

2019

臺灣產物保險企業年報

珍惜此刻 · 守護未來

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臺灣產物保險企業年報

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我們的榮耀

Our Awards




2020.04.30

第六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 6th Corporate Governance Evaluation of Listed Companies.


2019.09.18

獲卓越雜誌 2019 最佳保險評比「最佳服務品質獎」。
Received "Best Service Quality Award" by Excellence magazine.


2019.12.16

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.


2019.08.29

榮獲第八屆臺灣保險卓越獎之「住宅地震保險推展卓越獎」金質獎及「新興風險保障商品推展卓越獎」銀質獎。
Received "Excellent Award for the Promotion of Residential Earthquake Insurance" and the "Excellent Award for the Promotion of Emerging Risk Protection" in the 8th Taiwan Insurance Excellence Award.


2019.12.05

獲金管會頒發 108 年度「微型保險競賽績效卓越」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.


2019.04.30

第五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 5th Corporate Governance Evaluation of Listed Companies.


2019.11.29

獲英國標準協會 (BSI)2019「永續傑出獎」。
Received "Sustainability Excellence Award" by British Standards Institution (BSI).


2019.03.06

獲現代保險雜誌第八屆保險龍鳳獎「最嚮往的產險公司優等獎」。
Received "The Most Desired Insurance Company Excellence Award" in the 8th Insurance Dragon & Phoenix Award sponsored by Risk Management Insurance Magazine.

集團董事長的話

Message from the Group Chairman



集團董事長 Group Chairman
李文勇 Wen Yung Lee

領航集團多年來積極從事多角化的經營，事業版圖遍佈海峽兩岸，旗下包括金融保險、不動產、電子、汽車酒店及公益等事業體系，其中共有 4 家上市櫃公司，員工總數逾 11,000 人。

臺灣產物保險為本集團金融保險事業的核心，是全台歷史最悠久的產物保險公司。2019 年資本額為 36.22 億元，為業界第一，具有強健的資本水準與優異的償債能力，更連續 6 年於證交所舉辦的公司治理評鑑中，進入上市公司排名前 20%，經營成果具體可見。

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

集團為落實企業社會責任，多年來透過「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」積極參與社會公益，參與青少年反毒宣導計畫，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，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。

展望未來，集團整體經營將持續秉持「領先群倫、航向未來」的企業願景向前邁進。對內致力強化公司治理、員工照顧及提升經營績效，對外加強客戶關係

管理，提升客戶服務品質。文勇深信，贏得股東、客戶及同仁的信賴和支持，是企業永續經營發展最重要的基石。集團定將秉持「取之於社會、用之於社會」之信念，回饋所有支持的客戶、股東及同仁。

Over the years, Navigator Group has expanded its presence in various fast-growing fields, encompassing financial, real estate, electronics, automobile and hospitality industries. With business expanding across the Taiwan Strait, the Group employs over 11,000 employees and has ventures that include four publicly-listed companies. In addition, Navigator Group also sponsors two non-profit philanthropic foundations.

Taiwan Fire and Marine Insurance Company (TFMI) forms the core of the Group's financial business, and is the oldest non-life insurance company in Taiwan. The Company's capital in 2019 was NT\$3.622 billion. Due to its adequate capital and excellent solvency, as of 2019, TFMI has been recognized as among the top 20% of public companies in the Corporate Governance Evaluation organized by Taiwan Stock Exchange for six consecutive years.

Despite the rapidly changing global economy and the fiercely competitive domestic industrial market, the Group's business entities continue to harbor a positive and optimistic outlook. The Group has long adhered to

principles involving stability and customer orientation, constantly developing in professional fields of various industries and cultivating talents to enhance corporate value and to readily face a forward-looking and challenging future.

Through "Navigator Holdings Charity Foundation" and "Taiwan Fire & Marine Foundation," the Group actively participates in social charity events such as caring for vulnerable groups, improving the medical environment for selected hospital, supporting special education for children with learning disabilities, sponsoring drug prevention activities for teenagers, promoting arts and sports, and providing grants for outstanding underprivileged students. We seek to effectively integrate all possible resources to give back to society and invite others to do the same.

Looking into the future, the Group continues to move forward with its vision of "Leading and Navigating towards the Future." Internally, we focus on corporate governance, care for employees, and enhancing management performance. Externally, we emphasize on customer relationship management to increase customer service quality. As the founder and chairman of Navigator Group, I believe that the trust and support placed in us by our shareholders, customers, and employees are indispensable cornerstones of our

development. The Group will continue to act with corporate conscience to "Give back to society what it has given us," and promises to consistently deliver brilliant results as our way to thank our shareholders, customers and employees for their longstanding support.

董事長的話

Message from the Chairman



董事長 Chairman

李泰宏 Steve Lee

2019 年全球經濟持續放緩，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，以維持穩定獲利。

2019 年本公司資本額 36.22 億元、負債佔資產比 51.88%，自留綜合率 90.51%，均為國內產險業界第一，且風險資本適足率達 1062.05%，遠高於法令規定。在營運績效表現方面，本年度簽單保費收入為 62.27 億元，成長率為 3.72%，自留保費成長率為 6.29%，住宅火險市占率更連續 6 年蟬聯業界第一。在公司治理方面，2019 年本公司持續獲得標準普爾公司 (S&P) 授予「A-/穩定」及中華信用評等公司給予「twAA」展望「穩定」的信用評等，於證交所舉辦的「上市櫃企業公司治理評鑑」中連續 6 屆排名前 20%，並獲英國標準協會 BSI 頒發「永續傑出獎」、卓越雜誌 2019 最佳保險評比「最佳服務品質獎」殊榮。

本公司為善盡企業社會責任，照顧弱勢族群及提高國人居住保障，持續推動「微型保險」及「住宅地震基本保險」等政策性保險，獲得金管會頒發「微型保險競賽績效卓越」及「住宅地震保險卓越獎」第一名的肯定。此外，亦榮獲保發中心舉辦第八屆臺灣保險卓越獎之「住宅地震保險推展卓越獎」金質獎及「新興風險保障商品推展卓越獎」銀質獎殊榮，肯定本公司推動政策性保險與新興風險保險的努力與貢獻。

為了打造優秀的工作團隊，提升整體經營效能，本公司除進行內部人才培育之專業教育訓練外，更透過產學合

作的互惠模式，積極耕耘校園、進行早期培育及人才招募，展現企業關懷年輕世代的理念與實際作為，榮獲現代保險雜誌第八屆保險龍鳳獎調查應屆畢業生票選「最嚮往的產險公司優等獎」之肯定。

臺灣產物保險在地深耕逾 70 年，始終堅守「穩健經營」及「客戶導向」之經營理念，強化公司治理、提升經營績效、維護股東權益及提升員工福利。未來，將持續秉持「珍惜此刻、守護未來」之信念，致力照顧弱勢、宣導青少年反毒活動、關懷偏鄉兒童、提倡藝文及體育活動，並透過「財團法人臺灣產物保險文教基金會」整合所有資源，善盡企業社會責任，以成為永續經營的優質企業為目標。

As the global economy continues to display slow growth in 2019, competition in the domestic non-life insurance market continues to intensify. With a rigorous risk management policy and appropriate reinsurance arrangements in place, Taiwan Fire and Marine Insurance continues to generate innovative ideas on product integration and use its advantages in sales channel to improve both underwriting quality and operating performance amidst a slow economy and heavy competition.

In 2019, the Company's capital was NT\$3.622 billion, with a debt asset ratio of 53.17%, both of which were among the top in the industry. Furthermore, the risk-based capital of 1062.05% far exceeded regulatory requirements. The Company's gross written premium had a growth rate of

3.72%, reaching NT\$ 6.227 billion, while the net underwriting premium experienced a growth rate of 6.29%. Additionally, we continued to hold the top spot in market share for residential fire insurance for six consecutive years. In terms of corporate governance, the Company continued to receive the "A-/Stable" rating and "twAA" rating with "Stable" outlook from Standard & Poor's (S&P) and Taiwan Ratings, respectively. 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 six consecutive years. Furthermore, we were also awarded the "Sustainability Excellence Award" by British Standards Institution (BSI) as well as the "Best Service Quality Award" by Excellence magazine.

