









中華民國一〇三年度  
人壽保險業概況

The Life Insurance Industry  
2014 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 103 年壽險業總保費收入為新臺幣 27,711 億元，較上年度 25,835 億元成長 7.26%；其中初年度保費收入為 11,697 億元，較去年度成長 5.73%，續年度保費收入 16,014 億元，較去年度增加 8.41%。另，投資型保險商品總保費收入為新臺幣 4,737 億元，較上年度 3,873 億元成長 22.31%，其中初年度保費收入為 3,493 億元，較上年度成長 34.61%。

投保率仍持續成長已達 230.61%，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 42.87%；銀行通路占 52.30%；傳統保險經紀人、保險代理人占 4.83%。至本年度年底壽險業資產總額為新臺幣 186,351 億元，較上年度之 166,325 億元成長 12.04%；稅後純益為 1,024 億元，創下歷史新高紀錄。

為擴大保險業商機及提升我國保險市場國際競爭力，去年金管會會同中央銀行擬具國際金融業務條例部分條文修正案，開放保險業在中華民國境內設立國際保險業務分公司 (OIU)，該條例業於 104 年 2 月 4 日經總統公布施行。配合該條例修正通過，金管會另公布「國際金融業務條例施行細則」部分條文修正及「國際保險業務分公司管理辦法」，對於 OIU 可銷售之保單商品從寬管理，鼓勵開發新商品，又，OIU 提供租稅優惠，免營業稅、營所稅和印花稅，據金管會的預估，OIU 業務的開放於今年度就可為業者帶來 50 億元營收。

在資金運用方面，去年「保險法」以及「保險業辦理國外投資管理辦法」修正，增列保險業資金得投資實島債，並規定投資國內證券市場上市或上櫃買賣之外幣計價股權或債權憑證，以及投資國外保險相關事業經主管機關核准不計入國外投資金額等，不計入國外投資限額；此外，放寬保



## 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 2014, the total premium income of life insurance industry amounts to NT\$2,771.1 billion, a yearly growth of 7.26% from last year's NT\$2,583.5 billion; of which, the first-year premium is NT\$1,169.7 billion, a yearly increase of 5.73%, whereas the following-year premium amounts to NT\$1,601.4 billion, a yearly growth of 8.41%. Meanwhile, the total premium income of unit-linked (investment) insurance contracts is NT\$473.7 billion, a 22.31%-growth from last year's NT\$387.3 billion; of which, the first-year premium is NT\$349.3 billion, a yearly growth of 34.61%.

The insurance coverage enjoys a steady growth to reach 230.61%; whereas the solicitation channels of the new contract premium source as the following: 42.87% from traditional insurers' salesmen, 52.3% from bancassurance, the rest 4.83% from traditional brokerage and agency. Till the end of year, the total assets of life industry reaches NT\$18,635.1 billion, a yearly growth of 12.04% from last year's NT\$16,632.5 billion, and the net-income after tax reaches NT\$102.4 billion, a new high record.

To strengthen the national insurance business as well as our international competitiveness, the FSC (Financial Supervisory Commission) along with the Central Bank submitted amendment suggestions for "Offshore Banking Act" last year, allowing insurance enterprises to set up offshore insurance unit within the territory of R.O.C.; which underwent promulgation from OFFICE OF THE PRESIDENT Order on February 4th of 2015. To accord with such, the FSC promulgated amendment on partial articles of "Offshore Banking Act Enforcement Rules" and the promulgation of "Regulations Governing Offshore Insurance Branches", posing less restrictions on insurance products available in OIU so as to inspire product innovation. In addition, since OIU offer tax privilege-immunity of business tax, business income tax and stamp tax; according to the FSC's estimation, OIU business can bring up to NT\$ 5 billion revenue to insurance business within this year.

For capital management, last years' amendment on "Insurance Act" and on "Regulations Governing Foreign Investments by Insurance Companies" allows insurance funds investment on Formosa bond, and stipulates that investment on foreign-currency denominated listed or over-the-counter certificates of domestic stocks or bonds, and on foreign insurance-related enterprises approved by the competent authority for excluding calculation from the limit on total foreign investment amount can enjoy exclusion from foreign investment quota. Moreover, regulations on financial qualifications for insurance enterprises to apply for increases in foreign-investment amount, and on foreign-investment operating procedures are also simplified throughout the amendment.

險業申請提高國外投資額度之財務條件、簡化國外投資作業程序。

在通路方面，因應網路時代來臨，金管會為增加消費者投保管道，103 年開放保險業辦理網路投保業務，訂定「保險業辦理網路投保業務應注意事項」，符合應注意事項資格條件之保險業得申請辦理網路投保業務，在壽險業方面，包含旅遊平安險、傷害險及定期壽險等。

在稅賦方面，103 年財政部提出財政健全方案，其中主要方案之一即是調整金融業營業稅稅率，修正「加值型及非加值型營業稅法」第 11 條，將銀行、保險本業銷售額之稅率由 2% 調高至 5%，若以 102 年之保費收入估計，壽險業一年將多增加 15 億元的稅賦成本。

在財務報導接軌方面，國際會計準則理事會 (IASB) 提出的 IFRS 9「金融工具：分類與衡量、減損及避險會計」已訂於 2018 年 1 月 1 日實施，至於 IFRS 4「保險合約」第二階段修正草案迄今尚未定稿，雖然離正式實施該兩號公報至少還有三年時間，但業者不論在資產負債管理、財務報表表達、資訊系統更新，以及人員教育訓練等方面都需要進行規劃調整，應提早因應準備，以利未來順利接軌。

近年來因國內外經濟環境仍不穩定，加上後 QE 時代國際熱錢持續流竄，金融市場波動將更加嚴峻，加上美國聯準會宣示，將於本年度升息，該如何有效因應並維繫保險業務穩定發展，將為我業界共同努力之方向，冀群策群力凝聚共識，為營造壽險業良好生存環境及提供社會大眾足額之保險保障為使命，以達成安和樂利民生社會之理想境界。

中華民國人壽保險商業同業公會理事長

許舒博



For solicitation channel, the FSC, to bring out more alternatives for consumers during Web Era, promulgated “Directions for Insurance Enterprises Engaging in Network Businesses Insurance Products” in 2014, allowing insurance proposal via internet; the said directions regulates qualified insurance enterprises can apply for certain business, as for life insurers, it includes travel accident, accident, and term life insurance.

For tax affair, the Ministry of Finance proposed “Fiscal Consolidation Strategies” in 2014, one of the main strategies is to adjust business tax rate for financial industry: amendment of Article 11 of “Value-Added and Non-Value-Added Business Tax Act” increases tax rate on sales amount for main business of banking and insurance industry from 2% to 5%; according to premium revenue of life insurance industry throughout 2013, the extra NT\$1.5 billion tax cost is estimated.

For integration of financial reporting, the International Accounting Standards Board (IASB) regulates IFRS 9 “Financial Instruments: classification and measurement, impairment, and hedge accounting” to be effective on January 1st 2018, while for IFRS 4 “Insurance Contracts”, the amendment draft of phase II still remains uncertain. Although it takes at least 3 years for the afore-mentioned standards to practice, the life insurers need to prepare and plan adjustments for asset-liability management, financial reporting statement, information system update and educational training early enough, in order to integrate smoothly in the future.

Due to the remaining unstable economic circumstances both internally and internationally during these years, along with post-QE hot money running through, the turbulence of financial market is expected to be tougher. Not to mention the U.S. Fed claims to accelerate interest rate within this year. The way how the industry effectively reacts to the aforementioned to break through obstacles and to development business is indeed the common goal of our endeavors. It is my sincere hope that we will stand on common ground to sustain past successes while creating the ideal business environment for the life insurance industry by providing adequate protection for the public and maintaining stability and prosperity.

The Life Insurance Association of the Republic of China  
Chairman



Mr. Paul Hsu



本會裝修落成典禮許理事長舒博與金管會曾銘宗主委、王副主委儷玲及產險公會戴理事長英祥合影

LIA Chairman Paul Hsu, along with FSC Chairman Tseng Ming-Chung, vice Chairperson Wang Li-Ling and NLIA Chairman Tai En-Shiang, attended Association's refurbishment ceremony 2014.12.30



本會洪秘書長燦楠代表接受內政部102年度全國性社會暨職業團體工作評鑑特優團體獎  
The Association received "Excellent Group" Award in the "Assessment of 2013 National Social and Occupational Groups of the Ministry of the Interior" 2014.9.10



▶ 一、公會簡介

▶ I. About the Association



**103** 中華民國 **2014** The Life Insurance Industry in Taiwan  
人壽保險業概況

### (一) 公會沿革

民國 51 年初，政府鑒於國民所得增加、物價趨於穩定，准民營保險公司成立。壽險同業為增進共同的發展，於民國 53 年 5 月 16 日成立「台北市人壽保險商業同業公會」。民國 86 年 11 月 10 日商業團體法修正公佈，壽險業遂積極籌設「中華民國人壽保險商業同業公會」，並於民國 87 年 9 月 10 日召開成立大會，正式成立。現任（第 6 屆）理事長為許舒博先生；秘書長為洪燦楠先生。

### (二) 成立宗旨與主要任務

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

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

### (三) 組織現況

本會由各會員公司派代表組成會員代表大會；由會員代表選舉理事 21 人組織理事會，並選舉監事 7 人組織監事會。本會為積極推行任務、促進本業發展，目前依實際需要，在理事會下常設四個委員會及 21 個研究小組：

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

## 1. History

Upon revision and enactment of the Commercial Association Law on November 10, 1997, the original “Taipei Life Insurance Association” established on May 16, 1964 had undergone internal reorganization under the new law and officially changed its name to “The Life Insurance Association of the Republic of China (LIA-ROC)” on September 10, 1998. The 6<sup>th</sup> Chairman of LIA-ROC is Paul Hsu. The Secretary General is T. N. Horng.

