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NON-LIFE INSURANCE BUSINESS IN TAIWAN

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GENERAL INFORMATION

	2011	2012	2013
Population(million)	23.22	23.31	23.37
Area (sq. km)	36,000	36,000	36,000
GNP (US\$ billion)	480.2	490.5	503.3
GDP (US\$ billion)	466.9	475.2	489.2
GNP per Capita (US\$)	20,051	20,423	20,958
Value of Imports (US\$ billion)	281.61	270.47	270.07
Value of Exports (US\$ billion)	308.30	301.18	305.45
Real Economic Growth Rate (%)	4.04	1.26	2.19
Annual Changes in Wholesale Price Index (%)	4.28	-1.16	2.43
Annual Changes in Consumer Price Index (%)	1.42	1.93	0.79
Unemployment Ratio (%)	1.48	4.24	4.18
Motor Vehicles (thousand)	7,053	7,207	7,366
Motorcycles (thousand)	15,174	15,140	14,195
Telephone Sets (thousand)	41,542	41,086	41,701
Exchange Rates US\$/NT\$	29.40	29.12	29.77
Annual Interest Rates (Money Market Rate)(%)	1.88	1.88	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 (million)	Noted For
Taipei	2.69 million	Political/Economic center. Capital City
New Taipei	3.96 million	Northern major industrial and Commercial city
Keelung	0.37 million	Northern major port city
Hsinchu	0.43 million	Northern hi-tech industrial park
Taichung	2.71 million	Largest central city with ports some 50 km west of the city
Tainan	1.88 million	Southern city with historic relics
Kaohsiung	2.78 million	Largest industrial city; also noted for its major ports; largest commercial city in the south
Hualien	0.33 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 520,000 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 opened in January 5, 2007. The HSR reduces travel time between northern and southern Taiwan to around 90 minutes.

(6) Highway Network:

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

(7) Mass Rapid Transit:

Taipei's Metropolitan Area MRT System network totals a distance of 121.3 km and the system is comprised of 11 lines, another 8.5km 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

In 2013, the global economy growth continued to recover slowly, mainly due to poor emerging market performance, limited expansion of international trade, and the United States is about to exit quantitative easing. Although the Japanese economy has an outstanding performance under the “three arrows” policy: fiscal stimulus, monetary easing, and structure reforms, but it is hard to accelerate the pace of growth of the global economy.

However, the overall global economy growth was not equally well as expected in 2013. Such as the fiscal cliff problem and quantitative easing monetary policy in the US, unemployment continues to deteriorate in the Euro zone and unstable political issue in several regions, such as Africa and the Middle East.

Due to the food safety incident, Taiwan consumer confidence has been hit in 2013, but fortunately the international trades have a good performance in electronic products, base metals and machinery. For private investment, due to semiconductor industry's massive investments in the high-level manufacturing process and the development of low-cost airline, the private consumption was increased for the year. Also, because of the good performance in the stock market, the demand for food and beverage and retail was increased. Thus, the economic growth rate was 2.19%, which was better than expected.

In 2013, due to the developed economies, such as the US, Europe and Japan gradually accelerate their pace of recovery, the economic growth in mainland China is expected to continue, encouraged Taiwan's export especially in electronic products and solar cells have a significant increased. As for import, agricultural and industrial raw materials, investment capital and consumer goods have a significant improvement. However, competing with neighboring countries, enhance the competitiveness of all industries to keep Taiwan's trade improvement is needed.

For the 2014 outlook, the public is generally expected the accelerate the pace of economy recovery will be improved than 2013, due to the expected negative and uncertain factors have weakened, therefore, the strength of the economy recovery will be relatively strong. However, climate anomalies, the politic unrest in the Middle East, the progress of existing quantitative easing (QE) in the US, the pace of deflation in Europe, the impact from Japan increases the consumption tax, and the slow growth in mainland China and emerging economies risks are expected to influence the pace of global economy recovery, but the global economic growth rate will continue to be higher than 2013.

As of the regional trade integration trends, especially the US economic partnership strategy across the Pacific and the Atlantic, the economic cooperation agreement between Taiwan and Singapore, and Taiwan and New Zealand in 2013 is not effectively than Korea and Singapore. We should accelerate the pace of liberalization of economic reform in the regional trade integrations, participate the Trans-Pacific Partnership (TPP) and Regional Comprehensive Economic Partnership (RCEP), and accelerating industrial reform to keep our export competitiveness.

MARKET CONDITIONS

1. The Market in General

The direct written premium income of Taiwan non-life insurance industry in 2013 revealed fourth consecutive positive growth since 2010. The total premium income expanded from NT\$120,483 million to NT\$124,904 million, which was NT\$4,420 million more than previous year with a positive growth of 3.67%. The growth momentum was mainly contributed by motor insurance, which benefited from the growth of new vehicle sales and the increase of premium rate of the voluntary third party liability insurance. Most of the non-motor business, such as fire insurance, marine cargo insurance, engineering insurance, marine hull insurance and aviation insurance revealed negative premium growth instead.

The total premium income generated by motor insurance in 2013 was NT\$64,454 million, increased by 8.05% compared to NT\$59,653 million in the previous year. The increase of motor premium income was mainly contributed by the continuous increase of premium rate of the voluntary third party liability insurance, whose actual loss ratio still remained higher than expected, and by the growth of new vehicle sales. Motor insurance still accounted for 51.60% of the overall non-life insurance market in premium volume and remained the highest weight among all business lines.

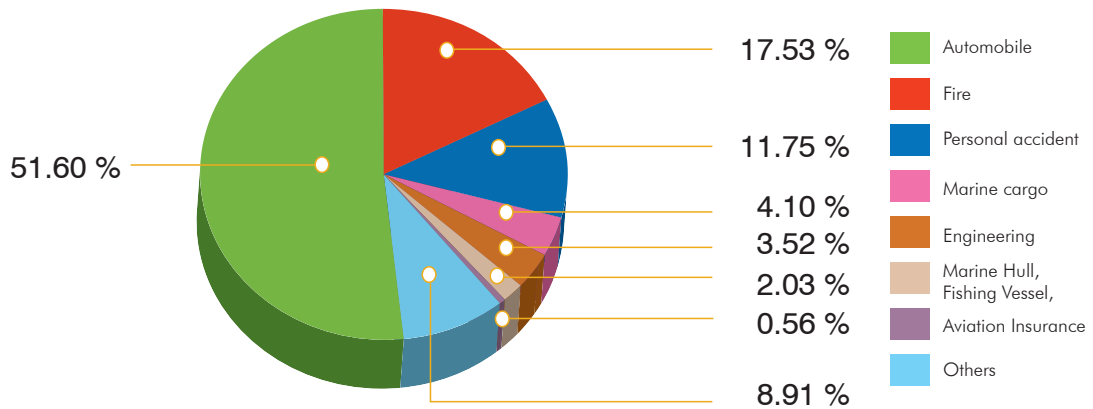
The total premium income generated by fire insurance in 2013 was NT\$21,896 million, decreased by 1.47% compared to NT\$22,223 million in the previous year. The premium income of commercial property business decreased due to the continuous fierce pricing competition in the market, while the premium income of the residential fire insurance rose slightly compared to that of the previous year.

The premium income of personal accident insurance in 2013 reached NT\$13,354 million, which grew NT\$630 million over the previous year with a positive growth of 4.95%. The premium income of health insurance grew from NT\$1,229 million in 2012 to NT\$1,322 million in 2013.

The premium income of marine cargo insurance in 2013 was NT\$5,118 million, which revealed a decrease of 8.93% of total premium income compared to NT\$5,619

million in the previous year. Such downturn was mainly impacted by the declining import and export volume due to global economic recession. The premium income of marine hull and fishing vessel insurance summed up to NT\$2,540 million, which decreased by 10.12% compared to NT\$2,826 million in the previous year. The premium income of aviation insurance was NT\$696 million, which decreased by 16.74% compared to NT\$836 million in the previous year. The premium income of engineering insurance was NT\$4,402 million, which decreased by 5.36% compared to NT\$4,652 million in the previous year.

In regard of the market portfolio in 2013 by classes of non-life insurance business, motor insurance still accounted a major share of 51.60% of total premium income, and the remaining were distributed to fire insurance 17.53%, personal accident and health insurance 11.75%, marine cargo insurance 4.10%, engineering insurance 3.52%, marine hull and fishing vessel insurance 2.03%, aviation insurance 0.56%, and other property insurance 8.91%.



The gross loss amount of Taiwan non-life insurance industry in 2013 was NT\$61,545 million with an increase of 1.12%, which was lower than the 3.67% growth of the direct written premium income. In addition, the retained loss amount was NT\$46,989 million with an increase of 2.66%, which was lower than the 6.85% growth of the retained premium income.

The average loss ratio of the non-life insurance industry decreased from 50.52% in 2012 to 49.27% in 2013, slightly down by 1.25%. The changes of average loss ratio in respect of various classes of non-life insurance in 2013 are shown hereinafter individually. Fire loss ratio decreased from 31.94% in 2012 to 25.16% in 2013; motor loss ratio (including compulsory liability insurance) decreased from 64.24% in 2012 to 61.20% in 2013. The loss ratio of aviation insurance decreased from 45.10% to 22.73%. In addition, engineering loss ratio increased from 42.24% in 2012 to 42.70% in 2013; the loss ratio of marine cargo insurance and miscellaneous casualty insurance (including personal accident and health insurance) increased to 48.72% and 39.07% respectively. The loss ratio of marine hull insurance increased significantly to 77.86%.

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

(in million NT\$ & %)

Year		2009	2010	2011	2012	2013
Fire	Premium Incomes	18,705	17,365	19,050	22,223	21,896
	Growth Ratio	-13.19	-7.16	9.70	16.66	-1.47
Marine Cargo	Premium Incomes	5,085	5,763	5,981	5,619	5,118
	Growth Ratio	-20.51	13.33	3.78	-6.06	-8.93
Marine Hull	Premium Incomes	2,552	2,721	2,791	2,826	2,540
	Growth Ratio	0.47	6.62	2.57	1.25	-10.12
Automobile	Premium Incomes	50,276	52,658	55,826	59,653	64,454
	Growth Ratio	-4.32	4.74	6.02	6.86	8.05
Aviation	Premium Incomes	1,153	1,261	1,097	836	696
	Growth Ratio	7.11	9.37	-13.01	-23.79	-16.74
Engineering	Premium Incomes	4,808	4,156	4,482	4,652	4,402
	Growth Ratio	8.51	-13.56	7.84	3.78	-5.36
Miscellaneous Casualty	Premium Incomes	19,280	21,883	23,806	24,675	25,799
	Growth Ratio	0.46	13.50	8.79	3.65	4.55
Total	Premium Incomes	101,859	105,806	113,033	120,483	124,904
	Growth Ratio	-5.45	3.88	6.83	6.59	3.67

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.

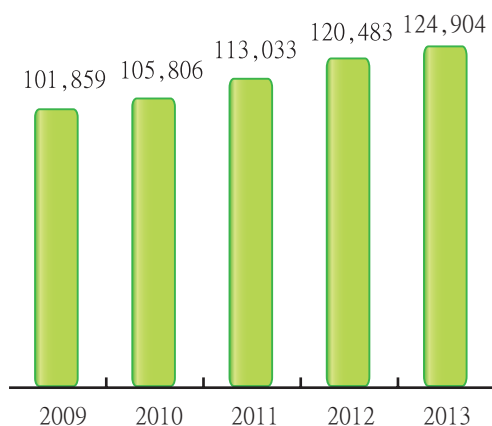
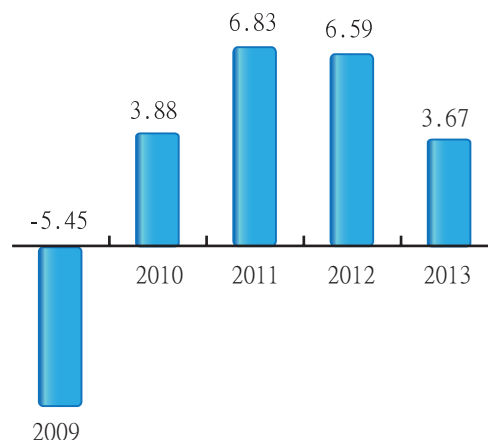
Direct Written Premium**Growth Ratio**

Table 1-2 : Loss Ratio

(in%)

Year	2009	2010	2011	2012	2013
Fire	28.72	82.96	38.61	31.94	25.16
Marine Cargo	55.23	44.56	40.91	47.94	48.72
Marine Hull	121.40	47.26	101.36	28.80	77.86
Automobile	59.04	61.94	61.79	64.24	61.20
Aviation	-7.32	8.64	9.45	45.10	22.73
Engineering	82.75	56.34	47.69	42.24	42.70
Miscellaneous Casualty	51.82	40.75	36.15	38.89	39.07
Total	53.77	58.83	51.29	50.52	49.27

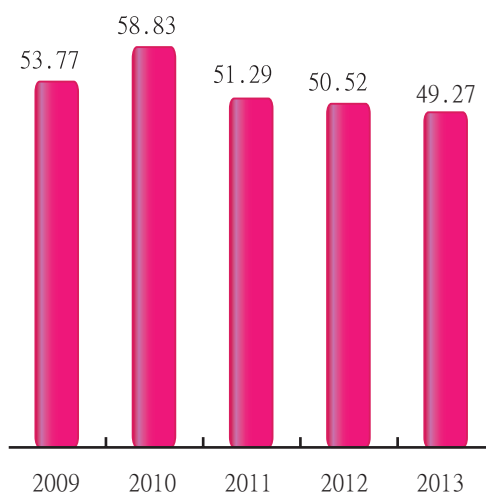
Remarks:1. Marine hull includes ocean hull and fishing vessel insurance.

