2025中華民國
產物保險概況

NON-LIFE INSURANCE BUSINESS IN TAIWAN
FACT BOOK

NON-LIFE INSURANCE BUSINESS IN TAIWAN

CONTENTS

GENERAL INFORMATION

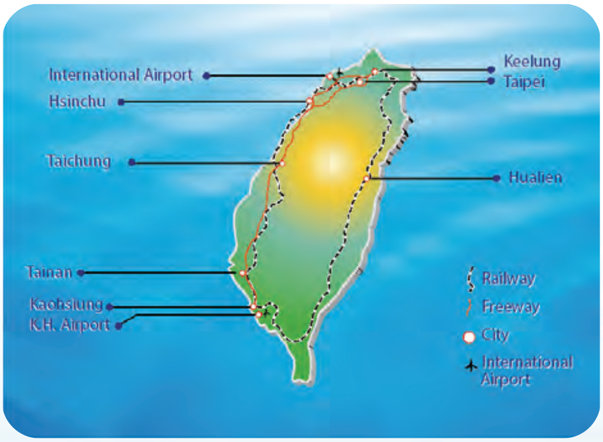
	2023	2024	2025
Population (million)	23.42	23.40	23.30
Area (sq. km)	36,197	36,197	36,197
GNP (US$ billion)	757.30	801.50	921.90
GDP per Capita (US$)	32,444	34,238	39,492
Value of Imports (US$ billion)	351.92	394.40	483.50
Value of Exports (US$ billion)	432.42	474.93	639.98
Real Economic Growth Rate (%)	1.08	5.27	8.86
Annual Changes in Consumer Price Index (%)	2.49	2.18	1.66
Unemployment Ratio (%)	3.48	3.38	3.35
Motor Vehicles (thousand)	8,590	8,679	8,722
Motorcycles (thousand)	14,545	14,656	14,674
Mobile Phone (thousand)	29,852	29,694	28,319
Exchange Rates US$/NT$	31.16	29.81	31.43
Annual Interest Rates (Money Market Rate / Commercial Paper - Secondary Market - 91 Days) (%)	1.60	1.84	1.67

Data Source: National Statistics, R.O.C. (Taiwan)

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	2.44	Political/Economic center. Capital City
New Taipei	4.04	Northern major industrial and commercial city
Keelung	0.36	Northern major port city
Hsinchu	0.46	Northern hi-tech industrial park
Taichung	2.87	Largest central city with Taichung Port some 50 km west of the city
Tainan	1.85	Southern city with historic relics
Kaohsiung	2.72	Largest industrial city; also noted for its major ports; largest commercial city in the south
Hualien	0.31	Major city and port on the east coast

3. Climate

Taiwan's climate is subtropical and pleasant. The average temperature is 22℃ in the north and 24.5℃ 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

Looking back at 2025, the global economy demonstrated resilience amidst high uncertainty. Following the Federal Reserve's transition to a rate-cutting cycle in late 2024, the world entered a period of "low growth and gradual disinflation" in 2025. While inflationary pressures eased compared to the previous two years, the risk of global tariff wars triggered by "Trump 2.0" policies, alongside persistent geopolitical disruptions (such as the ongoing conflicts in Ukraine and the Middle East), made supply chain restructuring and trade barriers the central themes of the year.

Taiwan exhibited strong economic stamina in 2025. Benefiting from the total explosion in demand for Artificial Intelligence (AI) computing infrastructure and High-Performance Computing (HPC), Taiwan's semiconductor and Information and Communication Technology (ICT) industries continued to lead the world. Total annual exports for 2025 exceeded US$630 billion, surpassing 2024 and setting a new historical record. Despite a high baseline, demand for emerging technology applications compensated for the slower recovery in traditional industries. Driven by AI chip leaders and international cloud giants (such as Amazon, Google, and Microsoft) increasing their establishment of data centers and R&D centers in Taiwan, private investment momentum continued to warm up, forming—alongside exports—the primary engine supporting economic growth.

According to data consolidated by relevant institutions as of the end of 2025, the annual economic growth rate (GDP growth rate) reached 8.63%, marking a 15-year high. The Consumer Price Index (CPI) annual growth rate was approximately 1.6% to 1.7%, having retreated to near the 2% alert line, indicating that inflationary pressures have stabilized. The unemployment rate remained at a historical low of 3.3% to 3.4%, with the labor market performing steadily, primarily due to high manpower demand in the technology and service sectors. In the second half of 2025, as the new U.S. administration pushed forward tariff policies, Taiwanese enterprises accelerated the deepening of "Taiwan-U.S. Supply Chain" strategic alliances and increased investment in the U.S. to mitigate trade risks.

2025 served as a pivotal year for Taiwan's official commencement of carbon fee collection, triggering a surge in green investments by enterprises into renewable energy equipment and carbon reduction technologies. By the end of 2025, the insurance industry completed final preparations for the adoption of IFRS 17 and TW-ICS, leading the industry toward a more transparent and risk-oriented business model. Although Taiwan's "return to glory" stance was clear in 2025, as the nation moves into 2026, it remains necessary to closely monitor the rise of global trade protectionism, significant exchange rate volatility, and the potential impact of geopolitical conflicts on energy prices. Taiwan must continue to enhance its domestic demand resilience and utilize its semiconductor advantages to deepen cooperation with international strategic partners, maintaining its indispensability within the global supply chain.

MARKET CONDITIONS

1.The Market in General

The direct written premium income of Taiwan Non-life insurance industry revealed a continuous growth in 2025 and reached NT$286,839 million with growth rate of 5.67% mainly due to the higher growth rate of Engineering insurance, Marine Cargo insurance and Accident and Health insurance when compared to NT$271,447 million in the previous year.

The premium income of Fire insurance in 2025 was NT$44,342 million, decreased by 3.64% when compared to NT$46,019 million in the previous year. The decline in overall premiums for the year was mainly due to adjustments in policy durations for certain large amount insured contracts and a soft reinsurance market, which led to lower premium rates. Consequently, the overall written premium for the year decreased compared to the preceding year.

The premium income of Marine Cargo insurance in 2025 was NT$8,507 million, increased by 10.56% when compared to NT$7,694 million in the previous year. The growth in premiums was primarily driven by large-scale domestic technology sector business. Strong demand for artificial intelligence and semiconductors boosted overall economic performance, leading to increased revenues in the technology industry and a rise in overseas warehousing demand. Consequently, both written premiums and warehousing-related additional charges directly contributed to the expansion of domestic premium income. Furthermore, actual revenues at year-end settlement exceeded expectations, resulting in significant year-end premium adjustments, which further strengthened the overall premium performance of the domestic market.

The premium income of Marine Hull insurance in 2025 was NT$3,718 million, increased by 1.04% when compared to NT$3,679 million in the previous year. The main reason was driven by inflation and increasing claim costs, as well as higher premiums from new vessels and construction insurance, resulting in ongoing rate increases despite a slowdown in growth.

The premium income of Automobile insurance in 2025 was NT$139,428 million, increased by 3.09% when compared to NT$135,248 million in the previous year. Although the market showed a temporary wait-and-see attitude due to the uncertainty surrounding the U.S. policy on import tariffs, automakers accelerated the introduction of battery electric vehicles and hybrid models under Corporate Average Fuel Economy (CAFE) Phase II. In addition, the implementation of electric vehicle-specific insurance policies, combined with various tax reductions and subsidies for vehicle replacement programs, has strengthened renewal growth. Furthermore, as vehicle owners place greater emphasis on third-party liability coverage and premium rates continue to rise, the overall Automobile insurance market has achieved stable growth. The Automobile insurance still secured its top place among all the Non-life insurance with the premium income accounting for 48.61% of the domestic Non-life insurance market.

The premium income of Aviation insurance in 2025 was NT$1,356 million, increased by 0.04% when compared to NT$1,355 million in the previous year. Passenger load factors remained optimistic, while the logistics demand for cargo transportation increases due to e-commerce. However, the growth gradually slowed as the international reinsurance market softened.

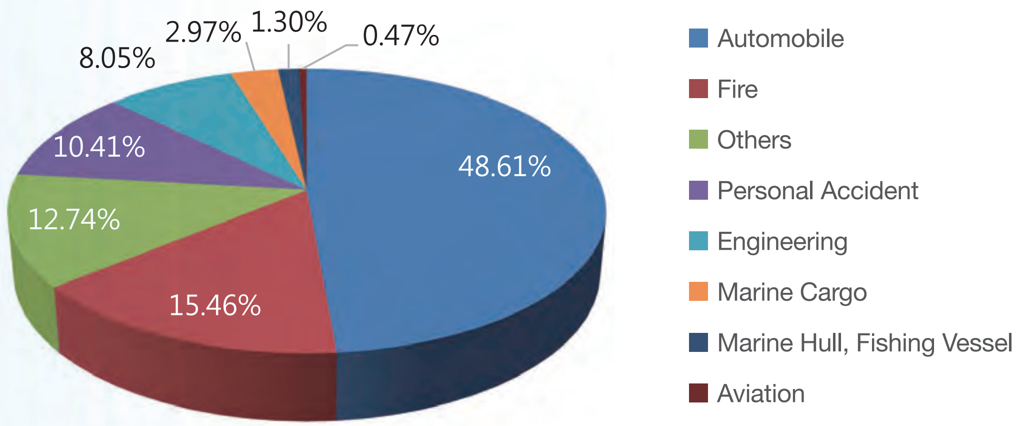
The premium income of Engineering insurance in 2025 was NT$23,076 million, increased by 37.63% when compared to NT$16,767 million in the previous year. This was mainly due to the increase in insurance needs for technology plant expansion, offshore wind power plants, solar power plants, energy storage equipment and power plant upgrade plan.

The premium income of Accident and Health insurance in 2025 was NT$29,856 million, increased by 10.18% when compared to NT$27,097 million in the previous year. The growth in premiums was primarily driven by increasing in domestic and international travel activities, as well as recreational activities such as hiking and water-based leisure pursuits, together with rising consumer awareness of insurance coverage. These factors contributed to positive growth in accident insurance for tourists and overseas emergency medical.

The premium income of Others insurance (including Liability insurance, Credit and Surety insurance and other non-life insurance) in 2025 was NT$36,557 million, increased by 8.84% when compared to NT$33,588 million in the previous year. The growth in premiums was primarily driven by the reclassification of Employer's Liability insurance premiums, which were originally included as part of Engineering insurance in the domestic market, to newly structured project-based

Employer's Liability insurance policies, with premiums required to comply with actuarial pricing standards. This led to an increase in overall premium volume and contributed to growth in other insurance. In addition, increased of Product Liability insurance, Commercial General Liability insurance, Public Liability insurance, and Tourism Liability insurance within the industry further supported market growth.

In regard of the market portfolio in 2025 by classes non-life insurance business, Automobile insurance accounted a major share of 48.61% of total premium income. The remainder consists of Fire insurance 15.46%, Others insurance 12.74%, Personal Accident and Health insurance 10.41%, Engineering insurance 8.05%, Marine Cargo insurance 2.97%, Marine Hull insurance 1.30% and Aviation insurance 0.47%.



The average loss ratio of the Non-life insurance industry was 43.87% in 2025, increased by 0.99% when compared to 42.88% in 2024. The gross loss amount in 2025 was NT$125,829 million with an increase of 8.10% from the previous year. Fire insurance recorded the highest loss ratio at 55.71%, representing an increase of 21.36% when compared to the previous year. This was primarily attributable to the earthquake that struck Dapu, Chiayi on January 21, 2025, which caused damage to electronic factory facilities in Tainan City, with total claims amounting to approximately NT$13.2 billion. The second highest was automobile insurance at 52.78%, representing an decreased of 1.10% when compared to the previous year. Health and Accident insurance recorded a loss ratio of 32.97%, reflecting a decline of 9.22% compared to the previous year.

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

(in million NT$ & %)

Year		2021	2022	2023	2024	2025
Fire	Premium Incomes	30,347	33,524	40,623	46,019	44,342
	Growth Ratio	4.30	10.47	21.18	13.28	-3.64
Marine Cargo	Premium Incomes	5,400	6,163	7,000	7,694	8,507
	Growth Ratio	13.14	14.14	13.58	9.92	10.56
Marine Hull	Premium Incomes	2,998	3,272	3,520	3,679	3,718
	Growth Ratio	2.04	9.16	7.58	4.52	1.04
Automobile	Premium Incomes	108,938	116,012	125,536	135,248	139,428
	Growth Ratio	7.24	6.49	8.21	7.74	3.09
Aviation	Premium Incomes	626	722	967	1,355	1,356
	Growth Ratio	-22.56	15.34	33.93	40.18	0.04
Engineering	Premium Incomes	6,516	7,911	11,149	16,767	23,076
	Growth Ratio	-8.67	21.41	40.93	50.38	37.63
Accident and health	Premium Incomes	24,048	25,777	26,060	27,097	29,856
	Growth Ratio	13.28	7.19	1.10	3.98	10.18
Others	Premium Incomes	28,576	27,825	29,903	33,588	36,557
	Growth Ratio	39.07	-2.63	7.47	12.32	8.84
Total	Premium Incomes	207,448	221,207	244,758	271,447	286,839
	Growth Ratio	10.28	6.63	10.65	10.90	5.67

Remarks: 1. Marine hull includes ocean hull and fishing vessel insurance.
2. Miscellaneous casualty includes liability, bonding, personal accident, health and miscellaneous property insurance.

