

中華民國一〇九年度

人壽保險業概況

The Life Insurance Industry

2020 in Taiwan



中華民國人壽保險商業同業公會
The Life Insurance Association of the Republic of China



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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 109 年壽險業總保費收入為新臺幣 31,640 億元，較上年度 34,667 億元減少 8.73%；其中初年度保費收入為 9,167 億元，較上年度減少 28.08%，續年度保費收入 22,473 億元，較上年度增加 2.52%。另，投資型保險商品總保費收入為新臺幣 4,251 億元，較上年度 5,015 億元減少 15.23%，其中初年度保費收入為 3,402 億元，較上年度減少 18.07%。

投保率仍持續成長已達 260.49%，本年度的新契約保費來源通路結構為：壽險公司行銷體系占 38.68%；銀行通路占 52.28%；傳統保險經紀人、保險代理人占 9.04%。至本年度年底壽險業資產總額為新臺幣 317,522 億元，較上年度之 294,473 億元成長 7.83%；稅後純益為 2,079 億元。

在商品面，為強化保險業對於所屬業務人員及合作往來通路不當招攬行為之控管，並強化高齡客戶投保權益之保護措施以及使用電子保單保戶之權益，金管會修正「保險業招攬及核保理賠辦法」，針對保險業銷售保險商品予高齡客戶者，訂定其銷售過程以錄音或錄影方式保留紀錄，或以電子設備留存相關作業過程軌跡；鑒於近年保險業普遍銷售高儲蓄性質之保險商品，致保費收入快速成長，衍生資金去化與資產負債管理等議題。為健全保險業之發展，金管會修正「保險商品銷售前程序作業準則」，加速保險商品創新並鼓勵保險業推動保障型及高齡化保險商品，促使保險回歸保險保障本質；為利保險業申請之多項創新服務業務屆期能順利推展、因應消費者退休規劃及保障需求，以及提升保險業務試辦成功案件之效益，金管會修正「保險業辦理電子商務應注意事項」及相關法規，開放保險業得與異業合作辦理網路投保業務及服務、提升消費者網路投保身分驗證及繳費方式之便利性，以及增訂投資型年金保險及海域活動綜合保險為網路投保商品；為強化落實公平待客原則執行情形，保障消費者權益，金管會修正「投資型保險投資管理辦法」，將保險業銷售全委投資型保險商品應具備之條件中，納入公平待客原則評核結果。

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 2020, the total premium income of life insurance industry amounts to NT\$3,164.0 billion, a yearly decrease of 8.73% from last year's NT\$3,466.7 billion; of which, the first-year premium is NT\$916.7 billion, a yearly decrease of 28.08%, whereas the following-year premium amounts to NT\$2,247.3 billion, a yearly growth of 2.52%. Meanwhile, the total premium income of unit-linked (investment) insurance contracts is NT\$425.1 billion, a 15.23% decrease from last year's NT\$501.5 billion; of which, the first-year premium is NT\$340.2 billion, a yearly decrease of 18.07%.

The insurance coverage enjoys a steady growth to reach 260.49%; whereas the solicitation channels of the new contract premium source as the following: 38.68% from traditional insurers' salesmen, 52.28% from bancassurance, the rest 9.04% from traditional brokerage and agency. Till the end of year, the total assets of life industry reaches NT\$31,752.2 billion, a yearly growth of 7.83% from last year's NT\$29,447.3 billion, and the net-income after tax reaches NT\$207.9 billion.

For insurance product aspect, in order to strengthen the insurance enterprise's control over improper solicitation of its business personnel and cooperative channels as well as to enhance protection measures for the rights and interests on the insurance taken out by elderly customers and on the digital insurance policy used by policyholders, the Financial Supervisory Commission (the "FSC") has amended the "Regulations Governing Business Solicitation, Policy Underwriting and Claim Adjusting of Insurance Enterprises" to the extent that for insurance enterprises selling insurance products to elderly customers, the sales processes are required to be retained in audio or video recordings, or the trail of related operational processes shall be retained by means of electronic equipment. In view of the fact that insurance enterprises have generally sold high-saving insurance products in recent years, resulting in rapid growth in premium income as well as the allocation of such funds, asset-liability management and other derived issues, the FSC has amended the "Regulations Governing Pre-sale Procedures for Insurance Products" in order to strengthen the sound development of the insurance industry, accelerate the innovation of insurance products, and encourage insurance enterprises to promote protection-type insurance products as well as insurance products for seniors so that insurance will return to the essence of protection insurance. In order to facilitate the smooth promotion of various innovative service businesses applied for by insurance enterprises at the time when such products are available on the market in response to the retirement planning and protection demands of consumers so as to enhance the effectiveness of successful trial cases in the insurance business, the FSC has amended the "Directions for Insurance Enterprises Conducting Electronic Commerce" and related laws and regulations to open up insurance enterprises to cooperate with enterprises in other industries for undertaking online insurance businesses and services, to enhance the convenience for consumers to get their identify verified as well as the payment methods when taking out insurance online, and to add investment-linked annuity insurance as well as marine activity comprehensive insurance as online insurance products. For the purpose of strengthening the implementation of treating customers fairly principle and protecting the rights and interests of consumers, the FSC has also amended the "Regulations Governing Investment of Investment-linked Insurance" to include the evaluation result of treating customers fairly principle of insurance enterprises into the qualification requirements when they are to sell the investment-linked insurance products with discretionary investment services.

資金運用方面，為協助降低受疫情影響不動產承租戶之租金負擔，金管會頒布「保險業辦理不動產投資有關即時利用並有收益之認定標準及處理原則」之相關暫行措施，於暫行措施適用期間，保險業因租金降低致其持有之投資用不動產未符合處理原則所訂出租率及收益率等標準者，得以現已達可用狀態並已訂有租約且提供承租戶相關協助措施之標的為限，辦理延展即時利用期限。

其他方面，為強化落實對保戶權益之保障，金管會修正「投資型保險資訊揭露應遵循事項」，強化保險業辦理投資型保險業務對於連結投資標的之淨值內扣費用、投資績效、投資報酬率舉例、收益分配來源等事項之資訊揭露；考量保險業之總機構法令遵循主管，應熟稔保險相關法令及通曉保險業實務運作，並專注公司之法遵業務，以利公司之法令遵循，金管會修正「保險業內部控制及稽核制度實施辦法」，規範總機構法令遵循主管除所得兼任不具利益衝突之職務外，應為專職且不得兼任其他職務；為強化重大偶發事件之處理機制，及基於金融監理之一致性，金管會修正「保險代理人公司保險經紀人公司內部控制稽核制度及招攬處理制度實施辦法」，明定內部控制之作業程序應包括「重大偶發之處理機制」。

因國際會計準則理事會（IASB）IFRS 17，國際上將自 2023 年 1 月 1 日生效，我國則預計於幾年後接軌，為加強國內保險業及其他產業、國際企業間財務報告之可比較性，此項工作成為壽險業刻不容緩之挑戰；再者，近來全球金融市場波動加劇，全球利率降低，進而導致衝擊壽險業淨值；金融科技浪潮的競爭壓力、疫情影響擴大，壽險業該如何因應並維繫保險業務穩定發展，將為我業界共同努力之方向，冀群策群力凝聚共識，為壽險業營造良好生存環境及完善社會大眾保障體系架構，以達成安利樂利民生社會之理想境界。

中華民國人壽保險商業同業公會

理事長

黃翊貴

For investment activities, in order to help reduce the rent burden of real estate tenants affected by the pandemic situation, the FSC has issued the relevant interim measures of the “Determination Criteria for Prompt Utilization with Profitability and Handling Principles for Insurance Enterprises Undertaking Investment in Real Estate”. During the application period of the interim measures, if the insurance enterprise's investment in real estate does not meet the occupancy rate and the rate of return specified in the Handling Principles due to the decrease in its rents, the insurance enterprise may extend the period for prompt utilization to the extent of the target that has achieved the usable state and has been subject to a lease contract and that the the tenant has also been provided with relevant assistance measure.

As for other aspects, in order to strengthen the protection of the rights and interests of policyholders, the FSC has amended the “Guidelines for Disclosure of Information for Investment-linked Insurance” to strengthen insurance enterprises in undertaking investment-linked insurance businesses with regard to the deduction of fees within the net value of the linked investment target, investment performance, examples of return on investment, sources of income distribution, and other information to be disclosed. In consideration that the chief legal and compliance officer of an insurance enterprise's head office shall be fairly familiar with insurance related laws and regulations as well as be proficient in insurance practices, and focus on the company's legal and compliance business so as to facilitate the company's legal and compliance business, the FSC has amended the “Regulations Governing Implementation of Internal Control and Auditing System of Insurance Enterprises” to regulate that the chief legal and compliance officer of the head office shall be a full-time position without concurrently holding other positions except for concurrently serving a position without conflicts of interest. In order to strengthen the handling mechanism of material contingencies as well as for the consistency of financial supervision, the FSC has amended the “Regulations Governing the Implementation of the Internal Control and Audit System and Business Solicitation System of Insurance Agent Companies and Insurance Broker Companies” to specify that the operating procedures of the internal control shall include the “material contingencies handling mechanism”.

As the International Accounting Standards Board (IASB) officially issued the International Financial Reporting Standard No. 17 (IFRS 17) concerning “Insurance Contract” which will take effect internationally on January 1, 2022, and the R.O.C. is expected to comply in a few years, the relevant work has become a challenge for the life insurance industry in order to strengthen the comparability of financial reports of the domestic insurance industry with those of other industries and international companies. Moreover, due to the intensification of global financial market volatility, the scope of impact from the pandemic situation has expanded; and the widespread implementation of easing policies around the world has kept interest rates rather low, leading to an impact on the net worth of the life insurance industry; the competitive pressure of the financial technology wave, and increased demands for the protection of information security. Under such circumstances, how the life insurance industry reacts to the changing environment and maintains the stable development of insurance businesses will be the issue for the insurance industry to jointly endeavor and make headway.

The Life Insurance Association of the Republic of China
Chairman



Mr. Tiao Kuei Huang



中華民國人壽保險商業同業公會第八屆第二次會員代表大會
The 8th Second Member Congress held by the Association 2020.8.26



秘書長出席保發中心舉辦「2020保險業風險管理趨勢論壇」
The 2020 Insurance Risk Management Forum.2020.9.7

▶ 一、公會簡介

▶ I. About the Association



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人壽保險業概況

(一) 公會沿革

民國 51 年初，政府鑒於國民所得增加、物價趨於穩定，准民營保險公司成立。壽險同業為增進共同的發展，於民國 53 年 5 月 16 日成立「台北市人壽保險商業同業公會」。民國 86 年 11 月 10 日商業團體法修正公佈，壽險業遂積極籌設「中華民國人壽保險商業同業公會」，並於民國 87 年 9 月 10 日召開成立大會，正式成立。現任（第 8 屆）理事長為黃調貴先生。

(二) 成立宗旨與主要任務

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

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

(三) 組織現況

本會由各會員公司派代表組成會員代表大會；由會員代表選舉理事 21 人組織理事會，並選舉監事 7 人組織監事會。本會為積極推行任務、促進本業發展，目前依實際需要，在理事會下常設五個委員會及 20 個研究小組：

1. 人身保險業務員資格測驗登錄管理委員會。
2. 人身保險業務員申訴委員會。
3. 新型態人身保險商品認定委員會。
4. 溝通暨研究平台執行委員會。
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 8th Chairman of LIA-ROC is Tiao Kuei Huang.

