

中華民國一〇二年度
人壽保險業概況

The Life Insurance Industry
2013 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 102 年壽險業總保費收入為新臺幣 25,835 億元，較上年度 24,783 億元成長 4.24%；其中初年度保費收入為 11,063 億元，較上年度減少 7.06%，續年度保費收入 14,773 億元，較上年度增加 14.70%。另，投資型保險商品總保費收入為新臺幣 3,873 億元，較上年度 3,325 億元成長 16.47%，其中初年度保費收入為 2,595 億元，較上年度成長 28.95%。

投保率仍持續成長已達 229.67%，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 38.83%；銀行通路占 56.86%；傳統保險經紀人、保險代理人占 4.31%。至本年度年底壽險業資產總額為新臺幣 164,969 億元，較上年度之 145,288 億元成長 13.55%；稅後純益為 625 億元，已連續兩年稅後純益為正數。

兩岸貨幣清算機制於去（101）年建立，為提供國人多元保險商品及資產配置管道，本年度主管機關開放本業得辦理以人民幣收付之投資型人身保險商品。此外，於本年 12 月針對以人民幣收付之傳統型人身保險商品業務，主管機關除修正「新型態人身保險商品認定標準」規定，各公司第一張人民幣計價商品採核准制送審，亦頒訂人民幣保單新契約責任準備金公式、銷售限額等事項，預期本項業務會是業者來年發展重點。

其他有關政策與法令方面之修訂。首先，有關保險商品費率部分，調降旅平險意外醫療給付之預期損失率下限為「個人投保旅行平安保險意外醫療給付標準費率表」所定費率之 70%。其次，為強化本業清償能力並厚植資本，壽險業擬採發放現金股利分配盈餘者應向主關機關申請核准。第三對連結標的與資金運用的規定，訂定「投資型保險商品連結保本型

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 2013, the total premium income of life insurance industry amounts to NT\$2,583.5 billion, a yearly growth of 4.24% from last year's NT\$2,478.3 billion; of which, the first-year premium is NT\$1,106.3 billion, a yearly decrease of 7.06%, whereas the following-year premium amounts to NT\$1,477.3 billion, a yearly growth of 14.7%. Meanwhile, the total premium income of unit-linked (investment) insurance contracts is NT\$387.3 billion, a 16.47% growth from last year's NT\$332.5 billion; of which, the first-year premium is NT\$259.5 billion, a yearly growth of 28.95%.

The insurance coverage enjoys a steady growth to reach 229.67%; whereas the solicitation channels of the new contract premium source as the following: 38.83% from traditional insurers' salesmen, 56.86% from bancassurance, the rest 4.31% from traditional brokerage and agency. Till the end of year, the total assets of life industry reaches NT\$16,496.9 billion, a yearly growth of 13.55% from last year's NT\$14,528.8 billion, and the net income after tax reaches NT\$62.5 billion, a back-to-back gain.

The Cross-strait Currency Settlement Agreement was established last year; in order to provide the national with a variety of insurance products and asset allocation choices, the competent authority allows the life industry to release RMB-denominated investment products during this year. While, for RMB-denominated traditional life products, the competent authority revises "Standards for New-type Life Insurance Product" this December, requiring the first RMB-denominated product of every life insurer to be undergone approval submission process, as well as stipulating regulations over the new-policy reserve formula and sales quota of RMB-denominated product; such product development is expected to dominate the upcoming future.

For laws and regulations, firstly the premium structure, (as the competent authority) lower down the expected loss ratio floor of MR payment in travel insurance to 70% of

證券投資信託基金相關規範」，投資型保險商品得連結保本型證券投資信託基金；核定「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」，明訂不動產取得時點之認定、年化收益率及出租率計算原則等；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」條文，准許保險業得投資殯葬設施及公辦都市更新案件；修正「保險業辦理國外投資管理辦法」，放寬得投資之公司債至 BB+ 等級與大陸地區債券商品之資格與範圍，符合一定資格條件之公司得經由特定目的不動產投資事業取得國外及大陸地區不動產等。另為確保保險業穩健經營，要求壽險公司應重新檢視確認所銷售利率變動型年金保險及萬能保險商品不得有費差現象，並要求於 103 年 3 月 31 日前就銷售之保險商品進行新增一組利率之邊際利潤測試，政策措施有放寬亦有強化監理者，對業者的影響本年將持續追蹤。

102 年度保險業開始採用國際會計準則與國際財務報導準則編製財務報表，其精神趨向以公允價格評價相關之資產與負債。在總資產已達新臺幣 16 兆下，當經濟情勢不夠穩定時，資產面晃動將會對本業財務數字及經營績效產生顯著的影響，經營者應該加強風險控管措施，以減少波動度。近年來因國內外經濟環境仍不穩定，加上後 QE 時代國際熱錢持續流竄，金融市場波動將更加嚴峻，該如何有效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，加上今年是本人第二屆任期的開始，為業界創造更有利經營環境也一向是本人的目標，冀群策群力凝聚共識，為營造壽險業良好生存環境及提供社會大眾足額之保險保障為使命，以達成安和樂利民生社會之理想境界。

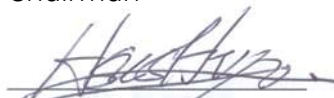
中華民國人壽保險商業同業公會理事長

許舒博

“Standard Premium Ratio Table for MR Payment in Personal Travel Insurance”; secondly, to strengthen solvency and capital, the life industry may have to apply for the competent authority’s permission for cash dividend; thirdly, the authority stipulates “Regulations over Unit-linked Insurance Product linking to Principal-Guaranteed Security Investment Fund.” Besides, “Self-Regulatory Rules for the Instant Utilization and Profitability of Insurance Enterprises Engaging in Investment on Real Estate” is enforced, promulgating the recognition moment of acquiring real estate and counting principle for annualized return and rental ratio; “Measures over Fund of Insurance Enterprises Engaging in Project Investment of Public and Social Welfare Industry” is revised, allowing the industry to invest in funeral infrastructure and state-run urban renewal case; “Regulations over Insurance Industry Engaging in Overseas Investment”, loosening up credit rating of the corporate bonds to BB+, qualifications and scope for China bond products, and enterprises matching certain qualifications can, via SPV, obtain real estate overseas and in China. To ensure stable development of the industry, the competent authority requires life insurers to review and confirm that there shouldn’t be loss from the spread of cost among their sold interest sensitive annuity and universal insurance, asking the insurers to undergo another set of interest-rate marginal profit test over their products by March 31 of 2014. In sum, the government’s measures come in both relieving and strengthening; the LIA will keep on tracking the further impact.

During this year, the insurance industry starts to accommodate IFRS for financial reporting, as the standards are based on fair value to evaluate asset and liability. Under the circumstances the total assets of the industry reaches NT\$ 16 trillion, where there’s tumbling economy situation, the industry’s asset may suffer enormously, so will its financial figures and operational result. Hence, managers should intensify risk management measures so as to lower down the volatility. For the forthcoming year, in the remaining unstable situation both internally and internationally, along with post-QE era as well as fleeing hot money, the way how the industry effectively reacts to the aforementioned 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



金融監督管理委員會曾主任委員蒞臨本會第6屆第1次會員代表大會 102.8.30

The Chairman of FSC Ming Chung Tseng attended the 1st member conference of the 6th term of LIA 2013.8.30



本會許理事長接受內政部頒發101年度全國性社會暨職業團體工作評鑑優等團體獎 102.11.25

The Association received "Outstanding Group" Award in the "Assessment of 2012 National Social and Occupational Groups of the Ministry of the Interior" 2013.11.25

▶ 一、公會簡介

▶ I. About the Association



102 中華民國 2013 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；秘書長為洪燦楠先生。

(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，在理事會下常設三個委員會及 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 6th Chairman of LIA-ROC is Paul Hsu., The Secretary General is T. N. Horng.

2. Purpose and Mandate

According to the 6th article of the LIA-ROC’s charter, its purpose and mandate are as follows:

- (1) Investigate , research, propagate, develop and analyze the statistical data of the industry.
- (2) Act in the best common interest.
- (3) Act as mediator where conflicts arises among members.
- (4) Act as mediator where conflicts arises among employees and employers of the industry.
- (5) Help introduce and enforce regulations and insurance premium rates of the industry.
- (6) Maintain the legal rights of the members.
- (7) Deal with and report to the authorities regarding non-compliance activities among members.
- (8) Undertake the projects requested by related organizations.
- (9) Provide suggestions to the authorities including reconsiderations and appeals.
- (10) Issue periodical publications of the life insurance business.
- (11) Help in the research and implementation of financial policies, commercial laws and regulations as well as participating in public activities.
- (12) Help in the setting up and registration of all necessary information of member companies and their representatives.
- (13) Conduct business properly as required by the applicable rules and regulations.

3. Organization

The General Committee consists of representatives from member companies. The Board of Directors and the Supervisory Board is comprised of 21 directors and 7 supervisors respectively, all elected by the representatives of member companies. In order to effectively carry out the Association’s mandate of further developing the life insurance industry, three 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: 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 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 designated non-professional investors as proxies or sales institutions. 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、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」。
- 編印「壽險訊息」。
- 舉辦研修班、專題演講。
- 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 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.
- Publish "Life Insurance Quarterly".
- Publish "Insurance Law and Related Regulations".
- Publish "Life Insurance Casebook".
- Publish "Life Insurance information Monthly".
- Organize seminars and keynote speech presentations on special topics by renowned speakers.
- Provide policyholder enquiry services.

訓練登錄組：

負責壽險業共同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。
- 編印壽險宣導刊物。
- 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、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 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 recognising outstanding performance of life insurance staff and agents.
- Publish Life insurance promotional publications.
- Publish “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”.

