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臺灣產物保險企業年報

2020

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臺灣產物保險企業年報



ANNUAL REPORT

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我們的榮耀 / Our Awards



2020.12.28

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.

2020.10.13

獲卓越雜誌 2020 最佳保險評比「最佳服務品質獎」。

Received “Best Service Quality Award” by Excellence magazine.

2020.12.10

獲金管會頒發 109 年度住宅地震保險卓越獎「第一名」；強制汽車責任保險差異化管理競賽「第三名」；微型保險競賽「績效卓越獎」和「永續關懷獎」。

Ranked First in “Residential Earthquake Insurance Excellence Award”, third in “Compulsory Automobile Liability Insurance Differentiated Management Competition”, “Outstanding performance and Sustainable care” in “Micro-insurance Competition Merit Award” by Financial Supervisory Committee.

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.

2020.11.11

獲教育部體育署運動企業認證。

Received “Sports Corporate Certification” from Ministry of Education.

2020.02.27

獲現代保險雜誌第九屆保險龍鳳獎「最嚮往的產險公司優等獎」。

Received “The Most Desired Insurance Company Excellence Award” in the 9th Insurance Lung Feng Award 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*

領航集團自創辦以來，積極從事跨領域的經營，旗下包括金融保險、不動產、電子、汽車、飯店及公益等事業體系，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保險事業的核心，也是全台歷史最悠久的產物保險公司，具有強健的資本水準與優異的償債能力，秉持「穩健經營」及「客戶導向」之經營政策，不斷創新提升客戶服務，並維持穩健的經營績效，已連續 7 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%。

全球持續受新冠肺炎（COVID-19）疫情影響，對經濟和社會產生巨大的動盪，然而本集團各事業體仍堅守致力於各產業的專業領域發展及人才培育，重視股東權益及落實公司治理，以提升企業價值。

集團多年來積極投入推動社會公益活動並落實企業社會責任，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」有效地整合各項資源，參與青少年反毒宣導計畫，投入公益活動、獎勵學術研究、提倡藝文與體育活動並獎助清寒優秀學生，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，文勇始終深信，擁有股東、客戶及同仁的信賴和支持，是企業永續經營發展的重要因素。對內致力強化公司治理、員工照顧及提升經營績效，對外加強客戶關係管理，提升客戶服務品質。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, the Navigator Group has expanded its presence in various fast-growing fields, encompassing financial, real estate, electronics, automobile and hospitality industries, including four publicly-listed companies. In addition, the Group also sponsors two non-profit philanthropic foundations. With business expanding across the Taiwan Strait, the Group now employs over 11,000 employees.

Taiwan Fire and Marine Insurance Company (TFMI), with business philosophy of stability and customer orientation, forms the core of the group's financial business, and is the oldest non-life insurance company in Taiwan. The company has strong capital base and solvency ratio, it has been recognized as among the top 20% of public companies in the Corporate Governance Evaluation organized by Taiwan Stock Exchange for seven consecutive years.

As the global economy and society continues to be influenced by COVID-19, the group's business entities continue to harbor a positive and optimistic outlook; continuously to grow in professional fields of various industries, cultivating talent, ensure shareholders' equity and implement corporate governance to enhance corporate value.

Through "Navigator Holdings Charity Foundation" and "Taiwan Fire & Marine Foundation," the Group actively sponsors various social beneficiary events, in promoting anti-drug campaigns, arts and sports events, 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.

As the founder and chairman of Navigator Group, I believe that the trust and support from our shareholders, customers, and employees are indispensable cornerstones of our development. Internally, our focuses are on our corporate governance, employee wellbeing, and operation performance. Externally, we emphasis on customer relationship management to increase customer service

quality. The Group continues to act with corporate conscience to "Give back to society what it has given us", we will consistently deliver excellent results as our way to thank the longstanding support of our shareholders, customers and employees.

董事長的話

Message from the Chairman



董事長 Chairman

李泰宏 Steve Lee

2020 年全球受到新冠肺炎（COVID-19）疫情影響，經濟活動和社會生活型態受到巨大衝擊，國內產險市場競爭越加激烈。本公司靈活運用通路優勢，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。

2020 年本公司資本額 36.22 億元、負債佔資產比 51.07%，皆為國內產險業界第一，自留綜合率 91.43%，亦名列前茅，且風險資本適足率達 1041.45%，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 65.12 億元，成長率為 4.59%，自留保費成長率為 5.44%，住宅火險市占率更連續 7 年蟬聯業界第一。在公司治理方面，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 7 屆排名前 20%，並蟬聯卓越雜誌 2020 最佳保險評比「最佳服務品質獎」殊榮。

在企業社會責任方面，本公司積極配合主管機關推動照顧弱勢族群及提高國人居住保障等政策型保險，2020 年再度榮獲主管機關頒發住宅地震保險卓越獎「第一名」；強制汽車責任保險差異化管理競賽「第三名」；微型保險競賽「績效卓越獎」和「永續關懷獎」。另外，透過本公司成立之「臺灣產物保險文教基金會」整合相關資源，致力於照顧弱勢及獨居老人、改善社會醫療環境、支持遲緩兒特殊教育、青少年校園反毒宣導、提倡藝文活動並積極培育青少年棒球、女子壘球及男子排球等基層體育人才。

臺灣產物保險在地深耕超過 70 年，展望未來，本公司仍秉持「穩健經營」與「客戶導向」的經營策略，運用團隊智慧與金融數位科技，即時且有效的因應與降低如疫情衝擊、科技發展及法規變動等所造成之影響，開發創新且貼合消費者需求的保險商品，提供最適切的服務，提升經營績效，維護股東權益及員工福利，配合政府推行各項政策，遵循主管機關之相關法令規範，落實公司治理及公平待客原則，並透過基金會的運作，主動關懷弱勢族群、支持學術研究與體育活動，善盡企業社會責任，期許成為永續經營的優質企業。

Since the beginning of 2020, the global economy has been influenced by COVID-19, economic and social activities shrunk sharply. While the domestic non-life insurance market maintained its competing nature throughout, TFMI continues to partnering up with our strong sales allies to provide innovative ideas on products integration to improve underwriting quality and operating performance. At the same time, through Company's rigorous risk management policy implementation and appropriate reinsurance arrangements to maintain stable profitability.

In 2020, the company's capital maintained at NT\$3.622 billion, with a debt asset ratio of 51.07%, both of which were at the top within the industry. Combined ratio of 91.43% also rank at the top level. Furthermore, the risk-based capital of 1041.45% far

exceeded regulatory requirements. The Company's gross written premium had a growth rate of 4.59%, reaching NT\$ 6.512 billion, while the net retained premium grew 5.44%. Additionally, we continuously hold the top spot in market share for residential fire insurance for seven consecutive years. With our effort in the business, TFMI 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 seven consecutive years. Furthermore, we have once again received the "Best Service Quality Award" from Excellence magazine in the industry evaluation.

In terms of corporate social responsibility, the Company actively works with relevant authorities in promoting public 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", third prize for "Compulsory Auto Liability Insurance differentiation management competition" and "Outstanding

Performance and Sustainable Care in the Advancement of Micro-insurance Policies" by the Financial Supervisory Commission (FSC). In addition, through "Navigator Holdings Charity Foundation" and "Taiwan Fire & Marine Foundation," the company actively participates in social charity events such as caring for vulnerable groups and elderly living alone, improving the medical environment, supporting special education for children with learning disabilities, promoting anti-drug activities for teenagers, promoting arts and sports, and cultivating grassroot sport talents in baseball, women's softball and volleyball.

Having operated in Taiwan for more than 70 years, TFMI continues to uphold its business ideals of "stable operation" and "customer-orientation". Using team intelligence and financial digital technology to respond to the epidemic, technology and regulatory changes, technological development and regulatory changes. Providing appropriate service, strengthening 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, and sporting activities through the TFMI Foundation, successfully fulfilling our duty as a responsible corporate member of the society.

