

中華民國一一二年度

人壽保險業概況

The Life Insurance Industry

2023 in Taiwan



中華民國人壽保險商業同業公會
The Life Insurance Association of the Republic of China



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理事長序言

本會自民國 53 年成立以來，以加強同業間之聯繫協調與促進人壽保險業之共同發展為宗旨，並以配合主管機關推動政策，維護廣大消費者基本權益，促進我國經濟建設與發展為努力目標。因此，壽險業相關統計之彙編，向為本會重要年度工作之一。爰編印本刊提供各界參考，敬祈指正。

民國 112 年壽險業總保費收入為新臺幣 21,880 億元，較上年度 23,343 億元減少 6.27%；其中初年度保費收入為 6,714 億元，較上年度減少 13.13%，續年度保費收入 15,166 億元，較上年度減少 2.88%。另，投資型保險商品總保費收入為新臺幣 3,490 億元，較上年度 4,336 億元減少 19.51%，其中初年度保費收入為 2,565 億元，較上年度減少 25.95%。

投保率仍持續成長已達 263.53%，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 47.66%；銀行通路占 36.91%；傳統保險經紀人、保險代理人占 15.44%。至本年度年底壽險業資產總額為新臺幣 349,102 億元，較上年度之 336,238 億元成長 3.83%；稅後純益為 881 億元。

在商品面，配合我國將自 115 年起適用國際財務報導準則第十七號公報（IFRS 17），金管會整合保險業辦理直接承保業務及再保險分出與分入業務之各種準備金提存規範、提升再保險分出分入業務相關準備金提存規範之位階，以及明確規範專業再保險業之準備金提存方式，修正「保險業各種準備金提存辦法」、「專業再保險業財務業務管理辦法」及「保險業辦理再保險分出分入及其他危險分散機制管理辦法」；為充分保障保戶權益及健全保險市場之發展，金管會修正「人身保險商品審查應注意事項」、「投資型保險專設帳簿保管機構及投資標的應注意事項」及「投資型保險資訊揭露應遵循事項」，明定投資型保險商品完全禁止連結至槓桿型反向型 ETF，明定保險商品說明書、簡介、保單價值定期報告應揭露之事項及相關警語；為強化保險業對於保險商品銷售前與銷售後之相關風險控管，並因應市場環境變化即時檢討銷售策略及採行相關因應措施，使保險業審慎辦理保險商品送審事宜，確保穩健經營，金管會修正「保險商品銷售前程序作業準則」；為強化保險業自有資本品質並使我國保險業於 115 年穩健實施新清償能力標準，金管會修正「保險業資本適足性管理辦法」，明定保險業計算資本適足率時，自有資本應劃分為第一類非限

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 2023, the total premium income of life insurance industry amounts to NT\$2,188.0 billion, a yearly decrease of 6.27% from last year's NT\$2,334.3 billion; of which, the first-year premium is NT\$671.4 billion, a yearly decrease of 13.13%, whereas the following-year premium amounts to NT\$1,516.6 billion, a yearly decrease of 2.88%. Meanwhile, the total premium income of unit-linked (investment) insurance contracts is NT\$349.0 billion, a 19.51% decrease from last year's NT\$433.6 billion; of which, the first-year premium is NT\$256.5 billion, a yearly decrease of 25.95%.

The insurance coverage enjoys a steady growth to reach 263.53%; whereas the solicitation channels of the new contract premium source as the following: 47.66% from traditional insurers' salesmen, 36.91% from bancassurance, the rest 15.44% from traditional brokerage and agency. Till the end of year, the total assets of life industry reaches NT\$34,910.2 billion, a yearly growth of 3.83% from last year's NT\$33,623.8 billion, and the net-income after tax reaches NT\$88.1 billion.

In terms of products, Taiwan will begin applying International Financial Reporting Standard 17 (IFRS 17) in 2026. In conjunction with this, the Financial Supervisory Commission (FSC) is therefore integrating the reserve deposit regulations for direct underwriting by insurance enterprises, as well as assumed and ceded reinsurance services handled by reinsurance enterprises; elevating the level of reserve deposit regulations related to assumed and ceded reinsurance services; and clearly regulated the reserve deposit allocation methods for professional reinsurance enterprises. As part of this, the FSC has amended the Regulations Governing the Setting Aside of Various Reserves by Insurance Enterprises, the Regulations Governing Financial and Business Operations of Professional Reinsurance Enterprises, and the Regulations Governing Insurance Enterprises Engaging in Operating Reinsurance and Other Risk Spreading Mechanisms. In order to fully protect policyholders' rights and interests, and to strengthen development of the insurance market, the FSC has also revised the Points of Note When Auditing Life Insurance Products, the Points of Note for Separate-Account Investment-Linked Insurance Custodian Institutions and Investments, and the Compliance Matters for Disclosure of Information on Investment-linked Insurance. These amendments stipulate that investment-linked insurance products are completely prohibited from being linked to leveraged or inverse ETFs; and they specify what disclosures are required in insurance product manuals, introductions and periodic reports on policy value, as well as related warnings. In order to strengthen insurance enterprises' insurance product pre- and post-sale risk controls, and to promptly review sales strategies and adopt countermeasures in response to changes in the market environment, thus enabling insurance enterprises to prudently handle insurance product submission matters and ensure steady operations, the FSC has also revised the Regulations Governing Pre-sale Procedures for Insurance Products. In order to strengthen the quality of the self-owned capital of Taiwan's insurance enterprises and ensure their stable implementation of the new generation solvency system for insurance industry (Taiwan-Insurance Capital Standard) by

制性資本(Tier 1 Unlimited, T1U)、第一類限制性資本(Tier 1 Limited, T1L)及第二類資本(Tier 2, T2),並明定所發行之資本工具應適用資本溯源及資本對稱性之規定;為提高國人保險保障額度,金管會修正「小額終老保險商品相關規範」,將傳統型終身人壽保險主契約保額上限由新臺幣七十萬元提高至新臺幣九十萬元,有效契約限制件數由三件放寬為四件。

在通路面,為保障消費者權益及強化保險業對於委外作業之控管,金管會修正「保險業作業委託他人處理應注意事項」,明定保險業作業委外內部控制作業之處理程序,應載明作業委外之政策及原則、委外事項控管之權責分工、委外程序等事項,並明定保險業應依風險基礎方法管理委外風險;為精進保險業者之行政作業效能,金管會修正「保險業招攬及核保理賠辦法」,明定保險經紀人或保險代理人業依相關法定對客戶辦理電話、視訊或遠距訪問之事項者,保險業免再就相同事項進行電話、視訊或遠距訪問。

國際上於 112 年採用 IFRS 17,我國亦將於 115 年接軌,為加強國內保險業與其他產業及國際企業間財務報告之可比較性,同時引導壽險業調整商品結構,提高保障型商品及高齡化商品銷售,乃刻不容緩之議題;再者,美國維持高基準利率以抑制通膨,對於保險商品帶來之衝擊,以及全球金融市場波動,壽險業該如何因應並維繫保險業務穩定發展,將為我業界共同努力之方向,冀群策群力凝聚共識,為壽險業營造良好生存環境及完善社會大眾保障體系架構,以達成安和樂利民生社會之理想境界。

中華民國人壽保險商業同業公會
理事長

陳慧遊

2026, the FSC revised the Regulations Governing Capital Adequacy of Insurance Companies. The amendments stipulate that when calculating the capital adequacy ratio for insurance enterprises, self-owned capital must be divided into Tier 1 Unlimited (T1U), Tier 1 Restricted (T1L), and Tier 2 Capital (Tier 2, T2). The amendments also specify that issued capital instruments must be subject to the provisions of capital traceability and capital symmetry. In order to increase Taiwanese people's insurance coverage, the FSC revised the Micro-Whole-Life Insurance Product Regulations, increasing the upper limit for main-policy coverage in traditional whole-life insurance products from NT\$700,000 to NT\$900,000, and relaxed the limit on the number of valid policies from three to four.

Turning to channels, the FSC has amended the Points of Note When Outsourcing Insurance Industry Operations. The FSC's amendments are aimed at protecting consumer rights and strengthening insurance enterprises' control over outsourced operations. Given these aims, the amendments specify aspects of outsourcing operations that must be stated within insurance enterprises' handling procedures for outsourced internal control operations, such as policies and principles for outsourcing operations; division of responsibilities for outsourcing control; and outsourcing procedures. The amendments also stipulate that insurance enterprises must manage outsourcing risks based on a risk-based approach. In order to improve the administrative performance of insurance enterprises, the FSC has revised the Regulations Governing Business Solicitation, Policy Underwriting and Claim Adjusting of Insurance Enterprises. As amended, the Regulations stipulate that if an insurance broker or agent has conducted a telephone, video, or remote visit to a customer in accordance with laws and regulations, the insurance enterprise is exempt from conducting another telephone, video, or distant visit for the same matter.

Internationally, IFRS 17 was adopted in 2023; Taiwan will follow suit in 2026. There is a pressing need to strengthen comparability of the domestic insurance industry's financial reports with those of other industries and international enterprises, and to guide the life insurance industry to adjust its product structure and improve sales of protection-type insurance products and elderly insurance product. Furthermore, as the United States has been maintaining high interest rates to curb inflation, the impacts on insurance products and global financial market volatility. Under such circumstances, how the life insurance industry reacts to the changing environment and maintains the stable development of insurance businesses will be the issue for the insurance industry to jointly endeavor and make headway.

The Life Insurance Association of the Republic of China
Chairman

HUI YIU CHEN

Mr. Hui Yiu Chen

▶ 一、公會簡介

▶ I. About the Association



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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 9 屆）理事長為陳慧遊先生。

(二) 成立宗旨與主要任務

本會以維持並增進同業之共同利益為宗旨，依據本會章程第 6 條規定，主要任務有：

1. 關於會員營業之調查、研究、發展、宣傳及統計事項。
2. 關於會員共同利益之興辦事項。
3. 關於會員間爭議之調解事項。
4. 關於會員勞資間爭執之調解事項。
5. 關於會員營業規章及保險費率之議訂事項。
6. 關於會員合法權益之維護事項。
7. 關於會員違章之處理及報請目的事業主管機關議處事項。
8. 關於接受有關機關、團體之委託服務事項。
9. 關於向主管機關之建議或請願事項。
10. 關於壽險刊物之出版事項。
11. 關於政府財經金融政策與商業法令之協助推行及研究並參加各種社會運動事項。
12. 關於會員與會員代表基本資料之建立及動態之調查、登記事項。
13. 依其他法令規定應辦之事項。

(三) 組織現況

本會由各會員公司派代表組成會員代表大會；由會員代表選舉理事 21 人組織理事會，並選舉監事 7 人組織監事會。本會為積極推行任務、促進本業發展，目前依實際需要，在理事會下常設五個委員會及 24 個研究小組：

1. 人身保險業務員資格測驗登錄管理委員會。
2. 人身保險業務員申訴委員會。
3. 新型態人身保險商品認定委員會。
4. 溝通暨研究平台執行委員會。
5. 境外結構型商品審查小組。
6. 各研究小組。

1. History

Upon revision and enactment of the Commercial Association Law on November 10, 1997, the original “Taipei Life Insurance Association” established on May 16, 1964 had undergone internal reorganization under the new law and officially changed its name to “The Life Insurance Association of the Republic of China (LIA-ROC)” on September 10, 1998. The 9th Chairman of LIA-ROC is Hui Yiu Chen.

2. Purpose and Mandate

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

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

3. Organization

The General Committee consists of representatives from member companies. The Board of Directors and the Supervisory Board is comprised of 21 directors and 7 supervisors respectively, all elected by the representatives of member companies. In order to effectively carry out the Association’s mandate of further developing the life insurance industry, five committees and 24 research subcommittee were established under the direction of the Board of Directors:

- (1) The Agent Examination and Registration Committee.
- (2) The Agent Grievance Committee.
- (3) The Recognition of New-Type Life Insurance Products Committee.
- (4) The Communication & Research platforms Committee.
- (5) Offshore-structured Products Exam Unit.
- (6) The Subcommittee of LIODC.

(四) 各委員會及研究小組功能

1. 人身保險業務員資格測驗登錄管理委員會

本委員會之任務為督導辦理人身保險業務員之資格測驗、教育訓練及登錄管理等事宜。由學者代表，及本會各會員公司、中華民國保險經紀人商業同業公會、中華民國保險代理人商業同業公會、本會等代表組成。

2. 人身保險業務員申訴委員會

本委員會之任務為對各人身保險業務員於向原處分公司申復受停止招攬登錄、撤銷登錄處分之復查結果有異議之覆核申請。由消費者代表、會員公司代表、業務員代表各 2 人、學者代表 3 人組成。

3. 新型態人身保險商品認定委員會

本委員會之任務為接受保險公司所詢依「新型態人身保險商品認定標準」認定其人身保險商品是否屬新型態保險商品，以及提供主管機關諮詢有關人身保險商品是否屬新型態保險商品之意見。由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 3 人及本會代表 1 人組成。

4. 溝通暨研究平台執行委員會

本委員會之任務為督導、執行本會溝通暨研究平台之運作，秉持擴大參與、紮實研究及促進合作等宗旨，以使本會充分發揮為本業打造良好的經營環境及持續提升產業競爭力之功能。由主席 1 名，副主席 1 名，委員若干名組成；並置執行秘書 1 至 2 名。

5. 境外結構型商品審查小組

本審查小組之任務係為維護境外結構型商品審查之公平客觀，及提升境外結構型商品審查品質，特依據境外結構型商品審查及管理規範第九條規定，以非專業投資人為受託或銷售對象之境外結構型商品之審查。由本會主管級專任會務人員及具備財務工程、法律、風險控管之專家學者代表計 10 人組成。

4. Committee Functions

(1) The Agent Examination and Registration Committee

This Committee is responsible for overseeing the life insurance sales agents' qualifying examinations, education, training and registration. This Committee is composed of representatives from academia, the life insurance industry, the Taiwan Insurance Broker Association, the Insurance Agency Association of the Republic of China and The Life Insurance Association of the Republic of China.

