



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



# TFMI 2016 ANNUAL REPORT

2016年臺灣產物保險企業年報



臺灣產物保險70週年  
Taiwan Fire & Marine Insurance Co., Ltd.

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# 我們的榮耀

## Our Awards





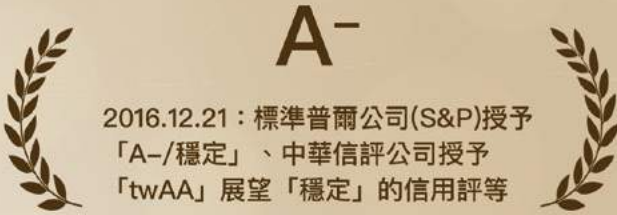
2017.04.14：證交所第3屆公司治理評鑑，本公司進入上市公司排名前20%

Ranked within the top 20% of all listed companies for the 3rd Corporate Governance Evaluation of Listed Companies.



2017.03.01：BSI頒發ISO 27001資訊安全管理系統(Information Security Management System, ISMS)證書，強化資訊安全

BSI issued the ISO 27001 Information Security Management System (ISMS) certification to enhance IT security.



2016.12.21：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.



2016.11.15：獲得卓越雜誌「最佳永續經營獎」

Received Excellence magazine "Best Sustainable Development Award".



2016.11.05：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.



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



# 集團董事長的話

Message from the  
Group Chairman

領航集團秉持「領先群倫、航向未來」的企業願景，全方位擴展經營事業版圖，旗下包括金融、不動產、電子、汽車及飯店等五大事業體系以及兩家非營利且慈善性質的基金會，集團中共有4家上市櫃公司，事業版圖橫跨海峽兩岸，員工總數逾11,000人，年營業額總計超過新台幣500億元。

臺灣產物保險為本集團金融事業的核心，是全台歷史最悠久的產物保險公司，向來兢兢業業、努力耕耘追求穩健成長，2016年度整體保險與投資業務的稅後盈餘為4.9餘億元，每股稅後盈餘為1.35元，雖有受到天災的衝擊，仍然維持著穩定獲利的表現，在此特別感謝客戶、股東的支持及全體同仁攜手努力。

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謹慎樂觀的態度，致力於各產業的專業領域發展及人才培育，邁向更具前瞻性及挑戰性的未來。此外，本集團將透過「財團法人領航社會福利慈善事業基金會」及「財團法人臺灣產物保險文教基金會」積極投入社會公益，包括關懷弱勢、扶助清寒、獎勵學術研究及提倡藝文體育活動，為國家社會盡一份心力，更期盼能拋磚引玉號召更多企業一起共襄盛舉。

展望未來，本集團基於「取之社會，用之社會」的信念，對內推動各事業體團隊合作攜手並進，落實公司治理及法令遵循；對外積極參與公益活動並實踐企業社會責任，期能為營造出互利與共好的社會盡一份力量。文勇深信，唯有腳踏實地與正派經營，贏得股東、客戶及同仁的信賴和支持，才是集團永續發展的重要基石，方能使集團的價值信念永續傳承。

With the vision of "Lead the Pack and Navigate towards the Future", Navigator Group has expanded its presence in various fast growing industries, including real estate, electronics, insurance, financial, automobile and hospitality. Among these ventures, four are publically-listed companies; in addition, Navigator also sponsors two non-profit philanthropic foundations. With business expanding across the Taiwan Strait, there are over 11,000 employees within the Group, and the annual turnover exceeds NT\$ 50 billion.

Taiwan Fire and Marine Insurance Company (TFMI) is the core of the Group's financial business. In 2016, TFMI's underwriting and investment operations contributed over NT\$490 million in profit after tax or NT\$1.35 earnings per share after tax to the Group. Overall business performance remains stable; we would like to thank our clients, shareholders for their long-term support and our colleagues for their hard work.

In an era of radical changes of global economy, many markets of domestic industries are highly competitive. The Group continues to hold a cautious and optimistic attitude and devote itself to expand our business reach and foster professional talents, while aiming for the vision of a more forward-looking and challenging future. In addition, the Group remains devoted itself to public welfare activities proactively through "Navigator Holdings Charity Foundation" and "Taiwan Fire & Marine Foundation". The activities include taking care of disadvantaged groups, helping people under poverty line, providing incentives for academic research, and promoting artistic and basic sports activities, etc. Not only do we contribute our efforts to the country and the society, but we also wish to inspire more enterprises to do the same.

Looking into the future, with the corporate social responsibility in mind, the Group will stress teamwork in all daily business operations and participate in public welfare activities proactively. All action are mindful in creating a win-win society. I believe that honest and ethical business operation is the best way to earn the trust and support of shareholders, clients and employees. This is an important cornerstone of sustainable development of the Group to uphold the value and faith of the Group.

集團董事長 Group Chairman

李文勇  
WenYung Lee



# 董事長的話

Message from the  
Chairman

2016年全球經濟成長緩慢，國內產險市場受到南台地震及天災頻傳，進而影響整體獲利表現。本公司因有嚴謹的風險管理及妥適的再保險安排，尚能維持穩定獲利。在營運績效上的表現，本公司簽單保費收入為55.64億元，較去年同期成長4.54%；負債佔資產比率為55.51%，為國內產險業界排名第一。

本公司一向具有強健的資本水準，資本額為業界最高，2016年在卓越雜誌舉辦的卓越最佳保險評比，獲得頒發「最佳永續經營獎」，也持續獲得標準普爾公司(S&P)和中華信用評等公司給予「A-」及「twAA」展望「穩定」的信用評等。在證交所舉辦的公司治理評鑑中，我們連續三年進入上市公司排名前20%，更於去年獲選納入「臺灣公司治理100指數」的成份股之一。此外，為了接軌國際資安標準，本公司已通過英國標準協會(BSI)資訊安全管理系統ISO 27001認證。

本公司秉持「取之社會、用之社會」的傳承理念，致力於社會公益及文化推動，同時結合「財團法人臺灣產物保險文教基金會」，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，將著重在照顧弱勢、推動遲緩兒童特殊教育、宣導青少年反毒活動、提倡藝文及基層體育活動等。近年來我們擴大舉辦產學合作，與學校共同培育保險人才，使其發揮所長以回饋企業與社會，展現企業關懷年輕世代的理念與作為。

展望未來，本公司仍將以「穩健經營」及「客戶導向」之經營理念持續深耕，除了不斷的提昇專業技術以強化核心競爭力外，更將落實公司治理及善盡企業社會責任，同時因應保險科技(InsurTech)趨勢的來臨，我們將導入創新與變革的作法，提升經營管理的效率，提高客戶滿意度。本公司全體同仁定當團結合作共創佳績，不僅回饋股東與社會大眾的愛護與支持，同時為邁向企業永續經營而努力。

The overall profitability of the domestic property insurance market was affected by the stagnation of the global economy in 2016, the 2016 Tainan earthquake, and frequent natural disasters. TFMI has implemented a prudent risk management policy and appropriate reinsurance arrangements and was able to maintain steady profitability. In terms of operating performance, the Company's premium income from written policies amounted to NT\$5.564 billion, representing a 4.54% growth from the previous year; the debt to asset ra-

tio was 55.51% which ranked the first in the domestic property insurance industry.

The Company has always had strong capital standards and it retains the highest capital in the industry. In 2016, the Company was awarded the "Best Sustainable Development Award" in the assessment of insurance companies organized by the Excellence Magazine and continued to receive "A-" ratings and "twAA" rating with "stable" outlook from Standard & Poor's (S&P) and Taiwan Ratings, respectively. In the corporate governance evaluation conducted by Taiwan Stock Exchange, we ranked in the top 20% of listed companies for three consecutive years and were selected as a constituent stock of the "TWSE Corporate Governance 100 Index". In addition, to ensure our information security is fully in place, the Company was approved with ISO 27001 Information Security Management System certification from the British Standards Institution (BSI).

