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NON-LIFE INSURANCE BUSINESS IN TAIWAN

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“Remarks: For Chinese Version, please refer to pages 63 to 96.”

2004 FACT BOOK 1

GENERAL INFORMATION

	2002	2003	2004
Population(million)	22.3	22.6	22.6
Area (sq. km)	36,000	36,000	36,000
GNP (US\$ billion)	289.2	295.6	316.7
GDP (US\$ billion)	281.9	286.2	305.4
GNP per Capita (US\$)	12,916	13,139	14,032
Value of Imports (US\$ billion)	112.53	127.25	167.90
Value of Exports (US\$ billion)	130.59	144.18	174.02
Real Economic Growth Rate (%)	3.59	3.33	5.7
Annual Changes in Wholesale Price Index (%)	0.1	2.5	7.1
Annual Changes in Consumer Price Index (%)	-0.2	-0.3	1.6
Unemployment Ratio (%)	5.2	4.9	4.4
Motor Vehicles (thousand)	5,924	6,134	6,389
Motorcycles (thousand)	11,983	12,366	13,793
Telephone Sets (thousand)	37,004	38,450	35,057
Exchange Rates US\$/NT\$	34.76	33.98	31.92
Annual Interest Rates (Money Market Rate)(%)	2.03	1.05	0.99

Data Source:Publications of the Directorate-General of Budget, Accounting and Statistics,
Executive
Yuan

1. GEOGRAPHY

Taiwan, also known as Formosa, is an island about 160 km off the southeast coast of Mainland China, 360 km from the northern tip of the Philippines, and 1,070 km from the southern tip of Japan. It is separated from Fukien Province on Mainland China by the Taiwan Straits. The island measures 377 km long and 142 km wide at its widest point.

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2. MAJOR CITIES

City Name	Population	Noted For
Taipei	2.62 million	Political/Economic center. Capital City
Keelung	0.39 million	Northern major port city
Hsinchu	0.38 million	Northern hi-tech industrial park
Taichung	1.02 million	Largest central city with ports some 50 km west of the city
Tainan	0.75 million	Southern city with historic relics
Kaohsiung	1.51 million	Largest industrial city; also noted for its major ports; largest commercial city in the south
Hualien	0.34 million	Major city and port on the east coast

3. CLIMATE

Taiwan's climate is subtropical and pleasant. The average temperature is 22 ° C in the north and 24.5° C in the south.

Summer runs from May to October, and there is a mild winter from December to February. Rainfall is abundant, averaging 2,500 millimeters (100 inches) annually.

Local and seasonal variations are numerous. The North is often rainy in the winter, and the South sees heavy rains in the summer. Winter snows occur in the higher mountains.

4. PEOPLE

Apart from approximately 439,000 aborigines, the ancestors of Taiwan people originated in mainland China and settled here mainly during the 17th and 18th centuries.

5. LANGUAGES

The official language is Mandarin Chinese. Taiwanese and Hakka are the two most popular dialects. English is the most popular foreign language and is taught from elementary school onwards. Japanese is the second most studied foreign language.

6. EDUCATION

A nine-year compulsory education

system, from elementary school to junior high school, is available nationwide. The enrollment of eligible students is 99.9%. Most of them continue with senior high school education. After graduation from senior high school, more than 1.2 million students attend 154 universities, colleges and academies in Taiwan each year.

7. TRANSPORTATION

International Airports:

Taoyuan CKS Airport is in the north, around 40 km southwest of Taipei. Kaohsiung Airport serves the south.

Domestic Airports:

Located in Taipei, Kaohsiung, Taichung, Chiayi, Tainan, Hualien, Taitung, Pingtung and main offshore islands.

North-South Freeways:

The first Sun Yat - Sen Freeway began in 1978 linking Keelung and Kaohsiung (a distance of 393 km). The Second Northern Freeway was completed in 1999, beginning in Keelung and ended near Pingtung, Linpien (a distance of 430 Km).

Railway:

Taiwan' s railway network totals a distance of 2,409.1 km, circling the entire island. Local as well as express trains serve travelers.

High Speed Rail:

The high-speed rail (HSR) is being constructed by adopting the Build-Operate-Transfer (BOT). The construction work on the high-speed rail system started on March 27, 2000. It starts from the Taipei Station and ends at Kaohsiung with a total distance of 345 km. There will be 11 stations built on the line, once completed, The HSR will reduce travel time between northern and southern Taiwan to around 90 minutes.

Highway Network:

A total of 20,180 km of roads connect all major cities and small towns islandwide.

Mass Rapid Transit:

Taipei's Metropolitan Area MRT System network totals a distance of 67.2 km and the system is comprised of 7 lines, another 52.8km of track are under construction. Kaohsiung's Metropolitan Area MRT system is under construction which are scheduled to start in October 2007. The completed system will comprise 2 lines running 42.7 km.

Harbors:

Kaohsiung Harbor is now the world's fifth largest harbor for container cargo. Keelung Harbor is the second largest harbor in Taiwan. Its service has played a vital role in international trade for Taipei and northern Taiwan. Other major harbors are Taichung Harbor (central west coast), Hualien Harbor and Suao Harbor (east coast) .

International Telecommunications:

Sophisticated IDD telephone exchange systems are common in Taiwan. Facsimiles and telegrams work 24 hours a day through satellites, submarine cables, and microwave transmitters.

8. ECONOMY

Looking back at the global economic environment in 2004, starting from the first half of 2003, the world economy grew strongly under the loosening of the US monetary policy. Asian economies also experienced stable recovery, while European countries were able to overcome difficulties brought on by earlier economic stagnation. According to IMF estimates, global economic growth rates in 2004 could reach 5.0%, a new high for recent years.

With the strong recovery of the global economy and the promotion of beneficial

governmental policies, Taiwan's import/export, manufacturing, and investments all expanded substantially. The livening of the stock and housing markets kept Taiwan's economic growth rate for the first two quarters at a high. For the second half, due to interest rate increases, fluctuations in the oil price, appreciation of the New Taiwan Dollar and natural catastrophes, Taiwan's economic growth slowed. Nevertheless, Taiwan's economic growth is still estimated at 5.71%, the highest rate since the Asian financial crisis.

Taiwan's import/export industry has been strong, growing at a respective rate of 20.7% and 21.3% compared to the previous year. Communications and electronic equipment comprised the majority of exports, while chemical materials held the highest percentage of imports. Industrial production reached a high in the second quarter, growing 11.3% from the previous year. Taiwan's Central Bank increased interest rates twice during the second half, showing a careful and conservative policy to avoid affecting investments and consumer purchases. Looking forward to 2005, most of the major economic research institutions estimate a slowing global economy due to the increase in oil price and interest rates. Taiwan's economy will also be affected by this slowdown in the global economic growth. Most estimates put Taiwan's economic growth at a normal and stable rate of between 4% and 5%.

MARKET CONDITIONS

1. The Market in General

In 2004, the stable growth of global economy as well as the increase of Taiwan's domestic demand enabled Taiwan's non-life insurance market to achieve a total premium income of NT\$115,468 million, another record high, with a growth rate of 5.48% compared to that of NT\$109,469 million in 2003.

Although the rate-cutting campaign still existed in Taiwanese non-life insurance market in 2004, the continuous developments of new products and potential clients helped the domestic nonlife insurance industry make it possible to have a growth of premium income each year over the past five years since 2000.

Out of the total premium income of NT\$115,468 million for the entire non-life insurance market in 2004, fire insurance posted a total premium of NT\$22,101 million, down NT\$2,077 million or a negative growth rate of 8.59% compared to NT\$24,178 million in 2003.

The total premium income of both marine cargo and marine hull insurance increased by NT\$620 million to NT\$8,358 million in 2004 from NT\$7,738 million of the previous year, with a growth rate of 8.00%.

Marine cargo insurance took the advantage of the stable economic growth worldwide and Taiwan's blooming

MARKET CONDITIONS

international trade and was able to create a two-digit growth of 10.87% in 2004. Its total premium income reached NT\$5,860 million, up NT\$574 million in comparison with NT\$5,286 million in the year 2003.

As regards marine hull insurance, including fishing vessels, it had a total

premium income of NT\$2,498 million in 2004, NT\$45 million higher than NT\$2,453 million in 2003 and this turned its -7.92% growth rate in 2003 into positive growth rate of 1.83% in 2004. For fishing vessels insurance itself, the difference of the total premium income between 2004 and 2003 was very limited. In 2004, it scored a total premium income of NT\$732 million, only 2 million more than that of NT\$730 million in 2003 and this indicated a growth rate of only 0.27%. The total premium income generated by automobile insurance in 2004 was NT\$55,048 million, up NT\$4,661 million compared to NT\$50,387 million in 2003 with a growth rate of 9.25% which was the largest growth rate in any single year over the past five years. This also allowed automobile insurance to have its market share increased from 46.03% in 2003 to 47.67% in 2004 and dominate over the non-life insurance market again in 2004.

Aviation insurance recorded a total premium income of NT\$3,193 million in 2004, which was down significantly by NT\$647 million or a negative growth rate of 16.85% in comparison with the total premium income of NT\$3,840 million in 2003. The big reduction of aviation insurance was mainly due to further premium discount because of good record in 2004 and the year before.

Talking about the results of engineering insurance in 2004, it was good to see the total premium income of engineering insurance to grow by an amount of 192 million to NT\$7,057 million from NT\$6,865 million in 2003 with growth rate of 2.80%, especially this was the first time the premium income of engineering insurance exceeding NT\$7,000 million over the past years. The achievement was greatly connected

to the public construction works offered by the government.

With regard to miscellaneous casualty insurance, it consists of liability insurance, bond & credit insurance and other property insurance. And the total premium income of miscellaneous casualty insurance was NT\$19,712 million in the year 2004, up by a growth rate of 19.75% or an amount of 3,251 million from NT\$16,461 million last year. Among them, liability insurance showed a total premium income of NT\$6,158 million in 2004, and bond & credit insurance and other property insurance produced NT\$3,053 million and NT\$10,501 million premium incomes respectively in the same year.

Looking at the market shares in 2004 by classes of non-life insurance business, automobile insurance had a major share of 47.67%, and the remaining 52.33% was distributed to fire insurance 19.14%; marine cargo insurance 5.08%; marine hull & fishing vessel insurance 2.16%; aviation insurance 2.77%; engineering insurance 6.11%; and miscellaneous casualty insurance 17.07%.

Automobile

Fire

Marine cargo

Marine hull

Aviation

Engineering

Miscellaneous Casualty

47.67 %

19.14 %

5.08 %

2.16 %

2.77 %

6.11 %

17.07 %

The average loss ratio of non-life insurance industry was slightly reduced from 45.31% in 2003 to 45.23% in 2004, down 0.08%. Without major natural catastrophe losses, the non-life insurance industry was able to benefit from such good underwriting results as the average loss ratio in the past three year was less than 50%.

The statistics revealed the variation of loss experience of non-life insurance market in 2004. The changes of average loss ratio in respect of various classes of non-life insurance in 2003 and 2004 are shown hereinafter individually. Fire insurance jumped from 10.77% in 2003 to 21.45% in 2004; Marine cargo insurance decreased by 2.35% from 41.09% in 2003 to 38.74% in 2004; Marine hull insurance, including fishing vessels rose dramatically from 46.88% in 2003 to 110.46% in 2004, up 63.58% with a growth rate of 135.62%. The average loss ratio for voluntary automobile insurance recorded a tiny increase of 0.26% from 54.41% in 2003 to 54.67% in 2004 while the compulsory automobile insurance had an average loss ratio of 75.16% in 2004, down 4.75% compared to that of 79.91% in 2003. The average loss ratio of aviation insurance dropped considerably from 94.05% in 2003 to -49.08% in 2004, the very first minus loss ratio in the history of aviation insurance. Since Taiwan is highly exposed to the natural catastrophes, the average loss ratio of engineering insurance used to be on the high side over decades. However, engineering insurance had an average loss ratio of 36.19% in 2004, 10.77% higher than that of 25.42% in 2003. But without serious typhoon, flood and heavy rain losses in the years 2002 to 2004, the average loss ratio of engineering insurance during that period was as low as 19.81%.

Finally, miscellaneous casualty insurance recorded an average loss ratio of 39.25% in 2004, down 1.13% compared to that of 40.38% in 2003 and was the lowest over the past five years.

Table 1-1 : Premium Income & Growth Ratio
(in million NT\$ & %)

Year		2000	2001	2002	2003	2004
Fire	Amount	16,692	19,754	23,627	24,178	22,101
	Growth Rate	13.06	18.34	19.61	2.33	-8.59
Marine Cargo	Amount	4,374	4,298	4,705	5,286	5,860
	Growth Rate	11.81	-1.73	9.46	12.35	10.87
Marine Hull	Amount	2,008	2,395	2,664	2,453	2,498
	Growth Rate	2.66	19.27	11.23	-7.92%	1.83
Automobile	Amount	50,639	47,254	48,659	50,387	55,048
	Growth Rate	-0.89	-6.69	2.97	3.55	9.25
Aviation	Amount	1,814	2,390	3,908	3,840	3,193
	Growth Rate	-28.32	31.69	63.51	-1.74	-16.85
Engineering	Amount	4,266	4,585	6,267	6,865	7,057
	Growth Rate	18.60	7.48	36.68	9.54	2.80
Miscellaneous Casualty	Amount	8,042	10,153	11,603	16,461	19,712
	Growth Rate	9.39	26.25	14.28	41.87	19.75
Total	Amount	87,835	90,830	101,434	109,469	115,468
	Growth Rate	3.08	3.41	11.67	7.92	5.48

Remarks: 1. Marine hull includes ocean hull and fishing vessel insurance.

2. Miscellaneous casualty includes liability, bonding and miscellaneous property insurance.

Sources: Taiwan Insurance Institute.

The Non-Life Insurance Association of the Republic of China.

Direct Written Premium Growth Ratio

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**Table 1-2 : Loss Ratio
(in%)**

Year	2000	2001	2002	2003	2004
Fire	41.43	96.98	12.17	10.77	21.45
Marine Cargo	50.80	60.88	37.34	41.09	38.74
Marine Hull	125.18	71.50	35.20	46.88	110.46
Automobile	59.47	64.41	61.18	62.86	61.28
Aviation	15.12	12.51	107.27	36.75	19.84
Engineering	47.40	142.44	-4.78	25.42	36.19
Miscellaneous Casualty	75.61	68.14	69.40	40.38	39.25
Total	57.09	74.44	46.62	45.31	45.23

Remarks:1. Marine hull includes ocean hull and fi shing vessel insurance.

2. Miscellaneous casualty includes liability, bonding and miscellaneous property insurance.

Sources: Taiwan Insurance Institute.

The Non-Life Insurance Association of the Republic of China.

2. Fire Insurance

Direct written premium for fire insurance decreased by NT\$2,077 million, or 8.59%, from NT\$24,178 million in 2003 to NT\$22,101 million in 2004.

The loss ratio for fire insurance increased from 10.77% in 2003 to 21.45% in 2004 with an increase of 10.68%. This was a result of some major commercial fire losses in 2004.

Table 2 : Fire Insurance

(in million NT\$ &%)

Year	2000	2001	2002	2003	2004
Direct Written Premium	16,992	19,754	23,627	24,178	22,101
Loss Ratio	41.43	96.68	12.17	10.77	21.45

Remarks: Loss Ratio on written to incurred basis.

Sources: Taiwan Insurance Institute.

The Non-Life Insurance Association of the Republic of China.

Direct Written Premium Loss Ratio

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3. Marine Cargo Insurance

Direct written premium for marine cargo insurance in 2004 was NT\$5,860 million, which was NT\$574 million higher than the NT\$5,286 million in 2003. The total written premium increased by 10.86%.

The substantial increase in the marine cargo written premium was a result of not only the continual increase in cargo quantities for import and export, but also the increase in the price of imported oil and steel, which resulted in the increase of the insured sum.

As to the loss ratio of marine cargo insurance, it decreased by 2.35% from 41.09% in 2003 to 38.74% in 2004.

Table 3 : Marine Cargo Insurance

(in million NT\$ & %)

Year	2000	2001	2002	2003	2004
Direct Written Premium	4,374	4,298	4,705	5,286	5,860
Loss Ratio	50.80	60.88	37.34	41.09	38.74

Remarks: Loss Ratio on written to incurred basis.

Sources: Taiwan Insurance Institute.

The Non-Life Insurance Association of the Republic of China.

Direct Written Premium Loss Ratio

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4. Marine Hull Insurance

The total written premium for marine hull insurance slightly increased by NT\$0.45 million from NT\$2,453 million in 2003 to NT\$2,498 million in 2004 due to the increase of war risk premium.

The loss ratio for ocean hull increased to 119.61% in 2004, an increase of 79.19% in comparison with 40.42% in 2003. Incidentally, the loss ratio for fishing vessels increased by 26.18% from 62.20% in 2003 to 88.38% in 2004.

The average loss ratio for marine hull insurance, including ocean hull and fishing vessels, increased from 46.88% in 2003 to 110.46% in 2004.

Table 4 : Marine Hull Insurance

(in million NT\$ & %)

Year	2000	2001	2002	2003	2004
Direct Written Premium	2,008	2,395	2,664	2,453	2,498
Loss Ratio	125.18	71.50	35.20	46.88	110.46

Direct Written Premium Loss Ratio

5. Automobile Insurance

The total premium written in 2004 was NT\$55,048 million, showing a growth of 9.25% compared to NT\$50,387 million in 2003. The growth of automobile insurance written premium in 2004 was mainly due to a substantial increase of the number of cars sold. The direct written premium from voluntary automobile insurance, i.e. physical damage and optional third party liability was NT\$37,273 million in 2004, which was an increase of 10.61%. The direct written premium of compulsory automobile liability insurance in 2004 was NT\$17,775 million.

The average loss ratio for voluntary automobile insurance increased by 0.26% from 54.41% in 2003 to 54.67% in 2004. The loss ratio for compulsory insurance decreased by 4.75% from 79.91% in 2003 to 75.16% in 2004.

The revised rating system and basic deductibles applied to each and every physical loss prevented the loss ratio of automobile physical damage insurance from rising. We can expect good profitability for automobile physical damage insurance in the coming years.

Table 5-1 : Voluntary Automobile Insurance

(in million NT\$ & %)

Year	2000	2001	2002	2003	2004
Direct Written Premium	31,927	30,616	31,531	33,697	37,273
Loss Ratio	53.51	56.05	53.53	54.41	54.67

Remarks: Loss Ratio on written to incurred basis.

Sources: Taiwan Insurance Institute.

The Non-Life Insurance Association of the Republic of China.

Direct Written Premium Loss Ratio

Table 5-2 : Compulsory Automobile Liability Insurance

(in million NT\$ & %)

Year	2000	2001	2002	2003	2004
Direct Written Premium	18,712	16,638	17,128	16,690	17,775
Loss Ratio	69.65	79.78	75.27	79.91	75.16

Remarks: Loss Ratio on written to incurred basis.

Sources: Taiwan Insurance Institute.

The Non-Life Insurance Association of the Republic of China.

Direct Written Premium Loss Ratio

6. Aviation Insurance

The direct written premium reached NT\$3,193 million in 2004, which was NT\$647 million or 16.85% lower than the direct premium of 3,840 million in 2003.

The decrease of direct written premium was mainly attributed to the decreased premium in the basic cover and additional war risk with no major losses incurred.

As for the loss ratio of the aviation on insurance, it decreased by 16.91% from 36.75% in 2003 to 19.84% in 2004.

Table 6 : Aviation Insurance

(in million NT\$ & %)

Year	2000	2001	2002	2003	2004
Direct Written Premium	1,814	2,390	3,908	3,840	3,193
Loss Ratio	15.12	12.51	107.27	36.75	19.84

Remarks: Loss Ratio on written to incurred basis.

Sources: Taiwan Insurance Institute.

The Non-Life Insurance Association of the Republic of China.

6. Aviation Insurance

The direct written premium reached NT\$3,193 million in 2004, which was NT\$647 million or 16.85% lower than the direct premium of 3,840 million in 2003.

The decrease of direct written premium was mainly attributed to the decreased premium in the basic cover and additional war risk with no major losses incurred.

As for the loss ratio of the aviation

on insurance, it decreased by 16.91% from 36.75% in 2003 to 19.84% in 2004.

