開放要保人及被保險人為不同人時，得以自然人憑證辦理網路投保，另增加法定繼承人得為身故受益人。

去年歐元區跟隨北歐的腳步實施負利率，今年日本也加入行列，顯示各國央行正面臨嚴峻的通縮問題，為提振經濟不得不使出非常手段，面對負利率的挑戰，以及全球金融市場動盪，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

許舒博




competent authorities approved the 1st payment-in-kind policy on April 18th of 2016.

For investment activities, last year the FSC promulgated revised explanatory orders over “Recognition Standards and Handling Regulations of Instant Utilization and Revenue Receiving for Insurers’ Real-estate Investment” to lower down the minimum yield regulations governing insurers to obtain real-estate after November 19th of 2012; amendment of “Regulations Governing Derivatives Transactions Conducted by Insurance Companies” to allow hedged items conducted by insurers as hedging-purpose transaction against a specific liability position to encourage insurers to sell unit-linked insurance policies with guaranteed payment. As for foreign real-estate investment, the FSC revised “Regulations Governing Foreign Investments by Insurance Companies” to take capital as standard over insurers’ foreign real-estate investment quota, and conducted differential management over quota by RBC; also, the examination procedures were thus released: insurers qualified with certain conditions are exempt from one-by-one examination beforehand, the said revision would help increase the efficiency of insurers’ capital utilization.

For solicitation channel, the FSC, to adapt to Digital Finance 3.0, opened up internet insurance application business, allowing application of traditional annuity insurance, interest-sensitive annuity insurance, and endowment assurance with no-more-than-20-year term and with insured’s maturity age no more than 75 years old be submitted via internet. As for the verification of identity, in addition to credit card or deposit account of applicant (=insured), included citizen digital certificate when the applicant and insured are different individuals. Besides, the insured’s legal heir was allowed to be death beneficiary.

Last year, the Eurozone followed North Europe to conduct negative interest rate policy, whereas Japan took the same policy this year; the worldwide central banks obviously face tough deflation issue, and would take actions to boost economy whatever it costs. The way how the industry effectively reacts to negative interest rate and turbulent financial markets to break through obstacles and to development business is indeed the common goal of our endeavors. It is my sincere hope that we will stand on common ground to sustain past successes while creating the ideal business environment for the life insurance industry by providing adequate protection for the public and maintaining stability and prosperity.

The Life Insurance Association of the Republic of China  
Chairman

  
Mr. Paul Hsu



立法院王院長金平致詞

President of the Legislative Yuan Wang Jin-pyng delivered remark



103年度人身保險業優秀從業人員表揚大會

2014 Award Ceremony for Outstanding Sales and Supporting Staff in Life Insurance Industry 2015.9.2

▶ 一、公會簡介

▶ I. About the Association



104 中華民國 2015 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 6 屆）理事長為許舒博先生。

### (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，在理事會下常設四個委員會及 21 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. 新型態人身保險業商品認定委員會。
4. 境外結構型商品審查小組。
5. 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 6<sup>th</sup> Chairman of LIA-ROC is Paul Hsu.

## 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, four committees and 21 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) Offshore-structured Products Exam Unit.
- (5) 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 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所屬公司辦理之業務員訓練、管理及獎懲績效予以評估及對受停止招攬登錄、撤銷登錄處分之人身保險業務員申請覆核。由會員公司代表 4 人、中華民國精算學會及中華民國人壽保險管理學會、學者、消費者及業務員代表各 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. 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: 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 agents' professional training, management, reward/compensation and disciplinary action, evaluation of agents' conduct for de-registration and/or re-registration applications. Representation at this Committee is as follows: 4 representatives from the life insurance industry, 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, Consumers and Agents.

### (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) 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 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 21 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	年金保險研究小組	財務會計研究小組
保全研究小組	人力資源開發研究小組	電腦化專案推動研究小組
展業研究小組	內控內稽研究小組	投資研究小組
團體保險研究小組	法制研究小組	保戶申訴研究小組
精算統計研究小組	理賠研究小組	宣傳研究小組
再保險研究小組	傷害保險研究小組	風險管理研究小組
醫務研究小組	教育訓練研究小組	大陸事務研究小組

### (五) 各行政單位職能

本會設秘書長綜理會務，置副秘書長 1 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。

#### 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、編印專業性研究刊物等；年度主要工作：

- 配合法制、理賠、承保、保全、傷害保險、團體保險、醫務、年金保險、保戶申訴、人力資源開發及內控內稽及大陸事務等 12 個研究小組。
- 編印「壽險季刊」。
- 編印「保險法及相關法規」。
- 編印「人身保險判決彙編」。
- 編製「壽險訊息」。
- 舉辦研修班、專題演講。
- 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 21 research subcommittees by disciplines and lines of business as follows:

Underwriting Subcommittee	Legal Subcommittee
Policy Conversion Subcommittee	Claims Subcommittee
Marketing Subcommittee	Accident Insurance Subcommittee
Group Insurance Subcommittee	Education & Training Subcommittee
Actuarial & Statistical Subcommittee	Financial & Accounting Subcommittee
Reinsurance Subcommittee	Information System Subcommittee
Medical Subcommittee	Investment Subcommittee
Annuity Subcommittee	Appeal Service Subcommittee
Human Resources Subcommittee	Public Relations Subcommittee
Internal Control and Audit Subcommittee	Risk Management Subcommittee
Mainland Affairs 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.

#### 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.
- Publish "Life Insurance Quarterly".
- Publish "Insurance Law and Related Regulations".
- Publish "Life Insurance Casebook".
- Compile "Life Insurance information Monthly".
- Organize seminars and keynote speech presentations on special topics by renowned speakers.
- 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、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。
- 編輯「保戶手冊」( 刊載於本會網站 ) 及投保指南。
- 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電腦化之開發暨執行事宜；年度主要工作：

- 配合精算統計、財務會計、再保險、投資、電腦化專案推動及風險管理等 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。

### 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.
- Compile “Brochure for Policyholders” (available at the Association’s website) and “Guidance of Insurance”.
- 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”.

