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2012

Annual Report

珍惜此刻
守護未來



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

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Our Award 2012

天下雜誌一千大企業調查 金融業一百大排名

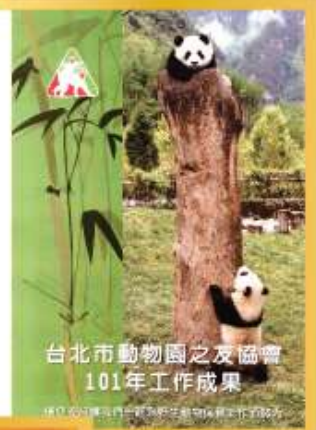
- 2007.05.09 : 2006年稅後純益及純益率高居產險業第一名。
- 2008.05.07 : 2007年獲利率、資產報酬率、股東權益報酬率高居產險業第一名。
- 2010.05.05 : 2009年獲利率、資產報酬率、股東權益報酬率高居產險業第一名。
- 2011.05.04 : 2010年稅後純益為產險業第三名，獲利率居產險業第一名。
- 2012.05.02 : 2011年獲利率為產險業第三名。
- 2013.05.15 : 2012年獲利率為產險業第二名。

- 2006 Net Profit and Net Profit Ratio ranked number 1 among the non-life Insurers in Taiwan per Common Wealth Magazine report.
- 2007 Net Profit Ratio and ROA, ROE ranked number 1 among the non-life Insurers in Taiwan per Common Wealth Magazine report.
- 2009 Net Profit Ratio and ROA, ROE ranked number 1 among the non-life Insurers in Taiwan per Common Wealth Magazine report.
- 2010 EPS ranked third and Net Profit Ratio ranked first among the non-life Insurers in Taiwan per Common Wealth Magazine report.
- 2011 Net Profit Ratio ranked third among the non-life insurers in Taiwan per Common Wealth Magazine report.
- 2012 Net Profit Ratio ranked second among the non-life insurers in Taiwan per Common Wealth Magazine report.

財團法人中華民國證券暨期貨市場發展基金會－資訊揭露評鑑



- 2007.05.31 : 第四屆資訊揭露透明度最高等級「A+」。
 - 2009.06.11 : 第六屆資訊揭露透明度最高等級「A+」，自願性揭露較透明公司。
 - 2010.06.08 : 第七屆資訊揭露透明度最高等級「A+」，自願性揭露較透明公司。
 - 2011.06.03 : 第八屆資訊揭露透明度最高等級「A+」，自願性揭露較透明公司。
 - 2013.06.04 : 第十屆資訊揭露透明度最高等級「A++」，自願性揭露較透明公司。
- Rated 'Grade A+' for Information Disclosure & Transparency in 2008, 2010, 2011 and 2013 by Securities & Futures Institute (SFI).



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專業 誠信 創新 團隊 關懷 效率



Message from the Group Chairman

集團董事長的話



盈餘導向
穩健踏實

領航集團長期多元經營耕耘努力，集團建築、電子、保險、金融、汽車及飯店等產業版圖，均在「盈餘導向、穩健踏實」原則下，有穩定優異表現，以回饋長期支持集團的客戶、股東與同仁。

臺灣產物保險公司為本集團金融專業體穩定獲利的優等生；2012年整體保險與投資業務經營成果，交出7.38餘億元的稅後盈餘與2.03元的稅後每股盈餘，經營成果具體可見。公司負債比、資產報酬率、年度獲利率及資本額均位居同業前茅，此歸功全體同仁在集團政策下打拼及努力，在此由衷感謝。

面對當前國內外經濟環境不確定性仍高，集團各專業體需保持積極樂觀態度，適時彈性調整策略，在經營原則內發揮「領先群倫、航向未來」之集團精神。

近年來全球各地天災頻繁，對經濟成長與保險業務有所影響，本集團將秉持取之社會、用之社會之胸懷，落實企業社會責任，回饋給需要幫助的人，懷抱著感恩的心，守護與熱愛這塊土地，使集團價值傳承下去。

集團董事長 李文勇

Navigator Holdings, with years of hard work and multi-disciplined strategic efforts under the guiding principles of "Profitability and Stability", is presenting stable and outstanding performance in the fields of construction, electronics, insurance, finance, automobile, and hospitality. Our performance is our gratitude to the longstanding support of our customers, shareholders, and employees.

Taiwan Fire and Marine Insurance Company is the core and outstanding profit contributor of our Financial Services Group. In 2012, its underwriting and investment operations contributed over NT\$738 million profit after tax or NT\$2.03 earnings per share after tax to the Group, making the Company a leader in the domestic non-life insurance industry in terms of debt ratio, return on assets, profit margin and capital. The outstanding performance is the result of the dedication of our employees, to which we express our sincere thanks.

Facing economic uncertainty in the domestic and global markets, all members within the Group will continue to adapt the group spirit of "Leading the Pack and Navigating to the Future", by maintaining a positive, optimistic mindset, making strategic adjustment in a timely and professional manner.

The high frequency of natural disasters that hit countries around the world in recent years unavoidably affected economic growth and all businesses. In implementing corporate social responsibility, the Group on its part, will continue to give back to the society and provide a helping hand whenever needs arise. With gratitude, the Group safeguards this land with passion and passes on its values.

Group Chairman Wen-Yung Lee

Message from the Chairman

董事長的話



2012年國內經濟成長率為1.32%，係因歐洲主權債信及世界景氣低迷影響，國際間投資及消費動能減緩，使我國進出口數字呈現衰退。然本公司在全體同仁團結努力下，2012年經營表現在稅後盈餘為7.38餘億元、稅後每股盈餘為2.03元，是相對穩定之表現。展望全球經濟，在歐債疑雲暫緩、中美經濟擴張，在各國持續實施寬鬆貨幣政策下，經濟正展現溫和復甦。

面臨激烈競爭的市場環境，本公司經營策略將續以盈餘導向及擴大市場地位為長期發展原則，在業務面著重增加自備保費，強化盈餘基礎；核保面堅守謹慎核保策略，確保業務品質；行銷面強化策路通路、密度、廣度，維持通路競爭優勢；投資面持續推動都市更新計畫，使資產活化充實獲利；同時整合資源、簡化作業流程及強化e化作業系統。在落實公司治理與法

令遵循下，確保穩定獲利，創造公司盈餘。

本公司長期穩健優異經營績效，受外部機構多項肯定。如2013年6月證基會舉辦「第十屆上市櫃公司資訊揭露評鑑」，本公司是保險業唯一獲得A++最高等級之企業，顯示資訊揭露透明度高，為對投資大眾負責表現；在天下雜誌2013年5月兩千大企業評比中，本公司2012年「獲利率」19.2%為保險業界第二；於現代保險雜誌2013年6月產險業經營績效指標評比上，本公司2012年「負債比」61.36%為業界最低，表現最優，顯現穩健償債能力為業界第一，提供保戶具最佳保障、「資產報酬率」4.74%居於業界第三，顯示公司長期沉穩踏實經營成果。

在落實企業社會責任及環境保護理念上，透過集團內領航慈善基金會長期支持各項公益活動，如：「紙風車368鄉鎮市區兒童藝術工程」系列活動、多項社區團體實物捐贈、企業志工服務及清寒助學獎金等，積極參與社區發展及慈善團體活動，深入社會各角落，將「珍惜此刻、守護未來」的企業形象深植社會大眾心中。

展望未來，本公司除在保險業務上繼續維持穩健獲利外，更營造團結和諧的經營環境，秉持審慎核保，提升專業、加強創新、發揮最大團隊精神，持續以誠信與關懷投入公益、體育及藝文等活動，使公司營運與社會脈動結合，為社會安康祥和善盡責任。

董事長 

Lingering European sovereign debt crisis and global economic slowdown damped investment spending and consumption in the international markets, Taiwan also saw decline in import-export trade and reported a mere 1.32% economic growth in 2012. Despite the above, under the concerted efforts of our colleagues, Taiwan Fire & Marine Ins. managed to achieve a 5% stable profit growth, reporting after-tax earnings of over NT\$738 million, NT\$2.03 per share in the year. Looking ahead, the world economy is expected to make a modest recovery as there are relief in the Eurozone, economic expansion in China and the U.S., and continued various monetary policies adopted by governments around the world.

In a heavily competitive market environment, our long-term business strategy will continue to be led by profitability and market expansion. In business, we will focus on maximizing retained premiums to build up solid profit base. In underwriting, we will adhere to our prudent underwriting philosophy to ensure business quality. In marketing, we will strengthen the density and breadth of strategic alliance to maintain the channel advantage. In investment, we will continue to promote urban renewal projects to revitalize our real estate assets and boost profit. At the same time, we will integrate resources, streamline operating processes and enhance e-operations to boost the business efficiency and effectiveness. Within corporate governance guidelines and regulatory compliance, we strive to maintain stable return and tap into new profit streams.

