



中華民國九十四年度

人壽保險業概況

The Life Insurance Industry

2005 in Taiwan

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理事長序言

本會自民國 53 年成立以來，以加強同業間之聯繫協調與促進人壽保險業之共同發展為宗旨，並以配合主管機關政策推動，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。然由於專業分工之調整，自民國 95 年起，本會不再印行「人壽保險業務統計年報」與「Life Insurance Business in Taiwan」；爰編印本刊提供各界參考，敬祈不吝續予指正。

民國 94 年臺灣經濟持續穩定成長，整體壽險業總保費收入增加 11.4%，但各壽險公司表現不盡相同；部分成長超過 100%，亦有衰退將近 50% 者，端視其行銷通路與商品策略而定。至於整體壽險業投資型保險商品保費收入，則首度突破新臺幣二千億元，創歷史新高；如此快速地成長，使投資型保險商品在壽險市場的角色日形重要。

目前國人投保率雖然已達 176%，但每件平均保額僅新臺幣 70 萬元，保障明顯不足。行政院金融監督管理委員會保險局為增強國人保險保障，積極研訂相關規定，鼓勵業界推廣保障型商品，以提高國人之保障額度。本會亦配合政策方向，擬訂建議方案，提供業者參考。

此外，在政策與法令修訂方面，主管機關亦公布一些新措施，諸如：「保險商品審查分級管理要點」、「銀行、保險公司、保險代理人或保險經紀人辦理銀行保險業務應注意事項」、「勞工退休金條例年金保險實施辦法」等，其他有關保險業監理之新規定，皆以健全產業發展與維護保戶權益為最大前提。對保險業研發新商品，開創新業務，均有正面影響。

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

中華民國人壽保險商業同業公會理事長

林文尋

Chairman's Message

Since the establishment of our Association in 1964, the mission of the Association is to strengthen the communication and coordination among all member companies for the betterment and further development of the life insurance industry. Moreover, we also try our best to collaborate with the authorities in the development and implementation of new policies and guidelines, to protect the general public's consumer rights as well as to support our country's economic growth and development initiatives. Hence, the compilation of the related statistics of the life insurance industry has always been one of the most important annual undertakings of our Association. However, due to the recent changes on the division of duties within the industry, we would no longer be publishing both the "Annual Report of Life Insurance, R.O.C." (Chinese version) and the "Life Insurance Business in Taiwan". Instead, we have compiled this annual report for the industry's review and comments. Your valuable feedback on this Annual Report would be very much appreciated.

Taiwan's economy continued to grow steadily in 2005. The total premium income of the life insurance industry had increased by 11.4% with various degree of growth among member insurance companies. Given different companies have different sales distribution channel and product marketing strategies, some companies had experienced faster growth of over 100 % while some had negative growth of nearly 50 % . The premium income of the investment-linked products had increase to a record breaking high of over NT\$ 200 billions. This tremendous growth in premium income of the investment-linked products in the past year had made this product playing a much more important role in the life insurance market.

The ratio of having insurance in our country had reached 176% at the end of 2005 but the average sum assured coverage was at an under-covered level of NT\$ 700,000. In order to provide sufficient insurance coverage to the general public, the Insurance Bureau of the Financial Supervisory Commission, Executive Yuan have been actively introduced new regulations to encourage the industry to promote the life protection products in order to provide sufficient insurance coverage to everyone. In an effort to support this strategic direction, our Association was instrumental in helping to draft various proposals for our member companies' reference.

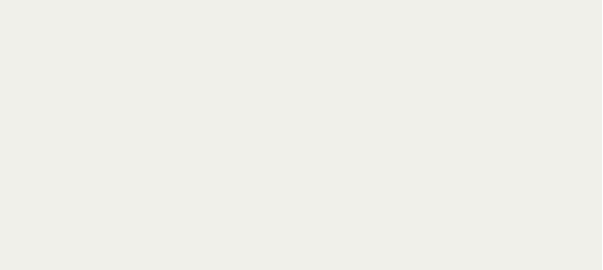
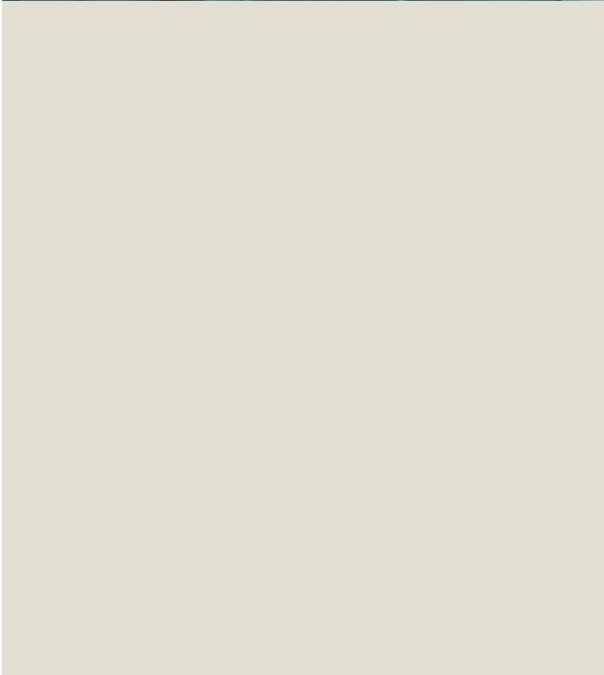


In addition, the authorities had introduced some policy and regulatory changes in the following areas: “Key Considerations in the Review and Classification of Insurance Products”, “Guidelines for Banks, Insurance Companies, Insurance Agents and Insurance Brokers when conducting Bancassurance business” and “Regulations for the Implementation of Annuity Insurance Scheme under the Labor Pension Act”. Other new insurance related policies and regulations were also introduced by the authorities in the best interest of the insurance industry as well as the policyholders. In this regard, our Association had worked closely with the insurance industry in making a positive impact in the development of new insurance products and new distribution channels.

Recently, due to the rapid change in both our economic and social environment, our industry has been challenged with a new mission of how to best cope with this dramatic change. We sincerely hope that all of us will continue to work closely together with common goals and mission in an effort to help create an ideal business environment where our community is provided with appropriate insurance coverage as needed. This way, we would ultimately achieve our ideal state of conducting business in a highly harmonious and prosperous society.

The Life Insurance Association of the Republic of China
Chairman





▶ 一、公會簡介

▶ I. About the Association

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人壽保險業概況

(一) 公會沿革

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

(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.

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

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

(2) The Agent Examination and Registration Committee

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

(3) The Agent Disciplinary Committee

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

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

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

(五) 各行政單位職能

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

行政事務組：

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

研究諮詢組：

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

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

5. Departmental Duties and Responsibilities

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

Administrative Affairs Department

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

Research & Consulting Department

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

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

訓練登錄組：

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

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

精算資訊組：

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

- 配合精算統計、財務會計、再保險、投資及電腦化專案推動等 5 個研究小組。
- 分析、統計人壽保險業概況。
- 壽險業電腦連線系統的運作與維護。
- 本會全球資訊網站維護及更新。

