



中華民國九十八年度

人壽保險業概況

The Life Insurance Industry

2009

in Taiwan

目 錄

| | |
|----------------------------|----|
| 理事長序言 | 4 |
| 一、公會簡介 | 9 |
| (一) 公會沿革 | 10 |
| (二) 成立宗旨與主要任務 | 10 |
| (三) 組織現況 | 10 |
| (四) 各委員會及研究小組功能 | 12 |
| (五) 各行政單位職能 | 14 |
| (六) 組織系統圖 | 18 |
| (七) 各項自律規範 | 20 |
| 二、民國 98 年臺灣地區人壽保險業概況 | 21 |
| (一) 社會經濟概況 | 22 |
| (二) 產業現況 | 23 |
| (三) 資產負債狀況 | 25 |
| (四) 資金運用狀況 | 26 |
| (五) 保費收入 | 28 |
| (六) 初年度保費收入通路別分析 | 30 |
| (七) 保險給付 | 32 |
| (八) 投保率與普及率 | 33 |
| (九) 壽險業務員概況 | 34 |
| 三、會務動態 | 37 |
| (一) 榮譽榜 | 38 |
| (二) 研討會 | 38 |
| (三) 國際交流及會議 | 40 |
| (四) 其他 | 42 |
| 四、本會發行刊物 | 45 |
| 五、會員名錄 | 49 |
| 附錄： | 55 |
| 1. 臺灣壽險業經驗生命表 | 56 |
| 2. 世界各國保費收入 | 58 |

Contents

| | |
|--|-----------|
| Chairman's Message..... | 5 |
| I. About the Association..... | 9 |
| 1. History. | 11 |
| 2. Purpose and Mandate. | 11 |
| 3. Organization. | 11 |
| 4. Committee Functions. | 13 |
| 5. Departmental Duties and Responsibilities. | 15 |
| 6. Organizational Chart. | 18 |
| 7. Self-Regulatory Rules. | 20 |
| II. 2009 Highlights of the Life Insurance Business in Taiwan..... | 21 |
| 1. Overall Economic Conditions. | 22 |
| 2. Insurance Industry Environment. | 23 |
| 3. Assets & Liabilities. | 25 |
| 4. Investment Environment and Activities. | 26 |
| 5. Premium Income. | 28 |
| 6. First Year Premium Income – by Distribution Channels. | 30 |
| 7. Insurance Payments. | 32 |
| 8. Ratio of Having Insurance Coverage & Ratio of Prevalence. | 33 |
| 9. Life Insurance Agents. | 34 |
| III. Association Activities. | 37 |
| 1. Honors and Awards. | 39 |
| 2. Seminars. | 39 |
| 3. International Communications and Meetings. | 41 |
| 4. Others Activities. | 43 |
| IV. Publications | 45 |
| V. The Member Companies of LIA-ROC. | 49 |
| Appendix: | 55 |
| 1. Taiwan Standard Ordinary Experience Mortality Table. | 56 |
| 2. Life Insurance Premium Income in Various Countries. | 58 |



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 98 年國際經濟情勢已緩步復甦，台灣亦然。壽險業總保費收入成長稍緩，總保費收入新臺幣 20,066 億元，較上年增加 4.57%；投資型保險商品新契約保費收入，受整體金融投資環境影響，消費者投資意願轉趨保守，僅新臺幣 1,685 億元，較上年度衰退 43.69%，占新契約保費收入比率 18.21%。

投保率仍持續成長，達 204.84%，保費來源通路結構產生變化，銀行通路大幅成長。新契約保費收入中，壽險公司行銷體系占 33.85%；銀行通路占 63.15%；傳統保險經紀人、保險代理人占 2.99%。此外，壽險業總資產累積已達新臺幣 108,075 億元；然稅後利益僅新臺幣 48 億元。表現雖然仍未回復往年水準，但已脫離去年大幅虧損之陰霾。

在政策與法令修訂方面，主管機關為有效監管因金融危機導致國內結構型商品違約的爭議，增訂「境外結構型商品管理規則」要求所有對非專業投資人銷售之結構型商品皆須經過審查程序，並新頒訂「投資型保險專設帳簿保管機構及投資標的應注意事項」，用以強化投資型保單投資標的之運用範圍。此外，為落實對經濟弱勢民眾之照顧及協助建構健全之社會安全網，頒訂「保險業辦理微型保險業務應注意事項」；為加強保險業風險管理之能力，核定本會所報之「保險業風險管理實務守則」。再者，財政部依據行政院賦稅改革委員會之決議，規定自 99 年 1 月 1 日開始對投資型保險商品新契約課徵所得稅。以上規範均將對本業未來商品發展與風險管理能力產生長遠影響。

面對國內外經濟環境的劇烈變化，壽險業如何有效因應以突破困境，維持穩定發展，為我業界共同努力的方向。冀期群策群力，凝聚共識，為創造壽險業良好經營環境，提供社會大眾足額保險保障，達到安和社會樂利民生之理想目標。

中華民國人壽保險商業同業公會理事長

賴本隊

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 2009, the global economic situation has gradually recovered, so does it for Taiwan. The total premium income of national life insurance industry amounts to NT\$ 2,006.6 billion, with mild growth of 4.57 from previous year. Sufferings from overall financial investment environment as well as consumers' conservative investment attitude, the first-year premium of new unit-linked insurance contracts poses merely 168.5 billion, of a yearly recession of 43.69% composing of 18.21% of total new-contract premiums.

The insurance coverage enjoys steady growth of 204.84%; the premium structure experiences change: bancassurance rise sharply. Out of the overall new contract premiums, the traditional salesman channel poses 33.85%, bancassurance 63.15%, traditional brokerage and agency 2.99%. Meanwhile, the total assets of life industry reaches NT\$ 10,807.5 billion, total tax-net income around NT\$ 4.8 billion; the performance may not yet fully recover, while quite enough to prove the cast-away from last year's dramatic loss.

In policy and regulation amendments sector, the competent authority, for purpose of effective supervision over structured-product default disputes deriving from financial crisis, thus promulgates "Directions Governing the Administration of Offshore Structured Product" to require the said products ought to go through review process if to be



本會賴理事接受內政部頒發97年度績優全國性職業團體優等團體獎

Honor "Outstanding Group" Award in the "Assessment of 2008 National Social and Occupational Groups of the Ministry of the Interior".



本會與日本財團法人亞洲人壽保險振興中心共同舉辦「LIAROC-OLIS 2009」研修班
LIAROC-OLIS 2009 Seminar.



中國保險協會蒞會參訪 98.01.05.
The Insurance Association of China visited 2009.01.05.



廈門市保險行業協會參訪團蒞會拜訪 98.12.04.
Xiamen Insurance Association visited 2009.12.04.

sold to unprofessional investors; it also ordains "Directions for the Separate Account Custodian Institutions and Investment Instruments of the Investment-linked Insurance" to regulate the investment targets of the said products; issue "Directions for Insurance Companies to Engage in Microinsurance Business" to help assist those financially inferior as well as building a solid social security network; to promoted risk management of the industry, approves "Code of Practice for Risk management of Insurance Enterprises" submitted by the Association. Moreover, the Ministry of Finance, following in pursuant to the resolution of Tax Reform Commission, announces to impose income tax upon new investment-linked- insurance contracts since January 1st of 2010. In all, the aforementioned regulations would greatly influence the future product development and risk management sector .

Toward the fast-changing environments in both external and internal economic markets, the way life industry manages to break through challenges for future stable developments has been the common target of our endeavors. It is my sincere hope that we will stand on common ground to sustain past successes while creating the ideal business environment for the life insurance industry by providing adequate protection for the public and maintaining stability and prosperity.

The Life Insurance Association of the Republic of China
Chairman

Pen-Tui Lai



▶ 一、公會簡介

▶ I. About the Association



98 中華民國 2009 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 4 屆）理事長為賴本隊先生；秘書長為洪燦楠先生。

(二) 成立宗旨與主要任務

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

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

(三) 組織現況

本會由各會員公司派代表組成會員代表大會；由會員代表選舉理事 21 人組織理事會，並選舉監事 5 人組織監事會。本會為積極推行任務、促進本業發展，目前依實際需要，在理事會下常設四個委員會及 20 個研究小組：

1. 人身保險業務員資格測驗登錄管理委員會。
2. 人身保險業務員紀律委員會。
3. 壽險業業務經營自律準則暨招攬體制階段改善計畫執行委員會。
4. 新型態人身保險業商品認定委員會。
5. 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 4th Chairman of LIA-ROC is Pen Tui Lai., The Secretary General is T. N. Horng.

2. Purpose and Mandate

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

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

3. Organization

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

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

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

(四) 各委員會及研究小組功能

1. 人身保險業務員資格測驗登錄管理委員會

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

2. 人身保險業務員紀律委員會

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

3. 壽險業業務經營自律準則暨招攬體制階段改善計畫執行委員會

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

4. 新型態人身保險商品認定委員會

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

5. 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：

4. Committee Functions

(1) The Agent Examination and Registration Committee

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

(2) The Agent Disciplinary Committee

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

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

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

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

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

(5) 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:

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

(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。

Underwriting Subcommittee.
 Policy Conversion Subcommittee.
 Marketing Subcommittee.
 Group Insurance Subcommittee.
 Actuarial & Statistical Subcommittee.
 Reinsurance Subcommittee.
 Medical Subcommittee.
 Annuity Subcommittee.
 Human Resources Subcommittee.
 Internal Control and Audit Subcommittee

Legal Subcommittee.
 Claims Subcommittee.
 Accident Insurance Subcommittee.
 Education & Training Subcommittee.
 Financial & Accounting Subcommittee.
 Information System Subcommittee.
 Investment Subcommittee.
 Appeal Service Subcommittee.
 Public Relations Subcommittee.
 Risk Management Subcommittee.

