



中華民國九十七年度  
**人壽保險業概況**  
The Life Insurance Industry  
**2008** 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





中華民國九十七年度

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## 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 97 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

<b>Chairman's Message.....</b>	<b>5</b>
<b>I. About the Association.....</b>	<b>9</b>
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
<b>II. 2008 Highlights of the Life Insurance Business in Taiwan.....</b>	<b>21</b>
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
<b>III. Association Activities. ....</b>	<b>37</b>
1. Honors and Awards. ....	39
2. Seminars. ....	39
3. International Communications and Meetings. ....	41
4. Others Activities. ....	43
<b>IV. Publications . ....</b>	<b>45</b>
<b>V. The Member Companies of LIA-ROC. ....</b>	<b>49</b>
<b>Appendix: . ....</b>	<b>55</b>
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 97 年，由於美國次級房貸風暴及雷曼兄弟宣布破產，衍生成波及全球之金融海嘯影響下，壽險業總保費收入成長稍緩，總保費收入新臺幣一兆九千一百八十八億元，較上年增加 2.3%；至於投資型保險商品新契約保費收入，受國際金融環境表現不佳之衝擊，僅有新臺幣二千九百九十二億元，較上年度衰退 35.76%，占新契約保費收入比率僅有 34.98%。

投保率仍持續成長，達 203%，保費來源通路結構與去年度相較產生一些變化，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 49.18%，銀行通路占 47.84%，傳統保險經紀人、保險代理人占 2.98%。此外，壽險業總資產累積已達新臺幣九兆一千三百八十九億元；由於受到國際與國內股市走低影響，稅後虧損新臺幣一千二百六十七億元，是有史以來表現最不理想的一年。

在政策與法令修訂方面，主管機關為有效監管增修訂「保險業監管及接管辦法」、「保險業設立許可及管理辦法」、「保險業設立遷移或裁撤分支機構管理辦法」及「處理金融機構經營危機作業要點」；為營造保險業有利經營環境訂定「保險業經營保險金信託業務審核及管理辦法」、「保險公司發行具資本性質債券應注意事項」；為改善及健全保險業體質分別訂定「保險業資本適足率資訊揭露應注意事項」、「人身保險業經營投資型保險業務應提存之各種準備金規範」、「投資型保險商品銷售應注意事項」；同時核定「投資型保險商品銷售自律規範」、「人身保險業辦理保險單借款自律規範」，同時修正「保險業計算自有資本及風險資本之範圍及計算公式」等，均以健全產業發展與維護保戶權益為前提，對產業形象與經營效率提昇有正面影響。

此外，本業爭取多年之業務員佣金收入得以執行業務所得認列案，終獲財政部許可，自 97 年 7 月 1 日起，符合一定條件之業務員，其自保險公司領取之佣金收入，得依所得稅法規定，按減除直接必要費用後之餘額為所得額。此一措施對於保險業組織發展與業務型態，料將逐步因應調整。

面對國內外經濟環境的劇烈變化，壽險業如何積極有效因應以順利突破此一困境，為我業界同仁共同努力的目標。冀期群策群力，凝聚共識，繼續維持以往努力的成果，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 legislative authorities in implementing policies, protecting consumer rights and the public interest, 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 2008, under aftermath of the global financial tsunami incurred from the U.S. subprime mortgage crisis and from the bankruptcy of Lehman Brothers, the total premium income of life insurance industry amounts to NT\$ 1,918.8 billion, with small growth of 2.3% from last year. And the first-year premium of new unit-linked insurance contracts poses merely 299.2 billion with a yearly recession of 35.76% due to influences from poor performance among the international financial markets, thus sharing simply 34.98% of overall new-contract premium income.

The insurance coverage has been steadily growing into 203%; the premium structure varies a bit from last year, and bancassurance rise sharply. The traditional-life-insurance-company channel poses 49.18% of total new-contract premium, bancassurance 47.84%, traditional insurance brokerage and agency 2.98%. Moreover, the total assets of whole life insurance industry reach up to NT\$ 9,138.9 billion; the overall after-tax loss amounts to NT\$ 126.7 billion, which is indeed the worst-ever performance.

In policy and regulation amendments sector, the competent authority, for purpose of effective supervision, promulgates "Regulations Governing the Conservatorship and Receivership of Insurance Enterprises", "Regulations for Establishment and Administration of Insurance Enterprises", "Regulations for Establishment, Transfer, or Withdraw Branch Units by Insurance Enterprises", and "Regulations Governing the Operational Crisis of Financial Institutes"; for purpose of structuring advantageous circumstances for insurance industry, it stipulates "Regulations Governing the Review and Management





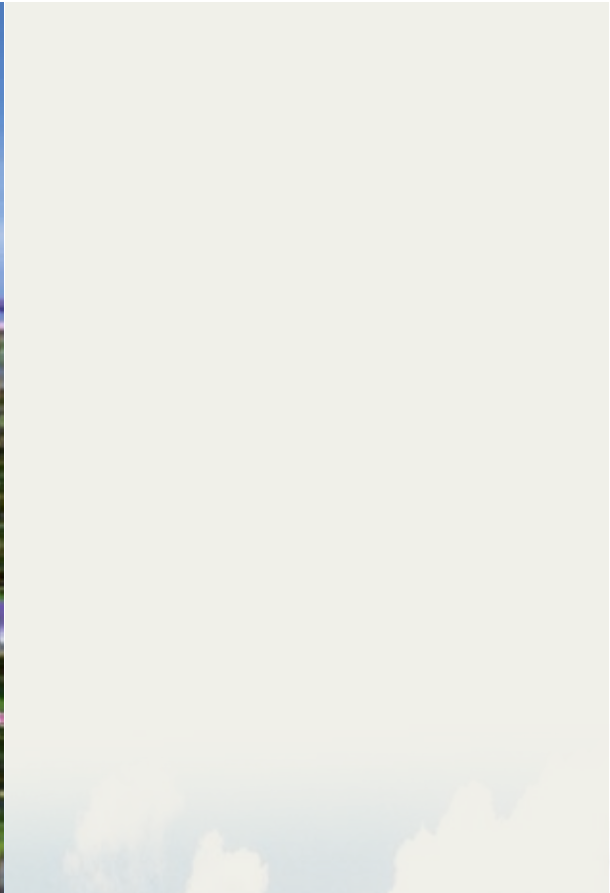
of Insurance Industry Engaging in Insurance Trust Business", "Directions Governing the Issuance of Corporate Bonds as Capital Instrument by Insurance Companies"; for the purpose of improving life insurance companies, it promulgates "Directions for Disclosing Risk Based Capital ratio of Insurance Enterprises", "Regulations Governing the Reserving for Investment-Linked Insurance Products of Life Insurance Companies", "Directions for Product Marketing of Investment-linked Insurance". Meanwhile, the authority also ratifies the "Self-Regulatory Rules for Product Marketing of Investment-linked Insurance" and "Self-Regulatory Rules for Life Insurance Enterprises Engaging Policy Loan", plus amendment of "Statements and Manuals for Calculating Total Adjusted Capital and Risk Based Capital of Insurance Company", so as to strengthen the developments of insurance industry and protect the rights of insurance policyholders, and thus to bring further positive influences of the industry.

For the issue which the commission income of solicitors to be recognized as service income, it finally earns the approval from the Ministry of Finance. Hence, since July 1st of 2008, the solicitors qualified of certain requirements could have their commission income from insurance companies deducted against direct, necessary expenses, and then the rest counted into income amount, which is expected to bring further adjustments and changes on the future organization and business structure of insurance industry.

Toward the fast-changing environments among both the external and internal economic markets, how we life insurance industry deals with this phenomenon for further break through has been target of our endeavors. It is my profound 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 consumers 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

97 中華民國 2008 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 4<sup>th</sup> 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”.