The Company upholds the traditional ideals of "taken from the society and give back to the society" and we are committed to social welfare and cultural advancement. The Company has established the "Taiwan Fire & Marine Foundation" to promote quality cultural development, cultivate talents, care for disadvantaged communities, and provide services to the society. The Foundation focuses on caring for disadvantaged communities, promotion of special education for children with learning disabilities, promotion of anti-drug activities for youths, advancement of art and basic sports activities, etc. In recent years, we have expanded industrial academic collaboration to jointly cultivate insurance talents with universities and allow talents to fulfill their potential. The collaboration is a demonstration of the ideals and actions of our company in caring for the younger generation.

In the future, the Company shall continue to build on the foundations of "stable operations" and "customer-oriented" management philosophy. In addition to continuously enhancing our professional knowledge to strengthen core competitiveness, we shall also implement corporate governance and fulfill corporate social responsibilities. In response to the arrival of InsurTech, we shall also bring in innovative and revolutionary approaches to upgrade operations management and increase customer satisfaction. Not only shall all employees of the Company work together to achieve success, give back to shareholders and the society for their encouragement and support, but also dedicate all effort to ensure the corporate sustainability.

董事長 Chairman

李泰宏  
Steve Lee





# 公司簡介

## Company Profile

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。

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。

在穩健經營與客戶導向的經營政策下，本公司長期均能維持強健的資本水準與良好的核保績效，信用評等為標準普爾(S&P)「A-」及中華信評「twAA」展望「穩定」；本公司重視公司治理、法令遵循與企業社會責任，並確實保障各利害關係人之權益，因此2016年獲證交所評選納入「臺灣公司治理100指數」成分股之一。

未來，本公司將繼續秉持穩健經營與永續發展的策略方針，對內致力強化公司治理、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。此外，更將透過財團法人臺灣產物保險文教基金會，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，履行企業社會責任。

TFMI was established in the early stages by taking over various insurance companies established by the Japanese in Taiwan, with the formation of The “Taiwan Fire & Marine Insurance Company Provisional Office” in June 1946. In addition to taking over the insurance business and the assets, new insurance businesses were also developed. The Company was officially established on March 12, 1948 and it is now Taiwan’s oldest non-life insurance company.

In the early stages there were only a few insurance underwriters, and insurance needed were also quite minimal. However, after over 60 years of intense development, the Company expanded its insurance products to over 80 products. With 12 branches and 29 liaison offices across Taiwan, TFMI’s service network now spans across the country. The Shanghai Office was also established in August 2006 to expand services in the mainland China. In addition, to comply with the third stage of the Rate Liberalization Plan of the Non-Life Insurance Industry on April 1, 2009, the Company has completed internal organization adjustments in January 2009 and adjusted the Company’s strategy from being product-oriented to consumer-oriented.

At its formation, the Company’s initial capital of 10 million Old Taiwan dollars was provided by the Bank of Taiwan, Land Bank of Taiwan, First Commercial Bank, Chang Hwa Commercial Bank, Hua Nan Commercial Bank, Taiwan Navigation Co., Ltd., Taiwan Railways Administration and other entities. During the following 57 years, investments also came from the Taiwan Cooperative Bank, Taiwan Business Bank, and Taiwan Chung Hsing Paper Corporation and the Company became a provincial business entity. The Company’s stocks were listed on

Taiwan Stock Exchange on September 30, 1997 and the Company was reorganized into a privatized business on January 22, 1998 to comply with government policies. The Company became a private enterprise after over 50 years of public operations. The Company issued new stocks by capital surplus in September 2010. Its capital is now NT\$3,622,004,000.

Under the guidance of the “stable and customer-oriented operations” policy, we are able to maintain strong capital levels and good insurance underwriting performance. In recognition of our solid performance, we have been awarded “A-” and “twAA” ratings with stable outlook, from Standard & Poor’s (S&P) and Taiwan Ratings, respectively. TFMI values corporate governance, legal compliance, and corporate social responsibilities and the rights and interests of various shareholders, as such, TFMI has been selected as a constituent stock of the “TWSE Corporate Governance 100 Index” by the Taiwan Stock Exchange.

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 to improve the quality of service for our customers. And through Taiwan Fire & Marine Foundation, we will continuously care for disadvantaged groups, promote green energy and environmental friendliness, and support academic research and physical fitness activities.



1948年3月  
正式成立



1998年1月  
民營化



標準普爾公司  
信用評等



上市上櫃公司  
治理評鑑

# 營運報告

## Operation Reports

本公司2016年整體營業收入新臺幣(下同)4,568,938千元,營業成本2,952,193千元,營業費用1,020,155千元,扣減營業外收入及支出淨額2,463千元與所得稅費用103,997千元後,本期淨利為490,130千元;稅前基本每股盈餘為1.64元,稅後基本每股盈餘為1.35元。整體經營績效尚稱穩定,在此感謝股東長期支持與全體同仁的努力。

2016年產險市場因受南台地震及多次颱風衝擊致整體獲利受到影響,本公司幸賴妥適再保險安排而能維持穩定獲利。市場保費方面,因汽車險與責任險的保費成長優於預期,整體簽單保費達145,178,577千元,成長率為7.24%。

2016年本公司持續善用通路優勢並整合多元化商品,搶攻利基市場,致力提升客戶服務品質。全年度簽單保費收入為5,563,869千元,成長率為4.54%;其中住宅火險市占率排名蟬聯業界第一。另本公司獲選納入證交所「臺灣公司治理100指數」成分股之一,亦顯示在公司治理、法令遵循與企業社會責任的積極落實獲得肯定。又標準普爾(S&P)及中華信評更持續給予本公司「A-/穩定」及「twAA」展望「穩定」的信用評等。

本公司長期響應政府政策支持增進特定族群之基本保險保障與建構健全之社會安全網,特別在推動微型保險方面屢獲主管機關頒獎表揚,同時結合「財團法人臺灣產物保險文教基金會」致力於校園反毒宣導,並捐助弱勢族群照護、藝文活動演出、健康金融與學術講座及基層體育等活動,以善盡企業社會責任。

展望2017年,國內產險市場因主管機關導正商業火險與汽車險之競爭樣態及業者強化自律機制;開放產險公司開辦3年期健康險與傷害險及推動UBI車險等相關保險新商品;擴大電子商務市場交易規模及積極推動金融科技發展等利多因素影響下,預期將有助於提升保險業收益。另2016年同業整併,形成新競爭者加入,將使市場人力需求及業務版圖等產生相應變化。

據此,本公司仍秉持穩健經營及客戶導向的經營政策,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、建置數位門戶、開發多元商品、提升客戶服務品質;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。

TFMI total revenue in 2016 was NT\$4.57 billion, with operating costs of NT\$2.95 billion and operating expenses NT\$1.02 billion, and after deducting non-operating expenditure of NT\$2.46 million and income tax of NT\$103.997 million, the net profit in 2016 derived at NT\$490.13 million. Earnings per share before tax and after tax was NT\$1.64 and NT\$1.35 respectively. Overall business performance remains stable. We would like to thank our shareholders for their long-term support and our colleagues for their hard work.

The overall profitability for 2016 Taiwan non-life insurance market was affected by the Tainan earthquake and multiple typhoons. Fortunately, with the properly arranged risk transfer scheme in place, the Company was able to maintain a steady profit for the year. As for market premiums, growth in auto insurance and liability insurance premiums were better than expected, contributing to overall market written premiums of NT\$145.18 billion, representing a growth rate of 7.24%.