## 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 21 research subcommittee were established under the direction of the Board of Directors:

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



#### (四) 各委員會及研究小組功能

##### 1. 人身保險業務員資格測驗登錄管理委員會

本委員會之任務為督導辦理人身保險業務員之資格測驗、教育訓練及登錄管理等事宜。由學者代表 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: 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 21 個研究小組，各研究小組成員由各會員公司推薦代表 1 人組成，目標為對本業共同問題提供研議意見及興革建議：

承保研究小組	年金保險研究小組	財務會計研究小組
保全研究小組	人力資源開發研究小組	電腦化專案推動研究小組
展業研究小組	內控內稽研究小組	投資研究小組
團體保險研究小組	法制研究小組	保戶申訴研究小組
精算統計研究小組	理賠研究小組	宣傳研究小組
再保險研究小組	傷害保險研究小組	風險管理研究小組
醫務研究小組	教育訓練研究小組	大陸事務研究小組

### (五) 各行政單位職能

本會設秘書長綜理會務，置副秘書長 1 人襄理會務，下設置行政事務組、研究諮詢組、訓練登錄組、精算資訊組等 4 個行政組，以推展、辦理本會會務與業務。

#### 行政事務組：

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

#### 研究諮詢組：

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

- 配合法制、理賠、承保、保全、傷害保險、團體保險、醫務、年金保險、保戶申訴、人力資源開發及內控內稽及大陸事務等 12 個研究小組。
- 編印「壽險季刊」。
- 編印「保險法及相關法規」。
- 編印「人身保險判決彙編」。
- 編製「壽險訊息」。
- 舉辦研修班、專題演講。
- 保戶諮詢服務。



### (5) Subcommittee of LIODC

This Committee is responsible for the betterment and further development of the life insurance industry. The goal of the Committee is providing opinions and suggestions for the common problem of the life insurance industry, and each member company appoints one representative to join this Committee which is sub-divided into 21 research subcommittees by disciplines and lines of business as follows:

Underwriting Subcommittee	Legal Subcommittee
Policy Conversion Subcommittee	Claims Subcommittee
Marketing Subcommittee	Accident Insurance Subcommittee
Group Insurance Subcommittee	Education & Training Subcommittee
Actuarial & Statistical Subcommittee	Financial & Accounting Subcommittee
Reinsurance Subcommittee	Information System Subcommittee
Medical Subcommittee	Investment Subcommittee
Annuity Subcommittee	Appeal Service Subcommittee
Human Resources Subcommittee	Public Relations Subcommittee
Internal Control and Audit Subcommittee	Risk Management Subcommittee
Mainland Affairs Subcommittee	

## 5. Departmental Duties and Responsibilities

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

### Administrative Affairs Department

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

### Research & Consulting Department

This department is responsible for the research of life insurance laws and related regulations, making recommendations to the authorities where 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.
- Publish "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 policyholder enquiry services.

#### 訓練登錄組：

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

- 配合教育訓練、展業、宣傳等 3 個研究小組。
- 辦理優秀內勤從業人員暨業務員表揚。
- 編輯「保戶手冊」( 刊載於本會網站 ) 及投保指南。
- 透過各類媒體及活動，宣導人身保險常識。
- 配合委員會研議測驗登錄管理相關事項。
- 每週舉辦資格測驗。
- 業務員登錄作業。
- 業務員在職教育訓練通報。
- 業務員懲處及申請覆核。
- 編印業務員資格測驗統一教材。
- 編印人身保險業銷售外幣收付非投資型保險商品訓練教材。
- 編印保險與財務規劃。
- 編印業務員資格測驗登錄管理統計年報。

#### 精算資訊組：

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

- 配合精算統計、財務會計、再保險、投資、電腦化專案推動及風險管理等 6 個研究小組。
- 分析、統計人壽保險業概況。
- 壽險業電腦連線系統的運作與維護。
- 本會全球資訊網站維護及更新。
- 境外結構型商品審查。

### Education & Agent Registration Department

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

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

### Actuarial & Information Department

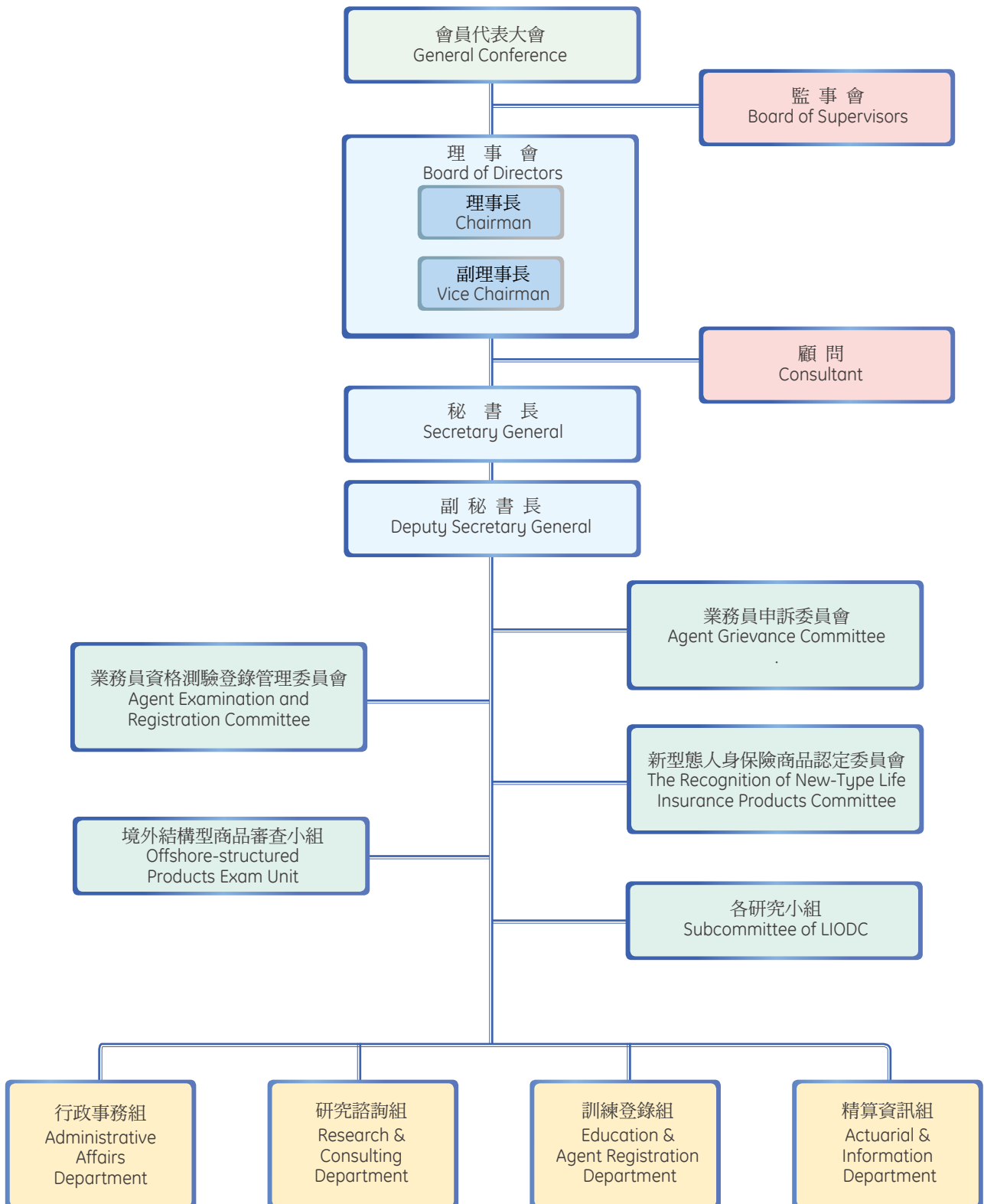
This department is responsible for actuarial, statistical, financial and accounting related matters of the life insurance industry. The department also takes charge of the operation and development of computer networks and related joint arrangements within the industry and sets up the Association’s management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

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



(六) 組織系統圖

6. 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
- 人身保險業辦理傳統型個人人壽保險契約審閱期間自律規範  
Self-Regulatory Rules for Governing Life Insurance Enterprises Handling the Review Period of Traditional Individual Life Contracts
- 保險業招攬廣告自律規範  
Self-Regulatory Rules for Governing Marketing Advertisements of Insurance Industry
- 投資型保險商品銷售自律規範  
Self-Regulatory Rules for Product Marketing of Investment-Linked Insurance
- 人身保險業保險商品設計自律規範  
Self-Regulatory Rules for Product Design of Life Insurance Enterprises
- 中華民國人壽保險商業同業公會所屬會員辦理優體壽險業務自律規範  
Self-Regulatory Rules for the Members of The Life Insurance Association of the Republic of China Handling Preferred Risk Life Insurance
- 人身保險業簽署保險商品之法務與投資人員自律規範  
Self-Regulatory Rules for Governing Legal and Investment Staff Engaging Product Signing of Life Insurance Enterprises
- 中華民國人壽保險商業同業公會所屬會員辦理外幣收付非投資型人身保險業務自律規範  
Self-Regulatory Rules for the Members of The Life Insurance Association of the Republic of China Handling Foreign Currencies Denominated of Non-Investment-Linked Life Insurance
- 人身保險業保險契約轉換及繳費年期變更自律規範  
Self-Regulatory Rules for Policy Conversion and Premium-Payment Period Revision of Life Insurance Industry
- 保險業經營電子商務自律規範  
Self-Regulatory Rules for Insurance Enterprises Engaging E-Business
- 保險業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



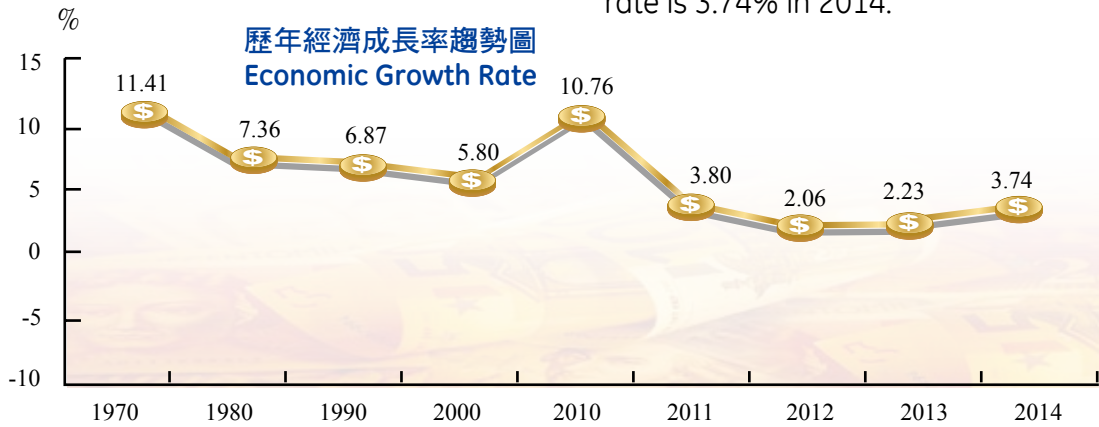
- ▶ 二、民國103年臺灣地區人壽保險業概況
- ▶ II. 2014 Highlights of the Life Insurance Business in Taiwan

103 中華民國 2014 The Life Insurance Industry in Taiwan  
人壽保險業概況

(一) 社會經濟概況

經濟成長率

民國 103 年上半年台灣經濟成長高於預期，由於就業情況改善、觀光人數續增，民間消費穩定成長，民間投資及出口則受惠於電子產品的帶動而有所提升。惟第四季因國際景氣降溫、油價大跌，以及食安問題衝擊，民間消費力道及企業投資信心減弱，統計全年經濟成長率為 3.74%。



1. Overall Economic Conditions

Economic Growth

Taiwan economic growth is better than expected in the first half of 2014. Due to the improvement of the labor market and continued growth of inbound tourism number, the private consumption grew steadily. In the other hand, the private investment and exports enhanced because of performance of the electronics. However, due to the world economy cooling, oil prices fell and the impact of food safety issues in Q4, the strength of private consumption and corporate investment confidence weakened. The annual economic growth rate is 3.74% in 2014.