Our steady and outstanding business performance over the years is been widely recognized by external institutions. In the 10th Information Disclosure and Transparency Ranking of Listed Companies organized by the Securities & Futures Institute in June 2013, we were the only insurance company that received the highest ranking of A++, indicating our

responsible attitude towards information transparency; in Commonwealth Magazine's Top 3000 published in May 2013, we ranked No. 2 in the insurance industry with 19.2% profit margin in 2012; in L.I.F.E.'s ranking of insurance companies by performance indicators published in June 2013, for 2012, our "debt ratio" of 61.36% was the lowest among our peers and our "return on assets" of 4.74%, was ranked the third in the industry - this indicates our solvency is the best in the industry, providing our policyholders with the best protection; and our ability to generate above average results from our solid performance.

Our company pays considerable attention to corporate social responsibility and environmental protection issues. We support charity and public interest activities through the Group's Navigation Charity Foundation, including the "Paper Windmill 368 Children's Art Project" series, in-kind donations to social welfare organizations, corporate volunteer service, and financial aid to impoverished students. We also actively participate in community development and charity group activities as our way to repay the society as a corporation that "value the moment and guard the future."

Looking into the future, in addition to generate steady profits from insurance business, we will also create a unified and harmonious operating environment. While we adopt a prudent underwriting policy, we shall endeavor to sharpen our professional knowhow, enhance innovation and efficiency, and leverage the team strength. On other fronts, we will continue to sponsor public interest, sports, arts, and cultural activities to bring our business operations in line with the pulse of the society and contribute to the building of a healthy and harmonious society.

Chairman 

Company Profile

公司簡介

本公司係光復初期接收原日本人在台所設之各保險會社，於1946年6月成立「臺灣產物保險公司籌備處」，除接管日本在台保險會社之財產外，同時開始承攬新的保險業務，並於1948年3月12日正式成立公司，為全國歷史最悠久之產物保險公司。

成立初期承保之險種不多，保險的需求也相當有限，但歷經60餘年戮力經營，保險商品擴展至80餘項，在全省設有12個分公司及29個通訊處，服務網遍及全國各地，並於2006年8月在上海設立「臺灣產物保險股份有限公司上海代表處」，將服務延伸海外。另為配合2009年4月1日費率自由化第三階段實施，本公司已於2009年1月完成公司內部組織調整，由商品導向調整為客戶服務導向。

本公司之資本最初係由臺灣銀行、台灣土地銀行、第一銀行、彰化銀行、華南銀行、臺灣航業公司、臺灣鐵路管理局等

單位投資舊台幣1,000萬元，其後57年復有臺灣省合作金庫、臺灣中小企業銀行及中興紙業公司等先後參加投資，為一省營事業單位。1997年9月30日掛牌上市，並配合政府政策於1998年1月22日正式改制民營，50餘年公營體制正式轉型為民營企業。2010年9月辦理盈餘轉增資，發行新股，資本額已自民營化當時的新臺幣9.5億元，增至新臺幣36.38億元。

2013年7月本公司獲得中華信用評等公司及標準普爾公司調升「twAA」與「A-」之評等肯定，展望「穩定」，反映本公司強健的資本水準與高於平均水準的核保績效；此外，證券暨期貨市場發展基金會所舉辦上市櫃公司資訊揭露評鑑，本公司於第4、6、7、8屆榮獲最高等級「A+」及第10屆榮獲最高等級「A++」；並在第6、7、8及10屆榮獲「自願性揭露資訊較透明公司」之殊榮，顯示本公司於經營資訊之揭露較為透明公開。

In the early days of Taiwan Restoration period, various insurance companies originally set by the Japanese was grouped together and become one. This is the formation of the Preparatory Office of Taiwan Fire and Marine Insurance Company, on the date of June 16, 1946. Apart from taking over the properties of the original Japanese insurance companies in Taiwan, the Preparatory Office also started to underwrite new insurance policies. Taiwan Fire & Marine Insurance Co., Ltd. (hereinafter referred to as Taiwan Insurance) was officially inaugurated on March 12, 1948. It is the non-life insurance company with the longest history in Taiwan.

In the beginning, insurance products were limited and customers demand only a few. And now, Taiwan Insurance offers more than 80 lines insurance products through 12 branches and 29 liaison offices across the island and a representative office in Shanghai, extending our service abroad. And in order enhance our customer service, since January 2010, Taiwan Insurance has re-structured to be more customer-oriented than product-oriented.

Initially, Taiwan Insurance was jointly invested by the Bank of Taiwan, Land Bank of Taiwan, First Bank, Charnghua Bank, Huanan Bank, Taiwan Aviation Corp., and Taiwan Railway Administration with 10 million Old Taiwan Dollar. Successively, Taiwan Cooperative Bank, Taiwan Business Bank, and Taiwan Chung Hsing Paper Corp. invested in the Company as well. It was then a provincial business enterprise. In 1997, to be in line with government policy, Taiwan Insurance became publicly-listed on September 30 of the same year. In January of the following year, after more than 50 years of being a government-owned corporation, the Company has officially transformed into a non-governmental publicly traded corporation. In September 2010, Taiwan Insurance, through conversion of the retained earnings into capital through a new issue of stock, the paid-up capital increased from NT\$950 million to NT\$3.638 billion.

Taiwan Fire and Marine Insurance Company, not only is been recognized by Taiwan Ratings and Standard & Poor with twAA- and A- ratings respectively, reflecting the Company's strong capital strengths and above average underwriting performance; the Company has also been honored with the highest A+ and A++ grade for voluntary information disclosure in the 4th, 6th, 7th, 8th and 10th "Public Companies Information Disclosure Evaluation.", an evaluation held by Securities & Futures Institute, demonstrating the Company's dedication in making operation information disclosure transparent.





本公司2012年度整體營業收入新臺幣(下同)38.49億元，營業成本22.79億元，本期淨利7.38餘億元；稅前基本每股盈餘為2.13元，稅後基本每股盈餘為2.03元。公司在獲利表現與保險績效上長期穩定增長，此經營績效為同仁全力投入的成果，在此要感謝所有股東長期的支持與肯定。

2012年國際經濟情勢，受歐債危機影響、美國及新興國家經濟成長趨緩等因素，行政院主計總處預估我國經濟成長率為1.32%，低於100年的4.51%。我國產物保險市場受商業火災保險天災費率調漲等因素，整體簽單保費成長率為6.61%。

本公司一向以穩健發展與盈餘導向為最高經營政策，長年持續透過審慎核保策略及多元化行銷策略，在競爭激烈市場上創造穩健獲利，並逐步擴張市占規模。近

年來，在業務上，謹慎遴選優質商品，逐步調整業務結構；通路上，致力深耕金融通路與策略聯盟，改善業務品質並提升自留保費，以確保保險盈餘與長期獲利。2012年度本公司簽單保費收入為48.67億元，成長率為4.30%，其中住宅火險、商業火險、工程保險、傷害保險等優質目標保險業務成長皆優於市場平均水準。經營上，以強健資本水準與良好核保、投資績效，2013年7月獲得中華信用評等公司及標準普爾公司「twAA」與「A-」評等的肯定。

展望2013年，歐元區負債風暴趨緩，美國消費及投資動能有復甦趨勢，加上中國經濟成長動能，對國內經濟及金融市場均有助益；然而日本持續寬鬆貨幣政策及美國財政問題，為全球經濟環境添增不確定因素。行政院主計總處預估國內經濟成長率為2.40%，整體而言2013年經營環境展望保守樂觀。

2013年產物保險市場經營環境，受責任保險新商品推出、金融通路持續擴大、汽車銷售市場可望提升及國內外經濟情勢回溫之影響，產物保險市場規模呈現正成長趨勢。加上產險業者為健全保險經營管理，使保單銷售更趨嚴謹，將由汽車保險率先實施收費出單制度。本公司面臨上述市場環境，仍秉持穩健經營及盈餘導向經營政策，保險策略上，拓展良質業務、深化策盟合作、開發多元通路；投資策略上，亦將持續活化資產以充實獲利，公司全體同仁將齊心齊力以優異表現答謝各位股東愛護與支持。

總經理 陳道君

The Company reported operating revenue of NT\$3.849 billion in 2012, with operating expenses at NT\$2.279 billion, resulting a net profit of over NT\$738 million for the period. Our net earnings per share is NT\$2.13 before tax and NT\$2.03 after tax, indicating steady growth in profitability and business performance. We wish to express our thanks to the hard work of our colleagues and the longstanding support of our shareholders for the successful operating results.

