

NON-LIFE INSURANCE BUSINESS IN TAIWAN

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GENERAL INFORMATION

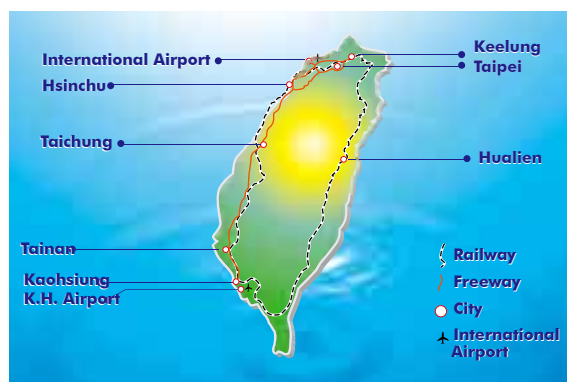
	2004	2005	2006
Population(million)	22.6	22.8	22.8
Area (sq. km)	36,000	36,000	36,000
GNP (US\$ billion)	316.7	354.2	365.9
GDP (US\$ billion)	305.4	345.9	355.6
GNP per Capita (US\$)	14,032	15,639	16,098
Value of Imports (US\$ billion)	168.75	182.61	202.71
Value of Exports (US\$ billion)	182.37	194.43	224.01
Real Economic Growth Rate (%)	6.07	4.09	4.62
Annual Changes in Wholesale Price Index (%)	7.03	0.61	5.64
Annual Changes in Consumer Price Index (%)	-1.6	-0.7	0.6
Unemployment Ratio (%)	4.4	4.13	3.91
Motor Vehicles (thousand)	6,389	6,667	6,750
Motorcycles (thousand)	12,793	13,195	13,557
Telephone Sets (thousand)	36,357	35,892	36,924
Exchange Rates US\$/NT\$	31.92	32.85	32.53
Annual Interest Rates (Money Market Rate)(%)	0.99	1.27	1.56

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

1. GEOGRAPHY

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

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



2. MAJOR CITIES

City Name	Population	Noted For
Taipei	2.63 million	Political/Economic center. Capital City
Keelung	0.39 million	Northern major port city
Hsinchu	0.39 million	Northern hi-tech industrial park
Taichung	1.04 million	Largest central city with ports some 50 km west of the city
Tainan	0.76 million	Southern city with historic relics
Kaohsiung	1.51 million	Largest industrial city; also noted for its major ports; largest commercial city in the south
Hualien	0.34 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 2,500 millimeters (100 inches) 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 476,000 aborigines, the ancestors of Taiwan people originated in mainland China and settled here mainly during the 17th and 18th centuries.

5. LANGUAGES

The official language is Mandarin

Chinese. Taiwanese and Hakka are the two most popular dialects. English is the most popular foreign language and is taught from elementary school onwards. Japanese is the second most studied foreign language.

6. EDUCATION

A nine-year compulsory education system, from elementary school to junior high school, is available nationwide. The enrollment of eligible students is 99.9%. Most of them continue with senior high school education. After graduation from senior high school, more than 1.2 million students attend 154 universities, colleges and academies in Taiwan each year.

7. TRANSPORTATION

International Airports:

Taoyuan International Airport is in the

north, around 40 km southwest of Taipei. Kaohsiung Airport serves the south.

Domestic Airports:

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

North-South Freeways:

The first Sun Yat-Sen Freeway began in 1978 linking Keelung and Kaohsiung (a distance of 393 km). The Second Northern Freeway was completed in 1999, beginning in Keelung and ended near Pingtung, Linpien (a distance of 430 Km).

Railway:

Taiwan's railway network totals a distance of 2,409.1 km, circling the entire island. Local as well as express trains serve travelers.

High Speed Rail:

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

It starts from the Taipei Station and ends at Kaohsiung with a total distance of 345 km. There are 11 stations built on the line, was completed and operated in January 5, 2007. The HSR reduces travel time between northern and southern

Taiwan to around 90 minutes.

Highway Network:

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

Mass Rapid Transit:

Taipei's Metropolitan Area MRT System network totals a distance of 76.6 km and the system is comprised of 8 lines, another 77.8km of track are under construction. Kaohsiung's Metropolitan Area MRT system is under construction which are scheduled to start in October 2007. The completed system will comprise 2 lines running 42.7 km.

Harbors:

Kaohsiung Harbor is now the world's fifth largest harbor for container cargo. Keelung Harbor is the second largest harbor in Taiwan. Its service has played a vital role in international trade for Taipei and northern Taiwan. Other major harbors are Taichung Harbor (central west coast), Hualien Harbor and Suao Harbor (east coast) .

International Telecommunications:

Sophisticated IDD telephone exchange systems are common in Taiwan. Facsimiles and telegrams work 24 hours day through satellites, submarine cables, and microwave transmitters.

8. ECONOMIC

Looking back at the global economic environment in 2006, economy growth turned weak due to the raised US interest rate and the weakness of the real estate market. The Economic situation in the European Union countries continued to grow due to export and consumption increase. In Japan, local investment and export expansion caused the economic development to stabilize. In China, due to strong internal and external demand, the economy maintained a high growth rate. Global economic growth rate was predicted at the rate of 3.8%. It was lower than the 4.3% of previous year.

In the local economy, trade export reached the highest point. This is the main reason that the economy was able to maintain moderate growth. However, local consumption and investment was reflecting. It caused a dynamic external environment and a weak internal environment. Due to the credit/cash cards effect, auto sales volume was reduced considerable and local travel activities did not increase. However, machinery equipment importation and real estate construction activities were still very active. According to data posted by Directorate-General of Budget, Accounting and Statistics, Executive Yuan, for 2005, the economy growth rate was adjusted to 4.62% based on the previous predicted rate of 4.39%.

In the trade and manufacturing side, the import and export trade was quite good for this year. The whole years import and export increased to 11% and

12% respectively as compared to the same period in the previous year. Export was mainly focused on communication, electronic and machinery equipment. Import was mostly in electronic equipment. The total industry production increased by 0.4% to 5% as compared to the same period in the previous year.

Looking forward to 2007 economic development situation internally and externally : internationally, according to forecasts of a major economic institute it believes that the economic situation will be slow in the US. Economic growth in European countries will decline due to financial deficit, unemployment and Euro dollar appreciation. The oil price continues to be unstable and China is continuing to control its economy. All of these factors will affect the over heated economic situation. Hence, the prediction of global economic growth rate is 3.2% for 2007. It is lower than 2006 which was 3.8%.

Locally, according to the data posted by Directorate-General of Budget, Accounting and Statistics, Executive Yuan, stock market transaction amount growth will be over 20% as compared to the same quarter last year due to the lessening effect of credit card debt. It will help customers' consumption expansion in the future. Additionally, the whole years economy will be in an upturn. The economic growth rate will reach 4.3% as forecast for 2007. However, it is still in the last position of Asia Four Dragons.

MARKET CONDITIONS

1. The Market in General

After the premium incomes of Taiwan's non-life insurance industry hit historical new high in 2005, the direct written premium in 2006 was reduced to NT\$114,106 million, which was 3.71% of negative growth compared to that of NT\$118,502 million in the previous year.

The decline in 2006 premium incomes was mainly attributed by three factors. First, affected by the significant reduction of new car sales, as well as the reduction of premium rates in July, motor insurance business started to decline. Second, limited new business and continuous rate-cutting competition in commercial lines of business resulted negative growth in fire insurance, engineering insurance, and liability insurance business. Third, personal accident insurance, which used to contribute significant growth in past five years, had slowed down its premium growth in 2006 to 9.96%. The deregulation policy to the insurance industry started from 2002 had gradually revealed its adverse effects to the market.

The total premium income generated by motor insurance in 2006 was NT\$57,334 million, decreased by NT\$1,527 million compared to NT\$58,862 million in the previous year with a negative growth rate of 2.59%, which was affected by both the reduction of new motor sales and the reduction of premium rate in voluntary motor

business. The premium weight of the motor insurance was slightly increased from 49.67% in 2005 to 50.25% in 2006.

The total premium income generated by fire insurance in 2006 was NT\$21,917 million, decreased by NT\$118 million compared to NT\$22,035 million in the previous year with a negative growth rate of 0.54%, which was affected by the continuous rate cutting effects in the commercial property business. However, benefited from the new property sales, the premium incomes from the residential fire still remained 20% of growth.

The premium incomes of personal accident insurance in 2006 reached NT\$9,270 million, which grew NT\$840 million over the previous year and the growth rate is 9.96%. After the personal accident market was open for the non-life industry, the premium incomes in this line of business grew rapidly and had accounted for 8.12% in premium weight compared to the overall non-life insurance market. Therefore, personal accident insurance had become the third largest business in non-life insurance industry. However, due to relatively low premium rate level compared to that of life insurance industry, the market was limited to a certain scale and the loss ratio was then increased.

The premium incomes of marine cargo insurance business in 2006 were NT\$6,109 million, which revealed the growth of NT\$203 million or 3.43%

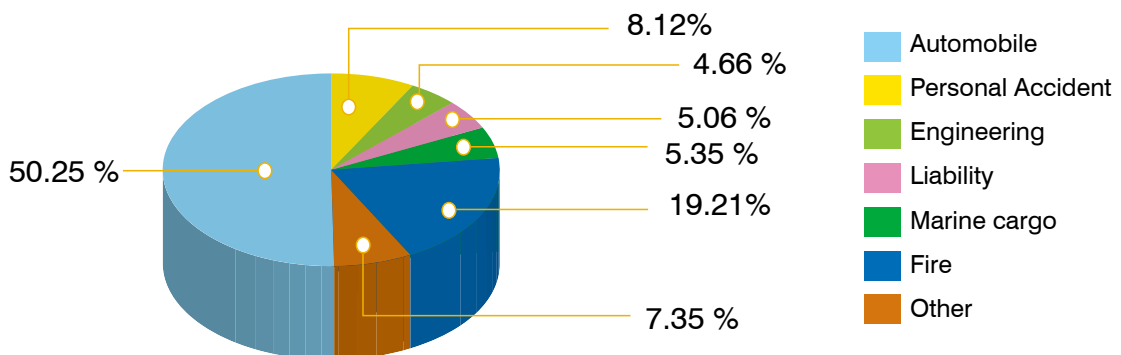
compared to NT\$5,906 million in the previous year. The premium incomes of marine hull insurance, fishing vessel insurance, and aviation insurance were NT\$2,072 million, NT\$728 million, and NT\$1,528 million, respectively.

The premium incomes of liability insurance in 2006 was NT\$5,777 million, which revealed the negative growth of 7.06% compared to NT\$6,216 million in the previous year. The premium incomes of engineering insurance was NT\$5,317 million, which declined by 6.88% compared to NT\$5,711 million in the previous year. Other property insurance also revealed significant reduction in premium incomes.

In regard of the market portfolio in

2006 by classes of non-life insurance business, motor insurance accounted a major share of 50.25%, and the remaining was distributed to fire insurance 19.21%, personal accident insurance 8.12%, marine cargo insurance 5.35%, liability insurance 5.06%, engineering insurance 4.66%, marine hull and fishing vessel insurance 2.46%, bond insurance 1.36%, aviation insurance 1.34%, and the other business 2.19%.

The average loss ratio of non-life insurance industry was significantly decreased from 55.59% in 2005 to 48.33% in 2006, down by 7.26%. This satisfactory result was contributed to no major natural catastrophe and no large single claim occurred in this year.



The statistics revealed the variation of loss experience of non-life insurance market in 2006. The changes of average loss ratio in respect of various classes of non-life insurance in 2006 are shown hereinafter individually. Fire loss ratio significantly reduced from 61.13% in 2005 to 21.75% in 2006; marine cargo loss ratio jumped from 38.27% in 2005 to 66.00% in 2006 due to three major

claims; automobile loss ratio (including compulsory insurance) continued its downward trend to 59.67% in 2006; aviation loss ratio showed -59.16% due to loss amount adjustment. Engineering loss ratio remained low at 40.06%; casualty loss ratio was slightly decreased from 50.93% in 2005 to 49.31% in 2006.



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

(in million NT\$ & %)

Year		2002	2003	2004	2005	2006
Fire	Premium Incomes	23,627	24,178	22,101	22,035	21,917
	Growth Ratio	19.61	2.33	-8.59	-0.29	-0.54
Marine Cargo	Premium Incomes	4,705	5,286	5,860	5,906	6,109
	Growth Ratio	9.46	12.35	10.87	0.80	3.43
Marine Hull	Premium Incomes	2,664	2,453	2,498	2,758	2,800
	Growth Ratio	11.23	-7.92	1.83	10.44	1.54
Automobile	Premium Incomes	48,659	50,387	55,048	58,862	57,334
	Growth Ratio	2.97	3.55	9.25	6.93	-2.59
Aviation	Premium Incomes	3,908	3,840	3,193	1,971	1,528
	Growth Ratio	63.51	-1.74	-16.85	-38.27	-22.47
Engineering	Premium Incomes	6,267	6,865	7,057	5,711	5,317
	Growth Ratio	36.68	9.54	2.80	-19.07	4.66
Miscellaneous Casualty	Premium Incomes	11,603	16,461	19,712	21,257	19,097
	Growth Ratio	14.28	41.87	19.75	7.84	-10.16
Total	Premium Incomes	101,434	109,469	115,468	118,502	114,106
	Growth Ratio	11.67	7.92	5.48	2.63	-3.71

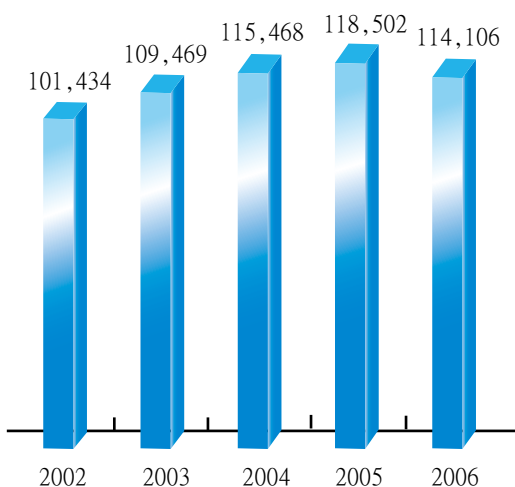
Remarks:1. Marine hull includes ocean hull and fishing vessel insurance.

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

Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Growth Ratio

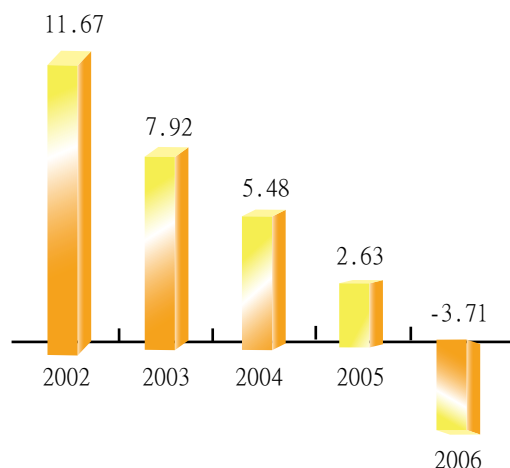


Table 1-2 : Loss Ratio

(in%)

Year	2002	2003	2004	2005	2006
Fire	12.17	10.77	21.45	61.13	21.75
Marine Cargo	37.34	41.09	38.74	38.27	66.00
Marine Hull	35.20	46.88	110.46	71.86	53.43
Automobile	61.18	62.86	61.28	60.50	59.67
Aviation	107.27	36.75	-49.08	-17.01	-59.16
Engineering	-4.78	25.42	36.19	36.10	40.06
Miscellaneous Casualty	69.40	40.38	39.25	50.93	49.31
Total	46.62	45.31	45.23	55.59	48.33

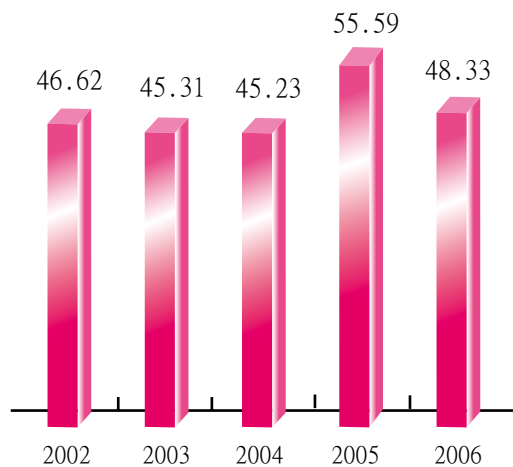
Remarks: 1. Marine hull includes ocean hull and fishing vessel insurance.

2. Miscellaneous casualty includes liability, bonding 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 decreased by NT\$118 million, or 0.54%, from NT\$22,035 million in 2005 to NT\$21,917 million in 2006.

The loss ratio for fire insurance decreased from 61.13% in 2005 to 21.75% in 2006 with a decrease of 39.38%.

Table 2 : Fire Insurance

(in million NT\$ &%)

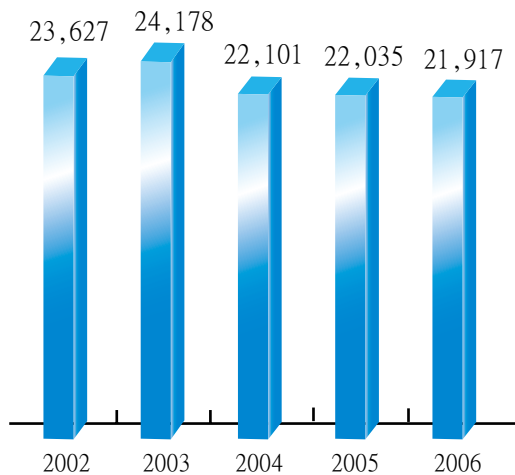
Year	2002	2003	2004	2005	2006
Direct Written Premium	23,627	24,178	22,101	22,035	21,917
Loss Ratio	12.17	10.77	21.45	61.13	21.75

Remarks: Loss Ratio on written to incurred basis.

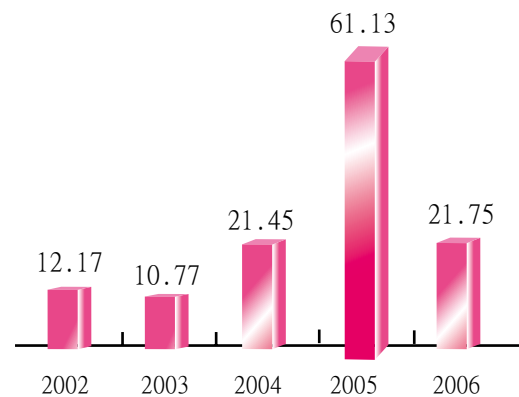
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



3. Marine Cargo Insurance

Direct written premium for marine cargo insurance in 2006 was NT\$6,109 million, which was NT\$203 million higher than the NT\$5,906 million in 2005. The total written premium increased by 3.43%.

The increase in the marine cargo

written premium was a result of the continual increase in cargo quantities for import and export, although the basic rate was generally reduced. As to the loss ratio of marine cargo insurance, it increased by 27.73% from 38.27% in 2005 to 66.00% in 2006.

Table 3 : Marine Cargo Insurance

(in million NT\$ & %)

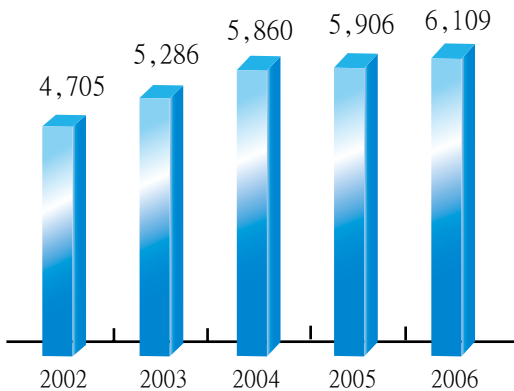
Year	2002	2003	2004	2005	2006
Direct Written Premium	4,705	5,286	5,860	5,906	6,109
Loss Ratio	37.34	41.09	38.74	38.27	66.00

Remarks: Loss Ratio on written to incurred basis.

