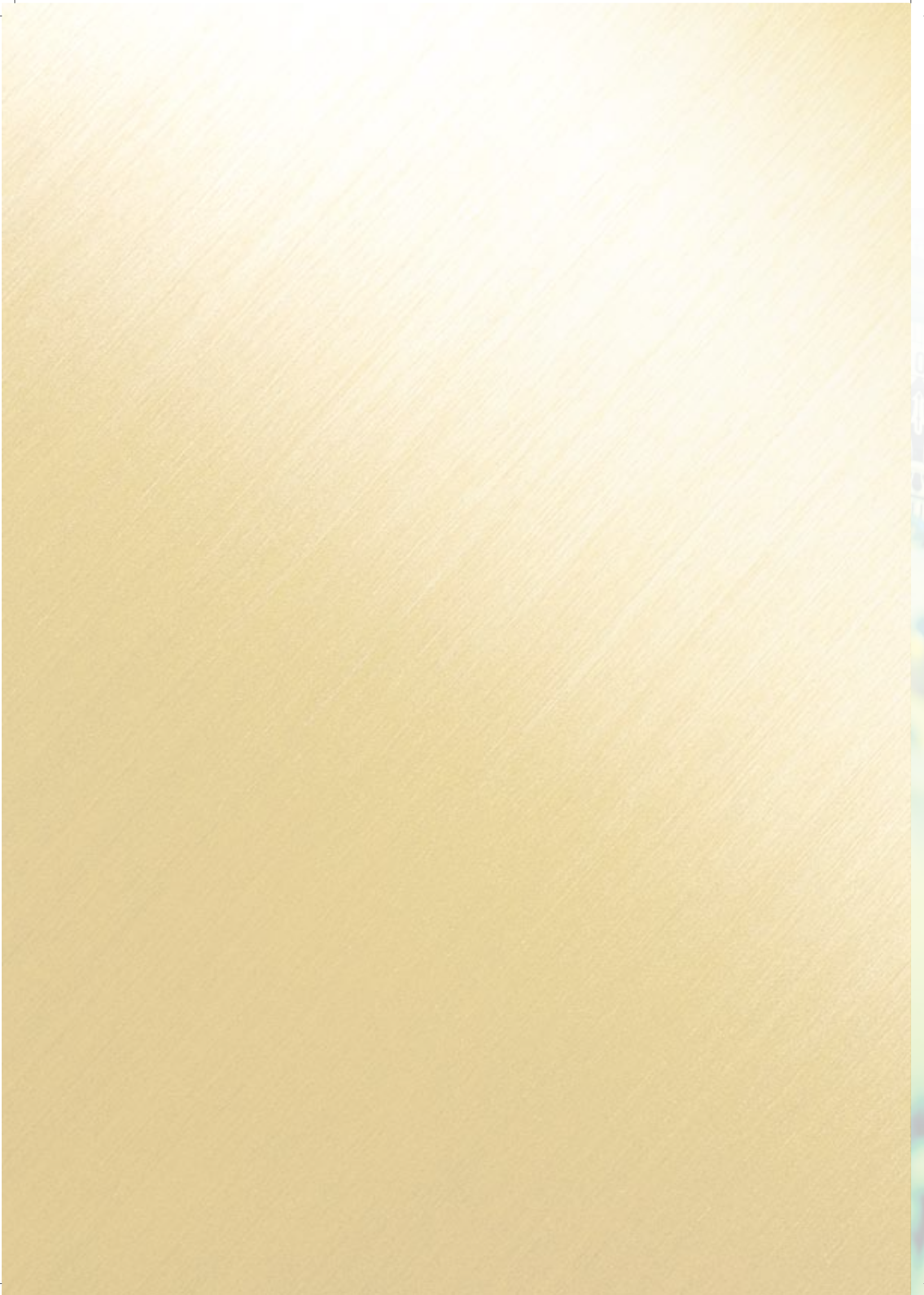




中華民國九十六年度  
**人壽保險業概況**  
The Life Insurance Industry  
**2007** in Taiwan



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





中華民國九十六年度  
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## 理事長序言

本會自民國 53 年成立以來，以加強同業間之聯繫協調與促進人壽保險業之共同發展為宗旨，並以配合主管機關推動政策，維護廣大消費者基本權益，促進我國經濟建設與發展為努力目標。因此，壽險業相關統計之彙編，向為本會重要年度工作之一。爰編印本刊提供各界參考，敬祈指正。

民國 96 年臺灣經濟持續穩定成長，整體壽險業總保費收入增加 19.91%，各壽險公司表現則不盡相同；至於整體壽險業投資型保險商品新契約保費收入，已突破新臺幣四千六百五十億元，再創歷史新高；如此快速地成長，使投資型保險商品在壽險市場新契約的角色益形重要，占率高達 61.85%。

國人投保率持續成長達 196%，保費來源通路結構與去年度相較變化不大，壽險公司占 61.83%，銀行通路 34.41%，傳統保險經紀人、保險代理人占 3.76%。此外，壽險業總資產已達新臺幣八兆七千一百三十億元，由於受到國際與國內股市表現較佳影響，稅後獲利高達五百六十九億元，又是投資績效豐收的一年。

此外，在政策與法令修訂方面，主管機關為營造保險業有利經營環境，大幅修正「保險法」，提高資金運用國外投資額度與範圍、開放經營全權委託投資業務與保險金信託業務、增訂同業公會章節等。此外，為加強對消費者保護，重新檢討修訂各險示範條款，並增訂住院醫療費用保險單示範條款（日額型）與修訂「人身保險要保書示範內容及注意事項」。其他有關保險業監理之新規定，諸如：「保險業辦理外匯業務管理辦法」、「人身保險業辦理以外幣收付之非投資型人身保險業務應具備資格條件及應注意事項」、「人身保險業辦理優體壽險業務應注意事項」等，均以健全產業發展與維護保戶權益為前提，對產業形象與經營效率提昇皆有正面影響。

96 年 8 月底本會理監事改選，本隊受同業推舉為理事長，面對客觀社會經濟環境劇烈而迅速的變化，壽險業如何積極有效因應，為本隊與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

## *Message from the Chairman*

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, and further comments or questions are welcome.

The economy in Taiwan continued to grow steadily in 2007. While total income premiums increased by 19.91% for the life insurance industry as a whole, performance varied among individual companies. For the overall industry, first-year premium income from investment-linked insurance products exceeded NT\$465 billion, reaching another historical high. Such rapid growth further underscores the importance of investment-linked insurance products in the market, which accounted for a large market share of 61.85%.

The percentage of residents with insurance coverage in Taiwan has continued to increase, growing by 196%. There were few differences in the structure of distribution channels from the previous year. Life insurers accounted for 61.83%, bancassurance 34.41%, and traditional insurance agents and brokers 3.76%. Furthermore, total assets accumulated to NT\$8,713 billion for the overall industry and after-tax profits soared to NT\$57 billion as a result of improved performance in international and domestic stock markets. It was another year of outstanding investment returns.

Furthermore, with respect to government policy and regulation, there have been major amendments made to the Insurance Act by the legislative authorities in an effort to facilitate a profitable environment for the insurance industry. The amendments included raising the limits on amounts and ranges for foreign investment, deregulation of



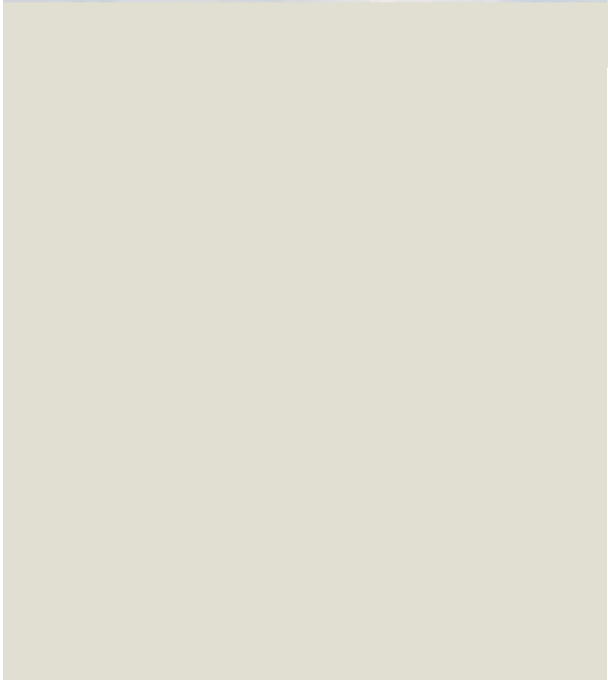
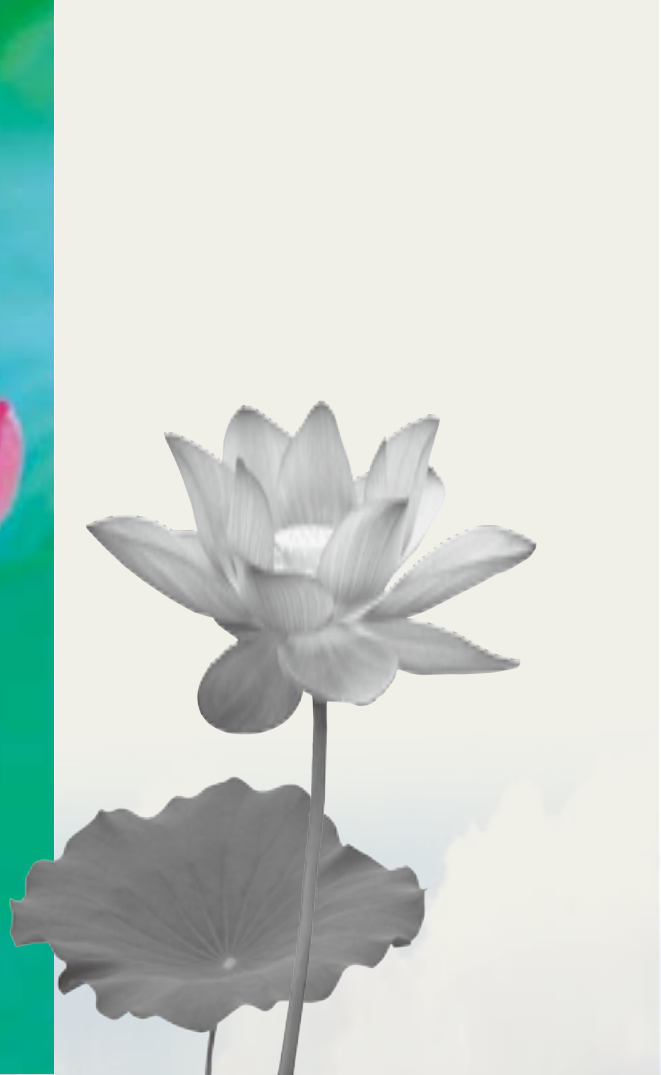


discretionary investment management services and life insurance trusts for life insurers, and additions to trade organization by-laws. Moreover, in order to enhance consumer protection, a review of model contracts was conducted and additions were made to the “Model Provisions for Hospitalization Expense Insurance Policies (Hospital Indemnity Benefit)” and amendments to the “Model Application and Guidelines for Life Insurance”. Other new regulations with respect to the governance of the insurance industry, including “Regulations Governing Foreign Exchange Business of Insurance Enterprises”, “Guidelines for Qualified Non-investment-linked Life Insurance Products Dealing in Denominated Foreign Currencies”, and “Guidelines for Life Insurers Offering Products with Preferred Status”, all were aimed at achieving balanced development in the industry and protecting the rights of policyholders. They had a positive impact on both the image of the industry and its operational efficiency.

The Board of Directors were re-elected in late August of 2007, and I had the honor of being elected as the Chairman. The industry and I share the goal of working toward achieving active and effective responses in a volatile and fast-changing social and economic environment. 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



96 中華民國 2007 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：

1. 人壽保險業務發展委員會。
2. 人身保險業務員資格測驗登錄管理委員會。
3. 人身保險業務員紀律委員會。
4. 壽險業業務經營自律準則暨招攬體制階段改善計畫執行委員會。

## 1. History

Upon revision and enactment of the Commercial Association Law on November 10, 1997, the original "Taipei Life Insurance Association" established on May 16, 1964 had undergone internal reorganization under the new law and officially changed its name to "The Life Insurance Association of the Republic of China (LIA-ROC)" on September 10, 1998. The 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 Life Insurance Operation Development Committee ( LIODC) .
- (2) The Agent Examination and Registration Committee.
- (3) The Agent Disciplinary Committee.
- (4) The Executive Committee for Self Regulation and Selling Process Improvements .

