

2021

臺灣產物保險企業年報

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臺灣產物保險
企業年報

珍惜此刻 · 守護未來



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我們的榮耀

Our Awards



2021.12.17

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.



2021.11.12

獲卓越雜誌 2021 最佳保險評比「最佳服務品質獎」。

Received “Best Service Quality Award” by Excellence magazine.



2021.11.30

獲金管會頒發 110 年度住宅地震保險卓越獎「第一名」；保險業辦理防疫保險商品業務績優獎「第二名」；微型保險競賽「業務績優獎」及「身心障礙關懷獎」。

Ranked First in the “Residential Earthquake Insurance Excellence Award”, Second in the “COVID related Insurance Business Performance” and outstanding performance award and sustainable care award in the “Micro-insurance Competition” by Financial Supervisory Committee.



2021.04.30

第七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 7th Corporate Governance Evaluation of Listed Companies.



2021.11.17

獲 2021TCSA 台灣永續獎「永續報告類金融及保險業銅獎」。

Received 2021 Taiwan Corporate Sustainability Awards “bronze awards for financial and insurance industry in Sustainability Report.”



2021.03.04

獲現代保險雜誌第十屆保險龍鳳獎「最嚮往的產險公司優等獎」。

Received “The Most Desired Insurance Company Excellence Award” in the 10th 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*

領航集團多年來積極擴展事業版圖，旗下包括金融事業、不動產事業、電子事業、汽車事業及飯店事業等五大事業體系及領航社會福利慈善事業基金會，其中共有 4 家上市櫃公司，事業版圖遍佈海峽兩岸。

臺灣產物保險為本集團金融事業的核心，是臺灣歷史最悠久的產物保險公司，秉持「穩健經營」及「客戶導向」之經營政策，具有強健的資本水準與優異的償債能力，維持穩健經營的優良傳統，經營成果具體可見。

2021 年全球經濟仍持續受新冠肺炎 (COVID-19) 疫情影響，但隨著疫苗覆蓋率提升，各國逐漸解封，景氣可望逐步復甦。本集團各事業體堅持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。

集團秉持「取之於社會、用之於社會」之信念，長期積極參與社會公益，透過「財團法人領航社會福利慈善事業基金會」及「財團法人臺灣產物保險文教基金會」，有效地整合資源，以愛與關懷投入公益活動、獎勵學術研究、提倡藝文與體育活動、參與青少年反毒計畫及獎助清寒優秀學生等具體行

動，為社會盡最大的心力。

身為集團創辦人，文勇深信股東、客戶及同仁的信賴和支持，是企業永續經營發展的關鍵。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。展望未來，集團整體經營仍將持續秉持「領先群倫、航向未來」的企業願景向前邁進，落實企業永續，以回饋所有支持的客戶、股東及同仁。

Over the years, Navigator Group has broadened its presence in financial, real estate, electronics, automobile, hospitality industries with four publicly-listed companies, and sponsored two non-profit philanthropic foundations. The group business expands across the Taiwan Strait.

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. TFMI has long adhered to principles of sustainability and customer orientation, with adequate capital and excellent solvency level, business operation constantly generating good returns.

Even as the global economy continues to be affected by COVID-19, the increase in vaccine coverage and countries gradually unblocking the borders, economy is in the rising trend. The group's business entities continue to harbor a positive and optimistic outlook, strengthen professional leverage and cultivating talents in each business fields, and implement corporate governance to enhance corporate value.

Through Navigator Holdings Charity Foundation and TFMI Foundation, the Group actively participate in social charities such as caring for vulnerable groups, improving the medical environment for hospitals, supporting arts and sports, participating in teen anti-drug promotions, and providing grants for outstanding underprivileged students. We seek to effectively integrate all possible resources to give back to society.

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, we focus on our corporate governance, care for employees, and enhance our operational

performance. Externally, we emphasis on customer relationship management to increase customer service quality. The Group will continue to act with corporate conscience to Leading and Navigating towards the Future, implement corporate sustainability. We will deliver consistently brilliant 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

2021 年全球持續受到新冠肺炎 (COVID-19) 疫情影響，導致經濟活動及貿易運作困頓。臺灣經濟穩定成長，國內產險市場競爭激烈，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，維持穩定獲利。

2021 年本公司資本額 36.22 億元、負債佔資產比 50.7% 及自留綜合率 98.29%，在國內產險業界中名列前茅，且風險資本適足率達 681.47%，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 87 億元，成長率為 33.59%，自留保費成長率為 44.20%，住宅火險市占率更連續 8 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，並三度榮獲卓越雜誌 2021 最佳保險評比「最佳服務品質獎」殊榮。

在社會參與方面，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，2021 年再度榮獲主管機關頒發住宅地震保險卓越獎「第一名」；保險業辦理防疫保險商品業務績優獎「第二名」；微型保險競賽「業務績優獎」及「身心障礙關懷獎」。另外，透過「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。過去一年，新冠肺炎疫情嚴峻，本公司特捐贈防疫經費予中央及地方政府相關醫

療院所及社會機構，為共同抗疫與關懷社會盡份心力。

臺灣產物保險在地深耕逾 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，提升金融數位科技之運用，以降低疫情衝擊，開發創新且滿足消費者需求的保險商品，提供更友善的客戶服務，創造與提高經營績效，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，精進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、支持青少年反毒、學術研究、藝文及體育活動等，制定永續發展目標與策略，落實企業永續經營。

As the global economy continues to be affected by COVID-19 in 2021, global economic activities and trades shrunk sharply. However, Taiwan's economy grew steadily, domestic property insurance market maintained in a period of intense competition. TFMI continued to use its advantages in sales channels and innovative ideas on products integration to improve underwriting quality and operating performance. At the same time, with a rigorous risk management policy and appropriate reinsurance arrangements, the Company maintained its stable profitability.

In 2021, the Company's capital was NT\$3.622 billion, with a debt asset ratio of 50.7%, combined ratio of 98.29%, ranking among the best. Furthermore, our risk-based

capital of 681.47% far exceeded regulatory requirements. The company's gross written premium grew 33.59% on YoY basis, reaching NT\$ 8.7 billion, while the net underwriting premium experienced a growth rate of 44.20%. Additionally, we continued to hold the top spot in terms of the market share for residential fire insurance for eight 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. Furthermore, we had also been awarded the "Best Service Quality Award" again by Excellence magazine for three consecutive years.