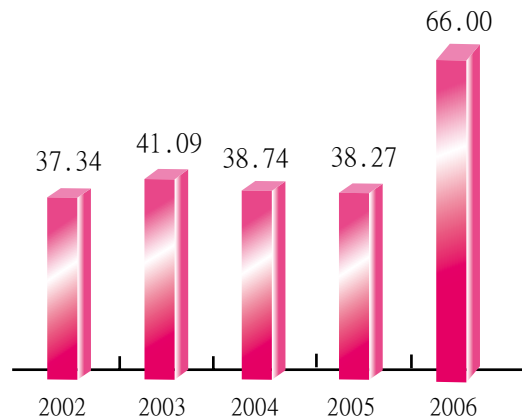
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



4. Marine Hull Insurance

The total written premium for marine hull insurance slightly increased by NT\$43 million from NT\$2,758 million in 2005 to NT\$2,800 million in 2006 due to little increase of new merchant ship on the condition that the basic rate was unchanged.

The loss ratio for ocean hull decreased to 49.09% in 2006, a decrease of 11.66%

in comparison with 60.75% in 2005. Incidentally, the loss ratio for fishing vessels decreased by 34.61% from 100.36% in 2005 to 65.75% in 2006.

The average loss ratio for marine hull insurance, including ocean hull and fishing vessels, decreased from 71.86% in 2005 to 53.43% in 2006.

Table 4 : Marine Hull Insurance

(in million NT\$ & %)

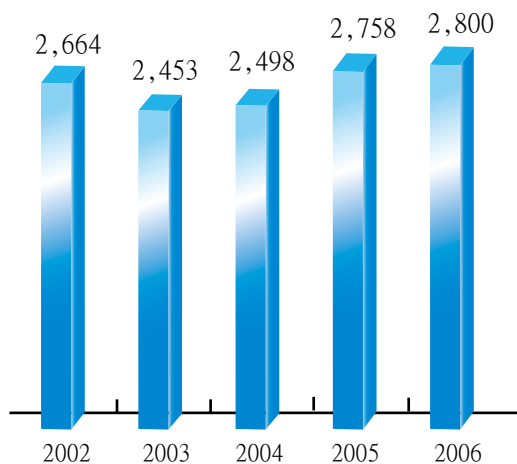
Year	2002	2003	2004	2005	2006
Direct Written Premium	2,664	2,453	2,498	2,758	2,800
Loss Ratio	35.20	46.88	110.46	71.86	53.43

Remarks: Loss Ratio on written to incurred basis.

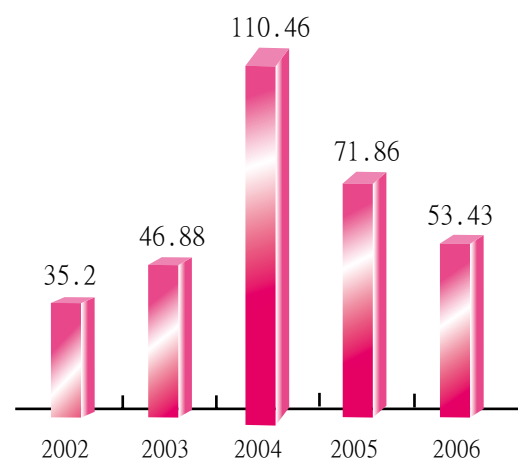
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



5. Automobile Insurance

The total premium written in 2006 was NT\$57,334 million, showing a negative growth of 2.59% compared to NT\$58,862 million in 2005. The decrease of automobile insurance written premium in 2006 was mainly due to both a sharp decrease of the new car sold and the reduction of premium rate. The direct written premium from voluntary automobile insurance, i.e. physical damage and optional third party liability were NT\$39,058 million in 2006, which was a decrease of 4.74%. The direct written premium of compulsory automobile liability

insurance in 2006 was NT\$18,277 million, which was an increase of 2.34%.

The average loss ratio for voluntary automobile insurance increased by 0.87% from 54.87% in 2005 to 55.74% in 2006. The loss ratio for compulsory insurance decreased by 5.33% from 73.42% in 2005 to 68.09% in 2006.

The revised rating system and basic deductibles applied to each and every physical loss prevented the loss ratio from rising. Although the loss ratio deteriorated : We can still expect good profitability for automobile physical damage insurance in the coming years.

Table 5-1 : Voluntary Automobile Insurance

(in million NT\$ & %)

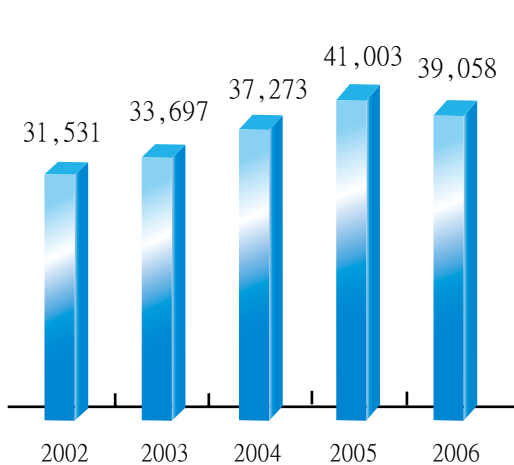
Year	2002	2003	2004	2005	2006
Direct Written Premium	31,531	33,697	37,273	41,003	39,058
Loss Ratio	53.53	54.41	54.67	54.87	55.74

Remarks: Loss Ratio on written to incurred basis.

Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio

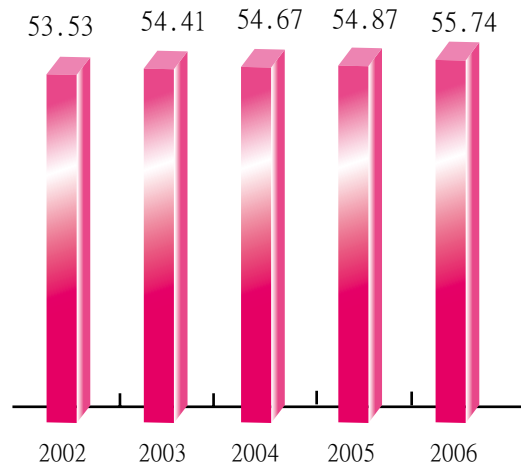


Table 5-2 : Compulsory Automobile Liability Insurance

(in million NT\$ & %)

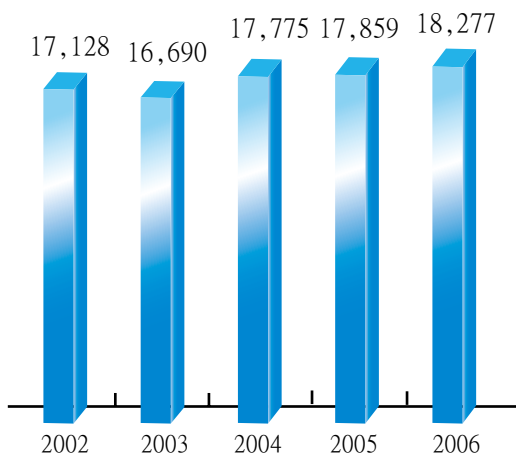
Year	2002	2003	2004	2005	2006
Direct Written Premium	17,128	16,690	17,775	17,859	18,277
Loss Ratio	75.27	79.91	75.16	73.42	68.09

Remarks: Loss Ratio on written to incurred basis.

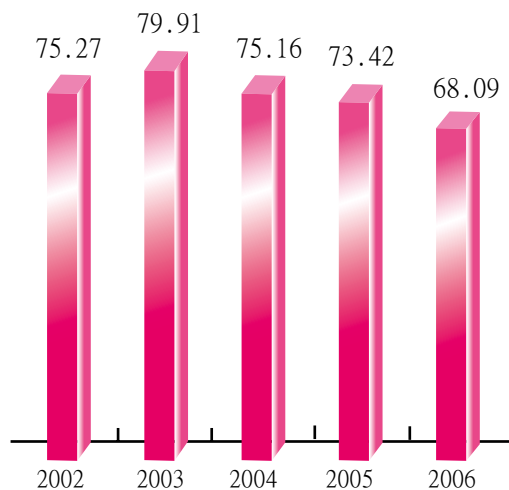
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



6. Aviation Insurance

The direct written premium reached NT\$1,528 million in 2006, which was NT\$443 million or 22.47% lower than the direct premium of 1,971 million in 2005. The decrease of direct written premium was mainly attributed to

the decreased premium in the basic coverage and additional coverage of war risk with no major losses incurred.

As for the loss ratio of the aviation on insurance, it decreased by 42.15% from -17.01% in 2005 to -59.16% in 2006.

Table 6 : Aviation Insurance

(in million NT\$ & %)

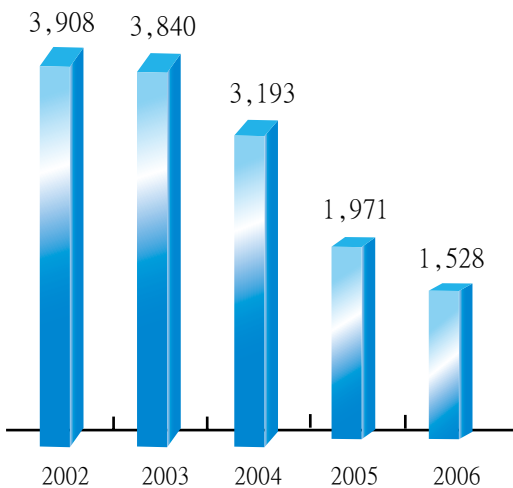
Year	2002	2003	2004	2005	2006
Direct Written Premium	3,908	3,840	3,193	1,971	1,528
Loss Ratio	107.27	36.75	-49.08	-17.01	-59.16

Remarks: Loss Ratio on written to incurred basis.

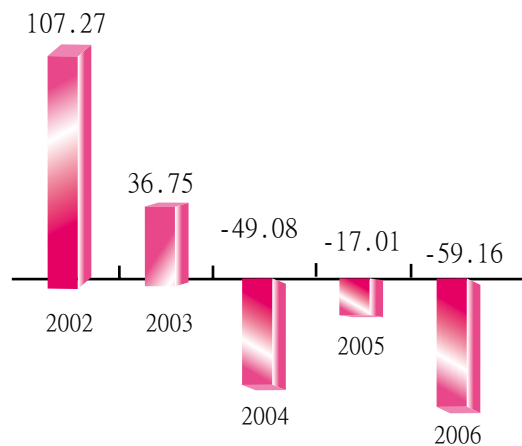
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



7. Engineering Insurance

In 2006, the total premium income of engineering insurance reached NT\$5,317 million, decreased by 394 million from last year's premium NT\$5,711 million, down 6.9%. Its market share was 4.66% of the entire insurance premium income of NT\$114,105 million in 2006, down 0.16% in comparison with the previous year's market share of 4.82% and remained a decline from 2005.

The slight decreases of the engineering insurance premium in 2006 resulted from the competitions in the market and slow down in aggregate economic activity.

As usual, the majority of the premium income of the engineering insurance came from non-renewable business, such as Contractors' All Risks and Erection All Risks insurances. And only 13.13% of its premium income generated from renewable engineering insurance, such as CPM, BPV, MI and EEI.

Compared to the developed countries, Taiwan has much less premium income produced from these renewable engineering businesses. And we expect the whole non-life insurance industry will pay much more attention to the promotion of the potential market of

the renewable engineering businesses in the near future. It will definitely not only help increase the premium income continuously but also normalize the market structure of engineering insurance.

Next year, we are going to promote a new CECR insurance policy. It provides comprehensive coverage for the construction works or facilities which have been completed or taken over.

The loss ratio of the engineering insurance increased from 36.09% in 2005 to 40.07% in 2006, which is still a good year to rejoice for all local engineering insurers, because there were no major catastrophic losses occurring in Taiwan.

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

Table 7 : Engineering Insurance

(in million NT\$ & %)

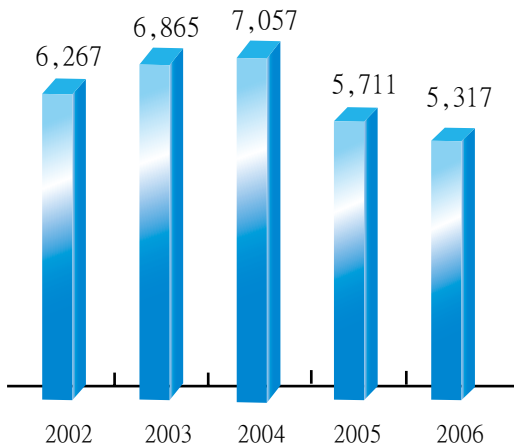
Year	2002	2003	2004	2005	2006
Direct Written Premium	6,267	6,865	7,057	5,711	5,317
Loss Ratio	-4.78	25.42	36.19	36.09	40.07

Remarks: Loss Ratio on written to incurred basis.

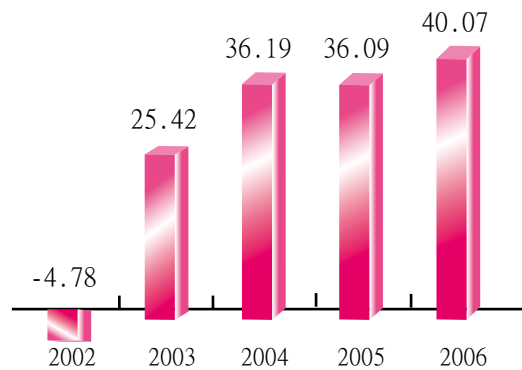
Sources: Taiwan Insurance Institute.

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 (including personal accident insurance).

In 2006, a total direct written premium of Miscellaneous Casualty Insurance

NT\$19,097 million decreased from NT\$21,257 million in year 2005 with a decrease of 10.16%. The loss ratio of Miscellaneous Casualty Insurance in 2006 is 49.31% which compared with last year 50.93% decreased by 1.62%.

Table 8-1 : Miscellaneous Casualty Insurance

(in million NT\$ & %)

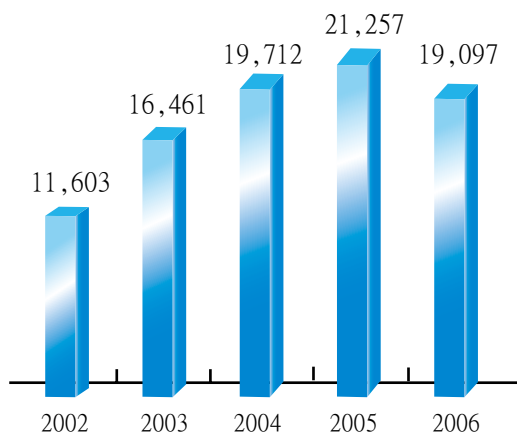
Year	2002	2003	2004	2005	2006
Direct Written Premium	11,603	16,461	19,712	21,257	19,097
Loss Ratio	69.40	40.38	39.25	50.93	49.31

Remarks: Loss Ratio on written to incurred basis.

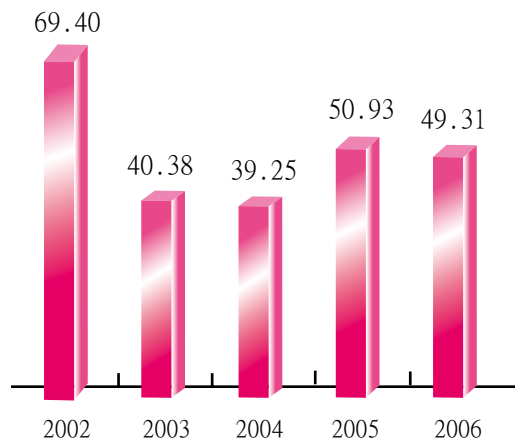
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



Direct written premium of liability insurance NT\$5,777 million in 2006 decreased from NT\$6,217 million in 2005 with a decrease of 7.06%. The loss ratio

of liability insurance in 2006 was 37.91% which compared with last year 42.32% decreased by 4.41%.

Table 8-2 : Liability Insurance

(in million NT\$ & %)

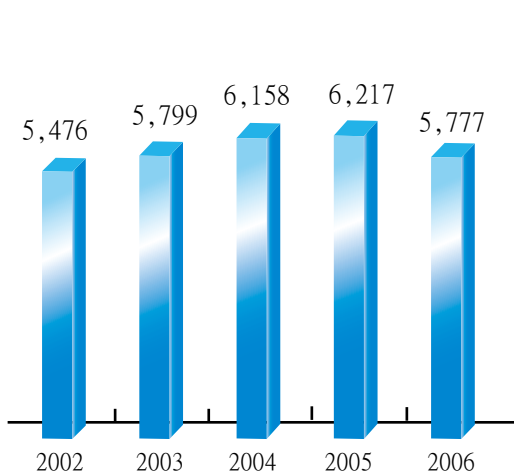
Year	2002	2003	2004	2005	2006
Direct Written Premium	5,476	5,799	6,158	6,217	5,777
Loss Ratio	47.93	36.72	36.47	42.32	37.91

Remarks: Loss Ratio on written to incurred basis.

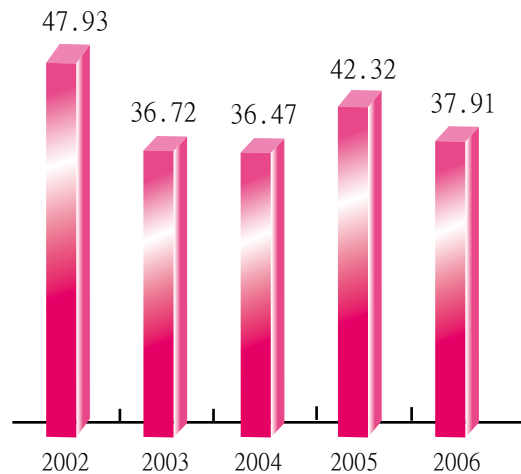
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



Direct Written Premium of miscellaneous property insurance NT\$11,762 million in 2006 decreased from NT\$11,847 million in 2005 with a slight decrease of 0.72%. Direct written premium of personal accident insurance substantially

increased to NT\$9,270 million in 2006 from NT\$8,431 million in 2005.

The loss ratio of Miscellaneous Property Insurance in 2006 was 44.86% which compared with last year 37.17% increased by 7.69%.

**Table 8-3 : Miscellaneous Property Insurance
(including Personal Accident Insurance)**

(in million NT\$ & %)

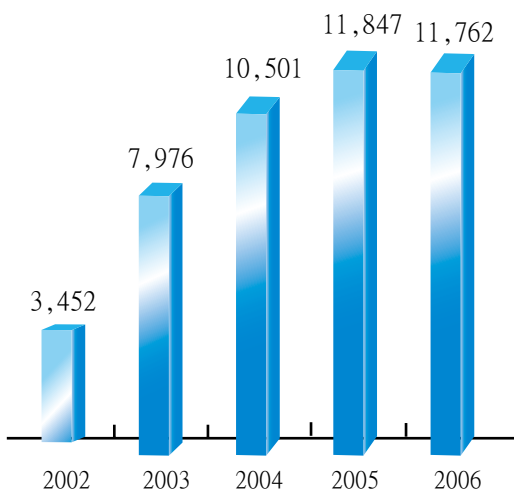
Year	2002	2003	2004	2005	2006
Direct Written Premium	3,452	7,976	10,501	11,847	11,762
Loss Ratio	57.47	27.82	32.10	37.17	44.86

Remarks: Loss Ratio on written to incurred basis.

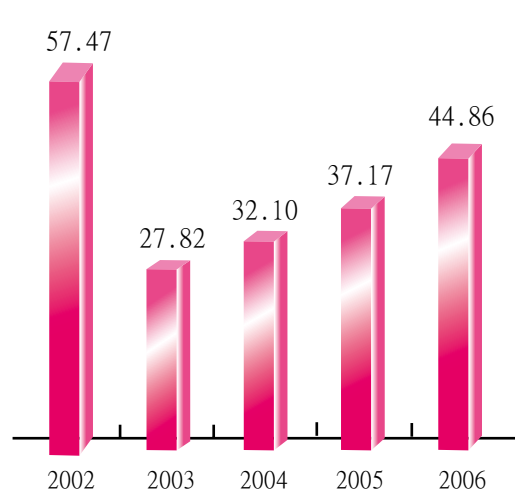
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



Direct written premium of bond & credit insurance NT\$1,557 million in 2006 decreased from NT\$3,193 million in 2005 with a decrease of 51.24%. The

loss ratio of bond & credit insurance in 2006 was 125.22% which compared with last year 118.72% increased by 6.50%.

