

2023 中華民國 產物保險概況

NON-LIFE INSURANCE BUSINESS IN TAIWAN
FACT BOOK



NON-LIFE INSURANCE BUSINESS IN TAIWAN

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《 GENERAL INFORMATION

	2021	2022	2023
Population (million)	23.40	23.26	23.34
Area (sq. km)	36,197	36,197	36,197
GNP (US\$ billion)	789.6	780.2	778
GDP (US\$ billion)	774.8	762.6	755.3
GNP per Capita (US\$)	33,004	33,565	32,327
Value of Imports (US\$ billion)	381.49	428.01	351.92
Value of Exports (US\$ billion)	446.38	479.44	432.48
Real Economic Growth Rate (%)	4.86	2.45	1.31
Annual Changes in Consumer Price Index (%)	1.96	2.95	2.71
Unemployment Ratio (%)	3.7	3.6	3.48
Motor Vehicles (thousand)	8,330	8,453	8,590
Motorcycles (thousand)	14,266	14,391	14,545
Mobile Phone (thousand)	29,580	30,147	29,852
Exchange Rates US\$/NT\$	27.84	29.81	31.16
Annual Interest Rates (Money Market Rate) (%)	1.01	1.20	1.60

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	2.48	Political/Economic center. Capital City
New Taipei	4.04	Northern major industrial and commercial city
Keelung	0.36	Northern major port city
Hsinchu	0.45	Northern hi-tech industrial park
Taichung	2.84	Largest central city with Taichung Port some 50 km west of the city
Tainan	1.85	Southern city with historic relics
Kaohsiung	2.73	Largest industrial city; also noted for its major ports; largest commercial city in the south
Hualien	0.32	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 570,000 aborigines, the majority of the ancestors of Taiwan people originated from mainland China and settled here mainly during the 17th and 18th centuries.

5. Languages

The official language is Mandarin Chinese. Taiwanese and Hakka are the two most popular dialects. English is the most popular foreign language and is taught from elementary school onwards 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 Nangang Station and ends at ZuoYing Station of Kaohsiung totaling 350 km long with 12 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 146.20 km and the system is comprised of 6 lines. Kaohsiung's Metropolitan Area MRT system comprises 3 lines, including Light Rail Transit (LRT), running 53.04 km. What's more, the Taoyuan MRT system has a total length of 51.03 km and the overall length of the New Taipei Metro is 9.55 km, 2 routed included. Lastly, the Taichung Mass Rapid Transit has been operated since 2020, with its total length of 16.71 km.

(8) Harbors:

Kaohsiung Harbor is now the world's fifteen 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 Taipei Harbor (north coast), Taichung Harbor (central west coast), Anping Harbor (south coast), Hualien Harbor, and Suao Harbor (east coast).

8. Economic Review

Reflecting on 2023, the global economy faced a "multiple challenges stage". Major nations implemented monetary tightening policies, resulting in persistent inflation and escalating interest rates, weakening the demand for international consumer goods. Simultaneously, geopolitical risks, with conflicts such as the Russia-Ukraine and Israel-Hamas disputes, intensified, amplifying turmoil and instability. Additionally, ongoing trade wars among countries further deepen the fragmentation of the economy and trade. Strikes also swept across Europe, the United States, and beyond, with workers taking to the streets to fight for their rights, exacerbating the instability of the global economy. Starting from the second quarter, Taiwan began to see an increase in domestic COVID-19 cases, and the international economy was affected by the Russia-Ukraine conflict and China's epidemic containment measures. As a result, demand from other countries decreased significantly, and Taiwan's export growth slowed down. Fortunately, the epidemic's impact has gradually faded, and the government has gradually lifted relevant measures. As a result, the performance of domestic consumption and related industries has improved, leading to a shift in economic support from export sales to domestic demand. This has prevented significant fluctuations in overall performance.

The Taiwan economy was impacted by market trends and industry inventories, leading to cautiousness in corporate investment. As a result, the annual economic growth rate stood at only 1.4%, marking the lowest increase in nearly 14 years. Nevertheless, the consistent demand for emerging technologies like artificial intelligence (AI) has driven enhancements in Taiwan's exports of integrated circuits (IC) and industrial goods. The total export value in 2023 increased by approximately \$50 billion compared to before and after the pandemic. Meanwhile, labor demand in sectors like technology, accommodation, and dining continued to rise, maintaining the unemployment rate at around 3%. However, challenges such as the egg shortage and natural disasters impacting fruits and vegetables contributed to the Consumer Price Index (CPI) reaching its second-highest level in nearly 15 years.

Looking ahead to 2024, as the Federal Reserve of the United States temporarily slows its pace of interest rate hikes and the raw material market shows a volatile recovery trend, the

inflation rate is expected to continue to decline. Nevertheless, political uncertainties persist, with unfinished conflicts worldwide yet to be resolved. Additionally, the year-end will witness the U.S. presidential election, predicted to heighten global anxiety. The possibility of further escalation in trade tensions between the United States and China or unforeseen black swan events remain worthy of attention.

In 2024, Taiwan's economy is expected to demonstrate positive growth. The economic indicator has shifted from a blue to a green light at the start of the year, signaling stability. The economy is poised to benefit from the expanding opportunities in emerging applications and progressing technological advancements, particularly in AI. This is anticipated to sustain the upward trend of the Taiwanese economy, with improvements predicted in domestic consumption and related industries, boosting export activity. Despite these encouraging signs, it is crucial to monitor the local economy closely, as it remains sensitive to global trends.

《 MARKET CONDITIONS

1.The Market in General

The direct written premium income of Taiwan non-life insurance industry revealed a continuous growth in 2023 and reached NT\$244,758 million with growth rate of 10.65% mainly due to the higher growth rate of Engineering insurance, Aviation Insurance and Fire Insurance when compared to NT\$221,207 million in the previous year.

The premium income of fire insurance in 2023 was NT\$40,623 million, increased by 21.18% when compared to NT\$33,524 million in the previous year. The growth was mainly due to several domestic major fire losses occurred in recent years, resulting in a significant increase in premiums for some insureds. In addition, the rates of Large Sum Insured businesses increased due to the international reinsurance market affected by catastrophic losses in recent years, the Sum Insureds significant increased and the policy periods adjustments, leading to a growth of premium income in overall fire insurance.

The premium income of marine cargo insurance in 2023 was NT\$7,000 million, increased 13.58% when compared to NT\$6,163 million in the previous year. The premium growth was mainly due to following reasons:

(1) Continuous losses in marine cargo insurance business in the international reinsurance market, leading to increased reinsurance rates. (2) The higher loss ratio of Stock Throughput

Policy(STP), leading to increased renewal premium. (3) Claim costs increased due to inflation, leading to rates in domestic and reinsurance market still maintaining an upward trend.

The premium income of marine hull and fishing vessel insurance in 2023 summed up to NT\$3,520 million, increased by 7.58% when compared to NT\$3,272 million in the previous year. The main reason is that the reinsurance market continued to be a hard market where the international reinsurers not only consider the quality of business (e.g. past loss ratio and profit), but also insist on the adequacy of premiums and deductibles. In addition, rising steel prices, inflation, labor and repairing costs resulted in a significant increase in claims costs, which in turn affected reinsurers' capacity and pricing, resulting in continued premium growth.

The total premium income generated by automobile insurance in 2023 reached NT\$125,536 million, increased by 8.21% when compared to NT\$116,012 million in the previous year. Due to the material shortage situation eased, the increase in the delivery of imported vehicles, and the accelerated introduction of pure electric vehicles or hybrid vehicles by various vehicle manufacturers since the implementation of the CAFE (Corporate Average Fuel Economy Standards). The electric vehicles are entitled to the reduction of commodity tax, fuel tax, license tax, and subsidies of the replacement of old vehicles with new ones, which has led to a steady growth of premiums in the overall automobile insurance market. The automobile insurance still secured its top place among all the non-life insurance with the premium income accounting for 51.29% of the domestic non-life insurance market.

The premium income of aviation insurance in 2023 was NT\$967 million, increased 33.93% when compared to NT\$722 million in the previous year. Due to the reopening of borders between various countries, air travel has been recovering at a rapid pace. Passenger transportation has seized the opportunity of market recovery and continued to increase the number of flights and new destinations to make up for the pressure of the decline in cargo transportation. Considering the market volume, the previous year's base period and the past market growth trend, the year-on-year increase of additional premiums of institute war clauses due to Russian-Ukrainian war, the premium income of aviation insurance continued to grow.

The total premium income of engineering insurance was NT\$11,149 million, increased by 40.93% when compared to NT\$7,911 million in the previous year. The main reason contributed to the premium of large engineering insurance projects accounted, such as the offshore wind power projects of Ørsted, CIP and Hai Long, expansion of high-tech facilities, and Formosa Plastics' plant expansion.

The total premium income generated by Casualty Insurance (including Liability Insurance, Credit and Surety Insurance, Personal Accident Insurance, Health Insurance and Others Insurance)

in 2023 reached NT\$55,963 million, slightly increased by 4.40% when compared to NT\$53,602 million in the previous year. The major reasons for the growth of Casualty Insurance in 2023 are as follows: (1) the suspension of sales of the of epidemic prevention-related products by various non-life insurers after the outbreak of COVID-19, resulting in a significant decrease in premium income from health insurance in 2023; and (2) the new version of Employers' Accident Liability Insurance (EALI) has been implemented since November 2020. The premiums of EALI, which were originally attached to engineering insurance, were changed to be written by the new version of project-based EALI, which is more adequate than before because the premiums have to comply with the actuarial rate; furthermore, after the epidemic, both the Travelers' Liability Insurance (TLI) and Public Accident Liability Insurance (PALI) business increased significantly in 2023. The year-on-year increase in accident insurance premiums was significant. Overall, casualty insurance premiums continued to show modest growth.

In regard of the market portfolio in 2023 by classes of non-life insurance business, automobile insurance still accounted a major share of 51.29% of total premium income. The others distributed to fire insurance 16.60%, others 12.22%, personal accident and health insurance 10.65%, marine cargo insurance 2.86%, engineering insurance 4.56%, marine hull and fishing vessel insurance 1.44% and aviation insurance 0.40%.

The average loss ratio of the non-life insurance industry was 76.53% in 2023, decreased by 58.91% when compared to 135.44% in 2022. The gross loss amount in 2023 was NT\$187,319 million with a decrease of 37.48% due to the decrease of the following loss ratios: casualty insurance 160.87% mainly caused by the impact of COVID-19, aviation insurance 19.31% decreased by 42.44% and marine hull and fishing vessel insurance 42.22% decreased by 2.15% when compared to previous year.

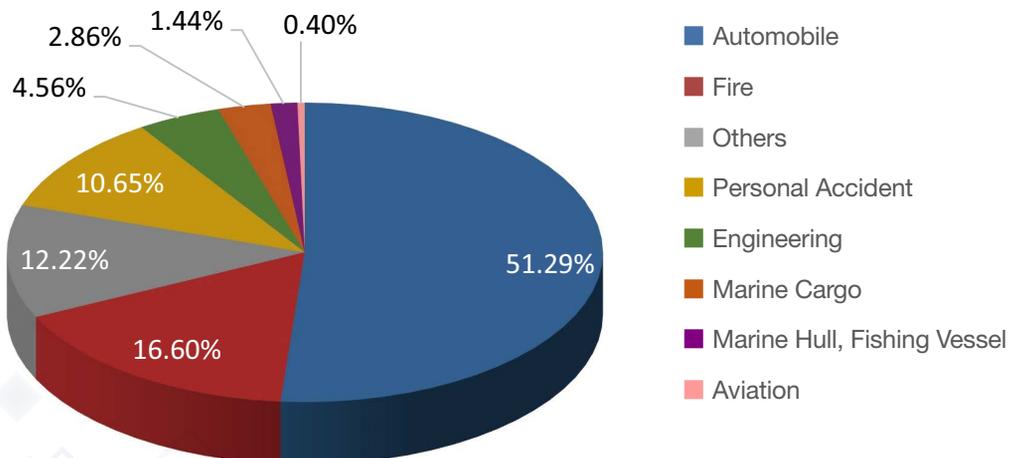


Table 1-1: Direct Written Premium Incomes & Growth Ratio

(in million NT\$ & %)

Year		2019	2020	2021	2022	2023
Fire	Premium Incomes	25,882	29,096	30,347	33,524	40,623
	Growth Ratio	-0.00	12.41	4.30	10.47	21.18
Marine Cargo	Premium Incomes	4,773	4,772	5,400	6,163	7,000
	Growth Ratio	-1.81	-0.02	13.14	14.14	13.58
Marine Hull	Premium Incomes	2,349	2,938	2,998	3,272	3,520
	Growth Ratio	6.53	25.06	2.04	9.16	7.58
Automobile	Premium Incomes	94,654	101,586	108,938	116,012	125,536
	Growth Ratio	5.72	7.32	7.24	6.49	8.21
Aviation	Premium Incomes	708	808	626	722	967
	Growth Ratio	1.29	14.16	-22.56	15.34	33.93
Engineering	Premium Incomes	6,723	7,134	6,516	7,911	11,149
	Growth Ratio	53.43	6.12	-8.67	21.41	40.93
Miscellaneous Casualty	Premium Incomes	42,041	41,776	52,624	53,602	55,963
	Growth Ratio	10.50	-0.63	25.97	1.86	4.40
Total	Premium Incomes	177,130	188,110	207,448	221,207	244,758
	Growth Ratio	6.96	6.20	10.28	6.63	10.65

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

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

Sources: Taiwan Insurance Institute.

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

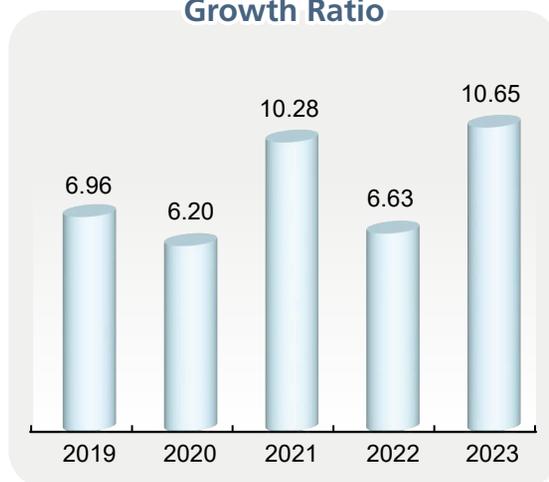
Direct Written Premium**Growth Ratio**

Table 1-2: Loss Ratio

(in %)

Year	2019	2020	2021	2022	2023
Fire	21.88	16.58	24.65	28.31	32.97
Marine Cargo	50.44	45.36	43.95	42.48	69.67
Marine Hull	68.21	58.18	63.04	44.07	42.22
Automobile	63.09	60.36	56.63	55.59	56.80
Aviation	13.54	18.09	29.68	61.75	19.31
Engineering	32.54	39.64	27.80	17.44	54.16
Miscellaneous Casualty	38.84	40.41	37.20	409.93	160.87
Total	49.69	47.78	45.80	135.44	76.53

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 2023 was NT\$40,623 million, presented growth 21.17% compared to NT\$33,524 million in 2022. The significant increase in Premium was mainly due to adjustments in the Policy Period for several Mega accounts, the tightening Capacity and Cost increased of international reinsurance market for two consecutive years, and frequent fire loss in commercial insurance business. This leads insurance companies to focus on underwriting selection, capacity control, terms limitation, it leading to a substantial growth in overall premium income in 2023.

The loss ratio for fire insurance increased from 21.88% in 2022 to 32.97% in 2023. Although there was several major commercial fire losses and warehouse losses incurred for two consecutive years. But due to the absence of major catastrophes such as Earthquake and Typhoon loss and the low loss ratio for residential fire insurance, the overall fire insurance loss ratio has been maintained at a good level, but showing an upward trend.

Table 2: Fire Insurance

(in million NT\$ & %)

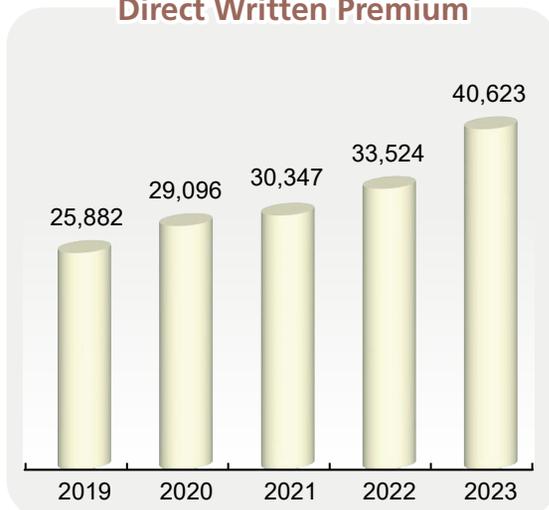
Year	2019	2020	2021	2022	2023
Direct Written Premium	25,882	29,096	30,347	33,524	40,623
Loss Ratio	21.88	16.50	24.60	28.31	32.97

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

Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



3. Marine Cargo Insurance

The direct premium of marine cargo insurance in 2023 was NT\$7,000 million, increased by NT\$837 million and growth of 13.58% from the previous year's premium NT\$6,163 million. The main of premium growth in 2023 was the rate increased due to loss deterioration of STP.

In 2023, nevertheless Taiwan's import and export trade volume has the third highest record, however, the global economic recession to impact the annual exporting and importing decreased of 9.8% and 17.8% in respectively. In 2023, the loss ratio of marine cargo insurance is 69.67%, an increase of 27.19 percentage points from 42.48% in 2022.