公司簡介

Company Profile



本公司係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，在全台設有40餘個營業據點，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-/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，連續七年進入上市公司排名前20%。

未來，本公司將繼續秉持穩健經營與永續發展的策略方針，對內致力強化公司治理、員工照顧及提升經營績效，對外將重視客戶關係管理，提升客戶服務品質。此外，更將透過財團法人臺灣產物保險文教基金會，主動關懷弱勢族群，提倡綠能環保，支持學術研究與體育活動，履行企業社會責任。

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

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 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 seven 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

本公司 2020 年整體營業收入新臺幣（下同）5,396,686 仟元，營業成本 3,362,516 仟元，營業費用 1,263,771 仟元，加上營業外收入及支出淨額 2,540 仟元與所得稅費用 85,344 仟元後，本期淨利為 687,595 仟元；稅前基本每股盈餘為 2.13 元，稅後基本每股盈餘為 1.90 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。

2020 年整體市場簽單保費收入 187,390,287 仟元，成長率 6.24%，其中衰退的險種為責任保險、傷害保險及健康保險，其餘險種皆維持正成長，特別是商業火險、其他財產保險、船體保險、漁船保險與航空保險均有兩位數以上成長。本公司持續推動多元化商品並善用通路優勢，搶攻利基市場，致力落實公平待客原則及金融友善服務，並提升客戶服務品質，全年度簽單保費收入為 6,512,206 仟元，成長率為 4.59%。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，本公司積極配合主管機關推動政策型保險，109 年再度榮獲主管機關頒發住宅地震保險卓越獎「第一名」；強制汽車責任保險差異化管理競賽「第三名」；微型保險競賽「績效卓越獎」和「永續關懷獎」。同時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。本年度更協助伊甸基金會購置修繕車輛一部，推動相關偏鄉長者及弱勢家庭照顧服務計畫。

展望 2021 年度，全球持續受新冠肺炎（COVID-19）疫情影響，經濟活動和社會生活型態受到巨大衝擊，但臺灣因政府防疫措施完善與疫情控制得宜，將持續帶動國內旅遊產業，並陸續推出消費振興措施方案，將有助於穩定整體經濟及抵銷疫情帶來的負面衝擊。同時因主管機關重視數位金融與保險科技應用，可望提升電子商務通路發展；新車及電動機車銷售動能增加；市場費率與商品監理紀律化，將避免市場價格競爭，有助於穩定市場；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，落實公平待客原則及金融友善服務，並強化公司治理、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、優化數位門戶、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 overall operating income for 2020 is NT\$5,396,686,000, operating costs are NT\$3,362,516,000, operating expenses are NT\$1,263,771,000, plus net non-operating income and expenses of NT\$2,540,000 and income tax expenses of NT\$85,344,000. The net profit for the year is NT\$687,595,000, EPS before tax of NT\$2.13 and EPS after tax of NT\$1.90. The Company has seen a stable overall operating performance, and I would like to thank the shareholders for your long-standing support and to thank the entire staff for the efforts provided.



副董事長 Vice Chairman

宋道平 Charles Sung

In 2020, premium income of nonlife insurance industry as a whole exhibited growth of 6.24%, exceeded NT\$187 billion. Casualty, personal accident and health lines have deteriorated; whereas all other business lines showed growth momentum, especially for fire, miscellaneous, hull, fishing vessel and aviation insurance lines all have achieved double-digit growth. In 2020, TFMI proactively take advantage of our channel strength, and integrate diversified products to expand into niche markets and improve the customer service level. The premium income from written policies reached NT\$6,512,206 thousand for the year, a YOY increase of 4.59% on gross and 5.44% growth on retained premium basis. We continue to rank No. 1 in the residential fire insurance line. In 2020, S&P and Taiwan Ratings continued to award us with the credit ratings, "A-/Stable" and "twAA," respectively, both outlook Stable.

In terms of corporate social responsibility, the Company actively cooperated with the authorities to promote policy-based insurance. In 2020, the Company was once again awarded "1st Place" in the Residential Earthquake Insurance Excellence Awards conferred by the authorities; "3rd Place" in the Compulsory Automobile Liability Insurance Differentiated Management Competition; "outstanding performance award" and "sustainable care award" in the Micro-insurance Competition. At the same time, combined with the resources of the TFMI Foundation, we are committed to care for the disadvantaged and the solitary seniors, improve the medical environment, support special-needs education for children with disabilities, youth campus anti-drug advocacy, arts and culture, and grassroots sports activities. This year, the Company also

assisted the Eden Social Welfare Foundation to purchase a vehicle to promote related homecare services for the elderly in rural areas and vulnerable families.

In terms of market outlook for 2021, COVID-19 will continue to have a global effect, resulting in prolonged decline in economic and social activities. However, as Taiwan's strong epidemic prevention and management protocols, the effect to our country is very limited. The domestic tourism is still active, government continues to bring about various stimulus programs to lessen the economic impact caused by the halt in international travels. At the same time, the e-commerce activities will increase, as the authorities promoting the application of digital finance and insurance technology; the sales momentum of new cars and electric locomotives will increase; and most importantly, insurance market rate and market discipline introduced will prevent market competition for our industry's stabilization.

With prudent operating principle and customer-oriented business philosophy, TFMI conducts businesses in compliance with laws and regulations, continues to improve professionalism and strengthen core competitiveness. We continue to practice corporate governance, fair dealing and friendly services. On the insurance front, we continue to expand quality business, deepen strategic alliance channels, optimize digital portals, develop diversified products, and improve customer service quality; on the investment side, we strive to revitalize assets and adopt diversified investments to enrich profits. All level of staff work to achieve outstanding performance.

大事紀 / Milestones

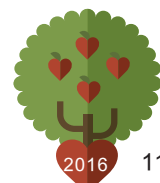


- 1946 06.16：成立「臺灣產物保險公司籌備處」，設址於台北市開封街一號，第一任董事長為嚴家淦先生，資本額為舊臺幣 1,000 萬元。
Taiwan Fire and Marine preparatory office founded.
- 1948 03.12：「臺灣產物保險股份有限公司」正式成立，係由 7 家省營金融與事業機構投資經營，為一省屬公營事業機構。
The first Taiwanese non-life insurance company - Taiwan Fire and Marine Insurance Co., Ltd. founded.
- 1979 04.20：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.
- 04.20：宋道平先生接任總經理。
Mr. Charles Sung appointed as president.



- 2010 04.30：董事會決議通過於董事會轄下增設風險管理室，掌理公司風險之監控、衡量及評估作業，並負責推動及執行公司風險管理制度。
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).
- 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”.
- 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.

大事紀 / Milestones



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” .

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 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 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.

02.24：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 Non-Life Insurance Company Excellence Award” in the 8th Insurance Lung Feng Award 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廣卓越獎」銀質獎。

Received “Excellent Award for the Promotion of Residential Earthquake Insurance” and the “Excellence 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.

02.27：獲現代保險雜誌第九屆保險龍鳳獎「最嚮往的產險公司優等獎」。

Received “The Most Desired Non-Life Insurance Company Excellence Award” in the 9th Insurance Lung Feng Award by Risk Management Insurance Magazine.

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.

10.13：獲卓越雜誌 2020 最佳保險評比「最佳服務品質獎」。

Received “Best Service Quality award” by Excellence magazine.

11.11：獲教育部體育署運動企業認證。

Certified by Taiwan i Sports in an on-site visit by the Sports Administration of the Ministry of Education.

12.10：獲金管會頒發 109 年度住宅地震保險卓越獎「第一名」；強制汽車責任保險差異化管理競賽「第三名」；微型保險競賽「績優卓越獎」和「永續關懷獎」。

Ranked First in “Residential Earthquake Insurance Excellence Award” , third in “Compulsory Automobile Liability Insurance Differentiated Management Competition” , “Outstanding performance and Sustainable care” in “Micro-insurance Competition Merit Award” by Financial Supervisory Committee.

12.22：開發「臺灣產物法定傳染病防疫費用保險」。

Develop “TFMI Notifiable Infectious Disease Prevention Expense Insurance” .