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

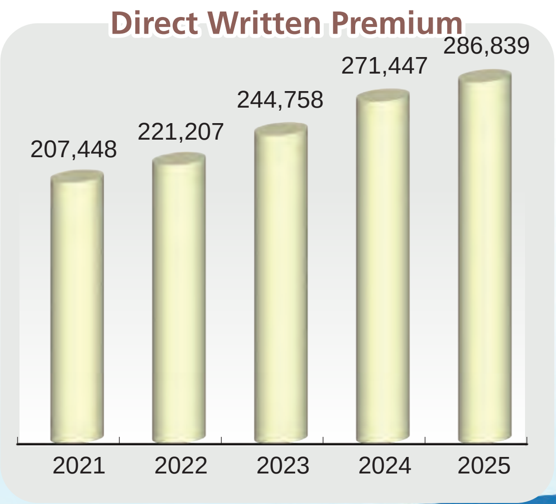


Table 1-2: Loss Ratio

(in %)

Year	2021	2022	2023	2024	2025
Fire	24.65	28.31	32.97	34.36	55.71
Marine Cargo	43.95	42.48	69.67	22.45	22.89
Marine Hull	63.04	44.07	42.22	30.27	29.22
Automobile	56.63	55.59	56.80	53.88	52.78
Aviation	29.68	61.75	19.31	6.51	9.57
Engineering	27.80	17.44	54.16	15.80	15.73
Accident and health	45.38	683.48	285.57	42.19	32.97
Others	30.32	156.51	52.20	31.88	29.83
Total	45.80	135.44	76.53	42.88	43.87

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
Taiwan Insurance Guaranty Fund
The Non-Life Insurance Association of the Republic of China

Loss Ratio

2. Fire Insurance

The written premium for fire insurance in 2025 was NT$44.34 billion, an 3.7% decreasing compared to NT$46.02 billion in the previous year. This was mainly due to changes in the premium distribution of some mega-size business, resulting in a slight decrease in the overall premium income for the year.

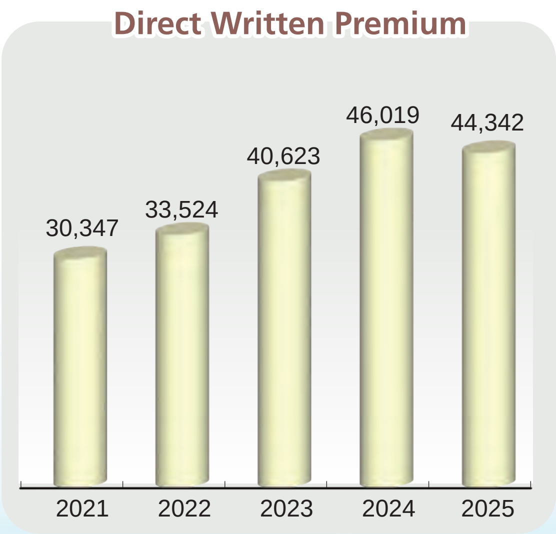
The loss ratio of fire insurance has increased significantly in the past five years. Industrial development has promoted the formation of the western science and technology corridor. The highly capital-intensive and high-precision science and technology industries have suffered losses due to earthquake accidents in the past two years. The strong typhoon Danas with an unusual path in July also contributed to the claim rate climbing to a level close to the expected loss rate of fire insurance.

Table 2: Fire Insurance

(in million NT$ & %)

Year	2021	2022	2023	2024	2025
Direct Written Premium	30,347	33,524	40,623	46,019	44,342
Loss Ratio	24.65	28.31	32.97	34.36	55.71

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



3. Marine Cargo Insurance

The direct premium of marine cargo insurance in 2025 was NT$8,507 million, increased by NT$813 million and growth of 10.56% from the previous year's premium NT$7,694 million. The premium growth in 2025 was mainly benefiting from the leading advantages of artificial intelligence (AI) and Taiwan's semiconductor supply chain, exports of electronic components and ICT products have been strong, leading to an increase in average insured amounts and premiums.

In 2025, nevertheless Taiwan's import and export trade volume has the highest record, the global economic recession to impact the annual exporting and importing increase of 34.9% and 22.6% in respectively. In 2025, the loss ratio of marine cargo insurance is 22.89%, a decrease of 0.44 percentage points from 22.45% in 2024.

Table 3: Marine Cargo Insurance

(in million NT$ & %)

Year	2021	2022	2023	2024	2025
Direct Written Premium	5,400	6,163	7,000	7,694	8,507
Loss Ratio	43.95	42.48	69.67	22.45	22.89

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

4. Marine Hull Insurance

In 2025, the total direct written premium of marine hull insurance was NT$3,718 million including ocean hull and fishing vessel, which slightly increased by NT$39 million from NT$3,679 million in 2024. The premium increase of 1.04%. The average loss ratio for marine hull insurance decreased from 30.27% in 2024 to 29.22% in 2025 by 1.05 percentage points.

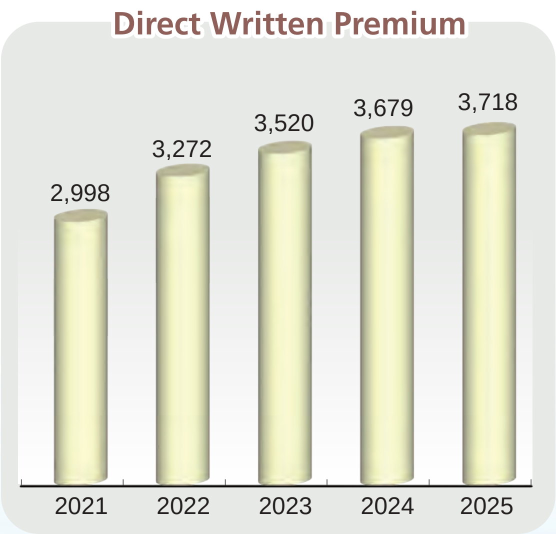
Table 4: Marine Hull Insurance

(in million NT$ & %)

Year	2021	2022	2023	2024	2025
Direct Written Premium	2,998	3,272	3,520	3,679	3,718
Loss Ratio	63.04	44.07	42.22	30.27	29.22

Remarks: Loss Ratio on incurred loss to written premium basis.
Marine hull includes ocean hull and fishing vessel insurance.

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



5. Automobile Insurance

The total premium written in 2025 was NT$139,427 million, showing a growth of 3.1%. The direct written premium of compulsory automobile liability insurance in 2025 was NT$19,952 million, which slightly increased by 0.15%. The direct written premium from voluntary automobile insurance was NT$119,475 million in 2025, showing an increase of 3.6%. The increase of automobile insurance written premium in 2025 was mainly due to the growth of imported car sales.

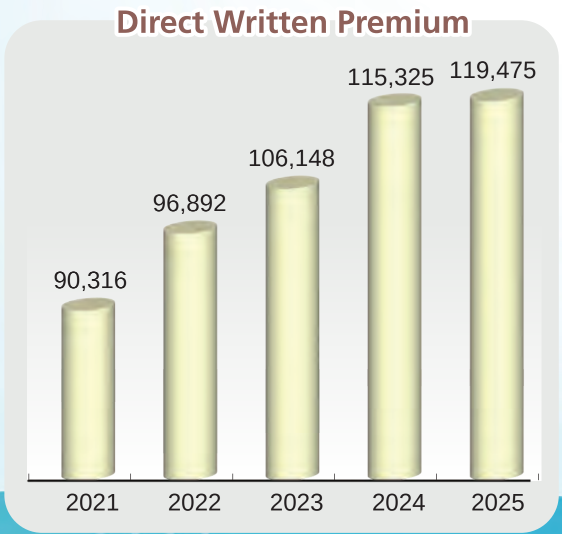
New vehicle sales of 414,436 in 2025, an decrease of 9.48% over the previous year. The total number of domestically produced vehicles reached 212,448 units, while imported models accounted for 201,988 units, representing 51% and 49% of the total market, respectively. In the electric vehicle (EV) market, sales in 2025 continued to experience significant growth, similar to 2024. In the electric vehicle market, registrations in 2025 totaled 32,559 units, representing a significant decline from the 38,033 units recorded in 2024. This contraction, amounting to a 14.3% decrease, marks the first downturn in electric vehicle registrations over the past five years. However, based on Taiwan's total new vehicle market of approximately 410,000 units in 2025, electric vehicles accounted for about 32,000 units, bringing EV market penetration close to 8%.

Table 5-1: Voluntary Automobile Insurance

(in million NT$ & %)

Year	2021	2022	2023	2024	2025
Direct Written Premium	90,316	96,892	106,148	115,325	119,475
Loss Ratio	53.71	53.33	54.90	51.87	50.74

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



The loss ratio for voluntary automobile insurance decreased by 1.13 percentage points from 51.87% in 2024 to 50.74% in 2025; the loss ratio for compulsory automobile insurance decreased by 0.56 percentage points from 65.51% in 2024 to 64.95% in 2025.

Table 5-2: Compulsory Automobile Liability Insurance

(in million NT$ & %)

Year	2021	2022	2023	2024	2025
Direct Written Premium	18,622	19,121	19,388	19,922	19,953
Loss Ratio	70.80	67.00	67.20	65.51	64.95

Remarks: 1. Loss Ratio on incurred loss to written premium basis.
2. Direct written premium includes motorcycle compulsory liability insurance.

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

6. Aviation Insurance

The direct written premium was NT$1,356 million in 2025, increased by NT$1 million with the growth of 0.04% and compared to NT$1,355 million in the previous year.

The slight increase in 2025 was primarily attributable to a stabilization of competition in the international reinsurance market, with aviation insurance rates remaining unchanged.

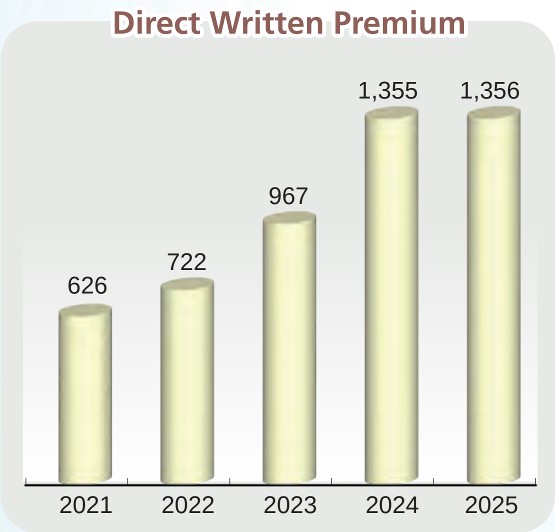
The average loss ratio of the aviation insurance increased by 3.06 percentage points from 6.51% in 2024 to 9.57% in 2025.

Table 6: Aviation Insurance

(in million NT$ & %)

Year	2021	2022	2023	2024	2025
Direct Written Premium	626	722	967	1,355	1,356
Loss Ratio	29.68	61.75	19.31	6.51	9.57

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



7. Engineering Insurance

In 2025, the total premium income of engineering insurance reached NT$23,076 million increased from NT$16,766 million in year 2024 with an increase of 37.64%.

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 82.72%. Moreover, 17.28% of its premium income was generated from renewable engineering insurances, such as CPM, BPV, MI, EEI and CECR.

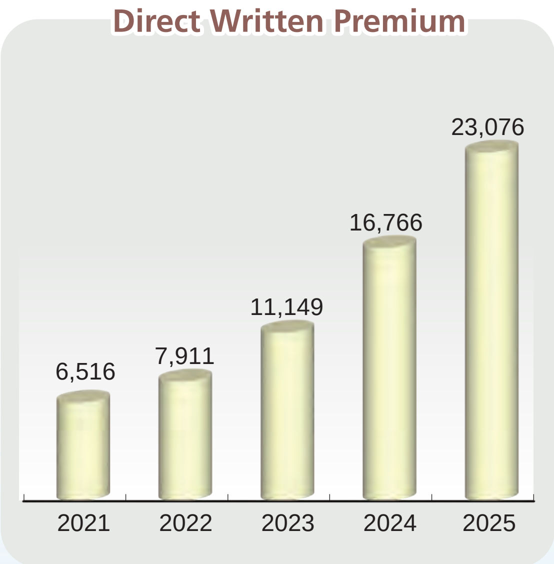
The loss ratio of the engineering insurance decreased from 15.80% in 2024 to 15.73% in 2025 by 0.07 percentage points.

Table 7: Engineering Insurance

(in million NT$ & %)

Year	2021	2022	2023	2024	2025
Direct Written Premium	6,516	7,911	11,149	16,766	23,076
Loss Ratio	27.79	17.43	54.16	15.80	15.73

Remarks: Loss Ratio on incurred loss to written premium basis.
Sources: Taiwan Insurance Institute
Taiwan Insurance Guaranty Fund
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 2025, a total direct written premium of Miscellaneous Casualty Insurance NT$36,557 million increased by 8.84% from the previous year's premium NT$33,587 million.

