

TFMI 2017

臺灣產物保險企業年報
ANNUAL REPORT



目錄 *Table of Contents*

- 2 **我們的榮耀**
Our Awards
- 4 **集團董事長的話**
Message from the Group Chairman
- 6 **董事長的話**
Message from the Chairman
- 8 **公司簡介**
Company Profile
- 10 **營運報告**
Operation Reports
- 12 **大事紀**
Milestones
- 16 **財務要覽**
Financial Highlights
- 18 **業務概況**
Underwriting Reports
- 21 **財務報告**
Financial Report
- 28 **公司概况**
Corporate Information
- 32 **公司組織**
Organization Structure
- 34 **人力資源概況**
Profile of Human Resources
- 36 **營運據點**
Headquarters and Branches
- 38 **營業項目**
Lines of Business

我們的榮耀

Our Awards



2018.04.30 ★★★★★

第四屆公司治理評鑑結果，
本公司排名上市公司前 20%。

Ranked within the top 20% of all listed companies
for the 4th Corporate Governance Evaluation of
Listed Companies.

2017.12.20 ★★★★★

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.



2017.10.21 ★★★★★

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.

2017.10.16 ★★★★★

榮獲副總統陳建仁先生頒授教育部體育署運動企業認證。
Received "Sports Corporate Certification" from Ministry of Education.



2017.08.30 ★★★★★

獲第7屆臺灣保險卓越獎之「住宅地震保險推廣卓越獎」銀質獎。

Received Silver Awards in the Seventh Taiwan Insurance Excellence Award in residential earthquake insurance business promotion excellence categories.

2017.04.14 ★★★★★

第三屆公司治理評鑑結果，本公司排名上市公司排名前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.

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，事業版圖發展多元化，旗下包括金融事業、不動產事業、電子事業、汽車事業及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，事業版圖遍佈海峽兩岸，員工總數逾 11,000 人。

臺灣產物保險為本集團金融事業的核心，是臺灣歷史最悠久的產物保險公司，2017 年資本額為 36.22 億元，為業界翹楚，負債佔資產比 52.61%、資金運用淨收益率 4.96%、投資報酬率 4.55%，經營成果具體可見，更連續 4 年於證交所舉辦的公司治理評鑑中，排名上市公司前 20%，各項指標皆名列前茅。

2017 年全球經濟復甦，逐漸擺脫 2016 年成長停滯之影響。集團各事業體秉持「穩健經營」及「客戶導向」之經營政策，致力於各產業的專業領域發展及人才培育、重視股東權益、平等對待股東及落實公司治理，持續與國際接軌，提升企業價值。

本集團積極參與社會公益，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」，持續以愛與關懷投入公益活動、獎勵學術研究、提倡藝文與體育及獎助清寒優秀學生等具體行動，有效地整合資源並發揮拋磚引玉的精神，為社會盡最大的心力。

身為集團創辦人，文勇堅信獲得股東、客戶及同仁的信賴與支持，是企業永續發展的關鍵因素。對內致力強化公司治理、員工照顧及提升經營績效，對外重視客戶關係管理，以提升客戶服務品質。展望未來，集團仍會秉持「取之於社會、用之於社會」之信念，回饋所有股東、客戶及同仁。

With the vision of "Leading and Navigating towards the Future", over the years, Navigator Group has expanded its presence in various fast growing industries, including financial, real estate, electronics, 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.

Taiwan Fire and Marine Insurance Company (TFMI) is the core of the Group's financial business. The Company's capital in 2017 was NT\$3.622 billion, which is among the top in the industry. The results of operations were clearly demonstrated by the debt asset ratio of 52.61%, the return on usable fund of 4.96%, and the return on investment of 4.55%. TFMI has been ranked among the top 20% in public companies in all indicators for four consecutive years in the Corporate Governance Evaluation organized by the Taiwan Stock Exchange.



The global economy recovered in 2017 and gradually broke free of the stagnation in 2016. The business units of the Group maintained "stable operation" and "customer-orientation" business strategies and remained committed to each of the industry development, talent cultivation, shareholder equity enhancement and corporate governance implementation, global practice integration and corporate value growth.

Through "Navigators Holdings Charity Foundation" and "Taiwan Fire & Marine Foundation", the Group actively participates in social charity events and encourages academic research, promotes arts and sports, and provides grants for underprivileged outstanding students. We seek to effectively integrate resources and set an example for others to do their best to serve the society.

As the founder and chairman of Navigator Group, I believe that the trust and support from our shareholders, clients, and employees were indispensable cornerstones of our development. Internally, we focus on our corporate governance, care for employees, and enhance our management performance. Externally, we emphasis on customer relationship management to increase customer service quality. Looking into the future, the Group will continue to act with corporate conscience to "give back to society what it has given us", we will deliver consistently brilliant results as our way to thank the longstanding support of our shareholders, customers and employees.

集團董事長 Group Chairman

李文勇

WenYung Lee

董事長的話

Message from the Chairman

2017 年全球經濟復甦，逐漸擺脫 2016 年成長停滯之影響，國內產險市場競爭激烈，本公司運用通路優勢及整合多元化商品，致力提升核保品質及營運績效，透過謹慎的風險管理及妥適的再保險安排，而能維持穩定獲利。

在營運績效表現方面，本年度簽單保費收入為 58.94 億元，較去年同期成長 5.94%；資金運用淨收益率 4.96%、投資報酬率 4.55% 等表現優於其他產險同業，負債佔資產比 52.61% 更是保險業最佳，資本適足率達 1069.14%，遠高於法令規定，顯示本公司在獲利水準及經營穩健均有優異的表現。此外，住宅火險市佔率連續 4 年蟬聯第一。在公司治理方面，本公司 2017 年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，更連續 4 年於證交所舉辦的公司治理評鑑中，在受評鑑之產險同業中，唯一進入上市公司排名前 20%。另獲得英國標準協會 BSI 頒發 ISO 27001 資訊安全管理系統認證，接軌國際資安標準。

本公司積極配合主管機關推動「微型保險」及「住宅地震基本保險」等政策性保險，以照顧弱勢族群並提高國人居住保障，推廣成效顯著，獲得金管會頒發「住宅地震保險卓越獎第一名」及「微型保險推動績效卓著」的殊榮。為能打造優秀的工作團隊，提升整體經營效能，本公司透過產學合作的互惠模式，積極耕耘校園、進行早期培育及招募人才，展現企業關懷年輕世代的理念與實際作為。

臺灣產物保險在地深耕已逾 70 年，未來本公司仍將堅守「穩健經營」及「客戶導向」的經營理念，對內強化公司治理、戮力培育專業人才、加強資訊技術的應用及提升經營績效與財務營運能力，對外更重視客戶關係管理，研發貼近消費者需求之新商品，

以提供顧客更多元化的選擇，進而提升客戶滿意度及忠誠度。同時，透過「財團法人臺灣產物保險文教基金會」的運作，主動關懷弱勢，支持學術研究、藝文表演與體育活動，秉持「珍惜此刻、守護未來」之理念，善盡企業社會責任，期許能成為永續經營的優質企業。

The global economy slowly recovered in 2017. Although the domestic property insurance market is in a period of intense competition, the Company continues to use its advantages in sales channels and innovative ideas on products integration to improve underwriting quality and operating performance. Furthermore, the Company has implemented a rigorous risk management policy and appropriate reinsurance arrangements to maintain stable profitability.

