

中華民國一〇一年度  
人壽保險業概況

The Life Insurance Industry  
**2012** in Taiwan

# 目 錄

<b>理事長序言</b> .....	<b>4</b>
<b>一、公會簡介</b> .....	<b>9</b>
(一) 公會沿革 .....	10
(二) 成立宗旨與主要任務 .....	10
(三) 組織現況 .....	10
(四) 各委員會及研究小組功能 .....	12
(五) 各行政單位職能 .....	14
(六) 組織系統圖 .....	18
(七) 各項自律規範 .....	20
<b>二、民國 101 年臺灣地區人壽保險業概況</b> .....	<b>21</b>
(一) 社會經濟概況 .....	22
(二) 產業現況 .....	23
(三) 資產負債狀況 .....	25
(四) 資金運用狀況 .....	26
(五) 保費收入 .....	28
(六) 初年度保費收入通路別分析 .....	30
(七) 保險給付 .....	32
(八) 投保率與普及率 .....	33
(九) 壽險業務員概況 .....	34
<b>三、會務動態</b> .....	<b>37</b>
(一) 榮譽榜 .....	38
(二) 研討會 .....	38
(三) 國際交流及會議 .....	38
(四) 其他 .....	40
<b>四、本會發行刊物</b> .....	<b>45</b>
<b>五、會員名錄</b> .....	<b>49</b>
<b>附錄：</b> .....	<b>55</b>
1. 臺灣壽險業經驗生命表 .....	56
2. 世界各國保費收入 .....	58



## Contents

<b>Chairman's Message.....</b>	<b>5</b>
<b>I. About the Association.....</b>	<b>9</b>
1. History. ....	11
2. Purpose and Mandate. ....	11
3. Organization. ....	11
4. Committee Functions. ....	13
5. Departmental Duties and Responsibilities. ....	15
6. Organizational Chart. ....	18
7. Self-Regulatory Rules. ....	20
<b>II. 2012 Highlights of the Life Insurance Business in Taiwan.....</b>	<b>21</b>
1. Overall Economic Conditions. ....	22
2. Insurance Industry Environment. ....	23
3. Assets & Liabilities. ....	25
4. Investment Environment and Activities. ....	26
5. Premium Income. ....	28
6. First Year Premium Income – by Distribution Channels. ....	30
7. Insurance Payments. ....	32
8. Ratio of Having Insurance Coverage & Ratio of Prevalence. ....	33
9. Life Insurance Agents. ....	34
<b>III. Association Activities. ....</b>	<b>37</b>
1. Honors and Awards. ....	39
2. Seminars. ....	39
3. International Communications and Meetings. ....	39
4. Others Activities. ....	41
<b>IV. Publications . ....</b>	<b>45</b>
<b>V. The Member Companies of LIA-ROC. ....</b>	<b>49</b>
<b>Appendix: . ....</b>	<b>55</b>
1. Taiwan Standard Ordinary Experience Mortality Table. ....	56
2. Life Insurance Premium Income in Various Countries. ....	58



## 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 101 年壽險業總保費收入為新臺幣 24,783 億元，較上年度 21,982 億元成長 12.75%；其中初年度保費收入為 11,904 億元，較去年度成長 19.64%，續年度保費收入 12,880 億元，較去年度成長 7.05%。另，投資型保險商品總保費收入為新臺幣 3,325 億元，較上年度 3,310 億元成長 0.43%，其中初年度保費收入為 2,013 億元，較上年度成長 6.77%。

投保率仍持續成長已達 222.97%，本年度的新契約保費來源通路結構稍有變化，壽險公司行銷體系占 39.89%；銀行通路占 55.94%；傳統保險經紀人、保險代理人占 4.17%。至本年度年底壽險業資產總額為新臺幣 147,121 億元，較上年度之 130,513 億元成長 12.72%；稅後純益為 363 億元，已擺脫連續兩年虧損之陰霾。

在政策與法令修訂方面，首先，有關保險商品費率部分，人身保險業自 101 年 7 月 1 日起新銷售之人壽保險單及傳統型年金、利率變動型年金保險其計提責任準備金之生命表，分別應以「臺灣壽險業第五回經驗生命表」及「臺灣壽險業第二回年金生命表」為基礎辦理、修正傷害保險第一職業類別意外發生率之下限與旅行平安保險之費率基礎。其次，為強化壽險業清償能力，自 101 年度起應於各年底前將有效契約之負債公平價值計算結果及責任準備於年底前提出強化計畫。第三對資金運用的規定，訂定「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」、開放自有資金得購買「期貨信託基金」、於負債項下建立「外匯價格變動準備金」提存機制。有關商品送審方面，同意「團體人身保險批註條款免適用保險商品審查程序之內容及範圍」與「保險業要保書免適用保險商品審查程序之原則」，用以簡化送審之作業。另，為加強公司風險管理之能力，於本年將「保險業風險管理實務守則」應執行條文納入「保險業內部控制及稽核制度實施辦法」第 5 條第 10 款規定項目。

去年金融市場相較過去幾年，相對穩定許多，由壽險業最終的損益數字即可得到印證，但民國 102 年開始採用國際會計準則與國際財務報導準則，其會計原則趨向公允價格的精神，若是經濟情勢不夠穩定時，定會對本業的財務數字產生立即性的帳面影響，況且總資產已達新臺幣 15 兆之數，資產面晃動對經營的績效皆會產生顯著的影響，經營者應該加強風險控管措施，以減少波動度。來年因國內外仍維持不穩定之經濟環境，加上美國量化寬鬆政策是否退場及各國持續匯率戰之影響，業者該如何有效因應，以維繫保險業務穩定發展，為我業界共同努力之目標，冀群策群力凝聚共識，為營造壽險業良好生存環境，提供社會大眾足額之保險保障，以達成安和樂利民生社會之理想目標。

中華民國人壽保險商業同業公會理事長

許舒博



## 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 2012, the total premium income of life insurance industry amounts to NT\$2,478.3 billion, a yearly growth of 12.75% from last year's NT\$2,198.2 billion; of which, the first-year premium is NT\$1,190.4 billion, a yearly growth of 19.64%, whereas the following-year premium amounts to NT\$1,288 billion, a yearly growth of 7.05%. Whereas, the total premium income of unit-linked insurance contracts is NT\$332.5 billion, a 0.43% growth from last year's NT\$331 billion; of which, the first-year premium is NT\$201.3 billion, a yearly growth of 6.77%.

The insurance coverage, with a steady growth, amounts to 222.97%; whereas the solicitation channels of the new contract premium encounters a slight difference: 39.89% from traditional insurers' salesmen. 55.94% from bancassurance, the rest 4.17% from traditional brokerage and agency. Meanwhile, the total assets of life industry reaches NT\$14,712.1 billion, a yearly growth of 12.72% from last year's NT\$13,051.3 billion; whereas the total tax-net income reaches NT\$36.3 billion, a turn over from last 2-year loss.

For laws and regulations, firstly the premium ratio, as the life insurance industry should follow the "2011 Taiwan Standard Ordinary Experience Mortality Table" and "Taiwan Standard Ordinary Experience Annuity Life Table" respectively for calculation of legal reserve in newly-sale life policy, traditional annuity policy and interest sensitive policy after July 1st ; revise the lower limit of accidental ratio for the 1st occupational class of personal injury insurance, and adjust the premium ratio base for travel accident insurance. Secondly, to enhance life industry solvency, the industry should report improvement program, by yearly end starting from the year 2012, for the outcome of fair value calculation of liability and legal reserve of existing policies. As for insurance funds investment, with the promulgation of "Recognition Standards and Dealing Procedures



本會洪秘書長代表接受內政部100年度全國性社會暨職業團體工作評鑑優等團體獎  
Honor "Outstanding Group" Award in the "Assessment of 2011 National Social and Occupational Groups of the Ministry of the Interior.




日本國際保險振興會來台舉辦該會創立50周年紀念圓桌會議101.7.10.  
Japan's Foundation for the Advancement of Life Insurance in Asia held the 50th anniversary round table conference, 2012.7.10.



for Life Insurance Industry Engaging in Immediate Utilization and Income of Real Estate Investment”, the industry is allowed to purchase futures trust fund by self-owned funds, and ought to build “foreign exchange valuation reserve” depository mechanism under liability part (of balance sheet). In aspect of product submission, the competent authorities approves “Directions for Scale of Group Life Insurance Superimposed Clause Exempted from Insurance Product Submission Procedures” and “Directions of Insurance Application Forms Exempted from Product Submission Procedures for Insurance Enterprises” in order to simplify the submission operation. Also, to strengthen risk manage capacity, the authorities orders the “should (taken into execution) clauses” in “Practical Code of Risk Management in Insurance Industry” to refer to the 10th item of 5th article of “Implementation Regulations of Internal Audit and Internal Control System of Insurance Industry.”

Compared with previously few years, the financial market of last year was relatively stable, which could be proved from the final income balance of life industry. However, the industry will apply from the year 2013 “International Accounting Standards” and “International Financial Reporting Standards”, of which embedded fair value trend; while under circumstances of unstable financial situation, immediate influence on account is surely. Not to mention the total assets of the industry amount to NT\$ 15 trillion, such fluctuations of assets would definitely cause huge impact on operational performance. Managers should intensify risk management measures so as to lower down tumbling. For the forthcoming year, in the remaining unstable situation both internally and internationally, along with U.S. quantitative easing (QE) quit doubt and globally exchange rate war, 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



湖南省政府訪問團先遣團蒞會參訪101.5.31.  
Hunan provincial government visited, 2012.5.31.