Throughout the year of 2016, the Company continued to broadening and deepening each and every marketing channel, integrating diversified products, targeting niche markets, and improving customer service quality level. With our effort, our annual written premium revenue grew by 4.54% to NT\$5.56 billion. Our market share of the residential fire insurance line continued to rank the top one in the industry. Furthermore, the Company was selected by the Taiwan Stock Exchange to be a constituent stock of the TWSE Corporate Governance 100 Index. This was in recognition of our implementation of corporate governance, regulatory compliance, and corporate social responsibility. The Company continued to receive ratings of "A-/stable" and "twAA/stable" from S&P and Taiwan Ratings respectively.



We have long responded to the government policy to promote microinsurance coverage to certain groups and establish a comprehensive social safety net. We have been awarded numerous times by the regulatory authorities for our efforts to promote such line of business. Meanwhile, as part of fulfilling our corporate social responsibility, we have worked with the Taiwan Fire & Marine Foundation to promote a drug-free environment in schools, made donations for the care of disadvantaged groups, organized arts and cultural events, as well as sponsoring health, finance and educational seminars, and sports activities.

In view of 2017, the increasing profitability is foreseeable as several factors that are apparent in the current market, including: (1) the guidance provided by the regulatory authorities in the market, and the emphasis placed by the insurers on self-regulatory mechanisms; (2) new product developments, such as three-year health and personal accident insurance products, and UBI auto insurance

product; (3) the expansion of the e-commerce market and financial technology development. In addition, the M&A activities in 2016 has resulted in new competitive dynamics in the coming year and led to changes in human resources demands and the business landscape.

The Company will continue to maintain prudent operating principle and customer-oriented business philosophy, and at the same time, improving the corporate governance, risk management, and regulatory compliance. On the insurance front, we will continue to improve our business by strengthening strategic alliances, establish e-commerce marketing channels, develop diversified products, and increase customer service quality. Furthermore, on the investment side, we will continue to activate our assets to improve profitability. Our entire staff is and will continue to work together for a solid performance so as to express our thanks to our shareholders for their support.

總經理 President

宋道平  
*Charles Sun*

# 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.

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: 臺灣產物保險懷德大樓 (現址) 建造完成，總公司遷入繼續營業。

1979.04.20: Building of new company headquarters completed.



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，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.

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

**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.

## 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).

**2014.12.25:** 首次發行企業社會責任報告書並榮獲英國標準協會頒發保證聲明書。

2014.12.25: The first release of Corporate Social Responsibility Report and received assurance statement from the British Standards Institution.



## 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”.



**2016.11.05**：獲得金融監督管理委員會頒發105年度「微型保險競賽績優」及「住宅地震保險卓越獎」第一名。

2016.11.05: Ranked First in “Micro-insurance Competition Merit Award” and “Residential Earthquake Insurance Excellence Award” by Financial Supervisory Committee.

**2016.11.15**：獲得卓越雜誌「2016年最佳永續經營獎」。

2016.11.15: Received Excellence magazine “Best Sustainable Development Award”.



**2016.12.21**：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。

2016.12.21: Received Credit rating “A-” and “twAA” by Standard & Poor and Taiwan Ratings, respectively.

2017

**2017.03.01**：BSI頒發ISO 27001資訊安全管理系統(Information Security Management System, ISMS)證書，強化資訊安全。

2017.03.01: BSI issued the ISO 27001 Information Security Management System (ISMS) certification to enhance IT security.

**2017.04.14**：第三屆公司治理評鑑結果，本公司排名上市公司前20%。

2017.04.14: Ranked within the top 20% of all listed companies for the 3rd Corporate Governance Evaluation of Listed Companies.



# 財務要覽

## Financial Highlights

### 簽單保費收入

Direct insurance premium revenues

**5,563,869** 仟元

年增率4.54%

### 營業收入

Operating revenues

**4,568,938** 仟元

### 負債佔資產比率

Debt ratio

**55.51%**

產險業排名第一

### 稅前純益

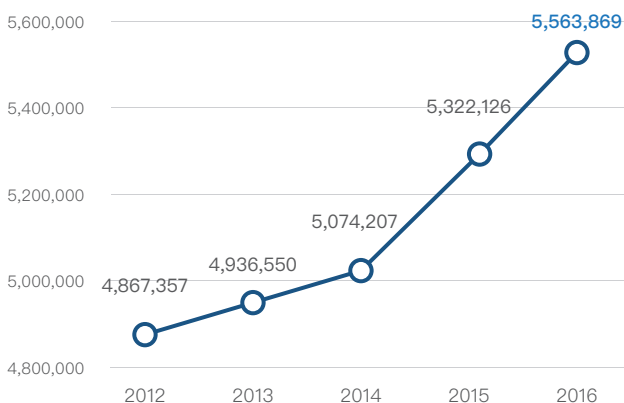
Profit before income tax

**594,127** 仟元

### 直接簽單保費收入

D/W Premiums

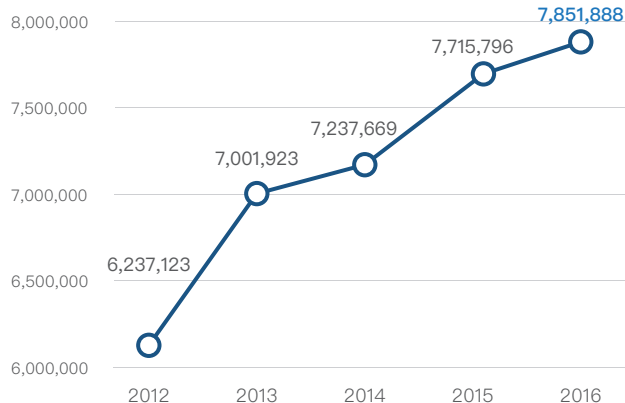
單位：新臺幣仟元 (Unit: NT\$' 000)



### 權益總額

Stockholders' Equity

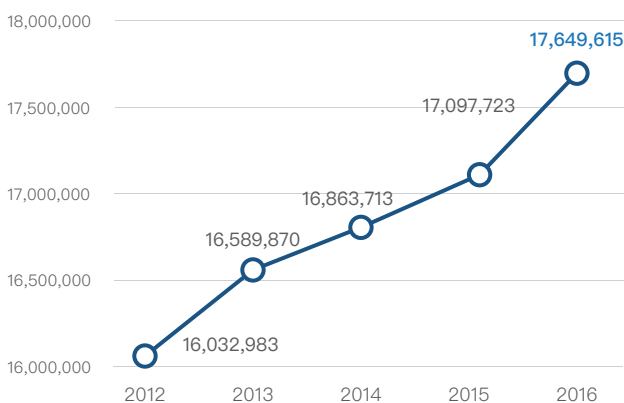
單位：新臺幣仟元 (Unit: NT\$' 000)



### 資產總額

Assets

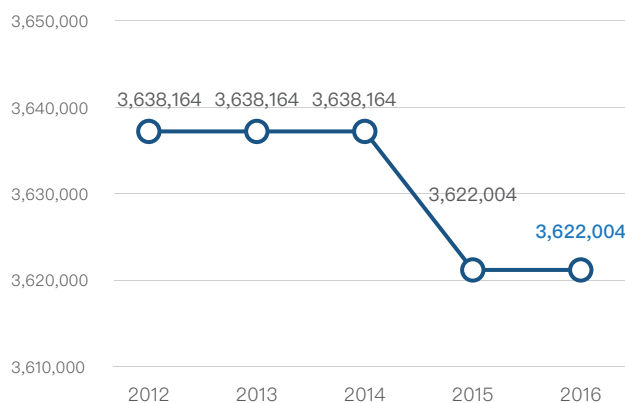
單位：新臺幣仟元 (Unit: NT\$' 000)



### 股本

Capital

單位：新臺幣仟元 (Unit: NT\$' 000)



單位：新臺幣仟元 (Unit: NT\$' 000)