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 in 2013 was NT\$21,896million, decreased by 1.47% compared to NT\$22,223 million in 2012.

The loss ratio for fire insurance decreased from 31.94% in 2012 to 25.16% in 2013 due to no major losses.

Table 2 : Fire Insurance

(in million NT\$ &%)

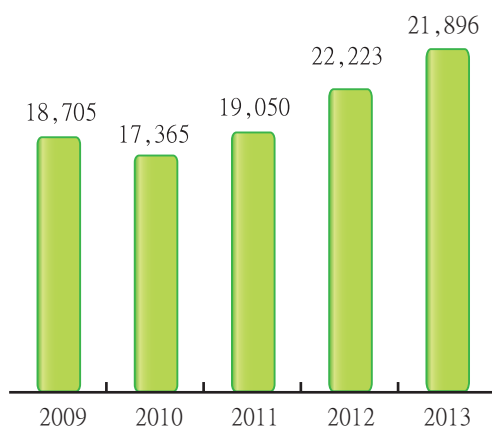
Year	2009	2010	2011	2012	2013
Direct Written Premium	18,705	17,365	19,050	22,223	21,896
Loss Ratio	28.72	82.96	38.61	31.94	25.16

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

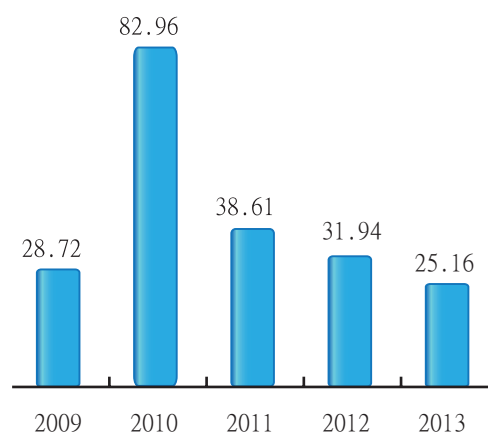
Sources: Taiwan Insurance Institute.

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 2013 was NT\$5,118million, which was NT\$501 million lower than the NT\$5,619 million in 2012. The total written premium decreased by 8.93%.

The decrease in the marine cargo written premium was a result of the decrease in cargo quantities for import and export. As to the loss ratio of marine cargo insurance, it increased by 0.78% from 47.94% in 2012 to 48.72% in 2013.

Table 3 : Marine Cargo Insurance

(in million NT\$ & %)

Year	2009	2010	2011	2012	2013
Direct Written Premium	5,085	5,763	5,981	5,619	5,118
Loss Ratio	55.23	44.56	40.91	47.94	48.72

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

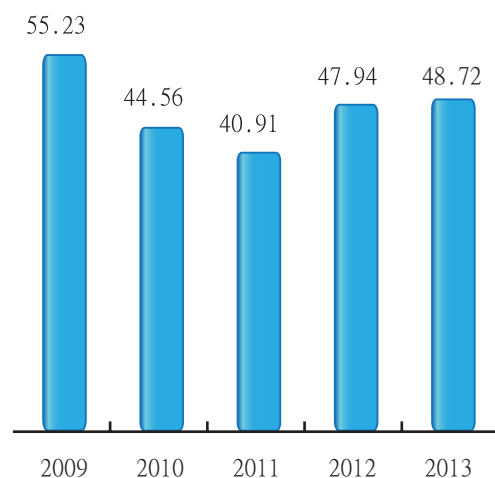
Sources: Taiwan Insurance Institute.

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 decreased by NT\$28.6 million from NT\$2,826 million in 2012 to NT\$2,540 million in 2013 due to the withdrawal of a team vessel policy.

The loss ratio for ocean hull increased to 95.19% in 2013, an increase of 70.22% significantly in comparison with 24.97% in 2012. Incidentally, the loss ratio for fishing vessels decreased by 0.84% from 39.51% in 2012 to 38.67% in 2013.

The average loss ratio for marine hull insurance, including ocean hull and fishing vessels, greatly increased from 28.80% in 2012 to 77.86% in 2013.

Table 4 : Marine Hull Insurance

(in million NT\$ & %)

Year	2009	2010	2011	2012	2013
Direct Written Premium	2,552	2,721	2,791	2,826	2,540
Loss Ratio	121.40	47.26	101.36	28.80	77.86

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

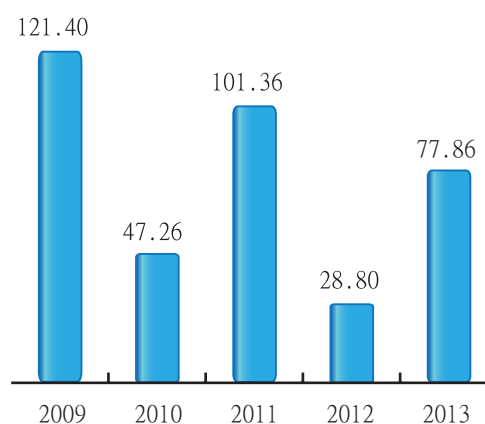
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



5. Automobile Insurance

The total premium written in 2013 was NT\$64,454 million, showing a growth of 8.05% compared to NT\$59,653 million in 2012. The increase of automobile insurance written premium in 2013 was mainly due to both the growth of new car sales and the raise of premium rate of third party liability insurance by some insurers. The direct written premium from voluntary automobile insurance, i.e. physical damage and optional third party liability were NT\$48,343 million in 2013, which was an increase of 9.99%. The direct written premium of compulsory automobile liability insurance in 2013 was NT\$16,111 million, which increased by 2.60% compared to NT\$15,703 million in the previous year.

Table 5-1 : Voluntary Automobile Insurance

(in million NT\$ & %)

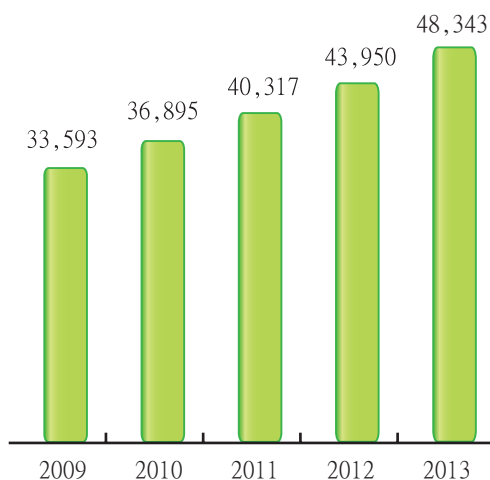
Year	2009	2010	2011	2012	2013
Direct Written Premium	33,593	36,895	40,317	43,950	48,343
Loss Ratio	58.70	60.01	56.92	58.28	55.05

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

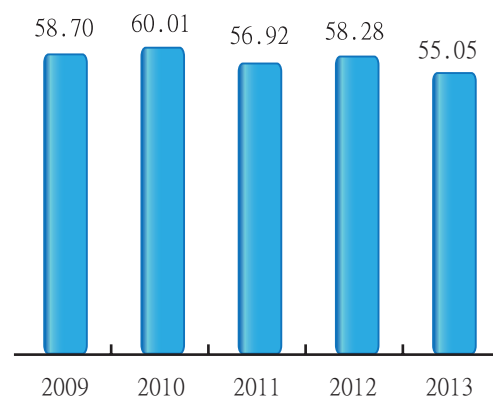
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



The loss ratio for voluntary automobile insurance decrease by 3.23% from 58.28% in 2012 to 55.05% in 2013. Due to the decrease of accident death toll, the loss ratio for compulsory automobile insurance slightly decrease by 1.25% from 80.92% in 2012 to 79.67% in 2013.

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\$ & %)

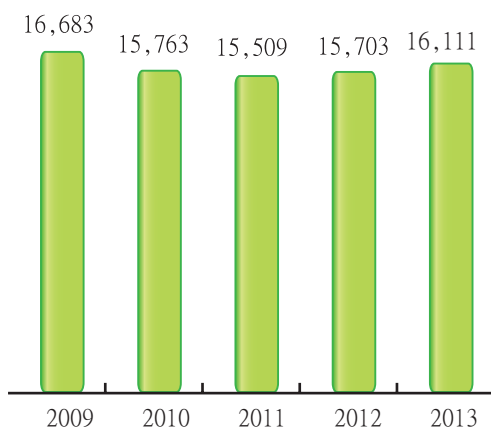
Year	2009	2010	2011	2012	2013
Direct Written Premium	16,683	15,763	15,509	15,703	16,111
Loss Ratio	59.72	66.46	74.46	80.92	79.67

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

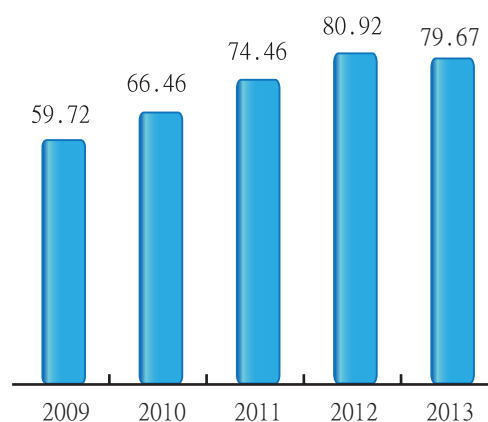
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



6. Aviation Insurance

The direct written premium reached NT\$696million in 2013, which was NT\$140 million or 16.74% lower than the direct premium of 836 million in 2012. 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 decreased by 22.37% from 45.10% in 2012 to 22.73% in 2013.

Table 6 : Aviation Insurance

(in million NT\$ & %)

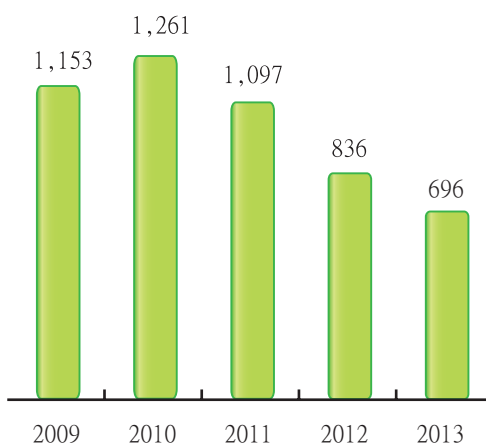
Year	2009	2010	2011	2012	2013
Direct Written Premium	1,153	1,261	1,097	836	696
Loss Ratio	-7.32	8.64	9.45	45.10	22.73

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

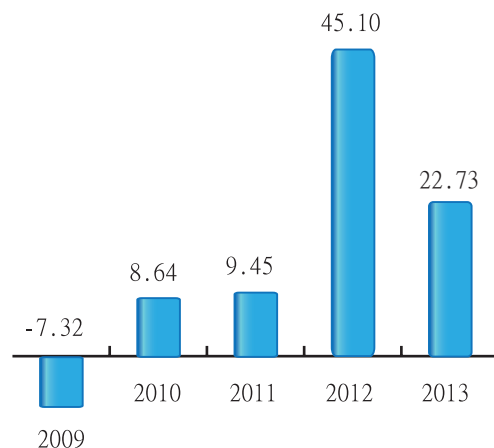
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



7. Engineering Insurance

In 2013, the total premium income of engineering insurance reached NT\$4,402 million, decreased by NT\$250 million or 5.36% from the previous year's premium NT\$4,652 million. Its market share was 3.52% of the entire insurance premium income of NT\$124,904 million in 2013, a decrease of 0.34% in comparison with the previous year's market share of 3.86%.

The decrease of the engineering insurance total premium in 2013 primarily was lack 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, less than 10% of its premium income was generated from renewable engineering insurances, such as CPM, BPV, MI, EEI and CECR.

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 increased from 42.24% in 2012 to 42.70% in 2013 since no large natural disasters hit Taiwan in 2013.

