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NON-LIFE INSURANCE BUSINESS IN TAIWAN

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GENERAL INFORMATION

	2008	2009	2010
Population(million)	22.8	22.8	22.8
Area (sq. km)	36,000	36,000	36,000
GNP (US\$ billion)	402.5	379.4	444.0
GDP (US\$ billion)	392.1	420.7	430.5
GNP per Capita (US\$)	17,576	16,997	19,188
Value of Imports (US\$ billion)	240.82	174.66	251.40
Value of Exports (US\$ billion)	255.66	203.70	274.64
Real Economic Growth Rate (%)	0.12	-1.87	10.82
Annual Changes in Wholesale Price Index (%)	5.17	0.54	5.46
Annual Changes in Consumer Price Index (%)	3.5	-8.74	0.96
Unemployment Ratio (%)	4.10	5.90	5.20
Motor Vehicles (thousand)	6,733	6,770	6,877
Motorcycles (thousand)	14,363	14,604	14,845
Telephone Sets (thousand)	38,492	39,819	40,540
Exchange Rates US\$/NT\$	32.86	32.03	30.37
Annual Interest Rates (Money Market Rate)(%)	2.00	1.25	1.63

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 500 millimeters annually. Local and seasonal variations are numerous. The North is often rainy in the winter, and the South sees heavy rains in the summer. Winter snows occur in the higher mountains.

4. PEOPLE

Apart from approximately 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

(1) International Airports:

Taoyuan International Airport is in the north, around 40 km southwest of Taipei.

Taipei and Kaohsiung Airports serve as international airports.

(2) Domestic Airports:

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

(3) North-South Freeways:

The first Sun Yat-Sen Freeway began in 1975 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).

(4) 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.

(5) High Speed Rail:

The high-speed rail (HSR) had 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 8 stations built on the line, was completed and opearted in January 5, 2007. The HSR reduces travel time between northern and southern Taiwan to around 90 minutes.

(6) Highway Network:

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

(7) Mass Rapid Transit:

Taipei's Metropolitan Area MRT System network totals a distance of 95.4 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 red line started operation in January 2008. The completed system will comprise 2 lines running 42.7 km.

(8) Harbors:

Kaohsiung Harbor is now the world's twelfth 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).

8. 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.

9. ECONOMIC

The global economy in 2010 has emerged since last financial crisis, the economy is recovering gradually. The economy in US is getting recovered. However, the index of manufacturing industry is expanded slowly because of the high unemployment. The private consumption is still remaining conservative caused the market still lack of confidence in their economy. The European markets are showing recovery moderated, however, due to the high unemployment impact, the consumer confidence is continuing weak. In addition, the recovery strengthen in Europe and US markets are weak and slowly, the trading performance in China is not good as previous year, but the domestic demand and investment are remain strong, the economic growth rate is still performing well. Besides that, the economic growth in emerging market is strong brings Asia, East Europe and Middle East economy growth rapidly. The demand on raw material and resources are increased, therefore, a series of economic and finance solutions take by Europe, US and Japan are succeed. The global economy has become recovery.

For domestic economy, as a result of recovery in global economy, international trade increased makes the domestic production and exports are increased, especially the strong demand on electronic products, IT and communication products. The exports of chemical and plastic products are higher than previous year. Because of the economic boom is becoming better, fund demand is increases, bank interest rate is raise up, makes the commodity price stable. However, the commodity prices are raise because of fuel costs increase, lead the raw material cost increase, but luckily the price increases are in accepted range. For 2010, the economy growth was 10.82%; it performed well than last year.

Look ahead to 2011, due to several uncertainly factors in global economy are still exist such as high unemployment and weakness in domestic demand because of liberal policies from developed countries caused by the oversupply on US dollars. Besides that, the prices of stock, gold, crude oil and other raw materials are rising because of financial speculation due to low interest rates and it leads to high inflation worries. As mentions in the above, the oversupplies of US dollars will caused the current exchange confusion and increase the risk on property depression. This might be the main reason of economy growth slowly for 2011.

The domestic economy forecast for 2011 is expected to be growth steady, but it is not as well as 2010. For the private consumption, it is expected to be increase caused by ongoing public constructions, rapid increase in private investment due to global economy environment is getting better and the expansion in manufacturing industry. Furthermore, liberal in finance and monetary policies, increase in consumer confidence, improvement in employment, charter flight between Taiwan and China, visitor from China, and economic benefits which derivative of ECFA also the factors of increasing private consumption.

In addition, the international trade is expected to be growth steady as well, thereby, increase the domestic demand and manufacturing production. Finally, the relationship between Taiwan and China, operation of politic parties, and reduction on unemployment will be impact the domestic economy.

MARKET CONDITIONS

1. The Market in General

The direct written premium of Taiwan's non-life insurance industry in 2010 revealed first positive growth since 2006. The premium income was expanded from NT\$101,859 million to NT\$105,806 million, which was NT\$3,947 million more than the premium income of the previous year with 3.88% of positive growth.

The increase of premium income in 2010 was mainly because the economy has gradually recovered from the global financial crisis, which stimulated the growth in auto sales and marine cargo business. However, since the 3rd stage deregulation was implemented to the non-life market on April 1st 2009, the premium rates in most lines of business continued to drop significantly, and it limited the extent of the growth in premium income this year.

The total premium income generated by motor insurance in 2010 was NT\$52,658 million, increased by 4.74% compared to NT\$50,276 million in the previous year. The premium incomes rebound from the last four consecutive reduction years was mainly contributed by the growth of new car sales. Motor insurance still occupied 49.77% of the overall non-life insurance market in premium volume and still remained the highest weight among all business lines.

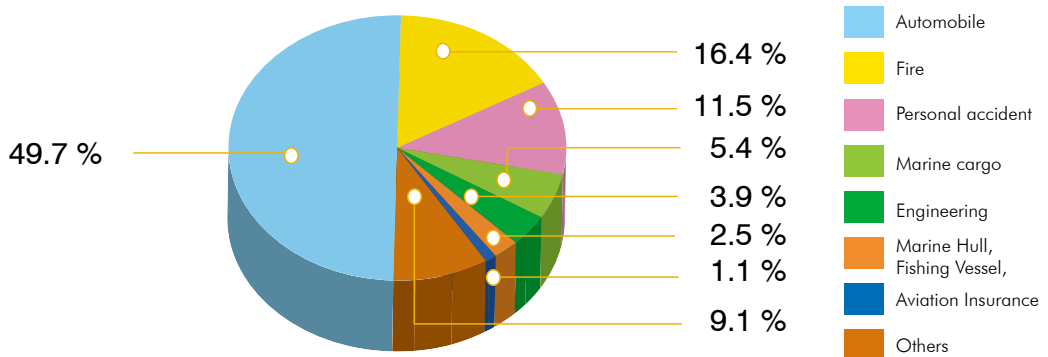
The total premium income generated by fire insurance in 2010 was NT\$17,365 million, decreased by 7.16% compared to NT\$18,705 million in the previous year. The reduction of the fire premium income had been lasted for the last seven consecutive years. The premium income of commercial property business still declined due to continuous fierce pricing competition especially after the deregulation. However, the premium income from the residential fire insurance still increased slightly.

The premium income of personal accident insurance in 2010 reached NT\$11,309 million, which grew NT\$1,132 million over the previous year with a positive growth of 11.12%. The premium income from health insurance grew from NT\$138 million from the previous year to NT\$860 million in 2010.

The premium income of marine cargo insurance business in 2010 was NT\$5,763 million, which revealed increase of NT\$678 million or 13.33% of positive growth compared to NT\$5,085 million in the previous year. The growth was mainly impacted by increasing trade volume resulted from global economy rebound.

The premium income of marine hull insurance, fishing vessel insurance were summed up to NT\$2,721 million, which revealed a minor growth of 6.62% compared to NT\$2,552 million in the previous year. The premium income of engineering insurance was NT\$4,156 million, which declined by 13.56% compared to NT\$4,808 million in the previous year.

In regard of the market portfolio in 2010 by classes of non-life insurance business, motor insurance still accounted a major share of 49.77%, and the remaining was distributed to fire insurance 16.41%, personal accident and health insurance 11.5%, marine cargo insurance 5.45%, engineering insurance 3.93%, marine hull and fishing vessel insurance 2.57%, aviation insurance 1.19%, and other property insurance 9.18%.



The average loss ratio of the non-life insurance industry was increased from 53.77% in 2009 to 58.83% in 2010, up by 5.06%. The rise in loss ratio was attributed by the decline in rating due to deregulation and major losses resulted from typhoon Fanapi, Jiahian earthquake, and several major individual fire losses.

The changes of average loss ratio in respect of various classes of non-life insurance in 2010 are shown hereinafter individually. Motor loss ratio (including compulsory automobile liability insurance) was increased from 59.04% in 2009 to 61.94% in 2010; Fire loss ratio was significantly deteriorated from 28.72% in 2009 to 82.96% in 2010. The loss ratio of marine cargo insurance, engineering insurance, miscellaneous insurance (including personal accident and health insurance), and marine hull was decreased to 44.56%, 56.34%, 40.75%, and 47.26% respectively.

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

(in million NT\$ & %)

Year		2006	2007	2008	2009	2010
Fire	Premium Incomes	21,917	21,881	21,548	18,705	17,365
	Growth Ratio	-0.54	-0.16	-1.52	-13.19	-7.16
Marine Cargo	Premium Incomes	6,109	6,415	6,397	5,085	5,763
	Growth Ratio	3.43	5.01	-0.28	-20.51	13.33
Marine Hull	Premium Incomes	2,800	2,803	2,540	2,552	2,721
	Growth Ratio	1.54	0.11	-9.37	0.47	6.62
Automobile	Premium Incomes	57,334	55,550	52,547	50,276	52,658
	Growth Ratio	-2.59	-3.11	-5.41	-4.32	4.74
Aviation	Premium Incomes	1,528	1,365	1,077	1,153	1,261
	Growth Ratio	-22.47	-10.67	-21.13	7.11	9.37
Engineering	Premium Incomes	5,317	5,315	4,431	4,808	4,156
	Growth Ratio	-6.88	-0.04	-16.64	8.51	-13.56
Miscellaneous Casualty	Premium Incomes	19,097	19,251	19,192	19,280	21,883
	Growth Ratio	-10.16	0.81	-0.31	0.46	13.50
Total	Premium Incomes	114,106	112,582	107,731	101,859	105,806
	Growth Ratio	-3.71	-1.33	-4.31	-5.45	3.88

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

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

Sources: Taiwan Insurance Institute.

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

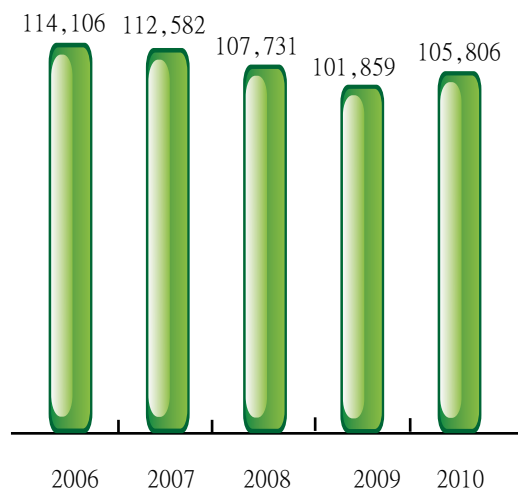
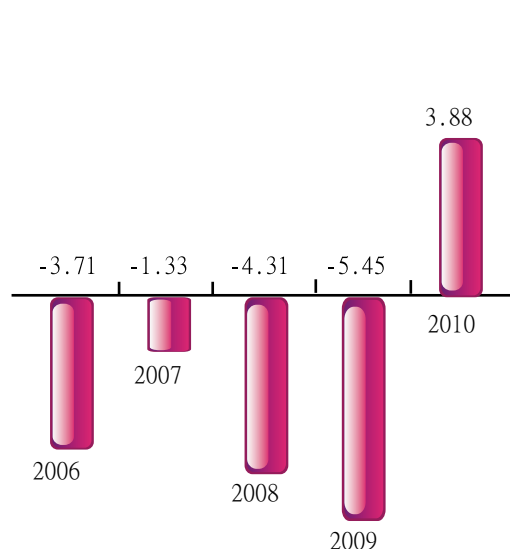
Direct Written Premium**Growth Ratio**

Table 1-2 : Loss Ratio

(in%)

Year	2006	2007	2008	2009	2010
Fire	21.75	17.07	25.64	28.72	82.96
Marine Cargo	66.00	41.94	47.96	55.23	44.56
Marine Hull	53.43	168.42	82.24	121.40	47.26
Automobile	59.67	55.80	56.61	59.04	61.94
Aviation	-59.16	90.03	1.37	-7.32	8.64
Engineering	40.07	21.30	31.17	82.75	56.34
Miscellaneous Casualty	49.31	35.12	43.08	51.82	40.75
Total	48.33	45.54	46.50	53.77	58.83

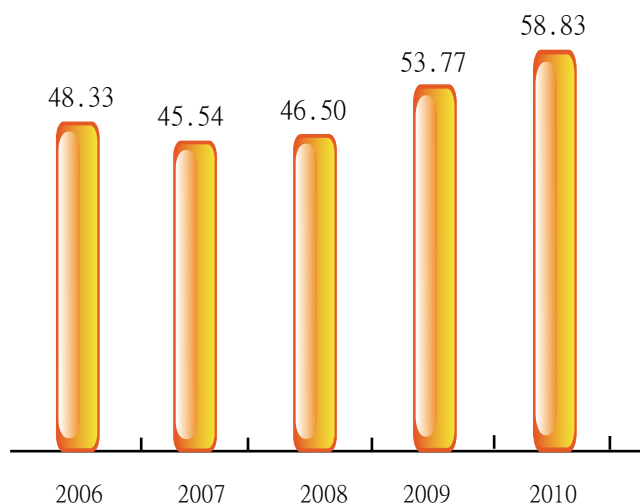
Remarks:1. Marine hull includes ocean hull and fishing vessel insurance.

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

Sources: Taiwan Insurance Institute.

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

Loss Ratio



2. Fire Insurance

Direct written premium for fire insurance decreased by NT\$1.340 million, or -7.16%, from NT\$18,705 million in 2009 to NT\$17,365 million in 2010.

The loss ratio for fire insurance increased from 28.72% in 2009 to 82.96% in 2010 with an increase of 54.24%.

Table 2 : Fire Insurance

(in million NT\$ &%)

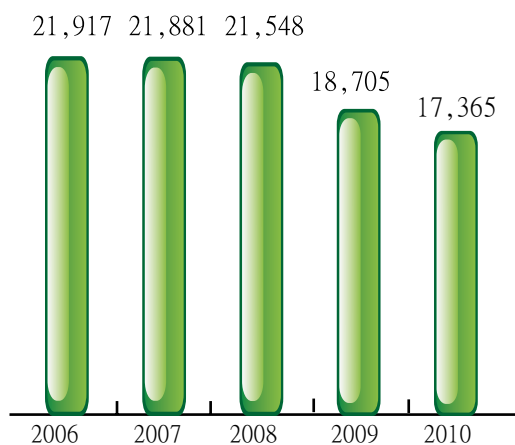
Year	2006	2007	2008	2009	2010
Direct Written Premium	21,917	21,881	21,548	18,705	17,365
Loss Ratio	21.75	17.07	25.64	28.72	82.96

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

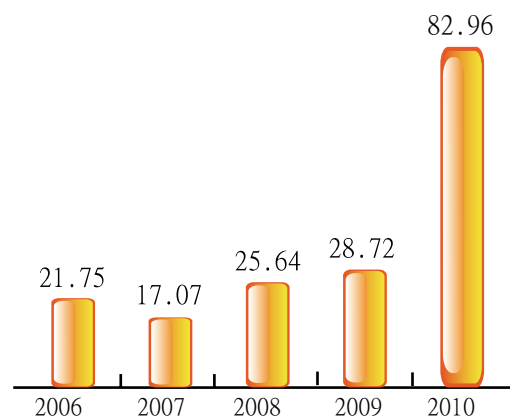
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



3. Marine Cargo Insurance

Direct written premium for marine cargo insurance in 2010 was NT\$5,763 million, which was NT\$678 million higher than the NT\$5,085 million in 2009. The total written premium increased by 13.33%.

The increase in the marine cargo written premium was a result of the significant increase in cargo quantities for import and export. As to the loss ratio of marine cargo insurance, it decreased by 10.67% from 55.23% in 2009 to 44.56% in 2010.