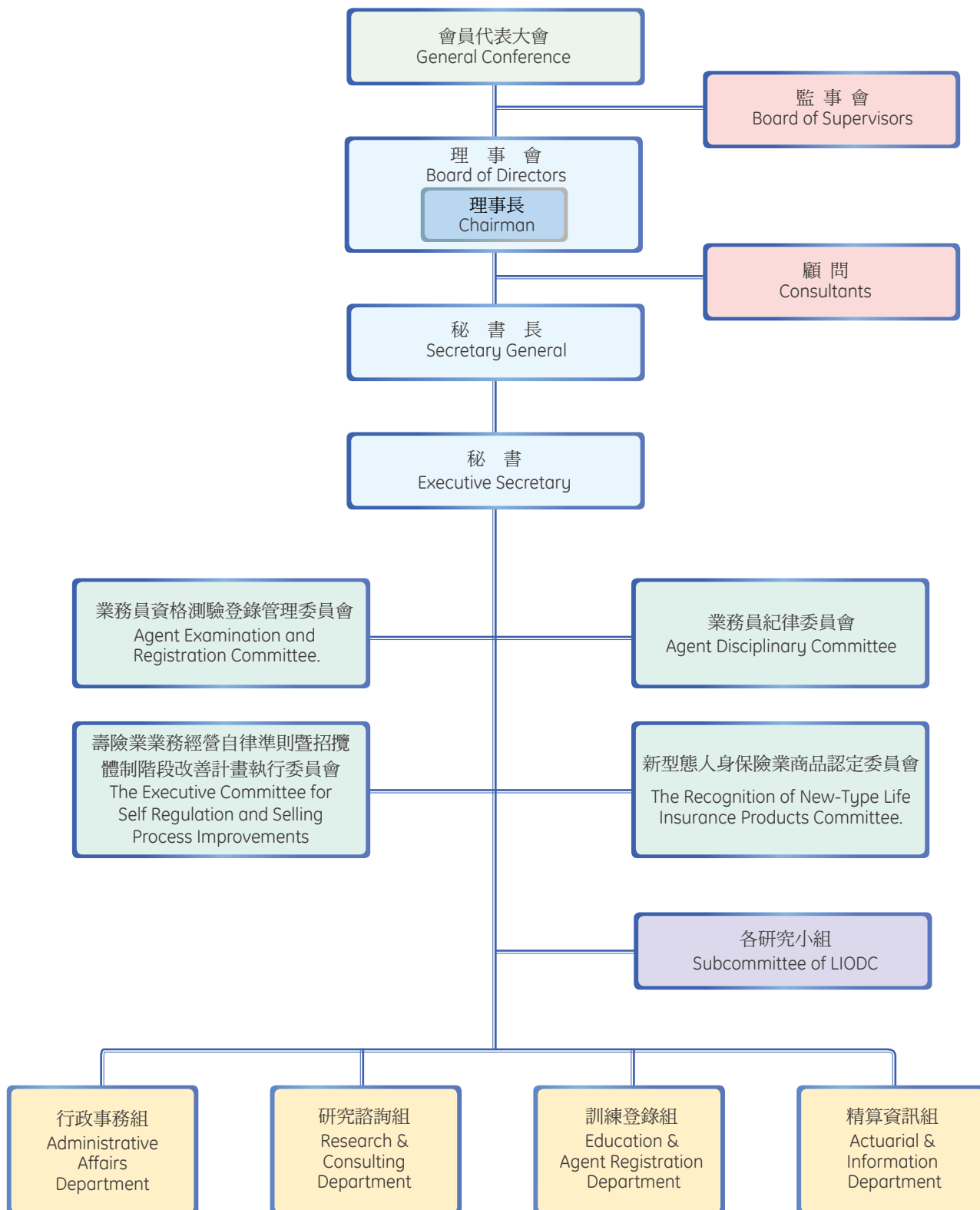
### Actuarial & Information Department

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97年臺灣地區人壽保險業概況
- ▶ II. 2008 Highlights of the Life Insurance Business in Taiwan

97 中華民國 2008 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 97 年下半年臺灣經濟隨美國次級房貸風暴衍生成波及全球之金融海嘯影響，統計全年經濟成長下探至 0.12%，遠低於民國 96 年之 5.70%。

### 1. Overall Economic Conditions

#### Economic Growth

In 2008, the real economic growth rate was affected by global economic crisis and estimated at 0.12%, lower than 2007's 5.70%.



#### 國民所得

民國 97 年平均每人國民所得為新臺幣 481,815 元 (15,276 美元\*)，較前一年 15,122 美元增加 154 美元或 1.0%，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。

#### Per Capita Income

In 2008, per capita income reached US\$15,276. The figure was up by US\$154 or 1.0% from the preceding year's US\$15,122. 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31.54元=美金1元，以下換算基礎同。 NT\$31.54= US\$ 1, the same as the following.

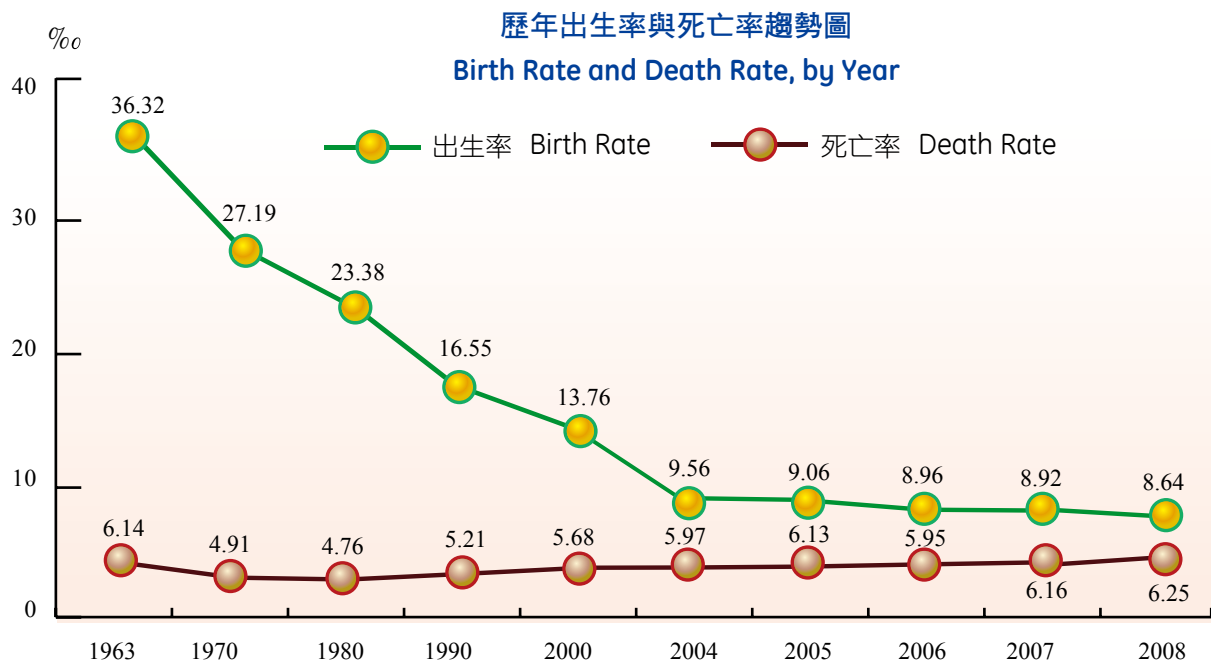


### 人口數、出生率與死亡率

民國 97 年底，依內政部統計總人口數為 23,037,031 人，較去年底增加 78,671 人，其中男性為 11,626,351 人，女性為 11,410,680 人。本年度出生人數為 198,733 人，粗出生率為千分之 8.64，較去年減少 0.28%；死亡人數為 143,624 人，粗死亡率為千分之 6.25，較去年增加 0.09%。

### Population, Birth Rate and Death Rate

According to the household registration data, at the end of 2008, total population was 23,037,031 including 11,626,351 males and 11,410,680 females. Relative to the total population at the end of 2007, there was an increase of 78,671 persons. The number of live births, during 2008, totaled 198,733 resulting in a crude birth rate of 8.64 per 1,000 persons. 143,624 deaths were registered in 2008 with a crude death rate of 6.25 per 1,000 persons.



## (二) 產業現狀

至民國 97 年底，共有 30 家壽險公司經營人身保險業務，其中，國內公司(含外商子公司)23 家，設立 139 分公司，通訊處 3,656 個；外商分公司 7 家，設立 35 個通訊處；從業人員中，業務員共計 175,127 人，較前年減少 0.13%，內勤人員共 26,575 人，近幾年人數變化不大；壽險業總資本額已達新臺幣 335,520 百萬元，較前一年度增加 108,227 百萬元。

## 2. Insurance Industry Environment

At the end of 2008, there were 30 life insurance companies in operation, including 23 domestic companies and 7 foreign branch companies. There were 175,127 employees, decreased 0.13% from last year. The total capital of life insurance industry reached NT\$335,520 million, up by NT\$108,227 million from last year.