北京保險行業協會訪問團蒞會參訪101.6.14.  
Beijing Insurance Association visited, 2012.6.14.



日本國際保險振興會台灣同學聯誼會101.7.10  
Japan's Foundation for the Advancement of Life Insurance in Asia and Taiwanese classmates  
reunion, 2012.7.10.



▶ 一、公會簡介

▶ I. About the Association



**101** 中華民國 **2012** 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 5 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 5 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 5th 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 5 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協會、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職登錄、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, Insurance Brokers' Association of the Republic of China, 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”.

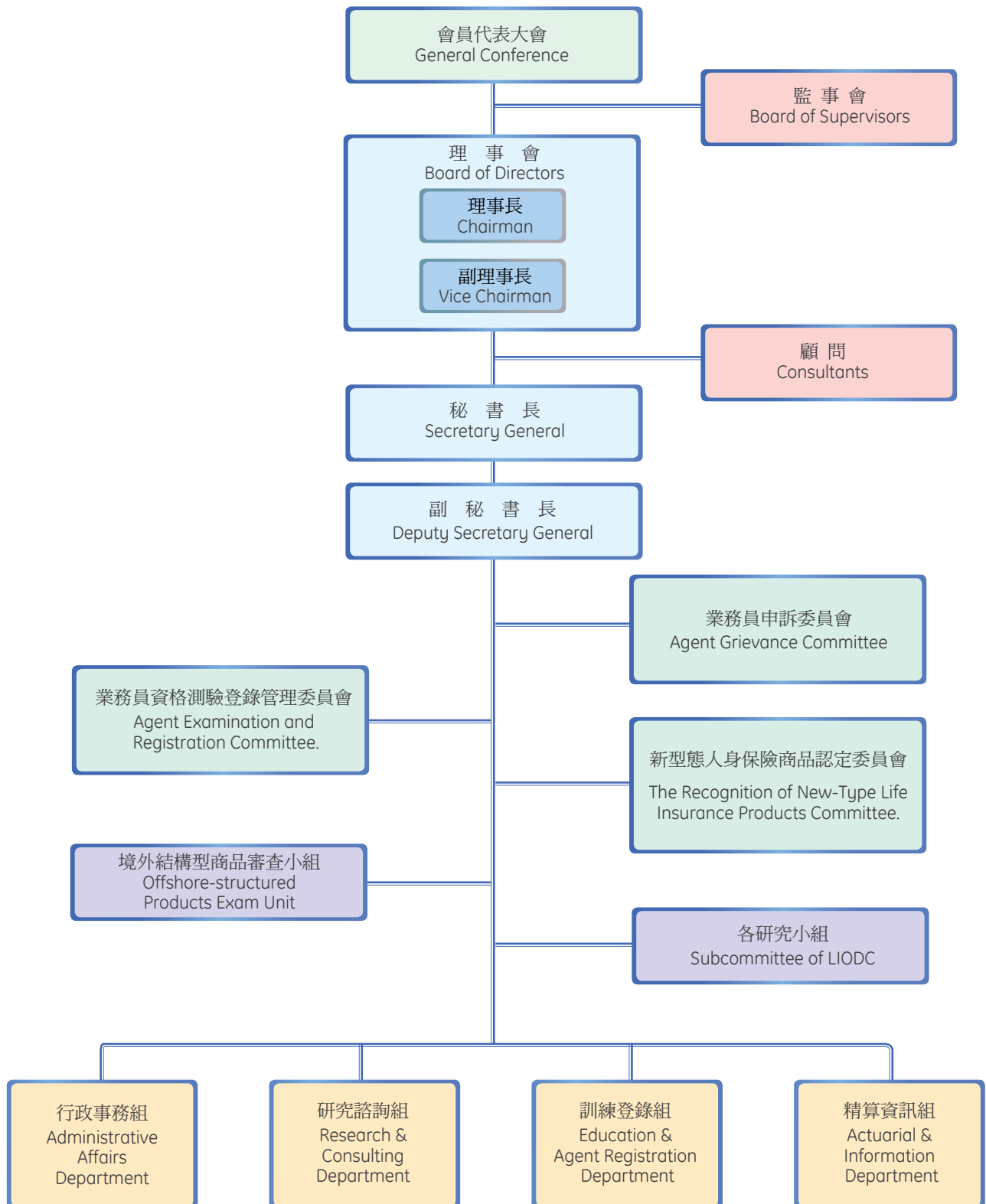
### Actuarial & Information Department

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:

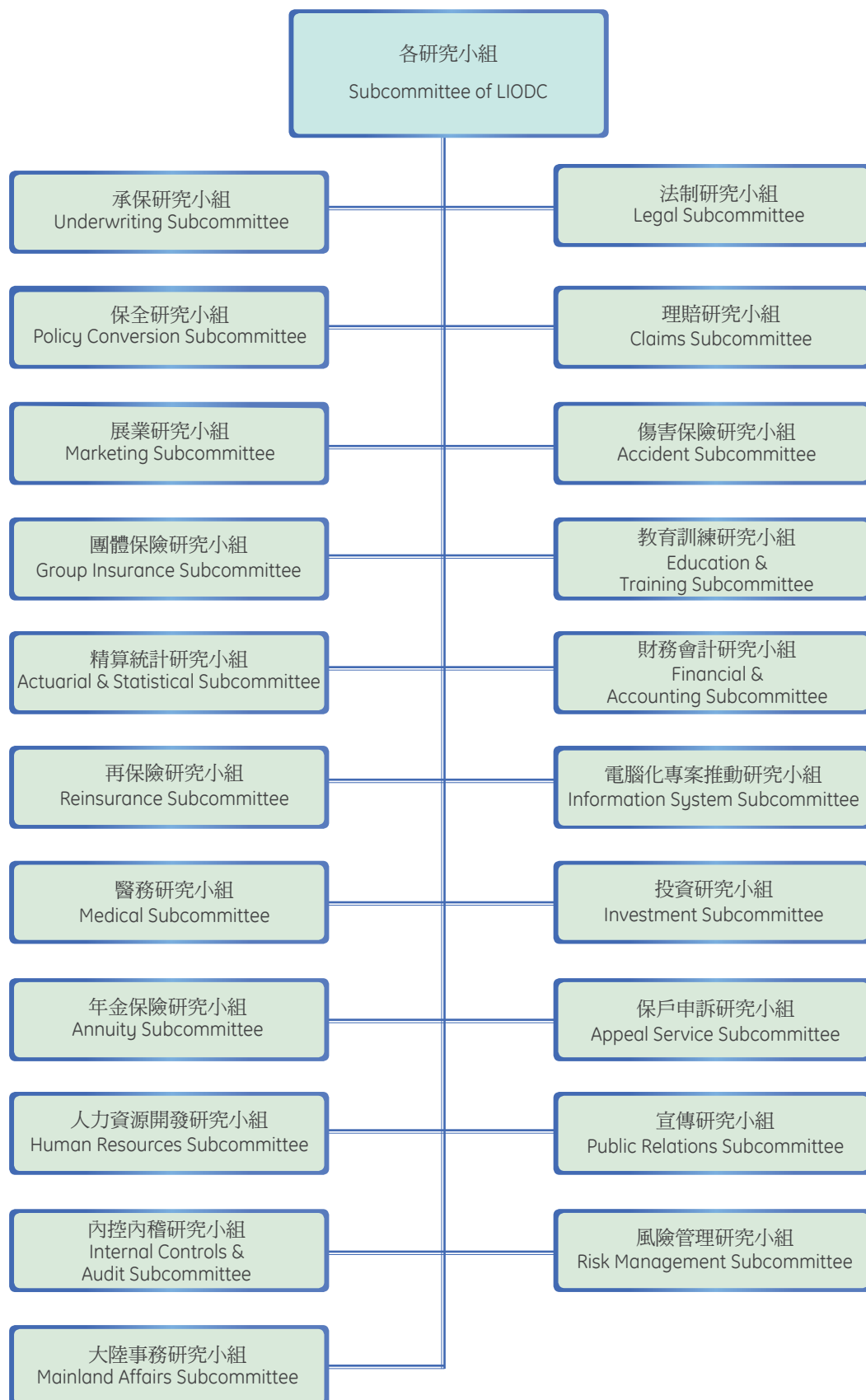
- Coordinate activities with 6 research subcommittees of LIODC.
- Gather and analyze the statistical data of the life insurance business.
- Operate and maintain the computer networks system within the industry.
- Maintain and revise the global information website.
- Exam of Offshore-structured Products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

(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

保險業招攬廣告自律規範

Self-Regulatory Rules 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

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 Governing Legal and Investment Staff Engaging Product Signing of Life Insurance Enterprises

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

保險業經營電子商務自律規範

Self-Regulatory Rules for Life 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

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

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

人身保險業辦理傳統型個人人壽保險契約審閱期間自律規範

Self-Regulations Governing Life Insurance Enterprises Dealing with the Review Period Rule of Traditional Individual Life Contracts

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-Regulations Governing the Significant-risk Transfer Test by Life Insurance Enterprises Conducting Reinsurance Business