In terms of operating performance, the Company's gross written premium amounted to NT\$5.894 billion, a 5.94% growth year on year basis; the return on usable fund of 4.96% and the return on investment of 4.55% were superior to those of our industry competitors. The debt asset ratio of 52.61% was also the best in the insurance industry. The risk based capital of 1069.14% far exceeded regulatory requirements. All the statistics demonstrated the Company's outstanding performance in profitability, stable operations and capital sufficiency. The Company continued to hold the top spot in the market share in residence fire insurance for four consecutive years. In terms of corporate governance, the Company continued to receive "A-" and "twAA" ratings from Standard & Poor's (S&P) and Taiwan Ratings in 2017. We were also the only non-life insurance company to be ranked among the top 20% of public companies in the Corporate Governance Evaluation organized by Taiwan Stock Exchange for four consecutive years. The Company received the ISO 27001 Information Security Management System certification

from the British Standards Institution (BSI) that demonstrates our effective meeting the international information security standards.

The Company actively works with competent authorities in launching policy-based insurance products including "Micro-insurance" and "Residential Basic Earthquakes Insurance" to take care of disadvantaged groups and improve the coverage of residential insurance demands. The effects of the program were significant and the Company was awarded First Prize for "Outstanding Residential Earthquake Insurance" and "Outstanding Performance in the Advancement of Micro-insurance Policies" by the FSC. The Company has adopted a mutually beneficial model in industrial and academic collaboration, in which we actively work with universities to cultivate and recruit talents for the purposes of, not only caring for the young generation, but also in creating a great team and improving overall business performance.

TFMI has operated in Taiwan for more than 70 years, on one hand we will continue to uphold our business ideals of "stable operation" and "customer-orientation" to strengthen corporate governance and work hard to cultivate professional talents, strengthen IT applications, and improve operating performance and financial capabilities, internally. And on the business front, we will focus on managing customer relations and develop new products that cater to consumer demands to provide customers with more diverse choices and increase customer satisfaction and loyalty. Furthermore, the Taiwan Fire & Marine Foundation will continue to cares for disadvantaged groups, support academic research, artistic and cultural performances, and sports activities so as to "cherish the present, safeguard the future" to fulfill our duty as one responsible corporate member of the society.

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

成立初期承保之險種不多，保險的需求也相當有限，但歷經 70 餘年戮力經營，保險商品擴展至 80 餘項，在全省設有 41 個營業據點，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。

本公司之資本最初係由臺灣銀行、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台幣 10,000 仟元，其後 57 年復有臺灣省合作金庫、臺灣中小企業銀行及中興紙業公司等先後參加投資，為一省營事業單位。1997 年 9 月 30 日掛牌上市，並配合政府政策於 1998 年 1 月 22 日正式改制民營，50 餘年公營

體制正式轉型為民營企業。2010 年 9 月辦理盈餘轉增資，發行新股，資本額屆今為新臺幣 3,622,004 仟元。

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，因此在證交所舉辦的公司治理評鑑中，連續四年進入上市公司排名前 20%。

未來，臺灣產物保險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。



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

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.

At its founding stage, the Company only offered a few insurance products as the demand for insurance was limited. However, after over 70 years of operations, the Company has expanded its product offerings to 80 items and has set up 41 branches nationwide, thereby establishing its service network all over the country. In August 2006, the Company established the Shanghai Representative Office to expand its services territory.

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 its "stable and customer-oriented operations" policy, the Company has been able to maintain strong capital levels and good underwriting performance. The Company has also been awarded "A-" rating by Standard & Poors (S&P) and "twAA" rating with "Stable" outlook by Taiwan Ratings. The Company pays serious attention to corporate governance, legal compliance and corporate social responsibility, as well as protects the interests of various stakeholders. As a result, the Company has been listed in the top 20 percent of publicly listed companies for three consecutive years during the corporate governance evaluation conducted by Taiwan Stock Exchange (TWSE).

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.

營運報告

Operation Reports

本公司 2017 年整體營業收入新臺幣(下同) 5,058,168 仟元，營業成本 2,903,964 仟元，營業費用 1,194,254 仟元，扣減營業外收入及支出淨額 24,408 仟元與所得稅費用 83,841 仟元後，本期淨利為 851,701 仟元；稅前基本每股盈餘為 2.58 元，稅後基本每股盈餘為 2.35 元。整體經營績效表現穩定，在此感謝股東長期支持與全體同仁的努力。

2017 年市場保費方面，因汽車險及火險支撐保費攀升，加上網路投保的穩定成長，整體簽單保費達 155,982,538 仟元，成長率為 7.44%，表現更優於 2016 年度。雖然全台農林漁牧業受到尼莎、海棠雙颱還有多起豪雨影響，損失近五億元，但因農業保險尚在推廣階段，並未對整體產險市場造成重大損失，表現尚稱平順。

2017 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 5,894,232 仟元，成長率為 5.94%。其中住宅火險市佔率排名蟬聯業界第一，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。此外在企業社會責任部分，本公司在推動微型保險方面屢獲主管機關頒獎表揚，更為了推動國內女壘運動，冠名贊助台北市立大學女子壘球隊，積極培育優秀壘球運動人才。同時結合本公司成立之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、健康與理財講座及基層體育等活動，以善盡企業社會責任。

展望 2018 年，國內產險市場因經濟成長穩定，加上政府貨物稅減免政策持續實施及汽車責任險保費上漲影響，車險保費將可穩定成長；各縣市政府提高公共意外責任險投保金額；網路投保第五階段開放；因商業火險受美國颶風損失影響，巨大保額商業火險的簽單費率將隨之升高；住宅火險因房市逐

步回溫，將有利提高住宅火險投保需求等利多因素，預期有助於提升保險業收益。

據此，本公司仍將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。

The Company's total revenue in 2017 was NT\$5.06 billion, with operating costs of NT\$2.90 billion and operating expenses NT\$1.19 billion, and after deducting non-operating expenditure of NT\$24.41 million and income tax of NT\$83.84 million, the net profit in 2017 derived at NT\$851.70 million. Earnings per share before tax and after tax was NT\$2.58 and NT\$2.35 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.