Direct Written Premium Loss Ratio

7. Engineering Insurance

In 2004, the total premium income of engineering insurance reached its record high of NT\$7,057 million, representing an increase of 192 million or a 2.80% growth rate from last year's NT\$6,865 million. Its market share was 6.11% of the entire non-life insurance premium income of NT\$109,469 million in 2004, down 0.16% compared to the previous year's market share of 6.27%.

During the years from 2000 to 2004, the premium income of engineering insurance grew year by year. And its total premium income in 2004 had already increased by a 65.42% if the calculation was based on the premium income of NT\$4,266 million in 2000

Although engineering insurance marked a slight increase of 2.80% in 2004, the growth rate of the total premium income of engineering insurance started slowing down from 2004 as some the public biddings for construction works were behind the schedule,

As usual, the majority of the premium income of engineering insurance came from non-renewable business, such as Contractors' All Risks and Erection All Risks insurance. And only 15% of its premium income generated from renewable engineering insurance, such as CPM, BPV, MB and EEI.

Compared to the developed countries, Taiwan has much less premium income produced from these renewable engineering businesses. And we expect the whole non-life insurance industry will pay more attention to the promotion of the

potential market of renewable engineering businesses in the near future. It could not only help increase the premium income but also retard price competition in the engineering insurance market.

Despite increase of average loss ratio of engineering insurance from 25.42% in 2003 to 36.19% in 2004, the year 2004 was still a good one for all local engineering insurers to celebrate because there was no major natural catastrophe losses happened in Taiwan.

For a long time, Taiwan is unable to escape from the impact of natural catastrophes; therefore, it is essential for the engineering insurers to work out proper loss prevention and risk management measures to apply to the construction or erection period of the insured projects covered under a CAR or an EAR policy.

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Table 7 : Engineering Insurance

(in million NT\$ & %)

Year	2000	2001	2002	2003	2004
Direct Written Premium	4,266	4,585	6,267	6,865	7,057
Loss Ratio	47.40	142.44	-4.78	25.42	36.19

Remarks: Loss Ratio on written to incurred basis.

Sources: Taiwan Insurance Institute.

The Non-Life Insurance Association of the Republic of China.

Direct Written Premium Loss Ratio

Insurance

Miscellaneous Casualty Insurance consists of three categories: liability insurance, bond & credit insurance, miscellaneous property insurance.

In 2004, a total direct written premium of Miscellaneous Casualty Insurance NT\$19,712 million increased from NT\$16,461 million in year 2003 with a growth ratio 19.75%. The loss ratio of Miscellaneous Casualty Insurance in 2004 is 39.25% which compared with last year 40.38% decreased by 1.13%.

The major growth area of Miscellaneous Casualty Insurance is personal accident insurance. Direct written premium of personal accident insurance substantially increased to NT\$7,200 million in 2004 from NT\$4,900 million in 2003. Due to the lower loss ratio of personal accident insurance, Miscellaneous Casualty Insurance has a very good result in 2004.

Table 8-1 : Miscellaneous Casualty Insurance

(in million NT\$ & %)

Year	2000	2001	2002	2003	2004
Direct Written Premium	8,042	10,153	11,603	16,461	19,712
Loss Ratio	75.61	68.14	69.40	40.38	39.25

Remarks: Loss Ratio on written to incurred basis.

Sources: Taiwan Insurance Institute.

The Non-Life Insurance Association of the Republic of China.

Direct Written Premium Loss Ratio

Direct written premium of liability insurance NT\$6,158 million in 2004 increased from NT\$5,799 million in 2003 with a growth ratio 6.20%. The loss ratio of liability insurance in 2004 is 36.47% which compared with last year 36.72% decreased by 0.25%.

Table 8-2 : Liability Insurance

(in million NT\$ & %)

Year	2000	2001	2002	2003	2004
Direct Written Premium	3,366	4,440	5,476	5,799	6,158
Loss Ratio	52.48	52.18	47.93	36.72	36.47

Remarks: Loss Ratio on written to incurred basis.

Sources: Taiwan Insurance Institute.

The Non-Life Insurance Association of the Republic of China.

Direct Written Premium Loss Ratio

Direct written premium of miscellaneous property insurance NT\$10,501 million in 2004 increased from NT\$7,976 million in 2003 with a growth ratio 31.66%. The loss ratio of Miscellaneous Property Insurance in 2004 is 32.10% which compared with last year 27.82% increased by 4.28%.

Table 8-3 : Miscellaneous Property Insurance

(in million NT\$ & %)

Year	2000	2001	2002	2003	2004
Direct Written Premium	2,621	3,387	3,452	7,976	10,501
Loss Ratio	58.49	67.84	57.47	27.82	32.10

Remarks: Loss Ratio on written to incurred basis.

Sources: Taiwan Insurance Institute.

The Non-Life Insurance Association of the Republic of China.

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Direct Written Premium Loss Ratio

Direct written premium of bond & credit insurance NT\$3,053 million in 2004 increased from NT\$2,686 million in 2003 with a growth ratio 13.66%. The loss ratio of bond & credit insurance in 2004 is 69.45% which compared with last year 85.58% decreased by 16.13%.

Table 8-4 : Bond & Credit Insurance

(in million NT\$ & %)

Year	2000	2001	2002	2003	2004
Direct Written Premium	2,055	2,326	2,675	2,686	3,053
Loss Ratio	135.32	99.03	128.76	85.58	69.45

Remarks: Loss Ratio on written to incurred basis.

Sources: Taiwan Insurance Institute.

The Non-Life Insurance Association of the Republic of China.

Direct Written Premium Loss Ratio

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9. Reinsurance Premium

Ceded Abroad

Reinsurance premium ceded abroad in 2004 was 36,728 million which was NT\$8,893 million or 19,49% lower than the NT\$45,621 million in 2003.

The ceded premium to South East Asia last year was still greatest one which amounted to NT\$15,430 million and equivalent to 13.36% of the total gross premium in 2004.

Table 9 : Reinsurance Premium Ceded Abroad

(in million NT\$ & %)

Assuming Country	2002		2003		2004	
	Ceded Premium	% of Direct Premium	Ceded Premium	% of Direct Premium	Ceded Premium	% of Direct Premium
United Kingdom	5,149	5.07	5,295	4.84	4,227	3.66
France	692	0.68	751	0.68	589	0.51
Germany	5,064	4.99	5,409	4.94	4,392	3.80
Rest of Europe	5,223	5.15	5,477	5.00	4,487	3.89
Japan	2,119	2.09	2,410	2.20	3,692	3.20
South East Asia	16,387	16.15	19,908	18.19	15,430	13.36
U.S.A.	4,411	4.35	5,421	4.95	3,349	2.90
Rest of America	613	0.60	941	0.86	508	0.44
Australia	20	0.02	9	0.01	54	0.05
Total	39,678	39.10	45,621	41.67	36,728	31.81

Sources: 16 domestic non-life insurance companies
6 foreign non-life insurance companies, Taiwan Branch

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PRODUCTS AVAILABLE

1. Fire Insurance

Two types of fire insurance policies, residential fire policy and commercial fire policy, are available to the market.

1.1 Residential

Approved by the Ministry of Finance, a new version of residential fire & earthquake insurance has been brought into the market since April 01, 2002. The policy consists of residential fire insurance and residential earthquake insurance. Residential fire insurance provides coverage for building and personal property against loss or damage caused by fire, explosion, lightning, aircraft impact, vehicle damage, and smoke damage. Moreover, residential fire insurance provides reimbursement of debris removal charges and additional living expense. The amount of debris removal charges can not exceed the sum insured in aggregate. Additional living expenses are limited to NT\$3,000 per day and 60 days per occurrence and not subject to under insurance limitations. Instead of being an optional extension of fire insurance policy, earthquake insurance has become a part of residential fire insurance since April 01, 2002. This insurance provides coverage for building loss caused by earthquake, fire/explosion caused by earthquake and consequential accidents such as subsidence, slide, breach and excavation due to earthquake occurrence. The insured value is limited NT\$1,200,000. The claim is based on a total loss basis (loss exceed 50% of replacement cost).

The residential earthquake insurance also provides reimbursement for additional living expenses of up to NT\$180,000. Residential earthquake insurance is coinsured by local insurers and managed by Central Re.

The residential fire & earthquake insurance could optionally be extended to cover loss by the perils of typhoon, flood, SRCC, sprinkler leakage, burglary, water damage etc. According to the regulation promulgated by the Ministry of Finance, the insurance period for residential fire & earthquake insurance is one year.

The MOF has prohibited sales of long-term residential insurance policy since April 01, 2002. Any existing long-term residential insurance policies will still be valid until the end of insurance period

1.2 Commercial

The commercial fire insurance policy provides coverage for building, fitting & fixture, machine, and stock against loss and damage caused by fire and lightning,

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as well as coverage for other perils including explosion, earthquake, typhoon, burglary, SRCC, malicious damage etc.

The commercial all risks fire insurance policy has been available to the market since January 07, 2003.

2. Marine Cargo Insurance

Local marine cargo policies mainly use the Institute Cargo Clauses (ICC) of 1982 to cover transportation risks of cargo.

There are special trade clauses for shipments of coal, oil, frozen food, meat etc.

War and strike risks are always excluded in the basic form coverage, but may be, if desired, expressly included

with special clauses at an additional premium

3. Marine Hull Insurance

3.1 Marine Hull Insurance:

Institute Time Clauses (ITC)-Hulls is the most widely used policy form. It may cover hull, machinery, collision liability, and disbursement as expressly declared.

3.2 Fishing Vessel Insurance:

Fishing vessel is usually insured with the local fishing vessel policy form. The local fishing vessel insurance has been applied the free rate instead of tariff rate effectively from the date of 1st January 2004.

4. Automobile Insurance

Local automobile insurance is subject to a tariff scheme which has been revised several times since it was first introduced in 1968. The existing tariff took effect in July 1996. It consists of the following four major sections of coverage and various kinds of extended coverage under the automobile insurance tariff.

4.1 The Compulsory Automobile Liability Insurance

The Compulsory Automobile Liability Insurance Law was enacted on December 27, 1996 and implemented on January 1, 1998. From the beginning of 1999, all owners of motorcycles must buy compulsory automobile liability insurance. This new regulation led Taiwan's automobile insurance to a new era. In addition to being run on a no-loss and no-profit basis, the definition of victims in the new system was extended to drivers and passengers of any car involved in an accident. The Motor Vehicle Accident Compensation Fund was also set up in order to provide full protection to victims of accidents caused by a hit-and-run or an uninsured vehicle.

The limits of indemnity under the compulsory automobile liability insurance is 200,000 NT dollars for each bodily injury, 1.4 million NT dollars for each death or serious disability and unlimited for any one accident.

The limits of indemnity concerning death or disablement has been revised to 1.5 million which took effect since March 1, 2005.

Compulsory automobile liability insurance is very helpful for victims to claim basic indemnity and reduce the number of uninsured cases. The implementation of compulsory liability insurance gives the insurance companies an essential function for serving the public.

4.2 Optional Third Party Liability Coverage

This coverage provides an additional cover for bodily injury or death in excess of compulsory liability coverage and property damage at the insured's option. The limit of this injury/death coverage could be decided by the individual insurance company.

This optional coverage covers the insured's legal liability against the third party in respect to bodily injury/death or property damage arising out of an accident involving the insured's vehicle when it is used by the insured or any permitted driver.

The principal extended coverage of this option are as follows:

1. Third party liability to automobile dealers.
2. Third party liability to automobile manufacturer.
3. Third party liability to garage owner.
4. Third party liability to automobile used for coaching.
5. Motorcyclist's personal accident.

6. Passenger liability.
7. Automobile employer' s liability.
8. Truck carrier' s liability.

4.3 Physical Damage Coverage

This section is divided into type A, type B, and type C, based on the perils they cover. The perils covered under type A are collision, overturning, fire, lightning, thunder, explosion, falling objects, malicious acts of a third party and any other perils which are not excluded in the policy.

As for type B, the perils covered under this coverage are collision, overturning, fire, lightning, thunder, explosion and falling objects. In contrast with type A, type B explicitly excludes some situations

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such as the damage caused by unidentified vehicles or objects, unaccounted-for scratches or damages, and malicious acts of a third party.

As for type C, this coverage covers losses arising from car to car collision only. The owners may choose this coverage to save premium. Under this coverage, the insured can claim car to car collision losses without deductible.

Both type A and B bear a basic deductible of 3,000 NT dollars for the first claim, 5,000 for the second claim and 7,000 for any claim thereafter.

Other extended coverage include:

1. Typhoon, earthquake, tsunami, hail, flood and accumulated rainwater.
2. Strike, riot and civil commotion.
3. Comprehensive physical loss to automobile used for coaching.
4. Comprehensive physical loss to automobile for automobile dealers.

4.4 Theft Loss Coverage

The theft loss insurance covers losses of the insured vehicle due to theft, forceful taking or robbery.

The loss of car accessories or parts can also be covered at the insured's option.

Here are some of the options:

1. Theft loss of accessories, spare parts coverage.
2. Theft loss coverage for automobile used for coaching.
3. Theft loss coverage for automobile dealers.
4. Loss of automobiles during transportation.

4.5 Other Optional Coverage

Some coverage is also provided by the individual insurance company. Before selling this type of product, these companies are requested to submit the relative documents to the Insurance Department of the Ministry of Finance to obtain permission for issuing new policies.

The coverage is summarized as follows:

1) Transportation expenses coverage

The transportation expenses coverage could be endorsed to the theft loss coverage. Accordingly, the insurers will pay a fixed amount of daily transportation fee to the insured during the contracted recovery period in case of a theft claim.

2) High deductible coverage

High deductibles.-a fixed amount ranging from 30,000 to 100,000 NT

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dollars to each claim for physical damage coverage.-satisfy some carowners who prefer to save premiums by retaining a certain amount of losses by themselves.

3) Severe damage coverage

The severe damage coverage covers only in cases where the loss amount exceeds the total loss threshold, which is defined as 75% of the insured amount after calculating the contracted depreciation. As a result, the insured can avoid losing his property by paying a relatively low premium.

4) Mechanical breakdown coverage

The mechanical breakdown coverage covers the losses arising from improper design, manufacturing and assembly of a car. The insured can also get a certain amount of transportation expenses reimbursed in case of a mechanical breakdown.

5) Non-deductible for theft loss coverage

Under this option, the insured can avoid paying any deductible for damages resulted from any theft or robbery incident.

6) Non-depreciation for theft loss coverage

Under this option, the insured can avoid paying any depreciation in case of a theft or robbery incident.

7) The consolatory expenses insurance coverage

To settle a claim smoothly, the consolatory expenses coverage sometimes is very helpful for both the insured and victim. Although the insured may not be liable for the claim, this coverage could provide another alternative to achieve a faster settlement.

5. Aviation Insurance

Aviation insurance covers the owners or operators of aircraft and helicopters. The general coverage for commercial airlines against accidental loss are:

Aircraft Hull Insurance
Third Party Liability Insurance
Passenger Legal Liability Insurance
Due to the unique nature of the aviation insurance, the relevant rating and policy forms are usually decided by International Aviation Underwriters.

6. Engineering Insurance

6.1 Contractors' All Risks(CAR) Insurance

Contractors' All Risks Insurance provides a comprehensive cover for the Insured, either a contractor or a principal,

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against any unforeseen and sudden physical loss of or damage to the contract works insured or any part thereof at any time during the period of insurance at a construction site from any cause, other than those specifically excluded.

CAR insurance provides the following coverages:

- A. Material Damage
 - B. Third Party Liability
 - C. Liabilities arising from cracking and collapse of third parties' buildings
 - D. Employers' Liability
 - E. Contractors' Plant and Machinery
- Coverage B, C, D and E are optional.

6.2 Erection All Risks (EAR) Insurance

EAR insurance is designed to cover any unforeseen and sudden physical loss or damage that the erection or installation works may suffer from (any cause not specifically excluded in the EAR policy) at the job site during the period of insurance commencing from unloading of the insured items at the site until immediately after taking over or after the first test operation or test loading is

completed.

EAR policy covers:

- A. Material Damage
 - B. Third Party Liability
 - C. Employers' Liability
 - D. Contractors' Plant and Machinery
- Coverage B, C and D are optional.

6.3 Contractors' Plant and Machinery (CPM) Insurance

CPM policy is a renewable policy and needs to be renewed annually. CPM insurance covers any unforeseen and sudden physical loss of or damage to the insured plants and machinery, such as excavators, front shovels, bulldozer, loaders, scrapers, graders, tower crane and other lifting equipment at work or at rest whilst at the location or in the geographical area mentioned in the policy from any cause, other than those specifically excluded.

6.4 Machinery Insurance

Machinery insurance is promoted to protect the insured against any unforeseen and sudden physical loss of or damage to the insured items or any part thereof whilst on the premises mentioned in the policy from the insured perils named, such as defects in casting and material, faulty design, faults at workshop or in erection, bad workmanship, lack of skill, carelessness, shortage of water in boilers, physical explosion, tearing apart on

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account of centrifugal force, short circuit, or from any other cause not specifically excluded.

6.5 Boiler Insurance

The insurers of boiler insurance will indemnify the insured against damage (other than by fire) to any boiler or pressure vessel under steam or air pressure caused by and solely due to

explosion or collapse of any insured boiler or pressure vessel.

Boiler insurance also provides third party liability cover for the insured against liability of the insured at law for damage to property not belonging to the insured as well as insured's liability at law on account of fatal or non-fatal injuries to any persons other than the insured's own employees or workmen or members of the insured's family.

6.6 Electronic Equipment (EEI)

Insurance

EEI insurance provides comprehensive coverage for the owners or users of all kinds of electronic equipment and applies whether the insured items are at work or at rest, or being dismantled for the purpose of cleaning, overhauling or being shifted within the premises, or in the course of the aforesaid operations themselves, or during subsequent re-erection, but in any case only after successful commissioning. EEI policy consists of three sections. They are:

Section 1- Material Damage:

This section covers the insured against any unforeseen and sudden physical loss of or damage to the insured items or any part thereof from any cause other than those specifically excluded.

Section 2- External Data Media:

Under this section, the insurers will indemnify the insured if the external data media suffer any material damage indemnifiable under Section 1.

Section 3 -Increased Cost of Working:

The insurers will indemnify the insured for any additional expenditure incurred for the use of substitute EDP equipment not covered under the policy up to an amount not exceeding the agreed indemnification per day

and not exceeding in all the sum insured in any one year of insurance if material damage indemnifiable under Section 1 gives rise to a total or partial interruption of operation of the EDP equipment.

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7. MISCELLANEOUS CASUALTY INSURANCE

7.1 General Liability Insurance

Public Liability Insurance

Covers the insured' s legal liability against third party for accidental bodily injury and/or property damage arising from the insured' s operation at the insured' s premises.

Employer' s Liability Insurance

Covers the insured' s legal liability against the insured' s employees for accidental bodily injury and/or death in the course of employment.

Products Liability Insurance

Covers the insured' s legal liability against third party for accidental bodily injury and/or property damage arising from using the defective products sold or manufactured by the insured.

Elevators / Lifts Liability Insurance

Covers the insured' s legal liability against third party for accidental bodily injury and/or property damage arising from getting on or off the insured' s elevators.

Contractor' s Liability Insurance

Covers the insured' s legal liability against third party for accidental bodily injury and/or property damage resulting from

the insured' s operations on the insured construction site.

Pollution Liability Insurance

Covers the insured' s legal liability against third party for bodily injury and/or property damage resulting from the sudden and accidental pollution caused by the operation, storage or transit of the insured.

Golfer' s Liability Insurance

Covers the insured' s legal liability against third party for accidental bodily injury and/or property damage resulting from the insured' s playing golf. It may be extended to cover hole in one, the insured' s golf clubs and the caddies medical payments.

Hotel Comprehensive Liability Insurance

Covers the insured' s legal liability against its customers for accidental bodily injury and/or property damage arising from the insured' s operation at the insured' s premises. It may be extended to cover the following:

- (1) loss or damage for declared valuable property in the care of s a f e t y b o x b y t h e i n s u r e d ' s operation
- (2) food poisoning at the insured' s premises

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- (3) limousine service from premises to airport, wharf, train station or bus station
- (4) robbery at the insured' s premises
- (5) parking lot liability

Security Company' s Liability Insurance

Covers the insured' s legal liability against third party for accidental

bodily injury and/or property damage resulting from operation at customers' site, and also covers the security company' s contractual liability.

