



兆豐保險
Chung Kuo Insurance

2015

Annual Report

兆豐產物保險股份有限公司

二〇一五年年報

Chung Kuo Insurance Company, Limited 2015 Annual Report



目錄 Table of Contents

序言 Preface	02
董事及監察人 Board of Directors and Supervisors	06
營運報告 Operating Report	07
信用評等 Credit Ratings	19
公司簡介 Company Profile	20
組織系統圖 Organization Chart	24
企業社會責任 Corporate Social Responsibility	26
我們的榮耀 Our Awards	30
會計師查核報告 Report of Independent CPAs	32
財務報表 Financial Statements	34
主要經理人 Management Team	38
主要營業項目 Main Classes of Business	42
總公司及分支機構 Corporate Offices	48
兆豐金融集團簡介 An Overview of Mega Financial Group	54

序言

Preface



國內產險市場104年度整體簽單保費收入共計新台幣（以下同）1,353億7,500萬元，較103年同期1,315億5,799萬元增加38億1,701萬元，成長2.9%，保費收入成長主要來自於汽車保險、船舶保險、航空保險、傷害保險、健康保險及其他保險等險種之成長。

本公司為提升經營效率，自104年4月1日起完成組織再造，以產銷分工概念將組織建構劃分為商品、銷售、經營及投資四大核心本部，分別由三位副總經理負責督導，發揮各險種專業分工及相互支援之功能，以擴大經營規模及效益。本次組織調整之重點在於：（一）提高投資部門位階、強化投資收益；（二）增設總公司營業部門，加強通路合作；（三）產銷進行分工，精進員工專業職能；（四）整併個人性保險商品，強化市場競爭力；（五）增設電子商務，因應新世代保險銷售趨勢；（六）整併經營本部，強化商品及營業部門行政支援，為公司帶來新的營運動能。

104年度經營策略除持續調整業務結構，並以

提升公司盈餘獲利為主，全年度簽單保費及再保費收入合計68億9,369萬元，較103年度增加796萬元。就國內簽單業務中，汽車保險、航空保險、健康保險及其他保險之簽單保費收入皆有成長，惟火災保險、貨運保險、船舶保險、工程保險及傷害保險受產險市場費率競爭和整體經濟環境之影響，以致保費衰退。

在盈餘獲利方面，透過核保審慎評估風險並控管業務品質，雖汽車保險及團體傷害保險之賠款損



董事長 林瑞雲

Chairman Jui-Yun Lin



失率仍屬偏高，另遭逢蘇迪勒颱風等數起重大賠款案件，惟承保風險已事先妥善安排再保，分散風險，加以資金運用操作尚屬得宜，致整體盈餘獲利呈現正成長。本公司104年度稅前盈餘4億9,806萬元，扣減所得稅費用後，稅後盈餘4億1,301萬元，較103年稅後盈餘3億8,509萬增加2,792萬，成長幅度7.25%，營運績效表現良好。

104年底本公司資產總值153億5,741萬元，各項保險營業準備及股東權益合計137億7,903萬元，資本水準強健，營運資金充裕，清償能力堅實，經營基礎穩固。展望未來，本公司將持續致力於調整業務結構，強化核保利潤，增裕資金運用效益，並致力於保障客戶權益及服務品質之提升，以提高市

場競爭力。

業務經營方面，本公司基於業務均衡發展原則，除參與大型商業性險種業務承保外，亦加強拓展住宅火災保險、汽車保險、傷害保險、健康保險等個人性險種及中小型企业險種業務，並持續調整業務結構，審謹核保；同時妥善規劃資金運用策略，持續調整資產配置，維持資金運用的流動性和安全性，以增裕公司盈餘。

面對產險市場激烈競爭，本公司以健全財務實力及專業承保經驗，力求國內及海外業務穩定成長，並在金控集團共同行銷、業務相互支援之挹注下，擴大營運規模，提升市場地位，締造穩健之經營績效。

董事長

林 瑞 雲

總經理

陳 瑞

序言

Preface



In 2015, the overall gross written premium income in the domestic non-life insurance market totaled NT\$135,375 million, an increase of NT\$3,817 million compared with NT\$131,558 million in the same period of 2014, at a growth rate of 2.9%. The premium income mainly came from the growth of automobile insurance, marine hull insurance, aviation insurance, accident insurance, health insurance, and other insurance.

To improve the operational efficiency, the Company has completed the reorganization on April 1, 2015. Under the concept of the division of labor in production and marketing, the structure of organization is divided into four core groups: product, marketing, management, and investment, which are under the supervision of three vice presidents respectively to exhibit functions of professional division of labor and mutual support among types of insurance and expand the scope and efficiency of operations. The main focus of this organization restructuring: (I) Elevate the level of the Investment Department and improve investment income; (II) Add new business units at the head office and increase channel cooperation; (III) Make division of labor in production and marketing and advance employees' professional functions; (IV) Consolidate personal insurance products and enhance market competitiveness; (V) Establish

its e-Commerce business in response to the insurance sales trends of new generation; (VI) Integrate the management group and strengthen administrative support for product and marketing divisions to bring new operational momentum for the Company.

Apart from continuously adjustment in the business structure, the business strategy in 2015 is mainly to enhance the Company's earnings and profit. The direct written and reinsurance premium incomes for the full year totaled NT\$6,894 million, an increase of NT\$8 million compared with the 2014. In the domestic written line, the direct written premium income from automobile insurance, aviation insurance, health insurance, and other insurance has grown. However, the premiums of fire insurance, marine cargo insurance, marine hull insurance, engineering



總經理 陳瑞

President Ray Chen



insurance, and accident insurance declined under the influence of rate competition in the non-life insurance market and the overall economic environment.

In respect of earnings and profit, the Company carefully assesses risks through underwriting and controls the quality of businesses. Although the claims loss ratio of automobile insurance and group personal accident insurance are still on the high side, and several major claims paid for Typhoon Soudelor etc., the risks covered have been properly arranged for reinsurance to spread risks. In addition, the capital allocation and operations are made appropriately; as a result, the overall earnings and profit shows a positive growth. In 2015, the Company's earnings before tax was NT\$498 million, and after deduction of income tax expense, the earnings after tax was NT\$413 million, an increase of NT\$28 million at a growth rate of 7.25% compared with NT\$385 million in 2014. It showed that the Company performed well in operations.

By the end of 2015, the Company's total value of assets was NT\$15,357 million. The operating reserves for various insurance and shareholders' equity totaled NT\$13,779 million, showing the strong capital level, sufficient working capital, solid liquidity, and a stable operating base. Looking to the future, the Company will continuously endeavor to adjust the business structure, strengthen

underwriting profit, increase the efficiency of capital allocation, and also make efforts to protect client's rights and interests and improve the quality of service to enhance market competitiveness.

In respect of business operation, based on the principle of balanced development of business, the Company not only engages in the underwriting of large-scale commercial lines businesses, but also enhances the development of personal lines businesses such as residential fire insurance, automobile insurance, accident insurance, health insurance, and small and medium enterprise insurance businesses. The Company also continues to adjust the business structure, and makes prudential underwriting. Meanwhile, it plans well the capital allocation strategy, continues to adjust the asset allocation, and maintains the liquidity and safety of capital allocation to increase its earnings.