(2) The Agent Grievance Committee

This Committee is responsible for life insurance evaluation of agents' conduct for de-registration and/or re-registration applications. Representation at this Committee is as follows: 2 representatives from Consumers, 2 representatives from the life insurance industry, 2 representatives from Agents, 3 representatives from academia.

(3) The Recognition of New-Type Life Insurance Products Committee

This Committee is responsible for accepting insurance company's inquiring whether new products follows 「New-Type Life Insurance Products Recognition Standard」 and being classified as new-type products and providing the Authority advices whether life insurance products belong to New-Type products. Representation at this Committee is as follows: one representative from the Taiwan Insurance Institute, 3 insurance experts, 3 financial experts, one representative from the Life Insurance Association of the Republic of China.

(4) The Communication & Research Platforms Committee

This Committee is responsible for supervising and executing the operation of its communication and research platform, expanding participation in sturdy research and facilitate cooperation, in the hope of sufficiently wielding its strength, building a sound operating environment and continuing to enhance the industry's competitiveness. This Committee is composed of 1 President, 1 Vice-Chairman, several members and 1 to 2 Executive Secretaries.

(5) Offshore-structured Products Exam Unit

To preserve fairness over offshore-structured products review procedure and to promote the review quality, the unit is made in accordance with Article 9 of "Regulations Governing the Review & Administration of Offshore Structured Products" to exam the offshore products targeted specially to non-professional investors for trust investment or sales. The exam unit consists of 10 personnel of supervisor-level staff from the Life Insurance Association of the Republic of China and experts and scholars equipped with expertise in financial engineering, law, and risk management.

6. 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 24 個研究小組，各研究小組成員由各會員公司推薦代表 1 人組成，目標為對本業共同問題提供研議意見及興革建議：

承保研究小組	法制研究小組
保全研究小組	理賠研究小組
展業研究小組	教育訓練研究小組
團體保險研究小組	財務會計研究小組
精算統計研究小組	資訊科技管理研究小組
再保險研究小組	投資研究小組
科技應用研究小組	保戶申訴研究小組
法令遵循研究小組	宣傳研究小組
人力資源開發研究小組	風險管理研究小組
內控內稽研究小組	兩岸暨國際事務研究小組
公司治理研究小組	資訊安全研究小組
保經代研究小組	電子商務研究小組

(五) 各行政單位職能

本會設秘書長綜理會務，置副秘書長襄理會務，下設置行政事務組、研究諮詢組、訓練登錄組、精算企劃組、資訊應用組等 5 個行政組，以推展、辦理本會會務與業務。

行政事務組：

負責本會人力資源開發及兩岸暨國際事務研究小組相關業務及會務、總務、文書收發及檔案管理、會計出納、人事管理及媒體公關等行政事務，辦理壽險業聯誼活動及社會公益活動，處理與國外保險機構業務合作、外賓來訪等國際事務，並配合各業務單位之事務處理，提供行政支援；年度主要工作：

- 配合辦理人力資源開發、兩岸暨國際事務等 2 個研究小組相關業務。
- 辦理年度會員大會。
- 辦理理、監事聯席會議。
- 辦理本會各項工程、財物及勞務之採購招商及維護合約之簽訂。
- 編製年度預算及決算。
- 辦理保險業各項聯誼活動。
- 辦理參加各項國際會議派員事宜。
- 辦理與國外及大陸地區保險相關團體之交流及聯誼活動。

研究諮詢組：

負責與壽險業有關法令之研究，必要時向主管機關提出建議，處理保戶諮詢申訴案件、編製專業性研究刊物等；年度主要工作：

- 配合法制、理賠、承保、保全、團體保險、保戶申訴、內控內稽、法令遵循及公司治理等 9 個研究小組。
- 編製「壽險季刊」。(刊載於本會網站)
- 民眾投保紀錄查詢服務
- 保戶諮詢服務。

(6) 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 24 research subcommittees by disciplines and lines of business as follows:

Underwriting Subcommittee	Claims Subcommittee
Policy Conversion Subcommittee	Education & Training Subcommittee
Marketing Subcommittee	Financial & Accounting Subcommittee
Group Insurance Subcommittee	Information Technology & Management Subcommittee
Actuarial & Statistical Subcommittee	Investment Subcommittee
Reinsurance Subcommittee	Appeal Service Subcommittee
Technology Application Subcommittee	Public Relations Subcommittee
Regulatory Compliance Subcommittee	Risk Management Subcommittee
Human Resources Subcommittee	Cross-straits & International Affair Subcommittee
Internal Control and Audit Subcommittee	Legal Subcommittee
Legal Subcommittee	Information Security Subcommittee
Corporate Governance Subcommittee	E-business Subcommittee
Insurance Broker & Insurance Agent Subcommittee	

5. Departmental Duties and Responsibilities

The five departments in the Association are the Administrative Affairs Department, Research & Consulting Department, Education & Agent Registration Department, and Actuarial & Program Department, Information & Appliance Department. These 5 departments help to conduct the daily business of the association.

Administrative Affairs Department

This department is responsible for general affairs, general correspondence, document management, finance and accounting, human resources, media public relations, organize and participate in community activities, cooperate with foreign insurance institutes, hosting visitors, coordinating with the other departments in providing administrative support. Key annual duties are as follows:

- Coordinate meetings with various research subcommittees of the LIODC.
- Organize annual member general meetings.
- Organize the Board of Directors and the Supervisory Board joint meetings.
- Organize the signing of contracts for procurement and maintenance of projects, property and labor services.
- Compile annual budget & final accounts.
- Organize network activities of insurance industry.
- Organize assignment of international conferences
- Organize network activities of insurance-related organizations abroad.

Research & Consulting Department

This department is responsible for the research of life insurance laws and related regulations, making recommendations to the authorities where appreciate, the handling of policyholder complaints and the issuance of professional research publications. Key annual duties are as follows:

- Coordinate meetings with various research subcommittees of the LIODC.
- Compile "Life Insurance Quarterly". (available at the Association's website)
- Provide insurance record inquiry services.
- Provide policyholder inquiry services.

- 維運電子法規查詢系統
- 辦理「內政部死亡除戶通報作業追蹤控管機制」作業
- 辦理「內政部移民署新式外來人口新舊統一證號對照資料介接」作業
- 辦理保險契約通報作業
- 重大災害事故投保紀錄彙整
- 金融遺產電子資料申報服務

訓練登錄組：

負責壽險業共同展業、宣傳、訓練計劃之研擬及執行工作暨依據「保險業務員管理規則」規定辦理人身保險業務員相關資格測驗及登錄管理、業務員懲處登錄申請覆核、教育訓練通報管理等相關事宜；年度主要工作：

- 配合教育訓練、展業、宣傳、保經代等 4 個研究小組。
- 辦理優秀內勤從業人員暨業務員表揚。
- 舉辦國際保險研修班。
- 編輯「投保指南」(刊載於本會網站)。
- 透過各類媒體及活動，宣導人身保險常識。
- 配合委員會研議測驗登錄管理相關事項。
- 舉辦相關資格測驗。
- 業務員登錄作業。
- 業務員在職教育訓練通報。
- 業務員懲處及申請覆核。
- 編印業務員資格測驗統一教材。
- 編印人身保險業銷售外幣收付非投資型保險商品訓練教材。
- 編印保險與財務規劃。
- 編印業務員資格測驗登錄管理統計年報(光碟版)。

精算企劃組：

負責壽險業共同之精算統計、財務會計、再保險、風險管理、投資等事項之研究改進事宜；年度主要工作：

- 配合精算統計、財務會計、再保險、投資及風險管理等 5 個研究小組。
- 分析、統計人壽保險業概況。
- 境外結構型商品審查。
- 新型態人身保險商品審查。
- 編製人壽保險業會計制度範本。

資訊應用組：

負責壽險業電子商務、科技應用、資訊科技管理、資訊安全議題討論、本會「保險業科技運用共享平台」之營運及資訊安全暨個人資料管理制度相關事宜；年度主要工作：

- 協助資訊科技管理、資訊安全、科技應用、電子商務等 4 個研究小組及科技平台專案小組運作及研議相關議題。
- 保險科技運用共享平台、保險存摺、本會全球資訊網站之系統營運。
- 辦理本會個人資料管理制度(PIMS)及資訊安全管理制度(ISMS)、ISO 27001:2013 及 ISO/IEC 27701 標準驗證並取得證書。
- 舉辦資訊、資安、打詐相關研討會及外部單位經驗交流。

- Maintain electronic regulatory inquiry system.
- Manage the “Ministry of the Interior’s Tracking and Control Mechanism of Death and Household Deregistration Notification.”
- Manage the “Comparison of the New and Old Unified Certificate Numbers of Migrant Populations Issued by the National Immigration Agency of the Ministry of the Interior.”
- Manage insurance contract declaration.
- Gather insurance record of major disaster accidents.
- Provide electronic inheritance reporting services.

Education & Agent Registration Department

This department is responsible for marketing, promoting, training and development of sales intermediaries for the common interest of the life insurance industry as well as the qualifying examinations, registration management of life insurance agents, review application for agent punishment registration and management of education training circular. Key general duties are as follows:

- Coordinate research meetings with subcommittees of the LIODC.
- Organize annual events for recognizing outstanding performance of life insurance staff and agents.
- Organize international insurance seminars.
- Compile “Guidance for Life Insurance” (available at the Association’s website).
- Promote life insurance information related to the industry through media and public relation.
- Coordinate activities of all committees.
- Conduct Agent Qualifying Examinations weekly.
- Manage agent registrations.
- Process agent’s assigned on-the-job training courses.
- Review terminated and cancelled registrations of agents.
- Provide study materials for agent examinations.
- Publish “Training Material for Sale Foreign Currency Traditional Insurance Product”.
- Publish “Insurance and Financial Plan”.
- Publish “Annual Report of Life Insurance Agents”.

Actuarial & Program Department

This department is responsible for actuarial, investment, reinsurance, risk management, financial and accounting related matters of the life insurance industry. Annual key duties are as follows:

- Coordinate activities with 5 research subcommittees of LIODC.
- Gather and analyze the statistical data of the life insurance business.
- Exam of offshore-structured products.
- Recognition of New-Type Life Insurance Products Committee.
- Compile “Accounting Standards Template for Life Insurance”.

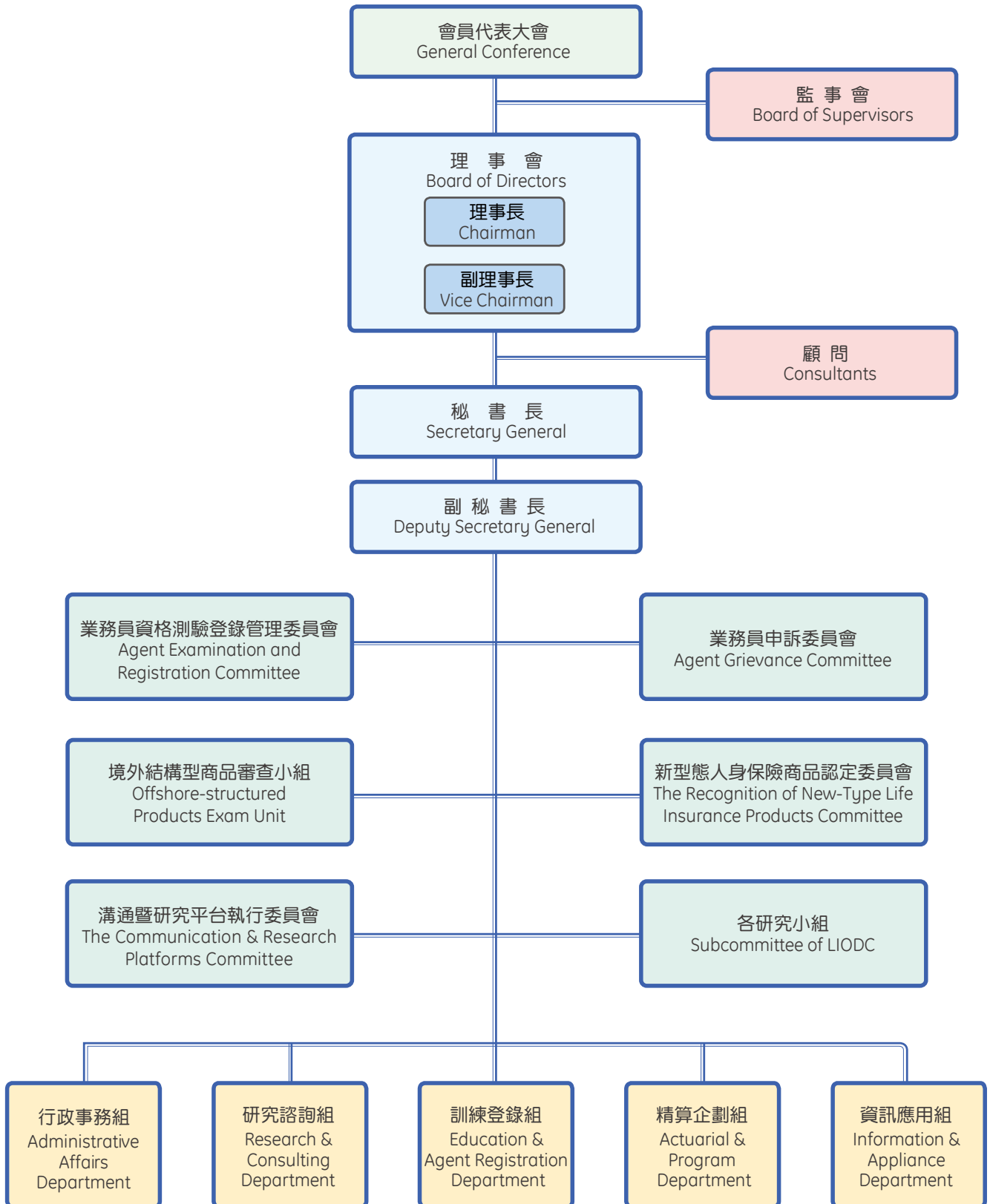
Information & Appliance Department

This department is responsible for e-business, technology application, information technology management and information security topics discussion in the life insurance industry, the development and implementation of information technology and information security for the Association, and operate the technology application joint platform for insurance industry. Annual key duties are as follows:

- Coordinate activities with various research subcommittees of LIODC.
- Develop, maintain and manage the technology application joint platform for insurance industry, the insurance bankbook application, the insurance contract declaration system, the Structured Notes system and official website of LIODC.
- Manage PIMS, ISMS, ISO 27001:2013 and ISO/IEC 27701 for the Association and get certificate.
- Conduct seminar about information technology, information security and Anti-fraud topic and exchange experience with external unit.

