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Taiwan Fire & Marine Insurance Co., Ltd.

入選臺灣公司治理100指數成份股

2015

獲頒微型保險競賽績優獎

勇奪住宅地震保險卓越獎

ANNUAL

CSR Report 通過 BSI 查證

REPORT

成立財團法人臺灣
產物保險文教基金會

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我們的榮耀

Our Awards



- 2016.07.20: 本公司獲選納入第2屆「臺灣公司治理100指數」成分股。

Included in “TWSE Corporate Governance 100 Index”.

- 2016.06.01: 依據現代保險雜誌之2015年產險公司總體檢, 本公司「負債佔資產比」排名第一及「投資報酬率」排名第二。

Ranked First in Debt Ratio and Second in Return on Investment among the non-life insurers, based on Non-Life Insurance Company Report in Risk Management, Insurance & Finance.

- 2016.05.10: 依據天下雜誌金融業百大排名, 本公司2015年獲利率及營收成長率為產險業第一名。

Ranked First in Net Profit Ratio and Revenue growth among the non-life insurers in Taiwan per CommonWealth Magazine report.

- 2016.04.08: 證交所第2屆公司治理評鑑, 本公司進入上市公司排名前20%。

Ranked within the top 20% of all listed companies for the 2nd Corporate Governance Evaluation of Listed Companies.

- 2015.12.10: 標準普爾公司(S&P)授予「A-/穩定」、中華信評公司授予「twAA」展望「穩定」的信用評等。

Received Credit rating “A-” and “twAA” by Standard & Poor and Taiwan Ratings, respectively.

- 2015.10.17: 獲得金融監督管理委員會頒發「微型保險競賽績優」及「住宅地震保險卓越獎」第一名。

Ranked First in “Micro-insurance Competition Merit Award” and “Residential Earthquake Insurance Excellence Award” by Financial Supervisory Committee.

- 2015.07.29: 本公司榮獲第六屆臺灣保險卓越獎之「微型保險推展卓越獎」銀質獎及「住宅地震保險推展卓越獎」銀質獎。

Received Silver Awards in the Sixth Taiwan Insurance Excellence Award in both the Micro-Insurance and Residential Earthquake Insurance Business Promotion Excellence categories.

集團董事長的話

Message from the Group Chairman

領航集團多年來積極從事多角化的經營，旗下包括金融事業、不動產事業、電子事業、汽車事業、飯店事業等五大事業體系及領航社會福利慈善事業基金會。其中共有4家上市櫃公司，事業發展版圖遍及海峽兩岸，員工總數超過11,000人，年營業額總計超過新台幣500億元。回顧集團創立初期的艱辛到今日的營業規模，衷心感念長期支持的客戶、股東、合作夥伴，以及共同打拼的全體同仁，未來集團整體經營將持續秉持「領先群倫、航向未來」的企業願景戮力向前邁進。

臺灣產物保險為本集團金融事業的核心，2015年整體營收成長率19.17%、獲利率22.17%、負債佔資產比率54.87%及資本額36.22億元皆位居同業前茅。在此特別感謝公司股東的支持及全體同仁的努力。

當前全球經濟情勢瞬息萬變，國內各產業市場競爭激烈，集團各事業體仍將以積極樂觀的態度，在堅持「穩健經營」及「盈餘導向」之經營政策下，持續致力各產業的專業領域發展及人才培育，以提升企業價值，邁向更具前瞻性及挑戰性的未來。

身為集團的創辦人，文勇深信贏得股東、客戶及同仁的信賴和支持，是企業永續經營發展的重要基石，也唯有秉持「取之社會，用之社會」的信念，對內重視團隊合作並落實公司治理，創造經營績效；對外積極參與公益活動，關懷弱勢回饋社會，落實企業社會責任，方能使集團價值永續傳承。

For many years, we at Navigator Holdings have been proactively diversifying our operations, with five major lines of business in the finance, real estate, electronics, hospitality, and automobile industries, in addition to our Navigator Holdings Charity Foundation. In which four of the Group's companies have been either listed on the stock exchange or over-the-counter, and the scope of our operations has spanned across both sides of the Taiwan Strait. With over 11 thousand employees, the sum of our annual revenues have exceeded NT\$50 billion. Looking back on the difficult days when our group was first established, we would like to wholeheartedly thank our customers, shareholders, partners, and all of our diligent, collaborative employees for the scale of our business operations today. As we strive towards the future, we at Navigator Holdings will continue to maintain our corporate vision of being "outstanding, pioneering industry leaders".

Taiwan Fire & Marine Insurance Co., Ltd. is the core of our group's financial business. In 2015 alone, the overall revenue rate increased by 19.17%, profitability grew by



22.17%, the debt ratio fell to 54.87%, and our capital measured NT\$3.622 billion. All of these figures have placed us ahead of our competitors. We would like to take another moment to appreciate the support of our shareholders as well as the dedication and diligence of our employees.

Even though current global economic conditions fluctuate rapidly, and the domestic market for each industry is highly competitive, each of the businesses within our group will continue to develop and foster professional talents while adhering to our principles of "prudent management" and "profit-orientation". This will help us enhance our corporate value and move us into a more proactive and successful future.

As the founder and chairman of Navigator Holdings, I believe that the trust and support from our shareholders, clients, and employees, were indispensable cornerstones of our development as a company. Only by holding true to our vision of "giving back to society what it has given us", could we have achieved our performance. Through our implementation of corporate governance and emphasis on teamwork, and our participation in philanthropy for underprivileged groups, we will be able to not only fulfill our societal responsibilities, but also leave a lasting legacy behind.

集團董事長

Group Chairman

李文勇 WenYung Lee



董事長的話

Message from the Chairman

2015年全球經濟成長趨緩，國內經濟成長率表現不佳，整體產險市場成長率雖達到2.9%，但受天災及公共意外事故頻傳，連帶影響國內產險業者獲利表現。本公司擁有強健的資本水準並且秉持「穩健經營」及「盈餘導向」之經營政策，在所有同仁的努力之下，致力於提升核保品質及完善的再保險安排，讓本公司整體的財務績效表現大幅優於去年，其中本公司營收成長率19.17%、獲利率22.17%及負債佔資產比率54.87%皆優於其他產險同業。

由於肯定本公司強健的資本水準及優異的核保績效，2015年標準普爾公司(S&P)和中華信用評等公司持續給予本公司「A-」及「twAA」展望「穩定」的信用評等。本公司更在證交所舉辦的第一、二屆公司治理評鑑中，連續兩年進入上市公司排名前20%，表現優於其他產險同業，證明本公司在維護股東權益、平等對待股東、強化董事會結構運作、提升資訊透明度及落實企業社會責任等各個面向，都有積極之作為。

此外，順應全球重視企業實踐社會責任，以追求永續經營之趨勢，本公司於2015年發行第一本企業社會責任報告書，並主動通過英國標準協會(BSI)的查核保證。同年9月成立了「財團法人臺灣產物保險文教基金會」，將秉持「珍惜此刻、守護未來」之理念，以提升文化品質、培育人才、關懷弱勢及服務國家社會為宗旨，致力於照顧弱勢、推動遲緩兒童特殊教育、宣導青少年反毒活動、關懷偏鄉兒童、提倡藝文及體育活動。

未來，本公司將繼續秉持穩健經營及永續發展的策略方針，對內強化公司治理、致力員工照顧及提升經營績效；對外將重視客戶關係管理，提升客戶服務品質。更將透過基金會整合所有資源，主動關懷弱勢族群，提倡綠能環保，支持學術研究與體育活動，善盡企業社會責任。

In 2015, the global economic growth experienced a slowdown, in which the domestic economic growth rate under-performed. Despite the overall insurance market showing a 2.9% growth, frequent natural disasters and accidents in public places impacted the profitability of domestic insurance companies. TFMI boasts a strong capital structure, and maintains our policies of "prudent management" and "profit-orientation". Through the collective effort of our employees, we have been able to enhance the quality of our underwriting and comprehensive reinsurance arrangements. This has led to a significant increase in TFMI's overall financial performance—our 19.17% growth in revenue, 22.17% increase in profitability, and 54.87% debt-to-asset ratio have not only risen above our numbers from previous years, but have also outperformed those of our competitors.

TFMI's strong capital structure and outstanding underwriting performance have been recognized by official credit rating agencies. In 2015, both Standard & Poor and Taiwan Rating continued to give credit ratings of "A-" and "twAA" with "Stable" outlook, respectively. We have also been ranked within the top 20% of listed companies for two consecutive years in the first and second Corporate Governance Evaluations hosted by the Taiwan Stock Exchange (TWSE). Our remarkable performance over our competitors has proven our successful measures in ensuring various aspects such as the protection of shareholders' rights, the equal treatment of shareholders, the strengthening of the structure and operations of the Board of Directors, and the enhancement of information transparency, as well as realizing CSR performance.

Moreover, following the global trend of emphasizing CSR in the pursuit of sustainable management, we have released our first-ever Corporate Social Responsibility Report in 2015, and have proactively sought for and attained certification from the British Standards Institution. In September 2015, the Taiwan Fire & Marine Foundation was founded in order to enhance cultural depth, nurture talents, aid the underprivileged, and serve society based on the principle of "cherishing the moment and safeguarding the future." The Foundation strives to support disadvantaged groups, with goals including providing special education for children with developmental delays, promoting anti-drug abuse to teenagers, and caring for children in isolated communities, as well as advocating for arts, humanities, and athletic activities.

In the future, TFMI will continue to hold true to our strategic policies of prudent management and sustainable development. Internally, we will strengthen our corporate governance, strive to care for employees, and enhance our management performance. Externally, we will emphasize customer relations management and improve the quality of service for our customers. Furthermore, to realize our corporate social responsibility, we will integrate our resources through the Foundation and reach out to disadvantaged groups, advocate for green, eco-friendly measures, and support academic research and athletic events.