Table 8-4 : Bond & Credit Insurance

(in million NT\$ & %)

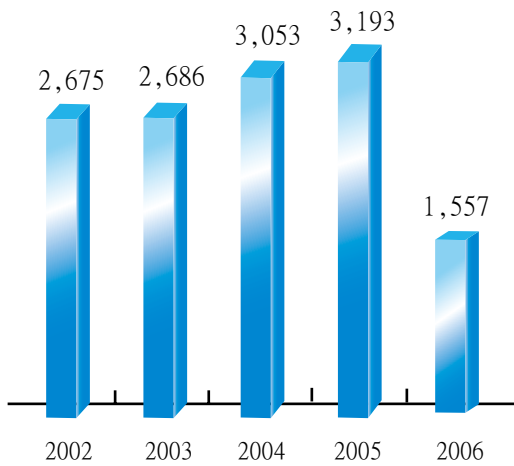
Year	2002	2003	2004	2005	2006
Direct Written Premium	2,675	2,686	3,053	3,193	1,557
Loss Ratio	128.76	85.58	69.45	118.72	125.22

Remarks: Loss Ratio on written to incurred basis.

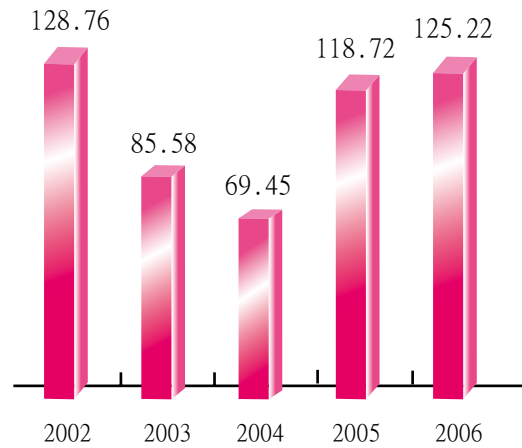
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



9. Reinsurance Premium Ceded Abroad

Reinsurance premium ceded abroad in 2006 was 33,604 million which was NT\$5,652 million or 14.39% lower than the NT\$39,256 million in 2005.

The ceded premium to South

East Asia last year was still greatest one which amounted to NT\$15,674 million and equivalent to 13.74% of the total gross premium in 2006.

Table 9 : Reinsurance Premium Ceded Abroad

(in million NT\$ & %)

Assuming Country	2004		2005		2006	
	Ceded Premium	% of Direct Premium	Ceded Premium	% of Direct Premium	Ceded Premium	% of Direct Premium
United Kingdom	4,227	3.66	3,504	2.96	4,045	3.54
France	589	0.51	4,757	4.01	766	0.67
Germany	4,392	3.80	4,797	4.05	4,759	4.17
Rest of Europe	4,487	3.89	2,492	2.10	1,780	1.56
Japan	3,692	3.20	3,632	3.06	3,489	3.06
South East Asia	15,430	13.36	16,398	13.84	15,674	13.74
U.S.A.	3,349	2.90	3,608	3.04	2,918	2.56
Rest of America	508	0.44	60	0.05	113	0.1
Australia	54	0.05	8	0.01	60	0.05
Total	36,728	31.81	39,256	33.12	33,604	29.45

Sources: 15 domestic non-life insurance companies
6 foreign non-life insurance companies

PRODUCTS AVAILABLE

1. Fire Insurance

Two types of fire insurance policies, residential fire policy and commercial fire policy, are available to the market.

1.1 Residential

Approved by the Ministry of Finance, a new version of residential fire & earthquake insurance has been brought into the market since April 01, 2002.

The policy consists of residential fire insurance and residential earthquake insurance. Residential fire insurance provides coverage for building and personal property against loss or damage caused by fire, explosion, lighting, aircraft impact, vehicle damage, and smoke damage. Moreover, residential fire insurance provides reimbursement of debris removal charges and additional living expense. The amount of debris removal charges can not exceed the sum insured in aggregate. Additional living expenses are limited to NT\$3,000 per day and 60 days per occurrence and not subject to under insurance limitations.

Instead of being an optional extension of fire insurance policy, earthquake insurance has become a part of residential fire insurance since April 01, 2002. This insurance provides coverage for building loss caused by earthquake, fire/explosion caused by earthquake and consequential accidents such as subsidence, slide, breach and excavation

due to earthquake occurrence. The insured value is limited NT\$1,200,000. The claim is based on a total loss basis (loss exceed 50% of replacement cost). The residential earthquake insurance also provides reimbursement for additional living expenses of up to NT\$180,000. Residential earthquake insurance is coinsured by local insurers and managed by Taiwan Residential Earthquake Insurance Fund.

The residential fire & earthquake insurance could optionally be extended to cover loss by the perils of typhoon, flood, SRCC, sprinkler leakage, burglary, water damage etc. According to the regulation promulgated by the Ministry of Finance, the insurance period for residential fire & earthquake insurance is one year. The Insurance Bureau has prohibited sales of longterm residential insurance policy since April 01, 2002. Any existing longterm residential insurance policies will still be valid until the expiry of insurance period.

From May 01, 2006, Fire Third Party Liability (TPL) is automatically included into the residential fire policy. The Fire TPL cover will pay those sums that insured becomes legally obligated to pay as damages because of "bodily injury" or "property damage" arising from fire, lightning, explosion or smoke from accident. The limits of indemnity under the Fire TPL are NT\$250,000 for

each bodily injury, NT\$ 500,000 for each death and NT\$ 5,000,000 for any one accident. The limit of property damage is NT\$500,000. The annual aggregate limit of the Fire TPL coverage is NT\$ 10,000,000.

1.2 Commercial

The commercial fire insurance policy provides coverage for building, fitting & fixture, machine, and stock against loss and damage caused by fire and lightning, as well as coverage for other perils including explosion, earthquake, typhoon, burglary, SRCC, malicious damage etc. The commercial all risks fire insurance policy has been available to the market since January 07, 2003.

2. Marine Cargo Insurance

Local marine cargo policies mainly use the Institute Cargo Clauses (ICC) of 1982 to cover transportation risks of cargo. There are special trade clauses for shipments of coal, oil, frozen food, meat etc.

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

3. Marine Hull Insurance

3.1 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.

3.2 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 1st January 2004.

4. Automobile Insurance

Local automobile insurance is subject to a tariff scheme. which has been revised several times since it was first introduced in 1968. The existing tariff took effect in July 1996. It consists of the following four major sections of coverage and various kinds of extended coverage under the automobile insurance tariff.

4.1 The Compulsory Automobile Liability Insurance

The compulsory Automobile Liability Insurance Law was enacted on December 27, 1996 and implemented on January 1, 1998. From the beginning of 1999, all owners of motorcycles must buy compulsory automobile liability insurance. This new regulation led Taiwan's automobile insurance to a new era. In addition to being run on a no-loss and no-profit basis, the definition of victims in the new system was extended to drivers and passengers of any car involved in an accident. The Motor Vehicle Accident Compensation Fund

was also set up in order to provide full protection to victims of accidents caused by a hit-and-run or an uninsured vehicle.

The limits of indemnity under the compulsory automobile liability insurance are 200,000 NT dollars for each bodily injury, 1.4 million NT dollars for each death or serious disability and unlimited for any one accident.

The limits of indemnity concerning death or disablement has been revised to 1.5 million which took effect since March 1, 2005.

Compulsory automobile liability insurance is very helpful for victims to claim basic indemnity and reduce the number of uninsured cases. The implementation of compulsory liability insurance gives the insurance companies an essential function for serving the public.

4.2 Optional Third Party Liability Coverage

This coverage provides an additional cover for bodily injury or death in excess of compulsory liability coverage and property damage at the insured's option. The limit of this injury/death coverage could be decided by the individual insurance company.

This optional coverage covers the insured's legal liability against the third party in respect to bodily injury/death or property damage arising out of an

accident involving the insured's vehicle when it is used by the insured or any permitted driver. The principal extended coverage of this option are as follows:

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

4.3 Physical Damage Coverage

This section is divided into type A, type B, and type C, based on the perils they cover. The perils covered under type A are collision, overturning, fire, lightning, thunder, explosion, falling objects, malicious acts of a third party and any other perils which are not excluded in the policy.

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

As for type C, this coverage covers losses arising from car to car collision

only. The owners may choose this coverage to save premium. Under this coverage, the insured can claim car to car collision losses without deductible.

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

Other extended coverage include:

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

4.4 Theft Loss Coverage

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

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

Here are some of the options:

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

4.5 Other Optional Coverage

Some coverage is also provided

by the individual insurance company. Before selling this type of product, these companies are requested to submit the relative documents to the Insurance Bureau of the Financial Supervisory Commission to obtain permission for issuing new policies.

The coverages are summarized as follows:

1) Transportation expenses coverage

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

2) High deductible coverage

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

3) Severe damage coverage

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

4) Mechanical breakdown coverage

The mechanical breakdown coverage covers the losses arising from improper design, manufacturing and assembly of a car. The insured can also get a certain amount of transportation expenses reimbursed in case of a mechanical breakdown.

5) Non-deductible for theft loss coverage

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

6) Non-depreciation for theft loss coverage

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

7) The consolatory expenses insurance coverage

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

5. Aviation Insurance

Aviation insurance covers the owners or operators of aircraft and helicopters.

The general coverage for commercial airlines against accidental loss are:

Aircraft Hull Insurance

Third Party Liability Insurance

Passenger Legal Liability Insurance

Due to the unique nature of the aviation insurance, the relevant rating and policy forms are usually decided by International Aviation Underwriters.

6. Engineering Insurance

6.1 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:

A. Material Damage

B. Third Party Liability

C. Liabilities arising from cracking and collapse of third parties' buildings

D. Employers' Liability

E. Contractors' Plant and Machinery Coverage B, C, D and E are optional.

6.2 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 policy covers:

- A. Material Damage
- B. Third Party Liability
- C. Employers' Liability
- D. Contractors' Plant and Machinery Coverage B, C and D are optional.

6.3 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, bulldozer, loaders, scrapers, graders, tower crane 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.

6.4 Machinery Insurance (MI)

Machinery insurance is promoted to protect the insured against any unforeseen and sudden physical loss or damage to the insured items or any part thereof whilst on the premises mentioned in the policy from the insured perils named, such as defects in casting and material, faulty design, faults at workshop

or in erection, bad workmanship, lack of skill, carelessness, shortage of water in boilers, physical explosion, tearing apart on account of centrifugal force, short circuit, or from any other cause not specifically excluded.

6.5 Boiler Insurance (BPV)

The insurers of boiler 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 insurance also provides third party liability cover for the insured against liability of the insured at law for damage to property not belonging to the insured as well as insured's liability at law on account of fatal or non-fatal injuries to any persons other than the insured's own employees or workmen or members of the insured's family.

6.6 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.

EEL policy consists of three sections. They are:

Section 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.

Section 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.

Section 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.

6.7 CIVIL ENGINEERING COMPLETED RISKS (CECR)

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:

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

Facilities (excl. buildings) for CECR insurance include majorly 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

7.1 General Liability Insurance

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.

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.

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.

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.

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.

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.

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.

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

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.

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.

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.

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.

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.

Accountants' Liability Insurance

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

Lawyers' Liability Insurance

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

Architects' and Engineers' Liability Insurance

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

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.

Travel Agency's Liability Insurance

Covers the insured's legal liability based on the regulation of developing travel and the rule of managing travel agents against the traveler for accidental bodily injury or death or disablement arising from their professional services, and also covers the reissue cost of lost travel documents and the repatriation cost after a fatal travel accident.

Insurance Adjusters' Professional Liability Insurance

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

Insurance Brokers' and Agents' Professional Liability Insurance

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

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.

7.2 Miscellaneous Property Insurance

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.

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.

Burglary and Theft Insurance

It provides protection against

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

Glass Insurance

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

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.

Personal Accident

Covers the Insured's bodily injury due to sudden external accidents, not caused by diseases. Benefits paid for personal accident insurance may include payment for accidental death and medical treatment / hospitalization allowance .

7.3 Bond & Credit Insurance**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

Fidelity Bond

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

Travel Agent's Performance Bond

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

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.

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.

Overseas Study Agency's Performance Bond

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

THE SYSTEM FOR SOLICITORS

The non-life insurance marketing system in Taiwan is divided into the broker system, the agent system and the soliciting system. Of the non-life market, nearly 90% of business is produced by either insurance agents or brokers.

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

Effective November 22, 1993, all solicitors are required to pass a qualifying examination. Unless he or she is registered with a principal which may be an insurance company, agent, or broker,

an individual is not 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, all acts of the solicitor are deemed to be those of the principal. The types of products which may be marketed by a solicitor is determined by the respective principal. Effective April 28, 1998, a solicitor is allowed to represent one life insurance company and one non-life insurance company. Consequently, the change provides customers with more effective insurance services.

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

Class/year	2004	2005	2006
Brokers	173	201	310
Agents	316	440	364
Solicitors	81,232	96,431	115,388

PROFESSIONAL EXAMINATION FOR QUALIFICATION

1. Examination for Underwriters and Claims Adjusters

The examination for this area, which first took place in January, 1983, is now held twice a year. Those who pass the examination get certificates and are recognized throughout the nation as licensed professionals. People with the certificate have better opportunities to obtain higher position in the insurance industry. Before 1985, all candidates who wished to become underwriters or inhouse claims adjusters in the Republic of China must pass this oral examination, as conducted by the Nonlife Underwriters Society (NLUS) of the Republic of China under the authorization of the MOF.

From 1985, the captioned examination consisted of written and oral sections. After 1987, however, only the written examination was conducted to improve local industry standards and professional knowledge.

2. Examination for Brokers, Agents, and Adjusters

Candidates who wish to be brokers, agents, or adjusters in the Republic of China must pass this examination which

is conducted by the Examination Yuan under the sponsorship of the Financial Supervisory Commission. Those who pass the examination get certificate which is recognized as professionals. After finishing training courses provided by the Financial Supervisory Commission, these candidates must be registered and authorized before conducting any business.

3. Examination for Solicitors

Candidates who wish to be solicitors in the Republic of China must pass this examination as conducted by the Non-Life Insurance Association of the R.O.C..

All solicitors are required to pass an examination which covers the principles of insurance, insurance laws and all ancillary regulations and the practical aspects of property and casualty insurance.

Those who pass the examination get a certificate which is recognized as professional. Solicitors are not allowed to solicit businesses unless they are registered with an insurance company, insurance broking company or insurance agency company.

4. Examination for CPCU

CPCU(Chartered Property and Casualty Underwriters) examination is designed by the American Institute for Property and Casualty. The tensesemester CPCU program focuses on the insurance industry and the way it fits into the business, economic and legal environment.

The purpose of CPCU program is to develop property and liability insurance professionals. In addition to passing the examinations, candidates for CPCU professional designation must satisfy certain ethical and experience requirements. Located in Taipei, Taiwan Insurance Institute is one of the overseas locations in which the CPCU examination is given every year.

5. Examination for CII

CII (Chartered Insurance Institute) qualifying examination program is designed by CII in England to meet the educational needs of professionals in the insurance industry.

Those who pass the examination will earn a diploma which is recognized throughout the world as a hallmark of a sound and comprehensive insurance education. The knowledge gained through the study will also enhance career prospects and obtain greater job opportunities.

Taiwan Insurance Institute is one of the overseas locations in which the CII examination is given annually.

6. Examination for PRM and CRM

PRM (Personal Risk Manager) and CRM (Commercial Risk Manager) examinations are designed by the Risk Management Society of Taiwan. The PRM program focuses on the principles of risk management, nonlife risk management and life risk management.

The C R M program focuses on the principoles of commercial risk management and civil law, industrial safety and health management, financial management and insurance. The purpose of PRM and CRM programs is to develop risk management professionals. The examination is now held twice a year.

7. Examination for CAS

CAS (Casualty Actuarial Society) examination is designed by the Casualty Actuarial Society, U.S.A. The Actuarial Institute of the Republic of China is one of the overseas locations in which the CAS examination is given twice a year.

8. Examination for AIRC

AIRC (Actuarial Institute of the Republic of China) examination is designed by the Actuarial Institute of the Republic of China.

Those who pass all 8 examinations with at least one year of working experience in Taiwan insurance industry

will be qualified to apply for FAIRC (Fellow of Actuarial Institute of the Republic of China) from the Actuarial Institute of the Republic of China.

The examination is now held twice a year.



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

1. History

The Non-Life Insurance Association of the R.O.C., formerly the Taipei Non-Life Insurance Association, was established on April 1, 1949. Its members were originally composed of life and non-life insurance companies in Taiwan.

Its objectives were:

- (1) To assist and comply with the government in enforcing all insurance laws;
- (2) To promote development of the insurance industry in Taiwan.
- (3) To protect and ensure the mutual goals and interests of its members;
- (4) To accelerate the growth of the insurance industry and to provide welfare to the general public.

According to the insurance law, it is illegal for an insurer to do both life and non-life insurance business. Therefore, with the approval of the Ministry of Finance in the fall of 1964, the Taipei Insurance Association officially split into The Taipei Non-Life Insurance Association and The Taipei Life Insurance Association.

Among the twenty-two current member companies, 7 of them are

foreign insurers. Branches of member companies are spread throughout island wide. The local companies have a total of 178 branches and 463 liaison offices. Altogether, the member companies have 14,880 employees. Although the association headquarter is situated in Taipei, it could provide its member companies reach every corner of Taiwan province through their numerous branches and liaison offices. In compliance with the revised Business Organization Act, The Non-life Insurance Association of the R.O.C. was founded on June 7, 1998. In order to avoid overlapping and wasting of resources, the Taipei Insurance Association was merged into the Non-life Insurance Association of the R.O.C. in June 1999.

2. Missions

The missions of The Non-Life Insurance Association of the R.O.C. are:

- (1) To assist its members in conducting survey, statistics, research and development programs and activities;
- (2) To coordinate, negotiate and establish insurance business rules, regulations and premium standards;

- (3) To protect and improve the mutual welfare of its member companies;
- (4) To eradicate business misconduct or legal violations by its member companies and to arbitrate dispute resolutions;
- (5) To sponsor technical and business related continuing education programs for insurance professionals;
- (6) To assist in applying, updating, and renewing professional/business licenses and handling related tasks for its members;
- (7) To keep abreast and maintain contact with domestic and international insurance markets;
- (8) To support government administrations on special projects and activities;
- (9) To appeal and make suggestions to government administrations on behalf of its members;
- (10) To administer and fulfill public obligations of the insurance industry;
- (11) To coordinate and conduct public announcement and business promotions for its members; and
- (12) To support the government in participating in public events.

3. Functions and Services

The Non-Life Insurance Associations of the R.O.C. offers the following functions and services,:

- (1) Serves as a bridge among government agencies, insurance companies, consumers and society, and sponsors programs and events which benefit the general public.
- (2) Designs new insurance services and forms to accommodate the ever changing needs of the society and the customers. In addition to the traditional insurance services, the Non-Life Insurance Association of the R.O.C. has designed special policies such as insurance for security companies and banker' legal liability insurance, covering safe-deposit boxes.
- (3) Establishes and updates insurance tariff to stabilize the insurance market and to protect rights and benefits of the consumers.
- (4) Audits the special fire insurance premium to accommodate the unique requirements of special industries and large businesses via the establishment of a Special Premium Review Committee.

- (5) Organizes and administers Fishing Vessel Insurance Pool and Bulk Cargo Insurance Pool via two especially designated committees.
- (6) Improves the underwriting and claims adjusting procedure to enhance the effectiveness of automobile insurance claims auditing and minimizes insurance costs by researching for more efficient automobile maintenance and repair, and by establishing standard hourly labor rate for automobile mechanics.
- (7) Leads research and development tasks for the insurance industry to keep up with the social changes. As a society advances, its complexity and danger, increases accordingly. Under that environment, insurance becomes the best shield against life and property casualties. Therefore, it is critical to constantly improve the existing service and design new items to meet the insurance needs of the ever changing society.
- (8) Establishes the Consumer Help and Complaint Service Center to support the Financial Supervisory Commission's initiative on "improving automobile insurance service quality" by answering consumer inquiries and taking care of customer complaints.
- (9) Promotes public recognition of the compulsory automobile insurance practice to ensure public understanding of the necessity and benefits of automobile insurance for the protection of society at large and to make known the direction and strategy of the automobile insurance administration industry.
- (10) Advocates international business affairs to manage reinsurance tasks, explore international insurance market and handle relevant international affairs by establishing an International Affairs Committee.
- (11) Establishes a committee of solicitors under the authority of the Ministry of Finance to conduct qualification test, training, and registration of solicitors.

