



中華民國九十五年
人壽保險業概況

The Life Insurance Industry
2006 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 95 年臺灣經濟持續穩定成長，整體壽險業總保費收入增加 7.27%，各壽險公司表現則不盡相同，部分成長超過 100%，亦有衰退將近 40% 者，端視其行銷通路與商品策略而定。至於整體壽險業投資型保險商品保費收入，已突破新臺幣二千五百億元，創歷史新高；如此快速地成長，使投資型保險商品在壽險市場新契約的角色日形重要，占率高達 48.07%。

國人投保率雖然持續成長達 184%，但新契約保費收入因政府實施「所得基本稅額條例」，導致成長率衰退 3.03%。至於保費來源通路結構與去年度相較變化不大，壽險公司占 60.14%，銀行通路 35.71%，傳統保險經紀人、保險代理人占 4.12%。此外，壽險業總資產已達新臺幣七兆七千四百三十一億元，由於受到國際與國內股市表現影響，稅前獲利高達三百七十三億元，可謂投資績效豐收的一年。

此外，在政策與法令修訂方面，主管機關為加速保險商品之審查，以營造保險業有利經營環境，修正「保險商品銷售前程序作業準則」建立保險商品審查新制，由主管機關實質審查為主的監理模式，逐步調整為業者承擔專業責任的自律性監理模式，並於 95.9.1. 起生效實施。此外，為加強消費者保護，重新檢討修訂各險示範條款並修正傷害保險殘廢程度等級表，由 6 級 28 項改為 11 級 75 項。其他有關保險業監理之新規定，諸如：「保險業辦理電話行銷業務應注意事項」、「保險業從事衍生性金融商品交易應注意事項」、「投資型保險商品連結結構型債券之投資報酬與風險告知書範本」、「保險業資產管理自律規範」等，均以健全產業發展與維護保戶權益為前提，對產業形象與經營效率提昇皆有正面影響。

近年來，由於客觀社會經濟環境劇烈而迅速變化，壽險業如何積極有效因應，為我業界同仁之共同使命。冀期群策群力，凝聚共識，創造壽險業良好經營環境，提供社會大眾足額保險保障，以達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

林文喜

Message from the Chairman

Since its inception in 1964, the Association has been devoted to facilitating the coordination of its member companies and the collaborative development of the life insurance business. We have also been dedicated to supporting the government policies, maintaining the basic rights and interests of the general consumers, and promoting the economic construction and development of the country. One of our important tasks for each year, therefore, is the compiling of the statistics relating to the life insurance industry. We have now completed the compilation and printing of this report for your reference and valuable comments.

Taiwan had a steady and continuous economic growth in year 2006, and the total premium income of the life insurance industry has increased by 7.27%. The performance of the life insurance companies, however, varied from one to another. Some enjoyed a growth of more than 100%, while some experienced a negative growth of nearly 40%, very much owing to the difference in distribution channels and product strategies. The premium income for investment-linked life insurance products for the whole industry has reached its historical high of NT\$250 billions. The dramatic growth signified that the investment-linked insurance products were playing an increasingly important role in the market of new life insurance contracts, accounted for 48.07% of the market share.

Whilst the ratio of having insurance coverage in the country has continued to grow to 184%, the premium income from new contracts has experienced a decrease of 3.03%, resulted from the implementation of the "Income Basic Tax Act" by the government. As for the composition of distribution channels, there was no significant change when compared with the figure of last year. Life insurance companies held a stake of 60.14%, banks 35.71%, and the rest of 4.12% were held by the traditional insurance brokers and agents. The total assets of the life insurance industry, moreover, have reached NT\$7,743.1 billions. The pre-tax profit, benefited by the performance of both the international and domestic stock markets, has reached as high as NT\$37.3 billion. Year 2006 was no doubt a very fruitful year in terms of the investment income.

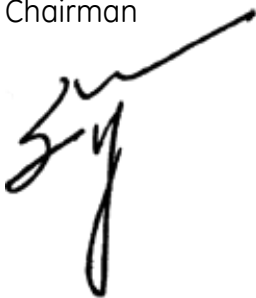
Also, in terms of the revision of government policies and regulations, the competent authorities have revised the "Regulations Governing Pre-sale Procedures for Insurance Products" to build up a better business environment for the insurance industry, through an expedited review process for the insurance products. The revised regulations for the review process will be implemented on September 1 2006, where the existing module

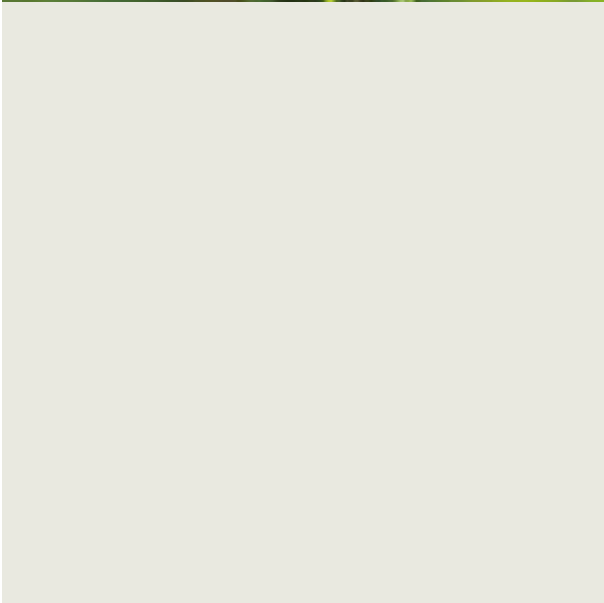
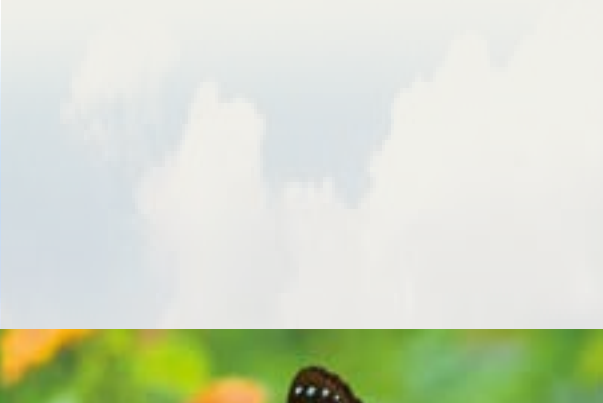
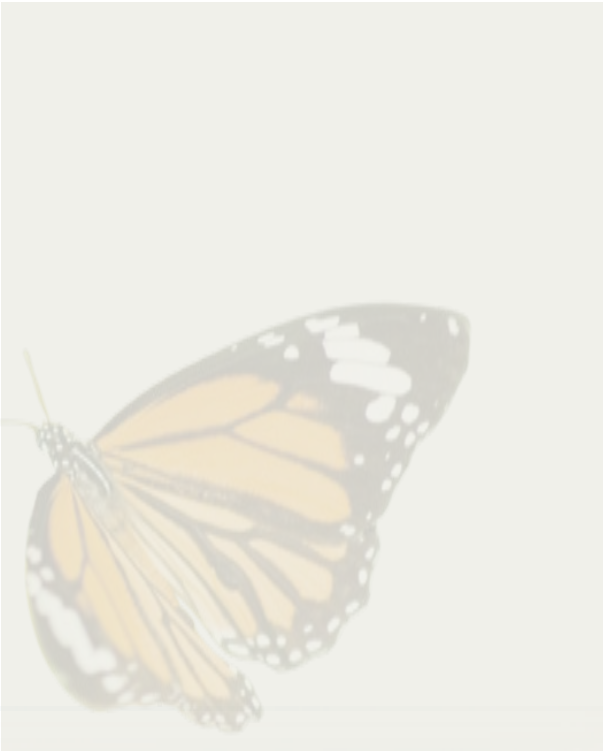


focusing on the physical review by the competent authorities will be gradually adjusted and replaced by a new, self-disciplinary module, through the undertaking of professional responsibilities by the insurance companies. Further, to enhance the protection to consumers, the authorities have also reviewed and revised the standard provisions for various insurance products and modified the disability rating schedule, which was changed from 6 grades and 28 items into 11 grades and 75 items. The various new regulations relating to the supervision of the insurance industry, including the “Major Issues for Attention When Conducting Tele-marketing for the Insurance Industry”, “Major Issues for Attention When Conducting Transactions on Financial Derivatives by the Insurance Industry”, “Standard Form of Advice on Investment Return and Risk Disclosure for Investment-linked Insurance Products Linked to Structured Notes” and “Self-regulatory Guidelines for Asset Management by the Insurance Industry”, etc. are all aimed at ensuring a healthy development of the industry development and the maximized protection for the policy-holders. They will no doubt have positive influence on the elevation of the industry image and operational efficiencies.

Facing the quick and dramatic changes in the social and economic environments in recent years, members in the life insurance industry are sharing a common goal of actively and efficiently adapting themselves to the changes. Through the consensus and collaborative efforts from all of us, we sincerely wish to create a good business environment for the life insurance industry, provide sufficient insurance coverage for the public, and eventually achieve our vision for a harmonious and prosperous society.

The Life Insurance Association of the Republic of China
Chairman





▶ 一、公會簡介

▶ I. About the Association

95 中華民國 2006 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 2、3 屆）理事長為林文英先生；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：

1. 人壽保險業務發展委員會。
2. 人身保險業務員資格測驗登錄管理委員會。
3. 人身保險業務員紀律委員會。
4. 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。

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 2nd and 3rd Chairman of LIA-ROC is Sunny Lin ; 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 Life Insurance Operation Development Committee (LIODC) .
- (2) The Agent Examination and Registration Committee.
- (3) The Agent Disciplinary Committee.
- (4) The Executive Committee for Self Regulation and Selling Process Improvements .

(四) 各委員會功能

1. 人壽保險業務發展委員會

本委員會以促進人壽保險事業之健全發展為目標，由各會員公司推薦代表 1 人組成，主任委員由理事會聘任之。為對本業共同問題提供研議意見及興革建議，在本委員會下，分別依壽險業務的功能或險種，設置 19 個研究小組如下：

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

2. 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。

3. 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。

4. 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. Committee Functions

(1) The Life Insurance Operation Development Committee

This Committee(LIODC) is responsible for the betterment and further development of the life insurance industry. Each member company appoints one representative to join this Committee which is sub-divided into 19 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 | |

(2) 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.

(3) 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.

(4) 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.

(五) 各行政單位職能

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

行政事務組：

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

研究諮詢組：

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

- 配合法制、理賠、承保、保全、傷害保險、團體保險、醫務、年金保險、保戶申訴、人力資源開發及內控內稽等 11 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. 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、投資及電腦化專案推動等 5 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。

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 “Annual Report of Life Insurance Agents”.

