



中華民國一〇〇年度
人壽保險業概況

The Life Insurance Industry
2011 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 100 年壽險業總保費收入為新臺幣 21,982 億元，較上年度 23,129 億元減少 4.96%；其中初年度保費收入為 9,950 億元，較上年度衰退 14.35%，續年度保費收入 12,032 億元，較上年度成長 4.52%。另，投資型保險商品總保費收入為新臺幣 3,312 億元，較上年度 3,032 億元成長 9.23%，其中初年度保費收入為 1,885 億元，較上年度成長 21.06%。

投保率仍持續成長已達 215.84%，本年度的新契約保費來源通路結構稍有變化，壽險公司行銷體系占 39.44%；銀行通路占 57.07%；傳統保險經紀人、保險代理人占 3.49%。至本年度年底壽險業資產總額為新臺幣 130,517 億元，較上年度之 121,186 億元成長 7.70%；稅後損失則由上年度之 220 億元降為新臺幣 9 億元。

在政策與法令修訂方面，主管機關為使保險業投資不動產具「即時利用並有收益」，重新訂定認定標準及處理準則，並對投資素地者於計算風險係數時給予加成；並由本會透過立法院提案修正「保險法第 146 條之 4」排除外幣保單於國外投資額度之規定，以增加業務範圍與增進國外投資額度，提高國外投資資產之收益；並於「人身保險業辦理資訊公開管理辦法」中規定，各公司於民國 100 年之財務報告開始揭露於網站。

為維持金融穩定及保障金融消費者之權益，訂定「網路保險服務定型化契約範本」、「金融消費者保護法」及「保險法第 177 條之 1」有關個人資料特種資料的收集；並於 100 年 7 月 1 日施行「傳統型個人人壽保險定型化契約條款範本」（分紅保單、不分紅保單）。

台灣的財務報導，於民國 100 年開始施行之財務會計準則公報第四十號「保險合約之會計處理準則」及 102 年開始採用的國際會計準則與國際財務報導準則等，壽險業面對近年財務報告的表達方式改變，與因應國內外經濟環境不穩定之情形及匯率變動的劇烈影響，業者如何有效因應，以突破經營困境，並維繫業務穩定發展，為我業界共同努力的方向。冀期群策群力，凝聚共識，為創造壽險業良好經營環境，提供社會大眾足額之保險保障，以達成安和社會樂利民生之理想目標。

中華民國人壽保險商業同業公會理事長

許舒博

Chairman's Message

Since the Association's founding in 1964, its mission has been to promote communication and collaboration among member companies for the overall advancement of the life insurance industry. The objectives of the Association also include supporting the competent authorities in implementing policies, protecting consumer rights and the public interests, and encouraging economic development and growth in Taiwan. Consequently, the publication of industry statistics has been one of the important annual functions of the Association. This issue is compiled for reference purposes; further comments or questions are welcome.

Throughout 2011, the total premium income of national life insurance industry amounts to NT\$2,198.2 billion, a yearly recession of 4.96% from previous year's NT\$2,312.9 billion; of which, the first-year premium is NT\$995 billion, a yearly recession of 14.35%, whereas the following-year premium amounts to NT\$1,203.2 billion, a yearly addition of 4.52%. Whereas, the total premium income of unit-linked insurance contracts is NT\$331.2 billion, a 9.23% growth from last year's NT\$303.2 billion; of which, the first-year premium is NT\$188.5 billion, a yearly growth of 21.06%.

The insurance coverage, with a steady growth, amounts to 215.84%; whereas the solicitation channels of the new contract premium encounters a slight difference: 39.44% from traditional insurers' salesmen. 57.07% from bancassurance, the rest 3.49% from traditional brokerage and agency. Meanwhile, the total assets of life industry reaches NT\$13,051.7 billion, a yearly growth of 7.7% from previous year's NT\$12,118.6 billion; whereas the total tax-net loss reduces to NT\$0.9 billion from last year's NT\$22 billion.

In policy and regulation amendments sector, the competent authorities, for the purpose to promote "prompt availability and profitability" in insurers' real estate investment, revise related recognition standards handling regulations, and also render certain adjustments in risk coefficient calculation for insurers investing in plain land. On the other hand, the revision of Insurance Act 146-4, proposed from the Association throughout the Legislative Yuan, eliminates foreign-currency insurance policy from (insurer's) foreign investment



本會與日本國際保險振興會共同舉辦座談會100.9.6.
The LIAROC and FALIA" Workshop Seminar 2011",2011.9.6.




本會洪秘書長接受內政部99年度全國性社會暨職業團體工作評鑑優等團體獎
Honor "Outstanding Group" Award in the "Assessment of 2010 Notional Social
and Occupational Groups of the Ministry of the interior.

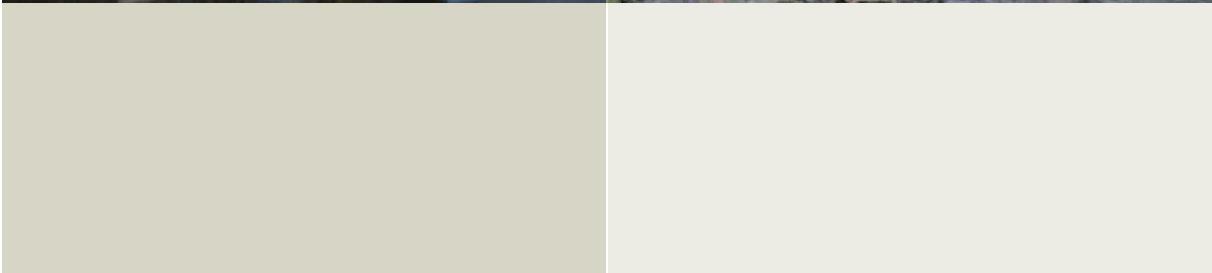
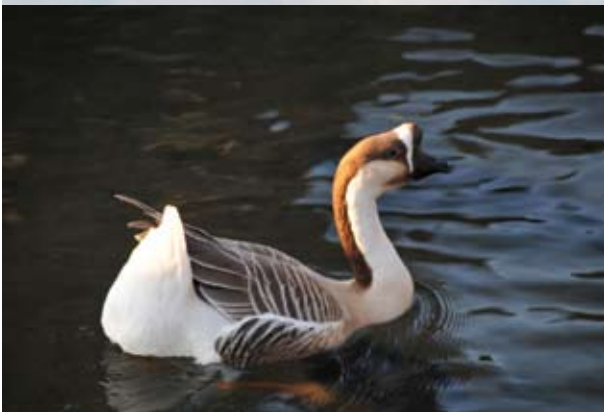
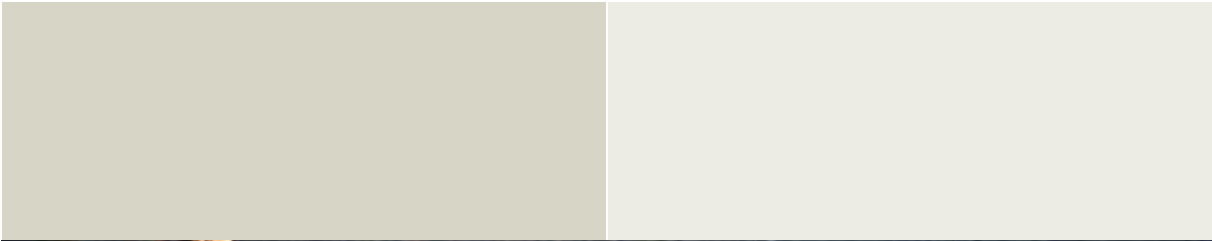
quota, so as to lift ban on foreign investment and to enhance profitability from foreign assets. Also, the authorities stipulates in the “Regulations Governing Life Insurance Industry in Public Information Disclosure” for member companies to start disclosing Annual 2011 financial reports on official website.

For financial stability as well as financial consumers’ protection, the competent authorities ordains “Stereotypical Contract Model for Internet Insurance Service”, “Financial Consumer Protection Act”, and “Insurance Act 177-1” for collecting specific personal information; whereas, the “Stereotypical Contract Clause Model for Traditional Personal Life Insurance Policy (participating / non-participating)” has been taken into effect since July 1st of 2011.

As for the financial reporting regulations in Taiwan, with the No. 40 of Statement of Financial Accounting Standards - “Insurance Contracts” in effect since year 2011, along with the forthcoming adoption to IFRS in year 2013, the inland life industry faces dramatic influences from recent alteration in financial reporting, unstable global economic environments as well as foreign exchange rate; 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



▶ 一、公會簡介

▶ I. About the Association



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人壽保險業概況

(一) 公會沿革

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

(二) 成立宗旨與主要任務

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

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

(三) 組織現況

本會由各會員公司派代表組成會員代表大會；由會員代表選舉理事 21 人組織理事會，並選舉監事 5 人組織監事會。本會為積極推行任務、促進本業發展，目前依實際需要，在理事會下常設三個委員會及 21 個研究小組：

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

1. History

Upon revision and enactment of the Commercial Association Law on November 10, 1997, the original “Taipei Life Insurance Association” established on May 16, 1964 had undergone internal reorganization under the new law and officially changed its name to “The Life Insurance Association of the Republic of China (LIA-ROC)” on September 10, 1998. The 5th Chairman of LIA-ROC is Paul Hsu., The Secretary General is T. N. Horng.

2. Purpose and Mandate

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

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

3. Organization

The General Committee consists of representatives from member companies. The Board of Directors and the Supervisory Board is comprised of 21 directors and 5 supervisors respectively, all elected by the representatives of member companies.

In order to effectively carry out the Association’s mandate of further developing the life insurance industry, three committees and 21 research subcommittee were established under the direction of the Board of Directors:

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

(四) 各委員會及研究小組功能

1. 人身保險業務員資格測驗登錄管理委員會

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

2. 人身保險業務員申訴委員會

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

3. 新型態人身保險商品認定委員會

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

4. 境外結構型商品審查小組

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

4. Committee Functions

(1) The Agent Examination and Registration Committee

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

(2) The Agent Grievance Committee

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

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

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

(4) Offshore-structured Products Exam Unit

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

5. 各研究小組

本會為促進人壽保險事業之健全發展，分別依壽險業務的功能或險種，設置 21 個研究小組，各研究小組成員由各會員公司推薦代表 1 人組成，目標為對本業共同問題提供研議意見及興革建議：

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

(五) 各行政單位職能

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

行政事務組：

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

研究諮詢組：

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

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

(5) Subcommittee of LIODC

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

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

5. Departmental Duties and Responsibilities

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

Administrative Affairs Department

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

Research & Consulting Department

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

- Coordinate meetings with various research subcommittees of the LIODC.
- Publish "Life Insurance Quarterly".
- Publish "Insurance Law and Related Regulations".
- Publish "Life Insurance Casebook".
- Publish "Life Insurance information Monthly".
- Publish "Life Insurance Newsletter" (available at the Association's website).
- Organize seminars and keynote speech presentations on special topics by renowned speakers.
- Provide policyholder enquiry services.

