

# 中華民國 產物保險概況 2017 FACT BOOK

NON-LIFE INSURANCE BUSINESS IN TAIWAN



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## **GENERAL INFORMATION**

	2015	2016	2017
Population(million)	23.49	23.53	23.57
Area (sq. km)	36,197	36,197	36,197
GNP (US\$ billion)	539.3	529.6	573.2
GDP (US\$ billion)	523.5	561.3	573.2
GNP per Capita (US\$)	22,989	23,409	24,936
Value of Imports (US\$ billion)	281.04	230.88	259.27
Value of Exports (US\$ billion)	285.34	280.39	317.25
Real Economic Growth Rate (%)	0.75	1.35	2.86
Annual Changes in Wholesale Price Index (%)	-8.84	-2.97	0.9
Annual Changes in Consumer Price Index (%)	-0.31	1.65	0.62
Unemployment Ratio (%)	3.78	3.92	3.76
Motor Vehicles (thousand)	7,739	7,842	7,948
Motorcycles (thousand)	13,662	13,668	13,755
Mobile Phone (thousand)	29,369	28,891	28,656
Exchange Rates US\$/NT\$	33.07	31.11	30.44
Annual Interest Rates (Money Market Rate)(%)	1.63	1.37	1.37

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 of Mainland China by the Taiwan Straits.

The island measures 377 km long and 142 km wide at its widest points.



## 2. Major Cities

City Name	Population (million)	Noted For
Taipei	2.69 million	Political/Economic center. Capital City
New Taipei	3.97 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	2.76 million	Largest central city with Taichung Port some 50 km west of the city
Tainan	1.88 million	Southern city with historic relics
Kaohsiung	2.77 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 majority of the ancestors of Taiwan people originated from mainland China and settled here mainly during the 17<sup>th</sup> and 18<sup>th</sup> 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 to senior high school. Japanese is the second most commonly used foreign language.

## 6. Education

A twelve-year basic education curricula, from elementary school to senior high school, is available nationwide. The enrollment rate of eligible students is 99.9%. After graduation from senior high school, around 200 thousand students enter into more than one hundred universities, colleges and academies in Taiwan each year to continue higher education.

## 7. Transportation

### (1) International Airports:

Taoyuan International Airport is in the north, around 40 km southwest of Taipei. Taipei Songshan airport and Kaohsiung XiaoGang airport serve as both international and domestic airports.

### (2) Domestic Airports:

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

### (3) North-South Freeways:

The First Sun Yat-Sen Freeway was completed in 1978 linking Keelung and Kaohsiung (a distance of 374.3 km). The Second Freeway was completed in 2003, beginning from Keelung and ending near LinBian, Pingtung, (a distance of 431.5 Km).

### (4) Railway:

Taiwan's railway network totals a distance of 2,495 km, circling the entire island. Local as well as express trains serve travelers.

### (5) High Speed Rail:

The high-speed rail (HSR) was constructed by adopting the Build-Operate Transfer (BOT) way. The construction work on the high-speed rail system started on March 27, 2000.

The HSR, which starts from the Taipei Main Station and ends at ZuoYing Station of Kaohsiung totaling 345 km long with 11 stations along the line, was completed and started to operate from January 5, 2007. The HSR reduces the travel time between northern and southern Taiwan to around 90 minutes.

### (6) Highway Network:

A total of 43,376 km of roads connect the major cities and all the towns islandwide.

### (7) Mass Rapid Transit:

Taipei's Metropolitan Area MRT System network totals a distance of 131.10 km and the system is comprised of 5 lines. Kaohsiung's Metropolitan Area MRT system started its operation from January 2008 and the completed system will comprise 2 lines running 51.4 km.

### (8) Harbors:

Kaohsiung Harbor is now the world's thirteenth largest harbor for container cargo. Keelung Harbor is the second largest harbor in Taiwan and its service has played a

vital role in international trade for Taipei and the northern Taiwan. Other major harbors are Taichung Harbor (central west coast), Hualien Harbor and Suao Harbor (east coast).

## 8. Economic Review

The global economic performance in 2017 was witnessed a remarkable recovery. The main reason was that the uncertainties in the political and economic fields of major countries have not yet emerged. The most important reason for this was that the rebound in international oil prices has brought about a turnaround in the economy. In addition, the strong recovery of the U.S. economy has been driven by the strong domestic demand. The European economy has shown unexpected growth. The China's economy has also shown extraordinary growth. The Japan's economic recovery since the financial crisis was the most lasting recovery.

The United States is the largest economy in the world. Private investment in the United States was growth in 2017 and domestic demand was increased. As a result, the transnational value supply chain continued to operate and the international economic climate became active. In Europe, including the EU or the euro zone got out of their past two years deflationary dilemma; In China, the consolidation of central government power after the 19th National Congress of the ruling party of China, the economic policy became clearer; Japan's economic recovery was attributed to the fixed investment and export increases and will maintain an accommodative monetary policy in the short term. The Abe's third arrow, growth strategy, is expected to consistently reform the economic structure of Japan with high standards and high-quality requirements.

In 2017, the performance of Taiwan's economy was exceeded the expectation mainly due to the positive growth of export. The demand for communication products including components and parts were obviously contributing to exports. In addition, the global economic recovery and business investment, resulted in the increase of the demand for various equipment-related products. As a result, the export of equipment products such as communication products, electronic products, machinery and optics was performed better than expected. Besides, the rise in the stock market and the NT dollar led to consumer confidence and made Taiwan's economy perform well. In 2017, Taiwan's economic growth rate was 2.86%, which is better than the previous year.

Looking forward to 2018, the global economy is generally expected to continue to grow. The economy of the United States is still expected to show a steady performance. However, the recovery of the economy in the euro zone is limited, it needs to depend on the performance of major economies such as Germany and France to control the



uncertainties. The economy in the China will be further slowed down due to the structural issue, but there will not be a sharp decline yet. In Japan, its economy is also likely to slightly recover this year.

The growth rate of Taiwan's economy in 2018 is expected to be roughly same as previous year. The speed of domestic investment in semiconductor will be accelerated, private investment will continue to expand, government public construction will continue to be promoted and public-owned investment will increase. Coupled with the expected salary increase is expected to boost consumer spending. However, it still needs to pay attention to the speed of contraction of the U.S. monetary policy and its tax relief and financial incentives to stimulate the U.S. investment or capital movements led to the results, as well as the Europe's separatism and geopolitical tensions will impact Taiwan's economic performance.

## ***MARKET CONDITIONS***

### **1. The Market in General**

The direct written premium income of Taiwan non-life insurance industry revealed a continuous growth in 2017. The total premium income grew by 7.36% to NT\$156,711 million, marking a historical high again. The market growth was mainly contributed by motor insurance, fire insurance, engineering insurance and casualty insurance.

The total premium income generated by motor insurance in 2017 reached NT\$85,950 million, increased by 7.31% compared to NT\$80,092 million in the previous year. There were 2 major reasons contributing to the mentioned growth. First, because of increasing premium rate of voluntary third party motor liability insurance, the premium of voluntary motor liability could still revealed 12.4% growth. Second, the higher weight of imported high-value cars helped to increase the average premium per policy. Therefore, the own damage insurance (including theft coverage) still enjoyed 4.8% of premium growth. Combined with the above 2 reasons, the premium income of motor insurance was increased by more than 5.8 billion. As a result, motor insurance business line accounted for 54.84% of the overall non-life insurance market in premium volume and still remained the highest weight among all business lines.

The total premium income for fire insurance in 2017 was NT\$25,293 million, increased by 9.85% compared to NT\$23,025 million in the previous year, mainly resulted from the

stability of premium rate by strong regulation and market discipline. In addition, the reinsurance rate was also increased because of US hurricane losses.

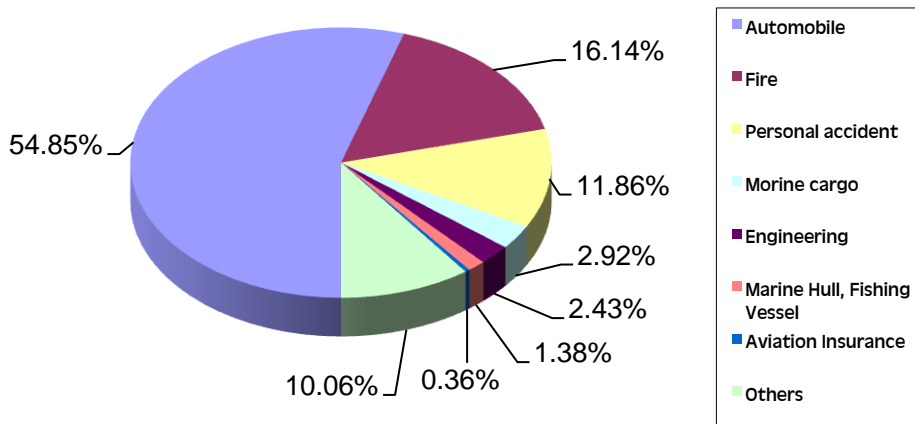
The premium income of personal accident insurance in 2017 reached NT\$16,466 million, which grew NT\$1,050 million over the previous year with a positive growth of 6.81%. The premium income of health insurance grew from NT\$1,848 million in 2016 to NT\$2,122 million in 2017 with 14.82% growth. Although local regulators had approved to sell 3-year term accident and health insurance, the sales volume only showed a modest growth.

The premium income of marine cargo insurance in 2017 was NT\$4,583 million, which revealed an increase of 1.98% to NT\$4,494 million in the previous year, which was the first growth over the past 5 years. This growth was mainly contributed by improving import and export volume and the market discipline to maintain a reasonable premium rate such as STP program. The premium income of marine hull and fishing vessel insurance summed up to NT\$2,159 million, which decreased by 8.48% compared to NT\$2,359 million in the previous year. The premium income of aviation insurance was NT\$561 million, which also decreased by 30.91% compared to NT\$812 million in the previous year.

The premium income of engineering insurance was NT\$3,817 million, which increased by 9.30%. After the occurrence of dust explosion accident in 2015, the importance of public liability insurance has attracted more public attention. Therefore, the local government regulated the appropriate rates and increased the statutory minimum sum insured of public liability insurance. As a result, there was a continuous growth in liability premium income.

In regard of the market portfolio in 2017 by classes of non-life insurance business, motor insurance still accounted a major share of 54.85% of total premium income, and the remaining were distributed to fire insurance 16.14%, personal accident and health insurance 11.86%, marine cargo insurance 2.92%, engineering insurance 2.43%, marine hull and fishing vessel insurance 1.38%, aviation insurance 0.36%, and other property insurance 10.06%.





The average loss ratio of the non-life insurance industry increased from 53.81% in 2016 to 56.40% in 2017, obviously increase by 2.59%. This increase of loss ratio was mainly attributed by the paid claim of 206 South Taiwan Earthquake and 2 major typhoon losses occurred in the previous year.

The gross loss amount of Taiwan non-life insurance industry in 2017 was NT\$88,392 million with an increase of 12.54%, which was much higher than the 7.36% growth of the direct written premium income, mainly due to the earthquake and typhoon paid losses in the previous year. The changes of average loss ratio in respect of various classes of non-life insurance in 2017 are shown hereinafter individual Motor loss ratio (including compulsory liability insurance) was increased from 58.54% in 2016 to 60.58% in 2017. The loss ratios of fire, marine cargo, casualty (including A&H) and aviation were increased to 62.40%, 59.37%, 39.89%, 16.79% in 2017 respectively. The loss ratios of engineering and marine hull insurance (including fishing vessel) were decreased to 45.26% and 105.86% respectively.

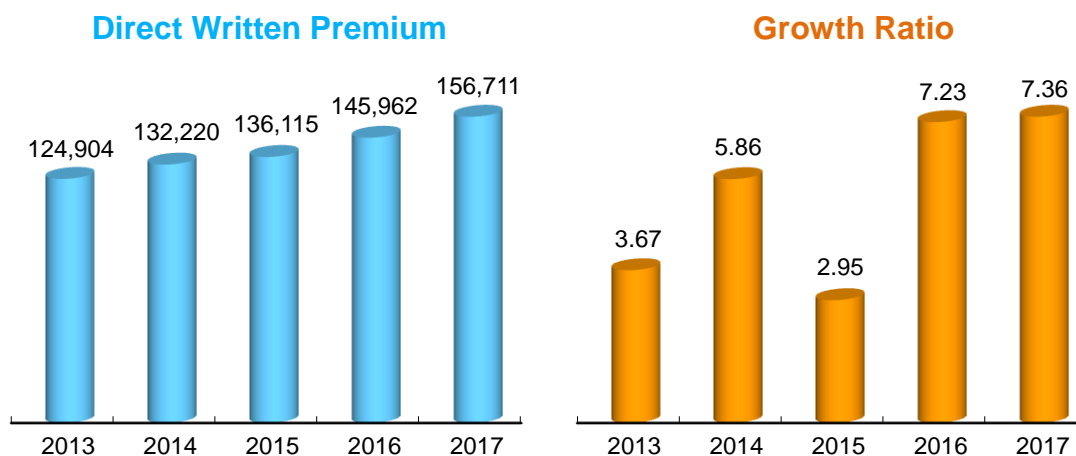
**Table 1-1: Direct Written Premium Incomes & Growth Ratio**

(in million NT\$ & %)

Year		2013	2014	2015	2016	2017
Fire	Premium Incomes	21,896	22,697	21,801	23,025	25,293
	Growth Ratio	-1.47	3.65	-3.94	5.61	9.85
Marine Cargo	Premium Incomes	5,118	4,983	4,733	4,494	4,583
	Growth Ratio	-8.93	-2.64	-5.00	-5.04	1.98
Marine Hull	Premium Incomes	2,540	2,372	2,504	2,359	2,159
	Growth Ratio	-10.12	-6.59	5.59	-5.82	-8.48
Automobile	Premium Incomes	64,454	70,197	73,348	80,092	85,950
	Growth Ratio	8.05	8.91	4.49	9.19	7.31
Aviation	Premium Incomes	696	811	960	812	561
	Growth Ratio	-16.74	16.48	18.5	-15.48	-30.91
Engineering	Premium Incomes	4,402	3,922	3,458	3,492	3,817
	Growth Ratio	-5.36	-10.91	-11.81	0.97	9.30
Miscellaneous Casualty	Premium Incomes	25,799	27,239	29,311	31,686	34,344
	Growth Ratio	4.55	5.58	7.61	8.10	8.39
Total	Premium Incomes	124,904	132,220	136,115	145,962	156,711
	Growth Ratio	3.67	5.86	2.95	7.23	7.36

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.



**Table 1-2: Loss Ratio**

(in %)

Year	2013	2014	2015	2016	2017
Fire	25.16	19.01	20.36	55.73	62.40
Marine Cargo	48.72	50.45	45.91	53.42	59.37
Marine Hull	77.86	108.85	146.42	108.55	105.86
Automobile	61.20	60.08	59.85	58.54	60.58
Aviation	22.73	80.28	95.80	13.42	16.79
Engineering	42.70	49.78	42.81	49.96	45.26
Miscellaneous Casualty	39.07	39.30	39.58	37.90	39.89
Total	49.27	49.08	50.09	53.81	56.40

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.



## 2. Fire Insurance

Direct written premium for fire insurance in 2017 was NT\$25,293 million, increased by 9.85% compared to NT\$23,025 million in 2016.

The loss ratio for fire insurance increased from 55.73% in 2016 to 62.40% in 2017 due to several major fire losses.

**Table 2: Fire Insurance**

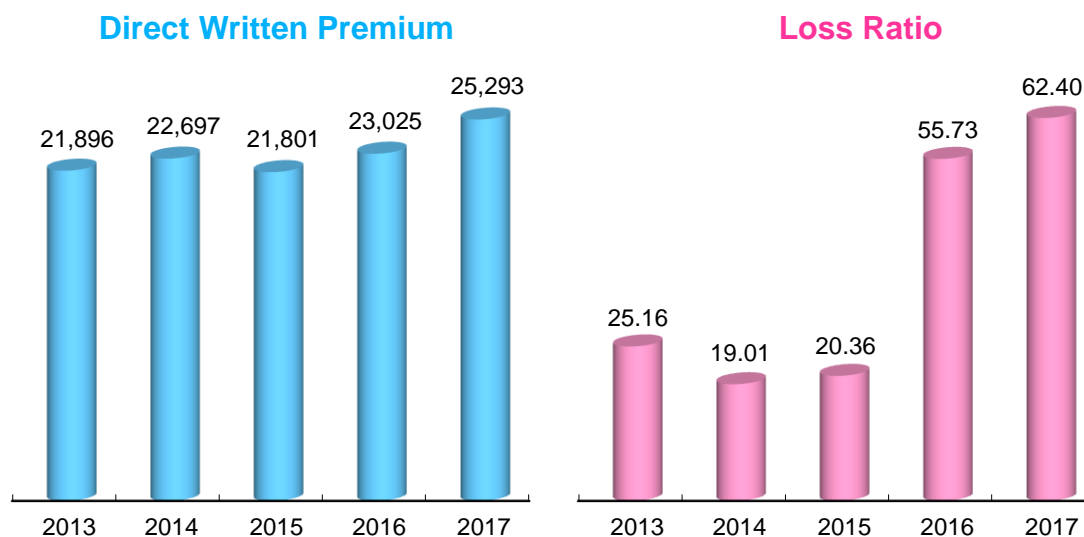
(in million NT\$ & %)

Year	2013	2014	2015	2016	2017
Direct Written Premium	21,896	22,697	21,801	23,025	25,293
Loss Ratio	25.16	19.01	20.36	55.73	62.40

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

Sources: Taiwan Insurance Institute.