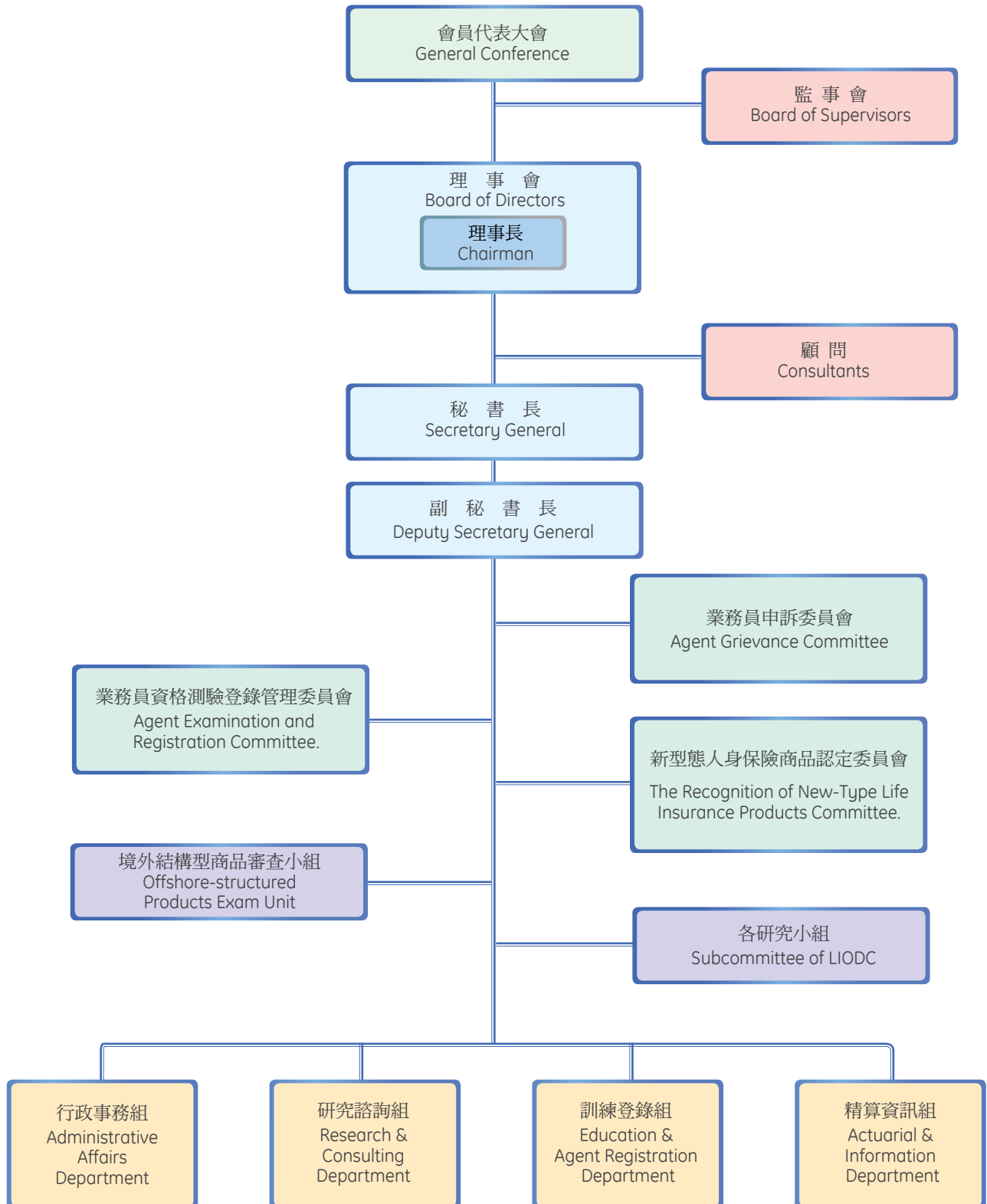
Actuarial & Information Department

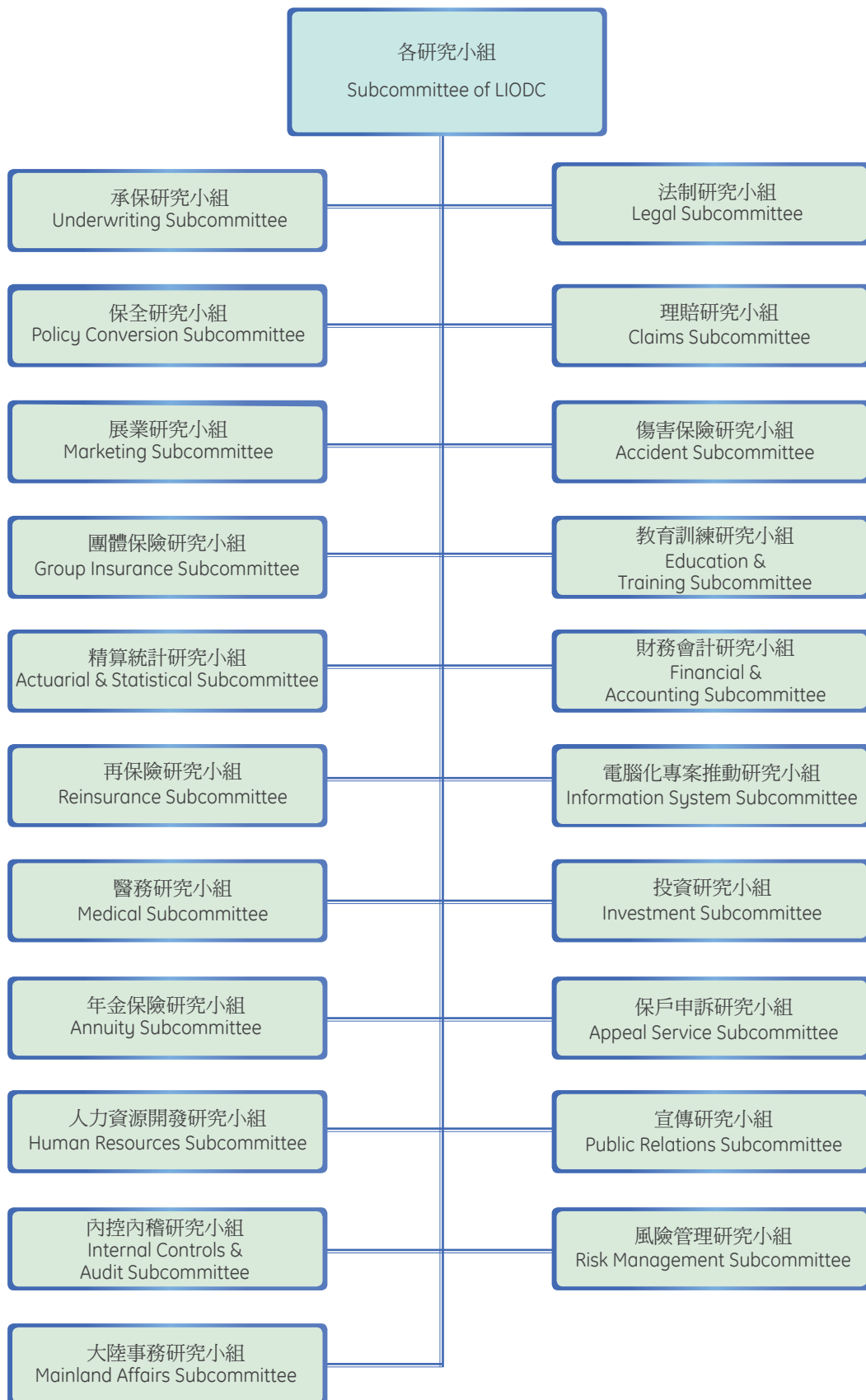
This department is responsible for actuarial, statistical, financial and accounting related matters of the life insurance industry. The department also takes charge of the operation and development of computer networks and related joint arrangements within the industry and sets up the Association’s management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





(七) 各項自律規範

7. Self-Regulatory Rules as Follows:

- 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
- 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
- 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
- 保險業電子商務紀錄保存及內部安全控制作業管理自律規範
Self-Regulatory Rules for Documentation of E-Business Records and for Management of Internal Security Control Practice 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
- 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102年臺灣地區人壽保險業概況
- ▶ II. 2013 Highlights of the Life Insurance Business in Taiwan



102 中華民國 2013 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**

民國 102 年上半年台灣經濟受歐美先進國家與新興國家經濟體表現未如預期影響，出口僅小幅增長，加以企業投資力道疲弱、薪資未見成長及民間消費不振，經濟成長力道有限。下半年則因歐美先進國家經濟體穩健復甦，加上國內消費氛圍改善，出口及民間消費均有增長，經濟成長已見起色，統計全年經濟成長率為 2.11%。

**國民所得**

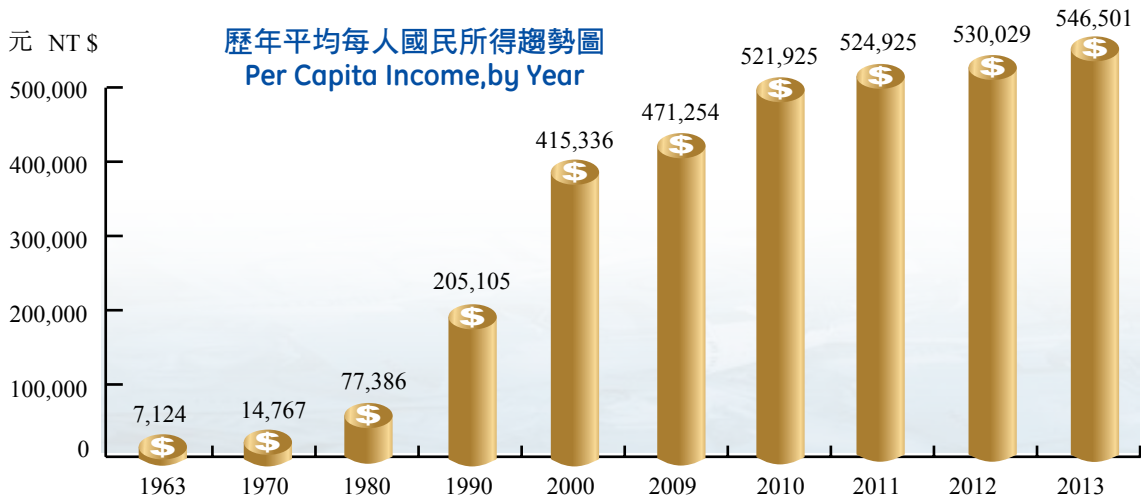
民國 102 年平均每人國民所得為新臺幣 546,501 元 (18,358 美元*)，較前一年 17,894 美元增加 464 美元或 2.59%，歷年平均每人國民所得隨匯率波動影響，近幾年金額維持在 17,000 美元以上。

1. Overall Economic Conditions**Economic Growth**

Due to the underperformed economy of the developed and emerging countries, Taiwan economic growth is limited in the first half of 2013. The export grew slightly only, wages remained stagnant and the private consumption were sluggish. In the second half of the year, economic growth gained strength because of the steady recover of the developed countries' economy, improvement of domestic consumption atmosphere, coupled with the growth of export and private consumption. The annual economic growth rate is 2.11% in 2013.