(六) 組織系統圖

6. Organization Chart





(七) 各項自律規範

7. Self-Regulatory Rules

- 保險業招攬及核保作業控管自律規範
Self-Regulatory Rules for Marketing and Underwriting Practice Management of Insurance Enterprises
- 保險業經營行動服務自律規範
Self-Regulatory Rules for Insurance Enterprises Engaging Mobile Service Insurance
- 人身保險業辦理傳統型個人壽保險契約審閱期間自律規範
Self-Regulatory Rules for Governing Life Insurance Enterprises Handling the Review Period of Traditional Individual Life Contracts
- 人身保險業辦理理賠審查委託外部提供醫務專業意見作業自律規範
Self-Regulatory Rules for Commissioning External Medical Professional Advice for Life Insurance Enterprises Handling Claims Review
- 保險業招攬廣告自律規範
Self-Regulatory Rules for Governing Marketing Advertisements of Insurance Industry
- 投資型保險商品銷售自律規範
Self-Regulatory Rules for Product Marketing of Investment-Linked Insurance
- 人身保險業保險商品設計自律規範
Self-Regulatory Rules for Product Design of Life Insurance Enterprises
- 中華民國人壽保險商業同業公會所屬會員辦理優體壽險業務自律規範
Self-Regulatory Rules for the Members of the Life Insurance Association of the Republic of China Handling Preferred Risk Life Insurance
- 人身保險業簽署保險商品之法務與投資人員自律規範
Self-Regulatory Rules for Governing Legal and Investment Staff Engaging Product Signing of Life Insurance Enterprises
- 中華民國人壽保險商業同業公會所屬會員辦理外幣收付非投資型人身保險業務自律規範
Self-Regulatory Rules for the Members of the Life Insurance Association of the Republic of China Handling Foreign Currencies Denominated of Non-Investment-Linked Life Insurance
- 人身保險業保險契約轉換及繳費年期變更自律規範
Self-Regulatory Rules for Policy Conversion and Premium-Payment Period Revision of Life Insurance Industry
- 保險業經營電子商務自律規範
Self-Regulatory Rules for Insurance Enterprises Engaging E-Business
- 保險業辦理電子保單簽發及辦理電子化保險契約條款保單作業自律規範
Self-Regulatory Rules for Issuing Electronic Insurance Policy and Electronic Insurance Contract Clause Policy of Insurance Industry
- 保險業辦理資訊安全防護自律規範
Self-Regulatory Rules for Insurance Industry Handling Information Security
- 保險業資金全權委託投資自律規範
Self-Regulatory Rules for Discretionary Allocation of the Capital of Insurance Industry
- 保險業資產管理自律規範
Self-Regulatory Rules for Asset Management of Insurance Industry
- 保險業投資創業投資事業、私募股權基金及其他有限合夥事業自律規範
Self-Regulatory Rules for Insurance Industry Investing in Venture Capital, Private Equity Fund, and Other Limited Partnerships
- 保險業辦理不動產投資自律規範
Self-Regulatory Rules for Insurance Enterprises Engaging in Investment on Real Estate
- 保險業辦理國外投資自律規範
Self-Regulatory Rules for Foreign Investment of Insurance Enterprises
- 人身保險業委託其他機構代收保險費、保險單借款本息或保險契約其他相關款項自律規範
Self-Regulatory Rules for Delegating Collection of Premiums or Policy Loan or Other Related Payment of Life Insurance Enterprises
- 人身保險業辦理保險單借款自律規範
Self-Regulatory Rules for Life Insurance Enterprises Engaging Policy Loan
- 人身保險業辦理再保險業務顯著風險移轉測試自律規範
Self-Regulatory Rules for Governing the Significant-Risk Transfer Test by Life Insurance Enterprises Conducting Reinsurance Business
- 人身保險業辦理費用適足性檢測自律規範
Self-Regulatory Rules for Life Insurance Enterprises Engaging Cost Adequacy Test
- 人身保險業辦理專設帳簿資產全權委託投資自律規範
Self-Regulatory Rules for Life Insurance Enterprises Engaging Discretionary Allocation of Assets in Separate Account
- 人身保險業提供銷售通路款待或禮品等交際費用自律規範
Self-Regulatory Rules for Life Insurance Enterprises Spending Public Relation Fee for Distribution Channel
- 保險業辦理保單委託他人處理作業自律規範
Self-Regulatory Rules for Insurance Enterprises Engaging Commission for Insurance Policy
- 保險業派任被投資事業具獨立性之董事自律規範
Self-Regulatory Rules for Insurance Industry Assigning Independent Directors for Invested Enterprises
- 保險業辦理「全民健保行動快易通／健康存摺APP」健保協同商保商品查詢服務自律規範
Self-Regulatory Rules for Enquiries Services about Commercial Health Insurance Product in Coordinate with National Health Insurance
- 保險業辦理委託金融機構信用卡收單提供保戶行動支付繳付保險費自律規範
Self-Regulatory Rules for Delegating Financial Institutions Providing Mobile Payment Service for Paying Premium

▶ 二、民國 112 年臺灣地區人壽保險業概況

▶ II. 2023 Highlights of the Life Insurance Business
in Taiwan



112 中華民國 **2023** The Life Insurance Industry in Taiwan
人壽保險業概況

(一) 社會經濟概況

經濟成長率

台灣經濟成長率於 104 年降至 0.75% 後，112 年本年度經濟成長，全球終端需求轉弱，影響我國出口降溫，內需方面，因受到全球利率走高影響，民間投資動能轉弱，統計全年經濟成長率為 1.28%。

1. Overall Economic Conditions

Economic Growth

Following a 0.75% decline GDP in 2015, due to the weak economic growth and global terminal demand in 2023 lowered exports. In terms of domestic demand, private investment activities weakened due to the impact of higher global interest rates, the yearly economic growth rate reached 1.28%.

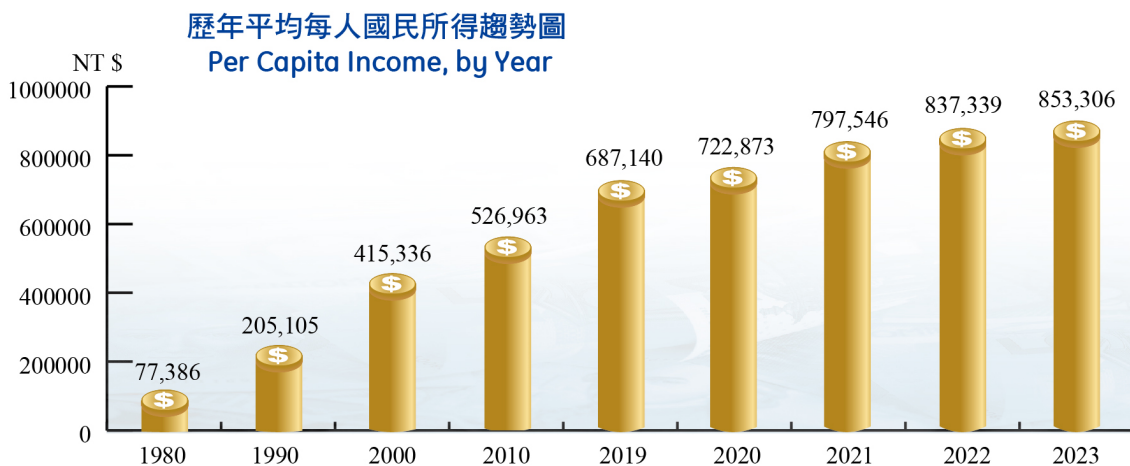


國民所得

民國 112 年平均每人國民所得為新臺幣 853,306 元(27,367 美元*)，較前一年 28,128 美元減少 761 美元，歷年平均每人國民所得隨匯率波動影響，近幾年金額維持在 20,000 美元以上。

Per Capita Income

In 2023, per capita income reached US\$27,367. The figure was decreased by US\$761 from the preceding year's US\$28,128. The per capita income in recent years has remained above US\$20,000, affected by foreign exchange.



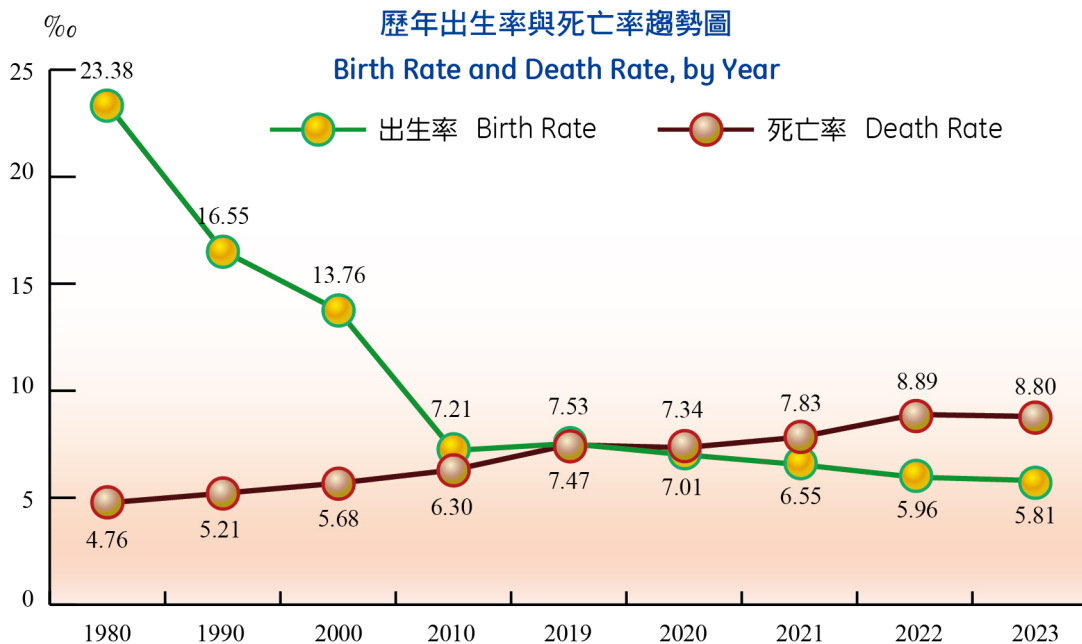
註 *：新臺幣 31.18 元=美金 1 元，以下換算基礎同。 NT\$31.18=US\$ 1, the same as the following.

人口數、出生率與死亡率

民國 112 年底，依內政部統計總人口數為 23,420,442 人，較去年底增加 155,802 人，其中男性為 11,553,267 人，女性為 11,867,175 人。本年度出生人數為 135,571 人，粗出生率為千分之 5.81，較去年減少 2.52%；死亡人數為 205,368 人，粗死亡率為千分之 8.80，較去年減少 1.01%。

Population, Birth Rate and Death Rate

According to the household registration data, at the end of 2023, total population was 23,420,442 including 11,553,267 males and 11,867,175 females. Relative to the total population at the end of 2023, there was an increase of 155,802 people. The number of live births, during 2023, totaled 135,571 resulting in a crude birth rate of 5.81 per 1,000 people. 205,368 deaths were registered in 2023 with a crude death rate of 8.80 per 1,000 people.



(二) 產業現狀

至民國 112 年底，共有 21 家壽險公司經營人身保險業務，其中，國內公司（含外商子公司）19 家，設立 126 家分公司，通訊處 3,391 個；外商分公司 2 家，設立 4 個通訊處；從業人員中，業務員共計 193,092 人，較前年減少 0.49%，內勤人員共 31,036 人，近幾年人數變化不大；壽險業總資本額已達新臺幣 718,517 百萬元，較前一年度增加 18,594 百萬元。

2. Insurance Industry Environment

At the end of 2023, there were 21 life insurance companies in operation, including 19 domestic companies and 2 foreign branch companies. There were 31,036 staffs and 193,092 agents which increased 2.73% and decreased 0.49% respectively from last year. The total capital of life insurance industry reached NT\$718,517 million, up by NT\$18,594 million from last year.