Faced with the fierce competition in the non-life insurance market, the Company strives to have a stable growth in the domestic and overseas businesses through sound financial strength and professional underwriting experience, and expands the scale of operation, improves the market position, and creates the sound operating performance under the collaborative marketing within the financial holding group and mutual support among businesses.

Chairman

Jui-yun Lin

President

Ray Chen

董事及監察人

Board of Directors and Supervisors



董事及監察人 Board of Directors and Supervisors		105年4月1日 April 1, 2016
董事長 Chairman	林瑞雲 Jui-Yun Lin	
獨立董事 Independent director	陳欣勝 Hsin-Sheng Chen	
獨立董事 Independent director	曾郁仁 Yu-Jen Tseng	
董事 Director	陳瑞 Ray Chen	
董事 Director	戴台馨 Tai-Shin Dai	
董事 Director	柯王中 Wang-Chung Ko	
董事 Director	謝目堂 Muh-Tarng Hsieh	
董事 Director	蘇晶 Jean Su	
董事 Director	黃文瑞 Wen-Jui Huang	
監察人 Supervisor	呂志明 Zhi-Ming Lu	
監察人 Supervisor	陳松興 Chung-Hsing Chen	
監察人 Supervisor	張瑛鶯 Ying-Ying Chang	

備註：董事及監察人均為兆豐金融控股股份有限公司代表人。

Note: All directors and supervisors are representatives of the Mega Financial Holding Company.



壹、業務概況

104年度總保費收入為68億9,369萬元，較103年度68億8,573萬元增加796萬元，成長0.12%。

一、直接簽單業務

104年度直接簽單保費收入62億497萬元，較103年度62億8,218萬元減少7,721萬元，減幅1.23%。

- 1.火災保險（含天災險）：保費收入15億1,074萬元，占保費收入總額24.35%。
- 2.貨運保險：保費收入2億5,228萬元，占保費收入總額4.07%。
- 3.船舶保險：保費收入4億932萬元，占保費收入總額6.60%。
- 4.汽車保險：保費收入27億2,474萬元，占保費收入總額43.91%。
- 5.航空保險：保費收入1億3,770萬元，占保費收入總額2.22%。
- 6.工程保險：保費收入1億9,367萬元，占保費收入總額3.12%。
- 7.傷害保險（含健康險）：保費收入3億4,529萬元，占保費收入總額5.56%。
- 8.其他保險：保費收入6億3,123萬元，占保費收入總額10.17%。

二、分進再保險業務

104年度分進再保費收入6億8,872萬元，較103年度6億355萬元增加8,517萬元，成長14.11%。

- 1.國內分進再保費收入計5億5,908萬元，占再保費收入總額81.18%。
- 2.國外分進再保費收入計1億2,964萬元，占再保費收入總額18.82%。



兆豐保險(左起)洪副總經理榮隆、胡副總經理鐸清、林董事長瑞雲、陳總經理瑞及魏副總經理家祥



Business Overview

In 2015, the Company generated a total premium income (rounded up to the nearest million) of NT\$6,894 million an increase of NT\$8 million or 0.12%, from NT\$6,886 million of the total premium income recorded in 2014.

A. Direct Written Business

In 2015, the direct written premiums of the Company totalled NT\$6,205 million a decrease of NT\$77 million or 1.23%, from NT\$6,282 million in 2014.

- 1.Fire insurance (including insurance against natural perils): The premiums totalled NT\$1,511 million accounting for 24.35% of the total written premiums.
- 2.Marine cargo insurance: The premiums totalled NT\$252 million accounting for 4.07% of the total written premiums.
- 3.Marine hull insurance: The premiums totalled NT\$409 million accounting for 6.60% of the total written premiums.
- 4.Automobile insurance: The premiums totalled NT\$2,725 million accounting for 43.91% of the total written premiums.
- 5.Aviation insurance: The premiums totalled NT\$138 million accounting for 2.22% of the total written premiums.
- 6.Engineering insurance: The premiums totalled NT\$194 million accounting for 3.12% of the total written premiums.
- 7.Accident insurance (including Health insurance): The premiums totalled NT\$345 million accounting for 5.56% of the total written premiums.
- 8.Other insurance: The premiums totalled NT\$631 million accounting for 10.17% of the total written premiums.

B. Inward Reinsurance Business

The inward reinsurance premiums for 2015 amounted to NT\$689 million an increase of NT\$85 million or 14.11%, from NT\$604 million posted in 2014.

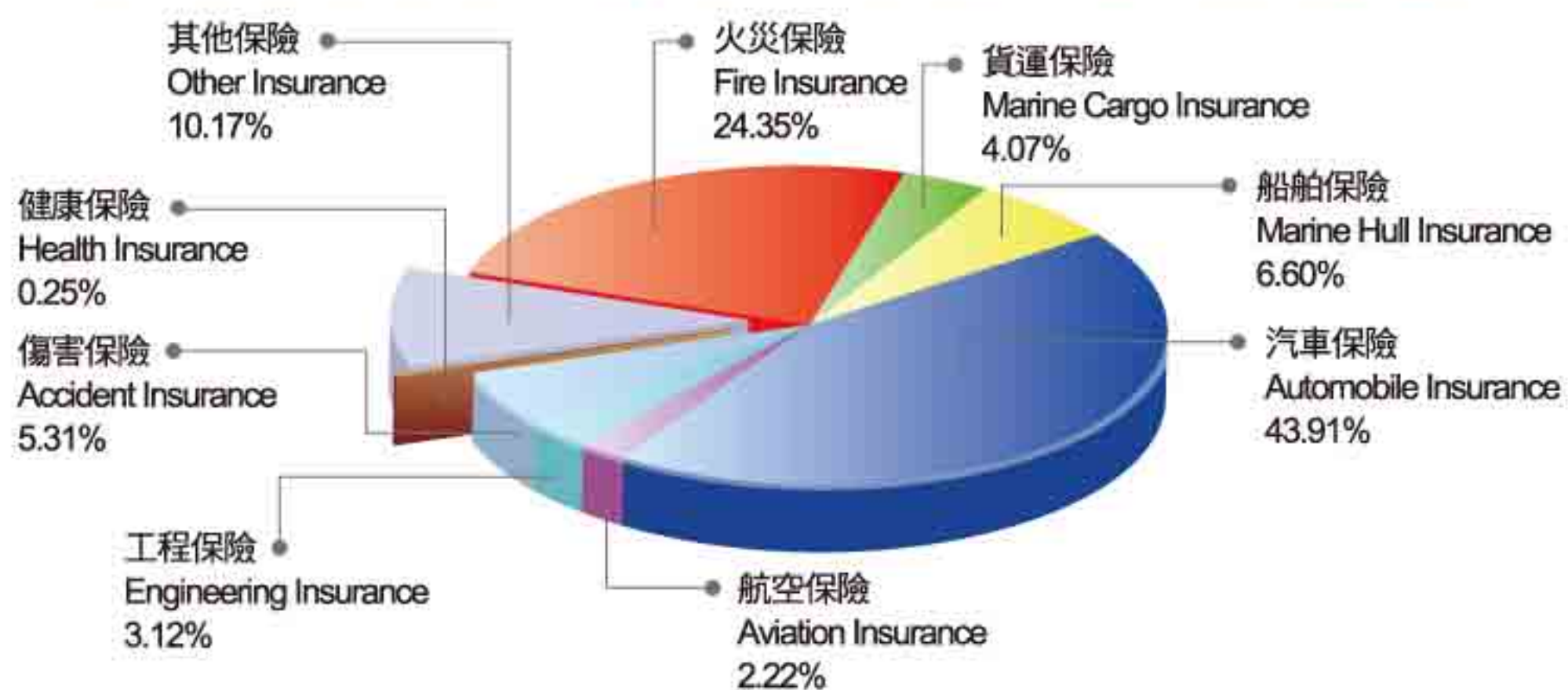
- 1.Domestic inward reinsurance: Premiums totalled NT\$559 million accounting for 81.18% of the total reinsurance premiums.
- 2.Foreign inward reinsurance: Premiums totalled NT\$130 million accounting for 18.82% of the total reinsurance premiums.