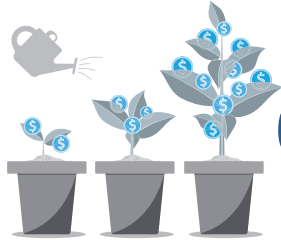
12.28：標準普爾公司（S&P）授予「A-/ 穩定」、中華信評公司授予「twAA」展望「穩定」的信用評等。

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

財務要覽 / Financial Highlights

簽單保費收入

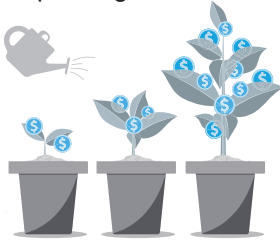
Direct Insurance Premium Revenues



6,512,206 仟元

營業收入

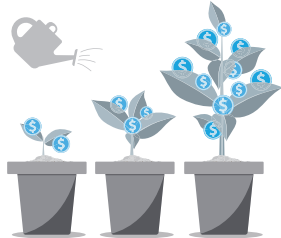
Operating Revenues



5,396,686 仟元

負債佔資產比率

Debt Ratio



51.07 %

稅前純益

Profit Before Income Tax



772,939 仟元

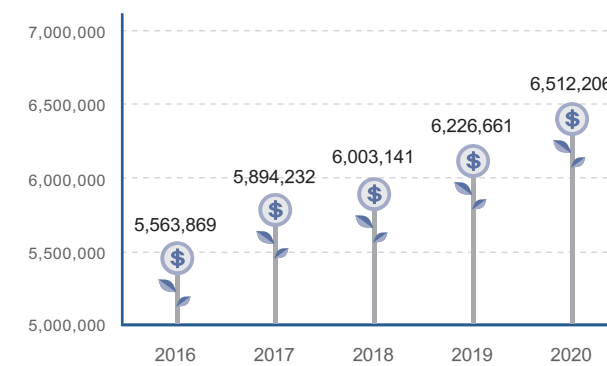
單位：新臺幣仟元 (Unit : NT\$' 000)

| 項 目 | 2020 | 2019 | 2018 | 2017 | 2016 |
|-------------------------------------|------------|------------|------------|------------|------------|
| 直接簽單保費收入 D/W Premiums | 6,512,206 | 6,226,661 | 6,003,141 | 5,894,232 | 5,563,869 |
| 股本 Capital | 3,622,004 | 3,622,004 | 3,622,004 | 3,622,004 | 3,622,004 |
| 資產總額 Assets | 19,580,636 | 18,886,915 | 17,978,481 | 17,971,620 | 17,649,615 |
| 權益總額 Stockholders' Equity | 9,580,533 | 9,087,874 | 8,419,057 | 8,515,922 | 7,851,888 |
| 本期淨利 Net Income | 687,595 | 703,129 | 560,299 | 851,701 | 490,130 |
| 每股純益(元) Earnings Per Share(NT\$) | 1.90 | 1.94 | 1.55 | 2.35 | 1.35 |

直接簽單保費收入

D/W Premiums

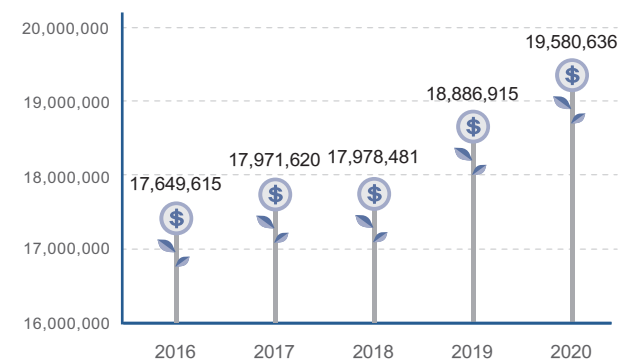
單位：新臺幣仟元 (Unit : NT\$' 000)



資產總額

Assets

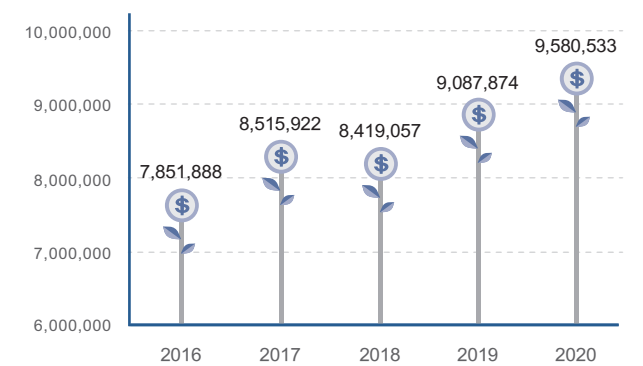
單位：新臺幣仟元 (Unit : NT\$' 000)



權益總額

Stockholders' Equity

單位：新臺幣仟元 (Unit : NT\$' 000)



股本

Capital

單位：新臺幣仟元 (Unit : NT\$' 000)



單位：% (Unit : %)

| 項 目 | 2020 | 2019 | 2018 | 2017 | 2016 |
|----------------------------------------|-------|-------|-------|-------|-------|
| 直接簽單保費收入變動率 Change in D/W Premiums | 4.59 | 3.72 | 1.85 | 5.94 | 4.54 |
| 自留保費變動率 Change in Retained Premiums | 5.44 | 6.29 | 2.92 | 6.17 | 4.31 |
| 自留滿期損失率 Net Loss Ratio | 52.64 | 51.63 | 51.83 | 50.45 | 54.38 |
| 自留綜合率 Net Combined Ratio | 91.43 | 90.51 | 91.73 | 91.16 | 92.84 |
| 權益報酬率 Return on Equity | 7.37 | 8.03 | 6.62 | 10.41 | 6.30 |
| 純益率 Net Profit Ratio | 12.74 | 13.52 | 11.34 | 16.84 | 10.73 |

業務概況 / Underwriting Reports

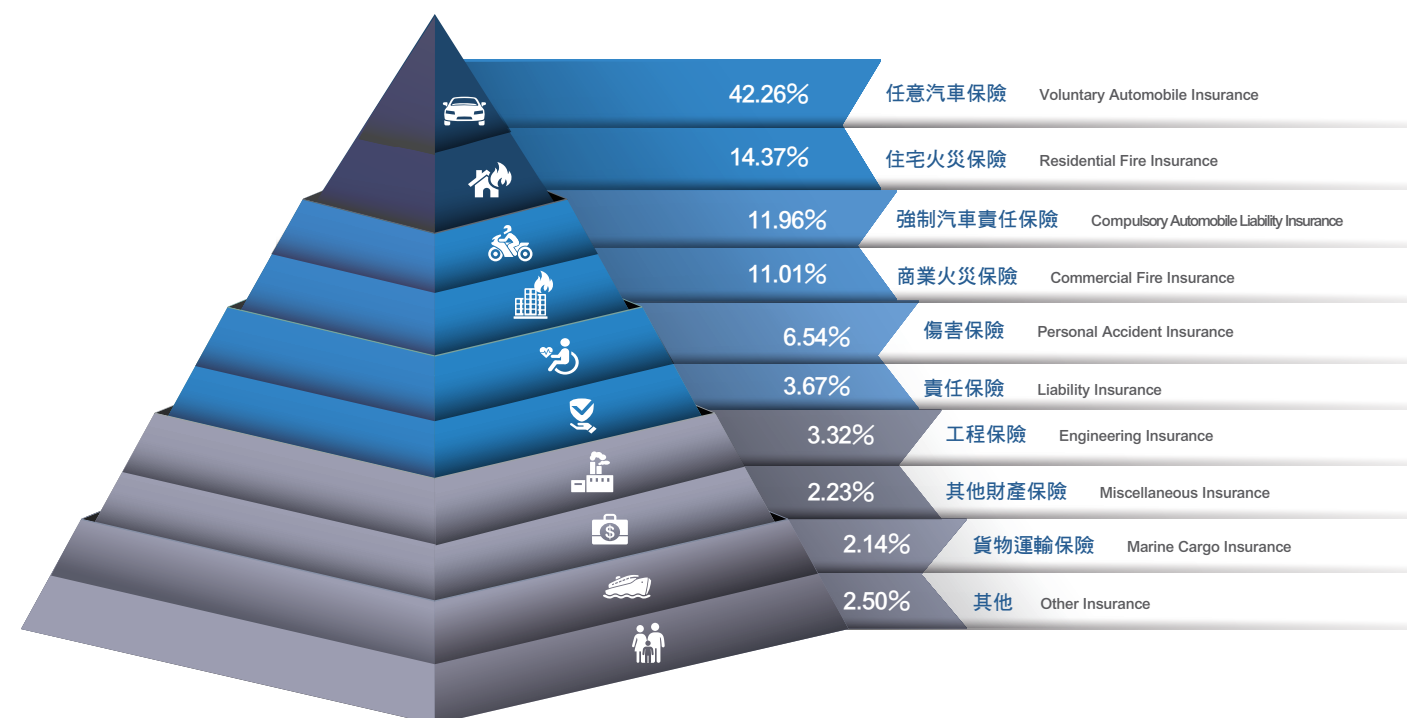
(1) 2020年度簽單保費收入明細表

Written Premiums in 2020

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 | 2,752,164 | 42.26 |
| 住宅火災保險 Residential Fire Insurance | 935,591 | 14.37 |
| 強制汽車責任保險 Compulsory Automobile Liability Insurance | 779,167 | 11.96 |
| 商業火災保險 Commercial Fire Insurance | 716,711 | 11.01 |
| 傷害保險 Personal Accident Insurance | 426,076 | 6.54 |
| 責任保險 Liability Insurance | 238,774 | 3.67 |
| 工程保險 Engineering Insurance | 216,483 | 3.32 |
| 其他財產保險 Miscellaneous Insurance | 145,404 | 2.23 |
| 貨物運輸保險 Marine Cargo Insurance | 139,566 | 2.14 |
| 其他 Other Insurance(註) | 162,270 | 2.50 |
| 合計 Total | 6,512,206 | 100 |