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 7 supervisors respectively, all elected by the representatives of member companies. In order to effectively carry out the Association’s mandate of further developing the life insurance industry, five committees and 20 research subcommittee were established under the direction of the Board of Directors:

- (1) The Agent Examination and Registration Committee.
- (2) The Agent Grievance Committee.
- (3) The Recognition of New-Type Life Insurance Products Committee.
- (4) The Communication & Research platforms 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公會、中華民國保險代理人公會及本會代表各 1 人組成。

2. 人身保險業務員申訴委員會

本委員會之任務為對各人身保險業務員於向原處分公司申復受停止招攬登錄、撤銷登錄處分之復查結果有異議之覆核申請。由會員公司代表 2 人、業務員代表 2 人、消費者代表 2 人、中華民國精算學會及中華民國人壽保險管理學會及學者各 1 人組成。

3. 新型態人身保險商品認定委員會

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

4. 溝通暨研究平台執行委員會

本委員會之任務為督導、執行本會溝通暨研究平台之運作，秉持擴大參與、紮實研究及促進合作等宗旨，以使本會充分發揮為本業打造良好的經營環境及持續提升產業競爭力之功能。由會員公司代表 22 人及本會代表 4 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託或銷售對象之境外結構型商品之審查。由本會主管級專任會務人員及具備財務工程、法律、風險控管之專家學者代表計 10 人組成。

4. Committee Functions

(1) The Agent Examination and Registration Committee

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

(2) The Agent Grievance Committee

This Committee is responsible for life insurance evaluation of agents' conduct for de-registration and/or re-registration applications. Representation at this Committee is as follows: 2 representatives from the life insurance industry, 2 representatives from Agents, 2 representatives from Consumers, 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 and Academics.

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

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

(4) The Communication & Research Platforms Committee

This Committee is responsible for supervising and executing the operation of its communication and research platform, expanding participation in sturdy research and facilitate cooperation, in the hope of sufficiently wielding its strength, building a sound operating environment and continuing to enhance the industry's competitiveness. Representation at this Committee is as follows: 22 representatives from the life insurance industry, 4 representatives 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 targeted specially to non-professional investors for trust investment or sales. The exam unit consists of 10 personnel of supervisor-level staff from the Life Insurance Association of the Republic of China and experts and scholars equipped with expertise in financial engineering, law, and risk management.

5. 各研究小組

本會為促進人壽保險事業之健全發展，分別依壽險業務的功能或險種，設置 20 個研究小組，各研究小組成員由各會員公司推薦代表 1 人組成，目標為對本業共同問題提供研議意見及興革建議：

承保研究小組	法制研究小組
保全研究小組	理賠研究小組
展業研究小組	教育訓練研究小組
團體保險研究小組	財務會計研究小組
精算統計研究小組	資訊科技管理研究小組
再保險研究小組	投資研究小組
科技應用研究小組	保戶申訴研究小組
法令遵循研究小組	宣傳研究小組
人力資源開發研究小組	風險管理研究小組
內控內稽研究小組	兩岸暨國際事務研究小組

(五) 各行政單位職能

本會設秘書長綜理會務，置副秘書長襄理會務，下設置行政事務組、研究諮詢組、訓練登錄組、精算企劃組、資訊應用組等 5 個行政組，以推展、辦理本會會務與業務。

行政事務組：

負責本會人力資源開發及兩岸暨國際事務研究小組相關業務及會務、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；年度主要工作：

- 配合人力資源開發、兩岸暨國際事務等 2 個研究小組。

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、編製專業性研究刊物等；年度主要工作：

- 配合法制、理賠、承保、團體保險、保戶申訴、內控內稽及法令遵循等 7 個研究小組。
- 編製「壽險季刊」。
- 編製「壽險訊息」。
- 民眾投保紀錄查詢服務
- 保戶諮詢服務。

(5) Subcommittee of LIODC

This Committee is responsible for the betterment and further development of the life insurance industry. The goal of the Committee is providing opinions and suggestions for the common problem of the life insurance industry, and each member company appoints one representative to join this Committee which is sub-divided into 20 research subcommittees by disciplines and lines of business as follows:

Underwriting Subcommittee	Claims Subcommittee
Policy Conversion Subcommittee	Education & Training Subcommittee
Marketing Subcommittee	Financial & Accounting Subcommittee
Group Insurance Subcommittee	Information Technology & Management Subcommittee
Actuarial & Statistical Subcommittee	Investment Subcommittee
Reinsurance Subcommittee	Appeal Service Subcommittee
Technology Application Subcommittee	Public Relations Subcommittee
Regulatory Compliance Subcommittee	Risk Management Subcommittee
Human Resources Subcommittee	Cross-straits & International Affair Subcommittee
Internal Control and Audit Subcommittee	
Legal Subcommittee	

5. Departmental Duties and Responsibilities

The five departments in the Association are the Administrative Affairs Department, Research & Consulting Department, Education & Agent Registration Department, and Actuarial & Program Department, Information & Appliance Department. These 5 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. Key annual duties are as follows:

- Coordinate meetings with various research subcommittees of the LIODC.

Research & Consulting Department

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

- Coordinate meetings with various research subcommittees of the LIODC.
- Compile "Life Insurance Quarterly".
- Compile "Life Insurance information Monthly".
- Provide insurance record inquiry services.
- Provide policyholder inquiry services.

訓練登錄組：

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

- 配合教育訓練、保全、展業、宣傳等 4 個研究小組。
- 辦理優秀內勤從業人員暨業務員表揚。
- 舉辦研修班、專題演講。
- 編輯「投保指南」(刊載於本會網站)。
- 透過各類媒體及活動，宣導人身保險常識。
- 配合委員會研議測驗登錄管理相關事項。
- 每週舉辦資格測驗。
- 業務員登錄作業。
- 業務員在職教育訓練通報。
- 業務員懲處及申請覆核。
- 編印業務員資格測驗統一教材。
- 編印人身保險業銷售外幣收付非投資型保險商品訓練教材。
- 編印保險與財務規劃。
- 編印業務員資格測驗登錄管理統計年報。

精算企劃組：

負責壽險業共同之精算統計、財務會計、再保險、風險管理、投資等事項之研究改進事宜；年度主要工作：

- 配合精算統計、財務會計、再保險、投資及風險管理等 5 個研究小組。
- 分析、統計人壽保險業概況。
- 境外結構型商品審查。
- 新型態人身保險商品審查。
- 編製人壽保險業會計制度範本。

資訊應用組：

負責壽險業電子商務議題討論及本會資訊科技之開發暨執行、「保險業科技運用共享平台」之營運相關事宜；年度主要工作：

- 配合科技應用、資訊科技管理等 2 個研究小組。
- 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。
- 研議保險業辦理電子商務開放項目建議案及電子商務相關議題討論。
- 「保險業科技運用共享平台」之營運。

Education & Agent Registration Department

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

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

Actuarial & Program Department

This department is responsible for actuarial, investment, risk management, financial and accounting related matters of the life insurance industry. 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.
- Exam of Offshore-structured Products.
- Recognition of New-Type Life Insurance Products Committee.
- Compile "Accounting Standards Template for Life Insurance".