In terms of corporate social responsibility, the company actively works with the 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 once again awarded "1st Place" in the Residential Earthquake Insurance Excellence Awards conferred by the authorities; "2nd Place" in the COVID related Insurance Business Performance; "Outstanding Performance Award" and "Sustainable Care Award" in the Micro-insurance Promotion Campaign. In addition, through TFMI 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 teen anti-drug activities, promoting arts and sports, and cultivating sport talents in teen baseball, women's softball and volleyball. During the COVID-19 epidemic period, the Company donated epidemic prevention funds to relevant medical institutes and social institutions of the central and local governments, to contribute to the epidemic prevention work.

Having operated in Taiwan for more than 70 years, TFMI continues to uphold its stable operation and customer-orientation business strategy; focusing on financial digital technology application to reduce impact of epidemic; developing innovative insurance products that meet consumer needs; promoting friendly service increase customer experience; strengthening operating performance and financial capabilities; as well as protecting shareholders rights and enhancing employment benefits. TFMI strives to follow the laws and regulations put forth by the authorities, improve corporate governance and the principle for financial service industries to treat clients fairly. The company continues to cares for disadvantaged groups, promote teen anti-drug activities, support academic research, artistic and cultural events, and sporting activities through the TFMI Foundation, formulating sustainable development goals and strategies, and set the foundation of sustainable business operations.

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、法令遵循與企業永續發展，並確實保障各利害關係人之權益。

未來，臺灣產物保險將繼續秉持穩健經營與永續發展

的策略方針，對內致力強化公司治理、員工照顧及提升經營績效，對外將重視客戶關係管理，提升客戶服務品質。此外，更將透過財團法人臺灣產物保險文教基金會，主動關懷弱勢族群、推動青少年校園反毒宣導、提倡綠能環保及支持學術研究與體育活動，以推動企業永續發展。

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 all stakeholders.

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

陳昭鋒 John Chen

本公司2021年整體營業收入新臺幣(下同)7,506,858仟元，營業成本5,781,623仟元，營業費用1,317,938仟元，所得稅費用30,233仟元，稅前純益為403,441仟元，本期淨利為373,208仟元；稅前基本每股盈餘為1.11元，稅後基本每股盈餘為1.03元。在此感謝股東長期支持與全體同仁的努力。

2021年整體市場簽單保費收入206,674,968仟元，成長率10.29%，其中衰退的險種為住宅火險、工程保險、船體保險及航空保險，其餘險種皆維持正成長，特別是健康保險、信用保證保險、責任保險、其他財產保險及貨物運輸險均有兩位數以上成長。本公司為提升客戶服務品質，致力落實公平待客原則與金融友善服務，並善用通路優勢與持續推動多元化商品，搶攻利基市場，全年度簽單保費收入為8,699,901仟元，成長率為33.59%。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性保險，2021年再度榮獲主管機關頒發住宅地震保險卓越獎「第一名」；保險業辦理防疫保險商品業務績優獎「第二名」；微型保險競賽「業務績優獎」及「身心障礙關懷獎」。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、婦女及照顧獨居老人、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。新冠肺炎疫情嚴峻，本公司特捐贈防疫經費予新北市、台北市與桃園市等相關醫療院所及社會機構，為共同抗疫與關懷社會盡份心力。

展望2022年，雖全球持續受新冠肺炎(COVID-19)疫情影響，但隨著疫苗覆蓋率提升，各國逐漸解封，經濟景氣可望逐步復甦。臺灣延續2021年的表現，國內外企業在台大幅投資，資本支出持續擴張，將能帶動消費動能，有助於穩定整體經濟。同時因主管機關重視數位金融應用，積極促進科技創新，加上逐步鬆綁法令，將有助於電子商務平台的發展，可望大幅提升網路投保保費；市場費率與商品監理紀律化，能避免市場價格競爭，有助於穩定市場；電子保單與強制險電子式保險證推行，能減少作業成本；國際再保市場費率上漲，預期可增加國內保險公司的承保機會與保費收入。

本公司將秉持穩健經營、客戶導向的經營政策及追求企業永續發展，落實公平待客、金融友善服務、社會關懷、員工照顧及因應環境變遷，並強化公司治理、風險管理及法令遵循。在保險商品面，持續拓展良質業務、深耕策盟通路、優化數位門戶、開發多元商品及強化經營管理，維持市場競爭力，以利提升客戶服務品質；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的支持與愛護。

The Company's overall operating income for 2021 is NT\$7.5 billion, operating costs is NT\$5.8 billion, operating expenses is NT\$1.3 billion, with income tax expenses of NT\$30 million, we have reached net profit for the year of NT\$403 million before tax and NT\$373 million after tax; EPS before tax of NT\$1.11 and EPS after tax of NT\$1.03. I would like to thank the

shareholders for your long-standing support and the entire staff for their hard work.

In 2021, premium income of nonlife insurance market exhibited growth of 10.29%, exceeded NT\$206 billion. Only residential fire, engineering, hull and aviation insurance lines deteriorated and all other business lines showed growth momentum, especially for health, credit, casualty, and cargo insurance lines all have achieved double-digit growth. TFMI proactively build on our channel strength, integrate diversified products to expand into niche markets and improve the customer service level. The premium income from written policies reached NT\$8.7 billion for the year, a YOY increase of 33.59% and TFMI continue to rank No. 1 in the residential fire insurance business line. In 2021, 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, we actively cooperate with the authorities to promote policy-based insurance. In 2021, TFMI was once again awarded "1st Place" in the Residential Earthquake Insurance Excellence Awards conferred by the authorities; "2nd Place" in the COVID related Insurance Business Performance; "outstanding performance award" and "sustainable care award" in the Micro-insurance Competition. In addition, combined with the resources of the TFMI Foundation, we are committed to care for the disadvantaged and the solitary seniors, improve the medical environment, promote special-needs education for children with disabilities, youth campus anti-drug advocacy, arts and culture, and grassroots sports

activities. With tightening of the hospital resources due to COVID, we have made donation to the health care facilities in New Taipei City, Taipei City and Taoyuan.