INTRODUCTION TO THE TAIWAN INSURANCE INSTITUTE

The Taiwan insurance institute is a non-profit research and educational organization that was founded on July 1, 1985. Its purpose is to promote sound development of insurance industry. The functions consist of insurance research and development, professional training, management information system and actuarial matters. The Institute shall also take part in assisting the formation of insurance policy, risk management and insurance education for the general public, promotion of mutual interest between insurer and the insured as well as the society as a whole so as to enhance the prosperity and stability of the nation. The institute is also the thinktank and bridge between the government and the insurance industry and devoted to directing the insurance industry to become knowledge finance industry, promote global competition and connect with the international.

The institute's main services are as follows:

1. Insurance R & D work
2. Management information system and actuarial matters
3. Insurance professional training, insurance professional designation examinations
4. Consulting services related to insurance
5. Insurance publications, and insurance training and promotion
6. Matters delegated by insurance supervisory authority
7. Assist supervisory authority in onsite inspection
8. Insurance consumer complaint and mediation, insurance policy review
9. Insurance research of emerging market
10. Matters related to the development of insurance business



MAJOR EVENTS

1. In order to strengthen the regulation of reinsurance brokerage business, “Reinsurance Guidelines for ceding out business of insurance industry” was put into effect since Jan. 1st 2006. According to the 6th point of the guidelines, ceding-out reinsurance through insurance broker with no registration in reinsurance business or of non-permitted insurance items will be regarded as non-qualified reinsurance.
2. On July 15th 2006, the overall premium rate of the voluntary motor insurance was adjusted for 4.04% reduction in pure premium basis. Considering the adjustment in special reserve parameter in loading, the gross premium rate suffered even larger reduction. This reduction in premium rate was expected to cause adverse effects to the industry in the respects of both premium income decline and increase of loss ratio.
3. The FSC has amended the “Regulations Governing the Taiwan Residential Earthquake Insurance Fund” and “ Enforcement Rules for Residential Earthquake Co-insurance and Risk Bearing Mechanism.” Identified the Taiwan Residential Earthquake Insurance Fund as the organization with primary responsibility for the system and the final risk taker of the risk-bearing mechanism.
4. The FSC has adopted the “Directions Governing the Conduct of Telemarketing Business by Insurance Enterprises” to safeguard consumer interests and prevent the occurrence of disputes due to improper soliciting practices. The Directions set forth qualification requirements for telemarketing personnel and regulate telemarketing procedures.
5. On 26 April 2006 the FSC approved the establishment of Dragon Insurance Co., Ltd. The company's head office was issued a business license on 12 May. In related news, on 16 May the Taiwan Insurance Institute (TII) completed procedures for the auctioning off of Kuo Hua Insurance, which TII is currently in the process of winding up.
6. The FSC on 1 September 2006 began using a new insurance product review system that places greater emphasis on the professional self-regulatory measures of insurers. The new system features a negative list approach, restricts the scope of product reviews, sets a deadline for approving or denying a product filing, establishes an incentive mechanism for insurers, and strengthens their internal controls.

PUBLICATIONS

1. Statistics

Title	Publisher
1. Insurance Annual Report of the Republic of China	Insurance Bureau, Financial Supervisory Commission
2. Insurance Year Book	Taiwan Insurance Institute
3. Insurance Review	Taiwan Insurance Institute
4. Summary of Non-Life Insurance The Republic of China	Taiwan Insurance Institute
5. Non-Life Insurance Review The Republic of China	Taiwan Insurance Institute
6. Annual Statistics for Marine Insurance The Republic of China	Taiwan Insurance Institute
7. Annual Statistics for Fire Insurance The Republic of China	Taiwan Insurance Institute
8. Annual Statistics for Automobile Insurance The Republic of China	Taiwan Insurance Institute
9. Annual Statistics for Other Property and Liability Insurance The Republic of China	Taiwan Insurance Institute
10. 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. Professional Insurance Agent	Professional Insurance Agent Magazine, Inc.	Insurance sales-people's news	Monthly
3. Risk and Insurance	Central Reinsurance Corporation	Information on international insurance	Quarterly
4. Insurance Monograph Quarterly	Taiwan Insurance Institute	market Insurance thesis and comments	Half-Yearly
5. Insurance Journal	The Non-Life Insurance Association of the Republic of China	Loss control and loss prevention	Quarterly
6. Journal of Risk Management	The Risk Management Society of Taiwan	Risk management thesis and comments	3 Issues per year
7. Risk Management in Taiwan	The Risk Management Society of Taiwan	Risk management news	Non-periodical
8. Insurance Issues & practices	Taiwan Insurance Institute	Insurance normal practices	Half-Yearly
9. Financial outlook	Financial Supervisory Commission, Executive Yuan	Policy and law industry updates	Monthly

MAJOR LOSSES

List	Date of Losses	Coverage	Occupation	Location	Cause of Losses	Estimated Losses (NT\$ million)
1	2006.01.11	Commercial Fire	Plastic	Taoyuan	Fire	300
2	2006.01.18	Commercial Fire	Chemical	Tainan	Fire	130
3	2006.03.02	Commercial Fire	CD Manufacturing	Taoyuan	Fire	500
4	2006.03.21	Marine Cargo	-	Yemen	Explosion	500
5	2006.04.15	Commercial Fire	Chemical	Kaohsiung	Fire	240
6	2006.05.22	Commercial Fire	PCB	Taipei	Fire	100
7	2006.06.23	Commercial Fire	Warehouse	Taoyuan	Fire	500
8	2006.06.22	Marine Cargo	-	Taoyuan	Fire	130
9	2006.07.13	Commercial Fire	CD Manufacturing	Taipei	Fire	500
10	2006.08.06	Marine Cargo	-	Singapore Offshore	Fire	200
11	2006.09.26	Commercial Fire	Electronic	Kaohsiung	Fire	200
12	2006.12.17	Commercial Fire	Chemical	Taoyuan	Fire	100



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

Company	Representative	Address	Tel / Fax
Tokio Marine & Nichido Fire Insurance Co., Ltd., Taipei Liaison Office	Hiroaki Ebihara	12F-1, No.130, Sec. 3, Nanjing E. Rd., Taipei	02-87720029 02-87726331
Nipponkoa Insurance Co., Ltd., Taipei Liaison Office	Baba Takyuki	Rm. 1403, No.205, Sec. 1, Tun Hwa S. Rd., Taipei	02-27766484 02-27725456
Sompo Japan Insurance Co., Ltd., Taipei Liaison Office	Takumi Inoue	Rm. C, 10F, No.146, Sung Chiang Rd., Taipei	02-25612761 02-25622134
Aioi Insurance Co., Ltd., Taipei Liaison Office	Katsuhiko Mori	Rm. 2212, 22F, No. 333, Sec. 1, Keelung Rd., Taipei	02-27576300 02-27576095

LIAISON OFFICES OF FOREIGN REINSURANCE COMPANIES IN THE R.O.C.

Company	Representative	Address	Tel / Fax
Swiss Re. Taiwan Branch Office	Mark Senkevics	9F-5 & 6, No. 156, Sec. 3, Ming Sheng E. Rd., Taipei	02-27161388 02-27135774
Hannover Ruckversicherung AG, Taipei Representative Office	T. C. Chen	17F-B, No. 167, Tun Hwa N. Rd., Taipei	02-27171999 02-25477067
The Cologne Re. Taipei Liaison Office	Roger Chen	Rm. B1, 20F, No. 216, Sec. 2, Tun Hwa S. Rd., Taipei	02-87331179 02-27330110
Munich Reinsurance Company, Taipei Liaison Office	Ka-Hin Kua	16F, No. 109, Sec. 3, Ming Sheng E. Rd., Taipei	02-27177231 02-27124959
The Toa Reinsurance Co., Ltd. Taipei Representative Office	Hsing-Tan Wang	4F-2, No. 128, Sec. 3, Ming Sheng E. Rd., Taipei	02-27151015 02-27151628
Compagnie Francaise D'Assurance Pour Le Commerce Exterieur, Taipei Liaison Office	Min-Li Hung	6F-A5, No. 16, Sec. 4, Nanjing E. Rd., Taipei	02-25775797 02-25775795

REPRESENTATIVE OFFICES OF INTERNATIONAL REINSURANCE BROKERS

Company	Representative	Address	Tel / Fax
Formosa Marine&Insurance Service Co., Inc	Emil Lee	11F, No.170, Fusing N. Rd., Taipei	02-27153117 02-27181168
HSBC Insurance Brokers(Taiwan) Co.Ltd	Sud Sanjiv	3F, No. 285, Sec.2, WenHwa Rd., Panchiao City., Taipei	02-82517767 02-82517711
Worldwide Insurance Services Enterprise.	C.T. Sha	5F, No. 112 ,Sec. 1, Hung-Hsiao E. Rd., Taipei	02-23939788 02-23915955
Nacora Insurance Brokers Ltd.	Richard Huang	5F, No.219, Sec. 3, Nanking E.Rd., Taipei	02-27187118 02-27163938
Aon Risk Services Taiwan Ltd.	Gerald Lim	Rm 902, 9F, No.136, Sec.3, Jen Ai Rd., Taipei	02-23252221 02-23252278
Willis (Taiwan) Ltd.	Roger O.J Wilkinson	3F, No. 129, Sec. 2, Chung-Shan N. Rd., Taipei	02-25603000 02-25314520
Cosmos Services (Taiwan) Co., Ltd.	Mori Yoshiharu	9F, No.577, Lin Sen N. Rd., Taipei	02-25966516 02-25967112
Yo Pont Insurance Services Co., Ltd.	Theodosia Liu	11F, No. 18, Sec.1, Chang-An E. Rd., Taipei	02-25621628 02-25627018
Marsh Ltd. Taiwan Branch.	Mark Dawson	3F, No.2, Sec. 3, Minquan E. Rd., Taipei	02-25189998 02-25182188
JARDINE LLOYD THOMPSON Ltd.	Clive Lin	13F, No. 50, Sec. 1, Hsin Sheng S. Rd., Taipei	02-23954610 02-23932233
Alexander Leed Risk Services, Inc.	Albert Ding	9F, No.368, Sec. 1, Fusing S. Rd., Taipei	02-27085500 02-27085533
Splendid Insurance Brokers & Consultants Co., Ltd.	Jack Chang	20F, No.76, Sec. 2, Dunhua S. Rd., Taipei	02-27028889 02-27085567
United Asia Risk Services Co.	Pai Su Lou	9F, No.552, Sec. 5, Jhongsiao E. Rd., Taipei	02-27260166 02-27260266
Lian Yu Insurance Brokers Co.,Ltd	Hung Juin Hua	11F, No.42, Sec. 3, Jianguo N. Rd., Taipei	02-25155391 02-25155390

Company	Representative	Address	Tel / Fax
P&C Insurance Services Ltd.	Patrick Lien	8F, No.174, Sec. 1, Jhongshan Rd., Yonghe City, Taipei	02-89236810 02-89236805
C.S. Insurance Services Ltd.	Lai Yao Kun	2F, No.8, Lane 253, Sec. 1, Fusing S. Rd., Taipei	02-27555729 02-27555014
Heath Lambert Taiwan	Samuel F. Huang	9F, No.552, Sec.5, Zhongxiao E. Rd., Taipei	02-27260031 02-87858697
Century International Insurance Brokers Co., Ltd.	Peggy M.Y.Lin	12F, No.201-22, Dunhua N. Rd., Taipei	02-27170926 02-27137275
Wilson Re (Taiwan) Ltd.	Y.H Chang	3F, No.181, Sec. 3, Mincyuan E. Rd., Taipei	02-25457900 02-25457048
Elite Risk Services Ltd.	Peter Wang	4F, No.6, Sec. 3, Mincyuan E. Rd., Taipei	02-25060525 02-25060535
Grand China United Insurance Services Co., Ltd.	Duke Du	3F, No.116, Sec. 2, Jhongsiao E. Rd., Taipei	02-23972993 02-23973478
Benfield Ltd., Taiwan Branch	Vincent Shih	9F-6, No.188, Sec. 5, Nanjing E. Rd., Taipei	02-37652100 02-37652042
Guy Carpenter & Company, LLC Taiwan Branch	Kent Chow	4F, No. 2, Sec. 3, Mingquan E. Rd., Taipei	02-25023118 02-25171812
PWS East Asia Pte Ltd., Taiwan Branch	Paul John	5F, No.179, Fusing N. Rd., Taipei	02-27175081 02-27123878
FP Reinsurance Brokers Ltd.	Ichie Lee	12F-1, No.59, Sec. 2, Dunhua S. Rd., Taipei	02-37073500 02-37073506
Miller Insurance Services (Hong Kong)Ltd. Taiwan Branch	David Day	5F, No. 112, Sec.1, Chung Hsiao E. Rd., Taipei	02-23935131 02-23935191
Cosmos Services Co., Ltd. Taiwan Branch	Ron Tsen	9F, No.577, Linsen N. Rd., Taipei	02-25966516 02-25967112
Pana Harrison (Asia) Pte Ltd., Taiwan Branch	Lum Hong Yuan	Rm 330, 3F, No.295, Sec 4, Chung-Hsiao E Rd., Taipei	02-87724768 02-87724698

OTHER INSTITUTIONS

No	Institution	Representative	Address	Tel / Fax
1	Taiwan Insurance Institute	Warren Wu-Jen Tseng	6F, No. 3, Nan Hai Rd., Taipei	02-23972227 02-23517508
2	Motor Vehicle Accident Compensation Fund	Susan S. Chang Been-Hou Kuo	18F, No. 2, lane 150, Sec. 5, Shin Yi Rd., Taipei	02-87898897 02-87896061
3	Taiwan Residential Earthquake Insurance Fund	Kuen-Bao Ling Cynthia Po	5F, No. 39, Sec. 2, Jinan Rd., Taipei	02-23963000 02-23923929
4	The Non-Life Insurance Association of the R.O.C.	Tsan-Ming Shih Martin Sha	13F, No. 125, Sec. 2, Nan King E. Rd., Taipei	02-25071566 02-25074095
5	The Life Insurance Association of the R.O.C.	Wen-In Lin Tsann-Nan Horng	5F, No. 152, Sung Chiang Rd., Taipei	02-25612144 02-25672844
6	The Non-Life Underwriters Society of the R.O.C.	Jack E. S. Tai Yi-Tang Huang	13F, No. 125, Sec. 2, Nan King E. Rd., Taipei	02-25065941 02-25075245
7	The Insurance Anti-fraud Institute of the R.O.C.	Shin-Chieh Chang	9F-2, No.577, Lin Sen N Rd., Taipei	02-25988100 02-25988101
8	Engineering Insurance Association	Chang L. I. Steven Song-Chi Wang	10F, No. 39, Sec. 1, Chung Hsiao W. Rd., Taipei	02-23820051 02-23884720
9	Nuclear Energy Insurance Association Pool of the R.O.C.	Stephen C.P. Ting Joseph J. Chiou	15F, No. 88, Sec. 2, Nan King E. Rd., Taipei	02-25514235 02-25611176
10	Risk Management Society of Taiwan, R.O.C.	Yung-Ming Tsai Antony Yang	10F-6, No. 27, Sec. 2, Fu Hsing S. Rd., Taipei	02-27058393 02-27549459
11	The Actuarial Institute of the R.O.C.	Kenneth Shih Clinton Chang	10F-1, No. 216, Sec. 2 Nanchang Rd., Taipei	02-23649168 02-33652283
12	Life Insurance Management Institute of the R.O.C.	Danny Liu Richard Lee	7F, No. 145, Sec. 2, Chien Kuo N. Rd., Taipei	02-23710852 02-23758879
13	Insurance Society of the R.O.C.	Charlws Wang Martin Sha	14F, No. 219, Chung Hsiao E. Rd., Taipei	02-27733595 02-27522658
14	The Non-Life Insurance Stabilization Fund	Tsan-Ming Shih Martin Sha	13F, No.125, Sec. 2, Nan King E. Rd., Taipei	02-25071566 02-25178069

No	Institution	Representative	Address	Tel / Fax
15	Insurance Agents Association of the R.O.C.	Wen Tung Hsu Hsueh-Ching Huang	4F, No. 442, Changchun Rd., Taipei	02-87129492 02-87129496
16	Taiwan Insurance Brokers Association	Tsai Ko Hank Yang	6F, No. 46, Jinhhou St., Taipei	02-25174939 02-25174857
17	Insurance Brokers Association of the R.O.C.	Shirley Ma Saxon Hung	3F-2, No. 58, Lane 85, Lin Sen N.Rd., Taipei	02-25642809 02-25642814
18	Surveyors Association of Taipei	Michael Chow Hope Y-k You	Rm 705, 7F, No. 43, Sec. 1, Chung Chin S. Rd., Taipei	02-23707617 02-23755407
19	Surveyors Association of Kaohsiung	Edward Chen PaoHua Lin	No. 3, Lane 256, Fusing 3Rd., Cianjhen District, Kaohsiung	07-3347352 07-3347471
20	Chinese Insurance Service Association	Chi-shih Cheng Joseph S.Y.Lin	3F, No. 181, Min-Chuan E. Rd., Taipei	02-25457044 02-25457048



Non-Life Insurance Companies 產物保險公司



Taiwan Fire & Marine Insurance Co., Ltd.

Date of Establishment: March 12, 1948
Chairman: K. L. Lai
President: Herbert Young
Paid-up Capital: NT\$3,168,570,000
Number of Contact Office: [11]Branch Office, [31]Liaison Office
Number of Employees: 643
Premium Income: a. Direct Written Premium
 NT\$4,418,601,036
 b. Reinsurance Premium
 NT\$340,480,485
Reserves: a. Unearned Premium Reserves
 NT\$1,748,914,223
 b. Outstanding Loss Reserves
 NT\$1,001,813,309
 c. Special Loss Reserves
 NT\$1,995,227,679
Address: 8F, No. 49, Guangqian Rd.,
 Taipei, Taiwan, R. O. C.
Telephone: 886-2-2382-1666
Telefax: 886-2-2388-2555
http: //www.tfmi.com.tw

台灣產物保險股份有限公司

創立日期: 37. 3. 12
董事長: 賴國利
總經理: 楊鴻彬
資本額: NT\$3, 168, 570, 000
公司分支機構數: (11)分公司 (31)通訊處
員工人數: 643人
保險費收入: (1)直接簽單保險費 NT\$4, 418, 601, 036
 (2)再保險費 NT\$340, 480, 485
準備金: (1)未滿期保費準備金 NT\$1, 748, 914, 223
 (2)賠款準備金 NT\$1, 001, 813, 309
 (3)特別準備金 NT\$1, 995, 227, 679
地址: 台北市中正區館前路49號8F
電話: (02)2382-1666
傳真: (02)2388-2555
網址: www.tfmi.com.tw



WALSUN INSURANCE Ltd.

Date of Establishment: January 5, 1951
Chairman: Jerome J. Chen
President: Lin-Fu Su
Paid-up Capital: NT\$2,000,000,000
Number of Contact Office: [6]Branch Office, [8]Liaison Office
Number of Employees: 432
Premium Income: a. Direct Written Premium
 NT\$2,429,540,168
 b. Reinsurance Premium
 NT\$356,552,512
Reserves: a. Unearned Premium Reserves
 NT\$968,045,462
 b. Outstanding Loss Reserves
 NT\$664,329,487
 c. Special Loss Reserves
 NT\$1,185,828,732
Address: No.550, Sec. 4, Chung Hsiao E,
 Rd., Taipei, Taiwan, R.O.C.
Telephone: 886-2-2758-2700
Telefax: 886-2-2723-5937
http: //www.walsun.com.tw

華山產物保險股份有限公司

創立日期: (原太平產物保險股份有限公司40.1.5成立) 96. 3. 1更名
董事長: 陳建隆
總經理: 蘇林福
資本額: NT\$2, 000, 000, 000
公司分支機構數: (6)分公司 (8)通訊處
員工人數: 432人
保險費收入: (1)直接簽單保險費 NT\$2, 429, 540, 168
 (2)再保險費 NT\$365, 552, 512
準備金: (1)未滿期保費準備金 NT\$968, 045, 462
 (2)賠款準備金 NT\$664, 329, 487
 (3)特別準備金 NT\$1, 185, 828, 732
地址: 台北市信義區忠孝東路4段550號4樓
電話: (02)2758-2700
傳真: (02)2723-5937
網址: www.walsun.com.tw



Chung Kuo Insurance Co., Ltd.