With respect to market premiums in 2017, the total written premiums was NT\$155,982,538 thousand with a growth rate of 7.44%, which was better than that in 2016 due to rising automobile insurance and fire insurance premiums and the stable growth of online insurance purchase. Although the agriculture, forestry, fishery and animal husbandry sectors in Taiwan were affected by heavy rain caused by Typhoon Nesat and Typhoon Haitang which resulted in a loss of nearly NT\$500 million, these natural disasters have not caused a huge loss to the entire insurance market due to the fact that agricultural insurance is still in the developing stage, and thus the performance of overall insurance industry was still considered profitable.

In 2017, the Company continuously takes the advantages of its various sale channels and integrated its diverse range of products to seize niche markets, and

commit to enhancing customer service quality. The total income from written premiums in 2017 was NT\$5,894,232 thousand, with a growth rate of 5.94%. The Company's residential fire insurance has continuously topped the industry with the highest market share. In addition, Standard & Poor's (S&P) and Taiwan Ratings continued to award "A-/Stable" rating and "twAA" rating with "Stable" outlook. In addition, with regard to corporate social responsibility, the Company has repeatedly won commendations from the competent authority for its efforts in promoting micro-insurance. In order to promote women's softball in the Country, the Company has also sponsored the women's softball team of University of Taipei, with the purpose of actively nurturing elite talents in softball. At the same time, the Company is also committed to anti-drug campaigns on campus in coordination with its foundation. The Company also donates to care for the disadvantaged, arts and cultural events, health and wealth management seminars and grassroots sport-related activities so as to fulfill its corporate social responsibility.

Looking forward to the domestic non-life insurance market in 2018, automobile insurance premiums will be able to grow steadily due to stable economic growth, along with the continuous implementation of commodity tax exemption by the government and increase in automobile liability insurance rates. Local governments are also increasing the public liability insurance coverage. The fifth phase of online insurance purchase will also be launched. Moreover, the rates for commercial fire insurance will increase due government promoting rate sufficiency. The gradual recovery of the housing market will also help increase the demand for residential fire insurance. All these factors are expected to help improve earnings for the insurance industry.

The Company will continue to maintain prudent operating principle and customer-oriented business philosophy, and at the same time, improving on our 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 sales channels, develop diversified products, and improve 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 as to express our thanks to our shareholders for their support.

總經理 President

宗道平
Charles Sung



大事紀 Milestones

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。



Taiwan Fire and Marine preparatory office founded.

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。

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

1946~1998

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。

Building of new company headquarters completed.

1997 09.30

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

1998 01.22

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

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。

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



2001

08.14

資本額增至 24.3 億元。

Capital increased to NT\$ 2.43 billion.

2002

08.18

資本額增至 26.6 億元。

Capital increased to NT\$ 2.66 billion.

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。

New CIS launched.

2000~2006

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-」。

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

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。

TFMI Asset Management Co., Ltd. established.

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。

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

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+」。
Credit rating upgraded from "BBB" to "BBB+" by Standard & Poor.

2008 06.13

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



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

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。
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。
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.

2007~2010

2010~2011

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。
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。
Mr. Charles Sung appointed as president.

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。
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 06.10

李泰宏先生連任董事長。
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。
Remuneration Committee established to ensure company remuneration policy to be in line with corporate governance.

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



2014 06.06

本公司成立「審計委員會」。
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。
Rated “Grade A++” for Information Disclosure & Transparency in 2014 by Securities & Futures Institute(SFI).

2015 09.22

本公司成立「財團法人臺灣產物保險文教基金會」。
“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。
Ranked No.1 for Financial Supervisory Commission “Micro-insurance Competition Merit Award” and “Residential Earthquake Insurance Excellence Award”.

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

2013~2015

2015~2016

2015

20%
★★★★★

04.08

第一屆公司治理評鑑結果，本公司排名上市公司前 20%。

Ranked within the top 20% of all listed companies for the 1st 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。
Included in “TWSE Corporate Governance 100 Index”.

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。

Received Silver Awards in the Sixth Taiwan Insurance Excellence Award in both the micro-insurance and residential earthquake insurance business promotion excellence categories.

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。

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」。
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。Received Credit rating "A-" and "twAA" by Standard & Poor and Taiwan Ratings, respectively.

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.

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%。

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

2017



10.16

榮獲副總統陳建仁先生頒授教育部體育署運動企業認證。

Received the Sports Corporate Certification Award of the Sports Administration of the Ministry of Education from Vice President Chien-jen Chen.

2017 10.21

獲金管會頒發「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.

2017 12.20

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.

2016~2017

2017~2018

2017 05.27

贊助台北市立大學女子壘球隊，並冠名為「臺產鬥犬」隊。Sponsored the women's softball team of the University of Taipei.



2017 12.30

「引領臺產 航向 70」七十週年慶暨歲末年終餐會

Organized the year-end party for TFMI's 70th anniversary.



2017 08.25

承保台灣第一顆自主研製的高解析度光學遙測衛星「福衛五號」相關保險。

Underwrote related insurance policies for Taiwan's first self-developed high-resolution optical remote sensing satellite "FORMOSAT-5".

2018 04.30

第四屆公司治理評鑑結果，本公司排名上市公司前 20%。

Ranked within the top 20% of all listed companies for the 4th Corporate Governance Evaluation of Listed Companies.

2017 08.30

獲第 7 屆臺灣保險卓越獎之「住宅地震保險推廣卓越獎」銀質獎。

Received Silver Awards in the Seventh Taiwan Insurance Excellence Award in residential earthquake insurance business promotion excellence categories.