分支機構分布圖
Distribution of Branch Offices

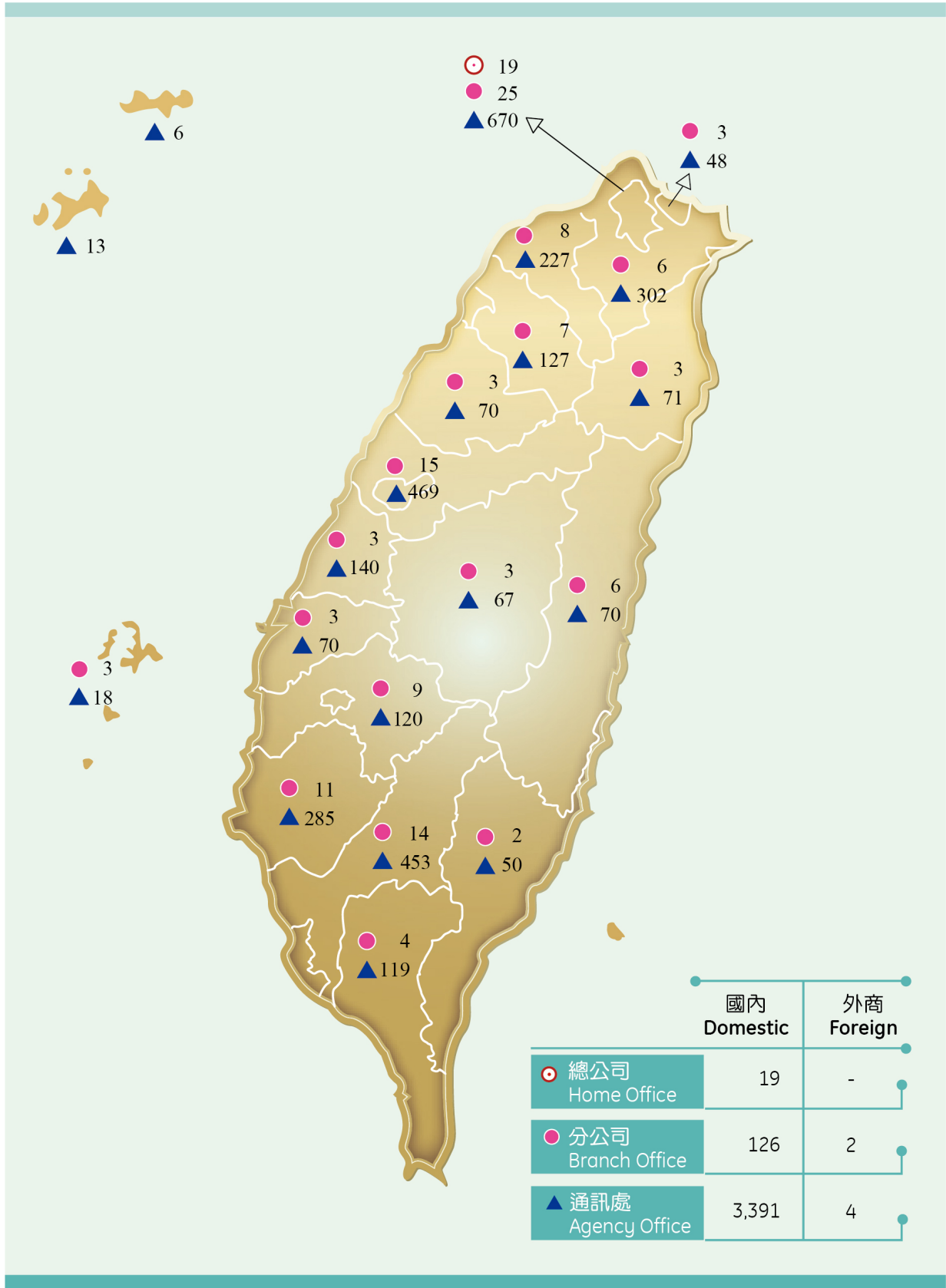


表 1：人壽保險業歷年公司數、從業人員及資本額概況

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

年度 Year	公司數 Number of Companies		業務人員數 (人) Number of Agents	內勤人員數 (人) Number of Staffs	資本額 (百萬元) Capital (Million)
	國內公司 Domestic	外商分公司 Foreign			
民國 59 年(1970)	8	-	-	-	175
民國 69 年(1980)	8	-	12,433	5,532	1,654
民國 79 年(1990)	8	8	84,157	13,845	17,307
民國 89 年(2000)	16	16	234,418	26,074	150,374
民國 99 年(2010)	23	7	166,846	26,023	369,612
民國108年(2019)	19	3	207,199	29,932	624,440
民國109年(2020)	19	3	210,011	29,799	669,916
民國110年(2021)	19	3	205,883	30,022	675,355
民國111年(2022)	19	2	194,046	30,210	699,923
民國112年(2023)	19	2	193,092	31,036	718,517

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 112 年底，全體壽險業總資產已達新臺幣 34,910,157 百萬元（約 1,119,633 百萬美元）較前一年 33,623,783 百萬元增加 3.83%。負債總額為新臺幣 32,664,478 百萬元，較前一年 32,036,049 百萬元增加 1.96%，其中各種準備金（負債準備）有新臺幣 28,860,499 百萬元，佔總負債的 88.35%。業主權益總數為新臺幣 2,245,679 百萬元，較前一年 1,587,734 百萬元增加 41.44%。

3. Assets & Liabilities

The total assets of life insurance industry in 2023 amounted to NT\$34,910,157 million (US\$1,119,633 million), which showed an increase of 3.83% over the previous year's NT\$33,623,783 million. The total liabilities of life insurance industry in 2023 amounted to NT\$32,664,478 million, and an increase of 1.96% over the preceding year. The major item of liability was policy reserves, which reached NT\$28,860,499 million accounted for 88.35% of the total liabilities. The owners' equity in 2023 increased from NT\$1,587,734 million to NT\$2,245,679 million, the increased rate was 41.44%.

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

金額：新臺幣百萬元 Amount Unit:NT\$ Million

年度 Year	總資產 Total Assets	總負債 Total Liabilities	各種準備金 Policy Reserves	業主權益 Owners' Equity	投資報酬率 Return on Asset
民國 69 年(1980)	26,532	23,723	21,250	2,809	10.16
民國 79 年(1990)	424,013	390,184	373,803	33,829	7.75
民國 89 年(2000)	2,531,778	2,351,402	2,266,051	180,376	5.13
民國 99 年(2010)	12,118,618	11,643,780	10,222,891	474,837	3.06
民國108年(2019)	29,447,253	27,471,551	24,512,987	1,975,703	3.58
民國109年(2020)	31,752,150	29,237,321	25,976,448	2,514,829	3.55
民國110年(2021)	33,342,734	30,620,434	27,183,472	2,722,301	3.94
民國111年(2022)	33,623,783	32,036,049	28,436,720	1,587,734	3.10
民國112年(2023)	34,910,157	32,664,478	28,860,499	2,245,679	2.59
成長率 Growth rate (%)	3.83	1.96	1.49	41.44	-16.45

(四) 資金運用狀況

至民國 112 年底止，全體壽險業運用資金總額為新臺幣 31,401,211 百萬元(約 1,007,095 百萬美元)，較前一年 30,061,759 百萬元增加 4.46%，為總資產的 89.95%。觀察資金運用情形，國外投資 21,857,675 百萬元，佔資金運用總額的 69.61%，居第一位；資金運用第二位為有價證券計 6,111,969 百萬元，佔資金運用總額的 19.46%，其中，公債及國庫券 1,114,597 百萬元佔 3.55%，股票 1,918,292 百萬元佔 6.11%。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 2023, total utilization assets of the life insurance industry was NT\$31,401,211 million (US\$ 1,007,095 million and 89.95% of total assets) with a growth rate of 4.46% when compared to last year's NT\$30,061,759 million. Regarding the overall assets portfolio, the major component of life insurance industry assets was foreign investment, totaled NT\$21,857,675 million (69.61% of total utilization assets). The second largest of asset was Securities & Bonds, totaled NT\$6,111,969 million (19.46% of total utilization assets) with Government & Treasury Bonds totaled NT\$1,114,597million (3.55% of total utilization assets) and Stock totaled NT\$1,918,292 million (6.11% 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

Table 3: Summary of Investment Activities of Life Insurance Industry

金額：新臺幣百萬元 Amount Unit:NT\$ Million

年度 Year	銀行存款 Deposits in Bank	小計 Sub-total	有價證券 Securities				
			公債及國庫券 Government & Treasury Bonds	股票 Stock	公司債 Corporation Bonds	受益憑證 Benefit of Certificates	其他 Others
民國 59 年(1970)	174	318	318	-	-	-	-
民國 69 年(1980)	2,538	2,797	499	2,195	103	-	-
民國 79 年(1990)	75,069	74,652	19,822	12,345	39,784	2,701	-
民國 89 年(2000)	357,370	806,890	364,495	135,209	49,733	44,179	213,274
民國 99 年(2010)	731,531	4,477,511	2,268,328	675,270	480,713	143,459	909,741
民國108年(2019)	720,879	5,506,763	1,368,910	1,540,527	488,200	202,206	1,906,921
民國109年(2020)	896,216	6,349,100	1,592,410	1,859,684	610,119	322,808	1,964,079
民國110年(2021)	660,422	6,569,788	1,531,464	2,166,217	678,037	157,669	2,036,401
民國111年(2022)	428,342	5,464,384	1,266,297	1,601,936	683,930	154,596	1,757,625
民國112年(2023)	371,457	6,111,969	1,114,597	1,918,292	608,507	156,542	2,314,031
成長率 Growth rate(%)	-13.28	11.85	-11.98	19.75	-11.03	1.26	31.66

表 3：人壽保險業歷年資金運用概況（續）

Table 3: Summary of Investment Activities of Life Insurance Industry (Continued)

金額：新臺幣百萬元 Amount Unit:NT\$ Million

年度 Year	不動產投資 (不包括自用) Real Estates Investment	壽險貸款 Loan to Policyholders	擔保放款 Secured Loans	國外投資 Foreign Investments	專案運用及 公共投資 Authorized Projects or Public Investment	其他 ^註 Others ^{Note}	合計 Total
民國 59 年(1970)	459	136	371	-	-	-	1,458
民國 69 年(1980)	7,204	2,258	6,521	-	-	-	21,318
民國 79 年(1990)	88,899	45,521	40,265	-	-	-	324,406
民國 89 年(2000)	185,281	332,212	469,159	108,405	86,072	-	2,345,389
民國 99 年(2010)	407,977	581,607	545,684	3,643,166	20,258	148,277	10,556,011
民國108年(2019)	1,157,770	570,722	675,953	17,597,380	63,968	173,853	26,467,288
民國109年(2020)	1,352,108	551,364	638,087	18,550,380	80,926	181,754	28,599,936
民國110年(2021)	1,375,052	561,407	616,875	19,878,660	91,181	170,092	29,923,477
民國111年(2022)	1,427,675	546,398	580,387	21,184,914	93,067	336,592	30,061,759
民國112年(2023)	1,468,154	627,956	488,533	21,857,675	130,051	345,416	31,401,211
成長率 Growth rate(%)	2.84	14.93	-15.83	3.18	39.74	2.62	4.46

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 112 年壽險業總保費收入已達新臺幣 2,187,951 百萬元（約 70,172 百萬美元），較前一年 2,334,367 百萬元減少 6.27%，其中人壽保險 1,490,472 百萬元，較去年減少 5.04%、傷害保險 73,161 百萬元、健康保險 433,637 百萬元、年金保險 190,681 百萬元，較去年減少 31.15%，分別佔所有保費收入的 68.12%、3.34%、19.82%、8.72%。

5. Premium Income

In 2023, total premium income of life insurance industry reached NT\$2,187,951 million (US\$70,172 million) and decreased 6.27% when compared to last year's NT\$2,334,367 million. The life insurance premium income was NT\$1,490,472million (68.12% of total premium income), an decrease of 5.04%. The premium income of accident products was NT\$73,161 million (3.34% of premium income) and the premium income of health products was NT\$433,637 million (19.82% of premium income). The premium income of annuity product was NT\$190,681 million (8.72% of premium income).

表 4：人壽保險業歷年保費收入概況

Table 4: Premium Income of Life Insurance Industry

單位：新臺幣百萬元 (Unit:NT\$ Million)

年度 Year	人壽保險 Life	傷害保險 Accident	健康保險 Health	年金保險 Annuity	合計 Total
民國 59 年(1970)	1,247	42	2	-	1,291
民國 69 年(1980)	11,244	1,036	93	-	12,373
民國 79 年(1990)	129,699	12,335	3,509	-	145,543
民國 89 年(2000)	491,900	51,776	82,082	559	626,317
民國 99 年(2010)	1,495,849	56,151	233,786	527,064	2,312,850
民國108年(2019)	2,696,998	67,682	386,105	315,903	3,466,688
民國109年(2020)	2,396,598	67,449	399,731	300,187	3,163,965
民國110年(2021)	1,977,391	67,435	407,887	518,380	2,971,093
民國111年(2022)	1,569,571	68,992	418,863	276,940	2,334,367
民國112年(2023)	1,490,472	73,161	433,637	190,681	2,187,951
成長率 Growth rate(%)	-5.04	6.04	3.53	-31.15	-6.27

近幾年我國壽險業經營險種變化可由各險別初年度保費收入統計表中觀知，傳統型壽險於多年業績呈現穩定成長後，於民國109年呈現大幅的負成長，民國112年為353,513百萬元，較去年360,633百萬元減少1.97%，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，112年為13,687百萬元；健康險112年為40,023百萬元；投資型保險112年為256,542百萬元，減少25.94%。

In recent years, the distribution of the first year premium income - by product lines are shown in the following table. Statistical information of the first year premium income indicated that the traditional life product performance grew steady for many years, then there was a significant recession started from 2020. In 2023, premium income reached NT\$353,513 million and decreased 1.97% when compared to last year's NT\$360,633 million. Accident insurance products premium was NT\$16,412 million in 2001, decreased to about NT\$10,000 million on average recently. Premium income reached NT\$13,687 million in 2023. Insurance premium for health insurance reached at NT\$40,023 million in 2023. Investment-linked products were NT\$256,542 million and decreased 25.94% in 2023.