In terms of market outlook for 2022, as COVID will continue to have a global impact; with the increased vaccination rate, easing of the pandemic restrictions, economy can be slowly recovered. Taiwan is continuing its 2021 performance, with investment and capital expenditure put forth in the area, the consumer activities will be increased and subsequently, bringing economy stabilization. The authorities continue to promote the application of digital finance and insurance technology, and with authorities slowly relaxing the regulations, this will assist the enhancement in the on-line insurance purchasing activities; promoting electronic policy to reduce operating costs; 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 works 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.
- 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.
- 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.
- 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.



- 2010** 09.24：董事會決議通過訂定本公司「風險管理委員會組織辦法」，於董事會設置風險管理委員會。
The Board of Directors passed the Organization Rules for Risk Management Committee and approved the set-up of a Risk Management Committee under the Board.
- 2011** 06.10：李泰宏先生連任董事長。
Mr. Steve Lee re-elected as Chairman.
- 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”.
- 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.

大事紀

Milestones



- 2017**
- 05.27：贊助台北市立大學女子壘球隊，並冠名為「臺產鬥犬」隊。
Sponsored the women's softball team of the University of Taipei.
 - 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.
 - 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**
- 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.



- 2019**
- 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.
 - 12.05：獲金管會頒發 108 年度「微型保險競賽績效卓著」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.
 - 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「績效卓著獎」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.
- 2021**
- 01.01：陳昭鋒先生接任總經理。
Mr. John Chen appointed as president.
 - 04.30：第七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 7th Corporate Governance Evaluation of Listed Companies.
 - 11.12：獲卓越雜誌 2021 最佳保險評比「最佳服務品質獎」。
Received "Best Service Quality award" by Excellence magazine.
 - 11.17：獲 2021TCSA 台灣永續獎「永續報告類金融及保險業銅獎」。
Received 2021 Taiwan Corporate Sustainability Awards "bronze awards for financial and insurance industry in Sustainability Report".
 - 11.30：獲金管會頒發 110 年度住宅地震保險卓越獎「第一名」；保險業辦理防疫保險商品業務績優獎「第二名」；微型保險競賽「業務績優獎」及「身心障礙關懷獎」。
Ranked First in the "Residential Earthquake Insurance Excellence Award", Second in the "COVID related Insurance Business Performance" and outstanding performance award and sustainable care award in the "Micro-insurance Competition" by Financial Supervisory Committee.
 - 12.17：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



8,699,901 仟元

營業收入
Operating Revenues



7,506,858 仟元

負債佔資產比率
Debt Ratio



50.68 %

稅前純益
Profit Before Income Tax

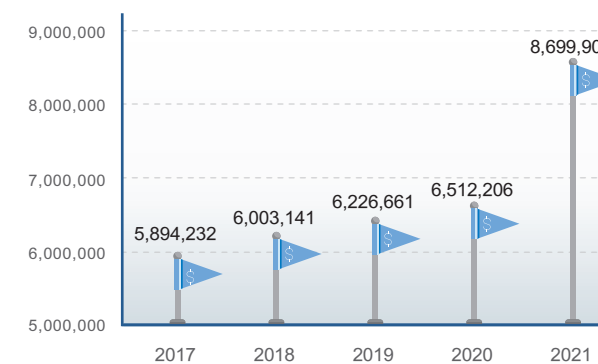


403,441 仟元

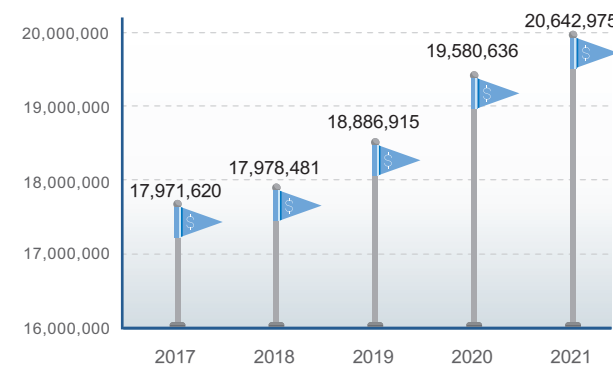
單位：新臺幣仟元 (Unit : NT\$' 000)

項 目	2021	2020	2019	2018	2017
直接簽單保費收入 D/W Premiums	8,699,901	6,512,206	6,226,661	6,003,141	5,894,232
股本 Capital	3,622,004	3,622,004	3,622,004	3,622,004	3,622,004
資產總額 Assets	20,642,975	19,580,636	18,886,915	17,978,481	17,971,620
權益總額 Stockholders' Equity	10,181,291	9,580,533	9,087,874	8,419,057	8,515,922
本期淨利 Net Income	373,208	687,595	703,129	560,299	851,701
每股純益(元) Earnings Per Share(NT\$)	1.03	1.90	1.94	1.55	2.35

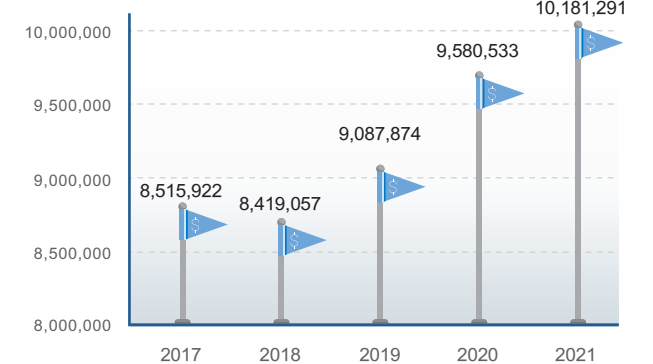
直接簽單保費收入
D/W Premiums 單位：新臺幣仟元 (Unit : NT\$' 000)