董事長

Chairman

李泰宏

Steve Lee

公司簡介

Company Profile



1948年3月
正式成立

本公司係光復初期接收原日本人在台所設各保險會社，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財產外，同時開始承攬新保險業務，並於1948年3月12日正式成立公司，為全國歷史最悠久的產物保險公司。



1998年1月
民營化

成立初期承保險種不多，保險需求也相當有限，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28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。

本公司資本額最初係由臺灣銀行、臺灣土地銀行、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臺幣1,000萬元，其後1968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，現今資本額為新臺幣36.22億元。



標準普爾公司
信用評等

2015年12月本公司獲得中華信用評等公司「twAA」及標準普爾公司「A-」評等的肯定，展望「穩定」，反映強健資本與高於平均水準的核保績效；此外，本公司在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，歷年來多次獲得最高等級之評鑑殊榮，更在證交所舉辦的上市上櫃企業公司治理評鑑中，連續兩年進入上市公司排名前20%，顯示本公司在經營資訊公開透明及落實公司治理的表現上深獲肯定。

In June 1946, "Taiwan Fire & Marine Insurance Preparation Office" was set up to take over insurance businesses and properties previously owned by the Japanese during the Japanese colonial period and to underwrite new insurance businesses. Then on March 12, 1948, Taiwan Fire & Marine Insurance Company was formally established, which makes it the oldest non-life insurance company in the nation.

During the early years, the market had limited needs for insurance services, not many insurance products were available at that time. After sixty years of dedication to the industry, the Company now



上市上櫃公司
治理評鑑

offers more than 80 insurance products through 12 branches and 28 offices nationwide. Furthermore, the Taiwan Fire & Marine Insurance representative office was established in Shanghai in August 2006 as the company's first overseas arm. In January 2009, to be in line with the government's Rate Deregulations scheme, the Company underwent an internal reorganization, changing its business operation from product focus to client focus.

A previously state-owned enterprise, TFMI's initial capital of 10 million old Taiwan dollars was jointly invested by Bank of Taiwan, Land Bank of Taiwan, First Commercial Bank, Chang Hwa Bank, Hua Nan Bank, Taiwan Navigation Co., Ltd., and Taiwan Railway Administration. Later in 1968, Taiwan Co-operative Bank, Taiwan Business Bank, and Taiwan Chung Hsing Paper Corp. also invested. On September 30, 1997, after five decades operating under government control, the company became publicly listed on the Taiwan Stock Exchange. And today our capital measured NT\$3.622 billion.

In 2015, TFMI continue to receive credit rating of "twAA" from Taiwan Ratings and "A-" from Standard and Poor's, both with "Stable" outlook. TFMI also continues to receive the highest rating in "Information Disclosure and Transparency" for the annual Information Disclosure Evaluations organized by the Securities and Futures Institute. Furthermore, TFMI was ranked within the top 20% of all listed companies for two consecutive years in Corporate Governance Evaluation of Listed Companies hosted by Taiwan Stock Exchange. Evidencing TFMI as a trustworthy company with strong capital base and outstanding underwriting performance.



營運報告

Operation Reports



本公司2015年整體營業收入新臺幣(下同)4,925,752仟元，營業成本2,743,954仟元，營業費用1,015,214仟元，加計營業外收入及支出淨額36,711仟元，並減除所得稅費用111,289仟元後，本期淨利為1,092,006仟元；稅前基本每股盈餘為3.31元，稅後基本每股盈餘為3.01元。獲利表現與經營績效穩定，在此感謝股東長期支持與全體同仁的努力。

2015年產險市場整體簽單保費達135,375,006仟元，成長率為2.9%。順應市場情勢，本公司積極創新商品開發與組合，推廣通路商品多元化，善用策盟通路優勢，提升客戶服務品質以提升競爭力。2015年本公司簽單保費收入為5,322,126仟元，成長率為4.89%；其中住宅火險市占率已連續兩年排名業界第一，而任意車險、強制車險、責任保險及健康保險等業務成長率均優於市場。

2015年標準普爾 (S&P)及中華信評以本公司具強健資本水準、良好核保與投資績效等表現，持續給予「A-/穩定」及「twAA」展望「穩定」的信用評等。在公司治理上，2015年「第一屆上市上櫃企業公司治理評鑑」本公司排名進入上市櫃公司前20%，與先前資訊揭露評鑑相若，均屬優質公司。

展望2016年，外在經濟情勢復甦預期仍屬緩慢，但國內受公共安全、食品安全及天災頻傳可望提升各產業及消費者對產險投保意識，加上政府貨物稅減徵有助於新車銷售，同時主管機關抑止大型商業火險殺價競爭及網路投保第四波開放等多項利多政策帶動下，將為產險市場注入成長動能。

據此，本公司仍秉持穩健經營及盈餘導向的經營政策，強化公司治理、風險管理及法令遵循。保險面，持續拓展良質業務、深耕策盟通路、開發多元商品、提升客戶服務；投資面，致力活化資產以充實獲利，全體同仁將同心協力以優異表現答謝各位股東愛護與支持。

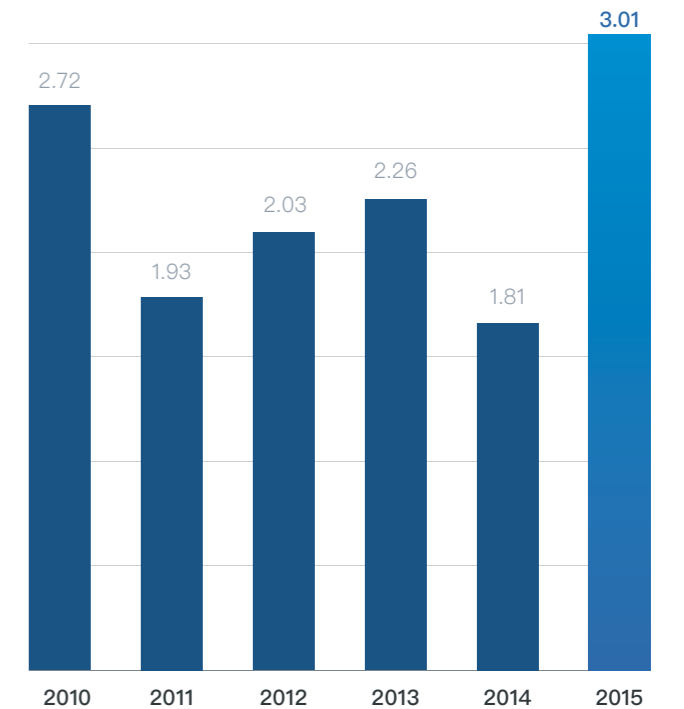
The Company's overall operating income in 2015 was NT\$ 4,925,752 thousand, with an operating cost of NT\$ 2,743,954 thousand and an operating expense of NT\$1,015,214 thousand. After adding to net non-operating income and expenses of NT\$36,711 thousand and deducting income taxes of NT\$ 111,289 thousand, the net profit for the year has been NT\$ 1,092,006 thousand with a pre-tax EPS of NT\$ 3.31 and an after-tax EPS of NT\$ 3.01. Again, we would like to show our gratefulness for the long-term support of our shareholders and the dedication of our employees in helping us maintain such a profitable and stable operational performance.

The overall written premium in the non-life industry amounted to NT\$135,375,006 thousand in 2015, showing a 2.9% growth rate. Heeding market trends, TFMI has innovated product creation and assembly, diversified sales channels, and utilized strategic partnerships to our advantage, thereby improving the quality of our customer service and increasing our competitiveness. TFMI's gross written premium in 2015 was NT\$5,322,126 thousand, showing a growth rate of 4.89%. For two consecutive years, we have ranked first place within the industry for our market share in residential fire insurance, with growth rates of voluntary auto insurance, compulsory auto insurance, liability insurance, and health insurance all outperforming the market.

In 2015, Standard & Poor and Taiwan Rating continued to provide "A-/Stable" and "twAA" with Stable outlook credit ratings respectively, based on our strong capital structure and positive underwriting and investment performances. In terms of corporate governance, TFMI was ranked within the top 20% of all listed companies for the 1st Corporate Governance Evaluation of Listed Companies in 2015. Like our performance in the previous information disclosure evaluation, we have once again been recognized for our outstanding performance.

Looking forward into 2016, although global economic recovery continues to be slow to moderate, we anticipate that domestically, the consumer market and other various industries will realize the need for property and casualty insurance, what with fre-

天下雜誌千大企業調查產險業獲利率評比
臺產連年名列前茅 每股盈餘 (單位：元)



quent anxiety over public safety, food safety, and natural disasters. Moreover, the reduction in excise taxes could help the sales of new cars, while advantageous policies taken by the regulator such as the suppression of price wars among large-scale commercial fire insurance and the release of the fourth wave of online insurance could potentially inject a new wave of momentum to the insurance market.

Based on the aforementioned facts, TFMI will continue to honor our management principles of stable operations and profitability, while strengthening corporate governance, risk management, and legal compliance. In terms of insurance, we will continue to explore new business opportunities, cultivate partnership channels, develop diversified products, and enhance our customer service. In terms of investment, we will continue to utilize our assets to increase profitability. To show our gratitude for the strong support of our shareholders, all of us together will do our best to deliver our outstanding performance.

總經理

宋道平

President

Charles Sung

大事紀

Milestones

1946



- 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，資本額為舊臺幣1,000萬元。
1946.06.16: Taiwan Fire and Marine preparatory office founded.



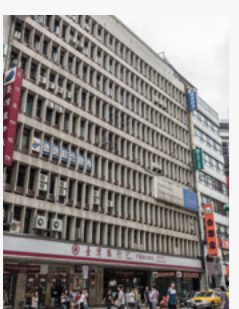
臺產第一任董事長嚴家淦先生

1948

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

1979

- 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。
1979.04.20: Building of new company headquarters completed.



臺產大樓外觀

1997

- 1997.09.30：掛牌上市，資本額為新臺幣（下同）9.5億元。
1997.09.30: IPO with Capital increased to NT\$ 950 million.

