

2022

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



2022.12.26

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.



2022.11.16

獲 2022TCSA 台灣永續獎「永續報告類金融及保險業銅獎」。

Received 2022 Taiwan Corporate Sustainability Awards “bronze awards for financial and insurance industry in Sustainability Report.



2022.12.09

獲金管會頒發 111 年度住宅地震保險卓越獎「第一名」。

Ranked First in the “Residential Earthquake Insurance Excellence Award” by Financial Supervisory Committee.



2022.09.28

獲金管會頒發 111 年度公平待客原則評核績優獎。

Received “Outstanding Performance” in the evaluation of Principle for Financial Service Industries to Treat Clients Fairly by Financial Supervisory Committee.



2022.11.28

獲卓越雜誌 2022 最佳保險評比「最佳服務品質獎」、「最佳專業團隊獎」。

Received “Best Service Quality Award” and “Best Professional Team Award” by Excellence magazine.



2022.03.01

獲現代保險雜誌第十一屆保險龍鳳獎「最嚮往的產險公司優等獎」。

Received “The Most Desired Insurance Company Excellence Award” in the 11th 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從事多角化的經營，事業版圖遍佈海峽兩岸，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，員工總數逾11,000人。

臺灣產物保險為本集團金融事業的核心，是臺灣歷史最悠久的產物保險公司，秉持「穩健經營」與「客戶導向」的經營政策，均能維持強健的資本水準與良好的核保績效，經營成果具體可見，在此特別感謝公司股東的支持及全體同仁的努力。

自2020年新冠肺炎（COVID-19）疫情爆發至今，全球各國陸續解除防疫封鎖措施，經濟景氣緩步復甦。本集團各事業體保持樂觀積極態度，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。

集團落實「取之於社會、用之於社會」之信念，長期積極推動社會公益活動，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，回饋社會並

關注弱勢群體的需求，為社會帶來正向的影響力。

集團整體經營將持續秉持「領先群倫、航向未來」的企業願景戮力向前邁進。對內致力強化公司治理、提升經營績效及員工照顧，對外以誠信和負責任的態度提升客戶服務品質。文勇堅信股東、客戶及同仁的信賴和支持，是企業永續經營發展的重要關鍵。展望未來，集團定將落實企業永續發展以回饋所有支持的股東、客戶及同仁。

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, employs over 11,000 employees.

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. Thanks to the support of the company's shareholders and the efforts of all colleagues.

Since the outbreak of COVID-19 pandemic in 2020, countries around the world have gradually lifted restrictions, 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.

The Group will continue to act with corporate conscience to Leading and Navigating towards the Future, implement corporate sustainability. Internally, we focus on our corporate governance, enhance our operational performance, and care for employees. Externally, we emphasis on customer relationship management to increase customer service quality. 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. The Group will continue to implement corporate sustainability 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

2022 年全球逐漸走出新冠肺炎 (COVID-19) 疫情陰霾，生活恢復正常節奏，社會和經濟活動也逐漸步入正軌。臺灣經濟趨於穩定成長，然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。

2022 年本公司資本額 36.22 億元、負債佔資產比 52.39% 及自留綜合率 93.39%，在國內產險業界中名列前茅，且風險資本適足率達 1081.89%，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 73.66 億元；若不考慮防疫險影響下，則成長率為 9.17%，住宅火險市占率更連續 9 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；於金管會舉辦的保險業公平待客評核機制中，為產險業排名前 25%，獲選為 2022 年度績優金融機構，並榮獲卓越雜誌 2022 最佳保險評比「最佳服務品質獎」及「最佳專業團隊獎」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，2022 年再度榮獲主管機關頒發住宅地震保險卓越獎「第一名」，並。另外，結合「臺灣產物保險文教基金會」共同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。本公司期許透過一己之力產生

漣漪效應，讓愛與關懷傳遞到社會的每個角落。

臺灣產物保險在地深耕逾 70 年，展望未來，本公司仍持續落實「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，結合 AI 技術優化各項業務流程，提供更貼近客戶需求的服務，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、支持學術研究與藝文表演及各類體育活動等，逐步向永續經營的優質企業邁進。

The world gradually emerged from the shadow of the COVID-19 pandemic in 2022, and life returned to normal. Social and economic activities also began to recover. 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 2022, the Company's capital was NT\$3.622 billion, with a debt asset ratio of 52.39%, combined ratio of 93.39%, ranking among the best. Furthermore, our risk-based capital of 1081.89% far exceeded

regulatory requirements. The Company's gross written premium grew 9.17% which exclude pandemic insurance, reaching NT\$ 7.366 billion. Additionally, we continuously hold the top spot in market share for residential fire insurance for nine 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. In the insurance industry's fair treatment of customers evaluation mechanism organized by the Financial Supervisory Commission (FSC), ranked in the top 25% of property insurers and were selected as an outstanding financial institution. The Company also received the "Best Service Quality Award" and "Best Professional Team Award" by Excellence magazine.

In terms of corporate social responsibility, a 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. 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. The Company hopes to generate a ripple effect through its own efforts to spread love and care to every corner of society.

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; optimizing various business processes through AI technology to provide service that meet consumer needs; improving operational performance; 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, support academic research, artistic and cultural events, and sporting activities through the TFMI Foundation, moving towards an excellent sustainable corporate.

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35年6月成立「臺灣產物保險公司籌備處」，除接管日本在台保險會社之財產外，同時開始承攬新的保險業務，並於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. Also, with the Shanghai Representative Office established in August 2006, TFMI expanded 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2022年整體營業收入新臺幣(下同)6,056,243仟元，營業成本3,855,335仟元，營業費用1,350,241仟元，所得稅費用178,462仟元，稅前純益為850,423仟元，本期淨利為671,961仟元；稅前基本每股盈餘為2.35元，稅後基本每股盈餘為1.86元。在此感謝股東長期支持與全體同仁的努力。

2022年整體市場簽單保費收入220,316,486仟元，成長率6.60%。本公司致力於提升客戶服務品質，研發相關管理及服務系統，取得六項專利，並善用通路優勢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7,366,218仟元，成長率為負15.33%；若排除防疫險影響後，則成長率為9.17%。其中住宅火險市占率排名蟬聯業界第一，標準普爾(S&P)及中華信評持續給予本公司「A-/穩定」及「twAA」展望「穩定」的信用評等。並開發國內首創「房屋租賃特定事故損失費用補償保險」，讓租賃雙方均能獲得充分保障。

在企業社會責任方面，本公司積極配合政府推動政策性保險，2022年再度榮獲主管機關頒發住宅地震保險卓越獎「第一名」。並於金管會舉辦的保險業公平待客評核機制中，為產險業排名前25%，獲選為2022年度績優金融機構。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。

展望2023年，俄烏戰爭引發糧食及能源危機，再因氣候變遷及國際疫情衝擊，造成通膨率持續居高不下，

多數地區金融狀況趨緊，全球經濟遭受嚴重影響。國內隨著防疫管制措施全面放寬，跨境旅遊回溫，民間消費持續擴張，將有利於相關業務推展。主管機關推行保單存摺、電子保單與強制險電子式保險證，以利提升經營效率並落實環境永續政策；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。

本公司秉持「穩健經營、客戶導向」的經營策略追求企業永續發展，落實公平待客、金融友善服務、社會關懷、員工照顧，並因應環境變遷強化公司治理、風險管理及法令遵循。在保險業務面，持續拓展良質業務、深耕優質通路、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，並持續申請專利，提升服務品質、維護客戶權益及滿足客戶需求；投資面則致力活化資產與採取多元化投資以充實獲利。未來全體同仁仍將同心協力以優異表現來回饋各位股東的支持與愛護。

In 2022, the Company's total operating revenue was NT\$6.0 billion, operating cost NT\$3.9 billion, operating expense NT\$1.3 billion, with income tax expense of NT\$178 million, we have reached net profit for the year of NT\$850 million before tax and NT\$672 million after tax; EPS before tax of NT\$2.35 and EPS after tax of NT\$1.86. I would like to thank the shareholders for your long-standing support and the entire staff for their hard work.