項目	2016	2015	2014 (重編後/Restated)	2013	2012
直接簽單保費收入 D/W Premiums	5,563,869	5,322,126	5,074,207	4,936,550	4,867,357
股本 Capital	3,622,004	3,622,004	3,638,164	3,638,164	3,638,164
資產總額 Assets	17,649,615	17,097,723	16,863,713	16,589,870	16,032,983
權益總額 Stockholders' Equity	7,851,888	7,715,796	7,237,669	7,001,923	6,237,123
本期淨利 Net Income	490,130	1,092,006	658,276	820,835	737,416
每股純益(元) Earnings Per Share ( NT\$ )	1.35	3.01	1.81	2.26	2.03

單位：% (Unit: %)

項目	2016	2015	2014 (重編後/Restated)	2013	2012
直接簽單保費收入變動率 Change in D/W Premiums	4.54	4.89	2.79	1.42	4.30
自留保費變動率 Change in Retained Premiums	4.31	3.99	8.71	5.99	5.91
自留滿期損失率 Net Loss Ratio	54.38	52.79	54.71	46.89	56.45
自留綜合率 Net Combined Ratio	92.84	92.85	93.04	85.30	95.04
權益報酬率 Return on Equity	6.30	14.61	9.25	12.40	12.25
純益率 Net Profit Ratio	10.73	22.17	15.93	20.43	19.16

# 業務概況

## Underwriting Reports

### (1) 2016年直接簽單保費收入

#### Direct Written Premiums in 2016

單位：新臺幣仟元 (Unit: NT\$' 000)

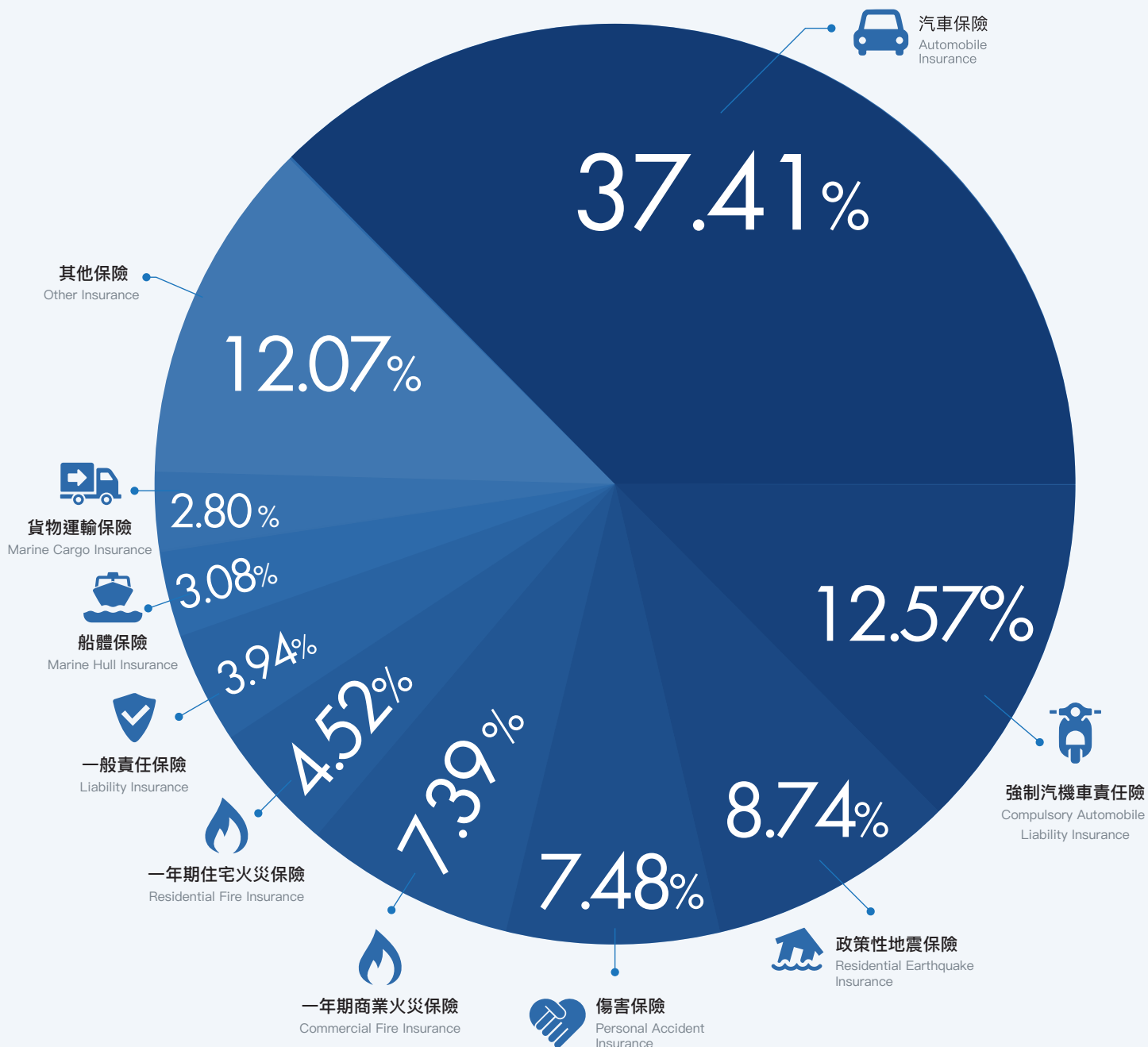
險別 Class	金額	佔直接簽單總保費比重(%)
汽車保險 Automobile Insurance	2,081,659	37.41
強制汽機車責任保險 Compulsory Automobile Liability Insurance	699,322	12.57
政策性地震保險 Residential Earthquake Insurance	486,120	8.74
傷害保險 Accident & Health Insurance	415,986	7.48
一年期商業火災保險 Commercial Fire Insurance	411,323	7.39
一年期住宅火災保險 Residential Fire Insurance	251,542	4.52
一般責任保險 Liability Insurance	219,221	3.94
船體保險 Marine Hull Insurance	171,418	3.08
貨物運輸保險 Marine Cargo Insurance	155,882	2.80
其他保險 Other Insurance (註)	671,396	12.07
合計 Total	5,563,869	100.00

註：其餘各險餘額彙計

Note: Sum of all other insurance lines

## 2016年直接簽單保費收入業務結構

### Structure of Direct Written Premiums in 2016



## (2) 本公司與市場直接簽單保費收入

## Comparison with Market in Direct Written Premiums in 2014、2015、2016

單位：新臺幣仟元 (Unit: NT\$' 000)

險種 Class	2016		2015		2014	
	臺產 TFMI	市場 Market	臺產 TFMI	市場 Market	臺產 TFMI	市場 Market
火災保險 Fire Insurance	662,218	10,658,650	654,285	10,251,483	656,377	10,927,123
貨物運輸保險 Marine Cargo Insurance	155,882	4,530,542	193,214	4,766,760	207,754	5,014,508
船體保險 Marine Hull Insurance	171,418	1,413,866	167,474	1,661,967	143,845	1,568,257
漁船保險 Fishing Vessel Insurance	60,636	945,397	64,058	843,260	68,882	804,466
航空保險 Aviation Insurance	19,841	812,183	24,999	960,882	29,006	810,901
汽車保險 Automobile Insurance	2,081,659	62,410,688	1,940,513	56,316,962	1,745,133	53,393,751
強制汽機車責任保險 Compulsory Automobile Liability Insurance	699,322	17,042,517	678,632	16,500,388	633,952	16,328,078
責任保險 Liability Insurance	232,802	10,487,453	221,452	9,096,507	168,339	7,972,437
工程保險 Engineering Insurance	104,122	3,490,567	108,411	3,450,526	135,016	3,916,380
信用保證保險 Bond & Credit Insurance	21,943	1,616,838	23,373	1,660,589	25,716	1,502,188
其他財產保險 Miscellaneous Insurance	168,992	2,610,859	94,983	2,315,299	121,025	2,559,683
傷害保險 Personal Accident Insurance	415,986	15,769,569	417,897	15,125,086	396,787	14,346,454
健康保險 Health Insurance	14,896	1,848,366	11,880	1,645,245	7,074	1,430,773
天災保險 Catastrophe Insurance	754,152	11,541,083	720,955	10,780,052	735,301	10,982,995
合計 Total	5,563,869	145,178,577	5,322,126	135,375,006	5,074,207	131,557,993

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.