財務要覽

Financial Highlights

簽單保費收入

Direct Insurance Premium Revenues

5,894,232 仟元

年增率 5.94%

營業收入

Operating Revenues

5,058,168 仟元

負債佔資產比率

Debt Ratio

52.61%

產險業排名第一

稅前純益

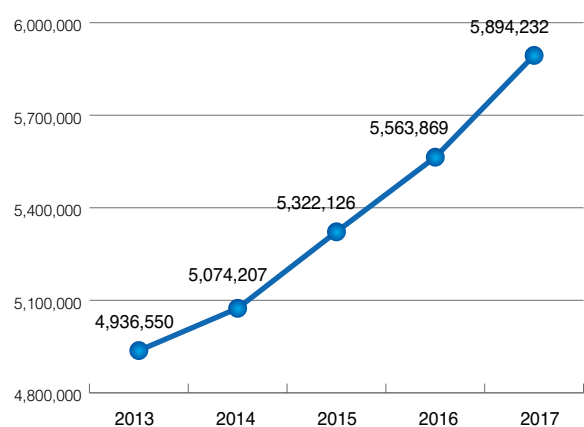
Profit Before Income Tax

935,542 仟元

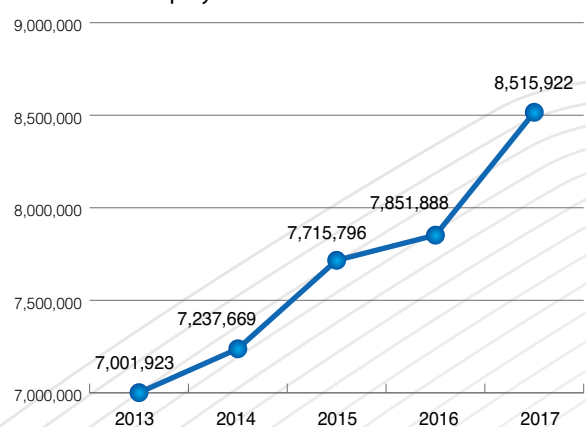
單位：新臺幣仟元 (Unit: NT\$'000)

項 目	2017	2016	2015	2014 (重編後/Restated)	2013
直接簽單保費收入 D/W Premiums	5,894,232	5,563,869	5,322,126	5,074,207	4,936,550
股本 Capital	3,622,004	3,622,004	3,622,004	3,638,164	3,638,164
資產總額 Assets	17,971,620	17,649,615	17,097,723	16,863,713	16,589,870
權益總額 Stockholders' Equity	8,515,922	7,851,888	7,715,796	7,237,669	7,001,923
本期淨利 Net Income	851,701	490,130	1,092,006	658,276	820,835
每股純益(元) Earnings Per Share(NT\$)	2.35	1.35	3.01	1.81	2.26

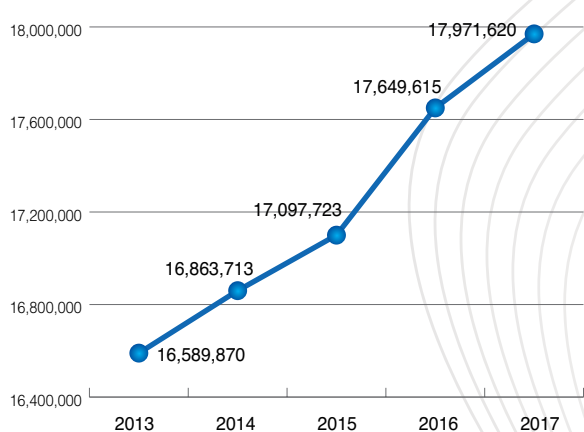
直接簽單保費收入 單位：新臺幣仟元 (Unit: NT\$'000)
D/W Premiums



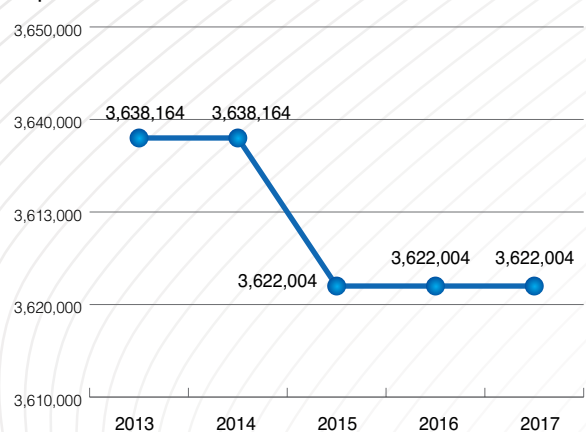
權益總額 單位：新臺幣仟元 (Unit: NT\$'000)
Stockholders' Equity



資產總額 單位：新臺幣仟元 (Unit: NT\$'000)
Assets



股本 單位：新臺幣仟元 (Unit: NT\$'000)
Capital



單位：% (Unit: %)

項目	2017	2016	2015	2014 (重編後/Restated)	2013
直接簽單保費收入變動率 Change in D/W Premiums	5.94	4.54	4.89	2.79	1.42
自留保費變動率 Change in Retained Premiums	6.17	4.31	3.99	8.71	5.99
自留滿期損失率 Net Loss Ratio	50.46	54.38	52.79	54.71	46.89
自留綜合率 Net Combined Ratio	91.16	92.84	92.85	93.04	85.30
權益報酬率 Return on Equity	10.41	6.30	14.61	9.25	12.40
純益率 Net Profit Ratio	16.84	10.73	22.17	15.93	20.43

業務概況

Underwriting Reports

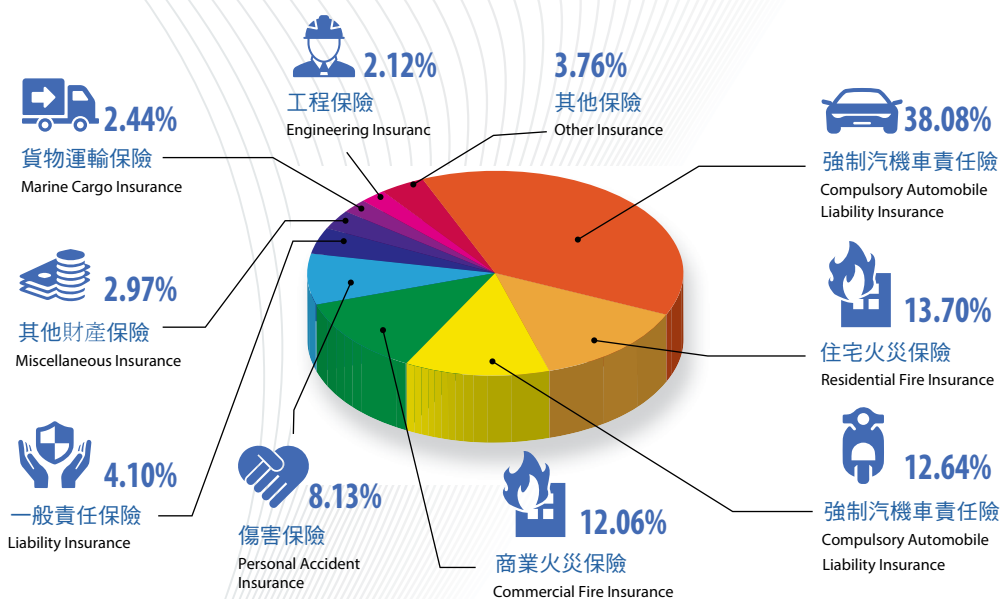
(1) 2017 年度簽單保費收入明細表

Written Premiums in 2017

單位：新臺幣仟元 (Unit: NT\$'000)