In 2022, TFMI proactively improve the customer service level, via improving our management and servicing

systems and acquired six (6) patents for our system upgrades. We utilized our channel strength and continuously integrate diversified products to expand into niche markets. With that in mind, we are the first to develop rental property compensation insurance. As a result, the direct premium written of TFMI was NT\$7.4 billion for the year. Although a yoy decrease of 15.33%, this is mainly due to discontinuation of the Covid related insurance products, after taken out the effect of those product lines, the yoy growth rate for direct premium and retained section are 9.17%. TFMI continue to rank No. 1 in the residential fire insurance business line for the whole year. 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 cooperate with the authorities to promote policy-based insurance. In 2022, TFMI once again been awarded "1st Place" in the Residential Earthquake Insurance Excellence Awards conferred by the authorities. We have been rated as outstanding financial institution for our performance ranked first 25% companies in the nonlife insurance industry in the fair dealing evaluation scheme organized by the FSC. With the resources provided by 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, advocating campus anti-drug campaign for youths, arts and culture, and grassroots sports activities.

For 2023, as the Russia-Ukraine War continuing to affect food and energy supplies, the global climate

change and the international epidemic also posed adverse impact to the world; the inflation remains high, financial conditions in most regions tightened and the global economy affected. Whereas in Taiwan, following the complete easing of epidemic control measures and the recovery of international tourism, private consumption has continued to expand, thus helping the promotion of related insurance lines. The authorities continue to promote digital finance and insurance technology, and electronic policy format to reduce operating costs with emphasis on environmental continuity; and most importantly, insurance market rate and market discipline monitoring will prevent unhealthy business competition for our industry's stabilization.

With prudent operating and customer-oriented business philosophy, TFMI conducts business with sustainable development goals in mind, offer fair and friendly services to the clients, care for the public interests and our staff members. We continue to practice corporate governance, risk managing and full compliance to the laws and regulations. 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.

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".

11.15：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.

大事紀

Milestones

- 2017**
- 08.25：承保台灣第一顆自主研製的高解析度光學遙測衛星「福衛五號」相關保險。
Underwrote related insurance policies for Taiwan's first self-developed high-resolution optical remote sensing satellite "FORMOSAT-5".
 - 08.30：獲第七屆臺灣保險卓越獎之「住宅地震保險推廣卓越獎」銀質獎。
Received Silver Awards in the 7th Taiwan Insurance Excellence Award in residential earthquake insurance business promotion excellence categories.
 - 10.16：獲教育部體育署運動企業認證。
Received the Sports Corporate Certification Award of the Sports Administration of the Ministry of Education.
 - 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.
 - 10.25：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.
 - 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.
 - 12.16：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.

- 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.
 - 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.
- 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.
 - 11.30：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.
- 2022**
- 09.28：獲金管會頒發 111 年度公平待客原則評核績優獎。
Received "Outstanding Performance" in the evaluation of Principle for Financial Service Industries to Treat Clients Fairly by Financial Supervisory Committee.
 - 11.16：獲 2022TCSA 台灣永續獎「永續報告類金融及保險業銅獎」。
Received 2022 Taiwan Corporate Sustainability Awards "bronze awards for financial and insurance industry in Sustainability Report".
 - 11.28：獲卓越雜誌 2022 最佳保險評比「最佳服務品質獎」、「最佳專業團隊獎」。
Received "Best Service Quality Award" and "Best Professional Team Award" by Excellence magazine.
 - 12.09：獲金管會頒發 111 年度住宅地震保險卓越獎「第一名」。
Ranked First in the "Residential Earthquake Insurance Excellence Award" by Financial Supervisory Committee.
 - 12.26：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



7,366,218 仟元

營業收入
Operating Revenues



6,056,243 仟元

負債佔資產比率
Debt Ratio



52.39 %

稅前純益
Profit Before Income Tax

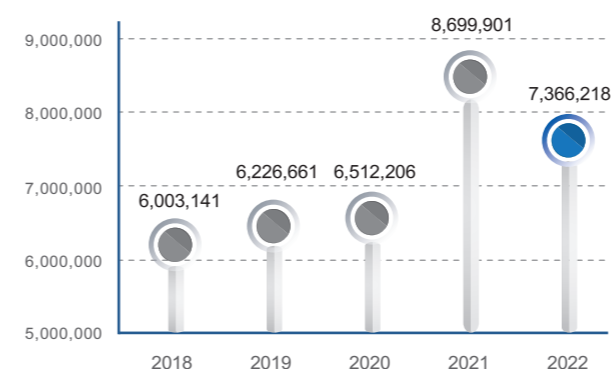


850,423 仟元

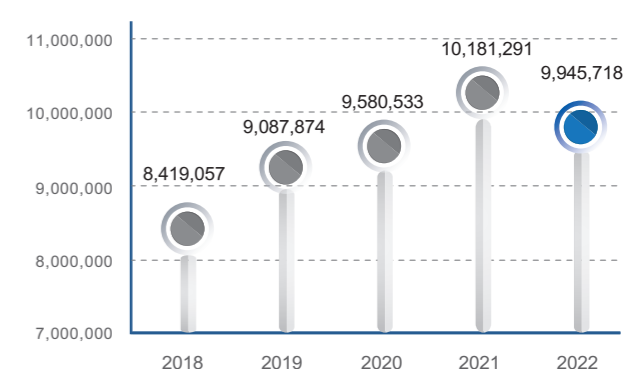
單位：新臺幣仟元 (Unit : NT\$' 000)

項目	2022	2021	2020	2019	2018
直接簽單保費收入 D/W Premiums	7,366,218	8,699,901	6,512,206	6,226,661	6,003,141
股本 Capital	3,622,004	3,622,004	3,622,004	3,622,004	3,622,004
資產總額 Assets	20,891,190	20,642,975	19,580,636	18,886,915	17,978,481
權益總額 Stockholders' Equity	9,945,718	10,181,291	9,580,533	9,087,874	8,419,057
本期淨利 Net Income	671,961	373,208	687,595	703,129	560,299
每股純益(元) Earnings Per Share(NT\$)	1.86	1.03	1.90	1.94	1.55

