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## GENERAL INFORMATION

|  | 2009   | 2010   | 2011   |
|--|--------|--------|--------|
| Population(million)                          | 22.8   | 22.8   | 22.8   |
| Area (sq. km)                                | 36,000 | 36,000 | 36,000 |
| GNP (US\$ billion)                           | 379.4  | 444.0  | 480.2  |
| GDP (US\$ billion)                           | 420.7  | 430.5  | 466.9  |
| GNP per Capita ( US\$)                       | 16,997 | 19,188 | 21,397 |
| Value of Imports (US\$ billion)              | 174.66 | 251.40 | 281.61 |
| Value of Exports (US\$ billion)              | 203.70 | 274.64 | 308.30 |
| Real Economic Growth Rate (%)                | -1.87  | 10.82  | 4.04   |
| Annual Changes in Wholesale Price Index (%)  | 0.54   | 5.46   | 4.28   |
| Annual Changes in Consumer Price Index (%)   | -8.74  | 0.96   | 1.42   |
| Unemployment Ratio (%)                       | 5.90   | 5.20   | 4.18   |
| Motor Vehicles (thousand)                    | 6,770  | 6,877  | 7,053  |
| Motorcycles (thousand)                       | 14,604 | 14,845 | 15,174 |
| Telephone Sets (thousand)                    | 39,819 | 40,540 | 41,542 |
| Exchange Rates US\$/NT\$                     | 32.03  | 30.37  | 29.40  |
| Annual Interest Rates (Money Market Rate)(%) | 1.25   | 1.63   | 1.88   |

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   |
| New Taipei | 3.90 million | Northern major industrial and Commercial 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.

Taipei and Kaohsiung Airports serve as international airports.

### (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 8 stations built on the line, was completed and opearted 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 95.4 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 twelfth 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

The global economy has shown a boom in 2011, however, due to the influence of a number of risks and goes into rectify stage, mainly due to developed countries fall into the debt crisis in Europe, and by the drag of the high unemployment resulting the economy recovery slowly. Besides, high economic growth in China to expand domestic demand increased dramatically the currencies of Asian countries. Japan by the 311 earthquakes and lack of electricity downtime, resulting in the global part of the industrial chain to a standstill. Fortunately, the disaster economy has shown signs of improving trends, industrial production has been gradually restored, but most of the slowdown in industrial production, reduced corporate earnings, corporate employment situation is affected by the earthquake is still stagnant into the situation is still grim. U.S. debt ceiling has yet to have a final conclusion at odds on the national debt ceiling, tax policy, budget and scale issues, mainly for the ruling Democratic Party and the opposition Republican Party, causing adverse financial market factors, but fortunately the economy still has a moderate recovery trend, but unemployment is still rising, global markets are very worried about. The euro zone, European leaders agreed to expand Greek relief scale, lower lending rates, extend the term of the loan, in order to reduce the risk of debt crises in Europe, but Europe debt crisis is still a drag on global economic recovery and the biggest variable.

2011 Taiwan's economy remains on a strong growth dynamic of the year, but the economy growth was weak which influence by tsunami in Japan and European debt crisis, control on inflation on China, and the problem of debt in the United States shocked the global financial market in third quarter and the credit rating was being lowered by credit rating agency caused US share market setback and influence global stock market. In terms of trade, import and export were growing and reached a record high, however, affected by oil prices the surplus was reduce in Taiwan. In manufacturing, the recession on semiconductor industry, and reduced consumption on audio-visual electronic product because of European debt crisis caused the business of computer manufacture industry dropping in 2011. Besides to the manufacturing industry, the financial industry was growing due to economic growth stability, but the overall profitability was decline in second half year because of the market turbulence.

Looking to 2012, all the major international trade organizations and economic forecasting agencies believe that the recovery of the US market demand is still not clear, European credit issue and the financial crunch in China will cause the global economy become contracted. As a result, the global economy forecast shows that the economy development on 2012 will be less improving.

As for Taiwan, a luxury tax has been levied by the government on 2011 and caused the real estate market recession. In 2012 the real estate business might be worst than previous year. In addition, Free Trade Agreement (FTA) would be effective in 2012 between the United States and Korea, and it would affect the export to US. In addition, China recently tightened monetary tightening, consumption expansion affected Taiwan actively expanding the domestic market may adversely affect deserves attention. In response to the impact of the credit crisis in the EU, how to effectively put forward measures to revive the economy, reducing unemployment, in order to increase national income, as our top priority, and how to enhance the national economy well-being of a more urgent policy of spindle.

## MARKET CONDITIONS

### 1. The Market in General

The direct written premium income of Taiwan's non-life insurance industry in 2011 revealed second consecutive positive growth since 2010. The premium income was expanded from NT\$105,806 million to NT\$113,033 million, which was NT\$7,227 million more than previous year with a positive growth of 6.83%.

The Increase of premium income in 2011 mainly resulted from Motor, Commercial Fire, and Accident and Health Insurance. The positive growth of Motor Insurance was contributed by the growth of new car sales, while the growth of Commercial Fire Insurance was contributed by the advance renewal of certain mega policies before the implementation of new natural catastrophe reference tariff.

The total premium income generated by motor insurance in 2011 was NT\$55,826 million, increased by 6.02%, compared to NT\$52,658 million in the previous year. The premium incomes of two consecutive increase years were mainly contributed by the growth of new car sales and raise of premium rate of third party liability insurance. Motor insurance still accounted for 49.39% of the overall non-life insurance market in premium volume and remained the highest weight among all business lines.

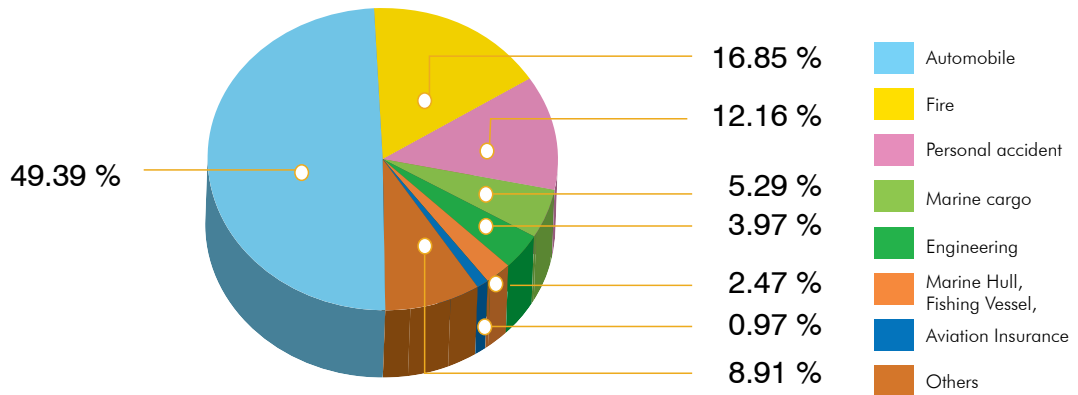
The total premium income generated by fire insurance in 2011 was NT\$19,050 million, increased by 9.7%, compared to NT\$17,365 million in the previous year. It was the first positive growth of the fire premium income since 2004. The premium income of commercial property business significantly increased for the introduction of new natural catastrophe premium tariff and the raise of international facultative reinsurance premium rate. However, the premium income from the residential fire insurance decreased slightly.

The premium income of personal accident insurance in 2011 reached NT\$12,670 million, which grew NT\$11,309 million over the previous year with a positive growth of 12.03%. The premium income from health insurance grew from NT\$860 million from the previous year to NT\$1,069 million in 2011.

The premium income of marine cargo insurance business in 2011 was NT\$5,981 million, which revealed an increase of NT\$218 million or 3.78% of positive growth compared to NT\$5,763 million in the previous year. The growth was mainly impacted by slightly increasing trade volume.

The premium income of marine hull insurance, fishing vessel insurance were summed up to NT\$2,791 million, which revealed a minor growth of 2.57% compared to NT\$2,721 million in the previous year. The premium income of engineering insurance was NT\$4,482 million, which increased by 7.84% compared to NT\$4,156 million in the previous year.

In regard of the market portfolio in 2011 by classes of non-life insurance business, motor insurance still accounted a major share of 49.39%, and the remaining were distributed to fire insurance 16.85%, personal accident and health insurance 12.16%, marine cargo insurance 5.29%, engineering insurance 3.97%, marine hull and fishing vessel insurance 2.47%, aviation insurance 0.97%, and other property insurance 8.91%.



The average loss ratio of the non-life insurance industry was decreased from 58.83% in 2010 to 51.29% in 2011, down by 7.54%. The fall in loss ratio was mainly attributed to the significant improvement from fire insurance. In addition, all classes of business, except marine hull and aviation insurance, also demonstrated some improvements on loss ratios.

The changes of average loss ratio in respect of various classes of non-life insurance in 2011 are shown hereinafter individually. Motor loss ratio (including compulsory automobile liability insurance) was decreased slightly from 61.94% in 2010 to 61.79% in 2011; Fire loss ratio was significantly improved from 82.96% in 2010 to 38.61% in 2011. The loss ratio of marine cargo insurance, engineering insurance, and miscellaneous insurance (including personal accident and health insurance) was decreased to 40.91%, 47.69%, and 36.15% respectively. The loss ratio of marine hull insurance increased significantly to 101.36%.



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

(in million NT\$ &amp; %)

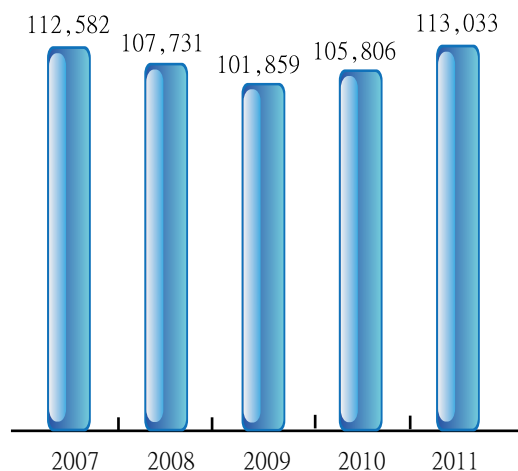
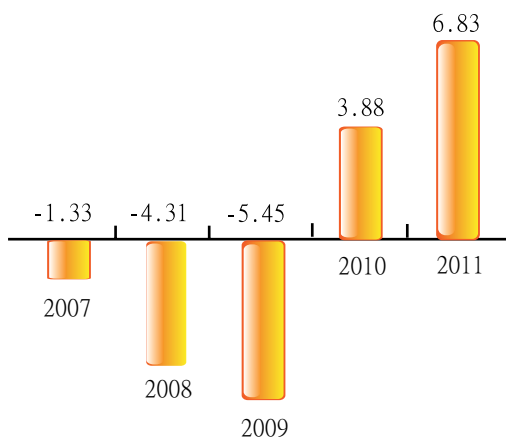
| Year                   |                 | 2007    | 2008    | 2009    | 2010    | 2011    |
|------------------------|-----------------|---------|---------|---------|---------|---------|
| Fire                   | Premium Incomes | 21,881  | 21,548  | 18,705  | 17,365  | 19,050  |
|                        | Growth Ratio    | -0.16   | -1.52   | -13.19  | -7.16   | 9.70    |
| Marine Cargo           | Premium Incomes | 6,415   | 6,397   | 5,085   | 5,763   | 5,981   |
|                        | Growth Ratio    | 5.01    | -0.28   | -20.51  | 13.33   | 3.78    |
| Marine Hull            | Premium Incomes | 2,803   | 2,540   | 2,552   | 2,721   | 2,791   |
|                        | Growth Ratio    | 0.11    | -9.37   | 0.47    | 6.62    | 2.57    |
| Automobile             | Premium Incomes | 55,550  | 52,547  | 50,276  | 52,658  | 55,826  |
|                        | Growth Ratio    | -3.11   | -5.41   | -4.32   | 4.74    | 6.02    |
| Aviation               | Premium Incomes | 1,365   | 1,077   | 1,153   | 1,261   | 1,097   |
|                        | Growth Ratio    | -10.67  | -21.13  | 7.11    | 9.37    | -13.01  |
| Engineering            | Premium Incomes | 5,315   | 4,431   | 4,808   | 4,156   | 4,482   |
|                        | Growth Ratio    | -0.04   | -16.64  | 8.51    | -13.56  | 7.84    |
| Miscellaneous Casualty | Premium Incomes | 19,251  | 19,192  | 19,280  | 21,883  | 23,806  |
|                        | Growth Ratio    | 0.81    | -0.31   | 0.46    | 13.50   | 8.79    |
| Total                  | Premium Incomes | 112,582 | 107,731 | 101,859 | 105,806 | 113,033 |
|                        | Growth Ratio    | -1.33   | -4.31   | -5.45   | 3.88    | 6.83    |

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

2. Miscellaneous casualty includes liability, bonding, personal accident, health 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                   | 2007   | 2008  | 2009   | 2010  | 2011   |
|------------------------|--------|-------|--------|-------|--------|
| Fire                   | 17.07  | 25.64 | 28.72  | 82.96 | 38.61  |
| Marine Cargo           | 41.94  | 47.96 | 55.23  | 44.56 | 40.91  |
| Marine Hull            | 168.42 | 82.24 | 121.40 | 47.26 | 101.36 |
| Automobile             | 55.80  | 56.61 | 59.04  | 61.94 | 61.79  |
| Aviation               | 90.03  | 1.37  | -7.32  | 8.64  | 9.45   |
| Engineering            | 21.30  | 31.17 | 82.75  | 56.34 | 47.69  |
| Miscellaneous Casualty | 35.12  | 43.08 | 51.82  | 40.75 | 36.15  |
| Total                  | 45.54  | 46.50 | 53.77  | 58.83 | 51.29  |

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

2. Miscellaneous casualty includes liability, bonding, personal accident, health 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 increased by NT\$1,685 million, or 9.70%, from NT\$17,365 million in 2010 to NT\$19,050 million in 2011 due to the introduction of natural catastrophe premium tariff and the raise of international facultative reinsurance premium rate.

The loss ratio for fire insurance decreased from 82.96% in 2010 to 38.61% in 2011 with a decrease of 44.35%.

**Table 2 : Fire Insurance**

(in million NT\$ &%)

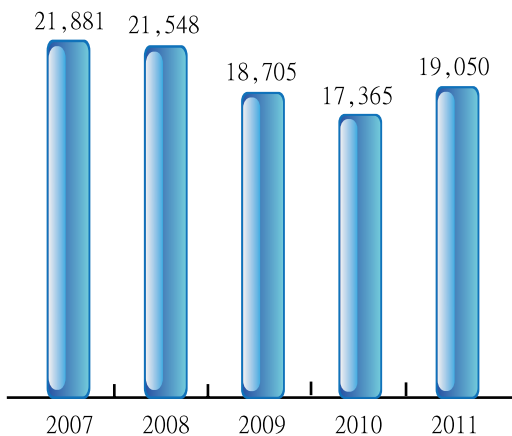
| Year                   | 2007   | 2008   | 2009   | 2010   | 2011   |
|------------------------|--------|--------|--------|--------|--------|
| Direct Written Premium | 21,881 | 21,548 | 18,705 | 17,365 | 19,050 |
| Loss Ratio             | 17.07  | 25.64  | 28.72  | 82.96  | 38.61  |

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

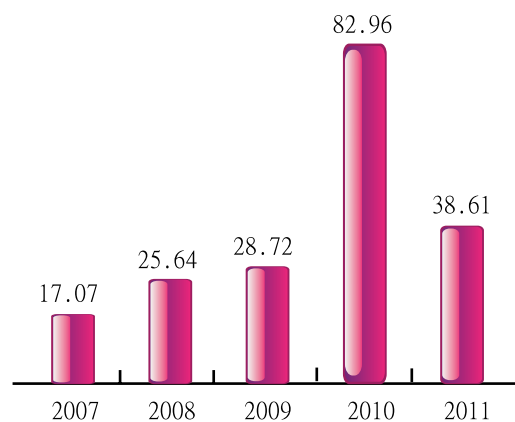
Sources: Taiwan Insurance Institute.

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 2011 was NT\$5,981million, which was NT\$218 million higher than the NT\$5,763 million in 2010. The total written premium increased by 3.78%.

The increase in the marine cargo written premium was a result of the slightly increase in cargo quantities for import and export. As to the loss ratio of marine cargo insurance, it decreased by 3.65% from 44.56% in 2010 to 40.91% in 2011.

**Table 3 : Marine Cargo Insurance**

(in million NT\$ & %)

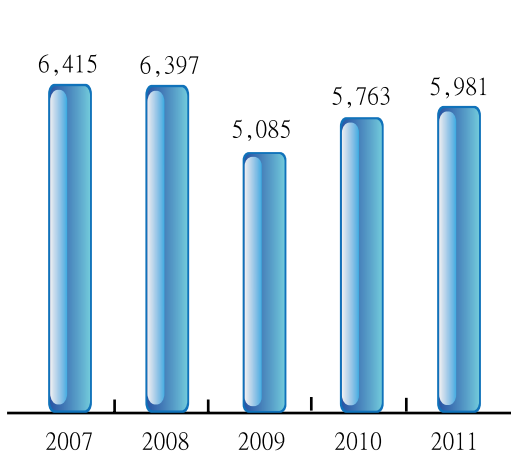
| Year                   | 2007  | 2008  | 2009  | 2010  | 2011  |
|------------------------|-------|-------|-------|-------|-------|
| Direct Written Premium | 6,415 | 6,397 | 5,085 | 5,763 | 5,981 |
| Loss Ratio             | 41.94 | 47.96 | 55.23 | 44.56 | 40.91 |

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

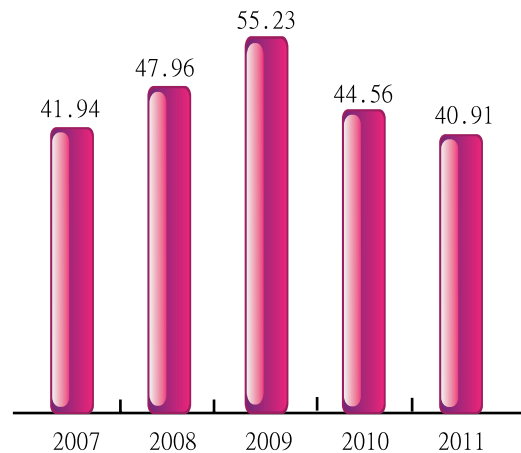
Sources: Taiwan Insurance Institute.