5. Departmental Duties and Responsibilities

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

Administrative Affairs Department

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

Research & Consulting Department

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

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

訓練登錄組：

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

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

精算資訊組：

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

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

Education & Agent Registration Department

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

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

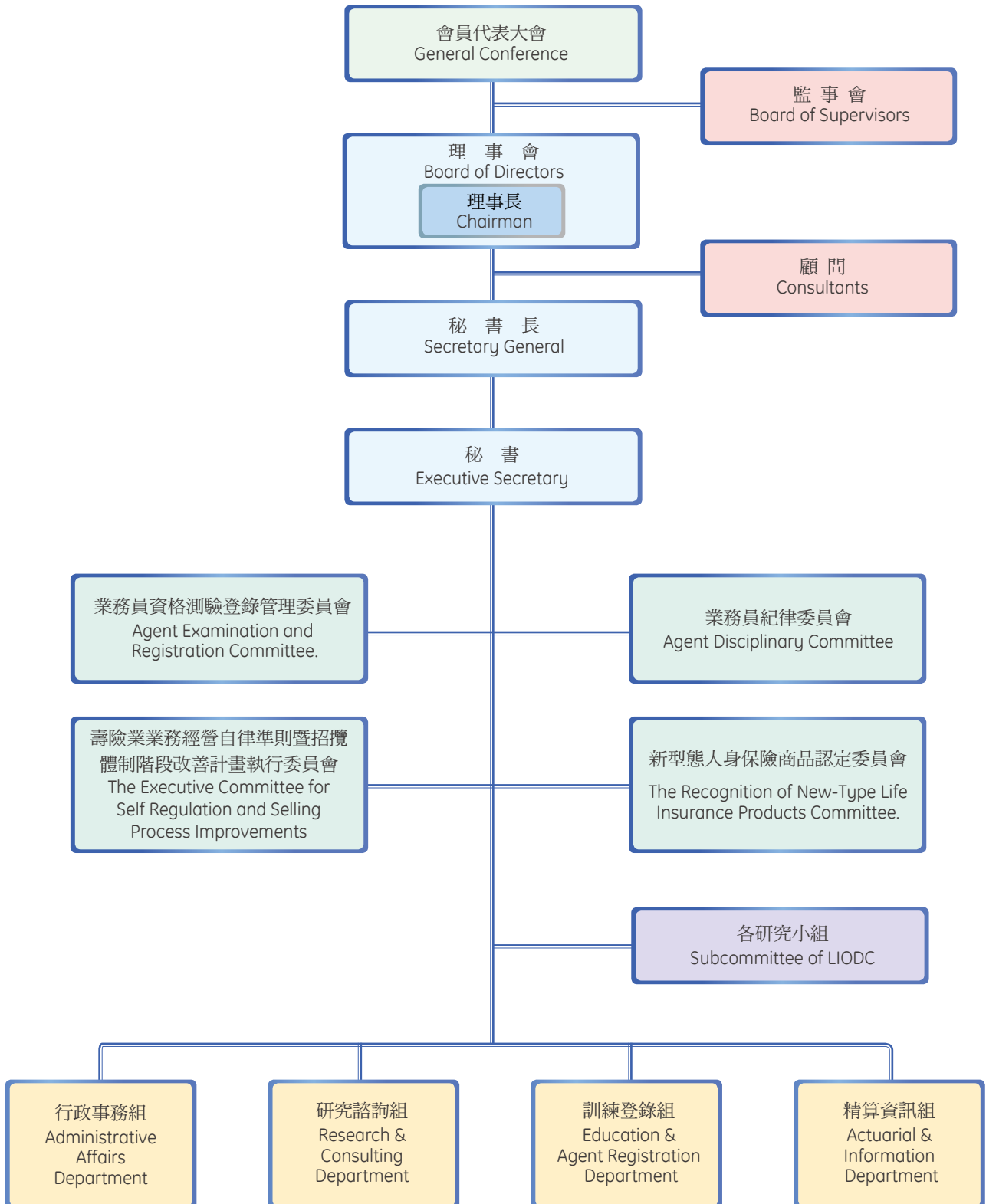
Actuarial & Information Department

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

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

(六) 組織系統圖

6. Organizational Chart





(七) 各項自律規範

7. Self-Regulatory Rules as Follows:

人身保險業高額保險契約招攬及核保自律規範

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

保險業招攬廣告自律規範

Self-Regulatory Rules Governing Marketing Advertisements of Insurance Industry

投資型保險商品銷售自律規範

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

人身保險業保險商品設計自律規範

Self-Regulatory Rules for Product Design of Life Insurance Enterprises

人身保險業簽署保險商品之法務與投資人員自律規範

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

保險業資金全權委託投資自律規範

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

保險業資產管理自律規範

Self-Regulatory Rules for Asset Management of Insurance Industry

保險業經營電子商務自律規範

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

保險業電子商務紀錄保存及內部安全控制作業管理自律規範

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

人身保險業保險契約轉換及繳費年期變更自律規範

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

人身保險業辦理保險單借款自律規範

Self-Regulatory Rules for Life Insurance Enterprises Engaging Policy Loan

保險業辦理放款其徵信、核貸、覆審等作業規範

Self-Regulatory Rules for Credit Inquiry, Loan Approval and Review for Insurance Industry Engaging Loan

▶ 二、民國98年臺灣地區人壽保險業概況

▶ II. 2009 Highlights of the Life Insurance Business
in Taiwan



98 中華民國 2009 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 98 年下半年臺灣經濟雖受惠於全球消費力道回升及服務貿易擴增，但仍受去年全球之金融海嘯影響，統計全年經濟成長下探至負成長 1.87%，遠低於民國 97 年之 0.73%。



國民所得

民國 98 年平均每人國民所得為新臺幣 478,155 元 (14,483 美元*)，較前一年 15,313 美元減少 830 美元或 5.4%，歷年平均每人國民所得隨匯率波動影響，近幾年金額已近 15,000 美元左右，有實質的進展。

1. Overall Economic Conditions

Economic Growth

Within second half of 2009, Taiwan's economic performance, though benefiting from rebounding global consumption and expanding trade-in-service, still suffered from last year's financial crisis; the inland yearly economic growth lowered to -1.87%, far from previous year's 0.73%.

Per Capita Income

In 2009, per capita income reached US\$14,483. The figure was down by US\$830 or 5.4% from the preceding year's US\$15,313. The amount of per capita income in recent years has reached US\$15,000, affected by currency, it has significant improvement.



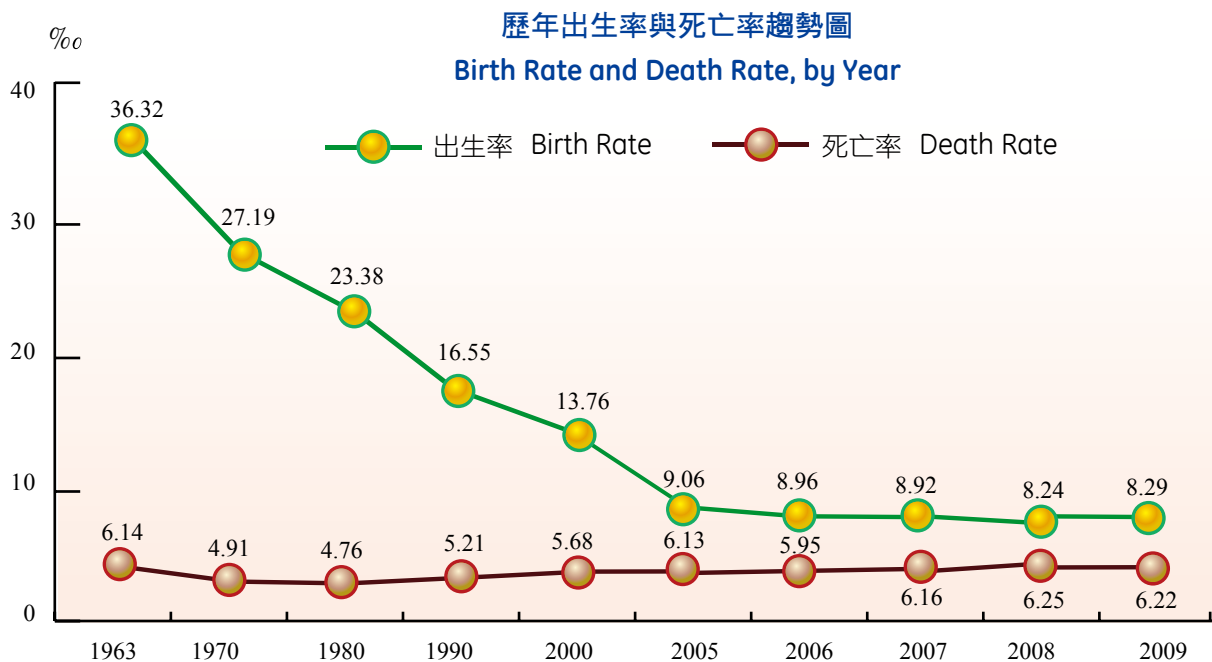
註 *：新臺幣33.01元=美金1元，以下換算基礎同。 NT\$33.01= US\$ 1, the same as the following.

人口數、出生率與死亡率

民國 98 年底，依內政部統計總人口數為 23,119,772 人，較去年底增加 82,741 人，其中男性為 11,636,734 人，女性為 11,483,038 人。本年度出生人數為 191,310 人，粗出生率為千分之 8.29，較去年減少 0.35%；死亡人數為 143,582 人，粗死亡率為千分之 6.22，較去年減少 0.03%。

Population, Birth Rate and Death Rate

According to the household registration data, at the end of 2009, total population was 23,119,772 including 11,636,734 males and 11,483,038 females. Relative to the total population at the end of 2008, there was an increase of 82,741 persons. The number of live births, during 2009, totaled 191,310 resulting in a crude birth rate of 8.29 per 1,000 persons. 143,582 deaths were registered in 2009 with a crude death rate of 6.22 per 1,000 persons.



(二) 產業現狀

至民國 98 年底，共有 30 家壽險公司經營人身保險業務，其中，國內公司(含外商子公司)22 家，設立 135 分公司，通訊處 3,474 個；外商分公司 8 家，設立 38 個通訊處；從業人員中，業務員共計 168,732 人，較前年減少 3.65%，內勤人員共 26,025 人，近幾年人數變化不大；壽險業總資本額已達新臺幣 340,699 百萬元，較前一年度增加 5,179 百萬元。

2. Insurance Industry Environment

At the end of 2009, there were 30 life insurance companies in operation, including 22 domestic companies and 8 foreign branch companies. There were 168,732 employees, decreased 3.65% from last year. The total capital of life insurance industry reached NT\$340,699 million, up by NT\$5,179 million from last year.