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 2018、2019、2020

單位：新臺幣仟元(Unit：NT\$' 000)

| 險種Class | 2020 | | 2019 | | 2018 | |
|----------------------------------------------------|-----------|-------------|-----------|-------------|-----------|-------------|
| | 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 | 935,591 | 6,493,547 | 872,118 | 16,124,179 | 837,533 | 5,973,345 |
| 漁船保險 Fishing Vessel Insurance | 56,109 | 1,133,333 | 62,578 | 1,006,642 | 58,456 | 963,165 |
| 航空保險 Aviation Insurance | 42,548 | 808,194 | 33,147 | 707,976 | 30,693 | 698,856 |
| 強制汽車責任保險 Compulsory Automobile Liability Insurance | 779,167 | 18,317,663 | 761,634 | 18,113,405 | 750,029 | 17,775,610 |
| 商業火災保險 Commercial Fire Insurance | 716,711 | 21,798,844 | 712,176 | 18,957,094 | 710,230 | 19,133,367 |
| 船體保險 Marine Hull Insurance | 45,871 | 1,804,404 | 45,819 | 1,342,481 | 73,278 | 1,241,591 |
| 任意汽車保險 Voluntary Automobile Insurance | 2,752,164 | 82,507,185 | 2,562,294 | 75,846,657 | 2,346,866 | 70,988,072 |
| 貨物運輸保險 Marine Cargo Insurance | 139,566 | 4,846,393 | 139,284 | 4,843,713 | 166,319 | 4,924,850 |
| 工程保險 Engineering Insurance | 216,483 | 7,140,322 | 174,006 | 6,723,182 | 142,726 | 4,381,793 |
| 傷害保險 Personal Accident Insurance | 426,076 | 18,821,100 | 467,740 | 19,555,166 | 490,246 | 18,095,435 |
| 責任保險 Liability Insurance | 238,774 | 11,699,462 | 233,822 | 11,837,388 | 233,659 | 12,614,181 |
| 其他財產保險 Miscellaneous Insurance | 145,404 | 7,592,822 | 128,746 | 6,741,695 | 130,443 | 3,876,852 |
| 信用保證保險 Bond & Credit Insurance | 13,558 | 1,657,068 | 13,534 | 1,627,114 | 14,332 | 1,650,234 |
| 健康保險 Health Insurance | 4,184 | 2,769,950 | 19,763 | 2,963,255 | 18,311 | 2,542,509 |
| 合計 Total | 6,512,206 | 187,390,287 | 6,226,661 | 176,389,947 | 6,003,141 | 164,859,860 |

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.

財務報告 / Financial Report

(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 | 2020 | | 2019 | | 2018 | |
|-------------------------------------------------------|------------------------|----------------------------|------------------------|----------------------------|------------------------|----------------------------|
| | 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 | 758,368 | 40.68 | 742,610 | 30.79 | 728,534 | 28.38 |
| 住宅火災保險 Residential Fire Insurance | 330,787 | 100.01 | 310,018 | 100.01 | 293,206 | 100.02 |
| 貨物運輸保險 Marine Cargo Insurance | 140,738 | 31.00 | 140,970 | 29.45 | 168,101 | 28.56 |
| 船體保險 Marine Hull Insurance | 48,848 | 15.37 | 49,655 | 5.96 | 74,039 | 4.00 |
| 漁船保險 Fishing Vessel Insurance | 60,696 | 11.71 | 67,551 | 9.68 | 61,785 | 11.49 |
| 航空保險 Aviation Insurance | 45,107 | 9.22 | 34,338 | 9.22 | 31,982 | -1.18 |
| 任意汽車保險 Voluntary Automobile Insurance | 2,767,551 | 99.11 | 2,579,088 | 99.16 | 2,365,883 | 99.11 |
| 強制汽車責任保險 Compulsory Automobile Liability Insurance | 1,030,592 | 64.85 | 1,009,844 | 65.30 | 993,754 | 65.57 |
| 信用保證保險 Bond & Credit Insurance | 14,672 | 54.71 | 14,573 | 56.29 | 15,480 | 60.04 |
| 責任保險 Liability Insurance | 308,269 | 57.18 | 325,851 | 58.61 | 315,085 | 63.11 |
| 工程保險 Engineering Insurance | 246,531 | 40.76 | 200,327 | 39.60 | 165,069 | 40.41 |
| 其他財產保險 Miscellaneous Insurance | 78,124 | 23.31 | 51,701 | 43.40 | 64,909 | 35.74 |
| 傷害保險 Personal Accident Insurance | 429,821 | 89.97 | 471,449 | 90.90 | 493,778 | 84.36 |
| 政策性地震保險 Residential Earthquake Insurance | 669,941 | 9.72 | 624,185 | 9.95 | 605,747 | 10.14 |
| 核能保險 Nuclear Energy Insurance | 6,756 | 100.00 | 8,865 | 100.00 | 6,499 | 100.00 |
| 健康保險 Health Insurance | 4,184 | 70.82 | 19,763 | 89.83 | 18,311 | 86.46 |
| 國外再保分進業務 Foreign Inward Reinsurance | 1,533 | 73.39 | 108 | 61.11 | 1,533 | 48.99 |
| 合計 Total | 6,942,518 | 70.27 | 6,650,095 | 69.58 | 6,403,697 | 67.98 |

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109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110年股東常會

審計委員會

召集人：黃貞靜



中 華 民 國 1 1 0 年 4 月 2 9 日

會計師查核報告書 Independent Auditor's Report

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109年及108年12月31日之資產負債表，暨民國109年及108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109年及108年12月31日之財務狀況，暨民國109年及108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109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109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係涉及估計、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109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109年12月31日最終保險賠款，並考量截至民國109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。

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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109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

證券暨期貨管理委員會核准文號
金管證審字第0920123784號

中 華 民 國 1 1 0 年 3 月 2 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 | 2020 | | 2019 | |
|----------------------------------------------------------------------------------------|------------|-------|------------|-------|
| | 金額 Amount | 百分比 % | 金額 Amount | 百分比 % |
| 現金及約當現金 CASH AND CASH EQUIVALENTS | 3,684,530 | 19 | 3,415,293 | 18 |
| 應收款項 RECEIVABLES | | | | |
| 應收票據 Notes receivable, net | 96,108 | 1 | 120,617 | 1 |
| 應收保費 Premiums receivable, net | 485,363 | 2 | 399,756 | 2 |
| 其他應收款 Other receivable, net | 83,989 | - | 92,574 | 1 |
| 應收款項合計 Total receivables | 665,460 | 3 | 612,947 | 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 | 1,938,689 | 10 | 1,765,352 | 9 |
| 採用權益法之投資 Investments accounted for using equity method | 242,485 | 1 | 217,939 | 1 |
| 其他金融資產 - 淨額 Other financial assets | 2,969,507 | 15 | 2,954,550 | 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 | 4,658,775 | 24 | 4,389,413 | 23 |
| 投資性不動產 Investment properties | 2,286,757 | 12 | 2,413,978 | 13 |
| 投資合計 Total investments | 12,096,213 | 62 | 11,741,232 | 62 |
| 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 | 21,081 | - | 32,614 | - |
| 應收再保往來款項 Due from reinsurers and ceding companies, net | 171,016 | 1 | 103,073 | 1 |
| 再保險準備資產 - 淨額 Reinsurance reserve asset | 1,727,274 | 9 | 1,784,036 | 9 |
| 再保險合約資產合計 Total reinsurance contract asset | 1,919,371 | 10 | 1,919,723 | 10 |
| 不動產及設備 PROPERTY AND EQUIPMENT, NET | 356,406 | 2 | 360,389 | 2 |
| 使用權資產 RIGHT OF USE ASSETS | 45,751 | - | 34,132 | - |
| 無形資產 INTANGIBLE ASSETS | 9,957 | - | 4,708 | - |
| 遞延所得稅資產 DEFERRED INCOME TAX ASSETS | 36,700 | - | 29,322 | - |
| 其他資產 OTHER ASSETS | | | | |
| 存出保證金 Refundable deposits | 727,917 | 4 | 730,845 | 4 |
| 其他資產 - 其他 Other assets | 38,331 | - | 38,324 | - |
| 其他資產合計 Total other assets | 766,248 | 4 | 769,169 | 4 |
| 資產總計 TOTAL | 19,580,636 | 100 | 18,886,915 | 100 |