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

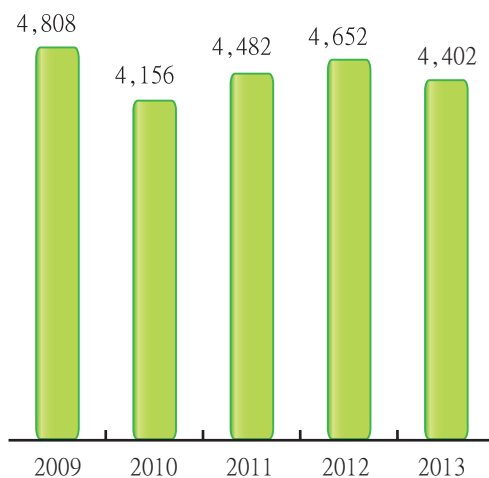
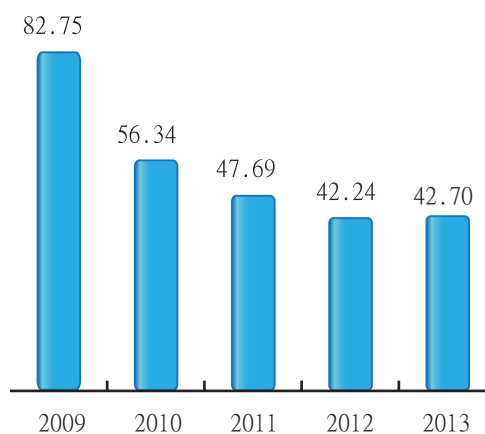
(in million NT\$ & %)

Year	2009	2010	2011	2012	2013
Direct Written Premium	4,808	4,156	4,482	4,652	4,402
Loss Ratio	82.75	56.34	47.69	42.24	42.70

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 2013, a total direct written premium of Miscellaneous Casualty Insurance NT\$11,123 million increased from NT\$10,722 million in year 2012 with an increase of 3.74%. The loss ratio of Miscellaneous Casualty Insurance in 2013 was 33.14% which compared with last year 32.56% increased by 0.58%.

Table 8-1 : Miscellaneous Casualty Insurance

(in million NT\$ & %)

Year	2009	2010	2011	2012	2013
Direct Written Premium	8,963	9,713	10,066	10,722	11,123
Loss Ratio	57.44	41.22	28.29	32.56	33.14

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

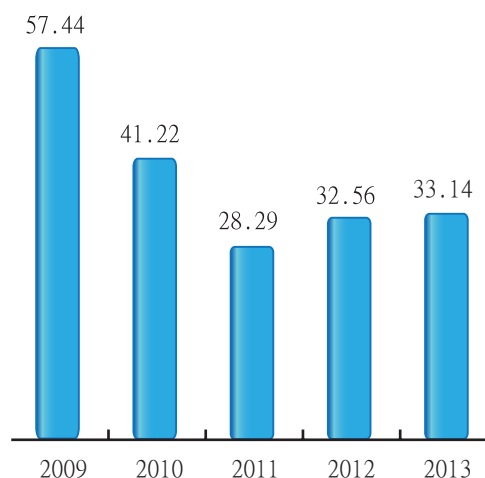
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



Direct written premium of liability insurance NT\$8,601 million in 2013 increased from NT\$8,250 million in 2012 with an increase of 4.25%. The loss ratio of liability insurance in 2013 was 34.04% which compared with the previous year 33.82% increased by 0.22%.

Table 8-2 : Liability Insurance

(in million NT\$ & %)

Year	2009	2010	2011	2012	2013
Direct Written Premium	6,023	6,566	7,513	8,250	8,601
Loss Ratio	48.65	45.85	30.24	33.82	34.04

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

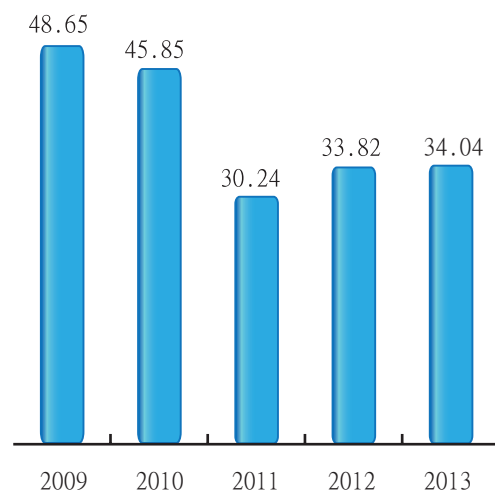
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



Direct Written Premium of miscellaneous property insurance NT\$1,526 million in 2013 increased from NT\$1,427 million in 2012 with an increase of 6.94%.

The loss ratio of Miscellaneous Property Insurance in 2013 was 24.65% which compared with last year 22.30% increased by 2.35%.

Table 8-3 : Miscellaneous Property Insurance

(in million NT\$ & %)

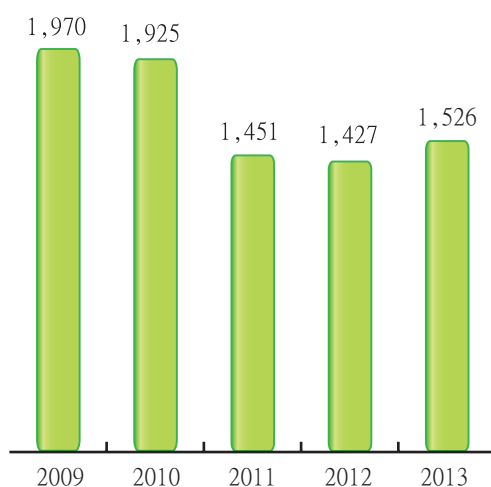
Year	2009	2010	2011	2012	2013
Direct Written Premium	1,970	1,925	1,451	1,427	1,526
Loss Ratio	69.99	59.96	21.76	22.30	24.65

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

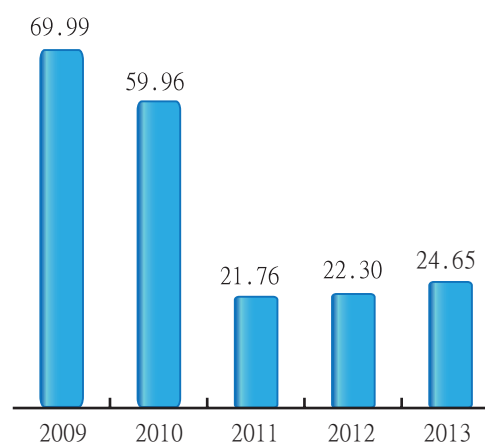
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



Direct written premium of bond & credit insurance NT\$996 million in 2013 decreased from NT\$1,045 million in 2012 with a decrease of 4.69%. The loss ratio of bond & credit insurance in 2013 was 38.36% which compared with the previous year 36.55% increased by 1.81%.

Table 8-4 : Bond & Credit Insurance

(in million NT\$ & %)

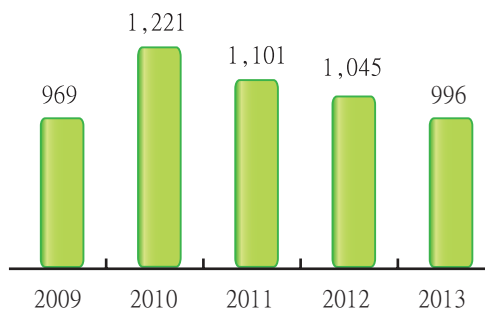
Year	2009	2010	2011	2012	2013
Direct Written Premium	969	1,221	1,101	1,045	996
Loss Ratio	86.54	-13.16	23.63	36.55	38.36

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



9. Personal Accident Insurance

Direct written premium of Personal Accident Insurance increased to NT\$13,354 million in 2013 from NT\$12,724 million in 2012 with an increase of 4.95%. The loss ratio for personal accident insurance decreased by 0.38% from 44.04% in 2012 to 43.66% in 2013.

Table 9 : Personal Accident Insurance

(in million NT\$ & %)

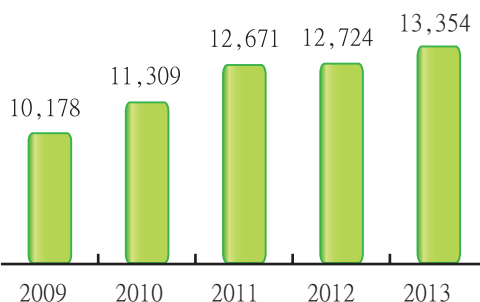
Year	2009	2010	2011	2012	2013
Direct Written Premium	10,178	11,309	12,671	12,724	13,354
Loss Ratio	46.41	41.59	42.34	44.04	43.66

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 and 1,229 million in 2012 and 1,322 million in 2013, the loss ratio was 33.62% in 2009 and 24.56% in 2010 and 36.89% in 2011 and 40.76% in 2012 and 42.68% in 2013 respectively.

Table 10 : Health Insurance

(in million NT\$ & %)

Year	2009	2010	2011	2012	2013
Direct Written Premium	138	860	1,069	1,229	1,322
Loss Ratio	33.62	24.56	36.89	40.76	42.68

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

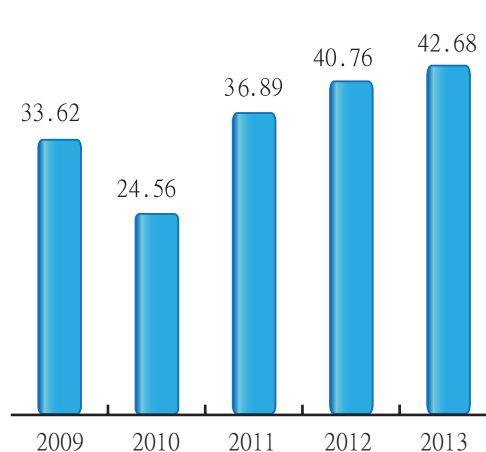
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



11. Reinsurance Premium Ceded Abroad

Reinsurance premium ceded abroad in 2013 was 26,414 million which was NT\$1,609 million or 5.74% lower than the NT\$28,023 million in 2012.

The ceded premium to South East Asia Area last year was greatest one which amounted to NT\$7,414 million and equivalent to 5.93% of the total gross premium in 2013.

Table 11 : Reinsurance Premium Ceded Abroad

(in million NT\$ & %)

Assuming Country	2011		2012		2013	
	Ceded Premium	% of Direct Premium	Ceded Premium	% of Direct Premium	Ceded Premium	% of Direct Premium
United Kingdom	2,728	2.41	2,393	1.99	2,594	2.08
France	460	0.41	424	0.35	438	0.35
Germany	2,362	2.09	1,812	1.50	2,298	1.84
Rest of Europe	1,524	1.35	1,925	1.60	1,369	1.10
Japan	2,070	1.83	2,190	1.82	2,070	1.66
South East Asia	6,565	5.81	7,256	6.02	7,414	5.93
U.S.A.	4,107	3.63	4,468	3.71	4,422	3.54
Rest of America	57	0.05	106	0.09	27	0.02
Australia	57	0.05	47	0.04	40	0.03
Other Area	3,545	3.14	7,402	6.14	5,742	4.60
Total	23,475	20.77	28,023	23.26	26,414	21.15

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\$1.5 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\$200,000 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) 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 1st 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	2011	2012	2013
Brokers	528	259	381
Agents	342	217	313
Solicitors	206,706	215,795	225,842

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
12. Journal of Insurance	Insurance Society 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 1st 2013, the premium rate of the compulsory motorcycle liability insurance was reduced.

According to the Compulsory Automobile Liability Insurance Act (CALI) actuarial report which submitted by TII, the premium rate was supposed to increase by 26.1% in 2013. However, in consideration of the adequate accumulated special reserves and the premium affordability of the vehicle owners, the premium rate remained unchanged for four-wheeled vehicles and reduced by an average of 1.3% for motorcycles.

2.2. Effective from April 26th 2013, the non-catastrophe premium rate of property insurance was under market discipline.

Since the reference tariff for natural catastrophe was introduced in 2011, the natural catastrophe premium must be calculated on the basis of TII model which fostered a stable rate environment over the last 2 years. However, due to the fierce pricing competition in the market, the premium rate for non-catastrophe was often squeezed to a relative low level. In order to drive the non-catastrophe premium rate back to a reasonable level, the premium rate of non-catastrophe was under market discipline of the non-life insurance association since April 26th 2013.

3. Effective from July 1st 2013, FSC revised the disclosure of risk-based capital ratio classification into 5 levels.

In order to increase the transparency of the supervisory information, as well as to coordinate with current laws and regulations, FSC revised the levels for risk-based capital ratio into 5 classes, which was 300% or higher, 250% to 300%, 200% to 250%, 150% to 200%, and under 150%.

4. Effective from November 7th 2013, FSC amended the "Regulations Governing Business Solicitation, Underwriting and Claim Adjusting of Insurance Companies".

Based on the control of moral hazard, FSC amended the "Regulations Governing Business Solicitation, Underwriting and Claim Adjusting of Insurance Companies " in order to strengthen the management over insurers' solicitation systems & procedures. Those who were eligible for both underwriters and claim adjusters can only be responsible for either one position. For the sake of interest conflict prevention, underwriters and claim adjusters should not sign for the business whose policies were acquired by them.