Table 3 : Marine Cargo Insurance

(in million NT\$ & %)

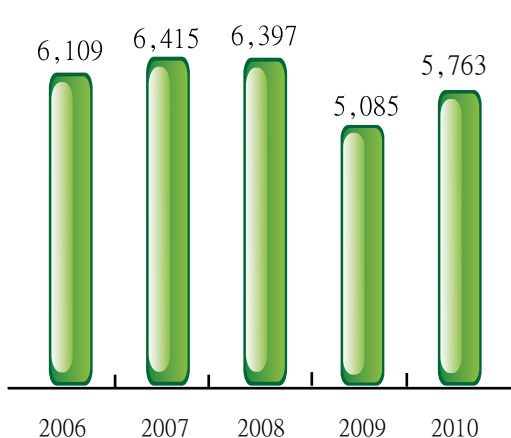
Year	2006	2007	2008	2009	2010
Direct Written Premium	6,109	6,415	6,397	5,085	5,763
Loss Ratio	66.00	41.94	47.96	55.23	44.56

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

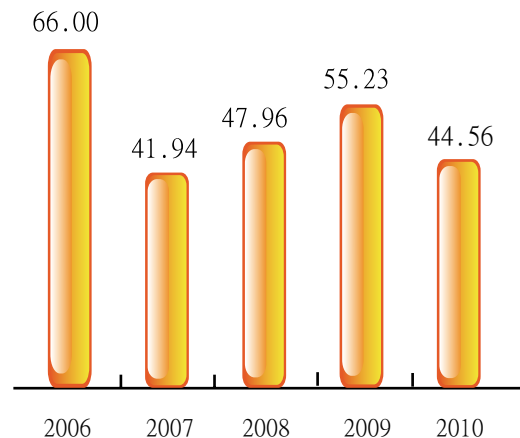
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



4. Marine Hull Insurance

The total written premium for marine hull insurance increased by NT\$169 million from NT\$2,552 million in 2009 to NT\$2,721 million in 2010 due to the continuously increasing basic rate.

The loss ratio for ocean hull decreased to 50.43% in 2010, a great decrease of 75.73% in comparison with 126.16% in 2009. Incidentally, the loss ratio for fishing vessels decreased by 69.77% from 107.13% in 2009 to 37.36% in 2010.

The average loss ratio for marine hull insurance, including ocean hull and fishing vessels, greatly decreased from 121.40% in 2009 to 47.26% in 2010.

Table 4 : Marine Hull Insurance

(in million NT\$ & %)

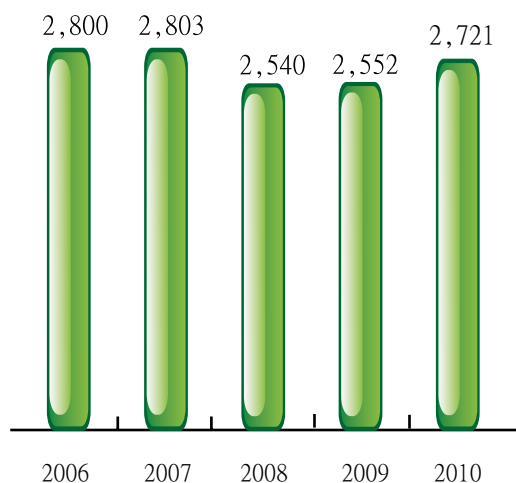
Year	2006	2007	2008	2009	2010
Direct Written Premium	2,800	2,803	2,540	2,552	2,721
Loss Ratio	53.43	168.42	82.24	121.40	47.26

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

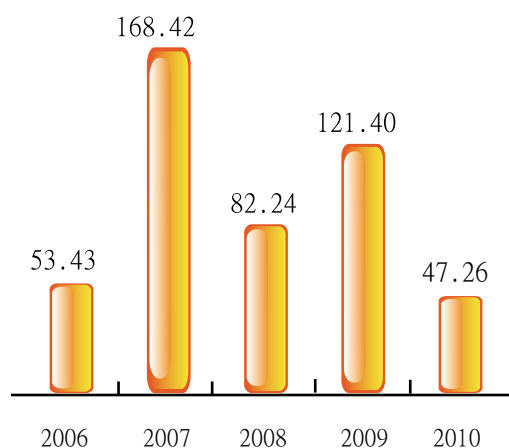
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



5. Automobile Insurance

The total premium written in 2010 was NT\$52,658 million, showing a growth of 4.74% compared to NT\$50,276 million in 2009. The increase of automobile insurance written premium in 2010 was mainly due to the growth of new car sales. The direct written premium from voluntary automobile insurance, i.e. physical damage and optional third party liability were NT\$36,895 million in 2010, which was a substantial increase of 10.01%. The direct written premium of compulsory automobile liability insurance in 2010 was NT\$15,763 million, which was a decrease of 5.51%. The decrease of compulsory automobile liability insurance written premium was due to the influence of the deduction of premium rate from March 1st.

Table 5-1 : Voluntary Automobile Insurance

(in million NT\$ & %)

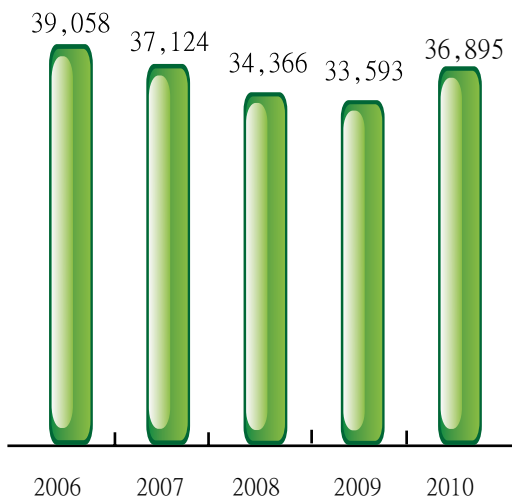
Year	2006	2007	2008	2009	2010
Direct Written Premium	39,058	37,124	34,366	33,593	36,895
Loss Ratio	55.74	56.24	58.55	58.70	60.01

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

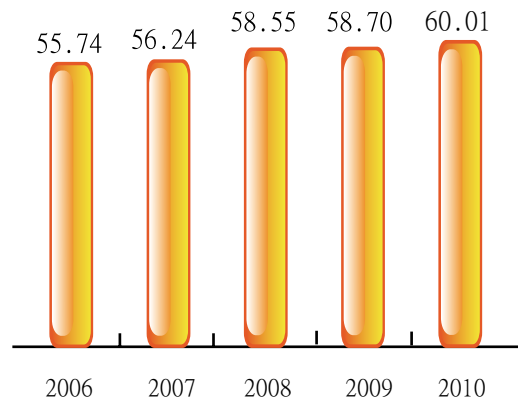
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



The loss ratio for voluntary automobile insurance increased by 1.31% from 58.70% in 2009 to 60.01% in 2010. The loss ratio for compulsory automobile insurance increased by 6.74% from 59.72% in 2009 to 66.46% in 2010.

The revised rating system and basic deductibles applied to each and every physical loss prevented the loss ratio from rising. Although the satisfactory stable loss ratio had been lasted for the several consecutive years. We can expect that the loss ratio will be deteriorated after the implementation of the 3rd stage deregulation.

Table 5-2 : Compulsory Automobile Liability Insurance

(in million NT\$ & %)

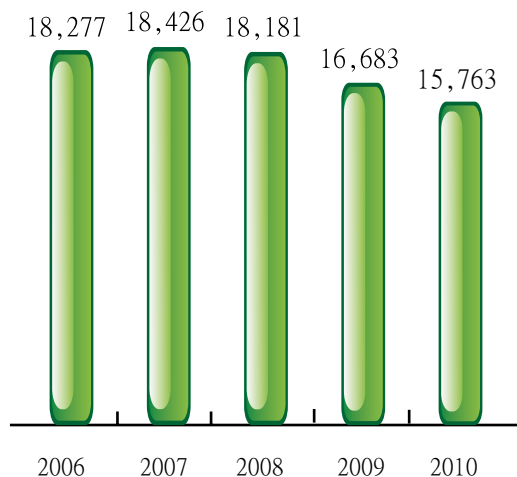
Year	2006	2007	2008	2009	2010
Direct Written Premium	18,277	18,426	18,181	16,683	15,763
Loss Ratio	68.09	54.94	52.94	59.72	66.46

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

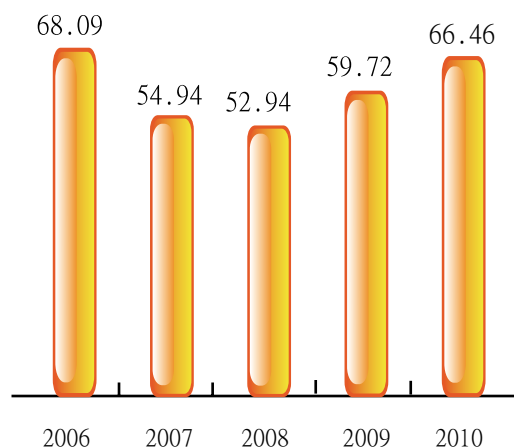
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



6. Aviation Insurance

The direct written premium reached NT\$1,261 million in 2010, which was NT\$108 million or 9.37% higher than the direct premium of 1,153 million in 2009. The increase of direct written premium was mainly attributed to the increased premium in the basic coverage and extended coverage of war risk due to major losses incurred.

As for the loss ratio of the aviation on insurance, it increased by 15.96% from -7.32% in 2009 to 8.64% in 2010.

Table 6 : Aviation Insurance

(in million NT\$ & %)

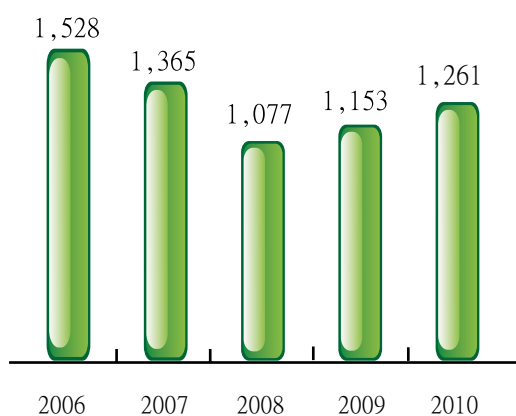
Year	2006	2007	2008	2009	2010
Direct Written Premium	1,528	1,365	1,077	1,153	1,261
Loss Ratio	-59.16	90.03	1.37	-7.32	8.64

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

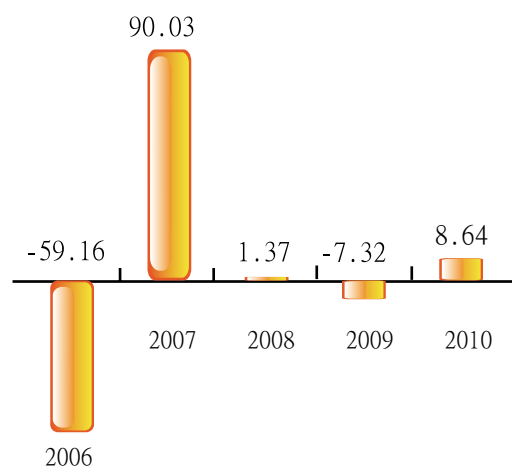
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



7. Engineering Insurance

In 2010, the total premium income of engineering insurance reached NT\$4,156 million, decreased by 652 million from the previous year's premium NT\$4,808 million, down of 13.56%. Its market share was 3.93% of the entire insurance premium income of NT\$105,806 million in 2010, a fall of 0.79% in comparison with the previous year's market share of 4.72%.

The minor decrease of the engineering insurance total premium in 2010 primarily was due to competition of market price.

As usual, the majority of engineering insurance premium income came from non-renewable business, such as Contractors' All Risks and Erection All Risks insurances. Moreover, only 9.54% of its premium income was generated from renewable engineering insurances, such as CPM, BPV, MI and EEI.

Compared to developed countries, in Taiwan there is much less premium income produced from these renewable engineering businesses, and we expect the whole non-life insurance industry would pay much more attention to promotion of the potential market of the renewable engineering businesses. It will definitely assist not only increasing the premium income continuously but also normalizing the market structure of engineering insurance.

The loss ratio of the engineering insurance drastically decreased from 82.75% in 2009 to 56.34% in 2010 since no large natural disasters hit Taiwan in 2010.

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

Table 7 : Engineering Insurance

(in million NT\$ & %)

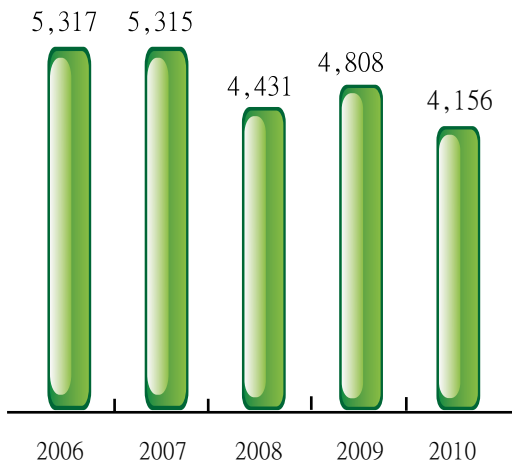
Year	2006	2007	2008	2009	2010
Direct Written Premium	5,317	5,315	4,431	4,808	4,156
Loss Ratio	40.07	21.30	31.17	82.75	56.3

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

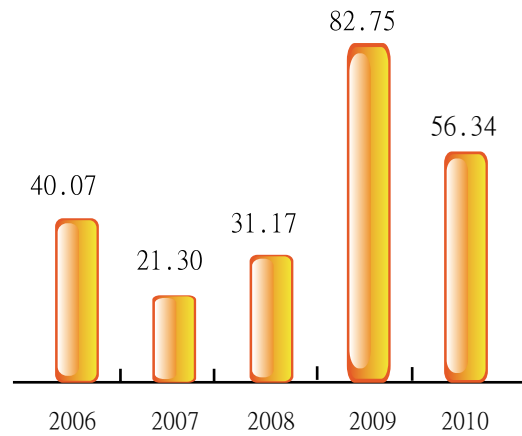
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



8. Miscellaneous Casualty Insurance

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

In 2010, a total direct written premium of Miscellaneous Casualty Insurance NT\$9,713 million increased from NT\$8,963 million in year 2009 with a increase of 8.37%. The loss ratio of Miscellaneous Casualty Insurance in 2010 was 41.22% which compared with last year 57.44% decreased by 16.22%.

Table 8-1 : Miscellaneous Casualty Insurance

(in million NT\$ & %)

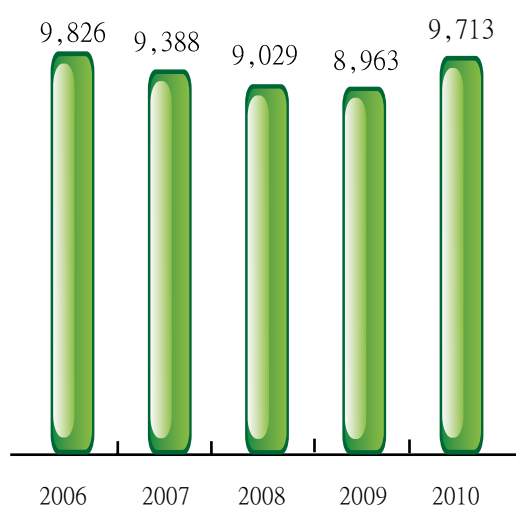
Year	2006	2007	2008	2009	2010
Direct Written Premium	9,826	9,388	9,029	8,963	9,713
Loss Ratio	49.65	27.43	42.04	57.44	41.22

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

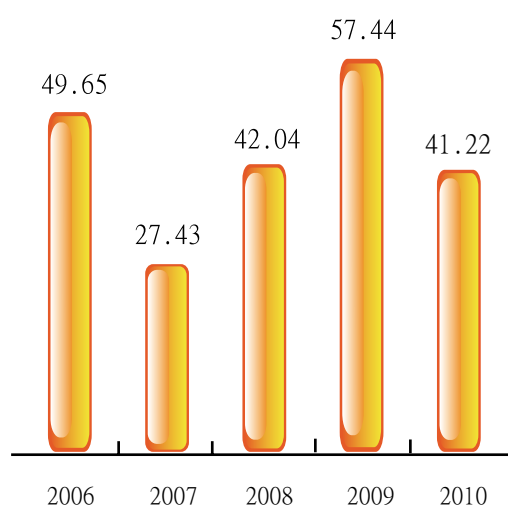
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



Direct written premium of liability insurance NT\$6,566 million in 2010 increased from NT\$6,023 million in 2009 with a increase of 9.02%. The loss ratio of liability insurance in 2010 was 45.85% which compared with the previous year 48.65% decreased by 2.80%.

Table 8-2 : Liability Insurance

(in million NT\$ & %)

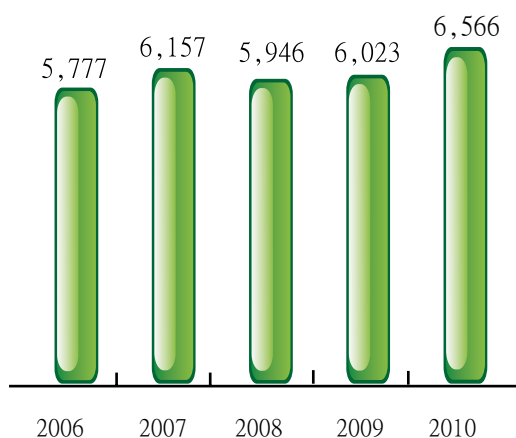
Year	2006	2007	2008	2009	2010
Direct Written Premium	5,777	6,157	5,946	6,023	6,566
Loss Ratio	37.91	27.86	36.55	48.65	45.85

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

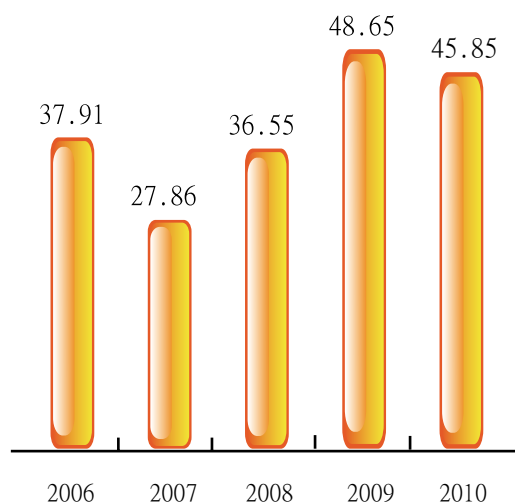
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



Direct Written Premium of miscellaneous property insurance NT\$1,925 million in 2010 decreased from NT\$1,970 million in 2009 with a decrease of 2.31%.