Kindergarten' s Liability

Insurance

Covers the insured' s legal liability against third party for accidental bodily injury and/or property damage arising from the operation of the insured' s business including school bus pick-up and/or food poisoning and/or swimming activity and/or outside school teaching activities. It may be extended to cover the employer' s liability of the insured.

Rapid Transit System Passengers'

Liability Insurance

Covers the insured' s legal liability against passengers for accidental bodily injury and/or property damage arising from operation at the insured' s premises.

Medical Practitioners' Liability

Insurance

Covers the practicing physician, surgeon or dentist' s legal liability against patient for bodily injury and/or death resulting from the rendering of professional services.

Medical Institution Liability

Insurance

Covers the medical institution' s legal liability against third party for bodily injury and/or death arising from its operation at the insured' s premises or while rendering professional services. It may be extended to cover public liability.

Accountants' Liability Insurance

Covers the accountants' legal liability against third party for loss arising from their professional activities.

Lawyers' Liability Insurance

Covers the attorneys' legal liability against third party for loss arising from their professional activities.

Architects' and Engineers' Liability Insurance

Covers the architects' and engineers' legal liability against third party for loss arising from their professional activities.

Safe-Deposit Box Insurance

(Bankers' Legal Liability) Covers the

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insured' s legal liability for accidental loss or damage to their customers' property (bank notes, jewelry, etc.) stored in safe deposit boxes within the vault/strong room of the premises while under their care, control and custody.

Travel Agency' s Liability Insurance

Covers the insured' s legal liability based on the regulation of developing travel and the rule of managing travel agents against the traveler for accidental bodily injury or death or disablement arising from their professional services, and also covers the reissue cost of lost travel documents and the repatriation cost after a fatal travel accident.

Insurance Adjusters' Professional Liability Insurance

Covers the insured' s legal liability against third party for loss arising from their professional activities.

Insurance Brokers' and Agents' Professional Liability Insurance

Covers the broker ' s and agent' s legal liability against third party for loss arising from their professional activities.

Overseas Study Agency' s Liability Insurance

Covers the insured' s legal liability based on the Stand Form Contract for Student Studying Abroad against the student for accidental bodily injury or death or disablement arising from their professional services, and also covers the reissue cost of lost travel documents and the repatriation cost after a fatal travel accident.

7.2 Miscellaneous Property Insurance

Money Insurance

The money insurance policy provides the following coverage :

- (1) Cash-in-Transit
- (2) Cash-in-Safe
- (3) Cash-on-Counter or Premises

It covers loss or damage caused by burglary/theft, fire, explosion, robbery and traffic accident while in transit.

Commercial Floater Insurance

Covers accidental property loss or damage for floating assets caused by

- (1) fire and fire allied perils at the insured' s storage site;
- (2) in transit from one insured' s site to another.

Burglary and Theft Insurance

It provides protection against

- (1) burglary, larceny and theft
- (2) robbery

(3) breaking and entering a dwelling place

Glass Insurance

Covers accidental glass breakage except those caused by fire and fire allied perils.

Nuclear Energy Insurance

This insurance covers loss arising from a nuclear accident and is provided by the Nuclear Energy Insurance Pool of the R.O.C.

The scope of coverage of nuclear energy insurance policy includes accidental material damage, legal liability, pollution and contamination.

Personal Accident

Covers the Insured' s bodily injury due to sudden external accidents, not caused by diseases. Benefits paid for personal accident insurance may include payment for accidental death and medical treatment/hospitalization allowance .

7.3 Bond & Credit Insurance

Banker' s Blanket Bond

It provides coverage to meet the special needs of the bankers. The coverage is set forth in seven insuring clauses:

1. Infi delity of employees
2. Property on premises
3. Property in transit
4. Forgery or alteration of cheques
5. Counterfeit currency
6. Damage to offi ces and contents
7. Securities

Fidelity Bond

It provides protection against fi nancial loss caused by dishonesty or fraud of the insured' s employees.

Travel Agent' s Performance Bond

Covers the insured' s payment of tour fees while travel agent failed to perform their tour services.

Surety Bonds

The surety bond, which are only available to engineering related business in this market, includes Bid Bond, Performance Bond, Advance Payments Bond, Labor and Material Payments Bond, Retention Bond and Maintenance Bond. They provide monetary compensation should there be a failure to fulfill the insured' s obligations and so on.

Consumer' s Credit Insurance

It provides protection against insured' s financial loss caused by failure to collect payment of loan including interest from the insured' s customers.

Overseas Study Agency' s Performance Bond

Covers the insured' s payment of Study fees while Study Agent failed to perform their study services.

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THE SYSTEM FOR SOLICITORS

The non-life insurance marketing system in Taiwan is divided into the broker system, the agent system and the soliciting system. Of the non-life market, nearly 90% of business is produced by either insurance agents or brokers.

Effective December 31, 1991, all brokers and agents are required to pass a qualifying examination and be registered with the Ministry of Finance. Only registered brokers and agents are authorized to practice.

Effective November 22, 1993, all

solicitors are required to pass a qualifying examination. Unless she or he is registered with a principal which may be an insurance company, agent, or broker, an individual is not allowed to conduct business. A solicitor can only represent one principal company which authorizes him or her to do so in writing. From then on, all acts of the solicitor are deemed to be those of the principal. The types of products which may be marketed by a solicitor is determined by the respective principal. Effective April 28, 1998, a solicitor is allowed to represent one life insurance company and one non-life insurance company. Consequently, the change provides customers with more effective insurance services. The number of licensed brokers, agents and solicitors for the past three years are reported in the table below.

Class/year	2002	2003	2004
Brokers	125	139	173
Agents	284	286	316
Solicitors	53,991	78,389	81,232

PROFESSIONAL EXAMINATION FOR QUALIFICATION

1. Examination for Underwriters and Claims Adjusters

The examination for this area, which first took place in January, 1983, is now held twice a year. Those who pass the examination get certificates and are recognized throughout the nation as licensed professionals. People with the certificate have better opportunities to obtain higher position in the insurance

industry.

Before 1985, all candidates who wished to become underwriters or inhouse claims adjusters in the Republic of China must pass this oral examination, as conducted by the Non-life Underwriters Society (NLUS) of the Republic of China under the authorization of the MOF. From 1985, the captioned examination consisted of written and oral sections. After 1987, however, only the written examination was conducted to improve local industry standards and professional knowledge.

2. Examination for Brokers, Agents, and Adjusters

Candidates who wish to be brokers, agents, or adjusters in the Republic of China must pass this examination which is conducted by the Examination Yuan under the sponsorship of the Ministry of Finance.

Those who pass the examination get certificate which is recognized as professionals. After finishing training courses provided by the Ministry of Finance, these candidates must be registered and authorized before conducting any business.

3. Examination for Solicitors

Candidates who wish to be solicitors in the Republic of China must pass this examination as conducted by the Non-Life Insurance Association of the R.O.C..

All solicitors are required to pass an examination which covers the principles of insurance, insurance laws and all ancillary regulations and the practical aspects of property and casualty insurance.

Those who pass the examination get a certificate which is recognized as professional. Solicitors are not allowed to solicit businesses unless they are

registered with an insurance company, insurance broking company or insurance agency company.

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4. Examination for CPCU

CPCU (Chartered Property and Casualty Underwriters) examination is designed by the American Institute for Property and Casualty. The tensesemester CPCU program focuses on the insurance industry and the way it fits into the business, economic and legal environment. The purpose of CPCU program is to develop property and liability insurance professionals. In addition to passing the examinations, candidates for CPCU professional designation must satisfy certain ethical and experience requirements. Located in Taipei, Taiwan Insurance Institute is one of the overseas locations in which the CPCU examination is given every year.

5. Examination for CII

CII (Chartered Insurance Institute) qualifying examination program is designed by CII in England to meet the educational needs of professionals in the insurance industry.

Those who pass the examination will earn a diploma which is recognized throughout the world as a hallmark of a sound and comprehensive insurance education. The knowledge gained through the study will also enhance career prospects and obtain greater job opportunities.

Taiwan Insurance Institute is one of the overseas locations in which the CII

examination is given annually.

6. Examination for PRM and CRM

PRM (Personal Risk Manager) and CRM (Commercial Risk Manager) examinations are designed by the Risk Management Society of Taiwan.

The PRM program focuses on the principles of risk management, nonlife risk management and life risk management. The CRM program focuses on the principles of commercial risk management and civil law, industrial safety and health management, financial management and insurance. The purpose of PRM and CRM programs is to develop risk management professionals. The examination is now held twice a year.

7. Examination for CAS

CAS (Casualty Actuarial Society) examination is designed by the Casualty Actuarial Society, U.S.A. The Actuarial Institute of the Republic of China is one of the overseas locations in which the CAS examination is given twice a year.

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8. Examination for AIRC

AIRC (Actuarial Institute of the Republic of China) examination is designed by the Actuarial Institute of the Republic of China.

Those who pass all 8 examinations with at least one year of working experience in Taiwan insurance industry will be qualified to apply for FAIRC (Fellow of Actuarial Institute of the Republic of China) from the Actuarial Institute of the Republic of China. The examination is now held twice a year.

INTRODUCTION TO THE NON-LIFE INSURANCE ASSOCIATION OF THE R.O.C.

1. History

The Non-Life Insurance Association of the R.O.C., formerly the Taipei Non-Life Insurance Association, was established on April 1, 1949. Its members were originally composed of life and nonlife insurance companies in Taiwan. Its objectives were:

- (1) To assist and comply with the government in enforcing all insurance laws;
- (2) To promote development of the insurance industry in Taiwan.
- (3) To protect and ensure the mutual goals and interests of its members;
- (4) To accelerate the growth of the insurance industry and to provide welfare to the general public.

According to the insurance law, it is illegal for an insurer to do both life and non-life insurance business. Therefore, with the approval of the Ministry of Finance in the fall of 1964, the Taipei Insurance Association officially split into The Taipei Non-Life Insurance Association and The Taipei Life Insurance Association.

Among the twenty-four current member companies, 8 of them are foreign insurers. Branches of member companies are spread throughout island wide. The local companies have a total of 160 branches and 520 liaison offices. Altogether, the member companies have 13,464 employees. Although the association headquarter is situated in Taipei, it could provide its member

companies reach every corner of Taiwan province through their numerous branches and liaison offices. In compliance with the revised Business Organization Act, The Non-life Insurance Association of the R.O.C. was founded on June 7, 1998. In order to avoid overlapping and wasting of resources, the Taipei Insurance Association was merged into the Non-life Insurance Association of the R.O.C. in June 1999.

2. Missions

The missions of The Non-Life Insurance Association of the R.O.C. are:

- (1) To assist its members in conducting survey, statistics, research and development programs and activities;
- (2) To coordinate, negotiate and establish insurance business rules,

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regulations and premium standards;

- (3) To protect and improve the mutual welfare of its member companies;
- (4) To eradicate business misconduct or legal violations by its member companies and to arbitrate dispute resolutions;
- (5) To sponsor technical and business related continuing education programs for insurance professionals;
- (6) To assist in applying, updating, and renewing professional/business licenses and handling related tasks for its members;
- (7) To keep abreast and maintain contact with domestic and international insurance markets;
- (8) To support government administrations

- on special projects and activities;
- (9) To appeal and make suggestions to government administrations on behalf of its members;
- (10) To administer and fulfill public obligations of the insurance industry;
- (11) To coordinate and conduct public announcement and business promotions for its members; and
- (12) To support the government in participating in public events.

3. Functions and Services

The Non-Life Insurance Associations of the R.O.C. offers the following functions and services,:

- (1) Serves as a bridge among government agencies, insurance companies, consumers and society, and sponsors programs and events which benefit the general public.
- (2) Designs new insurance services and forms to accommodate the ever changing needs of the society and the customers. In addition to the traditional insurance services, the Non-Life Insurance Association of the R.O.C. has designed special policies such as insurance for security companies and banker' legal liability insurance, covering safe-deposit boxes.
- (3) Establishes and updates insurance tariff to stabilize the insurance market and to protect rights and benefits of the consumers.
- (4) Audits the special fire insurance premium to accommodate the unique requirements of special industries and large businesses via the establishment of a Special Premium Review Committee.
- (5) Organizes and administers

Fishing Vessel Insurance Pool and Bulk Cargo Insurance Pool via two especially designated committees.

(6) Improves the underwriting and claims adjusting procedure to enhance the effectiveness of automobile insurance claims auditing and minimizes insurance costs by researching for more efficient automobile maintenance and repair, and by establishing standard hourly labor rate for automobile mechanics.

(7) Leads research and development tasks for the insurance industry to keep up with the social changes. As a society advances, its complexity and danger, increases accordingly. Under that environment, insurance becomes the best shield against life and property casualties. Therefore, it is critical to constantly improve the existing service and design new items to meet the insurance needs of the ever changing society.

(8) Establishes the Consumer Help and Complaint Service Center to support the Ministry of Finance's initiative on "improving automobile insurance service quality" by answering consumer inquiries and taking care of customer complaints.

(9) Promotes public recognition of the compulsory automobile insurance practice to ensure public understanding of the necessity and benefits of automobile insurance for the protection of society at large and to make known the direction and

strategy of the automobile insurance administration industry.

(10) Advocates international business affairs to manage reinsurance tasks, explore international insurance market and handle relevant international affairs by establishing an International Affairs Committee.

(11) Establishes a committee of solicitors under the authority of the Ministry of Finance to conduct qualification test, training, and registration of

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INTRODUCTION TO THE TAIWAN INSURANCE INSTITUTE

solicitors.

The Taiwan insurance institute is a non-profit research and educational organization that was founded on July 1, 1985. Its purpose is to promote sound development of insurance industry. The functions consist of insurance research and development, professional training, management information system and actuarial matters. The Institute shall also take part in assisting the formation of insurance policy, insurance education for the general public, promotion of mutual interest between insurer and the insured as well as the society as a whole so as to enhance the prosperity and stability of the nation.

The institute's main services are as follows:

1. Insurance R & D work
2. Management information system and actuarial matters
3. Insurance professional training,

insurance professional designation
examinations

4. Consulting services related to
insurance

5. Insurance publications, and
insurance training and promotion

6. Matters delegated by insurance
supervisory authority

7. Assist supervisory authority in onsite
inspection

8. Insurance consumer complaint and
mediation, insurance policy review

9. Matters related to the development

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MAJOR EVENTS

of insurance business

1. According to the statement of
constitution interpretation, life
insurance could not be applied to
the double insurance restriction.
Therefore double insurance could
not become the adopted reasons for
insurers to decline the payment of
claim to the insured.

2. On July 1st 2004, Financial
Supervisory Commission was
founded and under the organization
Insurance Bureau was responsible
for the supervision of the insurance
industry.

3. In Aug. 2004, Millea Group based in
Japan acquired the ownership of
Allianz Insurance with the plan to
merge with Newa Insurance to
establish a new non-life insurance
company in April 2005 .

PUBLICATIONS

1. Statistics

Title	Publisher
1. Insurance Annual Report of The Republic of China	Insurance Bureau, Financial Supervisory Commission
2. Insurance Year Book	Taiwan Insurance Institute
3. Insurance Review	Taiwan Insurance Institute
4. Summary of Non-Life Insurance The Republic of China	Taiwan Insurance Institute
5. Non-Life Insurance Review The Republic of China	Taiwan Insurance Institute
6. Annual Statistics for Marine Insurance The Republic of China	Taiwan Insurance Institute
7. Annual Statistics for Fire Insurance The Republic of China	Taiwan Insurance Institute
8. Annual Statistics for Automobile Insurance The Republic of China	Taiwan Insurance Institute
9. Annual Statistics for Other Property and Liability Insurance The Republic of China	Taiwan Insurance Institute
10. Fact Book Non-Life Insurance	The Non-Life Insurance Association of The Republic of China

2. Periodicals

Title	Publisher	Contents	Interval
1. Risk Management and Insurance Magazine	Risk Management and Insurance Magazine, Inc.	Reports and comments on national insurance market	Monthly
2. Professional Insurance Agent	Professional Insurance Agent Magazine, Inc.	Insurance sales-people's news	Monthly
3. Reinsurance Information	Central Reinsurance Corporation	Information on international insurance	Monthly
4. Insurance Monograph Quarterly	Taiwan Insurance Institute	market insurance thesis and comments	Quarterly
5. Insurance Journal	The Non-Life Insurance Association of The Republic of China	Loss control and loss prevention	Quarterly
6. Journal of Risk Management	The Risk Management Society of Taiwan	Risk management thesis and comments	Half-Yearly
7. Risk Management of Taiwan	The Risk Management Society of Taiwan	Risk management news	Quarterly

MAJOR LOSSES

List	Date of Losses	Coverage	Occupation	Location	Cause of Losses	Estimated Losses (NT\$Million)
1	2004.01.10	Commercial Fire	Electronic	Taoyuan	Fire	150
2	2004.04.12	Commercial Fire	Manufacturing	Taoyuan	Fire	110
3	2004.05.15	Commercial Fire	Wine Production	Keemeng	Fire	100
4	2004.06.11	Commercial Fire	Electronic	Taoyuan	Fire	300
5	2004.07.02	All Lines	-	Taiwan	Typhoon	400
6	2004.07.17	Commercial Fire	LCD	Kaohsiung	Fire	110
7	2004.08.24	Commercial Fire	Textile	Hsinchu	Fire	100
8	2004.08.25	Commercial Fire	Electronic	Taipei	Fire	160
9	2004.09.11	Commercial Fire	Plastic	Taoyuan	Fire	110
10	2004.10.15	Commercial Fire	Electronic	Taoyuan	Fire	340
11	2004.10.25	Commercial Fire & AOG	Power Plant	Hualien	Typhoon	240
12	2004.11.21	Commercial Fire	Plastic	Taipei	Fire	340

LIAISON OFFICES OF FOREIGN NON-LIFE INSURANCE COMPANIES IN THE R.O.C.

Company	Representative	Address	Tel/Fax
The Tokyo Marine & Fire Insurance Co., Ltd., Taipei Liaison Office	Hiroaki Ebihara	12F-1, No130, Sec. 3. Nanjing E. Rd., Taipei	02-87720029 02-87726331

The Nippon Koa Insurance Co., Ltd., Taipei Liaison Office	Yoji Aoi	Rm. 1403, 205, Sec. 1, Tun Hwa S. Rd., Taipei	02-27766484 02-27725456
The Sompo Japan Insurance Co., Ltd., Taipei Liaison Office	Takumi Inoue	Rm. C, 10F, 146 Sung Chiang Rd., Taipei	02-25612761 02-25622134
The Aioi Insurance Co., Ltd., Taipei Liaison Office	Katsuhiro Mori	Rm. 2212, 22F, No. 333, Sec. 1, Keelung Rd., Taipei	02-27576300 02-27576095

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LIAISON OFFICES OF FOREIGN REINSURANCE COMPANIES IN THE R.O.C.