分支機構分布圖
Distribution of Branch Offices

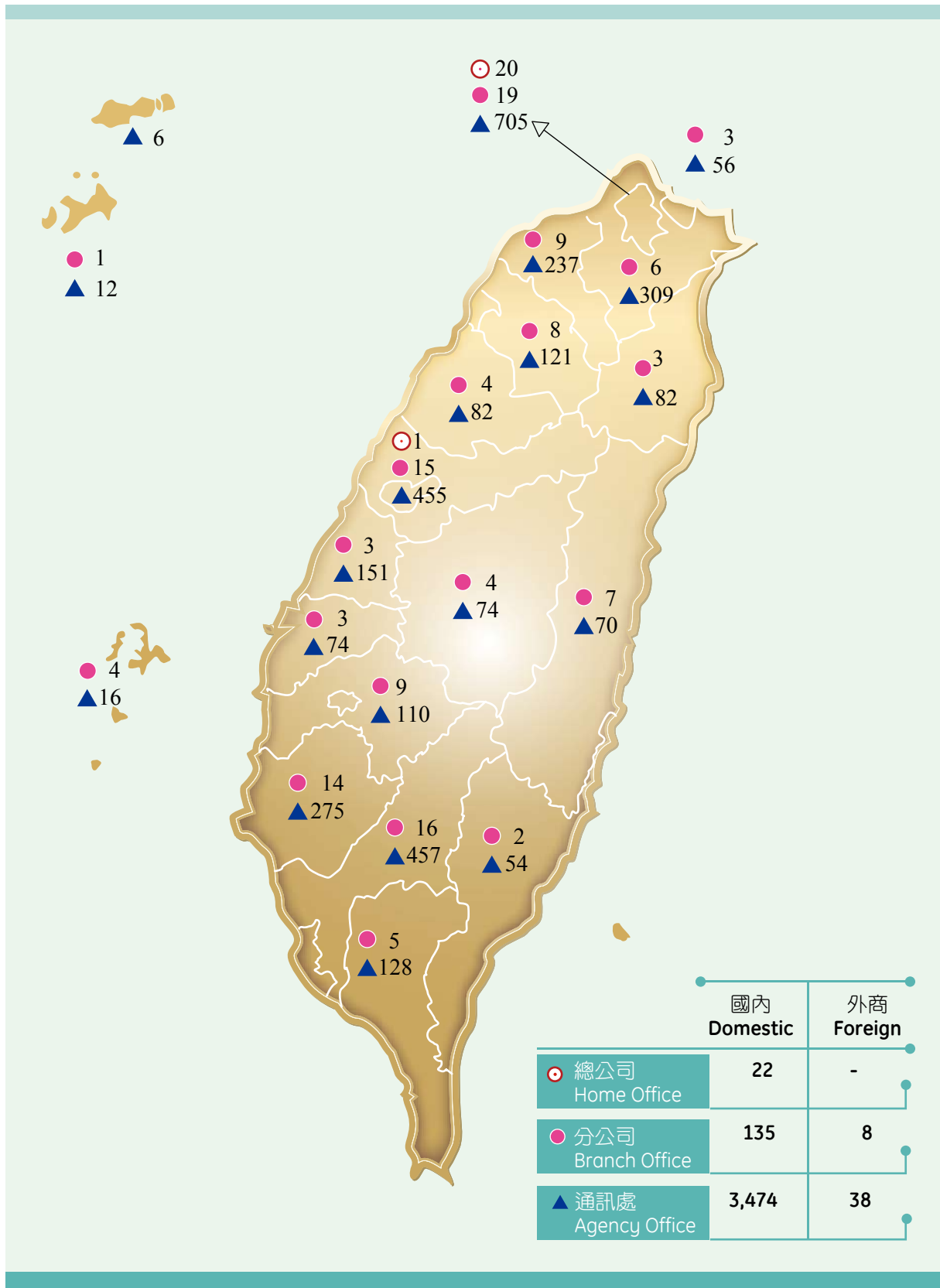


表 1: 人壽保險業歷年公司數、從業人員及資本額概況

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 94 年 (2005) | 21 | 8 | 202,737 | 24,839 | 208,436 |
| 民國 95 年 (2006) | 22 | 7 | 189,187 | 26,015 | 221,184 |
| 民國 96 年 (2007) | 22 | 7 | 175,353 | 27,031 | 227,293 |
| 民國 97 年 (2008) | 23 | 7 | 175,127 | 26,575 | 335,520 |
| 民國 98 年 (2009) | 22 | 8 | 168,732 | 26,025 | 340,699 |

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 98 年底，全體壽險業總資產已達新臺幣 10,782,439 百萬元 (約 326,642 百萬美元較前一年 9,169,449 百萬元增加 17.59%。負債總額為新臺幣 10,347,147 百萬元，較前一年 8,955,335 百萬元增加 15.54%，其中各種準備金有 8,974,937 百萬元，佔總負債的 86.74%。業主權益總數為新臺幣 435,292 百萬元，較前一年 214,114 百萬元增加 103.30%。

3. Assets & Liabilities

The total assets of life insurance industry in 2009 amounted to NT\$10,782,439 million (US\$326,642 million), which showed an increase of 17.59% over the previous year's NT\$9,169,449 million. The total liabilities of life insurance industry in 2009 amounted to NT\$10,347,147 million, and an increase of 15.54% over the preceding year. The major item of liability was policy reserves, which reached NT\$8,974,937 million accounted for 86.74% of the total liabilities. The owners' equity in 2009 increased from NT\$214,114 million to NT\$435,292 million, the increased rate was 103.30%.

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

金額：新臺幣百萬元 Amount Unit:NT\$ Million

| 年 度 Year | 總 資 產 Total Assets | 總 負 債 Total Liabilities | 各種準備金 Policy Reserves | 業主權益 Owners' Equity | 投資報酬率 Return on Asset |
|---------------------|-----------------------|----------------------------|--------------------------|------------------------|--------------------------|
| | | | | | |
| 民國 52 年 (1963) | 364 | 239 | 169 | 125 | 11.33 |
| 民國 59 年 (1970) | 2,103 | 1,884 | 1,640 | 219 | 5.03 |
| 民國 69 年 (1980) | 26,532 | 23,723 | 21,250 | 2,809 | 10.16 |
| 民國 79 年 (1990) | 424,013 | 390,184 | 373,803 | 33,829 | 7.75 |
| 民國 89 年 (2000) | 2,531,778 | 2,351,402 | 2,266,051 | 180,376 | 5.13 |
| 民國 94 年 (2005) | 6,485,405 | 6,216,338 | 5,693,529 | 269,067 | 4.87 |
| 民國 95 年 (2006) | 7,756,511 | 7,256,004 | 6,436,200 | 500,506 | 4.35 |
| 民國 96 年 (2007) | 8,746,487 | 8,313,534 | 7,142,995 | 432,953 | 4.24 |
| 民國 97 年 (2008) | 9,169,449 | 8,955,335 | 7,847,933 | 214,114 | 1.86 |
| 民國 98 年 (2009) | 10,782,439 | 10,347,147 | 8,974,937 | 435,292 | 3.94 |
| 成長率 Growth Rate (%) | 17.59 | 15.54 | 14.36 | 103.30 | 111.83 |

(四) 資金運用狀況

至民國 98 年底止，全體壽險業運用資金總額為新臺幣 9,262,559 百萬元 (約 280,599 百萬美元)，較前一年 7,981,732 百萬元增加 16.05%，為總資產的 85.90%。觀察資金運用情形，有價證券 3,999,857 百萬元，佔運用資金總額的 43.18% 佔居第 1 位，其中，公債及庫券 2,032,023 百萬元佔 21.94%，股票 551,980 百萬元佔 5.96%；資金運用第二位為國外投資計 2,980,183 百萬元，佔運用資金總額的 32.17%，近年來國外投資快速成長，已成為資金運用的首要選擇。

4. Investment Environment and Activities

As the end of 2009, total utilization assets of the life insurance industry was NT\$ 9,262,597 million (US\$280,599 million and 85.90% of total assets) with a growth rate of 16.05% when compared to last year's NT\$ 7,981,732 million. Regarding the overall assets portfolio, the major components of life insurance industry assets were securities & bonds. Total 3,999,857 million (43.18% of total utilization assets) with Government & Treasury Bonds totaled NT\$ 2,032,023 million (21.94% of total utilization assets). The second largest of assets was foreign investments, totaled NT\$ 2,980,183 million (32.17% 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 94 年 (2005) | 189,966 | 2,648,542 | 1,465,098 | 374,209 | 155,354 | 67,469 | 581,412 |
| 民國 95 年 (2006) | 315,772 | 3,132,905 | 1,658,531 | 478,513 | 225,755 | 71,386 | 698,720 |
| 民國 96 年 (2007) | 410,953 | 3,252,402 | 1,720,351 | 553,483 | 223,763 | 43,631 | 711,174 |
| 民國 97 年 (2008) | 529,959 | 3,439,311 | 1,944,621 | 367,029 | 295,288 | 183,715 | 648,658 |
| 民國 98 年 (2009) | 688,378 | 3,999,857 | 2,032,023 | 551,980 | 376,214 | 177,568 | 862,072 |
| 成長率 Growth rate(%) | 29.89 | 16.30 | 4.49 | 50.39 | 27.41 | -3.35 | 32.90 |

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 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 | 524,702 | 2,075,678 | 55,603 | 6,847,781 |
| 民國 96 年 (2007) | 294,946 | 542,370 | 617,043 | 2,336,141 | 27,217 | 7,481,072 |
| 民國 97 年 (2008) | 321,072 | 616,912 | 631,347 | 2,419,200 | 23,931 | 7,981,732 |
| 民國 98 年 (2009) | 386,923 | 612,523 | 569,810 | 2,980,183 | 24,884 | 9,262,559 |
| 成長率 Growth rate(%) | 20.51 | -0.71 | -9.75 | 23.19 | 3.98 | 16.05 |

(五) 保費收入

民國 98 年壽險業總保費收入已達新臺幣 2,006,559 百萬元 (約 60,786 百萬美元)，較前一年 1,918,843 百萬元增加 4.57%，其中人壽保險 1,305,573 百萬元，較去年減少 2.23%、傷害保險 56,894 百萬元、健康保險 219,556 百萬元、年金保險 424,536 百萬元，較去年增加 29.43%，分別佔所有保費收入的 65.07%、2.84%、10.94%、21.16%。

5. Premium Income

In 2009, total premium income of life insurance industry reached NT\$2,006,559 million (US\$60,786 million) and increased 4.57% when compared to last year's NT\$1,918,843 million. The life insurance premium income was NT\$1,305,573 million (65.07% of total premium income), an decreased of 2.23%. The premium income of accident products was NT\$56,894 million (2.84% of premium income) and the premium income of health products was NT\$219,556 million (10.94% of premium income). The premium income of annuity product was NT\$424,536 million (21.16% 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 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 |
| 民國 96 年 (2007) | 1,466,562 | 58,363 | 180,734 | 169,438 | 1,875,097 |
| 民國 97 年 (2008) | 1,335,413 | 58,102 | 197,331 | 327,997 | 1,918,843 |
| 民國 98 年 (2009) | 1,305,573 | 56,894 | 219,556 | 424,536 | 2,006,559 |
| 成長率 Growth rate(%) | -2.23 | -2.08 | 11.26 | 29.43 | 4.57 |

近幾年我國壽險業經營險種變化可由各險別初年度保費收入統計表中觀知，傳統型壽險近年業績表現不穩定，民國 98 年為最高峰達 408,598 百萬元，傷害險於民國 90 年達 16,412 百萬元後，逐年下降至民國 95 年以後維持約 11,000 百萬元水準，98 年僅 9,541 百萬元；健康險 98 年達 37,557 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 98 年受全球金融風暴影響僅 298,891 百萬元負成長 0.09%。

In recent years, the distribution of the first year premium income - by product lines are shown in the following table. Statistical information of the first year premium income indicated that the traditional life product performance fluctuated from time to time. Premium income reached NT\$408,598 million in 2009 and accident insurance products premium was NT\$16,412 million in 2001, decreased to about NT\$11,000 million on average after 2006. Premium income did not reach NT\$9,541 million in 2009. Insurance premium for health insurance reached at approximately NT\$37,557 million for the last year. Investment-linked products were affected by global financial crisis, decreased to NT\$298,891 million and negative growth 0.09% in 2009.