1998

- 1998.01.22：正式改制民營，資本額增加至12億元。
1998.01.22: Privatized with Capital increased to NT\$1.2 billion.

2000



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

2001

- 2001.08.14：資本額增至24.3億元。
2001.08.14: Capital increased to NT\$ 2.43 billion.

2002

- 2002.08.18：資本額增至26.6億元。
2002.08.18: Capital increased to NT\$ 2.66 billion.

2003

- 2003.07.01：更新企業識別標誌，展現本公司以客為尊，不斷求新求變，以專業取得信任的經營理念。
2003.07.01: New CIS launched.

2004



- 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-」。
2004.12.22: Credit rating upgraded from “twA+” to “twAA-” by Taiwan Ratings.

2005

- 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。
2005.08.23: TFMI Asset Management Co., Ltd. established.

2006

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



2006臺產60週年運動會

2007

- 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+」。
2007.07.09: Credit rating upgraded from “BBB” to “BBB+” by Standard & Poor.

2008



- 2008.06.13：李泰宏先生當選董事長。
2008.06.13: Mr. Steve Lee elected as Chairman.

2009

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

2010

- 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。

2010.03.26: Taiwan Fire & Marine Insurance Micro Personal Injuries Insurance 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：宋道平先生接任總經理。
- 2010.04.20: Mr. Charles Sung appointed as president.

- 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。

2010.04.30: 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：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。
- 2010.06.08: The general shareholders' meeting approved issuance of new shares in association with capitalization of 2009 earnings; total issuance amounted to NT\$469 million and the paid-in capital after capitalization reached NT\$3.638 billion.

- 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。

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

- 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。

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

- 2011.06.10：李泰宏先生連任董事長。
- 2011.06.10: Mr. Steve Lee re-elected as Chairman.

- 2011.12.01：本公司成立「薪資報酬委員會」，落實公司治理。
- 2011.12.01: Remuneration Committee established to ensure company remuneration policy to be in line with corporate governance.

2011



2013

- 2013.07.03：獲標準普爾公司(S&P)調升本公司評等，由「BBB+」提升至「A-」。
- 2013.07.03: Credit rating upgraded from "BBB+" to "A-" by Standard & Poor.

2014

- 2014.06.06：本公司成立「審計委員會」。
- 2014.06.06: Audit Committee was established.

- 2014.06.20：本公司蟬聯證期會「資訊揭露評鑑」最高等級『A++』之殊榮，為保險業唯一。
- 2014.06.20: Rated "Grade A++" for Information Disclosure & Transparency in 2014 by Securities & Futures Institute(SFI).

2015

- 2015.04.08：第一屆公司治理評鑑結果，本公司排名上市公司前20%。
- 2015.04.08: Ranked within the top 20% of all listed companies for the 1st Corporate Governance Evaluation of Listed Companies.



- 2015.07.29：榮獲第六屆臺灣保險卓越獎之「微型保險推展卓越獎」銀質獎及「住宅地震保險推展卓越獎」銀質獎。
- 2015.07.29: Received Silver Awards in the Sixth Taiwan Insurance Excellence Award in both the micro-insurance and residential earthquake insurance business promotion excellence categories.

- 2015.09.22：本公司成立「財團法人臺灣產物保險文教基金會」。
- 2015.09.22: "Taiwan Fire & Marine Foundation" founded.

- 2015.10.17：榮獲金融監督管理委員會頒發「微型保險競賽績優獎」及「住宅地震保險卓越獎」第一名。
- 2015.10.17: Ranked No.1 for Financial Supervisory Commission "Micro-insurance Competition Merit Award" and "Residential Earthquake Insurance Excellence Award".

2016

- 2016.04.08：第二屆公司治理評鑑結果，本公司排名上市公司前20%。
- 2016.04.08: Ranked within the top 20% of all listed companies for the 2nd Corporate Governance Evaluation of Listed Companies.

- 2016.07.20：本公司獲選納入第二屆「臺灣公司治理100指數」成分股。
- 2016.07.20: Included in "TWSE Corporate Governance 100 Index".

財務要覽

Financial Highlights

每股純益(元)
Earnings Per Share

3.01

本期淨利 Net Income

1,092,006

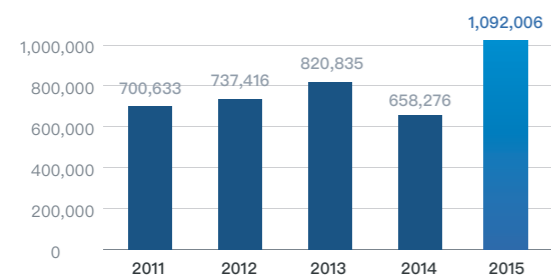
純益率
Net Profit Ratio

22.17

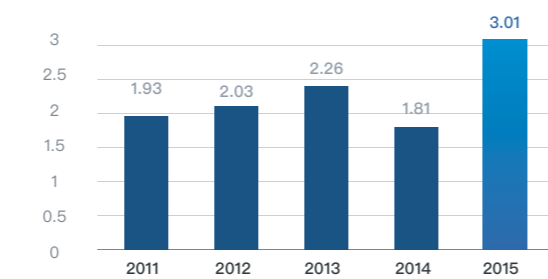
權益報酬率 Return on Equity

14.61

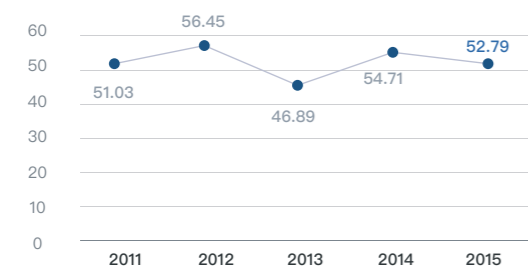
本期淨利
Net Income



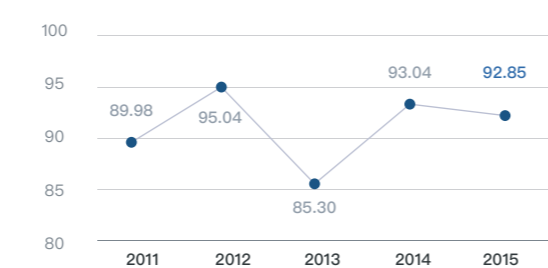
每股純益(元)
Earnings Per Share (NT\$1)



自留期滿損失率
Net Loss Ratio



自留綜合率
Net Combined Ratio



單位:新臺幣仟元 (Unit:NT\$' 000)

| | 2015 | 2014 (重編後) | 2013 | 2012 | 2011 |
|---|------------|------------|------------|------------|------------|
| 直接簽單保費收入 D/W Premiums | 5,322,126 | 5,074,207 | 4,936,550 | 4,867,357 | 4,666,871 |
| 股本 Capital | 3,622,004 | 3,638,164 | 3,638,164 | 3,638,164 | 3,638,164 |
| 資產總額 Assets 註:2011年起參照保險業財務報告編 製準則第22條修正 | 17,097,723 | 16,863,713 | 16,589,870 | 16,032,983 | 15,174,991 |
| 股東權益總額 Stockholders' Equity | 7,715,796 | 7,237,669 | 7,001,923 | 6,237,123 | 5,800,571 |
| 本期淨利 Net Income | 1,092,006 | 658,276 | 820,835 | 737,416 | 700,633 |
| 每股純益(元) Earnings Per Share (NT\$) | 3.01 | 1.81 | 2.26 | 2.03 | 1.93 |

單位:% (Unit:%)

| | 2015 | 2014 (重編後) | 2013 | 2012 | 2011 |
|---|-------|------------|-------|-------|-------|
| 直接簽單保費收入變動率 Change in D/W Premiums | 4.89 | 2.79 | 1.42 | 4.30 | 5.58 |
| 自留保費變動率 Change in Retained Pre- miums | 3.99 | 8.71 | 5.99 | 5.91 | 6.29 |
| 自留滿期損失率 Net Loss Ratio | 52.79 | 54.71 | 46.89 | 56.45 | 51.03 |
| 自留綜合率 Net Combined Ratio | 92.85 | 93.04 | 85.30 | 95.04 | 89.98 |
| 權益報酬率 Return on Equity | 14.61 | 9.25 | 12.40 | 12.25 | 11.46 |
| 純益率 Net Profit Ratio | 22.17 | 15.93 | 20.43 | 19.16 | 18.84 |