Per Capita Income

In 2013, per capita income reached US\$18,358. The figure was increased by US\$464 or 2.59% from the preceding year's US\$17,894. The per capita income in recent years has remained above US\$17,000, affected by foreign exchange.



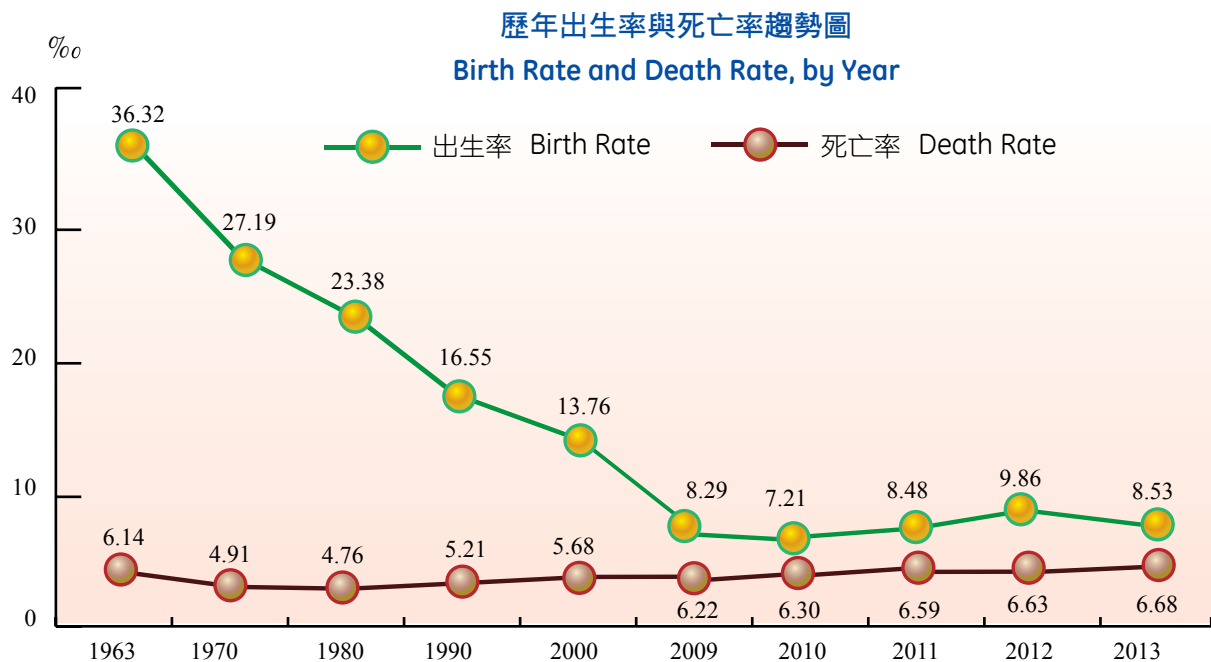
註 *：新臺幣 29.77 元 = 美金 1 元，以下換算基礎同。 NT\$29.77 = US\$ 1, the same as the following.

人口數、出生率與死亡率

民國 102 年底，依內政部統計總人口數為 23,373,517 人，較去年底增加 57,695 人，其中男性為 11,684,674 人，女性為 11,688,843 人。本年度出生人數為 199,113 人，粗出生率為千分之 8.53，較去年減少 13.23%；死亡人數為 155,908 人，粗死亡率為千分之 6.68，較去年增加 1.07%。

Population, Birth Rate and Death Rate

According to the household registration data, at the end of 2013, total population was 23,373,517 including 11,684,674 males and 11,688,843 females. Relative to the total population at the end of 2012, there was an increase of 57,695 people. The number of live births, during 2013, totaled 199,113 resulting in a crude birth rate of 8.53 per 1,000 people. 155,908 deaths were registered in 2013 with a crude death rate of 6.68 per 1,000 people.



(二) 產業現狀

至民國 102 年底，共有 29 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）24 家，設立 114 分公司，通訊處 3,426 個；外商分公司 5 家，設立 5 個通訊處；從業人員中，業務員共計 169,398 人，較前年減少 1.48%，內勤人員共 26,068 人，近幾年人數變化不大；壽險業總資本額已達新臺幣 429,005 百萬元，較前一年度增加 31,551 百萬元。

2. Insurance Industry Environment

At the end of 2013, there were 29 life insurance companies in operation, including 24 domestic companies and 5 foreign branch companies. There were 26,068 staffs and 169,398 agents which decreased 2.60% and 1.48% respectively from last year. The total capital of life insurance industry reached NT\$429,005 million, up by NT\$31,551 million from last year.

分支機構分布圖
Distribution of Branch Offices

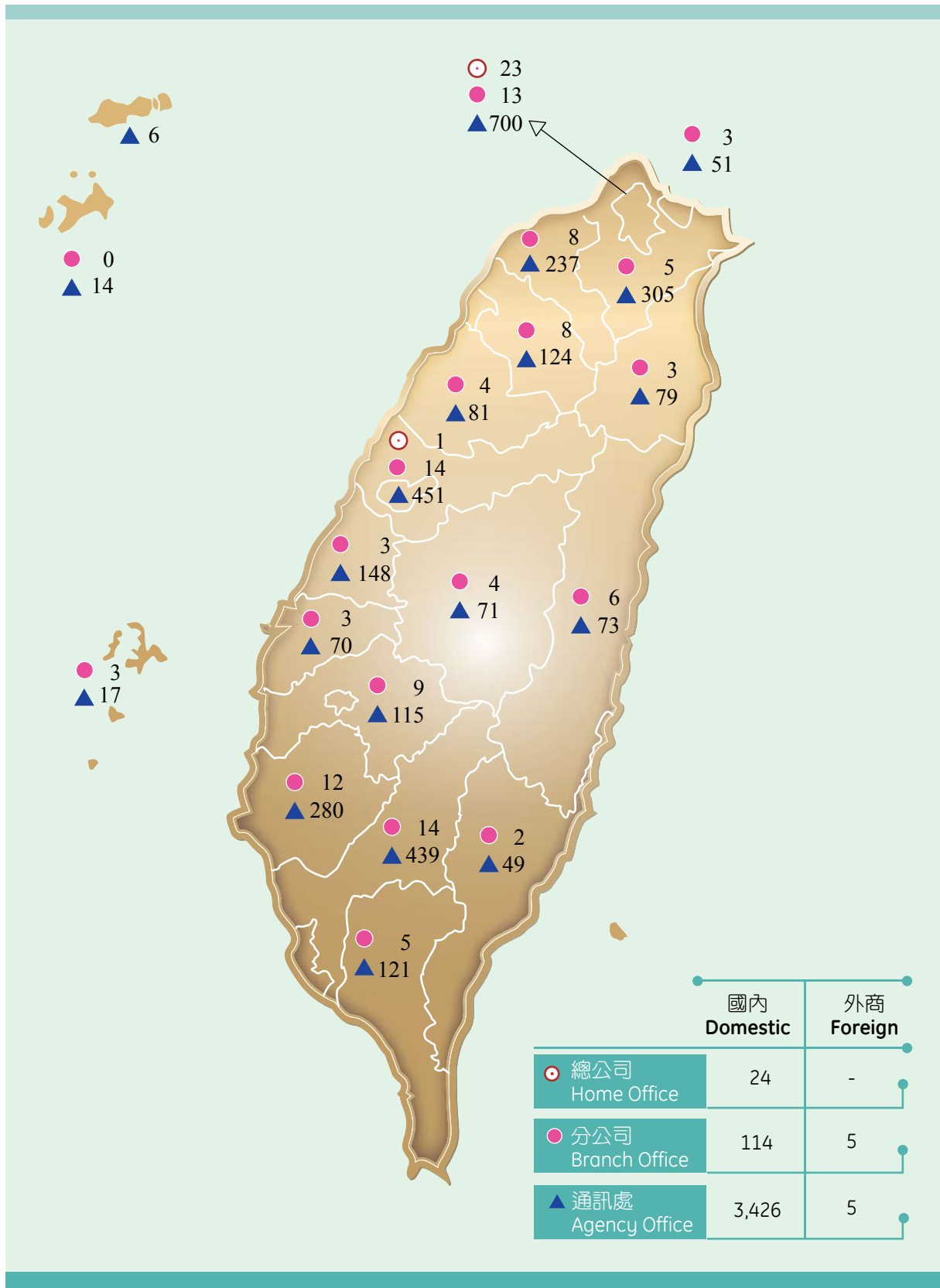


表 1: 人壽保險業歷年公司數、從業人員及資本額概況

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 52 年 (1963)	9	-	-	-	119
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 98 年 (2009)	22	8	168,732	26,025	340,699
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	429,005

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 102 年底，全體壽險業總資產已達新臺幣 16,496,910 百萬元（約 554,145 百萬美元）較前一年 14,528,759 百萬元增加 13.55%。負債總額為新臺幣 15,852,406 百萬元，較前一年 13,843,592 百萬元增加 14.51%，其中各種準備金（負債準備）有新臺幣 13,945,736 百萬元，佔總負債的 87.97%。業主權益總數為新臺幣 644,503 百萬元，較前一年 685,167 百萬元減少 5.93%。

3. Assets & Liabilities

The total assets of life insurance industry in 2013 amounted to NT\$16,496,910 million (US\$554,145 million), which showed an increase of 13.55% over the previous year's NT\$14,528,759 million. The total liabilities of life insurance industry in 2013 amounted to NT\$15,852,406 million, and an increase of 14.51% over the preceding year. The major item of liability was policy reserves, which reached NT\$13,945,736 million accounted for 87.97% of the total liabilities. The owners' equity in 2013 decreased from NT\$685,167 million to NT\$644,503 million, the decreased rate was 5.93%.