Company	Representative	Address	Tel/Fax
Swiss Re. Taiwan Branch Office	Judith Chen	9F-5 & 6, No. 156, Sec. 3, Ming Sheng E. Rd., Taipei	02-27161388 02-27135774
Hannover Ruckversicherungs AG, Taipei Liaison Office	T. C. Chen	Rm B4, 17F, No. 167, Tun Hwa N. Rd., Taipei	02-27171999 02-25477067
The Cologne Re. Taipei Liaison Office	Roger Chen	Rm. B1, 20F, No. 216, Sec. 2, Tun Hwa S. Rd., Taipei	02-87331179 02-27330110
Munich Reinsurance Company, Taipei Liaison Office	Ka-Hin Kua	16F, No. 109, Sec. 3, Ming Sheng E. Rd., Taipei	02-27177231 02-27124959
The Toa Reinsurance Co., Ltd. Taipei Representative Office	Hsing-Tan Wang	4F-, No. 128, Sec. 3, Ming Sheng E. Rd., Taipei	02-27151015 02-27151628

REPRESENTATIVE OFFICES OF INTERNATIONAL BROKERS

Company	Representative	Address	Tel/Fax
Marsh Ltd., Taiwan Branch	Paul Wilkins	9F, No.367, Fu Hsing N. Rd., Taipei 10483, Taiwan, R.O.C.	02-27168840 02-27168847
Aon Risk Services Taiwan Ltd.,	Jerald Lim	Room 902, 9F, No.136, Sec.3, Lotus Building, Jen Ai Rd., Taipei, Taiwan, R.O.C.	02-23252221 02-23252278
Willis Taiwan Ltd.	Michael Faber	2F, No.114, Sec.2, Chung Shan N. Rd., Taipei, Taiwan, R.O.C.	02-25603000 02-25314520
Cosmos Services (Taiwan) Co., Ltd.	Tokuda Mitsuru	9F, No.577, Lin Sen N. Rd., Taipei, Taiwan, R.O.C.	02-25966516 02-25967112
Heath Lambert Taiwan Ltd.	Samuel F. Huang	7F-1, No.669, Sec.5, Zhongxiao E. Rd., Taipei, Taiwan, R.O.C.	02-87859563 02-87858697
Worldwide Insurance Services Enterprise Ltd.	C.T. Sha	5F, No. 112, Sec. 1, Hung-Hsiao East Rd., Taipei, Taiwan, R.O.C.	02-23939788 02-23915955

OTHER INSTITUTIONS

Institution	Representative	Address	Tel/Fax
Taiwan Insurance Institute	David Jou Warren Wu-Jen Tseng	6F, No. 3, Nan Hai Rd., Taipei	02-23972227 02-23517508
Motor Vehicle Accident Compensation Fund	Susan S. Chang Been-Hou Kuo	18F, No. 2, lane 150, Shin Yi Road, Sec. 5, Taipei	02-87898897 02-87896061
Taiwan Residential Earthquake Insurance Fund	Susan S. Chang Cheng-Tui Yang	13F, No. 53, Sec. 2, Nan King E. Rd., Taipei	02-25115211 02-25632933
The Non-Life Insurance Association of the Republic of China	Tsan-Ming Shi Martin Sha	13F, No. 125, Sec. 2, Nan king E. Rd., Taipei	02-25071566 02-25074095
The Life Insurance Association of the Republic of China	Wen-In Lin Tsann-Nan Horng	5F, No. 152, Sung Chiang Rd., Taipei	02-25612144 02-25613774
The Non-Life Underwriters Society of the R.O.C.	Tsan-Ming Shi Yi-Tang Huang	13F, No. 125, Sec. 2, Nan king E. Rd., Taipei	02-25065941 02-25075245
The Insurance Anti-fraud Institute of the Republic of China	David Jou Fu Yuan Kao	No.1,Sec.1,Nanchang Rd., Taipei	02-33221488 02-33221487
Engineering Insurance Association	Frank Wang Song-Ji Wang	10F, No. 39, Sec. 1, Chung Hsiao W. Rd., Taipei	02-23820051 02-23820001
R.O.C. Nuclear Energy Insurance Association	Sheng-Yen. Liu Bour-Jin Wei	15F, No. 88, Sec. 2, Nan King E. Rd., Taipei	02-25514235 02-25611176
Risk Management Society of Taiwan, R.O.C.	Yung-Ming Tsai Antony Yang	13F, No. 237, Sec. 2, Fu Hsing S. Rd., Taipei	02-27058393 02-27549459
The Actuarial Institute of the R.O.C.	Kenneth Shih Clinton Chang	10F-1, No. 216, Sec. 2, Nanchang Rd., Taipei	02-23649168 02-33652283

Institution	Representative	Address	Tel/Fax
Life Insurance Management Institute of the R.O.C.	Ban-Tui Lai Kuo-Cheng Shieh	20F, No. 66, Sec. 1, Chung Hsiao W. Rd., Taipei	02-23710852 02-23758879
Insurance Society of the R.O.C.	Frank Wang Martin Sha	12F, No. 219, Chung Hsiao East Rd., Taipei	02-27765567 02-25066201
Insurance Agents Association of the R.O.C.	Wen Tung Hsu Esther Lin	4F, No. 442, Changchun Rd., Taipei	02-87129492 02-87129496
Insurance Brokers Association of the R.O.C.	R. H. Cheng Vincent Sheu	4F, No. 45, Sec. 3, Ming Chun E. Rd., Taipei	02-25174939 02-25174857
The Insurance Brokers Association of the R.O.C.	Shirley Ma Saxon Hung	3F-2, No. 58, Lane 85, Lin Sen N.Rd., Taipei	02-25642809 02-25642814
Surveyors Association of Taipei	Kuo-Ming Chen Wei-Ping Liao	Rm 705, 7F, No. 43, Sec. 1, Chung Chin S. Rd., Taipei	02-23707617 02-23755407
Surveyors Association of Kaohsiung	Wan-Fa Shieh	8F-2, No. 224, San Duo Road II, Lin Ya District, Kaohsiung	07-7132207 07-7131853
Chinese Insurance Service Association	En-Ming Tseng Elton Chang	10F, No. 8, Sec. 5, Shin Yi Rd., Taipei	02-87581892 02-87581888

Non-Life Insurance Companies 產物保險公司

Taiwan Fire & Marine Insurance Co., Ltd.

Date of Establishment:

Chairman:

President

Paid-up Capital:

Number of Contact Office:

Number of Employees:

March 12, 1948

K. L. Lai

Herbert Young

NT\$3,040,915,000

[11]Branch Office, [34]Liaison Office

610

Premium Income: a. Direct Written Premium

NT\$3,989,021,990

b. Reinsurance Premium

NT\$358,434,077

Reserves:

Address:

Telephone:

Telefax:

http:

a. Unearned Premium Reserves

NT\$1,805,127,677

b. Outstanding Loss Reserves

NT\$787,549,393

c. Special Loss Reserves

NT\$1,555,252,998

8F, No. 49, Kuanchien Rd.,

Taipei, Taiwan, R. O. C.

(02)2382-1666

(02)2388-2555

//www.tfmi.com.tw

台灣產物保險股份有限公司

創立日期：37.3.12

董事長：賴國利

總經理：楊鴻彬

資本額：NT\$3,040,915,000

公司分支機構數：(11)分公司 (34)通訊處

員工人數：610人

保險費收入：(1)直接簽單保險費 NT\$3,989,021,990

(2)再保險費 NT\$358,434,077

準備金：(1)未滿期保費準備金 NT\$1,805,127,677

(2)賠款準備金 NT\$787,549,393

(3)特別準備金 NT\$1,555,252,998

地址：台北市100館前路49號8F

電話：2382-1666

傳真：2388-2555

網址：www.tfmi.com.tw

The Taiping Insurance Co., Ltd.

Date of Establishment:

Chairman:

President:

Paid-up Capital:

Number of Contact Office:

Number of Employees:

January 5, 1951

Tzn Ping Jen

Charles Wang

NT\$2,000,000,000

[6]Branch Office, [8]Liaison Office

410

Premium Income: a. Direct Written Premium

NT\$2,401,094,000

b. Reinsurance Premium

NT\$321,688,000

Reserves:

Address:

Telephone:

Telefax:

http:

a. Unearned Premium Reserves

NT\$999,721,000

b. Outstanding Loss Reserves

NT\$703,228,000

c. Special Loss Reserves

NT\$1,046,359,000

No.550, Sec. 4, Chung Hsiao E,

Rd., Taipei, Taiwan, R.O.C.

(02)2758-2700

(02)2723-5842

//www.taiping.com.tw

太平產物保險股份有限公司

創立日期：40.1.5

董事長：任子平

總經理：王振豪

資本額：NT\$2,000,000,000

公司分支機構數：(6)分公司(8)通訊處

員工人數：410人

保險費收入：(1)直接簽單保險費 NT\$2,401,094,000

(2)再保險費 NT\$321,688,000

準備金：(1)未滿期保費準備金 NT\$999,721,000

(2)賠款準備金 NT\$703,228,000

(3)特別準備金 NT\$1,046,359,000

地址：台北市110忠孝東路4段550號4樓

電話：(02)2758-2700

傳真：(02)2723-5842

網址：www.taiping.com.tw

Chung Kuo Insurance Co., Ltd.

Date of Establishment:

Chairman:

President:

Paid-up Capital:

Number of Contact Office:

Number of Employees:

Premium Income:

November 1, 1931

S. Y. Liu

C. P. Ting

NT\$4,368,977,260

[9]Branch Office, [17]Liaison Office

[2]Overseas Office

598

Premium Income: a. Direct Written Premium

NT\$6,196,812,198

b. Reinsurance Premium

NT\$1,012,313,565

Reserves:

Address:

Telephone:

Telefax:

http:

a. Unearned Premium Reserves

NT\$1,910,432,000

b. Outstanding Loss Reserves

NT\$667,025,000

c. Special Loss Reserves

NT\$1,658,480,000

No. 58, Sec. 1, Wu Chang Street

Taipei, Taiwan R. O. C.

(02)2381-2727

(02)2381-4878

//www.cki.com.tw

中國產物保險股份有限公司

創立日期： 20.11.1

董事長： 劉勝彥

總經理： 丁志平

資本額： NT\$4,368,977,260

公司分支機構數： (9)分公司 (17)通訊處

員工人數： 598人

保險費收入： (1)直接簽單保險費 NT\$6,196,812,198

(2)再保險費 NT\$1,012,313,565

準備金： (1)未滿期保費準備金 NT\$1,910,432,000

(2)賠款準備金 NT\$667,025,000

(3)特別準備金 NT\$1,658,480,000

地 址： 台北市100武昌街一段58號

電 話： (02)2381-2727

傳 真： (02)2381-4878

網 址： www.cki.com.tw

Fubon Insurance Co., Ltd.

Date of Establishment:

Chairman:

President:

Paid-up Capital:

Number of Contact Office:

Number of Employees:

April 19, 1961

Tsan-Ming, Shih

Steve T. H. Chen

NT\$20,000,000,000

[29]Branch Office, [51]Liaison Office

2,261

Premium Income: a. Direct Written Premium

NT\$23,394,239,289

b. Reinsurance Premium

NT\$961,926,988

Reserves:

Address:

Telephone:

Telefax:

http:

a. Unearned Premium Reserves

NT\$9,322,697,796

b. Outstanding Loss Reserves

NT\$3,007,848,844

c. Special Loss Reserves

NT\$7,157,003,709

No. 237, Sec. 1, Chien Kuo S.

Rd., Taipei, Taiwan, R. O. C.

(02)2706-7890

(02)2704-2915

//www.518fb.com

富邦產物保險股份有限公司

創立日期：50.4.19

董事長：石燦明

總經理：陳燦煌

資本額：NT\$20,000,000,000

公司分支機構數：(29)分公司(51)通訊處 (9)海外據點

員工人數：2,261人

保險費收入：(1)直接簽單保險費 NT\$23,394,239,289

(2)再保險費 NT\$961,926,988

準備金：(1)未滿期保費準備金 NT\$9,322,697,796

(2)賠款準備金 NT\$3,007,848,844

(3)特別準備金 NT\$7,157,003,709

地址：台北市106建國南路一段237號

電話：(02)2706-7890

傳真：(02)2704-2915

網址：www.518fb.com

Taian Insurance Co., Ltd.

Date of Establishment:

Chairman:

President:

Paid-up Capital:

Number of Contact Office:

Number of Employees:

May 1, 1961

Chao-Hon Chen

Patrick S. Lee

NT\$2,937,348,150

[7]Branch Office, [34]Liaison Office

870

Premium Income: a. Direct Written Premium

NT\$6,392,835,830

b. Reinsurance Premium

NT\$380,189,100

Reserves:

Address:

Telephone:

Telefax:

http:

a. Unearned Premium Reserves

NT\$2,498,861,824

b. Outstanding Loss Reserves

NT\$609,719,943

c. Special Loss Reserves

NT\$1,941,158,807

No.59, Kuan Chien Rd., Taipei,

Taiwan,R.O.C.

(02) 2381-9678

(02) 2311-6990

//www.taian.com.tw

泰安產物保險股份有限公司

創立日期： 50.5.1

董事長：陳朝亨

總經理：李松季

資本額：NT\$2,937,348,150

公司分支機構數：(7)分公司 (34)通訊處

員工人數： 870人

保險費收入：(1)直接簽單保險費 NT\$6,392,835.830

(2)再保險費 NT\$380,189,100

準備金：(1)未滿期保費準備金 NT\$2,498,861,824

(2)賠款準備金 NT\$609,719,943

(3)特別準備金 NT\$1,941,158,807

地址：台北市100館前路59號

電話：2381-9678

傳真：2311-6990

網址：www.taian.com.tw

Mingtai Fire & Marine Insurance Co., Ltd.

Date of Establishment:

Chairman:

President:

Paid-up Capital:

Number of Contact Office:

Number of Employees:

September 22, 1961

P. C. Lin
Steven L. I. Chang
NT\$2,200,000,000
[17]Branch Office, [48]Liaison Office
1,331
Premium Income: a. Direct Written Premium
NT\$10,217,464,933
b. Reinsurance Premium
NT\$695,545,091
Reserves:
Address:
Telephone:
Telefax:
http:
a. Unearned Premium Reserves
NT\$4,605,691,126
b. Outstanding Loss Reserves
NT\$923,632,979
c. Special Loss Reserves
NT\$3,361,051,811
No. 1, Sec. 4, Jen Ai Rd., Taipei,
Taiwan, R. O. C.
(02)2772-5678
(02)2772-6666
//www.mingtai.com.tw

明台產物保險股份有限公司

創立日期：50.9.22
董 事 長：林博正
總 經 理：張立義
資 本 額：NT\$2,200,000,000
公司分支機構數：(17)分公司(48)通訊處
員工人數：1,331人
保險費收入：(1)直接簽單保險費 NT\$10,217,464,933
(2)再保險費 NT\$695,545,091
準 備 金：(1)未滿期保費準備金 NT\$4,605,691,126
(2)賠款準備金 NT\$923,632,979
(3)特別準備金 NT\$3,361,051,811
地 址：台北市106仁愛路四段1號
電 話：2772-5678
傳 真：2772-6666
網 址：www.mingtai.com.tw

Zurich Insurance (Taiwan) Ltd.

Date of Establishment:

Chairman:

President:

Paid-up Capital:

Number of Contact Office:

Number of Employees:

April 25, 1961

Charles C. T. Wang

Daniel Andre, Reymond

NT\$2,000,000,000

[5]Branch Office, [28]Liaison Office

855

Premium Income: a. Direct Written Premium

NT\$5,135,957,714

b. Reinsurance Premium

NT\$564,381,308

Reserves:

Address:

Telephone:

Telefax:

http:

a. Unearned Premium Reserves

NT\$2,538,392,357

b. Outstanding Loss Reserves

NT\$680,178,820

c. Special Loss Reserves

NT\$1,999,979,335

No. 56, Tun Hwa North Rd., Taipei,

Taiwan,R.O.C.

(02)2731-6300

(02)2741-6004

//www.zurich.com.tw

蘇黎世產物保險股份有限公司

創立日期： 50.4.25

董 事 長：王傳通

總 經 理：雷懋達

資 本 額： NT\$2,000,000,000

公司分支機構數： (5)分公司(28)通訊處

員工人數： 855人

保險費收入： (1)直接簽單保險費 NT\$5,135,957,714

(2)再保險費 NT\$564,381,308

準 備 金： (1)未滿期保費準備金 NT\$2,538,392,357

(2)賠款準備金 NT\$680,178,820

(3)特別準備金 NT\$1,999,979,335

地 址：台北市105敦化北路56號

電 話： (02)2731-6300

傳 真： (02)2741-6004

網 址： www.zurich.com.tw

Central Insurance Co., Ltd.

Date of Establishment:

Chairman:

President:

Paid-up Capital:

Number of Contact Office:

Number of Employees:

March 1, 1962

Mr. Fred W. J. Pai
Mr. Charles T. P. Sung
NT\$3,433,170,000
[12]Branch Office, [31]Liaison Office
941

Premium Income: a. Direct Written Premium
NT\$7,250,602,325

b. Reinsurance Premium
NT\$305,105,254

Reserves:

Address:

Telephone:

Telefax:

http:

a. Unearned Premium Reserves

NT\$2,222,759,331

b. Outstanding Loss Reserves

NT\$477,065,707

c. Special Loss Reserves

NT\$1,578,074,917

17-19F, No. 6, Sec. 1, Chung Hsiao

W. Rd., Taipei, Taiwan, R. O. C.

(02)2381-9910

(02)2331-9107

//www.cins.com.tw

中央產物保險股份有限公司

創立日期：51.3.1

董事長：白文仁

總經理：宋道平

資本額：NT\$3,433,170,000

公司分支機構數：(12)分公司 (31)通訊處

員工人數：941人

保險費收入：(1)直接簽單保險費 NT\$7,250,602,325

(2)再保險費 NT\$305,105,254

準備金：(1)未滿期保費準備金 NT\$2,222,759,331

(2)賠款準備金 NT\$477,065,707

(3)特別準備金 NT\$1,578,074,917

地址：台北市100忠孝西路一段六號17-19樓

電話：(02)2381-9910

傳真：(02)2331-9107

網址：www.cins.com.tw

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The First Insurance Co., Ltd.

Date of Establishment:

Chairman:

President:

Paid-up Capital:

Number of Contact Office:

Number of Employees:

September 4, 1962

Richard C. H. Lee
James Y. L. Lai
NT\$2,349,776,000
[5]Branch Office, [40]Liaison Office
809
Premium Income: a. Direct Written Premium
NT\$5,183,419,409
b. Reinsurance Premium
NT\$367,811,147
Reserves:
Address:
Telephone:
Telefax:
http:
a. Unearned Premium Reserves
NT\$2,485,731,427
b. Outstanding Loss Reserves
NT\$556,818,648
c. Special Loss Reserves
NT\$1,666,861,376
No. 54, Sec. 1, Chung Hsiao E. Rd.,
Taipei, Taiwan, R.O.C.
(02)2391-3271
(02)2341-2864
//www.firstins.com.tw

第一產物保險股份有限公司

創立日期： 51.9.4
董 事 長：李正漢
總 經 理：賴義龍
資 本 額：NT\$2,349,776,000
公司分支機構數：(5)分公司(40)通訊處
員工人數： 809人
保險費收入：(1)直接簽單保險費NT\$5,183,419,409
(2)再保險費 NT\$367,811,147
準 備 金：(1)未滿期保費準備金 NT\$2,485,731,427
(2)賠款準備金 NT\$556,818,648
(3)特別準備金 NT\$1,666,861,376
地 址：台北市100忠孝東路一段54號
電 話：(02)2391-3271
傳 真：(02)2341-2864
網 址：www.firstins.com.tw

Kuo Hua Insurance Co., Ltd.

Date of Establishment:
Chairman:
President:
Paid-up Capital:
Number of Contact Office:
Number of Employees:
December 24, 1962
Jiin Biau, Wang
Tai-Yuan Chiu
NT\$1,100,000,000
[8]Branch Office, [29]Liaison Office
475
Premium Income: a. Direct Written Premium
NT\$3,031,689,897

b. Reinsurance Premium

NT\$278,609,972

Reserves:

Address:

Telephone:

Telefax:

http:

a. Unearned Premium Reserves

NT\$869,603,546

b. Outstanding Loss Reserves

NT\$286,563,462

c. Special Loss Reserves

NT\$330,417,070

No. 166, Sec. 2, Chang An E. Rd.,

Taipei, Taiwan, R. O. C.

(02)2751-4225

(02)2781-9388

//www.kuohua.com.tw

國華產物保險股份有限公司

創立日期：51.12.24

董 事 長：王錦標

總 經 理：邱泰源

資 本 額：NT\$1,100,000,000

公司分支機構數：(8)分公司 (29)通訊處

員工人數：475人

保險費收入：(1)直接簽單保險費 NT\$3,031,689,897

(2)再保險費 NT\$278,609,972

準 備 金：(1)未滿期保費準備金 NT\$869,603,546

(2)賠款準備金 NT\$286,563,462

(3)特別準備金 NT\$330,417,070

地 址：台北市104長安東路二段166號

電 話：(02)2751-4225

傳 真：(02)2781-9388

網 址：www.kuohua.com.tw

Union Insurance Co., Ltd.