業務概況

Underwriting Reports

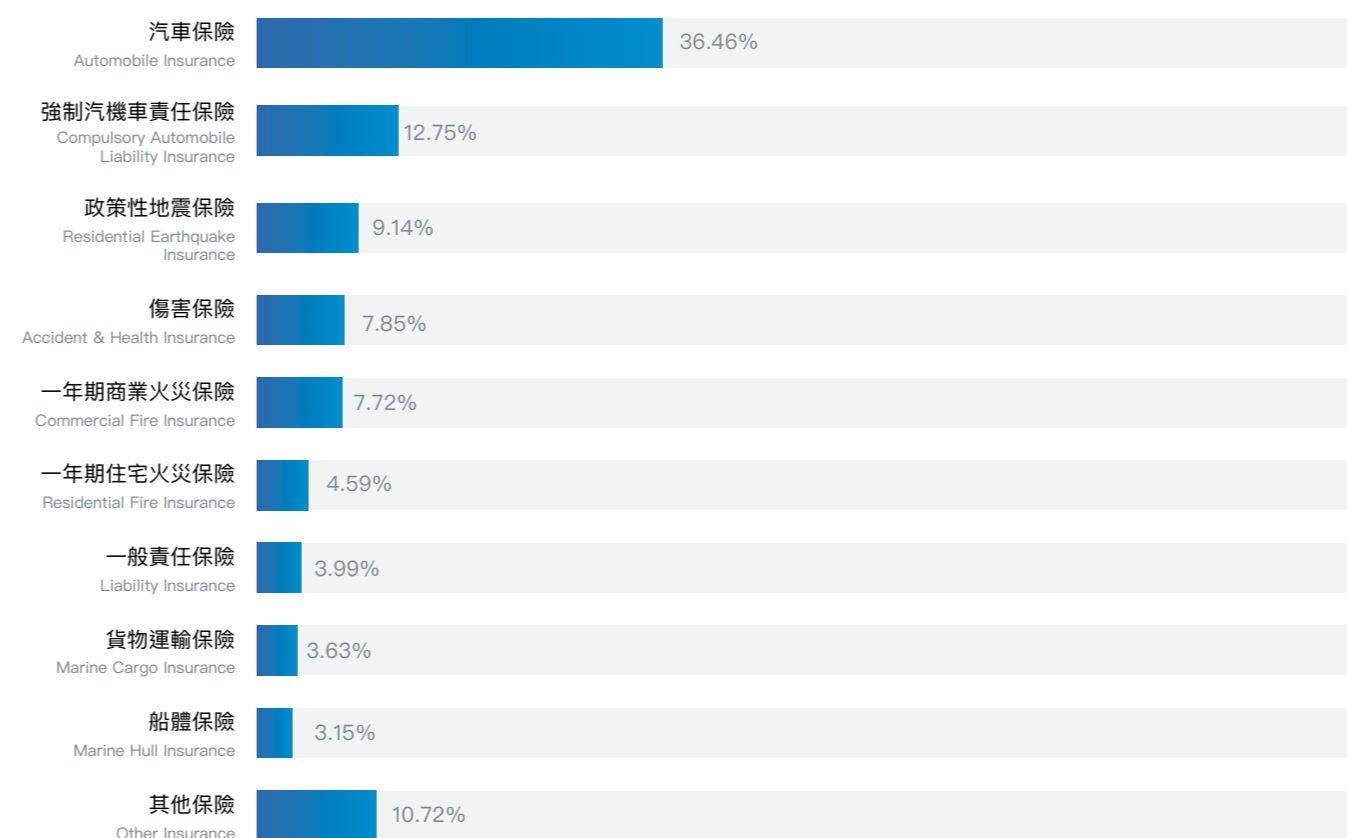
(1) 2015年直接簽單保費收入 Direct Written Premiums in 2015

單位：新臺幣仟元 (Unit: NT\$' 000)

| 險別 Class | 金額 | 佔直接簽單總保費比重(%) |
|--|-----------|---------------|
| 汽車保險 Automobile Insurance | 1,940,513 | 36.46 |
| 強制汽機車責任保險 Compulsory Automobile Liability Insurance | 678,632 | 12.75 |
| 政策性地震保險 Residential Earthquake Insurance | 486,222 | 9.14 |
| 傷害保險 Accident & Health Insurance | 417,897 | 7.85 |
| 一年期商業火災保險 Commercial Fire Insurance | 410,811 | 7.72 |
| 一年期住宅火災保險 Residential Fire Insurance | 244,440 | 4.59 |
| 一般責任保險 Liability Insurance | 212,528 | 3.99 |
| 貨物運輸保險 Marine Cargo Insurance | 193,214 | 3.63 |
| 船體保險 Marine Hull Insurance | 167,474 | 3.15 |
| 其他保險 Other Insurance(註) | 570,395 | 10.72 |
| 合計 Total | 5,322,126 | 100.00 |

註：其餘各險餘額彙計
Note: Sum of all other insurance lines

(2) 2015年直接簽單保費收入業務結構 Structure of Direct Written Premiums in 2015



(3) 2015年市場占有率 Market Share in 2015



(4) 本公司與市場直接簽單保費收入

Comparison with Market in Direct Written Premiums in 2013、2014、2015

單位：新臺幣仟元 (Unit: NT\$' 000)

| 險別 Class | 2015 | | 2014 | | 2013 | |
|--|------------------------|--------------|------------|--------------|------------|--------------|
| | 臺產 TFMI | 市場 Market | 臺產 TFMI | 市場 Market | 臺產 TFMI | 市場 Market |
| | 火災保險 Fire Insurance | 654,285 | 10,251,483 | 656,377 | 10,927,123 | 632,555 |
| 貨物運輸保險 Marine Cargo Insurance | 193,214 | 4,766,760 | 207,754 | 5,014,508 | 236,483 | 5,139,587 |
| 船體保險 Marine Hull Insurance | 167,474 | 1,661,967 | 143,845 | 1,568,257 | 250,495 | 1,760,939 |
| 漁船保險 Fishing Vessel Insurance | 64,058 | 843,260 | 68,882 | 804,466 | 70,732 | 779,424 |
| 航空保險 Aviation Insurance | 24,999 | 960,882 | 29,006 | 810,901 | 36,123 | 696,178 |
| 汽車保險 Automobile Insurance | 1,940,513 | 56,316,962 | 1,745,133 | 53,393,751 | 1,572,943 | 47,889,039 |
| 強制汽機車責任保險 Compulsory Automobile Liability Insurance | 678,632 | 16,500,388 | 633,952 | 16,328,078 | 599,448 | 16,110,896 |
| 責任保險 Liability Insurance | 221,452 | 9,096,507 | 168,339 | 7,972,437 | 161,747 | 7,631,398 |
| 工程保險 Engineering Insurance | 108,411 | 3,450,526 | 135,016 | 3,916,380 | 134,959 | 4,393,889 |
| 信用保證保險 Bond & Credit Insurance | 23,373 | 1,660,589 | 25,716 | 1,502,188 | 28,108 | 1,334,981 |
| 其他財產保險 Miscellaneous Insurance | 94,983 | 2,315,299 | 121,025 | 2,559,683 | 115,045 | 2,383,970 |
| 傷害保險 Personal Accident Insurance | 417,897 | 15,125,086 | 396,787 | 14,346,454 | 363,285 | 13,652,890 |
| 健康保險 Health Insurance | 11,880 | 1,645,245 | 7,074 | 1,430,773 | 5,176 | 1,321,850 |
| 天災保險 Catastrophe Insurance | 720,955 | 10,780,052 | 735,301 | 10,982,995 | 729,450 | 10,691,998 |
| 合計 Total | 5,322,126 | 135,375,006 | 5,074,207 | 131,557,993 | 4,936,550 | 124,228,884 |

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.

(5) 保費收入、自留比率

Premium Income & Retained Ratio

單位：新臺幣仟元 (Unit: NT\$' 000)

| 險別 Class | 2015 | | 2014 | | 2013 | |
|--|---------------------------|-------------------------------|---------------------------|-------------------------------|---------------------------|-------------------------------|
| | 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 | 651,175 | 31.38 | 728,391 | 40.54 | 721,289 | 38.75 |
| 住宅火災保險 Residential Fire Insurance | 243,486 | 100.07 | 229,947 | 100.13 | 212,029 | 100.19 |
| 貨物運輸保險 Marine Cargo Insurance | 194,834 | 29.19 | 210,512 | 28.07 | 250,485 | 24.03 |
| 船體保險 Marine Hull Insurance | 211,952 | 19.72 | 186,460 | 15.26 | 302,789 | 11.91 |
| 漁船保險 Fishing Vessel Insurance | 70,034 | 17.62 | 76,273 | 29.92 | 82,067 | 25.25 |
| 航空保險 Aviation Insurance | 24,999 | -0.49 | 29,006 | 2.49 | 36,123 | 4.30 |
| 任意汽車保險 Automobile Insurance | 1,956,291 | 99.60 | 1,758,482 | 99.60 | 1,584,194 | 99.60 |
| 強制汽機車責任保險 Compulsory Automobile Liability Insurance | 889,751 | 65.01 | 751,715 | 74.35 | 715,696 | 74.61 |
| 信用保證保險 Bond & Credit Insurance | 24,868 | 48.90 | 27,313 | 52.15 | 29,534 | 49.86 |
| 責任保險 Liability Insurance | 285,265 | 58.87 | 256,967 | 57.88 | 237,054 | 56.24 |
| 工程保險 Engineering Insurance | 118,749 | 49.05 | 149,221 | 54.51 | 146,711 | 45.92 |
| 其他財產保險 Miscellaneous Insurance | 51,666 | 39.05 | 57,700 | 37.84 | 60,603 | 32.68 |
| 傷害保險 Personal Accident Insurance | 420,215 | 95.84 | 398,782 | 96.62 | 365,040 | 97.09 |
| 政策性地震保險 Residential Earthquake Insurance | 536,860 | 9.43 | 527,134 | 10.70 | 501,696 | 10.95 |
| 核能保險 Nuclear Energy Insurance | 9,335 | 100.00 | 9,539 | 100.00 | 9,299 | 100.00 |
| 健康保險 Health Insurance | 11,880 | 81.72 | 7,073 | 85.54 | 5,176 | 80.26 |
| 國外再保分進業務 Foreign Inward Reinsurance | 7,705 | 32.86 | 4,288 | 53.29 | 1,213 | -162.65 |
| 合計 Total | 5,709,065 | 66.90 | 5,408,806 | 67.90 | 5,260,998 | 64.22 |