險 別 Class	金 額	占簽單保費比重(%)
汽車保險 Automobile Insurance	2,244,564	38.08
住宅火災保險 Residential Fire Insurance	807,579	13.70
強制汽機車保險 Compulsory Automobile Liability Insurance	744,925	12.64
商業火災保險 Commercial Fire Insurance	710,665	12.06
傷害保險 Personal Accident Insurance	479,447	8.13
責任保險 Liability Insurance	241,917	4.10
其他財產保險 Miscellaneous Insurance	174,881	2.97
貨物運輸保險 Marine Cargo Insurance	143,550	2.44
工程保險 Engineering Insurance	124,762	2.12
其他 Other Insurance (註)	221,942	3.76
合計 Total	5,894,232	100.00

註：占簽單保費比重低於 2% 之其他險別，均彙計其他項下。



(2) 本公司與市場直接簽單保費收入

Comparison with Market in Direct Written Premiums in 2015、2016、2017

單位：新臺幣仟元 (Unit: NT\$'000)

險種 Class	2017		2016		2015	
	臺產 TFMI	市場 Market	臺產 TFMI	市場 Market	臺產 TFMI	市場 Market
火災保險 Fire Insurance	714,138	11,737,396	662,218	10,658,650	654,285	10,251,483
貨物運輸保險 Marine Cargo Insurance	143,550	4,635,752	155,882	4,530,542	193,214	4,766,760
船體保險 Marine Hull Insurance	99,164	1,254,899	171,418	1,413,866	167,474	1,661,967
漁船保險 Fishing Vessel Insurance	58,344	904,286	60,636	945,397	64,058	843,260
航空保險 Aviation Insurance	34,298	561,176	19,841	812,183	24,999	960,882
汽車保險 Automobile Insurance	2,244,564	67,650,777	2,081,659	62,410,688	1,940,513	56,316,962
強制汽機車保險 Compulsory Automobile Insurance	744,925	17,595,060	699,322	17,042,517	678,632	16,500,388
責任保險 Liability Insurance	241,917	11,703,351	232,802	10,487,453	221,452	9,096,507
工程保險 Engineering Insurance	124,762	3,817,184	104,122	3,490,567	108,411	3,450,526
信用保證保險 Bond & Credit Insurance	13,516	1,602,144	21,943	1,616,838	23,373	1,660,589
其他財產保險 Miscellaneous Insurance	174,881	2,789,961	168,992	2,610,859	94,983	2,315,299
傷害保險 Personal Accident Insurance	479,447	16,844,172	415,986	15,769,569	417,897	15,125,086
健康保險 Health Insurance	16,620	2,122,082	14,896	1,848,366	11,880	1,645,245
天災保險 Catastrophe Insurance	804,107	12,764,298	754,152	11,541,083	720,955	10,780,052
合計 Total	5,894,232	155,982,538	5,563,869	145,178,577	5,322,126	135,375,006

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	2017		2016		2015	
	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	715,204	31.56	679,261	29.96	651,175	31.38
住宅火災保險 Residential Fire Insurance	278,968	100.03	250,889	100.04	243,486	100.07
貨物運輸保險 Marine Cargo Insurance	145,617	25.57	157,291	29.00	194,834	29.19
船體保險 Marine Hull Insurance	106,078	1.14	198,531	3.17	211,952	19.72
漁船保險 Fishing Vessel Insurance	65,781	18.98	64,054	18.83	70,034	17.62
航空保險 Aviation Insurance	34,298	7.37	19,841	1.04	24,999	-0.49
任意汽車保險 Automobile Insurance	2,266,136	99.24	2,104,270	99.26	1,956,291	99.60
強制汽車責任保險 Compulsory Automobile Liability Insurance	983,983	65.36	930,078	65.71	889,751	65.01
信用保證保險 Bond & Credit Insurance	14,531	57.98	23,310	53.12	24,868	48.90
責任保險 Liability Insurance	312,719	63.31	307,653	62.89	285,265	58.87
工程保險 Engineering Insurance	137,484	45.07	116,372	45.83	118,749	49.05
其他財產保險 Miscellaneous Insurance	119,925	14.37	118,528	19.04	51,666	39.05
傷害保險 Personal Accident Insurance	482,075	85.33	418,397	95.67	420,215	95.84
政策性地震保險 Residential Earthquake Insurance	589,174	10.28	544,858	10.78	536,860	9.43
核能保險 Nuclear Energy Insurance	8,077	100.00	9,199	100.00	9,335	100.00
健康保險 Health Insurance	16,620	81.34	14,896	78.79	11,880	81.72
國外再保分進業務 Foreign Inward Reinsurance	584	100.00	3,726	100.00	7,705	32.86
合計 Total	6,277,255	67.39	5,961,152	66.83	5,709,065	66.90

財務報告 *Financial Report*

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 106 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林旺生會計師及楊承修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 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 107 年股東常會

審計委員會

召集人：李天送



中 華 民 國 1 0 7 年 4 月 2 7 日

Deloitte.

勤業眾信

勤業眾信聯合會計師事務所
10596 台北市民生東路三段156號12樓

Deloitte & Touche
12th Floor, Hung Tai Financial Plaza
156 Min Sheng East Road, Sec. 3
Taipei 10596, Taiwan

Tel: +886 (2) 2545-9988
Fax: +886 (2) 4051-6888
www.deloitte.com.tw

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106年及105年12月31日之資產負債表，暨民國106年及105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106年及105年12月31日之財務狀況，暨民國106年及105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106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106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106年度簽單保費收入為5,894,232仟元，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，民國106年12月31日自留賠款準備餘額（賠款準備保險負債2,921,736仟元減分出賠款準備再保險準備資產984,353仟元）為1,937,383仟元。

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(三)、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民國106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

- (3) 外部精算專家依重新產生之損失發展趨勢及重要假設計民國 106 年 12 月 31 日最終保險賠款，並考量截至民國 106 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有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 106 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 林 旺 生

會計師 楊 承 修

林 旺 生



楊 承 修



金融監督管理委員會核准文號

金管證審字第 1060023872 號

金融監督管理委員會核准文號

金管證審字第 0980032818 號

中 華 民 國 1 0 7 年 3 月 1 6 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)

