







中華民國一〇五年度  
人壽保險業概況

The Life Insurance Industry  
**2016** in Taiwan

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## 理事長序言

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

民國 105 年壽險業總保費收入為新臺幣 31,333 億元，較上年度 29,267 億元成長 7.06%；其中初年度保費收入為 12,705 億元，較去年度成長 7.10%，續年度保費收入 18,628 億元，較去年度增加 7.03%。另，投資型保險商品總保費收入為新臺幣 2,858 億元，較上年度 4,480 億元減少 36.21%，其中初年度保費收入為 1,966 億元，較上年度減少 43.18%。

投保率仍持續成長已達 240.35%，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 42.01%；銀行通路占 51.46%；傳統保險經紀人、保險代理人占 6.53%。至本年度年底壽險業資產總額為新臺幣 222,472 億元，較上年度之 197,313 億元成長 12.75%；稅後純益為 1,052 億元。

去年金管會提出金融科技發展十大計畫，其中重點內容包括鼓勵保險業者開發 FinTech 大數據應用之創新商品，如具外溢效果之保險商品，另為敦促業者及早因應金融科技發展，金管會要求保險公司研提「在職員工訓練及轉職之轉型計畫」，並提列特別盈餘公積支應相關費用，以積極培育金融人才及協助員工適應未來發展趨勢或轉型。

在商品方面，105 年本會訂定「人身保險業辦理費用適足性檢測自律規範」，以遵循主管機關要求保險商品不得有費差損之規定；為因應我國高齡化社會，金管會訂定「小額終老保險商品相關規範」，並研議監理誘因鼓勵業者開發設計及推廣該類商品；修正「投資型保險投資管理辦法」，開放類全委投資型保單，得為匯率避險目的，從事貨幣相關衍生性金融商品的交易；金管會宣布自 106 年 1 月 1 日起調降新台幣、美元及澳幣新契約責任準備金 1~2 碼。

## 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 2016, the total premium income of life insurance industry amounts to NT\$3,133.3 billion, a yearly growth of 7.06% from last year's NT\$2,926.7 billion; of which, the first-year premium is NT\$1,270.5 billion, a yearly increase of 7.10%, whereas the following-year premium amounts to NT\$1,862.8 billion, a yearly growth of 7.03%. Meanwhile, the total premium income of unit-linked (investment) insurance contracts is NT\$285.8 billion, a 36.21% decrease from last year's NT\$448.0 billion; of which, the first-year premium is NT\$196.6 billion, a yearly recess of 43.18%.

The insurance coverage enjoys a steady growth to reach 240.35%; whereas the solicitation channels of the new contract premium source as the following: 42.01% from traditional insurers' salesmen, 51.46% from bancassurance, the rest 6.53% from traditional brokerage and agency. Till the end of year, the total assets of life industry reaches NT\$22,247.2 billion, a yearly growth of 12.75% from last year's NT\$19,731.3 billion, and the net-income after tax reaches NT\$105.2 billion.

The Financial Supervisory Commission (hereafter referred to as the FSC) put forth ten major Fin-Tech development plans last year, of which the major content including encouraging the insurance industry to develop innovative commodities in Fin-Tech big data applications, such as insurance products with positive externalities. On the other hand, to promote the industry to make early responses to the upcoming Fin-Tech development, the FSC requests insurance companies to submit the "on-job-training and staff rotation transformation plan", and to contribute special reserve for relevant expenses, so as to aggressively cultivate financial talent and assist the staff in adapting to future development trends and transformations.

With regard to commodities, the Life Insurance Association (hereafter referred to as the Association) set up the "Self-discipline Regulations Governing the Expense Adequacy Testing by Life Insurance Enterprises" in 2016 to comply with competent authority's requirements for no loss from difference of insurance expense. In response to the aging society, the FSC has promulgated the "Rules Governing Small Amounts of Elderly Insurance Products", and discusses supervision impetus to encourage insurers to design and promote the aforementioned product. In addition, the FSC has also modified the "Regulations Governing Investment of Unit-linked Insurance" allowing discretionary unit-linked policy to

資金運用方面，去年金管會修正「保險業資金辦理專案運用公共及社會福利事業投資管理辦法」，增列被投資事業得為依有限合夥法設立登記之有限合夥事業，並明定相關資格條件及投資限額；修正「保險業辦理國外投資管理辦法」，開放投資外國地方政府發行或保證之債券、本國銀行和大陸地區銀行在台分行以及外國銀行在台分行發行之外幣可轉讓定存單。

其他方面，金管會規範保險業辦理電子商務應於 106 年 7 月 1 日前完成取得資訊安全管理系統國際標準 (ISO 27001) 認證；為強化防制洗錢及打擊資恐機制，修正「保險業防制洗錢及打擊資助恐怖主義注意事項」，增訂相關內容，並更名為「保險業防制洗錢及打擊資恐注意事項」。

去年全球景氣回溫，美國聯準會重啟升息，預計今年可能有 3~4 次的升息機會，將有助於緩解壽險業長期以來的利差損問題，但近來地緣政治風險升高，兩岸關係不穩定，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



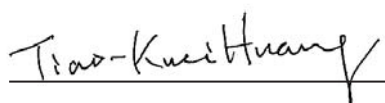
serve the purpose of the forex hedge by engaging in transactions of currency related derivative financial products. The FSC also announced to decrease the policy reserve by one to two-quarter points for the new contracts denominated in NT dollar, US dollar and Australian dollar since January 1, 2017.

For capital utilization, the FSC amended the “Regulations Governing Use of Insurer’s Funds in Special Projects, Public Utilities and Social Welfare Enterprises” last year, allowing limited partnership business established and registered in accordance with the “Limited Partnership Act” be permitted invested business, as well as required qualifications and investment quota. Besides, the FSC revised the “Regulations Governing Foreign Investments by Insurance Companies” to release investment targets on the bonds issued or guaranteed by foreign local governments, as well as on foreign-currency negotiable certificate of term deposit issued by domestic banks and branches of China and foreign banks in Taiwan.

For other aspects, the FSC has ruled that the insurers engaging in e-commerce should acquire the accreditation of ISO27001 of Information Security Management System (ISMS) before July 1, 2017; the FSC, to reinforce the anti-money laundering and counter financing terror mechanism, has modified the “Directions Governing Anti-Money Laundering and Countering Terrorism Financing of Insurance Sector” to add relevant content and rename it to be the “Directions Governing Anti-Money Laundering and Countering Financing Terror of Insurance Sector”.

Given the fact that the global economy rebounded last year, the U.S. Fed had planned to lift interest rate; the interest rate is expected to encounter 3 to 4 times of increase within this year, which will help to alleviate the long-running problem in loss from difference of interest rate by the life insurance industry. However, due to increasing risks in geopolitical issues and instability of the cross-strait relations recently, the way how the industry effectively reacts to aforementioned issues and maintains stable development is indeed the common goal of our endeavors. It is my sincere hope that we will stand on common ground to sustain past successes while creating the ideal business environment for the life insurance industry by providing adequate protection for the public and maintaining stability and prosperity.

The Life Insurance Association of the Republic of China  
Chairman



Mr. Tiao Kuei Huang



前金管會丁主委克華於表揚大會致詞  
Former FSC Chairman Ding Kung-wah delivered remark 2016.8.3



本會第6屆、第7屆理事長交接典禮  
The Handover Ceremony of the 6th and 7th terms of Chairmen 2016. 9. 9

▶ 一、公會簡介

▶ I. About the Association



105 中華民國 2016 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，在理事會下常設四個委員會及 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. 境外結構型商品審查小組。
5. 各研究小組。

## 1. History

Upon revision and enactment of the Commercial Association Law on November 10, 1997, the original “Taipei Life Insurance Association” established on May 16, 1964 had undergone internal reorganization under the new law and officially changed its name to “The Life Insurance Association of the Republic of China (LIA-ROC)” on September 10, 1998. The 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, four 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) Offshore-structured Products Exam Unit.
- (5) The Subcommittee of LIODC.

#### (四) 各委員會及研究小組功能

##### 1. 人身保險業務員資格測驗登錄管理委員會

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

##### 2. 人身保險業務員申訴委員會

本委員會之任務為對各人身保險業務員所屬公司辦理之業務員訓練、管理及獎懲績效予以評估及對受停止招攬登錄、撤銷登錄處分之人身保險業務員申請覆核。由會員公司代表 4 人、中華民國精算學會及中華民國人壽保險管理學會、學者、消費者及業務員代表各 1 人組成。

##### 3. 新型態人身保險商品認定委員會

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

##### 4. 境外結構型商品審查小組

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

## 4. Committee Functions

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

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

### (2) The Agent Grievance Committee

This Committee is responsible for life insurance agents' professional training, management, reward/compensation and disciplinary action, evaluation of agents' conduct for de-registration and/or re-registration applications. Representation at this Committee is as follows: 4 representatives from the life insurance industry, one representative from each of the following organizations/bodies: The Actuarial Institute of the Republic of China, The Life Insurance Management Institute of the Republic of China, Academics, Consumers and Agents.

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

This Committee is responsible for accepting insurance company's inquiring whether new products follows 「New-Type Life Insurance Products Recognition Standard」 and being classified as new-type products and providing the Authority advices whether life insurance products belong to New-Type products. Representation at this Committee is as follows: one representative from the Authorities, one from the Taiwan Insurance Institute, 2 insurance experts, 2 financial experts, one representative from the Life Insurance Association of the Republic of China.

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

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

## 5. 各研究小組

本會為促進人壽保險事業之健全發展，分別依壽險業務的功能或險種，設置 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	法令遵循研究小組	資訊科技管理研究小組
保全研究小組	人力資源開發研究小組	投資研究小組
展業研究小組	內控內稽研究小組	保戶申訴研究小組
團體保險研究小組	法制研究小組	宣傳研究小組
精算統計研究小組	理賠研究小組	風險管理研究小組
再保險研究小組	教育訓練研究小組	兩岸暨國際事務研究小組
科技應用研究小組	財務會計研究小組	

### (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：

負責本會總務、文書收發及檔案管理、會計出納、人事管理等行政事務，辦理壽險業聯誼活動及社會公益活動，處理與國外保險機構業務合作、外賓來訪等國際事務，並配合各業務單位之事務處理，提供行政支援。

#### 研究諮詢組：

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

- 配合法制、理賠、承保、保全、團體保險、保戶申訴、人力資源開發、內控內稽、兩岸暨國際事務、科技應用及法令遵循等 11 個研究小組。
- 編製「壽險季刊」。
- 編印「保險法及相關法規」。
- 編印「人身保險判決彙編」。
- 編製「壽險訊息」。
- 舉辦研修班、專題演講。
- 民眾投保紀錄查詢服務。
- 保戶諮詢服務。



### (5) Subcommittee of LIODC

This Committee is responsible for the betterment and further development of the life insurance industry. The goal of the Committee is providing opinions and suggestions for the common problem of the life insurance industry, and each member company appoints one representative to join this Committee which is sub-divided into 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.