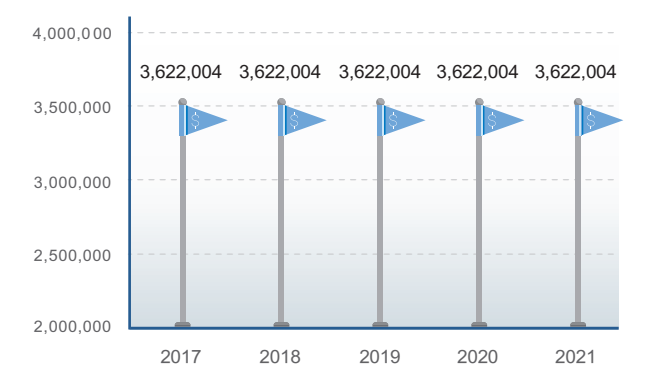
資產總額
Assets 單位：新臺幣仟元 (Unit : NT\$' 000)



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	2021	2020	2019	2018	2017
直接簽單保費收入變動率 Change in D/W Premiums	33.59	4.59	3.72	1.85	5.94
自留保費變動率 Change in Retained Premiums	44.20	5.44	6.29	2.92	6.17
自留滿期損失率 Net Loss Ratio	64.00	52.64	51.63	51.83	50.45
自留綜合率 Net Combined Ratio	98.29	91.43	90.51	91.73	91.16
權益報酬率 Return on Equity	3.78	7.37	8.03	6.62	10.41
純益率 Net Profit Ratio	4.97	12.74	13.52	11.34	16.84

業務概況

Underwriting Reports

(1) 2021年度簽單保費收入明細表

Written Premiums in 2021

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	2,924,957	33.62
其他財產保險 Miscellaneous Insurance	2,039,057	23.44
住宅火災保險 Residential Fire Insurance	953,453	10.96
強制汽車責任保險 Compulsory Automobile Liability Insurance	787,013	9.05
商業火災保險 Commercial Fire Insurance	751,375	8.64
傷害保險 Personal Accident Insurance	426,190	4.90
責任保險 Liability Insurance	277,645	3.19
工程保險 Engineering Insurance	187,589	2.16
貨物運輸保險 Marine Cargo Insurance	182,233	2.09
其他 Other Insurance(註)	170,389	1.95
合計 Total	8,699,901	100

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 2019、2020、2021

單位：新臺幣仟元(Unit：NT\$' 000)

險種Class	2021		2020		2019	
	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	953,453	6,472,824	935,591	6,493,547	872,118	6,124,179
漁船保險 Fishing Vessel Insurance	57,007	1,208,705	56,109	1,133,332	62,578	1,006,642
航空保險 Aviation Insurance	56,703	625,896	42,548	805,194	33,147	707,976
強制汽車責任保險 Compulsory Automobile Liability Insurance	787,013	18,622,860	779,168	18,317,663	761,634	18,113,405
商業火災保險 Commercial Fire Insurance	751,375	23,059,172	716,710	21,798,844	712,176	18,957,094
船體保險 Marine Hull Insurance	39,927	1,789,002	45,871	1,804,404	45,819	1,342,481
任意汽車保險 Voluntary Automobile Insurance	2,924,957	89,524,955	2,752,165	82,507,185	2,562,294	75,846,657
貨物運輸保險 Marine Cargo Insurance	182,233	5,472,476	139,565	4,846,393	139,284	4,843,713
工程保險 Engineering Insurance	187,589	6,516,017	216,483	7,140,322	174,006	6,723,182
傷害保險 Personal Accident Insurance	426,190	19,120,822	426,076	18,821,100	467,740	19,555,166
責任保險 Liability Insurance	277,645	12,946,602	238,774	11,699,462	233,822	11,837,388
其他財產保險 Miscellaneous Insurance	2,039,057	14,090,032	145,404	7,428,949	128,746	6,741,695
信用保證保險 Bond & Credit Insurance	14,432	1,945,630	13,558	1,657,068	13,534	1,627,114
健康保險 Health Insurance	2,320	5,312,589	4,184	2,769,950	19,763	2,963,255
合計 Total	8,699,901	206,674,968	6,512,206	187,390,287	6,226,661	176,389,947

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	2021		2020		2019	
	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	808,911	39.31	758,368	40.68	742,610	30.79
住宅火災保險 Residential Fire Insurance	338,980	100.00	330,787	100.01	310,018	100.01
貨物運輸保險 Marine Cargo Insurance	183,823	36.42	140,738	31.00	140,970	29.45
船體保險 Marine Hull Insurance	43,077	8.43	48,848	15.37	49,655	5.96
漁船保險 Fishing Vessel Insurance	59,027	10.25	60,696	11.71	67,551	9.68
航空保險 Aviation Insurance	58,144	2.09	45,107	9.22	34,338	9.22
任意汽車保險 Voluntary Automobile Insurance	2,941,117	99.32	2,767,551	99.11	2,579,088	99.16
強制汽車責任保險 Compulsory Automobile Liability Insurance	1,046,159	64.91	1,030,592	64.85	1,009,844	65.30
信用保證保險 Bond & Credit Insurance	15,573	58.96	14,672	54.71	14,573	56.29
責任保險 Liability Insurance	349,356	53.70	308,269	57.18	325,851	58.61
工程保險 Engineering Insurance	214,868	42.01	246,531	40.76	200,327	39.60
其他財產保險 Miscellaneous Insurance	1,971,333	98.64	78,124	23.31	51,701	43.40
傷害保險 Personal Accident Insurance	429,645	89.78	429,821	89.97	471,449	90.90
政策性地震保險 Residential Earthquake Insurance	688,870	10.80	669,941	9.72	624,185	9.95
核能保險 Nuclear Energy Insurance	6,328	100.00	6,756	100.00	8,065	100.00
健康保險 Health Insurance	2,320	52.80	4,184	70.82	19,763	89.83
國外再保分進業務 Foreign Inward Reinsurance	1,465	59.59	1,533	73.39	108	61.11
合計 Total	9,158,996	76.81	6,942,518	70.27	6,650,095	69.58

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110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條及證券交易法第14條之4規定提出報告，敬請 鑒察。