訓練登錄組：

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

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

精算資訊組：

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

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

Education & Agent Registration Department

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

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

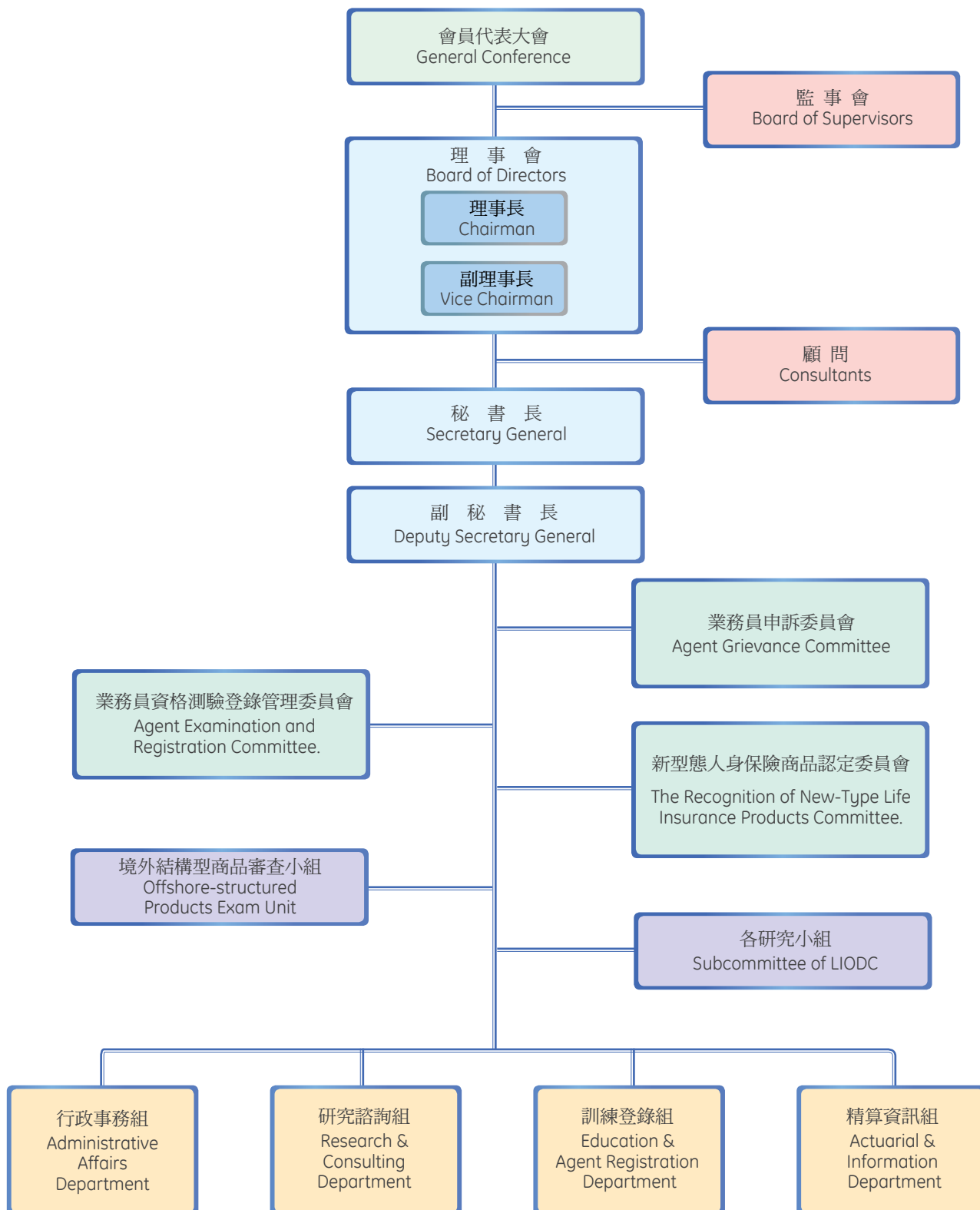
Actuarial & Information Department

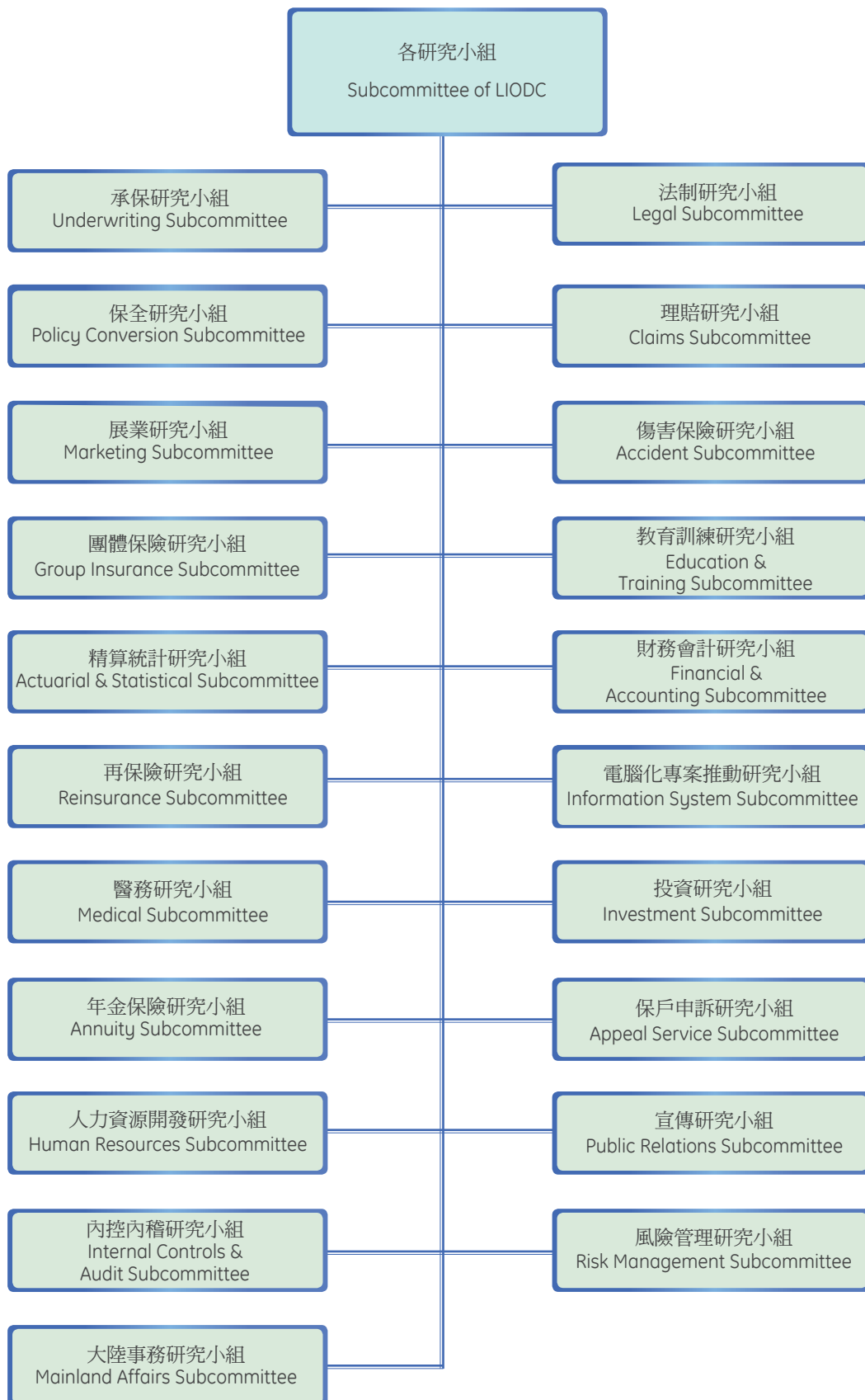
This department is responsible for actuarial, statistical, financial and accounting related matters of the life insurance industry. The department also takes charge of the operation and development of computer networks and related joint arrangements within the industry and sets up the Association’s management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

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

(六) 組織系統圖

6. Organizational Chart





(七) 各項自律規範

7. Self-Regulatory Rules as Follows:

保險業招攬及核保作業控管自律規範

Self-Regulatory Rules for Marketing and Underwriting Practice Management of Insurance Enterprises

保險業招攬廣告自律規範

Self-Regulatory Rules Governing Marketing Advertisements of Insurance Industry

投資型保險商品銷售自律規範

Self-Regulatory Rules for Product Marketing of Investment-Linked Insurance

人身保險業保險商品設計自律規範

Self-Regulatory Rules for Product Design of Life Insurance Enterprises

人身保險業簽署保險商品之法務與投資人員自律規範

Self-Regulatory Rules Governing Legal and Investment Staff Engaging Product Signing of Life Insurance Enterprises

保險業資金全權委託投資自律規範

Self-Regulatory Rules for Discretionary Allocation of the Capital of Insurance Industry

保險業資產管理自律規範

Self-Regulatory Rules for Asset Management of Insurance Industry

保險業經營電子商務自律規範

Self-Regulatory Rules for Life Insurance Enterprises Engaging E-Business

保險業電子商務紀錄保存及內部安全控制作業管理自律規範

Self-Regulatory Rules for Documentation of E-Business Records and for Management of Internal Security Control Practice of Insurance Industry

人身保險業保險契約轉換及繳費年期變更自律規範

Self-Regulatory Rules for Policy Conversion and Premium-Payment Period Revision of Life Insurance Industry

人身保險業辦理保險單借款自律規範

Self-Regulatory Rules for Life Insurance Enterprises Engaging Policy Loan

人身保險業辦理傳統型個人人壽保險契約審閱期間自律規範

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

人身保險業辦理再保險業務顯著風險移轉測試自律規範

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

人身保險業委託其他機構代收保險費或保險單借款本息自律規範

Self-Regulatory Rules for Delegating Collection of Premiums or Policy Loan of Life Insurance Enterprises

- ▶ 二、民國100年臺灣地區人壽保險業概況
- ▶ II. 2011 Highlights of the Life Insurance Business in Taiwan



100 中華民國 2011 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 100 年臺灣經濟受全球經濟走弱影響，電子產品、資通訊、機械等產品外需成長明顯走緩，民間消費因財富價值縮水削弱部分消費動能，另民間投資因國外需求減弱，產能利用率下滑，科技業者大幅縮減資本支出，統計全年經濟成長僅 4.04%。

1. Overall Economic Conditions**Economic Growth**

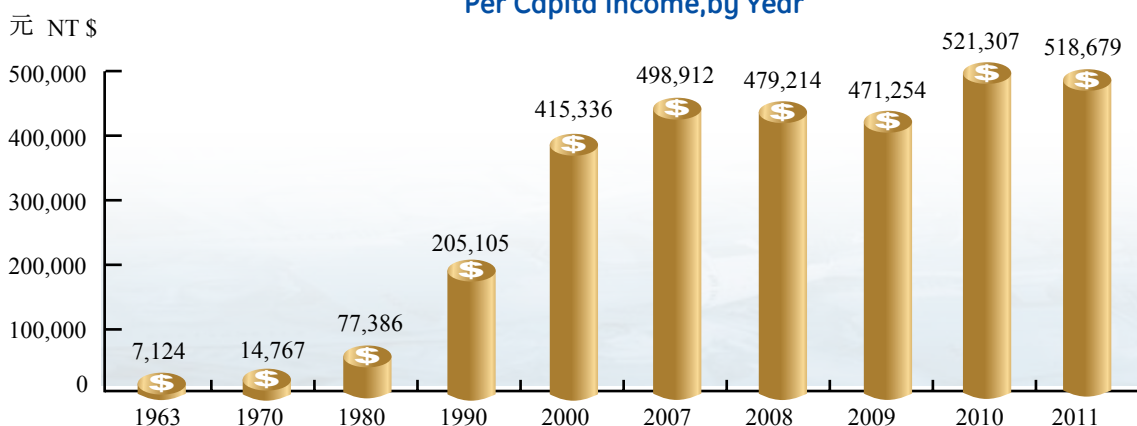
For the year 2011, Taiwan's economy suffered from global recession; foreign demand on goods of electronic, info-communication, and machinery encountered much slowdown, and the private sector consumption shrank due to declining wealth value. As for the private investment, due to downturn foreign demand, the production utilization glided and the High-Tech industry cut down a large share in capital investment. The annual economic growth rate is merely 4.04%.

歷年經濟成長率趨勢圖**Economic Growth Rate****國民所得**

民國 100 年平均每人國民所得為新臺幣 518,679 元 (17,600 美元*)，較前一年 16,471 美元增加 1,129 美元或 6.85%，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 15,000 美元左右，有實質的進展。

Per Capita Income

In 2011, per capita income reached US\$17,600. The figure was increased by US\$1,129 or 6.85% from the preceding year's US\$16,471. The amount of per capita income in recent years has reached US\$15,000, affected by currency, it has significant improvement.

