







中華民國九十九年度

# 人壽保險業概況

The Life Insurance Industry

**2010**

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 99 年我國隨國際經濟持續好轉，壽險業總保費收入成長已恢復往年水準，總保費收入新臺幣 23,129 億元，較上年增加 15.26%；投資型保險商品新契約保費收入，受整體金融投資環境影響，消費者投資意願轉趨保守，僅新臺幣 1,557 億元，較上年度衰退 7.58%，占新契約保費收入比率為 13.40%。

投保率仍持續成長，達 210.72%，新契約保費來源通路結構產生變化，銀行通路大幅成長。新契約保費收入中，壽險公司行銷體系占 32.09%；銀行通路占 65.26%；傳統保險經紀人、保險代理人占 2.65%。此外，壽險業總資產累積已達新臺幣 121,237 億元；然稅後損失為新臺幣 198 億元，表現不如下年度。

在政策與法令修訂方面，主管機關為配合財務會計準則公報第四十號「保險合約之會計處理準則」之發布，其適用範圍包括所有保險業發行之合約（含再保險合約），並參酌國際財務報表之表達，爰統合現行財產、人身保險業財務報告編製準則之規定，並納入對再保險業之規範，訂定適用所有保險業之財務報告編製準則，名稱改訂為「保險業財務報告編製準則」，同時修正「保險業各種準備金提存辦法」部分條文，另本業會計制度範本亦配合修訂，於 100 年 1 月 1 日起適用。為維持金融穩定及保障金融消費者之權益，訂定「營業稅稅款撥入銀行業以外之金融業特別準備金運用管理辦法」；為加強保險業建構健全之社會安全網及保障消費者權益，分別頒訂「保險業授權代收保險費應注意事項」及「保險業作業委託他人處理應注意事項」；在自律規範方面為保障客戶權益核定「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」，及為辦理再保險業務顯著風險移轉測試作業依循基準，核定「人身保險業辦理再保險業務顯著風險移轉測試自律規範」。

面對國內外經濟環境及匯率變動的劇烈影響，壽險業如何有效因應以突破困境，維持穩定發展，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，提供社會大眾足額保險保障，達到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 2010, the global economic situation has gradually recovered, so does it for Taiwan. The total premium income of national life insurance industry amounts to NT\$2,312.9 billion, a growth of 15.26% from previous year. Sufferings from overall financial investment environment as well as consumers' conservative investment attitude, the first-year premium of new unit-linked insurance contracts poses merely NT\$155.7 billion, of a yearly 7.58% recession, composing of 13.4% of total new-contract premium income.

The insurance coverage enjoys steady growth of 210.72%, while the premium structure experiences change: bancassurance rises sharply. Out of total new contract premiums, the traditional salesman channel poses 32.09%, bancassurance 65.26%, traditional brokerage and agency 2.65%. Meanwhile, the total assets of life industry reaches NT\$12,123.7 billion; the tax-net loss around NT\$19.8 billion, such indicates inferior yearly performance.

In policy and regulation amendments sector, the competent authorities, to comply with the promulgation of Statement of Financial Accounting Standards No. 40. "Insurance Contracts" (applied to contracts among overall insurance & reinsurance industry) as well as with international-insurance-industry's financial statement reporting, thus integrate the current financial statement standards over non-life & life industry, count in regulations over reinsurance business, and stipulate the "Regulations Governing the Preparation of



本會第5屆理事長交接 99.08.31.  
Handing-over ceremony of the association's 5<sup>th</sup>  
term chairman 2010.08.31.



本會白副秘書長接受內政部98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 2009 National Social and  
Occupational Groups of the Ministry of the  
Interior.




本會第4、5屆部分理監事 99.08.31.  
Partial members of 4<sup>th</sup> & 5<sup>th</sup> term directors and supervisors on August 31, 2010.

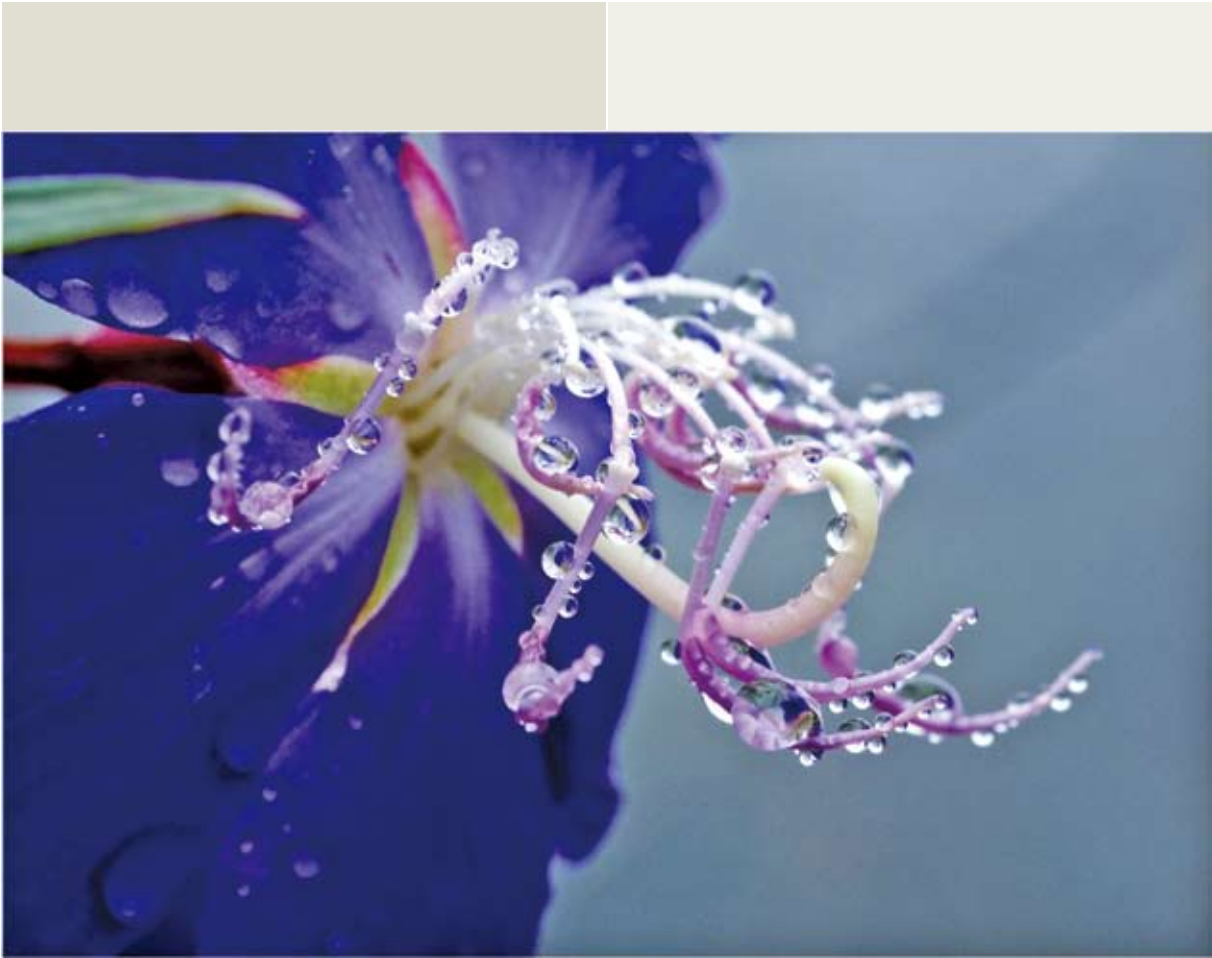


Financial and Business Reports by Insurance Industry” as applied to overall insurance industry. At the same time, “Regulations Governing the Setting Aside of Various Reserves by Insurance Enterprises” amended partially, and the life industry’s accounting format has also been revised accordingly to enforce since January 1<sup>st</sup>,2011. Meanwhile, to help maintain financial stability along with customers rights, the authorities promulgate “Regulations Governing Operation and Administration of the Financial Industry Business Tax other than Banking Special Reserves”; ordain “Directions for Collecting Premiums Authorized by Insurance Enterprises” & “Directions for Operation Outsourcing by Insurance Enterprises” to strengthen insurance enterprises in building solid social security network and promoting customer rights. As for life industry’s self-regulations, the competent authorities verify “Self-regulations Governing Life Insurance Enterprises Dealing with the Review Period Rule of Traditional Individual Life Contracts” to, protect for customers rights, and “Self-regulations Governing the Significant-risk Transfer Test by Life Insurance Enterprises Conducting Reinsurance Business” for the industry’s practice compliance.

Toward the fast-changing environments in both external and internal economic markets, the way life industry manages to break through challenges for future stable developments has been the common target 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

99 中華民國 2010 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 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，在理事會下常設四個委員會及 20 個研究小組：

1. 人身保險業務員資格測驗登錄管理委員會。
2. 人身保險業務員紀律委員會。
3. 壽險業業務經營自律準則暨招攬體制階段改善計畫執行委員會。
4. 新型態人身保險業商品認定委員會。
5. 境外結構型商品審查小組。
6. 各研究小組。

## 1. History

Upon revision and enactment of the Commercial Association Law on November 10, 1997, the original “Taipei Life Insurance Association” established on May 16, 1964 had undergone internal reorganization under the new law and officially changed its name to “The Life Insurance Association of the Republic of China (LIA-ROC)” on September 10, 1998. The 5<sup>th</sup> 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, four committees were established under the direction of the Board of Directors:

- (1) The Agent Examination and Registration Committee.
- (2) The Agent Disciplinary Committee.
- (3) The Executive Committee for Self Regulation and Selling Process Improvements .
- (4) The Recognition of New-Type Life Insurance Products Committee.
- (5) Offshore-structured Products Exam Unit .
- (6) The Subcommittee of LIODC .

#### (四) 各委員會及研究小組功能

##### 1. 人身保險業務員資格測驗登錄管理委員會

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

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。由主管機關代表 1 人、會員公司代表 4 人、中華民國精算學會及中華民國人壽保險管理學會、學者、消費者代表各 1 人組成。

##### 3. 壽險業業務經營自律準則暨招攬體制階段改善計畫執行委員會

本委員會之任務為督促壽險業確實執行業務經營自律準則暨招攬體制階段改善計畫，以確保保戶權益，促進壽險事業之健全發展。由主管機關代表 1 人、學者代表 1 人、中華民國保險管理學會代表 1 人、會員公司代表 6 人組成。

##### 4. 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。

##### 5. 境外結構型商品審查小組

本審查小組之任務係為維護境外結構型商品審查之公平客觀，及提升境外結構型商品審查品質，特依據境外結構型商品審查及管理規範第九條規定，以非專業投資人為受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 Disciplinary 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: one representative from the Authorities, 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 and Consumers.