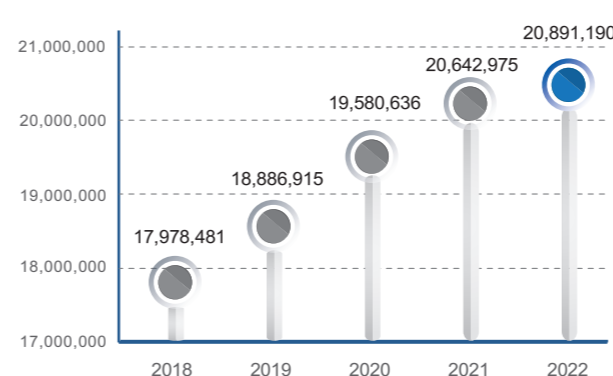
直接簽單保費收入 單位：新臺幣仟元 (Unit : NT\$' 000)
D/W Premiums



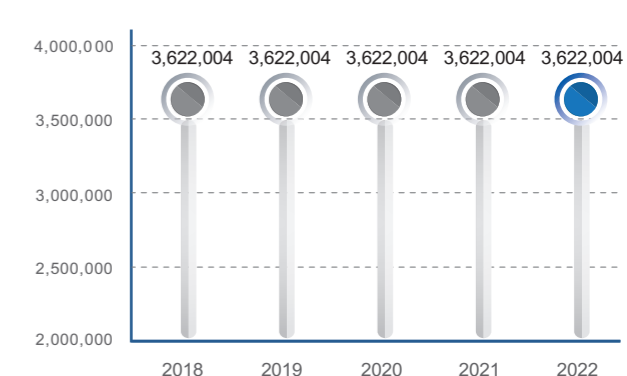
權益總額 單位：新臺幣仟元 (Unit : NT\$' 000)
Stockholders' Equity



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



股本 單位：新臺幣仟元 (Unit : NT\$' 000)
Capital



單位：% (Unit : %)

項目	2022	2021	2020	2019	2018
直接簽單保費收入變動率 Change in D/W Premiums	(15.33)	33.59	4.59	3.72	1.85
自留保費變動率 Change in Retained Premiums	(22.79)	44.20	5.44	6.29	2.92
自留滿期損失率 Net Loss Ratio	56.35	64.00	52.64	51.63	51.83
自留綜合率 Net Combined Ratio	93.39	98.29	91.43	90.51	91.73
權益報酬率 Return on Equity	6.68	3.78	7.37	8.03	6.62
純益率 Net Profit Ratio	11.10	4.97	12.74	13.52	11.34

業務概況

Underwriting Reports

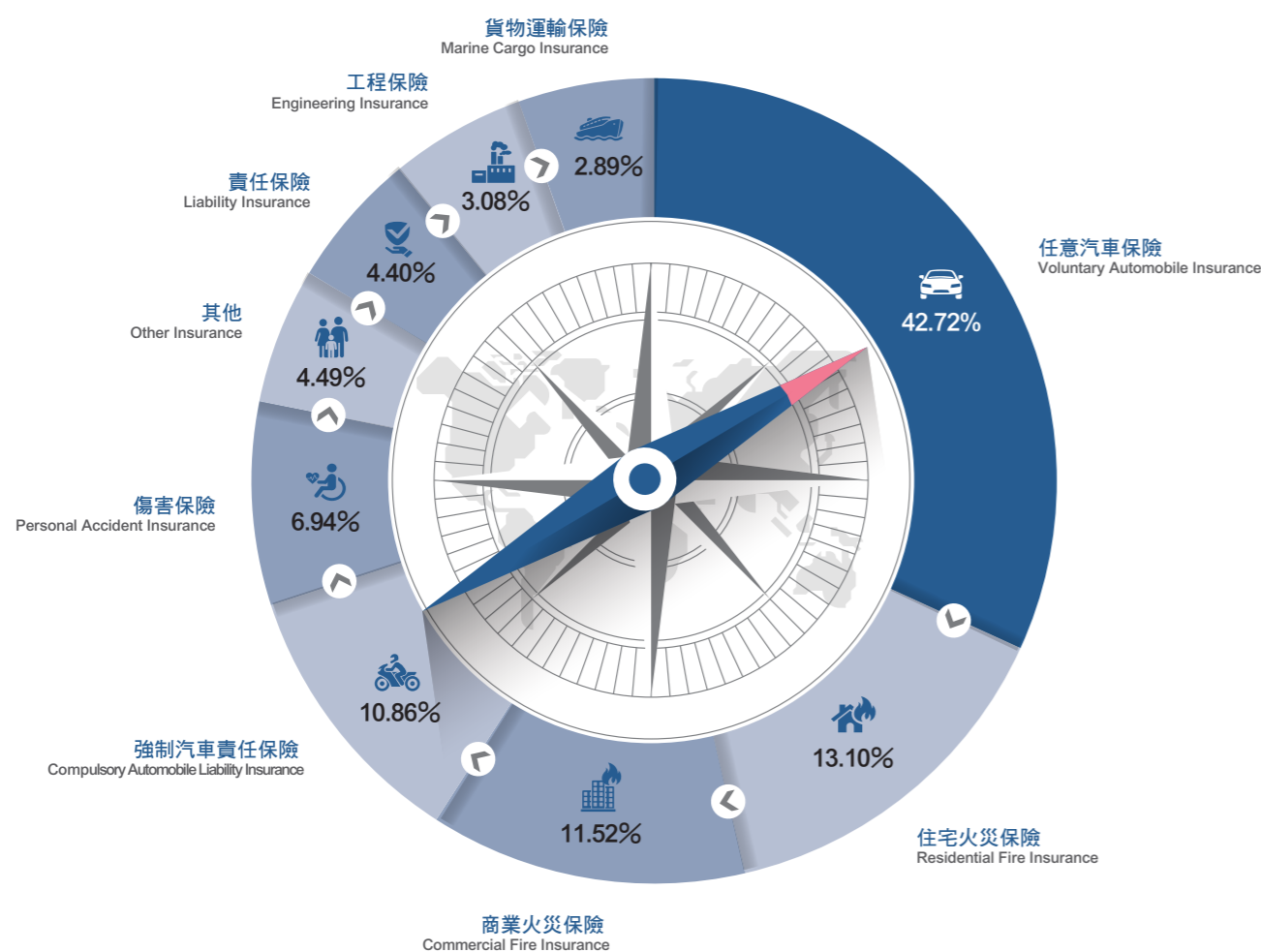
(1) 2022年度簽單保費收入明細表

Written Premiums in 2022

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	3,147,051	42.72
住宅火災保險 Residential Fire Insurance	965,281	13.10
商業火災保險 Commercial Fire Insurance	848,668	11.52
強制汽車責任保險 Compulsory Automobile Liability Insurance	800,060	10.86
傷害保險 Personal Accident Insurance	511,306	6.94
責任保險 Liability Insurance	324,136	4.40
工程保險 Engineering Insurance	226,628	3.08
貨物運輸保險 Marine Cargo Insurance	212,644	2.89
其他 Other Insurance(註)	330,444	4.49
合計 Total	7,366,218	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 2020、2021、2022

單位：新臺幣仟元(Unit: NT\$' 000)