In terms of corporate social responsibility, the Company actively works with authorities in launching policy-based insurance products including "Micro-insurance" and "Residential Basic Earthquakes Insurance" to help take care of disadvantaged groups and to help improve the coverage of residential insurance demands. The effect of these programs was 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 Financial Supervisory Commission (FSC). In addition, we have been awarded the "Excellent Award for the Promotion of Residential Earthquake Insurance" and the "Excellent

Award for the Promotion of Emerging Risk Protection" by the Taiwanese Insurance Institute, both of which emphasizes the Company's efforts and contributions to promote policy insurance and emerging risk insurance.

To achieve our goal of creating a great team and improving overall business performance while also caring for the younger generation, the Company has adopted a mutually beneficial model consisting of industrial and academic collaboration, wherein we actively work with universities to recruit and cultivate talent. In light of these achievements, we received "The Most Desired Insurance Company Excellence Award" in the 8th Insurance Dragon & Phoenix Award which was sponsored by Risk Management Insurance Magazine.

Having operated in Taiwan for more than 70 years, TFMI continues to uphold its business ideals of "stable operation" and "customer-orientation" in order to continue strengthening its corporate governance, operating performance and financial capabilities, as well as to protect shareholders rights and enhance employment benefits. Guided by the principle of "cherish the present and safeguard the future," the Company continues to cares for disadvantaged groups, support academic research, support artistic and cultural performances, and support sporting activities through the Taiwan Fire & Marine Foundation, successfully fulfilling our duty as a responsible corporate member of the society.

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 35 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 37 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 40 餘個營業據點，服務網遍及全國各地，並於 95 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。86 年 9 月 30 日掛牌上市，並配合政府政策於 87 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。99 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- / 穩定」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 6 年進入上市公司排名前 20%。

未來，臺產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，推動青少年校園反毒宣導，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.

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 40 plus 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 terrorists.

At its formation, 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 provided the Company's initial capital of 10 million Old Taiwan dollars. 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'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 six 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. Moreover, through TFMI 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



總經理 President
宋道平 Charles Sung

本公司2019年整體營業收入新臺幣(下同)5,200,892仟元,營業成本3,151,377仟元,營業費用1,209,664仟元,扣減營業外收入及支出淨額6,199仟元與所得稅費用130,523仟元後,本期淨利為703,129仟元;稅前基本每股盈餘為2.3元,稅後基本每股盈餘為1.94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。

2019年整體市場簽單保費收入176,389,947仟元,成長率6.99%,其中衰退的險種為商業火災保險、信用保證保險、責任保險及貨物運輸保險,其餘險種皆維持正成長,特別是工程保險、其他財產保險與健康保險均有兩位數以上成長。另外,網路投保通路持續表現亮眼,2019年產險網投件數成長51.8%,保費也成長50.5%,投保前三名商品分別為汽車險、機車險與旅平險,尤其旅平險成長逾86%,成長幅度最大。

2019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6,226,661仟元,成長率為3.72%。其中住宅火險市占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。在企業社會責任方面,本公司持續響應社會公益,並積極推廣微型保險及農業保險,本年度榮獲主管機關頒發的「住宅地震保險推展卓越獎」及「新興風險保障商品推展卓越獎」兩項殊榮。此外,更結合本公司成立之文教基金會相關資源,致力於關懷弱勢及照顧獨居老人、改善醫療環境、支持遲緩兒特殊教育、青少年校園反毒宣導、藝文及基層體育等活動,以善盡企業社會責任。

展望2020年度,臺灣受到新冠肺炎(COVID-19)疫情影響所造成的衝擊陸續浮現,預期政府相繼推出刺激型財政政策,將有助於抵銷部分疫情帶來的負面衝擊。同時因主管機關重視數位金融應用,可望提升電子商務通路發展;持續發展離岸風力發電工程與基礎建設,增加工程險與責任險業績;國際再保市場費率大幅上漲,預期可增加國內保險公司的承保機會與保費收入。

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,持續拓展高質業務、深耕策略通路、建置數位門戶、開發多元商品、提升客戶服務品質;投資面,致力活化資產與採取多元化投資以充實獲利,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 2019 was NT\$5,200,892 thousand, with operating costs of NT\$3,151,377 thousand and operating expenses NT\$1,209,664 thousand, and after deducting non-operating expenditure of NT\$6,199 thousand and income tax of NT\$130,530 thousand, the net profit in 2019 derived at NT\$703,129 thousand. Earnings per share before tax and after tax was NT\$2.3 and NT\$1.94 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.

In 2019, the market written premium income totaled NT\$176,389,947 thousand with an overall increase rate of 6.99%. Only commercial fire insurance, credit insurance, liability insurance and marine cargo insurance lines show

decreasing trend, all others have growth momentum, especially, engineering insurance, miscellaneous insurance, and health insurance, whose growth rate exhibiting double-digit growth. In addition, online insurance channels continued to achieve outstanding results. In 2019, the policy counts of non-life insurance online sales grew 51.8% and premiums grew 50.5%. Top 3 products were automobile insurance, motorcycle insurance, and travel insurance. The most significant growth among online insurance products was travel insurance, which grew by nearly 86%.

In 2019, the Company continued to take advantage of our sales channels and integrated diversified products to seize niche markets, all efforts are devoted to enhance customer service quality. The total premium written in 2019 was NT\$6,226,661 thousand, a growth rate of 3.72%, with the residential fire insurance continuously topped the industry with highest market share. In addition, we continued to receive "A-/Stable" rating and "twAA" rating with "Stable" outlook from Standard & Poor's (S&P) and Taiwan Ratings, respectively. In terms of corporate social responsibility, the Company continued to respond to social welfare and actively promoted micro-insurance and agricultural insurance. This year, we were awarded by the authorities in conformity with the "Excellent Award for the Promotion of Residential Earthquake Insurance" and the "Excellent Award for the Promotion of Emerging Risk Protection Commodities." In addition, the Company also integrated resources from TFMI Foundation, committing to caring for the disadvantaged and the elderly living alone, improving the medical environment, supporting special education for

mentally challenged children, and anti-drug promotion for youth on campus, arts and culture, and grassroots sports.

Looking forward to 2020, the impact of the novel coronavirus (COVID-19) epidemic in Taiwan has emerged. It is expected that the government will successively launch stimulus fiscal policies that will help to eliminate negative impacts of the epidemic. At the same time, in response to the governing parties' focuses on financial technologies, the e-commerce channels is expected to be enhanced. As the government continue to develop offshore wind power farm infrastructure, the growth potential for engineering insurance and liability insurance will be great. International reinsurance market rates have risen sharply, the underwriting opportunities and premium income are expected to increase for the domestic insurance company as well.

Under our stable management and customer-oriented management policy, the Company will continue to focus on improving level of corporate governance, risk management, and law adherence. On our core business, we will continue to strengthen strategic alliances and channels to gain better business opportunities, establish digital portals, develop diversified products, and improve customer service quality. On the investment, the company will continue to effectively utilize our assets to gain profitability. Our entire staff will work together and use our outstanding performance to express thanks to the care and support of all the shareholders.

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.
- 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.
- 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 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.
- 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.
- 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.
- 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.
- 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.
- 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 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.
- 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 6th Taiwan Insurance Excellence Award in both the micro-insurance and residential earthquake insurance business promotion excellence categories.
- 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.
- 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".