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

▶ 二、民國101年臺灣地區人壽保險業概況

▶ II. 2012 Highlights of the Life Insurance Business  
in Taiwan



101 中華民國 2012 The Life Insurance Industry in Taiwan  
人壽保險業概況



## (一) 社會經濟概況

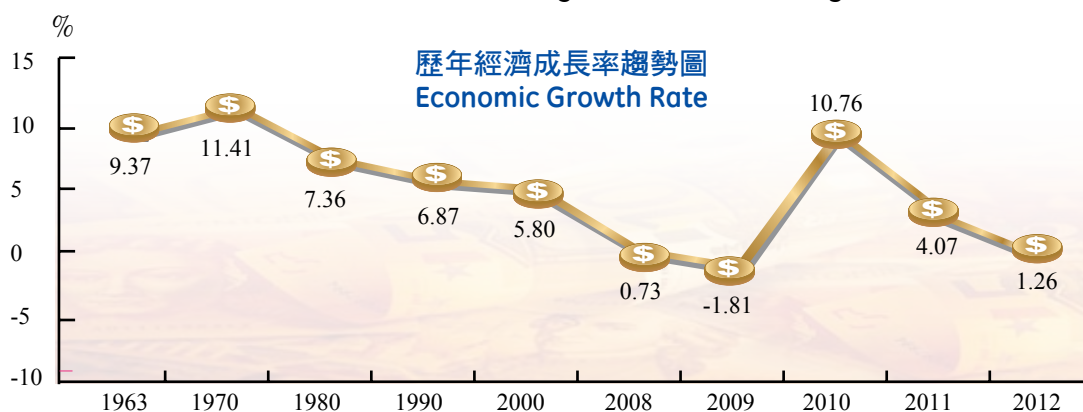
### 經濟成長率

民國 101 年臺灣經濟受歐洲主權債務危機持續、國際主要經濟表現平疲及新興國家經濟動能趨緩，多重影響下國內經濟亦受波及，民間消費力道轉弱，需求相對減弱，亦使多數國際農工原料價格相較前一年走跌，統計全年經濟成長僅 1.26%。

## 1. Overall Economic Conditions

### Economic Growth

For the year 2012, under multiple impacts due to extending European sovereignty crisis, weakening performance of global economy main force, and merging countries downward, the inland economy in Taiwan also suffered; the private consumption decrease derived shrinking demand as well as dropping price among mostly international raw materials. In sum, the national annual economic growth rate is merely 1.26%.

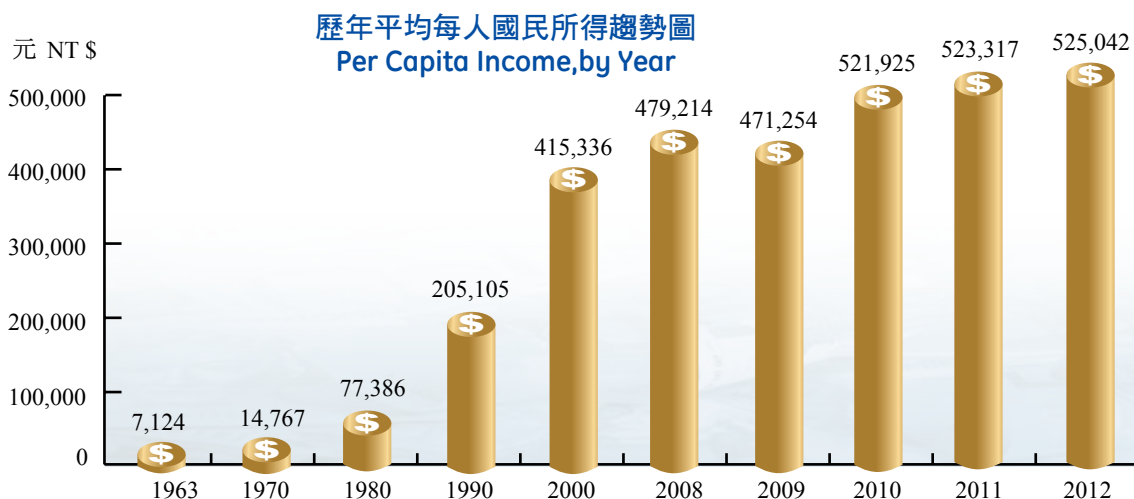


### 國民所得

民國 101 年平均每人國民所得為新臺幣 525,042 元 (17,732 美元\*)，較前一年 17,758 美元減少 26 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 17,000 美元左右，有實質的進展。

### Per Capita Income

In 2012, per capita income reached US\$17,732. The figure was decreased by US\$26 or 0.15% from the preceding year's US\$17,758. The amount of per capita income in recent years has reached US\$17,000, affected by currency, it has significant improvement.



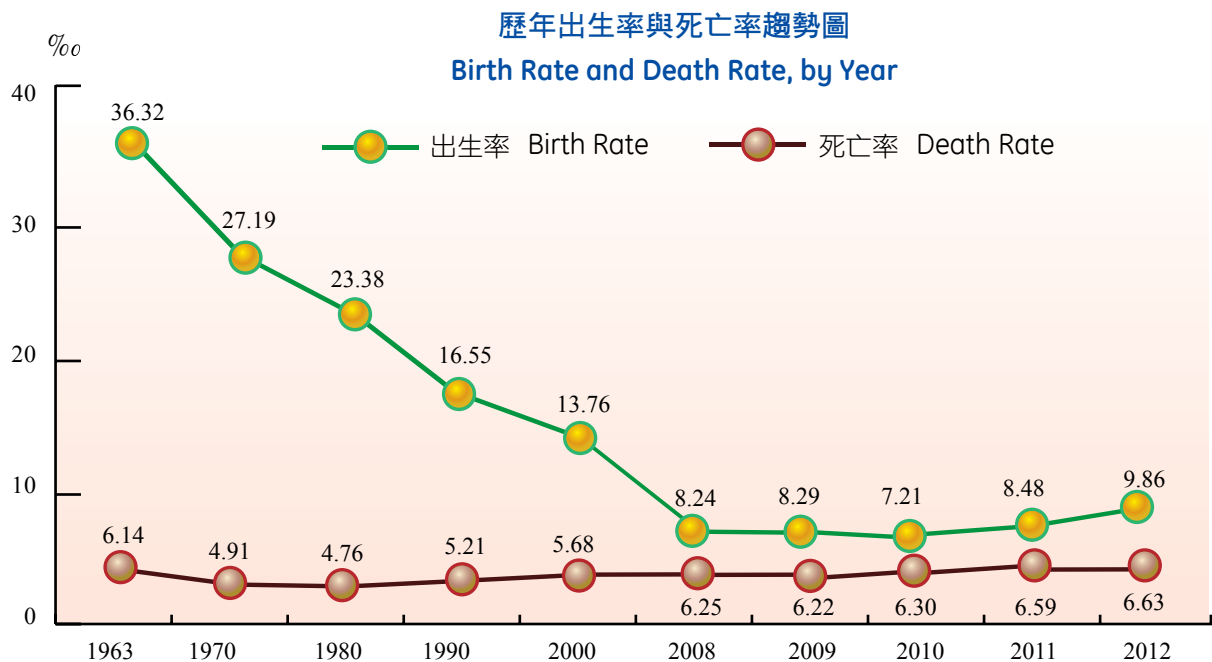
註 \*：新臺幣 29.61 元 = 美金 1 元，以下換算基礎同。 NT\$29.61 = US\$1, the same as the following.

### 人口數、出生率與死亡率

民國 101 年底，依內政部統計總人口數為 23,315,822 人，較去年底增加 90,910 人，其中男性為 11,673,319 人，女性為 11,642,503 人。本年度出生人數為 229,481 人，粗出生率為千分之 9.86，較去年增加 16.27%；死亡人數為 154,251 人，粗死亡率為千分之 6.63 較去年增加 0.61%。

### Population, Birth Rate and Death Rate

According to the household registration data, at the end of 2012, total population was 23,315,822 including 11,673,319 males and 11,642,503 females. Relative to the total population at the end of 2011, there was an increase of 90,910 persons. The number of live births, during 2012, totaled 229,481 resulting in a crude birth rate of 9.86 per 1,000 persons. 154,251 deaths were registered in 2012 with a crude death rate of 6.63 per 1,000 persons.



## (二) 產業現狀

至民國 101 年底，共有 30 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 126 分公司，通訊處 3,492 個；外商分公司 6 家，設立 46 個通訊處；從業人員中，業務員共計 171,950 人，較前年增加 3.62%，內勤人員共 26,765 人，近幾年人數變化不大；壽險業總資本額已達新臺幣 405,215 百萬元，較前一年度減少 4,204 百萬元。

## 2. Insurance Industry Environment

At the end of 2012, there were 30 life insurance companies in operation, including 24 domestic companies and 6 foreign branch companies. There were 171,950 employees, increased 3.62% from last year. The total capital of life insurance industry reached NT\$405,215 million, down by NT\$4,204 million from last year.