### 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".
- Publish "Life Insurance Casebook".
- Compile "Life Insurance information Monthly".
- Organize seminars and keynote speech presentations on special topics by renowned speakers.
- Provide insurance record inquiry services.
- Provide policyholder inquiry services.

#### 訓練登錄組：

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

- 配合教育訓練、展業、宣傳等 3 個研究小組。
- 辦理優秀內勤從業人員暨業務員表揚。
- 編輯「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.
- 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”.

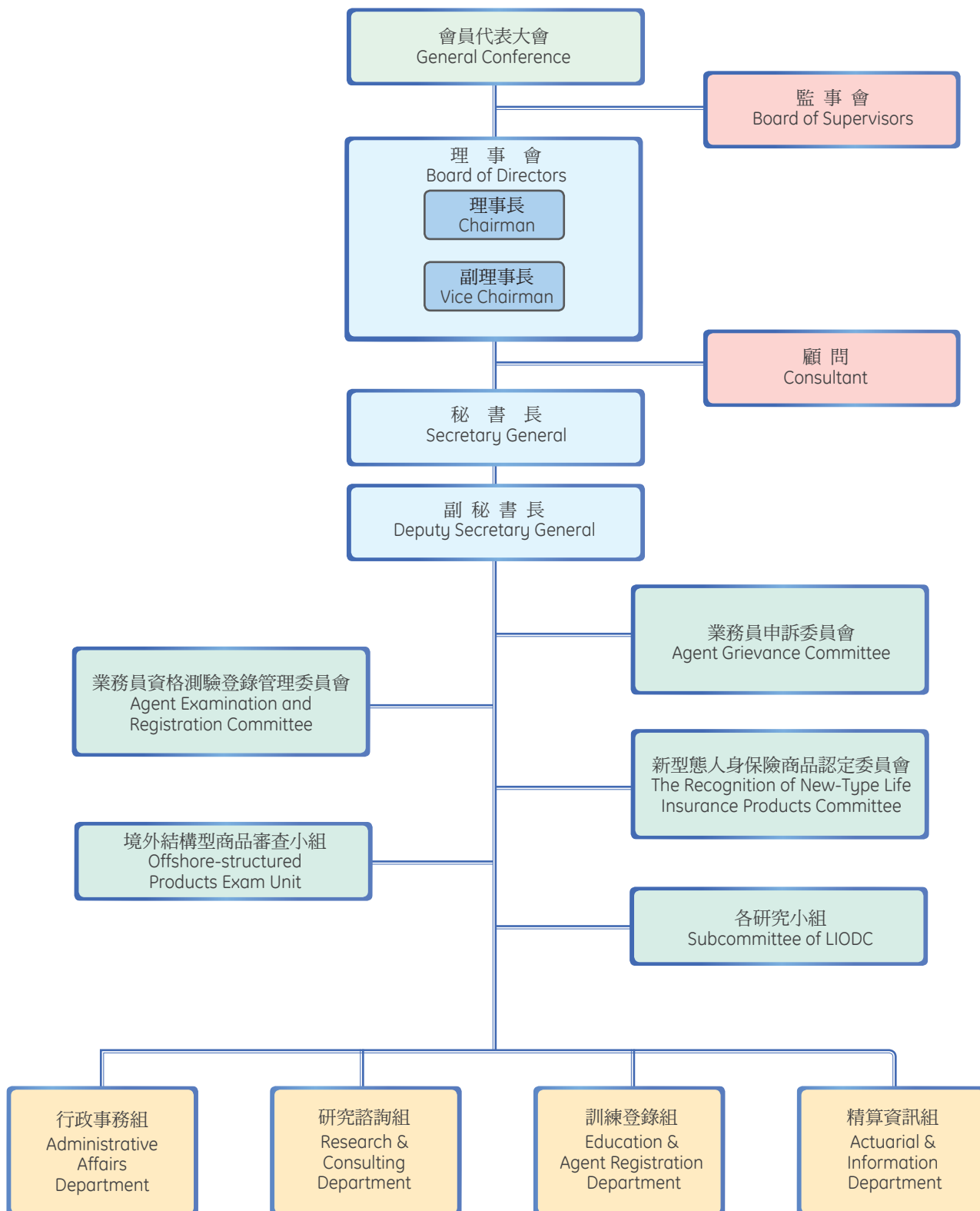
### Actuarial & Information Department

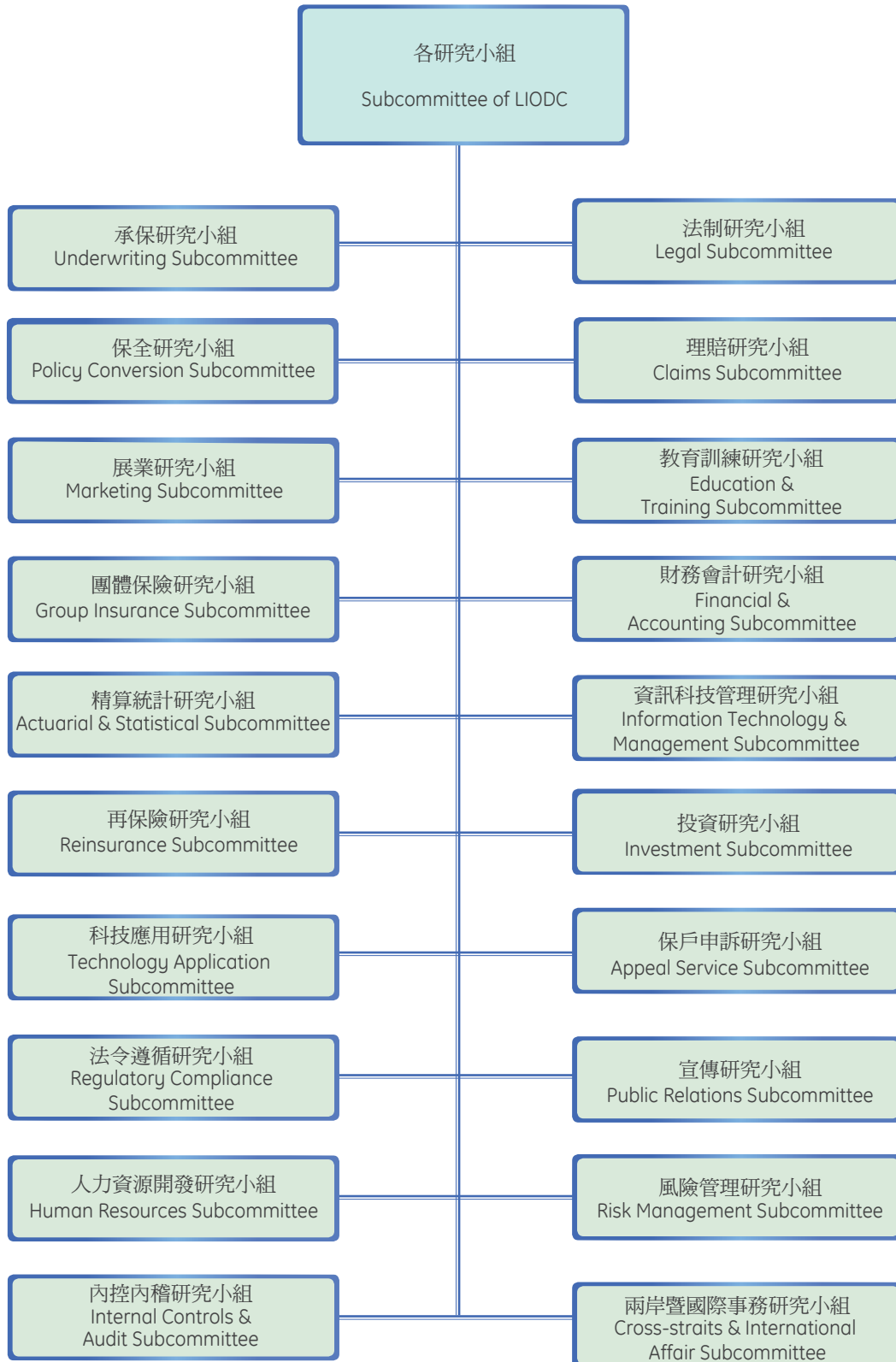
This department is responsible for actuarial, investment, risk management, financial and accounting related matters of the life insurance industry. The department also takes charge of the operation and maintenance of computer networks and related joint arrangements within the industry and sets up the 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105年臺灣地區人壽保險業概況

▶ II. 2016 Highlights of the Life Insurance Business  
in Taiwan



105 中華民國 2016 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，105 年有逐步回穩之跡象，半導體市場回溫以及商品價格走揚，帶動出口成長；內需部分，則受惠於私人消費、民間投資以及政府支出之貢獻，統計全年經濟成長率為 1.50%。

## 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 2016. The growth in recovery of the semi-conductor market and in commodity prices has attributed to export growth; as for local demands, due to the growth in individual consumption, private investment and government expenditure, the yearly economic growth rate reached 1.50%.