大事紀

Milestones



- 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.
 - 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".
 - 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.
 - 11.15：獲得卓越雜誌「2016年最佳永續經營獎」。
Received Excellence magazine "Best Sustainable Development Award".
 - 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.
 - 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.
 - 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.
 - 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".
 - 08.30：獲第七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 7th Taiwan Insurance Excellence Award in residential earthquake insurance business promotion excellence categories.
 - 10.16：獲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.
 - 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.
 - 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.
 - 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.



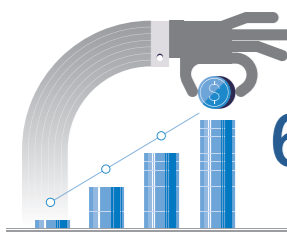
- 2018**
- 04.30：第四屆公司治理評鑑結果，本公司排名上市公司前20%。
Ranked within the top 20% of all listed companies for the 4th Corporate Governance Evaluation of Listed Companies.
 - 09.18：獲行政院農業委員會頒發「農業保險卓越貢獻獎」。
Received the "Excellence Award for Agricultural Insurance Contribution" from Agricultural Council of the Executive Yuan.
 - 10.23：獲金管會頒發107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.
 - 10.25：通過教育部體育署107年度運動企業認證實地訪視。
Certified by Taiwan i Sports in an on-site visit by the Sports Administration of the Ministry of Education in 2018.
 - 12.24：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.
- 2019**
- 03.06：獲現代保險雜誌第八屆保險龍鳳獎「最嚮往的產險公司優等獎」。
Received "The Most Desired Insurance Company Excellence Award" in the 8th Insurance Dragon & Phoenix Award sponsored by Risk Management Insurance Magazine.
 - 04.30：第五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 5th Corporate Governance Evaluation of Listed Companies.
 - 06.25：承保台灣氣象衛星「福衛七號」相關保險。
Underwrote related insurance policies of Taiwan's meteorological satellite "FORMOSAT-7".
 - 08.29：榮獲第八屆臺灣保險卓越獎之「住宅地震保險推廣卓越獎」金質獎及「新興風險保障商品推展卓越獎」銀質獎。
Received "Excellent Award for the Promotion of Residential Earthquake Insurance" and the "Excellent Award for the Promotion of Emerging Risk Protection" in the 8th Taiwan Insurance Excellence Award.
 - 09.18：獲卓越雜誌2019最佳保險評比「最佳服務品質獎」。
Received "Best Service Quality award" by Excellence magazine.
 - 10.17：與桃園市政府共同合作，以「桃園臺灣產險排球隊」參加第十五屆企業排球聯賽。
Cooperate with Taoyuan City Government in the name of "Taoyuan Taiwan Fire & Marine Insurance Volleyball Team" to participate in the 15th Top Volleyball League.
 - 11.29：獲英國標準協會(BSI)2019「永續傑出獎」。
Received "Sustainability Excellence Award" by British Standards Institution (BSI).
 - 12.05：獲金管會頒發108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.
 - 12.16：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.
- 2020**
- 04.30：第六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 6th Corporate Governance Evaluation of Listed Companies.

財務要覽

Financial Highlights

簽單保費收入

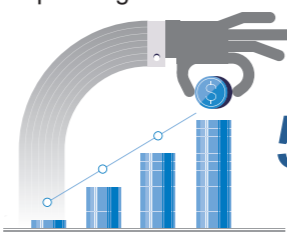
Direct Insurance Premium Revenues



6,226,661 仟元

營業收入

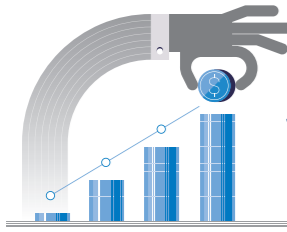
Operating Revenues



5,200,892 仟元

負債佔資產比率

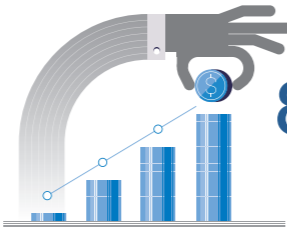
Debt Ratio



51.88 %

稅前純益

Profit Before Income Tax



833,652 仟元

單位：新臺幣仟元 (Unit : NT\$' 000)

項目	2019	2018	2017	2016	2015
直接簽單保費收入 D/W Premiums	6,226,661	6,003,141	5,894,232	5,563,869	5,322,126
股本 Capital	3,622,004	3,622,004	3,622,004	3,622,004	3,622,004
資產總額 Assets	18,886,915	17,978,481	17,971,620	17,649,615	17,097,723
權益總額 Stockholders' Equity	9,087,874	8,419,057	8,515,922	7,851,888	7,715,796
本期淨利 Net Income	703,129	560,299	851,701	490,130	1,092,006
每股純益(元) Earnings Per Share(NT\$)	1.94	1.55	2.35	1.35	3.01

直接簽單保費收入

單位：新臺幣仟元 (Unit : NT\$' 000)

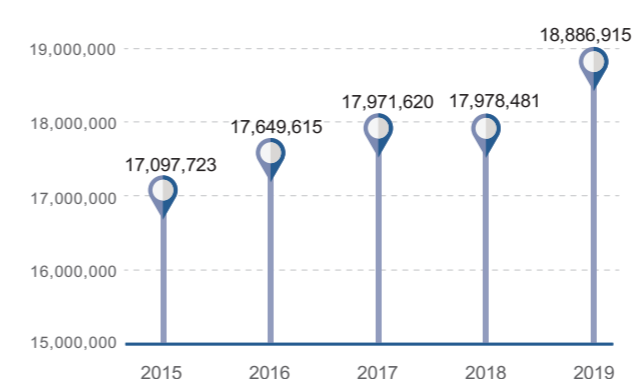
D/W Premiums



資產總額

單位：新臺幣仟元 (Unit : NT\$' 000)

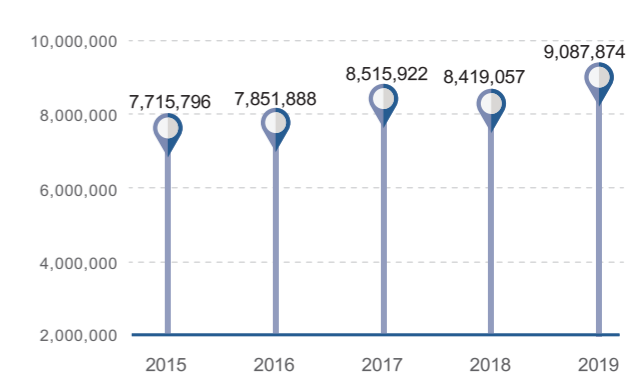
Assets



權益總額

單位：新臺幣仟元 (Unit : NT\$' 000)

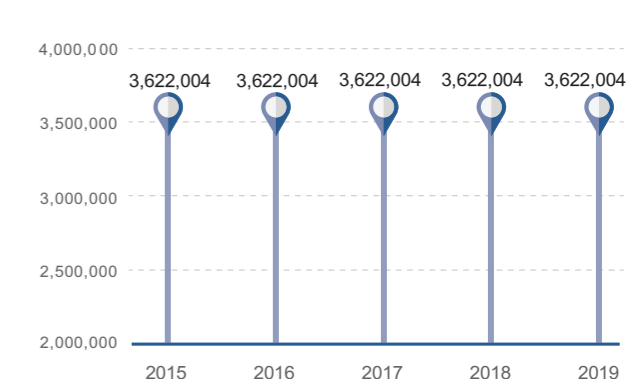
Stockholders' Equity



股本

單位：新臺幣仟元 (Unit : NT\$' 000)

Capital



單位：% (Unit : %)