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



### 3. Marine Cargo Insurance

Direct written premium for marine cargo insurance in 2017 was NT\$4,583 million, which was NT\$89 million higher than the NT\$4,494 million in 2016. The total written premium increased by 1.98%.

The increase in the marine cargo written premium was a result of the increasing import and export volume. As to the loss ratio of marine cargo insurance, it increased by 5.95% from 53.42% in 2016 to 59.37% in 2017.

**Table 3: Marine Cargo Insurance**

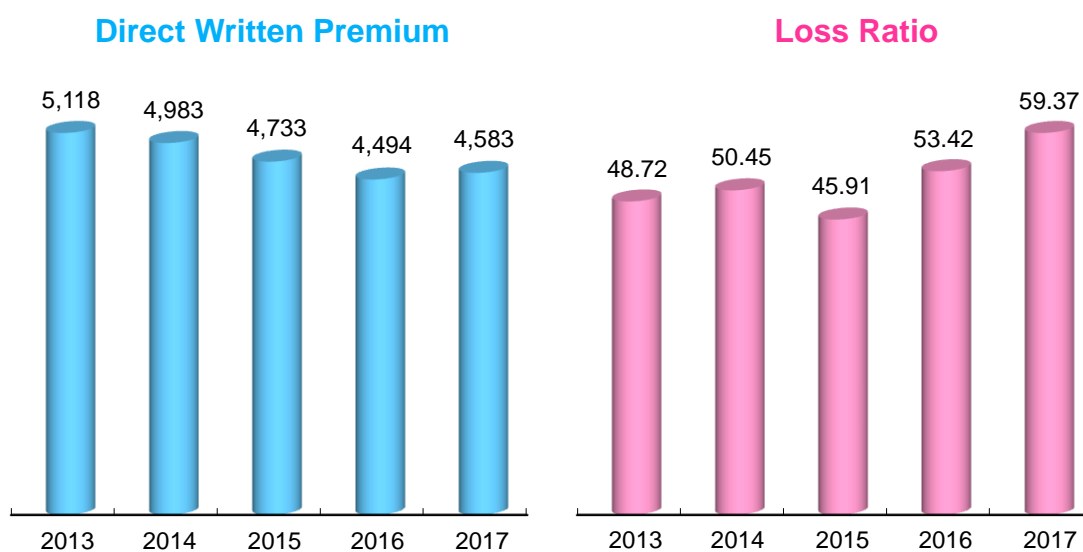
(in million NT\$ & %)

Year	2013	2014	2015	2016	2017
Direct Written Premium	5,118	4,983	4,733	4,494	4,583
Loss Ratio	48.72	50.45	45.91	53.42	59.37

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

Sources: Taiwan Insurance Institute.

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



## 4. Marine Hull Insurance

The total written premium for marine hull insurance decreased by NT\$200 million from NT\$2,359 million in 2016 to NT\$2,159 million in 2017 due to the declining premium rates.

The loss ratio for ocean hull increased to 67.27% in 2017, a decrease of 42.02% in comparison with 109.29% in 2016. Incidentally, the loss ratio for fishing vessels increased by 51.96% from 107.43% in 2016 to 159.39% in 2017.

The average loss ratio for marine hull insurance, including ocean hull and fishing vessels, decreased from 108.55% in 2016 to 105.86% in 2017.

**Table 4: Marine Hull Insurance**

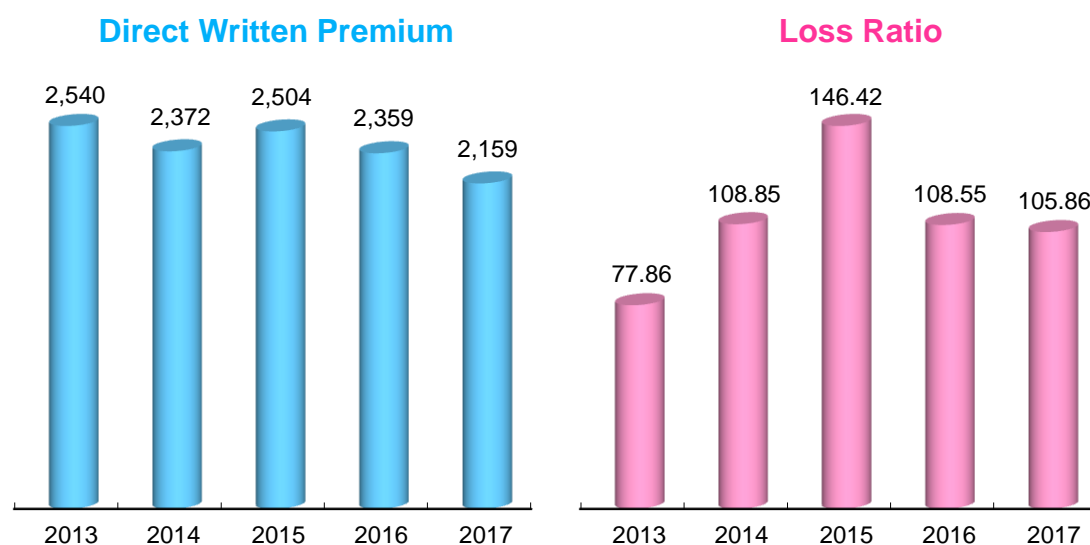
(in million NT\$ & %)

Year	2013	2014	2015	2016	2017
Direct Written Premium	2,540	2,372	2,504	2,359	2,159
Loss Ratio	77.86	108.85	146.42	108.55	105.86

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

Sources: Taiwan Insurance Institute.

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





## 5. Automobile Insurance

The total premium written in 2017 was NT\$85,951 million, showing a significant growth of 7.31% compared to NT\$80,092 million in 2016. The increase of automobile insurance written premium in 2017 was mainly due to both the growth of valuable imported 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\$68,356 million in 2017, which was a substantial increase of 8.42%. The direct written premium of compulsory automobile liability insurance in 2017 was NT\$17,595 million, which slightly increased by 3.24% compared to NT\$17,043 million in the previous year.

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

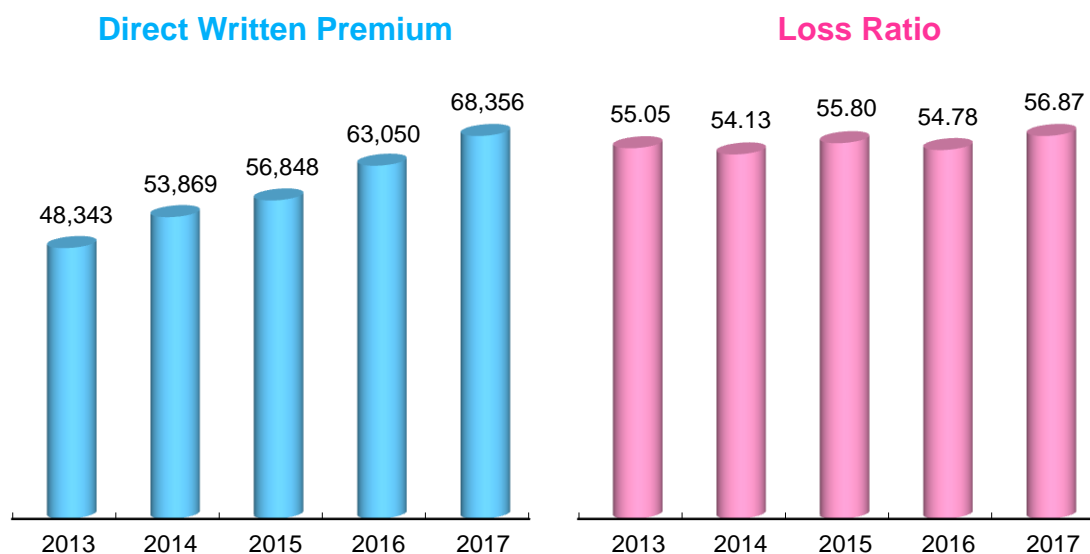
(in million NT\$ & %)

Year	2013	2014	2015	2016	2017
Direct Written Premium	48,343	53,869	56,848	63,050	68,356
Loss Ratio	55.05	54.13	55.80	54.78	56.87

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

Sources: Taiwan Insurance Institute.

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



The loss ratio for voluntary automobile insurance increased by 2.09% from 54.78% in 2016 to 56.87% in 2017, the loss ratio for compulsory automobile insurance increased by 2.58% from 72.44% in 2016 to 75.02% in 2017.

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

(in million NT\$ & %)

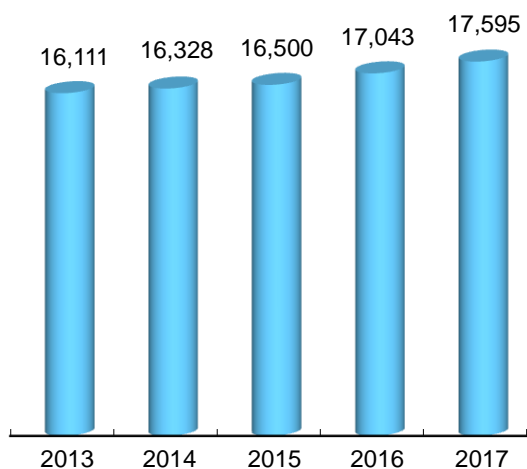
Year	2013	2014	2015	2016	2017
Direct Written Premium	16,111	16,328	16,500	17,043	17,595
Loss Ratio	79.67	79.72	73.81	72.44	75.02

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

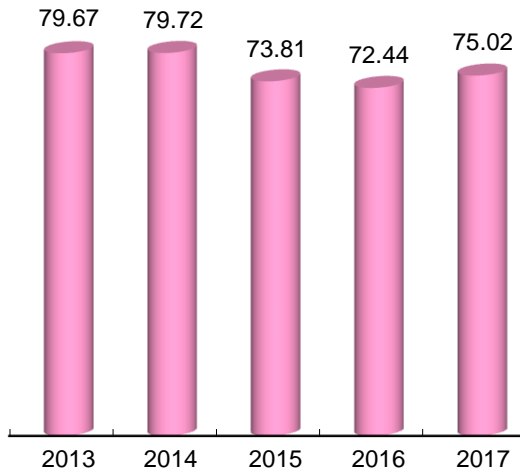
Sources: Taiwan Insurance Institute.

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

**Direct Written Premium**



**Loss Ratio**



## 6. Aviation Insurance

The direct written premium reached NT\$561 million in 2017, which was NT\$251 million or 30.91% lower than the direct premium of 812 million in 2016. The decrease of direct written premium was mainly attributed to stop business of a local aviation company.

As for the loss ratio of the aviation insurance, it increased by 3.37% from 13.42% in 2016 to 16.79% in 2017.

**Table 6: Aviation Insurance**

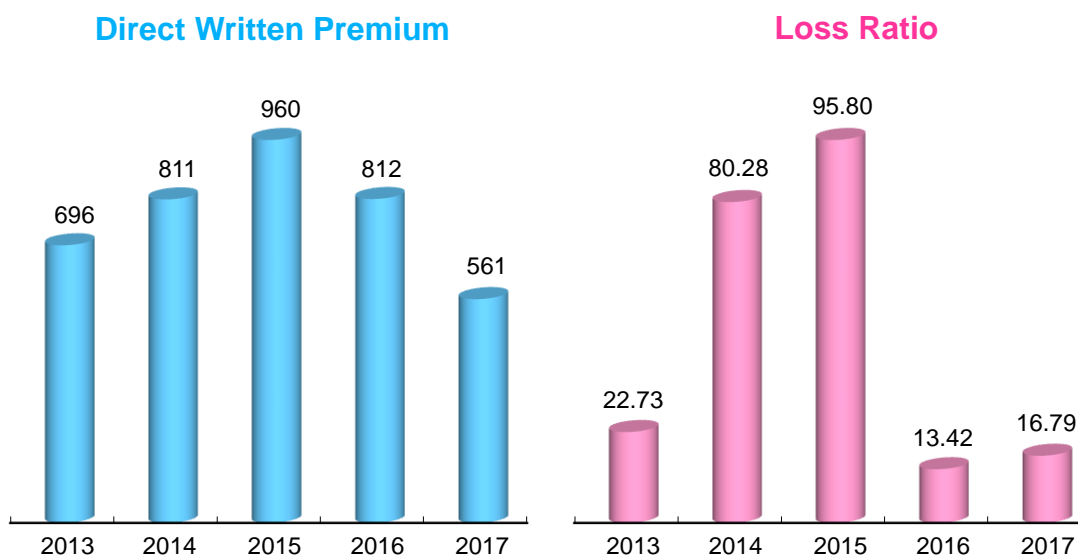
(in million NT\$ & %)

Year	2013	2014	2015	2016	2017
Direct Written Premium	696	811	960	812	561
Loss Ratio	22.73	80.28	95.80	13.42	16.79

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

Sources: Taiwan Insurance Institute.

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



## 7. Engineering Insurance

In 2017, the total premium income of engineering insurance reached NT\$3,817 million, increased by NT\$325 million or 9.30% from the previous year's premium NT\$3,492 million. Its market share was 2.43% of the entire insurance premium income of NT\$156,711 million in 2017, an increase of 0.04% in comparison with the previous year's market share of 2.39%.

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 be helpful for not only increasing the premium income continuously but also normalizing the market structure of engineering insurance.

The loss ratio of the engineering insurance decreased from 49.96% in 2016 to 45.26% in 2017.

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\$ & %)

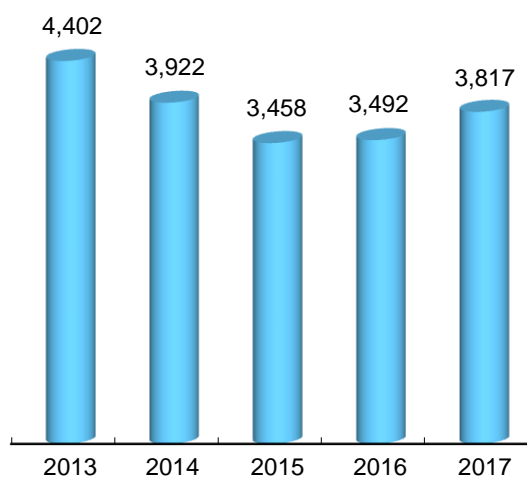
Year	2013	2014	2015	2016	2017
Direct Written Premium	4,402	3,922	3,458	3,492	3,817
Loss Ratio	42.70	49.78	42.81	49.96	45.26

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

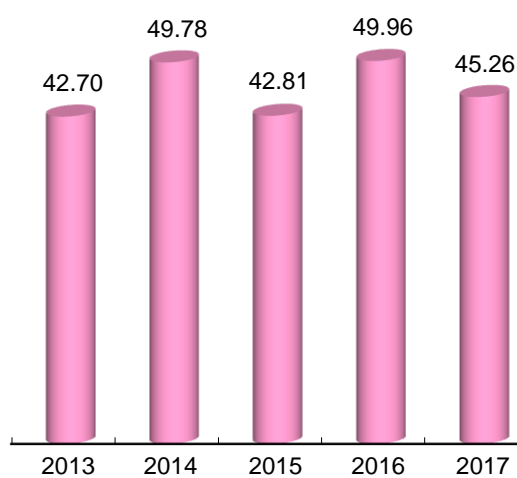
Sources: Taiwan Insurance Institute.

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 2017, a total direct written premium of Miscellaneous Casualty Insurance NT\$15,758 million increased from NT\$14,421 million in year 2016 with an increase of 9.27%. The loss ratio of Miscellaneous Casualty Insurance in 2017 was 37.69% which compared with last year 33.15% increased by 4.54%.

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

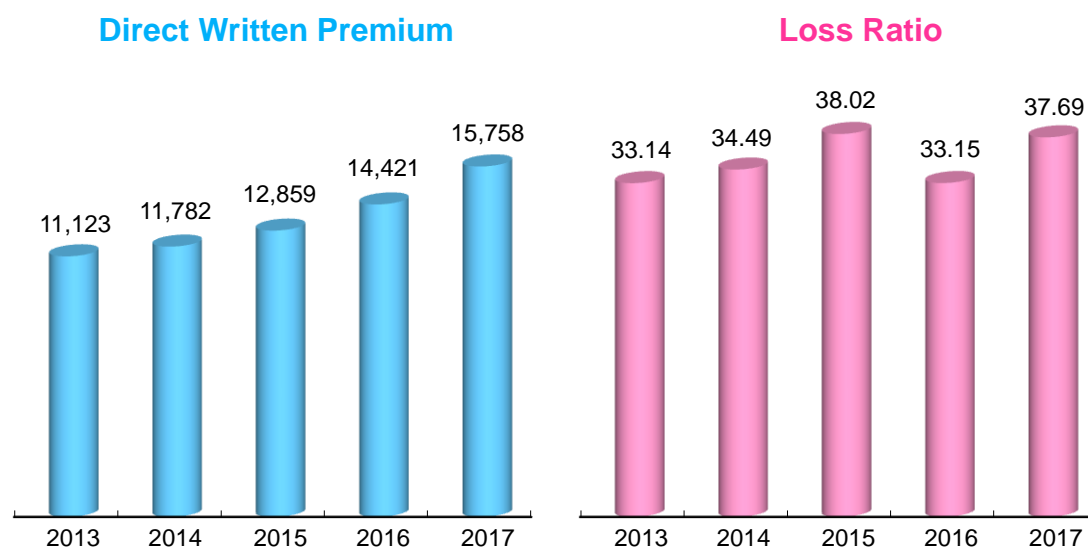
(in million NT\$ & %)

Year	2013	2014	2015	2016	2017
Direct Written Premium	11,123	11,782	12,859	14,421	15,758
Loss Ratio	33.14	34.49	38.02	33.15	37.69

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

Sources: Taiwan Insurance Institute.

