

# CONTENTS

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## NON-LIFE INSURANCE BUSINESS IN TAIWAN

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## GENERAL INFORMATION

	2005	2006	2007
Population(million)	22.8	22.8	22.8
Area (sq. km)	36,000	36,000	36,000
GNP (US\$ billion)	354.2	365.9	394.7
GDP (US\$ billion)	345.9	355.6	383.3
GNP per Capita ( US\$)	15,639	16,098	17,294
Value of Imports (US\$ billion)	182.61	202.71	219.34
Value of Exports (US\$ billion)	194.43	224.01	246.72
Real Economic Growth Rate (%)	4.09	4.62	5.70
Annual Changes in Wholesale Price Index (%)	0.61	5.64	6.46
Annual Changes in Consumer Price Index (%)	-0.7	0.6	1.8
Unemployment Ratio (%)	4.13	3.91	3.91
Motor Vehicles (thousand)	6,667	6,750	6,828
Motorcycles (thousand)	13,195	13,557	13,943
Telephone Sets (thousand)	35,892	36,924	37,792
Exchange Rates US\$/NT\$	32.85	32.53	32.84
Annual Interest Rates (Money Market Rate)(%)	1.27	1.76	2.16

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.



## 2. MAJOR CITIES

City Name	Population	Noted For
Taipei	2.63 million	Political/Economic center. Capital City
Keelung	0.39 million	Northern major port city
Hsinchu	0.39 million	Northern hi-tech industrial park
Taichung	1.04 million	Largest central city with ports some 50 km west of the city
Tainan	0.76 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 500 millimeters 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 476,000 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

### (1) International Airports:

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

### (2) Domestic Airports:

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

### (3) North-South Freeways:

The first Sun Yat-Sen Freeway began in 1975 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 ).

### (4) 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.

### (5) High Speed Rail:

The high-speed rail (HSR) had 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 are 11 stations built on the line, was completed and opened in January 5, 2007. The HSR reduces travel time between northern and southern Taiwan to around 90 minutes.

### (6) Highway Network:

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

### (7) Mass Rapid Transit:

Taipei's Metropolitan Area MRT System network totals a distance of 76.6 km and the system is comprised of 8 lines, another 77.8km of track are under construction. Kaohsiung's Metropolitan Area MRT system is under construction which red line started operation in January 2008. The completed system will comprise 2 lines running 42.7 km.

### (8) Harbors:

Kaohsiung Harbor is now the world's eighth 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).

## 8. INTERNATIONAL TELECOMMUNICATIONS:

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

## 9. ECONOMIC

Looking back at the global economic environment in 2007, the international financial market turbulence due to the mobility deflation caused by subprime mortgage crisis in the US. The economic growth slowed down in 2007 all around the world because of the cost of energy resources and raw material generally raised up and the uncertainty of geopolitical with other negative factors as well affected the demand and supply of the market became imbalance.

In local economic situation, the manufacturing production and trade export keep expanding continuously due to the strong demands of European countries, Japan and China, especially in Q3 and Q4 the local economic growth higher than expected. According to the data posted by Directorate-General of Budget, Accounting and Statistics, Executive Yuan, for 2007, the economy growth rate was adjusted to 5.70% based on the previous predicted rate of 5.46%. However, the inflation rate was raised to 1.98% because of the price of crude oil and grain raising.

In the trade and manufacturing side, the import and export trade was quite good for this year. The whole years import and export increased to 8% and 9% respectively as compared to the same period in the previous year. Export was mainly focused on communication, electronic, machinery equipment and chemistry products, Import was mostly in raw materials for agricultural and industrial as well as basic metals and relevant products.

Looking forward to 2008, the economy growth in the US will become slow. It is influenced by the subprime mortgage crisis and credit reducing. The economy situations in Europe and Japan will become better, however, both sides have their unfavourable factor, if unable to overcome timely, the potential risk will exist. Besides that, the economy growth in China will become the motivation of global economy continuously. Other developing economies remain relatively growth strongly.

For local economy, due to the influence of the global economy growth slowly, the local economy growth will be reduced. The expected economy growth for 2008 will lower than previous year. The foreign trade can be expected to growth continuously and steadily. It will drive the expansion of the internal demand and manufacturing productivity, public construction by government, and private investment is expected to rise. However, the price of the crude oil and grain and raw material is going up, thus, the inflation issue can not be ignored. As a conclusion, the expected economic growth rate will lower than 2007.

## MARKET CONDITIONS

### 1. The Market in General

The direct written premiums of Taiwan's non-life insurance industry revealed minor decline in 2007. The premium income reduced to NT\$112,582 million, which was NT\$1,524 million less than the income of the previous year with 1.33% of negative growth.

The decrease of premium income in 2007 was mainly attributed by three factors. First, affected by the significant reduction of new car sales, motor insurance business continued declining. Second, limited new business and continuous keen competition in commercial lines of business resulted negative growth in fire insurance, engineering insurance, and aviation insurance. Third, personal accident insurance, which used to contribute significant growth in past five years, had slowed down its premium growth pace in 2007 and could not compensate the shortfall resulted from other business lines.

The deregulation policy applied to the insurance industry started from 2002 had gradually revealed its adverse effects to the market. In 2002, the premium income growth of the market used to reach 11.67%. However, the premium growth started to decrease year by year and since 2006 the market growth rate became negative. Fortunately, according to the new insurance law promulgated in July, 2007, short-term health insurance became new legal business line for the non-life insurance industry and was expected to create significant premium income for the local insurers.

The total premium income generated by motor insurance in 2007 was NT\$55,550 million, decreased by NT\$1,784 million compared to NT\$57,335 million in the previous year with a negative growth rate of 3.11%, which was the second consecutive negative growth. The premium growth rates of compulsory motor liability insurance and voluntary motor insurance were 0.82% and -4.95%, respectively. The premium volume of motor insurance was 49.34%, the highest among all business lines.

The total premium income generated by fire insurance in 2007 was NT\$21,881 million, decreased by NT\$36 million compared to NT\$21,917 million in the previous year

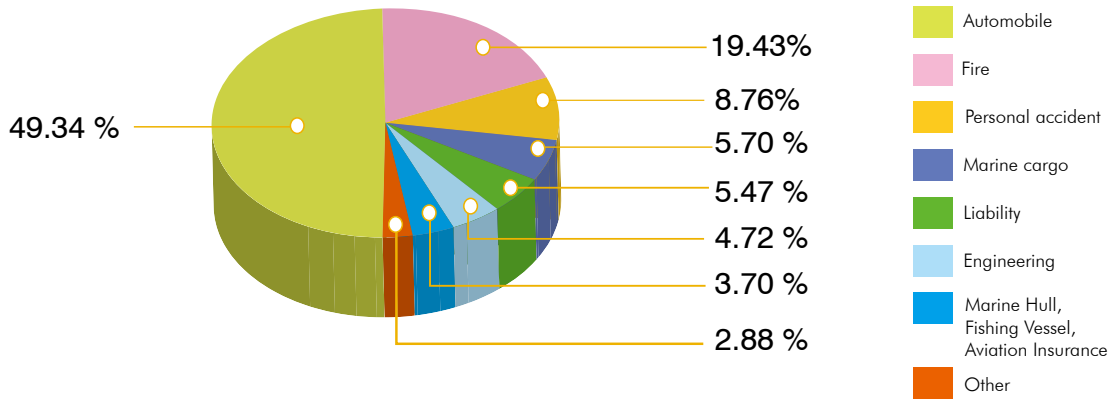
with a negative growth rate of 0.16%. The commercial property business still declined due to continuous business competition effects. However, benefited from the new house sales, the premium income from the residential fire still remained more than 10% of growth.

The premium income of personal accident insurance in 2007 reached NT\$9,864 million, which grew NT\$593 million over the previous year and the growth rate was 6.40%. After the personal accident market was open for the non-life insurance industry, the premium incomes in this line of business grew rapidly and had accounted for 8.76% in premium weight compared to the overall non-life insurance market. Therefore, personal accident insurance had become the third largest business in the market. However, the growth rate started to slow down in these two years since the market gradually reached mature stage. Fortunately, new business opportunity in health insurance will be expected for a significant potential market for the non-life insurance industry.

The premium income of marine cargo insurance business in 2007 were NT\$6,415 million, which revealed the growth of NT\$306 million or 5.01% compared to NT\$6,109 million in the previous year. The premium income of marine hull insurance, fishing vessel insurance, and aviation insurance were summed up to NT\$4,168 million, which revealed a negative growth of 3.32% compared to NT\$4,311 million in the previous year.

The premium income of liability insurance in 2007 were NT\$6,157 million, which revealed the growth of 6.58% compared to NT\$5,777 million in the previous year. The premium income of engineering insurance were NT\$5,315 million, approximately the same compared to the previous year.

In regard of the market portfolio in 2007 by classes of non-life insurance business, motor insurance accounted a major share of 49.34%, and the remaining was distributed to fire insurance 19.43%, personal accident insurance 8.76%, marine cargo insurance 5.70%, liability insurance 5.47%, engineering insurance 4.72%, marine hull, fishing vessel, aviation insurance 3.70%, and the other property insurance 2.88%.



The average loss ratio of non-life insurance industry was significantly decreased from 48.33% in 2006 to 45.54% in 2007, down by 2.79%. This satisfactory result was contributed to no major natural catastrophe and no large single claim occurred in this year.

The statistics revealed the variation of loss experience of non-life insurance market in 2007. The changes of average loss ratio in respect of various classes of non-life insurance in 2007 are shown hereinafter individually. Fire loss ratio significantly reduced from 21.75% in 2006 to 17.07% in 2007; marine cargo loss ratio decreased from 66.00% in 2006 to 41.94% in 2007; automobile loss ratio continued its downward trend from 59.67% in 2006 to 41.94% in 2007; mainly contributed by the reduction of loss ratio in compulsory automobile liability insurance; aviation loss ratio jumped to 90.03% due to aircraft explosion loss in Naha airport. Engineering loss ratio remained low at 21.30% in 2007; casualty loss ratio was significantly decreased from 49.31% in 2006 to 35.12% in 2007.



**Table 1-1 : Direct Written Premium Incomes & Growth Ratio**

(in million NT\$ & %)

Year		2003	2004	2005	2006	2007
Fire	Premium Incomes	24,178	22,101	22,035	21,917	21,881
	Growth Ratio	2.33	-8.59	-0.29	-0.54	-0.16
Marine Cargo	Premium Incomes	5,286	5,860	5,906	6,109	6,415
	Growth Ratio	12.35	10.87	0.80	3.43	5.01
Marine Hull	Premium Incomes	2,453	2,498	2,758	2,800	2,803
	Growth Ratio	-7.92	1.83	10.44	1.54	0.11
Automobile	Premium Incomes	50,387	55,048	58,862	57,334	55,550
	Growth Ratio	3.55	9.25	6.93	-2.59	-3.11
Aviation	Premium Incomes	3,840	3,193	1,971	1,528	1,365
	Growth Ratio	-1.74	-16.85	-38.27	-22.47	-10.67
Engineering	Premium Incomes	6,865	7,057	5,711	5,317	5,315
	Growth Ratio	9.54	2.80	-19.07	-6.88	-0.04
Miscellaneous Casualty	Premium Incomes	16,461	19,712	21,257	19,097	19,251
	Growth Ratio	41.87	19.75	7.84	-10.16	0.81
Total	Premium Incomes	109,469	115,468	118,502	114,106	112,582
	Growth Ratio	7.92	5.48	2.63	-3.71	-1.33

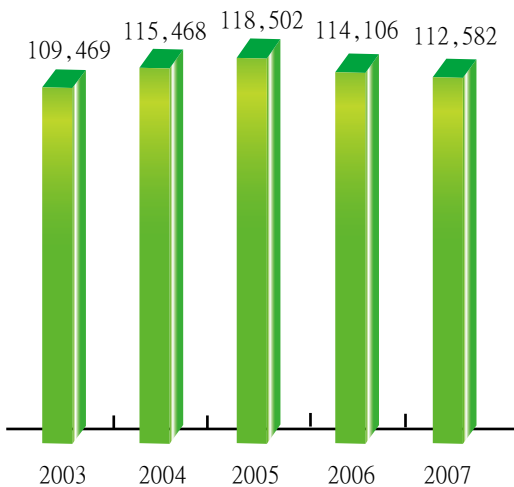
Remarks:1. Marine hull includes ocean hull and fishing vessel insurance.

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

Sources: Taiwan Insurance Institute.

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

**Direct Written Premium**



**Growth Ratio**



**Table 1-2 : Loss Ratio**

(in%)

Year	2003	2004	2005	2006	2007
Fire	10.77	21.45	61.13	21.75	17.07
Marine Cargo	41.09	38.74	38.27	66.00	41.94
Marine Hull	46.88	110.46	71.86	53.43	168.42
Automobile	62.86	61.28	60.50	59.67	55.80
Aviation	36.75	-49.08	-17.01	-59.16	90.03
Engineering	25.42	36.19	36.10	40.07	21.30
Miscellaneous Casualty	40.38	39.25	50.93	49.31	35.12
Total	45.31	45.23	55.59	48.33	45.54

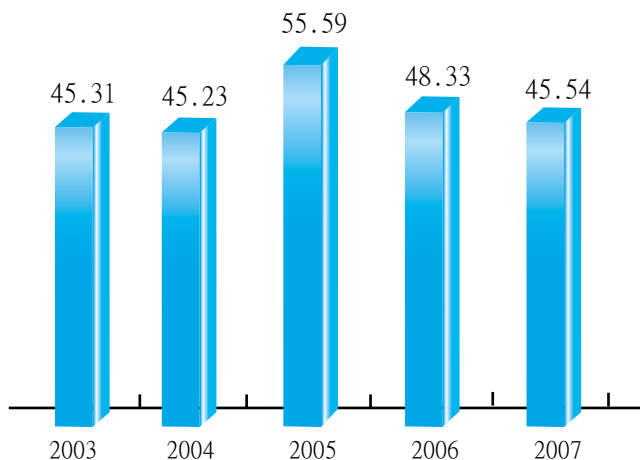
Remarks:1. Marine hull includes ocean hull and fishing vessel insurance.

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

Sources: Taiwan Insurance Institute.

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

**Loss Ratio**



## 2. Fire Insurance

Direct written premium for fire insurance decreased by NT\$36 million, or -0.16%, from NT\$21,917 million in 2006 to NT\$21,881 million in 2007.

The loss ratio for fire insurance decreased from 21.75% in 2006 to 17.07% in 2007 with a decrease of 4.68%.

**Table 2 : Fire Insurance**

(in million NT\$ &%)

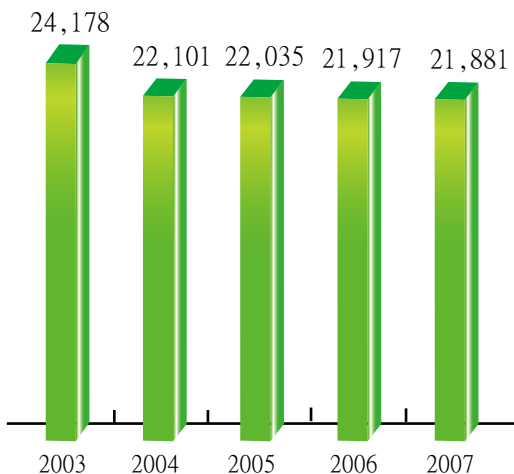
Year	2003	2004	2005	2006	2007
Direct Written Premium	24,178	22,101	22,035	21,917	21,881
Loss Ratio	10.77	21.45	61.13	21.75	17.07

Remarks: Loss Ratio on incurred loss to written premium basis.

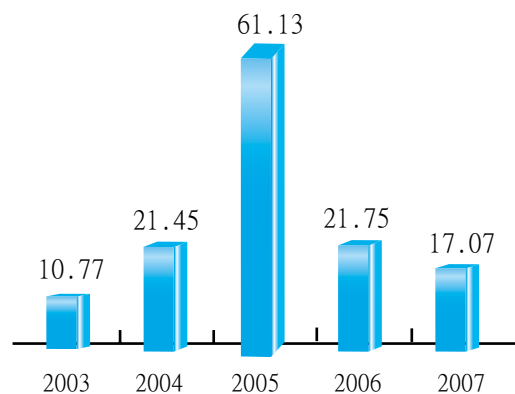
Sources: Taiwan Insurance Institute.

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

**Direct Written Premium**



**Loss Ratio**



### 3. Marine Cargo Insurance

Direct written premium for marine cargo insurance in 2007 was NT\$6,415 million, which was NT\$306 million higher than the NT\$6,109 million in 2006. The total written premium increased by 5.01%.

The increase in the marine cargo written premium was a result of the continual increase in cargo quantities for import and export, although the basic rate was generally reduced. As to the loss ratio of marine cargo insurance, it decreased by 24.06% from 66.00% in 2006 to 41.94% in 2007.

**Table 3 : Marine Cargo Insurance**

(in million NT\$ & %)

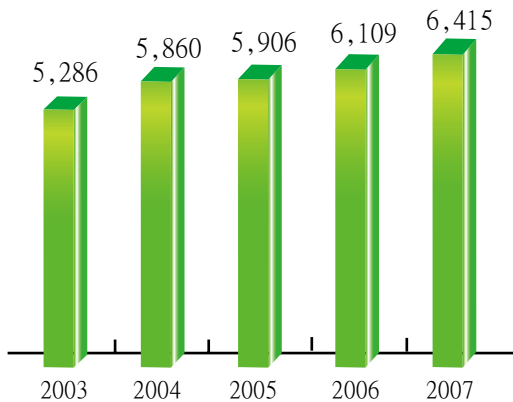
Year	2003	2004	2005	2006	2007
Direct Written Premium	5,286	5,860	5,906	6,109	6,415
Loss Ratio	41.09	38.74	38.27	66.00	41.94

Remarks: Loss Ratio on incurred loss to written premium basis.

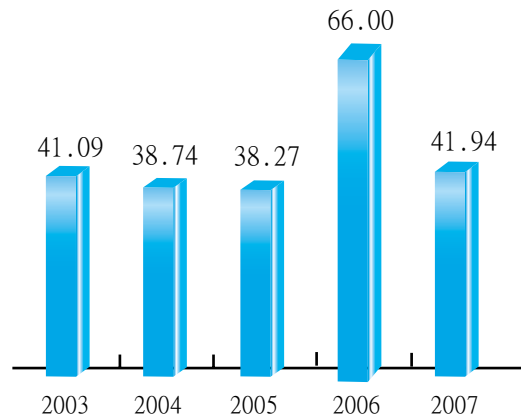
Sources: Taiwan Insurance Institute.