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

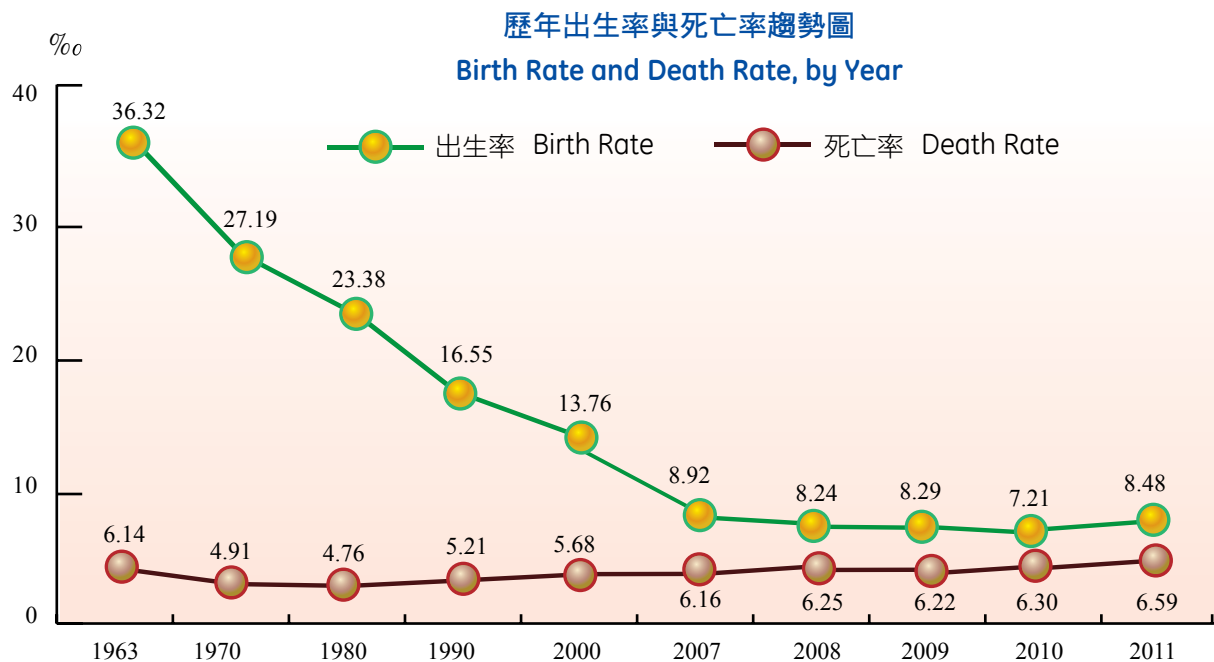
註 *：新臺幣 29.47 元 = 美金 1 元，以下換算基礎同。 NT\$29.47 = US\$ 1, the same as the following.

人口數、出生率與死亡率

民國 100 年底，依內政部統計總人口數為 23,224,912 人，較去年底增加 62,789 人，其中男性為 11,645,674 人，女性為 11,579,238 人。本年度出生人數為 196,627 人，粗出生率為千分之 8.48，較去年增加 1.27%；死亡人數為 152,918 人，粗死亡率為千分之 6.59 較去年增加 0.29%

Population, Birth Rate and Death Rate

According to the household registration data, at the end of 2011, total population was 23,224,912 including 11,645,674 males and 11,579,238 females. Relative to the total population at the end of 2010, there was an increase of 62,789 persons. The number of live births, during 2011, totaled 196,627 resulting in a crude birth rate of 8.48 per 1,000 persons. 152,918 deaths were registered in 2011 with a crude death rate of 6.59 per 1,000 persons.



(二) 產業現狀

至民國 100 年底，共有 30 家壽險公司經營人身保險業務，其中，國內公司(含外商子公司)23 家，設立 125 分公司，通訊處 3,490 個；外商分公司 7 家，設立 56 個通訊處；從業人員中，業務員共計 165,941 人，較前年減少 0.54%，內勤人員共 26,677 人，近幾年人數變化不大；壽險業總資本額已達新臺幣 409,419 百萬元，較前一年度增加 39,807 百萬元。

2. Insurance Industry Environment

At the end of 2011, there were 30 life insurance companies in operation, including 23 domestic companies and 7 foreign branch companies. There were 165,941 employees, decreased 0.54% from last year. The total capital of life insurance industry reached NT\$409,419 million, up by NT\$39,807 million from last year.

分支機構分布圖
Distribution of Branch Offices

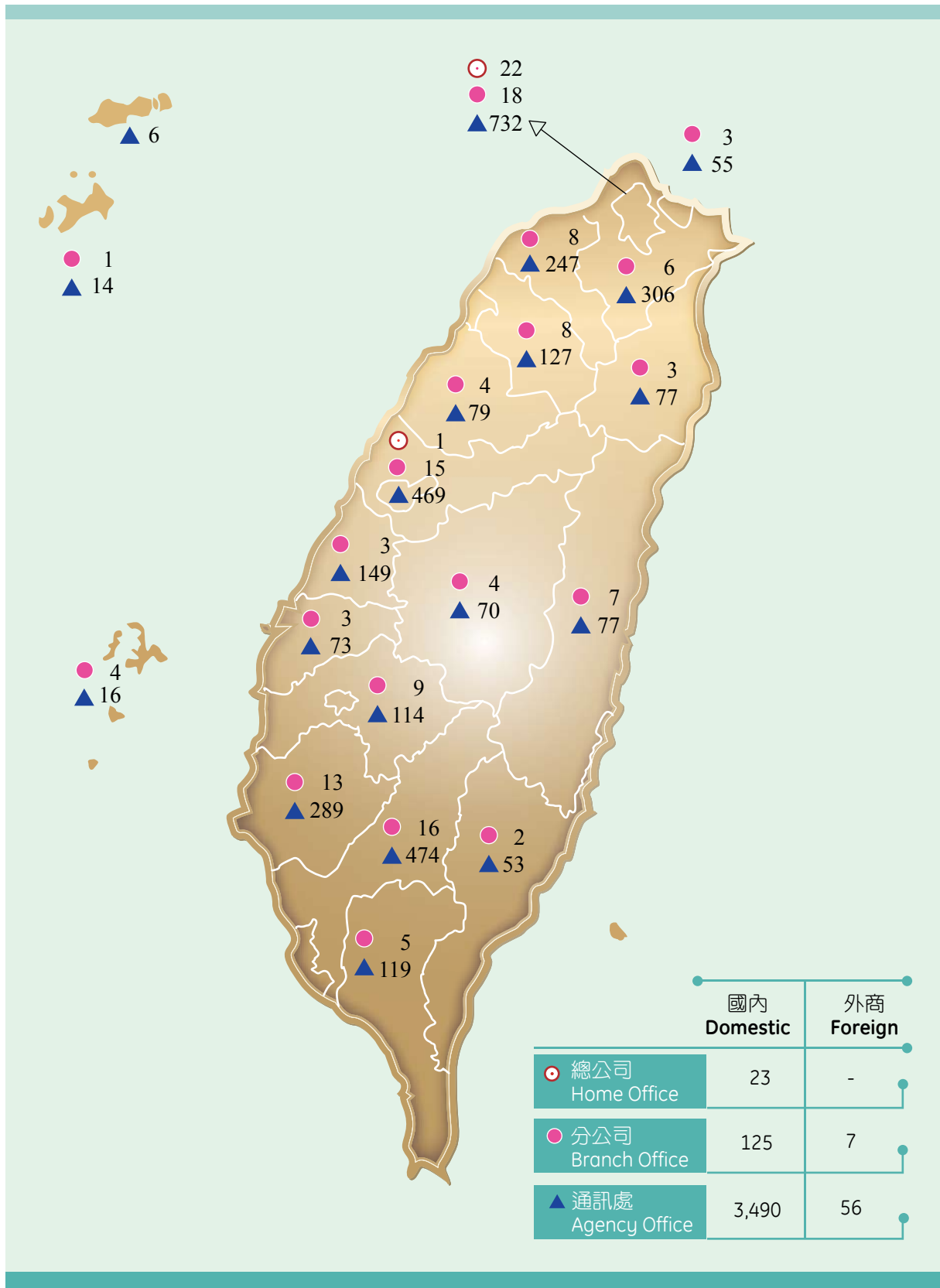


表 1: 人壽保險業歷年公司數、從業人員及資本額概況

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 96 年 (2007)	22	7	175,353	27,031	227,293
民國 97 年 (2008)	23	7	175,127	26,575	335,520
民國 98 年 (2009)	22	8	168,732	26,025	340,699
民國 99 年 (2010)	23	7	166,846	26,023	369,612
民國 100 年 (2011)	23	7	165,941	26,677	409,419

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 100 年底，全體壽險業總資產已達新臺幣 13,051,676 百萬元（約 442,880 百萬美元）較前一年 12,118,618 百萬元增加 7.70%。負債總額為新臺幣 12,621,283 百萬元，較前一年 11,643,780 百萬元增加 8.40%，其中各種準備金（負債準備）有新臺幣 11,184,402 百萬元，佔總負債的 88.61%。業主權益總數為新臺幣 430,393 百萬元，較前一年 474,837 百萬元減少 9.36%。

3. Assets & Liabilities

The total assets of life insurance industry in 2011 amounted to NT\$13,051,676 million (US\$442,880 million), which showed an increase of 7.70% over the previous year's NT\$12,118,618 million. The total liabilities of life insurance industry in 2011 amounted to NT\$12,621,283 million, and an increase of 8.40% over the preceding year. The major item of liability was policy reserves, which reached NT\$11,184,402 million accounted for 88.61% of the total liabilities. The owners' equity in 2011 increased from NT\$474,837 million to NT\$430,393 million, the decreased rate was 9.36%.

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 52 年 (1963)	364	239	169	125	11.33
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 96 年 (2007)	8,746,487	8,313,534	7,142,995	432,953	3.91
民國 97 年 (2008)	9,169,449	8,955,335	7,847,933	214,114	1.75
民國 98 年 (2009)	10,782,439	10,347,147	8,974,937	435,292	3.85
民國 99 年 (2010)	12,118,618	11,643,780	10,222,891	474,837	3.06
民國 100 年 (2011)	13,051,676	12,621,283	11,184,402	430,393	3.07
成長率 Growth Rate (%)	7.70	8.40	9.41	-9.36	0.33

(四) 資金運用狀況

至民國 100 年底止，全體壽險業運用資金總額為新臺幣 11,469,494 百萬元 (約 389,192 百萬美元)，較前一年 10,556,011 百萬元增加 8.65%，為總資產的 87.88%。觀察資金運用情形，有價證券 4,701,699 百萬元，佔運用資金總額的 40.99% 佔居第 1 位，其中，公債及庫券 2,474,587 百萬元佔 21.58%，股票 713,844 百萬元佔 6.22%；資金運用第二位為國外投資計 4,327,024 百萬元，佔運用資金總額的 37.73%，近年來國外投資快速成長，已成為資金運用的首要選擇。

4. Investment Environment and Activities

As the end of 2011, total utilization assets of the life insurance industry was NT\$ 11,469,494 million (US\$389,192 million and 87.88% of total assets) with a growth rate of 8.65% when compared to last year's NT\$ 10,556,011 million. Regarding the overall assets portfolio, the major components of life insurance industry assets were securities & bonds. Total 4,701,699 million (40.99% of total utilization assets) with Government & Treasury Bonds totaled NT\$ 2,474,587 million (21.58% of total utilization assets). The second largest of assets was foreign investments, totaled NT\$ 4,327,024 million (37.73% of total utilization assets) and is becoming the most popular investment vehicle with tremendous growth rate.