### (3) 保費收入、自留比率

#### Premium Income and Retained Ratio

單位：新臺幣仟元 (Unit: NT\$' 000)

險種 Class	2016		2015		2014	
	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	679,261	29.96	651,175	31.38	728,391	40.54
住宅火災保險 Residential Fire Insurance	250,889	100.04	243,486	100.07	229,947	100.13
貨物運輸保險 Marine Cargo Insurance	157,291	29.00	194,834	29.19	210,512	28.07
船體保險 Marine Hull Insurance	198,531	3.17	211,952	19.72	186,460	15.26
漁船保險 Fishing Vessel Insurance	64,054	18.83	70,034	17.62	76,273	29.92
航空保險 Aviation Insurance	19,841	1.04	24,999	-0.49	29,006	2.49
任意汽車保險 Automobile Insurance	2,104,270	99.26	1,956,291	99.60	1,758,482	99.60
強制汽車責任保險 Compulsory Automobile Liability Insurance	930,078	65.71	889,751	65.01	751,715	74.35
信用保證保險 Bond & Credit Insurance	23,310	53.12	24,868	48.90	27,313	52.15
責任保險 Liability Insurance	307,653	62.89	285,265	58.87	256,967	57.88
工程保險 Engineering Insurance	116,372	45.83	118,749	49.05	149,221	54.51
其他財產保險 Miscellaneous Insurance	118,528	19.04	51,666	39.05	57,700	37.84
傷害保險 Personal Accident Insurance	418,397	95.67	420,215	95.84	398,782	96.62
政策性地震保險 Residential Earthquake Insurance	544,858	10.78	536,860	9.43	527,134	10.70
核能保險 Nuclear Energy Insurance	9,199	100.00	9,335	100.00	9,539	100.00
健康保險 Health Insurance	14,896	78.79	11,880	81.72	7,073	85.54
國外再保分進業務 Foreign Inward Reinsurance	3,726	100.00	7,705	32.86	4,288	53.29
合計 Total	5,961,152	66.83	5,709,065	66.90	5,408,806	67.90

# 財務概況

## Financial Reports

### 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 105 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 鑒察。

此 致

臺灣產物保險股份有限公司106年股東常會

審計委員會

召集人：李天送



中 華 民 國 1 0 6 年 4 月 2 4 日



會計師查核報告

台灣產物保險股份有限公司 公鑒：

**查核意見**

台灣產物保險股份有限公司民國 105 年及 104 年 12 月 31 日之資產負債表，暨民國 105 年及 104 年 1 月 1 日至 12 月 31 日之綜合損益表、權益變動表、現金流量表，以及財務報表附註（包括重大會計政策彙總），業經本會計師查核竣事。

依本會計師之意見，上開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暨經金融監督管理委員會認可並發布生效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 105 年及 104 年 12 月 31 日之財務狀況，暨民國 105 年及 104 年 1 月 1 日至 12 月 31 日之財務績效及現金流量。

**查核意見之基礎**

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執行查核工作。本會計師於該等準則下之責任將於會計師查核財務報表之責任段進一步說明。本會計師所隸屬事務所受獨立性規範之人員已依會計師職業道德規範，與台灣產物保險股份有限公司保持超然獨立，並履行該規範之其他責任。本會計師相信已取得足夠及適切之查核證據，以做為表示查核意見之基礎。

**關鍵查核事項**

關鍵查核事項係指依本會計師之專業判斷，對台灣產物保險股份有限公司民國 105 年度財務報表之查核最為重要之事項。該等事項已於查核財務報表整體及形成查核意見之過程中予以因應，本會計師並不對該等事項單獨表示意見。

茲對台灣產物保險股份有限公司民國 105 年度財務報表之關鍵查核事項敘明如下：

**保費收入**

**關鍵查核事項說明**

民國 105 年度簽單保費收入為 5,563,869 仟元，金額係屬重大，本會計師認為因為產險產業競爭激烈及管理階層可能存在達成預計營業目標之壓力，所以簽單保費收入是否真實發生為本年度之關鍵查核事項。

簽單保費收入相關會計政策暨攸關揭露資訊請參閱財務報表附註四(十九)及二六。

**因應之查核程序**

1. 瞭解管理階層對於認列簽單保費收入所建置之相關內部控制及測試遵循內部控制之情形。
2. 檢查資訊系統有關保費收入作業流程的權限區分，是否僅授予適當人員持有及選樣測試會計系統入帳金額與保單資訊系統簽單保費金額是否正確。
3. 選樣檢查保險契約要保書是否已簽單，以評估帳載簽單保費收入認列金額是否合理。

**自留賠款準備**

**關鍵查核事項說明**

如財務報表附註十七所述，自留賠款準備（賠款準備保險負債 3,285,634 仟元減分出賠款準備再保險準備資產 1,351,651 仟元）105 年底餘額為 1,933,983 仟元。

自留賠款準備依性質可分為已報未付及未報兩類；已報未付係由理賠人員按險別逐案依實際相關資料估算，未報則由精算人員按險別依其過去理賠經驗及費用，以符合精算原理方法計算估列，其重要假設係各事故年度實際賠款之損失發展趨勢，而損失發展趨勢係參考台灣產物保險股份有限公司實際經驗而定。

因管理階層計算自留賠款準備係涉及估計、判斷、精算方法及重要假設，故任何重大估計判斷偏差、精算方法採用或重要假設的改變將會對自留賠款準備計算結果有重大影響，因是將其列為關鍵查核事項。

自留賠款準備相關會計政策、會計估計及假設不確定性暨攸關揭露資訊請參閱財務報表附註四(十一)、四(十三)、五(四)、十七、二六及二七。

**因應之查核程序**

1. 瞭解管理階層估計自留賠款準備所建置之相關內部控制及測試遵循內部控制之情形。
2. 委由外部精算專家協助評估自留賠款準備所採用精算方法及重要假設之合理性，主要程序如下：
  - (1) 評估外部精算專家之專業能力、適任能力及客觀性。
  - (2) 外部精算專家取得各意外事故年度發展至 105 年 12 月 31 日之資訊（如每年賠款發生之保單、賠款金額等），以精算方法重新產生損失發展趨勢及重要假設，評估台灣產物保險股份有限公司所採之損失發展趨勢及重要假設是否合理。



- (3) 外部精算專家依重新產生之損失發展趨勢及重要假設估計 105 年 12 月 31 日最終保險賠款，並考量截至 105 年 12 月 31 日台灣產物保險股份有限公司已支付之保險賠款後，評估自留賠款準備之合理性。
3. 選樣取得期後付款記錄及相關資料，檢查期後已支付之重大賠款，評估管理階層是否已合理估列已報未付賠款準備。

#### 管理階層與治理單位對財務報表之責任

管理階層之責任係依照保險業財務報告編製準則暨經金融監督管理委員會認可並發布生效之國際財務報導準則、國際會計準則、解釋及解釋公告編製，足以允當表達之財務報表，且維持與財務報表編製有關之必要內部控制，以確保財務報表未存有導因於舞弊或錯誤之重大不實表達。

於編製財務報表時，管理階層之責任亦包括評估台灣產物保險股份有限公司繼續經營之能力、相關事項之揭露，以及繼續經營會計基礎之採用，除非管理階層意圖清算台灣產物保險股份有限公司或停止營業，或除清算或停業外別無實際可行之其他方案。