| 負債及權益 LIABILITIES AND EQUITY | 2020 | | 2019 | |
|-------------------------------------------------------------|------------|-------|------------|-------|
| | 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 | - |
| 應付佣金 Commissions payable | 139,163 | 1 | 126,025 | 1 |
| 應付再保往來款項 Due to reinsurers and ceding companies | 368,995 | 2 | 390,432 | 2 |
| 其他應付款 Other payable | 486,220 | 2 | 463,820 | 2 |
| 應付款項合計 Total payables | 994,378 | 5 | 984,681 | 5 |
| 本期所得稅負債 CURRENT TAX LIABILITIES | 38,823 | - | 64,964 | - |
| 租賃負債 LEASE LIABILITIES | 71,498 | - | 66,645 | - |
| 保險負債 INSURANCE LIABILITIES | | | | |
| 未滿期保費準備 Unearned premium reserves | 3,447,801 | 17 | 3,215,885 | 17 |
| 賠款準備 Claim reserves | 2,894,345 | 15 | 2,888,112 | 15 |
| 特別準備 Special reserves | 2,118,699 | 11 | 2,141,949 | 12 |
| 保費不足準備 Premium deficiency reserves | 7,588 | - | 7,154 | - |
| 保險負債合計 Total insurance liabilities | 8,468,433 | 43 | 8,253,100 | 44 |
| 負債準備 PROVISIONS | 82,378 | 1 | 84,127 | 1 |
| 遞延所得稅負債 DEFERRED INCOME TAX LIABILITIES | 266,669 | 1 | 274,092 | 2 |
| 其他負債 OTHER LIABILITIES | | | | |
| 存入保證金 Guarantee deposit received | 34,899 | - | 35,262 | - |
| 其他負債 - 其他 Other liabilities | 43,025 | 1 | 36,170 | - |
| 其他負債合計 Total other liabilities | 77,924 | 1 | 71,432 | - |
| 負債總計 Total liabilities | 10,000,103 | 51 | 9,799,041 | 52 |
| 權益 EQUITY | | | | |
| 普通股股本 Common stock | 3,622,004 | 18 | 3,622,004 | 19 |
| 資本公積 Capital surplus | | | | |
| 資本公積 - 發行股票溢價 Issuance of common shares in excess of par | 1,915 | - | 1,915 | - |
| 資本公積 - 庫藏股票交易 Treasury stock transactions | 97,047 | 1 | 97,047 | - |
| 資本公積合計 Total capital surplus | 98,962 | 1 | 98,962 | - |
| 保留盈餘 Retained earnings | | | | |
| 法定盈餘公積 Legal reserve | 2,381,521 | 12 | 2,242,269 | 12 |
| 特別盈餘公積 Special reserve | 2,571,709 | 13 | 2,415,551 | 13 |
| 未分配盈餘 Unappropriated earnings | 797,593 | 4 | 756,029 | 4 |
| 保留盈餘合計 Total retained earnings | 5750,823 | 29 | 5,413,849 | 29 |
| 其他權益 Other equity | 108,744 | 1 | (46,941) | - |
| 權益總計 Total equity | 9,580,533 | 49 | 9,087,874 | 48 |
| 負債及權益總計 TOTAL | 19,580,636 | 100 | 18,886,915 | 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\$)

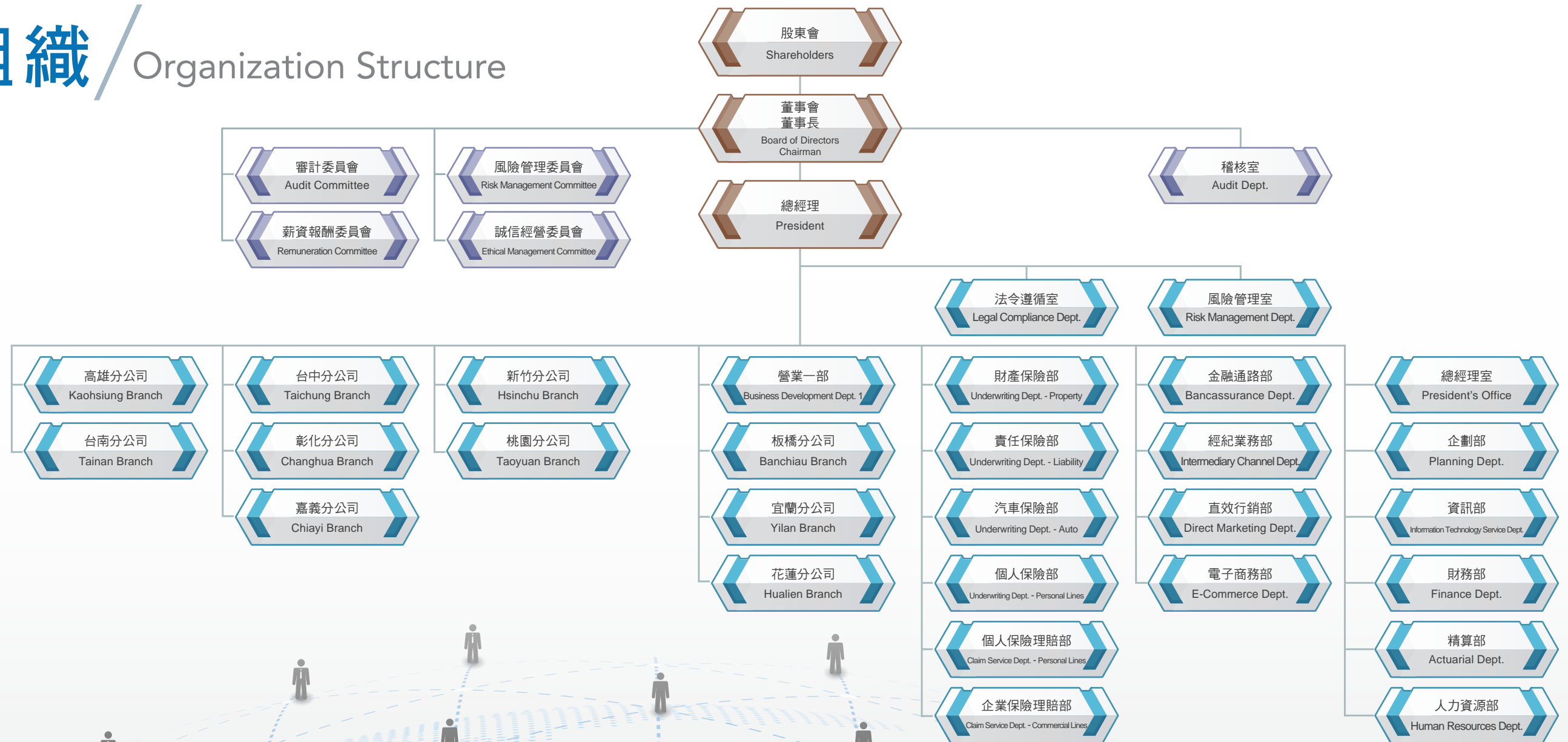
| 項目 ITEMS | 2020 | | 2019 | |
|----------------------------------------------------------------------------------------------------------|-----------|-------|-----------|-------|
| | 金額 Amount | 百分比 % | 金額 Amount | 百分比 % |
| 營業收入 OPERATING REVENUES | | | | |
| 自留滿期保費收入 Retained earned premium | | | | |
| 簽單保費收入 Direct insurance premium revenues | 6,512,206 | 121 | 6,226,661 | 120 |
| 再保費收入 Reinsurance premium inward | 430,313 | 8 | 423,433 | 8 |
| 保費收入 Premium revenues | 6,942,519 | 129 | 6,650,094 | 128 |
| 減：再保費支出 Less: Reinsurance premium outward | 2,063,764 | 38 | 2,023,010 | 39 |
| 未滿期保費準備淨變動 Less: Net change in unearned premium reserves | 181,242 | 4 | 149,856 | 3 |
| 自留滿期保費收入合計 Total retained earned premium | 4,697,513 | 87 | 4,477,228 | 86 |
| 再保佣金收入 Reinsurance commission earned | 210,974 | 4 | 238,569 | 5 |
| 手續費收入 Handing fee earned | 60,981 | 1 | 56,785 | 1 |
| 淨投資損益 Net gains on investments | | | | |
| 利息收入 Interest income | 119,700 | 2 | 119,763 | 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 | 64,460 | 1 | 65,772 | 1 |
| 備供出售金融資產之已實現損益 Realized gains on available-for-sale financial assets | 143,279 | 3 | 120,057 | 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 | 25,596 | 1 | 41,438 | 1 |
| 兌換損益 - 投資 Exchange loss | (35,052) | (1) | (25,856) | - |
| 投資性不動產損益 Gain on investment properties | 108,855 | 2 | 107,150 | 2 |
| 投資之預期信用減損損失及迴轉利益 Expected credit loss and reversal on investment | 378 | - | (335) | - |
| 其他營業收入 Other operating revenues | 2 | - | 321 | - |
| 營業收入合計 Total operating revenues | 5,396,686 | 100 | 5,200,892 | 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 | 3,128,035 | 58 | 2,942,583 | 57 |
| 減：攤回再保賠款與給付 Less: Claims recovered from reinsurers | 773,116 | 15 | 580,246 | 11 |
| 自留保險賠款與給付合計 Total retained claims | 2,354,919 | 43 | 2,362,337 | 46 |
| 保險負債淨變動 Movement of insurance liability | | | | |
| 賠款準備淨變動 Net change in claims reserves | 117,642 | 2 | (50,926) | (1) |
| 特別準備淨變動 Net change in special reserves | (23,250) | - | (46,276) | (1) |
| 保費不足準備淨變動 Net change in premium deficiency reserves | 434 | - | (1,506) | - |