分支機構分布圖  
Distribution of Branch Offices

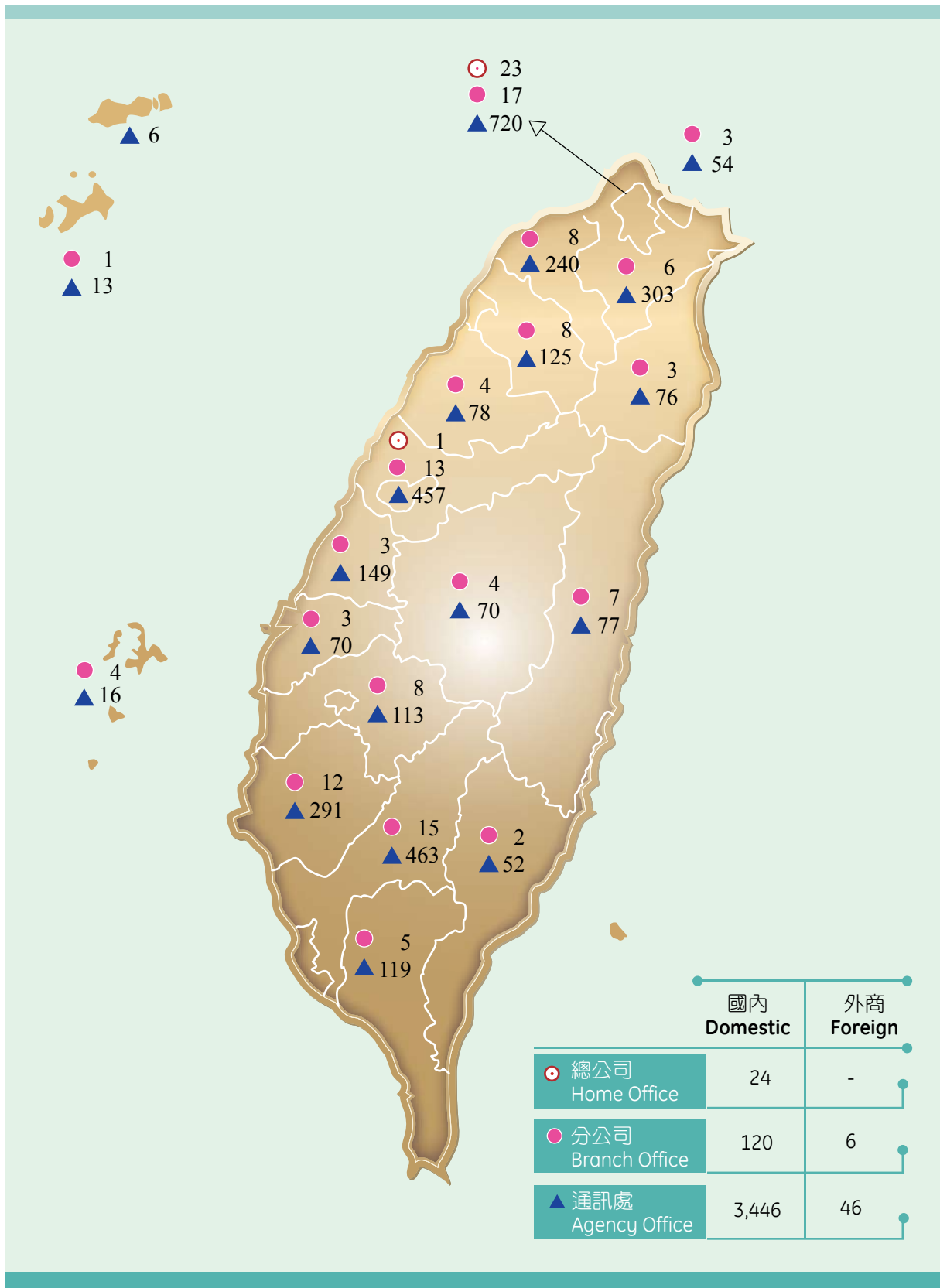




表 1: 人壽保險業歷年公司數、從業人員及資本額概況

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 97 年 (2008)	23	7	175,127	26,575	335,520
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	405,215

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 101 年底，全體壽險業總資產已達新臺幣 14,712,083 百萬元（約 496,862 百萬美元）較前一年 13,051,337 百萬元增加 12.72%。負債總額為新臺幣 14,121,245 百萬元，較前一年 12,621,315 百萬元增加 11.88%，其中各種準備金（負債準備）有新臺幣 12,567,944 百萬元，佔總負債的 89.00%。業主權益總數為新臺幣 590,838 百萬元，較前一年 430,022 百萬元增加 37.40%。

### 3. Assets & Liabilities

The total assets of life insurance industry in 2012 amounted to NT\$14,712,083 million (US\$496,862 million), which showed an increase of 12.72% over the previous year's NT\$13,051,337 million. The total liabilities of life insurance industry in 2012 amounted to NT\$14,121,245 million, and an increase of 11.88% over the preceding year. The major item of liability was policy reserves, which reached NT\$12,567,944 million accounted for 89.00% of the total liabilities. The owners' equity in 2012 increased from NT\$430,022 million to NT\$590,838 million, the increased rate was 37.40%.

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97年(2008)	9,169,449	8,955,335	7,847,933	214,114	1.75
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)	14,712,083	14,121,245	12,567,944	590,838	3.54
成長率 Growth Rate (%)	12.72	11.88	3.43	37.40	15.31

#### (四) 資金運用狀況

至民國 101 年底止，全體壽險業運用資金總額為新臺幣 13,031,322 百萬元 (約 440,099 百萬美元)，較前一年 11,468,150 百萬元增加 13.63%，為總資產的 87.62%。觀察資金運用情形，有價證券 5,029,685 百萬元，佔運用資金總額的 38.60% 退居第 2 位，其中，公債及庫券 2,507,092 百萬元佔 19.24%，股票 870,985 百萬元佔 6.68%；國外投資本年度竄升為第一位計 5,290,579 百萬元，佔運用資金總額的 40.60%，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

As the end of 2012, total utilization assets of the life insurance industry was NT\$ 13,031,322 million (US\$440,099 million and 87.62% of total assets) with a growth rate of 13.63% when compared to last year's NT\$ 11,468,150 million. Regarding the overall assets portfolio, Securities & bonds relegated to the second of life insurance industry assets. Total 5,029,685 million (38.60% of total utilization assets) with Government & Treasury Bonds totaled NT\$ 2,507,092 million (19.24% of total utilization assets). Foreign investments jumped for the first largest of assets, totaled NT\$ 5,290,579 million (40.60% of total utilization assets) and is becoming 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				
			公債及庫券 Government & Treasury Bonds	股票 Stock Certificates	公司債 Corporation Bonds	受益憑證 Benefit of Certificates	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97年(2008)	529,959	3,439,311	1,944,621	367,029	295,288	183,715	648,658
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)	813,423	5,209,685	2,507,092	870,985	584,669	151,954	914,985
成長率 Growth rate(%)	15.23	7.01	1.26	21.98	12.63	0.80	8.88

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) Investment on Real Estates	壽險貸款 Loan to Policyholders	擔保放款 Mortgage Loans	國外投資 Foreign Investments	專案運用及 公共投資 Authorized Projects or Public Investment	其他 <sup>註</sup> Others	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97年(2008)	321,072	616,912	631,347	2,419,200	23,931	-	7,981,732
民國98年(2009)	386,923	612,524	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)	550,460	557,819	631,634	5,290,579	17,420	140,302	13,031,322
成長率 Growth rate(%)	19.36	-2.01	10.91	22.25	2.29	19.31	13.63

註: 包括自用不動產、投資保險相關事業、從事衍生性商品交易及其他經核准之資金運用。

Note: Including Own Use on Real Estate, Investments in Insurance-related Businesses, Derivatives Trading and Other Funds Allocations as Approved by the Competent Authority.

**(五) 保費收入**

民國 101 年壽險業總保費收入已達新臺幣 2,478,348 百萬元 (約 83,700 百萬美元)，較前一年 2,198,172 百萬元增加 12.75%，其中人壽保險 1,932,448 百萬元，較去年增加 15.26%、傷害保險 58,694 百萬元、健康保險 271,902 百萬元、年金保險 215,304 百萬元，較去年增加 0.80%，分別佔所有保費收入的 77.97%、2.37%、10.97%、8.69%。

**5. Premium Income**

In 2012, total premium income of life insurance industry reached NT\$2,478,348 million (US\$83,700 million) and increased 12.75% when compared to last year's NT\$2,198,172 million. The life insurance premium income was NT\$1,932,448 million (77.97% of total premium income), an increased of 15.26%. The premium income of accident products was NT\$58,694 million (2.37% of premium income) and the premium income of health products was NT\$271,902 million (10.97% of premium income). The premium income of annuity product was NT\$215,304 million (8.69% 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97年(2008)	1,335,413	58,102	197,331	327,997	1,918,843
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
成長率Growth rate(%)	15.26	2.77	8.41	0.79	12.75



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表現不穩定，民國 101 年為最高峰達 822,297 百萬元，傷害險於民國 90 年達 16,412 百萬元後，逐年下降至民國 95 年以後維持約 11,000 百萬元水準，101 年僅 10,969 百萬元；健康險 101 年達 33,952 百萬元的水準；年金險與投資型保險近年業績成長迅速，投資型保險於民國 101 年為 201,251 百萬元成長 6.77%。

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 fluctuated from time to time. Premium income reached NT\$822,297 million in 2012 and accident insurance products premium was NT\$16,412 million in 2001, decreased to about NT\$11,000 million on average after 2006. Premium income did not reach NT\$10,969 million in 2012. Insurance premium for health insurance reached at approximately NT\$33,952 million in 2012 Investment-linked products were increased to NT\$201,251 million and 6.77% in 2012.