表 3: 人壽保險業歷年資金運用概況

Table3: Summary of Investment Activities of Life Insurance Industry

金額:新臺幣百萬元 Amount Unit:NT\$ Million

年度 Year	銀行存款 Deposits in Bank	小計 Sub-total	有價證券 Securities				
			公債及庫券 Government & Treasury Bonds	股票 Stock Certificates	公司債 Corporation Bonds	受益憑證 Benefit of Certificates	其他 Others
民國 52 年 (1963)	-	-	-	-	-	-	-
民國 59 年 (1970)	174	318	318	-	-	-	-
民國 69 年 (1980)	2,538	2,797	499	2,195	103	-	-
民國 79 年 (1990)	75,069	74,652	19,822	12,345	39,784	2,701	-
民國 89 年 (2000)	357,370	806,890	364,495	135,209	49,733	44,179	213,274
民國 96 年 (2007)	410,953	3,252,402	1,720,351	553,483	223,763	43,631	711,174
民國 97 年 (2008)	529,959	3,439,311	1,944,621	367,029	295,288	183,715	648,658
民國 98 年 (2009)	688,378	3,999,857	2,032,023	551,980	376,214	177,568	862,072
民國 99 年 (2010)	731,531	4,477,511	2,268,328	675,270	480,713	143,459	909,741
民國 100 年 (2011)	705,586	4,701,699	2,474,587	713,844	519,105	150,735	843,428
成長率 Growth rate(%)	-3.55	5.01	9.09	5.71	7.99	5.07	-7.29

表 3: 人壽保險業歷年資金運用概況 (續)

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

金額:新臺幣百萬元 Amount Unit:NT\$ Million

年度 Year	不動產投資 (不包括自用) Investment on Real Estates	壽險貸款 Loan to Policyholders	擔保放款 Mortgage Loans	國外投資 Foreign Investments	專案運用及 公共投資 Authorized Projects or Public Investment	其他 ^註 Others	合計 Total
民國 52 年 (1963)	-	-	-	-	-	-	-
民國 59 年 (1970)	459	136	371	-	-	-	1,458
民國 69 年 (1980)	7,204	2,258	6,521	-	-	-	21,318
民國 79 年 (1990)	88,899	45,521	40,265	-	-	-	324,406
民國 89 年 (2000)	185,281	332,212	469,159	108,405	86,072	-	2,345,389
民國 96 年 (2007)	294,946	542,370	617,043	2,336,141	27,217	-	7,481,072
民國 97 年 (2008)	321,072	616,912	631,347	2,419,200	23,931	-	7,981,732
民國 98 年 (2009)	386,923	612,524	569,810	2,980,183	24,884	-	9,262,559
民國 99 年 (2010)	407,977	581,607	545,684	3,643,166	20,258	148,277	10,556,011
民國 100 年 (2011)	461,322	569,041	569,507	4,327,024	17,030	118,285	11,469,494
成長率 Growth rate(%)	13.08	-2.16	4.37	18.77	-15.94	-20.23	8.65

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

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

(五) 保費收入

民國 100 年壽險業總保費收入已達新臺幣 2,198,174 百萬元 (約 74,590 百萬美元)，較前一年 2,312,850 百萬元減少 4.96%，其中人壽保險 1,676,643 百萬元，較去年增加 12.09%、傷害保險 57,111 百萬元、健康保險 250,800 百萬元、年金保險 213,620 百萬元，較去年減少 59.47%，分別佔所有保費收入的 76.27%、2.60%、11.41%、9.72%。

5. Premium Income

In 2011, total premium income of life insurance industry reached NT\$2,198,174 million (US\$74,590 million) and decreased 4.96% when compared to last year's NT\$2,312,850 million. The life insurance premium income was NT\$1,676,643 million (76.27% of total premium income), an increased of 12.09%. The premium income of accident products was NT\$57,111 million (2.60% of premium income) and the premium income of health products was NT\$250,800 million (11.41% of premium income). The premium income of annuity product was NT\$213,620 million (9.72% of premium income).

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

單位：新臺幣百萬元 (Unit:NT\$ Million)

年度 Year	人壽保險 Life	傷害保險 Accident	健康保險 Health	年金保險 Annuity	合計 Total
民國 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 96 年 (2007)	1,466,562	58,363	180,734	169,438	1,875,097
民國 97 年 (2008)	1,335,413	58,102	197,331	327,997	1,918,843
民國 98 年 (2009)	1,305,573	56,894	219,556	424,536	2,006,559
民國 99 年 (2010)	1,495,849	56,151	233,786	527,064	2,312,850
民國 100 年 (2011)	1,676,643	57,111	250,800	213,620	2,198,174
成長率 Growth rate(%)	12.09	1.71	7.28	-59.47	-4.96

近幾年我國壽險業經營險種變化可由各險別初年度保費收入統計表中觀知，傳統型壽險近年業績表現不穩定，民國 100 年為最高峰達 642,074 百萬元，傷害險於民國 90 年達 16,412 百萬元後，逐年下降至民國 95 年以後維持約 11,000 百萬元水準，100 年僅 10,337 百萬元；健康險 100 年達 30,948 百萬元的水準；年金險與投資型保險近年業績成長迅速，投資型保險於民國 100 年為 188,489 百萬元成長 21.06%。

In recent years, the distribution of the first year premium income - by product lines are shown in the following table. Statistical information of the first year premium income indicated that the traditional life product performance fluctuated from time to time. Premium income reached NT\$642,074 million in 2011 and accident insurance products premium was NT\$16,412 million in 2001, decreased to about NT\$11,000 million on average after 2006. Premium income did not reach NT\$10,337 million in 2011. Insurance premium for health insurance reached at approximately NT\$30,948 million in 2011. Investment-linked products were increased to NT\$188,489 million and 21.06% in 2011.

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 100 年 (2011)	民國 99 年 (2010)	民國 98 年 (2009)	民國 97 年 (2008)	民國 96 年 (2007)
人壽保險 Life	傳統型 Traditional	642,074	555,828	408,598	324,458	141,311
	投資型 Investment-Linked	138,909	75,670	60,990	171,555	407,504
	小計 Subtotal	780,983	631,498	469,588	496,012	548,815
傷害保險 Accident	傳統型 Traditional	10,337	9,329	9,541	10,132	11,233
健康保險 Health	傳統型 Traditional	30,948	27,865	37,557	28,950	26,627
年金保險 Annuity	傳統型 Traditional	123,159	412,998	300,899	192,586	107,689
	投資型 Investment-Linked	49,580	80,035	107,485	127,616	57,501
	小計 Subtotal	172,739	493,033	408,385	320,202	165,190
合計 Total	傳統型 Traditional	806,518	1,006,020	756,595	556,126	286,860
	投資型 Investment-Linked	188,489	155,705	168,475	299,171	465,005
	小計 Subtotal	995,007	1,161,725	925,070	855,297	751,865

(六) 初年度保費收入通路別分析

初年度保費收入 995,007 百萬元中，依通路別統計為：壽險公司本身行銷體系 392,413 百萬元佔 39.44%；銀行通路 567,894 百萬元佔 57.07%；傳統保險經紀人、保險代理人僅 34,700 百萬元佔 3.49%。

6. First Year Premium Income – by Distribution Channel

Contribution to the total first year premium income of NT\$995,007 million by various sales channels are as follows: traditional tied agents of life insurers was NT\$392,413 million (39.44%), bancassurance was NT\$567,894 million (57.07%); the broker & agent was NT\$34,700 million (3.49%).

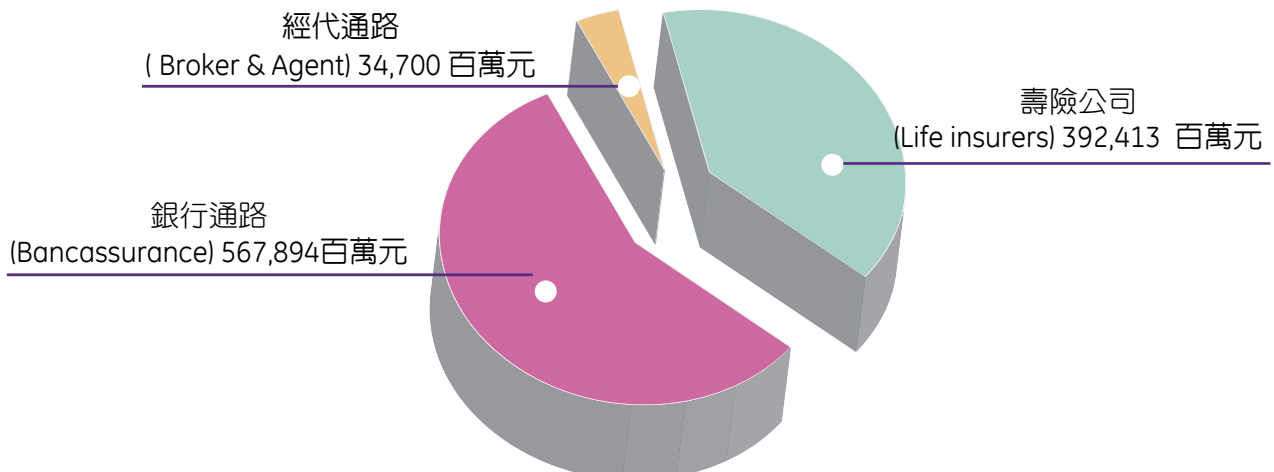
表 6: 人壽保險業民國 100 年初年度保費收入通路別統計表**Table6: First Year Premium Income- by Distribution Channels**

單位: 新臺幣百萬元 (Unit: NT\$ Million)

來源別 Distribution	壽險公司 Life insurers	銀行經代保代 Bankers	傳統經代保代 Broker & Agent	合計 Total
民國 96 年 (2007)	464,903 (61.83)	258,684 (34.41)	28,279 (3.76)	751,865
民國 97 年 (2008)	420,613 (49.18)	409,182 (47.84)	25,506 (2.98)	855,301
民國 98 年 (2009)	313,156 (33.85)	584,224 (63.15)	27,690 (2.99)	925,070
民國 99 年 (2010)	372,800 (32.09)	758,194 (65.26)	30,731 (2.65)	1,161,725
民國 100 年 (2011)	392,413 (39.44)	567,894 (57.07)	34,700 (3.49)	995,007
成長率 Growth rate (%)	5.26	-25.10	12.92	-14.35

註：括號內數字為佔率。

Note: () represents the rate.

100年通路別新契約保費收入圖**First Year Premium Income-by Distribution Channels**

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

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

表 6-1: 人壽保險業民國 100 年初年度保費收入來源別統計表
Table6-1: First Year Premium Income-by Distribution Channels

單位：新臺幣百萬元 (Unit:NT\$Million)

來源別 Distribution	壽險公司 Life insurers	銀行經代保代 Bankers	傳統經代保代 Broker & Agent	合計 Total
個人人壽保險 Individual Life	214,070 (33.50)	400,074 (62.60)	24,924 (3.90)	639,068
個人年金保險 Individual Annuity	20,402 (16.58)	100,566 (81.70)	2,120 (1.72)	123,088
投資型保險 Investment-Linked	119,526 (63.41)	65,784 (34.90)	3,179 (1.69)	188,489
個人傷害、健康保險 Individual Accident & Health	27,131 (89.92)	1,260 (4.18)	1,781 (5.90)	30,172
團體保險 Group Insurance	11,284 (79.52)	210 (1.48)	2,696 (19.00)	14,190

註：括號內數字為佔率。

Note: () represents the rate.