| 項目 ITEMS | 2020 | | 2019 | |
|--------------------------------------------------------------------------------------------------------------------------------------|-----------|-------|-----------|-------|
| | 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 | 94,826 | 2 | (98,708) | (2) |
| 佣金支出 Commission expenses | 860,444 | 16 | 845,748 | 16 |
| 其他營業成本 Other operating cost | 52,327 | 1 | 42,000 | 1 |
| 營業成本合計 Total operating costs | 3,362,516 | 62 | 3,151,377 | 61 |
| 營業費用 OPERATING EXPENSES | | | | |
| 業務費用 Business expense | 860,052 | 16 | 849,133 | 16 |
| 管理費用 Administrative expenses | 390,829 | 8 | 388,172 | 8 |
| 員工訓練費用 Training expense | 3,922 | - | 3,596 | - |
| 非投資之預期信用減損損失及迴轉利益 Non-investment impairment loss (impairment gain and reversal of impairment loss) | 8,968 | - | (31,237) | (1) |
| 營業費用合計 Total operating expenses | 1,263,771 | 24 | 1,209,664 | 23 |
| 營業利益 OPERATING INCOME | 770,399 | 14 | 839,851 | 16 |
| 營業外收入及支出 NONOPERATING INCOME AND EXPENSES | 2,540 | - | (6,199) | - |
| 繼續營業單位稅前純益 PROFIT BEFORE INCOME TAX | 772,939 | 14 | 833,652 | 16 |
| 所得稅費用 INCOME TAX | 85,344 | 1 | 130,523 | 3 |
| 本期淨利 NET PROFIT | 687,595 | 13 | 703,129 | 13 |
| 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 | 1,214 | - | (4,061) | - |
| 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 | 243 | - | (812) | - |
| 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 | 131,256 | 2 | 279,688 | 5 |
| 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 through other profit or loss | 35,038 | 1 | 21,283 | 1 |
| 其他綜合損益（稅後淨額）合計 Other comprehensive income, net of income tax | 167,265 | 3 | 297,722 | 6 |
| 本期綜合損益總額 TOTAL COMPREHENSIVE INCOME | 854,860 | 16 | 1,000,851 | 19 |

| 每股盈餘 EARNINGS PER SHARE | 稅後 After Income Tax | 稅後 After Income Tax |
|-------------------------|---------------------|---------------------|
| 基本每股盈餘 Basic | 1.90 | 1.94 |
| 稀釋每股盈餘 Diluted | 1.89 | 1.93 |

公司組織 / Organization Structure

資料基準日：2021/08/05
As of date：2021/08/05



公司概況 / Corporate Information

董事 Board of Directors

| | | |
|---------------------------|-----|-------------------|
| 董事長 Chairman | 李泰宏 | Steve Lee |
| 副董事長 Vice Chairman | 宋道平 | Charles Sung |
| 董事 Director | 吳美齡 | Mei-Ling Wu |
| 董事 Director | 陳姿宇 | Tze-Yue Chen |
| 董事 Director | 許素珠 | Su-Chu Hsu |
| 董事 Director | 張中周 | Chung-Chou Chang |
| 董事 Director | 陳炳甫 | Bin-Fu Chen |
| 董事 Director | 李建成 | Carlos Lee |
| 獨立董事 Independent Director | 黃貞靜 | Cheng-Ching Huang |
| 獨立董事 Independent Director | 蔣念祖 | Nien-Tsu Chiang |
| 獨立董事 Independent Director | 謝宗昆 | Jimmy Hsieh |

資料基準日：2021/08/05
As of date：2021/08/05

主要經理人 Management

| | | |
|------------------------------------|-----|--------------------|
| 總經理 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 | 陳翠蓉 | Patricia Chen |
| 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 | 許加燐 | Chia-Lin Sheu |
| 資深協理 Vice President | 黃志傑 | Chih-Chieh Huang |
| 協理 Vice President | 林倖朱 | Amy Lin |
| 協理 Vice President | 鍾志彬 | Jack Chung |
| 協理 Vice President | 廖原益 | Yuan-Yi Liao |
| 協理 Vice President | 莊鴻興 | Hong-Hsing Chuang |
| 協理 Vice President | 林宏誠 | Steven Lin |
| 協理 Vice President | 朱文金 | Jimmy Chu |



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 |
| 財務部資深協理 | Vice President 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 |
| 個人保險部協理 | Vice President of Underwriting Dept. - Personal Lines | 林偉朱 | Amy Lin |
| 汽車保險部協理 | Vice President of Underwriting Dept. - Auto | 莊鴻興 | Hong-Hsing Chuang |
| 財產保險部經理 | Manager of Underwriting Dept. - Property | 童尚仁 | Hsang-Jen Tung |
| 責任保險部資深經理 | Senior Manager of Underwriting Dept. - Liability | 蘇永阜 | Yung-Fu Su |
| 直效行銷部協理 | Vice President of Direct Marketing Dept. | 朱文金 | Jimmy Chu |
| 金融通路部經理 | Manager of Bancassurance Dept. | 廖誼燕 | Judy Liao |
| 經紀業務部經理 | Manager of Intermediary Channel Dept. | 王懿蘋 | April Wang |
| 電子商務部經理 | Manager of E-Commerce Dept. | 劉南周 | Nan-Chou Liu |
| 企業保險理賠部副總經理 | Senior Vice President of Claim Service Dept. - Commercial Lines | 許乃權 | Nicholas N.C. Sheu |
| 個人保險理賠部副總經理 | Senior Vice President 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 Banchiao Branch | 趙鼎祥 | Stanley Chao |
| 桃園分公司協理 | Vice President of Taoyuan Branch | 鍾志彬 | Jack Chung |
| 新竹分公司資深經理 | Senior Manager of Hsinchu Branch | 邱琦翔 | Chyi-Shyang Chiou |
| 台中分公司協理 | Vice President 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 |
| 高雄分公司協理 | Vice President of Kaohsiung Branch | 林宏誠 | Steven Lin |
| 花蓮分公司資深經理 | Senior 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 |