102年-104年簽單保費及再保費收入 Premium Income, 2013-2015



104年直接簽單業務比重 The Portfolio of Direct Written Premiums, 2015



營運報告

Operating Report



貳、營運績效

Operating Performance

103-104年財務要覽

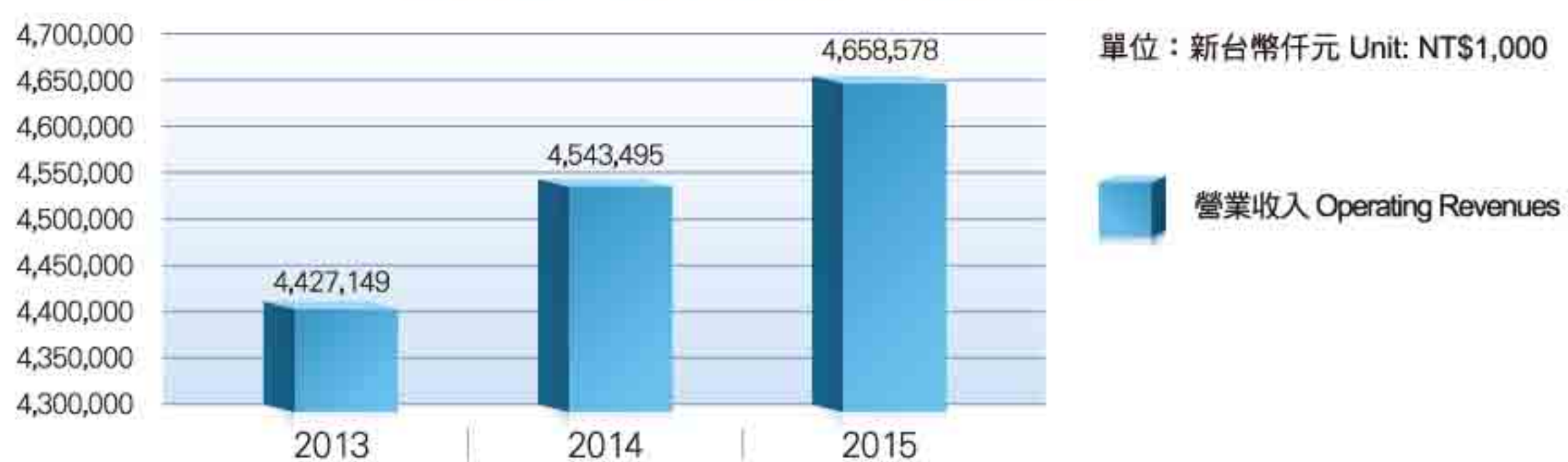
Financial Highlights, 2014-2015

單位：新台幣仟元
Unit: NT\$1,000

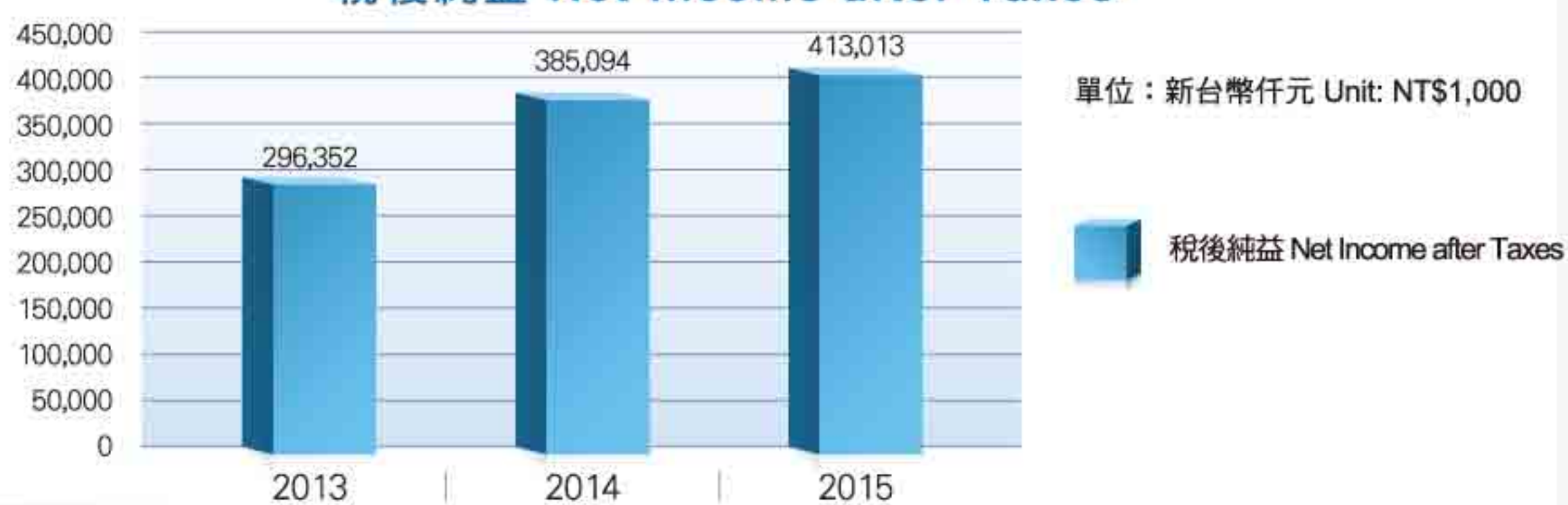
項目 Items	年度 Years	104年 2015	103年 2014
營業收入 Operating Revenues		4,658,578	4,543,495
營業成本 Operating Costs		3,135,641	3,041,629
營業費用 Operating Expenses		1,026,556	969,320
營業利益 Operating Income		496,381	532,546
營業外淨損益 Non-operating income and expenses		1,675	10,971
稅前純益 Net Income before Taxes		498,056	543,517
稅後純益 Net Income after Taxes		413,013	385,094
每股盈餘（元） Earnings Per Share (NT Dollar)		1.38	1.28
資產總額 Total Assets		15,357,413	15,441,693
未滿期保費準備 Reserve for Unearned Premiums		3,273,580	3,272,395
賠款準備 Reserve for Outstanding Losses		3,026,523	3,194,308
特別準備 Reserve for Catastrophic Losses		1,470,569	1,500,042
保費不足準備 Reserve for Deficiency		1,990	720
資本額 Paid-in Capital		3,000,000	3,000,000
股東權益 Total Shareholders' Equity		6,006,363	5,648,687