Mired by the European debt crisis and slow economic growth in the U.S. and emerging countries, Taiwan's 2012 economic growth is estimated at 1.32%, according to the forecast of the Directorate General of Budget, Accounting and Statistics of the Executive Yuan, which is significantly lower than 4.51% growth in 2011. Whereas, supported largely by the increase of commercial natural catastrophe insurance rate, the non-life insurance market premium written registered 6.61% growth in 2012.

The Company adheres to the guiding policy of stability and profitability. Adopting a prudent underwriting strategy and diverse marketing strategy, the Company has been able to gradually expand market share and generate steady profit in this competitive business environment. Our business approach in recent years concentrates on selected quality products and gradual adjustment of the business structure. In channel expansion, we focus our efforts on establishing banking channels and forging strategic alliance, improving business quality and increasing retained premiums to ensure earnings and long-term profit. Our premium income in 2012 amounted to NT\$4.867 billion, a growth of 4.30%. Of all business lines, we outperformed the market in targeted quality insurance products such as residential fire, commercial fire, engineering and personal accident. Furthermore, our strong capital base and outstanding underwriting and investment performance

warranted us to receive ratings of twAA and A- from Taiwan Rating and Standard & Poor respectively.

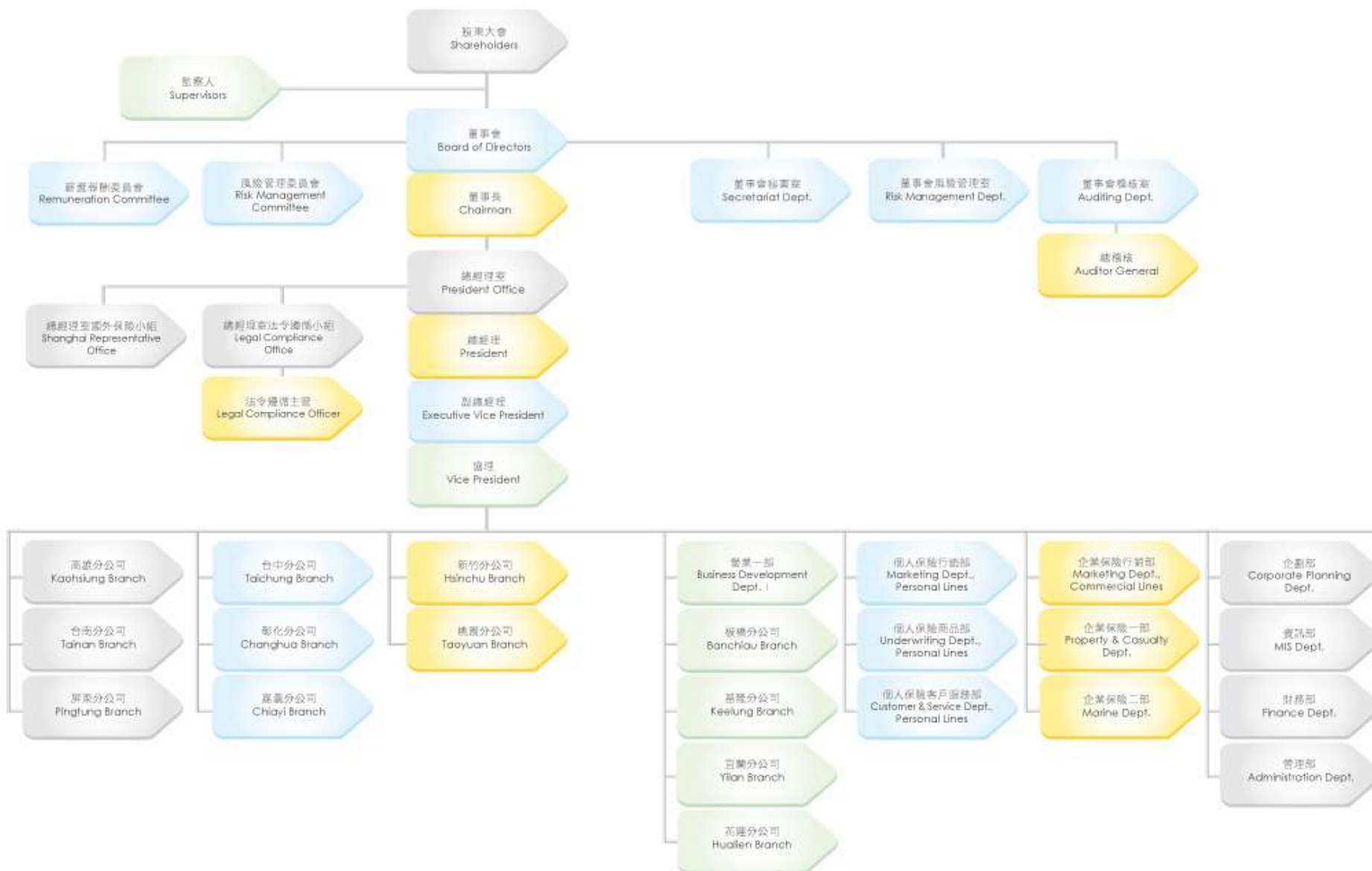
Looking into 2013, the amelioration of Eurozone situation, the improving trend of consumer spending and business investment in the U.S. and China's economic growth prospect; all will help to boost the domestic economy and financial market. However, the continuing lax monetary policy adopted by Japan and the fiscal problem in the U.S. add uncertainties to the global economic outlook. Taiwan's governing authority has estimated a domestic economic growth rate of 2.40% for 2013, offering a conservative yet optimistic outlook for the overall business environment in 2013.

It is due to a number of positive developments, including the launch of new liability insurance products, continuing expansion of banking channels, better prospect in the auto sales market, and gradual improvement in the domestic and global economic conditions, the domestic non-life insurance market is expected to grow in 2013. Also, to strength operations control, non-life insurers adopt a more prudent approach to business sales practices, implementing the system of "premium collection upon policy issuance", starting with auto insurance product lines. With such a market condition, the Company will hold onto its business policy of stability and profitability: in insurance operations, develop quality business, intensify strategic alliance, and develop diverse marketing channels; and in investment, continue to revitalize real estate assets to enhance profitable returns. Our team will work together to thank the support of all shareholders by continuing our outstanding performance.