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 increased by NT\$70 million from NT\$2,721 million in 2010 to NT\$2,791 million in 2011 due to the slightly increasing basic rate.

The loss ratio for ocean hull increased to 116.99% in 2011, an increase of 66.56% significantly in comparison with 50.43% in 2010. Incidentally, the loss ratio for fishing vessels increased by 21.01% from 37.36% in 2010 to 58.37% in 2011.

The average loss ratio for marine hull insurance, including ocean hull and fishing vessels, greatly increased from 47.26% in 2010 to 101.36% in 2011.

**Table 4 : Marine Hull Insurance**

(in million NT\$ & %)

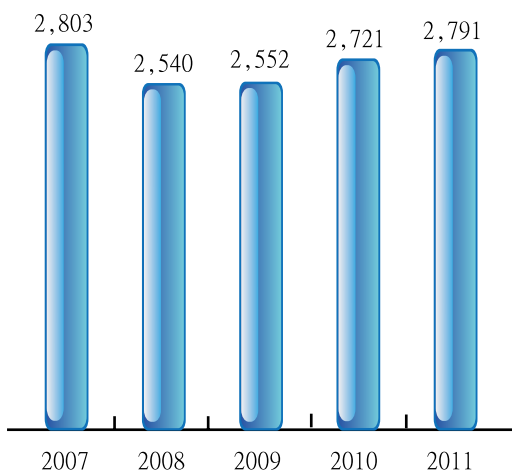
| Year                   | 2007   | 2008  | 2009   | 2010  | 2011   |
|------------------------|--------|-------|--------|-------|--------|
| Direct Written Premium | 2,803  | 2,540 | 2,552  | 2,721 | 2,791  |
| Loss Ratio             | 168.42 | 82.24 | 121.40 | 47.26 | 101.36 |

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

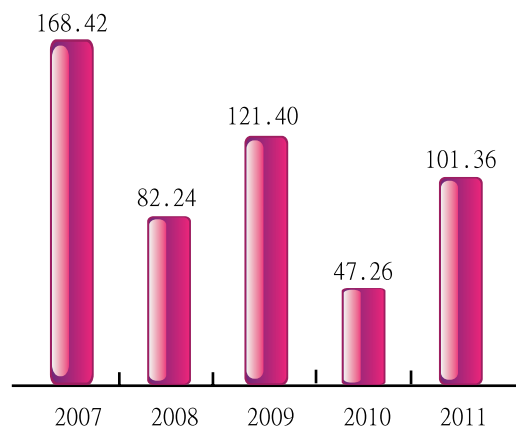
Sources: Taiwan Insurance Institute.

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

**Direct Written Premium**



**Loss Ratio**



## 5. Automobile Insurance

The total premium written in 2011 was NT\$55,826 million, showing a growth of 6.02% compared to NT\$52,658 million in 2010. The increase of automobile insurance written premium in 2011 was mainly due to the growth of new car sales. The direct written premium from voluntary automobile insurance, i.e. physical damage and optional third party liability were NT\$40,317 million in 2011, which was a substantial increase of 9.28%. The direct written premium of compulsory automobile liability insurance in 2011 was NT\$15,509 million, which was a decrease of 1.61%. The decrease of compulsory automobile liability insurance written premium was due to the influence of the deduction of premium rate from March 1st.

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

(in million NT\$ & %)

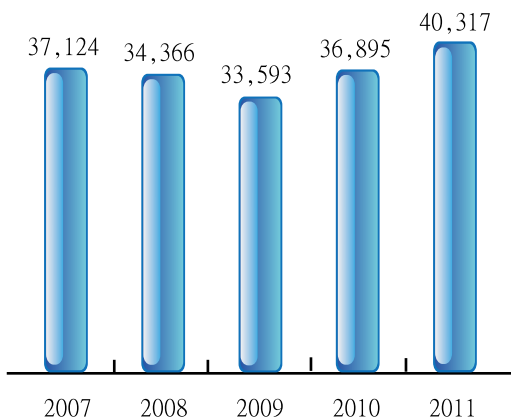
| Year                   | 2007   | 2008   | 2009   | 2010   | 2011   |
|------------------------|--------|--------|--------|--------|--------|
| Direct Written Premium | 37,124 | 34,366 | 33,593 | 36,895 | 40,317 |
| Loss Ratio             | 56.24  | 58.55  | 58.70  | 60.01  | 56.92  |

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 loss ratio for voluntary automobile insurance decreased by 3.09% from 60.01% in 2010 to 56.92% in 2011. The loss ratio for compulsory automobile insurance increased by 8% from 66.46 in 2010 to 74.46% in 2011.

The revised rating system and basic deductibles applied to each and every physical loss prevented the loss ratio from rising. Although the satisfactory stable loss ratio had been lasted for the several consecutive years. We can expect that the loss ratio will be deteriorated after the implementation of the 3rd stage deregulation.

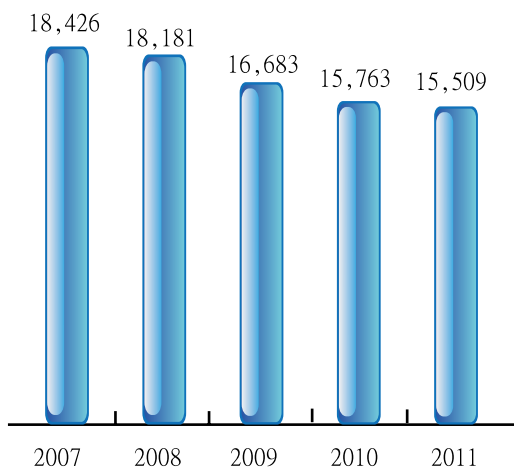
**Table 5-2 : Compulsory Automobile Liability Insurance**

(in million NT\$ & %)

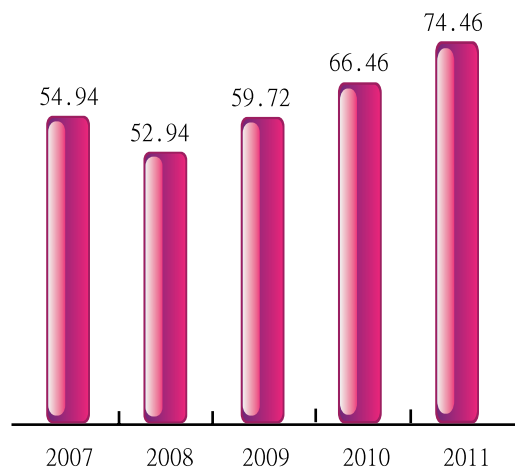
| Year                   | 2007   | 2008   | 2009   | 2010   | 2011   |
|------------------------|--------|--------|--------|--------|--------|
| Direct Written Premium | 18,426 | 18,181 | 16,683 | 15,763 | 15,509 |
| Loss Ratio             | 54.94  | 52.94  | 59.72  | 66.46  | 74.46  |

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**



## 6. Aviation Insurance

The direct written premium reached NT\$1,097 million in 2011, which was NT\$164 million or 13.01% lower than the direct premium of 1,261 million in 2010. The decrease of direct written premium was mainly attributed to the decreased premium in the basic coverage and extended coverage of war risk due to no major losses incurred.

As for the loss ratio of the aviation insurance, it increased by 0.81% from 8.64% in 2010 to 9.45% in 2011.

**Table 6 : Aviation Insurance**

(in million NT\$ & %)

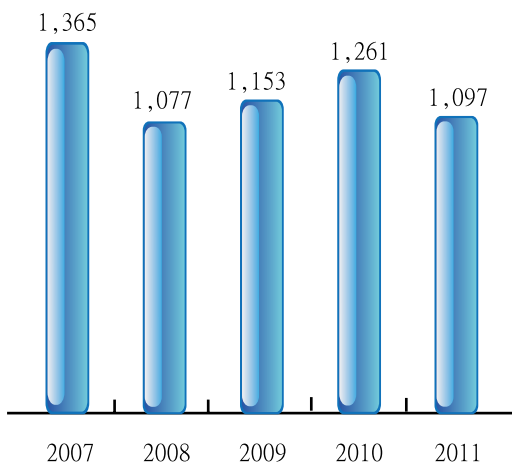
| Year                   | 2007  | 2008  | 2009  | 2010  | 2011  |
|------------------------|-------|-------|-------|-------|-------|
| Direct Written Premium | 1,365 | 1,077 | 1,153 | 1,261 | 1,097 |
| Loss Ratio             | 90.03 | 1.37  | -7.32 | 8.64  | 9.48  |

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

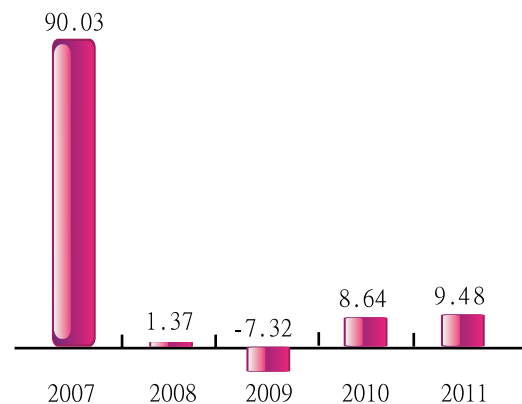
Sources: Taiwan Insurance Institute.

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

**Direct Written Premium**



**Loss Ratio**





## 7. Engineering Insurance

In 2011, the total premium income of engineering insurance reached NT\$4,482 million, increased by NT\$326 million from the previous year's premium NT\$4,156million, rising 7.84%. Its market share was 3.97% of the entire insurance premium income of NT\$113,033 million in 2011, a rise of 0.04% in comparison with the previous year's market share of 3.93%.

The increase of the engineering insurance total premium in 2011 primarily was due to insurance premium income of massive construction projects.

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 9.53% 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 slightly decreased from 56.34% in 2010 to 47.69% in 2011 since no large natural disasters hit Taiwan in 2011.

It has been a long time for Taiwan to suffer from impact of natural hazards such as typhoons, earthquakes, flooding, etc. Therefore, it is high 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\$ & %)

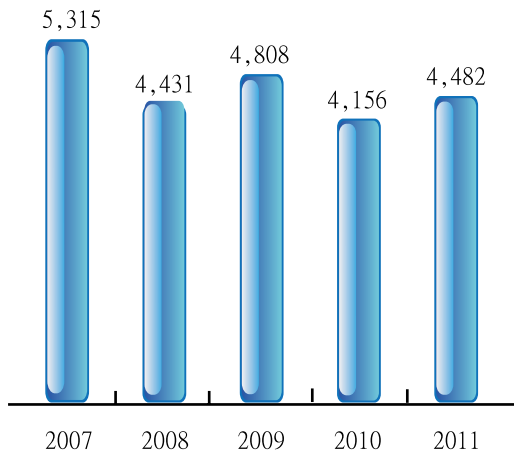
| Year                   | 2007  | 2008  | 2009  | 2010  | 2011  |
|------------------------|-------|-------|-------|-------|-------|
| Direct Written Premium | 5,315 | 4,431 | 4,808 | 4,156 | 4,482 |
| Loss Ratio             | 21.30 | 31.17 | 82.75 | 56.34 | 47.69 |

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

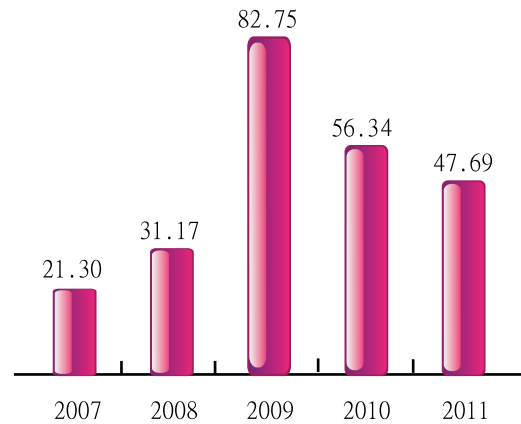
Sources: Taiwan Insurance Institute.

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 2011, a total direct written premium of Miscellaneous Casualty Insurance NT\$10,066 million increased from NT\$9,713 million in year 2010 with a increase of 3.64%. The loss ratio of Miscellaneous Casualty Insurance in 2011 was 28.29% which compared with last year 41.22% decreased by 12.93%.

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

(in million NT\$ & %)

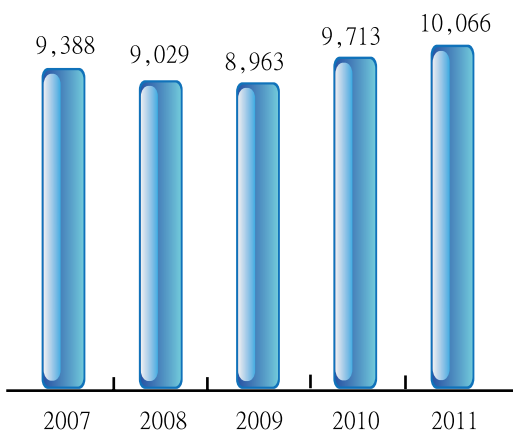
| Year                   | 2007  | 2008  | 2009  | 2010  | 2011   |
|------------------------|-------|-------|-------|-------|--------|
| Direct Written Premium | 9,388 | 9,029 | 8,963 | 9,713 | 10,066 |
| Loss Ratio             | 27.43 | 42.04 | 57.44 | 41.22 | 28.29  |

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

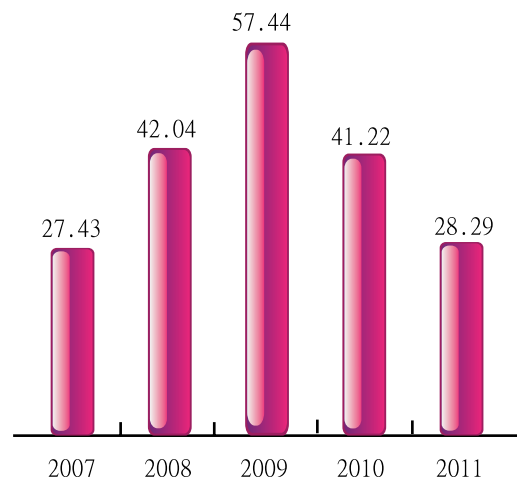
Sources: Taiwan Insurance Institute.

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

### Direct Written Premium



### Loss Ratio



Direct written premium of liability insurance NT\$7,513 million in 2011 increased from NT\$6,566 million in 2010 with an increase of 14.41%. The loss ratio of liability insurance in 2011 was 30.24% which compared with the previous year 45.85% decreased by 15.61%.

**Table 8-2 : Liability Insurance**

(in million NT\$ & %)

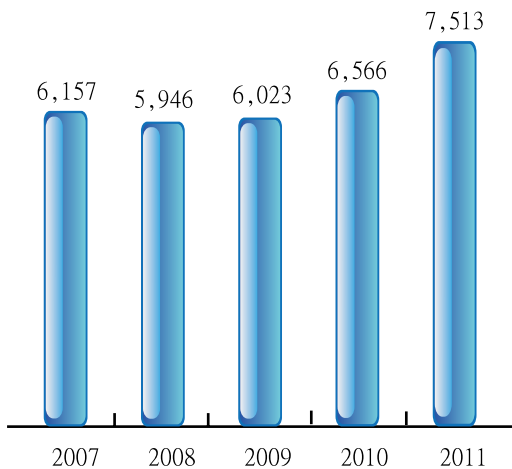
| Year                   | 2007  | 2008  | 2009  | 2010  | 2011  |
|------------------------|-------|-------|-------|-------|-------|
| Direct Written Premium | 6,157 | 5,946 | 6,023 | 6,566 | 7,513 |
| Loss Ratio             | 27.86 | 36.55 | 48.65 | 45.85 | 30.24 |

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

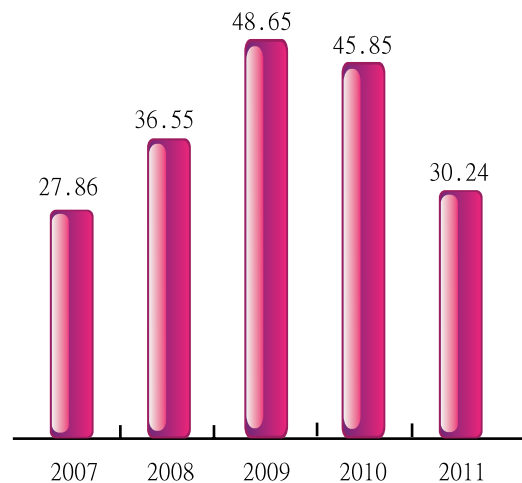
Sources: Taiwan Insurance Institute.

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

**Direct Written Premium**



**Loss Ratio**



Direct Written Premium of miscellaneous property insurance NT\$1,451 million in 2011 decreased from NT\$1,925 million in 2010 with a decrease of 24.59%.