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





Direct written premium of liability insurance NT\$12,927 million in 2017 increased from NT\$11,593 million in 2016 with an increase of 11.51%. The loss ratio of liability insurance in 2017 was 41.10% which compared with the previous year 33.38% increased by 7.72%.

**Table 8-2: Liability Insurance**

(in million NT\$ & %)

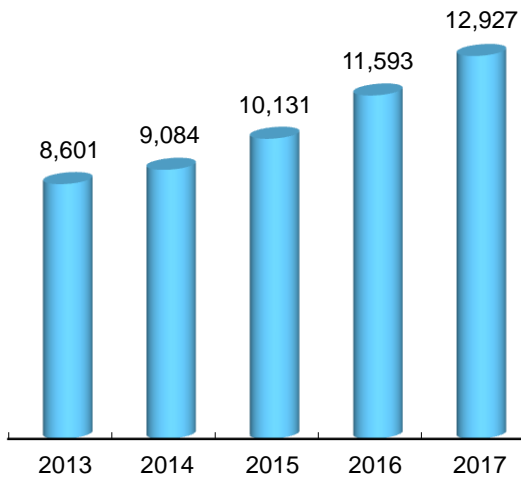
Year	2013	2014	2015	2016	2017
Direct Written Premium	8,601	9,084	10,131	11,593	12,927
Loss Ratio	34.04	36.17	39.48	33.38	41.10

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

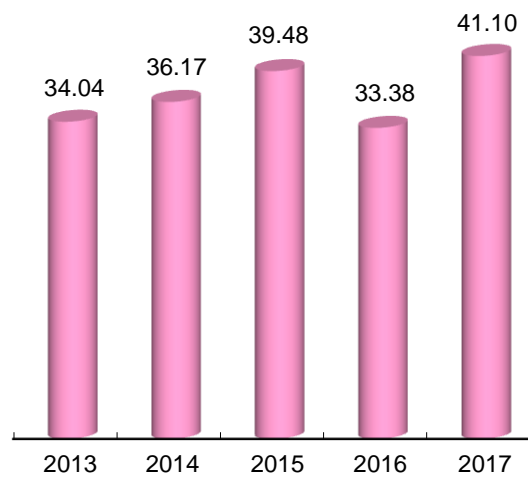
Sources: Taiwan Insurance Institute.

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

**Direct Written Premium**



**Loss Ratio**



Direct Written Premium of miscellaneous property insurance NT\$1,828 million in 2017 increased from NT\$1,693 million in 2016 with an increase of 7.96%.

The loss ratio of Miscellaneous Property Insurance in 2017 was 24.20% which compared with last year 37.74% decreased by 13.54%.

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

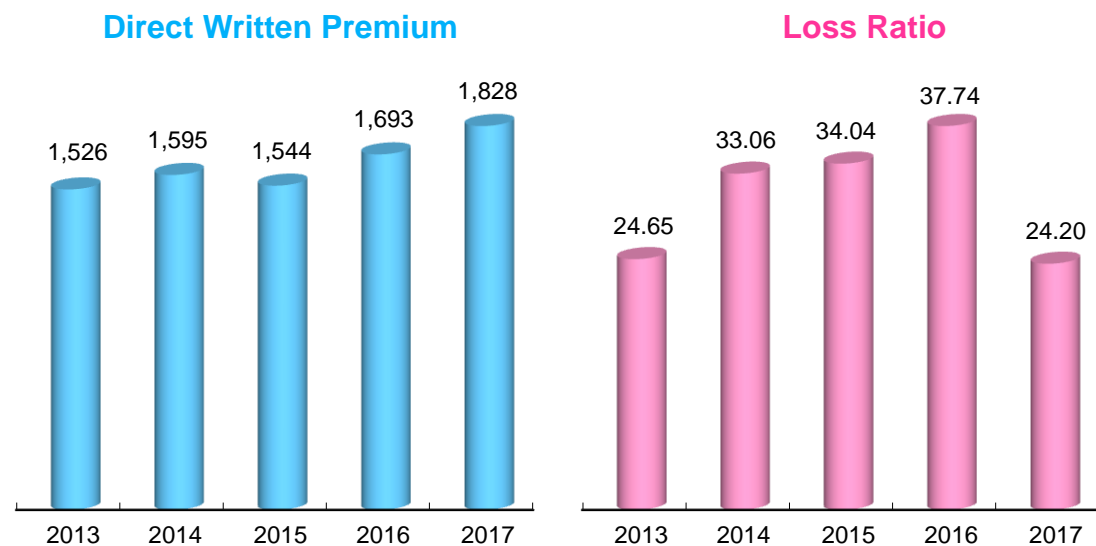
(in million NT\$ & %)

Year	2013	2014	2015	2016	2017
Direct Written Premium	1,526	1,595	1,544	1,693	1,828
Loss Ratio	24.65	33.06	34.04	37.74	24.20

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 of bond & credit insurance NT\$1,001 million in 2017 decreased from NT\$1,134 million in 2016 with a decrease of 11.67%. The loss ratio of bond & credit insurance in 2017 was 18.21% which compared with the previous year 23.97% decreased by 5.75%.

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

(in million NT\$ & %)

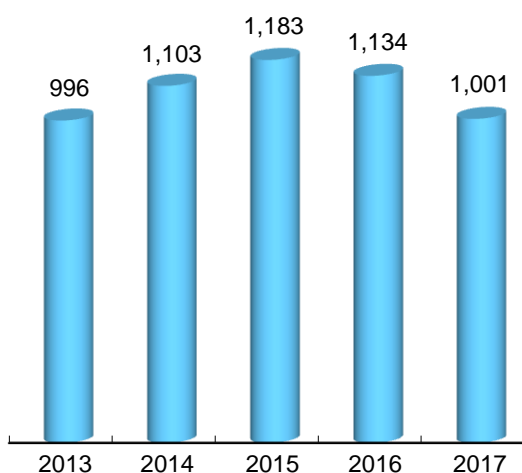
Year	2013	2014	2015	2016	2017
Direct Written Premium	996	1,103	1,183	1,134	1,001
Loss Ratio	38.36	22.71	30.70	23.97	18.21

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

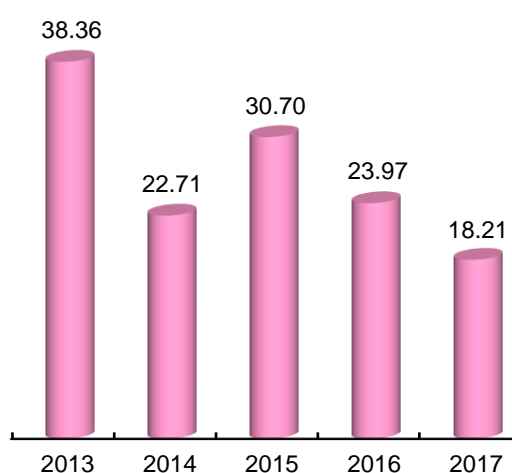
Sources: Taiwan Insurance Institute.

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\$16,466 million in 2017 from NT\$15,416 million in 2016 with an increase of 6.81%. The loss ratio for personal accident insurance increased by 0.05% from 42.70% in 2016 to 42.75% in 2017.

**Table 9: Personal Accident Insurance**

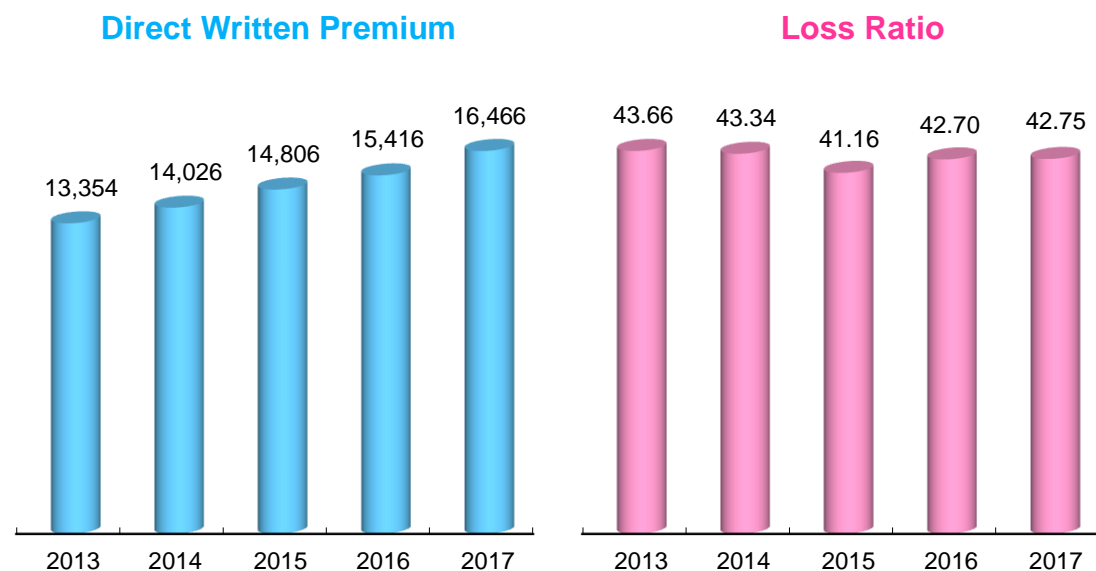
(in million NT\$ & %)

Year	2013	2014	2015	2016	2017
Direct Written Premium	13,354	14,026	14,806	15,416	16,466
Loss Ratio	43.66	43.34	41.16	42.70	42.75

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

Sources: Taiwan Insurance Institute.

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



# 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.

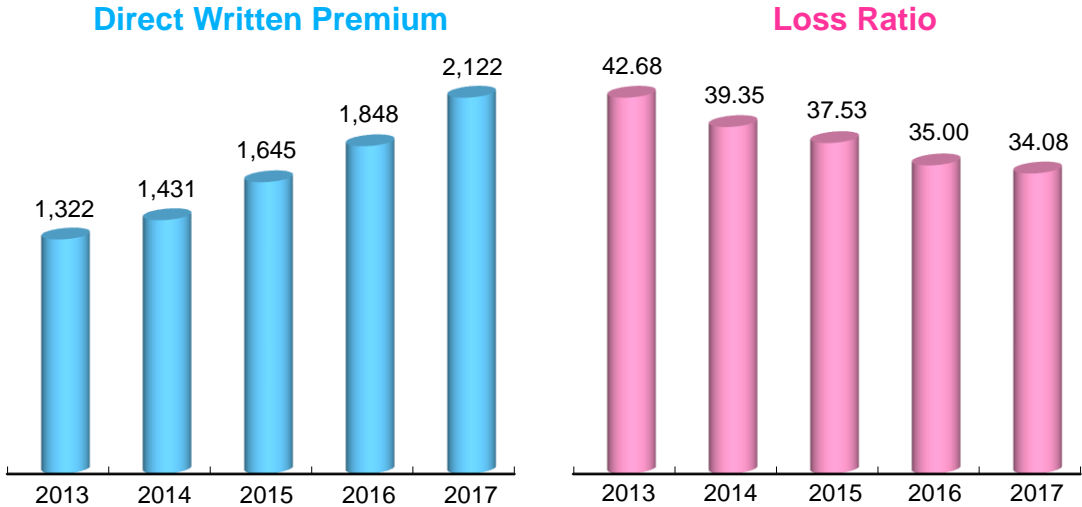
Direct written premiums of Health Insurance were NT\$138 million, 860 million, 1,069 million, 1,229 million, 1,322 million, 1,431 million, 1,645 million, 1,848 million, and 2,122 million for the years of 2009 through 2017 respectively, and the loss ratios were 33.62%, 24.56%, 36.89%, 40.76%, 42.68%, 39.35%, 37.53%, 35.00%, and 34.08% for the years of 2009 through 2017 respectively.

**Table 10: Health Insurance**

(in million NT\$ & %)

Year	2013	2014	2015	2016	2017
Direct Written Premium	1,322	1,431	1,645	1,848	2,122
Loss Ratio	42.68	39.35	37.53	35.00	34.08

Remarks: Loss Ratio on incurred loss to written premium basis.  
Sources: Taiwan Insurance Institute.  
The Non-Life Insurance Association of the Republic of China.



## 11. Reinsurance Premium Ceded Abroad

Reinsurance premium ceded abroad in 2017 was 26,803 million which was NT\$440 million or 1.61% lower than the NT\$27,243 million in 2016.

The ceded premium to Hong Kong last year was greatest one which amounted to NT\$7,415 million and equivalent to 4.73% of the total gross premium in 2017.

**Table 11: Reinsurance Premium Ceded Abroad**

(in million NT\$ & %)

Assuming Country	2015		2016		2017	
	Ceded Premium	% of Direct Premium	Ceded Premium	% of Direct Premium	Ceded Premium	% of Direct Premium
United Kingdom	2,460	1.81	2,580	1.77	2,762	1.76
France	298	0.22	303	0.21	258	0.16
Germany	1,746	1.28	1,915	1.31	1,611	1.03
Rest of Europe	1,514	1.11	1,187	0.81	1,043	0.66
Japan	1,592	1.17	1,499	1.03	1,984	1.27
Korea	765	0.56	813	0.56	839	0.54
Hong Kong	6,204	4.56	6,926	4.75	7,415	4.73
Singapore	2,464	1.81	2,690	1.84	2,919	1.86
China	76	0.06	152	0.10	214	0.14
U.S.A.	4,729	3.47	4,949	3.39	5,592	3.57
Rest of America	124	0.09	110	0.07	88	0.06
Australia	81	0.06	73	0.05	64	0.04
Other Area	2,014	1.48	4,046	2.77	2,014	1.28
Total	24,067	17.68	27,243	18.66	26,803	17.10

Sources: 14 domestic non-life insurance companies  
4 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, vehicle, smoke, SRCC and burglary. The policy also extends to indemnify the Insured against their legal liability to third party as a result of negligent acts and glass damage caused by accident. In addition, the policy also provides reimbursement of debris removal expenses and contingent living expenses in the event of a loss.

It came into force on April 1, 2002 that 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\$1.5 million, the 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 purchase 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, vehicle, smoke damage, water damage, burglary, earthquake, typhoon & flood, subsidence, landslip or landslide, SRCC, 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 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 used to be subject to a tariff scheme. which has been revised several times since it was first introduced in 1968. The existing rating scheme is not tariff basis and was introduced 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. However, due to the huge number of motorcycles in Taiwan, the effective date of the new Law applicable to owners of motorcycles was postponed one year to the beginning of 1999. This new regulation led

Taiwan's automobile insurance to a new era. In addition to being run on a no-loss no-profit basis, the definition of victims in the new system was extended to drivers and passengers of any car involved in an accident. The Motor Vehicle Accident Compensation Fund was also set up in order to provide full protection to victims of accidents caused by a hit-and-run or an uninsured vehicle.

From March 1<sup>st</sup> 2012, the limits of indemnity under the compulsory automobile liability insurance are NT\$200,000 for each bodily injury, NT\$2.0 million for each death or serious disability and unlimited for any one accident.

Compulsory automobile liability insurance is very helpful for victims to claim basic indemnity and reduce the number of uninsured cases. The implementation of compulsory liability insurance gives the insurance companies an opportunity to fulfill the social responsibility and serve 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**

There are 3 kinds of coverages: 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 coverages 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 selling new products.

**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

Section1 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**

Provides coverage for the insured when they fall sick, give birth, or become 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 and solicitor of insurance company.

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.

<b>Class/year</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Brokers	476	481	437
Agents	306	297	309
Solicitors	247,695	258,687	275,931

# **PROFESSIONAL EXAMINATION FOR QUALIFICATION**

## **1. Examination for Underwriters and Claims Adjusters**

The examination for the underwriters and the in-house claims adjusters, 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 in-house claims adjusters in the Republic of China must pass the oral examination 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 so as to improve the local industry professional standards and knowledge.

## **2. Examination for Brokers, Agents, and Adjusters**

Candidates who wish to be brokers, agents, or independent loss adjusters in the Republic of China must pass the examination conducted by the Examination Yuan. Those who have passed the examination will get the relevant certificates and be recognized as insurance professionals. After having finished the training courses provided by the Financial Supervisory Commission, these candidates should be registered either as an individual or as an employee of a company before conducting business.

## **3. Examination for Solicitors**

Candidates who wish to be solicitors in the Republic of China must pass this examination 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 property and casualty insurance practice.