President 陳道君

Organization Structure

公司組織



Milestones 大事紀

1946.06.16 成立「臺灣產物保險公司籌備處」，設址於台北市開封街一號。第一任董事長為嚴家淦先生，資本額為舊台幣1,000萬元。

1948.03.12 「臺灣產物保險股份有限公司」正式成立，係由7家省營金融與事業機構投資經營，為一省屬公營事業機構。

1979.04.20 臺灣產險懷德大樓（現址）建造完成，總公司遷入繼續營業。

1997.09.30 掛牌上市，資本額為新臺幣（下同）9.5億元。

1998.01.22 正式改制民營，資本額增加至12億元。

2000.06.28 股東常會選任李文勇先生為首任民股董事長，並將資本額增加至20.6億元。

2001.08.14 資本額增至24.3億元。

2002.08.18 資本額增至26.6億元。

2003.07.01 更新企業識別標誌，展現臺灣產物以客為尊，不斷求新求變，以專業取得信任的經營理念。

2004.12.22 獲中華信用評等公司調升本公司評等，由「twA+」提升至「twAA-」。

2005.08.23 獨資設立子公司「台產資產管理公司」，資本額總額12億元，實收資本額8億元，為台灣產險業首例。

2006.05.09 中國保險監督管理委員會批准設立臺灣產物保險股份有限公司上海代表處。



1946.06.16 Taiwan Fire and Marine preparatory office was founded.

1948.03.12 The first Taiwanese non-life insurance company - Taiwan Fire and Marine Insurance Co., Ltd. founded.

1979.04.20 Building of new company headquarters completed.

1997.09.30 IPO with Capital increased to NT\$ 950 million.

1998.01.22 Privatized with Capital increased to NT\$1.2 billion.

2000.06.28 Mr. Wen-Yung Lee elected Chairman; capital increased to NT\$ 2.06 billion.

2001.08.14 Capital increased to NT\$ 2.43 billion.

2002.08.18 Capital increased to NT\$ 2.66 billion.

2003.07.01 New CIS launched.

2004.12.22 Credit rating upgraded from 'twA+' to 'twAA-' by Taiwan Ratings.

2005.08.23 TFMI Asset Management Co., Ltd. established.

2006.05.09 TFMI secured CIRC's approval to set up a representative office in Shanghai.

Milestones 大事紀

2007.07.09 獲標準普爾公司 (S&P) 調升本公司評等，由「BBB」提升至「BBB+」。

2008.06.13 李泰宏先生當選董事長。

2009.01.01 為滿足客戶服務需求，提升專業服務效能，將內部組織型態由商品導向調整為客戶服務導向。

2010.03.26 「臺灣產物微型個人傷害保險」業經行政院金融監督管理委員會保險局核准銷售，響應政府政策美意，提供經濟弱勢團體基本人身保險保障。

2010.04.20 宋道平先生接任總經理。

2010.04.30 董事會決議通過於董事會轄下增設風險管理室，掌理公司風險之監控、衡量及評估作業，並負責推動及執行公司風險管理制度。

2010.06.08 股東常會通過2009年度盈餘轉增資發行新股案，總發行金額4.69億元，增資後實收資本額為36.38億元。

2010.09.24 董事會決議通過訂定本公司「風險管理委員會組織辦法」，於董事會設置風險管理委員會。

2011.01.01 成立企業保險行銷部，以提供企業客戶全方位風險規劃服務。

2011.06.10 李泰宏先生連任董事長。

2011.07.25 處分子公司「台產資產管理公司」，淨處分利益3.13億元。



2007.07.09 Credit rating upgraded from 'BBB' to 'BBB+' by Standard & Poor.

2008.06.13 Mr. Steve Lee elected Chairman.

2009.01.01 Organization structure adjusted from product-oriented to client-oriented.

2010.03.26 Taiwan Fire & Marine Insurance Micro Personal Injuries Insurance has been approved for sale by the Insurance Bureau, Financial Supervisory Commission. The Company provided basic bodily insurance protection to the economically disadvantaged groups to support the good intention of government policy.

2010.04.20 Mr. Charles Sung appointed as president.

2010.04.30 The Board of Directors adopted resolution for setting up a Risk Management Office under the Board to be in charge of the Company's risk supervision, measurement and evaluation operation and be responsible for promotion and execution of the corporate risk management system.

2010.06.08 The general shareholders' meeting approved issuance of new shares in association with capitalization of 2009 earnings; total issuance will amount to NT\$469 million and the paid-in capital after capitalization will be NT\$3.638 billion.

2010.09.24 The Board of Directors passed the Organic Rules for Risk Management Committee and approved the set-up of a Risk Management Committee under the Board.

2011.01.01 Marketing Dept., Commercial Lines established to provide all-round insurance planning service for corporate clients.

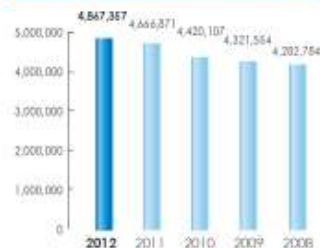
2011.06.10 Mr. Steve Lee re-elected Chairman.

2011.07.25 Subsidiary, TFMI Asset Management Co., sold and NT\$313 million disposal gain realized.

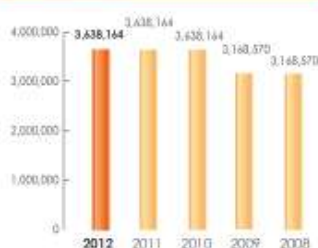
單位：新臺幣千元 Unit: NT\$1,000

單位：% Unit: %

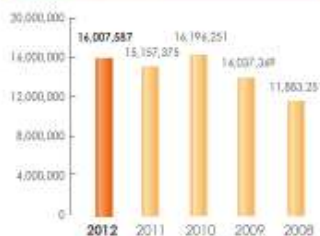
直接簽單保費收入 D/W Premiums



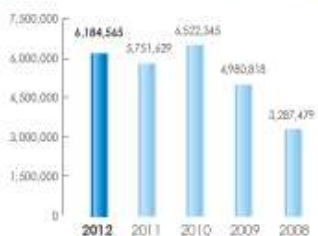
股本 Capital



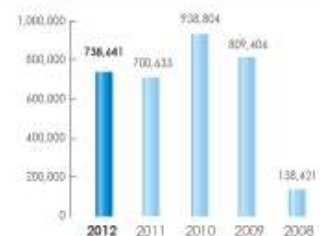
資產總額 Assets



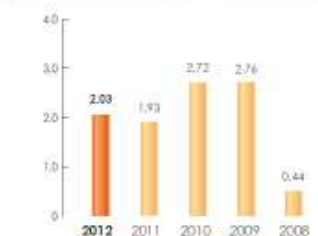
股東權益總額 Stockholders' Equity



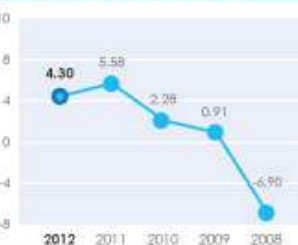
本期淨利 Net Income



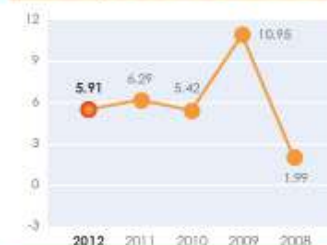
每股淨益(元) Earnings Per Share (NT\$)



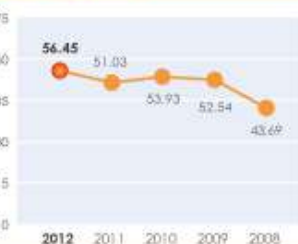
直接簽單保費收入變動率 Change in D/W Premiums



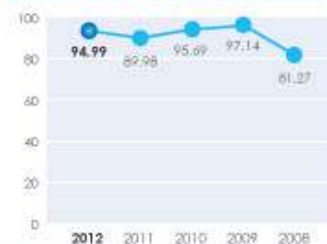
自留保費變動率 Change in Retained Premiums



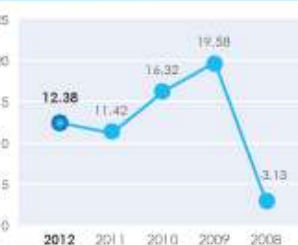
自留滿期損失率 Net Loss Ratio



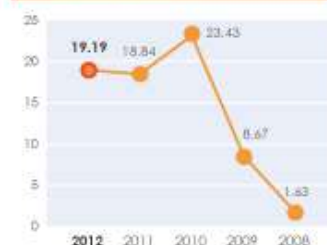
自留綜合率 Net Combined Ratio



業主權益報酬率 Return on Equity



成益率 Net Profit Ratio



Underwriting Reports

業務概況

單位：新臺幣仟元 Unit: NT\$1,000

2012年直接簽單保費收入 Direct Written Premiums in 2012

險別 Class	金額 Amount	佔直接簽單總保費比重(%)
汽車保險 Automobile Insurance	1,456,066	29.91%
強制汽車車責任保險 Compulsory Automobile Liability Insurance	578,578	11.89%
基本地震保險 Residential Earthquake Insurance	420,809	8.65%
船體保險 Marine Hull Insurance	370,531	7.61%
一年期商業火災保險 Commercial Fire Insurance	367,678	7.55%
傷害保險 Accident & Health Insurance	331,227	6.81%
貨物運輸保險 Marine Cargo Insurance	266,138	5.47%
一年期住宅火災保險 Residential Fire Insurance	214,352	4.40%
一般責任保險 Liability Insurance	147,692	3.03%
航空保險 Aviation Insurance	61,750	1.27%
其他保險 Other Insurance	652,536	13.41%
合計 Total	4,867,357	100.00%

註：其他保險類彙計。
Note: Sum of all other insurance lines.