表 2: 人壽保險業歷年資產負債變動概況
Table2:Balance Sheets of Life Insurance Industry

金額：新臺幣百萬元 Amount Unit:NT\$ Million

年 度 Year	總 資 產 Total Assets	總 負 債 Total Liabilities	各種準備金 Policy Reserves	業主權益 Owners' Equity	投資報酬率 Return on Asset
民國59年(1970)	2,103	1,884	1,640	219	5.03
民國69年(1980)	26,532	23,723	21,250	2,809	10.16
民國79年(1990)	424,013	390,184	373,803	33,829	7.75
民國89年(2000)	2,531,778	2,351,402	2,266,051	180,376	5.13
民國98年(2009)	10,782,439	10,347,147	8,974,937	435,292	3.85
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)	16,496,910	15,852,406	13,945,736	644,503	3.51
成長率 Growth Rate (%)	13.55	14.51	15.89	-5.93	-0.85

(四) 資金運用狀況

至民國 102 年底止，全體壽險業運用資金總額為新臺幣 14,677,656 百萬元（約 493,035 百萬美元），較前一年 12,758,605 百萬元增加 15.04%，為總資產的 88.97%。觀察資金運用情形，國外投資 6,396,747 百萬元，佔資金運用總額的 43.58%，居第 1 位；資金運用第二位為有價證券計 5,325,451 百萬元，佔資金運用總額的 36.28%，其中，公債及庫券 2,553,949 百萬元佔 17.40%，股票 1,091,072 百萬元佔 7.43%。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 2013, total utilization assets of the life insurance industry was NT\$14,677,656 million (US\$493,035 million and 88.97% of total assets) with a growth rate of 15.04% when compared to last year's NT\$12,758,605 million. Regarding the overall assets portfolio, the major component of life insurance industry assets was foreign investment, totaled NT\$6,396,747 million (43.58% of total utilization assets). The second largest of asset was Securities & Bonds, totaled NT\$5,325,451 million (36.28% of total utilization assets) with Government & Treasury Bonds totaled NT\$2,553,949 million (17.40% of total utilization assets) and Stock totaled NT\$1,091,072 million (7.43% 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 Bank Deposits	小計 Sub-total	有價證券 Securities				
			公債及庫券 Government & Treasury Bonds	股票 Stocks	公司債 Corporate Bonds	受益憑證 Beneficiary Certificate	其他 Others
民國52年(1963)	-	-	-	-	-	-	-
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98年(2009)	688,378	3,999,857	2,032,023	551,980	376,214	177,568	862,072
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)	708,878	5,325,451	2,553,949	1,091,072	645,939	249,921	784,569
成長率 Growth rate(%)	-4.32	8.57	2.65	27.04	15.76	65.71	-7.64

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 Estate Investment	壽險貸款 Loan to Policyholders	擔保放款 Secured Loans	國外投資 Foreign Investment	專案運用及 公共投資 Authorized Projects or Public Investment	其他 ^註 Others ^{Note}	合計 Total
民國52年(1963)	-	-	-	-	-	-	-
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98年(2009)	386,923	612,523	569,810	2,980,183	24,884	-	9,262,559
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)	702,443	556,811	819,819	6,396,747	17,574	149,934	14,677,656
成長率 Growth rate(%)	22.60	5.02	30.79	22.45	6.64	5.28	15.04

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 102 年壽險業總保費收入已達新臺幣 2,583,532 百萬元（約 86,783 百萬美元），較前一年 2,478,348 百萬元增加 4.24%，其中人壽保險 1,855,902 百萬元，較去年減少 3.96%、傷害保險 60,021 百萬元、健康保險 290,344 百萬元、年金保險 377,264 百萬元，較去年增加 75.22%，分別佔所有保費收入的 71.84%、2.32%、11.24%、14.60%。

5. Premium Income

In 2013, total premium income of life insurance industry reached NT\$2,583,532 million (US\$86,783 million) and increased 4.24% when compared to last year's NT\$2,478,348 million. The life insurance premium income was NT\$1,855,902 million (71.84% of total premium income), a decrease of 3.96%. The premium income of accident products was NT\$60,021 million (2.32% of premium income) and the premium income of health products was NT\$290,344 million (11.24% of premium income). The premium income of annuity product was NT\$377,264 million (14.60% 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52年(1963)	259	11	-	-	270
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98年(2009)	1,305,573	56,894	219,556	424,536	2,006,559
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
成長率Growth rate(%)	-3.96	2.26	6.78	75.22	4.24

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，102 年則降為 553,785 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，102 年為 10,681 百萬元；健康險 102 年為 29,626 百萬元；投資型保險 102 年為 259,512 百萬元，成長 28.95%。

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\$553,785 million in 2013. Accident insurance products premium was NT\$16,412 million in 2001, decreased to about NT\$10,000 million on average recently. Premium income reached NT\$10,681 million in 2013. Insurance premium for health insurance reached at NT\$29,626 million in 2013. Investment-linked products were NT\$259,512 million and grew 28.95% in 2013.

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 102 年 (2013)	民國 101 年 (2012)	民國 100 年 (2011)	民國 99 年 (2010)	民國 98 年 (2009)
人壽保險 Life	傳統型 Traditional	553,785	822,297	642,076	555,828	408,598
	投資型 Investment-Linked	172,097	143,085	138,908	75,670	60,990
	小計 Subtotal	725,882	965,382	780,984	631,498	469,588
傷害保險 Accident	傳統型 Traditional	10,681	10,969	10,338	9,329	9,541
健康保險 Health	傳統型 Traditional	29,626	33,952	30,941	27,865	37,557
年金保險 Annuity	傳統型 Traditional	252,678	121,912	123,159	412,998	300,899
	投資型 Investment-Linked	87,415	58,166	49,579	80,035	107,485
	小計 Subtotal	340,094	180,078	172,738	493,033	408,385
合計 Total	傳統型 Traditional	846,769	989,130	806,514	1,006,020	756,595
	投資型 Investment-Linked	259,512	201,251	188,487	155,705	168,475
	小計 Subtotal	1,106,281	1,190,381	995,001	1,161,725	925,070

(六) 初年度保費收入通路別分析

初年度保費收入 1,106,281 百萬元中，依通路別統計為：壽險公司本身行銷體系 429,588 百萬元佔 38.83%；銀行通路 629,062 百萬元佔 56.86%；傳統保險經紀人、保險代理人僅 47,631 百萬元佔 4.31%。

6. First Year Premium Income – by Distribution Channel

Contribution to the total first year premium income of NT\$1,106,281 million by various sales channels are as follows: traditional tied agents of life insurers was NT\$429,588 million (38.83%), bankers was NT\$629,062 million (56.86%); the broker & agent was merely NT\$47,631 million (4.31%).

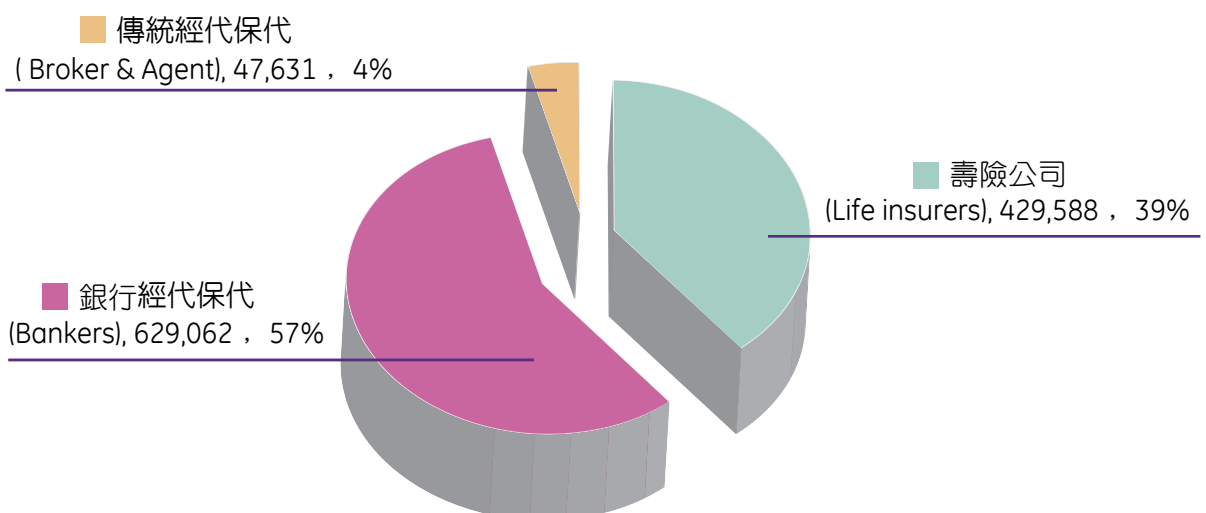
表 6：人壽保險業民國 102 年初年度保費收入通路別統計表**Table6: First Year Premium Income- by Distribution Channels**

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98年(2009)	313,156 (33.85)	584,224 (63.15)	27,690 (2.99)	925,070
民國99年(2010)	372,800 (32.09)	758,194 (65.26)	30,731 (2.65)	1,161,725
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
成長率Growth rate(%)	-9.53	-5.53	-4.08	-7.06

註：括號內數字為佔率。

Note: () represents the rate.

102年通路別新契約保費收入圖**First Year Premium Income-by Distribution Channels**

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。

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 102 年初年度保費收入來源別統計表
Table6-1: First Year Premium Income-by Distribution Channels

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	244,222 (44.38)	276,166 (50.18)	29,968 (5.45)	550,356
個人年金保險 Individual Annuity	27,531(10.90)	218,460 (86.46)	6,688 (2.65)	252,678
投資型保險 Investment-Linked	118,620 (45.71)	133,743 (51.54)	7,149 (2.75)	259,512
個人傷害、健康保險 Individual Accident & Health	27,022 (92.59)	490 (1.68)	1,672 (5.73)	29,184
團體保險 Group Insurance	12,193 (83.80)	203 (1.39)	2,154 (14.81)	14,550
合計 Total	429,588 (38.83)	629,062 (56.86)	47,631 (4.31)	1,106,281

註：括號內數字為佔率。

Note: () represents the rate.