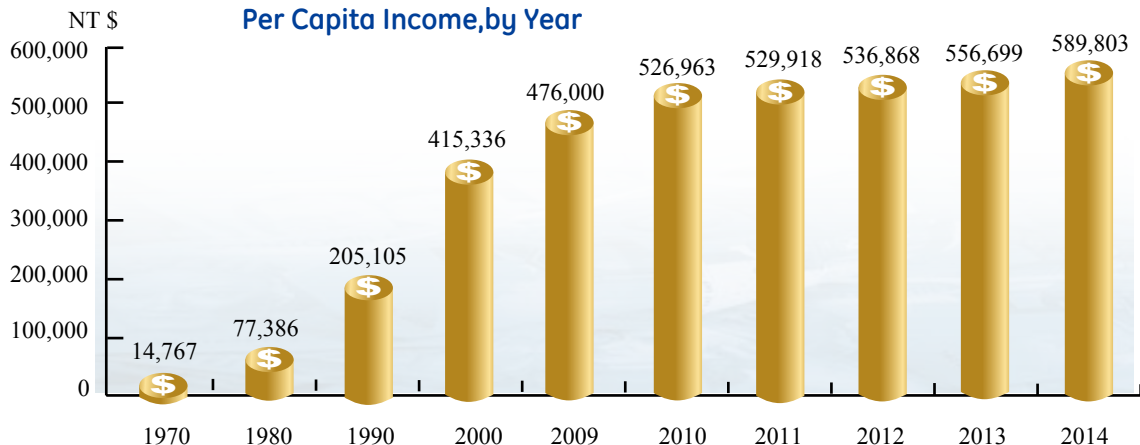
國民所得

民國 103 年平均每人國民所得為新臺幣 589,803 元 (19,421 美元\*)，較前一年 18,700 美元增加 721 美元或 3.85%，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 18,000 美元以上。

Per Capita Income

In 2014, per capita income reached US\$19,421. The figure was increased by US\$721 or 3.85% from the preceding year's US\$18,700. The per capita income in recent years has remained above US\$18,000, affected by foreign exchange.

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



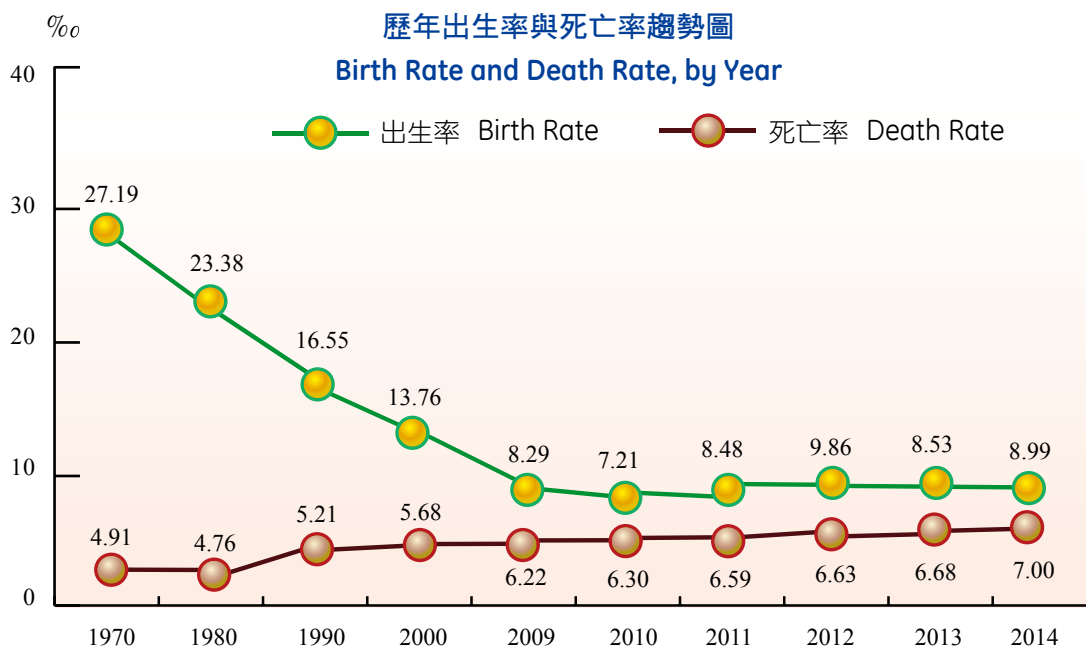
註 \*：新臺幣30.37元=美金1元，以下換算基礎同。 NT\$30.37= US\$ 1, the same as the following.

### 人口數、出生率與死亡率

民國 103 年底，依內政部統計總人口數為 23,433,753 人，較去年底增加 60,236 人，其中男性為 11,697,971 人，女性為 11,735,782 人。本年度出生人數為 210,383 人，粗出生率為千分之 8.99，較去年增加 5.67%；死亡人數為 163,929 人，粗死亡率為千分之 7.00，較去年增加 5.14%。

### Population, Birth Rate and Death Rate

According to the household registration data, at the end of 2014, total population was 23,433,753 including 11,697,971 males and 11,735,782 females. Relative to the total population at the end of 2013, there was an increase of 60,236 people. The number of live births, during 2014, totaled 210,383 resulting in a crude birth rate of 8.99 per 1,000 people. 163,929 deaths were registered in 2014 with a crude death rate of 7.00 per 1,000 people.



## (二) 產業現狀

至民國 103 年底，共有 28 家壽險公司經營人身保險業務，其中，國內公司（含外商子公司）24 家，設立 118 分公司，通訊處 3,466 個；外商分公司 4 家，設立 5 個通訊處；從業人員中，業務員共計 180,405 人，較前年增加 6.50%，內勤人員共 26,858 人，近幾年人數變化不大；壽險業總資本額已達新臺幣 444,858 百萬元，較前一年度增加 20,732 百萬元。

## 2. Insurance Industry Environment

At the end of 2014, there were 28 life insurance companies in operation, including 24 domestic companies and 4 foreign branch companies. There were 26,858 staffs and 180,405 agents which increased 3.03% and 6.50% respectively from last year. The total capital of life insurance industry reached NT\$444,858 million, up by NT\$20,732 million from last year.

分支機構分布圖  
Distribution of Branch Offices

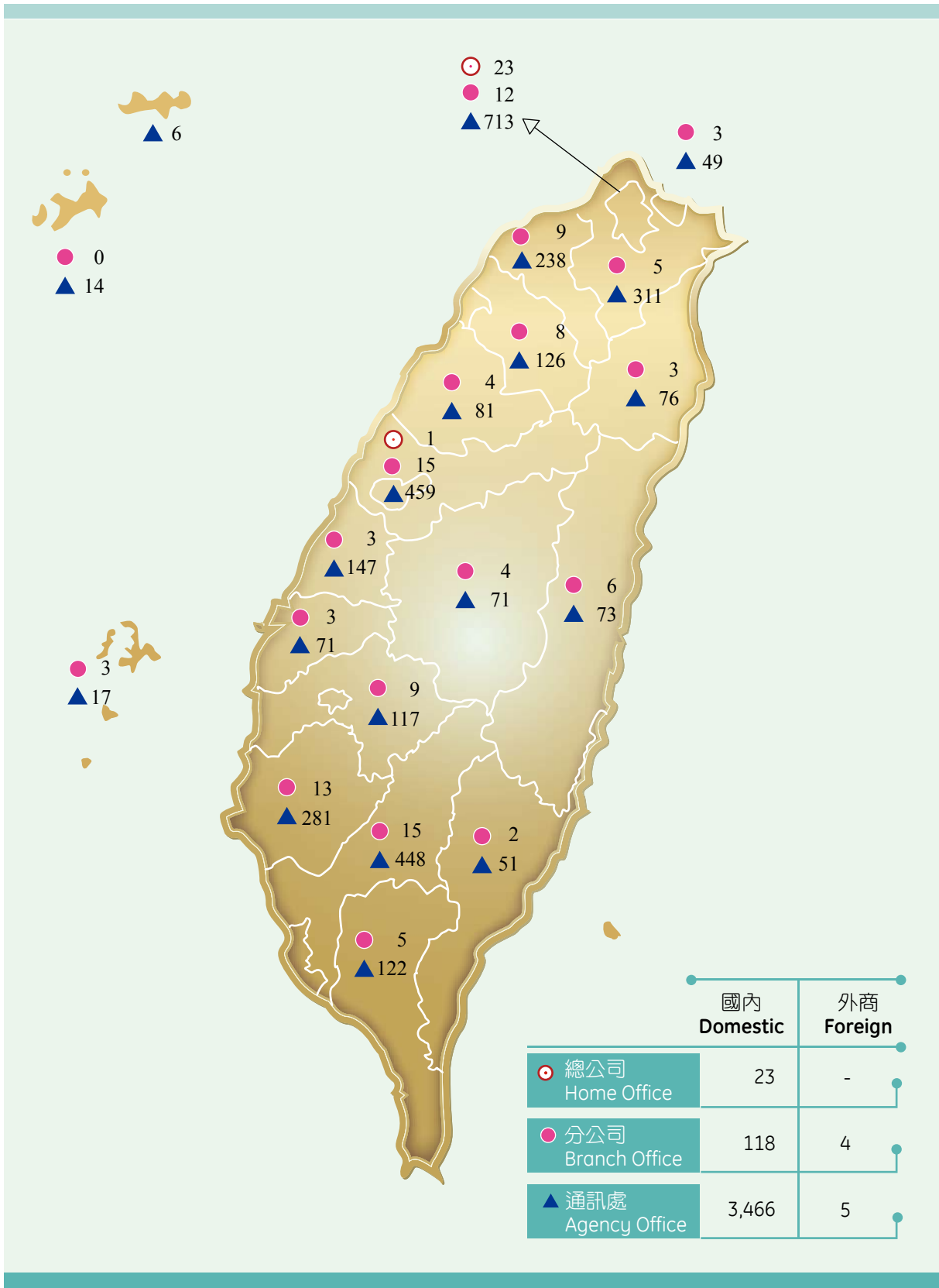




表 1: 人壽保險業歷年公司數、從業人員及資本額概況

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

年度 Year	公司數 Number of Companies		業務員人數 (人) Number of Agents	內勤人員數 (人) Number of Staffs	資本額 (百萬元) Capital (Million)
	國內公司 Domestic	外商分公司 Foreign			
民國 52 年 (1963)	9	-	-	-	119
民國 59 年 (1970)	8	-	-	-	175
民國 69 年 (1980)	8	-	12,433	5,532	1,654
民國 79 年 (1990)	8	8	84,157	13,845	17,307
民國 89 年 (2000)	16	16	234,418	26,074	150,374
民國 99 年 (2010)	23	7	166,846	26,023	369,612
民國 100 年 (2011)	23	7	165,941	26,677	409,419
民國 101 年 (2012)	24	6	171,950	26,765	397,454
民國 102 年 (2013)	24	5	169,398	26,068	424,126
民國 103 年 (2014)	24	4	180,405	26,858	444,858

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 103 年底，全體壽險業總資產已達新臺幣 18,635,127 百萬元（約 613,617 百萬美元）較前一年 16,632,488 百萬元增加 12.04%。負債總額為新臺幣 17,657,425 百萬元，較前一年 15,826,129 百萬元增加 11.57%，其中各種準備金（負債準備）有新臺幣 15,401,900 百萬元，佔總負債的 87.22%。業主權益總數為新臺幣 977,702 百萬元，較前一年 806,359 百萬元增加 21.36%。

### 3. Assets & Liabilities

The total assets of life insurance industry in 2014 amounted to NT\$18,635,127 million (US\$613,617 million), which showed an increase of 12.04% over the previous year's NT\$16,632,488 million. The total liabilities of life insurance industry in 2014 amounted to NT\$17,657,425 million, and an increase of 11.57% over the preceding year. The major item of liability was policy reserves, which reached NT\$15,401,900 million accounted for 87.22% of the total liabilities. The owners' equity in 2014 increased from NT\$806,359 million to NT\$977,702 million, the increased rate was 21.36%.