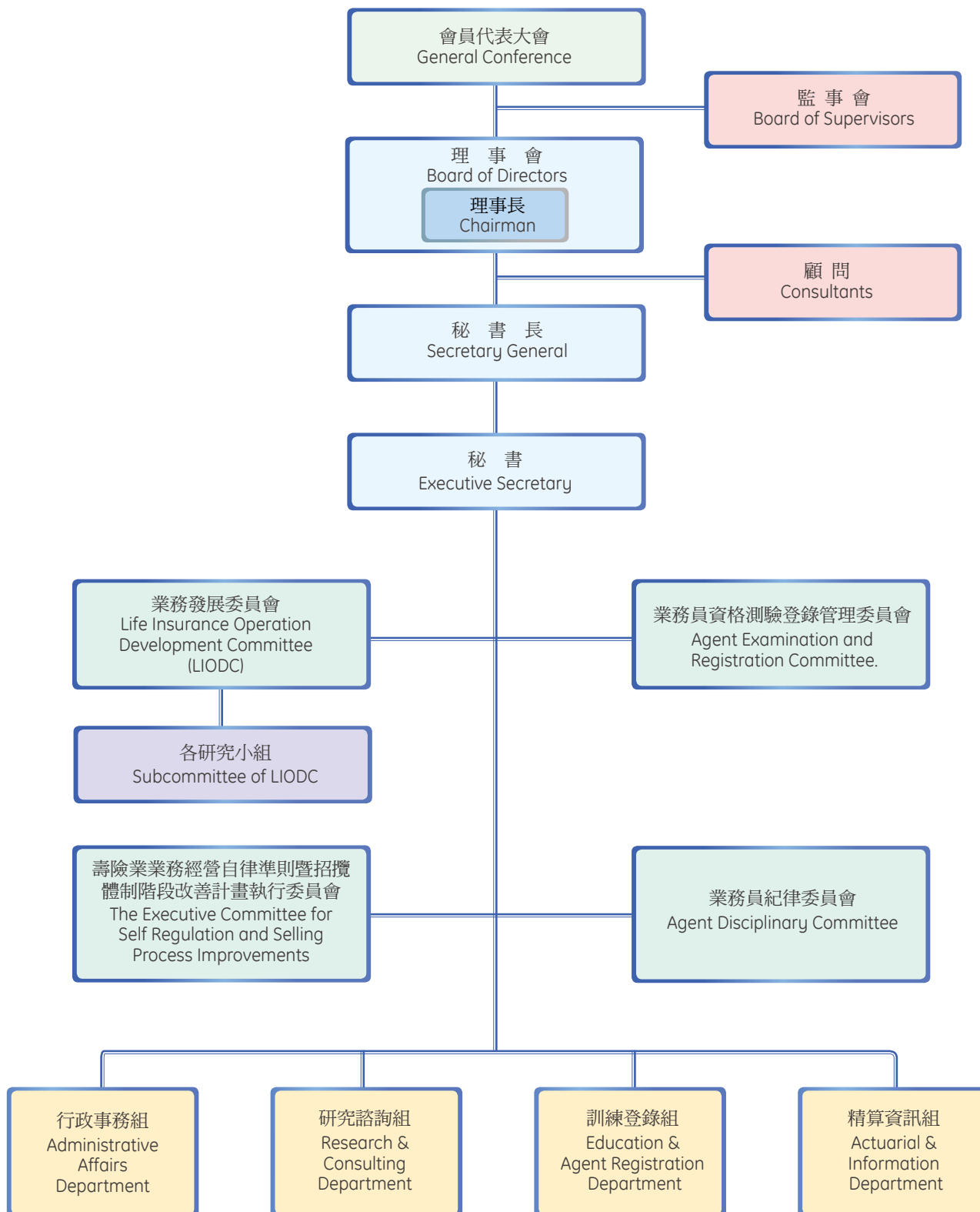
Actuarial & Information Department

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:

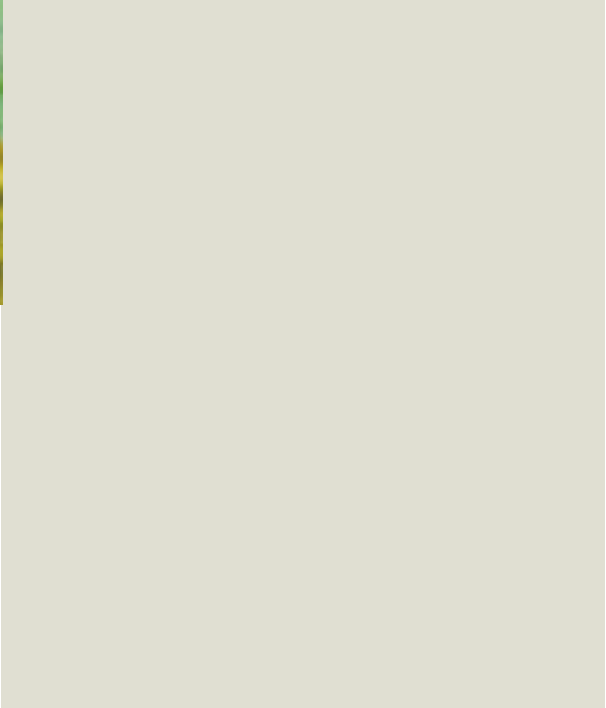
- Coordinate activities with 5 research subcommittees of LIODC.
- Gather and analyze the statistical data of the life insurance business.
- Operate and maintain the computer networks system within the industry.
- Maintain and revise the global information website.

(六)組織系統圖

6. Organizational Chart







▶ 二、民國95年臺灣地區人壽保險業概況

▶ II. 2006 Highlights of the Life Insurance Business
in Taiwan



95 中華民國 2006 The Life Insurance Industry in Taiwan
人壽保險業概況

(一) 社會經濟概況

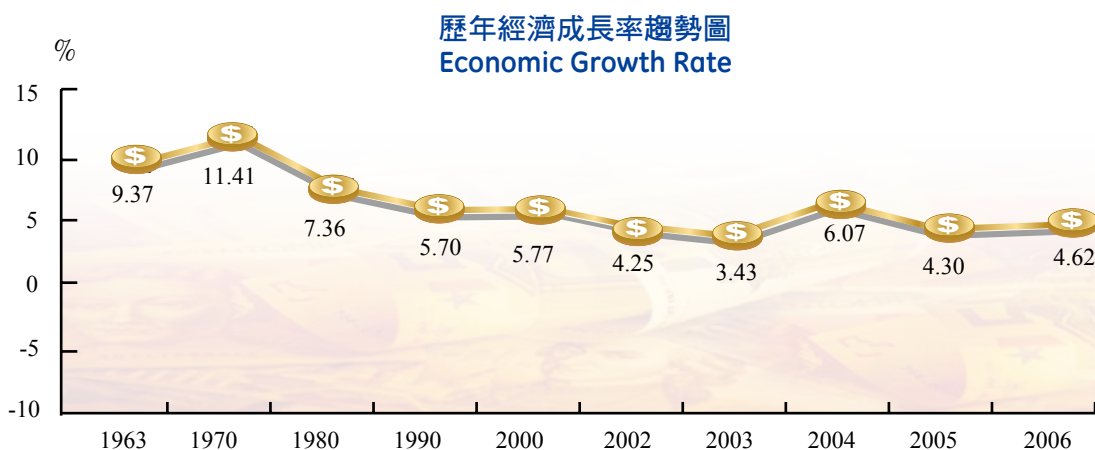
經濟成長率

民國 95 年隨國際消費性電子產品需求轉呈強勁，我國出口與製造生產擴增，統計全年經濟成長 4.62%，高於民國 94 年 4.03%。

1. Overall Economic Conditions

Economic Growth

In 2006, the real economic growth rate was estimated at 4.62%, higher than 2005's 4.03%.



國民所得

民國 95 年平均每人國民所得為新臺幣 454,581 元 (13,970 美元*)，較前一年 13,646 美元增加 324 美元或 2.37%，歷年平均每人國民所得隨匯率波動影響，金額於 12,000 美元左右變化，並無長足的進展。

Per Capita Income

In 2006, per capita income reached US\$13,970. The figure was up by US\$324 or 2.37% from the preceding year's US\$13,464. The amount of per capita income in recent 10 years was about US\$12,000, affected by currency.



註 *：新臺幣32.53元=美金1元，以下換算基礎同。 NT\$32.53= US\$ 1, the same as the following.

人口數、出生率與死亡率

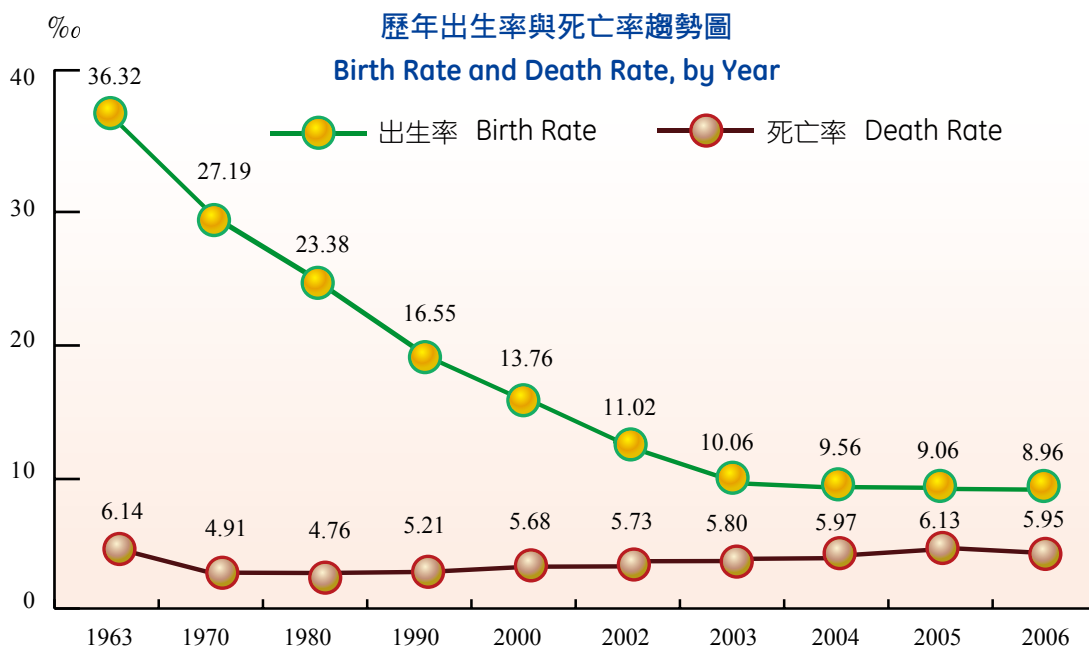
民國 95 年底，依內政部統計總人口數為 22,876,527 人，較去年底增加 106,144 人，其中男性為 11,591,707 人，女性為 11,284,820 人。

本年度出生人數為 204,459 人，粗出生率為千分之 8.96，較去年減少 0.78%；死亡人數為 135,839 人，粗死亡率為千分之 5.95，較去年減少 2.55%。

Population, Birth Rate and Death Rate

According to the household registration data, at the end of 2006, total population was 22,876,527 including 11,591,707 males and 11,284,820 females. Relative to the total population at the end of 2005, there was an increase of 106,144 persons.