Table 3: Marine Cargo Insurance

(in million NT\$ & %)

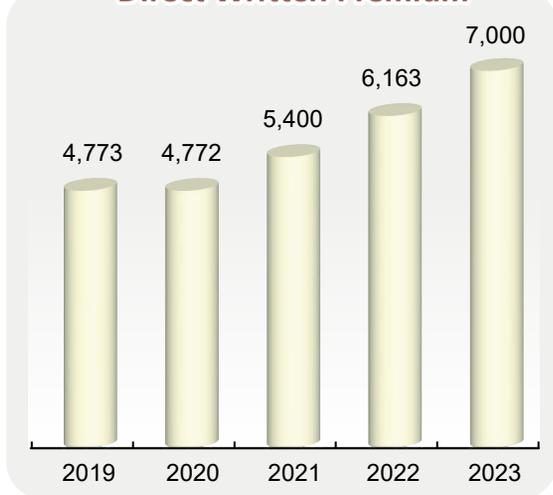
Year	2019	2020	2021	2022	2023
Direct Written Premium	4,773	4,772	5,400	6,163	7,000
Loss Ratio	50.44	45.36	43.95	42.48	69.67

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

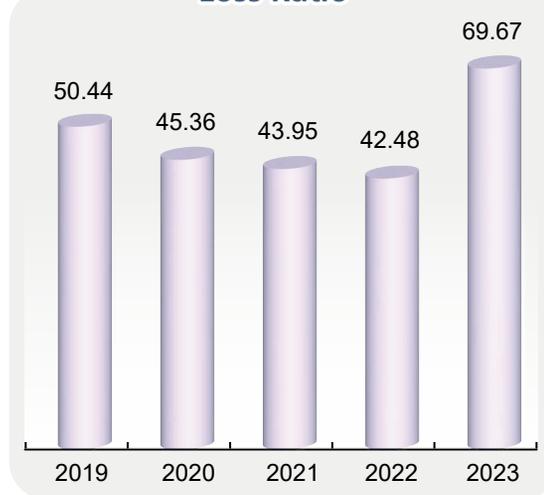
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



4. Marine Hull Insurance

In 2023, the total direct written premium of marine hull insurance was NT\$3,520 million including ocean hull and fishing vessel, which increased by NT\$248 million from NT\$3,272 million in 2022. The premium growth of 7.58%, which the mainly reasons of growth is the hull insurance rate increased pushed from the hard market.

The average loss ratio for marine hull insurance was decreased from 44.07% in 2022 to 42.22% in 2023 by 1.85 percentage points.

Table 4: Marine Hull Insurance

(in million NT\$ & %)

Year	2019	2020	2021	2022	2023
Direct Written Premium	2,349	2,938	2,998	3,272	3,520
Loss Ratio	68.21	58.18	63.04	44.07	42.22

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

Marine hull includes ocean hull and fishing vessel insurance.

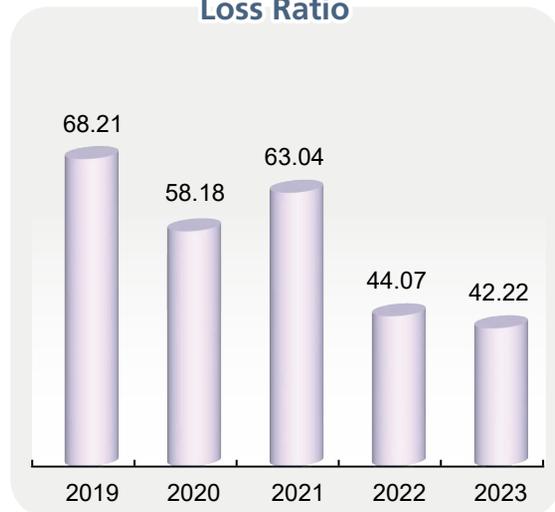
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



5. Automobile Insurance

The total premium written in 2023 was NT\$125,536 million, showing a growth of 8.21%. The direct written premium of compulsory automobile liability insurance in 2023 was NT\$19,388 million, which slightly increased by 1.40%. The direct written premium from voluntary automobile insurance was NT\$106,148 million in 2023, showing an increase of 9.55%. The increase of automobile insurance written premium in 2023 was mainly due to the growth of imported car sales.

New vehicle sales of 476,987 in 2023, an increase of 11% over the previous year. Among them, the annual sales volume of imported vehicles was 224,489 units, representing a year-on-year increase of 18.69%. In 2023, electric vehicles reached an incredible milestone with cumulative sales of 24,782 units compared to 16,067 in 2022, an overall increase of 54%.

Table 5-1: Voluntary Automobile Insurance

(in million NT\$ & %)

Year	2019	2020	2021	2022	2023
Direct Written Premium	76,540	83,268	90,316	96,892	106,148
Loss Ratio	59.22	57.13	53.71	53.33	54.90

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

Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



The loss ratio for voluntary automobile insurance decreased by 1.57 percentage points from 53.33% in 2022 to 54.90% in 2023; the loss ratio for compulsory automobile insurance decreased by 0.2 percentage points from 67.00% in 2022 to 67.20% in 2023.

Table 5-2: Compulsory Automobile Liability Insurance

(in million NT\$ & %)

Year	2019	2020	2021	2022	2023
Direct Written Premium	18,114	18,318	18,622	19,121	19,388
Loss Ratio	79.46	75.06	70.80	67.00	67.20

Remarks: 1. Loss Ratio on incurred loss to written premium basis.

2. Direct written premium includes motorcycle compulsory liability insurance.

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 was NT\$967 million in 2023, increased by NT\$245 million with the growth of 33.93% and compared to NT\$722 million in the previous year.

The main reason for the growth of the aviation market is that the recovery of international flights has strengthened and rebound to pre-pandemic.

The average loss ratio of the aviation insurance decreased by 42.44 percentage points from 61.75% in 2022 to 19.31% in 2023.

Table 6: Aviation Insurance

(in million NT\$ & %)

Year	2019	2020	2021	2022	2023
Direct Written Premium	708	808	626	722	967
Loss Ratio	13.54	18.09	29.68	61.75	19.31

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

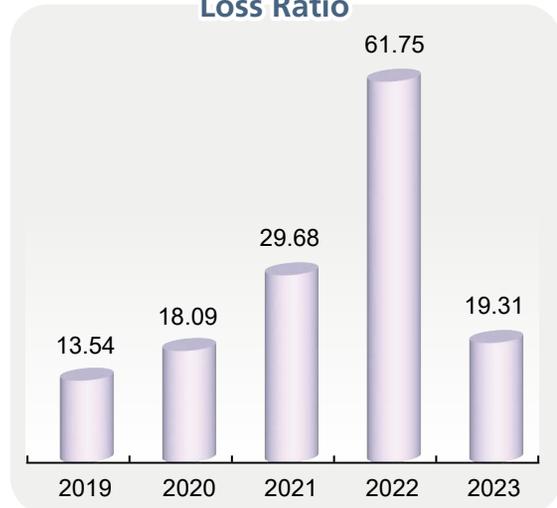
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



7. Engineering Insurance

In 2023 the total premium income of engineering insurance reached NT\$11,149 million increased from NT\$7,911 million in year 2022 with an increase of 40.93%.

As usual, the majority of engineering insurance premium came from non-renewable business, such as Contractors' All Risks and Erection All Risks insurances share was 80.32%. Moreover, 19.68% of its premium income was generated from renewable engineering insurances, such as CPM, BPV, MI, EEI and CECR.

The loss ratio of the engineering insurance increased from 17.43% in 2022 to 54.16% in 2023 by 36.73 percentage points, it was due to the offshore wind power projects losses.

Table 7: Engineering Insurance

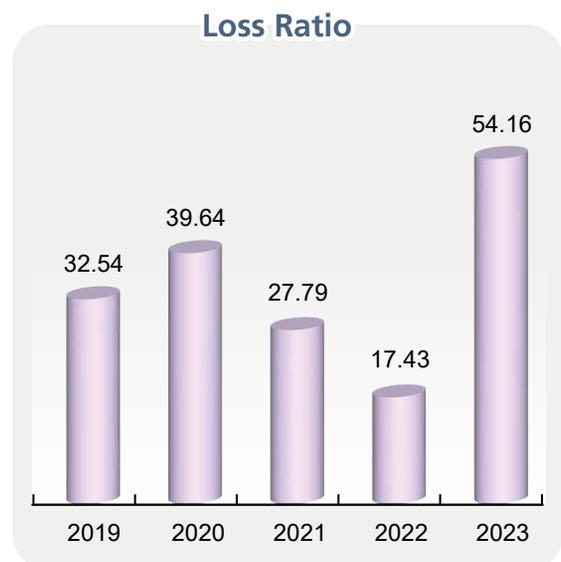
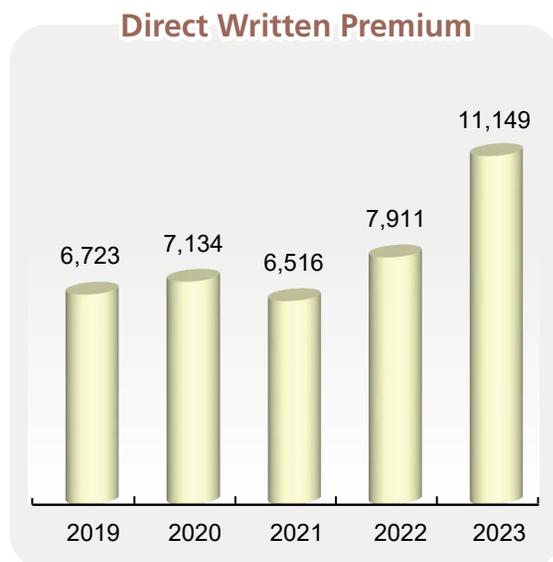
(in million NT\$ & %)

Year	2019	2020	2021	2022	2023
Direct Written Premium	6,723	7,134	6,516	7,911	11,149
Loss Ratio	32.54	39.64	27.79	17.43	54.16

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

Sources: Taiwan Insurance Institute.

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



8. Miscellaneous Casualty Insurance

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

In 2023, a total direct written premium of Miscellaneous Casualty Insurance NT\$29,902 million increased by 6.64% from the previous year's premium NT\$28,041 million.

The loss ratio of Miscellaneous Casualty Insurance in 2023 was 52.19% which compared with previous year 189.62% decreased by 137.43 percentage points, it was due to the significant impact of COVID-19 which caused a huge aggregation insurance loss amount in 2022.

Table 8-1: Miscellaneous Casualty Insurance

(in million NT\$ & %)

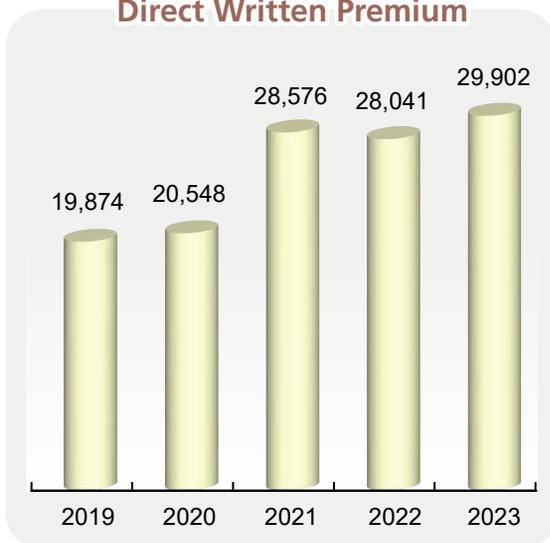
Year	2019	2020	2021	2022	2023
Direct Written Premium	19,874	20,548	28,576	28,041	29,902
Loss Ratio	35.82	31.53	30.32	189.62	52.19

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

Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



The direct written premium of Liability Insurance NT\$17,323 million in 2023 increased from NT\$16,251 million in 2022 with an increase of 6.60%. The loss ratio of Liability Insurance in 2023 was 34.83% which compared with the previous year 32.02% increased by 2.81 percentage points.

Table 8-2: Liability Insurance

(in million NT\$ & %)

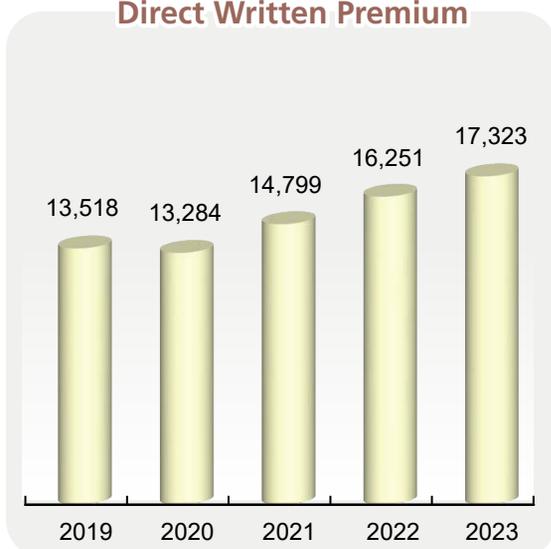
Year	2019	2020	2021	2022	2023
Direct Written Premium	13,518	13,284	14,799	16,251	17,323
Loss Ratio	37.63	34.92	31.77	32.02	34.83

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

Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



The direct written premium of Miscellaneous Property Insurance NT\$10,502 million in 2023 increased by 5.78% from the previous year's premium NT\$9,928 million.

The loss ratio of Miscellaneous Property Insurance in 2023 was 90.21% which compared with previous year 483.18% decreased by 392.97 percentage points, it was due to the significant impact of COVID-19 which caused a huge aggregation insurance loss amount in 2022.

Table 8-3: Miscellaneous Property Insurance

(in million NT\$ & %)

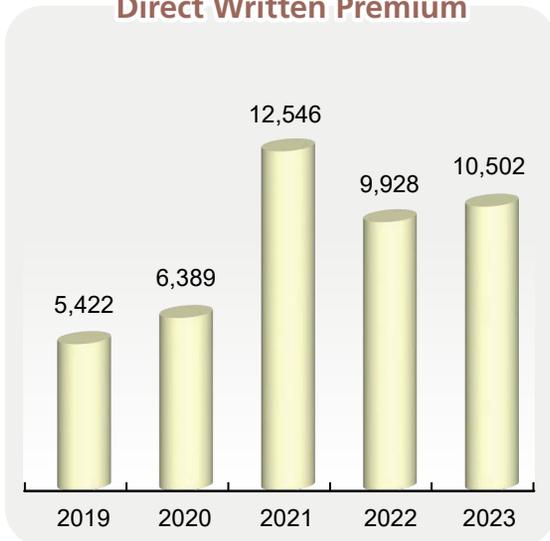
Year	2019	2020	2021	2022	2023
Direct Written Premium	5,422	6,389	12,546	9,928	10,502
Loss Ratio	31.47	26.65	30.64	483.18	90.21

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



The direct written premium of Bond & Credit Insurance NT\$2,076 million in 2023 increased from NT\$1,862 million in 2022 with an increase of 11.49%. The loss ratio of Bond & Credit Insurance in 2023 was 4.77% which compared with the previous year -0.22% increased by 4.99 percentage points.

Table 8-4: Bond & Credit Insurance

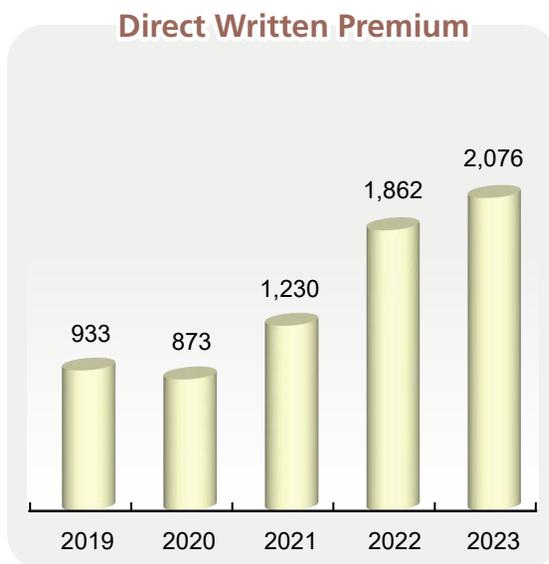
(in million NT\$ & %)

Year	2019	2020	2021	2022	2023
Direct Written Premium	933	873	1,230	1,862	2,076
Loss Ratio	34.86	15.56	9.51	-0.22	4.77

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

Sources: Taiwan Insurance Institute.

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



9. Personal Accident Insurance

The direct written premium of Personal Accident Insurance increased to NT\$22,005 million in 2023 from NT\$19,666 million in 2022 with an increase of 11.89%. The loss ratio for Personal Accident Insurance increased by 3.04 percentage points from 45.59% in 2022 to 48.63% in 2023.

Table 9: Personal Accident Insurance

(in million NT\$ & %)

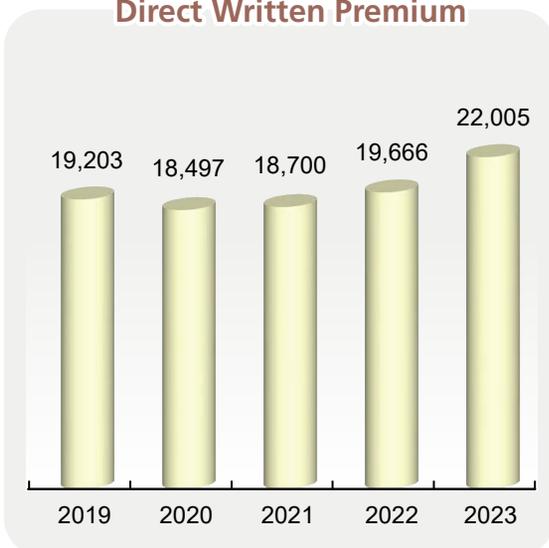
Year	2019	2020	2021	2022	2023
Direct Written Premium	19,203	18,497	18,700	19,666	22,005
Loss Ratio	42.64	50.19	50.49	45.59	48.63

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

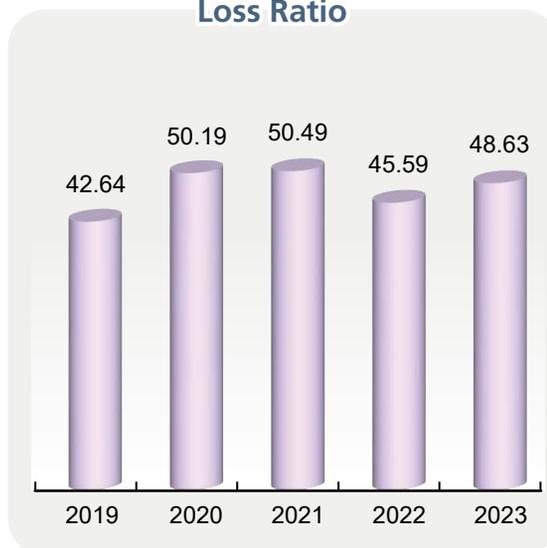
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



10. Health Insurance

The direct written premium of Health Insurance decreased to NT\$4,054 million in 2023 from NT\$5,893 million in 2022 with a decrease of 31.21%. The loss ratio for Health Insurance decreased by 1,102 percentage points from 2,674% in 2022 to 1,572% in 2023, it was due to the significant impact of COVID-19 which caused a huge aggregation insurance loss amount in 2022.

