

2019

中華民國 產物保險概況

FACT BOOK

NON-LIFE INSURANCE BUSINESS IN TAIWAN

FACT BOOK

FACT BOOK

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NON-LIFE INSURANCE BUSINESS IN TAIWAN

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GENERAL INFORMATION

| | 2017 | 2018 | 2019 |
|--|-------------|-------------|-------------|
| Population (million) | 23.57 | 23.58 | 23.60 |
| Area (sq. km) | 36,197 | 36,197 | 36,197 |
| GNI (US\$ billion) | 573.2 | 600.1 | 625.8 |
| GDP (US\$ billion) | 573.2 | 595.2 | 611.2 |
| GNP per Capita (US\$) | 24,936 | 25,753 | 25,909 |
| Value of Imports (US\$ billion) | 259.27 | 238.94 | 269.02 |
| Value of Exports (US\$ billion) | 317.25 | 286.06 | 294.95 |
| Real Economic Growth Rate (%) | 2.86 | 2.60 | 2.73 |
| Annual Changes in Wholesale Price Index (%) | 0.9 | 0.7 | -2.24 |
| Annual Changes in Consumer Price Index (%) | 0.62 | 1.35 | 0.56 |
| Unemployment Ratio (%) | 3.76 | 3.71 | 3.67 |
| Motor Vehicles (thousand) | 7,948 | 8,035 | 8,118 |
| Motorcycles (thousand) | 13,755 | 13,835 | 13,992 |
| Mobile Phone (thousand) | 28,656 | 29,220 | 29,208 |
| Exchange Rates US\$/NT\$ | 30.44 | 30.82 | 30.92 |
| Annual Interest Rates (Money Market Rate)(%) | 1.37 | 1.83 | 1.82 |

Data Source: Publications of the Directorate-General of Budget, Accounting and Statistics, Executive Yuan

1. Geography

Taiwan, also known as Formosa, is an island about 160 km off the southeast coast of Mainland China, 360 km from the northern tip of the Philippines, and 1,070 km from the southern tip of Japan. It is separated from Fukien Province of Mainland China by the Taiwan Straits.

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



2. Major Cities

| City Name | Population (million) | Noted For |
|------------|----------------------|---|
| Taipei | 2.65 million | Political/Economic center. Capital City |
| New Taipei | 4.01 million | Northern major industrial and commercial city |
| Keelung | 0.37 million | Northern major port city |
| Hsinchu | 0.44 million | Northern hi-tech industrial park |
| Taichung | 2.81 million | Largest central city with Taichung Port some 50 km west of the city |
| Tainan | 1.88 million | Southern city with historic relics |
| Kaohsiung | 2.77 million | Largest industrial city; also noted for its major ports; largest commercial city in the south |
| Hualien | 0.33 million | Major city and port on the east coast |

3. Climate

Taiwan's climate is subtropical and pleasant. The average temperature is 22°C in the north and 24.5°C in the south. Summer runs from May to October, and there is a mild winter from December to February. Rainfall is abundant, averaging 500 millimeters annually. Local and seasonal variations are numerous. The North is often rainy in the winter, and the South sees heavy rains in the summer. Winter snows occur in the higher mountains.

4. People

Apart from approximately 520,000 aborigines, the majority of the ancestors of Taiwan people originated from mainland China and settled here mainly during the 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 Taipei Main Station and ends at ZuoYing Station of Kaohsiung totaling 345 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 131.10 km and the system is comprised of 5 lines. Kaohsiung's Metropolitan Area MRT system comprises 2 lines running 51.4km. What's more, Taoyuan MRT system has a total length of 51.03 km, which was completed and opened to traffic in March 2017.

(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

In 2019, the economic performance in US was better than last year; nevertheless, the US still faced some challenges, for example, the Brexit negotiation, the US-China trade war, continually six-month protests in Hong Kong, and the global political and social turbulence. Therefore, it caused the increase of trade disputes and geopolitical risks, which affecting business confidence and investment, and leading global trade momentum to cool down. Furthermore, China was influenced by weak domestic demand and the non-stop US- China trade war. Japan is also affected by weak global demand, Japan-South Korea trade disputes, and the hike in domestic consumption tax, causing a bottleneck in the global economy.

In 2019, the US and China finally reached a preliminary agreement on the development of trade negotiations. The US will revoke some of the additional tariffs, and China will increase purchases of American agricultural products. However, the issues of industrial subsidies and state-owned enterprises in China have not yet been resolved. Secondly, there is still a geopolitical turmoil. For instance, because there are some uncertainties between the United Kingdom and the European Union, the aftereffect of the Brexit might impact on subsequent trade negotiations, which will continue to interfere with the economy between each of them. In addition, anti-government protests in Hong Kong have occurred, it might also be exacerbated by the international financial market volatility.

In Taiwan, affected by the trade war between the US and China, weak global demand have caused Taiwan's exports and export orders to come to a standstill. However, orders and production bases brought about by the trade war have allowed Taiwan's exports to show growth 2.73% in 2019. Additionally, as Taiwanese businessmen not only returned and brought their investments back to Taiwan, but also continued to invest in semiconductor equipment. The government also has proposed a number of domestic demand boosting programs, which have contributed to perform domestic demand well, especially the explosion of private investment growth. Therefore, the overall economy will show a trend of quarterly growth in 2019, and its economic performance is better than the other nations in the Four Asian Tigers.

As for the outlook of the global economy in 2020, in addition to the US-China trade war impact, the largest uncertainty is the Coronavirus disease 2019 (COVID-19), which causes economic impact more greatly and severely than originally expected. Beside the original Asian directly affected by the impact, the Americas and Europe are also not being spared. It

covers trade, stock market, and exchange rate, including the sharp drop in crude oil prices; thus, the world will feel this shock. What's more, the future economic performance of the United States and China, the two largest economies, with other international factors interfering with a number of uncertainties, such as the aftereffect of the US-China trade war, the return of Taiwanese entrepreneur, the 2020 Summer Olympics in Japan (Games of the XXXII Olympiad), the following negotiation of Brexit, and geopolitical disturbances are likely to bring shocks and affect economic performance in 2020.

In 2020, economics in Taiwan will still be affected by both US-China war, which has reached a tentative agreement, and expansionary fiscal policies proposed by dominant countries. Beside that Taiwanese government accelerates the development of infrastructures, which benefits performance of exportation of Taiwan. Moreover, it also leads working environment to be stable so as to boost the domestic consumption. Therefore, to drive domestic demand to support the economy.

MARKET CONDITIONS

1. The Market in General

The direct written premium income of Taiwan non-life insurance industry revealed a continuous growth in 2019 and reached NT\$177,130 million with growth rate of 6.96% which was higher than 5.68% in 2018, mainly caused by the higher growth rate of engineering insurance and automobile insurance.

The total premium income generated by automobile insurance in 2019 reached NT\$94,654 million, increased by 5.72% when compared to NT\$89,534 million in the previous year. There were two major reasons for the growth of automobile insurance in 2019. First, the premium rate of voluntary third party liability insurance got raised. Second, the sales volume of new cars and imported cars increased so that the insurance premium income got raised. As a result, the premium income of automobile insurance was increased by NT\$5,120 million higher than 2018. Automobile insurance premium still accounted for 53.44% weight of the overall non-life insurance market in premium volume and remained the highest among all business lines.

The total premium income for fire insurance in 2019 was NT\$25,882 million, slightly decreased compared to NT\$25,883 million in the previous year. The overall insurance premium almost remained the same due to the international reinsurance market suffering losses from several catastrophe events and the market still maintained competition.

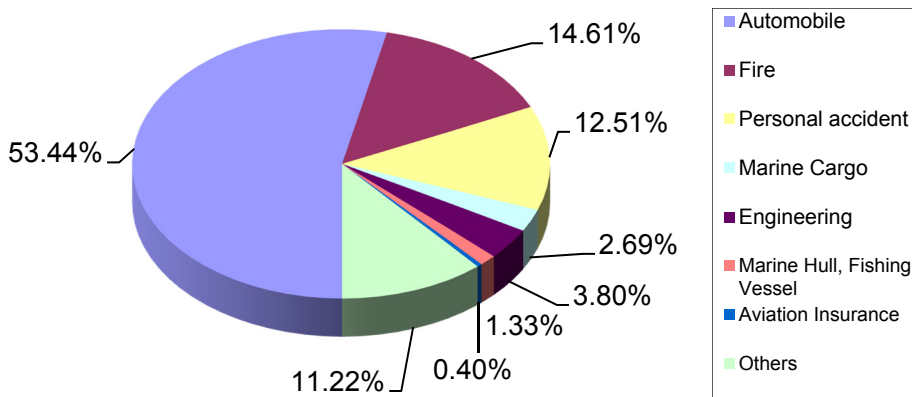
The premium income of personal accident insurance in 2019 reached NT\$19,204 million, which grew NT\$1,481 million over the previous year with a positive growth of 8.36%. The premium income of health insurance grew from NT\$2,543 million in 2018 to NT\$2,963 million in 2019 with 16.57% growth. The growth of the personal accident and health insurance is mainly due to an increase in consumer's awareness of comprehensive travel insurance in recent years. Since the local regulators adopted a conservative and contractionary supervision policy for medical reimbursement insurance (limited to 3 companies and 3 policies) in June 2019, which influence consumer's choice, the research and development of insurance goods and the strategy adjustment of Insurance company. As a result, the overall growth of personal accident and health insurance remained the same.

The premium income of marine cargo insurance in 2019 was NT\$4,773 million, which revealed a decrease of 1.81% to NT\$4,861 million in the previous year due to a decrease of imported and exported goods and the impact of U.S.-China trade war.

The premium income of marine hull and fishing vessel insurance summed up to NT\$2,349 million, increased by 6.53% compared to NT\$2,205 million in the previous year. The premium income of aviation insurance was NT\$708 million, increased by 1.28% compared to NT\$699 million in the previous year. Although the premium rate of some marine hull insurance business increased, the cost control of the ship owner and the market competition in long term caused slightly growth of the premium.

The premium income of engineering insurance was NT\$6,723 million, increased by 53.43% when compared to NT\$4,382 million in the previous year. The growth was mainly contributed by investment on public construction, offshore wind power and semiconductor advanced process. For liability and other insurance, the premium reached NT\$19,874 million in 2019 when compared to NT\$17,780 million in the previous year which was contributed by new type of insurance products launched, such as Cyber Insurance, Employer's Compensation Insurance, Agricultural Insurance and Directors & Officers Liability Insurance promoted by government.

In regard of the market portfolio in 2019 by classes of non-life insurance business, automobile insurance still accounted a major share of 53.44% of total premium income, and the others were distributed to fire insurance 14.61%, personal accident and health insurance 12.51%, marine cargo insurance 2.69%, engineering insurance 3.80%, marine hull and fishing vessel insurance 1.33%, aviation insurance 0.40%, and others 11.22%.



The average loss ratio of the non-life insurance industry increased from 48.47% in 2018 to 49.69% in 2019, obviously a increase of 1.22 percentage points. The gross loss amount in 2019 was NT\$88,008 million with a increase of 9.64%, which was mainly due to an increase in auto repair costs and consumer awareness of claims raised in recent years. When reviewing the loss ratio by lines of non-life insurance in 2019, all lines revealed lower loss ratio than those in 2018 except marine hull insurance (including fishing vessel) 68.21% and automobile insurance 63.09%. The average loss ratio in respect of various lines in 2019 was shown hereinafter individually: fire insurance 21.88%, marine cargo insurance 50.44%, aviation insurance 13.54%, engineering insurance 32.54% and Miscellaneous Casualty (including personal accident and health insurance) 38.84%.

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

(in million NT\$ & %)

| Year | | 2015 | 2016 | 2017 | 2018 | 2019 |
|------------------------|-----------------|---------|---------|---------|---------|---------|
| Fire | Premium Incomes | 21,801 | 23,025 | 25,293 | 25,883 | 25,882 |
| | Growth Ratio | -3.94 | 5.61 | 9.85 | 2.33 | -0.00 |
| Marine Cargo | Premium Incomes | 4,733 | 4,494 | 4,583 | 4,861 | 4,773 |
| | Growth Ratio | -5.00 | -5.04 | 1.98 | 6.05 | -1.81 |
| Marine Hull | Premium Incomes | 2,504 | 2,359 | 2,159 | 2,205 | 2,349 |
| | Growth Ratio | 5.59 | -5.82 | -8.48 | 2.11 | 6.53 |
| Automobile | Premium Incomes | 73,348 | 80,092 | 85,950 | 89,534 | 94,654 |
| | Growth Ratio | 4.49 | 9.19 | 7.31 | 4.17 | 5.72 |
| Aviation | Premium Incomes | 960 | 812 | 561 | 699 | 708 |
| | Growth Ratio | 18.5 | -15.48 | -30.91 | 24.53 | 1.28 |
| Engineering | Premium Incomes | 3,458 | 3,492 | 3,817 | 4,382 | 6,723 |
| | Growth Ratio | -11.81 | 0.97 | 9.30 | 14.78 | 53.43 |
| Miscellaneous Casualty | Premium Incomes | 29,311 | 31,686 | 34,344 | 38,048 | 42,041 |
| | Growth Ratio | 7.61 | 8.10 | 8.39 | 10.78 | 10.50 |
| Total | Premium Incomes | 136,115 | 145,962 | 156,711 | 165,611 | 177,130 |
| | Growth Ratio | 2.95 | 7.23 | 7.36 | 5.68 | 6.96 |

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

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

Sources: Taiwan Insurance Institute.

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

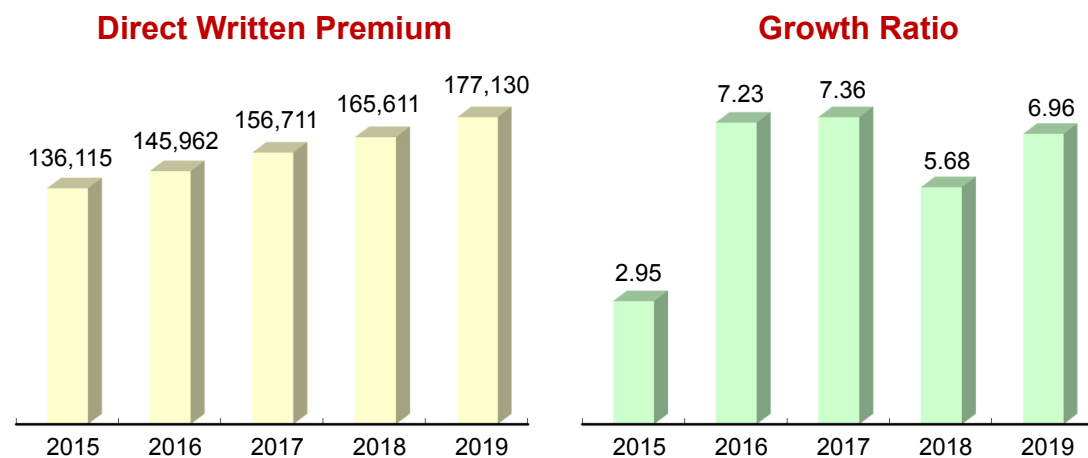


Table 1-2: Loss Ratio

(in %)

| Year | 2015 | 2016 | 2017 | 2018 | 2019 |
|------------------------|--------|--------|--------|-------|-------|
| Fire | 20.36 | 55.73 | 62.40 | 24.30 | 21.88 |
| Marine Cargo | 45.91 | 53.42 | 59.37 | 55.12 | 50.44 |
| Marine Hull | 146.42 | 108.55 | 105.86 | 51.81 | 68.21 |
| Automobile | 59.85 | 58.54 | 60.58 | 58.85 | 63.09 |
| Aviation | 95.80 | 13.42 | 16.79 | 15.78 | 13.54 |
| Engineering | 42.81 | 49.96 | 45.26 | 37.33 | 32.54 |
| Miscellaneous Casualty | 39.58 | 37.90 | 39.89 | 41.30 | 38.84 |
| Total | 50.09 | 53.81 | 56.40 | 48.47 | 49.69 |

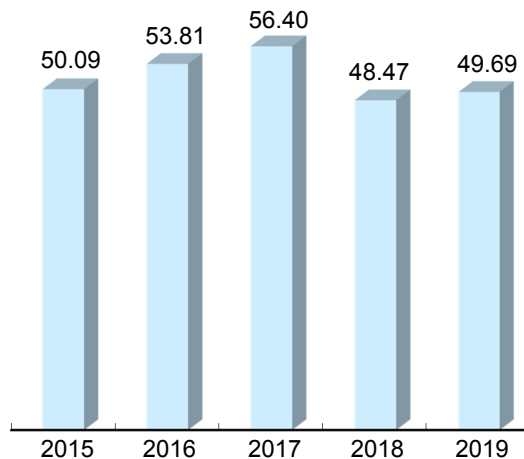
Remarks:1. Marine hull includes ocean hull and fishing vessel insurance.

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

Sources: Taiwan Insurance Institute.

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

Loss Ratio



2. Fire Insurance

Direct written premium for fire insurance in 2019 was NT\$25,882 million, even flat growth compared to NT\$25,883 million in 2018. Premium rate level for fire insurance generally remains flat despite the strong competition as the international reinsurance market was hit by several catastrophic events between 2017 and 2019 reinsurance premium had no room for reduction.

The loss ratio for fire insurance decreased from 62.40% in 2017 to 21.88% in 2019 due to the lack of major fire or natural peril losses.

Table 2: Fire Insurance

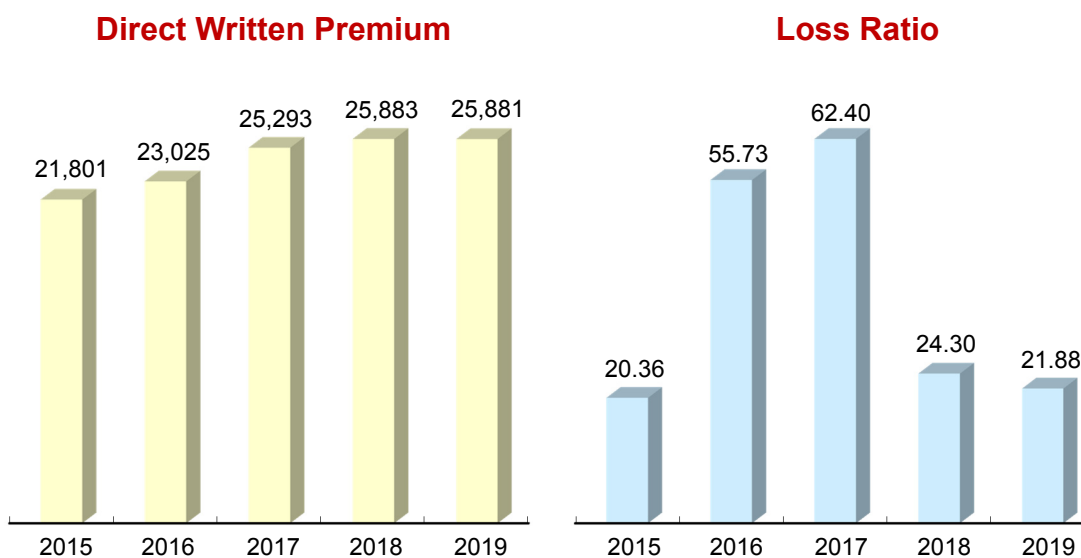
(in million NT\$ & %)

| Year | 2015 | 2016 | 2017 | 2018 | 2019 |
|------------------------|--------|--------|--------|--------|--------|
| Direct Written Premium | 21,801 | 23,025 | 25,293 | 25,883 | 25,882 |
| Loss Ratio | 20.36 | 55.73 | 62.40 | 24.30 | 21.88 |

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

Sources: Taiwan Insurance Institute.

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



3. Marine Cargo Insurance

Direct written premium for marine cargo insurance in 2019 was NT\$4,773 million, which was NT\$88 million less than the NT\$4,861 million in 2018. The total written premium decreased by 1.81%.

The mainly decrease in the marine cargo written premium was a result of the decreasing export volume due to USA to China Trade War impact. As to the loss ratio of marine cargo insurance was 50.44%, it decreased by 4.68 percentage points from 55.12% in 2018.

Table 3: Marine Cargo Insurance

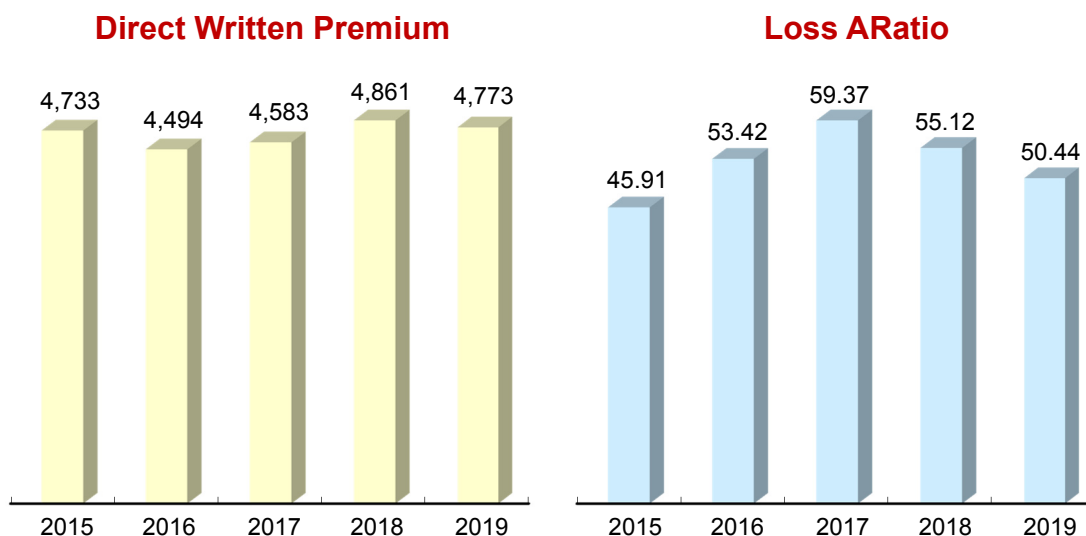
(in million NT\$ & %)

| Year | 2015 | 2016 | 2017 | 2018 | 2019 |
|------------------------|-------|-------|-------|-------|-------|
| Direct Written Premium | 4,733 | 4,494 | 4,583 | 4,861 | 4,773 |
| Loss Ratio | 45.91 | 53.42 | 59.37 | 55.12 | 50.44 |

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

Sources: Taiwan Insurance Institute.

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



4. Marine Hull Insurance

The total written premium for marine hull insurance increased by NT\$144 million from NT\$2,205 million in 2018 to NT\$2,349 million in 2019. The premium growth was mainly contributed by the resulting from the fishing vessel losses increasing premium and the marine hull risks of oil tanker voyage the waters of the Gulf of Oman in the Middle East surcharge the war insurance premiums are increase.

The average loss ratio for marine hull insurance, including ocean hull and fishing vessels, sharply increased from 51.81% in 2018 to 68.21% in 2019. The loss ratio in 2019 has jump increased to 68.21% resulting from the several major losses for marine hull.