### (3) The Executive Committee for Self Regulation and Selling Process Improvements

This Committee is responsible for the proper execution of self regulation initiatives and the selling process to help ensure policyholders' rights are protected as well as for the betterment of the life insurance industry. Representation at this Committee is as follows: one representative from the Authorities, one academics, one from the Life Insurance Management Institute of the Republic of China, 6 representatives from the life insurance industry.

### (4) 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.

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

To preserve fairness over offshore-structured products review procedure and to promote the review quality, the unit is made in accordance with Article 9 of "Regulations Governing the Review & Administration of Offshore Structured Products" to exam the offshore products 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.

## 6. 各研究小組

本會為促進人壽保險事業之健全發展，分別依壽險業務的功能或險種，設置 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。



## (6) Subcommittee of LIODC

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

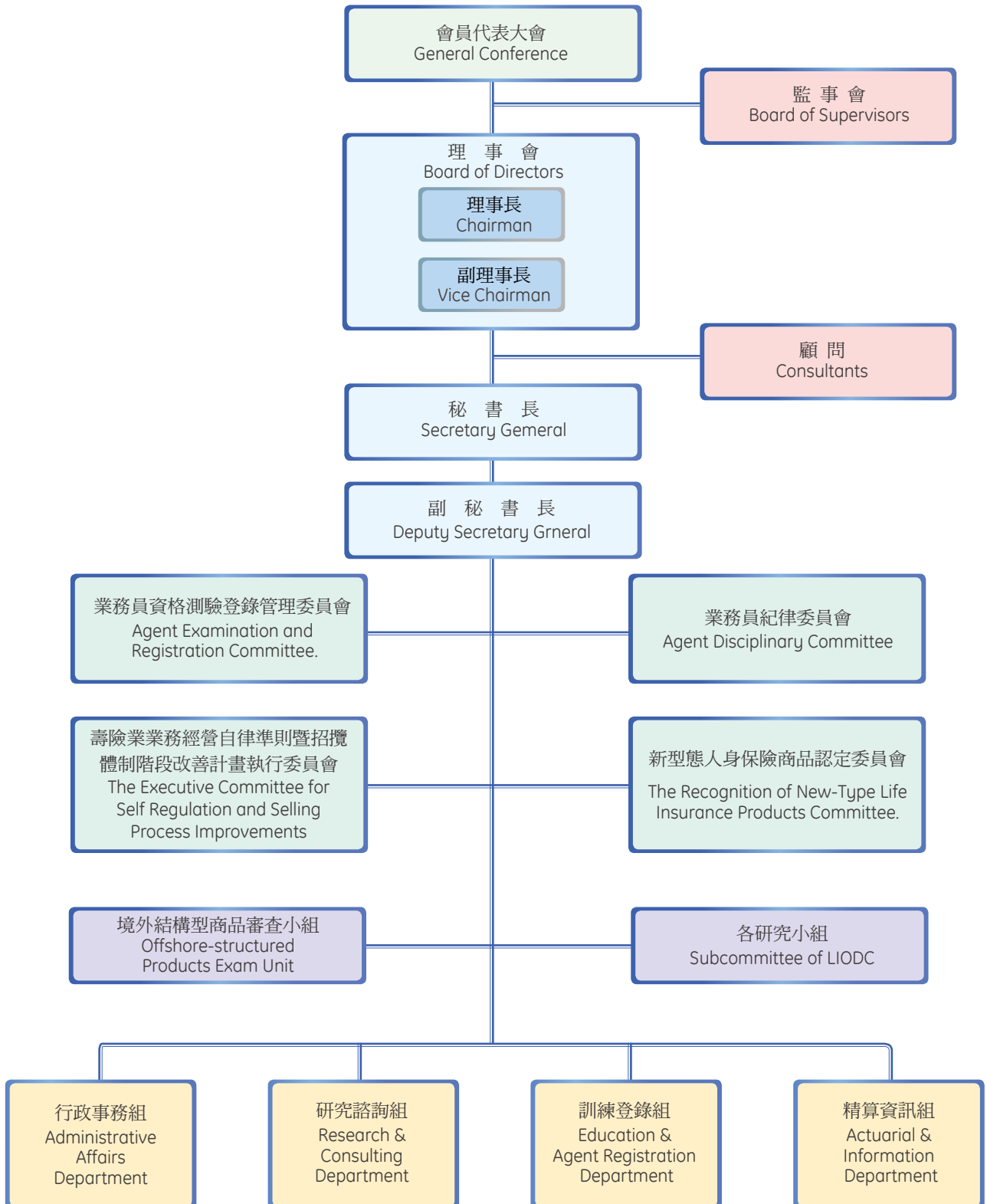
### Actuarial & Information Department

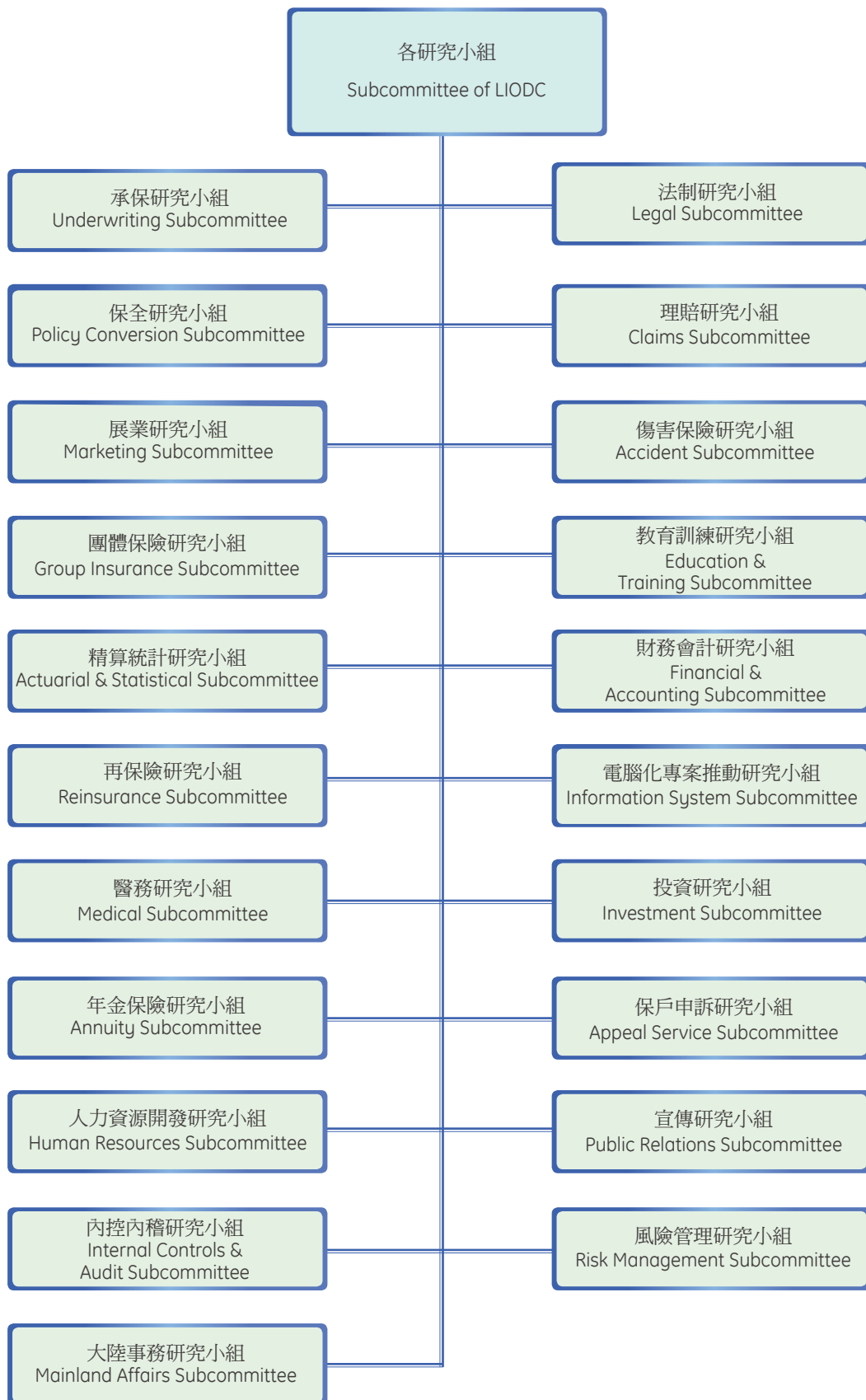
This department is responsible for actuarial, statistical, financial and accounting related matters of the life insurance industry. The department also takes charge of the operation and development of computer networks and related joint arrangements within the industry and sets up the Association’s management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

人身保險業高額保險契約招攬及核保自律規範

Self-Regulatory Rules for Marketing and Underwriting of Jumbo Case of Life 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

▶ 二、民國99年臺灣地區人壽保險業概況

▶ II. 2010 Highlights of the Life Insurance Business  
in Taiwan



99 中華民國 2010 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 99 年臺灣經濟受惠於電子、資通及機械產品出口暢旺，隨失業率下降、薪資回升及金融市場活絡，民眾消費意願持續提高，統計全年經濟成長 10.82%，創歷年新高。

## 1. Overall Economic Conditions

### Economic Growth

Contributed by blooming export in electronic, info communication and mechanical products, along with uprising consumption inclination in the public from descending unemployment rate, rising salaries, and burgeoning financial markets, Taiwan's economic performance throughout of 2010 enjoys a yearly growth of 10.82%, quite extraordinary within recent years.



### 國民所得

民國 99 年平均每人國民所得為新臺幣 519,664 元 (16,432 美元 \*)，較前一年 14,271 美元增加 2,161 美元或 15.14%，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。

### Per Capita Income

In 2010, per capita income reached US\$16,432. The figure was increased by US\$2,161 or 15.14% from the preceding year's US\$14,271. The amount of per capita income in recent years has reached US\$15,000, affected by currency.



註 \*：新臺幣31.62元=美金1元，以下換算基礎同。 NT\$31.62=US\$ 1, the same as the following.