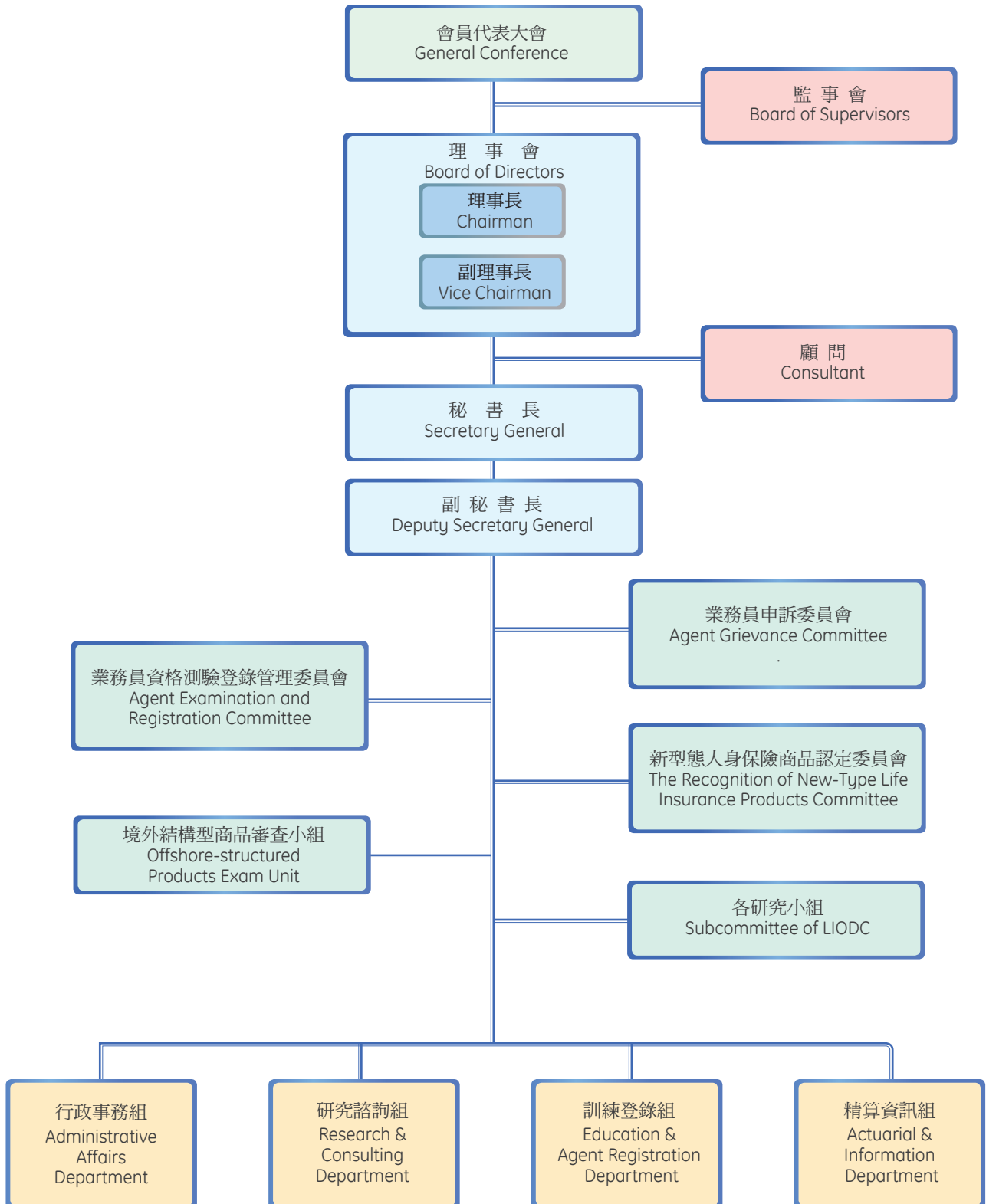
### Actuarial & Information Department

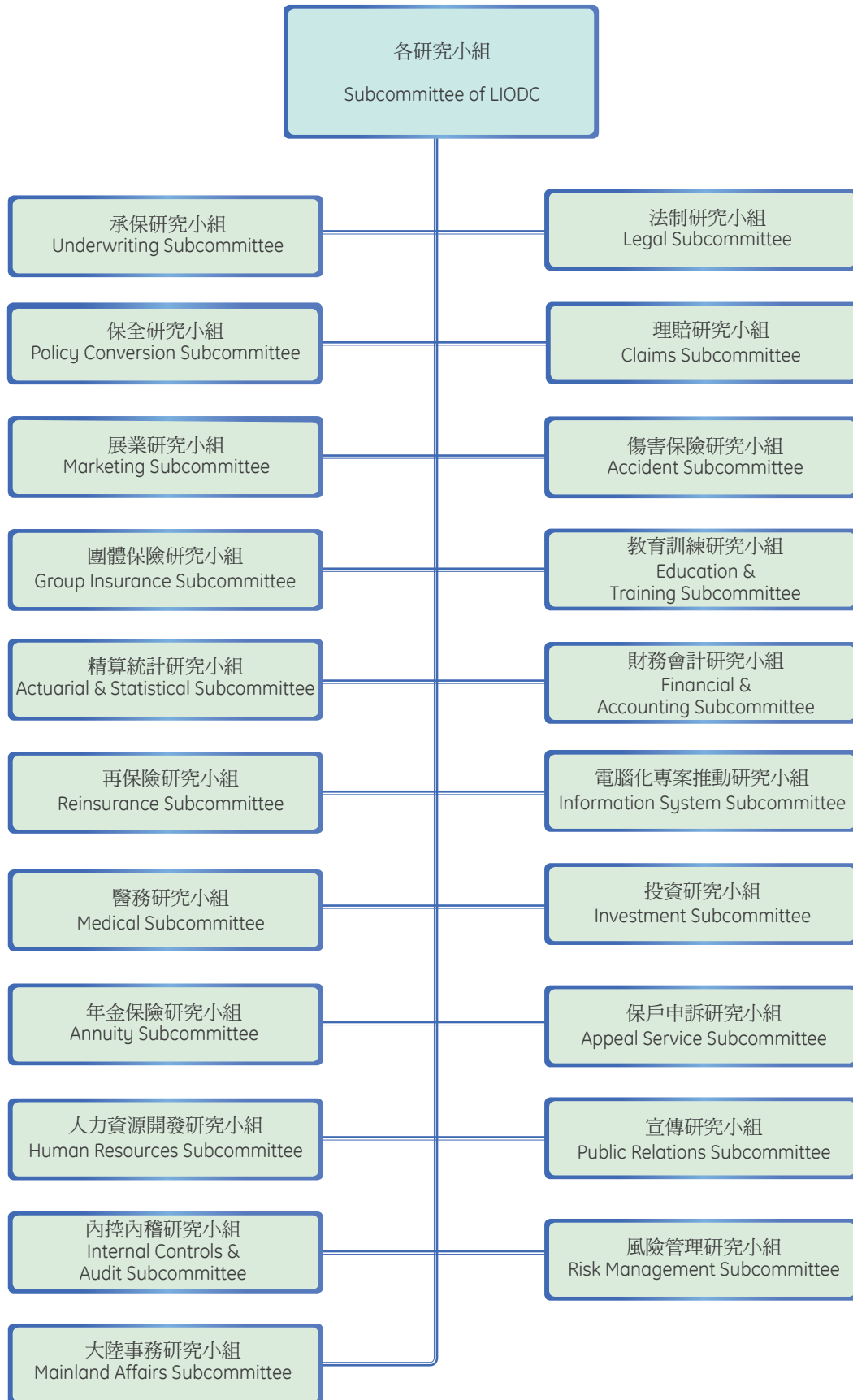
This department is responsible for actuarial, investment, risk management, financial and accounting related matters of the life insurance industry. The department also takes charge of the operation and development of computer networks and related joint arrangements within the industry and sets up the 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.

(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
- 保險業經營行動投保業務自律規範  
Self-Regulatory Rules for Insurance Enterprises Engaging Mobile Device 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或保險單借款本息自律規範  
Self-Regulatory Rules for Delegating Collection of Premiums or Policy Loan 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

▶ 二、民國104年臺灣地區人壽保險業概況

▶ II. 2015 Highlights of the Life Insurance Business  
in Taiwan



**104** 中華民國 **2015** 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

104 年上半年台灣經濟成長率為 2.26%，但下半年由於全球景氣復甦力道疲弱，加上原油以及其他商品價格大幅走跌，導致出口金額減少；對於通縮問題之擔憂，亦造成內需市場不如預期，下半年連續兩季均為負成長，拖累全年經濟成長率降至 0.75%。

1. Overall Economic Conditions

Economic Growth

Taiwan economic growth rate is 2.26% in the first half of 2015. However, Due to the weakening global economy, plunges in crude oil and commodity prices, exporting values declined in the second half of the year. The domestic private consumption was slower-than-expected as well because of the fear of deflation. GDP shows negative growth for two consecutive quarters, and makes the annual economic growth rate becomes 0.75%.

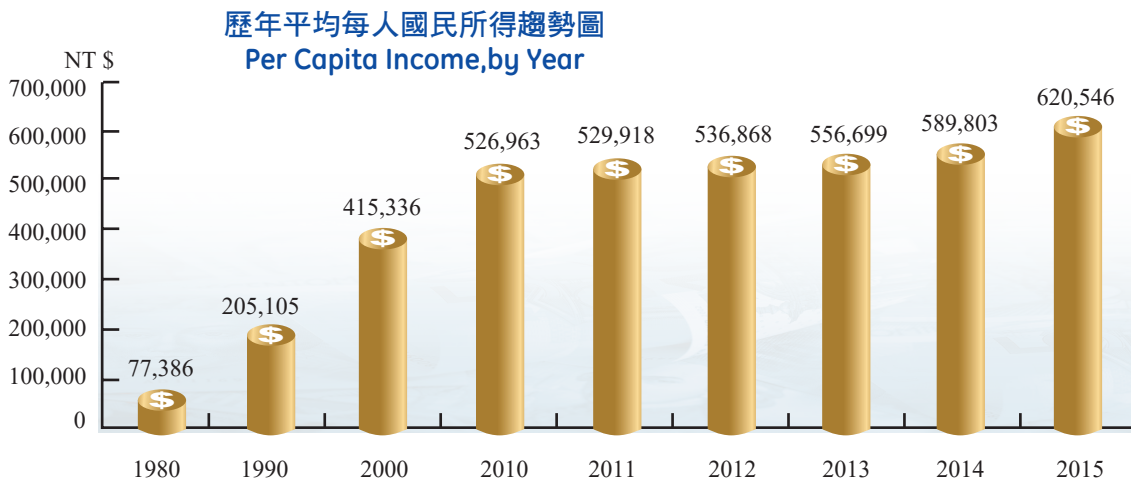


國民所得

民國 104 年平均每人國民所得為新臺幣 620,546 元 (19,451 美元\*)，較前一年 19,421 美元增加 30 美元或 0.15%，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 2015, per capita income reached US\$19,451. The figure was increased by US\$30 or 0.15% from the preceding year's US\$19,421. The per capita income in recent years has remained above US\$19,000, affected by foreign exchange.



註 \*：新臺幣31.90元=美金1元，以下換算基礎同。 NT\$31.90= US\$ 1，the same as the following.