The number of live births, during 2006, totaled 204,459 resulting in a crude birth rate of 8.96 per 1,000 persons. 135,839 deaths were registered in 2006 with a crude death rate of 5.95 per 1,000 persons.



(二) 產業現狀

至民國 95 年底，共有 29 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)22 家，設立 127 分公司，通訊處 3,470 個；外商分公司 7 家，設立 48 個通訊處；從業人員中，業務員共計 189,187 人，較前年減少 6.68%，內勤人員共 26,015 人，近幾年人數變化不大；壽險業總資本額已達新臺幣 221,684 百萬元，較前一年度增加 13,248 百萬元。

2. Insurance Industry Environment

At the end of 2006, there were 29 life insurance companies in operation, including 22 domestic companies and 7 foreign branch companies. There were 189,187 employees, decreased 6.68% from last year. The total capital of life insurance industry reached NT\$221,684 million, up by NT\$13,248 million from last year.

分支機構分布圖
Distribution of Branch Offices

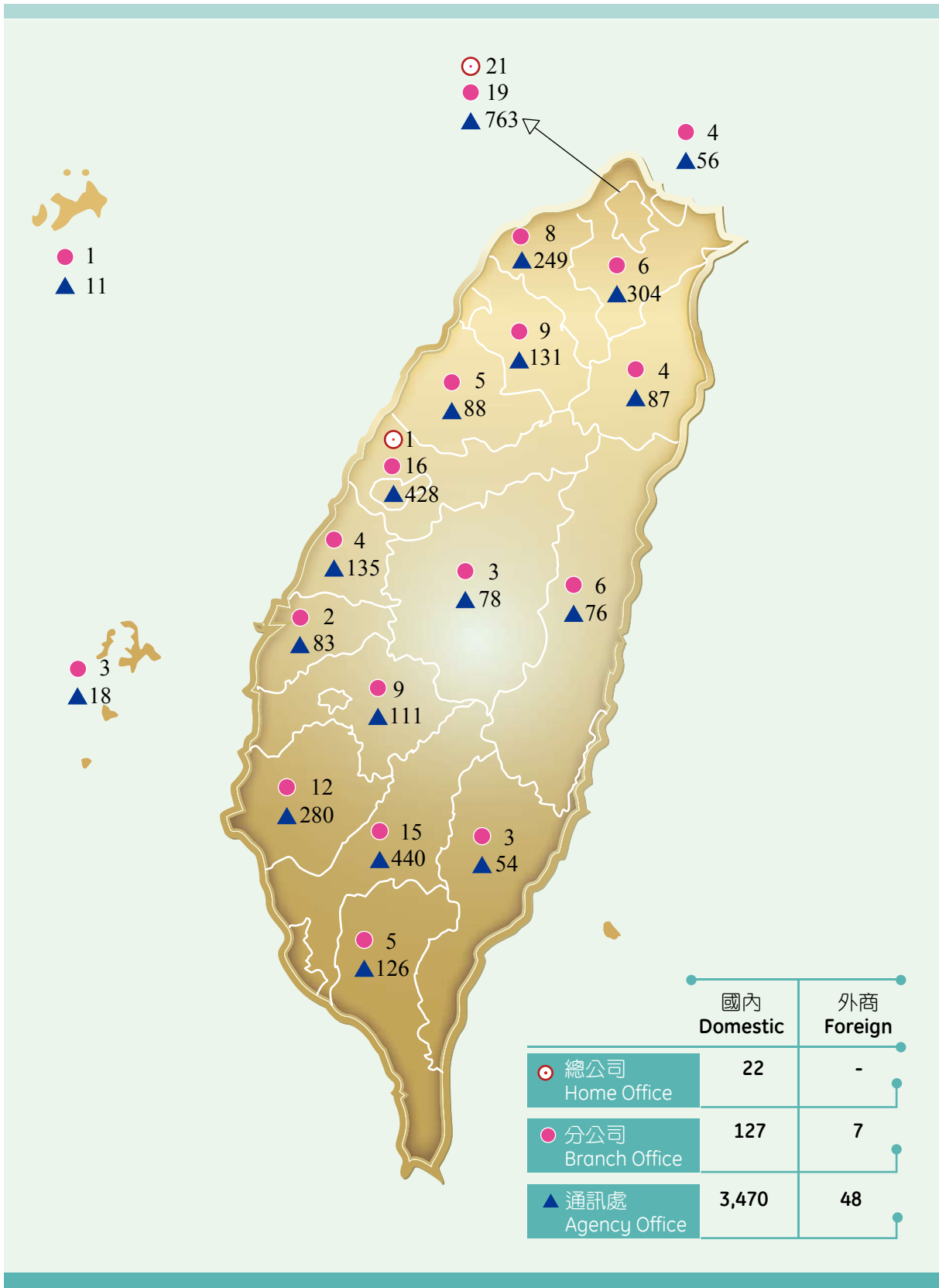


表 1: 人壽保險業歷年公司數、從業人員及資本額概況

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 91 年 (2002) | 19 | 9 | 249,573 | 23,209 | 157,871 |
| 民國 92 年 (2003) | 21 | 7 | 239,807 | 24,384 | 175,584 |
| 民國 93 年 (2004) | 21 | 7 | 230,116 | 24,374 | 198,025 |
| 民國 94 年 (2005) | 21 | 8 | 202,737 | 24,839 | 208,436 |
| 民國 95 年 (2006) | 22 | 7 | 189,187 | 26,015 | 221,184 |

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 95 年底，全體壽險業總資產已達新臺幣 7,736,156 百萬元 (約 237,816 百萬美元)，較前一年 6,485,405 百萬元增加 19.29%。

負債總額為新臺幣 7,235,671 百萬元，較前一年 6,216,338 百萬元增加 16.40%，其中各種準備金有 6,436,200 百萬元，佔總負債的 88.95%。

業主權益總數達新臺幣 500,485 百萬元，較前一年 269,067 百萬元增加 86.01%，而資產總額已達業主權益的 15.46 倍。

3. Assets & Liabilities

The total assets of life insurance industry in 2006 amounted to NT\$7,736,156 million (US\$237,816 million), which showed an increase of 19.29% over the previous year's NT\$6,485,405 million.

The total liabilities of life insurance industry in 2006 amounted to NT\$7,235,671 million, and an increase of 16.40% over the preceding year. The major item of liability was policy reserves, which reached NT\$6,436,200 million accounted for 88.95% of the total liabilities.

The owners' equity in 2006 increased from NT\$269,067 million to NT\$500,485 million, the growth rate was 86.01%. The total assets were 15.46 times owners' equity.

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 91 年 (2002) | 3,498,402 | 3,340,676 | 3,225,864 | 157,725 | 4.52 |
| 民國 92 年 (2003) | 4,576,263 | 4,351,660 | 4,130,794 | 224,603 | 5.44 |
| 民國 93 年 (2004) | 5,450,673 | 5,203,060 | 4,866,363 | 247,614 | 4.56 |
| 民國 94 年 (2005) | 6,485,405 | 6,216,338 | 5,693,529 | 269,067 | 4.87 |
| 民國 95 年 (2006) | 7,736,156 | 7,235,671 | 6,436,200 | 500,485 | 4.36 |
| 成長率 Growth Rate (%) | 19.29 | 16.40 | 13.04 | 36.01 | -10.47 |

(四) 資金運用狀況

至民國 95 年底止，全體壽險業可運用資金為新臺幣 6,825,748 百萬元（約 209,829 百萬美元），較前一年 5,838,282 百萬元增加 16.91%，為總資產的 88.23%。

觀察資金運用情形，有價證券 3,129,304 百萬元，佔運用資金總額的 45.85% 佔第 1 位，其中，公債及庫券 1,657,828 百萬元，佔 24.29%，股票 478,513 百萬元，佔 7.01%；資金運用第二位為國外投資，計 2,066,769 百萬元，佔運用資金總額的 30.28%，國外投資已成為資金運用的首要選擇，近年來國外投資快速成長。

4. Investment Environment and Activities

As the end of 2006, total utilization assets of the life insurance industry was NT\$ 6,825,748 million (US\$209,829 million and 88.23% of total assets) with a growth rate of 16.91% when compared to last year's NT\$ 5,838,282 million. Regarding the overall assets portfolio, the major components of life insurance industry assets were securities & bonds. Total 3,129,304 million (45.85% of total utilization assets) with Government & Treasury Bonds totaled NT\$ 1,657,828 million (24.29% of total utilization assets). The second largest of assets was foreign investments, totaled NT\$ 2,066,796 million (30.28% 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 91 年 (2002) | 270,107 | 1,293,069 | 772,677 | 196,793 | 95,667 | 122,164 | 105,768 |
| 民國 92 年 (2003) | 180,375 | 1,727,087 | 1,027,525 | 271,096 | 81,932 | 126,033 | 220,501 |
| 民國 93 年 (2004) | 196,751 | 2,251,995 | 1,345,239 | 315,958 | 119,114 | 80,360 | 391,324 |
| 民國 94 年 (2005) | 189,966 | 2,643,542 | 1,465,098 | 374,209 | 155,354 | 67,469 | 581,412 |
| 民國 95 年 (2006) | 306,223 | 3,129,304 | 1,657,828 | 478,513 | 225,755 | 71,386 | 695,822 |
| 成長率 Growth rate(%) | 61.20 | 18.38 | 13.15 | 27.87 | 45.32 | 5.81 | 19.68 |

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 91 年 (2002) | 219,301 | 398,198 | 482,717 | 538,750 | 92,350 | 3,294,492 |
| 民國 92 年 (2003) | 221,859 | 426,608 | 447,114 | 1,114,148 | 90,099 | 4,207,290 |
| 民國 93 年 (2004) | 230,690 | 426,087 | 438,725 | 1,355,025 | 81,117 | 4,980,390 |
| 民國 94 年 (2005) | 240,473 | 443,844 | 461,055 | 1,786,062 | 73,340 | 5,838,282 |
| 民國 95 年 (2006) | 261,736 | 481,385 | 523,832 | 2,066,796 | 56,472 | 6,825,748 |
| 成長率 Growth rate(%) | 8.84 | 8.46 | 13.62 | 15.72 | -23.00 | 16.91 |

(五) 保費收入

民國 95 年壽險業總保費收入已達新臺幣 1,563,700 百萬元 (約 48,069 百萬美元)，較前一年 1,457,752 百萬元增加 7.27%，其中人壽保險 1,245,013 百萬元，較去年成長 10.46%、傷害保險 58,203 百萬元、健康保險 163,371 百萬元、年金保險 97,113 百萬元，較去年衰退 19.77%，分別佔所有保費收入的 79.62%、3.72%、10.45%、6.21%。

5. Premium Income

In 2006, total premium income of life insurance industry reached NT\$1,563,700 million (US\$48,069 million) and increased 7.27% when compared to last year's NT\$1,457,752 million. The life insurance premium income was NT\$1,245,013 million (79.62% of total premium income), an increase of 10.46%. The premium income of accident products was NT\$58,203 million (3.72% of premium income) and the premium income of health products was NT\$163,371 million (10.45% of premium income). The premium income of annuity product was NT\$97,113 million (6.21% 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 91 年 (2002) | 699,586 | 59,630 | 113,347 | 16,724 | 889,287 |
| 民國 92 年 (2003) | 871,559 | 61,554 | 125,922 | 73,617 | 1,132,652 |
| 民國 93 年 (2004) | 955,009 | 57,894 | 140,582 | 155,004 | 1,308,489 |
| 民國 94 年 (2005) | 1,127,108 | 58,503 | 151,101 | 121,040 | 1,457,752 |
| 民國 95 年 (2006) | 1,245,013 | 58,203 | 163,371 | 97,113 | 1,563,700 |
| 成長率 Growth rate(%) | 10.46 | -0.51 | 8.12 | -19.79 | 7.27 |

近 5 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 91 年為最高峰達 206,161 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 93 年以後維持約 12,000 百萬元水準，是否已達最低點仍待觀察；健康險已維持 3 年皆 20,000 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 95 年成為銷售之主力產品。

In recent 5 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\$206,161 million in 2002 and accident insurance products premium was NT\$16,412 million in 2001, decreased to about NT\$12 billion on average after 2004. Whether or not the amount had reached the lowest point is still under observation.