Table 10: Health Insurance

(in million NT\$ & %)

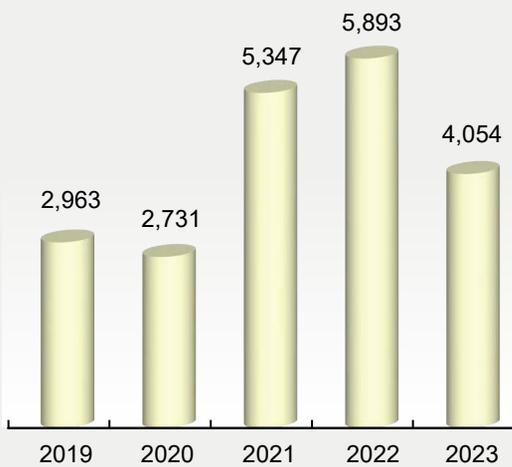
Year	2019	2020	2021	2022	2023
Direct Written Premium	2,963	2,731	5,347	5,893	4,054
Loss Ratio	34.46	40.99	27.49	2,674	1,572

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

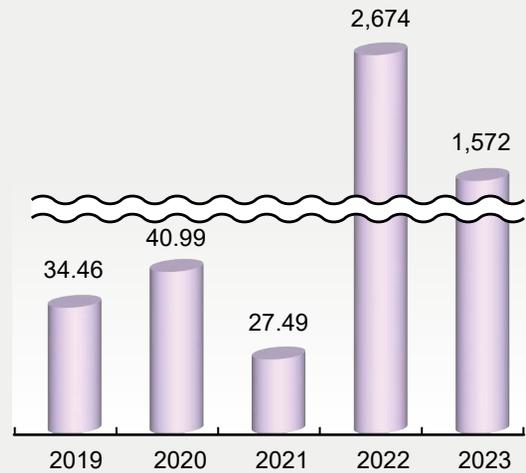
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



11. Reinsurance Premium Ceded Abroad

Reinsurance premium ceded abroad in 2023 was NT\$51,808 million which increased by NT\$10,437 million with growth by 25.23% compared with the 2022 of NT\$41,371 million. In 2023, the total reinsurance premiums ceded abroad of the total direct premium will account for 21.17% compared with 18.70% in 2022 increased by 2.47 percentage points.

Hong Kong is the highest amount of reinsurance premium ceded abroad, which generated to NT\$11,805 million in equivalent to 4.82% of the total direct premium in 2023 and increased by 0.06 percentage points compared with the previous year of 4.76%.

Table 11: Reinsurance Premium Ceded Abroad

(in million NT\$ & %)

Assuming Country	2021		2022		2023	
	Ceded Premium	% of Direct Premium	Ceded Premium	% of Direct Premium	Ceded Premium	% of Direct Premium
United Kingdom	3,760	1.81	4,450	2.01	6,927	2.83
France	211	0.10	743	0.34	439	0.18
Germany	1,330	0.64	1,711	0.77	1,859	0.76
Rest of Europe	2,255	1.09	2,207	1.00	3,345	1.37
Japan	2,387	1.15	2,644	1.20	4,393	1.79
Korea	918	0.44	1,012	0.46	1,028	0.42
Hong Kong	7,863	3.64	10,529	4.76	11,805	4.82
Singapore	4,258	2.05	6,097	2.76	8,553	3.49
China	1,263	0.61	1,316	0.59	1,263	0.52
U.S.A.	7,543	3.16	5,519	2.49	5,868	2.40
Rest of America	205	0.10	289	0.13	883	0.36
Australia	14	0.01	14	0.01	14	0.01
Other Area	3,225	1.55	4,840	2.19	5,430	2.22
Total	33,923	16.35	41,371	18.70	51,808	21.17

Sources: 14 domestic non-life insurance companies; 5 foreign non-life insurance companies

《 PRODUCTS AVAILABLE

1. Fire Insurance

(1) Residential fire and earthquake insurance

Residential fire insurance provides coverage for loss or damage to buildings and contents caused by fire, lightning, explosion, aircraft & vehicle impact, 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.

With effective from January 1, 2020, with no premium adjusted, Residential fire insurance provides higher limit for building, contents, burglar and third party legal liability. And also extends to cover several extra expenses and loss or damage to buildings and contents caused by Typhoon & Flood. The indemnity limitation listed as follows, there is no any terms changed due to no major Typhoon & Flood loss incurred.

Areas	Cities	Limitation (NT\$)
1 st Area	Hsinchu County (City), Taichung, Chiayi County (City), Miaoli County, Nantou County, Changhua County, Yunlin County	9,000
2 nd Area	Taipei, New Taipei City, Tainan, Kaohsiung, Taoyuan, Penghu County, Kinmen County, Lienchiang County	8,000
3 rd Area	Keelung, Yilan County, Hualien County, Taitung County, Pingtung County	7,000

With effective from April 1, 2021, with no premium adjusted, Residential fire insurance again extends to cover Building Decoration Expense for those who require buying household contents protection. The limit is 30% of household contents value but not exceeding NT\$800,000 during the Period of Policy.

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 support of the National policy of “Net Zero by 2050” , we promoting 'the E process of the Residential Fire Policy', to reduce paper usage and indirectly decrease the mailing of insurance documents.

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 choose to purchase expanded earthquake coverage to increase protection. The expanded earthquake coverage covers residential buildings and household contents. In addition, the 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.

Due to the Ukraine War starting in Feb. 2022, the reinsurance market requested to compulsory the Specified Territory Exclusion Clause, which specified territory means The Republic of Belarus, Ukraine, and/or The Russian Federation.

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:

Since January 1, 2004, the local fishing vessel insurance has been implemented the rate deregulation instead of the fishing vessel's table rate.

Fishing vessel insurance is usually insured the local wording subject to the self-made wording and terms.

4. Automobile Insurance

(1) The Compulsory Automobile Liability Insurance (CALI)

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 1st 2012, the limits of indemnity under CALI are NT\$200,000 for each bodily injury, NT\$2.0 million for each death or serious disability and unlimited for any one accident. CALI began implementing a drunk driving surcharge mechanism on March 1, 2014. If a driver drives after drinking and is caught by the police, the case will be included in the record of the car owner; for every case of drunk driving recorded in the previous year, a premium surcharge of NT\$3,600 will be imposed when CALI is purchased, with no limit on number of vehicles, number of times or total surcharge.

In the past, electric bicycles were not required to apply for a license and take out compulsory automobile liability insurance, which often led to disputes such as speeding and accidents

without compensation. In order to improve this problem, the Ministry of Transportation and Communications has carried out amendments to the "Road Traffic Management and Penalty Act", and has renamed "electric bicycle" as "mini electric two-wheel vehicle". In line with the Ministry of Transportation and Communications's amendment to the law, and in order to provide victims of accidents caused by mini electric two-wheel vehicle with prompt access to basic compensation coverage. Compulsory automobile liability insurance has added "mini electric two-wheel vehicle" to the insurance coverage on November 30, 2022.

"Mini electric two-wheel vehicle" after passing the inspection and formal examination, registered with the highway supervision authorities, applying for and hanging the license plate, must be required to take out three-year compulsory automobile liability insurance before driving on the road. The purpose is to reduce the number of traffic accidents involving mini electric two-wheel vehicles by strengthening the supervision and monitoring methods. For the qualified electric bicycles purchased before the registration, the license plate must be issued within 2 years under the regulations, and those who fail to do so may be fined more than NT\$1,200 and less than NT\$3,600 and prohibited from driving.

(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 raised by purchasing excess liability insurance. 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.

Other extended coverages include passenger liability, automobile employer's liability, and personal accident.

(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. 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, NT\$5,000 for the second claim and NT\$7,000 for any claim thereafter.

Other extended coverages include typhoon, earthquake, tsunami, hail, flood and accumulated rainwater, and strike, riot and civil commotion.

(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.

(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. Here are some of the options:

- 1) Transportation expenses coverage
- 2) Non-deductible for theft loss coverage
- 3) Non-depreciation for theft loss coverage
- 4) The consolatory expenses insurance coverage
- 5) Criminal legal expenses coverage
- 6) Roadside assistance coverage

(6) Other information

1) Policy Passbook

To facilitate the public to check and manage the information of their insurance policies, the "Policy Passbook" platform was launched on December 1, 2022. This platform allows the public to check the insurance policy records of the proposer/insured. The "Policy Passbook" is introduced as follows.

1. You can search for property insurance policies, such as compulsory automobile liability insurance, voluntary automobile liability insurance, fire insurance, accident, and other property insurance, etc.
2. The policy information shown is filed with the insured, and the policy information of the same insured is compiled and provided to the proposer or the insured for inquiry through the ID card number, residence permit number or passport number, etc.

3. The "Policy Passbook" can be used to inquire about policies with a natural person as the insured, including in-force policies and policies within two years of the expiration of the insurance period. However, if the insurance period expires before the platform opens on December 1, 2022, please contact the insurance company separately.

The policy passbook provides a service that allows people to check their insurance information in real-time, anytime and anywhere, to keep track of their insurance status, to eliminate the inconvenience of organizing and saving, and to gradually optimize their insurance service experience and move towards a paperless operation and secure e-commerce environment.

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 premium rates 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) Contractors' Plant and Machinery Coverage

2), 3), and 4) 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) Contractors' Plant and Machinery Coverage
- 2), 3), and 4) are optional.

(3) Contractors' Plant and Machinery (CPM) Insurance

CPM policy is a renewable policy and needs to be renewed annually. CPM insurance covers any unforeseen and sudden physical loss or damage to the insured plants and machinery, such as excavators, front shovels, 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 coverage to pay damage that the insured become legally obligated to pay by reason of liability imposed by law for bodily injury or property damage that happens to the third parties. The third parties do not include the insured's own employees or workmen or members of the insured's family.

(5) Machinery Insurance (MI)

Machinery insurance protects the insured against any unforeseen and sudden physical loss or damage to the insured items or any part thereof whilst on the premises mentioned in the policy from the insured perils named, such as defects in casting and material, faulty design, faults at workshop or in erection, bad workmanship, lack of skill, carelessness, shortage of water in boilers, physical explosion, tearing apart on account of centrifugal force, short circuit, or from any other cause not specifically excluded.

(6) Electronic Equipment Insurance (EEI)

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

EEI policy consists of three sections. They are:

1) Material Damage:

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

2) External Data Media:

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

3) Increased Cost of Working:

The insurers will indemnify the insured for any additional expenditure incurred for the use of substitute EDP equipment not covered under the policy up to an amount not exceeding the agreed indemnification per day and not exceeding in all the sum insured in any one year of insurance if material damage indemnifiable under Section 1 gives rise to a total or partial interruption of operation of the EDP equipment.

(7) Civil Engineering Completed Risks (CECR) Insurance

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

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

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

7. Miscellaneous Casualty Insurance

(1) General Liability Insurance

1) Public Liability Insurance

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

2) Employer's Liability Insurance

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

3) Products Liability Insurance

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

4) Elevators / Lifts Liability Insurance

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

5) Contractor's Liability Insurance

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

6) Pollution Liability Insurance

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

7) Golfer's Liability Insurance

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

8) Hotel Comprehensive Liability Insurance

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

- (1) loss or damage for declared valuable property in the custody of safety box by the insured's operation
- (2) food poisoning at the insured's premises
- (3) limousine service from premises to airport, wharf, train station or bus station
- (4) robbery at the insured's premises
- (5) parking lot liability

9) Security Company's Liability Insurance

Covers the insured's legal liability against third party for accidental bodily injury and/or property damage resulting from operation at customers' site, and also covers the security company's contractual liability.

10) Kindergarten's Liability Insurance

Covers the insured's legal liability against third party for accidental bodily injury and/or property damage arising from the operation of the insured's business including schoolbus 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 of the insured under the Act of Development of Tourism or Regulations Governing Travel Agents in case of an accident to a tour group arranged by the insured, resulting in injury, death or disability of the members of the tour group. It could be extend to cover 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.

22) Directors and officers (D&O) liability insurance

D&O protects directors, officers and other people with managerial responsibility from legal and other costs they may become personally liable to pay as a result of litigation.

(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.

6) Personal Line Insurance

Such as Cellular Phone/Mobile Device Insurance, Pet Insurance, Emergency Rescue Expense, Household Good/Leisure Equipment Damage Insurance etc.

7) Emerging Risks Products

Such as Cyber Insurance, Agricultural Insurance, Charging Station Insurance, Energy Saving Performance Insurance etc.

(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: Infidelity of employees, Property on premises, Property in transit, Forgery or alteration of cheques, Counterfeit currency, Damage to offices and contents, 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) Overseas Study Agency's Performance Bond

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

6) Accounts Receivable Insurance /Trade Credit Insurance

Provides cover against the risk of businesses not being paid for goods or services that they sell.

8. Personal Accident Insurance

Pays the insured amount when the insured suffers death or disability caused by accident i.e unforeseen external events other than illness. Benefits of personal accident insurance may include payment for medical treatment and 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.

Class/year	2021	2022	2023
Brokers	860	918	947
Agents	511	528	517
Solicitors	310,199	308,076	309,095

《 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 financial general knowledge, non-life insurance practice, and non-life insurance regulations.

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 sign the insurance product filing documents.

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

1. History

The predecessor of the Non-Life Insurance Association of the Republic of China was the Taipei Non-Life Insurance Association established on April 1, 1949. The purposes of its establishment were:

- (1) To assist its members to communicate with the government;
- (2) To foster the development foundation of 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
- (5) To provide welfare to the general public.

The Non-Life Insurance Association of the Republic of China was founded on June 17, 1998. In order to avoid wasting of resources, the Taipei Insurance Association was merged into the Non-Life Insurance Association of the Republic of China in June 1999.

Before 1960, there were only 5 non-life insurance companies. During 1960 to 1999, 13 local non-life insurance companies were established. Since Taiwan insurance market opened to foreign companies in 1981, several foreign insurers joined Taiwan industry. After merger and acquisition among some companies, currently there are 20 non-life insurance companies, and 6 of them are foreign insurers. According to the Insurance Act, an insurance company may not engage in business until it has become a member of the Association. Therefore, all the 20 non-life insurance companies and 3 reinsurance companies are members of the Non-Life Insurance Association of the Republic of China. Though the Association headquarter is located in Taipei, its service reaches each and every corner of Taiwan province through the numerous branches and liaison offices of its member companies.

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 other activities;
- (2) To establish insurance business rules, disciplines and premium standards;
- (3) To protect and improve the mutual welfare of its member companies;
- (4) To rectify 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 its members in applying, updating, renewing professional/business licenses and handling related tasks;
- (7) To keep abreast and maintain contact with domestic and international insurance entities;
- (8) To handle matters or projects assigned by the competent authority;
- (9) To appeal and make suggestions to competent authority on behalf of its members;
- (10) To fulfill social obligation of the insurance industry;
- (11) To handle the joint announcement or business promotion of its members; and
- (12) To cooperate with the government in implementing and participate various social activities.

3. Functions and Services

The Non-Life Insurance Associations of the Republic of China offers the following functions and services:

- (1) Act as a communication bridge between member companies and government units, consumers, and other institutes.
- (2) Strengthen the consensus of the industry and the self-discipline monitory mechanism of the member companies.
- (3) Promote compulsory auto liability insurance and basic residential earthquake insurance to the public.
- (4) Provide toll free service and assist to answer questions related to insurance policies or to handle the dispute between its member companies and their customers.
- (5) Engage in international insurance business communication and participate international conferences.
- (6) Conduct research projects and hold various seminars to serve its member companies.
- (7) Develop insurance products in accordance with government policies and responding to social development.
- (8) Organize and administer Fishing Vessel Insurance Pool and Bulk Cargo Insurance Pool via two especially designated committees.
- (9) Organize and administer insurance pools for compulsory auto liability insurance, terrorism coverage of personal accident insurance, mountain-climbing insurance, etc.
- (10) Edit insurance periodicals, insurance professional booklets and compile statistic reports.
- (11) Establish a committee of solicitors to conduct qualification test and registration of solicitors.
- (12) Conduct subjects assigned by the competent authorities.

《 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. Non-Life Insurance Review, The Republic of China	Taiwan Insurance Institute
4. Annual Statistics for Marine Insurance, The Republic of China	Taiwan Insurance Institute
5. Annual Statistics for Fire Insurance, The Republic of China	Taiwan Insurance Institute
6. Annual Statistics for Automobile Insurance, The Republic of China	Taiwan Insurance Institute
7. Annual Statistics for Other Property and Liability Insurance, The Republic of China	Taiwan Insurance Institute
8. Annual Statistics for Personal Accident Insurance of Non-Life Industry, The Republic of China	Taiwan Insurance Institute
9. 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. The Financial Supervisory Commission (FSC) Continued to Promote Micro-Insurance and the Small Amount Whole Life Insurance to Strengthen the Social Safety Net In February 2023

In order to enable the economically disadvantaged or certain identity groups to obtain basic insurance protection at lower premiums and to meet the basic insurance protection needs of the elderly in our nation's aging society, the FSC has continued to promote Micro-Insurance and Small Amount Whole Life Insurance, and has encouraged insurance companies to develop, design, promote and sell these products, in order to fulfill the social responsibility of the insurance industry.

Micro-insurance is an insurance product that provides basic protection for the economically disadvantaged or certain identity groups. Currently, there are three major types of products, including Term Life Insurance, Personal Accident Insurance, and Accidental Medical Expense Reimbursement, which can provide protection for the insured in the event of death or disability within a specific period of time, death or disability caused by accidental injuries and accidents, as well as for medical expenses caused by accidental injuries and accidents, respectively. In order to make it easier for the economically disadvantaged or certain identity groups to enroll in microinsurance, microinsurance is characterized by low premiums, simple and easy-to-understand coverage, a short insurance period (1 year), and multiple way of enrollment (individual enrollment, group enrollment, and collective enrollment).

2. The Financial Supervisory Commission (FSC) Reminded Enterprises to Emphasize Information Security Risk Management and Evaluate whether to Insure Cyber Insurance in August 2023

In view of the rapid development of digital technology, the implementation of information security risk management has become an important part of the Corporate Sustainability. The FSC reminds enterprises that, in addition to strengthening information security risk management to enhance the resilience of information security operations, they can evaluate whether to insure Cyber Insurance to improve information security risk management.

Furthermore, apart from the customized products targeting the information security needs of large enterprises, there are also three types of insurance products for small and medium-sized enterprises, including (1) Electronic and Computer Crime Insurance(ECC), which mainly covers the insured's loss of funds or other property due to the illegal invasion of computer systems by a third

party; (2) Privacy Liability Insurance, which provide the coverage of indemnity liability to third parties in accordance with the law due to personal information leakage; and (3) Cyber Security Insurance, which provides a more comprehensive coverage, including the loss of the insured's property due to cyber attack, cyber extortion, or error management, as well as the indemnity liability to third parties in accordance with the law.

The premium income from information security insurance has increased from \$89.08 million in 2018 to \$400 million in 2022, showing a steady growth trend, which indicates that the awareness of enterprises in transferring information security risks through Cyber Insurance has gradually increased in recent years.