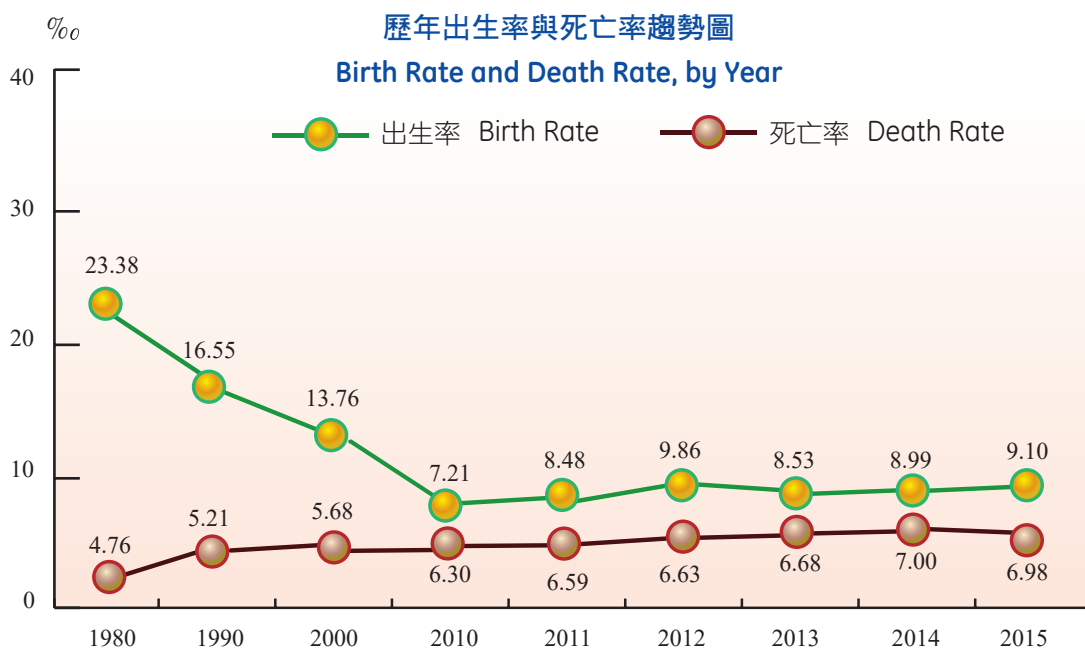


### 人口數、出生率與死亡率

民國 104 年底，依內政部統計總人口數為 23,492,074 人，較去年底增加 58,321 人，其中男性為 11,712,047 人，女性為 11,780,027 人。本年度出生人數為 213,598 人，粗出生率為千分之 9.10，較去年增加 1.53%；死亡人數為 163,858 人，粗死亡率為千分之 6.98，較去年減少 0.04%。

### Population, Birth Rate and Death Rate

According to the household registration data, at the end of 2015, total population was 23,492,074 including 11,712,047 males and 11,780,027 females. Relative to the total population at the end of 2014, there was an increase of 58,321 people. The number of live births, during 2015, totaled 213,598 resulting in a crude birth rate of 9.10 per 1,000 people. 163,858 deaths were registered in 2015 with a crude death rate of 6.98 per 1,000 people.



## (二) 產業現狀

至民國 104 年底，共有 25 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）21 家，設立 123 分公司，通訊處 3,511 個；外商分公司 4 家，設立 4 個通訊處；從業人員中，業務員共計 188,407 人，較前年增加 4.44%，內勤人員共 27,314 人，近幾年人數變化不大；壽險業總資本額已達新臺幣 489,693 百萬元，較前一年度增加 52,835 百萬元。

## 2. Insurance Industry Environment

At the end of 2015, there were 25 life insurance companies in operation, including 21 domestic companies and 4 foreign branch companies. There were 27,314 staffs and 188,407 agents which increased 1.70% and 4.44% respectively from last year. The total capital of life insurance industry reached NT\$489,693 million, up by NT\$52,835 million from last year.

分支機構分布圖  
Distribution of Branch Offices

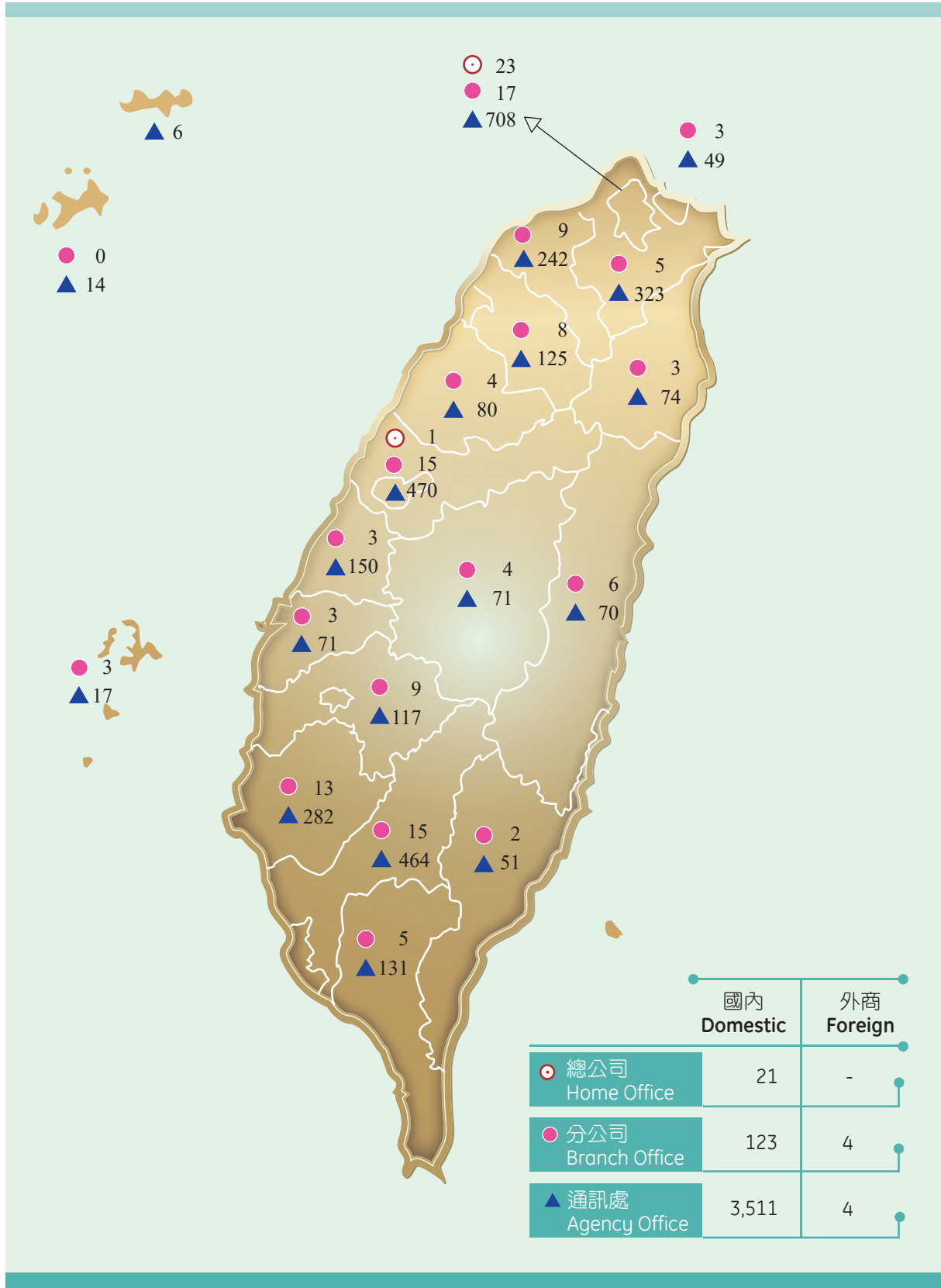


表 1: 人壽保險業歷年公司數、從業人員及資本額概況

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 100 年 (2011)	23	7	165,941	26,677	409,419
民國 101 年 (2012)	24	6	171,950	26,765	397,454
民國 102 年 (2013)	24	5	169,398	26,068	424,126
民國 103 年 (2014)	24	4	180,405	26,858	436,858
民國 104 年 (2015)	21	4	188,407	27,314	489,693

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 104 年底，全體壽險業總資產已達新臺幣 20,278,304 百萬元（約 635,623 百萬美元）較前一年 18,521,276 百萬元增加 9.49%。負債總額為新臺幣 19,259,471 百萬元，較前一年 17,486,184 百萬元增加 10.14%，其中各種準備金（負債準備）有新臺幣 17,031,075 百萬元，佔總負債的 88.43%。業主權益總數為新臺幣 1,018,833 百萬元，較前一年 1,035,093 百萬元減少 1.57%。

### 3. Assets & Liabilities

The total assets of life insurance industry in 2015 amounted to NT\$20,278,304 million (US\$635,623 million), which showed an increase of 9.49% over the previous year's NT\$18,521,276 million. The total liabilities of life insurance industry in 2015 amounted to NT\$19,259,471 million, and an increase of 10.14% over the preceding year. The major item of liability was policy reserves, which reached NT\$17,031,075 million accounted for 88.43% of the total liabilities. The owners' equity in 2015 increased from NT\$1,035,093 million to NT\$1,018,833 million, the decreased rate was 1.57%.