2012年直接簽單保費收入業務結構 Structure of Direct Written Premiums in 2012



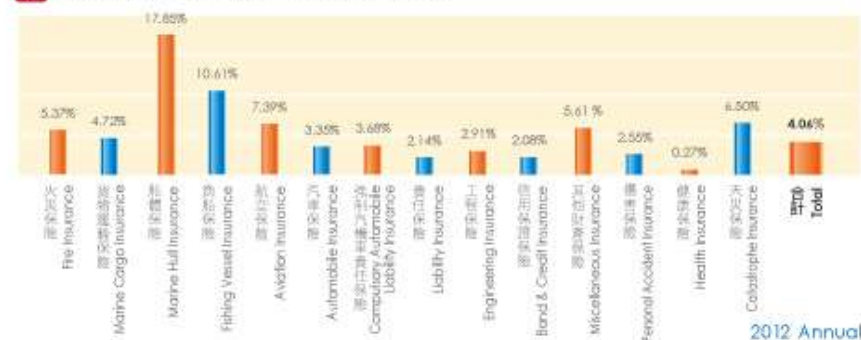
單位：新臺幣仟元 Unit: NT\$1,000

本公司與市場直接簽單保費收入 Comparison with Market in Direct Written Premiums in 2010、2011、2012

險種 Class	2012		2011		2010	
	臺產TFMI	市場Market	臺產TFMI	市場Market	臺產TFMI	市場Market
火災保險 Fire Insurance	578,680	10,784,491	607,187	10,710,834	557,640	10,103,657
貨物運輸保險 Marine Cargo Insurance	266,138	5,640,664	280,644	5,998,352	277,835	5,778,774
船體保險 Marine Hull Insurance	370,531	2,076,269	422,890	2,047,177	336,007	2,069,399
漁船保險 Fishing Vessel Insurance	79,587	749,940	64,483	744,509	41,084	652,100
航空保險 Aviation Insurance	61,750	836,061	99,709	1,096,769	149,650	1,261,112
汽車保險 Automobile Insurance	1,456,066	43,512,841	1,385,225	40,152,511	1,343,405	36,170,803
強制汽車車責任保險 Compulsory Automobile Liability Insurance	578,578	15,702,978	570,541	15,508,547	590,191	15,762,718
責任保險 Liability Insurance	157,346	7,361,125	165,944	6,805,110	156,296	6,172,575
工程保險 Engineering Insurance	134,896	4,641,814	126,602	4,432,017	130,370	4,132,306
信用保證保險 Bond & Credit Insurance	28,692	1,376,825	20,815	1,348,528	23,392	1,848,085
其他財產保險 Miscellaneous Insurance	123,125	2,194,452	107,912	2,082,463	104,798	1,799,074
傷害保險 Personal Accident Insurance	331,227	12,994,292	296,247	12,645,970	227,116	11,688,712
健康保險 Health Insurance	3,323	1,228,791	2,480	1,073,436	1,576	855,456
天災保險 Catastrophe Insurance	697,419	10,732,886	516,193	7,759,095	480,747	6,838,338
國外分進 Foreign Inward Reinsurance	0	0	0	0	0	10,504
合計 Total	4,867,357	119,833,429	4,666,871	112,405,318	4,420,107	105,143,613

※ 資料來源：中華民國產物保險商業同業公會 Source: The Non-Life Insurance Association of the R.O.C.

2012年市場佔有率 Market Share in 2012



Underwriting Reports

業務概況

單位：新臺幣千元 Unit: NT\$1,000

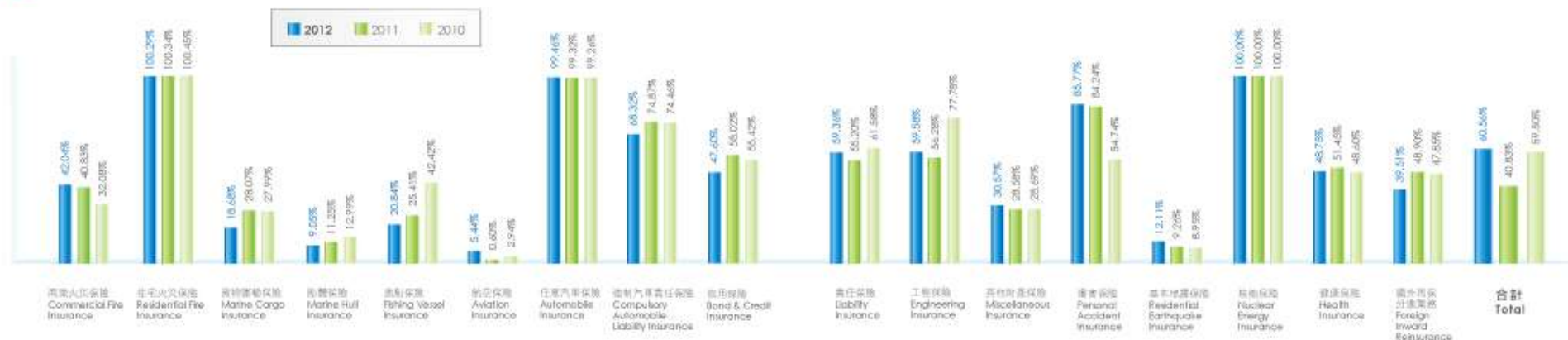
單位：新臺幣千元 Unit: NT\$1,000

保費收入、自留比率 Premium Income and Retained Ratio

險種 Class	2012		2011		2010	
	保費收入 Premium Income	自留比率 Retained Ratio(%)	保費收入 Premium Income	自留比率 Retained Ratio(%)	保費收入 Premium Income	自留比率 Retained Ratio(%)
商業火災保險 Commercial Fire Insurance	674,316	42.04%	525,082	40.83%	496,135	32.08%
住宅火災保險 Residential Fire Insurance	211,159	100.29%	204,419	100.34%	193,799	100.45%
貨物運輸保險 Marine Cargo Insurance	280,726	18.68%	315,075	28.07%	313,440	27.99%
船體保險 Marine Hull Insurance	402,723	9.05%	447,956	11.25%	381,717	12.99%
漁船保險 Fishing Vessel Insurance	86,444	20.84%	69,784	25.41%	47,975	42.42%
航空保險 Aviation Insurance	61,805	5.44%	99,709	0.60%	149,817	2.94%
任意汽車保險 Automobile Insurance	1,457,412	99.46%	1,387,855	99.32%	1,346,496	99.26%
強制汽車責任保險 Compulsory Automobile Liability Insurance	549,523	68.32%	683,430	74.87%	705,985	74.46%
信用保險 Bond & Credit Insurance	30,045	47.60%	21,763	58.02%	24,366	55.42%

險種 Class	2012		2011		2010	
	保費收入 Premium Income	自留比率 Retained Ratio(%)	保費收入 Premium Income	自留比率 Retained Ratio(%)	保費收入 Premium Income	自留比率 Retained Ratio(%)
責任保險 Liability Insurance	167,886	59.36%	216,299	55.20%	203,800	61.58%
工程保險 Engineering Insurance	145,628	59.58%	140,833	56.28%	147,534	77.78%
其他財產保險 Miscellaneous Insurance	72,045	30.57%	70,012	28.58%	78,430	28.69%
傷害保險 Personal Accident Insurance	332,900	85.77%	297,834	84.24%	228,325	54.74%
基本地震保險 Residential Earthquake Insurance	478,409	12.11%	444,750	9.26%	423,203	8.95%
核能保險 Nuclear Energy Insurance	10,739	100.00%	12,336	100.00%	10,698	100.00%
健康保險 Health Insurance	3,323	48.75%	2,480	51.45%	1,576	48.60%
國外再保分進業務 Foreign Inward Reinsurance	8,181	39.51%	11,613	48.90%	5,860	47.85%
合計 Total	5,027,125	60.54%	4,951,230	40.83%	4,759,154	59.50%

自留比率 Retained Ratio (%)



監察人查核報告書

董事會依公司法第228條規定所編造之101年度財務報告，業經董事會委任勤業眾信聯合會計師事務所陳昭鋒、楊承修會計師查核簽證竣事，並出具查核報告，併同營業報告書及盈餘分配案，經本監察人等予以查核完畢，認為尚無不合，爰依公司法第219條之規定提出報告，敬請 鑑察。

此 上

臺灣產物保險股份有限公司102年股東常會

監察人 施麗艷



監察人 黃貞靜



監察人 陳炳甫



中 華 民 國 1 0 2 年 4 月 3 0 日

會計師內部控制制度查核報告

臺灣產物保險股份有限公司董事會 公鑒：

後附臺灣產物保險股份有限公司於民國 102 年 3 月 25 日謂其內部控制制度（含依財務報導內部控制制度而向主管機關申報表及法令遵循），於民國 101 年 12 月 31 日係有效設計及執行之聲明書，業經本會計師予以查核完竣。建立並維持適當之內部控制制度係管理階層之責任；本會計師之責任在於依據查核之結果，對於保險公司之上開內部控制制度聲明書提出查核報告。

本會計師係依照金融監督管理委員會於民國 99 年 03 月 17 日發布之金管保財字第 09902501322 號函及財政部於民國 93 年 3 月 30 日發布之台財保字第 0930014734 號函進行查核，其程序包括瞭解公司內部控制制度、評估管理階層評估整體內部控制制度有效性之過程、測試及評估內部控制制度設計及執行之有效性，以及本會計師認為必要之其他查核程序。本會計師相信本人之查核可作為支持本人意見之合理基礎。