險種Class	2022		2021		2020	
	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	965,281	6,822,562	953,453	6,472,824	935,591	6,493,547
漁船保險 Fishing Vessel Insurance	60,801	1,249,663	57,007	1,208,705	56,109	1,133,332
航空保險 Aviation Insurance	75,708	721,927	56,703	625,895	42,548	805,194
強制汽車責任保險 Compulsory Automobile Liability Insurance	800,060	19,120,568	787,013	18,622,860	779,168	18,317,663
商業火災保險 Commercial Fire Insurance	848,668	25,681,835	751,375	23,059,172	716,710	21,798,844
船體保險 Marine Hull Insurance	78,392	2,022,504	39,927	1,789,002	45,871	1,804,404
任意汽車保險 Voluntary Automobile Insurance	3,147,051	96,150,310	2,924,957	89,524,955	2,752,165	82,507,185
貨物運輸保險 Marine Cargo Insurance	212,644	6,246,781	182,233	5,472,476	139,565	4,846,393
工程保險 Engineering Insurance	226,628	7,911,050	187,589	6,516,017	216,483	7,140,322
傷害保險 Personal Accident Insurance	511,306	20,089,628	426,190	19,120,822	426,076	18,821,100
責任保險 Liability Insurance	324,136	14,807,904	277,645	12,946,602	238,774	11,699,462
其他財產保險 Miscellaneous Insurance	94,350	11,696,228	2,039,057	14,099,793	145,404	7,428,949
信用保證保險 Bond & Credit Insurance	13,529	2,038,199	14,432	1,945,630	13,558	1,657,068
健康保險 Health Insurance	7,664	5,757,327	2,320	5,324,302	4,184	2,769,950
合計 Total	7,366,218	220,316,486	8,699,901	206,729,055	6,512,206	187,390,287

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	2022		2021		2020	
	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 CommercialFireInsurance	907,650	38.35	808,911	39.31	758,368	40.68
住宅火災保險 ResidentialFireInsurance	345,209	100.01	338,980	100.00	330,787	100.01
貨物運輸保險 MarineCargoInsurance	214,893	25.57	183,823	36.42	140,738	31.00
船體保險 MarineHullInsurance	82,434	14.39	43,077	8.43	48,848	15.37
漁船保險 FishingVesselInsurance	62,696	9.51	59,027	10.25	60,696	11.71
航空保險 AviationInsurance	77,146	3.17	58,144	2.09	45,107	9.22
任意汽車保險 VoluntaryAutomobileInsurance	3,162,111	99.38	2,941,117	99.32	2,767,551	99.11
強制汽車責任保險 CompulsoryAutomobile LiabilityInsurance	1,064,050	64.95	1,046,159	64.91	1,030,592	64.85
信用保證保險 Bond&CreditInsurance	14,547	43.13	15,573	58.96	14,672	54.71
責任保險 LiabilityInsurance	410,193	51.87	349,356	53.70	308,269	57.18
工程保險 EngineeringInsurance	262,780	39.72	214,868	42.01	246,531	40.76
其他財產保險 MiscellaneousInsurance	13,212	-70.37	1,971,333	98.64	78,124	23.31
傷害保險 PersonalAccidentInsurance	515,779	82.99	429,645	89.78	429,821	89.97
政策性地震保險 ResidentialEarthquakeInsurance	696,964	11.03	688,870	10.80	669,941	9.72
核能保險 NuclearEnergyInsurance	5,640	100.00	6,328	100.00	6,756	100.00
健康保險 HealthInsurance	7,664	56.37	2,320	52.80	4,184	70.82
國外再保分進業務 ForeignInwardReinsurance	1,668	59.83	1,465	59.59	1,533	73.39
合計 Total	7,844,636	69.25	9,158,996	76.81	6,942,518	70.27

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111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112年股東常會

審計委員會

召集人：黃貞靜



中 華 民 國 1 1 2 年 4 月 2 7 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111年及110年12月31日之資產負債表，暨民國111年及110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111年及110年12月31日之財務狀況，暨民國111年及110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111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111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、十九、二七、二八及二九(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111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111年12月31日最終保險賠款，並考量截至民國111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。

本會計師依照審計準則查核時，運用專業判斷及專業懷疑。本會計師亦執行下列工作：

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

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

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

本會計師從與治理單位溝通之事項中，決定對台灣產物保險股份有限公司民國111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
台財證六字第0920123784號

中 華 民 國 1 1 2 年 3 月 1 0 日

資產負債表

Balance Sheet

截至 12 月 31 日 / As at Dec. 31

單位：新臺幣仟元(Unit: NT\$' 000)

資產 ASSETS	2022		2021	
	金額 Amount	百分比 %	金額 Amount	百分比 %
現金及約當現金 CASH AND CASH EQUIVALENTS	3,074,610	15	4,178,338	20
應收款項 RECEIVABLES				
應收票據 Notes receivable, net	121,749	1	98,510	1
應收保費 Premiums receivable, net	531,932	3	488,898	2
其他應收款 Other receivable, net	102,761	-	81,393	-
應收款項合計 Total receivables	756,442	4	668,801	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	2,493,173	12	2,181,023	11
按攤銷後成本衡量之金融資產 Financial assets at amortised cost	884,773	4	-	-
採用權益法之投資 Investments accounted for using equity method	182,648	1	264,896	1
其他金融資產 - 淨額 Other financial assets	2,656,561	13	2,381,261	12
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	5,183,150	25	5,462,283	26
投資性不動產 Investment properties	2,234,868	10	2,144,347	10
投資合計 Total investments	13,635,173	65	12,433,810	60
再保險合約資產 REINSURANCE CONTRACT ASSET				
應攤回再保賠款與給付 - 淨額 Claim recoverable from reinsurers, net	84,280	-	24,507	-
應收再保往來款項 Due from reinsurers and ceding companies, net	163,022	1	153,771	1
再保險準備資產 - 淨額 Reinsurance reserve asset	2,015,234	10	1,882,073	9
再保險合約資產合計 Total reinsurance contract asset	2,262,536	11	2,060,351	10
不動產及設備 PROPERTY AND EQUIPMENT, NET	375,278	2	468,963	3
使用權資產 RIGHT OF USE ASSETS	40,051	-	42,588	-
無形資產 INTANGIBLE ASSETS	14,864	-	12,073	-
遞延所得稅資產 DEFERRED INCOME TAX ASSETS	19,771	-	42,781	-
其他資產 OTHER ASSETS				
存出保證金 Refundable deposits	670,844	3	683,645	4
其他資產 - 其他 Other assets	41,621	-	51,625	-
其他資產合計 Total other assets	712,465	3	735,270	4
資產總計 TOTAL	20,891,190	100	20,642,975	100