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 98 年 (2009) | 民國 97 年 (2008) | 民國 96 年 (2007) | 民國 95 年 (2006) | 民國 94 年 (2005) |
|------------------|--------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| 人壽保險 Life | 傳統型 Traditional | 408,598 | 324,458 | 141,311 | 158,561 | 186,872 |
| | 投資型 Investment-Linked | 60,990 | 171,555 | 407,504 | 236,867 | 200,837 |
| | 小計 Subtotal | 469,588 | 496,012 | 548,815 | 395,428 | 387,709 |
| 傷害保險 Accident | 傳統型 Traditional | 9,541 | 10,132 | 11,233 | 11,237 | 12,516 |
| 健康保險 Health | 傳統型 Traditional | 37,557 | 28,950 | 26,627 | 22,928 | 20,569 |
| 年金保險 Annuity | 傳統型 Traditional | 300,899 | 192,586 | 107,689 | 79,662 | 112,092 |
| | 投資型 Investment-Linked | 107,485 | 127,616 | 57,501 | 15,310 | 8,050 |
| | 小計 Subtotal | 408,385 | 320,202 | 165,190 | 94,972 | 120,142 |
| 合計 Total | 傳統型 Traditional | 756,595 | 556,126 | 286,860 | 272,388 | 332,049 |
| | 投資型 Investment-Linked | 168,475 | 299,171 | 465,005 | 252,177 | 208,887 |
| | 小計 Subtotal | 925,070 | 855,297 | 751,865 | 524,565 | 540,936 |

(六) 初年度保費收入通路別分析

初年度保費收入 925,070 百萬元中，依通路別統計為：壽險公司本身行銷體系 313,156 百萬元佔 33.85%；銀行通路 584,224 百萬元佔 63.15%；傳統保險經紀人、保險代理人僅 27,690 百萬元佔 2.99%。

6. First Year Premium Income – by Distribution Channel

Contribution to the total first year premium income of NT\$925,070 million by various sales channels are as follows: traditional tied agents of life insurers was NT\$313,156 million (33.85%), bancassurance was NT\$584,224 million (63.15%); the broker & agent was NT\$27,690 million (2.99%).

表 6: 人壽保險業民國 98 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)

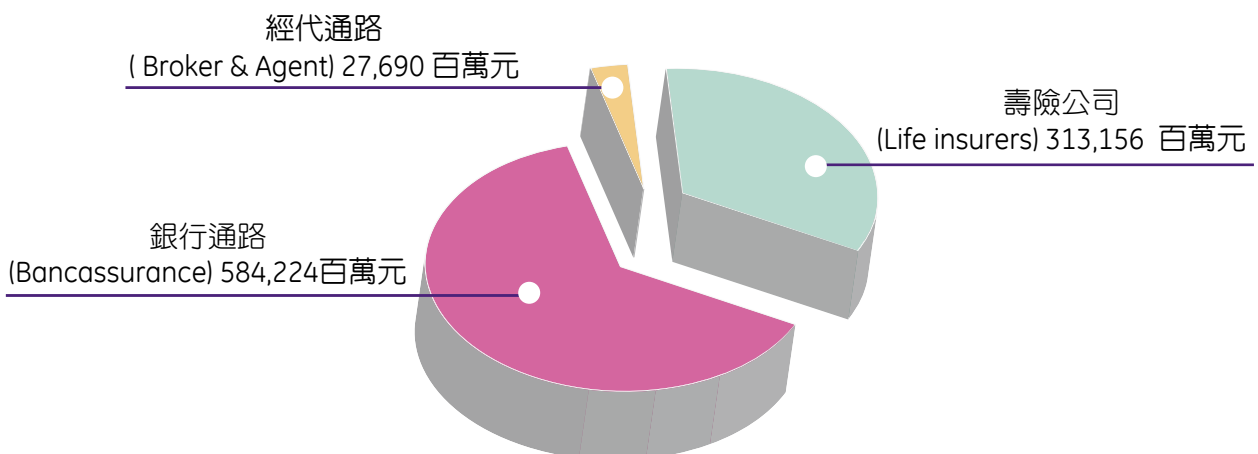
| 來源別 Distribution | 壽險公司 Life insurers | 銀行經代保代 Bankers | 傳統經代保代 Broker & Agent | 其他 Other | 合計 Total |
|---------------------|-----------------------|-------------------|--------------------------|-------------|-------------|
| 民國94年(2005) | 316,333 (58.48) | 203,081 (37.54) | 21,509 (3.98) | 33(0.01) | 540,957 |
| 民國95年(2006) | 315,484 (60.14) | 187,343 (35.71) | 21,605 (4.12) | 133(0.03) | 524,565 |
| 民國96年(2007) | 464,903 (61.83) | 258,684 (34.41) | 28,279 (3.76) | 0(0.00) | 751,865 |
| 民國97年(2008) | 420,613 (49.18) | 409,182 (47.84) | 25,506 (2.98) | 0(0.00) | 855,301 |
| 民國98年(2009) | 313,156 (33.85) | 584,224 (63.15) | 27,690 (2.99) | 0(0.00) | 925,070 |
| 成長率Growth rate(%) | -25.55 | 42.78 | 8.57 | 0(0.00) | 8.18 |

註：括號內數字為佔率。

Note: () represents the rate.

98年通路別新契約保費收入圖

First Year Premium Income-by Distribution Channels



就傳統型保險與投資型保險來看，壽險公司與銀行通路已接近 1:1.9 之趨勢；但利率變動型年金保險主要銷售通路則以銀行通路為主，至於傳統型商品健康保險與傷害保險則仍以壽險公司本身銷售為主力。

In the life insurance and investment linked product market, the sales volume of traditional tied agents and the bancassurance channels had maintained a 1:1.9 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 98 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 | 180,479 (44.39) | 207,223 (50.97) | 18,871 (4.64) | 406,573 |
| 個人年金保險 Individual Annuity | 33,709 (11.20) | 264,625 (87.95) | 2,566 (0.85) | 300,900 |
| 投資型保險 Investment-Linked | 55,246 (32.79) | 110,691 (65.70) | 2,538 (1.51) | 168,475 |
| 個人傷害、健康保險 Individual Accident & Health | 35,026 (91.84) | 1,397 (3.66) | 1,715 (4.50) | 38,138 |
| 團體保險 Group Insurance | 8,696 (79.17) | 288 (2.62) | 2,000 (18.21) | 10,984 |

註：括號內數字為佔率。

Note: () represents the rate.

(七) 保險給付

民國 98 年壽險業保險給付達新臺幣 902,347 百萬元 (約 27,336 百萬美元)，較前一年 1,108,565 百萬元減少 18.60%，其中人壽保險 600,939 百萬元較去年減少 31.69%、傷害保險 20,520 百萬元、健康保險 66,055 百萬元、年金保險 214,833 百萬元，較去年成長 44.57%，人壽保險佔總保險給付的 66.60%。

7. Benefit Payments

Total Benefit Payments were NT\$902,347 million or US\$27,336 million, decreased by 18.60% against 2008's NT\$1,108,565 million. The Benefit Payments of life insurance product were NT\$600,939 million (66.60% of total benefit payments), which represented an decreased of 31.69%. The Benefit Payments of accident and health products were NT\$20,520 million and NT\$66,055 million respectively. The benefit payments of annuity products were NT\$214,833 million, an increase of 44.57% 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 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 |
| 民國 96 年 (2007) | 646,168 | 18,693 | 53,854 | 145,230 | 863,945 |
| 民國 97 年 (2008) | 879,748 | 19,548 | 60,668 | 148,601 | 1,108,565 |
| 民國 98 年 (2009) | 600,939 | 20,520 | 66,055 | 214,833 | 902,347 |
| 成長率 Growth rate(%) | -31.69 | 4.97 | 8.88 | 44.57 | -18.60 |

(八) 投保率與普及率

依據內政部發布之民國 98 年底總人口 23,120 千人，則持有人壽保險單 47,358 千件 (包括個人壽險、團體壽險及個人年金險) 約佔總人口之 204.84% (壽險投保率)。

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

8. Ratio of Having Insurance Coverage & Ratio of Prevalence

According to the household registration data published by the Ministry of Internal Affairs, the total population of 2009 was 23.12 million. The ratio of having insurance coverage (47,358,149 policies including individual, group life insurance and individual annuity) represents 204.84% of the total population in Taiwan. The trend of the ratio of prevalence (the sum assured of the in-force life insurance and annuity policies to national income) is as below: The tremendous growth rate of the ratio of prevalence in 1980s' was about 500%. And the absolute growth rate was about 135% in 1990s'. Such tremendous growth in this 20 year period represents the "Golden Period" of the life insurance industry in this country.

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

單位：新臺幣百萬元 (Unit:NT\$Million)

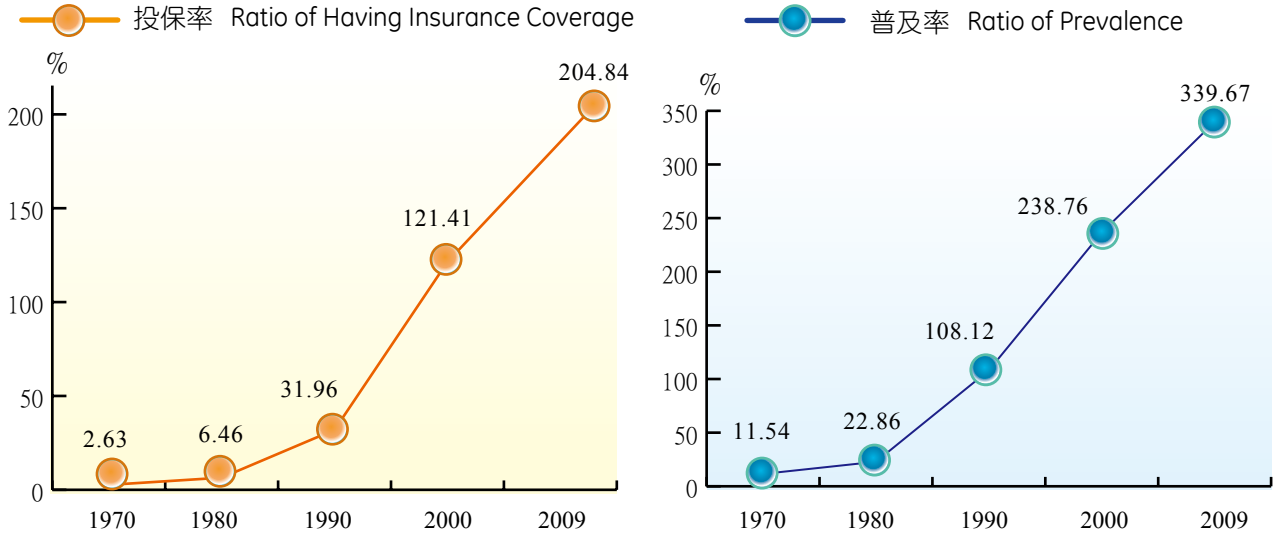
| 年度 Year | 年底人口數 (1) Population | 國民所得 (2) National Income | 有效契約 Business In Force | | 投保率 NO. to population (3) / (1)% | 普及率 In Force to NI (4) / (2)% |
|----------------|----------------------------|-----------------------------------|---------------------------|------------------|---|--|
| | | | 件數 (3) No. | 保額 (4) Amount | | |
| 民國 52 年 (1963) | 11,883,523 | 83,798 | 163,722 | 3,458 | 1.38 | 4.13 |
| 民國 59 年 (1970) | 14,675,965 | 215,345 | 386,658 | 19,674 | 2.63 | 9.14 |
| 民國 69 年 (1980) | 17,805,067 | 1,370,084 | 1,149,505 | 304,976 | 6.46 | 22.16 |
| 民國 79 年 (1990) | 20,352,966 | 4,156,458 | 6,504,209 | 4,360,220 | 31.96 | 104.90 |
| 民國 89 年 (2000) | 22,276,672 | 9,219,698 | 27,046,881 | 22,012,633 | 121.41 | 238.76 |
| 民國 94 年 (2005) | 22,770,383 | 10,520,536 | 40,104,372 | 30,953,094 | 176.13 | 294.22 |
| 民國 95 年 (2006) | 22,876,527 | 10,931,697 | 42,095,394 | 32,759,870 | 184.01 | 299.68 |
| 民國 96 年 (2007) | 22,958,360 | 11,501,075 | 45,005,200 | 36,027,048 | 196.03 | 313.25 |
| 民國 97 年 (2008) | 23,037,031 | 11,107,480 | 46,827,400 | 36,790,933 | 203.27 | 331.23 |
| 民國 98 年 (2009) | 23,119,772 | 11,033,139 | 47,358,149 | 37,476,393 | 204.84 | 339.67 |