3. The Financial Supervisory Commission (FSC) Revised the Relevant Report Forms and Manuals for Calculating the RBC ratio of Insurance Companies for the year 2023 in December 2023

Referring to the structure of capital of Insurance Capital Standard (ICS), the FSC made reference to the International Association of Insurance Supervisors (IAIS), amended the Regulations Governing Capital Adequacy of Insurance Companies on August 4, 2023. The total adjusted capital should be categorized into Tier 1 Unlimited (T1U), Tier 1 Limited (T1L), and Tier 2 (T2) for the purpose of calculating the ICS ratio since December 31, 2023. Therefore, revised the Relevant Report Forms and Manuals for Calculating the RBC ratio of Insurance Companies for the year 2023.

Moreover, in order to encourage the insurance industry to invest in domestic public infrastructure, the 5+2 industries and the 6 core strategic industries and to balance the risk factors for the insurance industry's investment in domestic and foreign infrastructure, the risk factors for domestic private equity funds and venture capital funds have been revised in accordance with the nature of the fund's investment targets, with a risk factor of 10.18% applying to a fund that is 100% invested in domestic public infrastructure; for funds that both invest in domestic public infrastructure, the 5+2 industries and the 6 core strategic industries, the applicable risk factor is 17.25%. In addition, for domestic private equity funds investing in foreign countries, a foreign exchange rate risk of 6.61% should be added.

《 MAJOR LOSSES

List	Date of Losses	Coverage	Occupation	Location	Cause of Losses	Estimated Losses (NT\$ million)
1	2023.01.15	Commercial Fire	Plastics Manufacturing Plants	Taoyuan	Fire	1300~
2	2023.01.28	Marine Hull	Cargo Vessel	Bangkok	collision	62~
3	2023.02.02	Commercial Fire	Plastics Manufacturing Plants	Tainan	Fire	57~
4	2023.02.23	Commercial Fire	Plastics Factory	Taichung	Fire	120~
5	2023.03.25	Commercial Fire	Warehouse	Pingtung	Fire	270~
6	2023.04	Marine Cargo	Cargo	Mexico	Theft	72~
7	2023.04.24	Commercial Fire	Electronic Component Manufacturing Factory	Keelung	Fire	200~
8	2023.04.25	Commercial Fire	Food Factory	Changhua	Fire	250~
9	2023.05	Marine Cargo	Cargo	China	Fire	235~
10	2023.05.21	Marine Cargo	Cargo	Netherlands	Theft	902~
11	2023.06.20	Marine Cargo	Cargo	France	Theft	212~
12	2023.07.01	Marine Cargo	Cargo	Netherlands	Fire	662~
13	2023.07.02	Commercial Fire	Chemical Fibre Factory	Taoyuan	Fire	300~
14	2023.07.14	Commercial Fire	Plastics Manufacturing Plants	Kaohsiung	Fire	200~
15	2023.08.28	Commercial Fire	Warehouse	New Taipei City	Fire	65~
16	2023.08.28	Commercial Fire	Warehouse	New Taipei City	Fire	150~
17	2023.09.07	Commercial Fire	Electronics	New Taipei City	Fire	100~
18	2023.09.11	Commercial Fire	Storage	Taichung	Fire	152~
19	2023.09.22	Commercial Fire	Plastics Manufacturing Plants	Pingtung	Fire	850~
20	2023.09.27	Fishing Vessel	Fishing Vessel	Kaohsiung	Fire	54~

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

No	Company	Representative	Address	Tel / Fax
1	Tokio Marine & Nichido Fire Insurance Co., Ltd., Taipei Representative Office	Isshiki Koichi	13F, 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

REPRESENTATIVES 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	Shih-Hung Chou	8F-1, No.32, Songren Rd., Taipei	02-27222708 02-27222710
3	The Toa Reinsurance Co., Ltd. Taiwan Representative Office	Tony Tsai	4F-2, No. 128, Sec. 3, Ming Sheng E. Rd., Taipei	02-27151015 02-27151628
4	SCOR Global Life SE Taipei Representative Office	Pooi Choon Beng	B, 12F, 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	Yu-Hua Wang	Rm 2008, 20F, No. 333, Sec. 1, keelung Rd., 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 Bergholz	10F, No.246, Sec. 1, Neihsu Rd., Taipei	02-27187118 02-27163938
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., Taichung	02-25986700 02-81926873
6	Yo Pont Insurance Services Co., Ltd.	Wen-Guang Liu	2F., No. 3-1, Qingdao E. Rd., Taipei	02-29111639 02-29101978
7	Marsh Ltd. Taiwan Branch.	Seth Adam Michael Peller	3F, No.2, Sec. 3, Minquan E. Rd., Taipei	02-21837777 02-25182188
8	Alexander Leed Risk Services, Inc.	Albert Wang	7F, No.32, Sec. 3, Bade Rd., Taipei	02-25785500 02-25786611
9	Splendid Insurance Brokers & Consultants Co., Ltd.	Jack Chang	20F, No.76, Sec. 2, Tun Hwa S. Rd., Taipei	02-27028889 02-27085567
10	WOCA Insurance Brokers Co., Ltd.	Woody Chiang	9F, No.130, Sec. 4, Nanjing E. Rd., Taipei	02-25794689 02-25700714
11	P&C Insurance Services Ltd	Patrick Lien	9F, No.243, Sec. 1, Chung Shan Rd., New Taipei City	02-89236810 02-89236805
12	Heath Lambert Taiwan.	Samuel F. Huang	11F, No.508, Sec. 5, Zhongxiao E. Rd., Taipei	02-27260031 02-27262655
13	Century International Insurance Brokers Co., Ltd.	Peggy M.Y. Lin	12F, No.201-30, Tun Hua N. Rd., Taipei	02-27170926 02-27137275
14	Wilson Re (Taiwan) Ltd.	Y.H Chang	3F, No.181, Sec. 3, Mincyuan E. Rd., Taipei	02-25457900 02-25457048
15	Asure Re & Ciu Insurance Services Co., Ltd.	Duke Du	25F-2, No.133, Chenggong, Rd., New Taipei City.	02-31511441 02-31511440

No	Company	Representative	Address	Tel / Fax
16	Guy Carpenter & Company, LLC Taiwan Branch	Ming-Shian Tsai	4F, No. 2, Sec. 3, Mingquan E. Rd., Taipei	02-21837980 02-25071816
17	MHK Insurance Services Ltd. Taiwan Branch	Jia-Min Lin	10F, No. 4201, Xuchang St., Taipei	02-23702653 -
18	Cosmos Services Co., Ltd. Taiwan Branch.	Andy Li	9F-1, No.577, Linsen N. Rd., Taipei	02-25966516 02-25967112
19	Prudent Insurance Brokers Co., Ltd.	Frank Ko	13F-9, No.186, Sec. 4, Nanjing E. Rd., Taipei	02-25773311 02-25772548
20	WMK Insurance Brokers Ltd.	Wayne Chen	14F, No.206, Sec. 2, Nanjing E. Rd., Taipei	02-25000379 02-25000539
21	Howden Insurance Brokers Ltd. Taiwan Branch.	Hsien-Heng Ho	12F-1, No.51, Sec. 2, Keelung Rd., Taipei	02-23131188 02-23131187
22	Sunstone Insurance Brokers Ltd.	Zhen-Xiang Fu	8F-2, No.59, Sec. 2, Dunhua S. Rd., Taipei	02-27556656 02-27049850
23	Lianyu Insurance Brokers Company Ltd.	Yu-Yi Huang	12F, No.376, Sec. 4, Ren'ai Rd., Taipei	02-27022712 02-27022780
24	Wills Towers Watson Taiwan Limited.	Zhi-Zhong Yan	14F, No.68, Sec. 5, Zhongxiao E. Rd., Taipei	02-21769068 02-87262968
25	Mitsui Bussan Pana Harrison Pte Ltd. Taiwan Branch.	Hong-Yuan Lum	10F., No. 9, Ln. 3, Minsheng W. Rd., Taipei	02-87706618 02-87706608
26	Cubic Insurance Services Limited.	Chong-Xiao Wu	9F, No.31, Sec. 3, Zhongshan N. Rd., Taipei	02-25978585 02-25978586
27	Tw Insurance Brokers Ltd.	Xue-Nian Gao	4F, No.23, Longjiang Rd., Taipei	02-87722277 02-87722748
28	Ctx Special Risks (Taiwan) Limited.	Kai-Xin Wu	1F, No.49, Ln. 260, Guangfu S. Rd., Taipei	02-27787216 02-27787219
29	Ever Apex Insurance Brokers Co., Ltd.	Tian-Wun Du	8F-2, No.390, Sec. 1, Fuxing S. Rd., Taipei	02-27071023 02-27070516
30	APAC Gateway Insurance Broker Corporation	Shang-Dai Wang	9F-1, No.77, Sec. 2, Dunhua S. Rd., Taipei	02-27550011 02-27550022
31	Sompo Taiwan Brokers Co., Ltd.	Jin-Yi Chen	9F, No.28, Qingcheng St., Taipei	02-25413768 02-25460212

No	Company	Representative	Address	Tel / Fax
32	Elicon Risk Services Limited.	Chong-Xiao Li	6F-3, No.144, Sec. 3, Minquan E. Rd., Taipei	02-77065080 02-77065090
33	Great Wall Insurance Brokers Co., Ltd.	Guang-Yi Liao	10F, No.189, Sec. 3, Nanjing E. Rd., Taipei	02-25474577 02-25475549
34	Zhong Bao Insurance Service Inc.	Jing-Ming Lei	10F, No.139, Zhengzhou Rd., Taipei	02-25579255 02-25576077
35	Ascend RE Insurance Broker Co., Ltd.	Siou-Hao Luo	9F-4, No.152, Sec. 1, Zhongxiao E. Rd., Taipei	02-33221438 02-33221431
36	Erif Insurance Broker Ltd.	Jia-Cyun Chen	11F-2, No.7, Sec. 2, Anhe. Rd., Taipei	02-27022885 02-27028892

《 OTHER INSURANCE INSTITUTIONS 》

No	Company	Representative	Address	Tel / Fax
1	Taiwan Insurance Institute	Jeremy Kan Eel-Kang Yeh	6F, No. 3, Nan Hai Rd., Taipei	02-23972227 02-23517508
2	Motor Vehicle Accident Compensation Fund	Yen-Liang Chen Frank Lin	18F, No. 2, Ln. 150, Sec. 5, Xinyi Rd., Taipei	02-87898897 02-87896061
3	Taiwan Residential Earthquake Insurance Fund	Patrick Lee Chia-Lin Chang	5F, No. 39, Sec. 2, Jinan Rd., Taipei	02-23963000 02-23923929
4	The Non-Life Insurance Association of the Republic of China	Patrick Lee Martin Sha	13F, No.125, Sec. 2, NanKing E. Rd., Taipei	02-25071566 02-25178069
5	The Life Insurance Association of the R.O.C.	Philip Chen Jin-Shu Lin	5F, No. 152, Sung Chiang Rd., Taipei	02-25612144 02-25672844
6	The Non-Life Underwriters Society of the R.O.C.	Cliff Yang Yi-Tang Huang	13F, No. 125, Sec. 2, NanKing E. Rd., Taipei	02-25065941 02-25171825
7	Institute of Financial Law and Crime Prevention	Jy-Juinn Shaw	1F, No.3, Sec. 1, Xinyi Rd., Taipei	02-23968177 02-23963299
8	Engineering Insurance Association	Kevin Tu David Lu	4F, No. 77, Chung-Hua Rd., Taipei	02-23820051 02-23884720

No	Company	Representative	Address	Tel / Fax
9	Nuclear Energy Insurance Association Pool of the R.O.C.	Ted Liang Ying-Hao Weng	15F, No. 88, Sec. 2, NanKing E. Rd., Taipei	02-25514235 02-25611176
10	Risk Management Society of Taiwan, R.O.C.	Shih-Chieh Chang Jeffery C. Chen	3F, No. 181, Sec. 3, Min-Chuan E. Rd., Taipei	02-27160039 02-25457049
11	The Actuarial Institute of the Republic of china.	Chih-Hung Weng Vincent Chin	6F, No. 420, Sec. 1, Keelung Rd., Taipei	02-27580265 02-27580523
12	Life Insurance Management Institute of the Republic of china.	Ping-Hua Liu Ching-Yi Kao	2F, No.2, Ln. 150, Sec. 5, Xinyi Rd., Taipei	02-27235307 02-27229282
13	Insurance Society of the Republic of China	Patrick Lee Martin Sha	13F, No.125, Sec. 2, NanKing E. Rd., Taipei	02-25071566 02-25178069
14	Taiwan Insurance Guaranty Fund	Michael Lin Johnson Chen	9F, No.123, Sec. 2, Zhongxiao E. Rd., Taipei	02-23957088 02-23957068
15	The Insurance Agency Association of the Republic of China	Chun-Hao Chung Szu-chieh Sung	6F-4, No.158, Sung Jiang Rd., Taipei	02-25421888 02-25638042
16	Insurance Brokerage Association of Taiwan	Arthur Lee Joanne Ding	5F, No.188, Sec.2 Chongqing N. Rd., Taipei	02-25573268 02-25573298
17	Professional Insurance Brokers Association of R.O.C.	Li-Ching Huang Chi-Hua Chen	1F., No. 6, Ln. 38, Sec. 2, Nangang Rd., Taipei	02-27833807 02-27839610
18	Surveyors Association of Taipei	Chin-Yu Cho Min-Huang Chang	13F-1, No.186, Sec. 4, Nanjing E. Rd., Taipei	02-25701840 02-25770332
19	Surveyors Association of Kaohsiung	Kuo-Yung Wang Pao-Hua Lin	Rm.5 8F., No.119, Yixin 2nd Rd., Kaohsiung City	07-3347352 07-3347471
20	Chinese Insurance Service Association	Matthew Fang Bruce Kao	2F-3, No.21, Sec. 6, Zhongxiao E. Rd., Taipei	02-26559268 02-26559265
21	The Insurance Operations Society of the Republic of China	Sun, Teng-Min Hsiao-Hsiang Yang	4F-1, No.62, Fuxing N. Rd., Taipei	02-87731666 02-87731766

《 REINSURANCE COMPANY 》

No	Company	Representative	Address	Tel / Fax
1	Central Reinsurance Corporation	Peter Chung	12F, No.53, Sec.2, Nanking E. Rd., Taipei	02-25115211 02-25235350



公司名稱 Company Name	臺灣產物保險股份有限公司 Taiwan Fire & Marine Insurance Co., Ltd.
創立日期 Date of Establishment	1948 年 3 月 12 日
董事長 Chairman	李泰宏 Steve Lee
總經理 President	陳昭鋒 John Chen
資本額 Paid-up Capital	NT\$3,622,004,000
公司分支機構數 Number of Contact Office	(10) 分公司 Branch Office (0) 通訊處 Liaison Office (33) 服務中心 Service Center
員工人數 Number of Employees	912 人
保險費收入 Premium Income	
(1) 直接簽單保險費 Direct Written Premium	(1) NT\$8,313,306,991
(2) 再保險費 Reinsurance Premium	(2) NT\$486,891,803
準備金 Reserves	
(1) 未滿期保費準備金 Unearned Premium Reserves	(1) NT\$3,999,980,495
(2) 賠款準備金 Loss Reserves	(2) NT\$3,719,862,275
(3) 特別準備金 Special Loss Reserves	(3) NT\$2,066,904,756
(4) 保費不足準備金 Reserve Deficiency	(4) NT\$6,340,460
地址 Address	臺北市中正區館前路 49 號 3, 8, 9, 11 樓 3, 8, 9, 11F, No. 49, Guanqian Rd., Taipei, Taiwan, R.O.C.
電話 Telephone	886-2-2382-1666
傳真 Telefax	886-2-2388-2555
網址 http	www.tfmi.com.tw



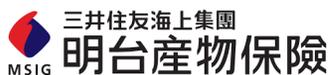
公司名稱 Company Name	兆豐產物保險股份有限公司 Chung Kuo Insurance Co., Ltd.
創立日期 Date of Establishment	1931 年 11 月 1 日
董事長 Chairman	梁正德 Ted Liang
總經理 President	翁英豪 Y.H.Weng
資本額 Paid-up Capital	NT\$5,333,500,000
公司分支機構數 Number of Contact Office	(11) 分公司 Branch Office (18) 通訊處 Liaison Office (0) 服務中心 Service Center
員工人數 Number of Employees	865 人
保險費收入 Premium Income	
(1) 直接簽單保險費 Direct Written Premium	(1) NT\$9,763,582,830
(2) 再保險費 Reinsurance Premium	(2) NT\$786,916,631
準備金 Reserves	
(1) 未滿期保費準備金 Unearned Premium Reserves	(1) NT\$5,140,036,140
(2) 賠款準備金 Loss Reserves	(2) NT\$4,926,671,274
(3) 特別準備金 Special Loss Reserves	(3) NT\$632,977,605
(4) 保費不足準備金 Reserve Deficiency	(4) NT\$760,000
地址 Address	臺北市中正區武昌街一段 58 號 No. 58, Sec. 1, Wuchang St., Taipei, Taiwan, R.O.C.
電話 Telephone	886-2-2381-2727
傳真 Telefax	886-2-2381-4878
網址 http	www.cki.com.tw


富邦產險

公司名稱 Company Name	富邦產物保險股份有限公司 Fubon Insurance Co., Ltd.
創立日期 Date of Establishment	1961 年 4 月 19 日
董事長 Chairman	許金泉 Kevin Hsu
總經理 President	賴榮崇 Richard Lai
資本額 Paid-up Capital	NT\$14,678,395,600
公司分支機構數 Number of Contact Office	(29) 分公司 Branch Office (20) 通訊處 Liaison Office (14) 服務中心 Service Center
員工人數 Number of Employees	2,858 人
保險費收入 Premium Income	
(1) 直接簽單保險費 Direct Written Premium	(1) NT\$58,000,020,134
(2) 再保險費 Reinsurance Premium	(2) NT\$2,067,654,680
準備金 Reserves	
(1) 未滿期保費準備金 Unearned Premium Reserves	(1) NT\$30,344,134,744
(2) 賠款準備金 Loss Reserves	(2) NT\$30,517,911,254
(3) 特別準備金 Special Loss Reserves	(3) NT\$1,243,854,658
(4) 保費不足準備金 Reserve Deficiency	(4) NT\$135,465,382
地址 Address	臺北市中山區遼寧街 179 號 7-14 樓 7F-14F, No. 179, Liaoning St., Taipei, Taiwan, R.O.C.
電話 Telephone	886-2-6636-7890
傳真 Telefax	886-2-2325-4723
網址 http	www.fubon.com