Date of Establishment:

Chairman:

President:

Paid-up Capital:

Number of Contact Office:

Number of Employees:

February 20, 1963

Pey Fang Chen

Frank Wang

NT\$5,671,349,810

[16]Branch Office, [44]Liaison Office

1,148

Premium Income: a. Direct Written Premium

NT\$8,326,354,615

b. Reinsurance Premium

NT\$1,076,127,215

Reserves:

Address:

Telephone:

Telefax:

http:

a. Unearned Premium Reserves

NT\$2,263,712,264

b. Outstanding Loss Reserves

NT\$1,315,678,461

c. Special Loss Reserves

NT\$1,890,846,599

12F, No. 219, Sec. 4, Chung Hsiao E.

Rd., Taipei, Taiwan,R.O.C.

(02)2776-5567

(02)2711-8610

//www.unionins.com.tw

友聯產物保險股份有限公司

創立日期： 52.2.20

董 事 長：陳佩芳

總 經 理：王事展

資 本 額：NT\$5,671,349,810

公司分支機構數：(16)分公司 (44)通訊處

員工人數： 1,148人

保險費收入：(1)直接簽單保險費 NT\$8,326,354,615

(2)再保險費 NT\$1,076,127,215

準 備 金：(1)未滿期保費準備金 NT\$2,263,712,264

(2)賠款準備金 NT\$1,315,678,461

(3)特別準備金 NT\$1,890,846,599

地 址：台北市106忠孝東路四段219號12樓

電 話：(02)2776-5567

傳 真：(02)2711-8610

網 址：www.unionins.com.tw

Shinkong Insurance Co., Ltd.

Date of Establishment:

Chairman:

President:

Paid-up Capital:

Number of Contact Office:

Number of Employees:

May 1, 1963
Anthony T. S. Wu
Chun-Yu Chan
NT\$2,281,959,450
[23]Branch Office, [43]Liaison Office
1,201

Premium Income: a. Direct Written Premium
NT\$8,502,530,703
b. Reinsurance Premium
NT\$498,551,727

Reserves:

Address:

Telephone:

Telefax:

http:

a. Unearned Premium Reserves

NT\$4,125,600,917

b. Outstanding Loss Reserves

NT\$1,135,854,746

c. Special Loss Reserves

NT\$2,280,136,308

No. 15, Sec. 2, Chienkuo N. Rd.,

Taipei, Taiwan, R. O. C.

(02)2507-5335

(02)2517-7865

//www.skinsurance.com.tw

新光產物保險股份有限公司

創立日期：52.5.1

董事長：吳東賢

總經理：詹俊裕

資本額：NT\$2,281,959,450

公司分支機構數：(23)分公司 (43)通訊處

員工人數：1,201人

保險費收入：(1)直接簽單保險費 NT\$8,502,530,703

(2)再保險費 NT\$498,551,727

準備金：(1)未滿期保費準備金 NT\$4,125,600,917

(2)賠款準備金 NT\$1,135,854,746

(3)特別準備金 NT\$2,280,136,308

地址：台北市104建國北路二段15號

電話：(02)2507-5335

傳真：(02)2517-7865

網址：www.skinsurance.com.tw

South China Insurance Co. Ltd.

Date of Establishment:

Chairman:

President:

Paid-up Capital:

Number of Contact Office:

Number of Employees:

May 1, 1963

C. F. Liao

C. Y. Tsai

NT\$2,001,386,250

[7]Branch Office, [27]Liaison Office

644

Premium Income: a. Direct Written Premium

NT\$4,744,226,961

b. Reinsurance Premium

NT\$305,970,968

Reserves:

Address:

Telephone:

Telefax:

http:

a. Unearned Premium Reserves

NT\$2,036,909,320

b. Outstanding Loss Reserves

NT\$530,112,280

c. Special Loss Reserves

NT\$1,948,747,012

5F. No. 560, Sec. 4, Chung Hsiao E.

Rd., Taipei, Taiwan, R.O.C.

(02)2758-8418

(02)2758-7150

//www.south-china.com.tw

華南產物保險股份有限公司

創立日期：52.5.1

董事長：廖欽福

總經理：蔡承祐

資本額：NT\$2,001,386,250

公司分支機構數：(7)分公司 (27)通訊處

員工人數：644人

保險費收入：(1)直接簽單保險費 NT\$4,744,226,961

(2)再保險費 NT\$305,970,968

準備金：(1)未滿期保費準備金 NT\$2,036,909,320

(2)賠款準備金 NT\$530,112,280

(3)特別準備金 NT\$1,948,747,012

地址：台北市110忠孝東路四段560號5樓

電話：2758-8418

傳真：2758-7150

網址：www.south-china.com.tw

Cathay Century Insurance Co., Ltd.

Date of Establishment:

Chairman:

President:

Paid-up Capital:

Number of Contact Office:

Number of Employees:

July 19, 1993
Cheng-Chiu Tsai
Wan-Chie Mar
NT\$2,317,005,600
[12]Branch Office, [31]Liaison Office
880

Premium Income: a. Direct Written Premium

NT\$7,924,868,535

b. Reinsurance Premium

NT\$382,469,946

Reserves:

Address:

Telephone:

Telefax:

http:

a. Unearned Premium Reserves

NT\$4,031,203,537

b. Outstanding Loss Reserves

NT\$634,172,570

c. Special Loss Reserves

NT\$2,570,454,645

5F, No. 296, Sec. 4, Jen Ai Rd., Taipei,

Taiwan, R. O. C.

(02)2755-1299

(02)2709-3899

//www.cathay-ins.com.tw

國泰世紀產物保險股份有限公司

創立日期：82.7.19

董事長：蔡鎮球

總經理：馬萬居

資本額：NT\$2,317,005,600

公司分支機構數：(12)分公司 (31)通訊處

員工人數：880人

保險費收入：(1)直接簽單保險費 NT\$7,924,868,535

(2)再保險費 NT\$382,469,946

準備金：(1)未滿期保費準備金 NT\$4,031,203,537

(2)賠款準備金 NT\$634,172,570

(3)特別準備金 NT\$2,570,454,645

地址：台北市106仁愛路四段296號5樓

電話：(02)2755-1299

傳真：(02)2709-3899

網址：www.cathay-ins.com.tw

Tokio Marine Newa Insurance Co., Ltd.

Date of Establishment:

Chairman:

President:

Paid-up Capital:

Number of Contact Office:

Number of Employees:

August 23, 1996

Tamai Takaaki

C.K. Chen

NT\$2,000,000,000

[5]Branch Office, [21]Liaison Office

545

Premium Income: a. Direct Written Premium

NT\$3,292,340,075

b. Reinsurance Premium

NT\$261,521,484

Reserves:

Address:

Telephone:

Telefax:

http:

a. Unearned Premium Reserves

NT\$1,232,285,495

b. Outstanding Loss Reserves

NT\$595,314,557

c. Special Loss Reserves

NT\$687,085,594

No. 130, Sec. 3, Nan king E. Rd.,

Taipei, Taiwan, R.O.C

(02)8772-7777

(02)8772-2335

//www.tmnewa.com.tw

新安東京海上產物保險股份有限公司

創立日期： 85.8.23

董 事 長： 玉井孝明

總 經 理： 陳忠鏗

資 本 額： NT\$2,000,000,000

公司分支機構數： (5)分公司 (21)通訊處

員工人數： 545人

保險費收入： (1)直接簽單保險費 NT\$3,292,340,075

(2)再保險費 NT\$261,521,484

準 備 金： (1)未滿期保費準備金 NT\$1,232,285,495

(2)賠款準備金 NT\$595,314,557

(3)特別準備金 NT\$687,085,594

地 址： 台北市104南京東路三段130號

電 話： (02)8772-7777

傳 真： (02)8772-2335

網 址： www.tmnewa.com.tw

Newa Insurance Co., Ltd.

Date of Establishment:

Chairman:

President:

Paid-up Capital:

Number of Contact Office:

Number of Employees:

March 1, 1999

Kenneth K. T. Yen

Paul Lin

NT\$2,000,000,000

[2]Branch Office, [23]Liaison Office

528

Premium Income: a. Direct Written Premium

NT\$5,184,315,000

b. Reinsurance Premium

NT\$277,449,000

Reserves:

Address:

Telephone:

Telefax:

http:

a. Unearned Premium Reserves

NT\$70,365,000

b. Outstanding Loss Reserves

NT\$4,032,000

c. Special Loss Reserves

NT\$229,763,000

No. 130, Sec. 3, Nan King E. Rd.,

Taipei, Taiwan, R. O. C.

(02)8772-7777

(02)8772-2335

//www.tmnewa.com.tw

新安產物保險股份有限公司

創立日期：88.3.1

董事長：嚴凱泰

總經理：林平裕

資本額：NT\$2,000,000,000

公司分支機構數：(2)分公司 (23)通訊處

員工人數：528人

保險費收入：(1)直接簽單保險費 NT\$5,184,315,000

(2)再保險費 NT\$277,449,000

準備金：(1)未滿期保費準備金 NT\$70,365,000

(2)賠款準備金 NT\$4,032,000

(3)特別準備金 NT\$229,763,000

地址：台北市104南京東路三段130號

電話：8772-7777

傳真：8772-2335

網址：www.tmnewa.com.tw

: NEWA Insurance Company Ltd. and Tokio Marine Newa Insurance Company Ltd., merged on April 1, 2005

NEWA

Insurance Company is surviving company. The combined company is named "Tokio Marine Newa Insurance Company Ltd."

註：94年4月1日新安產物保險公司與新安東京海上產物保險公司合併，以新安產物保險公司為存續公司，合併後公司名稱為新安東京海上產物保險股份有限公司，董事長嚴凱泰、總經理陳忠鏗。

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Insurance Company of North America, Taipei Branch

Date of Establishment:

President:

Paid-up Capital:

Number of Contact Office:

Number of Employees:

July 26, 1982

Edward Tseng

NT\$50,000,000

[1]Branch Office, [0]Liaison

44

Premium Income: a. Direct Written Premium

NT\$1,090,142,477

b. Reinsurance Premium

NT\$311,710,388

Reserves:

Address:

Telephone:

Telefax:

http:

a. Unearned Premium Reserves

NT\$262,776,733

b. Outstanding Loss Reserves

NT\$138,691,526

c. Special Loss Reserves

NT\$355,349,940

10F., No. 8, Sec. 5, Hsin Yi Rd,

Taipei, Taiwan, R. O. C

(02)8758-1800

(02)8758-1888

//www.ace-ina.com.tw

美商安達北美洲產物保險股份有限公司台北分公司

創立日期： 71.7.26

總經理：曾增成

資本額：NT\$50,000,000

公司分支機構數：(1)分公司 (0)通訊處

員工人數： 44人

保險費收入：(1)直接簽單保險費 NT\$1,090,142,477

(2)再保險費 NT\$311,710,388

準備金：(1)未滿期保費準備金 NT\$262,776,733

(2)賠款準備金 NT\$138,691,526

(3)特別準備金 NT\$355,349,940

地址：台北市106信義路五段8號10樓

電話：8758-1800

傳真：8758-1888

網址：www.ace-ina.com.tw

AIU Insurance Company Taiwan Branch

Date of Establishment:

President:

Paid-up Capital:

Number of Contact Office:

Number of Employees:

April 17, 1982

Kevin Goulding

NT\$329,776,840

[0]Branch Office, [12]Liaison Office

330

Premium Income: a. Direct Written Premium

NT\$2,776,719,356

b. Reinsurance Premium

NT\$611,558,395

Reserves:

Address:

Telephone:

Telefax:

http:

a. Unearned Premium Reserves

NT\$972,038,640

b. Outstanding Loss Reserves

NT\$124,611,196

c. Special Loss Reserves

NT\$589,203,263

16F, No. 200, Sec. 1, Kee-Lung Rd.,

Taipei, Taiwan, R. O. C.

(02)2723-6666

(02)8788-4698

//www.aiu.com.tw

美商美國環球產物保險有限公司台灣分公司

創立日期： 71.04.17

總經理：高凱文

資 本 額：NT\$329,776,840

公司分支機構數：(0)分公司 (12)通訊處

員工人數： 330人

保險費收入：(1)直接簽單保險費 NT\$2,776,719,356

(2)再保險費 NT\$611,558,395

準 備 金：(1)未滿期保費準備金 NT\$972,038,640

(2)賠款準備金 NT\$124,611,196

(3)特別準備金 NT\$589,203,263

地 址：台北市110信義區基隆路一段200號16樓

電 話：(02)2723-6666

傳 真：(02)8788-4698

網 址：www.aiu.com.tw

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Federal Insurance Company, Taipei Branch

Date of Establishment:

President:

Paid-up Capital:

Number of Contact Office:

Number of Employees:

February 6, 1987

Irene Liang

NT\$353,009,292

[1]Branch Office, [0]Liaison Office

12

Premium Income: a. Direct Written Premium

NT\$132,393,044

b. Reinsurance Premium

NT\$29,164,974

Reserves:

Address:

Telephone:

Telefax:

http:

a. Unearned Premium Reserves

NT\$79,434,844

b. Outstanding Loss Reserves

NT\$7,359,421

c. Special Loss Reserves

NT\$110,703,910

1F, No. 101, Song Jen Rd., Taipei,

Taiwan,R.O.C.

(02)8780-8809

(02)8780-9269

//www.chubb.com

美商聯邦產物保險股份有限公司台北分公司

創立日期： 76.2.6

總經理：梁愛雲

資本額：NT\$353,009,292

公司分支機構數：(1)分公司 (0)通訊處

員工人數： 12人

保險費收入：(1)直接簽單保險費 NT\$132,393,044

(2)再保險費 NT\$29,164,974

準備金：(1)未滿期保費準備金NT\$79,434,844

(2)賠款準備金 NT\$7,359,421

(3)特別準備金 NT\$110,703,910

地址：台北市110信義區松仁路101號1樓

電話：(02)8780-8809

傳真：v(02)8780-9269

網址：www.chubb.com

Asia Insurance Co., Ltd. Taiwan Branch

Date of Establishment:

Chairman:

President:

Paid-up Capital:

Number of Contact Office:

Number of Employees:

July 11, 1996

Robin Y. H. Chen

An-Lo Sung

NT\$95,000,000

[1]Branch Office, [0]Liaison Office

11

Premium Income: a. Direct Written Premium

NT\$20,235,123

b. Reinsurance Premium

NT\$19,087,960

Reserves:

Address:

Telephone:

Telefax:

http:

a. Unearned Premium Reserves

NT\$9,359,051

b. Outstanding Loss Reserves

NT\$1,827,607

c. Special Loss Reserves

NT\$5,645,504

Suite 905, 9F, No. 18, Sec. 1,

Chang An E. Rd., Taipei, Taiwan,
R. O. C.
(02)2568-3080, 2521-7766
(02)2563-8246
//www.asiainsurance.com

香港商亞洲保險有限公司台灣分公司

創立日期：85.7.11
董 事 長：陳有慶
總 經 理：宋安樂
資 本 額：NT\$95,000,000
公司分支機構數：(1)分公司 (0)通訊處
員工人數：11人
保險費收入：(1)直接簽單保險費 NT\$20,235,123
(2)再保險費 NT\$19,087,960
準 備 金：(1)未滿期保費準備金 NT\$9,359,051
(2)賠款準備金 NT\$1,827,607
(3)特別準備金 NT\$5,645,504
地 址：台北市104長安東路一段18號9樓905室
電 話：(02)2568-3080，2521-7766
傳 真：(02)2563-8246
網 址：www.asiainsurance.com

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AXA France I.A.R.D. Taiwan Branch

Date of Establishment:

President:

Paid-up Capital:

Number of Contact Office:

Number of Employees:

January 3, 1997

Bernard Marseille

NT\$1 71,663,205

[1]Branch Office, [0]Liaison Office

1

Premium Income: a. Direct Written Premium

NT\$1 06,466

b. Reinsurance Premium

NT\$-6,444

Reserves:

Address:

Telephone:

Telefax:

a. Unearned Premium Reserves

NT\$0

b. Outstanding Loss Reserves

NT\$0

c. Special Loss Reserves

NT\$5,618,069

4F, No. 25, Sec. 1, Tun Hua S. Rd.,

Taipei, Taiwan, R.O.C.

(02)2738-8012

(02)2738-5864

法商安盛產物保險股份有限公司台灣分公司

創立日期：86.1.3
總經理：馬伯樂
資本額：NT\$171,663,205
公司分支機構數：(1)分公司 (0)通訊處
員工人數：1人
保險費收入：(1)直接簽單保險費 NT\$106,466
(2)再保險費 NT\$-6,444
準備金：(1)未滿期保費準備金 NT\$0
(2)賠款準備金 NT\$0
(3)特別準備金 NT\$5,618,069
地址：台北市105敦化南路一段25號4樓
電話：2738-8012
傳真：2738-5864

Mitsui Sumitomo Insurance Co., Ltd. Taipei Branch

Date of Establishment:

March 16, 1999

President:

Masaru Sakai

Number of Contact Office:

March 16, 1999

Masaru Sakai

NT\$195,000,000

[1]Branch Office, [2]Liaison Office

51

Premium Income: a. Direct Written Premium

NT\$367,214,246

b. Reinsurance Premium

NT\$462,842,395

Reserves:

Address:

Telephone:

Telefax:

http:

a. Unearned Premium Reserves

NT\$91,307,178

b. Outstanding Loss Reserves

NT\$17,796,086

c. Special Loss Reserves

NT\$93,201,087

7F, No.260, Tun Hua North Rd.,

Taipei Taiwan, R. O. C.

(02)8712-1350

(02)8712-1370

//www.ms-ins.com.tw

日商三井住友海上火災產物保險股份有限公司台北分公司

創立日期：88.3.16

總經理：坂井優

資本額：NT\$195,000,000

公司分支機構數：(1)分公司 (2)通訊處

員工人數：51人

保險費收入：(1)直接簽單保險費 NT\$367,214,246

(2)再保險費 NT\$462,842,395

準備金：(1)未滿期保費準備金 NT\$91,307,178

(2)賠款準備金 NT\$17,796,086

(3)特別準備金 NT\$93,201,087

地址：台北市105敦化北路260號7樓

電話：8712-1350

傳 真：8712-1370
網 址：www.ms-ins.com.tw

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CARDIF Risques Divers Insurance Company, Taiwan Branch

Date of Establishment:

President:

Paid-up Capital:

Number of Contact Office:

Number of Employees:

July, 12, 2000

Alvin Lin

NT\$145,000,000

[1]Branch Office, [0]Liaison Office

30

Premium Income: a.Direct Written Premium

NT\$520,342,592

b.Reinsurance Premium

NT\$220,075,466

Reserves:

Address:

Telephone:

Telefax:

http:

a.Unearned Premium Reserves

NT\$29,756,443

b.Outstanding Loss Reserves

NT\$12,179,832

c.Specil Loss Reserves

NT\$70,595,545

17F., No. 270, Sec. 4, Chung Hsiao

E. Rd., Taipei, Taiwan, R. O. C.

(02)6638-3456

(02)6638-3457

//www.cardif.com.tw

法商佳迪福產物保險股份有限公司台灣分公司

創立日期：89.7.12

總經理：林志憲

資本額：NT\$145,000,000

公司分支機構數：(1)分公司 (0)通訊處

員工人數：30人

保險費收入：(1)直接簽單保險費 NT\$520,342,592

(2)再保險費 NT\$220,075,466

準備金：(1)未滿期保費準備金 NT\$29,756,443

(2)賠款準備金 NT\$12,179,832

(3)特別準備金 NT\$70,595,545

地址：台北市100忠孝東路四段270號17樓

電話：6638-3456

傳真：6638-3457

網址：www.cardif.com.tw

United Guaranty Mortgage Indemnity Company Taiwan Branch

Date of Establishment:

Chairman:

President:

Paid-up Capital:

Number of Contact Office:

Number of Employees:

June 1972

Charles Murry Reid

John Chang

NT\$50,000,000

[1]Branch Office, [0]Liaison Office

7

Premium Income: a. Direct Written Premium

NT\$0

b. Reinsurance Premium

NT\$0

Reserves:

Address:

Telephone:

Telefax:

http:

a. Unearned Premium Reserves

NT\$484,884

b. Outstanding Loss

NT\$0

c. Special Loss Reserves

NT\$268,827

10F, No. 92, Sec. 2, Dun Hua S. Rd.,

Taipei, Taiwan, R. O. C.