The loss ratio of Miscellaneous Casualty Insurance in 2025 was 29.83% which compared with previous year 31.88% decreased by 2.05 percentage points.

Table 8-1: Miscellaneous Casualty Insurance

(in million NT$ & %)

Year	2021	2022	2023	2024	2025
Direct Written Premium	28,576	28,041	29,902	33,587	36,557
Loss Ratio	30.32	189.62	52.19	31.88	29.83

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

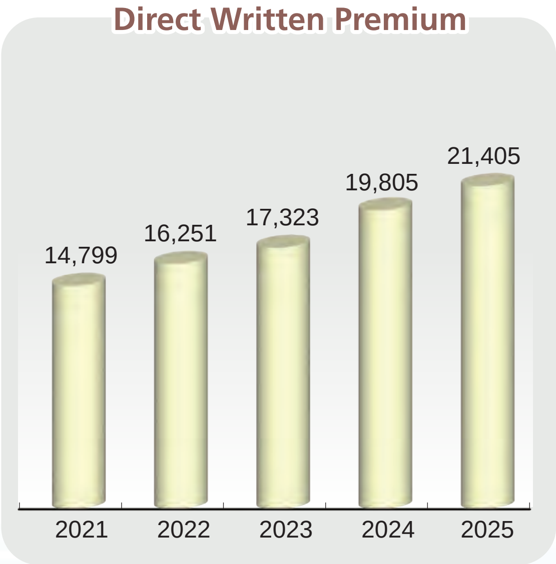
The direct written premium of Liability Insurance NT$21,405 million in 2025 increased from NT$19,805 million in 2024 with an increase of 8.08%. The loss ratio of Liability Insurance in 2025 was 28.65% which compared with the previous year 30.85% decreased by 2.20 percentage points.

Table 8-2: Liability Insurance

(in million NT$ & %)

Year	2021	2022	2023	2024	2025
Direct Written Premium	14,799	16,251	17,323	19,805	21,405
Loss Ratio	31.77	32.02	34.83	30.85	28.65

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



The direct written premium of Miscellaneous Property Insurance NT$13,208 million in 2025 increased by 11.88% from the previous year's premium NT$11,805 million.

The loss ratio of Miscellaneous Property Insurance in 2025 was 33.30% which compared with previous year 36.06% decreased by 2.76 percentage points.

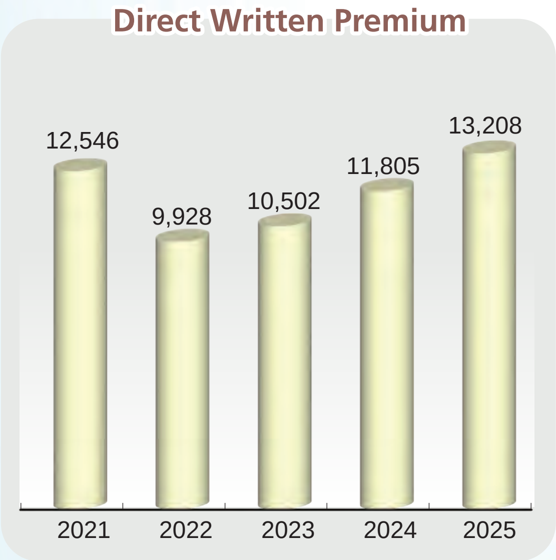
Table 8-3: Miscellaneous Property Insurance

(in million NT$ & %)

Year	2021	2022	2023	2024	2025
Direct Written Premium	12,546	9,928	10,502	11,805	13,208
Loss Ratio	30.64	483.18	90.21	36.06	33.30

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

The direct written premium of Bond & Credit Insurance NT$1,975 million in 2024 reduced from



The direct written premium of Bond & Credit Insurance NT$1,942 million in 2025 reduced from NT$1,975 million in 2024 with a decrease of 1.67%. The loss ratio of Bond & Credit Insurance in 2025 was 19.21% which compared with the previous year 17.16% increased by 2.05 percentage points.

Table 8-4: Bond & Credit Insurance

(in million NT$ & %)

Year	2021	2022	2023	2024	2025
Direct Written Premium	1,230	1,862	2,076	1,975	1,942
Loss Ratio	9.51	-0.22	4.77	17.16	19.21

Remarks: Loss Ratio on incurred loss to written premium basis.
Sources: Taiwan Insurance Institute
Taiwan Insurance Guaranty Fund
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$24,093 million in 2025 from NT$22,597 million in 2024 with an increase of 6.62%. The loss ratio for Personal Accident Insurance decreased by 7.09 percentage points from 42.25% in 2024 to 35.16% in 2025.

Table 9: Personal Accident Insurance

(in million NT$ & %)

Year	2021	2022	2023	2024	2025
Direct Written Premium	18,700	19,666	22,005	22,597	24,093
Loss Ratio	50.49	45.59	48.63	42.25	35.16

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

10. Health Insurance

The direct written premium of Health Insurance increased to NT$5,763 million in 2025 from NT$4,499 million in 2024 with an increase of 28.09%. The loss ratio for Health Insurance decreased by 18.07% percentage points from 41.87% in 2024 to 23.79% in 2025.

Table 10: Health Insurance

(in million NT$ & %)

Year	2021	2022	2023	2024	2025
Direct Written Premium	5,347	5,893	4,054	4,499	5,763
Loss Ratio	27.49	2,674	1,572	41.87	23.79

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

11. Reinsurance Premium Ceded Abroad

Reinsurance premium ceded abroad in 2025 was NT$63,719 million which increased by NT$1,196 million with growth by 1.91% compared with 2024 of NT$62,523 million. In 2025, the total reinsurance premiums ceded abroad of the total direct premium will account for 22.21% compared with 23.03% in 2024 increased by 0.82 percentage points.

Hong Kong is the highest amount of reinsurance premium ceded abroad, which generated to NT$14,856 million in equivalent to 5.18% of the total direct premium in 2025 and decreased by 0.02 percentage points compared with the previous year of 5.20%.

Table 11: Reinsurance Premium Ceded Abroad

(in million NT$ & %)

Assuming Country	2023		2024		2025	
	Ceded Premium	% of Direct Premium	Ceded Premium	% of Direct Premium	Ceded Premium	% of Direct Premium
United Kingdom	6,927	2.83	9,095	3.35	10,155	3.54
France	439	0.18	455	0.17	507	0.18
Germany	1,859	0.76	2,155	0.79	1,896	0.66
Rest of Europe	3,345	1.37	4,034	1.49	3,976	1.39
Japan	4,393	1.79	4,166	1.53	3,709	1.29
Korea	1,028	0.42	1,128	0.42	954	0.33
Hong Kong	11,805	4.82	14,111	5.20	14,856	5.18
Singapore	8,553	3.49	10,737	3.96	12,524	4.37
China	1,263	0.52	1,615	0.60	1,599	0.56
U.S.A.	5,868	2.40	6,820	2.51	7,458	2.60
Rest of America	883	0.36	967	0.36	963	0.34
Australia	14	0.01	19	0.01	21	0.01
Other Area	5,430	2.22	7,223	2.66	5,101	1.78
Total	51,808	21.17	62,523	23.03	63,719	22.21

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.

From January 1, 2020, with no premium adjusted, Residential fire insurance provides higher limit for building, contents, burglary and third-party legal liability. And also extends to cover several extra expenses and Typhoon & Flood losses. In 2024, three strong typhoons, Gaemi, Krathon and Kong-rey, landed in Taiwan, resulting in more than a thousand claim cases. The above-mentioned residential typhoon and flood damage compensation limits are as follows.

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

Taiwan is located on the west side of the Pacific Ring of Fire. People's lives and property have long been threatened by earthquake events. The low earthquake insurance coverage rate is attracted much attention after the 1999 Chi Chi earthquake. It came into force on April 1,2002 that all residential fire insurance policies are automatically covered earthquake 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 addition, to enhance the coverage of this insurance, starting from July 15, 2025, the conditions for payment of contingent living expense will be added. If the insured building is deemed dangerous after an emergency assessment following an earthquake and is deemed uninhabitable by government agencies after posting a "red notice", a contingent living expense of NT$100,000 will be paid. However, the maximum contingent living expense during the insurance period will still be limited to NT$200,000.

Regulatory residential earthquake insurance provides the earthquake coverage for residential buildings up to the insured amount of NT$1.5 million, in view of the limitation coverage, the Insured can purchase expanded earthquake coverage to fully protect their property. 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.

In 2023, in support of the national policy of "2050 Net Zero", we were promoting 'the E process of the Residential Fire Policy', to reduce paper usage and indirectly decrease the mailing of insurance documents. As of the end of 2025, 30 banks have joined the electronic operating platform to respond to the insurance industry's initiative to reduce paper use.

(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.

To strengthen reminders for vehicle owners to renew their Compulsory Automobile Liability Insurance and to enhance payment convenience, the Directorate General of Highways, in collaboration with the Insurance Bureau of the Financial Supervisory Commission, began a new initiative on November 30, 2022. When a violation ticket is issued for failing to maintain valid compulsory insurance, the authorities will include a printed payment slip for insurance renewal along with the ticket. Vehicle owners can use the slip to pay the premium at convenience stores or by scanning the QR code to pay by credit card, allowing them to quickly restore their basic insurance coverage.

(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) Reference Clauses for Electric Vehicle-Specific Insurance

In response to global climate change and the push for net-zero carbon emissions, electric vehicles (EVs) are becoming increasingly prevalent. By the end of 2024, Taiwan's EV penetration rate had exceeded 1%. Given that the structure, powertrain, and repair technology of EVs differ from those of conventional vehicles, their risk profiles also vary. Consequently, future risk assessments of EVs, including loss frequency (accident occurrence rate) and loss severity (claim amounts), cannot rely on traditional evaluation methods used for conventional vehicles.

To address these differences, the Financial Supervisory Commission (FSC) has approved the "Reference Clauses for Electric Vehicle-Specific Insurance" and its endorsements, which came into effect on July 1, 2024.

1. Dedicated Coverage for EVs: This clause provides coverage for vehicle damage caused by accidents. However, losses resulting solely from spontaneous battery combustion or explosion are classified as product liability and are therefore excluded from coverage.

To address this, an optional "Battery Spontaneous Combustion Endorsement" is available for policyholders who wish to extend their coverage.

2. Additional Coverage for Charging-Related Risks: To offer more comprehensive protection, policyholders may purchase the "Charging Endorsement for Physical Damage Insurance" and the "Charging Endorsement for Third-Party Liability Insurance." These endorsements cover vehicle damage and compensation liabilities arising from incidents occurring during the charging process.

2) Surcharge Endorsement for motor insurance – Transportation Industry Risks

Vehicles in the transportation industry are subject to higher operational risks due to intensive usage, extended driving distances, and potential variations in driving behavior. As a result, their actual loss ratios may exceed expected levels, which could reduce insurers' willingness to underwrite such risks.

To address this issue, and to ensure that premiums more accurately reflect the risk profile of individual vehicles while maintaining overall risk control and pricing fairness, a risk-based surcharge mechanism has been introduced. Under this mechanism, vehicles with adverse claims experience or incomplete underwriting records are subject to additional premiums based on their loss ratios, thereby ensuring premium adequacy.

The implementation of this endorsement not only enables a more accurate reflection of underwriting costs for high-risk vehicles, but also encourages operators to strengthen vehicle management and improve driving safety. In the long term, this contributes to overall risk mitigation and supports the sustainable development of the transportation sector.

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 Section1 gives rise to a total or partial interruption of operation of the EDP equipment.

(7) Civil Engineering Completed Risks (CECR) Insurance

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

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

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

7. Miscellaneous Casualty Insurance

(1) General Liability Insurance

1) Public Liability Insurance

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

2) Employer's Liability Insurance

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

3) Products Liability Insurance

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

4) Elevators / Lifts Liability Insurance

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

5) Contractor's Liability Insurance

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

6) Pollution Liability Insurance

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

7) Golfer's Liability Insurance

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

8) 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.

9) 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.

10) 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.

11) 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.

12) Accountants' Liability Insurance

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

13) Lawyers' Liability Insurance

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

14) Architects, Engineers and Fire protection equipment engineers/technicians Professional Indemnity Insurance

Covers the Architects', Engineers' and Fire protection equipment engineers/technicians' legal liability against third party for loss arising from their professional activities.

15) 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.

16) 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.

17) Insurance Adjusters' Professional Liability Insurance

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

18) Insurance Brokers' and Agents' Professional Liability Insurance

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

19) 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.

20) 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.

21) Drone 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 of the remote-controlled drone or any object falling from the remote-controlled drone.

22) Waters Recreational Activities Liability Insurance

Protected against for bodily injury, disability or death of tourists participating in aquatic recreational activities caused by an accident during the activity period when the insured takes tourists to participate in aquatic recreational activities or provides venues and equipment for tourists to participate in aquatic recreational activities, and the Insurance benefits shall be paid in accordance with the provisions of the insurance contract.