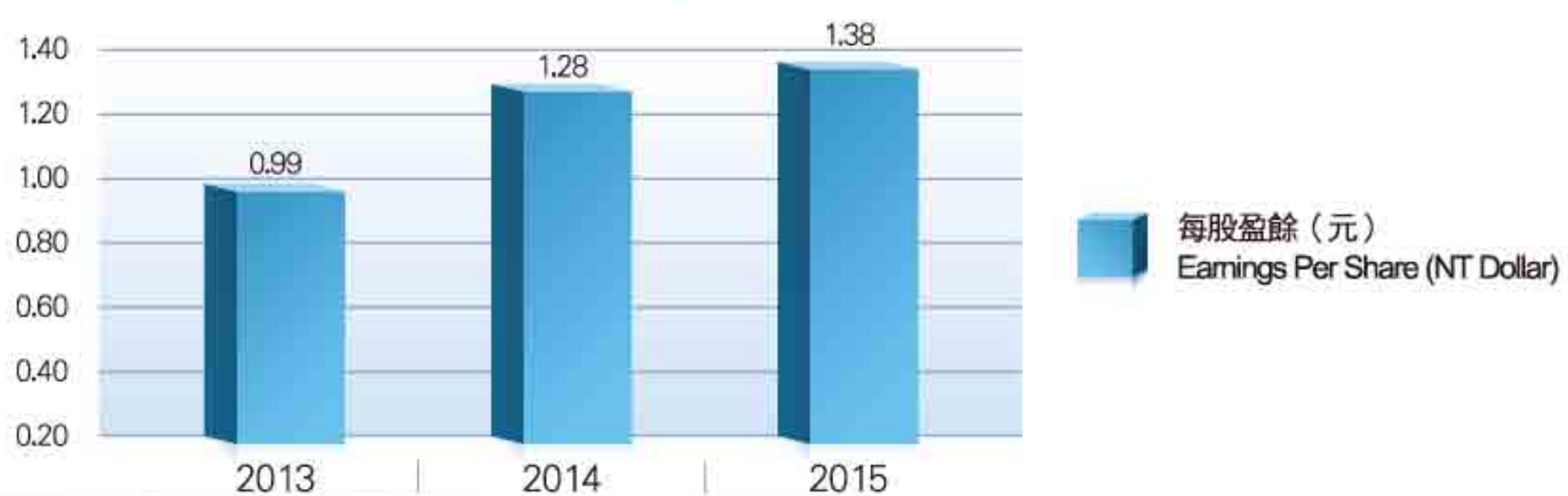
營業收入 Operating Revenues



稅後純益 Net Income after Taxes



每股盈餘（元） Earnings Per Share (NT Dollar)



營運報告

Operating Report



104年自留保費統計表
Net Premiums, 2015

單位：新台幣仟元
Unit: NT\$1,000

項目 Items 險種別 Business Lines	簽單保費收入 Direct Written Premiums	再保費收入 Reinsurance Premiums	再保費支出 Reinsurance Premiums Ceded	自留保費收入 Net Premiums
火災保險 Fire Insurance	1,510,742	85,057	(937,208)	658,591
貨運保險 Marine Cargo Insurance	252,277	10,236	(147,019)	115,494
船舶保險 Marine Hull Insurance	409,322	13,391	(359,162)	63,551
汽車保險 Automobile Insurance	2,724,741	306,594	(690,681)	2,340,654
航空保險 Aviation Insurance	137,702	6,941	(135,954)	8,689
工程保險 Engineering Insurance	193,673	12,167	(114,027)	91,813
傷害保險 Accident Insurance	329,591	5,976	(102,309)	233,258
健康保險 Health Insurance	15,693	0	(4,782)	10,911
其他保險 Other Insurance	631,228	118,717	(420,423)	329,522
國外分進業務 Foreign Inward Business	0	129,641	(595)	129,046
合計 Total	6,204,969	688,720	(2,912,160)	3,981,529

備註：火災保險包含天災險。

Note: Fire insurance includes insurance against natural perils.



104年自留賠款統計表
Net Claims, 2015

單位：新台幣仟元
Unit: NT\$1,000

項目 Items 險種別 Business Lines	簽單保險賠款 Direct Written Claims Expenditures	再保險賠款 Reinsurance Claims Expenditures	攤回再保賠款 Claims Recovered from Reinsurers	自留賠款 Net Claims
火災保險 Fire Insurance	295,208	21,486	(226,240)	90,454
貨運保險 Marine Cargo Insurance	119,776	16,793	(82,086)	54,483
船舶保險 Marine Hull Insurance	540,319	3,075	(510,317)	33,077
汽車保險 Automobile Insurance	1,622,748	181,210	(419,712)	1,384,246
航空保險 Aviation Insurance	111,654	27,824	(109,190)	30,288
工程保險 Engineering Insurance	106,051	6,523	(38,822)	73,752
傷害保險 Accident Insurance	212,689	499	(64,184)	149,004
健康保險 Health Insurance	5,627	0	(530)	5,097
其他保險 Other Insurance	147,678	63,103	(88,103)	122,678
國外分進業務 Foreign Inward Business	0	110,036	(1)	110,035
合計 Total	3,161,750	430,549	(1,539,185)	2,053,114

備註：火災保險包含天災險。

Note: Fire insurance includes insurance against natural perils.