(02)2325-9766

(02)2525-9886

//www.ugcorp.com

美商聯合保險股份有限公司台灣分公司

創立日期：93.6

董事長：查理士·穆利·雷德

總經理：章強

資本額：NT\$50,000,000

公司分支機構數：(1)分公司

員工人數：7人

保險費收入：(1)直接簽單保險費 NT\$0

(2)再保險費 NT\$0

準備金：(1)未滿期保費準備金 NT\$484,884

(2)賠款準備金 NT\$0

(3)特別準備金 NT\$268,827

地址：台北市106敦化南路二段92號10F

電話：(02)2325-9766

傳真：(02)2325-9886

網址：www.ugcorp.com

Central Reinsurance Corporation

Date of Establishment:

Chairman:

President:

Paid-up Capital:

Number of Employees:

October 31, 1968

Cheng-Tui Yang

Solomon C.F. Chiu

NT\$4,200,000,000

120

Premium Income: a. Direct Written Premium

NT\$0

b. Reinsurance Premium

NT\$16,861,350,000

Reserves:

Address:

Telephone:

Telefax:

http:

a. Unearned Premium Reserves

NT\$5,446,540,000

b. Outstanding Loss

NT\$5,370,680,000

c. Special Loss Reserves

NT\$2,518,090,000

12F, No. 53 Nanking E. Rd., Taipei,

Taiwan, R. O. C.

(02)2511-5211

(02)2523-5350

//www.centralre.com

中央再保險公司

創立日期： 57.10.31

董 事 長：楊誠對

總 經 理：邱展發

資 本 額：NT\$4,200,000,000

員工人數： 120人

保險費收入：(1)直接簽單保險費 NT\$0

(2)再保險費 NT\$16,861,350,000

準 備 金：(1)未滿期保費準備金 NT\$5,446,540,000

(2)賠款準備金 NT\$5,370,680,000

(3)特別準備金 NT\$2,518,090,000

地 址：台北市104南京東路二段53號12F

電 話：(02)2511-5211

傳 真：(02)2523-5350

網 址：www.centralre.com

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一、簡介

臺灣市場概況

	2002	2003	2004
人口(百萬)	22.4	22.6	22.6
面積(平方公里)	36,000	36,000	36,000
國民生產毛額(美金十億元)	289.2	295.6	316.7
國內生產毛額(美金十億元)	281.9	286.2	305.4
國民生產毛額平均每人(美金)	12,956	13,139	14,032
進口貿易值(美金十億元)	112.53	127.25	167.90
出口貿易值(美金十億元)	130.59	144.18	174.02
經濟成長率(%)	3.59	3.33	5.71
臺售物價指數年增率(%)	0.1	2.5	7.1
消費者物價指數年增率(%)	-0.2	-0.3	1.6
失業率(%)	5.2	4.9	4.4
汽車數(千輛)	5,924	6,134	6,389
機車數(千輛)	11,983	12,366	12,793
電話門號數(千門)	37,004	38,450	35,057
匯率US\$/NT\$	34.76	33.98	31.92
利率(中央銀行重貼現率)	2.03	0.99	0.99

主要城市

城市名稱	人口 (百萬)	特 徵
台北	2.62	首都，政經中樞
基隆	0.39	北部主要港都
新竹	0.38	北部科學園區
台中	1.02	中部最主要都市， 台中港距五十公里
台南	0.75	南部之古都
高雄	1.51	南部主要之工商 都市亦以港都聞名
花蓮	0.34	東部主要港市

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1. 地理位置

台灣又名福爾摩沙，是一個距離中國大陸東南岸一百六十公里的島嶼。海峽與大陸的福建省相望。南方三百六十公里處為菲律賓。北方一千零七十公里處為日本。台灣全長三百七十七公里，最寬之處達一百四十二公里。

2. 氣候

台灣屬副熱帶氣候，氣候宜人。北部均溫為攝氏22度，南部均溫為攝氏24.5度。五月到十月為夏季，十二月到二月為冬季，冬季短暫而不嚴寒。雨量豐沛，平均年降雨量為2,500公釐(100英寸)。地形及季節性之變化多端，通常北部在冬季多雨，南部在夏季多豪雨，飄雪多僅見於高山地區。

3. 人民

除了大約四十三萬九千餘名原住民外，餘均於十七、十八世紀以後陸續來自中國大陸。

4. 語言

正式的語言為標準國語。台語及客家語為二種最普遍的方言。最普遍學習的外語為英語，並自小學開始教授。日語為其次普遍學習之外語。

5. 教育

九年一貫義務教育自小學到國民中學已貫徹至全國，教育普及率達99.9%。上述大部份畢業生均繼續升學至高級中學，而後每年約有壹佰貳拾餘萬的學生分別升入154所各級大學，專科及學院中繼續深造。

6. 交通

國際機場

桃園中正國際機場為距台北四十公里之北部國際機場，高雄機場在南部為國內國際班機共用之機場。

國內機場

台北、高雄、台中、嘉義、花蓮、台東、屏東及主要離島均有國內線班機。

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南北高速公路

中山高速公路連結基隆及高雄全長393公里於民國六十四年通車。第二高速公路完工於民國八十八年，全長430公里，由基隆至屏東林邊。

鐵路

台灣鐵路網全長2,409公里環繞全島，有各種普通及快車服務旅客。

高速鐵路

高速鐵路乃政府於民國八十九年三月二十七日起採公共工程計畫委由民間企業籌資建設，營運後交還政府之方式承建，全長345公里由台北至高雄共設十一個站，預計由北到南僅需費時九十分鐘。

公路網

全島公路網共計20,180公里遍及全島各大城市及小鄉鎮。

大眾捷運系統

台北大眾捷運系統目前全長67.2公里，共包含七條路線，另有四條路線，全長52.8公里，現正在建築中。高雄大眾捷運系統全長42.7公里共包含二條路線，現正在建築中，預計於民國九十六年十月全線完工。

港口

高雄港為目前世界貨櫃運輸量排名第五大港口，基隆為台灣第二大港，對於台北及北台灣的進出口貿易扮演積極的角色，其他主要港口為中部之台中港，東部的花蓮港及蘇澳港。

7. 國際通信

複雜的IDD電話交換系統為目前台灣通用之系統，傳真及電報全天二十四小時透過衛星、海底電纜及微波等方式傳輸。

8. 經濟

2004年國際間經濟概況，自2003年下半年起，由於美國在貨幣寬鬆政策的擴張下，經濟逐漸強勁翻升，帶動全球經濟均呈優良表現；亞洲各主要國家景氣持續穩健復甦，歐洲各國亦能乘機擺脫經濟遲滯成長之困境。依據國際貨幣基金(IMF)之預測，本年度全球經濟成長率可達5.0%，已創近年來新高紀錄。

國內經濟，在全球景氣強力復甦及政府政策性利多推動下，無論進出口貿、生產及投資等均隨之大幅擴張，股市、房市交易轉趨活絡，第一二兩季經濟成長率持續提高，表現至為優異。下半年起，由於利率調升、油價波動，新台幣匯率升值及風災水患不斷等因素，導致景氣趨緩。但全年經濟成長率，根據行政院主計處公布之資料仍高達5.71%，也是自亞洲金融風暴發生後，我國經濟表

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現最為亮麗的一年。

在貿易及生產方面，本年進出口貿易均仍暢旺，全年進、出口分別較上年同期增加20.7%與21.3%。出口以通訊及電子的機械及電機設備產品為大宗，進口則以化工原料比重最高。工業生產於第二季達到成長高峰，全年較上年同期增加11.3%。貨幣市場，下半年中央銀行二度調升利率，各調升一碼及半碼，可了解央行謹慎進行利率微調政策，以避免影響投資和消費意願。

展望2005年國內外經濟情況，據國際間各主要經濟研究機構預測，多認為由於原油漲價，利率攀升等因素，全球經濟成長速度將趨減緩，但仍可循序漸進，不致脫離常軌。國內經濟方面，在全球經濟成長趨緩之情勢下，無論進出口貿易、公民營投資及生產建設等，均將受到影響，景氣擴張力道亦不若上年度之強勁。據一般觀測，全年經濟成長率仍可維持在4%至5%之間，應屬正常穩定水準。

二、市場概況

1. 市場概況

由於全球及國內經濟景氣持續復甦，內需增加，造就民國九十三年度整體財產保險業之簽單保費收入再創歷史新高達到新台幣1,154.68億元，較前一年度的新台幣1,094.69億元成長了5.48%。

雖然九十三年度國內財產保險市場競爭仍然激烈，但新種保險產品及潛在市場的不斷開發，使得財產保險業九十三年度之整體財產保險簽單保費收入連續第五年成長。

我國九十三年度財產保險業之簽單總保費收入新台幣1,154.68億元中，火災保險之簽單保險費收入占新台幣221.01億元，較九十二年度之新台幣241.78億元減少了新台幣20.77億元，成長率負8.59%。

就整體海上保險而言，九十三年度之總簽單保險費收入為新台幣83.58億元，較九十二年度之新台幣77.38億元，保險費成長新台幣6.20億元，成長率為8.00%。

貨物運輸保險在經濟成長回穩，進出口貨物業務量增加的情形下，九十三年度貨物運輸保險簽單總保費收入由九十二年度的新台幣52.86億元，成長到九十三年度的新台幣58.60億元，保險費增加新台幣5.74億元，成長率為10.87%。

船體保險方面，包括漁船險，九十三年度之簽單總保險費收入計新台幣24.98億元，較九十二年度之新台幣24.53億元雖僅小幅成長了新台幣0.45億元，但成長率已由九十二年度之負成長7.92%，轉為成長1.83%。

而漁船保險市場，九十三年度簽單總保險費收入為新台幣7.32億元，較九十二年度之新台幣7.30億元僅增加新台幣0.02億元，成長率為0.27%。

汽車保險九十三年度之簽單總保險費收入為新台幣550.48億元，較九十二年度的新台幣503.87億元，保險費收入增加新台幣46.61億元，成長率為9.25%，是最近五年來成長最高的一年，這也使汽車保險在國內財產保險市場之市占率再由九十二年度的46.03%，上升到九十三年度的47.67%，其市占率仍居各種財產保險之冠。

航空保險方面，九十三年度簽單總保險費收入為新台幣31.93億元，較九十二年度的新台幣38.40億元，大幅萎縮新台幣6.47億元，負成長高達16.85%。而航空保險簽單總保險費收入銳減的原因應與過去兩年損失率良好，費率下降有關。

國內經濟的穩定成長與政府繼續推動各項公共工程建設，使得九十三年度工程保險簽單總保險費收入首次超越新台幣70億元，達新台幣70.57億元，較九十二年度的新台幣68.65億元，保險費收入成長新台幣1.92億元，成長率為2.80%。

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各種意外保險方面，包含責任保險、信用保證保險及其他財產保險，九十三年度之簽單總保險費收入為新台幣197.12億元，較九十二年度之新台幣164.61億元，保險費增加達新台幣32.51億元，成長幅度為19.75%。再依各險別九十三年度的保險費收入分析，責任保險之簽單總保險費收入為新台幣61.58億元，而信用保證保險和其他財產保險保險費收入則分別為新台幣30.53億元及新台幣105.01億元。

就各種財產保險之市場占有率分布情形而言，九十三年度，汽車保險市占率為47.67%，仍居各險種之冠，其它的52.33%，分別為火災保險19.14%、貨物運輸保險為5.08%、船體保險和漁船保險合計為2.16%、航空保險為2.77%、工程保險為6.11%，以及各種意外保險合計17.07%。

九十三年度整體財產保險業的平均賠款率為45.23%，較九十二年度45.31%的微幅下降了0.08%。由於過去三年內國內較少發生天然巨災意外事故，因此，整體財產保

險業者已連續三年市場平均賠款率都低於50%，財產保險業繼續維持獲利狀態。回顧九十三年度各種財產保險之賠款變化情形，依統計資料顯示，火災保險之賠款率由九十二年度10.77%驟升至21.45%，貨物運輸保險則由九十二年度之41.09%改善為38.74%，降低了2.35%。而船體保險和漁船保險合併計算之賠款率則由九十二年度之46.88%大幅攀升至110.46%，激增63.58%，賠款率成長高達135.62%。反觀任意汽車保險之平均賠款率僅微幅升高0.26%，由九十二年度之54.41%增至九十三年度之54.67%；而強制汽車保險賠款率則由九十二年度之79.91%，降至九十三年度之75.16%，減少了4.75%。航空保險方面，其賠款率更由九十二年度之94.05%，降為負49.08%，這是歷年來首次航空保險賠款率為負數。由於台灣地處天災風險偏高的區域，工程保險之賠款經驗長年不良，但最近三年頗為不同，已連續三年未有重大颱風或豪雨災害發生，是以，九十三年度工程保險之賠款率雖從九十二年度之25.42%提高至36.19%，增加10.77%，但最近三年之平均賠款率為僅19.81%，應是近一、二十年來所沒有的紀錄。最後，各種意外保險方面，九十三年度之賠款率僅為39.25%，較九十二年度之40.38%，續降1.13%，再創歷史新低。

47.67 %

19.14 %

5.08 %

2.16 %

2.77 %

6.11 %

17.07 %

汽車保險

火災保險

貨物運輸保險

船體和漁船保險

航空保險

工程保險

意外保險

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表1-1：保費收入及成長率表

(單位：新台幣佰萬元/百分比)

年 度		2000	2001	2002	2003	2004
火災保險	金 額	16,692	19,754	23,627	24,178	22,101
	成 長 率	13.06	18.34	19.61	2.33	-8.59
貨物運輸保險	金 額	4,374	4,298	4,705	5,286	5,860
	成 長 率	11.81	-1.73	9.46	12.35	10.87
船體保險	金 額	2,008	2,395	2,664	2,453	2,498
	成 長 率	2.66	19.27	11.23	-7.92	1.83

汽車保險	金額	50,639	47,254	48,659	50,387	55,048
	成長率	-0.89	-6.69	2.97	3.55	9.25
航空保險	金額	1,814	2,390	3,908	3,840	3,193
	成長率	-28.32	31.69	63.51	-1.74	-16.85
工程保險	金額	4,266	4,585	6,267	6,865	7,057
	成長率	18.60	7.48	36.68	9.54	2.80
意外保險	金額	8,042	10,153	11,603	16,461	19,712
	成長率	9.39	26.25	14.28	41.87	19.75
合計	金額	87,835	90,830	101,434	109,469	115,468
	成長率	3.08	3.41	11.67	7.92	5.48

備註：1.船體保險包括漁船保險在內。

2.其他財產保險包括責任保險、信用保證保險及各種財產保險。

資料來源：財團法人保險事業發展中心

中華民國產物保險商業同業公會

表1-2：賠款率表

(單位：百分比)

年 度	2000	2001	2002	2003	2004
火 災 保 險	41.43	96.98	12.17	10.77	21.45
貨 物 運 輸 保 險	50.80	60.88	37.34	41.09	38.74
船 體 保 險	125.18	71.50	35.20	46.88	110.46
汽 車 保 險	59.47	64.41	61.18	62.86	61.28
航 空 保 險	15.12	12.51	107.27	36.75	19.84
工 程 保 險	47.40	142.44	-4.78	25.42	36.19
意 外 保 險	75.61	68.14	69.40	40.38	39.25
合 計	57.09	74.44	46.62	45.31	45.23

資料來源：同表 1-1

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2. 火災保險

火災保險的直接保費收入從民國九十二年的新台幣二百四十一億七千八百萬元降至民國九十三年度的新台幣二百二十一億元，減少約新台幣二十億七千八百萬元，約百

分之八點五九。

火災保險的損失率從民國九十二年的百分之十點七七提高至民國九十三年之百分之二十一點四五，整體增加約百分之十點六八。主要原因是在九十三年發生了一些重大的商業火災事故損失。

表2：火災保險

(單位：新台幣佰萬元/百分比)

年 度	2000	2001	2002	2003	2004
簽單保險費	16,992	19,754	23,627	24,178	22,101
賠 款 率	41.43	96.68	12.17	10.77	21.45

備註：賠款率計算以簽單保費對已發生賠款為基礎。

資料來源：財團法人保險事業發展中心
中華民國產物保險商業同業公會

3. 貨物運輸保險

民國九十三年貨物運輸保險直接簽單保費為新台幣58.60億元，比民國九十二年新台幣52.86億元增加新台幣5.74億元，總簽單保費增加10.86%。

除進出口貨物量持續成長外，且石油及鋼鐵進口價格上漲保額增加，致使貨物運輸保險保險費仍能持續增加。

至於賠款率，則由民國九十二年41.09%，些微降低2.35%至民國九十三年之38.74%。

表3：貨物運輸保險

(單位：新台幣佰萬元/百分比)

備註：賠款率計算以簽單保費對已發生賠款為基礎。

資料來源：財團法人保險事業發展中心
中華民國產物保險商業同業公會

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表3：貨物運輸保險

(單位：新台幣佰萬元/百分比)

備註：賠款率計算以簽單保費對已發生賠款為基礎。

資料來源：財團法人保險事業發展中心
中華民國產物保險商業同業公會

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民國九十三年貨物運輸保險直接簽單保費為新台幣58.60億元，比民國九十二年新台幣52.86億元增加新台幣5.74億元，總簽單保費增加10.86%。

除進出口貨物量持續成長外，且石油及鋼鐵進口價格上漲保額增加，致使貨物運輸保險保險費仍能持續增加。

至於賠款率，則由民國九十二年41.09%，些微降低2.35%至民國九十三年之38.74%。

表3：貨物運輸保險

(單位：新台幣佰萬元/百分比)

年 度	2000	2001	2002	2003	2004
簽單保險費	4,374	4,298	4,705	5,286	5,860
賠 款 率	50.80	60.88	37.34	41.09	38.74

備註：賠款率計算以簽單保費對已發生賠款為基礎。

資料來源：財團法人保險事業發展中心
中華民國產物保險商業同業公會

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4. 船體保險

由於商船進出波斯灣地區次數增加，兵險保費增加，民國九十三年船體保險簽單保險費為新台幣24.98億元，比民國九十二年新台幣24.53億元些微增加新台幣0.45億元。

民國九十三年船體保險賠款率119.61%，比民國九十二年40.42%提高79.19%。另外，民國九十三年漁船保險賠款率88.38%，比民國九十二年62.20%增加26.18%。海上船體保險平均賠款率，包括商船及漁船二者，民國九十二年46.88%增加為民國九十三年110.46%。

表4: 船體保險

(單位：新台幣佰萬元／百分比)

4. 船體保險

由於商船進出波斯灣地區次數增加，兵險保費增加，民國九十三年船體保險簽單保險費為新台幣24.98億元，比民國九十二年新台幣24.53億元些微增加新台幣0.45億元。

民國九十三年船體保險賠款率119.61%，比民國九十二年40.42%提高79.19%。另外，民國九十三年漁船保險賠款率88.38%，比民國九十二年62.20%增加26.18%。海上船體保險平均賠款率，包括商船及漁船二者，民國九十二年46.88%增加為民國九十三年110.46%。

表4: 船體保險

(單位：新台幣佰萬元／百分比)

年 度	2000	2001	2002	2003	2004
簽單保險費	2,008	2,395	2,664	2,453	2,498
賠 款 率	125.18	71.50	35.20	46.88	110.46

備註：賠款率計算以簽單保費對已發生賠款為基礎。

資料來源：財團法人保險事業發展中心
中華民國產物保險商業同業公會

5. 汽車保險

民國九十三年汽車保險整體保險費收入為新台幣550.48億元，較前一年增加9.25%，其中強制汽車責任保險177.75億元，較上年度增加6.50%；任意汽車保險保費收入372.73億元，較上年度成長10.61%。強制汽車責任保險及任意汽車保險保險費之所以雙雙呈現較大之成長，主要乃因九十三年之新車銷售量創近幾年來之新高所致。

九十三年汽車任意保險之平均賠款率仍然維持近幾年之水準，為54.67%。較前一年度略增0.26%。

表5-1：任意汽車保險

(單位：新台幣佰萬元／百分比)