23) Commercial General Liability Insurance, CGL

Covers the insured is liable for compensation in accordance with the law if they cause personal injury or property loss to customers or third parties during the process of product sales or service provision or during business operations.

(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) Fine Art Insurance

Covers the insured's (A) collections, (B) exhibits, and (C) transported items are damage or loss due to an accident.

6) Personal Line Insurance

Sush as Celluar Phone/Mobile Device Insurance, Travel Comprehensive Insurance, Pet Insurance, Emergency Rescue Expense, Household Good/Leisure Equipment Damage Insurance etc.

7) Emerging Risks Products

Sush as Cyber Insurance, Agricultural Insurance, Charging Sation 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

Protects the insured person's medical or disability care expenses due to accidental injury, funeral expenses after his/her death, or other economic losses in life. Including Personal PA, Group PA & Travell PA, Specific Accident Insurance and etc.

9. Health Insurance

To protect the medical expenses required for the insured to receive treatment due to illness or accidental injury, the insured can obtain various types of health insurance benefits. Including Hospitalization Medical Expense Insurance, Cancer Insurance, Major Disease Insurance, Overseas Emergency Medical Insurance and etc.

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	2023	2024	2025
Brokers	947	962	972
Agents	517	522	500
Solicitors	309,095	311,704	315,304

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. In January 2025, the Financial Supervisory Commission continued to promote microinsurance and small whole life insurance in order to strengthen the social safety net

To enable economically disadvantaged individuals or specific groups to obtain basic insurance coverage at lower premiums, and to address the demand for basic insurance protection among the elderly in Taiwan's aging society, the Financial Supervisory Commission (FSC) continues to promote microinsurance and small whole life insurance. It also encourages insurers to develop, design, and market such products in order to fulfill their corporate social responsibility.

Microinsurance is an insurance product designed to provide basic coverage for economically disadvantaged individuals or specific demographic groups. Current product types include Term Life insurance, Personal Accident insurance, and Indemnity-Type Accident Medical insurance. These products respectively provide coverage for death or completely disabled occurring within a specified period, death or disability resulting from accidental injuries, and medical expenses arising from accidental injuries. To facilitate access for economically disadvantaged individuals or specific groups, Microinsurance is characterized by low premiums, simple and easy-to-understand coverage, a short policy term (one year), and diversified distribution channels, including individual, group, and collective insurance arrangements.

Small Whole Life insurance is a type of insurance product promoted to expand basic insurance coverage for the elderly population. It is characterized by low coverage amounts and low premiums, and is no eligibility restrictions. Current product offerings primarily consist of traditional Whole Life insurance policies, which provide coverage for death or total disability of the insured on a lifelong basis. In addition, One-Year Term Accident insurance riders may be attached to enhance coverage for death or disability resulting from accidental injuries.

2. In October 2025, in order to further enhance asset-liability management and promote the development of financial operations in the insurance industry, the FSC issued the "Guidelines Governing Optional Transitional Measures for Own Capital and Risk-Based Capital of the Insurance Industry" facilitating TW-ICS(TIS) to be implemented from 2026.

In order to establish TIS for Taiwan's insurance industry, FSC has conducted multiple local studies and parallel tests, while also taking into account international practices and the views of experts, scholars, domestic insurance-related institutions, and industry participants. After considering the current conditions of the domestic insurance market, the FSC successively introduced four phases of localization and transitional adjustment measures on July 25 and November 23, 2023, and April 16 and December 31, 2024. In addition, the FSC announced proposed amendments to the Regulations Governing Capital Adequacy of Insurance Companies on September 22, 2025. Meanwhile, the broader risk coverage and higher capital requirements under TIS, and in order to facilitate a gradual strengthening of insurers' capital while maintaining financial market stability. FSC commissioned the Taiwan Insurance Institute (TII) to study and propose adjustment mechanisms for various optional transitional measures, including Own Capital and Risk Based Capital, based on insurers' financial conditions and operational status.

The case was discussed at a meeting convened by FSC on October 7, 2025, with the participation of the TII, the Taiwan Insurance Guaranty Fund, the non-life and life insurance associations, and various insurance companies, to deliberate on the proposed project submitted by the Taiwan Insurance Institute. After comprehensively taking into account the opinions from all parties, the FSC issued the "Directions Governing the Optional Transitional Measures for Own Capital and Risk Based Capital of Insurance Participants" to facilitate insurers in handling the relevant application procedures.

The FSC has been promoting TIS for the insurance industry with the aim of advancing the supervisory framework and deepening supervisory philosophy. However, given the substantial disparities in the scale, asset allocation, product structure, and risk exposure profiles among domestic insurers, as well as the significantly higher complexity of TIS compared with the existing framework, coupled with recent sharp fluctuations in the global economic environment triggered by U.S. tariff policies, the design and implementation of TIS have become increasingly challenging.

To effectively address these challenges, the FSC has adopted seven guiding principles, namely "strengthened capital principle," "pragmatic feasibility principle," "localization principle," "trust protection principle," "fairness and reasonableness principle," "flexible adaptation principle," and "risk-reduction guidance principle," as the foundation for establishing more stringent and reasonable risk assessment standards, capital requirements, and transitional arrangements, so as to guide insurers in developing sound and prudent business practices while maintaining market stability and policyholder confidence.

3. "Regulations Governing the Preparation of Financial Reports by Insurance Enterprises" is scheduled to be announced in November 2025, revising the financial ratio analysis items and formulas to enhance the quality of information disclosure.

The FSC, in light of the implementation of International Financial Reporting Standard 17 (IFRS 17) Insurance Contracts in 2026, and with reference to international practices in adopting IFRS 17, has undertaken a comprehensive review of the financial ratio analysis items and related formulas in financial reporting. To enhance the quality of information disclosure, the FSC has proposed amendments to "Regulations Governing the Preparation of Financial Reports by Insurance Enterprises". In this amendment, a total of four articles and three formats are revised, and one format is deleted. The details are as follows:

(1) Adjustments are made to key financial ratio analysis items and formulas under IFRS 17, primarily including the addition of the following ratios for life insurers: Insurance Service Results to Pre-Tax Net Income Ratio, CSM Release Ratio for Insurance Service Results, Contractual Service Margin Ratio of New Contracts, and New Contract Onerous Contract Loss Ratio.

(2) With reference to the amendments to the Regulations Governing the Preparation of Financial Reports by Securities Issuers promulgated on March 19, 2025, certain wording is revised accordingly and the disclosure of major shareholder information is removed.

MAJOR LOSSES

List	Date of Losses	Coverage	Occupation	Location	Cause of Losses	Estimated Losses (NT$ billion)
1	2025.05.19	Engineering	Offshore wind power	Changhua	Damaged cable	0.27
2	2025.08.24	Engineering	Offshore wind power	Changhua	Damaged cable	3.1
3	2025.08.01	Engineering	Offshore wind power	Changhua	Damaged leaves	0.15
4	2024.06.08	Liability	Bicycle Assembly Factory	Taichung	Damaged goods	0.09
5	2025.01.05	Commercial Fire	Electronics Factory	Taoyuan	fire	0.9
6	2025.01.11	Commercial Fire	Green Factory	Tainan	fire	0.095
7	2025.01.21	Commercial Fire	Electronics Factory	Tainan	Earthquake	13.2

List	Date of Losses	Coverage	Occupation	Location	Cause of Losses	Estimated Losses (NT$ billion)
8	2025.02.06	Commercial Fire	Chemical Fiber Factory	Taoyuan	explosion	0.7
9	2025.02.14	Commercial Fire	Chemical Plant	Hsinchu	fire	0.12
10	2025.06.29	Commercial Fire	Cleaning for Semiconductor Equipment Plant	Tainan	fire	0.065
11	2025.09.09	Commercial Fire	power plant	Kaohsiung	explosion	1.6
12	2025.09.13	Commercial Fire	Electronics Factory	Kaohsiung	fire	0.05
13	2025.10.06	Commercial Fire	Electronics Factory	Kaohsiung	Damaged equipment	0.16
14	2025.10.27	Commercial Fire	glass manufacturing plant	Taichung	fire	0.1
15	2025.11.21	Commercial Fire	cement plant	Yunlin	Damaged equipment	0.09
16	2025.05.27	STP	Storage	Indian Ocean	Cargo fire	0.028

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.	Matsuda Morihiro	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	Hsuan-Chieh Ho	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.	Han-Meng Neo	10F, No.246, Sec. 1, Neihu Rd., Taipei	02-27187118 02-27163938

No	Company	Representative	Address	Tel / Fax
4	Aon Taiwan Ltd.	Lee-Huang Ng	9F, No.136, Sec.3, Jen Ai Rd., Taipei	02-66390399 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.	Han-Meng Neo	2F., No. 3-1, Qingdao E. Rd., Taipei	02-29111639 02-29101978
7	Marsh Ltd. Taiwan Branch.	Arthur Lee	3F, No.2, Sec. 3, Minquan E. Rd., Taipei	02-21837777 02-25182188
8	Alexander Leed Risk Services, Inc.	Albertng	9F., No. 169, Songjiang 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	5F., No. 207, Sec. 8, Civic Blvd., Taipei	02-27170926 02-27137275
14	Wilson Re (Taiwan) Ltd.	Ting-Chang Kuo	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
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

No	Company	Representative	Address	Tel / Fax
20	WMK Insurance Brokers Ltd.	Wayne Chen	14F, No.206, Sec. 2, Nanjing E. Rd., Taipei	02-25000379 02-25000539
21	Sunstone Insurance Brokers Ltd.	Zhen-Xiang Fu	8F-2, No.59, Sec. 2, Dunhua S. Rd., Taipei	02-27556656 02-27049850
22	Lianyu Insurance Brokers Company Ltd.	Yu-Yi Huang	12F, No.376, Sec. 4, Ren'ai Rd., Taipei	02-27022712 02-27022780
23	Wills Towers Watson Taiwan Limited.	Zhi-Zhong Yan	14F, No.68, Sec. 5, Zhongxiao E. Rd., Taipei	02-21769068 02-87262968
24	Mitsui Bussan Pana Harrison Pte Ltd. Taiwan Branch.	Hong-Yuan Lum	10F., No. 9, Ln. 3, Minsheng W. Rd., Taipei	02-87706618 02-87706608
25	Cubic Insurance Services Limited.	Chong-Xiao Wu	9F, No.31, Sec. 3, Zhongshan N. Rd., Taipei	02-25978585 02-25978586
26	Tw Insurance Brokers Ltd.	Xue-Nian Gao	4F, No.23, Longjiang Rd., Taipei	02-87722277 02-87722748
27	Ctx Special Risks (Taiwan) Limited.	Kai-Xin Wu	1F, No.49, Ln. 260, Guangfu S. Rd., Taipei	02-27787216 02-27787219
28	Ever Apex Insurance Brokers Co., Ltd.	Tian-Wun Du	14F-1, No. 6, Sec. 4, Xinyi Rd., Taipei	02-27071023 02-27070516
29	APAC Gateway Insurance Broker Corporation	Shang-Dai Wang	9F-1, No.77, Sec. 2, Dunhua S. Rd., Taipei	02-27550011 02-27550022
30	Sompo Taiwan Brokers Co., Ltd.	Jin-Yi Chen	9F, No.28, Qingcheng St., Taipei	02-25413768 02-25460212
31	Elicon Risk Services Limited.	Chong-Xiao Li	6F-3, No.144, Sec. 3, Minquan E. Rd., Taipei	02-77065080 02-77065090
32	Great Wall Insurance Brokers Co., Ltd.	Guang-Yi Liao	10F, No.189, Sec. 3, Nanjing E. Rd., Taipei	02-25474577 02-25475549
33	Zhong Bao Insurance Service Inc.	Jing-Ming Lei	11F, No.135, Jingmao 2nd Rd., Taipei	02-25579255 02-25576077
34	Ascend RE Insurance Broker Co., Ltd.	Siou-Hao Luo	9F-4, No.152, Sec. 1, Zhongxiao E. Rd., Taipei	02-33221438 02-33221431
35	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	Hung-Chih Huang Fang-Shu Chan	6F, No. 3, Nan Hai Rd., Taipei	02-23972227 02-23517508
2	Motor Vehicle Accident Compensation Fund	Yen-Liang Chen Tsai-Huai Chen	18F, No. 2, Ln. 150, Sec. 5, Xinyi Rd., Taipei	02-87898897 02-87896061
3	Taiwan Residential Earthquarke Insurance Fund	Thomas Chang Ching-Hsien Hsin	5F, No. 39, Sec. 2, Jinan Rd., Taipei	02-23963000 02-23923929
4	The Non-Life Insurance Association of the Republic of China	Wan-Hsiang Chen Wang-Tu Hsieh	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.	Kevin Tu 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 Yuan-Ping Wang	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
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.	Ching-Lu Huang Cheng-Kuo Chen	3F, No. 181, Sec. 3, Min-Chuan E. Rd., Taipei	02-27160039 02-25457049
11	The Actuarial Institute of the Republic of china.	Yu-Te Lin Vincent Chin	6F, No. 420, Sec. 1, Keelung Rd., Taipei	02-27580265 02-27580523
12	Life Insurance Management Institute of the Republic of china.	Shu-Po Hsu Shih-Chun Lin	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	Pai-Ta Shih 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	Feng-Wen Sun Szu-chieh Sung	6F-4, No.158, Sung Jiang Rd., Taipei	02-25421888 02-25638042

No	Company	Representative	Address	Tel / Fax
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	6F, No. 147, Sec. 2, Nan-Gang Rd., Taipei	02-27833807 02-27839610
18	Surveyors Association of Taipei	Lin-Yu Chou Min-Huang Chang	1F., No. 6, Ln. 38, Sec. 2, Nangang Rd., Taipei	02-25701840 02-25770332
19	Surveyors Association of Kaohsiung	Kuo-Yung Wang Pao-Hua Lin	13F-1, No.186, Sec. 4, Nanjing E. Rd., Taipei	07-3347352 07-3347471
20	Chinese Insurance Service Association	Matthew Fang Bruce Kao	Rm.5 8F., No.119, Yixin 2nd Rd., Kaohsiung City	02-26559268 02-26559265
21	The Insurance Operations Society of the Republic of China	Sun, Teng-Min Hsin-Han Yang	2F-3, No.21, Sec. 6, Zhongxiao E. Rd., Taipei	02-87731666 02-87731766

REINSURANCE COMPANY

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

臺灣產物保險
Taiwan Fire & Marine Insurance Co., Ltd.