Those who have passed the examination will get a certificate and can be recognized as professional. Solicitors are not allowed to solicit businesses unless they are registered with an insurance company, an insurance broking company or an insurance agency company.

## **4. Examination for CPCU**

CPCU (Chartered Property and Casualty Underwriters) examination is designed by the American Institute for Property and Casualty Underwriters. The nine-course CPCU program focuses on the insurance business, economy 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 University Language Training and Testing Center is one of the overseas locations that the CPCU examination is held every year. The candidates can use computer to take the examination during the weekdays of 4 selected periods of time.

## **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 have passed 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, including Personal Life Risk Manager and Personal Non-life 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, non-life 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 the 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**

According to the Financial Supervisory Commission, those who have passed the examination conducted by the Taiwan Insurance Institute will be authorized to do the insurance product filing.

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

## **1. History**

The Non-Life Insurance Association of the Republic of China, 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 its members to communicate with the government;
- (2) To promote development of the insurance industry in Taiwan.
- (3) To protect and ensure the mutual 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 eighteen current member companies, 4 of them are foreign insurers. Branches of member companies are spread throughout island wide. 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 Republic of China 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 Republic of China in June 1999.

## **2. Missions**

The missions of The Non-Life Insurance Association of the Republic of China 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, disciplines 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 contract 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 Republic of China 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 Republic of China 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 Insurance Bureau of Financial Supervisory Commission to conduct qualification test, training, and registration of solicitors.

# **PUBLICATIONS**

## **1. Statistics**

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

## **2. Periodicals**

Title	Publisher	Contents	Interval
1. Risk Management and Insurance Magazine	Risk Management and Insurance Magazine, Inc.	Reports and comments on national insurance market	Monthly
2. Advisors	IMM International	News for insurance sales-people	Monthly
3. Insurance Monograph	Taiwan Insurance Institute	Insurance thesis and comments	Quarterly
4. Insurance Journal	The Non-Life Insurance Association of the Republic of China	Insurance related articles	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. Financial outlook	Financial Supervisory Commission, Executive Yuan	Policy, regulations and industry updates	Monthly
8. Reports Magazine	The Non-life Underwriters Society of the Republic of China	Insurance related articles	Yearly
9. Journal of Insurance	The Insurance Society of the Republic of China	Insurance related articles	Yearly
10. Insurance Operation	The Insurance Operation Society of the Republic of China	Articles about Insurance Operation	Yearly

## ***MAJOR EVENTS***

1. Release the restriction on the requirement d for insured's signature on application forms in July 2017

In order to simplify process and cope with practice, the local regulators continued to release the restriction on the requirement for insured's signature on application forms to the following insurance products, after first implementation on Aug. 29<sup>th</sup> 2014 for compulsory motor liability and 4 other insurance lines:

- renewal business of fire insurance and motor insurance
- fire and liability insurance for global investment in Taiwan

2. Remove the restrictions insurance brokers, agency, or banks to apply for online insurance business in Sep. 2017

In order to encourage multi-channel marketing and open the regulatory restrictions, the local regulators allowed insurance brokers, agency, or banks under 4 qualifications to apply for online insurance licenses. The first trial was open for 10 insurance brokers, agency, or banks to run the business since Oct. 6<sup>th</sup>, 2015 and no major violation of customers' rights occurred.

3. Smooth transformation plans of selling mobile device insurance in Dec. 2017

In order to secure consumers' rights and avoid legal compliance problem for telecommunication companies to sell insurance program, the local regulators requested non-life association to study smooth transformation plans and to design personal mobile device insurance products starting from the coming year. In addition, the non-life association had launched insurance agent qualification examination specially for selling mobile device insurance. There were 6,247 people passed the qualification examination as of Dec. 23<sup>rd</sup>, 2017.

## **MAJOR LOSSES**

List	Date of Losses	Coverage	Occupation	Location	Cause of Losses	Estimated Losses (NT\$ million)
1	2017.01.17	Commercial Fire	Tire	Taoyuan	Fire	300~
2	2017.01.20	Commercial Fire	Car Parts	Changhwa	Fire	100~
3	2017.02.01	Commercial Fire	Warehouse	Taoyuan	Fire	100~
4	2017.02.03	Trade Credit	Electronic	Taiwan	Default	100~
5	2017.02.11	Commercial Fire	Electronic	Tainan	Earthquake	400~
6	2017.03.16	Fishing Vessel	Fishing Vessel	Marshall Islands	Fire	300~
7	2017.07.16	Commercial Fire	Electronic	Taoyuan	Fire	400~
8	2017.08.18	Commercial Fire	Electronic	Miaoli	Fire	200~
9	2017.10.20	Engineering	Tunnel	Hwalien	Collapse	100~

## **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	Taro Hiruma	13F-1, No.130, Sec. 3, Nanking E. Rd., Taipei	02-87720029 02-87720019
2	Taipei Liaison Office of The Aioi Nissay Dowa Insurance Co., Ltd.	Naojuki Uchiumi	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	Ryan Chou	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, Lee	8F-1, No.32, Songren Rd., Xinyi Dist., Taipei	02-27222708 02-27222710
3	The Toa Reinsurance Co., Ltd. Taipei Representative Office	Simon Wu	4F-2, No. 128, Sec. 3, Ming Sheng E. Rd., Taipei	02-27151015 02-27151628
4	Asia Capital Reinsurance Group PTE. LTD.	Andy Lee	Rm.3204, 32F, No. 333, Sec. 1, Keelung Rd., Taipei	02-27579622 02-27576928
5	SCOR Global Life SE Taipei Representative Office	Eric Pool	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	Yih-Fen Tseng	20F-1, No. 216, Sec. 2, Tun Hwa S. Rd., Taipei	02-23220080 02-27330110
2	RGA Reinsurance Company Limited Taiwan Branch	Amy Tsai	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	Worldwide Insurance Services Enterprise.	C.T. Sha	5F, No. 112, Sec. 1, Chung-Hsiao E. Rd., Taipei	02-23939788 02-23915955
3	Nacora Insurance Brokers Ltd.	Steffen Berghdz	5F, No.219, Sec. 3, Nanking E. Rd., Taipei	02-27187118 02-27163938



No	Company	Representative	Address	Tel / Fax
4	Aon Taiwan Ltd.	Han-Wun Liang	9F, No.136, Sec.3, Jen Ai Rd., Taipei	02-23252221 02-23254715
5	Enrich Insurance Broker Co., Ltd.	Shang- Long Huang	No.6, Aly. 33, Ln. 71, Sec. 2, Chang'an Rd., Xitun Dist., Taichung	02-25986700 02-81926873
6	Yo Pont Insurance Services Co., Ltd.	Wen-Guang Liu	4F, No. 69, Sec.1, Xindian Dist., New Taipei City	02-29111639 02-29101978
7	Marsh Ltd. Taiwan Branch.	Zhuo-Ren Mao	3F, No.2, Sec. 3, Mincuan E. Rd., Taipei	02-21837777 02-25182188 02-25180388
8	Jardine Lloyd Thompson Ltd.	Zong-Qin Chen	13F, No. 50, Sec. 1, Hsin Sheng S. Rd., Taipei	02-23561155 02-23932233
9	Alexander Leed Risk Services, Inc.	Jing-Wei Sun	7F, No.32, Sec. 3, Bade Rd., Taipei	02-25785500 02-25786611
10	Splendid Insurance Brokers & Consultants Co., Ltd.	Jack Chang	20F, No.76, Sec. 2, Tun Hwa S. Rd., Taipei	02-27028889 02-27085567
11	WOCA Insurance Brokers Co., Ltd.	Chao-Ting Lin	5F, No.165, Sec. 4, Nanjing E. Rd., Songshan Dist., Taipei	02-25140689 02-25140714
12	P&C Insurance Services Ltd	Patrick Lien	9F, No.243, Sec. 1, Chung Shan Rd., Yungho Dist, New Taipei City	02-89236810 02-89236805
13	Heath Lambert Taiwan.	Samuel F. Huang	11F, No.508, Sec. 5, Zhongxiao E. Rd., Taipei	02-27260031 02-27262655
14	Century International Insurance Brokers Co., Ltd.	Peggy M.Y. Lin	12F, No.201-30, Tun Hua N. Rd., Taipei	02-27170926 02-27137275
15	Wilson Re (Taiwan) Ltd.	Y.H Chang	3F, No.181, Sec. 3, Mincyuan E. Rd., Taipei	02-25457900 02-25457048
16	Asure Re & Ciu Insurance Services Co., Ltd.	Duke Du	3F, No.116, Sec. 2, Jhongsiao E. Rd., Taipei	02-33225228 02-31511440
17	Guy Carpenter & Company, LLC Taiwan Branch	Ming-Shian Tsai	4F, No. 2, Sec. 3, Mingquan E. Rd., Taipei	02-21837980 02-25071816
18	FP Reinsurance Brokers Ltd. Taiwan Branch	Qiong-Wen Gao	2F-2, No.56, Sec. 2, Tun Hua S. Rd., Taipei	02-37073500 02-37073506
19	MHK Insurance Services Ltd. Taiwan Branch	Jia-Min Lin	10F, No. 4201, Xuchang St, Taipei	02-25256921 02-25256832
20	Cosmos Services Co., Ltd. Taiwan Branch.	Ren-Ci Pan	9F-1, No.577, Linsen N. Rd., Taipei	02-25966516 02-25967112

No	Company	Representative	Address	Tel / Fax
21	Prudent Insurance Brokers Co., Ltd.	Frank Ko	13F-7, No.186, Sec. 4, Nanjing E. Rd., Taipei	02-25773311 02-25772548
22	WMK Insurance Brokers Ltd.	Wayne Chen	14F, No.206, Sec. 2, Nanjing E. Rd., Taipei	02-25000379 02-25000539
23	Howden Insurance Brokers Ltd. Taiwan Branch.	Xran-Heng He	11F-1, No.51, Hengyang Rd., Taipei	02-23131188 02-23131187
24	Sunstone Insurance Brokers Ltd.	Zhen-Xiang Fu	8F-2, No.59, Sec. 2, Dunhua S. Rd., Taipei	02-27556656 02-27049850
25	Lianyu Insurance Brokers Company Ltd.	Yu-Yi Huang	12F, No.376, Sec. 4, Ren'ai Rd., Da'an Dist., Taipei	02-27022712 02-27022780
26	Willis (Taiwan) Limited.	Zhi-Liang Huang	14F, No.68, Sec. 5, Zhongxiao E. Rd., Xinyi Dist., Taipei	02-21769068 02-87262968
27	Pana Harrison (Asia) Pte Ltd Taiwan Branch	Hong-Yuan Lin	9F-3, No.197, Sec. 4, Nanjing E. Rd., Songshan Dist., Taipei	02-87706618 02-87706608
28	Cubic Insurance Services Limited.	Chong-Xiao Wu	9F, No.31, Sec. 3, Zhongshan N. Rd., Zhongshan Dist., Taipei	02-25978585 02-25978586
29	Tw Insurance Brokers Ltd.	Xue-Nian Gao	7F-13, No.2, Fuxing N. Rd., Zhongshan Dist., Taipei	02-87722277 02-87722748
30	Ctx Special Risks (Taiwan) Limited.	Kai-Xin Wu	1F, No.49, Ln. 260, Guangfu S. Rd., Da'an Dist., Taipei	02-27787216 02-27787219
31	Ever Apex Insurance Brokers Co., Ltd.	Tian-Wun Du	4F-3, No.380, Sec. 1, Fuxing S. Rd., Taipei	02-27071023 02-27070516
32	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
33	Sompo Taiwan Brokers Co., Ltd.	Jin-Yi Chen	10F, No.146, Songjiang Rd., Zhongshan Dist., Taipei	02-25413768 02-25622134
34	Elicon Risk Services Limited.	Chong-Xiao Li	6F-3, No.144, Sec. 3, Minguan E. Rd., Songshan Dist., Taipei	02-77065080 02-77065090
35	Great Wall Insurance Brokers Co., Ltd.	Guang-Yi Liao	10F, No.189, Sec. 3, Nanjing E. Rd., Taipei	02-25474577 02-25475549
36	Zhong Bao Insurance Service Inc.	Jing-Ming Lei	10F, No.139, Zhengzhou Rd., Taipei	02-25579255 02-25576077
37	Ascend RE Insurance Broker Co., Ltd.	Jia-Ruo Chen	9F-4, No.152, Sec. 1, Zhongxiao E. Rd., Taipei	02-33221438 02-33221431
38	Erif Insurance Broker.Ltd	Lan-Sheng Hsu	4F-2, No.60, Sec. 2, Dunhua S. Rd., Da'an Dist., Taipei	02-27022885 02-27028892

## **OTHER INSURANCE INSTITUTIONS**

No	Institution	Representative	Address	Tel / Fax
1	Taiwan Insurance Institute	Hsien-Nung Kuei Kitty Ching	6F, No. 3, Nan Hai Rd., Taipei	02-23972227 02-23517508
2	Motor Vehicle Accident Compensation Fund	Tien-Mu Huang Ruey-Lih Chiou	18F, No. 2, Ln. 150, Sec. 5, Xinyi Rd., Taipei	02-87898897 02-87896061
3	Taiwan Residential Earthquake Insurance Fund	Ming-Jen Chen Tzu-Wei Hou	5F, No. 39, Sec. 2, Jinan Rd., Taipei	02-23963000 02-23923929
4	The Non-Life Insurance Association of the Republic of China	Steve T.H. Chen Liang-Chih Hsieh	13F, No.125, Sec. 2, NanKing E. Rd., Taipei	02-25071566 02-25178069
5	The Life Insurance Association of the R.O.C.	Tiao-Kuei Huang Jin-Shu Lin	5F, No. 152, Sung Chiang Rd., Taipei	02-25612144 02-25613774
6	The Non-Life Underwriters Society of the R.O.C.	C.K. Chen Yi-Tang Huang	13F, No. 125, Sec. 2, NanKing E. Rd., Taipei	02-25065941 02-25171825
7	The Insurance Anti-fraud Institute of the R.O.C.	Jy-Juinn Shaw Yi-Chi Chen	1F, No.3, Sec. 1, Xinyi Rd., Xinyi Dist., Taipei	02-23961299 02-23963299
8	Engineering Insurance Association	Kevin Tu James Pan	4F, No. 77, Chung-Hua Rd., Taipei	02-23820051 02-23884720
9	Nuclear Energy Insurance Association Pool of the R.O.C.	Ted Liang Joe Hung	15F, No. 88, Sec. 2, NanKing E. Rd., Taipei	02-25514235 02-25611176
10	Risk Management Society of Taiwan, R.O.C.	Ted Liang Ting-Hui Chen	3F, No. 181, Sec. 3, Min- Chuan E. Rd., Taipei	02-27160039 02-25450087
11	The Actuarial Institute of the Republic of china.	Chaoting Lin Teresa Lin	6F, No. 420, Sec. 1, Keelung Rd., Xinyi Dist, Taipei	02-27580265 02-27580523
12	Life Insurance Management Institute of the Republic of china.	Ching-Shiang Lin Chien-Shiun Lee	2F, No.2, Ln. 150, Sec. 5, Xinyi Rd., Xinyi Dist., Taipei	02-27235307 02-27229282

No	Institution	Representative	Address	Tel / Fax
13	Insurance Society of the Republic of China	Steve T.H. Chen Liang-Chih Hsieh	13F, No.125, Sec. 2, NanKing E. Rd., Taipei	02-25071566 02-25178069
14	Taiwan Insurance Guaranty Fund	Kuo-Bin Lin Jui-Te Chuang	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 Jiang Rd., Taipei	02-25421888 02-25638042
16	Insurance Brokerage Association of Taiwan	Shui-Yuan Zhu Joanne Ding	6F, No. 46, Jinzhou St., Taipei	02-66181188 02-66195666
17	Insurance Broker's Association of the Republic of China	Xin-Li Wang Hong-Ru Lin	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-Gang Rd., Taipei	02-27833807 02-27839610
19	Surveyors Association of Taipei	Fu-Pin Ke Min-Huang Chang	13F, No.186, Sec. 4, Nanjing E. Rd., Songshan Dist., Taipei City, Taiwan	02-25701840 02-25770332
20	Surveyors Association of Kaohsiung	Wei-Kuang Chen Pao-Hua Lin	No. 3, Lane 256, Fusing 3Rd., Cianjhen District, Kaohsiung	07-3347352 07-3347471
21	Chinese Insurance Service Association	Learn-Mao Liao Velen Lee	2F-3, No.21, Sec. 6, Zhongxiao E. Rd., Nangang Dist., Taipei	02-26559268 02-26559265