5. 汽車保險

民國九十三年汽車保險整體保險費收入為新台幣550.48億元，較前一年增加9.25%，其中強制汽車責任保險177.75億元，較上年度增加6.50%；任意汽車保險保費收入372.73億元，較上年度成長10.61%。強制汽車責任保險及任意汽車保險保險費之所以雙雙呈現較大之成長，主要乃因九十三年之新車銷售量創近幾年來之新高所致。

九十三年汽車任意保險之平均賠款率仍然維持近幾年之水準，為54.67%。較前一年度略增0.26%。

年 度	2000	2001	2002	2003	2004
簽單保險費	31,927	30,616	31,531	33,697	37,273
賠 款 率	53.51	56.05	53.53	54.41	54.67

備註：賠款率計算以簽單保費對已發生賠款為基礎。

資料來源：財團法人保險事業發展中心
中華民國產物保險商業同業公會

表5-2：強制汽車責任保險

(單位：新台幣佰萬元／百分比)

年 度	2000	2001	2002	2003	2004
簽單保險費	18,712	16,638	17,128	16,690	17,775
賠 款 率	69.65	79.78	75.27	79.91	75.16

備註：1.賠款率計算以簽單保費對已發生賠款為基礎。

2.簽單保險費包括機車強制責任險。

資料來源：財團法人保險事業發展中心
中華民國產物保險商業同業公會

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6. 航空保險

民國九十三年直接簽單保費新台幣31.93億元，比民國九十二年度新台幣38.40億

元大幅減少新台幣6.47億元或減少16.85%。直接簽單保險費減少主要歸因於基本及附加兵險保險費普遍調降，又無重大賠案發生所致。

至於航空保險賠款率，由民國九十二年36.75%降了16.91%而為民國九十三年度的19.84%。

表6：航空保險

(單位：新台幣佰萬元／百分比)

年 度	2000	2001	2002	2003	2004
簽單保險費	1,814	2,390	3,908	3,840	3,193
賠 款 率	15.12	12.51	107.27	36.75	19.84

備註：賠款率計算以簽單保費對已發生賠款為基礎。

資料來源：財團法人保險事業發展中心
中華民國產物保險商業同業公會

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7. 工程保險

民國九十三年度工程保險簽單總保險費收入再創紀錄，高達新台幣70.57億元，較前一年度之新台幣68.65億元，成長率為2.80%，保險費收入略增新台幣1.92億元。以九十三年度整體財產保險業簽單總保險費收入新台幣1,154.68億元來看，其市場占有率為6.11%，較九十二年度之市占率6.27%，小幅下降0.16%。

從民國八十九年度起至民國九十三年度止，工程保險簽單總保險費收入已連續五年的成長，而這五年間工程保險簽單總保險費收入之成長幅度，以八十九年為基礎，已成長了65.42%。

民國九十三年度工程保險簽單總保險費收入雖仍有成長，但因政府計劃的公共工程建設，有些未能依原先規劃的時程執行，以致工程保險的成長率趨緩。

民國九十三年度工程保險之業務結構，仍以營造綜合保險及安裝工程綜合保險等非續保性之工程保險業務為主，約僅有15%之保險費收入是來自營建機具綜合保險、鍋爐保險、機械保險和電子設備綜合保險等續保性之業務。

與主要開發國家比較，國內工程保險可續保業務之保險費收入仍偏低許多，期望業界應開始注意工程保險可續保業務之潛在市場，共同設法開發這類業務市場，以擴大工程保險業務來源，並減緩市場的價格競爭。

由於民國九十三年度國內仍無重大之工程保險巨災發生，儘管賠款率由九十二年度之25.42%增加為36.19%，仍是值得慶幸的一年。

長期而言，台灣地區工程保險仍無法避免天然巨災所可能帶給保險人的衝擊，如何推動各種工程施工期間之風險管理與損害防阻，將是工程保險業界未來需要加強與努力的目標。

表7：工程保險

(單位：新台幣佰萬元／百分比)

7. 工程保險

民國九十三年度工程保險簽單總保險費收入再創紀錄，高達新台幣70.57億元，較前一年度之新台幣68.65億元，成長率為2.80%，保險費收入略增新台幣1.92億元。以九十三年度整體財產保險業簽單總保險費收入新台幣1,154.68億元來看，其市場占

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表7：工程保險

(單位：新台幣佰萬元／百分比)

7. 工程保險

民國九十三年度工程保險簽單總保險費收入再創紀錄，高達新台幣70.57億元，較前一年度之新台幣68.65億元，成長率為2.80%，保險費收入略增新台幣1.92億元。以九十三年度整體財產保險業簽單總保險費收入新台幣1,154.68億元來看，其市場占有率為6.11%，較九十二年度之市占率6.27%，小幅下降0.16%。

從民國八十九年度起至民國九十三年度止，工程保險簽單總保險費收入已連續五年的成長，而這五年間工程保險簽單總保險費收入之成長幅度，以八十九年為基礎，已成長了65.42%。

民國九十三年度工程保險簽單總保險費收入雖仍有成長，但因政府計劃的公共工程建設，有些未能依原先規劃的時程執行，以致工程保險的成長率趨緩。

民國九十三年度工程保險之業務結構，仍以營造綜合保險及安裝工程綜合保險等非續保性之工程保險業務為主，約僅有15%之保險費收入是來自營建機具綜合保險、鍋爐保險、機械保險和電子設備綜合保險等續保性之業務。

與主要開發國家比較，國內工程保險可續保業務之保險費收入仍偏低許多，期望業界應開始注意工程保險可續保業務之潛在市場，共同設法開發這類業務市場，以擴大工程保險業務來源，並減緩市場的價格競爭。

由於民國九十三年度國內仍無重大之工程保險巨災發生，儘管賠款率由九十二年度之25.42%增加為36.19%，仍是值得慶幸的一年。

長期而言，台灣地區工程保險仍無法避免天然巨災所可能帶給保險人的衝擊，如何推動各種工程施工期間之風險管理與損害防阻，將是工程保險業界未來需要加強與努力的目標。

表7：工程保險

(單位：新台幣佰萬元／百分比)

會計年度	2000	2001	2002	2003	2004
簽單保險費	4,266	4,585	6,267	6,865	7,057
賠款率	47.40	142.44	-4.78	25.42	36.19

備註：賠款率計算以簽單保費對已發生賠款為基礎。

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8. 意外保險及其他保險

意外保險及其他保險包括：責任保險、保證及信用保險及其他財產保險。

民國九十三年整體意外保險及其他保險簽單保險費新台幣197.12億元，較民國九十二年的簽單保險費新台幣164.61億元，成長19.75%。民國九十三年整體意外保險及其他保險賠款率39.25%，較民國九十二年的整體意外保險及其他保險賠款率40.38%，降低1.13%。

意外保險及其他保險高成長的主要商品在傷害保險，傷害保險簽單保險費由民國九十二年的新台幣49億元，顯著提高到民國九十三年新台幣72億元。由於傷害保險的低賠款率致整體意外保險及其他保險賠款率亦明顯下降。

其中責任保險民國九十三年簽單保險費新台幣61.58億元，較民國九十二年的簽單保險費新台幣57.99億元，成長6.20%。民國九十三年賠款率36.47%，較民國九十二年的賠款率36.72%，降低0.25%。

其他財產保險民國九十三年簽單保險費新台幣105.01億元，較民國九十二年的簽單保險費新台幣79.76億元，成長31.66%。民國九十三年賠款率32.10%，較民國九十二年的賠款率27.82%，提高4.28%。

保證及信用保險民國九十三年簽單保險費新台幣30.53億元，較民國九十二年的簽單保險費新台幣26.86億元，成長13.66%。民國九十三年賠款率69.45%，較民國九十二年的賠款率85.58%，降低16.13%。

表8-1：意外保險及其他保險

(單位：新台幣佰萬元/百分比)

會計年度	2000	2001	2002	2003	2004
簽單保險費	8,042	10,153	11,603	16,461	19,712
賠款率	75.61	68.14	69.40	40.38	39.25

備註：賠款率計算以簽單保費對已發生賠款為基礎。

資料來源：財團法人保險事業發展中心

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表8-2：責任保險

(單位：新台幣佰萬元/百分比)

會計年度	2000	2001	2002	2003	2004
簽單保險費	3,366	4,440	5,476	5,799	6,158
賠款率	52.48	52.18	47.93	36.72	36.47

備註：賠款率計算以簽單保費對已發生賠款為基礎。

資料來源：財團法人保險事業發展中心

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表8-3：其他財產保險

(單位：新台幣佰萬元／百分比)

會計年度	2000	2001	2002	2003	2004
簽單保險費	2,621	3,387	3,452	7,976	10,501
賠款率	58.49	67.84	57.47	27.82	32.10

備註：賠款率計算以簽單保費對已發生賠款為基礎。

資料來源：財團法人保險事業發展中心

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表8-4：保證及信用保險

(單位：新台幣佰萬元／百分比)

會計年度	2000	2001	2002	2003	2004
簽單保險費	2,055	2,326	2,675	2,686	3,053
賠款率	135.32	99.03	128.76	85.58	69.45

備註：賠款率計算以簽單保費對已發生賠款為基礎。

資料來源：財團法人保險事業發展中心

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9. 分出至國外再保險費

民國九十三年分出至國外再保險費為新台幣367.28億元，比民國九十二年新台幣456.21億元，減少88.93億元，負成長19.49%。

去年分出至國外再保險費仍以分出至東南亞國家最多，計154.30億元，佔當年度總簽單保費13.36%。

表9：分出至國外再保險費

(單位：新台幣佰萬元/百分比)

年 度	2002		2003		2004	
	分出保費	百分比	分出保費	百分比	分出保費	百分比
英 國	5,149	5.07	5,295	4.84	4,227	3.66
法 國	692	0.68	751	0.68	589	0.51
德 國	5,064	4.99	5,409	4.94	4,392	3.80
其他歐洲國 家	5,223	5.15	5,477	5.00	4,487	3.89
日 本	2,119	2.09	2,410	2.20	3,692	3.20
東南亞國家	16,387	16.15	19,908	18.19	15,430	13.36
美 國	4,411	4.35	5,421	4.95	3,349	2.90
加拿大及其 他 美洲國家	613	0.60	941	0.86	508	0.44
澳 洲	20	0.02	9	0.01	54	0.05
總 計	39,678	39.10	45,621	41.67	36,728	31.81

資料來源：16家國內產險公司

6家國外產險分公司

三、財產保險商品

1. 火災保險

目前市場上現有的二種火險保單分別為住宅火險保單及商業火險保單。

1.1 住宅火險

自民國九十一年四月一日起，經財政部同意，住宅保單承保範圍類別包含

住宅火災保險及住宅地震基本保險。

住宅火災保險承保標的物包含建築物及動產，承保事故包含火災、爆炸、閃電雷擊、航空器墜落、機動車輛碰撞、意外事故所致之煙燻。除此之外，住宅火災保險還提供清除費用及臨時住宿費用。清除費用與保險標的之賠償金額合計超過保險金額者，保險公司之賠償責任以保險金額為限。臨時住宿費用，每一事故之補償限額每日最高為新台幣三千元，但以六十日為限且不受不足額保險限制。臨時住宿費用與保險標的之賠償金額合計超過保險金額者，保險公司仍負賠償責任。

自民國九十一年四月一日起，住宅地震保險不再是選擇性的附加險制度，凡民眾投保住宅火災保險即自動涵蓋地震基本保險。住宅地震基本保險承保範圍包括地震震動、地震引起之火災或爆炸、地震引起之地層下陷或滑動或開裂或決口。保險標的物之保險金額以重置成本為基礎但不得超過新台幣一百二十萬元。保險標的物之理賠是須建築物達到全損標準才可以理賠（損失金額超過重置金額的百分之五十）。除此之外，臨時住宿費用最高新台幣十八萬元將與賠款一同給付。住宅地震基本保險是由國內各家產物保險公司及中央再保險公司統籌辦理。

住宅火險可另外附加、颱風洪水、罷工、暴動、民眾騷擾、自動消防滲漏、竊盜、水漬等。

根據財政部規定，保險契約為一年期，長期住宅保單已自民國九十一年四月一日起停售，但先前已簽發之長期保單仍然有效。

1.2 商業火險

商業火險之保險標的物包括建築物、營業裝修、機器設備、和貨物；承保危險事故包含火災、爆炸所引起之火災、閃電雷擊。另可附加爆炸、地震、颱風、竊盜、罷工暴動等。

自民國九十二年一月七日起，中文全險式保單也可於市場上銷售。

2.貨物運輸保險

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國內貨物運輸保險保險單主要係使用一九八三年英國協會貨物險條款承保貨物運輸保險。

市場上並有許多特殊保險條款承保煤、油、冷凍食品、肉類等。

兵險及罷工險通常係屬基本保單除外不保項目，惟如有需要，得以加貼特別條款加費方式投保。

3.船體保險

3.1 商船保險

商船最普遍使用的保險單條款為英國協會船體時間保險條款，該條款承保範圍包括船體、機器、碰撞責任，及明示費用部份。

3.2 漁船保險

漁船保險係使用國內自行訂定之保險單及條款。自民國九十三年一月一日起已由原規章費率改為自由費率。

4.汽車保險

4.1 強制汽車責任保險

本險於民國八十五年十二月廿七日立法通過，並於民國八十七年元月 一日開始實施，其目的在於提供車禍受害人基本的保障，由於秉持無過失精神，且本保險為無盈無虧之經營模式，故大大降低了過去較為冗長的求償程序，而能提供一個快速且基本的保障，而對於肇事者未投保或肇事後逃逸的案件，也成立了特別補償基金填補被害人的損失。

現行強制汽車責任保險的保險金額為每一人體傷最高20萬元，每一人死亡140萬元，另亦提供殘障給付，分別依其等級賠付4萬~140萬元。惟自九十四年三月一日起每一人死亡之保險金額由140萬元提高為150萬；殘障給付亦同步調整，依其等級賠付4萬

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150萬元。

4.2 任意汽車第三人責任保險

由於強制保險所提供的為一基本保障，而且並不包含財物損失，因此被保險人基於本身之實際需求，亦可因選擇超過強制保險以上部份來加以投保，包括第三人傷害責任保險及第三人財物損失保險。

另外，保險公司亦提供各種特約保險，例如乘客責任保險、僱主責任保險、機車駕駛人傷害險及汽車經銷商、汽車製造商及汽車修理商之責任保險等。

4.3 汽車車體損失保險

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現行汽車車體損失保險依承保範圍之不同可分為三種，分別為甲式、乙式及丙式。甲式之承保範圍最廣，舉凡因碰撞、傾覆、火災、爆炸、閃電雷擊、拋擲物、墜落物及第三人非善意行為，或保險單條款未列入不保事項者均為承保範圍，而乙式保險單則將不明原因受損予以除外不保，至於丙式則為車對車碰撞汽車保險。

不論甲式或乙式之保險單，被保險人於申請理賠時都必須負擔基本自負額，第一次為新台幣3,000元、第二次5,000元，第三次及以後則每次負擔7,000元，至於丙式保單，被保險人則無須負擔基本自負額。

被保險人在投保車體損失險時，亦可加費投保颱風地震、因雨積水險或罷工暴動、民眾騷擾等特約保險。

4.4 汽車竊盜損失保險

本險乃承保被保險汽車因被偷竊、搶奪、強盜所致之毀損或滅失，由保險公司負賠償之責。被保險人同時亦能加費投保零件、配件等特約保險。

4.5 其他自選之承保範圍

為符合被保險人之實際需求，保險公司亦設計差異化之商品供被保險人選擇，並臚列如下：

1. 代車費用保險
2. 高自負額保險
3. 重大事故保險
4. 免自負額竊盜保險
5. 免折舊竊盜保險
6. 慰問金費用保險

5. 航空保險

航空保險係承保被保險人因飛機及直昇機所有、使用、管理所致責任或財損之保險。

商業航空公司所投保之意外損失保險的一般範圍如下：

航空機體保險

第三人責任保險

乘客法定責任保險

鑑於航空保險的獨特性，有關費率及保單格式通常由國際航空保險核保人決定。

6. 工程保險

6.1 營造綜合保險

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營造綜合保險係以提供各類營建工程於施工期間之安全保障為目的。被保險人在施工處所，於保險期間內，因突發而不可預料之意外事故所致承保工程之毀損或滅失，而需於修復或重置時，除約定不保事項外，保險公司對被保險人負賠償之責。

造綜合保險承保範圍：

- (1) 營造工程財物損失保險
- (2) 營造工程第三人意外責任保險
- (3) 加保第三人建築物龜裂、倒塌責任保險
- (4) 營造綜合保險附加僱主意外責任保險
- (5) 加保施工機具設備保險

以上第(2)、(3)、(4)及(5)項承保範圍依個案由被保險人視實際需要決定投保與否。

6.2 安裝工程綜合保險

安裝工程綜合保險之目的是為保障各種工業機器設備及各種鋼鐵或金屬構造物等安裝工程之施工安全與順利完成。被保險人在施工處所，於安裝或試車期間，因突發而不可預料之意外事故所致安裝工程之毀損或滅失，而需於修復或重置時，除約定不保事項外，保險公司對被保險人負賠償責任。

安裝工程綜合保險承保範圍：

- (1) 安裝工程財物損失保險
- (2) 安裝工程第三人意外責任保險
- (3) 安裝工程綜合保險附加僱主意外責任保險
- (4) 加保施工機具設備保險

以上第(2)、(3)及(4)項承保範圍依個案由被保險人視實際需要決定投保與否。

6.3 營建機具綜合保險

營建機具綜合保險為一年期保險單，需每年辦理續保。本保險主要係提供各種建築、土木、安裝及養護等營建工程所使用之各種機械、設備、器具、工具，例如，挖土機、推土機、牽引機、裝載機、打樁機、塔式吊車、各式起重機及隧道鑽掘機等之保險保障。凡保險標的物在保險單所載處所，於保險期間內，因突發而不可預料之意外事故所致之毀損或滅失，除約定不保事項外，保險公司對被保險人負賠償責任。

建機具綜合保險承保範圍：

- (1) 機具綜合損失保險
- (2) 第三人意外責任保險

以上第(2)項承保範圍依個案由被保險人視實際需要決定投保與否。

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6.4 機械保險

機械保險之保險期間以一年為原則，旨在承保各種原動機械設備、生產製造設備或工具機械設備及其附屬機械設備於安裝完成經試車或負荷試驗合格，並已正式操作後，在保險單所載處所，於保險期間內，因設計不當，材料、材質或尺度缺陷，製造、裝配或安裝之缺陷，操作不良、疏忽或怠工，鍋爐缺水，物理性爆炸、電氣短路、電弧或離心力作用所造成之撕裂，以及不屬本保險特別載明為不保事項之任何其他原因所致保險標之物之毀損或滅失。

6.5 鍋爐保險

鍋爐保險亦為一年期保險單，其目的是為提供各種具有蒸汽或空氣壓力之鍋爐或壓力容器於正常操作中因發生爆炸或壓潰所致毀損或滅失之保險保障。所謂「爆炸」包括鍋爐因爐膛或煙道氣體之突然與意外燃燒壓力所致之毀損，但因火災所致者除外。

鍋爐保險對於保險標的因本保險所承保意外事故，致第三人受有體傷或死亡，或第三人財物受有毀損或滅失，依法應由被保險人負責賠償，而受賠償請求時，保險公司對被保險人亦負賠償責任。所稱「第三人」不包括被保險人及其受僱人或家屬。

6.6 電子設備綜合保險

電子設備綜合保險屬概括式綜合保險單，係專為各種電腦或電子資料處理設備及其周邊設備等電子設備之所有權人或使用者提供保險保障。本保險承保之電子設備需經安裝完成，並測試合格。保險標之物因進行清理或檢修所為之拆卸、重新安裝及於原裝置處所內搬移過程中所發生之承保事故亦在賠償範圍內。

電子設備綜合保險承保範圍：

(1) 電子設備損失保險

本保險承保因突發而不可預料之意外事故所致電子設備之毀損或滅失，除約定不保事項外，由保險公司對被保險人負賠償之責。

(2) 電腦外在資料儲存體損失保險

本保險對於因電子設備損失險之承保事故所致電子設備中之電腦外在資料儲存體之毀損或滅失，除約定不保事項外，由保險公司對被保險人負賠償之責。

(3) 電腦額外費用保險

本保險係承保電子設備中之電腦，因電子設備損失險之承保事故，遭受毀損或滅失以致作業全部或部分中斷，為繼續原有作業需使用非保險單承保之替代電腦設備所增加之額外費用。賠償限額依約定之每日賠償金額及每