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 98 年底，壽險業總登錄業務員為 317,717 人，較前一年度 319,126 人減少 0.44%；其中壽險公司登錄人數為 188,293 人、經紀人登錄 62,211 人、代理人登錄 67,213 人，分別佔全體登錄人數的 59.26%、19.58%與 21.16%。

9. Life Insurance Agents

At the end of 2009, the total number of registration agents was 317,717, down 0.44% when compared to last year's 319,126, among which there were 188,293 persons (59.26%) from life insurance companies, 62,211 persons (19.58%) from brokers and 67,213 persons (21.16%) 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 94 年 (2005) | 315,937 | 220,750 | 38,040 | 57,147 |
| 民國 95 年 (2006) | 315,186 | 208,071 | 49,072 | 58,043 |
| 民國 96 年 (2007) | 313,704 | 194,542 | 56,316 | 62,846 |
| 民國 97 年 (2008) | 319,126 | 194,813 | 61,234 | 63,079 |
| 民國 98 年 (2009) | 317,717 | 188,293 | 62,211 | 67,213 |
| 成長率 Growth Rate % | -0.44 | -3.35 | 1.60 | 6.55 |

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.

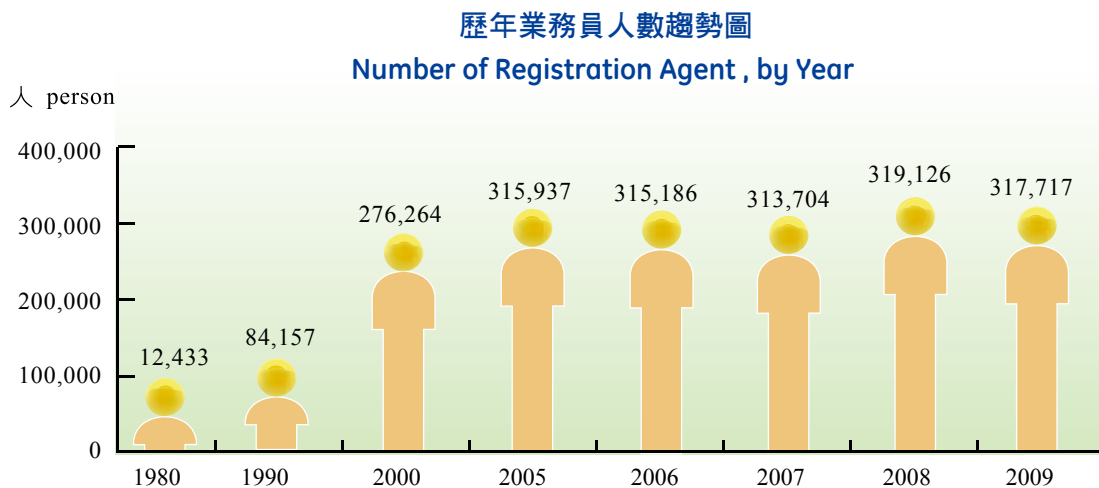


表 10：人壽保險業歷年登錄投資型保險業務員變動概況

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 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 |
| 民國 96 年 (2007) | 150,316 | 112,449 | 16,364 | 21,503 |
| 民國 97 年 (2008) | 162,017 | 115,265 | 21,277 | 25,475 |
| 民國 98 年 (2009) | 160,479 | 108,832 | 25,026 | 26,621 |

註：保險法於 90 年 6 月修正通過得經營投資型保險。

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



▶ 三、會務動態

▶ III. Association Activities

98 中華民國 2009 The Life Insurance Industry in Taiwan
人壽保險業概況

(一) 榮譽榜

11月6日本會連續第8年獲頒內政部97年度全國性社會暨職業團體工作評鑑優等團體獎。

(二) 研討會

1. 2月20日本會與慕尼黑再保台北辦事處假西華飯店共同舉辦「資本市場之人身風險解決方案 (Capital Market Solutions for Life Risks)」研討會。
2. 4月10日本會與資誠會計師事務所，假本會共同舉辦財務會計準則公報第40號「保險合約之會計處理準則」壽險業導入實務指導原則暨國外經驗分享研討會，金管會保險局、保發中心、資誠會計師事務所同仁及壽險業界精算及會計人員約計90人與會。
3. 7月8至9日本會與日本財團法人亞洲人壽保險振興中心，假保德信國際人壽保險公司會議廳共同舉辦「LIAROC-OLIS 2009」研修班，計有主管機關及各會員公司人員207人次參加。
4. 8月19日本會與慕尼黑再保假陽明山中國麗緻飯店共同舉辦「專業核保進修營」，計有各會員公司業務相關部門人員37人參加。
5. 10月28至30日由金管會指導，本會與產險公會、保險事業發展中心、保險犯罪防制中心及汽車交通事故特別補償基金共同主辦之「2009 防制保險犯罪研討會」，於南山人壽烏日教育訓練中心舉行，計有各地法官、檢察官、調查局、刑事警察局、消防署及業者代表共69人參加。
6. 12月7日本會與科隆再保險公司共同舉辦「精神疾病面面觀」研討會，由新光醫院精神科醫師張尚文先生主講，計有各會員公司核保理賠相關部門人員共71人參加。

(1) Honors and Awards

On November 6, the Association received “Outstanding Group” Award in the “Assessment of 2008 National Social and Occupational Groups of the Ministry of the Interior” for the 8th consecutive year.

(2) Seminars

1. On February 20, the Association co-hosted with Munich Reinsurance-Taipei Office the seminar of “Capital Market Solution for Life Risks” at the Sherwood Hotel, Taipei.
2. On April 10, the Association co-hosted with PricewaterhouseCoopers CPA Firm-Taiwan Office the seminar of “Guidance & Foreign Experience Sharing for Adoption of Statement of Financial Accounting Standards No. 40-Insurance Contract in Life Industry” as the venue provided by the Association; a total of 90 participants were nominated from the Insurance Bureau of FSC, the Taiwan Insurance Institute, PwC CPA, along with actuarial and accounting staff among life industry.
3. On July 8 and 9, the Association co-hosted with the Oriental Life Insurance Cultural Development Center of Japan (OLIS) “the LIAROC-OLIS 2009 Seminar” at the conference room of Prudential Life; a total of 207 participants were nominated from the competent authority and member companies.
4. On August 19, the Association co-hosted with Munich Reinsurance-Taipei Office the seminar of “Professional Underwriting Camp” at the Landis Resort Hotel of Yangmingshan; a total of 37 participants were nominated from member companies.
5. From October 28 to 30, the Association, under the supervision of FSC, co-hosted with the Non-Life Insurance Association, the Taiwan Insurance Institute, the Insurance Anti-Fraud Institute, and Motor Vehicle Accident Compensation Fund “the 2009 Insurance-Fraud Prevention Seminar” at Wurih Education Center of Nanshan Life; a total of 69 participants were nominated from nationwide court judges, prosecutors, the Investigation Bureau, the Criminal Investigation Bureau, the National Fire Agency, and representatives of both life and non-life insurance industries.
6. On December 7, the Association co-hosted with Cologne Reinsurance-Taiwan Office the seminar of “Detailed Introduction of Mental Illness”, of which Dr. Chang Shan-wen, chartered doctor of psychiatric clinic of Shin Kong Hospital, as lecturer; a total of 71 participants were nominated from underwriting and claims adjustment departments of member companies.

(三) 國際交流與會議

1. 5月13日歐洲意外醫療及照護保險（Euro Accident Health & Insurance AB）首席執行長 Thomas Peterson 先生由瑞典貿易委員會台北辦事處顧問楊宗斌先生陪同蒞會拜會理事長、秘書長。
2. 6月5至11日阿曼第45屆國際保險（IIS）會議，由賴理事長代表參加。
3. 6月22至26日北京「第三屆中國投資管理高峰會」由洪秘書長代表參加。
4. 7月8日日本財團法人亞洲人壽保險振興中心講師大久保亮先生蒞會拜會秘書長。
5. 7月31日韓國保險公會一行3人蒞會拜訪。
6. 10月12至16日韓國漢城東亞精算會議（EAAC），由精算資訊組陳主任代表參加。
7. 10月14日江蘇省保險行業協會參訪團等一行16人蒞會參訪。
8. 10月18至20日海峽兩岸及港澳保險業交流與合作香港會議，由賴理事長及研究諮詢組金主任代表參加。
9. 10月20至27日里約熱內盧第16屆國際保險監理官學會（IAIS）年會，由賴理事長代表參加。
10. 11月1至5日泰國曼谷第24屆太平洋保險會議（PIC），由賴理事長代表參加。
11. 11月2日成都市錦江區參訪團等一行4人蒞會拜訪。
12. 11月11至16日洪秘書長赴至山東參加「魯台保險協會秘書長座談會」，並於山東大學風險管理與保險高級研修班專題演講「台灣壽險市場情況」。

(3) International Communications and Meetings

1. On May 13, Mr. Thomas Peterson-the CEO of Euro Accident Health & Insurance AB), along with Mr. Yang Zong-bin-consultant of Swedish Trade Council-Taipei, visited the Chairman Lai and General Secretary Horng.
2. From June 5 to 11, the Chairman Lai on behalf of the Association attended the 45th International Insurance Society (IIS) Conference in Oman.
3. From June 22 to 26, the General Secretary Horng on behalf of the Association joined the “3rd China Investment Management Summit” in Beijing.
4. On July 8, Mr. Makoto Okubo-lecturer of OLIS visited the General Secretary Horng.
5. On July 31, a group of 3 representatives from Korea Insurance Association visited the Association.
6. From October 12 to 16, Chen Chang-jeng, General Manager of the Actuarial & Information Department of the Association, attended the East Asian Actuarial Conference (EAAC) in Seoul of Korea,
7. On October 14, the Association was visited by a delegate of 16 of JiangSu Insurance Association.
8. From October 18 to 20, the Chairman Lai and Chin I-huei, General Manager of Research & Consultation Department of the Association, attended the Cross-strait, Hong Kong & Macau Insurance Business Conference in HK.
9. From October 20 to 27, the Chairman Lai joined the 16th IAIS Annual Summit at Rio de Janeiro.
10. From November 1 to 5, the Chairman Lai attended the 24th PIC at Bangkok of Thailand.
11. On November 2, a delegate of 4 from the Commissioner of Jing-jiang District of Chengdu Municipality, Mr. Chang Wei-dong – the Service director, visited the Association.
12. From November 11 to 16, the General Secretary Horng attended “Conference of General Secretaries of Shandong & Taiwan Insurance Associations” in Shandong, and gave speech on “the Life Insurance Industry of Taiwan” for advanced risk management & insurance seminar held by Shandong university.