Education & Agent Registration Department

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

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

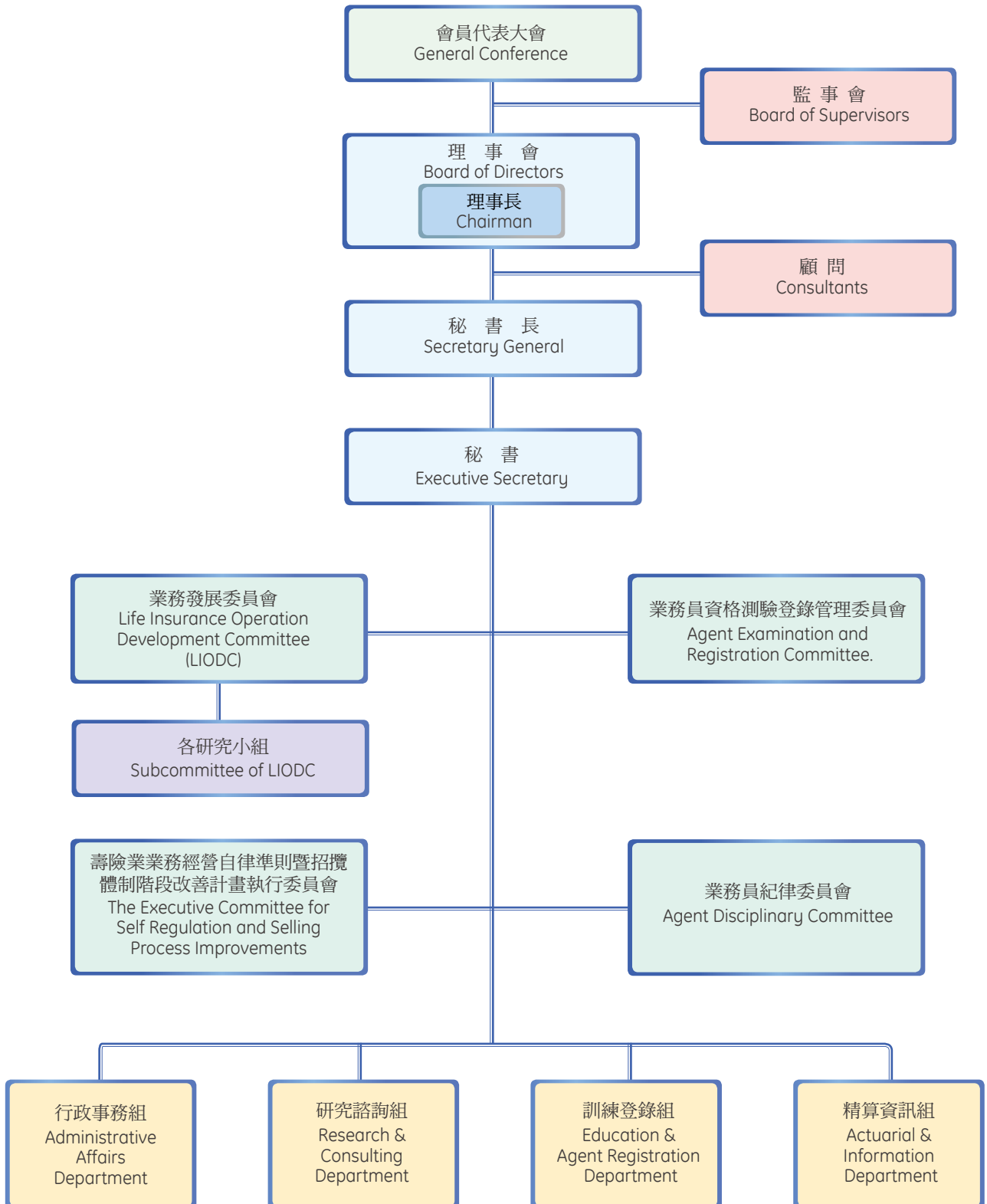
Actuarial & Information Department

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

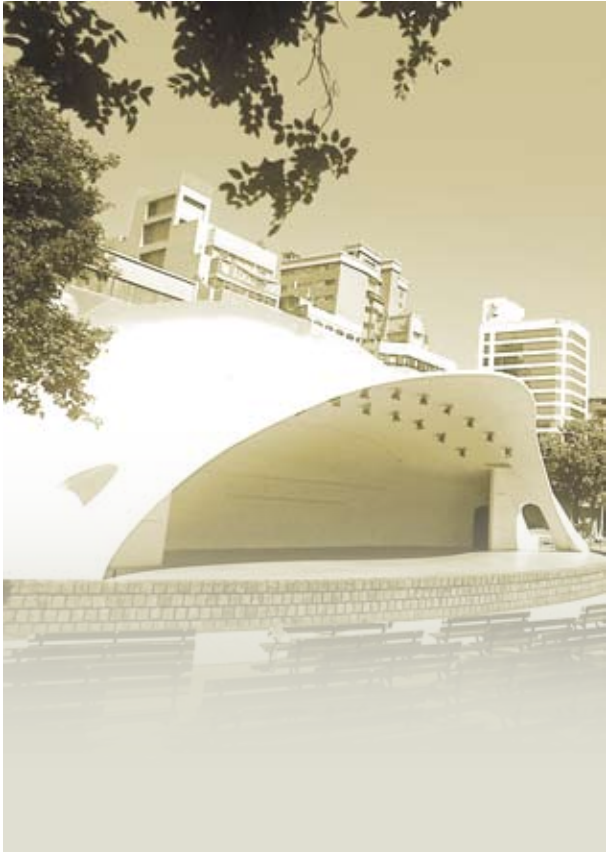
- Coordinate activities with 5 research subcommittees of LIODC.
- Gather and analyze the statistical data of the life insurance business.
- Operate and maintain the computer networks system within the industry.
- Maintain and revise the global information website.

(六)組織系統圖

6. Organizational Chart







- ▶ 二、民國94年臺灣地區人壽保險業概況
- ▶ II. 2005 Highlights of the Life Insurance Business in Taiwan



94 中華民國 **2005** The Life Insurance Industry in Taiwan
人壽保險業概況

(一) 社會經濟概況

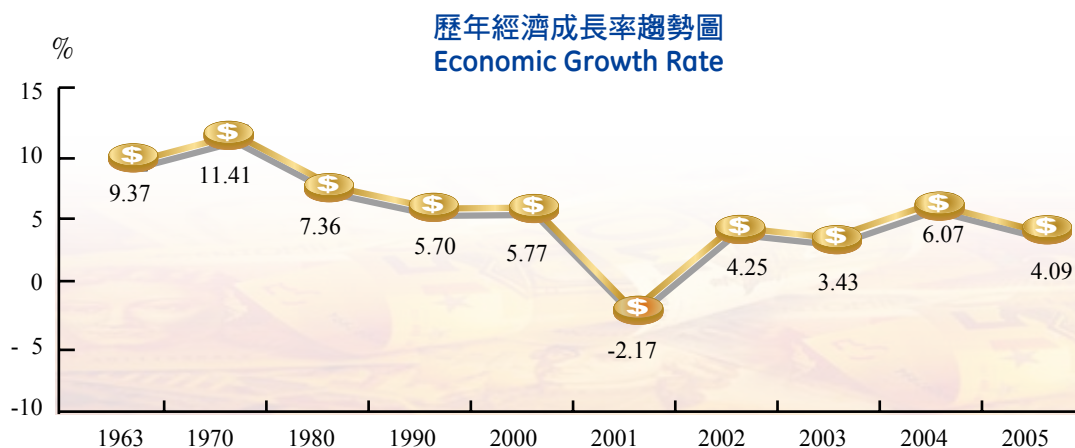
經濟成長率

民國94年隨國際消費性電子產品需求轉呈強勁，我國出口與製造生產擴增，統計全年經濟成長4.09%，低於民國93年6.07%。

1. Overall Economic Conditions

Economic Growth

In 2005, the real economic growth rate was estimated at 4.09%, lower than 2004's 6.07%.



國民所得

民國94年平均每人國民所得為新臺幣438,255元(13,619美元*)，較前一年12,851美元增加768美元或5.97%，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 2005, per capita income reached US\$13,619. The figure was up by US\$768 or 5.97% from the preceding year's US\$12,851. The amount of per capita income in recent 10 years was about US\$12,000, affected by currency.



註 *：新臺幣32.17元=美金1元，以下換算基礎同。 NT\$32.17= US\$ 1, the same as the following.

人口數、出生率與死亡率

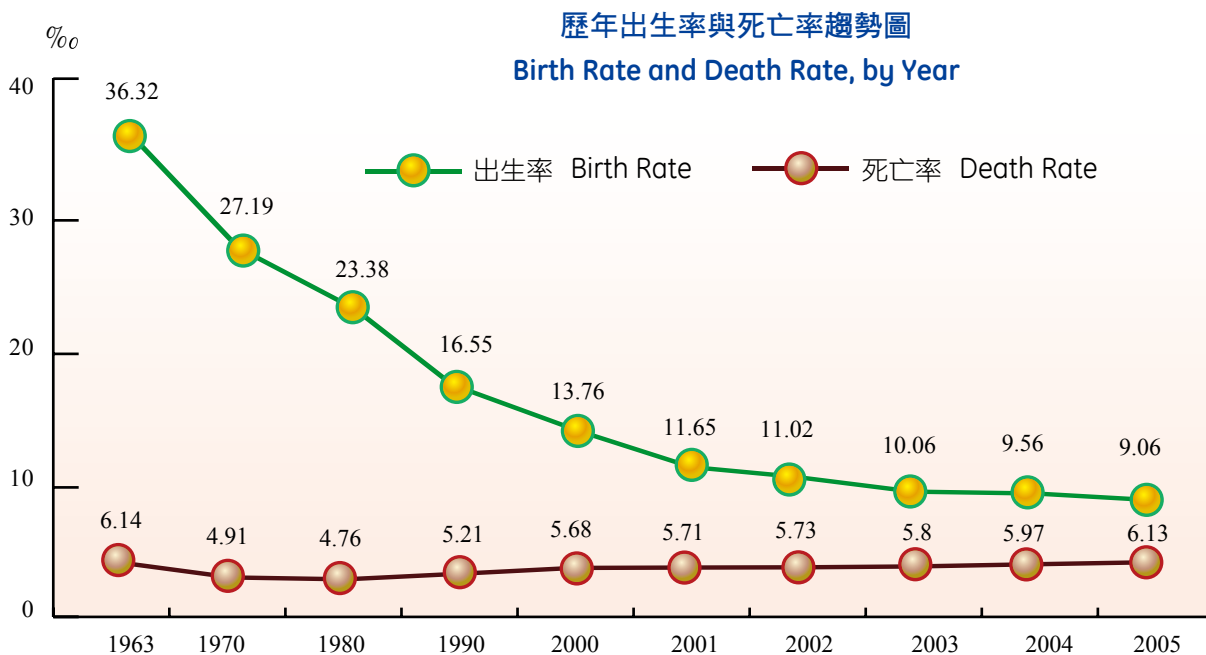
民國94年底，依內政部統計總人口數為22,770,383人，較去年底增加81,261人，其中男性為11,562,440人，女性為11,207,943人。

本年度出生人數為205,854人，粗出生率為千分之9.06，較去年減少5.23%；死亡人數為139,398人，粗死亡率為千分之6.13，較去年增加2.68%。

Population, Birth Rate and Death Rate

According to the household registration data, at the end of 2005, total population was 22,770,383 including 11,562,440 males and 11,207,943 females. Relative to the total population at the end of 2004, there was an increase of 81,261 persons.

The number of live births, during 2005, totaled 205,854 resulting in a crude birth rate of 9.06 per 1,000 persons. 139,398 deaths were registered in 2005 with a crude death rate of 6.13 per 1,000 persons.



(二) 產業現狀

至民國94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)21家，設立132分公司，3,212個通訊處；外商分公司8家，設立342個通訊處；從業人員中，業務員共計202,737人，較前年減少11.9%，內勤人員共24,839人，近幾年人數變化不大；壽險業總資本額已達新臺幣208,436百萬元，較前一年度增加10,411百萬元。

2. Insurance Industry Environment

At the end of 2005, there were 29 life insurance companies in operation, including 21 domestic companies and 8 foreign branch companies. There were 202,737 employees, decreased 11.9% from last year. The total capital of life insurance industry reached NT\$208,436 million, up by NT\$10,411 million from last year.