Insurance premium for health insurance had remained at approximately NT\$20 billion for the last 3 years. The annuity and investment-linked products enjoyed tremendous growth in recent years and became the main product in 2006.

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 95 年 (2006) | 民國 94 年 (2005) | 民國 93 年 (2004) | 民國 92 年 (2003) | 民國 91 年 (2002) |
|------------------|--------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| 人壽保險 Life | 傳統型 Traditional | 158,571 | 186,872 | 136,167 | 165,157 | 206,161 |
| | 投資型 Investment-Linked | 236,857 | 200,837 | 123,813 | 70,402 | 7,864 |
| | 小計 Subtotal | 395,428 | 387,709 | 259,980 | 235,559 | 214,025 |
| 傷害保險 Accident | 傳統型 Traditional | 11,237 | 12,516 | 12,227 | 15,090 | 14,447 |
| 健康保險 Health | 傳統型 Traditional | 22,928 | 20,569 | 20,318 | 20,704 | 22,377 |
| 年金保險 Annuity | 傳統型 Traditional | 79,662 | 112,092 | 136,919 | 58,110 | 12,608 |
| | 投資型 Investment-Linked | 15,310 | 8,050 | 16,763 | 14,902 | - |
| | 小計 Subtotal | 94,972 | 120,142 | 153,682 | 73,012 | 12,608 |
| 合計 Total | 傳統型 Traditional | 272,398 | 332,049 | 305,630 | 259,061 | 255,593 |
| | 投資型 Investment-Linked | 252,167 | 208,877 | 140,576 | 85,304 | 7,864 |
| | 小計 Subtotal | 524,565 | 540,936 | 446,206 | 344,365 | 263,457 |

(六) 初年度保費收入通路別分析

初年度保費收入 524,565 百萬元中，依通路別統計為：壽險公司本身行銷體系 315,484 百萬元佔 60.14%；銀行通路 187,343 百萬元佔 35.71%；傳統保險經紀人、保險代理人僅 21,605 百萬元佔 4.12%。

6. First Year Premium Income – by Distribution Channel

Contribution to the total first year premium income of NT\$524,565 million by various sales channels are as follows: traditional tied agents of life insurers was NT\$315,484 million (60.14%), bancassurance was NT\$187,343 million (35.71%) ; the broker & agent was NT\$21,605 million (4.12%).

表 6: 人壽保險業民國 95 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)

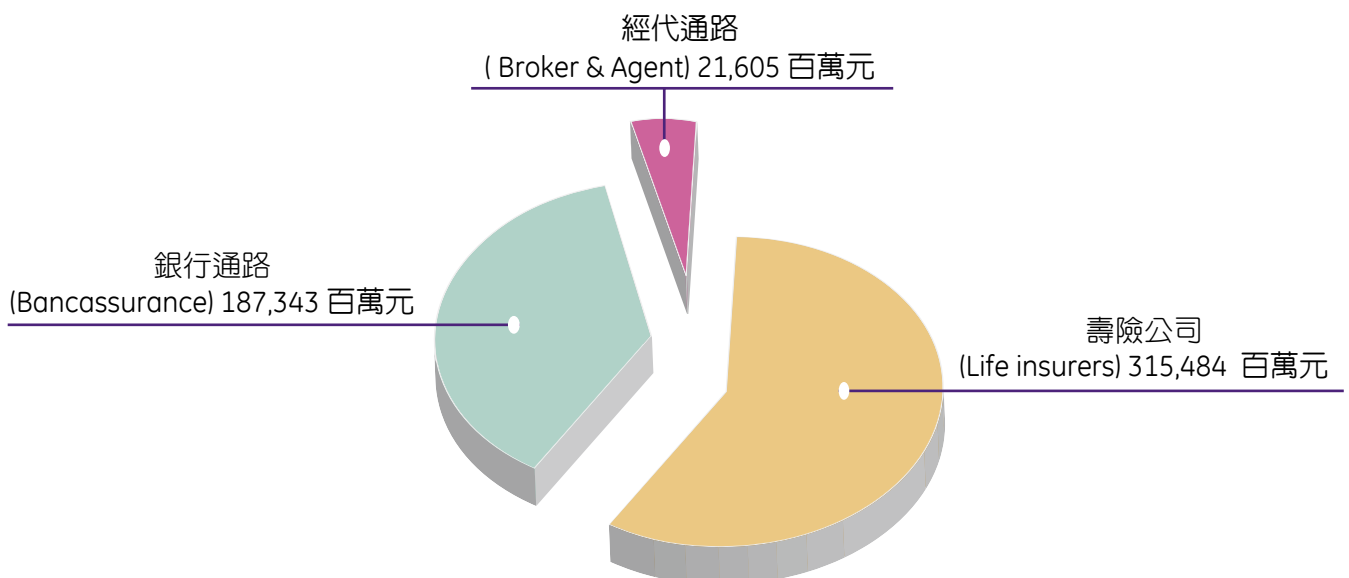
| 來源別 Distribution | 壽險公司 Life insurers | 銀行經代保代 Bankers | 傳統經代保代 Broker & Agent | 其他 Other | 合計 Total |
|---------------------|-----------------------|-------------------|--------------------------|-------------|-------------|
| 民國94年(2005) | 316,333 (58.48) | 203,081 (37.54) | 21,509 (3.98) | 33(0.01) | 540,957 |
| 民國95年(2006) | 315,484 (60.14) | 187,343 (35.71) | 21,605 (4.12) | 133(0.03) | 524,565 |
| 成長率Growthrate(%) | -0.27 | -7.75 | 0.45 | 307.41 | -3.03 |

註：括號內數字為佔率。

Note: () represents the rate.

95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約維持 2 : 1 之比率；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 2:1 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 95 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 | 88,921 (56.98) | 54,755 (35.08) | 12,390 (7.94) | 156,066 |
| 個人年金保險 Individual Annuity | 14,788 (18.56) | 64,122 (80.49) | 752 (0.95) | 79,662 |
| 投資型保險 Investment-Link | 179,840 (71.31) | 66,970 (26.56) | 5,367 (2.13) | 252,177 |
| 個人傷害、健康保險 Individual Accident & Health | 22,514 (91.05) | 382 (1.54) | 1,832 (7.41) | 24,728 |

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

(七) 保險給付

民國 95 年壽險業保險給付達新臺幣 648,304 百萬元 (約 19,929 百萬美元)，較前一年 499,181 百萬元增加 29.87%，其中人壽保險 511,129 百萬元較去年成長 24.78%、傷害保險 19,067 百萬元、健康保險 48,928 百萬元、年金保險 69,180 百萬元，較去年成長 169.31%，人壽保險佔總保險給付的 78.84%。

7. Benefit Payments

Total Benefit Payments were NT\$648,304 million or US\$19,929 million, increased by 29.87% against 2005's NT\$499,181 million. The Benefit Payments of life insurance product were NT\$511,129 million (78.84% of total benefit payments), which represented an increased of 24.78%. The Benefit Payments of accident and health products were NT\$19,067 million and NT\$48,928 million respectively. The benefit payments of annuity products were NT\$69,180 million, an increase of 169.31% 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 91 年 (2002) | 232,112 | 20,205 | 34,494 | 1,759 | 288,570 |
| 民國 92 年 (2003) | 330,235 | 19,056 | 35,169 | 5,793 | 390,253 |
| 民國 93 年 (2004) | 406,333 | 19,847 | 41,212 | 13,192 | 480,584 |
| 民國 94 年 (2005) | 409,618 | 19,418 | 44,457 | 25,688 | 499,181 |
| 民國 95 年 (2006) | 511,129 | 19,067 | 48,928 | 69,180 | 648,304 |
| 成長率 Growth rate(%) | 24.78 | -1.81 | 10.06 | 169.31 | 29.87 |

(八) 投保率與普及率

依據內政部發布之民國 95 年底總人口 22,877 千人，則持有人壽保險單 42,095 千件 (包括個人壽險、團體壽險及個人年金險) 約佔總人口之 184.01% (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 2006 was 22.88 million. The ratio of having insurance coverage (42,095,394 policies including individual, group life insurance and individual annuity) represents 184.01% 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)