任何內部控制制度均有其先天上之限制，故臺灣產物保險股份有限公司上述內部控制制度可能未能預防或偵測出業已發生之錯誤或舞弊。此外，未來之環境可能變遷，遵循內部控制制度之程度亦可能降低，故在本期有效之內部控制制度，亦不表示在未來亦必有效。

依本會計師意見，依照金融監督管理委員會保險局訂頒「保險業內部控制及稽核制度實施辦法」及金融監督管理委員會證券期貨局訂頒「公開發行公司建立內部控制制度處理準則」之內部控制制度有效性判斷項目判斷，臺灣產物保險股份有限公司與財務報導有關（含依財務報導內部控制制度而向主管機關申報報表資料之正確性）、與保障資產安全（使資產不致在未經授權之情況下取得、使用及處分）有關內部控制制度，於民國 101 年 12 月 31 日之設計與執行，在所有重大方面可維持有效性；臺灣產物保險股份有限公司於民國 102 年 3 月 25 日謂其內部控制制度（含依財務報導內部控制制度而向主管機關申報報表及法令遵循），於民國 101 年 12 月 31 日係有效設計及執行之聲明書，在所有重大方面，係屬允當。

勤業眾信聯合會計師事務所

會計師：陳 昭 鋒



會計師：楊 承 修



中 華 民 國 一 〇 二 年 三 月 二 十 五 日

Balance Sheet

資產負債表

截至12月31日 / As of Dec. 31

單位：新臺幣仟元 Unit: NT\$1,000

資產	ASSETS	2012		2011	
		金額 Amount	%	金額 Amount	%
現金及約當現金	CASH AND CASH EQUIVALENTS	3,675,111	23	3,419,211	22
應收款項	ACCOUNT RECEIVABLE				
應收票據	Notes receivable, net	143,036	1	126,195	1
應收保費	Premium receivable, net	723,936	5	685,213	5
應退回再保賠款與給付	Indemnity refundable on reinsurance ceded, net	34,695	-	70,819	-
應收再保往來款項	Due from reinsurers and ceding companies, net	110,752	1	157,792	1
其他應收款	Other receivable	68,066	-	105,718	1
應收款項合計	Total account receivable	1,080,484	7	1,145,737	8
投資	INVESTMENTS				
公平價值變動列入損益之金融資產	Financial assets at fair value through profit or loss	1,276,413	8	1,339,465	9
可供出售金融資產	Financial assets in available-for-sale	1,994,735	12	1,781,042	12
以成本衡量之金融資產	Financial assets at cost	345,982	2	295,982	2
採權益法之股權投資-淨額	Investments at equity, net	-	-	-	-
無活躍市場之債券投資	Bond investments with no active market	-	-	-	-
持有至到期日金融資產	Financial assets in held-to-maturity	1,626	-	1,693	-
不動產投資-淨額	Investment in real estate, net	3,813,146	24	3,816,814	35
投資合計	Total investment	7,431,902	46	7,234,996	48
再保險準備資產-淨額	RESERVE FOR REINSURANCE ASSET				
分出未滿期保費準備	Reserve-ceding unearned premiums	741,765	5	749,243	5
分出賠款準備	Reserve-ceding claim	1,754,537	11	1,497,044	10
分出保費不足準備	Reserve-ceding premium deficiency	-	-	24,026	-
再保險準備資產合計	Total reserve for reinsurance asset	2,496,302	16	2,270,313	15
固定資產-淨額	PROPERTY AND EQUIPMENT, NET				
固定資產成本	Cost	269,281	2	266,199	2
重估增值	Revaluation increment	218,343	1	218,343	1
成本及重估增值合計	Total cost and revaluation increment	487,624	3	484,542	3
減：累計折舊	Less: Accumulated depreciation	85,213	1	76,733	-
固定資產-淨額合計	Total property and equipment, net	402,411	3	407,809	3
其他資產	OTHER ASSETS				
存出保證金	Refundable deposits	726,349	5	616,760	4
遞延所得稅資產	Deferred income tax assets	20,500	-	26,800	-
其他資產-其他	Miscellaneous assets	174,528	1	35,749	-
其他資產合計	Total other assets	921,377	6	679,309	4
資產總計	TOTAL	16,007,587	100	15,157,375	100

單位：新臺幣仟元 Unit: NT\$1,000

負債及股東權益	LIABILITIES AND SHAREHOLDERS' EQUITY	2012		2011	
		金額 Amount	%	金額 Amount	%
應付款項	ACCOUNT PAYABLE				
應付保險賠款與給付	Indemnity payments payable	1,008	-	15,919	-
應付佣金	Commission payable	144,605	1	144,055	1
應付再保往來款項	Due to reinsurers and ceding companies	362,237	2	398,638	3
應付費用	Accrued expenses	201,950	1	193,833	1
應付稅款	Income taxes payable	31,765	-	142,041	1
其他應付款-其他	Other account payable-other	44,690	1	36,427	-
應付款項合計	Total account payable	786,255	5	930,913	6
負債準備	RESERVE FOR LIABILITIES				
未滿期保費準備	Unearned premium reserve	2,687,296	17	2,626,689	18
賠款準備	Claim reserve	3,070,484	19	2,739,606	18
特別準備	Special reserve	2,430,878	15	2,608,032	17
保費不足準備	Premium deficiency reserve	18,750	-	28,010	-
負債準備合計	Total reserve for liabilities	8,207,408	51	8,004,337	53
其他負債	OTHER LIABILITIES				
預收款項	Prepayments	375,394	2	-	-
存入保證金	Guarantee deposit received	88,433	1	88,541	1
營業損失準備	Operating reserve	-	-	19,032	-
土地增值稅準備	Reserve for land value increment taxes	277,984	2	277,984	2
應計退休主負債	Accrued pension liabilities	67,450	-	69,929	-
其他負債-其他	Other liabilities-other	20,098	-	15,010	-
其他負債合計	Total other liabilities	829,359	5	470,496	3
負債合計	Total liabilities	9,823,022	61	9,405,746	62
股東權益	SHAREHOLDERS' EQUITY				
股本	Capital stock				
普通股股本	Common stock	3,638,164	23	3,638,164	24
資本公積	Capital surplus				
資本公積-發行溢價	Capital surplus-excess of par value	1,923	-	1,923	-
資本公積-庫藏股票交易	Capital surplus-reserve-treasury stock	115,802	1	115,802	1
保留盈餘	Retained earnings				
法定盈餘公積	Legal reserve	1,199,942	8	1,059,815	7
特別盈餘公積	Special reserve	352,131	2	161,564	1
未加撥保留盈餘	Unappropriated retained earnings	548,934	3	563,015	4
股東權益其他項目	Other				
未實現重估增值	Unrealized revaluation increment	698,510	4	698,510	4
金融商品未實現損益	Unrealized valuation gains (losses) of financial instruments	(370,841)	(2)	(487,164)	(3)
股東權益合計	Total shareholders' equity	6,184,565	39	5,751,629	38
負債及股東權益合計	TOTAL	16,007,587	100	15,157,375	100

Income Statement

損益表

1月1日至12月31日 / From Jan. 1 to Dec. 31

單位：新臺幣仟元，每股換新臺幣元
Unit: NT\$1,000, but EPS is NT\$

項目	ITEMS	2012		2011	
		金額	Amount %	金額	Amount %
營業收入	OPERATING REVENUES				
簽單保費收入	Direct insurance premium revenues	4,867,357	126	4,666,871	137
再保費收入	Reinsurance premium inward	302,981	8	284,359	9
保費收入合計	Premium revenues	5,170,338	134	4,951,230	146
減：再保費支出	Less: Reinsurance premium outward	1,982,943	51	1,941,762	57
未滿期保費準備淨變動	Movement of unearned premium reserve	66,085	2	22,457	1
自留滿期保費收入	Retained earned premium	3,121,310	81	2,987,011	88
再保佣金收入	Reinsurance commission earned	234,728	6	216,024	6
手續費收入	Handing fee earned	42,740	1	39,207	1
淨投資收益	Net gains (losses) on investments				
利息收入	Interest income	51,581	1	44,397	1
金融資產評價(損)益	Gains (losses) on valuation of financial assets	119,319	3	(314,852)	(9)
兌換(損)益	Foreign exchange gains (losses)	(2,049)	-	1,511	-
處分投資(損)益	Gains on disposal of investments	176,138	5	332,722	10
不動產投資(損)益	Gains on real estate investments	105,189	3	79,678	2
淨投資收益合計	Net investment gain	450,168	12	143,456	4
其他營業收入	Other operating income	310	-	20,254	1
營業收入合計	TOTAL OPERATING REVENUES	3,849,256	100	3,405,952	100
營業成本	OPERATING COSTS				
保險賠款與給付	Insurance claims and payments	2,282,199	59	2,669,948	78
減：應回再保賠款與給付	Less: Claims recovered from reinsurers	593,530	15	1,076,462	31
自留保賠款與給付	Retained claims	1,688,669	44	1,593,486	47
負債準備淨變動	Movement of liability reserves				
賠款準備淨變動	Movement of claims reserve	73,385	2	(69,123)	(2)
特別準備淨變動	Movement of special reserve	(177,154)	(5)	(23,978)	(1)
保費不足準備淨變動	Movement of premium deficiency reserve	14,766	-	(2,984)	-
負債準備淨變動合計	Total movement of liability reserves	(89,003)	(3)	(96,085)	(3)
佣金費用	Commission incurred	642,805	17	589,108	17
其他營業成本	Other operating costs	36,098	1	26,389	1
營業成本合計	Total operating costs	2,278,569	59	2,112,898	62