Table 4: Marine Hull Insurance

(in million NT\$ & %)

| Year | 2015 | 2016 | 2017 | 2018 | 2019 |
|------------------------|--------|--------|--------|-------|-------|
| Direct Written Premium | 2,504 | 2,359 | 2,159 | 2,205 | 2,349 |
| Loss Ratio | 146.42 | 108.55 | 105.86 | 51.81 | 68.21 |

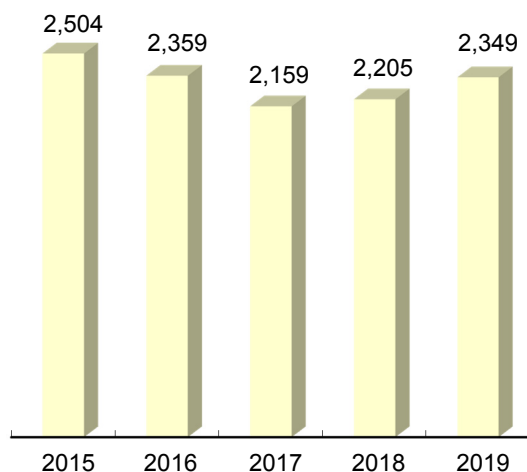
Remarks: Loss Ratio on incurred loss to written premium basis.

Marine hull includes ocean hull and fishing vessel insurance.

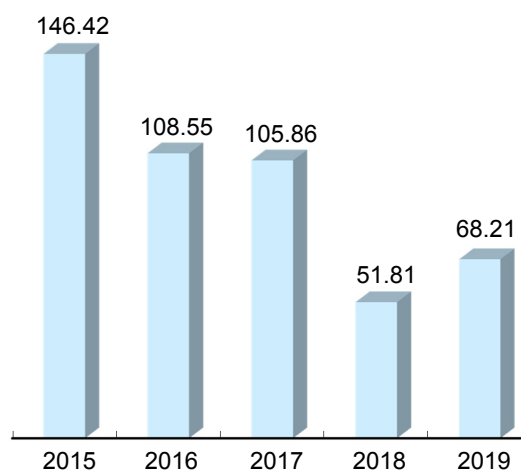
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



5. Automobile Insurance

The total premium written in 2019 was NT\$94,654 million, showing a growth of 5.72% compared to NT\$89,534 million in 2018. The direct written premium of compulsory automobile liability insurance in 2019 was NT\$18,114 million, which slightly increased by 1.9% compared to NT\$17,776 million in the previous year. The direct written premium from voluntary automobile insurance was NT\$76,540 million in 2019, showing an increase of 6.66%. The increase of automobile insurance written premium in 2019 was mainly due to both the growth of imported car sales and the raise of market share of imported cars.

Table 5-1: Voluntary Automobile Insurance

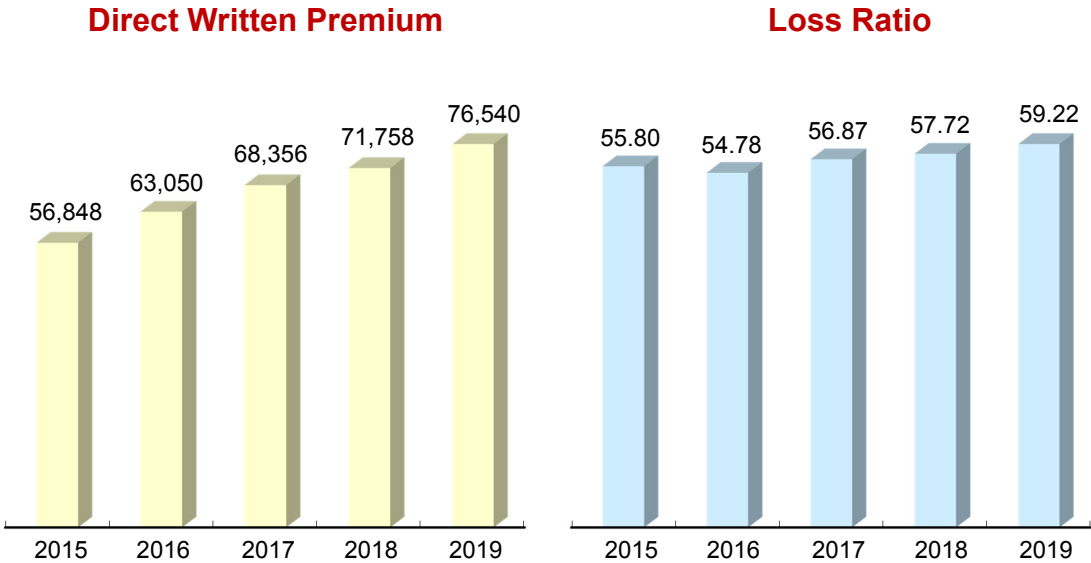
(in million NT\$ & %)

| Year | 2015 | 2016 | 2017 | 2018 | 2019 |
|------------------------|--------|--------|--------|--------|--------|
| Direct Written Premium | 56,848 | 63,050 | 68,356 | 71,758 | 76,540 |
| Loss Ratio | 55.80 | 54.78 | 56.87 | 57.72 | 59.22 |

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

Sources: Taiwan Insurance Institute.

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



The loss ratio for voluntary automobile insurance increased by 1.5 percentage points from 57.72% in 2018 to 59.22% in 2019, the loss ratio for compulsory automobile insurance increased by 16.03 percentage points from 63.43% in 2018 to 79.46% in 2019.

Table 5-2: Compulsory Automobile Liability Insurance

(in million NT\$ & %)

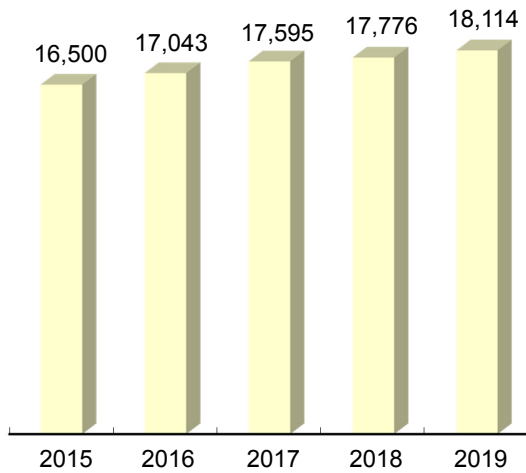
| Year | 2015 | 2016 | 2017 | 2018 | 2019 |
|------------------------|--------|--------|--------|--------|--------|
| Direct Written Premium | 16,500 | 17,043 | 17,595 | 17,776 | 18,114 |
| Loss Ratio | 73.81 | 72.44 | 75.02 | 63.43 | 79.46 |

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

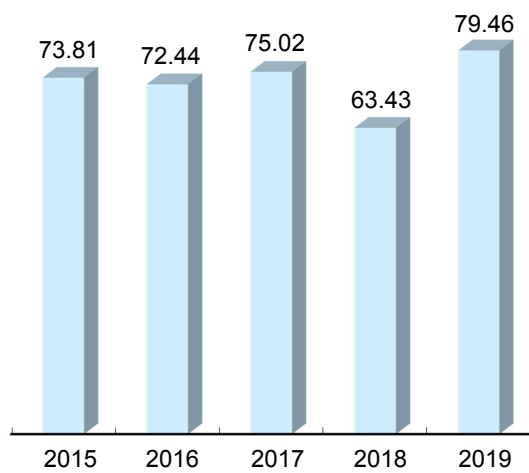
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



6. Aviation Insurance

The direct written premium reached NT\$708 million in 2019, increased by 1.29% compared to NT\$699 million in the previous year. The growth was mainly contributed by increase of reinsurance premium rate.

As for the loss ratio of the aviation insurance, it decreased by 2.24 percentage points from 15.78% in 2018 to 13.54% in 2019.

Table 6: Aviation Insurance

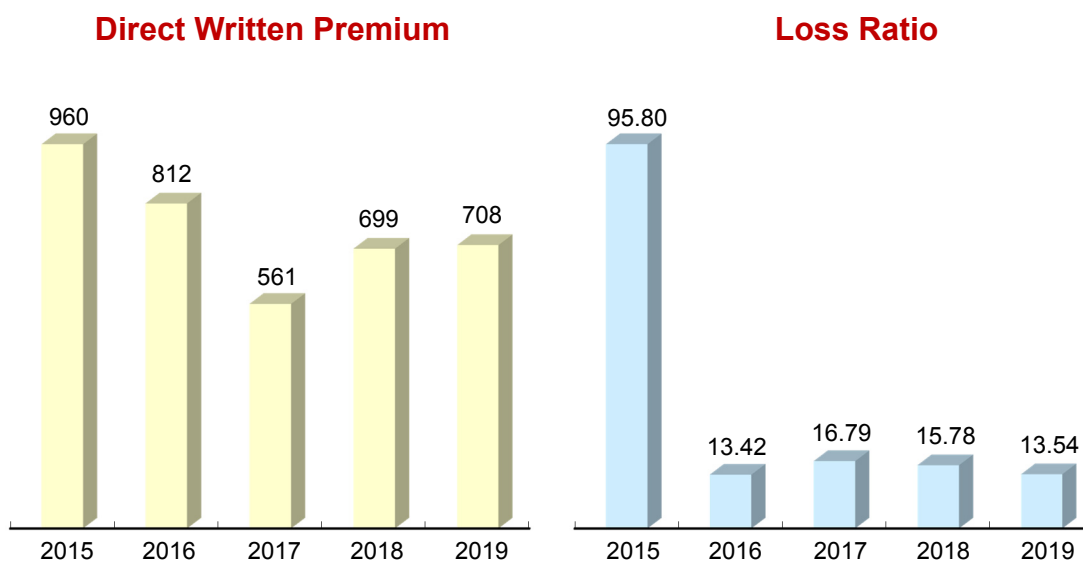
(in million NT\$ & %)

| Year | 2015 | 2016 | 2017 | 2018 | 2019 |
|------------------------|-------|-------|-------|-------|-------|
| Direct Written Premium | 960 | 812 | 561 | 699 | 708 |
| Loss Ratio | 95.80 | 13.42 | 16.79 | 15.78 | 13.54 |

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

Sources: Taiwan Insurance Institute.

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



7. Engineering Insurance

In 2019 the total premium income of engineering insurance reached NT\$6,723 million, increased by NT\$2,342 million or 53.43% from the previous year's premium NT\$4,381 million. Its market share was 3.79% of the entire insurance premium income of NT\$177,130 million in 2019, an increase of 1.14 percentage points in comparison with the previous year's market share of 2.65%.

As usual, the majority of engineering insurance premium income came from non-renewable business, such as Contractors' All Risks and Erection All Risks insurances. Moreover, less than 10% of its premium income was generated from renewable engineering insurances, such as CPM, BPV, MI, EEI and CECR.

Compared with the major developed countries, the premium income generated from renewable engineering insurance business in Taiwan is relatively low. It is expected that the whole non-life insurance industry would pay much more attention to promotion of the potential market of the renewable engineering businesses. It will definitely be helpful for not only increasing the premium income continuously but also normalizing the market structure of engineering insurance.

The loss ratio of the engineering insurance decreased from 37.33% in 2018 to 32.54% in 2019.

It has been a long time for Taiwan to suffer from impact of natural hazards such as typhoons, earthquakes, flooding, etc. Therefore, it is high time for the insurers, the government authorities, and the academic fields to team up with one another by integrating all resources in implementing the proactive risk management solutions and risk control measures for the purpose of protecting the lives of people and the security of properties.

Table 7: Engineering Insurance

(in million NT\$ & %)

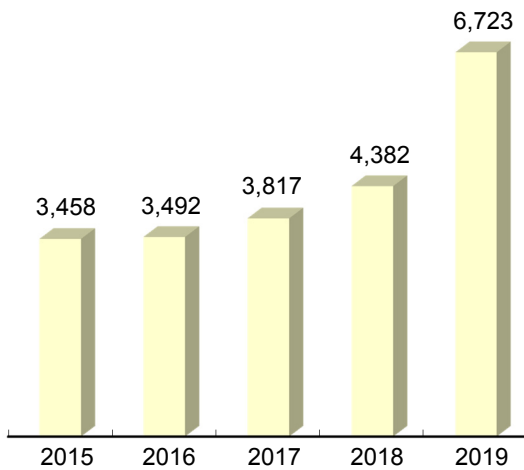
| Year | 2015 | 2016 | 2017 | 2018 | 2019 |
|------------------------|-------|-------|-------|-------|-------|
| Direct Written Premium | 3,458 | 3,492 | 3,817 | 4,382 | 6,723 |
| Loss Ratio | 42.81 | 49.96 | 45.26 | 37.33 | 32.54 |

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

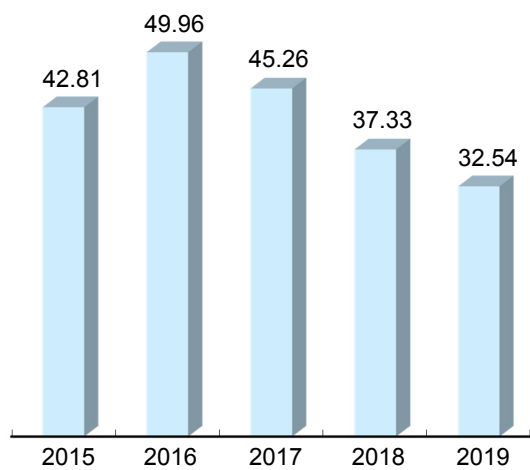
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



8. Miscellaneous Casualty Insurance

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

In 2019, a total direct written premium of Miscellaneous Casualty Insurance NT\$19,874 million increased from NT\$17,781 million in year 2018 with an increase of 11.76%. The loss ratio of Miscellaneous Casualty Insurance in 2019 was 35.82% which compared with last year 39.79% decreased by 3.97 percentage points.

Table 8-1: Miscellaneous Casualty Insurance

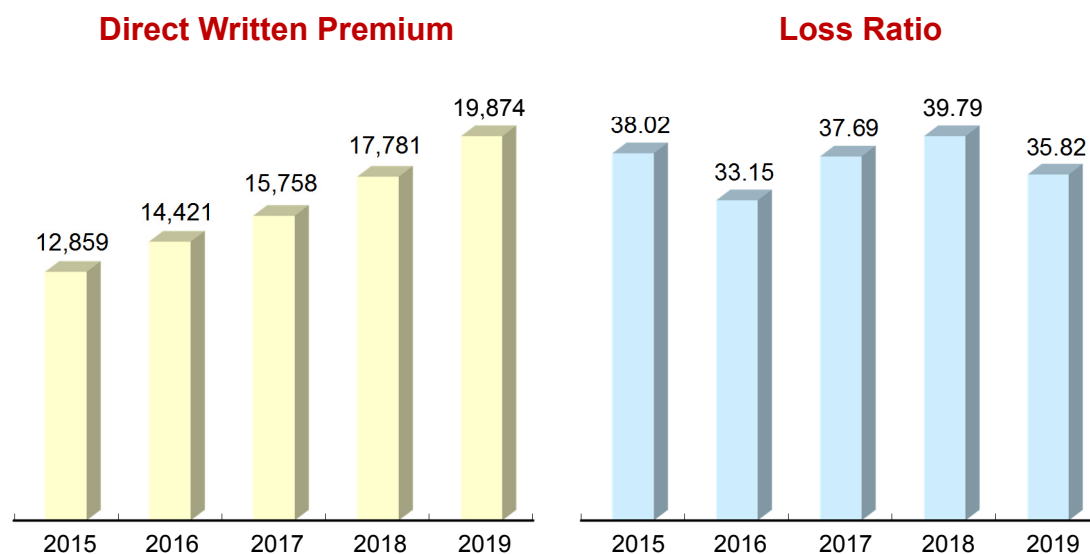
(in million NT\$ & %)

| Year | 2015 | 2016 | 2017 | 2018 | 2019 |
|------------------------|--------|--------|--------|--------|--------|
| Direct Written Premium | 12,859 | 14,421 | 15,758 | 17,781 | 19,874 |
| Loss Ratio | 38.02 | 33.15 | 37.69 | 39.79 | 35.82 |

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

Sources: Taiwan Insurance Institute.

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



Direct written premium of liability insurance NT\$13,518 million in 2019 decreased from NT\$13,895 million in 2018 with an decrease of 2.72%. The loss ratio of liability insurance in 2019 was 37.63% which compared with the previous year 44.17% decreased by 6.54 percentage points.

Table 8-2: Liability Insurance

(in million NT\$ & %)

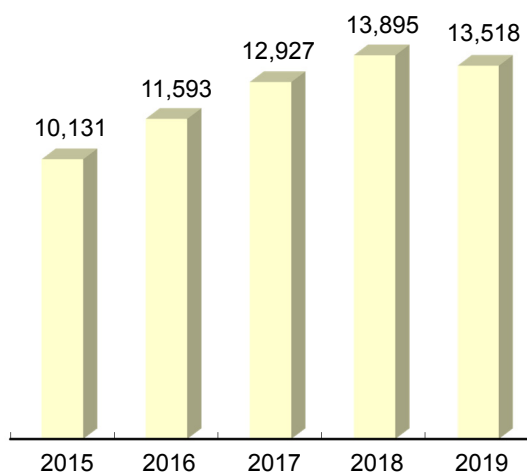
| Year | 2015 | 2016 | 2017 | 2018 | 2019 |
|------------------------|--------|--------|--------|--------|--------|
| Direct Written Premium | 10,131 | 11,593 | 12,927 | 13,895 | 13,518 |
| Loss Ratio | 39.48 | 33.38 | 41.10 | 44.17 | 37.63 |

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

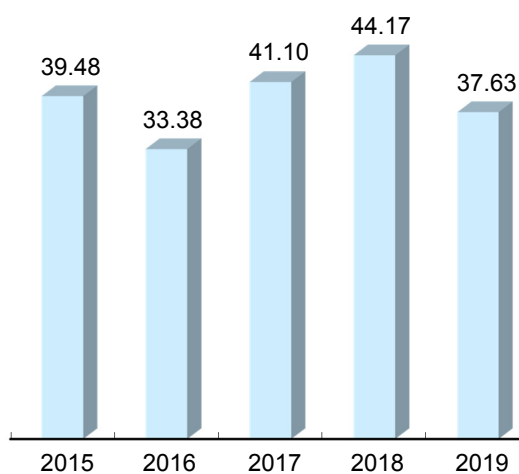
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



Direct Written Premium of miscellaneous property insurance NT\$5,422 million in 2019 increased from NT\$2,806 million in 2018 with an increase of 93.20%.

The loss ratio of Miscellaneous Property Insurance in 2019 was 31.47% which compared with last year 27.57% increased by 3.90 percentage points.

Table 8-3: Miscellaneous Property Insurance

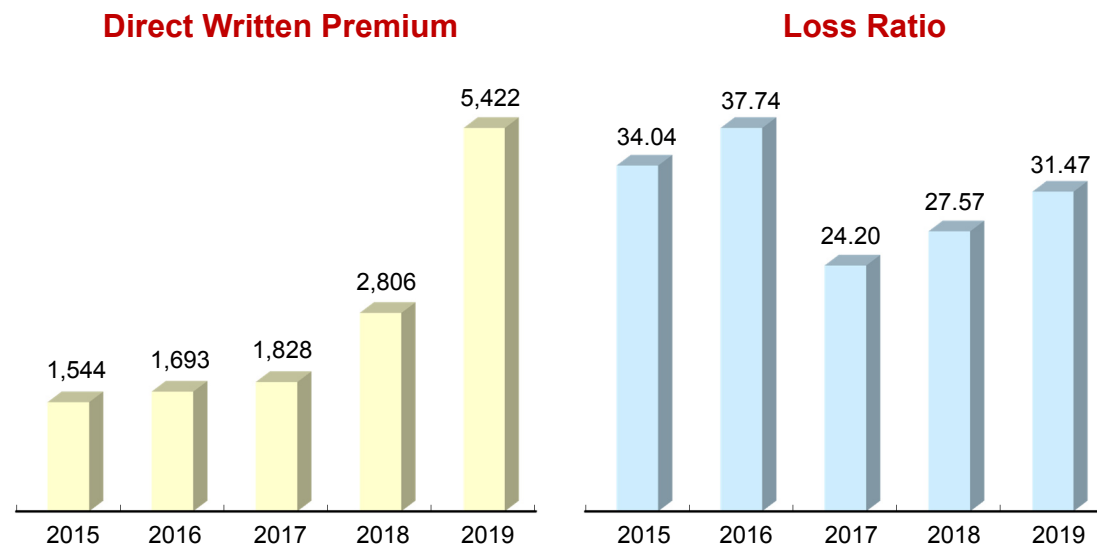
(in million NT\$ & %)

| Year | 2015 | 2016 | 2017 | 2018 | 2019 |
|------------------------|-------|-------|-------|-------|-------|
| Direct Written Premium | 1,544 | 1,693 | 1,828 | 2,806 | 5,422 |
| Loss Ratio | 34.04 | 37.74 | 24.20 | 27.57 | 31.47 |

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

Sources: Taiwan Insurance Institute.

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



Direct written premium of bond & credit insurance NT\$933 million in 2019 decreased from NT\$1,079 million in 2018 with an decrease of 13.59%. The loss ratio of bond & credit insurance in 2019 was 34.86% which compared with the previous year 15.28% increased by 19.58 percentage points.

Table 8-4: Bond & Credit Insurance

(in million NT\$ & %)

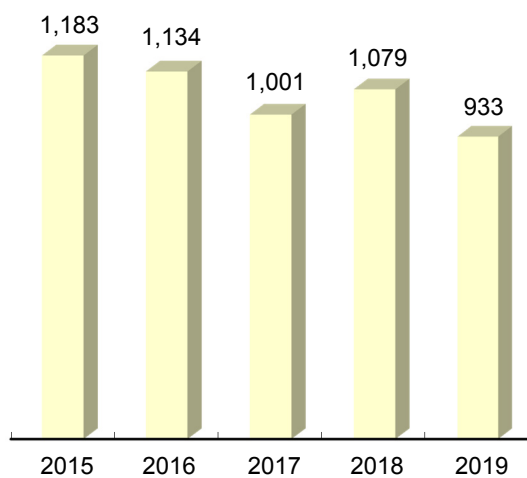
| Year | 2015 | 2016 | 2017 | 2018 | 2019 |
|------------------------|-------|-------|-------|-------|-------|
| Direct Written Premium | 1,183 | 1,134 | 1,001 | 1,079 | 933 |
| Loss Ratio | 30.70 | 23.97 | 18.21 | 15.28 | 34.86 |

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

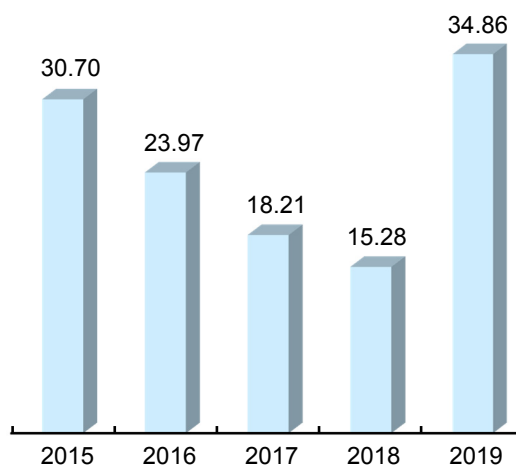
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



9. Personal Accident Insurance

Direct written premium of Personal Accident Insurance increased to NT\$19,203 million in 2019 from NT\$17,723 million in 2018 with an increase of 8.35%. The loss ratio for personal accident insurance decreased by 1.16 percentage points from 43.80% in 2018 to 42.64% in 2019.