(七) 保險給付

民國 102 年壽險業保險給付達新臺幣 1,253,908 百萬元 (約 42,120 百萬美元)，較前一年 1,249,036 百萬元增加 0.39%，其中人壽保險 925,369 百萬元較去年減少 0.09%、傷害保險 21,473 百萬元、健康保險 87,352 百萬元、年金保險 219,714 百萬元，較去年增加 0.26%，人壽保險佔總保險給付的 73.80%。

7. Benefit Payments

Total Benefit Payments were NT\$1,253,908 million or US\$42,120 million, increased by 0.39% against 2012's NT\$1,249,036 million. The Benefit Payments of life insurance product were NT\$925,369 million (73.80% of total benefit payments), which represented a decrease of 0.09%. The Benefit Payments of accident and health products were NT\$21,473 million and NT\$87,352 million respectively. The benefit payments of annuity products were NT\$219,714 million, an increase of 0.26% 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52年(1963)	14	6	-	-	20
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98年(2009)	600,939	20,520	66,055	214,833	902,347
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
成長率 Growth rate(%)	-0.09	0.75	6.08	0.26	0.39

(八) 投保率與普及率

依據內政部發布之民國 102 年底總人口 23,373 千人，則持有人壽保險單 53,681 千件（包括個人壽險、團體壽險及個人年金險）約佔總人口之 229.67%（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 2013 was 23.37 million. The ratio of having insurance coverage (53,681,459 policies including individual, group life insurance and individual annuity) represents 229.67% 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)

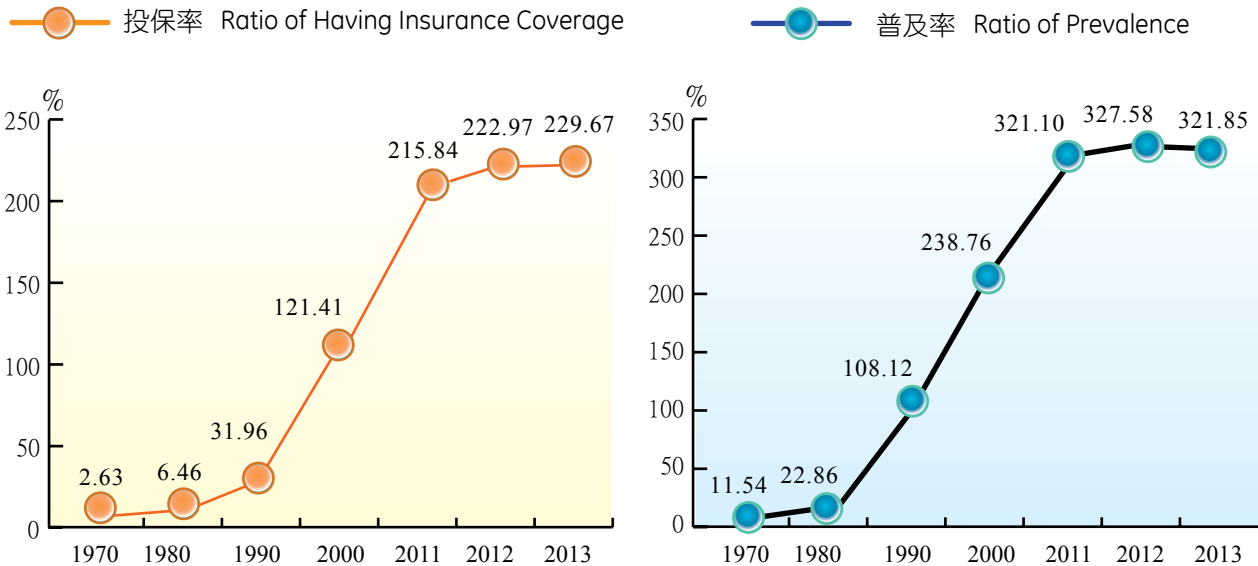
年度 Year	年底人口數 (1) Population	國民所得 (2) National Income	有效契約 Business In Force		投保率 NO. to population (3) / (1)%	普及率 In Force to NI (4) / (2)%
			件數 (3) No.	保額 (4) Amount		
民國52年(1963)	11,883,523	83,798	163,722	3,458	1.38	4.13
民國59年(1970)	14,675,965	215,345	386,658	19,674	2.63	9.14
民國69年(1980)	17,805,067	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98年(2009)	23,119,772	10,875,793	47,358,149	37,476,393	204.84	344.59
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	12,575,990	53,681,459	41,061,271	229.67	321.85

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 person, 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 102 年底，壽險業總登錄業務員為 323,912 人，較前一年度 320,734 人增加 0.99%；其中壽險公司登錄人數為 187,753 人、經紀人登錄 80,225 人、代理人登錄 55,934 人，分別佔全體登錄人數的 57.96%、24.77% 與 17.27%。

9. Life Insurance Agents

At the end of 2013, the total number of registered agents was 323,912, increased 0.99% when compared to last year's 320,734, among which there were 187,753 people (57.96%) from life insurance companies, 80,225 people (24.77%) from brokers and 55,934 people (17.27%) 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89年(2000)	276,265	253,626	16,732	5,907
民國98年(2009)	317,717	188,293	62,211	67,213
民國99年(2010)	315,911	186,376	68,950	60,585
民國100年(2011)	314,042	185,291	70,908	57,843
民國101年(2012)	320,734	191,402	72,818	56,514
民國102年(2013)	323,912	187,753	80,225	55,934
成長率 Growth Rate (%)	0.99	-1.90	10.17	-1.02

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 年人數發展已有達到瓶頸趨勢，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. However, agent growth seemed to have slowed down due to a bottleneck effect which had maintained at the 300,000 level.

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

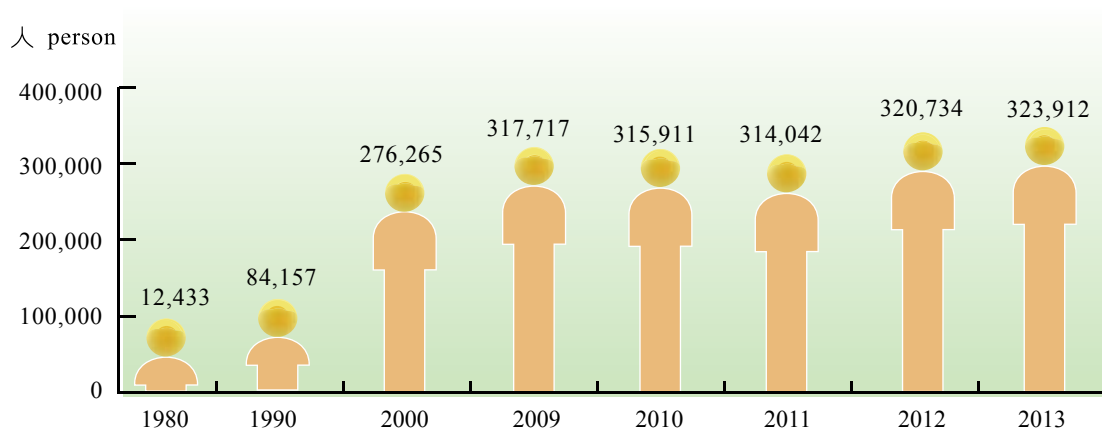


表 10：人壽保險業歷年登錄投資型保險業務員變動概況

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96年(2007)	150,316	112,449	16,364	21,503
民國98年(2009)	160,479	108,832	25,026	26,621
民國99年(2010)	160,855	107,614	26,247	26,994
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

註：保險法於 90 年 6 月修正通過得經營投資型保險。

Note: The Insurance law was amended on June 2011 allowing in investment-linked insurance business.



▶ 三、會務動態

▶ III. Association Activities

102 中華民國 2013 The Life Insurance Industry in Taiwan
人壽保險業概況

(一) 榮譽榜

11月25日本會連續第12年獲頒內政部101年度全國性社會暨職業團體工作評鑑優等團體獎。

(二) 研討會

1. 3月25日本會與摩根資產管理公司(J.P. Morgan)共同舉辦「2013年不動產投資圓桌論壇」，邀請金融監督管理委員會、各會員公司及產險公司等共計70人與會。
2. 7月17日本會邀請財政部推動促參司就壽險業參與促參案件模式所涉相關法規舉辦說明會，本會及各會員公司代表共計26人參加。
3. 10月9日本會與安永會計師事務所共同舉辦與IASB就「保險合約(Insurance Contract)之修訂後提案」視訊會議，邀請金融監督管理委員會、財團法人會計研究發展基金會、中華民國精算學會、財團法人保險事業發展中心、中華民國產物保險商業同業公會、安永聯合會計師事務所、資誠會計師事務所、安侯建業會計師事務所、勤業眾信會計師事務所及會員公司等約90人共同與會。
4. 11月26日本會與日本亞洲人壽保險振興中心共同舉辦「LIAROC-OLIS 2013」研修班，由日本目白大學客座教授宮武剛及日本直布羅陀金融生命保險執行董事暨主任精算師岡安透介紹日本照護保險制度，計有會員公司約81人與會。
5. 12月3日本會舉辦「公共建設案件於公私協力模式下私部門面臨的法律風險」研討會，邀請金融監督管理委員會及各會員公司代表共計38人與會。

(三) 國際交流與會議

1. 1月9日南京市政府先遣團蒞會拜訪。
2. 3月25日天津市保險醫療參訪團暨天津市海峽兩岸民間交流促進會等一行16人蒞會拜訪。
3. 4月18日北京保險行業協會暨北京保險學會等一行10人蒞會拜訪。
4. 4月19日蒙古金融管理委員會等一行7人蒞會拜訪。
5. 5月13日至5月15日許理事長前往大陸北京拜會國台辦經濟局徐莽局長及協調局王剛局長，洽商放寬台灣保險業進入大陸市場條件及建立兩岸監理平台事宜。

(1) Honors and Awards

On November 25th, the Association received “Outstanding Group” Award in the “Assessment of 2012 National Social and Occupational Groups of the Ministry of the Interior” for the 12th consecutive year.