Date of Establishment: November 1, 1931
Chairman: Leon L. Shen
President: Stephen C. P. Ting
Paid-up Capital: NT\$3,000,000,000
Number of Contact Office: [9]Branch Office, [17]Liaison Office
Number of Employees: 700
Premium Income: a. Direct Written Premium
 NT\$6,598,008,000
 b. Reinsurance Premium
 NT\$1,217,157,000
Reserves: a. Unearned Premium Reserves
 NT\$1,902,641,000
 b. Outstanding Loss Reserves
 NT\$896,984,000
 c. Special Loss Reserves
 NT\$1,730,718,000
Address: No. 58, Wu Chang Street, Sec. 1,
 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: 沈臨龍
總經理: 丁志平
資本額: NT\$3,000,000,000
公司分支機構數: (9)分公司 (17)通訊處
員工人數: 700人
保險費收入: (1)直接簽單保險費 NT\$6,598,008,000
 (2)再保險費 NT\$1,217,157,000
準備金: (1)未滿期保費準備金 NT\$1,902,641,000
 (2)賠款準備金 NT\$896,984,000
 (3)特別準備金 NT\$1,730,718,000
地址: 台北市武昌街一段58號
電話: (02)2381-2727
傳真: (02)2381-4878
網址: www.cki.com.tw



Fubon Insurance Co., Ltd.

Date of Establishment: April 19, 1961
Chairman: Tsan-Ming, Shih
President: Steve T. H. Chen
Paid-up Capital: NT\$8,178,395,600
Number of Contact Office: [29]Branch Office, [51]Liaison Office
Number of Employees: 2,363
Premium Income: a. Direct Written Premium
 NT\$23,043,615,000
 b. Reinsurance Premium
 NT\$1,152,933,000
Reserves: a. Unearned Premium Reserves
 NT\$9,603,625,000
 b. Outstanding Loss Reserves
 NT\$4,365,095,000
 c. Special Loss Reserves
 NT\$7,931,102,000
Address: No. 237, Sec. 1, Chien Kuo S.
 Rd., Taipei, Taiwan, R. O. C.
Telephone: 886-2-2706-7890
Telefax: 886-2-2704-2915
http: //www.518fb.com

富邦產物保險股份有限公司

創立日期: 50.4.19
董事長: 石燦明
總經理: 陳燦煌
資本額: NT\$8,178,395,600
公司分支機構數: (29)分公司 (51)通訊處 (9)海外據點
員工人數: 2,363人
保險費收入: (1)直接簽單保險費 NT\$23,043,615,000
 (2)再保險費 NT\$1,152,933,000
準備金: (1)未滿期保費準備金 NT\$9,603,625,000
 (2)賠款準備金 NT\$4,365,095,000
 (3)特別準備金 NT\$7,931,102,000
地址: 台北市大安區建國南路一段237號
電話: (02)2706-7890
傳真: (02)2704-2915
網址: www.518fb.com



Taian Insurance Co., Ltd.

Date of Establishment: May 1, 1961
Chairman: Chao-Hon Chen
President: Patrick S. Lee
Paid-up Capital: NT\$3,181,148,050
Number of Contact Office: [7]Branch Office, [27]Liaison Office
Number of Employees: 966
Premium Income: a. Direct Written Premium
 NT\$6,775,206,224
 b. Reinsurance Premium
 NT\$379,945,601
Reserves: a. Unearned Premium Reserves
 NT\$2,642,022,516
 b. Outstanding Loss Reserves
 NT\$768,106,841
 c. Special Loss Reserves
 NT\$2,233,748,033
Address: No.59, Kwantsien Rd., Taipei,
 Taiwan, R.O.C.
Telephone: 886-2-2381-9678
Telefax: 886-2-2311-6990
http: //www.taian.com.tw

泰安產物保險股份有限公司

創立日期: 50.5.1
董事長: 陳朝亨
總經理: 李松季
資本額: NT\$3,181,148,050
公司分支機構數: (7)分公司 (27)通訊處
員工人數: 966人
保險費收入: (1)直接簽單保險費 NT\$6,775,206,224
 (2)再保險費 NT\$379,945,601
準備金: (1)未滿期保費準備金 NT\$2,642,022,516
 (2)賠款準備金 NT\$768,106,841
 (3)特別準備金 NT\$2,233,748,033
地址: 台北市館前路59號
電話: (02)2381-9678
傳真: (02)2311-6990
網址: www.taian.com.tw



MINGTAI

Mingtai Fire & Marine Insurance Co., Ltd.

Date of Establishment: September 22, 1961
Chairman: Watamura, Atsushi
President: Chang, L.I. Steven
Paid-up Capital: NT\$2,200,000,000
Number of Contact Office: [17]Branch Office, [49]Liaison Office
Number of Employees: 1,341
Premium Income: a. Direct Written Premium
 NT\$10,244,429,021
 b. Reinsurance Premium
 NT\$853,307,862
Reserves: a. Unearned Premium Reserves
 NT\$3,671,383,836
 b. Outstanding Loss Reserves
 NT\$1,372,469,374
 c. Special Loss Reserves
 NT\$4,081,534,062
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: 綿村惇
總經理: 張立義
資本額: NT\$2,200,000,000
公司分支機構數: (17)分公司 (49)通訊處
員工人數: 1,341人
保險費收入: (1)直接簽單保險費 NT\$10,244,429,021
 (2)再保險費 NT\$853,307,862
準備金: (1)未滿期保費準備金 NT\$3,671,383,836
 (2)賠款準備金 NT\$1,372,469,374
 (3)特別準備金 NT\$4,081,534,062
地址: 台北市仁愛路四段1號
電話: (02)2772-5678
傳真: (02)2772-6666
網址: www.mingtai.com.tw



蘇黎世

Zurich Insurance (Taiwan) Ltd.

Date of Establishment: April 26, 1961
Chairman: Charles C. T. Wang
President: Daniel Reymond
Paid-up Capital: NT\$2,000,000,000
Number of Contact Office: [5]Branch Office, [29]Liaison Office
Number of Employees: 866

Premium Income: a. Direct Written Premium
 NT\$4,008,893,533
 b. Reinsurance Premium
 NT\$390,030,644

Reserves: a. Unearned Premium Reserves
 NT\$2,157,804,984
 b. Outstanding Loss Reserves
 NT\$988,339,681
 c. Special Loss Reserves
 NT\$2,560,123,328

Address: No. 56, Tun Hwa North Rd., Taipei,
 Taiwan, R.O.C.
Telephone: 886-2-2731-6300
Telefax: 886-2-2741-6004
http: //www.zurich.com.tw

蘇黎世產物保險股份有限公司

創立日期: 50.4.26
董事長: 王傳通
總經理: 雷懋達
資本額: NT\$2,000,000,000
公司分支機構數: (5)分公司 (29)通訊處
員工人數: 866人
保險費收入: (1)直接簽單保險費 NT\$4,008,893,533
 (2)再保險費 NT\$390,303,644
準備金: (1)未滿期保費準備金 NT\$2,157,804,984
 (2)賠款準備金 NT\$988,339,681
 (3)特別準備金 NT\$2,560,123,328

地址: 台北市敦化北路56號
電話: (02)2731-6300
傳真: (02)2741-6004
網址: www.zurich.com.tw



友邦產物保險股份有限公司
 AIG General Insurance (Taiwan) Co., Ltd.
 美國國際集團成員

AIG General Insurance Co., Ltd.

Date of Establishment: March 1, 1962
Chairman: Ross Edward Matthews
President: Charles T. P. Sung
Paid-up Capital: NT\$3,482,769,200
Number of Contact Office: [14]Branch Office, [23]Liaison Office
Number of Employees: 808

Premium Income: a. Direct Written Premium
 NT\$5,454,461,813
 b. Reinsurance Premium
 NT\$454,504,781

Reserves: a. Unearned Premium Reserves
 NT\$2,057,920,446
 b. Outstanding Loss Reserves
 NT\$848,475,249
 c. Special Loss Reserves
 NT\$1,745,184,086

Address: 25F, No. 9, 11, Songgao Rd., Sinyi
 District, Taipei, City 11073,
 Taiwan, R. O. C.
Telephone: 886-2-8758-6666
Telefax: 886-2-2720-8787
http: //www.aiggeneral.com.tw

友邦產物保險股份有限公司

創立日期: (原中央產物保險股份有限公司51.3.1成立)96.6.1更名
董事長: 麥邵斯
總經理: 宋道平
資本額: NT\$3,482,769,200
公司分支機構數: (14)分公司 (23)通訊處
員工人數: 808人
保險費收入: (1)直接簽單保險費 NT\$5,454,461,813
 (2)再保險費 NT\$454,504,781
準備金: (1)未滿期保費準備金 NT\$2,057,920,446
 (2)賠款準備金 NT\$848,475,249
 (3)特別準備金 NT\$1,745,184,086

地址: 台北市信義區松高路9, 11號25樓
電話: (02)8758-6666
傳真: (02)2720-8787
網址: www.aiggeneral.com.tw



The First Insurance Co., Ltd.

Date of Establishment: September 4, 1962

Chairman: C. H. Lee

President: James Y. L. Lai

Paid-up Capital: NT\$2,580,753,600

Number of Contact Office: [5]Branch Office, [43]Liaison Office

Number of Employees: 878

Premium Income: a. Direct Written Premium
NT\$5,677,927,863
b. Reinsurance Premium
NT\$356,590,211

Reserves: a. Unearned Premium Reserves
NT\$2,331,530,197
b. Outstanding Loss Reserves
NT\$708,263,287
c. Special Loss Reserves
NT\$2,291,283,068

Address: No. 54, Sec. 1, Chung-Hsiao E. Rd.,
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: 賴義龍

資本額: NT\$2,580,753,600

公司分支機構數: (5)分公司 (43)通訊處

員工人數: 878人

保險費收入: (1)直接簽單保險費 NT\$5,677,927,863
(2)再保險費 NT\$356,590,211

準備金: (1)未滿期保費準備金 NT\$2,331,530,197
(2)賠款準備金 NT\$708,263,287
(3)特別準備金 NT\$2,291,283,068

地址: 台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: Samule Yuh

President: Samule Yuh

Paid-up Capital: NT\$5,870,544,300

Number of Contact Office: [17]Branch Office, [44]Liaison Office

Number of Employees: 1,235

Premium Income: a. Direct Written Premium
NT\$9,723,816,730
b. Reinsurance Premium
NT\$1,414,083,007

Reserves: a. Unearned Premium Reserves
NT\$2,848,449,527
b. Outstanding Loss Reserves
NT\$1,686,117,848
c. Special Loss Reserves
NT\$1,413,764,541

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.unionins.com.tw

友聯產物保險股份有限公司

創立日期: 52.2.20

董事長: 喻志鵬

總經理: 喻志鵬

資本額: NT\$5,870,544,300

公司分支機構數: (17)分公司 (44)通訊處

員工人數: 1,235人

保險費收入: (1)直接簽單保險費 NT\$9,723,816,730
(2)再保險費 NT\$1,414,083,007

準備金: (1)未滿期保費準備金 NT\$2,848,449,527
(2)賠款準備金 NT\$1,686,117,848
(3)特別準備金 NT\$1,413,764,541

地址: 台北市大安區忠孝東路四段219號12樓

電話: (02)2776-5567

傳真: (02)2711-8610

網址: www.unionins.com.tw



Shinkong Insurance Co., Ltd.

Date of Establishment: May 1, 1963
Chairman: Anthony T. S. Wu
President: Chun-Yu Chan
Paid-up Capital: NT\$2,710,967,820
Number of Contact Office: [23]Branch Office, [37]Liaison Office
Number of Employees: 1,303
Premium Income: a. Direct Written Premium
 NT\$10,003,802,842
 b. Reinsurance Premium
 NT\$467,737,060
Reserves: a. Unearned Premium Reserves
 NT\$4,252,430,605
 b. Outstanding Loss Reserves
 NT\$1,510,633,686
 c. Special Loss Reserves
 NT\$2,927,967,751
Address: No. 15, Sec. 2, Chienkuo N. Rd.,
 Taipei, Taiwan, R. O. C.
Telephone: 886-2-2507-5335
Telefax: 86-2-2517-7865
http: //www.skinsurance.com.tw

新光產物保險股份有限公司

創立日期: 52.5.1
董事長: 吳東賢
總經理: 詹俊裕
資本額: NT\$2,710,967,820
公司分支機構數: (23)分公司 (37)通訊處
員工人數: 1,303人
保險費收入: (1)直接簽單保險費 NT\$10,003,802,842
 (2)再保險費 NT\$467,737,060
準備金: (1)未滿期保費準備金 NT\$4,252,430,605
 (2)賠款準備金 NT\$1,510,633,686
 (3)特別準備金 NT\$2,927,967,751
地址: 台北市建國北路二段15號
電話: (02)2507-5335
傳真: (02)2517-7865
網址: www.skinsurance.com.tw



South China Insurance Co. Ltd.

Date of Establishment: April 11, 1963
Chairman: S. C. Liao
President: C. Y. Tsai
Paid-up Capital: NT\$2,001,386,250
Number of Contact Office: [7]Branch Office, [28]Liaison Office
Number of Employees: 698
Premium Income: a. Direct Written Premium
 NT\$5,062,762,358
 b. Reinsurance Premium
 NT\$307,050,265
Reserves: a. Unearned Premium Reserves
 NT\$2,018,934,359
 b. Outstanding Loss Reserves
 NT\$727,265,765
 c. Special Loss Reserves
 NT\$2,304,933,506
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 2729-8022
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: 廖修鐘
總經理: 蔡承祐
資本額: NT\$2,001,386,250
公司分支機構數: (7)分公司 (28)通訊處
員工人數: 698人
保險費收入: (1)直接簽單保險費 NT\$5,062,762,358
 (2)再保險費 NT\$307,050,265
準備金: (1)未滿期保費準備金 NT\$2,018,934,359
 (2)賠款準備金 NT\$727,265,765
 (3)特別準備金 NT\$2,304,933,506
地址: 台北市信義區忠孝東路四段560號5樓
電話: (02)2758-8418 · 2756-2200
傳真: (02)2758-7150 · 2729-8022
網址: www.south-china.com.tw



Cathay Century Insurance Co., Ltd.

Date of Establishment: September 19, 1993

Chairman: Cheng-Chiu Tsai

President: Y. F. Wu

Paid-up Capital: NT\$2,317,005,600

Number of Contact Office: [12]Branch Office, [29]Liaison Office

Number of Employees: 940

Premium Income: a. Direct Written Premium
NT\$9,441,209,761
b. Reinsurance Premium
NT\$454,882,163

Reserves: a. Unearned Premium Reserves
NT\$4,955,218,203
b. Outstanding Loss Reserves
NT\$1,151,903,286
c. Special Loss Reserves
NT\$3,186,279,719

Address: 5F, No. 296, Sec. 4, Jen-Ai Rd., Taipei,
Taiwan, R. O. C.

Telephone: 886-2-2755-1299

Telefax: 886-2-2709-3899

http: //www.cathay-ins.com.tw

國泰世紀產物保險股份有限公司

創立日期: 82.9.1

董事長: 蔡鎮球

總經理: 吳英峰

資本額: NT\$2,317,005,600

公司分支機構數: (12)分公司 (29)通訊處

員工人數: 940人

保險費收入: (1)直接簽單保險費 NT\$9,441,209,761
(2)再保險費 NT\$454,882,163

準備金: (1)未滿期保費準備金 NT\$4,955,218,203
(2)賠款準備金 NT\$1,151,903,286
(3)特別準備金 NT\$3,186,279,719

地址: 台北市大安區仁愛路四段296號5樓

電話: (02)2755-1299

傳真: (02)2709-3899

網址: www.cathay-ins.com.tw



Tokio Marine Newa Insurance Co., Ltd.

Date of Establishment: March 1, 1999

Chairman: Kenneth Yen

President: Chung-Keng Chen

Paid-up Capital: NT\$2,990,099,000

Number of Contact Office: [5]Branch Office, [15]Liaison Office

Number of Employees: 930

Premium Income: a. Direct Written Premium
NT\$6,904,505,566
b. Reinsurance Premium
NT\$436,197,857

Reserves: a. Unearned Premium Reserves
NT\$2,812,332,147
b. Outstanding Loss Reserves
NT\$1,168,150,961
c. Special Loss Reserves
NT\$2,609,846,756

Address: 11F, No. 130, Sec. 3, Nanking E.
Rd., Taipei, Taiwan, R. O. C.

Telephone: 886-2-8772-7777

Telefax: 886-2-8772-2335

http: //www.tmnnewa.com.tw

新安東京海上產物保險股份有限公司

創立日期: 88.3.1

董事長: 嚴凱泰

總經理: 陳忠鏗

資本額: NT\$2,990,099,000

公司分支機構數: (5)分公司 (15)通訊處

員工人數: 930人

保險費收入: (1)直接簽單保險費 NT\$6,904,505,566
(2)再保險費 NT\$436,197,857

準備金: (1)未滿期保費準備金 NT\$2,812,332,147
(2)賠款準備金 NT\$1,168,150,961
(3)特別準備金 NT\$2,609,846,756

地址: 台北市南京東路三段130號11樓

電話: (02)8772-7777

傳真: (02)8772-2335

網址: www.tmnnewa.com.tw



Dragon Insurance Co., Ltd.

Date of Establishment: May 8, 2006
Chairman: Feng-Ping Lin
President: Tony K. S. Yeh
Paid-up Capital: NT\$500,000,000
Number of Contact Office: [8]Branch Office, [8]Liaison Office
Number of Employees: 728
Premium Income: a. Direct Written Premium
 NT\$113,614,509
 b. Reinsurance Premium
 NT\$82,883,918
Reserves: a. Unearned Premium Reserves
 NT\$586,747,592
 b. Outstanding Loss Reserves
 NT\$146,748,159
 c. Special Loss Reserves
 NT\$66,674,714
Address: 13F, No. 17, Xuchang St.,
 Zhongzheng District, Taipei,
 Taiwan, R.O.C.
Telephone: 886-2-2370-0789
Telefax: 886-2-2370-6588
http: //www.dragonins.com.tw

龍安平產物保險股份有限公司

創立日期: 95.5.8
董事長: 林鳳品
總經理: 葉高陞
資本額: NT\$500,000,000
公司分支機構數: (8)分公司 (8)通訊處
員工人數: 278人
保險費收入: (1)直接簽單保險費 NT\$113,614,509
 (2)再保險費 NT\$82,883,918
準備金: (1)未滿期保費準備金 NT\$586,747,592
 (2)賠款準備金 NT\$146,748,159
 (3)特別準備金 NT\$66,674,714
地址: 台北市中正區許昌街17號13樓
電話: (02)2370-0789
傳真: (02)2370-6588
網址: www.dragonins.com.tw



ace insurance

Insurance Company of North America, Taipei Branch

Date of Establishment: January 22, 1982
President: Edward, Tseng
Paid-up Capital: NT\$50,000,000
Number of Contact Office: [0]Branch Office, [1]Liaison
Number of Employees: 51
Premium Income: a. Direct Written Premium
 NT\$928,264,867
 b. Reinsurance Premium
 NT\$379,302,475
Reserves: a. Unearned Premium Reserves
 NT\$193,992,896
 b. Outstanding Loss Reserves
 NT\$150,439,911
 c. Special Loss Reserves
 NT\$345,734,123
Address: 10F, No. 8, Sec. 5, Hsin Yi Rd,
 Taipei, Taiwan, R. O. C
Telephone: 886-2-8758-1800
Telefax: 886-2-8758-1888
http: //www.ace-ina.com.tw

美商安達北美洲產物保險股份有限公司台北分公司

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 (1)通訊處
員工人數: 51人
保險費收入: (1)直接簽單保險費 NT\$928,264,867
 (2)再保險費 NT\$379,302,475
準備金: (1)未滿期保費準備金 NT\$193,992,896
 (2)賠款準備金 NT\$150,439,911
 (3)特別準備金 NT\$345,734,123
地址: 台北市信義路五段8號10樓
電話: (02)8758-1800
傳真: (02)8758-1888
網址: www.ace-ina.com.tw



AIU Insurance Company Taiwan Branch

Date of Establishment: April 17, 1982

President: Rudolf Hayo Spaan

Paid-up Capital: NT\$329,776,840

Number of Contact Office: [0]Branch Office, [12]Liaison Office

Number of Employees: 368

Premium Income: a. Direct Written Premium
NT\$2,927,814,566
b. Reinsurance Premium
NT\$698,353,187

Reserves: a. Unearned Premium Reserves
NT\$971,107,414
b. Outstanding Loss Reserves
NT\$215,061,173
c. Special Loss Reserves
NT\$929,709,031

Address: 16F, No. 200, Kee-Lung Road, Sec 1
Taipei, Taiwan, R. O. C.