負債及權益 LIABILITIES AND EQUITY	2022		2021	
	金額 Amount	百分比 %	金額 Amount	百分比 %
應付款項 PAYABLES				
應付佣金 Commissions payable	152,992	1	179,425	1
應付再保往來款項 Due to reinsurers and ceding companies	442,452	2	385,251	2
其他應付款 Other payable	458,918	2	337,931	2
應付款項合計 Total payables	1,054,362	5	902,607	5
本期所得稅負債 CURRENT TAX LIABILITIES	133,525	1	31,147	-
租賃負債 LEASE LIABILITIES	51,666	-	61,741	-
保險負債 INSURANCE LIABILITIES				
未滿期保費準備 Unearned premium reserves	3,832,973	18	3,706,888	18
賠款準備 Claim reserves	3,443,382	17	3,179,573	15
特別準備 Special reserves	1,998,464	10	2,147,511	11
保費不足準備 Premium deficiency reserves	7,065	-	13,896	-
保險負債合計 Total insurance liabilities	9,281,884	45	9,047,868	44
負債準備 PROVISIONS	66,079	-	83,267	1
遞延所得稅負債 DEFERRED INCOME TAX LIABILITIES	276,685	1	264,150	1
其他負債 OTHER LIABILITIES				
存入保證金 Guarantee deposit received	33,376	-	31,843	-
其他負債 - 其他 Other liabilities	47,895	-	39,061	-
其他負債合計 Total other liabilities	81,271	-	70,904	-
負債總計 Total liabilities	10,945,472	52	10,461,684	51
權益 EQUITY				
普通股股本 Common stock	3,622,004	17	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	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	2,632,619	12	2,524,209	12
特別盈餘公積 Special reserve	3,055,579	15	2,809,168	13
未分配盈餘 Unappropriated earnings	788,424	4	556,232	3
保留盈餘合計 Total retained earnings	6,476,622		5,889,609	28
其他權益 Other equity	(251,870)	(1)	570,716	3
權益總計 Total equity	9,945,718	48	10,181,291	49
負債及權益總計 TOTAL	20,891,190	100	20,642,975	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	2022		2021	
	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	7,366,218	122	8,699,901	116
再保費收入 Reinsurance premium inward	478,418	8	459,096	6
保費收入 Premium revenues	7,844,636	130	9,158,997	122
減：再保費支出 Less: Reinsurance premium outward	2,412,523	40	2,123,854	29
未滿期保費準備淨變動 Less: Net change in unearned premium reserves	56,420	1	238,350	3
自留滿期保費收入合計 Total retained earned premium	5,375,693	89	6,796,793	90
再保佣金收入 Reinsurance commission earned	257,468	4	230,317	3
手續費收入 Handing fee earned	62,679	1	62,088	1
淨投資損益 Net gains on investments				
利息收入 Interest income	139,949	2	107,495	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	(168,827)	(3)	75,409	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	202,374	4	145,211	2
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	(40,668)	(1)	25,718	-
兌換損益 - 投資 Exchange loss	117,100	2	(17,216)	-
投資性不動產損益 Gain on investment properties	98,102	2	80,938	1
投資之預期信用減損損失及迴轉利益 Expected credit loss and reversal on investment	(456)	-	105	-
其他營業收入 Other operating revenues	12,829	-	-	-
營業收入合計 Total operating revenues	6,056,243	100	7,506,858	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	3,521,712	58	4,865,594	65
減：攤回再保賠款與給付 Less: Claims recovered from reinsurers	692,949	11	667,067	9
自留保險賠款與給付合計 Total retained claims	2,828,763	47	4,198,527	56
保險負債淨變動 Movement of insurance liability				
賠款準備淨變動 Net change in claims reserves	200,525	3	151,237	2
特別準備淨變動 Net change in special reserves	(149,047)	(2)	28,812	-
保費不足準備淨變動 Net change in premium deficiency reserves	(6,831)	-	6,308	-

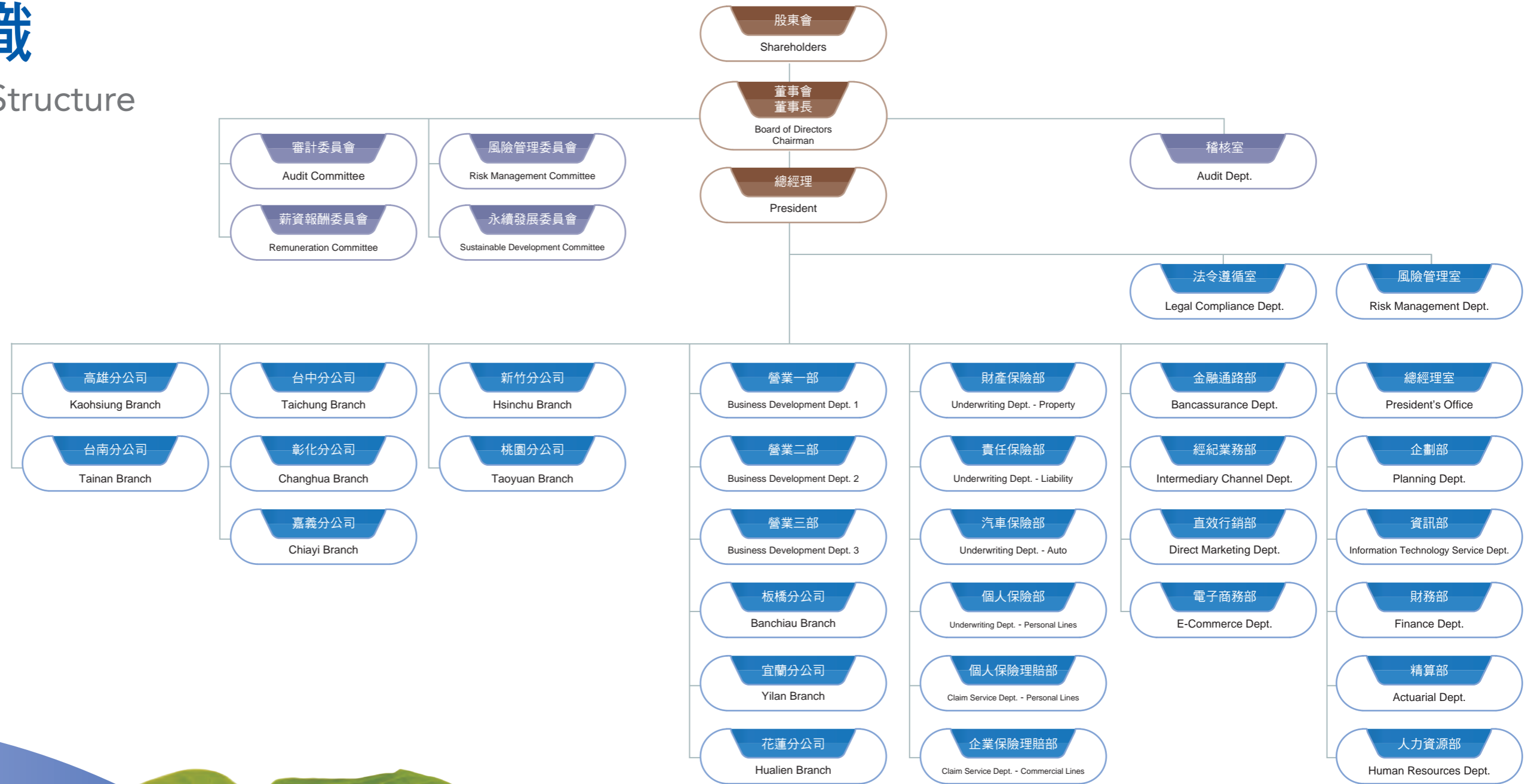
項目 ITEMS	2022		2021	
	金額 Amount	百分比 %	金額 Amount	百分比 %
保險負債淨變動合計 Total net change in insurance liability	44,647	1	186,357	2
佣金支出 Commission expenses	941,149	15	1,343,784	18
其他營業成本 Other operating cost	40,776	1	52,955	1
營業成本合計 Total operating costs	3,855,335	64	5,781,623	77
營業費用 OPERATING EXPENSES				
業務費用 Business expense	906,921	15	888,637	12
管理費用 Administrative expenses	459,628	7	391,582	5
員工訓練費用 Training expense	3,875	-	3,710	-
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)	(20,183)	-	34,009	1
營業費用合計 Total operating expenses	1,350,241	22	1,317,938	18
營業利益 OPERATING INCOME	850,667	14	407,297	5
營業外收入及支出 NONOPERATING INCOME AND EXPENSES				
繼續營業單位稅前純益 PROFIT BEFORE INCOME TAX	850,423	14	403,441	5
所得稅費用 INCOME TAX	178,462	3	30,233	-
本期淨利 NET PROFIT	671,961	11	373,208	5
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	16,335	1	(3,145)	-
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	3,267	-	(629)	-
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	(530,261)	(9)	668,937	9
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	(118,690)	(2)	(38,474)	(1)
其他綜合損益（稅後淨額）合計 Other comprehensive income, net of income tax	(635,883)	(10)	627,947	8
本期綜合損益總額 TOTAL COMPREHENSIVE INCOME	36,078	1	1,001,155	13