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	林榮泰 Jason Lin
資本額 Paid-up Capital	NT$2,535,402,800
公司分支機構數 Number of Contact Office	(9) 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	924 人
保險費收入 Premium Income (1) 直接簽單保險費 Direct Written Premium (2) 再保險費 Reinsurance Premium	 (1) NT$9,493,579,000 (2) NT$492,761,000
準備金 Reserves (1) 未滿期保費準備金 Unearned Premium Reserves (2) 賠款準備金 Loss Reserves (3) 特別準備金 Special Loss Reserves (4) 保費不足準備金 Reserve Deficiency	 (1) NT$4,312,455,184 (2) NT$5,189,001,168 (3) NT$2,159,725,907 (4) NT$8,838,707
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

兆豐保險
Chung Kuo Insurance

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$3,286,066,080
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	877 人
保險費收入 Premium Income (1) 直接簽單保險費 Direct Written Premium (2) 再保險費 Reinsurance Premium	 (1) NT$11,538,387,520 (2) NT$687,466,045
準備金 Reserves (1) 未滿期保費準備金 Unearned Premium Reserves (2) 賠款準備金 Loss Reserves (3) 特別準備金 Special Loss Reserves (4) 保費不足準備金 Reserve Deficiency	 (1) NT$5,655,698,087 (2) NT$6,672,552,969 (3) NT$642,011,260 (4) NT$550,000
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$3,000,000,000
公司分支機構數 Number of Contact Office	(29) 分公司 Branch Office (19) 通訊處 Liaison Office (13) 服務中心 Service Center
員工人數 Number of Employees	2,900 人
保險費收入 Premium Income (1) 直接簽單保險費 Direct Written Premium (2) 再保險費 Reinsurance Premium	(1) NT$67,668,970,692 (2) NT$1,987,600,739
準備金 Reserves (1) 未滿期保費準備金 Unearned Premium Reserves (2) 賠款準備金 Loss Reserves (3) 特別準備金 Special Loss Reserves (4) 保費不足準備金 Reserve Deficiency	(1) NT$35,864,710,460 (2) NT$41,752,197,529 (3) NT$1,576,311,675 (4) NT$81,625,589
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 (30) 服務中心 Service Center
員工人數 Number of Employees	1,156 人
保險費收入 Premium Income (1) 直接簽單保險費 Direct Written Premium (2) 再保險費 Reinsurance Premium	(1) NT$13,267,134,177 (2) NT$586,430,751
準備金 Reserves (1) 未滿期保費準備金 Unearned Premium Reserves (2) 賠款準備金 Loss Reserves (3) 特別準備金 Special Loss Reserves (4) 保費不足準備金 Reserve Deficiency	(1) NT$6,710,789,671 (2) NT$9,692,854,945 (3) NT$1,201,831,182 (4) NT$411,699,859
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

三井住友海上集團 明台產物保險

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	矢持健一郎 Kenichirou Yamochi
總經理 President	唐世澤 Max Tang
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	1,321 人
保險費收入 Premium Income (1) 直接簽單保險費 Direct Written Premium (2) 再保險費 Reinsurance Premium	 (1) NT$19,443,701,282 (2) NT$616,896,535
準備金 Reserves (1) 未滿期保費準備金 Unearned Premium Reserves (2) 賠款準備金 Loss Reserves (3) 特別準備金 Special Loss Reserves (4) 保費不足準備金 Reserve Deficiency	 (1) NT$11,823,077,641 (2) NT$13,770,257,091 (3) NT$3,475,008,850 (4) NT$494,913
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

和泰集團 Hotai Group 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$2,000,000,000
公司分支機構數 Number of Contact Office	(5) 分公司 Branch Office (0) 通訊處 Liaison Office (24) 服務中心 Service Center
員工人數 Number of Employees	961 人
保險費收入 Premium Income (1) 直接簽單保險費 Direct Written Premium (2) 再保險費 Reinsurance Premium	 (1) NT$15,623,007,889 (2) NT$506,663,056
準備金 Reserves (1) 未滿期保費準備金 Unearned Premium Reserves (2) 賠款準備金 Loss Reserves (3) 特別準備金 Special Loss Reserves (4) 保費不足準備金 Reserve Deficiency	 (1) NT$7,716,719,016 (2) NT$10,288,547,476 (3) NT$1,880,947,369 (4) NT$19,862,304
地址 Address	臺北市中山區敬業二路 55 號 No.55, jingye 2nd 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

南山產物
Nan Shan Insurance

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	孫蔚雯 Barbara Sun
資本額 Paid-up Capital	NT$2,524,000,000
公司分支機構數 Number of Contact Office	(10) 分公司 Branch Office (0) 通訊處 Liaison Office (8) 服務中心 Service Center
員工人數 Number of Employees	844 人
保險費收入 Premium Income (1) 直接簽單保險費 Direct Written Premium (2) 再保險費 Reinsurance Premium	 (1) NT$10,815,419,210 (2) NT$317,106,238
準備金 Reserves (1) 未滿期保費準備金 Unearned Premium Reserves (2) 賠款準備金 Loss Reserves (3) 特別準備金 Special Loss Reserves (4) 保費不足準備金 Reserve Deficiency	 (1) NT$5,650,968,750 (2) NT$4,520,985,382 (3) NT$2,542,195,411 (4) NT$0
地址 Address	臺北市中正區忠孝西路一段 6 號 15、16、17、18 及 19 樓 15、16、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
第一保 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 (28) 服務中心 Service Center
員工人數 Number of Employees	814 人
保險費收入 Premium Income (1) 直接簽單保險費 Direct Written Premium (2) 再保險費 Reinsurance Premium	 (1) NT$8,810,500,000 (2) NT$423,618,000
準備金 Reserves (1) 未滿期保費準備金 Unearned Premium Reserves (2) 賠款準備金 Loss Reserves (3) 特別準備金 Special Loss Reserves (4) 保費不足準備金 Reserve Deficiency	 (1) NT$4,463,621,000 (2) NT$3,801,975,000 (3) NT$1,750,866,000 (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

旺旺友聯產物保險公司
Union Insurance Company

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	(13) 分公司 Branch Office (7) 通訊處 Liaison Office (16) 服務中心 Service Center
員工人數 Number of Employees	1,094 人
保險費收入 Premium Income (1) 直接簽單保險費 Direct Written Premium (2) 再保險費 Reinsurance Premium	 (1) NT$13,980,924,819 (2) NT$395,170,465
準備金 Reserves (1) 未滿期保費準備金 Unearned Premium Reserves (2) 賠款準備金 Loss Reserves (3) 特別準備金 Special Loss Reserves (4) 保費不足準備金 Reserve Deficiency	 (1) NT$7,137,668,821 (2) NT$7,546,197,506 (3) NT$951,109,469 (4) NT$5,040,444
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

新光產物保險
SHINKONG INSURANCE

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	蔡世賢 Brian Tsai
資本額 Paid-up Capital	NT$3,159,633,000
公司分支機構數 Number of Contact Office	(22) 分公司 Branch Office (3) 通訊處 Liaison Office (15) 服務中心 Service Center
員工人數 Number of Employees	1,541 人
保險費收入 Premium Income (1) 直接簽單保險費 Direct Written Premium (2) 再保險費 Reinsurance Premium	 (1) NT$27,728,526,220 (2) NT$613,183,404
準備金 Reserves (1) 未滿期保費準備金 Unearned Premium Reserves (2) 賠款準備金 Loss Reserves (3) 特別準備金 Special Loss Reserves (4) 保費不足準備金 Reserve Deficiency	 (1) NT$16,979,631,899 (2) NT$15,659,744,718 (3) NT$2,321,906,372 (4) NT$0
地址 Address	臺北市松山區民權東路三段 171 號 3 樓 3F., No. 171, Sec. 3, Minquan E. 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

華南產物保險股份有限公司 SOUTH CHINA INSURANCE CO., LTD.

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	1,103 人
保險費收入 Premium Income (1) 直接簽單保險費 Direct Written Premium (2) 再保險費 Reinsurance Premium	(1) NT$14,892,329,000 (2) NT$584,663,000
準備金 Reserves (1) 未滿期保費準備金 Unearned Premium Reserves (2) 賠款準備金 Loss Reserves (3) 特別準備金 Special Loss Reserves (4) 保費不足準備金 Reserve Deficiency	(1) NT$7,298,886,000 (2) NT$8,124,023,000 (3) NT$2,861,934,000 (4) NT$30,890,000
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	2,371 人
保險費收入 Premium Income (1) 直接簽單保險費 Direct Written Premium (2) 再保險費 Reinsurance Premium	(1) NT$39,531,919,227 (2) NT$1,060,472,874
準備金 Reserves (1) 未滿期保費準備金 Unearned Premium Reserves (2) 賠款準備金 Loss Reserves (3) 特別準備金 Special Loss Reserves (4) 保費不足準備金 Reserve Deficiency	(1) NT$20,077,195,066 (2) NT$29,502,982,313 (3) NT$1,872,313,300 (4) NT$787,851
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 Newa 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 Newa 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	王文龍 Roy Wang
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 (28) 服務中心 Service Center
員工人數 Number of Employees	1,613 人
保險費收入 Premium Income (1) 直接簽單保險費 Direct Written Premium (2) 再保險費 Reinsurance Premium	 (1) NT$21,683,796,805 (2) NT$665,982,292
準備金 Reserves (1) 未滿期保費準備金 Unearned Premium Reserves (2) 賠款準備金 Loss Reserves (3) 特別準備金 Special Loss Reserves (4) 保費不足準備金 Reserve Deficiency	 (1) NT$10,392,037,400 (2) NT$8,847,575,489 (3) NT$904,008,211 (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.tmnewa.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	王志誠 Chih Cheng Wang
總經理 President	陳正煌 Eugene 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 (2) 通訊處 Liaison Office (6) 服務中心 Service Center
員工人數 Number of Employees	578 人
保險費收入 Premium Income (1) 直接簽單保險費 Direct Written Premium (2) 再保險費 Reinsurance Premium	 (1) NT$3,698,169,034 (2) NT$271,537,329
準備金 Reserves (1) 未滿期保費準備金 Unearned Premium Reserves (2) 賠款準備金 Loss Reserves (3) 特別準備金 Special Loss Reserves (4) 保費不足準備金 Reserve Deficiency	 (1) NT$1,795,003,508 (2) NT$1,302,548,710 (3) NT$129,813,371 (4) NT$2,351,312
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
董事長 Chairman	鍾志宏 Chih-Hung Chung
代理總經理 Acting President	林育德 Yu-Te Lin
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	174 人
保險費收入 Premium Income (1) 直接簽單保險費 Direct Written Premium (2) 再保險費 Reinsurance Premium	 (1) NT$0 (2) NT$21,004,017,304
準備金 Reserves (1) 未滿期保費準備金 Unearned Premium Reserves (2) 賠款準備金 Loss Reserves (3) 特別準備金 Special Loss Reserves (4) 保費不足準備金 Reserve Deficiency	 (1) NT$7,748,785,782 (2) NT$24,759,559,932 (3) NT$3,340,000,795 (4) NT$24,065,182
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	260 人
保險費收入 Premium Income (1) 直接簽單保險費 Direct Written Premium (2) 再保險費 Reinsurance Premium	 (1) NT$6,289,495,733 (2) NT$2,089,823,564
準備金 Reserves (1) 未滿期保費準備金 Unearned Premium Reserves (2) 賠款準備金 Loss Reserves (3) 特別準備金 Special Loss Reserves (4) 保費不足準備金 Reserve Deficiency	 (1) NT$3,206,469,686 (2) NT$5,800,257,141 (3) NT$23,339,655 (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$748,000,000
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	35 人
保險費收入 Premium Income (1) 直接簽單保險費 Direct Written Premium (2) 再保險費 Reinsurance Premium	 (1) NT$122,997,763 (2) NT$8,319,196
準備金 Reserves (1) 未滿期保費準備金 Unearned Premium Reserves (2) 賠款準備金 Loss Reserves (3) 特別準備金 Special Loss Reserves (4) 保費不足準備金 Reserve Deficiency	 (1) NT$67,323,244 (2) NT$43,716,593 (3) NT$1,469,700 (4) NT$10,656,327
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

coface
FOR TRADE

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	朱玲儀 Ling-I Chu
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	24 人
保險費收入 Premium Income (1) 直接簽單保險費 Direct Written Premium (2) 再保險費 Reinsurance Premium	 (1) NT$252,662,076 (2) NT$117,634,638
準備金 Reserves (1) 未滿期保費準備金 Unearned Premium Reserves (2) 賠款準備金 Loss Reserves (3) 特別準備金 Special Loss Reserves (4) 保費不足準備金 Reserve Deficiency	 (1) NT$122,470,276 (2) NT$620,260,285 (3) NT$0 (4) NT$0
地址 Address	台北市松山區民生東路三段 109 號 8 樓 8F., No. 109, Sec. 3, Minsheng E. 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