泰安產物保險
TAIAN INSURANCE

公司名稱 Company Name	泰安產物保險股份有限公司 Taian Insurance Co., Ltd.
創立日期 Date of Establishment	1961 年 5 月 1 日
董事長 Chairman	李松季 Patrick S. Lee
總經理 President	王修德 Kevin Wang
資本額 Paid-up Capital	NT\$2,974,118,920
公司分支機構數 Number of Contact Office	(8) 分公司 Branch Office (0) 通訊處 Liaison Office (29) 服務中心 Service Center
員工人數 Number of Employees	1,052 人
保險費收入 Premium Income	
(1) 直接簽單保險費 Direct Written Premium	(1) NT\$11,145,217,125
(2) 再保險費 Reinsurance Premium	(2) NT\$569,977,063
準備金 Reserves	
(1) 未滿期保費準備金 Unearned Premium Reserves	(1) NT\$5,888,584,451
(2) 賠款準備金 Loss Reserves	(2) NT\$4,883,984,635
(3) 特別準備金 Special Loss Reserves	(3) NT\$1,182,684,585
(4) 保費不足準備金 Reserve Deficiency	(4) NT\$5,550,454
地址 Address	臺北市中山區長春路 145 號 No. 145, Changchun Rd., Taipei, Taiwan, R.O.C.
電話 Telephone	886-2-2381-9678
傳真 Telefax	886-2-2100-2958
網址 http	www.taian.com.tw



公司名稱 Company Name	明台產物保險股份有限公司 MSIG Mingtai Insurance Co., Ltd.
創立日期 Date of Establishment	1961 年 9 月 22 日
董事長 Chairman	松延洋介 Matsunobu Yosuke
總經理 President	陳嘉文 Calvin Chen
資本額 Paid-up Capital	NT\$2,535,930,000
公司分支機構數 Number of Contact Office	(16) 分公司 Branch Office (9) 通訊處 Liaison Office (8) 服務中心 Service Center
員工人數 Number of Employees	1,290 人
保險費收入 Premium Income	
(1) 直接簽單保險費 Direct Written Premium	(1) NT\$17,580,892,311
(2) 再保險費 Reinsurance Premium	(2) NT\$651,958,467
準備金 Reserves	
(1) 未滿期保費準備金 Unearned Premium Reserves	(1) NT\$10,665,415,019
(2) 賠款準備金 Loss Reserves	(2) NT\$5,665,207,587
(3) 特別準備金 Special Loss Reserves	(3) NT\$3,257,551,858
(4) 保費不足準備金 Reserve Deficiency	(4) NT\$6,732,077
地址 Address	臺北市中正區仁愛路二段 22 號 No. 22, Sec. 2, Jen Ai Rd., Taipei, Taiwan, R.O.C.
電話 Telephone	886-2-2772-5678
傳真 Telefax	886-2-2772-6666
網址 http	www.msig-mingtai.com.tw



和泰產險 HOTAI INSURANCE

公司名稱 Company Name	和泰產物保險股份有限公司 Hotai Insurance Co., Ltd.
創立日期 Date of Establishment	1961 年 4 月 26 日
董事長 Chairman	蔡伯龍 Stephen Tsai
總經理 President	顏思齊 Peter Yen
資本額 Paid-up Capital	NT\$28,000,000,000
公司分支機構數 Number of Contact Office	(5) 分公司 Branch Office (2) 通訊處 Liaison Office (23) 服務中心 Service Center
員工人數 Number of Employees	923 人
保險費收入 Premium Income	
(1) 直接簽單保險費 Direct Written Premium	(1) NT\$13,170,378,003
(2) 再保險費 Reinsurance Premium	(2) NT\$429,016,147
準備金 Reserves	
(1) 未滿期保費準備金 Unearned Premium Reserves	(1) NT\$6,728,241,668
(2) 賠款準備金 Loss Reserves	(2) NT\$8,927,366,593
(3) 特別準備金 Special Loss Reserves	(3) NT\$1,695,059,525
(4) 保費不足準備金 Reserve Deficiency	(4) NT\$7,659,194
地址 Address	臺北市中山區松江路 126 號 13 樓 13F, No.126, Songjiang Rd., Taipei, Taiwan, R.O.C.
電話 Telephone	886-2-2181-5000
傳真 Telefax	886-2-2181-5099
網址 http	www.hotains.com.tw



公司名稱 Company Name	南山產物保險股份有限公司 Nan Shan General Insurance Co., Ltd
創立日期 Date of Establishment	1962 年 2 月 26 日
董事長 Chairman	蔡漢凌 Jason Tsai
總經理 President	林宜孝 Shaw Lin
資本額 Paid-up Capital	NT\$2,524,000,000
公司分支機構數 Number of Contact Office	(8) 分公司 Branch Office (0) 通訊處 Liaison Office (13) 服務中心 Service Center
員工人數 Number of Employees	772 人
保險費收入 Premium Income	
(1) 直接簽單保險費 Direct Written Premium	(1) NT\$8,024,422,083
(2) 再保險費 Reinsurance Premium	(2) NT\$288,778,577
準備金 Reserves	
(1) 未滿期保費準備金 Unearned Premium Reserves	(1) NT\$4,369,375,423
(2) 賠款準備金 Loss Reserves	(2) NT\$3,184,072,949
(3) 特別準備金 Special Loss Reserves	(3) NT\$2,389,535,401
(4) 保費不足準備金 Reserve Deficiency	(4) NT\$0
地址 Address	臺北市中正區忠孝西路一段 6 號 15、17、18 及 19 樓 15、17、18、19/F, No. 6, Sec. 1, Zhongxiao W. Rd., Taipei, Taiwan, R.O.C
電話 Telephone	886-2-2316-1188
傳真 Telefax	886-2-2381-1689
網址 http	www.nanshangeneral.com.tw

 **第一產物保險股份有限公司**
第一係 THE FIRST INSURANCE CO.,LTD.

公司名稱 Company Name	第一產物保險股份有限公司 The First Insurance Co., Ltd.
創立日期 Date of Establishment	1962 年 9 月 4 日
董事長 Chairman	李正漢 C. H. Lee
總經理 President	陳信坤 Hsin-Qun Chen
資本額 Paid-up Capital	NT\$3,011,637,840
公司分支機構數 Number of Contact Office	(5) 分公司 Branch Office (3) 通訊處 Liaison Office (29) 服務中心 Service Center
員工人數 Number of Employees	856 人
保險費收入 Premium Income	
(1) 直接簽單保險費 Direct Written Premium	(1) NT\$8,635,262,000
(2) 再保險費 Reinsurance Premium	(2) NT\$424,951,000
準備金 Reserves	
(1) 未滿期保費準備金 Unearned Premium Reserves	(1) NT\$4,424,737,000
(2) 賠款準備金 Loss Reserves	(2) NT\$3,889,884,000
(3) 特別準備金 Special Loss Reserves	(3) NT\$1,860,436,000
(4) 保費不足準備金 Reserve Deficiency	(4) NT\$0
地址 Address	臺北市中正區忠孝東路一段 54 號 No.54, Sec.1, Chung Hsiao E. Rd., Taipei, Taiwan, R.O.C.
電話 Telephone	886-2-2391-3271
傳真 Telefax	886-2-2341-2864
網址 http	www.firstins.com.tw



公司名稱 Company Name	旺旺友聯產物保險股份有限公司 Union Insurance Co., Ltd.
創立日期 Date of Establishment	1963 年 2 月 20 日
董事長 Chairman	洪吉雄 Chi-Hsiung Hung
總經理 President	劉自明 Scatt Liu
資本額 Paid-up Capital	NT\$2,236,080,000
公司分支機構數 Number of Contact Office	(14) 分公司 Branch Office (10) 通訊處 Liaison Office (15) 服務中心 Service Center
員工人數 Number of Employees	1,106 人
保險費收入 Premium Income	
(1) 直接簽單保險費 Direct Written Premium	(1) NT\$12,280,789,661
(2) 再保險費 Reinsurance Premium	(2) NT\$429,428,216
準備金 Reserves	
(1) 未滿期保費準備金 Unearned Premium Reserves	(1) NT\$6,300,340,405
(2) 賠款準備金 Loss Reserves	(2) NT\$5,009,156,259
(3) 特別準備金 Special Loss Reserves	(3) NT\$974,013,734
(4) 保費不足準備金 Reserve Deficiency	(4) NT\$14,087,745
地址 Address	臺北市大安區忠孝東路四段 219 號 12 樓 12F, No. 219, Sec. 4, Chung-Hsiao E. Rd., Taipei, Taiwan, R.O.C.
電話 Telephone	886-2-2776-5567
傳真 Telefax	886-2-2711-8610
網址 http	www.wwunion.com



公司名稱 Company Name	新光產物保險股份有限公司 Shinkong Insurance Co., Ltd.
創立日期 Date of Establishment	1963 年 5 月 1 日
董事長 Chairman	吳昕紘 Philip H.H.Wu
總經理 President	何英蘭 Ina Ho
資本額 Paid-up Capital	NT\$3,159,633,000
公司分支機構數 Number of Contact Office	(23) 分公司 Branch Office (2) 通訊處 Liaison Office (20) 服務中心 Service Center
員工人數 Number of Employees	1,537 人
保險費收入 Premium Income	
(1) 直接簽單保險費 Direct Written Premium	(1) NT\$24,100,985,708
(2) 再保險費 Reinsurance Premium	(2) NT\$668,942,213
準備金 Reserves	
(1) 未滿期保費準備金 Unearned Premium Reserves	(1) NT\$13,460,356,663
(2) 賠款準備金 Loss Reserves	(2) NT\$10,019,961,266
(3) 特別準備金 Special Loss Reserves	(3) NT\$2,111,723,536
(4) 保費不足準備金 Reserve Deficiency	(4) NT\$2,234,424
地址 Address	臺北市中山區建國北路二段 13 號 11 樓 11F, No. 13, Sec. 2, Jianguo N. Rd., Taipei, Taiwan, R.O.C.
電話 Telephone	886-2-2507-5335
傳真 Telefax	886-2-2504-6312
網址 http	www.skinsurance.com.tw



公司名稱 Company Name	華南產物保險股份有限公司 South China Insurance Co., Ltd.
創立日期 Date of Establishment	1963 年 4 月 11 日
董事長 Chairman	涂志佶 Kevin Tu
總經理 President	陳文智 Wen-Chih Chen
資本額 Paid-up Capital	NT\$2,001,386,250
公司分支機構數 Number of Contact Office	(8) 分公司 Branch Office (0) 通訊處 Liaison Office (32) 服務中心 Service Center
員工人數 Number of Employees	1,077 人
保險費收入 Premium Income	
(1) 直接簽單保險費 Direct Written Premium	(1) NT\$13,246,704,713
(2) 再保險費 Reinsurance Premium	(2) NT\$846,522,751
準備金 Reserves	
(1) 未滿期保費準備金 Unearned Premium Reserves	(1) NT\$6,495,556,769
(2) 賠款準備金 Loss Reserves	(2) NT\$6,733,678,608
(3) 特別準備金 Special Loss Reserves	(3) NT\$2,812,955,405
(4) 保費不足準備金 Reserve Deficiency	(4) NT\$131,053,137
地址 Address	臺北市信義區忠孝東路四段 560 號 5 樓 5F, No. 560, Sec. 4, Chung Hsiao E. Rd., Taipei, Taiwan, R.O.C.
電話 Telephone	886-2-2758-8418、886-2-2756-2200
傳真 Telefax	886-2-2758-7150
網址 http	www.south-china.com.tw



國泰產險

Cathay Century Insurance

公司名稱 Company Name	國泰世紀產物保險股份有限公司 Cathay Century Insurance Co., Ltd.
創立日期 Date of Establishment	1993 年 8 月 19 日
董事長 Chairman	蔡鎮球 Cheng-Chiu Tsai
總經理 President	陳萬祥 Wan-Hsiang Chen
資本額 Paid-up Capital	NT\$2,000,000,000
公司分支機構數 Number of Contact Office	(8) 分公司 Branch Office (53) 通訊處 Liaison Office (29) 服務中心 Service Center
員工人數 Number of Employees	2,334 人
保險費收入 Premium Income	
(1) 直接簽單保險費 Direct Written Premium	(1) NT\$32,380,309,981
(2) 再保險費 Reinsurance Premium	(2) NT\$1,135,756,150
準備金 Reserves	
(1) 未滿期保費準備金 Unearned Premium Reserves	(1) NT\$17,129,756,929
(2) 賠款準備金 Loss Reserves	(2) NT\$14,295,919,875
(3) 特別準備金 Special Loss Reserves	(3) NT\$1,753,336,361
(4) 保費不足準備金 Reserve Deficiency	(4) NT\$12,113
地址 Address	臺北市大安區仁愛路四段 296 號 7 樓 7F, No. 296, Sec. 4, Ren'ai Rd., Taipei, Taiwan, R.O.C.
電話 Telephone	886-2-2755-1299
傳真 Telefax	886-2-2754-7476
網址 http	www.cathayholdings.com/insurance/



新安東京海上產物保險股份有限公司 Tokio Marine Nawa Insurance Co., Ltd.

公司名稱 Company Name	新安東京海上產物保險股份有限公司 Tokio Marine Nawa Insurance Co., Ltd.
創立日期 Date of Establishment	1999 年 1 月 20 日
董事長 Chairman	藤田桂子 Keiko Fujita
總經理 President	賴麗敏 Lillian Lai
資本額 Paid-up Capital	NT\$12,000,003,000
公司分支機構數 Number of Contact Office	(6) 分公司 Branch Office (0) 通訊處 Liaison Office (27) 服務中心 Service Center
員工人數 Number of Employees	1,522 人
保險費收入 Premium Income	
(1) 直接簽單保險費 Direct Written Premium	(1) NT\$6,986,791,570
(2) 再保險費 Reinsurance Premium	(2) NT\$210,450,181
準備金 Reserves	
(1) 未滿期保費準備金 Unearned Premium Reserves	(1) NT\$9,438,929,605
(2) 賠款準備金 Loss Reserves	(2) NT\$8,148,619,022
(3) 特別準備金 Special Loss Reserves	(3) NT\$625,494,538
(4) 保費不足準備金 Reserve Deficiency	(4) NT\$0
地址 Address	臺北市中山區南京東路三段 130 號 8-13 樓 8-13F, No. 130, Sec. 3, Nanjing E. Rd., Taipei, Taiwan, R.O.C.
電話 Telephone	886-2-8772-7777
傳真 Telefax	886-2-8772-2335
網址 http	www.tmnawa.com.tw



中國信託產險 CTBC INSURANCE

公司名稱 Company Name	中國信託產物保險股份有限公司 CTBC Insurance Co., Ltd.
創立日期 Date of Establishment	2006 年 5 月 8 日
董事長 Chairman	許東敏 Tony Hsu
總經理 President	林承斌 Chen-Ping Lin
資本額 Paid-up Capital	NT\$6,600,000,000
公司分支機構數 Number of Contact Office	(8) 分公司 Branch Office (2) 通訊處 Liaison Office (6) 服務中心 Service Center
員工人數 Number of Employees	521 人
保險費收入 Premium Income	
(1) 直接簽單保險費 Direct Written Premium	(1) NT\$2,536,353,117
(2) 再保險費 Reinsurance Premium	(2) NT\$245,104,708
準備金 Reserves	
(1) 未滿期保費準備金 Unearned Premium Reserves	(1) NT\$1,347,777,115
(2) 賠款準備金 Loss Reserves	(2) NT\$1,038,119,109
(3) 特別準備金 Special Loss Reserves	(3) NT\$89,077,065
(4) 保費不足準備金 Reserve Deficiency	(4) NT\$3,160,885
地址 Address	臺北市中正區許昌街 17 號 18 樓之 1 18F-1, No. 17, Xuchang St., Taipei, Taiwan, R.O.C.
電話 Telephone	886-2-2370-0789
傳真 Telefax	886-2-2370-6588
網址 http	www.ctbcins.com

Central Re

中央再保

公司名稱 Company Name	中央再保險股份有限公司 Central Reinsurance Corporation
創立日期 Date of Establishment	1968 年 10 月 31 日
總經理 President	鍾志宏 Chih-Hung Chung
資本額 Paid-up Capital	NT\$8,003,887,500
公司分支機構數 Number of Contact Office	(1) 分公司 Branch Office (0) 通訊處 Liaison Office (0) 服務中心 Service Center
員工人數 Number of Employees	178 人
保險費收入 Premium Income	
(1) 直接簽單保險費 Direct Written Premium	(1) NT\$0
(2) 再保險費 Reinsurance Premium	(2) NT\$22,078,714,845
準備金 Reserves	
(1) 未滿期保費準備金 Unearned Premium Reserves	(1) NT\$7,730,844,189
(2) 賠款準備金 Loss Reserves	(2) NT\$22,116,890,127
(3) 特別準備金 Special Loss Reserves	(3) NT\$2,892,158,467
(4) 保費不足準備金 Reserve Deficiency	(4) NT\$57,770,743
地址 Address	臺北市中山區南京東路二段 53 號 12 樓 12F, No. 53, Sec. 2, Nanjing E. Rd., Taipei, Taiwan, R.O.C.
電話 Telephone	886-2-2511-5211
傳真 Telefax	886-2-2523-5350
網址 http	www.centralre.com

CHUBB® 安達產物™

公司名稱 Company Name	美商安達產物保險股份有限公司台灣分公司 Insurance Company of North America, Taiwan Branch
創立日期 Date of Establishment	1982 年 1 月 22 日
總經理 President	曾增成 Edward Tseng
資本額 Paid-up Capital	NT\$50,000,000
公司分支機構數 Number of Contact Office	(0) 分公司 Branch Office (0) 通訊處 Liaison Office (0) 服務中心 Service Center
員工人數 Number of Employees	249 人
保險費收入 Premium Income	
(1) 直接簽單保險費 Direct Written Premium	(1) NT\$4,534,561,007
(2) 再保險費 Reinsurance Premium	(2) NT\$1,588,149,972
準備金 Reserves	
(1) 未滿期保費準備金 Unearned Premium Reserves	(1) NT\$2,293,136,224
(2) 賠款準備金 Loss Reserves	(2) NT\$3,958,251,811
(3) 特別準備金 Special Loss Reserves	(3) NT\$22,074,440
(4) 保費不足準備金 Reserve Deficiency	(4) NT\$0
地址 Address	臺北市信義區信義路五段 8 號 10 樓 10F, No. 8, Sec. 5, Xin Yi Rd., Taipei, Taiwan, R.O.C.
電話 Telephone	886-2-8758-1800
傳真 Telefax	886-2-2355-1888
網址 http	www.chubb.com/tw