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

**Direct Written Premium**



**Loss Ratio**



### 4. Marine Hull Insurance

The total written premium for marine hull insurance slightly increased by NT\$3 million from NT\$2,800 million in 2006 to NT\$2,803 million in 2007 due to little increase of some merchant ship's value on the condition that the basic rate was unchanged.

The loss ratio for ocean hull decreased to 201.29% in 2007, a great increase of 152.20% in comparison with 49.09% in 2006. Incidentally, the loss ratio for fishing vessels increased by 7.35% from 65.75% in 2006 to 73.10% in 2007.

The average loss ratio for marine hull insurance, including ocean hull and fishing vessels, greatly increased from 53.43% in 2006 to 168.42% in 2007.

**Table 4 : Marine Hull Insurance**

(in million NT\$ & %)

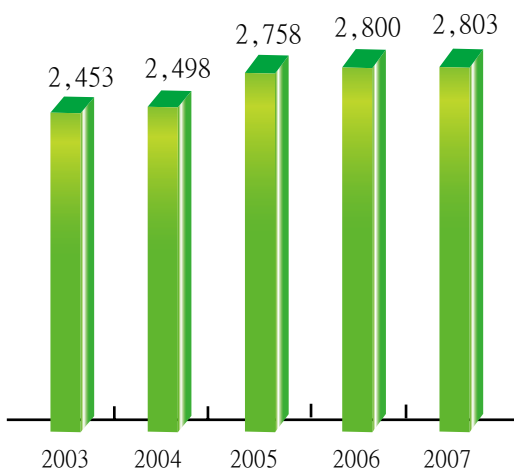
Year	2003	2004	2005	2006	2007
Direct Written Premium	2,453	2,498	2,758	2,800	2,803
Loss Ratio	46.88	110.46	71.86	53.43	168.42

Remarks: Loss Ratio on incurred loss to written premium basis.

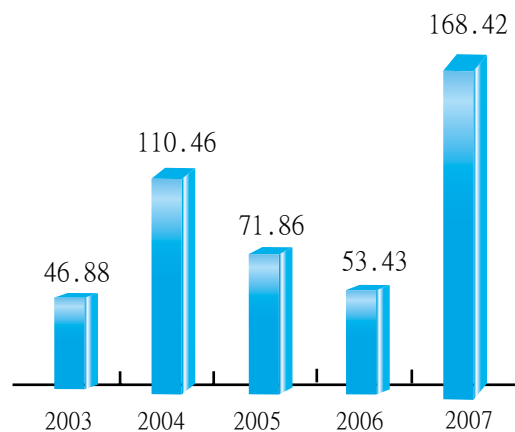
Sources: Taiwan Insurance Institute.

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

**Direct Written Premium**



**Loss Ratio**



### 5. Automobile Insurance

The total premium written in 2007 was NT\$55,550 million, showing a negative growth of 3.11% compared to NT\$57,335 million in 2006. The decrease of automobile insurance written premium in 2007 was mainly due to both a sharp decrease of the new car sold and the reduction of premium rate for the voluntary automobile insurance. The direct written premium from voluntary automobile insurance, i.e. physical damage and optional third party liability were NT\$37,124 million in 2007, which was a decrease of 4.95%. The direct written premium of compulsory automobile liability insurance in 2007 was NT\$18,426 million, which was an increase of 0.82%.

**Table 5-1 : Voluntary Automobile Insurance**

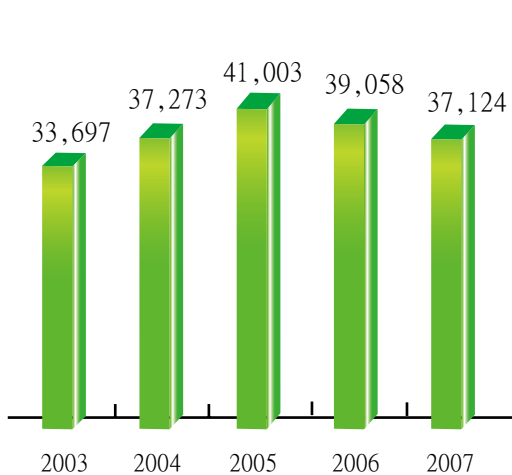
(in million NT\$ & %)

Year	2003	2004	2005	2006	2007
Direct Written Premium	33,697	37,273	41,003	39,058	37,124
Loss Ratio	54.41	54.67	54.87	55.74	56.24

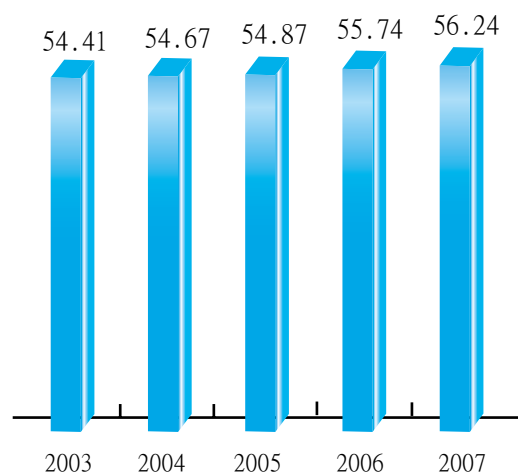
Remarks: Loss Ratio on incurred loss to written premium basis.

Sources: Taiwan Insurance Institute.  
The Non-Life Insurance Association of the Republic of China.

**Direct Written Premium**



**Loss Ratio**



The average loss ratio for voluntary automobile insurance increased by 0.5% from 55.74% in 2006 to 56.24% in 2007. The loss ratio for compulsory automobile insurance substantially decreased by 13.15% from 68.09% in 2006 to 54.94% in 2007.

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

**Table 5-2 : Compulsory Automobile Liability Insurance**

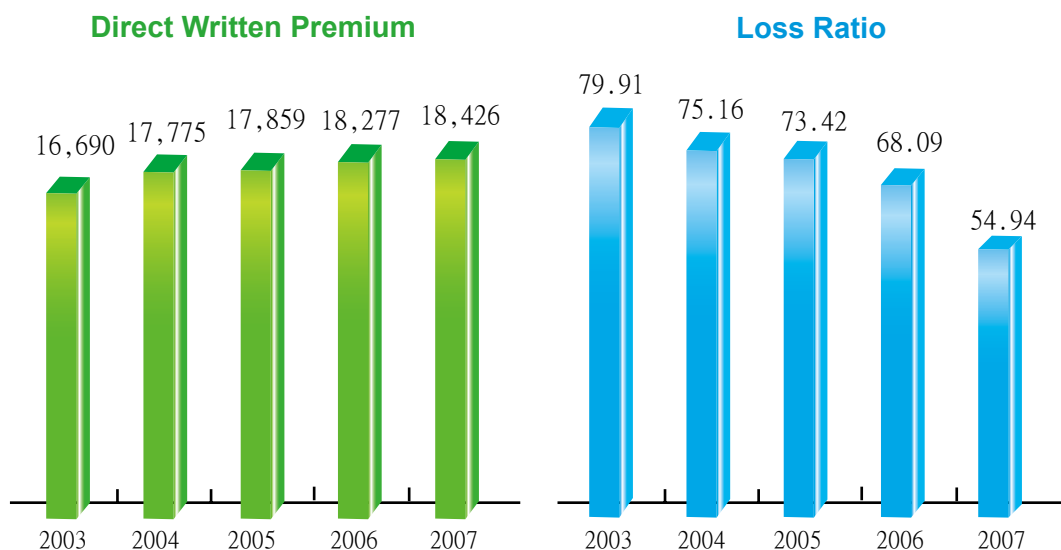
(in million NT\$ & %)

Year	2003	2004	2005	2006	2007
Direct Written Premium	16,690	17,775	17,859	18,277	18,426
Loss Ratio	79.91	75.16	73.42	68.09	54.94

Remarks: Loss Ratio on incurred loss to written premium basis.

Sources: Taiwan Insurance Institute.

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



## 6. Aviation Insurance

The direct written premium reached NT\$1,365 million in 2007, which was NT\$163 million or 10.67% lower than the direct premium of 1,528 million in 2006. The decrease of direct written premium was mainly attributed to the decreased premium in the basic coverage and additional coverage of war risk with no major losses incurred.

As for the loss ratio of the aviation on insurance, it greatly increased by 149.19% from -59.16% in 2006 to 90.03% in 2007.

**Table 6 : Aviation Insurance**

(in million NT\$ & %)

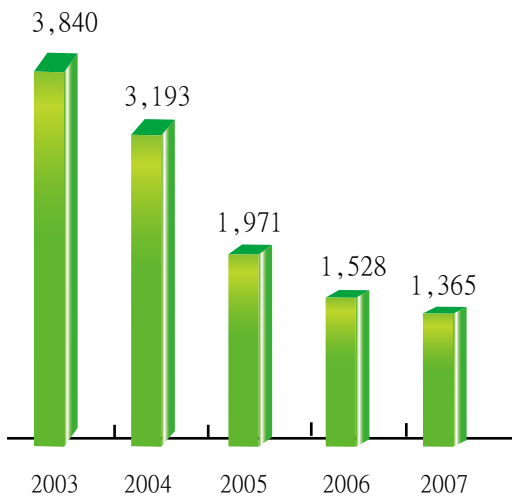
Year	2003	2004	2005	2006	2007
Direct Written Premium	3,840	3,193	1,971	1,528	1,365
Loss Ratio	36.75	-49.08	-17.01	-59.16	90.03

Remarks: Loss Ratio on incurred loss to written premium basis.

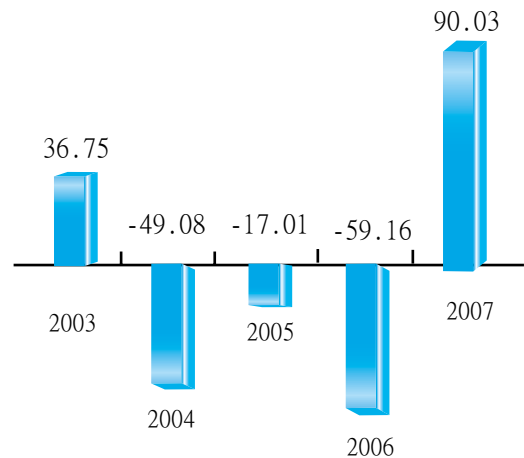
Sources: Taiwan Insurance Institute.

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

### Direct Written Premium



### Loss Ratio





## 7. Engineering Insurance

In 2007, the total premium income of engineering insurance reached NT\$5,315 million, decreased by 2 million from the previous year's premium NT\$5,317 million, down of 0.04%. Its market share was 4.72% of the entire insurance premium income of NT\$112,582 million in 2007, a rise of 0.06% in comparison with the previous year's market share of 4.66%.

The slight decrease of the engineering insurance total premium in 2007 resulted from competition in the market and slack in the comprehensive investment.

As usual, the majority of engineering insurance premium income came from non-renewable business, such as Contractors' All Risks and Erection All Risks insurances. Moreover, only 9.57% of its premium income was generated from renewable engineering insurances, such as CPM, BPV, MI and EEI.

Compared to developed countries, in Taiwan there is much less premium income produced from these renewable engineering businesses, and we expect the whole non-life insurance industry would pay much more attention to promotion of the potential market of the renewable engineering businesses. It will definitely assist not only increasing the premium income continuously but also normalizing the market structure of engineering insurance.

The loss ratio of the engineering insurance drastically decreased from 40.07% in 2006 to 21.30% in 2007, which was still a good year to rejoice for all local engineering insurers because there were no major catastrophic losses occurring in Taiwan.

It has been a long time for Taiwan to suffer from impact of natural hazards such as typhoons, earthquakes, flooding, etc. Therefore, it is a right time for the insurers, the government authorities, and the academic fields to team up with one another by integrating all resources in implementing the proactive risk management solutions and risk control measures for the purpose of protecting the lives of people and the security of properties.

**Table 7 : Engineering Insurance**

(in million NT\$ & %)

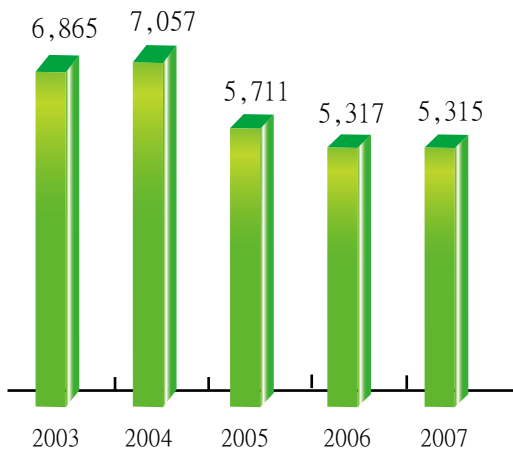
Year	2003	2004	2005	2006	2007
Direct Written Premium	6,865	7,057	5,711	5,317	5,315
Loss Ratio	25.42	36.19	36.10	40.07	21.30

Remarks: Loss Ratio on incurred loss to written premium basis.

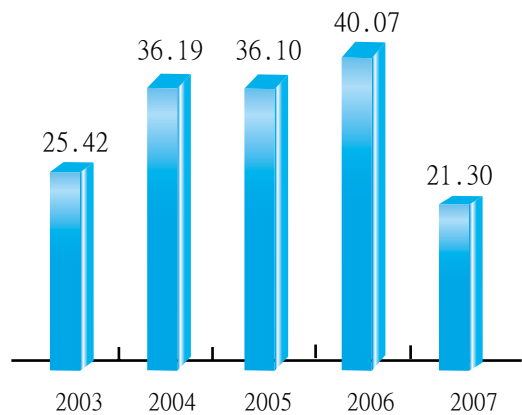
Sources: Taiwan Insurance Institute.

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

**Direct Written Premium**



**Loss Ratio**



### 8. Miscellaneous Casualty Insurance

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

In 2007, a total direct written premium of Miscellaneous Casualty Insurance NT\$9,388 million decreased from NT\$9,826 million in year 2006 with a decrease of 4.46%. The loss ratio of Miscellaneous Casualty Insurance in 2007 was 27.43% which compared with last year 49.65% decreased by 22.22%.

**Table 8-1 : Miscellaneous Casualty Insurance**

(in million NT\$ & %)

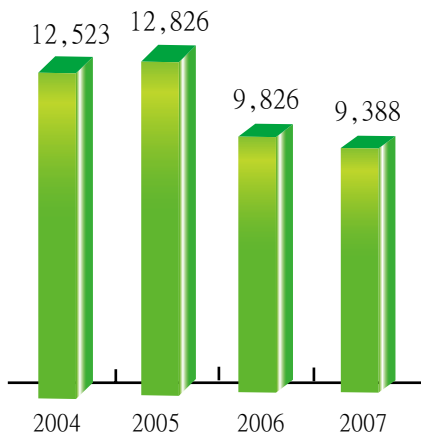
Year	2004	2005	2006	2007
Direct Written Premium	12,523	12,826	9,826	9,388
Loss Ratio	40.77	55.24	49.65	27.43

Remarks: Loss Ratio on incurred loss to written premium basis.

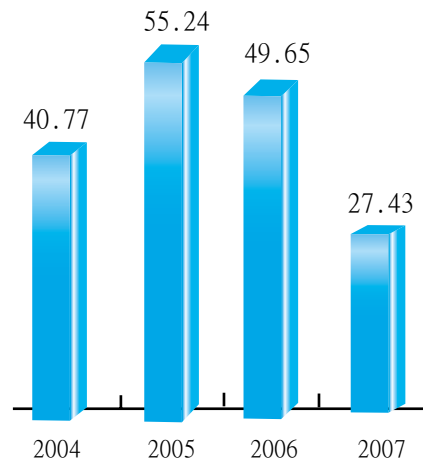
Sources: Taiwan Insurance Institute.

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

**Direct Written Premium**



**Loss Ratio**



Direct written premium of liability insurance NT\$6,157 million in 2007 increased from NT\$5,777 million in 2006 with a increase of 6.58%. The loss ratio of liability insurance in 2007 was 27.86% which compared with the previous year 37.91% decreased by 10.05%.

**Table 8-2 : Liability Insurance**

(in million NT\$ & %)

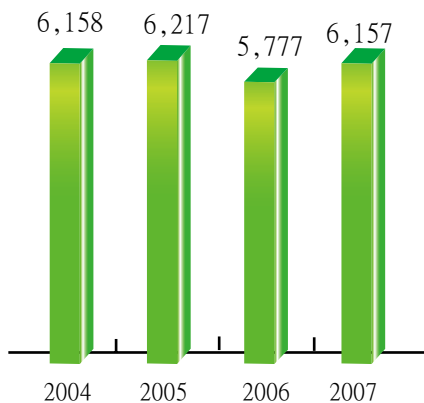
Year	2004	2005	2006	2007
Direct Written Premium	6,158	6,217	5,777	6,157
Loss Ratio	36.47	42.32	37.91	27.86

Remarks: Loss Ratio on incurred loss to written premium basis.

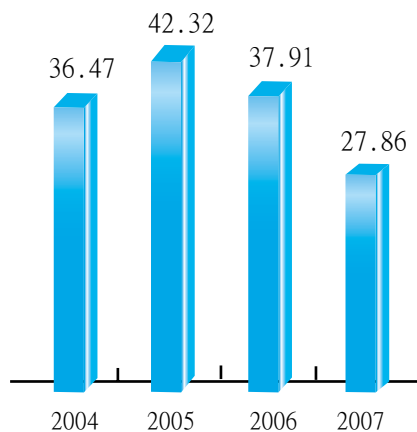
Sources: Taiwan Insurance Institute.

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

**Direct Written Premium**



**Loss Ratio**



Direct Written Premium of miscellaneous property insurance NT\$2,264 million in 2007 decreased from NT\$2,491 million in 2006 with a decrease of 9.11%.

The loss ratio of Miscellaneous Property Insurance in 2007 was 14.65% which compared with last year 29.65% decreased by 15%.

**Table 8-3 : Miscellaneous Property Insurance**

(in million NT\$ & %)

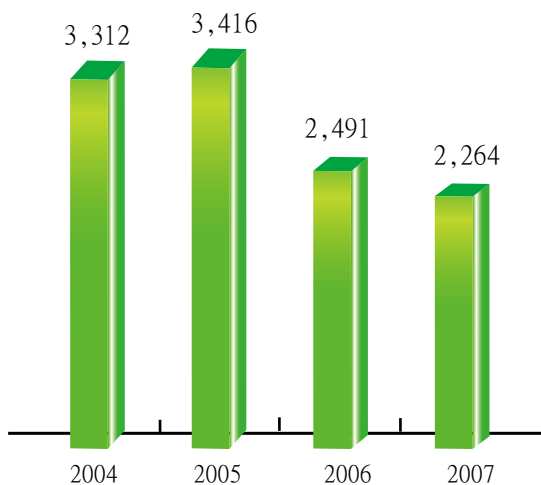
Year	2004	2005	2006	2007
Direct Written Premium	3,312	3,416	2,491	2,264
Loss Ratio	22.33	19.40	29.65	14.65

Remarks: Loss Ratio on incurred loss to written premium basis.