單位：新臺幣仟元，Unit：NT\$1,000

項目	ITEMS	2012		2011	
		金額	Amount %	金額	Amount %
營業毛利	GROSS PROFIT	1,570,687	41	1,293,054	38
營業費用	OPERATING EXPENSES	827,100	22	811,784	24
營業利益	OPERATING INCOME	743,587	19	481,270	14
營業外收入及利益	NON-OPERATING INCOME AND GAINS	34,949	1	14,099	1
營業外費用及損失	NON-OPERATING EXPENSES AND LOSSES	2,432	-	2,621	-
繼續營業單位稅前純益	INCOME BEFORE INCOME TAX FROM CONTINUING OPERATIONS	776,104	20	492,748	15
所得稅費用	INCOME TAX EXPENSE	37,463	1	59,790	2
繼續營業單位稅後純益	INCOME AFTER INCOME TAX FROM CONTINUING OPERATIONS	738,641	19	432,958	13
停業單位(損)益	INCOME AFTER INCOME TAX FROM DISCONTINUED OPERATIONS	-	-	267,675	8
本期淨利	NET INCOME	738,641	19	700,633	21
每股盈餘	EARNINGS PER SHARE	稅前	稅後	稅前	稅後
基本每股盈餘	Basic net earnings per share	Before Income Tax	After Income Tax	Before Income Tax	After Income Tax
繼續營業單位淨利	Net income from continuing operations	2.13	2.03	1.35	1.19
停業單位(損)益	Net income from discontinued operations	-	-	0.86	0.74
基本每股盈餘合計	Total basic net earnings per share	2.13	2.03	2.21	1.93
稀釋每股盈餘	Diluted earnings per share				
繼續營業單位淨利	Net income from continuing operations	2.13	2.02	1.35	1.19
停業單位(損)益	Net income from discontinued operations	-	-	0.86	0.73
稀釋每股盈餘合計	Total Diluted earnings per share	2.13	2.02	2.21	1.92



Board of Directors and Supervisors

董事及監察人

董事長	李泰宏	Chairman	Steve Lee
董事	賴國利	Managing Director	K.L. Lai
董事	梁健一	Director	Chien-Yi Liang
董事	周紹義	Director	Shao-I Chou
董事	張中周	Director	Chung-Chou Chang
董事	李佳鈞	Director	Julie Lee
董事	宋遠平	Director	Charles Sung
獨立董事	江輝雄	Independent Director	Hui-Hsiung Chiang
獨立董事	李天送	Independent Director	Tien-Sung Lee
監察人	施廣豐	Supervisor	Ying-Yen Shin
監察人	黃貞靜	Supervisor	Cheng-Ching Huang
監察人	陳炳甫	Supervisor	Bin-Fu Chen



Management

主要經理人



總經理	宋遠平	President	Charles Sung
副總經理	李光霖	Executive Vice President	Kuang-Lin Lee
總稽核	王島蓉	Auditor General	Teresa Wang
協理	徐樹人	Vice-President	James Hsu
協理	許乃權	Vice-President	Nicholas N.C. Sheu
協理	陳翠蓉	Vice-President	Patricia Chen
協理	黃惠章	Vice-President	Hsien-Chang Huang
協理	鄭全誠	Vice-President	Allen Cheng
協理	林偉朱	Vice-President	Amy Lin
協理	侯自維	Vice-President	William Hou
協理	張嘉勝	Vice-President	Michael Chang



Department Heads 部門主管

■ 總公司 Headquarters

總經理室海外保險小組 上海代表處首席代表	李建威	Chief Representative of Shanghai Representative Office	Carlos C.C. Lee
董事會稽核室	王烏蓉	Auditor General of Auditing Dept.	Teresa Wang
董事會風險管理室 資深經理	林力	Senior Manager of Risk Management Dept.	Daniel Lin
企劃部經理	徐樹人	Manager of Corporate Planning Dept.	James Hsu
財務部經理	陳翠蓉	Manager of Finance Dept.	Patricia Chen
管理部經理	黃憲章	Manager of Administration Dept.	Hsien-Chang Huang
資訊部經理	趙原鑫	Manager of MIS Dept.	Yuan-Shin Chao

※ 註：兼任 Note: Concurrent Position

■ 總公司 Headquarters

企業保險行銷部經理	侯自謙	Manager of Marketing Dept., Commercial Lines	William Hou
企業保險一部經理	李光霖	Manager of Property & Casualty Dept.	Kuang-Lin Lee
企業保險二部經理	許乃權	Manager of Marine Dept.	Nicholas N.C. Sheu
個人保險行銷部經理	張富勝	Manager of Marketing Dept., Personal Lines	Michael Chang
個人保險商品部經理	林件夫	Manager of Underwriting Dept., Personal Lines	Amy Lin
個人保險客戶服務部 資深經理	蕭存榮	Senior Manager of Customer & Service Dept., Personal Lines	Tsun-Jung Hsiao
營業一部資深經理	詹志民	Senior Manager of Business Development Dept. I	Jih-Min Chan

■ 分支機構 Branches

基隆分公司經理	趙豐祥	Manager of Keelung Branch	Stanley Chao
板橋分公司經理	李秋誠	Manager of Banchiao Branch	Kent Lee
桃園分公司經理	薛志彬	Manager of Taoyuan Branch	Jack Chung
新竹分公司經理	許加燦	Manager of Hsinchu Branch	Chia-Lin Sheu
台中分公司經理	廖原益	Manager of Taichung Branch	Yuan-Yi Liao
彰化分公司經理	林宏誠	Manager of Changhua Branch	Steven Lin
嘉義分公司經理	杜國英	Manager of Chiayi Branch	Jonathan Tu
台南分公司經理	蘇永章	Manager of Tainan Branch	Yung-Fu Su
高雄分公司經理	洪勳欽	Manager of Kaohsiung Branch	Jack Heng
屏東分公司經理	郭泰宏	Manager of Pingtung Branch	Tai-Hung Kuo
花蓮分公司資深經理	黃憲章	Senior Manager of Hualien Branch	Hsien-Chang Huang
宜蘭分公司資深經理	游家斌	Senior Manager of Yilan Branch	Jack Yu

※ 註：兼任 Note: Concurrent Position



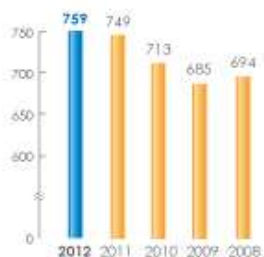
Profile of Human Resource

人力資源概況

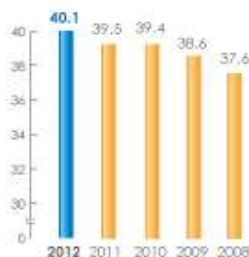
Headquarters and Branches

營運據點

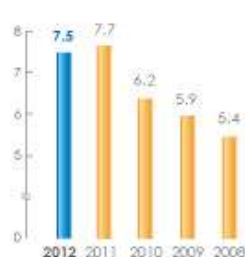
員工人數 Number of Employee



平均年齡 Average Age



平均服務年資 Average Year of Service



學歷 Educational Background

	2012	2011	2010	2009	2008
博士 Doctor	3	1	0	0	0
研究所 Master	62	65	57	49	47
大學 Bachelor	356	339	311	295	297
專科 Associate	234	240	239	234	236
高中職 Senior High School	104	104	106	107	114