The loss ratio of Miscellaneous Property Insurance in 2011 was 21.76% which compared with last year 59.96% decreased by 38.20%.

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

(in million NT\$ & %)

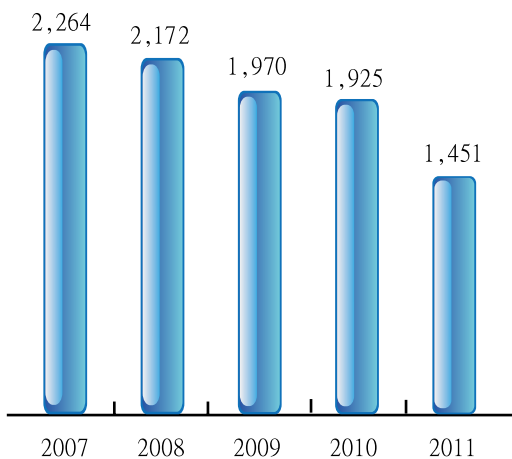
| Year                   | 2007  | 2008  | 2009  | 2010  | 2011  |
|------------------------|-------|-------|-------|-------|-------|
| Direct Written Premium | 2,264 | 2,172 | 1,970 | 1,925 | 1,451 |
| Loss Ratio             | 14.65 | 23.39 | 69.99 | 59.96 | 21.76 |

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\$1,101 million in 2011 decreased from NT\$1,221 million in 2010 with a decrease of 9.83%. The loss ratio of bond & credit insurance in 2011 was 23.63%.

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

(in million NT\$ & %)

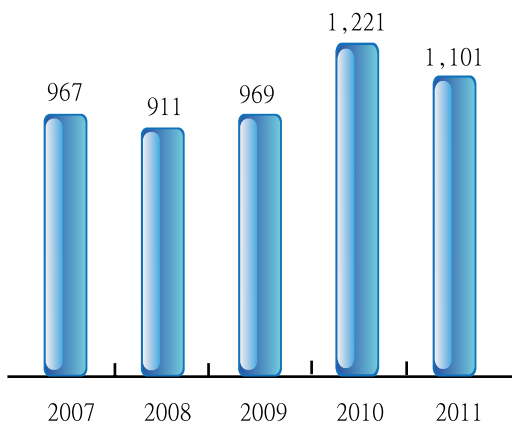
| Year                   | 2007  | 2008   | 2009  | 2010   | 2011  |
|------------------------|-------|--------|-------|--------|-------|
| Direct Written Premium | 967   | 911    | 969   | 1,221  | 1,101 |
| Loss Ratio             | 54.63 | 122.31 | 86.54 | -13.16 | 23.63 |

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

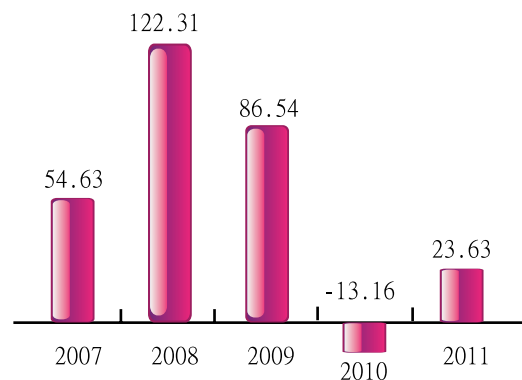
Sources: Taiwan Insurance Institute.

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\$12,671 million in 2011 from NT\$11,309 million in 2010 with a increase of 12.04%. The loss ratio for personal accident insurance increased by 0.75% from 41.59% in 2010 to 42.34% in 2011.

### Table 9 : Personal Accident Insurance

(in million NT\$ &amp; %)

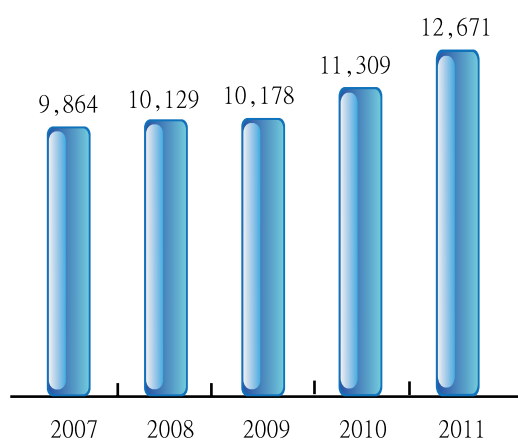
| Year                   | 2007  | 2008   | 2009   | 2010   | 2011   |
|------------------------|-------|--------|--------|--------|--------|
| Direct Written Premium | 9,864 | 10,129 | 10,178 | 11,309 | 12,671 |
| Loss Ratio             | 42.43 | 44.16  | 46.41  | 41.59  | 42.34  |

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

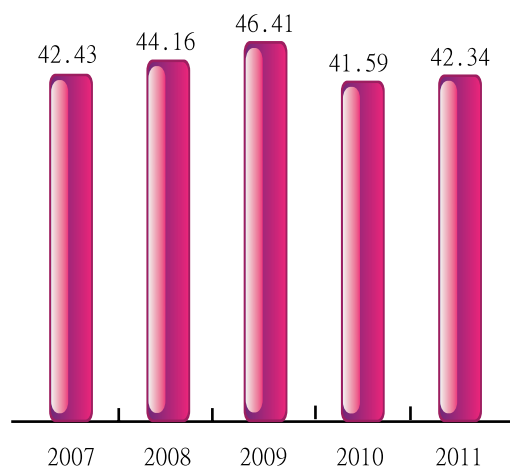
Sources: Taiwan Insurance Institute.

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

#### Direct Written Premium



#### Loss Ratio



## 10. Health Insurance

According to the new insurance law promulgated in July, 2007, 1 year-term health insurance became new business line for the non-life insurance enterprise and new products were launched to the market in the last quarter of 2008.

Due to the restriction of 1 year-term policy and non-guaranteed renewal, the total written premium of health insurance was NT\$33 million and the loss ratio was 0.75% in the first operating year .

Direct written premium of Health Insurance NT\$138 million in 2009 and 860 million in 2010 and 1,069 million in 2011, the loss ratio was 33.62% in 2009 and 24.56% in 2010 and 36.89% in 2011.

## 11. Reinsurance Premium Ceded Abroad

Reinsurance premium ceded abroad in 2011 was 23,475 million which was NT\$4,052 million or 20.86% higher than the NT\$19,423 million in 2010.

The ceded premium to South East Asia last year was still greatest one which amounted to NT\$6,565 million and equivalent to 5.81% of the total gross premium in 2011.

**Table 10 : Reinsurance Premium Ceded Abroad**

(in million NT\$ & %)

| Assuming Country | 2009          |                     | 2010          |                     | 2011          |                     |
|------------------|---------------|---------------------|---------------|---------------------|---------------|---------------------|
|                  | Ceded Premium | % of Direct Premium | Ceded Premium | % of Direct Premium | Ceded Premium | % of Direct Premium |
| United Kingdom   | 1,465         | 1.44                | 1,979         | 1.87                | 2,728         | 2.41                |
| France           | 332           | 0.32                | 304           | 0.29                | 460           | 0.41                |
| Germany          | 2,533         | 2.49                | 1,916         | 1.81                | 2,362         | 2.09                |
| Rest of Europe   | 1,052         | 1.03                | 945           | 0.89                | 1,524         | 1.35                |
| Japan            | 2,275         | 2.23                | 2,231         | 2.11                | 2,070         | 1.83                |
| South East Asia  | 5,293         | 5.20                | 5,798         | 5.48                | 6,565         | 5.81                |
| U.S.A.           | 3,198         | 3.14                | 4,009         | 3.79                | 4,107         | 3.63                |
| Rest of America  | 58            | 0.06                | 42            | 0.04                | 57            | 0.05                |
| Australia        | 186           | 0.18                | 90            | 0.08                | 57            | 0.05                |
| Other Area       | 2,028         | 1.99                | 2,109         | 1.99                | 3,545         | 3.14                |
| Total            | 18,420        | 18.08               | 19,423        | 18.35               | 23,475        | 20.77               |

Sources: 14 domestic non-life insurance companies

5 foreign non-life insurance companies



## PRODUCTS AVAILABLE

### 1. Fire Insurance

#### (1) Residential fire and earthquake insurance

Residential fire insurance provides coverage for loss or damage to buildings and contents caused by fire, lightning, explosion, aircraft impact, impact damage by vehicle, and smoke damage. The policy also extends to indemnify Insured against their legal liability to third party as a result of negligent acts. In addition, the policy also provides reimbursement of debris removal expenses and contingent living expenses in the event of a loss.

With effect from April 1, 2002, all residential fire insurance policies must automatically include basic earthquake coverage for residential buildings, with a maximum insured amount of NT\$1.2 million per policy on the basis of replacement cost valuation for buildings. It provides coverage for actual total loss or constructive total loss due to direct earthquake and/or fire, explosion, landslide, land subsidence, land movement, land fissure, land rupture, tsunami or sea surge caused by an earthquake. Once the insured residence is assessed to meet the requirements of a constructive total loss (i.e. demolition under the order of relevant Authority or when the repair cost equals to or exceeds 50% of the reinstatement value of building), the insurer will pay the insured value plus contingent living expense of NT\$180,000 to the policyholder. It is noted, as a pivotal organization, Taiwan Residential Earthquake Insurance Fund is the administrator of residential earthquake insurance business.

In view that this regulatory residential earthquake insurance only provides basic earthquake coverage for residential buildings up to the insured amount of NT\$1.2 million, Insured could opt to expand the Earthquake coverage for added protection, extend to include cover for household contents damaged during an earthquake event. In addition, Insured could also purchased supplementary cover for sprinkler leakage, water damage, burglary, typhoon, tsunami, subsidence, landslip or landslide, strike, riot, civil commotion, malicious damage, terrorism and loss of rental etc.

## **(2) Commercial Fire Insurance**

Commercial fire insurance policy provides coverage for commercial buildings, fittings & fixture, machinery and inventory against loss and damage caused by fire, lightning and explosion. In the event of loss, Insurer settled claims based on actual loss amount up to declared sum insured.

The commercial fire insurance could be extended to cover perils of explosion, sprinkler leakage, aircraft impact, impact damage by vehicle, smoke damage, water damage, burglary, earthquake, typhoon & flood, subsidence, landslip or landslide, strike, riot, civil commotion, malicious damage, terrorism, Third Party Liability, loss of rental and business interruption, etc.

In addition to commercial fire and extended peril coverage, All Risks Insurance Policy is also available in Taiwan insurance market.

## **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.

From March 1<sup>st</sup> 2012, the limits of indemnity under the compulsory automobile liability insurance are NT\$200,000 for each bodily injury, NT\$2.0 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 coverages 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 coverages:**

- 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 coverages:**

- 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.

**(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, bulldozers, loaders, scrapers, graders, tower cranes 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 coverages:**

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

**(4) Boiler and Pressure Vessel (BPV) Insurance**

The insurers of boiler and pressure vessel 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 vessel 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.

### (5) 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.

### (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.

### 17) 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 service

## 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 .

## 9. Health Insurance

Covers the insured falls sick, gives birth, or becomes disabled or dies due to sickness or childbirth.

## 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 | 2009    | 2010    | 2011    |
|------------|---------|---------|---------|
| Brokers    | 274     | 273     | 528     |
| Agents     | 332     | 215     | 342     |
| Solicitors | 185,614 | 202,520 | 206,706 |

## 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 nineteen current member companies, 5 of them are foreign insurers. Branches of member companies are spread throughout island wide. The local companies have a total of 169 branches and 403 liaison offices. Altogether, the member companies have 13,740 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 17, 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. Insurance Monograph Quarterly          | Taiwan Insurance Institute                                  | market Insurance thesis and comments              | Half-Yearly       |
| 4. Insurance Journal                      | The Non-Life Insurance Association of the Republic of China | Loss control and loss prevention                  | Half-Yearly       |
| 5. Journal of Risk Management             | The Risk Management Society of Taiwan                       | Risk management thesis and comments               | 3 Issues per year |
| 6. Risk Management in Taiwan              | The Risk Management Society of Taiwan                       | Risk management news                              | Non-periodical    |
| 7. Insurance Issues & practices           | Taiwan Insurance Institute                                  | Insurance normal practices                        | Half-Yearly       |
| 8. Financial outlook                      | Financial Supervisory Commission, Executive Yuan            | Policy and law industry updates                   | Monthly           |

## MAJOR EVENTS

### **1. Effective from March 1<sup>st</sup> 2011, the premium rate of the compulsory automobile liability insurance was further reduced.**

The Compulsory Automobile Liability Insurance Act decided to decrease the premium rate since the loss ratio has been improved gradually in past few years. After this adjustment, the premium rate was reduced by 2.3% on motorcycle, 8.3% on automobile, and 5.7% on combined average.

### **2. On June 14<sup>th</sup> 2011, Legislative Yuan announced the amendment of Insurance Act.**

There are three main purposes of this amendment. First, customers' personal information can only be utilized within limited but reasonable extent. Second, regulation governance on agents, brokers, and surveyors will be even strict. The last, the consumer rights will be further secured.

### **3. Effective from July 1<sup>st</sup> 2011, reference rate for natural catastrophe was implemented.**

In order to strengthen the financial securities of insurance companies in case of natural catastrophe events and to drive the natural catastrophe premium rate back to rational level, FSC amended the complementary measures of third stage tariff deregulation, which introduced deductible, sub-limit, and underwriting rating factors into the calculation of natural catastrophe tariff.

### **4. On July 14<sup>th</sup> 2011, FSC conditionally approved AIG's sale of its Taiwan Nan Shan Life unit to Ruen Chen Investment Holding Company.**

FSC conditionally approved Ruen Chen Investment Company to acquire 97.57% holding shares of Nanshan Life Insurance Company, subject to Ruen Chen Company must put additional NT\$30 billion into a custody account, and will not be allowed to borrow money or develop real estate with Nan Shan without FSC approval.

### **5. On October 6<sup>th</sup> 2011, FSC approved the acquisition of MetLife Taiwan Insurance Co. by Chinatrust Financial Holding Co.**

FSC approved an application by Chinatrust Financial Holding Co to acquire 100% holding shares of MetLife Taiwan Insurance Company. FSC made the decision after Chinatrust assured that it would uphold the interest of MetLife's policyholders and maintain MetLife employee's salary and welfare policies for the next two years.

## MAJOR LOSSES

| List | Date of Losses | Coverage        | Occupation       | Location  | Cause of Losses | Estimated Losses (NT\$ million) |
|------|----------------|-----------------|------------------|-----------|-----------------|---------------------------------|
| 1    | 2011.01.08     | Commercial Fire | Electronic Plant | Taoyuan   | Fire            | 100                             |
| 2    | 2011.01.17     | Commercial Fire | Steel Plant      | Australia | Flood           | 300                             |
| 3    | 2011.01.30     | Commercial Fire | Electronic Plant | Hsinchu   | Fire            | 300                             |
| 4    | 2011.03.11     | Marine Hull     | Marine Hull      | Japan     | Earthquake      | 400                             |
| 5    | 2011.03.29     | Commercial Fire | Textile          | Changhua  | Fire            | 180                             |
| 6    | 2011.05.12     | Commercial Fire | Petrochemical    | Yulin     | Fire            | 100                             |
| 7    | 2011.05.18     | Commercial Fire | Textile Factory  | Changhua  | Fire            | 500                             |
| 8    | 2011.07.28     | Commercial Fire | Chemical         | Tainan    | Fire            | 400                             |
| 9    | 2011.10.02     | Commercial Fire | PCB              | 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 | Tsubota Koychi    | 13F-1, No.130, Sec. 3, Nanking E. Rd., Taipei       | 02-87720029<br>02-87720019 |
| Nipponkoa Insurance Co., Ltd., Taipei Liaison Office                   | Hiraoka Tetsutaro | Rm. 1403, No. 205, Sec. 1, Tun Hwa S. Rd., Taipei   | 02-27766484<br>02-27725456 |
| Sompo Japan Insurance Co., Ltd., Taipei Liaison Office                 | Keisuke Yamada    | Rm. C, 10F, No. 146, Sung Chiang Rd., Taipei        | 02-25622236<br>02-25367107 |
| Aioi Insurance Co., Ltd., Taipei Liaison Office                        | Nobutsugu Abiko   | Rm. 2212, 22F, No. 333, Sec. 1, Keelung Rd., Taipei | 02-27576300<br>02-27576095 |

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

| Company  | Representative | Address  | Tel / Fax                  |
|--|----------------|--|----------------------------|
| Hannover Ruckversicherung AG, Taipei Representative Office | Tzu-Chao Chen  | Rm.902, 9F, No. 129, Sec.3, Ming Sheng E. Rd., Taipei              | 02-87707792<br>02-87707735 |
| The Cologne Re. Taipei Liaison Office                      | Roger Chen     | B1, 20F, No. 216, Sec. 2, Tun Hwa S. Rd., Taipei                   | 02-87331179<br>02-27330110 |
| Munich Reinsurance Company, Taipei Liaison Office          | Jhen-Guo Li    | 16F, No. 109, Sec. 3, Ming Sheng E. Rd., Taipei                    | 02-27177231<br>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<br>02-27151628 |
| Asia Capital Reinsurance Group PTE. LTD.                   | Mei-Mei Wang   | Rm. 3204, 32F, No. 333, Sec. 1, Keelung Rd., Taipei                | 02-27579622<br>02-27576928 |
| SCOR Global Life SE Taipei Representative Office           | Eric Pooi      | B, 11F, No. 167, Tun Hwa N. Rd., Taipei                            | 02-27172278<br>02-27130613 |
| RGA Reinsurance Company Limited Taiwan Branch              | Hon-Yi Yang    | Rm 2008, 20F, No. 333, Sec. 1, keelung Rd., Sinyi District, Taipei | 02-87892217<br>02-87896018 |