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 100 年 (2011)	13,051,337	12,621,315	11,184,402	430,022	3.07
民國 101 年 (2012)	14,528,759	13,843,592	12,033,625	685,167	3.54
民國 102 年 (2013)	16,632,488	15,826,129	13,922,612	806,359	3.51
民國 103 年 (2014)	18,521,276	17,486,184	15,234,516	1,035,093	3.81
民國 104 年 (2015)	20,278,304	19,259,471	17,031,075	1,018,833	3.37
成長率 Growth rate (%)	9.49	10.14	11.79	-1.57	-11.55

#### (四) 資金運用狀況

至民國 104 年底止，全體壽險業運用資金總額為新臺幣 18,094,414 百萬元 (約 567,169 百萬美元)，較前一年 16,360,098 百萬元增加 10.60%，為總資產的 89.23%。觀察資金運用情形，國外投資 10,419,906 百萬元，佔資金運用總額的 57.59%，居第一位；資金運用第二位為有價證券計 4,762,976 百萬元，佔資金運用總額的 26.32%，其中，公債及國庫券 2,218,134 百萬元佔 12.26%，股票 1,094,944 百萬元佔 6.05%。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 2015, total utilization assets of the life insurance industry was NT\$18,094,414 million (US\$567,169 million and 89.23% of total assets) with a growth rate of 10.60% when compared to last year's NT\$16,360,098 million. Regarding the overall assets portfolio, the major component of life insurance industry assets was foreign investment, totaled NT\$10,419,906 million (57.59% of total utilization assets). The second largest of asset was Securities & Bonds, totaled NT\$4,762,976 million (26.32% of total utilization assets) with Government & Treasury Bonds totaled NT\$2,218,134 million (12.26% of total utilization assets) and Stock totaled NT\$1,094,944 million (6.05% 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100年(2011)	705,905	4,700,105	2,475,878	714,040	519,101	150,755	840,331
民國101年(2012)	740,847	4,904,880	2,487,724	858,857	558,002	150,818	849,478
民國102年(2013)	656,431	5,309,755	2,541,020	1,089,857	643,057	250,356	785,465
民國103年(2014)	353,994	5,118,665	2,385,493	1,232,502	601,578	169,026	730,066
民國104年(2015)	278,159	4,762,976	2,218,134	1,094,944	500,319	268,727	680,852
成長率 Growth rate(%)	-21.42	-6.95	-7.02	-11.16	-16.83	58.99	-6.74

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 100 年 (2011)	461,158	569,237	569,502	4,327,620	17,030	117,593	11,468,150
民國 101 年 (2012)	572,966	530,206	626,819	5,223,997	16,479	142,411	12,758,605
民國 102 年 (2013)	747,862	556,132	819,819	6,389,982	17,574	189,743	14,687,298
民國 103 年 (2014)	966,867	534,555	940,178	8,235,179	23,101	187,559	16,360,098
民國 104 年 (2015)	1,011,131	543,849	874,051	10,419,906	51,084	153,258	18,094,414
成長率 Growth rate(%)	4.58	1.74	-7.03	26.53	121.13	-18.29	10.60

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 104 年壽險業總保費收入已達新臺幣 2,926,677 百萬元 (約 91,737 百萬美元)，較前一年 2,771,130 百萬元增加 5.61%，其中人壽保險 2,237,541 百萬元，較去年增加 3.49%、傷害保險 62,552 百萬元、健康保險 323,138 百萬元、年金保險 303,447 百萬元，較去年增加 25.75%，分別佔所有保費收入的 76.45%、2.14%、11.04%、10.37%。

### 5. Premium Income

In 2015, total premium income of life insurance industry reached NT\$2,926,677 million (US\$91,737 million) and increased 5.61% when compared to last year's NT\$2,771,130 million. The life insurance premium income was NT\$2,237,541 million (76.45% of total premium income), an increase of 3.49%. The premium income of accident products was NT\$62,552 million (2.14% of premium income) and the premium income of health products was NT\$323,138 million (11.04% of premium income). The premium income of annuity product was NT\$303,447 million (10.37% 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 100 年 (2011)	1,676,641	57,112	250,809	213,610	2,198,172
民國 101 年 (2012)	1,932,448	58,694	271,902	215,304	2,478,348
民國 102 年 (2013)	1,855,902	60,021	290,344	377,264	2,583,532
民國 103 年 (2014)	2,162,094	61,228	306,502	241,307	2,771,130
民國 104 年 (2015)	2,237,541	62,552	323,138	303,447	2,926,677
成長率 Growth rate(%)	3.49	2.16	5.43	25.75	5.61

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，傳統型壽險近年業績穩定成長，民國 101 年達最高峰 822,297 百萬元，104 年則降為 692,831 百萬元，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，104 年為 11,494 百萬元；健康險 104 年為 33,543 百萬元；投資型保險 104 年為 345,987 百萬元，減少 0.96%。

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. Premium income reached the highest NT\$822,297 million in 2012 and then declined to NT\$692,831 million in 2015. Accident insurance products premium was NT\$16,412 million in 2001, decreased to about NT\$10,000 million on average recently. Premium income reached NT\$11,494 million in 2015. Insurance premium for health insurance reached at NT\$33,543 million in 2015. Investment-linked products were NT\$345,987 million and decreased 0.96% in 2015.

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 104 年 (2015)	民國 103 年 (2014)	民國 102 年 (2013)	民國 101 年 (2012)	民國 100 年 (2011)
人壽保險 Life	傳統型 Traditional	692,831	711,864	553,785	822,297	642,076
	投資型 Investment-Linked	169,761	211,693	172,097	143,085	138,908
	小計 Subtotal	862,593	923,557	725,882	965,382	780,984
傷害保險 Accident	傳統型 Traditional	11,494	10,996	10,681	10,969	10,338
健康保險 Health	傳統型 Traditional	33,543	33,686	29,626	33,952	30,941
年金保險 Annuity	傳統型 Traditional	102,388	63,814	252,678	121,912	123,159
	投資型 Investment-Linked	176,226	137,645	87,415	58,166	49,579
	小計 Subtotal	278,613	201,460	340,094	180,078	172,738
合計 Total	傳統型 Traditional	840,257	820,360	846,769	989,130	806,514
	投資型 Investment-Linked	345,987	349,338	259,512	201,251	188,487
	小計 Subtotal	1,186,244	1,169,698	1,106,281	1,190,381	995,001

### (六) 初年度保費收入通路別分析

初年度保費收入 1,186,244 百萬元中，依通路別統計為：壽險公司本身行銷體系 488,976 百萬元佔 41.22%；銀行通路 635,733 百萬元佔 53.59%；傳統保險經紀人、保險代理人僅 61,535 百萬元佔 5.19%。

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

Contribution to the total first year premium income of NT\$1,186,244million by various sales channels are as follows: traditional tied agents of life insurers was NT\$488,976 million (41.22%) , bankers was NT\$635,733 million (53.59%) ; the broker & agent was merely NT\$61,535 million (5.19%) .

表 6: 人壽保險業民國 104 年初年度保費收入通路別統計表  
Table6: First Year Premium Income- by Distribution Channel

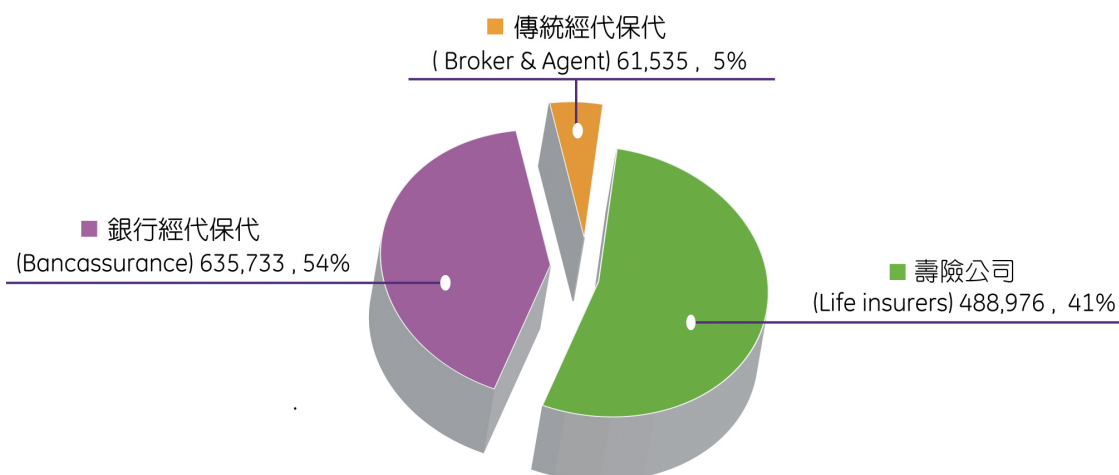
單位: 新臺幣百萬元 (Unit: NT\$ Million)

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100年(2011)	392,407 (39.44)	567,894 (57.07)	34,700 (3.49)	995,001
民國101年(2012)	474,865 (39.89)	665,856 (55.94)	49,660 (4.17)	1,190,381
民國102年(2013)	429,588 (38.83)	629,062 (56.86)	47,631 (4.31)	1,106,281
民國103年(2014)	501,450 (42.87)	611,752 (52.30)	56,496 (4.83)	1,169,698
民國104年(2015)	488,976 (41.22)	635,733 (53.59)	61,535 (5.19)	1,186,244
成長率 Growth rate(%)	-2.49	3.92	8.92	1.41

註：括號內數字為佔率。

Note: ( ) represents the rate.

104 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 1:1.3 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 1:1.3 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 104 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
個人壽保險 Individual Life	253,331 (36.72)	393,617 (57.06)	42,926 (6.22)	689,874
個人年金保險 Individual Annuity	72,452(70.76)	28,841 (28.17)	1,095 (1.07)	102,388
投資型保險 Investment-Link	120,626(34.86)	212,579 (61.44)	12,781 (3.69)	345,987
個人傷害、健康保險 Individual Accident & Health	31,162(91.01)	544 ( 1.59)	2,536 (7.41)	34,241
團體保險 Group Insurance	11,406(82.93)	151 ( 1.10)	2,197 (15.97)	13,754
合計 Total	488,976(41.22)	635,733 (53.59)	61,535 (5.19)	1,186,244

註：括號內數字為佔率。

Note: ( ) represents the rate.