營運報告

Operating Report



103-104年財務分析
Financial Analysis, 2014-2015

單位：新台幣仟元
Unit: NT\$1,000

項目 Items	年度 Years	104年 2015	103年 2014
直接保費收入變動率 Change rate of Direct Written Premiums		-1.23%	-0.59%
直接已付賠款變動率 Change rate of Claims Paid		9.37%	7.64%
自留保費變動率 Change rate of Net Premiums		5.36%	1.52%
自留滿期損失率 Net Loss Ratio		53.07%	57.72%
自留費用率 Net Expense Ratio		36.02%	36.75%
自留綜合率 Net Combined Ratio		89.09%	94.47%
資產報酬率 Return on Assets		2.68%	2.52%
權益報酬率 Return on Shareholders' Equity		7.09%	7.13%
自留保費對權益比率 Net Premiums to Shareholders' Equity		66.29%	66.90%
毛保費對權益比率 Gross Premiums to Shareholders' Equity		114.77%	121.90%
各種保險負債對權益比率 Reserves to Shareholders' Equity		129.41%	141.05%
權益變動率 Change rate of Equity		6.33%	9.76%

自留綜合率 Net Combined Ratio



參、營業發展策略

1

拓展個人性險種

鞏固商業性險種之市場地位，積極拓展個人性險種及中小型企业體業務，力求業務來源分散，均衡業務結構，擴大營運規模，穩定承保風險。

2

強化核保利潤

落實核保、再保及理賠政策，嚴格篩選良質業務，控管承保風險及自留損失率，有效降低成本費用，並力求提升自留保費，增加核保利潤，穩定獲利能力。

3

增裕投資收益

在兼顧財務風險、投資報酬與資金流動性的前提下，妥善規劃資金運用策略，適時調整資產配置，強化資金運用效益，增裕公司盈餘。

4

廣拓行銷通路

建構各種行銷管道，尋求與金融機構或異業進行策略聯盟，擴展業務合作；運用整合行銷策略，發揮集團綜效功能，開拓利基市場。

5

研發新種保險商品

順應市場脈動及消費型態，針對企業及消費大眾需求，積極研發具市場性、競爭性及差異化之新種保險商品，開拓保險商機，擴增業務來源。



6

妥善規劃再保險安排

衡酌危險特性、最大可能損失評估及再保市場變化等因素，審慎擬訂適當自留限額，妥善辦理再保險安排，以保障承保責任，分散承保風險。

7

加強內部控制及風險管理

強化內部控制、風險管理及內部稽核功能，落實遵循相關法令規章，確保各項作業處理程序之安全性、正確性與合法性，提高經營績效。

8

強化組織及人力效能

以公司精進發展為導向，強化組織效能，加強人才培育及人員儲備，提升人員專業職能，培訓專業化及國際化人才，增進業務競爭力。

9

建構數位化銷售及服務

因應網際網路行銷及雲端科技之發展趨勢，運用新型態資訊技術與系統，建立數位化行動服務平台，拓展電子商務，優化客戶服務效率。

10

增進公司品牌之知名度

善用廣告及公益活動曝光率，加強客戶服務及滿意度，提升整體企業形象，增進社會公眾和消費者之認同感，建立企業的良好形象與商譽。



Business Development Strategy

1

Expand personal line businesses

Consolidate the market position in the commercial lines businesses, proactively expand personal lines products and small and medium enterprises businesses, seek distribution for sources of business, balance the business structure, expand the scale of operation, and stabilize underwriting risks.

2

Raise underwriting profits

Implement the underwriting, reinsurance, and claims policies, strictly choose good-quality businesses, control underwriting risks and net loss ratio, effectively reduce costs and expenses, and aim at enhancement of the retained premiums, improvement of underwriting profits, and stabilization of profitability.

3

Increase financial earnings

Under the conditions that financial risk, investment returns and funding liquidity are attended to simultaneously, plan the fund utilization strategies with care, adjust the layout of assets in a timely manner, enhance the fund utilization effect and increase the Company's earnings.

4

Expand distribution channels

Construct various marketing channels, seek to make strategic alliances with financial institutions or cross-industry alliances, and expand business cooperation; use integrated marketing strategies to exert group synergy effects and explore niche markets.

5

Develop new insurance products

Adapt to market moves and consumption patterns, actively research and develop new insurance products with marketability, competitiveness, and differentiation in response to demand from enterprises and mass consumers, explore insurance business opportunities, and broaden sources of business.

營運報告

Operating Report



6

Plan proper reinsurance arrangement

In consideration of characteristics of hazards, probable maximum loss estimates, and changes in the reinsurance market, prudently formulate the appropriate retention limit, and make proper reinsurance arrangement to protect underwriting liabilities and distribute underwriting risks.

7

Enhance internal control and risk management

Take the initiative to enhance internal control, risk management, and internal audit practices while ensuring regulatory compliance as well as the security, accuracy, and legitimacy in every aspect of our operating procedures in order to upgrade operating efficiency.

8

Enhance performance of organization and human resources

Orient to advanced development of the Company, improve organizational effectiveness, enhance cultivation of talent and preparation of personnel, upgrade employees' professional functions, develop talented persons with specialization and internationalization, and increase business competitiveness.

9

Construct digitalized sales and services

In response to the development trends of internet marketing and cloud technology, employee new patterns of information technology and system, build the digitalized mobile service platform, expand the e-Commerce, and optimize client service efficiency.

10

Promote the brand awareness for the Company

Make good use of the advertising and public benefit activity exposure, strengthen client services and satisfaction, enhance the overall corporate image, increase social public and customers' sense of identity, and build a good corporate image and reputation



信用評等

Credit Ratings

信用評等 Credit Ratings

評等機構
Rating Agency

長期評級
Long-term Rating

評等展望
Outlook

中華信用評等公司
Taiwan Ratings Corporation



穩定
Stable

美國標準普爾公司
Standard & Poor's Rating Services



穩定
Stable

穆迪投資者服務公司
Moody's Investors Service



穩定
Stable

公司簡介

Company Profile



壹、公司沿革

兆豐產物保險股份有限公司(以下簡稱兆豐保險)原名中國產物保險股份公司，民國20年11月1日由中國銀行於上海投資創立。民國38年10月申請設立台灣分公司，同年12月總公司隨同中國銀行搬遷來台，繼續推展各項財產保險業務。

民國61年2月，財政部為簡化國營產險組織，加強營運績效，經呈奉行政院核准與中央信託局產物保險處合併，沿用「中國產物保險股份有限公司」名稱，改由國庫直接投資，納為財政部所屬保險事業機構。

在公營時代，所承保之業務大部分來自於中央政府各機關及經濟部所屬事業單位，秉持「服務工商企業，確保政府財產安全」之創立宗旨，儼然成為國營事業之專屬保險人。

配合政府積極推動公營事業民營化的政策，民國83年5月5日成為第一家民營化之國營產物保險公司，並積極建立行銷通路，擴充營業據點，以拓展民營企業之財產保險業務。

為擴大營運規模，提昇業務競爭力，民國91年

12月31日以股份轉換方式，轉換為兆豐金融控股股份有限公司百分之百持股之子公司，成為兆豐金控集團旗下之成員。為配合兆豐金控集團建立整體一致之企業形象，民國95年7月6日，中文名稱更名為「兆豐產物保險股份有限公司」，英文名稱仍維持「Chung Kuo Insurance Company, Limited」。兆豐保險總公司設在台北市，於全國各主要縣市（包括金門縣）共10個分公司及16個通訊處，合計國內地區共26個分支機構。

目前兆豐金融控股股份有限公司旗下之子公司包括兆豐國際商業銀行股份有限公司、兆豐證券股份有限公司、兆豐票券金融股份有限公司、兆豐產物保險股份有限公司、兆豐國際證券投資信託股份有限公司、兆豐資產管理股份有限公司、兆豐人身保險代理人股份有限公司、兆豐創業投資股份有限公司等。在兆豐金控集團品牌形象及金控集團資源整合之下，持續擴展更廣泛的業務來源，提供客戶全面性金融保險服務，充分發揮綜效，締造更佳之經營成果。