BNP PARIBAS CARDIF
 法國巴黎產險

公司名稱 Company Name	法商法國巴黎產物保險股份有限公司台灣分公司 Cardif-Assurances Risques Divers, Taiwan Branch
創立日期 Date of Establishment	2000 年 6 月 28 日
總經理 President	蔡端賢 Sean Chua
資本額 Paid-up Capital	NT\$350,000,000
公司分支機構數 Number of Contact Office	(0) 分公司 Branch Office (0) 通訊處 Liaison Office (0) 服務中心 Service Center
員工人數 Number of Employees	37 人
保險費收入 Premium Income	
(1) 直接簽單保險費 Direct Written Premium	(1) NT\$127,057,158
(2) 再保險費 Reinsurance Premium	(2) NT\$40,157,409
準備金 Reserves	
(1) 未滿期保費準備金 Unearned Premium Reserves	(1) NT\$64,904,891
(2) 賠款準備金 Loss Reserves	(2) NT\$30,165,838
(3) 特別準備金 Special Loss Reserves	(3) NT\$1,469,700
(4) 保費不足準備金 Reserve Deficiency	(4) NT\$4,266,373
地址 Address	臺北市信義區信義路五段 7 號 78 樓之 1 78-1F, No. 7, Sec. 5, Xinyi Rd., Taipei, Taiwan, R.O.C.
電話 Telephone	886-2-6638-3456
傳真 Telefax	886-2-6638-3457
網址 http	nonlife.cardif.com.tw



公司名稱 Company Name	法商科法斯產物保險股份有限公司台灣分公司 Compagnie Francaise d'assurance pour le Commerce extérieur, Taiwan Branch
創立日期 Date of Establishment	2008 年 7 月 24 日
總經理 President	張育立 Yu-Li Chang
資本額 Paid-up Capital	NT\$180,000,000
公司分支機構數 Number of Contact Office	(0) 分公司 Branch Office (0) 通訊處 Liaison Office (0) 服務中心 Service Center
員工人數 Number of Employees	23 人
保險費收入 Premium Income	
(1) 直接簽單保險費 Direct Written Premium	(1) NT\$338,860,336
(2) 再保險費 Reinsurance Premium	(2) NT\$164,255,244
準備金 Reserves	
(1) 未滿期保費準備金 Unearned Premium Reserves	(1) NT\$156,387,451
(2) 賠款準備金 Loss Reserves	(2) NT\$630,120,922
(3) 特別準備金 Special Loss Reserves	(3) NT\$0
(4) 保費不足準備金 Reserve Deficiency	(4) NT\$0
地址 Address	臺北市中山區中山北路 2 段 96 號 13 樓 1301 室 Rm.1301, 13F., No. 96, Sec. 2, Zhongshan N. Rd., Taipei, Taiwan, R.O.C.
電話 Telephone	886-2-2577-5797
傳真 Telefax	886-2-2577-5795
網址 http	www.coface.com.tw



公司名稱 Company Name	新加坡商美國國際產物保險股份有限公司台灣分公司 AIG Asia Pacific Insurance Pte. Ltd., Taiwan Branch
創立日期 Date of Establishment	2016 年 4 月 8 日
總經理 President	廖曉俐 Shirley Liao
資本額 Paid-up Capital	NT\$500,000,000
公司分支機構數 Number of Contact Office	(0) 分公司 Branch Office (0) 通訊處 Liaison Office (0) 服務中心 Service Center
員工人數 Number of Employees	63 人
保險費收入 Premium Income	
(1) 直接簽單保險費 Direct Written Premium	(1) NT\$1,627,357,659
(2) 再保險費 Reinsurance Premium	(2) NT\$417,941,323
準備金 Reserves	
(1) 未滿期保費準備金 Unearned Premium Reserves	(1) NT\$1,146,756,603
(2) 賠款準備金 Loss Reserves	(2) NT\$2,233,397,730
(3) 特別準備金 Special Loss Reserves	(3) NT\$258,508,181
(4) 保費不足準備金 Reserve Deficiency	(4) NT\$1,110,941
地址 Address	臺北市松山區敦化北路 260 號 4 樓 4F, No. 260, Dunhua N. Rd., Taipei, Taiwan, R.O.C.
電話 Telephone	886-2-7747-1988
傳真 Telefax	886-2-7707-0577
網址 http	www.aig.com.tw



Allianz
Trade

公司名稱 Company Name	比利時商裕利安宜產物保險股份有限公司台灣分公司 Euler Hermes SA, Taiwan Branch
創立日期 Date of Establishment	2018 年 5 月 2 日
總經理 President	游振東 Stanley Yu
資本額 Paid-up Capital	NT\$342,000,000
公司分支機構數 Number of Contact Office	(0) 分公司 Branch Office (0) 通訊處 Liaison Office (0) 服務中心 Service Center
員工人數 Number of Employees	18 人
保險費收入 Premium Income	
(1) 直接簽單保險費 Direct Written Premium	(1) NT\$440,051,341
(2) 再保險費 Reinsurance Premium	(2) NT\$36,746,920
準備金 Reserves	
(1) 未滿期保費準備金 Unearned Premium Reserves	(1) NT\$121,106,351
(2) 賠款準備金 Loss Reserves	(2) NT\$199,300,245
(3) 特別準備金 Special Loss Reserves	(3) NT\$0
(4) 保費不足準備金 Reserve Deficiency	(4) NT\$0
地址 Address	臺北市大安區敦化南路二段 39 號 8 樓 A 室 Rm. A, 8F, No. 39, Sec. 2, Dunhua S. Rd., Taipei, Taiwan, R.O.C.
電話 Telephone	886-2-2322-9000
傳真 Telefax	886-2-2707-2559
網址 http	www.allianz-trade.com



公司名稱 Company Name	德商科隆再保險股份有限公司台灣分公司 General Reinsurance AG. Taiwan Branch
創立日期 Date of Establishment	2008 年 1 月 1 日
總經理 President	曾蕙芬 Yih-Fen Tseng
資本額 Paid-up Capital	EUR\$53,568,000
公司分支機構數 Number of Contact Office	(0) 分公司 Branch Office (0) 通訊處 Liaison Office (0) 服務中心 Service Center
員工人數 Number of Employees	10 人
保險費收入 Premium Income	
(1) 直接簽單保險費 Direct Written Premium	(1) NT\$3,593,815,742
(2) 再保險費 Reinsurance Premium	(2) NT\$0
準備金 Reserves	
(1) 未滿期保費準備金 Unearned Premium Reserves	(1) NT\$703,201,880
(2) 賠款準備金 Loss Reserves	(2) NT\$390,576,021
(3) 特別準備金 Special Loss Reserves	(3) NT\$0
(4) 保費不足準備金 Reserve Deficiency	(4) NT\$0
地址 Address	臺北市大安區敦化南路二段 216 號 20 樓之 1 Rm. 1, 20F, No. 216, Sec. 2, Dunhua S. Rd., Taipei, Taiwan, R.O.C.
電話 Telephone	886-2-2322-0080
傳真 Telefax	886-2-2733-0110
網址 http	www.genre.com



公司名稱 Company Name	英屬百慕達商美國再保險股份有限公司台灣分公司 RGA Global Reinsurance Company Limited Taiwan Branch
創立日期 Date of Establishment	2007 年 3 月 1 日
總經理 President	王瑜華 Claire Wang
資本額 Paid-up Capital	NT\$100,000,000
公司分支機構數 Number of Contact Office	(0) 分公司 Branch Office (0) 通訊處 Liaison Office (0) 服務中心 Service Center
員工人數 Number of Employees	30 人
保險費收入 Premium Income	
(1) 直接簽單保險費 Direct Written Premium	(1) NT\$0
(2) 再保險費 Reinsurance Premium	(2) NT\$3,702,302,874
準備金 Reserves	
(1) 未滿期保費準備金 Unearned Premium Reserves	(1) NT\$1,044,694,029
(2) 賠款準備金 Loss Reserves	(2) NT\$2,209,259,432
(3) 特別準備金 Special Loss Reserves	(3) NT\$0
(4) 保費不足準備金 Reserve Deficiency	(4) NT\$0
地址 Address	臺北市信義區基隆路一段 333 號 20 樓 2008 室 Rm. 2008, 20F, No.333, Sec. 1, Keelung Rd., Taipei, Taiwan, R.O.C
電話 Telephone	886-2-8789-2217
傳真 Telefax	886-2-8789-6018
網址 http	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

	2021	2022	2023
人口（百萬）	23.40	23.26	23.34
面積（平方公里）	36,197	36,197	36,197
國民生產毛額（美金十億元）GNP	789.6	780.2	778
國內生產毛額（美金十億元）GDP	774.8	762.6	755.3
國民平均生產毛額（美元）	33,004	33,565	32,327
進口貿易值（美金十億元）	381.49	428.01	351.92
出口貿易值（美金十億元）	446.38	479.44	432.48
經濟成長率（%）	4.86	2.45	1.31
消費者物價指數年增率（%）	1.96	2.95	2.71
失業率（%）	3.7	3.6	3.48
汽車數（千輛）	8,330	8,453	8,590
機車數（千輛）	14,266	14,391	14,545
行動電話用戶數（千戶）	29,580	30,147	29,852
匯率（美金 / 新台幣）	27.84	29.81	31.16
利率（貨幣市場利率）	1.01	1.20	1.60

(二) 主要城市

城市名稱	人口（百萬）	特徵
台北	2.48	首都，政經中樞
新北	4.04	北部工商重鎮
基隆	0.36	北部主要港口
新竹	0.45	北部科學園區
台中	2.84	中部最主要之都市，距台中港五十公里
台南	1.85	南部之古都
高雄	2.73	南部主要之工商都市，亦以港都聞名
花蓮	0.32	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 570,000 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 350 公里由台北至高雄共設 12 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 146.20 營運公里，共包含 6 條通車路線。高雄大眾捷運系統全長 53.04 公里共包含三條路線（含輕軌）。桃園捷運系統全長 51.03 公里通車路線，新北捷運系統全長 9.55 公里共包含二條路線。2020 年開通的台中捷運系統全長 16.71 公里。

(8) 港口

位於南部的高雄港為目前世界貨櫃運輸量排名第 16 大港口，基隆為台灣第二大港，兩者對於南台灣與北台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、南部之安平港、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

回顧 2023 年，全球經濟進入「多重挑戰」階段。主要國家紛紛實施貨幣緊縮政策，致通貨膨脹及利率不斷攀升，使得全球終端產品的需求變得疲弱。同時，地緣風險也在上升，例如俄烏衝突以及以哈戰爭等衝突，使得情勢動盪不安。且各國間的貿易戰持續進行，進一步加深了經濟和貿易的碎片化現象。罷工風潮也席捲歐美等地，勞工紛紛上街爭取權益，加劇了全球經濟的不穩定性。

台灣經濟受到市場趨勢和產業庫存的影響，企業投資意願觀望，致全年經濟成長率僅為 1.4%，創下近 14 年來最低的增幅紀錄。而台灣在人工智慧等新興應用需求持續增加的推動下，積體電路和傳產貨物的出口逐漸改善，出口總值相對於疫情前後增加了約 500 億美元。且科技業、住宿和餐飲等勞動需求也持續增加，使得失業率穩定維持約 3% 左右。另受到蛋荒和蔬果天災等因素的影響，整年的消費者物價指數（CPI）達到近 15 年來的次高水平。

展望 2024 年，隨著美國聯準會暫緩升息步伐，以及原物料市場在復甦中呈現震盪走勢，期待通貨膨脹速度將持續減緩。政治不確定因素依然存在，各地的戰爭尚未結束。此外，年底將迎來美國總統選舉，這將加劇全球的不安情緒。中美貿易戰是否會進一步升溫，或可能出現其他黑天鵝事件，都值得關注。

在 2024 年經濟呈現正向發展，景氣公告已於 2024 年初由藍燈轉為綠燈，顯示景氣趨於穩定。受惠於新興應用商機不斷擴大，以及人工智慧等科技領域持續突破，台灣經濟有望持續走升。預期內需消費及相關產業表現將轉佳，帶動出口景氣。然而，全球趨勢對台灣經濟仍具影響，仍需密切觀察。

《二、財產保險市場概況》

（一）市場概況

2023 年國內產物保險市場延續成長趨勢，簽單保費收入為新台幣 2,447.58 億元，較上一年度新台幣 2,212.07 億元，簽單保費收入成長 10.65%，主要為工程保險、航空險與火災保險成長較高。

2023 年火災保險之簽單保費收入為新台幣 406.23 億元，較上一年度新台幣 335.24 億元，成長 21.18%，主要係近年數起重大火損案件發生，致部分個案保費大幅調漲，另因國際巨災頻傳使再保險人蒙受鉅額損失，逐年調漲再保險費率，使部分巨大保額業務費率調漲、加上保額大幅增加及保期調整等因素，使整體火險市場保費收入成長。

2023 年貨物運輸保險之簽單保費收入為新台幣 70.00 億元，較上一年度新台幣 61.63 億元，成長 13.58%，主要因 (1) 近年國際再保市場貨物運輸保險業務連年虧損，再保費率仍維持調漲趨勢，致續保保費仍有不小漲幅；(2) STP 業務因損失率高，續保保費調漲；(3) 通膨因素推升理賠成本之故，再保險人保險費率維持調漲趨勢，亦使國內市場保費呈現成長趨勢。

2023 年船體保險（含漁船保險）之簽單保費收入為新台幣 35.20 億元，較上一年度新台幣 32.72 億元，成長 7.58%，主要係因國際再保市場持續嚴謹，國際再保險人除考量業務品質（如過往損率及盈餘）外，更加堅持保費及自負額是否適足。此外鋼材價格上漲，通貨膨脹、工人價格及維修成本增加，造成理賠成本大幅增加，進而影響再保人承接能量及訂價，上述原因致保費持續成長。

2023 年汽車保險之簽單保費收入為新台幣 1,255.36 億元，較上一年度新台幣 1,160.12 億元，成長 8.21%，因缺料情況趨緩、進口車交車量提升，且自新車耗能二期標準上路後，促使各車廠加速導入純電動車或油電混合車款，電動車輛享有貨物稅、燃料稅、牌照稅減徵及汰舊換新等補助，帶動整體車險市場保費呈現穩定成長，在其保費收入佔國內產物保險市場比重達 51.29% 下，仍穩居各種財產保險之冠。

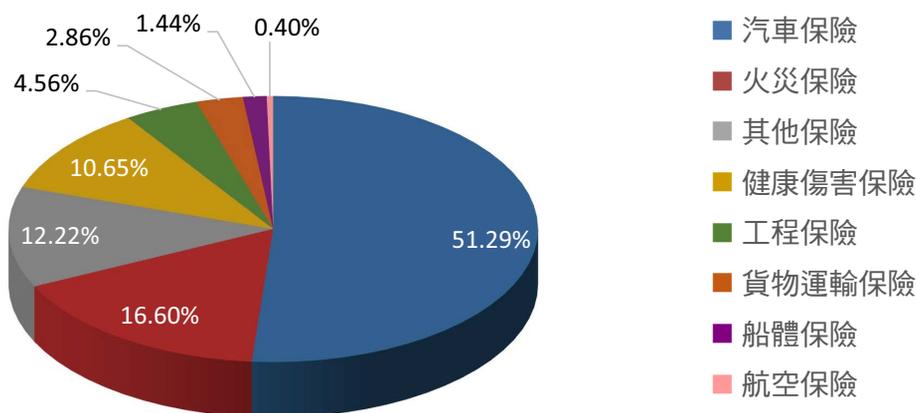
2023 年航空保險之簽單保費收入為新台幣 9.67 億元，較上一年度新台幣 7.22 億元成長 33.93%。由於各國重新開放邊界，航空旅遊復甦的速度相當快，客運搶攻市場復甦

商機，持續增班加開新航點，補足貨運下滑的壓力。考量市場量能、前一年度基期及過去市場成長趨勢，加上俄烏戰爭致航空兵險保費逐年提高等因素，致簽單保費持續成長。

2023 年工程保險之簽單保費收入為新台幣 111.49 億元，較上一年度新台幣 79.11 億元，成長 40.93%，主要係因有承保大型工程險案件所致，如離岸風電業務（沃旭能源公司、海龍及 CIP 公司）、高科技廠擴廠及台塑擴廠等業務。

2023 年意外保險（含責任保險、信用保證保險、傷害保險、健康保險及各種其他財產保險）之簽單保費收入為新台幣 559.63 億元，較上一年度新台幣 536.02 億元，微幅成長 4.40%，主要因為 (1) 各產險公司於 2022 年新冠肺炎疫情爆發後紛紛停售防疫保險相關商品，使 2023 年短少該商品保費；(2) 新版雇主意外責任保險自 2020 年 11 月起實施，原本屬於工程保險所附加之雇主意外責任險保費，改由新版專案類雇主意外責任保險簽單，由於保費須符合精算費率，保費較過往充足，此外在疫情過後旅行業責任保險及公共意外責任保險業務在 2023 年皆為明顯增加。整體而言，意外保險保費仍呈現小幅成長。

就各種財產保險之市場占有率分布情形而言，2023 年汽車保險占有率為 51.29%，居各險種之冠，其他分別為火災保險 16.60%、其他保險 12.22%、健康傷害保險 10.65%、工程保險 4.56%、貨物運輸保險 2.86%、船體保險（包含漁船保險）1.44%，及航空保險 0.40%。



2023 年整體財產保險業各險種合計賠款率為 76.53%，較上一年度 135.44% 減少 58.91%，總賠款支出為新台幣 1,873.19 億元，較上一年度減少 37.48%，其中以意外保險賠款率 160.87% 較上一年度減少最多，主要是因 2022 年防疫保險相關商品出險所致，其次為航空保險 19.31%，較上一年度減少 42.44%，再次為船體保險 42.22%，較上一年度減少 2.15%。

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		2019	2020	2021	2022	2023
火 災 保 險	金 額	25,882	29,096	30,347	33,524	40,623
	成 長 率	-0.00	12.41	4.30	10.47	21.18
貨 物 運 輸 保 險	金 額	4,773	4,772	5,400	6,163	7,000
	成 長 率	-1.81	-0.02	13.14	14.14	13.58
船 體 保 險	金 額	2,349	2,938	2,998	3,272	3,520
	成 長 率	6.53	25.06	2.04	9.16	7.58
汽 車 保 險	金 額	94,654	101,586	108,938	116,012	125,536
	成 長 率	5.72	7.32	7.24	6.49	8.21
航 空 保 險	金 額	708	808	626	722	967
	成 長 率	1.29	14.16	-22.56	15.34	33.93
工 程 保 險	金 額	6,723	7,134	6,516	7,911	11,149
	成 長 率	53.43	6.12	-8.67	21.41	40.93
意 外 保 險	金 額	42,041	41,776	52,624	53,602	55,963
	成 長 率	10.50	-0.63	25.97	1.86	4.40
合 計	金 額	177,130	188,110	207,448	221,207	244,758
	成 長 率	6.96	6.20	10.28	6.63	10.65