#### (四) 各委員會功能

##### 1. 人壽保險業務發展委員會

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

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

##### 2. 人身保險業務員資格測驗登錄管理委員會

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

##### 3. 人身保險業務員紀律委員會

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

##### 4. 壽險業業務經營自律準則暨招攬體制階段改善計畫執行委員會

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

## 4. Committee Functions

### (1) The Life Insurance Operation Development Committee

This Committee(LIODC) is responsible for the betterment and further development of the life insurance industry. Each member company appoints one representative to join this Committee which is sub-divided into 19 research subcommittees by disciplines and lines of business as follows:

Underwriting Subcommittee.	Legal Subcommittee.
Policy Conversion Subcommittee.	Claims Subcommittee.
Marketing Subcommittee.	Accident Insurance Subcommittee.
Group Insurance Subcommittee.	Education & Training Subcommittee.
Actuarial & Statistical Subcommittee.	Financial & Accounting Subcommittee.
Reinsurance Subcommittee.	Information System Subcommittee.
Medical Subcommittee.	Investment Subcommittee.
Annuity Subcommittee.	Appeal Service Subcommittee.
Human Resources Subcommittee.	Public Relations Subcommittee.
Internal Control and Audit Subcommittee	

### (2) The Agent Examination and Registration Committee

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

### (3) The Agent Disciplinary Committee

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

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

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

### (五) 各行政單位職能

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

#### 行政事務組：

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

#### 研究諮詢組：

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

- 配合法制、理賠、承保、保全、傷害保險、團體保險、醫務、年金保險、保戶申訴、人力資源開發及內控內稽等 11 個研究小組。
- 編印「壽險季刊」。
- 編印「保險法及相關法規」。
- 編印「人身保險判決彙編」。
- 編印「壽險訊息」。
- 編印「Life Insurance Newsletter」（刊載於本會網站）。
- 舉辦研修班、專題演講。
- 保戶諮詢服務。



## 5. Departmental Duties and Responsibilities

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

### Administrative Affairs Department

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

### Research & Consulting Department

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

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

訓練登錄組：

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

- 配合教育訓練、展業、宣傳等 3 個研究小組。
- 辦理優秀內勤從業人員暨業務員表揚。
- 編印壽險宣導刊物。
- 編輯「保戶手冊」( 刊載於本會網站 ) 及投保指南。
- 透過各類媒體及活動，宣導人身保險常識。
- 配合委員會研議測驗登錄管理相關事項。
- 每週舉辦資格測驗。
- 業務員登錄作業。
- 業務員在職教育訓練通報。
- 業務員懲處及申請覆核。
- 編印業務員資格測驗統一教材。
- 編印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、投資及電腦化專案推動等 5 個研究小組。
- 分析、統計人壽保險業概況。
- 壽險業電腦連線系統的運作與維護。
- 本會全球資訊網站維護及更新。

### Education & Agent Registration Department

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

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

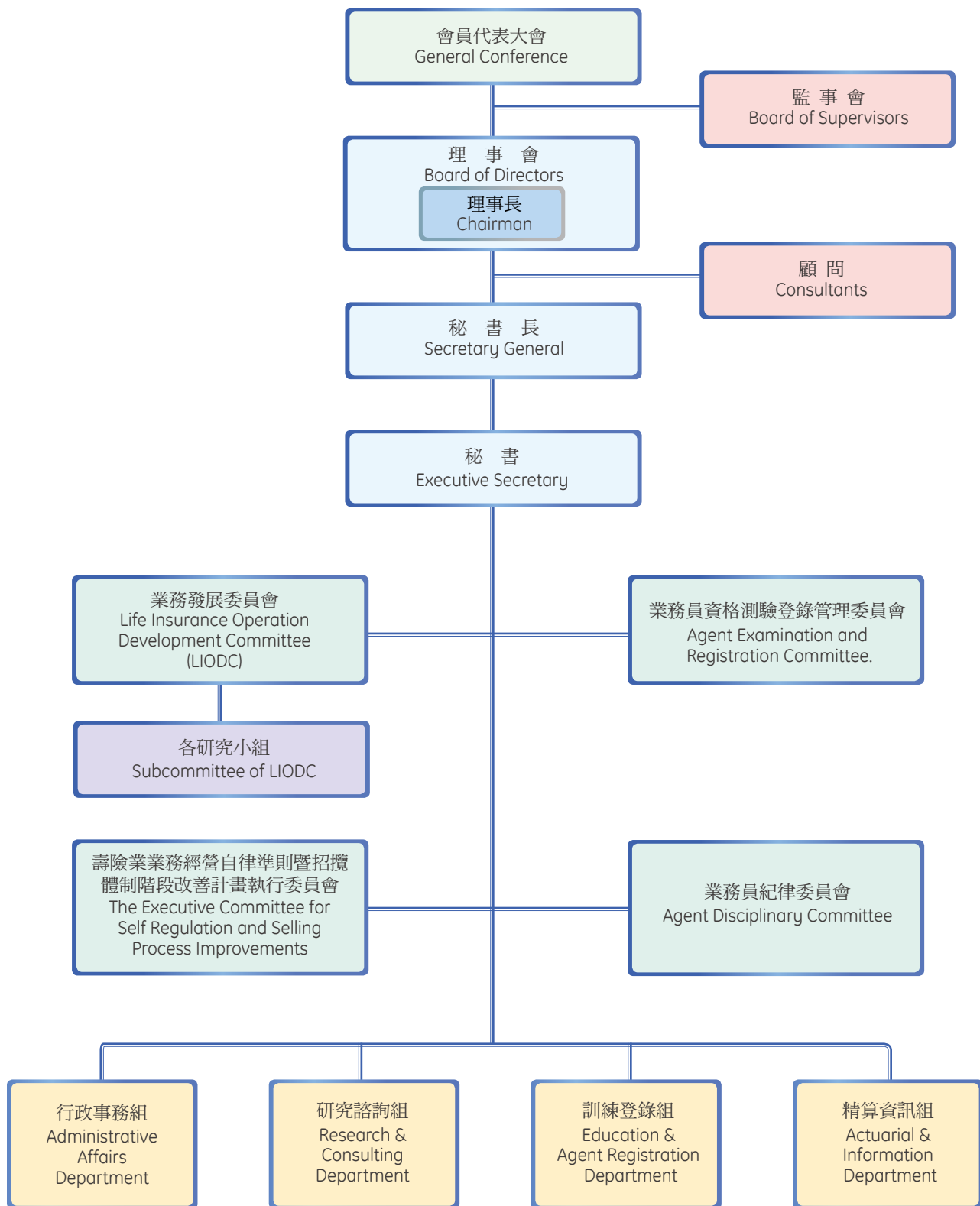
### Actuarial & Information Department

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:

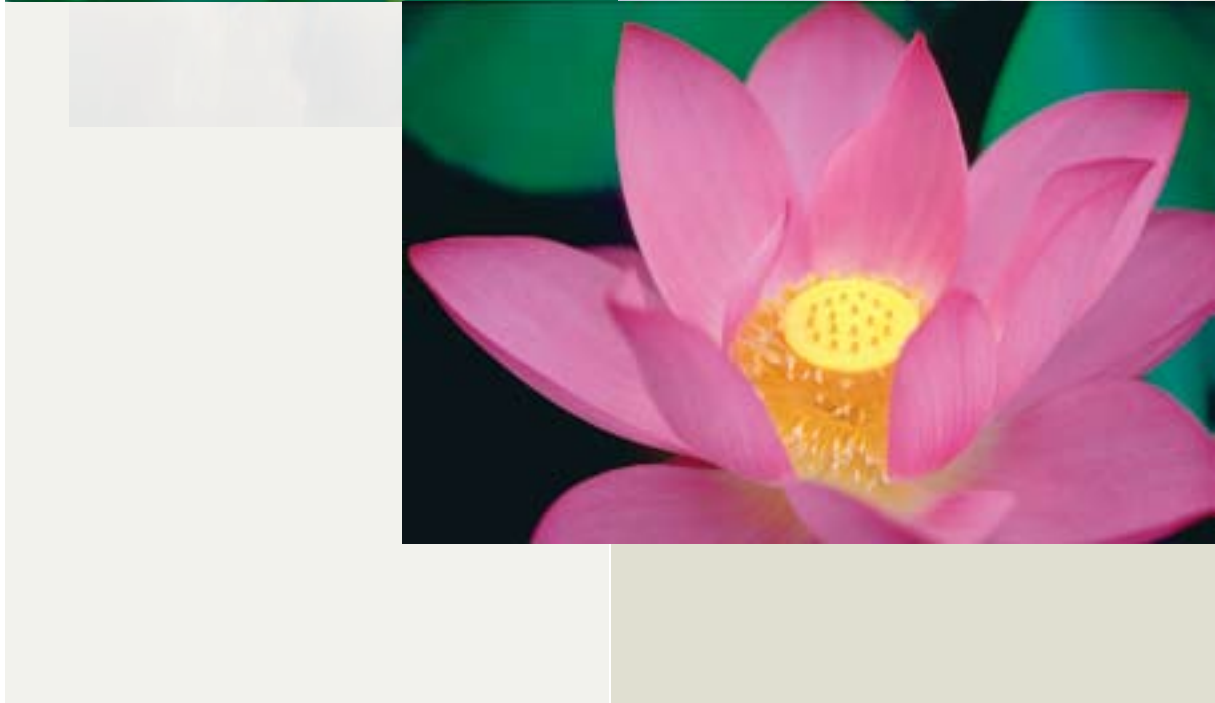
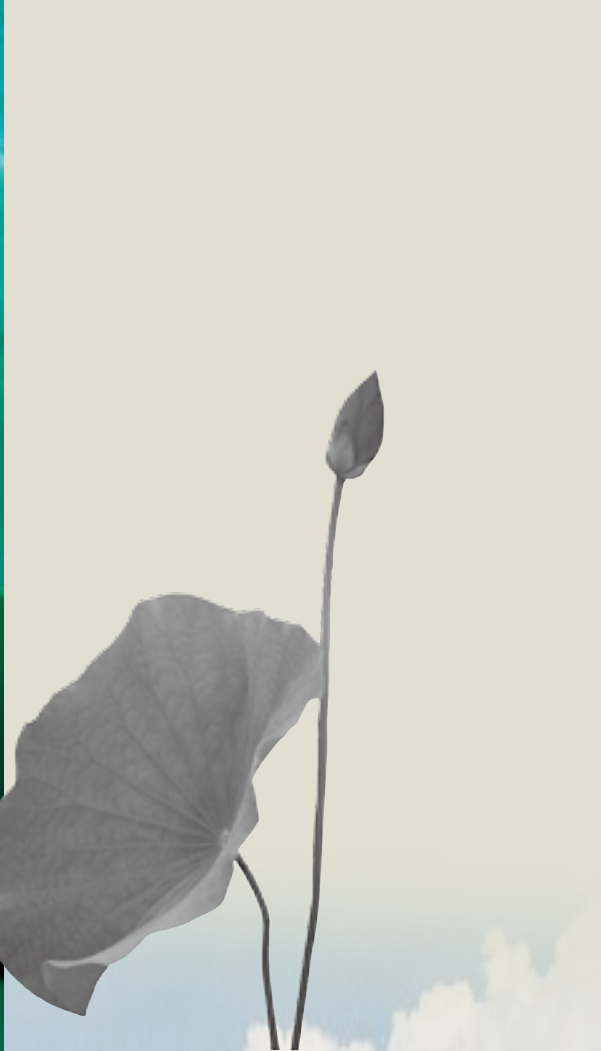
- Coordinate activities with 5 research subcommittees of LIODC.
- Gather and analyze the statistical data of the life insurance business.
- Operate and maintain the computer networks system within the industry.
- Maintain and revise the global information website.