Table 9: Personal Accident Insurance

(in million NT\$ & %)

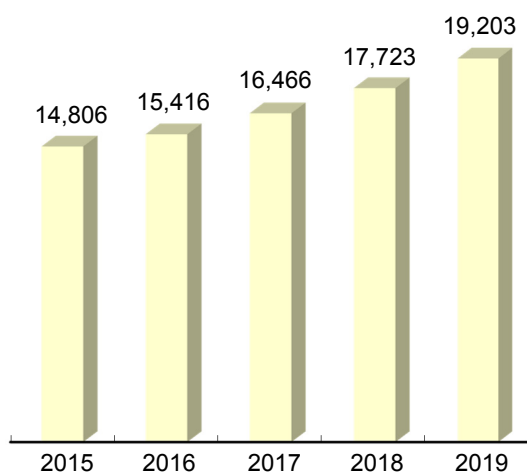
| Year | 2015 | 2016 | 2017 | 2018 | 2019 |
|------------------------|--------|--------|--------|--------|--------|
| Direct Written Premium | 14,806 | 15,416 | 16,466 | 17,723 | 19,203 |
| Loss Ratio | 41.16 | 42.70 | 42.75 | 43.80 | 42.64 |

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

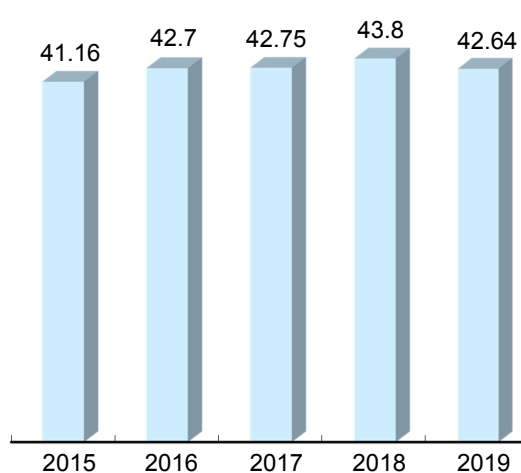
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



10. Health Insurance

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

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

Direct written premiums of Health Insurance were NT\$138 million, 860 million, 1,069 million, 1,229 million, 1,322 million, 1,431 million, 1,645 million, 1,848 million, 2,122 million, 2,542 million and 2,963 million for the years of 2009 through 2019 respectively, and the loss ratios were 33.62%, 24.56%, 36.89%, 40.76%, 42.68%, 39.35%, 37.53%, 35.00%, 34.08%, 34.45% and 34.46% for the years of 2009 through 2019 respectively.

Table 10: Health Insurance

(in million NT\$ & %)

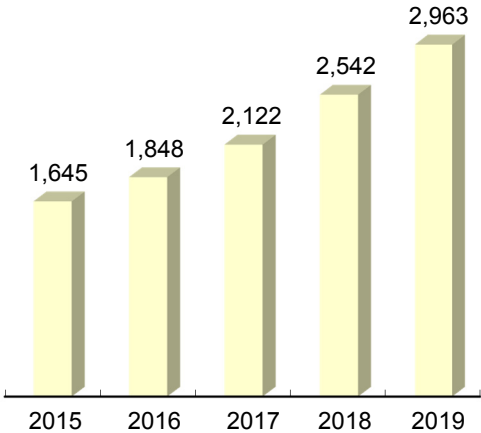
| Year | 2015 | 2016 | 2017 | 2018 | 2019 |
|------------------------|-------|-------|-------|-------|-------|
| Direct Written Premium | 1,645 | 1,848 | 2,122 | 2,542 | 2,963 |
| Loss Ratio | 37.53 | 35.00 | 34.08 | 34.45 | 34.46 |

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

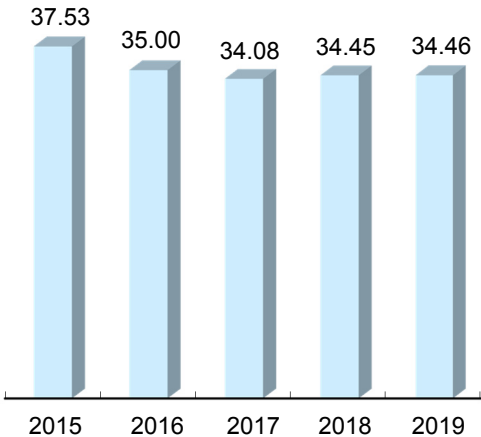
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



11. Reinsurance Premium Ceded Abroad

Reinsurance premium ceded abroad in 2019 was NT\$29,695 million which was NT\$2,919 million or 10.9% greater than the NT\$26,776 million in 2018.

Hong Kong is the highest amount of reinsurance premium ceded abroad, which generated to NT\$8,203 million in equivalent to 4.63% of the total gross premium in 2019.

Table 11: Reinsurance Premium Ceded Abroad

(in million NT\$ & %)

| Assuming Country | 2017 | | 2018 | | 2019 | |
|------------------|---------------|---------------------|---------------|---------------------|---------------|---------------------|
| | Ceded Premium | % of Direct Premium | Ceded Premium | % of Direct Premium | Ceded Premium | % of Direct Premium |
| United Kingdom | 2,762 | 1.76 | 2,739 | 1.65 | 2,902 | 1.64 |
| France | 258 | 0.16 | 378 | 0.23 | 381 | 0.22 |
| Germany | 1,611 | 1.03 | 1,745 | 1.05 | 2,005 | 1.13 |
| Rest of Europe | 1,043 | 0.66 | 1,020 | 0.62 | 1,625 | 0.92 |
| Japan | 1,984 | 1.27 | 1,590 | 0.96 | 1,992 | 1.12 |
| Korea | 839 | 0.54 | 791 | 0.48 | 845 | 0.48 |
| Hong Kong | 7,415 | 4.73 | 7,922 | 4.78 | 8,203 | 4.63 |
| Singapore | 2,919 | 1.86 | 3,048 | 1.84 | 3,397 | 1.92 |
| China | 214 | 0.14 | 264 | 0.16 | 239 | 0.13 |
| U.S.A. | 5,592 | 3.57 | 5,004 | 3.02 | 5,999 | 3.39 |
| Rest of America | 88 | 0.06 | 105 | 0.06 | 116 | 0.07 |
| Australia | 64 | 0.04 | 37 | 0.02 | 39 | 0.02 |
| Other Area | 2,014 | 1.28 | 2,133 | 1.29 | 1,953 | 1.10 |
| Total | 26,803 | 17.10 | 26,776 | 16.16 | 29,695 | 16.76 |

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.

It came into force on April 1, 2002 that all residential fire insurance policies must automatically include basic earthquake coverage for residential buildings, with a maximum insured amount of NT\$1.5 million per policy on the basis of replacement cost valuation for buildings. It provides coverage for actual total loss or constructive total loss due to direct earthquake and/or fire, explosion, landslide, land subsidence, land movement, land fissure, land rupture, tsunami or sea surge caused by an earthquake. Once the insured residence is assessed to meet the requirements of a constructive total loss (i.e. demolition under the order of relevant Authority or when the repair cost equals to or exceeds 50% of the reinstatement value of building), the insurer will pay the insured value plus contingent living expense of NT\$200,000 to the policyholder. It is noted, as a pivotal organization, Taiwan Residential Earthquake Insurance Fund is the administrator of residential earthquake insurance business.

In view that this regulatory residential earthquake insurance only provides basic earthquake coverage for residential buildings up to the insured amount of NT\$1.5 million, the Insured could choose to purchase expanded earthquake coverage to increase protection. The expanded earthquake coverage covers residential buildings and household contents. In addition, the Insured could also purchase supplementary cover for sprinkler leakage, water damage, burglary, typhoon, tsunami, subsidence, landslip or landslide, strike, riot, civil commotion, malicious damage, terrorism and loss of rental, etc.

(2) Commercial Fire Insurance

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

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

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

2. Marine Cargo Insurance

Local marine cargo policies mainly use the Institute Cargo Clauses (ICC) to cover transportation risks of cargo. There are special trade clauses for shipments of coal, oil, frozen food, meat etc.

War and strike risks are excluded in the basic form coverage, but may be, if desired, expressly included with special clauses at an additional premium.

3. Marine Hull Insurance

(1) Marine Hull Insurance:

Institute Time Clauses (ITC)-Hulls is the most widely used policy form. It may cover hull, machinery, collision liability, and disbursement as expressly declared.

(2) Fishing Vessel Insurance:

Fishing vessel is usually insured with the local fishing vessel policy form. The local fishing vessel insurance has been applied the free rate instead of tariff rate effectively from the date of January 1, 2004.

4. Automobile Insurance

Local automobile insurance used to be subject to a tariff scheme, which has been revised several times since it was first introduced in 1968. The existing rating scheme is not tariff basis and was introduced in July 1996. It consists of the following four major sections of coverage and various kinds of extended coverage under the automobile insurance scheme.

(1) The Compulsory Automobile Liability Insurance

The Compulsory Automobile Liability Insurance Law was enacted on December 27, 1996 and implemented on January 1, 1998. However, due to the huge number of motorcycles in Taiwan, the effective date of the new Law applicable to owners of motorcycles was postponed one year to the beginning of 1999. This new regulation led Taiwan's automobile insurance to a new era. In addition to being run on a no-loss no-profit basis, the definition of victims in the new system was extended to drivers and passengers of any car involved in an accident. The Motor Vehicle Accident Compensation Fund was also set up in order to provide full protection to victims of accidents caused by a hit-and-run or an uninsured vehicle.

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

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

(2) Optional Third Party Liability Coverage

This coverage provides an additional cover for bodily injury or death in excess of compulsory liability coverage and property damage at the insured's option. The limit of this injury/death coverage could be 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. The principal extended coverage of this option are as follows:

- 1) Third party liability to automobile dealers.
- 2) Third party liability to automobile manufacturer.
- 3) Third party liability to garage owner.
- 4) Third party liability to automobile used for coaching.
- 5) Personal accident.
- 6) Passenger liability.
- 7) Automobile employer's liability.
- 8) Truck carrier's liability.

(3) Physical Damage Coverage

There are 3 kinds of coverages: type A, type B, and type C, based on the perils they cover. The perils covered under type A are collision, overturning, fire, lightning, thunder, explosion, falling objects, malicious acts of a third party and any other perils which are not excluded in the policy.

As for type B, the perils covered under this coverage are collision, overturning, fire, lightning, thunder, explosion and falling objects. In contrast with type A, type B explicitly excludes some situations such as the damage caused by unidentified vehicles or objects, unaccounted-for scratches or damages, and malicious acts of a third party.

As for type C, this coverage covers losses arising from car to car collision only. The owners may choose this coverage to save premium. Under this coverage, the insured can claim car to car collision losses without deductible.

Both type A and B bear a basic deductible of NT\$3,000 for the first claim, NT\$5,000 for the second claim and NT\$7,000 for any claim thereafter.

Other extended coverages include:

- 1) Typhoon, earthquake, tsunami, hail, flood and accumulated rainwater.
- 2) Strike, riot and civil commotion.
- 3) Comprehensive physical loss to automobile used for coaching.
- 4) Comprehensive physical loss to automobile for automobile dealers.

(4) Theft Loss Coverage

The theft loss insurance covers losses of the insured vehicle due to theft, forcible taking or robbery.

The loss of car accessories or parts can also be covered at the insured's option.

Here are some of the options:

- 1) Theft loss of accessories, spare parts coverage.
- 2) Theft loss coverage for automobile used for coaching.
- 3) Theft loss coverage for automobile dealers.
- 4) Loss of automobiles during transportation.

(5) Other Optional Coverage

Some coverage is also provided by the individual insurance company. Before selling this type of product, these companies are requested to submit the relative documents to the Insurance Bureau of the Financial Supervisory Commission to obtain permission for selling new products.

The coverages are summarized as follows:

1) Transportation expenses coverage

The transportation expenses coverage could be endorsed to the theft loss coverage. Accordingly, the insurers will pay a fixed amount of daily transportation fee to the insured during the contracted recovery period in case of a theft claim.

2) High deductible coverage

High deductibles are a fixed amount ranging from NT\$30,000 to NT\$100,000 to each claim for physical damage coverage satisfying some car owners who prefer to save premiums by retaining a certain amount of losses by themselves.

3) Severe damage coverage

The severed damage coverage covers only in cases where the loss amount exceeds the total loss threshold, which is defined as 75% of the insured amount after calculating the contracted depreciation. As a result, the insured can avoid losing his property by paying a relatively low premium.

4) Non-deductible for theft loss coverage

Under this option, the insured can avoid paying any deductible for damages resulted from any theft or robbery incident.

5) Non-depreciation for theft loss coverage

Under this option, the insured can avoid paying any depreciation in case of a theft or robbery incident.

6) The consolatory expenses insurance coverage

To settle a claim smoothly, the consolatory expenses coverage sometimes is very helpful for both the insured and victim. Although the insured may not be liable for the claim, this coverage could provide another alternative to achieve a faster settlement.

(6) Other information

1) Compulsory Automobile Liability Insurance electronic insurance certificate

In view of mobile devices becoming increasingly common, Compulsory Automobile Liability Insurance electronic insurance certificates have been promoted since April 1, 2019 in order to conserve energy and reduce carbon emissions and offer immediate convenience for vehicle owners to make vehicle registration related applications. When making such applications, automobile and motorcycle owners may present electronic insurance certificates as evidence of insurance for highway supervisory authorities' review.

In addition, the Insurance Bureau of the Financial Supervisory Commission has requested that the Taiwan Insurance Institute establish the Compulsory Automobile Liability Insurance electronic insurance certificate certification platform. Electronic insurance certificate produced through this platform has an anti-counterfeit function which helps with the management of electronic insurance certificates. Insurance companies are able to provide electronic insurance certificates to the proposers via email or text messages, and convey the underwriting data to the highway supervision database simultaneously. The proposers are also able to check their electronic insurance certificates online, which helps policy holders keep abreast of their insurance information at all times.

2) Sales of Intoxicated Driver Liability Coverage discontinued

Due to the zero tolerance policy for drunk driving currently adopted by the government, and the Intoxicated Driver Liability Coverage is suspected of violating insurance principles, insurance companies, based on fulfilling their corporate social responsibility, discontinued the sales of Intoxicated Driver Liability Coverage on July 1, 2019.

3) Green car insurance

With the rising awareness of environmental protection and increasing popularity of electric vehicles, insurance companies, in addition to traditional automobile insurance products, have launched products suitable for electric vehicles based on the characteristics of such vehicles.

4) Autonomous vehicle testing insurance

In response to the government's encouragement of the research and development and application of unmanned vehicle technology so as to promote the development of technology and innovative services by the industry, insurance companies, in order to address the needs for unmanned vehicle experiments and innovations, have developed insurance products covering tests of self-driving vehicles.

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) Employers' Liability
 - 5) Contractors' Plant and Machinery Coverage
- 2), 3), 4), and 5) are optional.

(2) Erection All Risks (EAR) Insurance

EAR insurance is designed to cover any unforeseen and sudden physical loss or damage that the erection or installation works may suffer from (any cause not specifically excluded in the EAR policy) at the job site during the period of insurance commencing from unloading of the insured items at the site until immediately after taking over or after the first test operation or test loading is completed.

EAR insurance provides the following coverages:

- 1) Material Damage
 - 2) Third Party Liability
 - 3) Liabilities arising from cracking and collapse of third parties' buildings
 - 4) Employers' Liability
 - 5) Contractors' Plant and Machinery Coverage
- 2), 3), 4), and 5) are optional.

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

CPM policy is a renewable policy and needs to be renewed annually. CPM insurance covers any unforeseen and sudden physical loss or damage to the insured plants and machinery, such as excavators, front shovels, bulldozers, loaders, scrapers, graders, tower cranes and other lifting equipment at work or at rest whilst at the location or in the geographical area mentioned in the policy from any cause, other than those specifically excluded.

CPM insurance provides the following coverages:

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

(4) Boiler and Pressure Vessel (BPV) Insurance

The insurers of boiler and pressure vessel insurance will indemnify the insured against damage (other than by fire) to any boiler or pressure vessel under steam or air pressure caused by and solely due to explosion or collapse of any insured boiler or pressure vessel.

Boiler and pressure vessel insurance also provides third party liability coverage to pay damage that the insured become legally obligated to pay by reason of liability imposed by law for bodily injury or property damage that happens to the third parties. The third parties do not include the insured's own employees or workmen or members of the insured's family.

(5) Machinery Insurance (MI)

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

(6) Electronic Equipment Insurance (EEI)

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

EEI policy consists of three sections. They are:

1) Material Damage:

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

2) External Data Media:

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

3) Increased Cost of Working:

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

(7) Civil Engineering Completed Risks (CECR) Insurance

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

- 1) Impact of landborne or waterborne vehicles or aircraft or articles dropped therefrom
- 2) Earthquake, volcanism, tsunami
- 3) Windstorm (air movements stronger than grade 8 on the Beaufort scale)
- 4) Flood or inundation

- 5) Subsidence, landslide, rockslide or any other earth movement
- 6) Ice, snow, avalanche
- 7) Vandalism by individual persons
- 8) Fire, lightning, explosion

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

7. Miscellaneous Casualty Insurance

(1) General Liability Insurance

1) Public Liability Insurance

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

2) Employer's Liability Insurance

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

3) Products Liability Insurance

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

4) Elevators / Lifts Liability Insurance

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

5) Contractor's Liability Insurance

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

6) Pollution Liability Insurance

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

7) Golfer's Liability Insurance

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

8) Hotel Comprehensive Liability Insurance

Covers the insured's legal liability against its customers for accidental bodily injury and/or property damage arising from the insured's operation at the insured's

premises. It may be extended to cover the following:

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

9) Security Company's Liability Insurance

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

10) Kindergarten's Liability Insurance

Covers the insured's legal liability against third party for accidental bodily injury and/or property damage arising from the operation of the insured's business including school bus pick-up and/or food poisoning and/or swimming activity and/or outside school teaching activities.

It may be extended to cover the employer's liability of the insured.

11) Rapid Transit System Passengers' Liability Insurance

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

12) Medical Practitioners' Liability Insurance

Covers the practicing physician, surgeon or dentist's legal liability against patient for bodily injury and/ or death resulting from the rendering of professional services.

13) Medical Institution Liability Insurance

Covers the medical institution's legal liability against third party for bodily injury and/or death arising from its operation at the insured's premises or while rendering professional services. It may be extended to cover public liability.

14) Accountants' Liability Insurance

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

15) Lawyers' Liability Insurance

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

16) Architects' and Engineers' Liability Insurance

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

17) Safe-Deposit Box Insurance

(Bankers' Legal Liability) Covers the insured's legal liability for accidental loss or damage to their customers' property (bank notes, jewelry, etc.) stored in safe deposit boxes within the vault/strong room of the premises while under their care, control and custody.

18) Travel Agency's Liability Insurance

Covers the insured's legal liability of the insured under the Act of Development of Tourism or Regulations Governing Travel Agents in case of an accident to a tour group arranged by the insured, resulting in injury, death or disability of the members of the tour group. It could be extend to cover the reissue cost of lost travel documents and the repatriation cost after a fatal travel accident.

19) Insurance Adjusters' Professional Liability Insurance

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

20) Insurance Brokers' and Agents' Professional Liability Insurance

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

21) Overseas Study Agency's Liability Insurance

Covers the insured's legal liability based on the Standard Form Contract for Student Studying Abroad against the student for accidental bodily injury or death or disablement arising from their professional services, and also covers the reissue cost of lost travel documents and the repatriation cost after a fatal travel accident.

(2) Miscellaneous Property Insurance

1) Money Insurance

The money insurance policy provides the following coverages:

- (1) Cash-in-Transit
- (2) Cash-in-Safe
- (3) Cash-on-Counter or Premises

It covers loss or damage caused by burglary/theft, fire, explosion, robbery and traffic accident while in transit.

2) Commercial Floater Insurance

Covers accidental property loss or damage for floating assets caused by

- (1) fire and fire allied perils at the insured's storage site;
- (2) in transit from one insured's site to another.

3) Burglary and Theft Insurance

It provides protection against

- (1) burglary, larceny and theft
- (2) robbery
- (3) breaking and entering a dwelling place

4) Glass Insurance

Covers accidental glass breakage except those caused by fire and fire allied perils.

5) Nuclear Energy Insurance

This insurance covers loss arising from a nuclear accident and is provided by the Nuclear Energy Insurance Pool of the R.O.C.

The scope of coverage of nuclear energy insurance policy includes accidental material damage, legal liability, pollution and contamination.

(3) Bond & Credit Insurance

1) Banker's Blanket Bond

It provides coverage to meet the special needs of the bankers.

The coverage is set forth in seven insuring clauses:

- (1) Infidelity of employees
- (2) Property on premises
- (3) Property in transit
- (4) Forgery or alteration of cheques
- (5) Counterfeit currency
- (6) Damage to offices and contents
- (7) Securities

2) Fidelity Bond

It provides protection against financial loss caused by dishonesty or fraud of the insured's employees.

3) Travel Agent's Performance Bond

Covers the insured's payment of tour fees while travel agent failed to perform their tour services.

4) Surety Bonds

The surety bond, which are only available to engineering related business in this market, includes Bid Bond, Performance Bond, Advance Payments Bond, Labor and Material Payments Bond, Retention Bond and Maintenance Bond. They provide monetary compensation should there be a failure to fulfill the insured's obligations and so on.

5) Consumer's Credit Insurance

It provides protection against insured's financial loss caused by failure to collect payment of loan including interest from the insured's customers.

6) Overseas Study Agency's Performance Bond

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

8. Personal Accident Insurance

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

9. Health Insurance

Provides coverage for the insured when they fall sick, give birth, or become disabled or dies due to sickness or childbirth.

THE SYSTEM FOR SOLICITORS

The non-life insurance marketing system in Taiwan is divided into broker system, agent system and soliciting system. Nearly 90% of the business for the non-life market is produced by insurance agents and brokers and solicitor of insurance company.

Effective December 31, 1991, all brokers and agents are required to pass a qualifying examination and be licensed by the authority of insurance. Only licensed brokers and agents are permitted to practice.

Effective November 22, 1993, all solicitors are required to pass a qualifying examination. A solicitor should be registered with one principal, which is either an insurance company, or an agent, or a broker, before he or she is allowed to conduct business. A solicitor can only represent one principal company which authorizes him or her to do so in writing. From then on, solicitors are deemed to act on behalf of their principal. Types of products which may be marketed by solicitors are determined by their principal. Effective April 28, 1998, solicitors, if granted permission by their principal, are allowed to represent one life insurance company as well as one non-life insurance company. This change facilitated the provision of more effective customer service.