(七) 保險給付

民國 100 年壽險業保險給付達新臺幣 1,416,597 百萬元 (約 48,069 百萬美元)，較前一年 1,191,463 百萬元增加 18.90%，其中人壽保險 967,766 百萬元較去年增加 32.61%、傷害保險 20,891 百萬元、健康保險 76,099 百萬元、年金保險 351,841 百萬元，較去年減少 5.12%，人壽保險佔總保險給付的 68.32%。

7. Benefit Payments

Total Benefit Payments were NT\$1,416,597 million or US\$48,069 million, increased by 32.61% against 2010's NT\$1,191,463 million. The Benefit Payments of life insurance product were NT\$967,766 million (68.32% of total benefit payments), which represented an increased of 32.61%. The Benefit Payments of accident and health products were NT\$20,891 million and NT\$76,099 million respectively. The benefit payments of annuity products were NT\$351,841 million, an decrease of 5.12% 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 96 年 (2007)	646,168	18,693	53,854	145,230	863,945
民國 97 年 (2008)	879,748	19,548	60,668	148,601	1,108,565
民國 98 年 (2009)	600,939	20,520	66,055	214,833	902,347
民國 99 年 (2010)	729,803	20,141	70,687	370,832	1,191,463
民國 100 年 (2011)	967,766	20,891	76,099	351,841	1,416,597
成長率 Growth rate(%)	32.61	3.72	7.66	-5.12	18.90

(八) 投保率與普及率

依據內政部發布之民國 100 年底總人口 23,225 千人，則持有人壽保險單 50,130 千件 (包括個人壽險、團體壽險及個人年金險) 約佔總人口之 215.84% (壽險投保率)。

歷年普及率 (人壽保險與年金保險有效保額對國民所得比) 之趨勢圖如下：觀察普及率於民國 70 年代成長最為迅速，約為 5 倍，而民國 80 年代成長之絕對數為 135%，為歷年之最大幅度，此 20 年為壽險業發展之黃金期。

8. Ratio of Having Insurance Coverage & Ratio of Prevalence

According to the household registration data published by the Ministry of Internal Affairs, the total population of 2011 was 23.22 million. The ratio of having insurance coverage (50,129,708 policies including individual, group life insurance and individual annuity) represents 215.84% of the total population in Taiwan. The trend of the ratio of prevalence (the sum assured of the in-force life insurance and annuity policies to national income) is as below: The tremendous growth rate of the ratio of prevalence in 1980s' was about 500%. And the absolute growth rate was about 135% in 1990s'. Such tremendous growth in this 20 year period represents the "Golden Period" of the life insurance industry in this country.

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

單位：新臺幣百萬元 (Unit:NT\$Million)

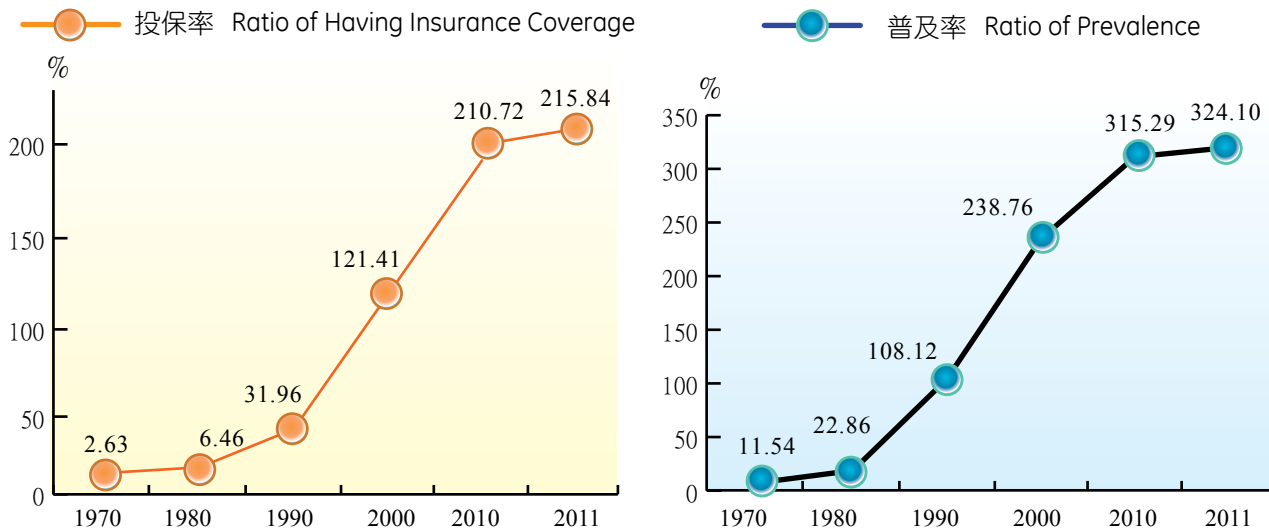
年度 Year	年底人口數 (1) Population	國民所得 (2) National Income	有效契約 Business In Force		投保率 NO. to population (3) / (1)%	普及率 In Force to NI (4) / (2)%
			件數 (3) No.	保額 (4) Amount		
民國 52 年(1963)	11,883,523	83,798	163,722	3,458	1.38	4.13
民國 59 年(1970)	14,675,965	215,345	386,658	19,674	2.63	9.14
民國 69 年(1980)	17,805,067	1,370,084	1,149,505	304,976	6.46	22.16
民國 79 年(1990)	20,352,966	4,159,304	6,504,209	4,360,220	31.96	104.90
民國 89 年(2000)	22,276,672	9,124,037	27,046,881	22,012,633	121.41	238.76
民國 96 年(2007)	22,958,360	11,433,779	45,005,200	36,027,048	196.03	315.09
民國 97 年(2008)	23,037,031	11,020,825	46,827,400	36,790,933	203.27	333.83
民國 98 年(2009)	23,119,772	10,875,793	47,358,149	37,476,393	204.84	344.59
民國 99 年(2010)	23,162,123	12,063,531	48,807,152	38,035,581	210.72	315.29
民國 100 年(2011)	23,224,912	12,025,315	50,129,708	38,974,259	215.84	324.10

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 100 年底，壽險業總登錄業務員為 314,042 人，較前一年度 315,911 人減少 0.59%；其中壽險公司登錄人數為 185,291 人、經紀人登錄 70,908 人、代理人登錄 57,843 人，分別佔全體登錄人數的 59.00%、22.58% 與 18.42%。

9. Life Insurance Agents

At the end of 2011, the total number of registration agents was 314,042, down 0.59% when compared to last year's 315,911, among which there were 185,291 persons (59.00%) from life insurance companies, 70,908 persons (22.58%) from brokers and 57,843 persons (18.42%) from agencies.

表 9：人壽保險業歷年業務員變動概況

Table 9: Summary of Life Insurance Agent Registration

單位：人 Unit：Person

年度 Year	合計 Total	壽險公司 Life Insurer	經紀人 Broker	代理人 Agent
民國 89 年 (2000)	276,265	253,626	16,732	5,907
民國 96 年 (2007)	313,704	194,542	56,316	62,846
民國 97 年 (2008)	319,126	194,813	61,234	63,079
民國 98 年 (2009)	317,717	188,293	62,211	67,213
民國 99 年 (2010)	315,911	186,376	68,950	60,585
民國 100 年 (2011)	314,042	185,291	70,908	57,843
成長率 Growth Rate (%)	-0.59	-0.58	2.84	-4.33

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.

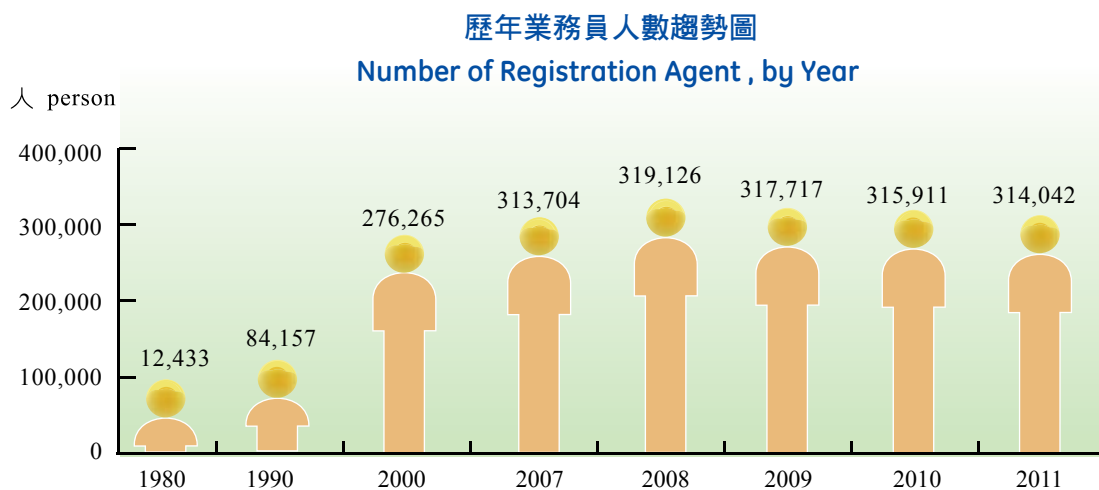


表 10：人壽保險業歷年登錄投資型保險業務員變動概況

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 95 年 (2006)	127,232	98,293	12,544	16,395
民國 96 年 (2007)	150,316	112,449	16,364	21,503
民國 97 年 (2008)	162,017	115,265	21,277	25,475
民國 98 年 (2009)	160,479	108,832	25,026	26,621
民國 99 年 (2010)	160,855	107,614	26,247	26,994
民國 100 年 (2011)	161,213	106,324	28,285	26,604

註：保險法於 90 年 6 月修正通過得經營投資型保險。

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



▶ 三、會務動態

▶ III. Association Activities

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人壽保險業概況

(一) 榮譽榜

9月28日本會連續第10年獲頒內政部99年度全國性社會暨職業團體工作評鑑優等團體獎。

(二) 研討會

1. 8月10日本會與科隆再保台灣分公司共同舉辦「病理組織報告判定」及「保險訴訟案例研究」研討會，各公司業務相關部門人員共85人參加。
2. 9月6日本會與日本國際保險振興會（FALIA）共同舉辦「Workshop Seminar 2011」，主題為「就日本保險業因應311大地震之各項措施進行說明及案例探討」座談會，計有主管機關、各公司及再保公司業務相關部門人員共85人參加。
3. 11月16日第17屆「海峽兩岸及港澳保險交流與合作會議」於台北圓山飯店舉行，由許理事長及洪秘書長代表參加，會議由許理事長主持並於會中發表壽險專題。

(三) 國際交流與會議

1. 1月17日光大永明人壽保險公司董事長唐雙寧等蒞會拜訪。
2. 6月17至25日加拿大多倫多國際保險會議（IIS）第47屆年會由洪秘書長代表參加。
3. 7月25日中國北京對外經濟貿易大學保險學院院長王穩等一行27人蒞會拜訪。
4. 7月26日陽光保險集團副董事長張延苓等一行5人蒞臨拜訪。

(1) Honors and Awards

On September 28, the Association received “Outstanding Group” Award in the “Assessment of 2010 National Social and Occupational Groups of the Ministry of the Interior” for the 10th consecutive year.

(2) Seminars

1. On August 10th, the Association co-hosted with Munich Reinsurance – Taiwan branch a workshop on “Morbid Autopsy Analysis & Insurance Lawsuit Case Study”, a total of 85 participants were nominated from member companies.
2. On September 6th, the Association co-hosted with Japan’s Foundation for the Advancement of Life Insurance in Asia (FALIA) “the LIAROC-FALIA 2011 Seminar” with topic on the follow-up measures made by Japanese insurers in the aftermath of 311 Earthquake and related case study; a total of 85 participants were nominated from the competent authorities, member companies and reinsurers.
3. On November 16th, the 17th “Meeting for Communication and Collaboration among Cross Strait, Hong Kong, and Macau Regions” was held in the National Grand Hotel, the Association’s Chairman, Paul Hsu, and General Secretary, T. N. Horng, attended on behalf of the Association; the Chairman Hsu presided over the meeting and delivered a speech on life insurance.