## (六)組織系統圖

### 6. Organizational Chart







- ▶ 二、民國96年臺灣地區人壽保險業概況
- ▶ II. 2007 Highlights of the Life Insurance Business in Taiwan



96 中華民國 2007 The Life Insurance Industry in Taiwan  
人壽保險業概況

(一) 社會經濟概況

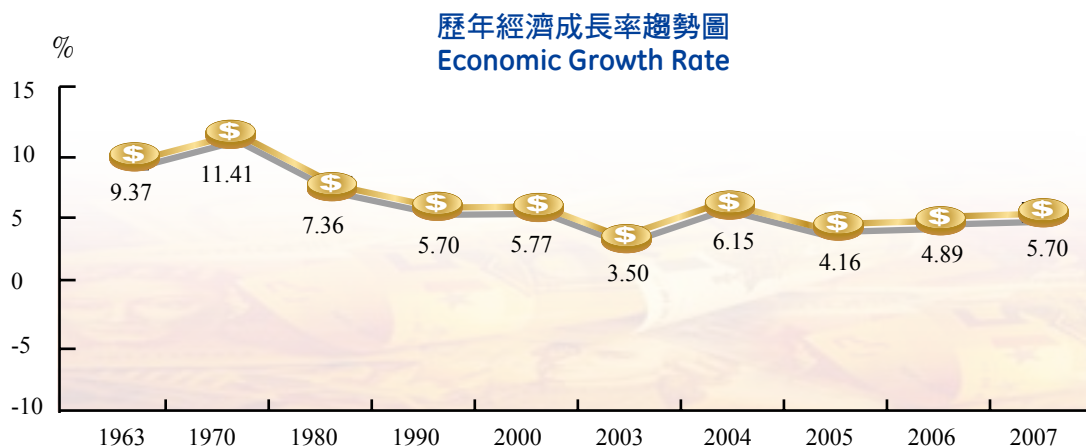
經濟成長率

民國 96 年隨國際消費性電子產品需求轉呈強勁，我國出口與製造生產擴增，統計全年經濟成長 5.70%，高於民國 95 年 4.89%。

1. Overall Economic Conditions

Economic Growth

In 2007, the real economic growth rate was estimated at 5.70%, higher than 2006's 4.89%.



國民所得

民國 96 年平均每人國民所得為新臺幣 495,170 元 (15,078 美元\*)，較前一年 14,410 美元增加 668 美元或 4.64%，歷年平均每人國民所得隨匯率波動影響，金額於 12,000 美元左右變化，並無長足的進展。

Per Capita Income

In 2007, per capita income reached US\$15,078. The figure was up by US\$668 or 4.64% from the preceding year's US\$14,410. The amount of per capita income was about US\$12,000, affected by currency.



註 \*：新臺幣32.84元=美金1元，以下換算基礎同。 NT\$32.84= US\$ 1, the same as the following.



### 人口數、出生率與死亡率

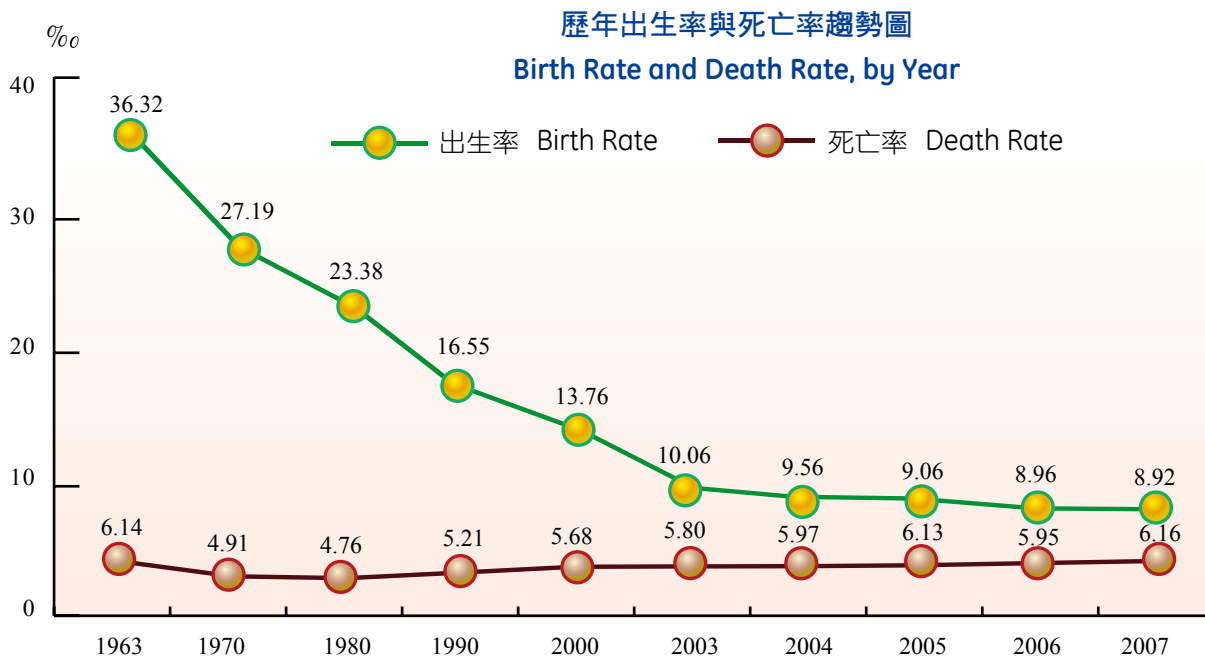
民國 96 年底，依內政部統計總人口數為 22,958,360 人，較去年底增加 81,833 人，其中男性為 11,608,767 人，女性為 11,349,593 人。

本年度出生人數為 204,414 人，粗出生率為千分之 8.92，較去年減少 0.04%；死亡人數為 141,111 人，粗死亡率為千分之 6.16，較去年增加 0.21%。

### Population, Birth Rate and Death Rate

According to the household registration data, at the end of 2007, total population was 22,958,360 including 11,608,767 males and 11,349,593 females. Relative to the total population at the end of 2006, there was an increase of 81,833 persons.

The number of live births, during 2007, totaled 204,414 resulting in a crude birth rate of 8.92 per 1,000 persons. 141,111 deaths were registered in 2007 with a crude death rate of 6.16 per 1,000 persons.



## (二) 產業現狀

至民國 96 年底，共有 29 家壽險公司經營人身保險業務，其中，國內公司(含外商子公司)22 家，設立 139 分公司，通訊處 3,441 個；外商分公司 7 家，設立 44 個通訊處；從業人員中，業務員共計 175,353 人，較前年減少 7.31%，內勤人員共 27,031 人，近幾年人數變化不大；壽險業總資本額已達新臺幣 227,293 百萬元，較前一年度增加 6,109 百萬元。

## 2. Insurance Industry Environment

At the end of 2007, there were 29 life insurance companies in operation, including 22 domestic companies and 7 foreign branch companies. There were 175,353 employees, decreased 7.31% from last year. The total capital of life insurance industry reached NT\$227,293 million, up by NT\$6,109 million from last year.

分支機構分布圖  
Distribution of Branch Offices

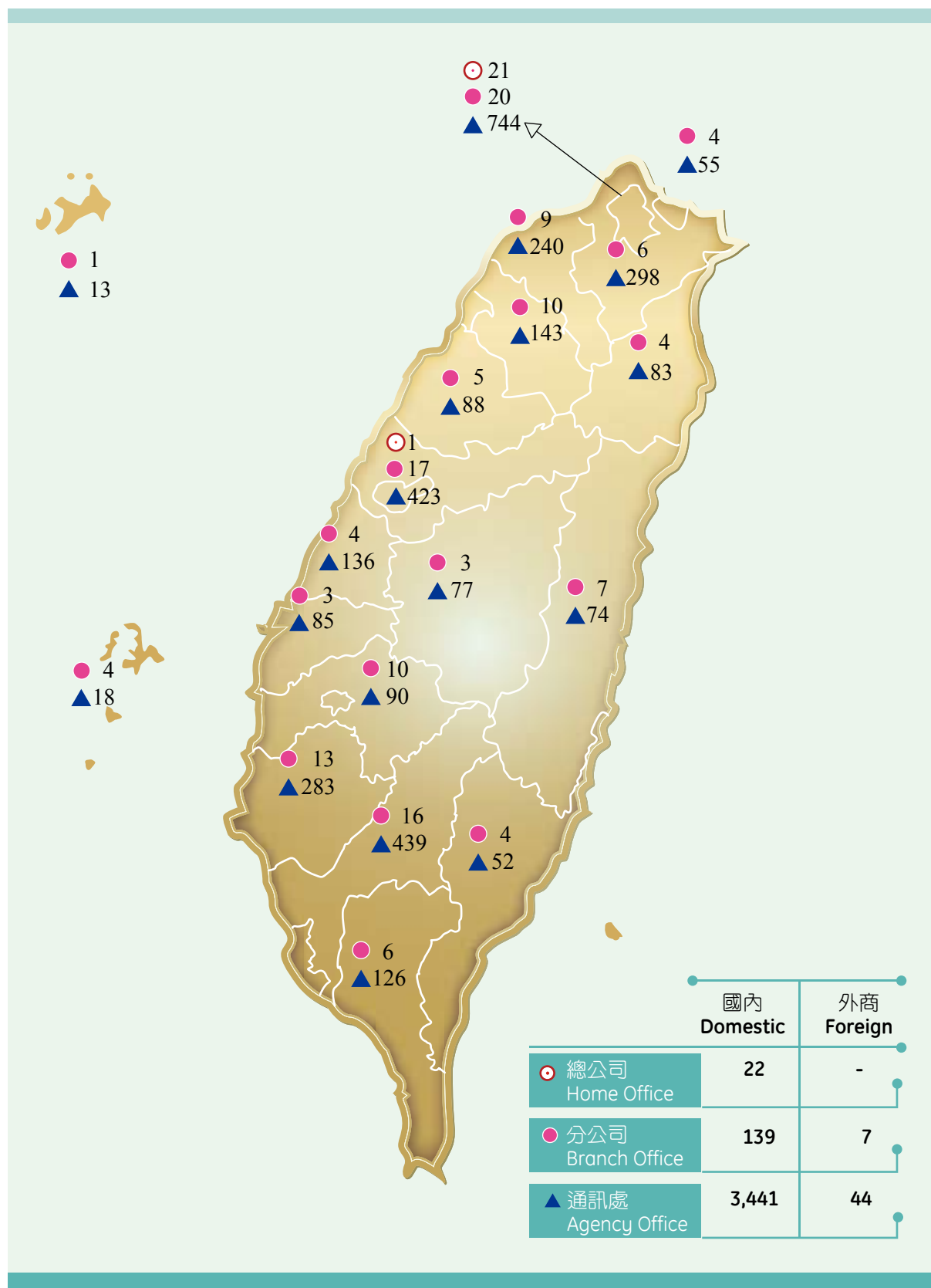


表 1: 人壽保險業歷年公司數、從業人員及資本額概況

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 92 年 (2003)	21	7	239,807	24,384	175,584
民國 93 年 (2004)	21	7	230,116	24,374	198,025
民國 94 年 (2005)	21	8	202,737	24,839	208,436
民國 95 年 (2006)	22	7	189,187	26,015	221,184
民國 96 年 (2007)	22	7	175,353	27,031	227,293

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 96 年底，全體壽險業總資產已達新臺幣 8,712,975 百萬元 (約 265,316 百萬美元)，較前一年 7,736,156 百萬元增加 12.63%。

負債總額為新臺幣 8,279,958 百萬元，較前一年 7,235,671 百萬元增加 14.43%，其中各種準備金有 7,142,995 百萬元，佔總負債的 86.27%。

業主權益總數達新臺幣 433,017 百萬元，較前一年 500,485 百萬元減少 13.48%，而資產總額已達業主權益的 20.12 倍。

### 3. Assets & Liabilities

The total assets of life insurance industry in 2007 amounted to NT\$8,712,975 million (US\$265,316 million), which showed an increase of 12.63% over the previous year's NT\$7,736,156 million.

The total liabilities of life insurance industry in 2007 amounted to NT\$8,279,958 million, and an increase of 14.43% over the preceding year. The major item of liability was policy reserves, which reached NT\$7,142,995 million accounted for 86.27% of the total liabilities.

The owners' equity in 2007 increased from NT\$500,485 million to NT\$433,017 million, the decreased rate was 13.48%. The total assets were 20.12 times owners' equity.