資料基準日：2021/08/05
As of date：2021/08/05

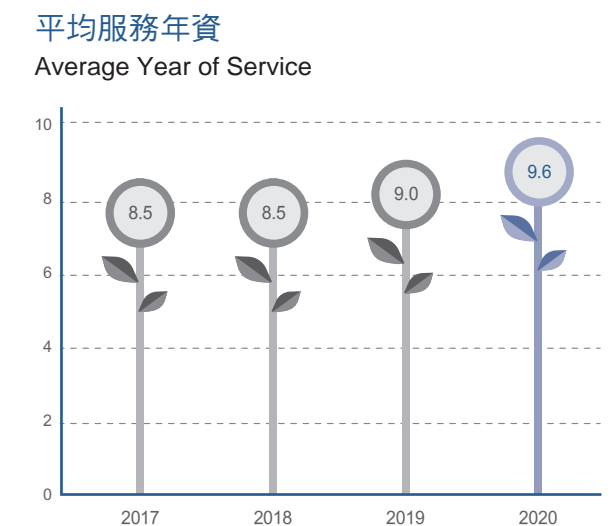
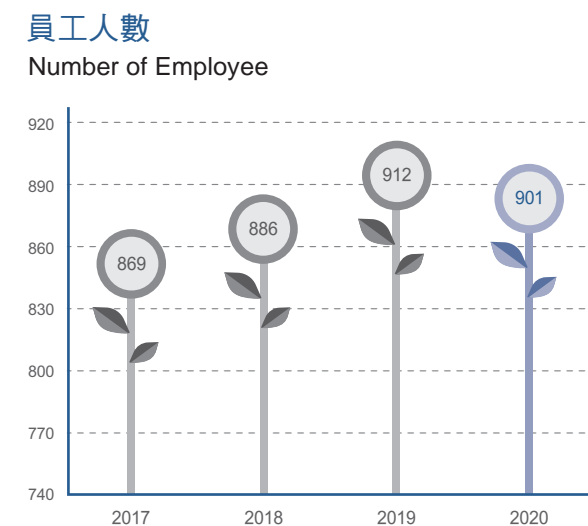
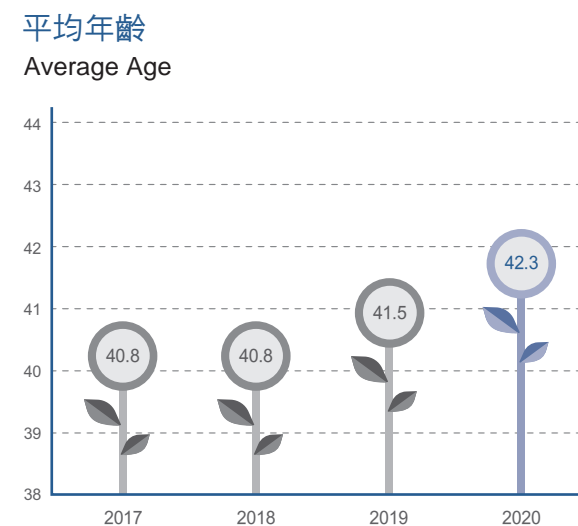
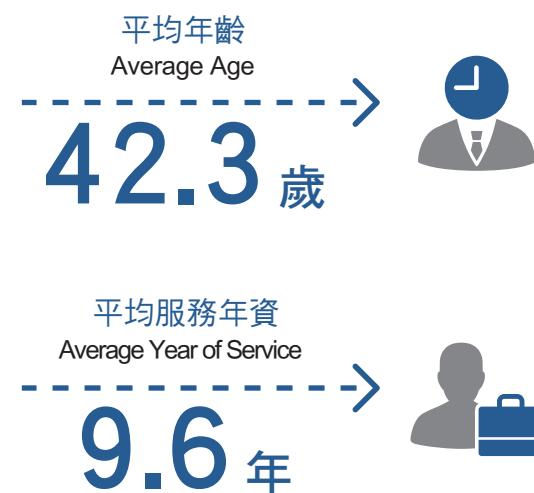
人力資源概況 / Profile of Human Resource

As at Dec. 31

| | 2020 | 2019 | 2018 | 2017 |
|-----------------------------------|------|------|------|------|
| 員工人數 Number of Employee | 901 | 912 | 886 | 869 |
| 平均年齡 Average Age | 42.3 | 41.5 | 40.8 | 40.8 |
| 平均服務年資 Average Year of Service | 9.6 | 9.0 | 8.5 | 8.5 |

學歷 Educational Background

| | 2020 | 2019 | 2018 | 2017 |
|----------------------------------|-------|-------|-------|-------|
| 博士 Doctor | 0.1% | 0.2% | 0.3% | 0.3% |
| 碩士 Master | 11.0% | 10.3% | 10.9% | 10.8% |
| 大專 Bachelor | 80.4% | 80.6% | 80.4% | 79.2% |
| 高中 Senior High School | 8.2% | 8.6% | 8.1% | 8.5% |
| 高中以下 Under Senior High School | 0.3% | 0.3% | 0.3% | 1.2% |



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

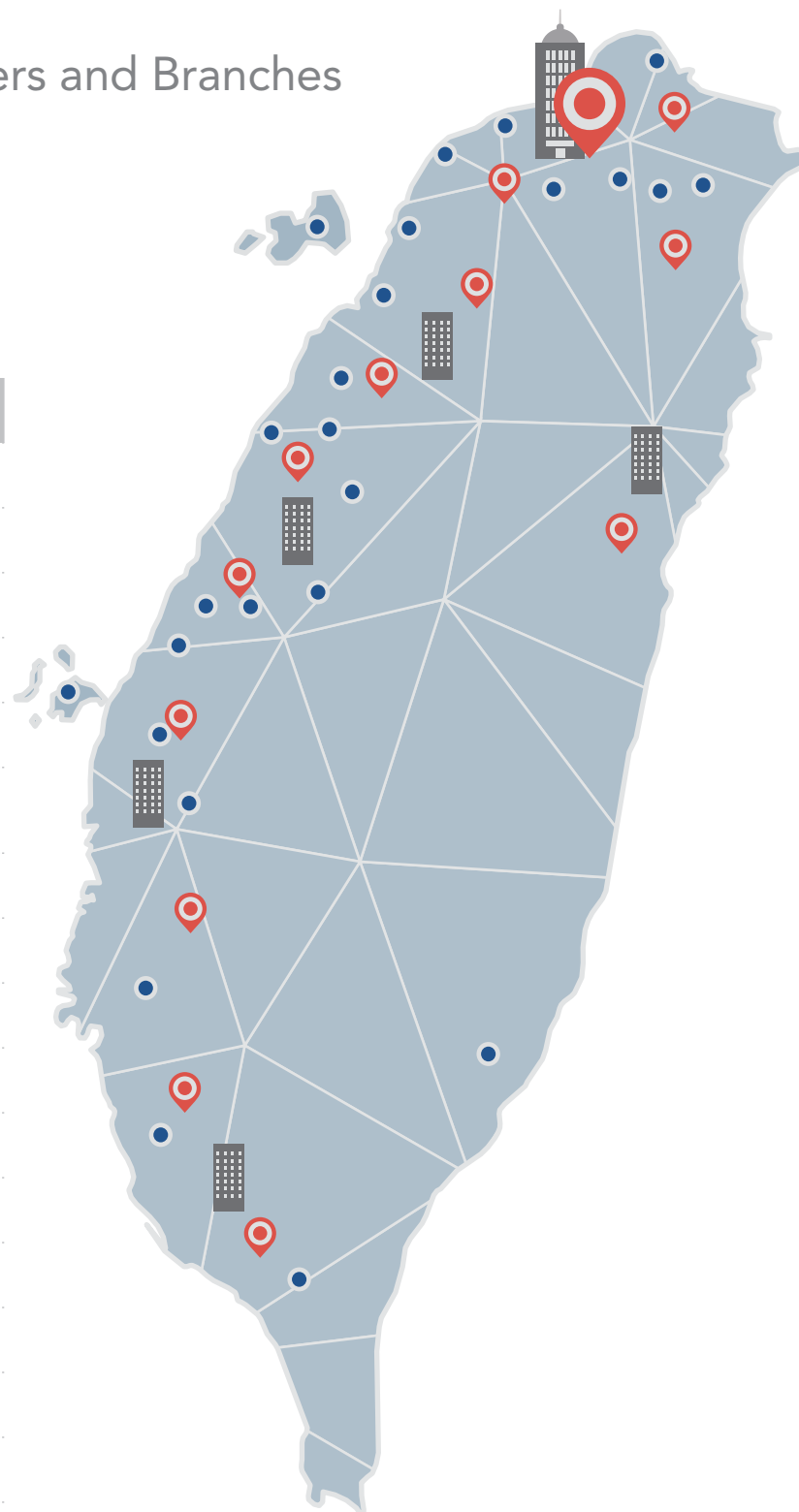
3、8、9、11F., No. 49, Guanqian Rd., Zhongzhang District, Taipei, Taiwan 100