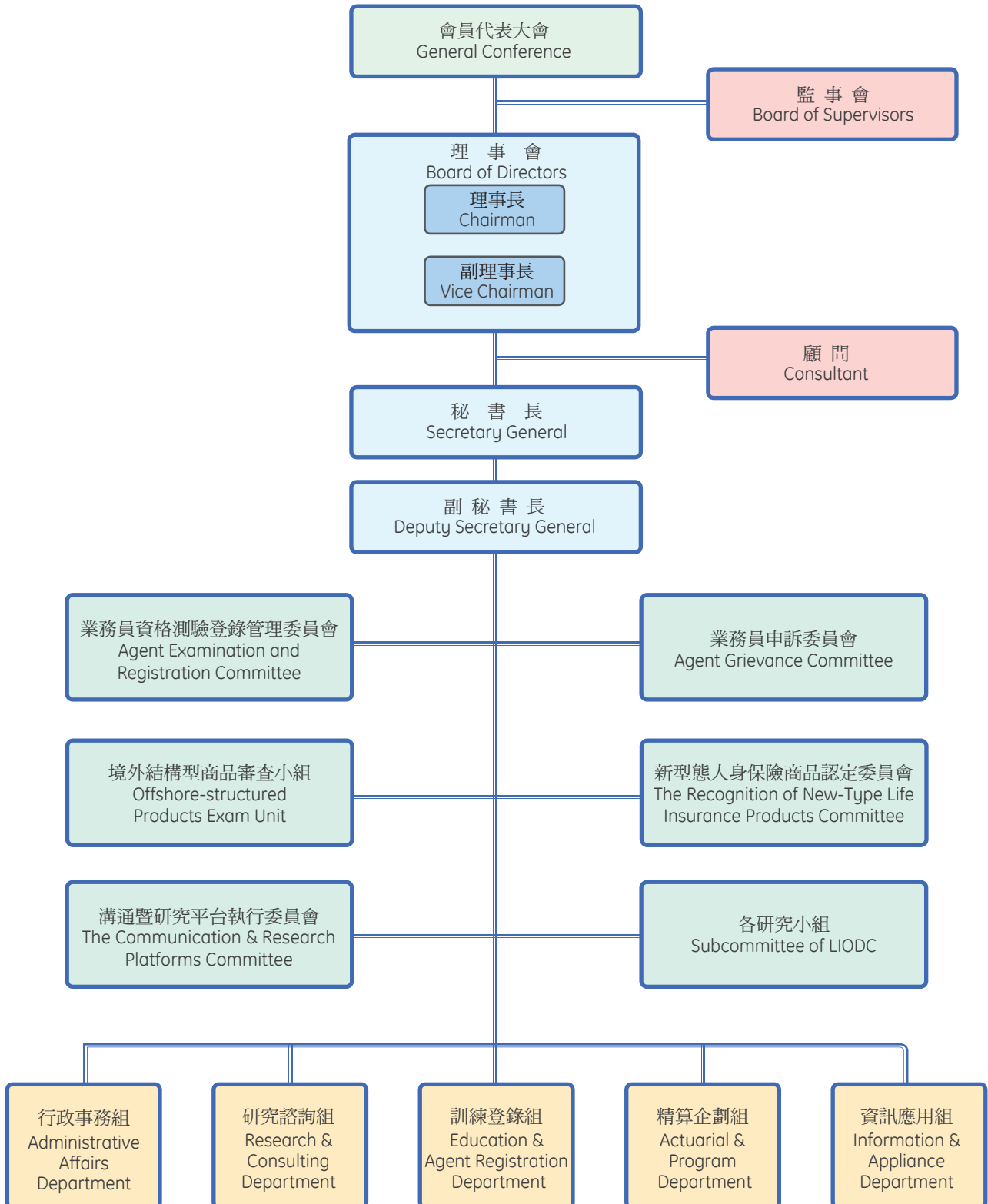
Information & Appliance Department

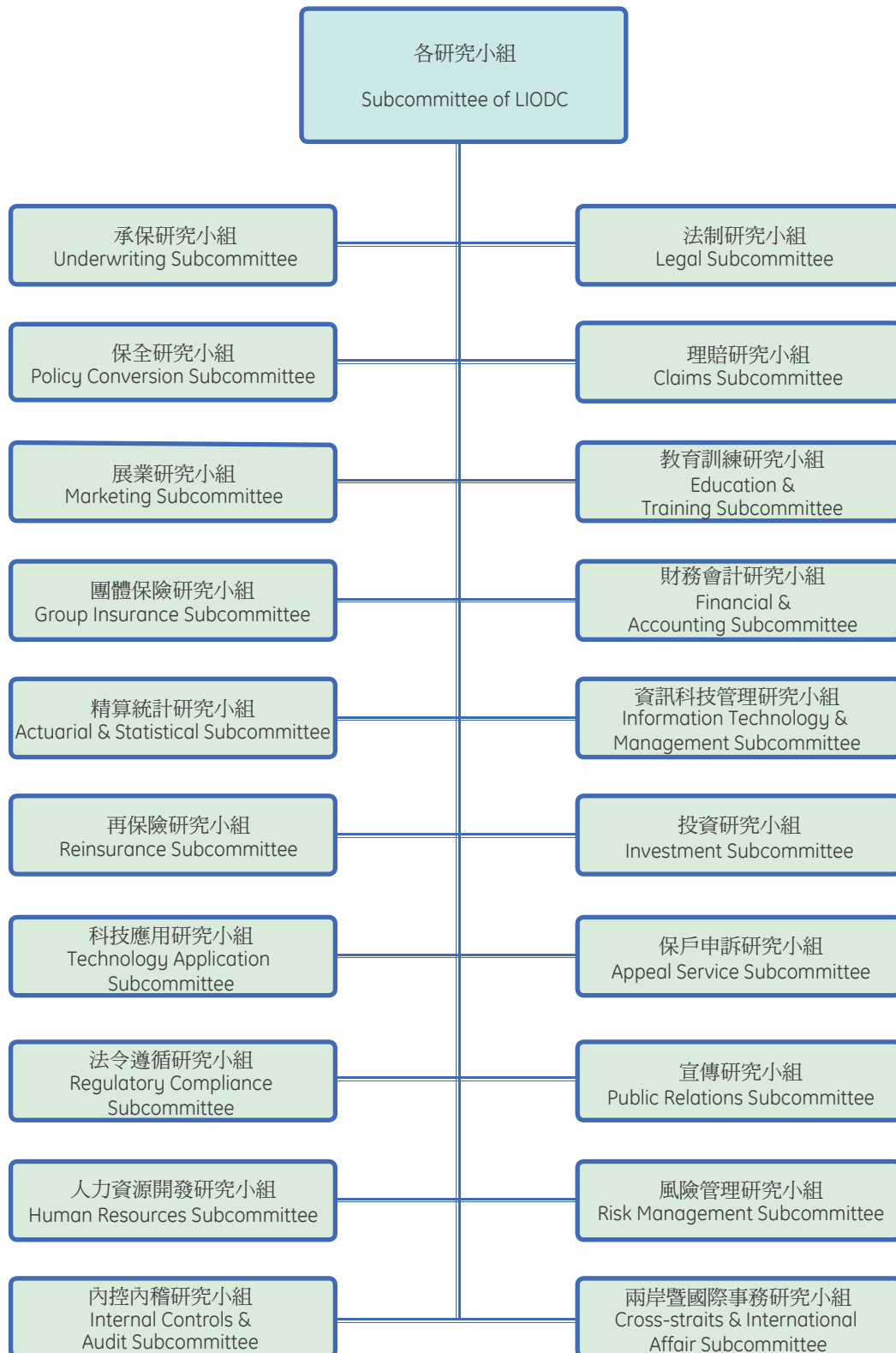
This department is responsible for e-business related issue, the operation and maintenance of computer networks and related joint arrangements within the industry and sets up the Association's management information system. Annual key duties are as follows:

- Coordinate activities with 2 research subcommittees of LIODC.
- Operate and maintain the computer networks system within the industry.
- Maintain and revise the global information website.
- Discuss e-business suggestions for open items and other related issue for insurance industry.
- Operate technology application joint platform for insurance industry.

(六) 組織系統圖

6. Organization Chart





(七) 各項自律規範**7. Self-Regulatory Rules**

- 保險業招攬及核保作業控管自律規範
Self-Regulatory Rules for Marketing and Underwriting Practice Management of Insurance Enterprises
- 保險業經營行動服務自律規範
Self-Regulatory Rules for Insurance Enterprises Engaging Mobile Service Insurance
- 人身保險業辦理傳統型個人壽保險契約審閱期間自律規範
Self-Regulatory Rules for Governing Life Insurance Enterprises Handling the Review Period of Traditional Individual Life Contracts
- 人身保險業辦理理賠審查委託外部提供醫務專業意見作業自律規範
Self-Regulatory Rules for Commissioning External Medical Professional Advice for Life Insurance Enterprises Handling Claims Review
- 保險業招攬廣告自律規範
Self-Regulatory Rules for Governing Marketing Advertisements of Insurance Industry
- 投資型保險商品銷售自律規範
Self-Regulatory Rules for Product Marketing of Investment-Linked Insurance
- 人身保險業保險商品設計自律規範
Self-Regulatory Rules for Product Design of Life Insurance Enterprises
- 中華民國人壽保險商業同業公會所屬會員辦理優體壽險業務自律規範
Self-Regulatory Rules for the Members of the Life Insurance Association of the Republic of China Handling Preferred Risk Life Insurance
- 人身保險業簽署保險商品之法務與投資人員自律規範
Self-Regulatory Rules for Governing Legal and Investment Staff Engaging Product Signing of Life Insurance Enterprises
- 中華民國人壽保險商業同業公會所屬會員辦理外幣收付非投資型人身保險業務自律規範
Self-Regulatory Rules for the Members of the Life Insurance Association of the Republic of China Handling Foreign Currencies Denominated of Non-Investment-Linked Life Insurance
- 人身保險業保險契約轉換及繳費年期變更自律規範
Self-Regulatory Rules for Policy Conversion and Premium-Payment Period Revision of Life Insurance Industry
- 保險業經營電子商務自律規範
Self-Regulatory Rules for Insurance Enterprises Engaging E-Business
- 保險業辦理電子保單簽發作業自律規範
Self-Regulatory Rules for Issuing Electronic Insurance Policy of Insurance Industry
- 壽險業辦理資訊安全防護自律規範
Self-Regulatory Rules for Life Insurance Industry Handling Information Security
- 保險業資金全權委託投資自律規範
Self-Regulatory Rules for Discretionary Allocation of the Capital of Insurance Industry
- 保險業資產管理自律規範
Self-Regulatory Rules for Asset Management of Insurance Industry
- 保險業投資有限合夥事業自律規範
Self-Regulatory Rules for Insurance Industry Investing in Limited Partnerships
- 保險業辦理不動產投資自律規範
Self-Regulatory Rules for Insurance Enterprises Engaging in Investment on Real Estate
- 保險業辦理國外投資自律規範
Self-Regulatory Rules for Foreign Investment of Insurance Enterprises
- 人身保險業委託其他機構代收保險費、保險單借款本息或保險契約其他相關款項自律規範
Self-Regulatory Rules for Delegating Collection of Premiums or Policy Loan or Other Related Payment of Life Insurance Enterprises
- 人身保險業辦理保險單借款自律規範
Self-Regulatory Rules for Life Insurance Enterprises Engaging Policy Loan
- 人身保險業辦理再保險業務顯著風險移轉測試自律規範
Self-Regulatory Rules for Governing the Significant-Risk Transfer Test by Life Insurance Enterprises Conducting Reinsurance Business
- 人身保險業辦理費用適足性檢測自律規範
Self-Regulatory Rules for Life Insurance Enterprises Engaging Cost Adequacy Test
- 人身保險業辦理專設帳簿資產全權委託自律規範
Self-Regulatory Rules for Life Insurance Enterprises Engaging Discretionary Allocation of Assets in Separate Account
- 人身保險業提供銷售通路款待或禮品等交際費用自律規範
Self-Regulatory Rules for Life Insurance Enterprises Spending Public Relation Fee for Distribution Channel
- 保險業辦理保單委託他人處理作業自律規範
Self-Regulatory Rules for Insurance Enterprises Engaging Commission for Insurance Policy

▶ 二、民國109年臺灣地區人壽保險業概況

▶ II. 2020 Highlights of the Life Insurance Business
in Taiwan



109 中華民國 2020 The Life Insurance Industry in Taiwan
人壽保險業概況

(一) 社會經濟概況

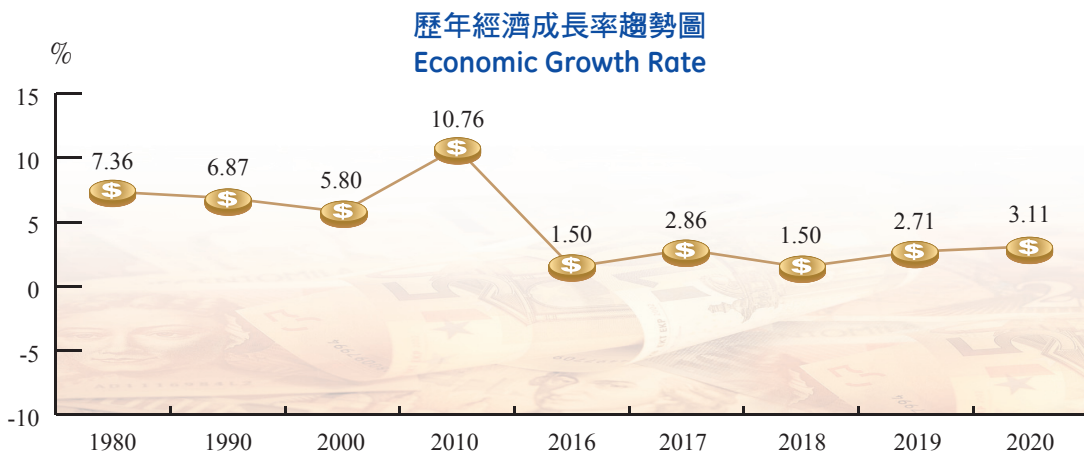
經濟成長率

台灣經濟成長率於 104 年降至 0.75% 後，109 年本年度經濟成長主係受惠於新興科技應用及遠距商機，外需強勁，惟民間消費受全球新冠肺炎 (COVID-19) 疫情衝擊，國人於國外消費呈大幅衰退，統計全年經濟成長率為 3.11%。

1. Overall Economic Conditions

Economic Growth

Following a 0.75% decline GDP in 2015, due to the Emerging technology applications and long-distance business opportunities, foreign demand was strong in 2020. Due to the global COVID-19 epidemic epidemic, foreign consumption presented a sharp decline, the yearly economic growth rate reached 3.11%.

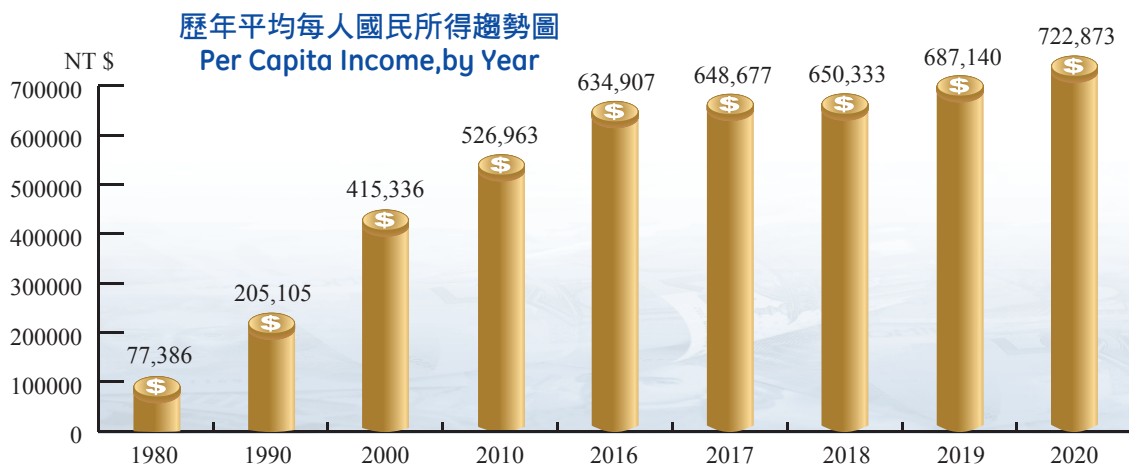


國民所得

民國 109 年平均每人國民所得為新臺幣 722,873 元 (24,471 美元*)，較前一年 22,360 美元增加 2,111 美元，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 20,000 美元以上。

Per Capita Income

In 2020, per capita income reached US\$24,471. The figure was increased by US\$2,111 from the preceding year's US\$22,360. The per capita income in recent years has remained above US\$20,000, affected by foreign exchange.