表 2: 人壽保險業歷年資產負債變動概況  
Table 2: 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 92 年 (2003)	4,576,263	4,351,660	4,130,794	224,603	5.44
民國 93 年 (2004)	5,450,673	5,203,060	4,866,363	247,614	4.56
民國 94 年 (2005)	6,485,405	6,216,338	5,693,529	269,067	4.87
民國 95 年 (2006)	7,736,156	7,235,671	6,436,200	500,485	4.36
民國 96 年 (2007)	8,712,975	8,279,958	7,142,995	433,017	4.25
成長率 Growth Rate (%)	12.63	14.43	10.98	-13.48	-2.52

#### (四) 資金運用狀況

至民國 96 年底止，全體壽險業運用資金為新臺幣 7,399,881 百萬元 (約 225,331 百萬美元)，較前一年 6,825,748 百萬元增加 8.41%，為總資產的 84.93%。

觀察資金運用情形，有價證券 3,217,931 百萬元，佔運用資金總額的 43.49% 佔第 1 位，其中，公債及庫券 1,693,915 百萬元，佔 22.89%，股票 553,443 百萬元，佔 7.48%；資金運用第二位為國外投資，計 2,304,404 百萬元，佔運用資金總額的 31.14%，國外投資已成為資金運用的首要選擇，近年來國外投資快速成長。

#### 4. Investment Environment and Activities

As the end of 2007, total utilization assets of the life insurance industry was NT\$ 7,399,881 million (US\$225,331 million and 84.93% of total assets) with a growth rate of 8.41% when compared to last year's NT\$ 6,825,748 million. Regarding the overall assets portfolio, the major components of life insurance industry assets were securities & bonds. Total 3,217,931 million (43.49% of total utilization assets) with Government & Treasury Bonds totaled NT\$ 1,693,915 million (22.89% of total utilization assets). The second largest of assets was foreign investments, totaled NT\$ 2,304,404 million (31.14% 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 92 年 (2003)	180,375	1,727,087	1,027,525	271,096	81,932	126,033	220,501
民國 93 年 (2004)	196,751	2,251,995	1,345,239	315,958	119,114	80,360	391,324
民國 94 年 (2005)	189,966	2,643,542	1,465,098	374,209	155,354	67,469	581,412
民國 95 年 (2006)	306,223	3,129,304	1,657,828	478,513	225,755	71,386	695,822
民國 96 年 (2007)	401,471	3,217,931	1,693,915	553,442	224,322	42,114	704,138
成長率 Growth rate(%)	31.10	2.83	2.18	15.66	-0.64	-41.00	1.20

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 92 年 (2003)	221,859	426,608	447,114	1,114,148	90,099	4,207,290
民國 93 年 (2004)	230,690	426,087	438,725	1,355,025	81,117	4,980,390
民國 94 年 (2005)	240,473	443,844	461,055	1,786,062	73,340	5,838,282
民國 95 年 (2006)	261,736	481,385	523,832	2,066,796	56,472	6,825,748
民國 96 年 (2007)	294,946	540,220	613,692	2,304,404	27,217	7,399,881
成長率 Growth rate(%)	12.69	12.22	17.15	11.50	-51.80	8.41

### (五) 保費收入

民國 96 年壽險業總保費收入已達新臺幣 1,875,097 百萬元 (約 57,098 百萬美元)，較前一年 1,563,700 百萬元增加 19.91%，其中人壽保險 1,466,562 百萬元，較去年成長 17.79%、傷害保險 58,363 百萬元、健康保險 180,734 百萬元、年金保險 169,438 百萬元，較去年衰退 74.48%，分別佔所有保費收入的 78.21%、3.11%、9.64%、9.04%。

### 5. Premium Income

In 2007, total premium income of life insurance industry reached NT\$1,875,097 million (US\$57,098 million) and increased 19.91% when compared to last year's NT\$1,563,700 million. The life insurance premium income was NT\$1,466,562 million (78.21% of total premium income), an increase of 17.79%. The premium income of accident products was NT\$58,363 million (3.11% of premium income) and the premium income of health products was NT\$180,734 million (9.64% of premium income). The premium income of annuity product was NT\$169,438 million (9.04% 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 92 年 (2003)	871,559	61,554	125,922	73,617	1,132,652
民國 93 年 (2004)	955,009	57,894	140,582	155,004	1,308,489
民國 94 年 (2005)	1,127,108	58,503	151,101	121,040	1,457,752
民國 95 年 (2006)	1,245,013	58,203	163,371	97,113	1,563,700
民國 96 年 (2007)	1,466,562	58,363	180,734	169,438	1,875,097
成長率 Growth rate(%)	17.79	0.27	10.63	74.48	19.91

近 5 年我國壽險業經營險種變化可由各險別初年度保費收入統計表中觀知，傳統型壽險近年業績表現不穩定，民國 91 年為最高峰達 206,161 百萬元，傷害險於民國 90 年達 16,412 百萬元後，逐年下降至民國 93 年以後維持約 12,000 百萬元水準，是否已達最低點仍待觀察；健康險已維持 3 年皆 20,000 百萬元的水準；年金險與投資型保險近年業績成長迅速，投資型保險於民國 96 年達成 465,004 百萬元，已成為銷售之主力產品。

In recent 5 years, the distribution of the first year premium income - by product lines are shown in the following table. Statistical information of the first year premium income indicated that the traditional life product performance fluctuated from time to time. Premium income reached NT\$206,161 million in 2002 and accident insurance products premium was NT\$16,412 million in 2001, decreased to about NT\$12 billion on average after 2004. Whether or not the amount had reached the lowest point is still under observation.

Insurance premium for health insurance had remained at approximately NT\$20 billion for the last 3 years. The annuity and investment-linked products enjoyed tremendous growth in recent years and became the main product in 2007.

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 96 年 (2007)	民國 95 年 (2006)	民國 94 年 (2005)	民國 93 年 (2004)	民國 92 年 (2003)
人壽保險 Life	傳統型 Traditional	141,311	158,561	186,872	136,167	165,157
	投資型 Investment-Linked	407,504	236,867	200,837	123,813	70,402
	小計 Subtotal	548,815	395,428	387,709	259,980	235,559
傷害保險 Accident	傳統型 Traditional	11,233	11,237	12,516	12,227	15,090
健康保險 Health	傳統型 Traditional	26,627	22,928	20,569	20,318	20,704
年金保險 Annuity	傳統型 Traditional	107,689	79,662	112,092	136,919	58,110
	投資型 Investment-Linked	57,501	15,310	8,050	16,763	14,902
	小計 Subtotal	165,190	94,972	120,142	153,682	73,012
合計 Total	傳統型 Traditional	286,861	272,398	332,049	305,630	259,061
	投資型 Investment-Linked	465,004	252,167	208,877	140,576	85,304
	小計 Subtotal	751,865	524,565	540,936	446,206	344,365

(六) 初年度保費收入通路別分析

初年度保費收入 751,865 百萬元中，依通路別統計為：壽險公司本身行銷體系 464,903 百萬元佔 61.83%；銀行通路 258,684 百萬元佔 34.41%；傳統保險經紀人、保險代理人僅 28,279 百萬元佔 3.76%。

6. First Year Premium Income – by Distribution Channel

Contribution to the total first year premium income of NT\$751,865 million by various sales channels are as follows: traditional tied agents of life insurers was NT\$464,903 million (61.83%), bancassurance was NT\$258,684 million (34.41%) ; the broker & agent was NT\$28,279 million ( 3.76%).

表 6: 人壽保險業民國 96 年初年度保費收入通路別統計表  
Table6: First Year Premium Income- by Distribution Channels

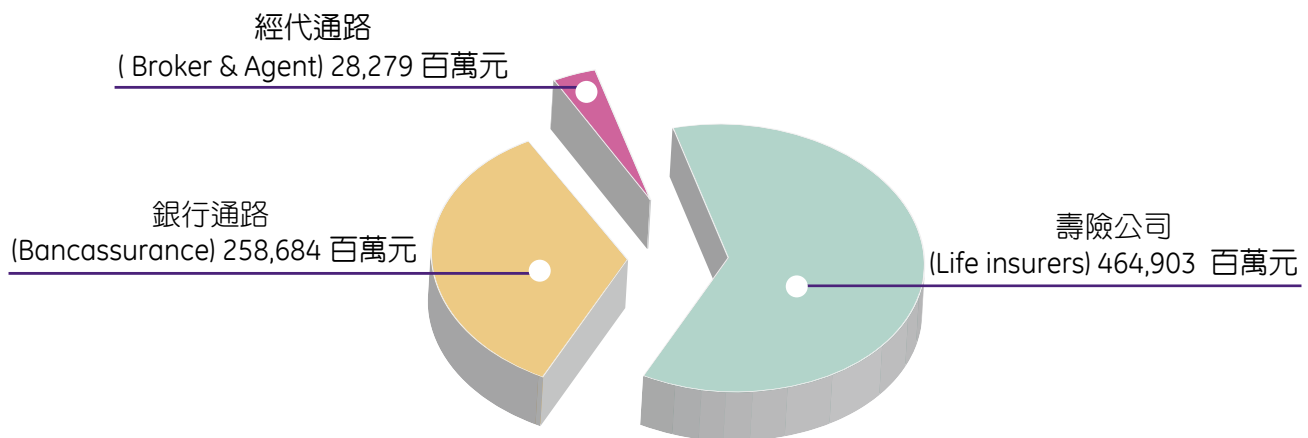
單位: 新臺幣百萬元 (Unit: NT\$ Million)

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
成長率Growth rate(%)	1.47	38.08	30.89	-	43.33

註：括號內數字為佔率。

Note: ( ) represents the rate.

96年通路別新契約保費收入圖  
First Year Premium Income-by Distribution Channels





就傳統型保險與投資型保險來看，壽險公司與銀行通路約維持 2 : 1 之比率；但利率變動型年金保險主要銷售通路則以銀行通路為主，至於傳統型商品健康保險與傷害保險則仍以壽險公司本身銷售為主。

In the life insurance and investment-linked product market, the sales volume of traditional tied agents and the bancassurance channels had maintained a 2:1 ratio. However, bancassurance is the main sales channel for interest sensitive annuities while the traditional tied agents remained as the main channel for the distribution of traditional health and accident insurance products.

表 6-1: 人壽保險業民國 96 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	73,038 (52.56)	56,518 (40.67)	9,410 (6.77)	138,966
個人年金保險 Individual Annuity	17,326 (16.09)	88,955 (82.60)	1,408 (1.31)	107,689
投資型保險 Investment-Linked	341,149 (73.36)	110,938 (23.86)	12,917 (2.78)	465,004
個人傷害、健康保險 Individual Accident & Health	23,569 (84.77)	1,206 (4.34)	3,027 (4.34)	27,802
團體保險 Group Insurance	9,820 (79.17)	1,066 (8.60)	1,517 (12.23)	12,404

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

### (七) 保險給付

民國 96 年壽險業保險給付達新臺幣 863,946 百萬元 (約 26,307 百萬美元)，較前一年 648,304 百萬元增加 33.26%，其中人壽保險 646,169 百萬元較去年成長 26.42%、傷害保險 18,693 百萬元、健康保險 53,854 百萬元、年金保險 145,230 百萬元，較去年成長 109.93%，人壽保險佔總保險給付的 74.79%。

### 7. Benefit Payments

Total Benefit Payments were NT\$863,946 million or US\$26,307 million, increased by 33.26% against 2006's NT\$648,304 million. The Benefit Payments of life insurance product were NT\$646,169 million (74.79% of total benefit payments), which represented an increased of 26.42%. The Benefit Payments of accident and health products were NT\$18,693 million and NT\$53,854 million respectively. The benefit payments of annuity products were NT\$145,230 million, an increase of 109.93% 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 92 年 (2003)	330,235	19,056	35,169	5,793	390,253
民國 93 年 (2004)	406,333	19,847	41,212	13,192	480,584
民國 94 年 (2005)	409,618	19,418	44,457	25,688	499,181
民國 95 年 (2006)	511,129	19,067	48,928	69,180	648,304
民國 96 年 (2007)	646,169	18,693	53,854	145,230	863,946
成長率 Growth rate(%)	26.42	-1.96	10.07	109.93	33.26

**(八) 投保率與普及率**

依據內政部發布之民國 96 年底總人口 22,958 千人，則持有人壽保險單 45,005 千件 (包括個人壽險、團體壽險及個人年金險) 約佔總人口之 196.03% (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 2007 was 22.96 million. The ratio of having insurance coverage (45,005,200 policies including individual, group life insurance and individual annuity) represents 196.03% 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)