表 5：人壽保險業各險別初年度保費收入統計表

Table 5: 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 112 年 (2023)	民國 111 年 (2022)	民國 110 年 (2021)	民國 109 年 (2020)	民國 108 年 (2019)
人壽保險 Life	傳統型 Traditional	353,513	360,633	367,511	477,662	752,355
	投資型 Investment-Linked	89,441	99,501	127,159	98,800	170,328
	小計 Subtotal	442,954	460,134	494,670	576,462	922,684
傷害保險 Accident	傳統型 Traditional	13,687	11,412	10,490	11,084	12,190
健康保險 Health	傳統型 Traditional	40,023	36,431	37,907	42,845	39,841
年金保險 Annuity	傳統型 Traditional	7,611	17,943	57,580	44,934	55,081
	投資型 Investment-Linked	167,101	246,911	450,312	241,408	244,892
	小計 Subtotal	174,712	264,854	504,892	286,342	299,973
合計 Total	傳統型 Traditional	414,834	426,418	470,488	576,525	859,468
	投資型 Investment-Linked	256,542	346,412	577,471	340,208	415,222
	小計 Subtotal	671,376	772,830	1,047,959	916,733	1,274,688

(六) 初年度保費收入通路別分析

初年度保費收入 671,376 百萬元中，依通路別統計為：壽險公司本身行銷體系 319,940 百萬元佔 47.65%；銀行通路 247,800 百萬元佔 36.91%；傳統保險經紀人、保險代理人僅 103,636 百萬元佔 15.44%。

6. First Year Premium Income – by Distribution Channel

Contribution to the total first year premium income of NT\$671,376 million by various sales channels are as follows: traditional tied agents of life insurers was NT\$319,940 million (47.65%), bankers was NT\$247,800 million (36.91%); the broker & agent was merely NT\$103,636 million (15.44%).

表 6：人壽保險業民國 112 年初年度保費收入通路別統計表
Table 6: First Year Premium Income- by Distribution Channel

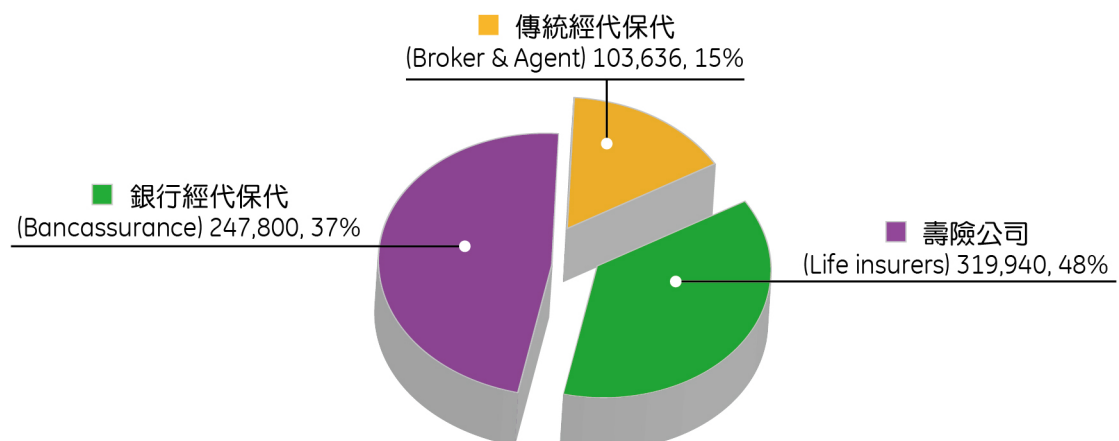
單位：新臺幣百萬元 (Unit:NT\$Million)

來源別 Distribution	壽險公司 Life insurers	銀行經代保代 Bankers	傳統經代保代 Broker & Agent	合計 Total
民國108年(2019)	498,064(39.09)	683,140(53.57)	93,484(7.34)	1,274,688
民國109年(2020)	354,550(38.68)	479,277(52.28)	82,906(9.04)	916,733
民國110年(2021)	354,336(33.82)	602,312(57.47)	91,311(8.71)	1,047,959
民國111年(2022)	303,481(39.27)	379,004(49.04)	90,345(11.69)	772,830
民國112年(2023)	319,940(47.65)	247,800(36.91)	103,636(15.44)	671,376
成長率 Growth rate(%)	5.42	-34.62	14.71	-13.13

註：括號內數字為佔率。

Note: () represents the rate.

112年通路別新契約保費收入圖
First Year Premium Income-by Distribution Channel



就傳統型保險與投資型保險來看，壽險公司與銀行通路呈現 1.29:1 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 show a trend of about 1.29:1. 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 112 年初年度保費收入來源別統計表
Table 6-1: First Year Premium Income- by Distribution Channel

單位：新臺幣百萬元 (Unit:NT\$Million)

來源別 Distribution	壽險公司 Life insurers	銀行經代保代 Bankers	傳統經代保代 Broker & Agent	合計 Total
個人人壽保險 Individual Life	118,609(33.95)	196,761(56.32)	33,993(9.73)	349,363
個人年金保險 Individual Annuity	6,130(81.94)	1,141(15.25)	210(2.81)	7,481
投資型保險 Investment-Link	149,974(58.46)	49,333(19.23)	57,235(22.31)	256,542
個人傷害、健康保險 Individual Accident & Health	32,373(82.60)	313(0.80)	6,506(16.60)	39,192
團體保險 Group Insurance	12,854(68.38)	252(1.34)	5,692(30.28)	18,798
合計 Total	319,940	247,800	103,636	671,376

註：括號內數字為佔率。

Note: () represents the rate.

(七) 保險給付

民國 112 壽險業保險給付達新臺幣 2,405,420 百萬元(約 77,146 百萬美元)，較前一年 2,169,253 百萬元增加 10.89%，其中人壽保險 1,903,650 百萬元較去年增加 10.29%、傷害保險 35,922 百萬元、健康保險 216,782 百萬元、年金保險 249,066 百萬元，較去年增加 17.35%，人壽保險佔總保險給付的 79.14%。

7. Benefit Payments

Total Benefit Payments were NT\$2,405,420 million or US\$77,157 million, increased by 10.89% against 2022's NT\$2,169,253 million. The Benefit Payments of life insurance product were NT\$1,903,650 million (79.14% of total benefit payments), which represented an increase of 10.29%. The Benefit Payments of accident and health products were NT\$35,922 million and NT\$216,782 million respectively. The benefit payments of annuity products were NT\$249,066 million, an increase of 17.35% from last year.

表 7：人壽保險業歷年保險給付概況

Table 7: Benefit Payments of Life Insurance Industry

單位：新臺幣百萬元 (Unit:NT\$ Million)

年度 Year	人壽保險 Life	傷害保險 Accident	健康保險 Health	年金保險 Annuity	合計 Total
民國 59 年(1970)	378	8	2	-	388
民國 69 年(1980)	2,584	485	63	-	3,132
民國 79 年(1990)	40,130	4,524	1,249	-	45,903
民國 89 年(2000)	180,286	20,737	23,047	117	224,187
民國 99 年(2010)	729,803	20,141	70,687	370,832	1,191,463
民國108年(2019)	1,565,315	29,328	151,546	195,879	1,942,068
民國109年(2020)	1,498,119	30,007	159,247	185,619	1,872,992
民國110年(2021)	1,509,605	29,488	166,275	212,728	1,918,096
民國111年(2022)	1,726,016	31,957	199,039	212,241	2,169,253
民國112年(2023)	1,903,650	35,922	216,782	249,066	2,405,420
成長率Growth rate(%)	10.29	12.41	8.91	17.35	10.89

(八) 投保率與普及率

依據內政部發布之民國 112 年底總人口 23,420 千人，則持有人壽保險單 61,721 千件（包括個人壽險、團體壽險、個人年金及團體年金險）約佔總人口之 263.53%（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 2023 was 23,420 thousand. The ratio of having insurance coverage (61,721,017 policies including individual, group life insurance, individual annuity and group annuity) represents 263.53% of the total population in Taiwan. The trend of the ratio of prevalence (the sum assured of the in-force life insurance and annuity policies to national income) is as below. The tremendous growth rate of the ratio of prevalence in 1980s' was about 500%, and the absolute growth rate was about 135% in 1990s'. Such tremendous growth in those 20 years represents the "Golden Period" of the life insurance industry.

表 8：人壽保險業歷年人壽保險及年金保險投保率、普及率
Table 8: Ratio of Having Insurance Coverage & Ratio of Prevalence

單位：新臺幣百萬元 (Unit:NT\$Million)

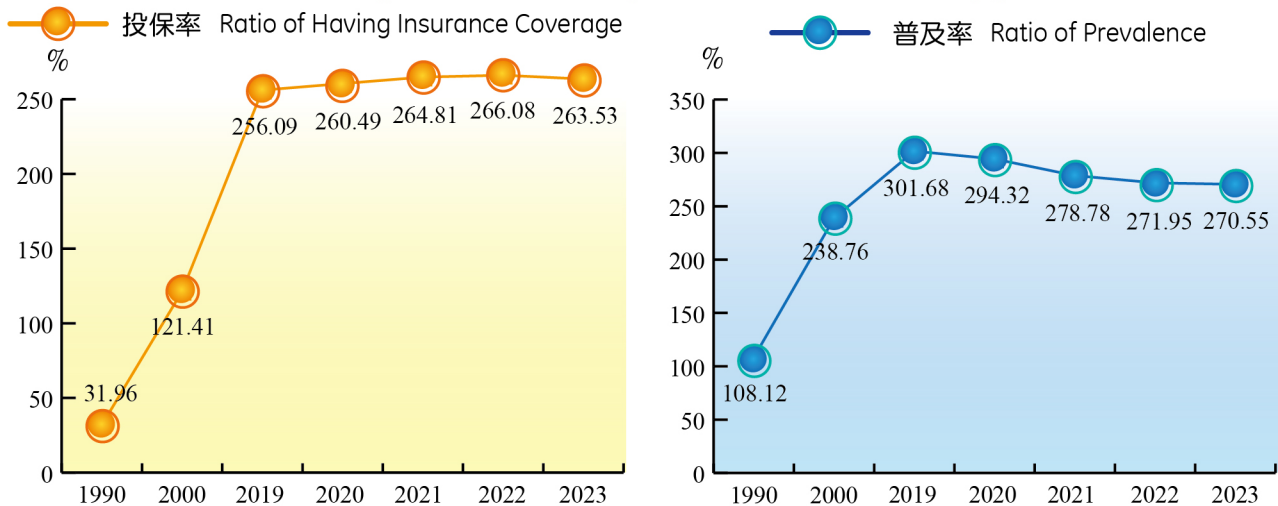
年度 Year	年底人口數 (1) Population	國民所得 (2) National Income	有效契約 Business In Force		投保率 NO. to population (3)/(1)%	普及率 In Force to NI (4)/(2)%
			件數(3) No.	保額(4) Amount		
民國 59 年(1970)	14,675,965	215,345	386,658	19,674	2.63	9.14
民國 69 年(1980)	17,805,067	1,370,084	1,149,505	304,976	6.46	22.16
民國 79 年(1990)	20,352,966	4,159,304	6,504,209	4,360,220	31.96	108.12
民國 89 年(2000)	22,276,672	9,124,037	27,046,881	22,012,633	121.41	238.76
民國 99 年(2010)	23,162,123	12,077,842	48,807,152	38,035,581	210.72	314.92
民國108年(2019)	23,603,121	16,318,528	60,445,164	49,230,066	256.09	301.68
民國109年(2020)	23,561,236	17,046,733	61,375,750	50,171,227	260.49	294.32
民國110年(2021)	23,375,314	18,722,948	61,900,090	52,196,194	264.81	278.78
民國111年(2022)	23,264,640	19,462,667	61,903,511	52,929,660	266.08	271.95
民國112年(2023)	23,420,442	19,937,565	61,721,017	53,941,117	263.53	270.55

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 112 年底，壽險業總登錄業務員為 375,864 人，較前一年度 375,287 人增加 0.15%；其中壽險公司登錄人數為 208,534 人、經紀人登錄 89,330 人、代理人登錄 78,000 人，分別佔全體登錄人數的 55.48%、23.77%與 20.75%。

9. Life Insurance Agents

At the end of 2023, the total number of registered agents was 375,864 increased 0.15% when compared to last year's 375,287 among which there were 208,534 people (55.48%) from life insurance companies, 89,330 people (23.77%) from brokers and 78,000 people (20.75%) 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108年(2019)	390,471	225,433	82,335	82,703
民國109年(2020)	396,224	227,358	85,230	83,636
民國110年(2021)	387,967	222,561	84,841	80,565
民國111年(2022)	375,287	211,150	86,103	78,034
民國112年(2023)	375,864	208,534	89,330	78,000
成長率 Growth Rate %	0.15	-1.24	3.75	-0.04

壽險業歷年總登錄業務員如下圖：
以民國 80 年代之組織發展最為迅速，與保險業開放國內機構新設保險公司吻合，本年度受後疫情影響，人數略為衰退。

The chart of agent registration is shown below. The infrastructure of the life insurance industry in 1990's has developed rapidly with the opening up of the insurance market. The number of agents in 2023 has been slightly decline due to the post-pandemic era.