分支機構分布圖
Distribution of Branch Offices

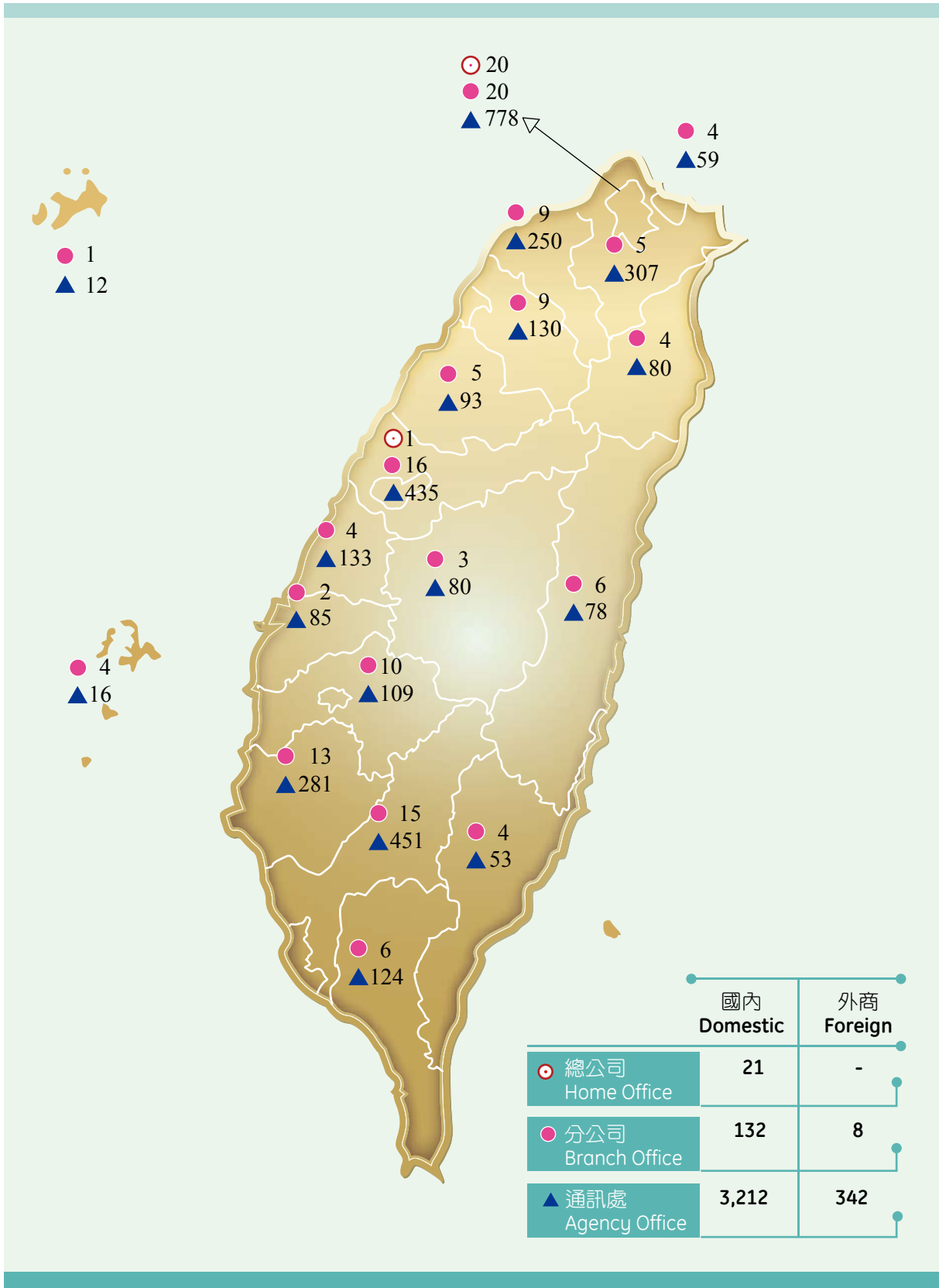


表 1: 人壽保險業歷年公司數、從業人員及資本額概況

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 90 年 (2001)	17	11	244,699	26,697	157,563
民國 91 年 (2002)	19	9	249,573	23,209	156,520
民國 92 年 (2003)	21	7	239,807	24,384	176,243
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

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94年底，全體壽險業總資產已達新臺幣6,573,797百萬元（約204,346百萬美元），較前一年5,501,020百萬元增加19.5%。

負債總額為新臺幣6,304,053百萬元，較前一年5,252,920百萬元增加20.01%，其中各種準備金有5,693,073百萬元，佔總負債的90.3%。

業主權益總數達新臺幣269,744百萬元，較前一年248,100百萬元增加8.7%，而資產總額已達業主權益的24.4倍。

3. Assets & Liabilities

The total assets of life insurance industry in 2005 amounted to NT\$6,573,797 million (US\$204,346 million), which showed an increase of 19.5% over the previous year's NT\$5,501,020 million.

The total liabilities of life insurance industry in 2005 amounted to NT\$6,304,053 million, and an increase of 20.01% over the preceding year. The major item of liability was policy reserves, which reached NT\$5,693,073 million accounted for 90.3% of the total liabilities.

The owners' equity in 2005 increased from NT\$248,100 million to NT\$269,744 million, the growth rate was 8.7%. The total assets were 24.4 times owners' equity.

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

金額：新臺幣百萬元 Amount Unit: NT\$ Million

年 度 Year	總 資 產 Total Assets	總 負 債 Total Liabilities	各種準備金 Policy Reserves	業主權益 Owners' Equity	投資報酬率 Return on Asset
民國 59 年 (1970)	2,103	1,884	1,640	219	5.03
民國 69 年 (1980)	26,532	23,723	21,250	2,809	10.16
民國 79 年 (1990)	424,013	390,184	373,803	33,829	7.75
民國 89 年 (2000)	2,531,778	2,351,402	2,266,051	180,376	5.13
民國 90 年 (2001)	2,831,666	2,651,256	2,559,476	180,410	5.41
民國 91 年 (2002)	3,396,377	3,224,284	3,101,010	172,093	4.54
民國 92 年 (2003)	4,627,987	4,396,065	4,145,433	231,922	5.60
民國 93 年 (2004)	5,501,020	5,252,920	4,864,465	248,100	4.52
民國 94 年 (2005)	6,573,797	6,304,053	5,693,073	269,744	4.48
成長率 Growth Rate (%)	19.50	20.01	17.03	8.72	

(四) 資金運用狀況

至民國 94 年底止，全體壽險業可運用資金為新臺幣 5,838,184 百萬元（約 181,479 百萬美元），較前一年 4,972,240 百萬元增加 17.4%，為總資產的 88.8%。

觀察資金運用情形，有價證券 2,648,147 百萬元，佔運用資金總額的 45.4% 佔第 1 位，其中，公債及庫券 1,469,048 百萬元，佔 25.2%，股票 376,497 百萬元，佔 6.4%；資金運用第二位為國外投資，計 1,783,027 百萬元，佔運用資金總額的 30.5%，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 2005, total utilization assets of the life insurance industry was NT\$ 5,838,479 million (US\$181,479 million and 88.8% of total assets) with a growth rate of 17.4% when compared to last year's NT\$ 4,972,240 million.

Regarding the overall assets portfolio, the major components of life insurance industry assets were securities & bonds. Total 2,648,147 million (45.4% of total utilization assets) with Government & Treasury Bonds totaled NT\$ 1,469,048 million (25.2% of total utilization assets). The second largest of assets was foreign investments, totaled NT\$ 1,783,027 million (30.5% 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

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	短期投資 Short-term Investments
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 90 年 (2001)	334,828	868,085	466,481	124,713	97,633	93,015	86,243
民國 91 年 (2002)	265,206	1,257,901	751,808	171,922	95,510	118,598	120,063
民國 92 年 (2003)	180,810	1,743,124	1,031,339	273,632	88,101	139,430	210,622
民國 93 年 (2004)	200,012	2,251,456	1,322,955	317,924	118,741	80,358	411,478
民國 94 年 (2005)	190,820	2,648,147	1,469,048	376,497	148,801	69,467	584,334
成長率 Growth rate(%)	-4.6	17.6	11.0	18.4	25.3	-13.6	42.0

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)

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 90 年 (2001)	177,539	364,889	475,369	329,533	93,691	2,643,934
民國 91 年 (2002)	193,901	383,912	472,336	523,773	92,063	3,189,092
民國 92 年 (2003)	221,781	430,427	439,964	1,110,983	90,450	4,217,539
民國 93 年 (2004)	230,343	429,675	431,951	1,347,990	80,813	4,972,240
民國 94 年 (2005)	243,042	447,849	452,123	1,783,027	73,176	5,838,184
成長率 Growth rate(%)	5.5	4.2	4.7	32.3	-9.5	17.4

(五) 保費收入

民國 94 年壽險業總保費收入已達新臺幣 1,457,752 百萬元 (約 45,314 百萬美元)，較前一年 1,308,489 百萬元增加 11.4%，其中人壽保險 1,127,108 百萬元，較去年成長 18.0%、傷害保險 58,503 百萬元、健康保險 151,101 百萬元、年金保險 121,040 百萬元，較去年衰退 21.9%，分別佔所有保費收入的 77.3%、4.0%、10.4%、8.3%。

5. Premium Income

In 2005, total premium income of life insurance industry reached NT\$1,457,752 million (US\$45,314 million) and increased 11.4% when compared to last year's NT\$1,308,489 million. The life insurance premium income was NT\$1,127,108 million (77.3% of total premium income), an increase of 18.0%. The premium income of accident products was NT\$58,503 million (4.0% of premium income) and the premium income of health products was NT\$151,101 million (10.4% of premium income). The premium income of annuity product was NT\$121,040 million (8.3% 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 90 年 (2001)	569,081	55,569	100,308	3,933	728,891
民國 91 年 (2002)	699,586	59,630	113,347	16,724	889,287
民國 92 年 (2003)	871,559	61,554	125,922	73,617	1,132,652
民國 93 年 (2004)	955,009	57,894	140,582	155,004	1,308,489
民國 94 年 (2005)	1,127,108	58,503	151,101	121,040	1,457,752
成長率 Growth rate(%)	18.0	1.1	7.5	-21.9	11.4

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 94 年成為銷售之主力產品。

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

Insurance premium for health insurance had remained at approximately NT\$20 billion for the last 3 years. The annuity and investment-linked products enjoyed tremendous growth in recent years and became the main product in 2005.