資產負債表 Balance Sheet

截至12月31日 / As at Dec. 31

單位：新臺幣仟元 (Unit: NT\$' 000)

| 項目 Items | 2015 | | 2014 (重編後/Restated) | |
|---|------------|-----|---------------------|-----|
| | 金額 Amount | % | 金額 Amount | % |
| 資產 Assets | | | | |
| 現金及約當現金 Cash And Cash Equivalents | 2,809,866 | 17 | 2,543,153 | 15 |
| 應收款項 Receivables | | | | |
| 應收票據 Notes Receivable- Net | 146,315 | 1 | 116,077 | 1 |
| 應收保費 Premiums Receivable | 507,935 | 3 | 722,604 | 4 |
| 其他應收款 Other Receivables, Net | 60,544 | - | 30,958 | - |
| 應收款項合計 Total Receivables | 714,794 | 4 | 869,639 | 5 |
| 投資 Investments | | | | |
| 透過損益按公允價值衡量之金融資產 Financial Assets at Fair Value through Profit or Loss | 2,892,709 | 17 | 1,697,812 | 10 |
| 備供出售金融資產 Available-for-Sale Financial Assets | 2,823,455 | 17 | 2,730,325 | 16 |
| 以成本衡量之金融資產 Financial Assets at Cost | 498,875 | 3 | 401,549 | 3 |
| 其他金融資產-淨額 Other Financial Assets, Net | 1,746,914 | 10 | 1,558,904 | 9 |
| 投資性不動產 Investment Property | 2,539,362 | 15 | 3,329,776 | 20 |
| 投資合計 Total Investments | 10,501,315 | 62 | 9,718,366 | 58 |
| 再保險合約資產 Reinsurance Assets | | | | |
| 應攤回再保賠款與給付-淨額 Claims Recoverable From Reinsurers- Net | 41,162 | - | 27,899 | - |
| 應收再保往來款項 Due From Reinsurers and Ceding Companies- Net | 127,922 | 1 | 125,614 | 1 |
| 再保險準備資產-淨額 Reinsurance Reserve Assets- Net | 1,772,317 | 10 | 1,834,570 | 11 |
| 再保險合約資產合計 Total Reinsurance Assets | 1,941,401 | 11 | 1,988,083 | 12 |
| 不動產及設備 Property and Equipment | 365,227 | 2 | 356,219 | 2 |
| 無形資產 Intangible Assets | 5,702 | - | 3,494 | - |
| 遞延所得稅資產 Deferred Tax Assets | 17,535 | - | 9,068 | - |
| 其他資產 Other Assets | | | | |
| 存出保證金 Guarantee Deposits Paid | 679,734 | 4 | 643,569 | 4 |
| 其他資產-其他 Other Assets - Others | 62,149 | - | 732,122 | 4 |
| 其他資產合計 Total Other Assets | 741,883 | 4 | 1,375,691 | 8 |
| 資產總計 Total Assets | 17,097,723 | 100 | 16,863,713 | 100 |

| 項目 Items | 2015 | | 2014 (重編後/Restated) | |
|--|------------|-----|---------------------|-----|
| | 金額 Amount | % | 金額 Amount | % |
| 負債及權益 Liabilities And Equity | | | | |
| 應付款項 Account Payable | | | | |
| 應付保險賠款與給付 Claims Payable | 4,308 | - | 351 | - |
| 應付佣金 Commissions Payable | 165,511 | 1 | 173,825 | 1 |
| 應付再保往來款項 Due To Reinsurers And Ceding Companies | 330,277 | 2 | 297,535 | 2 |
| 其他應付款 Other Payables | 335,070 | 2 | 289,872 | 2 |
| 應付款項合計 Total Accounts Payable | 835,166 | 5 | 761,583 | 5 |
| 本期所得稅負債 Current Tax Liabilities | 59,535 | - | 49,840 | - |
| 保險負債 Insurance Liabilities | | | | |
| 未滿期保費準備 Unearned Premiums Reserve | 2,838,010 | 17 | 2,747,071 | 16 |
| 賠款準備 Claims Reserve | 2,939,546 | 17 | 2,836,053 | 17 |
| 特別準備 Special Claim Reserve | 2,156,817 | 13 | 2,179,975 | 13 |
| 保費不足準備 Premiums Insufficient Reserve | 21,277 | - | 13,210 | - |
| 保險負債合計 Total Insurance Liabilities | 7,955,650 | 47 | 7,776,309 | 46 |
| 負債準備 Provisions | 64,446 | - | 47,375 | - |
| 遞延所得稅負債 Deferred Tax Liabilities | 279,648 | 2 | 281,476 | 2 |
| 其他負債 Other Liabilities | | | | |
| 預收款項 Advance Receipts | 60,398 | - | 594,680 | 4 |
| 存入保證金 Guarantee Deposits and Margins Received | 90,863 | 1 | 87,636 | - |
| 其他負債-其他 Other Liabilities - Others | 36,221 | - | 27,145 | - |
| 其他負債合計 Total Other Liabilities | 187,482 | 1 | 709,461 | 4 |
| 負債總計 Total Liabilities | 9,381,927 | 55 | 9,626,044 | 57 |
| 歸屬於母公司業主之權益 Equity Attributable to Owners | | | | |
| 普通股股本 Ordinary Share | 3,622,004 | 21 | 3,638,164 | 21 |
| 資本公積 Capital Surplus | | | | |
| 資本公積-發行股票溢價 Capital Surplus Additional Paid-in Capital | 1,915 | - | 1,923 | - |
| 資本公積-庫藏股票交易 Capital Surplus Treasury Stock Transaction | 97,047 | 1 | 115,802 | 1 |
| 資本公積總計 Total Capital Surplus | 98,962 | 1 | 117,725 | 1 |
| 保留盈餘 Retained Earnings | | | | |
| 法定盈餘公積 Legal Reserve | 1,643,442 | 10 | 1,511,837 | 9 |
| 特別盈餘公積 Special Reserve | 1,675,695 | 10 | 1,515,130 | 9 |
| 未分配盈餘 Total Unappropriated Retained Earnings | 922,669 | 5 | 464,793 | 3 |
| 保留盈餘總計 Total Retained Earnings | 4,241,806 | 25 | 3,491,760 | 21 |
| 其他權益 Other Equity Interest | (246,976) | (2) | (9,980) | - |
| 權益總計 Total Equity | 7,715,796 | 45 | 7,237,669 | 43 |
| 負債及權益總計 Total Liabilities and Equity | 17,097,723 | 100 | 16,863,713 | 100 |

綜合損益表 Statement of Comprehensive Income

1月1日至12月31日 / From Jan. 1 to Dec. 31

單位：新臺幣仟元，惟每股盈餘為元 / (Unit：NT\$' 000, but EPS is NT\$')

| 項目 Items | 2015 | | 2014 (重編後/Restated) | |
|---|------------------|------------|---------------------|------------|
| | 金額 Amount | % | 金額 Amount | % |
| 營業收入 Operating Revenue | | | | |
| 自留滿期保費收入 Retained Earned Premium | | | | |
| 簽單保費收入 Written Premiums | 5,322,126 | 108 | 5,074,207 | 123 |
| 再保費收入 Reinsurance Premiums | 386,939 | 8 | 334,599 | 8 |
| 保費收入 Total Premiums | 5,709,065 | 116 | 5,408,806 | 131 |
| 減：再保費支出 Less: Reinsurance Expenses | 1,889,705 | 38 | 1,736,064 | 42 |
| 未滿期保費準備淨變動 Net Change In Unearned Premium Reserve | 57,834 | 1 | 117,664 | 3 |
| 自留滿期保費收入合計 Retained Earned Premium | 3,761,526 | 77 | 3,555,078 | 86 |
| 再保佣金收入 Reinsurance Commission Received | 209,079 | 4 | 203,230 | 5 |
| 手續費收入 Fee Income | 49,224 | 1 | 47,694 | 1 |
| 淨投資損益 Net Income (Loss) From Investments | | | | |
| 利息收入 Interest Income | 70,458 | 1 | 59,335 | 1 |
| 透過損益按公允價值衡量之金融資產及負債損益 Gains on Financial Assets or Liabilities at Fair Value through Profit or Loss | (87,046) | (2) | 65,739 | 2 |
| 備供出售金融資產之已實現損益 Realized Gains on Available-for-sale Financial Assets | 101,594 | 2 | 81,928 | 2 |
| 以成本衡量之金融資產及負債之已實現損益 Realized Gains on Financial Assets or Liabilities at Cost | 45,772 | 1 | 5,963 | - |
| 兌換損益-投資 Foreign Exchange Gains (Losses), Investments | (333) | - | 18,872 | 1 |
| 投資性不動產損益 Gains (Loss) on Investment Property | 772,760 | 16 | 91,626 | 2 |
| 投資減損損失及迴轉利益 (Reversal of) Impairment Loss on Investments | - | - | (3,518) | - |
| 其他營業收入 Other Operating Incomes | 2,718 | - | 7,266 | - |
| 營業收入合計 Total Operating Revenue | 4,925,752 | 100 | 4,133,213 | 100 |
| 營業成本 Operating Costs | | | | |
| 自留保險賠款與給付 Retained Claim Payment | | | | |
| 保險賠款與給付 Insurance Claims Payments | 2,516,001 | 51 | 2,288,877 | 55 |
| 減：攤回再保賠款與給付 Less: Claims Recovered from Reinsurers | 729,256 | 15 | 696,246 | 17 |
| 自留保險賠款與給付合計 Retained Claim Payment | 1,786,745 | 36 | 1,592,631 | 38 |