此 致

臺灣產物保險股份有限公司111年股東常會

審計委員會

召集人：黃貞靜



中 華 民 國 1 1 1 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110年及109年12月31日之資產負債表，暨民國110年及109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110年及109年12月31日之財務狀況，暨民國110年及109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110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110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民國110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、預估損失率及重要假設，評估台灣產物保險股份有限公司所採之損失發展趨勢、預估損失率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、預估損失率及重要假設估計民國110年12月31日最終保險賠款，並考量截至民國110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110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 1 年 3 月 1 8 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	2021		2020	
	金額 Amount	百分比 %	金額 Amount	百分比 %
現金及約當現金 CASH AND CASH EQUIVALENTS	4,178,338	20	3,684,530	19
應收款項 RECEIVABLES				
應收票據 Notes receivable, net	98,510	1	96,108	1
應收保費 Premiums receivable, net	488,898	2	485,363	2
其他應收款 Other receivable, net	81,393	-	83,989	-
應收款項合計 Total receivables	668,801	3	665,460	3
投資 INVESTMENTS				
透過損益按公允價值衡量之金融資產 Financial assets at fair value through profit or loss	2,181,023	11	1,938,689	10
採用權益法之投資 Investments accounted for using equity method	264,896	1	242,485	1
其他金融資產 - 淨額 Other financial assets	2,381,261	12	2,969,507	15
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	5,462,283	26	4,658,775	24
投資性不動產 Investment properties	2,144,347	10	2,286,757	12
投資合計 Total investments	12,433,810	60	12,096,213	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	24,507	-	21,081	-
應收再保往來款項 Due from reinsurers and ceding companies, net	153,771	1	171,016	1
再保險準備資產 - 淨額 Reinsurance reserve asset	1,882,073	9	1,727,274	9
再保險合約資產合計 Total reinsurance contract asset	2,060,351	10	1,919,371	10
不動產及設備 PROPERTY AND EQUIPMENT, NET	468,963	3	356,406	2
使用權資產 RIGHT OF USE ASSETS	42,588	-	45,751	-
無形資產 INTANGIBLE ASSETS	12,073	-	9,957	-
遞延所得稅資產 DEFERRED INCOME TAX ASSETS	42,781	-	36,700	-
其他資產 OTHER ASSETS				
存出保證金 Refundable deposits	683,645	4	727,917	4
其他資產 - 其他 Other assets	51,625	-	38,331	-
其他資產合計 Total other assets	735,270	4	766,248	4
資產總計 TOTAL	20,642,975	100	19,580,636	100

負債及權益 LIABILITIES AND EQUITY	2021		2020	
	金額 Amount	百分比 %	金額 Amount	百分比 %
應付款項 PAYABLES				
應付佣金 Commissions payable	179,425	1	139,163	1
應付再保往來款項 Due to reinsurers and ceding companies	385,251	2	368,995	2
其他應付款 Other payable	337,931	2	486,220	2
應付款項合計 Total payables	902,607	5	994,378	5
本期所得稅負債 CURRENT TAX LIABILITIES	31,147	-	38,823	-
租賃負債 LEASE LIABILITIES	61,741	-	71,498	-
保險負債 INSURANCE LIABILITIES				
未滿期保費準備 Unearned premium reserves	3,706,888	18	3,447,801	17
賠款準備 Claim reserves	3,179,573	15	2,894,345	15
特別準備 Special reserves	2,147,511	11	2,118,699	11
保費不足準備 Premium deficiency reserves	13,896	-	7,588	-
保險負債合計 Total insurance liabilities	9,047,868	44	8,468,433	43
負債準備 PROVISIONS	83,267	1	82,378	1
遞延所得稅負債 DEFERRED INCOME TAX LIABILITIES	264,150	1	266,669	1
其他負債 OTHER LIABILITIES				
存入保證金 Guarantee deposit received	31,843	-	34,899	-
其他負債 - 其他 Other liabilities	39,061	-	43,025	1
其他負債合計 Total other liabilities	70,904	-	77,924	1
負債總計 Total liabilities	10,461,684	51	10,000,103	51
權益 EQUITY				
普通股股本 Common stock	3,622,004	18	3,622,004	18
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	2,524,209	12	2,381,521	12
特別盈餘公積 Special reserve	2,809,168	13	2,571,709	13
未分配盈餘 Unappropriated earnings	556,232	3	797,593	4
保留盈餘合計 Total retained earnings	5,889,609	28	5,750,823	29
其他權益 Other equity	570,716	3	108,744	1
權益總計 Total equity	10,181,291	49	9,580,533	49
負債及權益總計 TOTAL	20,642,975	100	19,580,636	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	2021		2020	
	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	8,699,901	116	6,512,206	121
再保費收入 Reinsurance premium inward	459,096	6	430,313	8
保費收入 Premium revenues	9,158,997	122	6,942,519	129
減：再保費支出 Less: Reinsurance premium outward	2,123,854	29	2,063,764	38
未滿期保費準備淨變動 Less: Net change in unearned premium reserves	238,350	3	181,242	4
自留滿期保費收入合計 Total retained earned premium	6,796,793	90	4,697,513	87
再保佣金收入 Reinsurance commission earned	230,317	3	210,974	4
手續費收入 Handing fee earned	62,088	1	60,981	1
淨投資損益 Net gains on investments				
利息收入 Interest income	107,495	2	119,700	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	75,409	1	64,460	1
透過其他綜合損益按公允價值衡量之金融資產已實現損益 Realized gain (loss) on financial assets measured at fair value through other comprehensive income	145,211	2	143,279	3
採用權益法認列之關聯企業及合資損益之份額 Share of profit (loss) of associates and joint ventures accounted for using equity method	25,718	-	25,596	1
兌換損益 - 投資 Exchange loss	(17,216)	-	(35,052)	(1)
投資性不動產損益 Gain on investment properties	80,938	1	108,855	2
投資之預期信用減損損失及迴轉利益 Expected credit loss and reversal on investment	105	-	378	-
其他營業收入 Other operating revenues	-	-	2	-
營業收入合計 Total operating revenues	7,506,858	100	5,396,686	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	4,865,594	65	3,128,035	58
減：攤回再保賠款與給付 Less: Claims recovered from reinsurers	667,067	9	773,116	15
自留保險賠款與給付合計 Total retained claims	4,198,527	56	2,354,919	43
保險負債淨變動 Movement of insurance liability				
賠款準備淨變動 Net change in claims reserves	151,237	2	117,642	2
特別準備淨變動 Net change in special reserves	28,812	-	(23,250)	-
保費不足準備淨變動 Net change in premium deficiency reserves	6,308	-	434	-