## ***REINSURANCE COMPANY***

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



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

**Date of Establishment:** March 12, 1948  
**Chairman:** Steve Lee  
**President:** Charles Sung  
**Paid-up Capital:** NT\$3,622,004,000  
**Number of Contact Office:** [10]Branch Office, [31]Liaison Office  
**Number of Employees:** 869  
**Premium Income:** a. Direct Written Premium  
NT\$5,894,232,006  
b. Reinsurance Premium  
NT\$383,023,362  
**Reserves:** a. Unearned Premium Reserves  
NT\$2,994,287,937  
b. Loss Reserves  
NT\$2,921,735,682  
c. Special Loss Reserves  
NT\$2,150,832,523  
d. Reserve Deficiency  
NT\$15,462,215  
**Address:** 3, 8, 9, 11F., 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\$3,622,004,000  
**公司分支機構數:** (10)分公司 (31)通訊處  
**員工人數:** 869人  
**保險費收入:** (1)直接簽單保險費: NT\$5,894,232,006  
(2)再保險費: NT\$383,023,362  
**準備金:** (1)未滿期保費準備金: NT\$2,994,287,937  
(2)賠款準備金: NT\$2,921,735,682  
(3)特別準備金: NT\$2,150,832,523  
(4)保費不足準備金: NT\$15,462,215  
**地址:** 臺北市中正區館前路49號3, 8, 9, 11樓  
**電話:** (02) 2382-1666  
**傳真:** (02) 2388-2555  
**網址:** www.tfmi.com.tw



## Chung Kuo Insurance Co., Ltd.

**Date of Establishment:** November 1, 1931  
**Chairman:** Ted Liang  
**President:** James Wei  
**Paid-up Capital:** NT\$3,000,000,000  
**Number of Contact Office:** [11]Branch Office, [15]Liaison Office  
**Number of Employees:** 760  
**Premium Income:** a. Direct Written Premium  
NT\$6,498,206,869  
b. Reinsurance Premium  
NT\$688,205,214  
**Reserves:** a. Unearned Premium Reserves  
NT\$3,364,416,256  
b. Loss Reserves  
NT\$3,512,496,027  
c. Special Loss Reserves  
NT\$1,279,480,556  
d. Reserve Deficiency  
NT\$37,890,000  
**Address:** No. 58, Sec. 1, Wuchang St.,  
Zhongzheng Dist., 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:** 梁正德  
**總經理:** 魏家祥  
**資本額:** NT\$3,000,000,000  
**公司分支機構數:** (11)分公司 (15)通訊處  
**員工人數:** 760人  
**保險費收入:** (1)直接簽單保險費: NT\$6,498,206,869  
(2)再保險費: NT\$688,205,214  
**準備金:** (1)未滿期保費準備金: NT\$3,364,416,256  
(2)賠款準備金: NT\$3,512,496,027  
(3)特別準備金: NT\$1,279,480,556  
(4)保費不足準備金: NT\$37,890,000  
**地址:** 臺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:** Steve T. H. Chen  
**President:** Ben. B. Y. Chen  
**Paid-up Capital:** NT\$3,178,396,000  
**Number of Contact Office:** [29]Branch Office, [41]Liaison Office  
**Number of Employees:** 2,702  
**Premium Income:** a. Direct Written Premium  
NT\$36,154,172,000  
b. Reinsurance Premium  
NT\$2,136,292,000  
**Reserves:** a. Unearned Premium Reserves  
NT\$19,525,805,000  
b. Loss Reserves  
NT\$18,844,286,000  
c. Special Loss Reserves  
NT\$7,397,045,000  
d. Reserve Deficiency  
NT\$68,144,000  
**Address:** No. 237, Sec. 1, Jianguo S. Rd.,  
Taipei, Taiwan, R.O.C.  
**Telephone:** 886-2-6636-7890  
**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:** 陳燦煌  
**總經理:** 陳伯燿  
**資本額:** NT\$3,178,396,000  
**公司分支機構數:** (29)分公司 (41)通訊處  
**員工人數:** 2,702人  
**保險費收入:** (1)直接簽單保險費: NT\$36,154,172,000  
(2)再保險費: NT\$2,136,292,000  
**準備金:** (1)未滿期保費準備金: NT\$19,525,805,000  
(2)賠款準備金: NT\$18,844,286,000  
(3)特別準備金: NT\$7,397,045,000  
(4)保費不足準備金: NT\$68,144,000  
**地址:** 臺北市大安區建國南路一段 237 號  
**電話:** (02) 6636-7890  
**傳真:** (02) 2325-4723  
**網址:** www.fubon.com

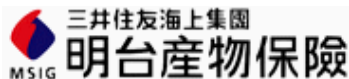


### Taian Insurance Co., Ltd.

**Date of Establishment:** May 1, 1961  
**Chairman:** Patrick S. Lee  
**President:** Wei-Kai Chou  
**Paid-up Capital:** NT\$2,974,119,000  
**Number of Contact Office:** [8]Branch Office, [28]Liaison Office  
**Number of Employees:** 950  
**Premium Income:** a. Direct Written Premium  
NT\$7,375,528,000  
b. Reinsurance Premium  
NT\$440,810,000  
**Reserves:** a. Unearned Premium Reserves  
NT\$3,880,368,000  
b. Loss Reserves  
NT\$4,722,479,000  
c. Special Loss Reserves  
NT\$2,143,305,000  
d. Reserve Deficiency  
NT\$31,991,000  
**Address:** No. 59, Kwantsien Rd.,  
Taipei, Taiwan, R.O.C.  
**Telephone:** 886-2-2381-9678  
**Telefax:** 886-2-2331-6990  
**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:** 周文凱  
**資本額:** NT\$2,974,119,000  
**公司分支機構數:** (8)分公司 (28)通訊處  
**員工人數:** 950人  
**保險費收入:** (1)直接簽單保險費: NT\$7,375,528,000  
(2)再保險費: NT\$440,810,000  
**準備金:** (1)未滿期保費準備金: NT\$3,880,368,000  
(2)賠款準備金: NT\$4,722,479,000  
(3)特別準備金: NT\$2,143,305,000  
(4)保費不足準備金: NT\$31,991,000  
**地址:** 臺北市中正區館前路 59 號  
**電話:** (02) 2381-9678  
**傳真:** (02) 2331-6990  
**網址:** www.taian.com.tw



MSIG Mingtai Insurance Co., Ltd.

**Date of Establishment:** September 22, 1961  
**Chairman:** Maki Kumagai  
**President:** Calvin Chen  
**Paid-up Capital:** NT\$2,535,930,000  
**Number of Contact Office:** [16]Branch Office, [30]Liaison Office  
**Number of Employees:** 1,322  
**Premium Income:** a. Direct Written Premium  
NT\$11,928,465,400  
b. Reinsurance Premium  
NT\$404,297,297  
**Reserves:** a. Unearned Premium Reserves  
NT\$7,121,016,520  
b. Loss Reserves  
NT\$3,970,975,580  
c. Special Loss Reserves  
NT\$3,615,727,205  
d. Reserve Deficiency  
NT\$4,372,370  
**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:** 熊谷真樹  
**總經理:** 陳嘉文  
**資本額:** NT\$2,535,930,000  
**公司分支機構數:** (16)分公司 (30)通訊處  
**員工人數:** 1,322人  
**保險費收入:** (1)直接簽單保險費: NT\$11,928,465,400  
(2)再保險費: NT\$404,297,297  
**準備金:** (1)未滿期保費準備金: NT\$7,121,016,520  
(2)賠款準備金: NT\$3,970,975,580  
(3)特別準備金: NT\$3,615,727,205  
(4)保費不足準備金: NT\$4,372,370  
**地址:** 臺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



Hotai Insurance Co., Ltd.

**Date of Establishment:** April 26, 1961  
**Chairman:** Dan Ting  
**President:** Wen-Chuan Chan  
**Paid-up Capital:** NT\$2,000,000,000  
**Number of Contact Office:** [5]Branch Office, [21]Liaison Office  
**Number of Employees:** 837  
**Premium Income:** a. Direct Written Premium  
NT\$4,977,755,070  
b. Reinsurance Premium  
NT\$374,034,883  
**Reserves:** a. Unearned Premium Reserves  
NT\$2,850,169,450  
b. Loss Reserves  
NT\$2,398,727,057  
c. Special Loss Reserves  
NT\$1,895,549,658  
d. Reserve Deficiency  
NT\$0  
**Address:** 13F, No. 126, Songjian Rd.,  
Zhongshan Dist., Taipei,  
Taiwan, R.O.C.  
**Telephone:** 886-2-2181-5000  
**Telefax:** 886-2-2181-5099  
**http:** www.hotains.com.tw

## 和泰產物保險股份有限公司

**創立日期:** 50.4.26  
**董事長:** 鄭林經  
**總經理:** 詹文全  
**資本額:** NT\$2,000,000,000  
**公司分支機構數:** (5)分公司 (21)通訊處  
**員工人數:** 837人  
**保險費收入:** (1)直接簽單保險費: NT\$4,977,755,070  
(2)再保險費: NT\$374,034,883  
**準備金:** (1)未滿期保費準備金: NT\$2,850,169,450  
(2)賠款準備金: NT\$2,398,727,057  
(3)特別準備金: NT\$1,895,549,658  
(4)保費不足準備金: NT\$0  
**地址:** 臺北市中山區松江路126號13樓  
**電話:** (02) 2181-5000  
**傳真:** (02) 2181-5099  
**網址:** www.hotains.com.tw



### Nan Shan General Insurance Co., Ltd.

**Date of Establishment:** February 26, 1962  
**Chairman:** Tang Chen  
**President:** Jason Tsai  
**Paid-up Capital:** NT\$2,000,000,000  
**Number of Contact Office:** [7]Branch Office, [29]Liaison Office  
**Number of Employees:** 632  
**Premium Income:** a. Direct Written Premium  
NT\$3,383,131,470  
b. Reinsurance Premium  
NT\$178,037,301  
**Reserves:** a. Unearned Premium Reserves  
NT\$2,143,489,180  
b. Loss Reserves  
NT\$1,002,768,466  
c. Special Loss Reserves  
NT\$2,235,107,942  
d. Reserve Deficiency  
NT\$0  
**Address:** 15、17、18、19/F, No. 6, Sec. 1,  
Zhongxiao West Road, Zhongzheng  
District, Taipei, Taiwan, R.O.C.  
**Telephone:** 886-2-2316-1188  
**Telefax:** 886-2-2381-1689  
**http:** www.nanshangeneral.com.tw

### 南山產物保險股份有限公司

**創立日期:** 51.2.26  
**董事長:** 陳 棠  
**總經理:** 蔡漢凌  
**資本額:** NT\$2,000,000,000  
**公司分支機構數:** (7)分公司 (29)通訊處  
**員工人數:** 632 人  
**保險費收入:** (1)直接簽單保險費: NT\$3,383,131,470  
(2)再保險費: NT\$178,037,301  
**準備金:** (1)未滿期保費準備金: NT\$2,143,489,180  
(2)賠款準備金: NT\$1,002,768,466  
(3)特別準備金: NT\$2,235,107,942  
(4)保費不足準備金: NT\$0  
**地 址:** 臺北市中正區忠孝西路一段 6 號 15、17、18  
及 19 樓  
**電 話:** (02) 2316-1188  
**傳 真:** (02) 2381-1689  
**網 址:** www.nanshangeneral.com.tw



### The First Insurance Co., Ltd.

**Date of Establishment:** September 4, 1962  
**Chairman:** C. H. Lee  
**President:** Jen-Chieh Chen  
**Paid-up Capital:** NT\$3,011,637,840  
**Number of Contact Office:** [5]Branch Office, [31]Liaison Office  
**Number of Employees:** 843  
**Premium Income:** a. Direct Written Premium  
NT\$6,999,785,344  
b. Reinsurance Premium  
NT\$380,425,518  
**Reserves:** a. Unearned Premium Reserves  
NT\$3,917,841,429  
b. Loss Reserves  
NT\$2,423,546,980  
c. Special Loss Reserves  
NT\$1,750,501,195  
d. Reserve Deficiency  
NT\$19,502,000  
**Address:** No. 54, Chung Hsiao E. Rd., Sec. 1,  
Taipei, Taiwan, R.O.C.  
**Telephone:** 886-2-2391-3271  
**Telefax:** 886-2-2341-2864  
**http:** www.firstins.com.tw

### 第一產物保險股份有限公司

**創立日期:** 51.9.4  
**董事長:** 李正漢  
**總經理:** 陳仁傑  
**資本額:** NT\$3,011,637,840  
**公司分支機構數:** (5)分公司 (31)通訊處  
**員工人數:** 843 人  
**保險費收入:** (1)直接簽單保險費: NT\$6,999,785,344  
(2)再保險費: NT\$380,425,518  
**準備金:** (1)未滿期保費準備金: NT\$3,917,841,429  
(2)賠款準備金: NT\$2,423,546,980  
(3)特別準備金: NT\$1,750,501,195  
(4)保費不足準備金: NT\$19,502,000  
**地 址:** 臺北市中正區忠孝東路一段 54 號  
**電 話:** (02) 2391-3271  
**傳 真:** (02) 2341-2864  
**網 址:** www.firstins.com.tw





## 旺旺友聯產物保險公司 Union Insurance Company

Union Insurance Co., Ltd.

**Date of Establishment:** February 20, 1963  
**Chairman:** Chi-Hsiung Hung  
**President:** Scatt Liu  
**Paid-up Capital:** NT\$2,129,600,000  
**Number of Contact Office:** [17]Branch Office, [27]Liaison Office  
**Number of Employees:** 1,055  
**Premium Income:** a. Direct Written Premium  
 NT\$9,087,521,612  
 b. Reinsurance Premium  
 NT\$572,463,173  
**Reserves:** a. Unearned Premium Reserves  
 NT\$5,374,951,761  
 b. Loss Reserves  
 NT\$3,701,710,572  
 c. Special Loss Reserves  
 NT\$1,184,800,660  
 d. Reserve Deficiency  
 NT\$21,749,229  
**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:** 劉自明  
**資本額:** NT\$2,129,600,000  
**公司分支機構數:** (17)分公司 (27)通訊處  
**員工人數:** 1,055 人  
**保險費收入:** (1) 直接簽單保險費: NT\$9,087,521,612  
 (2) 再保險費: NT\$572,463,173  
**準備金:** (1) 未滿期保費準備金: NT\$5,374,951,761  
 (2) 賠款準備金: NT\$3,701,710,572  
 (3) 特別準備金: NT\$1,184,800,660  
 (4) 保費不足準備金: NT\$21,749,229  
**地址:** 臺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



Shinkong Insurance Co., Ltd.

**Date of Establishment:** May 1, 1963  
**Chairman:** Philip H. H. Wu  
**President:** Ina Ho  
**Paid-up Capital:** NT\$3,159,633,000  
**Number of Contact Office:** [28]Branch Office, [34]Liaison Office  
**Number of Employees:** 1,668  
**Premium Income:** a. Direct Written Premium  
 NT\$16,692,447,312  
 b. Reinsurance Premium  
 NT\$760,490,067  
**Reserves:** a. Unearned Premium Reserves  
 NT\$9,009,378,258  
 b. Loss Reserves  
 NT\$7,169,766,679  
 c. Special Loss Reserves  
 NT\$2,810,908,710  
 d. Reserve Deficiency  
 NT\$121,573,015  
**Address:** No. 13, Sec. 2, Jianguo N. Rd.,  
 Zhongshan Dist., Taipei,  
 Taiwan, R.O.C.  
**Telephone:** 886-2-2507-5335  
**Telefax:** 886-2-2504-6312  
**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:** 何英蘭  
**資本額:** NT\$3,159,633,000  
**公司分支機構數:** (28)分公司 (34)通訊處  
**員工人數:** 1,668 人  
**保險費收入:** (1) 直接簽單保險費: NT\$16,692,447,312  
 (2) 再保險費: NT\$760,490,067  
**準備金:** (1) 未滿期保費準備金: NT\$9,009,378,258  
 (2) 賠款準備金: NT\$7,169,766,679  
 (3) 特別準備金: NT\$2,810,908,710  
 (4) 保費不足準備金: NT\$121,573,015  
**地址:** 臺北市中山區建國北路二段 13 號 11 樓  
**電話:** (02) 2507-5335  
**傳真:** (02) 2504-6312  
**網址:** www.skinsurance.com.tw



South China Insurance Co., Ltd.