| 項目 Items | 2015 | | 2014 (重編後/Restated) | |
|---|----------------------------|----------------------------|---------------------|------------|
| | 金額 Amount | % | 金額 Amount | % |
| 保險負債淨變動 Net Change in Insurance Liability | | | | |
| 賠款準備淨變動 Net Change in Claim Reserve | 198,989 | 4 | 352,350 | 9 |
| 特別準備淨變動 Net Change in Special Claim Reserve | (23,158) | - | (232,740) | (6) |
| 保費不足準備淨變動 Net Change in Premium Deficiency Reserves | 8,067 | - | (10,154) | - |
| 保險負債淨變動合計 Total Net Change in Insurance Liability | 183,898 | 4 | 109,456 | 3 |
| 佣金支出 Commission Expenses | 742,796 | 15 | 701,421 | 17 |
| 其他營業成本 Other Operating Costs | 30,515 | 1 | 29,393 | 1 |
| 營業成本合計 Total Operating Costs | 2,743,954 | 56 | 2,432,901 | 59 |
| 營業費用 Operating Expenses | 1,015,214 | 21 | 927,830 | 22 |
| 營業利益 Net Operating Income | 1,166,584 | 23 | 772,482 | 19 |
| 營業外收入及支出 Non-Operating Incomes and Expenses | 36,711 | 1 | 7,974 | - |
| 繼續營業單位稅前純益 Profit from Continuing Operations before Income Tax | 1,203,295 | 24 | 780,456 | 19 |
| 所得稅費用 Tax Expense (Income), Net | 111,289 | 2 | 122,180 | 3 |
| 本年度淨利 Profit | 1,092,006 | 22 | 658,276 | 16 |
| 其他綜合損益 Other Comprehensive Income | | | | |
| 不重分類至損益之項目 Components of other comprehensive income that will not be reclassified to profit or loss | | | | |
| 確定福利計畫之再衡量數 Gains(losses) on remeasurements of defined benefit plans | (17,500) | - | (8,380) | - |
| 減：與不重分類之項目相關之所得稅 Income tax related to components of other comprehensive income that will not be reclassified to profit or loss | (2,975) | - | (1,441) | - |
| 後續可能重分類至損益之項目 Items that may be reclassified subsequently to profit or loss | | | | |
| 備供出售金融資產之未實現評價利益(損失) Unrealised gains (losses) on valuation of available-for-sale financial assets | (236,996) | (5) | (15,046) | (1) |
| 本年度其他綜合損益(稅後淨額) 合計 Total Other Comprehensive Income | (251,521) | (5) | (21,985) | (1) |
| 本年度綜合損益總額 Total Comprehensive Income | 840,485 | 17 | 636,291 | 15 |
| 每股盈餘 Earnings Per Share | | | | |
| | 稅後 After Income Tax | 稅後 After Income Tax | | |
| 基本每股盈餘 Basic Earnings Per Share | 3.01 | 1.81 | | |
| 稀釋每股盈餘 Diluted Earnings Per Share | 2.99 | 1.80 | | |

審計委員會查核報告書 Audit Committee's Review Report

審計委員會查核報告書

本公司董事會依公司法第 228 條規定所編造之 104 年度營業報告書、財務報表及盈餘分配案，其中財務報表業經董事會委任勤業眾信聯合會計師事務所楊承修、鄭旭然會計師查核簽證竣事，並出具查核報告。上述營業報告書，財務報表及盈餘分配案，經本審計委員會予以查核完畢，認為尚無不合，爰依公司法第 219 條及證券交易法第 14 條之 4 規定提出報告，敬請 鑑察。

此 致

臺灣產物保險股份有限公司 105 年股東常會

審計委員會

召集人：李天送



中 華 民 國 105 年 4 月 29 日

會計師查核報告書 Independent Auditors' Report

Deloitte.
勤業眾信

勤業眾信聯合會計師事務所
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會計師查核報告

台灣產物保險股份有限公司 公鑒：

台灣產物保險股份有限公司民國 104 年及 103 年 12 月 31 日之資產負債表，暨民國 104 年及 103 年 1 月 1 日至 12 月 31 日之綜合損益表、權益變動表與現金流量表，業經本會計師查核竣事。上開財務報表之編製係管理階層之責任，本會計師之責任則為根據查核結果對上開財務報表表示意見。

本會計師係依照會計師查核簽證財務報表規則及一般公認審計準則規劃並執行查核工作，以合理確信財務報表有無重大不實表達。此項查核工作包括以抽查方式獲取財務報表所列金額及所揭露事項之查核證據、評估管理階層編製財務報表所採用之會計原則及所作之重大會計估計，暨評估財務報表整體之表達。本會計師相信此項查核工作可對所表示之意見提供合理之依據。

依本會計師之意見，第一段所述財務報表在所有重大方面係依照保險業財務報告編製準則、經金融監督管理委員會認可之國際財務報導準則、國際會計準則、解釋及解釋公告編製，足以允當表達台灣產物保險股份有限公司民國 104 年及 103 年 12 月 31 日之財務狀況，暨 104 年及 103 年 1 月 1 日至 12 月 31 日之財務績效及現金流量。

如財務報表附註三所述，台灣產物保險股份有限公司自 104 年起開始適用修正後之保險業財務報告編製準則及經金融監督管理委員會認可之 2013 年版國際財務報導準則、國際會計準則、解釋及解釋公告，因此追溯適用前述準則、解釋及解釋公告並調整前期財務報表受影響之項目。

台灣產物保險股份有限公司民國 104 年度財務報表重要會計科目明細表，主要係供補充分析之用，亦經本會計師採用第二段所述之查核程序予以查核。據本會計師之意見，該等科目明細表在所有重大方面與第一段所述財務報表相關資訊一致。

勤業眾信聯合會計師事務所
會計師 楊承修

會計師 鄭旭然

楊承修

鄭旭然

行政院金融監督管理委員會核准文號
金管證審字第 0980032818 號

行政院金融監督管理委員會核准文號
金管證審字第 1010028123 號

中 華 民 國 105 年 3 月 25 日



公司概況

Corporate Information

董事 Board of Directors

| | | |
|--------------|-----|------------------|
| 董事長 Chairman | 李泰宏 | Steve Lee |
| 董事 Director | 葉修竹 | Shiou-Jsu Yeh |
| 董事 Director | 史美珪 | Mei-Gui Shi |
| 董事 Director | 黃培明 | Pei-Ming Huang |
| 董事 Director | 張中周 | Chung-Chou Chang |
| 董事 Director | 陳炳甫 | Bin-Fu Chen |
| 董事 Director | 宋道平 | Charles Sung |
| 董事 Director | 李佳鎮 | Julie Lee |

| | | |
|---------------------------|-----|-------------------|
| 獨立董事 Independent Director | 江輝雄 | Hui-Hsiung Chiang |
| 獨立董事 Independent Director | 李天送 | Tien-Sung Lee |
| 獨立董事 Independent Director | 蕭永聰 | Yeong-Tsong Shaw |

主要經理人 Management

| | | |
|------------------------------------|-----|--------------------|
| 總經理 President | 宋道平 | Charles Sung |
| 執行副總經理 Executive Vice President | 李光霖 | Kuang-Lin Lee |
| 總稽核 Chief Auditor | 林素真 | Su-Chen Lin |
| 總機構法令遵循主管 Chief Compliance Officer | 許乃權 | Nicholas N.C. Sheu |
| 副總經理 Senior Vice President | 侯自維 | William Hou |
| 副總經理 Senior Vice President | 黃憲章 | Hsien-Chang Huang |
| 協理 Vice President | 鄭全誠 | Allen Cheng |
| 協理 Vice President | 林倖朱 | Amy Lin |
| 協理 Vice President | 張富勝 | Michael Chang |
| 協理 Vice President | 許加燐 | Chia-Lin Sheu |



部門主管 Department Heads

| 總公司 Headquarters | | | |
|------------------|---|-----|------------------|
| 稽核室資深經理 | Senior Manager of Audit Dept. | 詹志民 | Jih-Min Chan |
| 風險管理室經理 | Manager of Risk Management Dept. | 張嘉銘 | China-Ming Chang |
| 法令遵循室資深經理 | Senior Manager of Legal Compliance Dept. | 方金殿 | Stanley Fang |
| 企劃部經理 (註) | Manager of Planning Dept. | 林倖朱 | Amy Lin |
| 財務部經理 | Manager of Finance Dept. | 黃香女 | Laydia Huang |
| 精算部經理 | Manager of Actuarial Dept. | 張嘉銘 | China-Ming Chang |
| 資訊部經理 | Manager of MIS Dept. | 王志鴻 | Chih-Hung Wang |
| 企業保險行銷部經理 (註) | Manager of Marketing Dept., Commercial Lines | 侯自維 | William Hou |
| 企業保險商品部經理 | Manager of Underwriting Dept., Commercial Lines | 蘇永阜 | Yung-Fu Su |

| | | | |
|---------------|---|-----|-------------------|
| 企業保險理賠部代經理 | Acting Manager of Claim Service Dept., Commercial Lines | 黃國兆 | Kuo-Chao Huang |
| 個人保險行銷部經理 (註) | Manager of Marketing Dept., Personal Lines | 張富勝 | Michael Chang |
| 個人保險商品部經理 | Manager of Underwriting Dept., Personal Lines | 莊鴻興 | Hong-Hsing Chuang |
| 個人保險理賠部經理 (註) | Manager of Claim Service Dept., Personal Lines | 鄭全誠 | Allen Cheng |
| 營業一部經理 | Manager of Business Development Dept. I | 林峰源 | Feng-Yuan Lin |