The loss ratio of Miscellaneous Property Insurance in 2010 was 59.96% which compared with last year 69.99% decreased by 10.03%.

Table 8-3 : Miscellaneous Property Insurance

(in million NT\$ & %)

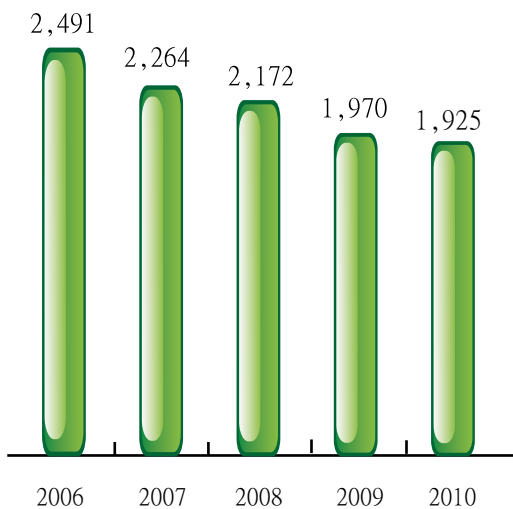
Year	2006	2007	2008	2009	2010
Direct Written Premium	2,491	2,264	2,172	1,970	1,925
Loss Ratio	29.65	14.65	23.39	69.99	59.96

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

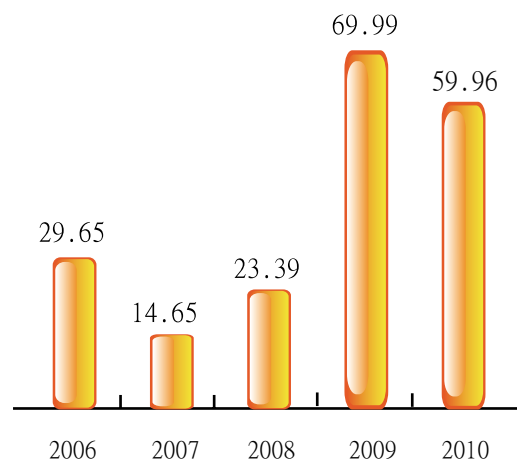
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



Direct written premium of bond & credit insurance NT\$1,221 million in 2010 increased from NT\$969 million in 2009 with a increase of 26.02%. The loss ratio of bond & credit insurance in 2010 was -13.16%.

Table 8-4 : Bond & Credit Insurance

(in million NT\$ & %)

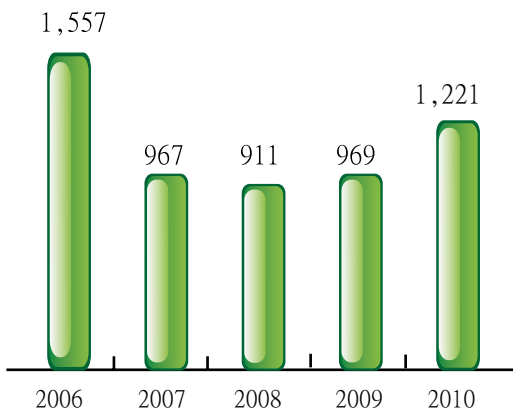
Year	2006	2007	2008	2009	2010
Direct Written Premium	1,557	967	911	969	1,221
Loss Ratio	125.22	54.63	122.31	86.54	-13.16

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

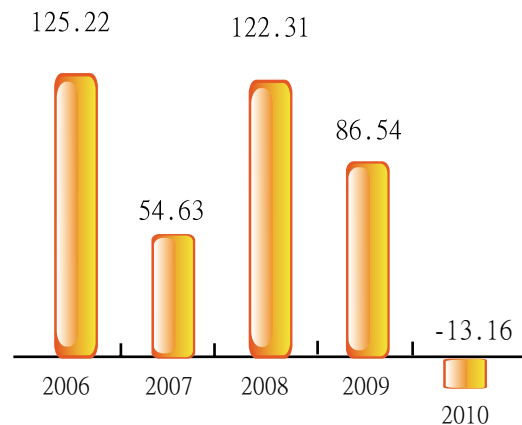
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



9. Personal Accident Insurance

Direct written premium of Personal Accident Insurance increased to NT\$11,309 million in 2010 from NT\$10,178 million in 2009 with a increase of 11.11%. The loss ratio for personal accident insurance decreased by 4.82% from 46.41% in 2009 to 41.59% in 2010.

Table 9 : Personal Accident Insurance

(in million NT\$ & %)

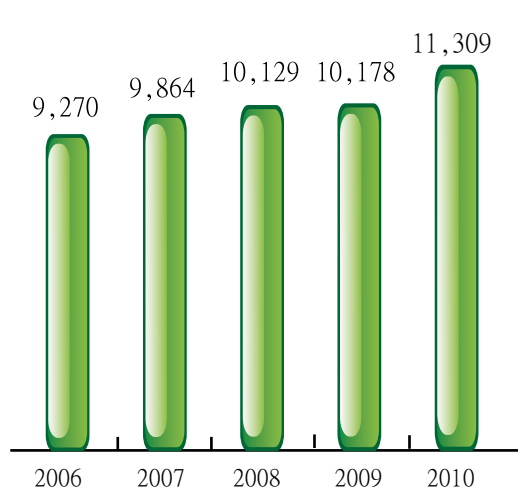
Year	2006	2007	2008	2009	2010
Direct Written Premium	9,270	9,864	10,129	10,178	11,309
Loss Ratio	48.95	42.43	44.16	46.41	41.59

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

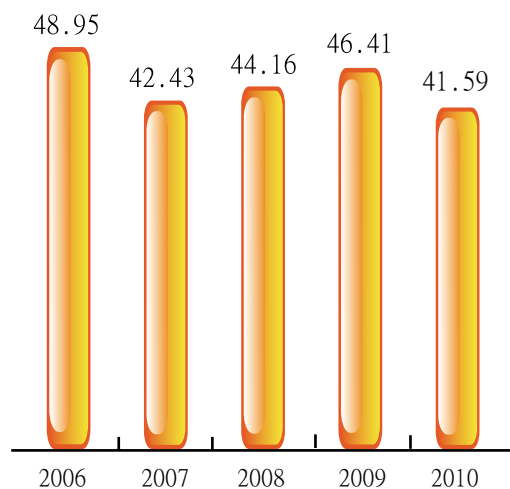
Sources: Taiwan Insurance Institute.

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

Direct Written Premium



Loss Ratio



10. Health Insurance

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

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

Direct written premium of Health Insurance NT\$138 million in 2009 and 860 million in 2010, the loss ratio was 33.62% in 2009 and 24.56% in 2010.

11. Reinsurance Premium Ceded Abroad

Reinsurance premium ceded abroad in 2010 was 19,423 million which was NT\$1,003 million or 5.45% higher than the NT\$18,420 million in 2009.

The ceded premium to South East Asia last year was still greatest one which amounted to NT\$5,798 million and equivalent to 5.48% of the total gross premium in 2010.

Table 10 : Reinsurance Premium Ceded Abroad

(in million NT\$ & %)

Assuming Country	2008		2009		2010	
	Ceded Premium	% of Direct Premium	Ceded Premium	% of Direct Premium	Ceded Premium	% of Direct Premium
United Kingdom	2,765	2.57	1,465	1.44	1,979	1.87
France	453	0.42	332	0.32	304	0.29
Germany	4,040	3.75	2,533	2.49	1,916	1.81
Rest of Europe	1,047	0.97	1,052	1.03	945	0.89
Japan	3,043	2.82	2,275	2.23	2,231	2.11
South East Asia	7,466	6.93	5,293	5.20	5,798	5.48
U.S.A.	3,504	3.25	3,198	3.14	4,009	3.79
Rest of America	116	0.11	58	0.06	42	0.04
Australia	195	0.18	186	0.18	90	0.08
Other Area	2,248	2.09	2,028	1.99	2,109	1.99
Total	24,877	23.09	18,420	18.08	19,423	18.35

Sources: 14 domestic non-life insurance companies

5 foreign non-life insurance companies

PRODUCTS AVAILABLE

1. Fire Insurance

(1) Residential fire and earthquake insurance

Residential fire insurance provides coverage for loss or damage to buildings and contents caused by fire, lightning, explosion, aircraft impact, impact damage by vehicle, and smoke damage. The policy also extends to indemnify Insured against their legal liability to third party as a result of negligent acts. In addition, the policy also provides reimbursement of debris removal expenses and contingent living expenses in the event of a loss.

With effect from April 1, 2002, all residential fire insurance policies must automatically include basic earthquake coverage for residential buildings, with a maximum insured amount of NT\$1.2 million per policy on the basis of replacement cost valuation for buildings. It provides coverage for actual total loss or constructive total loss due to direct earthquake and/or fire, explosion, landslide, land subsidence, land movement, land fissure, land rupture, tsunami or sea surge caused by an earthquake. Once the insured residence is assessed to meet the requirements of a constructive total loss (i.e. demolition under the order of relevant Authority or when the repair cost equals to or exceeds 50% of the reinstatement value of building), the insurer will pay the insured value plus contingent living expense of NT\$180,000 to the policyholder. It is noted, as a pivotal organization, Taiwan Residential Earthquake Insurance Fund is the administrator of residential earthquake insurance business.

In view that this regulatory residential earthquake insurance only provides basic earthquake coverage for residential buildings up to the insured amount of NT\$1.2 million, Insured could opt to expand the Earthquake coverage for added protection, extend to include cover for household contents damaged during an earthquake event. In addition, Insured could also purchased supplementary cover for sprinkler leakage, water damage, burglary, typhoon, tsunami, subsidence, landslip or landslide, strike, riot, civil commotion, malicious damage, terrorism and loss of rental etc.

(2) Commercial Fire Insurance

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

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

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

2. Marine Cargo Insurance

Local marine cargo policies mainly use the institute Cargo Clauses (ICC) 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

(1) Marine Hull Insurance:

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

(2) Fishing Vessel Insurance:

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

4. Automobile Insurance

Local automobile insurance 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.

(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 NT\$200,000 for each bodily injury, NT\$1.6 million for each death or serious disability and unlimited for any one accident.

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

(2) Optional Third Party Liability Coverage

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

This optional coverage covers the insured's legal liability against the third party in respect to bodily injury/death or property damage arising out of an accident involving the insured's vehicle when it is used by the insured or any permitted driver. The principal extended coverage of this option are as follows:

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

(3) Physical Damage Coverage

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 NT\$3,000 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) Theft Loss Coverage

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

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

Here are some of the options:

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

(5) Other Optional Coverage

Some coverage is also provided by the individual insurance company. Before selling this type of product, these companies are requested to submit the relative documents to the Insurance Bureau of the Financial Supervisory Commission to obtain permission for 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 NT\$30,000 to NT\$100,000 to

each claim for physical damage coverage satisfying some car owners who prefer to save premiums by retaining a certain amount of losses by themselves.

3) Severe damage coverage

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

4) Mechanical breakdown coverage

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

5) Non-deductible for theft loss coverage

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

6) Non-depreciation for theft loss coverage

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

7) The consolatory expenses insurance coverage

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

5. Aviation Insurance

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

The general coverages for commercial airlines against accidental loss are:

Aircraft Hull Insurance

Third Party Liability Insurance

Passenger Legal Liability Insurance

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

6. Engineering Insurance

(1) Contractors' All Risks (CAR) Insurance

Contractors' All Risks Insurance provides a comprehensive cover for the Insured, either a contractor or a principal, against any unforeseen and sudden physical loss or damage to the contract works insured or any part thereof at any time during the period of

insurance at a construction site from any cause, other than those specifically excluded.

CAR insurance provides the following coverages:

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

(2) Erection All Risks (EAR) Insurance

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

EAR insurance provides the following coverages:

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

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

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

CPM insurance provides the following coverages:

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

(4) Boiler and Pressure Vessel (BPV) Insurance

The insurers of boiler and pressure vessel insurance will indemnify the insured against damage (other than by fire) to any boiler or pressure vessel under steam or

air pressure caused by and solely due to explosion or collapse of any insured boiler or pressure vessel.

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

(5) Machinery Insurance (MI)

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

(6) Electronic Equipment Insurance (EEI)

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

EEI policy consists of three sections. They are:

1) Material Damage:

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

2) External Data Media:

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

3) Increased Cost of Working:

The insurers will indemnify the insured for any additional expenditure incurred for the use of substitute EDP equipment not covered under the policy up to an amount not exceeding the agreed indemnification per day and not exceeding in

all the sum insured in any one year of insurance if material damage indemnifiable under Section 1 gives rise to a total or partial interruption of operation of the EDP equipment.

(7) Civil Engineering Completed Risks (CECR) Insurance

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

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

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

7. Miscellaneous Casualty Insurance

(1) General Liability Insurance

1) Public Liability Insurance

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

2) Employer's Liability Insurance

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

3) Products Liability Insurance

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

4) Elevators / Lifts Liability Insurance

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

5) Contractor's Liability Insurance

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

6) Pollution Liability Insurance

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

7) Golfer's Liability Insurance

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

8) Hotel Comprehensive Liability Insurance

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

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

9) Security Company's Liability Insurance

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

10) Kindergarten's Liability Insurance

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

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

11) Rapid Transit System Passengers' Liability Insurance

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

12) Medical Practitioners' Liability Insurance

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

13) Medical Institution Liability Insurance

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

14) Accountants' Liability Insurance

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

15) Lawyers' Liability Insurance

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

16) Architects' and Engineers' Liability Insurance

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

17) Safe-Deposit Box Insurance

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

18) Travel Agency's Liability Insurance

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

19) Insurance Adjusters' Professional Liability Insurance

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

20) Insurance Brokers' and Agents' Professional Liability Insurance

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

21) Overseas Study Agency's Liability Insurance

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

(2) Miscellaneous Property Insurance

1) Money Insurance

The money insurance policy provides the following coverages:

(1) Cash-in-Transit

(2) Cash-in-Safe

(3) Cash-on-Counter or Premises

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

2) Commercial Floater Insurance

Covers accidental property loss or damage for floating assets caused by

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

3) Burglary and Theft Insurance

It provides protection against

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

4) Glass Insurance

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

5) Nuclear Energy Insurance

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

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

(3) Bond & Credit Insurance

1) Banker's Blanket Bond

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

The coverage is set forth in seven insuring clauses:

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

2) Fidelity Bond

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

3) Travel Agent's Performance Bond

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

4) Surety Bonds

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

5) Consumer's Credit Insurance

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

6) Overseas Study Agency's Performance Bond

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

8. Personal Accident Insurance

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

9. Health Insurance

Covers the insured falls sick, gives birth, or becomes disabled or dies due to sickness or childbirth.

THE SYSTEM FOR SOLICITORS

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

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

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

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

Class/year	2008	2009	2010
Brokers	233	274	273
Agents	356	332	215
Solicitors	152,519	185,614	202,520

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 ten semester 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 CRM program focuses on the principles of commercial risk management and civil law, industrial safety and health management, financial management and insurance. The purpose of PRM and CRM programs is to develop 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.

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 nineteen current member companies, 5 of them are foreign insurers. Branches of member companies are spread throughout island wide. The local companies have a total of 169 branches and 403 liaison offices. Altogether, the member companies have 13,740 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 17, 1998. In order to avoid overlapping and wasting of resources, the Taipei Insurance Association was merged into the Non-life Insurance Association of the 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.

PUBLICATIONS

1. Statistics

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

2. Periodicals

Title	Publisher	Contents	Interval
1. Risk Management and Insurance Magazine	Risk Management and Insurance Magazine, Inc.	Reports and comments on national insurance market	Monthly
2. Professional Insurance Agent	Professional Insurance Agent Magazine, Inc.	Insurance sales-people's news	Monthly
3. Insurance Monograph Quarterly	Taiwan Insurance Institute	market Insurance thesis and comments	Half-Yearly
4. Insurance Journal	The Non-Life Insurance Association of the Republic of China	Loss control and loss prevention	Half-Yearly
5. Journal of Risk Management	The Risk Management Society of Taiwan	Risk management thesis and comments	3 Issues per year
6. Risk Management in Taiwan	The Risk Management Society of Taiwan	Risk management news	Non-periodical
7. Insurance Issues & practices	Taiwan Insurance Institute	Insurance normal practices	Half-Yearly
8. Financial outlook	Financial Supervisory Commission, Executive Yuan	Policy and law industry updates	Monthly

MAJOR EVENTS

1. President promulgated the Amendment to Article 107 of Insurance Law on February 1st, 2010.

To circumvent the concern of moral hazard, all death benefits under a personal accident insurance policy for a minor will not take effect until the minor is 15 years old; if the minor dies before the age of 15, the insurer should refund to the policyholder the premiums with interests.

2. **Effective from March 1st 2010, the FSC amended the compulsory automobile liability insurance payment standards.**

The Compulsory Automobile Liability Insurance Act raised the benefit of dead and disabilities to a maximum of NT\$ 1.6 million, and the benefit of personal injury medical expenses to a maximum of NT\$ 200 thousand. At the same time, the premium rate was reduced by 9.5% on average.