13. 11月18日青島市金融業交流團青島市人民政府參訪團等一行10人蒞會拜訪。
14. 11月20至23日廈門海峽兩岸「第5屆中國保險教育論壇」，由賴理事長代表參加。
15. 11月30日北京保險行業協會訪問團等一行12人蒞會拜訪。
16. 12月4日廈門市保險行業協會參訪團等一行9人蒞會拜訪。

(四) 其它

7月10日假圓山大飯店舉辦97年度人身保險業優秀從業人員表揚大會，28家會員公司優秀內勤從業人員274人、業務員474人，總計748人接受表揚。

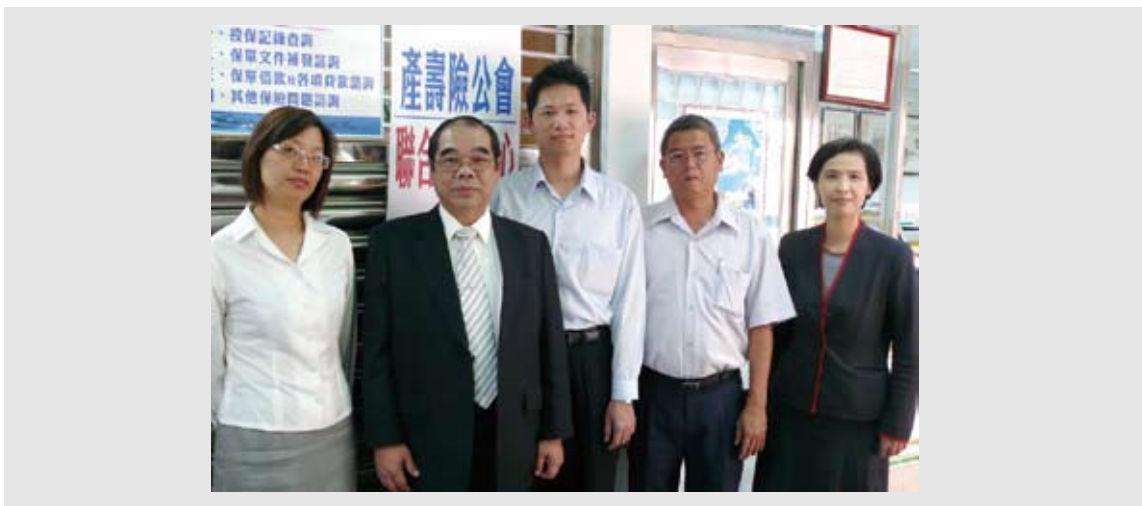


97年度表揚大會頒獎
2008 Outstanding Sales and Supporting Staff Awards Presentation

13. On November 18, a delegate of 10 of the Financial Industry Exchange Mission of Qingdao Municipality, visited the Association.
14. From November 20 to 23, the Chairman Lai joined the 5th china Insurance Educational Forum in Xiamen.
15. On November 30, a delegate of 12, of the Beijing Insurance Association visited the Association.
16. On December 4, the Xiamen Municipal Government, P. R. China, along with other 8 staff of Xiamen Insurance Association, visited the Association.

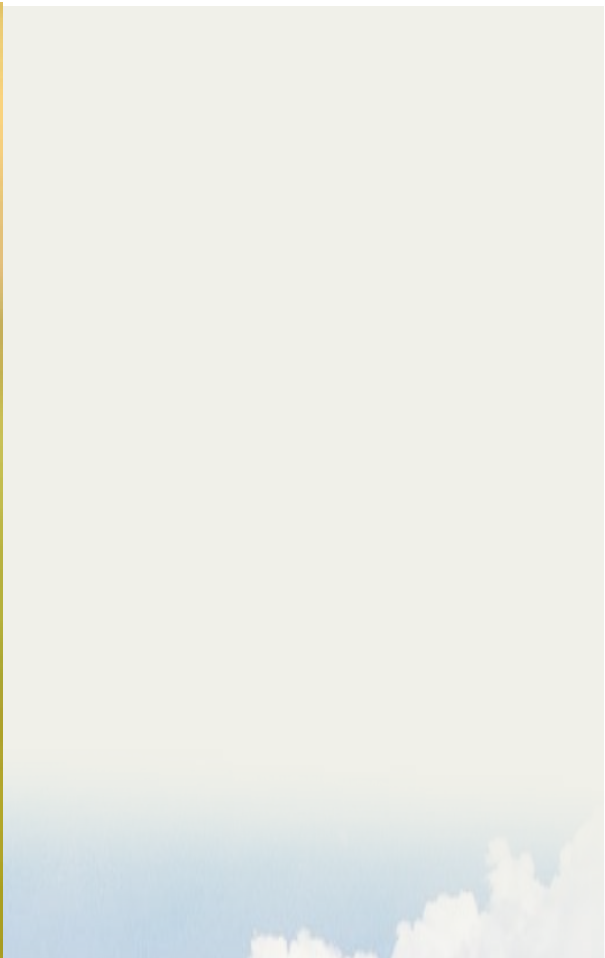
(4) Other Activities

On July 10, the Association organized the “2008 Award Ceremony for Outstanding Sales and Supporting Staff in Insurance Industry” at the Grand Hotel. A total of 748 employees from the 28 member companies received the awards, including 274 supporting staff and 474 salesmen.



本會洪秘書長（左二）至「88 水災產壽險公會聯合諮詢服務中心」- 旗山郵局慰勉工作人員 98.9.1

The Secretary General Horng (second from left) arrived at “88-Disaster Life & Non-life Joint Information Center” as located in Chi-shan P.O. to encouraged the work team on Sept. 1st of 2009.



▶ 四、本會發行刊物

▶ IV. Publications



98 中華民國 2009 The Life Insurance Industry in Taiwan
人壽保險業概況

1. ● 保戶手冊

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



2. ● 精靈守護者

Insurance Numen



3. ● 壽險訊息

Life Insurance Information Monthly



4. ● 壽險季刊

Life Insurance Quarterly



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



6. • 人身保險判決彙編
Life Insurance Casebook



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



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



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



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



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



▶ 五、會員名錄

▶ V. The Member Companies of LIA-ROC

98 中華民國 2009 The Life Insurance Industry in Taiwan
人壽保險業概況

臺銀人壽保險股份有限公司

台北市 106 敦化南路二段 69 號 6 樓
 成立日期 : 1941,3
 總資產 : 241,381 *
 資本額 : 7,000 *
 電話 : (02)27849151
 網址 : www.twfhclife.com.tw

BankTaiwan Life Insurance Co., Ltd.

6th Fl., 69, Sec. 2, Tun Hua S. Rd., Taipei
 Date Founded: 1941,3
 Assets : 241,381 *
 Capital: 7,000 *
 Tel: 886-2-27849151
 Website: www.twfhclife.com.tw

臺灣人壽保險股份有限公司

台北市 100 許昌街 17 號 18 樓
 成立日期 : 1947,12
 總資產 : 291,589
 資本額 : 6,392
 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 : 291,589
 Capital: 6,392
 Tel: 886-2-23116411
 Website: www.twlife.com.tw

保誠人壽保險股份有限公司

台北市 110 松智路 1 號 8 樓
 成立日期 : 1962,5
 總資產 : 30,301
 資本額 : 10,045
 電話 : (02)87869955
 網址 : www.pcalife.com.tw

PCA Life Assurance Co., Ltd.

8th Fl., 1, Sec. Sungzhi Rd., Taipei
 Date Founded: 1962,5
 Assets : 30,301
 Capital: 10,045
 Tel: 886-2-87869955
 Website: www.pcalife.com.tw

國泰人壽保險股份有限公司

台北市 106 仁愛路四段 296 號
 成立日期 : 1962,8
 總資產 : 2,472,870
 資本額 : 52,686
 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 : 2,472,870
 Capital: 52,686
 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 : 561,611
 資本額 : 15,014
 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 : 561,611
 Capital: 15,014
 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 : 1,645,432
 資本額 : 78,700
 電話 : (02)87588888
 網址 : www.nanshanlife.com.tw

Nan Shan Life Insurance Co., Ltd.

168, Zhuangjing Rd., Taipei
 Date Founded: 1963,7
 Assets : 1,645,432
 Capital: 78,700
 Tel: 886-2-87588888
 Website: www.nanshanlife.com.tw

國華人壽保險股份有限公司

台北市 110 松仁路 277 號
 成立日期 : 1963,7
 總資產 : 256,518
 資本額 : 6,010
 電話 : (02)21765166
 網址 : www.khltw.com

Kuo Hua Life Insurance Co., Ltd.

277, Sungren Rd., Taipei
 Date Founded: 1963,7
 Assets : 256,518
 Capital: 6,010
 Tel: 886-2-21765166
 Website: www.khltw.com

新光人壽保險股份有限公司

台北市 100 忠孝西路一段 66 號 37 樓
 成立日期 : 1963,7
 總資產 : 1,445,264
 資本額 : 49,832
 電話 : (02)23895858
 網址 : www.skf.com.tw

Shin Kong Life Insurance Co., Ltd.