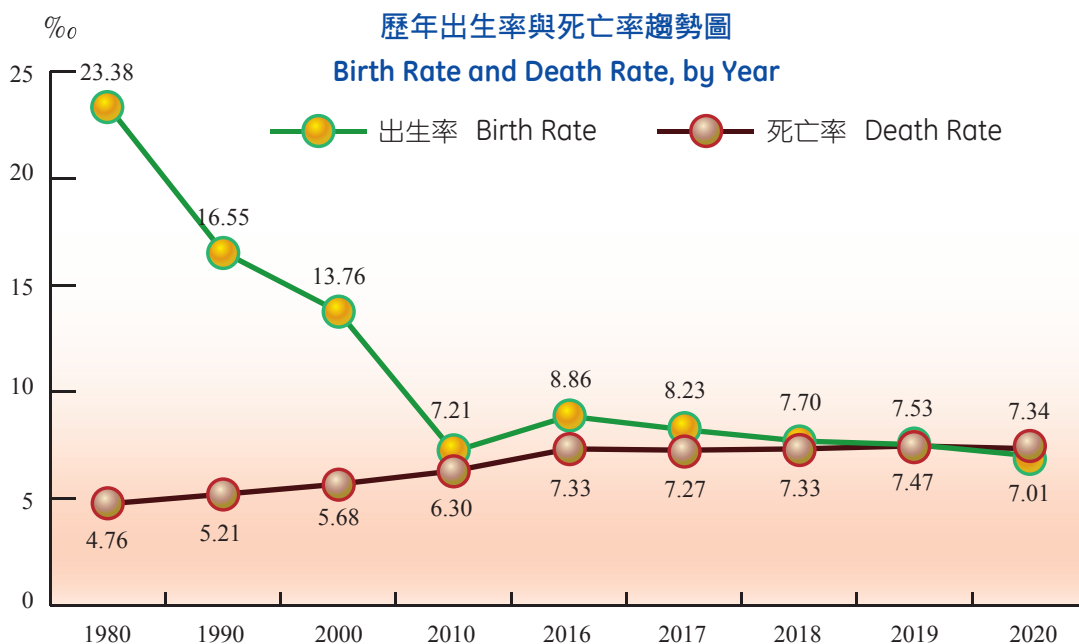
註 *：新臺幣29.54元=美金1元，以下換算基礎同。 NT\$29.54= US\$ 1, the same as the following.

人口數、出生率與死亡率

民國 109 年底，依內政部統計總人口數為 23,561,236 人，較去年底減少 41,885 人，其中男性為 11,673,765 人，女性為 11,887,471 人。本年度出生人數為 165,249 人，粗出生率為千分之 7.01，較去年減少 6.91%；死亡人數為 173,156 人，粗死亡率為千分之 7.34，較去年減少 1.74%。

Population, Birth Rate and Death Rate

According to the household registration data, at the end of 2020, total population was 23,561,236 including 11,673,765 males and 11,887,471 females. Relative to the total population at the end of 2019, there was an decrease of 41,885 people. The number of live births, during 2020, totaled 165,249 resulting in a crude birth rate of 7.01 per 1,000 people. 173,156 deaths were registered in 2020 with a crude death rate of 7.34 per 1,000 people.



(二) 產業現狀

至民國 109 年底，共有 22 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）19 家，設立 127 家分公司，通訊處 3,537 個；外商分公司 3 家，設立 4 個通訊處；從業人員中，業務員共計 210,011 人，較前年增加 1.36%，內勤人員共 29,799 人，近幾年人數變化不大；壽險業總資本額已達新臺幣 669,916 百萬元，較前一年度增加 45,476 百萬元。

2. Insurance Industry Environment

At the end of 2020, there were 22 life insurance companies in operation, including 19 domestic companies and 3 foreign branch companies. There were 29,799 staffs and 210,011 agents which decreased 0.44% and increased 1.36% respectively from last year. The total capital of life insurance industry reached NT\$669,916 million, up by NT\$45,476 million from last year.

分支機構分布圖
Distribution of Branch Offices

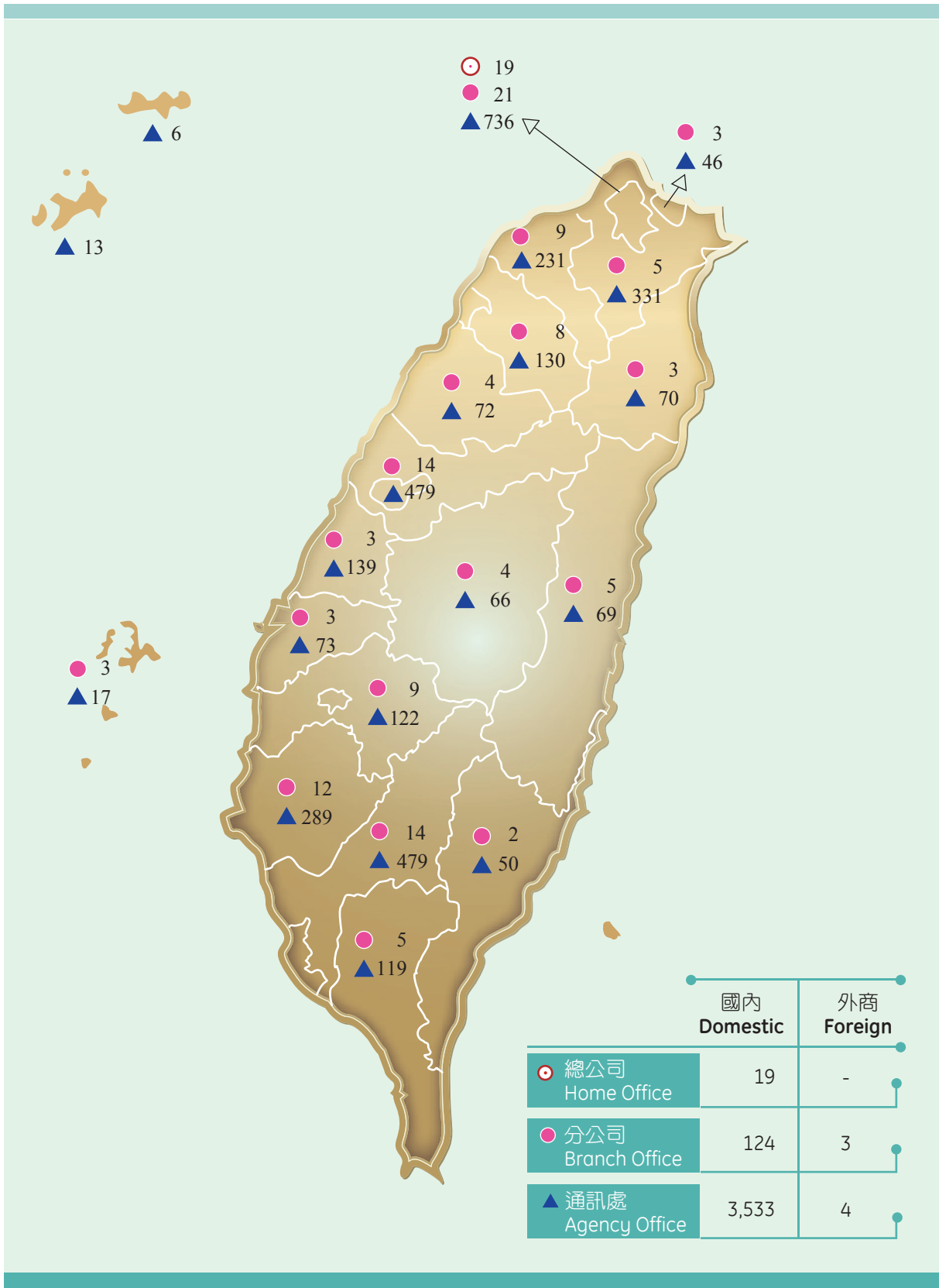


表 1：人壽保險業歷年公司數、從業人員及資本額概況

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

年度 Year	公司數 Number of Companies		業務員人數 (人) Number of Agents	內勤人員數 (人) Number of Staffs	資本額 (百萬元) Capital (Million)
	國內公司 Domestic	外商分公司 Foreign			
民國 59 年 (1970)	8	-	-	-	175
民國 69 年 (1980)	8	-	12,433	5,532	1,654
民國 79 年 (1990)	8	8	84,157	13,845	17,307
民國 89 年 (2000)	16	16	234,418	26,074	150,374
民國 99 年 (2010)	23	7	166,846	26,023	369,612
民國105年 (2016)	20	4	191,693	29,228	499,635
民國106年 (2017)	19	4	199,790	29,312	528,743
民國107年 (2018)	19	3	202,044	29,476	617,438
民國108年 (2019)	19	3	207,199	29,932	624,440
民國109年 (2020)	19	3	210,011	29,799	669,916

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 109 年底，全體壽險業總資產已達新臺幣 31,752,150 百萬元（約 1,074,887 百萬美元）較前一年 29,447,253 百萬元增加 7.83%。負債總額為新臺幣 29,237,321 百萬元，較前一年 27,471,551 百萬元增加 6.43%，其中各種準備金（負債準備）有新臺幣 25,976,448 百萬元，佔總負債的 88.85%。業主權益總數為新臺幣 2,514,829 百萬元，較前一年 1,975,703 百萬元增加 27.29%。

3. Assets & Liabilities

The total assets of life insurance industry in 2020 amounted to NT\$31,752,150 million (US\$1,074,887 million), which showed an increase of 7.83% over the previous year's NT\$29,447,253 million. The total liabilities of life insurance industry in 2020 amounted to NT\$29,237,321 million, and an increase of 6.43% over the preceding year. The major item of liability was policy reserves, which reached NT\$25,976,448 million accounted for 88.85% of the total liabilities. The owners' equity in 2020 increased from NT\$1,975,703 million to NT\$2,514,829 million, the increased rate was 27.29%.

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

金額：新臺幣百萬元 Amount Unit:NT\$ Million

年度 Year	總資產 Total Assets	總負債 Total Liabilities	各種準備金 Policy Reserves	業主權益 Owners' Equity	投資報酬率 Return on Asset
民國 69 年 (1980)	26,532	23,723	21,250	2,809	10.16
民國 79 年 (1990)	424,013	390,184	373,803	33,829	7.75
民國 89 年 (2000)	2,531,778	2,351,402	2,266,051	180,376	5.13
民國 99 年 (2010)	12,118,618	11,643,780	10,222,891	474,837	3.06
民國 105 年 (2016)	22,209,756	21,093,812	18,872,339	1,115,944	3.68
民國 106 年 (2017)	24,462,411	23,097,865	20,747,392	1,364,546	3.52
民國 107 年 (2018)	26,317,502	25,228,626	22,694,523	1,088,877	3.27
民國 108 年 (2019)	29,447,253	27,471,551	24,512,987	1,975,703	3.58
民國 109 年 (2020)	31,752,150	29,237,321	25,976,448	2,514,829	3.55
成長率 Growth rate (%)	7.83	6.43	6.25	27.29	-0.84

(四) 資金運用狀況

至民國 109 年底止，全體壽險業運用資金總額為新臺幣 28,599,936 百萬元（約 968,177 百萬美元），較前一年 26,467,288 百萬元增加 8.06%，為總資產的 90.07%。觀察資金運用情形，國外投資 18,550,380 百萬元，佔資金運用總額的 64.86%，居第一位；資金運用第二位為有價證券計 6,349,100 百萬元，佔資金運用總額的 22.20%，其中，公債及國庫券 1,592,410 百萬元佔 5.57%，股票 1,859,684 百萬元佔 6.50%。近年來國外投資快速成長，已成為資金運用的首要選擇。

4. Investment Environment and Activities

At the end of 2020, total utilization assets of the life insurance industry was NT\$28,599,936 million (US\$968,177 million and 90.07% of total assets) with a growth rate of 8.06% when compared to last year's NT\$26,467,288 million. Regarding the overall assets portfolio, the major component of life insurance industry assets was foreign investment, totaled NT\$18,550,380 million (64.86% of total utilization assets). The second largest of asset was Securities & Bonds, totaled NT\$6,349,100 million (22.20% of total utilization assets) with Government & Treasury Bonds totaled NT\$1,592,410 million (5.57% of total utilization assets) and Stock totaled NT\$1,859,684 million (6.50% of total utilization assets). In recent years, foreign investment has become the most popular investment vehicle with tremendous growth rate.