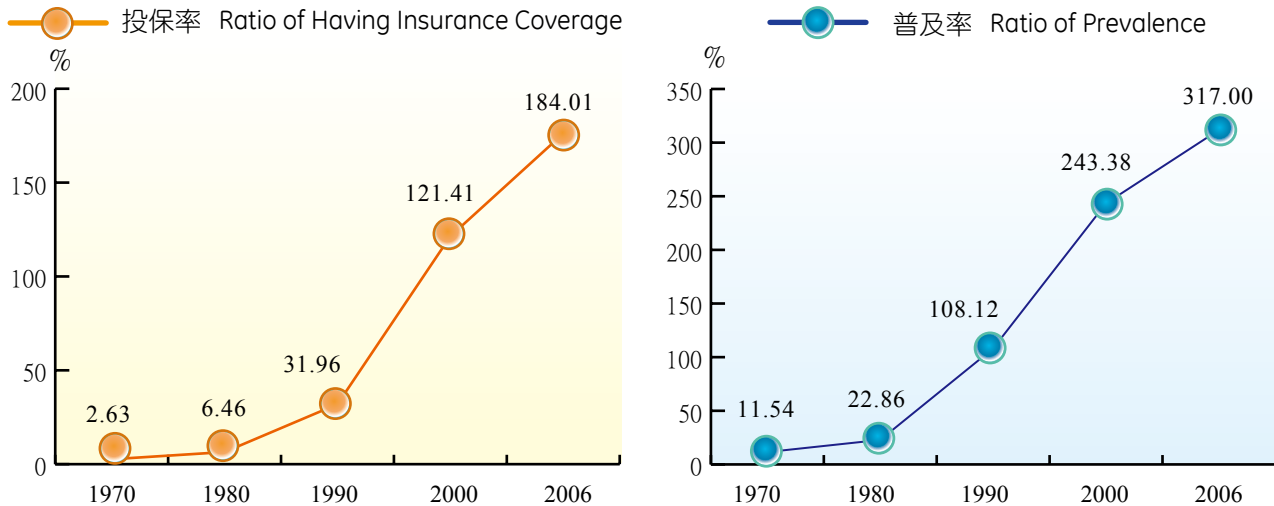
| 年度 Year | 年底人口數 (1) Population | 國民所得 (2) National Income | 有效契約 Business In Force | | 投保率 NO. to population (3) / (1)% | 普及率 In Force to NI (4) / (2)% |
|----------------|----------------------------|-----------------------------------|---------------------------|------------------|---|--|
| | | | 件數 (3) No. | 保額 (4) Amount | | |
| 民國 52 年 (1963) | 11,883,523 | 70,603 | 163,722 | 3,458 | 1.38 | 4.90 |
| 民國 59 年 (1970) | 14,675,965 | 170,418 | 386,658 | 19,674 | 2.63 | 11.54 |
| 民國 69 年 (1980) | 17,805,067 | 1,334,182 | 1,149,505 | 304,976 | 6.46 | 22.86 |
| 民國 79 年 (1990) | 20,352,966 | 4,032,640 | 6,504,209 | 4,360,220 | 31.96 | 108.12 |
| 民國 89 年 (2000) | 22,276,672 | 9,044,421 | 27,046,881 | 22,012,633 | 121.41 | 243.38 |
| 民國 91 年 (2002) | 22,520,776 | 9,123,393 | 32,361,322 | 24,185,804 | 143.70 | 265.10 |
| 民國 92 年 (2003) | 22,604,550 | 9,269,297 | 35,910,743 | 26,677,824 | 158.87 | 287.81 |
| 民國 93 年 (2004) | 22,689,122 | 9,698,078 | 37,712,269 | 28,942,262 | 166.21 | 298.43 |
| 民國 94 年 (2005) | 22,770,383 | 9,947,504 | 40,104,372 | 30,953,094 | 176.13 | 311.16 |
| 民國 95 年 (2006) | 22,876,527 | 10,334,462 | 42,095,394 | 32,759,870 | 184.01 | 317.00 |

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 95 年底，壽險業總登錄業務員為 315,186 人，較前一年度 315,937 人減少了 0.24%；其中壽險公司登錄人數為 208,071 人、經紀人登錄 49,072 人、代理人登錄 58,043 人，分別佔全體登錄人數的 66.02%、15.57%與 18.41%。

9. Life Insurance Agents

At the end of 2006, the total number of registration agents was 315,186, down 0.24% when compared to last year's 315,937, among which there were 208,071 persons (66.02%) from life insurance companies, 49,072 persons (15.57%) from brokers and 58,043 persons (18.41%) from agencies.

表 9：人壽保險業歷年業務員變動概況

Table 9: Summary of Life Insurance Agent Registration

單位：人 Unit：Person

| 年度 Year | 合計 Total | 壽險公司 Life Insurer | 經紀人 Broker | 代理人 Agent |
|-------------------|-------------|----------------------|---------------|--------------|
| 民國 89 年 (2000) | 276,264 | 253,626 | 16,732 | 5,907 |
| 民國 91 年 (2002) | 331,613 | 266,951 | 24,172 | 40,492 |
| 民國 92 年 (2003) | 334,750 | 256,988 | 28,335 | 49,426 |
| 民國 93 年 (2004) | 333,881 | 247,790 | 32,891 | 53,200 |
| 民國 94 年 (2005) | 315,937 | 220,750 | 38,040 | 57,147 |
| 民國 95 年 (2006) | 315,186 | 208,071 | 49,072 | 58,043 |
| 成長率 Growth Rate % | -0.24 | -5.75 | 29.00 | 1.57 |

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.

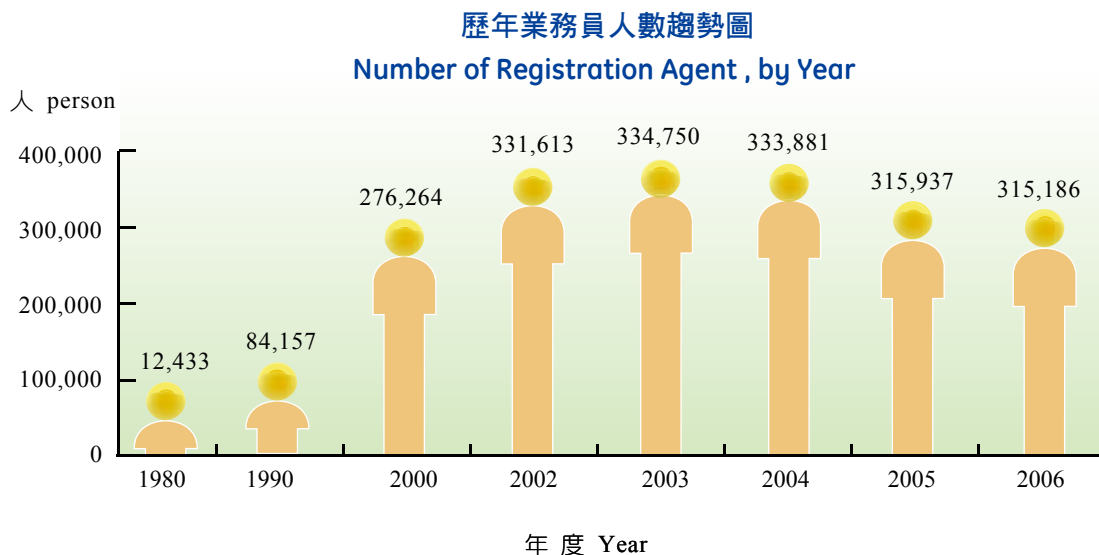


表 10：人壽保險業歷年登錄投資型保險業務員變動概況

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 91 年 (2002) | 39,014 | 38,362 | 652 | - |
| 民國 92 年 (2003) | 74,117 | 64,778 | 3,031 | 6,308 |
| 民國 93 年 (2004) | 99,184 | 81,974 | 5,727 | 11,483 |
| 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 |

註：保險法於 2001 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



95 中華民國 2006 The Life Insurance Industry in Taiwan
人壽保險業概況

(一) 榮譽榜

1. 9月25日本會連續第5年獲頒全國性社會暨職業團體工作評鑑優等團體獎。
2. 11月2日本會榮獲行政院大陸委員會第6屆兩岸專業交流績優團體獎。

(二) 研討會

1. 3月7至8日與日本東南亞生命保險振興中心共同舉辦「LIAROC-OLIS 2006」研修班，研修主題：「日本保險通路的發展現況」與「風險分類保險」，計有各會員公司業務相關部門85人參加。
2. 3月30日舉辦「保險業辦理電話行銷應注意事項」說明會，由金管會保險局楊恭尊科長主講，計有各會員公司法令遵行、內部稽核、電話行銷等相關部門主管86人參加。
3. 4月25、26日保險局主辦、本會協辦「保險業資金投資操作研習會」，計有各會員公司高階主管67人、中階主管76人參加。
4. 6月21、22、28、29日與行政院勞委會共同舉辦「勞工退休金條例年金保險法規宣導會」，分別假台北、新竹、台中及高雄舉行。
5. 8月25日舉辦「人身保險業簽署保險商品之法務與投資人員自律規範」說明會，計有各公司簽署人員40人參加。
6. 9月20日舉辦「禽流感防治宣導說明會」，邀請台北市聯合醫院疾病管制院區護理組莊萃主任主講，計有各會員公司相關業務人員共50人參加。
7. 10月24至27日本會與保險犯罪防制中心、中華民國產險公會、保險事業發展中心，假台中烏日南山人壽教育訓練中心共同舉辦「2006年防制保險犯罪研討會」，計有各地法院法官及檢察官、法務部調查局、刑事警察局、內政部消防署、金管會保險局、產壽險業者等單位代表68人參加。

(1) Honors and Awards

1. On September 25, we received the award of “Outstanding Group” in the “Assessment of 2005 National Social and Occupational Groups”, for the fifth consecutive year.
2. On November 2, we were granted the “6th Award for Outstanding Groups in Promoting Cross-Strait Professional Interaction” organized by the Mainland Affairs Council, Executive Yuan.

(2) Seminars

1. On March 7 and 8, the Association co-hosted the “LIAROC-OLIS 2006” Seminar with Oriental Life Insurance Cultural Development Center of Japan. The subject of the seminar was “The current status of the insurance distribution channel development in Japan” and “Insurance risk classification”. Total 85 participants were nominated from the relevant departments of the member companies.
2. On March 30, the Association organized a presentation on “Major issues for attention when conducting tele-marketing for the insurance industry”, where we invited Mr. Yang Kung-Tsun, Section Head in the Insurance Bureau of the Financial Supervisory Commission, as our speaker. Total 86 participants attended the seminar, including supervisors and managers from the compliance, internal audit and telemarketing departments of the member companies.
3. On April 25 and 26, the Association sponsored the “Seminar on the investment management of insurance funds” hosted by the Insurance Bureau. Total 67 senior managers and 76 mid-level management staff from our member companies attended the seminar.
4. On June 21, 22, 28 and 29, the Association co-hosted with the Labor Affairs Council, Executive Yuan, the “Seminar to promote the annuity insurance regulations under the Labor Pension Act”, respectively in Taipei, Hsinchu, Taichung and Kaohsiung.
5. On August 25, the Association organized a briefing on the “Self-disciplinary guidelines for the legal or investment personnel of the life insurance industry responsible for the sign-off of insurance products”. Total 40 authorized signatories from the member companies attended the seminar.
6. On September 20, the Association held the “Seminar to promote the prevention of Birds Flu” and invited Chuang Ping, Chief of the Nursing Section, Branch for Disease Control and Prevention, Taipei City Hospital, as our speaker. Total 50 participants from the relevant business units of our member companies joined the seminar.
7. During the period of October 24 to 27, the Association organized the “2006 seminar on the prevention of fraud cases through insurance activities”, jointly with the Insurance Anti-Fraud Institute of R.O.C., the Non-life Insurance Association of R.O.C., and the Taiwan Insurance Institute, at the Training Center of Nanshan Life Insurance Co. at Wu-Jih, Taichung. Total 68 persons participated in the seminar, including judges and inspectors from different district courts, representatives from the Investigation Bureau, Ministry of Justice; the Criminal Investigation Bureau, National Fire Fighting Agency, Ministry of the Interior; Insurance Bureau of the Financial Supervisory Commission as well as professionals from the Life/Non-Life Industries.