The number of licensed brokers, agents and solicitors for the past three years are reported in the table below.

| Class/year | 2017 | 2018 | 2019 |
|-------------------|-------------|-------------|-------------|
| Brokers | 437 | 425 | 421 |
| Agents | 309 | 306 | 313 |
| Solicitors | 275,931 | 296,615 | 302,835 |

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 monitoring 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. Adopt “Directions for Promoting Collateral Insurance Products between Insurance Agent Companies and Insurance Broker Companies of Insurance Enterprises with Cross-Industry Collaboration” in July 2019.

In order to protect consumers' rights and interests, enable the aforementioned behaviors to follow.

The following businesses are available: (1) Collaborate with Internet Platforms or Mobile applications (APP) to promote Travel-Related Insurance Products, and (2) Collaborate with Mobile Devices Manufacturers to Promote Mobile Devices Insurance Products through their Official Website, Regular Chain or Distributors.

The Cross-Industry Collaborators and/or its Distributors Correspond to the Following Requirements:

(1) Companies Limited by Shares or Limited Company Established in accordance with the Law and the Paid-up Capital which makes over 10 Million NT Dollars or the Equivalent Amount of Foreign Currency.

(2) Official Website, Internet Platform or Mobile applications (APP) should Comply with the Following Conditions: (a) Posses the relevant Information Security Mechanism such as Security Management, Firewall and Intrusion Detection and (b) the ability of Interfacing the Application Programming Interface (API) of Insurance Services, External Protection and Operational Stability.

The Sales Representatives who Solicit such Insurance Business should comply with “Regulations Governing the Supervision of Insurance Solicitors”

2. Revised “Residential Fire Insurance Reference terms” and “Reference table for the Cost of Residential Buildings in Taiwan” in October 2019.

Due to the Improvement of Fire-Fighting Equipment and the Public Attention for Home Security since the Implementation of Residential Fire Insurance which Stabilize the Household Economy, Financial Supervisory Commission Approved this Amendment which is Effective from January 1, 2020 under the Premise of not Increasing Insurance Premiums. This Amendment Expand the Coverage of Residential Fire Insurance, Raise the Sum Insured of Building, Tangible Personal Property, Burglary and Robbery and the Residential Third Party Liability Insurance. Furthermore, Add the Insurance Coverage of Additional Expenses and typhoons and floods compensation for Residential Fire Insurance,

3. Revised “Regulations Governing Capital Adequacy of Insurance Companies” in December 2019.

In addition to the Existing Capital Adequacy Ratio, the Equity-to-Asset ratio can promptly measure the ability of Insurance Company to tolerate market Risk when the International Political and Economic Situation Volatilize in Short-Term. Therefore, Revised the Equity-to-Asset ratio as a additional supervision indicator of the Capital Adequacy Ratio.

MAJOR LOSSES

| List | Date of Losses | Coverage | Occupation | Location | Cause of Losses | Estimated Losses (NT\$ million) |
|-------------|-----------------------|-----------------|-------------------|-----------------|--------------------------|--|
| 1 | 2019.01.12 | Commercial Fire | Chemical | Kaohsiung | Fire | 100~ |
| 2 | 2019.04.07 | Commercial Fire | Petrochemical | Yunlin | Explosion | 800~ |
| 3 | 2019.05.01 | Commercial Fire | Electronic | Hsinchu | Circuit breaker tripping | 100~ |
| 4 | 2019.06 | Marine Cargo | Automobile | Philippines | Fire | 300~ |
| 5 | 2019.06 | Marine Cargo | Automobile | Philippines | Fire | 100~ |
| 6 | 2019.08.04 | Hull | Fishing vessel | Japan | Fire | 200~ |
| 7 | 2019.08.14 | Hull | Freighter | Ningbo | Grounding | 100~ |
| 8 | 2019.10.31 | Hull | Fishing vessel | Japan | Fire | 200~ |
| 9 | 2019.11.04 | Commercial Fire | Metal | Kaohsiung | Fire | 1,300~ |

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

| | Company | Representative | Address | Tel / Fax |
|---|---|-----------------------|---|----------------------------|
| 1 | Tokio Marine & Nichido Fire Insurance Co., Ltd., Taipei Representative Office | Taro Hiruma | 13F, No.130, Sec. 3, Nanking E. Rd., Taipei | 02-87720029 02-87720019 |
| 2 | Taipei Liaison Office of The Aioi Nissay Dowa Insurance Co., Ltd. | Naojuki Uchiumi | Rm. 2212, 22F, No. 333, Sec. 1, Keelung Rd., Taipei | 02-27576300 02-27576095 |

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

| No | Company | Representative | Address | Tel / Fax |
|----|--|----------------|---|----------------------------|
| 1 | Hannover Ruckversicherung AG, Taipei Representative Office | Ryan Chou | Rm.902, 9F, No. 129, Sec.3, Ming Sheng E. Rd., Taipei | 02-87707792 02-87707735 |
| 2 | Munich Reinsurance Company, Taipei Liaison Office | Jhen-Guo, Lee | 8F-1, No.32, Songren Rd., Xinyi Dist., Taipei | 02-27222708 02-27222710 |
| 3 | The Toa Reinsurance Co., Ltd. Taiwan Representative Office | Simon Wu | 4F-2, No. 128, Sec. 3, Ming Sheng E. Rd., Taipei | 02-27151015 02-27151628 |
| 4 | SCOR Global Life SE Taipei Representative Office | Eric Pool | B, 11F, No. 167, Tun Hwa N. Rd., Taipei | 02-27172278 02-27130613 |

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

| No | Company | Representative | Address | Tel / Fax |
|----|---|----------------|--|----------------------------|
| 1 | General Reinsurance AG Taiwan Branch | Yih-Fen Tseng | 20F-1, No. 216, Sec. 2, Tun Hwa S. Rd., Taipei | 02-23220080 02-27330110 |
| 2 | RGA Reinsurance Company Limited Taiwan Branch | Yu-Hua, Wang | Rm 2008, 20F, No. 333, Sec. 1, Keelung Rd., Sinyi District, Taipei | 02-87892217 02-87896018 |

REPRESENTATIVE OFFICES OF REINSURANCE BROKERS

| No | Company | Representative | Address | Tel / Fax |
|----|---|-----------------|---|----------------------------|
| 1 | Formosa Marine & Insurance Service Co., Inc | Pei-Fen Lee | 11F, No.170, Fusing N. Rd., Taipei | 02-27153117 02-27181168 |
| 2 | Worldwide Insurance Services Enterprise. | C.T. Sha | 5F, No. 112, Sec. 1, Chung-Hsiao E. Rd., Taipei | 02-23939788 02-23915955 |
| 3 | Nacora Insurance Brokers Ltd. | Steffen Berghdz | 5F, No.219, Sec. 3, Nanking E. Rd., Taipei | 02-27187118 02-27163938 |
| 4 | Aon Taiwan Ltd. | Han-Wun Liang | 9F, No.136, Sec.3, Jen Ai Rd., Taipei | 02-23252221 02-23254715 |

| No | Company | Representative | Address | Tel / Fax |
|----|---|-------------------|--|----------------------------|
| 5 | Enrich Insurance Broker Co., Ltd. | Shang- Long Huang | No.6, Aly. 33, Ln. 71, Sec. 2, Chang'an Rd., Xitun Dist., Taichung | 02-25986700 02-81926873 |
| 6 | Yo Pont Insurance Services Co., Ltd. | Wen-Guang Liu | 4F, No. 69, Sec.1, Xindian Dist., New Taipei City | 02-29111639 02-29101978 |
| 7 | Marsh Ltd. Taiwan Branch. | Zhuo-Ren Mao | 3F, No.2, Sec. 3, Mincuan E. Rd., Taipei | 02-21837777 02-25180388 |
| 8 | Jardine Lloyd Thompson Ltd. | Shu-Xian Xie | 12F, No. 50, Sec. 1, Hsin Sheng S. Rd., Taipei | 02-23561155 02-23932233 |
| 9 | Alexander Leed Risk Services, Inc. | Albert Wang | 7F, No.32, Sec. 3, Bade Rd., Taipei | 02-25785500 02-25786611 |
| 10 | Splendid Insurance Brokers & Consultants Co., Ltd. | Jack Chang | 20F, No.76, Sec. 2, Tun Hwa S. Rd., Taipei | 02-27028889 02-27085567 |
| 11 | WOCA Insurance Brokers Co., Ltd. | Chao-Ting Lin | 9F, No.130, Sec. 4, Nanjing E. Rd., Songshan Dist., Taipei | 02-25794689 02-25700714 |
| 12 | P&C Insurance Services Ltd | Patrick Lien | 9F, No.243, Sec. 1, Chung Shan Rd., Yunghe Dist, New Taipei City | 02-89236810 02-89236805 |
| 13 | Heath Lambert Taiwan. | Samuel F. Huang | 11F, No.508, Sec. 5, Zhongxiao E. Rd., Taipei | 02-27260031 02-27262655 |
| 14 | Century International Insurance Brokers Co., Ltd. | Peggy M.Y. Lin | 12F, No.201-30, Tun Hua N. Rd., Taipei | 02-27170926 02-27137275 |
| 15 | Wilson Re (Taiwan) Ltd. | Y.H Chang | 3F, No.181, Sec. 3, Mincyuan E. Rd., Taipei | 02-25457900 02-25457048 |
| 16 | Asure Re & Ciu Insurance Services Co., Ltd. | Duke Du | 25F-2, No.133, Chenggong, Rd., New Taipei, Jhonghe City. | 02-31511441 02-31511440 |
| 17 | Guy Carpenter & Company, LLC Taiwan Branch | Ming-Shian Tsai | 4F, No. 2, Sec. 3, Mingquan E. Rd., Taipei | 02-21837980 02-25071816 |
| 18 | RHK Reinsurance Brokers (HK) Limited, Taiwan Branch | Tsang-Min, Chen | 12F-1, No.51, Sec. 2, Keelung Rd., Xinyi Dist., Taipei | 02-23131188 - |
| 19 | MHK Insurance Services Ltd. Taiwan Branch | Jia-Min Lin | 10F, No. 4201, Xuchang St, Taipei | 02-23702653 - |
| 20 | Cosmos Services Co., Ltd. Taiwan Branch. | Ren-Ci Pan | 9F-1, No.577, Linsen N. Rd., Taipei | 02-25966516 02-25967112 |

| No | Company | Representative | Address | Tel / Fax |
|----|--|----------------|--|----------------------------|
| 21 | Prudent Insurance Brokers Co., Ltd. | Frank Ko | 13F-7, No.186, Sec. 4, Nanjing E. Rd., Taipei | 02-25773311 02-25772548 |
| 22 | WMK Insurance Brokers Ltd. | Wayne Chen | 14F, No.206, Sec. 2, Nanjing E. Rd., Taipei | 02-25000379 02-25000539 |
| 23 | Howden Insurance Brokers Ltd. Taiwan Branch. | Xran-Heng He | 12F-1, No.51, Sec. 2, Keelung Rd., Xinyi Dist., Taipei | 02-23131188 02-23131187 |
| 24 | Sunstone Insurance Brokers Ltd. | Zhen-Xiang Fu | 8F-2, No.59, Sec. 2, Dunhua S. Rd., Taipei | 02-27556656 02-27049850 |
| 25 | Lianyu Insurance Brokers Company Ltd. | Yu-Yi Huang | 12F, No.376, Sec. 4, Ren'ai Rd., Da'an Dist., Taipei | 02-27022712 02-27022780 |
| 26 | Wills Towers Watson Taiwan Limited. | Zhi-Zhong Yan | 14F, No.68, Sec. 5, Zhongxiao E. Rd., Xinyi Dist., Taipei | 02-21769068 02-87262968 |
| 27 | Pana Harrison (Asia) Pte Ltd Taiwan Branch | Hong-Yuan Lin | 9F-3, No.197, Sec. 4, Nanjing E. Rd., Songshan Dist., Taipei | 02-87706618 02-87706608 |
| 28 | Cubic Insurance Services Limited. | Chong-Xiao Wu | 9F, No.31, Sec. 3, Zhongshan N. Rd., Zhongshan Dist., Taipei | 02-25978585 02-25978586 |
| 29 | Tw Insurance Brokers Ltd. | Xue-Nian Gao | 4F, No.23, Longjiang Rd., Zhongshan Dist Taipei | 02-87722277 02-87722748 |
| 30 | Ctx Special Risks (Taiwan) Limited. | Kai-Xin Wu | 1F, No.49, Ln. 260, Guangfu S. Rd., Da'an Dist., Taipei | 02-27787216 02-27787219 |
| 31 | Ever Apex Insurance Brokers Co., Ltd. | Tian-Wun Du | 4F-3, No.380, Sec. 1, Fuxing S. Rd., Taipei | 02-27071023 02-27070516 |
| 32 | APAC Gateway Insurance Broker Corporation | Shang-Dai Wang | 9F-1, No.77, Sec. 2, Dunhua S. Rd., Da'an Dist., Taipei | 02-27550011 02-27550022 |
| 33 | Sompo Taiwan Brokers Co., Ltd. | Jin-Yi Chen | 10F, No.146, Songjiang Rd., Zhongshan Dist., Taipei | 02-25413768 02-25622134 |
| 34 | Elicon Risk Services Limited. | Chong-Xiao Li | 6F-3, No.144, Sec. 3, Minguan E. Rd., Songshan Dist., Taipei | 02-77065080 02-77065090 |
| 35 | Great Wall Insurance Brokers Co., Ltd. | Guang-Yi Liao | 10F, No.189, Sec. 3, Nanjing E. Rd., Taipei | 02-25474577 02-25475549 |
| 36 | Zhong Bao Insurance Service Inc. | Jing-Ming Lei | 10F, No.139, Zhengzhou Rd., Taipei | 02-25579255 02-25576077 |
| 37 | Ascend RE Insurance Broker Co., Ltd. | Siou-Hao Luo | 9F-4, No.152, Sec. 1, Zhongxiao E. Rd., Taipei | 02-33221438 02-33221431 |
| 38 | Erif Insurance Broker.Ltd | Jia-Cyun Chen | 4F-2, No.76, Sec. 2, Dunhua S. Rd., Da'an Dist., Taipei | 02-27022885 02-27028892 |

OTHER INSURANCE INSTITUTIONS

| No | Institution | Representative | Address | Tel / Fax |
|----|---|-------------------------------------|---|----------------------------|
| 1 | Taiwan Insurance Institute | Hsien-Nung Kuei | 6F, No. 3, Nan Hai Rd., Taipei | 02-23972227 02-23517508 |
| 2 | Motor Vehicle Accident Compensation Fund | Tien-Mu Huang Ruey-Lih Chiou | 18F, No. 2, Ln. 150, Sec. 5, Xinyi Rd., Taipei | 02-87898897 02-87896061 |
| 3 | Taiwan Residential Earthquake Insurance Fund | | 5F, No. 39, Sec. 2, Jinan Rd., Taipei | 02-23963000 02-23923929 |
| 4 | The Non-Life Insurance Association of the Republic of China | Patrick S. Lee Martin K.H.Sha | 13F, No.125, Sec. 2, NanKing E. Rd., Taipei | 02-25071566 02-25178069 |
| 5 | The Life Insurance Association of the R.O.C. | Tiao-Kuei Huang Jin-Shu Lin | 5F, No. 152, Sung Chiang Rd., Taipei | 02-25612144 02-25613774 |
| 6 | The Non-Life Underwriters Society of the R.O.C. | C.K. Chen Yi-Tang Huang | 13F, No. 125, Sec. 2, NanKing E. Rd., Taipei | 02-25065941 02-25171825 |
| 7 | Institute of Financial Law and Crime Prevention | Jy-Juinn Shaw Yi-Chi Chen | 1F, No.3, Sec. 1, Xinyi Rd., Xinyi Dist., Taipei | 02-23968177 02-23963299 |
| 8 | Engineering Insurance Association | Kevin Tu Shou-Ting Chen | 4F, No. 77, Chung-Hua Rd., Taipei | 02-23820051 02-23884720 |
| 9 | Nuclear Energy Insurance Association Pool of the R.O.C. | Ted Liang Rong-Lomg Hong | 15F, No. 88, Sec. 2, NanKing E. Rd., Taipei | 02-25514235 02-25611176 |
| 10 | Risk Management Society of Taiwan, R.O.C. | Shih-Chieh Chang Ding-Hui Chen | 3F, No. 181, Sec. 3, Min-Chuan E. Rd., Taipei | 02-27160039 02-25450087 |
| 11 | The Actuarial Institute of the Republic of china. | Jeremy Kan Teresa Lin | 6F, No. 420, Sec. 1, Keelung Rd., Xinyi Dist, Taipei | 02-27580265 02-27580523 |
| 12 | Life Insurance Management Institute of the Republic of china. | Ching-Shiang Lin Chien-Shiun Lee | 2F, No.2, Ln. 150, Sec. 5, Xinyi Rd., Xinyi Dist., Taipei | 02-27235307 02-27229282 |

| No | Institution | Representative | Address | Tel / Fax |
|----|---|----------------------------------|--|----------------------------|
| 13 | Insurance Society of the Republic of China | Patrick S. Lee Martin K.H.Sha | 13F, No.125, Sec. 2, NanKing E. Rd., Taipei | 02-25071566 02-25178069 |
| 14 | Taiwan Insurance Guaranty Fund | Kuo-Bin Lin Johnson Chen | 9F, No.123, Sec. 2, Zhongxiao E. Rd., Taipei | 02-23957088 02-23957068 |
| 15 | The Insurance Agency Association of the Republic of China | 缺 Si-Jie Song | 6F-4, No.158, Sung Jiang Rd., Taipei | 02-25421888 02-25638042 |
| 16 | Insurance Brokerage Association of Taiwan | Shui-Yuan Zhu Joanne Ding | 5F, No.188, Sec.2 Chongqing N. Rd., Taipei | 02-25573268 02-25573298 |
| 17 | Professional Insurance Brokers Association of R.O.C. | Bei-Yuan Liu Shu-Sheng Hung | 6F, No. 147, Sec. 2, Nan-Gang Rd., Taipei | 02-27833807 02-27839610 |
| 18 | Surveyors Association of Taipei | Fu-Pin Ke Min-Huang Chang | 13F, No.186, Sec. 4, Nanjing E. Rd., Songshan Dist., Taipei City, Taiwan | 02-25701840 02-25770332 |
| 19 | Surveyors Association of Kaohsiung | Wei-Kuang Chen Pao-Hua Lin | No. 3, Lane 256, Fusing 3Rd., Cianjhen District, Kaohsiung | 07-3347352 07-3347471 |
| 20 | Chinese Insurance Service Association | Learn-Mao Liao Bruce Kao | 2F-3, No.21, Sec. 6, Zhongxiao E. Rd., Nangang Dist., Taipei | 02-26559268 02-26559265 |

REINSURANCE COMPANY

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



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

Taiwan Fire & Marine Insurance Co., Ltd.

Date of Establishment: March 12, 1948
Chairman: Steve Lee
President: Charles Sung
Paid-up Capital: NT\$3,622,004,000
Number of Contact Office: [10]Branch Office, [33]Liaison Office
Number of Employees: 911
Premium Income: a. Direct Written Premium
 NT\$6,226,661,506
 b. Reinsurance Premium
 NT\$423,432,873
Reserves: a. Unearned Premium Reserves
 NT\$3,215,885,520
 b. Loss Reserves
 NT\$2,888,111,738
 c. Special Loss Reserves
 NT\$2,141,949,124
 d. Reserve Deficiency
 NT\$7,154,243
Address: 3, 8, 9, 11F., No. 49, Guanqian Rd.,
 Taipei, Taiwan, R.O.C.
Telephone: 886-2-2382-1666
Telefax: 886-2-2388-2555
http: www.tfmi.com.tw

臺灣產物保險股份有限公司

創立日期: 37.3.12
董事長: 李泰宏
總經理: 宋道平
資本額: NT\$3,622,004,000
公司分支機構數: (10)分公司 (33)通訊處
員工人數: 911人
保險費收入: (1)直接簽單保險費: NT\$6,226,661,506
 (2)再保險費: NT\$423,432,873
準備金: (1)未滿期保費準備金: NT\$3,215,885,520
 (2)賠款準備金: NT\$2,888,111,738
 (3)特別準備金: NT\$2,141,949,124
 (4)保費不足準備金: NT\$7,154,243
地址: 臺北市中正區館前路49號3, 8, 9, 11樓
電話: (02) 2382-1666
傳真: (02) 2388-2555
網址: www.tfmi.com.tw



兆豐保險
Chung Kuo Insurance

Chung Kuo Insurance Co., Ltd.

Date of Establishment: November 1, 1931
Chairman: Ted Liang
President: Stephen C.F. Yu
Paid-up Capital: NT\$3,000,000,000
Number of Contact Office: [11]Branch Office, [18]Liaison Office
Number of Employees: 800
Premium Income: a. Direct Written Premium
 NT\$7,467,764,689
 b. Reinsurance Premium
 NT\$769,639,828
Reserves: a. Unearned Premium Reserves
 NT\$4,006,907,987
 b. Loss Reserves
 NT\$3,481,888,592
 c. Special Loss Reserves
 NT\$1,296,483,790
 d. Reserve Deficiency
 NT\$25,810,000
Address: No. 58, Sec. 1, Wuchang St.,
 Zhongzheng Dist., Taipei,
 Taiwan, R.O.C.
Telephone: 886-2-2381-2727
Telefax: 886-2-2381-4878
http: www.cki.com.tw

兆豐產物保險股份有限公司

創立日期: 20.11.1
董事長: 梁正德
總經理: 游建烽
資本額: NT\$3,000,000,000
公司分支機構數: (11)分公司 (18)通訊處
員工人數: 800人
保險費收入: (1)直接簽單保險費: NT\$7,467,764,689
 (2)再保險費: NT\$769,639,828
準備金: (1)未滿期保費準備金: NT\$4,006,907,987
 (2)賠款準備金: NT\$3,481,888,592
 (3)特別準備金: NT\$1,296,483,790
 (4)保費不足準備金: NT\$25,810,000
地址: 臺北市中正區武昌街一段58號
電話: (02) 2381-2727 (代表號)
傳真: (02) 2381-4878 (代表號)
網址: www.cki.com.tw



Fubon Insurance Co., Ltd.

Date of Establishment: April 19, 1961
Chairman: Ben Chen
President: Jason C. M. Lo
Paid-up Capital: NT\$3,178,396,000
Number of Contact Office: [29]Branch Office, [45]Liaison Office
Number of Employees: 2,820 人
Premium Income: a. Direct Written Premium
NT\$41,843,076,000
b. Reinsurance Premium
NT\$2,261,668,000
Reserves: a. Unearned Premium Reserves
NT\$22,365,152,000
b. Loss Reserves
NT\$19,703,838,000
c. Special Loss Reserves
NT\$6,479,021,000
d. Reserve Deficiency
NT\$95,534,000
Address: No. 237, Sec. 1, Jianguo S. Rd.,
Taipei, Taiwan, R.O.C.
Telephone: 886-2-6636-7890
Telefax: 886-2-2325-4723
http: www.fubon.com

富邦產物保險股份有限公司

創立日期: 50.4.19
董事長: 陳伯燿
總經理: 羅建明
資本額: NT\$3,178,396,000
公司分支機構數: (29)分公司 (45)通訊處
員工人數: 2,820 人
保險費收入: (1)直接簽單保險費: NT\$41,843,076,000
(2)再保險費: NT\$2,261,668,000
準備金: (1)未滿期保費準備金: NT\$22,365,152,000
(2)賠款準備金: NT\$19,703,838,000
(3)特別準備金: NT\$6,479,021,000
(4)保費不足準備金: NT\$95,534,000
地址: 臺北市大安區建國南路一段 237 號
電話: (02) 6636-7890
傳真: (02) 2325-4723
網址: www.fubon.com



Taian Insurance Co., Ltd.