表 3：人壽保險業歷年資金運用概況

Table3: Summary of Investment Activities of Life Insurance Industry

金額：新臺幣百萬元 Amount Unit:NT\$ Million

年度 Year	銀行存款 Deposits in Bank	小計 Sub-total	有價證券 Securities				
			公債及國庫券 Government & Treasury Bonds	股票 Stock	公司債 Corporation Bonds	受益憑證 Benefit of Certificates	其他 Others
民國 59 年 (1970)	174	318	318	-	-	-	-
民國 69 年 (1980)	2,538	2,797	499	2,195	103	-	-
民國 79 年 (1990)	75,069	74,652	19,822	12,345	39,784	2,701	-
民國 89 年 (2000)	357,370	806,890	364,495	135,209	49,733	44,179	213,274
民國 99 年 (2010)	731,531	4,477,511	2,268,328	675,270	480,713	143,459	909,741
民國 105 年 (2016)	404,659	4,398,151	1,890,817	1,229,778	487,757	193,773	596,026
民國 106 年 (2017)	525,269	4,559,076	1,788,374	1,512,889	482,748	223,598	551,467
民國 107 年 (2018)	402,074	4,432,759	1,452,508	1,507,171	451,907	112,455	908,718
民國 108 年 (2019)	720,879	5,506,763	1,368,910	1,540,527	488,200	202,206	1,906,921
民國 109 年 (2020)	896,216	6,349,100	1,592,410	1,859,684	610,119	322,808	1,964,079
成長率 Growth rate(%)	24.32	15.30	16.33	20.72	24.97	59.64	3.00

表 3：人壽保險業歷年資金運用概況（續）

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

金額：新臺幣百萬元 Amount Unit:NT\$ Million

年度 Year	不動產投資 (不包括自用) Real Estates Investment	壽險貸款 Loan to Policyholders	擔保放款 Secured Loans	國外投資 Foreign Investments	專案運用及 公共投資 Authorized Projects or Public Investment	其他註 Others ^{Note}	合計 Total
民國 59 年 (1970)	459	136	371	-	-	-	1,458
民國 69 年 (1980)	7,204	2,258	6,521	-	-	-	21,318
民國 79 年 (1990)	88,899	45,521	40,265	-	-	-	324,406
民國 89 年 (2000)	185,281	332,212	469,159	108,405	86,072	-	2,345,389
民國 99 年 (2010)	407,977	581,607	545,684	3,643,166	20,258	148,277	10,556,011
民國 105 年 (2016)	1,049,952	542,279	827,415	12,570,907	53,867	156,737	20,003,965
民國 106 年 (2017)	1,077,707	550,081	794,942	14,406,349	59,022	166,306	22,138,752
民國 107 年 (2018)	1,090,959	563,990	750,860	16,305,519	65,581	138,388	23,750,130
民國 108 年 (2019)	1,157,770	570,722	675,953	17,597,380	63,968	173,853	26,467,288
民國 109 年 (2020)	1,352,108	551,364	638,087	18,550,380	80,926	181,754	28,599,936
成長率 Growth rate(%)	16.79	-3.39	-5.60	5.42	26.51	4.54	8.06

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

Note: Including owner-occupied property, Investments in Insurance-related Businesses, Derivatives Trading and Others Approved by the Competent Authority.

(五) 保費收入

民國 109 年壽險業總保費收入已達新臺幣 3,163,965 百萬元（約 107,108 百萬美元），較前一年 3,466,688 百萬元減少 8.73%，其中人壽保險 2,396,598 百萬元，較去年減少 11.14%、傷害保險 67,449 百萬元、健康保險 399,731 百萬元、年金保險 300,187 百萬元，較去年減少 4.97%，分別佔所有保費收入的 75.75%、2.13%、12.63%、9.49%。

5. Premium Income

In 2020, total premium income of life insurance industry reached NT\$3,163,965 million (US\$107,108 million) and decreased 8.73% when compared to last year's NT\$3,466,688 million. The life insurance premium income was NT\$2,396,598 million (75.75% of total premium income), an decrease of 11.14%. The premium income of accident products was NT\$67,449 million (2.13% of premium income) and the premium income of health products was NT\$399,731 million (12.63% of premium income). The premium income of annuity product was NT\$300,187 million (9.49% of premium income).

表 4：人壽保險業歷年保費收入概況

Table 4: Premium Income of Life Insurance Industry

單位：新臺幣百萬元 (Unit:NT\$ Million)

年度 Year	人壽保險 Life	傷害保險 Accident	健康保險 Health	年金保險 Annuity	合計 Total
民國 59 年 (1970)	1,247	42	2	-	1,291
民國 69 年 (1980)	11,244	1,036	93	-	12,373
民國 79 年 (1990)	129,699	12,335	3,509	-	145,543
民國 89 年 (2000)	491,900	51,776	82,082	559	626,317
民國 99 年 (2010)	1,495,849	56,151	233,786	527,064	2,312,850
民國 105 年 (2016)	2,525,363	63,860	338,145	205,989	3,133,357
民國 106 年 (2017)	2,680,802	65,316	353,156	320,959	3,420,233
民國 107 年 (2018)	2,731,926	65,908	367,656	346,069	3,511,559
民國 108 年 (2019)	2,696,998	67,682	386,105	315,903	3,466,688
民國 109 年 (2020)	2,396,598	67,449	399,731	300,187	3,163,965
成長率 Growth rate(%)	-11.14	-0.34	3.53	-4.97	-8.73

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，傳統型壽險於多年業績呈現穩定成長，民國 109 年為 477,662 百萬元，較去年 752,355 百萬元減少 36.51%，傷害險於民國 90 年達 16,412 百萬元後，近幾年維持約 10,000 百萬元左右之水準，109 年為 11,084 百萬元；健康險 109 年為 42,845 百萬元；投資型保險 109 年為 340,208 百萬元，減少 18.07%。

In recent years, the distribution of the first year premium income - by product lines are shown in the following table. Statistical information of the first year premium income indicated that the traditional life product performance grew steady for many years. In 2020, premium income reached NT\$477,662 million and decreased 36.51% when compared to last year's NT\$752,355 million. Accident insurance products premium was NT\$16,412 million in 2001, decreased to about NT\$10,000 million on average recently. Premium income reached NT\$11,084 million in 2020. Insurance premium for health insurance reached at NT\$42,845 million in 2020. Investment-linked products were NT\$340,208 million and decreased 18.07% in 2020.

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 109 年 (2020)	民國 108 年 (2019)	民國 107 年 (2018)	民國 106 年 (2017)	民國 105 年 (2016)
人壽保險 Life	傳統型 Traditional	477,662	752,355	772,390	732,687	927,597
	投資型 Investment-Linked	98,800	170,329	230,412	180,811	108,708
	小計 Subtotal	576,462	922,684	1,002,802	913,498	1,036,305
傷害保險 Accident	傳統型 Traditional	11,084	12,190	11,922	12,271	11,746
健康保險 Health	傳統型 Traditional	42,845	39,841	33,586	31,312	33,607
年金保險 Annuity	傳統型 Traditional	44,934	55,080	58,573	84,801	100,975
	投資型 Investment-Linked	241,408	244,893	272,928	218,762	87,886
	小計 Subtotal	286,342	299,973	331,501	303,563	188,862
合計 Total	傳統型 Traditional	576,525	859,466	876,471	861,071	1,073,925
	投資型 Investment-Linked	340,208	415,222	503,340	399,573	196,594
	小計 Subtotal	916,733	1,274,688	1,379,811	1,260,644	1,270,520

(六) 初年度保費收入通路別分析

初年度保費收入 916,733 百萬元中，依通路別統計為：壽險公司本身行銷體系 354,550 百萬元佔 38.68%；銀行通路 479,277 百萬元佔 52.28%；傳統保險經紀人、保險代理人僅 82,906 百萬元佔 9.04%。

6. First Year Premium Income – by Distribution Channel

Contribution to the total first year premium income of NT\$916,733 million by various sales channels are as follows: traditional tied agents of life insurers was NT\$354,550 million (38.68%), bankers was NT\$479,277 million (52.28%); the broker & agent was merely NT\$82,906 million(9.04%)

表 6：人壽保險業民國 109 年初年度保費收入通路別統計表
Table6: First Year Premium Income- by Distribution Channel

單位：新臺幣百萬元 (Unit:NT\$Million)

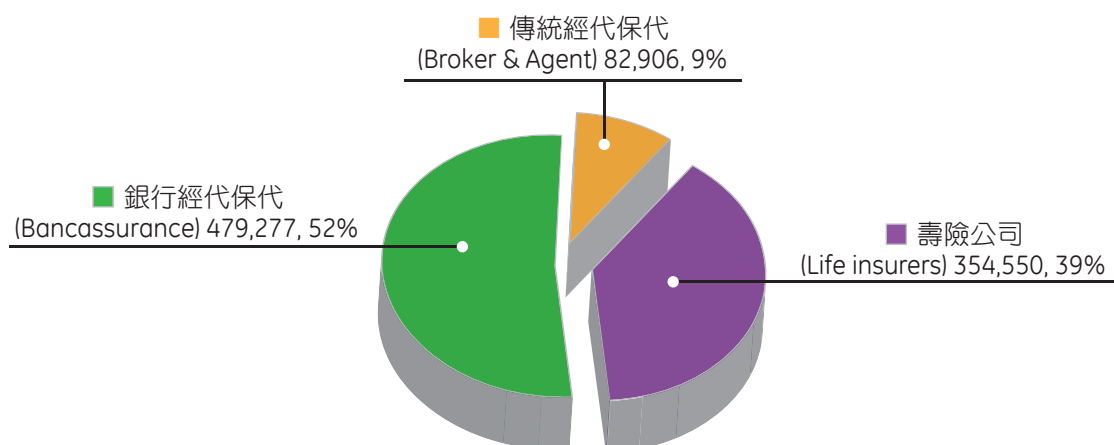
來源別 Distribution	壽險公司 Life insurers	銀行經代保代 Bankers	傳統經代保代 Broker & Agent	合計 Total
民國105年 (2016)	533,776(42.01)	653,816(51.46)	82,929(6.53)	1,270,520
民國106年 (2017)	524,555(41.62)	655,912(52.02)	80,177(6.36)	1,260,644
民國107年 (2018)	530,871(38.48)	760,885(55.13)	88,055(6.39)	1,379,811
民國108年 (2019)	498,064(39.09)	683,140(53.57)	93,484(7.34)	1,274,688
民國109年 (2020)	354,550(38.68)	479,277(52.28)	82,906(9.04)	916,733
成長率 Growth rate(%)	-28.81	-29.84	-11.32	-28.08

註：括號內數字為佔率。

Note: () represents the rate.

109 年通路別新契約保費收入圖

First Year Premium Income-by Distribution Channel



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

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

表 6-1：人壽保險業民國 109 年初年度保費收入來源別統計表
Table6-1: First Year Premium Income- by Distribution Channel

單位：新臺幣百萬元 (Unit:NT\$Million)

來源別 Distribution	壽險公司 Life insurers	銀行經代保代 Bankers	傳統經代保代 Broker & Agent	合計 Total
個人人壽保險 Individual Life	179,171(37.79)	251,815(53.12)	43,098(9.09)	474,084
個人年金保險 Individual Annuity	22,378(49.80)	19,257(42.86)	3,299(7.34)	44,934
投資型保險 Investment-Link	106,714(31.37)	207,316(60.94)	26,178(7.69)	340,208
個人傷害、健康保險 Individual Accident & Health	33,370(82.38)	502(1.24)	6,634(16.38)	40,506
團體保險 Group Insurance	12,917(75.98)	387(2.28)	3,697(21.74)	17,001
合計 Total	354,550(38.68)	479,277(52.28)	82,906(9.04)	916,733

註：括號內數字為佔率。

Note: () represents the rate.