歷年經濟成長率趨勢圖  
Economic Growth Rate



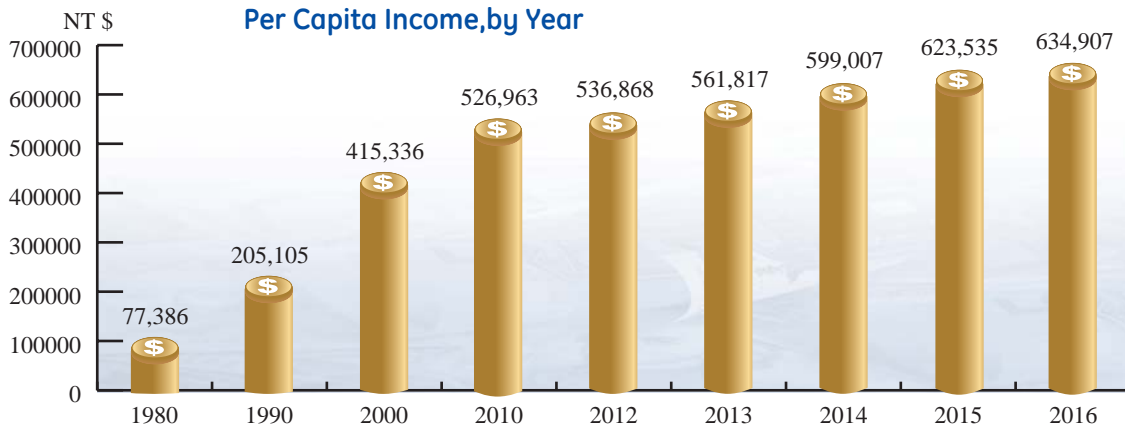
### 國民所得

民國 105 年平均每人國民所得為新臺幣 634,907 元 (19,638 美元\*)，較前一年 19,540 美元增加 98 美元或 0.50%，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 2016, per capita income reached US\$19,638. The figure was increased by US\$98 or 0.50% from the preceding year's US\$19,540. The per capita income in recent years has remained above US\$19,000, affected by foreign exchange.

歷年平均每人國民所得趨勢圖  
Per Capita Income, by Year



註 \*：新臺幣32.33元=美金1元，以下換算基礎同。 NT\$32.33= US\$ 1, the same as the following.

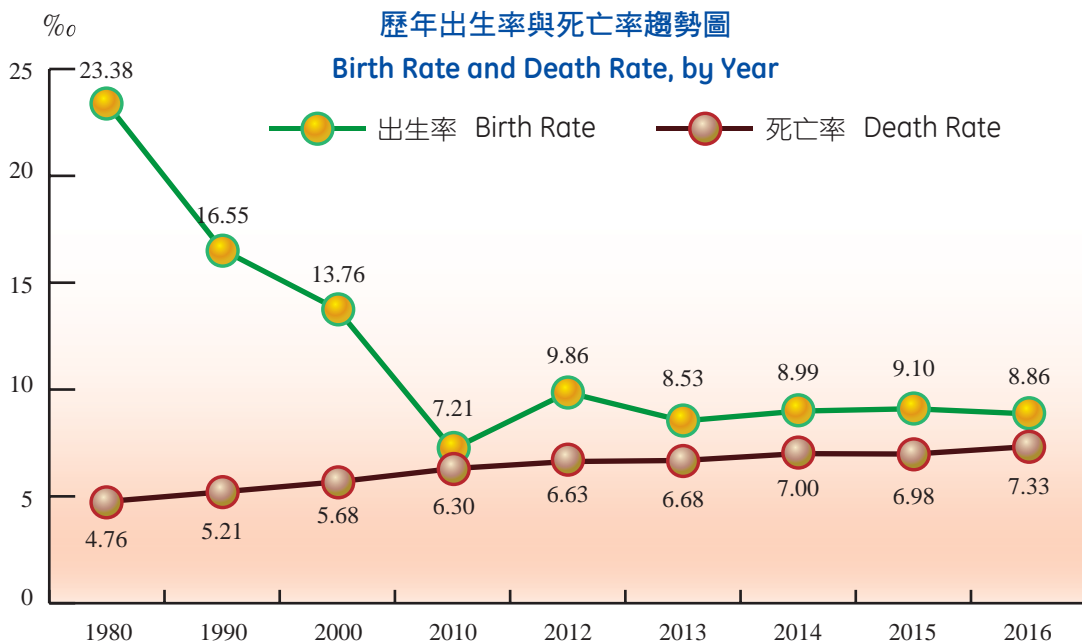


### 人口數、出生率與死亡率

民國 105 年底，依內政部統計總人口數為 23,539,816 人，較去年底增加 47,742 人，其中男性為 11,719,270 人，女性為 11,820,546 人。本年度出生人數為 208,440 人，粗出生率為千分之 8.86，較去年減少 2.41%；死亡人數為 172,405 人，粗死亡率為千分之 7.33，較去年增加 5.22%。

### Population, Birth Rate and Death Rate

According to the household registration data, at the end of 2016, total population was 23,539,816 including 11,719,270 males and 11,820,546 females. Relative to the total population at the end of 2015, there was an increase of 47,742 people. The number of live births, during 2016, totaled 208,440 resulting in a crude birth rate of 8.86 per 1,000 people. 172,405 deaths were registered in 2016 with a crude death rate of 7.33 per 1,000 people.



## (二) 產業現狀

至民國 105 年底，共有 24 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）20 家，設立 128 家分公司，通訊處 3,626 個；外商分公司 4 家，設立 11 個通訊處；從業人員中，業務員共計 191,693 人，較前年增加 1.74%，內勤人員共 29,228 人，近幾年人數變化不大；壽險業總資本額已達新臺幣 507,235 百萬元，較前一年度增加 32,999 百萬元。

## 2. Insurance Industry Environment

At the end of 2016, there were 24 life insurance companies in operation, including 20 domestic companies and 4 foreign branch companies. There were 29,228 staffs and 191,693 agents which increased 7.01% and 1.74% respectively from last year. The total capital of life insurance industry reached NT\$507,235 million, up by NT\$32,999 million from last year.

分支機構分布圖  
Distribution of Branch Offices

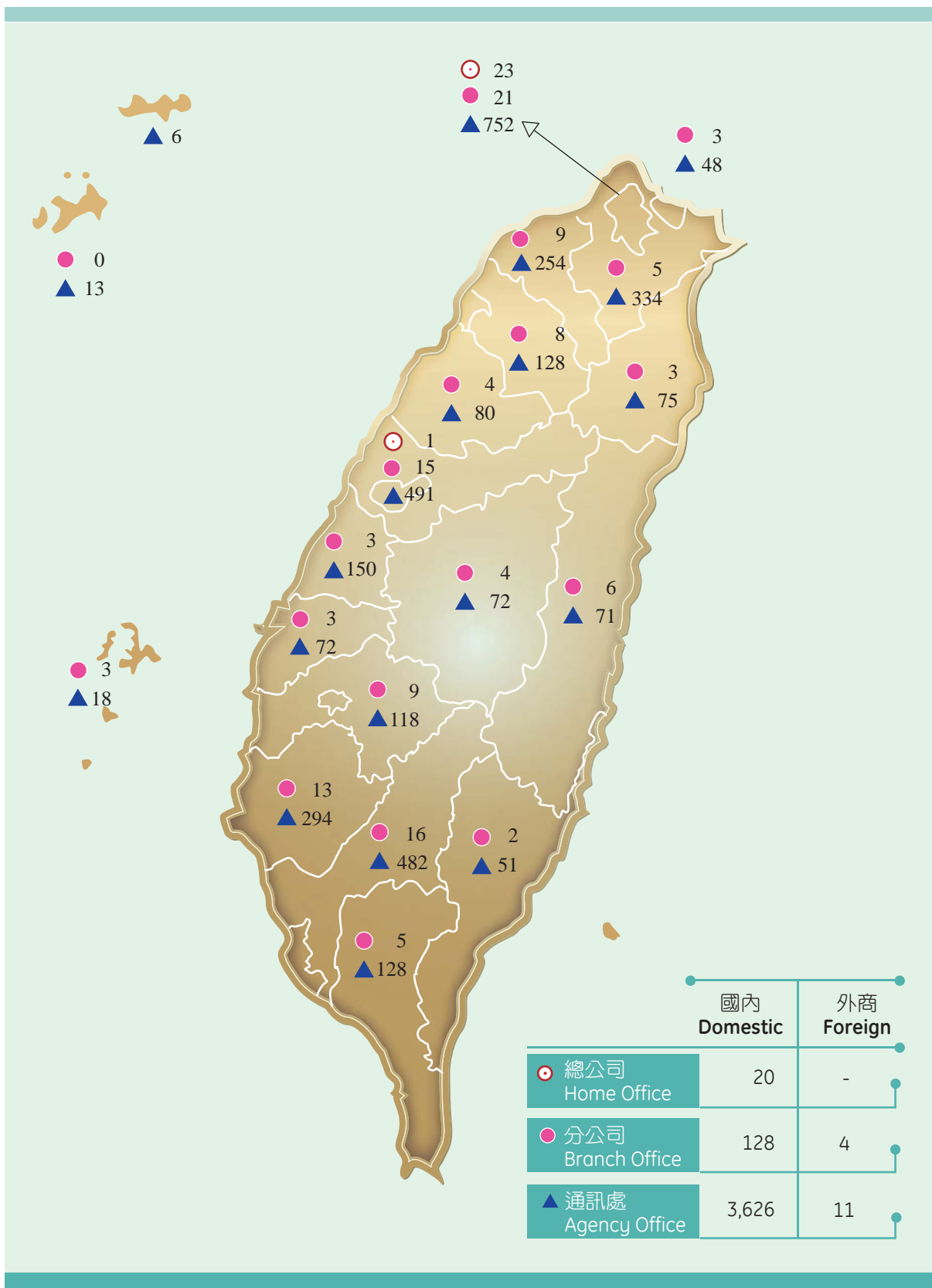


表 1: 人壽保險業歷年公司數、從業人員及資本額概況

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 101 年 (2012)	24	6	171,950	26,765	397,454
民國 102 年 (2013)	24	5	169,398	26,068	424,126
民國 103 年 (2014)	24	4	180,405	26,858	436,858
民國 104 年 (2015)	21	4	188,407	27,314	474,236
民國 105 年 (2016)	20	4	191,693	29,228	507,235

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 105 年底，全體壽險業總資產已達新臺幣 22,247,223 百萬元（約 688,129 百萬美元）較前一年 19,731,338 百萬元增加 12.75%。負債總額為新臺幣 21,133,798 百萬元，較前一年 18,736,545 百萬元增加 12.79%，其中各種準備金（負債準備）有新臺幣 18,910,818 百萬元，佔總負債的 89.48%。業主權益總數為新臺幣 1,113,424 百萬元，較前一年 994,793 百萬元增加 11.93%。

### 3. Assets & Liabilities

The total assets of life insurance industry in 2016 amounted to NT\$22,247,223 million (US\$688,129 million), which showed an increase of 12.75% over the previous year's NT\$19,731,338 million. The total liabilities of life insurance industry in 2016 amounted to NT\$21,133,798 million, and an increase of 12.79% over the preceding year. The major item of liability was policy reserves, which reached NT\$18,910,818 million accounted for 89.48% of the total liabilities. The owners' equity in 2016 increased from NT\$994,793 million to NT\$1,113,424 million, the increased rate was 11.93%.