Date of Establishment: May 1, 1961
Chairman: Patrick S. Lee
President: Wei-Kai Chou
Paid-up Capital: NT\$2,974,118,920
Number of Contact Office: [8]Branch Office, [28]Liaison Office
Number of Employees: 957
Premium Income: a. Direct Written Premium
NT\$7,772,501,899
b. Reinsurance Premium
NT\$472,921,937
Reserves: a. Unearned Premium Reserves
NT\$4,253,337,591
b. Loss Reserves
NT\$4,165,839,297
c. Special Loss Reserves
NT\$2,106,113,062
d. Reserve Deficiency
NT\$13,217,651
Address: No. 59, Kwantsien Rd.,
Taipei, Taiwan, R.O.C.
Telephone: 886-2-2381-9678
Telefax: 886-2-2331-6990
http: www.taian.com.tw

泰安產物保險股份有限公司

創立日期: 50.5.1
董事長: 李松季
總經理: 周文凱
資本額: NT\$2,974,118,920
公司分支機構數: (8)分公司 (28)通訊處
員工人數: 957 人
保險費收入: (1)直接簽單保險費: NT\$7,772,501,899
(2)再保險費: NT\$472,921,937
準備金: (1)未滿期保費準備金: NT\$4,253,337,591
(2)賠款準備金: NT\$4,165,839,297
(3)特別準備金: NT\$2,106,113,062
(4)保費不足準備金: NT\$13,217,651
地址: 臺北市中正區館前路 59 號
電話: (02) 2381-9678
傳真: (02) 2331-6990
網址: www.taian.com.tw



三井住友海上集團

明台產物保險

MSIG Mingtai Insurance Co., Ltd.

Date of Establishment: September 22, 1961

Chairman: Nagase Koichi

President: Calvin Chen

Paid-up Capital: NT\$2,535,930,000

Number of Contact Office: [16]Branch Office, [30]Liaison Office

Number of Employees: 1,273

Premium Income: a. Direct Written Premium
NT\$12,336,678,990

b. Reinsurance Premium
NT\$464,222,528

Reserves: a. Unearned Premium Reserves
NT\$7,637,652,855

b. Loss Reserves
NT\$3,724,811,009

c. Special Loss Reserves
NT\$3,618,183,039

d. Reserve Deficiency
NT\$6,548,626

Address: No. 1, Jen Ai Rd., Sec. 4,
Taipei, Taiwan, R.O.C.

Telephone: 886-2-2772-5678

Telefax: 886-2-2772-6666

http: www.mingtai.com.tw

明台產物保險股份有限公司

創立日期: 50.9.22

董事長: 長瀨耕一

總經理: 陳嘉文

資本額: NT\$2,535,930,000

公司分支機構數: (16)分公司 (30)通訊處

員工人數: 1,273人

保險費收入: (1)直接簽單保險費: NT\$12,336,678,990

(2)再保險費: NT\$464,222,528

準備金: (1)未滿期保費準備金: NT\$7,637,652,855

(2)賠款準備金: NT\$3,724,811,009

(3)特別準備金: NT\$3,618,183,039

(4)保費不足準備金: NT\$6,548,626

地址: 臺北市大安區仁愛路四段 1 號

電話: (02) 2772-5678

傳真: (02) 2772-6666

網址: www.mingtai.com.tw



和泰產險
HOTAI INSURANCE

Hotai Insurance Co., Ltd.

Date of Establishment: April 26, 1961

Chairman: Zhang Yong Gu

President: Zhang Ming Chun

Paid-up Capital: NT\$2,000,000,000

Number of Contact Office: [5]Branch Office, [27]Liaison Office

Number of Employees: 957

Premium Income: a. Direct Written Premium
NT\$8,339,236,000

b. Reinsurance Premium
NT\$337,946,000

Reserves: a. Unearned Premium Reserves
NT\$4,393,809,000

b. Loss Reserves
NT\$3,091,211,000

c. Special Loss Reserves
NT\$1,913,192,000

d. Reserve Deficiency
NT\$0

Address: 13F, No. 126, Songjian Rd.,
Zhongshan Dist., Taipei,
Taiwan, R.O.C.

Telephone: 886-2-2181-5000

Telefax: 886-2-2181-5099

http: www.hotains.com.tw

和泰產物保險股份有限公司

創立日期: 50.4.26

董事長: 張永固

總經理: 章明純

資本額: NT\$2,000,000,000

公司分支機構數: (5)分公司 (27)通訊處

員工人數: 957人

保險費收入: (1)直接簽單保險費: NT\$8,339,236,000

(2)再保險費: NT\$337,946,000

準備金: (1)未滿期保費準備金: NT\$4,393,809,000

(2)賠款準備金: NT\$3,091,211,000

(3)特別準備金: NT\$1,913,192,000

(4)保費不足準備金: NT\$0

地址: 臺北市中山區松江路 126 號 13 樓

電話: (02) 2181-5000

傳真: (02) 2181-5099

網址: www.hotains.com.tw



Nan Shan General Insurance Co., Ltd.

Date of Establishment: February 26, 1962
Chairman: Jason Tsai
President: Colin Chen
Paid-up Capital: NT\$2,000,000,000
Number of Contact Office: [7]Branch Office, [29]Liaison Office
Number of Employees: 743
Premium Income: a. Direct Written Premium
NT\$5,299,255,942
b. Reinsurance Premium
NT\$234,185,273
Reserves: a. Unearned Premium Reserves
NT\$2,914,356,654
b. Loss Reserves
NT\$1,591,194,689
c. Special Loss Reserves
NT\$2,305,785,015
d. Reserve Deficiency
NT\$65,985,084
Address: 15、17、18、19/F, No. 6, Sec. 1,
Zhongxiao West Road, Zhongzheng
District, Taipei, Taiwan, R.O.C.
Telephone: 886-2-2316-1188
Telefax: 886-2-2381-1689
http: www.nanshangeneral.com.tw

南山產物保險股份有限公司

創立日期: 51.2.26
董事長: 蔡漢凌
總經理: 陳樑銓
資本額: NT\$2,000,000,000
公司分支機構數: (7)分公司 (29)通訊處
員工人數: 743人
保險費收入: (1)直接簽單保險費: NT\$5,299,255,942
(2)再保險費: NT\$234,185,273
準備金: (1)未滿期保費準備金: NT\$2,914,356,654
(2)賠款準備金: NT\$1,591,194,689
(3)特別準備金: NT\$2,305,785,015
(4)保費不足準備金: NT\$65,985,084
地址: 臺北市中正區忠孝西路一段6號15、17、18
及19樓
電話: (02) 2316-1188
傳真: (02) 2381-1689
網址: www.nanshangeneral.com.tw



The First Insurance Co., Ltd.

Date of Establishment: September 4, 1962
Chairman: C. H. Lee
President: Chiu-Ming Lu
Paid-up Capital: NT\$3,011,637,840
Number of Contact Office: [5]Branch Office, [33]Liaison Office
Number of Employees: 852
Premium Income: a. Direct Written Premium
NT\$6,875,054,000
b. Reinsurance Premium
NT\$404,585,000
Reserves: a. Unearned Premium Reserves
NT\$3,726,659,000
b. Loss Reserves
NT\$2,491,233,000
c. Special Loss Reserves
NT\$1,669,565,000
d. Reserve Deficiency
NT\$24,293,000
Address: No. 54, Chung Hsiao E. Rd., Sec. 1,
Taipei, Taiwan, R.O.C.
Telephone: 886-2-2391-3271
Telefax: 886-2-2341-2864
http: www.firstins.com.tw

第一產物保險股份有限公司

創立日期: 51.9.4
董事長: 李正漢
總經理: 呂秋敏
資本額: NT\$3,011,637,840
公司分支機構數: (5)分公司 (33)通訊處
員工人數: 852人
保險費收入: (1)直接簽單保險費: NT\$6,875,054,000
(2)再保險費: NT\$404,585,000
準備金: (1)未滿期保費準備金: NT\$3,726,659,000
(2)賠款準備金: NT\$2,491,233,000
(3)特別準備金: NT\$1,669,565,000
(4)保費不足準備金: NT\$24,293,000
地址: 臺北市中正區忠孝東路一段54號
電話: (02) 2391-3271
傳真: (02) 2341-2864
網址: www.firstins.com.tw



Union Insurance Co., Ltd.

Date of Establishment: February 20, 1963
Chairman: Chi-Hsiung Hung
President: Scatt Liu
Paid-up Capital: NT\$2,129,600,000
Number of Contact Office: [17]Branch Office, [26]Liaison Office
Number of Employees: 1,096
Premium Income: a. Direct Written Premium
NT\$9,833,298,642
b. Reinsurance Premium
NT\$400,458,859
Reserves: a. Unearned Premium Reserves
NT\$5,622,576,171
b. Loss Reserves
NT\$3,622,951,689
c. Special Loss Reserves
NT\$1,159,016,924
d. Reserve Deficiency
NT\$0
Address: 12F, No. 219, Sec. 4, Chung-Hsiao
E. Rd., Taipei, Taiwan, R.O.C.
Telephone: 886-2-2776-5567
Telefax: 886-2-2711-8610
http: www.wunion.com

旺旺友聯產物保險股份有限公司

創立日期: 52.2.20
董事長: 洪吉雄
總經理: 劉自明
資本額: NT\$2,129,600,000
公司分支機構數: (17)分公司 (26)通訊處
員工人數: 1,096人
保險費收入: (1)直接簽單保險費: NT\$9,833,298,642
(2)再保險費: NT\$400,458,859
準備金: (1)未滿期保費準備金: NT\$5,622,576,171
(2)賠款準備金: NT\$3,622,951,689
(3)特別準備金: NT\$1,159,016,924
(4)保費不足準備金: NT\$0
地址: 臺北市大安區忠孝東路四段 219 號 12 樓
電話: (02) 2776-5567
傳真: (02) 2711-8610
網址: www.wunion.com



Shinkong Insurance Co., Ltd.

Date of Establishment: May 1, 1963
Chairman: Philip H. H. Wu
President: Ina Ho
Paid-up Capital: NT\$3,159,633,000
Number of Contact Office: [28]Branch Office, [32]Liaison Office
Number of Employees: 1,705
Premium Income: a. Direct Written Premium
NT\$18,692,441,139
b. Reinsurance Premium
NT\$717,155,222
Reserves: a. Unearned Premium Reserves
NT\$10,209,396,236
b. Loss Reserves
NT\$7,739,788,285
c. Special Loss Reserves
NT\$2,552,615,652
d. Reserve Deficiency
NT\$8,123,745
Address: No. 15, Sec. 2, Jianguo N. Rd.,
Zhongshan Dist., Taipei,
Taiwan, R.O.C.
Telephone: 886-2-2507-5335
Telefax: 886-2-2504-6312
http: www.skinsurance.com.tw

新光產物保險股份有限公司

創立日期: 52.5.1
董事長: 吳昕紘
總經理: 何英蘭
資本額: NT\$3,159,633,000
公司分支機構數: (28)分公司 (32)通訊處
員工人數: 1,705人
保險費收入: (1)直接簽單保險費: NT\$18,692,441,139
(2)再保險費: NT\$717,155,222
準備金: (1)未滿期保費準備金: NT\$10,209,396,236
(2)賠款準備金: NT\$7,739,788,285
(3)特別準備金: NT\$2,552,615,652
(4)保費不足準備金: NT\$8,123,745
地址: 臺北市中山區建國北路二段 15 號
電話: (02) 2507-5335
傳真: (02) 2504-6312
網址: www.skinsurance.com.tw



South China Insurance Co., Ltd.

Date of Establishment: April 11, 1963
Chairman: Kevin Tu
President: Wen Chih Chen
Paid-up Capital: NT\$2,001,386,250
Number of Contact Office: [8]Branch Office, [31]Liaison Office
Number of Employees: 1,011
Premium Income: a. Direct Written Premium
NT\$9,073,776,772
b. Reinsurance Premium
NT\$805,639,203
Reserves: a. Unearned Premium Reserves
NT\$4,647,408,864
b. Loss Reserves
NT\$5,063,255,403
c. Special Loss Reserves
NT\$2,725,869,713
d. Reserve Deficiency
NT\$5,297,478
Address: 5F, No. 560, Sec. 4, Chung Hsiao E.
Rd., Taipei, Taiwan, R.O.C.
Telephone: 886-2-2758-8418 2756-2200
Telefax: 886-2-2758-7150
http: www.south-china.com.tw

華南產物保險股份有限公司

創立日期: 52.4.11
董事長: 涂志佶
總經理: 陳文智
資本額: NT\$2,001,386,250
公司分支機構數: (8)分公司 (31)通訊處 (1)海外辦事處
員工人數: 1,011人
保險費收入: (1)直接簽單保險費: NT\$9,073,776,772
(2)再保險費: NT\$805,639,203
準備金: (1)未滿期保費準備金: NT\$4,647,408,864
(2)賠款準備金: NT\$5,063,255,403
(3)特別準備金: NT\$2,725,869,713
(4)保費不足準備金: NT\$5,297,478
地址: 臺北市信義區忠孝東路四段 560 號 5 樓
電話: (02) 2758-8418 · 2756-2200
傳真: (02) 2758-7150
網址: www.south-china.com.tw



國泰產險

Cathay Century Insurance

Cathay Century Insurance Co., Ltd.

Date of Establishment: August 19, 1993
Chairman: Cheng-Chiu Tsai
President: Chen Wan-Hsiang
Paid-up Capital: NT\$3,057,051,940
Number of Contact Office: [12]Branch Office, [39]Liaison Office
Number of Employees: 2,162
Premium Income: a. Direct Written Premium
NT\$23,022,785,920
b. Reinsurance Premium
NT\$1,888,471,807
Reserves: a. Unearned Premium Reserves
NT\$12,533,690,808
b. Loss Reserves
NT\$9,285,101,217
c. Special Loss Reserves
NT\$2,898,057,166
d. Reserve Deficiency
NT\$2,024,735
Address: 11F, No. 296, Sec. 4, Ren' ai Rd.,
Da' an Dist., Taipei, Taiwan, R.O.C.
Telephone: 886-2-2755-1299
Telefax: 886-2-2754-7476
http: www.cathayholdings.com/insurance/

國泰世紀產物保險股份有限公司

創立日期: 82.8.19
董事長: 蔡鎮球
總經理: 陳萬祥
資本額: NT\$3,057,051,940
公司分支機構數: (12)分公司 (39)通訊處
員工人數: 2,162人
保險費收入: (1)直接簽單保險費: NT\$23,022,785,920
(2)再保險費: NT\$1,888,471,807
準備金: (1)未滿期保費準備金: NT\$12,533,690,808
(2)賠款準備金: NT\$9,285,101,217
(3)特別準備金: NT\$2,898,057,166
(4)保費不足準備金: NT\$2,024,735
地址: 臺北市大安區仁愛路四段 296 號 11 樓
電話: (02) 2755-1299
傳真: (02) 2754-7476
網址: www.cathayholdings.com/insurance/



TOKIO MARINE
N E W A

Tokio Marine N ewa Insurance Co., Ltd.

Date of Establishment: Jan. 20, 1999
Chairman: C. K. Chen
President: Jeremy Kan
Paid-up Capital: NT\$2,990,099,000
Number of Contact Office: [6]Branch Office, [27]Liaison Office
Number of Employees: 1,329
Premium Income: a. Direct Written Premium
NT\$12,923,848,900
b. Reinsurance Premium
NT\$546,492,432
Reserves: a. Unearned Premium Reserves
NT\$6,234,681,222
b. Loss Reserves
NT\$5,502,457,014
c. Special Loss Reserves
NT\$1,332,826,304
d. Reserve Deficiency
NT\$2,209,876
Address: 4, 8-13F., No. 130, Sec. 3, Nanjing E.
Rd., Zhongshan District,
Taipei, Taiwan, R.O.C.
Telephone: 886-2-8772-7777
Telefax: 886-2-8772-2335
http: www.tmnewa.com.tw

新安東京海上產物保險股份有限公司

創立日期: 88.1.20
董事長: 陳忠鏗
總經理: 簡仲明
資本額: NT\$2,990,099,000
公司分支機構數: (6)分公司 (27)通訊處
員工人數: 1,329
保險費收入: (1)直接簽單保險費: NT\$12,923,848,900
(2)再保險費: NT\$546,492,432
準備金: (1)未滿期保費準備金: NT\$6,234,681,222
(2)賠款準備金: NT\$5,502,457,014
(3)特別準備金: NT\$1,332,826,304
(4)保費不足準備金: NT\$2,209,876
地址: 臺北市中山區南京東路三段 130 號 4、
8-13 樓
電話: (02) 8772-7777
傳真: (02) 8772-2335
網址: www.tmnewa.com.tw



中國信託金控

台壽保產險

TLG Insurance Co., Ltd.

Date of Establishment: May 8, 2006
Chairman: Chin-Miao Lin
President: Tzu-Wei Hou
Paid-up Capital: NT\$2,000,000,000
Number of Contact Office: [8]Branch Office, [8]Liaison Office
Number of Employees: 446
Premium Income: a. Direct Written Premium
NT\$2,106,802,303
b. Reinsurance Premium
NT\$204,190,959
Reserves: a. Unearned Premium Reserves
NT\$1,135,130,382
b. Loss Reserves
NT\$859,448,868
c. Special Loss Reserves
NT\$130,597,790
d. Reserve Deficiency
NT\$1,089,375
Address: 18F-1, No. 17, Xuchang St.,
Taipei, Taiwan, R.O.C.
Telephone: 886-2-2370-0789
Telefax: 886-2-2370-6588
http: www.tlg-insurance.com

台壽保產物保險股份有限公司

創立日期: 95.5.8
董事長: 林欽森
總經理: 侯自維
資本額: NT\$2,000,000,000
公司分支機構數: (8)分公司 (8)通訊處
員工人數: 446 人
保險費收入: (1)直接簽單保險費: NT\$2,106,802,303
(2)再保險費: NT\$204,190,959
準備金: (1)未滿期保費準備金: NT\$1,135,130,382
(2)賠款準備金: NT\$859,448,868
(3)特別準備金: NT\$130,597,790
(4)保費不足準備金: NT\$1,089,375
地址: 臺北市中正區許昌街 17 號 18 樓之 1
電話: (02) 2370-0789
傳真: (02) 2370-6588
網址: www.tlg-insurance.com

CHUBB®

Insurance Company of North America, Taiwan Branch

Date of Establishment: January 22, 1982
President: Edward Tseng
Paid-up Capital: NT\$50,000,000
Number of Contact Office: [0]Branch Office, [0]Liaison Office
Number of Employees: 219
Premium Income: a. Direct Written Premium
NT\$3,961,672,040
b. Reinsurance Premium
NT\$1,043,026,337
Reserves: a. Unearned Premium Reserves
NT\$1,593,624,340
b. Loss Reserves
NT\$2,137,310,837
c. Special Loss Reserves
NT\$21,878,619
d. Reserve Deficiency
NT\$0
Address: 10F, No. 8, Sec. 5, Xin Yi Rd., Xinyi
Dist., Taipei, Taiwan, R.O.C.
Telephone: 886-2-8758-1800
Telefax: 886-2-2355-1888
http: www.chubb.com/tw

美商安達產物保險股份有限公司台灣分公司

創立日期: 71.1.22
總經理: 曾增成
資本額: NT\$50,000,000
公司分支機構數: (0)分公司 (0)通訊處
員工人數: 219人
保險費收入: (1)直接簽單保險費: NT\$3,961,672,040
(2)再保險費: NT\$1,043,026,337
準備金: (1)未滿期保費準備金: NT\$1,593,624,340
(2)賠款準備金: NT\$2,137,310,837
(3)特別準備金: NT\$21,878,619
(4)保費不足準備金: NT\$0
地址: 臺北市信義區信義路五段 8 號 10 樓
電話: (02) 8758-1800
傳真: (02) 2355-1888
網址: www.chubb.com/tw



Asia Insurance Co., Ltd. Taiwan Branch

Date of Establishment: July 4, 1996
President: An-Lo Sung
Paid-up Capital: NT\$95,000,000
Number of Contact Office: [0]Branch Office, [0]Liaison Office
Number of Employees: 3
Premium Income: a. Direct Written Premium
NT\$0
b. Reinsurance Premium
NT\$0
Reserves: a. Unearned Premium Reserves
NT\$0
b. Loss Reserves
NT\$9,294,026
c. Special Loss Reserves
NT\$7,452,694
d. Reserve Deficiency
NT\$0
Address: 6F., No. 83, Sec. 1, Chongqing S.
Rd., Zhongzheng Dist., Taipei,
Taiwan, R.O.C.
Telephone: 886-2-2382-0380
Telefax: 886-2-2382-5282
http: www.asiainsurance.com.tw

香港商亞洲保險有限公司台灣分公司

創立日期: 85.7.4
總經理: 宋安樂
資本額: NT\$95,000,000
公司分支機構數: (0)分公司 (0)通訊處
員工人數: 3人
保險費收入: (1)直接簽單保險費: NT\$0
(2)再保險費: NT\$0
準備金: (1)未滿期保費準備金: NT\$0
(2)賠款準備金: NT\$9,294,026
(3)特別準備金: NT\$7,452,694
(4)保費不足準備金: NT\$0
地址: 臺北市中正區重慶南路一段 83 號 6 樓
電話: (02) 2382-0380
傳真: (02) 2382-5282
網址: www.asiainsurance.com.tw



BNP PARIBAS CARDIF 法國巴黎產險

Cardif-Assurances Risques Divers, Taiwan Branch

Date of Establishment: Jun 28, 2000

President: Stephane Armin Roy

Paid-up Capital: NT\$265,000,000

Number of Contact Office: [0]Branch Office, [0]Liaison Office

Number of Employees: 17

Premium Income: a. Direct Written Premium
NT\$72,425,415
b. Reinsurance Premium
NT\$4,331,802

Reserves: a. Unearned Premium Reserves
NT\$45,309,333
b. Loss Reserves
NT\$8,038,355
c. Special Loss Reserves
NT\$1,469,700
d. Reserve Deficiency
NT\$0

Address: 78F-1, Taipei 101 Tower, No. 7,
Xinyi Rd., Sec. 5, Xinyi Dist,
Taipei, Taiwan, R.O.C.