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

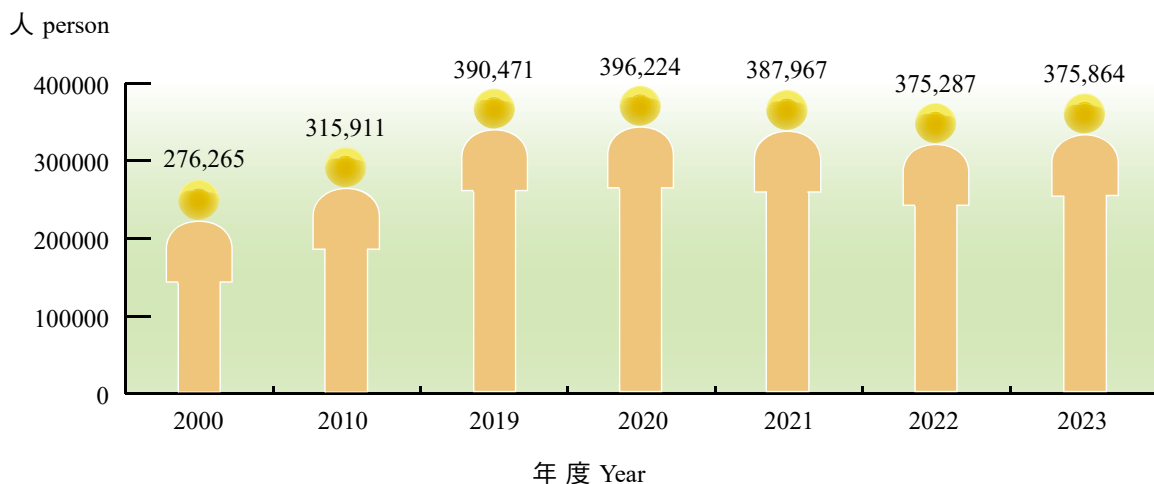


表 10：人壽保險業歷年登錄投資型保險業務員變動概況

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108年(2019)	200,025	118,454	29,820	51,751
民國109年(2020)	208,594	121,474	32,049	55,071
民國110年(2021)	211,004	121,977	34,273	54,754
民國111年(2022)	209,431	118,457	36,737	54,237
民國112年(2023)	210,447	117,115	39,048	54,284

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



112 中華民國 **2023** The Life Insurance Industry in Taiwan
人壽保險業概況

(一) 研討會

9月25日日本會舉辦「金融資安威脅防護策略暨案例分享講座」。

(二) 國際交流與會議

8月29日日本會與日本亞洲人壽保險振興中心（OLIS）共同舉辦研修班。

(三) 其他

1. 4月7日秘書長出席工商時報主辦之第三屆《Trust Award》多元信託創新獎。
2. 4月18日日本會召開2023世界地球日「為地球保險」壽險業接力淨灘活動記者會。
3. 7月4日日本會假台大醫院會議中心舉辦「保險理賠醫起通」臺大、北榮、長庚、振興、慈濟醫院簽約記者會。
4. 7月19日秘書長出席112年F-ISAC線上研討會。
5. 8月8日理事長出席2023年第25屆保險信望愛獎頒獎典禮。
6. 8月25日理事長出席台南市政府委託財訊辦理之招商會議。
7. 8月25日日本會與法務部調查局簽署資安聯防合作備忘錄，共同建構壽險業資安防禦體系。
8. 8月30日理事長出席保發中心保險卓越獎頒獎典禮。
9. 9月27日理事長出席期貨鑽石獎頒獎典禮。
10. 10月3日林秘書長及金副秘書長出席保險安定基金2023年保險業風險管理趨勢論壇。
11. 10月5日日本會舉辦與內政部警政署刑事警察局簽署反詐騙合作備忘錄記者會。
12. 10月12日理事長出席2023年財訊金融獎頒獎典禮。
13. 11月28日秘書長出席保險事業發展中心於張榮發國際會議中心主辦的「2024經濟與保險發展論壇」。
14. 12月22日陳理事長及林秘書長出席保險局舉辦之「保險業接軌二制度之保險商品結構轉型經驗國際研討會」。
15. 12月22日陳理事長出席金融總會「金融服務業教育公益基金暨金融科技發展基金管理委員會」。
16. 12月28日陳理事長出席金融總會112年金融建言白皮書研商會議。

(1) Seminars

On September 25th, the LIA held the Symposium on Strategies and Experiences in Combating Financial Information Security Threats.

(2) International Communications and Meetings

On August 29th, the LIA held continuing education courses with the Oriental Life Insurance Cultural Development Center (OLIS) from Japan.

(3) Other Activities

1. On April 7th, the Secretary General attended the Commercial Times' third-annual Trust Awards.
2. On April 18th, the LIA held a press conference for our 2023 Earth Day "Insure the Earth" insurance industry beach-cleaning activity.
3. On July 4th, the LIA used the NTUH International Convention Center to hold sign-on press conferences with NTUH, Taipei Veterans, Chang Gung, Chen-Hsing, and Tzu Chi hospitals for the Insurance Claim Med-It-Together program.
4. On July 19th, the Secretary General attended a 2023 F-ISAC webinar.
5. On August 8th, the Chairman attended the 25th Insurance Faith, Hope & Love Awards ceremony in 2023.
6. On August 25th, the Chairman attended a Tainan City Government business promotion meeting commissioned to *Wealth* magazine.
7. On August 25th, the LIA signed a memorandum of understanding for joint information security efforts with the Ministry of Justice Investigation Bureau to build a security defense system for the life insurance industry.
8. On August 30th, the Chairman attended Taiwan Insurance Institute's Taiwan Insurance Excellence Awards.
9. On September 27th, the Chairman attended the Futures Diamond Award ceremony.
10. On October 3rd, Secretary General Lin and Vice Secretary General Chin attended the Taiwan Insurance Guaranty Fund's 2023 forum on trends in insurance risk management.
11. On October 5th, the LIA held a press conference with the Criminal Investigation Bureau to sign a memorandum of understanding on cooperation to combat fraud.
12. On October 12th, the Chairman attended the 2023 Taiwan Financial Awards ceremony.
13. On November 28th, the Secretary General attended the Taiwan Insurance Institute's Insurance and Economic Development Forum 2024, held at Chang Yung-Fa International Convention Center.
14. On December 22nd, Chairman Chen and Secretary General Lin attended the Insurance Bureau's International Forum on Insurance Product Structural Transformation Experiences within the Insurance Industry's Two-System Alignment.
15. On December 22nd, Chairman Chen attended a meeting of the Taiwan Financial Services Roundtable's Financial Service Education & Welfare Fund and FinTech Development Fund Management Committee.
16. On December 28th, Chairman Chen attended the Taiwan Financial Services Roundtable's 2023 Financial Advisory Whitepaper Forum.

▶ 四、本會發行刊物

▶ IV. Publications



112 中華民國 **2023** The Life Insurance Industry in Taiwan
人壽保險業概況

1. ●人身保險投保指南

Guidance for Life Insurance

(刊載於本會網站)

(available at the Association's website)

www.lia-roc.org.tw

中華民國人壽保險商業同業公會
The Life Insurance Association of the Republic of China

網站導覽 與本會聯絡 重要政策 金融友善專區 公務機關洽專專區

關於公會 保戶閱地 壽險統計資料 測驗登錄閱地 保險法規查詢 政令宣導專區 防制洗錢專區 壽險相關專區 出版刊物

首頁 > 保戶閱地 > 人身保險投保指南
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人身保險投保指南

- 我需要什么保障
- 如何以保險規劃人生
- 保險商品面面觀
- 享有尊嚴的退休生活
- 認識投資型保險
- 您可終身信賴的朋友
- 瞭解要保書的內容

2. ●壽險季刊

Life Insurance Quarterly

(刊載於本會網站)

(available at the Association's website)

www.lia-roc.org.tw

中華民國人壽保險商業同業公會
The Life Insurance Association of the Republic of China

網站導覽 與本會聯絡 重要政策 金融友善專區 公務機關洽專專區

關於公會 保戶閱地 壽險統計資料 測驗登錄閱地 保險法規查詢 政令宣導專區 防制洗錢專區 壽險相關專區 出版刊物

首頁 > 出版刊物 > 季刊
< 回上一頁

季刊

- 第211期 2024-04-29
- 第210期 2024-01-24
- 第209期 2022-10-10
- 第208期 2022-10-10
- 第207期 2022-10-10
- 第206期 2022-10-10
- 第205期 2022-10-10

3. ●人身保險業務員

測驗登錄管理統計年報

Annual Report of Life Insurance Agents

(刊載於本會網站)

(available at the Association's website)

www.lia-roc.org.tw

壽險公會 111 年度人身保險業務員測驗登錄管理統計資料

本會 111 年度最新人身保險業務員測驗登錄管理統計年報已出版，111 年度有關測驗部分：報名人數總計 67,431 人，到考人數為 55,514 人，合格人數 21,971 人，合格率高為 39.58%，較 110 年度報名人數 48,552 人，到考率 84.47% 比較，報名人數增加 18,899 人，到考率減少 2.14 百分點。

詳細分析取得測驗合格人數資料（如下表 1）：在學歷方面，參加測驗人員之學歷須為高中職以上學校畢業或同等學歷，故對整體素質有逐步提升的現象，大學生成為壽險新兵的主軸，合格人數為 12,547 人，佔 57.11%；總體來看，大學以上學歷即佔 63.25%；換言之，平均每 5 個通過測驗合格者就有 3 個人擁有大學以上的學歷，整體素質明顯提升；另就年齡來看，以 20-24 歲合格人數 10,574 人佔總合格人數 21,971 人的 48.13%，與 110 年度 20-24 歲合格人數 8,063 人佔合格比率之 46.41% 來看，年輕化及高學歷已成為壽險業的趨勢。

表 1 111 年度壽險業務員資格測驗合格教育程度及年齡別分析

教育程度	單位：人		占率：%		
	人數	占率	人數	占率	
研究所	1,348	6.14%	20-24	10,574	48.13%
大學	12,547	57.11%	25-29	5,268	23.98%
專科	1,116	5.08%	30-34	2,673	12.17%
高中職	6,960	31.68%	35-39	1,468	6.68%

另就 111 年度業務員登錄概況分析，總登錄業務員人數為 375,287 人，較 110 年底 387,967 人，減少 12,680 人，年減率為 3.27%；其中，壽險登錄人數為 211,150 人，較 110 年底 222,561 人，減少 11,411 人，本年度減少 5.13%。保險代理人及經紀人登錄人數計 164,137 人，較 110 年度 165,408 人，減少 1,271 人，本年度減少 0.77%，就總登錄人數而言，由於 111 年度保險代理人及經紀人公司成立有 802 家，相較 110 年度的 812 家，減少 10 家。

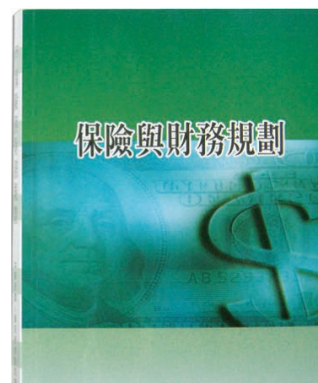
4. ●業務員資格測驗統一教材
Study Materials for Agents
Examinations



5. ●人身保險業務員
銷售外幣收付非投資型保險商品
訓練教材
Training Material for Sale Foreign
Currency Traditional Insurance Product



6. ●保險與財務規劃
Insurance and Financial Plan



▶ 五、會員名錄

▶ V. The Member Companies of LIA-ROC



112 中華民國 **2023** 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：486,140
資本額：49,500
電話：(02)27849151
網址：www.twfhclife.com.tw

台灣人壽保險股份有限公司

台北市 115 經貿二路 188 號 8 樓
成立日期：1947,12
總資產：2,204,073
資本額：62,267
電話：(02)81709888
網址：www.taiwanlife.com

保誠人壽保險股份有限公司

台北市 110 松智路 1 號 8 樓
成立日期：1962,5
總資產：308,781
資本額：10,732
電話：(02)87869955
網址：www.pcalife.com.tw/zh/

國泰人壽保險股份有限公司

台北市 106 仁愛路四段 296 號
成立日期：1962,10
總資產：8,536,002
資本額：63,515
電話：(02)27551399
網址：www.cathaylife.com.tw

凱基人壽保險股份有限公司

台北市 105 敦化北路 135 號 3-7 樓
成立日期：1963,4
總資產：2,408,075
資本額：49,207
電話：(02)27196678
網址：www.kgilife.com.tw

南山人壽保險股份有限公司

台北市 110 莊敬路 168 號
成立日期：1963,7
總資產：5,386,447
資本額：138,219
電話：(02)87588888
網址：www.nanshanlife.com.tw

BankTaiwan Life Insurance Co., Ltd.

6th Fl., 69, Sec. 2, Tun Hua S. Rd., Taipei
Date Founded: 1941,3
Assets: 486,140
Capital: 49,500
Tel: 886-2-27849151
Website: www.twfhclife.com.tw

Taiwan Life Insurance Co., Ltd.