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

金額：新臺幣百萬元 Amount Unit:NT\$ Million

年 度 Year	總 資 產 Total Assets	總 負 債 Total Liabilities	各種準備金 Policy Reserves	業主權益 Owners' Equity	投資報酬率 Return on Asset
民國 59 年 (1970)	2,103	1,884	1,640	219	5.03
民國 69 年 (1980)	26,532	23,723	21,250	2,809	10.16
民國 79 年 (1990)	424,013	390,184	373,803	33,829	7.75
民國 89 年 (2000)	2,531,778	2,351,402	2,266,051	180,376	5.13
民國 99 年 (2010)	12,118,618	11,643,780	10,222,891	474,837	3.06
民國 100 年 (2011)	13,051,337	12,621,315	11,184,402	430,022	3.07
民國 101 年 (2012)	14,528,759	13,843,592	12,033,625	685,167	3.54
民國 102 年 (2013)	16,632,488	15,826,129	13,922,612	806,359	3.51
民國 103 年 (2014)	18,635,127	17,657,425	15,401,900	977,702	3.81
成長率 Growth Rate (%)	12.04	11.57	10.63	21.25	8.54

#### (四) 資金運用狀況

至民國 103 年底止，全體壽險業運用資金總額為新臺幣 16,464,816 百萬元 (約 542,153 百萬美元)，較前一年 14,687,298 百萬元增加 12.10%，為總資產的 88.35%。觀察資金運用情形，國外投資 8,273,352 百萬元，佔資金運用總額的 50.25%，居第一位；資金運用第二位為有價證券計 5,147,895 百萬元，佔資金運用總額的 31.27%，其中，公債及國庫券 2,392,040 百萬元佔 14.53%，股票 1,237,517 百萬元佔 7.52%。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 2014, total utilization assets of the life insurance industry was NT\$16,464,816 million (US\$542,153 million and 88.35% of total assets) with a growth rate of 12.10% when compared to last year's NT\$14,687,298 million. Regarding the overall assets portfolio, the major component of life insurance industry assets was foreign investment, totaled NT\$8,273,352 million (50.25% of total utilization assets). The second largest of asset was Securities & Bonds, totaled NT\$5,147,895 million (31.27% of total utilization assets) with Government & Treasury Bonds totaled NT\$2,392,040 million (14.53% of total utilization assets) and Stock totaled NT\$1,237,517 million (7.52% 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52年(1963)	-	-	-	-	-	-	-
民國59年(1970)	174	318	318	-	-	-	-
民國69年(1980)	2,538	2,797	499	2,195	103	-	-
民國79年(1990)	75,069	74,652	19,822	12,345	39,784	2,701	-
民國89年(2000)	357,370	806,890	364,495	135,209	49,733	44,179	213,274
民國99年(2010)	731,531	4,477,511	2,268,328	675,270	480,713	143,459	909,741
民國100年(2011)	705,905	4,700,105	2,475,878	714,040	519,101	150,755	840,331
民國101年(2012)	740,847	4,904,880	2,487,724	858,857	558,002	150,818	849,478
民國102年(2013)	656,431	5,309,755	2,541,020	1,089,857	643,057	250,356	785,465
民國103年(2014)	378,033	5,147,895	2,392,040	1,237,517	613,791	172,758	731,788
成長率 Growth rate(%)	-42.41	-3.05	-5.86	13.55	-4.55	-31.00	-6.83

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 52 年 (1963)	-	-	-	-	-	-	-
民國 59 年 (1970)	459	136	371	-	-	-	1,458
民國 69 年 (1980)	7,204	2,258	6,521	-	-	-	21,318
民國 79 年 (1990)	88,899	45,521	40,265	-	-	-	324,406
民國 89 年 (2000)	185,281	332,212	469,159	108,405	86,072	-	2,345,389
民國 99 年 (2010)	407,977	581,607	545,684	3,643,166	20,258	148,277	10,556,011
民國 100 年 (2011)	461,158	569,237	569,502	4,327,620	17,030	117,593	11,468,150
民國 101 年 (2012)	572,966	530,206	626,819	5,223,997	16,479	142,411	12,758,605
民國 102 年 (2013)	747,862	556,132	819,819	6,389,982	17,574	189,743	14,687,298
民國 103 年 (2014)	970,965	542,909	940,560	8,273,352	23,286	187,815	16,464,816
成長率 Growth rate(%)	29.83	-2.38	14.73	29.47	32.50	-1.02	12.10

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 103 年壽險業總保費收入已達新臺幣 2,771,130 百萬元 (約 91,248 百萬美元)，較前一年 2,583,532 百萬元增加 7.26%，其中人壽保險 2,162,094 百萬元，較去年增加 16.50%、傷害保險 61,228 百萬元、健康保險 306,502 百萬元、年金保險 241,307 百萬元，較去年減少 36.04%，分別佔所有保費收入的 78.02%、2.21%、11.06%、8.71%。

**5. Premium Income**

In 2014, total premium income of life insurance industry reached NT\$2,771,130 million (US\$91,248 million) and increased 7.26% when compared to last year's NT\$2,583,532 million. The life insurance premium income was NT\$2,162,094 million (78.02% of total premium income), an increase of 16.50%. The premium income of accident products was NT\$61,228 million (2.21% of premium income) and the premium income of health products was NT\$306,502 million (11.06% of premium income). The premium income of annuity product was NT\$241,307 million (8.71% of premium income).

**表 4: 人壽保險業歷年保費收入概況****Table 4: Premium Income of Life Insurance Industry**

單位：新臺幣百萬元 (Unit:NT\$ Million)

年度 Year	人壽保險 Life	傷害保險 Accident	健康保險 Health	年金保險 Annuity	合計 Total
民國 52 年 (1963)	259	11	-	-	270
民國 59 年 (1970)	1,247	42	2	-	1,291
民國 69 年 (1980)	11,244	1,036	93	-	12,373
民國 79 年 (1990)	129,699	12,335	3,509	-	145,543
民國 89 年 (2000)	491,900	51,776	82,082	559	626,317
民國 99 年 (2010)	1,495,849	56,151	233,786	527,064	2,312,850
民國 100 年 (2011)	1,676,641	57,112	250,809	213,610	2,198,172
民國 101 年 (2012)	1,932,448	58,694	271,902	215,304	2,478,348
民國 102 年 (2013)	1,855,902	60,021	290,344	377,264	2,583,532
民國 103 年 (2014)	2,162,094	61,228	306,502	241,307	2,771,130
成長率 Growth rate(%)	16.50	2.01	5.56	-36.04	7.26



近幾年我國壽險業經營險種變化可由各險別初年度保費收入統計表中觀知，傳統型壽險近年業績穩定成長，民國 101 年達最高峰 822,297 百萬元，103 年則降為 711,864 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，103 年為 10,996 百萬元；健康險 103 年為 33,686 百萬元；投資型保險 103 年為 349,338 百萬元，成長 34.62%。

In recent years, the distribution of the first year premium income - by product lines are shown in the following table. Statistical information of the first year premium income indicated that the traditional life product performance grew steady. Premium income reached the highest NT\$822,297 million in 2012 and then declined to NT\$711,864 million in 2014. Accident insurance products premium was NT\$16,412 million in 2001, decreased to about NT\$10,000 million on average recently. Premium income reached NT\$10,996 million in 2014. Insurance premium for health insurance reached at NT\$33,686 million in 2014. Investment-linked products were NT\$349,338 million and grew 34.62% in 2014.

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 103 年 (2014)	民國 102 年 (2013)	民國 101 年 (2012)	民國 100 年 (2011)	民國 99 年 (2010)
人壽保險 Life	傳統型 Traditional	711,864	553,785	822,297	642,076	555,828
	投資型 Investment-Linked	211,693	172,097	143,085	138,908	75,670
	小計 Subtotal	923,557	725,882	965,3382	780,984	631,498
傷害保險 Accident	傳統型 Traditional	10,996	10,681	10,969	10,338	9,329
健康保險 Health	傳統型 Traditional	33,686	29,626	33,952	30,941	27,865
年金保險 Annuity	傳統型 Traditional	63,814	252,678	121,912	123,159	412,998
	投資型 Investment-Linked	137,645	87,415	58,166	49,579	80,035
	小計 Subtotal	201,460	340,094	180,078	172,738	493,033
合計 Total	傳統型 Traditional	820,360	846,769	989,130	806,514	1,006,020
	投資型 Investment-Linked	349,338	259,512	201,251	188,487	155,705
	小計 Subtotal	1,169,698	1,106,281	1,190,381	995,001	1,161,725

### (六) 初年度保費收入通路別分析

初年度保費收入 1,169,698 百萬元中，依通路別統計為：壽險公司本身行銷體系 501,450 百萬元佔 42.87%；銀行通路 611,752 百萬元佔 52.30%；傳統保險經紀人、保險代理人僅 56,496 百萬元佔 4.83%。

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

Contribution to the total first year premium income of NT\$1,169,698 million by various sales channels are as follows: traditional tied agents of life insurers was NT\$501,450 million (42.87%), bankers was NT\$611,752 million (52.30%); the broker & agent was merely NT\$56,496 million (4.83%).