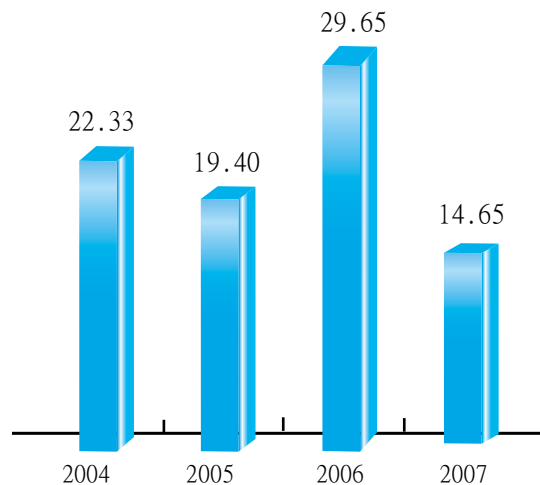
Sources: Taiwan Insurance Institute.

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

**Direct Written Premium**



**Loss Ratio**



Direct written premium of bond & credit insurance NT\$967 million in 2007 decreased from NT\$1,557 million in 2006 with a decrease of 37.89%. The loss ratio of bond & credit insurance in 2007 was 54.63% which compared with last year 125.22% decreased by 70.59%.

**Table 8-4 : Bond & Credit Insurance**

(in million NT\$ & %)

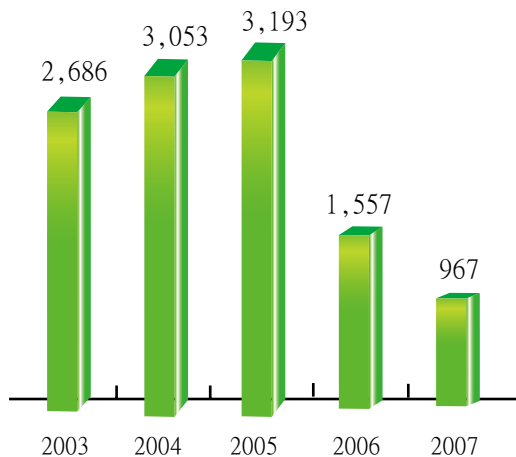
Year	2003	2004	2005	2006	2007
Direct Written Premium	2,686	3,053	3,193	1,557	967
Loss Ratio	85.58	69.45	118.72	125.22	54.63

Remarks: Loss Ratio on incurred loss to written premium basis.

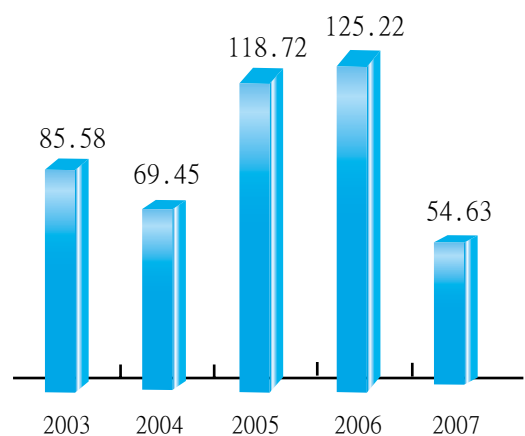
Sources: Taiwan Insurance Institute.

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

**Direct Written Premium**



**Loss Ratio**



## 9. Personal Accident Insurance

Direct written premium of Personal Accident Insurance increased to NT\$9,864 million in 2007 from NT\$9,270 million in 2006 with a increase of 6.40%. The loss ratio for personal accident insurance decreased by 6.52% from 48.95% in 2006 to 42.43% in 2007.

**Table 9 : Personal Accident Insurance**

(in million NT\$ & %)

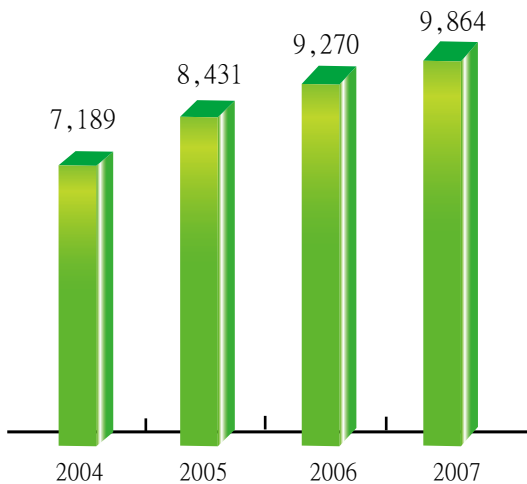
Year	2004	2005	2006	2007
Direct Written Premium	7,189	8,431	9,270	9,864
Loss Ratio	36.60	44.37	48.95	42.43

Remarks: Loss Ratio on incurred loss to written premium basis.

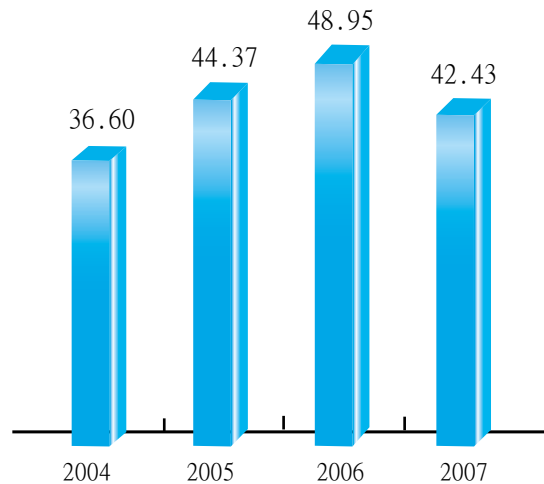
Sources: Taiwan Insurance Institute.

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

**Direct Written Premium**



**Loss Ratio**



## 10. Reinsurance Premium Ceded Abroad

Reinsurance premium ceded abroad in 2007 was 20,369 million which was NT\$13,235 million or 39.38% lower than the NT\$33,604 million in 2006.

The ceded premium to South East Asia last year was still greatest one which amounted to NT\$7,067 million and equivalent to 6.27% of the total gross premium in 2007.

**Table 10 : Reinsurance Premium Ceded Abroad**

(in million NT\$ & %)

Assuming Country	2005		2006		2007	
	Ceded Premium	% of Direct Premium	Ceded Premium	% of Direct Premium	Ceded Premium	% of Direct Premium
United Kingdom	3,504	2.96	4,045	3.54	1,629	1.45
France	4,757	4.01	766	0.67	300	0.27
Germany	4,797	4.05	4,759	4.17	3,846	3.42
Rest of Europe	2,492	2.10	1,780	1.56	1,339	1.19
Japan	3,632	3.06	3,489	3.06	2,326	2.07
South East Asia	16,398	13.84	15,674	13.74	7,067	6.27
U.S.A.	3,608	3.04	2,918	2.56	3,779	3.35
Rest of America	60	0.05	113	0.1	16	0.01
Australia	8	0.01	60	0.05	67	0.06
<b>Total</b>	<b>39,256</b>	<b>33.12</b>	<b>33,604</b>	<b>29.45</b>	<b>20,369</b>	<b>18.09</b>

Sources: 15 domestic non-life insurance companies  
6 foreign non-life insurance companies



## PRODUCTS AVAILABLE

### 1. Fire Insurance

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

#### (1) Residential

Approved by the Ministry of Finance, a new version of residential fire & earthquake insurance has been brought into the market since April 1, 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 contingent living expenses. The amount of debris removal charges can not exceed the sum insured in aggregate. Contingent 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 1, 2002. This insurance provides coverage for building loss caused by earthquake, fire/explosion caused by earthquake and consequential accidents such as landslide, subsidence, earth movement, rupture, tsunami, tidal waves or flood following earthquake. The sum insured-valuation based on replacement cost of the building but not exceeding the amount of NT\$1,200,000. The claim is based on a constructive total loss basis (the repair cost equals to or exceeds 50% of the replacement cost of building). The residential earthquake insurance also provides reimbursement for contingent living expenses of up to NT\$180,000. Residential earthquake insurance is coinsured by local insurers and managed by Taiwan Residential Earthquake Insurance Fund.

From May 1, 2006, Fire Third Party Liability (TPL) is automatically included into the residential fire policy. The Fire TPL cover will pay those sums that insured becomes legally obligated to pay as damages because of "bodily injury" or "property damage" arising from fire, lightning, explosion or smoke from accident. The limits of indemnity under the Fire TPL are NT\$250,000 for each bodily injury, NT\$ 500,000 for each death and NT\$ 5,000,000 for any one accident. The limit of property damage is NT\$500,000. The annual aggregate limit of the Fire TPL coverage is NT\$ 10,000,000.

The residential fire & earthquake insurance could optionally be extended to cover loss by the perils of typhoon, flood, SRCC, sprinkler leakage, burglary, water damage, food, meat, etc. The insurance period for residential fire & earthquake insurance is one year. The Insurance Authority has prohibited sales of longterm residential insurance policy since April 1, 2002. Any existing longterm residential insurance policies will still be valid until the expiry of insurance period.

### **(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, 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 7, 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**

### **(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.

### **(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 January 1, 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.

### **(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 are NT\$200,000 for each bodily injury, NT\$1.5 million for each death or serious disability and unlimited for any one accident.

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.

## **(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.

## **(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 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 NT\$3,000 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) 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.

**(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 Bureau of the Financial Supervisory Commission to obtain permission for issuing new policies.

The coverages are 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 are a fixed amount ranging from NT\$30,000 to NT\$100,000 to

each claim for physical damage coverage satisfying some car owners who prefer to save premiums by retaining a certain amount of losses by themselves.

### 3) Severe damage coverage

The severed 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

### (1) Contractors' All Risks (CAR) Insurance

Contractors' All Risks Insurance provides a comprehensive cover for the Insured, either a contractor or a principal, against any unforeseen and sudden physical loss 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 coverage:

- 1) Material Damage
  - 2) Third Party Liability
  - 3) Liabilities arising from cracking and collapse of third parties' buildings
  - 4) Employers' Liability
  - 5) Contractors' Plant and Machinery Coverage
- 2), 3), 4), and 5) are optional.

### **(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 insurance provides the following coverage:

- 1) Material Damage
  - 2) Third Party Liability
  - 3) Employers' Liability
  - 4) Contractors' Plant and Machinery Coverage
- 2), 3), and 4) are optional.

### **(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 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.

CPM insurance provides the following coverage:

- 1) Material Damage
  - 2) Third Party Liability
- 2) is optional.

### **(4) Machinery Insurance (MI)**

Machinery insurance is promoted to protect the insured against any unforeseen and sudden physical loss 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 account of centrifugal force, short circuit, or from any other cause not specifically excluded.

#### **(5) Boiler and Pressure Vessel (BPV) Insurance**

The insurers of boiler and pressure 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 and pressure 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) Electronic Equipment Insurance (EEI)**

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:

##### **1) Material Damage:**

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

##### **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.

##### **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.

### **(7) Civil Engineering Completed Risks (CECR) Insurance**

The CECR policy is an annual and a named perils policy. It covers the insured against any unforeseen and sudden physical loss or damage, such loss or damage must have been caused by the following hazards:

- 1) Impact of landborne or waterborne vehicles or aircraft or articles dropped therefrom
- 2) Earthquake, volcanism , tsunami
- 3) Windstorm (air movements stronger than grade 8 on the Beaufort Scale)
- 4) Flood or inundation
- 5) Subsidence, landslide, rockslide or any other earth movement
- 6) Ice, snow, avalanche
- 7) Vandalism by individual persons
- 8) Fire, lightning, explosion

Facilities (excl. buildings) for CECR insurance include major roads, runways, bridges, tunnels, dams of all kinds, canal system, weirs, harbors, dry docks, overhead lines, transmission masts, pipelines (only if conveying non-combustible substances), irrigation systems, water reservoirs and sewer systems, etc.

## **7. Miscellaneous Casualty Insurance**

### **(1) General Liability Insurance**

#### **1) 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.

#### **2) 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.



### 3) 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.

### 4) 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.

### 5) 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.

### 6) 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.

### 7) 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.

### 8) 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 custody of safety box by the insured's operation
- (2) food poisoning at the insured's premises
- (3) limousine service from premises to airport, wharf, train station or bus station
- (4) robbery at the insured's premises
- (5) parking lot liability

**9) 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.

**10) 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.

**11) 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.

**12) 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.

**13) 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.

**14) Accountants' Liability Insurance**

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

**15) Lawyers' Liability Insurance**

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

**16) Architects' and Engineers' Liability Insurance**

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

#### 4) Safe-Deposit Box Insurance

(Bankers' Legal Liability) Covers the 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.

#### 18) 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.

#### 19) Insurance Adjusters' Professional Liability Insurance

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

#### 20) Insurance Brokers' and Agents' Professional Liability Insurance

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

#### 21) Overseas Study Agency's Liability Insurance

Covers the insured's legal liability based on the Standard 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.

## (2) Miscellaneous Property Insurance

### 1) Money Insurance

The money insurance policy provides the following coverages:

- (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.

2) 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.

3) Burglary and Theft Insurance

It provides protection against

- (1) burglary, larceny and theft
- (2) robbery
- (3) breaking and entering a dwelling place

4) Glass Insurance

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

5) 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.

**(3) Bond & Credit Insurance**

1) 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) Infidelity of employees
- (2) Property on premises
- (3) Property in transit
- (4) Forgery or alteration of cheques
- (5) Counterfeit currency
- (6) Damage to offices and contents
- (7) Securities

## 2) Fidelity Bond

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

## 3) Travel Agent's Performance Bond

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

## 4) 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.

## 5) 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.

## 6) Overseas Study Agency's Performance Bond

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

# 8. Personal Accident Insurance

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 .

## THE SYSTEM FOR SOLICITORS

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

Effective December 31, 1991, all brokers and agents are required to pass a qualifying examination and be licensed by the authority of insurance. Only licensed brokers and agents are permitted to practice.

Effective November 22, 1993, all solicitors are required to pass a qualifying examination. A solicitor should be registered with one principal, which is either an insurance company, or an agent, or a broker, before he or she is 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, solicitors are deemed to act on behalf of their principal. Types of products which may be marketed by solicitors are determined by their principal. Effective April 28, 1998, solicitors, if granted permission by their principal, are allowed to represent one life insurance company as well as one non-life insurance company. This change facilitated the provision of more effective customer service.

The number of licensed brokers, agents and solicitors for the past three years are reported in the table below.

Class/year	2005	2006	2007
Brokers	201	310	236
Agents	440	364	365
Solicitors	96,431	115,388	133,201

## 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 Nonlife 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 Financial Supervisory Commission. Those who pass the examination get certificate which is recognized as professionals. After finishing training courses provided by the Financial Supervisory Commission, 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.

### 4. Examination for CPCU

CPCU(Chartered Property and Casualty Underwriters) examination is designed

by the American Institute for Property and Casualty. The ten semester 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.

## **8. Examination for AIRC**

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



# 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 non-life 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-one current member companies, 6 of them are foreign insurers. Branches of member companies are spread throughout island wide. The local companies have a total of 178 branches and 463 liaison offices. Altogether, the member companies have 14,880 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, 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 Financial Supervisory Commission'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 solicitors.

## 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. Annual Statistics for Personal Accident Insurance of Non-Life Industry, The Republic of China	Taiwan Insurance Institute
11. Fact Book (Non-Life Insurance Business in Taiwan)	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. Risk and Insurance	Central Reinsurance Corporation	Information on international insurance	Quarterly
4. Insurance Monograph Quarterly	Taiwan Insurance Institute	market Insurance thesis and comments	Half-Yearly
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	3 Issues per year
7. Risk Management in Taiwan	The Risk Management Society of Taiwan	Risk management news	Non-periodical
8. Insurance Issues & practices	Taiwan Insurance Institute	Insurance normal practices	Half-Yearly
9. Financial outlook	Financial Supervisory Commission, Executive Yuan	Policy and law industry updates	Monthly

## MAJOR EVENTS

1. In order to strengthen the regulation for the new trend of marketing insurance products through TV shopping channels, "Note for marketing insurance products through TV shopping channels" was put into effect since Mar. 6, 2007.
2. Revised Insurance Law was put into effect on July 18, 2007. According to the new law, short-term health insurance could be one new product line of non-life insurers and was expected to bring potential growth of premium incomes for the industry since 2008.
3. In order to dovetail with relevant provisions in the captioned amended Insurance Act, the FSC on Aug. 29, 2007 issued amendments to two existing insurance-related regulations and issued five other new regulations. The amendments are designed to allow insurers greater flexibility in their funds allocations, enable them to reap greater returns, and safeguard the interests of the insurance buying public.
4. On Nov. 29, 2007, local insurers signed an agreement for the compliance of related regulations in order to rebuild a fair and reasonable competition market environment.
5. On Nov. 30, 2007, the revised tariff for compulsory automobile liability insurance was published and scheduled for implementation from Mar. 1, 2008.
6. The FSC has amended Articles 7 and 9 of the "Regulations for Deposit and Management of the Reserve of Compulsory Automobile Liability Insurance" to account for changing conditions in the financial industry. The amended Regulations now provide that: (1) Interest on compulsory auto liability reserves shall be set at the average posted interest rate on one-year fixed term saving deposits as announced by the Bank of Taiwan; and (2) The regulation between an insurer suspends business operations or stops offering compulsory automobile liability insurance.
7. In order to strengthen the execution of the Non-life insurance association in market discipline and healthy market development, new guidelines for the association operation was put into effect on Dec. 26, 2007 according to the newly-revised insurance law.
8. FSC amends the scope and calculation formula for total adjusted capital and risk-based capital for insurance companies. The principal revisions for 2007 have to do with the following: (1) Operational risks arising in connection with insurance complaints have been incorporated into RBC ratio calculations. (2) The historical experience statistics of non-life insurers will be used as the basis for adjusting the Beta factor used by non-life insurers to calculate underwriting risk. (3) Instead of using one single Beta factor for foreign exchange risk, the FSC now sets multiple Beta factors on the basis of data for the US Dollar, Euro, Japanese Yen, and 14 other currencies.