台灣產物保險股份有限公司之治理單位（含審計委員會）負有監督財務報導流程之責任。

#### 會計師查核財務報表之責任

本會計師查核財務報表之目的，係對財務報表整體是否存在導因於舞弊或錯誤之重大不實表達取得合理確信，並出具查核報告。合理確信係高度確信，惟依照一般公認審計準則執行之查核工作無法保證必能偵出財務報表存有之重大不實表達。不實表達可能導因於舞弊或錯誤。如不實表達之個別金額或彙總數可合理預期將影響財務報表使用者所作之經濟決策，則被認為具有重大性。

本會計師依照一般公認審計準則查核時，運用專業判斷並保持專業上之懷疑。本會計師亦執行下列工作：

1. 辨認並評估財務報表導因於舞弊或錯誤之重大不實表達風險；對所評估之風險設計及執行適當之因應對策；並取得足夠且適切之查核證據以作為查核意見之基礎。因舞弊可能涉及共謀、偽造、故意遺漏、不實聲明或踰越內部控制，故未偵出導因於舞弊之重大不實表達之風險高於導因於錯誤者。
2. 對與查核攸關之內部控制取得必要之瞭解，以設計當時情況下適當之查核程序，惟其目的非對台灣產物保險股份有限公司內部控制之有效性表示意見。
3. 評估管理階層所採用會計政策之適當性，及其所做會計估計與相關揭露之合理性。
4. 依據所取得之查核證據，對管理階層採用繼續經營會計基礎之適當性，以及使台灣產物保險股份有限公司繼續經營之能力可能產生重大疑慮之事件或情況是否存在重大不確定性，作出結論。本會計師若認為該等事件或情況存在重大不確定性，則須於查核報告中提醒財務報表使用者注意財務報表之相關揭露，或於該等揭露係屬不適當時修正查核意見。本會計師之結論係以截至查核報告日所取得之查核證據為基礎。惟未來事件或情況可能導致台灣產物保險股份有限公司不再具有繼續經營之能力。
5. 評估財務報表（包括相關附註）之整體表達、結構及內容，以及財務報表是否允當表達相關交易及事件。

本會計師與治理單位溝通之事項，包括所規畫之查核範圍及時間，以及重大查核發現（包括於查核過程中所辨認之內部控制顯著缺失）。

本會計師亦向治理單位提供本會計師所隸屬事務所受獨立性規範之人員已遵循會計師職業道德規範中有關獨立性之聲明，並與治理單位溝通所有可能被認為會影響會計師獨立性之關係及其他事項（包括相關防護措施）。

本會計師從與治理單位溝通之事項中，決定對台灣產物保險股份有限公司民國 105 年度財務報表查核之關鍵查核事項。本會計師於查核報告中敘明該等事項，除非法令不允許公開揭露特定事項，或在極罕見情況下，本會計師決定不於查核報告中溝通特定事項，因可合理預期此溝通所產生之負面影響大於所增進之公眾利益。

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



金融監督管理委員會核准文號  
金管證審字第 0980032818 號

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 1 0 6 年 3 月 2 4 日

## 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 Item	2016		2015	
	金額 Amount	百分比 %	金額 Amount	百分比 %
<b>資產 ASSETS</b>				
<b>現金及約當現金 CASH AND CASH EQUIVALENTS</b>	3,080,891	17	2,809,866	17
<b>應收款項 RECEIVABLES</b>				
應收票據 Notes receivable, net	142,744	1	146,315	1
應收保費 Premiums receivable, net	442,712	3	507,935	3
其他應收款 Other receivable, net	45,646	-	60,544	-
應收款項合計 Total receivables	631,102	4	714,794	4
<b>投資 INVESTMENTS</b>				
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	2,818,616	16	2,892,709	17
備供出售金融資產 Available-for-sale financial assets	3,066,268	17	2,823,455	17
以成本衡量之金融資產 Financial assets measured at cost	372,217	2	498,875	3
採用權益法之投資淨額 Investments accounted for using equity method	197,123	1	-	-
其他金融資產-淨額 Other financial assets	1,665,734	10	1,746,914	10
投資性不動產 Investment properties	2,500,884	14	2,539,362	15
投資合計 Total investments	10,620,842	60	10,501,315	62
<b>再保險合約資產 REINSURANCE CONTRACT ASSET</b>				
應攤回再保賠款與給付-淨額 Claim recoverable from reinsurers, net	68,385	-	41,162	-
應收再保往來款項 Due from reinsurers and ceding companies, net	107,800	1	127,922	1
再保險準備資產-淨額 Reinsurance reserve asset	2,047,656	12	1,772,317	10
再保險合約資產合計 Total reinsurance contract asset	2,223,841	13	1,941,401	11
<b>不動產及設備 PROPERTY AND EQUIPMENT, NET</b>	371,611	2	365,227	2
<b>無形資產 INTANGIBLE ASSETS</b>	3,400	-	5,702	-
<b>遞延所得稅資產 DEFERRED INCOME TAX ASSETS</b>	18,784	-	17,535	-
<b>其他資產 OTHER ASSETS</b>				
存出保證金 Refundable deposits	658,024	4	679,734	4
其他資產-其他 Other assets	41,120	-	62,149	-
其他資產合計 Total other assets	699,144	4	741,883	4
<b>資產總計 TOTAL</b>	17,649,615	100	17,097,723	100

項目 Item	2016		2015	
	金額 Amount	百分比 %	金額 Amount	百分比 %
<b>負債及權益 LIABILITIES AND EQUITY</b>				
<b>應付款項 PAYABLES</b>				
應付保險賠款與給付 Claims payable	75	-	4,308	-
應付佣金 Commissions payable	112,752	1	165,511	1
應付再保往來款項 Due to reinsurers and ceding companies	426,037	2	330,277	2
其他應付款 Other payable	326,733	2	335,070	2
應付款項合計 Total payables	865,597	5	835,166	5
<b>本期所得稅負債 CURRENT TAX LIABILITIES</b>	44,398	-	59,535	-
<b>保險負債 INSURANCE LIABILITIES</b>				
未滿期保費準備 Unearned premium reserves	2,845,093	16	2,838,010	17
賠款準備 Claim reserves	3,285,634	19	2,939,546	17
特別準備 Special reserves	2,150,485	12	2,156,817	13
保費不足準備 Premium deficiency reserves	11,225	-	21,277	-
保險負債合計 Total insurance liabilities	8,292,437	47	7,955,650	47
<b>負債準備 PROVISIONS</b>	79,318	1	64,446	-
<b>遞延所得稅負債 DEFERRED INCOME TAX LIABILITIES</b>	274,092	2	279,648	2
<b>其他負債 OTHER LIABILITIES</b>				
預收款項 Advance receipts	166,474	1	60,398	-
存入保證金 Guarantee deposit received	40,811	-	90,863	1
其他負債-其他 Other liabilities	34,600	-	36,221	-
其他負債合計 Total other liabilities	241,885	1	187,482	1
負債總計 Total liabilities	9,797,727	56	9,381,927	55
<b>歸屬於母公司業主之權益 EQUITY ATTRIBUTABLE TO OWNER OF THE COMPANY</b>				
普通股股本 Common stock	3,622,004	20	3,622,004	21
資本公積 Capital surplus				
資本公積-發行股票溢價 Issuance of common shares in excess of par	1,915	-	1,915	-
資本公積-庫藏股票交易 Treasury stock transactions	97,047	1	97,047	1
資本公積總計 Total capital surplus	98,962	1	98,962	1
保留盈餘 Retained earnings				
法定盈餘公積 Legal reserve	1,861,843	11	1,643,442	10
特別盈餘公積 Special reserve	1,824,680	10	1,675,695	10
未分配盈餘 Unappropriated earnings	598,650	3	922,669	5
保留盈餘總計 Total retained earnings	4,285,173	24	4,241,806	25
其他權益 Other equity	(154,251)	(1)	(246,976)	(2)
權益總計 Total equity	7,851,888	44	7,715,796	45
<b>負債及權益總計 TOTAL</b>	17,649,615	100	17,097,723	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 Item	2016		2015	
	金額 Amount	百分比 %	金額 Amount	百分比 %
<b>營業收入 OPERATING REVENUES</b>				
自留滿期保費收入 Retained earned premium				
簽單保費收入 Direct insurance premium revenues	5,563,869	122	5,322,126	108
再保費收入 Reinsurance premium inward	397,283	8	386,939	8
保費收入 Premium revenues	5,961,152	130	5,709,065	116
減：再保費支出 Less: Reinsurance premium outward	1,977,155	43	1,889,705	38
未滿期保費準備淨變動 Less: Net change in unearned premium reserves	(32,406)	(1)	57,834	1
自留滿期保費收入合計 Total retained earned premium	4,016,403	88	3,761,526	77
再保佣金收入 Reinsurance commission earned	214,868	5	209,079	4
手續費收入 Handing fee earned	49,307	1	49,224	1
淨投資損益 Net gains on investments				
利息收入 Interest income	73,722	2	70,458	1
透過損益按公允價值衡量之金融資產及負債損益 Gain on financial assets and liabilities at fair value through profit or loss	49,101	1	(87,046)	(2)
備供出售金融資產之已實現損益 Realized gains on available-for-sale financial assets	77,311	2	101,594	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 measured at cost	6,274	-	45,772	1
採用權益法認列之關聯企業損益之份額 Share of loss on associates	(704)	-	-	-
兌換損益-投資 Exchange loss	(22,325)	(1)	(333)	-
投資性不動產損益 Gain on investment properties	114,351	2	772,760	16
投資減損損失及迴轉利益 Impairment loss on investment assets	(10,171)	-	-	-
其他營業收入 Other operating revenues	801	-	2,718	-
營業收入合計 Total operating revenues	4,568,938	100	4,925,752	100
<b>營業成本 OPERATING COSTS</b>				
自留保險賠款與給付 Retained claims				
保險賠款與給付 Claims incurred	2,960,481	65	2,516,001	51
減：攤回再保賠款與給付 Less: Claims recovered from reinsurers	887,129	19	729,256	15
自留保險賠款與給付合計 Total retained claims	2,073,352	46	1,786,745	36
保險負債淨變動 Movement of insurance liability				
賠款準備淨變動 Net change in claims reserves	110,727	2	198,989	4
特別準備淨變動 Net change in special reserves	(6,332)	-	(23,158)	-
保費不足準備淨變動 Net change in premium deficiency reserves	(10,052)	-	8,067	-
保險負債淨變動合計 Total net change in insurance liability	94,343	2	183,898	4