8th Fl., 188, Jingmao 2nd Rd., Taipei
Date Founded: 1947,12
Assets: 2,204,073
Capital: 62,267
Tel: 886-2-81709888
Website: www.taiwanlife.com

PCA Life Assurance Co., Ltd.

8th Fl., 1, Sungzhi. Rd., Taipei
Date Founded: 1962,5
Assets: 308,781
Capital: 10,732
Tel: 886-2-87869955
Website: www.pcalife.com.tw/zh/

Cathay Life Insurance Co., Ltd.

296, Sec. 4, Jen Ai Rd., Taipei
Date Founded: 1962,10
Assets: 8,536,002
Capital: 63,515
Tel: 886-2-27551399
Website: www.cathaylife.com.tw

KGI Life Insurance Co., Ltd.

3-7th Fl., 135, Tun Hua N. Rd., Taipei
Date Founded: 1963,4
Assets: 2,408,075
Capital: 49,207
Tel: 886-2-27196678
Website: www.kgilife.com.tw

Nan Shan Life Insurance Co., Ltd.

168, Zhuangjing Rd., Taipei
Date Founded: 1963,7
Assets: 5,386,447
Capital: 138,219
Tel: 886-2-87588888
Website: www.nanshanlife.com.tw



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新光人壽保險股份有限公司

台北市 100 忠孝西路一段 66 號 37 樓
成立日期 : 1963,7
總資產 : 3,588,184
資本額 : 74,387
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 : 3,588,184
Capital: 74,387
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 : 5,812,094
資本額 : 110,831
電話 : (02)87716699
網址 : www.fubon.com/life

Fubon Life Assurance Co., Ltd.

14th Fl., 108, Sec. 1, Tun Hua S. Rd., Taipei
Date Founded: 1993,6
Assets : 5,812,094
Capital: 110,831
Tel: 886-2-87716699
Website: www.fubon.com/life

三商美邦人壽保險股份有限公司

台北市 114 石潭路 58 號 1 樓
成立日期 : 1993,7
總資產 : 1,521,804
資本額 : 50,995
電話 : (02)23455511
網址 : www.mli.com.tw

Mercuries Life Insurance Co., Ltd.

1st Fl., 58, Shih Tang Rd., Taipei
Date Founded: 1993,7
Assets : 1,521,804
Capital: 50,995
Tel: 886-2-23455511
Website: www.mli.com.tw

遠雄人壽保險事業股份有限公司

台北市 110 松高路 1 號 28 樓
成立日期 : 1993,11
總資產 : 699,607
資本額 : 12,550
電話 : (02)27583099
網址 : www.fglife.com.tw

Farglory Life Insurance Co., Ltd.

28th Fl., 1, Songgao Rd., Taipei
Date Founded: 1993,11
Assets : 699,607
Capital: 12,550
Tel: 886-2-27583099
Website: www.fglife.com.tw

宏泰人壽保險股份有限公司

台北市 105 民生東路三段 156 號 4 樓
成立日期 : 1994,10
總資產 : 349,917
資本額 : 2,560
電話 : (02)27166888
網址 : www.hontai.com.tw

Hontai Life Insurance Co., Ltd.

4th Fl., 156, Sec. 3, Ming Sheng E. Rd., Taipei
Date Founded: 1994,10
Assets : 349,917
Capital: 2,560
Tel: 886-2-27166888
Website: www.hontai.com.tw

安聯人壽保險股份有限公司

台北市 110 信義路五段 100 號 5 樓
成立日期 : 1995,3
總資產 : 440,753
資本額 : 8,301
電話 : (02)87895858
網址 : www.allianz.com.tw

Allianz Taiwan Life Insurance Co., Ltd.

5th Fl., 100, Sec. 5, Hsin Yi Rd., Taipei
Date Founded: 1995,3
Assets : 440,753
Capital: 8,301
Tel: 886-2-87895858
Website: www.allianz.com.tw

中華郵政股份有限公司 (壽險處)

台北市 106 愛國東路 216 號 3 樓

成立日期 : 2003,1

總資產 : 883,215

資本額 : 22,983

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 : 90,663

資本額 : 5,350

電話 : (02)87581000

網址 : www.firstlife.com.tw

合作金庫人壽保險股份有限公司

台北市 104 南京東路二段 85 號 5 樓

成立日期 : 2010,1

總資產 : 127,654

資本額 : 6,881

電話 : (02)27726772

網址 : my.tcb-life.com.tw

台新人壽保險股份有限公司

台北市 105 南京東路五段 161 號 10 樓

成立日期 : 1990,11

總資產 : 272,526

資本額 : 9,378

電話 : (02)27678866

網址 : www.taishinlife.com.tw

註 : 原保德信人壽保險公司，110 年 8 月更名

全球人壽保險股份有限公司

台北市 110 市民大道六段 288 號 16 樓

成立日期 : 1994,9

總資產 : 1,431,951

資本額 : 6,435

電話 : (02)66399999

網址 : www.transglobe.com.tw

元大人壽保險股份有限公司

台北市 105 民生東路三段 156 號 17 樓

成立日期 : 1992,3

總資產 : 433,373

資本額 : 23,736

電話 : (02)27517578

網址 : www.yuantalife.com.tw

Life Insurance Division of Chunghwa Post Co., Ltd.

3rd. Fl., 216, Ai-Kuo E. Rd., Taipei

Date Founded: 2003,1

Assets : 883,215

Capital: 22,983

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 : 90,663

Capital: 5,350

Tel: 886-2-87581000

Website: www.firstlife.com.tw

BNP Paribas Cardif TCB Life Insurance Co., Ltd.

5th Fl., 85, Sec.2, Nanjing E. Rd, Taipei

Date Founded: 2010,1

Assets : 127,654

Capital: 6,881

Tel: 886-2-27726772

Website: my.tcb-life.com.tw

Taishin Life Insurance Co., Ltd.

10th Fl., 161, Sec. 5, Nanking E. Rd., Taipei

Date Founded: 1990,11

Assets : 272,526

Capital: 9,378

Tel: 886-2-27678866

Website: www.taishinlife.com.tw

Note:Original Prudetial Life, name changed in Aug. 2020.

TransGlobe Life Insurance Inc.

16th Fl., 288, Sec. 6, Civic Blvd., Taipei

Date Founded: 1994,9

Assets : 1,431,951

Capital: 6,435

Tel: 886-2-66399999

Website: www.transglobe.com.tw

Yuanta Life Insurance Co., Ltd

17th Fl., 156, Sec. 3, Ming Sheng E. Rd., Taipei

Date Founded: 1992,3

Assets : 433,373

Capital: 23,736

Tel: 886-2-27517578

Website: www.yuantalife.com.tw



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**英屬百慕達商友邦人壽保險股份有限公司
台灣分公司**

台北市 106 敦化南路二段 333 號 17 樓

成立日期 : 1990,11

總資產 : 78,151

資本額 : 4,354

電話 : (02)77561888

網址 : www.aia.com.tw

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

17th Fl., 333, Sec. 2, Tun Hua S. Rd., Taipei

Date Founded: 1990,11

Assets : 78,151

Capital: 4,354

Tel: 886-2-77561888

Website: www.aia.com.tw

法商法國巴黎人壽保險公司台灣分公司

台北市 110 信義路五段 7 號 79 樓

成立日期 : 1997,11

總資產 : 283,573

資本額 : 4,335

電話 : (02)66363456

網址 : life.cardif.com.tw

Cardif Assurance Vie, Taiwan Branch

79th Fl., 7, Sec. 5, Hsin Yi Rd., Taipei

Date Founded: 1997,11

Assets : 283,573

Capital: 4,335

Tel: 886-2-66363456

Website: life.cardif.com.tw

安達國際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 : 2005,10

總資產 : 223,497

資本額 : 2,000

電話 : (02)66231688

網址 : www.chubblife.com.tw

Chubb Life

6th Fl., 39, Sec. 1, Zhonghua Rd., Taipei

Date Founded: 2005,10

Assets : 223,497

Capital: 2,000

Tel: 886-2-66231688

Website: www.chubblife.com.tw

▶ 附錄

▶ Appendix



112 中華民國 **2023** The Life Insurance Industry in Taiwan
人壽保險業概況

臺灣壽險業經驗生命表

1,000qx

年齡 Age	臺灣壽險業第六回經驗生命表 2021 Taiwan Standard Ordinary Experience Mortality Table (2013-2017)				臺灣壽險業第五回經驗生命表 2011 Taiwan Standard Ordinary Experience Mortality Table (2004-2008)			
	男性 Male		女性 Female		男性 Male		女性 Female	
	死亡率 qx	平均餘命 e _x	死亡率 qx	平均餘命 e _x	死亡率 qx	平均餘命 e _x	死亡率 qx	平均餘命 e _x
0	0.320	81.11	0.250	86.40	0.522	77.14	0.389	83.20
1	0.189	80.13	0.145	85.66	0.384	76.18	0.304	82.23
2	0.163	79.15	0.124	84.67	0.277	75.21	0.218	81.25
3	0.140	78.16	0.105	83.68	0.215	74.23	0.183	80.27
4	0.125	77.17	0.093	82.69	0.181	73.25	0.158	79.28
5	0.114	76.18	0.083	81.70	0.166	72.26	0.138	78.30
6	0.111	75.19	0.080	80.71	0.149	71.27	0.121	77.31
7	0.112	74.20	0.078	79.71	0.139	70.29	0.110	76.32
8	0.114	73.21	0.076	78.72	0.134	69.30	0.103	75.33
9	0.119	72.21	0.075	77.72	0.133	68.30	0.101	74.33
10	0.122	71.22	0.070	76.73	0.129	67.31	0.103	73.34
11	0.137	70.23	0.072	75.74	0.131	66.32	0.110	72.35
12	0.155	69.24	0.077	74.74	0.153	65.33	0.123	71.36
13	0.181	68.25	0.085	73.75	0.196	64.34	0.141	70.36
14	0.227	67.26	0.097	72.75	0.255	63.35	0.159	69.37
15	0.296	66.28	0.130	71.76	0.344	62.37	0.181	68.39
16	0.339	65.30	0.144	70.77	0.455	61.39	0.206	67.40
17	0.378	64.32	0.157	69.78	0.540	60.42	0.232	66.41
18	0.410	63.34	0.169	68.79	0.584	59.45	0.243	65.43
19	0.435	62.37	0.181	67.80	0.607	58.48	0.249	64.44
20	0.432	61.40	0.178	66.81	0.624	57.52	0.253	63.46
21	0.447	60.42	0.187	65.83	0.641	56.56	0.259	62.47
22	0.459	59.45	0.196	64.84	0.668	55.59	0.273	61.49
23	0.466	58.48	0.203	63.85	0.710	54.63	0.295	60.51
24	0.472	57.50	0.209	62.86	0.762	53.67	0.323	59.52
25	0.496	56.53	0.240	61.88	0.821	52.71	0.356	58.54
26	0.504	55.56	0.249	60.89	0.885	51.75	0.367	57.56
27	0.518	54.59	0.260	59.91	0.926	50.80	0.373	56.59
28	0.538	53.62	0.275	58.92	0.965	49.84	0.380	55.61
29	0.565	52.64	0.293	57.94	1.008	48.89	0.390	54.63
30	0.657	51.67	0.313	56.95	1.061	47.94	0.401	53.65
31	0.698	50.71	0.335	55.97	1.127	46.99	0.415	52.67
32	0.749	49.74	0.358	54.99	1.209	46.04	0.440	51.69
33	0.808	48.78	0.383	54.01	1.305	45.10	0.481	50.71
34	0.877	47.82	0.409	53.03	1.413	44.16	0.523	49.74
35	0.977	46.86	0.442	52.05	1.532	43.22	0.559	48.76
36	1.063	45.90	0.474	51.07	1.661	42.28	0.594	47.79
37	1.160	44.95	0.510	50.10	1.804	41.35	0.635	46.82
38	1.268	44.00	0.550	49.12	1.949	40.43	0.692	45.85
39	1.386	43.06	0.594	48.15	2.089	39.50	0.756	44.88
40	1.528	42.12	0.654	47.18	2.254	38.59	0.822	43.91
41	1.666	41.18	0.706	46.21	2.429	37.67	0.888	42.95
42	1.813	40.25	0.763	45.24	2.636	36.76	0.951	41.99
43	1.972	39.32	0.823	44.28	2.875	35.86	1.026	41.03
44	2.141	38.40	0.888	43.31	3.139	34.96	1.118	40.07
45	2.417	37.48	1.017	42.35	3.418	34.07	1.231	39.11
46	2.607	36.57	1.092	41.39	3.714	33.18	1.357	38.16
47	2.809	35.66	1.172	40.44	4.033	32.31	1.490	37.21
48	3.023	34.76	1.259	39.48	4.381	31.43	1.636	36.27
49	3.250	33.87	1.352	38.53	4.766	30.57	1.804	35.32