## MAJOR LOSSES

List	Date of Losses	Coverage	Occupation	Location	Cause of Losses	Estimated Losses (NT\$ million)
1	2007.01.08	Commercial Fire	Steel	Kaohsiung	Fire	600
2	2007.01.28	Commercial Fire	Manufacturing	Taoyuan	Fire	100
3	2007.02.12	Commercial Fire	Pharmaceutical	Taipei	Fire	100
4	2007.03.21	Marine Hull	Transportation	Philippines	Sinking	200
5	2007.05.17	Commercial Fire	Chemical	Nantou	Fire	100
6	2007.06.25	Commercial Fire	Chemical	Taoyuan	Fire	100
7	2007.06.25	Marine Hull	Transportation	Kaohsiung	Sinking	1,100
8	2007.08.20	Aviation	Aviation	Okinawa	Explosion	1,500
9	2007.10.01	Commercial Fire	Research	Tainan	Fire	100
10	2007.10.12	Commercial Fire	Manufacturing	Yilan	Fire	100
11	2007.11.01	Commercial Fire	Electronic	Taoyuan	Fire	400

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

Company	Representative	Address	Tel / Fax
Tokio Marine & Nichido Fire Insurance Co., Ltd., Taipei Liaison Office	Hiroaki Ebihara	12F-1, No.130, Sec. 3, Nanking E. Rd., Taipei	02-87720029 02-87726331
Nipponkoa Insurance Co., Ltd., Taipei Liaison Office	Baba Takyuki	Rm. 1403, No. 205, Sec. 1, Tun Hwa S. Rd., Taipei	02-27766484 02-27725456
Sompo Japan Insurance Co., Ltd., Taipei Liaison Office	Takumi Inoue	Rm. C, 10F, No. 146, Sung Chiang Rd., Taipei	02-25612761 02-25622134
Aioi Insurance Co., Ltd., Taipei Liaison Office	Katsuhiro Mori	Rm. 2212, 22F, No. 333, Sec. 1, Keelung Rd., Taipei	02-27576300 02-27576095
Compagnie Francaise D'Assurance Pour Le Commerce Exterieur, Taipei Liaison Office	Min-Li Hung	6F-A5, No. 16, Sec. 4, Nanking E. Rd., Taipei	02-25775797 02-25775795

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

Company	Representative	Address	Tel / Fax
Swiss Reinsurance Company Taiwan Branch Office	Daisy Tsai	9F, Suite E, No. 156, Sec. 3, Ming Sheng E. Rd., Taipei	02-27161388 02-27135774
Hannover Ruckversicherung AG, Taipei Representative Office	Tzu-Chao Chen	8F, No. 122, Tun Hwa N. Rd., Taipei	02-87707792 02-87707735
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	Terence Cheung	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-2, No. 128, Sec. 3, Ming Sheng E. Rd., Taipei	02-27151015 02-27151628
Asia Capital Reinsurance Group PTE. LTD.	Hsiao-Yu Lin	Rm. 3204, 32F, No. 333, Sec. 1, Keelung Rd., Taipei	02-27579622 02-27576928
SCOR Global Life SE Taipei Representative Office	Lye Fook Kong	Rm. B116, 17F, No. 167, Tun Hwa N. Rd., Taipei	02-27171999 02-27130613
RGA Reinsurance Company Limited Taiwan Branch	Nicholas Duncan Lempriere-Hogg	Room 1601, 16F, No. 456, Xin-Yi Rd., Sec. 4, Taipei	02-87892217 02-87896018
RGA Reinsurance Company Limited Taiwan Liaison Office	Nicholas Duncan Lempriere-Hogg	Room 1601, 16F, No. 456, Xin-Yi Rd., Sec. 4, Taipei	02-87892217 02-87896018

## REPRESENTATIVE OFFICES OF INTERNATIONAL REINSURANCE BROKERS

Company	Representative	Address	Tel / Fax
Formosa Marine & Insurance Service Co., Inc	Emil Lee	11F, No.170, Fusing N. Rd., Taipei	02-27153117 02-27181168
HSBC Insurance Brokers(Taiwan) Co.Ltd	Sud Sanjiv	3F, No. 285, Sec.2, Wen Hwa Rd., Panchiao City., Taipei	02-82517767 02-82517711
Worldwide Insurance Services Enterprise.	C.T. Sha	5F, No. 112 ,Sec. 1, Hung-Hsiao E. Rd., Taipei	02-23939788 02-23915955
Nacora Insurance Brokers Ltd.	Richard Huang	5F, No.219, Sec. 3, Nanking E.Rd., Taipei	02-27187118 02-27163938
Aon Risk Services Taiwan Ltd.	Gerald Lim	Rm 902, 9F, No.136, Sec.3, Jen Ai Rd., Taipei	02-23252221 02-23252278
Willis (Taiwan) Ltd.	Roger O.J Wilkinson	3F, No. 129, Sec. 2, Chung-Shan N. Rd., Taipei	02-25603000 02-25314520
Cosmos Services (Taiwan) Co., Ltd.	Mori Yoshiharu	9F, No.577, Lin Sen N. Rd., Taipei	02-25966516 02-25967112
Yo Pont Insurance Services Co., Ltd.	Theodosia Liu	11F, No. 18, Sec.1, Chang-An E. Rd., Taipei	02-25621628 02-25627018
Marsh Ltd. Taiwan Branch.	Mark Dawson	3F, No.2, Sec. 3, Minguan E. Rd., Taipei	02-25189998 02-25182188
Jardine Lloyd Thompson Ltd.	Clive Lin	13F, No. 50, Sec. 1, Hsin Sheng S. Rd., Taipei	02-23954610 02-23932233
Alexander Leed Risk Services, Inc.	Albert Ding	9F, No.368, Sec. 1, Fusing S. Rd., Taipei	02-27085500 02-27085533
Splendid Insurance Brokers & Consultants Co., Ltd.	Jack Chang	20F, No.76, Sec. 2, Tun Hwa S. Rd., Taipei	02-27028889 02-27085567
United Asia Risk Services Co.	Pai Su Lou	9F, No.552, Sec. 5, Jhongsiao E. Rd., Taipei	02-27260166 02-27260266
Lian Yu Insurance Brokers Co.,Ltd	Hung Juin Hua	11F, No.42, Sec. 3, Jianguo N. Rd., Taipei	02-25155391 02-25155390



Company	Representative	Address	Tel / Fax
P&C Insurance Services Ltd.	Patrick Lien	8F, No.174, Sec. 1, Jhongshan Rd., Yonghe City, Taipei	02-89236810 02-89236805
C.S. Insurance Services Ltd.	Lai Yao Kun	2F, No.8, Lane 253, Sec. 1, Fusing S. Rd., Taipei	02-27555729 02-27555014
Heath Lambert Taiwan	Samuel F. Huang	9F, No.552, Sec.5, Zhongxiao E. Rd., Taipei	02-27260031 02-87858697
Century International Insurance Brokers Co., Ltd.	Peggy M.Y.Lin	12F, No.201-22, Tun Hua N. Rd., Taipei	02-27170926 02-27137275
Wilson Re (Taiwan) Ltd.	Y.H Chang	3F, No.181, Sec. 3, Mincyuan E. Rd., Taipei	02-25457900 02-25457048
Elite Risk Services Ltd.	Peter Wang	4F, No.6, Sec. 3, Mincyuan E. Rd., Taipei	02-25060525 02-25060535
Grand China United Insurance Services Co., Ltd.	Duke Du	3F, No.116, Sec. 2, Jhongsiao E. Rd., Taipei	02-23972993 02-23973478
Benfield Ltd., Taiwan Branch	Vincent Shih	9F-6, No.188, Sec. 5, Nanking E. Rd., Taipei	02-37652100 02-37652042
Guy Carpenter & Company, LLC Taiwan Branch	Kent Chow	4F, No. 2, Sec. 3, Mingquan E. Rd., Taipei	02-25023118 02-25171812
PWS East Asia Pte Ltd., Taiwan Branch	Paul John	5F, No.179, Fusing N. Rd., Taipei	02-27175081 02-27123878
FP Reinsurance Brokers Ltd.	Ichie Lee	12F-1, No.59, Sec. 2, Tun Hua S. Rd., Taipei	02-37073500 02-37073506
Miller Insurance Services (Hong Kong)Ltd.Taiwan Branch	David Day	5F, No. 112, Sec.1, Chung Hsiao E. Rd., Taipei	02-23935131 02-23935191
Cosmos Services Co., Ltd. Taiwan Branch	Ron Tsen	9F, No.577, Linsen N. Rd., Taipei	02-25966516 02-25967112
Pana Harrison (Asia) Pte Ltd., Taiwan Branch	Lum Hong Yuan	Rm 330, 3F, No.295, Sec 4, Chung-Hsiao E Rd., Taipei	02-87724768 02-87724698

## OTHER INSTITUTIONS

No	Institution	Representative	Address	Tel / Fax
1	Taiwan Insurance Institute	Mark C.C. Lai Warren Wu-Jen Tseng	6F, No. 3, Nan Hai Rd., Taipei	02-23972227 02-23517508
2	Motor Vehicle Accident Compensation Fund	Susan S. Chang Wei-Lun Chen	18F, No. 2, lane 150, Sec. 5, Shin Yi Rd., Taipei	02-87898897 02-87896061
3	Taiwan Residential Earthquake Insurance Fund	Tsan-Ming Shih Warren W.L. Chang	5F, No. 39, Sec. 2, Jinan Rd., Taipei	02-23963000 02-23923929
4	The Non-Life Insurance Association of the R.O.C.	Tsan-Ming Shih Martin Sha	13F, No. 125, Sec. 2, Nanking E. Rd., Taipei	02-25071566 02-25178069
5	The Life Insurance Association of the R.O.C.	Pen-Tui Lai Tsann-Nan Horng	5F, No. 152, Sung Chiang Rd., Taipei	02-25612144 02-25672844
6	The Non-Life Underwriters Society of the R.O.C.	Jack E. S. Tai Yi-Tang Huang	13F, No. 125, Sec. 2, Nanking E. Rd., Taipei	02-25065941 02-25075245
7	The Insurance Anti-fraud Institute of the R.O.C.	Shih-Chieh Chang	9F-2, No. 577, Lin Sen N Rd., Taipei	02-25988100 02-25988101
8	Engineering Insurance Association	Steven L. I. Chang Song-Chi Wang	10F, No. 39, Sec. 1, Chung Hsiao W. Rd., Taipei	02-23820051 02-23884720
9	Nuclear Energy Insurance Association Pool of the R.O.C.	Stephen C.P. Ting Joseph J. Chiou	15F, No. 88, Sec. 2, Nanking E. Rd., Taipei	02-25514235 02-25611176
10	Risk Management Society of Taiwan, R.O.C.	Warren Wu-Jen Tseng Josephs S. Y. Lin	3F, No. 181, Sec. 3, Min-Chuan E. Rd., Taipei	02-27160039 02-25457049
11	The Actuarial Institute of the R.O.C.	Alfred Chang Clinton Chang	10F-1, No. 216, Sec. 2 Nanchang Rd., Taipei	02-23649168 02-33652283
12	Life Insurance Management Institute of the R.O.C.	Danny Liu Richard Lee	7F, No. 145, Sec. 2, Chien Kuo N. Rd., Taipei	02-25173084 02-25096343

No	Institution	Representative	Address	Tel / Fax
13	Insurance Society of the R.O.C.	Tsan-Ming Shih Martin Sha	13F, No.125, Sec. 2, Kanking E. Rd., Taipei	02-25071566 02-25178069
14	The Non-Life Insurance Stabilization Fund	Tsan-Ming Shih Martin Sha	13F, No.125, Sec. 2, Kanking E. Rd., Taipei	02-25071566 02-25178069
15	The Life Insurance Stabilization Fund	Pen-Tui Lai Tsann-Nan Horng	5F, No. 152, Sung Chiang Rd., Taipei	02-25612144 02-25672844
16	Insurance Agents Association of the R.O.C.	Wen Tung Hsu Hsueh-Ching Huang	4F, No. 442, Changchun Rd., Taipei	02-87129492 02-87129496
17	Taiwan Insurance Brokers Association	Tsai Ko Hank Yang	6F, No. 46, Jinzhou St., Taipei	02-66181188 02-66195666
18	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
19	Professional Insurance Brokers of the R.O.C.	Tseng-Hua Tsao	6F, No. 147, Sec. 2, Nan-Kan Rd., Taipei	02-27833807 02-27839610
20	Surveyors Association of Taipei	Michael Chow Hope Y-k You	Rm 705, 7F, No. 43, Sec. 1, Chung Chin S. Rd., Taipei	02-23707617 02-23144901
21	Surveyors Association of Kaohsiung	Edward Chen PaoHua Lin	No. 3, Lane 256, Fusing 3Rd., Cianjhen District, Kaohsiung	07-3347352 07-3347471
22	Chinese Insurance Service Association	Chi-shih Cheng Joseph S.Y. Lin	3F, No. 181, Min-Chuan E. Rd., Taipei	02-25457044 02-25457048
23	Central Reinsurance Corporation	Cheng-Tui Yang C.T. Juang	12F, No.53, Sec.2, Nanking E. Rd., Taipei	02-25115211 02-25235350



**Taiwan Fire & Marine Insurance Co., Ltd.**

**Date of Establishment:** March 12, 1948  
**Chairman:** K. L. Lai  
**President:** Herbert Young  
**Paid-up Capital:** NT\$3,168,570,000  
**Number of Contact Office:** [11]Branch Office, [29]Liaison Office  
**Number of Employees:** 670  
**Premium Income:** a. Direct Written Premium NT\$4,600,403,796  
 b. Reinsurance Premium NT\$349,899,210  
**Reserves:** a. Unearned Premium Reserves NT\$1,675,536,288  
 b. Outstanding Loss Reserves NT\$1,112,132,826  
 c. Special Loss Reserves NT\$2,238,874,590  
**Address:** 8F, No. 49, Guanqian Rd., Taipei, Taiwan, R. O. C.  
**Telephone:** 886-2-2382-1666  
**Telefax:** 886-2-2388-2555  
**http:** //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\$3,168,570,000  
**公司分支機構數:** (11)分公司 (29)通訊處  
**員工人數:** 670人  
**保險費收入:** (1)直接簽單保險費 NT\$4,600,403,796  
 (2)再保險費 NT\$349,899,210  
**準備金:** (1)未滿期保費準備金 NT\$1,675,536,288  
 (2)賠款準備金 NT\$1,112,132,826  
 (3)特別準備金 NT\$2,238,874,590  
**地址:** 台北市中正區館前路49號8F  
**電話:** (02) 2382-1666  
**傳真:** (02) 2388-2555  
**網址:** www.tfmi.com.tw



**WALSUN INSURANCE LIMITED.**

**Date of Establishment:** January 5, 1951  
**Chairman:** Chris Lin  
**President:** Hsiao Yung Hsiang  
**Paid-up Capital:** NT\$2,000,000,000  
**Number of Contact Office:** [6]Branch Office, [17]Liaison Office  
**Number of Employees:** 455  
**Premium Income:** a. Direct Written Premium NT\$2,575,013,322  
 b. Reinsurance Premium NT\$335,694,298  
**Reserves:** a. Unearned Premium Reserves NT\$936,546,587  
 b. Outstanding Loss Reserves NT\$581,385,758  
 c. Special Loss Reserves NT\$1,316,712,596  
**Address:** 9F, No.85, Sec. 2, Nanking E. Rd., Taipei, City 104, Taiwan, R.O.C.  
**Telephone:** 886-2-2563-7200  
**Telefax:** 886-2-2563-7300  
**http:** //www.walsun.com.tw

**華山產物保險股份有限公司**

**創立日期:** (原太平產物保險股份有限公司40.1.5成立) 96.3.1更名  
**董事長:** 林明洋  
**總經理:** 蕭鏞湘  
**資本額:** NT\$2,000,000,000  
**公司分支機構數:** (6)分公司 (17)通訊處  
**員工人數:** 455人  
**保險費收入:** (1)直接簽單保險費 NT\$2,575,013,322  
 (2)再保險費 NT\$335,694,298  
**準備金:** (1)未滿期保費準備金 NT\$936,546,587  
 (2)賠款準備金 NT\$581,385,758  
 (3)特別準備金 NT\$1,316,712,596  
**地址:** 台北市中山區南京東路2段85號9樓  
**電話:** (02) 2563-7200  
**傳真:** (02) 2563-7300  
**網址:** www.walsun.com.tw



### Chung Kuo Insurance Co., Ltd.

**Date of Establishment:** November 1, 1931  
**Chairman:** Leon L. Shen  
**President:** Stephen C. P. Ting  
**Paid-up Capital:** NT\$3,000,000,000  
**Number of Contact Office:** [9] Branch Office, [17] Liaison Office  
**Number of Employees:** 713  
**Premium Income:** a. Direct Written Premium  
 NT\$6,487,086,000  
 b. Reinsurance Premium  
 NT\$1,019,482,000  
**Reserves:** a. Unearned Premium Reserves  
 NT\$1,866,118,000  
 b. Outstanding Loss Reserves  
 NT\$924,168,000  
 c. Special Loss Reserves  
 NT\$1,802,211,000  
**Address:** No. 58, Wu Chang Street, Sec. 1,  
 Taipei, Taiwan R. O. C.  
**Telephone:** 886-2-2381-2727  
**Telefax:** 886-2-2381-4878  
**http:** //www.cki.com.tw

### 兆豐產物保險股份有限公司

**創立日期:** 20. 11. 1  
**董事長:** 沈臨龍  
**總經理:** 丁志平  
**資本額:** NT\$3,000,000,000  
**公司分支機構數:** (9) 分公司 (17) 通訊處  
**員工人數:** 713人  
**保險費收入:** (1) 直接簽單保險費 NT\$6,487,086,000  
 (2) 再保險費 NT\$1,019,482,000  
**準備金:** (1) 未滿期保費準備金 NT\$1,866,118,000  
 (2) 賠款準備金 NT\$924,168,000  
 (3) 特別準備金 NT\$1,802,211,000  
**地址:** 台北市中正區武昌街一段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:** April 19, 1961  
**Chairman:** Tsan-Ming, Shih  
**President:** Steve T. H. Chen  
**Paid-up Capital:** NT\$8,178,396,000  
**Number of Contact Office:** [29] Branch Office, [51] Liaison Office  
**Number of Employees:** 2,266  
**Premium Income:** a. Direct Written Premium  
 NT\$22,870,124,515  
 b. Reinsurance Premium  
 NT\$1,068,691,926  
**Reserves:** a. Unearned Premium Reserves  
 NT\$9,929,093,985  
 b. Outstanding Loss Reserves  
 NT\$4,807,731,785  
 c. Special Loss Reserves  
 NT\$9,098,972,636  
**Address:** No. 237, Sec. 1, Chien Kuo S.  
 Rd., Taipei, Taiwan, R. O. C.  
**Telephone:** 886-2-2706-7890  
**Telefax:** 886-2-2704-2915  
**http:** //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\$8,178,396,000  
**公司分支機構數:** (29) 分公司 (51) 通訊處 (9) 海外據點  
**員工人數:** 2,266人  
**保險費收入:** (1) 直接簽單保險費 NT\$22,870,124,515  
 (2) 再保險費 NT\$1,068,691,926  
**準備金:** (1) 未滿期保費準備金 NT\$9,929,093,985  
 (2) 賠款準備金 NT\$4,807,731,785  
 (3) 特別準備金 NT\$9,098,972,636  
**地址:** 台北市大安區建國南路一段237號  
**電話:** (02) 2706-7890  
**傳真:** (02) 2704-2915  
**網址:** www.518fb.com



TAIAN

Taian Insurance Co., Ltd.