AIG

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	59 人
保險費收入 Premium Income (1) 直接簽單保險費 Direct Written Premium (2) 再保險費 Reinsurance Premium	 (1) NT$1,650,069,981 (2) NT$589,730,434
準備金 Reserves (1) 未滿期保費準備金 Unearned Premium Reserves (2) 賠款準備金 Loss Reserves (3) 特別準備金 Special Loss Reserves (4) 保費不足準備金 Reserve Deficiency	 (1) NT$1,099,437,775 (2) NT$2,437,167,239 (3) NT$242,977,549 (4) NT$0
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 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
代理總經理 Acting President	郭駿家 Vincent Kuo
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	21 人
保險費收入 Premium Income (1) 直接簽單保險費 Direct Written Premium (2) 再保險費 Reinsurance Premium	 (1) NT$347,530,071 (2) NT$59,966,435
準備金 Reserves (1) 未滿期保費準備金 Unearned Premium Reserves (2) 賠款準備金 Loss Reserves (3) 特別準備金 Special Loss Reserves (4) 保費不足準備金 Reserve Deficiency	 (1) NT$143,932,853 (2) NT$176,901,838 (3) NT$0 (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

Gen Re

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	曾薏芬 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	9 人
保險費收入 Premium Income (1) 直接簽單保險費 Direct Written Premium (2) 再保險費 Reinsurance Premium	 (1) NT$4,264,429,822 (2) NT$0
準備金 Reserves (1) 未滿期保費準備金 Unearned Premium Reserves (2) 賠款準備金 Loss Reserves (3) 特別準備金 Special Loss Reserves (4) 保費不足準備金 Reserve Deficiency	 (1) NT$781,268,413 (2) NT$385,502,505 (3) NT$0 (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

RGA

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	何軒傑 Jae Ho
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	29 人
保險費收入 Premium Income (1) 直接簽單保險費 Direct Written Premium (2) 再保險費 Reinsurance Premium	 (1) NT$0 (2) NT$4,976,336,690
準備金 Reserves (1) 未滿期保費準備金 Unearned Premium Reserves (2) 賠款準備金 Loss Reserves (3) 特別準備金 Special Loss Reserves (4) 保費不足準備金 Reserve Deficiency	 (1) NT$1,795,231,623 (2) NT$3,276,879,015 (3) NT$0 (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

目錄

一、台灣各項指標總攬

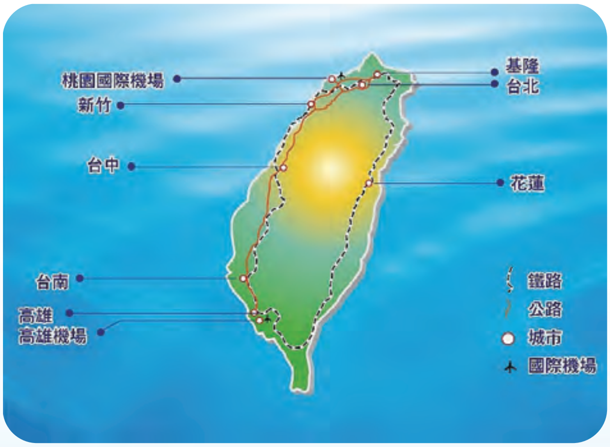
（一）臺灣市場概況

	2023	2024	2025
人口（百萬）	23.42	23.40	23.30
面積（平方公里）	36,197	36,197	36,197
國內生產毛額（美金十億元）GDP	757.30	801.50	921.90
國民平均生產毛額（美元）	32,444	34,238	39,492
進口貿易值（美金十億元）	351.92	394.40	483.50
出口貿易值（美金十億元）	432.42	474.93	639.98
經濟成長率（%）	1.08	5.27	8.86
消費者物價指數年增率（%）	2.49	2.18	1.66
失業率（%）	3.48	3.38	3.35
汽車數（千輛）	8,590	8,679	8,722
機車數（千輛）	14,545	14,656	14,674
行動電話用戶數（千戶）	29,852	29,694	28,319
匯率（美金 / 新台幣）	31.16	29.81	31.43
利率（貨幣市場利率 / 商業本票 - 次級市場 -9）	1.60	1.84	1.67

資料來源：中華民國統計資訊網

（二）主要城市

城市名稱	人口（百萬）	特徵
台北	2.44	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	0.46	北部科學園區
台中	2.87	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	2.72	南部主要之工商都市， 亦以港都聞名
花蓮	0.31	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 2025 年，全球經濟在高度不確定性中展現韌性。隨著聯準會於 2024 年底轉向降息循環後，2025 年全球進入「低增長、緩通膨」的調整期。雖然通膨壓力較前兩年有所緩解，但由於「川普 2.0」新政引發的全球關稅戰風險，以及地緣政治（如烏俄、中東衝突持續）的擾動，供應鏈重組與貿易壁壘成為全年的核心課題。

台灣在 2025 年展現了強大的經濟韌性。受惠於人工智慧 (AI) 算力基礎建設與高效能運算 (HPC) 需求的全面爆發，台灣半導體及資通訊產業 (ICT) 持續領先全球。2025 年全年出口總值突破 6,300 億美元，超越 2024 年並創歷史新高。儘管基期墊高，但新興科技應用需求彌補了傳統產業復甦較慢的缺口。受惠於 AI 晶片龍頭與國際雲端大廠（如 Amazon, Google, Microsoft）擴大在台設置資料中心與研發中心，帶動民間投資動能持續增溫，與出口共同構成支撐經濟成長之主要動能來源。

根據相關機構截至 2025 年底的數據匯整，全年經濟成長率達 8.63%，寫下近 15 年來新高，消費者物價指數 (CPI) 年增率約為 1.6% 至 1.7%，已回落至 2% 的警戒線附近，顯示通膨壓力趨於穩定，失業率維持在 3.3% 至 3.4% 的歷史低檔，勞動力市場表現穩健，主要受惠於科技業與服務業的高度人力需求。2025 年下半年，隨著美國新一任政府推動關稅政策，台灣企業加速強化「台美供應鏈」深度結盟，並增加在美投資以應對貿易風險。

2025 年為台灣正式邁入碳費徵收的關鍵年，帶動企業投入綠能設備與減碳技術的綠色投資激增。保險業於 2025 年底完成接軌 IFRS 17 與 TW-ICS 的最後準備工作，引領產業朝向更透明與風險導向的經營模式。儘管 2025 年台灣經濟「重返榮耀」的態勢明確，但邁入 2026 年之際，仍需密切監控全球貿易保護主義的升溫、匯率大幅波動以及地緣政治衝突對能源價格的潛在衝擊。台灣需持續提升內需韌性，並利用半導體優勢深化與國際戰略夥伴的合作，以維持在全球供應鏈中的不可替代性。

二、財產保險市場概況

（一）市場概況

2025 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 2,868.39 億元，較上一年度新台幣 2,714.47 億元，簽單保費收入成長 5.67%，其中成長率較高者為工程保險、貨物運輸保險及健康傷害保險。

2025 年火災保險之簽單保費收入為新台幣 443.42 億元，較上一年度新台幣 460.19 億元，衰退 3.64%，主要係因部分巨大保額業務保期調整及國際再保市場疲軟，致費率下降等因素，故全年整體簽單保費較前一年度減少。

2025 年貨物運輸保險之簽單保費收入為新台幣 85.07 億元，較上一年度新台幣 76.94 億元，成長 10.56%，主要在國內部份大型科技業務因 AI 與半導體需求推升整體經濟表現，使得科技業營業額成長、國外倉儲需求增加，簽單保費及倉儲加費直接推升國內市場保費，且於期末結算之營業額亦高於預期，產生顯著的期末調整保費，進一步強化國內市場的保費收入表現。

2025 年船體保險（含漁船保險）之簽單保費收入為新台幣 37.18 億元，較上一年度新台幣 36.79 億元，成長 1.04%，主要係通膨及索賠成本增加，以及新船、建造險保費增加，惟成長力道逐漸趨緩。

2025 年汽車保險之簽單保費收入達新台幣 1,394.28 億元，較上一年度新台幣 1,352.48 億元，成長 3.09%。儘管受美國加徵進口關稅政策尚未定案影響，市場出現短暫觀望，但在「新車耗能二期標準」帶動下，各車廠加速導入純電及油電車款；配合電動車專屬保單上路、各項稅費減徵與汰舊換新補助，厚植了續保成長動能。此外，隨著車主對第三人責任保障重視度提升及費率持續調升，帶動整體汽車保險穩定成長，其保費佔產險市場比重達 48.61%，持續穩居各類財產保險之冠。

2025 年航空保險之簽單保費收入為新台幣 13.56 億元，較上一年度新台幣 13.55 億元成長 0.04%。由於航空業載客率仍維持樂觀，及貨運方面因電商等物流需求增加，然因國際再保市場趨於寬鬆，成長力道逐漸趨緩。

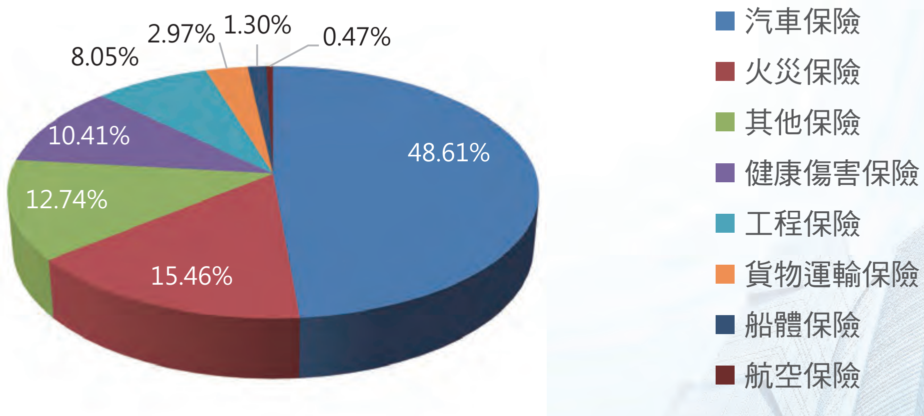
2025 年工程保險之簽單保費收入為新台幣 230.76 億元，較上一年度新台幣 167.67

億元，成長 37.63%，主要係因科技廠擴建、離岸風力電場、太陽能發電廠、儲能設備及電廠改建計畫等保險需求增加所致。

2025 年健康傷害保險之簽單保費收入為新台幣 298.56 億元，較上一年度新台幣 270.97 億元，成長 10.18%，主要成長原因為受惠於國內外旅遊活動及登山水域休閒活動增加，消費者投保意識提高，使得旅遊平安保險及旅遊綜合保險附加海外突發疾病業務呈正向成長。

2025 年其他保險（含責任保險、信用保證保險及各種其他財產保險）之簽單保費收入為新台幣 365.57 億元，較上一年度新台幣 335.88 億元，成長 8.84%，主要成長原因為國內原本屬於工程保險所附加之雇主意外責任險保費，改為由新版專案類雇主意外責任保險簽單，保費須符精算費率，拉高整體保費量增加致其他保險保費成長，此外業界承作之產品責任險或商業綜合責任保險、公共意外責任險及旅行業責任保險業務增加，帶動市場成長。

就各種財產保險之市場占有率分布情形而言，2025 年汽車保險占有率為 48.61%，居各險種之冠，其他分別為火災保險 15.46%、其他保險（含責任保險、信用保證保險及各種其他財產保險）12.74%、健康傷害保險 10.41%、工程保險 8.05%、貨物運輸保險 2.97%、船體保險（包含漁船保險）1.30%，及航空保險 0.47%



