

中華民國一〇七年度

# 人壽保險業概況

The Life Insurance Industry

2018 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 107 年壽險業總保費收入為新臺幣 35,116 億元，較上年度 34,202 億元成長 2.67%；其中初年度保費收入為 13,798 億元，較上年度增加 9.46%，續年度保費收入 21,317 億元，較上年度減少 1.29%。另，投資型保險商品總保費收入為新臺幣 5,872 億元，較上年度 4,871 億元增加 20.55%，其中初年度保費收入為 5,033 億元，較上年度增加 25.97%。

投保率仍持續成長已達 249.45%，本年度的新契約保費來源通路結構為：壽險公司行銷體系占 38.48%；銀行通路占 55.13%；傳統保險經紀人、保險代理人占 6.39%。至本年度年底壽險業資產總額為新臺幣 263,222 億元，較上年度之 244,624 億元成長 7.60%；稅後純益為 946 億元。

在商品面，為強化微型保險保護傘功能，落實「普惠金融」之目標，金管會修正「保險業辦理微型保險業務應注意事項」，微型保險承保對象除本人外，放寬至配偶、直系血親或家屬等家庭成員；修正「新型態人身保險商品認定標準」及範例，增訂同類型保險商品倘另提供具備促進健康鼓勵機制者（具外溢效果保險商品），不屬新型態保險商品，刪除各公司第一張優體件、弱體件、人民幣傳統型保險商品、實物給付型保險商品及健康保險商品（產險業適用）屬新型態人身保險商品之規定，回歸國內保險市場有無同類型保險商品之標準判定，以提高業者實務作業彈性；為使醫療保險商品對疾病項目及定義有一致遵循標準，減少理賠爭議，並維持商品開發設計之彈性，本會擬訂「嚴重特定傷病疾病項目及定義」及「癌症保險」之「癌症定義」、「醫療保險商品之各項疾病項目及定義標準化」相關配套措施等。

資金運用方面，金管會為強化保險業投資國外有價證券之資產安全性，並擴大保險業資金運用管道及提升其資金運用之效率與彈性，修正「保險業辦理國外投資管理辦法」部分條文，增列得投資外國地方政府所屬機構發行或保證之債券，放寬國外私募基金及對沖基金投資限額及該等基金之經理公司及管理公司註冊國家之限制；修正「人身保險業外匯價格變動準備金應注意事項」強化外匯價格變動準備金機制之運作效能，提高固定



## 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 2018, the total premium income of life insurance industry amounts to NT\$3,511.6 billion, a yearly growth of 2.67% from last year's NT\$3,420.2 billion; of which, the first-year premium is NT\$1,379.8 billion, a yearly growth of 9.46%, whereas the following-year premium amounts to NT\$2,131.7 billion, a yearly decrease of 1.29%. Meanwhile, the total premium income of unit-linked (investment) insurance contracts is NT\$587.2 billion, a 20.55% increase from last year's NT\$487.1 billion; of which, the first-year premium is NT\$503.3 billion, a yearly growth of 25.97%.

The insurance coverage enjoys a steady growth to reach 249.45%; whereas the solicitation channels of the new contract premium source as the following: 38.48% from traditional insurers' salesmen, 55.13% from bancassurance, the rest 6.39% from traditional brokerage and agency. Till the end of year, the total assets of life industry reaches NT\$26,322.2 billion, a yearly growth of 7.60% from last year's NT\$24,462.4 billion, and the net-income after tax reaches NT\$94.6 billion.

For insurance product aspect, in order to strengthen the function of the microinsurance umbrella and implement the goal of "inclusive finance", the FSC amended the "Directions for Insurance Companies to Engage in Microinsurance Business" to relax the scope of objects covered by microinsurance to the spouse, direct relatives and family members of the insured, revised the "Recognition Criteria of New-type Life Insurance Products" and related examples to add that the same type of insurance products with additional health promotion incentives (insurance products from a spillover effect) are not categorized as new-type insurance products. It also deleted the rule that the first standard insurance contract and substandard insurance contract, RMB-denominated traditional insurance products, physical payment insurance products and health insurance products (applicable to property insurance) are new-type life insurance products, and returned to the standard judgment of whether there are the same type of insurance products in the domestic insurance market, in order to improve the flexibility of practitioners' practical operation. In order to make the standard applicable to medical insurance products on diseases and their definitions, reduce claims disputes and maintain the flexibility of product development and design, the FSC formulated the "Severe Specific Injuries and Diseases and Definitions", the "Definition of Cancer" of "Cancer Insurance", and the "Standardization of Diseases for Medical Insurance Products and Definitions" and other related supporting measures.

For investment activities, in order to strengthen the asset security of insurance companies investing in foreign securities, expand the channels of capital utilization and enhance the efficiency and flexibility of capital utilization, the FSC amended some provisions of the "Regulations Governing Foreign Investments by Insurance Companies" to add the provisions which allow insurance companies to invest in bonds issued or guaranteed by institutions affiliated to foreign local governments, and to relax the investment limits of foreign private equity funds and hedge funds as well as the restrictions on the countries of registration of such funds' managers



提存比率、修改沖抵下限計算方式及強化準備金餘額連續三個月達沖抵下限時之增提機制；開放保險業得透過投資國內私募股權基金轉投資國內公共建設及五加二產業；藉由修正前述辦法，放寬投資標的或加強風險控管以強化資金運用體質。

其他方面，為提升保險業對資訊安全之重視、強化法遵風險管理、建立誠信、透明的企業經營文化，並周延集團層次防制洗錢及打擊資恐計畫之對象，金管會修正「保險業內部控制及稽核度實施辦法」明定保險業應設置資訊安全、法令遵循專責單位，建立內部檢舉制度，並將設有子公司之保險業納入應建立集團層次防制洗錢及打擊資恐計畫之對象。另，今年我國接受 APG 第 3 輪實地相互評鑑，經過將近 2 年的努力準備，本業於 107 年 11 月 5 日至 16 日由國泰人壽、台灣人壽代表受評。

因國際會計準則理事會（IASB）正式發布財務報導準則第 17 號公報（IFRS 17）「保險合約」，國際上將自 2022 年 1 月 1 日生效，我國則預計於幾年後接軌，為加強國內保險業及其他產業、國際企業間財務報告之可比較性，此項工作成為壽險業刻不容緩之挑戰；再者，近來因全球金融市場波動加劇，台美匯率波動加大匯兌金額損益不定，進而導致衝擊壽險業淨值；金融科技浪潮的競爭壓力、中美貿易大戰之衝擊，壽險業該如何因應並維繫保險業務穩定發展，將為我業界共同努力之方向，冀群策群力凝聚共識，為壽險業營造良好生存環境及完善社會大眾保障體系架構，以達成安和樂利民生社會之理想境界。

中華民國人壽保險商業同業公會

理事長 黃調貴




and management companies; it amend the “Notes on the Reserve for Foreign Exchange Price Fluctuation in Life Insurance Industry” to strengthen the operational efficiency of the reserve mechanism for foreign exchange price fluctuation, improve the fixed deposit and withdrawal ratio, revise the method of calculating the lower offset limit, and strengthen the reserve increase mechanism when the reserve balance reaches the lower offset limit for three consecutive months; it also allowed insurance companies to invest in domestic public construction and five-plus-two industries through investing in domestic private equity funds. By amending the aforementioned measures, the FSC either relaxed the investment targets or strengthened risk control in order to improve the nature of capital utilization.

As for other aspects, in order to enhance the insurance industry's awareness of information security, strengthen law compliance and risk management, establish a credible and transparent corporate management culture, and expand the scope of anti-money laundering and counter-capital terrorism programs on the group level, the FSC amended the “Regulations Governing Implementation of Internal Control and Auditing System of Insurance Enterprises” to clearly stipulate that the insurance industry shall set up designated units for information security and legal compliance, establish an internal reporting system for impeachment, and include the insurance company with subsidiaries in the establishment of the group-level anti-money laundering and counter-capital terrorism program. In addition, this year the R.O.C. accepted the third round of APG mutual appraisal, and after nearly two years of hard work, Cathay Life Insurance and Taiwan Life Insurance represented the insurance industry for appraisal from November 5 to 16, 2018.

As the International Accounting Standards Board (IASB) officially issued the International Financial Reporting Standard No. 17 (IFRS 17) concerning “Insurance Contract” which will take effect internationally on January 1, 2022, and the R.O.C. is expected to comply in a few years, the relevant work has become a challenge for the life insurance industry in order to strengthen the comparability of financial reports of the domestic insurance industry with those of other industries and international companies. Moreover, due to the intensification of global financial market volatility, the exchange rate fluctuations between TWD and USD have increased the exchange profit and loss, leading to an impact on the net worth of the life insurance industry; the competitive pressure of the financial technology wave, and the impact of the Sino-US trade war. Under such circumstances, how the life insurance industry reacts to the changing environment and maintains the stable development of insurance businesses will be the issue for the insurance industry to jointly endeavor and make headway.

The Life Insurance Association of the Republic of China  
Chairman



Mr. Tiao Kuei Huang





金融業洗錢防制誓師大會  
Financial Industry's Anti-Money Laundering and Counter-Capital  
Terrorism Oath-Taking Rally 2018.4.20



本會黃理事長參加金融總會舉辦  
「107學年度金融服務業教育公益基金教育獎助學金頒獎典禮」  
The Chairman participated the "Education Scholarship Award Ceremony of the  
Financial Service Industry's Educational Public-Welfare Fund in 2018"  
held by Taiwan Financial Services Roundtable. 2018.12.25



▶ 一、公會簡介

▶ I. About the Association



**107** 中華民國 **2018** 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 7 屆）理事長為黃調貴先生。

### (二) 成立宗旨與主要任務

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

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

### (三) 組織現況

本會由各會員公司派代表組成會員代表大會；由會員代表選舉理事 21 人組織理事會，並選舉監事 7 人組織監事會。本會為積極推行任務、促進本業發展，目前依實際需要，在理事會下常設五個委員會及 20 個研究小組：

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



## 1. History

Upon revision and enactment of the Commercial Association Law on November 10, 1997, the original “Taipei Life Insurance Association” established on May 16, 1964 had undergone internal reorganization under the new law and officially changed its name to “The Life Insurance Association of the Republic of China (LIA-ROC)” on September 10, 1998. The 7<sup>th</sup> Chairman of LIA-ROC is Tiao Kuei Huang.

## 2. Purpose and Mandate

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

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

## 3. Organization

The General Committee consists of representatives from member companies. The Board of Directors and the Supervisory Board is comprised of 21 directors and 7 supervisors respectively, all elected by the representatives of member companies. In order to effectively carry out the Association’s mandate of further developing the life insurance industry, five committees and 20 research subcommittee were established under the direction of the Board of Directors:

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

#### (四) 各委員會及研究小組功能

##### 1. 人身保險業務員資格測驗登錄管理委員會

本委員會之任務為督導辦理人身保險業務員之資格測驗、教育訓練及登錄管理等事宜。由主管機關代表 1 人、學者代表 2 人、會員公司代表 12 人、消費者及中華民國保險經紀人公會、中華民國保險代理人公會及本會代表各 1 人組成。

##### 2. 人身保險業務員申訴委員會

本委員會之任務為對各人身保險業務員於向原處分公司申復受停止招攬登錄、撤銷登錄處分之復查結果有異議之申請覆核。由會員公司代表 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、消費者代表及業務員代表各 1 人組成。

##### 3. 新型態人身保險商品認定委員會

本委員會之任務為接受保險公司所詢依「新型態人身保險商品認定標準」認定其人身保險商品是否屬新型態保險商品，以提供主管機關諮詢有關人身保險商品是否屬新型態保險商品之意見。由主管機關代表 1 人、財團法人保險事業發展中心 1 人、保險實務及財務金融專家代表各 2 人及本會代表 1 人組成。

##### 4. 溝通暨研究平台執行委員會

本委員會之任務為督導、執行本會溝通暨研究平台之運作，秉持擴大參與、紮實研究及促進合作等宗旨，以使本會充分發揮為本業打造良好的經營環境及持續提升產業競爭力之功能。由會員公司代表 22 人及本會代表 4 人組成。

##### 5. 境外結構型商品審查小組

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



## 4. Committee Functions

### (1) The Agent Examination and Registration Committee

This Committee is responsible for overseeing the life insurance sales agents' qualifying examinations, education, training and registration. Representation at this Committee is as follows: one representative from the Authorities, 2 academics, 12 representatives from the life insurance industry, one representative from each of the following organizations/bodies: Consumers, Taiwan Insurance Broker Association, The Insurance Agency Association of the Republic of China and The Life Insurance Association of the Republic of China.