3. **The share transfer application of Nan-Shan Life was declined by government on Aug. 31st, 2010**

The Investment Committee of Ministry of Economic Affairs declined the application from Primus Nan-Shan Holding(UK)Company for share transfer on Aug. 31st, 2010.

4. **The FSC amended the Regulations Governing Required Qualifications for responsible persons of insurance enterprises on October 5th, 2010.**

To enhance corporation governance, risk management, and separation of powers of ownership and operation authority, the FSC specified that, except for the approval of the competent authority, the chairman of an insurance enterprise might not serve concurrently as its general manager. Moreover, the regulation stated the unified general manager system and its function and responsibilities as well. The insurance enterprises with numeral general managers should adjust within six months, and with chairman serving concurrently as its general manager should expire within one year.

5. **The number of Microinsurance insured had exceeded 20,000 people in 2010.**

In order to take care of the economically disadvantaged, FSC announced the microinsurance regulation on July 21st, 2009. Insurers were allowed to design microinsurance policy with one-year term personal accident or life coverage. According to the statistics, until to the end of 2010, 16 policies were approved by FSC and more than 21,000 people was covered by the microinsurance basic coverage.

MAJOR LOSSES

List	Date of Losses	Coverage	Occupation	Location	Cause of Losses	Estimated Losses (NT\$ million)
1	2010.01.14	Commercial Fire	Textile	Hsinchu	Fire	900
2	2010.03.04	Commercial Fire	All Industries	Taiwan	Earthquake	400
3	2010.03.30	Electronic Equipment	Pharmaceutical Factory	Hsinchu	Fire	100
4	2010.03	Aviation	Aircraft	USA	Collision	100
5	2010.05.01	Commercial Fire	Foam Factory	Taipei	Fire	500
6	2010.05.26	Commercial Fire	Power Plant	Chiayi	Machinery Breakdown	900
7	2010.07.07	Commercial Fire	Petrochemical	Yulin	Fire	300
8	2010.07.25	Commercial Fire	Petrochemical	Yulin	Fire	2,000
9	2010.09.19	Commercial Fire, Engineering	All Industries	Taiwan	Typhoon	2,100
10	2010.10.04	Commercial Fire	Petrochemical	Chiayi	Fire	2,500
11	2010.11.26	Commercial Fire	Textile	Nantao	Fire	300
12	2010.12.10	Commercial Fire	CCL	Taoyuan	Fire	700

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	Tsubota Koychi	12F-1, No.130, Sec. 3, Nanking E. Rd., Taipei	02-87720029 02-87726331
Nipponkoa Insurance Co., Ltd., Taipei Liaison Office	Hiraoka Tetsutaro	Rm. 1403, No. 205, Sec. 1, Tun Hwa S. Rd., Taipei	02-27766484 02-27725456
Sompo Japan Insurance Co., Ltd., Taipei Liaison Office	Keisuke Yamada	Rm. C, 10F, No. 146, Sung Chiang Rd., Taipei	02-25622236 02-25367107
Aioi Insurance Co., Ltd., Taipei Liaison Office	Nobutsugu Abiko	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
Hannover Ruckversicherung AG, Taipei Representative Office	Tzu-Chao Chen	8F, No. 122, 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	Terence Cheung	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
Asia Capital Reinsurance Group PTE. LTD.	Mei-Mei Wang	Rm. 3204, 32F, No. 333, Sec. 1, Keelung Rd., Taipei	02-27579622 02-27576928
SCOR Global Life SE Taipei Representative Office	Eric Pooi	B, 11F, No. 167, Tun Hwa N. Rd., Taipei	02-27172278 02-27130613
RGA Reinsurance Company Limited Taiwan Branch	Hon-Yi Yang	Rm 2008, 20F, No. 333, Sec. 1, keelung Rd., Sinyi District, Taipei	02-87892217 02-87896018

REPRESENTATIVE OFFICES OF 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	Betty Miao	3F, No. 285, Sec.2, Wen Hwa Rd., Panchiao City., Taipei	02-82517767 02-82517711
Worldwide Insurance Services Enterprise.	C.T. Sha	5F, No. 112 ,Sec. 1, Chung-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.	Yc wei	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
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.	Edwin Shih	3F, No.2, Sec. 3, Minquan E. Rd., Taipei	02-25189998 02-25182188
Jardine Lloyd Thompson Ltd.	Mu-Xi Han	14F, 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, Tun Hwa S. Rd., Taipei	02-27028889 02-27085567
United Asia Risk Services Co.	Samuel Huang	25F.-1, No.508, Sec. 5, Zhongxiao E. Rd., Xinyi Dist., Taipei City	02-27260166 02-27650437
Lian Yu Insurance Brokers Co.,Ltd	Yu-Yi Huang	12F., No.376, Sec. 4, Ren'ai Rd., Xinyi Dist., Taipei City	02-25155391 02-25155390
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



Company	Representative	Address	Tel / Fax
Heath Lambert Taiwan	Samuel F. Huang	25F.-1, No.508, Sec. 5, Zhongxiao E. Rd., Xinyi Dist., Taipei City	02-27260031 02-27260266
Century International Insurance Brokers Co., Ltd.	Peggy M.Y.Lin	12F, No.201-22, Tun Hua 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	12F.-2, No.308, Sec. 1, Neihsu Rd., Neihsu Dist., Taipei City	02-77212988 02-77212866
Grand China United Insurance Services Co., Ltd.	Duke Du	3F, No.116, Sec. 2, Jhongsiao E. Rd., Taipei	02-23972993 02-23973478
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	Steve Chang	27F.-1, No.7, Sec. 5, Sinyi Rd., Sinyi District, Taipei	02-81010577 02-81010799
FP Reinsurance Brokers Ltd.	Qiong-wen Gao	2F-2, No.56, Sec. 2, Tun Hua 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
Cosmos Services Co., Ltd. Taiwan Branch	Ren-Ci Pan	9F-1, No.577, Linsen N. Rd., Taipei	02-25966516 02-25967112
Pana Harrison (Asia) Pte Ltd., Taiwan Branch	Lum Hong Yuan	9F.-3, No.197, Sec. 4, Nanjing E. Rd., Songshan Dist., Taipei City	02-87724768
Prudent Insurance Brokers Co., Ltd.	Frank Ko	13F.-7, No.186, Sec. 4, Nanjing E. Rd., Songshan District, Taipei	02-25773311 02-25772548
WMK Insurance Brokers Ltd.	Wayne Chen	14F., No.206, Sec. 2, Nanjing E. Rd., Zhongshan Dist., Taipei	02-25000379 02-25000539
Howden Insurance Brokers Ltd. Taiwan	Yuk-leung Choy	11F.-1, No.51, Hengyang Rd., Zhongzheng Dist., Taipei	02-23131188 02-23131187
Sunstone Insurance Brokers Ltd.	Zhen-Xiang Fu	8F.-2, No.59, Sec. 2, Dunhua S. Rd., Da'an Dist., Taipei	02-27556656 02-27049850

OTHER INSTITUTIONS

No	Institution	Representative	Address	Tel / Fax
1	Taiwan Insurance Institute	Mark C.C. Lai Warren Wu-Jen Tseng	6F, No. 3, Nan Hai Rd., Taipei	02-23972227 02-23517508
2	Motor Vehicle Accident Compensation Fund	Tang-Chieh Wu Wei-Lun Chen	18F, No. 2, lane 150, Sec. 5, Shin Yi Rd., Taipei	02-87898897 02-87896061
3	Taiwan Residential Earthquake Insurance Fund	Tsan-Ming Shih Warren W.L. Chang	5F, No. 39, Sec. 2, Jinan Rd., Taipei	02-23963000 02-23923929
4	The Non-Life Insurance Association of the R.O.C.	Jack E. S. Tai Martin Sha	13F, No. 125, Sec. 2, NanKing E. Rd., Taipei	02-25071566 02-25178069
5	The Life Insurance Association of the R.O.C.	Shu Po, Hu Tsann-Nan Horng	5F, No. 152, Sung Chiang Rd., Taipei	02-25612144 02-25613774
6	The Non-Life Underwriters Society of the R.O.C.	Steve T.H.Chen Yi-Tang Huang	13F, No. 125, Sec. 2, NanKing E. Rd., Taipei	02-25065941 02-25075245
7	The Insurance Anti-fraud Institute of the R.O.C.	Mark C.C. Lai	4F-1, No.1, Nan Hai Rd., Taipei	02-23961299 02-23963299
8	Engineering Insurance Association	Steven L. I. Chang 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.	Rui-Yun Lin Joseph J. Chiou	15F, No. 88, Sec. 2, NanKing E. Rd., Taipei	02-25514235 02-25611176
10	Risk Management Society of Taiwan, R.O.C.	Shi Chieh, Chang Chi-Yang, Wu	3F, No. 181, Sec. 3, Min- Chuan E. Rd., Taipei	02-27160039 02-25457049
11	The Actuarial Institute of the R.O.C.	Gui-Xia Chen 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.	Chi-Shih Cheng Chih-Yih Chen	18F, No. 66, Sec. 1, Chung Hsiao W. Rd., Taipei	02-23751594 02-23117332

No	Institution	Representative	Address	Tel / Fax
13	Insurance Society of the R.O.C.	Tsan-Ming Shih Martin Sha	13F, No.125, Sec. 2, Kanking E. Rd., Taipei	02-25071566 02-25178069
14	Taiwan Insurance Guaranty Fund	Yun-Peng Chu Kuo-Bin Lin	6F, No.123, Sec. 2, Zhongxiao E. Rd., Taipei	02-23957088 02-23951161
15	The Insurance Agency Association of the Republic of China	SHIE, HAI-TSAI	6F-4, No.158, Sung Chiang Rd., Taipei 104	02-25421888 02-25638042
16	Insurance Brokerage Association of Taiwan	Wen-Chuan Wang Hank Yang	6F, No. 46, Jinhhou St., Taipei	02-66181188 02-66195666
17	Insurance Broker's Association of the Republic of China	Pi Jung, Chung Ti Chia, Ting	3F-2, No. 58, Lane 85, Lin Sen N. Rd., Taipei	02-25642809 02-25642814
18	Professional Insurance Brokers Association of R.O.C.	Tseng-Hua Tsao Shu Sheng, Hung	6F, No. 147, Sec. 2, Nan-Kan Rd., Taipei	02-27833807 02-27839610
19	Surveyors Association of Taipei	Kuo-Min Chen Feng-Shi You	7F-5, No. 43, Sec. 1, Chung Chin S. Rd., Taipei	02-23707617 02-23755407
20	Surveyors Association of Kaohsiung	Edward Chen PaoHua Lin	No. 3, Lane 256, Fusing 3Rd., Cianjhen District, Kaohsiung	07-3347352 07-3347471
21	Chinese Insurance Service Association	Chi-shih Cheng Kao. Jung-Fu	3F, No. 181, Min-Chuan E. Rd., Taipei	02-25457044 02-25457048
22	Central Reinsurance Corporation	Cheng-Tui Yang C.T. Juang	12F, No.53, Sec.2, Nanking E. Rd., Taipei	02-25115211 02-25235350



Taiwan Fire & Marine Insurance Co., Ltd.

Date of Establishment: March 12, 1948
Chairman: Steve Lee
President: Charles Song
Paid-up Capital: NT\$3,638,164,000
Number of Contact Office: [11]Branch Office, [30]Liaison Office
Number of Employees: 713
Premium Income:
 a. Direct Written Premium NT\$4,420,106,656
 b. Reinsurance Premium NT\$339,049,120
Reserves:
 a. Unearned Premium Reserves NT\$2,496,850,003
 b. Loss Reserves NT\$2,983,666,698
 c. Special Loss Reserves NT\$2,632,009,647
 d. Reserve Deficiency NT\$6,968,189
Address: 8-9F1., No. 49, Guanqian 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: 李泰宏
總經理: 宋道平
資本額: NT\$3,638,164,000
公司分支機構數: (11)分公司 (30)通訊處
員工人數: 713人
保險費收入: (1)直接簽單保險費 NT\$4,420,106,656
 (2)再保險費 NT\$339,049,120
準備金: (1)未滿期保費準備金 NT\$2,496,850,003
 (2)賠款準備金 NT\$2,983,666,698
 (3)特別準備金 NT\$2,632,009,647
 (4)保費不足準備金 NT\$6,968,189
地址: 台北市中正區館前路49號8-9F
電話: (02) 2382-1666
傳真: (02) 2388-2555
網址: www.tfmi.com.tw



Chung Kuo Insurance Co., Ltd.

Date of Establishment: November 1, 1931
Chairman: Jui-Yun Lin
President: Joseph C. S. Chou
Paid-up Capital: NT\$3,000,000,000
Number of Contact Office: [9]Branch Office, [17]Liaison Office
Number of Employees: 709
Premium Income:
 a. Direct Written Premium NT\$5,270,013,526
 b. Reinsurance Premium NT\$655,525,316
Reserves:
 a. Unearned Premium Reserves NT\$2,887,770,344
 b. Loss Reserves NT\$4,093,169,550
 c. Special Loss Reserves NT\$2,227,189,382
 d. Reserve Deficiency NT\$1,750,000
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: 林瑞雲
總經理: 鄒政下
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: 709人
保險費收入: (1)直接簽單保險費 NT\$5,270,013,526
 (2)再保險費 NT\$655,525,316
準備金: (1)未滿期保費準備金 NT\$2,887,770,344
 (2)賠款準備金 NT\$4,093,169,550
 (3)特別準備金 NT\$2,227,189,382
 (4)保費不足準備金 NT\$1,750,000
地址: 台北市中正區武昌街一段58號
電話: (02) 2381-2727
傳真: (02) 2381-4878
網址: www.cki.com.tw



富邦產險 Fubon Insurance Co., Ltd.

Date of Establishment: April 19, 1961
Chairman: Tsan-Ming, Shih
President: Steve T. H. Chen
Paid-up Capital: NT\$8,178,396,000
Number of Contact Office: [29]Branch Office, [44]Liaison Office
Number of Employees: 2,269
Premium Income: a. Direct Written Premium NT\$22,170,521,000
 b. Reinsurance Premium NT\$924,991,000
Reserves: a. Unearned Premium Reserves NT\$12,892,248,000
 b. Loss Reserves NT\$11,281,114,000
 c. Special Loss Reserves NT\$11,789,242,000
 d. Reserve Deficiency NT\$79,215,000
Address: No. 237, Sec. 1, Chien Kuo S. Rd., Taipei, Taiwan, R. O. C.
Telephone: 886-2-2706-7890
Telefax: 886-2-2325-4723
http: //www.fubon.com

富邦產物保險股份有限公司

創立日期: 50.4.19
董事長: 石燦明
總經理: 陳燦煌
資本額: NT\$8,178,396,000
公司分支機構數: (29)分公司 (44)通訊處
員工人數: 2,269人
保險費收入: (1)直接簽單保險費 NT\$22,170,521,000
 (2)再保險費 NT\$924,991,000
準備金: (1)未滿期保費準備金 NT\$12,892,248,000
 (2)賠款準備金 NT\$11,281,114,000
 (3)特別準備金 NT\$11,789,242,000
 (4)保費不足準備金 NT\$79,215,000
地址: 台北市大安區建國南路一段237號
電話: (02) 2706-7890
傳真: (02) 2325-4723
網址: www.fubon.com



泰安產物保險 Taian Insurance Co., Ltd.

Date of Establishment: May 1, 1961
Chairman: Patrick S. Lee
President: Calvin C. Chen
Paid-up Capital: NT\$3,540,618,000
Number of Contact Office: [13]Branch Office, [24]Liaison Office
Number of Employees: 924
Premium Income: a. Direct Written Premium NT\$6,394,204,000
 b. Reinsurance Premium NT\$372,022,000
Reserves: a. Unearned Premium Reserves NT\$3,620,863,000
 b. Loss Reserves NT\$2,107,377,000
 c. Special Loss Reserves NT\$3,066,113,000
 d. Reserve Deficiency NT\$14,587,000
Address: No.59, Kwantsien Rd., Taipei, Taiwan, R.O.C.
Telephone: 886-2-2381-9678
Telefax: 886-2-2331-6990
http: //www.taian.com.tw

泰安產物保險股份有限公司

創立日期: 50.5.1
董事長: 李松季
總經理: 陳嘉文
資本額: NT\$3,540,618,000
公司分支機構數: (13)分公司 (24)通訊處
員工人數: 924人
保險費收入: (1)直接簽單保險費 NT\$6,394,204,000
 (2)再保險費 NT\$372,022,000
準備金: (1)未滿期保費準備金 NT\$3,620,863,000
 (2)賠款準備金 NT\$2,107,377,000
 (3)特別準備金 NT\$3,066,113,000
 (4)保費不足準備金 NT\$14,587,000
地址: 台北市中正區館前路59號
電話: (02) 2381-9678
傳真: (02) 2331-6990
網址: www.taian.com.tw



MSIG Mingtai Insurance Co., Ltd.