**Date of Establishment:** May 1, 1961  
**Chairman:** Chao-Hon Chen  
**President:** Patrick S. Lee  
**Paid-up Capital:** NT\$3,181,148,050  
**Number of Contact Office:** [8]Branch Office, [32]Liaison Office  
**Number of Employees:** 932  
**Premium Income:** a. Direct Written Premium  
 NT\$7,300,770,659  
 b. Reinsurance Premium  
 NT\$369,112,673  
**Reserves:** a. Unearned Premium Reserves  
 NT\$2,753,575,428  
 b. Outstanding Loss Reserves  
 NT\$817,373,051  
 c. Special Loss Reserves  
 NT\$2,589,112,885  
**Address:** No.59, Kwantsien Rd., Taipei,  
 Taiwan, R.O.C.  
**Telephone:** 886-2-2381-9678  
**Telefax:** 886-2-2311-6990  
**http:** //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\$3,181,148,050  
**公司分支機構數:** (8)分公司 (32)通訊處  
**員工人數:** 932人  
**保險費收入:** (1)直接簽單保險費 NT\$7,300,770,659  
 (2)再保險費 NT\$369,112,673  
**準備金:** (1)未滿期保費準備金 NT\$2,753,575,428  
 (2)賠款準備金 NT\$817,373,051  
 (3)特別準備金 NT\$2,589,112,885  
**地址:** 台北市中正區館前路59號  
**電話:** (02) 2381-9678  
**傳真:** (02) 2311-6990  
**網址:** www.taian.com.tw



MINGTAI

Mingtai Fire & Marine Insurance Co., Ltd.

**Date of Establishment:** September 22, 1961  
**Chairman:** Ikeda Katsuaki  
**President:** Chang, L.I. Steven  
**Paid-up Capital:** NT\$2,200,000,000  
**Number of Contact Office:** [17]Branch Office, [48]Liaison Office  
**Number of Employees:** 1,380  
**Premium Income:** a. Direct Written Premium  
 NT\$10,593,137,800  
 b. Reinsurance Premium  
 NT\$782,221,056  
**Reserves:** a. Unearned Premium Reserves  
 NT\$3,785,497,140  
 b. Outstanding Loss Reserves  
 NT\$1,211,494,889  
 c. Special Loss Reserves  
 NT\$4,792,959,326  
**Address:** No. 1, Jen Ai Rd., Sec. 4, Taipei  
 Taiwan, R. O. C.  
**Telephone:** 886-2-2772-5678  
**Telefax:** 886-2-2772-6666  
**http:** //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:** 池田克朗  
**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:** 1,380人  
**保險費收入:** (1)直接簽單保險費 NT\$10,593,137,800  
 (2)再保險費 NT\$782,221,056  
**準備金:** (1)未滿期保費準備金 NT\$3,785,497,140  
 (2)賠款準備金 NT\$1,211,494,889  
 (3)特別準備金 NT\$4,792,959,326  
**地址:** 台北市大安區仁愛路四段1號  
**電話:** (02) 2772-5678  
**傳真:** (02) 2772-6666  
**網址:** www.mingtai.com.tw



## Zurich Insurance (Taiwan) Ltd.

**Date of Establishment:** April 26, 1961  
**Chairman:** Charles C. T. Wang  
**President:** Homer Kuo  
**Paid-up Capital:** NT\$2,000,000,000  
**Number of Contact Office:** [5]Branch Office, [29]Liaison Office  
**Number of Employees:** 856  
**Premium Income:** a. Direct Written Premium  
 NT\$3,769,230,178  
 b. Reinsurance Premium  
 NT\$409,043,570  
**Reserves:** a. Unearned Premium Reserves  
 NT\$1,993,680,895  
 b. Outstanding Loss Reserves  
 NT\$1,003,365,411  
 c. Special Loss Reserves  
 NT\$2,826,524,020  
**Address:** No. 56, Tun Hwa North Rd., Taipei,  
 Taiwan, R.O.C.  
**Telephone:** 886-2-2731-6300  
**Telefax:** 886-2-2741-6004  
**http:** //www.zurich.com.tw

## 蘇黎世產物保險股份有限公司

**創立日期:** 50. 4. 26  
**董事長:** 王傳通  
**總經理:** 郭鴻文  
**資本額:** NT\$2,000,000,000  
**公司分支機構數:** (5)分公司 (29)通訊處  
**員工人數:** 856人  
**保險費收入:** (1)直接簽單保險費 NT\$3,769,230,178  
 (2)再保險費 NT\$409,043,570  
**準備金:** (1)未滿期保費準備金 NT\$1,993,680,895  
 (2)賠款準備金 NT\$1,003,365,411  
 (3)特別準備金 NT\$2,826,524,020  
**地址:** 台北市松山區敦化北路56號  
**電話:** (02)2731-6300  
**傳真:** (02)2741-6004  
**網址:** www.zurich.com.tw



## AIG General Insurance Co., Ltd.

**Date of Establishment:** February 26, 1962  
**Chairman:** Rudolf Hayo  
**President:** Charles T. P. Sung  
**Paid-up Capital:** NT\$3,860,228,850  
**Number of Contact Office:** [14]Branch Office, [34]Liaison Office  
**Number of Employees:** 20,274  
**Premium Income:** a. Direct Written Premium  
 NT\$5,494,852,465  
 b. Reinsurance Premium  
 NT\$535,137,499  
**Reserves:** a. Unearned Premium Reserves  
 NT\$3,481,211,857  
 b. Outstanding Loss Reserves  
 NT\$1,097,580,305  
 c. Special Loss Reserves  
 NT\$3,268,435,490  
**Address:** 24,25F, No. 9, 11, Songgao Rd.,  
 Sinyi District, Taipei, City 11073,  
 Taiwan, R. O. C.  
**Telephone:** 886-2-8758-6666  
**Telefax:** 886-2-2723-2050  
**http:** //www.aiggeneral.com.tw

## 友邦產物保險股份有限公司

**創立日期:** (原中央產物保險股份有限公司51. 2. 26成立)96. 6. 1更名  
**董事長:** 施瑞達  
**總經理:** 宋道平  
**資本額:** NT\$3,860,228,850  
**公司分支機構數:** (14)分公司 (34)通訊處  
**員工人數:** 20,274人  
**保險費收入:** (1)直接簽單保險費 NT\$5,494,852,465  
 (2)再保險費 NT\$535,137,499  
**準備金:** (1)未滿期保費準備金 NT\$3,481,211,857  
 (2)賠款準備金 NT\$1,097,580,305  
 (3)特別準備金 NT\$3,268,435,490  
**地址:** 台北市信義區松高路9, 11號24及25樓  
**電話:** (02)8758-6666  
**傳真:** (02)2723-2050  
**網址:** www.aiggeneral.com.tw





**The First Insurance Co., Ltd.**

**Date of Establishment:** September 4, 1962  
**Chairman:** C. H. Lee  
**President:** James Y. L. Lai  
**Paid-up Capital:** NT\$2,827,828,960  
**Number of Contact Office:** [5]Branch Office, [43]Liaison Office  
**Number of Employees:** 849

**Premium Income:** a. Direct Written Premium  
 NT\$5,669,536,503  
 b. Reinsurance Premium  
 NT\$315,943,271

**Reserves:** a. Unearned Premium Reserves  
 NT\$2,348,507,972  
 b. Outstanding Loss Reserves  
 NT\$729,921,056  
 c. Special Loss Reserves  
 NT\$2,700,316,471

**Address:** No. 54, Sec. 1, Chung-Hsiao E. Rd.,  
 Taipei, Taiwan, R.O.C.  
**Telephone:** 886-2-2391-3271  
**Telefax:** 886-2-2341-2864  
**http:** //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\$2,827,828,960  
**公司分支機構數:** (5)分公司 (43)通訊處  
**員工人數:** 849人  
**保險費收入:** (1)直接簽單保險費 NT\$5,669,536,503  
 (2)再保險費 NT\$315,943,271  
**準備金:** (1)未滿期保費準備金 NT\$2,348,507,972  
 (2)賠款準備金 NT\$729,921,056  
 (3)特別準備金 NT\$2,700,316,471

**地址:** 台北市中正區忠孝東路一段54號  
**電話:** (02) 2391-3271  
**傳真:** (02) 2341-2864  
**網址:** www.firstins.com.tw



**旺旺友聯產物保險公司**  
**Union Insurance Company**

**Union Insurance Co., Ltd.**

**Date of Establishment:** February 20, 1963  
**Chairman:** Ho, Kuo-hwa  
**President:** Samuel Yuh  
**Paid-up Capital:** NT\$2,000,000,000  
**Number of Contact Office:** [17]Branch Office, [42]Liaison Office  
**Number of Employees:** 1,119

**Premium Income:** a. Direct Written Premium  
 NT\$5,835,512,107  
 b. Reinsurance Premium  
 NT\$1,460,415,173

**Reserves:** a. Unearned Premium Reserves  
 NT\$2,556,079,013  
 b. Outstanding Loss Reserves  
 NT\$1,627,518,240  
 c. Special Loss Reserves  
 NT\$1,804,655,746

**Address:** 12F, No. 219, Sec. 4, Chung-Hsiao E.  
 Rd., Taipei, Taiwan, R.O.C.  
**Telephone:** 886-2-2776-5567  
**Telefax:** 886-2-2711-8610  
**http:** //www.unionins.com.tw

**旺旺友聯產物保險股份有限公司**

**創立日期:** 52.2.20  
**董事長:** 何國華  
**總經理:** 喻志鵬  
**資本額:** NT\$2,000,000,000  
**公司分支機構數:** (17)分公司 (42)通訊處  
**員工人數:** 1,119人  
**保險費收入:** (1)直接簽單保險費 NT\$5,835,512,107  
 (2)再保險費 NT\$1,460,415,173  
**準備金:** (1)未滿期保費準備金 NT\$2,556,079,013  
 (2)賠款準備金 NT\$1,627,518,240  
 (3)特別準備金 NT\$1,804,655,746

**地址:** 台北市大安區忠孝東路四段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:** May 1, 1963  
**Chairman:** Anthony T. S. Wu  
**President:** Chun-Yu Chan  
**Paid-up Capital:** NT\$3,009,174,280  
**Number of Contact Office:** [23]Branch Office, [37]Liaison Office  
**Number of Employees:** 1,327  
**Premium Income:** a. Direct Written Premium  
 NT\$10,505,021,208  
 b. Reinsurance Premium  
 NT\$449,868,783  
**Reserves:** a. Unearned Premium Reserves  
 NT\$4,438,764,386  
 b. Outstanding Loss Reserves  
 NT\$1,526,680,427  
 c. Special Loss Reserves  
 NT\$3,634,269,947  
**Address:** No. 15, Sec. 2, Chienkuo N. Rd.,  
 Taipei, Taiwan, R. O. C.  
**Telephone:** 886-2-2507-5335  
**Telefax:** 86-2-2517-7865  
**http:** //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\$3,009,174,280  
**公司分支機構數:** (23)分公司 (37)通訊處  
**員工人數:** 1,327人  
**保險費收入:** (1)直接簽單保險費 NT\$10,505,021,208  
 (2)再保險費 NT\$449,868,783  
**準備金:** (1)未滿期保費準備金 NT\$4,438,764,386  
 (2)賠款準備金 NT\$1,526,680,427  
 (3)特別準備金 NT\$3,634,269,947  
**地址:** 台北市中山區建國北路二段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:** April 11, 1963  
**Chairman:** S. C. Liao  
**President:** Kevin Tu  
**Paid-up Capital:** NT\$2,001,386,250  
**Number of Contact Office:** [7]Branch Office, [28]Liaison Office  
**Number of Employees:** 716  
**Premium Income:** a. Direct Written Premium  
 NT\$5,361,023,747  
 b. Reinsurance Premium  
 NT\$350,525,452  
**Reserves:** a. Unearned Premium Reserves  
 NT\$2,119,488,672  
 b. Outstanding Loss Reserves  
 NT\$645,304,883  
 c. Special Loss Reserves  
 NT\$2,778,751,411  
**Address:** 5F, No. 560, Sec. 4, Chung Hsiao E.  
 Rd., Taipei, Taiwan, R.O.C.  
**Telephone:** 886-2-2758-8418 2756-2200  
**Telefax:** 886-2-2758-7150 2729-8022  
**http:** //www.south-china.com.tw

## 華南產物保險股份有限公司

**創立日期:** 52.4.11  
**董事長:** 廖修鐘  
**總經理:** 涂志佶  
**資本額:** NT\$2,001,386,250  
**公司分支機構數:** (7)分公司 (28)通訊處 (1)海外代表處  
**員工人數:** 716人  
**保險費收入:** (1)直接簽單保險費 NT\$5,361,023,747  
 (2)再保險費 NT\$350,525,452  
**準備金:** (1)未滿期保費準備金 NT\$2,119,488,672  
 (2)賠款準備金 NT\$645,304,883  
 (3)特別準備金 NT\$2,778,751,411  
**地址:** 台北市信義區忠孝東路四段560號5樓  
**電話:** (02)2758-8418 · 2756-2200  
**傳真:** (02)2758-7150 · 2729-8022  
**網址:** www.south-china.com.tw



**國泰產險**  
Cathay Century Insurance

**Cathay Century Insurance Co., Ltd.**

**Date of Establishment:** August 19, 1993

**Chairman:** Cheng-Chiu Tsai

**President:** J. H. Hsu

**Paid-up Capital:** NT\$2,317,005,600

**Number of Contact Office:** [12]Branch Office, [29]Liaison Office

**Number of Employees:** 1,013

**Premium Income:** a. Direct Written Premium  
NT\$10,726,982,649  
b. Reinsurance Premium  
NT\$426,368,515

**Reserves:** a. Unearned Premium Reserves  
NT\$5,249,330,127  
b. Outstanding Loss Reserves  
NT\$1,393,428,026  
c. Special Loss Reserves  
NT\$4,070,390,598

**Address:** 11F, No. 296, Sec. 4, Jen-Ai Rd., Taipei,  
Taiwan, R. O. C.

**Telephone:** 886-2-2755-1299

**Telefax:** 886-2-2754-7476

**http:** //www.cathay-ins.com.tw

**國泰世紀產物保險股份有限公司**

**創立日期:** 82.8.19

**董事長:** 蔡鎮球

**總經理:** 許榮賢

**資本額:** NT\$2,317,005,600

**公司分支機構數:** (12)分公司 (29)通訊處

**員工人數:** 1,013人

**保險費收入:** (1)直接簽單保險費 NT\$10,726,982,649  
(2)再保險費 NT\$426,368,515

**準備金:** (1)未滿期保費準備金 NT\$5,249,330,127  
(2)賠款準備金 NT\$1,393,428,026  
(3)特別準備金 NT\$4,070,390,598

**地址:** 台北市大安區仁愛路四段296號11樓

**電話:** (02) 2755-1299

**傳真:** (02) 2754-7476

**網址:** www.cathay-ins.com.tw



TOKIOMARINE  
NEWA

**Tokio Marine Newa Insurance Co., Ltd.**

**Date of Establishment:** March 1, 1999

**Chairman:** Wen-Cheng Huang

**President:** Ren-Tze Chen

**Paid-up Capital:** NT\$2,990,099,000

**Number of Contact Office:** [5]Branch Office, [16]Liaison Office

**Number of Employees:** 902

**Premium Income:** a. Direct Written Premium  
NT\$7,006,564,930  
b. Reinsurance Premium  
NT\$467,415,368

**Reserves:** a. Unearned Premium Reserves  
NT\$2,991,221,111  
b. Outstanding Loss Reserves  
NT\$1,061,178,202  
c. Special Loss Reserves  
NT\$3,040,627,135

**Address:** 11F, No. 130, Sec. 3, Nanking E.  
Rd., Taipei, Taiwan, R. O. C.

**Telephone:** 886-2-8772-7777

**Telefax:** 886-2-8772-2335

**http:** //www.tmnnewa.com.tw

**新安東京海上產物保險股份有限公司**

**創立日期:** 88.3.1

**董事長:** 黃文成

**總經理:** 陳潤智

**資本額:** NT\$2,990,099,000

**公司分支機構數:** (5)分公司 (16)通訊處

**員工人數:** 902人

**保險費收入:** (1)直接簽單保險費 NT\$7,006,564,930  
(2)再保險費 NT\$467,415,368

**準備金:** (1)未滿期保費準備金 NT\$2,991,221,111  
(2)賠款準備金 NT\$1,061,178,202  
(3)特別準備金 NT\$3,040,627,135

**地址:** 台北市中山區南京東路三段130號11樓

**電話:** (02) 8772-7777

**傳真:** (02) 8772-2335

**網址:** www.tmnnewa.com.tw



### Dragon Insurance Co., Ltd.

**Date of Establishment:** July 21, 2006  
**Chairman:** Lin Feng Ping  
**President:** Lin Hsuan Chyi  
**Paid-up Capital:** NT\$1,000,000,000  
**Number of Contact Office:** [8]Branch Office, [7]Liaison Office  
**Number of Employees:** 230  
**Premium Income:** a. Direct Written Premium  
 NT\$575,377,528  
 b. Reinsurance Premium  
 NT\$152,397,689  
**Reserves:** a. Unearned Premium Reserves  
 NT\$675,391,118  
 b. Outstanding Loss Reserves  
 NT\$167,511,819  
 c. Special Loss Reserves  
 NT\$66,664,969  
**Address:** 13F.-1, No. 17, Xuchang St.,  
 Zhongzheng District, Taipei,  
 Taiwan, R.O.C.  
**Telephone:** 886-2-2370-0789  
**Telefax:** 886-2-2370-6588  
**http:** //www.dragonins.com.tw

### 龍平安產物保險股份有限公司

**創立日期:** 95.7.21  
**董事長:** 林鳳品  
**總經理:** 林炫圻  
**資本額:** NT\$1,000,000,000  
**公司分支機構數:** (8)分公司 (7)通訊處  
**員工人數:** 230人  
**保險費收入:** (1)直接簽單保險費 NT\$575,377,528  
 (2)再保險費 NT\$152,397,689  
**準備金:** (1)未滿期保費準備金 NT\$675,391,118  
 (2)賠款準備金 NT\$167,511,819  
 (3)特別準備金 NT\$66,664,969  
**地址:** 台北市中正區許昌街17號13樓之一  
**電話:** (02)2370-0789  
**傳真:** (02)2370-6588  
**網址:** www.dragonins.com.tw