### (七) 保險給付

民國 104 年壽險業保險給付達新臺幣 1,536,000 百萬元 (約 48,146 百萬美元)，較前一年 1,622,023 百萬元減少 5.3%，其中人壽保險 1,203,437 百萬元較去年減少 4.20%、傷害保險 23,031 百萬元、健康保險 102,276 百萬元、年金保險 207,255 百萬元，較去年減少 16.70%，人壽保險佔總保險給付的 78.35%。

### 7. Benefit Payments

Total Benefit Payments were NT\$1,536,000 million or US\$48,146 million, decreased by 5.30% against 2014's NT\$1,622,023 million. The Benefit Payments of life insurance product were NT\$1,203,437 million (78.35% of total benefit payments), which represented an decrease of 4.20%. The Benefit Payments of accident and health products were NT\$23,031 million and NT\$102,276 million respectively. The benefit payments of annuity products were NT\$207,255 million, an decrease of 16.70% 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 100 年 (2011)	967,516	20,891	76,095	351,716	1,416,218
民國 101 年 (2012)	926,239	21,313	82,349	219,135	1,249,036
民國 102 年 (2013)	925,369	21,473	87,352	219,714	1,253,908
民國 103 年 (2014)	1,256,136	22,364	94,706	248,817	1,622,023
民國 104 年 (2015)	1,203,437	23,031	102,276	207,255	1,536,000
成長率 Growth rate(%)	-4.20	2.98	7.99	-16.70	-5.30

**(八) 投保率與普及率**

依據內政部發布之民國 104 年底總人口 23,492 千人，則持有人壽保險單 55,010 千件（包括個人壽險、團體壽險及個人年金險）約佔總人口之 234.16%（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 2015 was 23.49 million. The ratio of having insurance coverage (55,009,982 policies including individual, group life insurance and individual annuity) represents 234.16% 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)

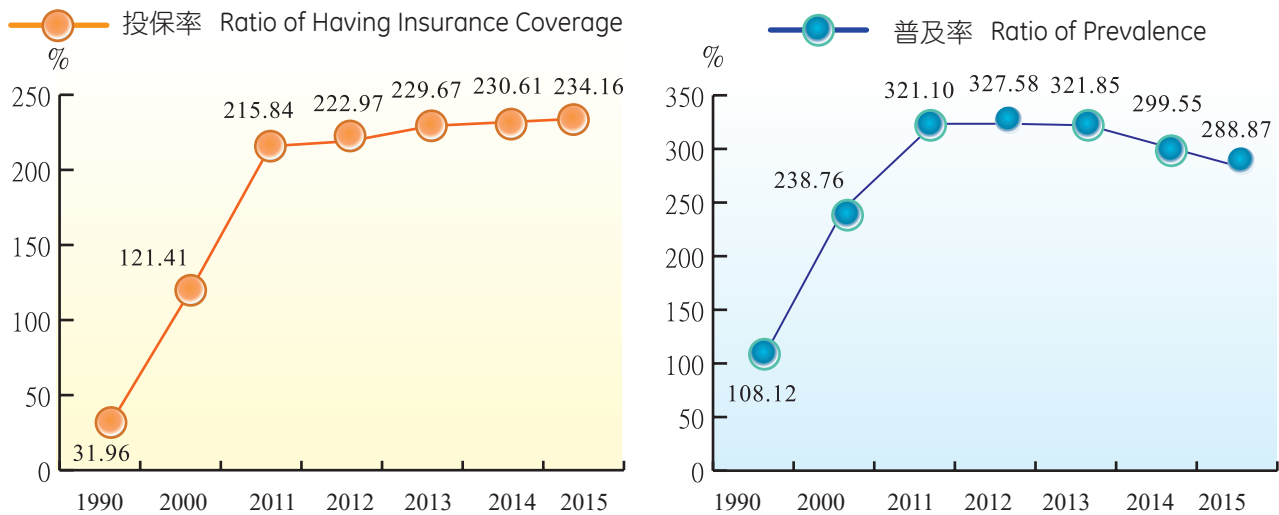
年度 Year	年底人口數 (1) Population	國民所得 (2) National Income	有效契約 Business In Force		投保率 NO. to population (3) / (1)%	普及率 In Force to NI (4) / (2)%
			件數 (3) No.	保額 (4) Amount		
民國 59 年 (1970)	14,675,965	215,345	386,658	19,674	2.63	9.14
民國 69 年 (1980)	17,805,067	1,370,084	1,149,505	304,976	6.46	22.16
民國 79 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 100 年 (2011)	23,224,912	12,137,562	50,129,708	38,974,270	215.84	321.10
民國 101 年 (2012)	23,315,822	12,218,540	51,986,974	40,025,298	222.97	327.58
民國 102 年 (2013)	23,373,517	12,757,990	53,681,459	41,061,271	229.67	321.85
民國 103 年 (2014)	23,433,753	13,799,534	54,041,486	41,336,909	230.61	299.55
民國 104 年 (2015)	23,492,074	14,558,395	55,009,982	42,054,222	234.16	288.87

註：團體壽險以人數計，自八十七年起含個人年金保險。

Note: Group life insurance is accounted in persons, including individual annuity from 1998.

歷年投保率及普及率趨勢圖

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



### (九) 壽險業務員概況

至民國 104 年底，壽險業總登錄業務員為 346,549 人，較前一年度 335,608 人增加 3.26%；其中壽險公司登錄人數為 206,845 人、經紀人登錄 82,775 人、代理人登錄 56,929 人，分別佔全體登錄人數的 59.69%、23.88% 與 16.43%。

### 9. Life Insurance Agents

At the end of 2015, the total number of registered agents was 346,549 increased 3.26% when compared to last year's 335,608 among which there were 206,845 people (59.69%) from life insurance companies, 82,775 people (23.88%) from brokers and 56,929 people (16.43%) 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 100 年 (2011)	314,042	185,291	70,908	57,843
民國 101 年 (2012)	320,734	191,042	72,818	56,514
民國 102 年 (2013)	323,912	187,753	80,225	55,934
民國 103 年 (2014)	335,608	198,653	82,984	53,971
民國 104 年 (2015)	346,549	206,845	82,775	56,929
成長率 Growth Rate %	3.26	4.12	-0.25	5.48

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 5 年人數發展已趨於穩定，人數維持於 30 餘萬人之水準。

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 5 years has gradually reached stable around 300,000 persons.

歷年業務員人數趨勢圖  
Number of Registration Agent , by Year

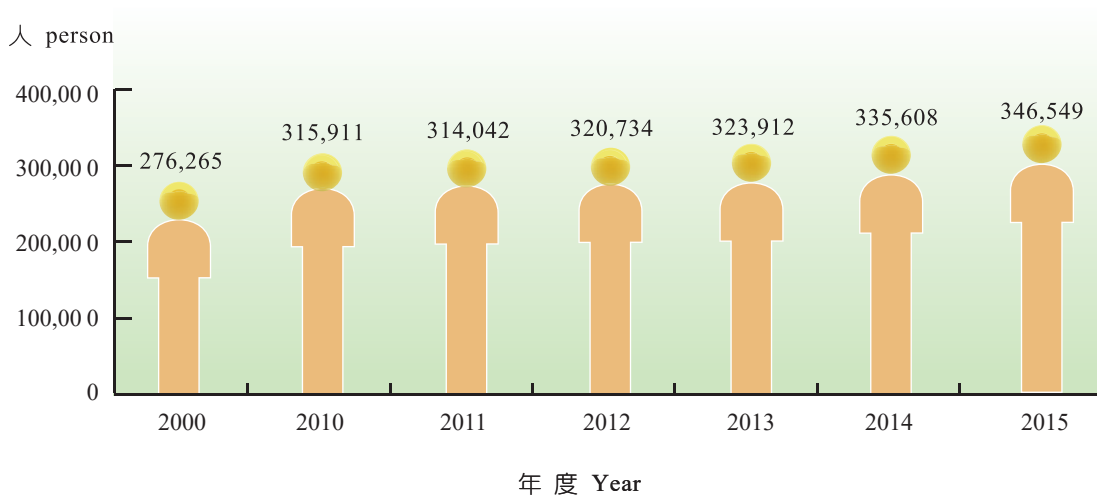


表 10：人壽保險業歷年登錄投資型保險業務員變動概況

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 100 年 (2011)	161,213	106,324	28,285	26,604
民國 101 年 (2012)	163,029	105,777	29,425	27,827
民國 102 年 (2013)	164,797	102,527	33,650	28,620
民國 103 年 (2014)	168,650	104,773	35,626	28,251
民國 104 年 (2015)	171,158	104,152	35,290	31,716

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

104 中華民國 2015 The Life Insurance Industry in Taiwan  
人壽保險業概況

### (一) 研討會

1. 2月4日日本會與日本財團法人國際保險振興會共同舉辦「LIAROC-FALIA 2015」研修班，主題為「日本商品開發與核保風險管理」，由日本第一生命保險株式會社主計部課長輔佐村手 悠帆先生擔任講師，共有主管機關、再保險公司及各會員公司業務相關部門計 72 人參加。
2. 3月30日日本會與 RGA 美國再保共同舉辦「弱體年金」研討會，分享弱體年金保險商品於英國的發展趨勢，計有會員公司共 44 人參加。
3. 4月21日日本會與 JP Morgan 共同舉辦「實質資產管理：基礎建設與海事投資」研討會，計有保險局及產、壽險公司代表等共計 60 人參加。
4. 5月22日日本會與產險公會共同舉辦「日本企業的 CSR 研討會」，邀請明台產物保險公司高田副董事長真樹主講，計有產、壽險公司代表等共計 70 人參加。
5. 7月16日日本會與公益財團法人亞洲人壽保險振興中心共同舉辦「日本超高齡社會服務產業之發展情況及壽險服務」研討會，計有主管機關、再保公司及各會員公司業務相關人員共 93 人報名參加。
6. 8月3至5日日本會與德商科隆再保險共同舉辦「財務核保」研討會，計有主管機關及會員公司相關部門人員 73 人報名參加。