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年之賠償總額為限。

以上第(2)及(3)項承保範圍依個案由被保險人視實際需要決定投保與否。

7. 意外保險及其他保險

7.1 責任保險

公共意外責任保險

保障被保險人在營業處所內發生意外事故，造成第三人體傷或財損，依法所應負的賠償責任。

僱主責任保險

保障被保險人之受僱人因執行職務發生意外事故，遭受體傷或死亡，依法對受僱人應負的賠償責任。

產品責任保險

保障被保險人所銷售或製造的產品，因產品瑕疵發生意外事故，造成第三人體傷或財損，依法所應負的賠償責任。

電梯責任保險

保障被保險人因所有、使用或管理被保險電梯發生意外事故，造成乘坐或出入電梯之人體傷或財損，依法所應負的賠償責任。

營繕承包人責任保險

保障被保險人執行承包之工程營造於施工處所內發生意外事故，造成第三人體傷或財損，依法所應負的賠償責任。

污染責任保險

保障被保險人在作業、儲存或運輸過程發生突發的意外污染事故，造成第三人體傷或財損，依法所應負的賠償責任。

高爾夫球員責任保險

保障被保險人參加高爾夫球運動發生意外事故，造成第三人體傷或財損，依法所應負的賠償責任。並可擴大承保被保險人一桿進洞，衣李及球具損失及球童傷害醫療費用。

旅館綜合責任保險

保障被保險人經營飯店業務在營業處所內，發生意外事故造成顧客體傷或財損，依法所應負的賠償責任。並可擴大承保下列範圍：

- (1)被保險人保管箱責任
- (2)食物中毒
- (3)旅館接送服務責任
- (4)旅館內遭強奪損失
- (5)停車場責任

保全業責任保險

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保障被保險人經營保全業務，發生意外事故造成第三人體傷或財損，依法所應負的賠償責任。並擴大承保保全契約之契約責任。

幼稚園責任保險

保障被保險人經營幼稚園業務，發生意外事故造成第三人體傷、死亡或財損，依法所應負的賠償責任，並可擴大承保僱主責任保險。

大眾捷運系統旅客運送責任保險

保障被保險人經營捷運業務，發生意外事故造成旅客體傷、死亡或財損，依法所應負的賠償責任。

醫師業務責任保險

保障被保險人執行醫師業務發生意外事故，造成病人體傷或死亡依法所應負的賠償責任。

醫院綜合意外責任保險

保障被保險人經營醫療業務發生意外事故，造成第三人體傷或死亡依法所應負的賠償責任。並可擴大承保處所公共意外責任保險。

會計師責任保險

保障被保險人執行會計師業務因過失、錯誤或疏漏，造成第三人損失依法所應負的賠償責任。

律師責任保險

保障被保險人執行律師業務，因過失、錯誤或疏漏，造成第三人損失依法所應負的賠償責任。

建築師工程師專業責任保險

保障被保險人因執行建築師及工程師業務因過失、錯誤或疏漏，造成第三人損失依法所應負的賠償責任。

金融業保管箱責任保險

保障被保險人經營出租保管箱業務，發生意外事故造成承租保管箱之人的置存物損失，依法對承租人應負的賠償責任。

旅行業責任保險

保障被保險人所安排或接待的旅遊團發生意外事故，造成旅遊團員遭受體傷、死亡或殘廢，依相關之發展觀光條例及旅行業管理規則所應負的法定賠償責任。並可擴大承保旅遊文件之意外遺失重置費用及家屬前往處理之費用。

保險公證人專業責任保險

保障被保險人執行保險公證人業務，因過失、錯誤或疏漏造成第三人損失，依法所應負的賠償責任。

保險代理人經紀人專業責任保險

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保障被保險人執行保險代理人、經紀人業務，因過失、錯誤或疏漏，造成第三人損失依法所應負的賠償責任。

海外遊學業責任保險

保障被保險人所安排的遊學團發生意外事故，造成遊學團員遭受體傷、死亡或殘廢，依行政院消費者保護委員會通過之海外旅遊學習契約應記載及不得記載事項之規定所應負的法定賠償責任。並可擴大承保旅遊文件之意外遺失重置費用及家屬前往處理之費用。

7.2 其他財產及傷害保險

現金保險

保障被保險人的(1)運送現金(2)庫存現金(3)櫃台現金，遭到竊盜、搶奪、強盜、火災、爆炸及交通意外事故造成被保險人的財物毀損或滅失。

商業動產流動保險

保障被保險人的流動財物因發生儲存處所火災或運送意外事故造成被保險人的財物毀損或滅失。

竊盜損失保險

保障被保險人承保處所內之物品因竊盜所造成的損失。並可擴大承保房屋遭受竊盜所致之毀損。

玻璃保險

保障被保險人因玻璃發生意外事故造成的毀損或滅失。

核能保險

保障被保險人因發生核子意外事故造成損失，損失範圍包括被保人的財物毀損或滅失及被保險人的法律責任及污染責任。

傷害保險

保障被保險人因發生外來非疾病意外事故，致被保險人殘廢或死亡的損失，並可擴大承保意外醫療費用。

7.3 保證及信用保險

銀行業綜合保險

適合銀行業專用的綜合保險，承保項目共有七項：

- (1) 員工誠實保證保險
- (2) 營業處所之財產
- (3) 運送中之財產
- (4) 票據及有價證券之偽造或變造
- (5) 偽造通貨
- (6) 營業處所及設備之損毀
- (7) 證券或契據之失誤

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員工誠實保證保險

保障被保險人因被保證員工不誠實行為，造成被保險人的財務損失。

旅行業履約保證保險

保障被保險人繳交旅遊團費後，因旅行業財務問題無法履約造成被保險人團費損失。

工程保證保險

包括工程押標金保證保險、工程履約保證保險、工程預付款保證保險、工程支付款保證保險、工程保留款保證保險、工程保固保證保險

消費者貸款信用保險

保障被保險人提供消費者信用貸款，因貸款人不履行還款義務造成被保險人的損失。

海外遊學業履約保證保險

保障被保險人繳交遊學團費後，因遊學者財務問題無法履約造成被保險人團費損失。

四、招攬制度

我國財產保險業之行銷體系雖大致可區分為經紀人制度、代理人制度及業務員制度。然我國產險市場目前約有九成之業務係來自保險代理人及經紀人。

從民國八十年十二月三十一日起，所有之保險經紀人及代理人均須經過資格測驗考試及向財政部取得執業證書，方能招攬保險業務。自民國八十二年十一月二十二日起，所有之業務員必須經過資格測驗考試通過並由所屬公司、代理人公司或經紀人公司向中華民國產物保險商業同業公會辦理登錄，始能招攬保險業務；另從民國八十七年四月二十八日起，業務員經所屬公司同意，並取得相關資格後，得登錄於另一家非經營同類保險業務之所屬公司，同時為財產保險及人身保險業務員，此重大變革，將有助於提供消費者更便利之服務。

過去三年經核准取得招攬資格之保險經紀人、保險代理人及保險業務員詳細數字如下表：

年度	2002	2003	2004
保險經紀人	125	139	173
保險代理人	284	286	316
保險業務員	53,991	78,389	81,232

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五、保險專業資格考試

1. 產物保險業核保及理賠人員資格考試

中華民國產物保險核保學會於民國七十二元月獲財政部授權負責審核產物保險業核保及理賠人員資格並核發證書，獲得上述證書者在保險業服務有較佳之升遷機會。

於民國七十四年以前該項審核工作均以口試方式辦理，自民國七十四年以後審核方式改採先筆試再口試方式辦理，惟自民國七十六年以後則僅採筆試方式每年辦理二次考試，以增進產物保險業同仁之水準與專業知識之成長。

2. 保險業經紀人、代理人及公證人資格考試

保險業經紀人、代理人及公證人需經考試院所舉辦之專門職業及技術人員考試合格者，或應財政部舉辦各該人員資格測驗合格者，以個人名義或受公司組織之僱用方式取得執業證書，並接受財政部所舉辦之訓練課程後執行業務。

3. 保險業務員資格考試

具國中畢業資格者，經由其所屬保險公司向中華民國產物保險商業同業公會報名，參加其舉辦之業務員資格測驗。

上述考試包括保險理論與實務，保險契約法及相關之各種財產及意外保險科目。

參加業務員資格測驗合格者，得由所屬保險公司為其向產物保險商業同業公會辦理登錄，領得登錄證後始得為其所屬公司招攬保險業務。

4. 美國產物保險核保人資格考試

美國產物保險核保人資格考試係由美國產物保險核保學院所主辦。

美國產物保險核保學院為提升財產及責任保險之專業技能，針對保險業務，經濟及法律環境之狀況設計了十期課程，凡通過上述之課程考試及符合其規定之一些道德及實務經驗者得授與專業人員資格。

財團法人保險事業發展中心經美國產物保險學院授權每年辦理該項考試一次。

5. 英國皇家保險學院資格考試

英國皇家保險學院乃為教育保險專業人員而設計之資格考試計劃。

凡通過該項資格考試者將可得到全世界均認可之正統的綜合保險教育證書。經由該學院所獲得之保險知識，不僅可獲得較佳之工作機會且對於加強相關工作有更好的發展。

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財團法人保險事業發展中心經英國皇家保險學院授權每年辦理一次該項考試。

6. 個人風險管理師及企業風險管理師資格考試

「個人風險管理師」及「企業風險管理師」之考試乃由中華民國風險管理學會

主辦。

個人風險管理師及企業風險管理師之規劃其目的乃為加強專業風險之管理。該項考試目前每年舉辦二次。

個人風險管理師之規劃乃針對風險管理之原理，產物保險之風險管理，人壽保險之風險管理等。企業風險管理師之規劃乃針對商業風險管理之原理、民法，工業安全及健康管理，財務及保險管理等，為社會及企業培育該項人才。

7. 意外保險精算師資格考試

意外保險精算考試是由美國意外保險精算協會所主辦為甄試各種產物保險及意外保險有關精算工作之會員。

中華民國精算學會被授權在台灣每年舉辦二次該項考試。

8. 中華民國精算師資格考試

中華民國精算師資格考試是由中華民國精算學會所主辦，該項考試乃為提升精算人才之專業素質，每年舉辦二次該項考試，凡通過八科考試，並具有在台灣保險業一年之實際工作經驗者將有資格可申請成為中華民國精算學會之會員。

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六、中華民國產物保險商業同業公會

中華民國產物保險商業同業公會於民國八十七年六月十七日成立，設立宗旨為培植國內保險公司營運基礎，從事保險業務之研究開發，並制定各項規章，研發新種保險，藉組織之力量，作為政府與同業、同業與同業間之橋樑，從事各項聯繫、協調。本會之任務如下：

- 1.關於會員營業之協助調查統計及研究發展事項。
- 2.關於會員營業規章及保險費議訂事項。
- 3.關於會員共同利益之維護與增進事項。
- 4.關於會員營業弊害之矯正及違章之處理暨糾紛之調解事項。
- 5.關於同業員工技能訓練及業務講習之舉辦事項。
- 6.關於辦理會員委託申請、變更、換領證照或資格證明及其他服務事項。
- 7.關於國內外保險市場之聯繫、介紹及調查事項。
- 8.關於主管官署或有關方面之交辦或委辦事項。
- 9.關於向主管官署之建議或請願事項。
- 10.關於本業社會職責之辦理事項。
- 11.關於會員聯合公告及業務宣傳事項。
- 12.配合政府推行政令，並參加各種社會活動事項。

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七、財團法人保險事業發展中心

財團法人保險事業發展中心係由保險業務發展基金捐助，於民國七十四年七月一日成立之非營利機構，從事保險專業研究，保險事業人才培育及保險業各項精算及統計工作，並協助推動保險政策、宣導保險知識，期能增進保險人、被保險人及社會大眾共同的利益，進而維護社會經濟的繁榮與安定。

該中心主要的服務內容包括下列各項：

- 1.保險業務的研究與發展。
- 2.保險業務的精算與統計。
- 3.保險人才的培訓與專業資格考試。
- 4.保險業務的諮詢與服務。
- 5.保險知識的推廣與宣導。
- 6.主管機關委辦事項。
- 7.保險業務檢查的協辦事項。
- 8.保險申訴及協助主管機關辦理保單審查事項。
- 9.其他與保險事業發展有關的事項

八、重要大事記

1.民國93月6月15日大法官釋憲指出，人身保險契約並非為填補被保險人之財產上損害，不受保險法複保險之相關規定限制，將影響現行保險人以「要保人意圖不當得利而為複保險」做為拒賠理由之實務。

2.民國93年7月1日行政院金融監督管理委員會成立，保險業監理事業主管機關由前財政部保險司提升為金管會保險局。

3.民國93年8月日本千禧亞洲保險集團購入統一安聯產物保險股份有限公司所有股權，連同原持有之新安產物保險股份有限公司股權，於94年4月合併成立為新安東京海上產物保險公司。

九、發行刊物

1. 統計

名稱	發行單位
(1) 保險年報	行政院金融監督管理委員會保險局
(2) 保險年鑑	財團法人保險事業發展中心
(3) 保險業務概況	財團法人保險事業發展中心
(4) 產物保險業務、財務統計表彙編	財團法人保險事業發展中心
(5) 產物保險統計要覽	財團法人保險事業發展中心
(6) 海上保險業務統計年報	財團法人保險事業發展中心
(7) 火災保險業務統計年報	財團法人保險事業發展中心
(8) 汽車保險業務統計年報	財團法人保險事業發展中心
(9) 意外保險及其他財產保險業務統計年報	財團法人保險事業發展中心
(10) 產物保險年鑑	中華民國產物保險商業同業公會

2. 期刊

名稱	發行單位	期別
(1) 現代保險	現代保險雜誌社(有)公司	月刊
(2) 財務顧問	保險行銷雜誌社	月刊
(3) 風險與保險	中央再保險公司	月刊
(4) 保險專刊	財團法人保險事業發展中心	季刊
(5) 保險大道	中華民國產物保險商業同業公會	半年刊
(6) 風險管理學報	中華民國風險管理學會	每年三次
(7) 風險管理雜誌	中華民國風險管理學會	半年刊
(8) 保險實務與制度	財團法人保險事業發展中心	半年刊
(9) 金融展望	行政院金融監督管理委員會	月刊

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十、重大損失

公司名稱	負責人	地址	電話/傳真
瑞士商瑞士再保險公司 台灣分公司	陳嘉美	台北市民生東路3段156號9樓之5及之6	02-27161388 02-27135774
德商漢諾威再保險股份有 限公司台北聯絡處	陳子超	台北市敦化北路167號17樓B室	02-27171999 02-25477067

德商科隆再保險股份有限公司台北聯絡處	陳健慶	台北市敦化南路2段216號20樓B1	02-87331179 02-27330110
德商慕尼黑再保險股份有限公司台北聯絡處	柯嘉興	台北市民生東路3段109號16樓	02-27177231 02-27124959
日商東亞再保險股份有限公司台北聯絡處	王興鏜	台北市民生東路3段128號4樓之2	02-27151015 02-27151628

十一、外國財產保險業在台聯絡處所

公司名稱	負責人	地 址	電話/傳真
達信保險經紀人股份有限公司台灣分公司	韋 樸	台北市復興北路367號9樓	02-27168840 02-27168847
怡安班陶氏保險經紀人股份有限公司	林 天 賜	台北市仁愛路3段136號9樓902室	02-23252221 02-23252278
偉固保險經紀人股份有限公司	費 柏	台北市中山北路2段114號2樓	02-25603000 02-25314520
和諧保險經紀人股份有限公司	德 田 充	台北市林森北路577號9樓	02-25966516 02-25967112
信利保險經紀人股份有限公司	黃 範	台北市忠孝東路5段669號7樓之1	02-87859563 02-87858697
萬達保險經紀人股份有限公司	沙 昌 達	台北市忠孝東路1段112號5樓	02-23939788 02-23915955

十二、外國再保險業在台聯絡處所

公司名稱	負責人	地 址	電話/傳真
瑞士商瑞士再保險公司 台灣分公司	陳嘉美	台北市民生東路3段156號9樓之5及之6	02-27161388 02-27135774
德商漢諾威再保險股份有 限公司台北聯絡處	陳子超	台北市敦化北路167號17樓B室	02-27171999 02-25477067
德商科隆再保險股份有限 公司台北聯絡處	陳健慶	台北市敦化南路2段216號20樓 B 1	02-87331179 02-27330110
德商慕尼黑再保險股份有 限公司台北聯絡處	柯嘉興	台北市民生東路3段109號16樓	02-27177231 02-27124959
日商東亞再保險股份有限 公司台北聯絡處	王興鏜	台北市民生東路3段128號4樓之2	02-27151015 02-27151628

十三、國際再保險經紀人在台聯絡處所

公司名稱	負責人	地 址	電話/傳真
達信保險經紀人股份有 限公司台灣分公司	韋 樸	台北市復興北路367號9樓	02-27168840 02-27168847
怡安班陶氏保險經紀人 股份有限公司	林 天 賜	台北市仁愛路3段136號9樓902室	02-23252221 02-23252278
偉固保險經紀人股份有 限公司	費 柏	台北市中山北路2段114號2樓	02-25603000 02-25314520
和諧保險經紀人股份有 限公司	德 田 充	台北市林森北路577號9樓	02-25966516 02-25967112
信利保險經紀人股份有 限公司	黃 範	台北市忠孝東路5段669號7樓之1	02-87859563 02-87858697
萬達保險經紀人股份有 限公司	沙 昌 達	台北市忠孝東路1段112號5樓	02-23939788 02-23915955

十四、其他保險相關機構

單位名稱	負責人	地 址	電話/傳真
財團法人保險事業發展中心	周國端 曾武仁	台北市南海路3號6樓	02-23972227 02-23517508
財團法人汽車交通特別補償基金	張秀蓮 郭本厚	台北市信義路5段150巷2號18樓	02-87898897 02-87896061
財團法人住宅地震保險基金	張秀蓮 楊誠對	台北市南京東路2段53號13樓	02-25115211 02-25632933
中華民國產物保險商業同業公會	石燦明 沙克興	台北市南京東路2段125號13樓	02-25071566 02-25178069
中華民國人壽保險商業同業公會	林文英 洪燦楠	台北市松江路152號5樓	02-25612144 02-25613774
中華民國產物保險核保學會	石燦明 黃益堂	台北市南京東路2段125號13樓	02-25065941 02-25075245
財團法人保險犯罪防制中心	周國端 高福源	台北市南昌路1段1號	02-33221488 02-33221487
財團法人工程保險協進會	王事展 王松吉	台北市忠孝西路1段39號10樓	02-23820051 02-23820001
中華民國核能保險聯合會	劉勝彥 魏伯堅	台北市南京東路2段88號15樓	02-25514235 02-25611176
中華民國風險管理學會	蔡永銘 楊孝翔	台北市復興南路2段237號13樓	02-27058393 02-27549459
中華民國精算學會	石寶忠 張擎宇	台北市南昌路二段216號10樓之1	02-23649168 02-33652283
中華民國人壽保險管理學會	賴本隊 謝國成	台北市忠孝西路1段66號20樓	02-23710852 02-23758879

中華民國保險學會	王事展 沙克興	台北市忠孝東路4段219號12樓	02-27765567 02-25066201
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單位名稱	負責人	地 址	電話/傳真
中華民國保險代理人商業同業公會	許文通 林子玲	台北市長春路442號4樓	02-87129492 02-87129496
中華民國保險經紀人商業同業公會	鄭榮輝 許文山	台北市民權東路3段45號4樓	02-25174939 02-25174857
中華民國保險經紀人協會	馬秀蘭 洪叔生	台北市林森北路85巷58號3樓之2	02-25642809 02-25642814
台北市公證商業同業公會	陳國民 廖維萍	台北市重慶南路1段43號7樓	02-23707617 02-23755407
高雄市公證商業同業公會	謝萬發	高雄市三多二路224號8樓之2	07-7132207 07-7131853
中華保險服務協會	曾恩明 張嘉麟	台北市信義路五段8號10樓	02-87581892 02-87581888