項目	2019	2018	2017	2016	2015
直接簽單保費收入變動率 Change in D/W Premiums	3.72	1.85	5.94	4.54	4.89
自留保費變動率 Change in Retained Premiums	6.29	2.92	6.17	4.31	3.99
自留滿期損失率 Net Loss Ratio	51.63	51.83	50.45	54.38	52.79
自留綜合率 Net Combined Ratio	90.51	91.73	91.16	92.84	92.85
權益報酬率 Return on Equity	8.03	6.62	10.41	6.30	14.61
純益率 Net Profit Ratio	13.52	11.34	16.84	10.73	22.17

業務概況

Underwriting Reports

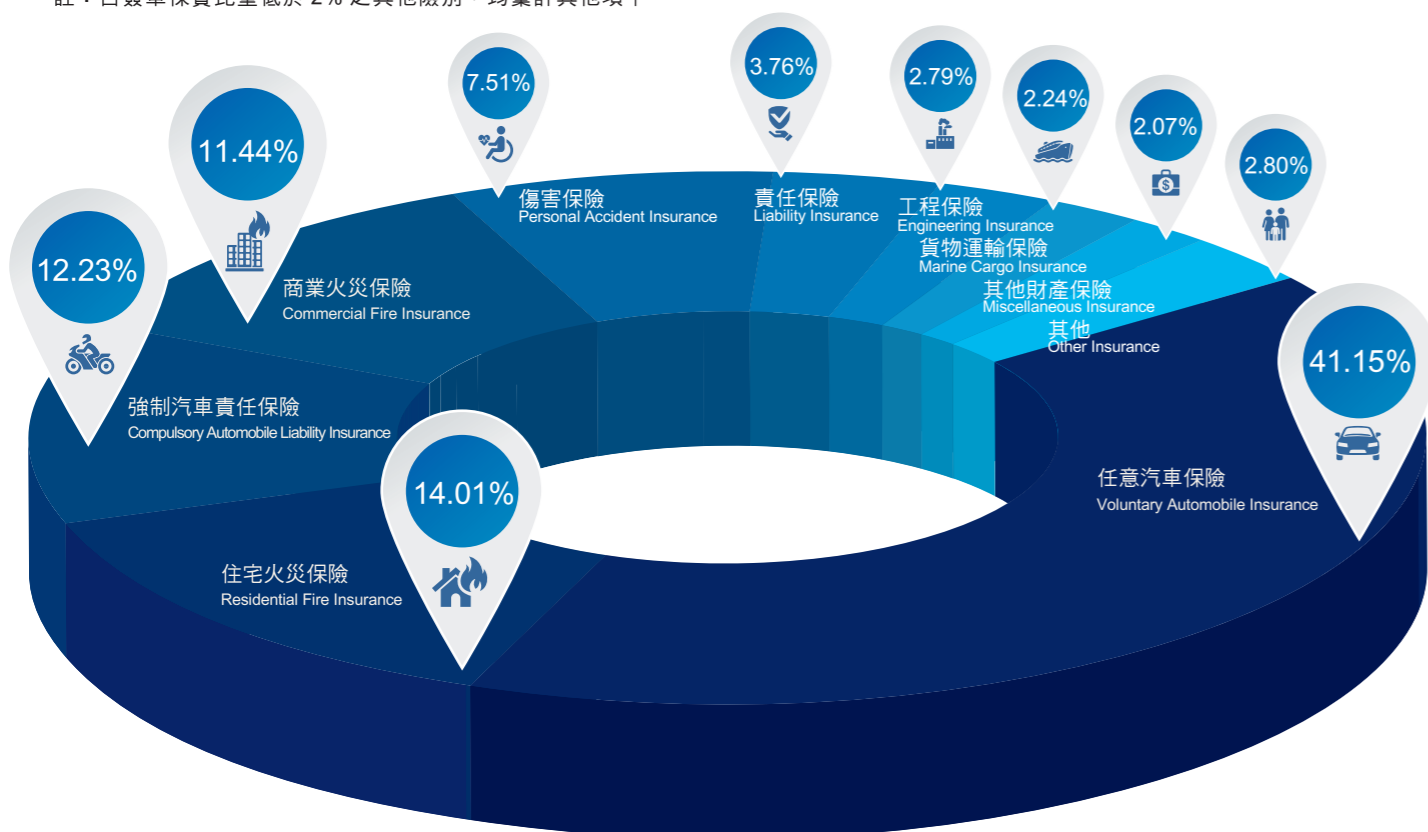
(1) 2019年度簽單保費收入明細表

Written Premiums in 2019

單位：新臺幣仟元

險別 Class	金額 Amount	占簽單保費比重(%)
任意汽車保險 Voluntary Automobile Insurance	2,562,294	41.15
住宅火災保險 Residential Fire Insurance	872,118	14.01
強制汽車責任保險 Compulsory Automobile Liability Insurance	761,634	12.23
商業火災保險 Commercial Fire Insurance	712,176	11.44
傷害保險 Personal Accident Insurance	467,740	7.51
責任保險 Liability Insurance	233,822	3.76
工程保險 Engineering Insurance	174,006	2.79
貨物運輸保險 Marine Cargo Insurance	139,284	2.24
其他財產保險 Miscellaneous Insurance	128,746	2.07
其他 Other Insurance (註)	174,841	2.80
合計 Total	6,226,661	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 2017、2018、2019

單位：新臺幣仟元 (Unit : NT\$' 000)

險種 Class	2019		2018		2017	
	臺產 TFMI	市場 Market	臺產 TFMI	市場 Market	臺產 TFMI	市場 Market
住宅火災保險 Residential Fire Insurance	872,118	6,124,179	837,533	5,973,345	807,579	5,744,038
漁船保險 Fishing Vessel Insurance	62,578	1,006,642	58,456	963,165	58,344	904,286
航空保險 Aviation Insurance	33,147	707,976	30,693	698,856	34,298	561,176
強制汽車責任保險 Compulsory Automobile Liability Insurance	761,634	18,113,405	750,029	17,775,610	744,925	17,595,060
商業火災保險 Commercial Fire Insurance	712,176	18,957,094	710,230	19,133,367	710,665	18,757,656
船體保險 Marine Hull Insurance	45,819	1,342,481	73,278	1,241,591	99,164	1,254,899
任意汽車保險 Voluntary Automobile Insurance	2,562,294	75,846,657	2,346,866	70,988,072	2,244,564	67,650,777
貨物運輸保險 Marine Cargo Insurance	139,284	4,843,713	166,319	4,924,850	143,550	4,635,752
工程保險 Engineering Insurance	174,006	6,723,182	142,726	4,381,793	124,762	3,817,184
傷害保險 Personal Accident Insurance	467,740	19,555,166	490,246	18,095,435	479,447	16,844,172
責任保險 Liability Insurance	233,822	11,837,388	233,659	12,614,181	241,917	11,703,351
其他財產保險 Miscellaneous Insurance	128,746	6,741,695	130,443	3,876,852	174,881	2,789,961
信用保證保險 Bond & Credit Insurance	13,534	1,627,114	14,332	1,650,234	13,516	1,602,144
健康保險 Health Insurance	19,763	2,963,255	18,311	2,542,509	16,620	2,122,082
合計 Total	6,226,661	176,389,947	6,003,141	164,859,860	5,894,232	155,982,538