貳、海外市場

在海外市場拓展方面，民國61年4月關島總代理處開業，次年12月正名為「駐關島代表處」，是國內產險業者中唯一於關島設立營業據點之保險公司；復在響應政府南進政策號召下，民國86年12月成立「越南胡志明市辦事處」，後因政策考量，民國102年8月裁撤；民國96年11月成立「上海代表處」，從事聯絡、市場調查等非經營性活動，惟受限於大陸地區法令限制，故於民國104年1月完成法定裁撤程序。目前海外地區僅有關島代表處，提供台商企業及當地僑胞各項保險諮詢服務，每年業績呈穩定成長。

參、組織改造

兆豐保險為提升經營效率，104年4月1日完成組織再造，以產銷分工概念將組織建構劃分為商品、銷售、經營及投資四大核心本部，發揮各險種專業分工及相互支援之功能，期望能強化商品及營業部門行政支援，擴大經營規模及效益，為公司帶來新的營運動能。為配合網路科技商機規劃並重整

通路歸屬，以集中通路專業經營觀念，達到業務經濟規模及顧客滿意度的服務功能，成立企業保險營業部、金融通路營業部和電子商務暨個人保險營業部，並依通路屬性差異提供專業及客製化的保險服務。



公司簡介

Company Profile



Brief History of the Company

Chung Kuo Insurance Company, Limited (Chung Kuo Insurance), formerly known as China Insurance Company, Ltd., was founded in Shanghai on November 1, 1931 through investment by the Bank of China. In October 1949, the Company applied to establish a branch office in Taiwan. In December of the same year, the Company relocated its headquarters to Taiwan together with the Bank of China and continued to implement non-life insurance businesses.

In February 1972, in order to simplify the non-life insurance organization owned by the government and improve operating performance, the Ministry of Finance completed the merger of the Company and Non-Life Insurance Department of the Central Trust of China after approval by the Executive Yuan. The new entity continued to use the name of "Chung Kuo Insurance Company, Limited." It was invested directly by the National Treasury instead as an insurance institution affiliated with the Ministry of Finance.

Before privatization, the Company mostly engaged in insurance businesses with institutions of the central government and business units under the Ministry of Economic Affairs. Adhering to the purpose of its foundation, "Be the service for the business enterprises, and ensure safeguarding securities for government-owned properties," the Company became an exclusive insurer dedicated to government owned businesses.

In conformity with the policy of privatization of public enterprises, the Company became the first privatized non-life insurance company owned by the government on May 5, 1994. It also aggressively

built marketing channels and expanded business offices to develop non-life insurance businesses as a private enterprise.

To expand the scale of operation and raise business competitiveness, the Company was converted to a wholly-owned subsidiary of Mega Financial Holding Co., Ltd. through transfer of shares on December 31, 2002, and became a member of the Mega Financial Holding Group. To establish a consistent corporate image as a whole with the Mega Financial Holding Group, the Company's Chinese name was changed to "兆豐產物保險股份有限公司" on July 6, 2006, and the English name remained as "Chung Kuo Insurance Company, Limited." Headquartered in Taipei, Chung Kuo Insurance has 10 branches and 16 corresponding offices in major cities and counties (including Kinmen County) nationwide, as a total of 26 branches and offices in domestic areas.

Currently the subsidiaries of Mega Financial Holding Co., Ltd. include Mega International Commercial Bank, Mega Securities Co., Ltd., Mega Bills Finance Co., Ltd., Chung Kuo Insurance Company, Ltd., Mega Investment Trust Co., Ltd., Mega Asset Management Co., Ltd., Mega Life Insurance Agency Co., Ltd., and Mega CTB Venture Capital Co., Ltd. Under brand image of Mega Financial Holding Group and integration of resources under the financial holding group, the Company will continue to extend broader sources of business, provide comprehensive financial and insurance services for clients, and fully exert synergy effects to create the better operating results.



Overseas Market

In the overseas market development, the Company opened its representative office in Guam in April 1972, and the following year in December officially named it "Guam Office" making the Company the only Taiwan-based non-life insurance company to establish a business office in Guam. Additionally, in response to the Government's appeal of Southward Policy, the Company set up a representative office in Ho Chi Minh City, Vietnam in December 1997, but subsequently closed it in August 2013 in consideration of its policy. The Shanghai Representative Office was established in November 2007, which engaged in non-operating activities such as liaison and market survey. However, it completed the legal procedures for dissolution in January 2015 subject to the restrictions of laws and regulations in Mainland China. Currently, the Company only has Guam Office overseas to provide insurance advisory services for Taiwanese enterprises and overseas Chinese. It shows stable growth in annual performance.

Organizational Reengineering

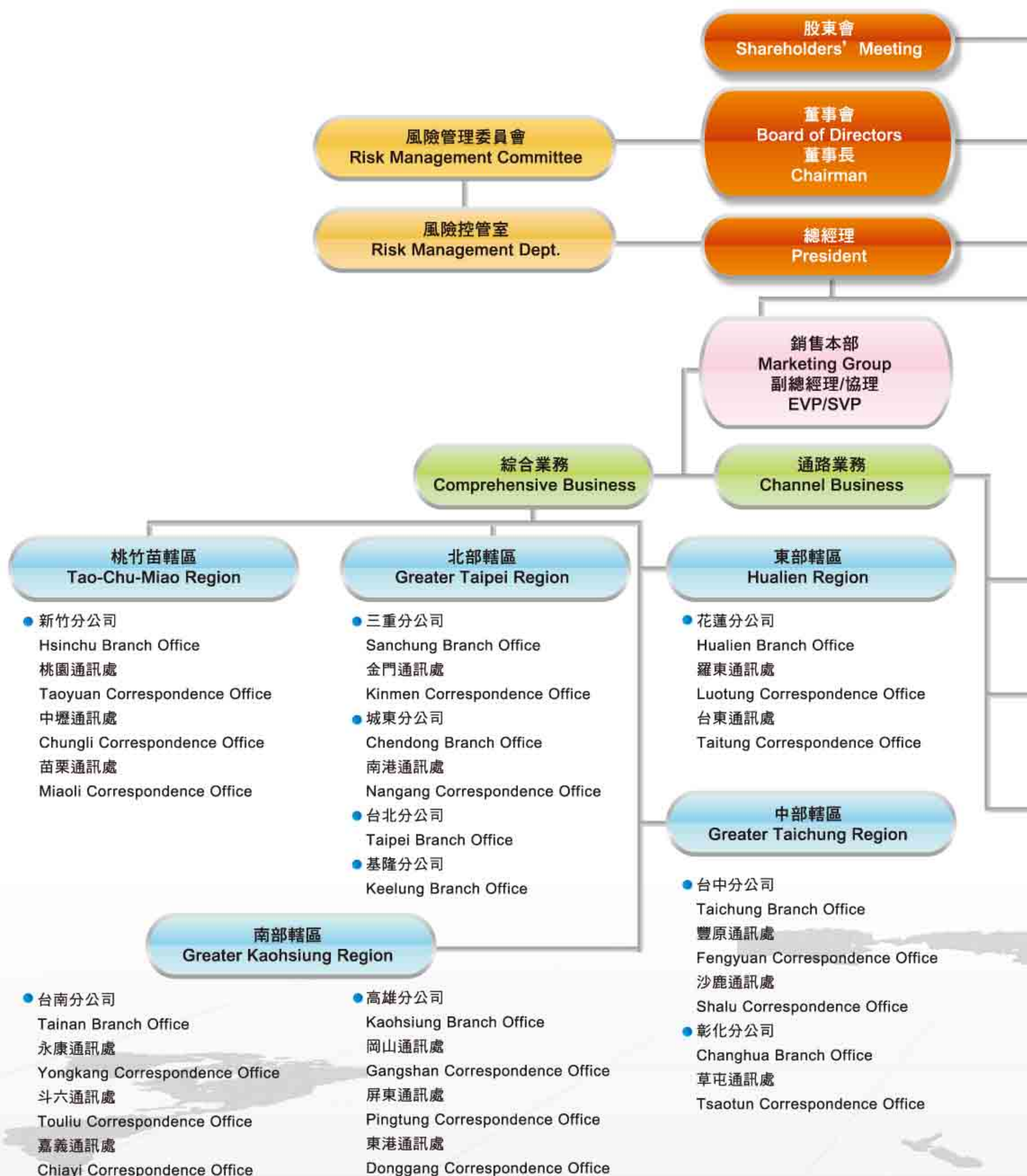
To improve the operational efficiency, Chung Kuo Insurance has completed the reorganization on April 1, 2015. Under the concept of division of labor in production and marketing, the structure of organization is divided into four core groups: product, marketing, management, and investment to exhibit functions of professional division of labor and mutual support among types of insurance. It is expected to strengthen the administrative support for product and marketing divisions to expand the scope and efficiency of operations and bring new operational momentum for the Company. In line with