分支機構分布圖  
Distribution of Branch Offices

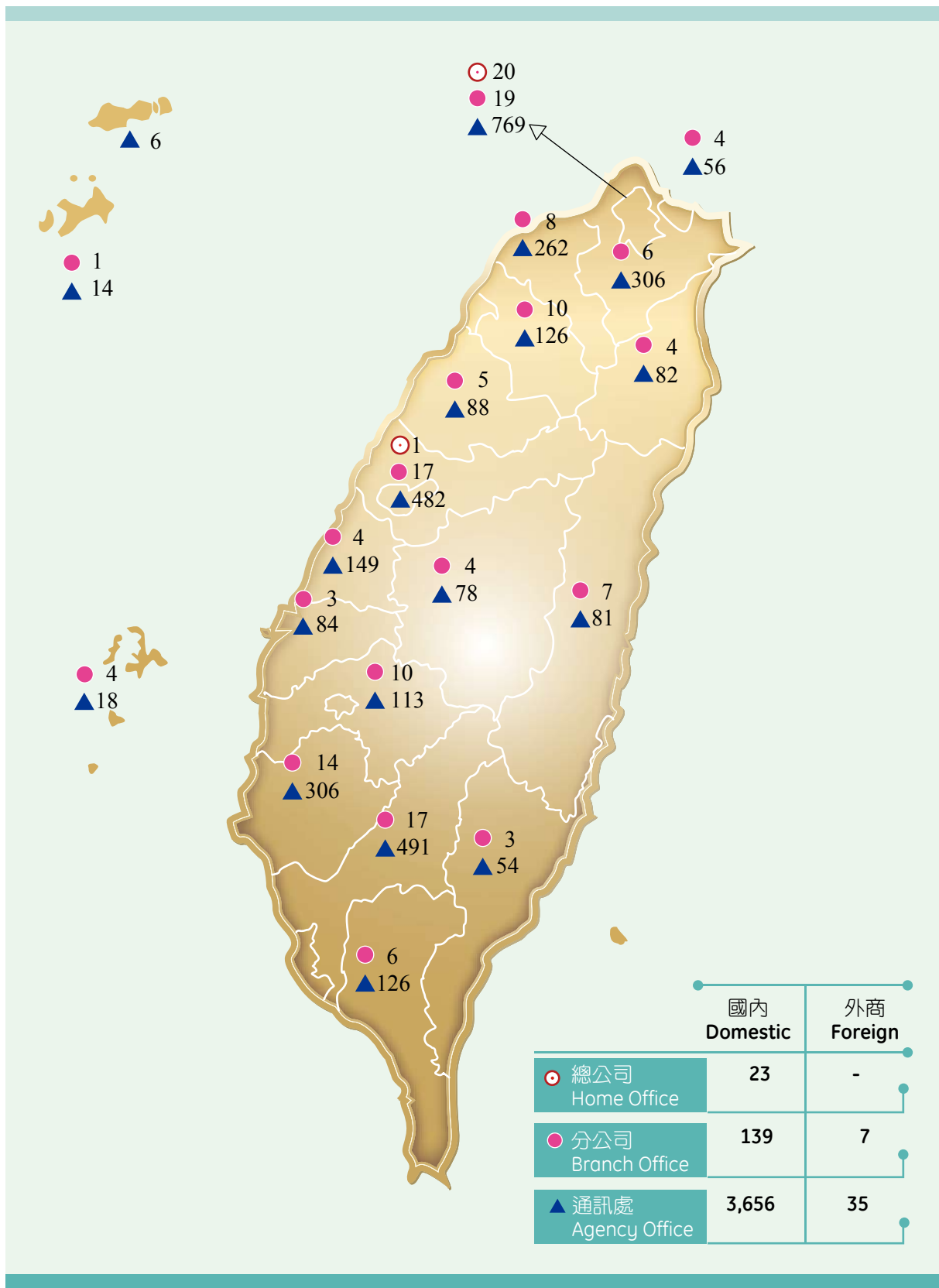


表 1: 人壽保險業歷年公司數、從業人員及資本額概況

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 93 年 (2004)	21	7	230,116	24,374	198,025
民國 94 年 (2005)	21	8	202,737	24,839	208,436
民國 95 年 (2006)	22	7	189,187	26,015	221,184
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

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 97 年底，全體壽險業總資產已達新臺幣 9,138,946 百萬元 (約 289,757 百萬美元較前一年 8,712,975 百萬元增加 4.89%。負債總額為新臺幣 8,922,655 百萬元，較前一年 8,279,958 百萬元增加 7.76%，其中各種準備金有 7,847,933 百萬元，佔總負債的 87.87%。業主權益總數受全球金融風暴影響僅有新臺幣 216,292 百萬元，較前一年 433,017 百萬元減少 50.05%，是壽險業最慘淡的一年。

### 3. Assets & Liabilities

The total assets of life insurance industry in 2008 amounted to NT\$9,138,946 million (US\$289,757 million), which showed an increase of 4.89% over the previous year's NT\$8,712,975 million. The total liabilities of life insurance industry in 2008 amounted to NT\$8,922,655 million, and an increase of 7.76% over the preceding year. The major item of liability was policy reserves, which reached NT\$7,847,933 million accounted for 87.87% of the total liabilities. The owners' equity in 2008 increased from NT\$433,017 million to NT\$216,292 million, the decreased rate was 50.05%.

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

金額：新臺幣百萬元 Amount Unit:NT\$ Million

年 度 Year	總 資 產 Total Assets	總 負 債 Total Liabilities	各種準備金 Policy Reserves	業主權益 Owners' Equity	投資報酬率 Return on Asset
民國 59 年 (1970)	2,103	1,884	1,640	219	5.03
民國 69 年 (1980)	26,532	23,723	21,250	2,809	10.16
民國 79 年 (1990)	424,013	390,184	373,803	33,829	7.75
民國 89 年 (2000)	2,531,778	2,351,402	2,266,051	180,376	5.13
民國 93 年 (2004)	5,450,673	5,203,060	4,866,363	247,614	4.56
民國 94 年 (2005)	6,485,405	6,216,338	5,693,529	269,067	4.87
民國 95 年 (2006)	7,736,156	7,235,671	6,436,200	500,485	4.36
民國 96 年 (2007)	8,712,975	8,279,958	7,142,995	433,017	4.25
民國 97 年 (2008)	9,138,946	8,922,655	7,847,933	216,292	1.86
成長率 Growth Rate (%)	4.89	7.76	9.87	-50.05	-56.24

#### (四) 資金運用狀況

至民國 97 年底止，全體壽險業運用資金為新臺幣 7,949,802 百萬元（約 252,055 百萬美元），較前一年 7,448,284 百萬元增加 6.73%，為總資產的 86.99%。觀察資金運用情形，有價證券 3,433,552 百萬元，佔運用資金總額的 43.21% 佔第 1 位，其中，公債及庫券 1,943,433 百萬元，佔 24.45%，股票 364,931 百萬元，佔 4.59%；資金運用第二位為國外投資，計 2,403,731 百萬元，佔運用資金總額的 30.24%，國外投資已成為資金運用的首要選擇，近年來國外投資快速成長。

#### 4. Investment Environment and Activities

4. Investment Environment and Activities  
As the end of 2008, total utilization assets of the life insurance industry was NT\$ 7,949,802 million (US\$252,055 million and 86.99% of total assets) with a growth rate of 6.73% when compared to last year's NT\$ 7,448,284 million. Regarding the overall assets portfolio, the major components of life insurance industry assets were securities & bonds. Total 3,433,552 million (43.21% of total utilization assets) with Government & Treasury Bonds totaled NT\$ 1,943,433 million (24.45% of total utilization assets). The second largest of assets was foreign investments, totaled NT\$ 2,403,731 million (30.24% 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 93 年 (2004)	196,751	2,251,995	1,345,239	315,958	119,114	80,360	391,324
民國 94 年 (2005)	189,966	2,643,542	1,465,098	374,209	155,354	67,469	581,412
民國 95 年 (2006)	306,223	3,129,304	1,657,828	478,513	225,755	71,386	695,822
民國 96 年 (2007)	400,352	3,245,717	1,720,075	553,442	223,963	42,413	705,824
民國 97 年 (2008)	519,257	3,433,552	1,943,433	364,931	292,904	183,455	648,829
成長率 Growth rate(%)	29.70	5.79	12.99	-34.06	30.78	332.54	-8.08

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 93 年 (2004)	230,690	426,087	438,725	1,355,025	81,117	4,980,390
民國 94 年 (2005)	240,473	443,844	461,055	1,786,062	73,340	5,838,282
民國 95 年 (2006)	261,736	481,385	523,832	2,066,796	56,472	6,825,748
民國 96 年 (2007)	294,946	542,370	617,043	2,320,639	27,217	7,448,284
民國 97 年 (2008)	321,072	616,912	631,347	2,403,731	23,931	7,949,802
成長率 Growth rate(%)	8.86	13.74	2.32	3.58	-12.07	6.73

### (五) 保費收入

民國 97 年壽險業總保費收入已達新臺幣 1,918,843 百萬元 (約 60,838 百萬美元)，較前一年 1,875,097 百萬元僅增加 2.33%，其中人壽保險 1,335,413 百萬元，較去年減少 8.94%、傷害保險 58,102 百萬元、健康保險 197,331 百萬元、年金保險 327,997 百萬元，較去年增加 93.58%，分別佔所有保費收入的 69.60%、3.03%、10.28%、17.09%。

### 5. Premium Income

In 2008, total premium income of life insurance industry reached NT\$1,918,843 million (US\$60,838 million) and increased 2.33% when compared to last year's NT\$1,875,097 million. The life insurance premium income was NT\$1,335,413 million (69.60% of total premium income), an decreased of 8.94%. The premium income of accident products was NT\$58,102 million (3.03% of premium income) and the premium income of health products was NT\$197,331 million (10.28% of premium income). The premium income of annuity product was NT\$327,997 million (17.09% 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 93 年 (2004)	955,009	57,894	140,582	155,004	1,308,489
民國 94 年 (2005)	1,127,108	58,503	151,101	121,040	1,457,752
民國 95 年 (2006)	1,245,013	58,203	163,371	97,113	1,563,700
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
成長率 Growth rate(%)	-8.94	-0.45	9.18	93.58	2.33

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 91 年為最高峰達 206,161 百萬元，傷害險於民國 90 年達 16,412 百萬元後，逐年下降至民國 95 年以後維持約 11,000 百萬元水準，是否已達最低點仍待觀察；健康險已維持 2 年皆 27,000 百萬元的水準；年金險與投資型保險近年業績成長迅速，但投資型保險於民國 97 年受全球金融風暴影響僅 299,171 百萬元負成長 35.66%。

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\$206,161 million in 2002 and accident insurance products premium was NT\$16,412 million in 2001, decreased to about NT\$11 billion on average after 2006. Whether or not the amount had reached the lowest point is still under observation. Insurance premium for health insurance had remained at approximately NT\$27 billion for the last 2 years. But investment-linked products were affected by global financial crisis, decreased to NT\$299 billion and negative growth 35.66% in 2008.