MAJOR LOSSES

List	Date of Losses	Coverage	Occupation	Location	Cause of Losses	Estimated Losses (NT\$ million)
1	2013.03.25	Commercial Fire	Paper Cup Plant	Changhua	Fire	800
2	2013.05.27	Commercial Fire	Copper Foil Plant	Yunlin	Fire	200
3	2013.07.10	Marine Cargo	Transportation	South Yemen	Sunk	200
4	2013.08.06	Commercial Fire	Chemical Plant	Taoyuan	Fire	200
5	2013.08.17	Commercial Fire	Metal Plant	Changhua	Fire	100
6	2013.09.26	Marine Hull	All industries	India	Sunk	200
7	2013.12.14	Commercial Fire	Warehouse	Taoyuan	Fire	200

REPRESENTATIVE OFFICE OF FOREIGN NON-LIFE INSURANCE COMPANIES IN THE R.O.C.

	Company	Representative	Address	Tel / Fax
1	Tokio Marine & Nichido Fire Insurance Co., Ltd., Taipei Representative Office	Kiko Fujita	13F-1, No.130, Sec. 3, Nanking E. Rd., Taipei	02-87720029 02-87720019
2	Nipponkoa Insurance Co., Ltd., Taipei Representative Office	Hiraoka Tetsutaro	Rm. 1403, No. 205, Sec. 1, Tun Hwa S. Rd., Taipei	02-27766484 02-27725456
3	Sompo Japan Insurance Co., Ltd., Taipei Representative Office	Yokouchi Daisuke	Rm. C, 10F, No. 146, Sung Chiang Rd., Taipei	02-25622236 02-25367107
4	Aioi Insurance Co., Ltd., Taipei Representative Office	Naoki Kato	Rm. 2212, 22F, No. 333, Sec. 1, Keelung Rd., Taipei	02-27576300 02-27576095

REPRESENTATIVE OFFICE OF FOREIGN REINSURANCE COMPANIES IN THE R.O.C.

No	Company	Representative	Address	Tel / Fax
1	Hannover Ruckversicherung AG, Taipei Representative Office	Tzu-Chao Chen	Rm.902, 9F, No. 129, Sec.3, Ming Sheng E. Rd., Taipei	02-87707792 02-87707735
2	Munich Reinsurance Company, Taipei Liaison Office	Jhen-Guo Li	8F.-1, No.32, Songren Rd., Xinyi Dist., Taipei	02-27222708 02-27222710
3	The Toa Reinsurance Co., Ltd. Taipei Representative Office	Hsing-Tan Wang	4F-2, No. 128, Sec. 3, Ming Sheng E. Rd., Taipei	02-27151015 02-27151628
4	Asia Capital Reinsurance Group PTE. LTD.	Andy Li	Rm. 3204, 32F, No. 333, Sec. 1, Keelung Rd., Taipei	02-27579622 02-27576928
5	SCOR Global Life SE Taipei Representative Office	Eric Pooi	B, 11F, No. 167, Tun Hwa N. Rd., Taipei	02-27172278 02-27130613

BRANCH OF FOREIGN REINSURANCE COMPANIES IN THE R.O.C.

No	Company	Representative	Address	Tel / Fax
1	General Reinsurance AG Taiwan Branch	Roger Chen	20F, -1, No. 216, Sec. 2, Tun Hwa S. Rd., Taipei	02-87331179 02-27330110
2	RGA Reinsurance Company Limited Taiwan Branch	Hon-Yi Yang	Rm 2008, 20F, No. 333, Sec. 1, Keelung Rd., Sinyi District, Taipei	02-87892217 02-87896018

REPRESENTATIVE OFFICES OF REINSURANCE BROKERS

No	Company	Representative	Address	Tel / Fax
1	Formosa Marine & Insurance Service Co., Inc	Pei,Fen-Lee	11F, No.170, Fusing N. Rd., Taipei	02-27153117 02-27181168
2	HSBC Insurance Brokers(Taiwan) Co.Ltd	Chun-lan Lyu	5F, No. 293, Sec.2, Wen Hwa Rd., Banqiao Dist., New Taipei City	02-66317410 02-22500219
3	Worldwide Insurance Services Enterprise.	C.T. Sha	5F, No. 112, Sec. 1, Chung-Hsiao E. Rd., Taipei	02-23939788 02-23915955

No	Company	Representative	Address	Tel / Fax
4	Nacora Insurance Brokers Ltd.	Jia-Li Shi	5F, No.219, Sec. 3, Nanking E.Rd., Taipei	02-27187118 02-27163938
5	Aon Risk Services Taiwan Ltd.	Lee Ming Lai	9F, No.136, Sec.3, Jen Ai Rd., Taipei	02-23252221 02-23254715
6	Willis (Taiwan) Ltd.	Shang,Long-Huang	No.6, Aly. 33, Ln. 71, Sec. 2, Chang'an Rd., Xitun Dist., Taichung	02-25986700 02-81926873
7	Yo Pont Insurance Services Co., Ltd.	Theodosia Liu	11F, No. 18, Sec.1, Chang-An E. Rd., Taipei	02-25621628 02-25627018
8	Marsh Ltd. Taiwan Branch.	Zhuo,Ren-Mao	3F, No.2, Sec. 3, Mincuan E. Rd., Taipei	02-25189998 02-25182188 02-25180388
9	Jardine Lloyd Thompson Ltd.	Zong-Qin Chen	13F, No. 50, Sec. 1, Hsin Sheng S. Rd., Taipei	02-23561155 02-23932233
10	Alexander Leed Risk Services, Inc.	Jing-Wei Sun	7F., No.32, Sec. 3, Bade Rd., Taipei	02-25785500 02-25786611
11	Splendid Insurance Brokers & Consultants Co., Ltd.	Jack Chang	20F, No.76, Sec. 2, Tun Hwa S. Rd., Taipei	02-27028889 02-27085567
12	Lian Yu Insurance Brokers Co.,Ltd.	Zhao-Feng Jiang	5F., No.93, Sec. 4, Nanjing E. Rd., Songshan Dist., Taipei	02-25140689 02-25140714
13	P&C Insurance Services Ltd	Patrick Lien	9F, No.243, Sec. 1, Chung Shan Rd., Yungho Dist , New Taipei City	02-89236810 02-89236805
14	Heath Lambert Taiwan.	Samuel F. Huang	11F, No.508, Sec. 5, Zhongxiao E. Rd., Taipei	02-27260031 02-27260266 02-27260266
15	Century International Insurance Brokers Co., Ltd..	Peggy M.Y.Lin	12F, No.201-30, Tun Hua N. Rd., Taipei	02-27170926 02-27137275
16	Wilson Re (Taiwan) Ltd.	Y.H Chang	3F, No.181, Sec. 3, Mincyuan E. Rd., Taipei	02-25457900 02-25457048
17	Elite Risk Services Ltd.	Jhih-Liang Huang	12F-2, No.308, Sec. 1, Neihsu Rd., Taipei	02-77212988 02-77212866
18	Grand China United Insurance Services Co., Ltd	Duke Du	3F, No.116, Sec. 2, Jhonghsiao E. Rd., Taipei	02-33225228 02-23935998
19	Guy Carpenter & Company, LLC Taiwan Branch	Ming Shian Tsai	4F, No. 2, Sec. 3, Mingquan E. Rd., Taipei	02-25023118 02-25082718 02-25171812 02-25071816
20	PWS East Asia Pte Ltd., Taiwan Branch	Steve Chang	27F-1, No.7, Sec. 5, Sinyi Rd., Taipei	02-81010577 02-81010799

No	Company	Representative	Address	Tel / Fax
21	FP Reinsurance Brokers Ltd.	Qiong-wen Gao	2F-2, No.56, Sec. 2, Tun Hua S. Rd., Taipei	02-37073500 02-37073506
22	Miller Insurance Services (Hong Kong)Ltd.Taiwan Branch	David Day	5F, No. 112, Sec.1, Chung Hsiao E. Rd.,Taipei	02-23935131 02-23935191
23	Cosmos Services Co., Ltd. Taiwan Branch.	Ren-Ci Pan	9F-1, No.577, Linsen N. Rd., Taipei	02-25966516 02-25967112
24	Prudent Insurance Brokers Co., Ltd.	Frank Ko	13F-7, No.186, Sec. 4, Nanjing E. Rd., Taipei	02-25773311 02-25772548
25	WMK Insurance Brokers Ltd.	Wayne Chen	14F, No.206, Sec. 2, Nanjing E. Rd., Taipei	02-25000379 02-25000539
26	Howden Insurance Brokers Ltd. Taiwan Branch.	Ding Ming Ou	11F-1, No.51, Hengyang Rd., Taipei	02-23131188 02-23131187
27	Sunstone Insurance Brokers Ltd.	Zhen-Xiang Fu	8F-1, No.59, Sec. 2, Dunhua S. Rd., Taipei	02-27556656 02-27049850
28	Lianyu Insurance Brokers Company Ltd.	Yu,Yi-Huang	12F., No.376, Sec. 4, Ren'ai Rd., Da'an Dist., Taipei	02-27022712 02-27022780
29	Willis(Taiwan) Limited.	Rui-Gao	3F., No.129, Sec. 2, Zhongshan N. Rd., Zhongshan Dist., Taipei	02-25603000 02-25314520
30	Panaharrison (Asia) Pte Ltd Taiwan Branch	Hong,Yuan-Lin	9F.-3, No.197, Sec. 4, Nanjing E. Rd., Songshan Dist., Taipei	02-87706618 02-87706608
31	Cubic Insurance Services Limited.	Chong,Xiao-Wu	9F., No.31, Sec. 3, Zhongshan N. Rd., Zhongshan Dist., Taipei	02-25978585 02-25978586
32	Tri-w Insurance Brokers Ltd.	Xue,Nian-Gao	7F.-13, No.2, Fuxing N. Rd., Zhongshan Dist., Taipei	02-87722277 02-87722748
33	Ctx Special Risks(Taiwan) Limited.	Kai,Xin-Hu	1F., No.4, Aly. 19, Ln. 216, Sec. 4, Zhongxiao E. Rd., Da'an Dist., Taipei	02-27787216 02-27787219
34	Forrision Risk Services Limited	Zong,Qin-Chen	13F.-1, No.50, Sec. 1, Xincheng S. Rd., Zhongzheng Dist., Taipei	02-23561155 02-23932233
35	APAC Gateway Insurance Broker Corporation	Shang,Dai-Wang	9F.-1, No.77, Sec. 2, Dunhua S. Rd., Da'an Dist., Taipei	02-27550011 02-27550022
36	36 Aompo Japan Nipponkoa Insurance(Taiwan) Broker Co.Ltd.	Nakamura Keishi	10F., No.146, Songjiang Rd., Zhongshan Dist., Taipei (02-25413768 02-25622134
37	Elicon Risk Services Limited.	Chong,Xiao-Li	6F.-3, No.144, Sec. 3, Minquan E. Rd., Songshan Dist., Taipei	02-77065080 02-77065090
38	CHB Insurance Brokerage Co Ltd.	Han,Qing-Huang	6F., No.57, Sec. 2, Zhongshan N. Rd., Zhongshan Dist., Taipei	02-25362951 02-25716907
39	Pan Asia Insurance Brokers Limited Taiwan Branch	Bao,Yun-Liang	5F., No.285, Sec. 4, Zhongxiao E. Rd., Da'an Dist., Taipei	02-66398035 02-66398037

OTHER INSURANCE INSTITUTIONS

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

No	Institution	Representative	Address	Tel / Fax
13	Insurance Society of the R.O.C.	Jack E.S.Tai Martin Sha	13F, No.125, Sec. 2, Kanking E. Rd.,Taipei	02-25071566 02-25178069
14	Taiwan Insurance Guaranty Fund	Yun-Peng Chu Barry Tsai	9F, No.123, Sec. 2, Zhongxiao E. Rd.,Taipei	02-23957088 02-23957068
15	The Insurance Agency Association of the Republic of China	Wen, Tong-Xu Si,Jie-Song	6F-4, No.158, Sung Chiang Rd., Taipei	02-25421888 02-25638042
16	Insurance Brokerage Association of Taiwan	Howard Li Hank Yang	6F, No. 46, Jinjhou St., Taipei	02-66181188 02-66195666
17	Insurance Broker's Association of the Republic of China	Xin Li, Wang Ti Chia,Ting	3F-2, No. 58, Lane 85, Lin Sen N. Rd., Taipei	02-25642809 02-25642814
18	Professional Insurance Brokers Association of R.O.C.	Qing-Ming Wu Shu Sheng, Hung	6F, No. 147, Sec. 2, Nan-Kan Rd., Taipei	02-27833807 02-27839610
19	Surveyors Association of Taipei	Ciou-Ping You Wei-Ling Gao	7F, No.60, Fuxing N. Rd., Taipei	02-27519530 02-27528480
20	Surveyors Association of Kaohsiung	Bo-Wun Chen Pao Hua Lin	No. 3, Lane 256, Fusing 3Rd., Cianjhen District, Kaohsiung	07-3347352 07-3347471
21	Chinese Insurance Service Association	Ray Chen Steven Chen	12F-7, No.41, Sec. 1, Heping W. Rd., Taipei	02-23890580 02-23890581

REINSURANCE COMPANY

No	Institution	Representative	Address	Tel / Fax
1	Central Reinsurance Corporation	Cheng-Tui Yang C.T. Juang	12F, No.53, Sec.2, Nanking E. Rd., Taipei	02-25115211 02-25235350



臺灣產物保險

Taiwan Fire & Marine Insurance Co., Ltd.