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	2019	2020	2021	2022	2023
火災保險	21.88	16.58	24.65	28.31	32.97
貨物運輸保險	50.44	45.36	43.95	42.48	69.67
船體保險	68.21	58.18	63.04	44.07	42.22
汽車保險	63.09	60.36	56.63	55.59	56.80
航空保險	13.54	18.09	29.68	61.75	19.31
工程保險	32.54	39.64	27.80	17.44	54.16
意外保險	38.84	40.41	37.20	409.93	160.87
合計	49.69	47.78	45.80	135.44	76.53

資料來源：同表 1 - 1

（二）火災保險

2023 年火災保險之簽單保費收入為新台幣 406.2 億元，較上一年度新台幣 335.2 億元成長 21.7%，簽單保費大幅成長主要為，數個巨大保額業務調整保期、連續兩年國際再保險合約容量緊縮及成本驟增、及商業火險業務火災頻傳，致使國內同業妥善運用承保能量，而對於風險選擇、承保條件趨於保守，故全年整體簽單保費大幅成長。

火災保險的賠款率從 2019 年以來維持平穩。市場連續兩年陸續有重大倉庫及商業火險損失，然因無重大地震及颱風等巨災損失發生，及住宅火險損失率仍低，故整體火災保險損失率仍維持良好，但已有上升趨勢。

表 2：火災保險

（單位：新台幣佰萬元 / 百分比）

年度	2019	2020	2021	2022	2023
簽單保費	25,882	29,096	30,347	33,524	40,623
賠款率	21.88	16.5	24.6	28.31	32.97

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

2023 年貨物運輸保險簽單保費收入為新台幣 70 億元，較 2022 年新台幣 61.63 億元增長新台幣 8.37 億元，總簽單保費成長 13.58%，主要國際再保市場針對 STP 損失惡化而調整費率所致。2023 年台灣出口金額為史上第三高，但因大環境不佳出口及進口分別年減 9.8% 和 17.8%。至於賠款率，2023 年為 69.67%，較 2022 年的 42.48% 上升 27.19 個百分點。

表 3：貨物運輸保險

（單位：新台幣佰萬元 / 百分比）

年度	2019	2020	2021	2022	2023
簽單保費	4,773	4,772	5,400	6,163	7,000
賠款率	50.44	45.36	43.95	42.48	69.67

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

2023 年船體保險（含漁船保險）之簽單保費收入為新台幣 35.20 億元，較 2022 年新台幣 32.72 億增長 2.48 億，總簽單保費成長 7.58%。在國際再保市場緊縮政策下，造成船體險費率仍持續上漲。2023 年船體保險（含漁船保險）賠款率 42.22%，較 2022 年 44.07% 下降 1.85 個百分點。

表 4：船體保險

（單位：新台幣佰萬元 / 百分比）

年度	2019	2020	2021	2022	2023
簽單保費	2,349	2,938	2,998	3,272	3,520
賠款率	68.21	58.18	63.04	44.07	42.22

備註：賠款率計算以已發生賠款對簽單保費為基礎。
船體保險包括漁船保險在內。

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

2023 年汽車保險整體保費收入為新台幣 1255.36 億元，較前一年度成長 8.21%，其中 2023 年強制汽車責任保險 193.88 億元，較上年度成長 1.40%；而任意汽車險保費收入 1,061 億元，較上年度成長 9.55%，整體保費維持成長。2023 年新車銷售量 476,987 輛，較前一年度增加 11%，且其中進口車全年銷售數量 224,489 輛，年增 18.9%。電動車方面更寫下新里程碑，2023 年全年累積銷售量達到逼近 2.5 萬輛的 24,782 輛，相較於 2022 年的 16,067 輛，整體成長幅度達到 54%。

任意汽車險之賠款率由 2022 年之 53.33 % 上升至 2023 年之 54.9%，上升 1.57 個百分點；而強制汽車責任保險則由 2022 年之 67.0% 上升至 2023 年之 67.2%，上升 0.2 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	2019	2020	2021	2022	2023
簽單保費	76,540	83,268	90,316	96,892	106,148
賠款率	59.22	57.13	53.71	53.33	54.9

備註：賠款率計算以已付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	2019	2020	2021	2022	2023
簽單保費	18,114	18,318	18,622	19,121	19,388
賠款率	79.46	75.06	70.8	67.0	67.2

備註：1. 賠款率計算以已付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

2023 年航空險直接簽單保費為新台幣 9.67 億元，較 2022 年新台幣 7.22 億元增長新台幣 2.45 億元，總簽單保費成長為 33.93%。航空市場成長的主要原因是國際航班復甦加強並反彈至疫情前水準。2023 年航空保險賠款率 19.31%，較 2022 年 61.75% 下降 42.44 個百分點。

表 6：航空保險

(單位：新台幣佰萬元 / 百分比)

年 度	2019	2020	2021	2022	2023
簽單保費	708	808	626	722	967
賠款率	13.54	18.09	29.68	61.75	19.31

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

2023 年工程保險簽單總保費收入為新台幣 111.49 億元，較前一年之新台幣 79.11 億元，保費收入增加新台幣 32.38 億元，成長 40.93%，主要為科技廠擴建、離岸風力電場、太陽能發電場及儲能設備等保險需求增加所致。

就工程保險之業務結構，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，為市場整體工程險保費收入之 80.32%；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為市場整體工程險保費收入之 19.68%。

2023 年工程保險賠款率為 54.16%，相較 2022 年賠款率 17.43%，增加 36.73 個百分點，主要為離岸風力電場發生保險損失所致。

表 7：工程保險

(單位：新台幣佰萬元 / 百分比)

年度	2019	2020	2021	2022	2023
簽單保費	6,723	7,134	6,516	7,911	11,149
賠款率	32.54	39.64	27.79	17.43	54.16

備註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心
中華民國產物保險商業同業公會

(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。2023 年整體意外保險及其他保險簽單保費新台幣 299.02 億元，較 2022 年的簽單保費新台幣 280.41 億元，成長 6.64%；2023 年整體意外保險及其他保險賠款率 52.19%，較 2022 年的賠款率 189.62%，減少 137.43 個百分點，主要是 2022 年防疫險商品的損失來到 2023 年賠款逐漸接近尾聲。

其中責任保險 2023 年簽單保費新台幣 173.23 億元，較 2022 年的簽單保費新台幣 162.51 億元，成長 6.60%。近年來相關法令要求其管轄之業者應投保相關責任保險、專案類雇主意外責任保險配合工程案件需求、以及個人及企業對責任風險意識提高等，對責任保險投保需求增加，致整體責任保險業務量持續成長。2023 年的賠款率 34.83%，較 2022 年的賠款率 32.02%，增加 2.81 個百分點。

其他財產保險 2023 年簽單保費新台幣 105.02 億元，較 2022 年的簽單保費新台幣 99.28 億元，增加 5.78 個百分點。近年來個人性商品（如行動裝置保險、居家綜合保險及海外旅遊綜合保險）及新興風險商品（如資安保險、農業保險及充電樁保險等）需求日增，其中以行動裝置保險占比為 46.7%，為其他財產保險之主軸業務。2023 年的賠款率 90.21%，較 2022 年的賠款率 483.13%，減少 392.97 個百分點，主要是 2022 年防疫險商品的損失來到 2023 年賠款逐漸接近尾聲。

保證及信用保險 2023 年簽單保費新台幣 20.76 億元，較 2022 年的簽單保費新台幣 18.62 億元，成長 11.49%，主要為應收帳款保險及貿易信用保險業務成長；2023 年的賠款率 4.77%，較 2022 年的賠款率 -0.22%，增加 4.99 個百分點。

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	2019	2020	2021	2022	2023
簽單保費	19,874	20,548	28,576	28,041	29,902
賠款率	35.82	31.53	30.32	189.62	52.19

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	2019	2020	2021	2022	2023
簽單保費	13,518	13,284	14,799	16,251	17,323
賠款率	37.63	34.92	31.77	32.02	34.83

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	2019	2020	2021	2022	2023
簽單保費	5,422	6,389	12,546	9,928	10,502
賠款率	31.47	26.65	30.64	483.18	90.21

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

表 8-4：保證及信用保險

(單位：新台幣佰萬元 / 百分比)

年 度	2019	2020	2021	2022	2023
簽單保費	933	873	1,230	1,862	2,076
賠款率	34.86	15.56	9.51	-0.22	4.77

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 2023 年簽單保費新台幣 220.05 億元，較 2022 年的簽單保費新台幣 196.66 億元，成長 11.89%。於 2023 年國人國內或國外旅遊復甦及從事各種休閒活動增加，對旅行平安險投保需求增長，又汽車駕駛人保險意識提高對車險附加傷害險投保需求增加，致整體傷害險業務量成長；2023 年的賠款率 48.63%，較 2022 年的賠款率 45.59%，略增 3.04 個百分點。

表 9：傷害保險

(單位：新台幣佰萬元 / 百分比)

年 度	2019	2020	2021	2022	2023
簽單保費	19,203	18,497	18,700	19,666	22,005
賠款率	42.64	50.19	50.49	45.59	48.63

備註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心
中華民國產物保險商業同業公會

(十) 健康保險

健康保險 2023 年簽單保費新台幣 40.54 億元，較 2022 年的簽單保費新台幣 58.93 億元，負成長 31.21%，2023 年國人海外旅遊活動復甦對海外突發疾病保險需求增加，但因受到防疫險商品停售影響，致整體健康保險業務量能減縮；2023 年的賠款率高達 1,572%，雖較 2022 年的賠款率 2,674%，減少 1,102 個百分點，主因防疫險商品損失遞延至 2023 年度賠付所致。

表 10：健康保險

(單位：新台幣佰萬元 / 百分比)

年度	2019	2020	2021	2022	2023
簽單保費	2,963	2,731	5,347	5,893	4,054
賠款率	34.46	40.99	27.49	2,674	1,572

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

2023 年分出至國外再保費為新台幣 518.08 億元，較 2022 年新台幣 413.71 億元，增加 104.37 億元，成長率為 25.23%。2023 年分出至國外再保費占簽單保費的比重為 21.17%，較 2022 年之 18.70% 增長 2.47 個百分點。

其中，分出至國外再保費以分出至香港地區 118.05 億元為最多，占當年度總保費收入 4.82%，較 2022 年占 4.76% 增長 0.06 個百分點。

表 11：分出至國外再保費

(單位：新台幣佰萬元／百分比)

年度/ 總保費比重	2021		2022		2023	
	分出 保費	百分比	分出 保費	百分比	分出 保費	百分比
英國	3,760	1.81	4,450	2.01	6,927	2.83
法國	211	0.10	743	0.34	439	0.18
德國	1,330	0.64	1,711	0.77	1,859	0.76
其他歐洲國家	2,255	1.09	2,207	1.00	3,345	1.37
日本	2,387	1.15	2,644	1.20	4,393	1.79
韓國	918	0.44	1,012	0.46	1,028	0.42
香港	7,543	3.64	10,529	4.76	11,805	4.82
新加坡	4,258	2.05	6,097	2.76	8,553	3.49
中國	1,263	0.61	1,316	0.59	1,263	0.52
美國	6,556	3.16	5,519	2.49	5,868	2.40
加拿大及 其他美洲國家	205	0.10	289	0.13	883	0.36
澳洲	14	0.01	14	0.01	14	0.01
其他地區	3,225	1.55	4,840	2.19	5,430	2.22
總計	33,923	16.35	41,371	18.70	51,808	21.17

資料來源：14 家國內產險公司
5 家外國產險分公司

《三、財產保險商品》

（一）火災保險

1. 住宅火險及住宅地震基本保險

住宅火災保險係承保住宅建築物及屋內動產因火災、閃電雷擊、爆炸、航空器墜落、機動車輛碰撞、意外事故之煙燻、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 2020 年 1 月 1 日起，為使民眾住家安全受到更周全之保障，並使住宅火災保險發揮其穩定家庭經濟之保障功能，於不調漲保費前提下提高建築物、動產、竊盜事故及住宅第三人責任基本保險之保險限額，並新增住宅火災保險額外費用及住宅颱風及洪水災害補償之保險保障，其災害補償限額如下表所述，因自開辦以來尚未遭遇巨大颱風天災損失，故賠償限額仍維持不變。

地區別	縣市名	賠償限額
第一區	新竹縣(市)、台中市、嘉義縣(市)、苗栗縣、南投縣、彰化縣、雲林縣。	9,000 元
第二區	台北市、新北市、台南市、高雄市、桃園市、澎湖縣、金門馬祖地區	8,000 元
第三區	基隆市、宜蘭縣、花蓮縣、台東縣、屏東縣	7,000 元

自 2021 年 4 月 1 日起，為使投保建築物內動產之民眾，於不調整保費前提下，自動納入建築物裝潢費用之保障。保險期間內給付限額以投保建築物內動產之百分之三十，最高八十萬元為限。

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、爆炸、山崩、地層下陷、滑動、開裂、決口及地震引起之海嘯、海潮高漲、洪水等事故所造成之全損（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）。

2023 年為呼籲「2050 淨零」之國家政策，保險業者研議推廣「住宅火險保單作業電子化」，以期減少紙張用量，並間接減少保險單郵寄。

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後負賠償責任。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，另有涵括範圍較廣之商業綜合保險可供企業選擇投保。

(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 (Institute Cargo Clause) 承保貨物運輸保險。市場上並有許多特殊保險條款：例如煤、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。

於 2022 年 2 月爆發烏克蘭戰爭，再保險市場要求強制執行特定地域排除條款，特定地域指白俄羅斯共和國、烏克蘭和 / 或俄羅斯聯邦。

(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 (ITC)，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

漁船保險自 2004 年 1 月 1 日起由原規章費率改為自由費率；係使用國內自行訂定之保單及條款。

3. 船舶營運人責任保險

為配合交通部航港局頒訂「船舶運送業投保營運人責任保險及旅客傷害保險辦法」之施行，針對船舶運送業應投保營運人責任保險範圍如下：

- 一、對船舶殘骸之清除及海洋污染之責任。
- 二、對船員或其他第三人造成之傷害或死亡之責任。
- 三、因碰觸固定或非固定物體等屬於第三人財產部分所負擔之損失賠償責任。
- 四、因碰撞或其他原因造成他船毀損之責任。
- 五、救助人命衍生之費用。

(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。自 2023 年 10 月 1 日起，針對車主逾 6 個月未投保強制汽車責任保險者，依強制汽車責任保險法第 51 條之 1 規定，得移請公路監理機關「註銷」其牌照。

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，另亦提供失能給付，分別依其等級賠付 5 萬 ~200 萬元。另為加強遏止酒駕行為，自 2014 年 3 月 1 日起已實施酒駕紀錄加費，違規將列入其所駕駛車輛車主的紀錄，每有 1 次酒駕違規紀錄，現行強制車險將加費新臺幣 3,600 元，且不限車數、次數及加費金額上限。

過去電動自行車因不需申請牌照、投保強制險，常衍生改裝超速、車禍無法理賠等爭端，為改善此問題交通部已進行「道路交通管理處罰條例」修法，慢車相關規範並將「電動自行車」正名為「微型電動二輪車」。強制汽車責任保險配合交通部修法，並為能提供因微型電動二輪車事故所造成的傷亡受害人能夠迅速獲得基本理賠保障，已於 2022 年 11 月 30 日增加承保車種「微型電動二輪車」。

「微型電動二輪車」經檢測及型式審驗合格，向公路監理機關登記、領用、懸掛牌照後，須依規定投保三年期強制汽車責任保險才可行駛於道路上，期透過強化監理管理方式，減少微型電動二輪車交通事故。針對納管前所購買的合格電動自行車，必須於 2 年內，依規定領用並懸掛牌照，逾期未領用者，可裁罰 1,200 元以上 3,600 元以下罰鍰，並禁止其行駛。

另為加強提醒車主重新投保強制險，並提高保險費繳費便利性，公路總局與金融監督管理委員會保險局合作，2022 年 11 月 30 日起，監理機關將於舉發強制汽車責任保險違規罰單時，附加列印強制汽車責任保險重新投保繳費單，車主可持繳費單至便利超商或透過 QRcode 刷卡繳交保險費投保，以迅速獲得基本保障。

2. 任意汽車第三人責任保險

由於強制保險所提供的係為基本保障，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分來增加保障額度，包括第三人傷害責任保險及第三人財物損失保險，為提供更高保障還有提供不論體傷或財損共用保額的第三人超額責任保險，即是第三人責任險保額不足時才啟動的第三層防護，屬第三人責任險的附加險種。

另外，保險公司亦提供各種特約保險，例如超額責任保險、乘客責任保險、僱主責任保險、駕駛人傷害險等。

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、民眾騷擾等附加保險。

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、配件等附加保險。

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) 免自負額竊盜保險
- (3) 免折舊竊盜保險
- (4) 慰問金費用保險
- (5) 刑事訴訟律師費用保險
- (6) 道路救援費用保險

6. 其他訊息

(1) 保單存摺

為便利民眾可查詢及管理所投保的保單資訊，已於 2022 年 12 月 1 日正式上線「保單存摺」查詢平台，提供民眾查詢以本人為要保人 / 被保險人的保單投保紀錄。「保單存摺」簡介如下：

1. 可查詢投保財產保險的保單：例如強制汽車責任保險、任意汽車保險、火災保險、意外及其他財產保險等。
2. 顯示的保單資料是以被保險人進行歸戶，透過身分證字號、居留證號或護照號碼等，將同一被保險人的保單資料，彙整提供要保人或被保險人查詢使用。
3. 「保單存摺」可查詢以自然人為被保險人的保單，包含有效保單及保險期間屆滿二年內的保單，但是，如果保險期間於 2022 年 12 月 1 日平台啟用前屆滿者，請另向保險公司洽詢。