Telephone: 886-2-2723-6666

Telefax: 886-2-8788-4698

http: //www.auai.com.tw

美商美國環球產物保險有限公司台灣分公司

創立日期: 71.04.17

總經理: 施瑞達

資本額: NT\$329,776,840

公司分支機構數: (0)分公司 (12)通訊處

員工人數: 368人

保險費收入: (1)直接簽單保險費 NT\$2,927,814,566
(2)再保險費 NT\$698,353,187

準備金: (1)未滿期保費準備金 NT\$971,107,414
(2)賠款準備金 NT\$215,061,173
(3)特別準備金 NT\$929,709,031

地址: 台北市信義區基隆路一段200號16樓

電話: (02)2723-6666

傳真: (02)8788-4698

網址: www.auai.com.tw



Federal Insurance Company, Taipei Branch

Date of Establishment: February 6, 1987

President: Irene Liang

Paid-up Capital: NT\$353,009,292

Number of Contact Office: [1]Branch Office, [0]Liaison Office

Number of Employees: 10

Premium Income: a. Direct Written Premium
NT\$181,799,712
b. Reinsurance Premium
NT\$52,086,269

Reserves: a. Unearned Premium Reserves
NT\$111,320,627
b. Outstanding Loss Reserves
NT\$142,712,357
c. Special Loss Reserves
NT\$16,430,837

Address: 1F, No. 101, Song Jen Rd., Taipei,
Taiwan, R.O.C.

Telephone: 886-2-8780-8809

Telefax: 886-2-8780-9269

http: //www.chubb.com

美商聯邦產物保險股份有限公司台北分公司

創立日期: 76.2.6

總經理: 梁愛雲

資本額: NT\$353,009,292

公司分支機構數: (1)分公司 (0)通訊處

員工人數: 10人

保險費收入: (1)直接簽單保險費 NT\$181,799,712
(2)再保險費 NT\$52,086,269

準備金: (1)未滿期保費準備金 NT\$111,320,627
(2)賠款準備金 NT\$142,712,357
(3)特別準備金 NT\$16,430,837

地址: 台北市信義區松仁路101號1樓

電話: (02)8780-8809

傳真: (02)8780-9269

網址: www.chubb.com



Asia Insurance Co., Ltd. Taiwan Branch

Date of Establishment: July 11, 1996
Chairman: Robin Y. H. Chen
President: An-Lo Sung
Paid-up Capital: NT\$95,000,000
Number of Contact Office: [0] Branch Office, [0] Liaison Office
Number of Employees: 12

Premium Income: a. Direct Written Premium
 NT\$32,039,950
 b. Reinsurance Premium
 NT\$21,265,019

Reserves: a. Unearned Premium Reserves
 NT\$8,804,618
 b. Outstanding Loss Reserves
 NT\$7,034,996
 c. Special Loss Reserves
 NT\$10,956,750

Address: Suite 905, 9F, No. 18, Sec. 1,
 Chang An E. Rd., Taipei, Taiwan,
 R. O. C.

Telephone: 886-2-2568-3080 2521-7766
Telefax: 886-2-2563-8246
http: //www.asiainsurance.com.tw

香港商亞洲保險有限公司台灣分公司

創立日期: 85. 7. 11
董事長: 陳有慶
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: 12人
保險費收入: (1)直接簽單保險費 NT\$32,039,950
 (2)再保險費 NT\$21,265,019
準備金: (1)未滿期保費準備金 NT\$8,804,618
 (2)賠款準備金 NT\$7,034,996
 (3)特別準備金 NT\$10,956,750
地址: 台北市中山區長安東路一段18號9樓
 905室
電話: (02)2568-3080, 2521-7766
傳真: (02)2563-8246
網址: www.asiainsurance.com.tw



Mitsui Sumitomo Insurance Co., Ltd. Taipei Branch

Date of Establishment: March 16, 1999
March 16, 1999 Kiichiro Minami
President: NT\$195,000,000
Paid-up Capital: [1] Branch Office, [2] Liaison Office
Number of Contact Office:: 58

Premium Income: a. Direct Written Premium
 NT\$286,249,938
 b. Reinsurance Premium
 NT\$598,703,563

Reserves: a. Unearned Premium Reserves
 NT\$116,551,778
 b. Outstanding Loss Reserves
 NT\$33,267,295
 c. Special Loss Reserves
 NT\$120,332,647

Address: 7F, No. 260, Tun Hua North Rd.,
 Taipei, Taiwan, R. O. C.

Telephone: 886-2-8712-1350
Telefax: 886-2-8712-1370
http: //www.ms-ins.com.tw

日商三井住友海上火災產物保險股份有限公司台北分公司

創立日期: 88. 3. 16
總經理: 南喜一郎
資本額: NT\$195,000,000
公司分支機構數: (1)分公司 (2)通訊處
員工人數: 58人
保險費收入: (1)直接簽單保險費 NT\$286,249,938
 (2)再保險費 NT\$598,703,563
準備金: (1)未滿期保費準備金 NT\$116,551,778
 (2)賠款準備金 NT\$33,267,295
 (3)特別準備金 NT\$120,332,647
地址: 台北市敦化北路260號7樓
電話: (02)8712-1350
傳真: (02)8712-1370
網址: www.ms-ins.com.tw



Cardif-Assurances Risques Divers, Taiwan Branch

Date of Establishment: July 12, 2000

President: Alvin Lin

Paid-up Capital: NT\$145,000,000

Number of Contact Office: [1]Branch Office, [0]Liaison Office

Number of Employees: 37

Premium Income: a.Direct Written Premium
NT\$453,765,806
b.Reinsurance Premium
NT\$

Reserves: a.Unearned Premium Reserves
NT\$20,248,765
b.Outstanding Loss Reserves
NT\$35,661,097
c.Specil Loss Reserves
NT\$146,660,825

Address: 17F, No. 270, Sec. 4, Chung Hsiao E.
Rd., Taipei, Taiwan, R. O. C.

Telephone: 886-2-6638-3456

Telefax: 886-2-6638-3457

http: //www.cardif.com.tw

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. 7. 12

台灣分公司總經理: 林志憲

資本額: NT\$145, 000, 000

公司分支機構數: (1)分公司 (0)通訊處

員工人數: 37人

保險費收入: (1)直接簽單保險費 NT\$453, 765, 806
(2)再保險費 NT\$

準備金: (1)未滿期保費準備金 NT\$20, 248, 765
(2)賠款準備金 NT\$35, 661, 097
(3)特別準備金 NT\$146, 660, 825

地址: 台北市忠孝東路四段270號17樓

電話: (02)6638-3456

傳真: (02)6638-3457

網址: www.cardif.com.tw



United Guaranty Mortgage Indemnity Company, Taiwan Branch

Date of Establishment: September 1,2003

President: Chris Wei

Paid-up Capital: NT\$61,200,000

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

Number of Employees: 4

Premium Income: a. Direct Written Premium
NT\$2,426,439
b. Reinsurance Premium
NT\$0

Reserves: a. Unearned Premium Reserves
NT\$2,252,442
b. Outstanding Loss
NT\$0
c. Special Loss Reserves
NT\$614,333

Address: 10F, No. 92, Sec. 2, Dunhua S. Rd.,
Taipei, Taiwan, R. O. C.

Telephone: 886-2-2325-9766

Telefax: 886-2-2325-9886

http: //www.aiguginternational.com/
taiwan.html

美商聯合保證保險股份有限公司台灣分公司

創立日期: 92. 9. 1

總經理: 韋嘉珣

資本額: NT\$61, 200, 000

公司分支機構數: (0)分公司 (0)通訊處

員工人數: 4人

保險費收入: (1)直接簽單保險費 NT\$2, 426, 439
(2)再保險費 NT\$0

準備金: (1)未滿期保費準備金 NT\$2, 252, 442
(2)賠款準備金 NT\$0
(3)特別準備金 NT\$614, 333

地址: 台北市敦化南路二段92號10F

電話: (02)2325-9766

傳真: (02)2325-9886

網址: www.aiguginternational.com/
taiwan.html

Central Re

Central Reinsurance Corporation

Date of Establishment: October 31, 1968
Chairman: Cheng-Tui Yang
President: C.T. Juang
Paid-up Capital: NT\$5,000,000,000
Number of Employees: 120
Premium Income: a. Direct Written Premium NT\$0
 b. Reinsurance Premium NT\$18,877,664,784
Reserves: a. Unearned Premium Reserves NT\$5,971,373,372
 b. Outstanding Loss NT\$6,223,688,797
 c. Special Loss Reserves NT\$3,313,855,624
Address: 12F, No. 53, Sec. 2, Nanking E. Rd, Taipei, Taiwan, R. O. C.
Telephone: 886-2-2511-5211
Telefax: 886-2-2523-5350
http: //www.centralre.com

中央再保險公司

創立日期: 57. 10. 31
董事長: 楊誠對
總經理: 莊忠蒼
資本額: NT\$5,000,000,000
員工人數: 120人
保險費收入: (1)直接簽單保險費 NT\$0
 (2)再保險費 NT\$18,877,664,784
準備金: (1)未滿期保費準備金 NT\$5,971,373,372
 (2)賠款準備金 NT\$6,223,688,797
 (3)特別準備金 NT\$3,313,855,624
地址: 台北市南京東路二段53號12F
電話: (02)2511-5211
傳真: (02)2523-5350
網址: www.centralre.com

Swiss Re



Swiss Reinsurance Company, Taiwan Branch

Date of Establishment: April 21, 2004
President: Mark Senkevics
Paid-up Capital: NT\$50,000,000
Number of Employees: 24
Premium Income: a. Direct Written Premium NT\$0
 b. Reinsurance Premium NT\$2,772,664,446
Reserves: a. Unearned Premium Reserves NT\$1,238,858,631
 b. Outstanding Loss NT\$1,899,334,411
Address: 9F, Suite E, No. 156, Sec. 3, Ming Sheng E. Rd., Taipei, Taiwan, R.O.C.
Telephone: 886-2-2716-1388
Telefax: 886-2-2713-5774
http: //www.swissre.com

瑞士商瑞士再保險(股)台灣分公司

創立日期: 93. 4. 21
總經理: 尚馬克
資本額: NT\$50,000,000
員工人數: 24人
保險費收入: (1)直接簽單保險費 NT\$0
 (2)再保險費 NT\$2,772,664,466
準備金: (1)未滿期保費準備金 NT\$1,238,858,631
 (2)賠款準備金 NT\$1,899,334,411
地址: 台北市民生東路三段156號9樓E室
電話: (02)2716-1388
傳真: (02)2713-5774
網址: www.swissre.com

中華民國產物保險概況

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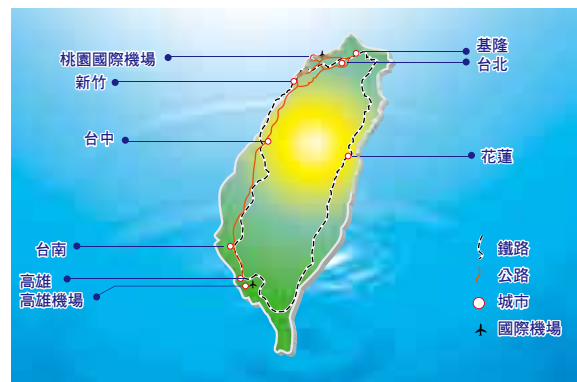
一、簡介

臺灣市場概況

	2004	2005	2006
人口(百萬)	22.6	22.8	22.8
面積(平方公里)	36,000	36,000	36,000
國民生產毛額(美金十億元)	316.7	354.2	365.9
國內生產毛額(美金十億元)	305.4	345.9	355.6
國民生產毛額平均每人(美金元)	14,032	15,639	16,098
進口貿易值(美金十億元)	168.75	182.61	202.71
出口貿易值(美金十億元)	182.37	194.43	224.01
經濟成長率(%)	6.07	4.09	4.62
躉售物價指數年增率(%)	7.03	0.61	5.64
消費者物價指數年增率(%)	-1.6	-0.7	0.6
失業率(%)	4.4	4.13	3.91
汽車數(千輛)	6,389	6,667	6,750
機車數(千輛)	12,793	13,195	13,557
電話門號數(千門)	36,357	35,892	36,924
匯率 US\$/NT\$	31.92	32.85	32.53
利率(貨幣市場利率)	0.99	1.27	1.56

主要城市

城市名稱	人口 (百萬)	特 徵
台北	2.63	首都，政經中樞
基隆	0.39	北部主要港都
新竹	0.39	北部科學園區
台中	1.04	中部最主要都市， 台中港距五十公里
台南	0.76	南部之古都
高雄	1.51	南部主要之工商 都市亦以港都聞名
花蓮	0.34	東部主要港市



(一) 地理位置

台灣又名福爾摩沙，是一個距離中國大陸東南岸一百六十公里的島嶼。海峽與大陸的福建省相望。南方三百六十公里處為菲律賓。北方一千零七十七公里處為日本。台灣全長三百七十七公里，最寬之處達一百四十二公里。

(二) 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。五月到十月為夏季，十二月到二月為冬季，冬季短暫而不嚴寒。雨量豐沛，平均年降雨量為，500公釐(100英寸)。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。

(三) 人民

除了大約四十七萬六千餘名原住民外，餘均於十七、十八世紀以後陸續來自中國大陸。

(四) 語言

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

(五) 教育

九年一貫義務教育自小學到國民中學已貫徹至全國，教育普及率達99.9%。上述大部份畢業生均繼續升學至高級中學，而後每年約有壹佰貳拾餘萬的學生分別升入154所各級大學，專科及學院中繼續深造。

(六) 交通

1. 國際機場

桃園國際機場為距台北四十公里之北部國際機場，高雄機場在南部為國內國際班機共用之機場。

2. 國內機場

台北、高雄、台中、嘉義、花蓮、台東、屏東及主要離島均有國內線班機。

3. 南北高速公路

中山高速公路連結基隆及高雄全長393公里於民國六十四年通車。第二高速公路完工於民國八十八年，全長430公里，由基隆至屏東林邊。

4. 鐵路

台灣鐵路網全長2,409公里環繞全島，有各種普通及快車服務旅客。

5. 高速鐵路

高速鐵路乃政府於民國八十九年三月二十七日起採公共工程計畫委由民間企業籌資建設，自九十六年一月五日正式營運，全長345公里由台北至高雄共設十一個站，由北到南僅需費時九十分鐘。

6. 公路網

全島公路網共計20,180公里遍及全島各大城市及小鄉鎮。

7. 大眾捷運系統

台北大眾捷運系統目前全長76.6公里，共包含八條路線，另有四條路線，全長77.8公里，現正在建築中。高雄大眾捷運系統全長42.7公里共包含二條路線，現正在建築中，預計於民國九十六年十月全線完工。

8. 港口

高雄港為目前世界貨櫃運輸量排名第五大港口，基隆為台灣第二大港，對於台北及北台灣的進出口貿易扮演積極的角色，其他主要港口為中部之台中港，東部的花蓮港及蘇澳港。

(七) 國際通信

複雜的IDD電話交換系統為目前台灣通用之系統，傳真及電報全天二十四小時透過衛星、海底電纜及微波等方式傳輸。

(八) 經濟

國際間二〇〇六年經濟表現，由於美國因升息效應波及房地產市場衰退，景氣推升力道隨之減弱。歐盟國家因出口與消費增加，經濟續呈改善。日本因民間投資及出口擴增經濟發展尚稱穩定。中國大陸因內、外需求強勁，經濟仍維持高度成長。據預測全球經濟成長率為3.8%，較上年度4.3%略有減少。

國內經濟，因貿易出超創近三年來新高，本年經濟尚能維持中度成長之主因。惟國內消費和投資則呈現低迷，形成外熱內冷之情勢。因雙卡效應而使汽車銷售量巨幅衰退，國人旅遊活動未見增加。但機器設備進口及營建工程帶動房地產交易持續熱絡。依據行政院主計處公布之資料，本(95)年度經濟成長率由原預估之4.39%修正為4.62%。

在貿易及生產方面，本年進出口貿易均仍暢旺，全年進、出口分別較上年同期增加11%及12%。出口以通訊及電子機械及電機設備產品為大宗，進口則以電子設備比重最高。工業生產全年較上年同期增加0.4%達到5%。

展望二〇〇七年國內外經濟發展情勢，國際方面，依據世界各主要經濟研究機構預測，多認為美國景氣走勢趨緩，歐洲方面因財政赤字、失業及歐元不斷升值等問題，經濟成長亦將下滑。而國際油價捉摸不定，中國持續實施宏觀調控等因素，亦將對其經濟過熱造成影響。因此預測二〇〇七年全球經濟成長率為3.2%較二〇〇六年的3.8%略有減少。

國內方面，據行政院主計處表示；由於卡債負面效應已趨緩和，股市成交值較前年同季超過逾兩成，有助於未來民間消費之擴增，並連帶拉抬全年經濟之提升，預測二〇〇七年全年經濟成長率可達4.3%，但仍居亞洲四小龍之末。



二、市場概況

(一)市場概況

在民國九十四年度國內整體財產保險業之簽單保費收入再創歷史新高達到新台幣1,185.02億元之後，民國九十五年保費收入則呈現過去十年間罕見的衰退，簽單保費收入為新台幣1,141.06億元，較上一年度衰退3.71%，衰退額度達到43.96億。

民國九十五年度國內產物保險簽單保費收入衰退的原因，最主要有三個因素。第一、隨著新車銷售市場大幅滑落、以及7月實施的任意汽車保險費率調降措施，致使業務比重高達五成的汽車保險市場呈現2.59%之衰退。第二、工商企業體保險新增業務有限，加上費率持續滑落，造成商業火災保險、工程保險、責任保險等險種均呈現衰退的狀況。第三、自國內開放財產保險業經營傷害保險以來，過去五年間財產保險業之傷害保險簽單保費收入均呈現高度的成長，並為整體簽單保費收入抑注可觀之成長源，民國九十五年度傷害保險簽單保費收入達到92.70億之高峰；然而隨著市場逐漸成熟，加上費率過度競爭，民國九十五年度傷害保險成長率僅有9.96%，成長率已降至個位數，已無法彌補其它險種衰退的差額。整體而言，自民國九十一年國內保險業實施費率自由化以後，對產險市場的衝擊逐漸呈現。

民國九十五年度汽車保險之簽單總保險費收入為新台幣573.34億元，較九十四年度的新台幣588.62億元，衰退2.59%。其中強制汽車責任保險微幅成長2.34%，而任意汽車保險成長率則因汽車銷售衰退直接衝擊，加上7月實施的費率調降，衰退幅度較大達4.74%。國內汽車保險保費收入佔國內財產保險市場之比重則由九十四年度的49.67%，微幅上升到九十五年度的50.25%，其比重仍居各種財產保險之冠。

國內民國九十五年度火災保險之簽單保險費收入為新台幣219.17億元，較上一年度之新台幣220.35億元衰退0.54%，再一年度呈現負成長之狀況，衰退主要因為中大型企業體商業火災保險費率持續下滑所致；而住宅火災及地震基本保險，受惠於國內房市持續發展，仍能呈現約二成的保費收入成長。