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 101 年 (2012)	民國 100 年 (2011)	民國 99 年 (2010)	民國 98 年 (2009)	民國 97 年 (2008)
人壽保險 Life	傳統型 Traditional	822,297	642,076	555,828	408,598	324,458
	投資型 Investment-Linked	143,085	138,908	75,670	60,990	171,555
	小計 Subtotal	965,382	780,984	631,498	469,588	496,012
傷害保險 Accident	傳統型 Traditional	10,969	10,338	9,329	9,541	10,132
健康保險 Health	傳統型 Traditional	33,952	30,941	27,865	37,557	28,950
年金保險 Annuity	傳統型 Traditional	121,912	123,159	412,998	300,899	192,586
	投資型 Investment-Linked	58,166	49,579	80,035	107,485	127,616
	小計 Subtotal	180,078	172,738	493,033	408,385	320,202
合計 Total	傳統型 Traditional	989,130	806,514	1,006,020	756,595	556,126
	投資型 Investment-Linked	201,251	188,487	155,705	168,475	299,171
	小計 Subtotal	1,190,381	995,001	1,161,725	925,070	855,297

**(六) 初年度保費收入通路別分析**

初年度保費收入 1,190,381 百萬元中，依通路別統計為：壽險公司本身行銷體系 474,865 百萬元佔 39.89%；銀行通路 665,856 百萬元佔 55.94%；傳統保險經紀人、保險代理人僅 49,660 百萬元佔 4.17%。

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

Contribution to the total first year premium income of NT\$1,190,381 million by various sales channels are as follows: traditional tied agents of life insurers was NT\$474,865 million (39.89%), bankers was NT\$665,856 million (55.94%) ; the broker & agent was NT\$49,660 million ( 4.17%) .

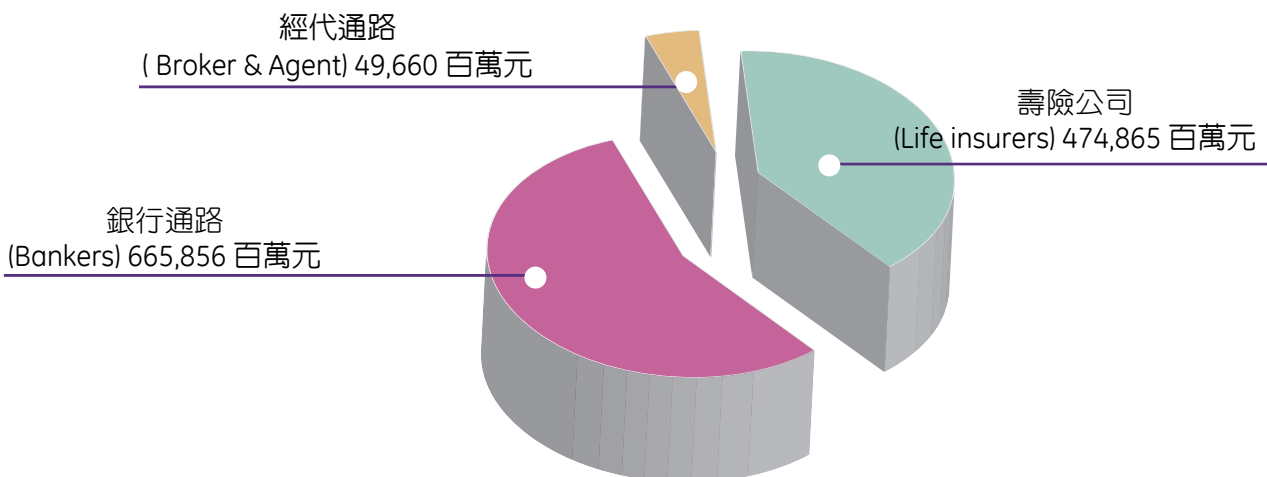
**表 6: 人壽保險業民國 101 年初年度保費收入通路別統計表****Table6: First Year Premium Income- by Distribution Channels**

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97年(2008)	420,613 (49.18)	409,182 (47.84)	25,506 (2.98)	855,301
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
成長率Growth rate(%)	21.01	17.25	43.11	19.64

註：括號內數字為佔率。

Note: ( ) represents the rate.

**101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已接近 1:1.4 之趨勢；但利率變動型年金保險主要銷售通路則以銀行通路為主，至於傳統型商品健康保險與傷害保險則仍以壽險公司本身銷售為主力。

In the life insurance and investment linked product market, the sales volume of traditional tied agents and the bancassurance channels had maintained a 1:1.4 ratio. However, 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 101 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
個人人壽保險 Individual Life	311,564 (38.04)	471,299 (57.55)	36,128 (4.41)	818,991
個人年金保險 Individual Annuity	27,186 (22.28)	89,989 (73.83)	4,737 (3.89)	121,912
投資型保險 Investment-Linked	93,974 (46.70)	103,094 (51.22)	4,183 (2.08)	201,251
個人傷害、健康保險 Individual Accident & Health	30,357 (89.95)	1,193 ( 3.54)	2,199 (6.51)	33,749
團體保險 Group Insurance	11,784 (81.39)	281 ( 1.94)	2,413 (16.66)	14,478
合計 Total	474,865(39.89)	665,856(55.94)	49,660(4.17)	1,190,381

註：括號內數字為佔率。

Note: ( ) represents the rate.

**(七) 保險給付**

民國 101 年壽險業保險給付達新臺幣 1,249,036 百萬元 (約 42,183 百萬美元)，較前一年 1,416,218 百萬元減少 11.80%，其中人壽保險 926,239 百萬元較去年減少 4.27%、傷害保險 21,313 百萬元、健康保險 82,349 百萬元、年金保險 219,135 百萬元，較去年減少 37.70%，人壽保險佔總保險給付的 74.16%。

**7. Benefit Payments**

Total Benefit Payments were NT\$1,249,036 million or US\$42,183 million, decreased by 11.80% against 2011's NT\$1,416,218 million. The Benefit Payments of life insurance product were NT\$926,239 million (74.16% of total benefit payments), which represented an decreased of 4.27%. The Benefit Payments of accident and health products were NT\$21,313 million and NT\$82,349 million respectively. The benefit payments of annuity products were NT\$219,135 million, an decrease of 37.70% 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97年(2008)	879,748	19,548	60,668	148,601	1,108,565
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
成長率 Growth rate(%)	-4.27	2.02	8.22	-37.70	-11.80



**(八) 投保率與普及率**

依據內政部發布之民國 101 年底總人口 23,316 千人，則持有人壽保險單 51,987 千件 (包括個人壽險、團體壽險及個人年金險) 約佔總人口之 222.97% (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 Internal Affairs, the total population of 2012 was 23.32 million. The ratio of having insurance coverage (51,986,974 policies including individual, group life insurance and individual annuity) represents 222.97% 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 this 20 year period represents the "Golden Period" of the life insurance industry in this country.

**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)

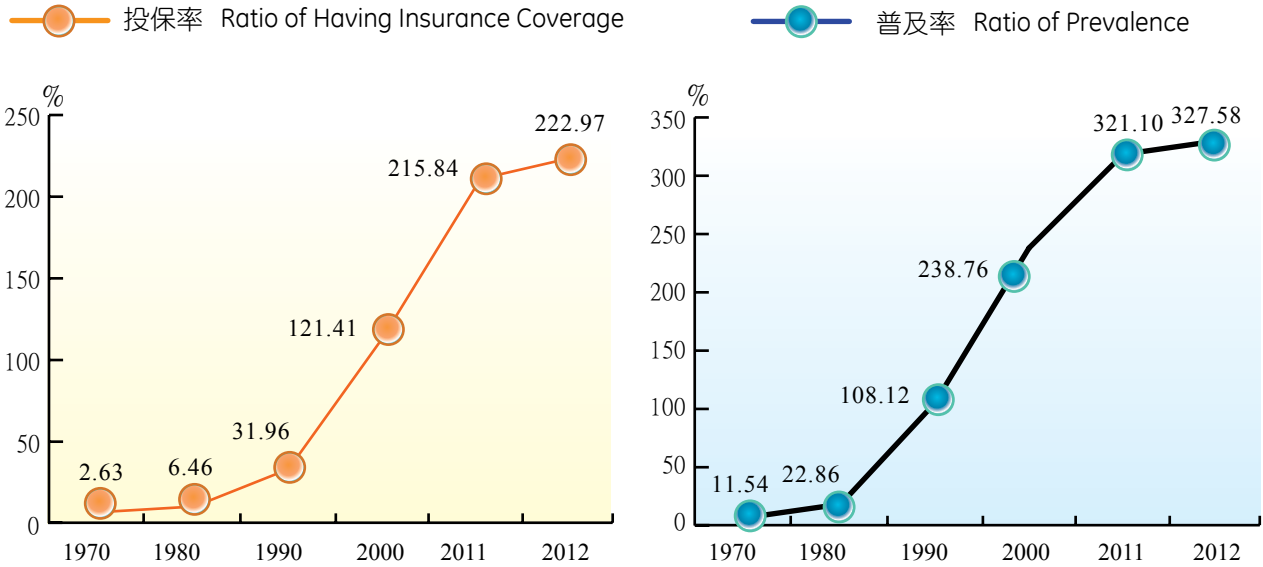
年度 Year	年底人口數 (1) Population	國民所得 (2) National Income	有效契約 Business In Force		投保率 NO. to population (3) / (1)%	普及率 In Force to NI (4) / (2)%
			件數 (3) No.	保額 (4) Amount		
民國52年(1963)	11,883,523	83,798	163,722	3,458	1.38	4.13
民國59年(1970)	14,675,965	215,345	386,658	19,674	2.63	9.14
民國69年(1980)	17,805,067	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97年(2008)	23,037,031	11,020,825	46,827,400	36,790,933	203.27	333.83
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

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 101 年底，壽險業總登錄業務員為 320,731 人，較前一年度 314,042 人增加 2.13%；其中壽險公司登錄人數為 191,402 人、經紀人登錄 72,815 人、代理人登錄 56,514 人，分別佔全體登錄人數的 59.68%、22.70%與 17.62%。