(七) 保險給付

民國 109 壽險業保險給付達新臺幣 1,872,992 百萬元 (約 63,405 百萬美元)，較前一年 1,942,068 百萬元減少 3.56%，其中人壽保險 1,498,119 百萬元較去年減少 4.29%、傷害保險 30,007 百萬元、健康保險 159,247 百萬元、年金保險 185,619 百萬元，較去年減少 5.24%，人壽保險佔總保險給付的 79.99%。

7. Benefit Payments

Total Benefit Payments were NT\$1,872,992 million or US\$63,405 million, decreased by 3.56% against 2019's NT\$1,942,068 million. The Benefit Payments of life insurance product were NT\$1,498,119 million (79.99% of total benefit payments), which represented an decrease of 4.29%. The Benefit Payments of accident and health products were NT\$30,007 million and NT\$159,247 million respectively. The benefit payments of annuity products were NT\$185,619 million, an decrease of 5.24% from last year.

表 7：人壽保險業歷年保險給付概況

Table 7: Benefit Payments of Life Insurance Industry

單位：新臺幣百萬元 (Unit:NT\$ Million)

年度 Year	人壽保險 Life	傷害保險 Accident	健康保險 Health	年金保險 Annuity	合計 Total
民國 59 年 (1970)	378	8	2	-	388
民國 69 年 (1980)	2,584	485	63	-	3,132
民國 79 年 (1990)	40,130	4,524	1,249	-	45,903
民國 89 年 (2000)	180,286	20,737	23,047	117	224,187
民國 99 年 (2010)	729,803	20,141	70,687	370,832	1,191,463
民國105年 (2016)	1,309,212	23,865	110,486	181,050	1,624,613
民國106年 (2017)	1,321,350	25,789	121,971	186,040	1,655,150
民國107年 (2018)	1,519,962	27,703	135,979	192,172	1,875,816
民國108年 (2019)	1,565,315	29,328	151,546	195,879	1,942,068
民國109年 (2020)	1,498,119	30,007	159,247	185,619	1,872,992
成長率 Growth rate(%)	-4.29	2.32	5.08	-5.24	-3.56

(八) 投保率與普及率

依據內政部發布之民國 109 年底總人口 23,561 千人，則持有人壽保險單 61,376 千件（包括個人壽險、團體壽險、個人年金及團體年金險）約佔總人口之 260.49%（壽險投保率）。

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

8. Ratio of Having Insurance Coverage & Ratio of Prevalence

According to the household registration data published by the Ministry of the Interior, the total population of 2020 was 23.56 million. The ratio of having insurance coverage (61,375,750 policies including individual, group life insurance, individual annuity and group annuity) represents 260.49% of the total population in Taiwan. The trend of the ratio of prevalence (the sum assured of the in-force life insurance and annuity policies to national income) is as below. The tremendous growth rate of the ratio of prevalence in 1980s' was about 500%, and the absolute growth rate was about 135% in 1990s'. Such tremendous growth in those 20 years represents the "Golden Period" of the life insurance industry.

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

單位：新臺幣百萬元 (Unit:NT\$Million)

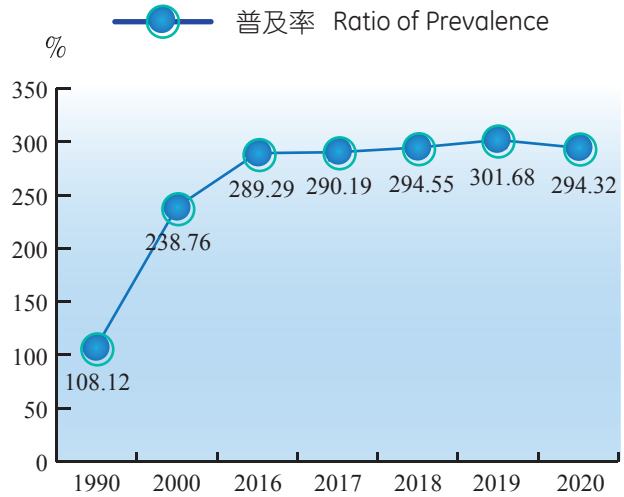
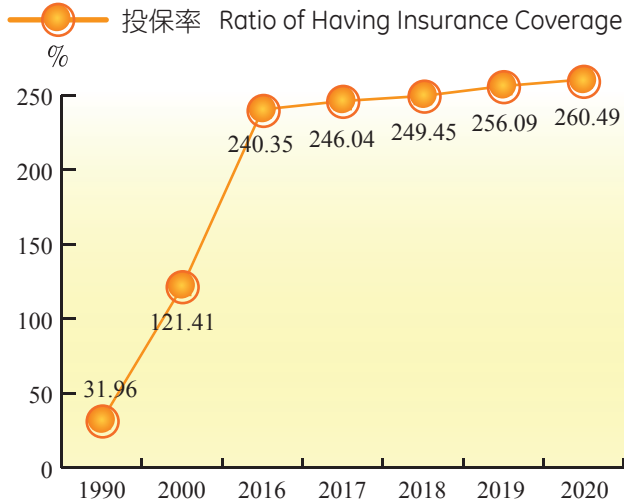
年度 Year	年底人口數 (1) Population	國民所得 (2) National Income	有效契約 Business In Force		投保率 NO. to population (3) / (1)%	普及率 In Force to NI (4) / (2)%
			件數 (3) No.	保額 (4) Amount		
民國 59 年 (1970)	14,675,965	215,345	386,658	19,674	2.63	9.14
民國 69 年 (1980)	17,805,067	1,370,084	1,149,505	304,976	6.46	22.16
民國 79 年 (1990)	20,352,966	4,159,304	6,504,209	4,360,220	31.96	104.90
民國 89 年 (2000)	22,276,672	9,124,037	27,046,881	22,012,633	121.41	238.76
民國 99 年 (2010)	23,162,123	12,077,842	48,807,152	38,035,581	210.72	314.92
民國 105 年 (2016)	23,539,816	14,926,870	56,578,151	43,182,644	240.35	289.29
民國 106 年 (2017)	23,571,227	15,279,928	57,995,314	44,341,031	246.04	290.19
民國 107 年 (2018)	23,588,932	15,992,789	58,842,157	47,107,404	249.45	294.55
民國 108 年 (2019)	23,603,121	16,318,528	60,445,164	49,230,066	256.09	301.68
民國 109 年 (2020)	23,561,236	17,046,733	61,375,750	50,171,227	260.49	294.32

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 109 年底，壽險業總登錄業務員為 396,224 人，較前一年度 390,471 人增加 1.47%；其中壽險公司登錄人數為 227,358 人、經紀人登錄 85,230 人、代理人登錄 83,636 人，分別佔全體登錄人數的 57.38%、21.51% 與 21.11%。

9. Life Insurance Agents

At the end of 2020, the total number of registered agents was 396,224 increased 1.47% when compared to last year's 390,471 among which there were 227,358 people (57.38%) from life insurance companies, 85,230 people (21.51%) from brokers and 83,636 people (21.11%) 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105年 (2016)	362,368	210,480	70,681	81,207
民國106年 (2017)	373,079	218,393	73,336	81,350
民國107年 (2018)	380,019	220,406	77,621	81,992
民國108年 (2019)	390,471	225,433	82,335	82,703
民國109年 (2020)	396,224	227,358	85,230	83,636
成長率 Growth Rate %	1.47	0.85	3.52	1.13

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 2 年人數有較顯著成長，有趨近於 40 萬人之水準。

The chart of agent registration is shown below. The infrastructure of the life insurance industry in 1990's has developed rapidly with the opening up of the insurance market. The number of agents during recent 2 years has significant growth, approaching 400,000 persons.

歷年業務員人數趨勢圖

Number of Registration Agent , by Year

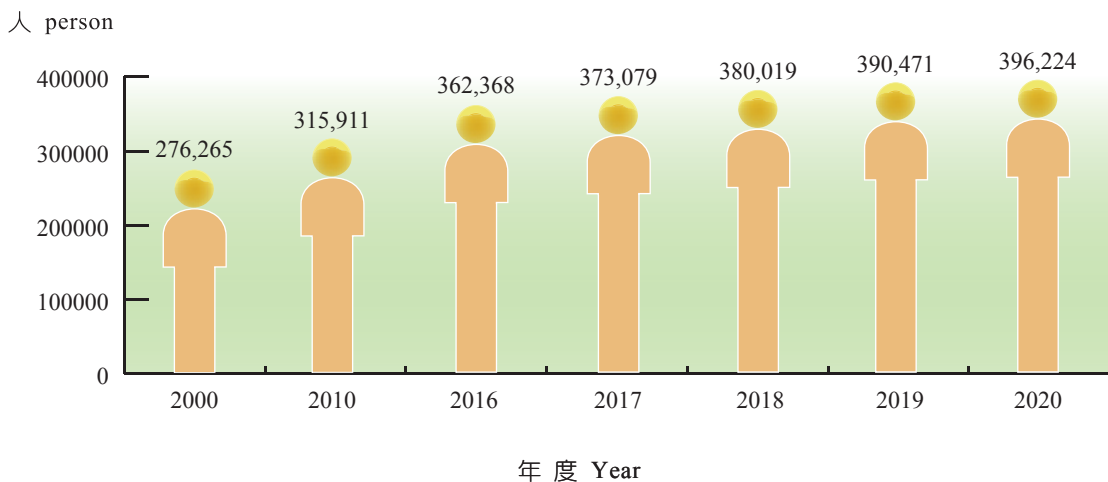


表10：人壽保險業歷年登錄投資型保險業務員變動概況

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

單位：人 Unit：Person

年度 Year	合計 Total	壽險公司 Life Insurer	經紀人 Broker	代理人 Agent
民國105年(2016)	175,764	102,295	26,227	47,242
民國106年(2017)	184,275	108,870	26,974	48,431
民國107年(2018)	194,811	115,502	29,075	50,234
民國108年(2019)	200,025	118,454	29,820	51,751
民國109年(2020)	208,594	121,474	32,049	55,071

註：保險法於90年6月修正通過得經營投資型保險。

Note: The insurance law was amended on June 2011 allowing in investment-linked insurance business.



▶ 三、會務動態

▶ III. Association Activities



109 中華民國 2020 The Life Insurance Industry in Taiwan
人壽保險業概況

(一) 研討會

2月21日本會舉辦風險導向內控內稽研討會，計有會員公司相關人員共56人參加。

(二) 國際交流與會議

本年度受全球新冠肺炎 (COVID-19) 疫情影響，有關國際交流及會議皆予以暫緩或取消。

(三) 其他

1. 1月7日秘書長參加「保險行銷集團第三屆創世紀盛典」。
2. 8月31日理事長出席期貨交易所舉辦「第六屆期貨鑽石獎頒獎典禮」。
3. 9月7日秘書長參加保發中心「2020保險業風險管理趨勢論壇」。
4. 9月21日秘書長出席法國巴黎人壽舉辦「銀行保險高峰論壇」。
5. 9月23日秘書長至張榮發基金會出席保發中心舉辦「亞洲保險前瞻論壇」。
6. 10月5日秘書長出席中華民國退休基金協會舉辦「2020世界投資者週聯合論壇」。
7. 10月15日秘書長至集思交通部國際會議中心參加財團法人保險安定基金舉辦「新型態風險趨勢下保險業面對之環境、挑戰與機會」研討會。
8. 10月15日理事長出席「2020財訊金融獎頒獎典禮」。
9. 10月28日秘書長出席自由時報舉辦「2020台灣保險論壇」。
10. 11月2日秘書長出席消費者文教基金會成立40周年慶祝大會暨第19、20屆董監事交接典禮。

(1) Seminars

On February 21st, the LIA hosted “Risk-Based Internal Control and Internal Auditing” seminar; a total of 56 participants from member companies.