(2) Seminars

1. On March 25th, the LIA and J.P. Morgan co-hosted “2013 Real Estate Investment Forum”, inviting the Financial Supervisory Commission (FSC), life and non-life insurers to attend; a total of 70 participants.
2. On July 17th, the LIA invited Promotion of Private Participation of the Ministry of Finance to address over regulations ruling life insurers engaging in such participation; a total of 26 participants were nominated from the LIA and member companies.
3. On October 9th, the LIA and the Ernst & Young (EY) CPA firm co-hosted a video conference with IASB about “Revised Proposal against Insurance Contract”, inviting the FSC, Accounting Research and Development Foundation; Associate of Society of Actuaries, Taiwan Insurance Institute, Non-life Insurance Association, EY, PwC, KPMG, Deloitte and member companies to attend; a total of 90 participants.
4. On November 26th, the LIA and Japan’s Oriental Life Insurance Cultural Development Center held the “2013 LIAROC-OLIS” Seminar, inviting Mr. Go Miyatake, professor of Mejiro University, and Mr. Tohru Okayasu, executive director and chief actuary of The Prudential Gibraltar Financial Life Insurance Co., Ltd, to introduce Japan’s (long-term) care insurance system; a total of 81 participants from member companies.
5. On December 3rd, the LIA held “Legal Risks for Private Sector Engaging in Collaborating Public Infrastructure Case” Seminar, inviting FSC and member companies to attend; a total of 38 participants.

(3) International Communications and Meetings

1. On January 9th, an advance party of the Nanjing City Government visited the Association.
2. On March 25th, 16 representatives from the Tianjin Medical Insurance Delegation and Tianjin Cross-Strait Civil Communication Promotion Association visited the Association.
3. On April 18th, a delegate of 10 from the Beijing Insurance Association and the Insurance Institute of Beijing visited the Association.
4. On April 19th, a delegate of 7 from the Mongolia Financial Supervisory Commission visited the Association.
5. From May 13th to 15th, Chairman Hsu went to Beijing of China to visit Mr. Xu Mong, Director-General of Economy Bureau, and Mr. Wang Gang, Director-General of the Negotiation Bureau of the Taiwan Affairs Office of the State Council PRC; together they discussed issues regarding releasing entry qualification for Taiwanese insurance enterprises and establishing cross-strait supervisory platform.
6. From June 1st to 5th, Secretary General T. N. Horng went to Beijing to participate seminar held by the Beijing Insurance Association and served as lecturer.
7. On July 2nd, the British Trade & Cultural Office of Taiwan visited the Association.

6. 6月1日至6月5日洪秘書長前往北京參加北京保險行業協會主辦之研討會並擔任講師。
7. 7月2日英國貿易文化辦事處蒞會拜訪。
8. 8月15日至8月19日許理事長前往馬來西亞吉隆坡參加「2013 國際龍獎 IDA 年會」。
9. 9月4日中央匯金投資公司參訪團等一行 10 人蒞會拜訪。
10. 9月6日美國註冊財務策劃師協會蒞會拜訪。
11. 9月13日洪秘書長至台北國際會議中心參加四川省經貿代表團來台舉辦之第 14 屆中國西部國際博覽會推介會。
12. 9月22日至9月24日洪秘書長前往四川成都參加海峽兩岸及港澳保險業交流與合作會議。
13. 9月25日至9月27日許理事長前往北京參加第 18 屆兩岸金融學術研討會。
14. 10月4日 LOMA 吳賢峰總經理蒞會拜訪。
15. 10月17日與 10月18日許理事長出席 2013 年國際保險監理官協會年會開幕暨閉幕典禮。
16. 10月21日許理事長出席第 2 屆國際保險安定基金論壇開幕典禮。
17. 10月24日大陸中國人壽再保險參訪團等一行 5 人蒞會拜訪。
18. 10月29日許理事長參加魯台合作發展論壇。
19. 10月30日日本公益財團法人國際保險振興會(FALIA)新任常務理事平賀 學、研修部長 本藤 孝、主任 直井 浩子等人由日本第一生命台北代表人辦事處首席代表難波 元陪同蒞會拜訪。
20. 11月25日日本公益財團法人亞洲人壽保險振興中心理事長寺田重陽、副秘書長古藤卓、幸田心小姐蒞會拜訪。

(四) 其他

1. 8月30日召開本會第 6 屆第 1 次會員代表大會，會中選舉理事、監事，隨即召開第 6 屆第 1 次理事會與監事會，選舉許舒博、蔡雄繼、王瑜華、熊明河、郭瑜玲、孟嘉仁、鄧文聰等為常務理事，劉先覺為常務監事，並推選許舒博先生為理事長。
2. 9月12日假公務人力發展中心福華國際文教會館舉辦 101 年度人身保險業優秀從業人員表揚大會，本年度既有 28 家會員公司之優秀內勤從業人員 191 名、業務員 301 名，總計 492 名接受表揚。

8. From August 15th to 19th, Chairman Hsu went to Kuala Lumpur of Malaysia to participate the “2013 IDA Annual Conference”
9. On September 4th, a delegate of 10 from the Central Huijin Investment Company Limited of China visited the Association.
10. On September 6th, RPFI (Registered Financial Planners Institute) visited the Association.
11. On September 13th, Secretary General Horng went to TICC (Taipei International Convention Center) to join in the “Promotion Conference of 14th West China World Expo “ held by the Sichuan (a province of China) Economic & Trade delegation
12. From September 22th to 24th, Secretary General Horng went to Chengdu of Sichuan to participate the Interaction & Cooperation conference of Cross-strait, Hong-Kong and Macau.
13. From September 25th to 27th, Chairman Hsu went to Beijing to participate the 18th Cross-strait Financial Academic Seminar.
14. On October 4th, Mr. Wu, Shenfeng, general manager of LOMA, visited the Association.
15. From October 17th to 18th, Chairman Hsu attended opening and closing ceremony of 2013 IAIS Annual Conference.
16. On October 21th, Chairman Hsu attended opening ceremony of the 2nd International Insurance Guaranty Fund Forum.
17. On October 24th, 5 representatives of Reinsurance delegation from China Life Insurance Company (China) visited the Association.
18. On October 29th, Chairman Hsu attended the Lu (Shandong)-Taiwan Cooperation & Development Forum.
19. On October 30th, a delegate of FALIA of Japan, including the new managing director Mr. Manabu Hiraga, general manager of seminars department Mr. Takahiko Hondo, senior secretary Ms. Hiroko Naoi, escorted by The DAI-ICHI Life Insurance Company Taipei Office chief representative Mr. Hajime Namba, visited the Association.
20. On November 25th, a delegate of OLICD Center of Japan including president Mr. Shigeaki Terada, deputy secretary general Mr. Takashi Koto and Ms. Shin Koda visited the Association.

(4) Other Activities

1. On August 30th, the LIA summoned the 1st member conference of 6th term, during which the directors and supervisors were elected, and then the 1st board of directors and supervisors meeting; Mr. Paul Hsu, Hsiung-chi (Jason) Tsai, Ms. Yu-hua Wang, Mr. Ming-ho Hsiung, Ms. Yu-ling Kuo, Mr. Jia-ren (Roy) Meng, Wen-tsung Teng, etc. as managing directors, Mr. Hsien-juei (James) Liu as managing supervisor, together they elected Paul Hsu as the chairman.
2. On September. 12th, the Association organized the "2012 Award Ceremony for Outstanding Sales and Supporting Staff in Life Insurance Industry" at the Howard Civil Service International House. A total of 492 employees from the 28 member companies received the awards, including 191 supporting staff and 301 salesmen.



101年度人身保險業優秀從業人員表揚大會 102.9.12

2012 Award Ceremony for Outstanding Sales and Supporting Staff in Life Insurance Industry 2013.9.12



本會與安永會計師事務所共同舉辦與IASB就「保險合約（Insurance Contract）之修訂後提案」視訊會議 102.10.9

LIA and Ernst & Young (EY) CPA firm co-hosted a video conference with IASB about "Revised Proposal for Insurance Contract" 2013.10.9



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 2013」研修班 102.11.26

LIA and Japan's Oriental Life Insurance Cultural Development Center co-hosted the "2013 LIAROC-OLIS" Seminar 2013.11.26



天津市保險醫療參訪團暨天津市海峽兩岸民間交流促進會蒞會拜訪 102.3.25
Representatives from Tianjin Medical Insurance Delegation and Tianjin Cross-Strait
Civil Communication Promotion Association visited the Association 102.3.25



北京保險行業協會暨北京保險學會蒞會拜訪 102.4.18
Delegation from Beijing Insurance Association and the Insurance Institute of
Beijing visited the Association 2013.4.18



蒙古金融管理委員會蒞會拜訪 102.4.19
Delegation from Mongolia Financial Supervisory Commission visited the
Association 2013.4.19

▶ 四、本會發行刊物

▶ IV. Publications



102 中華民國 2013 The Life Insurance Industry in Taiwan
人壽保險業概況

1. ● 保戶手冊

Brochure for policyholders
Life Insurance Newsletter

(刊載於本會網站)
(available at the Association's website)
www.lia-roc.org.tw



2. ● 精靈守護者

Insurance Numen



3. ● 壽險訊息

Life Insurance Information Monthly



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



11. • 人身保險投保指南
Guidance for Life Insurance



▶ 五、會員名錄

▶ V. The Member Companies of LIA-ROC



102 中華民國 2013 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: 404,238
 資本額: 17,000
 電話:(02)27849151
 網址: www.twfhclife.com.tw

臺灣人壽保險股份有限公司

台北市104中山北路二段42號
 成立日期: 1947,12
 總資產: 449,732
 資本額: 9,576
 電話:(02)25116411
 網址: www.twlife.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: 118,018
 資本額: 10,732
 電話:(02)87869955
 網址: 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: 4,062,132
 資本額: 53,065
 電話:(02)27551399
 網址: www.cathaylife.com.tw

中國人壽保險股份有限公司

台北市105敦化北路122號5樓
 成立日期: 1963,4
 總資產: 967,780
 資本額: 27,221
 電話:(02)27196678
 網址: www.chinalife.com.tw

南山人壽保險股份有限公司

台北市110莊敬路168號
 成立日期: 1963,7
 總資產: 2,443,488
 資本額: 92,400
 電話:(02)87588888
 網址: www.nanshanlife.com.tw

BankTaiwan Life Insurance Co., Ltd.