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

金額：新臺幣百萬元 Amount Unit:NT\$ Million

年 度 Year	總 資 產 Total Assets	總 負 債 Total Liabilities	各種準備金 Policy Reserves	業主權益 Owners' Equity	投資報酬率 Return on Asset
民國 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101年(2012)	14,528,759	13,843,592	12,033,625	685,167	3.54
民國102年(2013)	16,632,488	15,826,129	13,922,612	806,359	3.51
民國103年(2014)	18,521,276	17,486,184	15,234,516	1,035,093	3.81
民國104年(2015)	19,731,338	18,736,545	16,536,534	994,793	3.37
民國105年(2016)	22,247,223	21,133,798	18,910,818	1,113,424	1.83
成長率 Growth rate (%)	12.75	12.79	14.36	11.93	-45.70

#### (四) 資金運用狀況

至民國 105 年底止，全體壽險業運用資金總額為新臺幣 20,038,393 百萬元（約 619,808 百萬美元），較前一年 17,581,626 百萬元增加 13.97%，為總資產的 90.07%。觀察資金運用情形，國外投資 12,589,119 百萬元，佔資金運用總額的 62.82%，居第一位；資金運用第二位為有價證券計 4,407,992 百萬元，佔資金運用總額的 22.00%，其中，公債及國庫券 1,892,019 百萬元佔 9.44%，股票 1,230,724 百萬元佔 6.14%。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 2016, total utilization assets of the life insurance industry was NT\$20,038,393 million (US\$619,808 million and 90.07% of total assets) with a growth rate of 13.97% when compared to last year's NT\$17,581,626 million. Regarding the overall assets portfolio, the major component of life insurance industry assets was foreign investment, totaled NT\$12,589,119 million (62.82% of total utilization assets). The second largest of asset was Securities & Bonds, totaled NT\$4,407,992 million (22.00% of total utilization assets) with Government & Treasury Bonds totaled NT\$1,892,019 million (9.44% of total utilization assets) and Stock totaled NT\$1,230,724 million (6.14% 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101年(2012)	740,847	4,904,880	2,487,724	858,857	558,002	150,818	849,478
民國102年(2013)	656,431	5,309,755	2,541,020	1,089,857	643,057	250,356	785,465
民國103年(2014)	353,994	5,118,665	2,385,493	1,232,502	601,578	169,026	730,066
民國104年(2015)	252,519	4,641,060	2,186,440	1,078,911	476,127	260,685	638,897
民國105年(2016)	467,335	4,407,992	1,892,019	1,230,724	493,329	194,931	596,989
成長率 Growth rate(%)	61.31	-5.02	-13.47	14.07	3.61	-25.22	-6.56

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 101 年 (2012)	572,966	530,206	626,819	5,223,997	16,479	142,411	12,758,605
民國 102 年 (2013)	747,862	556,132	819,819	6,389,982	17,574	189,743	14,687,298
民國 103 年 (2014)	966,867	534,555	940,178	8,235,179	23,101	187,559	16,360,098
民國 104 年 (2015)	991,025	529,631	843,883	10,131,813	48,844	142,851	17,581,626
民國 105 年 (2016)	1,051,655	543,917	827,726	12,589,119	53,867	156,781	20,038,393
成長率 Growth rate(%)	6.12	2.70	-1.91	24.25	10.28	9.75	13.97

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 105 年壽險業總保費收入已達新臺幣 3,133,357 百萬元(約 96,918 百萬美元),較前一年 2,926,677 百萬元增加 7.06%,其中人壽保險 2,525,363 百萬元,較去年增加 12.86%、傷害保險 63,860 百萬元、健康保險 338,145 百萬元、年金保險 205,989 百萬元,較去年減少 32.12%,分別佔所有保費收入的 80.60%、2.04%、10.79%、6.57%。

### 5. Premium Income

In 2016, total premium income of life insurance industry reached NT\$3,133,357 million (US\$96,918 million) and increased 7.06% when compared to last year's NT\$2,926,677 million. The life insurance premium income was NT\$2,525,363 million (80.60% of total premium income), an increase of 12.86%. The premium income of accident products was NT\$63,860 million (2.04% of premium income) and the premium income of health products was NT\$338,145 million (10.79% of premium income). The premium income of annuity product was NT\$205,989 million (6.57% 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 101 年 (2012)	1,932,448	58,694	271,902	215,304	2,478,348
民國 102 年 (2013)	1,855,902	60,021	290,344	377,264	2,583,532
民國 103 年 (2014)	2,162,094	61,228	306,502	241,307	2,771,130
民國 104 年 (2015)	2,237,541	62,552	323,138	303,447	2,926,677
民國 105 年 (2016)	2,525,363	63,860	338,145	205,989	3,133,357
成長率 Growth rate(%)	12.86	2.09	4.64	-32.12	7.06

近幾年我國壽險業經營險種變化可由各險別初年度保費收入統計表中觀知，傳統型壽險近年業績穩定成長，民國 101 年為 822,297 百萬元，105 年則成長至 927,597 百萬元，傷害險於民國 90 年達 16,412 百萬元後，近幾年維持約 10,000 百萬元左右之水準，105 年為 11,746 百萬元；健康險 105 年為 33,607 百萬元；投資型保險 105 年為 196,594 百萬元，減少 43.18%。

In recent years, the distribution of the first year premium income - by product lines are shown in the following table. Statistical information of the first year premium income indicated that the traditional life product performance grew steady. Premium income reached NT\$822,297 million in 2012 and then increased to NT\$927,597 million in 2016. 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\$11,746 million in 2016. Insurance premium for health insurance reached at NT\$33,607 million in 2016. Investment-linked products were NT\$196,594 million and decreased 43.18% in 2016.

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 105 年 (2016)	民國 104 年 (2015)	民國 103 年 (2014)	民國 102 年 (2013)	民國 101 年 (2012)
人壽保險 Life	傳統型 Traditional	927,597	692,831	711,864	553,785	822,297
	投資型 Investment-Linked	108,708	169,761	211,693	172,097	143,085
	小計 Subtotal	1,036,305	862,593	923,557	725,882	965,382
傷害保險 Accident	傳統型 Traditional	11,746	11,494	10,996	10,681	10,969
健康保險 Health	傳統型 Traditional	33,607	33,543	33,686	29,626	33,952
年金保險 Annuity	傳統型 Traditional	100,975	102,388	63,814	252,678	121,912
	投資型 Investment-Linked	87,886	176,226	137,645	87,415	58,166
	小計 Subtotal	188,862	278,613	201,460	340,094	180,078
合計 Total	傳統型 Traditional	1,073,925	840,257	820,360	846,769	989,130
	投資型 Investment-Linked	196,594	345,987	349,338	259,512	201,251
	小計 Subtotal	1,270,520	1,186,244	1,169,698	1,106,281	1,190,381

### (六) 初年度保費收入通路別分析

初年度保費收入 1,270,520 百萬元中，依通路別統計為：壽險公司本身行銷體系 533,776 百萬元佔 42.01%；銀行通路 653,816 百萬元佔 51.46%；傳統保險經紀人、保險代理人僅 82,929 百萬元佔 6.53%。

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

Contribution to the total first year premium income of NT\$1,270,520 million by various sales channels are as follows: traditional tied agents of life insurers was NT\$533,776 million (42.01%), bankers was NT\$653,816 million (51.46%); the broker & agent was merely NT\$82,929 million(6.53%).

表 6: 人壽保險業民國 105 年初年度保費收入通路別統計表  
Table6: First Year Premium Income- by Distribution Channel

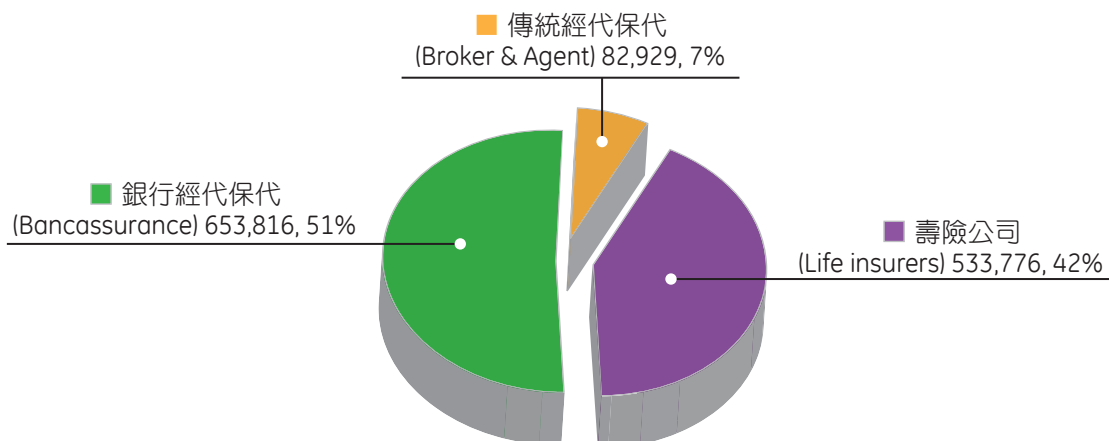
單位:新臺幣百萬元 (Unit:NT\$Million)

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101年(2012)	474,865 (39.89)	665,856 (55.94)	49,660 (4.17)	1,190,381
民國102年(2013)	429,588 (38.83)	629,062 (56.86)	47,631 (4.31)	1,106,281
民國103年(2014)	501,450 (42.87)	611,752 (52.30)	56,496 (4.83)	1,169,698
民國104年(2015)	488,976 (41.22)	635,733 (53.59)	61,535 (5.19)	1,186,244
民國105年(2016)	533,776 (42.01)	653,816 (51.46)	82,929 (6.53)	1,270,520
成長率 Growth rate(%)	9.16	2.84	34.77	7.10

註：括號內數字為佔率。

Note: ( ) represents the rate.