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 94 年 (2005)	民國 93 年 (2004)	民國 92 年 (2003)	民國 91 年 (2002)	民國 90 年 (2001)
人壽保險 Life	傳統型 Traditional	186,872	136,167	165,157	206,161	130,669
	投資型 Investment-Linked	200,837	123,813	70,402	7,864	-
	小計 Subtotal	387,709	259,980	235,559	214,025	130,669
傷害保險 Accident	傳統型 Traditional	12,516	12,227	15,090	14,447	16,412
健康保險 Health	傳統型 Traditional	20,569	20,318	20,704	22,377	25,384
年金保險 Annuity	傳統型 Traditional	112,092	136,919	58,110	12,608	3,762
	投資型 Investment-Linked	8,050	16,763	14,902	-	-
	小計 Subtotal	120,142	153,682	73,012	12,608	3,762
合計 Total	傳統型 Traditional	332,049	305,63	259,061	255,593	176,227
	投資型 Investment-Linked	208,877	140,576	85,304	7,864	-
	小計 Subtotal	540,936	446,206	344,365	236,457	176,227

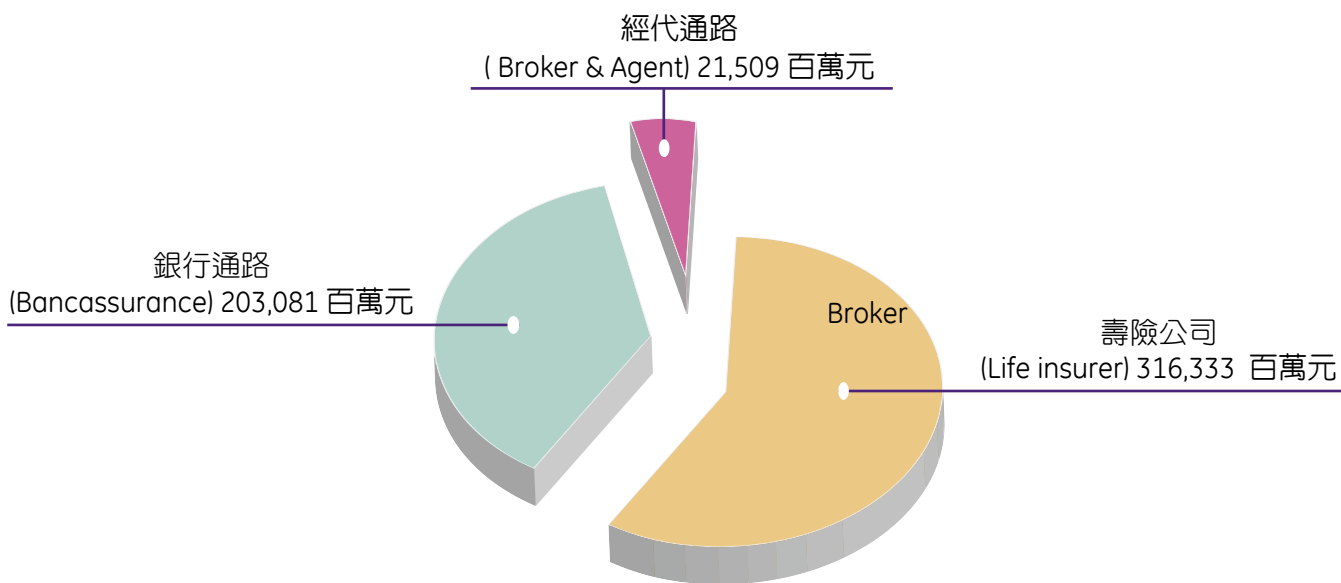
(六) 初年度保費收入通路別分析

初年度保費收入 540,936 百萬元中，依通路別統計為：壽險公司本身行銷體系 316,333 百萬元佔 58.5%；銀行通路 203,081 百萬元佔 37.5%；傳統保險經紀人、保險代理人僅 21,509 百萬元佔 4.0%。

6. First Year Premium Income – by Distribution Channel

Contribution to the total first year premium income of NT\$540,936 million by various sales channels are as follows: traditional tied agents of life insurers was NT\$316,333 million (58.5%), bancassurance was NT\$203,081 million (37.5%); the broker & agent was NT\$21,509 million (4.0%).

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



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

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

表 6: 人壽保險業民國 94 年初年度保費收入來源別統計表
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	合計 Total
個人人壽保險 Individual Life	112,154 (60.8)	59,541 (32.3)	12,648 (6.9)	184,343
個人年金保險 Individual Annuity	32,636 (29.1)	77,512 (69.2)	1,939 (1.7)	112,087
投資型保險 Investment-Link	139,100 (66.7)	64,875 (31.1)	4,595 (2.2)	208,570
個人傷害、健康保險 Individual Acci dent & Health	21,659 (93.6)	331 (1.4)	1,161 (5.0)	23,151

註：括號內數字為佔率。

Note: () represents the rate.

(七) 保險給付

民國94年壽險業保險給付達新臺幣499,181百萬元(約15,517百萬元),較前一年480,584百萬元增加3.9%,其中人壽保險409,619百萬元較去年成長0.8%、傷害保險19,417百萬元、健康保險44,457百萬元、年金保險25,688百萬元,較去年成長94.7%,人壽保險佔所有保險給付的85.1%。

7. Benefit Payments

Total Benefit Payments were NT\$499,181 million or US\$15,517 million, increased by 3.9% against 2004's NT\$480,584 million. The Benefit Payments of life insurance product were NT\$409,619 million (85.1% of total benefit payments), which represented an increased of 0.8%. The Benefit Payments of accident and health products were NT\$19,417 million and NT\$44,457 million respectively. The benefit payments of annuity products were NT\$25,688 million, an increase of 94.7% 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 90 年 (2001)	208,333	20,679	30,469	343	259,824
民國 91 年 (2002)	232,112	20,205	34,494	1,759	288,570
民國 92 年 (2003)	330,235	19,056	35,169	5,793	390,253
民國 93 年 (2004)	406,333	19,847	41,212	13,192	480,584
民國 94 年 (2005)	409,619	19,417	44,457	25,688	499,181
成長率 Growth rate(%)	0.8	-2.2	7.9	94.7	3.9

(八) 投保率與普及率

依據內政部發布之民國94年底總人口22,770千人，則持有人壽保險單40,106千件(包括個人壽險、團體壽險及個人年金險)約佔總人口之176.13%(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 2005 was 22.77 million. The ratio of having insurance coverage (40,105,604 policies including individual, group life insurance and individual annuity) represents 176.13% 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)

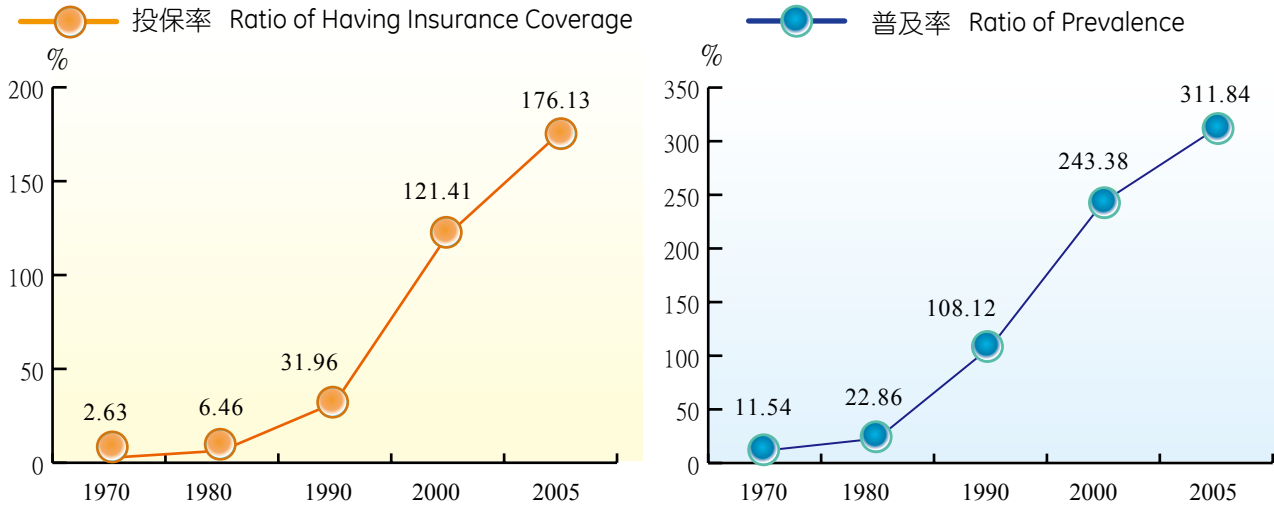
年度 Year	年底人口數 (1) Population	國民所得 (2) National Income	有效契約 Business In Force		投保率 NO. to population (3) / (1)%	普及率 In Force to NI (4) / (2)%
			件數 (3) No.	保額 (4) Amount		
民國 52 年 (1963)	11,883,523	70,603	163,722	3,458	1.38	4.90
民國 59 年 (1970)	14,675,965	170,418	386,658	19,674	2.63	11.54
民國 69 年 (1980)	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 90 年 (2001)	22,405,568	8,806,883	30,337,536	23,183,217	135.40	263.24
民國 91 年 (2002)	22,520,776	9,123,393	32,361,322	24,185,804	143.70	265.10
民國 92 年 (2003)	22,604,550	9,269,297	35,910,743	26,677,824	158.87	287.81
民國 93 年 (2004)	22,689,122	9,698,078	37,712,269	28,942,262	166.21	298.43
民國 94 年 (2005)	22,770,383	9,925,610	40,105,604	30,951,630	176.13	311.84