### (二) 國際交流與會議

1. 2月3日日本財團法人國際保險振興會常務理事平賀 學、研修部長本藤 孝彥及研修班講師日本第一生命保險株式會社主計部課長輔佐村手 悠帆等一行 3 人蒞會拜會。
2. 2月3日香港經濟貿易文化辦事處代表蒞會拜會。
3. 4月2日亞洲人壽保險振興中心 (OLICD Center) 前理事長中島 弘先生蒞會拜會洪秘書長。
4. 5月26日中國再保險公司蒞會拜會。
5. 6月26日許理事長、洪秘書長出席保險事業發展中心舉辦之「布局亞洲－保險業前進亞洲國家之機會與挑戰」研討會。



## (1) Seminars

1. On February 4<sup>th</sup>, the LIA and the Foundation for the Advancement of Life & Insurance Around the World (FALIA) co-hosted “LIAROC-FALIA 2015” seminar, targeting on “Product Development and Underwriting Risk Management in Japan” with Mr. Yuho Murate, senior asst. manager of financial planning and actuarial dept. of Dai-ichi Life Insurance Co., as lecturer; a total of 72 participants from the competent authorities, reinsurers and members companies.
2. On March 30<sup>th</sup>, the LIA and Reinsurance Group of America (RGA) co-hosted “Impaired Annuity” seminar to address the development trend of impaired annuity insurance product in British; a total of 44 participants from member companies.
3. On April 21<sup>th</sup>, the LIA and JP Morgan co-hosted “Real Assets: Infrastructure and Maritime”; a total of 60 participants from insurance bureau of FSC, life and non-life insurance companies.
4. On May 22<sup>nd</sup>, the LIA and Non-life Insurance Association (NLIA) co-hosted “CSR of Japanese Corporate” seminar, with Mr. Takada Maki, deputy chairman of board of MSIG Mingtai Insurance Co., as lecturer; a total of 70 participants from life and non-life insurance companies.
5. On July 16<sup>th</sup>, the LIA and Oriental Life Insurance Cultural Development Center (OLICD Center) co-hosted “Hyper-aged Social-service Industry Development and Life Insurance Service in Japan” seminar; a total of 93 participants from the competent authorities, reinsurers and members companies.
6. From August 3<sup>rd</sup> to 5<sup>th</sup>, the LIA and Gen Re Co.,(Taiwan branch) co-hosted “Financial Underwriting” seminar; a total of 73 participants from the competent authorities and member companies.

## (2) International Communications and Meetings

1. On February 3<sup>rd</sup>, FALIA’s Mr. Manabu Hiraga, managing director, and Mr. Takahiko Hondo, general manager of seminars dept., along with the seminar lecturer Mr. Yuho Murate of Dai-ichi Life, visited the Association.
2. On February 3<sup>rd</sup> representatives from the Hong Kong Economic, Trade and Cultural Office visited the Association.
3. On April 2<sup>nd</sup>, Mr. Hiroshi Nakajima, former president of OLICD Center visited Secretary General T. N. Horng in the Association.
4. On May 26<sup>th</sup>, representatives from China Re Co. visited the Association.
5. On June 26<sup>th</sup>, Chairman Hsu and Secretary General Horng attended “Asian Layout-Opportunities & Challenges for Insurers in Asian Countries” seminar held by Taiwan Insurance Institute (TII).

6. 7月14日日本公益財團法人亞洲人壽保險振興中心 (OLICD Center) 理事長寺田重陽、秘書長古藤卓、幸田心小姐、生命保險協會國際部部長長井一穗、日本應用老年學會事務局研究計劃主要研究員堀內裕子等一行蒞會拜會。
7. 7月23日至25日許理事長率團前往香港考察 OIU 事宜，拜訪香港安達及友邦等2家保險公司。
8. 8月21日至24日許理事長前往杜拜參加「2015 國際龍獎 IDA 年會」。
9. 9月9日許理事長、洪秘書長參加保險事業發展中心與保險行業協會合作諒解備忘錄簽署儀式暨兩岸互聯網保險峰會。
10. 9月10日至12日許理事長前往香港參加第21屆海峽兩岸及港澳保險業交流與合作會議。
11. 10月12日大陸成都市政協交流團一行8人蒞會拜會。
12. 10月21日至23日許理事長、洪秘書長前往大連參加第八屆中國保險教育論壇學術研討會。
13. 10月27日至30日許理事長前往成都參加產業合作交流會。
14. 11月10日美國在台協會商務組與美國 Bateleur Capital 投資公司蒞會拜會。
15. 11月25日中國大陸保險監管與公司治理培訓班學員蒞會參訪。

### (三) 其他

1. 9月2日假公務人力發展中心福華國際文教會館舉辦103年度人身保險業優秀從業人員表揚大會，本年度計有25家會員公司之優秀內勤從業人員214名、業務員282名，總計496名接受表揚。

6. On July 14<sup>th</sup>, a delegation from OLICD Center, including president Mr. Shigeaki Terada, secretary general Mr. Takashi Koto, Ms. Shin Koda, along with Mr. Kazuo Nagai, director of international affairs of the Life Insurance Association of Japan, and Ms. Yuko Horiuchi, gerontologist of Senior Life Design of Japan, visited the Association.
7. From July 23<sup>rd</sup> to 25<sup>th</sup>, a delegation led by Chairman Hsu to study OIU business in Hong Kong, along with visit to ACE (HK) and AIA (HK).
8. From August 21<sup>st</sup> to 24<sup>th</sup>, Chairman Hsu attended “2015 IDA Annual Assembly” in Dubai.
9. On September 9<sup>th</sup>, Chairman Hsu and Secretary General Horng attended the MOU signing ceremony between TII and the Insurance Association of China, and attended the Cross-strait Correspondence Summit.
10. From September 10<sup>th</sup> to 12<sup>th</sup>, Chairman Hsu attended the 21<sup>th</sup> Interaction & Cooperation Conference of Insurance Industry in Cross-strait, Hong-Kong and Macau”.
11. On October 12<sup>th</sup>, a delegation of 8 from CPPCC of Chengdu City of China visited the Association.
12. From October 21<sup>st</sup> to 23<sup>rd</sup>, Chairman Hsu and Secretary General Horng attended the 8<sup>th</sup> “China Insurance Educational Forum” seminar.
13. From October 27<sup>th</sup> to 30<sup>th</sup>, Chairman Hsu attended the industrial cooperation and communication conference in Chengdu.
14. On November 10<sup>th</sup>, representatives from the business unit of AIT and from Bateleur Capital Co. visited the Association.
15. On November 25<sup>th</sup>, representatives from “Insurance Supervision & Corporate Governance Course” of CIRC visited the Association.

### (3) Other Activities

1. On September 2<sup>nd</sup>, the Association hosted “2014 Award Ceremony for Outstanding Sales and Supporting Staff in Life Insurance Industry” at the Howard Civil Service International House; a total of 496 employees from the 25 member companies received the awards, including 214 supporting staff and 282 salesmen.



日本國際保險振興會常務理事平賀 學、研修部長本藤 孝彥及研修班講師  
日本第一生命保險株式會社主計部課長輔佐村手 悠帆蒞會拜訪  
FALIA's Mr. Manabu Hiraga, managing director, and Mr. Takahiko Hondo,  
general manager of seminars dept., along with the seminar lecturer Mr. Yuho  
Murate of Dai-ichi Life, visited the Association. 2015.2.3



日本國際保險振興會台灣同學聯誼會  
Japan's Foundation for the Advancement of Life Insurance in Asia and  
Taiwanese classmates reunion 2015.2.4



日本亞洲人壽保險振興中心理事長寺田重陽、秘書長古藤 卓、幸田 心小姐、生命保險協會國際部部長井一穗、日本應用老年學會事務局研究計劃主要研究員堀內裕子蒞會拜訪

Delegation from OLICD Center, including president Mr. Shigeaki Terada, secretary general Mr. Takashi Koto, Ms. Shin Koda, along with Mr. Kazuo Nagai, director of international affairs of the Life Insurance Association of Japan, and Ms. Yuko Horiuchi, gerontologist of Senior Life Design of Japan, visited the Association 2015.7.14



本會與日本公益財團法人亞洲人壽保險振興中心共同舉辦「LIAROC-OLIS 2015」研修班

LIA and Japan's Oriental Life Insurance Cultural Development Center co-hosted the "2015 LIAROC-OLIS" Seminar 2015.7.16



大陸成都市政協交流團蒞會參訪  
Delegation from CPPCC of Chengdu City of China visited the Association  
2015.10.12



中國大陸保險監管與公司治理培訓班學員蒞會參訪  
Representatives from "Insurance Supervision & Corporate Governance  
Course" of CIRC visited the Association 2015.11.25