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	2019		2018		2017	
	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	742,610	30.79	728,534	28.38	715,204	31.56
住宅火災保險 Residential Fire Insurance	310,018	100.01	293,206	100.02	278,968	100.03
貨物運輸保險 Marine Cargo Insurance	140,970	29.45	168,101	28.56	145,617	25.57
船體保險 Marine Hull Insurance	49,655	5.96	74,039	4.00	106,078	1.14
漁船保險 Fishing Vessel Insurance	67,551	9.68	61,785	11.49	65,781	18.98
航空保險 Aviation Insurance	34,338	9.22	31,982	-1.18	34,298	7.37
任意汽車保險 Voluntary Automobile Insurance	2,579,088	99.16	2,365,883	99.11	2,266,136	99.24
強制汽車責任保險 Compulsory Automobile Liability Insurance	1,009,844	65.30	993,754	65.57	983,983	65.36
信用保證保險 Bond & Credit Insurance	14,573	56.29	15,480	60.04	14,531	57.98
責任保險 Liability Insurance	325,851	58.61	315,085	63.11	312,719	63.31
工程保險 Engineering Insurance	200,327	39.60	165,069	40.41	137,484	45.07
其他財產保險 Miscellaneous Insurance	51,701	43.40	64,909	35.74	119,925	14.37
傷害保險 Personal Accident Insurance	471,449	90.90	493,778	84.36	482,075	85.33
政策性地震保險 Residential Earthquake Insurance	624,185	9.95	605,747	10.14	589,174	10.28
核能保險 Nuclear Energy Insurance	8,065	100.00	6,499	100.00	8,077	100.00
健康保險 Health Insurance	19,763	89.83	18,311	86.46	16,620	81.34
國外再保分進業務 Foreign Inward Reinsurance	108	61.11	1,533	48.99	584	100.00
合計 Total	6,650,095	69.58	6,403,697	67.98	6,277,255	67.39

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108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徐文亞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109年股東常會

審計委員會

召集人：李天送



中 華 民 國 1 0 9 年 4 月 3 0 日

Deloitte.

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108年及107年12月31日之資產負債表，暨民國108年及107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108年及107年12月31日之財務狀況，暨民國108年及107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108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108年度財務報表之關鍵查核事項敘明如下：

賠款準備

關鍵查核事項說明

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。

因管理階層計算賠款準備涉及估計、判斷、精算方法及重要假設，故任何實際相關資料之更新、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。

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(十二)、四(十四)、五、十八、二六、二七及二八(一)。

因應之查核程序

1. 瞭解管理階層估計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. 由本事務所精算專家協助評估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) 本事務所精算專家取得各意外事故年度發展至108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。
 - (2) 本事務所精算專家依重新產生之損失發展趨勢及重要假設估計民國108年12月31日最終保險賠款，並考量截至民國108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，評估賠款準備之合理性。
3. 針對已報未付理賠案件選樣取得理賠申請評估資料，檢查樣本賠案估列之已報未付賠款準備是否以理賠申請評估資料為估列基礎。

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

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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108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 徐 文 亞

林 旺 生



徐 文 亞



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0920123784號

中 華 民 國 1 0 9 年 3 月 2 0 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	2019		2018	
	金額 Amount	百分比 %	金額 Amount	百分比 %
現金及約當現金 CASH AND CASH EQUIVALENTS	3,415,293	18	3,237,541	18
應收款項 RECEIVABLES				
應收票據 Notes receivable, net	120,617	1	148,053	1
應收保費 Premiums receivable, net	399,756	2	465,024	3
其他應收款 Other receivable, net	92,574	1	62,537	-
應收款項合計 Total receivables	612,947	4	675,614	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	1,765,352	9	2,246,474	13
採用權益法之投資 Investments accounted for using equity method	217,939	1	177,649	1
其他金融資產 - 淨額 Other financial assets	2,954,550	16	2,821,910	16
透過其他綜合損益按公允價值衡量之金融資產 Fair value through other comprehensive income financial assets	4,389,413	23	3,428,981	19
投資性不動產 Investment properties	2,413,978	13	2,389,676	13
投資合計 Total investments	11,741,232	62	11,064,690	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	32,614	-	75,990	-
應收再保往來款項 Due from reinsurers and ceding companies, net	103,073	1	133,332	1
再保險準備資產 - 淨額 Reinsurance reserve asset	1,784,036	9	1,679,476	9
再保險合約資產合計 Total reinsurance contract asset	1,919,723	10	1,888,798	10
不動產及設備 PROPERTY AND EQUIPMENT, NET	360,389	2	376,485	2
使用權資產 RIGHT OF USE ASSETS	34,132	-	-	-
無形資產 INTANGIBLE ASSETS	4,708	-	2,664	-
遞延所得稅資產 DEFERRED INCOME TAX ASSETS	29,322	-	30,288	-
其他資產 OTHER ASSETS				
存出保證金 Refundable deposits	730,845	4	673,652	4
其他資產 - 其他 Other assets	38,324	-	28,749	-
其他資產合計 Total other assets	769,169	4	702,401	4
資產總計 TOTAL	18,886,915	100	17,978,481	100

負債及權益 LIABILITIES AND EQUITY	2019		2018	
	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	4,404	-	202	-
應付佣金 Commissions payable	126,025	1	127,965	1
應付再保往來款項 Due to reinsurers and ceding companies	390,432	2	384,576	2
其他應付款 Other payable	463,820	2	410,443	2
應付款項合計 Total payables	984,681	5	923,186	5
本期所得稅負債 CURRENT TAX LIABILITIES	64,964	-	70,526	-
租賃負債 LEASE LIABILITIES	66,645	-	-	-
保險負債 INSURANCE LIABILITIES				
未滿期保費準備 Unearned premium reserves	3,215,885	17	3,045,561	17
賠款準備 Claim reserves	2,888,112	15	2,855,192	16
特別準備 Special reserves	2,141,949	12	2,188,225	12
保費不足準備 Premium deficiency reserves	7,154	-	8,660	-
保險負債合計 Total insurance liabilities	8,253,100	44	8,097,638	45
負債準備 PROVISIONS	84,127	1	84,848	-
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	-
存入保證金 Guarantee deposit received	35,262	-	39,008	1
其他負債 - 其他 Other liabilities	36,170	-	33,649	-
其他負債合計 Total other liabilities	71,432	-	109,134	-
負債總計 Total liabilities	9,799,041	52	9,559,424	53
權益 EQUITY				
普通股股本 Common stock	3,622,004	19	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
資本公積合計 Total capital surplus	98,962	-	98,962	1
保留盈餘 Retained earnings				
法定盈餘公積 Legal reserve	2,242,269	12	2,130,209	12
特別盈餘公積 Special reserve	2,415,551	13	2,215,129	12
未分配盈餘 Unappropriated earnings	756,029	4	698,233	4
保留盈餘合計 Total retained earnings	5,413,849	29	5,043,571	28
其他權益 Other equity	(46,941)	-	(345,480)	(2)
權益總計 Total equity	9,087,874	48	8,419,057	47
負債及權益總計 TOTAL	18,886,915	100	17,978,481	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	2019		2018	
	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	6,226,661	120	6,003,141	122
再保費收入 Reinsurance premium inward	423,433	8	400,556	8
保費收入 Premium revenues	6,650,094	128	6,403,697	130
減：再保費支出 Less: Reinsurance premium outward	2,023,010	39	2,050,417	42
減：未滿期保費準備淨變動 Less: Net change in unearned premium reserves	149,856	3	66,226	1
自留滿期保費收入合計 Total retained earned premium	4,477,228	86	4,287,054	87
再保佣金收入 Reinsurance commission earned	238,569	5	231,351	5
手續費收入 Handing fee earned	56,785	1	55,081	1
淨投資損益 Net gains on investments				
利息收入 Interest income	119,763	2	106,939	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	65,772	1	45,721	1
備供出售金融資產之已實現損益 Realized gains on available-for-sale financial assets	120,057	2	109,742	2
採用權益法之關聯企業及合資損益之份額 Share of profit of associates and joint ventures accounted for using equity method	41,438	1	(8,155)	-
兌換損益 - 投資 Exchange loss	(25,856)	-	4,661	-
投資性不動產損益 Gain on investment properties	107,150	2	101,306	2
投資之預期信用減損損失及迴轉利益 Impairment loss on investment assets	(335)	-	60	-
其他營業收入 Other operating revenues	321	-	8,914	-
營業收入合計 Total operating revenues	5,200,892	100	4,942,674	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	2,942,583	57	3,016,493	61
減：攤回再保賠款與給付 Less: Claims recovered from reinsurers	580,246	11	759,857	16
自留保險賠款與給付合計 Total retained claims	2,362,337	46	2,256,636	45
保險負債淨變動 Movement of insurance liability				
賠款準備淨變動 Net change in claims reserves	(50,926)	(1)	(34,482)	(1)
特別準備淨變動 Net change in special reserves	(46,276)	(1)	37,393	-
保費不足準備淨變動 Net change in premium deficiency reserves	(1,506)	-	(6,802)	-