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 97 年 (2008)	民國 96 年 (2007)	民國 95 年 (2006)	民國 94 年 (2005)	民國 93 年 (2004)
人壽保險 Life	傳統型 Traditional	324,458	141,311	158,561	186,872	136,167
	投資型 Investment-Linked	171,555	407,504	236,867	200,837	123,813
	小計 Subtotal	496,012	548,815	395,428	387,709	259,980
傷害保險 Accident	傳統型 Traditional	10,132	11,233	11,237	12,516	12,227
健康保險 Health	傳統型 Traditional	28,950	26,627	22,928	20,569	20,318
年金保險 Annuity	傳統型 Traditional	192,586	107,689	79,662	112,092	136,919
	投資型 Investment-Linked	127,616	57,501	15,310	8,050	16,763
	小計 Subtotal	320,202	165,190	94,972	120,142	153,682
合計 Total	傳統型 Traditional	556,126	286,861	272,398	332,049	305,630
	投資型 Investment-Linked	299,171	465,004	252,167	208,877	140,576
	小計 Subtotal	855,297	751,865	524,565	540,936	446,206

(六) 初年度保費收入通路別分析

初年度保費收入 855,301 百萬元中，依通路別統計為：壽險公司本身行銷體系 420,613 百萬元佔 49.18%；銀行通路 409,182 百萬元佔 47.84%；傳統保險經紀人、保險代理人僅 25,506 百萬元佔 2.98%。

6. First Year Premium Income – by Distribution Channel

Contribution to the total first year premium income of NT\$855,301 million by various sales channels are as follows: traditional tied agents of life insurers was NT\$420,613 million (49.18%), bancassurance was NT\$409,182 million (47.84%); the broker & agent was NT\$25,506 million (2.98%).

表 6: 人壽保險業民國 97 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)

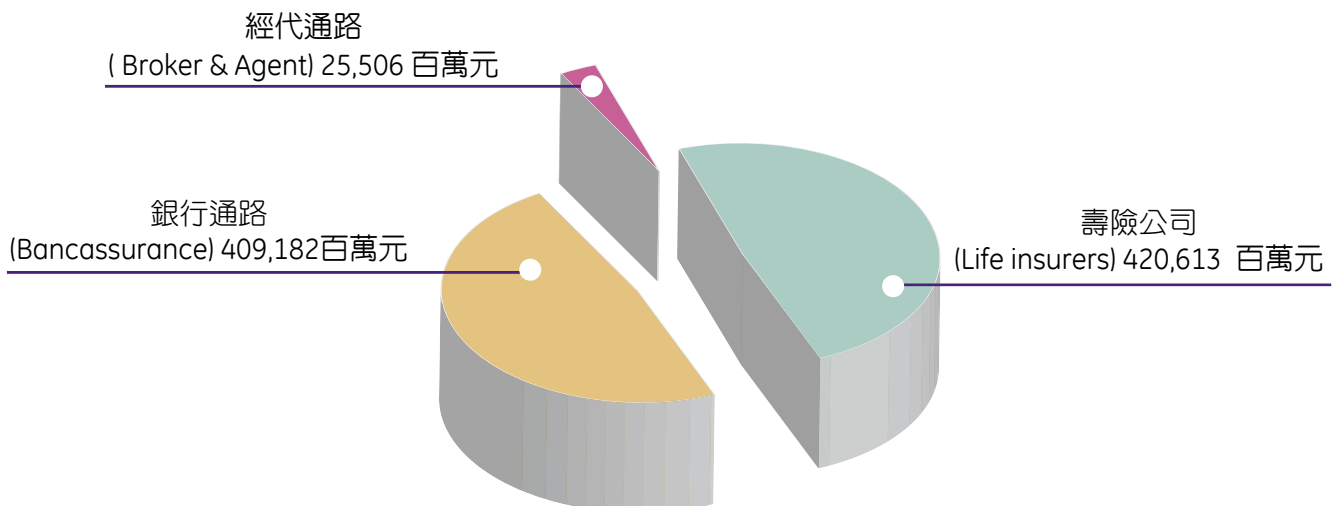
來源別 Distribution	壽險公司 Life insurers	銀行經代保代 Bankers	傳統經代保代 Broker & Agent	其他 Other	合計 Total
民國94年(2005)	316,333 (58.48)	203,081 (37.54)	21,509 (3.98)	33(0.01)	540,957
民國95年(2006)	315,484 (60.14)	187,343 (35.71)	21,605 (4.12)	133(0.03)	524,565
民國96年(2007)	464,903 (61.83)	258,684 (34.41)	28,279 (3.76)	0(0.00)	751,865
民國97年(2008)	420,613 (49.18)	409,182 (47.84)	25,506 (2.98)	0(0.00)	855,301
成長率Growth rate(%)	-9.53	58.18	-9.81	—	13.76

註：括號內數字為佔率。

Note: ( ) represents the rate.

97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 之趨勢約維持 2:1 之比率；但利率變動型年金保險主要銷售通路則以銀行通路為主，至於傳統型商品健康保險與傷害保險則仍以壽險公司本身銷售為主力。

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

表 6-1: 人壽保險業民國 97 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	140,189 (43.50)	168,055 (52.15)	14,020 (4.35)	322,264
個人年金保險 Individual Annuity	25,889 (13.44)	165,000 (85.68)	1,697 (0.88)	192,586
投資型保險 Investment-Linked	218,236 (72.95)	74,495 (24.90)	6,441 (2.15)	299,172
個人傷害、健康保險 Individual Accident & Health	27,818 (90.67)	1,277 (4.16)	1,585 (5.17)	30,680
團體保險 Group Insurance	8,481 (80.01)	355 (3.35)	1,763 (16.64)	10,599

註：括號內數字為佔率。

Note: ( ) represents the rate.

### (七) 保險給付

民國 97 年壽險業保險給付達新臺幣 1,108,565 百萬元 (約 35,148 百萬美元)，較前一年 863,945 百萬元增加 28.31%，其中人壽保險 879,748 百萬元較去年成長 36.15%、傷害保險 19,548 百萬元、健康保險 60,668 百萬元、年金保險 148,601 百萬元，較去年成長 2.32%，人壽保險佔總保險給付的 79.36%。

### 7. Benefit Payments

Total Benefit Payments were NT\$1,108,565 million or US\$35,148 million, increased by 28.31% against 2007's NT\$863,945 million. The Benefit Payments of life insurance product were NT\$879,748 million (79.36% of total benefit payments), which represented an increased of 36.15%. The Benefit Payments of accident and health products were NT\$19,548 million and NT\$60,668 million respectively. The benefit payments of annuity products were NT\$148,601 million, an increase of 2.32% 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 93 年 (2004)	406,333	19,847	41,212	13,192	480,584
民國 94 年 (2005)	409,618	19,418	44,457	25,688	499,181
民國 95 年 (2006)	511,129	19,067	48,928	69,180	648,304
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
成長率 Growth rate(%)	36.15	4.57	12.65	2.32	28.31

**(八) 投保率與普及率**

依據內政部發布之民國 97 年底總人口 23,037 千人，則持有人壽保險單 46,827 千件 (包括個人壽險、團體壽險及個人年金險) 約佔總人口之 203.27% (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 2008 was 23.04 million. The ratio of having insurance coverage (46,827,400 policies including individual, group life insurance and individual annuity) represents 203.27% of the total population in Taiwan. The trend of the ratio of prevalence (the sum assured of the in-force life insurance and annuity policies to national income) is as below: The tremendous growth rate of the ratio of prevalence in 1980s' was about 500%. And the absolute growth rate was about 135% in 1990s'. Such tremendous growth in this 20 year period represents the "Golden Period" of the life insurance industry in this country.