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, [28] Liaison Office

Number of Employees: 755

Premium Income: a. Direct Written Premium
NT\$4,936,550,101
b. Reinsurance Premium
NT\$324,447,618

Reserves: a. Unearned Premium Reserves
NT\$2,688,342,765
b. Loss Reserves
NT\$2,678,117,918
c. Special Loss Reserves
NT\$2,412,715,412
d. Reserve Deficiency
NT\$23,364,281

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 (28) 通訊處

員工人數: 755 人

保險費收入: (1) 直接簽單保險費 NT\$4,936,550,101

(2) 再保險費 NT\$324,447,618

準備金: (1) 未滿期保費準備金 NT\$2,688,342,765

(2) 賠款準備金 NT\$2,678,117,918

(3) 特別準備金 NT\$2,412,715,412

(4) 保費不足準備金 NT\$23,364,281

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



兆豐保險

Chung Kuo Insurance

Chung Kuo Insurance Co., Ltd.

Date of Establishment: November 1, 1931

Chairman: Grace, J. Y. Lin

President: Ray Chen

Paid-up Capital: NT\$3,000,000,000

Number of Contact Office: [9] Branch Office, [17] Liaison Office

Number of Employees: 724

Premium Income: a. Direct Written Premium
NT\$6,319,614,360
b. Reinsurance Premium
NT\$660,136,872

Reserves: a. Unearned Premium Reserves
NT\$3,393,575,014
b. Loss Reserves
NT\$3,068,473,759
c. Special Loss Reserves
NT\$1,695,779,003
d. Reserve Deficiency
NT\$0

Address: No. 58, Sec. 1, Wu Chang Street,
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: 陳瑞

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: 724 人

保險費收入: (1) 直接簽單保險費 NT\$6,319,614,360

(2) 再保險費 NT\$660,136,872

準備金: (1) 未滿期保費準備金 NT\$3,393,575,014

(2) 賠款準備金 NT\$3,068,473,759

(3) 特別準備金 NT\$1,695,779,003

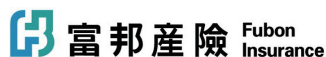
(4) 保費不足準備金 NT\$0

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: Victor Kung
President: Steve T. H. Chen
Paid-up Capital: NT\$3,178,396,000
Number of Contact Office: [29]Branch Office, [42]Liaison Office
Number of Employees: 2,404
Premium Income: a. Direct Written Premium
 NT\$27,496,679,000
 b. Reinsurance Premium
 NT\$1,102,930,000
Reserves: a. Unearned Premium Reserves
 NT\$16,414,978,000
 b. Loss Reserves
 NT\$11,698,658,000
 c. Special Loss Reserves
 NT\$9,479,165,000
 d. Reserve Deficiency
 NT\$90,650,000
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: 龔天行
總經理: 陳燦煌
資本額: NT\$3,178,396,000
公司分支機構數: (29) 分公司 (42) 通訊處
員工人數: 2,404人
保險費收入: (1) 直接簽單保險費 NT\$27,496,679,000
 (2) 再保險費 NT\$1,102,930,000
準備金: (1) 未滿期保費準備金 NT\$16,414,978,000
 (2) 賠款準備金 NT\$11,698,658,000
 (3) 特別準備金 NT\$9,479,165,000
 (4) 保費不足準備金 NT\$90,650,000
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

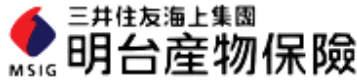


Taian Insurance Co., Ltd.

Date of Establishment: May 1, 1961
Chairman: Patrick S. Lee
President: Calvin C. Chen
Paid-up Capital: NT\$3,717,000,000
Number of Contact Office: [8]Branch Office, [28]Liaison Office
Number of Employees: 954
Premium Income: a. Direct Written Premium
 NT\$6,589,217,000
 b. Reinsurance Premium
 NT\$2,854,660,000
Reserves: a. Unearned Premium Reserves
 NT\$3,728,192,000
 b. Loss Reserves
 NT\$2,960,399,000
 c. Special Loss Reserves
 NT\$2,549,647,000
 d. Reserve Deficiency
 NT\$6,050,000
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\$3,717,000,000
公司分支機構數: (8) 分公司 (28) 通訊處
員工人數: 954人
保險費收入: (1) 直接簽單保險費 NT\$6,589,217,000
 (2) 再保險費 NT\$2,854,660,000
準備金: (1) 未滿期保費準備金 NT\$3,728,192,000
 (2) 賠款準備金 NT\$2,960,399,000
 (3) 特別準備金 NT\$2,549,647,000
 (4) 保費不足準備金 NT\$6,050,000
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: Jerro Cheng
Paid-up Capital: NT\$2,535,930,000
Number of Contact Office: [17]Branch Office, [33]Liaison Office
Number of Employees: 1,239
Premium Income: a. Direct Written Premium NT\$10,129,742,316
 b. Reinsurance Premium NT\$401,952,786
Reserves: a. Unearned Premium Reserves NT\$6,448,394,536
 b. Loss Reserves NT\$3,509,760,675
 c. Special Loss Reserves NT\$4,344,323,274
 d. Reserve Deficiency NT\$2,894,173
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: 鄭振榮
資本額: NT\$2,535,930,000
公司分支機構數: (17)分公司 (33)通訊處
員工人數: 1,239人
保險費收入: (1)直接簽單保險費 NT\$10,129,742,316
 (2)再保險費 NT\$401,952,786
準備金: (1)未滿期保費準備金 NT\$6,448,394,536
 (2)賠款準備金 NT\$3,509,760,675
 (3)特別準備金 NT\$4,344,323,274
 (4)保費不足準備金 NT\$2,894,173
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, [19]Liaison Office
Number of Employees: 784
Premium Income: a. Direct Written Premium NT\$3,478,940,190
 b. Reinsurance Premium NT\$386,069,174
Reserves: a. Unearned Premium Reserves NT\$2,354,562,245
 b. Loss Reserves NT\$1,321,993,876
 c. Special Loss Reserves NT\$1,1984,805,165
 d. Reserve Deficiency NT\$0
Address: 13F, No. 126, Songjiang Rd., Zhongshan Dist, Taipei City, 104, Taiwan, R.O.C.
Telephone: 886-2-2181-5000
Telefax: 886-2-2181-5099
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 (19)通訊處
員工人數: 784人
保險費收入: (1)直接簽單保險費 NT\$3,478,940,190
 (2)再保險費 NT\$386,069,174
準備金: (1)未滿期保費準備金 NT\$2,354,562,245
 (2)賠款準備金 NT\$1,321,993,876
 (3)特別準備金 NT\$1,984,805,165
 (4)保費不足準備金 NT\$0
地址: 台北市中山區松江路126號13樓
電話: (02) 2181-5000
傳真: (02) 2181-5009
網址: www.zurich.com.tw

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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\$2,000,000,000
Number of Contact Office: [17]Branch Office, [33]Liaison Office
Number of Employees: 1005
Premium Income: a. Direct Written Premium NT\$7,099,369,725
b. Reinsurance Premium NT\$269,460,140
Reserves: a. Unearned Premium Reserves NT\$4,399,344,724
b. Loss Reserves NT\$3,365,746,260
c. Special Loss Reserves NT\$1,855,084,479
d. Reserve Deficiency NT\$24,890,527
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.wunion.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\$2,000,000,000
公司分支機構數: (17)分公司 (33)通訊處
員工人數: 1005人
保險費收入: (1)直接簽單保險費 NT\$7,099,369,725
(2)再保險費 NT\$269,460,140
準備金: (1)未滿期保費準備金 NT\$4,399,344,724
(2)賠款準備金 NT\$3,365,746,260
(3)特別準備金 NT\$1,855,084,479
(4)保費不足準備金 NT\$24,890,527
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.wunion.com



新光產物保險

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, [38]Liaison Office
Number of Employees: 1,466
Premium Income: a. Direct Written Premium NT\$12,811,723,934
b. Reinsurance Premium NT\$420,099,667
Reserves: a. Unearned Premium Reserves NT\$7,333,419,416
b. Loss Reserves NT\$4,547,829,017
c. Special Loss Reserves NT\$4,081,214,345
d. Reserve Deficiency NT\$4,832,549
Address: No. 15, Sec. 2, Chienkuo N. Rd., Taipei, Taiwan, R. O. C.
Telephone: 886-2-2507-5335
Telefax: 886-2-2517-7865
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 (38)通訊處
員工人數: 1,466人
保險費收入: (1)直接簽單保險費 NT\$12,811,723,934
(2)再保險費 NT\$420,099,667
準備金: (1)未滿期保費準備金 NT\$7,333,419,416
(2)賠款準備金 NT\$4,547,829,017
(3)特別準備金 NT\$4,081,214,345
(4)保費不足準備金 NT\$4,832,549
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, [31]Liaison Office

Number of Employees: 832

Premium Income: a. Direct Written Premium
NT\$7,047,700,458
b. Reinsurance Premium
NT\$350,685,560

Reserves: a. Unearned Premium Reserves
NT\$3,655,844,666
b. Loss Reserves
NT\$2,431,376,833
c. Special Loss Reserves
NT\$3,092,457,035
d. Reserve Deficiency
NT\$68,523,379

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

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: 涂志佑

資本額: NT\$2,001,386,250

公司分支機構數: (7)分公司 (31)通訊處 (1)海外代表處

員工人數: 832人

保險費收入: (1)直接簽單保險費 NT\$7,047,700,458

(2)再保險費 NT\$350,685,560

準備金: (1)未滿期保費準備金 NT\$3,655,844,666

(2)賠款準備金 NT\$2,431,376,833

(3)特別準備金 NT\$3,092,457,035

(4)保費不足準備金 NT\$68,523,379

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

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: Min-Yang Wu

Paid-up Capital: NT\$2,721,879,060

Number of Contact Office: [12]Branch Office, [36]Liaison Office

Number of Employees: 1,896

Premium Income: a. Direct Written Premium
NT\$16,610,770,202
b. Reinsurance Premium
NT\$466,566,395

Reserves: a. Unearned Premium Reserves
NT\$10,034,034,502
b. Loss Reserves
NT\$4,760,001,994
c. Special Loss Reserves
NT\$4,354,991,361
d. Reserve Deficiency
NT\$10,571,336

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.cathayholdings.com/insurance/

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: 吳明洋

資本額: NT\$2,721,879,060

公司分支機構數: (12)分公司 (36)通訊處

員工人數: 1,896人

保險費收入: (1)直接簽單保險費 NT\$16,610,770,202

(2)再保險費 NT\$466,566,395

準備金: (1)未滿期保費準備金 NT\$10,034,034,502

(2)賠款準備金 NT\$4,760,001,994

(3)特別準備金 NT\$4,354,991,361

(4)保費不足準備金 NT\$10,571,336

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.cathayholdings.com/insurance/



TOKIOMARINE
N E W A

Tokio Marine N ewa Insurance Co., Ltd.

Date of Establishment: March 1, 1999
Chairman: C. K. Chen
President: Lorentz, Ming-chun Chang
Paid-up Capital: NT\$2,990,099,000
Number of Contact Office: [5] Branch Office, [24] Liaison Office
Number of Employees: 1001
Premium Income: a. Direct Written Premium
NT\$9,184,346,874
b. Reinsurance Premium
NT\$417,846,264
Reserves: a. Unearned Premium Reserves
NT\$4,757,337,711
b. Loss Reserves
NT\$2,856,680,251
c. Special Loss Reserves
NT\$1,838,218,453
d. Reserve Deficiency
NT\$3,362,031
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.tmn ewa.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 (24) 通訊處
員工人數: 1001人
保險費收入: (1) 直接簽單保險費 NT\$9,184,346,874
(2) 再保險費 NT\$417,846,264
準備金: (1) 未滿期保費準備金 NT\$4,757,337,711
(2) 賠款準備金 NT\$2,856,680,251
(3) 特別準備金 NT\$1,838,218,453
(4) 保費不足準備金 NT\$3,362,031
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.tmn ewa.com.tw



TLG Insurance Co., Ltd.