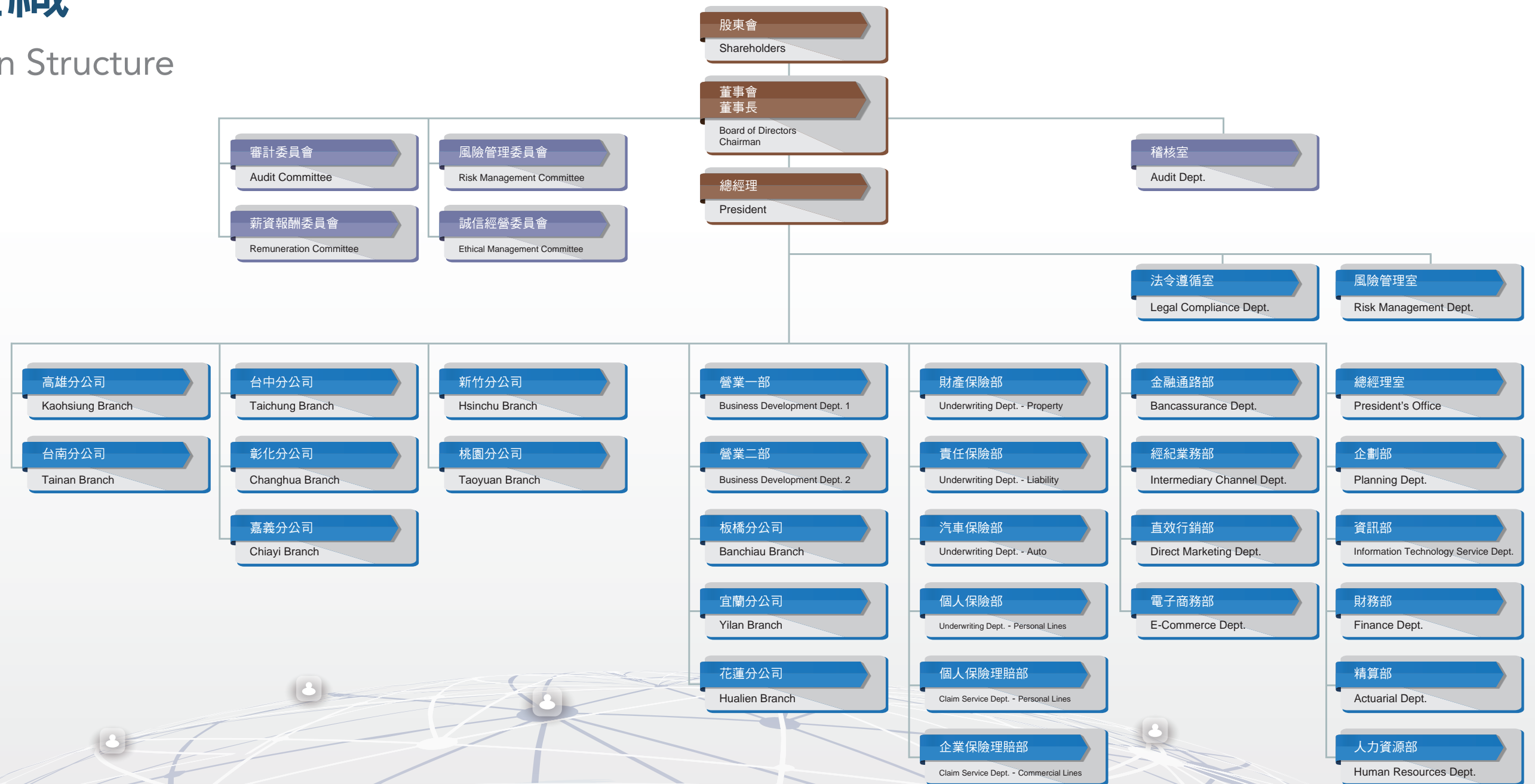
項目 ITEMS	2021		2020	
	金額 Amount	百分比 %	金額 Amount	百分比 %
保險負債淨變動合計 Total net change in insurance liability	186,357	2	94,826	2
佣金支出 Commission expenses	1,343,784	18	860,444	16
其他營業成本 Other operating cost	52,955	1	52,327	1
營業成本合計 Total operating costs	5,781,623	77	3,362,516	62
營業費用 OPERATING EXPENSES				
業務費用 Business expense	888,637	12	860,052	16
管理費用 Administrative expenses	391,582	5	390,829	8
員工訓練費用 Training expense	3,710	-	3,922	-
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)	34,009	1	8,968	-
營業費用合計 Total operating expenses	1,317,938	18	1,263,771	24
營業利益 OPERATING INCOME	407,297	5	770,399	14
營業外收入及支出 NONOPERATING INCOME AND EXPENSES	(3,856)	-	2,540	-
繼續營業單位稅前純益 PROFIT BEFORE INCOME TAX	403,441	5	772,939	14
所得稅費用 INCOME TAX	30,233	-	85,344	1
本期淨利 NET PROFIT	373,208	5	687,595	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	(3,145)	-	1,214	-
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	(629)	-	243	-
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	668,937	9	131,256	2
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	(38,474)	(1)	35,038	1
其他綜合損益（稅後淨額）合計 Other comprehensive income, net of income tax	627,947	8	167,265	3
本期綜合損益總額 TOTAL COMPREHENSIVE INCOME	1,001,155	13	854,860	16

每股盈餘 EARNINGS PER SHARE	稅後 After Income Tax	稅後 After Income Tax
基本每股盈餘 Basic	1.03	1.90
稀釋每股盈餘 Diluted	1.03	1.89

公司組織

Organization Structure

資料基準日：2022/01/01
As of date：2022/01/01



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	張中周	Chung-Chou Chang
董事 Director	陳炳甫	Bin-Fu Chen
董事 Director	李建成	Carlos Lee
董事 Director	戴士原	Shih-Yuan Tai
董事 Director	吳美齡	Mei-Ling Wu
董事 Director	汪威信	Wei-Hsin Wang
獨立董事 Independent Director	黃貞靜	Cheng-Ching Huang
獨立董事 Independent Director	謝宗昆	Jimmy Hsieh
獨立董事 Independent Director	蔣念祖	Nien-Tsu Chiang