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

單位：新臺幣百萬元 (Unit:NT\$Million)

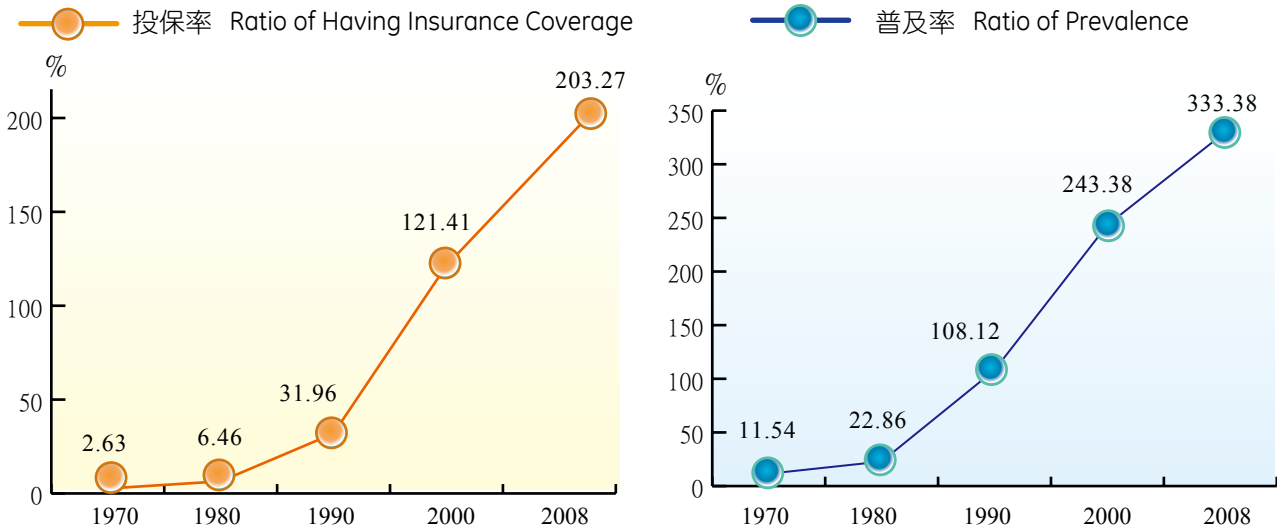
年度 Year	年底人口數 (1) Population	國民所得 (2) National Income	有效契約 Business In Force		投保率 NO. to population (3) / (1)%	普及率 In Force to NI (4) / (2)%
			件數 (3) No.	保額 (4) Amount		
民國 52 年 (1963)	11,883,523	70,603	163,722	3,458	1.38	4.90
民國 59 年 (1970)	14,675,965	170,418	386,658	19,674	2.63	11.54
民國 69 年 (1980)	17,805,067	1,334,182	1,149,505	304,976	6.46	22.86
民國 79 年 (1990)	20,352,966	4,032,640	6,504,209	4,360,220	31.96	108.12
民國 89 年 (2000)	22,276,672	9,044,421	27,046,881	22,012,633	121.41	243.38
民國 93 年 (2004)	22,689,122	10,001,162	37,712,269	28,944,245	166.21	289.41
民國 94 年 (2005)	22,770,383	10,260,406	40,104,372	30,953,094	176.13	301.68
民國 95 年 (2006)	22,876,527	10,692,909	42,095,394	32,759,870	184.01	306.37
民國 96 年 (2007)	22,958,360	11,336,547	45,005,200	36,027,048	196.03	317.80
民國 97 年 (2008)	23,037,031	11,035,873	46,827,400	36,790,933	203.27	333.38

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 97 年底，壽險業總登錄業務員為 319,126 人，較前一年度 313,704 人增加了 1.73%；其中壽險公司登錄人數為 194,813 人、經紀人登錄 61,234 人、代理人登錄 63,079 人，分別佔全體登錄人數的 61.05%、19.19%與 19.76%。

### 9. Life Insurance Agents

At the end of 2008, the total number of registration agents was 319,126, growth 1.73% when compared to last year's 313,704, among which there were 194,813 persons ( 61.05%) from life insurance companies, 61,234 persons (19.19%) from brokers and 63,079 persons ( 19.76%) 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 93 年 (2004)	333,881	247,790	32,891	53,200
民國 94 年 (2005)	315,937	220,750	38,040	57,147
民國 95 年 (2006)	315,186	208,071	49,072	58,043
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
成長率 Growth Rate %	1.73	0.14	8.73	0.37

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.

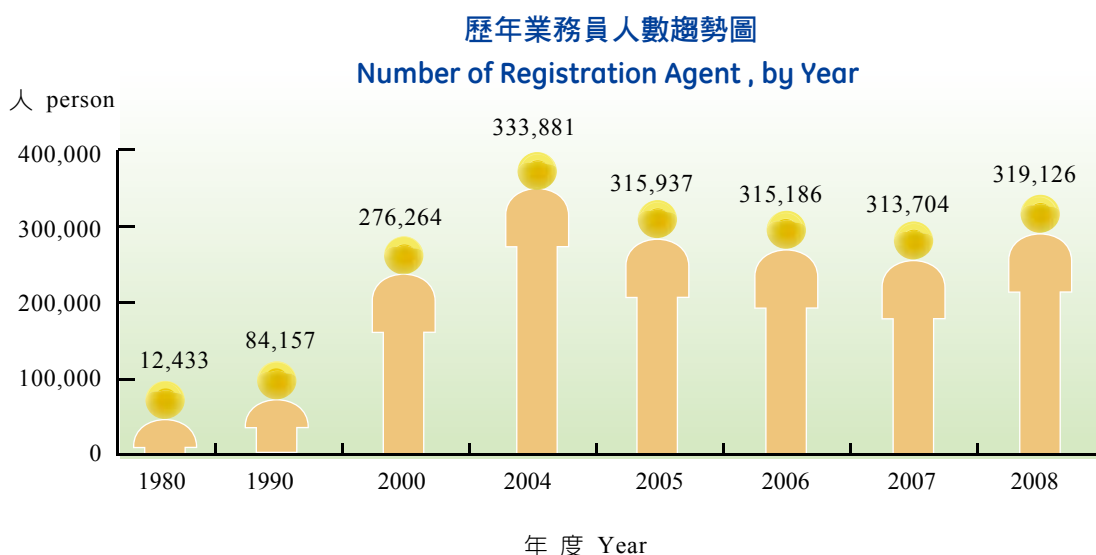


表 10：人壽保險業歷年登錄投資型保險業務員變動概況

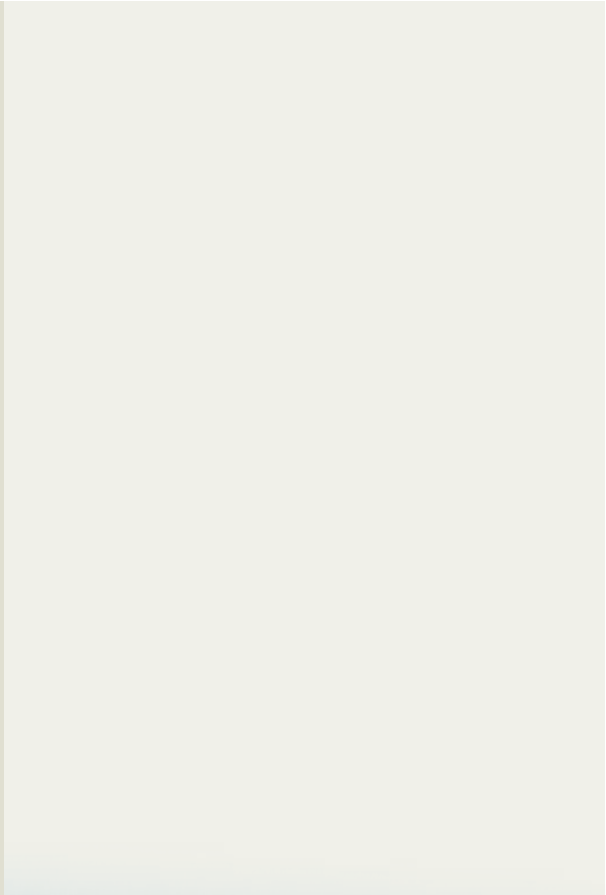
Table 10: Summary of Investment-linked Registration by Agents of Life Insurance Industry

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 92 年 (2003)	74,117	64,778	3,031	6,308
民國 93 年 (2004)	99,184	81,974	5,727	11,483
民國 94 年 (2005)	109,771	88,357	7,167	14,247
民國 95 年 (2006)	127,232	98,293	12,544	16,395
民國 96 年 (2007)	150,316	112,449	16,364	21,503
民國 97 年 (2008)	162,017	119,237	21,277	25,475

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

97 中華民國 2008 The Life Insurance Industry in Taiwan  
人壽保險業概況

### (一) 榮譽榜

1.9月10日本會連續第7年獲頒96年度全國性社會暨職業團體工作評鑑優等團體獎。

### (二) 研討會

1.1月23日至25日3天本會與保險犯罪防制中心、產險公會、保險事業發展中心，假國泰人壽淡水教育中心共同舉辦「防制保險犯罪研討會（第6期）」，各地法院法官及檢察官、法務部調查局、刑事警察局、內政部消防署、金管會保險局、產壽險業者等單位代表95人參加。

2.3月11日、12日本會與日本亞洲人壽保險振興中心共同舉辦「LIAROC OLIS 2008」研修班，研修主題為「日本壽險業非傳統行銷體制之現況」、「日本壽險業消費者保護、客戶服務及爭議處理制度之現況」，分別由日本保險專業記者中崎章夫先生及日本保險情報社第一編輯營業部長鈴木健市先生擔任講師。

3.4月23日本會與美國國際壽險營銷與研究協會（LIMRA）共同舉辦「保險業誠信與法規問題」研討會，由該協會大中華區總裁盛保良先生主講。

4.11月19日至21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「防制保險犯罪研討會（第7期）」，假國泰人壽淡水教育中心舉行，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72人參加。

5.11月20日本會與精算學會共同舉辦「投資決策評估與清償能力評估簽證項目實施規劃」說明會。



## (1) Honors and Awards

1. On September 10, the Association received the award of “Outstanding Group” in the “Assessment of 2007 National Social and Occupational Groups” for the 7<sup>th</sup> consecutive year.