105 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 1:1.2 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 1:1.2 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 105 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	353,497(38.23)	503,285(54.43)	67,858(7.34)	924,641
個人年金保險 Individual Annuity	74,912(74.19)	23,667(23.44)	2,396(2.37)	100,975
投資型保險 Investment-Link	62,475(31.78)	126,247(64.22)	7,872(4.00)	196,594
個人傷害、健康保險 Individual Accident & Health	31,256(91.07)	450(1.31)	2,614(7.62)	34,321
團體保險 Group Insurance	11,635(83.18)	166(1.18)	2,187(15.64)	13,988
合計 Total	533,776(42.01)	653,816(51.46)	82,929(6.53)	1,270,520

註：括號內數字為佔率。

Note: ( ) represents the rate.

### (七) 保險給付

民國 105 年壽險業保險給付達新臺幣 1,624,610 百萬元 ( 約 50,251 百萬美元 )，較前一年 1,536,065 百萬元增加 5.76%，其中人壽保險 1,309,209 百萬元較去年增加 8.79%、傷害保險 23,865 百萬元、健康保險 110,486 百萬元、年金保險 181,050 百萬元，較去年減少 12.66%，人壽保險佔總保險給付的 80.59%。

### 7. Benefit Payments

Total Benefit Payments were NT\$1,624,610 million or US\$50,251 million, increased by 5.76% against 2015's NT\$1,536,065 million. The Benefit Payments of life insurance product were NT\$1,309,209 million ( 80.59% of total benefit payments )，which represented an increase of 8.79%. The Benefit Payments of accident and health products were NT\$23,865 million and NT\$110,486 million respectively. The benefit payments of annuity products were NT\$181,050 million, an decrease of 12.66% 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 101 年 (2012)	926,239	21,313	82,349	219,135	1,249,036
民國 102 年 (2013)	925,369	21,473	87,352	219,714	1,253,908
民國 103 年 (2014)	1,256,136	22,364	94,706	248,817	1,622,023
民國 104 年 (2015)	1,203,463	23,031	102,281	207,290	1,536,065
民國 105 年 (2016)	1,309,209	23,865	110,486	181,050	1,624,610
成長率 Growth rate(%)	8.79	3.62	8.02	-12.66	5.76

## (八) 投保率與普及率

依據內政部發布之民國 105 年底總人口 23,540 千人，則持有人壽保險單 56,578 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 240.35%（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 2016 was 23.54 million. The ratio of having insurance coverage (56,578,151 policies including individual, group life insurance, individual annuity and group annuity) represents 240.35% 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)

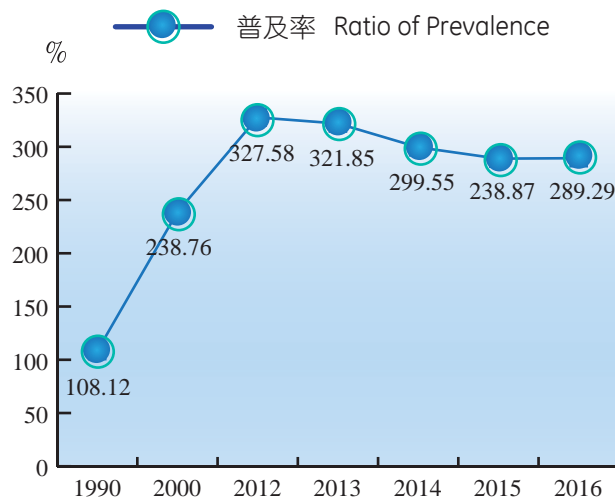
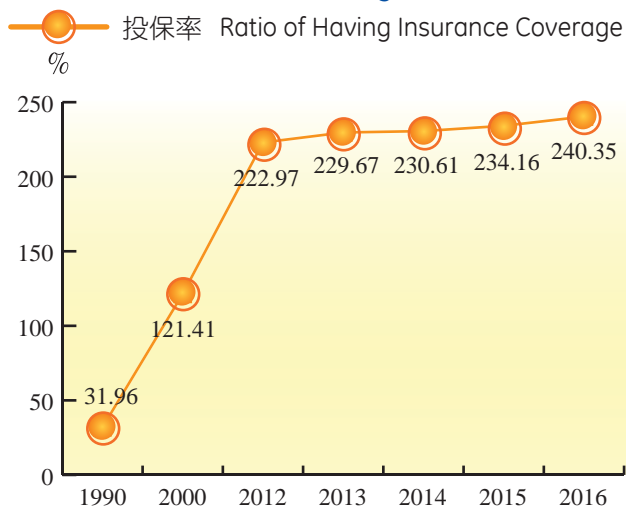
年度 Year	年底人口數 (1) Population	國民所得 (2) National Income	有效契約 Business In Force		投保率 NO. to population (3) / (1)%	普及率 In Force to NI (4) / (2)%
			件數 (3) No.	保額 (4) Amount		
民國 59 年 (1970)	14,675,965	215,345	386,658	19,674	2.63	9.14
民國 69 年 (1980)	17,805,067	1,370,084	1,149,505	304,976	6.46	22.16
民國 79 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 101 年 (2012)	23,315,822	12,218,540	51,986,974	40,025,298	222.97	327.58
民國 102 年 (2013)	23,373,517	12,757,990	53,681,459	41,061,271	229.67	321.85
民國 103 年 (2014)	23,433,753	13,799,534	54,041,486	41,336,909	230.61	299.55
民國 104 年 (2015)	23,492,074	14,558,395	55,008,370	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

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 105 年底，壽險業總登錄業務員為 362,368 人，較前一年度 346,549 人增加 4.56%；其中壽險公司登錄人數為 210,480 人、經紀人登錄 70,681 人、代理人登錄 81,207 人，分別佔全體登錄人數的 58.08%、19.51% 與 22.41%。

### 9. Life Insurance Agents

At the end of 2016, the total number of registered agents was 362,368 increased 4.56% when compared to last year's 346,549 among which there were 210,480 people (58.08%) from life insurance companies, 70,681 people (19.51%) from brokers and 81,207 people (22.41%) 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 101 年 (2012)	320,734	191,042	72,818	56,514
民國 102 年 (2013)	323,912	187,753	80,225	55,934
民國 103 年 (2014)	335,608	198,653	82,984	53,971
民國 104 年 (2015)	346,549	206,845	82,775	56,929
民國 105 年 (2016)	362,368	210,480	70,681	81,207
成長率 Growth Rate %	4.56	1.76	-14.61	42.65

壽險業歷年總登錄業務員如下圖：以民國 80 年代之組織發展最為迅速，與保險業開放國內機構新設保險公司吻合，最近 5 年人數發展已趨於穩定，人數維持於 30 餘萬人之水準。

The chart of agent registration is shown below. The infrastructure of the life insurance industry in 1990's has developed rapidly with the opening up of the insurance market. The number of agents during recent 5 years has gradually reached stable around 300,000 persons.

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

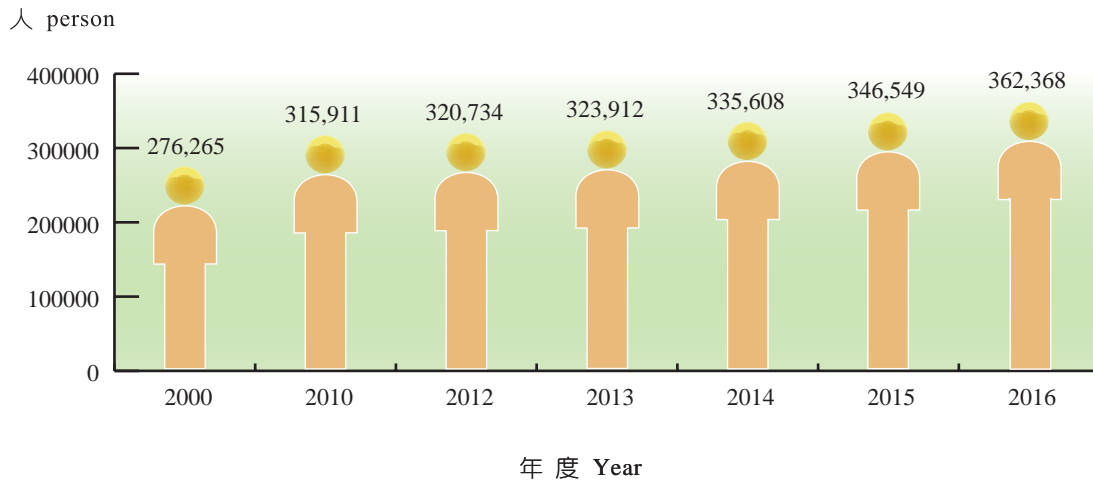


表 10：人壽保險業歷年登錄投資型保險業務員變動概況

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

單位：人 Unit：Person

年度 Year	合計 Total	壽險公司 Life Insurer	經紀人 Broker	代理人 Agent
民國 101 年 (2012)	163,029	105,777	29,425	27,827
民國 102 年 (2013)	164,797	102,527	33,650	28,620
民國 103 年 (2014)	168,650	104,773	35,626	28,251
民國 104 年 (2015)	171,158	104,152	35,290	31,716
民國 105 年 (2016)	175,764	102,295	26,227	47,242