(3) International Communications and Meetings

1. On January 17th, Tang Shaun-nin, board chairman of Sun Life Everbright (Life Insurance Company), visited the Association.
2. From June 17th to 25th, the Association’s General Secretary T. N. Horng joined the 47th “International Insurance Society” in Toronto, Canada.
3. On July 25th, Wang Wen, The Dean of School of Insurance and Economics (Beijing, China), along with a delegate of 27 personnel, visited the Association.
4. On July 26th, Yan Ling Zhang, Vice Chairman and Deputy President of Sunshine Insurance Group, along with a delegate of 5 personnel, visited the Association.

5. 8月3日至7日韓國首爾 2011 國際龍獎 IDA 年會由許理事長代表參加。
6. 8月17日至20日中國大連「海峽兩岸防制保險詐欺」研討會由洪秘書長及金主任代表參加。
7. 9月6日日本國際保險振興會 (FALIA) 常務理事大平裕一、研修部長石丸住雄、日本生命保險協會企劃部副部長駒田勇人、日本損害保險協會國際部長大熊孝等蒞會拜訪。
8. 9月11日至13日新加坡第25屆太平洋保險會議由許理事長代表參加。
9. 9月20日至25日北京「機構投資者會議」由洪秘書長代表參加。
10. 9月28日至30日韓國首爾國際保險監理官協會第18屆年會由許理事長代表參加。
11. 10月21日至23日北京「第六屆中國保險教育論壇」由洪秘書長代表參加，並發表「台灣壽險業銷售通路與管理」。
12. 11月14日香港保險業聯會行政總監譚仲豪先生蒞會拜訪。

5. From August 3rd to 7th, the Chairman Hsu on behalf of the Association joined “2010 International Dragon Award (IDA)” in Seoul, South Korea.
6. From August 17th to 20th, the General Secretary T. N. Horng and director Chin I-huei on behalf of the Association joined “Cross Strait Insurance Fraud Prevention Seminar” in Da-lien, China.
7. On September 6th, a delegate of representatives, including Mr. Hirokazu Ohira, managing director of FALIA, Mr. Sumio Ishimaru, general manager of seminars department of FALIA, Mr. Hayato Komada, assistant general manager of planning department of the Life Insurance Association of Japan, and Mr. Takashi Okuma, general manager of International department of the General Insurance Association of Japan, visited the Association.
8. From September 11th to 13th, the Chairman Hsu on behalf of the Association joined the 25th “Pacific Insurance Conference (PIC)” in Singapore.
9. From September 20th to 25th, the General Secretary T. N. Horng on behalf of the Association joined “Institute Investors’ Meeting” in Beijing, China.
10. From September 28th to 30th, the Chairman Hsu on behalf of the Association joined the “18th IAIS Annual Summit” in Seoul, South Korea.
11. From October 21st to 23rd, the General Secretary T. N. Horng on behalf of the Association joined the 6th “China Insurance Education Forum” and addressed
12. On November 14th, Mr. Teng Zhon-hao, chief administrative inspector of Hong Kong Insurance Association, visited the Association.



第17屆「海峽兩岸及港澳保險交流與合作會議」100.11.16.
The 17th "Meeting for Communication and Collaboration among Cross Strait, Hong Kong, and Macau Regions", 2011.11.16.



國際保險會議第47屆年會(加拿大多倫多)100.6.17.
The 47th "International Insurance Society", 2011.6.17.



香港保險業聯會行政總監蒞會拜訪100.11.14.
Chief administrative inspector of HK IA visited, 2011.11.14.

▶ 四、本會發行刊物

▶ IV. Publications



100 中華民國 2011 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



2. ● 精靈守護者

Insurance Numen



3. ● 壽險訊息

Life Insurance Information Monthly



4. ● 壽險季刊

Life Insurance Quarterly



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



6. • 人身保險判決彙編
Life Insurance Casebook



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



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



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



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



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



▶ 五、會員名錄

▶ V. The Member Companies of LIA-ROC

100 中華民國 2011 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: 331,721
 資本額: 11,000
 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100許昌街17號18樓
 成立日期: 1947,12
 總資產: 354,998
 資本額: 8,569
 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: 69,872
 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: 1962,8
 總資產: 3,277,369
 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
 成立日期: 1963,4
 總資產: 730,326
 資本額: 21,994
 電話:(02)27134511
 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: 1,889,318
 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 : 331,721
 Capital: 11,000
 Tel: 886-2-27849151
 Website: www.twfhclife.com.tw

Taiwan Life Insurance Co., Ltd.

18th Fl., 17, Hsu Chang St., Taipei
 Date Founded: 1947,12
 Assets : 354,998
 Capital: 8,569
 Tel: 886-2-23116411
 Website: www.twlife.com.tw

PCA Life Assurance Co., Ltd.

8th Fl., 1, Sec. Sungzhi Rd., Taipei
 Date Founded: 1962,5
 Assets : 69,872
 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: 1962,8
 Assets : 3,277,369
 Capital: 53,065
 Tel: 886-2-27551399
 Website: www.cathaylife.com.tw

China Life Insurance Co., Ltd.

122, Tun Hua N. Rd., Taipei
 Date Founded: 1963,4
 Assets : 730,326
 Capital: 21,994
 Tel: 886-2-27134511
 Website: www.chinalife.com.tw

Nan Shan Life Insurance Co., Ltd.

168, Zhuangjing Rd., Taipei
 Date Founded: 1963,7
 Assets : 1,889,318
 Capital: 92,400
 Tel: 886-2-87588888
 Website: www.nanshanlife.com.tw

國華人壽保險股份有限公司

台北市 110 松仁路 277 號
 成立日期 :1963,7
 總資產 : 289,523
 資本額 : 6,010
 電話 : (02)21765166
 網址 : www.ec3.khlw.com

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 : 1,551,850
 資本額 : 54,555
 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 12 樓
 成立日期 :1993,6
 總資產 : 1,791,374
 資本額 : 21,123
 電話 : (02)87716699
 網址 : www.fubon.com.tw

國寶人壽保險股份有限公司

台北市 100 忠孝西路一段 50 號 9 樓
 成立日期 :1993,6
 總資產 : 48,117
 資本額 : 3,667
 電話 : (02)23883399
 網址 : www.globallife.com.tw

三商美邦人壽保險股份有限公司

台北市 110 信義路五段 150 巷 2 號 6 樓
 成立日期 :1993,6
 總資產 : 503,902
 資本額 : 10,763
 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 西區自治街 155 號 11 樓之 2
 成立日期 :1993,7
 總資產 : 27,977
 資本額 : 6,000
 電話 : (04)23721653
 網址 : www.cylife.com.tw

Kuo Hua Life Insurance Co., Ltd.

277, Sungren Rd., Taipei
 Date Founded:1963,7
 Assets : 289,523
 Capital: 6,010
 Tel:886-2-21765166
 Website:www.ec3.khlw.com

Shin Kong Life Insurance Co., Ltd.

37th Fl., 66, Sec. 1, Chung Hsiao W. Rd.Taipei
 Date Founded:1963,7
 Assets : 1,551,850
 Capital: 54,555
 Tel:886-2-23895858
 Website:www.skl.com.tw

Fubon Life Assurance Co., Ltd.

12th Fl., 108, Sec.1, Tun Hua S. Rd.,Taipei
 Date Founded:1993,6
 Assets : 1,791,374
 Capital: 21,123
 Tel:886-2-87716699
 Website:www.fubon.com.tw

Global Life Insurance Co., Ltd.

9th Fl., 50, Sec. 1, Chung Hsiao.W. Rd., Taipei
 Date Founded:1993,6
 Assets : 48,117
 Capital: 3,667
 Tel:886-2-23883399
 Website:www.globallife.com.tw

MassMutual Mercuries Life Insurance Co., Ltd.

6th Fl., 2 Lane 150, Sec. 5, Hsin Yi Rd.,Taipei
 Date Founded:1993,6
 Assets : 503,902
 Capital: 10,763
 Tel:886-2-23455511
 Website:www.mli.com.tw

Chaoyang Life Insurance Co., Ltd.

11-2Fl., 155, Tsu Chih St., Taichung
 Date Founded:1993,7
 Assets : 27,977
 Capital: 6,000
 Tel:886-4-23721653
 Website:www.cylife.com.tw

幸福人壽保險股份有限公司

台北市 100 忠孝西路一段 6 號 8 樓
 成立日期 :1993,7
 總資產 : 58,472
 資本額 : 6,000
 電話 : (02)23817172
 網址 : www.singforlife.com.tw

遠雄人壽保險事業股份有限公司

台北市 110 基隆路一段 200 號 18 樓
 成立日期 : 1993,11
 總資產 : 285,789
 資本額 : 11,176
 電話 : (02)27583099
 網址 : www.fglife.com.tw

宏泰人壽保險股份有限公司

台北市 105 民生東路三段 156 號 4 樓
 成立日期 :1994,7
 總資產 : 166,347
 資本額 : 22,491
 電話 : (02)27166888
 網址 : www.hontai.com.tw

安聯人壽保險股份有限公司

台北市 110 信義路五段 100 號 5 樓
 成立日期 :1995,3
 總資產 : 185,076
 資本額 : 2,392
 電話 : (02)87895858
 網址 : www.allianz.com.tw

中華郵政股份有限公司 (壽險處)

台北市 106 愛國東路 216 號 3 樓
 成立日期 : 2003,1
 總資產 : 713,210
 資本額 : 5,000
 電話 : (02)23931261
 網址 : www.post.gov.tw

第一金人壽保險股份有限公司

台北市 110 信義路四段 456 號 13 樓
 成立日期 : 2007,12
 總資產 : 21,117
 資本額 : 2,250
 電話 : (02)87581000
 網址 : www.first-aviva.com.tw

Singfor Life Insurance Co., Ltd.

8th Fl., 6, Sec. 1, Chung Hsiao W. Rd., Taipei
 Date Founded:1993,7
 Assets: 58,472
 Capital: 6,000
 Tel :886-2-23817172
 Website:www.singforlife.com.tw

Far Glory Life Insurance Co., Ltd.

18th Fl., 200, Sec. 1, Keelung Rd., Taipei
 Date Founded:1993,11
 Assets : 285,789
 Capital : 11,176
 Tel :886-2-27583099
 Website :www.fglife.com.gw

Hontai Life Insurance Co., Ltd.

4th Fl., 156, Sec. 3, Ming Sheng E.Rd.,Taipei
 Date Founded:1994,7
 Assets : 166,347
 Capital : 22,491
 Tel :886-2-27166888
 Website :www.hontai.com.tw

Allianz Taiwan Life Insurance Co., Ltd.

5th Fl., 100, Sec. 5, Hsin Yi Rd.,Taipei
 Date Founded:1995,3
 Assets : 185,076
 Capital : 2,392
 Tel :886-2-87895858
 Website :www.allianz.com.tw

Chunghwa Post Co., Ltd. Life Insurance Dept.

3rd. Fl., 216, Ai-Kuo E. Rd.,Taipei
 Date Founded:2003,1
 Assets : 713,210
 Capital : 5,000
 Tel :886-2-23931261
 Website :www.post.gov.tw

First-Aviva Life Insurance Co., Ltd.

13th Fl., 456, Sec. 4, Hsin Yi Rd., Taipei
 Date Founded:2007,12
 Assets : 21,117
 Capital : 2,250
 Tel :886-2-87581000
 Website : www.first-aviva.com.tw

合作金庫人壽保險股份有限公司

台北市 100 忠孝東路四段 325 號 10 樓
成立日期:2010,4
總資產: 62,703
資本額: 4,000
電話:(02)27726772
網址: www.tcb-life.com.tw

保德信國際人壽保險股份有限公司

台北市105南京東路五段161號10樓
成立日期:1989,9
總資產: 80,129
資本額: 4,500
電話:(02)27678866
網址: www.prulife.com.tw

全球人壽保險股份有限公司

台北市104建國北路二段238號15樓
成立日期:1992,8
總資產: 226,113
資本額: 29,600
電話:(02)25068800
網址: www.transglobe.com.tw

國際紐約人壽保險股份有限公司

台北市105民生東路三段133號14樓
成立日期:1991,9
總資產: 77,413
資本額: 6,415
電話:(02)27195277
網址:www.nylitc.com.tw

中國信託人壽保險股份有限公司

台北市105南京東路五段1號8樓
成立日期:1988,10
總資產: 106,877
資本額: 3,286
電話:(02)27607988
網址:www.metlife.com.tw

國際康健人壽保險公司臺灣分公司

台北市100中華路一段39號6樓
成立日期:1989,10
總資產: 12,633
資本額: 2,000
電話:(02)66231688
網址:www.cigna.com.tw

BNP Paribas Assurance TCB Life Insurance Co., Ltd.