分支機構 Branches

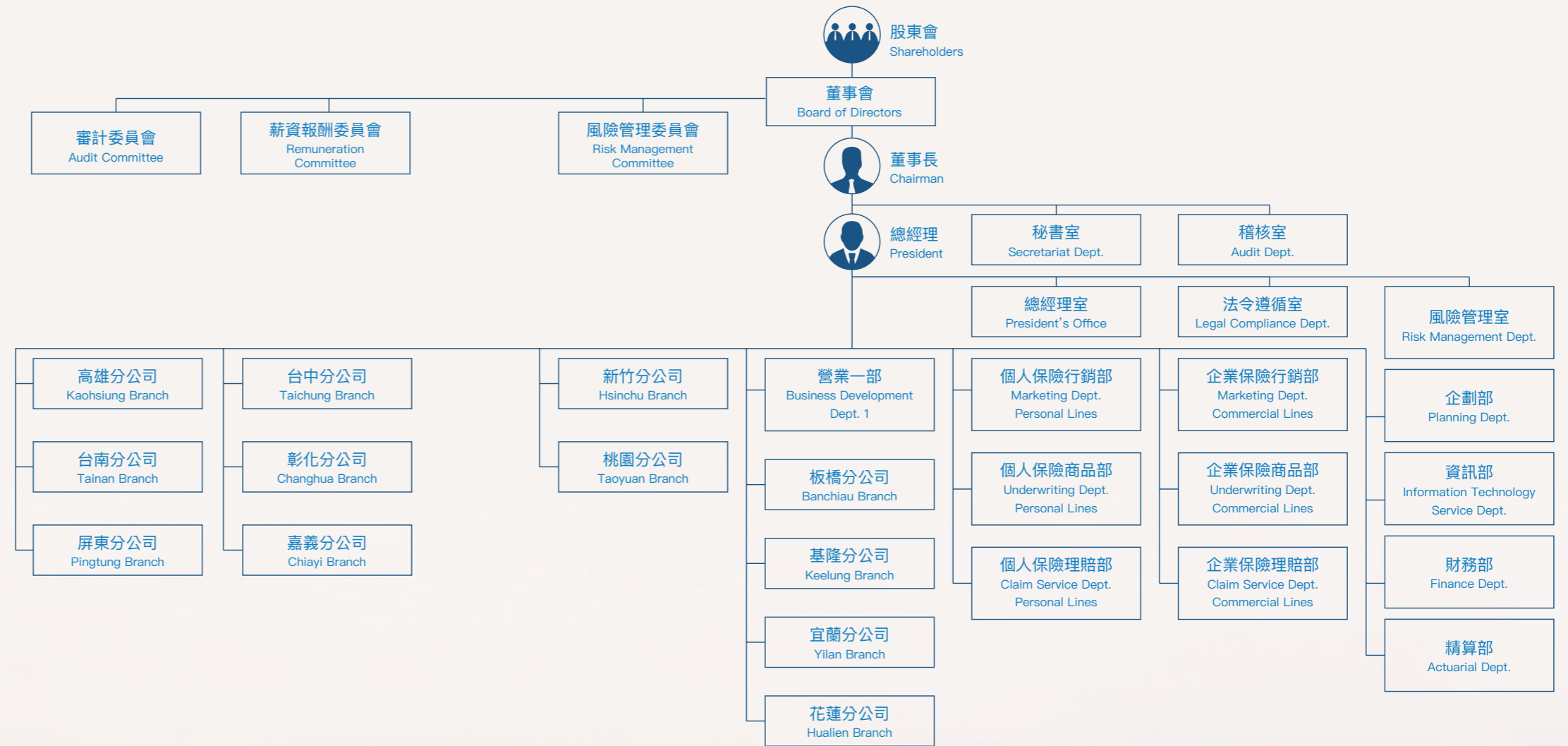
| | | | |
|-------------|-----------------------------------|-----|-----------------|
| 基隆分公司經理 | Manager of Keelung Branch | 郭泰宏 | Tai-Hung Kuo |
| 板橋分公司資深經理 | Senior Manager of Banchiau Branch | 李耿誠 | Kent Lee |
| 桃園分公司資深經理 | Senior Manager of Taoyuan Branch | 鍾志彬 | Jack Chung |
| 新竹分公司經理 (註) | Manager of Hsinchu Branch | 許加燐 | Chia-Lin Sheu |
| 台中分公司資深經理 | Senior Manager of Taichung Branch | 廖原益 | Yuan-Yi Liao |
| 彰化分公司經理 | Manager of Changhua Branch | 林宏誠 | Steven Lin |
| 嘉義分公司經理 | Manager of Chiayi Branch | 杜國英 | Jonathan Tu |
| 台南分公司經理 | Manager of Tainan Branch | 趙鼎祥 | Stanley Chao |
| 高雄分公司經理 | Manager of Kaohsiung Branch | 邱群超 | Chiu Chun Chao |
| 屏東分公司經理 | Manager of Pingtung Branch | 周典徵 | Dian-Zheng Zhou |
| 花蓮分公司經理 | Manager of Hualien Branch | 饒明芳 | Ming-Fang Rao |
| 宜蘭分公司資深經理 | Senior Manager of Yilan Branch | 游家斌 | Jack Yu |

註：兼任
Note: Concurrent Position



公司組織

Organization Structure



人力資源概況

Profile of Human Resources

As at Dec. 31

| | 2015 | 2014 | 2013 | 2012 | 2011 |
|--------------------------------|------|------|------|------|------|
| 員工人數 Number of Employee | 778 | 779 | 755 | 759 | 749 |
| 平均年齡 Average Age | 40.8 | 40.5 | 40.5 | 40.1 | 39.8 |
| 平均服務年資 Average Year of Service | 6.3 | 6.9 | 7.5 | 7.5 | 7.7 |

學歷 Educational Background

| | | | | | |
|---------------------------|-----|-----|-----|-----|-----|
| 博士 Doctor | 4 | 3 | 3 | 3 | 1 |
| 研究所 Master | 75 | 76 | 68 | 62 | 64 |
| 大專 Bachelor | 609 | 603 | 587 | 590 | 575 |
| 高中/職以下 Senior High School | 90 | 97 | 97 | 104 | 109 |



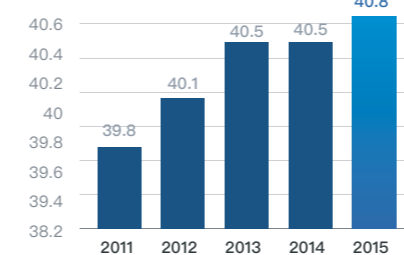
平均年齡
Average Age

40.8

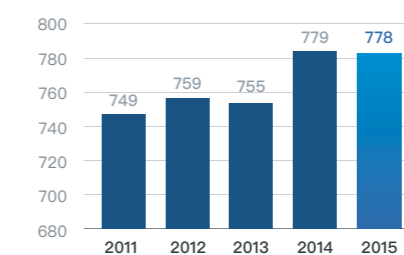
平均服務年資
Average Year of Service

6.3

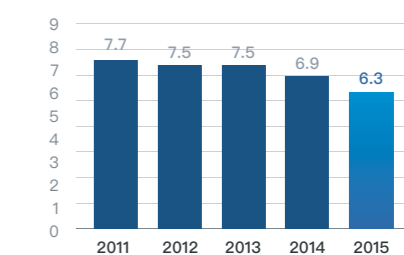
平均年齡
Average Age



員工人數
Number of Employee



平均服務年資
Average of Service



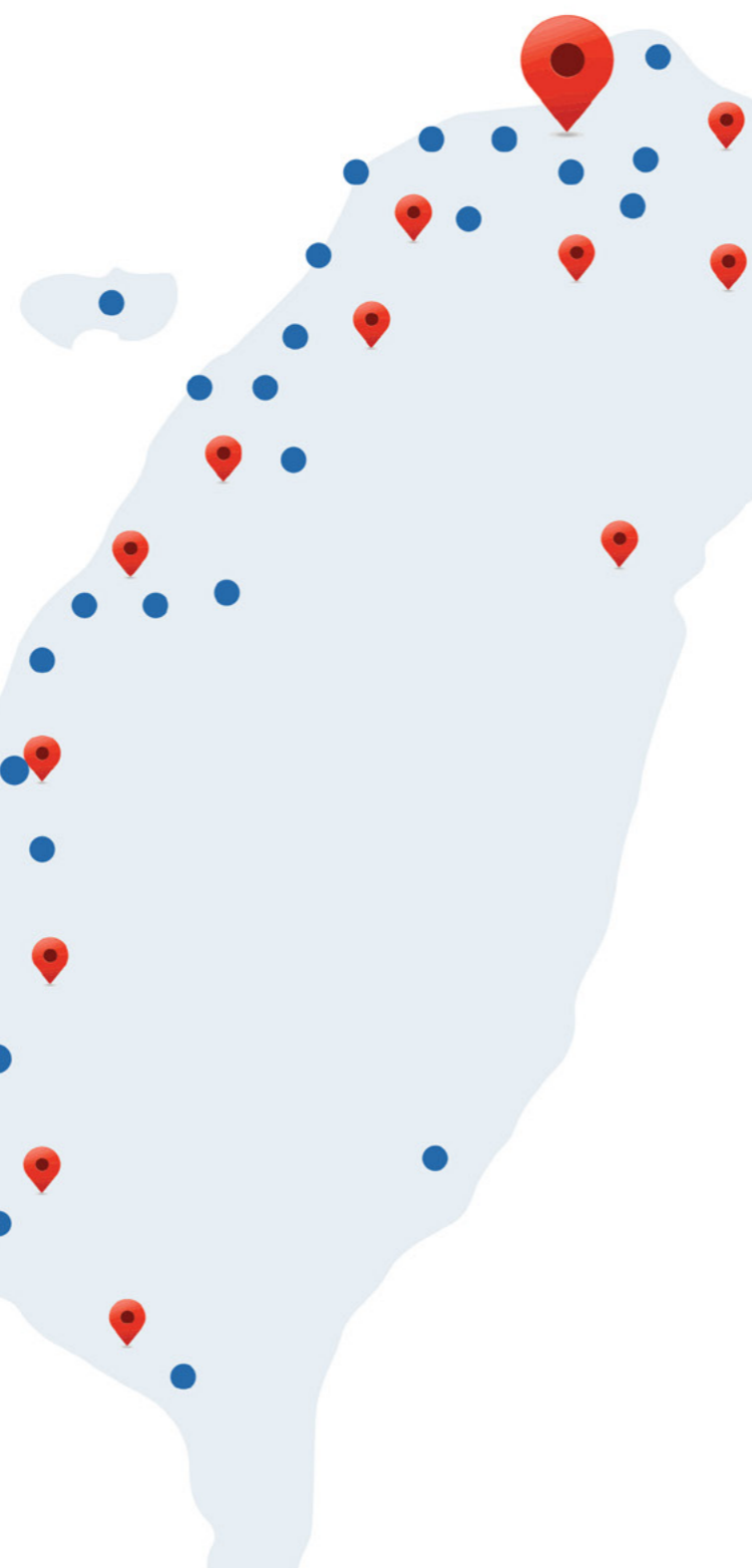
營運據點

Headquarters and Branches

總公司 Headquarters

100臺北市中正區館前路49號3、8、9樓
3、8、9F., No. 49, Guanqian Rd., Zhongzhang District, Taipei, Taiwan 100
Tel: +886-2-23821666 ; Fax: +886-2-23882555
免費客服專線Customer service center : 0809-068888
http://www.tfmi.com.tw ; e-mail: tfmi@tfmi.com.tw