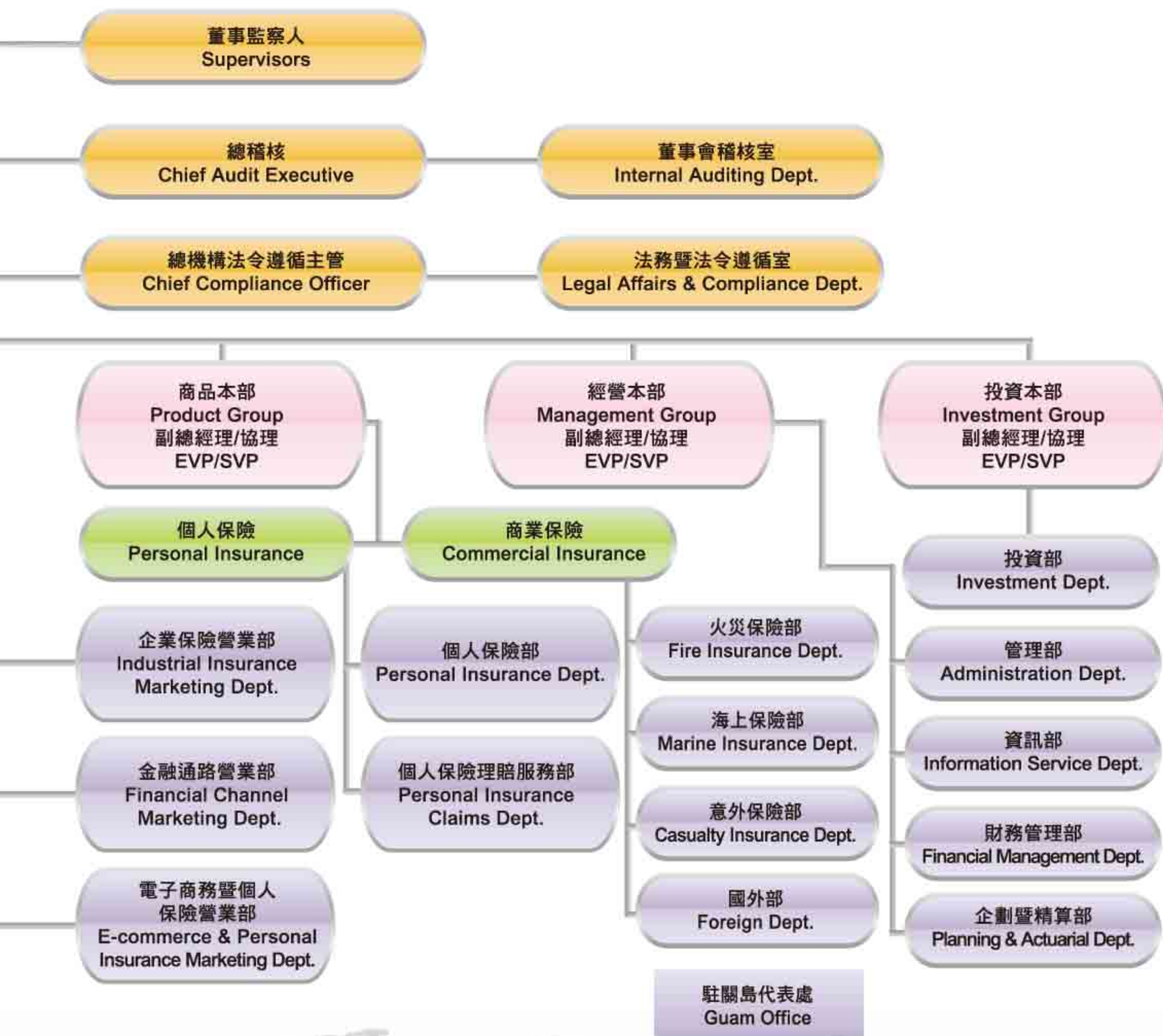
business opportunities planning for internet technology and reorganization of channel attribution, the Company achieves services and functions with economic scale and customer satisfaction under the concept of channel concentration and professional management, sets up the Industrial Insurance Marketing Department, Financial Channel Marketing Department, and E-commerce and Personal Insurance Marketing Department, and provides professional and customized insurance services based on different channel attributions.