### (2) The Agent Grievance Committee

This Committee is responsible for life insurance evaluation of agents' conduct for de-registration and/or re-registration applications. Representation at this Committee is as follows: 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) The Communication & Research Platforms Committee

This Committee is responsible for supervising and executing the operation of its communication and research platform, expanding participation in sturdy research and facilitate cooperation, in the hope of sufficiently wielding its strength, building a sound operating environment and continuing to enhance the industry's competitiveness. Representation at this Committee is as follows: 22 representatives from the life insurance industry, 4 representatives from the Life Insurance Association of the Republic of China.

### (5) Offshore-structured Products Exam Unit

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

## 5. 各研究小組

本會為促進人壽保險事業之健全發展，分別依壽險業務的功能或險種，設置 20 個研究小組，各研究小組成員由各會員公司推薦代表 1 人組成，目標為對本業共同問題提供研議意見及興革建議：

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

### (五) 各行政單位職能

本會設秘書長綜理會務，置副秘書長 2 人襄理會務，下設置行政事務組、研究諮詢組、訓練登錄組、精算資訊組等 4 個行政組，以推展、辦理本會會務與業務。

#### 行政事務組：

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

- 配合人力資源開發、兩岸暨國際事務等 2 個研究小組。

#### 研究諮詢組：

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

- 配合法制、理賠、承保、保全、團體保險、保戶申訴、內控內稽、科技應用及法令遵循等 9 個研究小組。
- 編製「壽險季刊」。
- 編印「保險法及相關法規」。
- 編製「壽險訊息」。
- 民眾投保紀錄查詢服務
- 保戶諮詢服務。



### (5) Subcommittee of LIODC

This Committee is responsible for the betterment and further development of the life insurance industry. The goal of the Committee is providing opinions and suggestions for the common problem of the life insurance industry, and each member company appoints one representative to join this Committee which is sub-divided into 20 research subcommittees by disciplines and lines of business as follows:

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

## 5. Departmental Duties and Responsibilities

The four departments in the Association are the Administrative Affairs Department, Research & Consulting Department, Education & Agent Registration Department, and Actuarial & Information Department. These 4 departments help to conduct the daily business of the association.

### Administrative Affairs Department

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

- Coordinate meetings with various research subcommittees of the LIODC.

### Research & Consulting Department

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

#### 訓練登錄組：

負責壽險業共同展業、宣傳、訓練計劃之研擬及執行工作暨依據主管機關委託本會辦理人身保險業務員資格測驗及登錄管理等相關事宜；年度主要工作：

- 配合教育訓練、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。
- 舉辦研修班、專題演講。
- 編輯「投保指南」(刊載於本會網站)。
- 透過各類媒體及活動，宣導人身保險常識。
- 配合委員會研議測驗登錄管理相關事項。
- 每週舉辦資格測驗。
- 業務員登錄作業。
- 業務員在職教育訓練通報。
- 業務員懲處及申請覆核。
- 編印業務員資格測驗統一教材。
- 編印人身保險業銷售外幣收付非投資型保險商品訓練教材。
- 編印保險與財務規劃。
- 編印業務員資格測驗登錄管理統計年報。

#### 精算資訊組：

負責壽險業共同之精算統計、財務會計、再保險、風險管理、投資等事項之研究改進及本會業務資訊科技之開發暨執行事宜；年度主要工作：

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



### Education & Agent Registration Department

This department is responsible for marketing, promoting, training and development of sales intermediaries for the common interest of the life insurance industry as well as the qualifying examinations and registration management of life insurance agents.

Key general duties are as follows:

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

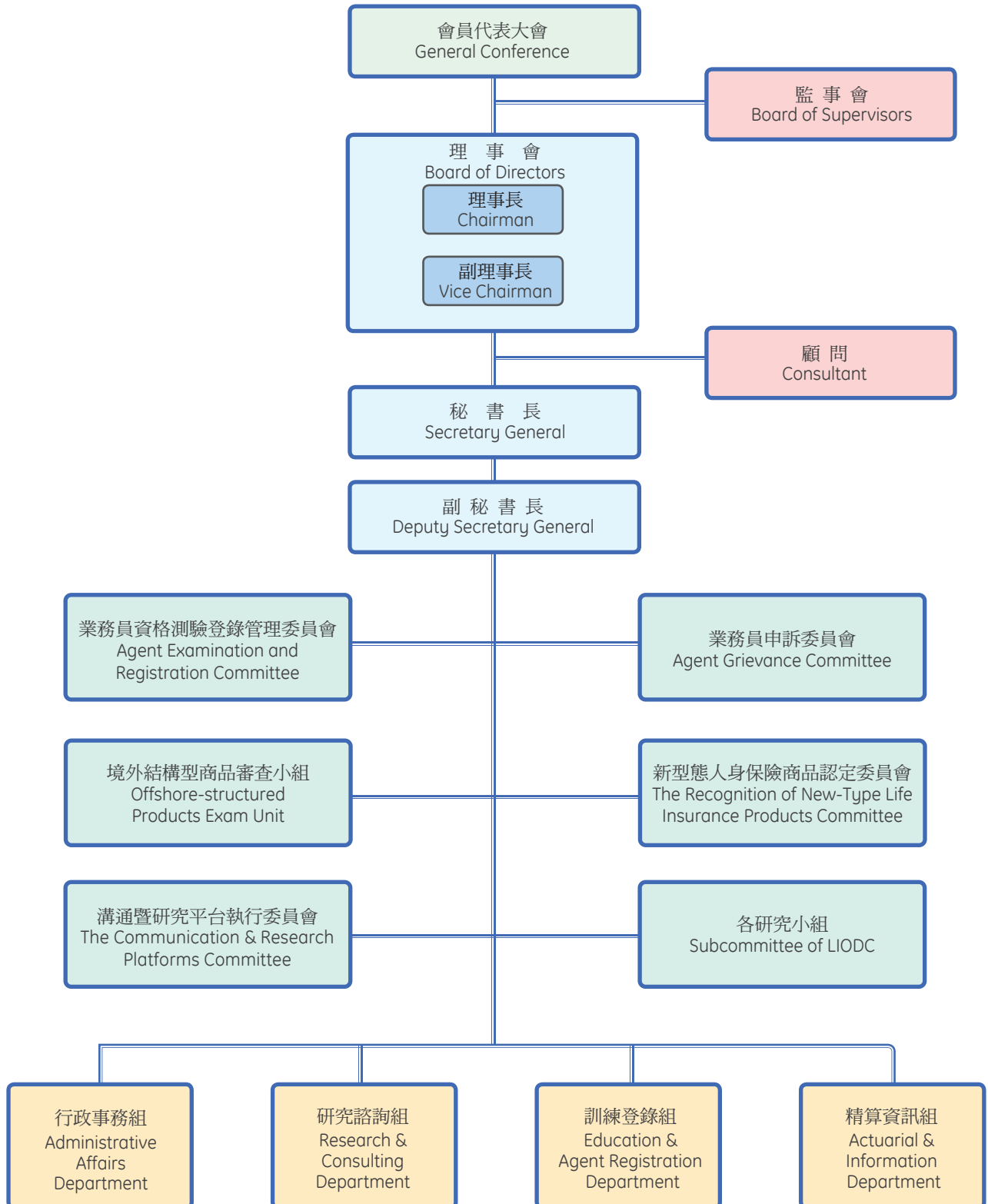
### Actuarial & Information Department

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

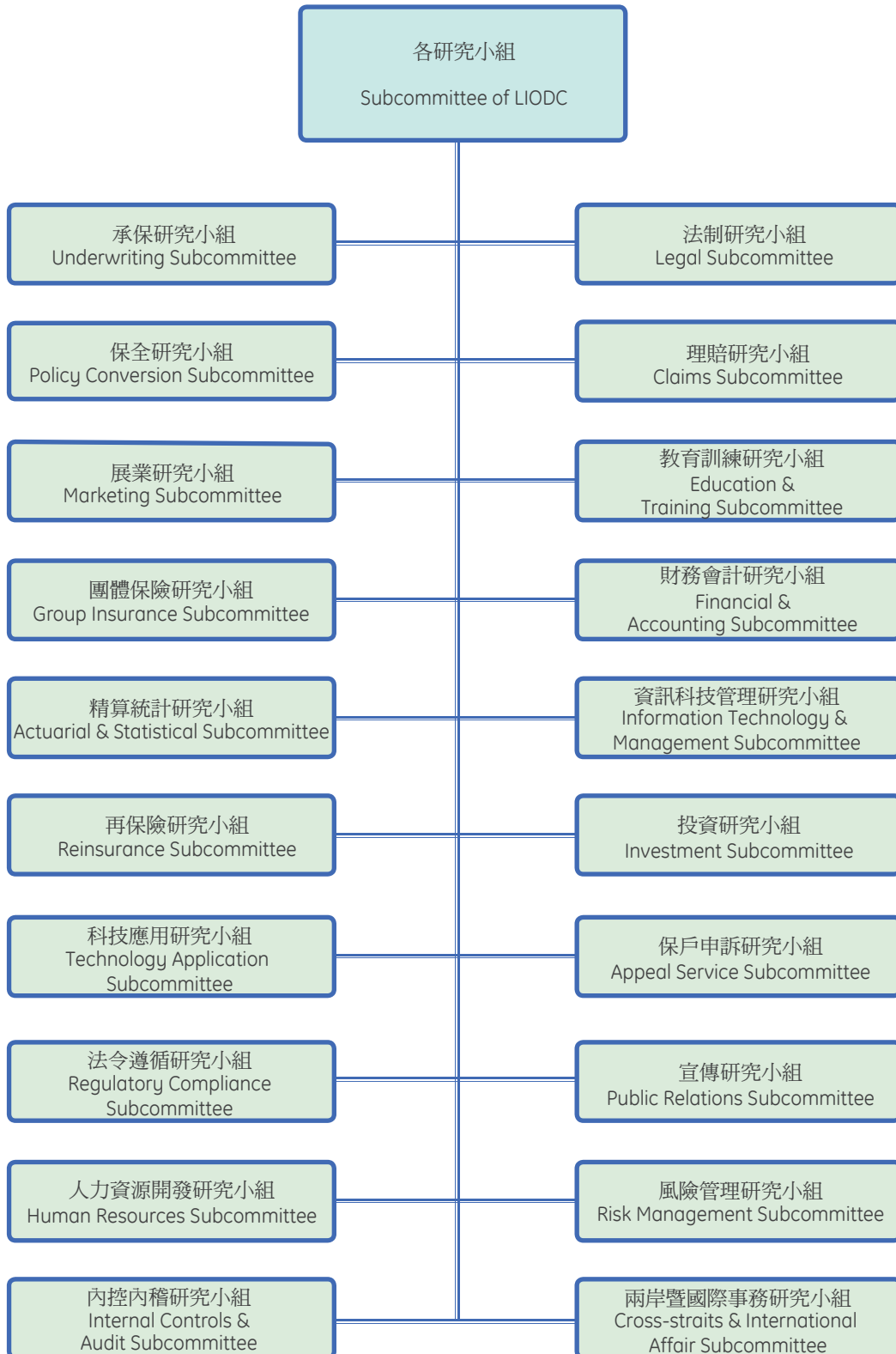
- Coordinate activities with 6 research subcommittees of LIODC.
- Gather and analyze the statistical data of the life insurance business.
- Operate and maintain the computer networks system within the industry.
- Maintain and revise the global information website.
- Exam of Offshore-structured Products.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