表 6: 人壽保險業民國 103 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)

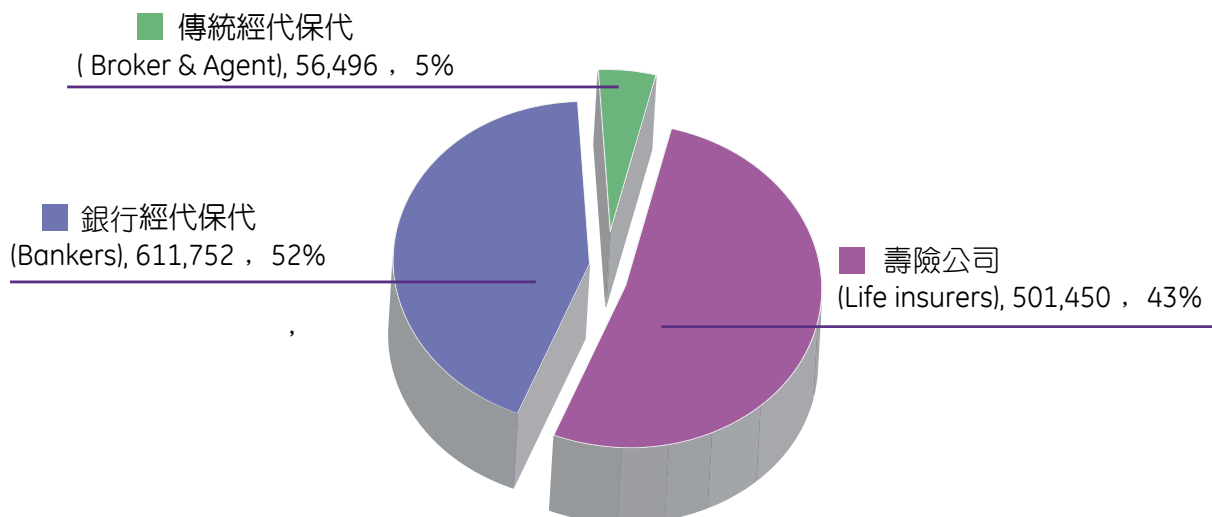
來源別 Distribution	壽險公司 Life insurers	銀行經代保代 Bankers	傳統經代保代 Broker & Agent	合計 Total
民國99年(2010)	372,800 (32.09)	758,194 (65.26)	30,731 (2.65)	1,161,725
民國100年(2011)	392,407 (39.44)	567,894 (57.07)	34,700 (3.49)	995,001
民國101年(2012)	474,865 (39.89)	665,856 (55.94)	49,660 (4.17)	1,190,381
民國102年(2013)	429,588 (38.83)	629,062 (56.86)	47,631 (4.31)	1,106,281
民國103年(2014)	501,450 (42.87)	611,752 (52.30)	56,496 (4.83)	1,169,698
成長率Growthrate(%)	16.73	-2.75	18.61	5.73

註：括號內數字為佔率。

Note: ( ) represents the rate.

103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 103 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	275,814 (38.92)	392,707 (55.41)	40,216 (5.67)	708,738
個人年金保險 Individual Annuity	18,663(29.25)	43,874 (68.75)	1,277 (2.00)	63,814
投資型保險 Investment-Link	164,161(46.99)	174,552 (49.97)	10,626 (3.04)	349,338
個人傷害、健康保險 Individual Accident & Health	31,200(93.20)	461 ( 1.38)	1,816 (5.42)	33,477
團體保險 Group Insurance	11,558(80.65)	164 ( 1.14)	2,609 (18.21)	14,331
合計 Total	501,404(42.87)	611,745 (52.30)	56,549 (4.83)	1,169,698

註：括號內數字為佔率。

Note: ( ) represents the rate.

### (七) 保險給付

民國 103 年壽險業保險給付達新臺幣 1,622,023 百萬元 (約 53,410 百萬美元)，較前一年 1,253,908 百萬元增加 29.36%，其中人壽保險 1,256,136 百萬元較去年增加 35.74%、傷害保險 22,364 百萬元、健康保險 94,706 百萬元、年金保險 248,817 百萬元，較去年增加 13.25%，人壽保險佔總保險給付的 73.80%。

### 7. Benefit Payments

Total Benefit Payments were NT\$1,622,023 million or US\$53,410 million, increased by 29.36% against 2013's NT\$1,253,908 million. The Benefit Payments of life insurance product were NT\$1,256,136 million (73.80% of total benefit payments), which represented an increase of 35.74%. The Benefit Payments of accident and health products were NT\$22,364 million and NT\$94,706 million respectively. The benefit payments of annuity products were NT\$248,817 million, an increase of 13.25% from last year.

表 7: 人壽保險業歷年保險給付概況

Table 7: Benefit Payments of Life Insurance Industry

單位：新臺幣百萬元 (Unit:NT\$ Million)

年度 Year	人壽保險 Life	傷害保險 Accident	健康保險 Health	年金保險 Annuity	合計 Total
民國 52 年 (1963)	14	6	-	-	20
民國 59 年 (1970)	378	8	2	-	388
民國 69 年 (1980)	2,584	485	63	-	3,132
民國 79 年 (1990)	40,130	4,524	1,249	-	45,903
民國 89 年 (2000)	180,286	20,737	23,047	117	224,187
民國 99 年 (2010)	729,803	20,141	70,687	370,832	1,191,463
民國 100 年 (2011)	967,516	20,891	76,095	351,716	1,416,218
民國 101 年 (2012)	926,239	21,313	82,349	219,135	1,249,036
民國 102 年 (2013)	925,369	21,473	87,352	219,714	1,253,908
民國 103 年 (2014)	1,256,136	22,364	94,706	248,817	1,622,023
成長率 Growth rate(%)	35.74	4.15	8.42	13.25	29.36



**(八) 投保率與普及率**

依據內政部發布之民國 103 年底總人口 23,434 千人，則持有人壽保險單 54,041 千件（包括個人壽險、團體壽險及個人年金險）約佔總人口之 230.61%（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 2014 was 23.43 million. The ratio of having insurance coverage (54,041,486 policies including individual, group life insurance and individual annuity) represents 230.61% of the total population in Taiwan. The trend of the ratio of prevalence (the sum assured of the in-force life insurance and annuity policies to national income) is as below. The tremendous growth rate of the ratio of prevalence in 1980s' was about 500%, and the absolute growth rate was about 135% in 1990s'. Such tremendous growth in those 20 years represents the "Golden Period" of the life insurance industry.

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

單位：新臺幣百萬元 (Unit:NT\$Million)

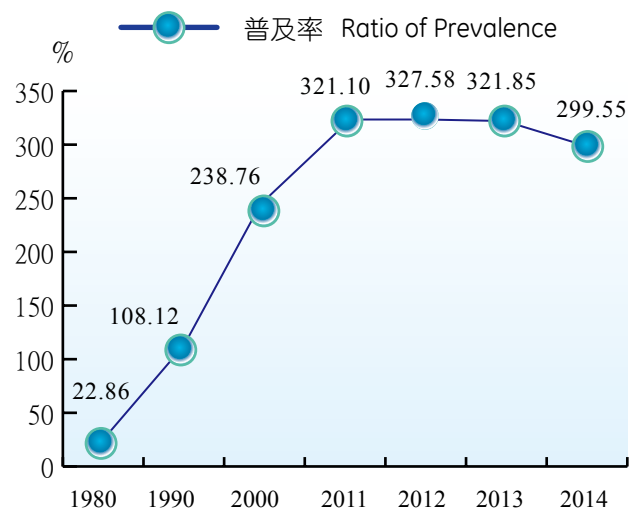
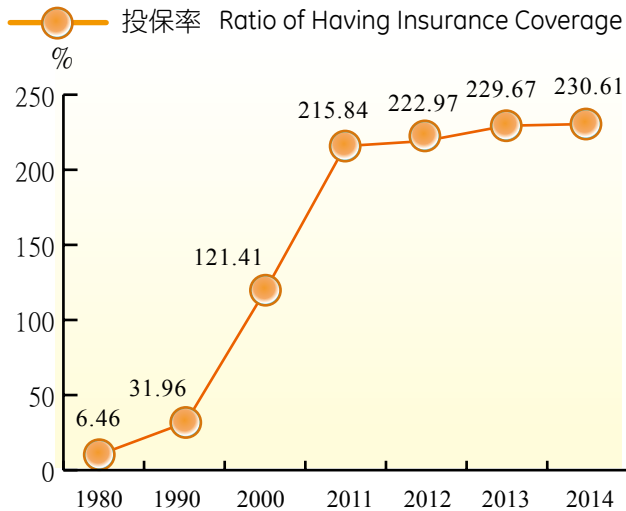
年度 Year	年底人口數 (1) Population	國民所得 (2) National Income	有效契約 Business In Force		投保率 NO. to population (3) / (1)%	普及率 In Force to NI (4) / (2)%
			件數 (3) No.	保額 (4) Amount		
民國 52 年 (1963)	11,883,523	83,798	163,722	3,458	1.38	4.13
民國 59 年 (1970)	14,675,965	215,345	386,658	19,674	2.63	9.14
民國 69 年 (1980)	17,805,067	1,370,084	1,149,505	304,976	6.46	22.16
民國 79 年 (1990)	20,352,966	4,159,304	6,504,209	4,360,220	31.96	104.90
民國 89 年 (2000)	22,276,672	9,124,037	27,046,881	22,012,633	121.41	238.76
民國 99 年 (2010)	23,162,123	12,077,842	48,807,152	38,035,581	210.72	314.92
民國 100 年 (2011)	23,224,912	12,137,562	50,129,708	38,974,270	215.84	321.10
民國 101 年 (2012)	23,315,822	12,218,540	51,986,974	40,025,298	222.97	327.58
民國 102 年 (2013)	23,373,517	12,757,990	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

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 103 年底，壽險業總登錄業務員為 335,608 人，較前一年度 323,912 人增加 3.61%；其中壽險公司登錄人數為 198,653 人、經紀人登錄 82,984 人、代理人登錄 53,971 人，分別佔全體登錄人數的 59.19%、24.73% 與 16.08%。

### 9. Life Insurance Agents

At the end of 2014, the total number of registered agents was 335,608 increased 3.61% when compared to last year's 323,912 among which there were 198,653 people (59.19%) from life insurance companies, 82,984 people (24.73%) from brokers and 53,971 people (16.08%) 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 98 年 (2009)	317,717	188,293	62,211	67,213
民國 99 年 (2010)	315,911	186,376	68,950	60,585
民國 100 年 (2011)	314,042	185,291	70,908	57,843
民國 101 年 (2012)	320,734	191,042	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
成長率 Growth Rate %	3.61	5.81	3.44	-3.51

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

The chart of agent registration is shown below. The infrastructure of the life insurance industry in 1990's has developed rapidly with the opening up of the insurance market. However, agent growth seemed to have slowed down due to a bottleneck effect which had maintained at the 300,000 level.