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94年底，壽險業總登錄業務員為315,937人，較前一年度333,881人減少了5.4%；其中壽險公司登錄人數為220,750人、經紀人登錄38,040人、代理人登錄57,147人，分別佔全體登錄人數的69.9%、12.0%與18.1%。

9. Life Insurance Agents

At the end of 2005, the total number of registration agents was 315,937, down 5.4% when compared to last year's 333,881, among which there were 220,750 persons (69.9%) from life insurance companies, 38,040 persons (12.0%) from brokers and 57,147 persons (18.1%) 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 90 年 (2001)	304,379	264,257	21,372	18,752
民國 91 年 (2002)	331,613	266,951	24,172	40,492
民國 92 年 (2003)	334,750	256,988	28,335	49,426
民國 93 年 (2004)	333,881	247,790	32,891	53,200
民國 94 年 (2005)	315,937	220,750	38,040	57,147
成長率 Growth Rate %	-5.4	-10.9	15.7	7.4

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.

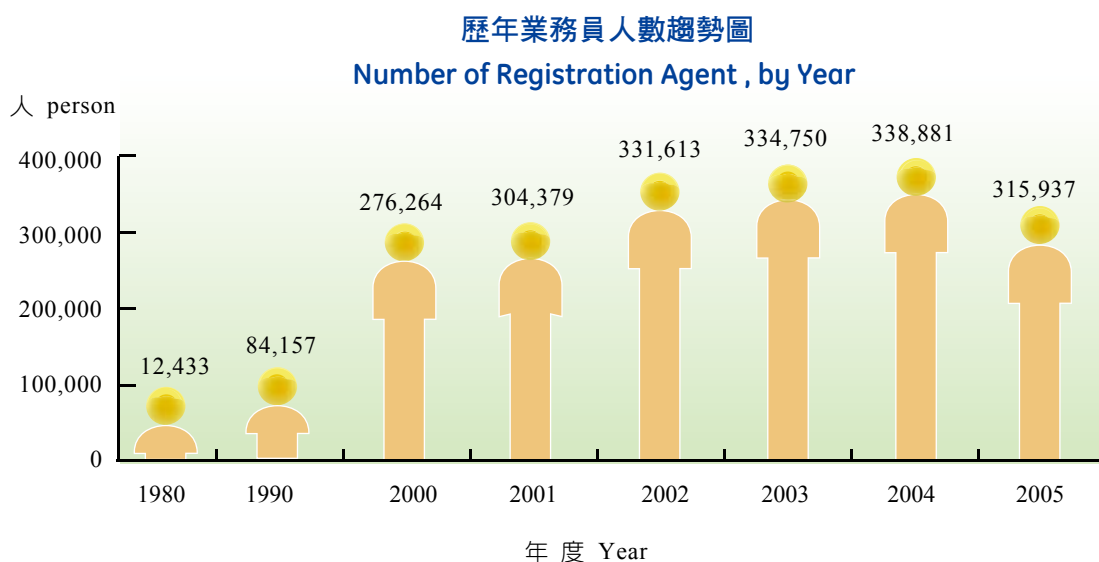


表 10：人壽保險業歷年登錄投資型保險業務員變動概況

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

註：保險法於 2001 年 6 月修正通過得經營投資型保險。

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



▶ 三、會務動態

▶ III. Association Activities



94 中華民國 2005 The Life Insurance Industry in Taiwan
人壽保險業概況

(一) 研討會

- 1、於 2 月 22、23 日與日本東南亞生命保險振興中心共同舉辦 LIAROC-OLIS 2005 研修班，計有各會員公司相關部門人員 81 人參加。
- 2、於 3 月 24 日舉辦「財務會計準則公報第 35 號研討會」，邀請致遠會計師事務所賴銘榮會計師主講，計有各會員公司相關部門人員 51 人參加。
- 3、於 4 月 8 日與科隆再保險公司共同舉辦「Reaction before it is too late-the valuation of annuity business」研討會，計有金管會保險局、中央再保、瑞士再保等及各會員公司業務相關部門人員 76 人報名參加。
- 4、於 5 月 6 日與碩群精算管理顧問公司共同舉辦「退休市場商品」研討會，由該公司總經理吳家懷先生、顧問林明馨小姐主講，計有各會員公司業務相關部門人員 55 人報名參加。
- 5、於 7 月 22 日與慕尼黑再保險公司台北辦事處共同舉辦「Financial Risk Management 研討會」，計有金管會保險局、各會員公司業務相關部門人員 62 人參加。
- 6、於 7 月 26 日與全美再保險公司共同舉辦「Preferred underwriting 研討會」，計有金管會保險局、各會員公司業務相關部門人員 66 人參加。
- 7、於 7 月 27 日與保險事業發展中心共同舉辦「再創保險業榮景 CEO 論壇」，本會林理事長並以「變遷中的產業通往成功之路」為題發表專題演講。
- 8、於 8 月 16 日舉辦「銀行、保險經紀人、保險代理人辦理保險業務應行注意事項說明會」，由保險局楊恭尊科長主講，計有會員公司、銀行、保險經紀人、保險代理人等代表 104 人參加。
- 9、於 10 月 5 日由行政院勞委會、金管會主辦，財團法人保險事業發展中心、本會協辦之「保險業經營勞退休金保險之展望」研討會，目的在增進保險業主

i. Seminars

1. Co-hosted the "LIAROC-OLIS 2005" seminar with OLIS from February 22nd to 23rd, there were 81 participants in total from the life insurance industry.
2. Organized the "Statements of Financial Accounting Standards No.35" seminar on March 24th. Mr. Lai, partner of Diwan, Ernst & Young Certified Public Accountants, made an address during the seminar. There were 51 participants in total from the life insurance industry.
3. Co-hosted the "Reaction before it is too late-the valuation of annuity business" seminar with the Cologne Reinsurance Company, Taipei Representative Office on April 8th. There were 76 participants in total from Insurance Bureau of the Financial Supervisory Committee, Central Reinsurance Corporation, Swiss Reinsurance Company, Taipei Liaison Office and the life insurance industry.
4. Co-hosted the "Retirement market Product" seminar with Financial Integration Consulting & Research on May 6th. Mr. David Wu, the general manager of FICR, and Miss Vivian Lin, the manager of FICR with honorable speakers at the seminar. There were 55 participants in total from the life insurance industry.
5. Co-hosted the "Financial Risk Management" seminar with Munich Reinsurance Company Liaison Office Taipei on July 22nd. There were 62 participants in total from Insurance Bureau of the Financial Supervisory Committee and the life insurance industry.
6. Co-hosted the "Preferred underwriting" seminar with Transamerica Reinsurance service center on July 26th. There were 66 participants in total from Insurance Bureau of the Financial Supervisory Committee and the Life Insurance industry.
7. Co-hosted the "The CEO Forum to recreate Insurance period of thriving" seminar with Taiwan Insurance Institute on July 27th. Mr. Sunny Lin, the Chairman of the LIA-ROC, made a specific speech on the "Pathways to success in a changing industry".
8. Organized the "The Guidelines Governing the Bancassurance Business Activities by Banks, Insurance Companies, Insurance Agents and Insurance Brokers" workshops at Lefoo Hotel on August 16th. Mr. Kung Tsun Yang, the section chief of Insurance Bureau FSC, made a speech during the workshops. There were 104 participants in total from insurance companies, banks, insurance agents and insurance brokers.
9. The symposium-"The prospect of the Labor Pension Insurance Business for the Insurance Industry" was organized by the Council of Labor Affairs of Executive Yuan, the Financial Supervisory Commission, the Taiwan Insurance Institute and the Life Insurance Association of the R.O.C. to promote the understanding of the related regulations of the Labor Pension Provision by the insurance industry and those insurance company staff responsible for employee benefits. Management

管及相關業務負責人員對勞退條例相關法規之認識與瞭解，除邀請主管機關勞退業務主管對勞退休金保險制之內容加以說明外，並安排雙向溝通聽取業者之意見與建議後即席予以答覆，讓業者對於勞退休金保險制有更深入之認識。

- 10、於 11 月 15 日、17 日及 18 日分別於台北、台中及高雄舉辦「A 至 A + 從優秀到卓越的保險人生」專題巡迴演講。
- 11、於 11 月 23 日與漢諾威再保險公司台北聯絡處共同舉辦「General Principles of Claims Management 研討會」，計有各會員公司業務相關部門人員 44 人參加。
- 12、於 12 月 6 日至 9 日 4 天與保險犯罪防制中心、中華民國產險公會、保險事業發展中心共同舉辦「2005 年防制保險犯罪研討會」，計有各地法院法官及檢察官、法務部調查局、刑事警察局、內政部消防署、健保局、金管會保險局及檢查局、產、壽險業者等單位代表 94 人參加。

(二) 國際交流

- 1、8 月 2 至 5 日林理事長與洪秘書長前往北京，分別拜會大陸保險監督管理委員會、北京保監局、中國保險行業協會及北京保險行業協會，並於 8 月 4 日下午 3 時出席 RGA 北京代表處成立酒會。
- 2、10 月 3 日北京保險行業協會訪問團一行人蒞會訪問，就兩岸保險市場的發展互相交流。
- 3、12 月 21 日中國保險行業協會訪問團等一行 7 人到會拜訪，了解臺灣保險業發展現況。

of the Authority of Labor Pension business was invited to further explain the Labor Pension Insurance system. The open communication and exchanging of ideas and opinions were well received, followed by a Question and Answer session. This session allowed the industry to better understand the Labor Pension Insurance system.