### 9. Life Insurance Agents

At the end of 2012, the total number of registration agents was 320,731, decreased 2.13% when compared to last year's 314,042, among which there were 191,402 persons (59.68%) from life insurance companies, 72,815 persons (22.70%) from brokers and 56,514 persons (17.62%) 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97年(2008)	319,126	194,813	61,234	63,079
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)	320,731	191,402	72,815	56,514
成長率 Growth Rate (%)	2.13	3.30	2.69	-2.30

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

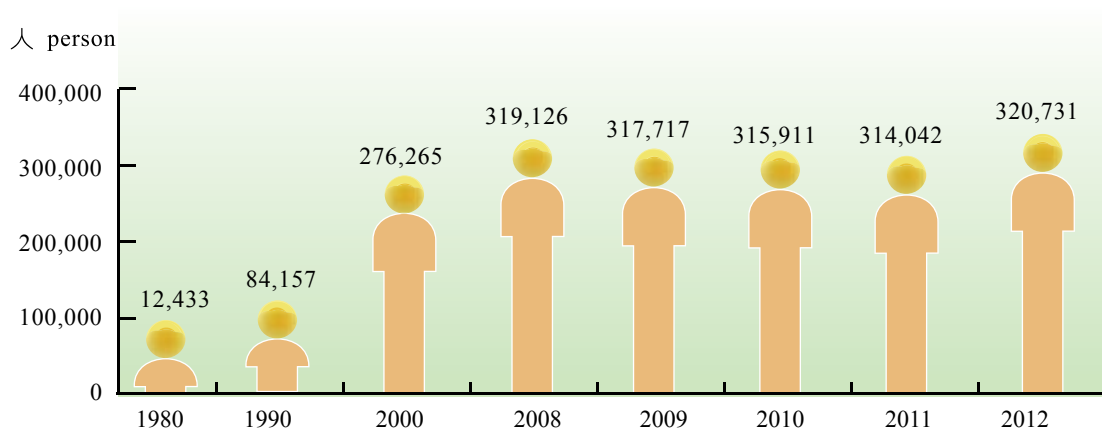


表 10：人壽保險業歷年登錄投資型保險業務員變動概況

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97年(2008)	162,017	115,265	21,277	25,475
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)	163,026	105,777	29,422	27,827

註：保險法於 90 年 6 月修正通過得經營投資型保險。

Note: Insurance law amended that the life insurance industry developed the investment-linked product on June 2001.







▶ 三、會務動態

▶ III. Association Activities

101 中華民國 2012 The Life Insurance Industry in Taiwan  
人壽保險業概況

### （一）榮譽榜

9月4日本會連續第11年獲頒內政部100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. 2月6日本會舉辦「壽險公司內部稽核人員內控內稽在職訓練班」，邀請金管會檢查局王麗娟副局長、陳在淮組長、周文初專委及莊東仁科長講授相關課題，各會員公司計有74人參加。
2. 7月10日日本國際保險振興會（FALIA）來台舉辦該會創立50周年紀念圓桌會議及台灣同學聯誼會，計有主管機關及業界代表等70人與會。

### （三）國際交流與會議

1. 3月9日日本國際保險振興會（FALIA）大平裕一常務理事蒞會拜訪。
2. 3月21日日本亞洲人壽保險振興中心（OLICD Center）事務局次長古藤卓先生蒞會拜訪。
3. 5月31日湖南省政府訪問團先遣團一行6人蒞會拜訪。
4. 6月14日北京保險行業協會訪問團一行13人蒞會拜訪。
5. 6月14日湖南省省政府參訪團等一行12人蒞會拜訪。
6. 6月15至21日里約熱內盧國際保險會議（IIS）由許理事長代表參加。
7. 6月19日江蘇省保險學會訪問團一行20人蒞會拜訪。
8. 6月20日北京保險學會訪問團一行6人蒞會拜訪。
9. 7月9日日本國際保險振興會（FALIA）常務理事大平裕一及研修部長本藤孝彥蒞會拜訪。

### (1) Honors and Awards

On September 4<sup>th</sup>, the Association received “Outstanding Group” Award in the “Assessment of 2011 National Social and Occupational Groups of the Ministry of the Interior” for the 11<sup>th</sup> consecutive year.

### (2) Seminars

1. On February 6<sup>th</sup>, the LIA held “Training Class for Internal Audit Staff of Life Insurance Companies”, and invited Ms. Li-Chuan Wang, the deputy director general of Financial Bureau of FSC, director Mr. Zai-Huai Chen, Specialist Mr. Wen-Chu Chou, and Section Chief Mr. Tung-jen Chung for addressing speech; a total of 74 participants were nominated from member companies.
2. On July 10<sup>th</sup>, Japan’s Foundation for the Advancement of Life Insurance in Asia (FALIA) held the 50<sup>th</sup> anniversary round table conference and Taiwanese classmates reunion; a total of 70 participants were nominated from the competent authorities and member companies.

### (3) International Communications and Meetings

1. On March 9<sup>th</sup>, Mr. Hirokazu Ohira, managing director of FALIA, visited the Association.
2. On March 21<sup>st</sup>, Mr. Takashi Koto, deputy secretary general of The Oriental Life Insurance Cultural Development Center (OLICD Center) visited the Association.
3. On May 31<sup>st</sup>, an advance delegate of 6 personnel from Hunan provincial government visited the Association.
4. On June 14<sup>th</sup>, a delegate of 12 personnel of Beijing Insurance Association visited the Association.
5. On June 14<sup>th</sup>, a delegate of 12 personnel from Hunan provincial government visited the Association.
6. From June 15<sup>th</sup> to 21<sup>st</sup>, Chairman Hsu on behalf of the Association attended the International Insurance Society (IIS) seminar in Rio De Janeiro
7. On June 19<sup>st</sup>, a delegate of 20 personnel of Jiangsu Insurance Association visited the Association.
8. On June 20<sup>th</sup>, a delegate of 6 personnel of Beijing Insurance Association visited the Association.
9. On July 9<sup>th</sup>, FALIA’s managing director Mr. Hirokazu Ohira, along with Mr. Takahiko Hondo, the general manager of seminars department, visited the Association.

10. 7月18日日本亞洲人壽保險振興中心 (OLICD Center) 新任理事長寺田重陽、前任理事長岡本豐治及務局次長古藤 卓等 3 人蒞會拜訪。
11. 7月25日北京保險學會參訪團一行 21 人蒞會拜訪。
12. 8月9至13日澳洲雪梨保險行銷第9屆世界華人保險大會暨 2012 國際龍獎 IDA 年會由許理事長代表參加。
13. 9月11至13日許理事長率團前往北京拜會國台辦經濟局徐莽局長、保監會項俊波主席、中國保險學會及中國保險行業協會，洽談建立兩岸保險合作平台事宜。
14. 10月28日至11月2日馬來西亞吉隆坡第26屆東亞保險會議由許理事長代表參加。
15. 11月14至18日日本亞洲人壽保險振興中心 (OLICD Center) 紀念川井三郎博士創立 OLIS 45 周年於東京舉辦之「亞洲人壽保險研討會」，由許理事長、洪秘書長及金主任代表參加。
16. 11月19日河北省保險行業協會訪問團一行 12 人蒞會拜訪。
17. 11月19至21日香港 2012 第 18 屆海峽兩岸及港澳保險業交流與合作港澳會議由許理事長代表參加。

#### (四) 其他

12月24至25日洪秘書長至金門考察壽險業參與公共建設投資事宜。



10. On July 18<sup>th</sup>, OLICD Center president Mr. Shigeaki Terada, along with former president Mr. Toyoji Okamoto and Mr. Takashi Koto, deputy secretary general, visited the Association.
11. On July 25<sup>th</sup>, a delegate of 21 personnel of Beijing Insurance Association visited the Association.
12. From August 9<sup>th</sup> to 13<sup>th</sup>, Chairman Hsu on behalf of the Association attended the 9<sup>th</sup> Session of Worldwide Chinese Life Insurance Congress and 2012 International Dragon Award (IDA) Annual Meeting in Sydney, Australia.
13. From September 11<sup>th</sup> to 13<sup>th</sup> in Beijing, Chairman Hsu along with a delegate visited Mr. Xu Mang, Economy Bureau chief of PRC state council office for Taiwan Affairs Office, Mr. Xiang Junbo, chairman of CIRC of PRC, Insurance institute of China and Insurance Association of China to discuss the cross-strait insurance cooperation panel.
14. From October 28<sup>th</sup> to November 2<sup>nd</sup>, Chairman Hsu on behalf of LIA attended in the 26<sup>th</sup> East Asian Insurance Congress in Malaysia.
15. From November 14<sup>th</sup> to 18<sup>th</sup>, OLICD Center held in Tokyo “Kawai Memorial OLIS Asia Life Insurance Symposium” in memory of Dr. Saburo Kawai for building OLIS over the 45<sup>th</sup> anniversary, Chairman Hsu, General Secretary Horng and General Manager Chin attended on behalf of the Association.
16. On November 19<sup>th</sup>, a delegate of 12 personnel of Hebei Insurance Association visited the Association.
17. From November 19<sup>th</sup> to 21<sup>st</sup>, Chairman Hsu on behalf of the Association attended the 18<sup>th</sup> Session of “Meeting for Communication and Collaboration among Cross Strait, Hong Kong, and Macau Regions” in Hong Kong.

#### (4) Other Activities

From December 24<sup>th</sup> to 25<sup>th</sup>, General Secretary Mr. T. N. Horng attended Kinmen county for business regarding the life industry investing in public infrastructure.



江蘇省保險學會訪問團蒞會參訪101.6.19.  
Jiangsu Insurance Association visited, 2012.6.19



北京保險學會訪問團蒞會參訪101.7.25.  
Beijing Insurance Association visited, 2012.7.25.