## REPRESENTATIVE OFFICES OF REINSURANCE BROKERS

| No | Company  | Representative      | Address   | Tel / Fax                  |
|----|--|---------------------|---|----------------------------|
| 1  | Formosa Marine & Insurance Service Co., Inc        | Emil Lee            | 11F, No.170, Fusing N. Rd., Taipei                                | 02-27153117<br>02-27181168 |
| 2  | HSBC Insurance Brokers(Taiwan) Co.Ltd              | Chun-lan Lyu        | 3F, No. 285, Sec.2, Wen Hwa Rd., Banqiao Dist., New Taipei City   | 02-82517781<br>02-27575120 |
| 3  | Worldwide Insurance Services Enterprise.           | C.T. Sha            | 5F, No. 112 ,Sec. 1, Chung-Hsiao E. Rd., Taipei                   | 02-23939788<br>02-23915955 |
| 4  | Nacora Insurance Brokers Ltd.                      | Wun-shih Hu         | 5F, No.219, Sec. 3, Nanking E.Rd., Taipei                         | 02-27187118<br>02-27163938 |
| 5  | Aon Risk Services Taiwan Ltd.                      | Yc wei              | 9F, No.136, Sec.3, Jen Ai Rd., Taipei                             | 02-23252221<br>02-23254715 |
| 6  | Willis (Taiwan) Ltd.                               | Roger O.J Wilkinson | 3F, No. 129, Sec. 2, Chung-Shan N. Rd., Taipei                    | 02-25603000<br>02-25314520 |
| 7  | Yo Pont Insurance Services Co., Ltd.               | Theodosia Liu       | 11F, No. 18, Sec.1, Chang-An E. Rd., Taipei                       | 02-25621628<br>02-25627018 |
| 8  | Marsh Ltd. Taiwan Branch.                          | Edwin Shih          | 3F, No.2, Sec. 3, Minguan E. Rd., Taipei                          | 02-25189998<br>02-25182188 |
| 9  | Jardine Lloyd Thompson Ltd.                        | Mu-Xi Han           | 13F, No. 50, Sec. 1, Hsin Sheng S. Rd., Taipei                    | 02-23954611<br>02-23932233 |
| 10 | Alexander Leed Risk Services, Inc.                 | Jing-Wei Sun        | 7F., No.32, Sec. 3, Bade Rd., Taipei                              | 02-27085500<br>02-27085533 |
| 11 | Splendid Insurance Brokers & Consultants Co., Ltd. | Jack Chang          | 20F, No.76, Sec. 2, Tun Hwa S. Rd., Taipei                        | 02-27028889<br>02-27085567 |
| 12 | United Asia Risk Services Co.                      | Samuel Huang        | 25F-1, No.508, Sec. 5, Zhongxiao E. Rd., Taipei                   | 02-27260166<br>02-27260266 |
| 13 | Lian Yu Insurance Brokers Co.,Ltd                  | Yu-Yi Huang         | 12F, No.376, Sec. 4, Ren'ai Rd., Taipei                           | 02-27022712<br>02-27022780 |
| 14 | P&C Insurance Services Ltd.                        | Patrick Lien        | 9F, No.243, Sec. 1, Chung Shan Rd., Yungho Dist , New Taipei City | 02-89236810<br>02-89236805 |
| 15 | C.S. Insurance Services Ltd.                       | Lai Yao Kun         | 2F, No.8, Lane 253, Sec. 1, Fusing S. Rd., Taipei                 | 02-27555729<br>02-27555014 |



| No | Company  | Representative   | Address   | Tel / Fax                  |
|----|--|------------------|---|----------------------------|
| 16 | Heath Lambert Taiwan                                   | Samuel F. Huang  | 25F-1, No.508, Sec. 5, Zhongxiao E. Rd., Taipei | 02-27260031<br>02-27260266 |
| 17 | Century International Insurance Brokers Co., Ltd.      | Peggy M.Y.Lin    | 12F, No.201-30, Tun Hua N. Rd., Taipei          | 02-27170926<br>02-27137275 |
| 18 | Wilson Re (Taiwan) Ltd.                                | Y.H Chang        | 3F, No.181, Sec. 3, Mincyuan E. Rd., Taipei     | 02-25457900<br>02-25457048 |
| 19 | Elite Risk Services Ltd.                               | Jhih-Liang Huang | 12F-2, No.308, Sec. 1, Neihu Rd., Taipei        | 02-77212988<br>02-77212866 |
| 20 | Grand China United Insurance Services Co., Ltd.        | Duke Du          | 3F, No.116, Sec. 2, Jhongsiao E. Rd., Taipei    | 02-23972993<br>02-29995199 |
| 21 | Guy Carpenter & Company, LLC Taiwan Branch             | Kent Chow        | 4F, No. 2, Sec. 3, Mingquan E. Rd., Taipei      | 02-25023118<br>02-25171812 |
| 22 | PWS East Asia Pte Ltd., Taiwan Branch                  | Steve Chang      | 27F-1, No.7, Sec. 5, Sinyi Rd., Taipei          | 02-81010577<br>02-81010799 |
| 23 | FP Reinsurance Brokers Ltd.                            | Qiong-wen Gao    | 2F-2, No.56, Sec. 2, Tun Hua S. Rd., Taipei     | 02-37073500<br>02-37073506 |
| 24 | Miller Insurance Services (Hong Kong)Ltd.Taiwan Branch | David Day        | 5F, No. 112, Sec.1, Chung Hsiao E. Rd.,Taipei   | 02-23935131<br>02-23935191 |
| 25 | Cosmos Services Co., Ltd. Taiwan Branch                | Ren-Ci Pan       | 9F-1, No.577, Linsen N. Rd., Taipei             | 02-25966516<br>02-25967112 |
| 26 | Pana Harrison (Asia) Pte Ltd., Taiwan Branch           | Lum Hong Yuan    | 9F-3, No.197, Sec. 4, Nanjing E. Rd., Taipei    | 02-87706618<br>02-87706608 |
| 27 | Prudent Insurance Brokers Co., Ltd.                    | Frank Ko         | 13F-7, No.186, Sec. 4, Nanjing E. Rd., Taipei   | 02-25773311<br>02-25772548 |
| 28 | WMK Insurance Brokers Ltd.                             | Wayne Chen       | 14F, No.206, Sec. 2, Nanjing E. Rd., Taipei     | 02-25000379<br>02-25000539 |
| 29 | Howden Insurance Brokers Ltd. Taiwan                   | Yuk-leung Choy   | 11F-1, No.51, Hengyang Rd., Taipei              | 02-23131188<br>02-23131187 |
| 30 | Sunstone Insurance Brokers Ltd.                        | Zhen-Xiang Fu    | 8F-2, No.59, Sec. 2, Dunhua S. Rd., Taipei      | 02-27556656<br>02-27049850 |

## OTHER INSTITUTIONS

| No | Institution   | Representative                          | Address  | Tel / Fax                  |
|----|---|---|--|----------------------------|
| 1  | Taiwan Insurance Institute                                    | Mark C.C. Lai<br>Warren Wu-Jen<br>Tseng | 6F, No. 3, Nan Hai Rd.,<br>Taipei                    | 02-23972227<br>02-23517508 |
| 2  | Motor Vehicle Accident<br>Compensation Fund                   | Tang-Chieh Wu<br>Wei-Lun Chen           | 18F, No. 2, lane 150, Sec.<br>5, Shin Yi Rd., Taipei | 02-87898897<br>02-87896061 |
| 3  | Taiwan Residential<br>Earthquake Insurance Fund               | Tsan-Ming Shih<br>Warren W.L. Chang     | 5F, No. 39, Sec. 2, Jinan<br>Rd., Taipei             | 02-23963000<br>02-23923929 |
| 4  | The Non-Life Insurance<br>Association of the R.O.C.           | Jack E. S. Tai<br>Martin Sha            | 13F, No. 125, Sec. 2,<br>NanKing E. Rd., Taipei      | 02-25071566<br>02-25178069 |
| 5  | The Life Insurance<br>Association of the R.O.C.               | Shu Po, Hu<br>Tsann-Nan Horng           | 5F, No. 152, Sung Chiang<br>Rd., Taipei              | 02-25612144<br>02-25613774 |
| 6  | The Non-Life Underwriters<br>Society of the R.O.C.            | Steve T.H.Chen<br>Yi-Tang Huang         | 13F, No. 125, Sec. 2,<br>NanKing E. Rd., Taipei      | 02-25065941<br>02-25075245 |
| 7  | The Insurance Anti-fraud<br>Institute of the R.O.C.           | Mark C.C. Lai                           | Rm. 402, 4F, No.1, Nanhai<br>Rd., Taipei             | 02-23961299<br>02-23963299 |
| 8  | Engineering Insurance<br>Association                          | Wun-Cyuan Jhan<br>Song-Chi Wang         | 10F, No. 39, Sec. 1, Chung<br>Hsiao W. Rd., Taipei   | 02-23820051<br>02-23884720 |
| 9  | Nuclear Energy Insurance<br>Association Pool of the<br>R.O.C. | Rui-Yun Lin<br>Joseph J. Chiou          | 15F, No. 88, Sec. 2,<br>NanKing E. Rd., Taipei       | 02-25514235<br>02-25611176 |
| 10 | Risk Management Society of<br>Taiwan, R.O.C.                  | Shi Chieh, Chang<br>Chi-Yang, Wu        | 3F, No. 181, Sec. 3, Min-<br>Chuan E. Rd., Taipei    | 02-27160039<br>02-25457049 |
| 11 | The Actuarial Institute of the<br>R.O.C.                      | Hong-Yi Yang<br>Clinton Chang           | 10F-1, No. 216, Sec. 2<br>Nanchang Rd., Taipei       | 02-23649168<br>02-33652283 |
| 12 | Life Insurance Management<br>Institute of the R.O.C.          | Chi-Shih Cheng<br>Chih-Yih Chen         | 18F, No. 66, Sec. 1, Chung<br>Hsiao W. Rd., Taipei   | 02-23751594<br>02-23117332 |

| No | Institution   | Representative                    | Address   | Tel / Fax                  |
|----|---|-----------------------------------|---|----------------------------|
| 13 | Insurance Society of the R.O.C.                           | Jack E.S.Tai<br>Martin Sha        | 13F, No.125, Sec. 2,<br>Kanking E. Rd.,Taipei                 | 02-25071566<br>02-25178069 |
| 14 | Taiwan Insurance Guaranty Fund                            | Yun-Peng Chu<br>Chien-Heng Tu     | 9F, No.123, Sec. 2,<br>Zhongxiao E. Rd.,Taipei                | 02-23957088<br>02-23957068 |
| 15 | The Insurance Agency Association of the Republic of China | Shie, Hai-Tsai                    | 6F-4, No.158, Sung Chiang Rd., Taipei                         | 02-25421888<br>02-25638042 |
| 16 | Insurance Brokerage Association of Taiwan                 | Howard Li<br>Hank Yang            | 6F, No. 46, Jinhhou St.,<br>Taipei                            | 02-66181188<br>02-66195666 |
| 17 | Insurance Broker's Association of the Republic of China   | Pi Jung, Chung<br>Ti Chia,Ting    | 3F-2, No. 58, Lane 85, Lin Sen N. Rd., Taipei                 | 02-25642809<br>02-25642814 |
| 18 | Professional Insurance Brokers Association of R.O.C.      | Tseng-Hua Tsao<br>Shu Sheng, Hung | 6F, No. 147, Sec. 2,<br>Nan-Kan Rd., Taipei                   | 02-27833807<br>02-27839610 |
| 19 | Surveyors Association of Taipei                           | Ciou-Ping You<br>Wei-Ling Gao     | 7F, No.60, Fuxing N. Rd.,<br>Taipei                           | 02-27519530<br>02-27528480 |
| 20 | Surveyors Association of Kaohsiung                        | Bo-Wun Chen<br>Pao Hua Lin        | No. 3, Lane 256, Fusing 3Rd., Cianjhen District,<br>Kaohsiung | 07-3347352<br>07-3347471   |
| 21 | Chinese Insurance Service Association                     | Chi-shih Cheng<br>Kao Jung-Fu     | 12F-7, No.41, Sec. 1,<br>Heping W. Rd., Taipei                | 02-23890580<br>02-23890581 |
| 22 | Central Reinsurance Corporation                           | Cheng-Tui Yang<br>C.T. Juang      | 12F, No.53, Sec.2,<br>Nanking E. Rd., Taipei                  | 02-25115211<br>02-25235350 |



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

**Date of Establishment:** March 12, 1948  
**Chairman:** Steve Lee  
**President:** Charles Sung  
**Paid-up Capital:** NT\$3,638,164,000  
**Number of Contact Office:** [12]Branch Office, [29]Liaison Office  
**Number of Employees:** 748  
**Premium Income:** a. Direct Written Premium  
 NT\$4,666,871,144  
 b. Reinsurance Premium  
 NT\$284,359,026  
**Reserves:** a. Unearned Premium Reserves  
 NT\$2,628,689,072  
 b. Loss Reserves  
 NT\$2,739,606,258  
 c. Special Loss Reserves  
 NT\$2,608,031,797  
 d. Reserve Deficiency  
 NT\$28,009,845  
**Address:** 8-9F, No. 49, Guanqian Rd.,  
 Taipei, Taiwan, R. O. C.  
**Telephone:** 886-2-2382-1666  
**Telefax:** 886-2-2388-2555  
**http:** //www.tfmi.com.tw

**臺灣產物保險股份有限公司**

**創立日期:** 37.3.12  
**董事長:** 李泰宏  
**總經理:** 宋道平  
**資本額:** NT\$3,638,164,000  
**公司分支機構數:** (12)分公司 (29)通訊處  
**員工人數:** 748人  
**保險費收入:** (1)直接簽單保險費 NT\$4,666,871,144  
 (2)再保險費 NT\$284,359,026  
**準備金:** (1)未滿期保費準備金 NT\$2,628,689,072  
 (2)賠款準備金 NT\$2,739,606,258  
 (3)特別準備金 NT\$2,608,031,797  
 (4)保費不足準備金 NT\$28,009,845  
**地址:** 台北市中正區館前路49號8-9F  
**電話:** (02) 2382-1666  
**傳真:** (02) 2388-2555  
**網址:** www.tfmi.com.tw

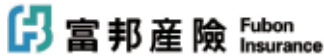


**Chung Kuo Insurance Co., Ltd.**

**Date of Establishment:** November 1, 1931  
**Chairman:** Jui-Yun Lin  
**President:** Joseph C. S. Chou  
**Paid-up Capital:** NT\$3,000,000,000  
**Number of Contact Office:** [9]Branch Office, [17]Liaison Office  
**Number of Employees:** 718  
**Premium Income:** a. Direct Written Premium  
 NT\$5,457,746,692  
 b. Reinsurance Premium  
 NT\$664,227,656  
**Reserves:** a. Unearned Premium Reserves  
 NT\$3,161,758,437  
 b. Loss Reserves  
 NT\$3,274,733,209  
 c. Special Loss Reserves  
 NT\$2,095,778,208  
 d. Reserve Deficiency  
 NT\$0  
**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:** 林瑞雲  
**總經理:** 鄒政下  
**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:** 718人  
**保險費收入:** (1)直接簽單保險費 NT\$5,457,746,692  
 (2)再保險費 NT\$664,227,656  
**準備金:** (1)未滿期保費準備金 NT\$3,161,758,437  
 (2)賠款準備金 NT\$3,274,733,209  
 (3)特別準備金 NT\$2,095,778,208  
 (4)保費不足準備金 NT\$0  
**地址:** 台北市中正區武昌街一段58號  
**電話:** (02) 2381-2727 (代表號)  
**傳真:** (02) 2381-4878 (代表號)  
**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, [44]Liaison Office  
**Number of Employees:** 2,326  
**Premium Income:** a. Direct Written Premium  
 NT\$24,286,877,000  
 b. Reinsurance Premium  
 NT\$821,427,000  
**Reserves:** a. Unearned Premium Reserves  
 NT\$15,001,466,000  
 b. Loss Reserves  
 NT\$12,704,361,000  
 c. Special Loss Reserves  
 NT\$10,857,745,000  
 d. Reserve Deficiency  
 NT\$246,097,000  
**Address:** No. 237, Sec. 1, Jianguo S. Rd., Taipei,  
 Taiwan, R. O. C.  
**Telephone:** 886-2-2706-7890  
**Telefax:** 886-2-2325-4723  
**http:** //www.fubon.com

**富邦產物保險股份有限公司**

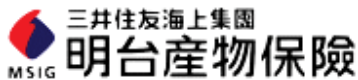
**創立日期:** 50. 4. 19  
**董事長:** 石燦明  
**總經理:** 陳燦煌  
**資本額:** NT\$8,178,396,000  
**公司分支機構數:** (29)分公司 (44)通訊處  
**員工人數:** 2,326人  
**保險費收入:** (1)直接簽單保險費 NT\$24,286,877,000  
 (2)再保險費 NT\$821,427,000  
**準備金:** (1)未滿期保費準備金 NT\$15,001,466,000  
 (2)賠款準備金 NT\$12,704,361,000  
 (3)特別準備金 NT\$10,875,745,000  
 (4)保費不足準備金 NT\$246,097,000  
**地址:** 台北市大安區建國南路一段237號  
**電話:** (02) 2706-7890  
**傳真:** (02) 2325-4723  
**網址:** www.fubon.com