每股盈餘 EARNINGS PER SHARE	稅後 After Income Tax	稅後 After Income Tax
基本每股盈餘 Basic	1.86	1.03
稀釋每股盈餘 Diluted	1.85	1.03

公司組織

Organization Structure

資料基準日：2023/07/01
As of date：2023/07/01



公司概況

Corporate Information



董事 Board of Directors

董事長 Chairman	李泰宏	Steve Lee
董事 Director	劉秀香	Hsiu-Shiang Liu
董事 Director	吳美齡	Mei-Ling Wu
董事 Director	汪威信	Wei-Hsin Wang
董事 Director	張中周	Chung-Chou Chang
董事 Director	陳炳甫	Bin-Fu Chen
董事 Director	宋道平	Charles Sung
董事 Director	李建成	Carlos Lee
獨立董事 Independent Director	張良吉	Christopher Chang
獨立董事 Independent Director	黃貞靜	Cheng-Ching Huang
獨立董事 Independent Director	蔣念祖	Nien-Tsu Chiang

資料基準日：2023/06/16
As of date：2023/06/16

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
副總經理兼公司治理主管 Senior Vice President/Corporate Governance Officer	許乃權	Nicholas N.C. Sheu
執行副總經理 Executive Vice President	許加燐	Chia-Lin Sheu
資深副總經理 Senior Vice President	謝宏智	Andrew Hsieh
資深副總經理 Senior Vice President	鄭全誠	Allen Cheng
資深協理 Vice President	黃志傑	Chih-Chieh Huang
資深協理 Vice President	廖原益	Yuan-Yi Liao
資深協理 Vice President	朱文金	Jimmy Chu
協理 Vice President	鍾志彬	Jack Chung
協理 Vice President	莊鴻興	Hong-Hsing Chuang
協理 Vice President	林宏誠	Steven Lin



部門主管 Department Heads

★ 總公司 Headquarters

稽核室總稽核	Chief Auditor of Audit Dept.	林素真	Su-Chen Lin
法令遵循室總機構法令遵循主管	Chief Compliance Officer of Legal Compliance Dept.	陳翠蓉	Patricia Chen
風險管理室經理	Manager of Risk Management Dept.	許志暉	Eric Hsu
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 Department-Personal Lines	莊鴻興	Hong-Hsing Chuang
汽車保險部協理	Vice President of Underwriting Department - Auto	莊鴻興	Hong-Hsing Chuang
財產保險部經理	Manager of Underwriting Department - Property	童尚仁	Hsang-Jen Tung
責任保險部資深經理	Senior Manager of Underwriting Department - Liability	蘇永阜	Yung-Fu Su
直效行銷部資深協理	Vice President of Direct Marketing Department	朱文金	Jimmy Chu
金融通路部經理	Manager of Bancassurance Department	陳逢偉	Dino Chen
經紀業務部經理	Manager of Intermediary Channel Department	王懿蘋	April Wang
電子商務部經理	Manager of E-Commerce Department	劉南周	Nan-Chou Liu
企業保險理賠部副總經理	Senior Vice President of Claim Service Dept., Commercial Lines	許乃權	Nicholas N.C. Sheu
個人保險理賠部經理	Manager of Claim Service Dept., Personal Lines	陳冠羽	Kuan-Yeu Chen
營業一部經理	Manager of Business Development Dept. I	黃定國	Ting-Kou Huang
營業二部經理	Manager of Business Development Dept. II	侯文賓	Wen-Bin Hou
營業三部經理	Manager of Business Development Dept. III	蕭仕庭	Shih-Ting Hsiao

★ 分支機構 Branches

板橋分公司經理	Manager of Banchiau Branch	呂慶宗	Ching-Tzung Lu
桃園分公司資深經理	Senior Manager of Taoyuan Branch	李耿誠	Kent Lee
新竹分公司資深經理	Senior Manager of Hsinchu Branch	邱琦翔	Chyi-Shyang Chiou
台中分公司資深協理	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	蕭凱聰	Gavin Hsiao
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：2023/07/01
As of date：2023/07/01