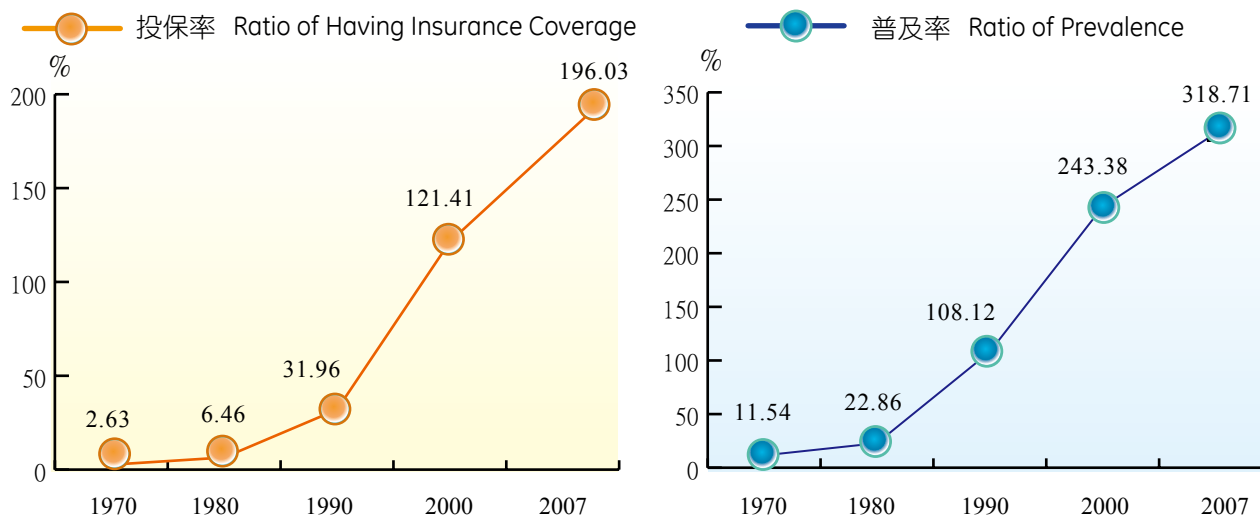
年度 Year	年底人口數 (1) Population	國民所得 (2) National Income	有效契約 Business In Force		投保率 NO. to population (3) / (1)%	普及率 In Force to NI (4) / (2)%
			件數 (3) No.	保額 (4) Amount		
民國 52 年 (1963)	11,883,523	70,603	163,722	3,458	1.38	4.90
民國 59 年 (1970)	14,675,965	170,418	386,658	19,674	2.63	11.54
民國 69 年 (1980)	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 92 年 (2003)	22,604,550	9,478,427	35,910,743	26,677,824	158.87	281.46
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	10,659,523	42,095,394	32,759,870	184.01	307.33
民國 96 年 (2007)	22,958,360	11,304,016	45,005,200	36,027,048	196.03	318.71

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 96 年底，壽險業總登錄業務員為 313,704 人，較前一年度 315,186 人減少了 0.41%；其中壽險公司登錄人數為 194,542 人、經紀人登錄 56,316 人、代理人登錄 62,846 人，分別佔全體登錄人數的 62.02%、17.95%與 20.03%。

### 9. Life Insurance Agents

At the end of 2007, the total number of registration agents was 313,704, down 0.41% when compared to last year's 315,186, among which there were 194,542 persons ( 62.02%) from life insurance companies, 56,316 persons (17.95%) from brokers and 62,846 persons ( 20.03%) 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 92 年 (2003)	334,750	256,988	28,335	49,426
民國 93 年 (2004)	333,881	247,790	32,891	53,200
民國 94 年 (2005)	315,937	220,750	38,040	57,147
民國 95 年 (2006)	315,186	208,071	49,072	58,043
民國 96 年 (2007)	313,704	194,542	56,316	62,846
成長率 Growth Rate %	-0.47	-6.50	14.76	8.27

壽險業歷年總登錄業務員如下圖：以民國 80 年代之組織發展最為迅速，與保險業開放國內機構新設保險公司吻合，最近 5 年人數發展已有達到瓶頸趨勢，人數維持於 30 餘萬人之水準。

The chart of agent registration is shown below. The infrastructure of the life insurance industry in 1990's has developed rapidly with the opening up of the insurance market. However, agent growth seemed to have slowed down due to a bottleneck effect which had maintained at the 300,000 level.

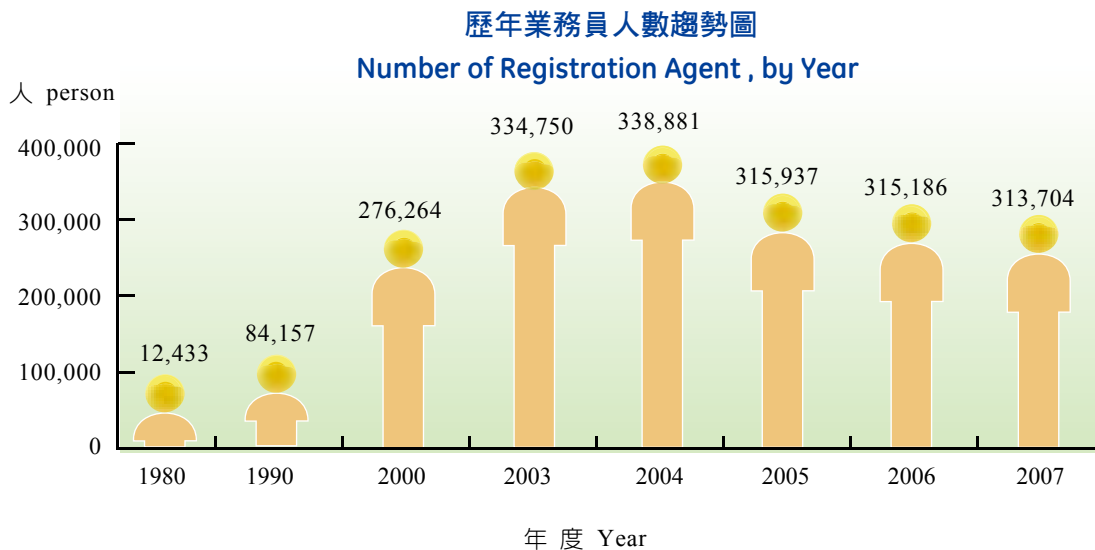


表 10：人壽保險業歷年登錄投資型保險業務員變動概況

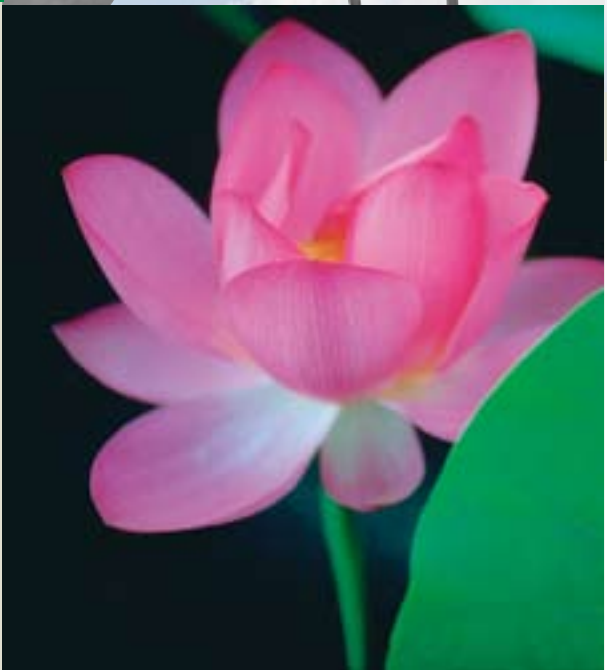
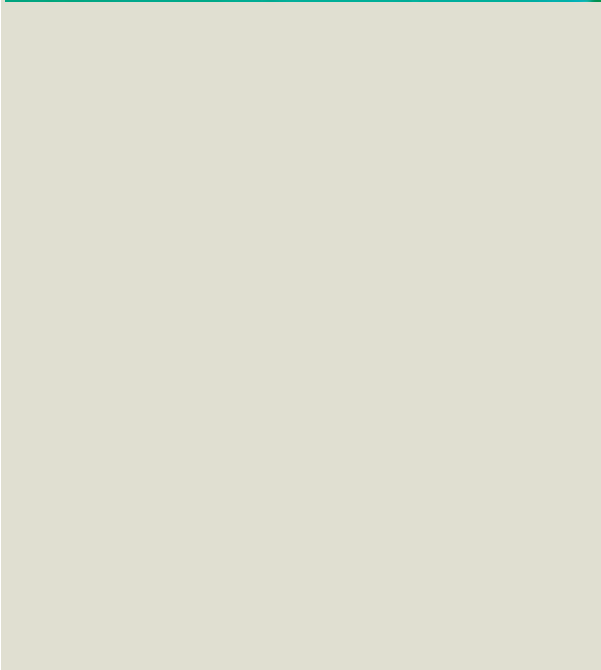
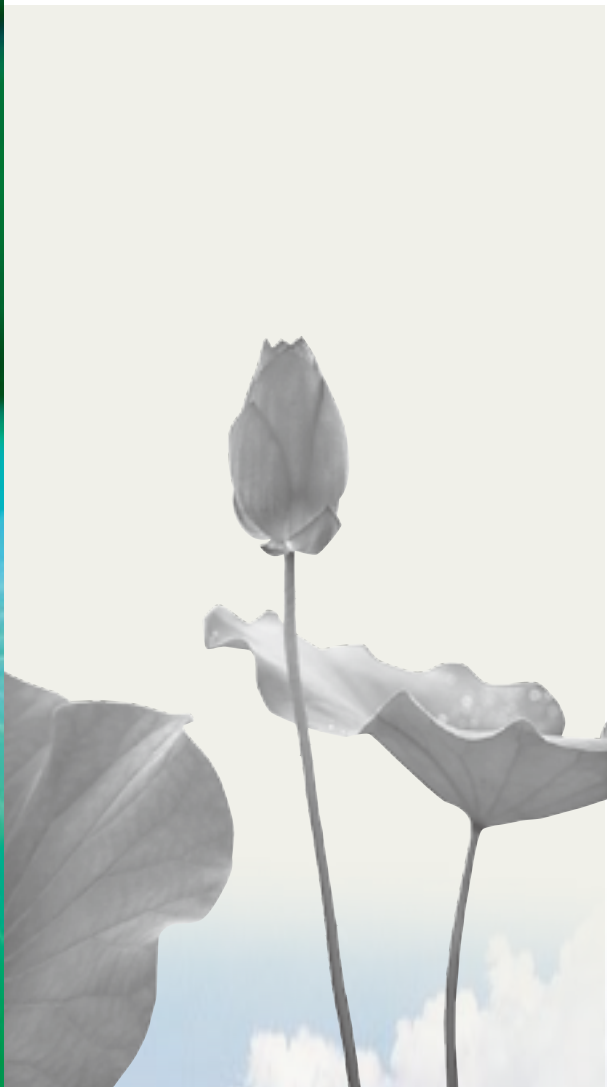
Table 10: Summary of Investment-linked Registration by Agents of Life Insurance Industry

單位：人 Unit: Person

年度 Year	合計 Total	壽險公司 Life Insurer	經紀人 Broker	代理人 Agent
民國 91 年 (2002)	39,014	38,362	652	-
民國 92 年 (2003)	74,117	64,778	3,031	6,308
民國 93 年 (2004)	99,184	81,974	5,727	11,483
民國 94 年 (2005)	109,771	88,357	7,167	14,247
民國 95 年 (2006)	127,232	98,293	12,544	16,395
民國 96 年 (2007)	150,316	112,449	16,364	21,503

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



96 中華民國 2007 The Life Insurance Industry in Taiwan  
人壽保險業概況

### (一) 榮譽榜

1. 9月20日本會連續第6年獲頒95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. 3月13至14日與日本亞洲人壽保險振興中心共同舉辦「LIAROC-OLIS 2007」研修班，研修主題為「日本壽險業實施企業風險管理的現況」及「日本壽險業業務委外處理之現況」，金管會保險局、各會員公司相關業務部門人員94人參加。
2. 3月23日與全美再保險公司台北辦事處共同舉辦「醫學核保」研討會，各會員公司相關業務部門人員67人參加。
3. 9月14日與慕尼黑再保共同舉辦「Long Term Care」研討會，各會員公司相關業務部門人員共36人報名參加。
4. 10月18日與科隆再保險公司共同舉辦「重大疾病」研討會，各會員公司業務相關部門人員49人參加。
5. 11月13日與日本國際保險振興會（FALIA）共同舉辦「LIAROC-FALIA 2007」研修班，各會員公司業務相關部門54人參加。
6. 11月20日為協助保險業了解保險合約會計（IFRS4），特邀請安泰人壽精算部吳宗哲副總經理及財務部李浩傑副總經理，舉辦保險合約會計IFRS4經驗分享研討會，各會員公司相關業務部門人員83人參加。
7. 12月18及19日假台中世界貿易中心、高雄蓮潭國際會館舉辦「給你一正確分散風險的觀念」宣導活動。
8. 10月11日起至12月止相關單位申辦「人身保險業務員銷售外幣收付非投資型保險商品測驗」種子講師訓練課程，總計9梯次。

### (三) 國際交流

1. 1月18日英國STANDARD LIFE業務發展經理Stephen Percival亞太區發展部主任劉慧琳，由張秋政教授陪同拜會本會洪秘書長。



### (1) Honors and Awards

1. On September 20, we received the award of “Outstanding Group” in the “Assessment of 2006 National Social and Occupational Groups”, for the sixth consecutive year.