(六) 組織系統圖

6. Organization Chart







## (七) 各項自律規範

### 7. Self-Regulatory Rules

- 保險業招攬及核保作業控管自律規範  
Self-Regulatory Rules for Marketing and Underwriting Practice Management of Insurance Enterprises
- 保險業經營行動投保業務自律規範  
Self-Regulatory Rules for Insurance Enterprises Engaging Mobile Device Insurance
- 人身保險業辦理傳統型個人壽保險契約審閱期間自律規範  
Self-Regulatory Rules for Governing Life Insurance Enterprises Handling the Review Period of Traditional Individual Life Contracts
- 人身保險業辦理理賠審查委託外部提供醫務專業意見作業自律規範  
Self-Regulatory Rules for Commissioning External Medical Professional Advice for Life Insurance Enterprises Handling Claims Review
- 保險業招攬廣告自律規範  
Self-Regulatory Rules for Governing Marketing Advertisements of Insurance Industry
- 投資型保險商品銷售自律規範  
Self-Regulatory Rules for Product Marketing of Investment-Linked Insurance
- 人身保險業保險商品設計自律規範  
Self-Regulatory Rules for Product Design of Life Insurance Enterprises
- 中華民國人壽保險商業同業公會所屬會員辦理優體壽險業務自律規範  
Self-Regulatory Rules for the Members of the Life Insurance Association of the Republic of China Handling Preferred Risk Life Insurance
- 人身保險業簽署保險商品之法務與投資人員自律規範  
Self-Regulatory Rules for Governing Legal and Investment Staff Engaging Product Signing of Life Insurance Enterprises
- 中華民國人壽保險商業同業公會所屬會員辦理外幣收付非投資型人身保險業務自律規範  
Self-Regulatory Rules for the Members of the Life Insurance Association of the Republic of China Handling Foreign Currencies Denominated of Non-Investment-Linked Life Insurance
- 人身保險業保險契約轉換及繳費年期變更自律規範  
Self-Regulatory Rules for Policy Conversion and Premium-Payment Period Revision of Life Insurance Industry
- 保險業經營電子商務自律規範  
Self-Regulatory Rules for Insurance Enterprises Engaging E-Business
- 保險業辦理電子保單簽發作業自律規範  
Self-Regulatory Rules for Issuing Electronic Insurance Policy of Insurance Industry
- 壽險業辦理資訊安全防護自律規範  
Self-Regulatory Rules for Life Insurance Industry Handling Information Security
- 保險業資金全權委託投資自律規範  
Self-Regulatory Rules for Discretionary Allocation of the Capital of Insurance Industry
- 保險業資產管理自律規範  
Self-Regulatory Rules for Asset Management of Insurance Industry
- 保險業投資有限合夥事業自律規範  
Self-Regulatory Rules for Insurance Industry Investing in Limited Partnerships
- 保險業辦理不動產投資有關即時利用並有收益之自律規範  
Self-Regulatory Rules for the Instant Utilization and Profitability of Insurance Enterprises Engaging in Investment on Real Estate
- 保險業辦理國外投資自律規範  
Self-Regulatory Rules for Foreign Investment of Insurance Enterprises
- 人身保險業委託其他機構代收保險費或保險單借款本息自律規範  
Self-Regulatory Rules for Delegating Collection of Premiums or Policy Loan of Life Insurance Enterprises
- 人身保險業辦理保險單借款自律規範  
Self-Regulatory Rules for Life Insurance Enterprises Engaging Policy Loan
- 人身保險業辦理再保險業務顯著風險移轉測試自律規範  
Self-Regulatory Rules for Governing the Significant-Risk Transfer Test by Life Insurance Enterprises Conducting Reinsurance Business
- 人身保險業辦理費用適足性檢測自律規範  
Self-Regulatory Rules for Life Insurance Enterprises Engaging Cost Adequacy Test



▶ 二、民國107年臺灣地區人壽保險業概況

▶ II. 2018 Highlights of the Life Insurance Business  
in Taiwan



**107** 中華民國 **2018** 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，107 年受全球景氣成長趨緩，智慧手機銷售不如預期，以及比較基期偏高等影響，進出口支出成長趨緩；內需部分，因營建工程投資支出及民間消費動能增加，統計全年經濟成長率為 2.63%。

## 1. Overall Economic Conditions

### Economic Growth

Following a 0.75% decline GDP in 2015, Taiwan's economic growth rate showed a sign of gradual recovery in 2017. The slower growth in the smartphone market and comparing to 2016 has attributed to export growth; as for local demands, as benefiting from private consumption and construction expenditure, the yearly economic growth rate reached 2.63%.

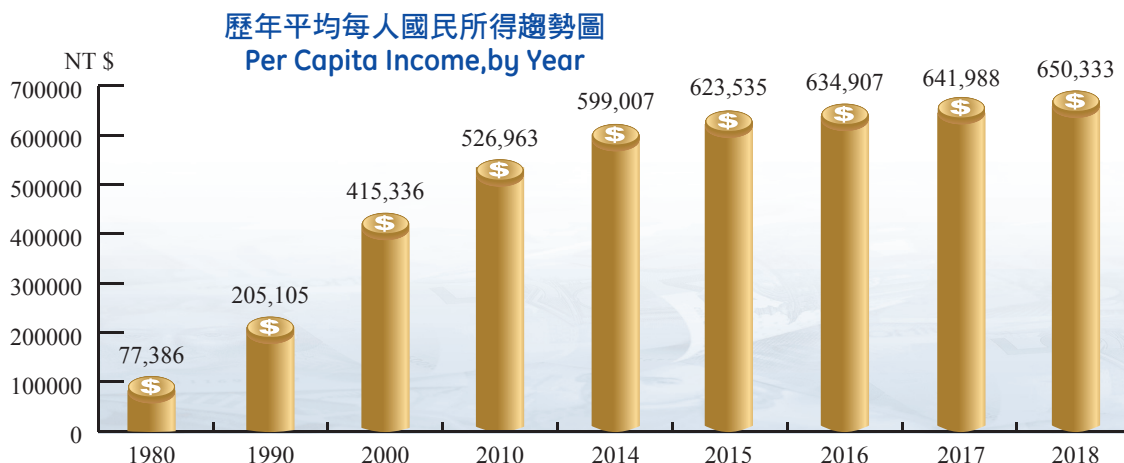


### 國民所得

民國 107 年平均每人國民所得為新臺幣 650,333 元 (21,566 美元\*)，較前一年 21,310 美元增加 256 美元或 1.20%，歷年平均每人國民所得隨匯率波動影響，近幾年金額維持在 19,000 美元以上。

### Per Capita Income

In 2018, per capita income reached US\$21,566. The figure was increased by US\$256 or 1.20% from the preceding year's US\$21,310. The per capita income in recent years has remained above US\$19,000, affected by foreign exchange.



註 \*：新臺幣30.16元=美金1元，以下換算基礎同。 NT\$30.16= US\$ 1，the same as the following.

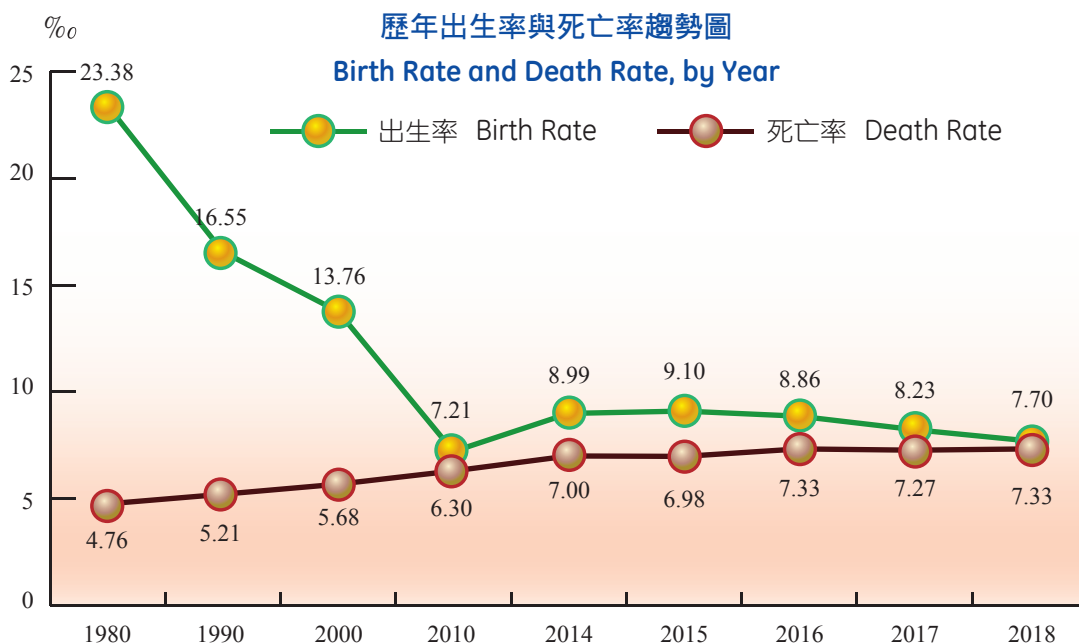


### 人口數、出生率與死亡率

民國 107 年底，依內政部統計總人口數為 23,588,932 人，較去年底增加 17,705 人，其中男性為 11,712,913 人，女性為 11,876,019 人。本年度出生人數為 181,601 人，粗出生率為千分之 7.70，較去年減少 6.32%；死亡人數為 172,784 人，粗死亡率為千分之 7.33，較去年增加 0.90%。

### Population, Birth Rate and Death Rate

According to the household registration data, at the end of 2018, total population was 23,588,932 including 11,712,913 males and 11,876,019 females. Relative to the total population at the end of 2017, there was an increase of 17,705 people. The number of live births, during 2018, totaled 181,601 resulting in a crude birth rate of 7.70 per 1,000 people. 172,784 deaths were registered in 2018 with a crude death rate of 7.33 per 1,000 people.



## (二) 產業現狀

至民國 107 年底，共有 22 家壽險公司經營人身保險業務，其中，國內公司（含外商子公司）19 家，設立 130 家分公司，通訊處 3,620 個；外商分公司 3 家，設立 3 個通訊處；從業人員中，業務員共計 202,044 人，較前年增加 1.13%，內勤人員共 29,476 人，近幾年人數變化不大；壽險業總資本額已達新臺幣 617,438 百萬元，較前一年度增加 88,694 百萬元。

## 2. Insurance Industry Environment

At the end of 2018, there were 22 life insurance companies in operation, including 19 domestic companies and 3 foreign branch companies. There were 29,476 staffs and 202,044 agents which increased 0.56% and 1.13% respectively from last year. The total capital of life insurance industry reached NT\$617,438 million, up by NT\$88,694 million from last year.