(2) International Communications and Meetings

Affected by the global COVID-19 epidemic, relevant international communications and meetings have been suspended or cancelled.

(3) Other Activities

1. On January 7th, the Secretary-General participated the “3th Insurance Marketing Century Creation Ceremony”.
2. On August 31th, the Chairman participated the “6th Futures Diamond Awards Ceremony” held by Taiwan Futures Exchange.
3. On September 7th, the Secretary-General participated the “2020 Insurance Risk Management” forum held by Taiwan Insurance Institute.
4. On September 21st, the Secretary-General participated the “Bank Insurance Summit” held by Cardif Assurance Vie.
5. On September 23rd, the Secretary-General participated the “Asia Insurance Conference” held by Taiwan Insurance Institute.
6. On October 5th, the Secretary-General participated the “2020 World Investor Week Forum” held by Pension Fund Association.
7. On October 15th, the Secretary-General participated the “Challenges and Opportunities of the Insurance Industry Under the New Risk Trend” seminar held by the Taiwan Insurance Guaranty Fund.
8. On October 15th, the Chairman participated the “2020 Taiwan Financial Awards Ceremony”.
9. On October 28th, the Secretary-General participated the “2020 Taiwan Insurance Fourm” held by the Liberty Times.
10. On November 2nd, the Secretary-General participated the “40th Anniversary and Director and Supervisor Handover Ceremony” held by the ROC Consumers’ Foundation.

11. 11 月 19 日理事長出席金融科技創新園區成立「金融科技共創平台」啟動儀式暨記者會。
12. 11 月 27 日理事長參加「2020 台北金融博覽會開幕典禮」。
13. 12 月 10 日理事長及秘書長出席保險局舉辦之「109 年度保險競賽頒獎典禮」。
14. 12 月 11 日理事長及副秘書長出席保發中心舉辦「經濟與保險發展論壇」。



11. On November 19th, the Chairman participated the “Fintech Co-creation Platform Opening Ceremony and Press Conference” held by the Fintech Space.
12. On November 27th, the Chairman participated the “Taipei Financial Exposition Opening Ceremony”.
13. On December 10th, the Chairman and the Secretary-General participated the “2020 Insurance Competition Awards Ceremony” held by the Insurance Bureau.
14. On December 11th, the Chairman and the Deputy Secretary-General participated the “Economic and Insurance Development” forum held by Taiwan Insurance Institute.



理事長參加金融總會舉辦「全國金融業企業誠信論壇暨法遵研討會」
The National Financial Industry Integrity and Legal Compliance Seminar.2020.8.21



秘書長出席保發中心舉辦「亞洲保險前瞻論壇」
The Asia Insurance Conference.2020.9.23



理事長及副秘書長出席保發中心舉辦「經濟與保險發展論壇」
The Economic and Insurance Development Forum.2020.12.11

2020

The Life Insurance Industry in Taiwan





▶ 四、本會發行刊物

▶ IV. Publications



109 中華民國 2020 The Life Insurance Industry in Taiwan
人壽保險業概況

1. ● 人身保險投保指南

Guidance for Life Insurance
(刊載於本會網站)
(available at the Association's website)
www.lia-roc.org.tw



2. ● 壽險季刊

Life Insurance Quarterly



3. ● 人身保險業務員

測驗登錄管理統計年報
Annual Report of Life Insurance Agents



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



5. • 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



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





▶ 五、會員名錄

▶ V. The Member Companies of LIA-ROC



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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：406,793
 資本額：32,500
 電話：(02)27849151
 網址：www.twfhclife.com.tw

臺灣人壽保險股份有限公司

台北市 115 經貿二路 188 號 8 樓
 成立日期：1947,12
 總資產：1,952,431
 資本額：45,124
 電話：(02)81709888
 網址：www.taiwanlife.com

保誠人壽保險股份有限公司

台北市 110 松智路 1 號 8 樓
 成立日期：1962,5
 總資產：229,659
 資本額：10,732
 電話：(02)87869955
 網址：www.pcalife.com.tw/zh/

國泰人壽保險股份有限公司

台北市 106 仁愛路四段 296 號
 成立日期：1962,10
 總資產：7,034,860
 資本額：58,515
 電話：(02)27551399
 網址：www.cathaylife.com.tw

中國人壽保險股份有限公司

台北市 105 敦化北路 122 號 5 樓
 成立日期：1963,4
 總資產：2,000,238
 資本額：44,636
 電話：(02)27196678
 網址：www.chinalife.com.tw

南山人壽保險股份有限公司

台北市 110 莊敬路 168 號
 成立日期：1963,7
 總資產：4,843,930
 資本額：127,965
 電話：(02)87588888
 網址：www.nanshanlife.com.tw

BankTaiwan Life Insurance Co., Ltd.

6th Fl., 69, Sec. 2, Tun Hua S. Rd., Taipei
 Date Founded: 1941,3
 Assets: 406,793
 Capital: 32,500
 Tel: 886-2-27849151
 Website: www.twfhclife.com.tw

Taiwan Life Insurance Co., Ltd.

8th Fl., 188, Jingmao 2nd Rd., Taipei
 Date Founded: 1947,12
 Assets: 1,952,431
 Capital: 45,124
 Tel: 886-2-81709888
 Website: www.taiwanlife.com

PCA Life Assurance Co., Ltd.

8th Fl., 1, Sungzhi. Rd., Taipei
 Date Founded: 1962,5
 Assets: 229,659
 Capital: 10,732
 Tel: 886-2-87869955
 Website: www.pcalife.com.tw/zh/

Cathay Life Insurance Co., Ltd.

296, Sec. 4, Jen Ai Rd., Taipei
 Date Founded: 1962,10
 Assets: 7,034,860
 Capital: 58,515
 Tel: 886-2-27551399
 Website: www.cathaylife.com.tw

China Life Insurance Co., Ltd.

5th Fl., 122, Tun Hua N. Rd., Taipei
 Date Founded: 1963,4
 Assets: 2,000,238
 Capital: 44,636
 Tel: 886-2-27196678
 Website: www.chinalife.com.tw

Nan Shan Life Insurance Co., Ltd.

168, Zhuangjing Rd., Taipei
 Date Founded: 1963,7
 Assets: 4,843,930
 Capital: 127,965
 Tel: 886-2-87588888
 Website: www.nanshanlife.com.tw

新光人壽保險股份有限公司

台北市 100 忠孝西路一段 66 號 37 樓
成立日期: 1963,7
總資產: 2,977,572
資本額: 60,537
電話: (02)23895858
網址: www.skl.com.tw

富邦人壽保險股份有限公司

台北市 106 敦化南路一段 108 號 14 樓
成立日期: 1993,6
總資產: 4,375,130
資本額: 110,831
電話: (02)87716699
網址: www.fubon.com/life

三商美邦人壽保險股份有限公司

台北市 104 民權東路三段 6 號 3 樓
成立日期: 1993,7
總資產: 1,259,908
資本額: 23,720
電話: (02)23455511
網址: www.mli.com.tw

遠雄人壽保險事業股份有限公司

台北市 110 松高路 1 號 28 樓
成立日期: 1993,11
總資產: 511,585
資本額: 12,426
電話: (02)27583099
網址: www.fglife.com.tw

宏泰人壽保險股份有限公司

台北市 105 民生東路三段 156 號 4 樓
成立日期: 1994,10
總資產: 301,026
資本額: 24,391
電話: (02)27166888
網址: www.hontai.com.tw

安聯人壽保險股份有限公司

台北市 110 信義路五段 100 號 5 樓
成立日期: 1995,3
總資產: 367,432
資本額: 8,301
電話: (02)87895858
網址: www.allianz.com.tw

Shin Kong Life Insurance Co., Ltd.

37th Fl., 66, Sec. 1, Chung Hsiao W. Rd., Taipei
Date Founded: 1963,7
Assets: 2,977,572
Capital: 60,537
Tel: 886-2-23895858
Website: www.skl.com.tw

Fubon Life Assurance Co., Ltd.

14th Fl., 108, Sec. 1, Tun Hua S. Rd., Taipei
Date Founded: 1993,6
Assets: 4,375,130
Capital: 110,831
Tel: 886-2-87716699
Website: www.fubon.com/life

Mercuries Life Insurance Co., Ltd.

3rd Fl., 6, Sec. 3, Minguan E. Rd., Taipei
Date Founded: 1993,7
Assets: 1,259,908
Capital: 23,720
Tel: 886-2-23455511
Website: www.mli.com.tw

Farglory Life Insurance Co., Ltd.

28th Fl., 1, Songgao Rd., Taipei
Date Founded: 1993,11
Assets: 511,585
Capital: 12,426
Tel: 886-2-27583099
Website: www.fglife.com.tw

Hontai Life Insurance Co., Ltd.

4th Fl., 156, Sec. 3, Ming Sheng E. Rd., Taipei
Date Founded: 1994,10
Assets: 301,026
Capital: 24,391
Tel: 886-2-27166888
Website: www.hontai.com.tw

Allianz Taiwan Life Insurance Co., Ltd.

5th Fl., 100, Sec. 5, Hsin Yi Rd., Taipei
Date Founded: 1995,3
Assets: 367,432
Capital: 8,301
Tel: 886-2-87895858
Website: www.allianz.com.tw

中華郵政股份有限公司 (壽險處)

台北市 106 愛國東路 216 號 3 樓
 成立日期：2003,1
 總資產：754,911
 資本額：20,000
 電話：(02)23931261
 網址：www.post.gov.tw

第一金人壽保險股份有限公司

台北市 110 信義路四段 456 號 13 樓
 成立日期：2007,12
 總資產：59,009
 資本額：4,250
 電話：(02)87581000
 網址：www.firstlife.com.tw

合作金庫人壽保險股份有限公司

台北市 100 忠孝東路四段 325 號 10 樓
 成立日期：2010,1
 總資產：160,736
 資本額：6,719
 電話：(02)27726772
 網址：my.tcb-life.com.tw

保德信國際人壽保險股份有限公司

台北市 105 南京東路五段 161 號 10 樓
 成立日期：1990,11
 總資產：181,886
 資本額：4,961
 電話：(02)27678866
 網址：www.prulife.com.tw

全球人壽保險股份有限公司

台北市 110 市民大道六段 288 號 16 樓
 成立日期：1992,8
 總資產：1,176,416
 資本額：6,435
 電話：(02)66399999
 網址：www.transglobe.com.tw

元大人壽保險股份有限公司

台北市 105 民生東路三段 156 號 17 樓
 成立日期：1992,3
 總資產：284,651
 資本額：9,736
 電話：(02)27517578
 網址：www.yuantalife.com.tw

Life Insurance Division of Chunghwa Post Co., Ltd.

3rd. Fl., 216, Ai-Kuo E. Rd., Taipei
 Date Founded: 2003,1
 Assets : 754,911
 Capital: 20,000
 Tel: 886-2-23931261
 Website: www.post.gov.tw

First-Aviva Life Insurance Co., Ltd.

13th Fl., 456, Sec. 4, Hsin Yi Rd., Taipei
 Date Founded: 2007,12
 Assets : 59,009
 Capital: 4,250
 Tel: 886-2-87581000
 Website: www.firstlife.com.tw

BNP Paribas Cardif TCB Life Insurance Co., Ltd.

10th Fl., 325, Sec. 4, Chung Hsiao E. Rd., Taipei
 Date Founded: 2010,1
 Assets : 160,736
 Capital: 6,719
 Tel: 886-2-27726772
 Website: my.tcb-life.com.tw

Prudential Life Ins. Co. of Taiwan Inc.

10th Fl., 161, Sec. 5, Nanking E. Rd., Taipei
 Date Founded: 1990,11
 Assets : 181,886
 Capital: 4,961
 Tel: 886-2-27678866
 Website: www.prulife.com.tw

TransGlobe Life Insurance Inc.