10th Fl., 325, Sec.4, Chung Hsiao E. Rd., Taipei
Date Founded:2010,4
Assets : 62,703
Capital : 4,000
Tel :886-2-27726772
Website :www.tcb-life.com.tw

Prudential Life Ins. Co. of Taiwan Inc.

10th Fl.,161, Sec. 5, Nanking E. Rd.,Taipei
Date Founded:1989,9
Assets : 80,129
Capital : 4,500
Tel :886-2-27678866
Website :www.prulife.com.tw

TransGlobe Life Insurance Inc.

15th Fl., 238, Sec. 2, Jianguo N. Rd., Taipei
Date Founded:1992,8
Assets : 226,113
Capital: 29,600
Tel:886-2-25068800
Website:www.transglobe.com.tw

New York Life Ins. TaiwanCorp.

14th Fl., 133, Sec. 3, Ming Sheng E.Rd.,Taipei
Date Founded:1991,9
Assets : 77,413
Capital: 6,415
Tel:886-2-27195277
Website:www.nylitc.com.tw

Chinatrust Life Insurance Co., Ltd.

8th Fl., 1, Sec. 5, Nanking E. Rd., Taipei
Date Founded:1988,10
Assets : 06,877
Capital: 3,286
Tel:886-2-27607988
Website:www.metlife.com.tw

Cigna Taiwan Life Assurance Co. Ltd.,

6th Fl., 39, Sec. 1, Chung Hua Rd., Taipei
Date Founded:1989,10
Assets : 12,633
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: 20,522
 資本額: 1,458
 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 : 20,522
 Capital: 1,458
 Tel:886-2-27352838
 Website:www.aiaco.com.tw

英屬百慕達商宏利人壽保險國際股份有限公司臺灣分公司

台北市110松仁路89號2樓A座
 成立日期: 1991,9
 總資產: 30,046
 資本額: 4,879
 電話:(02)27575888
 網址: www.manulife.com.tw

Manulife (International) Limited, Taiwan Branch

2nd Fl-A, 89, Sungren Rd., Taipei
 Date Founded:1991,9
 Assets : 30,046
 Capital: 4,879
 Tel:886-2-27575888
 Website:www.manulife.com.tw

法商法國巴黎人壽保險公司臺灣分公司

台北市100忠孝東路四段270號17樓
 成立日期:1997,10
 總資產: 121,080
 資本額: 1,060
 電話:(02)66363456
 網址:www.cardif.com.tw

Cardif Assurance Vie, Taiwan Branch

17th Fl., 270, Sec.4, Chung Hsiao E. Rd., Taipei
 Date Founded:1997,10
 Assets : 121,080
 Capital: 1,060
 Tel:886-2-66363456
 Website:www.cardif.com.tw

英屬百慕達商中泰人壽保險公司臺灣分公司

台北市106忠孝東路四段285號3樓
 成立日期:2005,10
 總資產: 13,803
 資本額: 1,382
 電話:(02)81611988
 網址:www.acelife.com.tw

ACE Life Taiwan

3rd Fl., 285, Sec. 4, Chung Hsiao E. Rd., Taipei
 Date Founded:2005,10
 Assets : 13,803
 Capital: 1,382
 Tel:886-2-81611988
 Website:www.acelife.com.tw

英屬百慕達商滙豐人壽保險國際公司臺灣分公司

新北市板橋區220文化路二段285號15樓
 成立日期: 2007,8
 總資產: 3,919
 資本額: 1,451
 電話:(02) 82517999
 網址: www.hsbcinsurance.com.tw

HSBC Life (International) Limited, Taiwan Branch

15th Fl., 285, Sec. 2, Wen Hwa Rd., Panchiao New City Taipei
 Date Founded:2007,8
 Assets : 3,919
 Capital: 1,451
 Tel:886-2-82517999
 Website:www.hsbcinsurance.com.tw

英屬曼島商蘇黎世國際人壽保險公司臺灣分公司

台北市105敦化北路56號9樓
 成立日期: 2008,8
 總資產: 79
 資本額: 200
 電話:(02)81615400
 網址: www.life.zurich.com.tw

Zurich International Life Ltd., Taiwan Branch

9th Fl, 56, Tun Hua N. Rd., Taipei
 Date Founded:2008,8
 Assets : 79
 Capital: 200
 Tel:886-2-81615400
 Website:www.life.zurich.com.tw

▶ 附錄

▶ Appendix



100 中華民國 2011 The Life Insurance Industry in Taiwan
人壽保險業概況

臺灣壽險業經驗生命表

1,000 q_x

年齡 Age	臺灣壽險業第五回經驗生命表 2011 Taiwan Standard Ordinary Experience Mortality Table (2004-2008)				臺灣壽險業第四回經驗生命表 2002 Taiwan Standard Ordinary Experience Mortality Table (1995-1999)			
	男 性 Male		女 性 Female		男 性 Male		女 性 Female	
	死亡率 q_x	平均餘命 \hat{e}_x	死亡率 q_x	平均餘命 \hat{e}_x	死亡率 q_x	平均餘命 \hat{e}_x	死亡率 q_x	平均餘命 \hat{e}_x
0	0.522	77.144	0.389	83.195	5.730	72.910	5.240	79.610
1	0.384	76.184	0.304	82.227	0.968	72.320	0.904	79.030
2	0.277	75.213	0.218	81.252	0.752	71.390	0.624	78.100
3	0.215	74.234	0.183	80.270	0.584	70.450	0.440	77.150
4	0.181	73.250	0.158	79.284	0.472	69.490	0.328	76.180
5	0.166	72.263	0.138	78.297	0.392	68.520	0.280	75.210
6	0.149	71.275	0.121	77.307	0.352	67.550	0.248	74.230
7	0.139	70.285	0.110	76.317	0.328	66.570	0.224	73.250
8	0.134	69.295	0.103	75.325	0.320	65.590	0.208	72.260
9	0.133	68.304	0.101	74.333	0.312	64.610	0.192	71.280
10	0.129	67.313	0.103	73.340	0.296	63.630	0.192	70.290
11	0.131	66.322	0.110	72.348	0.288	62.650	0.192	69.300
12	0.153	65.331	0.123	71.356	0.304	61.670	0.216	68.320
13	0.196	64.341	0.141	70.364	0.376	60.690	0.248	67.330
14	0.255	63.353	0.159	69.374	0.528	59.710	0.296	66.350
15	0.344	62.369	0.181	68.385	0.752	58.740	0.344	65.370
16	0.455	61.390	0.206	67.397	1.016	57.790	0.392	64.390
17	0.540	60.418	0.232	66.411	1.260	56.850	0.433	63.410
18	0.584	59.451	0.243	65.427	1.288	55.920	0.481	62.440
19	0.607	58.485	0.249	64.442	1.305	54.990	0.513	61.470
20	0.624	57.520	0.253	63.458	1.313	54.060	0.530	60.500
21	0.641	56.556	0.259	62.474	1.315	53.130	0.536	59.540
22	0.668	55.592	0.273	61.490	1.312	52.200	0.533	58.570
23	0.710	54.629	0.295	60.507	1.307	51.270	0.525	57.600
24	0.762	53.667	0.323	59.525	1.301	50.330	0.515	56.630
25	0.821	52.708	0.356	58.544	1.298	49.400	0.507	55.660
26	0.885	51.750	0.367	57.564	1.299	48.460	0.504	54.680
27	0.926	50.796	0.373	56.585	1.307	47.520	0.510	53.710
28	0.965	49.842	0.380	55.606	1.323	46.590	0.527	52.740
29	1.008	48.890	0.390	54.627	1.351	45.650	0.556	51.770
30	1.061	47.939	0.401	53.648	1.393	44.710	0.593	50.800
31	1.127	46.989	0.415	52.670	1.452	43.770	0.638	49.820
32	1.209	46.042	0.440	51.691	1.530	42.830	0.688	48.860
33	1.305	45.097	0.481	50.714	1.630	41.900	0.743	47.890
34	1.413	44.155	0.523	49.738	1.750	40.960	0.802	46.920
35	1.532	43.217	0.559	48.764	1.886	40.040	0.865	45.960
36	1.661	42.283	0.594	47.791	2.037	39.110	0.931	45.000
37	1.804	41.352	0.635	46.819	2.201	38.190	1.001	44.040
38	1.949	40.426	0.692	45.848	2.374	37.270	1.074	43.090
39	2.089	39.504	0.756	44.880	2.560	36.360	1.153	42.130
40	2.254	38.585	0.822	43.913	2.761	35.450	1.240	41.180
41	2.429	37.672	0.888	42.949	2.980	34.550	1.336	40.230
42	2.636	36.762	0.951	41.987	3.220	33.650	1.445	39.280
43	2.875	35.858	1.026	41.026	3.484	32.760	1.567	38.340
44	3.139	34.960	1.118	40.068	3.771	31.870	1.707	37.400
45	3.418	34.068	1.231	39.112	4.084	30.990	1.867	36.460
46	3.714	33.183	1.357	38.160	4.421	30.110	2.049	35.530
47	4.033	32.305	1.490	37.211	4.784	29.250	2.257	34.600
48	4.381	31.434	1.636	36.266	5.175	28.380	2.491	33.680
49	4.766	30.570	1.804	35.324	5.597	27.530	2.747	32.760