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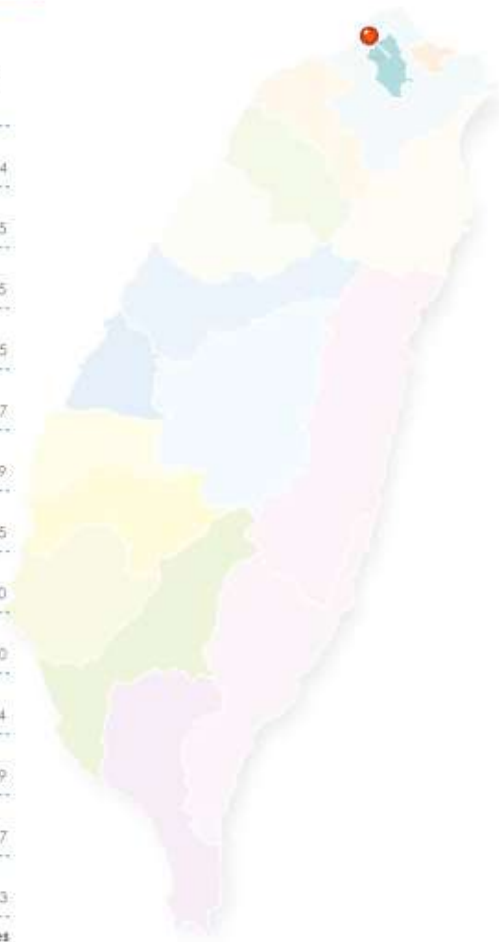
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北港通訊處 Beigang Liaison Office Tel: +886-5-7827099

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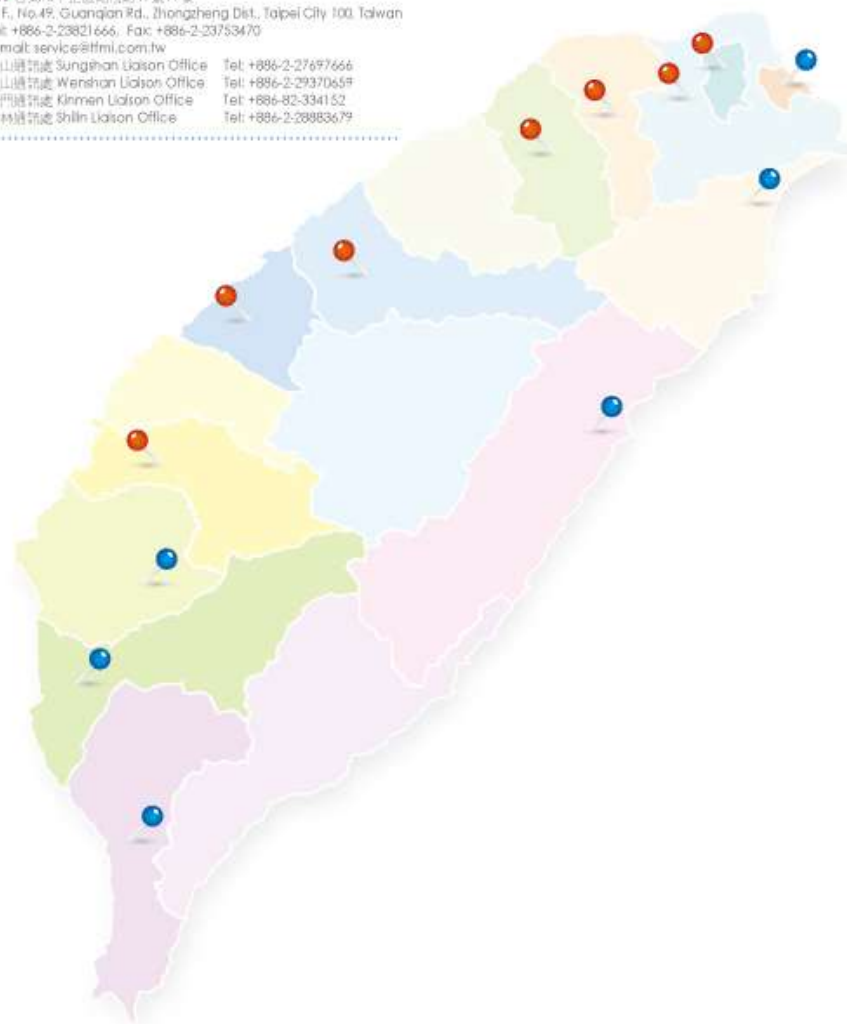
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e-mail: kaohsiung@fimi.com.tw

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鳳山通訊處 Fengshan Liaison Office Tel: +886-7-7653289

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● 屏東分公司 Pingtung Branch

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Lines of Business

營業項目

火災保險 Fire Insurance

- 住宅火災及地震基本保險 Residential Fire & Earthquake Insurance
- 商業火災保險 Commercial Fire Insurance
- 火災保險附加保險 Fire and Allied Perils Insurance
- 居家綜合保險 Household Insurance



海上保險 Marine Insurance

- 貨物運輸保險 Marine Cargo Insurance
- 船舶保險 Marine Hull Insurance
- 漁船保險 Fishing Vessel Insurance
- 陸上運輸保險 Inland Transit Insurance
- 商業動產流動綜合保險 Commercial Property Floater Insurance



航空保險 Aviation Insurance



汽車保險 Automobile Insurance

- 汽車車體損失保險 Physical Damage Automobile Insurance
- 汽車竊盜損失保險 Theft Automobile Insurance
- 任意汽車第三人責任保險 Third-Party Liability Automobile Insurance
- 強制汽車責任保險 Compulsory Automobile Liability Insurance
- 汽車保險附加保險 Automobile Insurance and Allied Perils Insurance



工程保險 Engineering Insurance

- 營造工程綜合保險 Contractors' All Risks Insurance
- 完工土木工程保險 Civil Engineering Completed Risks Insurance
- 安裝工程保險 Erection All Risks Insurance
- 電子設備保險 Electronic Equipment Insurance
- 營建機具保險 Contractors' Plant and Machinery Insurance
- 機械保險 Machinery Breakdown Insurance
- 鍋爐保險 Boiler and Pressure Vessel Insurance



保證及信用保險 Bond & Credit Insurance

- 員工誠實保證保險 Fidelity Bond Insurance
- 保固保證金保證保險 Maintenance Bond Insurance
- 旅行社履約保證保險 Travel Agency's Performance Bond Insurance
- 法拍屋貸款信用保險 Court Auction Buildings Loan Credit Insurance
- 履約保證金保證保險 Performance Bond Insurance
- 預付款保證金保證保險 Advance Payment Bond Insurance



責任保險 Liability Insurance

- 產品責任保險 Products Liability Insurance
- 旅行社責任保險 Travel Agency's Liability Insurance
- 保全業責任保險 Security Company's Liability Insurance
- 會計師責任保險 Accountants' Professional Indemnity Insurance
- 公共意外責任保險 Public Liability Insurance
- 電梯意外責任保險 Elevators/Lifts Liability Insurance
- 僱主意外責任保險 Employer's Liability Insurance
- 高爾夫球員責任保險 Golfer's Liability Insurance
- 鐵路旅客運送責任保險 Railway Passengers' Liability Insurance
- 醫療機構綜合責任保險 Medical Institution Liability Insurance
 - 金融業保管箱責任保險 Bankers Safe Deposit Box Liability Insurance
 - 金融機構專業責任保險 Financial Institutions Professional Indemnity Insurance
 - 強制執行人員責任保險 Enforcement Personnel Liability Insurance
 - 保險公證人專業責任保險 Insurance Adjusters' Professional Indemnity Insurance
 - 營造承包人意外責任保險 Contractor's Liability Insurance
 - 建築師工程師專業責任保險 Architects' and Engineers' Professional Indemnity Insurance
- 董事及重要職員責任保險 Directors' and Officers' Liability Insurance
- 毒性化學物質操作人員責任保險 Toxic Chemical Substances Handlers' Liability Insurance
- 保險代理人經紀人專業責任保險 Insurance Agents' and / or Brokers' Professional Indemnity Insurance
- 大眾捷運系統旅客運送責任保險 MRT Passengers' Liability Insurance



其他財產保險 Miscellaneous Insurance

- 現金保險 Money Insurance
- 玻璃保險 Glass Insurance
- 竊盜保險 Burglary Insurance
- 行動電話保險 Mobile Phone Insurance
- 節目中斷保險 Cancellation of Events Insurance
- 藝術品綜合保險 Fine Arts Comprehensive Insurance
- 銀行業綜合保險 Banker's Blanket Bond Insurance
- 液化石油氣綜合保險 Liquefied Petroleum Gas Comprehensive Insurance



平安保險 Accident & Health Insurance

- 個人傷害保險 Individual Personal Accident Insurance
- 團體傷害保險 Group Personal Accident Insurance
- 旅遊綜合保險 Traveling Comprehensive Insurance
- 健康保險 Health Insurance



再保險 Reinsurance