**Taian Insurance Co., Ltd.**

**Date of Establishment:** May 1, 1961  
**Chairman:** Patrick S. Lee  
**President:** Calvin C. Chen  
**Paid-up Capital:** NT\$3,717,648,660  
**Number of Contact Office:** [8]Branch Office, [23]Liaison Office  
**Number of Employees:** 957  
**Premium Income:** a. Direct Written Premium  
 NT\$6,801,325,000  
 b. Reinsurance Premium  
 NT\$356,551,000  
**Reserves:** a. Unearned Premium Reserves  
 NT\$3,990,709,000  
 b. Loss Reserves  
 NT\$2,194,524,000  
 c. Special Loss Reserves  
 NT\$2,904,144,000  
 d. Reserve Deficiency  
 NT\$72,785,000  
**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:** 李松季  
**總經理:** 陳嘉文  
**資本額:** NT\$3,717,648,660  
**公司分支機構數:** (8)分公司 (23)通訊處  
**員工人數:** 957人  
**保險費收入:** (1)直接簽單保險費 NT\$6,801,325,000  
 (2)再保險費 NT\$356,551,000  
**準備金:** (1)未滿期保費準備金 NT\$3,990,709,000  
 (2)賠款準備金 NT\$2,194,245,000  
 (3)特別準備金 NT\$2,904,144,000  
 (4)保費不足準備金 NT\$72,785,000  
**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



**MSIG Mingtai Insurance Co., Ltd.**

**Date of Establishment:** September 22, 1961  
**Chairman:** Kaneyoshi, Katsuhiko  
**President:** James Yeh  
**Paid-up Capital:** NT\$2,535,930,000  
**Number of Contact Office:** [17]Branch Office, [50]Liaison Office  
**Number of Employees:** 1,285  
**Premium Income:** a. Direct Written Premium NT\$9,944,042,099  
 b. Reinsurance Premium NT\$473,454,390  
**Reserves:** a. Unearned Premium Reserves NT\$6,086,779,196  
 b. Loss Reserves NT\$4,119,567,709  
 c. Special Loss Reserves NT\$5,546,265,441  
 d. Reserve Deficiency NT\$111,088  
**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:** 兼好克彥  
**總經理:** 葉聰煌  
**資本額:** NT\$2,535,930,000  
**公司分支機構數:** (17)分公司 (50)通訊處  
**員工人數:** 1,285人  
**保險費收入:** (1)直接簽單保險費 NT\$9,944,042,099  
 (2)再保險費 NT\$473,454,390  
**準備金:** (1)未滿期保費準備金 NT\$6,086,779,196  
 (2)賠款準備金 NT\$4,119,567,709  
 (3)特別準備金 NT\$5,546,265,441  
 (4)保費不足準備金 NT\$111,088  
**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:** Dan L. Ting  
**Paid-up Capital:** NT\$2,000,000,000  
**Number of Contact Office:** [5]Branch Office, [25]Liaison Office  
**Number of Employees:** 804  
**Premium Income:** a. Direct Written Premium NT\$3,486,432,490  
 b. Reinsurance Premium NT\$236,701,266  
**Reserves:** a. Unearned Premium Reserves NT\$2,414,961,252  
 b. Loss Reserves NT\$1,573,571,395  
 c. Special Loss Reserves NT\$3,145,825,872  
 d. Reserve Deficiency NT\$0  
**Address:** 9-12F, No. 56, Tun Hwa N. Rd., Taipei, 10551, 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:** 鄭林經  
**資本額:** NT\$2,000,000,000  
**公司分支機構數:** (5)分公司 (25)通訊處  
**員工人數:** 804人  
**保險費收入:** (1)直接簽單保險費 NT\$3,486,432,490  
 (2)再保險費 NT\$236,701,266  
**準備金:** (1)未滿期保費準備金 NT\$2,414,961,252  
 (2)賠款準備金 NT\$1,573,571,395  
 (3)特別準備金 NT\$3,145,825,872  
 (4)保費不足準備金 NT\$0  
**地址:** 台北市松山區敦化北路56號9-12樓  
**電話:** (02) 2731-6300  
**傳真:** (02) 2741-6004  
**網址:** www.zurich.com.tw


**Chartis Taiwan Insurance Company Limited**

**Date of Establishment:** Feb 26, 1962  
**Chairman:** Mr. Leslie J Mouat  
**President:** Mr. Jason Tsai  
**Paid-up Capital:** NT\$2,000,000,000  
**Number of Contact Office:** [7]Branch Office, [3]Liaison Office  
**Number of Employees:** 467(as December 31, 2011)  
**Premium Income:** a. Direct Written Premium NT\$3,159,869,804  
                           b. Reinsurance Premium NT\$499,570,252  
**Reserves:** a. Unearned Premium Reserves NT\$2,728,400,522  
                   b. Loss Reserves NT\$2,847,769,519  
                   c. Special Loss Reserves NT\$3,543,954,924  
                   d. Reserve Deficiency NT\$58,638,879  
**Address:** 18F, 6, Sec. 1, Zhongxiao West Road, Taipei, Taiwan, R.O.C.  
**Telephone:** 886-2-2316-1188  
**Telefax:** 886-2-2381-1689  
**http:** //www.chartisinsurance.com.tw

**美亞產物保險股份有限公司**

**創立日期:** 51.2.26  
**董事長:** 穆艾安  
**總經理:** 蔡漢凌  
**資本額:** NT\$2,000,000,000  
**公司分支機構數:** (7)分公司 (3)通訊處  
**員工人數:** 467人  
**保險費收入:** (1)直接簽單保險費 NT\$3,159,869,804  
                   (2)再保險費 NT\$499,570,252  
**準備金:** (1)未滿期保費準備金 NT\$2,728,400,522  
                   (2)賠款準備金 NT\$2,847,769,519  
                   (3)特別準備金 NT\$3,543,954,924  
                   (4)保費不足準備金 NT\$58,638,879  
**地址:** 台北市中正區忠孝西路一段6號18樓  
**電話:** (02)2316-1188  
**傳真:** (02)2381-1689  
**網址:** www.chartisinsurance.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\$3,011,637,840  
**Number of Contact Office:** [5]Branch Office, [33]Liaison Office  
**Number of Employees:** 764  
**Premium Income:** a. Direct Written Premium NT\$5,293,073,312  
                           b. Reinsurance Premium NT\$236,768,534  
**Reserves:** a. Unearned Premium Reserves NT\$3,587,225,739  
                   b. Loss Reserves NT\$1,605,091,658  
                   c. Special Loss Reserves NT\$2,817,713,092  
                   d. Reserve Deficiency NT\$24,290,000  
**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\$3,011,637,840  
**公司分支機構數:** (5)分公司 (33)通訊處  
**員工人數:** 764人  
**保險費收入:** (1)直接簽單保險費 NT\$5,293,073,312  
                   (2)再保險費 NT\$236,768,534  
**準備金:** (1)未滿期保費準備金 NT\$3,587,225,739  
                   (2)賠款準備金 NT\$1,605,091,658  
                   (3)特別準備金 NT\$2,817,713,092  
                   (4)保費不足準備金 NT\$24,290,000  
**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:** Chi-Hsiung, Hung  
**President:** Marlong Kung  
**Paid-up Capital:** NT\$2,600,000,000  
**Number of Contact Office:** [17]Branch Office, [35]Liaison Office  
**Number of Employees:** 957

**Premium Income:** a. Direct Written Premium  
NT\$6,372,479,126  
b. Reinsurance Premium  
NT\$280,904,643

**Reserves:** a. Unearned Premium Reserves  
NT\$3,929,493,467  
b. Loss Reserves  
NT\$3,870,340,540  
c. Special Loss Reserves  
NT\$2,423,902,182  
d. Reserve Deficiency  
NT\$123,020,219

**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.wwunion.com

旺旺友聯產物保險股份有限公司

**創立日期:** 52. 2. 20  
**董事長:** 洪吉雄  
**總經理:** 孔令範  
**資本額:** NT\$2, 600, 000, 000  
**公司分支機構數:** (17) 分公司 (35) 通訊處  
**員工人數:** 957人  
**保險費收入:** (1) 直接簽單保險費 NT\$6, 372, 479, 126  
(2) 再保險費 NT\$280, 904, 643  
**準備金:** (1) 未滿期保費準備金 NT\$3, 929, 493, 467  
(2) 賠款準備金 NT\$3, 870, 340, 540  
(3) 特別準備金 NT\$2, 423, 902, 182  
(4) 保費不足準備金 NT\$123, 020, 219

**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.wwunion.com



Shinkong Insurance Co., Ltd.

**Date of Establishment:** May 1, 1963  
**Chairman:** Philip Wu  
**President:** Wen-Chuan Chan  
**Paid-up Capital:** NT\$3,159,633,000  
**Number of Contact Office:** [23]Branch Office, [40]Liaison Office  
**Number of Employees:** 1,379

**Premium Income:** a. Direct Written Premium  
NT\$11,418,365,067  
b. Reinsurance Premium  
NT\$420,577,390

**Reserves:** a. Unearned Premium Reserves  
NT\$6,745,426,941  
b. Loss Reserves  
NT\$4,264,946,378  
c. Special Loss Reserves  
NT\$4,670,089,984  
d. Reserve Deficiency  
NT\$527,942

**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:** 吳昕紘  
**總經理:** 詹文全  
**資本額:** NT\$3, 159, 633, 000  
**公司分支機構數:** (23) 分公司 (40) 通訊處  
**員工人數:** 1, 379人  
**保險費收入:** (1) 直接簽單保險費 NT\$11, 418, 365, 067  
(2) 再保險費 NT\$420, 577, 390  
**準備金:** (1) 未滿期保費準備金 NT\$6, 745, 426, 941  
(2) 賠款準備金 NT\$4, 264, 946, 378  
(3) 特別準備金 NT\$4, 670, 089, 984  
(4) 保費不足準備金 NT\$527, 942

**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





**華南產物保險股份有限公司**  
SOUTH CHINA INSURANCE CO., LTD.  
South China Insurance Co., Ltd.

**Date of Establishment:** April 11, 1963  
**Chairman:** Jack Tai  
**President:** Kevin Tu  
**Paid-up Capital:** NT\$2,001,386,250  
**Number of Contact Office:** [7]Branch Office, [30]Liaison Office  
**Number of Employees:** 777  
**Premium Income:** a. Direct Written Premium NT\$6,053,318,747  
 b. Reinsurance Premium NT\$318,780,715  
**Reserves:** a. Unearned Premium Reserves NT\$3,214,050,378  
 b. Loss Reserves NT\$2,301,925,801  
 c. Special Loss Reserves NT\$3,253,438,499  
 d. Reserve Deficiency NT\$39,359,873  
**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 2722-4058  
**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:** 戴英祥  
**總經理:** 涂志信  
**資本額:** NT\$2,001,386,250  
**公司分支機構數:** (7)分公司 (30)通訊處 (1)海外代表處  
**員工人數:** 777人  
**保險費收入:** (1)直接簽單保險費 NT\$6,053,318,747  
 (2)再保險費 NT\$318,780,715  
**準備金:** (1)未滿期保費準備金 NT\$3,214,050,378  
 (2)賠款準備金 NT\$2,301,925,801  
 (3)特別準備金 NT\$3,253,438,499  
 (4)保費不足準備金 NT\$39,359,873  
**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 · 2722-4058  
**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, [33]Liaison Office  
**Number of Employees:** 1,549  
**Premium Income:** a. Direct Written Premium NT\$13,709,364,513  
 b. Reinsurance Premium NT\$473,107,047  
**Reserves:** a. Unearned Premium Reserves NT\$8,624,366,324  
 b. Loss Reserves NT\$5,022,683,989  
 c. Special Loss Reserves NT\$4,761,101,219  
 d. Reserve Deficiency NT\$21,530,768  
**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 (33)通訊處  
**員工人數:** 1,549人  
**保險費收入:** (1)直接簽單保險費 NT\$13,709,364,513  
 (2)再保險費 NT\$473,107,047  
**準備金:** (1)未滿期保費準備金 NT\$8,624,366,324  
 (2)賠款準備金 NT\$5,022,683,989  
 (3)特別準備金 NT\$4,761,101,219  
 (4)保費不足準備金 NT\$21,530,768  
**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



**Tokio Marine N ewa Insurance Co., Ltd.**

**Date of Establishment:** March 1, 1999  
**Chairman:** C. K. Chen  
**President:** Ren-Tze Chen  
**Paid-up Capital:** NT\$2,990,099,000  
**Number of Contact Office:** [5]Branch Office, [23]Liaison Office  
**Number of Employees:** 909  
**Premium Income:** a. Direct Written Premium NT\$8,264,065,855  
 b. Reinsurance Premium NT\$351,419,676  
**Reserves:** a. Unearned Premium Reserves NT\$4,192,361,535  
 b. Loss Reserves NT\$2,285,123,381  
 c. Special Loss Reserves NT\$3,392,522,973  
 d. Reserve Deficiency NT\$350,975  
**Address:** 8~13F, No. 130, Sec. 3, Nanjing E. Rd., Zhongshan District, Taipei, Taiwan, R. O. C.  
**Telephone:** 886-2-8772-7777  
**Telefax:** 886-2-8772-2335  
**http:** //www.tmnewa.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:** 陳忠鏗  
**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 (23)通訊處  
**員工人數:** 909人  
**保險費收入:** (1)直接簽單保險費 NT\$8,264,065,855  
 (2)再保險費 NT\$351,419,676  
**準備金:** (1)未滿期保費準備金 NT\$4,192,361,535  
 (2)賠款準備金 NT\$2,285,123,381  
 (3)特別準備金 NT\$3,392,522,973  
 (4)保費不足準備金 NT\$350,975  
**地址:** 台北市中山區南京東路三段130號8~13樓  
**電話:** (02)8772-7777  
**傳真:** (02)8772-2335  
**網址:** www.tmnewa.com.tw



**TLG Insurance Co., Ltd.**

**Date of Establishment:** May 8, 2006  
**Chairman:** Stanley H. M Hong  
**President:** Lorentz Chang  
**Paid-up Capital:** NT\$1,200,000,000  
**Number of Contact Office:** [8]Branch Office, [22]Liaison Office  
**Number of Employees:** 382  
**Premium Income:** a. Direct Written Premium NT\$1,603,801,027  
 b. Reinsurance Premium NT\$128,748,934  
**Reserves:** a. Unearned Premium Reserves NT\$1,154,073,775  
 b. Loss Reserves NT\$565,032,866  
 c. Special Loss Reserves NT\$389,482,999  
 d. Reserve Deficiency NT\$20,398,510  
**Address:** 13F-1, No. 17, Xuchang St., Taipei Taiwan, R.O.C.  
**Telephone:** 886-2-2370-0789  
**Telefax:** 886-2-2370-6588  
**http:** //www.tlgins.com.tw

**台壽保產物保險股份有限公司**

**創立日期:** 95.5.8  
**董事長:** 洪鴻銘  
**總經理:** 章明純  
**資本額:** NT\$1,200,000,000  
**公司分支機構數:** (8)分公司 (22)通訊處  
**員工人數:** 382人  
**保險費收入:** (1)直接簽單保險費 NT\$1,603,801,027  
 (2)再保險費 NT\$128,748,934  
**準備金:** (1)未滿期保費準備金 NT\$1,154,073,775  
 (2)賠款準備金 NT\$565,032,866  
 (3)特別準備金 NT\$389,482,999  
 (4)保費不足準備金 NT\$20,398,510  
**地址:** 台北市中正區許昌街17號13樓之1  
**電話:** (02)2370-0789  
**傳真:** (02)2370-6588  
**網址:** www.tlgins.com.tw



## ace insurance

### Insurance Company of North America, Taiwan Branch

**Date of Establishment:** January 22, 1982  
**President:** Edward, Tseng  
**Paid-up Capital:** NT\$50,000,000  
**Number of Contact Office:** [ 1 ]Branch Office, [ 0 ]Liaison  
**Number of Employees:** 143

**Premium Income:** a. Direct Written Premium  
 NT\$1,956,208,760  
 b. Reinsurance Premium  
 NT\$153,920,747

**Reserves:** a. Unearned Premium Reserves  
 NT\$955,203,453  
 b. Loss Reserves  
 NT\$1,492,051,983  
 c. Special Loss Reserves  
 NT\$296,006,931  
 d. Reserve Deficiency  
 NT\$2,623,708

**Address:** 10F, No. 8, Sec. 5, Xin Yi Road,  
 Xinyi Dist., Taipei, Taiwan, R.O.C.  
**Telephone:** 886-2-8758-1800  
**Telefax:** 886-2-8758-1888  
**http:** //www.ace-ina.com.tw

### 美商安達產物保險股份有限公司台灣分公司

**創立日期:** 71.1.22  
**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:** 143人  
**保險費收入:** (1) 直接簽單保險費 NT\$1,956,208,760  
 (2) 再保險費 NT\$153,920,747  
**準備金:** (1) 未滿期保費準備金 NT\$955,203,453  
 (2) 賠款準備金 NT\$1,492,051,983  
 (3) 特別準備金 NT\$296,006,931  
 (4) 保費不足準備金 NT\$2,623,708  
**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



## 亞洲保險 Asia Insurance

### 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\$16,987,093  
 b. Reinsurance Premium  
 NT\$8,286,566

**Reserves:** a. Unearned Premium Reserves  
 NT\$13,467,221  
 b. Loss Reserves  
 NT\$13,584,867  
 c. Special Loss Reserves  
 NT\$21,890,134  
 d. Reserve Deficiency  
 NT\$329,295