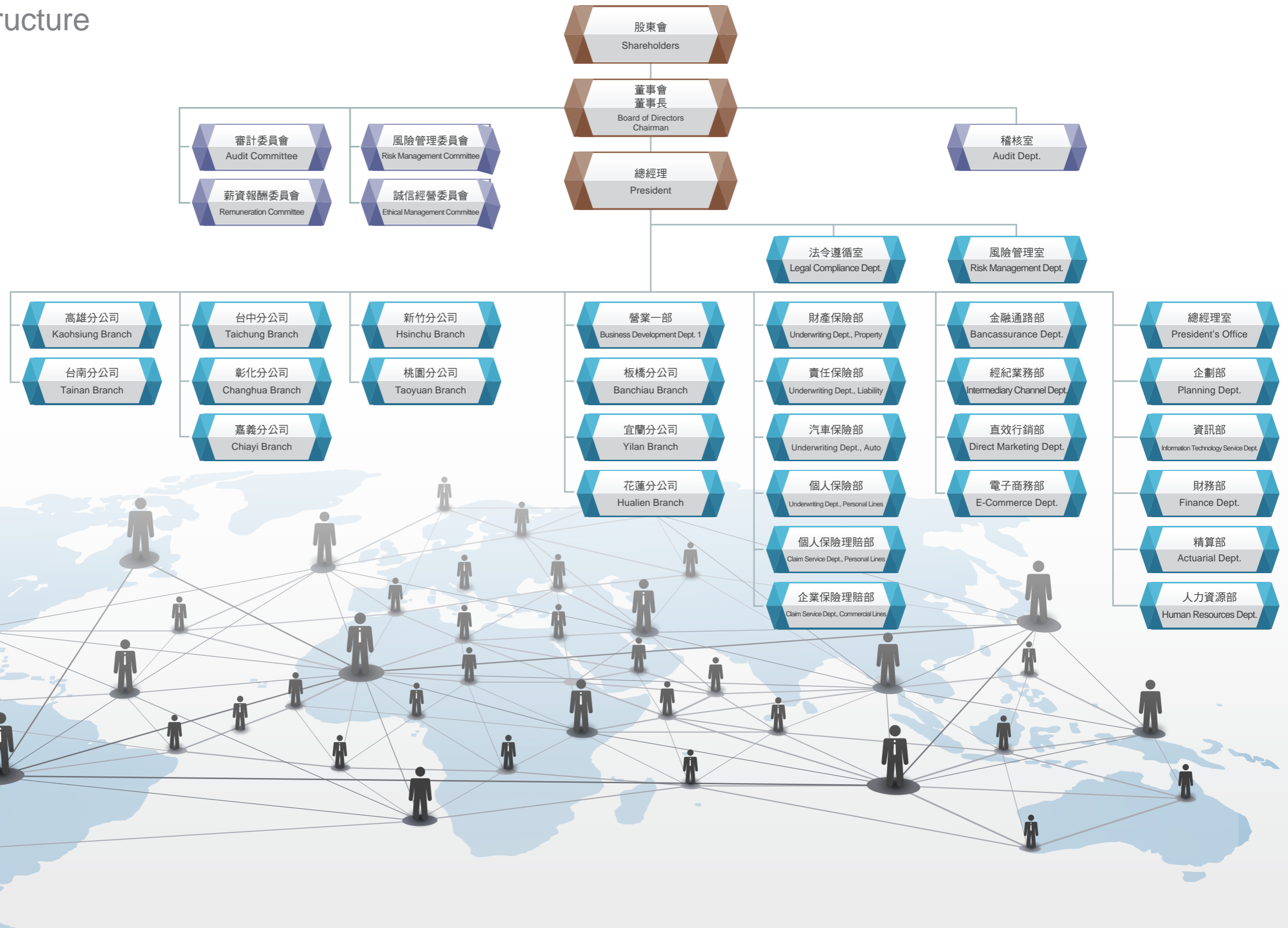
項目 ITEMS	2019		2018	
	金額 Amount	百分比 %	金額 Amount	百分比 %
保險負債淨變動合計 Total net change in insurance liability	(98,708)	(2)	(3,891)	-
佣金支出 Commission expenses	845,748	16	807,775	16
其他營業成本 Other operating cost	42,000	1	34,931	1
營業成本合計 Total operating costs	3,151,377	61	3,095,451	62
營業費用 OPERATING EXPENSES	1,209,664	23	1,180,816	24
營業利益 OPERATING INCOME	839,851	16	666,407	14
營業外收入及支出 NONOPERATING INCOME AND EXPENSES	(6,199)	-	6,998	-
繼續營業單位稅前純益 PROFIT BEFORE INCOME TAX	833,652	16	673,405	14
所得稅費用 INCOME TAX	130,523	3	113,106	2
本期淨利 NET PROFIT	703,129	13	560,299	12
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	(4,061)	-	(3,565)	-
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	(812)	-	(713)	-
透過其他綜合損益按公允價值衡量之權益工具評價損益 Equity instruments valuation profit or loss measured at fair value through other comprehensive income	279,688	5	(174,637)	(4)
後續可能重分類至損益之項目 Items that may be reclassified subsequently to profit or loss				
透過其他綜合損益按公允價值衡量之債務工具損益 Debt instrument profit or loss measured at fair value through other comprehensive income	21,283	1	(4,596)	-
其他綜合損益 (稅後淨額) 合計 Other comprehensive income, net of income tax	297,722	6	(183,077)	(4)
本期綜合損益總額 TOTAL COMPREHENSIVE INCOME	1,000,851	19	377,222	8

每股盈餘 EARNINGS PER SHARE	稅後 After Income Tax	稅後 After Income Tax
基本每股盈餘 Basic	1.94	1.55
稀釋每股盈餘 Diluted	1.93	1.54

公司組織

Organization Structure

資料基準日：2020/07/30
As of date: 2020/07/30



公司組織

公司組織

公司概況

Corporate Information

資料基準日：2020/07/30
As of date: 2020/07/30



董事 Board of Directors

董事長 Chairman	李泰宏	Steve Lee
董事 Director	陳姿宇	Tze-Yue Chen
董事 Director	吳美齡	Mei-Ling Wu
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
執行副總經理 Executive Vice President	陳昭鋒	John Chen
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	鄭全誠	Allen Cheng
副總經理 Senior Vice President	謝宏智	Andrew Hsieh
副總經理 Senior Vice President	陳翠蓉	Patricia Chen
副總經理 Senior Vice President	許加麟	Chia-Lin Sheu
協理 Vice President	林倖朱	Amy Lin
協理 Vice President	黃志傑	Chih-Chieh Huang
協理 Vice President	鍾志彬	Jack Chung
協理 Vice President	廖原益	Yuan-Yi Liao

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	Manager of Planning Dept.	侯文賓	Wen-Bin Hou
人力資源部資深經理	Senior Manager of Human Resources Dept.	蕭育仁	Grant Hsiao
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
資訊部資深經理	Senior 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	林倬朱	Amy Lin
汽車保險部資深經理	Senior 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	Manager of Bancassurance Department	廖誼燕	Judy Liao
經紀業務部經理	Manager of Intermediary Channel Department	王懿蘋	April Wang
電子商務部經理	Manager of E-Commerce Department	劉南周	Nan-Chou Liu
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	李耿誠	Kent Lee