資產 ASSETS	2017		2016	
	金額 Amount	百分比 %	金額 Amount	百分比 %
現金及約當現金 CASH AND CASH EQUIVALENTS	3,338,629	19	3,080,891	17
應收款項 RECEIVABLES				
應收票據 Notes receivable, net	141,993	1	142,744	1
應收保費 Premiums receivable, net	500,651	3	442,712	3
其他應收款 Other receivable, net	67,818	-	45,646	-
應收款項合計 Total receivables	710,462	4	631,102	4
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	1,600,470	9	2,818,616	16
備供出售金融資產 Available-for-sale financial assets	3,620,252	20	3,066,268	17
以成本衡量之金融資產 Financial assets measured at cost	552,574	3	372,217	2
採用權益法之投資－淨額 Investments accounted for using equity method	185,804	1	197,123	1
其他金融資產－淨額 Other financial assets	2,327,671	13	1,665,734	10
投資性不動產 Investment properties	2,403,359	13	2,500,884	14
投資合計 Total investments	10,690,130	59	10,620,842	60
再保險合約資產 REINSURANCE CONTRACT ASSET				
應攤回再保賠款與給付－淨額 Claim recoverable from reinsurers, net	231,774	1	68,385	-
應收再保往來款項 Due from reinsurers and ceding companies, net	165,292	1	107,800	1
再保險準備資產－淨額 Reinsurance reserve asset	1,730,348	10	2,047,656	12
再保險合約資產合計 Total reinsurance contract asset	2,127,414	12	2,223,841	13
不動產及設備 PROPERTY AND EQUIPMENT, NET	379,724	2	371,611	2
無形資產 INTANGIBLE ASSETS	4,718	-	3,400	-
遞延所得稅資產 DEFERRED INCOME TAX ASSETS	22,563	-	18,784	-
其他資產 OTHER ASSETS				
存出保證金 Refundable deposits	674,971	4	658,024	4
其他資產－其他 Other assets	23,009	-	41,120	-
其他資產合計 Total other assets	697,980	4	699,144	4
資產總計 TOTAL	17,971,620	100	17,649,615	100

負債及權益 LIABILITIES AND EQUITY	2017		2016	
	金額 Amount	百分比 %	金額 Amount	百分比 %
應付款項 PAYABLES				
應付保險賠款與給付 Claims payable	4,664	-	75	-
應付佣金 Commissions payable	111,408	1	112,752	1
應付再保往來款項 Due to reinsurers and ceding companies	312,118	2	426,037	2
其他應付款 Other payable	439,218	2	326,733	2
應付款項合計 Total payables	867,408	5	865,597	5
本期所得稅負債 CURRENT TAX LIABILITIES	40,133	-	44,398	-
保險負債 INSURANCE LIABILITIES				
未滿期保費準備 Unearned premium reserves	2,994,288	17	2,845,093	16
賠款準備 Claim reserves	2,921,736	16	3,285,634	19
特別準備 Special reserves	2,150,832	12	2,150,485	12
保費不足準備 Premium deficiency reserves	15,462	-	11,225	-
保險負債合計 Total insurance liabilities	8,082,318	45	8,292,437	47
負債準備 PROVISIONS	83,571	-	79,318	1
遞延所得稅負債 DEFERRED INCOME TAX LIABILITIES	274,092	2	274,092	2
其他負債 OTHER LIABILITIES				
預收款項 Advance receipts	36,477	-	166,474	1
存入保證金 Guarantee deposit received	37,842	1	40,811	-
其他負債－其他 Other liabilities	33,857	-	34,600	-
其他負債合計 Total other liabilities	108,176	1	241,885	1
負債總計 Total liabilities	9,455,698	53	9,797,727	56
歸屬於母公司業主之權益 EQUITY ATTRIBUTABLE TO OWNER OF THE COMPANY				
普通股股本 Common stock	3,622,004	20	3,622,004	20
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	-	97,047	1
資本公積總計 Total capital surplus	98,962	-	98,962	1
保留盈餘 Retained earnings				
法定盈餘公積 Legal reserve	1,959,869	11	1,861,843	11
特別盈餘公積 Special reserve	2,029,206	11	1,824,680	10
未分配盈餘 Unappropriated earnings	818,051	5	598,650	3
保留盈餘總計 Total retained earnings	4,807,126	27	4,285,173	24
其他權益 Other equity	(12,170)	-	(154,251)	(1)
權益總計 Total equity	8,515,922	47	7,851,888	44
負債及權益總計 TOTAL	17,971,620	100	17,649,615	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	2017		2016	
	金額 Amount	百分比 %	金額 Amount	百分比 %
營業收入 OPERATING REVENUES				
自留滿期保費收入 Retained earned premium				
簽單保費收入 Direct insurance premium revenues	5,894,232	116	5,563,869	122
再保費收入 Reinsurance premium inward	383,023	8	397,283	8
保費收入 Premium revenues	6,277,255	124	5,961,152	130
減：再保費支出 Less: Reinsurance premium outward	2,047,296	40	1,977,155	43
未滿期保費準備淨變動 Less: Net change in unearned premium reserves	99,207	2	(32,406)	(1)
自留滿期保費收入合計 Total retained earned premium	4,130,752	82	4,016,403	88
再保佣金收入 Reinsurance commission earned	223,454	4	214,868	5
手續費收入 Handing fee earned	53,454	1	49,307	1
淨投資損益 Net gains on investments				
利息收入 Interest income	84,701	2	73,722	2
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	293,383	6	49,101	1
備供出售金融資產之已實現損益 Realized gains on available-for-sale financial assets	133,320	2	77,311	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	16,404	-	6,274	-
採用權益法認列之關聯企業損益之份額 Share of loss on associates	(1,001)	-		(704)
兌換損益－投資 Exchange loss	(14,903)	-	(22,325)	(1)
投資性不動產損益 Gain on investment properties	137,925	3	114,351	2
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	679	-	801	-
營業收入合計 Total operating revenues	5,058,168	100	4,568,938	100
營業成本 OPERATING COSTS				
自留保險賠款與給付 Retained claims				
保險賠款與給付 Claims incurred	3,093,676	61	2,960,481	65
減：攤回再保賠款與給付 Less: Claims recovered from reinsurers	1,012,396	20	887,129	19
自留保險賠款與給付合計 Total retained claims	2,081,280	41	2,073,352	46
保險負債淨變動 Movement of insurance liability				
賠款準備淨變動 Net change in claims reserves	2,724	-	110,727	2

項目 ITEMS	2017		2016	
	金額 Amount	百分比 %	金額 Amount	百分比 %
特別準備淨變動 Net change in special reserves	374	-	(6,332)	-
保費不足準備淨變動 Net change in premium deficiency reserves	4,237	-	(10,052)	-
保險負債淨變動合計 Total net change in insurance liability	7,308	-	94,343	2
佣金支出 Commission expenses	769,323	15	744,154	16
其他營業成本 Other operating cost	46,053	1	40,344	1
營業成本合計 Total operating costs	2,903,964	57	2,952,193	65
營業費用 OPERATING EXPENSES	1,194,254	24	1,020,155	22
營業利益 OPERATING INCOME	959,950	19	596,590	13
營業外收入及支出 NONOPERATING INCOME AND EXPENSES	(24,408)	-	(2,463)	-
繼續營業單位稅前純益 PROFIT BEFORE INCOME TAX	935,542	19	594,127	13
所得稅費用 INCOME TAX	83,841	2	103,997	3
本年度淨利 NET PROFIT	851,701	17	490,130	10
其他綜合損益 OTHER COMPREHENSIVE INCOME				
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	(4,539)	-	(14,605)	-
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	(772)	-	(2,483)	-
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	140,915	3	92,899	2
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	1,166	-	(174)	-
本年度其他綜合損益(稅後淨額)合計 Other comprehensive income, net of income tax	138,314	3	80,603	2
本年度綜合損益總額 TOTAL COMPREHENSIVE COME	990,015	20	570,733	12