**Address:** 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\$16,987,093  
 (2) 再保險費 NT\$8,286,566  
**準備金:** (1) 未滿期保費準備金 NT\$13,467,221  
 (2) 賠款準備金 NT\$13,584,867  
 (3) 特別準備金 NT\$21,890,134  
 (4) 保費不足準備金 NT\$329,295  
**地址:** 台北市中山區長安東路一段18號9樓  
**電話:** (02) 2568-3080 · 2521-7766  
**傳真:** (02) 2563-8246  
**網址:** www.asiainsurance.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:** 11

**Premium Income:** a. Direct Written Premium  
NT\$172,134,330  
b. Reinsurance Premium  
NT\$59,353,821

**Reserves:** a. Unearned Premium Reserves  
NT\$151,477,966  
b. Loss Reserves  
NT\$230,302,914  
c. Special Loss Reserves  
NT\$130,571,575  
d. Reserve Deficiency  
NT\$0

**Address:** 10F-1, No 97, 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:** 11人  
**保險費收入:** (1) 直接簽單保險費 NT\$172, 134, 330  
(2) 再保險費 NT\$59, 353, 821  
**準備金:** (1) 未滿期保費準備金 NT\$151, 477, 966  
(2) 賠款準備金 NT\$230, 302, 914  
(3) 特別準備金 NT\$130, 571, 575  
(4) 保費不足準備金 NT\$0

**地址:** 台北市信義區松仁路97號10樓之1  
**電話:** (02) 8780-8809  
**傳真:** (02) 8780-9269  
**網址:** www.chubb.com



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

**Date of Establishment:** June 28, 2000  
**President:** Kurt Cheng  
**Paid-up Capital:** NT\$145,000,000  
**Number of Contact Office:** [0]Branch Office, [0]Liaison Office  
**Number of Employees:** 16

**Premium Income:** a. Direct Written Premium  
NT\$119,406,521  
b. Reinsurance Premium  
NT\$44,333,790

**Reserves:** a. Unearned Premium Reserves  
NT\$42,072,956  
b. Loss Reserves  
NT\$7,769,962  
c. Special Loss Reserves  
NT\$61,981,650  
d. Reserve Deficiency  
NT\$0

**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:** 89. 6. 28  
**總經理:** 鄭祥理  
**資本額:** NT\$145, 000, 000  
**公司分支機構數:** (0) 分公司 (0) 通訊處  
**員工人數:** 16人  
**保險費收入:** (1) 直接簽單保險費 NT\$119, 406, 521  
(2) 再保險費 NT\$44, 333, 790  
**準備金:** (1) 未滿期保費準備金 NT\$42, 072, 956  
(2) 賠款準備金 NT\$7, 769, 962  
(3) 特別準備金 NT\$61, 981, 650  
(4) 保費不足準備金 NT\$0

**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


**Compagnie Francaise d'assurance pour le Commerce extérieur**

**Date of Establishment:** Nov 5, 2008  
**President:** Yuli, Chang  
**Paid-up Capital:** NT\$140,000,000  
**Number of Contact Office:** [0]Branch Office, [0]Liaison Office  
**Number of Employees:** 9  
**Premium Income:** a. Direct Written Premium  
 NT\$250,404,354  
 b. Reinsurance Premium  
 NT\$196,848,571  
**Reserves:** a. Unearned Premium Reserves  
 NT\$45,294,450  
 b. Loss Reserves  
 NT\$350,238,907  
 c. Special Loss Reserves  
 NT\$3,354,121  
 d. Reserve Deficiency  
 NT\$0  
**Address:** 6F, No.16, Sec.4 Nanjing E. Rd.,  
 Taipei, Taiwan, R.O.C.  
**Telephone:** 886-2-2577-5797  
**Telefax:** 886-2-2577-5795  
**http:** //www.coface.com.tw

**法商科法斯產物保險股份有限公司台灣分公司**

**創立日期:** 97.11.5  
**總經理:** 張育立  
**資本額:** NT\$140,000,000  
**公司分支機構數:** (0)分公司 (0)通訊處  
**員工人數:** 9人  
**保險費收入:** (1)直接簽單保險費 NT\$250,404,354  
 (2)再保險費 NT\$196,848,571  
**準備金:** (1)未滿期保費準備金 NT\$45,294,450  
 (2)賠款準備金 NT\$350,238,907  
 (3)特別準備金 NT\$3,354,121  
 (4)保費不足準備金 NT\$0  
**地址:** 台北市10553松山區南京東路四段16號6樓  
**電話:** (02) 2577-5797  
**傳真:** (02) 2577-5795  
**網址:** www.coface.com.tw


**中央再保**
**Central Reinsurance Corporation**

**Date of Establishment:** Oct 31, 1968  
**Chairman:** Cheng-Tui Yang  
**President:** Chong-Tsang Juang  
**Paid-up Capital:** NT\$5,512,500,000  
**Number of Contact Office:** [0]Branch Office, [0]Liaison Office  
**Number of Employees:** 130  
**Premium Income:** a. Direct Written Premium  
 NT\$0  
 b. Reinsurance Premium  
 NT\$12,862,912,565  
**Reserves:** a. Unearned Premium Reserves  
 NT\$4,722,320,766  
 b. Loss Reserves  
 NT\$9,921,847,945  
 c. Special Loss Reserves  
 NT\$6,279,664,495  
 d. Reserve Deficiency  
 NT\$168,163,312  
**Address:** 12F, No.53, Sec.2, Nanking E. Rd.,  
 Taipei, Taiwan, R.O.C.  
**Telephone:** 886-2-2511-5211  
**Telefax:** 886-2-2523-5350  
**http:** //www.centralre.com

**中央再保險股份有限公司**

**創立日期:** 57.10.31  
**董事長:** 楊誠對  
**總經理:** 莊忠蒼  
**資本額:** NT\$5,512,500,000  
**公司分支機構數:** (0)分公司 (0)通訊處  
**員工人數:** 130人  
**保險費收入:** (1)直接簽單保險費 NT\$0  
 (2)再保險費 NT\$12,862,912,565  
**準備金:** (1)未滿期保費準備金 NT\$4,722,320,766  
 (2)賠款準備金 NT\$9,921,847,945  
 (3)特別準備金 NT\$6,279,664,495  
 (4)保費不足準備金 NT\$168,163,312  
**地址:** 台北市104南京東路二段53號12樓  
**電話:** (02) 2511-5211  
**傳真:** (02) 2523-5350  
**網址:** www.centralre.com



**General Reinsurance AG.Taiwan Branch**

**Date of Establishment:** Mar 21, 2007  
**President:** Roger Chen  
**Paid-up Capital:** NT\$50,000,000  
**Number of Contact Office:** [0]Branch Office, [0]Liaison Office  
**Number of Employees:** 8

**Premium Income:** a. Direct Written Premium NT\$0  
 b. Reinsurance Premium NT\$1,687,618,402

**Reserves:** a. Unearned Premium Reserves NT\$346,089,482  
 b. Loss Reserves NT\$79,154,552  
 c. Special Loss Reserves NT\$0  
 d. Reserve Deficiency NT\$0

**Address:** 20F-1, No. 216, Sec.2, Tun Hwa, S. Rd., Taipei, Taiwan, R.O.C.  
**Telephone:** 886-2-8733-1179  
**Telefax:** 886-2-2733-0110  
**http:** //www.genre.com

**德商科隆再保險股份有限公司台灣分公司**

**創立日期:** 96.03.21  
**總經理:** 陳健慶  
**資本額:** NT\$50,000,000  
**公司分支機構數:** (0)分公司 (0)通訊處  
**員工人數:** 8人  
**保險費收入:** (1)直接簽單保險費NT\$0  
 (2)再保險費 NT\$1,687,618,402  
**準備金:** (1)未滿期保費準備金 NT\$346,089,482  
 (2)賠款準備金 NT\$79,154,552  
 (3)特別準備金 NT\$0  
 (4)保費不足準備金 NT\$0

**地址:** 台北市敦化南路二段216號20樓之1  
**電話:** (02)8733-1179  
**傳真:** (02)2733-0110  
**網址:** www.genre.com



**RGA Global Reinsurance Company Limited Taiwan Branch**

**Date of Establishment:** Mar 1, 2007  
**President:** Hong-Yi (Henry) Yang  
**Paid-up Capital:** NT\$100,000,000  
**Number of Contact Office:** [0]Branch Office, [0]Liaison Office  
**Number of Employees:** 26

**Premium Income:** a. Direct Written Premium NT\$0  
 b. Reinsurance Premium NT\$159,253,822

**Reserves:** a. Unearned Premium Reserves NT\$17,670,213  
 b. Loss Reserves NT\$66,354,861  
 c. Special Loss Reserves NT\$0  
 d. Reserve Deficiency NT\$0

**Address:** Room 2008. 20F, No.333, Sec.1, Keelung Rd., Taipei, Taiwan, R.O.C.  
**Telephone:** 886-2-8789-2217  
**Telefax:** 886-2-8789-6018  
**http:** //www.rgare.com

**英屬百慕達商美國再保險(股)台灣分公司**

**創立日期:** 96.3.1  
**總經理:** 楊弘毅  
**資本額:** NT\$100,000,000  
**公司分支機構數:** (0)分公司 (0)通訊處  
**員工人數:** 26人  
**保險費收入:** (1)直接簽單保險費 NT\$0  
 (2)再保險費 NT\$159,253,822  
**準備金:** (1)未滿期保費準備金 NT\$17,670,213  
 (2)賠款準備金 NT\$66,354,861  
 (3)特別準備金 NT\$0  
 (4)保費不足準備金 NT\$0

**地址:** 台北市110基隆路一段333號20樓2008室  
**電話:** (02)8789-2217  
**傳真:** (02)8789-6018  
**網址:** www.rgare.com

# 目 錄

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## 中華民國產物保險概況

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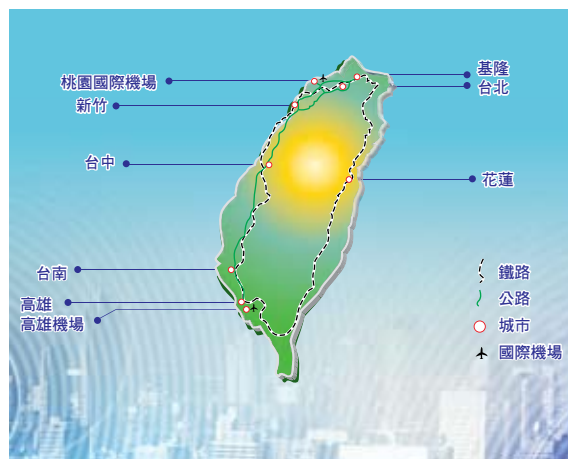
## 一、台灣各項指標總攬

### (一) 臺灣市場概況

|                | 2009   | 2010   | 2011   |
|----------------|--------|--------|--------|
| 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)  | 379.4  | 444.0  | 480.2  |
| 國內生產毛額(美金十億元)  | 420.7  | 430.5  | 466.9  |
| 國民生產毛額平均每人(美金) | 16,997 | 19,188 | 21,397 |
| 進口貿易值(美金十億元)   | 174.66 | 251.40 | 281.61 |
| 出口貿易值(美金十億元)   | 203.70 | 274.64 | 308.30 |
| 經濟成長率(%)       | -1.87  | 10.82  | 4.04   |
| 躉售物價指數年增率(%)   | 0.54   | 5.46   | 4.28   |
| 消費者物價指數年增率(%)  | -8.74  | 0.96   | 1.42   |
| 失業率(%)         | 5.90   | 5.20   | 1.48   |
| 汽車數(千輛)        | 6,770  | 6,877  | 7,053  |
| 機車數(千輛)        | 14,604 | 14,845 | 15,174 |
| 電話門號數(千門)      | 39,819 | 40,540 | 41,542 |
| 匯率(美金/新台幣)     | 32.03  | 30.37  | 29.40  |
| 利率(貨幣市場利率)     | 1.25   | 1.63   | 1.88   |

### (二) 主要城市

| 城市名稱 | 人口<br>(百萬) | 特 徵                  |
|------|------------|----------------------|
| 台北   | 2.63       | 首都，政經中樞              |
| 新北   | 3.90       | 北部工商                 |
| 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，<br>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<br>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，台北及高雄機場現均為國內及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8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95.4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，已於民國97年1月後陸續完工通車。

## (8) 港口

高雄港為目前世界貨櫃運輸量排名第12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

2010年全球經濟呈現一片榮景，到2011年由於受到許多風險的影響而進入修正期，主要乃因先進國家深陷歐債危機，而且受到高失業率的拖累，復甦情況遲緩；而經濟高度成長的中國則開始擴大內需大幅提升亞洲各國的貨幣幣值；日本受到311震災及缺電停工的影響，導致全球部份產業鏈陷入停頓；所幸災後經濟已呈現改善趨勢，工業生產已漸次恢復，惟大多產業生產趨緩，企業收益減少，企業僱用情勢受震災影響仍停滯不進，情勢仍屬嚴峻。美國舉債上限問題仍未有最後結論，主要為執政的民主黨與在野的共和黨對國債上限、稅務政策、預算規模等議題意見相左，引起不利金融市場之因素，所幸經濟仍有溫和復甦態勢，但失業率仍在攀升，使全球市場均甚為擔憂。歐元區方面，歐洲領袖同意擴大希臘紓困規模，降低貸款利率，延長貸款期限，以減低歐債危機的風險，惟歐債危機仍是拖累全球景氣復甦的最大變數。

2011年台灣經濟仍維持上個年度強勁成長動態，惟受到鄰國日本311發生強震及歐債危機事件，以及中國為因應內部通貨膨脹而採行之調控緊縮措施，而美國之債信問題在第三季震撼了全球金融市場，使其經濟成長動能更加疲弱，且又遭信評機構調降信評，導致美股重挫，進而拖累全球股市，台股亦難逃波及的命運。

2011年台灣在貿易方面不論進出口均呈現成長情況且創下歷年新高，惟受國際油價上漲影響出超金額較上年度減少。在製造業方面主要的半導體業景氣衰退，視聽電子產品製造業亦因歐債危機蔓延，消費力道疲弱，使得電腦製造業之景氣亦呈衰退情勢，金融產業受惠於經濟成長穩定，盈餘均普遍增加，惟下半年起市場動盪，整體獲利亦受影響而下滑。

展望2012年國際各主要經貿組織與經濟預測機構咸認為美國市場需求復甦情況仍不明顯，歐洲債信問題仍將影響全球之經濟，而中國金融緊縮等不利因素，使得國際經濟已進入收縮之趨勢，使得2012年之全球經濟預測均偏向保守。

而台灣因為2011年政府徵收奢侈稅政策使得不動產市場造成萎縮的態勢，2012年住宅市場交易可能有衰退的情況。加上美韓簽訂的自由貿易協定(FTA)將於2012年生效，對於我國部份輸美產品造成影響。此外中國近來加強貨幣緊縮，使得消費擴張受到影響，對台灣積極拓展中國內需市場可能造成不利影響值得重視。為因應歐美債信危機的衝擊，政府如何有效提出振興經濟措施，降低失業率，以增進國民所得，為當務之急，且如何提升國民經濟福祉更為刻不容緩的施政之主軸。

## 二、財產保險市場概況

### (一) 市場概況

2011年國內產物保險市場簽單保費收入延續2010年來之趨勢，連續兩年呈現正成長，簽單保費收入為新台幣1,130.33億元，較上一年度新台幣1,058.06億元成長6.83%，成長額度為新台幣72.27億餘元。

2011年國內產物保險業簽單保費收入成長來源主要來自於車險、商業火險、以及健康及傷害險。車險主要受惠於2011年新車掛牌數量大增，帶動車險保費大幅成長；而商業火險則是因第三季天災險保費調漲的提前續保效應。

2011年汽車保險之簽單保費收入為新台幣558.26億元，較上一年度的新台幣526.58億元成長6.02%，連續兩年呈現正成長，成長的原因最主要與新車銷售增加及任意第三人責任險費率調昇有關。整體而言，汽車保險保費收入佔國內財產保險市場之比重為49.39%，比重較去年度微幅下降，仍穩居各種財產保險之冠。

2011年火災保險之簽單保費收入為新台幣190.5億元，較上一年度之新台幣173.65億元成長9.7%，為8年來首次呈現正成長。其中企業體商業火災保險費率上漲主要原因是受到國內7月1日新天災費率計算公式實行，以及國際天災費率上漲雙重因素之影響。住宅火災及地震基本保險之簽單保費收入呈現微幅的衰退，係受到政府打房措施影響。

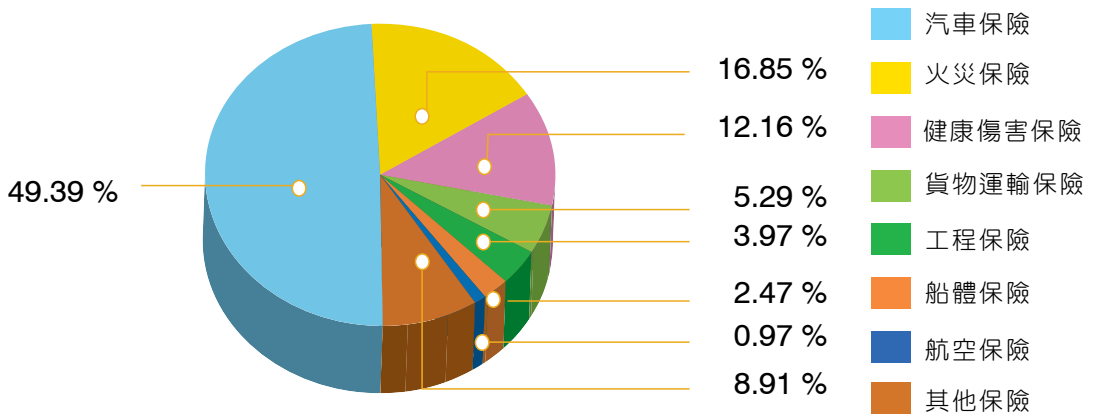
2011年傷害保險之簽單保費收入為新台幣126.7億元，較上一年度的新台幣113.09億元成長12.03%，成長額13.61億。2011年健康保險之簽單保費收入為新台幣10.69億元，較上一年度的新台幣8.6億元呈現持續成長。