項目 Item	2016		2015	
	金額 Amount	百分比 %	金額 Amount	百分比 %
佣金支出 Commission expenses	744,154	16	742,796	15
其他營業成本 Other operating cost	40,344	1	30,515	1
營業成本合計 Total operating costs	2,952,193	65	2,743,954	56
<b>營業費用 OPERATING EXPENSES</b>	1,020,155	22	1,015,214	21
<b>營業利益 OPERATING INCOME</b>	596,590	13	1,166,584	23
<b>營業外收入及支出 NONOPERATING INCOME AND EXPENSES</b>	(2,463)	-	36,711	1
<b>繼續營業單位稅前純益 PROFIT BEFORE INCOME TAX</b>	594,127	13	1,203,295	24
<b>所得稅費用 INCOME TAX</b>	103,997	3	111,289	2
<b>本年度淨利 NET PROFIT</b>	490,130	10	1,092,006	22
<b>其他綜合損益 OTHER COMPREHENSIVE INCOME</b>				
不重分類至損益之項目 Items that will not be reclassified subsequently to profit or loss				
確定福利計畫之再衡量數 Remeasurement of defined benefit plans	(14,605)	-	(17,500)	-
減：與不重分類之項目相關之所得稅 Income tax relating to items that will not be reclassified subsequently to profit or loss	(2,483)	-	(2,975)	-
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) Unrealized gain (loss) on available-for-sale financial assets	92,899	2	(236,996)	(5)
採用權益法認列之關聯企業之其他綜合損益份額 Share of the other comprehensive income of associates	(174)	-	-	-
本年度其他綜合損益(稅後淨額)合計 Other comprehensive income, net of income tax	80,603	2	(251,521)	(5)
<b>本年度綜合損益總額 TOTAL COMPREHENSIVE COME</b>	570,733	12	840,485	17
<b>每股盈餘 EARNINGS PER SHARE</b>				
		稅後 After Income Tax	稅後 After Income Tax	
基本每股盈餘 Basic		1.35	3.01	
稀釋每股盈餘 Diluted		1.35	2.99	

# 公司概況

## Corporate Information

### 董事 Board of Directors

董事長 Chairman	李泰宏	Steve Lee
董事 Director	林俊良	Chun-Liang Lin
董事 Director	史美珪	Mei-Gui Shi
董事 Director	吳慕瑛	Mu-Ying Wu
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	李天送	Tien-Sung Lee
獨立董事 Independent Director	蕭永聰	Yeong-Tsong Shaw
獨立董事 Independent Director	謝宗昆	Jimmy Hsieh

### 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	黃憲章	Hsien-Chang Huang
副總經理 Senior Vice President	張富勝	Michael Chang
副總經理 Senior Vice President	謝宏智	Andrew Hsieh
協理 Vice President	鄭全誠	Allen Cheng
協理 Vice President	林倖朱	Amy Lin
協理 Vice President	許加燐	Chia-Lin Sheu
協理 Vice President	莊芬玲	Lynn Chuang
協理 Vice President	黃志傑	Chih-Chieh Huang

## 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	Chia-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.	林倬朱	Amy Lin
人力資源部經理(註) Manager of Human Resources Dept.	莊芬玲	Lynn Chuang
財務部經理(註) Manager of Finance Dept.	黃志傑	Chih-Chieh Huang
精算部經理 Manager of Actuarial Dept.	張嘉銘	Chia-Ming Chang
資訊部經理 Manager of Information Technology Service Dept.	王志鴻	Chih-Hung Wang
企業保險行銷部經理(註) Manager of Marketing Dept., Commercial Lines	謝宏智	Andrew Hsieh
企業保險商品部資深經理 Senior 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
營業一部資深經理 Senior 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
彰化分公司資深經理 Senior Manager of Changhua Branch	林宏誠	Steven Lin
嘉義分公司經理 Manager of Chiayi Branch	鐘秋山	Chiu-Shan Chung
台南分公司資深經理 Senior Manager of Tainan Branch	趙鼎祥	Stanley Chao
高雄分公司經理 Manager of Kaohsiung Branch	邱群超	Chun-Chao Chiu
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

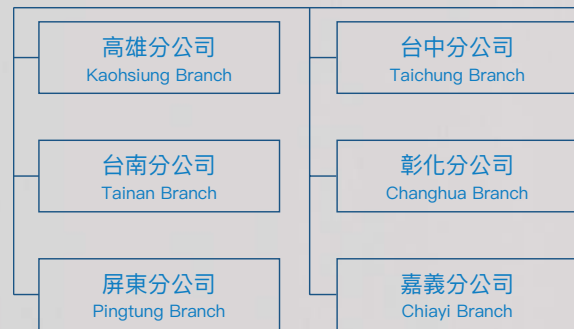
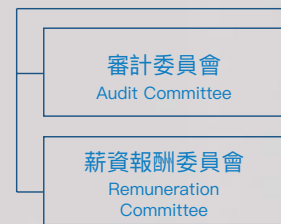
Note: Concurrent Position





# 公司組織

## Organization Structure





股東會  
Shareholders



董事會  
董事長  
Board of Directors  
Chairman



總經理  
President

風險管理委員會  
Risk Management  
Committee

誠信經營委員會  
Ethical Management  
Committee

稽核室  
Audit Dept.