Date of Establishment: May 8, 2006
Chairman: Stanley H. M. Hong
President: Lorentz, Ming-Chun Chang
Paid-up Capital: NT\$1,600,000,000
Number of Contact Office: [8] Branch Office, [26] Liaison Office
Number of Employees: 453
Premium Income: a. Direct Written Premium
NT\$1,823,727,280
b. Reinsurance Premium
NT\$141,343,161
Reserves: a. Unearned Premium Reserves
NT\$1,215,470,688
b. Loss Reserves
NT\$571,914,472
c. Special Loss Reserves
NT\$307,081,491
d. Reserve Deficiency
NT\$6,416,958
Address: 18F-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\$1,600,000,000
公司分支機構數: (8) 分公司 (26) 通訊處
員工人數: 453人
保險費收入: (1) 直接簽單保險費 NT\$1,823,727,280
(2) 再保險費 NT\$141,343,161
準備金: (1) 未滿期保費準備金 NT\$1,215,470,688
(2) 賠款準備金 NT\$571,914,472
(3) 特別準備金 NT\$307,081,491
(4) 保費不足準備金 NT\$6,416,958
地址: 台北市中正區許昌街17號18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: [0]Branch Office, [0]Liaison

Number of Employees: 134

Premium Income: a. Direct Written Premium
NT\$2,204,707,964
b. Reinsurance Premium
NT\$213,522,797

Reserves: a. Unearned Premium Reserves
NT\$1,085,756,014
b. Loss Reserves
NT\$966,761,237
c. Special Loss Reserves
NT\$33,055,379
d. Reserve Deficiency
NT\$8,987,497

Address: 10F, No. 8, Sec. 5, Xin Yi Road,
Xinyi Dist., Taipei, Taiwan, R.O.C.

Telephone: 886-2-8758-1800

Telefax: 886-2-2355-1888

http: //www.aceinsurance.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: (0) 分公司 (0) 通訊處

員工人數: 134人

保險費收入: (1) 直接簽單保險費 NT\$2,204,707,964

(2) 再保險費 NT\$213,522,797

準備金: (1) 未滿期保費準備金 NT\$1,085,756,014

(2) 賠款準備金 NT\$966,761,237

(3) 特別準備金 NT\$33,055,379

(4) 保費不足準備金 NT\$8,987,497

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) 2355-1888

網址: www.aceinsurance.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: [0]Branch Office, [0]Liaison Office

Number of Employees: 11

Premium Income: a. Direct Written Premium
NT\$16,191,498
b. Reinsurance Premium
NT\$8,821,123

Reserves: a. Unearned Premium Reserves
NT\$12,253,350
b. Loss Reserves
NT\$13,238,174
c. Special Loss Reserves
NT\$15,902,436
d. Reserve Deficiency
NT\$3,934

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: (0) 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\$16,191,498

(2) 再保險費 NT\$8,821,123

準備金: (1) 未滿期保費準備金 NT\$12,253,350

(2) 賠款準備金 NT\$13,238,174

(3) 特別準備金 NT\$15,902,436

(4) 保費不足準備金 NT\$3,934

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
Chairman: Nil
President: Irene Liang
Paid-up Capital: NT\$353,009,292
Number of Contact Office: [1] Branch Office, [0] Liaison Office
Number of Employees: 10
Premium Income: a. Direct Written Premium
NT\$175,572,468
b. Reinsurance Premium
NT\$70,117,789
Reserves: a. Unearned Premium Reserves
NT\$164,549,836
b. Loss Reserves
NT\$310,142,875
c. Special Loss Reserves
NT\$115,347,263
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
董事長: Nil
總經理: 梁愛雲
資本額: NT\$353,009,292
公司分支機構數: (1) 分公司 (0) 通訊處
員工人數: 10人
保險費收入: (1) 直接簽單保險費 NT\$175,572,468
(2) 再保險費 NT\$70,117,789
準備金: (1) 未滿期保費準備金 NT\$164,549,836
(2) 賠款準備金 NT\$310,142,875
(3) 特別準備金 NT\$115,347,263
(4) 保費不足準備金 NT\$0
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BNP PARIBAS CARDIF

法國巴黎產險

Cardif-Assurances Risques Divers, Taiwan Branch

Date of Establishment: Jun 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: 26
Premium Income: a. Direct Written Premium
NT\$74,157,266
b. Reinsurance Premium
NT\$3,105,496
Reserves: a. Unearned Premium Reserves
NT\$41,863,879
b. Loss Reserves
NT\$11,739,460
c. Specil Loss Reserves
NT\$63,906,593
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/rd

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: 鄭祥琨
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: 26人
保險費收入: (1) 直接簽單保險費 NT\$74,157,266
(2) 再保險費 NT\$3,105,496
準備金: (1) 未滿期保費準備金 NT\$41,863,879
(2) 賠款準備金 NT\$11,739,460
(3) 特別準備金 NT\$63,906,593
(4) 保費不足準備金 NT\$0
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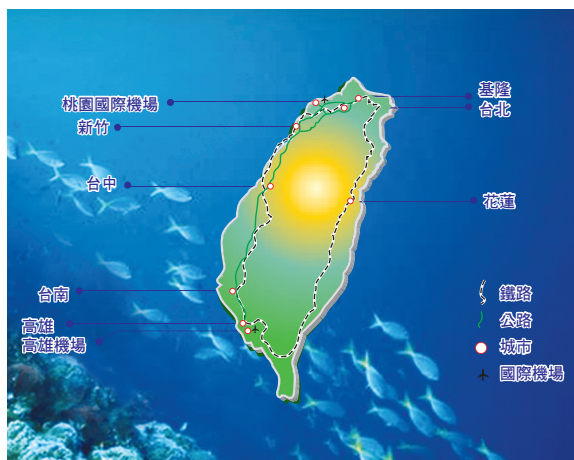
一、台灣各項指標總攬

(一) 臺灣市場概況

	2011	2012	2013
人口(百萬)	23.22	23.31	23.37
面積(平方公里)	36,000	36,000	36,000
國民生產毛額(美金十億元)	480.2	490.5	503.3
國內生產毛額(美金十億元)	466.9	475.2	489.2
國民生產毛額平均每人(美金)	20,051	20,423	20,958
進口貿易值(美金十億元)	281.61	270.47	270.07
出口貿易值(美金十億元)	308.30	301.18	305.45
經濟成長率(%)	4.04	1.26	2.19
躉售物價指數年增率(%)	4.28	-1.16	2.43
消費者物價指數年增率(%)	1.42	1.93	0.79
失業率(%)	1.48	4.24	4.18
汽車數(千輛)	7,053	7,207	7,366
機車數(千輛)	15,174	15,140	14,195
電話門號數(千門)	41,542	41,086	41,701
匯率(美金/新台幣)	29.40	29.12	29.77
利率(貨幣市場利率)	1.88	1.88	1.88

(二) 主要城市

城市名稱	人口 (百萬)	特 徵
台北	2.69	首都，政經中樞
新北	3.96	北部工商
基隆	0.37	北部主要港都
新竹	0.43	北部科學園區
台中	2.71	中部最主要都市， 距台中港五十公里
台南	1.88	南部之古都
高雄	2.78	南部主要之工商 都市亦以港都聞名
花蓮	0.33	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520,000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121.3公里，共包含11條路線，另有1條路線，全長8.5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

2013年全球經濟並未如預期般走出陰霾，整體經濟復甦的力道有限，速度緩慢，主要乃因新興經濟體表現不佳，國際經貿擴張有限，美國量化寬鬆政策即將退場，雖有日本在首相安倍『三支箭政策』的刺激下有較突出的表現，但也難以加速全球經濟的成長。

造成2013年全球經濟成長趨勢不如預期的主要原因有四，首先因為美國的財政懸崖問題未解決，尤其是在十月政府預算支出法案未能通過導致聯邦政府停擺16日，此外美國寬鬆貨幣政策的調整，使得新興市場原本經濟處於高成長的國家紛紛受到資金退潮的衝擊，第三點，雖然美日的就業市場逐漸改善，惟歐元區失業率持續惡化，成為經濟發展的障礙，第四個因素，則是2013年世界上有多個區域的政治仍處於不穩定的狀態，例如非洲、中東等許多國家。

2013年台灣經濟景氣由於民間消費受到食品安全事件影響，信心受到打擊，所幸外貿在電子產品、基本金屬、機械業等均有亮麗的表現，及民間投資在半導體業高階製程及航空業因發展廉價航空等之購機行動，使得民間消費回溫且因股市上揚引發財富效應刺激餐飲、零售等消費增加，因此2013年台灣的經濟成長率為2.19%，較原先的預期為佳。

2013年台灣貿易由於受到歐美日等國經濟景況逐漸改善，大陸的經濟成長可望延續，故有效帶動商品貿易的出口，其中電子產品之積體電路及節能需求之太陽能電池等有較大的成長，進口則以農工原料、資本投資與消費品成長較多。在與鄰近國家激烈競爭下，唯有提升我國整體產業競爭力，才是維繫台灣貿易成長動能的根本辦法。

對於2014年展望，各界普遍預期將比2013年明顯加速，因為預期負面及不確定因素已減弱，因此復甦的力道將較強勁，因此預期影響全球經濟的除了有氣候異常及中東政治局勢持續動盪外，應屬美國量化寬鬆政策退場的速度，歐洲通縮仍有疑慮，日本將提高消費稅所產生的衝擊，以及大陸及新興市場成長放緩等風險，惟全球經濟成長率將較2013年提高。

面對國際間區域經濟整合的趨勢，其中尤以美國推動的橫跨太平洋及大西洋的戰略經濟夥伴關係，而我國除了在2013年與紐西蘭及新加坡之間簽定的經濟合作協定，這些協議在質及量上均不及鄰近之韓國、新加坡等國的成果，因此如何加快自由化改革的腳步在參與區域經濟整合的進度上追趕鄰近國家，積極爭取參與籌組中的『跨太平洋夥伴協定』（TPP）與『區域全面經濟夥伴協定』（RCEP），同時加速產業結構轉型以維持我國出口競爭力，是值得高度重視的。

二、財產保險市場概況

（一）市場概況

2013年國內產物保險市場簽單保費收入連續第四年呈現正成長，簽單保費收入為新台幣1,249.04億元，較上一年度新台幣1,204.83億元成長3.67%，成長額度為新台幣44.20億餘元，除了汽車保險成長外，其餘險種如商業火災保險、貨物運輸保險、工程保險、船體保險及航空保險等，則大多呈現衰退。汽車保險主要受惠於新車銷售與任意第三人責任險費率調升，故簽單保費收入呈現明顯成長。

2013年汽車保險之簽單保費收入為新台幣644.54億元，較上一年度新台幣596.53億元成長8.05%，連續第四年呈現正成長。任意第三人責任險是汽車車主投保率最高險種之一，投保率約6成，由於連續三年合理反應賠款成本調漲費率，加上新車銷售回溫帶動下，故汽車保險簽單保費收入持續呈現成長趨勢。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51.60%，較去年度微幅上升，仍穩居各種財產保險之冠。

2013年火災保險之簽單保費收入為新台幣218.96億元，較上一年度新台幣222.23億元衰退1.47%。其中企業體商業火災保險之簽單保費收入衰退，主因係市場競爭激烈費率下滑；住宅火災及地震基本保險之簽單保費收入則與去年相近，僅有微幅成長。

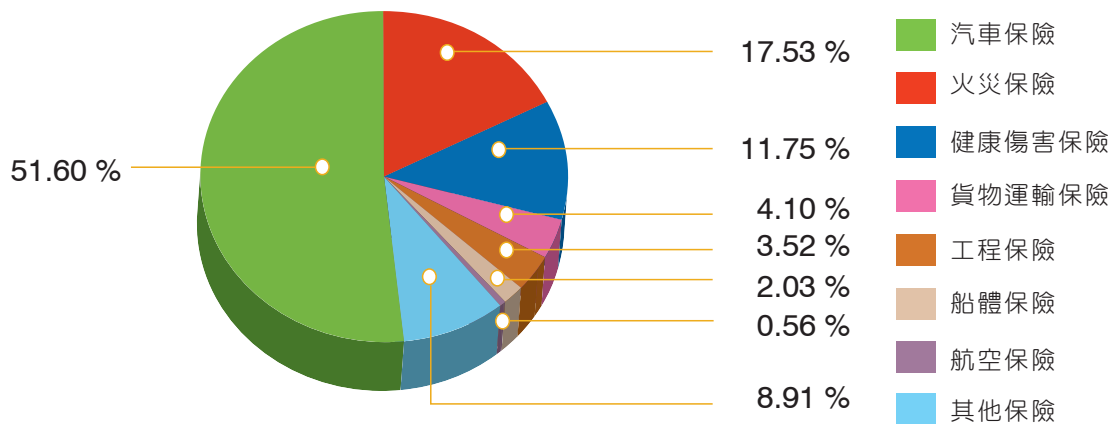
2013年傷害保險之簽單保費收入為新台幣133.54億元，較上一年度新台幣127.24億元成長4.95%，成長額度6.3億元。2013年健康保險之簽單保費收入為新台幣13.22億元，較上一年度新台幣12.29億元，呈現7.57%持續成長趨勢。