民國九十五年度傷害保險之簽單總保險費收入為新台幣92.70億元，較九十四年度的新台幣84.30億元成長9.96%，成長額8.40億。自國內開放產險業經營傷害保險以來，保費收入成長快速，傷害保險已成為汽車保險、火災保險外第三大險種，保費收入佔整體市場比重已達8.12%，惟目前成長已漸有趨緩之現

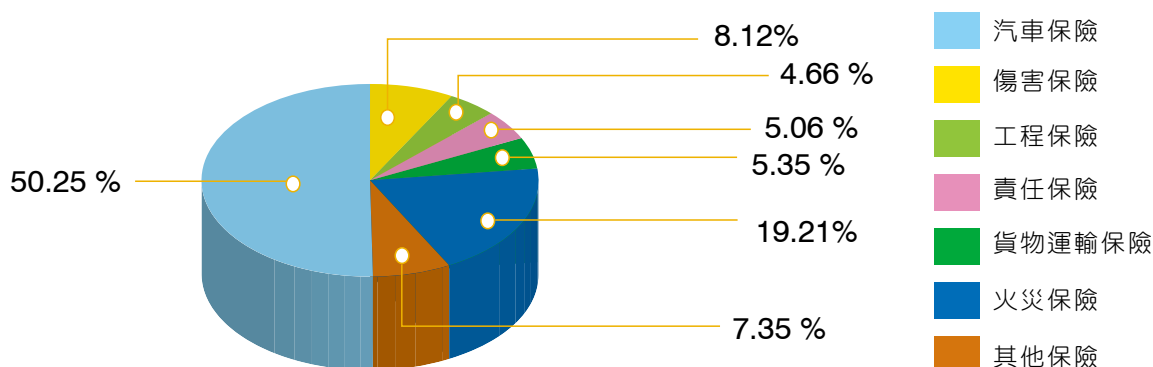
象。由於產險業大多採取低費率水準之傷害保險行銷策略，因此整體市場限縮，賠款率相對壽險業為高，經營獲利不易。

民國九十五年度貨物運輸保險之簽單總保險費收入為新台幣61.09億元，較九十四年度的新台幣59.06億元微幅成長3.43%，成長額2.03億。船體保險之簽單總保險費收入為新台幣20.72億元，較九十四年度的新台幣19.85億元成長4.38%；漁船保險之簽單總保險費收入為新台幣7.28億元，較九十四年度的新台幣7.73億元衰退5.82%；航空保險之簽單總保險費收入為新台幣15.28億元，較九十四年度的新台幣19.71億元衰退22.47%。

民國九十五年度責任保險之簽單保險費收入為新台幣57.77億元，較上一年度的新台幣62.16億元衰退7.06%。工程保險之簽單保險費收入為新台幣53.17億元，較上一年度的新台幣57.11億元呈現6.88%的衰退。而保證保險與其它各險則分別呈現51.24%與27.08%之大幅衰退。

就各種財產保險之市場占有率分布情形而言，民國九十五年度汽車保險占有率為50.25%，仍居各險種之冠，其它分別為火災保險19.21%、傷害保險8.12%、貨物運輸保險為5.35%、責任保險5.06%、工程保險4.66%、船體暨漁船保險2.46%、保證保險1.36%、航空保險1.34%，及其它各險2.19%。

民國九十五年度整體財產保險業的平均賠款率為48.33%，較民國九十四年度55.59%下降了7.26%，約略回到前三年之水準，主要歸因於國內當年度無重大天災損失或特殊巨額賠款。



回顧九十五年度各種財產保險之賠款變化情形，依統計資料顯示，火災保險之賠款率由民國九十四年度61.13%大幅下降至21.75%，主要係因當年度無重大天災損失或特殊巨額賠款；然而貨物運輸保險賠款率卻由上年度之38.27%

大幅上升至66.00%，係因有三件重大賠款所致。其它各險種賠款率之變化分述如下：船體保險和漁船保險合併計算之賠款率則由上一年度之71.86%下降至53.43%；整體汽車保險(含強制汽車保險)之平均賠款率微幅降低，持續近年來持續下降之趨勢，由上一年度之60.50%降低至59.67%，惟7月份任意汽車保險費率調降後對未來賠款率之影響仍待觀察；航空保險方面，由於賠款調整民國九十五年度之賠款率與上一年度一樣為負數，賠款率為-59.16%；工程保險部份，由於近幾年尚未有重大颱風或豪雨災情，因此民國九十五年度工程保險之賠款率與上一年度相近，由上一年度之36.10%微幅上升至40.06%；各種意外保險方面，民國九十五年度之賠款率為49.31%，較上一年度50.93%微幅降低。

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		2002	2003	2004	2005	2006
火災保險	金 額	23,627	24,178	22,101	22,035	21,917
	成 長 率	19.61	2.33	-8.59	-0.29	-0.54
貨物運輸保險	金 額	4,705	5,286	5,860	5,906	6,109
	成 長 率	9.46	12.35	10.87	0.80	3.43
船體保險	金 額	2,664	2,453	2,498	2,758	2,800
	成 長 率	11.23	-7.92	1.83	10.44	1.54
汽車保險	金 額	48,659	50,387	55,048	58,861	57,334
	成 長 率	2.97	3.55	9.25	6.93	-2.59
航空保險	金 額	3,908	3,840	3,193	1,971	1,528
	成 長 率	63.51	-1.74	-16.85	-38.27	-22.47
工程保險	金 額	6,267	6,865	7,057	5,711	5,317
	成 長 率	36.68	9.54	2.80	-19.07	4.66
意外保險	金 額	11,603	16,461	19,712	21,257	19,097
	成 長 率	14.28	41.87	19.75	7.84	-10.16
合 計	金 額	101,434	109,469	115,468	118,502	114,106
	成 長 率	11.67	7.92	5.48	2.63	-3.71

備 註：1. 船體保險包括漁船保險在內。

2. 其他財產保險包括責任保險、信用保證保險及各種財產保險。

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	2002	2003	2004	2005	2006
火 災 保 險	12.17	10.77	21.45	61.13	21.75
貨 物 運 輸 保 險	37.34	41.09	38.74	38.27	66.00
船 體 保 險	35.20	46.88	110.46	71.86	53.43
汽 車 保 險	61.18	62.86	61.28	60.50	59.67
航 空 保 險	107.27	36.75	-49.08	-17.01	-59.16
工 程 保 險	-4.78	25.42	36.19	36.10	40.06
意 外 保 險	69.40	40.38	39.25	50.93	49.31
合 計	46.62	45.31	45.23	55.59	48.33

資料來源：同表 1 - 1

(二) 火災保險

火災保險的直接保費收入從民國九十四年度的新台幣220.35億元降至民國九十五年度的新台幣219.17億元，減少約新台幣1.18億元，約0.54%。

火災保險的賠款率從民國九十四年度的61.13%降低至民國九十五年度的21.75%，整體減少約39.38%。

表 2：火災保險

(單位：新台幣佰萬元 / 百分比)

年 度	2002	2003	2004	2005	2006
簽單保險費	23,627	24,178	22,101	22,035	21,917
賠 款 率	12.17	10.77	21.45	61.13	21.75

備 註：賠款率計算以簽單保費對已發生賠款為基礎。

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

民國九十五年度貨物運輸保險直接簽單保費為新台幣 61.09 億元，比民國九十四年度新台幣 59.06 億元增加新台幣 2.03 億元，總簽單保費增加 3.43%。基本費率普遍下降，惟貨物進出口量成長，致使貨物運輸保險保險費仍能成長。

至於賠款率，則由民國九十四年度 38.27%，大幅調高 27.73% 至民國九十五年度的 66.00%。

表 3：貨物運輸保險

(單位：新台幣佰萬元／百分比)

年 度	2002	2003	2004	2005	2006
簽單保險費	4,705	5,286	5,860	5,906	6,109
賠 款 率	37.34	41.09	38.74	38.27	66.00

備 註：賠款率計算以簽單保費對已發生賠款為基礎。

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

基本費率持平不變，但因有新商船增加，民國九十五年度船體保險簽單保險費為新台幣 28.00 億元，比民國九十四年度新台幣 27.58 億元些微增加新台幣 0.43 億元。民國九十五年度船體保險賠款率 49.09%，比民國九十四年度 60.75% 降低 11.66%。另外，民國九十五年度漁船保險賠款率 65.75%，比民國九十四年度 100.36% 降低 34.61%。海上船體保險平均賠款率，包括商船及漁船二者，民國九十四年度 71.86% 降低為民國九十五年度 53.43%。

表 4：船體保險

(單位：新台幣佰萬元／百分比)

年 度	2002	2003	2004	2005	2006
簽單保險費	2,664	2,453	2,498	2,758	2,800
賠 款 率	35.20	46.88	110.46	71.86	53.43

備 註：賠款率計算以簽單保費對已發生賠款為基礎。

資料來源：財團法人保險事業發展中心

中華民國產物保險商業同業公會

(五) 汽車保險

民國九十五年度汽車保險整體保險費收入為新台幣573.34億元，較前一年減少2.59%，其中強制汽車責任保險182.77億元，較上年度增加2.34%；任意汽車保險保費收入390.58億元，較上年度降幅4.74%。任意汽車保險保險費之所以呈現較大之負成長，主要是受到九十五年度新車銷售量近三成之衰退，以及去年七月中旬車險費率約調降9%之雙重重擊所致。

九十五年度汽車任意保險之平均賠款率稍有提高，但仍然維持良好之水準，為55.74%。較前一年度提高0.87%。

表 5-1：任意汽車保險

(單位：新台幣佰萬元／百分比)

年 度	2002	2003	2004	2005	2006
簽單保險費	31,531	33,697	37,273	41,003	39,058
賠 款 率	53.53	54.41	54.67	54.87	55.74

備 註：賠款率計算以簽單保費對已發生賠款為基礎。

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	2002	2003	2004	2005	2006
簽單保險費	17,128	16,690	17,775	17,859	18,277
賠 款 率	75.27	79.91	75.16	73.42	68.09

備 註：1. 賠款率計算以簽單保費對已發生賠款為基礎。

2. 簽單保險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

民國九十五年度直接簽單保費新台幣15.28億元，比民國九十四年度度新台幣19.71億元減少新台幣4.43億元或減少22.47%。直接簽單保險費減少主要歸因於基本及附加兵險保險費普遍調降，又無重大賠案發生所致。

至於航空保險賠款率，由民國九十四年度-17.01%減少42.15%，為民國九十五年度的-59.16%。

表 6：航空保險

(單位：新台幣佰萬元／百分比)

年 度	2002	2003	2004	2005	2006
簽單保險費	3,908	3,840	3,193	1,971	1,528
賠 款 率	107.27	36.75	-49.08	-17.01	-59.16

備 註：賠款率計算以簽單保費對已發生賠款為基礎。

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

民國九十五年度工程保險簽單總保險費收入為新台幣53.17億元，較前一年度之新台幣57.11億元，保險費收入減少新台幣3.94億元，下降6.9%。以九十五年度整體財產保險業簽單總保險費收入新台幣1,141.05億元來看，其市場占有率為4.66%，較九十四年度之市占率4.82%，下降0.16%。九十五年度工程保險總保險費小幅度的減少，主要原因是因為業務的價格競爭以及整體投資的減緩。

民國九十五年度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，約僅有13.13%之保險費收入是來自營建機具綜合保險、鍋爐保險、機械保險和電子設備綜合保險等續保性之業務。與主要開發國家比較，國內工程保險可續保業務之保險費收入仍偏低許多，期望業界應開始注意工程保險可續保業務之潛在市場，共同設法開發這類業務市場，以擴大工程保險業務來源，並減緩市場的價格競爭。

明年度，工程保險將推出完工土木工程保險，主要係針對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，提供廣泛的承保範圍。

由於民國九十五年度國內仍無重大之工程保險巨災發生，賠款率由九十四年度之36.10%小幅上升為40.07%，仍是值得慶幸的一年。

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

表 7：工程保險

(單位：新台幣佰萬元／百分比)

年 度	2002	2003	2004	2005	2006
簽單保險費	6,267	6,865	7,057	5,711	5,317
賠 款 率	-4.78	25.42	36.19	36.10	40.07

備 註：賠款率計算以簽單保費對已發生賠款為基礎。

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（包含傷害保險）。民國九十五年度整體意外保險及其他保險簽單保險費新台幣190.97億元，較民國九十四年度的簽單保險費新台幣212.57億元，衰退10.16%。民國九十五年度整體意外保險及其他保險賠款率49.31%，較民國九十四年度的整體意外保險及其他保險賠款率50.93%，降低1.62%。

其中責任保險民國九十五年度簽單保險費新台幣57.77億元，較民國九十四年度的簽單保險費新台幣62.17億元，減少7.06%。民國九十五年度的賠款率37.91%，較民國九十四年度的賠款率42.32%，降低4.41%。

其他財產保險民國九十五年度簽單保險費新台幣117.62億元（包含傷害保險新台幣92.70億元），較民國九十四年度的簽單保險費新台幣118.47億元（包含傷害保險新台幣84.31億元），減少0.72%。民國九十五年度的賠款率44.86%，較民國九十四年度的賠款率37.17%，提高7.69%。

保證及信用保險民國九十五年度簽單保險費新台幣15.57億元，較民國九十四年度的簽單保險費新台幣31.93億元，衰退51.24%。民國九十五年度的賠款率125.22%，較民國九十四年度的賠款率118.72%，提高6.50%。

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	2002	2003	2004	2005	2006
簽單保險費	11,603	16,461	19,712	21,257	19,097
賠 款 率	69.40	40.38	39.25	50.93	49.31

備 註：賠款率計算以簽單保費對已發生賠款為基礎。

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	2002	2003	2004	2005	2006
簽單保險費	5,476	5,799	6,158	6,217	5,777
賠 款 率	47.93	36.72	36.47	42.32	37.91

備 註：賠款率計算以簽單保費對已發生賠款為基礎。

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（包含傷害保險）

(單位：新台幣佰萬元／百分比)

年 度	2002	2003	2004	2005	2006
簽單保險費	3,452	7,976	10,501	11,847	11,762
賠 款 率	57.47	27.82	32.10	37.17	44.86

備 註：賠款率計算以簽單保費對已發生賠款為基礎。

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	2002	2003	2004	2005	2006
簽單保險費	2,675	2,686	3,053	3,193	1,557
賠 款 率	128.76	85.58	69.45	118.72	125.22

備 註：賠款率計算以簽單保費對已發生賠款為基礎。

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)分出至國外再保險費

民國九十五年度分出至國外再保險費為新台幣 336.04 億元，比民國九十四年度新台幣 392.56 億元，減少 56.52 億元或減少 6.88%。

去年分出至國外再保險費仍以分出至東南亞國家最多，計 156.74 億元，佔當年度總簽單保費 13.74%。

表9：分出至國外再保險費

(單位：新台幣佰萬元／百分比)

年 度	2004		2005		2006	
	分出保費	百分比	分出保費	百分比	分出保費	百分比
英 國	4,227	3.66	3,504	2.96	4,045	3.54
法 國	589	0.51	4,757	4.01	766	0.67
德 國	4,392	3.80	4,797	4.05	4,759	4.17
其他歐洲國家	4,487	3.89	2,492	2.10	1,780	1.56
日 本	3,692	3.20	3,632	3.06	3,489	3.06
東 南 亞 國 家	15,430	13.36	16,398	13.84	15,674	13.74
美 國	3,349	2.90	3,608	3.04	2,918	2.56
加拿大及其他 美 洲 國 家	508	0.44	60	0.05	113	0.1
澳 洲	54	0.05	8	0.01	60	0.05
總 計	36,728	31.81	39,256	33.12	33,604	29.45

資料來源：15 家國內產險公司
6 家外國產險分公司



三、財產保險商品

(一) 火災保險

目前市場上現有的二種火險保單分別為住宅火險保單及商業火險保單。

1.1 住宅火險

自民國九十一年四月一日起，經財政部同意，住宅保單承保範圍類別包含住宅火災保險及住宅地震基本保險。住宅火災保險承保標的物包含建築物及動產，承保事故包含火災、爆炸、閃電雷擊、航空器墜落、機動車輛碰撞、意外事故所致之煙燻。除此之外，住宅火災保險還提供清除費用及臨時住宿費用。清除費用與保險標的之賠償金額合計超過保險金額者，保險公司之賠償責任以保險金額為限。臨時住宿費用，每一事故之補償限額每日最高為新台幣三千元，但以六十日為限且不受不足額保險限制。臨時住宿費用與保險標的之賠償金額合計超過保險金額者，保險公司仍負賠償責任。

自民國九十一年四月一日起，住宅地震保險不再是選擇性的附加險制度，凡民眾投保住宅火災保險即自動涵蓋地震基本保險。住宅地震基本保險承保範圍包括地震震動、地震引起之火災或爆炸、地震引起之地層下陷或滑動或開裂或決口。保險標的物之保險金額以重置成本為基礎但不得超過新台幣一百二十萬元。保險標的物之理賠是須建築物達到全損標準才可以理賠（損失金額超過重置金額的百分之五十）。除此之外，臨時住宿費用最高新台幣十八萬元將與賠款一同給付。

住宅地震基本保險是由國內各家產物保險公司及財團法人住宅地震保險基金統籌辦理。住宅火險可另外附加、颱風洪水、罷工、暴動、民眾騷擾、自動消防滲漏、竊盜、水漬等。根據主管機關規定，保險契約為一年期，長期住宅保單已自民國九十一年四月一日起停售，但先前已簽發之長期保單仍然有效。自民國九十五年五月一日起，住宅火災保險將自動承保住宅第三人責任基本保險。住宅第三人責任基本保險對於保險期間內保險標的物因火災、閃電雷擊、爆炸或意外事故所致之煙燻，致第三人遭受體傷、死亡或財物損害，被保險人依法應負賠償責任而受賠償請求時，依保險契約之約定，負賠償責任。

住宅第三人責任基本保險約定之保險金額如下：

- (1) 每一個人體傷責任之保險金額為新臺幣二十五萬元。
- (2) 每一個人死亡責任之保險金額為新臺幣五十萬元。
- (3) 每一意外事故體傷及死亡責任之保險金額為新臺幣五百萬元。
- (4) 每一意外事故財物損害責任之保險金額為新臺幣五十萬元。
- (5) 保險期間內之最高賠償金額為新臺幣一千萬元。

1.2 商業火險

商業火險之保險標的物包括建築物、營業裝修、機器設備、和貨物；承保危險事故包含火災、爆炸所引起之火災、閃電雷擊。另可附加爆炸、地震、颱風、竊盜、罷工暴動等。自民國九十二年一月七日起，中文全險保單業已設計完成亦可於市場上銷售，以應投保需要。

(二) 貨物運輸保險

國內貨物運輸保險保險單主要係使用一九八三年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

3.1 商船保險

商船最普遍使用的保險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。

3.2 漁船保險

漁船保險係使用國內自行訂定之保險單及條款。自民國九十三年一月一日起已由原規章費率改為自由費率。

(四) 汽車保險

4.1 強制汽車責任保險

本險於民國八十五年十二月廿七日立法通過，並於民國八十七年元月一日開始實施，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，且本保險為無盈無虧之經營模式，故大大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。

現行強制汽車責任保險的保險金額為每一人體傷最高 20 萬元，每一人死亡 140 萬元，另亦提供殘廢給付，分別依其等級賠付 4 萬 ~140 萬元。惟自九十四年三月一日起每一人死亡之保險金額由 140 萬元提高為 150 萬；殘廢給付亦同步調整，依其等級賠付 4 萬 ~150 萬元。

4.2 任意汽車第三人責任保險

由於強制保險所提供的為一基本保障，而且並不包含財物損失，因此被保險人基於本身之實際需求，亦可因選擇超過強制保險以上部份來加以投保，包括第三人傷害責任保險及第三人財物損失保險。

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

4.3 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，或保險單條款未列入不保事項者均為承保範圍，而乙式保險單則將不明原因受損予以除外不保，至於丙式則為車對車碰撞損失保險。

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

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

4.4 汽車竊盜損失保險

本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，由保險公司負擔賠償之責。被保險人同時亦能加費投保零件、配件等特約保險。