37th Fl., 66, Sec. 1, Chung Hsiao W. Rd. Taipei
 Date Founded: 1963,7
 Assets : 1,445,264
 Capital: 49,832
 Tel: 886-2-23895858
 Website: www.skf.com.tw

富邦人壽保險股份有限公司

台北市 106 敦化南路一段 108 號 12 樓
 成立日期 : 1993,6
 總資產 : 1,340,873
 資本額 : 15,023
 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 : 1,340,873
 Capital: 15,023
 Tel: 886-2-87716699
 Website: www.fubonlife.com.tw

國寶人壽保險股份有限公司

台北市 100 忠孝西路一段 50 號 9 樓
 成立日期 : 1993,6
 總資產 : 44,942
 資本額 : 4,230
 電話 : (02)23883399
 網址 : www.globallife.com.tw

Global Life Insurance Co., Ltd.

9th Fl., 50, Sec. 1, Chung Hsiao W. Rd., Taipei
 Date Founded: 1993,6
 Assets : 44,942
 Capital: 4,230
 Tel: 886-2-23883399
 Website: www.globallife.com.tw

三商美邦人壽保險股份有限公司

台北市 110 信義路五段 150 巷 2 號 6 樓
 成立日期 : 1993,6
 總資產 : 382,631
 資本額 : 8,231
 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 : 382,631
 Capital: 8,231
 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 : 24,035
 資本額 : 4,000
 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 : 24,035
 Capital: 4,000
 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 : 62,665
 資本額 : 6,000
 電話 : (02)23817172
 網址 : www.singforlife.com.tw

Singfor Life Insurance Co., Ltd.

8th Fl., 6, Sec. 1, Chung Hsiao W. Rd., Taipei
 Date Founded:1993,7
 Assets: 62,665
 Capital: 6,000
 Tel :886-2-23817172
 Website:www.singforlife.com.tw

遠雄人壽保險事業股份有限公司

台北市 110 基隆路一段 200 號 18 樓
 成立日期 : 1993,11
 總資產 : 221,087
 資本額 : 9,376
 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 : 221,087
 Capital : 9,376
 Tel :886-2-27583099
 Website :www.fglife.com.gw

宏泰人壽保險股份有限公司

台北市 105 民生東路三段 156 號 4 樓
 成立日期 :1994,7
 總資產 : 109,932
 資本額 : 7,341
 電話 : (02)27166888
 網址 : www.hontai.com.tw

Hontai Life Insurance Co., Ltd.

4th Fl., 156, Sec. 3, Ming Sheng E.Rd.,Taipei
 Date Founded:1994,7
 Assets : 109,932
 Capital : 7,341
 Tel :886-2-27166888
 Website :www.hontai.com.tw

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 : 223,244
 資本額 : 2,392
 電話 : (02)27155888
 網址 : www.allianz.com.tw

Allianz Taiwan Life Insurance Co., Ltd.

8th Fl.,178, Sec.3, Ming Chuan E. Rd.,Taipei
 Date Founded:1995,3
 Assets : 223,244
 Capital : 2,392
 Tel :886-2-27155888
 Website :www.allianz.com.tw

中華郵政股份有限公司 (壽險處)

台北市 106 愛國東路 216 號 3 樓
 成立日期 : 2003,1
 總資產 : 594,790
 資本額 : 5,000
 電話 : (02)23931261
 網址 : www.post.gov.tw

Chunghwa Post Co., Ltd. Life Insurance Dept.

3rd. Fl., 216, Ai-Kuo E. Rd.,Taipei
 Date Founded:2003,1
 Assets : 594,790
 Capital : 5,000
 Tel :886-2-23931261
 Website :www.post.gov.tw

第一金人壽保險股份有限公司

台北市 110 信義路四段 456 號 13 樓
 成立日期 : 2007,12
 總資產 : 17,127
 資本額 : 2,250
 電話 : (02)87581000
 網址 : www.first-aviva.com.tw

First-Aviva Life Insurance Co., Ltd.

13th Fl., 456, Sec. 4, Hsin Yi Rd., Taipei
 Date Founded:2007,12
 Assets : 17,127
 Capital : 2,250
 Tel :886-2-87581000
 Website : www.first-aviva.com.tw

合作金庫人壽保險股份有限公司

台北市 100 忠孝東路四段 325 號 10 樓
 成立日期:2010,4
 總資產:
 資本額: 5,000
 電話:(02)27726772
 網址: www.tcb-life.com.tw

Bnp Paribas Assurance TCB Life Insurance Co., Ltd.

10th Fl., 325, Sec.4, Chung Hsiao E. Rd., Taipei
 Date Founded:2010,4
 Assets:
 Capital: 5,000
 Tel :886-2-27726772
 Website :www.tcb-life.com.tw

保德信國際人壽保險股份有限公司

台北市105南京東路五段161號10樓
 成立日期:1989,9
 總資產: 60,523
 資本額: 4,500
 電話:(02)27678866
 網址: www.prulife.com.tw

Prudential Life Ins. Co. of Taiwan Inc.

10th Fl.,161, Sec. 5, Nanking E. Rd.,Taipei
 Date Founded:1989,9
 Assets : 60,523
 Capital : 4,500
 Tel :886-2-27678866
 Website :www.prulife.com.tw

全球人壽保險股份有限公司

台北市104建國北路二段238號15樓
 成立日期:1992,8
 總資產: 197,134
 資本額: 28,100
 電話:(02)25068800
 網址: www.aegon.com.tw

Aegon Life Insurance (Taiwan) Inc.

15th Fl., 238, Sec. 2, Jianguo N. Rd., Taipei
 Date Founded:1992,8
 Assets : 197,134
 Capital: 28,100
 Tel:886-2-25068800
 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: 64,570
 資本額: 6,415
 電話:(02)27195277
 網址:www.nylitc.com.tw

New York Life Ins. Taiwan Corp.

14th Fl., 133, Sec. 3, Ming Sheng E.Rd.,Taipei
 Date Founded:1991,9
 Assets : 64,570
 Capital: 6,415
 Tel:886-2-27195277
 Website:www.nylitc.com.tw

大都會國際人壽保險股份有限公司

台北市105南京東路五段1號8樓
 成立日期:1988,10
 總資產: 81,358
 資本額: 3,150
 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 : 81,358
 Capital: 3,150
 Tel:886-2-27607988
 Website:www.metlife.com.tw

紐西蘭商康健人壽保險公司臺灣分公司

台北市100中華路一段39號6樓
 成立日期:1989,10
 總資產: 7,917
 資本額: 585
 電話:(02)66231688
 網址:www.cigna.com.tw

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

6th Fl., 39, Sec. 1, Chung Hua Rd., Taipei
 Date Founded:1989,10
 Assets : 7,917
 Capital: 585
 Tel:886-2-66231688
 Website:www.cigna.com.tw

美商友邦人壽保險公司臺灣分公司

台北市106敦化南路二段333號17樓
 成立日期:1990,11
 總資產: 20,566
 資本額: 888
 電話:(02)27352838
 網址:www.alico.com.tw

American International Assurance Co., Ltd., Taiwan Branch

17th Fl., 333, Sec. 2, Tun Hua S. Rd., Taipei
 Date Founded:1990,11
 Assets : 20,566
 Capital: 888
 Tel:886-2-27352838
 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: 23,623
 資本額: 3,874
 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 : 23,623
 Capital: 3,874
 Tel:886-2-27575888
 Website:www.manulife.com.tw

法商法國巴黎人壽保險公司臺灣分公司

台北市100忠孝東路四段270號17樓
 成立日期:1997,10
 總資產: 76,537
 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 : 76,537
 Capital: 560
 Tel:886-2-66363456
 Website:www.cardif.com.tw

英屬百慕達商中泰人壽保險公司臺灣分公司

台北市106忠孝東路四段285號3樓
 成立日期:2005,10
 總資產: 10,355
 資本額: 1,327
 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 : 10,355
 Capital: 1,327
 Tel:886-2-81611988
 Website:www.acelife.com.tw

英屬百慕達商滙豐人壽保險國際公司臺灣分公司

台北縣板橋市220文化路二段285號15樓
 成立日期: 2007,8
 總資產: 3,001
 資本額: 1,076
 電話:(02) 82517999
 網址: www.hsbcinsurance.com.tw

HSBC Life (International) Limited, Taiwan Branch

15th Fl., 285, Sec. 2, Wen Hwa Rd., Panchiao City
 Taipei
 Date Founded:2007,8
 Assets : 3,001
 Capital: 1,076
 Tel:886-2-82517999
 Website:www.hsbcinsurance.com.tw

英屬曼島商蘇黎世國際人壽保險公司臺灣分公司

台北市105敦化北路56號9樓
 成立日期: 2008,8
 總資產: 156
 資本額: 200
 電話:(02)81615400

Zurich International Life Ltd., Taiwan Branch

9th F1, 56, Tun Hua N. Rd., Taipei
 Date Founded:2008,8
 Assets : 156
 Capital: 200
 Tel:886-2-81615400