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

105 中華民國 2016 The Life Insurance Industry in Taiwan  
人壽保險業概況

### (一) 研討會

1. 5月10至12日日本會與德商科隆再保險共同舉辦「腫瘤學及部分癌症探討」研討會，計有會員公司相關部門人員66人報名參加。
2. 5月30日日本會舉辦「個人資料保護法」專題演講，計有會員公司相關部門人員69人報名參加。
3. 6月22日日本會舉辦「2016壽險同業財會專業」研討會，計有會員公司相關部門人員計65人報名參加。
4. 6月23日日本會舉辦「國際衍生性商品保證金重要規範」研討會，計有產、壽險公司相關部門人員計84人報名參加。
5. 6月28日日本會舉辦「有關愛滋病患之保險商品與核保之國外經驗分享」專題演講，計有產險公會、保發中心及各會員公司相關部門人員計35人報名參加。
6. 7月1日日本會與美國再保險公司共同舉辦「加拿大保險商品概況暨亞洲創新保險商品發展趨勢」專題演講，計有會員公司相關部門人員計46人報名參加。
7. 7月15日日本會與資訊工業策進會數據科技與應用研究所共同舉辦「網路壽險應用法制（KYC、電子保單簽發）」公益講座，計有保險局代表及會員公司相關部門人員計91人報名參加。
8. 7月26日日本會與摩根資產管理（J.P. Morgan Asset Management）共同舉辦「2016 Private Credit Seminar 未上市債權市場」研討會，計有保險局代表及產、壽險公司業務相關部門人員計49名報名參加。
9. 7月29日日本會與資訊工業策進會數據科技與應用研究所共同舉辦「第三方支付暨相關應用法制」公益講座，計有保險局代表及會員公司相關部門人員計85人報名參加。
10. 8月19日日本會與華鉅科技共同舉辦「壽險業掌握資料安全防護關鍵暨防禦勒索攻擊」專題研討會，計有會員公司相關部門人員計44人報名參加。
11. 8月24日日本會舉辦「金融科技發展趨勢下壽險業的挑戰與機會」座談會，計有主管機關代表、保經代公會暨所屬會員及本會會員公司相關部門人員共88人報名參加。
12. 9月6日至8日日本會與德商科隆再保險共同舉辦「精算醫學」研討會，計有會員公司相關部門人員48人報名參加。
13. 11月10日日本會與產險公會共同舉辦「金融科技發展趨勢下保險業與科技業之合作策略」座談會，計有主管機關代表、產險公會及本會會員公司相關部門人員共70人報名參加。
14. 12月9日日本會舉辦「Fintech之智慧財產權保護」專題演講，計有會員公司相關部門人員48人報名參加。



## (1) Seminars

1. From May 10<sup>th</sup> to 12<sup>th</sup>, the LIA and Gen Re Co., (Taiwan branch) co-hosted “Exploration of Oncology and Several Cancers” seminar; a total of 66 participants from member companies.
2. On May 30<sup>th</sup>, the LIA hosted “Personal Information Protection Act” lecture; a total of 69 participants from member companies.
3. On June 22<sup>nd</sup>, the LIA hosted “2016 Life Insurance Industry Financial and Accounting Professionalism” seminar; a total of 65 participants from member companies.
4. On June 23<sup>rd</sup>, the LIA hosted “Important Rules Governing International Derivative Product Guarantee Bonds” seminar; a total of 84 participants from life and non-life insurance companies.
5. On June 28<sup>th</sup>, the LIA hosted “Insurance Products for AIDS Patients and Sharing of Foreign Experiences in Insurance Underwriting” lecture; a total of 35 participants from life and non-life insurance companies and the Taiwan Insurance Institute.
6. On July 1<sup>st</sup>, the LIA and Reinsurance Group of America (RGA) co-hosted “Overview of Canada’s Insurance Products and Development Trends of Asia’s Innovative Insurance Products” lecture; a total of 46 participants from member companies.
7. On July 15<sup>th</sup>, the LIA and the Data Analytics Technology & Application Research Institute of the Institute for Information Industry co-hosted “Regulations of Life Insurance Applications on the Internet (KYC and Issuance of E-policy)” public welfare seminar; a total of 91 participants from insurance bureau of FSC and member companies.
8. On July 26<sup>th</sup>, the LIA and J.P. Morgan Asset Management co-hosted “2016 Private Credit” seminar; a total of 49 participants from insurance bureau of FSC, life and non-life insurance companies.
9. On July 29<sup>th</sup>, the LIA and the Data Analytics Technology & Application Research Institute of the Institute for Information Industry co-hosted “Third Party Payment and Regulations of its Related Applications” public welfare seminar; a total of 85 participants from insurance bureau of FSC and member companies.
10. On August 19<sup>th</sup>, the LIA and the Watch Technologies co-hosted “Life Insurance Industry’s Control of Key Data Security Protection and Prevention of Extortion Assault” seminar; a total of 44 participants from member companies.
11. On August 24<sup>th</sup>, the LIA hosted “Challenges and Opportunities of the Life Insurance Industry under the Fintech Development Trends” seminar; a total of 91 participants from the competent authorities, Insurance Brokerage Association and its members and the life insurance member companies.
12. From September 6<sup>th</sup> to 8<sup>th</sup>, the LIA and Gen Re Co., (Taiwan branch) co-hosted “Actuarial Medicine” seminar; a total of 48 participants from member companies.
13. On November 10<sup>th</sup>, the LIA and the Non-Life Insurance Association co-hosted “Collaboration Strategy of Insurance Industry and Technology Industry under the Fintech Development Trends” seminar; a total of 70 participants from the competent authorities, life and non-life insurance companies.
14. On December 9<sup>th</sup>, the LIA hosted “Protection of Fintech Intellectual Property Rights” lecture; a total of 48 participants from member companies.

## (二) 國際交流與會議

1. 1月26日越南投資發展銀行 (BIDV) 等一行蒞會拜會。
2. 4月11日澳洲墨爾本會展局局長 Ms. Karen Bolinger 蒞會拜會，並與各會員公司代表舉行座談會。
3. 4月20日 OLIS 理事長寺田重陽、副秘書長首藤善弘等一行蒞會拜會。
4. 6月12日至14日理事長至新加坡參加國際保險學會 (IIS) 第52屆年會。
5. 7月4日至6日理事長前往吉林參加全國商總舉辦之兩岸現代商業服務業合作發展會議。
6. 8月5日至8日日本會舉辦 105 年度理監事泰國四天三夜考察活動。
7. 8月14日至16日理事長前往澳門參加「2016 國際龍獎 IDA 年會」。
8. 11月2日韓國保險研究院 (Korea Insurance Research Institute) 相關人員蒞會拜會陳副秘書長。
9. 11月15-20日陳副秘書長前往黑龍江參加海峽兩岸及港澳保險業交流與合作會議。
10. 12月9日「2016 第四屆海峽兩岸防制保險詐欺研討會」大陸代表團一行12人蒞會參訪。

## (三) 其他

1. 7月21日日本會與犯罪被害人保護協會共同舉辦微型保險「壽險有愛，愛心常在」贊助儀式暨記者會。
2. 8月3日假中油大樓國光會議廳舉辦 104 年度人身保險業優秀從業人員表揚大會，本年度計有 23 家會員公司之優秀內勤從業人員 198 名、業務員 289 名，總計 487 名接受表揚。
3. 9月9日日本會第6屆、第7屆理事長交接典禮。

## (2) International Communications and Meetings

1. On January 26<sup>th</sup>, a delegation from the Bank for Investment and Development of Vietnam (BIDV) visited the Association.
2. On April 11<sup>th</sup>, Ms. Karen Bolinger, Chief Executive Officer of Melbourne Convention Bureau, visited the Association, and a forum with representatives from the Association's different member companies was also held.
3. On April 20<sup>th</sup>, the OLIS President Shigeaki Terada and Deputy Secretary General Yoshihiro Syuto visited the Association.
4. From June 12<sup>th</sup> to 14<sup>th</sup>, the Association's Chairman visited Singapore to participate the 52<sup>nd</sup> Annual Global Insurance Forum of the International Insurance Society (IIS).
5. From July 4<sup>th</sup> to 6<sup>th</sup>, the Chairman visited Jilin to participate the "Cross-Strait Joint Development of Modern Commercial Service Industries" Meeting held by the General Chamber of Commerce of the Republic of China.
6. From August 5<sup>th</sup> to 8<sup>th</sup>, the Association held the 2016 Board of Directors Business Trip to Thailand for 4 days and 3 nights.
7. From August 14<sup>th</sup> to 16<sup>th</sup>, the Chairman visited Macau to participate the "2016 IDA Annual Meeting".
8. On November 2<sup>nd</sup>, representatives from Korea Insurance Research Institute visited Deputy Secretary General Chen in the Association.
9. From November 15<sup>th</sup> to 20<sup>th</sup>, Deputy Secretary General Chen visited Heilongjiang to participate the "Exchange and Joint Meeting of Insurance Industry of China, Taiwan, Hong Kong and Macau".
10. On December 9<sup>th</sup>, a delegation of 12 representatives from Chinese visited the "4<sup>th</sup> Cross-Strait Anti-Fraud Insurance Conference of 2016".

## (3) Other Activities

1. On July 21<sup>st</sup>, the Association and the Association of Victims Support co-hosted a "Love in Life Insurance, Love in Forever Presence" sponsorship ceremony and press conference for microinsurance.
2. On August 3<sup>rd</sup>, the Association hosted "2015 Award Ceremony for Outstanding Sales and Supporting Staff in Life Insurance Industry" at the International Conference Room of the CPC Headquarter Building; a total of 487 employees from the 23 member companies received the awards, including 198 supporting staff and 289 salesmen.
3. On September 9<sup>th</sup>, held the Handover Ceremony of the 6th and 7th terms of Chairmen.