### ace insurance

#### Insurance Company of North America, Taipei Branch

**Date of Establishment:** January 22, 1982  
**Chairman:** Brian Dowd  
**President:** Edward, Tseng  
**Paid-up Capital:** NT\$50,000,000  
**Number of Contact Office:** [1]Branch Office, [0]Liaison  
**Number of Employees:** 59  
**Premium Income:** a. Direct Written Premium  
 NT\$1,007,643,576  
 b. Reinsurance Premium  
 NT\$374,839,983  
**Reserves:** a. Unearned Premium Reserves  
 NT\$109,097,950  
 b. Outstanding Loss Reserves  
 NT\$172,293,638  
 c. Special Loss Reserves  
 NT\$332,759,462  
**Address:** 10F, No. 8, Sec. 5, Hsin Yi Rd,  
 Taipei, Taiwan, R. O. C  
**Telephone:** 886-2-8758-1800  
**Telefax:** 886-2-8758-1888  
**http:** //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:** 71.1.22  
**董事長:** Brian Dowd  
**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:** 59人  
**保險費收入:** (1)直接簽單保險費 NT\$1,007,643,576  
 (2)再保險費 NT\$374,839,983  
**準備金:** (1)未滿期保費準備金 NT\$109,097,950  
 (2)賠款準備金 NT\$172,293,638  
 (3)特別準備金 NT\$332,759,462  
**地址:** 台北市信義區信義路五段8號10樓  
**電話:** (02)8758-1800  
**傳真:** (02)8758-1888  
**網址:** www.ace-ina.com.tw



**Federal Insurance Company, Taipei Branch**

**Date of Establishment:** February 6, 1987  
**President:** Irene Liang  
**Paid-up Capital:** NT\$353,009,292  
**Number of Contact Office:** [1]Branch Office, [0]Liaison Office  
**Number of Employees:** 10

**Premium Income:** a. Direct Written Premium  
 NT\$170,366,861  
 b. Reinsurance Premium  
 NT\$103,423,772

**Reserves:** a. Unearned Premium Reserves  
 NT\$112,312,694  
 b. Outstanding Loss Reserves  
 NT\$25,887,205  
 c. Special Loss Reserves  
 NT\$156,790,370

**Address:** 1F, No. 101, Song Jen Rd., Taipei,  
 Taiwan, R.O.C.  
**Telephone:** 886-2-8780-8809  
**Telefax:** 886-2-8780-9269  
**http:** //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:** 10人  
**保險費收入:** (1) 直接簽單保險費 NT\$170, 366, 861  
 (2) 再保險費 NT\$103, 423, 772  
**準備金:** (1) 未滿期保費準備金 NT\$112, 312, 694  
 (2) 賠款準備金 NT\$25, 887, 205  
 (3) 特別準備金 NT\$156, 790, 370  
**地址:** 台北市信義區松仁路101號1樓  
**電話:** (02) 8780-8809  
**傳真:** (02) 8780-9269  
**網址:** www.chubb.com



**Asia Insurance Co., Ltd. Taiwan Branch**

**Date of Establishment:** July 4, 1996  
**President:** An-Lo Sung  
**Paid-up Capital:** NT\$95,000,000  
**Number of Contact Office:** [1]Branch Office, [0]Liaison Office  
**Number of Employees:** 12

**Premium Income:** a. Direct Written Premium  
 NT\$19,434,894  
 b. Reinsurance Premium  
 NT\$18,949,841

**Reserves:** a. Unearned Premium Reserves  
 NT\$7,724,058  
 b. Outstanding Loss Reserves  
 NT\$6,329,026  
 c. Special Loss Reserves  
 NT\$14,922,013

**Address:** Suite 905, 9F, No. 18, Sec. 1,  
 Chang An E. Rd., Taipei, Taiwan,  
 R. O. C.  
**Telephone:** 886-2-2568-3080 2521-7766  
**Telefax:** 886-2-2563-8246  
**http:** //www.asiainsurance.com.tw

**香港商亞洲保險有限公司台灣分公司**

**創立日期:** 85. 7. 4  
**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:** 12人  
**保險費收入:** (1) 直接簽單保險費 NT\$19, 434, 894  
 (2) 再保險費 NT\$18, 949, 841  
**準備金:** (1) 未滿期保費準備金 NT\$7, 724, 058  
 (2) 賠款準備金 NT\$6, 329, 026  
 (3) 特別準備金 NT\$14, 922, 013  
**地址:** 台北市中山區長安東路一段18號9樓  
 905室  
**電話:** (02) 2568-3080 · 2521-7766  
**傳真:** (02) 2563-8246  
**網址:** www.asiainsurance.com.tw



三井住友海上

**Mitsui Sumitomo Insurance Co., Ltd. Taipei Branch**

**Date of Establishment:** March 16, 1999  
**President:** Kiichiro Minami  
**Paid-up Capital:** NT\$195,000,000  
**Number of Contact Office:** [1]Branch Office, [2]Liaison Office  
**Number of Employees:** 56  
**Premium Income:** a. Direct Written Premium NT\$337,117,525  
 b. Reinsurance Premium NT\$548,906,454  
**Reserves:** a. Unearned Premium Reserves NT\$132,961,719  
 b. Outstanding Loss Reserves NT\$48,487,704  
 c. Special Loss Reserves NT\$141,568,812  
**Address:** 7F, No. 260, Tun Hwa N. Rd., Taipei, Taiwan, R. O. C.  
**Telephone:** 886-2-8712-1350  
**Telefax:** 886-2-8712-1370  
**http:** //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:** 南喜一郎  
**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:** 56人  
**保險費收入:** (1) 直接簽單保險費 NT\$337, 117, 525  
 (2) 再保險費 NT\$548, 906, 454  
**準備金:** (1) 未滿期保費準備金 NT\$132, 961, 719  
 (2) 賠款準備金 NT\$48, 487, 704  
 (3) 特別準備金 NT\$141, 568, 812  
**地址:** 台北市松山區敦化北路260號7樓  
**電話:** (02) 8712-1350  
**傳真:** (02) 8712-1370  
**網址:** www.ms-ins.com.tw



**CARDIF**  
法國巴黎產險

A BNP PARIBAS company

**Cardif-Assurances Risques Divers, Taiwan Branch**

**Date of Establishment:** April, 2001  
**Chairman:** Eric Lombard  
**President:** Amos Chao  
**Paid-up Capital:** NT\$145,000,000  
**Number of Contact Office:** [1]Branch Office, [0]Liaison Office  
**Number of Employees:** 40  
**Premium Income:** a. Direct Written Premium NT\$278,939,731  
 b. Reinsurance Premium NT\$0  
**Reserves:** a. Unearned Premium Reserves NT\$7,345,797  
 b. Outstanding Loss Reserves NT\$15,761,273  
 c. Specil Loss Reserves NT\$111,274,368  
**Address:** 17F, No. 270, Sec. 4, Chung Hsiao E. Rd., Taipei, Taiwan, R. O. C.  
**Telephone:** 886-2-6638-3456  
**Telefax:** 886-2-6638-3457  
**http:** //www.cardif.com.tw

**法商法國巴黎產物保險股份有限公司台灣分公司**

**創立日期:** 90. 4.  
**董事長:** 艾力克·隆巴爾  
**台灣分公司總經理:** 趙強君  
**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:** 40人  
**保險費收入:** (1) 直接簽單保險費 NT\$278, 939, 731  
 (2) 再保險費 NT\$0  
**準備金:** (1) 未滿期保費準備金 NT\$7, 345, 797  
 (2) 賠款準備金 NT\$15, 761, 273  
 (3) 特別準備金 NT\$111, 274, 368  
**地址:** 台北市大安區忠孝東路四段270號17樓  
**電話:** (02) 6638-3456  
**傳真:** (02) 6638-3457  
**網址:** www.cardif.com.tw

**AIG** United Guaranty

United Guaranty Mortgage Indemnity Company, Taiwan Branch

**Date of Establishment:** September 1, 2003

**President:** Chris Wei

**Paid-up Capital:** NT\$61,200,000

**Number of Contact Office:** [1]Branch Office, [0]Liaison Office

**Number of Employees:** 3

**Premium Income:** a. Direct Written Premium  
NT\$1,354,359  
b. Reinsurance Premium  
NT\$0

**Reserves:** a. Unearned Premium Reserves  
NT\$2,640,301  
b. Outstanding Loss  
NT\$0  
c. Special Loss Reserves  
NT\$1,097,583

**Address:** 10F, No. 92, Sec. 2, Tun Hwa S. Rd.,  
Taipei, Taiwan, R. O. C.

**Telephone:** 886-2-2325-9766

**Telefax:** 886-2-2325-9886

**http:** //www.aiguginternational.com/  
taiwan\_info.html

美商聯合保證保險股份有限公司台灣分公司

創立日期：92.9.1

總經理：韋嘉珣

資本額：NT\$61,200,000

公司分支機構數：(1)分公司 (0)通訊處

員工人數：3人

保險費收入：(1)直接簽單保險費 NT\$1,354,359

(2)再保險費 NT\$0

準備金：(1)未滿期保費準備金 NT\$2,640,301

(2)賠款準備金 NT\$0

(3)特別準備金 NT\$1,097,583

地址：台北市大安區敦化南路二段92號10F

電話：(02)2325-9766

傳真：(02)2325-9886

網址：www.aiguginternational.com/

taiwan\_info.html

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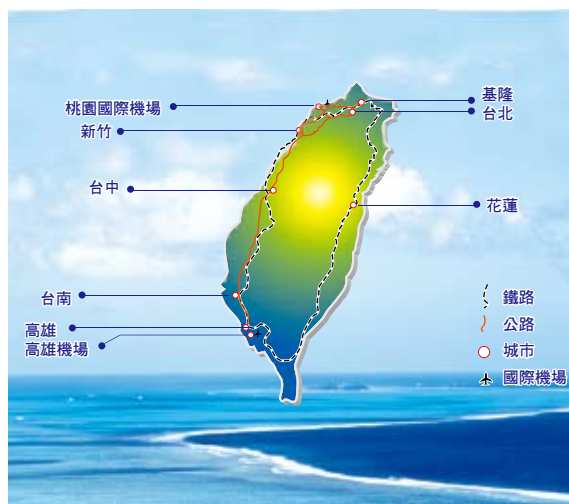
## 一、台灣各項指標總攬

### (一) 臺灣市場概況

	2005	2006	2007
人口(百萬)	22.8	22.8	22.8
面積(平方公里)	36,000	36,000	36,000
國民生產毛額(美金十億元)	354.2	365.9	394.7
國內生產毛額(美金十億元)	345.9	355.6	383.3
國民生產毛額平均每人(美金)	15,639	16,098	17,294
進口貿易值(美金十億元)	182.61	202.71	219.34
出口貿易值(美金十億元)	194.43	224.01	246.72
經濟成長率(%)	4.09	4.62	5.70
躉售物價指數年增率(%)	0.61	5.64	6.46
消費者物價指數年增率(%)	-0.7	0.6	1.8
失業率(%)	4.13	3.91	3.91
汽車數(千輛)	6,667	6,750	6,828
機車數(千輛)	13,195	13,557	13,943
電話門號數(千門)	35,892	36,924	37,792
匯率(美金/新台幣)	32.85	32.53	32.84
利率(貨幣市場利率)	1.27	1.56	2.16

### (二) 主要城市

城市名稱	人口 (百萬)	特 徵
台北	2.63	首都，政經中樞
基隆	0.39	北部主要港都
新竹	0.39	北部科學園區
台中	1.04	中部最主要都市，距台中港五十公里
台南	0.76	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





## 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160公里的島嶼。海峽與大陸的福建省相望。南方360公里處為菲律賓。北方1,070公里處為日本。台灣全長377公里，最寬之處達142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。5月到10月為夏季，12月到2月為冬季，冬季短暫而不嚴寒。雨量豐沛，平均年降雨量為500公釐。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476,000餘名原住民外，餘均於17、18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120餘萬名的學生分別升入154所各級大學，專科及學院中繼續深造。

## 6. 交通

### (1) 國際機場

桃園國際機場為距台北40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。

## (2) 國內機場

台北、高雄、台中、嘉義、台南、花蓮、台東、屏東及主要離島均有國內線班機。

## (3) 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64年通車。第二高速公路完工於民國88年，全長430公里，由基隆至屏東林邊。

## (4) 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。

## (5) 高速鐵路

高速鐵路乃政府於民國89年3月27日起採公共工程計畫委由民間企業籌資建設，自96年1月5日正式營運，全長345公里由台北至高雄共設11個站，由北到南僅需費時90分鐘。

## (6) 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。

## (7) 大眾捷運系統

台北大眾捷運系統目前全長76.6公里，共包含八條路線，另有四條路線，全長77.8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，紅線已於民國97年1月完工通車。

## (8) 港口

高雄港為目前世界貨櫃運輸量排名第八大港口，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24小時透過衛星、海底電纜及微波等方式傳輸。

## 8. 經濟

2007年由於美國爆發次級房貸危機造成流動性緊縮，導致國際金融市場動盪。全球各大經濟體受高能源價格及原物料普遍上揚而影響市場供需失衡，兼以地緣政治不確定等利空因素，減緩了2007年全球經濟的成長速度。

國內經濟情況，2007年由於對歐、日及中國等地區之需求依然旺盛，使得生產與出口貿易持續維持擴張局面。尤以第三、四兩季國內經濟成長情形均較原預期為高，依據行政院主計處公布之資料，全年經濟成長率由原預測之5.46%上修為5.70%，已創四年來新高。惟通貨膨脹率受原油及食糧飆漲影響，則上升為1.98%，恐今後仍將持續攀升，值得注意。

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8%及9%。出口以通訊、電子機械、電機設備產品以及化學品為大宗，進口則以農工原料及基本金屬及其製品有較高之成長。

展望2008年，盱衡全球三大經濟體，美國受次級房貸風暴影響，以及衍生之信用緊縮，經濟成長勢將減緩，歐洲和日本已擺脫數年來的經濟停滯，可望持續復甦。但雙方均有其不利因素，如無法適時克服，有其不確定性存在。而中國經濟發展將繼續作為全球性經濟成長的動力；其他新興經濟體則維持較為強勁的成長。

國內經濟因受全球經濟復甦趨緩的影響，景氣擴張力道亦將減弱，2008年經濟成長率預測將較上年度降低。其中對外貿易可望持續穩定成長，進而帶動內需及製造業生產的活絡擴張，政府擴大公共建設，民間投資可望隨之提升。但因原油、糧食及原物料價格飆漲，帶動物價上揚，通貨膨脹問題不可忽視。預期全年經濟成長率將較2007年為低。

## 二、財產保險市場概況

### (一) 市場概況

民國96年國內產物保險市場簽單保費收入呈現小幅的衰退，簽單保費收入為新台幣1,125.82億元，較上一年度新台幣1,141.06億元衰退1.33%，衰退額度為15.24億。

民國96年度國內產物保險簽單保費收入衰退的原因，最主要有三個因素。第一、隨著國內新車銷售市場大幅滑落，致使業務比重將近五成的汽車保險市場持續衰退。第二、工商企業體保險新增業務有限，加上費率持續滑落，造成商業火災保險、航空保險、工程保險等險種均呈現衰退的狀況。第三、自國內開放財產保險業經營傷害保險以來，過去五年間財產保險業之傷害保險簽單保費收入均呈現高度的成長，為整體簽單保費收入抑注可觀之成長源，已成為除了汽車保險、商業火災保險以外之第三大險種；然而近兩年傷害保險成長幅度已逐漸趨緩，成長率已降至個位數，因此成長額度已無法彌補其它險種衰退的差額。整體而言，自民國91年國內保險業實施費率自由化以後對產險市場的衝擊逐漸呈現，產物保險市場簽單保費收入成長率逐漸減緩，在民國91年曾呈現11.67%的成長率高峰後成長率逐年降低，並於民國95年開始呈現3.71%衰退，民國96年則仍呈現微幅衰退的狀況；所幸於民國96年7月國內新公布的保險法中，已開放財產保險業者經營短年期健康保險，可望為國內產物保險市場帶來龐大的商機與業者成長的契機。

民國96年度汽車保險之簽單總保費收入為新台幣555.50億元，較95年度的新台幣573.34億元衰退3.11%，持續第二年的負成長。其中強制汽車責任保險微幅成長0.82%，而任意汽車保險成長率則因汽車銷售衰退直接衝擊，衰退幅度較大達4.95%。汽車保險保費收入佔國內財產保險市場之比重為49.34%，其比重仍居各種財產保險之冠。

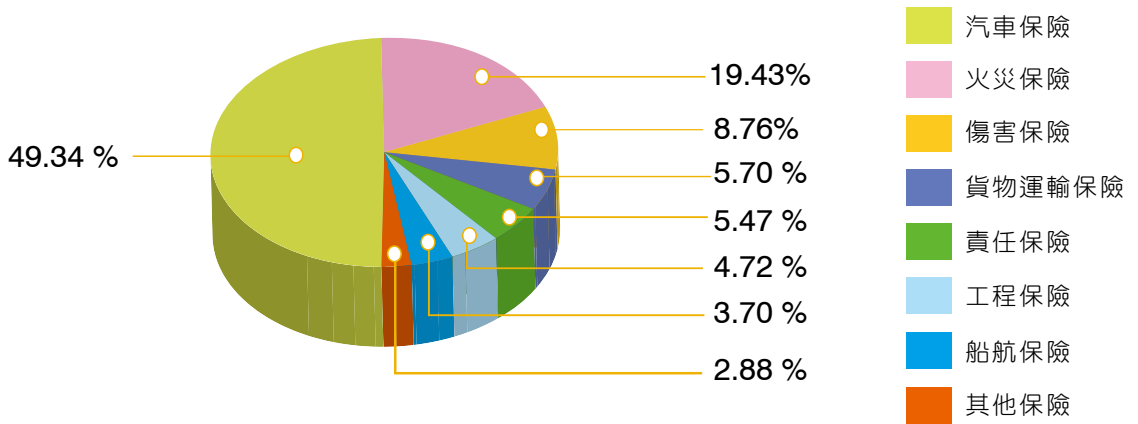
國內民國96年度火災保險之簽單保費收入為新台幣218.81億元，與上一年度之新台幣219.17億元比較大略持平。其中企業體商業火災保險費率持續下滑導致市場繼續衰退，而住宅火災及地震基本保險，受惠於國內房市持續發展，仍能保持一成以上的保費收入成長。