人力資源概況

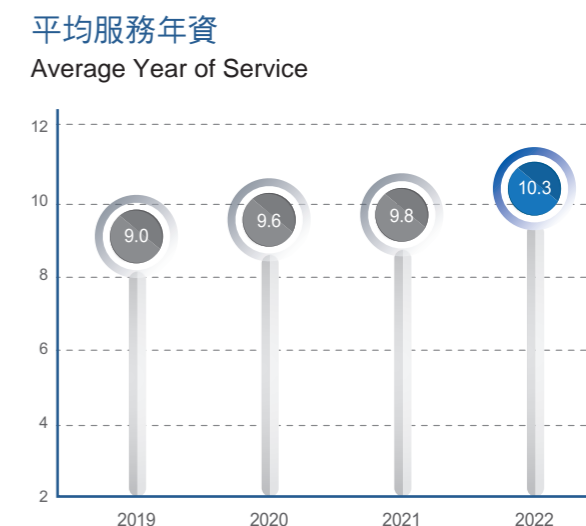
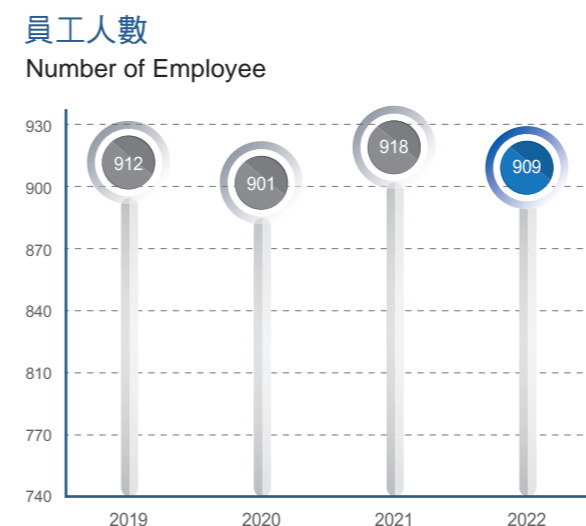
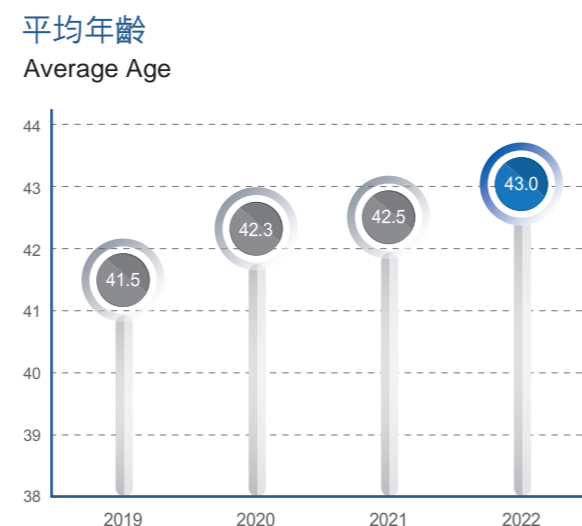
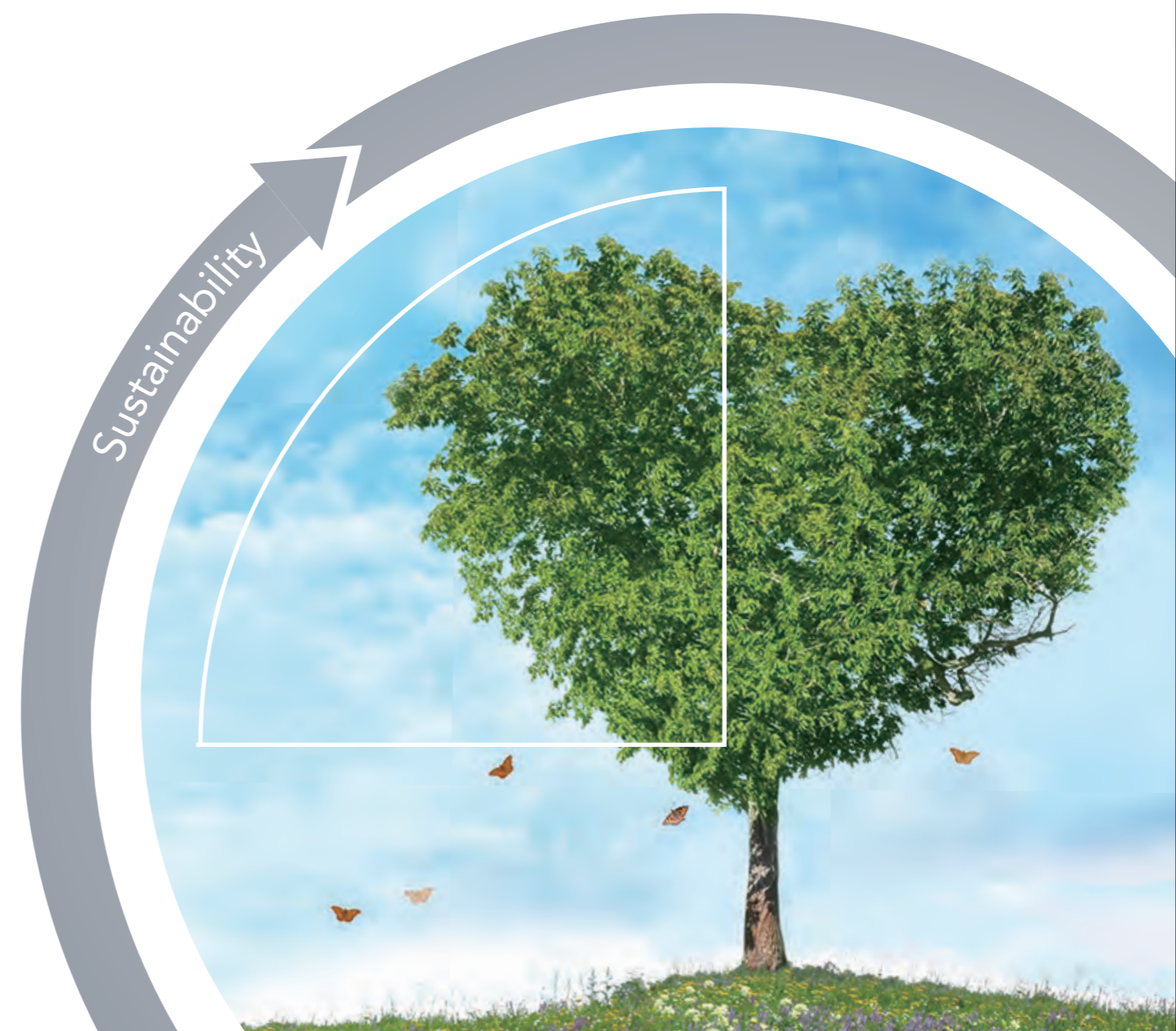
Profile of Human Resource

As at Dec. 31

	2022	2021	2020	2019
員工人數 Number of Employee	909	918	901	912
平均年齡 Average Age	43.0	42.5	42.3	41.5
平均服務年資 Average Year of Service	10.3	9.8	9.6	9.0

學歷 Educational Background

	2022	2021	2020	2019
博士 Doctor	0.1%	0.1%	0.1%	0.2%
碩士 Master	10.2%	10.3%	11.0%	10.3%
大專 Bachelor	82.7%	82.0%	80.4%	80.6%
高中 Senior High School	6.8%	7.4%	8.2%	8.6%
高中以下 Under Senior High School	0.2%	0.2%	0.3%	0.3%