資料基準日：2022/05/30
As of date：2022/05/30

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	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
企劃部資深經理	Senior Manager of Planning Dept.	林金何	Chin-Ho Lin
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
精算部資深經理	Senior 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	莊鴻興	Hong-Hsing Chuang
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.	陳逢偉	Dino Chen
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
營業二部經理	Manager of Business Development Dept. II	侯文賓	Wen-Bin Hou

★ 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：2022/07/01
As of date：2022/07/01

人力資源概況

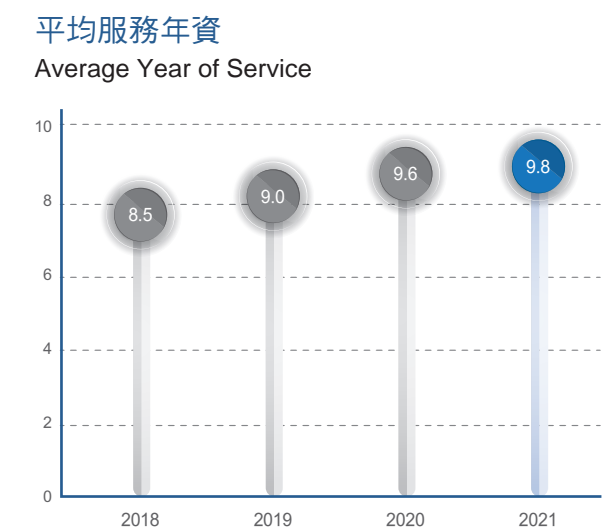
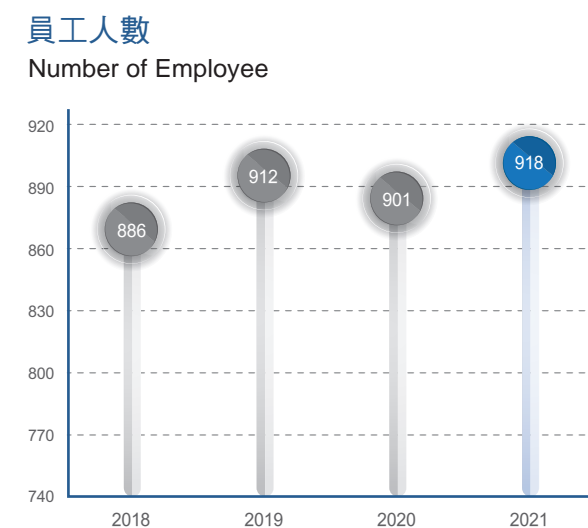
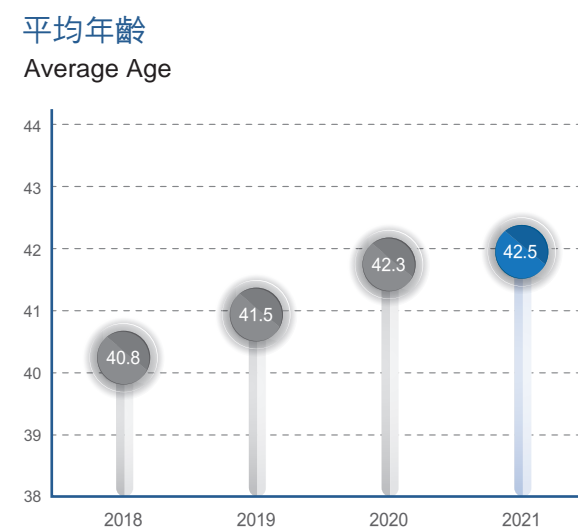
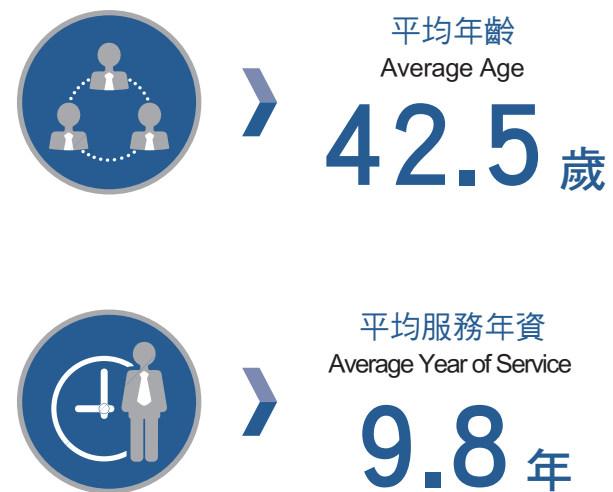
Profile of Human Resource

As at Dec. 31

	2021	2020	2019	2018
員工人數 Number of Employee	918	901	912	886
平均年齡 Average Age	42.5	42.3	41.5	40.8
平均服務年資 Average Year of Service	9.8	9.6	9.0	8.5

學歷 Educational Background

	2021	2020	2019	2018
博士 Doctor	0.1%	0.1%	0.2%	0.3%
碩士 Master	10.3%	11.0%	10.3%	10.9%
大專 Bachelor	82.0%	80.4%	80.6%	80.4%
高中 Senior High School	7.4%	8.2%	8.6%	8.1%
高中以下 Under Senior High School	0.2%	0.3%	0.3%	0.3%