### (2) Seminars

1. On March 13 and 14, the Association co-hosted the “LIAROC-OLIS 2007” Seminar with Oriental Life Insurance Cultural Development Center of Japan. The subject of the seminar was “The Current Status of Risk Management and Outsourcing of The Life Insurance Industry in Japan”. A total of 94 participants were nominated from the relevant departments of the member companies and Insurance Bureau, Financial Supervisory Commission.
2. On March 23, the Association co-hosted with Transamerica Reinsurance offices in Taipei a seminar on insurance reviews from medical perspectives. A total of 67 participants were nominated from the relevant departments of the member companies.
3. On September 14, the Association co-hosted with Munich Reinsurance Company a seminar called “Long Term Care”. A total of 36 participants were nominated from the relevant departments of the member companies.
4. On October 18, the Association co-hosted with Cologne Reinsurance Company a seminar on critical illnesses. A total of 49 participants were nominated from the relevant departments of the member companies.
5. On November 13, the Association co-hosted “LIAROC-FALIA 2007” with Foundation for the Advancement of Life and Insurance around the World (FALIA) in Japan. A total of 54 participants were nominated from the relevant departments of the member companies.
6. On November 20, in order to assist the insurance industry to gain an understanding of IFRS4, Insurance Contracts, the Association hosted a seminar by inviting Wu Tsung-Che, Vice President of the Actuarial Department and Li Hao-Chieh, Vice President of the Finance Department of ING Antai to share their experience in IFRS4. A total of 83 participants were nominated from the relevant departments of the member companies.
7. On December 18 and 19, the Association organized promotional campaigns titled “One Minute for Correct Concepts in Risk Diversifications” at World Trade Center Taichung and Garden Villa of Kaohsiung.
8. From October 11 through the end of December, the Association organized a total of 9 training sessions targeted at seed lecturers who will prepare sales brokers and agents for the examination on sales of foreign currency denominated non-investment-linked products.

### (3) International Communications

1. On January 18, Secretary General T. N. Horng received Stephen Percival, Manager in Business Development and Liu Hui-Ling, Director of Business

2. 1月31日北京中央財經大學師生一行，由東吳大學商數系吳君誠教授陪同拜訪本會。
3. 2月8日慕尼黑再保亞洲區壽險總經理 Jose' Nicolas 先生，由台北分公司總經理李振國陪同拜會本會林理事長與洪秘書長。
4. 3月19日上海市保險同業公會會長等一行17人蒞會訪問，由洪秘書長接待並簡報台灣壽險業發展現況與本會會務推展狀況。
5. 4月12日 IIS 總裁 Patrick Kenny 先生拜會本會林理事長、洪秘書長。
6. 9月3日廈門市保險行業協會秘書長劉燕、天安保險廈門分公司副總經理皮立中華聯合財產保險廈門中心支公司總經理陳暉等3人蒞會訪問，由洪秘書長接待並簡報台灣壽險業發展現況與本會會務推展狀況。
7. 9月4日 OLICDC 理事長中島弘先生到會拜會洪秘書長，洽談本會與 OLIS 共同舉辦研修班事宜。
8. 11月12日日本國際保險振興會常務理事大平裕一、研修部長竜田祥一及「LIAROC-FALIA 2007」研修班講師稻垣精二等一行到會拜訪。

#### (四) 國際會議

1. 5月8日洪秘書長出席第一屆亞洲保險財務長高峰會（1st Asian Insurance CFO Summit），並代表林理事長致歡迎詞。
2. 5月14至17日白秘書明昭前往馬來西亞吉隆坡參加 OLICD Center 與馬來西亞保險公會共同舉辦之「OLIS-Asia 2007 KL」行銷研討會。
3. 5月21至24日新加坡 SII 犯罪防制研討會，由金主任憶惠代表參加。
4. 7月6至12日於德國柏林舉行之第43屆國際保險（IIS）會議，由林理事長及洪秘書長代表參加。
5. 7月12至14日林理事長隨同金管會張副主委秀蓮至英國出席金管會倫敦辦事處開幕典禮。

- Development, Asia Pacific of Standard Life in the UK as accompanied along by Professor Chang Chiu-Cheng.
2. On January 31, the Association was visited by a delegate of students and professors from Central University of Finance and Economics and Professor Wu Chun-Cheng of Department of Business Mathematics, Soochow University.
  3. On February 8, Chairman Sunny Lin and Secretary General T. N. Horng received Mr. Jose'Nicolas, Managing Director, Regional Life (Southeast Asia & Taiwan) of Munich Reinsurance Company. Mr. Jose'Nicolas was accompanied by Li Cheng-Guo, Country Manager of Munich Reinsurance Company.
  4. On March 19, Secretary General T. N. Horng received the delegate of 17 representatives led by Chairman of Shanghai Insurance Association. Secretary General T. N. Horng also briefed the status of the life-insurance business development in Taiwan as well as the roles and activities of the Association.
  5. On April 12, Chairman Sunny Lin and Secretary General T. N. Horng received Mr. Patrick Kenny, President of IIS (International Insurance Society).
  6. On September 3, Secretary General T. N. Horng received Liu Yen, Secretary General of the Insurance Association off Xiamen, Pi Li, Vice President of Tianan Insurance, Xiamen Branch and Chen Wei, General Manager of China United Property Insurance Company, Xiaman Branch. Secretary General T. N. Horng also briefed the status of the life-insurance business development in Taiwan as well as the roles and activities of the Association.
  7. On September 4, Secretary General T. N. Horng received Chairman of OLICDC Nakashima Hiroshi. They discussed the issues regarding the co-hosting of seminars.
  8. On November 12, the Association was visited by Yuichi Ohira, Executive Director and Ryuta Shouichi, Director of R&D of Foundation for the Advancement of Life and Insurance around the World (FALIA) of Japan and Seiji Inagaki., Lecturer of LIAROC-FALIA 2007.

#### (4) International Conferences

1. On May 8, Secretary General T. N. Horng attended the 1<sup>st</sup> Asian Insurance CFO Summit) and gave a welcoming note on behalf of Chairman Sunny Lin.
2. From May 14 to May 17, Executive Secretary Pai Ming-Chao attended OLIS-Asia 2007 KL in Kuala Lumpur. It was a seminar on marketing issued and co-hosted by OLICD Center and Insurance Association of Malaysia.
3. From May 21 to May 24, the Association sent Director Ching Yi-Hui to attend the crime prevention seminar hosted by SII in Singapore.
4. International Insurance Society (IIS) hosted its 43<sup>rd</sup> conference in Berlin, Germany from July 6 to July 12. Chairman Sunny Lin and Secretary General T. N. Horng attended the conference.
5. From July 12 to July 14, Chairman Sunny Lin and Susan Chang, Deputy Chairperson of the Financial Supervisory Commission attended the opening ceremony of the Financial Supervisory Commission's London office.

6. 7月22至25日第11屆亞太風險與保險協會年會由洪秘書長代表出席。
7. 10月26至30日浙江杭州「第四屆中國保險教育論壇國際學術會議」，本會洪秘書長出席並發表論文。
8. 10月16至19日美國佛羅里達州勞德岱堡國際保險監理官2007年年會，由金管會張副主委秀蓮率團、保險局黃局長天牧等台灣代表共19名，本會由陳主任昌正隨團代表參加。
9. 10月27日至11月1日馬來西亞吉隆坡「第23屆太平洋地區保險會議」，由賴理事長、林名譽理事長代表參加。
10. 11月21日2007年海峽兩岸及港澳保險業交流與合作會議於台北喜來登飯店舉行，本會洪秘書長於會中發表「台灣壽險商品銷售通路演進與因應策略」論文。
11. 11月26日GUY CARPENTER保險公司副總裁Chris M. Edwards及Heritage Managing Agency公司Marc Mclean先生等2人，由GUY CARPENTER駐台代表周克高先生陪同到會拜會洪秘書長。

### (五) 其它

1. 6月28日假陽明山中山樓舉辦95年度人身保險業優秀內勤從業人員暨業務員表揚大會，29家會員公司受表揚之優秀內勤從業人員223人、業務員526人，總計749人。
2. 8月30日第4屆第1次會員代表大會會中選舉理監事，隨即召開第4屆第1次理事會，同時選舉賴本隊、黃調貴、潘柏錚、陳潤霖、鄭林經為常務理事，劉中興為常務監事，並推選賴本隊為理事長。



與日本國際保險振興會共同舉辦研修班  
LIAROC-FALIA 2007 Seminar.

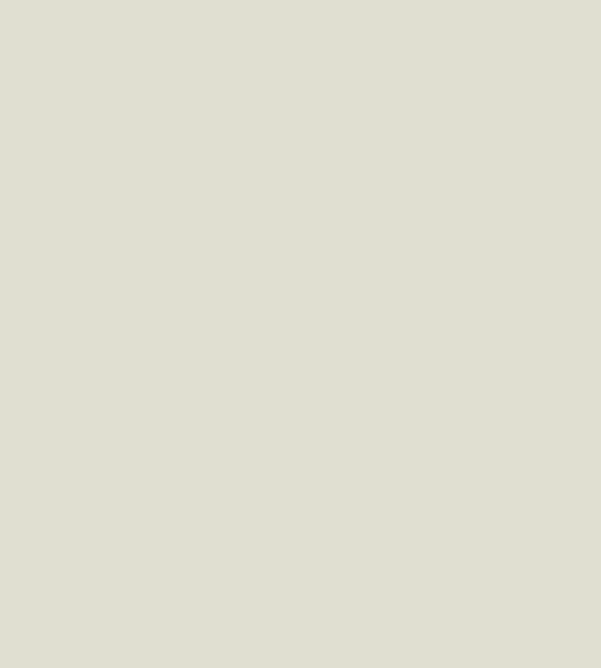
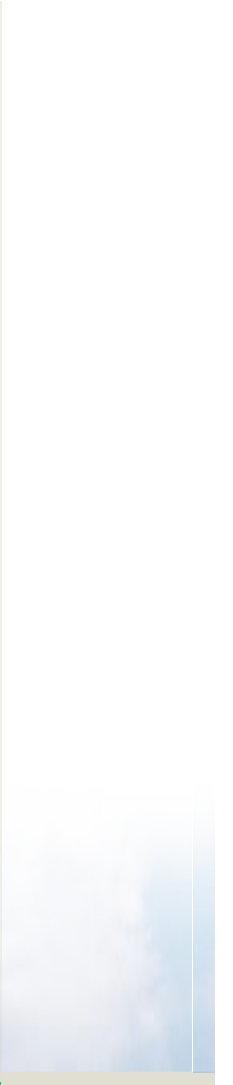
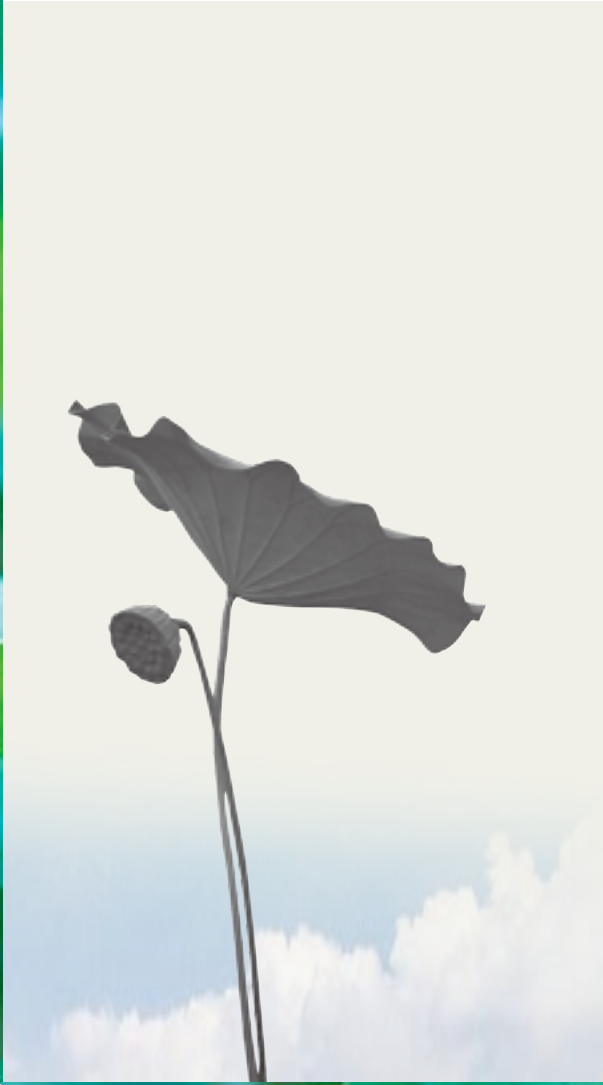