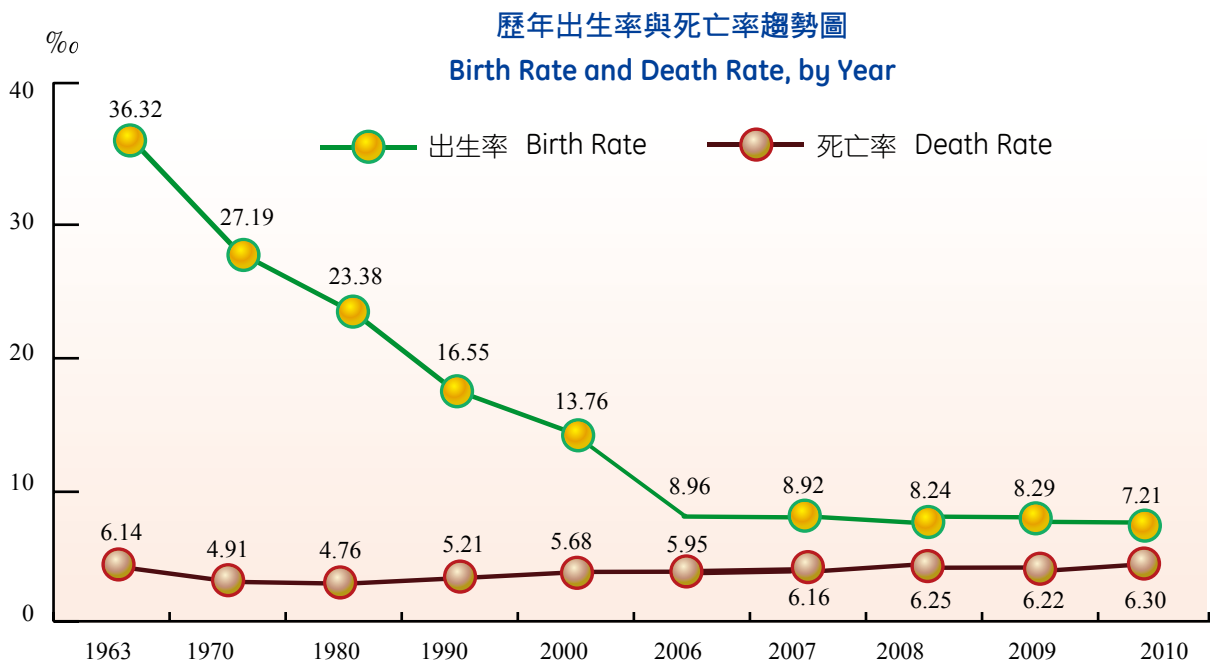


### 人口數、出生率與死亡率

民國 99 年底，依內政部統計總人口數為 23,162,123 人，較去年底增加 42,351 人，其中男性為 11,635,225 人，女性為 11,526,898 人。本年度出生人數為 166,886 人，粗出生率為千分之 7.21，較去年減少 1.08%；死亡人數為 145,772 人，粗死亡率為千分之 6.30，較去年減少 0.08%。

### Population, Birth Rate and Death Rate

According to the household registration data, at the end of 2010, total population was 23,162,123 including 11,635,225 males and 11,526,898 females. Relative to the total population at the end of 2009, there was an increase of 42,351 persons. The number of live births, during 2010, totaled 166,886 resulting in a crude birth rate of 7.21 per 1,000 persons. 145,772 deaths were registered in 2010 with a crude death rate of 6.30 per 1,000 persons.



## (二) 產業現狀

至民國 99 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 123 分公司，通訊處 3,572 個；外商分公司 7 家，設立 30 個通訊處；從業人員中，業務員共計 166,846 人，較前年減少 1.12%，內勤人員共 26,023 人，近幾年人數變化不大；壽險業總資本額已達新臺幣 369,612 百萬元，較前一年度增加 28,913 百萬元。

## 2. Insurance Industry Environment

At the end of 2010, there were 30 life insurance companies in operation, including 23 domestic companies and 7 foreign branch companies. There were 166,846 employees, decreased 1.12% from last year. The total capital of life insurance industry reached NT\$369,612 million, up by NT\$28,913 million from last year.

分支機構分布圖  
Distribution of Branch Offices

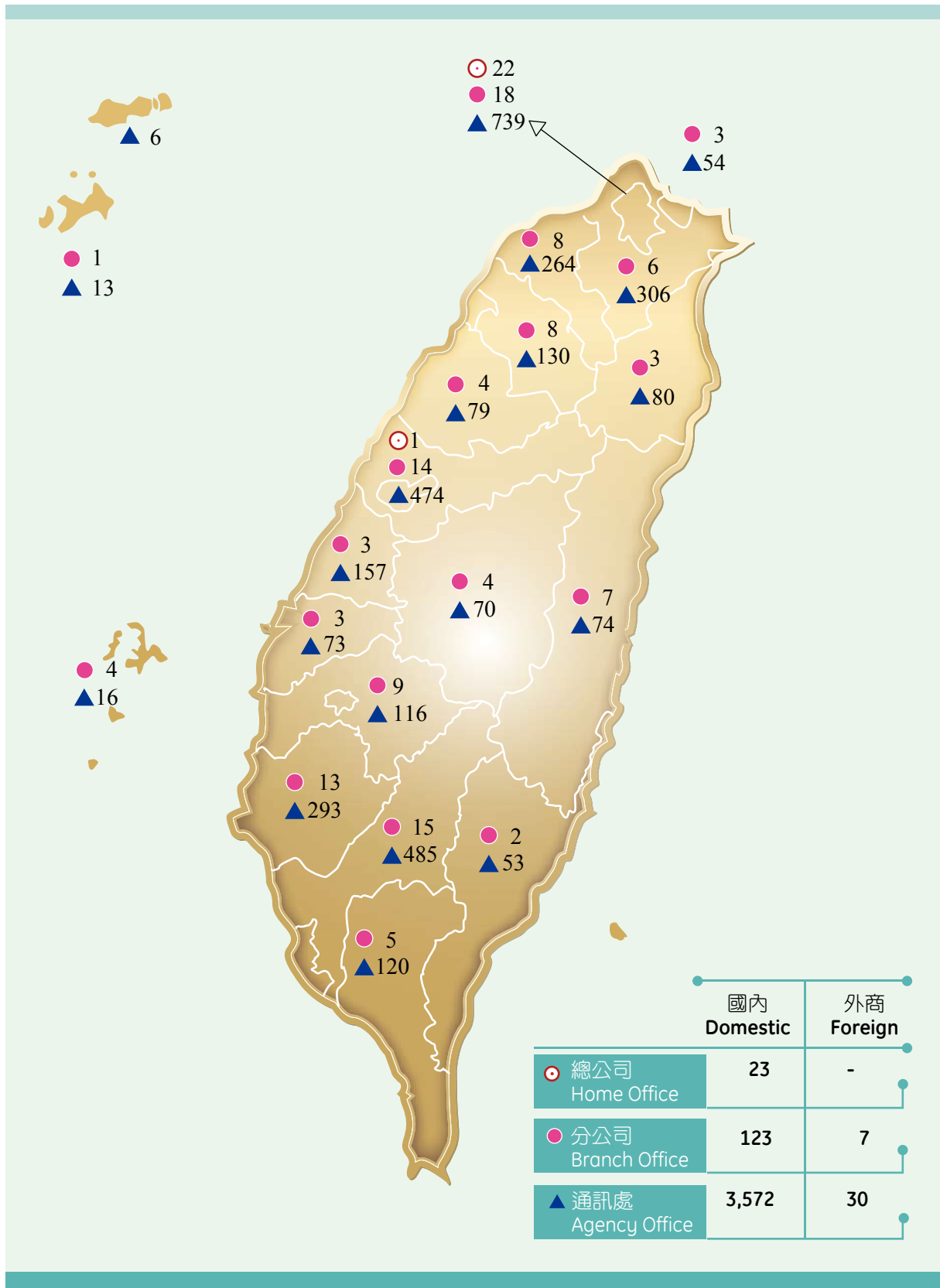


表 1: 人壽保險業歷年公司數、從業人員及資本額概況

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 95 年 (2006)	22	7	189,187	26,015	221,184
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

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 99 年底，全體壽險業總資產已達新臺幣 12,123,701 百萬元 (約 383,419 百萬美元) 較前一年 10,782,439 百萬元增加 12.44%。負債總額為新臺幣 11,647,539 百萬元，較前一年 10,347,147 百萬元增加 12.57%，其中各種準備金有 10,223,028 百萬元，佔總負債的 87.77%。業主權益總數為新臺幣 476,161 百萬元，較前一年 435,292 百萬元增加 9.39%。

### 3. Assets & Liabilities

The total assets of life insurance industry in 2010 amounted to NT\$12,123,701 million (US\$383,419 million), which showed an increase of 12.44% over the previous year's NT\$10,782,439 million. The total liabilities of life insurance industry in 2010 amounted to NT\$11,647,539 million, and an increase of 12.57% over the preceding year. The major item of liability was policy reserves, which reached NT\$10,223,028 million accounted for 87.77% of the total liabilities. The owners' equity in 2010 increased from NT\$435,292 million to NT\$476,161 million, the increased rate was 9.39%.

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 95 年 (2006)	7,756,511	7,256,004	6,436,200	500,506	4.03
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)	10,123,701	11,647,539	10,223,028	476,161	4.99
成長率 Growth Rate (%)	12.44	12.57	13.91	9.39	29.61

#### (四) 資金運用狀況

至民國 99 年底止，全體壽險業運用資金總額為新臺幣 10,486,298 百萬元 (約 331,635 百萬美元)，較前一年 9,262,559 百萬元增加 13.21%，為總資產的 86.49%。觀察資金運用情形，有價證券 4,539,414 百萬元，佔運用資金總額的 43.29% 佔居第 1 位，其中，公債及庫券 2,263,275 百萬元佔 21.58%，股票 679,539 百萬元佔 6.48%；資金運用第二位為國外投資計 3,615,039 百萬元，佔運用資金總額的 34.47%，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 2010, total utilization assets of the life insurance industry was NT\$ 10,486,298 million (US\$331,635 million and 86.49% of total assets) with a growth rate of 13.21% when compared to last year's NT\$ 9,262,559 million. Regarding the overall assets portfolio, the major components of life insurance industry assets were securities & bonds. Total 4,539,414 million (43.29% of total utilization assets) with Government & Treasury Bonds totaled NT\$ 2,263,275 million (21.58% of total utilization assets). The second largest of assets was foreign investments, totaled NT\$ 3,615,039 million (34.47% 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 95 年 (2006)	315,772	3,132,905	1,658,531	478,513	225,755	71,386	698,720
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)	728,477	4,539,414	2,263,275	679,539	497,719	153,195	945,686
成長率 Growth rate(%)	5.83	13.49	11.38	23.11	32.30	-13.73	9.70

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	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 95 年 (2006)	261,736	481,385	524,702	2,075,678	55,603	6,847,781
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)	408,002	625,385	544,542	3,615,039	25,439	10,486,298
成長率 Growth rate(%)	5.45	2.10	-4.43	21.30	2.23	13.21

### (五) 保費收入

民國 99 年壽險業總保費收入已達新臺幣 2,312,850 百萬元 (約 73,145 百萬美元)，較前一年 2,006,559 百萬元增加 15.26%，其中人壽保險 1,495,849 百萬元，較去年增加 14.57%、傷害保險 56,151 百萬元、健康保險 233,786 百萬元、年金保險 527,064 百萬元，較去年增加 24.15%，分別佔所有保費收入的 64.68%、2.43%、10.11%、22.79%。

### 5. Premium Income

In 2010, total premium income of life insurance industry reached NT\$2,312,850 million (US\$73,145 million) and increased 15.26% when compared to last year's NT\$2,006,559 million. The life insurance premium income was NT\$1,495,849 million (64.68% of total premium income), an increased of 14.57%. The premium income of accident products was NT\$56,151 million (2.43% of premium income) and the premium income of health products was NT\$233,786 million (10.11% of premium income). The premium income of annuity product was NT\$527,064 million (22.79% 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 95 年 (2006)	1,245,013	58,203	163,371	97,113	1,563,700
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
成長率 Growth rate(%)	14.57	-1.31	6.48	24.15	15.26

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表現不穩定，民國 99 年為最高峰達 555,828 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，99 年僅 9,329 百萬元；健康險 99 年達 27,865 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 99 年受全球金融風暴影響僅 155,705 百萬元負成長 7.58%。

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\$555,828 million in 2010 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\$9,329 million in 2010. Insurance premium for health insurance reached at approximately NT\$27,865 million for the last year. Investment-linked products were decreased to NT\$155,705 million and negative growth 7.58% in 2010.