Telephone: 886-2-6638-3456

Telefax: 886-2-6638-3457

http: nonlife.cardif.com.tw

法商法國巴黎產物保險股份有限公司台灣分公司

創立日期: 89.6.28

總經理: 何士坊

資本額: NT\$265,000,000

公司分支機構數: (0)分公司 (0)通訊處

員工人數: 17人

保險費收入: (1)直接簽單保險費: NT\$72,425,415
(2)再保險費: NT\$4,331,802

準備金: (1)未滿期保費準備金: NT\$45,309,333
(2)賠款準備金: NT\$8,038,355
(3)特別準備金: NT\$1,469,700
(4)保費不足準備金: NT\$0

地址: 臺北市信義區信義路五段7號78樓之1
(台北101大樓)

電話: (02) 6638-3456

傳真: (02) 6638-3457

網址: nonlife.cardif.com.tw



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

Date of Establishment: Jul 24, 2008

President: Yu-Li Chang

Paid-up Capital: NT\$180,000,000

Number of Contact Office: [0]Branch Office, [0]Liaison Office

Number of Employees: 21

Premium Income: a. Direct Written Premium
NT\$233,454,559
b. Reinsurance Premium
NT\$96,019,193

Reserves: a. Unearned Premium Reserves
NT\$128,890,035
b. Loss Reserves
NT\$431,162,569
c. Special Loss Reserves
NT\$0
d. Reserve Deficiency
NT\$0

Address: Room A5, 6F, No. 16, Sec. 4, Nanjing
East Rd., Taipei, Taiwan, R.O.C.

Telephone: 886-2-2577-5797

Telefax: 886-2-2577-5795

http: www.coface.com.tw

法商科法斯產物保險股份有限公司台灣分公司

創立日期: 97.7.24

總經理: 張育立

資本額: NT\$180,000,000

公司分支機構數: (0)分公司 (0)通訊處

員工人數: 21人

保險費收入: (1)直接簽單保險費: NT\$233,454,559
(2)再保險費: NT\$96,019,193

準備金: (1)未滿期保費準備金: NT\$128,890,035
(2)賠款準備金: NT\$431,162,569
(3)特別準備金: NT\$0
(4)保費不足準備金: NT\$0

地址: 臺北市松山區南京東路四段16號6樓A5室

電話: (02) 2577-5797

傳真: (02) 2577-5795

網址: www.coface.com.tw



AIG Asia Pacific Insurance Pte. Ltd., Taiwan Branch

Date of Establishment: April 8, 2016
President: Kian Tiong, Lim
Paid-up Capital: NT\$500,000,000
Number of Contact Office: [0]Branch Office, [0]Liaison Office
Number of Employees: 62
Premium Income: a. Direct Written Premium
NT\$966,578,745
b. Reinsurance Premium
NT\$255,668,493
Reserves: a. Unearned Premium Reserves
NT\$539,603,109
b. Loss Reserves
NT\$1,929,807,855
c. Special Loss Reserves
NT\$319,432,381
d. Reserve Deficiency
NT\$2,654,625
Address: 4F, 260 DunHua North Rd., Song
Shan District, Taipei, Taiwan, R.O.C.
Telephone: 886-2-7747-1988
Telefax: 886-2-7707-0577
http: www.aig.com.tw

新加坡商美國國際產物保險股份有限公司台灣分公司

創立日期: 105.4.8
總經理: 林建忠
資本額: NT\$500,000,000
公司分支機構數: (0)分公司 (0)通訊處
員工人數: 62人
保險費收入: (1)直接簽單保險費: NT\$966,578,745
(2)再保險費: NT\$255,668,493
準備金: (1)未滿期保費準備金: NT\$539,603,109
(2)賠款準備金: NT\$1,929,807,855
(3)特別準備金: NT\$319,432,381
(4)保費不足準備金: NT\$2,654,625
地址: 臺北市松山區敦化北路 260 號 4 樓
電話: (02) 7747-1988
傳真: (02) 7707-0577
網址: www.aig.com.tw



Euler Hermes SA, Taiwan Branch

Date of Establishment: May 2, 2018
President: Vincent Kuo
Paid-up Capital: NT\$234,000,000
Number of Contact Office: [0]Branch Office, [0]Liaison Office
Number of Employees: 17
Premium Income: a. Direct Written Premium
NT\$127,372,916
b. Reinsurance Premium
NT\$94,535,527
Reserves: a. Unearned Premium Reserves
NT\$78,900,060
b. Loss Reserves
NT\$103,806,468
c. Special Loss Reserves
NT\$0
d. Reserve Deficiency
NT\$0
Address: Rm. A, 8F., No. 39, Sec. 2, Dunhua
S. Rd., Taipei City 10681, Taiwan
Telephone: 886-2-2322-9000
Telefax: 886-2-2707-2559
http: www.eulerhermes.tw

比利時商裕利安宜產物保險股份有限公司台灣分公司

創立日期: 107.5.2
總經理: 郭駿家
資本額: NT\$234,000,000
公司分支機構數: (0)分公司 (0)通訊處
員工人數: 17人
保險費收入: (1)直接簽單保險費: NT\$127,372,916
(2)再保險費: NT\$94,535,527
準備金: (1)未滿期保費準備金: NT\$78,900,060
(2)賠款準備金: NT\$103,806,468
(3)特別準備金: NT\$0
(4)保費不足準備金: NT\$0
地址: 臺北市大安區敦化南路二段 39 號 8 樓 A 室
電話: (02) 2322-9000
傳真: (02) 2707-2559
網址: www.eulerhermes.tw

Central Re

中央再保

Central Reinsurance Corporation

Date of Establishment: Oct 31, 1968
Chairman: Cheng-Tui Yang
President: Stephen Bai-Long Tsai
Paid-up Capital: NT\$5,903,887,500
Number of Contact Office: [1]Branch Office, [0]Liaison Office
Number of Employees: 139
Premium Income: a. Direct Written Premium
NT\$0
b. Reinsurance Premium
NT\$16,755,528,497
Reserves: a. Unearned Premium Reserves
NT\$6,083,351,752
b. Loss Reserves
NT\$15,969,361,913
c. Special Loss Reserves
NT\$3,707,070,383
d. Reserve Deficiency
NT\$53,709,437
Address: 12F, No. 53, Sec. 2, Nanjing East
Rd., Taipei, Taiwan, R.O.C.
Telephone: 886-2-2511-5211
Telefax: 886-2-2523-5350
http: www.centralre.com

中央再保險股份有限公司

創立日期: 57.10.31
董事長: 楊誠對
總經理: 蔡伯龍
資本額: NT\$5,903,887,500
公司分支機構數: (1)分公司 (0)通訊處
員工人數: 139人
保險費收入: (1)直接簽單保險費: NT\$0
(2)再保險費: NT\$16,755,528,497
準備金: (1)未滿期保費準備金: NT\$6,083,351,752
(2)賠款準備金: NT\$15,969,361,913
(3)特別準備金: NT\$3,707,070,383
(4)保費不足準備金: NT\$53,709,437
地址: 臺北市中山區南京東路二段 53 號 12 樓
電話: (02) 2511-5211
傳真: (02) 2523-5350
網址: www.centralre.com



General Reinsurance AG. Taiwan Branch

Date of Establishment: Jan 1, 2008
President: Tseng, Yih-Fen
Paid-up Capital: EUR\$53,568,000
Number of Contact Office: [0]Branch Office, [0]Liaison Office
Number of Employees: 10
Premium Income: a. Direct Written Premium
NT\$2,650,426,537
b. Reinsurance Premium
NT\$0
Reserves: a. Unearned Premium Reserves
NT\$477,511,670
b. Loss Reserves
NT\$217,080,511
c. Special Loss Reserves
NT\$0
d. Reserve Deficiency
NT\$0
Address: 20F-1, No. 216, Sec. 2, Tuan Hwa
South Rd., Taipei, Taiwan, R.O.C.
Telephone: 886-2-2322-0080
Telefax: 886-2-2733-0110
http: www.genre.com

德商科隆再保險股份有限公司台灣分公司

創立日期: 97.1.1
總經理: 曾蕙芬
資本額: EUR\$53,568,000
公司分支機構數: (0)分公司 (0)通訊處
員工人數: 10人
保險費收入: (1)直接簽單保險費: NT\$2,650,426,537
(2)再保險費: NT\$0
準備金: (1)未滿期保費準備金: NT\$477,511,670
(2)賠款準備金: NT\$217,080,511
(3)特別準備金: NT\$0
(4)保費不足準備金: NT\$0
地址: 臺北市大安區敦化南路二段 216 號 20 樓之 1
電話: (02) 2322-0080
傳真: (02) 2733-0110
網址: www.genre.com



RGA Global Reinsurance Company Limited Taiwan Branch

Date of Establishment: Mar 1, 2007
President: Claire, Wang
Paid-up Capital: NT\$100,000,000
Number of Contact Office: [0]Branch Office, [0]Liaison Office
Number of Employees: 28
Premium Income: a. Direct Written Premium
NT\$0
b. Reinsurance Premium
NT\$1,723,762,474
Reserves: a. Unearned Premium Reserves
NT\$317,551,763
b. Loss Reserves
NT\$725,855,947
c. Special Loss Reserves
NT\$0
d. Reserve Deficiency
NT\$0
Address: Room 2008, 20F, No. 333, Sec. 1,
Keelung Rd., Taipei, Taiwan, R.O.C.
Telephone: 886-2-8789-2217
Telefax: 886-2-8789-6018
http: www.rgare.com

英屬百慕達商美國再保險(股)台灣分公司

創立日期: 96.3.1
總經理: 王瑜華
資本額: NT\$100,000,000
公司分支機構數: (0)分公司 (0)通訊處
員工人數: 28人
保險費收入: (1)直接簽單保險費: NT\$0
(2)再保險費: NT\$1,723,762,474
準備金: (1)未滿期保費準備金: NT\$317,551,763
(2)賠款準備金: NT\$725,855,947
(3)特別準備金: NT\$0
(4)保費不足準備金: NT\$0
地址: 臺北市信義區基隆路一段 333 號 20 樓 2008 室
電話: (02) 8789-2217
傳真: (02) 8789-6018
網址: www.rgare.com

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一、台灣各項指標總攬

(一) 臺灣市場概況

| | 2017 | 2018 | 2019 |
|-------------------|--------|--------|--------|
| 人口(百萬) | 23.57 | 23.58 | 23.60 |
| 面積(平方公里) | 36,197 | 36,197 | 36,197 |
| 國民生產毛額(美金十億元) GNP | 573.2 | 600.1 | 625.8 |
| 國內生產毛額(美金十億元) GDP | 573.2 | 595.2 | 611.2 |
| 國民平均生產毛額(美元) | 24,936 | 25,753 | 25,909 |
| 進口貿易值(美金十億元) | 259.27 | 238.94 | 269.02 |
| 出口貿易值(美金十億元) | 317.25 | 286.06 | 294.95 |
| 經濟成長率(%) | 2.86 | 2.60 | 2.73 |
| 躉售物價指數年增率(%) | 0.9 | 0.7 | -2.24 |
| 消費者物價指數年增率(%) | 0.62 | 1.35 | 0.56 |
| 失業率(%) | 3.76 | 3.71 | 3.67 |
| 汽車數(千輛) | 7,948 | 8,035 | 8,118 |
| 機車數(千輛) | 13,755 | 13,835 | 13,992 |
| 行動電話用戶數(千戶) | 28,656 | 29,220 | 29,208 |
| 匯率(美金/新台幣) | 30.44 | 30.82 | 30.92 |
| 利率(貨幣市場利率) | 1.37 | 1.83 | 1.82 |

(二) 主要城市

| 城市名稱 | 人口(百萬) | 特 徵 |
|------|--------|-------------------|
| 台北 | 2.65 | 首都，政經中樞 |
| 新北 | 4.01 | 北部工商重鎮 |
| 基隆 | 0.37 | 北部主要港口 |
| 新竹 | 0.44 | 北部科學園區 |
| 台中 | 2.81 | 中部最主要之都市，距台中港五十公里 |
| 台南 | 1.88 | 南部之古都 |
| 高雄 | 2.77 | 南部主要之工商都市，亦以港都聞名 |
| 花蓮 | 0.33 | 東部主要港市 |



1. 地理位置

台灣又名福爾摩沙，是一個距離中國大陸東南岸 160 公里的島嶼。海峽與大陸的福建省相望。南方 360 公里處為菲律賓。北方 1,070 公里處為日本。台灣全長 377 公里，最寬之處達 142 公里。

2. 氣候

台灣屬副熱帶氣候，氣候宜人。北部均溫為攝氏 22 度，南部均溫為攝氏 24.5 度。5 月到 10 月為夏季，12 月到 2 月為冬季，冬季短暫而不嚴寒。雨量豐沛，平均年降雨量為 500 公釐。地形及季節性之變化多端，通常北部在冬季多雨，南部在夏季多豪雨，飄雪多僅見於高山地區。

3. 人民

除了大約 520,000 餘名原住民外，餘多為於 17、18 世紀以後陸續來自中國大陸之後裔。

4. 語言

正式的語言為標準國語。閩南語及客家語為二種最普遍的方言。最普遍學習的外語為英語，並自小學開始教授。日語為其次普遍學習之外語。

5. 教育

十二年一貫義務教育自小學到高級中學已貫徹至全國，教育普及率達 99.9%。每年約有 20 餘萬名的學生分別升入百餘所各級大學，專科及學院中繼續深造。

6. 交通

(1) 國際機場

桃園國際機場為距台北市 40 公里之北部國際機場，台北松山機場及高雄小港機場現均為國內及國際班機共用之機場。

(2) 國內機場

台北、高雄、台中、嘉義、台南、花蓮、台東及主要離島均有國內線班機。

(3) 南北高速公路

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

(4) 鐵路

台灣鐵路網全長 2,495 公里環繞全島，有各種普通及快車服務旅客。

(5) 高速鐵路

高速鐵路乃政府於民國 89 年 3 月 27 日起採公共工程計畫委由民間企業籌資建設，自 96 年 1 月 5 日正式營運，全長 345 公里由台北至高雄共設 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 5 條通車路線。高雄大眾捷運系統全長 51.4 公里共包含二條路線。桃園捷運系統全長 51.03 公里通車路線，已於民國 106 年 3 月完工通車。

(8) 港口

位於南部的高雄港為目前世界貨櫃運輸量排名第 15 大港口，基隆為台灣第二大港，兩者對於南臺灣與北臺灣的進出口貿易扮演積極的角色。其他主要港口為北部的台北港，中部之台中港，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

2019 年美國經濟表現仍優於去年，惟面臨挑戰如英國脫歐、中美貿易爭端、香港已達半年的抗議以及全球政治與社會動盪不斷增加，使得貿易紛爭及地緣政治風險影響商業信心與投資，全球貿易動能因此降溫，大陸受到內需疲弱及美中貿易紛爭未見停歇影響，日本亦受到全球需求疲軟、日韓貿易爭端及國內調升消費稅的影響，造成全球經濟遇瓶頸。

2019 年美中雙方貿易談判發展總算達成初步協議，美方將撤銷一些加徵關稅，中方採購美國農產品，而中國大陸的產業補貼與國企問題尚未解決。另外是地緣政治的紛擾，如英國脫歐後續貿易協商仍將持續干擾英國與歐盟之間的經濟。此外，且香港發生反政府抗議，亦可能加劇國際金融市場波動。

在台灣方面，受中美貿易戰影響，全球需求疲弱，使得台灣出口與外銷訂單皆呈停頓。不過，貿易戰帶來的急單及生產基地移轉，讓台灣在 2019 年出口呈現成長，成長率達 2.73%，加上台商回台投資升溫、半導體設備投資續強，政府又推出多項基礎建設方案，使得內需表現良好，特別是民間投資成長大爆發，整體經濟在 2019 年呈現逐季走揚態勢，經濟表現優於其他亞洲四小龍國家。

展望 2020 年全球經濟，除中美貿易戰影響外，最大不確定因素為新冠肺炎（COVID-19）對經濟衝擊比原來想象的要大，且更加劇烈，除原亞洲直接受衝擊外，美洲及歐洲亦無法倖免，而其影響層面涵蓋了貿易、股市、匯率；包括原油價格大幅下跌，全世界都會感受到這種衝擊。美、中兩大經濟體未來的經濟表現，加上國際間仍有若干不確定因素干擾，例如美中貿易戰後續發展、台商回流後續成效、日本東京奧運、英國脫歐後續及地緣政治紛擾等都可能帶來衝擊，影響 2020 年經濟表現。

2020 年台灣經濟仍受美中雙方達成初步貿易協議，及各主要國家紛紛推擴張性財政政策，我國政府加速各項基礎建設進行，有利於台灣出口表現。將使得就業環境更加穩定，有助於帶動內需支撐經濟。

二、財產保險市場概況

(一) 市場概況

2019 年國內產物保險市場持續成長，簽單保費收入成長 6.96%，達新台幣 1,771.30 億元，主要因汽車保險與工程保險成長幅度較高，致總體成長率高於 2018 年之 5.68%。

2019 年汽車保險之簽單保費收入為新台幣 946.54 億元，較上一年度新台幣 895.34 億元成長 5.72%，主要因汽車保險第三人責任險費率調升、新車及進口車系銷售量增加，推升保費收入。2019 年汽車保險簽單保費收入較上一年度增加新台幣 51.20 億元，成長幅度高於 2018 年，在其保費收入佔國內產物保險市場比重達 53.44% 下，仍繼續穩居各種財產保險之冠。

2019 年火災保險之簽單保費收入為新台幣 258.82 億元，較上一年度新台幣 258.83 億元呈現微幅衰退，主要受國際再保市場遭受巨災損失，致承保能量緊縮，故雖國內市場競爭仍劇烈，惟議價空間小，使整體保費收入僅維持上一年度水準。

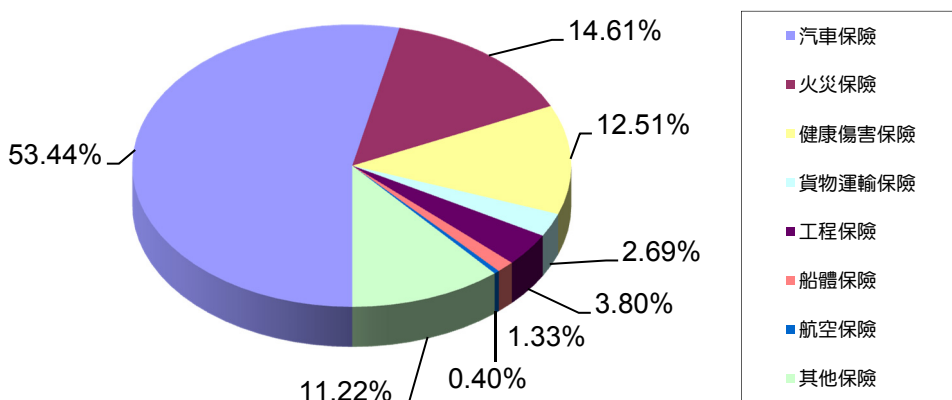
2019 年傷害保險之簽單保費收入為新台幣 192.04 億元，較上一年度新台幣 177.23 億元成長 8.36%，成長額度 14.81 億元。2019 年健康保險之簽單保費收入為新台幣 29.63 億元，較上一年度新台幣 25.43 億元，呈現 16.57% 之持續成長趨勢。健康傷害保險業績成長主要受惠於近年消費者投保旅平（綜）險意識增加，惟自 2019 年 6 月起主管機關對實支實付醫療保險（傷害及健康險）採取保守緊縮之監理政策（限 3 家 3 張），影響消費者投保之選擇、保險公司商品研發及包裝策略調整，使整體健康傷害保險成長幅度維持與上一年度相當。

2019 年貨物運輸保險之簽單保費收入為新台幣 47.73 億元，較上一年度新台幣 48.61 億元衰退 1.81%，主要受國內進出口衰退及美中貿易戰持續影響所致。

2019 年船體保險（含漁船保險）之簽單保費收入為新台幣 23.49 億元，較上一年度新台幣 22.05 億元成長 6.53%。2019 年航空保險之簽單保費收入為新台幣 7.08 億元，較上一年度新台幣 6.99 億元成長 1.29%。雖然部分船體險業務費率提昇，但受到船東成本控管、船價調降，以及長期以來市場惡性競價影響下，致整體簽單保費僅呈現小幅度成長。

2019 年工程保險之簽單保費收入為新台幣 67.23 億元，較上一年度新台幣 43.82 億元大幅成長 53.43%，成長動能來自於政府落實前瞻基礎建設等公共建設計畫（如離岸風力發電工程及太陽光電等）。2019 年其他保險之簽單保費收入為新台幣 198.74 億元，較上一年度新台幣 177.80 億元成長 11.78%，主要係因政府積極推廣新型態保險如資安保險、雇主補償契約責任保險、農業保險及董監事責任保險帶動其他保險保費收入成長。

就各種財產保險之市場占有率分布情形而言，2019 年汽車保險占有率為 53.44%，居各險種之冠，其他分別為火災保險 14.61%、健康傷害保險 12.51%、貨物運輸保險 2.69%、工程保險 3.80%、船體保險（包含漁船保險）1.33%、航空保險 0.40%，及其他保險 11.22%。



2019 年整體財產保險業各險種合計賠款率為 49.69%，較上一年度 48.47% 上升 1.22 個百分點，總賠款支出為新台幣 880.08 億元，較上一年度增加 9.64%，其中以汽車保險賠款較上一年度增加最多，主要是因汽車維修成本提高及近年客戶求償意識增加所致。回顧 2019 年各種財產保險之賠款率，較上一年度上升之險種分別為船體保險（含漁船保險）賠款率 68.21% 及汽車保險賠款率 63.09%；較 2018 年降低之險種分別為火災保險 21.88%、貨物運輸保險 50.44%、航空保險 13.54%、工程保險 32.54% 及意外保險（含健康傷害保險）38.84%。

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 | | 2015 | 2016 | 2017 | 2018 | 2019 |
|-------------|-------|---------|---------|---------|---------|---------|
| 火 災 保 險 | 金 額 | 21,801 | 23,025 | 25,293 | 25,883 | 25,882 |
| | 成 長 率 | -3.94 | 5.61 | 9.85 | 2.33 | -0.00 |
| 貨 物 運 輸 保 險 | 金 額 | 4,733 | 4,494 | 4,583 | 4,861 | 4,773 |
| | 成 長 率 | -5.00 | -5.04 | 1.98 | 6.06 | -1.81 |
| 船 體 保 險 | 金 額 | 2,504 | 2,359 | 2,159 | 2,205 | 2,349 |
| | 成 長 率 | 5.59 | -5.82 | -8.48 | 2.12 | 6.53 |
| 汽 車 保 險 | 金 額 | 73,348 | 80,092 | 85,950 | 89,534 | 94,654 |
| | 成 長 率 | 4.49 | 9.19 | 7.31 | 4.17 | 5.72 |
| 航 空 保 險 | 金 額 | 960 | 812 | 561 | 699 | 708 |
| | 成 長 率 | 18.5 | -15.48 | -30.91 | 24.57 | 1.29 |
| 工 程 保 險 | 金 額 | 3,458 | 3,492 | 3,817 | 4,382 | 6,723 |
| | 成 長 率 | -11.81 | 0.97 | 9.30 | 14.80 | 53.43 |
| 意 外 保 險 | 金 額 | 29,311 | 31,686 | 34,344 | 38,048 | 42,041 |
| | 成 長 率 | 7.61 | 8.10 | 8.39 | 10.79 | 10.50 |
| 合 計 | 金 額 | 136,115 | 145,962 | 156,711 | 165,611 | 177,130 |
| | 成 長 率 | 2.95 | 7.23 | 7.36 | 5.68 | 6.96 |