分支機構分布圖  
Distribution of Branch Offices

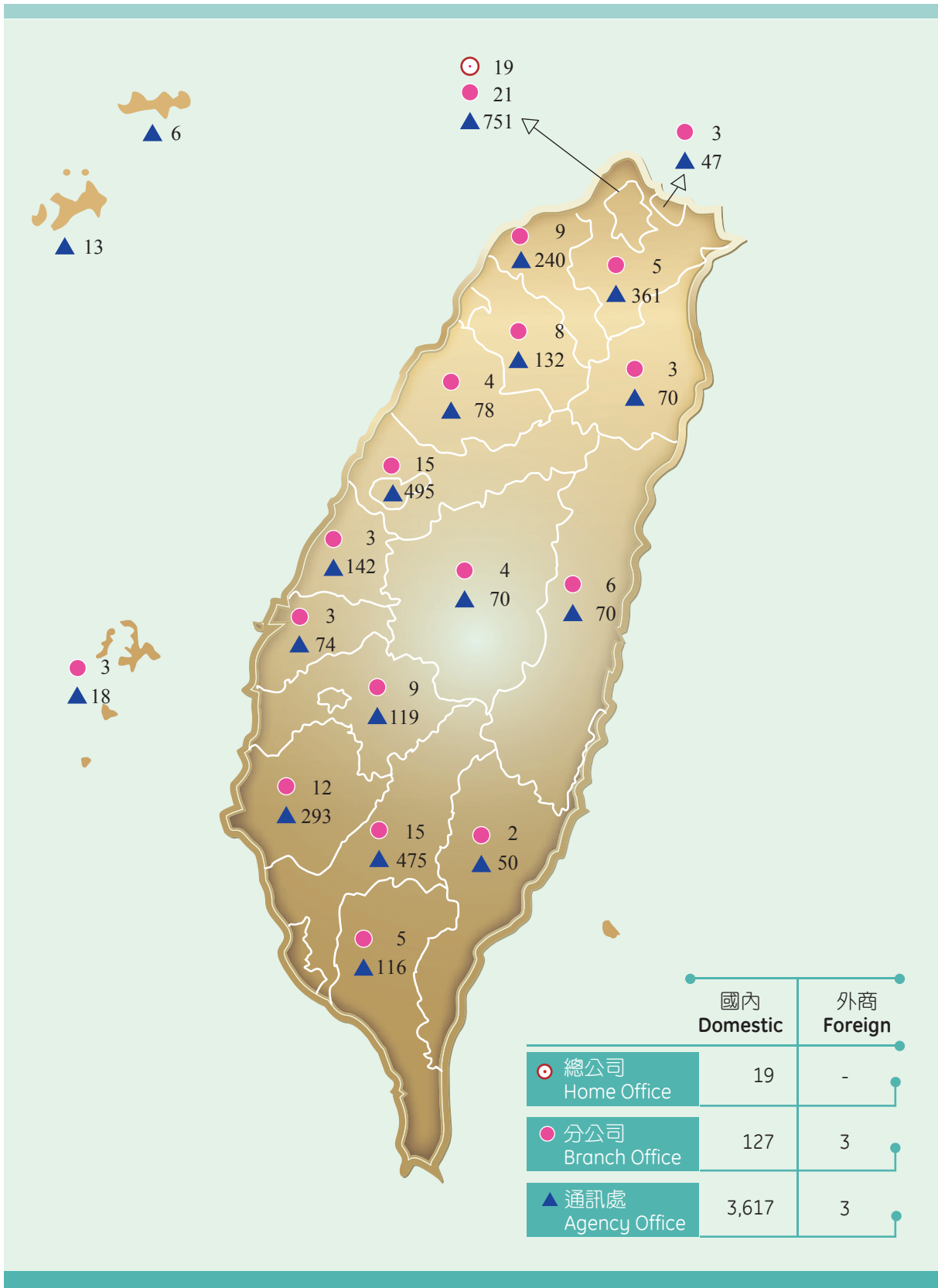




表 1：人壽保險業歷年公司數、從業人員及資本額概況

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

年度 Year	公司數 Number of Companies		業務員人數 (人) Number of Agents	內勤人員數 (人) Number of Staffs	資本額 (百萬元) Capital (Million)
	國內公司 Domestic	外商分公司 Foreign			
民國 59 年 (1970)	8	-	-	-	175
民國 69 年 (1980)	8	-	12,433	5,532	1,654
民國 79 年 (1990)	8	8	84,157	13,845	17,307
民國 89 年 (2000)	16	16	234,418	26,074	150,374
民國 99 年 (2010)	23	7	166,846	26,023	369,612
民國103年 (2014)	24	4	180,405	26,858	436,858
民國104年 (2015)	21	4	188,407	27,314	474,236
民國105年 (2016)	20	4	191,693	29,228	499,635
民國106年 (2017)	19	4	199,790	29,312	528,743
民國107年 (2018)	19	3	202,044	29,476	617,438

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 107 年底，全體壽險業總資產已達新臺幣 26,322,170 百萬元（約 872,751 百萬美元）較前一年 24,462,411 百萬元增加 7.60%。負債總額為新臺幣 25,233,293 百萬元，較前一年 23,097,865 百萬元增加 9.25%，其中各種準備金（負債準備）有新臺幣 22,694,526 百萬元，佔總負債的 89.94%。業主權益總數為新臺幣 1,088,877 百萬元，較前一年 1,364,546 百萬元減少 20.20%。

### 3. Assets & Liabilities

The total assets of life insurance industry in 2018 amounted to NT\$26,322,170 million (US\$872,751 million), which showed an increase of 7.60% over the previous year's NT\$24,462,411 million. The total liabilities of life insurance industry in 2018 amounted to NT\$25,233,293 million, and an increase of 9.25% over the preceding year. The major item of liability was policy reserves, which reached NT\$22,694,526 million accounted for 89.94% of the total liabilities. The owners' equity in 2018 decreased from NT\$1,364,546 million to NT\$1,088,877 million, the decreased rate was 20.20%.

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

金額：新臺幣百萬元 Amount Unit:NT\$ Million

年度 Year	總資產 Total Assets	總負債 Total Liabilities	各種準備金 Policy Reserves	業主權益 Owners' Equity	投資報酬率 Return on Asset
民國 69 年 (1980)	26,532	23,723	21,250	2,809	10.16
民國 79 年 (1990)	424,013	390,184	373,803	33,829	7.75
民國 89 年 (2000)	2,531,778	2,351,402	2,266,051	180,376	5.13
民國 99 年 (2010)	12,118,618	11,643,780	10,222,891	474,837	3.06
民國 103 年 (2014)	18,521,276	17,486,184	15,234,516	1,035,093	3.81
民國 104 年 (2015)	19,731,338	18,736,545	16,536,534	994,793	3.37
民國 105 年 (2016)	22,209,756	21,093,812	18,872,339	1,115,944	3.68
民國 106 年 (2017)	24,462,411	23,097,865	20,747,392	1,364,546	3.52
民國 107 年 (2018)	26,322,170	25,233,293	22,694,526	1,088,877	3.27
成長率 Growth rate (%)	7.60	9.25	9.38	-20.20	-7.10

#### (四) 資金運用狀況

至民國 107 年底止，全體壽險業運用資金總額為新臺幣 23,750,669 百萬元（約 787,489 百萬美元），較前一年 22,138,752 百萬元增加 7.28%，為總資產的 90.23%。觀察資金運用情形，國外投資 16,305,518 百萬元，佔資金運用總額的 68.65%，居第一位；資金運用第二位為有價證券計 4,432,759 百萬元，佔資金運用總額的 18.66%，其中，公債及國庫券 1,452,508 百萬元佔 6.12%，股票 1,510,045 百萬元佔 6.36%。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 2018, total utilization assets of the life insurance industry was NT\$23,750,669 million (US\$787,489 million and 90.23% of total assets) with a growth rate of 7.28% when compared to last year's NT\$22,138,752 million. Regarding the overall assets portfolio, the major component of life insurance industry assets was foreign investment, totaled NT\$16,305,518 million (68.65% of total utilization assets). The second largest of asset was Securities & Bonds, totaled NT\$4,432,759 million (18.66% of total utilization assets) with Government & Treasury Bonds totaled NT\$1,452,508 million (6.12% of total utilization assets) and Stock totaled NT\$1,510,045 million (6.36% of total utilization assets). In recent years, foreign investment has become the most popular investment vehicle with tremendous growth rate.



表 3：人壽保險業歷年資金運用概況

Table3: Summary of Investment Activities of Life Insurance Industry

金額：新臺幣百萬元 Amount Unit:NT\$ Million

年度 Year	銀行存款 Deposits in Bank	小計 Sub-total	有價證券 Securities				
			公債及國庫券 Government & Treasury Bonds	股票 Stock	公司債 Corporation Bonds	受益憑證 Benefit of Certificates	其他 Others
民國 59 年 (1970)	174	318	318	-	-	-	-
民國 69 年 (1980)	2,538	2,797	499	2,195	103	-	-
民國 79 年 (1990)	75,069	74,652	19,822	12,345	39,784	2,701	-
民國 89 年 (2000)	357,370	806,890	364,495	135,209	49,733	44,179	213,274
民國 99 年 (2010)	731,531	4,477,511	2,268,328	675,270	480,713	143,459	909,741
民國103年 (2014)	353,994	5,118,665	2,385,493	1,232,502	601,578	169,026	730,066
民國104年 (2015)	252,519	4,641,060	2,186,440	1,078,911	476,127	260,685	638,897
民國105年 (2016)	404,659	4,398,151	1,890,817	1,229,778	487,757	193,773	596,026
民國106年 (2017)	525,269	4,559,076	1,788,374	1,512,889	482,748	223,598	551,467
民國107年 (2018)	402,614	4,432,759	1,452,508	1,510,045	451,907	152,955	865,344
成長率 Growth rate(%)	-23.35	-2.77	-18.78	-0.19	-6.39	-31.59	56.92

表 3：人壽保險業歷年資金運用概況（續）

Table3: Summary of Investment Activities of Life Insurance Industry (Continued)

金額：新臺幣百萬元 Amount Unit:NT\$ Million

年度 Year	不動產投資 (不包括自用) Real Estates Investment	壽險貸款 Loan to Policyholders	擔保放款 Secured Loans	國外投資 Foreign Investments	專案運用及 公共投資 Authorized Projects or Public Investment	其他註 Others <sup>Note</sup>	合計 Total
民國 59 年 (1970)	459	136	371	-	-	-	1,458
民國 69 年 (1980)	7,204	2,258	6,521	-	-	-	21,318
民國 79 年 (1990)	88,899	45,521	40,265	-	-	-	324,406
民國 89 年 (2000)	185,281	332,212	469,159	108,405	86,072	-	2,345,389
民國 99 年 (2010)	407,977	581,607	545,684	3,643,166	20,258	148,277	10,556,011
民國103年 (2014)	966,867	534,555	940,178	8,235,179	23,101	187,559	16,360,098
民國104年 (2015)	991,025	529,631	843,883	10,131,813	48,844	142,851	17,581,626
民國105年 (2016)	1,049,952	542,279	827,415	12,570,907	53,867	156,737	20,003,965
民國106年 (2017)	1,077,707	550,081	794,942	14,406,349	59,022	166,306	22,138,752
民國107年 (2018)	1,090,959	563,990	750,860	16,305,518	65,581	138,388	23,750,669
成長率 Growth rate(%)	1.23	2.53	-5.55	13.18	11.11	-16.79	7.28