**Date of Establishment:** April 11, 1963  
**Chairman:** Chung-Chuan Wu  
**President:** Kevin Tu  
**Paid-up Capital:** NT\$2,001,386,250  
**Number of Contact Office:** [8]Branch Office, [31]Liaison Office  
**Number of Employees:** 986  
**Premium Income:** a. Direct Written Premium  
NT\$8,606,403,444  
b. Reinsurance Premium  
NT\$481,810,129  
**Reserves:** a. Unearned Premium Reserves  
NT\$4,063,330,229  
b. Loss Reserves  
NT\$4,951,091,290  
c. Special Loss Reserves  
NT\$2,694,796,641  
d. Reserve Deficiency  
NT\$3,288,418  
**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:** 吳崇權  
**總經理:** 涂志信  
**資本額:** NT\$2,001,386,250  
**公司分支機構數:** (8)分公司 (31)通訊處 (1)海外代表處  
**員工人數:** 986人  
**保險費收入:** (1)直接簽單保險費: NT\$8,606,403,444  
(2)再保險費: NT\$481,810,129  
**準備金:** (1)未滿期保費準備金: NT\$4,063,330,229  
(2)賠款準備金: NT\$4,951,091,290  
(3)特別準備金: NT\$2,694,796,641  
(4)保費不足準備金: NT\$3,288,418  
**地址:** 臺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:** Yi-Min Hu  
**Paid-up Capital:** NT\$3,369,551,940  
**Number of Contact Office:** [12]Branch Office, [39]Liaison Office  
**Number of Employees:** 2,066  
**Premium Income:** a. Direct Written Premium  
NT\$20,411,691,224  
b. Reinsurance Premium  
NT\$1,210,207,234  
**Reserves:** a. Unearned Premium Reserves  
NT\$11,377,403,799  
b. Loss Reserves  
NT\$7,816,312,513  
c. Special Loss Reserves  
NT\$3,388,317,508  
d. Reserve Deficiency  
NT\$12,625,380  
**Address:** 11F, No. 296, Sec. 4, Ren' ai Rd.,  
Da' an Dist., Taipei, Taiwan, R.O.C.  
**Telephone:** 886-2-2755-1299  
**Telefax:** 886-2-2754-7476  
**http:** www.cathay-ins.com.tw/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:** 胡一敏  
**資本額:** NT\$3,369,551,940  
**公司分支機構數:** (12)分公司 (39)通訊處  
**員工人數:** 2,066人  
**保險費收入:** (1)直接簽單保險費: NT\$20,411,691,224  
(2)再保險費: NT\$1,210,207,234  
**準備金:** (1)未滿期保費準備金: NT\$11,377,403,799  
(2)賠款準備金: NT\$7,816,312,513  
(3)特別準備金: NT\$3,388,317,508  
(4)保費不足準備金: NT\$12,625,380  
**地址:** 臺北市大安區仁愛路四段 296 號 11 樓  
**電話:** (02) 2755-1299  
**傳真:** (02) 2754-7476  
**網址:** www.cathay-ins.com.tw/insurance/



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

**Date of Establishment:** March 1, 1999  
**Chairman:** C. K. Chen  
**President:** Jeremy Kan  
**Paid-up Capital:** NT\$2,990,099,000  
**Number of Contact Office:** [5]Branch Office, [28]Liaison Office  
**Number of Employees:** 1,241  
**Premium Income:** a. Direct Written Premium  
NT\$12,237,098,854  
b. Reinsurance Premium  
NT\$572,371,246  
**Reserves:** a. Unearned Premium Reserves  
NT\$5,780,742,032  
b. Loss Reserves  
NT\$4,725,363,729  
c. Special Loss Reserves  
NT\$1,348,652,758  
d. Reserve Deficiency  
NT\$6,440,713  
**Address:** 4, 8-13F., No. 130, Sec. 3, Nanjing E.  
Rd., Zhongshan District,  
Taipei, Taiwan, R.O.C.  
**Telephone:** 886-2-8772-7777  
**Telefax:** 886-2-8772-2335  
**http:** www.tmnewa.com.tw

## 新安東京海上產物保險股份有限公司

**創立日期:** 88.3.1  
**董事長:** 陳忠鏗  
**總經理:** 簡仲明  
**資本額:** NT\$2,990,099,000  
**公司分支機構數:** (5)分公司 (28)通訊處  
**員工人數:** 1,241  
**保險費收入:** (1)直接簽單保險費: NT\$12,237,098,854  
(2)再保險費: NT\$572,371,246  
**準備金:** (1)未滿期保費準備金: NT\$5,780,742,032  
(2)賠款準備金: NT\$4,725,363,729  
(3)特別準備金: NT\$1,348,652,758  
(4)保費不足準備金: NT\$6,440,713  
**地址:** 臺北市中山區南京東路三段 130 號 4、  
8-13 樓  
**電話:** (02) 8772-7777  
**傳真:** (02) 8772-2335  
**網址:** www.tmnewa.com.tw



中國信託金控

## 台壽保產險

## TLG Insurance Co., Ltd.

**Date of Establishment:** May 8, 2006  
**Chairman:** Steve Lin  
**President:** Yu, Chi Ming  
**Paid-up Capital:** NT\$2,000,000,000  
**Number of Contact Office:** [8]Branch Office, [24]Liaison Office  
**Number of Employees:** 524  
**Premium Income:** a. Direct Written Premium  
NT\$2,330,825,964  
b. Reinsurance Premium  
NT\$190,370,523  
**Reserves:** a. Unearned Premium Reserves  
NT\$1,296,852,935  
b. Loss Reserves  
NT\$1,163,037,403  
c. Special Loss Reserves  
NT\$157,544,862  
d. Reserve Deficiency  
NT\$20,125,970  
**Address:** 18F-1, No. 17, Xuchang St.,  
Taipei, Taiwan, R.O.C.  
**Telephone:** 886-2-2370-0789  
**Telefax:** 886-2-2370-6588  
**http:** www.tlg-insurance.com

## 台壽保產物保險股份有限公司

**創立日期:** 95.5.8  
**董事長:** 林欽森  
**總經理:** 俞紀明  
**資本額:** NT\$2,000,000,000  
**公司分支機構數:** (8)分公司 (24)通訊處  
**員工人數:** 524 人  
**保險費收入:** (1)直接簽單保險費: NT\$2,330,825,964  
(2)再保險費: NT\$190,370,523  
**準備金:** (1)未滿期保費準備金: NT\$1,296,852,935  
(2)賠款準備金: NT\$1,163,037,403  
(3)特別準備金: NT\$157,544,862  
(4)保費不足準備金: NT\$20,125,970  
**地址:** 臺北市中正區許昌街 17 號 18 樓之 1  
**電話:** (02) 2370-0789  
**傳真:** (02) 2370-6588  
**網址:** www.tlg-insurance.com

# CHUBB®

## 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 Office  
**Number of Employees:** 168  
**Premium Income:** a. Direct Written Premium  
NT\$2,901,032,783  
b. Reinsurance Premium  
NT\$865,755,760  
**Reserves:** a. Unearned Premium Reserves  
NT\$1,542,120,325  
b. Loss Reserves  
NT\$1,666,576,052  
c. Special Loss Reserves  
NT\$23,290,743  
d. Reserve Deficiency  
NT\$3,424,749  
**Address:** 10F, No. 8, Sec. 5, Xin Yi Rd., Xinyi  
Dist., Taipei, Taiwan, R.O.C.  
**Telephone:** 886-2-8758-1800  
**Telefax:** 886-2-2355-1888  
**http:** www.chubb.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:** 168人  
**保險費收入:** (1)直接簽單保險費: NT\$2,901,032,783  
(2)再保險費: NT\$865,755,760  
**準備金:** (1)未滿期保費準備金: NT\$1,542,120,325  
(2)賠款準備金: NT\$1,666,576,052  
(3)特別準備金: NT\$23,290,743  
(4)保費不足準備金: NT\$3,424,749  
**地址:** 臺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.chubb.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:** 3  
**Premium Income:** a. Direct Written Premium  
NT\$0  
b. Reinsurance Premium  
NT\$-64  
**Reserves:** a. Unearned Premium Reserves  
NT\$0  
b. Loss Reserves  
NT\$9,526,879  
c. Special Loss Reserves  
NT\$10,026,520  
d. Reserve Deficiency  
NT\$0  
**Address:** 6F., No. 83, Sec. 1, Chongqing S.  
Rd., Zhongzheng Dist., Taipei,  
Taiwan, R.O.C.  
**Telephone:** 886-2-2382-0380  
**Telefax:** 886-2-2382-5282  
**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:** 3人  
**保險費收入:** (1)直接簽單保險費: NT\$0  
(2)再保險費: NT\$-64  
**準備金:** (1)未滿期保費準備金: NT\$0  
(2)賠款準備金: NT\$9,526,879  
(3)特別準備金: NT\$10,026,520  
(4)保費不足準備金: NT\$0  
**地址:** 臺北市中正區重慶南路一段 83 號 6 樓  
**電話:** (02) 2382-0380  
**傳真:** (02) 2382-5282  
**網址:** www.asiainsurance.com.tw



**BNP PARIBAS CARDIF**  
法國巴黎產險

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

**Date of Establishment:** Jun 28, 2000  
**President:** Claire Wang  
**Paid-up Capital:** NT\$265,000,000  
**Number of Contact Office:** [0]Branch Office, [0]Liaison Office  
**Number of Employees:** 24  
**Premium Income:** a. Direct Written Premium  
 NT\$127,027,717  
 b. Reinsurance Premium  
 NT\$80,851,865  
**Reserves:** a. Unearned Premium Reserves  
 NT\$44,580,811  
 b. Loss Reserves  
 NT\$18,768,822  
 c. Special Loss Reserves  
 NT\$1,469,700  
 d. Reserve Deficiency  
 NT\$301,223  
**Address:** 78F-1, Taipei 101 Tower, No. 7,  
 Xinyi Rd., Sec. 5, Xinyi Dist,  
 Taipei, Taiwan, R.O.C.  
**Telephone:** 886-2-6638-3456  
**Telefax:** 886-2-8771-5137  
**http:** nonlife.cardif.com.tw

**法商法國巴黎產物保險股份有限公司台灣分公司**

**創立日期:** 89.6.28  
**總經理:** 王瑜華  
**資本額:** NT\$265,000,000  
**公司分支機構數:** (0)分公司 (0)通訊處  
**員工人數:** 24人  
**保險費收入:** (1)直接簽單保險費: NT\$127,027,717  
 (2)再保險費: NT\$80,851,865  
**準備金:** (1)未滿期保費準備金: NT\$44,580,811  
 (2)賠款準備金: NT\$18,768,822  
 (3)特別準備金: NT\$1,469,700  
 (4)保費不足準備金: NT\$301,223  
**地址:** 臺北市信義區信義路五段7號78樓之1  
 (台北101大樓)  
**電話:** (02) 6638-3456  
**傳真:** (02) 8771-5137  
**網址:** nonlife.cardif.com.tw



**Compagnie Française D'assurance pour le Commerce Extérieur, Taiwan Branch**

**Date of Establishment:** Jul 24, 2008  
**President:** Yu-Li Chang  
**Paid-up Capital:** NT\$180,000,000  
**Number of Contact Office:** [0]Branch Office, [0]Liaison Office  
**Number of Employees:** 21  
**Premium Income:** a. Direct Written Premium  
 NT\$219,751,457  
 b. Reinsurance Premium  
 NT\$0  
**Reserves:** a. Unearned Premium Reserves  
 NT\$77,292,231  
 b. Loss Reserves  
 NT\$475,099,212  
 c. Special Loss Reserves  
 NT\$0  
 d. Reserve Deficiency  
 NT\$0  
**Address:** Room A5, 6F, No. 16, Sec. 4, Nanjing  
 East Rd., Taipei, Taiwan, R.O.C.  
**Telephone:** 886-2-2577-5797  
**Telefax:** 886-2-2577-5795  
**http:** www.coface.com.tw

**法商科法斯產物保險股份有限公司台灣分公司**

**創立日期:** 97.7.24  
**總經理:** 張育立  
**資本額:** NT\$180,000,000  
**公司分支機構數:** (0)分公司 (0)通訊處  
**員工人數:** 21人  
**保險費收入:** (1)直接簽單保險費: NT\$219,751,457  
 (2)再保險費: NT\$0  
**準備金:** (1)未滿期保費準備金: NT\$77,292,231  
 (2)賠款準備金: NT\$475,099,212  
 (3)特別準備金: NT\$0  
 (4)保費不足準備金: NT\$0  
**地址:** 臺北市松山區南京東路四段16號6樓A5室  
**電話:** (02) 2577-5797  
**傳真:** (02) 2577-5795  
**網址:** www.coface.com.tw



## AIG Asia Pacific Insurance Pte. Ltd., Taiwan Branch

**Date of Establishment:** April 8, 2016  
**President:** Kian Tiong, Lim  
**Paid-up Capital:** NT\$500,000,000  
**Number of Contact Office:** [0]Branch Office, [0]Liaison Office  
**Number of Employees:** 70  
**Premium Income:** a. Direct Written Premium  
NT\$888,170,787  
b. Reinsurance Premium  
NT\$437,513,044  
**Reserves:** a. Unearned Premium Reserves  
NT\$477,500,544  
b. Loss Reserves  
NT\$1,813,062,015  
c. Special Loss Reserves  
NT\$321,658,519  
d. Reserve Deficiency  
NT\$1,872,438  
**Address:** 4F, 260 DunHua North Rd., Song  
Shan District, Taipei, Taiwan, R.O.C.  
**Telephone:** 886-2-7747-1988  
**Telefax:** 886-2-7707-0577  
**http:** www.aig.com.tw

## 新加坡商美國國際產物保險股份有限公司台灣分公司

**創立日期:** 105.4.8  
**總經理:** 林建忠  
**資本額:** NT\$500,000,000  
**公司分支機構數:** (0)分公司 (0)通訊處  
**員工人數:** 70人  
**保險費收入:** (1)直接簽單保險費: NT\$888,170,787  
(2)再保險費: NT\$437,513,044  
**準備金:** (1)未滿期保費準備金: NT\$477,500,544  
(2)賠款準備金: NT\$1,813,062,015  
(3)特別準備金: NT\$321,658,519  
(4)保費不足準備金: NT\$1,872,438  
**地址:** 臺北市松山區敦化北路 260 號 4 樓  
**電話:** (02) 7747-1988  
**傳真:** (02) 7707-0577  
**網址:** www.aig.com.tw

## Central Re

### 中央再保

## Central Reinsurance Corporation

**Date of Establishment:** Oct 31, 1968  
**Chairman:** Cheng-Tui Yang  
**President:** Stephen Bai-Long Tsai  
**Paid-up Capital:** NT\$5,622,750,000  
**Number of Contact Office:** [1]Branch Office, [0]Liaison Office  
**Number of Employees:** 132  
**Premium Income:** a. Direct Written Premium  
NT\$0  
b. Reinsurance Premium  
NT\$14,564,046,294  
**Reserves:** a. Unearned Premium Reserves  
NT\$5,270,075,360  
b. Loss Reserves  
NT\$14,668,663,364  
c. Special Loss Reserves  
NT\$4,150,282,182  
d. Reserve Deficiency  
NT\$39,808,854  
**Address:** 12F, No. 53, Sec. 2, Nanjing East  
Rd., Taipei, Taiwan, R.O.C.  
**Telephone:** 886-2-2511-5211  
**Telefax:** 886-2-2523-5350  
**http:** www.centralre.com

## 中央再保險股份有限公司

**創立日期:** 57.10.31  
**董事長:** 楊誠對  
**總經理:** 蔡伯龍  
**資本額:** NT\$5,622,750,000  
**公司分支機構數:** (1)分公司 (0)通訊處  
**員工人數:** 132人  
**保險費收入:** (1)直接簽單保險費: NT\$0  
(2)再保險費: NT\$14,564,046,294  
**準備金:** (1)未滿期保費準備金: NT\$5,270,075,360  
(2)賠款準備金: NT\$14,668,663,364  
(3)特別準備金: NT\$4,150,282,182  
(4)保費不足準備金: NT\$39,808,854  
**地址:** 臺北市中山區南京東路二段 53 號 12 樓  
**電話:** (02) 2511-5211  
**傳真:** (02) 2523-5350  
**網址:** www.centralre.com



### General Reinsurance AG. Taiwan Branch

**Date of Establishment:** Jan 1, 2008  
**President:** Tseng, Yih-Fen  
**Paid-up Capital:** EUR\$53,568,000  
**Number of Contact Office:** [0]Branch Office, [0]Liaison Office  
**Number of Employees:** 10  
**Premium Income:** a. Direct Written Premium  
NT\$2,360,851,748  
b. Reinsurance Premium  
NT\$0  
**Reserves:** a. Unearned Premium Reserves  
NT\$430,530,247  
b. Loss Reserves  
NT\$180,214,560  
c. Special Loss Reserves  
NT\$0  
d. Reserve Deficiency  
NT\$0  
**Address:** 20F-1, No. 216, Sec. 2, Tuan Hwa  
South Rd., Taipei, Taiwan, R.O.C.  
**Telephone:** 886-2-2322-0080  
**Telefax:** 886-2-2733-0110  
**http:** www.genre.com

### 德商科隆再保險股份有限公司台灣分公司

**創立日期:** 97.1.1  
**總經理:** 曾蕙芬  
**資本額:** EUR\$53,568,000  
**公司分支機構數:** (0)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\$2,360,851,748  
(2)再保險費: NT\$0  
**準備金:** (1)未滿期保費準備金: NT\$430,530,247  
(2)賠款準備金: NT\$180,214,560  
(3)特別準備金: NT\$0  
(4)保費不足準備金: NT\$0  
**地址:** 臺北市大安區敦化南路二段 216 號 20 樓之 1  
**電話:** (02) 2322-0080  
**傳真:** (02) 2733-0110  
**網址:** www.genre.com



### RGA Global Reinsurance Company Limited Taiwan Branch

**Date of Establishment:** Mar 1, 2007  
**President:** Amy Tsai  
**Paid-up Capital:** NT\$100,000,000  
**Number of Contact Office:** [0]Branch Office, [0]Liaison Office  
**Number of Employees:** 30  
**Premium Income:** a. Direct Written Premium  
NT\$0  
b. Reinsurance Premium  
NT\$517,081,967  
**Reserves:** a. Unearned Premium Reserves  
NT\$42,915,376  
b. Loss Reserves  
NT\$352,459,751  
c. Special Loss Reserves  
NT\$0  
d. Reserve Deficiency  
NT\$0  
**Address:** Room 2008, 20F, No. 333, Sec. 1,  
Keelung Rd., Taipei, Taiwan, R.O.C.  
**Telephone:** 886-2-8789-2217  
**Telefax:** 886-2-8789-6018  
**http:** www.rgare.com