## (2) Seminars

1. From January 23 to 25, the Association, under the supervision of the Financial Supervisory Commission (FSC), co-hosted with the Non-Life Insurance Association (NLIA), the Taiwan Insurance Institute (TII), and the Insurance Anti-Fraud Institute (IAFI) the “6<sup>th</sup> Insurance-Fraud Prevention Seminar” in the Dan-Shui Education Center of Cathay Life; a total of 95 participants were nominated from nationwide court judges and prosecutors, the Investigation Bureau of the Ministry of Justice, the Criminal Investigation Bureau, the National Fire Agency of the Ministry of the Interior, the Insurance Bureau of FSC, and relevant departments of both life and non-life insurance member companies.
2. On March 11 and 12, the Association co-hosted the “LIAROC-OLIS 2008 Seminar” with the Oriental Life Insurance Cultural Development Center of Japan., with the subject of the seminar focused on “the Non-Traditional Marketing Channel of Life Insurance Industry in Japan” and “the Consumer Protection, Customer Service, and Complaint Filing Procedures” which were lectured by Mr. Akio Nakazaki (professional insurance journalist) and Mr. Kenichi Suzuki of Hoken Joho Sha (general manager of 1<sup>st</sup> editor department) respectively.
3. On April 23, the Association co-hosted with LIMRA the “Problems Regarding Honesty and Regulations of Insurance Industry Seminar”, which invited Mr. Bao-lian Shen, the chairman of the great China region of LIMAR.
4. From November 19 to 21, the Association, under the supervision of FSC, co-hosted with NLIA, TII, IAFI, and the Motor Vehicle Accident Compensation Fund the “7<sup>th</sup> Insurance-Fraud Prevention Seminar” in the Dan-Shui Education Center of Cathay Life; a total of 72 participants were nominated from nationwide court judges and prosecutors, the Investigation Bureau of the Ministry of Justice, the Criminal Investigation Bureau, the National Fire Agency of the Ministry of the Interior, and from both life and non-life insurance member companies.
5. On November 20, the Association co-hosted with the Actuarial Institute the “Implementation Plan on the Signing Issue of Investment Decision Evaluation and Solvency Assessment Seminar”.

### (三) 國際交流與會議

- 1.1 月 12 日至 16 日賴理事長前往北京參加 IAIS 圓桌會議。
- 2.1 月 23 日、24 日 2 天下午賴理事長、洪秘書長至台北國際會議中心參加「台灣經濟發展論壇」－與國家未來領導人對談座談會。
- 3.2 月 25 日中國保險行業協會理事等一行 7 人蒞會拜訪，並由本會就會務及壽險業業務概況作簡報。
- 4.4 月 13 日至 19 日洪秘書長前往北京參加清華大學台灣研究所舉辦之「台灣企業領袖大中華布局策略研修班」。
- 5.5 月 3 日至 10 日賴理事長隨中華民國金融總會赴美參加美台金融會議。
- 6.6 月 17 日至 21 日韓國首爾 IAIS 會議，精算訊資組陳主任代表參加。
- 7.7 月 13 日至 16 日假台北晶華酒店舉行第 44 屆國際保險會議 (IIS)，此次會議在金管會督導下，由本會及其他保險週邊單位共組籌備工作小組，全球保險業界計 500 人參加，本會由賴理事長與洪秘書長代表出席。
- 8.7 月 21 日山東保險行業協會秘書長劉嘉瑜先生率同山東省各市保險行業協會秘書長、副秘書長等一行 21 人蒞會參訪。
- 9.10 月 12 日至 19 日匈牙利布達佩斯 IAIS2008 年會，由賴理事長代表參加。
- 10.10 月 14 日至 23 日洪秘書長參加日本東京 FALIA「高階執行主管研修班」。
- 11.11 月 24 日至 27 日香港第 24 屆東亞保險會議 (EAIC)，由白秘書代表參加。
- 12.10 月 30 日至 11 月 1 日賴理事長參加澳門「2008 年海峽兩岸及港澳保險業交流與合作澳門會議」。
- 13.12 月 11 日日本 OLICDC 理事長中島弘先生蒞會拜會賴理事長、洪秘書長。

### (3) International Communications and Meetings

1. From January 12 to 16, the Chairman Lai of the Association attained the IAIS roundtable meeting in Beijing.
2. On January 23 and 24, the Chairman Lai and Secretary General T.N. Horng attained the “Taiwan Economic Development Forum –Dialogue with Future Leader of the Country” in the Taipei International Conference Center.
3. On February 25, the Association was visited by a delegate of the boards of the China Insurance Industry Union; the Association also presented reports on its operation and the business situation of life insurance industry.
4. From April 13 to 19, the Secretary General T. N. Horng joined the “Strategic Seminar for Taiwan Enterprise Leaders in Great China Region” as held by the faculty of Taiwan Study of the Beijing Chin-hua University.
5. From May 3 to 10, the Chairman Lai and the Taiwan Financial Service Roundtable attended the U.S.-Taiwan Financial Meeting in America.
6. From June 17 to 21, the general manager Chang-Jeng Chen of the actuarial & information department of the Association joined IAIS meeting in Seoul of Korea.
7. From July 13 to 16, the 44<sup>th</sup> International Insurance Society (IIS) assembly was held in the Grand Formosa Regent Hotel of Taipei; this meeting, under the supervision of FSC, the Association and other insurance relevant institutes grouped a workshop. A total of 500 from insurance industry around the world presented attendance, and the Chairman Lai and Secretary General T. N. Horng also attended this meeting.
8. On July 21, the Association was visited by a delegate of 21 from Mr. Chia-yui Liu, the general secretary of Shang-dong Insurance Industry Union, and other general secretaries and deputy general secretaries of municipal insurance union across Shang-dong Province.
9. From October 12 to 19, the 2008 annual assembly of IAIS was held in Budapest of Hungary, which the Chairman Lai attended on behalf of the Association
10. From October 14 to 23, the Secretary General T. N. Horng joined the “FALIA Seminar for Senior Executive Managers” in Tokyo, Japan.
11. From November 24 to 27, the Secretary M. C. Pai joined the 24<sup>th</sup> EAIC in Hong Kong.
12. From October 30 to November 1, the Chairman Lai attended the “2008 Macau Meeting for Communication and Collaboration among Cross Strait, Hong Kong, and Macau Regions”.
13. On December 11, Mr. Nakashima, the Chairman of OLICDC of Japan, visited the Chairman Lai and Secretary General T. N. Horng.

#### (四) 其它

1.7月10日假陽明山中山樓中華文化堂舉辦96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240人、業務員494人，總計734人接受表揚。



第44屆國際保險會議  
The 44<sup>th</sup> IIS

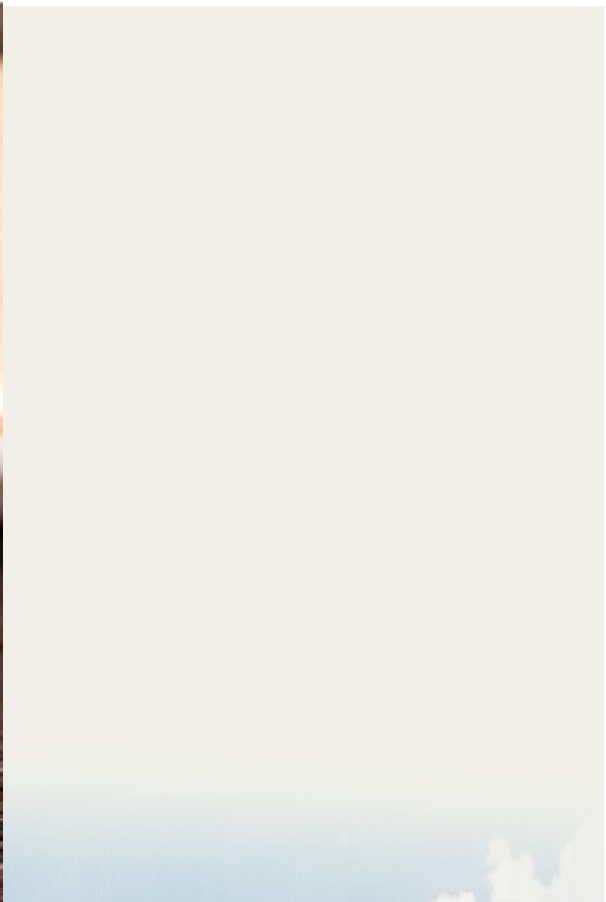
#### (4) Other Activities

1. On June 10, the Association organized the “2007 Award Ceremony for Outstanding Sales and Supporting Staff in the Insurance Industry” at the Chung-San Building, Yangmingsan. A total of 734 employees from the 28 member companies received the awards, including 240 supporting staff and 494 salesmen.