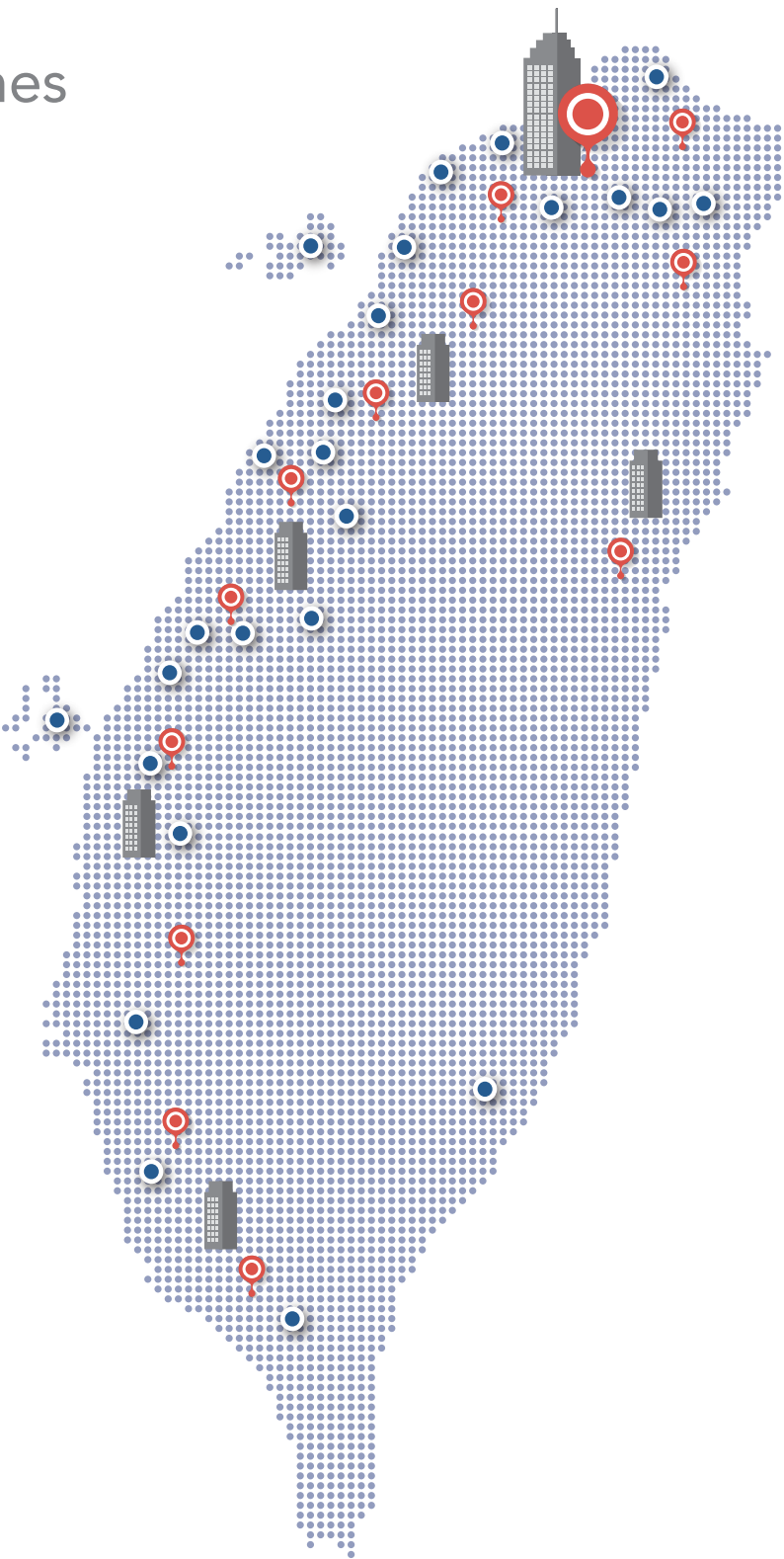
營運據點

Headquarters and Branches

總公司 Headquarters

100 臺北市中正區館前路 49 號 3、8、9、11 樓
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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
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汽車保險部 Underwriting Department – Auto	underwriting@tfmi.com.tw	+886-2-23719103
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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

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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 11 樓 11F., 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
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新莊服務中心 Sinjhuang Service Center	+886-2-29062005	+886-2-29062655
林口服務中心 Linkou Service Center	+886-2-26026080	+886-2-26026081
板橋分公司 Banchiau Branch 220 新北市板橋區民生路一段 3 號 9 樓 9F., No.3, Sec. 1, Minsheng Rd., Banqiao Dist., New Taipei City 220, Taiwan. service-2@tfmi.com.tw	+886-2-29573538	+886-2-29573802
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八德服務中心 Bade Service Center	+886-3-3625222	+886-3-3664445
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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
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沙鹿服務中心 Shalu Service Center	+886-4-26633686	+886-4-26633698

資料基準日：2022/05/30
As of date：2022/05/30

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. kaohsung@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
小港通訊處 Xiaogang Liaison Office	+886-7-8070223	+886-7-8070031
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
台東服務中心 Taitung Service Center	+886-89-322914	+886-89-330653
宜蘭分公司 Yilan Branch 265 宜蘭縣羅東鎮公正路 52 號 No.52, Gozgzheng Rd., Luodong Town, Yilan County 265, Taiwan. ilan@tfmi.com.tw	+886-3-9549743	+886-3-9540278
蘭陽服務中心 Lan Yang Service Center	+886-3-9353696	+886-3-9353697

營業項目

Lines of Business

 火災保險 Fire Insurance	住宅火災及地震基本保險	Residential Fire & Earthquake Insurance
	商業火災保險	Commercial Fire Insurance
	商業火災綜合保險	Fire and Property All Risks Insurance
	火災保險附加保險	Fire and Allied Perils Insurance
 海上保險 Marine Insurance	居家綜合保險	Household Insurance
	貨物運輸保險	Marine Cargo Insurance
	船舶保險	Marine Hull Insurance
	漁船保險	Fishing Vessel Insurance
 汽車保險 Automobile Insurance	陸上運輸保險	Inland Transit Insurance
	商業動產流動綜合保險	Commercial Property Floater Insurance
	汽車車體損失保險	Physical Damage Automobile Insurance
	汽車竊盜損失保險	Theft Automobile Insurance
 工程保險 Engineering 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
	營造工程綜合保險	Contractors' All Risks Insurance
 責任保險 Liability 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
 責任保險 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
 責任保險 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
 責任保險 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
 責任保險 Liability 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
 責任保險 Liability Insurance	保險代理人經紀人專業責任保險	Insurance Agents and /or Brokers Professional Indemnity Insurance
	大眾捷運系統旅客運送責任保險	MRT Passengers Liability Insurance

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



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