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 99 年 (2010)	民國 98 年 (2009)	民國 97 年 (2008)	民國 96 年 (2007)	民國 95 年 (2006)
人壽保險 Life	傳統型 Traditional	555,828	408,598	324,458	141,311	158,561
	投資型 Investment-Linked	75,670	60,990	171,555	407,504	236,867
	小計 Subtotal	631,498	469,588	496,012	548,815	395,428
傷害保險 Accident	傳統型 Traditional	9,329	9,541	10,132	11,233	11,237
健康保險 Health	傳統型 Traditional	27,865	37,557	28,950	26,627	22,928
年金保險 Annuity	傳統型 Traditional	412,998	300,899	192,586	107,689	79,662
	投資型 Investment-Linked	80,035	107,485	127,616	57,501	15,310
	小計 Subtotal	493,033	408,385	320,202	165,190	94,972
合計 Total	傳統型 Traditional	1,006,020	756,595	556,126	286,860	272,388
	投資型 Investment-Linked	155,705	168,475	299,171	465,005	252,177
	小計 Subtotal	1,161,725	925,070	855,297	751,865	524,565

(六) 初年度保費收入通路別分析

初年度保費收入 1,161,725 百萬元中，依通路別統計為：壽險公司本身行銷體系 372,800 百萬元佔 32.09%；銀行通路 758,194 百萬元佔 65.26%；傳統保險經紀人、保險代理人僅 30,731 百萬元佔 2.65%。

6. First Year Premium Income – by Distribution Channel

Contribution to the total first year premium income of NT\$1,161,725 million by various sales channels are as follows: traditional tied agents of life insurers was NT\$372,800 million (32.09%), bancassurance was NT\$758,194 million (65.26%); the broker & agent was NT\$30,731 million ( 2.65%).

表 6: 人壽保險業民國 99 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)

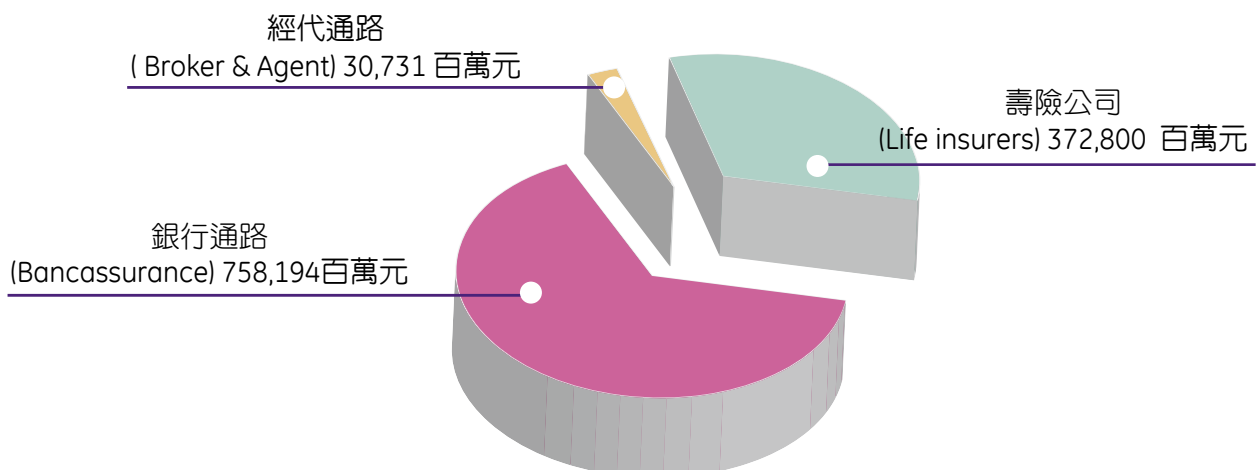
來源別 Distribution	壽險公司 Life insurers	銀行經代保代 Bankers	傳統經代保代 Broker & Agent	其他 Other	合計 Total
民國95年(2006)	315,484 (60.14)	187,343 (35.71)	21,605 (4.12)	133(0.03)	524,565
民國96年(2007)	464,903 (61.83)	258,684 (34.41)	28,279 (3.76)	0(0.00)	751,865
民國97年(2008)	420,613 (49.18)	409,182 (47.84)	25,506 (2.98)	0(0.00)	855,301
民國98年(2009)	313,156 (33.85)	584,224 (63.15)	27,690 (2.99)	0(0.00)	925,070
民國99年(2010)	372,800 (32.09)	758,194 (65.26)	30,731 (2.65)	0(0.00)	1,161,725
成長率Growth rate(%)	19.05	29.78	10.98	-	25.58

註：括號內數字為佔率。

Note: ( ) represents the rate.

99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 1:2.0 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 1:2.0 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 99 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	245,081 (44.27)	288,917 (52.19)	19,589 (3.54)	553,587
個人年金保險 Individual Annuity	39,876 (9.65)	369,186 (89.39)	3,951 (0.96)	413,013
投資型保險 Investment-Linked	54,000 (34.68)	98,522 (63.27)	3,183 (2.04)	155,705
個人傷害、健康保險 Individual Accident & Health	24,883 (89.61)	1,330 (4.79)	1,555 (5.60)	27,768
團體保險 Group Insurance	8,960 (76.90)	239 (2.05)	2,453 (21.05)	11,652

註：括號內數字為佔率。  
Note: ( ) represents the rate.

### (七) 保險給付

民國 99 年壽險業保險給付達新臺幣 1,191,463 百萬元 (約 37,681 百萬美元)，較前一年 902,347 百萬元增加 32.04%，其中人壽保險 729,803 百萬元較去年增加 21.44%、傷害保險 20,141 百萬元、健康保險 70,687 百萬元、年金保險 370,832 百萬元，較去年成長 72.61%，人壽保險佔總保險給付的 61.25%。

### 7. Benefit Payments

Total Benefit Payments were NT\$1,191,463 million or US\$37,681 million, increased by 32.04% against 2009's NT\$902,347 million. The Benefit Payments of life insurance product were NT\$729,803 million (61.25% of total benefit payments), which represented an increased of 21.44%. The Benefit Payments of accident and health products were NT\$20,141 million and NT\$70,687 million respectively. The benefit payments of annuity products were NT\$370,832 million, an increase of 72.61% 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 95 年 (2006)	511,129	19,067	48,928	69,180	648,304
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
成長率 Growth rate(%)	21.44	-1.85	7.01	72.61	32.04

**(八) 投保率與普及率**

依據內政部發布之民國 99 年底總人口 23,162 千人，則持有人壽保險單 48,807 千件 (包括個人壽險、團體壽險及個人年金險) 約佔總人口之 210.72% (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 2010 was 23.16 million. The ratio of having insurance coverage (48,807,152 policies including individual, group life insurance and individual annuity) represents 210.72% 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)

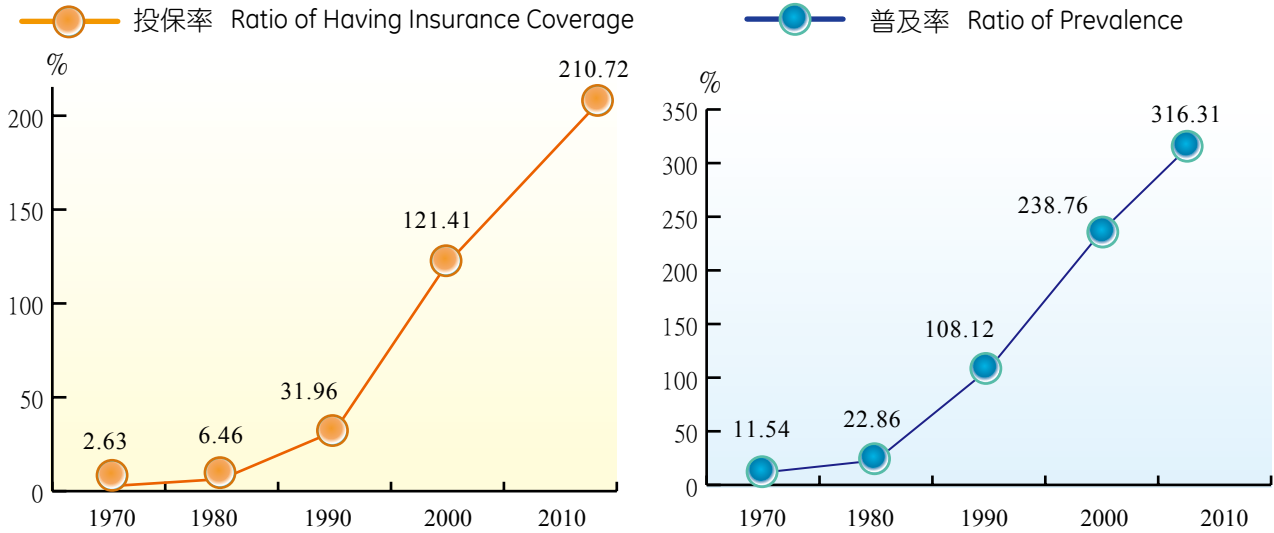
年度 Year	年底人口數 (1) Population	國民所得 (2) National Income	有效契約 Business In Force		投保率 NO. to population (3) / (1)%	普及率 In Force to NI (4) / (2)%
			件數 (3) No.	保額 (4) Amount		
民國 52 年 (1963)	11,883,523	83,798	163,722	3,458	1.38	4.13
民國 59 年 (1970)	14,675,965	215,345	386,658	19,674	2.63	9.14
民國 69 年 (1980)	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 95 年 (2006)	22,876,527	10,931,697	42,095,394	32,759,870	184.01	299.68
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	10,888,311	47,358,149	37,476,393	204.84	344.19
民國 99 年 (2010)	23,162,123	12,024,707	48,807,152	38,035,581	210.72	316.31

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 99 年底，壽險業總登錄業務員為 315,911 人，較前一年度 317,717 人減少 0.67%；其中壽險公司登錄人數為 186,376 人、經紀人登錄 68,950 人、代理人登錄 60,585 人，分別佔全體登錄人數的 59.00%、21.82%與 19.18%。

9. Life Insurance Agents

At the end of 2010, the total number of registration agents was 315,911, down 0.67% when compared to last year's 317,177, among which there were 186,376 persons (59.00%) from life insurance companies, 68,950 persons (21.82%) from brokers and 60,585 persons (19.18%) 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 95 年 (2006)	315,186	208,071	49,072	58,043
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
成長率 Growth Rate (%)	-0.67	-1.02	10.83	-9.86

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.