### 英屬百慕達商美國再保險(股)台灣分公司

**創立日期:** 96.3.1  
**總經理:** 蔡佩君  
**資本額:** NT\$100,000,000  
**公司分支機構數:** (0)分公司 (0)通訊處  
**員工人數:** 30人  
**保險費收入:** (1)直接簽單保險費: NT\$0  
(2)再保險費: NT\$517,081,967  
**準備金:** (1)未滿期保費準備金: NT\$42,915,376  
(2)賠款準備金: NT\$352,459,751  
(3)特別準備金: NT\$0  
(4)保費不足準備金: NT\$0  
**地址:** 臺北市信義區基隆路一段 333 號 20 樓 2008 室  
**電話:** (02) 8789-2217  
**傳真:** (02) 8789-6018  
**網址:** www.rgare.com

## 中華民國產物保險概況

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# 一、台灣各項指標總攬

## (一) 臺灣市場概況

	2015	2016	2017
人口(百萬)	23.49	23.53	23.57
面積(平方公里)	36,197	36,197	36,197
國民生產毛額(美金十億元) GNP	539.3	529.6	573.2
國內生產毛額(美金十億元) GDP	523.5	561.3	573.2
國民平均生產毛額(美元)	22,989	23,409	24,936
進口貿易值(美金十億元)	281.04	230.88	259.27
出口貿易值(美金十億元)	285.34	280.39	317.25
經濟成長率(%)	0.75	1.35	2.86
躉售物價指數年增率(%)	-8.84	-2.97	0.9
消費者物價指數年增率(%)	-0.31	1.65	0.62
失業率(%)	3.78	3.92	3.76
汽車數(千輛)	7,739	7,842	7,948
機車數(千輛)	13,662	13,668	13,755
行動電話用戶數(千戶)	29,369	28,891	28,656
匯率(美金/新台幣)	33.07	31.11	30.44
利率(貨幣市場利率)	1.63	1.37	1.37

## (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	3.97	北部工商重鎮
基隆	0.37	北部主要港口
新竹	0.43	北部科學園區
台中	2.76	中部最主要之都市，距台中港五十公里
台南	1.88	南部之古都
高雄	2.77	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，餘多為於 17、18 世紀以後陸續來自中國大陸之後裔。

## 4. 語言

正式的語言為標準國語。閩南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

十二年一貫義務教育自小學到高級中學已貫徹至全國，教育普及率達 99.9%。每年約有 20 餘萬名的學生分別升入百餘所各級大學，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市 40 公里之北部國際機場，台北松山機場及高雄小港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

中山高速公路連接基隆及高雄，全長 374.3 公里，於民國 67 年全線通車。第二高速公路完工於民國 92 年，全長 431.5 公里，由基隆至屏東林邊。

## (4) 鐵路

台灣鐵路網全長 2,495 公里環繞全島，有各種普通及快車服務旅客。

## (5) 高速鐵路

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

## (6) 公路網

全島公路網共計 43,376 公里遍及全島各大城市及大小鄉鎮。

## (7) 大眾捷運系統

台北大眾捷運系統目前全長 131.10 營運公里，共包含 5 條通車路線。高雄大眾捷運系統全長 51.4 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

位於南部的高雄港為目前世界貨櫃運輸量排名第 13 大港口，基隆為台灣第二大港，兩者對於南臺灣與北臺灣的進出口貿易扮演積極的角色。其他主要港口為北部的台北港，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. 經濟回顧

2017 年全球經濟表現有顯著復甦，主因乃是各主要國家政治及經濟的若干不確定因素並未出現，而使全球經濟享有景氣的回溫。其中最主要原因乃國際油價回溫帶動了景氣好轉；此外美國經濟強勁復甦導因於內需的旺盛；歐洲經濟成長有出人意外之表現；大陸的經濟成長表現亦不凡；日本經濟復甦更是全球金融危機以來最長的復甦。

美國是全球最大的經濟體，2017 年美國民間投資呈現成長，國內需求獲得提升，使得跨國價值供應鏈持續運轉，而活絡國際經濟景氣；歐洲包含歐盟或歐元區個別成員國也擺脫了前兩年通貨緊縮的窘境；中國大陸在十九大後因中央權力鞏固，經濟政策方向更加明朗；日本經濟復甦乃歸功於固定投資與出口的拉抬，短期內仍將維持寬鬆之貨幣政策，而安倍的第三支箭所謂成長策略希望能藉由高標準、高品質的要求以貫徹日本經濟結構的改革。

2017 年台灣經濟的表現超出預期，主要原因乃是全年外銷訂單每月均為正成長，尤以國際通訊產品包括零組件需求殷切對於出口產生明顯的助益，此外國際景氣回溫，企業投資增加使各項設備相關商品需求增加，因此資訊通信產品、電子產品，機械、光學等設備類商品出口表現優於預期。此外股市及新台幣匯率上揚帶動民間消費信心，使得台灣經濟表現出色，2017 年台灣的經濟長率為 2.86%，較上年度為佳。

展望 2018 年全球經濟景氣各界普遍預期或認為將呈現持續樂觀的態勢。美國經濟可望仍能表現穩定；惟歐元區的景氣復甦的動能有限，需要依賴火車頭之大經濟體如德國，法國等之表現以使不確定因素得以獲得控制；大陸的經濟則因其產能過剩的結構性問題其經濟將會進一步走緩，惟尚不致有大幅衰退現象；日本經濟在本年亦恐出現復甦稍緩之趨勢。

2018 年台灣經濟成長的幅度，預期與上年度大致持平，且國內半導體廠新廠投資加速，民間投資持續擴張，政府公共建設陸續推動，公營事業投資挹注，使得整體固定資本形成動能可望提高，加上薪資預計提高有利消費成長，惟仍需注意美國貨幣政策收縮速度及其減稅及金融鬆綁激勵下帶動的赴美投資或資金移動的結果，以及歐洲分離主義與地緣政治的緊張衝突對台灣金融產生的影響及衝擊而影響台灣的經濟表現。

## 二、財產保險市場概況

### (一) 市場概況

2017 年國內產物保險市場持續成長，簽單保費收入成長 7.36% 達新台幣 1,567.11 億元，持續創下歷史新高水準。除了船體險及航空險衰退外，其他各險均能同步成長，主要成長來源包含汽車保險、火災保險、工程保險及意外保險。

2017 年汽車保險之簽單保費收入為新台幣 859.50 億元，較上一年度新台幣 800.92 億元成長 7.31%。2017 年在新車市場微幅成長下車險能仍維持高度成長動能，主要有兩大原因：第一、任意汽車第三人責任險的損失率仍高，因此費率持續調升，故任意汽車責任險仍能維持 12.4% 的高度成長；第二、新車市場整體銷售量數增加有限，但結構有很大的變化，其中高價進口車比重增加，拉高車險單件保費金額，故汽車車體損失險(含竊盜險)仍有 4.8% 的成長。在以上兩者因素帶動下，汽車保險簽單保費收入增加新台幣 58.58 億元，持續維持高幅成長。整體而言，汽車保險保費收入佔國內產物保險市場之比重 54.84%，較上一年度大致持平，仍穩居各種財產保險之冠。

2017 年火災保險之簽單保費收入為新台幣 252.93 億元，較上一年度新台幣 230.25 億元成長 9.85%，主要係因主管機關落實監理商業火災保險巨大保額業務之再保險分出、有助於巨大保額業務費率之穩定，再加上國際再保險市場受美國颶風損失影響提高再保費率所致。

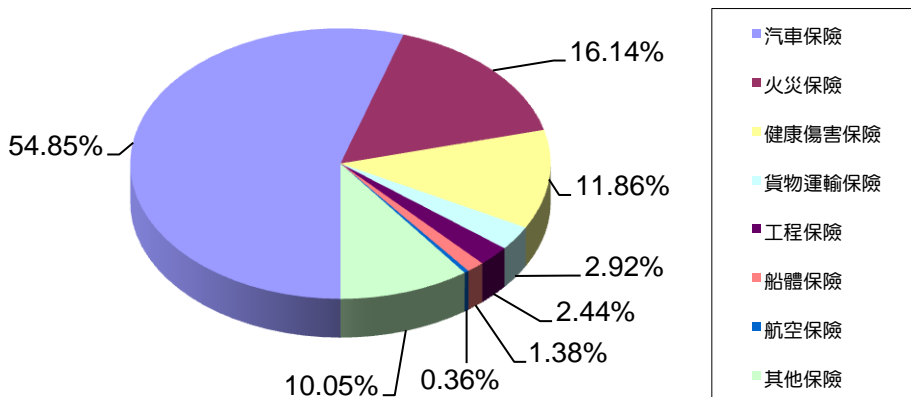
2017 年傷害保險之簽單保費收入為新台幣 164.66 億元，較上一年度新台幣 154.16 億元成長 6.81%，成長額度 10.50 億元。2017 年健康保險之簽單保費收入為新台幣 21.22 億元，較上一年度新台幣 18.48 億元，呈現 14.82% 的持續成長趨勢。雖然主管機關已核准銷售三年期健康傷害保險，但目前銷售成效尚不明顯。

2017 年貨物運輸保險之簽單保費收入為新台幣 45.83 億元，較上一年度新台幣 44.94 億元小幅成長 1.98%，係近五年來首次的成長，包含進出口逐漸回穩與市場導正 STP 保險費率均有相關。2017 年船體保險(含漁船保險)之簽單保費收入為新台幣 21.59 億元，較上一年度新台幣 23.59 億元衰退 8.48%。2017 年航空保險之簽單保費收入為新台幣 5.61 億元，較上一年度新台幣 8.12 億元衰退 30.91%。

2017 年工程保險之簽單保費收入為新台幣 38.17 億元，較上一年度新台幣 34.92 億元成長 9.30%。責任保險則受到塵爆重大公安事故影響投保意識提升，加上公共意外責任保險新制影響，2017 年簽單保費收入較上一年度持續成長。

就各種財產保險之市場占有率分布情形而言，2017 年汽車保險占有率為 54.85%，居各險種之冠，其它分別為火災保險 16.14%、健康傷害保險 11.86%、貨物運輸保險 2.92%、工程保險 2.44%、船體保險(包含漁船保險) 1.38%、航空保險 0.36%，及其它財產保險 10.05%。

2017 年整體財產保險業各險種合計賠款率為 56.40%，較上一年度 53.81% 上升 2.59%。2017 年賠款增加的原因，主要是來自上一年度 206 地震等重大賠款陸續於本年度完成理算並支付賠款所致。



2017 年國內產物保險市場總賠款支出為新台幣 883.92 億元，較上一年度增加 12.54%，增加幅度高於簽單保費收入的成長率 7.36%，主要因為 206 南台灣大地震與 2 次重大颱風賠款持續完成理算後支付所致。回顧 2017 年各種財產保險之賠款變化情形分述於下：2017 年汽車保險(含強制汽車責任保險)賠款率為 60.58%、火災保險賠款率為 62.40%、貨物運輸賠款率為 59.37%、各種意外保險(含健康傷害保險)賠款率 39.89%、航空保險 16.79%，均較上一年度上升。工程保險賠款率為 45.26%、船體保險(包含漁船保險)賠款率為 105.86%，則較上一年度下降。

### 表 1-1：保費收入及成長率表

(單位：新台幣佰萬元/百分比)

年 度		2013	2014	2015	2016	2017
火 災 保 險	金 額	21,896	22,697	21,801	23,025	25,293
	成 長 率	-1.47	3.65	-3.94	5.61	9.85
貨 物 運 輸 保 險	金 額	5,118	4,983	4,733	4,494	4,583
	成 長 率	-8.93	-2.64	-5.00	-5.04	1.98
船 體 保 險	金 額	2,540	2,372	2,504	2,359	2,159
	成 長 率	-10.12	-6.59	5.59	-5.82	-8.48
汽 車 保 險	金 額	64,454	70,197	73,348	80,092	85,950
	成 長 率	8.05	8.91	4.49	9.19	7.31
航 空 保 險	金 額	696	811	960	812	561
	成 長 率	-16.74	16.48	18.5	-15.48	-30.91
工 程 保 險	金 額	4,402	3,922	3,458	3,492	3,817
	成 長 率	-5.36	-10.91	-11.81	0.97	9.30
意 外 保 險	金 額	25,799	27,239	29,311	31,686	34,344
	成 長 率	4.55	5.58	7.61	8.10	8.39
合 計	金 額	124,904	132,220	136,115	145,962	156,711
	成 長 率	3.67	5.86	2.95	7.23	7.36

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	2013	2014	2015	2016	2017
火 災 保 險	25.16	19.01	20.36	55.73	62.40
貨 物 運 輸 保 險	48.72	50.45	45.91	53.42	59.37
船 體 保 險	77.86	108.85	146.42	108.55	105.86
汽 車 保 險	61.20	60.08	59.85	58.54	60.58
航 空 保 險	22.73	80.28	95.80	13.42	16.79
工 程 保 險	42.70	49.78	42.81	49.96	45.26
意 外 保 險	39.07	39.30	39.58	37.90	39.89
合 計	49.27	49.08	50.09	53.81	56.40

資料來源：同表 1-1



## (二) 火災保險

2017 年火災保險之簽單保費收入為新台幣 252.93 億元，較上一年度新台幣 230.25 億元成長 9.85%，主要係因主管機關落實監理商業火災保險巨大保額業務之再保險分出有助於巨大保額業務費率之穩定及商業火災保險中小保額業務費率不得過度偏離保險事業發展中心之參考費率，再加上國際再保險市場受美國颶風損失影響提高再保費率所致。

火災保險的賠款率從 2016 年的 55.73%，上升至 2017 年的 62.40%，主要係因商業火災保險數起重大火災損失所致。

### 表 2：火災保險

(單位：新台幣佰萬元/百分比)

年 度	2013	2014	2015	2016	2017
簽 單 保 費	21,896	22,697	21,801	23,025	25,293
賠 款 率	25.16	19.01	20.36	55.73	62.40

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

2017 年貨物運輸保險直接簽單保費為新台幣 45.83 億元，比 2016 年新台幣 44.94 億元增加新台幣 0.89 億元，總簽單保費成長 1.98%。主要係因進出口量增加，費率競爭下滑，仍使得保費微幅成長。至於賠款率，則由 2016 年 53.42%，增加 5.95% 至 2017 年的 59.37%。

### 表 3：貨物運輸保險

(單位：新台幣佰萬元/百分比)

年 度	2013	2014	2015	2016	2017
簽 單 保 費	5,118	4,983	4,733	4,494	4,583
賠 款 率	48.72	50.45	45.91	53.42	59.37

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

船體保險因費率普遍調降，致整體保費減少，2017 年船體保險簽單保費為新台幣 21.59 億元，比 2016 年新台幣 23.59 億元減少新台幣 2.00 億元。2017 年商船保險賠款率 67.27%，比 2016 年 109.29% 減少 42.02%。另外，2017 年漁船保險賠款率 159.39%，比 2016 年 107.43% 增加 51.96%。海上船體保險平均賠款率，包括商船及漁船二者，2016 年 108.55% 降低為 2017 年 105.86%。

表 4：船體保險

(單位：新台幣佰萬元/百分比)

年 度	2013	2014	2015	2016	2017
簽 單 保 費	2,540	2,372	2,504	2,359	2,159
賠 款 率	77.86	108.85	146.42	108.55	105.86

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

2017 年汽車保險整體保費收入為新台幣 859.51 億元，較前一年度成長 7.31%，其中強制汽車責任保險 175.95 億元，較上年度成長 3.24%；而任意汽車險保費收入 683.56 億元，較上年度成長 8.42%。2017 年新車銷售量較前一年度成長 1.1%，但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 2016 年之 54.78% 上升至 2017 年之 56.87%，升幅 2.09 個百分點；而強制汽車責任保險亦由 2016 年之 72.44% 上升至 2017 年之 75.02%，升幅 2.58 個百分點。

表 5-1：任意汽車保險

(單位：新台幣佰萬元/百分比)

年 度	2013	2014	2015	2016	2017
簽 單 保 費	48,343	53,869	56,848	63,050	68,356
賠 款 率	55.05	54.13	55.80	54.78	56.87

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	2013	2014	2015	2016	2017
簽 單 保 費	16,111	16,328	16,500	17,043	17,595
賠 款 率	79.67	79.72	73.81	72.44	75.02

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

2017 年直接簽單保費新台幣 5.61 億元，比 2016 年度新台幣 8.12 億元減少新台幣 2.51 億元，負成長 30.91%。直接簽單保費減少主要因有一家航空公司停止營運所致。至於航空保險賠款率，由 2016 年的 13.42% 微增 3.37%，為 2017 年的 16.79%。

### 表 6：航空保險

(單位：新台幣佰萬元/百分比)

年 度	2013	2014	2015	2016	2017
簽 單 保 費	696	811	960	812	561
賠 款 率	22.73	80.28	95.80	13.42	16.79

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

2017 年工程保險簽單總保費收入為新台幣 38.17 億元，較前一年之新台幣 34.92 億元，保費收入增加新台幣 3.25 億元，增加 9.30%。以 2017 年整體財產保險業簽單總保費收入新台幣 1,567.11 億元來看，其市場佔有率為 2.43%，較 2016 年之市占率 2.39%，增加 0.04%。2017 年工程保險總保費成長，主要因為公共工程及大型電子產業擴廠資本支出增加所致。