備 註：1. 船體保險包括漁船保險在內。

2. 意外保險包括責任保險、信用保證保險、傷害保險、健康保險及各種其他財產保險。

資料來源：財團法人保險事業發展中心

中華民國產物保險商業同業公會

表 1-2：賠款率表

(單位：百分比)

| 年 度 | 2015 | 2016 | 2017 | 2018 | 2019 |
|-------------|--------|--------|--------|-------|-------|
| 火 災 保 險 | 20.36 | 55.73 | 62.40 | 24.30 | 21.88 |
| 貨 物 運 輸 保 險 | 45.91 | 53.42 | 59.37 | 55.12 | 50.44 |
| 船 體 保 險 | 146.42 | 108.55 | 105.86 | 51.81 | 68.21 |
| 汽 車 保 險 | 59.85 | 58.54 | 60.58 | 58.85 | 63.09 |
| 航 空 保 險 | 95.80 | 13.42 | 16.79 | 15.78 | 13.54 |
| 工 程 保 險 | 42.81 | 49.96 | 45.26 | 37.33 | 32.54 |
| 意 外 保 險 | 39.58 | 37.90 | 39.89 | 41.30 | 38.84 |
| 合 計 | 50.09 | 53.81 | 56.40 | 48.47 | 49.69 |

資料來源：同表 1-1

(二) 火災保險

2019 年火災保險之簽單保費收入為新台幣 258.82 億元，較上一年度新台幣 258.83 億元幾乎平成長，本年度商業火災業務因國際再保市場仍受到數個巨災影響，再保險費率較無調降空間，致使國內商業火險市場業務雖競爭，整體費率變化不大，僅能維持平成長。

火災保險的賠款率從 2017 年的 62.40%，大幅下降至 2019 年的 21.88%，主要係因本年度並無重大天災損失或重大火災損失所致。

表 2：火災保險

(單位：新台幣佰萬元/百分比)

| 年 度 | 2015 | 2016 | 2017 | 2018 | 2019 |
|---------|--------|--------|--------|--------|--------|
| 簽 單 保 費 | 21,801 | 23,025 | 25,293 | 25,883 | 25,882 |
| 賠 款 率 | 20.36 | 55.73 | 62.40 | 24.30 | 21.88 |

備 註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心
中華民國產物保險商業同業公會

(三) 貨物運輸保險

2019 年貨物運輸保險直接簽單保費為新台幣 47.73 億元，比 2018 年新台幣 48.61 億元減少新台幣 0.88 億元，總簽單保費負成長 1.81%，主要係因美中貿易戰造成進出口量減少所致。至於賠款率，則由 2019 年 50.44%，減少 4.68 個百分點較 2018 年的 55.12%。

表 3：貨物運輸保險

(單位：新台幣佰萬元/百分比)

| 年 度 | 2015 | 2016 | 2017 | 2018 | 2019 |
|---------|-------|-------|-------|-------|-------|
| 簽 單 保 費 | 4,733 | 4,494 | 4,583 | 4,861 | 4,773 |
| 賠 款 率 | 45.91 | 53.42 | 59.37 | 55.12 | 50.44 |

備 註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心
中華民國產物保險商業同業公會

(四) 船體保險

2019 年船體保險（含漁船保險）之簽單保費收入為新台幣 23.49 億元，較 2018 年新台幣 22.05 億增加 1.44 億，總簽單保費成長 6.53%，主要係因增加漁船損失加費及船體險的阿曼灣海域之兵險加費所致。2019 年船體保險（含漁船保險）賠款率 68.21%，比 2018 年 51.81% 增加 16.4 個百分點，主要是因為船體險 2019 年發生多次重大損失所致。

表 4：船體保險

（單位：新台幣佰萬元/百分比）

| 年 度 | 2015 | 2016 | 2017 | 2018 | 2019 |
|---------|--------|--------|--------|-------|-------|
| 簽 單 保 費 | 2,504 | 2,359 | 2,159 | 2,205 | 2,349 |
| 賠 款 率 | 146.42 | 108.55 | 105.86 | 51.81 | 68.21 |

備 註：賠款率計算以已發生賠款對簽單保費為基礎。

船體保險包括漁船保險在內。

資料來源：財團法人保險事業發展中心

中華民國產物保險商業同業公會

(五) 汽車保險

2019 年汽車保險整體保費收入為新台幣 946.54 億元，較前一年度成長 5.72%，其中 2019 年強制汽車責任保險 181.14 億元，較上年度成長 1.9%；而任意汽車險保費收入 765.40 億元，較上年度成長 6.66%。2019 年新車銷售量 439,836 輛，較前一年度微幅成長 1.1%，且其中進口車全年銷售數量 209,949 輛，成長 6.4%，進口車市佔率也較去年度提升 2%來到 47.7%，整體保費維持成長。

任意汽車險之賠款率由 2018 年之 57.72% 上升至 2019 年之 59.22%，升幅 1.5 個百分點；而強制汽車責任保險則由 2018 年之 63.43% 上升至 2019 年之 79.46%，升幅 16.03 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 | 2015 | 2016 | 2017 | 2018 | 2019 |
|---------|--------|--------|--------|--------|--------|
| 簽 單 保 費 | 56,848 | 63,050 | 68,356 | 71,758 | 76,540 |
| 賠 款 率 | 55.80 | 54.78 | 56.87 | 57.72 | 59.22 |

備 註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心

中華民國產物保險商業同業公會

表 5-2：強制汽車責任保險

(單位：新台幣佰萬元/百分比)

| 年 度 | 2015 | 2016 | 2017 | 2018 | 2019 |
|---------|--------|--------|--------|--------|--------|
| 簽 單 保 費 | 16,500 | 17,043 | 17,595 | 17,776 | 18,114 |
| 賠 款 率 | 73.81 | 72.44 | 75.02 | 63.43 | 79.46 |

備 註：1. 賠款率計算以已發生賠款對簽單保費為基礎。

2. 簽單保費包括機車強制責任險。

資料來源：財團法人保險事業發展中心
中華民國產物保險商業同業公會

(六) 航空保險

2019 年直接簽單保費新台幣 7.08 億元，比 2018 年度新台幣 6.99 億元增加新台幣 0.09 億元，成長 1.29%。直接簽單保費增加主要因素為國際再保險費率提高所致。航空保險賠款率，則由 2018 年的 15.78% 減少 2.24 個百分點，為 2019 年的 13.54%。

表 6：航空保險

(單位：新台幣佰萬元/百分比)

| 年 度 | 2015 | 2016 | 2017 | 2018 | 2019 |
|---------|-------|-------|-------|-------|-------|
| 簽 單 保 費 | 960 | 812 | 561 | 699 | 708 |
| 賠 款 率 | 95.80 | 13.42 | 16.79 | 15.78 | 13.54 |

備 註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心
中華民國產物保險商業同業公會

（七）工程保險

2019 年工程保險簽單總保費收入為新台幣 67.23 億元，較前一年之新台幣 43.82 億元，保費收入增加新台幣 23.42 億元，增加 53.43%。以 2019 年整體財產保險業簽單總保費收入新台幣 1,771.30 億元來看，其市場佔有率為 3.8%，較 2018 年之市占率 2.65%，增加 1.13 個百分點。2019 年工程保險總保費成長，主要原因為公共工程、大型電子產業擴廠資本支出增加及離岸風電工程興建所致。

一如往年，工程保險之業務結構，仍以營造綜合保險及安裝工程綜合保險等非續保性之工程保險業務為主，來自營建機具綜合保險、鍋爐保險、機械保險、電子設備綜合保險和完工土木工程保險等續保性業務之保費收入佔有率低於市場整體工程險保費收入之 10%。與主要開發國家比較，國內工程保險可續保業務之保費收入仍屬偏低，期望業界開始注意工程保險可續保業務之潛在市場，共同設法開發這類業務市場，以擴大工程保險業務來源，並減緩市場的價格競爭。

長期而言，台灣地區工程保險仍無法避免天然巨災所可能帶給保險業者的衝擊，如何整合推動各種工程施工期間與工廠營運期間之風險管理與損害防阻，將是工程保險業界未來需要加強與努力的目標。

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

表 7：工程保險

（單位：新台幣佰萬元/百分比）

| 年 度 | 2015 | 2016 | 2017 | 2018 | 2019 |
|---------|-------|-------|-------|-------|-------|
| 簽 單 保 費 | 3,458 | 3,492 | 3,817 | 4,382 | 6,723 |
| 賠 款 率 | 42.81 | 49.96 | 45.26 | 37.33 | 32.54 |

備 註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心
中華民國產物保險商業同業公會

(八) 意外保險及其他保險

意外保險及其他保險包括：責任保險、保證及信用保險及其他財產保險。2019年整體意外保險及其他保險簽單保費新台幣 198.74 億元，較 2018 年的簽單保費新台幣 177.81 億元，成長 11.76%；2019 年整體意外保險及其他保險賠款率 35.82%，較 2018 年的賠款率 39.79%，降低 3.97 個百分點。

其中責任保險 2019 年簽單保費新台幣 135.18 億元，較 2018 年的簽單保費新台幣 138.95 億元，負成長 6.54%；2019 年的賠款率 37.63%，較 2018 年的賠款率 44.17%，減少 6.54 個百分點。

其他財產保險 2019 年簽單保費新台幣 54.22 億元，較 2018 年的簽單保費新台幣 28.06 億元，增加 93.20%，主要是行動裝置保險轉型，帳務歸屬自責任保險改列為其他財產保險；2019 年的賠款率 31.47%，較 2018 年的賠款率 27.57%，增加 3.90 個百分點。

保證及信用保險 2019 年簽單保費新台幣 9.33 億元，較 2018 年的簽單保費新台幣 10.79 億元，負成長 13.59%；2019 年的賠款率 34.86%，較 2018 年的賠款率 15.28%，增加 19.58 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 | 2015 | 2016 | 2017 | 2018 | 2019 |
|---------|--------|--------|--------|--------|--------|
| 簽 單 保 費 | 12,859 | 14,421 | 15,758 | 17,781 | 19,874 |
| 賠 款 率 | 38.02 | 33.15 | 37.69 | 39.79 | 35.82 |

備註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心
中華民國產物保險商業同業公會

表 8-2：責任保險

(單位：新台幣佰萬元/百分比)

| 年 度 | 2015 | 2016 | 2017 | 2018 | 2019 |
|---------|--------|--------|--------|--------|--------|
| 簽 單 保 費 | 10,131 | 11,593 | 12,927 | 13,895 | 13,518 |
| 賠 款 率 | 39.48 | 33.38 | 41.10 | 44.17 | 37.63 |

備註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心
中華民國產物保險商業同業公會

表 8-3：其他財產保險

(單位：新台幣佰萬元/百分比)

| 年 度 | 2015 | 2016 | 2017 | 2018 | 2019 |
|------|-------|-------|-------|-------|-------|
| 簽單保費 | 1,544 | 1,693 | 1,828 | 2,806 | 5,422 |
| 賠款率 | 34.04 | 37.74 | 24.20 | 27.57 | 31.47 |

備註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心
中華民國產物保險商業同業公會

表 8-4：保證及信用保險

(單位：新台幣佰萬元/百分比)

| 年 度 | 2015 | 2016 | 2017 | 2018 | 2019 |
|------|-------|-------|-------|-------|-------|
| 簽單保費 | 1,183 | 1,134 | 1,001 | 1,079 | 933 |
| 賠款率 | 30.70 | 23.97 | 18.21 | 15.28 | 34.86 |

備註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心
中華民國產物保險商業同業公會

(九) 傷害保險

傷害保險 2019 年簽單保費新台幣 192.03 億元，較 2018 年的簽單保費新台幣 177.23 億元，成長 8.35%；2019 年的賠款率 42.64%，較 2018 年的賠款率 43.80%，降低 1.16 個百分點。

表 9：傷害保險

(單位：新台幣佰萬元/百分比)

| 年 度 | 2015 | 2016 | 2017 | 2018 | 2019 |
|------|--------|--------|--------|--------|--------|
| 簽單保費 | 14,806 | 15,416 | 16,466 | 17,723 | 19,203 |
| 賠款率 | 41.16 | 42.70 | 42.75 | 43.80 | 42.64 |

備註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心
中華民國產物保險商業同業公會

(十) 健康保險

2007 年 7 月 18 日總統明令公布保險法部分條文修正，開放產險業經核准得以經營健康保險，2008 年 2 月 4 日訂定財產保險業經營傷害保險及健康保險管理辦法，2008 年 5 月 22 日首次核准產險業經營健康保險，2008 年 9 月 4 日起陸續核准產險業健康保險商品上市，開辦初期受限於一年期保單及不保證續保條款，初年度簽單保費收入為新台幣 0.33 億元，賠款率為 0.75%。2009 年的簽單保費收入為新台幣 1.38 億元，賠款率為 33.62%。2010 年的簽單保費收入為新台幣 8.60 億元，賠款率為 24.56%。2011 年的簽單保費收入為新台幣 10.69 億元，賠款率為 36.89%。2012 年的簽單保費收入為新台幣 12.29 億元，賠款率為 40.76%。2013 年的簽單保費收入為新台幣 13.22 億元，賠款率為 42.68%。2014 年的簽單保費收入為新台幣 14.31 億元，賠款率為 39.35%。2015 年的簽單保費收入為新台幣 16.45 億元，賠款率為 37.53%，2015 年 12 月 31 日金融監督管理委員會為兼顧社會需要及市場發展情形開放財產保險業者得經營三年期以下且不保證續保之傷害保險及健康保險，2016 年的簽單保費收入為新台幣 18.48 億元，賠款率為 35.00%，2017 年的簽單保費收入為新台幣 21.22 億元，賠款率為 34.08%，2018 年的簽單保費收入為新台幣 25.42 億元，賠款率為 34.45%，2019 年的簽單保費收入為新台幣 29.63 億元，賠款率為 34.46%。

表 10：健康保險

(單位：新台幣佰萬元/百分比)

| 年 度 | 2015 | 2016 | 2017 | 2018 | 2019 |
|---------|-------|-------|-------|-------|-------|
| 簽 單 保 費 | 1,645 | 1,848 | 2,122 | 2,542 | 2,963 |
| 賠 款 率 | 37.53 | 35.00 | 34.08 | 34.45 | 34.46 |

備 註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心
中華民國產物保險商業同業公會

(十一) 分出至國外再保費

2019 年分出至國外再保費為新台幣 296.95 億元，比 2018 年新台幣 267.76 億元，增加 29.19 億元，成長 10.9%。

其中，分出至國外再保費以分出至香港地區 82.03 億元為最多，佔當年度總簽單保費 4.6%。

表 11：分出至國外再保費

(單位：新台幣佰萬元／百分比)

| 年 度 | 2017 | | 2018 | | 2019 | |
|-------------------|--------|-------|--------|-------|--------|-------|
| | 分出保費 | 百分比 | 分出保費 | 百分比 | 分出保費 | 百分比 |
| 英 國 | 2,762 | 1.76 | 2,739 | 1.65 | 2,902 | 1.64 |
| 法 國 | 258 | 0.16 | 378 | 0.23 | 381 | 0.22 |
| 德 國 | 1,611 | 1.03 | 1,745 | 1.05 | 2,005 | 1.13 |
| 其他歐洲國家 | 1,043 | 0.66 | 1,020 | 0.62 | 1,625 | 0.92 |
| 日 本 | 1,984 | 1.27 | 1,590 | 0.96 | 1,992 | 1.12 |
| 韓 國 | 839 | 0.54 | 791 | 0.48 | 845 | 0.48 |
| 香 港 | 7,415 | 4.73 | 7,922 | 4.78 | 8,203 | 4.63 |
| 新 加 坡 | 2,919 | 1.86 | 3,048 | 1.84 | 3,397 | 1.92 |
| 中 國 | 214 | 0.14 | 264 | 0.16 | 239 | 0.13 |
| 美 國 | 5,592 | 3.57 | 5,004 | 3.02 | 5,999 | 3.39 |
| 加拿大及其他 美 洲 國 家 | 88 | 0.06 | 105 | 0.06 | 116 | 0.07 |
| 澳 洲 | 64 | 0.04 | 37 | 0.02 | 39 | 0.02 |
| 其 他 地 區 | 2,014 | 1.28 | 2,133 | 1.29 | 1,953 | 1.10 |
| 總 計 | 26,803 | 17.10 | 26,776 | 16.16 | 29,695 | 16.76 |

資料來源：14 家國內產險公司
5 家外國產險分公司

三、財產保險商品

(一) 火災保險

1. 住宅火險及住宅地震基本保險

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

自 2002 年 4 月 1 日起，政府推動政策性住宅地震保險制度，凡民眾投保住宅火災保險即自動涵蓋地震基本保險。住宅地震基本保險係承保住宅建築物本體因地震震動、地震引起之火災或爆炸、地震引起之山崩或地層下陷或滑動或開裂或決口及地震引起之海嘯或海潮高漲或洪水所致之全損(所稱全損係指政府機關命令拆除或經鑑定為不堪居住必須拆除重建或修復費用為重置成本的百分之五十以上者)。住宅地震基本保險之保險金額以建築物之重置成本為基礎但最高以新台幣 150 萬元為限，發生承保事故致建築物毀損達全損理賠標準時，保險公司除按保險金額給付外，並支付臨時住宿費用新台幣 20 萬元。

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

2. 商業火險

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

可供被保險人選擇附加之險種包括爆炸保險、自動消防裝置滲漏保險、航空器墜落、機動車輛碰撞保險、煙燻保險、水漬保險、竊盜保險、地震保險、颱風及

洪水保險、地層下陷、滑動或山崩保險、罷工、暴動、民眾騷擾、惡意破壞行為保險、恐怖主義保險、第三人意外責任保險、租金損失保險及營業中斷保險等。

此外，另有涵括範圍較廣之商業綜合保險供企業選擇投保。

（二）貨物運輸保險

國內貨物運輸保險保單主要係使用英國協會貨物險條款承保貨物運輸保險。市場上並有許多特殊保險條款承保煤、油、冷凍食品、肉類等。

兵險及罷工險通常係屬基本保單除外不保項目，惟如有需要得以加貼特別條款加費方式投保。

（三）船體保險

1. 商船保險

商船最普遍使用的保單條款為英國協會船體時間保險條款，該條款承保範圍包括船體、機器、碰撞責任，及明示費用部份。

2. 漁船保險

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

（四）汽車保險

1. 強制汽車責任保險

本保險於 1996 年 12 月 27 日立法通過，並於 1998 年 1 月 1 日開始實施，其目的在於提供車禍受害人基本的保障，由於秉持無過失精神，且為無盈無虧之經營模式，故大幅降低了過去較為冗長的求償程序，而能提供受害人快速且基本的保障，而對於肇事者未投保或肇事後逃逸的案件，也成立了特別補償基金填補被害人的損失。

強制汽車責任保險的保險金額自 2012 年 3 月 1 日起修正為每一人體傷最高 20 萬元，每一人死亡 200 萬元，另亦提供殘廢給付，分別依其等級賠付 5 萬~200 萬元。

2. 任意汽車第三人責任保險

由於強制保險所提供的係為基本保障，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，還有保障額度更高的第三人超額責任保險。

另外，保險公司亦提供各種特約保險，例如乘客責任保險、僱主責任保險、駕駛人傷害險及汽車經銷商、汽車製造商及汽車修理商之責任保險等。

3. 汽車車體損失保險

現行汽車車體損失保險依承保範圍之不同可分為三種，分別為甲式、乙式及丙式。甲式之承保範圍最廣，舉凡因碰撞、傾覆、火災、爆炸、閃電、雷擊、拋擲物、墜落物及第三人非善意行為，或保單條款未列入不保事項者均為承保範圍，而乙式保單則將不明原因之損害予以除外不保，至於丙式則純為車對車碰撞損失保險。

不論甲式或乙式之保單，被保險人於申請理賠時都必須承擔基本自負額，第一次為新台幣 3,000 元、第二次 5,000 元，第三次及以後則每次負擔 7,000 元，至於丙式保單，被保險人則無須承擔基本自負額。

被保險人在投保車體損失險時，亦可加費投保颱風、地震、因雨積水險或罷工暴動、民眾騷擾等附加保險。

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) 高自負額保險
- (3) 重大事故保險
- (4) 免自負額竊盜保險
- (5) 免折舊竊盜保險
- (6) 慰問金費用保險

6. 其他訊息

(1) 電子式強制保險證推行

鑑於智慧型行動裝置日趨普遍及推動無紙化節能減碳之環保概念，並便利車主即時申辦車籍監理業務，自 2019 年 4 月 1 日起推動強制汽車責任保險之

電子式保險證。汽、機車所有人申辦公路監理業務時，可提具本保險電子式保險證作為公路監理機關審核本保險之投保紀錄證明。

另為強化本保險電子式保險證之防偽及控管機制，金管會保險局督請財團法人保險事業發展中心完成「強制汽車責任保險電子式保險證認證平台」之建置，透過該平台產製之電子式保險證，保險公司除可以透過電子郵件、簡訊等方式將電子式保險證提供予要保人外，並可同步傳輸承保資料至公路監理資料庫，以利車主即時辦理車籍監理業務，且要保人可隨時查詢本保險之保險期間，確認投保情形，對保戶而言極具便利性。

(2) 停售「汽車第三人責任保險駕駛人受酒類影響附加條款」

因現今社會對酒駕行為採「零容忍」態度，且「汽車第三人責任保險駕駛人受酒類影響附加條款」有違反保險原理之嫌，各保險公司基於善盡企業責任，經討論後依中華民國產物保險商業同業公會(108)產汽字第 120 號函規定，於 2019 年 7 月 1 日起不得銷售「汽車第三人責任保險駕駛人受酒類影響附加條款」。

(3) 綠能環保車保險

隨環保意識上升，電動汽車日益普及，除一般車險外各保險公司亦依電動車特性，推出綠能環保車相關的保險商品。

(4) 自動駕駛車輛測試保險

為響應政府鼓勵無人載具科技之研究發展與應用，以促進產業技術及創新服務之發展，針對未來無人駕駛之車輛實驗與創新需求，由各保險公司研發專屬自動駕駛車輛測試保險之商品。

(五) 航空保險

航空保險係承保被保險人因飛機或直升機所有、使用、管理所致責任或財損之保險。

商業航空公司所投保之意外損失保險的一般範圍如下：

航空機體保險

第三人責任保險

乘客法定責任保險

鑑於航空保險的獨特性，有關費率及保單格式通常由國際航空保險核保人決定。

(六) 工程保險

1. 營造綜合保險

營造綜合保險係以提供各類營建工程於施工期間之安全保障為目的。被保險人在施工處所，於保險期間內，因突發而不可預料之意外事故所致承保工程之毀損或滅失，而需予修復或重置時，除約定不保事項外，保險公司對被保險人負賠償之責。

營造綜合保險承保範圍：

- (1) 營造工程財物損失險
- (2) 營造工程第三人意外責任險
- (3) 加保第三人建築物龜裂、倒塌責任險
- (4) 加保雇主意外責任險
- (5) 加保施工機具設備