10. Organized the “The insurance life from excellent to eminent, A to A + ” workshops in Taipei, Taichung and Kaohsiung on November 15th, 17th and 18th respectively.
11. Co-hosted the “General Principles of Claims Management” seminar with Hanhover Reinsurance Co., Taipei Representative Office on November 23rd. There were 44 participants in total from the life insurance industry.
12. The Insurance Anti-Fraud Institute, the Taiwan Insurance Institute, the Life Insurance Association of R.O.C. and the Non-Life Insurance Association of the R.O.C. held the 4 days’ symposium "Insurance Anti-Fraud" since December 6th 2005. There were 94 participants in total from the local judges and inspectors, the Bureau of Investigation of Ministry of Justice, the Criminal Investigation Bureau, the National Fire Agency of the Ministry of the Interior, the National Health Insurance Bureau, the Investigation Bureau and Insurance Bureau of the Financial Supervisory Committee, and the life and non-life insurance industry.

ii. International Communication

1. The Chairman Sunny Lin and the Secretary General T. N. Horng visited China Insurance Regulatory Commission (CIRC), China Insurance Regulatory Commission Beijing Bureau, Insurance Association of China, Beijing Insurance Association and attended the opening cocktail party of Beijing representative office of RGA on August 4th.
2. The delegation of China Insurance Regulatory Commission Beijing Bureau visited and communicated the development of the insurance market between both straits on October 3rd.
3. The delegation of the supervisor of the Insurance Association of China, visited and acknowledged the development situation of the insurance market in Taiwan on December 21st.

(三) 國際會議

- 1、第 5 屆亞洲保險領袖高峰會議於 3 月 20 至 22 日在台北君悅飯店舉行，本會由林理事長文英與洪秘書長燦楠代表參加。
- 2、中國保險業 200 週年暨保險業誠信建設高峰論壇於 5 月 24 至 28 日在北京舉行，本會由洪秘書長燦楠代表參加。
- 3、第 41 屆國際保險會議（IIS）於 7 月 10 日至 14 日在香港召開，本會由林理事長文英與洪秘書長燦楠代表參加。
- 4、本會承辦第 22 屆太平洋地區保險會議業於 10 月 23 日至 26 日在台北圓山飯店圓滿舉行完畢，本次會議為 1991 年第十五屆會議以來，再次在我國舉辦。本屆主題為「變遷中的產業通往成功之路」；共有來自 22 國 333 人出席。下屆會議將於 2007 年在馬來西亞吉隆坡舉行。
- 5、兩岸三地保險業交流與合作會議於 11 月 1 日至 3 日在香港舉辦，本會由林理事長文英與洪秘書長燦楠代表參加。

(四) 其它

- 1、4 月 28 日假陽明山中山樓舉辦 93 年度人身保險業優秀內勤從業人員暨業務員表揚大會。本年度受表揚人員計有 28 家會員公司之優秀內勤從業人員 202 名、業務員 575 名，總計 777 名。
- 2、7 月 21 日本會獲頒 93 年度績優全國性社會暨職業團體工作評鑑優等團體獎。



22 屆 PIC 大會（22nd PIC Plenary 1）



22 屆 PIC 執行委員會（22nd PIC ECM）

iii. International Conferences

1. The Chairman Sunny Lin and the Secretary General T. N. Horng attended the 5th CEO Insurance Summit Conference held in Taipei Grand Hyatt Hotel from March 20th to 22nd.
2. The Secretary General T. N. Horng attended the bicentenary of China Insurance & Insurance Integrity Construction Summit Conference held in Beijing from May 24th to 28th.
3. The Chairman Sunny Lin and the Secretary General T. N. Horng attended the 41st International Insurance Society (IIS) Conference held in Hong Kong from July 10th to 14th.
4. The 22nd PIC was held successfully from October 23rd to 26th. This was the 2nd time that the PIC was held in Taiwan since the 15th PIC was held in 1991. The main theme was "Pathways to Success in a Changing Industry". There were 333 participants in total from 22 countries to join in the conference. The 23rd PIC will be held in Kuala Lumpur of Malaysia in 2007.
5. The Chairman Sunny Lin and the Secretary General T. N. Horng attended the insurance conference between the 3 places of the both straits held in Hong Kong from November 1st to 3rd.

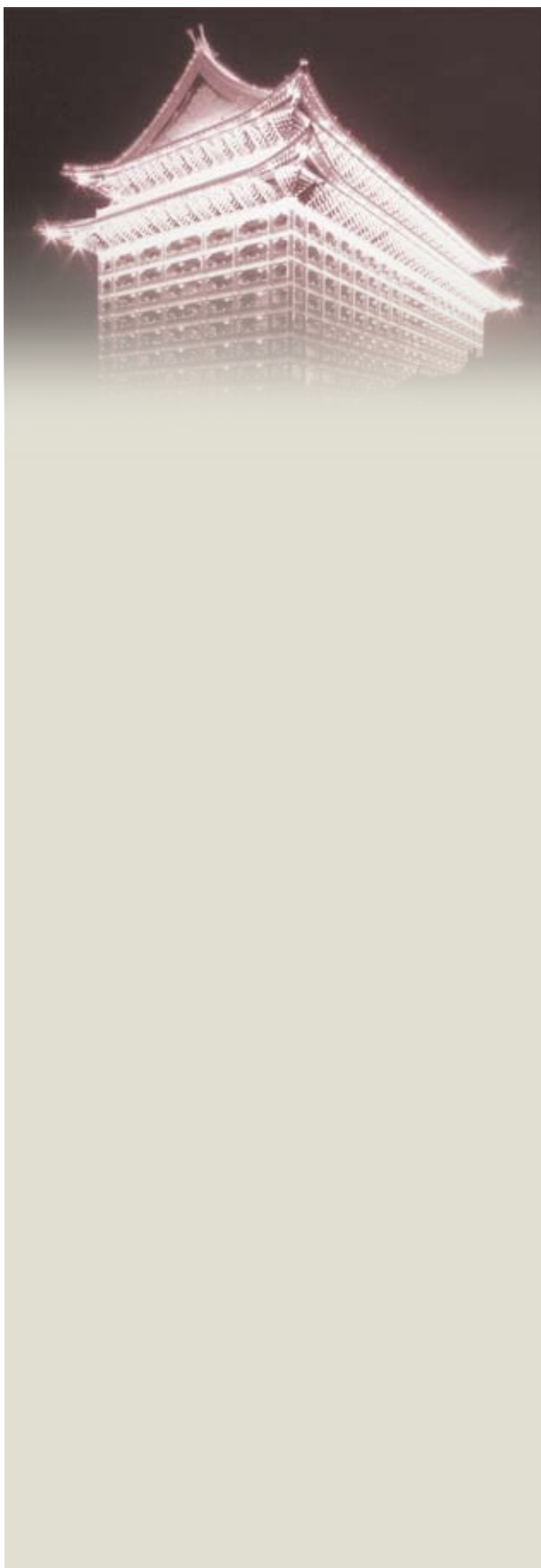
iv. Other Activities

1. The annual celebration to promote the award-winning personnel of 2004 was held at Chung-Shan Hall of Yang-Ming Shan on April 28th. There were 202 employees and 575 agents cited.
2. The LIA-ROC was given the award "2004 Excellent performance evaluation of industrial, commercial and professional groups of Taiwan district and nationwide."



93年度績優全國性社會暨職業團體工作評鑑優等團體獎。

2004 Excellent performance evaluation of industrial, commercial and professional groups of Taiwan district and nationwide.



▶ 四、本會發行刊物與資訊

▶ IV. Publications and Information Issued



94 中華民國 2005 The Life Insurance Industry in Taiwan
人壽保險業概況

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



2. ● 精靈守護者
Insurance Numen



3. ● 壽險訊息
Life Insurance Information Monthly



4. ● 壽險季刊
Life Insurance Quarterly



5. ● 業務員資格測驗登錄管理統計年報
Annual Report of Life Insurance Agents



6. • 人身保險判決彙編
Life Insurance Casebook



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



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

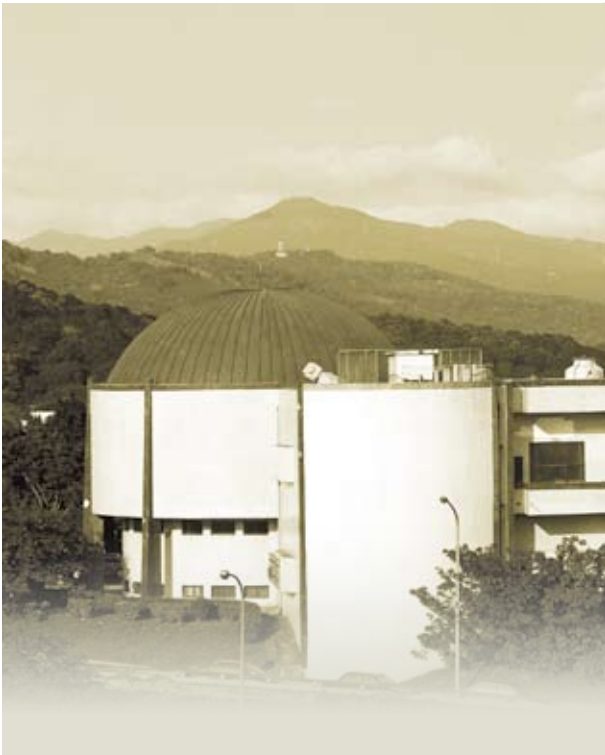


9. • 業務員中級專業課程教材
Medium Professional Level's Study Materials for Agents Examinations