每股盈餘 EARNINGS PER SHARE	稅後 After Income Tax	稅後 After Income Tax
基本每股盈餘 Basic	2.35	1.35
稀釋每股盈餘 Diluted	2.34	1.35

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	陳文章	Wen-Chang Chen
董事 Director	張中周	Chung-Chou Chang
董事 Director	宋道平	Charles Sung
董事 Director	陳炳甫	Bin-Fu Chen
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
總稽核 Chief Auditor	林素真	Su-Chen Lin
總機構法令遵循主管 Chief Compliance Officer	黃憲章	Hsien-Chang Huang
副總經理 Senior Vice President	許乃權	Nicholas N.C. Sheu
副總經理 Senior Vice President	張富勝	Michael Chang
副總經理 Senior Vice President	謝宏智	Andrew Hsieh
副總經理 Senior Vice President	鄭全誠	Allen Cheng
協理 Vice President	林偉朱	Amy Lin
協理 Vice President	許加熐	Chia-Lin Sheu
協理 Vice President	莊芬玲	Lynn Chuang
協理 Vice President	黃志傑	Chih-Chieh Huang



臺產各項指標與排名

項目	106年		105年	
	指標	排名	指標	排名
資產總額	180億元	7	176億元	7
實收資本額	36.22億元	1	36.22億元	1
負債占資產比	52.61%	1	55.51%	1
資產報酬率ROA	4.78%	2 ↓	2.82%	8
業主權益報酬率ROE	10.41%	8 ↓	6.30%	9
資金運用淨收益率	4.96%	1 ↓	2.42%	4
投資報酬率	4.55%	1 ↓	2.21%	4
自留綜合率	91.16%	5 ↓	92.84%	3
自留比率	67.39%	10 ↓	66.83%	9

資料來源：保險業公開資訊觀測站(不含外商公司)



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.	許志暉	Eric Hsu
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.	林金何	Chin-Ho 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.	林金何	Chin-Ho Lin
資訊部經理 Manager of Information Technology Service Dept.	王志鴻	Chih-Hung Wang
個人保險部經理(註) Manager of Underwriting Department-Personal Lines	林倖朱	Amy Lin
汽車保險部經理 Manager of Underwriting Department-Auto	莊鴻興	Hong-Hsing Chuang
財產保險部經理(註) Manager of Underwriting Department-Property	謝宏智	Andrew Hsieh
責任保險部資深經理 Senior Manager of Underwriting Department-Liability	蘇永阜	Yung-Fu Su
直效行銷部資深經理 Senior Manager of Direct Marketing Department	陳智賢	Jeffery C. Chen
金融通路部經理(註) Manager of Bancassurance Department	許加熾	Chia-Lin Sheu
經紀業務部(註) Manager of Intermediary Channel Department	張富勝	Michael Chang
企業保險理賠部經理(註) Manager of Claim Service Dept., Commercial Lines	許乃權	Nicholas N.C. Sheu
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

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 Manager of Hsinchu Branch	邱琦翔	Chyi-Shyang Chiou
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
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