以上第(2)、(3)、(4)及(5)項承保範圍依個案由被保險人視實際需要決定投保與否。

2. 安裝工程綜合保險

安裝工程綜合保險之目的是為保障各種工業機器設備及各種鋼鐵或金屬構造物等安裝工程之施工安全與順利完成。被保險人在施工處所，於安裝或試車期間，因突發而不可預料之意外事故所致安裝工程之毀損或滅失，而需予修復或重置時，除約定不保事項外，保險公司對被保險人負賠償責任。

安裝工程綜合保險承保範圍：

- (1) 安裝工程財物損失險
- (2) 安裝工程第三人意外責任險
- (3) 加保第三人建築物龜裂、倒塌責任險
- (4) 加保雇主意外責任險
- (5) 加保施工機具設備

以上第(2)、(3)、(4)及(5)項承保範圍依個案由被保險人視實際需要決定投保與否。

3. 營建機具綜合保險

營建機具綜合保險為一年期保險單，需每年辦理續保。本保險主要係提供各種建築、土木、安裝及養護等營建工程所使用之各種機械、設備、器具、工具，例

如，挖土機、推土機、牽引機、裝載機、打樁機、塔式吊車、各式起機重及隧道鑽掘機等之保險保障。凡保險標的物在保險單所載處所，於保險期間內，因突發而不可預料之意外事故所致之毀損或滅失，除約定不保事項外，保險公司對被保險人負賠償責任。

營建機具綜合保險承保範圍：

- (1) 機具綜合損失險
- (2) 第三人意外責任險

以上第(2)項承保範圍依個案由被保險人視實際需要決定投保與否。

4. 鍋爐保險

鍋爐保險亦為一年期保險單，其目的是為提供各種具有蒸汽或空氣壓力之鍋爐或壓力容器於正常操作中因發生爆炸或壓潰所致毀損或滅失之保險保障。所謂「爆炸」係指鍋爐、容器及配件因受內部蒸氣或液體壓力所致形體之突然與劇烈改變、外表破裂、內部散出。包括鍋爐因爐膛或煙道氣體之突然與意外燃燒壓力所致之毀損，但因火災所致者除外。

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

被保險人亦可依個案，視實際需要附加投保第三人意外責任保險，其主要之承保範圍為鍋爐或壓力容器因本保險所承保意外事故，致第三人受有體傷或死亡，或第三人財物受有毀損或滅失，依法應由被保險人負賠償責任，而受賠償請求時，由保險公司對被保險人負責賠償。所稱「第三人」不包括被保險人及其受僱人或家屬。

5. 機械保險

機械保險之保險期間以一年為原則，旨在承保各種機械設備、生產製造設備或工具機械設備及其附屬機械設備於安裝完成經試車或負荷試驗合格，並已正式操作後，在保險單所載處所，於保險期間內，因設計不當，材料、材質或尺度之缺陷，製造、裝配或安裝之缺陷，操作不良、疏忽或怠工，鍋爐缺水，物理性爆炸、電氣短路、電弧或因離心力作用所造成之撕裂，以及不屬本保險特別載明為不保事項之任何其他原因所致保險標的物之毀損或滅失。

6. 電子設備綜合保險

電子設備綜合保險屬概括式綜合保險單，係專為各種電腦或電子資料處理設

備及其周邊設備等電子設備之所有權人或使用者提供保險保障。本保險承保之電子設備需經安裝完成，並測試合格。保險標的物因進行清理或檢修所為之拆卸、重新安裝及於原裝置處所內搬移過程中所發生之承保事故亦在賠償範圍內。

電子設備綜合保險承保範圍：

(1) 電子設備損失險

本保險承保因突發而不可預料之意外事故所致電子設備之毀損或滅失，除約定不保事項外，由保險公司對被保險人負賠償責任。

(2) 電腦外在資料儲存體損失險

本保險對於因電子設備損失險之承保事故所致電子設備中之電腦外在資料儲存體之毀損或滅失，除約定不保事項外，由保險公司對被保險人負賠償責任。

(3) 電腦額外費用險

本保險係承保電子設備中之電腦，因電子設備損失險之承保事故，遭受毀損或滅失以致作業全部或部分中斷，為繼續原有作業需使用非保險單承保之替代電腦設備所增加之額外費用。賠償金額依約定之每日、每月賠償金額及每年之賠償總額計算。

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）僱主責任保險

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

（3）產品責任保險

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

（4）電梯責任保險

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

（5）營繕承包人責任保險

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

（6）污染責任保險

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

（7）高爾夫球員責任保險

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

（8）旅館綜合責任保險

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

- 1) 被保險人保管箱責任
- 2) 食物中毒
- 3) 旅館接送服務責任

4) 旅館內遭強奪損失

5) 停車場責任

(9) 保全業責任保險

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

(10) 幼稚園責任保險

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

(11) 大眾捷運系統旅客運送責任保險

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

(12) 醫師業務責任保險

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

(13) 醫療機構綜合責任保險

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

(14) 會計師責任保險

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

(15) 律師責任保險

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

(16) 建築師工程師專業責任保險

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

(17) 金融業保管箱責任保險

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

(18) 旅行業責任保險

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

(19) 保險公證人專業責任保險

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

(20) 保險代理人經紀人專業責任保險

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

(21) 海外遊學業責任保險

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

2. 其他財產保險

(1) 現金保險

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

(2) 商業動產流動保險

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

(3) 竊盜損失保險

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

(4) 玻璃保險

保障被保險人因玻璃發生意外事故造成的毀損或滅失。

(5) 核能保險

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

3. 保證及信用保險

(1) 銀行業綜合保險

適合銀行業專用的綜合保險，承保項目共有七項：

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

(2) 員工誠實保證保險

保障被保險人因被保證員工不誠實行為，造成被保險人的財務損失。

(3) 旅行業履約保證保險

保障被保險人繳交旅遊團費後，因旅行業財務問題無法履約造成被保險人團費損失。

(4) 工程保證保險

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

(5) 消費者貸款信用保險

保障被保險人提供消費者信用貸款，因貸款人不履行還款義務造成被保險人的損失。

(6) 海外遊學業履約保證保險

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

(八) 傷害保險

保障被保險人因發生外來非疾病意外事故，造成被保險人失能或死亡的損失，並可擴大承保意外醫療費用。

(九) 健康保險

保障被保險人疾病、分娩及其所致失能或死亡，由保險人負給付保險金額之責任。

四、招攬制度

我國財產保險業之行銷體系雖大致可區分為經紀人制度、代理人制度及業務員制度，然我國產險市場目前約有九成之業務係來自保險代理人、經紀人及保險公司的保險業務員。從 1991 年 12 月 31 日起，所有之保險經紀人及代理人均須經過資格測驗考試及向保險主管機關取得執業證照，方能招攬保險業務。

自 1993 年 11 月 22 日起，所有之業務員必須經過資格測驗考試通過，並由所屬公司、代理人公司或經紀人公司向中華民國產物保險商業同業公會辦理登錄，始能招攬保險業務；另從民國 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 | 2017 | 2018 | 2019 |
|-------|---------|---------|---------|
| 保險經紀人 | 437 | 425 | 421 |
| 保險代理人 | 309 | 306 | 313 |
| 保險業務員 | 275,931 | 296,615 | 302,835 |

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商業同業公會辦理登錄，領得登錄證後始得為其所屬公司招攬保險業務。

（四）美國產物保險核保人資格考試

美國產物保險核保人資格考試係由美國產物保險核保學院所主辦。美國產物保險核保學院為提升財產及責任保險之專業技能，針對保險業務，經濟及法律環境之狀況設計了一系列課程，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，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、港商亞洲、法商法國巴黎、法商科法斯、新加坡商美國國際、比利時商裕利安宜產物保險公司台灣分公司等 6 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、圖書、出納及一般會務工作。

6. 各種委員會：

本會為應業務發展之需要，得於理事會之下，設置各種委員會。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) 2019 年 7 月訂定「保險業保險代理人保險經紀人與異業合作推廣附屬性保險商品業務應注意事項」

為保障消費者權益，並為使保險業、保險代理人、保險經紀人與異業合作推廣附屬性保險商品業務之行為有所依循。

目前可辦理之業務為(1)透過銷售旅遊商品之網路平臺或行動應用程式 (APP)，合作推廣旅遊相關保險，及(2)與行動裝置製造業者之官方網站、直營店或經銷商，合作推廣行動裝置保險。

異業合作對象及其經銷商符合下列條件：

(1)依法設立之股份有限公司或有限公司，且實收資本額達新臺幣一千萬元以上或等值外幣。

(2)所透過官方網站、網路平臺或行動應用程式 (APP) 應具備之條件：(a) 具備安全控管、防火牆、入侵檢測等相關資訊安全機制，及(b)具備串接保險業開放投保服務應用程式介面 (API)、對外防護、穩定營運之能力。

從事本項業務招攬之人員，應符合「保險業務員管理規則相關規定」之相關規定。

(二) 2019 年 10 月「住宅火災保險參考條款」及「台灣地區住宅類建築類造價參考表」修正

金融監督管理委員會鑑於住宅火災保險自實施以來，因民眾對住家安全之重視及消防設備效能之提升，損失率尚佳，為使民眾住家安全受到更周全之保障，並使住宅火災保險發揮其穩定家庭經濟之保險保障功能，於不調漲保險費前提下，核定本會所報修正案，自 2020 年 1 月 1 日起擴大住宅火災保險之保障範圍，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。

(三) 2019 年 12 月修正「保險業資本適足性管理辦法」

除現行資本適足率外，考量保險業淨值與資產總額之比率(下稱淨值比率)能較為即時衡量保險公司於國際政經情勢發生短期大幅波動時，對該等市場風險之承擔能力，故增訂淨值比率為輔助資本適足率之監理指標。

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 | 2019.01.12 | 商業火災保險 | 化學工廠 | 高雄 | 火災 | 約 1 億餘元 |
| 2 | 2019.04.07 | 商業火災保險 | 石化工廠 | 雲林 | 爆炸 | 約 8 億餘元 |
| 3 | 2019.05.01 | 商業火災保險 | 電子工廠 | 新竹 | 跳電 | 約 1 億餘元 |
| 4 | 2019.06 | 貨物運輸保險 | 汽車 | 菲律賓 | 火災 | 約 3 億餘元 |
| 5 | 2019.06 | 貨物運輸保險 | 汽車 | 菲律賓 | 火災 | 約 1 億餘元 |
| 6 | 2019.08.04 | 船體保險 | 漁船 | 日本北海 | 火災 | 約 2 億餘元 |
| 7 | 2019.08.14 | 船體保險 | 貨船 | 中國寧波 | 觸礁 | 約 1 億餘元 |
| 8 | 2019.10.31 | 船體保險 | 漁船 | 日本北海 | 火災 | 約 2 億餘元 |
| 9 | 2019.11.04 | 商業火災保險 | 金屬工廠 | 高雄 | 火災 | 約 13 億餘元 |

十、外國財產保險業在台聯絡處所

| 編號 | 公司名稱 | 負責人 | 地 址 | 電話／傳真 |
|----|----------------------------|-------|---------------------------------|----------------------------|
| 1 | 日商東京海上日動火災保險 (股)公司台北聯絡處 | 比留間太郎 | 台北市南京東路 3 段 130 號 13 樓 | 02-87720029 02-87720019 |
| 2 | 日商愛和誼日生同和產物 保險公司台北聯絡處 | 內海直之 | 台北市基隆路 1 段 333 號 22 樓 2212 室 | 02-27576300 02-27576095 |

十一、外國再保險業在台聯絡處所

| 編號 | 公司名稱 | 負責人 | 地 址 | 電話／傳真 |
|----|---------------------|-----|--------------------------------|----------------------------|
| 1 | 德商漢諾威再保險股份有限公司台北聯絡處 | 周俞均 | 台北市民生東路 3 段 129 號 9 樓 902 室 | 02-87707792 02-87707735 |
| 2 | 德商慕尼黑再保險股份有限公司台北聯絡處 | 李振國 | 台北市松仁路 32 號 8 樓之 1 | 02-27222708 02-27222710 |
| 3 | 日商東亞再保險股份有限公司台灣聯絡處 | 吳信民 | 台北市民生東路 3 段 128 號 4 樓之 2 | 02-27151015 02-27151628 |
| 4 | 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 | 曾慧芬 | 台北市敦化南路 2 段 216 號 20 樓之 1 | 02-23220080 02-27330110 |
| 2 | 英屬百慕達商美國再保險股份有限公司台灣分公司 | 王瑜華 | 台北市基隆路 1 段 333 號 20 樓 2008 室 | 02-87892217 02-87896018 |

十三、再保險經紀人在台聯絡處所

| 編號 | 公司名稱 | 負責人 | 地 址 | 電話／傳真 |
|----|---------------|-----|--------------------------------|------------------------------|
| 1 | 華夏保險經紀人股份有限公司 | 李佩芬 | 台北市復興北路 170 號 11 樓 | 02-27153117 02-27181168 |
| 2 | 萬達保險經紀人股份有限公司 | 沙昌達 | 台北市忠孝東路 1 段 112 號 5 樓 | 02-23939788 02-23915955 |
| 3 | 信成保險經紀人股份有限公司 | 史帝芬 | 台北市區南京東路 3 段 219 號 5 樓 | 02-27187118 02-27163938 |
| 4 | 怡安保險經紀人股份有限公司 | 梁漢文 | 台北市仁愛路 3 段 136 號 9 樓 | 02-23252221 02-23252278 |
| 5 | 富理保險經紀人有限公司 | 黃尚龍 | 台中市西屯區長安路 2 段 71 巷 33 弄 6 號 | 02-2598-6700 02-8192-6873 |

| 編號 | 公司名稱 | 負責人 | 地 址 | 電話／傳真 |
|----|-----------------------|-----|----------------------------|----------------------------|
| 6 | 有朋保險經紀人股份有限公司 | 劉文光 | 新北市新店區北新路 1 段 69 號 4 樓 | 02-29111639 02-29101978 |
| 7 | 美商達信保險經紀人股份有限公司台灣分公司 | 毛卓人 | 台北市民權東路 3 段 2 號 3 樓 | 02-21837777 02-25180388 |
| 8 | 怡和保險經紀人股份有限公司 | 謝淑賢 | 台北市新生南路 1 段 50 號 12 樓 | 02-23561155 02-23932233 |
| 9 | 利德保險經紀人股份有限公司 | 王錦雄 | 台北市八德路 3 段 32 號 7 樓 | 02-25785500 02-25786611 |
| 10 | 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 |
| 11 | 豐林保險經紀人有限公司 | 林子玲 | 台北市南京東路 4 段 130 號 9 樓 | 02-25794689 02-25700714 |
| 12 | 大連保險經紀人有限公司 | 連鈞修 | 新北市永和區中山路 1 段 243 號 9 樓 | 02-89236810 02-89236805 |
| 13 | 信利保險經紀人股份有限公司 | 黃 範 | 台北市忠孝東路 5 段 508 號 11 樓 | 02-27260031 02-27262655 |
| 14 | 財聖國際保險經紀人股份有限公司 | 林美雲 | 台北市敦化北路 201 之 30 號 12 樓 | 02-27170926 02-27137275 |
| 15 | 偉信保險經紀人有限公司 | 張育宏 | 台北市民權東路 3 段 181 號 3 樓 | 02-25457900 02-25457048 |
| 16 | 大華聯合保險經紀人有限公司 | 杜劍虹 | 新北市中和區成功路 133 號 25 樓之 2 | 02-31511441 02-31511440 |
| 17 | 美商佳達再保險經紀人股份有限公司台灣分公司 | 蔡明憲 | 台北市民權東路 3 段 2 號 4 樓 | 02-21837980 02-25071816 |
| 18 | 香港商安宏保險經紀人股份有限公司台灣分公司 | 陳聰敏 | 台北市信義區基隆路 2 段 51 號 12 樓之 1 | 02-23131188 - |
| 19 | 香港商萬信保險經紀人股份有限公司台灣分公司 | 林嘉敏 | 台北市許昌街 42 之 1 號 10 樓 | 02-23702653 - |
| 20 | 香港商高誠保險經紀人有限公司台灣分公司 | 潘人慈 | 台北市林森北路 577 號 9 樓之 1 | 02-25966516 02-25967112 |
| 21 | 瑞信保險經紀人股份有限公司 | 柯富彬 | 台北市南京東路 4 段 186 號 3 樓之 3 | 02-25773311 02-25772548 |
| 22 | 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 |

| 編號 | 公司名稱 | 負責人 | 地 址 | 電話／傳真 |
|----|-----------------------|-----|----------------------------|------------------------------|
| 23 | 英商吳德保險經紀人股份有限公司台灣分公司 | 何獻亨 | 台北市信義區基隆路 2 段 51 號 12 樓之 1 | 02-23131188 02-23131187 |
| 24 | 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 |
| 25 | 聯聿保險經紀人(股)公司 | 黃裕宜 | 臺北市仁愛路 4 段 376 號 12 樓 | 02-2702-2712 02-2702-2780 |
| 26 | 韋萊韜悅保險經紀人(股)公司 | 閻治中 | 台北市忠孝東路 5 段 68 號 14 樓 | 02-21769068 02-87262968 |
| 27 | 新加坡商泛立昇保險經紀人有限公司台灣分公司 | 林鴻源 | 台北市南京東路 4 段 197 號 9 樓之 3 | 02-87706618 02-87706608 |
| 28 | 立萬保險經紀人(股)公司 | 武冲霄 | 台北市中山北路 3 段 31 號 9 樓 | 02-25978585 02-25978586 |
| 29 | 晶華保險經紀人(股)公司 | 高學年 | 台北市龍江路 23 號 4 樓 | 02-87722277 02-87722748 |
| 30 | 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 |
| 31 | 達通保險經紀人(股)公司 | 杜天文 | 台北市復興南路 1 段 380 號 4 樓之 3 | 02-27071023 02-27070516 |
| 32 | 亞太高威保險經紀人(股)公司 | 汪尚岱 | 台北市敦化南路 2 段 77 號 9 樓之 1 | 02-27550011 02-27550022 |
| 33 | 佳朋保險經紀人(股)公司 | 陳進益 | 台北市松江路 146 號 10 樓 | 02-25413768 02-25622134 |
| 34 | 禮勤保險經紀人(股)公司 | 李崇憲 | 台北市民權東路 3 段 144 號 6 樓之 3 | 02-7706-5080 02-77065090 |
| 35 | 長城保險經紀人(股)公司 | 廖光毅 | 台北市南京東路 3 段 189 號 10 樓 | 02-25474577 02-25475549 |
| 36 | 中保保險經紀人(股)公司 | 雷景明 | 台北市鄭州路 139 號 10 樓 | 02-25579299 02-25576077 |
| 37 | 超然保險經紀人(股)公司 | 羅修豪 | 台北市忠孝東路 1 段 152 號 9 樓之 4 | 02-33221438 02-33221431 |
| 38 | 愛群保險經紀人有限公司 | 陳嘉群 | 台北市敦化南路 2 段 76 號 4 樓之 2 | 02-27022885 02-27028892 |

十四、其他保險相關機構

| 編號 | 公司名稱 | 負責人 | 地 址 | 電話／傳真 |
|----|------------------|------------|--------------------------------|----------------------------|
| 1 | 財團法人保險事業發展中心 | 桂先農 | 台北市南海路 3 號 6 樓 | 02-23972227 02-23517508 |
| 2 | 財團法人汽車交通事故特別補償基金 | 黃天牧 邱瑞利 | 台北市信義路 5 段 150 巷 2 號 18 樓 | 02-87898897 02-87896061 |
| 3 | 財團法人住宅地震保險基金 | — | 台北市濟南路 2 段 39 號 5 樓 | 02-23963000 02-23923929 |
| 4 | 中華民國產物保險商業同業公會 | 李松季 沙克興 | 台北市南京東路 2 段 125 號 13 樓 | 02-25071566 02-25178069 |
| 5 | 中華民國人壽保險商業同業公會 | 黃調貴 林金樹 | 台北市松江路 152 號 5 樓 | 02-25612144 02-25613774 |
| 6 | 中華民國產物保險核保學會 | 陳忠鏗 黃益堂 | 台北市南京東路 2 段 125 號 13 樓 | 02-25065941 02-25171825 |
| 7 | 財團法人金融法制暨犯罪防制中心 | 邵之雋 | 台北市信義路 1 段 3 號 1 樓 | 02-23968177 02-23963299 |
| 8 | 財團法人工程保險協進會 | 涂志佶 陳壽亭 | 台北市中華路 1 段 77 號 4 樓 | 02-23820051 02-23884720 |
| 9 | 中華民國核能保險聯合會 | 梁正德 洪榮隆 | 台北市南京東路 2 段 88 號 15 樓 | 02-25514235 02-25611176 |
| 10 | 中華民國風險管理學會 | 張士傑 陳定輝 | 台北市民權東路 3 段 181 號 3 樓 | 02-27160039 02-25450887 |
| 11 | 中華民國精算學會 | 簡仲明 林含欣 | 台北市信義區基隆路 1 段 420 號 6 樓 | 02-27580265 02-27580523 |
| 12 | 中華民國人壽保險管理學會 | 林慶祥 李建勳 | 台北市信義區信義路 5 段 150 巷 2 號 2 樓 | 02-27235307 02-27229282 |
| 13 | 中華民國保險學會 | 李松季 沙克興 | 台北市南京東路 2 段 125 號 13 樓 | 02-25071566 02-25178069 |
| 14 | 財團法人保險安定基金 | 林國彬 陳昌正 | 台北市忠孝東路 2 段 123 號 9 樓 | 02-23957088 02-23957068 |
| 15 | 中華民國保險代理人商業同業公會 | 鐘俊豪 宋思潔 | 台北市松江路 158 號 6 樓之 4 | 02-25421888 02-25638042 |
| 16 | 中華民國保險經紀人商業同業公會 | 朱水源 丁迪嘉 | 台北市大同區重慶北路 2 段 188 號 5 樓 | 02-25573268 02-25573298 |

| 編號 | 公司名稱 | 負責人 | 地 址 | 電話／傳真 |
|----|-------------|------------|--------------------------------|----------------------------|
| 17 | 中華民國保險經紀人公會 | 劉北元 洪叔生 | 台北市南港路 2 段 147 號 6 樓 | 02-27833807 02-27839610 |
| 18 | 臺北市公證商業同業公會 | 柯富彬 張敏凰 | 台北市南京東路 4 段 186 號 13 樓 | 02-25701840 02-25770332 |
| 19 | 高雄市公證商業同業公會 | 陳偉光 林寶華 | 高雄市前鎮區一心二路 119 號 8F-5 (A 室) | 07-3347352 07-3347471 |
| 20 | 中華保險服務協會 | 廖學茂 高棟梁 | 台北市忠孝東路 6 段 21 號 2 樓之 3 | 02-26559268 02-26559265 |

十五、再保險業

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

中華民國產物保險商業同業公會
THE NON-LIFE INSURANCE ASSOCIATION OF THE REPUBLIC OF CHINA

台北市南京東路二段一二五號十三樓

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