4.5 其他自選之承保範圍

為符合被保險人之實際需求，保險公司亦設計差異化之商品供被保險人選擇，並臚列如下：

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

(五) 航空保險

航空保險係承保被保險人因飛機及直昇機所有、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

6.1 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，而需於修復或重置時，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) 營造工程財物損失保險
- (2) 營造工程第三人意外責任保險
- (3) 加保第三人建築物龜裂、倒塌責任保險
- (4) 營造綜合保險附加僱主意外責任保險
- (5) 加保施工機具設備保險

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。

6.2 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，而需於修復或重置時，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) 安裝工程財物損失保險
- (2) 安裝工程第三人意外責任保險
- (3) 安裝工程綜合保險附加僱主意外責任保險
- (4) 加保施工機具設備保險

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

6.3 營建機具綜合保險

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

營建機具綜合保險承保範圍：

- (1) 機具綜合損失保險

(2) 第三人意外責任保險

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。

6.4 機械保險

機械保險之保險期間以一年為原則，旨在承保各種原動機械設備、生產製造設備或工具機械設備及其附屬機械設備於安裝完成經試車或負荷試驗合格，並已正式操作後，在保險單所載處所，於保險期間內，因設計不當，材料、材質或尺度缺陷，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、電弧或離心力作用所造成之撕裂，以及不屬本保險特別載明為不保事項之任何其他原因所致保險標之物之毀損或滅失。

6.5 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」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。

鍋爐保險對於保險標的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責賠償，而受賠償請求時，保險公司對被保險人亦負賠償責任。所稱「第三人」不包括被保險人及其受僱人或家屬。

6.6 電子設備綜合保險

電子設備綜合保險屬概括式綜合保險單，係專為各種電腦或電子資料處理設備及其周邊設備等電子設備之所有權人或使用者提供保險保障。本保險承保之電子設備需經安裝完成，並測試合格。保險標之物因進行清理或檢修所為之拆卸、重新安裝及於原裝置處所內搬移過程中所發生之承保事故亦在賠償範圍內。

電子設備綜合保險承保範圍：

(1) 電子設備損失保險

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之責。

(2) 電腦外在資料儲存體損失保險

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之責。

(3) 電腦額外費用保險

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。賠償限額依約定之每日賠償金

額及每年之賠償總額為限。

以上第(2)及(3)項承保範圍依個案由被保險人視實際需要決定投保與否。

6.7 完工土木工程保險

完工土木工程保險主要係承保凡經興建、擴建或改建完成並經檢驗合格可供使用之各種土木工程設施及其相關機電設備(不包括建築物)，例如道路、橋樑、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之責：

- (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

7.1 責任保險

公共意外責任保險

保障被保險人在營業處所內發生意外事故，造成第三人體傷或財損，依法所應負的賠償責任。

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。

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。

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。

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。

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。

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，衣李及球具損失及球童傷害醫療費用。

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

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。

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。

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。

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。

醫院綜合意外責任保險

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。

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。

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。

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。

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。

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。

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。

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。

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。

7.2 其他財產及傷害保險

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。

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。

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。

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。

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。

傷害保險

保障被保險人因發生外來非疾病意外事故，致被保險人殘廢或死亡的損失，並可擴大承保意外醫療費用。

7.3 保證及信用保險

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

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。

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。

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。

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。

海外遊學業履約保證保險

保障被保險人繳交遊學團費後，因遊學者財務問題無法履約造成被保險人團費損失。

四、招攬制度

我國財產保險業之行銷體系雖大致可區分為經紀人制度、代理人制度及業務員制度。然我國產險市場目前約有九成之業務係來自保險代理人及經紀人。從民國八十年十二月三十一日起，所有之保險經紀人及代理人均須經過資格測驗考試及向保險主管機關取得執業證書，方能招攬保險業務。自民國八十二年十一月二十二日起，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；另從民國八十七年四月二十八日起，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，此重大變革，將有助於提供消費者更便利之服務。過去三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	2004	2005	2006
保險經紀人	173	201	310
保險代理人	316	440	364
保險業務員	81,232	96,431	115,388

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民國七十二元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。

於民國七十四年以前該項審核工作均以口試方式辦理，自民國七十四年以後審核方式改採先筆試再口試方式辦理，惟自民國七十六年以後則僅採筆試方式每年辦理二次考試，以增進產物保險業同仁之水準與專業知識之成長。

(二) 保險業經紀人、代理人及公證人資格考試

保險業經紀人、代理人及公證人需經考試院所舉辦之專門職業及技術人員考試合格者，或應主管機關舉辦各該人員資格測驗合格者，以個人名義或受公司組織之僱用方式取得執業證書，並接受主管機關所舉辦之訓練課程後執行業務。

(三) 保險業務員資格考試

具國中畢業資格者，經由其所屬保險公司向中華民國產物保險商業同業公會報名，參加其舉辦之業務員資格測驗。

上述考試包括保險理論與實務，保險契約法及相關之各種財產及意外保險科目。參加業務員資格測驗合格者，得由所屬保險公司為其向產物保險商業同業公會辦理登錄，領得登錄證後始得為其所屬公司招攬保險業務。

(四) 美國產物保險核保人資格考試

美國產物保險核保人資格考試係由美國產物保險核保學院所主辦。美國產物保險核保學院為提升財產及責任保險之專業技能，針對保險業務，經濟及法律環境之狀況設計了十期課程，凡通過上述之課程考試及符合其規定之一些道德及實務經驗者得授與專業人員資格。財團法人保險事業發展中心經美國產物保險學院授權每年辦理該項考試一次。

(五) 英國皇家保險學院資格考試

英國皇家保險學院乃為教育保險專業人員而設計之資格考試計劃。凡通過該項資格考試者將可得到全世界均認可之正統的綜合保險教育證書。經由該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」及「企業風險管理師」之考試乃由中華民國風險管理學會主辦。個人風險管理師及企業風險管理師之規劃其目的乃為加強專業風險之管理。該項考試目前每年舉辦二次。個人風險管理師之規劃乃針對風險管理之原理，產物保險之風險管理，人壽保險之風險管理等。企業風險管理師之規劃乃針對商業風險管理之原理、民法，工業安全及健康管理，財務及保險管理等，為社會及企業培育該項人才。

(七) 意外保險精算師資格考試

意外保險精算考試是由美國意外保險精算協會所主辦為甄試各種產物保險及意外保險有關精算工作之會員。中華民國精算學會被授權在台灣每年舉辦二次該項考試。

(八) 中華民國精算師資格考試

中華民國精算師資格考試是由中華民國精算學會所主辦，該項考試乃為提升精算人才之專業素質，每年舉辦二次該項考試，凡通過八科考試，並具有在台灣保險業一年之實際工作經驗者將有資格可申請成為中華民國精算學會之會員。

六、中華民國產物保險商業同業公會

中華民國產物保險商業同業公會於民國八十七年六月十七日成立，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。

本會之任務如下：

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糾紛之調解事項
5. 關於同業員工技能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. 關於主管官署或有關方面之交辦或委辦事項
9. 關於向主管官署之建議或請願事項
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



七、財團法人保險事業發展中心

財團法人保險事業發展中心係由保險業務發展基金捐助，於民國七十四年七月一日成立之非營利機構，從事保險專業研究、保險事業人才培育及保險業各項精算及統計工作，並協助推動保險政策、宣導風險管理與保險知識，期能增進保險人、被保險人及社會大眾共同的利益，進而維護社會經濟的繁榮與安定。近年來並擔任政府與保險業間之智庫與橋樑，推動引領保險業成為知識金融產業，提升國際競爭力並與國際接軌。

該中心主要的服務內容包括下列各項：

1. 保險業務的研究與發展	7. 保險業務檢查的協辦事項
2. 保險業務的精算與統計	8. 保險申訴及協助主管機關辦理保單審查事項
3. 保險人才的培訓與專業資格考試	
4. 保險業務的諮詢與服務	9. 保險新興市場之研究
5. 保險知識的推廣與宣導	10. 其他與保險事業發展有關的事項
6. 主管機關委辦事項	

八、重要大事記

- (一) 為加強保險經紀人公司辦理再保險經紀業務之管理，依據保險經紀人管理規則(以下簡稱本規則)第二十六條第二項之規定，訂定「保險業辦理再保險分出業務應注意事項」，並自95年1月1日起實施。其中將於95年7月1日生效之第六點「保險業於委託保險經紀人辦理再保險分出業務時…若該保險經紀人為未經主管機關核准領有執業證書之國外保險經紀人，且分出業務非屬主管機關許可得境外投保之險種，該再保險分出業務視為未適格再保險分出。」因此保險經紀人公司辦理再保險經紀業務需於國內登記後始可經營。
- (二) 民國95年7月15日起調整任意汽車保險費率，依精算報告整體業界任意車險純保費收入因此減少4.04%，總保費則因特別準備金公式調整影響附加費用，因而整體降幅更大，將造成產險業者保費收入下滑與損失率上揚之雙重壓力。
- (三) 為避免住宅地震保險危險承擔機制之再保承擔部分發生信用危險時，導致再保賠款無法攤回，將發生應由何者承受之疑慮，金管會爰修正相關辦法，明定財團法人住宅地震保險基金為本保險制度中樞組織。

- (四) 為維護保險業之專業形象，避免保險業電話行銷人員不當招攬衍生之爭議，並保障消費大眾權益，金管會訂定「保險業辦理電話行銷業務應注意事項」供保險業者遵循，就電話行銷人員應具備之資格條件及保險業電話行銷作業流程等加以規範。
- (五) 金管會於95年4月26日核准龍平安產物保險股份有限公司設立案，於95年5月12日核發總公司營業執照，該公司並於95年5月16日與國華產險清理人財團法人保險事業發展中心完成標售案之交割事宜。
- (六) 金管會自95年9月1日起實施保險商品審查新制，建構由保險業承擔專業責任的自律性監理模式。採負面表列縮小審查範圍、設定審查期間、建立保險業獎勵機制及強化保險業內控機制等。

九、發行刊物

1. 統計

名稱	發行單位
(1) 保險年報	行政院金融監督管理委員會保險局
(2) 保險年鑑	財團法人保險事業發展中心
(3) 保險業務概況	財團法人保險事業發展中心
(4) 產物保險業務、財務統計表彙編	財團法人保險事業發展中心
(5) 產物保險統計要覽	財團法人保險事業發展中心
(6) 海上保險業務統計年報	財團法人保險事業發展中心
(7) 火災保險業務統計年報	財團法人保險事業發展中心
(8) 汽車保險業務統計年報	財團法人保險事業發展中心
(9) 意外保險及其他財產保險業務統計年報	財團法人保險事業發展中心
(10) 中華民國產物保險概況	中華民國產物保險商業同業公會

2. 期刊

名稱	發行單位	期別
(1) 現代保險	現代保險雜誌社(有)公司	月刊
(2) 財務顧問	保險行銷雜誌社	月刊
(3) 風險與保險	中央再保險公司	季刊
(4) 保險專刊	財團法人保險事業發展中心	半年刊
(5) 保險大道	中華民國產物保險商業同業公會	季刊
(6) 風險管理學報	中華民國風險管理學會	每年三次
(7) 風險管理雜誌	中華民國風險管理學會	不定期
(8) 保險實務與制度	財團法人保險事業發展中心	半年刊
(9) 金融展望	行政院金融監督管理委員會	月刊

十、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
1	95.01.11	商業火災保險	塑膠工廠	桃園	火災	3.0 億
2	95.01.18	商業火災保險	化學工廠	台南	火災	1.3 億
3	95.03.02	商業火災保險	光碟片工廠	桃園	火災	5.0 億
4	95.03.21	貨物運輸保險	-	葉門	爆炸起火	5.0 億
5	95.04.15	商業火災保險	化學工廠	高雄	火災	2.4 億
6	95.05.22	商業火災保險	印刷電路板工廠	台北	火災	1.0 億
7	95.06.23	商業火災保險	倉庫	桃園	火災	5.0 億
8	95.06.22	貨物運輸保險	-	桃園	火災	1.3 億
9	95.07.03	商業火災保險	光碟片工廠	台北	火災	5.0 億
10	95.08.06	貨物運輸保險	-	新加坡外海	火災	2.0 億
11	95.09.26	商業火災保險	被動元件廠	高雄	火災	2.0 億
12	95.12.17	商業火災保險	矽晶元廠	桃園	火災	1.0 億

十一、外國財產保險業在台聯絡處所

公司名稱	負責人	地 址	電話 / 傳真
日商東京海上日動火災保險(股)公司台北聯絡處	海老原宏明	台北市南京東路 3 段 130 號 12 樓之 1	02-87720029 02-87726331
日商日本興亞損害保險(股)公司台北聯絡處	馬場孝之	台北市敦化南路 1 段 205 號國際貿易大樓 1403 室	02-27766484 02-27725456
日商佳朋產物保險(股)公司台北聯絡處	井上匠	台北市松江路 146 號 10 樓 C 室	02-25612761 02-25622134
日商愛和誼產物保險(股)公司台北聯絡處	森一泰	台北市基隆路 1 段 333 號 22 樓 2212 室	02-27576300 02-27576095

十二、外國再保險業在台聯絡處所

公司名稱	負責人	地 址	電話 / 傳真
瑞士商瑞士再保險公司 台灣分公司	尚馬克	台北市民生東路 3 段 156 號 9 樓之 5 及之 6	02-27161388 02-27135774
德商漢諾威再保險股份 有限公司台北聯絡處	陳子超	台北市敦化北路 122 號 8 樓	02-87707792 02-87707735
德商科隆再保險股份有 限公司台北聯絡處	陳健慶	台北市敦化南路 2 段 216 號 20 樓 B 1	02-87331179 02-27330110
德商慕尼黑再保險股份 有限公司台北聯絡處	柯嘉興	台北市民生東路 3 段 109 號 16 樓	02-27177231 02-27124959
日商東亞再保險股份有 限公司台北聯絡處	王興鏗	台北市民生東路 3 段 128 號 4 樓之 2	02-27151015 02-27151628
法商科法斯信用保險股 份有限公司台北聯絡處	洪敏莉	台北市南京東路 4 段 16 號 6 樓 A5 室	02-25775797 02-25775795

十三、國際再保險經紀人在台聯絡處所

公司名稱	負責人	地 址	電話/傳真
華夏保險經紀人股份有限公司	李義明	台北市復興北路 170 號 11 樓	02-27153117 02-27181168
滙豐保險經紀人股份有限公司	蘇上杰	台北縣板橋市文化路二段 285 號 3 樓	02-82517767 02-82517711
萬達保險經紀人股份有限公司	沙昌達	台北市忠孝東路一段 112 號 5 樓	02-23939788 02-23915955
信成保險經紀人股份有限公司	黃添煌	台北市南京東路三段 219 號 5 樓	02-27187118 02-27163938
怡安班陶氏保險經紀人股份 有限公司	林天賜	台北市仁愛路三段 136 號 9 樓	02-23252221 02-23252278
韋萊保險經紀人股份有限公司	偉建升	台北市中山北路二段 129 號 3 樓	02-25603000 02-25314520
和諧保險經紀人股份有限公司	森義治	台北市林森北路 577 號 9 樓	02-25966516 02-25967112
有朋保險經紀人股份有限公司	劉文光	台北市長安東路一段 18 號 11 樓	02-25621628 02-25627018
美商達信保險經紀人股份有 限公司	陶暉升	台北市中民權東路三段 2 號 3 樓	02-25189998 02-25182188
怡和保險經紀人股份有限公司	林彥碩	台北市中新生南路一段 50 號 13 樓	02-23954610 02-23932233

公司名稱	負責人	地 址	電話/傳真
利德保險經紀人股份有限公司	丁廣欽	台北市復興南路一段368號9樓	02-27085500 02-27085533
永漢保險經紀人股份有限公司	張基昌	台北市敦化南路二段76號20樓	02-27028889 02-27085567
聯亞保險經紀人股份有限公司	白書樓	台北市忠孝東路五段552號9樓	02-27260166 02-27260266
聯聿保險經紀人股份有限公司	黃俊華	台北市建國北路三段42號11樓	02-25155391 02-25155390
大連保險經紀人有限公司	連鈞修	台北縣永和市中山路一段174號8樓	02-89236810 02-89236805
長欣保險經紀人有限公司	賴耀焜	台北市復興南路一段253巷8號2樓	02-27555729 02-27555014
信利保險經紀人股份有限公司	黃 範	台北市忠孝東路五段552號9樓	02-27260031 02-87858697
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22號12樓	02-27170926 02-27137275
偉信保險經紀人有限公司	張育宏	台北市民權東路三段181號3樓	02-25457900 02-25457048
信誼菁英保險經紀人股份有限公司	王以文	台北市民權東路三段6號4樓	02-25060525 02-25060535
大華聯合保險經紀人有限公司	杜劍虹	台北市忠孝東路二段116號3樓	02-23972993 02-23973478
英商奔福保險經紀人股份有限公司 台灣分公司	施明成	台北市南京東路五段188號9樓之6	02-37652100 02-37652042
美商佳達再保險經紀人股份有 限公司台灣分公司	周克高	台北市民權東路三段2號4樓	02-25023118 02-25171812
新加坡商普立保險經紀人股份 有限公司台灣分公司	保羅墨菲	台北市復興北路179號5樓	02-27175081 02-27123878
香港商領航財產保險經紀人股 份有限公司台灣分公司	李亦潔	台北市敦化南路二段59號12樓之1	02-37073500 02-37073506
香港商萬信保險經紀人股份有 限公司台灣分公司	戴立維	台北市忠孝東路一段112號5樓	02-23935131 02-23935191
香港商高誠保險經紀人有限公 司台灣分公司	曾榮秀	台北市林森北路577號9樓	02-25966516 02-25967112
新加坡商泛立昇保險經紀人有 限公司台灣分公司	林鴻源	台北市忠孝東路四段295號3樓	02-87724768 02-87724698

十四、其他保險相關機構

編號	單位名稱	負責人	地 址	電話 / 傳真
1	財團法人保險事業發展中心	曾武仁	台北市南海路 3 號 6 樓	02-23972227 02-23517508
2	財團法人汽車交通特別補償基金	張秀蓮 郭本厚	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	凌氤寶 薄慶容	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	石燦明 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	林文英 洪燦楠	台北市松江路 152 號 5 樓	02-25612144 02-25672844
6	中華民國產物保險核保學會	戴英祥 黃益堂	台北市南京東路 2 段 125 號 13 樓	02-25065941 02-25075245
7	財團法人保險犯罪防制中心	張士傑	台北市林森北路 577 號 9 樓之 2	02-25988100 02-25988101
8	財團法人工程保險協進會	張立義 王松吉	台北市忠孝西路 1 段 39 號 10 樓前座	02-23820051 02-23884720
9	中華民國核能保險聯合會	丁志平 鄒政下	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	蔡永銘 楊孝翔	台北市復興南路 2 段 27 號 10 樓之 6	02-27058393 02-27549459
11	中華民國精算學會	石寶忠 張擎宇	台北市南昌路 2 段 216 號 10 樓之 1	02-23649168 02-33652283
12	中華民國人壽保險管理學會	劉中興 李友元	台北市建國北路 2 段 145 號 7 樓	02-25173084 02-25096343
13	中華民國保險學會	王傳通 沙克興	台北市忠孝東路 4 段 219 號 14 樓	02-27733595 02-27522658
14	財團法人財產保險安定基金	石燦明 沙克興	台北市南京東路 2 段 125 號 13 樓	02-25071566 02-25178069
15	中華民國保險代理人商業同業公會	許文通 黃雪卿	台北市長春路 442 號 4 樓	02-87129492 02-87129496
16	中華民國保險經紀人商業同業公會	柯 在 楊建漢	台北市民權東路 3 段 45 號 4 樓	02-25174939 02-25174857
17	中華民國保險經紀人協會	馬秀蘭 洪叔生	台北市錦州街 46 號 6 樓	02-25642809 02-25642814
18	台北市公證商業同業公會	周榮隆 游餘國	台北市重慶南路 1 段 63 號 11 樓 1108 室	02-23707617 02-23144901
19	高雄市公證商業同業公會	陳偉光 林寶華	高雄市前鎮區復興三路 256 巷 3 號	07-3347352 07-3347471
20	中華保險服務協會	鄭濟世 林森洋	台北市民權東路 3 段 181 號 3 樓	02-25457044 02-25457048