亞洲人壽保險振興中心理事長寺田重陽等一行蒞會拜會  
The OLIS President Shigeaki Terada and Deputy Secretary General Yoshihiro Syuto visited the Association 2016.4.20



微型保險「壽險有愛，愛心常在」贊助儀式暨記者會  
“Love in Life Insurance, Love in Forever Presence” sponsorship ceremony and press conference for microinsurance. 2016.7.21



產、壽險公會共同舉辦「金融科技發展趨勢下保險業與科技業之合作策略」座談會

The LIA and the Non-Life Insurance Association co-hosted "Collaboration Strategy of Insurance Industry and Technology Industry under the Fintech Development Trends" seminar. 2016.11.10



2016第四屆海峽兩岸防制保險詐欺研討會大陸代表團蒞會參訪  
A delegation of 12 representatives from Chinese visited the "4<sup>th</sup> Cross-Strait Anti-Fraud Insurance Conference of 2016". 2016.12.9



個資保護法專題演講  
“Personal Information Protection Act” lecture. 2016.5.30



「腫瘤學及部分癌症探討」研討會講師與全體學員合影  
“Exploration of Oncology and Several Cancers” seminar 2016.5.12



資安防護研討會  
“Life Insurance Industry’s Control of Key Data Security Protection  
and Prevention of Extortion Assault” seminar 2016.8.19

▶ 四、本會發行刊物

▶ IV. Publications



105 中華民國 2016 The Life Insurance Industry in Taiwan  
人壽保險業概況

1. ● 人身保險投保指南  
Guidance for Life Insurance  
( 刊載於本會網站 )  
(available at the Association's website)  
[www.lia-roc.org.tw](http://www.lia-roc.org.tw)



2. ● 精靈守護者  
Insurance Numen



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



4. ● 壽險季刊  
Life Insurance Quarterly





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



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



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



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



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



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



▶ 五、會員名錄

▶ V. The Member Companies of LIA-ROC

105 中華民國 2016  
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

**朝陽人壽保險股份有限公司**

台中市 403 西區五權路 2-3 號 12 樓  
 成立日期 : 1993,7  
 總資產 : 37,469  
 資本額 : 7,600  
 電話 : (04)36119558  
 網址 : www.cylife.com.tw  
 註 : 106.5.2 與南山人壽合併

**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

**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

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

12th Fl., 2-3, Wuquan Rd., West Dist., Taichung  
 Date Founded: 1993,7  
 Assets : 37,469  
 Capital: 7,600  
 Tel: 886-4-36119558  
 Website: www.cylife.com.tw

Note: Merged with Nan Shan Life Insurance Co. on May 2, 2017.

**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

**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

**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

**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

**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

**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

**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

**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

**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

**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

**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

**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

**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

**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

**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

**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/

**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

**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

**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

**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

**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

**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/

**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.

**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





▶ 附錄

▶ Appendix

105 中華民國 2016 The Life Insurance Industry in Taiwan  
人壽保險業概況

### 臺灣壽險業經驗生命表

1,000qx

年齡 Age	臺灣壽險業第五回經驗生命表 2011 Taiwan Standard Ordinary Experience Mortality Table (2004-2008)				臺灣壽險業第四回經驗生命表 2002 Taiwan Standard Ordinary Experience Mortality Table (1995-1999)			
	男性 Male		女性 Female		男性 Male		女性 Female	
	死亡率 qx	平均餘命 ex	死亡率 qx	平均餘命 ex	死亡率 qx	平均餘命 ex	死亡率 qx	平均餘命 ex
0	0.522	77.144	0.389	83.195	5.730	72.910	5.240	79.610
1	0.384	76.184	0.304	82.227	0.968	72.320	0.904	79.030
2	0.277	75.213	0.218	81.252	0.752	71.390	0.624	78.100
3	0.215	74.234	0.183	80.270	0.584	70.450	0.440	77.150
4	0.181	73.250	0.158	79.284	0.472	69.490	0.328	76.180
5	0.166	72.263	0.138	78.297	0.392	68.520	0.280	75.210
6	0.149	71.275	0.121	77.307	0.352	67.550	0.248	74.230
7	0.139	70.285	0.110	76.317	0.328	66.570	0.224	73.250
8	0.134	69.295	0.103	75.325	0.320	65.590	0.208	72.260
9	0.133	68.304	0.101	74.333	0.312	64.610	0.192	71.280
10	0.129	67.313	0.103	73.340	0.296	63.630	0.192	70.290
11	0.131	66.322	0.110	72.348	0.288	62.650	0.192	69.300
12	0.153	65.331	0.123	71.356	0.304	61.670	0.216	68.320
13	0.196	64.341	0.141	70.364	0.376	60.690	0.248	67.330
14	0.255	63.353	0.159	69.374	0.528	59.710	0.296	66.350
15	0.344	62.369	0.181	68.385	0.752	58.740	0.344	65.370
16	0.455	61.390	0.206	67.397	1.016	57.790	0.392	64.390
17	0.54	60.418	0.232	66.411	1.260	56.850	0.433	63.410
18	0.584	59.451	0.243	65.427	1.288	55.920	0.481	62.440
19	0.607	58.485	0.249	64.442	1.305	54.990	0.513	61.470
20	0.624	57.520	0.253	63.458	1.313	54.060	0.530	60.500
21	0.641	56.556	0.259	62.474	1.315	53.130	0.536	59.540
22	0.668	55.592	0.273	61.490	1.312	52.200	0.533	58.570
23	0.71	54.629	0.295	60.507	1.307	51.270	0.525	57.600
24	0.762	53.667	0.323	59.525	1.301	50.330	0.515	56.630
25	0.821	52.708	0.356	58.544	1.298	49.400	0.507	55.660
26	0.885	51.750	0.367	57.564	1.299	48.460	0.504	54.680
27	0.926	50.796	0.373	56.585	1.307	47.520	0.510	53.710
28	0.965	49.842	0.380	55.606	1.323	46.590	0.527	52.740
29	1.008	48.890	0.390	54.627	1.351	45.650	0.556	51.770
30	1.061	47.939	0.401	53.648	1.393	44.710	0.593	50.800
31	1.127	46.989	0.415	52.670	1.452	43.770	0.638	49.820
32	1.209	46.042	0.440	51.691	1.530	42.830	0.688	48.860
33	1.305	45.097	0.481	50.714	1.630	41.900	0.743	47.890
34	1.413	44.155	0.523	49.738	1.750	40.960	0.802	46.920
35	1.532	43.217	0.559	48.764	1.886	40.040	0.865	45.960
36	1.661	42.283	0.594	47.791	2.037	39.110	0.931	45.000
37	1.804	41.352	0.635	46.819	2.201	38.190	1.001	44.040
38	1.949	40.426	0.692	45.848	2.374	37.270	1.074	43.090
39	2.089	39.504	0.756	44.880	2.560	36.360	1.153	42.130
40	2.254	38.585	0.822	43.913	2.761	35.450	1.240	41.180
41	2.429	37.672	0.888	42.949	2.980	34.550	1.336	40.230
42	2.636	36.762	0.951	41.987	3.220	33.650	1.445	39.280
43	2.875	35.858	1.026	41.026	3.484	32.760	1.567	38.340
44	3.139	34.960	1.118	40.068	3.771	31.870	1.707	37.400
45	3.418	34.068	1.231	39.112	4.084	30.990	1.867	36.460
46	3.714	33.183	1.357	38.160	4.421	30.110	2.049	35.530
47	4.033	32.305	1.490	37.211	4.784	29.250	2.257	34.600
48	4.381	31.434	1.636	36.266	5.175	28.380	2.491	33.680
49	4.766	30.570	1.804	35.324	5.597	27.530	2.747	32.760

註：本表 100 歲及以上部份省略。

## Taiwan Standard Ordinary Experience Mortality Table

1,000qx

年齡 Age	臺灣壽險業第五回經驗生命表 2011 Taiwan Standard Ordinary Experience Mortality Table (2004-2008)				臺灣壽險業第四回經驗生命表 2002 Taiwan Standard Ordinary Experience Mortality Table (1995-1999)			
	男性 Male		女性 Female		男性 Male		女性 Female	
	死亡率 $q_x$	平均餘命 $\bar{e}_x$	死亡率 $q_x$	平均餘命 $\bar{e}_x$	死亡率 $q_x$	平均餘命 $\bar{e}_x$	死亡率 $q_x$	平均餘命 $\bar{e}_x$
50	5.136	29.714	1.992	34.387	6.056	26.680	3.017	31.850
51	5.524	28.865	2.207	33.455	6.558	25.840	3.294	30.950
52	5.939	28.023	2.415	32.528	7.108	25.010	3.572	30.050
53	6.351	27.187	2.620	31.605	7.713	24.180	3.848	29.150
54	6.754	26.358	2.813	30.687	8.380	23.370	4.140	28.260
55	7.189	25.533	3.022	29.772	9.118	22.560	4.469	27.380
56	7.689	24.715	3.275	28.861	9.935	21.760	4.858	26.500
57	8.32	23.902	3.599	27.954	10.839	20.980	5.327	25.630
58	9.084	23.099	4.002	27.053	11.840	20.200	5.895	24.760
59	10.04	22.306	4.469	26.160	12.944	19.440	6.554	23.900
60	10.943	21.527	4.984	25.275	14.158	18.690	7.293	23.060
61	11.68	20.760	5.481	24.399	15.488	17.950	8.101	22.220
62	12.592	19.999	5.983	23.531	16.942	17.220	8.966	21.400
63	13.699	19.248	6.557	22.670	18.528	16.510	9.882	20.590
64	14.981	18.508	7.219	21.816	20.261	15.810	10.867	19.790
65	16.404	17.782	7.993	20.971	22.157	15.130	11.942	19.000
66	17.892	17.070	8.896	20.136	24.233	14.460	13.130	18.230
67	19.497	16.372	9.948	19.312	26.505	13.810	14.453	17.460
68	21.322	15.688	11.162	18.501	28.992	13.170	15.934	16.710
69	23.359	15.019	12.540	17.704	31.715	12.550	17.588	15.970
70	25.556	14.366	14.081	16.923	34.698	11.940	19.431	15.250
71	27.961	13.730	15.770	16.157	37.963	11.350	21.478	14.540
72	30.517	13.110	17.537	15.408	41.535	10.780	23.745	13.850
73	33.29	12.507	19.528	14.674	45.436	10.230	26.248	13.180
74	36.264	11.920	21.753	13.957	49.701	9.690	29.016	12.520
75	39.482	11.350	24.265	13.256	54.363	9.170	32.079	11.880
76	42.913	10.796	27.089	12.573	59.457	8.670	35.466	11.250
77	46.627	10.258	30.202	11.909	65.016	8.180	39.208	10.650
78	50.663	9.735	33.670	11.264	71.077	7.720	43.337	10.060
79	55.09	9.228	37.470	10.640	77.686	7.270	47.896	9.500
80	59.942	8.737	41.628	10.034	84.889	6.840	52.932	8.950
81	65.252	8.262	46.210	9.448	92.734	6.430	58.489	8.420
82	70.972	7.804	51.234	8.882	101.268	6.040	64.614	7.910
83	77.204	7.362	56.797	8.335	110.542	5.660	71.356	7.430
84	83.852	6.936	62.902	7.806	120.611	5.300	78.778	6.960
85	91.053	6.525	69.618	7.297	131.536	4.960	86.946	6.510
86	98.875	6.128	77.205	6.805	143.375	4.630	95.925	6.080
87	107.353	5.746	85.467	6.333	156.188	4.330	105.783	5.680
88	116.732	5.377	94.780	5.878	170.033	4.040	116.587	5.290
89	127.197	5.022	105.023	5.441	184.970	3.760	128.419	4.920
90	139.237	4.680	116.733	5.021	201.055	3.500	141.361	4.570
91	153.157	4.357	130.814	4.618	218.348	3.250	155.497	4.240
92	166.96	4.054	148.153	4.238	236.907	3.020	170.909	3.930
93	182.008	3.767	165.051	3.888	256.783	2.810	187.681	3.640
94	198.411	3.493	183.875	3.558	278.003	2.600	205.885	3.360
95	216.292	3.234	204.847	3.247	300.589	2.410	225.596	3.110
96	235.786	2.989	228.211	2.955	324.559	2.240	246.887	2.860
97	257.035	2.757	254.239	2.681	349.936	2.070	269.830	2.640
98	280.201	2.537	283.236	2.424	376.717	1.920	294.480	2.430
99	305.453	2.331	315.540	2.185	404.815	1.780	320.809	2.240