民國96年度傷害保險之簽單總保險費收入為新台幣98.64億元，較95年度的新台幣92.70億元成長6.40%，成長額5.93億。自國內開放產險業經營傷害保險以來，傷害保險保費收入成長快速，傷害保險已成為汽車保險、火災保險以外之第三大險種，民國96年保費收入已近百億元關卡，保費收入佔整體市場比重已達8.76%，惟目前成長已漸有趨緩之現象。倘再加上入保險法修法後開放財產保險業者經營的健康保險商機，健康傷害保險保費收入可望再度大幅攀升成為不可忽略的市場。

民國96年度貨物運輸保險之簽單總保費收入為新台幣64.15億元，較95年度的新台幣61.09億元微幅成長5.01%，成長額3.06億。包含船體保險、漁船保險、航空保險的船航保險，簽單保費收入為新台幣41.68億元，較95年度的新台幣43.11億元衰退3.32%。

民國96年度責任保險之簽單保費收入為新台幣61.57億元，較上一年度的新台幣57.77億元成長6.58%。工程保險之簽單保費收入為新台幣53.15億元，較上一年度的新台幣53.17億元呈現0.04%的衰退，而保證保險與其他各險則分別呈現37.92%與9.12%之大幅衰退。

就各種財產保險之市場占有率分布情形而言，民國96年度汽車保險占有率為49.34%，仍居各險種之冠，其他分別為火災保險19.43%、傷害保險8.76%、貨物運輸保險為5.70%、責任保險5.47%、工程保險4.72%、船航保險(包含船體保險、漁船保險、航空保險)3.70%，及其他財產保險2.88%。



民國96年度整體財產保險業的平均賠款率為45.54%，較民國95年度48.33%下降了2.79%，持續呈現下降的趨勢，主要歸因於國內本年度無重大天災損失或特殊巨額賠款所致。

回顧96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民國95年度21.75%持續下降至17.07%，持續兩年度市場無重大天災損失或特殊巨額賠款因此賠款率尚屬理想；貨物運輸保險則因無重大賠案賠款率由上一年度之66.00%下降至41.94%。其他各險種賠款率之變化分述如下：船體保險和漁船保險合併計算之賠款率則由上一年度之53.43%大幅上升至168.42%；整體汽車保險(含強制汽車責任保險)之平均賠款率顯著降低，主要係因強制汽車責任保險賠款率降低所致，由上一年度之59.67%降低至55.80%；航空保險方面，由於發生國內飛機於那霸機場發生的爆炸賠案，因此賠款率較高為90.03%；工程保險部份，由於近幾年沒有重大颱風或豪雨災情，因此民國96年度工程保險之賠款率，由上一年度之40.07%降低至21.30%；各種意外保險方面，民國96年度之賠款率為35.12%，較上一年度49.31%有顯著的下降。

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		2003	2004	2005	2006	2007
火災保險	金 額	24,178	22,101	22,035	21,917	21,881
	成長率	2.33	-8.59	-0.29	-0.54	-0.16
貨物運輸保險	金 額	5,286	5,860	5,906	6,109	6,415
	成長率	12.35	10.87	0.80	3.43	5.01
船體保險	金 額	2,453	2,498	2,758	2,800	2,803
	成長率	-7.92	1.83	10.44	1.54	0.11
汽車保險	金 額	50,387	55,048	58,861	57,334	55,550
	成長率	3.55	9.25	6.93	-2.59	-3.11
航空保險	金 額	3,840	3,193	1,971	1,528	1,365
	成長率	-1.74	-16.85	-38.27	-22.47	-10.67
工程保險	金 額	6,865	7,057	5,711	5,317	5,315
	成長率	9.54	2.80	-19.07	-6.88	-0.04
意外保險	金 額	16,461	19,712	21,257	19,097	19,251
	成長率	41.87	19.75	7.84	-10.16	0.81
合 計	金 額	109,469	115,468	118,501	114,106	112,582
	成長率	7.92	5.48	2.63	-3.71	-1.33

備 註：1. 船體保險包括漁船保險在內。

2. 意外保險包括責任保險、信用保證保險、傷害保險及各種其他財產保險。

資料來源：財團法人保險事業發展中心

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表 1-2：賠款率表

(單位：百分比)

年 度	2003	2004	2005	2006	2007
火 災 保 險	10.77	21.45	61.13	21.75	17.07
貨物運輸保險	41.09	38.74	38.27	66.00	41.94
船 體 保 險	46.88	110.46	71.86	53.43	168.42
汽 車 保 險	62.86	61.28	60.50	59.67	55.80
航 空 保 險	36.75	-49.08	-17.01	-59.16	90.03
工 程 保 險	25.42	36.19	36.10	40.07	21.30
意 外 保 險	40.38	39.25	50.93	49.31	35.12
合 計	45.31	45.23	55.59	48.33	45.54

資料來源：同表 1-1

## (二) 火災保險

火災保險的直接簽單保費從民國95年度的新台幣219.17億元降至民國96年度的新台幣218.81億元，減少新台幣0.36億元，約0.16%。

火災保險的賠款率從民國95年度的21.75%降低至民國96年度的17.07%，下降約4.68%。

**表 2：火災保險**

(單位：新台幣佰萬元 / 百分比)

年 度	2003	2004	2005	2006	2007
簽 單 保 費	24,178	22,101	22,035	21,917	21,881
賠 款 率	10.77	21.45	61.13	21.75	17.07

備 註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心

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## (三) 貨物運輸保險

民國96年度貨物運輸保險直接簽單保費為新台幣64.15億元，比民國95年度新台幣61.09億元增加新台幣3.06億元，總簽單保費增加5.01%。基本費率普遍下降，惟貨物進出口量成長，致使貨物運輸保險保險費仍能成長。

至於賠款率，則由民國95年度66.00%，大幅調降24.06%至民國96年度的41.94%。

**表 3：貨物運輸保險**

(單位：新台幣佰萬元 / 百分比)

年 度	2003	2004	2005	2006	2007
簽 單 保 費	5,286	5,860	5,906	6,109	6,415
賠 款 率	41.09	38.74	38.27	66.00	41.94

備 註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心

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#### (四) 船體保險

基本費率持平不變，但因有部分商船船價提高，民國96年度船體保險簽單保費為新台幣28.03億元，比民國95年度新台幣28.00億元些微增加新台幣0.03億元。民國96年度船體保險賠款率201.29%，比民國95年度49.09%大幅調高152.20%。另外，民國96年度漁船保險賠款率73.10%，比民國95年度65.75%提高7.35%。海上船體保險平均賠款率，包括商船及漁船二者，民國95年度53.43%大幅調高為民國96年度168.42%。

**表 4：船體保險**

(單位：新台幣佰萬元／百分比)

年 度	2003	2004	2005	2006	2007
簽 單 保 費	2,453	2,498	2,758	2,800	2,803
賠 款 率	46.88	110.46	71.86	53.43	168.42

備註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心

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#### (五) 汽車保險

民國96年度汽車保險整體保費收入為新台幣555.50億元，較前一年減少3.11%，其中強制汽車責任保險184.26億元，較上年度增加0.82%；任意汽車險保費收入371.24億元，較上年度下滑4.95%。任意汽車保險保費之所以呈現較大之負成長，主要是受到96年度新車銷售量衰退約一成，以及95年度7月中旬車險費率調降約9%之雙重影響所致。

**表 5-1：任意汽車保險**

(單位：新台幣佰萬元／百分比)

年 度	2003	2004	2005	2006	2007
簽 單 保 費	33,697	37,273	41,003	39,058	37,124
賠 款 率	54.41	54.67	54.87	55.74	56.24

備註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心

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表 5-2：強制汽車責任保險

(單位：新台幣佰萬元／百分比)

年 度	2003	2004	2005	2006	2007
簽 單 保 費	16,690	17,775	17,859	18,277	18,426
賠 款 率	79.91	75.16	73.42	68.09	54.94

備 註：1. 賠款率計算以已發生賠款對簽單保費為基礎。

2. 簽單保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

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## (六) 航空保險

民國96年度直接簽單保費新台幣13.65億元，比民國95年度度新台幣15.28億元減少新台幣1.63億元，下降10.67%。直接簽單保費減少主要歸因於基本及附加兵險保費普遍調降，又無重大賠案發生所致。

至於航空保險賠款率，由民國95年度的負59.16%大幅調高149.19%，為民國96年度的90.03%。

表 6：航空保險

(單位：新台幣佰萬元／百分比)

年 度	2003	2004	2005	2006	2007
簽 單 保 費	3,840	3,193	1,971	1,528	1,365
賠 款 率	36.75	-49.08	-17.01	-59.16	90.03

備 註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心

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## （七）工程保險

民國96年度工程保險簽單總保費收入為新台幣53.15億元，較前一年度之新台幣53.17億元，保費收入減少新台幣0.02億元，下降0.04%。以96年度整體財產保險業簽單總保費收入新台幣1,125.82億元來看，其市場佔有率為4.72%，較95年度之市占率4.66%，增加0.06%。96年度工程保險總保費小幅度的減少，主要原因是因為業務的價格競爭以及整體投資的減緩。

民國96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9.57%之保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96年度國內仍無重大之工程保險巨災發生，賠款率由95年度之40.07%大幅下降為21.30%，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，如何整合推動各種工程施工期間與工廠營運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）

年 度	2003	2004	2005	2006	2007
簽 單 保 費	6,865	7,057	5,711	5,317	5,315
賠 款 率	25.42	36.19	36.10	40.07	21.30

備 註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心

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## (八) 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96年度整體意外保險及其他保險簽單保費新台幣93.88億元，較民國95年度的簽單保費新台幣98.26億元，衰退4.46%。民國96年度整體意外保險及其他保險賠款率27.43%，較民國95年度的賠款率49.65%，降低22.22%。

其中責任保險民國96年度簽單保費新台幣61.57億元，較民國95年度的簽單保費新台幣57.77億元，成長6.58%。民國96年度的賠款率27.86%，較民國95年度的賠款率37.91%，降低10.05%。

其他財產保險民國96年度簽單保費新台幣22.64億元，較民國95年度的簽單保費新台幣24.91億元，減少9.11%。民國96年度的賠款率14.65%，較民國95年度的賠款率29.65%，降低15%。

保證及信用保險民國96年度簽單保費新台幣9.67億元，較民國95年度的簽單保費新台幣15.57億元，衰退37.89%。民國96年度的賠款率54.63%，較民國95年度的賠款率125.22%，降低70.59%。

表 8-1：意外保險及其他保險

(單位：新台幣佰萬元／百分比)

年 度	2004	2005	2006	2007
簽 單 保 費	12,523	12,826	9,826	9,388
賠 款 率	40.77	55.24	49.65	27.43

備註：賠款率計算以已發生賠款對簽單保費為基礎。

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)

年 度	2004	2005	2006	2007
簽 單 保 費	6,158	6,217	5,777	6,157
賠 款 率	36.47	42.32	37.91	27.86

備註：賠款率計算以已發生賠款對簽單保費為基礎。

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)

年 度	2004	2005	2006	2007
簽 單 保 費	3,312	3,416	2,491	2,264
賠 款 率	22.33	19.40	29.65	14.65

備 註：賠款率計算以已發生賠款對簽單保費為基礎。

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 8-4：保證及信用保險

(單位：新台幣佰萬元／百分比)

年 度	2003	2004	2005	2006	2007
簽 單 保 費	2,686	3,053	3,193	1,557	967
賠 款 率	85.58	69.45	118.72	125.22	54.63

備 註：賠款率計算以已發生賠款對簽單保費為基礎。

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

## (九) 傷害保險

傷害保險民國96年度簽單保費新台幣98.64億元，較民國95年度的簽單保費新台幣92.70億元，成長6.40%。民國96年度的賠款率42.43%，較民國95年度的賠款率48.95%，降低6.52%。

表 9：傷害保險

(單位：新台幣佰萬元／百分比)

年 度	2004	2005	2006	2007
簽 單 保 費	7,189	8,431	9,270	9,864
賠 款 率	36.60	44.37	48.95	42.43

備 註：賠款率計算以已發生賠款對簽單保費為基礎。

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

**(十) 分出至國外再保費**

民國96年度分出至國外再保費為新台幣203.69億元，比民國95年度新台幣336.04億元，減少163.72億元，減少48.72%。

去年分出至國外再保費仍以分出至東南亞國家最多，計70.67億元，佔當年度總簽單保費6.27%。

**表 10：分出至國外再保險費**

(單位：新台幣佰萬元／百分比)

年 度	2005		2006		2007	
	分出保費	百分比	分出保費	百分比	分出保費	百分比
英 國	3,504	2.96	4,045	3.54	1,629	1.45
法 國	4,757	4.01	766	0.67	300	0.27
德 國	4,797	4.05	4,759	4.17	3,846	3.42
其他歐洲國家	2,492	2.10	1,780	1.56	1,339	1.19
日 本	3,632	3.06	3,489	3.06	2,326	2.07
東 南 亞 國 家	16,398	13.84	15,674	13.74	7,067	6.27
美 國	3,608	3.04	2,918	2.56	3,779	3.35
加拿大及其他 美 洲 國 家	60	0.05	113	0.1	16	0.01
澳 洲	8	0.01	60	0.05	67	0.06
總 計	39,256	33.12	33,604	29.45	20,369	18.09

資料來源：15家國內產險公司

6家外國產險分公司

## 三、財產保險商品

### (一) 火災保險

目前市場上的火險保單區分為住宅火險保單及商業火險保單。

#### 1. 住宅火險

自民國91年4月1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，每一事故之賠償額每日最高為新台幣3000元，但以60日為限且不受不足額保險比例分攤之限制。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，保險公司仍需負賠償責任。

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，地震引起之海嘯或海潮高漲。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120萬元。保險標的物之理賠是須建築物達到全損標準才可以理賠（修復費用超過重置成本的百分之五十以上者）。除此之外，臨時住宿費用最高新台幣18萬元將與賠款一同給付。住宅地震基本保險是由財團法人住宅地震保險基金統籌辦理。

自民國95年5月1日起，住宅火災保險將自動承保住宅第三人責任基本保險。住宅第三人責任基本保險對於保險期間內保險標的物因火災、閃電雷擊、爆炸或意外事故所致之煙燻，致第三人遭受體傷、死亡或財物損害，被保險人依法應負賠償責任而受賠償請求時，保險公司依保險契約之約定，負賠償責任。

住宅第三人責任基本保險約定之保險金額如下：

- (1) 每一個人體傷責任之保險金額為新臺幣25萬元。
- (2) 每一個人死亡責任之保險金額為新臺幣50萬元。
- (3) 每一意外事故體傷及死亡責任之保險金額為新臺幣500萬元。
- (4) 每一意外事故財物損害責任之保險金額為新臺幣50萬元。

(5) 保險期間內之最高賠償金額為新臺幣1000萬元。

住宅火災及地震基本保險可另外附加颱風洪水、罷工、暴動、民眾騷擾、惡意破壞行為、自動消防滲漏、竊盜及水漬保險等。根據主管機關規定，保險契約為1年期，長期住宅保單已自民國91年4月1日起停售，但先前已簽發之長期保單仍然有效，直到滿期為止。

## 2. 商業火險

商業火災保險之保險標的物包括建築物、營業裝修、機器設備及貨物；承保危險事故包含火災、閃電雷擊及爆炸所引起之火災。另可附加爆炸、地震、颱風洪水、航空器墜落、機動車輛碰撞、罷工、暴動、民眾騷擾、惡意破壞行為、恐怖主義、自動消防裝置滲漏、煙燻、水漬、竊盜、地層下陷、滑動或山崩、第三人意外責任、租金損失及營業中斷保險等。自民國92年1月7日起，中文商業火險全險式保單-「商業綜合保險保單」業已設計完成亦可於市場上銷售，以應投保需要。

## (二) 貨物運輸保險

國內貨物運輸保險保單主要係使用1982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。

## (三) 船體保險

### 1. 商船保險

商船最普遍使用的保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。

### 2. 漁船保險

漁船保險係使用國內自行訂定之保單及條款。自民國93年1月1日起已由原規章費率改為自由費率。



## （四）汽車保險

### 1. 強制汽車責任保險

本保險於民國85年12月27日立法通過，並於民國87年1月1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，且為無盈無虧之經營模式，故大幅降低了過去較為冗長的求償程序，而能提供受害人快速且基本的保障，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150萬元，另亦提供殘廢給付，分別依其等級賠付4萬~150萬元。

### 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，亦可選擇超過強制保險以上部份來增加保障額度，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。

### 3. 汽車車體損失保險

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，或保單條款未列入不保事項者均為承保範圍，而乙式保單則將不明原因之損害予以除外不保，至於丙式則純為車對車碰撞損失保險。

不論甲式或乙式之保單，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. 汽車竊盜損失保險

本保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。

### 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

## (五) 航空保險

航空保險係承保被保險人因飛機或直昇機所有、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。

## (六) 工程保險

### 1. 營造綜合保險

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，而需予修復或重置時，除約定不保事項外，保險公司對被保險人負賠償之責。

營造綜合保險承保範圍：

- (1) 營造工程財物損失險
- (2) 營造工程第三人意外責任險
- (3) 加保第三人建築物龜裂、倒塌責任險
- (4) 營造綜合保險附加僱主意外責任險

#### (5) 加保施工機具設備

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。

### 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，而需予修復或重置時，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) 安裝工程財物損失險
- (2) 安裝工程第三人意外責任險
- (3) 安裝工程綜合保險附加僱主意外責任險
- (4) 加保施工機具設備

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。

### 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。

營建機具綜合保險承保範圍：

- (1) 機具綜合損失險
- (2) 第三人意外責任險

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。

### 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、材質或尺度之缺陷，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、電弧或因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。

## 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. 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人提供保險保障。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。賠償額依約定之每日賠償金額及每年之賠償總額為限。

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. 完工土木工程保險

完工土木工程保險主要係承保凡經興建、擴建或改建完成並經檢驗合格可供使用之各種土木工程設施及其相關機電設備(不包括建築物)，例如道路、橋樑、渠道、水庫、水壩、港灣、船塢、隧道、棧台、電塔、高架線路、機場跑道、污水系統及傳送非可燃性物質之管路系統等保險標的物，因下列事故所致突發不可預料之毀損或滅失，由保險人對被保險人負賠償之責：

- (1) 火災、閃電、雷擊及爆炸
- (2) 各型船隻、機動車輛及飛行器與其墜落物之碰撞
- (3) 地震、火山爆發、海嘯
- (4) 風速達到蒲福氏風級表(The Beaufort Scale)八級以上之風災
- (5) 洪水、漲水、淹水、浪潮
- (6) 土崩、岩崩、土石流、地陷或土地移動
- (7) 冰害、雪崩
- (8) 第三人之惡意破壞行為