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

| Department | E-mail | FAX |
|--------------------------------------------------------|---------------------------------|-----------------|
| 稽核室 Audit Department | 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 Department | legal_compliance@tfmi.com.tw | +886-2-23882555 |
| 風險管理室 Risk Management Department | rm@tfmi.com.tw | +886-2-23882555 |
| 企劃部 Planning Department | planning@tfmi.com.tw | +886-2-23882555 |
| 資訊部 Information Technology Service Department | info@tfmi.com.tw | +886-2-23719110 |
| 財務部 Finance Department | finance@tfmi.com.tw | +886-2-23710489 |
| 精算部 Actuarial Department | actu@tfmi.com.tw | +886-2-23145287 |
| 人力資源部 Human Resources Department | 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 Department – Personal Lines | personalservice@tfmi.com.tw | +886-2-23714032 |
| 企業保險理賠部 Claim Service Department – 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

分公司與服務中心 Branches and Service Center

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

| | | |
|--------------------------------------|-----------------|-----------------|
| 文山服務中心 Wenshan Service Center | +886-2-29320598 | +886-2-29320590 |
| 金門服務中心 Kinmen Service Center | +886-82-334152 | +886-82-335694 |
| 士林服務中心 Shilin Service Center | +886-2-28883679 | +886-2-28883719 |
| 世貿服務中心 World Trade Service Center | +886-2-25281001 | +886-2-25288002 |
| 基隆服務中心 Keelung Service Center | +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

| | | |
|-----------------------------------|-----------------|-----------------|
| 三重服務中心 Sanchung Service Center | +886-2-89853111 | +886-2-89853222 |
| 新莊服務中心 Sinhuang Service Center | +886-2-29062005 | +886-2-29062655 |
| 雙和服務中心 Shuangho Service Center | +886-2-29232538 | +886-2-29232533 |
| 林口服務中心 Linkou Service Center | +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

| | | |
|----------------------------------|----------------|----------------|
| 中壢服務中心 Jhongli Service Center | +886-3-4950836 | +886-3-4950683 |
| 八德服務中心 Bade Service Center | +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

| | | |
|--------------------------------------------------------------------|----------------|----------------|
| 竹北服務中心 Jubei Service Center | +886-3-6685885 | +886-3-6685889 |
| 苗栗服務中心 Miaoli Service Center | +886-37-368747 | +886-37-368749 |
| 頭份服務中心 Toufen Service Center | +886-37-691390 | +886-37-691318 |
| 苑裡服務中心 Yuanli Service Center | +886-37-857147 | +886-37-857148 |
| 工研院服務中心 Industrial Technology Research Institute Service Center | +886-3-5829696 | +886-3-582995 |

台中分公司 Taichung Branch

400 台中市中區繼光街 35 號

No.35, Jiguang St., Central Dist., Taichung City 400, Taiwan.

taichung@tfmi.com.tw +886-4-22293176 +886-4-22233775

| | | |
|-----------------------------------|-----------------|-----------------|
| 豐原服務中心 Fengyuan Service Center | +886-4-25290177 | +886-4-25290256 |
| 沙鹿服務中心 Shalu Service Center | +886-4-26633686 | +886-4-26633698 |

資料基準日：2021/07/01

As of date : 2021/07/01

| | | |
|-----------------------------------|-----------------|-----------------|
| 大里服務中心 Dali Service Center | +886-4-24072769 | +886-4-24072785 |
| 草屯服務中心 Caotun Service Center | +886-49-2310784 | +886-49-2362942 |
| 市政服務中心 Shizheng Service Center | +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

| | | |
|----------------------------------|----------------|----------------|
| 員林服務中心 Yuanlin Service Center | +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

8F1., No.127, Zhongxing Rd., West Dist., Chiayi City 600, Taiwan.

chiayi@tfmi.com.tw +886-5-2811177 +886-5-2313355

| | | |
|----------------------------------|----------------|----------------|
| 斗六服務中心 Douliu Service Center | +886-5-5328687 | +886-5-5361652 |
| 北港服務中心 Beigang Service Center | +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 +886-6-2217600 +886-6-2217670

| | | |
|-----------------------------------|----------------|----------------|
| 新營服務中心 Shinying Service Center | +886-6-6560133 | +886-6-6568879 |
| 永康服務中心 Yongkang Service Center | +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.

kaohsiung@tfmi.com.tw +886-7-2865000 +886-7-2858728

| | | |
|-----------------------------------|----------------|----------------|
| 岡山服務中心 Gangshan Service Center | +886-7-6296051 | +886-7-6296127 |
| 鳳山服務中心 Fengshan Service Center | +886-7-7406290 | +886-7-7406292 |
| 澎湖服務中心 Penghu Service Center | +886-6-9277600 | +886-6-9267032 |
| 屏東服務中心 Pingtung Service Center | +886-8-7324164 | +886-8-7333115 |
| 潮州服務中心 Chaozhou Service Center | +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

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| 台東服務中心 Taitung Service Center | +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, Gozgzhang Rd., Luodong Town, Yilan County 265, Taiwan.

ilan@tfmi.com.tw +886-3-9549743 +886-3-9540278

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| 蘭陽服務中心 Lan Yang Service Center | +886-3-9353696 | +886-3-9353697 |
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營業項目 / Lines of Business

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|--------------------------------------------------------------------------------------------------------------------------|----------------|-------------------------------------------------------------------|
|  火災保險 Fire Insurance | 住宅火災及地震基本保險 | Residential Fire & Earthquake Insurance |
| | 商業火災保險 | Commercial Fire Insurance |
| | 商業火災綜合保險 | Fire and Property All Risks Insurance |
| | 火災保險附加保險 | Fire and Allied Perils Insurance |
| | 居家綜合保險 | Household Insurance |
|  海上保險 Marine Insurance | 貨物運輸保險 | Marine Cargo Insurance |
| | 船舶保險 | Marine Hull Insurance |
| | 漁船保險 | Fishing Vessel Insurance |
| | 陸上運輸保險 | Inland Transit Insurance |
| | 商業動產流動綜合保險 | Commercial Property Floater Insurance |
|  汽車保險 Automobile Insurance | 汽車車體損失保險 | Physical Damage Automobile Insurance |
| | 汽車竊盜損失保險 | Theft Automobile Insurance |
| | 任意汽車第三人責任保險 | Third-Party Liability Automobile Insurance |
| | 強制汽車責任保險 | Compulsory Automobile Liability Insurance |
| | 汽車保險附加保險 | Automobile Insurance and Allied Perils Insurance |
|  工程保險 Engineering Insurance | 營造工程綜合保險 | Contractors' All Risks Insurance |
| | 完工土木工程保險 | Civil Engineering Completed Risks Insurance |
| | 安裝工程保險 | Erection All Risks Insurance |
| | 電子設備保險 | Electronic Equipment Insurance |
| | 營建機具保險 | Contractors' Plant and Machinery Insurance |
|  責任保險 Liability Insurance | 機械保險 | Machinery Insurance |
| | 鍋爐保險 | Boiler and Pressure Vessel 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 |
| | 營繕承辦人意外責任保險 | Contractors Liability Insurance |
| | 建築師工程師專業責任保險 | Architects and Engineers Professional Indemnity Insurance |
| | 董監事及重要職員責任保險 | Directors and Officers Liability Insurance |
| | 毒性化學物質運作人責任保險 | Toxic Chemical Substances Handlers Liability Insurance |
| | 保險代理人經紀人專業責任保險 | Insurance Agents and /or Brokers Professional Indemnity Insurance |
| | 大眾捷運系統旅客運送責任保險 | MRT Passengers Liability Insurance |

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|  航空保險 Aviation Insurance | 航空保險 | Aviation 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 |
|  保證及信用保險 Bond & 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 |
| | 現金保險 | Money Insurance |
| | 玻璃保險 | Glass Insurance |
| | 竊盜保險 | Burglary Insurance |
|  其他財產保險 Miscellaneous 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 |
|  平安保險 Accident & Health 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 |
| | 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 |
|  再保險 Reinsurance | 健康保險 | Health Insurance |
| | 再保險 | Reinsurance |



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