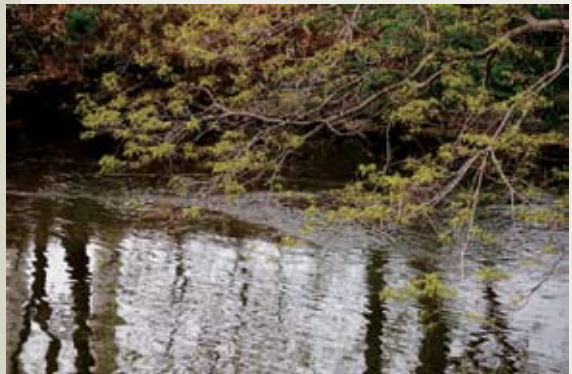
河北省保險行業協會訪問團蒞會參訪101.11.19.  
Hebei Insurance Association visited, 2012.11.19.



日本亞洲人壽保險振興中心 (OLICD Center) 紀念川井三郎博士創立OLIS 45周年於東京舉辦之「亞洲人壽保險研討會」101. 11. 14-18.

OLICD Center held in Tokyo "Kawai Memorial OLIS Asia Life Insurance Symposium" in memory of Dr. Saburo Kawai for building OLIS over the 45th anniversary, 2012.11.14-18







▶ 四、本會發行刊物

▶ IV. Publications



101 中華民國 2012 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](http://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

101 中華民國 2012 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: 382,720

資本額: 11,000

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 : 382,720

Capital: 11,000

Tel:886-2-27849151

Website: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: 410,172

資本額: 8,569

電話:(02)25116411

網址: www.twlife.com.tw

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

42, Sec. 2, Chung Shan N. Rd., Taipei

Date Founded:1947,12

Assets : 410,172

Capital: 8,569

Tel:886-2-25116411

Website: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: 96,105

資本額: 10,732

電話:(02)87869955

網址: www.pcalife.com.tw

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

8th Fl., 1, Sec. Sungzhi Rd., Taipei

Date Founded:1962,5

Assets : 96,105

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: 1962,8

總資產: 3,635,135

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:1962,8

Assets : 3,635,135

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

成立日期: 1963,4

總資產: 842,267

資本額: 23,878

電話:(02)27134511

網址: www.chinalife.com.tw

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

122, Tun Hua N. Rd., Taipei

Date Founded:1963,4

Assets : 842,267

Capital: 23,878

Tel:886-2-27134511

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: 2,178,159

資本額: 92,400

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 : 2,178,159

Capital: 92,400

Tel:886-2-87588888

Website:www.nanshanlife.com.tw

**國華人壽保險股份有限公司**

成立日期 : 1963,7  
 總資產 : 312,459  
 資本額 : 6,010  
 註 : 102 年 3 月 30 日起業務由全球人壽概括承受。

**Kuo Hua Life Insurance Co., Ltd.**

Date Founded: 1963,7  
 Assets : 312,459  
 Capital: 6,010  
 Note : Kuo Hua Life Insurance Co., Ltd. Transferred its portfolio and assets/liabilities to TransGlobe Life Insurance Inc. in March 30, 2013.

**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 : 1,645,571  
 資本額 : 54,555  
 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 : 1,645,571  
 Capital: 54,555  
 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 12 樓  
 成立日期 : 1993,6  
 總資產 : 2,148,464  
 資本額 : 29,107  
 電話 : (02)87716699  
 網址 : www.fubon.com.tw

**Fubon Life Assurance Co., Ltd.**

12th Fl., 108, Sec.1, Tun Hua S. Rd., Taipei  
 Date Founded: 1993,6  
 Assets : 2,148,464  
 Capital: 29,107  
 Tel: 886-2-87716699  
 Website: www.fubon.com.tw

**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 : 1993,6  
 總資產 : 53,374  
 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: 1993,6  
 Assets : 53,374  
 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 110 信義路五段 150 巷 2 號 6 樓  
 成立日期 : 1993,6  
 總資產 : 595,666  
 資本額 : 11,585  
 電話 : (02)23455511  
 網址 : www.mli.com.tw

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

6th Fl., 2 Lane 150, Sec. 5, Hsin Yi Rd., Taipei  
 Date Founded: 1993,6  
 Assets : 595,666  
 Capital: 11,585  
 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 西區自治街 155 號 11 樓之 2  
 成立日期 : 1993,7  
 總資產 : 31,297  
 資本額 : 6,000  
 電話 : (04)23721653  
 網址 : www.cylife.com.tw

**Chaoyang Life Insurance Co., Ltd.**

11-2Fl., 155, Tsu Chih St., Taichung  
 Date Founded: 1993,7  
 Assets : 31,297  
 Capital: 6,000  
 Tel: 886-4-23721653  
 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 : 62,659  
 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 : 306,827  
 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 :1994,7  
 總資產 : 183,202  
 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 : 189,130  
 資本額 : 3,072  
 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 : 702,924  
 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 : 24,198  
 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: 62,659  
 Capital: 6,000  
 Tel :886-2-23817172  
 Website:www.singforlife.com.tw

**Far Glory Life Insurance Co., Ltd.**

28th Fl., 1, Songgao Rd., Taipei  
 Date Founded:1993,11  
 Assets : 306,827  
 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:1994,7  
 Assets : 183,202  
 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 : 189,130  
 Capital : 3,072  
 Tel :886-2-87895858  
 Website :www.allianz.com.tw

**Chunghwa Post Co., Ltd. Life Insurance Dept.**

3rd. Fl., 216, Ai-Kuo E. Rd.,Taipei  
 Date Founded:2003,1  
 Assets : 702,924  
 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 : 24,198  
 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:2010,4  
 總資產: 95,129  
 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:1989,9  
 總資產: 91,502  
 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: 244,203  
 資本額: 5,700  
 電話:(02)25068800  
 網址: www.transglobe.com.tw

**國際紐約人壽保險股份有限公司**

台北市105民生東路三段133號14樓  
 成立日期:1991,9  
 總資產: 84,399  
 資本額: 6,665  
 電話:(02)27195277  
 網址:www.nylitc.com.tw

**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:1988,10  
 總資產: 145,917  
 資本額: 4,189  
 電話:(02)27607988  
 網址:www.metlife.com.tw

**國際康健人壽保險公司臺灣分公司**

台北市100中華路一段39號6樓  
 成立日期:1989,10  
 總資產: 15,781  
 資本額: 2,000  
 電話:(02)66231688  
 網址:www.cigna.com.tw

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

10th Fl., 325, Sec.4, Chung Hsiao E. Rd., Taipei  
 Date Founded:2010,4  
 Assets : 95,129  
 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:1989,9  
 Assets : 91,502  
 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 : 244,203  
 Capital: 5,700  
 Tel:886-2-25068800  
 Website:www.transglobe.com.tw

**New York Life Ins. TaiwanCorp.**

14th Fl., 133, Sec. 3, Ming Sheng E.Rd.,Taipei  
 Date Founded:1991,9  
 Assets : 84,399  
 Capital: 6,665  
 Tel:886-2-27195277  
 Website:www.nylitc.com.tw

**Chinatrust Life Insurance Co., Ltd.**

8th Fl., 1, Sec. 5, Nanking E. Rd., Taipei  
 Date Founded:1988,10  
 Assets : 145,917  
 Capital: 4,189  
 Tel:886-2-27607988  
 Website:www.metlife.com.tw

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

6th Fl., 39, Sec. 1, Chung Hua Rd., Taipei  
 Date Founded:1989,10  
 Assets : 15,781  
 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: 23,822  
 資本額: 2,097  
 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 : 23,822  
 Capital: 2,097  
 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: 36,602  
 資本額: 4,879  
 電話:(02)27575888  
 網址:www.manulife.com.tw

**Manulife ( International) Limited, Taiwan Branch**

2nd Fl-A, 89, Sungren Rd., Taipei  
 Date Founded:1991,9  
 Assets : 36,602  
 Capital: 4,879  
 Tel:886-2-27575888  
 Website:www.manulife.com.tw

**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17樓  
 成立日期:1997,10  
 總資產: 147,985  
 資本額: 1,600  
 電話:(02)66363456  
 網址:www.cardif.com.tw

**Cardif Assurance Vie, Taiwan Branch**

17th Fl., 270, Sec.4, Chung Hsiao E. Rd., Taipei  
 Date Founded:1997,10  
 Assets : 147,985  
 Capital: 1,600  
 Tel:886-2-66363456  
 Website:www.cardif.com.tw

**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: 20,937  
 資本額: 1,562  
 電話:(02)81611988  
 網址:www.acelife.com.tw

**ACE Life Taiwan**

3rd Fl., 285, Sec. 4, Chung Hsiao E. Rd., Taipei  
 Date Founded:2005,10  
 Assets : 20,937  
 Capital: 1,562  
 Tel:886-2-81611988  
 Website:www.acelife.com.tw

**英屬百慕達商滙豐人壽保險國際公司  
臺灣分公司**

成立日期: 2007,8  
 總資產: 5,223  
 資本額: 1,751  
 註: 102年6月30日起業務由安聯人壽概括承受。

**HSBC Life ( International ) Limited, Taiwan Branch**

Date Founded:2007,8  
 Assets : 5,223  
 Capital: 1,751  
 Note: HSBC Life (International) Limited, Taiwan Branch .  
 Transferred its portfolio and assets/liabilities to Allianz  
 Tsiwan Life Insurance Co.,in June 30, 2013.