2011年貨物運輸保險之簽單保費收入為新台幣59.81億元，較上一年度的新台幣57.63億元成長3.78%，雖受到歐債風暴的影響，但平均而言全年度進出口業務量仍有微幅成長。2011年船體保險(含漁船保險)的簽單保費收入為新台幣27.91億元，較上一年度的新台幣27.21億元成長2.57%。航空保險的簽單保費收

入為新台幣10.97億元，較上一年度的新台幣12.61億元衰退13.01%。工程保險的簽單保費收入為新台幣44.82億元，較上一年度的新台幣41.56億元成長7.84%。

就各種財產保險之市場占有率分布情形而言，2011年汽車保險占有率為49.39%，仍居各險種之冠，其它分別為火災保險16.85%、健康傷害保險12.16%、貨物運輸保險為5.29%、工程保險3.97%、船體保險(包含漁船保險)2.47%、航空保險0.97%，及其它財產保險8.91%。

2011年整體財產保險業各險種合計賠款率為51.29%，較上一年度58.83%下降7.54%，主要與當年度無地震、颱風、或重大火災損失有關，除船體保險賠款率大幅上揚外，其他各險種賠款率均呈現小幅下降之趨勢。



回顧2011年各種財產保險之賠款變化情形分述於下。2011年汽車保險(含強制汽車責任保險)賠款率為61.79%，貨物運輸保險賠款率為40.91%、工程保險賠款率為47.69%、各種意外保險(含健康傷害保險)賠款率36.15%，均較上一年度下降。火災保險之賠款率為38.61%，較上一年度82.96%大幅降低。而船體保險賠款率為101.36%，則較上一年度47.26%大幅提昇。

**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    |     | 2007    | 2008    | 2009    | 2010    | 2011    |
|--------|-----|---------|---------|---------|---------|---------|
| 火災保險   | 金 額 | 21,881  | 21,548  | 18,705  | 17,365  | 19,050  |
|        | 成長率 | -0.16   | -1.52   | -13.19  | -7.16   | 9.70    |
| 貨物運輸保險 | 金 額 | 6,415   | 6,397   | 5,085   | 5,763   | 5,981   |
|        | 成長率 | 5.01    | -0.28   | -20.51  | 13.33   | 3.78    |
| 船體保險   | 金 額 | 2,803   | 2,540   | 2,552   | 2,721   | 2,791   |
|        | 成長率 | 0.11    | -9.37   | 0.47    | 6.62    | 2.57    |
| 汽車保險   | 金 額 | 55,550  | 52,547  | 50,276  | 52,657  | 55,826  |
|        | 成長率 | -3.11   | -5.41   | -4.32   | 4.74    | 6.02    |
| 航空保險   | 金 額 | 1,365   | 1,077   | 1,153   | 1,261   | 1,097   |
|        | 成長率 | -10.67  | -21.13  | 7.11    | 9.37    | -13.01  |
| 工程保險   | 金 額 | 5,315   | 4,431   | 4,808   | 4,156   | 4,482   |
|        | 成長率 | -0.04   | -16.64  | 8.51    | -13.56  | 7.84    |
| 意外保險   | 金 額 | 19,251  | 19,192  | 19,141  | 21,883  | 23,806  |
|        | 成長率 | 0.81    | -0.31   | -0.26   | 14.33   | 8.79    |
| 合 計    | 金 額 | 112,582 | 107,731 | 101,859 | 105,806 | 113,033 |
|        | 成長率 | -1.33   | -4.31   | -5.45   | 3.88    | 6.83    |

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、健康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

中華民國產物保險商業同業公會

**表 1-2：賠款率表**

(單位：百分比)

| 年 度    | 2007   | 2008  | 2009   | 2010  | 2011   |
|--------|--------|-------|--------|-------|--------|
| 火災保險   | 17.07  | 25.64 | 28.72  | 82.96 | 38.61  |
| 貨物運輸保險 | 41.94  | 47.96 | 55.23  | 44.56 | 40.91  |
| 船體保險   | 168.42 | 82.24 | 121.40 | 47.26 | 101.36 |
| 汽車保險   | 55.80  | 56.61 | 59.04  | 61.94 | 61.79  |
| 航空保險   | 90.03  | 1.37  | -7.32  | 8.64  | 9.45   |
| 工程保險   | 21.30  | 31.17 | 82.75  | 56.34 | 47.69  |
| 意外保險   | 35.12  | 43.08 | 51.82  | 40.75 | 36.15  |
| 合 計    | 45.54  | 46.50 | 53.77  | 58.83 | 51.29  |

資料來源：同表 1 - 1

## (二) 火災保險

2011年火災保險直接簽單保費為新台幣190.50億元，比2010年新台幣173.65億元增加新台幣16.85億元，成長9.70%。主要原因是受到國內7月1日天災費率計算公式新措施實行，以及國際天災費率上漲雙重因素之影響。

火災保險的賠款率從2010年的82.96%大幅下降至2011年的38.61%，下降44.35%。

表 2：火災保險

(單位：新台幣佰萬元 / 百分比)

| 年 度     | 2007   | 2008   | 2009   | 2010   | 2011   |
|---------|--------|--------|--------|--------|--------|
| 簽 單 保 費 | 21,881 | 21,548 | 18,705 | 17,365 | 19,050 |
| 賠 款 率   | 17.07  | 25.64  | 28.72  | 82.96  | 38.61  |

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

## (三) 貨物運輸保險

2011年貨物運輸保險直接簽單保費為新台幣59.81億元，比2010年新台幣57.63億元增加新台幣2.18億元，總簽單保費增加3.78%。主要係因貨物進出口成長，使得保費略微增加。至於賠款率，則由2010年44.56%，降低3.65%至2011年的40.91%。

表 3：貨物運輸保險

(單位：新台幣佰萬元 / 百分比)

| 年 度     | 2007  | 2008  | 2009  | 2010  | 2011  |
|---------|-------|-------|-------|-------|-------|
| 簽 單 保 費 | 6,415 | 6,397 | 5,085 | 5,763 | 5,981 |
| 賠 款 率   | 41.94 | 47.96 | 55.23 | 44.56 | 40.91 |

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



## (四) 船體保險

船舶部份基本費率調高，2011年船體保險簽單保費為新台幣27.91億元，比2010年新台幣27.21億元增加新台幣0.7億元。2011年船體保險賠款率116.99%，比2010年50.43%提高66.56%。另外，2011年漁船保險賠款率58.37%，比2010年37.36%提高21.01%。海上船體保險平均賠款率，包括商船及漁船二者，2010年47.26%提高為2011年101.36%。

### 表 4： 船體保險

(單位：新台幣佰萬元／百分比)

| 年 度     | 2007   | 2008  | 2009   | 2010  | 2011   |
|---------|--------|-------|--------|-------|--------|
| 簽 單 保 費 | 2,803  | 2,540 | 2,552  | 2,721 | 2,791  |
| 賠 款 率   | 168.42 | 82.24 | 121.40 | 47.26 | 101.36 |

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

## (五) 汽車保險

2011年汽車保險整體保費收入為新台幣558.26億元，較前一年度成長6.02%，其中強制汽車責任保險155.09億元，較上年度減少1.61%；而任意汽車險保費收入403.17億元，較上年度大幅成長9.28%。2011年度雖受到強制汽車責任險調降費率及費率自由化第三階段之實施影響，惟因新車銷售量較前一年度成長約15.5%，故整體保費仍有成長。

任意汽車險之賠款率由2010年之60.01%降到2011年之56.92%；然而，強制汽車責任保險因費率持續下降，故其賠款率卻由2010年之66.46%大幅提高到2011年之74.46%。近幾年任意汽車險之賠款率已趨逐漸惡化，雖然2011年因任意險保費大幅增加，短暫使賠款率稍有改善，然面對費率自由化第三階段之實施，如果保費仍因競爭而持續下降的話，其賠款率之加速惡化，預料將是不可避免之趨勢。

### 表5-1： 任意汽車保險

(單位：新台幣佰萬元／百分比)

| 年 度     | 2007   | 2008   | 2009   | 2010   | 2011   |
|---------|--------|--------|--------|--------|--------|
| 簽 單 保 費 | 37,124 | 34,366 | 33,593 | 36,895 | 40,317 |
| 賠 款 率   | 56.24  | 58.55  | 58.70  | 60.01  | 56.92  |

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 5-2：強制汽車責任保險

(單位：新台幣佰萬元／百分比)

| 年 度     | 2007   | 2008   | 2009   | 2010   | 2011   |
|---------|--------|--------|--------|--------|--------|
| 簽 單 保 費 | 18,426 | 18,181 | 16,683 | 15,763 | 15,509 |
| 賠 款 率   | 54.94  | 52.94  | 59.72  | 66.46  | 74.46  |

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  
中華民國產物保險商業同業公會

## (六) 航空保險

2011年直接簽單保費新台幣10.97億元，比2010年度新台幣12.61億元減少新台幣1.64億元，減少13.01%。直接簽單保費減少主要因無重大空難，市場費率微幅調降所致。至於航空保險賠款率，由2010年的8.64%調高0.81%，為2011年的9.45%。

表 6：航空保險

(單位：新台幣佰萬元／百分比)

| 年 度     | 2007  | 2008  | 2009  | 2010  | 2011  |
|---------|-------|-------|-------|-------|-------|
| 簽 單 保 費 | 1,365 | 1,077 | 1,153 | 1,261 | 1,097 |
| 賠 款 率   | 90.03 | 1.37  | -7.32 | 8.64  | 9.48  |

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

## (七) 工程保險

2011年工程保險簽單總保費收入為新台幣44.82億元，較前一年之新台幣41.56億元，保費收入增加新台幣3.26億元，上升7.84%。以2011年整體財產保險業簽單總保費收入新台幣1,130.33億元來看，其市場佔有率為3.97%，較2010年之市占率3.93%，增加0.04%。2011年工程保險總保費的增加，主要原因為大型工程保險業務的挹注，造成保險費的提升。

2011年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9.53%之保費收入是來自營建機具綜合保險、鍋爐保險、機械保險、電子設備綜合保險和完工土木工程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2011年沒有保險巨災發生，賠款率由2010年之56.34%小幅降低為47.69%。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     | 2007  | 2008  | 2009  | 2010  | 2011  |
|---------|-------|-------|-------|-------|-------|
| 簽 單 保 費 | 5,315 | 4,431 | 4,808 | 4,156 | 4,482 |
| 賠 款 率   | 21.30 | 31.17 | 82.75 | 56.34 | 47.69 |

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

## (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。2011年整體意外保險及其他保險簽單保費新台幣100.66億元，較2010年的簽單保費新台幣97.13億元，成長3.64%；2011年整體意外保險及其他保險賠款率28.29%，較2010年的賠款率41.22%，減少12.93%。

其中責任保險2011年簽單保費新台幣75.13億元，較2010年的簽單保費新台幣65.66億元，成長14.41%；2011年的賠款率30.24%，較2010年的賠款率45.85%，減少15.61%。

其他財產保險2011年簽單保費新台幣14.51億元，較2010年的簽單保費新台幣19.25億元，減少24.59%；2011年的賠款率21.76%，較2010年的賠款率59.96%，減少38.20%。

保證及信用保險2011年簽單保費新台幣11.01億元，較2010年的簽單保費新台幣12.21億元，減少9.83%；2011年的賠款率23.63%。

**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     | 2007  | 2008  | 2009  | 2010  | 2011   |
|---------|-------|-------|-------|-------|--------|
| 簽 單 保 費 | 9,388 | 9,029 | 8,963 | 9,713 | 10,066 |
| 賠 款 率   | 27.43 | 42.04 | 57.44 | 41.22 | 28.29  |

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 8-2：責任保險**

(單位：新台幣佰萬元／百分比)

| 年 度     | 2007  | 2008  | 2009  | 2010  | 2011  |
|---------|-------|-------|-------|-------|-------|
| 簽 單 保 費 | 6,157 | 5,946 | 6,023 | 6,566 | 7,513 |
| 賠 款 率   | 27.86 | 36.55 | 48.65 | 45.85 | 30.24 |

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  
中華民國產物保險商業同業公會

**表 8-3：其他財產保險**

(單位：新台幣佰萬元／百分比)

| 年 度     | 2007  | 2008  | 2009  | 2010  | 2011  |
|---------|-------|-------|-------|-------|-------|
| 簽 單 保 費 | 2,264 | 2,172 | 1,970 | 1,925 | 1,451 |
| 賠 款 率   | 14.65 | 23.39 | 69.99 | 59.96 | 21.76 |

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     | 2007  | 2008   | 2009  | 2010   | 2011  |
|---------|-------|--------|-------|--------|-------|
| 簽 單 保 費 | 967   | 911    | 969   | 1,221  | 1,101 |
| 賠 款 率   | 54.63 | 122.31 | 86.54 | -13.16 | 23.63 |

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2011年簽單保費新台幣126.71億元，較2010年的簽單保費新台幣113.09億元，成長12.04%；2011年的賠款率42.34%，較2010年的賠款率41.59%，增加0.75%。

**表 9：傷害保險**

(單位：新台幣佰萬元／百分比)

| 年 度     | 2007  | 2008   | 2009   | 2010   | 2011   |
|---------|-------|--------|--------|--------|--------|
| 簽 單 保 費 | 9,864 | 10,129 | 10,178 | 11,309 | 12,671 |
| 賠 款 率   | 42.43 | 44.16  | 46.41  | 41.59  | 42.34  |

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) 健康保險

2007年7月18日總統明令公布保險法部分條文修正，開放產險業經核准得以經營健康保險，2008年2月4日訂定財產保險業經營傷害保險及健康保險管理辦法，2008年5月22日首次核准產險業經營健康保險，2008年9月4日起陸續核准產險業健康保險商品上市，開辦初期受限於一年期保單及不保證續保條款，初年度簽單保費收入為新台幣0.33億元，賠款率為0.75%。2009年的簽單保費收入為新台幣1.38億元，賠款率為33.62%。2010年的簽單保費收入為新台幣8.60億元，賠款率為24.56%。2011年的簽單保費收入為新台幣10.69億元，賠款率為36.89%。

## (十一) 分出至國外再保費

2011年分出至國外再保費為新台幣234.75億元，比2010年新台幣194.23億元，增加40.52億元，增加20.86%。

去年分出至國外再保費仍以分出至東南亞國家65.65億元為最多，佔當年度總簽單保費5.81%。

**表 10：分出至國外再保險費**

(單位：新台幣佰萬元／百分比)

| 年 度               | 2009   |       | 2010   |       | 2011   |       |
|-------------------|--------|-------|--------|-------|--------|-------|
|                   | 分出保費   | 百分比   | 分出保費   | 百分比   | 分出保費   | 百分比   |
| 英 國               | 1,465  | 1.44  | 1,979  | 1.87  | 2,728  | 2.41  |
| 法 國               | 332    | 0.32  | 304    | 0.29  | 460    | 0.41  |
| 德 國               | 2,533  | 2.49  | 1,916  | 1.81  | 2,362  | 2.09  |
| 其他歐洲國家            | 1,052  | 1.03  | 945    | 0.89  | 1,524  | 1.35  |
| 日 本               | 2,275  | 2.23  | 2,231  | 2.11  | 2,070  | 1.83  |
| 東 南 亞 國 家         | 5,293  | 5.20  | 5,798  | 5.48  | 6,565  | 5.81  |
| 美 國               | 3,198  | 3.14  | 4,009  | 3.79  | 4,107  | 3.63  |
| 加拿大及其他<br>美 洲 國 家 | 58     | 0.06  | 42     | 0.04  | 57     | 0.05  |
| 澳 洲               | 186    | 0.18  | 90     | 0.08  | 57     | 0.05  |
| 其 他 地 區           | 2,028  | 1.99  | 2,109  | 1.99  | 3,545  | 3.14  |
| 總 計               | 18,420 | 18.08 | 19,423 | 18.35 | 23,475 | 20.77 |

資料來源：14家國內產險公司

5家外國產險分公司

## 三、財產保險商品

### (一) 火災保險

#### 1. 住宅火險及住宅地震基本保險

住宅火災保險係承保住宅建築物及屋內動產因火災、閃電雷擊、爆炸、航空器墜落、機動車輛碰撞、意外事故之煙燻等事故所致之財物損失及被保險人對第三人之責任。發生承保事故時，保險公司在約定之保險金額內依實際損失給付外，並支付清除費用及臨時住宿費用。

自2002年4月1日起，政府推動政策性住宅地震保險制度，凡民眾投保住宅火災保險即自動涵蓋地震基本保險。住宅地震基本保險係承保住宅建築物本體因地震震動、地震引起之火災或爆炸、地震引起之山崩或地層下陷或滑動或開裂或決口及地震引起之海嘯或海潮高漲或洪水所致之全損（所稱全損係指政府機關命令拆除或經鑑定為不堪居住必須拆除重建或修復費用為重置成本的百分之五十以上者）。住宅地震基本保險之保險金額以建築物之重置成本為基礎但最高以新台幣120萬元為限，發生承保事故致建築物毀損達全損理賠標準時，保險公司除按保險金額給付外，並支付臨時住宿費用新台幣18萬元。