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 107 年壽險業總保費收入已達新臺幣 3,511,560 百萬元（約 116,431 百萬美元），較前一年 3,420,233 百萬元增加 2.67%，其中人壽保險 2,731,926 百萬元，較去年增加 1.91%、傷害保險 65,908 百萬元、健康保險 367,656 百萬元、年金保險 346,070 百萬元，較去年增加 7.82%，分別佔所有保費收入的 77.80%、1.87%、10.47%、9.86%。

## 5. Premium Income

In 2018, total premium income of life insurance industry reached NT\$3,511,560 million (US\$116,431 million) and increased 2.67% when compared to last year's NT\$3,420,233 million. The life insurance premium income was NT\$2,731,926 million (77.80% of total premium income), an increase of 1.91%. The premium income of accident products was NT\$65,908 million (1.87% of premium income) and the premium income of health products was NT\$367,656 million (10.47% of premium income). The premium income of annuity product was NT\$346,070 million (9.86% 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 103 年 (2014)	2,162,094	61,228	306,502	241,307	2,771,130
民國 104 年 (2015)	2,237,541	62,552	323,138	303,447	2,926,677
民國 105 年 (2016)	2,525,363	63,860	338,145	205,989	3,133,357
民國 106 年 (2017)	2,680,802	65,316	353,156	320,959	3,420,233
民國 107 年 (2018)	2,731,926	65,908	367,656	346,070	3,511,560
成長率 Growth rate(%)	1.91	0.91	4.11	7.82	2.67



近幾年我國壽險業經營險種變化可由各險別初年度保費收入統計表中觀知，傳統型壽險於多年業績呈現穩定成長，民國 107 年為 772,390 百萬元，較去年 732,687 百萬元增加 5.42%，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，107 年為 11,922 百萬元；健康險 107 年為 33,586 百萬元；投資型保險 107 年為 503,341 百萬元，增加 25.97%。

In recent years, the distribution of the first year premium income - by product lines are shown in the following table. Statistical information of the first year premium income indicated that the traditional life product performance grew steady for many years. In 2018, premium income reached NT\$772,390 million and increased 5.42% when compared to last year's NT\$732,687 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\$11,922 million in 2018. Insurance premium for health insurance reached at NT\$33,586 million in 2018. Investment-linked products were NT\$503,341 million and increased 25.97% in 2018.

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 107 年 (2018)	民國 106 年 (2017)	民國 105 年 (2016)	民國 104 年 (2015)	民國 103 年 (2014)
人壽保險 Life	傳統型 Traditional	772,390	732,687	927,597	692,831	711,864
	投資型 Investment-Linked	230,412	180,811	108,708	169,761	211,693
	小計 Subtotal	1,002,802	913,498	1,036,305	862,593	923,557
傷害保險 Accident	傳統型 Traditional	11,922	12,271	11,746	11,494	10,996
健康保險 Health	傳統型 Traditional	33,586	31,312	33,607	33,543	33,686
年金保險 Annuity	傳統型 Traditional	58,573	84,801	100,975	102,388	63,814
	投資型 Investment-Linked	272,929	218,762	87,886	176,226	137,645
	小計 Subtotal	331,502	303,563	188,862	278,613	201,460
合計 Total	傳統型 Traditional	876,471	861,071	1,073,925	840,257	820,360
	投資型 Investment-Linked	503,341	399,573	196,594	345,987	349,338
	小計 Subtotal	1,379,812	1,260,644	1,270,520	1,186,244	1,169,698

### (六) 初年度保費收入通路別分析

初年度保費收入 1,379,812 百萬元中，依通路別統計為：壽險公司本身行銷體系 530,871 百萬元佔 38.48%；銀行通路 760,885 百萬元佔 55.13%；傳統保險經紀人、保險代理人僅 88,055 百萬元佔 6.39%。

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

Contribution to the total first year premium income of NT\$1,379,812 million by various sales channels are as follows: traditional tied agents of life insurers was NT\$530,871 million (38.48%), bankers was NT\$760,885 million (55.13%); the broker & agent was merely NT\$88,055 million(6.39%).

表 6：人壽保險業民國 107 年初年度保費收入通路別統計表  
Table6: First Year Premium Income- by Distribution Channel

單位：新臺幣百萬元 (Unit:NT\$Million)

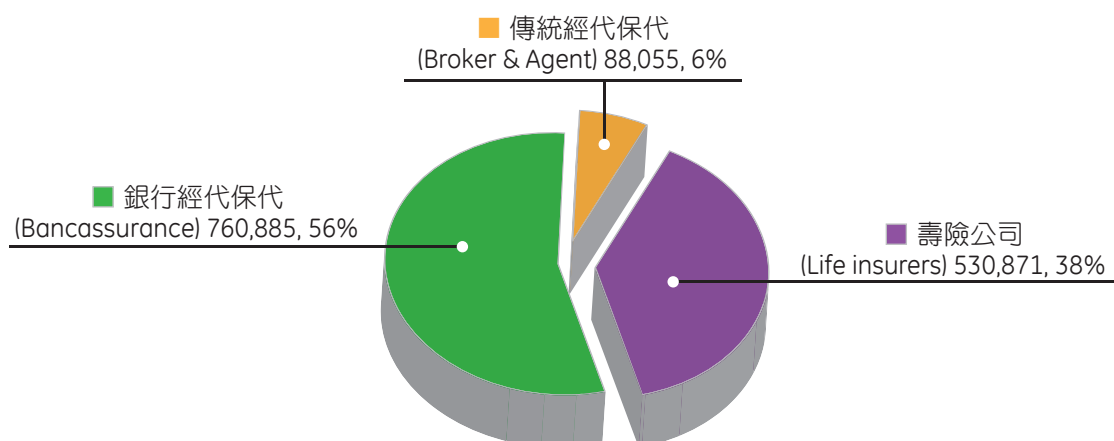
來源別 Distribution	壽險公司 Life insurers	銀行經代保代 Bankers	傳統經代保代 Broker & Agent	合計 Total
民國103年 (2014)	501,450 (42.87)	611,752 (52.30)	56,496 (4.83)	1,169,698
民國104年 (2015)	488,976 (41.22)	635,733 (53.59)	61,535 (5.19)	1,186,244
民國105年 (2016)	533,776 (42.01)	653,816 (51.46)	82,929 (6.53)	1,270,520
民國106年 (2017)	524,555 (41.62)	655,912 (52.02)	80,177 (6.36)	1,260,644
民國107年 (2018)	530,871 (38.48)	760,885 (55.13)	88,055 (6.39)	1,379,812
成長率 Growth rate(%)	1.20	16.00	9.83	9.45

註：括號內數字為佔率。

Note: ( ) represents the rate.

107 年通路別新契約保費收入圖

First Year Premium Income-by Distribution Channel



就傳統型保險與投資型保險來看，壽險公司與銀行通路維持 1:1.4 左右之趨勢；利率變動型年金保險主要銷售通路以銀行通路為主，至於傳統型商品健康保險與傷害保險則仍以壽險公司本身銷售為主力。

In the life insurance and investment-linked product market, the sales volume of traditional tied agents and the bancassurance channels had maintained a 1:1.4 ratio. Bancassurance is the main sales channel for interest sensitive annuities while the traditional tied agents remained as the main channel for the distribution of traditional health and accident insurance products.

表 6-1：人壽保險業民國 107 年初年度保費收入來源別統計表  
Table6-1: First Year Premium Income- by Distribution Channel

單位：新臺幣百萬元 (Unit:NT\$Million)

來源別 Distribution	壽險公司 Life insurers	銀行經代保代 Bankers	傳統經代保代 Broker & Agent	合計 Total
個人人壽保險 Individual Life	244,639 (31.81)	466,964 (60.72)	57,486 (7.47)	769,088
個人年金保險 Individual Annuity	34,701 (59.24)	22,926 (39.14)	946 (1.62)	58,573
投資型保險 Investment-Link	210,834 (41.89)	270,337 (53.71)	22,171 (4.40)	503,341
個人傷害、健康保險 Individual Accident & Health	28,038 (86.62)	364 (1.12)	3,967 (12.26)	32,369
團體保險 Group Insurance	12,660 (77.01)	295 (1.79)	3,486 (21.20)	16,441
合計 Total	530,871 (38.48)	760,885 (55.13)	88,055 (6.39)	1,379,812

註：括號內數字為佔率。

Note: ( ) represents the rate.



### (七) 保險給付

民國 107 壽險業保險給付達新臺幣 1,875,665 百萬元 ( 約 62,190 百萬美元 )，較前一年 1,655,150 百萬元增加 13.32%，其中人壽保險 1,519,811 百萬元較去年增加 15.02%、傷害保險 27,703 百萬元、健康保險 135,979 百萬元、年金保險 192,172 百萬元，較去年增加 3.30%，人壽保險佔總保險給付的 81.03%。

### 7. Benefit Payments

Total Benefit Payments were NT\$1,875,665 million or US\$62,190 million, increased by 13.32% against 2017' s NT\$1,655,150 million. The Benefit Payments of life insurance product were NT\$1,519,811 million ( 81.03% of total benefit payments )，which represented an increase of 15.02%. The Benefit Payments of accident and health products were NT\$27,703 million and NT\$135,979 million respectively. The benefit payments of annuity products were NT\$192,172 million, an increase of 3.30% 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103年 (2014)	1,256,136	22,364	94,706	248,817	1,622,023
民國104年 (2015)	1,203,463	23,031	102,281	207,290	1,536,065
民國105年 (2016)	1,309,212	23,865	110,486	181,050	1,624,613
民國106年 (2017)	1,321,350	25,789	121,971	186,040	1,655,150
民國107年 (2018)	1,519,811	27,703	135,979	192,172	1,875,665
成長率 Growth rate(%)	15.02	7.42	11.48	3.30	13.32

### (八) 投保率與普及率

依據內政部發布之民國 107 年底總人口 23,589 千人，則持有人壽保險單 58,842 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 249.45%（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 2018 was 23.59 million. The ratio of having insurance coverage (58,842,157 policies including individual, group life insurance, individual annuity and group annuity) represents 249.45% of the total population in Taiwan. The trend of the ratio of prevalence (the sum assured of the in-force life insurance and annuity policies to national income) is as below. The tremendous growth rate of the ratio of prevalence in 1980s' was about 500%, and the absolute growth rate was about 135% in 1990s'. Such tremendous growth in those 20 years represents the "Golden Period" of the life insurance industry.