95年度表揚大會表演節目 - 冠軍  
2006 Award Ceremony for Outstanding Sales and Supporting Staff in the Insurance Industry-Champion.

6. From July 22 to July 25, Secretary General T. N. Horng attended the 11<sup>th</sup> annual conference of the Asia-Pacific Risk and Insurance Association (APRIA).
7. From October 26 to October 30, Secretary General T. N. Horng attended the 4<sup>th</sup> international academic conference on the insurance education in China and published papers there. The conference was held in Hungzhou, Zhejiang.
8. From October 16 to October 19, the 2007 annual conference of International Association of Insurance Supervisors was hosted in Lauderdale, Florida. Susan Chang, Deputy Chairperson of the Financial Supervisory Commission led a delegate of 19 members from Taiwan, including Huang Tien-Mu, Director of Insurance Bureau to attend the conference. The representative from the Association was Director Chen Chang-Cheng.
9. From October 27 to November 1, Chairman Lai Pen-Tui and Honorary Chairman Sunny Lin attended the 23<sup>rd</sup> Pacific Insurance Conference in Kuala Lumpur, Malaysia.
10. On November 21, a conference to promote the communications and cooperation between insurance industries across the Taiwan Strait and in Hong Kong and Macau was held in Sheraton Taipei. Secretary General T. N. Horng published a paper on the evolutions and sales channels of “the Taiwanese insurance products and the strategies going forward”.
11. On November 26, the Association was visited by Chris M. Edwards, Vice President of GUY CARPENTER, and Marc Mclean of Heritage Managing Agency. They were accompanied by Chou Ke-Kau, Representative of GUY CARPENTER in Taiwan.

#### (5) Other Activities

1. On June 28, the Association organized the “2006 Award Ceremony for Outstanding Sales and Supporting Staff in the Insurance Industry” at the Chung-San Building, Yangmingsan. A total of 749 employees from the 29 member companies received the awards, including 223 supporting staff members and 526 salesmen.
2. On August 30, the 1<sup>st</sup> Session of the 4<sup>th</sup> General Meeting of Members was held to elect board of directors and supervisors. The 1<sup>st</sup> meeting of the board for the 4<sup>th</sup> General Meeting was held immediately afterward and elected Lai Pen-Tui, Huang Tiao-Kuei, Pan Po Tseng, Feank Chan, Dan L. Ting as Board Director, Liu Chung-Shin as Board Supervisor and Lai Pen-Tui as Chairman.



▶ 四、本會發行刊物與資訊

▶ IV. Publications and Information Issued



96 中華民國 2007 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



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**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 : 123,360 \*  
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 : 123,360 \*  
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 : 236,653  
資本額 : 5,136  
電話 : (02)23116411  
網址 : www.twliffe.com.tw

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

18th Fl., 17, Hsu Chang St., Taipei  
Date Founded:1947,12  
Assets : 236,653  
Capital: 5,136  
Tel:886-2-23116411  
Website:www.twliffe.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 :182,745  
資本額 : 12,927  
電話 : (02)27582727  
網址 : www.pcalife.com.tw

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

12th Fl., 550, Sec. 4, Chung Hsiao E. Rd., Taipei  
Date Founded:1962,5  
Assets : 182,745  
Capital: 12,927  
Tel:886-2-27582727  
Website:www.pcalife.com.tw

**國泰人壽保險股份有限公司**

台北市 106 仁愛路四段 296 號  
成立日期 :1962,8  
總資產 : 2,354,850  
資本額 : 50,686  
電話 : (02)27551399  
網址 : www.cathaylife.com.tw

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

296, Sec. 4, Jen Ai Rd., Taipei  
Date Founded:1962,8  
Assets : 2,354,850  
Capital: 50,686  
Tel:886-2-27551399  
Website:www.cathaylife.com.tw

**中國人壽保險股份有限公司**

台北市 105 敦化北路 122 號  
成立日期 :1963,4  
總資產 : 290,732  
資本額 : 10,925  
電話 : (02)27134511  
網址 : www.chinalife.com.tw

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

122, Tun Hua N. Rd., Taipei  
Date Founded:1963,4  
Assets : 290,732  
Capital: 10,925  
Tel:886-2-27134511  
Website:www.chinalife.com.tw

**南山人壽保險股份有限公司**

台北市 110 莊敬路 168 號  
成立日期 :1963,7  
總資產 :1,405,192  
資本額 : 13,500  
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 : 1,405,192  
Capital: 13,500  
Tel:886-2-87588888  
Website:www.nanshanlife.com.tw

\* 單位 : 新臺幣百萬元 Unit:NT\$ Million

**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 : 246,225  
 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 : 246,225  
 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 : 1,229,222  
 資本額 : 36,209  
 電話 : (02)23895858  
 網址 : www.skl.com.tw

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

37th Fl., 66, Sec. 1, Chung Hsiao W. Rd. Taipei  
 Date Founded: 1963,7  
 Assets : 1,229,222  
 Capital: 36,209  
 Tel: 886-2-23895858  
 Website: www.skl.com.tw

**富邦人壽保險股份有限公司**

台北市 106 敦化南路一段 108 號 12 樓  
 成立日期 : 1993,6  
 總資產 : 327,056  
 資本額 : 5,648  
 電話 : (02)87716699  
 網址 : www.fubonlife.com.tw

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

12th Fl., 108, Sec.1, Tun Hua S. Rd., Taipei  
 Date Founded: 1993,6  
 Assets : 327,056  
 Capital: 5,648  
 Tel: 886-2-87716699  
 Website: www.fubonlife.com.tw

**國寶人壽保險股份有限公司**

台北市 106 復興南路一段 303 號 3 樓  
 成立日期 : 1993,6  
 總資產 : 42,148  
 資本額 : 4,230  
 電話 : (02)27089985  
 網址 : www.globallife.com.tw

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

3rd Fl., 303, Sec. 1, Fusing S. Rd., Taipei  
 Date Founded: 1993,6  
 Assets : 42,148  
 Capital: 4,230  
 Tel: 886-2-27089985  
 Website: www.globallife.com.tw

**三商美邦人壽保險股份有限公司**

台北市 110 信義路五段 150 巷 2 號 6 樓  
 成立日期 : 1993,6  
 總資產 : 260,764  
 資本額 : 5,234  
 電話 : (02)23455511  
 網址 : www.mli.com.tw

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

6th Fl., 2 Lane 150, Sec. 5, Hsin Yi Rd., Taipei  
 Date Founded: 1993,6  
 Assets : 260,764  
 Capital: 5,234  
 Tel: 886-2-23455511  
 Website: www.mli.com.tw

**興農人壽保險股份有限公司**

台中市 403 西區自治街 155 號 11 樓之 2  
 成立日期 : 1993,7  
 總資產 : 23,947  
 資本額 : 2,007  
 電話 : (04)23721653  
 網址 : www.sinonlife.com.tw

**Sinon Life Insurance Co., Ltd.**

11-2Fl., 155, Tsu Chih St., Taichung  
 Date Founded: 1993,7  
 Assets : 23,947  
 Capital: 2,007  
 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 : 60,556  
資本額 : 3,000  
電話 : (02)23817172  
網址 : www.singforlife.com.tw

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

8th Fl., 6, Sec. 1, Chung Hsiao W. Rd., Taipei  
Date Founded:1993,7  
Assets: 60,556  
Capital: 3,000  
Tel :886-2-23817172  
Website:www.singforlife.com.tw

**遠雄人壽保險事業股份有限公司**

台北市 110 基隆路一段 200 號 18 樓  
成立日期 : 1993,11  
總資產 : 147,550  
資本額 : 8,158  
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 : 147,550  
Capital : 8,158  
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 : 76,411  
資本額 : 3,534  
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 : 76,411  
Capital : 3,534  
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 : 211,318  
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 : 211,318  
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 : 463,409  
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 : 463,409  
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 :  
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 :  
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: 42,648  
 資本額: 3,530  
 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: 42,648  
 Capital: 3,530  
 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: 157,287  
 資本額: 20,900  
 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: 157,287  
 Capital: 20,900  
 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: 76,320  
 資本額: 4,337  
 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: 76,320  
 Capital: 4,337  
 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: 59,661  
 資本額: 2,494  
 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: 59,661  
 Capital: 2,494  
 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: 600,050  
 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: 600,050  
 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: 5,951  
 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: 5,951  
 Capital: 585  
 Tel:886-2-27185191  
 Website:www.cigna.com.tw

**美商美國人壽保險公司臺灣分公司**

台北市 106 光復南路 102 號 3 樓  
成立日期 :1990,11  
總資產 : 14,481  
資本額 : 603  
電話 : (02)87725668  
網址 : www.dlico.com.tw

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

3rd Fl., 102, Guangfu S. Rd., Taipei  
Date Founded:1990,11  
Assets : 14,481  
Capital: 603  
Tel:886-2-87725668  
Website:www.dlico.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 : 16,328  
資本額 : 3,285  
電話 : (02)27575888  
網址 : www.manulife.com.tw

**Manulife ( International ) Limited, Taiwan Branch**

2nd Fl-A, 89, Sungren Rd., Taipei  
Date Founded:1991,9  
Assets : 16,328  
Capital: 3,285  
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 : 54,484  
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 : 54,484  
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 : 265  
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 : 265  
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 : 3,055  
資本額 : 754  
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 : 3,055  
Capital: 754  
Tel:886-2-81611988  
Website:www.acelife.com.tw

**英屬百慕達商匯豐人壽保險國際公司  
台灣分公司**

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 : 268  
資本額 : 350  
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 : 268  
Capital: 350  
Tel:886-2-82517999  
Website:www.hsbcinsurance.com.tw