公司組織

Organization Structure

審計委員會
Audit Committee

風險管理委員會
Risk Management Committee

薪資報酬委員會
Remuneration Committee

誠信經營委員會
Ethical Management Committee

高雄分公司
Kaohsiung Branch

台中分公司
Taichung Branch

新竹分公司
Hsinchu Branch

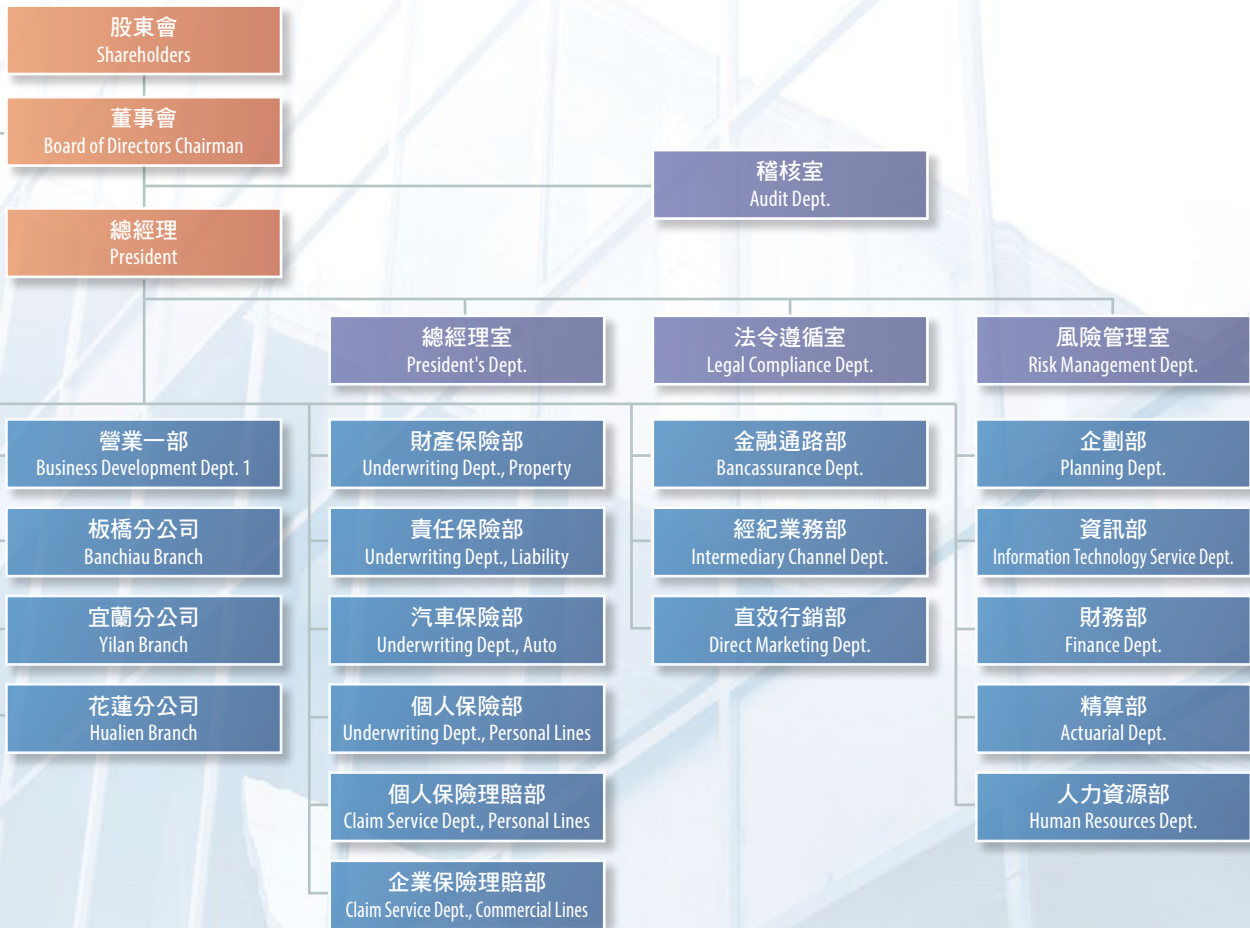
台南分公司
Tainan Branch

彰化分公司
Changhua Branch

桃園分公司
Taoyuan Branch

嘉義分公司
Chiayi Branch





人力資源概況

Profile of Human Resource

As at Dec. 31

	2017	2016	2015	2014	2013
員工人數 Number of Employee	869	819	778	779	755
平均年齡 Average Age	40.8	40.8	40.8	40.5	40.5
平均服務年資 Average Year of Service	8.5	8.5	6.3	6.9	7.5

學歷 Educational Background

	2017	2016	2015	2014	2013
博士 Doctor	3	4	4	3	3
碩士 Master	94	84	75	76	68
大專 Bachelor	688	645	609	603	587
高中/職以下 Senior High School	84	86	90	97	97

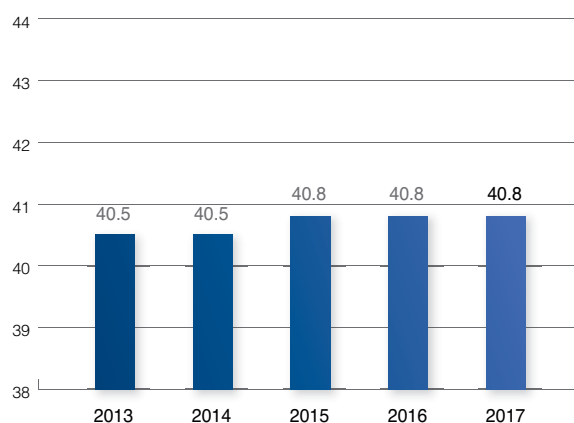
平均年齡
Average Age



平均服務年資
Average Year of Service



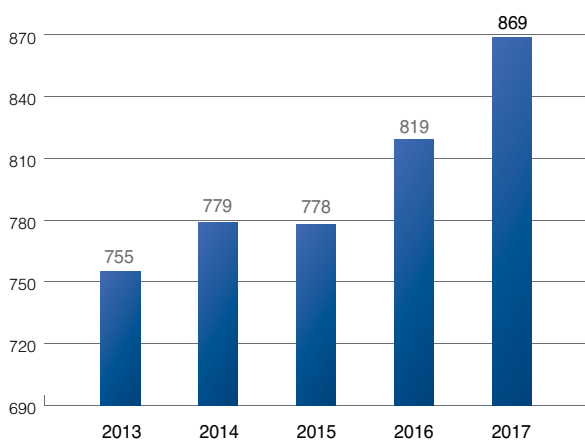
平均年齡
Average Age





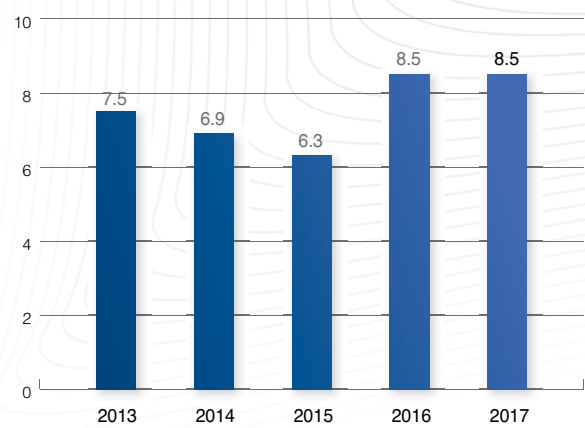
員工人數

Number of Employee



平均服務年資

Average Year 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
個人保險部 Underwriting Department - Personal Lines	PL@tfmi.com.tw	+886-2-2371-9103
汽車保險部 Underwriting Department - Auto	underwriting@tfmi.com.tw	+886-2-23719103
財產保險部 Underwriting Department - Property	ucl@tfmi.com.tw	+886-2-2375-3434
責任保險部 Underwriting Department - Liability	udl@tfmi.com.tw	+886-2-2314-5283
直效行銷部 Direct Marketing Department	marketing@tfmi.com.tw	+886-2-2331-8707
金融通路部 Bancassurance Department	bancassurance@tfmi.com.tw	+886-2-2331-8707
經紀業務部 Intermediary Channel Department	intermediarychannel@tfmi.com.tw	+886-2-5582-9800
個人保險理賠部 Claim Service Dept., Personal Lines	personalservice@tfmi.com.tw	+886-2-23714032
企業保險理賠部 Claim Service Dept., Commercial Lines	cc@tfmi.com.tw	+886-2-2361-0859

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

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
世貿營業處 World Trade Sub-branch	+886-2-25281001	+886-2-25288002
基隆通訊處 Keelung Liaison Office	+886-2-24202166	+886-2-24228841
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 +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
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 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 +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
苑裡通訊處 Yuanli Liaison Office	+886-37-857147	+886-37-857148
台中分公司 Taichung Branch		
400台中市區中區繼光街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

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
市政營業處 Shizheng Sub-branch	+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	+886-6-9277600	+886-6-9267032
屏東營業處 Pingtung Sub-branch	+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, Gozgheng Rd., Luodong Town, Yilan County 265, Taiwan. 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*

 <p>火災保險 <i>Fire Insurance</i></p>	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
 <p>海上保險 <i>Marine Insurance</i></p>	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
 <p>責任保險 <i>Liability Insurance</i></p>	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
	營繕承包人意外責任保險	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	
 <p>汽車保險 <i>Automobile Insurance</i></p>	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



「引領臺產 航向 70」七十週年慶暨歲末年終餐會
Organized the year-end party for TFMI's 70th anniversary.

珍惜此刻 · 守護未來



臺灣產物保險

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