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

單位：新臺幣百萬元 (Unit:NT\$Million)

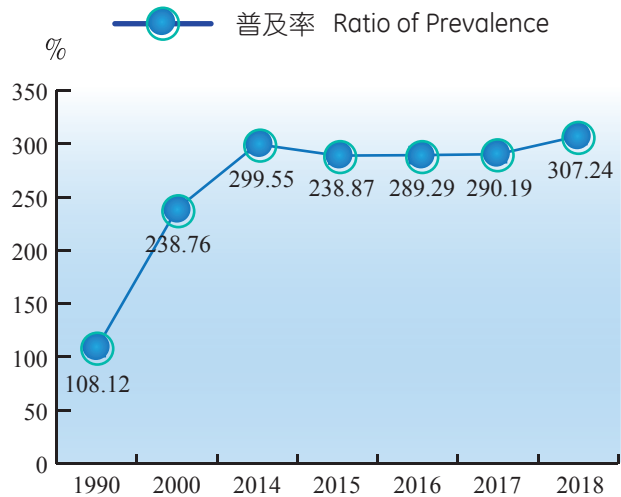
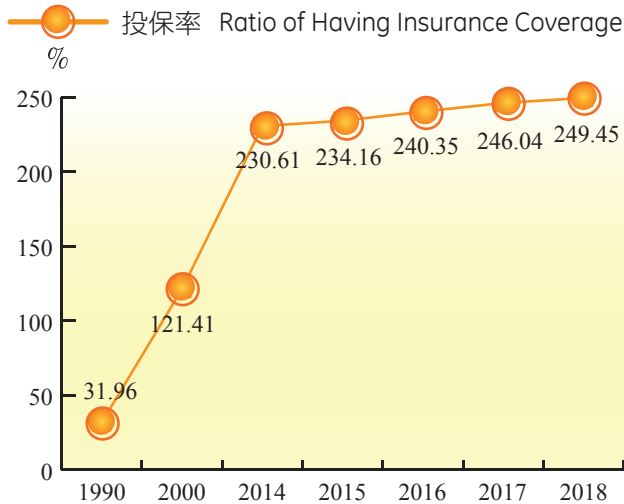
年度 Year	年底人口數 (1) Population	國民所得 (2) National Income	有效契約 Business In Force		投保率 NO. to population (3) / (1)%	普及率 In Force to NI (4) / (2)%
			件數 (3) No.	保額 (4) Amount		
民國 59 年 (1970)	14,675,965	215,345	386,658	19,674	2.63	9.14
民國 69 年 (1980)	17,805,067	1,370,084	1,149,505	304,976	6.46	22.16
民國 79 年 (1990)	20,352,966	4,159,304	6,504,209	4,360,220	31.96	104.90
民國 89 年 (2000)	22,276,672	9,124,037	27,046,881	22,012,633	121.41	238.76
民國 99 年 (2010)	23,162,123	12,077,842	48,807,152	38,035,581	210.72	314.92
民國 103 年 (2014)	23,433,753	13,799,534	54,041,486	41,336,909	230.61	299.55
民國 104 年 (2015)	23,492,074	14,558,395	55,008,370	42,049,741	234.16	288.84
民國 105 年 (2016)	23,539,816	14,926,870	56,578,151	43,182,644	240.35	289.29
民國 106 年 (2017)	23,571,227	15,279,928	57,995,314	44,341,031	246.04	290.19
民國 107 年 (2018)	23,588,932	15,332,284	58,842,157	47,107,404	249.45	307.24

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 107 年底，壽險業總登錄業務員為 380,019 人，較前一年度 373,079 人增加 1.86%；其中壽險公司登錄人數為 220,406 人、經紀人登錄 77,621 人、代理人登錄 81,992 人，分別佔全體登錄人數的 58.0%、20.42% 與 21.58%。

### 9. Life Insurance Agents

At the end of 2018, the total number of registered agents was 380,019 increased 1.86% when compared to last year's 373,079 among which there were 220,406 people (58.0%) from life insurance companies, 77,621 people (20.42%) from brokers and 81,992 people (21.58%) 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103年 (2014)	335,608	198,653	82,984	53,971
民國104年 (2015)	346,549	206,845	82,775	56,929
民國105年 (2016)	362,368	210,480	70,681	81,207
民國106年 (2017)	373,079	218,393	73,336	81,350
民國107年 (2018)	380,019	220,406	77,621	81,992
成長率 Growth Rate %	1.86	0.92	5.84	0.79



壽險業歷年總登錄業務員如下圖：以民國 80 年代之組織發展最為迅速，與保險業開放國內機構新設保險公司吻合，最近 2 年人數有較顯著成長，有趨近於 40 萬人之水準。

The chart of agent registration is shown below. The infrastructure of the life insurance industry in 1990's has developed rapidly with the opening up of the insurance market. The number of agents during recent 2 years has significant growth, approaching 400,000 persons.

歷年業務員人數趨勢圖

Number of Registration Agent , by Year

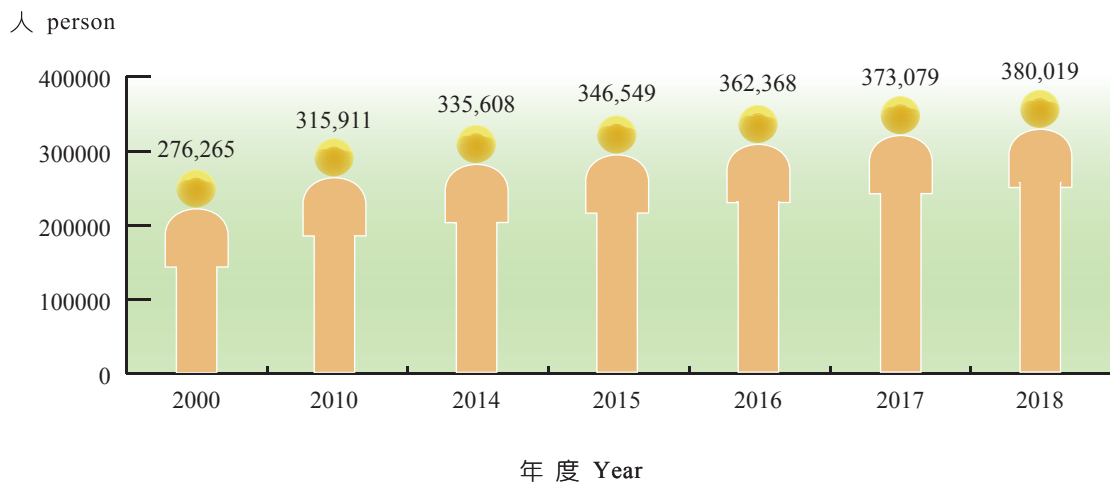


表10：人壽保險業歷年登錄投資型保險業務員變動概況

Table 10: Summary of Investment-linked Registration by Agents of Life Insurance Industry

單位：人 Unit：Person

年度 Year	合計 Total	壽險公司 Life Insurer	經紀人 Broker	代理人 Agent
民國103年(2014)	168,650	104,773	35,626	28,251
民國104年(2015)	171,158	104,152	35,290	31,716
民國105年(2016)	175,764	102,295	26,227	47,242
民國106年(2017)	184,275	108,870	26,974	48,431
民國107年(2018)	194,811	115,502	29,075	50,234

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



**107** 中華民國 **2018** The Life Insurance Industry in Taiwan  
人壽保險業概況



### (一) 研討會

1. 1 月 5 日本會與東海大學法律學院及台灣保險法學會共同舉辦「東海大學法律學院第八屆保險與金融法制學術」研討會，計有產官學界相關人員共 99 人報名參加。
2. 2 月 2 日本會與財團法人保險犯罪防制中心及信託公會共同舉辦「普惠金融、人壽保險與信託業務」專題演講，計有 50 人報名參加。
3. 2 月 6 日至 9 日本會與財團法人保險犯罪防制中心及產險公會共同舉辦「第一期保險業法令遵循人員職前班」，計有 62 人報名參加。
4. 3 月 23 日本會舉辦「金融科技時代下創新保險商品的可能性—面對 Fintech 專利布局應有的思維」研討會，計有會員公司相關部門人員 66 人報名參加。
5. 3 月 27 日本會與財團法人保險犯罪防制中心、產險公會、保經公會及保代公會共同舉辦「APG 第三輪相互評鑑實務作業」(第一期)研討會，計有主管機關、保險業代表共 218 名人員參加。
6. 3 月 31 日本會舉辦「法遵及法務主管座談會—保險業務員勞務契約之檢視與因應」，計有保險局代表、勞動部代表及會員公司相關部門人員計 78 人參加。
7. 5 月 17 日本會舉辦「歐盟個人資料保護法對台灣保險業之影響」研討會，計有主管機關及產、壽險公司相關部門人員 75 人參加。
8. 5 月 29 日本會與財團法人保險犯罪防制中心、產險公會、保經公會及保代公會共同舉辦「保險業防制洗錢及打擊資恐」(第二期)研討會，計有主管機關、會員公司及業界代表共 238 人參加。
9. 6 月 14 日至 15 日本會與財團法人保險犯罪防制中心及產險公會共同舉辦「第三期防制洗錢及打擊資恐人員在職班」，計有產壽險公司 68 人報名參加。
10. 7 月 26 日本會與眾安科技共同舉辦「科技賦能，共話保險行業新趨向—海峽兩岸保險科技主題沙龍」研討會，計有相關單位及產壽險公司 123 人報名參加。

## (1) Seminars

1. On January 5<sup>th</sup>, the LIA and the Tunghai University and the Taiwan Insurance Law Association co-hosted the “8th Academic Seminar of The College of Law, Tunghai University on Insurance and Financial Legal System”; a total of 99 participants from the authorities, industry and academia.
2. On February 2<sup>nd</sup>, the LIA and Insurance Anti-Fraud Institute and Trust Association of ROC co-hosted “Inclusive Finance, Life Insurance and Trust Business” seminar; a total of 50 participants.
3. From February 6<sup>th</sup> to 9<sup>th</sup>, the LIA and Insurance Anti-Fraud Institute and Non-Life Insurance Association co-hosted “First Pre-employment Training for Legal Compliance Personnel of the Insurance Industry”; a total of 53 participants.
4. On March 23<sup>rd</sup>, the LIA hosted “Possibility of Innovative Insurance Products in the Age of Financial Technology - Consideration under the Fintech Patent” seminar; a total of 66 participants from member companies.
5. On March 27<sup>th</sup>, the LIA and Insurance Anti-Fraud Institute and Non-Life Insurance Association and Insurance Brokers Association and Insurance Agency Association co-hosted “APG Third-Round Mutual Appraisal Practice” seminar; a total of 218 participants from the competent authorities and member companies.
6. On March 31<sup>st</sup>, the LIA hosted “Symposium for Legal Compliance and Legal Supervisors - Inspection of the Insurance Salesperson's Service Contract and Responsive Measures”; a total of 78 participants from Insurance Bureau, Ministry of Labor and member companies.
7. On May 17<sup>th</sup>, the LIA hosted “Impact of the EU Personal Data Protection Law on Taiwan's Insurance Industry” seminar; a total of 28 participants from the competent authorities, non-life insurance companies and member companies.
8. On May 29<sup>th</sup>, the LIA and Insurance Anti-Fraud Institute and Non-Life Insurance Association and Insurance Brokers Association and Insurance Agency Association co-hosted “Insurance Industry's Anti-Money Laundering and Counter-Capital Terrorism Measures” seminar; a total of 238 participants from the competent authorities and member companies.
9. From June 14<sup>th</sup> to 15<sup>th</sup>, the LIA and Insurance Anti-Fraud Institute and Non-Life Insurance Association co-hosted “Third On-the-Job Class on Anti-Money Laundering and Counter-Capital Terrorism” ; a total of 68 participants from non-life insurance companies and member companies.
10. On July 26<sup>th</sup>, the LIA and ZhongAn Technologies co-hosted “Technology Empowerment, A New Trend in the Insurance Industry - Cross-Strait Insurance Technology Theme Salon” seminar; a total of 123 participants from relevant authorities and non-life insurance companies and member companies.