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

國名	幣名	2015年				2014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	1,316,271	1,316,271	28.9	1	1,280,443	1,280,443	26.8
Canada	CAD	9	147,020	114,968	2.52	9	138,506	125,373	2.62
Brazil	BRL	14	230,180	69,091	1.52	13	201,094	85,444	1.79
Mexico	MXN	26	400,344	25,225	0.55	25	362,663	27,242	0.57
Argentina	ARS	29	179,911	19,410	0.43	35	128,744	15,845	0.33
Venezuela	VEB	44	323,535	7,500	0.16	30	142,787	22,665	0.47
Chile	CLP	37	7,408,342	11,326	0.25	40	6,225,421	10,915	0.23
Colombia	COP	43	21,507,230	7,844	0.17	41	19,036,170	9,510	0.2
Peru	PEN	48	11,744	3,616	0.08	49	10,154	3,577	0.07
United Kingdom	GBP	4	209,471	320,176	7.03	3	213,187	351,266	7.35
France	EUR	5	207,776	230,545	5.06	5	203,549	257,520	5.39
Germany	EUR	6	192,201	213,263	4.68	6	191,604	254,644	5.33
Italy	EUR	7	148,738	165,037	3.62	7	146,526	194,735	4.08
Netherlands	EUR	11	72,636	80,595	1.77	10	72,200	95,956	2.01
Spain	EUR	15	55,259	61,315	1.35	14	53,779	71,473	1.5
Switzerland	CHF	16	58,969	61,289	1.35	16	59,665	65,211	1.36
Ireland	EUR	17	49,726	55,175	1.21	17	40,597	53,954	1.13
Belgium	EUR	21	29,811	33,078	0.73	20	29,637	39,388	0.82
Sweden	SEK	20	282,574	33,502	0.74	21	265,709	38,735	0.81
Denmark	DKK	22	204,400	30,383	0.67	23	192,730	34,308	0.72
Luxembourg	EUR	25	24,155	26,801	0.59	22	26,546	35,280	0.74
Russia	RUB	31	1,023,819	16,801	0.37	27	987,773	25,738	0.54
Finland	EUR	24	24,556	27,246	0.6	24	na.	29,625	0.62
Norway	NOK	28	160,207	19,864	0.44	28	157,954	25,082	0.52
Austria	EUR	30	17,486	19,402	0.43	29	17,151	22,794	0.48
Poland	PLN	36	53,351	14,144	0.31	33	54,351	17,235	0.36
Portugal	EUR	35	12,854	14,263	0.31	32	14,410	19,151	0.4
Turkey	TRY	38	30,286	11,140	0.24	39	25,357	11,595	0.24
Greece	EUR	47	3,734	4,143	0.09	47	3,964	5,268	0.11
Japan	JPY	2	54,014,250	449,707	9.88	2	52,755,840	479,762	10.04
PR China	CNY	3	2,428,252	386,500	8.49	4	2,023,481	328,439	6.87
South Korea	KRW	8	177,963,400	153,620	3.37	8	168,505,800	159,515	3.34
Taiwan	TWD	10	3,062,796	95,979	2.11	11	2,903,350	95,622	2
India	INR	12	4,698,510	71,776	1.58	15	4,272,523	69,889	1.46
Hong Kong	HKD	19	354,651	45,748	1	19	318,233	41,038	0.86
Singapore	SGD	23	38,501	28,004	0.61	26	34,211	27,000	0.57
Thailand	THB	27	742,564	21,682	0.48	31	704,686	21,696	0.45
Indonesia	IDR	33	199,966,900	14,930	0.33	36	181,391,800	15,307	0.32
Malaysia	MYR	34	58,425	14,351	0.32	34	53,035	15,864	0.33
Iran	IRR	42	239,915,800	7,877	0.17	45	199,535,600	7,458	0.16
Israel	ILS	32	na.	15,295	0.34	37	51,321	14,344	0.3
Saudi Arabia	SAR	40	37,090	9,891	0.22	43	30,481	8,128	0.17
Philippines	PHP	46	252,531	5,550	0.12	46	256,985	5,788	0.12
South Africa	ZAR	18	586,341	45,958	1.01	18	533,230	49,159	1.03
Morocco	MAD	51	30,423	3,122	0.07	52	28,574	3,400	0.07
Australia	AUD	13	93,989	70,587	1.55	12	97,748	88,075	1.84
New Zealand	NZD	41	13,581	9,399	0.21	38	14,025	11,634	0.24
World Total				<b>4,553,785</b>				<b>4,778,248</b>	

Source: Swiss Reinsurance Company, Sigma, 3/2016

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

國名	幣名	2015年				2014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	552,506	552,506	21.81	1	528,221	528,221	19.90
Canada	CAD	11	63,084	49,331	1.95	12	57,599	52,138	1.96
Brazil	BRL	16	123,619	37,106	1.46	14	105,862	44,980	1.69
Mexico	MXN	28	181,918	11,462	0.45	29	167,701	12,597	0.47
Chile	CLP	34	4,543,239	6,946	0.27	35	3,651,067	6,401	0.24
Argentina	ARS	37	32,694	3,527	0.14	38	24,358	2,998	0.11
Colombia	COP	41	6,357,441	2,319	0.09	39	5,727,220	2,861	0.11
Peru	PEN	44	5,618	1,729	0.07	46	4,929	1,736	0.07
United Kingdom	GBP	3	140,328	214,492	8.47	3	142,818	235,321	8.86
France	EUR	5	135,315	150,143	5.93	5	129,992	172,761	6.51
Germany	EUR	8	87,173	96,725	3.82	7	89,145	118,475	4.46
Italy	EUR	6	112,518	124,848	4.93	6	109,323	145,292	5.47
Ireland	EUR	12	42,733	47,416	1.87	13	33,962	45,136	1.70
Spain	EUR	18	25,567	28,368	1.12	18	24,839	33,012	1.24
Switzerland	CHF	17	32,633	33,916	1.34	17	33,024	36,094	1.36
Sweden	SEK	19	204,631	24,261	0.96	20	193,298	28,179	1.06
Belgium	EUR	24	15,549	17,253	0.68	23	17,185	22,839	0.86
Luxembourg	EUR	20	20,974	23,272	0.92	19	23,554	31,303	1.18
Netherlands	EUR	23	16,028	17,785	0.70	24	16,445	21,855	0.82
Denmark	DKK	22	133,791	19,887	0.78	22	128,815	22,931	0.86
Finland	EUR	21	20,037	22,233	0.88	21	18,100	24,055	0.91
Norway	NOK	27	93,638	11,610	0.46	26	92,187	14,639	0.55
Poland	PLN	35	22,093	5,857	0.23	34	23,451	7,436	0.28
Portugal	EUR	31	8,633	9,579	0.38	27	10,505	13,962	0.53
Austria	EUR	33	6,768	7,509	0.30	32	6,752	8,974	0.34
Czech Republic	CZK	38	62,416	2,537	0.10	37	71,182	3,429	0.13
Greece	EUR	43	1,711	1,899	0.07	42	1,788	2,376	0.09
Hungary	HUF	45	447,507	1,602	0.06	44	454,156	1,953	0.07
Russia	RUB	42	129,715	2,129	0.08	40	108,531	2,828	0.11
Turkey	TRY	49	3,700	1,361	0.05	47	3,228	1,476	0.06
Japan	JPY	2	41,295,720	343,816	13.57	2	40,860,750	371,588	14.00
PR China	CNY	4	1,324,152	210,763	8.32	4	1,090,169	176,950	6.67
South Korea	KRW	7	113,781,800	98,218	3.88	8	107,296,500	101,572	3.83
Taiwan	TWD	9	2,540,987	79,627	3.14	9	2,403,400	79,156	2.98
India	INR	10	3,709,990	56,675	2.24	11	3,380,587	55,299	2.08
Hong Kong	HKD	14	319,813	41,255	1.63	16	285,804	36,856	1.39
Indonesia	IDR	29	147,511,000	11,013	0.43	31	120,383,600	10,159	0.38
Singapore	SGD	25	22,352	16,258	0.64	25	19,694	15,543	0.59
Thailand	THB	26	500,682	14,619	0.58	28	431,870	13,297	0.50
Malaysia	MYR	30	39,037	9,588	0.38	30	34,204	10,231	0.39
Israel	ILS	32	na.	8,099	0.32	33	27,525	7,693	0.29
Philippines	PHP	36	182,488	4,010	0.16	36	196,225	4,420	0.17
Vietnam	VND	47	34,675,820	1,583	0.06	50	27,327,000	1,290	0.05
South Africa	ZAR	15	478,763	37,526	1.48	15	431,541	39,785	1.50
Morocco	MAD	51	10,561	1,084	0.04	52	9,605	1,143	0.04
Australia	AUD	13	58,139	43,663	1.72	10	62,318	56,151	2.12
New Zealand	NZD	46	2,310	1,599	0.06	45	2,202	1,826	0.07
World Total				<b>2,533,818</b>				<b>2,654,549</b>	

Source: Swiss Reinsurance Company, Sigma, 3/2016