6th Fl., 69, Sec. 2, Tun Hua S. Rd., Taipei
 Date Founded: 1941,3
 Assets: 404,238
 Capital: 17,000
 Tel: 886-2-27849151
 Website: www.twfhclife.com.tw

Taiwan Life Insurance Co., Ltd.

42, Sec. 2, Chung Shan N. Rd., Taipei
 Date Founded: 1947,12
 Assets: 449,732
 Capital: 9,576
 Tel: 886-2-25116411
 Website: www.twlife.com.tw

PCA Life Assurance Co., Ltd.

8th Fl., 1, Sungzhi Rd., Taipei
 Date Founded: 1962,5
 Assets: 118,018
 Capital: 10,732
 Tel: 886-2-87869955
 Website: www.pcalife.com.tw

Cathay Life Insurance Co., Ltd.

296, Sec. 4, Jen Ai Rd., Taipei
 Date Founded: 1962,10
 Assets: 4,062,132
 Capital: 53,065
 Tel: 886-2-27551399
 Website: www.cathaylife.com.tw

China Life Insurance Co., Ltd.

5th Fl, 122, Tun Hua N. Rd., Taipei
 Date Founded: 1963,4
 Assets: 967,780
 Capital: 27,221
 Tel: 886-2-27196678
 Website: www.chinalife.com.tw

Nan Shan Life Insurance Co., Ltd.

168, Zhuangjing Rd., Taipei
 Date Founded: 1963,7
 Assets: 2,443,488
 Capital: 92,400
 Tel: 886-2-87588888
 Website: www.nanshanlife.com.tw

國華人壽保險股份有限公司 (財團法人保險安定基金)

台北市 100 忠孝東路二段 123 號 9 樓
 成立日期 : 1963,7
 總資產 : 2,234
 資本額 : 2,000
 電話 : (02)23957088
 網址 : www.tigf.org.tw/index.aspx

Kuo Hua Life Insurance Co., Ltd. (Taiwan Insurance Guaranty Fund)

9th Fl. No. 123, Sec. 2, Zhongxiao E. Rd., Taipei
 Date Founded: 1963,7
 Assets : 2,234
 Capital: 2,000
 Tel: 886-2-23897088
 Website: www.tigf.org.tw/index.aspx

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 : 1,804,637
 資本額 : 55,408
 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 : 1,804,637
 Capital: 55,408
 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 : 2,412,115
 資本額 : 36,481
 電話 : (02)87716699
 網址 : www.fubon.com/life/

Fubon Life Insurance Co., Ltd.

14th Fl., 108, Sec.1, Tun Hua S. Rd., Taipei
 Date Founded: 1993,6
 Assets : 2,412,115
 Capital: 36,481
 Tel: 886-2-87716699
 Website: www.fubon.com/life/

國寶人壽保險股份有限公司

台北市 100 忠孝西路一段 50 號 9 樓
 成立日期 : 1993,7
 總資產 : 58,830
 資本額 : 5,750
 電話 : (02)23883399
 網址 : www.globallife.com.tw

Global Life Insurance Co., Ltd.

9th Fl., 50, Sec. 1, Chung Hsiao W. Rd., Taipei
 Date Founded: 1993,7
 Assets : 58,830
 Capital: 5,750
 Tel: 886-2-23883399
 Website: www.globallife.com.tw

三商美邦人壽保險股份有限公司

台北市 104 建國北路二段 145 號 7 樓
 成立日期 : 1993,7
 總資產 : 700,245
 資本額 : 12,280
 電話 : (02)25099001
 網址 : www.mli.com.tw

Mercuries Life Insurance Co., Ltd.

7th Fl., No. 145, Sec. 2, Jianguo N. Rd., Taipei
 Date Founded: 1993,7
 Assets : 700,245
 Capital: 12,280
 Tel: 886-2-25099001
 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 : 34,059
 資本額 : 6,000
 電話 : (04)36119889
 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 : 34,059
 Capital: 6,000
 Tel: 886-4-36119889
 Website: www.cylife.com.tw

幸福人壽保險股份有限公司

台北市 100 忠孝西路一段 6 號 8 樓
成立日期 :1993,7
總資產 : 59,715
資本額 : 6,000
電話 : (02)23817172
網址 : www.singforlife.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 : 325,816
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 : 202,111
資本額 : 22,491
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 : 207,703
資本額 : 4,842
電話 : (02)87895858
網址 : 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 : 730,288
資本額 : 5,000
電話 : (02)23931261
網址 : www.post.gov.tw

第一金人壽保險股份有限公司

台北市 110 信義路四段 456 號 13 樓
成立日期 : 2007,12
總資產 : 28,618
資本額 : 2,250
電話 : (02)87581000
網址 : www.first-aviva.com.tw

Singfor Life Insurance Co., Ltd.

8th Fl., 6, Sec. 1, Chung Hsiao W. Rd., Taipei
Date Founded:1993,7
Assets: 59,715
Capital: 6,000
Tel :886-2-23817172
Website:www.singforlife.com.tw

Farglory Life Insurance Co., Ltd.

28th Fl., 1, Songgao Rd., Taipei
Date Founded:1993,11
Assets : 325,816
Capital : 12,426
Tel :886-2-27583099
Website :www.fglife.com.gw

Hontai Life Insurance Co., Ltd.

4th Fl., 156, Sec. 3, Ming Sheng E.Rd.,Taipei
Date Founded:1994,10
Assets : 202,111
Capital : 22,491
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 : 207,703
Capital : 4,842
Tel :886-2-87895858
Website :www.allianz.com.tw

Life Insurance Division of Chunghwa Post Co., Ltd.

3rd. Fl., 216, Ai-Kuo E. Rd.,Taipei
Date Founded:2003,1
Assets : 730,288
Capital : 5,000
Tel :886-2-23931261
Website :www.post.gov.tw

First-Aviva Life Insurance Co., Ltd.

13th Fl., 456, Sec. 4, Hsin Yi Rd., Taipei
Date Founded:2007,12
Assets : 28,618
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: 111,525
 資本額: 6,000
 電話:(02)27726772
 網址: 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: 102,771
 資本額: 4,500
 電話:(02)27678866
 網址: www.prulife.com.tw

全球人壽保險股份有限公司

台北市104建國北路二段238號15樓
 成立日期: 1992,8
 總資產: 692,531
 資本額: 6,435
 電話:(02)25068800
 網址: www.transglobe.com.tw

元大人壽保險股份有限公司

台北市105松山區敦化南路一段68號7樓
 成立日期:1992,3
 總資產: 90,390
 資本額: 6,665
 電話:(02)27517578
 網址:www.yuantalife.com.tw
 註: 原國際紐約人壽保險股份有限公司・103年3月更名

中國信託人壽保險股份有限公司

台北市105南京東路五段1號8樓
 成立日期:2003,8
 總資產: 224,615
 資本額: 11,438
 電話:(02)27607988
 網址:www.ctbclife.com

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: 20,286
 資本額: 2,000
 電話:(02)66231688
 網址:www.cigna.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 : 111,525
 Capital : 6,000
 Tel :886-2-27726772
 Website :www.tcb-life.com.tw

Prudential Life Ins. Co. of Taiwan Inc.

10th Fl.,161, Sec. 5, Nanking E. Rd.,Taipei
 Date Founded:1990,11
 Assets : 102,771
 Capital : 4,500
 Tel :886-2-27678866
 Website :www.prulife.com.tw

TransGlobe Life Insurance Inc.

15th Fl., 238, Sec. 2, Jianguo N. Rd., Taipei
 Date Founded:1992,8
 Assets : 692,531
 Capital: 6,435
 Tel:886-2-25068800
 Website:www.transglobe.com.tw

Yuanta Life Insurance Co., Ltd.

7th Fl., No. 68, Sec. 1, Dunhua S. Rd., Songshan District, Taipei City 105
 Date Founded:1992,3
 Assets : 90,390
 Capital: 6,665
 Tel:886-2-27517578
 Website:www.yuantalife.com.tw
 Note : Original New York Life Ins. Taiwan Corp, name changed in Mar.2014.

CTBC Life Insurance Co., Ltd.

8th Fl., 1, Sec. 5, Nanking E. Rd., Taipei
 Date Founded:2003,8
 Assets : 224,615
 Capital: 11,438
 Tel:886-2-27607988
 Website:www.ctbclife.com

Cigna Taiwan Life Assurance Co. Ltd.,

6th Fl., 39, Sec. 1, Chung Hua Rd., Taipei
 Date Founded:2011,12
 Assets : 20,286
 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: 26,524
 資本額: 2,927
 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 : 26,524
 Capital: 2,927
 Tel:886-2-27352838
 Website:www.aiaco.com.tw

**英屬百慕達商宏利人壽保險國際股份有限公司
臺灣分公司**

台北市110松仁路89號2樓A座
 成立日期: 1991,9
 總資產: 43,728
 資本額: 4,879
 電話:(02)27575888
 網址:www.manulife.com.tw
 註: 103年1月1日起相關業務、特定資產與負債由中國信託人壽保險股份有限公司概括讓與

Manulife (International) Limited, Taiwan Branch

2nd Fl-A, 89, Sungren Rd., Taipei
 Date Founded:1991,9
 Assets : 43,728
 Capital: 4,879
 Tel:886-2-27575888
 Website:www.manulife.com.tw
 Note : Manulife (International) Limited, Taiwan Branch transferred its portfolio and assets/liabilities to CTBC Life Insurance Co., Ltd on Jan 1st, 2014.