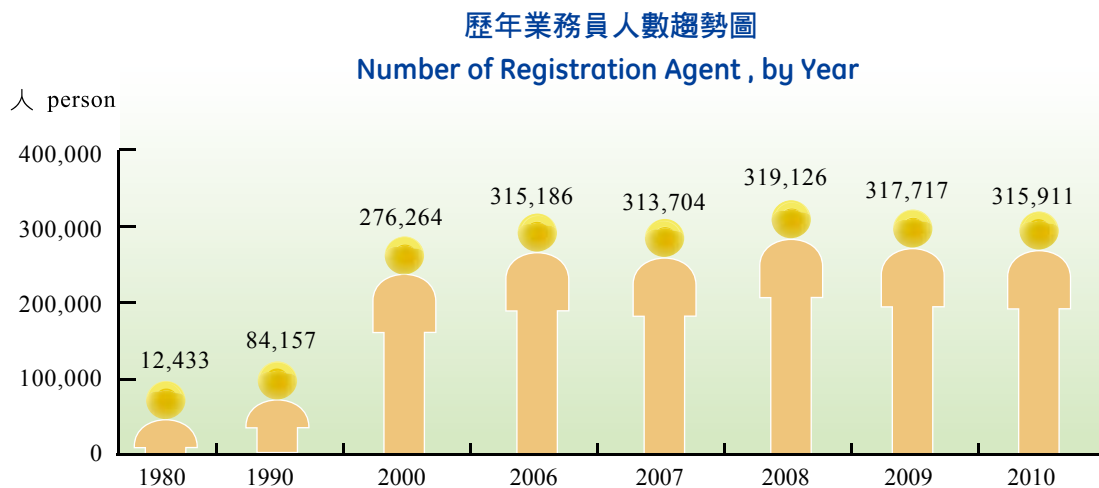


表 10：人壽保險業歷年登錄投資型保險業務員變動概況

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 94 年 (2005)	109,771	88,357	7,167	14,247
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

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

99 中華民國 2010 The Life Insurance Industry in Taiwan  
人壽保險業概況

### (一) 榮譽榜

10月12日本會連續第9年獲頒內政部98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. 1月26日本會與日本財團法人國際保險振興會(FALIA)共同舉辦「LIAROC－FALIA 2010 研修班」，講題為「日本人壽保險公司的保戶服務(CS)推進戰略」，計有會員公司64人參加。
2. 3月29日起至8月6日止本會分別於北、中、南舉辦「兩岸經濟協議(ECFA)宣導說明會」計9場，分別由賴理事長、洪秘書長及金主任擔任講師。
3. 5月7日僑光科技大學商學院「2010全國技職保險教育學術研討會」，由賴理事長代表參加，並發表「ECFA與MOU對台灣壽險業的商機與挑戰」專題演講。
4. 5月20日本會與日本亞洲人壽保險振興中心(OLICD Center)共同舉辦「LIAROC-OLIS 210」研修班，計有主管機關及各會員公司人員約計60人參加。
5. 5月25日朝陽科技大學「ECFA與MOU對壽險業之商機與挑戰」，由賴理事長主講。
6. 7月16日本會「愛台12建設」及「六大新興產業」說明會，由賴理事長及洪秘書長代表參加。
7. 10月22日為協助壽險業導入財務會計準則公報第34號第3次修正案，針對試算過程中執行及實務作業上面臨之問題，敦請安侯建業會計師事務所(KPMG)陳盈美執行副總經理擔任講師，假本會大禮堂舉辦座談會，主管機關及各會員公司指派財務會計及放款部門主管計70人與會。
8. 11月29日本會舉辦本業會計制度範本修正及比較報表差異說明會，各會員公司約計80人與會。



## (1) Honors and Awards

On October 12, the Association received “Outstanding Group” Award in the “Assessment of 2009 National Social and Occupational Groups of the Ministry of the Interior” for the 9<sup>th</sup> consecutive year.

## (2) Seminars

1. On January 26, the Association co-hosted with Japan’s Foundation for the Advancement of Life Insurance in Asia (FALIA) “the LIAROC-FALIA 2010 Seminar” with topic on the advancement strategies of customer service in Japanese life insurance companies; a total of 64 participants were nominated from member companies.
2. Between March 29 and August 6, the Association launched 9 “Economic Cooperation Framework Agreement (ECFA) workshops” throughout the North, Central and Southern of Taiwan; Chairman Lai, Secretary General Horng and General Manager Chin took on lecturers by turns.
3. On May 7, Chairman Lai on behalf of the Association attended “2010 National Technical-Insurance-Education Academic Seminar” held by business department of Overseas Chinese University (OCU) ; Chairman Lai also addressed a lecture on “Opportunities & Challenges of ECFA and MOU on Taiwanese Life Insurance Industry”
4. On May 20, the Association co-hosted with the Oriental Life Insurance Cultural Development Center of Japan (OLIS) “the LIAROC-OLIS 2010 Seminar”, a total of 60 participants were nominated from the competent authority and member companies.
5. On May 25, Chairman Lai gave speech on “Opportunities & Challenges of ECFA and MOU on Taiwanese Life Insurance Industry” in Chaoyang University of Technology.
6. On July 16, Chairman Lai, Secretary General Horng on behalf of the Association attended “i-Taiwan 12 Infrastructure Projects” and “6 Emerging Industries” workshops in the Association.
7. On October 22, the Association invited Ms. Chen Yin-mei, executive vice president of KPMG CPA Firm-Taiwan Office, to give speech in the seminar held in grand conference room of the Association, so as to assist life industry in dealing with practical problems during trial calculation in complying the 3<sup>rd</sup> amendment act of the Statements of Financial Accounting Standards (SAFS) No. 34; a total of 70 participants were nominated from the competent authority, the financial accounting and loan department staff from member companies.
8. On November 29, the Association hosted workshop on “Amendments & Contrast of Life Industry’s Accounting System Formats”, a total of 80 participants were nominated from member companies.

### (三) 國際交流與會議

1. 3月12日日本東南亞生命保險振興中心前理事長中島弘先生蒞會拜訪。
2. 4月19日越南財政部保險局局長 Mr.Trinh Thanh Hoan 等一行5人，由富邦人壽石寶忠副董事長等人陪同蒞會拜訪。
3. 4月23至28日上海「2010年上海金融論壇」，由賴理事長代表參加。
4. 5月19日福建省保險學會參訪團等一行12人蒞會參訪。
5. 5月27日北京保險行業協會參訪團等一行14人蒞會參訪。
6. 6月4至11日西班牙馬德里第46屆國際保險會議(IIS)，由賴理事長代表參加。
7. 6月17日山東省濱州市保險行業協會參訪團等15人蒞會參訪。
8. 8月4至9日四川重慶第8屆世界華人保險大會暨2010國際龍獎IDA年會，由賴理事長代表參加。
9. 8月12日保險業與國際會計準則理事會(IASB)就「保險合約第二階段在台灣(Insurance Contracts Phase II in Taiwan)」議題，於台北國際會議中心與倫敦方面舉辦視訊公開論壇(Discussion Forum)，由富邦人壽副董事長主持，金管會劉啟群委員、本會賴理事長本隊、保險局曾副局長玉瓊、證券期貨局蔡簡任稽核媛萍、中華民國精算學會副理事長林昭廷、台灣會計發展基金會副秘書長吳如玉及產、壽險公司代表等約計70人參與。
10. 8月16日深圳市保險同業公會參訪團等一行10人蒞會參訪。
11. 8月17日日本LIFENET 鬆崗洋平先生蒞會拜訪。
12. 9月14至18日北京「第四屆中國投資管理高峰會」由洪秘書長代表參加。
13. 10月11至15日江蘇無錫2010海峽兩岸及港澳保險業交流與合作會議，由許理事長代表參加。

### (3) International Communications and Meetings

1. On March 12, Mr. Hiroshi Nakajima, former chairman of the Oriental Life Insurance Cultural Development Center (OLICD Center), visited the Association.
2. On April 19, the Vietnam insurance bureau director Mr. Trinh Thanh Hoan, along with a delegate of 5 and with escort from Fubon Life's deputy director Mr. Shih Bao-chung, visited the Association.
3. From April 23 to 28, the Chairman Lai on behalf of the Association joined the "2010 Shanghai Financial Forum."
4. On May 19, a delegate of 12 personnel from the Fukken insurance association visited the Association.
5. On May 27, a delegate of 14 personnel from the Beijing insurance association visited the Association.
6. From June 4 to 11, the Chairman Lai on behalf of the Association joined the "46<sup>th</sup> International Insurance Society (IIS)" in Madrid of Spain.
7. On June 17, a delegate of 14 personnel from the Shandong-Binzhou insurance association visited the Association.
8. From August 4 to 9, the Chairman Lai on behalf of the Association joined the "8<sup>th</sup> World Chinese Insurance Aesembly & 2010 International Dragon Award (IDA)" in Chong Qin city of Xi Chuen, China.
9. On August 12, the insurance industry co-hosted with IASB a video discussion forum of "Insurance Contracts Phase II in Taiwan" at Taipei International Convention Center (TICC) & London; the deputy board chairman of Fubon Life hosted such conference with a total of 70 participants, including the FSC commissioner Mr. Liu Chi-chun, LIA chairman Lai, IB deputy director general Ms. Zeng Yu-chiung, SFB executive officer Ms. Tsai Yuan-ping, Actuarial Institute deputy chairman Mr. Lin Zhao-ting, Accounting Research & Development Foundation deputy secretary general Ms. Wu Ru-yu and other representatives from insurance enterprises.
10. On August 16, a delegate of 10 personnel from the Shengzhan municipal insurance association visited the Association.
11. On August 17, Mr. Matsuoka Yohei from Japan's LIFENET visited the Association.
12. From September 14 to 18, the General Secretary Horng on behalf of the Association joined the "4<sup>th</sup> China Investment Management Summit" in Beijing.
13. From October 11 to 15, the Chairman Hsu on behalf of the Association joined "2010 Cross-strait, Hong Kong & Macau Insurance Business Cooperation Conference" in Wuxi of Changzhou, China.