2013年貨物運輸保險之簽單保費收入為新台幣51.18億元，較上一年度新台幣56.19億元衰退8.93%，主要係因國際經濟不景氣之影響，導致全年度進出口業務量下滑。2013年船體保險(含漁船保險)之簽單保費收入為新台幣25.40億

元，較上一年度新台幣28.26億元衰退10.12%。航空保險之簽單保費收入為新台幣6.96億元，較上一年度新台幣8.36億元衰退16.74%。工程保險之簽單保費收入為新台幣44.02億元，較上一年度新台幣46.52億元衰退5.36%。

就各種財產保險之市場占有率分布情形而言，2013年汽車保險占有率為51.60%，仍居各險種之冠，其它分別為火災保險17.53%、健康傷害保險11.75%、貨物運輸保險4.10%、工程保險3.52%、船體保險（包含漁船保險）2.03%、航空保險0.56%，及其它財產保險8.91%。

2013年整體財產保險業各險種合計賠款率為49.27%，較上一年度50.52%微幅下降1.25%，主要原因係市場無重大天災或火災損失所致。



2013年國內產物保險市場總賠款支出為新台幣615.45億元，較上一年度增加1.12%，增加幅度低於簽單保費收入的成長率3.67%。另自留賠款支出為新台幣469.89億元，較上一年度增加2.66%，亦低於自留保費收入的成長率6.85%。回顧2013年各種財產保險之賠款變化情形分述於下：2013年火災保險賠款率為25.16%、汽車保險(含強制汽車責任保險)賠款率為61.20%，均較上一年度下降，而航空保險賠款率22.73%，則較上一年度45.10%明顯下滑。反觀工程保險賠款率為42.70%、貨物運輸保險賠款率為48.72%、各種意外保險(含健康傷害保險)賠款率39.07%，均高於上一年度，其中船體保險賠款率為77.86%，則較上一年度28.80%大幅上升。

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		2009	2010	2011	2012	2013
火 災 保 險	金 額	18,705	17,365	19,050	22,223	21,896
	成 長 率	-13.19	-7.16	9.70	16.66	-1.47
貨物運輸保險	金 額	5,085	5,763	5,981	5,619	5,118
	成 長 率	-20.51	13.33	3.78	-6.06	-8.93
船 體 保 險	金 額	2,552	2,721	2,791	2,826	2,540
	成 長 率	0.47	6.62	2.57	1.25	-10.12
汽 車 保 險	金 額	50,276	52,657	55,826	59,653	64,454
	成 長 率	-4.32	4.74	6.02	6.86	8.05
航 空 保 險	金 額	1,153	1,261	1,097	836	696
	成 長 率	7.11	9.37	-13.01	-23.79	-16.74
工 程 保 險	金 額	4,808	4,156	4,482	4,652	4,402
	成 長 率	8.51	-13.56	7.84	3.78	-5.36
意 外 保 險	金 額	19,141	21,883	23,806	24,675	25,799
	成 長 率	-0.26	14.33	8.79	3.65	4.55
合 計	金 額	101,859	105,806	113,033	120,483	124,904
	成 長 率	-5.45	3.88	6.83	6.59	3.67

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	2009	2010	2011	2012	2013
火 災 保 險	28.72	82.96	38.61	31.94	25.16
貨物運輸保險	55.23	44.56	40.91	47.94	48.72
船 體 保 險	121.40	47.26	101.36	28.80	77.86
汽 車 保 險	59.04	61.94	61.79	64.24	61.20
航 空 保 險	-7.32	8.64	9.45	45.10	22.73
工 程 保 險	82.75	56.34	47.69	42.24	42.70
意 外 保 險	51.82	40.75	36.15	38.89	39.07
合 計	53.77	58.83	51.29	50.52	49.27

資料來源：同表 1-1

(二) 火災保險

2013年火災保險直接簽單保費為新台幣218.96億元，比2012年新台幣222.23億元減少新台幣3.27億元，微幅衰退1.47%，主要原因是商業火險費率競爭所致。

火災保險的賠款率從2012年的31.94%下降至2013年的25.16%，主要是市場無重大天災或火災損失的緣故。

表 2：火災保險

(單位：新台幣佰萬元 / 百分比)

年 度	2009	2010	2011	2012	2013
簽 單 保 費	18,705	17,365	19,050	22,223	21,896
賠 款 率	28.72	82.96	38.61	31.94	25.16

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

2013年貨物運輸保險直接簽單保費為新台幣51.18億元，比2012年新台幣56.19億元減少新台幣5.01億元，總簽單保費減少8.93%。主要係因貨物進出口負成長，使得保費減少。至於賠款率，則由2012年47.94%，提高0.78%至2013年的48.72%。

表 3：貨物運輸保險

(單位：新台幣佰萬元 / 百分比)

年 度	2009	2010	2011	2012	2013
簽 單 保 費	5,085	5,763	5,981	5,619	5,118
賠 款 率	55.23	44.56	40.91	47.94	48.72

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

船體保險因有船隊退保，致整體保費減少，2013年船體保險簽單保費為新台幣25.40億元，比2012年新台幣28.26億元減少新台幣2.86億元。2013年商船保險賠款率95.19%，比2012年24.97%增加70.22%。另外，2013年漁船保險賠款率38.67%，比2012年39.51減少0.84%。海上船體保險平均賠款率，包括商船及漁船二者，2012年28.80%調高為2013年77.86%。

表 4：船體保險

（單位：新台幣佰萬元／百分比）

年 度	2009	2010	2011	2012	2013
簽 單 保 費	2,552	2,721	2,791	2,826	2,540
賠 款 率	121.40	47.26	101.36	28.80	77.86

備 註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心

中華民國產物保險商業同業公會

（五）汽車保險

2013年汽車保險整體保費收入為新台幣644.54億元，較前一年度成長8.05%，其中強制汽車責任保險161.11億元，較上年度成長2.60%；而任意汽車險保費收入483.43億元，較上年度大幅成長9.99%。2013年新車銷售量較前一年度上升3.4%，其中高級進口車有顯著成長，而且同業間對於第三人責任險亦進行調高保費，故整體保費仍有不錯的成長。

任意汽車險之賠款率由2012年之58.28%下降至2013年之55.05%；而強制汽車責任保險因保險金額的提高，故其賠款率仍然偏高，由2012年之80.92%小幅下降至2013年之79.63%。近幾年任意汽車險之賠款率已逐漸惡化，雖然2011年因第三人責任險保費大幅增加，短暫使賠款率稍有改善，然2012年再度上揚，而2013年由於車禍死亡人數的減少；及失竊車損失率的大幅下降，使得整體損失率亦獲得改善。

表5-1：任意汽車保險

（單位：新台幣佰萬元／百分比）

年 度	2009	2010	2011	2012	2013
簽 單 保 費	33,593	36,895	40,317	43,950	48,343
賠 款 率	58.70	60.01	56.92	58.28	55.05

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	2009	2010	2011	2012	2013
簽 單 保 費	16,683	15,763	15,509	15,703	16,111
賠 款 率	59.72	66.46	74.46	80.92	79.67

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

2013年直接簽單保費新台幣6.96億元，比2012年度新台幣8.36億元減少新台幣1.40億元，減少16.74%。直接簽單保費減少主要因無重大空難，市場費率調降所致。至於航空保險賠款率，由2012年的45.10%減少22.37%，為2013年的22.73%。

表 6：航空保險

(單位：新台幣佰萬元／百分比)

年 度	2009	2010	2011	2012	2013
簽 單 保 費	1,153	1,261	1,097	836	696
賠 款 率	-7.32	8.64	9.45	45.10	22.73

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

2013年工程保險簽單總保費收入為新台幣44.02億元，較前一年之新台幣46.52億元，保費收入減少新台幣2.50億元，減少5.36%。以2013年整體財產保險業簽單總保費收入新台幣1,249.04億元來看，其市場佔有率為3.52%，較2012年之市占率3.86%，減少0.34%。2013年工程保險總保費的減少，主要因為缺少大型工程保險業務的挹注。

2013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，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業務之保費收入佔有率低於市場整體工程險保費收入之10%。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2013年沒有保險巨災發生，賠款率由2012年之42.24%小幅上升為42.70%。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	2009	2010	2011	2012	2013
簽 單 保 費	4,808	4,156	4,482	4,652	4,402
賠 款 率	82.75	56.34	47.69	42.24	42.70

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。2013年整體意外保險及其他保險簽單保費新台幣111.23億元，較2012年的簽單保費新台幣107.22億元，成長3.74%；2013年整體意外保險及其他保險賠款率33.14%，較2012年的賠款率32.56%，增加0.58%。

其中責任保險2013年簽單保費新台幣86.01億元，較2012年的簽單保費新台幣82.50億元，成長4.25%；2013年的賠款率34.04%，較2012年的賠款率33.82%，增加0.22%。

其他財產保險2013年簽單保費新台幣15.26億元，較2012年的簽單保費新台幣14.27億元，增加6.94%；2013年的賠款率24.65%，較2012年的賠款率22.30%，增加2.35%。

保證及信用保險2013年簽單保費新台幣9.96億元，較2012年的簽單保費新台幣10.45億元，減少4.69%；2013年的賠款率38.36%，較2012年的賠款率36.55%，增加1.81%。

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	2009	2010	2011	2012	2013
簽 單 保 費	8,963	9,713	10,066	10,722	11,123
賠 款 率	57.44	41.22	28.29	32.56	33.14

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	2009	2010	2011	2012	2013
簽 單 保 費	6,023	6,566	7,513	8,250	8,601
賠 款 率	48.65	45.85	30.24	33.82	34.04

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	2009	2010	2011	2012	2013
簽 單 保 費	1,970	1,925	1,451	1,427	1,526
賠 款 率	69.99	59.96	21.76	22.30	24.65

備 註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心

中華民國產物保險商業同業公會

表 8-4：保證及信用保險

(單位：新台幣佰萬元／百分比)

年 度	2009	2010	2011	2012	2013
簽 單 保 費	969	1,221	1,101	1,045	996
賠 款 率	86.54	-13.16	23.63	36.55	38.36

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

(九) 傷害保險

傷害保險2013年簽單保費新台幣133.54億元，較2012年的簽單保費新台幣127.24億元，成長4.95%；2013年的賠款率43.66%，較2012年的賠款率44.04%，降低0.38%。

表 9：傷害保險

(單位：新台幣佰萬元／百分比)

年 度	2009	2010	2011	2012	2013
簽 單 保 費	10,178	11,309	12,671	12,724	13,354
賠 款 率	46.41	41.59	42.34	44.04	43.66

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%。2012年的簽單保費收入為新台幣12.29億元，賠款率為40.76%。2013年的簽單保費收入為新台幣13.22億元，賠款率為42.68%。

表 10：健康保險

(單位：新台幣佰萬元／百分比)

年 度	2009	2010	2011	2012	2013
簽單保費	138	860	1,069	1,229	1,322
賠款率	33.62	24.56	36.89	40.76	42.68

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

(十一) 分出至國外再保費

2013年分出至國外再保費為新台幣264.14億元，比2012年新台幣280.23億元，減少16.09億元，減少5.74%。

去年分出至國外再保費以分出至東南亞地區74.14億元為最多，佔當年度總簽單保費5.93%。

表 11：分出至國外再保費

(單位：新台幣佰萬元／百分比)

年 度	2011		2012		2013	
	分出保費	百分比	分出保費	百分比	分出保費	百分比
英 國	2,728	2.41	2,393	1.99	2,594	2.08
法 國	460	0.41	424	0.35	438	0.35
德 國	2,362	2.09	1,812	1.50	2,298	1.84
其他歐洲國家	1,524	1.35	1,925	1.60	1,369	1.10
日 本	2,070	1.83	2,190	1.82	2,070	1.66
東 南 亞 國 家	6,565	5.81	7,256	6.02	7,414	5.93
美 國	4,107	3.63	4,468	3.71	4,422	3.54
加拿大及其他 美 洲 國 家	57	0.05	106	0.09	27	0.02
澳 洲	57	0.05	47	0.04	40	0.03
其 他 地 區	3,545	3.14	7,402	6.14	5,742	4.60
總 計	23,475	20.77	28,023	23.26	26,414	21.15

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150萬元為限，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20萬元。

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升機所有、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，因遊學業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	2011	2012	2013
保險經紀人	528	259	381
保險代理人	342	217	313
保險業務員	206,706	215,795	225,842

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，自該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）財產保險精算師資格考試

財產保險精算師考試是由美國財產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，同時採用國外精算師考試認證制度（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，迄至1960年秋，政府解除新設保險公司之限制，國內產險公司除前述四家（中信局產險處併入中國產險），增設富邦產物（原名為國泰產物）、蘇黎世產物（原名華僑產物）、泰安產物、明台產物、中央產物、第一產物、國華產物、友聯產物、新光產物、華南產物等10家，1993年至1999年又增設國泰世紀產物（原名東泰產物）、統一安聯產物、新安產物等三家。