## (七) 意外保險及其他保險

### 1. 責任保險

#### (1) 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。

#### (2) 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。

#### (3) 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。

#### (4) 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。

#### (5) 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。

#### (6) 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。

#### (7) 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，行李及球具損失及球僮傷害醫療費用。

#### (8) 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

#### (9) 保全業責任保險

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。

#### (10) 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。

#### (11) 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。

#### (12) 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。

#### (13) 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。

#### (14) 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。

#### (15) 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。

#### (16) 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。

#### (17) 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。

#### (18) 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。

#### (19) 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。

#### (20) 保險代理人經紀人專業責任保險



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。

#### (21) 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。

### 2. 其他財產保險

#### (1) 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。

#### (2) 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。

#### (3) 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。

#### (4) 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。

#### (5) 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。

### 3. 保證及信用保險

#### (1) 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

#### (2) 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。

#### (3) 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。

#### (4) 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。

#### (5) 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。

#### (6) 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。

### (八) 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。

## 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80年12月31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保險主管機關取得執業證書，方能招攬保險業務。自民國82年11月22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87年4月28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，此重大改革有助於提供消費者更便利之服務。過去3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	2005	2006	2007
保險經紀人	201	310	236
保險代理人	440	364	365
保險業務員	96, 431	115, 388	133, 201

## 五、保險專業資格考試

### (一) 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72年1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74年以前該項審核工作均以口試方式辦理，自民國74年以後審核方式改採先筆試再口試方式辦理，惟自民國76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。

### (二) 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，或應主管機關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，並接受主管機關所舉辦之訓練課程後執行業務。

### (三) 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。

### (四) 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。

### (五) 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。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。

### （六）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。

### （七）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。中華民國精算學會經授權在台灣每年舉辦二次該項考試。

### （八）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主辦，該項考試乃為提升精算人員之專業素質，每年舉辦二次考試，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即有資格可申請成為中華民國精算學會之會員。

## 六、產險公會介紹

### (一) 沿革

中華民國產物保險商業同業公會（以下簡稱本會）於1998年6月17日成立，台北市產物保險商業同業公會於1999年8月1日在完成其階段性任務後，並經內政部核准併入中華民國產物保險商業同業公會。原台北市產物保險商業同業公會之歷史可追溯自1949年4月1日成立，其前身為台灣省保險業聯誼會，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，乃由本會制定各項規章，研發新種保險，並藉組織之力量，作為政府與同業、同業與同業間之橋樑，從事各項聯繫、協調工作。於1960年以前，國內只有中國產物、台灣產物、太平產物、中國航聯產物及中信局產險處五家產險公司，迄至1960年秋，政府解除新設保險公司之限制，國內產險公司除前述四家（中信局產險處併入中國產險），增設富邦產物（原名為國泰產物）、蘇黎世產物（原名華僑產物）、泰安產物、明台產物、中央產物、第一產物、國華產物、友聯產物、新光產物、華南產物等10家，1993年至1999年又增設國泰世紀產物（原名東泰產物）、統一安聯產物、新安產物等三家。2002年10月11日友聯產物保險公司購併中國航聯產物保險公司，2004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2005年4月合併成立為新安東京海上產物保險公司。2005年11月18日國華產物保險公司遭勒令停業清理，2006年5月增設龍平安產物保險公司，2007年6月1日中央產物保險公司更名為「友邦」產物保險公司，2007年11月19日友聯產物保險公司更名為「旺旺友聯」產物保險公司，現國內共計十五家產物保險公司。

1981年財政部因中美雙邊貿易協定，而訂頒“美國保險公司申請在我國境內設立分公司審核要點”，准許美國保險公司在台設立分公司。至1994年公佈「外國保險業許可標準及管理辦法」，全面開放外商設立分公司，迄今外商分公司計有美商安達北美洲、美商聯邦、港商亞洲、日商三井住友、法商法國巴黎、美商聯合保證保險公司台灣分公司共計六家外商公司。

## (二) 成立宗旨及主要任務

本會於民國87年6月17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、協調工作。

本會之主要任務如下：

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. 關於主管機關或有關方面之交辦或委辦事項。
9. 關於向主管機關之建議或請願事項。
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。

## (三) 組織現況

### 1. 會員大會：

本會會員大會分定期會議及臨時會議兩種，均由理事會召集之，定期會議每年開會一次，臨時會議於理事會認為必要或會員代表五分之一以上之請求或監事會函請召集時召集之。

會員大會之職權如下：

- (1) 選舉及罷免理、監事。
- (2) 通過及修正章程。
- (3) 通過年度工作計劃、經費預決算及事業計劃。
- (4) 核議理事會、監事會及會員(會員代表)提議事項。
- (5) 核定或調整會員會費。
- (6) 財產之處分。

- (7) 會員之處分。
- (8) 會員營業之統籌。
- (9) 本會之解散
- (10) 清算人之選任及關於清算事項之決議。
- (11) 議決與會員權利義務有關之其他重大事項。

## 2. 理事會：

本會設理事21人，組織理事會，並就常務理事中選任一人為理事長，另選監事5人，組織監事會，並設常務監事1人，均於會員大會時由會員代表以無記名連記法選任之。

理事會之職權如下：

- (1) 選舉及罷免常務理事及理事長。
- (2) 議決理事、常務理事或理事長之辭職案。
- (3) 會員代表資格之審查。
- (4) 執行會員大會之決議案。
- (5) 召開會員大會。
- (6) 通過會員入會及出會。
- (7) 擬訂年度工作計劃及事業計劃，編製年度經費預決算及工作報告。
- (8) 通過聘用或解聘本會秘書長及工作人員。
- (9) 遇有緊急重大事項不及召開會員大會時，得先為必要之措施，於會員大會時報請追認。
- (10) 出席上級團體會議之本會代表由理事會就理、監事或會員代表中推派之。
- (11) 執行法令及章程所規定之任務。

理事會議依照章程規定每月舉行一次，必要時得召集臨時會議，所有議案經過充分的討論、研究分析，將議事功能發揮到極致。

## 3. 常務理事會：

理事會設常務理事七人，依章程審議重要會務事項，協助理事長及理事會策劃、推展會務。

## 4. 監事會：

依章程規定監事會議每3個月舉行一次，必要時得召集臨時會議。常務監事

則每月均應邀列席理事會議，對於本會業務、財務得以全盤瞭解，有助於監察及審核權之行使。至監事會之職權，茲分述如下：

- (1) 選舉及罷免常務監事。
- (2) 議決監事及常務監事之辭職案。
- (3) 監察理事會執行會員大會之決議案。
- (4) 監察理事會會務及業務執行情形。
- (5) 審核理事會各種報告。
- (6) 稽核理事會財務收支。

### 5. 秘書長及秘書室：

本會置秘書長一人，秉承理事長之命綜理會務工作，於秘書長下設置秘書室，秘書室辦理本會會員大會、理事會、監事會秘書工作，各委員會秘書並由秘書室派員兼任，秘書室下設會計組及管理組，辦理本會人事、文書、庶務、圖書、出納及一般會務工作。

### 6. 各種委員會：

本會為應業務發展之需要，得於理事會之下，設置下列各種委員會，必要時，得視業務需要另設其他委員會。現置有：

- (1) 火險委員會
- (2) 水險委員會
- (3) 意外險委員會
- (4) 汽車險委員會
- (5) 會計財務委員會
- (6) 綜合委員會
- (7) 資訊委員會
- (8) 業務員管理委員會
- (9) 國際事務委員會
- (10) 傷害險及健康險委員會
- (11) 精算委員會

各種委員會至少應每月開會一次。就其職掌所為之決議，除經理事會授權得逕自執行者外，均應提請理事會核議。



## 七、發行刊物

### (一)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. 傷害保險業務統計年報	財團法人保險事業發展中心
11. 中華民國產物保險概況	中華民國產物保險商業同業公會

### (二)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	季 刊
4. 保險專刊	財團法人保險事業發展中心	半 年 刊
5. 保險大道	中華民國產物保險商業同業公會	季 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	不 定 期
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

## 八、重大事記

- (一) 民國96年3月6日主管機關訂定「保險業以電視行銷保險商品應注意事項」，因應國內透過電視購物投保之新興通路趨勢訂定明確的作業規範。
- (二) 民國96年7月18日總統令公布新修訂保險法，其中最重要的修定項目之一即為開放財產保險業經營短年期健康保險，可望自民國97年起為財產保險業者帶來商機。
- (三) 依據上項修正公布之保險法相關規範，金管會於96年8月29日發布7項管理辦法，以提昇保險業資金運用之彈性，增進保險業資金運用之效率及收益，保障保戶權益。
- (四) 民國96年11月29日所有產險業者簽定自律公約，期能重塑一個公平競爭之市場秩序。
- (五) 民國96年11月30日公布「強制汽車責任保險費率表」調降保險費率，並自民國97年3月1日實施。
- (六) 修正「強制汽車責任保險準備金提存與管理辦法」：為反映實務需要，修正本辦法第7條及第9條規定，改以台灣銀行一年期定期儲蓄存款牌告固定利率平均數計算孳息，並規定保險人停業或停止辦理本保險之管理辦法。
- (七) 民國96年12月26日主管機關依保險法第一百六十五條之三規定訂定「保險商業同業公會管理規則」，以強化保險商業同業公會自律功能及促使公會業務順利運作，並維護保險市場紀律及健全保險市場之發展。
- (八) 修正96年度保險業資本適足率之計算內容：包括將保險申訴案件所致作業風險納入RBC比率計算，依據歷年來產險業業務經驗統計資料修正產險業計算核保風險之風險係數、外匯風險之風險係數修正由單一係數改按美元、歐元、日圓等17種幣別訂定不同之係數等。

## 九、重大損失

項次	出險日期	損失險種	使用性質	地點	出險原因	預估損失
1	96. 01. 08	商業火險	鋼鐵廠	高雄市	火災	6 億餘元
2	96. 01. 28	商業火險	織布廠	桃園縣	火災	1 億餘元
3	96. 02. 12	商業火險	製藥廠	台北縣	火災	1 億餘元
4	96. 03. 21	船體保險	海運	菲律賓外海	沉船	2 億餘元
5	96. 05. 17	商業火險	化學工廠	南投	火災	1 億餘元
6	96. 06. 25	商業火險	化學工廠	桃園縣	火災	1 億餘元
7	96. 06. 25	船體保險	海運	高雄	沉船	11億餘元
8	96. 08. 20	航空保險	航空	日本那霸機場	爆炸	15億餘元
9	96. 10. 01	商業火險	研究中心	台南縣	火災	1 億餘元
10	96. 10. 12	商業火險	醫療器材廠	宜蘭縣	火災	1 億餘元
11	96. 11. 01	商業火險	膠帶工廠	桃園縣	火災	4 億餘元

## 十、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
日商東京海上日動火災保險(股)公司台北聯絡處	海老原宏明	台北市南京東路3段130號12樓之1	02-87720029 02-87726331
日商日本興亞損害保險(股)公司台北聯絡處	馬場孝之	台北市敦化南路1段205號國際貿易大樓1403室	02-27766484 02-27725456
日商佳朋產物保險(股)公司台北聯絡處	井上匠	台北市松江路146號10樓C室	02-25612761 02-25622134
日商愛和誼產物保險(股)公司台北聯絡處	森一泰	台北市基隆路1段333號22樓2212室	02-27576300 02-27576095
法商科法斯信用保險(股)公司台北聯絡處	洪敏莉	台北市南京東路4段16號6樓A5室	02-25775797 02-25775795

## 十一、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
瑞士商瑞士再保險股份有限公司台灣分公司	蔡靜淑	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122號8樓	02-87707792 02-87707735
德商科隆再保險股份有限公司台灣分公司	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	張偉雄	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
新加坡商亞洲資本再保險有限公司台北聯絡處	林筱瑜	台北市基隆路1段333號32樓3204室	02-27579622 02-27576928
德商法國再保險股份有限公司台北聯絡處	黎福光	台北市松山區敦化北路167號17樓B區116室	02-27171999 02-27130613
英屬百慕達商美國再保險股份有限公司台灣分公司	連品皓	台北市信義區信義路4段456號16樓1601室	02-87892217 02-87892220
美商美國再保險股份有限公司台灣聯絡處	連品皓	台北市信義區信義路4段456號16樓1601室	02-87892217 02-87892220

## 十二、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
華夏保險經紀人股份有限公司	李義明	台北市復興北路170號11樓	02-27153117 02-27181168
匯豐保險經紀人股份有限公司	蘇上杰	台北縣板橋市文化路2段285號3樓	02-82517767 02-82517711
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
信成保險經紀人股份有限公司	黃添煌	台北市南京東路3段219號5樓	02-27187118 02-27163938
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	02-23252221 02-23252278
韋萊保險經紀人股份有限公司	偉建升	台北市中山北路2段129號3樓	02-25603000 02-25314520
和諧保險經紀人股份有限公司	森義治	台北市林森北路577號9樓	02-25966516 02-25967112
有朋保險經紀人股份有限公司	劉文光	台北市長安東路1段18號11樓	02-25621628 02-25627018
美商達信保險經紀人股份有限公司	陶暉升	台北市中民權東路3段2號3樓	02-25189998 02-25182188
怡和保險經紀人股份有限公司	林彥碩	台北市中新生南路1段50號13樓	02-23954610 02-23932233
利德保險經紀人股份有限公司	丁廣欽	台北市復興南路1段368號9樓	02-27085500 02-27085533
永漢保險經紀人股份有限公司	張基昌	台北市敦化南路2段76號20樓	02-27028889 02-27085567
聯亞保險經紀人股份有限公司	白書樓	台北市忠孝東路5段552號9樓	02-27260166 02-27260266
聯聿保險經紀人股份有限公司	黃俊華	台北市建國北路3段42號11樓	02-25155391 02-25155390
大連保險經紀人有限公司	連鈞修	台北縣永和市中山路1段174號8樓	02-89236810 02-89236805

公司名稱	負責人	地 址	電話/傳真
長欣保險經紀人有限公司	賴耀焜	台北市復興南路1段253巷8號2樓	02-27555729 02-27555014
信利保險經紀人股份有限公司	黃 範	台北市忠孝東路5段552號9樓	02-27260031 02-87858697
財聖國際保險經紀人股份有限公司	林美雲	台北市敦化北路201之22號12樓	02-27170926 02-27137275
偉信保險經紀人有限公司	張育宏	台北市民權東路3段181號3樓	02-25457900 02-25457048
信誼菁英保險經紀人股份有限公司	王以文	台北市民權東路3段6號4樓	02-25060525 02-25060535
大華聯合保險經紀人有限公司	杜劍虹	台北市忠孝東路2段116號3樓	02-23972993 02-23973478
英商奔福保險經紀人股份有限公司台灣分公司	施明成	台北市南京東路5段188號9樓之6	02-37652100 02-37652042
美商佳達再保險經紀人股份有限公司台灣分公司	周克高	台北市民權東路3段2號4樓	02-25023118 02-25171812
新加坡商普立保險經紀人股份有限公司台灣分公司	保羅墨菲	台北市復興北路179號5樓	02-27175081 02-27123878
香港商領航財產保險經紀人股份有限公司台灣分公司	李亦潔	台北市敦化南路2段59號12樓之1	02-37073500 02-37073506
香港商萬信保險經紀人股份有限公司台灣分公司	戴立維	台北市忠孝東路1段112號5樓	02-23935131 02-23935191
香港商高誠保險經紀人有限公司台灣分公司	曾榮秀	台北市林森北路577號9樓	02-25966516 02-25967112
新加坡商泛立昇保險經紀人有限公司台灣分公司	林鴻源	台北市忠孝東路4段295號3樓	02-87724768 02-87724698

## 十三、其他保險相關機構

編號	單位名稱	負責人	地 址	電話 / 傳真
1	財團法人保險事業發展中心	賴清祺 曾武仁	台北市南海路3號6樓	02-23972227 02-23517508
2	財團法人汽車交通事故特別補償基金	張秀蓮 陳惟龍	台北市信義路5段150巷2號18樓	02-87898897 02-87896061
3	財團法人住宅地震保險基金	石燦明 張萬里	台北市濟南路2段39號5樓	02-23963000 02-23923929
4	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
5	中華民國人壽保險商業同業公會	賴本隊 洪燦楠	台北市松江路152號5樓	02-25612144 02-25672844
6	中華民國產物保險核保學會	戴英祥 黃益堂	台北市南京東路2段125號13樓	02-25065941 02-25075245
7	財團法人保險犯罪防制中心	張士傑	台北市林森北路577號9樓之2	02-25988100 02-25988101
8	財團法人工程保險協進會	張立義 王松吉	台北市忠孝西路1段39號10樓前座	02-23820051 02-23884720
9	中華民國核能保險聯合會	丁志平 鄒政下	台北市南京東路2段88號15樓	02-25514235 02-25611176
10	中華民國風險管理學會	曾武仁 林森洋	台北市民權東路3段181號3樓	02-27160039 02-25457049
11	中華民國精算學會	張鎮坤 張擎宇	台北市南昌路2段216號10樓之1	02-23649168 02-33652283
12	中華民國人壽保險管理學會	劉中興 李友元	台北市建國北路2段145號7樓	02-25173084 02-25096343
13	中華民國保險學會	石燦明 沙克興	台北市南京東路2段125號13樓	02-25071566 02-25178069

編號	單位名稱	負責人	地 址	電話/傳真
14	財團法人財產保險安定基金	石燦明 沙克興	台北市南京東路2段125號13樓	02-25071566 02-25178069
15	財團法人人身保險安定基金	賴本隊 洪燦楠	台北市松江路152號5樓	02-25612144 02-25672844
16	中華民國保險代理人商業同業公會	許文通 黃雪卿	台北市長春路442號4樓	02-87129492 02-87129496
17	中華民國保險經紀人商業同業公會	柯 在 楊建漢	台北市錦州街46號6樓	02-66181188 02-66195666
18	中華民國保險經紀人協會	馬秀蘭	台北市林森北路85巷58號3樓之2	02-25642809 02-25642814
19	中華民國保險經紀人公會	曹振華	台北市南港路2段147號6樓	02-27833807 02-27839610
20	台北市公證商業同業公會	周榮隆 游餘國	台北市重慶南路1段63號11樓 1108室	02-23707617 02-23144901
21	高雄市公證商業同業公會	陳偉光 林寶華	高雄市前鎮區復興三路256巷3號	07-3347352 07-3347471
22	中華保險服務協會	鄭濟世 林森洋	台北市民權東路3段181號3樓	02-25457044 02-25457048
23	中央再保險股份有限公司	楊誠對 莊忠蒼	台北市南京東路2段53號12樓	02-25115211 02-25235350