2025 年整體財產保險業各險種合計賠款率為 43.87%，較上一年度 42.88% 增加 0.99%，總賠款支出為新台幣 1,258.29 億元，較上一年度增加 8.10%，其中賠款率較高者為火災保險 55.71%，較上一年度增加 21.36%，主要係 2025 年 1 月 21 日嘉義大埔地震導致台南市電子工廠廠房設備受損，賠款金額約 132 億元， 其次為汽車保險 52.78%，較上一年度減少 1.10%，再者為健康傷害保險 32.97%，較上一年度減少 9.22%。

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		2021	2022	2023	2024	2025
火災保險	金額	30,347	33,524	40,623	46,019	44,342
	成長率	4.30	10.47	21.18	13.28	-3.64
貨物運輸保險	金額	5,400	6,163	7,000	7,694	8,507
	成長率	13.14	14.14	13.58	9.92	10.56
船體保險	金額	2,998	3,272	3,520	3,679	3,718
	成長率	2.04	9.16	7.58	4.52	1.04
汽車保險	金額	108,938	116,012	125,536	135,248	139,428
	成長率	7.24	6.49	8.21	7.74	3.09
航空保險	金額	626	722	967	1,355	1,356
	成長率	-22.56	15.34	33.93	40.18	0.04
工程保險	金額	6,516	7,911	11,149	16,767	23,076
	成長率	-8.67	21.41	40.93	50.38	37.63
健康傷害保險	金額	24,048	25,777	26,060	27,097	29,856
	成長率	13.28	7.19	1.10	3.98	10.18
其他保險	金額	28,576	27,825	29,903	33,588	36,557
	成長率	39.07	-2.63	7.47	12.32	8.84
合計	金額	207,448	221,207	244,758	271,447	286,839
	成長率	10.28	6.63	10.65	10.90	5.67

備　　註：1. 船體保險包括漁船保險在內。
2. 其他保險包括責任保險、信用保證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
財團法人保險安定基金
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	2021	2022	2023	2024	2025
火災保險	24.65	28.31	32.97	34.36	55.71
貨物運輸保險	43.95	42.48	69.67	22.45	22.89
船體保險	63.04	44.07	42.22	30.27	29.22
汽車保險	56.63	55.59	56.80	53.88	52.78
航空保險	29.68	61.75	19.31	6.51	9.57
工程保險	27.80	17.44	54.16	15.80	15.73
健康傷害保險	45.38	683.48	285.57	42.19	32.97
其他保險	30.32	156.51	52.20	31.88	29.83
合計	45.80	135.44	76.53	42.88	43.87

資料來源：同表 1-1

（二）火災保險

2025 年火災保險簽單保費收入為新台幣 443.4 億元，較上一年度新台幣 460.2 億元負成長 3.7%，主要受部分大型業務續保落點改變影響，致全年整體簽單保費小幅衰減。

火災保險的賠款率近五年顯著增加，產業發展推進西部科技廊帶形成，高度資本密集與高精度的科技產業近兩年屢屢因地震事故受有損失，加以七月份路徑怪異的強烈颱風丹娜絲，皆助長賠款率攀升至貼近火災保險商品之預期損失率。

表 2：火災保險

（單位：新台幣佰萬元 / 百分比）

年　度	2021	2022	2023	2024	2025
簽單保費	30,347	33,524	40,623	46,019	44,342
賠款率	24.65	28.31	32.97	34.36	55.71

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
財團法人保險安定基金
中華民國產物保險商業同業公會

（三）貨物運輸保險

2025 年貨物運輸保險簽單保費收入為新台幣 85.07 億元，較 2024 年新台幣 76.94 億元增長新台幣 8.13 億元，總簽單保費成長 10.56%，主要受惠於人工智慧 (AI) 及台灣半導體供應鏈的領先優勢帶動下，電子零組件與資通產品出口強勁，而提高平均保額與保費。2025 年台灣出口及進口金額皆創下我國歷史新高，出口及進口分別年增 34.9% 和 22.6%。至於賠款率，2025 年為 22.89%，較 2024 年的 22.45% 微幅增長 0.44 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	2021	2022	2023	2024	2025
簽單保費	5,400	6,163	7,000	7,694	8,507
賠款率	43.95	42.48	69.67	22.45	22.89

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
　　　　　財團法人保險安定基金
　　　　　中華民國產物保險商業同業公會

（四）船體保險

2025 年船體保險（含漁船保險）之簽單保費收入為新台幣 37.18 億元，較 2024 年新台幣 36.79 億元略增 0.39 億元，總簽單保費成長 1.04%。2025 年船體保險（含漁船保險）賠款率 29.22%，較 2024 年 30.27% 下降 1.05 個百分點。

表 4：船體保險

（單位：新台幣佰萬元 / 百分比）

年　度	2021	2022	2023	2024	2025
簽單保費	2,998	3,272	3,520	3,679	3,718
賠款率	63.04	44.07	42.22	30.27	29.22

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
　　　　　財團法人保險安定基金
　　　　　中華民國產物保險商業同業公會

（五）汽車保險

2025 年汽車保險整體保費收入為新台幣 1394.27 億元，較前一年度成長 3.1%，其中 2025 年強制汽車責任保險新台幣 199.52 億元，較上年度成長 0.15%；而任意汽車險保費收入新台幣 1,194.75 億元，較上年度成長 3.6%，整體保費維持成長。2025 年新車銷售量 414,436 輛，較前一年度減少 9.48%，國產車累計數量為 212,448 輛，進口車款則是 201,988 輛，分別占總市場的 51% 以及 49%。電動車市場方面 2025 年掛牌數 32,559 輛，相較 2024 全年度的 38,033 輛有著一定幅度的下滑減幅來到 14.3% 也是近 5 年來電動車掛牌首度衰減。不過，以臺灣新車市場 2025 年全年 41 萬輛而言，電動新車佔 3.2 萬輛已是來到近 8% 的滲透率。

任意汽車險之賠款率由 2024 年之 51.87 % 下降至 2025 年之 50.74%，下降 1.13 個百分點；而強制汽車責任保險則由 2024 年之 65.51% 下降至 2025 年之 64.95%，下降 0.56 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	2021	2022	2023	2024	2025
簽單保費	90,316	96,892	106,148	115,325	119,475
賠款率	53.71	53.33	54.90	51.87	50.74

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
財團法人保險安定基金
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	2021	2022	2023	2024	2025
簽單保費	18,622	19,121	19,388	19,922	19,953
賠款率	70.80	67.00	67.20	65.51	64.95

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
財團法人保險安定基金
中華民國產物保險商業同業公會

（六）航空保險

2025 年航空險直接簽單保費為新台幣 13.56 億元，較 2024 年新台幣 13.55 億元增長新台幣 0.01 億元，總簽單保費成長為 0.04%。國際再保市場競爭趨緩，航空險費率未再上修。2025 年航空保險賠款率 9.57%，較 2024 年 6.51% 微幅上升 3.06 個百分點。

表 6：航空保險

（單位：新台幣佰萬元 / 百分比）

年　度	2020	2021	2022	2023	2024
簽單保費	626	722	967	1,355	1,356
賠款率	29.68	61.75	19.31	6.51	9.57

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
財團法人保險安定基金
中華民國產物保險商業同業公會

（七）工程保險

2025 年工程保險簽單總保費收入為新台幣 230.76 億元，較前一年之新台幣 167.66 億元，正成長 37.63 %，主要為科技廠擴建、離岸風力電場、太陽能發電場、儲能設備及公共工程建設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 82.72%；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 17.28 %。

2025 年工程保險賠款率為 15.73%，相較 2024 年賠款率 15.80%，減少 0.07 個百分點。

表 7：工程保險

（單位：新台幣佰萬元 / 百分比）

年　度	2021	2022	2023	2024	2025
簽單保費	6,516	7,911	11,149	16,766	23,076
賠款率	27.79	17.43	54.16	15.80	15.73

備　　註：賠款率計算以已發生賠款對簽單保費為基礎。
資料來源：財團法人保險事業發展中心
財團法人保險安定基金
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。2025 年整體意外保險及其他保險簽單保費新台幣 365.57 億元，較 2024 年的簽單保費新台幣 335.87 億元，正成長 8.84%；2025 年整體意外保險及其他保險賠款率 29.83%，較 2024 年的賠款率 31.88%，減少 2.05 個百分點。

其中責任保險 2025 年簽單保費新台幣 214.05 億元，較 2024 年的簽單保費新台幣 198.05 億元，成長 8.08%。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，保險需求增加，致整體責任保險業務量持續成長。2025 年的賠款率 28.65%，較 2024 年的賠款率 30.85%，減少 2.20 個百分點。

其他財產保險 2025 年簽單保費新台幣 132.08 億元，較 2024 年的簽單保費新台幣 118.05 億元，正成長 11.88% 。近年來個人性商品 (如行動裝置保險、個人綜合保險、家庭綜合保險及旅行綜合保險 / 旅行不便保險) 及新興風險商品 (如資安保險、農業保險、充電樁保險等) 需求日增，其中以行動裝置保險占比為 50.6% 最高，其次為旅行綜合保險 (含旅行不便保險) 占比為 25.85%。2025 年的賠款率 33.30%，較 2024 年的賠款率 36.06%，減少 2.76 個百分點。

保證及信用保險 2025 年簽單保費新台幣 19.42 億元，較 2024 年的簽單保費新台幣 19.75 億元，負成長 1.67%，主要為貿易信用保險業務略為衰退所致；2025 年的賠款率 19.21%，較 2024 年的賠款率 17.16%，增加 2.05 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	2021	2022	2023	2024	2025
簽單保費	28,576	28,041	29,902	33,587	36,557
賠款率	30.32	189.62	52.19	31.88	29.83

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
財團法人保險安定基金
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	2021	2022	2023	2024	2025
簽單保費	14,799	16,251	17,323	19,805	21,405
賠款率	31.77	32.02	34.83	30.85	28.65

備　　註：賠款率計算以已發生賠款對簽單保費為基礎。
資料來源：財團法人保險事業發展中心
財團法人保險安定基金
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	2021	2022	2023	2024	2025
簽單保費	12,546	9,928	10,502	11,805	13,208
賠款率	30.64	483.18	90.21	36.06	33.30

備　　註：賠款率計算以已發生賠款對簽單保費為基礎。
資料來源：財團法人保險事業發展中心
財團法人保險安定基金
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	2021	2022	2023	2024	2025
簽單保費	1,230	1,862	2,076	1,975	1,942
賠款率	9.51	-0.22	4.77	17.16	19.21

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
財團法人保險安定基金
中華民國產物保險商業同業公會

（九）傷害保險

傷害保險 2025 年簽單保費新台幣 240.93 億元，較 2024 年的簽單保費新台幣 225.97 億元，正成長 6.62%。主因國人國內或國外旅遊活絡及從事各種休閒活動增加對旅行平安險投保需求增長所致；2025 年的賠款率 35.16%，較 2024 年的賠款率 42.25%，減少 7.09 個百分點。

表 9：傷害保險

（單位：新台幣佰萬元 / 百分比）

年　度	2021	2022	2023	2024	2025
簽單保費	18,700	19,666	22,005	22,597	24,093
賠款率	50.49	45.59	48.63	42.25	35.16

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
財團法人保險安定基金
中華民國產物保險商業同業公會

（十）健康保險

健康保險 2025 年簽單保費新台幣 57.63 億元，較 2024 年的簽單保費新台幣 44.99 億元，正成長 28.09%，主因國人海外旅遊活動活絡對保險需求增加，致海外突發疾病保險業務成長。

2025 年的賠款率 23.79%，較 2024 年的賠款率 41.87%，減少 18.07% 個百分點。

表 10：健康保險

（單位：新台幣佰萬元 / 百分比）

年　度	2021	2022	2023	2024	2025
簽單保費	5,347	5,893	4,054	4,499	5,763
賠款率	27.49	2,674	1,572	41.87	23.79

備　　註：賠款率計算以已發生賠款對簽單保費為基礎。
資料來源：財團法人保險事業發展中心
財團法人保險安定基金
中華民國產物保險商業同業公會

（十一）分出至國外再保費

2025 年分出至國外再保費為新台幣 637.19 億元，較 2024 年新台幣 625.23 億元，增加 11.96 億元，成長率為 1.91%。2025 年分出至國外再保費占簽單保費的比重為 22.21%， 較 2024 年之 23.03% 下降 0.82 個百分點。

其中，分出至國外再保費以分出至香港地區新台幣 148.56 億元為最多，占當年度總保費收入 5.18%，較 2024 年占 5.20% 下降 0.02 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	2023		2024		2025	
	分出保費	百分比	分出保費	百分比	分出保費	百分比
英國	6,927	2.83	9,095	3.35	10,155	3.54
法國	439	0.18	455	0.17	507	0.18
德國	1,859	0.76	2,155	0.79	1,896	0.66
其他歐洲國家	3,345	1.37	4,034	1.49	3,976	1.39
日本	4,393	1.79	4,166	1.53	3,709	1.29
韓國	1,028	0.42	1,128	0.42	954	0.33
香港	11,805	4.82	14,111	5.20	14,856	5.18
新加坡	8,553	3.49	10,737	3.96	12,524	4.37
中國	1,263	0.52	1,615	0.60	1,599	0.56
美國	5,868	2.40	6,820	2.51	7,458	2.60
加拿大及其他美洲國家	883	0.36	967	0.36	963	0.34
澳洲	14	0.01	19	0.01	21	0.01
其他地區	5,430	2.22	7,223	2.66	5,101	1.78
總計	51,808	21.17	62,523	23.03	63,719	22.21