2002年10月11日友聯產物保險公司購併中國航聯產物保險公司，2004年8月日本千禧亞洲保險集團購入統一安聯產物保險公司所有股權，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保產物保險公司，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、副理事長，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	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
12. 保險學報	中華民國保險學會

(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	金融監督管理委員會	月 刊

八、重大事記

(一) 2013年3月1日 調降強制機車責任保險費率

金融監督管理委員會根據財團法人保險事業發展中心精算結果，今年度強制汽車責任險費率本應調升26.1%，但考量強制汽車責任險之特別準備金餘額尚足，為減少國人保費支出負擔，將以該保險特別準備金餘額來支應並補足缺口，因此經過綜合評估後，汽車強制險總保費維持不變，機車強制險一年期與兩年期之總保費，則予以調降1.3%，保險費調降金額從10至15元不等。

(二) 2013年4月26日 商業火災保險巨大保額業務非天災費率納入自律

企業財產保險中包含天災險及非天災險保費，自2011年7月1日起，商業火災保險中之天災保費必須依據保險發展中心所發布之模型計算，因此費率大致穩定。惟因市場費率競爭，非天災險部分費率常有過低之狀況，故應主管機關要求將非天災險保費納入自律以合理反應風險對價。

(三) 2013年7月1日 保險業資本適足率揭露等級提升至5級

資本適足率為檢視保險公司清償能力的重要指標，為了進一步提高保險業的財務透明度，保險業資本適足率的揭露等級將由3級提升至5級。自2013年7月1日起，保險業資本適足率的揭露等級由3等級細分至5等級，並自申報2013年上半年度資本適足率時，併同將2012年度資本適足率由3等級細分至5等級，依序為300%以上、250%至300%、200%至250%、150%至200%、150%以下，並應加列「資本適足率係監理保險公司清償能力之多種衡量指標之一，尚非保險公司財務健全與否之唯一指標」，以避免社會大眾將資本適足率作為衡量保險公司財務健全與否的唯一指標。

(四) 2013年11月7日 金融監督管理委員會修正「保險業招攬及核保理賠辦法」部分條文

基於道德危險考量，金融監督管理委員會於2013年11月頒布修正「保險業招攬及核保理賠辦法」部分條文，加強對保險銷售程序上之管理，同時明定保險業內部之業務招攬與核保處理制度及程序並規定同時具有核保及理賠人員資格者，僅得擇一擔任。保險業理賠人員不得對其三年內核保簽署之案件執行理賠審核或簽署業務。保險業核保或理賠人員不得對其招攬之案件執行核保或理賠審核或簽署業務。

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 (新台幣)
1	2013.03.25	商業火災保險	紙杯工廠	彰化	火災	約8億餘元
2	2013.05.27	商業火災保險	銅箔工廠	雲林	火災	約2億餘元
3	2013.07.10	貨物運輸保險	貨 物	葉門南方	沉船	約2億餘元
4	2013.08.06	商業火災保險	化工廠	桃園	火災	約2億餘元
5	2013.08.17	商業火災保險	金屬工廠	彰化	火災	約1億餘元
6	2013.09.26	船體保險	各種形式	印度	沉船	約2億餘元
7	2013.12.14	商業火災保險	倉 庫	桃園	火災	約2億餘元

十、外國財產保險業在台聯絡處所

編號	公司名稱	負責人	地 址	電話 / 傳真
1	日商東京海上日動火災保險（股）公司台北聯絡處	藤田桂子	台北市南京東路3段130號13樓之1	02-87720029 02-87720019
2	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 02-27725456
3	日商佳朋產物保險（股）公司台北聯絡處	橫內大祐	台北市松江路146號10樓C室	02-25622236 02-25367107
4	日商愛和誼產物保險（股）公司台北聯絡處	加藤直樹	台北市基隆路1段333號22樓2212室	02-27576300 02-27576095

十一、外國再保險業在台聯絡處所

編號	公司名稱	負責人	地 址	電話 / 傳真
1	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 02-87707735
2	德商慕尼黑再保險股份有限公司台北聯絡處	李振國	台北市松仁路32號8樓之1	02-27222708 02-27222710
3	日商東亞再保險股份有限公司台北聯絡處	吳信民	台北市民生東路3段128號4樓之2	02-27151015 02-27151628
4	新加坡商亞洲資本再保險有限公司台北聯絡處	李人安	台北市基隆路1段333號32樓3204室	02-27579622 02-27576928
5	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 02-27130613

十二、外國再保險業在台分公司

編號	公司名稱	負責人	地 址	電話/傳真
1	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樓之1	02-87331179 02-27330110
2	英屬百慕達商美國再保險股份有限公司台灣分公司	劉禧寧	台北市基隆路1段333號20樓2008室	02-87892217 02-87896018

十三、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	李佩芬	台北市復興北路170號11樓	02-27153117 02-27181168
2	匯豐保險經紀人股份有限公司	王金生	新北市板橋區文化路2段293號5樓	02-66317410 02-82517711
3	萬達保險經紀人股份有限公司	沙昌達	台北市中正區忠孝東路1段112號5樓	02-23939788 02-23915955
4	信成保險經紀人股份有限公司	施嘉禮	台北市中山區南京東路3段219號5樓	02-27187118 02-25445000 02-27163938
5	怡安班陶氏保險經紀人股份有限公司	賴麗敏	台北市大安區仁愛路3段136號9樓	02-23252221 02-23252278
6	富理保險經紀人有限公司	黃尚龍	台中市西屯區長安路二段71巷33弄6號	02-2598-6700 02-8192-6873
7	有朋保險經紀人股份有限公司	劉文光	台北市中山區長安東路1段18號11樓	02-25621628 02-25627018
8	美商達信保險經紀人股份有限公司台灣分公司	毛卓人	台北市中山區民權東路3段2號3樓	02-25189998 02-25182188 02-25180388
9	怡和保險經紀人股份有限公司	陳宗欽	台北市中正區新生南路1段50號13樓	02-23561155 02-23932233
10	利德保險經紀人股份有限公司	孫荊瑋	台北市松山區八德路3段32號7樓	02-25785500 02-25786611
11	永漢保險經紀人股份有限公司	張基昌	台北市大安區敦化南路2段76號20樓	02-27028889 02-27085567
12	豐林保險經紀人有限公司	江朝峯	台北市松山區南京東路4段93號5樓	02-2514-0689 02-2514-0714

編號	公司名稱	負責人	地 址	電話/傳真
13	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 02-89236805
14	信利保險經紀人股份有限公司	黃 範	台北市信義區忠孝東路5段508號11樓	02-27260031 02-27260186 02-87850266
15	財聖國際保險經紀人股份有限公司	林美雲	台北市松山區敦化北路201之30號12樓	02-27170926 02-27137275
16	偉信保險經紀人有限公司	張育宏	台北市中山區民權東路3段181號3樓	02-25457900 02-25457048
17	信誼菁英保險經紀人股份有限公司	黃志良	台北市內湖區內湖路1段308號12樓之2	02-77212988 02-77212866
18	大華聯合保險經紀人有限公司	杜劍虹	台北市中正區忠孝東路2段116號3樓	02-33225228 02-23935998
19	美商佳達再保險經紀人股份有限公司台灣分公司	蔡明憲	台北市中山區民權東路3段2號4樓	02-25023118 02-25022718 02-25171812 02-25071816
20	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	台北市信義區信義路5段7號27樓之1	02-81010577 02-81010799
21	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	台北市大安區敦化南路2段56號2樓之2	02-37073500 02-37073506
22	香港商萬信保險經紀人股份有限公司台灣分公司	戴立維	台北市中正區忠孝東路1段112號5樓	02-23935131 02-23935191
23	香港商高誠保險經紀人有限公司台灣分公司	潘人慈	台北市中山區林森北路577號9樓之1	02-25966516 02-25967112
24	瑞信保險經紀人股份有限公司	柯富彬	台北市松山區南京東路4段186號13樓之7	02-25773311 02-25772548
25	理威保險經紀人有限公司	陳威宇	台北市中山區南京東路2段206號14樓	02-25000379 02-25000539
26	英商吳德保險經紀人股份有限公司	歐丁銘	台北市中正區衡陽路51號11樓之1	02-23131188 02-23131187
27	和世通國際保險經紀人股份有限公司	符振湘	台北市大安區敦化南路2段59號8樓之1	02-27556656 02-27049850
28	聯聿保險經紀人(股)公司	黃裕宜	臺北市大安區仁愛路4段376號12樓	02-2702-2712 02-2702-2780
29	韋萊保險經紀人(股)公司	高 銳	台北市中山區中山北路二段129號3樓	02-25603000 02-25314520

編號	公司名稱	負責人	地 址	電話/傳真
30	新加坡商泛立昇保險經紀人有限公司台灣分公司	林鴻源	台北市松山區南京東路4段197號9樓之3	02-87706618 02-8770-6608
31	立萬保險經紀人(股)公司	武冲霄	台北市中山區中山北路三段31號9樓	02-25978585 02-25978586
32	晶華保險經紀人(股)公司	高學年	台北市中山區復興北路2號7樓之13, 14	02-87722277 02-87722748
33	信德仕保險經紀人有限公司	胡凱欣	台北市大安區忠孝東路4段216巷19弄4號1樓	02-27787216 02-27787219
34	方基保險經紀人(股)公司	陳宗欽	台北市中正區新生南路一段50號13樓之1	02-23561155 02-2393-2233
35	亞太高威保險經紀人(股)公司	汪尚岱	台北市大安區敦化南路2段77號9樓之1	02-27550011 02-27550022
36	佳朋產物保險經紀人(股)公司	中村惠司	台北市中山區松江路146號10樓	02-25413768 02-25622134
37	禮勤保險經紀人(股)公司	李崇憲	台北市松山區民權東路3段144號6樓之3	02-7706-5080 02-7706-5090
38	彰銀保險經紀人(股)公司	黃漢青	台北市中山區中山北路二段57號6樓	02-2536-2951 -02-2571-6907
39	香港商亞亨保險經紀人(股)公司	梁寶雲	台北市大安區忠孝東路4段285號5樓	02-6639-8035 02-6639-8037

十四、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	桂先農 梁正德	台北市南海路3號6樓	02-23972227 02-23517508
2	財團法人汽車交通事故特別補償基金	黃天牧 高福源	台北市信義路5段150巷2號18樓	02-87898897 02-87896061
3	財團法人住宅地震保險基金	陳明仁 張萬里	台北市濟南路2段39號5樓	02-23963000 02-23923929
4	中華民國產物保險商業同業公會	戴英祥 沙克興	台北市南京東路2段125號13樓	02-25071566 02-25178069
5	中華民國人壽保險商業同業公會	許舒博 洪燦楠	台北市松江路152號5樓	02-25612144 02-25613774
6	中華民國產物保險核保學會	陳燦煌 黃益堂	台北市南京東路2段125號13樓	02-25065941 02-25075245
7	財團法人保險犯罪防制中心	賴清祺	台北市南海路1號4樓402室	02-23961299 02-23963299

8	財團法人工程保險協進會	詹文全 王松吉	台北市忠孝西路1段39號10樓前座	02-23820051 02-23884720
9	中華民國核能保險聯合會	林瑞雲 陳 瑞	台北市南京東路2段88號15樓	02-25514235 02-25611176
10	中華民國風險管理學會	張士傑 吳及揚	台北市民權東路3段181號3樓	02-27160039 02-25457049
11	中華民國精算學會	陳汝亮 張擎宇	台北市南昌路2段216號10樓之1	02-23649168 02-33652283
12	中華民國人壽保險管理學會	鄭濟世 陳世義	台北市忠孝西路1段66號18樓	02-23751594 02-23117332
13	中華民國保險學會	戴英祥 沙克興	台北市南京東路2段125號13樓	02-25071566 02-25178069
14	財團法人保險安定基金	朱雲鵬 蔡 康	台北市忠孝東路2段123號9樓	02-23957088 02-23957068
15	中華民國保險代理人商業同業公會	許文通 宋思潔	台北市松江路158號6樓之4	02-25421888 02-25638042
16	中華民國保險經紀人商業同業公會	李傳皓 楊建漢	台北市錦州街46號6樓	02-66181188 02-66195666
17	中華民國保險經紀人協會	王信力 丁迪嘉	台北市林森北路85巷58號3樓之2	02-25642809 02-25642814
18	中華民國保險經紀人公會	曹振華 洪叔生	台北市南港路2段147號6樓	02-27833807 02-27839610
19	台北市公證商業同業公會	游秋萍 高瑋玲	台北市復興北路60號7樓	02-27519530 02-27528480
20	高雄市公證商業同業公會	陳博文 林寶華	高雄市前鎮區一心二路119號8F-5 (A室)	07-3347352 07-3347471
21	中華保險服務協會	陳 瑞 陳文勇	台北市忠孝西路1段41號12樓之7	02-23890580 02-23890581

十五、再保險業

編號	單位名稱	負責人	地 址	電話/傳真
1	中央再保險股份有限公司	楊誠對 莊忠蒼	台北市南京東路2段53號12樓	02-25115211 02-25235350