96 年度表揚大會表演節目

2007 Award Ceremony for Outstanding Sales and Supporting Staff in the Insurance Industry



▶ 四、本會發行刊物

▶ IV. Publications



**97** 中華民國 **2008** The Life Insurance Industry in Taiwan  
人壽保險業概況

1. ● 保戶手冊

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



2. ● 精靈守護者

Insurance Numen



3. ● 壽險訊息

Life Insurance Information Monthly



4. ● 壽險季刊

Life Insurance Quarterly





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



6. • 人身保險判決彙編  
Life Insurance Casebook



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



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



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



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



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



▶ 五、會員名錄

▶ V. The Member Companies of LIA-ROC

97 中華民國 2008 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 : 162,072 \*  
 資本額 : 5,000 \*  
 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 : 162,072 \*  
 Capital: 5,000 \*  
 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 : 249,299  
 資本額 : 5,392  
 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 : 249,299  
 Capital: 5,392  
 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 忠孝東路四段 550 號 12 樓  
 成立日期 :1962,5  
 總資產 : 195,002  
 資本額 : 17,727  
 電話 : (02)27582727  
 網址 : www.pcalife.com.tw

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

12th Fl., 550, Sec. 4, Chung Hsiao E. Rd., Taipei  
 Date Founded:1962,5  
 Assets : 195,002  
 Capital: 17,727  
 Tel:886-2-27582727  
 Website:www.pcalife.com.tw

**國泰人壽保險股份有限公司**

台北市 106 仁愛路四段 296 號  
 成立日期 :1962,8  
 總資產 : 2,358,938  
 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 : 2,358,938  
 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 : 313,187  
 資本額 : 11,714  
 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 : 313,187  
 Capital: 11,714  
 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 : 1,493,341  
 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 : 1,493,341  
 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 : 231,537  
 資本額 : 3,010  
 電話 : (02)21765166  
 網址 : www.khlw.com

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

277, Sungren Rd., Taipei  
 Date Founded: 1963,7  
 Assets : 231,537  
 Capital: 3,010  
 Tel: 886-2-21765166  
 Website: www.khlw.com

**新光人壽保險股份有限公司**

台北市 100 忠孝西路一段 66 號 37 樓  
 成立日期 : 1963,7  
 總資產 : 1,301,251  
 資本額 : 41,832  
 電話 : (02)23895858  
 網址 : www.skl.com.tw

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

37th Fl., 66, Sec. 1, Chung Hsiao W. Rd. Taipei  
 Date Founded: 1963,7  
 Assets : 1,301,251  
 Capital: 41,832  
 Tel: 886-2-23895858  
 Website: www.skl.com.tw

**富邦人壽保險股份有限公司**

台北市 106 敦化南路一段 108 號 12 樓  
 成立日期 : 1993,6  
 總資產 : 402,428  
 資本額 : 10,938  
 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 : 402,428  
 Capital: 10,938  
 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 : 41,648  
 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 : 41,648  
 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 : 295,183  
 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 : 295,183  
 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 : 21,973  
 資本額 : 3,000  
 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 : 21,973  
 Capital: 3,000  
 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 : 54,513  
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: 54,513  
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 : 184,405  
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 : 184,405  
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 : 82,308  
資本額 : 6,534  
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 : 82,308  
Capital : 6,534  
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 : 179,567  
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 : 179,567  
Capital : 2,392  
Tel :886-2-27155888  
Website :www.allianz.com.tw

**臺灣郵政股份有限公司 (壽險處)**

台北市 106 愛國東路 216 號 3 樓  
成立日期 : 2003,1  
總資產 : 446,772  
資本額 : 5,000  
電話 : (02)23931261  
網址 : www.post.gov.tw

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

3rd. Fl., 216, Ai-Kuo E. Rd.,Taipei  
Date Founded:2003,1  
Assets : 446,772  
Capital : 5,000  
Tel :886-2-23931261  
Website :www.post.gov.tw

**第一英傑華保險股份有限公司**

台北市 110 信義路四段 456 號 13 樓  
成立日期 : 2007,12  
總資產 : 13,208  
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 : 13,208  
Capital : 2,250  
Tel :886-2-87581000  
Website : www.first-aviva.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: 50,416  
 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: 50,416  
 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: 187,212  
 資本額: 27,100  
 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: 187,212  
 Capital: 27,100  
 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: 61,188  
 資本額: 5,989  
 電話:(02)27195277  
 網址: www.nylitc.com.tw

**New York Life Ins. TaiwanCorp.**

14th Fl., 133, Sec. 3, Ming Sheng E.Rd.,Taipei  
 Date Founded:1991,9  
 Assets: 61,188  
 Capital: 5,989  
 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: 69,971  
 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: 69,971  
 Capital: 3,150  
 Tel:886-2-27607988  
 Website:www.metlife.com.tw

**安泰人壽保險股份有限公司**

台北市 110 基隆路一段 176 號 8 樓  
 成立日期:1987,7  
 總資產: 647,890  
 資本額: 12,800  
 電話:(02)21765188  
 網址: www.inglife.com.tw

**ING Life Ins. Co. Ltd.**

8th Fl., 176, Sec. 1, Keelung Rd., Taipei  
 Date Founded:1987,7  
 Assets: 647,890  
 Capital: 12,800  
 Tel:886-2-21765188  
 Website:www.inglife.com.tw

**紐西蘭商康健人壽保險公司臺灣分公司**

台北市 105 民生東路三段 115 號 7 樓  
 成立日期:1989,10  
 總資產: 6,579  
 資本額: 585  
 電話:(02)27185191  
 網址: www.cigna.com.tw

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

7th Fl., 115, Sec. 3, Ming Sheng E. Rd.,Taipei  
 Date Founded:1989,10  
 Assets: 6,579  
 Capital: 585  
 Tel:886-2-27185191  
 Website:www.cigna.com.tw

**美商美國人壽保險公司臺灣分公司**

台北市106敦化南路二段333號17樓  
 成立日期:1990,11  
 總資產: 17,655  
 資本額: 888  
 電話:(02)27352838  
 網址 :www.alico.com.tw

**American Life Ins. Co., Taiwan Branch**

17th Fl., 333, Sec. 2, Tun Hua S. Rd., Taipei  
 Date Founded:1990,11  
 Assets : 17,655  
 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 : 16,670  
 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 : 16,670  
 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 : 49,684  
 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 : 49,684  
 Capital: 560  
 Tel:886-2-66363456  
 Website:www.cardif.com.tw

**美商安達保險公司臺灣分公司**

台北市 110 信義路五段 8 號 11 樓  
 成立日期 :2001,8  
 總資產 : 359  
 資本額 : 500  
 電話 :(02)87581900  
 網址 :www.ace-ina.com.tw

**ACE American Insurance Co., Taiwan Branch**

11th Fl., 8, Sec.5, Hsin Yi Rd., Taipei  
 Date Founded:2001,8  
 Assets : 359  
 Capital: 500  
 Tel:886-2-87581900  
 Website:www.ace-ina.com.tw

**英屬百慕達商中泰人壽保險公司 臺灣分公司**

台北市 106 忠孝東路四段 285 號 3 樓  
 成立日期 :2005,10  
 總資產 : 4,359  
 資本額 : 885  
 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 : 4,359  
 Capital: 885  
 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 : 1,665  
 資本額 : 676  
 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 : 1,665  
 Capital: 676  
 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:  
 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 :  
 Capital: 200  
 Tel:886-2-81615400