**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: 256  
 資本額: 380  
 電話:(02)21815400  
 網址:www.life.zurich.com.tw

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

6-1Fl., 126 Sung Chiang Rd., Taipei  
 Date Founded:2008,8  
 Assets : 256  
 Capital: 380  
 Tel:886-2-21815400  
 Website:www.life.zurich.com.tw

▶ 附錄

▶ Appendix



101 中華民國 2012 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 $\dot{e}_x$	死亡率 $q_x$	平均餘命 $\dot{e}_x$	死亡率 $q_x$	平均餘命 $\dot{e}_x$	死亡率 $q_x$	平均餘命 $\dot{e}_x$
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	2011年				2010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	1,204,677	1,204,677	26.22	1	1,162,160	1,162,160	26.80
Canada	CAD	9	119,911	121,213	2.64	8	117,117	113,694	2.62
Brazil	BRL	14	131,127	78,287	1.70	16	113,113	64,264	1.48
Mexico	MXN	28	276,185	22,231	0.48	29	243,041	19,234	0.44
Argentina	ARS	35	52,800	12,846	0.28	36	39,467	10,129	0.23
Chile	CLP	40	4,677,344	9,669	0.21	40	4,228,292	8,287	0.19
Venezuela	VEB	37	na.	10,803	0.24	41	34,860	8,179	0.19
Colombia	COP	42	14,082,420	7,624	0.17	43	12,261,648	6,458	0.15
Peru	PEN	54	7,212	2,613	0.06	54	6,552	2,319	0.05
United Kingdom	GBP	3	199,326	319,553	6.95	3	194,205	300,242	6.92
France	EUR	4	196,204	273,112	5.94	4	213,602	283,221	6.53
Germany	EUR	5	176,125	245,162	5.34	5	177,212	234,970	5.42
Italy	EUR	7	115,314	160,514	3.49	7	131,491	174,347	4.02
Netherlands	EUR	10	79,693	110,931	2.41	10	77,138	102,280	2.36
Spain	EUR	12	57,463	79,987	1.74	13	55,110	73,072	1.69
Belgium	EUR	21	29,517	41,087	0.89	20	29,806	39,520	0.91
Switzerland	CHF	16	56,446	63,576	1.38	17	55,078	52,827	1.22
Ireland	EUR	18	37,536	52,250	1.14	18	36,214	48,017	1.11
Sweden	SEK	21	275,167	38,218	0.83	21	275,167	38,218	0.88
Denmark	DKK	22	175,214	32,691	0.71	23	169,995	30,225	0.70
Austria	EUR	26	16,560	23,051	0.50	26	16,748	22,207	0.51
Finland	EUR	24	18,260	25,404	0.55	25	18,874	25,026	0.58
Russia	EUR	19	1,270,921	43,257	0.94	19	1,041,094	41,644	0.96
Portugal	EUR	31	11,720	16,313	0.36	27	16,426	21,780	0.50
Norway	NOK	27	126,887	22,638	0.49	28	119,628	19,780	0.46
Luxembourg	EUR	25	16,874	23,489	0.51	22	24,439	32,401	0.75
Poland	PLN	30	56,632	19,107	0.42	30	53,581	17,759	0.41
Turkey	TRY	38	16,796	10,051	0.22	37	13,816	9,220	0.21
Greece	EUR	43	na.	6,879	0.15	44	5,332	7,070	0.16
Japan	JPY	2	51,707,976	655,408	14.26	2	48,939,512	571,359	13.18
South Korea	KRW	8	144,794,192	130,383	2.84	9	132,364,816	115,061	2.65
PR China	CNY	6	1,433,925	221,858	4.83	6	1,452,797	214,626	4.95
Taiwan	TWD	13	2,310,836	78,416	1.71	12	2,418,655	76,425	1.76
India	INR	15	3,477,143	72,628	1.58	11	3,388,778	74,379	1.72
Hong Kong	HKD	23	216,782	27,850	0.61	24	197,836	25,464	0.59
Singapore	SGD	29	24,483	19,463	0.42	31	21,859	16,032	0.37
Israel	ILS	36	44,556	12,452	0.27	34	41,186	11,015	0.25
Malaysia	MYR	33	43,581	14,272	0.31	33	39,654	12,637	0.29
Thailand	THB	32	464,572	15,246	0.33	32	421,041	13,283	0.31
Indonesia	IDR	34	123,857,264	14,092	0.31	35	105,234,696	11,583	0.27
Iran	IRR	44	87,321,000	8,268	0.18	46	59,161,988	5,770	0.13
Philippines	PHP	51	124,801	2,881	0.06	55	106,412	2,359	0.05
Saudi Arabia	SAR	47	18,642	4,971	0.11	47	16,387	4,370	0.10
South Africa	ZAR	17	380,233	52,376	1.14	16	365,341	48,575	1.12
Morocco	MAD	53	na.	2,859	0.06	52	21,873	2,599	0.06
Australia	AUD	11	86,379	89,086	1.94	14	79,244	72,728	1.68
New Zealand	NZD	39	12,703	10,051	0.22	39	11,768	8,482	0.20
World Total				4,595,123				4,335,687	

Source: Swiss Reinsurance Company, Sigma, 3/2012

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

國名	幣名	2011年				2010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	537,570	537,570	20.46	1	506,709	506,709	20.14
Canada	CAD	11	51,607	52,167	1.99	11	51,812	50,298	2.00
Brazil	BRL	15	68,751	41,046	1.56	16	58,518	33,246	1.32
Mexico	MXN	28	125,260	10,083	0.38	30	113,033	8,945	0.36
Chile	CLP	35	2,698,188	5,578	0.21	36	2,558,734	5,015	0.20
Argentina	ARS	39	10,670	2,596	0.10	40	7,595	1,949	0.08
Colombia	COP	40	4,214,159	2,282	0.09	41	3,674,255	1,935	0.08
Peru	PEN	46	3,407	1,234	0.05	46	3,159	1,118	0.04
United Kingdom	GBP	3	131,032	210,067	8.00	3	129,735	200,571	7.97
France	EUR	4	125,543	174,753	6.65	4	145,659	193,133	7.68
Italy	EUR	7	75,496	105,089	4.00	6	92,058	122,063	4.85
Germany	EUR	6	81,804	113,869	4.33	7	86,104	114,168	4.54
Netherlands	EUR	19	22,421	31,210	1.19	21	21,534	28,553	1.13
Belgium	EUR	20	18,640	25,947	0.99	20	19,276	25,559	1.02
Spain	EUR	16	28,202	39,257	1.49	15	25,768	34,166	1.36
Switzerland	CHF	17	31,148	35,083	1.34	19	30,129	28,898	1.15
Ireland	EUR	13	29,636	39,296	1.50	13	29,636	39,296	1.56
Sweden	SEK	18	207,450	31,961	1.22	18	211,761	29,411	1.17
Finland	EUR	23	14,660	20,406	0.78	24	15,440	20,472	0.81
Denmark	DKK	22	115,141	21,482	0.82	23	111,247	19,781	0.79
Luxembourg	EUR	24	14,623	20,355	0.77	17	22,244	29,491	1.17
Portugal	EUR	27	7,568	10,534	0.40	25	12,217	16,199	0.64
Norway	NOK	25	72,142	12,871	0.49	27	67,352	11,137	0.44
Austria	EUR	29	7,005	9,751	0.37	26	7,552	10,013	0.40
Poland	PLN	32	27,378	9,237	0.35	29	27,082	8,976	0.36
Greece	EUR	38	na.	2,931	0.11	38	2,272	3,012	0.12
Czech Republic	CZK	37	72,011	4,069	0.15	37	71,765	3,758	0.15
Hungary	HUF	39	444,435	2,137	0.08	39	444,435	2,137	0.08
Turkey	TRY	43	2,638	1,579	0.06	42	2,149	1,434	0.06
Russia	RUB	48	34,826	1,185	0.05	48	22,534	901	0.04
Japan	JPY	2	41,393,288	524,668	19.97	2	38,896,832	454,113	18.05
South Korea	KRW	8	87,910,136	79,161	3.01	8	83,007,440	72,156	2.87
PR China	CNY	5	869,559	134,539	5.12	7	967,951	142,999	5.68
Taiwan	TWD	9	1,889,930	64,133	2.44	10	2,022,912	63,920	2.54
India	INR	10	2,893,707	60,442	2.30	9	2,916,050	63,984	2.54
Hong Kong	HKD	21	191,148	24,556	0.93	22	173,906	22,384	0.89
Singapore	SGD	26	14,183	11,275	0.43	27	12,740	9,343	0.37
Malaysia	MYR	31	28,419	9,307	0.35	33	25,739	8,202	0.33
Thailand	THB	33	280,895	9,218	0.35	32	253,509	7,998	0.32
Israel	ILS	34	23,909	6,682	0.25	35	21,656	5,792	0.23
Indonesia	IDR	30	82,945,280	9,437	0.36	34	70,354,928	7,744	0.31
Philippines	PHP	42	81,863	1,890	0.07	43	67,400	1,494	0.06
Vietnam	VND	51	16,839,344	818	0.03	51	13,791,860	741	0.03
South Africa	ZAR	14	301,522	41,534	1.58	12	282,862	38,667	1.54
Morocco	MAD	50	na.	827	0.03	50	na.	827	0.03
Australia	AUD	12	43,814	45,817	1.74	15	41,457	38,048	1.51
New Zealand	NZD	44	1,957	1,548	0.06	44	1,835	1,323	0.05
World Total				2,626,944				2,516,377	

Source: Swiss Reinsurance Company, Sigma, 3/2012