★ 分支機構 Branches

板橋分公司資深經理	Senior Manager of Banchiau Branch	趙鼎祥	Stanley Chao
桃園分公司經理(註)	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
台中分公司經理(註)	Manager of Taichung Branch	廖原益	Yuan-Yi Liao
彰化分公司資深經理	Senior Manager of Changhua Branch	杜國英	Jonathan Tu
嘉義分公司經理	Manager of Chiayi Branch	鐘秋山	Chiu-Shan Chung
台南分公司經理	Manager of Tainan Branch	蘇文志	Jason Su
高雄分公司資深經理	Senior Manager of Kaohsiung Branch	林宏誠	Steven Lin
花蓮分公司經理	Manager of Hualien Branch	饒明芳	Ming-Fang Rao
宜蘭分公司經理	Manager of Yilan Branch	游本吉	Ben Yu

註：兼任
Note: Concurrent Position

資料基準日：2020/09/01
As of date: 2020/09/01



人力資源概況

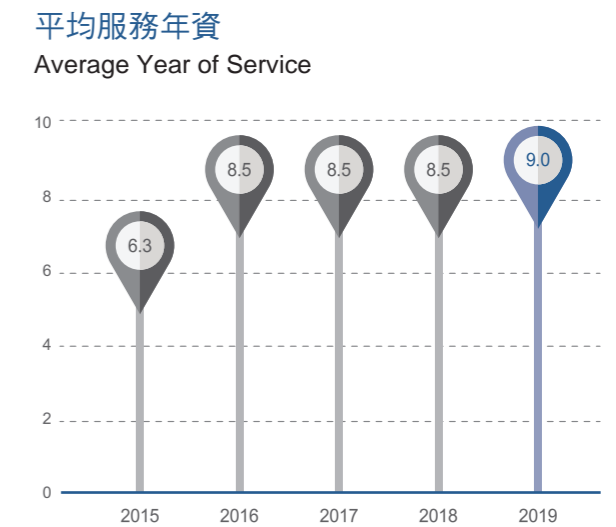
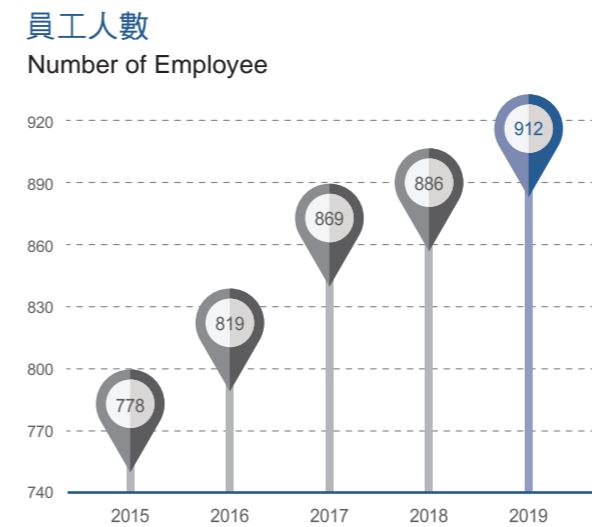
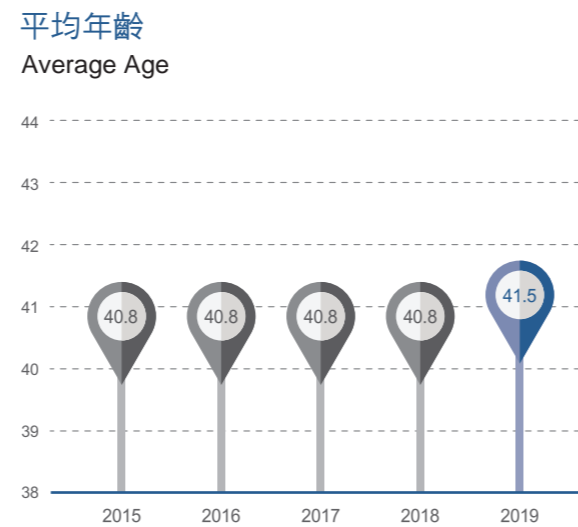
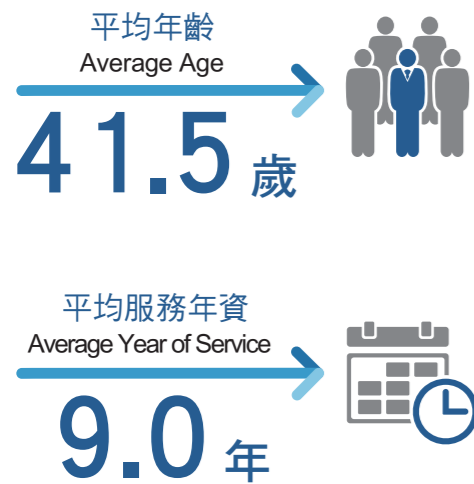
Profile of Human Resource

As at Dec. 31

	2019	2018	2017	2016	2015
員工人數 Number of Employee	912	886	869	819	778
平均年齡 Average Age	41.5	40.8	40.8	40.8	40.8
平均服務年資 Average Year of Service	9.0	8.5	8.5	8.5	6.3

學歷 Educational Background

	2019	2018	2017	2016	2015
博士 Doctor	2	3	3	4	4
碩士 Master	94	97	94	84	75
大專 Bachelor	735	712	688	645	609
高中/職以下 Senior High School	81	74	84	86	90