| Dept. | E-mail | FAX |
|--|------------------------------|-----------------|
| 秘書室 Secretariat Dept. | secretariat@tfmi.com.tw | +886-2-23892374 |
| 稽核室 Audit Dept. | audit@tfmi.com.tw | +886-2-23882555 |
| 總經理室 President's Office | president@tfmi.com.tw | +886-2-23882555 |
| 風險管理室 Risk Management Dept. | rm@tfmi.com.tw | +886-2-23882555 |
| 法令遵循室 Legal Compliance Dept. | legal_compliance@tfmi.com.tw | +886-2-23882555 |
| 企劃部 Planning Dept. | planning@tfmi.com.tw | +886-2-23882555 |
| 財務部 Finance Dept. | finance@tfmi.com.tw | +886-2-23710489 |
| 精算部 Actuarial Dept. | actu@tfmi.com.tw | +886-2-23145287 |
| 資訊部 Information Technology Service Dept. | info@tfmi.com.tw | +886-2-23719110 |
| 企業保險行銷部 Marketing Dept., Commercial Lines | commercial@tfmi.com.tw | +886-2-55829800 |
| 企業保險商品部 Underwriting Dept., Commercial Lines | ucl@tfmi.com.tw | +886-2-23753434 |
| 企業保險理賠部 Claim Service Dept., Commercial Lines | cc@tfmi.com.tw | +886-2-23610859 |
| 個人保險行銷部 Marketing Dept., Personal Lines | marketing@tfmi.com.tw | +886-2-23318707 |
| 個人保險商品部 Underwriting Dept., Personal Lines | underwriting@tfmi.com.tw | +886-2-23719103 |
| 個人保險理賠部 Claim Service Dept., Personal Lines | personalservice@tfmi.com.tw | +886-2-23714032 |



大陸地區China Area

上海代表處 Shanghai Representative Office
上海市黃浦區淮海中路138號上海廣場904室
Unit 904, Shanghai Plaza, No. 138, Huai Hai Zhong Rd., Luwan District, Shanghai, 200021, P.R.C.
Tel: +86-21-58772839 ; Fax: +86-21-58772539

分公司與通訊處 Branches and Liaison Offices

| | | |
|--|-----------------|-----------------|
| 營業一部 Business Development Dept. I 100台北市中正區館前路49號3樓 3F., No.49, Guanqian Rd., Zhongzheng Dist., Taipei City 100, Taiwan. service@tfmi.com.tw | +886-2-23821666 | +886-2-23753470 |
| 松山通訊處 Sungshan Liaison Office | +886-2-87722303 | +886-2-87723247 |
| 文山通訊處 Wenshan Liaison Office | +886-2-29320598 | +886-2-29320590 |
| 金門通訊處 Kinmen Liaison Office | +886-82-334152 | +886-82-335694 |
| 士林通訊處 Shilin Liaison Office | +886-2-28883679 | +886-2-28883719 |
| 板橋分公司 Banchiau Branch 220新北市板橋區民生路一段3號0樓 9F., No.3, Sec. 1, Minsheng Rd., Banqiao Dist., New Taipei City 220, Taiwan. service-2@tfmi.com.tw | +886-2-29573538 | +886-2-29573802 |
| 三重營業處 Sanchung Liaison Office | +886-2-89853111 | +886-2-89853222 |
| 新莊通訊處 Sinjhuang Liaison Office | +886-2-29062005 | +886-2-29062655 |
| 雙和通訊處 Shuangho Liaison Office | +886-2-29232538 | +886-2-29232533 |
| 基隆分公司 Keelung Branch 200基隆市仁愛區愛三路37號3樓 3F., No.37, Ai 3rd Rd., Renai Dist., Keelung City 200, Taiwan. keelung@tfmi.com.tw | +886-2-24202166 | +886-2-24228841 |
| 世貿通訊處 World Trade Liaison Office | +886-2-25281001 | +886-2-25288002 |
| 桃園分公司 Taoyuan Branch 330桃園市桃園區民權路6號10樓之1 10F.-1, No.6, Minquan Rd., Taoyuan Dist., Taoyuan City 330, Taiwan. taoyuan@tfmi.com.tw | +886-3-3353577 | +886-3-3342704 |
| 中壢營業處 Jhongli Liaison Office | +886-3-4950836 | +886-3-4950683 |
| 八德通訊處 Bade Liaison Office | +886-3-3625222 | +886-3-3664445 |
| 新竹分公司 Hsinchu Branch 300新竹市東區東大路一段118號4樓 4F., No.118, Sec.1, Dongda Rd., East Dist., Hsinchu City 300, Taiwan. hsinchu@tfmi.com.tw | +886-3-5348699 | +886-3-5350007 |
| 竹北通訊處 Jubei Liaison Office | +886-3-6685885 | +886-3-6685889 |
| 苗栗營業處 Miaoli Liaison Office | +886-37-368747 | +886-37-368749 |
| 頭份通訊處 Toufen Liaison Office | +886-37-691390 | +886-37-691318 |
| 台中分公司 Taichung Branch 400台中市西區繼光街35號 No.35, Jiguang St., Central Dist., Taichung City 400, Taiwan. taichung@tfmi.com.tw | +886-4-22293176 | +886-4-22233775 |
| 豐原通訊處 Fengyuan Liaison Office | +886-4-25290177 | +886-4-25290256 |
| 沙鹿通訊處 Shalu Liaison Office | +886-4-26633686 | +886-4-26633698 |

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| 大里通訊處 Dali Liaison Office | +886-4-24072769 | +886-4-24072785 |
| 草屯通訊處 Caotun Liaison Office | +886-49-2310784 | +886-49-2362942 |
| 市政通訊處 Shizheng Liaison Office | +886-4-27088011 | +886-4-27088055 |
| 彰化分公司 Changhua Branch 500彰化縣彰化市曉陽路43號5樓 5F., No.43, Xiaoyang Rd., Changhua City, Changhua County 500, Taiwan. changhua@tfmi.com.tw | +886-4-7230664 | +886-4-7238237 |
| 員林通訊處 Yuanlin Liaison Office | +886-4-8325211 | +886-4-8331055 |
| 嘉義分公司 Chiayi Branch 600嘉義市西區中興路127號 8樓1 8F1., No.127, Zhongxing Rd., West Dist., Chiayi City 600, Taiwan. chiayi@tfmi.com.tw | +886-5-2811177 | +886-5-2313355 |
| 斗六通訊處 Douliu Liaison Office | +886-5-5328687 | +886-5-5361652 |
| 北港通訊處 Beigang Liaison Office | +886-5-7827098 | +886-5-7826945 |
| 台南分公司 Tainan Branch 704台南市北區西門路四段15號6樓 6F., No.15, Sec.4, Ximen Rd., North Dist., Tainan City 704, Taiwan. tainan@tfmi.com.tw | +886-6-2817958 | +886-6-2817504 |
| 新營通訊處 Shinying Liaison Office | +886-6-6560133 | +886-6-6568879 |
| 永康通訊處 Yongkang Liaison Office | +886-6-2323813 | +886-6-2324653 |
| 高雄分公司 Kaohsiung Branch 800高雄市新興區中山一路117號4、5樓 4-5F., No.117, Zhongshan 1st Rd., Xinxing Dist., Kaohsiung City 800, Taiwan. kaohsung@tfmi.com.tw | +886-7-2865000 | +886-7-2858728 |
| 岡山通訊處 Gangshan Liaison Office | +886-7-6296051 | +886-7-6296127 |
| 鳳山通訊處 Fengshan Liaison Office | +886-7-7406290 | +886-7-7406292 |
| 澎湖通訊處 Penghu Liaison Office | +886-6-9267032 | +886-6-9277600 |
| 屏東分公司 Pingtung Branch 900屏東縣屏東市中正路125號5樓 No.115, Zhongzheng Rd., Pingtung City, Pingtung County 900, Taiwan. pingtung@tfmi.com.tw | +886-8-7324164 | +886-8-7333115 |
| 潮州通訊處 Chaozhou Liaison Office | +886-8-7894689 | +886-8-7894679 |
| 花蓮分公司 Hualien Branch 970花蓮縣花蓮市大同街3號 No.3, Datong St., Hualien City, Hualien County 970, Taiwan. hualien@tfmi.com.tw | +886-3-8336156 | +886-3-8322841 |
| 台東通訊處 Taitung Liaison Office | +886-89-322914 | +886-89-330653 |
| 宜蘭分公司 Yilan Branch 265宜蘭縣羅東鎮公正路52號 No.52, Gozgzheng Rd., Luodong Town, Yilan County 265, Taiwan. ilan@tfmi.com.tw | +886-3-9549743 | +886-3-9540278 |

營業項目

Lines of Business



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
商業火災綜合保險 Fire and Property All Risks 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



責任保險
Liability Insurance

產品責任保險 Products Liability Insurance
旅行業責任保險 Travel Agents Liability Insurance
保全業責任保險 Security Companys 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 Employers' Liability Insurance
高爾夫球員責任保險 Golfers 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
營繕承辦人意外責任保險 Contractors Liability Insurance
建築師工程師專業責任保險 Architects and Engineers Professional Indemnity Insurance
董監事及重要職員責任保險 Directors and Officers Liability Insurance
毒性化學物質運作人責任保險 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



航空保險
Aviation 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
旅行業履約保證保險 Travel Agents 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



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 Bankers 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

再保險 Reinsurance



政策性保險 績效卓越

保險事業發展中心所舉辦的第六屆保險卓越獎，臺產獲頒「微型保險推展卓越獎」銀質獎及「住宅地震保險推展卓越獎」銀質獎兩項殊榮。彰顯本公司積極配合主管機關推動政策性保險，展現卓越績效。