▶ 附錄

▶ Appendix



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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 $q_x$	平均餘命 $\dot{e}_x$	死亡率 $q_x$	平均餘命 $\dot{e}_x$	死亡率 $q_x$	平均餘命 $\dot{e}_x$	死亡率 $q_x$	平均餘命 $\dot{e}_x$
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	2006年				2005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	1,170,101	1,170,101	31.43	1	1,109,796	1,109,796	32.21
Canada	CAD	8	100,050	88,200	2.37	8	94,558	78,057	2.27
Brazil	BRL	19	66,132	30,390	0.82	20	58,315	23,947	0.69
Mexico	MXN	29	164,275	15,072	0.40	29	140,208	12,866	0.37
Argentina	ARS	36	17,201	5,632	0.15	39	13,413	4,619	0.13
Chile	CLP	43	2,514,002	4,704	0.13	40	2,323,469	4,519	0.13
Venezuela	VEB	41	10,490,532	4,886	0.13	43	7,003,067	3,351	0.10
Colombia	COP	45	7,555,041	3,200	0.09	44	6,422,274	2,767	0.08
Peru	PEN	57	3,544	1,083	0.03	56	3,215	975	0.03
United Kingdom	GBP	3	227,020	418,366	11.24	3	184,730	336,158	9.76
France	EUR	4	199,990	251,164	6.75	4	177,819	220,997	6.41
Germany	EUR	5	162,869	204,544	5.49	5	159,286	197,964	5.75
Italy	EUR	6	110,424	138,679	3.72	6	113,739	141,357	4.10
Netherlands	EUR	11	49,901	62,669	1.68	9	47,937	59,578	1.73
Spain	EUR	10	52,404	65,813	1.77	10	48,619	60,425	1.75
Belgium	EUR	18	30,169	37,889	1.02	14	34,807	43,259	1.26
Switzerland	CHF	16	52,318	41,758	1.12	15	54,432	42,115	1.22
Ireland	EUR	14	na.	47,281	1.27	17	na.	38,577	1.12
Sweden	SEK	20	215,134	29,182	0.78	18	207,065	27,710	0.80
Denmark	DKK	21	138,322	23,262	0.62	21	127,712	21,130	0.61
Austria	EUR	24	15,581	19,568	0.53	22	15,295	19,009	0.55
Finland	EUR	25	15,374	19,308	0.52	23	14,443	17,950	0.52
Russia	RUB	22	602,100	21,504	0.58	25	490,600	17,336	0.50
Portugal	EUR	26	na.	17,679	0.47	26	13,509	16,789	0.49
Norway	NOK	28	104,203	16,249	0.44	27	103,878	16,124	0.47
Luxembourg	EUR	27	13,123	16,480	0.44	28	11,151	13,859	0.40
Poland	PLN	30	37,072	11,947	0.32	31	30,548	9,446	0.27
Turkey	TRL	35	9,459	6,618	0.18	35	7,665	5,716	0.17
Greece	EUR	38	4,333	5,442	0.15	38	3,923	4,876	0.14
Japan	JPY	2	53,471,112	460,261	12.36	2	54,147,016	478,211	13.88
South Korea	KRW	7	95,915,232	101,179	2.72	7	86,204,216	85,097	2.47
PR China	CNY	9	564,132	70,805	1.90	11	492,842	60,144	1.75
Taiwan	TWD	13	1,677,527	51,562	1.38	13	1,576,254	48,984	1.42
India	INR	19	1,960,843	43,032	1.16	19	1,213,547	21,410	0.80
Hong Kong	HKD	23	154,132	19,842	0.53	24	132,292	17,010	0.49
Singapore	SGD	31	17,122	10,776	0.29	30	16,724	10,047	0.29
Israel	ILS	32	34,551	7,754	0.21	32	32,896	7,330	0.21
Malaysia	MYR	33	27,497	7,537	0.20	33	26,298	6,977	0.20
Thailand	THB	34	269,971	7,128	0.19	34	256,611	6,376	0.19
Indonesia	IDR	42	44,422,900	4,849	0.13	41	39,159,464	4,036	0.12
Iran	IRR	46	na.	2,818	0.08	46	21,503,360	2,381	0.07
Philippines	PHP	52	89,755	1,751	0.05	52	77,815	1,414	0.04
Saudi Arabia	SAR	54	na.	1,509	0.04	53	na.	1,412	0.04
South Africa	ZAR	17	275,537	40,731	1.09	16	221,153	34,773	1.01
Morocco	MAD	53	14,731	1,675	0.04	51	13,157	1,484	0.04
Australia	AUD	12	69,787	52,561	1.41	12	66,033	50,329	1.46
New Zealand	NZD	37	8,590	5,570	0.15	36	8,066	5,697	0.16
World Total				<b>3,723,412</b>				<b>3,445,816</b>	

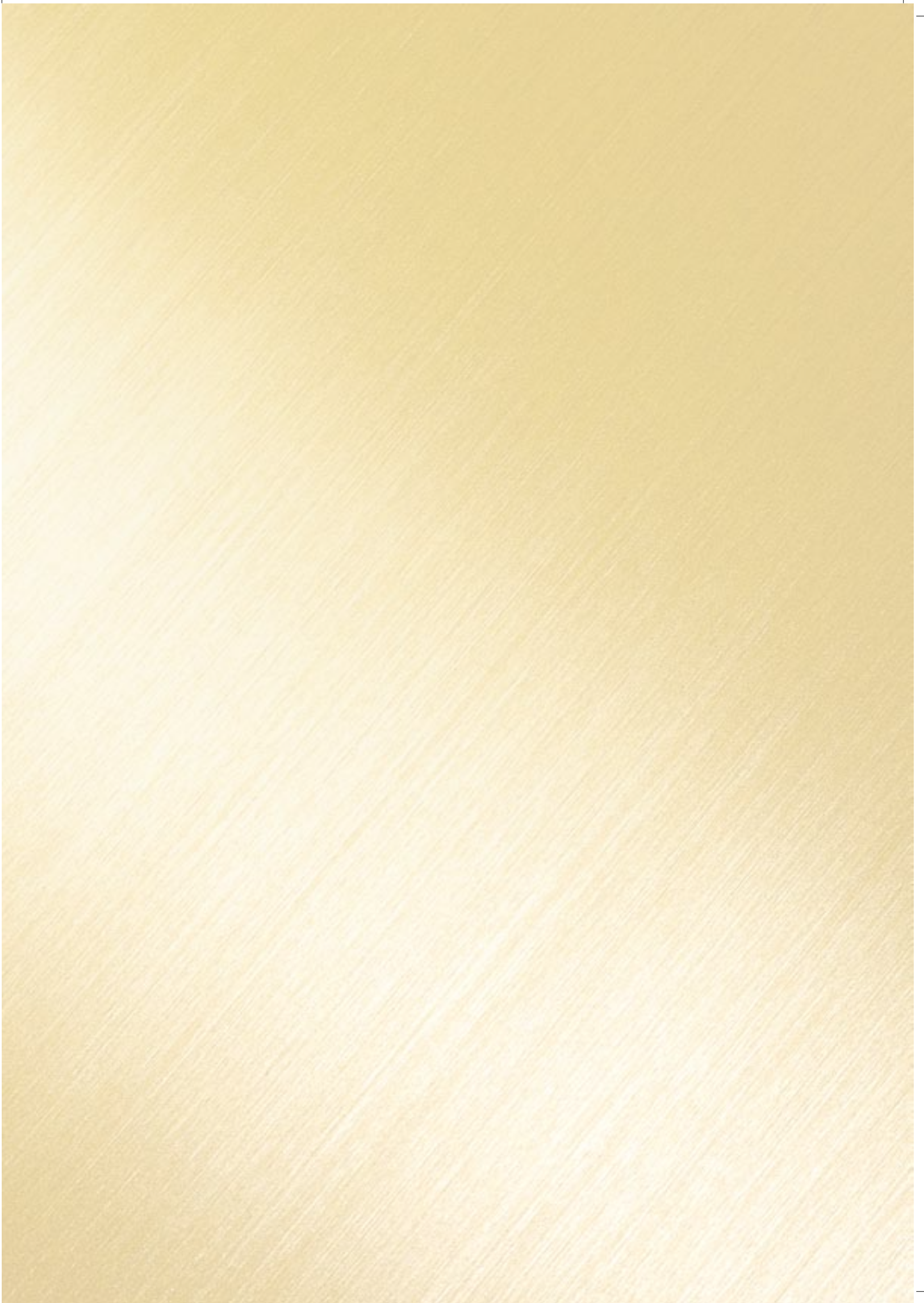
Source: Swiss Reinsurance Company, Sigma, 4/2007

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

國名	幣名	2006年				2005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	533,469	533,649	24.15	1	499,112	499,112	24.91
Canada	CAD	10	44,480	39,212	1.77	10	40,868	33,736	1.68
Brazil	BRL	24	29,810	13,699	0.62	25	25,967	10,553	0.53
Mexico	MXN	29	74,268	6,814	0.31	29	57,286	5,257	0.26
Chile	CLP	35	1,549,021	2,898	0.13	34	1,443,554	2,807	0.14
Argentina	ARS	40	5,233	1,713	0.08	39	4,019	1,384	0.07
Colombia	COP	43	2,235,210	947	0.04	45	1,765,479	761	0.04
Peru	PEN	50	1,587	485	0.02	48	1,745	530	0.03
United Kingdom	GBP	3	169,134	311,691	14.11	3	126,960	231,032	11.53
France	EUR	4	141,655	177,902	8.05	4	121,073	150,472	7.51
Italy	EUR	6	71,326	89,576	4.05	5	75,557	93,903	4.69
Germany	EUR	5	75,573	94,911	4.30	6	72,597	90,225	4.50
Netherlands	EUR	13	26,998	33,907	1.53	11	24,544	30,504	1.52
Belgium	EUR	17	19,971	25,081	1.14	12	24,964	31,026	1.55
Spain	EUR	16	22,522	28,285	1.28	15	20,587	25,586	1.28
Switzerland	CHF	18	29,271	23,363	1.06	16	29,773	23,914	1.19
Ireland	EUR	11	29,725	37,331	1.69	18	23,780	29,554	1.48
Sweden	SEK	19	147,677	20,032	0.91	19	140,979	18,866	0.94
Finland	EUR	22	12,125	15,227	0.69	21	11,375	14,138	0.71
Denmark	DKK	21	92,000	15,471	0.70	22	80,986	13,505	0.67
Luxembourg	EUR	23	11,613	14,585	0.66	23	9,800	12,180	0.61
Portugal	EUR	25	no.	12,054	0.55	24	9,211	11,447	0.57
Norway	NOK	26	59,891	9,339	0.42	26	60,562	9,400	0.47
Austria	EUR	27	7,181	9,018	0.41	27	7,124	8,854	0.44
Poland	PLN	30	17,978	5,793	0.26	31	12,699	3,927	0.20
Greece	EUR	36	2,274	2,856	0.13	36	1,929	2,398	0.12
Czech Republic	CZK	38	47,072	2,083	0.09	37	44,954	1,876	0.09
Hungary	HUF	39	407,415	1,936	0.09	38	297,780	1,492	0.07
Turkey	TRY	42	1,390	972	0.04	40	1,242	926	0.05
Russia	RUB	48	16,000	571	0.03	41	25,300	894	0.04
Japan	JPY	2	42,144,552	362,766	16.42	2	42,882,900	378,729	18.90
South Korea	KRW	7	68,536,904	72,298	3.27	7	61,472,216	60,683	3.03
PR China	CNY	8	359,264	45,092	2.04	8	324,530	39,604	1.98
Taiwan	TWD	9	1,341,847	41,245	1.87	9	1,248,148	38,788	1.94
India	INR	12	1,696,010	37,220	1.68	17	1,000,006	22,587	1.13
Hong Kong	HKD	20	135,795	17,482	0.79	20	114,755	14,755	0.74
Singapore	SGD	28	11,250	7,080	0.32	28	10,922	6,562	0.33
Malaysia	MYR	32	17,808	4,881	0.22	30	16,912	4,487	0.22
Thailand	THB	33	147,229	3,887	0.18	32	141,512	3,516	0.18
Israel	ILS	34	16,249	3,647	0.17	33	15,239	3,396	0.17
Indonesia	IDR	37	25,855,290	2,822	0.13	35	206,684,232	2,131	0.11
Philippines	PHP	41	56,918	1,110	0.05	42	49,797	905	0.05
Vietnam	VND	49	8,275,065	518	0.02	49	8,034,043	507	0.03
South Africa	ZAR	14	223,959	33,106	1.50	14	175,509	27,596	1.38
Morocco	MAD	51	4,122	469	0.02	50	3,259	368	0.02
Australia	AUD	15	37,558	28,287	1.28	13	34,151	26,029	1.30
New Zealand	NZD	45	1,347	874	0.04	43	1,258	886	0.04
World Total				<b>2,209,317</b>				<b>2,003,557</b>	

Source: Swiss Reinsurance Company, Sigma, 4/2007





中華民國九十六年度

# 人壽保險業概況

The Life Insurance Industry

**2007** 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

台北市松江路152號5樓

TEL:886-2-2561-2144 FAX:886-2-2567-2844

5F, 152, SUNG CHIANG RD, TAIPEI, TAIWAN, R.O.C.

E-mail:public@lia-roc.org.tw <http://www.lia-roc.org.tw>