由於政策性住宅地震基本保險僅提供基本保障，被保險人可選擇加保擴大地震保險以增加保障。擴大地震保險承保之標的物除住宅建築物外尚包括屋內動產，因地震事故所致保險標的物發生損失時，保險公司於扣除住宅地震基本保險給付之部分付賠償責任。此外，可供被保險人選擇附加之險種包括自動消防裝置滲漏保險、水漬保險、竊盜保險、颱風及洪水保險、地層下陷、滑動或山崩保險、罷工、暴動、民眾騷擾、惡意破壞行為保險、恐怖主義保險及租金損失保險等；同時，保險公司亦設計各種不同風險組合的住宅綜合保險商品供消費者選擇投保。

#### 2. 商業火險

商業火災保險係承保供商業使用之建築物、營業裝修、營業生財、機器設備及貨物因火災、閃電雷擊及爆炸引起之火災等事故所致之財物損失。發生承保事故時，保險公司在約定之保險金額內依實際損失負賠償責任。

可供被保險人選擇附加之險種包括爆炸保險、自動消防裝置滲漏保險、航空器墜落、機動車輛碰撞保險、煙燻保險、水漬保險、竊盜保險、地震保險、颱風及洪水保險、地層下陷、滑動或山崩保險、罷工、暴動、民眾騷擾、惡意破壞行為保險、恐怖主義保險、第三人意外責任保險、租金損失保險及營業中斷保險等。

此外，另有商業綜合保險之全險式商業火險保單供企業選擇投保。

## （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2004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1996年12月27日立法通過，並於1998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。

強制汽車責任保險的保險金額自2012年3月1日起修正為每一人體傷最高20萬



元，每一人死亡200萬元，另亦提供殘廢給付，分別依其等級賠付5萬~200萬元。

## 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) 加保雇主意外責任險
- (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) 加保第三人建築物龜裂、倒塌責任險
- (4) 加保雇主意外責任險
- (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。

### 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. 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」係指鍋爐、容器及配件因受內部蒸氣或液體壓力所致形體之突然與劇烈改變、外表破裂、內部散出。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。

所謂壓潰係指鍋爐或容器及配件因受外部蒸氣或液體壓力所致形體之突然與危險彎曲變形，不論外表有無破裂。但任何原因所致之緩慢變形除外。

被保險人亦可依個案，視實際需要附加投保第三人意外責任保險，其主要之承保範圍為鍋爐或壓力容器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賠償責任，而受賠償請求時，由保險公司對被保險人負責賠償。所稱「第三人」不包括被保險人及其受僱人或家屬。

## 5. 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。

## 6. 電子設備綜合保險

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

電子設備綜合保險承保範圍：

### (1) 電子設備損失險

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責任。

### (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責任。

### (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。賠償金額依約定之每日、每月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、橋梁、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責任：

- (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) 醫療機構綜合責任保險

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。

## (九) 健康保險

保障被保險人疾病、分娩及其所致殘廢或死亡，由保險人負給付保險金額之責任。

## 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   | 2009     | 2010     | 2011     |
|-------|----------|----------|----------|
| 保險經紀人 | 274      | 273      | 528      |
| 保險代理人 | 332      | 215      | 342      |
| 保險業務員 | 185, 561 | 202, 520 | 206, 706 |

## 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1983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1985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1987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

具高中(職)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，同時採用國外精算考試認證制度（主要是美國），輔以實務經驗，即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，迨至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公司所有股權，連同原持有之新安產物保險公司股權，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，2006年6月16日中國產物保險公司更名為兆豐產物保險公司，2007年3月1日太平產物保險公司更名為華山產物保險公司，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10月1日美商美國環球產物保險公司台灣分公司併入友邦產物保險公司，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，2008年11月2日龍平安產物保險公司更名為台壽產物保險公司，2009年1月1日日商三井住友海上火災產物保險公司台北分公司併入明台產物保險公司，2009年1月17日華山產物保險公司經主管機關勒令停業清理，2009年8月25日友邦產物保險公司更名為美亞產物保險公司，目前本國公司共計14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、美商聯邦、港商亞洲、法商法國巴黎、法商科法斯產物保險公司台灣分公司共計5家外商公司。

## （二）成立宗旨及主要任務

本會於1998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7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. 保險專刊    | 財團法人保險事業發展中心   | 半 年 刊 |
| 4. 保險大道    | 中華民國產物保險商業同業公會 | 半 年 刊 |
| 5. 風險管理學報  | 中華民國風險管理學會     | 每年三次  |
| 6. 風險管理雜誌  | 中華民國風險管理學會     | 不 定 期 |
| 7. 保險實務與制度 | 財團法人保險事業發展中心   | 半 年 刊 |
| 8. 金融展望    | 行政院金融監督管理委員會   | 月 刊   |

## 八、重大事記

### (一) 2011年3月1日 強制汽車責任保險調降費率

近年來因道路交通安全改善，以及自2007年起實施強制汽車責任保險差異化管理機制與強化本保險全面性稽核機制之雙重效益，強制汽車責任保險之整體損失率已逐年改善。經社會公正人士組成之費率審議委員會審議通過，自2011年3月1日起開始施行新費率。整體而言，機車總保費平均調降2.3%、汽車平均調降8.3%，汽機車整體平均調降5.7%。

### (二) 2011年6月14日 立法院三讀通過保險法部份條文修正案

本次修正將有助於個人資料保護法施行後，兼顧個人資料保護及保險產業發展，在最小幅度內為個人資料之合理利用。同時強化保險輔助人監理，兼有保險經紀人、代理人、公證人資格者，僅得擇一辦理執業證照。為保障消費者權益，就為非依保險法設立之保險業或外國保險業代理、經紀或招攬保險業務者，由現行處行政罰之規定，改處以刑事罰。

### (三) 2011年7月1日 金管會修正「實施產險費率自由化第三階段相關監理配套措施」

鑑於近年來全球天災險之風險大幅提昇，金管會為強化國內財產保險業因應天災發生後之清償能力及健全經營，修正「實施產險費率自由化第三階段相關監理配套措施」，並於7月1日起開始實行。修正之配套措施在天災保險保費計算上將導入自負額、限額管理及核保減費，可使整體費率更趨合理化，也期待未來天災保險更普及更符合大數法則，而保險公司更能健全天災保障的能力。

### (四) 2011年7月14日 金管會認可潤成投資完成申請取得南山人壽股權案之附件內容

金管會於7月14日決議，在潤成投資補提新台幣300億元現金及等值資產於認可的保管帳戶內，且上層股東須再增提現金32億元，並對金管會要求辦理的承諾事項，提報董事會及提供董事會議事錄等條件下，通過認可潤成投資取得南山人壽97.57%股份的申請案。

### (五) 2011年10月6日 金管會核准中信金控申請擬取得大都會人壽股權案

金管會委員會議在審視中信金控在維護大都會人壽保戶及員工權益、資金來源符合我國法令及財務健全性、具專業能力經營保險業、長期經營承諾及因應大都會人壽未來增資需求之財務能力等各方面，均能符合審查規定，決議通過核准中國信託金融控股股份有限公司申請擬取得大都會國際人壽保險股份有限公司100%股份申請案。

## 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  | 2011.01.08 | 商業火災保險 | 電子工廠 | 桃園 | 火災   | 約1億餘元 |
| 2  | 2011.01.17 | 商業火災保險 | 鋼鐵廠  | 澳洲 | 洪水   | 約3億餘元 |
| 3  | 2011.01.30 | 商業火災保險 | 電子工廠 | 新竹 | 火災   | 約3億餘元 |
| 4  | 2011.03.11 | 船體保險   | 船體   | 日本 | 地震   | 約4億餘元 |
| 5  | 2011.03.29 | 商業火災保險 | 紡織工廠 | 彰化 | 火災   | 約1億餘元 |
| 6  | 2011.05.12 | 商業火災保險 | 塑化工廠 | 雲林 | 火災   | 約1億餘元 |
| 7  | 2011.05.18 | 商業火災保險 | 紡織工廠 | 彰化 | 火災   | 約5億餘元 |
| 8  | 2011.07.28 | 商業火災保險 | 化學工廠 | 台南 | 火災   | 約4億餘元 |
| 9  | 2011.10.02 | 商業火災保險 | 電子工廠 | 桃園 | 火災   | 約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 | 坪田幸一 | 台北市南京東路3段130號13樓之1       | 02-87720029<br>02-87720019 |
| 日商日本興亞損害保險(股)公司台北聯絡處   | 清崎肇  | 台北市敦化南路1段205號國際貿易大樓1403室 | 02-27766484<br>02-27725456 |
| 日商佳朋產物保險(股)公司台北聯絡處     | 山田圭介 | 台北市松江路146號10樓C室          | 02-25622236<br>02-25367107 |
| 日商愛和誼產物保險(股)公司台北聯絡處    | 安彥信胤 | 台北市基隆路1段333號22樓2212室     | 02-27576300<br>02-27576095 |

## 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                    |
|------------------------|-----|----------------------|----------------------------|
| 德商漢諾威再保險股份有限公司台北聯絡處    | 陳子超 | 台北市民生東路三段129號9樓902室  | 02-87707792<br>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<br>02-27330110 |
| 德商慕尼黑再保險股份有限公司台北聯絡處    | 李振國 | 台北市民生東路3段109號16樓     | 02-27177231<br>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<br>02-27151628 |
| 新加坡商亞洲資本再保險有限公司台北聯絡處   | 王美美 | 台北市基隆路1段333號32樓3204室 | 02-27579622<br>02-27576928 |
| 法商法國再保險股份有限公司台北聯絡處     | 方春明 | 台北市敦化北路167號11樓B區     | 02-27172278<br>02-27130613 |
| 英屬百慕達商美國再保險股份有限公司台灣分公司 | 楊弘毅 | 台北市基隆路1段333號20樓2008室 | 02-87892217<br>02-87896018 |

## 十二、再保險經紀人在台聯絡處所

| 編號 | 公司名稱                 | 負責人 | 地 址                | 電話/傳真                      |
|----|----------------------|-----|--------------------|----------------------------|
| 1  | 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<br>02-27181168 |
| 2  | 匯豐保險經紀人股份有限公司        | 呂春蘭 | 新北市板橋區文化路2段285號3樓  | 02-82517781<br>02-82575120 |
| 3  | 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<br>02-23915955 |
| 4  | 信成保險經紀人股份有限公司        | 胡文仕 | 台北市南京東路3段219號5樓    | 02-27187118<br>02-27163938 |
| 5  | 怡安班陶氏保險經紀人股份有限公司     | 魏一強 | 台北市仁愛路3段136號9樓     | 02-23252221<br>02-23254715 |
| 6  | 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<br>02-25314520 |
| 7  | 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<br>02-25627018 |
| 8  | 美商達信保險經紀人股份有限公司台灣分公司 | 施世雄 | 台北市民權東路3段2號3樓      | 02-25189998<br>02-25182188 |
| 9  | 怡和保險經紀人股份有限公司        | 韓牧西 | 台北市新生南路1段50號13樓    | 02-23954611<br>02-23932233 |
| 10 | 利德保險經紀人股份有限公司        | 孫荊璋 | 台北市八德路3段32號7樓      | 02-27085500<br>02-27085533 |
| 11 | 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<br>02-27085567 |
| 12 | 聯亞保險經紀人股份有限公司        | 黃 範 | 台北市忠孝東路5段508號25樓之1 | 02-27260166<br>02-27260266 |
| 13 | 聯聿保險經紀人股份有限公司        | 黃裕宜 | 台北市仁愛路4段376號12樓    | 02-27022712<br>02-27022780 |
| 14 | 大連保險經紀人有限公司          | 連鈞修 | 新北市永和區中山路1段243號9樓  | 02-89236810<br>02-89236805 |
| 15 | 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<br>02-27555014 |
| 16 | 信利保險經紀人股份有限公司        | 黃 範 | 台北市忠孝東路5段508號25樓之1 | 02-27260031<br>02-87850266 |

| 編號 | 公司名稱                    | 負責人 | 地 址                | 電話/傳真                      |
|----|-------------------------|-----|--------------------|----------------------------|
| 17 | 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30號12樓  | 02-27170926<br>02-27137275 |
| 18 | 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<br>02-25457048 |
| 19 | 信誼菁英保險經紀人股份有限公司         | 黃志良 | 台北市內湖路1段308號12樓之2  | 02-77212988<br>02-77212866 |
| 20 | 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<br>02-29995199 |
| 21 | 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<br>02-25171812 |
| 22 | 新加坡商普立保險經紀人股份有限公司台灣分公司  | 張繼文 | 台北市信義路5段7號27樓之1    | 02-81010577<br>02-81010799 |
| 23 | 香港商領航財產保險經紀人股份有限公司台灣分公司 | 高瓊玟 | 台北市敦化南路2段56號2樓之2   | 02-37073500<br>02-37073506 |
| 24 | 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<br>02-23935191 |
| 25 | 香港商高誠保險經紀人有限公司台灣分公司     | 潘人慈 | 台北市林森北路577號9樓之1    | 02-25966516<br>02-25967112 |
| 26 | 新加坡商泛立昇保險經紀人有限公司台灣分公司   | 林鴻源 | 台北市南京東路4段197號9樓之3  | 02-87706618<br>02-87706608 |
| 27 | 瑞信保險經紀人股份有限公司           | 柯富彬 | 台北市南京東路4段186號13樓之7 | 02-25773311<br>02-25772548 |
| 28 | 理威保險經紀人有限公司             | 陳威宇 | 台北市南京東路2段206號14樓   | 02-25000379<br>02-25000539 |
| 29 | 英商昊德保險經紀人股份有限公司         | 蔡玉良 | 台北市衡陽路51號11樓之1     | 02-23131188<br>02-23131187 |
| 30 | 和世通國際保險經紀人股份有限公司        | 符振湘 | 台北市敦化南路2段59號8樓之2   | 02-27556656<br>02-27049850 |

### 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<br>曾武仁 | 台北市南海路3號6樓        | 02-23972227<br>02-23517508 |
| 2  | 財團法人汽車交通事故特別補償基金 | 吳當傑<br>高福源 | 台北市信義路5段150巷2號18樓 | 02-87898897<br>02-87896061 |
| 3  | 財團法人住宅地震保險基金     | 石燦明<br>張萬里 | 台北市濟南路2段39號5樓     | 02-23963000<br>02-23923929 |
| 4  | 中華民國產物保險商業同業公會   | 戴英祥<br>沙克興 | 台北市南京東路2段125號13樓  | 02-25071566<br>02-25178069 |
| 5  | 中華民國人壽保險商業同業公會   | 許舒博<br>洪燦楠 | 台北市松江路152號5樓      | 02-25612144<br>02-25613774 |
| 6  | 中華民國產物保險核保學會     | 陳燦煌<br>黃益堂 | 台北市南京東路2段125號13樓  | 02-25065941<br>02-25075245 |
| 7  | 財團法人保險犯罪防制中心     | 賴清祺        | 台北市南海路1號4樓402室    | 02-23961299<br>02-23963299 |
| 8  | 財團法人工程保險協進會      | 詹文全<br>王松吉 | 台北市忠孝西路1段39號10樓前座 | 02-23820051<br>02-23884720 |
| 9  | 中華民國核能保險聯合會      | 林瑞雲<br>鄒政下 | 台北市南京東路2段88號15樓   | 02-25514235<br>02-25611176 |
| 10 | 中華民國風險管理學會       | 張士傑<br>吳及揚 | 台北市民權東路3段181號3樓   | 02-27160039<br>02-25457049 |
| 11 | 中華民國精算學會         | 楊弘毅<br>張擎宇 | 台北市南昌路2段216號10樓之1 | 02-23649168<br>02-33652283 |
| 12 | 中華民國人壽保險管理學會     | 鄭濟世<br>陳世義 | 台北市忠孝西路1段66號18樓   | 02-23751594<br>02-23117332 |
| 13 | 中華民國保險學會         | 戴英祥<br>沙克興 | 台北市南京東路2段125號13樓  | 02-25071566<br>02-25178069 |

| 編號 | 單位名稱            | 負責人        | 地 址                        | 電話/傳真                      |
|----|-----------------|------------|----------------------------|----------------------------|
| 14 | 財團法人保險安定基金      | 朱雲鵬<br>杜建衡 | 台北市忠孝東路2段123號9樓            | 02-23957088<br>02-23957068 |
| 15 | 中華民國保險代理人商業同業公會 | 謝海財        | 台北市松江路158號6樓之4             | 02-25421888<br>02-25638042 |
| 16 | 中華民國保險經紀人商業同業公會 | 李傳皓<br>楊建漢 | 台北市錦州街46號6樓                | 02-66181188<br>02-66195666 |
| 17 | 中華民國保險經紀人協會     | 鍾碧蓉<br>丁迪嘉 | 台北市林森北路85巷58號3樓之2          | 02-25642809<br>02-25642814 |
| 18 | 中華民國保險經紀人公會     | 曹振華<br>洪叔生 | 台北市南港路2段147號6樓             | 02-27833807<br>02-27839610 |
| 19 | 台北市公證商業同業公會     | 游秋萍<br>高瑋玲 | 台北市復興北路60號7樓               | 02-27519530<br>02-27528480 |
| 20 | 高雄市公證商業同業公會     | 陳博文<br>林寶華 | 高雄市前鎮區一心二路119號8F-5<br>(A室) | 07-3347352<br>07-3347471   |
| 21 | 中華保險服務協會        | 鄭濟世<br>高榮富 | 台北市忠孝西路1段41號12樓之7          | 02-23890580<br>02-23890581 |
| 22 | 中央再保險股份有限公司     | 楊誠對<br>莊忠蒼 | 台北市南京東路2段53號12樓            | 02-25115211<br>02-25235350 |