保單存摺提供民眾即時、隨時隨地都可以查保險資料的服務，掌握自己的投保情形，免除整理、保存的不便，逐步優化民眾保險服務體驗，邁向無紙化作業與安全電子商務環境。

（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

鑑於航空保險的國際化及獨特性，有關費率及保單格式通常依國際再保險市場為主。

（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) 加保施工機具設備

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

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) 加保施工機具設備

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

3. 營建機具綜合保險

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

營建機具綜合保險承保範圍：

- (1) 機具綜合損失險
- (2) 第三人意外責任險

以上第(2)項承保範圍依個案由被保險人視實際需要決定投保與否。

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

- (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) 雇主意外責任保險

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

(3) 產品責任保險

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

(4) 電梯責任保險

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

(5) 營繕承包人責任保險

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

(6) 污染責任保險

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

(7) 高爾夫球員責任保險

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

(8) 旅館綜合責任保險

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

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

(9) 保全業責任保險

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

(10) 幼稚園責任保險

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

(11) 大眾捷運系統旅客運送責任保險

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

(12) 醫師業務責任保險

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

(13) 醫療機構綜合責任保險

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

(14) 會計師責任保險

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

(15) 律師責任保險

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

(16) 建築師工程師專業責任保險

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

(17) 金融業保管箱責任保險

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

(18) 旅行業責任保險

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

(19) 保險公證人專業責任保險

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

(20) 保險代理人經紀人專業責任保險

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

(21) 海外遊學業責任保險

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

(22) 董監事重要職員責任保險

保障企業的董監事或重要職員於執行職務時，因業務疏失而被提出賠償請求所引發的法律責任。

2. 其他財產保險

(1) 現金保險

保障被保險人的(A)運送現金(B)庫存現金(C)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，損失範圍包括被保險人的財物毀損或滅失及被保險人的法律責任及污染責任。

(6) 個人性商品

如行動裝置保險、寵物保險、緊急救援費用、家電 / 運動器材 / 財物損失保險等。

(7) 新興風險商品

如資安保險、農業保險、充電樁保險、節能績效保險等。

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：員工誠實保證保險、營業處所之財產、運送中之財產、票據及有價證券之偽造或變造、偽造通貨、營業處所及設備之損毀、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) 海外遊學業履約保證保險

保障被保險人繳交遊學團費後，因遊學業者財務問題無法履約造成被保險人團費損失。

(6) 應收帳款保險 / 貿易信用保險

保障被保險人因未償付的商業債務或應收帳款而蒙受損失。

(八) 傷害保險

保障被保險人因發生外來非疾病意外事故，造成被保險人失能或死亡的損失，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、分娩及其所致失能或死亡，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 1991 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 1993 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 1998 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	2021	2022	2023
保險經紀人	860	918	947
保險代理人	511	528	517
保險業務員	310,199	308,076	309,095

《 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。

上述考試包括金融市場常識與職業道德、財產保險實務與財產保險法規等三個科目。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公會辦理登錄，領得登錄證後始得為其所屬公司招攬保險業務。

（四）美國產物保險核保人資格考試

美國產物保險核保人資格考試係由美國產物保險核保學院所主辦。美國產物保險核保學院為提升財產及責任保險之專業技能，針對保險業務，經濟及法律環境之狀況設計了一系列課程，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及外部複核精算人員管理辦法」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，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，國內僅中國產物、台灣產物、太平產物、中國航聯產物及中信局產險處等 5 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 4 家外（中信局產險處併入中國產物），增設富邦產物（原名國泰產物）、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、東京新安海上產物等 3 家。

2002 年 10 月友聯產物保險公司購併中國航聯產物保險公司，2004 年 8 月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主管機關勒令停業清理，2006 年 5 月增設龍平安產物保險公司；2006 年 7 月中國產物保險公司更名為兆豐產物保險公司；2007 年 3 月太平產物保險公司更名為華山產物保險公司；2007 年 6 月中央產物保險公司更名為友邦產物保險公司；2007 年 10 月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 月龍平安產物保險公司更名為台壽保產物保險公司；2009 年 1 月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遭主管機關勒令停業清理；2009 年 8 月友邦產物保險公司更名為美亞產物保險公司；2016 年 9 月美亞產物保險公司更名為南山產物保險公司；2017 年 3 月蘇黎世產物保險公司更名為和泰產物保險公司；2020 年 1 月台壽保產物保險公司更名為中國信託產物保險公司，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，頒訂「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。1994 年公布「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、法商法國巴黎、法商科法斯、新加坡商美國國際、比利時商裕利安宜等 5 家外商產物保險公司。

（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險費議訂事項。
3. 關於會員共同利益之維護與增進事項。
4. 關於會員營業弊害之矯正及違章之處理暨調解事項。
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，均經理事會決議由理事會召集之。定期會議每年至少召開一次，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) 通過年度工作計畫、經費預決算及事業計劃。

- (4) 審議理事會、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) 會員及會員代表之處分。
- (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：

本會置理事 21 人，組織理事會，於會員大會時由會員代表以無記名連記法選任之。理事會置常務理事 7 人，由理事會就理事中互選之，理事會就當選之常務理事中選任理事長一人，綜理會務，對外代表本會。

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) 出席相關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) 訂定各種自律性規範。
- (12) 執行法令及章程所規定之任務。

理事會議每月舉行一次，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：

理事會置常務理事 7 人，襄助理事長執行理事會之決議，並決議及處理一般會務及業務。

4. 監事會：

本會置監事 5 人，組織監事會，於會員大會時由會員代表以無記名連記法選任之。監事會置常務監事一人，監察日常業務，由監事中互選之。

監事會議每 3 個月舉行一次，必要時得召集臨時會議。常務監事則每月應邀列席理事會議，對本會業務、財務得以全盤瞭解。監事會之職權，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，秘書長下設秘書室，並分設管理組及會計組，辦理本會人事、文書、庶務、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，設置各種委員會。必要時，得視業務需要另設其他委員會。現設有：

- (1) 火險委員會
- (2) 水險委員會
- (3) 意外險委員會
- (4) 工程險委員會
- (5) 汽車險委員會
- (6) 會計財務委員會
- (7) 綜合委員會
- (8) 資訊委員會
- (9) 業務員管理委員會
- (10) 國際事務委員會
- (11) 傷害險及健康險委員會
- (12) 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. 產物保險統計要覽	財團法人保險事業發展中心
4. 海上保險業務統計年報	財團法人保險事業發展中心
5. 火災保險業務統計年報	財團法人保險事業發展中心
6. 汽車保險業務統計年報	財團法人保險事業發展中心
7. 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
8. 傷害保險業務統計年報	財團法人保險事業發展中心
9. 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. Advisers 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) 2023年 2月持續推動微型保險及小額終老保險，強化社會安全網

為使經濟弱勢或特定身分族群得以較低保費取得基本保險保障，並因應我國高齡社會下之高齡者基本保險保障需求，金融監督管理委員會持續推動微型保險及小額終老保險，並鼓勵保險業者開發設計與推廣銷售該等商品，以善盡保險業之社會責任。微型保險是為經濟弱勢或特定身分族群提供基本保障之保險商品，目前商品種類包含定期壽險、傷害保險及實支實付型傷害醫療保險等三大類型，可分別提供被保險人於特定期間內死亡或完全失能、因意外傷害事故所致死亡或失能，以及因意外傷害事故所致醫療費用支出之保障。為使經濟弱勢或特定身分族群易於投保，微型保險具有低保費、保障內容簡單易懂、保險期間短(1年)、多元投保方式(個人投保、團體投保及集體投保)等特點。

(二) 2023年 8月提醒企業重視資安風險管理，並適時評估投保資安保險

因應數位科技之快速發展，落實資安風險管理，已是企業永續經營之重要一環。金融監督管理委員會提醒，企業除應強化資安風險管理，以精實資安作業韌性外，亦可適時評估投保資安保險，以完善資安風險管理。

目前市售資安保險商品，除針對大型企業資安需求之客製化商品外，亦有三種供中小型企業投保之商品，包括(1) 資訊系統不法行為保險，主要承保被保險人因第三人不法入侵電腦系統，所致資金或其他財產的損失；(2) 資料保護責任保險，保障因個資外洩所生對第三人依法應負之賠償責任；及(3) 資訊安全綜合保險，保障範圍較為全面，包括被保險人受網路攻擊、電腦勒索或管理錯誤行為等所致財產損失，以及對第三人依法應負之賠償責任等。經統計產險公司資安保險之保費收入已由 107 年之 8,908 萬元攀升至 111 年之 4 億元，呈穩定成長趨勢，顯示近年企業透過資安保險移轉資安風險意識已逐漸提升。

(三) 2023年 12月金管會調整 2023年度保險業計算資本適足率之相關報表及填報手冊

金融監督管理委員會參考國際保險監理官協會 (International Association of Insurance Supervisors, IAIS) 之保險資本標準 (Insurance Capital Standard, ICS) 自有資本分層架構，於 112 年 8 月 4 日修正發布保險業資本適足性管理辦法，明定自 112 年 12 月 31 日起，

保險業計算資本適足率時，自有資本應劃分為第一類非限制性資本 (Tier 1 Unlimited, T1U)、第一類限制性資本 (Tier 1 Limited, T1L) 及第二類資本 (Tier 2, T2)，本次依該辦法規定調整 112 年度填報手冊相關內容。

為引導保險業資金投入國內公共建設、五加二及六大核心戰略產業，並衡酌保險業投資國內、外基礎建設風險係數之衡平性，本次依照基金投資標的之性質，修正國內私募股權基金及創投基金之風險係數，基金 100% 投資國內公共建設者，適用風險係數 10.18%；同時投資國內公共建設、五加二及六大核心戰略產業者，適用風險係數 17.25%。另國內私募股權基金投資區域包含國外者，應加計匯率風險 6.61%。

《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	2023.01.15	商業火災保險	塑膠製造廠	桃園	火災	約 13 億元
2	2023.01.28	船體險	貨船	曼谷	碰撞	約 0.62 億元
3	2023.02.02	商業火災保險	塑膠製造廠	台南	火災	約 0.57 億元
4	2023.02.23	商業火災保險	塑料工廠	台中	火災	約 1.2 億元
5	2023.03.25	商業火災保險	倉庫	屏東	火災	約 2.7 億元
6	2023.04	貨物險	貨物	墨西哥	失竊	約 0.72 億元
7	2023.04.24	商業火災保險	電子元件製造廠	基隆	火災	約 2 億元
8	2023.04.25	商業火災保險	食品工廠	彰化	火災	約 2.5 億元
9	2023.05	貨物險	貨物	中國	火災	約 2.35 億元
10	2023.05.21	貨物險	貨物	荷蘭	失竊	約 9.02 億元
11	2023.06.20	貨物險	貨物	法國	失竊	約 2.12 億元
12	2023.07.01	貨物險	貨物	荷蘭	火災	約 6.62 億元
13	2023.07.02	商業火災保險	化纖廠	桃園	火災	約 3 億元
14	2023.07.14	商業火災保險	塑膠製造廠	高雄	火災	約 2 億元
15	2023.08.28	商業火災保險	倉庫	新北	火災	約 0.65 億元
16	2023.08.28	商業火災保險	倉庫	新北	火災	約 1.5 億元
17	2023.09.07	商業火災保險	電子工廠	新北	火災	約 1 億元
18	2023.09.11	商業火災保險	倉儲	台中	火災	約 1.52 億元
19	2023.09.22	商業火災保險	塑膠製造廠	屏東	火災	約 8.5 億元
20	2023.09.27	漁船險	漁船	高雄	火災	約 0.54 億元

《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	一色浩一	台北市南京東路3段130號13樓	02-87720029 02-87720019
2	日商愛和誼日生同和產物保險（股）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	周世宏	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灣聯絡處	蔡東峰	台北市民生東路3段128號4樓之2	02-27151015 02-27151628
4	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12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	王瑜華	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	台北市內湖路 1 段 246 號 10 樓	02-27187118 02-27163938
4	怡安保險經紀人股份有限公司	梁漢文	台北市仁愛路 3 段 136 號 9 樓	02-23252221 02-23252278
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	02-25986700 02-81926873
6	有朋保險經紀人股份有限公司	劉文光	台北市青島東路 3 之 1 號 2 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	李思睿	台北市民權東路 3 段 2 號 3 樓	02-21837777 02-25182188
8	利德保險經紀人股份有限公司	王錦雄	台北市八德路 3 段 32 號 7 樓	02-25785500 02-25786611
9	永漢保險經紀人股份有限公司	張基昌	台北市敦化南路 2 段 76 號 20 樓	02-27028889 02-27085567
10	豐林保險經紀人有限公司	江朝峯	台北市南京東路 4 段 130 號 9 樓	02-25794689 02-25700714
11	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
12	信利保險經紀人股份有限公司	黃範	台北市忠孝東路 5 段 508 號 11 樓	02-27260031 02-27262655
13	財聖國際保險經紀人股份有限公司	林美雲	台北市敦化北路 201 之 30 號 12 樓	02-27170926 02-27137275
14	偉信保險經紀人有限公司	張育宏	台北市民權東路 3 段 181 號 3 樓	02-25457900 02-25457048
15	大華聯合保險經紀人有限公司	杜劍虹	新北市中和區成功路 133 號 25 樓之 2	02-31511441 02-31511440
16	美商佳達再保險經紀人股份有限公司台灣分公司	蔡明憲	台北市民權東路 3 段 2 號 4 樓	02-21837980 02-25071816

編號	公司名稱	負責人	地址	電話／傳真
17	香港商萬信保險經紀人股份有限公司台灣分公司	林嘉敏	台北市許昌街 42 之 1 號 10 樓	02-23702653 -
18	香港商高誠保險經紀人有限公司台灣分公司	李人安	台北市林森北路 577 號 9 樓之 1	02-25966516 02-25967112
19	瑞信保險經紀人股份有限公司	柯富彬	台北市南京東路 4 段 186 號 13 樓之 9	02-25773311 02-25772548
20	理威保險經紀人有限公司	陳威宇	台北市南京東路 2 段 206 號 14 樓	02-25000379 02-25000539
21	英商吳德保險經紀人股份有限公司台灣分公司	何獻亨	台北市信義區基隆路 2 段 51 號 12 樓之 1	02-23131188 02-23131187
22	和世通國際保險經紀人股份有限公司	符振湘	台北市敦化南路 2 段 59 號 8 樓之 2	02-27556656 02-27049850
23	聯聿保險經紀人股份有限公司	黃裕宜	台北市仁愛路 4 段 376 號 12 樓	02-2702-2712 02-2702-2780
24	韋萊韜悅保險經紀人股份有限公司	閻治中	台北市忠孝東路 5 段 68 號 14 樓	02-21769068 02-87262968
25	新加坡商三井物產泛立迅保險經紀人有限公司台灣分公司	林鴻源	台北市民生西路 3 巷 9 號 10 樓	02-87706618 02-87706608
26	立萬保險經紀人股份有限公司	武冲霄	台北市中山北路 3 段 31 號 9 樓	02-25978585 02-25978586
27	晶華保險經紀人股份有限公司	高學年	台北市龍江路 23 號 4 樓	02-87722277 02-87722748
28	信德仕保險經紀人有限公司	吳凱欣	台北市光復南路 260 巷 49 號 1 樓	02-27787216 02-27787219
29	達通保險經紀人股份有限公司	杜天文	台北市復興南路 1 段 390 號 8 樓之 2	02-27071023 02-27070516
30	亞太高威保險經紀人股份有限公司	汪尚岱	台北市敦化南路 2 段 77 號 9 樓之 1	02-27550011 02-27550022
31	佳朋保險經紀人股份有限公司	陳進益	台北市慶城街 28 號 9 樓	02-25413768 02-25460212
32	禮勤保險經紀人股份有限公司	李崇憲	台北市民權東路 3 段 144 號 6 樓之 3	02-77065080 02-77065090
33	長城保險經紀人股份有限公司	廖光毅	台北市南京東路 3 段 189 號 10 樓	02-25474577 02-25475549

編號	公司名稱	負責人	地址	電話／傳真
34	中保保險經紀人股份有限公司	雷景明	台北市鄭州路 139 號 10 樓	02-25579299 02-25576077
35	超然保險經紀人股份有限公司	羅修豪	台北市忠孝東路 1 段 152 號 9 樓之 4	02-33221438 02-33221431
36	愛群保險經紀人有限公司	陳嘉群	台北市安和路 2 段 7 號 11 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	簡仲明 葉爾康	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	陳彥良 林榮宏	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	李松季 張嘉麟	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	李松季 沙克興	台北市南京東路 2 段 125 號 13 樓	02-25071566 02-25178069
5	中華民國人壽保險商業同業公會	陳慧遊 林金樹	台北市松江路 152 號 5 樓	02-25612144 02-25672844
6	中華民國產物保險核保學會	楊清榮 黃益堂	台北市南京東路 2 段 125 號 13 樓	02-25065941 02-25171825
7	財團法人金融法制暨犯罪防制中心	邵之雋	台北市信義路 1 段 3 號 1 樓	02-23968177 02-23963299
8	財團法人工程保險協進會	涂志佶 盧榮權	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 翁英豪	台北市南京東路 2 段 88 號 15 樓	02-25514235 02-25611176
10	中華民國風險管理學會	張士傑 陳智賢	台北市民權東路 3 段 181 號 3 樓	02-27160039 02-25457049
11	中華民國精算學會	翁志宏 靳昌翰	台北市基隆路 1 段 420 號 6 樓	02-27580265 02-27580523
12	中華民國人壽保險管理學會	劉炳華 高靖宜	台北市敦化南路 1 段 108 號 5 樓	02-27235307 02-27229282

編號	公司名稱	負責人	地址	電話／傳真
13	中華民國保險學會	李松季 沙克興	台北市南京東路 2 段 125 號 13 樓	02-25071566 02-25178069
14	財團法人保險安定基金	林銘寬 陳昌正	台北市忠孝東路 2 段 123 號 7 樓	02-23957088 02-23957068
15	中華民國保險代理人商業同業公會	鐘俊豪 宋思潔	台北市松江路 158 號 6 樓之 4	02-25421888 02-25638042
16	中華民國保險經紀人商業同業公會	李正之 丁迪嘉	台北市重慶北路 2 段 188 號 5 樓	02-25573268 02-25573298
17	中華民國保險經紀人公會	黃麗卿 陳祈華	台北市南港路 2 段 38 巷 6 號 1 樓	02-27833807 02-27839610
18	台北市公證商業同業公會	卓進裕 張敏凰	台北市南京東路 4 段 186 號 13 樓之 1	02-25701840 02-25770332
19	高雄市公證商業同業公會	王國勇 林寶華	高雄市前鎮區一心二路 119 號 8F-5 (A 室)	07-3347352 07-3347471
20	中華保險服務協會	方正培 高棟梁	台北市忠孝東路 6 段 21 號 2 樓 之 3	02-26559268 02-26559265
21	中華民國保險經營學會	孫騰敏 楊孝翔	台北市復興北路 62 號 4 樓之 1	02-87731666 02-87731766

《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	鍾志宏	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

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