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





▶ 五、會員名錄

▶ V. The Member Companies of LIA-ROC

94 中華民國 2005 The Life Insurance Industry in Taiwan
人壽保險業概況

中央信託局股份有限公司 (人壽保險處)

台北市 106 敦化南路二段 69 號 6 樓

成立日期 : 1941,3

總資產 : 102,932 *

資本額 : 3,500 *

電話 : (02)27849151

網址 : www.ctclife.com.tw

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

6th Fl., 69, Sec. 2, Tun Hua S. Rd., Taipei

Date Founded: 1941,3

Assets : 102,932 *

Capital: 3,500 *

Tel: 886-2-27849151

Website: www.ctclife.com.tw

臺灣人壽保險股份有限公司

台北市 100 許昌街 17 號 18 樓

成立日期 : 1947,12

總資產 : 183,120

資本額 : 4,244

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 : 183,120

Capital: 4,244

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 : 115,801

資本額 : 11,627

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 : 115,801

Capital: 11,627

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 : 1,866,619

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 : 1,866,619

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 : 205,613

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 : 205,613

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 : 1,002,390

資本額 : 11,000

電話 : (02)87588888

網址 : www.nanshanlife.com.tw

Nan Shan Life Insurance Co., Ltd.

168, Zhuangjing Rd., Taipei

Date Founded: 1963,7

Assets : 1,002,390

Capital: 11,000

Tel: 886-2-87588888

Website: www.nanshanlife.com.tw

國華人壽保險股份有限公司

台北市 104 中山北路二段 42 號
 成立日期 : 1963,7
 總資產 : 195,346
 資本額 : 5,010
 電話 : (02)25110102
 網址 : www.khl.com.tw

Kuo Hua Life Insurance Co., Ltd.

42, Sec. 2, Chung Shan N. Rd., Taipei
 Date Founded: 1963,7
 Assets : 195,346
 Capital: 5,010
 Tel: 886-2-25110102
 Website: www.khl.com.tw

新光人壽保險股份有限公司

台北市 100 忠孝西路一段 66 號 37 樓
 成立日期 : 1963,7
 總資產 : 968,071
 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 : 968,071
 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 : 251,155
 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 : 251,155
 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 : 38,909
 資本額 : 3,730
 電話 : (02)27089985
 網址 : www.globallife.com.tw

Global Life Insurance Co., Ltd.

3rd Fl., 303, Sec. 1, Fusing S. Rd., Taipei
 Date Founded: 1993,6
 Assets : 38,909
 Capital: 3,730
 Tel: 886-2-27089985
 Website: www.globallife.com.tw

三商美邦人壽保險股份有限公司

台北市 110 信義路五段 150 巷 2 號 6 樓
 成立日期 : 1993,6
 總資產 : 157,178
 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 : 157,178
 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 : 18,106
 資本額 : 2,000
 電話 : (04)23721653
 網址 : www.sinonlife.com.tw

Sinon Life Insurance Co., Ltd.

11-2Fl., 155, Tsu Chih St., Taichung
 Date Founded: 1993,7
 Assets : 18,106
 Capital: 2,000
 Tel: 886-4-23721653
 Website: www.sinonlife.com.tw

幸福人壽保險股份有限公司

台北市 100 忠孝西路一段 6 號 8 樓
 成立日期:1993,7
 總資產: 55,032
 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: 55,032
 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: 93,706
 資本額: 9,223
 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 : 93,706
 Capital : 9,223
 Tel :886-2-27583099
 Website :www.fglife.com.gw

宏泰人壽保險股份有限公司

台北市 110 松仁路 89 號 15 樓
 成立日期:1994,7
 總資產: 45,362
 資本額: 2,568
 電話:(02)87866888
 網址: www.hontai.com.tw

Hontai Life Insurance Co., Ltd.

15th Fl, 89, Sungren Rd., Taipei
 Date Founded:1994,7
 Assets : 45,362
 Capital : 2,568
 Tel :886-2-87866888
 Website :www.hontai.com.tw

統一安聯人壽保險股份有限公司

台北市 104 民權東路三段 178 號 8 樓
 成立日期:1995,3
 總資產: 126,312
 資本額: 2,392
 電話:(02)27155888
 網址: www.allianz.com.tw

Allianz President Life Insurance Co., Ltd.

8th Fl.,178, Sec.3, Ming Chuan E. Rd.,Taipei
 Date Founded:1995,3
 Assets :126,312
 Capital : 2,392
 Tel :886-2-27155888
 Website :www.allianz.com.tw

中華郵政股份有限公司 (壽險處)

台北市 106 愛國東路 216 號 3 樓
 成立日期: 2003,1
 總資產: 386,930
 資本額: 5,000
 電話:(02)23931261
 網址: www.post.gov.tw

Chunghwa Post Co., Ltd. Life Insurance Dept.

3rd. Fl., 126, Ai-Kuo E. Rd.,Taipei
 Date Founded:2003,1
 Assets :386,930
 Capital : 5,000
 Tel :886-2-23931261
 Website :www.post.gov.tw

保德信國際人壽保險股份有限公司

台北市 105 南京東路五段 161 號 10 樓
 成立日期:1989,9
 總資產: 27,606
 資本額: 2,280
 電話:(02)27678866
 網址: www.prulife.com.tw

Prudential Life Ins. Co. of Taiwan Inc.

10th Fl.,161, Sec. 5, Nanking E. Rd.,Taipei
 Date Founded:1989,9
 Assets : 27,606
 Capital : 2,280
 Tel :886-2-27678866
 Website :www.prulife.com.tw

全球人壽保險股份有限公司

台北市100中華路一段39號8樓
 成立日期 :1992,8
 總資產 : 79,352
 資本額 : 12,590
 電話 : (02)23707270
 網址 : www.aegon.com.tw

Aegon Life Insurance (Taiwan) Inc.

8th Fl., 39, Sec. 1, Chung Hua Rd., Taipei
 Date Founded:1992,8
 Assets : 79,352
 Capital: 12,590
 Tel:886-2-23707270
 Website:www.aegon.com.tw

國際紐約人壽保險股份有限公司

台北市 105 民生東路三段 133 號 14 樓
 成立日期 :1991,9
 總資產 : 56,535
 資本額 : 2,000
 電話 : (02)27195277
 網址 : www.nylitc.com.tw

New York Life Ins. Taiwan Corp.

14th Fl., 133, Sec. 3, Ming Sheng E.Rd., Taipei
 Date Founded:1991,9
 Assets : 56,535
 Capital: 2,000
 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 : 46,770
 資本額 : 2,000
 電話 : (02)27607988
 網址 : www.metlife.com.tw

Metlife Taiwan Insurance Co., Ltd.

8th Fl., 1, Sec. 5, Nanking E. Rd., Taipei
 Date Founded:1988,10
 Assets : 46,770
 Capital: 2,000
 Tel:886-2-27607988
 Website:www.metlife.com.tw

安泰人壽保險股份有限公司

台北縣251淡水鎮中正東路二段27號
 26樓
 成立日期 :1987,7
 總資產 :495,820
 資本額 : 9,636
 電話 : (02)88098888
 網址 : www.inglife.com.tw

ING Life Ins. Co. Ltd.

26th Fl., 27, Sec. 2, Jungjeng E. Rd.,
 Danshuei Jen, Taipei
 Date Founded:1987,7
 Assets :495,820
 Capital: 9,636
 Tel:886-2-88098888
 Website:www.inglife.com.tw

紐西蘭商康健人壽保險公司臺灣分公司

台北市105民生東路三段115號7樓
 成立日期 :1989,10
 總資產 :5,211
 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 :5,211
 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 :7,920
 資本額 : 603
 電話 : (02)87725668
 網址 : www.alico.com.tw

American Life Ins. Co., Taiwan Branch

3rd Fl., 102, Guangfu S. Rd., Taipei
 Date Founded:1990,11
 Assets :7,920
 Capital: 603
 Tel:886-2-87725668
 Website:www.alico.com.tw

英屬百慕達商宏利人壽保險國際股份有限公司臺灣分公司

台北市 110 松仁路 89 號 2 樓 A 座
 成立日期 :1991,9
 總資產 :8,908
 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 : 8,908
 Capital: 3,285
 Tel:886-2-27575888
 Website:www.manulife.com.tw

瑞士商環球瑞泰人壽保險公司臺灣分公司

台北市 110 信義路五段 7 號 51 樓
 成立日期 :1992,9
 總資產 :14,610
 資本額 : 2,250
 電話 :(02)81011018
 網址 :www.winterthur.com.tw

Winterthur Life Ins. Co., Taiwan Branch

51th Fl., 7, Sec. 5, Hsin Yi Rd., Taipei
 Date Founded:1992,9
 Assets : 14,610
 Capital: 2,250
 Tel:886-2-81011018
 Website:www.winterthur.com.tw

法商佳迪福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 :17,835
 資本額 : 560
 電話 :(02)66363456
 網址 :www.cardif.com.tw

Cardif Life Insurance, Taiwan Branch

17th Fl., 270, Sec.4, Chung Hsiao E. Rd., Taipei
 Date Founded:1997,10
 Assets : 17,835
 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 :261
 資本額 :350
 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 : 261
 Capital: 350
 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 :387
 資本額 :300
 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 : 387
 Capital: 300
 Tel:886-2-81611988
 Website:www.acelife.com.tw