Date of Establishment: September 22, 1961
Chairman: Kaneyoshi, Katsuhiko
President: Chang, L.I. Steven
Paid-up Capital: NT\$2,535,930,000
Number of Contact Office: [17]Branch Office, [50]Liaison Office
Number of Employees: 1,324
Premium Income: a. Direct Written Premium NT\$9,270,402,167
 b. Reinsurance Premium NT\$503,541,213
Reserves: a. Unearned Premium Reserves NT\$5,579,223,863
 b. Loss Reserves NT\$4,927,655,997
 c. Special Loss Reserves NT\$5,663,125,457
 d. Reserve Deficiency NT\$8,384,926
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: 兼好克彥
總經理: 張立義
資本額: NT\$2,535,930,000
公司分支機構數: (17)分公司 (50)通訊處
員工人數: 1,324人
保險費收入: (1)直接簽單保險費 NT\$9,270,402,167
 (2)再保險費 NT\$503,541,213
準備金: (1)未滿期保費準備金 NT\$5,579,223,863
 (2)賠款準備金 NT\$4,927,655,997
 (3)特別準備金 NT\$5,663,125,457
 (4)保費不足準備金 NT\$8,384,926
地址: 台北市大安區仁愛路四段1號
電話: (02) 2772-5678
傳真: (02) 2772-6666
網址: www.mingtai.com.tw



Zurich Insurance (Taiwan) Ltd.

Date of Establishment: April 27, 1961
Chairman: Charles C. T. Wang
President: Dan L. Ting
Paid-up Capital: NT\$2,000,000,000
Number of Contact Office: [5]Branch Office, [26]Liaison Office
Number of Employees: 825
Premium Income: a. Direct Written Premium NT\$3,450,384,914
 b. Reinsurance Premium NT\$299,044,027
Reserves: a. Unearned Premium Reserves NT\$2,622,966,628
 b. Loss Reserves NT\$1,720,125,530
 c. Special Loss Reserves NT\$3,267,019,962
 d. Reserve Deficiency NT\$0
Address: 9-12F, No. 56, Tun Hwa North Rd., Taipei, 10551, Taiwan
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: 50.4.27
董事長: 王傳通
總經理: 鄭林經
資本額: NT\$2,000,000,000
公司分支機構數: (5)分公司 (26)通訊處
員工人數: 825人
保險費收入: (1)直接簽單保險費 NT\$3,450,384,914
 (2)再保險費 NT\$299,044,027
準備金: (1)未滿期保費準備金 NT\$2,622,966,628
 (2)賠款準備金 NT\$1,720,125,530
 (3)特別準備金 NT\$3,267,019,962
 (4)保費不足準備金 NT\$0
地址: 台北市松山區敦化北路56號9-12樓
電話: (02) 2731-6300
傳真: (02) 2741-6004
網址: www.zurich.com.tw



Chartis Taiwan Insurance Company Limited

Date of Establishment: March 1, 1962
Chairman: Mr. Leslie J Mouat
President: Mr. Jason Tsai
Paid-up Capital: NT\$3,860,228,850
Number of Contact Office: [7]Branch Office, [3]Liaison Office
Number of Employees: 489

Premium Income: a. Direct Written Premium
 NT\$3,408,745,955
 b. Reinsurance Premium
 NT\$577,494,273

Reserves: a. Unearned Premium Reserves
 NT\$3,022,387,359
 b. Loss Reserves
 NT\$2,667,029,833
 c. Special Loss Reserves
 NT\$3,647,737,374
 d. Reserve Deficiency
 NT\$28,515,568

Address: 15,17,18,19F, 6 Zhongxiao West
 Road, Sec. 1, Zhongzheng District,
 Taipei 10041, Taiwan, R. O. C.

Telephone: 886-2-2316-1188
Telefax: 886-2-2381-1689
http: //www.chartisinsurance.com.tw

美亞產物保險股份有限公司

創立日期: 51.3.1
董事長: 穆艾安
總經理: 蔡漢凌
資本額: NT\$3,860,228,850
公司分支機構數: (7)分公司 (3)通訊處
員工人數: 489人
保險費收入: (1)直接簽單保險費 NT\$3,408,745,955
 (2)再保險費 NT\$577,494,273

準備金: (1)未滿期保費準備金 NT\$3,022,387,359
 (2)賠款準備金 NT\$2,667,029,833
 (3)特別準備金 NT\$3,647,737,374
 (4)保費不足準備金 NT\$28,515,568

地址: 台北市中正區忠孝西路一段6號15、17、18
 及19樓
電話: (02)2316-1188
傳真: (02)2381-1689
網址: www.chartisinsurance.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\$3,011,637,840
Number of Contact Office: [5]Branch Office, [31]Liaison Office
Number of Employees: 742

Premium Income: a. Direct Written Premium
 NT\$5,006,531,711
 b. Reinsurance Premium
 NT\$250,662,464

Reserves: a. Unearned Premium Reserves
 NT\$3,421,638,688
 b. Loss Reserves
 NT\$1,494,503,224
 c. Special Loss Reserves
 NT\$3,150,600,543
 d. Reserve Deficiency
 NT\$21,366,000

Address: No. 54, Chung Hsiao E. Rd., Sec.
 1, Taipei Taiwan
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\$3,011,637,840
公司分支機構數: (5)分公司 (31)通訊處
員工人數: 742人
保險費收入: (1)直接簽單保險費 NT\$5,006,531,711
 (2)再保險費 NT\$250,662,464

準備金: (1)未滿期保費準備金 NT\$3,421,638,688
 (2)賠款準備金 NT\$1,494,503,224
 (3)特別準備金 NT\$3,150,600,543
 (4)保費不足準備金 NT\$21,366,000

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: Shao-Chung, Tsai
President: Chi-Hsiung, Hung
Paid-up Capital: NT\$2,600,000,000
Number of Contact Office: [17]Branch Office, [36]Liaison Office
Number of Employees: 981

Premium Income: a. Direct Written Premium
 NT\$6,594,177,022
 b. Reinsurance Premium
 NT\$356,627,832

Reserves: a. Unearned Premium Reserves
 NT\$4,336,384,517
 b. Loss Reserves
 NT\$3,660,480,397
 c. Special Loss Reserves
 NT\$2,591,959,782
 d. Reserve Deficiency
 NT\$52,871,764

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.wwunion.com

旺旺友聯產物保險股份有限公司

創立日期: 52. 2. 20
董事長: 蔡紹中(代理)
總經理: 洪吉雄
資本額: NT\$2, 600, 000, 000
公司分支機構數: (17)分公司 (36)通訊處
員工人數: 981人
保險費收入: (1)直接簽單保險費 NT\$6, 594, 177, 022
 (2)再保險費 NT\$356, 627, 832
準備金: (1)未滿期保費準備金 NT\$4, 336, 384, 517
 (2)賠款準備金 NT\$3, 660, 480, 397
 (3)特別準備金 NT\$2, 591, 959, 782
 (4)保費不足準備金 NT\$52, 871, 764

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.wwunion.com



Shinkong Insurance Co., Ltd.

Date of Establishment: May 1, 1963
Chairman: Philip Wu
President: Wen-Chuan Chan
Paid-up Capital: NT\$3,159,633,000
Number of Contact Office: [23]Branch Office, [37]Liaison Office
Number of Employees: 1,316

Premium Income: a. Direct Written Premium
 NT\$10,728,683,132
 b. Reinsurance Premium
 NT\$445,866,611

Reserves: a. Unearned Premium Reserves
 NT\$5,949,120,676
 b. Loss Reserves
 NT\$4,020,068,755
 c. Special Loss Reserves
 NT\$5,042,000,588
 d. Reserve Deficiency
 NT\$8,079,635

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: 吳昕紘
總經理: 詹文全
資本額: NT\$3, 159, 633, 000
公司分支機構數: (23)分公司 (37)通訊處
員工人數: 1, 316人
保險費收入: (1)直接簽單保險費 NT\$10, 728, 683, 132
 (2)再保險費 NT\$445, 866, 611
準備金: (1)未滿期保費準備金 NT\$5, 949, 120, 676
 (2)賠款準備金 NT\$4, 020, 068, 755
 (3)特別準備金 NT\$5, 042, 000, 588
 (4)保費不足準備金 NT\$8, 079, 635

地址: 台北市中山區建國北路二段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: Jack Tai
President: Kevin Tu
Paid-up Capital: NT\$2,001,386,250
Number of Contact Office: [7]Branch Office, [28]Liaison Office
Number of Employees: 738
Premium Income: a. Direct Written Premium
 NT\$5,500,568,206
 b. Reinsurance Premium
 NT\$358,783,180
Reserves: a. Unearned Premium Reserves
 NT\$2,993,940,919
 b. Loss Reserves
 NT\$2,250,687,612
 c. Special Loss Reserves
 NT\$3,322,588,920
 d. Reserve Deficiency
 NT\$36,291,860
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 2722-4058
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: 戴英祥
總經理: 涂志信
資本額: NT\$2,001,386,250
公司分支機構數: (7)分公司 (28)通訊處 (1)海外代表處
員工人數: 738人
保險費收入: (1)直接簽單保險費 NT\$5,500,568,206
 (2)再保險費 NT\$358,783,180
準備金: (1)未滿期保費準備金 NT\$2,993,940,919
 (2)賠款準備金 NT\$2,250,687,612
 (3)特別準備金 NT\$3,322,588,920
 (4)保費不足準備金 NT\$36,291,860
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 · 2722-4058
網址: www.south-china.com.tw



國泰產險
Cathay Century Insurance

Cathay Century Insurance Co., Ltd.

Date of Establishment: August 19, 1993
Chairman: Cheng-Chiu Tsai
President: J. H. Hsu
Paid-up Capital: NT\$2,317,005,600
Number of Contact Office: [12]Branch Office, [32]Liaison Office
Number of Employees: 1,297
Premium Income: a. Direct Written Premium
 NT\$12,191,395,853
 b. Reinsurance Premium
 NT\$437,863,828
Reserves: a. Unearned Premium Reserves
 NT\$6,852,237,669
 b. Loss Reserves
 NT\$4,335,870,060
 c. Special Loss Reserves
 NT\$5,163,247,588
 d. Reserve Deficiency
 NT\$9,982,011
Address: 11F, No. 296, Sec. 4, Jen-Ai Rd., Taipei,
 Taiwan, R. O. C.
Telephone: 886-2-2755-1299
Telefax: 886-2-2754-7476
http: //www.cathay-ins.com.tw

國泰世紀產物保險股份有限公司

創立日期: 82.8.19
董事長: 蔡鎮球
總經理: 許榮賢
資本額: NT\$2,317,005,600
公司分支機構數: (12)分公司 (32)通訊處
員工人數: 1,297人
保險費收入: (1)直接簽單保險費 NT\$12,191,395,853
 (2)再保險費 NT\$437,863,828
準備金: (1)未滿期保費準備金 NT\$6,852,237,669
 (2)賠款準備金 NT\$4,335,870,060
 (3)特別準備金 NT\$5,163,247,588
 (4)保費不足準備金 NT\$9,982,011
地址: 台北市大安區仁愛路四段296號11樓
電話: (02) 2755-1299
傳真: (02) 2754-7476
網址: www.cathay-ins.com.tw



Tokio Marine Nawa Insurance Co., Ltd.

Date of Establishment: March 1, 1999
Chairman: Wen-Cheng Huang
President: Ren-Tze Chen
Paid-up Capital: NT\$2,990,099,000
Number of Contact Office: [5]Branch Office, [23]Liaison Office
Number of Employees: 878
Premium Income: a. Direct Written Premium NT\$7,727,927,691
 b. Reinsurance Premium NT\$369,993,853
Reserves: a. Unearned Premium Reserves NT\$3,778,709,599
 b. Loss Reserves NT\$2,142,403,601
 c. Special Loss Reserves NT\$3,815,637,134
 d. Reserve Deficiency NT\$3,290,877
Address: 8~13F, No. 130, Sec. 3, Nanjing E. Rd., Zhongshan District, Taipei, Taiwan, R. O. C.
Telephone: 886-2-8772-7777
Telefax: 886-2-8772-2335
http: //www.tmnewa.com.tw

新安東京海上產物保險股份有限公司

創立日期: 88.3.1
董事長: 黃文成
總經理: 陳潤智
資本額: NT\$2,990,099,000
公司分支機構數: (5)分公司 (23)通訊處
員工人數: 878人
保險費收入: (1)直接簽單保險費 NT\$7,727,927,691
 (2)再保險費 NT\$369,993,853
準備金: (1)未滿期保費準備金 NT\$3,778,709,599
 (2)賠款準備金 NT\$2,142,403,601
 (3)特別準備金 NT\$3,815,637,134
 (4)保費不足準備金 NT\$3,290,877
地址: 台北市中山區南京東路三段130號8~13樓
電話: (02) 8772-7777
傳真: (02) 8772-2335
網址: www.tmnewa.com.tw



TLG Insurance Co., Ltd.

Date of Establishment: May 8, 2006
Chairman: Ruby Kao
President: Lorentz Chang
Paid-up Capital: NT\$1,200,000,000
Number of Contact Office: [8]Branch Office, [22]Liaison Office
Number of Employees: 367
Premium Income: a. Direct Written Premium NT\$1,370,218,307
 b. Reinsurance Premium NT\$129,868,363
Reserves: a. Unearned Premium Reserves NT\$1,057,709,642
 b. Loss Reserves NT\$459,024,242
 c. Special Loss Reserves NT\$377,612,173
 d. Reserve Deficiency NT\$5,595,903
Address: 13F-1, No. 17, Xuchang St., Taipei City 100, Taiwan, R.O.C.
Telephone: 886-2-2370-0789
Telefax: 886-2-2370-6588
http: //www.tlgins.com.tw

台壽保產物保險股份有限公司

創立日期: 95.5.8
董事長: 高瑞華
總經理: 章明純
資本額: NT\$1,200,000,000
公司分支機構數: (8)分公司 (22)通訊處
員工人數: 367人
保險費收入: (1)直接簽單保險費 NT\$1,370,218,307
 (2)再保險費 NT\$129,868,363
準備金: (1)未滿期保費準備金 NT\$1,057,709,642
 (2)賠款準備金 NT\$459,024,242
 (3)特別準備金 NT\$377,612,173
 (4)保費不足準備金 NT\$5,595,903
地址: 台北市中正區許昌街17號13樓之1
電話: (02) 2370-0789
傳真: (02) 2370-6588
網址: www.tlgins.com.tw



ace insurance

Insurance Company of North America, Taiwan Branch

Date of Establishment: January 22, 1982
President: Edward, Tseng
Paid-up Capital: NT\$50,000,000
Number of Contact Office: [1]Branch Office, [0]Liaison
Number of Employees: 125

Premium Income: a. Direct Written Premium
 NT\$1,776,501,185
 b. Reinsurance Premium
 NT\$185,584,643

Reserves: a. Unearned Premium Reserves
 NT\$869,346,490
 b. Loss Reserves
 NT\$1,650,079,679
 c. Special Loss Reserves
 NT\$314,239,601
 d. Reserve Deficiency
 NT\$0

Address: 10F, No. 8, Sec. 5, Xin Yi Road,
 Xinyi Dist., Taipei, City 110, Taiwan,

Telephone: 886-2-8758-1800

Telefax: 886-2-8758-1888

http: //www.ace-ina.com.tw

美商安達產物保險股份有限公司台灣分公司

創立日期: 71.1.22

總經理: 曾增成

資本額: NT\$50,000,000

公司分支機構數: (1)分公司 (0)通訊處

員工人數: 125人

保險費收入: (1)直接簽單保險費 NT\$1,776,501,185
 (2)再保險費 NT\$185,584,643

準備金: (1)未滿期保費準備金 NT\$869,346,490
 (2)賠款準備金 NT\$1,650,079,679
 (3)特別準備金 NT\$314,239,601
 (4)保費不足準備金 NT\$0

地址: 台北市信義區信義路五段8號10樓

電話: (02)8758-1800

傳真: (02)8758-1888

網址: www.ace-ina.com.tw



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: 11

Premium Income: a. Direct Written Premium
 NT\$163,403,172
 b. Reinsurance Premium
 NT\$87,677,475

Reserves: a. Unearned Premium Reserves
 NT\$154,860,065
 b. Loss Reserves
 NT\$485,098,366
 c. Special Loss Reserves
 NT\$143,087,134
 d. Reserve Deficiency
 NT\$43,008

Address: Suite 1, 10F, No 97, Song Jen Road,
 Taipei, Branch

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: 11人

保險費收入: (1)直接簽單保險費 NT\$163,403,172
 (2)再保險費 NT\$87,677,475

準備金: (1)未滿期保費準備金 NT\$154,860,065
 (2)賠款準備金 NT\$485,098,366
 (3)特別準備金 NT\$143,087,134
 (4)保費不足準備金 NT\$43,008

地址: 台北市信義區松仁路97號10樓之1

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 4, 1996
President: An-Lo Sung
Paid-up Capital: NT\$95,000,000
Number of Contact Office: [1]Branch Office, [0]Liaison Office
Number of Employees: 12

Premium Income: a. Direct Written Premium NT\$17,531,954
 b. Reinsurance Premium NT\$10,198,297

Reserves: a. Unearned Premium Reserves NT\$15,807,717
 b. Loss Reserves NT\$25,668,952
 c. Special Loss Reserves NT\$22,186,764
 d. Reserve Deficiency NT\$345,945

Address: 9F, 18 Chang An E. Rd., Sec. 1, Taipei, 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: 85.7.4
總經理: 宋安樂
資本額: NT\$95,000,000
公司分支機構數: (1)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\$17,531,954
 (2)再保險費 NT\$10,198,297
準備金: (1)未滿期保費準備金 NT\$15,807,717
 (2)賠款準備金 NT\$25,668,952
 (3)特別準備金 NT\$22,186,764
 (4)保費不足準備金 NT\$345,945

地址: 台北市中山區長安東路一段18號9樓
電話: (02)2568-3080 · 2521-7766
傳真: (02)2563-8246
網址: www.asiainsurance.com.tw