許理事長率團前往香港考察 OIU 事宜  
Delegation led by Chairman Hsu to study OIU business in Hong Kong  
2015.7.23-25

▶ 四、本會發行刊物

▶ IV. Publications



104 中華民國 2015 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. ● 精靈守護者  
Insurance Numen



3. ● 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)

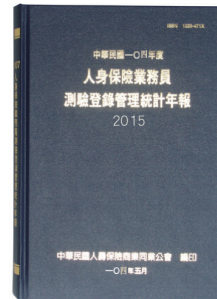


4. ● 壽險季刊  
Life Insurance Quarterly

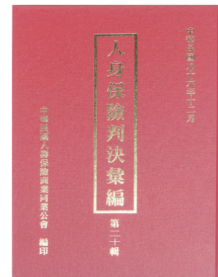




5. • 人身保險業務員  
測驗登錄管理統計年報  
Annual Report of Life Insurance Agents



6. • 人身保險判決彙編  
Life Insurance Casebook



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



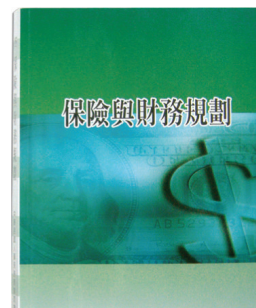
8. • 業務員資格測驗統一教材  
Study Materials for Agents  
Examinations



9. • 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



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



▶ 五、會員名錄

▶ V. The Member Companies of LIA-ROC



104 中華民國 2015 The Life Insurance Industry in Taiwan  
人壽保險業概況

**臺銀人壽保險股份有限公司**

台北市 106 敦化南路二段 69 號 6 樓  
成立日期 :1941,3  
總資產 : 357,342  
資本額 : 22,500  
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 : 357,342  
Capital: 22,500  
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 : 546,763  
資本額 : 15,457  
電話 : (02)81709888  
網址 : www.taiwanlife.com.tw

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

8th Fl.,188,Jingmao 2nd Rd., Taipei  
Date Founded:1947,12  
Assets : 546,763  
Capital: 15,457  
Tel: 886-2-81709888  
Website: www.taiwanlife.com.tw

**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 : 142,704  
資本額 : 10,732  
電話 : (02)87869955  
網址 : www.pcalife.com.tw

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

8th Fl., 1, Sungzhi. Rd., Taipei  
Date Founded:1962,5  
Assets : 142,704  
Capital: 10,732  
Tel: 886-2-87869955  
Website: www.pcalife.com.tw

**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 : 5,162,518  
資本額 : 53,065  
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 : 5,162,518  
Capital: 53,065  
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 : 1,202,622  
資本額 : 33,401  
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 : 1,202,622  
Capital: 33,401  
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 : 3,186,109  
資本額 : 100,426  
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 : 3,186,109  
Capital: 100,426  
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 : 2,113,313  
資本額 : 57,976  
電話 : (02)23895858  
網址 : www.skl.com.tw

#### Shin Kong Life Insurance Co., Ltd.

37th Fl., 66, Sec. 1, Chung Hsiao W. Rd. Taipei  
Date Founded: 1963,7  
Assets : 2,113,313  
Capital: 57,976  
Tel: 886-2-23895858  
Website: www.skl.com.tw

#### 富邦人壽保險股份有限公司

台北市 106 敦化南路一段 108 號 14 樓  
成立日期 : 1993,6  
總資產 : 3,034,402  
資本額 : 57,321  
電話 : (02)87716699  
網址 : www.fubon.com/life

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

14th Fl., 108, Sec.1, Tun Hua S. Rd., Taipei  
Date Founded: 1993,6  
Assets : 3,034,402  
Capital: 57,321  
Tel: 886-2-87716699  
Website: www.fubon.com/life

#### 三商美邦人壽保險股份有限公司

台北市 110 信義路五段 150 巷 2 號 6 樓  
成立日期 : 1993,7  
總資產 : 860,490  
資本額 : 15,877  
電話 : (02)23455511  
網址 : www.mli.com.tw

#### Mercuries Life Insurance Co., Ltd.

6th Fl., 2, Lane 150, Sec. 5, Hsin Yi Rd., Taipei  
Date Founded: 1993,7  
Assets : 860,490  
Capital: 15,877  
Tel: 886-2-23455511  
Website: www.mli.com.tw

#### 朝陽人壽保險股份有限公司

台中市 403 西區五權路 2-3 號 12 樓  
成立日期 : 1993,7  
總資產 : 36,177  
資本額 : 7,600  
電話 : (04)36119558  
網址 : www.cylife.com.tw

#### Chaoyang Life Insurance Co., Ltd.

12th Fl., 2-3, Wuquan Rd., West Dist., Taichung  
Date Founded: 1993,7  
Assets : 36,177  
Capital: 7,600  
Tel: 886-4-36119558  
Website: www.cylife.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 : 334,277  
資本額 : 12,426  
電話 : (02)27583099  
網址 : www.fglife.com.tw

#### Farglory Life Insurance Co., Ltd.

28th Fl., 1, Songgao Rd., Taipei  
Date Founded: 1993,11  
Assets : 334,277  
Capital: 12,426  
Tel: 886-2-27583099  
Website: www.fglife.com.tw

#### 宏泰人壽保險股份有限公司

台北市 105 民生東路三段 156 號 4 樓  
成立日期 : 1994,10  
總資產 : 238,688  
資本額 : 24,391  
電話 : (02)27166888  
網址 : www.hontai.com.tw

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

4th Fl., 156, Sec. 3, Ming Sheng E. Rd., Taipei  
Date Founded: 1994,10  
Assets : 238,688  
Capital: 24,391  
Tel: 886-2-27166888  
Website: www.hontai.com.tw

**安聯人壽保險股份有限公司**

台北市 110 信義路五段 100 號 5 樓  
成立日期 :1995,3  
總資產 : 264,985  
資本額 : 6,183  
電話 : (02)87895858  
網址 : www.allianz.com.tw

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

5th Fl., 100, Sec. 5, Hsin Yi Rd., Taipei  
Date Founded:1995,3  
Assets : 264,985  
Capital: 6,183  
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 : 717,098  
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 : 717,098  
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 : 33,558  
資本額 : 2,250  
電話 : (02)87581000  
網址 : www.first-aviva.com.tw

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

13th Fl., 456, Sec. 4, Hsin Yi Rd., Taipei  
Date Founded:2007,12  
Assets : 33,558  
Capital: 2,250  
Tel: 886-2-87581000  
Website: www.first-aviva.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: 130,729  
資本額: 6,000  
電話: (02)27726772  
網址:www.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 : 130,729  
Capital: 6,000  
Tel: 886-2-27726772  
Website: www.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: 130,699  
資本額: 4,500  
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 : 130,699  
Capital: 4,500  
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: 834,019  
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 : 834,019  
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: 135,898  
資本額: 8,107  
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: 135,898  
Capital: 8,107  
Tel: 886-2-27517578  
Website: www.yuantalife.com.tw

**中國信託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:2003,8  
總資產: 500,228  
資本額: 12,276  
電話:(02)81709888  
網址:www.taiwanlife.com  
註: 105.1.1 與台灣人壽合併

**CTBC Life Insurance Co., Ltd**

8th Fl., 188, Jingmao 2nd Rd., Taipei  
Date Founded:2003,8  
Assets: 500,228  
Capital: 12,276  
Tel: 886-2-81709888  
Website: www.taiwanlife.com  
Note:Merged with Taiwan Life Insurance Co. on Jan. 1. 2016

**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: 24,811  
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: 24,811  
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: 35,315  
資本額: 4,037  
電話:(02)27352838  
網址:www.aiaco.com.tw

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

17th Fl., 333, Sec. 2, Tun Hua S. Rd., Taipei  
Date Founded:1990,11  
Assets: 35,315  
Capital: 4,037  
Tel: 886-2-27352838  
Website: 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: 209,586  
資本額: 4,335  
電話:(02)66363456  
網址:www.cardif.com.tw/life/

**Cardif Assurance Vie, Taiwan Branch**

80th Fl., 7, Sec.5, Hsin Yi Rd., Taipei  
Date Founded:1997,11  
Assets: 209,586  
Capital: 4,335  
Tel: 886-2-66363456  
Website: www.cardif.com.tw/life/

**英屬百慕達商中泰人壽保險公司臺灣分公司**

台北市 106 忠孝東路四段 285 號 3 樓  
成立日期:2005,10  
總資產: 45,657  
資本額: 1,831  
電話:(02)81611988  
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**ACE Life Taiwan**

3rd Fl., 285, Sec. 4, Chung Hsiao E. Rd., Taipei  
Date Founded:2005,10  
Assets: 45,657  
Capital: 1,831  
Tel: 886-2-81611988  
Website: life.acegroup.com/tw-zh/

**英屬曼島商蘇黎世國際人壽保險公司臺灣分公司**

台北市 104 松江路 126 號 6 樓之 3

成立日期 :2008,8

總資產 : 318

資本額 : 567

電話 :(02)21815400

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**Zurich International Life Ltd.,Taiwan Branch**