總經理室  
President's Office

法令遵循室  
Legal Compliance Dept.

風險管理室  
Risk Management Dept.

新竹分公司  
Hsinchu Branch

營業一部  
Business Development  
Dept. 1

個人保險行銷部  
Marketing Dept.  
Personal Lines

企業保險行銷部  
Marketing Dept.  
Commercial Lines

企劃部  
Planning Dept.

桃園分公司  
Taoyuan Branch

板橋分公司  
Banchiau Branch

個人保險商品部  
Underwriting Dept.  
Personal Lines

企業保險商品部  
Underwriting Dept.  
Commercial Lines

資訊部  
Information Technology  
Service Dept.

基隆分公司  
Keelung Branch

個人保險理賠部  
Claim Service Dept.  
Personal Lines

企業保險理賠部  
Claim Service Dept.  
Commercial Lines

財務部  
Finance Dept.

宜蘭分公司  
Yilan Branch

精算部  
Actuarial Dept.

花蓮分公司  
Hualien Branch

人力資源部  
Human Resources Dept.



# 人力資源概況

## Profile of Human Resources

As at Dec. 31

	2016	2015	2014	2013	2012
員工人數 Number of Employee	819	778	779	755	759
平均年齡 Average Age	40.8	40.8	40.5	40.5	40.1
平均服務年資 Average Year of Service	8.5	6.3	6.9	7.5	7.5

### 學歷 Educational Background

博士 Doctor	4	4	3	3	3
研究所 Master	84	75	76	68	62
大專 Bachelor	645	609	603	587	590
高中/職以下 Senior High School	86	90	97	97	104



平均年齡 Average Age

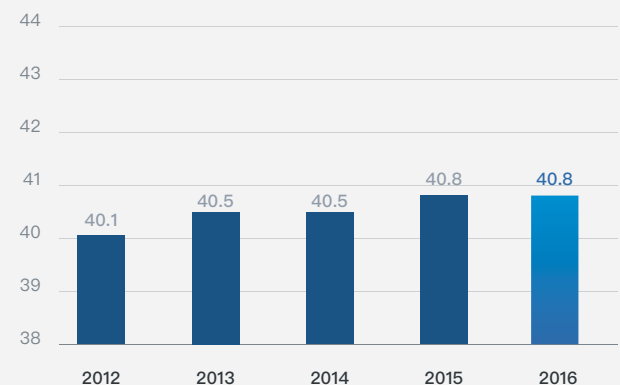
# 40.8

平均服務年資 Average Year of Service

# 8.5

平均年齡

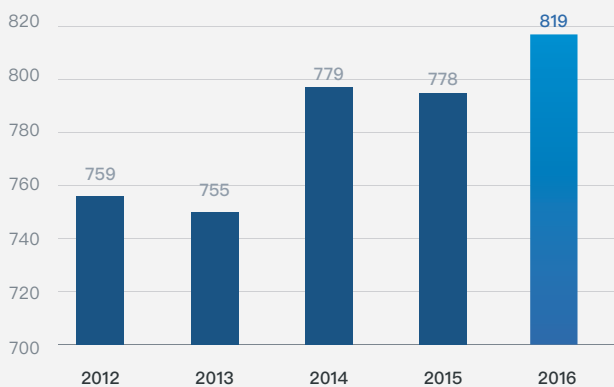
Average Age





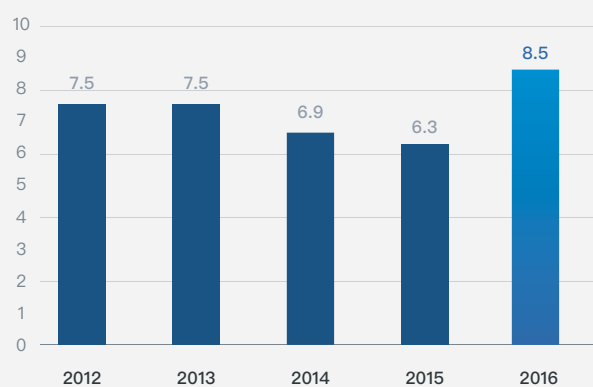
### 員工人數

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、11樓  
 3、8、9、11F., 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

部門 Dept	E-mail	FAX
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
法令遵循室 Legal Compliance Dept.	legal_compliance@tfmi.com.tw	+886-2-23882555
風險管理室 Risk Management Dept.	rm@tfmi.com.tw	+886-2-23882555
企劃部 Planning Dept.	planning@tfmi.com.tw	+886-2-23882555
資訊部 Information Technology Dept.	info@tfmi.com.tw	+886-2-23719110
財務部 Finance Dept.	finance@tfmi.com.tw	+886-2-23710489
精算部 Actuarial Dept.	actu@tfmi.com.tw	+886-2-23145287
人力資源部 Human Resources Dept.	hr@tfmi.com.tw	+886-2-23882555
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. 1

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](mailto: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9樓  
9F., No.3, Sec. 1, Minsheng Rd., Banqiao Dist., New Taipei City 220, Taiwan.  
[service-2@tfmi.com.tw](mailto:service-2@tfmi.com.tw) +886-2-29573538 +886-2-29573802

三重營業處  
Sanchung Sub-branch +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128號7樓  
7F., No.128, Ai 3rd Rd., Renai Dist., Keelung City 200, Taiwan.  
[keelung@tfmi.com.tw](mailto: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](mailto:taoyuan@tfmi.com.tw) +886-3-3353577 +886-3-3342704

中壢營業處  
Jhongli Sub-branch +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](mailto:hsinchu@tfmi.com.tw) +886-3-5348699 +886-3-5350007

竹北營業處  
Jubei Sub-branch +886-3-6685885 +886-3-6685889

苗栗營業處  
Miaoli Sub-branch +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台中市中區繼光街35號  
No.35, Jiguang St., Central Dist., Taichung City 400, Taiwan.  
[taichung@tfmi.com.tw](mailto: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

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](mailto: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](mailto: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](mailto: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](mailto: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 +886-6-9277600 +886-6-9267032

### 屏東分公司 Pingtung Branch

900屏東縣屏東市中正路125號5樓  
5F., No.125, Zhongzheng Rd., Pingtung City, Pingtung County 900, Taiwan  
[pingtung@tfmi.com.tw](mailto: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](mailto: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, Gongzheng Rd., Luodong Town, Yilan County 265, Taiwan.  
[ilan@tfmi.com.tw](mailto:ilan@tfmi.com.tw) +886-3-9549743 +886-3-9540278

蘭陽通訊處  
Lan Yang Liaison Office +886-3-9353696 +886-3-9353697

# 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 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	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
營繕承攬人意外責任保險	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



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



### 航空保險

Aviation Insurance

航空保險

Aviation Insurance



### 工程保險

Engineering 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 Insurance

鍋爐保險

Boiler and Pressure Vessel Insurance



### 保證及信用保險

Bond & Credit 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

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

降水量參數養殖水產保險

Precipitation Parameter Aquaculture Insurance

資訊系統不法行為保險

Electronic and Computer Crime 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

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

Travel Comprehensive Insurance

健康保險

Health Insurance



### 再保險

Reinsurance

再保險

Reinsurance





臺灣產物保險李泰宏董事長（右）於2016年12月6日受邀參加桃園會稽國中反毒宣誓記者會，並由桃園市長鄭文燦（左）致贈感謝狀，肯定本公司對於反毒活動的公益貢獻。

“「財團法人臺灣產物保險文教基金會」長期贊助支持紙風車拯救浮士德計劃，向青少年宣導遠離毒品誘惑。”



臺灣產物保險70週年

Taiwan Fire & Marine Insurance Co., Ltd.

100 台北市館前路49號3、8、9、11樓  
3, 8, 9, 11F., No. 49, Guanqian Rd., Taipei, Taiwan 100  
Tel : +886 2 2382 1666 | Fax : +886 2388 2555