14. 10月25至31日杜拜國際保險監理官協會第17屆年會，由許理事長代表參加。
15. 11月8至11日北京「第16屆兩岸金融學術研討會」，由許理事長代表參加。
16. 12月9日本會會員公司國泰、新光、富邦人壽推派代表，參加國際會計準則理事會於東京召開之「保險合約」準則草案討論會議。

#### (四) 其它

8月31日召開本會第5屆第1次會員代表大會，會中選舉理、監事，隨即召開第5屆第1次理事會，同時選舉許舒博、潘柏錚、熊明河、王銘陽、石寶忠、徐水俊、鄧文聰等為常務理事；孟嘉仁為常務監事；謝福燈、廖建生、林欽淼、屠仲生、劉先覺、孟子文、馬克歐戴爾、戴朝暉、林順才、王伯莉、簡明仁、陳裳華、葉順山、沈錫溫等為理事，並推選許舒博先生為理事長。



保險業及國際會計準則理事會於台北國際會議中心與倫敦方面就「保險合約第二階段在台灣議題」舉辦視訊公開論壇 99.08.12.

The insurance industry co-hosted with IASB a video discussion forum of "Insurance Contracts Phase II in Taiwan" at Taipei International Convention Center (TICC) & London. on August 12, 2010.

14. From October 25 to 31, the Chairman Hsu on behalf of the Association joined the "17<sup>th</sup> IAIS Annual Summit" in Dubai.
15. From November 8 to 11, the Chairman Hsu on behalf of the Association joined the "16<sup>th</sup> Cross-Strait Financial Seminar" in Beijing.
16. On December 9, representatives from the Association's member companies, including Cathay, Shin-kong and Fubon Life, joined the conference over draft accounting standard of "Insurance Contract" as held by IASB in Tokyo.

#### (4) Other Activities

On August 31, the Association held the 1<sup>st</sup> general assembly of 5<sup>th</sup> term, during which board directors and supervisors were elected and then the 1st board meeting of 5<sup>th</sup> term convened. Mr. Paul Hsu, Pan Po-cheng, Hsiung Ming-ho, Alan Wang, Kenneth Shih, Simpson Hsu, and Deng Wen Cong were elected as executive directors; Mr. Meng Gu-ren as executive supervisor; Mr. Hsieh Fu-teng, Liao Jian-sheng, Lin Chin-Miao, Tu Zhong-sheng, James Liu, Meng Tzu-wen, Mark O'dell, Dai Chao-hui, Lin Shuen-tsai, Wang Bo-li, Jian Ming-ren, Chen Chang-hua, Kevin Yeh, and Shen Shi-wen as directors, along with Mr. Paul Hsu as incumbent Chairman of the board of directors.



深圳市保險公會參訪團蒞會參訪 99.8.16.  
Shengzhan municipal insurance association  
visited 2010.08.16.



北京保險行業協會參訪團蒞會參訪 99.05.27.  
Beijing insurance association visited. 2010.05.27.



▶ 四、本會發行刊物

▶ IV. Publications



99 中華民國 2010 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



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

99 中華民國 2010 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 : 291,015 \*  
 資本額 : 11,000 \*  
 電話 : (02)27849151  
 網址 : www.twfhclife.com.tw

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

6th Fl., 69, Sec. 2, Tun Hua S. Rd., Taipei  
 Date Founded:1941,3  
 Assets : 291,015 \*  
 Capital: 11,000 \*  
 Tel:886-2-27849151  
 Website: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 : 324,684  
 資本額 : 7,417  
 電話 : (02)23116411  
 網址 : www.twlife.com.tw

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

18th Fl., 17, Hsu Chang St., Taipei  
 Date Founded:1947,12  
 Assets : 324,684  
 Capital: 7,417  
 Tel:886-2-23116411  
 Website: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 : 48,031  
 資本額 : 10,032  
 電話 : (02)87869955  
 網址 : www.pcalife.com.tw

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

8th Fl., 1, Sec. Sungzhi Rd., Taipei  
 Date Founded:1962,5  
 Assets : 48,031  
 Capital: 10,032  
 Tel:886-2-87869955  
 Website: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 : 3,047,651  
 資本額 : 53,065  
 電話 : (02)27551399  
 網址 : www.cathaylife.com.tw

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

296, Sec. 4, Jen Ai Rd., Taipei  
 Date Founded:1962,8  
 Assets : 3,047,651  
 Capital: 53,065  
 Tel:886-2-27551399  
 Website: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 : 648,753  
 資本額 : 17,086  
 電話 : (02)27134511  
 網址 : www.chinalife.com.tw

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

122, Tun Hua N. Rd., Taipei  
 Date Founded:1963,4  
 Assets : 648,753  
 Capital: 17,086  
 Tel:886-2-27134511  
 Website: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 : 1,770,847  
 資本額 : 78,700  
 電話 : (02)87588888  
 網址 : www.nanshanlife.com.tw

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

168, Zhuangjing Rd., Taipei  
 Date Founded:1963,7  
 Assets : 1,770,847  
 Capital: 78,700  
 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 : 271,582  
 資本額 : 6,010  
 電話 : (02)21765166  
 網址 : www.khlw.com

**Kuo Hua Life Insurance Co., Ltd.**

277, Sungren Rd., Taipei  
 Date Founded: 1963,7  
 Assets : 271,582  
 Capital: 6,010  
 Tel: 886-2-21765166  
 Website: www.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 : 1,537,518  
 資本額 : 54,555  
 電話 : (02)23895858  
 網址 : www.skf.com.tw

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

37th Fl., 66, Sec. 1, Chung Hsiao W. Rd. Taipei  
 Date Founded: 1963,7  
 Assets : 1,537,518  
 Capital: 54,555  
 Tel: 886-2-23895858  
 Website: www.skf.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 : 1,616,223  
 資本額 : 17,123  
 電話 : (02)87716699  
 網址 : www.fubon.com.tw

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

12th Fl., 108, Sec.1, Tun Hua S. Rd., Taipei  
 Date Founded: 1993,6  
 Assets : 1,616,223  
 Capital: 17,123  
 Tel: 886-2-87716699  
 Website: 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 : 48,694  
 資本額 : 3,667  
 電話 : (02)23883399  
 網址 : www.globallife.com.tw

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

9th Fl., 50, Sec. 1, Chung Hsiao W. Rd., Taipei  
 Date Founded: 1993,6  
 Assets : 48,694  
 Capital: 3,667  
 Tel: 886-2-23883399  
 Website: 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 : 448,756  
 資本額 : 10,042  
 電話 : (02)23455511  
 網址 : www.mli.com.tw

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

6th Fl., 2 Lane 150, Sec. 5, Hsin Yi Rd., Taipei  
 Date Founded: 1993,6  
 Assets : 448,756  
 Capital: 10,042  
 Tel: 886-2-23455511  
 Website: 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 : 24,832  
 資本額 : 5,000  
 電話 : (04)23721653  
 網址 : www.cylife.com.tw

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

11-2Fl., 155, Tsu Chih St., Taichung  
 Date Founded: 1993,7  
 Assets : 24,832  
 Capital: 5,000  
 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 : 64,198  
 資本額 : 6,000  
 電話 : (02)23817172  
 網址 : www.singforlife.com.tw

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

8th Fl., 6, Sec. 1, Chung Hsiao W. Rd., Taipei  
 Date Founded:1993,7  
 Assets: 64,198  
 Capital: 6,000  
 Tel :886-2-23817172  
 Website: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 : 257,318  
 資本額 : 10,076  
 電話 : (02)27583099  
 網址 : www.fglife.com.tw

**Far Glory Life Insurance Co., Ltd.**

18th Fl., 200, Sec. 1, Keelung Rd., Taipei  
 Date Founded:1993,11  
 Assets : 257,318  
 Capital : 10,076  
 Tel :886-2-27583099  
 Website :www.fglife.com.gw

**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 : 138,106  
 資本額 : 11,059  
 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:1994,7  
 Assets : 138,106  
 Capital : 11,059  
 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 : 230,258  
 資本額 : 2,392  
 電話 : (02)27155888  
 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 : 230,258  
 Capital : 2,392  
 Tel :886-2-27155888  
 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 : 670,319  
 資本額 : 5,000  
 電話 : (02)23931261  
 網址 : www.post.gov.tw

**Chunghwa Post Co., Ltd. Life Insurance Dept.**

3rd. Fl., 216, Ai-Kuo E. Rd.,Taipei  
 Date Founded:2003,1  
 Assets : 670,319  
 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 : 20,284  
 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 : 20,284  
 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: 44,280  
 資本額: 4,000  
 電話:(02)27726772  
 網址: www.tcb-life.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: 44,280  
 Capital: 4,000  
 Tel:886-2-27726772  
 Website:www.tcb-life.com.tw

**保德信國際人壽保險股份有限公司**

台北市105南京東路五段161號10樓  
 成立日期:1989,9  
 總資產: 70,507  
 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:1989,9  
 Assets: 70,507  
 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: 218,073  
 資本額: 29,600  
 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: 218,073  
 Capital: 29,600  
 Tel:886-2-25068800  
 Website: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: 70,385  
 資本額: 6,415  
 電話:(02)27195277  
 網址:www.nylitc.com.tw

**New York Life Ins. Taiwan Corp.**

14th Fl., 133, Sec. 3, Ming Sheng E.Rd.,Taipei  
 Date Founded:1991,9  
 Assets: 70,385  
 Capital: 6,415  
 Tel:886-2-27195277  
 Website:www.nylitc.com.tw

**大都會國際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: 88,819  
 資本額: 4,619  
 電話:(02)27607988  
 網址:www.metlife.com.tw

**Metlife Taiwan Insurance Co., Ltd.**

8th Fl., 1, Sec. 5, Nanking E. Rd., Taipei  
 Date Founded:1988,10  
 Assets: 88,819  
 Capital: 4,619  
 Tel:886-2-27607988  
 Website:www.metlife.com.tw