11. 8 月 9 日本會舉辦「IFRS 17 保險合約規範解析」研討會，計有會員公司 95 人報名出席。
12. 8 月 16 日本會舉辦「IFRS 17 保險合約規範解析」研討會，計有會員公司 97 人報名出席。
13. 9 月 20 日至 21 日本會與財團法人保險犯罪防制中心及產險公會共同舉辦「第四期防制洗錢及打擊資恐人員在職班」，計有產壽險公司 59 人報名參加。

## (二) 國際交流與會議

1. 10 月 25 日秘書長、金副秘書長、訓練登錄組李主任及行政事務組呂主任至澳門參加第 24 屆兩岸四地保險會議
2. 12 月 4 日大陸建信人壽段超良董事長一行蒞會拜會。

## (三) 其他

1. 4 月 20 日理事長及秘書長出席金融總會舉辦之「金融業防制洗錢暨打擊資恐誓師大會」。
2. 10 月 23 日理事長出席保險局舉辦之 107 年度保險競賽頒獎典禮。
3. 10 月 25 日理事長出席臺灣期貨交易所舉辦之第四屆期貨鑽石獎頒獎典禮。
4. 12 月 25 日理事長及秘書長出席金融總會舉辦之「107 學年度金融服務業教育公益基金教育獎助學金頒獎典禮」。



11. On August 9<sup>th</sup>, the LIA hosted “Analysis of IFRS 17 Insurance Contract Specification” seminar; a total of 95 participants from member companies.
12. On August 16<sup>th</sup>, the LIA hosted “Analysis of IFRS 17 Insurance Contract Specification” seminar; a total of 97 participants from member companies.
13. From September 20<sup>th</sup> to 21<sup>st</sup>, the LIA and Insurance Anti-Fraud Institute and Non-Life Insurance Association co-hosted “Fourth On-the-Job Class on Anti-Money Laundering and Counter-Capital Terrorism” ; a total of 59 participants from non-life insurance companies and member companies.

## (2) International Communications and Meetings

1. On October 25<sup>th</sup>, the Secretary-General, Deputy Secretary-General Jin attended the 24th Cross-Strait Four-Place Insurance Conference in Macau.
2. On December 4<sup>th</sup>, Duan, Chao-Liang, Chairman of CCB Life of China visited the Association.

## (3) Other Activities

1. On April 20<sup>th</sup>, the Chairman and the Secretary-General participated the “Financial Industry’s Anti-Money Laundering and Counter-Capital Terrorism Oath-Taking Rally” held by Taiwan Financial Services Roundtable.
2. On October 23<sup>rd</sup>, the Chairman participated the “2018 Insurance Competition Awards Ceremony” held by the Insurance Bureau.
3. On October 25<sup>th</sup>, the Chairman participated the “4<sup>th</sup> Futures Diamond Awards Ceremony” held by Taiwan Futures Exchange.
4. On December 25<sup>th</sup>, the Chairman and the Secretary-General participated the “Education Scholarship Award Ceremony of the Financial Service Industry’s Educational Public-Welfare Fund for the 2018 Academic Year” held by Taiwan Financial Services Roundtable.



本會第七屆第三次會員代表大會黃副主委天牧蒞臨指導  
The 7th Third Member Congress held by the Association, Huang Tian Mu, the Vice Chairman of the Insurance Bureau delivered remark 2018.08.31



本會榮獲內政部106年度優良工商團體獎  
The Association was awarded by MOI as  
"Excellent Business Group Award in 2017" 2018.9.11





大陸建信人壽段超良董事長一行蒞會拜會  
Duan, Chao-Liang, Chairman of CCB Life of China visited the Association  
2018.12.4



保險業桌球友誼賽  
The Insurance Industry Table Tennis Friendly Match 2018.6.30





「歐盟個人資料保護法對台灣保險業之影響」研討會  
"Impact of the EU Personal Data Protection Law on Taiwan's  
Insurance Industry" Seminar 2018.5.17



保險業羽球友誼賽  
The Insurance Industry Badminton Friendly Match 2018.9.29

▶ 四、本會發行刊物

▶ IV. Publications



**107** 中華民國 **2018** The Life Insurance Industry in Taiwan  
人壽保險業概況

1. ● 人身保險投保指南

Guidance for Life Insurance  
( 刊載於本會網站 )  
(available at the Association's website)  
[www.lia-roc.org.tw](http://www.lia-roc.org.tw)



2. ● 精靈守護者

Insurance Numen



3. ● 壽險訊息

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



4. ● 壽險季刊

Life Insurance Quarterly





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



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



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



8. • 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



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



▶ 五、會員名錄

▶ V. The Member Companies of LIA-ROC



**107** 中華民國 **2018** 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 : 352,286  
 資本額 : 22,500  
 電話 : (02)27849151  
 網址 : www.twfhclife.com.tw

**臺灣人壽保險股份有限公司**

台北市 115 經貿二路 188 號 8 樓  
 成立日期 :1947,12  
 總資產 : 1,277,955  
 資本額 : 30,556  
 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 : 153,495  
 資本額 : 10,732  
 電話 : (02)87869955  
 網址 : www.pcalife.com.tw

**國泰人壽保險股份有限公司**

台北市 106 仁愛路四段 296 號  
 成立日期 :1962,10  
 總資產 : 5,534,583  
 資本額 : 53,065  
 電話 : (02)27551399  
 網址 : www.cathaylife.com.tw

**中國人壽保險股份有限公司**

台北市 105 敦化北路 122 號 5 樓  
 成立日期 :1963,4  
 總資產 : 1,323,711  
 資本額 : 34,738  
 電話 : (02)27196678  
 網址 : www.chinalife.com.tw

**南山人壽保險股份有限公司**

台北市 110 莊敬路 168 號  
 成立日期 :1963,7  
 總資產 : 3,634,895  
 資本額 : 100,426  
 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 : 352,286  
 Capital: 22,500  
 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 : 1,277,955  
 Capital: 30,556  
 Tel: 886-2-81709888  
 Website: www.taiwanlife.com

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

8th Fl., 1, Sungzhi. Rd., Taipei  
 Date Founded:1962,5  
 Assets : 153,495  
 Capital: 10,732  
 Tel: 886-2-87869955  
 Website: www.pcalife.com.tw

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

296, Sec. 4, Jen Ai Rd., Taipei  
 Date Founded:1962,10  
 Assets : 5,534,583  
 Capital: 53,065  
 Tel: 886-2-27551399  
 Website: www.cathaylife.com.tw

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

5th Fl., 122, Tun Hua N. Rd., Taipei  
 Date Founded:1963,4  
 Assets : 1,323,711  
 Capital: 34,738  
 Tel: 886-2-27196678  
 Website: www.chinalife.com.tw

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

168, Zhuangjing Rd., Taipei  
 Date Founded:1963,7  
 Assets : 3,634,895  
 Capital: 100,426  
 Tel: 886-2-87588888  
 Website: www.nanshanlife.com.tw

**新光人壽保險股份有限公司**

台北市 100 忠孝西路一段 66 號 37 樓  
成立日期 : 1963,7  
總資產 : 2,319,556  
資本額 : 57,976  
電話 : (02)23895858  
網址 : www.skl.com.tw

**富邦人壽保險股份有限公司**

台北市 106 敦化南路一段 108 號 14 樓  
成立日期 : 1993,6  
總資產 : 3,347,175  
資本額 : 69,433  
電話 : (02)87716699  
網址 : www.fubon.com/life

**三商美邦人壽保險股份有限公司**

台北市 110 信義路五段 150 巷 2 號 6 樓  
成立日期 : 1993,7  
總資產 : 948,966  
資本額 : 16,671  
電話 : (02)23455511  
網址 : www.mli.com.tw

**遠雄人壽保險事業股份有限公司**

台北市 110 松高路 1 號 28 樓  
成立日期 : 1993,11  
總資產 : 368,891  
資本額 : 12,426  
電話 : (02)27583099  
網址 : www.fglife.com.tw

**宏泰人壽保險股份有限公司**

台北市 105 民生東路三段 156 號 4 樓  
成立日期 : 1994,10  
總資產 : 247,126  
資本額 : 24,391  
電話 : (02)27166888  
網址 : www.hontai.com.tw

**安聯人壽保險股份有限公司**

台北市 110 信義路五段 100 號 5 樓  
成立日期 : 1995,3  
總資產 : 280,709  
資本額 : 6,183  
電話 : (02)87895858  
網址 : www.allianz.com.tw

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

37th Fl., 66, Sec. 1, Chung Hsiao W. Rd. Taipei  
Date Founded: 1963,7  
Assets : 2,319,556  
Capital: 57,976  
Tel: 886-2-23895858  
Website: www.skl.com.tw

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

14th Fl., 108, Sec. 1, Tun Hua S. Rd., Taipei  
Date Founded: 1993,6  
Assets : 3,347,175  
Capital: 69,433  
Tel: 886-2-87716699  
Website: www.fubon.com/life

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

6th Fl., 2, Lane 150, Sec. 5, Hsin Yi Rd., Taipei  
Date Founded: 1993,7  
Assets : 948,966  
Capital: 16,671  
Tel: 886-2-23455511  
Website: www.mli.com.tw

**Farglory Life Insurance Co., Ltd.**

28th Fl., 1, Songgao Rd., Taipei  
Date Founded: 1993,11  
Assets : 368,891  
Capital: 12,426  
Tel: 886-2-27583099  
Website: www.fglife.com.tw

**Hontai Life Insurance Co., Ltd.**

4th Fl., 156, Sec. 3, Ming Sheng E. Rd., Taipei  
Date Founded: 1994,10  
Assets : 247,126  
Capital: 24,391  
Tel: 886-2-27166888  
Website: www.hontai.com.tw

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

5th Fl., 100, Sec. 5, Hsin Yi Rd., Taipei  
Date Founded: 1995,3  
Assets : 280,709  
Capital: 6,183  
Tel: 886-2-87895858  
Website: www.allianz.com.tw

**中華郵政股份有限公司 (壽險處)**

台北市 106 愛國東路 216 號 3 樓  
 成立日期: 2003,1  
 總資產: 681,391  
 資本額: 20,000  
 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: 31,265  
 資本額: 2,250  
 電話: (02)87581000  
 網址: www.first-aviva.com.tw

**合作金庫人壽保險股份有限公司**

台北市 100 忠孝東路四段 325 號 10 樓  
 成立日期: 2010,1  
 總資產: 139,062  
 資本額: 6,000  
 電話: (02)27726772  
 網址: www.tcb-life.com.tw

**保德信國際人壽保險股份有限公司**

台北市 105 南京東路五段 161 號 10 樓  
 成立日期: 1990,11  
 總資產: 143,429  
 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 110 市民大道六段 288 號 16 樓  
 成立日期: 1992,8  
 總資產: 908,175  
 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: 162,171  
 資本額: 8,107  
 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: 681,391  
 Capital: 20,000  
 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: 31,265  
 Capital: 2,250  
 Tel: 886-2-87581000  
 Website: www.first-aviva.com.tw

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

10th Fl., 325, Sec. 4, Chung Hsiao E. Rd., Taipei  
 Date Founded: 2010,1  
 Assets: 139,062  
 Capital: 6,000  
 Tel: 886-2-27726772  
 Website: www.tcb-life.com.tw

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

10th Fl., 161, Sec. 5, Nanking E. Rd., Taipei  
 Date Founded: 1990,11  
 Assets: 143,429  
 Capital: 4,500  
 Tel: 886-2-27678866  
 Website: www.prulife.com.tw

**TransGlobe Life Insurance Inc.**

16th Fl., 288, Sec. 6, Civic Blvd., Taipei  
 Date Founded: 1992,8  
 Assets: 908,175  
 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: 162,171  
 Capital: 8,107  
 Tel: 886-2-27517578  
 Website: www.yuantalife.com.tw



**國際康健人壽保險股份有限公司**

台北市100中華路一段39號6樓  
 成立日期:2011,12  
 總資產: 27,499  
 資本額: 2,000  
 電話:(02)66231688  
 網址: www.cigna.com.tw

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

6th Fl., 39, Sec. 1, Chung Hua Rd., Taipei  
 Date Founded:2011,12  
 Assets : 27,499  
 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: 38,125  
 資本額: 4,354  
 電話:(02)27352838  
 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 : 38,125  
 Capital: 4,354  
 Tel: 886-2-27352838  
 Website: www.aia.com.tw

**法商法國巴黎人壽保險公司臺灣分公司**

台北市 110 信義路五段 7 號 80 樓  
 成立日期:1997,11  
 總資產: 234,670  
 資本額: 4,335  
 電話:(02)66363456  
 網址: www.cardif.com.tw/life/

**Cardif Assurance Vie, Taiwan Branch**

80th Fl., 7, Sec. 5, Hsin Yi Rd., Taipei  
 Date Founded:1997,11  
 Assets : 234,670  
 Capital: 4,335  
 Tel: 886-2-66363456  
 Website: www.cardif.com.tw/life/

**英屬百慕達商安達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: 54,332  
 資本額: 1,913  
 電話:(02)81611988  
 網址: life.chubb.com/tw-zh/  
 註:原中泰人壽保險公司, 105年9月更名

**Chubb Life Taiwan**

3rd Fl., 285, Sec. 4, Chung Hsiao E. Rd., Taipei  
 Date Founded:2005,10  
 Assets : 54,332  
 Capital: 1,913  
 Tel: 886-2-81611988  
 Website: life.chubb.com/tw-zh/  
 Note: Original ACE Life, name changed in Sep. 2016.