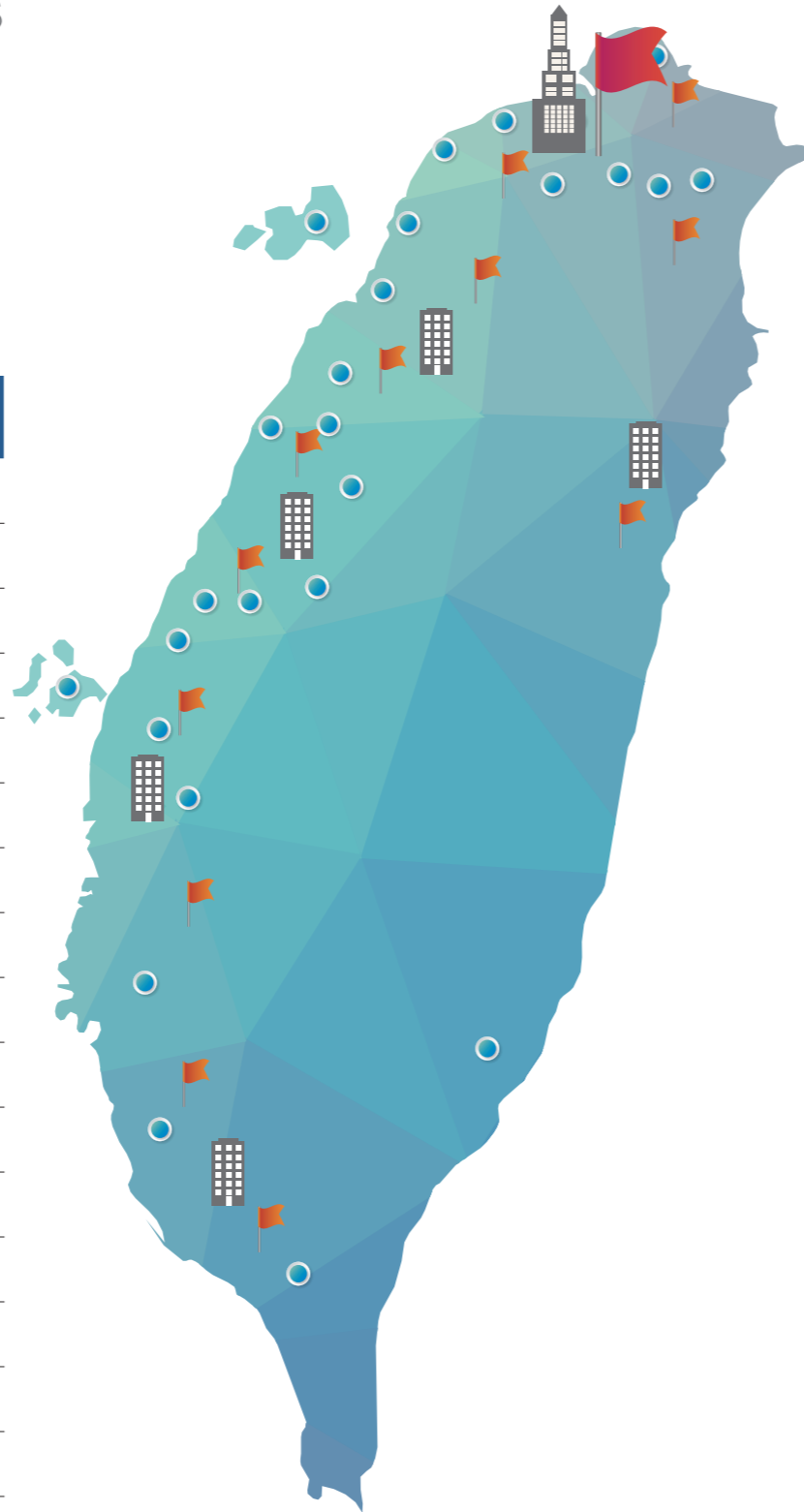
營運據點

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., Zhongzheng District, Taipei, Taiwan 100
 Tel: +886-2-23821666 ; Fax: +886-2-23882555
 免費客服專線 Customer service center : 0809-068888
 http://www.tfmi.com.tw ; e-mail: tfmi@tfmi.com.tw

Dept	E-mail	FAX
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 Service 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	+886-2-23719103
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	+886-2-23753434
責任保險部 Underwriting Department – Liability	udl@tfmi.com.tw	+886-2-23145283
直效行銷部 Direct Marketing Department	marketing@tfmi.com.tw	+886-2-23318707
金融通路部 Bancassurance Department	bancassurance@tfmi.com.tw	+886-2-23318707
經紀業務部 Intermediary Channel Department	intermediarychannel@tfmi.com.tw	+886-2-55829800
電子商務部 E-Commerce Department	ecommerce@tfmi.com.tw	+886-2-23318707
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	+886-2-23610859



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

資料基準日：2020/07/30
 As of date: 2020/07/30

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

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 Banchiao 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
林口通訊處 Linkou Liaison Office	+886-2-26026080	+886-2-26026081

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
工研院通訊處 Industrial Technology Research Institute Liaison Office	+886-3-5829696	+886-3-582995

台中分公司 Taichung Branch

400 台中市西區繼光街 35 號
 No.35, Jiguang St., Central Dist., Taichung City 400, Taiwan.
 taichung@tfmi.com.tw +886-4-22293176 +886-4-22233775

豐原通訊處 Fengyuan Liaison Office	+886-4-25290177	+886-4-25290256
沙鹿通訊處 Shalu Liaison Office	+886-4-26633686	+886-4-26633698

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
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嘉義分公司 Chiayi Branch

600 嘉義市西區中興路 127 號 8 樓
 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

702 台南市南區西門路一段 655 號 7 樓
 7F., No.655, Sec. 1, Ximen Rd., South Dist., Tainan City 702, 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
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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
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宜蘭分公司 Yilan Branch	265 宜蘭縣羅東鎮公正路 52 號 No.52, Gozgzhen 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 Fire Insurance</p>	住宅火災及地震基本保險 商業火災保險 商業火災綜合保險 火災保險附加保險 居家綜合保險	Residential Fire & Earthquake Insurance Commercial Fire Insurance Fire and Property All Risks Insurance Fire and Allied Perils Insurance Household Insurance
 <p>海上保險 Marine Insurance</p>	貨物運輸保險 船舶保險 漁船保險 陸上運輸保險 商業動產流動綜合保險	Marine Cargo Insurance Marine Hull Insurance Fishing Vessel Insurance Inland Transit Insurance Commercial Property Floater Insurance
 <p>汽車保險 Automobile Insurance</p>	汽車車體損失保險 汽車竊盜損失保險 任意汽車第三人責任保險 強制汽車責任保險 汽車保險附加保險	Physical Damage Automobile Insurance Theft Automobile Insurance Third-Party Liability Automobile Insurance Compulsory Automobile Liability Insurance Automobile Insurance and Allied Perils Insurance
 <p>工程保險 Engineering Insurance</p>	營造工程綜合保險 完工土木工程保險 安裝工程保險 電子設備保險 營建機具保險 機械保險 鍋爐保險	Contractors' All Risks Insurance Civil Engineering Completed Risks Insurance Erection All Risks Insurance Electronic Equipment Insurance Contractors' Plant and Machinery Insurance Machinery Insurance Boiler and Pressure Vessel Insurance
 <p>責任保險 Liability Insurance</p>	產品責任保險 旅行業責任保險 保全業責任保險 會計師責任保險 公共意外責任保險 電梯意外責任保險 僱主意外責任保險 高爾夫球員責任保險 鐵路旅客運送責任保險 醫療機構綜合責任保險 金融業保管箱責任保險 金融機構專業責任保險 強制執行人員責任保險 保險公證人專業責任保險 營繕承辦人意外責任保險 建築師工程師專業責任保險 董監事及重要職員責任保險 毒性化學物質運作人責任保險 保險代理人經紀人專業責任保險 大眾捷運系統旅客運送責任保險	Products Liability Insurance Travel Agents Liability Insurance Security Company's Liability Insurance Accountants Professional Indemnity Insurance Public Liability Insurance Elevators /Lifts Liability Insurance Employers' Liability Insurance Golfers Liability Insurance Railway Passengers Liability Insurance Medical Institution Liability Insurance Bankers Safe Deposit Box Liability Insurance Financial Institutions Professional Indemnity Insurance Enforcement Personnel Liability Insurance Insurance Adjusters Professional Indemnity Insurance Contractors Liability Insurance Architects and Engineers Professional Indemnity Insurance Directors and Officers Liability Insurance Toxic Chemical Substances Handlers Liability Insurance Insurance Agents and /or Brokers Professional Indemnity Insurance MRT Passengers Liability Insurance

 <p>航空保險 Aviation Insurance</p>	航空保險	Aviation Insurance
 <p>保證及信用保險 Bond & Credit Insurance</p>	員工誠實保證保險 保固保證金保證保險 旅行業履約保證保險 法拍屋貸款信用保險 履約保證金保證保險 預付款保證金保證保險	Fidelity Bond Insurance Maintenance Bond Insurance Travel Agents Performance Bond Insurance Court Auction Buildings Loan Credit Insurance Performance Bond Insurance Advance Payment Bond Insurance
 <p>其他財產保險 Miscellaneous Insurance</p>	現金保險 玻璃保險 竊盜保險 行動電話保險 節目中斷保險 藝術品綜合保險 降水量參數養殖水產保險 資訊系統不法行為保險 銀行業綜合保險 液化石油氣綜合保險 颱風風速及降水量參數蓮霧保險	Money Insurance Glass Insurance Burglary Insurance Mobile Phone Insurance Cancellation of Events Insurance Fine Arts Comprehensive Insurance Precipitation Parameter Aquaculture Insurance Electronic and Computer Crime Insurance Bankers Blanket Bond Insurance Liquefied Petroleum Gas Comprehensive Insurance Rose apple Typhoon wind, Rainfall and Frost Index Insurance
 <p>平安保險 Accident & Health Insurance</p>	個人傷害保險 團體傷害保險 旅遊綜合保險 健康保險	Individual Personal Accident Insurance Group Personal Accident Insurance Travel Comprehensive Insurance Health Insurance
 <p>再保險 Reinsurance</p>	再保險	Reinsurance

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