歷年業務員人數趨勢圖

Number of Registration Agent, by Year

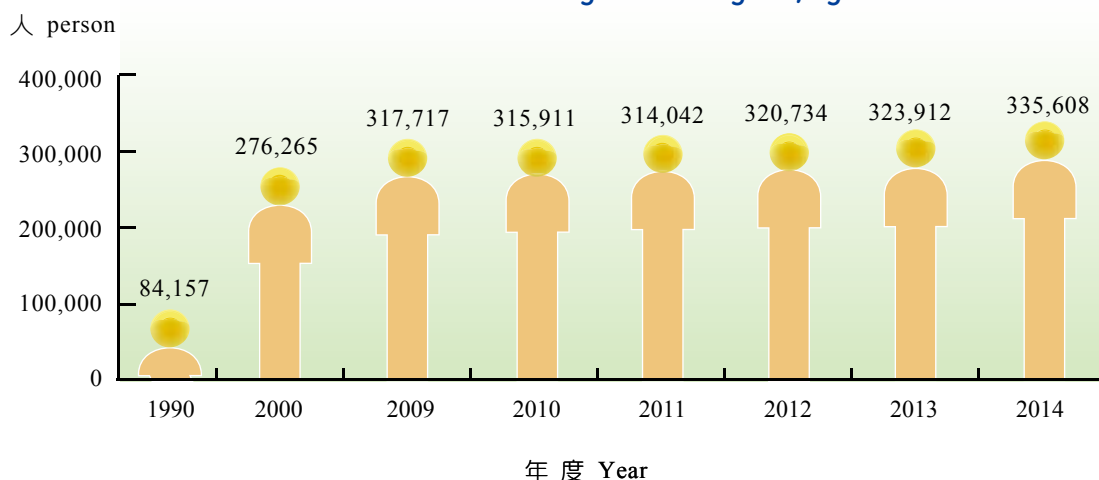


表 10：人壽保險業歷年登錄投資型保險業務員變動概況

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

單位：人 Unit：Person

年度 Year	合計 Total	壽險公司 Life Insurer	經紀人 Broker	代理人 Agent
民國 98 年 (2009)	160,479	108,832	25,026	26,621
民國 99 年 (2010)	160,855	107,614	26,247	26,994
民國 100 年 (2011)	161,213	106,324	28,285	26,604
民國 101 年 (2012)	163,029	105,777	29,425	27,827
民國 102 年 (2013)	164,797	102,527	33,650	28,620
民國 103 年 (2014)	168,650	104,773	35,626	28,251

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

103 中華民國 2014 The Life Insurance Industry in Taiwan  
人壽保險業概況

### (一) 榮譽榜

1. 9月10日本會獲頒內政部102年度全國性社會暨職業團體工作評鑑特優團體獎。

### (二) 研討會

1. 1月15日本會與國泰人壽及瑞士銀行(UBS)共同舉辦「公共建設投資策略與規劃 - 如何引導與協助國內長期資金進行公共建設投資」研討會，國內各政府主管機關代表、各金融機構(保險、銀行、證券)投資部門代表、金融業相關公會及周邊單位代表共計100人參加。
2. 6月24日本會邀請美國再保公司RGA舉辦專題演講，分享保障型商品及網路投保在亞洲各國的發展趨勢，各會員公司代表共計82人參加。
3. 7月8日本會與日本三菱日聯信託銀行共同舉辦「2014日本不動產投資論壇 - 日本不動產市場的最新動向與機遇」，計有產壽險公司代表等共計41人參加。
4. 10月7日本會與英國貿易文化辦事處及金融研訓院共同舉辦「英國基礎建設投資論壇」，計有國內各政府主管機關代表、各金融機構(保險、銀行、證券)投資部門代表、金融業相關公會及周邊單位代表共計150人參加。

### (三) 國際交流與會議

1. 1月7日大陸平安養老保險參訪團一行21人、元智大學及三商美邦人壽5人蒞會參訪。
2. 1月22日大陸太平保險集團副總經理孟昭億、企劃精算部總經理于曉東、國際部總經理楊亞美、太平再保險公司總經理劉少文等一行4人蒞會拜訪。
3. 1月22日英國貿易投資署機構投資亞洲區主管 Mr. Mark Hastie-Oldland 蒞會介紹英國基礎建設投資環境、投資特點及模式，重點的基礎建設投資領域。
4. 3月10日越南法務部部長阮重義、政府辦公務長蘇敏豪、保險檢查管理局副局長尹青俊及越南富鑫人壽精算師 Mr. Chen Chi Chung 等一行15人蒞會拜會。
5. 4月30日大陸中國再保副總經理方力等一行4人蒞會拜會秘書長。
6. 5月12日澳台工商委員會馬樂施主席與亞太商工總會顧問等人蒞會拜會。

## (1) Honors and Awards

On September 10<sup>th</sup>, the Association received “Excellent Group” Award in the “Assessment of 2013 National Social and Occupational Groups of the Ministry of the Interior”

## (2) Seminars

1. On January 15<sup>th</sup>, the LIA, Cathay Life and UBS co-hosted “ Strategies & Planning of Public Infrastructure Investment-how to guide and assist the national long-term capital invested on public infrastructure”, inviting representatives from governmental competent authorities, investment sectors of financial industry (insurance, banking, security), financial-related associations and related institutes to attend; a total of 100 participants.
2. On June 24<sup>th</sup>, the LIA invited RGA to speech on development trends of protective insurance products and of internet insurance proposal around Asian countries; a total of 82 participants from member companies.
3. On July 8<sup>th</sup>, the LIA and MUFG co-hosted “2014 Japan Real Estate Investment Forum-the latest trends and opportunities in Japanese real estate market”, a total of 41 participants from life and non-life insurance companies.
4. On October 7<sup>th</sup>, the LIA, British Trade and Cultural Office, and TABF co-hosted “British Infrastructure Investment Forum” , inviting representatives from governmental competent authorities, investment sectors of financial industry (insurance, banking, security), financial-related associations and related institutes to attend; a total of 150 participants.

## (3) International Communications and Meetings

1. On January 7<sup>th</sup>, a delegate of 21 from Ping An Annuity Insurance Company of China, 5 from Yuan Ze University and Mercuries Life (MLI) visited the Association.
2. On January 22<sup>nd</sup>, Mr. Meng Zhaoyi, deputy general manager of China Taiping Insurance Group, Mr. Yu Xiaodong, general manager of Planning & Actuary department of China Taiping, Mr. Yang Yamei, general manager of international department of China Taiping, along with Mr. Sammy Lau, general manager of Taiping Reinsurance Co., visited the Association.
3. On January 22<sup>nd</sup>, Mr. Mark Hastie-Oldland, Asia supervisor of UK Trade & Investment, visited the Association to introduce the infrastructure investment situation in UK, characteristics and models of investment, mainstream infrastructure areas.
4. On March 10<sup>th</sup>, a delegate of 15 including Mr. Nguyen Trong Nghia, minister of Justice of Vietnam, Mr. To Manh Hao, Vietnamese government officer, Mr. Doan Thanh Tuan, deputy chief of Vietnamese Insurance Supervisory Bureau, and Mr. Chen Chi Chung, actury of Phu Hung Life Insurance, visited the Association.
5. On April 30<sup>th</sup>, a delegate of 4 from China Reinsurance led by Mr. Fang Li, deputy general manager, visited the Association.

7. 6月18日中國再保險(集團)公司董事長李培育一行蒞會拜會。
8. 7月29日理事長出席「兩岸金融研討會」,並主持「兩岸保險業的興革與展望」座談。
9. 8月7日至8月9日理事長前往廈門參加「2014 國際龍獎 IDA 年會」。
10. 8月14日英國在台貿易辦事處代表蒞會拜會理事長。
11. 9月1日至9月3日秘書長前往西安參加兩岸保險犯罪防制研討會。
12. 9月25日理事長、秘書長出席第20屆海峽兩岸及港澳保險業交流與合作會議。
13. 10月8日至10月10日理事長前往北京參加兩岸企業家峰會會前會。
14. 10月21日至10月26日理事長率本會2014西博會訪問團前往四川成都參加第15屆「中國西部國際博覽會」並拜會中國保監會四川保監局等相關單位。
15. 11月3日理事長、秘書長出席第27屆東亞保險會議(EAIC)。
16. 11月12日大陸中國保監會「保險監管與公司治理」培訓班參訪團參加本會座談會。
17. 11月19日至11月21日理事長、秘書長前往北京參加中國保險學會2014年學術年會。
18. 12月3日理事長、秘書長參加「2014 全球銀行保險高峰論壇」。

#### (四) 其他

1. 9月11日假公務人力發展中心福華國際文教會館舉辦102年度人身保險業優秀從業人員表揚大會,本年度計有27家會員公司之優秀內勤從業人員212名、業務員287名,總計499名接受表揚。
2. 12月30日本會裝修落成暨財團法人人壽保險文教基金會成立茶會暨記者會。



6. On May 12<sup>th</sup>, a delegate including Mr. Ross Maddock, chairman of Australia-Taiwan Business Council, and consultants from Confederation of Asia-Pacific Chambers of Commerce and Industry visited the Association.
7. On June 18<sup>th</sup>, a delegate of China Reinsurance (Group) led by Mr. Li Peiyu, board chairman, visited the Association.
8. On July 29<sup>th</sup>, Chairman Hsu attended “Cross-Strait Financial Seminar” and took chair for “Cross-Strait Insurance Industry Prospect forum.”
9. From August 7<sup>th</sup> to 9<sup>th</sup>, Chairman Hsu went to Xiamen to participate “2014 IDA Annual Conference.”
10. On August 14<sup>th</sup>, a delegate of representatives from British Office Taipei visited Chairman Hsu.
11. From September 1<sup>st</sup> to 3<sup>rd</sup>, Secretary General Horng went to Xi’an to participate “Cross-strait Insurance Anti-Fraud Seminar.”
12. On September 25<sup>th</sup>, Chairman Hsu and Secretary General Horng attended “20th Interaction & Cooperation conference of insurance industry in Cross-strait, Hong-Kong and Macau”.
13. From October 8<sup>th</sup> to 10<sup>th</sup>, Chairman Hsu went to Beijing to participate “Preparatory Meeting of Cross-Strait CEO Summit.”
14. From October 21<sup>st</sup> to 26<sup>th</sup>, Chairman Hsu, along with 2014 LIA delegate, went to Chengdu City of Sichuan Province to attend “15th Western China International Fair” , and visited Sichuan Bureau of China Insurance Regulatory Commission (CIRC).
15. On November 3<sup>rd</sup>, Chairman Hsu and Secretary General T. N. Horng attended “27th East Asian Insurance Congress (EAIC).”
16. On November 12<sup>th</sup>, Representatives from “Insurance Supervision & Corporate Governance Course” of CIRC attended discussion forum with LIA.
17. From November 19<sup>th</sup> to 21<sup>st</sup>, Chairman Hsu and Secretary General T. N. Horng went to Beijing to participate “2014 Academy Annual Meeting” held by the Insurance Institute of China.
18. On December 3<sup>rd</sup>, Chairman Hsu and Secretary General T. N. Horng attended “2014 Global Bancassurance Summit Forum.”

#### (4) Other Activities

1. On September 11<sup>th</sup>, the Association hosted “2013 Award Ceremony for Outstanding Sales and Supporting Staff in Life Insurance Industry” at the Howard Civil Service International House.; a total of 499 employees from the 27 member companies received the awards, including 212 supporting staff and 287 salesmen.
2. On December 30<sup>th</sup>, the Association together with the Life Insurance Educational Foundation co-hosted welcome party and press conference to celebrate the former’s refurbishment and the latter’s establishment.