**英屬曼島商蘇黎世國際人壽保險公司臺灣分公司**

台北市 104 松江路 126 號 6 樓之 3  
 成立日期:2008,8  
 總資產: 288  
 資本額: 645  
 電話:(02)21815400  
 網址: life.zurich.com.tw  
 註:於 107 年 1 月 8 日解散

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

6-3Fl., 126 Sung Chiang Rd., Taipei  
 Date Founded:2008,8  
 Assets : 288  
 Capital: 645  
 Tel: 886-2-21815400  
 Website: life.zurich.com.tw  
 Note: Dissolved on January 8, 2018



▶ 附錄

▶ Appendix



**107** 中華民國 **2018** The Life Insurance Industry in Taiwan  
人壽保險業概況



### 臺灣壽險業經驗生命表

1,000q<sub>x</sub>

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 <sub>x</sub>	平均餘命 e <sub>x</sub>	死亡率 q <sub>x</sub>	平均餘命 e <sub>x</sub>	死亡率 q <sub>x</sub>	平均餘命 e <sub>x</sub>	死亡率 q <sub>x</sub>	平均餘命 e <sub>x</sub>
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

1,000q<sub>x</sub>

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

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

國名	幣名	2017年				2016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	1,377,114	1,377,114	28.15	1	1,352,385	1,352,385	28.58
Canada	CAD	9	155,130	119,520	2.44	9	151,812	114,523	2.42
Brazil	BRL	12	265,933	83,315	1.70	14	235,143	72,646	1.54
Mexico	MXN	26	478,249	25,293	0.52	25	456,063	24,403	0.52
Argentina	ARS	33	272,217	16,435	0.34	33	211,027	14,291	0.30
Chile	CLP	37	8,625,922	13,294	0.27	38	7,907,841	11,682	0.25
Colombia	COP	43	26,238,720	8,890	0.18	43	23,849,420	7,809	0.17
Peru	PEN	51	11,327	3,473	0.07	51	11,256	3,330	0.07
United Kingdom	GBP	4	219,810	283,331	5.79	4	224,515	304,208	6.43
France	EUR	5	213,877	21,603	0.44	5	214,766	237,644	5.02
Germany	EUR	6	197,389	222,978	4.56	6	194,321	215,021	4.54
Italy	EUR	8	137,663	155,509	3.18	8	146,751	162,383	3.43
Netherlands	EUR	14	69,946	79,013	1.62	12	72,416	80,130	1.69
Spain	EUR	15	62,451	70,547	1.44	15	61,995	68,599	1.45
Switzerland	CHF	18	57,018	57,904	1.18	17	57,500	58,369	1.23
Ireland	EUR	16	na.	64,306	1.31	16	53,587	59,295	1.25
Belgium	EUR	21	30,727	34,710	0.71	20	30,580	33,838	0.72
Sweden	SEK	20	312,510	36,580	0.75	21	288,157	33,667	0.71
Denmark	DKK	22	218,759	33,141	0.68	22	215,023	31,939	0.67
Luxembourg	EUR	23	26,851	30,277	0.62	24	23,688	26,212	0.55
Russia	RUB	29	1,277,585	21,898	0.45	31	1,180,632	17,607	0.37
Finland	EUR	25	23,156	26,158	0.53	23	25,195	27,879	0.59
Norway	NOK	30	163,642	19,790	0.40	29	163,914	19,511	0.41
Austria	EUR	31	17,063	19,275	0.39	30	17,017	18,830	0.40
Poland	PLN	34	60,340	15,970	0.33	35	54,066	13,702	0.29
Portugal	EUR	38	11,724	13,243	0.27	37	10,981	12,151	0.26
Turkey	TRY	39	43,978	12,054	0.25	36	39,496	13,085	0.28
Czech Republic	CZK	44	150,488	6,438	0.13	44	152,631	6,245	0.13
Greece	EUR	49	3,906	4,412	0.09	47	3,890	4,305	0.09
Japan	JPY	3	46,964,660	442,050	9.04	2	51,120,220	471,295	9.96
PR China	CNY	2	3,658,101	541,446	11.07	3	3,095,911	466,131	9.85
South Korea	KRW	7	200,837,900	181,218	3.70	7	196,519,900	170,862	3.61
Taiwan	TWD	10	3,576,310	117,474	2.40	10	3,279,226	101,445	2.14
India	INR	11	6,301,680	98,003	2.00	13	5,338,652	79,311	1.68
Hong Kong	HKD	17	477,557	61,286	1.25	18	438,149	56,448	1.19
Singapore	SGD	24	39,813	28,831	0.59	27	29,052	21,029	0.44
Thailand	THB	27	816,614	24,062	0.49	26	778,078	22,044	0.47
Indonesia	IDR	28	320,572,100	23,960	0.49	28	266,582,500	20,038	0.42
Malaysia	MYR	35	64,462	15,405	0.31	34	58,674	13,930	0.29
Iran	IRR	42	311,254,500	9,166	0.19	42	260,851,700	8,298	0.18
Israel	ILS	32	62,730	17,426	0.36	32	57,635	15,007	0.32
Saudi Arabia	SAR	41	36,439	9,717	0.20	41	37,252	9,934	0.21
Philippines	PHP	45	282,386	5,602	0.11	45	256,770	5,407	0.11
South Africa	ZAR	19	636,544	47,796	0.98	19	617,332	41,962	0.89
Morocco	MAD	50	36,214	3,718	0.08	49	34,920	3,561	0.08
Australia	AUD	13	104,443	80,061	1.64	11	110,501	82,159	1.74
New Zealand	NZD	40	14,337	10,186	0.21	40	14,382	10,015	0.21
World Total				<b>4,891,694</b>				<b>4,732,188</b>	

Source: Swiss Reinsurance Company, Sigma, 3/2018



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

國名	幣名	2017年				2016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	546,800	546,800	20.89	1	558,847	558,847	21.35
Canada	CAD	12	66,964	51,592	1.97	13	66,248	49,976	1.91
Brazil	BRL	14	149,617	46,874	1.79	14	142,887	41,005	1.57
Mexico	MXN	28	223,944	11,844	0.45	29	209,111	11,189	0.43
Chile	CLP	32	5,446,513	8,394	0.32	33	4,838,696	7,148	0.27
Argentina	ARS	41	41,011	2,476	0.09	41	34,596	2,343	0.09
Colombia	COP	40	8,269,299	2,802	0.11	38	7,509,037	2,459	0.09
Peru	PEN	49	5,356	1,642	0.06	49	5,113	1,513	0.06
United Kingdom	GBP	4	147,273	189,833	7.25	4	147,140	199,369	7.62
France	EUR	5	135,902	153,520	5.87	5	138,106	152,817	5.84
Germany	EUR	9	84,845	96,973	3.71	8	85,548	94,661	3.62
Italy	EUR	6	100,871	113,947	4.35	6	110,651	122,438	4.68
Ireland	EUR	11	na.	55,680	2.13	12	46,301	51,233	1.96
Spain	EUR	16	29,404	33,216	1.27	16	31,141	34,459	1.32
Switzerland	CHF	18	29,486	29,944	1.14	18	30,687	31,151	1.19
Sweden	SEK	19	229,266	26,836	1.03	19	207,815	24,280	0.93
Belgium	EUR	25	15,625	17,650	0.67	24	15,513	17,166	0.66
Luxembourg	EUR	20	23,546	26,549	1.01	21	20,372	22,542	0.86
Netherlands	EUR	27	13,818	15,610	0.60	25	14,807	16,385	0.63
Denmark	DKK	21	159,740	24,200	0.92	22	143,576	21,327	0.81
Finland	EUR	23	18,917	21,370	0.82	20	20,443	22,620	0.86
Norway	NOK	29	93,348	11,289	0.43	28	94,071	11,197	0.43
Poland	PLN	36	19,027	5,036	0.19	35	18,404	4,664	0.18
Portugal	EUR	33	7,172	8,101	0.31	32	6,729	7,446	0.28
Austria	EUR	34	5,797	6,549	0.25	34	6,103	6,754	0.26
Czech Republic	CZK	42	57,231	2,448	0.09	40	57,519	2,353	0.09
Greece	EUR	44	1,756	1,984	0.08	44	1,781	1,971	0.08
Hungary	HUF	48	458,334	1,670	0.06	48	437,087	1,553	0.06
Russia	RUB	35	331,537	5,683	0.22	37	215,740	3,217	0.12
Turkey	TRY	45	6,767	1,855	0.07	47	4,963	1,644	0.06
Japan	JPY	3	34,188,000	307,232	11.74	2	38,403,200	354,053	13.53
PR China	CNY	2	2,145,557	317,570	12.13	3	1,744,222	262,616	10.03
South Korea	KRW	7	113,973,500	102,839	3.93	7	119,811,300	104,169	3.98
Taiwan	TWD	8	3,001,760	98,602	3.77	9	2,731,257	84,493	3.23
India	INR	10	4,709,369	73,240	2.80	10	4,161,136	61,817	2.36
Hong Kong	HKD	13	338,123	49,808	1.90	11	403,159	51,940	1.98
Indonesia	IDR	24	258,374,400	19,312	0.74	26	203,527,900	15,299	0.58
Singapore	SGD	22	29,720	21,522	0.82	23	24,255	17,557	0.67
Thailand	THB	26	554,952	16,352	0.62	27	534,071	15,131	0.58
Malaysia	MYR	30	44,937	10,739	0.41	30	38,706	9,189	0.35
Israel	ILS	31	33,722	9,386	0.36	31	30,711	7,997	0.31
Philippines	PHP	37	195,797	3,885	0.15	36	177,702	3,742	0.14
Vietnam	VND	39	65,050,000	2,865	0.11	43	45,896,560	2,053	0.08
South Africa	ZAR	15	509,891	38,286	1.46	17	498,585	33,890	1.29
Morocco	MAD	51	14,834	1,523	0.06	51	14,294	1,457	0.06
Australia	AUD	17	41,965	32,169	1.23	15	50,695	37,692	1.44
New Zealand	NZD	47	2,462	1,749	0.07	46	2,459	1,712	0.07
World Total				2,657,270				2,617,016	

Source: Swiss Reinsurance Company, Sigma, 3/2018















中華民國一〇七年度  
**人壽保險業概況**  
The Life Insurance Industry  
**2018** 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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