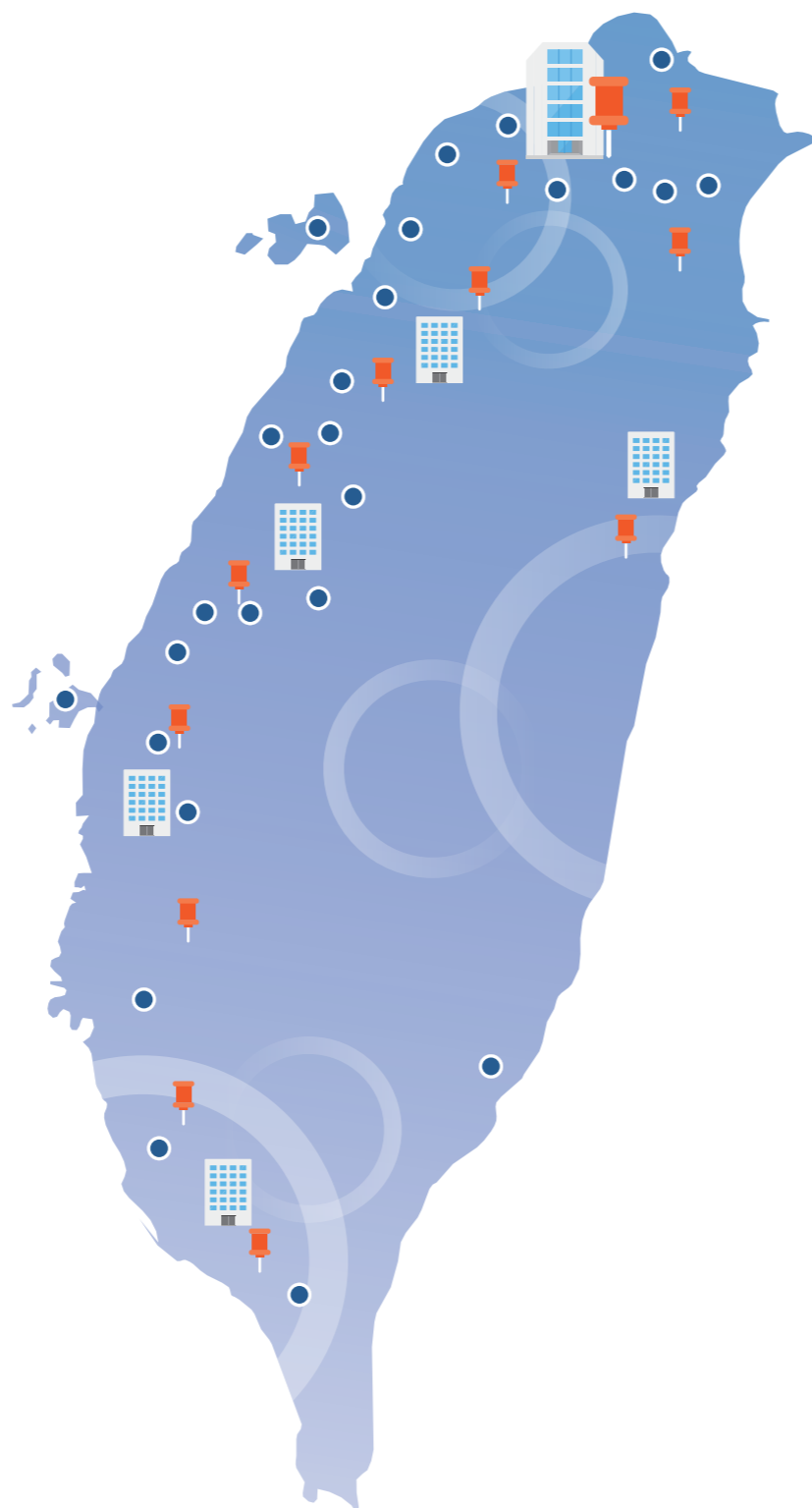
營運據點

Headquarters and Branches

總公司 Headquarters

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 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 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
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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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 Luwan District, Shanghai, 200021, P.R.C.
 Tel: +86-21-58772839; Fax: +86-21-58772539

分公司與分支機構 Branches





資料基準日: 2023/07/01
 As of date: 2023/07/01

營業一部 Business Development Dept. I 100 臺北市中正區館前路 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	士林服務中心 Shilin Service Center +886-2-28883679 +886-2-28883719	金門服務中心 Kinmen Service Center +886-82-334152 +886-82-335694
營業二部 Business Development Dept. II 241 新北市三重區重陽路三段 99 號 9 樓 9F., No.99, Sec. 3, Chongyang Rd., Sanchong Dist., New Taipei City 241, Taiwan. 1k@tfmi.com.tw +886-2-29573538 +886-2-89853222	三重服務中心 Sanchung Service Center +886-2-29573538 +886-2-89853222	新莊服務中心 Sinhuang Service Center +886-2-29062005 +886-2-85228861
林口服務中心 Linkou Service Center +886-2-26026080 +886-2-26026081	營業三部 Business Development Dept. III 110 臺北市信義區基隆路一段 131 號 2 樓 2F., No.131, Sec. 1, Keelung Rd., Xinyi Dist., Taipei City 110, Taiwan. 1m@tfmi.com.tw +886-2-25281001 +886-2-25288002	世貿服務中心 World Trade Service Center +886-2-25281001 +886-2-25288002
文山服務中心 Wenshan Service Center +886-2-29320598 +886-2-29320590	基隆服務中心 Keelung Service Center +886-2-24202166 +886-2-24228841	板橋分公司 Banchiau Branch 220 新北市板橋區民生路一段 3 號 9 樓 9F., No.3, Sec. 1, Minsheng Rd., Banqiao Dist., New Taipei City 220, Taiwan. service-2@tfmi.com.tw +886-2-29573538 +886-2-29573802
雙和服務中心 Shuangho Service Center +886-2-29232538 +886-2-29232533	桃園分公司 Taoyuan Branch 330 桃園市桃園區民權路 6 號 10 樓之 1 10F.-1, No.6, Minquan Rd., Taoyuan Dist., Taoyuan City 330, Taiwan. taoyuan@tfmi.com.tw +886-3-3353577 +886-3-3342704	中壢服務中心 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 臺中市西區繼光街 35 號 No.35, Jiguang St., Central Dist., Taichung City 400, Taiwan. taichung@tfmi.com.tw +886-4-22293176 +886-4-22233775	豐原服務中心 Fengyuan Service Center +886-4-25290177 +886-4-25290256

沙鹿服務中心 Shalu Service Center +886-4-26633686 +886-4-26633698	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 臺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	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, Gogzheng 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
	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
	機械保險	Machinery Insurance
	鍋爐保險	Boiler and Pressure Vessel Insurance
 責任保險 Liability Insurance	產品責任保險	Products Liability Insurance
	旅行業責任保險	Travel Agents Liability Insurance
	保全業責任保險	Security Company's Liability Insurance
	會計師責任保險	Accountants Professional Indemnity Insurance
	公共意外責任保險	Public Liability Insurance
	電梯意外責任保險	Elevators /Lifts Liability Insurance
	僱主意外責任保險	Employers' Liability Insurance
	高爾夫球員責任保險	Golfers Liability Insurance
	鐵路旅客運送責任保險	Railway Passengers Liability Insurance
	醫療機構綜合責任保險	Medical Institution Liability Insurance
	金融業保管箱責任保險	Bankers Safe Deposit Box Liability Insurance
	金融機構專業責任保險	Financial Institutions Professional Indemnity Insurance
	強制執行人員責任保險	Enforcement Personnel Liability Insurance
	保險公證人專業責任保險	Insurance Adjusters Professional Indemnity Insurance
	營繕承辦人意外責任保險	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

 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
	履約保證金保證保險	Performance Bond Insurance
 其他財產保險 Miscellaneous 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
	行動電話保險	Mobile Phone Insurance
	節目中斷保險	Cancellation of Events Insurance
	藝術品綜合保險	Fine Arts Comprehensive Insurance
	降水量參數養殖水產保險	Precipitation Parameter Aquaculture Insurance
	資訊系統不法行為保險	Electronic and Computer Crime Insurance
	銀行業綜合保險	Bankers Blanket Bond Insurance
 平安保險 Accident & Health 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

珍惜此刻 · 守護未來