馬總統英九蒞臨致辭  
President Ma Ying-Jeou delivered remark



金管會黃副主委天牧致辭  
FSC Vice Chairperson Huang Tien-Mu



許理事長舒博致辭  
LIA Chairman Paul Hsu

102 年度人身保險業優秀從業人員表揚大會  
2013 Award Ceremony for Outstanding Sales and Supporting Staff in Life Insurance  
Industry 2014.9.11



大陸中國保監會「保險監管與公司治理」培訓班參訪團參加本會座談會  
Representatives from "Insurance Supervision & Corporate Governance Course" of  
CIRC attended discussion forum with LIA 2014.11.12



本會與國泰人壽及瑞士銀行共同舉辦「公共建設投資策略與規劃 - 如何引導與協助國內長期資金進行公共建設投資」研討會  
LIA, Cathay Life and UBS co-hosted "Strategies & Planning of Public Infrastructure Investment-how to guide and assist the national long-term capital invested on public infrastructure" 2014.1.15

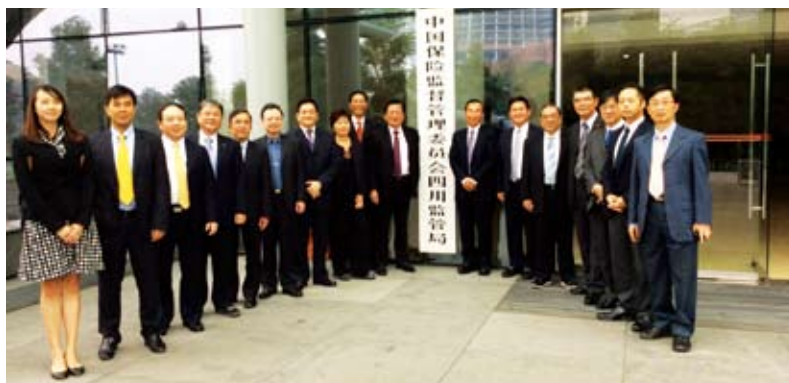




財團法人人壽保險文教基金會成立茶會金管會曾主委銘宗蒞臨致辭  
Life Insurance Educational Foundation hosted welcome party to celebrate its establishment; FSC Chairman Tseng Ming-Chung delivered remark 2014.12.30



本會許理事長率團前往四川成都參加第 15 屆「中國西部國際博覽會」  
Chairman Hsu, along with LIA delegate, attended "15<sup>th</sup> Western China International Fair" in Chengdu City of Sichuan Province 2014.10.22



許理事長率團拜會中國保監會四川監管局  
Chairman Hsu, along with LIA delegate, visited Sichuan Bureau of China Insurance Regulatory Commission 2014.10.22



▶ 四、本會發行刊物

▶ IV. Publications



103 中華民國 2014 The Life Insurance Industry in Taiwan  
人壽保險業概況

1. ● 保戶手冊  
Brochure for policyholders  
Life Insurance Newsletter  
( 刊載於本會網站 )  
(available at the Association's website)  
[www.lia-roc.org.tw](http://www.lia-roc.org.tw)



2. ● 精靈守護者  
Insurance Numen



3. ● 壽險訊息  
Life Insurance Information Monthly  
( 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



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





▶ 五、會員名錄

▶ V. The Member Companies of LIA-ROC

103 中華民國 2014 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 : 396,734  
 資本額 : 17,000  
 電話 : (02)27849151  
 網址 : www.twfhclife.com.tw

**臺灣人壽保險股份有限公司**

台北市 104 中山北路二段 42 號  
 成立日期 : 1947,12  
 總資產 : 502,733  
 資本額 : 9,682  
 電話 : (02)23116411  
 網址 : www.twlife.com.tw

**保誠人壽保險股份有限公司**

台北市 110 松智路 1 號 8 樓  
 成立日期 : 1962,5  
 總資產 : 137,264  
 資本額 : 10,732  
 電話 : (02)87869955  
 網址 : www.pcalife.com.tw

**國泰人壽保險股份有限公司**

台北市 106 仁愛路四段 296 號  
 成立日期 : 1962,10  
 總資產 : 4,691,134  
 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 : 1,107,268  
 資本額 : 30,365  
 電話 : (02)27196678  
 網址 : www.chinalife.com.tw

**南山人壽保險股份有限公司**

台北市 110 莊敬路 168 號  
 成立日期 : 1963,7  
 總資產 : 2,834,251  
 資本額 : 92,400  
 電話 : (02)87588888  
 網址 : www.nanshanlife.com.tw

**BankTaiwan Life Insurance Co., Ltd.**

6th Fl., 69, Sec. 2, Tun Hua S. Rd., Taipei  
 Date Founded: 1941,3  
 Assets : 396,734  
 Capital: 17,000  
 Tel: 886-2-27849151  
 Website: www.twfhclife.com.tw

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

42, Sec. 2, Chung Shan N. Rd., Taipei  
 Date Founded: 1947,12  
 Assets : 502,733  
 Capital: 9,682  
 Tel: 886-2-25116411  
 Website: www.twlife.com.tw

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

8th Fl., 1, Sungzhi. Rd., Taipei  
 Date Founded: 1962,5  
 Assets : 137,264  
 Capital: 10,732  
 Tel: 886-2-87869955  
 Website: www.pcalife.com.tw

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

296, Sec. 4, Jen Ai Rd., Taipei  
 Date Founded: 1962,10  
 Assets : 4,691,134  
 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 : 1,107,268  
 Capital: 30,365  
 Tel: 886-2-27196678  
 Website: www.chinalife.com.tw

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

168, Zhuangjing Rd., Taipei  
 Date Founded: 1963,7  
 Assets : 2,834,251  
 Capital: 92,400  
 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 : 1,967,767  
 資本額 : 57,976  
 電話 : (02)23895858  
 網址 : www.tigf.org.tw/index.aspx

**富邦人壽保險股份有限公司**

台北市 106 敦化南路一段 108 號 14 樓  
 成立日期 : 1993,6  
 總資產 : 2,790,149  
 資本額 : 43,982  
 電話 : (02)87716699  
 網址 : www.fubon.com/life

**國寶人壽保險股份有限公司**

台北市 100 忠孝西路一段 50 號 9 樓  
 成立日期 : 1993,7  
 總資產 : 62,832  
 資本額 : 2,000  
 電話 : (02)23883399  
 網址 : www.globallife.com.tw  
 註 : 104.7.1 移轉至國泰人壽

**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 : 802,369  
 資本額 : 13,525  
 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 : 36,211  
 資本額 : 7,600  
 電話 : (04)36119889  
 網址 : www.cylife.com.tw

**幸福人壽保險股份有限公司**

台北市 100 忠孝西路一段 6 號 8 樓  
 成立日期 : 1993,7  
 總資產 : 50,740  
 資本額 : 6,000  
 電話 : (02)23817172  
 網址 : www.singforlife.com.tw  
 註 : 104.7.1 移轉至國泰人壽

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

37th Fl., 66, Sec. 1, Chung Hsiao W. Rd., Taipei  
 Date Founded: 1963,7  
 Assets : 1,967,767  
 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 : 2,790,149  
 Capital: 43,982  
 Tel: 886-2-87716699  
 Website: www.fubon.com/life

**Global Life Insurance Co., Ltd.**

9th Fl., 50, Sec. 1, Chung Hsiao W. Rd., Taipei  
 Date Founded: 1993,7  
 Assets : 62,832  
 Capital: 2,000  
 Tel: 886-2-23883399  
 Website: www.globallife.com.tw  
 Note : Merged with Cathay Life Insurance Co. on Jul.1.2015

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

6th Fl., 2, Lane 150, Sec. 5, Hsin Yi Rd., Taipei  
 Date Founded: 1993,7  
 Assets : 802,369  
 Capital: 13,525  
 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 : 36,211  
 Capital: 7,600  
 Tel: 886-4-36119889  
 Website: www.cylife.com.tw

**Singfor Life Insurance Co., Ltd.**

8th Fl., 6, Sec. 1, Chung Hsiao W. Rd., Taipei  
 Date Founded: 1993,7  
 Assets : 50,740  
 Capital: 6,000  
 Tel: 886-2-23817172  
 Website: www.singforlife.com.tw  
 Note : Merged with Cathay Life Insurance Co. on Jul.1. 2015

**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: 314,129  
 資本額: 12,426  
 電話: (02)27583099  
 網址: www.fglife.com.tw

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

28th Fl., 1, Songgao Rd., Taipei  
 Date Founded: 1993,11  
 Assets: 314,129  
 Capital: 12,426  
 Tel: 886-2-27583099  
 Website: www.fglife.com.tw

**宏泰人壽保險股份有限公司**

台北市 105 民生東路三段 156 號 4 樓  
 成立日期: 1994,10  
 總資產: 214,979  
 資本額: 27,780  
 電話: (02)27166888  
 網址: www.hontai.com.tw

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

4th Fl., 156, Sec. 3, Ming Sheng E.Rd., Taipei  
 Date Founded: 1994,10  
 Assets: 214,979  
 Capital: 27,780  
 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: 228,662  
 資本額: 4,842  
 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: 228,662  
 Capital: 4,842  
 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: 676,159  
 資本額: 5,000  
 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: 676,159  
 Capital: 5,000  
 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: 30,387  
 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: 30,387  
 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: 124,427  
 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: 124,427  
 Capital: 6,000  
 Tel: 886-2-27726772  
 Website: www.tcb-lifecom.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:117,142  
 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:117,142  
 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104建國北路二段238號15樓  
 成立日期:1992,8  
 總資產:764,254  
 資本額:6,435  
 電話:(02)25068800  
 網址:www.transglobe.com.tw

**TransGlobe Life Insurance Inc.**

15th Fl., 238, Sec. 2, Jianguo N. Rd., Taipei  
 Date Founded:1992,8  
 Assets:764,254  
 Capital:6,435  
 Tel:886-2-25068800  
 Website:www.transglobe.com.tw

**元大人壽保險股份有限公司**

台北市105敦化南路一段68號7樓  
 成立日期:1992,3  
 總資產:107,772  
 資本額:8,107  
 電話:(02)27517578  
 網址:www.yuantalife.com.tw  
 註:原國際紐約人壽保險股份有限公司,103年3月更名

**Yuanta Life Insurance Co., Ltd**

7th Fl., No.68, Sec. 1, Dunhua S. Rd., Taipei  
 Date Founded:1992,3  
 Assets:107,772  
 Capital:8,107  
 Tel:886-2-27517578  
 Website:www.yuantalife.com.tw  
 Note:Original New York Life Ins. Taiwan Corp, name changed in Mar.2014

**中國信託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:2003,8  
 總資產:386,884  
 資本額:11,506  
 電話:(02)81709888  
 網址:www.ctbclife.com

**CTBC Life Insurance Co., Ltd**

8th Fl., 188, Jingmao 2nd Rd., Taipei  
 Date Founded:2003,8  
 Assets:386,884  
 Capital:11,506  
 Tel:886-2-81709888  
 Website:www.ctbclife.com

**國際康健人壽保險股份有限公司**

台北市100中華路一段39號6樓  
 成立日期:2011,12  
 總資產:20,532  
 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:20,532  
 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:32,897  
 資本額:3,657  
 電話:(02)27352838  
 網址:www.aiaco.com.tw