**紐西蘭商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: 9,332  
 資本額: 585  
 電話:(02)66231688  
 網址:www.cigna.com.tw

**CIGNA Taiwan Life Ins. Co. Ltd., Taiwan Branch**

6th Fl., 39, Sec. 1, Chung Hua Rd., Taipei  
 Date Founded:1989,10  
 Assets: 9,332  
 Capital: 585  
 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** American International Assurance Co., Ltd., Taiwan Branch  
 台北市106敦化南路二段333號17樓 17th Fl., 333, Sec. 2, Tun Hua S. Rd., Taipei  
 成立日期:1990,11 Date Founded:1990,11  
 總資產: 19,672 Assets : 19,672  
 資本額: 888 Capital: 888  
 電話:(02)27352838 Tel:886-2-27352838  
 網址:www.aiaco.com.tw 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** Manulife ( International) Limited, Taiwan Branch  
 台北市110松仁路89號2樓A座 2nd Fl-A, 89, Sungren Rd., Taipei  
 成立日期: 1991,9 Date Founded:1991,9  
 總資產: 27,217 Assets : 27,217  
 資本額: 4,493 Capital: 4,493  
 電話:(02)27575888 Tel:886-2-27575888  
 網址:www.manulife.com.tw Website:www.manulife.com.tw

**法商法國巴黎人壽保險公司臺灣分公司** Cardif Assurance Vie, Taiwan Branch  
 台北市100忠孝東路四段270號17樓 17th Fl., 270, Sec.4, Chung Hsiao E. Rd., Taipei  
 成立日期:1997,10 Date Founded:1997,10  
 總資產: 101,423 Assets : 101,423  
 資本額: 1,060 Capital: 1,060  
 電話:(02)66363456 Tel:886-2-66363456  
 網址:www.cardif.com.tw Website:www.cardif.com.tw

**英屬百慕達商中泰人壽保險公司 臺灣分公司** ACE Life Taiwan  
 台北市106忠孝東路四段285號3樓 3rd Fl., 285, Sec. 4, Chung Hsiao E. Rd., Taipei  
 成立日期:2005,10 Date Founded:2005,10  
 總資產: 11,339 Assets : 11,339  
 資本額: 1,327 Capital: 1,327  
 電話:(02)81611988 Tel:886-2-81611988  
 網址:www.acelife.com.tw 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** HSBC Life ( International ) Limited, Taiwan Branch  
 新北市板橋區220文化路二段285號15樓 15th Fl., 285, Sec. 2, Wen Hwa Rd., Panchiao New City Taipei  
 成立日期: 2007,8 Date Founded:2007,8  
 總資產: 3,460 Assets : 3,460  
 資本額: 1,451 Capital: 1,451  
 電話:(02) 82517999 Tel:886-2-82517999  
 網址:www.hsbcinsurance.com.tw 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** Zurich International Life Ltd., Taiwan Branch  
 台北市105敦化北路56號9樓 9th Fl, 56, Tun Hua N. Rd., Taipei  
 成立日期: 2008,8 Date Founded:2008,8  
 總資產: 121 Assets : 121  
 資本額: 200 Capital: 200  
 電話:(02)81615400 Tel:886-2-81615400  
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2010

The Life Insurance Industry in Taiwan

▶ 附錄

▶ Appendix



99 中華民國 2010 The Life Insurance Industry in Taiwan  
人壽保險業概況

### 臺灣壽險業經驗生命表

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

年齡 Age	臺灣壽險業第四回經驗生命表 2002 Taiwan Standard Ordinary Experience Mortality Table (1995-1999)				臺灣壽險業第三回經驗生命表 1989 Taiwan Standard Ordinary Experience Mortality Table (1982-1986)			
	男性 Male		女性 Female		男性 Male		女性 Female	
	死亡率 q <sub>x</sub>	平均餘命 e <sub>x</sub>	死亡率 q <sub>x</sub>	平均餘命 e <sub>x</sub>	死亡率 q <sub>x</sub>	平均餘命 e <sub>x</sub>	死亡率 q <sub>x</sub>	平均餘命 e <sub>x</sub>
0	5.730	72.910	5.240	79.610	10.250	69.570	8.720	74.850
1	0.968	72.320	0.904	79.030	2.350	69.290	1.980	74.500
2	0.752	71.390	0.624	78.100	1.520	68.450	1.230	73.650
3	0.584	70.450	0.440	77.150	1.010	67.560	0.750	72.740
4	0.472	69.490	0.328	76.180	0.720	66.620	0.490	71.790
5	0.392	68.520	0.280	75.210	0.590	65.670	0.360	70.830
6	0.352	67.550	0.248	74.230	0.550	64.710	0.320	69.850
7	0.328	66.570	0.224	73.250	0.540	63.740	0.310	68.870
8	0.320	65.590	0.208	72.260	0.540	62.780	0.300	67.890
9	0.312	64.610	0.192	71.280	0.520	61.810	0.290	66.910
10	0.296	63.630	0.192	70.290	0.490	60.840	0.290	65.930
11	0.288	62.650	0.192	69.300	0.470	59.870	0.300	64.950
12	0.304	61.670	0.216	68.320	0.490	58.900	0.320	63.970
13	0.376	60.690	0.248	67.330	0.560	57.930	0.350	62.990
14	0.528	59.710	0.296	66.350	0.759	56.960	0.422	62.010
15	0.752	58.740	0.344	65.370	1.029	56.010	0.508	61.040
16	1.016	57.790	0.392	64.390	1.394	55.060	0.612	60.070
17	1.260	56.850	0.433	63.410	1.890	54.140	0.738	59.110
18	1.288	55.920	0.481	62.440	2.034	53.240	0.786	58.150
19	1.305	54.990	0.513	61.470	2.123	52.350	0.818	57.200
20	1.313	54.060	0.530	60.500	2.164	51.460	0.838	56.240
21	1.315	53.130	0.536	59.540	2.166	50.570	0.849	55.290
22	1.312	52.200	0.533	58.570	2.137	49.680	0.855	54.340
23	1.307	51.270	0.525	57.600	2.085	48.780	0.860	53.380
24	1.301	50.330	0.515	56.630	2.019	47.880	0.870	52.430
25	1.298	49.400	0.507	55.660	1.948	46.980	0.890	51.470
26	1.299	48.460	0.504	54.680	1.882	46.070	0.926	50.520
27	1.307	47.520	0.510	53.710	1.830	45.160	0.982	49.560
28	1.323	46.590	0.527	52.740	1.799	44.240	1.063	48.610
29	1.351	45.650	0.556	51.770	1.793	43.320	1.159	47.660
30	1.393	44.710	0.593	50.800	1.813	42.390	1.259	46.720
31	1.452	43.770	0.638	49.820	1.862	41.470	1.353	45.780
32	1.530	42.830	0.688	48.860	1.941	40.550	1.428	44.840
33	1.630	41.900	0.743	47.890	2.051	39.620	1.479	43.900
34	1.750	40.960	0.802	46.920	2.190	38.700	1.516	42.970
35	1.886	40.040	0.865	45.960	2.354	37.790	1.551	42.030
36	2.037	39.110	0.931	45.000	2.539	36.880	1.599	41.090
37	2.201	38.190	1.001	44.040	2.742	35.970	1.675	40.160
38	2.374	37.270	1.074	43.090	2.961	35.070	1.789	39.230
39	2.560	36.360	1.153	42.130	3.202	34.170	1.944	38.300
40	2.761	35.450	1.240	41.180	3.472	33.280	2.138	37.370
41	2.980	34.550	1.336	40.230	3.779	32.390	2.371	36.450
42	3.220	33.650	1.445	39.280	4.129	31.510	2.641	35.530
43	3.484	32.760	1.567	38.340	4.527	30.640	2.947	34.630
44	3.771	31.870	1.707	37.400	4.962	29.780	3.280	33.730
45	4.084	30.990	1.867	36.460	5.420	28.920	3.633	32.840
46	4.421	30.110	2.049	35.530	5.886	28.080	3.997	31.950
47	4.784	29.250	2.257	34.600	6.346	27.240	4.362	31.080
48	5.175	28.380	2.491	33.680	6.791	26.410	4.723	30.210
49	5.597	27.530	2.747	32.760	7.239	25.590	5.090	29.360

註：本表100歲及以上部份省略。

## Taiwan Standard Ordinary Experience Mortality Table

1,000qx

年齡 Age	臺灣壽險業第四回經驗生命表 2002 Taiwan Standard Ordinary Experience Mortality Table (1995-1999)				臺灣壽險業第三回經驗生命表 1989 Taiwan Standard Ordinary Experience Mortality Table (1982-1986)			
	男性 Male		女性 Female		男性 Male		女性 Female	
	死亡率 q <sub>x</sub>	平均餘命 e <sub>x</sub>	死亡率 q <sub>x</sub>	平均餘命 e <sub>x</sub>	死亡率 q <sub>x</sub>	平均餘命 e <sub>x</sub>	死亡率 q <sub>x</sub>	平均餘命 e <sub>x</sub>
50	6.056	26.680	3.017	31.850	7.711	24.770	5.474	28.500
51	6.558	25.840	3.294	30.950	8.229	23.960	5.889	27.660
52	7.108	25.010	3.572	30.050	8.817	23.160	6.346	26.820
53	7.713	24.180	3.848	29.150	9.493	22.360	6.852	25.990
54	8.380	23.370	4.140	28.260	10.268	21.570	7.393	25.160
55	9.118	22.560	4.469	27.380	11.148	20.790	7.949	24.350
56	9.935	21.760	4.858	26.500	12.139	20.020	8.499	23.540
57	10.839	20.980	5.327	25.630	13.250	19.260	9.024	22.730
58	11.840	20.200	5.895	24.760	14.485	18.510	9.521	21.940
59	12.944	19.440	6.554	23.900	15.851	17.770	10.064	21.140
60	14.158	18.690	7.293	23.060	17.353	17.050	10.743	20.350
61	15.488	17.950	8.101	22.220	18.996	16.340	11.650	19.570
62	16.942	17.220	8.966	21.400	20.784	15.650	12.876	18.790
63	18.528	16.510	9.882	20.590	22.726	14.970	14.475	18.030
64	20.261	15.810	10.867	19.790	24.841	14.310	16.362	17.290
65	22.157	15.130	11.942	19.000	27.150	13.660	18.413	16.570
66	24.233	14.460	13.130	18.230	29.675	13.030	20.507	15.870
67	26.505	13.810	14.453	17.460	32.438	12.410	22.521	15.190
68	28.992	13.170	15.934	16.710	35.462	11.810	24.377	14.530
69	31.715	12.550	17.588	15.970	38.774	11.220	26.170	13.880
70	34.698	11.940	19.431	15.250	42.400	10.660	28.041	13.240
71	37.963	11.350	21.478	14.540	46.370	10.110	30.131	12.610
72	41.535	10.780	23.745	13.850	50.710	9.570	32.579	11.980
73	45.436	10.230	26.248	13.180	55.449	9.060	35.502	11.370
74	49.701	9.690	29.016	12.520	60.627	8.560	38.919	10.770
75	54.363	9.170	32.079	11.880	66.283	8.080	42.828	10.190
76	59.457	8.670	35.466	11.250	72.458	7.620	47.223	9.620
77	65.016	8.180	39.208	10.650	79.191	7.170	52.101	9.070
78	71.077	7.720	43.337	10.060	86.525	6.750	57.468	8.540
79	77.686	7.270	47.896	9.500	94.512	6.340	63.376	8.030
80	84.889	6.840	52.932	8.950	103.206	5.950	69.885	7.540
81	92.734	6.430	58.489	8.420	112.660	5.580	77.058	7.070
82	101.268	6.040	64.614	7.910	122.929	5.220	84.956	6.620
83	110.542	5.660	71.356	7.430	134.067	4.880	93.643	6.190
84	120.611	5.300	78.778	6.960	146.135	4.560	103.196	5.780
85	131.536	4.960	86.946	6.510	159.195	4.260	113.694	5.390
86	143.375	4.630	95.925	6.080	173.311	3.970	125.215	5.010
87	156.188	4.330	105.783	5.680	188.543	3.700	137.840	4.660
88	170.033	4.040	116.587	5.290	204.952	3.440	151.649	4.320
89	184.970	3.760	128.419	4.920	222.588	3.200	166.727	4.010
90	201.055	3.500	141.361	4.570	241.501	2.970	183.162	3.710
91	218.348	3.250	155.497	4.240	261.738	2.760	201.041	3.430
92	236.907	3.020	170.909	3.930	283.347	2.560	220.451	3.170
93	256.783	2.810	187.681	3.640	306.364	2.370	241.467	2.920
94	278.003	2.600	205.885	3.360	330.763	2.200	264.117	2.690
95	300.589	2.410	225.596	3.110	356.505	2.030	288.415	2.480
96	324.559	2.240	246.887	2.860	383.550	1.880	314.376	2.280
97	349.936	2.070	269.830	2.640	411.860	1.740	342.016	2.090
98	376.717	1.920	294.480	2.430	441.397	1.610	371.351	1.920
99	404.815	1.780	320.809	2.240	472.130	1.490	402.403	1.760