Cardif-Assurances Risques Divers, Taiwan Branch

Date of Establishment: July 12, 2000
Chairman: Mr. Eric Lombard
President: Mr. Kurt Cheng
Paid-up Capital: NT\$145,000,000
Number of Contact Office: [1]Branch Office, [0]Liaison Office
Number of Employees: 12

Premium Income: a. Direct Written Premium NT\$95,878,612
 b. Reinsurance Premium NT\$12,649,409

Reserves: a. Unearned Premium Reserves NT\$8,046,750
 b. Loss Reserves NT\$12,088,341
 c. Special Loss Reserves NT\$71,798,141
 d. Reserve Deficiency NT\$0

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
董事長: 略
總經理: 鄭祥琨
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: 12人
保險費收入: (1)直接簽單保險費 NT\$95,878,612
 (2)再保險費 NT\$12,649,409
準備金: (1)未滿期保費準備金 NT\$8,046,750
 (2)賠款準備金 NT\$12,088,341
 (3)特別準備金 NT\$71,798,141
 (4)保費不足準備金 NT\$0

地址: 台北市大安區忠孝東路四段270號17樓
電話: (02)6638-3456
傳真: (02)6638-3457
網址: www.cardif.com.tw


Compagnie Francaise d'assurance pour le Commerce extérieur
Date of Establishment: Nov 5, 2008

Chairman: Francois Paul David

President: Yuli, Chang

Paid-up Capital: NT\$100,000,000

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

Number of Employees: 8

Premium Income: a. Direct Written Premium
NT\$250,810,513
b. Reinsurance Premium
NT\$164,842,946

Reserves: a. Unearned Premium Reserves
NT\$69,166,839
b. Loss Reserves
NT\$175,972,793
c. Special Loss Reserves
NT\$3,354,121
d. Reserve Deficiency
NT\$0

Address: Room A5, 6th Floor, No.16, Sec.4
Nanjing E. Rd., Taipei, Taiwan, 10553

Telephone: 886-2-2577-5797

Telefax: 886-2-2577-5795

http: //www.coface.com.tw

法商科法斯產物保險股份有限公司台灣分公司
創立日期: 97.11.5

董事長: 略

總經理: 張育立

資本額: NT\$100,000,000

公司分支機構數: (1)分公司 (0)通訊處

員工人數: 8人

保險費收入: (1)直接簽單保險費 NT\$250,810,513
(2)再保險費 NT\$164,842,946

準備金: (1)未滿期保費準備金 NT\$69,166,839
(2)賠款準備金 NT\$175,972,793
(3)特別準備金 NT\$3,354,121
(4)保費不足準備金 NT\$0

地址: 台北市松山區南京東路四段16號6樓A5室

電話: (02) 2577-5797

傳真: (02) 2577-5795

網址: www.coface.com.tw



FactBook

2010



中華民國產物保險概況

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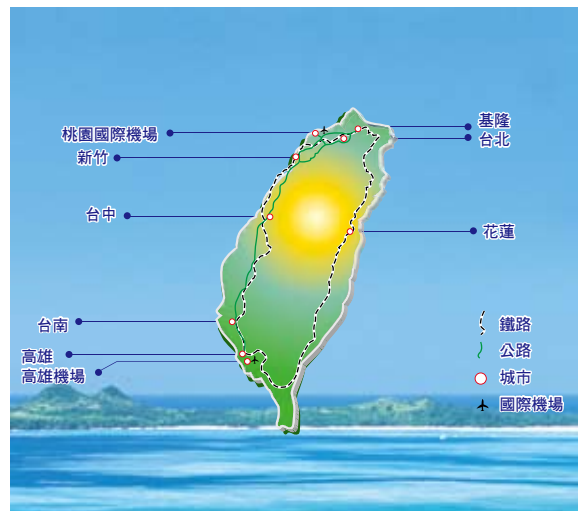
一、台灣各項指標總攬

(一) 臺灣市場概況

	2008	2009	2010
人口(百萬)	22.8	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)	402.5	379.4	444.0
國內生產毛額(美金十億元)	392.1	420.7	430.5
國民生產毛額平均每人(美金)	17,576	16,997	19,188
進口貿易值(美金十億元)	240.82	174.66	251.40
出口貿易值(美金十億元)	255.66	203.70	274.64
經濟成長率(%)	0.12	-1.87	10.82
躉售物價指數年增率(%)	5.17	0.54	5.46
消費者物價指數年增率(%)	3.5	-8.74	0.96
失業率(%)	4.10	5.90	5.20
汽車數(千輛)	6,733	6,770	6,877
機車數(千輛)	14,365	14,604	14,845
電話門號數(千門)	38,492	39,819	40,540
匯率(美金/新台幣)	32.86	32.03	30.37
利率(貨幣市場利率)	2.00	1.25	1.63

(二) 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，距台中港五十公里
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



1. 地理位置

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

2. 氣候

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

3. 人民

除了大約476,000餘名原住民外，餘均於17、18世紀以後陸續來自中國大陸。

4. 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。

5. 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120餘萬名的學生分別升入154所各級大學，專科及學院中繼續深造。

6. 交通

(1) 國際機場

桃園國際機場為距台北40公里之北部國際機場，台北及高雄機場現均為國內及國際班機共用之機場。

(2) 國內機場

台北、高雄、台中、嘉義、台南、花蓮、台東、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64年通車。第二高速公路完工於民國88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89年3月27日起採公共工程計畫委由民間企業籌資建設，自96年1月5日正式營運，全長345公里由台北至高雄共設8個站，由北到南僅需費時90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95.4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，已於民國97年1月後陸續完工通車。

(8) 港口

高雄港為目前世界貨櫃運輸量排名第12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。

7. 國際通信

複雜的IDD電話交換系統為目前台灣通用之系統，傳真及電報全天24小時透過衛星、海底電纜及微波等方式傳輸。

8. 經濟

民國99年全球經濟已擺脫金融危機的陰霾，景氣陸續復甦，主要經濟體中美國景氣已開始復甦，製造業指數擴張，惟受失業率仍高的影響速度緩慢，民間的消費支出仍趨保守，使市場對其經濟仍缺乏信心。歐洲市場則呈現溫和復甦，惟受高失業率的拖累導致消費依舊疲軟。受到歐美消費市場復甦力道不足，使得中國貿易表現亦不如去年，但因內需消費和投資均強勁，經濟成長率仍表現良好；此外新興市場的經濟強勢成長，帶動了亞洲、東歐、中東等新興國家經濟快速成長，對於能源和原物料的需求大增，因此可知歐、美、日等先進國家所採取的一系列的經濟金融紓困方案已奏效，全球景氣已經走出谷底，開始邁向復甦。

國內經濟由於國際景氣復甦的影響，外貿需求增加，使得我國生產和貿易出口均大幅成長，尤以消費性電子產品、資訊與通信產品需求殷切，化學品及塑橡膠產品出口均創歷年同期新高，由於景氣好轉，資金需求增加，銀行利率已緩步回升，以維持物價平穩。物價則因油料費上漲，導致原物料價格升高，所幸一般物價上漲幅度仍在可接受的範圍。民國99年經濟成長10.82%，較之去年表現亮麗。展望民國100年國際經濟景氣不確定因素仍多，主要可能因就業市場持續疲弱，民間需求不振，主要源於已開發國家量化寬鬆政策使美元供應過剩，而造成貶值；利率過低，而鼓勵了金融投機，使得股市、黃金、原油及其他大宗物資價格皆上揚，引發高通貨膨脹的隱憂，上述美元供應過剩使得匯市混亂及資產泡沫風險上升，其所衍生出的負面效應可能為民國100年景氣力道的不確定主要因素。

民國100年在我國經濟估計仍將維持穩定成長趨勢，惟幅度則不如民國99年。因政府公共工程持續進行，民間投資因國際經濟環境快速上升，製造業仍將積極擴增，企業投資亦趨積極，加上財政及貨幣仍屬寬鬆，消費信心業已提振，勞動市場改善，對外更包含包機直航、中國觀光客來台及ECFA衍生的經濟效益等的政策利多，預測民間消費亦將成長。對外貿易亦可望維持穩定成長，進而帶動內需及製造業生產的成長。未來兩岸關係是否有突破性發展，政黨政治能否更成熟運作，就業市場復甦的速度能加快，乃是影響國內景氣的決定性因素。

二、財產保險市場概況

(一) 市場概況

民國99年度國內產物保險市場簽單保費收入為自民國95年來首度呈現正成長，簽單保費收入為新台幣1,058.06億元，較上一年度新台幣1,018.59億元成長3.88%，成長額度為新台幣39.47億餘元。

民國99年度國內產物保險業簽單保費收入呈現正成長，最主要因素為整體經濟逐漸走出前次全球金融危機之影響，國內景氣復甦，反應在汽車保險及運輸保險方面，業務量均較98年度有顯著成長。整體而言，自民國91年國內保險業實施費率自由化至目前費率自由化第三階段，多數險種之費率仍持續下滑，導致國內產物保險市場簽單保費收入成長幅度仍有限。

民國99年度汽車保險之簽單保費收入為新台幣526.58億元，較上一年度的新台幣502.76億元成長4.74%，五年來首度呈現正成長，成長的原因最主要與新車銷售增加有關。整體汽車保險保費收入佔國內財產保險市場之比重為49.77%，比重較去年度微幅提昇，仍穩居各種財產保險之冠。

民國99年度火災保險之簽單保費收入為新台幣173.65億元，較上一年度之新台幣187.05億元衰退7.16%，近七年持續呈現衰退的狀況。其中企業體商業火災保險費率持續受到費率自由化之影響而下滑，而住宅火災及地震基本保險則呈現微幅的成長。

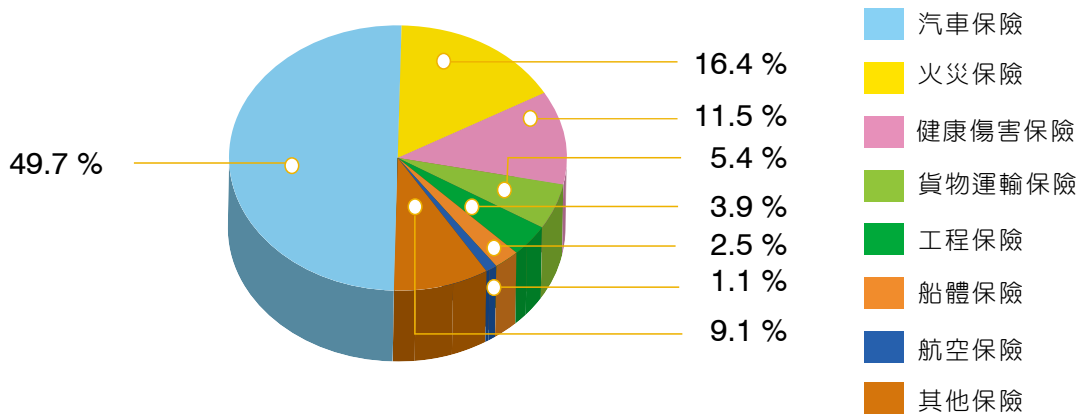
民國99年度傷害保險之簽單保費收入為新台幣113.09億元，較上一年度的新台幣101.77億元成長11.12%，成長額11.32億。民國99年度健康保險之簽單保費收入為新台幣8.6億元，較上一年度的新台幣1.38億元呈現高度成長。傷害與健康保險大幅成長的最主要因素，係因個別外商產險公司併購壽險公司而將業務列入產險統計之故。

民國99年度貨物運輸保險之簽單保費收入為新台幣57.63億元，較上一年度的新台幣50.85億元大幅成長13.33%，主要係因逐漸脫離金融風暴的影響，進出口業務量增加所致。民國99年度船體保險(含漁船保險)的簽單保費收入為新台幣

27.21億元，較上一年度的新台幣25.52億元成長6.62%，主要受到保費因近幾年之累積損失而調升，並有部份新船之投入。航空保險的簽單保費收入為新台幣12.61億元，較上一年度的新台幣11.53億元成長9.37%。工程保險的簽單保費收入為新台幣41.56億元，較上一年度的新台幣48.08億元衰退13.56%。

就各種財產保險之市場占有率分布情形而言，民國99年度汽車保險占有率為49.77%，仍居各險種之冠，其它分別為火災保險16.41%、健康傷害保險11.5%、貨物運輸保險為5.45%、工程保險3.93%、船體保險(包含漁船保險)2.57%、航空保險1.19%，及其它財產保險9.18%。

民國99年度整體財產保險業各險種合計賠款率為58.83%，較上一年度53.77%大幅上昇5.06%。賠款率上升主因，一方面持續受到費率自由化費率下滑之影響，造成汽車保險等險種損率上升，另一方面99年度重大損失賠案頻傳，不論在損失幅度或損失頻率均創下近年來新高，同時也受到甲仙地震與凡那比颱風天災之影響。



回顧民國99年度各種財產保險之賠款變化情形，各險種分述於下。民國99年度汽車保險(含強制汽車責任保險)賠款率為61.94%，較上一年度59.04%上昇。火災保險之賠款率為82.96%，較上一年度28.72%大幅增加。而貨物運輸保險賠款率為44.56%、工程保險賠款率為56.34%、各種意外保險(含健康傷害保險)賠款率40.75%、船體保險賠款率為47.26%，全面較上一年度下降。

表 1-1：保費收入及成長率表

(單位：新台幣佰萬元／百分比)

年 度		2006	2007	2008	2009	2010
火災保險	金 額	21,917	21,881	21,548	18,705	17,365
	成長率	-0.54	-0.16	-1.52	-13.19	-7.16
貨物運輸保險	金 額	6,109	6,415	6,397	5,085	5,763
	成長率	3.43	5.01	-0.28	-20.51	13.33
船體保險	金 額	2,800	2,803	2,540	2,552	2,721
	成長率	1.54	0.11	-9.37	0.47	6.62
汽車保險	金 額	57,334	55,550	52,547	50,276	52,657
	成長率	-2.59	-3.11	-5.41	-4.32	4.74
航空保險	金 額	1,528	1,365	1,077	1,153	1,261
	成長率	-22.47	-10.67	-21.13	7.11	9.37
工程保險	金 額	5,317	5,315	4,431	4,808	4,156
	成長率	-6.88	-0.04	-16.64	8.51	-13.56
意外保險	金 額	19,097	19,251	19,192	19,141	21,883
	成長率	-10.16	0.81	-0.31	-0.26	14.33
合 計	金 額	114,106	112,582	107,731	101,859	105,806
	成長率	-3.71	-1.33	-4.31	-5.45	3.88

備 註：1. 船體保險包括漁船保險在內。

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

資料來源：財團法人保險事業發展中心

中華民國產物保險商業同業公會

表 1-2：賠款率表

(單位：百分比)

年 度	2006	2007	2008	2009	2010
火災保險	21.75	17.07	25.64	28.72	82.96
貨物運輸保險	66.00	41.94	47.96	55.23	44.56
船體保險	53.43	168.42	82.24	121.40	47.26
汽車保險	59.67	55.80	56.61	59.04	61.94
航空保險	-59.16	90.03	1.37	-7.32	8.64
工程保險	40.07	21.30	31.17	82.75	56.34
意外保險	49.31	35.12	43.08	51.82	40.75
合 計	48.33	45.54	46.50	53.77	58.83

資料來源：同表 1 - 1

（二）火災保險

火災保險的直接簽單保費從民國98年度的新台幣187.05億元降至民國99年度的新台幣173.65億元，減少新台幣13.40億元，約7.16%。

火災保險的賠款率從民國98年度的28.72%大幅上升至民國99年度的82.96%，上升約54.24%。

表 2：火災保險

（單位：新台幣佰萬元 / 百分比）

年 度	2006	2007	2008	2009	2010
簽 單 保 費	21,917	21,881	21,548	18,705	17,365
賠 款 率	21.75	17.07	25.64	28.72	82.96

備 註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心

中華民國產物保險商業同業公會

（三）貨物運輸保險

民國99年度貨物運輸保險直接簽單保費為新台幣57.63億元，比民國98年度新台幣50.85億元增加新台幣6.78億元，總簽單保費增加13.33%。主要係因貨物進出口成長，導致保費增加。

至於賠款率，則由民國98年度55.23%，調降10.67%至民國99年度的44.56%。

表 3：貨物運輸保險

（單位：新台幣佰萬元 / 百分比）

年 度	2006	2007	2008	2009	2010
簽 單 保 費	6,109	6,415	6,397	5,085	5,763
賠 款 率	66.00	41.94	47.96	55.23	44.56

備 註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心

中華民國產物保險商業同業公會

(四) 船體保險

基本費率部份調高，民國99年度船體保險簽單保費為新台幣27.21億元，比民國98年度新台幣25.52億元增加新台幣1.69億元。民國99年度船體保險賠款率50.43%，比民國98年度126.16%降低75.73%。另外，民國99年度漁船保險賠款率37.36%，比民國98年度107.13%降低69.77%。海上船體保險平均賠款率，包括商船及漁船二者，民國98年度121.40%調降為民國99年度47.26%。

表 4：船體保險

(單位：新台幣佰萬元/百分比)

年 度	2006	2007	2008	2009	2010
簽 單 保 費	2,800	2,803	2,540	2,552	2,721
賠 款 率	53.43	168.42	82.24	121.40	47.26