2008

The Life Insurance Industry in Taiwan

▶ 附錄

▶ Appendix



97 中華民國 2008  
The Life Insurance Industry in Taiwan  
人壽保險業概況

## 臺灣壽險業經驗生命表

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

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

註：本表100歲及以上部份省略。

## Taiwan Standard Ordinary Experience Mortality Table

1,000qx

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

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

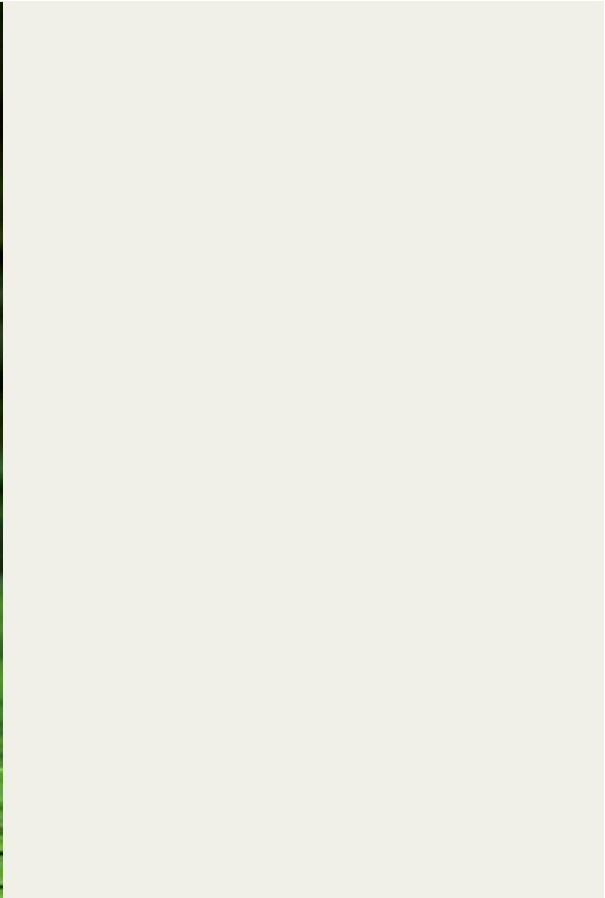
國名	幣名	2007年				2006年			
		排名	該國貨幣 (百萬)	美元 (百萬)	世界 占率%	排名	該國貨幣 (百萬)	美元 (百萬)	世界 占率%
United States	USD	1	1,229,668	1,229,668	30.28	1	1,174,556	1,174,556	31.96
Canada	CAD	9	107,831	100,398	2.47	8	99,259	87,503	2.38
Brazil	BRL	19	75,549	38,786	0.96	19	66,079	30,365	0.83
Mexico	MXN	28	190,330	17,416	0.43	29	165,431	15,178	0.41
Argentina	ARS	39	19,550	6,315	0.16	36	17,236	5,643	0.15
Chile	CLP	40	3,058,946	6,169	0.15	43	2,514,002	4,704	0.13
Venezuela	VEB	42	na.	5,785	0.14	41	10,499	4,890	0.13
Colombia	COP	45	8,526,256	4,103	0.10	45	7,555,040	3,200	0.09
Peru	PEN	57	3,712	1,187	0.03	57	3,544	1,083	0.03
United Kingdom	GBP	2	231,636	463,686	11.42	3	196,320	361,790	9.84
France	EUR	4	196,324	268,900	6.62	4	199,229	250,208	6.81
Germany	EUR	5	162,685	222,825	5.49	5	161,159	202,397	5.51
Italy	EUR	6	103,914	142,328	3.50	6	111,913	140,549	3.82
Netherlands	EUR	8	75,077	102,831	2.53	11	73,117	91,826	2.50
Spain	EUR	11	54,536	74,696	1.84	10	52,404	65,813	1.79
Belgium	EUR	16	33,468	45,841	1.13	18	31,042	38,986	1.06
Switzerland	CHF	17	52,300	43,580	1.07	16	51,255	40,909	1.11
Ireland	EUR	13	na.	60,693	1.49	14	37,673	47,313	1.29
Sweden	SEK	20	227,334	33,646	0.83	20	210,785	28,592	0.78
Denmark	DKK	22	151,176	27,771	0.68	21	138,272	23,252	0.63
Austria	EUR	24	15,878	21,748	0.54	24	15,588	19,577	0.53
Finland	EUR	25	14,993	20,535	0.51	25	14,837	18,634	0.51
Russia	EUR	21	775,991	29,846	0.73	22	610,627	22,337	0.61
Portugal	EUR	27	13,872	19,000	0.47	26	13,233	16,619	0.45
Norway	NOK	26	113,787	19,412	0.48	28	107,018	16,688	0.45
Luxembourg	EUR	29	12,434	17,030	0.42	27	13,046	16,384	0.45
Poland	PLN	30	43,241	15,626	0.38	30	37,094	11,954	0.33
Turkey	TRY	34	10,796	8,297	0.20	35	9,448	6,609	0.18
Greece	EUR	41	4,384	6,004	0.15	38	4,333	5,442	0.15
Japan	JPY	3	49,797,976	424,832	10.46	2	51,400,352	439,385	11.96
South Korea	KRW	7	108,349,232	116,990	2.88	7	95,149,200	100,613	2.74
PR China	CNY	10	703,576	92,487	2.28	9	564,020	70,737	1.92
Taiwan	TWD	14	1,985,217	60,446	1.49	13	1,677,806	51,571	1.40
India	INR	15	2,189,347	54,375	1.34	19	1,819,716	40,334	1.10
Hong Kong	HKD	23	189,633	24,307	0.60	23	151,257	19,472	0.53
Singapore	SGD	31	21,369	14,179	0.35	31	18,229	11,473	0.31
Israel	ILS	32	36,387	8,857	0.22	32	34,499	7,743	0.21
Malaysia	MYR	33	30,155	8,824	0.22	33	27,497	7,615	0.21
Thailand	THB	35	285,973	8,285	0.20	34	269,971	7,127	0.19
Indonesia	IDR	36	63,361,328	6,938	0.17	42	44,422,900	4,846	0.13
Iran	IRR	47	na.	3,505	0.09	46	26,563,384	2,896	0.08
Philippines	PHP	54	96,929	2,105	0.05	52	89,755	1,751	0.05
Saudi Arabia	SAR	52	8,498	2,269	0.06	54	6,937	1,852	0.05
South Africa	ZAR	18	300,737	42,676	1.05	17	275,621	40,743	1.11
Morocco	MAD	53	17,635	2,153	0.05	53	14,733	1,675	0.05
Australia	AUD	12	74,383	62,233	1.53	12	69,787	52,561	1.43
New Zealand	NZD	37	8,780	6,453	0.16	37	8,461	5,487	0.15
World Total				<b>4,060,870</b>				<b>3,674,892</b>	

Source: Swiss Reinsurance Company, Sigma, 3/2008

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

國名	幣名	2007年				2006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	578,357	578,357	24.17	1	533,223	533,223	25.08
Canada	CAD	12	48,969	45,593	1.91	10	43,251	38,128	1.79
Brazil	BRL	22	35,617	18,285	0.76	24	29,752	13,672	0.64
Mexico	MXN	30	83,634	7,653	0.32	29	74,253	6,813	0.32
Chile	CLP	36	1,880,269	3,792	0.16	35	1,549,021	2,898	0.14
Argentina	ARS	40	5,709	1,844	0.08	40	5,242	1,716	0.08
Colombia	COP	42	2,388,997	1,150	0.05	43	2,235,208	947	0.04
Peru	PEN	54	1,597	511	0.02	50	1,587	485	0.02
United Kingdom	GBP	2	174,714	349,740	14.61	3	139,398	256,890	12.08
France	EUR	4	136,524	186,993	7.81	4	140,601	176,578	8.31
Italy	EUR	6	64,406	88,215	3.69	6	73,158	91,878	4.32
Germany	EUR	5	74,776	102,419	4.28	5	74,031	92,974	4.37
Netherlands	EUR	13	26,282	35,998	1.50	13	25,651	32,215	1.52
Belgium	EUR	17	22,748	31,157	1.30	17	20,749	26,058	1.23
Spain	EUR	16	22,755	31,166	1.30	16	22,522	28,285	1.33
Switzerland	CHF	18	28,780	23,982	1.00	18	28,072	22,406	1.05
Ireland	EUR	9	36,456	49,933	2.09	11	30,380	38,154	1.79
Sweden	SEK	19	161,954	23,969	1.00	19	142,998	19,397	0.91
Finland	EUR	23	11,873	16,262	0.68	22	11,686	14,677	0.69
Denmark	DKK	21	100,159	18,399	0.77	21	90,261	15,178	0.71
Luxembourg	EUR	24	10,940	14,984	0.63	23	11,584	14,548	0.68
Portugal	EUR	25	9,459	12,956	0.54	25	8,851	11,115	0.52
Norway	NOK	26	67,150	11,456	0.48	26	61,087	9,526	0.45
Austria	EUR	28	7,208	9,873	0.41	27	7,183	9,021	0.42
Poland	PLN	29	21,999	7,950	0.33	30	17,989	5,797	0.27
Greece	EUR	37	2,259	3,094	0.13	36	2,274	2,856	0.13
Czech Republic	CZK	39	53,865	2,654	0.11	38	47,133	2,086	0.10
Hungary	HUF	38	505,005	2,750	0.11	39	407,294	1,936	0.09
Turkey	TRY	43	1,411	1,085	0.05	42	1,378	964	0.05
Russia	RUB	46	22,700	873	0.04	48	15,984	585	0.03
Japan	JPY	3	38,758,196	330,651	13.82	2	40,182,268	343,490	16.16
South Korea	KRW	7	75,293,448	81,298	3.40	7	66,454,936	70,271	3.31
PR China	CNY	8	446,375	58,677	2.45	8	359,040	45,029	2.12
Taiwan	TWD	10	1,636,001	49,813	2.08	9	1,342,125	41,253	1.94
India	INR	11	1,897,704	47,132	1.97	12	1,560,416	34,587	1.63
Hong Kong	HKD	20	170,444	21,848	0.91	20	133,087	17,133	0.81
Singapore	SGD	27	15,008	9,958	0.42	28	12,748	8,023	0.38
Malaysia	MYR	31	20,112	5,885	0.25	32	17,808	4,932	0.23
Thailand	THB	34	156,062	4,521	0.19	33	147,229	3,887	0.18
Israel	ILS	35	17,224	4,193	0.18	34	16,249	3,647	0.17
Indonesia	IDR	33	43,178,336	4,728	0.20	37	25,855,290	2,820	0.13
Philippines	PHP	41	61,300	1,331	0.06	41	56,918	1,110	0.05
Vietnam	VND	51	9,077,746	665	0.03	49	8,275,065	517	0.02
South Africa	ZAR	14	246,130	34,927	1.46	14	223,959	33,106	1.56
Morocco	MAD	49	5,864	716	0.03	51	4,123	469	0.02
Australia	AUD	15	41,505	34,725	1.45	15	37,558	28,287	1.33
New Zealand	NZD	45	1,392	1,023	0.04	45	1,289	836	0.04
World Total				<b>2,393,089</b>				<b>2,125,791</b>	

Source: Swiss Reinsurance Company, Sigma, 3/2008











中華民國九十七年度  
**人壽保險業概況**  
The Life Insurance Industry  
**2008** 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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