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

國名	幣名	2009年				2008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	1,139,746	1,139,746	28.03	1	1,239,747	1,239,747	29.38
Canada	CAD	9	112,829	98,840	2.43	9	111,359	104,357	2.47
Brazil	BRL	15	87,402	48,760	1.20	17	87,038	47,443	1.12
Mexico	MXN	29	234,496	17,353	0.43	30	206,704	18,572	0.44
Argentina	ARS	37	29,655	7,983	0.20	37	26,668	8,482	0.20
Chile	CLP	41	3,491,354	6,894	0.17	42	3,638,056	5,783	0.14
Venezuela	VEB	32	30,089	14,005	0.34	33	22,334	10,311	0.24
Colombia	COP	44	11,436,694	5,307	0.13	48	10,470,809	5,321	0.13
Peru	PEN	56	5,190	1,724	0.04	56	4,331	1,481	0.04
United Kingdom	GBP	3	197,583	304,241	7.48	3	213,529	395,627	9.37
France	EUR	4	203,125	283,070	6.96	4	187,572	275,880	6.54
Germany	EUR	5	171,047	238,366	5.86	5	164,506	241,955	5.73
Italy	EUR	6	121,529	169,360	4.17	7	95,655	140,689	3.33
Netherlands	EUR	8	77,602	108,144	2.66	8	77,861	114,518	2.71
Spain	EUR	11	59,398	82,775	2.04	11	59,010	86,792	2.06
Belgium	EUR	18	29,040	40,470	1.00	15	30,713	45,172	1.07
Switzerland	CHF	16	52,663	48,470	1.19	16	53,220	49,147	1.16
Ireland	EUR	17	na.	44,598	1.10	18	na.	52,613	1.25
Sweden	SEK	21	250,973	32,768	0.81	21	242,874	36,861	0.87
Denmark	DKK	22	170,464	31,798	0.78	22	165,219	32,408	0.77
Austria	EUR	25	16,457	22,933	0.56	25	16,214	23,848	0.57
Finland	EUR	26	16,260	22,660	0.56	26	16,008	23,544	0.56
Russia	EUR	19	977,526	39,576	0.97	20	951,974	39,015	0.92
Portugal	EUR	27	14,575	20,312	0.50	27	15,437	22,704	0.54
Norway	NOK	28	113,349	18,024	0.44	28	115,412	20,475	0.49
Luxembourg	EUR	23	19,870	27,714	0.68	29	13,118	19,303	0.46
Poland	PLN	30	50,835	16,286	0.40	23	58,792	24,403	0.58
Turkey	TRY	38	12,145	7,853	0.19	36	11,523	8,878	0.21
Greece	EUR	43	4,704	6,556	0.16	40	4,751	6,987	0.17
Japan	JPY	2	47,351,888	505,956	12.44	2	48,544,088	483,083	11.45
South Korea	KRW	10	113,306,344	91,963	2.26	10	110,047,904	90,623	2.15
PR China	CNY	7	1,113,729	163,047	4.01	6	978,410	140,814	3.34
Taiwan	TWD	13	2,104,203	63,647	1.57	13	2,026,584	64,265	1.52
India	INR	12	3,117,868	65,085	1.60	14	2,553,558	55,527	1.32
Hong Kong	HKD	24	179,847	23,201	0.57	24	187,352	24,060	0.57
Singapore	SGD	31	20,720	14,245	0.35	31	21,149	14,948	0.35
Israel	ILS	34	38,448	9,777	0.24	32	37,436	10,434	0.25
Malaysia	MYR	35	30,835	8,840	0.22	34	31,038	9,044	0.21
Thailand	THB	33	358,898	10,460	0.26	35	329,509	9,997	0.24
Indonesia	IDR	40	75,560,544	7,285	0.18	39	66,529,400	6,904	0.16
Iran	IRR	46	na.	4,316	0.11	47	40,561,040	4,302	0.10
Philippines	PHP	54	114,280	2,399	0.06	54	104,327	2,346	0.06
Saudi Arabia	SAR	48	14,610	3,896	0.10	50	10,919	2,912	0.07
South Africa	ZAR	20	311,559	36,987	0.91	19	333,417	40,371	0.96
Morocco	MAD	53	20,808	2,583	0.06	53	19,747	2,548	0.06
Australia	AUD	14	77,268	60,317	1.48	12	84,877	70,951	1.68
New Zealand	NZD	42	10,696	6,685	0.16	41	10,445	7,341	0.17
World Total				4,066,095				4,220,070	

Source: Swiss Reinsurance Company, Sigma, 2/2010

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

國名	幣名	2009年				2008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	492,345	492,345	21.12	1	578,508	578,508	23.72
Canada	CAD	11	49,835	43,656	1.87	12	49,646	46,625	1.91
Brazil	BRL	20	49,502	24,781	1.06	22	41,225	22,471	0.92
Mexico	MXN	31	103,896	7,688	0.33	30	92,702	8,329	0.34
Chile	CLP	36	2,085,398	4,118	0.18	36	1,880,268	3,457	0.14
Argentina	ARS	42	6,328	1,434	0.06	40	6,250	1,988	0.08
Colombia	COP	40	3,626,783	1,683	0.07	42	3,598,083	1,829	0.07
Peru	PEN	51	2,054	682	0.03	54	1,832	626	0.03
United Kingdom	GBP	3	139,082	217,681	9.34	2	154,421	286,112	11.73
France	EUR	4	139,265	194,077	8.32	4	124,344	182,885	7.50
Italy	EUR	5	82,730	115,290	4.94	6	56,176	82,623	3.39
Germany	EUR	6	80,207	111,775	4.79	5	74,890	110,148	4.52
Netherlands	EUR	14	24,224	33,758	1.45	13	26,388	38,811	1.59
Belgium	EUR	18	18,238	25,416	1.09	17	19,802	29,125	1.19
Spain	EUR	12	28,119	39,186	1.68	16	27,296	40,147	1.65
Switzerland	CHF	17	28,661	25,379	1.09	18	29,384	27,136	1.11
Ireland	EUR	13	25,435	35,445	1.52	9	28,500	41,918	1.72
Sweden	SEK	19	190,746	24,904	1.07	19	170,738	25,903	1.06
Finland	EUR	24	12,920	18,005	0.77	23	12,738	18,735	0.77
Denmark	DKK	22	112,748	21,032	0.90	21	108,412	21,265	0.87
Luxembourg	EUR	21	17,649	24,616	1.06	24	10,814	15,913	0.65
Portugal	EUR	25	11,707	10,427	0.45	25	11,070	16,282	0.67
Norway	NOK	27	66,012	62,779	2.69	26	65,974	11,704	0.48
Austria	EUR	26	7,414	10,331	0.44	28	7,362	10,828	0.44
Poland	PLN	29	25,872	8,289	0.36	29	34,859	14,469	0.59
Greece	EUR	37	2,447	3,409	0.15	37	2,476	3,642	0.15
Czech Republic	CZK	38	59,139	3,102	0.13	39	56,909	3,334	0.14
Hungary	HUF	39	410,612	2,029	0.09	38	459,020	2,667	0.11
Turkey	TRY	44	1,776	1,148	0.05	43	1,653	1,197	0.05
Russia	RUB	53	15,713	636	0.03	46	19,319	792	0.03
Japan	JPY	2	37,351,366	399,100	17.12	3	38,191,568	380,060	15.58
South Korea	KRW	8	70,766,032	57,436	2.46	7	73,561,360	60,577	2.48
PR China	CNY	7	745,743	109,175	4.68	8	665,837	95,828	3.93
Taiwan	TWD	10	1,725,895	52,204	2.24	10	1,663,409	52,748	2.16
India	INR	9	2,736,045	57,114	2.45	11	2,217,913	48,229	1.98
Hong Kong	HKD	23	157,123	20,269	0.87	20	166,050	21,324	0.87
Singapore	SGD	28	13,174	9,057	0.39	27	14,319	10,121	0.41
Malaysia	MYR	33	19,820	5,682	0.24	31	20,142	5,869	0.24
Thailand	THB	32	213,155	6,212	0.27	34	187,142	5,676	0.23
Israel	ILS	35	19,366	4,924	0.21	35	18,802	5,240	0.21
Indonesia	IDR	34	52,545,884	5,066	0.22	33	45,337,260	4,705	0.19
Philippines	PHP	41	74,480	1,563	0.07	41	66,204	1,489	0.06
Vietnam	VND	52	11,951,480	671	0.03	51	10,303,000	632	0.03
South Africa	ZAR	16	242,364	28,773	1.23	14	268,224	32,477	1.33
Morocco	MAD	48	6,643	826	0.04	49	6,558	846	0.03
Australia	AUD	15	41,593	32,468	1.39	15	51,078	42,698	1.75
New Zealand	NZD	45	1,702	1,064	0.05	45	1,605	1,128	0.05
World Total				2,331,566				2,439,294	

Source: Swiss Reinsurance Company, Sigma, 2/2010