備 註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心

中華民國產物保險商業同業公會

(五) 汽車保險

民國99年度汽車保險整體保費收入為新台幣526.58億元，較前一年度成長4.74%，其中強制汽車責任保險157.63億元，較上年度減少5.51%；而任意汽車保險保費收入368.95億元，較上年度大幅成長10.01%。99年度雖受到強制汽車責任險調降費率及費率自由化第三階段之實施影響，惟因新車銷售量較前一年度成長約11.3%，故整體保費仍有成長。

任意汽車險之損失率由98年之58.70%提高到99年之60.01%；而同樣的，強制汽車責任保險之損失率亦由98年之59.72%大幅提高到99年之66.46%。近幾年任意汽車險之損失率似乎漸漸惡化，面對費率自由化第三階段之實施，如果保費仍因競爭而持續下降的話，其損失率之加速惡化，預料將是不可避免之趨勢。

表 5-1：任意汽車保險

(單位：新台幣佰萬元/百分比)

年 度	2006	2007	2008	2009	2010
簽 單 保 費	39,058	37,124	34,366	33,593	36,895
賠 款 率	55.74	56.24	58.55	58.70	60.01

備 註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心

中華民國產物保險商業同業公會

表 5-2：強制汽車責任保險

(單位：新台幣佰萬元／百分比)

年 度	2006	2007	2008	2009	2010
簽 單 保 費	18,277	18,426	18,181	16,683	15,763
賠 款 率	68.09	54.94	52.94	59.72	66.46

備 註：1. 賠款率計算以已發生賠款對簽單保費為基礎。
2. 簽單保費包括機車強制責任險。

資料來源：財團法人保險事業發展中心
中華民國產物保險商業同業公會

(六) 航空保險

民國99年度直接簽單保費新台幣12.61億元，比民國98年度新台幣11.53億元增加新台幣1.08億元，增加9.37%。直接簽單保費增加主要歸因有重大空難影響，市場費率微幅提高所致。

至於航空保險賠款率，由民國98年度的-7.32%調高15.96%，為民國99年度的8.64%。

表 6：航空保險

(單位：新台幣佰萬元／百分比)

年 度	2006	2007	2008	2009	2010
簽 單 保 費	1,528	1,365	1,077	1,153	1,261
賠 款 率	-59.16	90.03	1.37	-7.32	8.64

備 註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心
中華民國產物保險商業同業公會

（七）工程保險

民國99年度工程保險簽單總保費收入為新台幣41.56億元，較前一年度之新台幣48.08億元，保費收入減少新台幣6.52億元，下降13.56%。以99年度整體財產保險業簽單總保費收入新台幣1,058.06億元來看，其市場佔有率為3.93%，較98度之市占率4.72%，減少0.79%。99年度工程保險總保費小幅度的減少，主要原因為市場同業的競爭，造成保費的下降。

民國99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9.54%之保費收入是來自營建機具綜合保險、鍋爐保險、機械保險、電子設備綜合保險和完工土木工程保險等續保性之業務。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。

由於民國99年度沒有重大保險巨災發生，賠款率由98年度之82.75%大幅降低為56.34%。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	2006	2007	2008	2009	2010
簽 單 保 費	5,317	5,315	4,431	4,808	4,156
賠 款 率	40.07	21.30	31.17	82.75	56.34

備 註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心

中華民國產物保險商業同業公會

(八) 意外保險及其他保險

意外保險及其他保險包括：責任保險、保證及信用保險及其他財產保險。民國99年度整體意外保險及其他保險簽單保費新台幣97.13億元，較民國98年度的簽單保費新台幣89.63億元，成長8.37%；民國99年度整體意外保險及其他保險賠款率41.22%，較民國98年度的賠款率57.44%，減少16.22%。

其中責任保險民國99年度簽單保費新台幣65.66億元，較民國98年度的簽單保費新台幣60.23億元，成長9.02%；民國99年度的賠款率45.85%，較民國98年度的賠款率48.65%，減少2.80%。

其他財產保險民國99年度簽單保費新台幣19.25億元，較民國98年度的簽單保費新台幣19.70億元，減少2.31%；民國99年度的賠款率59.96%，較民國98年度的賠款率69.99%，減少10.03%。

保證及信用保險民國99年度簽單保費新台幣12.21億元，較民國98年度的簽單保費新台幣9.69億元，成長26.02%；民國99年度的賠款率-13.16%。

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	2006	2007	2008	2009	2010
簽 單 保 費	9,826	9,388	9,029	8,963	9,713
賠 款 率	49.65	27.43	42.04	57.44	41.22

備註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心
中華民國產物保險商業同業公會

表 8-2：責任保險

(單位：新台幣佰萬元／百分比)

年 度	2006	2007	2008	2009	2010
簽 單 保 費	5,777	6,157	5,946	6,023	6,566
賠 款 率	37.91	27.86	36.55	48.65	45.85

備註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心
中華民國產物保險商業同業公會

表 8-3：其他財產保險

(單位：新台幣佰萬元／百分比)

年 度	2006	2007	2008	2009	2010
簽 單 保 費	2,491	2,264	2,172	1,970	1,925
賠 款 率	29.65	14.65	23.39	69.99	59.96

備 註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心
中華民國產物保險商業同業公會

表 8-4：保證及信用保險

(單位：新台幣佰萬元／百分比)

年 度	2006	2007	2008	2009	2010
簽 單 保 費	1,557	967	911	969	1,221
賠 款 率	125.22	54.63	122.31	86.54	-13.16

備 註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心
中華民國產物保險商業同業公會

(九) 傷害保險

傷害保險民國99年度簽單保費新台幣113.09億元，較民國98年度的簽單保費新台幣101.78億元，成長11.11%；民國99年度的賠款率41.59%，較民國98年度的賠款率46.41%，減少4.82%。

表 9：傷害保險

(單位：新台幣佰萬元／百分比)

年 度	2006	2007	2008	2009	2010
簽 單 保 費	9,270	9,864	10,129	10,178	11,309
賠 款 率	48.95	42.43	44.16	46.41	41.59

備 註：賠款率計算以已發生賠款對簽單保費為基礎。

資料來源：財團法人保險事業發展中心
中華民國產物保險商業同業公會

(十) 健康保險

民國96年7月18日總統明令公布保險法修正條文，開放產險業經核准得以經營健康保險，97年2月4日訂定財產保險業經營傷害保險及健康保險管理辦法，97年5月22日首次核准產險業經營健康保險，97年9月4日起陸續核准產險業健康保險商品上市，開辦初期受限於一年期保單及不保證續保條款，初年度簽單保費收入為新台幣0.33億元，損失率為0.75%。民國98年度的簽單保費收入為新台幣1.38億元，損失率為33.62%。民國99年度的簽單保費收入為新台幣8.60億元，損失率為24.56%。

(十一) 分出至國外再保費

民國99年度分出至國外再保費為新台幣194.23億元，比民國98年度新台幣184.2億元，增加10.03億元，增加5.45%。

去年分出至國外再保費仍以分出至東南亞國家最多，計57.98億元，佔當年度總簽單保費5.48%。

表 10：分出至國外再保險費

(單位：新台幣佰萬元/百分比)

年 度	2008		2009		2010	
	分出保費	百分比	分出保費	百分比	分出保費	百分比
英 國	2,765	2.57	1,465	1.44	1,979	1.87
法 國	453	0.42	332	0.32	304	0.29
德 國	4,040	3.75	2,533	2.49	1,916	1.81
其他歐洲國家	1,047	0.97	1,052	1.03	945	0.89
日 本	3,043	2.82	2,275	2.23	2,231	2.11
東 南 亞 國 家	7,466	6.93	5,293	5.20	5,798	5.48
美 國	3,504	3.25	3,198	3.14	4,009	3.79
加拿大及其他 美 洲 國 家	116	0.11	58	0.06	42	0.04
澳 洲	195	0.18	186	0.18	90	0.08
其 他 地 區	2,248	2.09	2,028	1.99	2,109	1.99
總 計	24,877	23.09	18,420	18.08	19,423	18.35

資料來源：14家國內產險公司

5家外國產險分公司

三、財產保險商品

(一) 火災保險

1. 住宅火險及住宅地震基本保險

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

自民國91年4月1日起，政府推動政策性住宅地震保險制度，凡民眾投保住宅火災保險即自動涵蓋地震基本保險。住宅地震基本保險係承保住宅建築物本體因地震震動、地震引起之火災或爆炸、地震引起之山崩或地層下陷或滑動或開裂或決口及地震引起之海嘯或海潮高漲或洪水所致之全損（所稱全損係指政府機關命令拆除或經鑑定為不堪居住必須拆除重建或修復費用為重置成本的百分之五十以上者）。住宅地震基本保險之保險金額以建築物之重置成本為基礎但最高以新台幣120萬元為限，發生承保事故致建築物毀損達全損理賠標準時，保險公司除按保險金額給付外，並支付臨時住宿費用新台幣18萬元。

由於政策性住宅地震基本保險僅提供基本保障，被保險人可選擇加保擴大地震保險以增加保障。擴大地震保險承保之標的物除住宅建築物外尚包括屋內動產，因地震事故所致保險標的物發生損失時，保險公司於扣除住宅地震基本保險給付之部分付賠償責任。此外，可供被保險人選擇附加之險種包括自動消防裝置滲漏保險、水漬保險、竊盜保險、颱風及洪水保險、地層下陷、滑動或山崩保險、罷工、暴動、民眾騷擾、惡意破壞行為保險、恐怖主義保險及租金損失保險等。

2. 商業火險

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

可供被保險人選擇附加之險種包括爆炸保險、自動消防裝置滲漏保險、航空器墜落、機動車輛碰撞保險、煙燻保險、水漬保險、竊盜保險、地震保險、颱風及洪水保險、地層下陷、滑動或山崩保險、罷工、暴動、民眾騷擾、惡意破壞行為保險、恐怖主義保險、第三人意外責任保險、租金損失保險及營業中斷保險等。

此外，另有商業綜合保險之全險式商業火險保單供企業選擇投保。

（二）貨物運輸保險

國內貨物運輸保險保單主要係使用1982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

1. 商船保險

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

2. 漁船保險

漁船保險係使用國內自行訂定之保單及條款。自民國93年1月1日起已由原規章費率改為自由費率。

（四）汽車保險

1. 強制汽車責任保險

本保險於民國85年12月27日立法通過，並於民國87年1月1日開始實施，其目的在於提供車禍受害人基本的保障，由於秉持無過失精神，且為無盈無虧之經營模式，故大幅降低了過去較為冗長的求償程序，而能提供受害人快速且基本的保障，而對於肇事者未投保或肇事後逃逸的案件，也成立了特別補償基金填補被害人的損失。

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160萬元，另亦提供殘廢給付，分別依其等級賠付4萬~160萬元。

2. 任意汽車第三人責任保險

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

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

3. 汽車車體損失保險

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

不論甲式或乙式之保單，被保險人於申請理賠時都必須負擔基本自負額，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. 汽車竊盜損失保險

本保險乃承保被保險汽車因被偷竊、搶奪、強盜所致之毀損或滅失，由保險公司負賠償之責。被保險人同時亦能加費投保零件、配件等特約保險。

5. 其他自選之承保範圍

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

- (1) 代車費用保險
- (2) 高自負額保險
- (3) 重大事故保險
- (4) 免自負額竊盜保險

- (5) 免折舊竊盜保險
- (6) 慰問金費用保險

（五）航空保險

航空保險係承保被保險人因飛機或直昇機所有、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

1. 營造綜合保險

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

營造綜合保險承保範圍：

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

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

2. 安裝工程綜合保險

安裝工程綜合保險之目的是為保障各種工業機器設備及各種鋼鐵或金屬構造物等安裝工程之施工安全與順利完成。被保險人在施工處所，於安裝或試車期

間，因突發而不可預料之意外事故所致安裝工程之毀損或滅失，而需予修復或重置時，除約定不保事項外，保險公司對被保險人負賠償責任。

安裝工程綜合保險承保範圍：

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

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

3. 營建機具綜合保險

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

營建機具綜合保險承保範圍：

- (1) 機具綜合損失險
- (2) 第三人意外責任險

以上第(2)項承保範圍依個案由被保險人視實際需要決定投保與否。

4. 鍋爐保險

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

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

5. 機械保險

機械保險之保險期間以一年為原則，旨在承保各種原動機械設備、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、材質或尺度之缺陷，製造、裝配或安裝之缺陷，操作不良、疏忽或怠工，鍋爐缺水，物理性爆炸、電氣短路、電弧或因離心力作用所造成之撕裂，以及不屬本保險特別載明為不保事項之任何其他原因所致保險標之物之毀損或滅失。

6. 電子設備綜合保險

電子設備綜合保險屬概括式綜合保險單，係專為各種電腦或電子資料處理設備及其周邊設備等電子設備之所有權人或使用者提供保險保障。本保險承保之電子設備需經安裝完成，並測試合格。保險標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) 電子設備損失險

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

(2) 電腦外在資料儲存體損失險

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

(3) 電腦額外費用險

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

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。

7. 完工土木工程保險

完工土木工程保險主要係承保凡經興建、擴建或改建完成並經檢驗合格可供使用之各種土木工程設施及其相關機電設備(不包括建築物)，例如道路、橋梁、渠道、水庫、水壩、港灣、船塢、隧道、棧台、電塔、高架線路、機場跑道、污

水系統及傳送非可燃性物質之管路系統等保險標的物，因下列事故所致突發不可預料之毀損或滅失，由保險人對被保險人負賠償責任：

- (1) 火災、閃電、雷擊及爆炸
- (2) 各型船隻、機動車輛及飛行器與其墜落物之碰撞
- (3) 地震、火山爆發、海嘯
- (4) 風速達到蒲福氏風級表(The Beaufort Scale)八級以上之風災
- (5) 洪水、漲水、淹水、浪潮
- (6) 土崩、岩崩、土石流、地陷或土地移動
- (7) 冰害、雪崩
- (8) 第三人之惡意破壞行為

(七) 意外保險及其他保險

1. 責任保險

(1) 公共意外責任保險

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

(2) 僱主責任保險

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

(3) 產品責任保險

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

(4) 電梯責任保險

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

(5) 營繕承包人責任保險

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

(6) 污染責任保險

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

(7) 高爾夫球員責任保險

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

(8) 旅館綜合責任保險

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

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

(9) 保全業責任保險

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

(10) 幼稚園責任保險

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

(11) 大眾捷運系統旅客運送責任保險

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

(12) 醫師業務責任保險

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

(13) 醫療機構綜合責任保險

保障被保險人經營醫療業務發生意外事故，造成第三人體傷或死亡依法所應負的

賠償責任。並可擴大承保處所公共意外責任保險。

(14) 會計師責任保險

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

(15) 律師責任保險

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

(16) 建築師工程師專業責任保險

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

(17) 金融業保管箱責任保險

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

(18) 旅行業責任保險

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

(19) 保險公證人專業責任保險

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

(20) 保險代理人經紀人專業責任保險

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

(21) 海外遊學業責任保險

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

2. 其他財產保險

(1) 現金保險

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

(2) 商業動產流動保險

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

(3) 竊盜損失保險

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

(4) 玻璃保險

保障被保險人因玻璃發生意外事故造成的毀損或滅失。

(5) 核能保險

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

3. 保證及信用保險

(1) 銀行業綜合保險

適合銀行業專用的綜合保險，承保項目共有七項：

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

(2) 員工誠實保證保險

保障被保險人因被保證員工不誠實行為，造成被保險人的財務損失。

(3) 旅行業履約保證保險

保障被保險人繳交旅遊團費後，因旅行業財務問題無法履約造成被保險人團費損失。

(4) 工程保證保險

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

(5) 消費者貸款信用保險

保障被保險人提供消費者信用貸款，因貸款人不履行還款義務造成被保險人的損失。

(6) 海外遊學業履約保證保險

保障被保險人繳交遊學團費後，因遊學者財務問題無法履約造成被保險人團費損失。

(八) 傷害保險

保障被保險人因發生外來非疾病意外事故，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。

(九) 健康保險

保障被保險人疾病、分娩及其所致殘廢或死亡，由保險人負給付保險金額之責任。

四、招攬制度

我國財產保險業之行銷體系雖大致可區分為經紀人制度、代理人制度及業務員制度，然我國產險市場目前約有九成之業務係來自保險代理人及經紀人。從民國80年12月31日起，所有之保險經紀人及代理人均須經過資格測驗考試及向保險主管機關取得執業證書，方能招攬保險業務。

自民國82年11月22日起，所有之業務員必須經過資格測驗考試通過，並由所屬公司、代理人公司或經紀人公司向中華民國產物保險商業同業公會辦理登錄，始能招攬保險業務；另從民國87年4月28日起，業務員經所屬公司同意，並取得相關資格後，得登錄於另一家非經營同類保險業務之所屬公司，同時為財產保險及人身保險業務員，此重大改革有助於提供消費者更便利之服務。過去3年經核准取得招攬資格之保險經紀人、保險代理人及保險業務員詳細數字如下表：

年 度	2008	2009	2010
保險經紀人	233	274	273
保險代理人	356	332	215
保險業務員	152, 519	185, 561	202, 520

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72年1月獲財政部授權負責審核產物保險業核保及理賠人員資格並核發證書，獲得上述證書者在保險業服務有較佳之升遷機會。

於民國74年以前該項審核工作均以口試方式辦理，自民國74年以後審核方式改採先筆試再口試方式辦理，惟自民國76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

具高中(職)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。中華民國精算學會經授權在台灣每年舉辦二次該項考試。