法商法國巴黎人壽保險公司臺灣分公司

台北市100忠孝東路四段270號18樓
 成立日期:1997,11
 總資產: 163,968
 資本額: 2,930
 電話:(02)66363456
 網址:www.cardif.com.tw/life/

Cardif Assurance Vie, Taiwan Branch

18th Fl., 270, Sec.4, Chung Hsiao E. Rd., Taipei
 Date Founded:1997,11
 Assets : 163,968
 Capital: 2,930
 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: 29,465
 資本額: 1,831
 電話:(02)81611988
 網址:life.acegroup.com/tw-zh/

ACE Life Taiwan

3rd Fl., 285, Sec. 4, Chung Hsiao E. Rd., Taipei
 Date Founded:2005,10
 Assets : 29,465
 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1
 成立日期:2008,8
 總資產: 380
 資本額: 476
 電話:(02)21815400
 網址:life.zurich.com.tw

Zurich International Life Ltd., Taiwan Branch

6-1Fl., 126 Sung Chiang Rd., Taipei
 Date Founded:2008,8
 Assets : 380
 Capital: 476
 Tel:886-2-21815400
 Website:life.zurich.com.tw

▶ 附錄

▶ Appendix



102 中華民國 2013 The Life Insurance Industry in Taiwan
人壽保險業概況

臺灣壽險業經驗生命表

1,000 q_x

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 \hat{e}_x	死亡率 q_x	平均餘命 \hat{e}_x	死亡率 q_x	平均餘命 \hat{e}_x	死亡率 q_x	平均餘命 \hat{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

1,000 q_x

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
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	2012年				2011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	1,272,005	1,272,005	27.38	1	1,221,471	1,221,471	26.73
Canada	CAD	9	124,557	124,637	2.68	9	120,928	122,241	2.68
Brazil	BRL	13	160,798	82,267	1.77	14	131,747	78,656	1.72
Mexico	MXN	27	315,835	24,012	0.52	28	284,034	22,827	0.50
Argentina	ARS	33	70,494	15,487	0.33	35	53,008	12,809	0.28
Venezuela	VEB	36	59,692	13,882	0.30	37	46,471	10,807	0.24
Chile	CLP	40	5,103,872	10,491	0.23	40	4,677,344	9,671	0.21
Colombia	COP	42	15,966,010	8,885	0.19	42	14,081,910	7,620	0.17
Peru	PEN	51	7,906	2,997	0.06	54	7,212	2,619	0.06
United Kingdom	GBP	3	203,313	322,306	6.94	3	195,161	312,875	6.85
France	EUR	5	184,936	237,605	5.11	4	196,645	273,725	5.99
Germany	EUR	6	180,913	232,437	5.00	5	176,420	245,572	5.37
Italy	EUR	8	112,250	144,218	3.10	7	115,510	160,787	3.52
Netherlands	EUR	10	74,240	95,384	2.05	10	78,171	108,813	2.38
Spain	EUR	14	56,179	72,179	1.55	12	59,200	82,405	1.80
Switzerland	CHF	16	57,023	60,814	1.31	16	55,852	62,907	1.38
Ireland	EUR	18	35,256	45,297	0.97	18	33,656	46,849	1.03
Belgium	EUR	19	32,448	41,689	0.90	21	29,666	41,295	0.90
Sweden	SEK	20	251,052	37,079	0.80	21	273,347	42,114	0.92
Denmark	DKK	22	186,905	32,265	0.69	22	179,328	33,458	0.73
Luxembourg	EUR	23	23,285	29,916	0.64	25	16,737	23,297	0.51
Russia	RUB	24	809,060	26,027	0.56	19	665,024	22,635	0.50
Finland	EUR	25	20,062	25,775	0.55	24	18,437	25,664	0.56
Norway	NOK	26	140,447	24,124	0.52	27	126,887	22,638	0.50
Austria	EUR	29	16,340	20,994	0.45	26	16,542	23,027	0.50
Poland	PLN	30	61,995	19,037	0.41	30	56,614	19,108	0.42
Portugal	EUR	35	10,979	14,106	0.30	31	11,717	16,310	0.36
Turkey	TRY	39	19,482	10,870	0.23	38	16,796	10,051	0.22
Greece	EUR	45	4,581	5,886	0.13	43	5,102	7,102	0.16
Japan	JPY	2	54,249,310	653,174	14.06	2	50,397,880	638,196	13.97
PR China	CNY	4	1,548,793	245,511	5.28	6	1,433,925	221,858	4.86
South Korea	KRW	7	185,306,400	166,184	3.58	8	146,583,400	131,932	2.89
Taiwan	TWD	11	2,598,831	87,752	1.89	13	2,311,204	78,429	1.72
India	INR	15	3,584,059	65,830	1.42	15	3,468,921	72,338	1.58
Hong Kong	HKD	21	253,066	32,627	0.70	23	224,667	28,863	0.63
Singapore	SGD	28	27,875	22,306	0.48	29	26,800	21,304	0.47
Thailand	THB	31	570,057	18,359	0.40	32	467,284	15,335	0.34
Indonesia	IDR	32	160,114,900	17,028	0.37	34	133,448,300	15,183	0.33
Malaysia	MYR	34	45,907	14,850	0.32	33	42,316	13,826	0.30
Iran	IRR	37	141,029,800	11,583	0.25	44	86,660,760	8,163	0.18
Israel	ILS	38	44,556	11,555	0.25	36	44,556	12,452	0.27
Saudi Arabia	SAR	46	21,174	5,646	0.12	47	18,504	4,934	0.11
Philippines	PHP	48	167,422	3,964	0.09	51	127,695	2,948	0.06
South Africa	ZAR	17	445,967	54,365	1.17	17	380,057	52,352	1.15
Morocco	MAD	52	na.	2,834	0.06	53	na.	2,929	0.06
Australia	AUD	12	83,275	86,214	1.86	11	82,292	84,871	1.86
New Zealand	NZD	41	12,946	10,489	0.23	39	12,366	9,769	0.21
World Total				4,646,040				4,569,380	

Source: Swiss Reinsurance Company, Sigma, 3/2013

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

國名	幣名	2012年				2011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	568,877	568,877	21.47	1	543,704	543,704	20.80
Canada	CAD	11	52,356	52,390	1.98	11	51,439	51,998	1.99
Brazil	BRL	12	87,535	44,784	1.69	15	68,327	40,793	1.56
Mexico	MXN	28	142,809	10,857	0.41	28	125,297	10,070	0.39
Chile	CLP	35	2,984,196	6,134	0.23	35	2,698,188	5,579	0.21
Argentina	ARS	38	14,246	3,130	0.12	39	10,681	2,581	0.10
Colombia	COP	39	4,951,603	2,756	0.10	40	4,330,294	2,343	0.09
Peru	PEN	47	3,676	1,394	0.05	46	3,407	1,237	0.05
United Kingdom	GBP	3	135,571	214,918	8.11	3	130,201	208,733	7.99
France	EUR	4	115,116	147,900	5.58	4	127,307	177,208	6.78
Germany	EUR	6	82,986	106,620	4.02	6	82,127	114,319	4.37
Italy	EUR	8	72,597	93,273	3.52	7	75,473	105,056	4.02
Ireland	EUR	15	28,624	36,776	1.39	13	27,167	37,815	1.45
Spain	EUR	16	26,282	33,767	1.27	16	28,869	40,184	1.54
Switzerland	CHF	17	31,126	33,195	1.25	17	30,562	34,422	1.32
Sweden	SEK	19	184,671	27,275	1.03	18	207,450	31,961	1.22
Belgium	EUR	20	21,113	27,126	1.02	20	18,672	25,991	0.99
Luxembourg	EUR	21	20,734	26,639	1.01	24	14,425	20,078	0.77
Netherlands	EUR	22	18,975	24,379	0.92	19	21,893	30,475	1.17
Denmark	DKK	23	124,111	21,425	0.81	22	117,949	22,006	0.84
Finland	EUR	24	16,155	20,756	0.78	23	14,715	20,482	0.78
Norway	NOK	25	82,568	14,183	0.54	25	72,142	12,871	0.49
Poland	PLN	30	31,655	9,720	0.37	32	27,372	9,238	0.35
Portugal	EUR	32	6,951	8,931	0.34	27	7,570	10,538	0.40
Austria	EUR	33	6,488	8,336	0.31	29	6,988	9,727	0.37
Czech Republic	CZK	36	72,056	3,681	0.14	37	72,009	4,069	0.16
Greece	EUR	41	1,939	2,491	0.09	38	2,106	2,932	0.11
Hungary	HUF	42	399,418	1,774	0.07	39	440,542	2,191	0.08
Russia	RUB	43	53,824	1,731	0.07	48	34,826	1,185	0.05
Turkey	TRY	46	2,679	1,495	0.06	43	2,638	1,579	0.06
Japan	JPY	2	43,489,200	523,620	19.77	2	39,927,440	505,607	19.35
PR China	CNY	5	890,806	141,208	5.33	5	869,559	134,539	5.15
South Korea	KRW	7	118,054,800	105,872	4.00	8	88,587,920	79,733	3.05
Taiwan	TWD	9	2,147,752	72,521	2.74	9	1,890,251	64,144	2.45
India	INR	10	2,872,025	52,752	1.99	10	2,870,721	59,864	2.29
Hong Kong	HKD	18	224,124	28,895	1.09	21	198,915	25,554	0.98
Indonesia	IDR	26	116,715,400	12,412	0.47	30	95,179,850	10,829	0.41
Singapore	SGD	27	15,488	12,394	0.47	26	15,170	12,060	0.46
Thailand	THB	29	335,027	10,790	0.41	33	280,896	9,218	0.35
Malaysia	MYR	31	29,482	9,537	0.36	31	27,112	8,858	0.34
Israel	ILS	34	23,909	6,201	0.23	34	23,909	6,682	0.26
Philippines	PHP	40	114,393	2,709	0.10	42	82,181	1,897	0.07
Vietnam	VND	53	18,396,770	883	0.03	51	15,997,550	780	0.03
South Africa	ZAR	13	358,967	43,760	1.65	14	300,650	41,414	1.58
Morocco	MAD	52	na.	923	0.03	50	7,717	954	0.04
Australia	AUD	14	42,200	43,689	1.65	12	43,813	45,186	1.73
New Zealand	NZD	44	2,064	1,673	0.06	44	1,911	1,510	0.06
World Total				2,649,026	100.00			2,613,563	100.00

Source: Swiss Reinsurance Company, Sigma, 3/2013