註：本表100歲及以上部份省略。

Taiwan Standard Ordinary Experience Mortality Table

1,000 q_x

年齡 Age	臺灣壽險業第五回經驗生命表 2011 Taiwan Standard Ordinary Experience Mortality Table (2004-2008)				臺灣壽險業第四回經驗生命表 2002 Taiwan Standard Ordinary Experience Mortality Table (1995-1999)			
	男性 Male		女性 Female		男性 Male		女性 Female	
	死亡率 q_x	平均餘命 \dot{e}_x	死亡率 q_x	平均餘命 \dot{e}_x	死亡率 q_x	平均餘命 \dot{e}_x	死亡率 q_x	平均餘命 \dot{e}_x
50	5.136	29.714	1.992	34.387	6.056	26.680	3.017	31.850
51	5.524	28.865	2.207	33.455	6.558	25.840	3.294	30.950
52	5.939	28.023	2.415	32.528	7.108	25.010	3.572	30.050
53	6.351	27.187	2.620	31.605	7.713	24.180	3.848	29.150
54	6.754	26.358	2.813	30.687	8.380	23.370	4.140	28.260
55	7.189	25.533	3.022	29.772	9.118	22.560	4.469	27.380
56	7.689	24.715	3.275	28.861	9.935	21.760	4.858	26.500
57	8.320	23.902	3.599	27.954	10.839	20.980	5.327	25.630
58	9.084	23.099	4.002	27.053	11.840	20.200	5.895	24.760
59	10.040	22.306	4.469	26.160	12.944	19.440	6.554	23.900
60	10.943	21.527	4.984	25.275	14.158	18.690	7.293	23.060
61	11.680	20.760	5.481	24.399	15.488	17.950	8.101	22.220
62	12.592	19.999	5.983	23.531	16.942	17.220	8.966	21.400
63	13.699	19.248	6.557	22.670	18.528	16.510	9.882	20.590
64	14.981	18.508	7.219	21.816	20.261	15.810	10.867	19.790
65	16.404	17.782	7.993	20.971	22.157	15.130	11.942	19.000
66	17.892	17.070	8.896	20.136	24.233	14.460	13.130	18.230
67	19.497	16.372	9.948	19.312	26.505	13.810	14.453	17.460
68	21.322	15.688	11.162	18.501	28.992	13.170	15.934	16.710
69	23.359	15.019	12.540	17.704	31.715	12.550	17.588	15.970
70	25.556	14.366	14.081	16.923	34.698	11.940	19.431	15.250
71	27.961	13.730	15.770	16.157	37.963	11.350	21.478	14.540
72	30.517	13.110	17.537	15.408	41.535	10.780	23.745	13.850
73	33.290	12.507	19.528	14.674	45.436	10.230	26.248	13.180
74	36.264	11.920	21.753	13.957	49.701	9.690	29.016	12.520
75	39.482	11.350	24.265	13.256	54.363	9.170	32.079	11.880
76	42.913	10.796	27.089	12.573	59.457	8.670	35.466	11.250
77	46.627	10.258	30.202	11.909	65.016	8.180	39.208	10.650
78	50.663	9.735	33.670	11.264	71.077	7.720	43.337	10.060
79	55.090	9.228	37.470	10.640	77.686	7.270	47.896	9.500
80	59.942	8.737	41.628	10.034	84.889	6.840	52.932	8.950
81	65.252	8.262	46.210	9.448	92.734	6.430	58.489	8.420
82	70.972	7.804	51.234	8.882	101.268	6.040	64.614	7.910
83	77.204	7.362	56.797	8.335	110.542	5.660	71.356	7.430
84	83.852	6.936	62.902	7.806	120.611	5.300	78.778	6.960
85	91.053	6.525	69.618	7.297	131.536	4.960	86.946	6.510
86	98.875	6.128	77.205	6.805	143.375	4.630	95.925	6.080
87	107.353	5.746	85.467	6.333	156.188	4.330	105.783	5.680
88	116.732	5.377	94.780	5.878	170.033	4.040	116.587	5.290
89	127.197	5.022	105.023	5.441	184.970	3.760	128.419	4.920
90	139.237	4.680	116.733	5.021	201.055	3.500	141.361	4.570
91	153.157	4.357	130.814	4.618	218.348	3.250	155.497	4.240
92	166.960	4.054	148.153	4.238	236.907	3.020	170.909	3.930
93	182.008	3.767	165.051	3.888	256.783	2.810	187.681	3.640
94	198.411	3.493	183.875	3.558	278.003	2.600	205.885	3.360
95	216.292	3.234	204.847	3.247	300.589	2.410	225.596	3.110
96	235.786	2.989	228.211	2.955	324.559	2.240	246.887	2.860
97	257.035	2.757	254.239	2.681	349.936	2.070	269.830	2.640
98	280.201	2.537	283.236	2.424	376.717	1.920	294.480	2.430
99	305.453	2.331	315.540	2.185	404.815	1.780	320.809	2.240

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

國名	幣名	2010年				2009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	1,166,142	1,166,142	26.88	1	1,149,758	1,149,758	27.98
Canada	CAD	8	118,999	115,521	2.66	9	113,578	99,496	2.42
Brazil	BRL	16	122,812	64,093	1.48	15	97,367	48,742	1.19
Mexico	MXN	29	242,558	19,196	0.44	29	234,549	17,357	0.42
Argentina	ARS	36	39,399	10,112	0.23	37	29,676	7,999	0.19
Chile	CLP	40	4,228,292	8,287	0.19	41	3,457,953	6,179	0.15
Venezuela	VEB	41	34,860	8,179	0.19	32	27,550	12,832	0.31
Colombia	COP	43	12,261,648	6,458	0.15	44	11,436,693	5,278	0.13
Peru	PEN	54	6,552	2,320	0.05	56	5,190	1,724	0.04
United Kingdom	GBP	3	200,530	310,022	7.15	3	199,450	312,165	7.60
France	EUR	4	211,235	280,082	6.46	4	203,824	284,044	6.91
Germany	EUR	5	180,867	239,817	5.53	5	172,177	239,941	5.84
Italy	EUR	7	131,491	174,347	4.02	6	121,529	169,360	4.12
Netherlands	EUR	10	73,199	97,057	2.24	8	74,200	103,403	2.52
Spain	EUR	13	57,380	76,082	1.75	11	59,255	82,576	2.01
Belgium	EUR	20	31,000	41,104	0.95	18	29,100	40,553	0.99
Switzerland	CHF	17	54,339	52,118	1.20	16	53,694	49,419	1.20
Ireland	EUR	18	36,127	47,901	1.10	17	34,736	48,407	1.18
Sweden	SEK	21	275,167	38,218	0.88	21	253,160	33,053	0.80
Denmark	DKK	23	165,624	29,449	0.68	22	160,994	30,031	0.73
Austria	EUR	26	16,767	22,232	0.51	25	16,421	22,884	0.56
Finland	EUR	25	16,913	22,426	0.52	26	16,413	22,872	0.56
Russia	EUR	19	1,041,094	41,644	0.96	19	977,526	39,576	0.96
Portugal	EUR	27	16,426	21,780	0.50	27	13,891	19,358	0.47
Norway	NOK	28	149,628	19,780	0.46	28	113,359	18,025	0.44
Luxembourg	EUR	22	24,899	33,011	0.76	23	19,993	27,886	0.68
Poland	PLN	30	53,593	17,763	0.41	30	50,834	16,286	0.40
Turkey	TRY	37	13,816	9,220	0.21	38	12,145	7,853	0.19
Greece	EUR	44	na.	6,088	0.14	43	4,704	6,556	0.16
Japan	JPY	2	48,376,460	557,439	12.85	2	48,484,704	522,155	12.71
South Korea	KRW	9	132,780,312	114,422	2.64	10	119,113,680	98,425	2.39
PR China	CNY	6	1,452,797	214,626	4.95	7	1,113,730	163,047	3.97
Taiwan	TWD	12	2,418,655	76,425	1.76	13	2,108,418	63,782	1.55
India	INR	11	3,579,969	78,373	1.81	12	3,046,764	64,266	1.56
Hong Kong	HKD	24	199,862	25,725	0.59	24	179,035	23,096	0.56
Singapore	SGD	31	23,640	17,338	0.40	31	21,020	14,451	0.35
Israel	ILS	34	na.	11,175	0.26	34	39,607	10,072	0.25
Malaysia	MYR	33	37,322	11,779	0.27	35	34,203	9,889	0.24
Thailand	THB	32	431,041	13,598	0.31	33	368,574	10,742	0.26
Indonesia	IDR	35	96,868,928	10,662	0.25	40	86,243,632	8,271	0.20
Iran	IRR	46	na.	5,087	0.12	46	46,459,700	4,710	0.11
Philippines	PHP	55	96,296	2,134	0.05	54	86,226	1,810	0.04
Saudi Arabia	SAR	47	17,558	4,682	0.11	48	14,610	3,896	0.09
South Africa	ZAR	16	389,885	53,297	1.23	20	377,660	44,835	1.09
Morocco	MAD	52	na.	2,592	0.06	53	20,808	2,583	0.06
Australia	AUD	14	79,074	72,572	1.67	14	75,057	58,624	1.43
New Zealand	NZD	39	11,554	8,336	0.19	42	11,150	6,968	0.17
World Total				4,338,964				4,109,635	

Source: Swiss Reinsurance Company, Sigma, 2/2011

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

國名	幣名	2010年				2009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	506,228	506,228	20.09	1	501,675	501,675	21.19
Canada	CAD	11	53,127	51,574	2.05	11	51,545	45,154	1.91
Brazil	BRL	16	58,518	33,246	1.32	20	49,465	24,762	1.05
Mexico	MXN	30	113,033	8,945	0.35	31	103,896	7,688	0.32
Chile	CLP	36	2,558,734	5,015	0.20	36	2,051,997	3,667	0.15
Argentina	ARS	40	7,584	1,947	0.08	42	5,289	1,426	0.06
Colombia	COP	41	3,674,255	1,935	0.08	40	3,617,176	1,669	0.07
Peru	PEN	46	3,159	1,118	0.04	51	2,054	682	0.03
United Kingdom	GBP	3	138,312	213,831	8.49	3	138,468	216,719	9.15
France	EUR	4	145,127	192,428	7.64	4	139,265	194,077	8.20
Italy	EUR	6	92,058	122,063	4.84	5	82,730	115,290	4.87
Germany	EUR	7	86,632	114,868	4.56	6	80,366	111,996	4.73
Netherlands	EUR	21	18,932	25,102	1.00	14	21,514	29,981	1.27
Belgium	EUR	20	20,650	27,380	1.09	18	18,905	26,345	1.11
Spain	EUR	15	26,151	34,674	1.38	12	28,119	39,186	1.66
Switzerland	CHF	19	30,036	28,809	1.14	17	29,488	27,140	1.15
Ireland	EUR	13	29,636	39,296	1.56	13	28,230	39,341	1.66
Sweden	SEK	18	211,761	29,411	1.17	19	193,360	25,246	1.07
Finland	EUR	24	13,445	17,826	0.71	24	13,068	18,212	0.77
Denmark	DKK	23	106,893	19,006	0.75	22	103,278	19,265	0.81
Luxembourg	EUR	17	22,561	29,911	1.19	21	17,905	24,974	1.05
Portugal	EUR	25	12,217	16,199	0.64	25	10,023	13,968	0.59
Norway	NOK	27	67,352	11,137	0.44	27	62,789	9,984	0.42
Austria	EUR	26	7,557	10,020	0.40	26	7,416	10,335	0.44
Poland	PLN	29	27,083	8,977	0.36	29	25,875	8,290	0.35
Greece	EUR	38	na.	3,166	0.13	37	2,447	3,409	0.14
Czech Republic	CZK	37	70,541	3,694	0.15	38	60,230	3,160	0.13
Hungary	HUF	39	444,435	2,137	0.08	39	410,603	2,029	0.09
Turkey	TRY	42	2,149	1,434	0.06	44	1,776	1,148	0.05
Russia	RUB	48	22,534	901	0.04	53	15,713	636	0.03
Japan	JPY	2	38,267,120	440,950	17.50	2	38,398,848	413,536	17.47
South Korea	KRW	8	82,543,424	71,131	2.82	8	76,956,792	63,591	2.69
PR China	CNY	7	967,951	142,999	5.67	7	745,744	109,175	4.61
Taiwan	TWD	10	2,022,912	71,131	2.82	10	1,730,110	63,591	2.69
India	INR	9	3,097,489	67,810	2.69	9	2,654,504	55,992	2.37
Hong Kong	HKD	22	175,772	22,624	0.90	23	156,081	20,135	0.85
Singapore	SGD	27	13,884	10,183	0.40	28	12,238	8,414	0.36
Malaysia	MYR	33	25,064	7,910	0.31	33	22,683	6,559	0.28
Thailand	THB	32	263,509	8,313	0.33	32	219,817	6,407	0.27
Israel	ILS	35	na.	5,582	0.22	35	19,785	5,031	0.21
Indonesia	IDR	34	65,427,408	7,202	0.29	34	57,291,952	5,495	0.23
Philippines	PHP	43	60,652	1,344	0.05	41	53,344	1,120	0.05
Vietnam	VND	51	13,791,863	741	0.03	52	11,849,280	694	0.03
South Africa	ZAR	12	315,919	4,186	0.17	16	309,560	36,750	1.55
Morocco	MAD	50	na.	827	0.03	48	6,643	825	0.03
Australia	AUD	15	41,453	38,045	1.51	15	39,292	30,689	1.30
New Zealand	NZD	44	1,855	1,339	0.05	45	1,725	1,078	0.05
World Total				2,520,072				2,367,442	

Source: Swiss Reinsurance Company, Sigma, 2/2011