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建築物內動產，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，並承保被保險人對第三人依法應負之賠償責任，以及因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週全之保障，並使住宅火災保險發揮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，於 2024 年凱米、山陀兒及康芮接力襲台，展現洪災補償的效果。上揭住宅颱風及洪水災害補償限額如下表所述。

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。	新台幣 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	新台幣 8,000 元
第三區	基隆市、宜蘭縣、花蓮縣、台東縣、屏東縣	新台幣 7,000 元

自 2021 年 4 月 1 日起，為提升投保建築物內動產民眾的保障，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。

台灣位於太平洋火環帶西側，民眾生命財產長期受地震事件威脅，於 1999 年集集地震後凸顯地震險投保率偏低的情形，故自 2002 年 4 月 1 日起，政府推動政策性住宅地震保險制度以提高地震險投保率。凡民眾投保住宅火災保險即自動涵蓋地震基本保障。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）。

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。

此外，為精進本保險保障內容，自 2025 年 7 月 15 日起增加臨時住宿費用給付條件，倘承保建築物於震後緊急評估有危險之虞，且經政府機關張貼「紅單」致無法居住時，給付臨時住宿費用新台幣 10 萬元，惟保險期間內臨時住宿費用最高仍以新台幣 20 萬元為限。

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，保險公司對超過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、超額颱風及洪水保險、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綜合型的住宅保險商品供消費者選擇投保。

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。截至 2025 年底止已有 30 家金融機構加入電子化作業平台，以響應保險業減少用紙的倡議。

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火災綜合保險可供企業選擇投保。

（二）貨物運輸保險

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新台幣 20 萬元，每一人死亡新台幣 200 萬元，另亦提供失能給付，分別依其等級賠付新台幣 5 萬至 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台幣 3,600 元，且不限車數、次數及加費金額上限。

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、第二次新台幣 5,000 元，第三次及以後則每次負擔新台幣 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) 電動車專屬保險參考條款

因應全球氣候變遷與淨零碳排推動，電動車愈趨普遍，於 2024 年底台灣電動車滲透率已超過 1%，而電動車之結構、動能與維修技術均與傳統汽車不同，二者之風險態樣亦不同，未來對電動車之損失頻率（事故發生率）、損失幅度（理賠金額）等風險估

算，無法依循傳統燃油車之評估方式，進而金融監督管理委員會核定「電動車專屬保險參考條款」及其附加條款，並自 2024 年 7 月 1 日起實施。

「電動車專屬保險參考條款」及其附加條款之重點如下：

1. 專屬條款承保電動車因意外事故所致之車輛損失，惟單純電池自燃或爆炸導致之車體損失則屬產品責任範疇，爰承保範圍予以排除，並另提供「車體險電池自燃附加條款」供車主加保。

2. 另為提供車主更完整保障，車主可選擇加保「車體險充電期間附加條款」及「汽車第三人責任保險充電期間附加條款」，保障電動車因充電所致車體毀損滅失與賠償責任。

(2) 汽車保險運輸業風險加費附加條款

汽車運輸業因車輛使用頻率高、行駛里程長，駕駛習慣不良等因素，部分運輸業車輛實際損失率高於預期損失率，致使保險公司對於個別車輛承保意願降低。然而，運輸業仍有高度風險轉嫁需求，為使保險費率得以更精準反映個別車輛風險狀況，並兼顧整體風險控管與費率公平性，故規劃風險加費機制進行差異化費率設計。針對理賠表現不佳或投保紀錄尚未完整之車輛，依損失率情形進行個別加費，以維持保費適足性。

透過風險加費附加條款之實施，不僅有助於反映高風險車輛之實際承保成本，亦可引導業者加強車輛管理與行車安全，促進整體汽車運輸市場風險改善與永續經營。

（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) 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。

(9) 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。

(10) 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。

(11) 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。

(12) 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。

(13) 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。

(14) 建築師、技師及消防師 (士) 專業責任保險

保障被保險人執行建築師、技師或消防師 (士) 業務時，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) 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。

(16) 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。

(17) 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。

(18) 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。

(19) 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。

(20) 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。

(21) 無人機責任保險

保障被保險人因操作保險契約所載之遙控無人機或遙控無人機上墜落的任何物品發生意外事故致第三人體傷或財物損失，依法所應的負賠償責任。

(22) 水域遊憩活動責任保險

保障被保險人於帶客進行水域遊憩活動或提供場所、器材供遊客進行水域遊憩活動而於活動期間內，因發生意外事故致參與活動之遊客受有身體傷害、失能或死亡，依保險契約之約定給付保險金。

(23) 商業綜合責任保險

商業綜合責任保險 (Commercial General Liability Insurance, CGL) 保障商業經營者在產品銷售或服務提供的過程中或經營行為中，對客戶或第三人造成人身傷害或財物損失，依法應負賠償責任。

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) 藝術品綜合保險

保障被保險人之 (A) 館藏品、(B) 參展品、(C) 運送品，因意外事故所致之毀損或滅失。

(6) 個人性商品

如行動裝置保險、旅行綜合保險 / 旅行不便保險、寵物保險、緊急救援費用、家電 / 運動器材 / 財物損失保險、個人意外綜合保險等。

(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

保障被保險人因意外傷害所致之醫療或失能照護費用、其身故後之喪葬費用，或其他生活經濟損失。包括個人傷害保險、旅行平安保險、團體傷害保險、特定事故 / 活動傷害險等險種。

所謂「意外傷害」指非由疾病引起之外來突發事故所指者。

(九) 健康保險

保障被保險人因罹患疾病或意外傷害而接受治療所需之醫療費用，被保險人可獲得各類健康保險給付，包括 : 住院醫療費用保險、癌症保險、重大疾病保險、海外突發疾病等險種。

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	2023	2024	2025
保險經紀人	947	962	972
保險代理人	517	522	500
保險業務員	309,095	311,704	315,304

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) 2025年 1月金融監督管理委員會持續推動微型保險及小額終老保險以補強社會安全網

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。

小額終老保險是為普及高齡者基本保險保障而推動之保險商品，具有低保額、低保費的特性，且無投保身分之限制。目前商品種類包含傳統型終身壽險主約，可提供被保險人身故或完全失能時之保障，保障期間為終身，並可附加 1 年期傷害保險附約，增加因意外傷害事故所致死亡或失能之保障。

(二) 2025年 10月為持續精進保險業資產負債管理及健全財務業務發展，金融監督管理委員會發布我國保險業自有資本與風險資本選擇性過渡措施應注意事項，使保險業順利於 115年起適用新一代清償能力制度

金融監督管理委員會（下稱金管會）為建構我國保險業新一代清償能力制度，經多次在地試算及平行測試，並參考國際作法、專家學者、國內保險相關機構與保險業者所提意見，同時考量國內保險市場現況後，除已分別於 2023 年 7 月 25 日、11 月 23 日、2024 年 4 月 16 日及 12 月 31 日提出四階段在地化及過渡性調適措施，並於 2025 年 9 月 22 日預告修正保險業資本適足性管理辦法外，衡酌清償能力新制風險涵蓋範圍更廣，資本要求更高，為利保險業循序漸進逐步強化資本，並維持金融市場的穩定，金管會請財團法人保險事業發展中心（下稱保發中心）就保險業之財務業務體質及經營現況，研議自有資本及風險資本等各項選擇性過渡措施之調適機制。案經金管會於 2025 年 10 月 7 日邀集保發中心、財團法人保險安定基金、產、壽險公會及各保險公司召開會議，就保發中心所提建議方案進行討論，金管會綜整考量各界意見後，發布「保險業自有資本及風險

資本選擇性過渡措施應注意事項」，俾利保險業者辦理相關申請事宜。

金管會推動保險業新一代清償能力制度，旨在促進監理制度升級及監理理念深化，但因為我國保險業規模、資產配置、商品結構及暴險樣態等差距極大，加上新制度之複雜度遠大於現行制度，以及近期美國關稅導致全球經濟環境的劇烈波動，都增加新制度設計及實施的難度，為有效解決困難，因此金管會依循「強化資本原則」、「務實可行原則」、「在地化原則」、「信賴保護原則」、「公平合理原則」、「彈性調適原則」及「風險降低導引原則」等七項原則，做為建立更嚴謹合理的風險評價與資本要求及過渡執行方案之基礎，以引導業者建立穩健經營文化，同時兼顧市場穩定與保戶信任。

(三) 2025年 11月預告修正「保險業財務報告編製準則」之財務比率分析項目與公式，以提升資訊揭露品質

金融監督管理委員會考量我國於 115 年實施國際財務報導準則第 17 號「保險合約」(下稱 IFRS17)，爰參考國際實施 IFRS17 情形，重新檢討財務報告之財務比率分析項目與公式，以提升資訊揭露品質，研擬修正「保險業財務報告編製準則」，本次共計修正四條條文及三個格式，並刪除一個格式，說明如下：

一、調整 IFRS17 下重要財務比率分析項目與公式，主要包括增訂壽險業之「保險服務結果對稅前純益比率」、「合約服務邊際釋放對保險服務結果比率」、「新合約之合約服務邊際比率」及「新合約虧損性合約損失比率」等。

二、參考證券發行人財務報告編製準則 2025 年 3 月 19 日修正發布規定，酌修文字及刪除主要股東資訊。

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	2025.05.19	工程險	離岸風力發電	彰化縣	電纜毀損	約 2.7 億元
2	2025.08.24	工程險	離岸風力發電	彰化縣	電纜毀損	約 31 億元
3	2025.08.01	工程險	離岸風力發電	彰化縣	葉片受損	約 1.5 億元
4	2024.06.08 (品牌商被訴日)	商業火災保險	電子工廠	新竹	酸液洩漏	約 9.21 億元

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）
5	2025.01.05	商業火災保險	電子工廠	桃園市	火災	約 9 億元
6	2025.01.11	商業火災保險	環保工廠	台南市	火災	約 0.95 億元
7	2025.01.21	商業火災保險	電子工廠	台南市	地震	約 132 億元
8	2025.02.06	商業火災保險	化纖廠	桃園市	爆炸	約 7 億元
9	2025.02.14	商業火災保險	化學工廠	新竹市	火災	約 1.2 億元
10	2025.06.29	商業火災保險	半導體設備清洗廠	台南市	火災	約 0.65 億元
11	2025.09.09	商業火災保險	電廠	高雄市	爆炸	約 16 億元
12	2025.09.13	商業火災保險	電子工廠	高雄市	火災	約 0.5 億元
13	2025.10.06	商業火災保險	電子工廠	高雄市	機器設備故障	約 1.6 億元
14	2025.10.27	商業火災保險	玻璃製造廠	台中市	火災	約 1 億元
15	2025.11.21	商業火災保險	水泥廠	宜蘭縣	機器設備故障	約 0.9 億元
16	2025.05.27	全球貨物流動保險 (STP)	儲存	印度洋	萬海 503 貨輪火災	約 0.28 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	松田守裕	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

編號	公司名稱	負責人	地址	電話／傳真
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	曾薏芬	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	何軒傑	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	梁涵茗	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	黃麗芳	台北市仁愛路 3 段 136 號 9 樓	02-66390399 02-23252278
5	富琿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	李亞浩	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	台北市松江路 169 號 9 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

編號	公司名稱	負責人	地址	電話／傳真
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	台北市市民大道 8 段 207 號 5 樓	02-27170926 02-27137275
14	偉信保險經紀人有限公司	郭廷章	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
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	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
22	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
23	韋萊韜悅保險經紀人股份有限公司	闔治中	台北市忠孝東路 5 段 68 號 14 樓	02-21769068 02-87262968
24	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
25	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
26	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
27	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
28	達通保險經紀人股份有限公司	杜天文	台北市信義路 4 段 6 號 14 樓之 1	02-27071023 02-27070516

編號	公司名稱	負責人	地址	電話／傳真
29	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
30	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
31	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
32	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
33	中保保險經紀人股份有限公司	雷景明	台北市經貿二路 135 號 11 樓	02-25579299 02-25576077
34	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
35	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	黃泓智 詹芳書	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 陳在淮	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	張玉煇 辛敬賢	台北市濟南路 2 段 39 號 5 樓	02-23963000 02-23923929
4	中華民國產物保險商業同業公會	陳萬祥 謝往都	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	凃志佶 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 王遠平	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	凃志佶 盧榮權	台北市中華路 1 段 77 號 4 樓	02-23820051 02-23884720

編號	公司名稱	負責人	地址	電話／傳真
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	黃景祿 陳政國	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	林育德 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	許舒博 林士淳	台北市敦化南路 1 段 108 號 5 樓	02-27235307 02-27229282
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	石百達 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	孫芳文 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	周林育 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 楊昕翰	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 林育德	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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