16th Fl., 288, Sec. 6, Civic Blvd., Taipei
 Date Founded: 1992,8
 Assets : 1,176,416
 Capital: 6,435
 Tel: 886-2-66399999
 Website: www.transglobe.com.tw

Yuanta Life Insurance Co., Ltd

17th Fl., 156, Sec. 3, Ming Sheng E. Rd., Taipei
 Date Founded: 1992,3
 Assets : 284,651
 Capital: 9,736
 Tel: 886-2-27517578
 Website: www.yuantalife.com.tw

國際康健人壽保險股份有限公司

台北市 100 中華路一段 39 號 6 樓

成立日期 : 2011,12

總資產 : 35,886

資本額 : 2,000

電話 : (02)66231688

網址 : www.cigna.com.tw

Cigna Taiwan Life Assurance Co., Ltd.

6th Fl., 39, Sec. 1, Chung Hua Rd., Taipei

Date Founded: 2011,12

Assets : 35,886

Capital: 2,000

Tel: 886-2-66231688

Website: www.cigna.com.tw

**英屬百慕達商友邦人壽保險股份有限公司
臺灣分公司**

台北市 106 敦化南路二段 333 號 17 樓

成立日期 : 1990,11

總資產 : 45,830

資本額 : 4,354

電話 : (02)27352838

網址 : www.aia.com.tw

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

17th Fl., 333, Sec. 2, Tun Hua S. Rd., Taipei

Date Founded: 1990,11

Assets : 45,830

Capital: 4,354

Tel: 886-2-27352838

Website: www.aia.com.tw

法商法國巴黎人壽保險公司臺灣分公司

台北市 110 信義路五段 7 號 80 樓

成立日期 : 1997,11

總資產 : 326,188

資本額 : 4,335

電話 : (02)66363456

網址 : life.cardif.com.tw

Cardif Assurance Vie, Taiwan Branch

80th Fl., 7, Sec. 5, Hsin Yi Rd., Taipei

Date Founded: 1997,11

Assets : 326,188

Capital: 4,335

Tel: 886-2-66363456

Website: life.cardif.com.tw

英屬百慕達商安達人壽保險公司臺灣分公司

台北市 110 信義路五段 8 號 12 樓

成立日期 : 2005,10

總資產 : 105,994

資本額 : 1,974

電話 : (02)81611988

網址 : life.chubb.com/tw-zh/

註 : 原中泰人壽保險公司，105 年 9 月更名

Chubb Life Taiwan

12th Fl., 8, Sec. 5, Hsin Yi Rd., Taipei

Date Founded: 2005,10

Assets : 105,994

Capital: 1,974

Tel: 886-2-81611988

Website: life.chubb.com/tw-zh/

Note: Original ACE Life, name changed in Sep. 2016.



▶ 附錄

▶ Appendix



109 中華民國 2020 The Life Insurance Industry in Taiwan
人壽保險業概況

臺灣壽險業經驗生命表

1,000qx

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

註：本表 100 歲及以上部份省略。

Taiwan Standard Ordinary Experience Mortality Table

1,000qx

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

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

國名	幣名	2019年				2018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	2,460,123	2,460,123	39.10	1	2,368,305	2,368,305	38.52
Canada	CAD	9	176,676	133,157	2.12	9	167,667	129,364	2.10
Brazil	BRL	13	292,345	74,106	1.18	16	263,689	72,174	1.17
Mexico	MXN	25	586,940	30,495	0.48	25	535,800	27,866	0.45
Argentina	ARS	42	448,300	9,346	0.15	38	337,079	12,119	0.20
Chile	CLP	36	9,272,108	13,185	0.21	36	8,892,736	13,868	0.23
Colombia	COP	43	29,921,520	9,119	0.14	43	27,268,340	9,224	0.15
Peru	PEN	51	14,114	4,230	0.07	51	12,869	3,916	0.06
United Kingdom	GBP	4	286,772	366,243	5.82	4	285,140	380,850	6.19
France	EUR	5	234,319	262,283	4.17	5	216,319	266,275	4.33
Germany	EUR	6	217,853	243,852	3.88	6	201,104	244,755	3.98
Italy	EUR	8	149,944	167,838	2.67	8	140,993	170,273	2.77
Netherlands	EUR	12	74,738	83,657	1.33	12	70,703	86,474	1.41
Spain	EUR	16	63,431	71,002	1.13	14	63,724	75,274	1.22
Switzerland	CHF	18	58,583	58,953	0.94	18	57,857	59,164	0.96
Ireland	EUR	14	na.	73,347	1.17	15	na.	72,478	1.18
Belgium	EUR	23	32,525	36,407	0.58	22	31,199	36,854	0.60
Sweden	SEK	21	362,977	38,385	0.61	20	340,170	39,116	0.64
Denmark	DKK	22	247,703	37,140	0.59	21	234,855	37,192	0.60
Luxembourg	EUR	20	40,619	45,467	0.72	23	28,080	33,170	0.54
Russia	RUB	28	1,479,675	22,856	0.36	28	1,478,406	23,591	0.38
Finland	EUR	26	24,410	27,324	0.43	26	23,401	27,643	0.45
Norway	NOK	30	183,339	20,834	0.33	30	173,050	21,284	0.35
Austria	EUR	31	17,609	19,710	0.31	31	17,332	20,474	0.33
Poland	PLN	34	60,938	15,869	0.25	34	59,849	16,572	0.27
Portugal	EUR	35	12,469	13,957	0.22	35	13,144	15,527	0.25
Turkey	TRY	39	62,071	10,933	0.17	41	50,415	10,452	0.17
Czech Republic	CZK	45	165,460	7,215	0.11	44	155,231	7,144	0.12
Greece	EUR	49	4,217	4,721	0.08	49	4,050	4,784	0.08
Japan	JPY	3	49,885,930	459,347	7.30	3	48,621,640	438,412	7.13
PR China	CNY	2	4,264,400	617,399	9.81	2	3,801,662	574,890	9.35
South Korea	KRW	7	206,381,300	174,520	2.77	7	200,813,900	180,386	2.93
Taiwan	TWD	10	3,643,818	117,823	1.87	10	3,677,170	121,908	1.98
India	INR	11	7,551,598	106,307	1.69	11	6,806,148	97,342	1.58
Hong Kong	HKD	15	566,104	72,253	1.15	17	499,873	63,781	1.04
Singapore	SGD	24	42,034	30,813	0.49	24	41,476	30,750	0.50
Thailand	THB	27	842,095	27,123	0.43	27	849,026	26,277	0.43
Indonesia	IDR	29	315,075,500	22,286	0.35	29	306,336,600	21,527	0.35
Malaysia	MYR	33	71,303	17,150	0.27	33	67,684	16,603	0.27
Iran	IRR	38	na.	12,380	0.20	37	na.	12,231	0.20
Israel	ILS	32	68,881	19,324	0.31	32	66,640	18,526	0.30
Saudi Arabia	SAR	41	37,805	10,081	0.16	42	35,014	9,337	0.15
Philippines	PHP	46	320,889	6,195	0.10	46	314,534	5,973	0.10
South Africa	ZAR	19	680,390	47,093	0.75	19	648,754	49,002	0.80
Morocco	MAD	50	44,622	4,640	0.07	50	41,151	4,384	0.07
Australia	AUD	17	98,821	68,690	1.09	13	105,533	78,801	1.28
New Zealand	NZD	40	16,014	10,552	0.17	40	15,399	10,652	0.17
World Total				6,292,600				6,149,020	

Source: Swiss Reinsurance Company, Sigma, 3/2019

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

國名	幣名	2019年				2018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	628,522	628,522	21.55	1	608,967	608,967	21.13
Canada	CAD	13	70,743	53,317	1.83	13	70,222	54,180	1.88
Brazil	BRL	14	162,939	41,303	1.42	15	139,950	38,306	1.33
Mexico	MXN	29	273,168	14,193	0.49	28	242,819	12,629	0.44
Chile	CLP	33	5,537,940	7,875	0.27	33	5,406,854	8,432	0.29
Argentina	ARS	48	61,784	1,288	0.04	51	48,951	1,760	0.06
Colombia	COP	39	9,615,235	2,930	0.10	39	8,584,598	2,904	0.10
Peru	PEN	46	6,938	2,079	0.07	49	6,272	1,909	0.07
United Kingdom	GBP	4	206,888	264,221	9.06	4	205,654	274,683	9.53
France	EUR	5	149,720	167,588	5.75	5	144,573	170,777	5.93
Germany	EUR	9	90,723	101,550	3.48	9	83,695	98,865	3.43
Italy	EUR	6	110,898	124,133	4.26	6	106,108	125,341	4.35
Ireland	EUR	11	na.	66,297	2.27	11	na.	65,289	2.27
Spain	EUR	16	27,523	31,562	1.08	20	28,995	28,180	0.98
Switzerland	CHF	17	30,020	30,808	1.06	16	29,771	34,250	1.19
Sweden	SEK	20	270,896	28,648	0.98	19	252,428	29,027	1.01
Belgium	EUR	24	16,409	18,368	0.63	24	15,628	18,460	0.64
Luxembourg	EUR	19	28,196	30,210	1.04	17	23,856	30,444	1.06
Netherlands	EUR	26	12,898	14,437	0.50	27	12,815	15,138	0.53
Denmark	DKK	21	184,581	27,676	0.95	21	172,677	27,345	0.95
Finland	EUR	23	19,914	22,291	0.76	22	19,064	22,519	0.78
Norway	NOK	28	106,063	12,503	0.43	29	100,350	12,342	0.43
Poland	PLN	38	14,946	3,892	0.13	36	15,784	4,370	0.15
Portugal	EUR	32	7,175	8,031	0.28	32	8,246	9,741	0.34
Austria	EUR	35	5,473	6,126	0.21	35	5,596	6,610	0.23
Czech Republic	CZK	43	52,948	2,309	0.08	41	55,852	2,570	0.09
Greece	EUR	43	1,948	2,180	0.07	44	1,875	2,215	0.08
Hungary	HUF	50	506,211	1,741	0.06	52	473,884	1,754	0.06
Russia	RUB	34	409,374	6,324	0.22	34	452,400	7,219	0.25
Turkey	TRY	52	9,589	1,689	0.06	53	6,835	1,417	0.05
Japan	JPY	2	37,068,810	341,328	11.70	2	36,326,910	327,553	11.36
PR China	CNY	3	2,275,400	329,432	11.30	3	2,072,286	313,372	10.87
South Korea	KRW	8	111,732,100	94,483	3.24	8	110,843,100	99,567	3.45
Taiwan	TWD	7	3,012,901	97,423	3.34	7	3,077,995	102,044	3.54
India	INR	10	5,659,442	79,671	2.73	10	5,081,321	72,673	2.52
Hong Kong	HKD	12	523,691	66,840	2.29	12	461,437	58,877	2.04
Indonesia	IDR	26	223,355,500	15,798	0.54	26	224,030,700	15,743	0.55
Singapore	SGD	22	30,250	21,022	0.72	18	30,133	30,140	1.05
Thailand	THB	25	553,862	17,807	0.61	25	575,605	17,815	0.62
Malaysia	MYR	29	50,579	12,166	0.42	30	47,367	11,619	0.40
Israel	ILS	31	37,838	10,615	0.36	31	35,963	9,998	0.35
Philippines	PHP	37	220,338	4,254	0.15	37	221,639	4,209	0.15
Vietnam	VND	36	109,690,700	4,723	0.16	38	86,176,000	3,745	0.13
South Africa	ZAR	15	545,041	37,725	1.29	14	519,087	39,208	1.36
Morocco	MAD	45	20,046	2,084	0.07	48	18,189	1,938	0.07
Australia	AUD	18	30,244	22,175	0.76	23	40,364	22,340	0.78
New Zealand	NZD	47	2,643	1,742	0.06	50	2,576	1,782	0.06
World Total				2,916,267				2,882,179	

Source: Swiss Reinsurance Company, Sigma, 3/2019





中華民國一〇九年度
人壽保險業概況
The Life Insurance Industry
2020 in Taiwan

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