8. 11月20、21、23日本會分別於台北、台中、高雄等3地舉辦95年度業務員巡迴演講—「挑戰新機—創造雙贏」，累計參加人數2,372人。

(三) 國際交流

1. 4月6日瑞士再保大中華區總裁傅志國先生由該公司台北分公司蔡總經理靜淑陪同拜會本會理事長、秘書長。
2. 4月28日河南保險行業協會訪問團一行11人蒞會訪問，由洪秘書長接待並簡報台灣壽險業發展現況與本會會務推展狀況。
3. 5月30日天津保險行業協會訪問團一行7人蒞會訪問，由洪秘書長接待並簡報台灣壽險業發展現況與本會會務推展狀況。
4. 7月11日北京保險行業協會訪問團蒞會訪問就兩岸保險市場的發展互相交流。
5. 8月9日波多黎哥聯邦保險監管委員會副監督官雷勒、國際及離岸保險中心主任魯賓蒞會拜訪洪秘書長，介紹波國保險發展環境。

(四) 國際會議

1. 第42屆國際保險會議(IIS)年會於7月15日至24日在美國芝加哥舉行，本會由洪秘書長代表參加。
2. 第23屆東亞保險會議於7月30日至8月2日在汶萊舉行，本會由林理事長代表參加。
3. 第6屆「世界華人保險大會」於8月10至14日在成都舉行，本會由林理事長代表參加，並就「從人口結構及消費觀念的改變，論壽險企業的新機會、新挑戰與新增長」發表專題演講。
4. 兩岸三地保險交流與合作會議於9月13至18日在大陸新疆烏魯木齊舉行，本會由林理事長、洪秘書長代表參加。

8. On November 20, 21 and 23, the Association organized, respectively in Taipei, Taichung and Kaohsiung, the 2006 roving lecture titled "Challenge the new era to achieve a win-win situation" for the sales staff in the insurance industry. Total 2,372 persons attended the event.

(3) International Communications

1. On April 6, the Association was visited by Fu Chih-Guo, CEO of the Great China Area, Swiss Reinsurance Company, accompanied by Tsai Jin-Su, General Manager of the company's Taiwan Branch. The guests were received by the chairman and secretary general of the Association.
2. On April 28, the Association was visited by the 11 representatives from the Ho-Nan Insurance Association. Secretary General T. N. Horng received the guests and briefed the status of the life-insurance business development in Taiwan as well as the roles and activities of the Association.
3. On May 30, Secretary General T.N. Horng received the 7 representatives from the Tien-Tsin Insurance Association and briefed the status of the life-insurance business development in Taiwan as well as the roles and activities of the Association.
4. On July 11, the Association was visited by the representatives from the Peijing Insurance Association and made exchange on the development of the cross-strait insurance business.
5. On August 9, Secretary General T. N. Horng received Mr. Rene and Mr. Robin, respectively the deputy supervisor and the head of international and offshore insurance center, Puerto Rico Federal Insurance Supervisory Committee, who introduced the development environment for the insurance business in Puerto Rico.

(4) International Conferences

1. The 42nd Annual Seminar of the International Insurance Society (IIS) was held in Chicago, USA during the period of July 15-24. Secretary General T. N. Horng attended the meeting on behalf of the Association.
2. The 23rd East Asian Insurance Congress 2006 was held in Brunei during the period of July 30 to August 2. Chairman Sunny Lin attended the meeting on behalf of the Association.
3. The 6th Worldwide Chinese Life Insurance Congress was held in Cheng-Du during the period of August 10-14. Chairman Sunny Lin attended the meeting on behalf of the Association and delivered a speech on the "New Opportunities, New Challenges and New Growth of the Life Insurance Business, Facing the Changes in the Population Structure and Consumer Concepts".
4. The Cross-Strait Tri-Regional Exchange and Cooperative Conference for the Insurance Industries was held in Urumqi, Sinkiang, China during the period of September 13-18. Chairman Sunny Lin and Secretary General T. N. Horng attended the meeting on behalf of the Association.

5. 第 13 屆國際保險監理官年會於 10 月 17 至 22 日在大陸北京舉行，本會由理事長、秘書長代表參加。
6. 11 月 16 至 20 日林理事長應邀前往上海參加 SMART 主辦之「兩岸金融理財論壇」，並就「台灣壽險產業的發展經驗」發表專題演講。

(五) 其它

1. 7 月 26 日假陽明山中山樓舉辦 94 年度人身保險業優秀內勤從業人員暨業務員表揚大會。本年度受表揚人數 29 家會員公司之優秀內勤從業人員 208 人、業務員 540 人，總計 748 人。
2. 8 月 25 至 28 日本會配合 2006 年全民理財博覽會，於世貿 1 館「聰明理財專區」設攤宣導保險常識。
3. 9 月 30 日本會於行政院消保會於淡水漁人碼頭舉辦之「2006 消費新生活系列宣導活動」－聰明消費，快樂佳節園遊會設置攤位，洪秘書長與保險局黃局長均蒞臨參觀。
4. 11 月 3 日林理事長獲 LOMA 頒發國際保險教育卓越成就獎，並主持本會與 LOMA 假中華經濟研究院共同舉辦之「2006 壽險人才發展國際化研討會」。



與日本東南亞生命保險振興中心共同舉辦研修班
「LIAROC-OLIS 2006」 Seminar.



94 年度表揚大會表演節目

2005 Award Ceremony for Outstanding Sales and Supporting Staff in the Insurance Industry.

5. The 13rd Annual Conference of International Association of Insurance Supervisors (IAIS) was held in Beijing during the period of October 17-22. Chairman Sunny Lin and Secretary General T. N. Horng attended the conference on behalf of the Association.
6. During the period of November 16-20, Chairman Sunny Lin was invited to deliver a speech on "The Taiwan Experience in Developing the Life Insurance Business" in the "Cross-strait Banking and Wealth Management Forum" held by SMART in Shanghai.

(5) Other Activities

1. On July 26, the Association organized the "2005 Award Ceremony for Outstanding Sales and Supporting Staff in the Insurance Industry" at the Chung-San Building, Yangmingsan. Total 748 employees from the 29 member companies received the awards, including 208 supporting staff and 540 sales staff.
2. During the period of August 25-28, the Association participated in the 2006 National Wealth Management Fair and sponsored a booth in the "Smart Wealth Management Area" located in Hall No. 1, World Trade Center, with a purpose to promote the insurance-related knowledge.
3. On September 30, the association set up a booth in the fair named "Smart Consumption and enjoy the holiday - 2006 Propaganda Series of New Consumer Life", an activity organized by the Consumer Protection Commission of the Executive Yuan at the Fishermen's Wharf, Tamsui.
4. On November 3, Chairman Sunny Lin received the "Outstanding Achievement Award for International Insurance Education" granted by LOMA and chaired the "2006 Seminar on the Internationalized Development of Life Insurance Professionals" co-organized by the Association and LOMA at the Chung Hwa Institute for Economic Research.



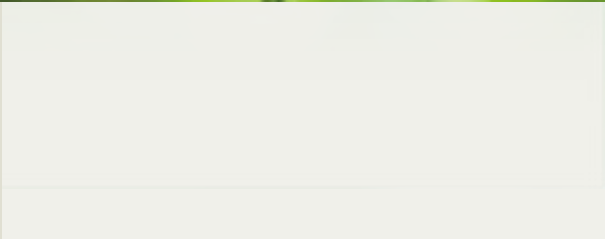
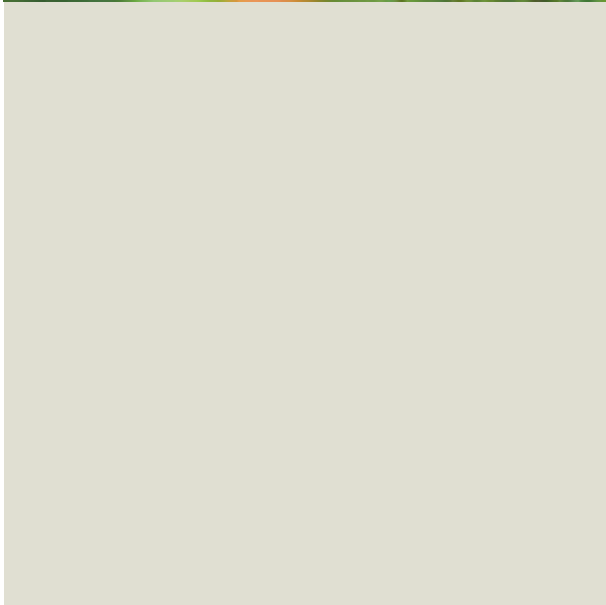
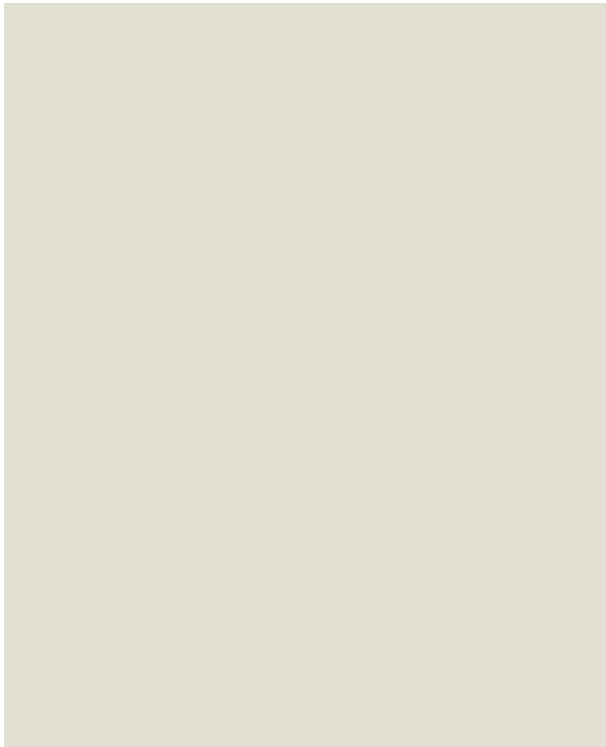
94年度績優全國性社會暨職業團體工作評鑑優等團體獎

2005 Excellent performance evaluation of industrial, commercial and professional groups of Taiwan district and nationwide.



榮獲「行政院陸委會第6屆兩岸專業交流績優團體」獎

The 6th Award for Outstanding Groups in Promoting Cross-Strait Professional Interaction.



▶ 四、本會發行刊物與資訊

▶ IV. Publications and Information Issued



95 中華民國 2006
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. ● 業務員資格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. • 業務員中級專業課程教材
Medium Professional Level's Study Materials for Agents Examinations



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





▶ 五、會員名錄

▶ V. The Member Companies of LIA-ROC



95 中華民國 2006 The Life Insurance Industry in Taiwan
人壽保險業概況

中央信託局股份有限公司 (人壽保險處)

台北市 106 敦化南路二段 69 號 6 樓
 成立日期 : 1941,3
 總資產 : 99,515 *
 資本額 : 3,500 *
 電話 : (02)27849151
 網址 : www.ctclife.com.tw

Life Ins. Dept. of Central Trust of China Co., Ltd.

6th Fl., 69, Sec. 2, Tun Hua S. Rd., Taipei
 Date Founded: 1941,3
 Assets : 99,515 *
 Capital: 3,500 *
 Tel: 886-2-27849151
 Website: www.ctclife.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 : 209,613
 資本額 : 4,669
 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 : 209,613
 Capital: 4,669
 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 忠孝東路四段 550 號 12 樓
 成立日期 : 1962,5
 總資產 : 150,331
 資本額 : 12,927
 電話 : (02)27582727
 網址 : www.pcalife.com.tw

PCA Life Assurance Co., Ltd.