2009

The Life Insurance Industry in Taiwan

▶ 附錄

▶ Appendix



98 中華民國 2009 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 | 2008年 | | | | 2007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 | 1,240,643 | 1,240,643 | 29.06 | 1 | 1,237,890 | 1,237,890 | 29.99 |
| Canada | CAD | 9 | 112,230 | 105,174 | 2.46 | 9 | 108,218 | 100,758 | 2.44 |
| Brazil | BRL | 17 | 87,129 | 47,493 | 1.11 | 19 | 76,047 | 39,041 | 0.95 |
| Mexico | MXN | 30 | 211,716 | 19,023 | 0.45 | 28 | 191,967 | 17,566 | 0.43 |
| Argentina | ARS | 37 | 26,440 | 8,396 | 0.20 | 39 | 21,723 | 7,017 | 0.17 |
| Chile | CLP | 42 | 3,638,056 | 5,783 | 0.14 | 40 | 3,058,946 | 6,169 | 0.15 |
| Venezuela | VEB | 33 | na. | 10,060 | 0.24 | 42 | 15,399 | 7,172 | 0.17 |
| Colombia | COP | 48 | 10,469,860 | 4,106 | 0.10 | 45 | 8,526,256 | 4,103 | 0.10 |
| Peru | PEN | 56 | 4,330 | 1,481 | 0.03 | 57 | 3,712 | 1,187 | 0.03 |
| United Kingdom | GBP | 3 | 242,958 | 450,152 | 10.54 | 2 | 269,494 | 539,468 | 13.07 |
| France | EUR | 4 | 185,618 | 273,007 | 6.39 | 4 | 199,122 | 272,855 | 6.61 |
| Germany | EUR | 5 | 165,275 | 243,085 | 5.69 | 5 | 163,126 | 223,530 | 5.42 |
| Italy | EUR | 7 | 95,655 | 140,689 | 3.30 | 6 | 103,914 | 142,392 | 3.45 |
| Netherlands | EUR | 8 | 76,564 | 112,611 | 2.64 | 8 | 74,884 | 102,613 | 2.49 |
| Spain | EUR | 11 | 59,178 | 87,038 | 2.04 | 11 | 54,652 | 74,889 | 1.81 |
| Belgium | EUR | 15 | 33,367 | 49,077 | 1.15 | 16 | 32,780 | 44,918 | 1.09 |
| Switzerland | CHF | 16 | 52,756 | 48,718 | 1.14 | 17 | 51,979 | 43,313 | 1.05 |
| Ireland | EUR | 18 | na. | 44,918 | 1.05 | 13 | 46,043 | 63,097 | 1.53 |
| Sweden | SEK | 21 | 240,144 | 36,432 | 0.85 | 20 | 228,879 | 33,874 | 0.82 |
| Denmark | DKK | 22 | 160,374 | 31,457 | 0.74 | 22 | 154,149 | 28,317 | 0.69 |
| Austria | EUR | 25 | 16,267 | 23,925 | 0.56 | 24 | 15,873 | 21,751 | 0.53 |
| Finland | EUR | 26 | 15,866 | 23,336 | 0.55 | 25 | 15,062 | 20,639 | 0.50 |
| Russia | EUR | 20 | 946,180 | 38,778 | 0.91 | 21 | 775,991 | 30,336 | 0.73 |
| Portugal | EUR | 27 | 15,437 | 27,704 | 0.65 | 27 | 13,872 | 19,008 | 0.46 |
| Norway | NOK | 28 | 115,451 | 20,481 | 0.48 | 26 | 114,015 | 19,451 | 0.47 |
| Luxembourg | EUR | 29 | 13,135 | 19,319 | 0.45 | 29 | 12,434 | 17,038 | 0.41 |
| Poland | PLN | 23 | 58,791 | 24,403 | 0.57 | 30 | 43,238 | 15,621 | 0.38 |
| Turkey | TRY | 36 | 11,431 | 8,807 | 0.21 | 34 | 10,697 | 8,221 | 0.20 |
| Greece | EUR | 40 | 4,537 | 6,673 | 0.16 | 41 | 4,384 | 6,007 | 0.15 |
| Japan | JPY | 2 | 48,631,892 | 473,197 | 11.08 | 3 | 44,901,704 | 393,125 | 9.52 |
| South Korea | KRW | 10 | 111,410,176 | 97,023 | 2.27 | 7 | 107,788,104 | 115,458 | 2.80 |
| PR China | CNY | 6 | 978,410 | 148,818 | 3.49 | 10 | 703,545 | 92,483 | 2.24 |
| Taiwan | TWD | 13 | 2,026,584 | 64,265 | 1.51 | 14 | 1,987,680 | 60,521 | 1.47 |
| India | INR | 14 | 2,507,881 | 56,190 | 1.32 | 15 | 2,318,317 | 57,782 | 1.40 |
| Hong Kong | HKD | 24 | 187,631 | 24,096 | 0.56 | 23 | 192,363 | 24,657 | 0.60 |
| Singapore | SGD | 31 | 23,384 | 16,528 | 0.39 | 31 | 21,469 | 14,245 | 0.35 |
| Israel | ILS | 32 | 38,834 | 10,823 | 0.25 | 32 | 36,125 | 8,794 | 0.21 |
| Malaysia | MYR | 34 | 31,453 | 9,335 | 0.22 | 33 | 29,088 | 8,633 | 0.21 |
| Thailand | THB | 35 | 304,430 | 9,138 | 0.21 | 35 | 285,973 | 8,285 | 0.20 |
| Indonesia | IDR | 39 | 66,529,396 | 6,903 | 0.16 | 36 | 63,361,328 | 6,938 | 0.17 |
| Iran | IRR | 47 | 40,005,000 | 4,243 | 0.10 | 47 | 33,829,008 | 3,645 | 0.09 |
| Philippines | PHP | 54 | 102,132 | 2,299 | 0.05 | 54 | 96,929 | 2,105 | 0.05 |
| Saudi Arabia | SAR | 50 | 11,513 | 3,070 | 0.07 | 52 | 8,583 | 2,290 | 0.06 |
| South Africa | ZAR | 19 | 351,124 | 42,516 | 1.00 | 18 | 301,438 | 42,775 | 1.04 |
| Morocco | MAD | 53 | 19,678 | 2,538 | 0.06 | 53 | 17,635 | 2,153 | 0.05 |
| Australia | AUD | 12 | 84,877 | 70,951 | 1.66 | 12 | 74,391 | 62,240 | 1.51 |
| New Zealand | NZD | 41 | 9,391 | 6,613 | 0.15 | 37 | 8,861 | 6,512 | 0.16 |
| World Total | | | | 4,269,737 | | | | 4,127,586 | |

Source: Swiss Reinsurance Company, Sigma, 3/2009

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

| 國名 | 幣名 | 2008年 | | | | 2007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 | 578,211 | 578,211 | 23.22 | 1 | 579,215 | 579,215 | 23.72 |
| Canada | CAD | 11 | 51,065 | 47,856 | 1.92 | 12 | 48,700 | 45,343 | 1.86 |
| Brazil | BRL | 20 | 41,130 | 22,419 | 0.90 | 22 | 36,101 | 18,533 | 0.76 |
| Mexico | MXN | 30 | 92,688 | 8,328 | 0.33 | 30 | 83,978 | 7,685 | 0.31 |
| Chile | CLP | 36 | 2,175,082 | 3,457 | 0.14 | 36 | 1,880,269 | 3,792 | 0.16 |
| Argentina | ARS | 40 | 6,047 | 1,920 | 0.08 | 40 | 6,408 | 2,070 | 0.08 |
| Colombia | COP | 42 | 3,597,795 | 1,411 | 0.06 | 42 | 2,388,997 | 1,150 | 0.05 |
| Peru | PEN | 54 | 1,832 | 626 | 0.03 | 54 | 1,597 | 511 | 0.02 |
| United Kingdom | GBP | 3 | 184,995 | 342,759 | 13.76 | 2 | 211,683 | 423,743 | 17.35 |
| France | EUR | 4 | 123,161 | 181,146 | 7.27 | 4 | 138,384 | 189,626 | 7.77 |
| Italy | EUR | 7 | 56,178 | 82,623 | 3.32 | 6 | 64,406 | 88,255 | 3.61 |
| Germany | EUR | 5 | 75,658 | 111,278 | 4.47 | 5 | 74,498 | 102,084 | 4.18 |
| Netherlands | EUR | 14 | 26,447 | 38,899 | 1.56 | 13 | 26,368 | 36,132 | 1.48 |
| Belgium | EUR | 17 | 22,245 | 32,718 | 1.31 | 17 | 22,179 | 30,391 | 1.24 |
| Spain | EUR | 13 | 26,607 | 39,133 | 1.57 | 16 | 23,241 | 31,847 | 1.30 |
| Switzerland | CHF | 18 | 29,370 | 27,122 | 1.09 | 18 | 28,709 | 23,923 | 0.98 |
| Ireland | EUR | 16 | 38,590 | 34,055 | 1.37 | 9 | 30,350 | 52,880 | 2.17 |
| Sweden | SEK | 19 | 170,738 | 25,903 | 1.04 | 19 | 161,954 | 23,969 | 0.98 |
| Finland | EUR | 23 | 12,600 | 18,532 | 0.74 | 23 | 11,917 | 16,330 | 0.67 |
| Denmark | DKK | 22 | 102,424 | 20,091 | 0.81 | 21 | 98,384 | 18,073 | 0.74 |
| Luxembourg | EUR | 25 | 10,879 | 16,001 | 0.64 | 24 | 10,988 | 15,057 | 0.62 |
| Portugal | EUR | 24 | 11,707 | 18,282 | 0.73 | 25 | 9,459 | 12,961 | 0.53 |
| Norway | NOK | 27 | 66,012 | 11,711 | 0.47 | 26 | 67,103 | 11,448 | 0.47 |
| Austria | EUR | 29 | 7,364 | 10,831 | 0.43 | 28 | 7,206 | 9,874 | 0.40 |
| Poland | PLN | 26 | 34,859 | 14,469 | 0.58 | 29 | 21,997 | 7,947 | 0.33 |
| Greece | EUR | 37 | 2,346 | 3,460 | 0.14 | 37 | 2,269 | 3,096 | 0.13 |
| Czech Republic | CZK | 38 | 56,577 | 3,314 | 0.13 | 39 | 54,141 | 2,668 | 0.11 |
| Hungary | HUF | 39 | 459,337 | 2,669 | 0.11 | 38 | 504,766 | 2,749 | 0.11 |
| Turkey | TRY | 44 | 1,461 | 1,126 | 0.05 | 43 | 1,327 | 1,018 | 0.04 |
| Russia | RUB | 50 | 18,657 | 765 | 0.03 | 46 | 22,700 | 887 | 0.04 |
| Japan | JPY | 2 | 37,729,204 | 367,112 | 14.74 | 3 | 33,927,208 | 297,040 | 12.16 |
| South Korea | KRW | 8 | 76,265,752 | 66,417 | 2.67 | 7 | 75,095,608 | 80,438 | 3.29 |
| PR China | CNY | 6 | 665,837 | 95,831 | 3.85 | 8 | 446,344 | 58,673 | 2.40 |
| Taiwan | TWD | 9 | 1,663,409 | 52,748 | 2.12 | 10 | 1,636,001 | 49,813 | 2.04 |
| India | INR | 10 | 2,180,756 | 48,860 | 1.96 | 11 | 2,013,514 | 50,185 | 2.06 |
| Hong Kong | HKD | 21 | 166,049 | 21,324 | 0.86 | 20 | 173,016 | 22,178 | 0.91 |
| Singapore | SGD | 28 | 16,192 | 11,445 | 0.46 | 27 | 15,133 | 10,041 | 0.41 |
| Malaysia | MYR | 31 | 20,569 | 6,105 | 0.25 | 31 | 19,045 | 5,652 | 0.23 |
| Thailand | THB | 34 | 165,426 | 4,966 | 0.20 | 34 | 156,062 | 4,521 | 0.19 |
| Israel | ILS | 32 | 19,525 | 5,442 | 0.22 | 35 | 17,433 | 4,244 | 0.17 |
| Indonesia | IDR | 35 | 45,337,256 | 4,704 | 0.19 | 33 | 43,178,340 | 4,728 | 0.19 |
| Philippines | PHP | 41 | 64,365 | 1,448 | 0.06 | 41 | 61,300 | 1,331 | 0.05 |
| Vietnam | VND | 52 | 10,855,000 | 660 | 0.03 | 51 | 9,131,000 | 666 | 0.03 |
| South Africa | ZAR | 15 | 285,136 | 34,525 | 1.39 | 14 | 242,631 | 34,430 | 1.41 |
| Morocco | MAD | 49 | 6,558 | 846 | 0.03 | 49 | 5,864 | 716 | 0.03 |
| Australia | AUD | 12 | 51,708 | 42,697 | 1.71 | 15 | 41,505 | 34,725 | 1.42 |
| New Zealand | NZD | 45 | 1,514 | 1,067 | 0.04 | 45 | 1,392 | 1,023 | 0.04 |
| World Total | | | | 2,490,421 | | | | 2,441,823 | |

Source: Swiss Reinsurance Company, Sigma, 3/2009