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

17th Fl., 333, Sec. 2, Tun Hua S. Rd., Taipei  
 Date Founded:1990,11  
 Assets:32,897  
 Capital:3,657  
 Tel:886-2-27352838  
 Website:www.aiaco.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 : 194,702  
資本額 : 3,630  
電話 : (02)66363456  
網址 : [www.cardif.com.tw/life/](http://www.cardif.com.tw/life/)

**Cardif Assurance Vie, Taiwan Branch**

80th Fl., 7, Sec.5, Hsin Yi Rd., Taipei  
Date Founded:1997,11  
Assets : 194,702  
Capital: 3,630  
Tel: 886-2-66363456  
Website: [www.cardif.com.tw/life/](http://www.cardif.com.tw/life/)

**英屬百慕達商中泰人壽保險公司臺灣分公司**

台北市 106 忠孝東路四段 285 號 3 樓  
成立日期 :2005,10  
總資產 : 40,337  
資本額 : 1,831  
電話 : (02)81611988  
網址 : [life.acegroup.com/tw-zh/](http://life.acegroup.com/tw-zh/)

**ACE Life Taiwan**

3rd Fl., 285, Sec. 4, Chung Hsiao E. Rd., Taipei  
Date Founded:2005,10  
Assets : 40,337  
Capital: 1,831  
Tel: 886-2-81611988  
Website: [life.acegroup.com/tw-zh/](http://life.acegroup.com/tw-zh/)

**英屬曼島商蘇黎世國際人壽保險公司臺灣分公司**

台北市 104 松江路 126 號 6 樓之 1  
成立日期 :2008,8  
總資產 : 414  
資本額 : 567  
電話 : (02)21815400  
網址 : [life.zurich.com.tw](http://life.zurich.com.tw)

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

6-1Fl., 126 Sung Chiang Rd., Taipei  
Date Founded:2008,8  
Assets : 414  
Capital: 567  
Tel: 886-2-21815400  
Website: [life.zurich.com.tw](http://life.zurich.com.tw)

▶ 附錄

▶ Appendix

103 中華民國 2014 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	2014年				2013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	1,280,443	1,280,443	26.80	1	1,263,183	1,263,183	27.45
Canada	CAD	9	138,506	125,373	2.62	9	131,776	127,922	2.78
Brazil	BRL	13	201,094	85,444	1.79	12	178,530	82,743	1.80
Mexico	MXN	25	362,663	27,242	0.57	26	348,979	27,352	0.59
Argentina	ARS	35	128,744	15,845	0.33	34	93,097	17,001	0.37
Venezuela	VEB	30	142,787	22,665	0.47	36	85,624	14,050	0.31
Chile	CLP	40	6,225,421	10,915	0.23	39	5,803,220	11,716	0.25
Colombia	COP	41	19,036,170	9,510	0.20	41	18,795,980	10,058	0.22
Peru	PEN	49	10,154	3,577	0.07	52	9,073	3,358	0.07
United Kingdom	GBP	3	213,187	351,266	7.35	3	208,202	325,675	7.08
France	EUR	5	203,549	257,520	5.39	5	190,982	253,625	5.51
Germany	EUR	6	191,604	254,644	5.33	6	186,539	247,725	5.38
Italy	EUR	7	146,526	194,735	4.08	7	127,147	168,852	3.67
Netherlands	EUR	10	72,200	95,956	2.01	10	74,874	99,433	2.16
Spain	EUR	14	53,779	71,473	1.50	14	54,723	72,673	1.58
Switzerland	CHF	16	59,665	65,211	1.36	16	58,859	63,492	1.38
Ireland	EUR	17	40,597	53,954	1.13	18	38,201	50,731	1.10
Belgium	EUR	20	29,637	39,388	0.82	20	28,517	37,871	0.82
Sweden	SEK	21	265,709	38,735	0.81	19	270,083	41,478	0.90
Denmark	DKK	23	192,730	34,308	0.72	22	189,213	33,688	0.73
Luxembourg	EUR	22	26,546	35,280	0.74	23	22,478	29,851	0.65
Russia	RUB	27	987,773	25,738	0.54	25	904,864	28,421	0.62
Finland	EUR	24	na.	29,625	0.62	24	21,955	29,156	0.63
Norway	NOK	28	157,954	25,082	0.52	28	141,789	24,143	0.52
Austria	EUR	29	17,151	22,794	0.48	29	16,616	22,066	0.48
Poland	PLN	33	54,351	17,235	0.36	32	57,170	18,088	0.39
Portugal	EUR	32	14,410	19,151	0.40	33	13,224	17,562	0.38
Turkey	TRY	39	25,357	11,595	0.24	38	23,702	12,460	0.27
Greece	EUR	47	3,964	5,268	0.11	46	4,012	5,328	0.12
Japan	JPY	2	52,755,840	479,762	10.04	2	49,516,240	494,281	10.74
PR China	CNY	4	2,023,481	328,439	6.87	4	1,722,224	280,119	6.09
South Korea	KRW	8	168,505,800	159,515	3.34	8	159,146,500	145,867	3.17
Taiwan	TWD	11	2,903,350	95,622	2.00	11	2,708,436	90,977	1.98
India	INR	15	4,272,523	69,889	1.46	15	3,942,174	65,187	1.42
Hong Kong	HKD	19	318,233	41,038	0.86	21	288,642	37,213	0.81
Singapore	SGD	26	34,211	27,000	0.57	27	31,275	24,994	0.54
Thailand	THB	31	704,686	21,696	0.45	30	644,492	20,975	0.46
Indonesia	IDR	36	181,391,800	15,307	0.32	31	191,673,200	18,395	0.40
Malaysia	MYR	34	53,035	15,864	0.33	35	49,189	15,347	0.33
Iran	IRR	45	199,535,600	7,458	0.16	42	165,696,400	8,998	0.20
Israel	ILS	37	51,321	14,344	0.30	37	49,666	13,755	0.30
Saudi Arabia	SAR	43	30,481	8,128	0.17	45	25,240	6,731	0.15
Philippines	PHP	46	256,985	5,788	0.12	47	224,631	5,293	0.12
South Africa	ZAR	18	533,230	49,159	1.03	17	497,681	51,604	1.12
Morocco	MAD	52	28,574	3,400	0.07	53	26,734	3,180	0.07
Australia	AUD	12	97,748	88,075	1.84	13	81,200	78,386	1.70
New Zealand	NZD	38	14,025	11,634	0.24	40	13,317	10,921	0.24
World Total				4,778,248				4,601,169	

Source: Swiss Reinsurance Company, Sigma, 4/2015

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

國名	幣名	2014年				2013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	528,221	528,221	19.90	1	533,181	533,181	20.94
Canada	CAD	12	57,599	52,138	1.96	10	54,590	52,993	2.08
Brazil	BRL	14	105,862	44,980	1.69	13	94,448	43,774	1.72
Mexico	MXN	29	167,701	12,597	0.47	28	159,058	12,467	0.49
Chile	CLP	35	3,651,067	6,401	0.24	35	3,461,492	6,989	0.27
Argentina	ARS	38	24,358	2,998	0.11	39	16,670	3,044	0.12
Colombia	COP	39	5,727,220	2,861	0.11	38	6,762,051	3,618	0.14
Peru	PEN	46	4,929	1,736	0.07	47	4,187	1,550	0.06
United Kingdom	GBP	3	142,818	235,321	8.86	3	140,018	219,020	8.60
France	EUR	5	129,992	172,761	6.51	4	118,512	157,385	6.18
Germany	EUR	7	89,145	118,475	4.46	7	86,341	114,662	4.50
Italy	EUR	6	109,323	145,292	5.47	6	88,902	118,062	4.64
Ireland	EUR	13	33,962	45,136	1.70	14	31,740	42,151	1.66
Spain	EUR	18	24,839	33,012	1.24	17	25,505	33,870	1.33
Switzerland	CHF	17	33,024	36,094	1.36	16	32,665	35,237	1.38
Sweden	SEK	20	193,298	28,179	1.06	19	200,972	30,865	1.21
Belgium	EUR	23	17,185	22,839	0.86	24	16,274	21,611	0.85
Luxembourg	EUR	19	23,554	31,303	1.18	20	19,628	26,066	1.02
Netherlands	EUR	24	16,445	21,855	0.82	21	18,269	24,261	0.95
Denmark	DKK	22	128,815	22,931	0.86	23	126,289	22,485	0.88
Finland	EUR	21	18,100	24,055	0.91	22	17,806	23,646	0.93
Norway	NOK	26	92,187	14,639	0.55	26	81,492	13,876	0.54
Poland	PLN	34	23,451	7,436	0.28	33	26,412	8,356	0.33
Portugal	EUR	27	10,505	13,962	0.53	29	9,318	12,374	0.49
Austria	EUR	32	6,752	8,974	0.34	32	6,499	8,631	0.34
Czech Republic	CZK	37	71,182	3,429	0.13	37	71,575	3,657	0.14
Greece	EUR	42	1,788	2,376	0.09	42	1,605	2,131	0.08
Hungary	HUF	44	454,156	1,953	0.07	43	433,656	1,774	0.07
Russia	RUB	40	108,531	2,828	0.11	40	84,890	1,731	0.07
Turkey	TRY	47	3,228	1,476	0.06	45	3,350	1,495	0.06
Japan	JPY	2	40,860,750	371,588	14.00	2	38,425,940	499,046	19.60
PR China	CNY	4	1,090,169	176,950	6.67	5	942,514	141,194	5.55
South Korea	KRW	8	107,296,500	101,572	3.83	8	99,794,180	100,685	3.95
Taiwan	TWD	9	2,403,400	79,156	2.98	9	2,233,166	72,521	2.85
India	INR	11	3,380,587	55,299	2.08	11	3,142,832	52,752	2.07
Hong Kong	HKD	16	285,804	36,856	1.39	18	257,717	28,893	1.13
Indonesia	IDR	31	120,383,600	10,159	0.38	27	139,817,500	12,468	0.49
Singapore	SGD	25	19,694	15,543	0.59	25	17,813	12,394	0.49
Thailand	THB	28	431,870	13,297	0.50	30	379,786	12,360	0.49
Malaysia	MYR	30	34,204	10,231	0.39	31	31,549	9,843	0.39
Israel	ILS	33	27,525	7,693	0.29	34	26,625	7,374	0.29
Philippines	PHP	36	196,225	4,420	0.17	36	163,540	3,853	0.15
Vietnam	VND	50	27,327,000	1,290	0.05	50	23,267,640	1,107	0.04
South Africa	ZAR	15	431,541	39,785	1.50	15	403,310	41,819	1.64
Morocco	MAD	52	9,605	1,143	0.04	51	8,599	1,023	0.04
Australia	AUD	10	62,318	56,151	2.12	12	47,360	45,719	1.80
New Zealand	NZD	45	2,202	1,826	0.07	46	2,115	1,734	0.07
World Total				2,654,549				2,546,269	

Source: Swiss Reinsurance Company, Sigma, 4/2015