6-3Fl., 126 Sung Chiang Rd., Taipei

Date Founded:2008,8

Assets : 318

Capital: 567

Tel: 886-2-21815400

Website: life.zurich.com.tw



▶ 附錄

▶ Appendix



104 中華民國 2015 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 $\bar{e}_x$	死亡率 $q_x$	平均餘命 $\bar{e}_x$	死亡率 $q_x$	平均餘命 $\bar{e}_x$	死亡率 $q_x$	平均餘命 $\bar{e}_x$
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	0.54	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	0.71	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 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	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	8.32	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	10.04	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	11.68	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	33.29	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	55.09	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	166.96	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	2014年			2013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	1,280,443	1,280,443	26.80	1	1,263,183	1,263,183	27.45
Canada	CAD	9	138,506	125,373	2.62	9	131,776	127,922	2.78
Brazil	BRL	13	201,094	85,444	1.79	12	178,530	82,743	1.80
Mexico	MXN	25	362,663	27,242	0.57	26	348,979	27,352	0.59
Argentina	ARS	35	128,744	15,845	0.33	34	93,097	17,001	0.37
Venezuela	VEB	30	142,787	22,665	0.47	36	85,624	14,050	0.31
Chile	CLP	40	6,225,421	10,915	0.23	39	5,803,220	11,716	0.25
Colombia	COP	41	19,036,170	9,510	0.20	41	18,795,980	10,058	0.22
Peru	PEN	49	10,154	3,577	0.07	52	9,073	3,358	0.07
United Kingdom	GBP	3	213,187	351,266	7.35	3	208,202	325,675	7.08
France	EUR	5	203,549	257,520	5.39	5	190,982	253,625	5.51
Germany	EUR	6	191,604	254,644	5.33	6	186,539	247,725	5.38
Italy	EUR	7	146,526	194,735	4.08	7	127,147	168,852	3.67
Netherlands	EUR	10	72,200	95,956	2.01	10	74,874	99,433	2.16
Spain	EUR	14	53,779	71,473	1.50	14	54,723	72,673	1.58
Switzerland	CHF	16	59,665	65,211	1.36	16	58,859	63,492	1.38
Ireland	EUR	17	40,597	53,954	1.13	18	38,201	50,731	1.10
Belgium	EUR	20	29,637	39,388	0.82	20	28,517	37,871	0.82
Sweden	SEK	21	265,709	38,735	0.81	19	270,083	41,478	0.90
Denmark	DKK	23	192,730	34,308	0.72	22	189,213	33,688	0.73
Luxembourg	EUR	22	26,546	35,280	0.74	23	22,478	29,851	0.65
Russia	RUB	27	987,773	25,738	0.54	25	904,864	28,421	0.62
Finland	EUR	24	na.	29,625	0.62	24	21,955	29,156	0.63
Norway	NOK	28	157,954	25,082	0.52	28	141,789	24,143	0.52
Austria	EUR	29	17,151	22,794	0.48	29	16,616	22,066	0.48
Poland	PLN	33	54,351	17,235	0.36	32	57,170	18,088	0.39
Portugal	EUR	32	14,410	19,151	0.40	33	13,224	17,562	0.38
Turkey	TRY	39	25,357	11,595	0.24	38	23,702	12,460	0.27
Greece	EUR	47	3,964	5,268	0.11	46	4,012	5,328	0.12
Japan	JPY	2	52,755,840	479,762	10.04	2	49,516,240	494,281	10.74
PR China	CNY	4	2,023,481	328,439	6.87	4	1,722,224	280,119	6.09
South Korea	KRW	8	168,505,800	159,515	3.34	8	159,146,500	145,867	3.17
Taiwan	TWD	11	2,903,350	95,622	2.00	11	2,708,436	90,977	1.98
India	INR	15	4,272,523	69,889	1.46	15	3,942,174	65,187	1.42
Hong Kong	HKD	19	318,233	41,038	0.86	21	288,642	37,213	0.81
Singapore	SGD	26	34,211	27,000	0.57	27	31,275	24,994	0.54
Thailand	THB	31	704,686	21,696	0.45	30	644,492	20,975	0.46
Indonesia	IDR	36	181,391,800	15,307	0.32	31	191,673,200	18,395	0.40
Malaysia	MYR	34	53,035	15,864	0.33	35	49,189	15,347	0.33
Iran	IRR	45	199,535,600	7,458	0.16	42	165,696,400	8,998	0.20
Israel	ILS	37	51,321	14,344	0.30	37	49,666	13,755	0.30
Saudi Arabia	SAR	43	30,481	8,128	0.17	45	25,240	6,731	0.15
Philippines	PHP	46	256,985	5,788	0.12	47	224,631	5,293	0.12
South Africa	ZAR	18	533,230	49,159	1.03	17	497,681	51,604	1.12
Morocco	MAD	52	28,574	3,400	0.07	53	26,734	3,180	0.07
Australia	AUD	12	97,748	88,075	1.84	13	81,200	78,386	1.70
New Zealand	NZD	38	14,025	11,634	0.24	40	13,317	10,921	0.24
World Total				4,778,248				4,601,169	

Source: Swiss Reinsurance Company, Sigma, 4/2015

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

國名	幣名	2014年				2013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	528,221	528,221	19.90	1	533,181	533,181	20.94
Canada	CAD	12	57,599	52,138	1.96	10	54,590	52,993	2.08
Brazil	BRL	14	105,862	44,980	1.69	13	94,448	43,774	1.72
Mexico	MXN	29	167,701	12,597	0.47	28	159,058	12,467	0.49
Chile	CLP	35	3,651,067	6,401	0.24	35	3,461,492	6,989	0.27
Argentina	ARS	38	24,358	2,998	0.11	39	16,670	3,044	0.12
Colombia	COP	39	5,727,220	2,861	0.11	38	6,762,051	3,618	0.14
Peru	PEN	46	4,929	1,736	0.07	47	4,187	1,550	0.06
United Kingdom	GBP	3	142,818	235,321	8.86	3	140,018	219,020	8.60
France	EUR	5	129,992	172,761	6.51	4	118,512	157,385	6.18
Germany	EUR	7	89,145	118,475	4.46	7	86,341	114,662	4.50
Italy	EUR	6	109,323	145,292	5.47	6	88,902	118,062	4.64
Ireland	EUR	13	33,962	45,136	1.70	14	31,740	42,151	1.66
Spain	EUR	18	24,839	33,012	1.24	17	25,505	33,870	1.33
Switzerland	CHF	17	33,024	36,094	1.36	16	32,665	35,237	1.38
Sweden	SEK	20	193,298	28,179	1.06	19	200,972	30,865	1.21
Belgium	EUR	23	17,185	22,839	0.86	24	16,274	21,611	0.85
Luxembourg	EUR	19	23,554	31,303	1.18	20	19,628	26,066	1.02
Netherlands	EUR	24	16,445	21,855	0.82	21	18,269	24,261	0.95
Denmark	DKK	22	128,815	22,931	0.86	23	126,289	22,485	0.88
Finland	EUR	21	18,100	24,055	0.91	22	17,806	23,646	0.93
Norway	NOK	26	92,187	14,639	0.55	26	81,492	13,876	0.54
Poland	PLN	34	23,451	7,436	0.28	33	26,412	8,356	0.33
Portugal	EUR	27	10,505	13,962	0.53	29	9,318	12,374	0.49
Austria	EUR	32	6,752	8,974	0.34	32	6,499	8,631	0.34
Czech Republic	CZK	37	71,182	3,429	0.13	37	71,575	3,657	0.14
Greece	EUR	42	1,788	2,376	0.09	42	1,605	2,131	0.08
Hungary	HUF	44	454,156	1,953	0.07	43	433,656	1,774	0.07
Russia	RUB	40	108,531	2,828	0.11	40	84,890	1,731	0.07
Turkey	TRY	47	3,228	1,476	0.06	45	3,350	1,495	0.06
Japan	JPY	2	40,860,750	371,588	14.00	2	38,425,940	499,046	19.60
PR China	CNY	4	1,090,169	176,950	6.67	5	942,514	141,194	5.55
South Korea	KRW	8	107,296,500	101,572	3.83	8	99,794,180	100,685	3.95
Taiwan	TWD	9	2,403,400	79,156	2.98	9	2,233,166	72,521	2.85
India	INR	11	3,380,587	55,299	2.08	11	3,142,832	52,752	2.07
Hong Kong	HKD	16	285,804	36,856	1.39	18	257,717	28,893	1.13
Indonesia	IDR	31	120,383,600	10,159	0.38	27	139,817,500	12,468	0.49
Singapore	SGD	25	19,694	15,543	0.59	25	17,813	12,394	0.49
Thailand	THB	28	431,870	13,297	0.50	30	379,786	12,360	0.49
Malaysia	MYR	30	34,204	10,231	0.39	31	31,549	9,843	0.39
Israel	ILS	33	27,525	7,693	0.29	34	26,625	7,374	0.29
Philippines	PHP	36	196,225	4,420	0.17	36	163,540	3,853	0.15
Vietnam	VND	50	27,327,000	1,290	0.05	50	23,267,640	1,107	0.04
South Africa	ZAR	15	431,541	39,785	1.50	15	403,310	41,819	1.64
Morocco	MAD	52	9,605	1,143	0.04	51	8,599	1,023	0.04
Australia	AUD	10	62,318	56,151	2.12	12	47,360	45,719	1.80
New Zealand	NZD	45	2,202	1,826	0.07	46	2,115	1,734	0.07
World Total				2,654,549				2,546,269	

Source: Swiss Reinsurance Company, Sigma, 4/2015