註：本表 100 歲及以上部份省略。

Taiwan Standard Ordinary Experience Mortality Table

1,000qx

年齡 Age	臺灣壽險業第六回經驗生命表 2021 Taiwan Standard Ordinary Experience Mortality Table (2013-2017)				臺灣壽險業第五回經驗生命表 2011 Taiwan Standard Ordinary Experience Mortality Table (2004-2008)			
	男性 Male		女性 Female		男性 Male		女性 Female	
	死亡率 qx	平均餘命 e _x	死亡率 qx	平均餘命 e _x	死亡率 qx	平均餘命 e _x	死亡率 qx	平均餘命 e _x
50	3.462	32.98	1.424	37.59	5.136	29.71	1.992	34.39
51	3.716	32.09	1.528	36.64	5.524	28.87	2.207	33.45
52	3.987	31.21	1.638	35.69	5.939	28.02	2.415	32.53
53	4.276	30.33	1.753	34.75	6.351	27.19	2.620	31.61
54	4.585	29.46	1.876	33.81	6.754	26.36	2.813	30.69
55	5.060	28.59	2.155	32.87	7.189	25.53	3.022	29.77
56	5.416	27.73	2.305	31.94	7.689	24.71	3.275	28.86
57	5.802	26.88	2.475	31.02	8.320	23.90	3.599	27.95
58	6.222	26.04	2.668	30.09	9.084	23.10	4.002	27.05
59	6.678	25.20	2.887	29.17	10.040	22.31	4.469	26.16
60	7.461	24.36	3.323	28.25	10.943	21.53	4.984	25.28
61	8.005	23.54	3.600	27.35	11.680	20.76	5.481	24.40
62	8.610	22.73	3.918	26.44	12.592	20.00	5.983	23.53
63	9.283	21.92	4.280	25.55	13.699	19.25	6.557	22.67
64	10.040	21.12	4.697	24.65	14.981	18.51	7.219	21.82
65	11.263	20.33	5.599	23.77	16.404	17.78	7.993	20.97
66	12.233	19.56	6.148	22.90	17.892	17.07	8.896	20.14
67	13.347	18.79	6.786	22.04	19.497	16.37	9.948	19.31
68	14.613	18.04	7.520	21.18	21.322	15.69	11.162	18.50
69	16.034	17.30	8.360	20.34	23.359	15.02	12.540	17.70
70	18.508	16.57	9.714	19.51	25.556	14.37	14.081	16.92
71	20.226	15.88	10.801	18.69	27.961	13.73	15.770	16.16
72	22.110	15.19	12.043	17.89	30.517	13.11	17.537	15.41
73	24.167	14.53	13.452	17.11	33.290	12.51	19.528	14.67
74	26.421	13.87	15.043	16.33	36.264	11.92	21.753	13.96
75	28.684	13.24	16.330	15.57	39.482	11.35	24.265	13.26
76	31.399	12.61	18.316	14.82	42.913	10.80	27.089	12.57
77	34.393	12.01	20.538	14.09	46.627	10.26	30.202	11.91
78	37.686	11.42	23.013	13.38	50.663	9.74	33.670	11.26
79	41.283	10.84	25.760	12.68	55.090	9.23	37.470	10.64
80	45.179	10.29	28.787	12.00	59.942	8.74	41.628	10.03
81	49.379	9.75	32.114	11.34	65.252	8.26	46.210	9.45
82	53.919	9.23	35.787	10.70	70.972	7.80	51.234	8.88
83	58.847	8.73	39.861	10.08	77.204	7.36	56.797	8.33
84	64.234	8.24	44.417	9.48	83.852	6.94	62.902	7.81
85	70.155	7.78	49.538	8.90	91.053	6.52	69.618	7.30
86	76.679	7.32	55.311	8.33	98.875	6.13	77.205	6.81
87	83.862	6.89	61.815	7.79	107.353	5.75	85.467	6.33
88	91.503	6.48	69.117	7.27	116.732	5.38	94.780	5.88
89	99.553	6.08	77.285	6.78	127.197	5.02	105.023	5.44
90	108.814	5.70	86.386	6.30	139.237	4.68	116.733	5.02
91	119.522	5.33	96.499	5.85	153.157	4.36	130.814	4.62
92	130.140	4.99	107.714	5.42	166.960	4.05	148.153	4.24
93	141.715	4.66	120.129	5.01	182.008	3.77	165.051	3.89
94	154.333	4.34	133.841	4.63	198.411	3.49	183.875	3.56
95	168.088	4.04	148.972	4.27	216.292	3.23	204.847	3.25
96	183.083	3.76	165.642	3.93	235.786	2.99	228.211	2.96
97	199.429	3.49	183.967	3.61	257.035	2.76	254.239	2.68
98	217.248	3.24	204.056	3.31	280.201	2.54	283.236	2.42
99	236.673	3.00	226.029	3.03	305.453	2.33	315.540	2.18

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

國名	幣名	2023年				2022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	3,226,684	3,226,684	44.90	1	2,987,988	2,987,988	44.12
Canada	CAD	8	230,116	170,520	2.37	8	215,822	165,796	2.45
Brazil	BRL	12	422,007	84,489	1.18	13	385,537	74,687	1.10
Mexico	MXN	19	799,360	45,062	0.63	24	688,529	34,230	0.51
Argentina	ARS	42	2,917,080	10,315	0.14	37	1,714,609	13,135	0.19
Chile	CLP	39	11,166,900	13,297	0.19	40	9,823,522	11,250	0.17
Colombia	COP	38	57,644,110	13,325	0.19	42	47,291,870	11,111	0.16
Peru	PEN	47	20,938	5,594	0.08	48	18,746	4,887	0.07
United Kingdom	GBP	3	301,480	374,936	5.22	4	272,189	336,767	4.97
France	EUR	5	261,535	282,800	3.94	5	245,721	258,856	3.82
Germany	EUR	6	227,007	245,464	3.42	6	224,957	236,981	3.50
Italy	EUR	9	147,453	159,442	2.22	9	146,721	154,564	2.28
Netherlands	EUR	11	86,145	93,149	1.30	12	79,619	83,875	1.24
Spain	EUR	13	77,168	83,442	1.16	15	64,856	68,323	1.01
Switzerland	CHF	17	54,976	61,187	0.85	17	53,969	56,521	0.83
Ireland	EUR	26	27,330	29,552	0.41	26	26,229	27,632	0.41
Belgium	EUR	23	36,273	39,222	0.55	23	34,369	36,206	0.53
Sweden	SEK	20	468,914	44,201	0.62	19	462,299	45,692	0.67
Denmark	DKK	19	305,721	44,374	0.62	22	292,651	41,357	0.61
Luxembourg	EUR	24	35,435	38,316	0.53	21	39,728	41,852	0.62
Russia	RUB	29	1,900,005	22,310	0.31	29	1,613,926	23,566	0.35
Finland	EUR	25	27,643	29,891	0.42	25	26,586	28,007	0.41
Norway	NOK	28	247,866	23,447	0.33	28	241,033	25,060	0.37
Austria	EUR	30	20,339	21,993	0.31	31	19,421	20,459	0.30
Poland	PLN	35	75,111	17,879	0.25	34	68,940	15,468	0.23
Portugal	EUR	40	11,823	12,784	0.18	39	12,057	12,702	0.19
Turkey	TRY	33	455,518	19,216	0.27	36	218,293	13,172	0.19
Czech Republic	CZK	42	215,279	9,698	0.13	43	199,485	8,541	0.13
Greece	EUR	46	5,334	5,768	0.08	47	4,988	5,254	0.08
Japan	JPY	4	52,475,890	362,719	5.05	3	48,880,870	360,543	5.32
China	CNY	2	5,124,670	723,664	10.07	2	4,695,718	697,806	10.30
South Korea	KRW	7	245,258,800	185,917	2.59	7	251,453,000	192,099	2.84
Taiwan	TWD	14	2,432,710	78,077	1.09	11	2,555,574	85,737	1.27
India	INR	10	11,256,300	135,958	1.89	10	10,428,320	129,765	1.92
Hong Kong	HKD	16	514,269	65,692	0.91	16	520,662	66,493	0.98
Singapore	SGD	22	57,965	43,168	0.60	20	61,426	44,555	0.66
Thailand	THB	27	918,067	26,380	0.37	27	885,333	25,251	0.37
Indonesia	IDR	34	279,670,800	18,353	0.26	33	275,855,700	18,574	0.27
Malaysia	MYR	32	93,976	20,237	0.28	32	89,526	20,115	0.30
Israel	ILS	31	78,620	21,308	0.30	30	73,773	21,971	0.32
Saudi Arabia	SAR	36	65,459	17,456	0.24	35	53,356	14,228	0.21
Philippines	PHP	45	431,561	7,758	0.11	45	417,105	7,656	0.11
South Africa	ZAR	21	800,626	43,354	0.60	18	750,347	45,832	0.68
Morocco	MAD	48	55,927	5,519	0.08	46	54,501	5,364	0.08
Australia	AUD	15	110,947	73,652	1.02	14	103,568	71,793	1.06
New Zealand	NZD	44	14,658	8,998	0.13	44	13,166	8,355	0.12
World Total				7,186,174				6,772,753	

Source: Swiss Reinsurance Company, Sigma, 3/2023

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

國名	幣名	2023年				2022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	714,859	714,859	24.74	1	677,269	677,269	24.36
Canada	CAD	10	94,895	70,319	2.43	10	89,157	68,491	2.46
Brazil	BRL	13	223,720	44,790	1.55	13	204,988	39,710	1.43
Mexico	MXN	23	350,860	19,779	0.68	25	303,147	15,071	0.54
Chile	CLP	33	6,090,841	7,253	0.25	35	5,045,602	5,778	0.21
Argentina	ARS	46	458,307	1,621	0.06	47	222,312	1,703	0.06
Colombia	COP	37	23,501,630	5,433	0.19	38	17,940,250	4,215	0.15
Peru	PEN	40	10,802	2,886	0.10	41	9,741	2,539	0.09
United Kingdom	GBP	4	190,520	236,941	8.20	4	172,879	213,896	7.69
France	EUR	5	157,308	170,098	5.89	5	148,353	156,283	5.62
Germany	EUR	8	86,308	93,325	3.23	8	91,048	95,915	3.45
Italy	EUR	6	102,237	110,549	3.83	6	104,858	110,463	3.97
Ireland	EUR	22	18,339	19,830	0.69	22	17,739	18,687	0.67
Spain	EUR	14	36,931	39,933	1.38	18	27,212	28,667	1.03
Switzerland	CHF	19	22,795	25,370	0.88	20	22,941	24,026	0.86
Sweden	SEK	16	358,792	33,821	1.17	15	358,616	35,444	1.27
Belgium	EUR	24	17,041	18,427	0.64	23	16,242	17,110	0.62
Luxembourg	EUR	21	19,002	20,547	0.71	19	24,680	25,999	0.94
Netherlands	EUR	29	11,954	12,926	0.45	30	11,058	11,649	0.42
Denmark	DKK	17	227,278	32,988	1.14	17	217,997	30,807	1.11
Finland	EUR	20	22,477	24,305	0.84	21	21,641	22,798	0.82
Norway	NOK	28	140,503	13,291	0.46	26	141,460	14,708	0.53
Poland	PLN	39	14,595	3,474	0.12	39	13,983	3,137	0.11
Portugal	EUR	35	5,159	5,579	0.19	34	6,020	6,342	0.23
Austria	EUR	36	5,135	5,553	0.19	36	5,374	5,661	0.20
Czech Republic	CZK	42	57,171	2,575	0.09	43	53,721	2,300	0.08
Greece	EUR	41	2,466	2,666	0.09	40	2,429	2,558	0.09
Hungary	HUF	48	557,360	1,579	0.05	49	599,605	1,609	0.06
Russia	RUB	32	695,491	8,167	0.28	33	464,882	6,788	0.24
Turkey	TRY	44	54,487	2,299	0.08	46	30,164	1,820	0.07
Japan	JPY	3	40,103,280	277,198	9.59	3	36,750,860	271,073	9.75
China	CNY	2	2,764,641	390,400	13.51	2	2,451,863	364,359	13.10
South Korea	KRW	9	111,292,500	84,364	2.92	9	123,835,400	94,605	3.40
Taiwan	TWD	12	1,681,153	53,956	1.87	11	1,846,511	61,949	2.23
India	INR	7	8,294,542	100,185	3.47	7	7,825,040	97,371	3.50
Hong Kong	HKD	11	444,192	56,740	1.96	12	452,943	57,845	2.08
Indonesia	IDR	31	161,152,100	10,576	0.37	29	174,030,300	11,718	0.42
Singapore	SGD	18	40,337	30,040	1.04	16	45,698	33,146	1.19
Thailand	THB	27	499,393	14,349	0.50	28	484,600	13,821	0.50
Malaysia	MYR	26	67,641	14,566	0.50	27	65,455	14,707	0.53
Israel	ILS	30	39,640	10,743	0.37	31	37,203	11,080	0.40
Philippines	PHP	38	293,577	5,277	0.18	37	294,928	5,414	0.19
Vietnam	VND	34	156,036,100	6,551	0.23	32	178,327,000	7,627	0.27
South Africa	ZAR	15	643,276	34,833	1.21	14	603,511	36,863	1.33
Morocco	MAD	43	25,853	2,551	0.09	42	25,395	2,499	0.09
Australia	AUD	25	23,504	15,603	0.54	24	22,852	15,841	0.57
New Zealand	NZD	52	1,725	1,059	0.04	51	1,790	1,136	0.04
World Total				2,888,998				2,780,409	

Source: Swiss Reinsurance Company, Sigma, 3/2023



中華民國一一二年度
人壽保險業概況
The Life Insurance Industry
2023 in Taiwan

中華民國人壽保險商業同業公會
The Life Insurance Association of the Republic of China

台北市松江路152號5樓
TEL:886-2-2561-2144 FAX:886-2-2567-2844
5F, 152, SUNG CHIANG RD. TAIPEI, TAIWAN,R.O.C.
E-mail:public@lia-roc.org.tw <http://www.lia-roc.org.tw>