12th Fl., 550, Sec. 4, Chung Hsiao E. Rd., Taipei
 Date Founded: 1962,5
 Assets : 150,331
 Capital: 12,927
 Tel: 886-2-27582727
 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 : 2,140,764
 資本額 : 50,686
 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 : 2,140,764
 Capital: 50,686
 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 : 237,096
 資本額 : 10,925
 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 : 237,096
 Capital: 10,925
 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 : 1,260,535
 資本額 : 12,000
 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 : 1,260,535
 Capital: 12,000
 Tel: 886-2-87588888
 Website: www.nanshanlife.com.tw

國華人壽保險股份有限公司

台北市 104 中山北路二段 42 號
 成立日期 : 1963,7
 總資產 : 219,064
 資本額 : 5,010
 電話 : (02)25110102
 網址 : www.khl.com.tw

Kuo Hua Life Insurance Co., Ltd.

42, Sec. 2, Chung Shan N. Rd., Taipei
 Date Founded: 1963,7
 Assets : 219,064
 Capital: 5,010
 Tel: 886-2-25110102
 Website: www.khl.com.tw

新光人壽保險股份有限公司

台北市 100 忠孝西路一段 66 號 37 樓
 成立日期 : 1963,7
 總資產 : 1,117,186
 資本額 : 36,209
 電話 : (02)23895858
 網址 : www.skl.com.tw

Shin Kong Life Insurance Co., Ltd.

37th Fl., 66, Sec. 1, Chung Hsiao W. Rd. Taipei
 Date Founded: 1963,7
 Assets : 1,117,186
 Capital: 36,209
 Tel: 886-2-23895858
 Website: 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 : 294,952
 資本額 : 5,648
 電話 : (02)87716699
 網址 : www.fubonlife.com.tw

Fubon Life Assurance Co., Ltd.

12th Fl., 108, Sec.1, Tun Hua S. Rd., Taipei
 Date Founded: 1993,6
 Assets : 294,952
 Capital: 5,648
 Tel: 886-2-87716699
 Website: www.fubonlife.com.tw

國寶人壽保險股份有限公司

台北市 106 復興南路一段 303 號 3 樓
 成立日期 : 1993,6
 總資產 : 41,081
 資本額 : 3,730
 電話 : (02)27089985
 網址 : www.globallife.com.tw

Global Life Insurance Co., Ltd.

3rd Fl., 303, Sec. 1, Fusing S. Rd., Taipei
 Date Founded: 1993,6
 Assets : 41,081
 Capital: 3,730
 Tel: 886-2-27089985
 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 : 205,991
 資本額 : 5,234
 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 : 205,991
 Capital: 5,234
 Tel: 886-2-23455511
 Website: www.mli.com.tw

興農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 : 23,293
 資本額 : 2,000
 電話 : (04)23721653
 網址 : www.sinonlife.com.tw

Sinon Life Insurance Co., Ltd.

11-2Fl., 155, Tsu Chih St., Taichung
 Date Founded: 1993,7
 Assets : 23,293
 Capital: 2,000
 Tel: 886-4-23721653
 Website: www.sinonlife.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: 61,740
資本額: 3,000
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: 61,740
Capital: 3,000
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: 120,667
資本額: 9,823
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 : 120,667
Capital : 9,823
Tel :886-2-27583099
Website :www.fglife.com.gw

宏泰人壽保險股份有限公司

台北市 110 松仁路 89 號 15 樓
成立日期:1994,7
總資產: 60,431
資本額: 2,784
電話:(02)87866888
網址: www.hontai.com.tw

Hontai Life Insurance Co., Ltd.

15th Fl, 89, Sungren Rd., Taipei
Date Founded:1994,7
Assets : 60,431
Capital : 2,784
Tel :886-2-87866888
Website :www.hontai.com.tw

統一安聯人壽保險股份有限公司

台北市 104 民權東路三段 178 號 8 樓
成立日期:1995,3
總資產: 163,707
資本額: 2,392
電話:(02)27155888
網址: www.allianz.com.tw

Allianz President Life Insurance Co., Ltd.

8th Fl.,178, Sec.3, Ming Chuan E. Rd.,Taipei
Date Founded:1995,3
Assets :163,707
Capital : 2,392
Tel :886-2-27155888
Website :www.allianz.com.tw

臺灣郵政股份有限公司 (壽險處)

台北市 106 愛國東路 216 號 3 樓
成立日期: 2003,1
總資產: 448,081
資本額: 5,000
電話:(02)23931261
網址: www.post.gov.tw

Taiwan Post Co., Ltd. Life Insurance Dept.

3rd. Fl., 126, Ai-Kuo E. Rd.,Taipei
Date Founded:2003,1
Assets :448,081
Capital : 5,000
Tel :886-2-23931261
Website :www.post.gov.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:34,080
資本額: 2,280
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 : 34,080
Capital : 2,280
Tel :886-2-27678866
Website :www.prulife.com.tw

全球人壽保險股份有限公司

台北市100中華路一段39號8樓
 成立日期 : 1992,8
 總資產 : 117,738
 資本額 : 16,990
 電話 : (02)23707270
 網址 : www.aegon.com.tw

Aegon Life Insurance (Taiwan) Inc.

8th Fl., 39, Sec. 1, Chung Hua Rd., Taipei
 Date Founded: 1992,8
 Assets : 117,738
 Capital: 16,990
 Tel: 886-2-23707270
 Website: www.aegon.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 : 68,120
 資本額 : 3,004
 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 : 68,120
 Capital: 3,004
 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 : 55,435
 資本額 : 2,000
 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 : 55,435
 Capital: 2,000
 Tel: 886-2-27607988
 Website: www.metlife.com.tw

安泰人壽保險股份有限公司

台北市110基隆路一段210號2樓
 成立日期 : 1987,7
 總資產 : 520,472
 資本額 : 12,800
 電話 : (02)88098888
 網址 : www.inglife.com.tw

ING Life Ins. Co. Ltd.

2th Fl., 210, Sec. 1, Keelung Rd., Taipei
 Date Founded: 1987,7
 Assets : 520,472
 Capital: 12,800
 Tel: 886-2-88098888
 Website: www.inglife.com.tw

紐西蘭商康健人壽保險公司臺灣分公司

台北市105民生東路三段115號7樓
 成立日期 : 1989,10
 總資產 : 6,164
 資本額 : 585
 電話 : (02)27185191
 網址 : www.cigna.com.tw

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

7th Fl., 115, Sec. 3, Ming Sheng E. Rd., Taipei
 Date Founded: 1989,10
 Assets : 6,164
 Capital: 585
 Tel: 886-2-27185191
 Website: www.cigna.com.tw

美商美國人壽保險公司臺灣分公司

台北市106光復南路102號3樓
 成立日期 : 1990,11
 總資產 : 11,791
 資本額 : 603
 電話 : (02)87725668
 網址 : www.alico.com.tw

American Life Ins. Co., Taiwan Branch

3rd Fl., 102, Guangfu S. Rd., Taipei
 Date Founded: 1990,11
 Assets : 11,791
 Capital: 603
 Tel: 886-2-87725668
 Website: www.alico.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 : 11,274
資本額 : 3,285
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 : 11,274
Capital: 3,285
Tel:886-2-27575888
Website:www.manulife.com.tw

瑞士商環球瑞泰人壽保險公司臺灣分公司

台北市 110 信義路五段 7 號 51 樓
成立日期 :1992,9
總資產 : 19,198
資本額 : 2,700
電話 : (02)81011018
網址 : www.winterthur.com.tw

Winterthur Life Ins. Co., Taiwan Branch

51th Fl., 7, Sec. 5, Hsin Yi Rd., Taipei
Date Founded:1992,9
Assets : 19,198
Capital: 2,700
Tel:886-2-81011018
Website:www.winterthur.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 : 37,317
資本額 : 560
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 : 37,317
Capital: 560
Tel:886-2-66363456
Website:www.cardif.com.tw

美商安達保險公司臺灣分公司

台北市 110 信義路五段 8 號 11 樓
成立日期 :2001,8
總資產 : 269
資本額 : 450
電話 : (02)87581900
網址 : www.ace-ina.com.tw

ACE American Insurance Co., Taiwan Branch

11th Fl., 8, Sec.5, Hsin Yi Rd., Taipei
Date Founded:2001,8
Assets : 269
Capital: 450
Tel:886-2-87581900
Website:www.ace-ina.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 : 252
資本額 : 390
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 : 252
Capital: 390
Tel:886-2-81611988
Website:www.acelife.com.tw