（八）中華民國精算師資格考試

中華民國精算師資格考試是由中華民國精算學會主辦，同時採用國外精算考試認證制度（主要是美國），輔以實務經驗，即可申請成為中華民國精算學會之會員。

六、產險公會介紹

(一) 沿革

中華民國產物保險商業同業公會（以下簡稱本會）於1998年6月17日成立，台北市產物保險商業同業公會於1999年8月1日在完成其階段性任務後，並經內政部核准併入中華民國產物保險商業同業公會。原台北市產物保險商業同業公會之歷史可追溯自1949年4月1日成立，其前身為台灣省保險業聯誼會，設立宗旨為培植國內保險公司營運基礎，從事保險業務之研究開發，乃由本會制定各項規章，研發新種保險，並藉組織之力量，作為政府與同業、同業與同業間之橋樑，從事各項聯繫、協調工作。於1960年以前，國內只有中國產物、台灣產物、太平產物、中國航聯產物及中信局產險處五家產險公司，迨至1960年秋，政府解除新設保險公司之限制，國內產險公司除前述四家（中信局產險處併入中國產險），增設富邦產物（原名為國泰產物）、蘇黎世產物（原名華僑產物）、泰安產物、明台產物、中央產物、第一產物、國華產物、友聯產物、新光產物、華南產物等10家，1993年至1999年又增設國泰世紀產物（原名東泰產物）、統一安聯產物、新安產物等三家。

2002年10月11日友聯產物保險公司購併中國航聯產物保險公司，2004年8月日本千禧亞洲保險集團購入統一安聯產物保險公司所有股權，連同原持有之新安產物保險公司股權，於2005年4月合併成立為新安東京海上產物保險公司。2005年11月18日國華產物保險公司遭勒令停業清理，2006年5月增設龍平安產物保險公司，2006年6月16日中國產物保險公司更名為兆豐產物保險公司，2007年3月1日太平產物保險公司更名為華山產物保險公司，2007年6月1日中央產物保險公司更名為友邦產物保險公司，2007年10月1日美商美國環球產物保險公司台灣分公司併入友邦產物保險公司，2007年11月19日友聯產物保險公司更名為旺旺友聯產物保險公司，2008年11月2日龍平安產物保險公司更名為台壽產物保險公司，2009年1月1日日商三井住友海上火災產物保險公司台北分公司併入明台產物保險公司，2009年1月17日華山產物保險公司經主管機關勒令停業清理，2009年8月25日友邦產物保險公司更名為美亞產物保險公司，目前本國公司共計14家產物保險公司。

1981年財政部因中美雙邊貿易協定，而訂頒"美國保險公司申請在我國境內設立分公司審核要點"，准許美國保險公司在台設立分公司。至1994年公佈「外國保險業許可標準及管理辦法」，全面開放外商設立分公司，迄今外商分公司計有美商安達、美商聯邦、港商亞洲、法商法國巴黎、法商科法斯產物保險公司台灣分公司共計5家外商公司。

（二）成立宗旨及主要任務

本會於民國87年6月17日成立，設立宗旨為培植國內保險公司營運基礎，從事保險業務之研究開發，並制定各項規章，研發新種保險，藉組織之力量，作為政府與同業、同業與同業間之橋樑，從事各項聯繫、協調工作。

本會之主要任務如下：

1. 關於會員營業之協助調查統計及研究發展事項。
2. 關於會員營業規章及保費議訂事項。
3. 關於會員共同利益之維護與增進事項。
4. 關於會員營業弊害之矯正及違章之處理暨糾紛之調解事項。
5. 關於同業員工訓練及業務講習之舉辦事項。
6. 關於辦理會員委託申請、變更、換領證照或資格證明及其他服務事項。
7. 關於國內外保險市場之聯繫、介紹及調查事項。
8. 關於主管機關或有關方面之交辦或委辦事項。
9. 關於向主管機關之建議或請願事項。
10. 關於本業社會職責之辦理事項。
11. 關於會員聯合公告及業務宣傳事項。
12. 配合政府推行政令，並參加各種社會活動事項。

（三）組織現況

1. 會員大會：

本會會員大會分定期會議及臨時會議兩種，均由理事會召集之，定期會議每年開會一次，臨時會議於理事會認為必要或會員代表五分之一以上之請求或監事會函請召集時召集之。

會員大會之職權如下：

- (1) 選舉及罷免理、監事。
- (2) 通過及修正章程。
- (3) 通過年度工作計劃、經費預決算及事業計劃。
- (4) 核議理事會、監事會及會員(會員代表)提議事項。
- (5) 核定或調整會員會費。

- (6) 財產之處分。
- (7) 會員之處分。
- (8) 會員營業之統籌。
- (9) 本會之解散
- (10) 清算人之選任及關於清算事項之決議。
- (11) 議決與會員權利義務有關之其他重大事項。

2. 理事會：

本會設理事21人，組織理事會，並就常務理事中選任一人為理事長，另選監事5人，組織監事會，並設常務監事1人，均於會員大會時由會員代表以無記名連記法選任之。

理事會之職權如下：

- (1) 選舉及罷免常務理事及理事長。
- (2) 議決理事、常務理事或理事長之辭職案。
- (3) 會員代表資格之審查。
- (4) 執行會員大會之決議案。
- (5) 召開會員大會。
- (6) 通過會員入會及出會。
- (7) 擬訂年度工作計劃及事業計劃，編製年度經費預決算及工作報告。
- (8) 通過聘用或解聘本會秘書長及工作人員。
- (9) 遇有緊急重大事項不及召開會員大會時，得先為必要之措施，於會員大會時報請追認。
- (10) 出席上級團體會議之本會代表由理事會就理、監事或會員代表中推派之。
- (11) 執行法令及章程所規定之任務。

理事會議依照章程規定每月舉行一次，必要時得召集臨時會議，所有議案經過充分的討論、研究分析，將議事功能發揮到極致。

3. 常務理事會：

理事會設常務理事7人，依章程審議重要會務事項，協助理事長及理事會策劃、推展會務。

4. 監事會：

依章程規定監事會議每3個月舉行一次，必要時得召集臨時會議。常務監事則每月均應邀列席理事會議，對於本會業務、財務得以全盤瞭解，有助於監察及審核權之行使。至監事會之職權，茲分述如下：

- (1) 選舉及罷免常務監事。
- (2) 議決監事及常務監事之辭職案。
- (3) 監察理事會執行會員大會之決議案。
- (4) 監察理事會會務及業務執行情形。
- (5) 審核理事會各種報告。
- (6) 稽核理事會財務收支。

5. 秘書長及秘書室：

本會置秘書長一人，秉承理事長之命綜理會務工作，於秘書長下設置秘書室，秘書室辦理本會會員大會、理事會、監事會秘書工作，各委員會秘書並由秘書室派員兼任，秘書室下設會計組及管理組，辦理本會人事、文書、庶務、圖書、出納及一般會務工作。

6. 各種委員會：

本會為應業務發展之需要，得於理事會之下，設置下列各種委員會，必要時，得視業務需要另設其他委員會。現置有：

- (1) 火險委員會
- (2) 水險委員會
- (3) 意外險委員會
- (4) 汽車險委員會
- (5) 會計財務委員會
- (6) 綜合委員會
- (7) 資訊委員會
- (8) 業務員管理委員會
- (9) 國際事務委員會
- (10) 傷害險及健康險委員會
- (11) 精算委員會

各種委員會至少應每月開會一次。就其職掌所為之決議，除經理事會授權得逕自執行者外，均應提請理事會核議。

七、發行刊物

(一) 統計

● 名 稱	● 發 行 單 位
1. 保險年報	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. 傷害保險業務統計年報	財團法人保險事業發展中心
11. 中華民國產物保險概況	中華民國產物保險商業同業公會

(二) 期刊

● 名 稱	● 發 行 單 位	● 期 別
1. 現代保險	現代保險雜誌社(有)公司	月 刊
2. 財務顧問	保險行銷雜誌社	月 刊
3. 保險專刊	財團法人保險事業發展中心	半 年 刊
4. 保險大道	中華民國產物保險商業同業公會	半 年 刊
5. 風險管理學報	中華民國風險管理學會	每年三次
6. 風險管理雜誌	中華民國風險管理學會	不 定 期
7. 保險實務與制度	財團法人保險事業發展中心	半 年 刊
8. 金融展望	行政院金融監督管理委員會	月 刊

八、重大事記

(一)民國99年2月1日 總統府公佈保險法第107條修正條文

因防阻道德危險考量，自99年2月3日起，新修正之保險法第107條及同法第135條限制未滿15歲之未成年人投保傷害保險（含旅行平安險）商品，不能含有身故給付，惟消費者仍可透過購買提供殘廢或傷害醫療保障之傷害保險、旅行平安險或海外突發疾病醫療保險等保險商品，以作為相關風險之保障。

(二)民國99年3月1日 強制汽車責任保險修正給付標準並調降費率

在考量賠款率改善及物價波動因素，強制汽車責任保險保額由新台幣150萬元提高至160萬元，傷害醫療費用給付金額則維持為20萬元。同時調降費率，汽車、機車整體平均總保險費調降達9.5%。

(三)民國99年8月31日 投審會委員會審查南山人壽股權移轉案未獲通過

關於英商Primus Nan-Shan Holding (UK) Company申請透過國內投資事業博智南山投資控股股份有限公司受讓南山人壽保險股份有限公司（下稱南山人壽）股權案，經濟部投資審議委員會已於99年8月31日召開委員會，經出席委員討論後，未獲得通過。

(四)民國99年10月5日 金管會修正「保險業負責人應具備資格條件準則」

為強化保險業公司治理，並考量企業「經營權」、「所有權」分立原則及風險控管之落實，金管會上開準則明定除有特殊情形經主管機關核准者外，保險業董事長不得兼任總經理，另並明定保險業總經理之功能與職責並採單一總經理制。對於現行採董事長兼任總經理者，應於一年內終止兼任，如採多總經理制者，應於6個月內調整之。

(五)民國99年12月31日 微形保險商品之被保險人數超過兩萬人

為增進經濟弱勢者之基本保險保障，並使保險業者善盡社會責任，行政院金融監督管理委員會於98年7月21日訂定發布保險業辦理微型保險業務應注意事項，並開放保險業辦理一年期微型傷害保險及微型人壽保險商品。截至99年12月31日止，金管會已核准16家保險公司送審之微型保險商品，根據財團法人保險事業發展中心統計，國內產、壽險業者承保之被保險人人數累計已達2萬1千餘人。

九、重大損失

項次	出險日期	損失險種	使用性質	地點	出險原因	預估損失
1	99.01.14	商業火災保險	紡織廠	新竹	火災	約9億餘元
2	99.03.04	商業火災保險	各種形式	全台	甲仙地震	約4億餘元
3	99.03.30	電子設備保險	製藥廠	新竹	火災	約1億餘元
4	99.03	航空保險	機體	美國	碰撞	約1億餘元
5	99.05.01	商業火災保險	泡棉廠	台北	火災	約5億餘元
6	99.05.26	商業火災保險	電廠	嘉義	機械故障	約9億餘元
7	99.07.07	商業火災保險	塑膠工廠	雲林	火災	約3億餘元
8	99.07.25	商業火災保險	塑膠工廠	雲林	火災	約20億餘元
9	99.09.19	商業火災保險、 工程保險	各種形式	全台	凡那比颱風	約21億餘元
10	99.10.04	商業火災保險	塑膠工廠	嘉義	火災	約25億餘元
11	99.11.26	商業火災保險	紡織廠	南投	火災	約3億餘元
12	99.12.10	商業火災保險	銅箔基板廠	桃園	火災	約7億餘元

十、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	坪田幸一	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	平岡徹太郎	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	山田圭介	台北市松江路146號10樓C室	02-25622236 02-25367107
日商愛和誼產物保險(股)公司台北聯絡處	安彥信胤	台北市基隆路1段333號22樓2212室	02-27576300 02-27576095

十一、外國再保險業在台聯絡處所

公司名稱	負責人	地 址	電話 / 傳真
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	02-27171999 02-25477067
德商科隆再保險股份有限公司台灣分公司	陳健慶	台北市敦化南路2段216號20樓B1	02-87331179 02-27330110
德商慕尼黑再保險股份有限公司台北聯絡處	張偉雄	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	王興鏜	台北市民生東路3段128號4樓之2	02-27151015 02-27151628
新加坡商亞洲資本再保險有限公司台北聯絡處	王美美	台北市基隆路1段333號32樓3204室	02-27579622 02-27576928
法商法國再保險股份有限公司台北聯絡處	方春明	台北市敦化北路167號11樓B區	02-27172278 02-27130613
英屬百慕達商美國再保險股份有限公司台灣分公司	楊弘毅	台北市基隆路1段333號20樓2008室	02-87892217 02-87896018

十二、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
匯豐保險經紀人股份有限公司	繆莉莉	新北市板橋區文化路2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1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3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	魏一強	台北市仁愛路3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2段129號3樓	02-25603000 02-25314520
有朋保險經紀人股份有限公司	劉文光	台北市長安東路1段18號11樓	02-25621628 02-25627018
美商達信保險經紀人股份有限公司台灣分公司	施世雄	台北市民權東路3段2號3樓	02-25189998 02-25182188
怡和保險經紀人股份有限公司	韓牧西	台北市新生南路1段50號14樓	02-23954610 02-23932233
利德保險經紀人股份有限公司	丁廣欽	台北市復興南路1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2段76號20樓	02-27028889 02-27085567
聯亞保險經紀人股份有限公司	黃 範	台北市忠孝東路5段508號25樓之1	02-27260166 02-27650437
聯聿保險經紀人股份有限公司	黃裕宜	台北市仁愛路4段376號12樓	02-27022712 02-27026035
大連保險經紀人有限公司	連鈞修	新北市永和區中山路1段243號9樓	02-89236810 02-89236805
長欣保險經紀人有限公司	賴耀焜	台北市復興南路1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5段552號9樓	02-27260031 02-87858697

公司名稱	負責人	地 址	電話/傳真
財聖國際保險經紀人股份有限公司	林美雲	台北市敦化北路201之30號12樓	02-27170926 02-27137275
偉信保險經紀人有限公司	張育宏	台北市民權東路3段181號3樓	02-25457900 02-25457048
信誼菁英保險經紀人股份有限公司	王以文	台北市內湖路1段308號12樓之2	02-77212988 02-77212866
大華聯合保險經紀人有限公司	杜劍虹	台北市忠孝東路2段116號3樓	02-23972993 02-23973478
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3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	張繼文	台北市信義路5段7號27樓C之1	02-81010577 02-81010799
香港商領航財產保險經紀人股份有限公司台灣分公司	高瓊玟	台北市敦化南路2段56號2樓之2	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1段112號5樓	02-23935131
香港商高誠保險經紀人有限公司台灣分公司	潘人慈	台北市林森北路577號9樓之1	02-25966516 02-25967112
新加坡商泛立昇保險經紀人有限公司台灣分公司	林鴻源	台北市南京東路4段197號9樓之3	02-87724768 02-87724698
瑞信保險經紀人股份有限公司	柯富彬	台北市南京東路4段186號13樓之7	02-25773311 02-25772548
理威保險經紀人有限公司	陳威宇	台北市南京東路2段206號14樓	02-25000379 02-25000539
英商昊德保險經紀人股份有限公司	蔡玉良	台北市衡陽路51號11樓之1	02-23131188 02-23131187
和世通國際保險經紀人股份有限公司	符振湘	台北市敦化南路2段59號8樓之2	02-27556656 02-27049850



十三、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	賴清祺 曾武仁	台北市南海路3號6樓	02-23972227 02-23517508
2	財團法人汽車交通事故特別補償基金	吳當傑 高福源	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	石燦明 張萬里	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	戴英祥 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	許舒博 洪燦楠	台北市松江路152號5樓	02-25612144 02-25613774
6	中華民國產物保險核保學會	陳燦煌 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	賴清祺	台北市南海路1號4樓之1	02-23961299 02-23963299
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	林瑞雲 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	張士傑 吳及揚	台北市民權東路3段181號3樓	02-27160039 02-25457049
11	中華民國精算學會	董采苓 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	鄭濟世 陳世義	台北市忠孝西路1段66號18樓	02-23751594 02-23117332
13	中華民國保險學會	石燦明 沙克興	台北市南京東路2段125號13樓	02-25071566 02-25178069

編號	單位名稱	負責人	地 址	電話/傳真
14	財團法人保險安定基金	朱雲鵬 林國彬	台北市忠孝東路2段123號9樓	02-23957088 02-23957068
15	中華民國保險代理人商業同業公會	謝海財	台北市松江路158號6樓之4	02-25421888 02-25638042
16	中華民國保險經紀人商業同業公會	王文全 楊建漢	台北市錦州街46號6樓	02-66181188 02-66195666
17	中華民國保險經紀人協會	鍾碧蓉 丁迪嘉	台北市林森北路85巷58號3樓之2	02-25642809 02-25642814
18	中華民國保險經紀人公會	曹振華 洪叔生	台北市南港路2段147號6樓	02-27833807 02-27839610
19	台北市公證商業同業公會	陳國民 游逢時	台北市重慶南路1段43號7樓之5	02-23707617 02-23755407
20	高雄市公證商業同業公會	陳偉光 林寶華	高雄市前鎮區一心二路119號8F-5 (A室)	07-3347352 07-3347471
21	中華保險服務協會	鄭濟世 高榮富	台北市民權東路3段181號3樓	02-25457044 02-25457048
22	中央再保險股份有限公司	楊誠對 莊忠蒼	台北市南京東路2段53號12樓	02-25115211 02-25235350