▶ 附錄

▶ Appendix



94 中華民國 2005 The Life Insurance Industry in Taiwan
人壽保險業概況

臺灣壽險業經驗生命表

1,000q_x

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

註：本表 100 歲及以上部份省略。

Taiwan Standard Ordinary Experience Mortality Table

1,000qx

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

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

國名	幣名	2005年				2004年			
		排名	該國貨幣 (百萬)	美元 (百萬)	世界 占率%	排名	該國貨幣 (百萬)	美元 (百萬)	世界 占率%
United States*	USD	1	1,142,912	1,142,912	35.21	1	1,108,110	1,108,110	34.02
Canada*	CAD	8	95,364	78,723	2.43	7	91,482	70,300	2.16
Brazil	BRE	20	58,315	23,955	0.74	21	52,776	18,042	0.55
Mexico*	MXN	29	139,280	12,780	0.39	28	138,040	12,231	0.38
Argentina	ARS	39	13,413	4,619	0.14	39	12,012	4,109	0.13
Chile	CLP	40	2,323,469	4,519	0.14	40	2,254,078	4,026	0.12
Venezuela*	VEB	43	7,069,526	3,351	0.10	44	4,976,560	2,631	0.08
Colombia	COP	44	6,417,520	2,750	0.08	45	6,156,151	2,336	0.07
Peru	PEN	56	3,215	974	0.03	57	3,015	883	0.03
United Kingdom	GBP	3	164,965	300,241	9.25	3	157,547	288,594	8.86
France*	FRF	4	178,803	222,220	6.85	4	158,399	196,969	6.05
Germany*	DEM	5	158,712	197,251	6.08	5	153,628	191,036	5.86
Italy	ITL	6	111,998	139,194	4.29	6	104,078	129,421	3.97
Netherlands	NLG	9	49,141	61,073	1.88	9	na.	60,357	1.85
Spain	ESP	10	48,498	60,275	1.86	10	45,036	56,002	1.72
Belgium	BEF	14	37,329	46,393	1.43	15	na.	40,027	1.23
Switzerland	CHF	15	51,140	41,077	1.27	14	52,455	42,181	1.29
Ireland	IEP	17	na.	29,811	0.92	17	22,669	28,189	0.87
Sweden	SEK	18	207,065	27,710	0.85	18	177,355	24,141	0.74
Denmark*	DKK	21	125,542	20,935	0.65	20	118,929	19,859	0.61
Austria*	ATS	22	15,205	18,897	0.58	22	13,974	17,377	0.53
Finland*	FIM	23	14,238	17,695	0.55	24	13,130	16,327	0.50
Russia	RUR	25	490,600	17,521	0.54	23	471,558	16,368	0.50
Portugal*	PTE	26	13,430	16,692	0.51	27	10,594	13,174	0.40
Norway	NOK	27	103,878	16,124	0.50	26	93,602	13,886	0.43
Luxembourg	LUF	28	na.	13,527	0.42	29	na.	11,067	0.34
Poland	PLN	31	30,548	9,443	0.29	31	27,181	7,444	0.23
Turkey*	TRL	35	7,687	5,713	0.18	36	6,600	4,619	0.14
Greece	GRD	38	na.	4,827	0.15	37	3,624	4,506	0.14
Japan	JPY	2	53,372,200	476,481	14.68	2	52,940,427	492,500	15.12
South Korea	KRW	7	85,017,488	82,933	2.56	8	76,112,908	68,657	2.11
PR China*	CNY	11	492,734	60,131	1.85	11	431,813	52,171	1.60
Taiwan*	TWD	13	1,576,134	49,005	1.51	13	1,442,146	43,236	1.33
India	INR	19	1,106,804	25,024	0.77	19	954,702	21,248	0.65
Hong Kong	HKD	24	137,195	17,639	0.54	25	116,572	14,967	0.46
Singapore	SGD	30	17,033	10,234	0.32	30	16,663	9,859	0.30
Israel*	ILS	32	33,335	7,428	0.23	32	31,566	7,043	0.22
Malaysia	MYR	33	27,338	7,227	0.22	33	24,523	6,453	0.20
Thailand*	THB	34	256,611	6,376	0.20	34	231,170	5,742	0.18
Indonesia	IDR	41	41,446,060	4,271	0.13	42	na.	3,426	0.11
Iran	IRR	46	na.	2,441	0.08	46	17,310,658	1,984	0.06
Philippines	PHP	52	79,431	1,443	0.04	51	na.	1,289	0.04
Saudi Arabia	SAR	53	na.	1,402	0.04	52	na.	1,143	0.04
South Africa	ZAR	16	211,300	33,186	1.02	16	191,371	29,700	0.91
Morocco*	MAD	51	13,106	1,478	0.05	50	12,169	1,372	0.04
Australia	AUD	12	68,096	51,902	1.60	12	67,223	49,460	1.52
New Zealand	NZD	36	8,064	5,673	0.17	35	8,419	5,581	0.17
World Total				3,245,714				3,257,436	

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

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

國名	幣名	2005年				2004年			
		排名	該國貨幣 (百萬)	美元 (百萬)	世界 占率%	排名	該國貨幣 (百萬)	美元 (百萬)	世界 占率%
United States*	USD	1	517,074	517,074	26.20	1	502,303	502,303	27.00
Canada*	CAD	10	41,740	34,456	1.75	11	38,401	29,510	1.59
Brazil	BRE	25	25,697	10,556	0.53	24	23,984	8,199	0.44
Mexico*	MXN	29	57,286	5,257	0.27	29	58,829	5,213	0.28
Chile	CLP	34	1,443,554	2,807	0.14	35	1,464,956	2,617	0.14
Argentina	ARS	39	4,019	1,384	0.07	39	3,936	1,347	0.07
Colombia	COP	45	1,782,802	764	0.04	45	1,699,839	645	0.03
Peru	PEN	48	1,745	529	0.03	49	1,366	400	0.02
United Kingdom	GBP	3	109,675	199,612	10.11	3	103,500	189,591	10.19
France*	FRF	4	123,958	154,058	7.81	4	104,698	130,192	7.00
Italy*	ITL	5	73,816	91,740	4.65	6	66,501	82,694	4.45
Germany*	DEM	6	72,597	90,225	4.57	5	68,243	84,860	4.56
Netherlands	NLG	11	25,679	31,914	1.62	10	na.	31,061	1.67
Belgium	BEF	12	21,964	31,026	1.57	13	20,266	25,201	1.35
Spain*	ESP	15	20,532	25,518	1.29	15	18,972	23,592	1.27
Switzerland	CHF	16	28,320	22,747	1.15	14	30,235	24,313	1.31
Ireland	IEP	18	16,101	20,010	1.01	17	15,334	19,068	1.03
Sweden	SEK	19	140,979	18,866	0.96	19	116,438	15,849	0.85
Finland*	FIM	21	11,375	14,138	0.72	20	10,312	12,823	0.69
Denmark*	DKK	22	80,644	13,448	0.68	22	75,600	12,624	0.68
Luxembourg	LUF	23	9,713	12,071	0.61	23	7,805	9,706	0.52
Portugal*	PTE	24	9,211	11,447	0.58	26	6,291	7,823	0.42
Norway	NOK	26	60,562	9,400	0.48	25	52,911	7,850	0.42
Austria*	ATS	27	7,107	8,833	0.45	27	6,166	7,667	0.41
Poland	PLN	31	12,699	3,925	0.20	34	10,342	2,832	0.15
Greece	GRD	36	na.	2,302	0.12	36	1,729	2,150	0.12
Czech Republic*	CZK	37	44,886	1,871	0.09	37	44,201	1,720	0.09
Hungary	HUF	38	297,780	1,492	0.08	41	239,029	1,179	0.06
Turkey*	TRL	40	1,246	926	0.05	42	1,224	857	0.05
Russia	RUR	41	25,300	904	0.05	31	102,200	3,547	0.19
Japan	JPY	2	42,112,280	375,958	19.05	2	41,588,860	386,897	20.80
South Korea	KRW	7	60,326,952	58,848	2.98	7	53,992,656	48,703	2.62
PR China*	CNY	8	324,428	39,592	2.01	8	293,055	35,407	1.90
Taiwan*	TWD	9	1,248,181	38,808	1.97	9	1,129,117	33,851	1.82
India	INR	17	892,359	20,175	1.02	18	760,163	16,918	0.91
Hong Kong	HKD	20	119,313	15,340	0.78	21	98,414	12,636	0.68
Singapore	SGD	28	11,942	7,176	0.36	28	11,343	6,711	0.36
Malaysia	MYR	30	18,140	4,795	0.24	30	15,990	4,208	0.23
Thailand*	THB	32	141,512	3,516	0.18	32	127,373	3,164	0.17
Israel*	ILS	33	15,397	3,431	0.17	33	13,980	3,119	0.17
Indonesia	IDR	35	22,347,244	2,303	0.12	38	na.	1,626	0.09
Philippines	PHP	42	48,709	885	0.04	43	na.	781	0.04
Vietnam	VND	49	8,100,000	511	0.03	46	9,468,000	601	0.03
South Africa	ZAR	14	165,100	25,930	1.31	16	151,401	23,497	1.26
Morocco*	MAD	50	3,259	368	0.02	51	2,869	323	0.02
Australia	AUD	13	36,214	27,602	1.40	12	34,955	25,719	1.38
New Zealand	NZD	43	1,258	885	0.04	40	1,937	1,284	0.07
World Total				1,973,703				1,860,158	

Note: *provisional or estimated

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