2017 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。

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。

財團法人工程保險協進會業已研議完成機械綜合保險商品，對國內正推動之綠能產業如太陽光電廠之承保將有推升之助力，其他如離岸風力發電業者之保險需求，保險業亦全力配合政策承做，亦將有助於未來工程保險市場之發展。

### 表 7：工程保險

（單位：新台幣佰萬元/百分比）

年 度	2013	2014	2015	2016	2017
簽 單 保 費	4,402	3,922	3,458	3,492	3,817
賠 款 率	42.70	49.78	42.81	49.96	45.26

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。2017年整體意外保險及其他保險簽單保費新台幣 157.58 億元，較 2016 年的簽單保費新台幣 144.21 億元，成長 9.27%；2017 年整體意外保險及其他保險賠款率 37.69%，較 2016 年的賠款率 33.15%，增加 4.54%。

其中責任保險 2017 年簽單保費新台幣 129.27 億元，較 2016 年的簽單保費新台幣 115.93 億元，成長 11.51%；2017 年的賠款率 41.10%，較 2016 年的賠款率 33.38%，增加 7.72%。

其他財產保險 2017 年簽單保費新台幣 18.28 億元，較 2016 年的簽單保費新台幣 16.93 億元，增加 7.96%；2017 年的賠款率 24.20%，較 2016 年的賠款率 37.74%，降低 13.54%。

保證及信用保險 2017 年簽單保費新台幣 10.01 億元，較 2016 年的簽單保費新台幣 11.34 億元，衰退 11.67%；2017 年的賠款率 18.21%，較 2016 年的賠款率 23.97%，減少 5.75%。

### 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	2013	2014	2015	2016	2017
簽 單 保 費	11,123	11,782	12,859	14,421	15,758
賠 款 率	33.14	34.49	38.02	33.15	37.69

備 註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心  
中華民國產物保險商業同業公會

### 表 8-2：責任保險

(單位：新台幣佰萬元/百分比)

年 度	2013	2014	2015	2016	2017
簽 單 保 費	8,601	9,084	10,131	11,593	12,927
賠 款 率	34.04	36.17	39.48	33.38	41.10

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	2013	2014	2015	2016	2017
簽單保費	1,526	1,595	1,544	1,693	1,828
賠款率	24.65	33.06	34.04	37.74	24.20

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	2013	2014	2015	2016	2017
簽單保費	996	1,103	1,183	1,134	1,001
賠款率	38.36	22.71	30.70	23.97	18.21

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 2017 年簽單保費新台幣 164.66 億元，較 2016 年的簽單保費新台幣 154.16 億元，成長 6.81%；2017 年的賠款率 42.75%，較 2016 年的賠款率 42.70%，升高 0.05%。

### 表 9：傷害保險

(單位：新台幣佰萬元/百分比)

年 度	2013	2014	2015	2016	2017
簽單保費	13,354	14,026	14,806	15,416	16,466
賠款率	43.66	43.34	41.16	42.70	42.75

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%。2014年的簽單保費收入為新台幣14.31億元，賠款率為39.35%。2015年的簽單保費收入為新台幣16.45億元，賠款率為37.53%，2015年12月31日金融監督管理委員會為兼顧社會需要及市場發展情形開放財產保險業者得經營三年期以下且不保證續保之傷害保險及健康保險，2016年的簽單保費收入為新台幣18.48億元，賠款率為35.00%，2017年的簽單保費收入為新台幣21.22億元，賠款率為34.08%。

表 10：健康保險

（單位：新台幣佰萬元/百分比）

年 度	2013	2014	2015	2016	2017
簽 單 保 費	1,322	1,431	1,645	1,848	2,122
賠 款 率	42.68	39.35	37.53	35.00	34.08

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

2017 年分出至國外再保費為新台幣 268.03 億元，比 2016 年新台幣 272.43 億元，減少 4.4 億元，減少 1.61%。

去年分出至國外再保費以分出至香港地區 74.15 億元為最多，佔當年度總簽單保費 4.73%。

### 表 11：分出至國外再保費

(單位：新台幣佰萬元／百分比)

年 度	2015		2016		2017	
	分出保費	百分比	分出保費	百分比	分出保費	百分比
英 國	2,460	1.81	2,580	1.77	2,762	1.76
法 國	298	0.22	303	0.21	258	0.16
德 國	1,746	1.28	1,915	1.31	1,611	1.03
其他歐洲國家	1,514	1.11	1,187	0.81	1,043	0.66
日 本	1,592	1.17	1,499	1.03	1,984	1.27
韓 國	765	0.56	813	0.56	839	0.54
香 港	6,204	4.56	6,926	4.75	7,415	4.73
新 加 坡	2,464	1.81	2,690	1.84	2,919	1.86
中 國	76	0.06	152	0.10	214	0.14
美 國	4,729	3.47	4,949	3.39	5,592	3.57
加拿大及其他 美 洲 國 家	124	0.09	110	0.07	88	0.06
澳 洲	81	0.06	73	0.05	64	0.04
其 他 地 區	2,014	1.48	4,046	2.77	2,014	1.28
總 計	24,067	17.68	27,243	18.66	26,803	17.10

資料來源：14 家國內產險公司  
4 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、罷工、暴動、民眾騷擾、惡意破壞行為、竊盜等事故所致之財物損失，以及被保險人對第三人之責任、意外事故所致玻璃門窗等之損失。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、超額竊盜保險、颱風及洪水保險、地層下陷、滑動或山崩保險、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承擔基本自負額，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，被保險人則無須承擔基本自負額。

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、各式起機重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的物之毀損或滅失。

## 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。保險標的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。

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及舉辦活動時發生意外事故，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) 高爾夫球責任保險

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

#### (8) 旅館綜合責任保險

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

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

#### (9) 保全業責任保險

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

#### (10) 幼稚園責任保險

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

#### (11) 大眾捷運系統旅客運送責任保險

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

#### (12) 醫師業務責任保險

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



### (13) 醫療機構綜合責任保險

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

### (14) 會計師責任保險

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

### (15) 律師責任保險

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

### (16) 建築師工程師專業責任保險

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

### (17) 金融業保管箱責任保險

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

### (18) 旅行業責任保險

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

### (19) 保險公證人專業責任保險

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

### (20) 保險代理人經紀人專業責任保險

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

### (21) 海外遊學業責任保險

保障被保險人所安排的遊學團發生意外事故，造成遊學團員遭受體傷、死亡或殘廢，依行政院消費者保護委員會通過之海外旅遊學習契約應記載及不得記載事項之



規定所應負的法定賠償責任。並可擴大承保旅遊文件之意外遺失重置費用及家屬前往處理之費用。

## 2. 其他財產保險

### (1) 現金保險

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

### (2) 商業動產流動保險

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

### (3) 竊盜損失保險

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

### (4) 玻璃保險

保障被保險人因玻璃發生意外事故造成的毀損或滅失。

### (5) 核能保險

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

## 3. 保證及信用保險

### (1) 銀行業綜合保險

適合銀行業專用的綜合保險，承保項目共有七項：

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

### (2) 員工誠實保證保險

保障被保險人因被保證員工不誠實行為，造成被保險人的財務損失。

### (3) 旅行業履約保證保險

保障被保險人繳交旅遊團費後，因旅行業財務問題無法履約造成被保險人團費損失。

### (4) 工程保證保險

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

### (5) 消費者貸款信用保險

保障被保險人提供消費者信用貸款，因貸款人不履行還款義務造成被保險人的損失。

### (6) 海外遊學業履約保證保險

保障被保險人繳交遊學團費後，因遊學者財務問題無法履約造成被保險人團費損失。

## (八) 傷害保險

保障被保險人因發生外來非疾病意外事故，造成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、經紀人及保險公司的保險業務員。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照，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	2015	2016	2017
保險經紀人	476	481	437
保險代理人	306	297	309
保險業務員	247,695	259,687	275,931

## 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，而自 1987 年以後則僅採筆試方式，目前每年辦理二次考試，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，或前曾應主管機關舉辦各該人員資格測驗合格者，以個人名義或受公司組織之僱用方式取得執業證書，並接受主管機關所舉辦之訓練課程後執行業務。

### （三）保險業務員資格考試

具高中（職）畢業資格者，經由其所屬公司（含保險公司，保險經紀公司，保險代理公司）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一系列課程，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。臺灣大學語言訓練與測驗中心經美國產物保險學院授權每年辦理該項考試，分四個時段進行，採電腦及時測驗方式。

## （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保險教育證書。經由該學院所獲得之保險知識，不僅可獲得較佳之工作機會且對於加強相關工作有更好的發展。財團法人保險事業發展中心經英國皇家保險學院授權每年辦理一次該項考試。

## （六）個人風險管理師及企業風險管理師資格考試

個人風險管理師（又分為個人財產風險管理師與個人人身風險管理師）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規劃之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

產物保險精算師考試是由美國產物保險精算學會所主辦之會員資格考試。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

依據「保險業簽證精算人員管理辦法」第二條第二項規定，金融監督管理委員會認可財團法人保險事業發展中心為辦理保險業精算人員考試之保險學術機構。通過保險事業發展中心考試的人員可以簽署保險商品。

## 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，2016 年 9 月 1 日美亞產物保險公司更名為南山產物保險公司，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、港商亞洲、法商法國巴黎、法商科法斯、新加坡商美國國際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

### (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	季 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. 金融展望	金融監督管理委員會	月 刊
8. 核保學報	中華民國產物保險核保學會	年 刊
9. 保險學報	中華民國保險學會	年 刊
10. 保險經營學報	中華民國保險經營學會	年 刊

## 八、重大事記

### (一) 2017 年 7 月擴大開放要保書免簽名範疇

為配合保險實務及簡化財產保險投保作業，繼 103 年 8 月 29 日開放要保人與被保險人得免於強制汽車責任保險等 5 項業務之財產保險要保書簽章後，本次繼續開放「火災保險及汽車保險續保業務」及「在台跨國外資企業之商業火災保險及責任保險業務」亦可免簽。

### (二) 2017 年 9 月開放保險經紀人、代理人及銀行申請辦理網路投保業務

為鼓勵業者拓展多元行銷管道及配合業務鬆綁政策，於 104 年 10 月 6 日以試行方式開放 10 家保經代公司與銀行申請網路投保業務，試辦期間無重大違失或損及消費者權益情事，故本次開放符合四項資格之保經代公司及銀行辦理網路投保業務。

### (三) 2017 年 12 月行動投保裝置轉型方案順利接軌

為維護消費者權益及消弭電信業者經營保險業務之疑慮，主管機關責成中華民國產物保險商業同業公會研議行動裝置保險轉型方案，預定於明年起銷售個人行動裝置保險，完成商品開發及送審作業程序。此外，產險公會已開辦行動裝置保險單一業務員測驗，俾輔導電信業者取得適足業務員資格人員，截至 2017 年 12 月 23 日止，計有 6,247 人取得資格。

## 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	2017.01.17	商業火災保險	輪胎製造	桃園	火災	約 3 億餘元
2	2017.01.20	商業火災保險	車燈製造	彰化	火災	約 1 億餘元
3	2017.02.01	商業火災保險	貨運倉儲	桃園	火災	約 1 億餘元
4	2017.02.03	貿易信用保險	電子科技公司	台灣	第三人債務 不履行	約 1 億餘元
5	2017.02.11	商業火災保險	電子工廠	路竹	地震	約 4 億餘元
6	2017.03.16	漁船保險	漁船	馬紹爾群島海域	火災	約 3 億餘元
7	2017.07.16	商業火災保險	電器製造	桃園	火災	約 4 億餘元
8	2017.08.18	商業火災保險	電子工廠	苗栗	火災	約 2 億餘元
9	2017.10.20	工程保險	隧道工程	花蓮	隧道坍塌	約 1 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	比留間太郎	台北市南京東路 3 段 130 號 13 樓之 1	02-87720029 02-87720019
2	日商愛和誼日生同和產物 保險公司台北聯絡處	內海直之	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	周俞均	台北市民生東路 3 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	曾蕙芬	台北市敦化南路 2 段 216 號 20 樓之 1	02-23220080 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	蔡佩君	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	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
3	信成保險經紀人股份有限公司	史帝芬	台北市中山區南京東路 3 段 219 號 5 樓	02-27187118 02-25445000 02-27163938
4	怡安保險經紀人股份有限公司	梁漢文	台北市大安區仁愛路 3 段 136 號 9 樓	02-23252221 02-23252278

編號	公司名稱	負責人	地 址	電話／傳真
5	富理保險經紀人有限公司	黃尚龍	台中市西屯區長安路 2 段 71 巷 33 弄 6 號	02-2598-6700 02-8192-6873
6	有朋保險經紀人股份有限公司	劉文光	新北市新店區北新路 1 段 69 號 4 樓	02-29111639 02-29101978
7	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	02-21837777 02-25182188 02-25180388
8	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
9	利德保險經紀人股份有限公司	孫荊璋	台北市松山區八德路 3 段 32 號 7 樓	02-25785500 02-25786611
10	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
11	豐林保險經紀人有限公司	林子玲	台北市松山區南京東路 4 段 165 號 5 樓	02-25140689 02-25140714
12	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
13	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 02-27262655
14	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
15	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
16	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 02-31511440
17	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	02-21837980 02-25071816
18	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
19	香港商萬信保險經紀人股份有限公司台灣分公司	林嘉敏	台北市中正區許昌街 42 之 1 號 10 樓	02-25256921 02-25256832
20	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
21	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 3 樓之 3	02-25773311 02-25772548

編號	公司名稱	負責人	地 址	電話／傳真
22	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
23	英商昊德保險經紀人股份有限公司台灣分公司	何獻亨	台北市中正區衡陽路 51 號 11 樓之 1	02-23131188 02-23131187
24	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 2	02-27556656 02-27049850
25	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
26	韋萊保險經紀人（股）公司	黃志良	台北市信義區忠孝東路 5 段 68 號 14 樓	02-21769068 02-87262968
27	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 02-87706608
28	立萬保險經紀人（股）公司	武冲霄	台北市中山區中山北路 3 段 31 號 9 樓	02-25978585 02-25978586
29	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
30	信德仕保險經紀人有限公司	吳凱欣	台北市大安區光復南路 260 巷 49 號 1 樓	02-27787216 02-27787219
31	達通保險經紀人（股）公司	杜天文	台北市復興南路 1 段 380 號 4 樓之 3	02-27071023 02-27070516
32	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
33	佳朋保險經紀人（股）公司	陳進益	台北市中山區松江路 146 號 10 樓	02-25413768 02-25622134
34	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 02-77065090
35	長城保險經紀人（股）公司	廖光毅	台北市中山區南京東路 3 段 189 號 10 樓	02-25474577 02-25475549
36	中保保險經紀人（股）公司	雷景明	台北市大同區鄭州路 139 號 10 樓	02-25579299 02-25576077
37	超然保險經紀人（股）公司	陳嘉若	台北市中正區忠孝東路 1 段 152 號 9 樓之 4	02-33221438 02-33221431
38	愛群保險經紀人有限公司	許蘭生	台北市大安區敦化南路 2 段 60 號 4 樓之 2	02-27022885 02-27028892



## 十四、其他保險相關機構

編號	公司名稱	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 金肖雲	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 邱瑞利	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 侯自維	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	陳燦煌 謝良瑾	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	黃調貴 林金樹	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	陳忠鏗 黃益堂	台北市南京東路 2 段 125 號 13 樓	02-25065941 02-25171825
7	財團法人保險犯罪防制中心	邵之雋 陳乙祺	台北市信義路 1 段 3 號 1 樓	02-23961299 02-23963299
8	財團法人工程保險協進會	涂志佶 潘少昀	台北市中華路 1 段 77 號 4 樓	02-23820051 02-23884720
9	中華民國核能保險聯合會	梁正德 洪榮隆	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	梁正德 陳定輝	台北市民權東路 3 段 181 號 3 樓	02-27160039 02-25450887
11	中華民國精算學會	林昭廷 林含欣	台北市信義區基隆路 1 段 420 號 6 樓	02-27580265 02-27580523
12	中華民國人壽保險管理學會	林慶祥 李建勳	台北市信義區信義路 5 段 150 巷 2 號 2 樓	02-27235307 02-27229282
13	中華民國保險學會	陳燦煌 謝良瑾	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	林國彬 莊瑞德	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	朱水源 丁迪嘉	台北市錦州街 46 號 6 樓	02-66181188 02-66195666



編號	公司名稱	負責人	地 址	電話／傳真
17	中華民國保險經紀人協會	王信力 林虹汝	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	吳慶明 洪叔生	台北市南港路 2 段 147 號 6 樓	02-27833807 02-27839610
19	臺北市公證商業同業公會	柯富彬 張敏凰	台北市南京東路 4 段 186 號 13 樓	02-25701840 02-25770332
20	高雄市公證商業同業公會	陳偉光 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	廖學茂 李維倫	台北市忠孝東路 6 段 21 號 2 樓之 3	02-26559268 02-26559265

## 十五、再保險業

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



中華民國產物保險商業同業公會

THE NON-LIFE INSURANCE ASSOCIATION OF THE REPUBLIC OF CHINA

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