▶ 附錄

▶ Appendix



95 中華民國 2006 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_x

| 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 _x | 平均餘命 e _x | 死亡率 q _x | 平均餘命 e _x | 死亡率 q _x | 平均餘命 e _x | 死亡率 q _x | 平均餘命 e _x |
| 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_x | 平均餘命 e_x | 死亡率 q_x | 平均餘命 e_x | 死亡率 q_x | 平均餘命 e_x | 死亡率 q_x | 平均餘命 e_x |
| 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 | 2005年 | | | | 2004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 | 1,142,912 | 1,142,912 | 35.21 | 1 | 1,108,110 | 1,108,110 | 34.02 |
| Canada* | CAD | 8 | 95,364 | 78,723 | 2.43 | 7 | 91,482 | 70,300 | 2.16 |
| Brazil | BRE | 20 | 58,315 | 23,955 | 0.74 | 21 | 52,776 | 18,042 | 0.55 |
| Mexico* | MXN | 29 | 139,280 | 12,780 | 0.39 | 28 | 138,040 | 12,231 | 0.38 |
| Argentina | ARS | 39 | 13,413 | 4,619 | 0.14 | 39 | 12,012 | 4,109 | 0.13 |
| Chile | CLP | 40 | 2,323,469 | 4,519 | 0.14 | 40 | 2,254,078 | 4,026 | 0.12 |
| Venezuela* | VEB | 43 | 7,069,526 | 3,351 | 0.10 | 44 | 4,976,560 | 2,631 | 0.08 |
| Colombia | COP | 44 | 6,417,520 | 2,750 | 0.08 | 45 | 6,156,151 | 2,336 | 0.07 |
| Peru | PEN | 56 | 3,215 | 974 | 0.03 | 57 | 3,015 | 883 | 0.03 |
| United Kingdom | GBP | 3 | 164,965 | 300,241 | 9.25 | 3 | 157,547 | 288,594 | 8.86 |
| France* | FRF | 4 | 178,803 | 222,220 | 6.85 | 4 | 158,399 | 196,969 | 6.05 |
| Germany* | DEM | 5 | 158,712 | 197,251 | 6.08 | 5 | 153,628 | 191,036 | 5.86 |
| Italy | ITL | 6 | 111,998 | 139,194 | 4.29 | 6 | 104,078 | 129,421 | 3.97 |
| Netherlands | NLG | 9 | 49,141 | 61,073 | 1.88 | 9 | na. | 60,357 | 1.85 |
| Spain | ESP | 10 | 48,498 | 60,275 | 1.86 | 10 | 45,036 | 56,002 | 1.72 |
| Belgium | BEF | 14 | 37,329 | 46,393 | 1.43 | 15 | na. | 40,027 | 1.23 |
| Switzerland | CHF | 15 | 51,140 | 41,077 | 1.27 | 14 | 52,455 | 42,181 | 1.29 |
| Ireland | IEP | 17 | na. | 29,811 | 0.92 | 17 | 22,669 | 28,189 | 0.87 |
| Sweden | SEK | 18 | 207,065 | 27,710 | 0.85 | 18 | 177,355 | 24,141 | 0.74 |
| Denmark* | DKK | 21 | 125,542 | 20,935 | 0.65 | 20 | 118,929 | 19,859 | 0.61 |
| Austria* | ATS | 22 | 15,205 | 18,897 | 0.58 | 22 | 13,974 | 17,377 | 0.53 |
| Finland* | FIM | 23 | 14,238 | 17,695 | 0.55 | 24 | 13,130 | 16,327 | 0.50 |
| Russia | RUR | 25 | 490,600 | 17,521 | 0.54 | 23 | 471,558 | 16,368 | 0.50 |
| Portugal* | PTE | 26 | 13,430 | 16,692 | 0.51 | 27 | 10,594 | 13,174 | 0.40 |
| Norway | NOK | 27 | 103,878 | 16,124 | 0.50 | 26 | 93,602 | 13,886 | 0.43 |
| Luxembourg | LUF | 28 | na. | 13,527 | 0.42 | 29 | na. | 11,067 | 0.34 |
| Poland | PLN | 31 | 30,548 | 9,443 | 0.29 | 31 | 27,181 | 7,444 | 0.23 |
| Turkey* | TRL | 35 | 7,687 | 5,713 | 0.18 | 36 | 6,600 | 4,619 | 0.14 |
| Greece | GRD | 38 | na. | 4,827 | 0.15 | 37 | 3,624 | 4,506 | 0.14 |
| Japan | JPY | 2 | 53,372,200 | 476,481 | 14.68 | 2 | 52,940,427 | 492,500 | 15.12 |
| South Korea | KRW | 7 | 85,017,488 | 82,933 | 2.56 | 8 | 76,112,908 | 68,657 | 2.11 |
| PR China* | CNY | 11 | 492,734 | 60,131 | 1.85 | 11 | 431,813 | 52,171 | 1.60 |
| Taiwan* | TWD | 13 | 1,576,134 | 49,005 | 1.51 | 13 | 1,442,146 | 43,236 | 1.33 |
| India | INR | 19 | 1,106,804 | 25,024 | 0.77 | 19 | 954,702 | 21,248 | 0.65 |
| Hong Kong | HKD | 24 | 137,195 | 17,639 | 0.54 | 25 | 116,572 | 14,967 | 0.46 |
| Singapore | SGD | 30 | 17,033 | 10,234 | 0.32 | 30 | 16,663 | 9,859 | 0.30 |
| Israel* | ILS | 32 | 33,335 | 7,428 | 0.23 | 32 | 31,566 | 7,043 | 0.22 |
| Malaysia | MYR | 33 | 27,338 | 7,227 | 0.22 | 33 | 24,523 | 6,453 | 0.20 |
| Thailand* | THB | 34 | 256,611 | 6,376 | 0.20 | 34 | 231,170 | 5,742 | 0.18 |
| Indonesia | IDR | 41 | 41,446,060 | 4,271 | 0.13 | 42 | na. | 3,426 | 0.11 |
| Iran | IRR | 46 | na. | 2,441 | 0.08 | 46 | 17,310,658 | 1,984 | 0.06 |
| Philippines | PHP | 52 | 79,431 | 1,443 | 0.04 | 51 | na. | 1,289 | 0.04 |
| Saudi Arabia | SAR | 53 | na. | 1,402 | 0.04 | 52 | na. | 1,143 | 0.04 |
| South Africa | ZAR | 16 | 211,300 | 33,186 | 1.02 | 16 | 191,371 | 29,700 | 0.91 |
| Morocco* | MAD | 51 | 13,106 | 1,478 | 0.05 | 50 | 12,169 | 1,372 | 0.04 |
| Australia | AUD | 12 | 68,096 | 51,902 | 1.60 | 12 | 67,223 | 49,460 | 1.52 |
| New Zealand | NZD | 36 | 8,064 | 5,673 | 0.17 | 35 | 8,419 | 5,581 | 0.17 |
| World Total | | | | 3,245,714 | | | | 3,257,436 | |

Note: *provisional or estimated
Source: Swiss Reinsurance Company, Sigma, 5/2006, 2/2005

世界各國壽險業保費收入

Life Insurance Premium Income in Various Countries

| 國名 | 幣名 | 2005年 | | | | 2004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 | 517,074 | 517,074 | 26.20 | 1 | 502,303 | 502,303 | 27.00 |
| Canada* | CAD | 10 | 41,740 | 34,456 | 1.75 | 11 | 38,401 | 29,510 | 1.59 |
| Brazil | BRE | 25 | 25,697 | 10,556 | 0.53 | 24 | 23,984 | 8,199 | 0.44 |
| Mexico* | MXN | 29 | 57,286 | 5,257 | 0.27 | 29 | 58,829 | 5,213 | 0.28 |
| Chile | CLP | 34 | 1,443,554 | 2,807 | 0.14 | 35 | 1,464,956 | 2,617 | 0.14 |
| Argentina | ARS | 39 | 4,019 | 1,384 | 0.07 | 39 | 3,936 | 1,347 | 0.07 |
| Colombia | COP | 45 | 1,782,802 | 764 | 0.04 | 45 | 1,699,839 | 645 | 0.03 |
| Peru | PEN | 48 | 1,745 | 529 | 0.03 | 49 | 1,366 | 400 | 0.02 |
| United Kingdom | GBP | 3 | 109,675 | 199,612 | 10.11 | 3 | 103,500 | 189,591 | 10.19 |
| France* | FRF | 4 | 123,958 | 154,058 | 7.81 | 4 | 104,698 | 130,192 | 7.00 |
| Italy* | ITL | 5 | 73,816 | 91,740 | 4.65 | 6 | 66,501 | 82,694 | 4.45 |
| Germany* | DEM | 6 | 72,597 | 90,225 | 4.57 | 5 | 68,243 | 84,860 | 4.56 |
| Netherlands | NLG | 11 | 25,679 | 31,914 | 1.62 | 10 | na. | 31,061 | 1.67 |
| Belgium | BEF | 12 | 21,964 | 31,026 | 1.57 | 13 | 20,266 | 25,201 | 1.35 |
| Spain* | ESP | 15 | 20,532 | 25,518 | 1.29 | 15 | 18,972 | 23,592 | 1.27 |
| Switzerland | CHF | 16 | 28,320 | 22,747 | 1.15 | 14 | 30,235 | 24,313 | 1.31 |
| Ireland | IEP | 18 | 16,101 | 20,010 | 1.01 | 17 | 15,334 | 19,068 | 1.03 |
| Sweden | SEK | 19 | 140,979 | 18,866 | 0.96 | 19 | 116,438 | 15,849 | 0.85 |
| Finland* | FIM | 21 | 11,375 | 14,138 | 0.72 | 20 | 10,312 | 12,823 | 0.69 |
| Denmark* | DKK | 22 | 80,644 | 13,448 | 0.68 | 22 | 75,600 | 12,624 | 0.68 |
| Luxembourg | LUF | 23 | 9,713 | 12,071 | 0.61 | 23 | 7,805 | 9,706 | 0.52 |
| Portugal* | PTE | 24 | 9,211 | 11,447 | 0.58 | 26 | 6,291 | 7,823 | 0.42 |
| Norway | NOK | 26 | 60,562 | 9,400 | 0.48 | 25 | 52,911 | 7,850 | 0.42 |
| Austria* | ATS | 27 | 7,107 | 8,833 | 0.45 | 27 | 6,166 | 7,667 | 0.41 |
| Poland | PLN | 31 | 12,699 | 3,925 | 0.20 | 34 | 10,342 | 2,832 | 0.15 |
| Greece | GRD | 36 | na. | 2,302 | 0.12 | 36 | 1,729 | 2,150 | 0.12 |
| Czech Republic* | CZK | 37 | 44,886 | 1,871 | 0.09 | 37 | 44,201 | 1,720 | 0.09 |
| Hungary | HUF | 38 | 297,780 | 1,492 | 0.08 | 41 | 239,029 | 1,179 | 0.06 |
| Turkey* | TRL | 40 | 1,246 | 926 | 0.05 | 42 | 1,224 | 857 | 0.05 |
| Russia | RUR | 41 | 25,300 | 904 | 0.05 | 31 | 102,200 | 3,547 | 0.19 |
| Japan | JPY | 2 | 42,112,280 | 375,958 | 19.05 | 2 | 41,588,860 | 386,897 | 20.80 |
| South Korea | KRW | 7 | 60,326,952 | 58,848 | 2.98 | 7 | 53,992,656 | 48,703 | 2.62 |
| PR China* | CNY | 8 | 324,428 | 39,592 | 2.01 | 8 | 293,055 | 35,407 | 1.90 |
| Taiwan* | TWD | 9 | 1,248,181 | 38,808 | 1.97 | 9 | 1,129,117 | 33,851 | 1.82 |
| India | INR | 17 | 892,359 | 20,175 | 1.02 | 18 | 760,163 | 16,918 | 0.91 |
| Hong Kong | HKD | 20 | 119,313 | 15,340 | 0.78 | 21 | 98,414 | 12,636 | 0.68 |
| Singapore | SGD | 28 | 11,942 | 7,176 | 0.36 | 28 | 11,343 | 6,711 | 0.36 |
| Malaysia | MYR | 30 | 18,140 | 4,795 | 0.24 | 30 | 15,990 | 4,208 | 0.23 |
| Thailand* | THB | 32 | 141,512 | 3,516 | 0.18 | 32 | 127,373 | 3,164 | 0.17 |
| Israel* | ILS | 33 | 15,397 | 3,431 | 0.17 | 33 | 13,980 | 3,119 | 0.17 |
| Indonesia | IDR | 35 | 22,347,244 | 2,303 | 0.12 | 38 | na. | 1,626 | 0.09 |
| Philippines | PHP | 42 | 48,709 | 885 | 0.04 | 43 | na. | 781 | 0.04 |
| Vietnam | VND | 49 | 8,100,000 | 511 | 0.03 | 46 | 9,468,000 | 601 | 0.03 |
| South Africa | ZAR | 14 | 165,100 | 25,930 | 1.31 | 16 | 151,401 | 23,497 | 1.26 |
| Morocco* | MAD | 50 | 3,259 | 368 | 0.02 | 51 | 2,869 | 323 | 0.02 |
| Australia | AUD | 13 | 36,214 | 27,602 | 1.40 | 12 | 34,955 | 25,719 | 1.38 |
| New Zealand | NZD | 43 | 1,258 | 885 | 0.04 | 40 | 1,937 | 1,284 | 0.07 |
| World Total | | | | 1,973,703 | | | | 1,860,158 | |

Note: *provisional or estimated

Source: Swiss Reinsurance Company, Sigma, 5/2006. 2/2005