組織系統圖

Organization Chart





企業社會責任

Corporate Social Responsibility



善盡企業社會責任為本公司企業核心價值及經

營理念，因此追求企業營運績效之餘，本公司亦致

力推動社會公益與扶持弱勢族群，進而響應政府政

策，推動住宅基本地震保險、汽機車強制保險和微

型保險，舉凡社會重大事故發生均會響應愛心捐款，

如高雄氣爆、八仙塵爆、美濃大地震等。我們積極

參與社會公益並實際的投入，藉由傾聽與對話了解

弱勢族群的需要，並期望透過保險媒介，將愛的力

量傳遞到社會每個角落，這是本公司的經營價值及

永續發展的動力。

壹、公益園遊會暨保險宣導

一、104年度高齡化、微型保險暨各類保險宣導計

畫一公益路跑暨園遊會

本公司參加保險局舉辦之「104年度高齡化、微型保險暨各類保險宣導計畫—公益路跑暨園遊會」

捐款活動，共同參與社會責任，照顧弱勢族群，並愛心捐款予11家社福機構。

除愛心捐款外，另為支持弱勢團體，購買花蓮玉里鎮之農產品、聖嘉民啟智中心之手工肥皂等作為活動贈品，並於園遊會活動中宣導微型保險。同時亦邀請大澳灣文化工作團表演，讓民眾分享原住民族藝術饗宴。



二、透過金融服務關懷社會園遊會宣導保險知識

參與台灣金融服務業聯合總會與南投縣政府聯合主辦之金融服務關懷社會園遊會，除關懷弱勢族群，並透過慈善公益園遊會宣導金融知識，並以遊戲闖關活動增進民眾保險知識。

貳、響應青年工讀計畫

為使經濟弱勢之青年學子在困境中找尋自我發展之方向，無憂學習，增加職場競爭力，進而配合教育部青年發展署推動「104年度經濟弱勢青年工讀計畫」，於暑假期間進用暑期工讀生，協助弱勢學子累積職涯歷練經驗，為未來進入職場增加能量。

參、產學合作計畫

為了促進產學人才培育，使大專院校及學子能瞭解保險業界的人力需求與應用技術，進而結合業界

的實務需求；使大專院校龐大的研發人力與能量，成為業界技術研發的堅實後盾；並讓業界的需求、經驗回饋成為教學的動力與發展泉源。於暑假期間進用致理科技大學學生，讓學子能將工讀經驗作為學習動力，並派員至學校修習金融課程，以及邀請教授分享專業知識。

肆、微型保險之響應

本公司為達到照顧弱勢家庭的責任，積極響應金融監督管理委員會照顧弱勢族群安全保障之政策，領先同業自99年首推微型保單產品，並訂定獎勵措施鼓勵同仁積極拓展微型保險業務，微型個人傷害保險投保人數已逐年增加，越來越多弱勢族群獲得保障，並為家庭健全的功能盡一份力量，創造美好的價值並回饋社會。



企業社會責任

Corporate Social Responsibility



The fulfillment of corporate social responsibility is the Company's core value and business philosophy. Therefore, besides the pursuit of operating performance, the Company also devotes to promoting social welfare and support minority groups, and further responses to the government policy to promote the residential earthquake insurance, compulsory automobile/motorcycle liability insurance, and micro-insurance. In addition, it makes donations whenever a social major accident occurs, such as Kaohsiung Gas Explosions, Formosa Fun Coast dust explosion, Meinong Earthquake, etc. We actively participate in social welfare with dedication, understand the needs of minority groups through listening and talks, and hope to deliver power of love to every corner of society through insurance. This is the Company's motivation of business value and sustainable development.

Public Benefit Fair and Insurance Promotion

A. 2015 Population Aging, Micro-insurance and Insurance Products Promotion Program - Public Benefit Road Race and Fair

The Company took part in the "2015 Population Aging, Micro-insurance and Insurance Products Promotion Program - Public Benefit Road

Race and Fair" held by the Insurance Bureau to together participate the social responsibility, take care of minority groups, and make donations to 11 social welfare organizations.

In addition to donations, the Company purchased agricultural products of Yuli Township in Hualien and handmade soaps of St. Camillus for Intellectually Disabled Children as the event gifts to support minority groups, and promoted micro-insurance in the fair event. It also invited the Tai O Cultural Workshop to perform on stage and shared aboriginal arts feast with people.

B. Promote insurance knowledge through the financial services social care fair

Participated in the financial services social care fair jointly organized by the Taiwan Financial Services Roundtable and Nantou County Government. Not only does the Company care for the minority groups, but it promotes financial knowledge through charity and public benefit fair, and enhance the public's knowledge of insurance through the challenge passing activity.

Response to Youth Work-Study Program

To help economically disadvantaged young students in trouble find the direction of



self-development, learn without worries, and increase the competitiveness in the workplace. Further, in conformity with the "2015 Annual Program for Economically Disadvantaged Youth" promoted by Youth Development Administration, Ministry of Education, the Company offers part-time jobs during summer to help disadvantaged students accumulate career experience and increase capacity for entering the workplace in the future.

Industry-University Collaboration Project

To promote the industry-university talent cultivation, make university/college students understand the demand for human resource and applied technology in the insurance industry, and further integrate the practical needs of the industry; make the huge R&D manpower and capacity become the solid back-end support for industrial technology R&D; and make the needs, experience, and feedback in the industry become the motivation of teaching and fountain of development. The Company hires students of Chihlee University of Technology during the summer vacation to make students turn the work-study experience into the motivation to learn. Besides, it also sends employees to attend financial courses and invite professors to share their professional knowledge.

Response to Micro-Insurance

To fulfill the responsibility to take care of vulnerable families and positively react to the policy of the Financial Supervisory Commission to take care of minority groups' securities protection, the Company led the industry to first introduce micro-insurance products in 2010, and established incentive measures to encourage colleagues to proactively expand the micro-insurance business. The number of people insured by personal accident micro-insurance has increased year by year, and more and more minority groups are secured. It contributes its efforts to the function of sound family, creates good value, and gives back to the society.



我們的榮耀

Our Awards

105年

- 👑 榮獲「好險Action! 微電影徵選活動」金賞獎「守護幸福」
- 👑 榮獲第五屆保險龍鳳獎財金保險畢業生最嚮往的產險公司優等獎

104年

- 👑 榮獲第四屆保險龍鳳獎財金保險畢業生最嚮往的產險公司優等獎
- 👑 榮獲第十七屆保險信望愛獎「最佳通訊處獎—高雄分公司」、「最佳專業顧問獎」
- 👑 榮獲第四屆保險品質獎「最值得推薦」、「售後服務最佳」優等
- 👑 榮獲104年度微型保險競賽「績效斐然」
- 👑 榮獲2015卓越最佳保險評比大調查「永續經營獎」

103年

- 👑 榮獲第三屆保險龍鳳獎財金保險畢業生最嚮往的產險公司優等獎
- 👑 榮獲第十六屆保險信望愛獎「最佳通訊處獎—營業部」、「最佳保險成就獎」
- 👑 榮獲103年度微型保險競賽「利惠人群」

102年

- 👑 榮獲第二屆保險龍鳳獎財金保險畢業生最嚮往的產險公司優等獎

101年

- 👑 榮獲第一屆保險龍鳳獎財金保險畢業生最嚮往的產險公司優等獎
- 👑 榮獲第十四屆保險信望愛獎「最佳商品創意獎」



我們的榮耀

Our Awards

2016年

- 👑 Winner of Gold Award "Guard Happiness" of "Good Insurance Action! Microfilm Competition"
- 👑 Winner of the Fifth Term Dragon Phoenix Award Most Desirable Non-Life Insurance Companies of Finance and Insurance Graduates Merit Prize

2015年

- 👑 Winner of the Forth Term Dragon Phoenix Award Most Desirable Non-Life Insurance Companies of Finance and Insurance Graduates Merit Prize
- 👑 Winner of the 17th Insurance Faith, Hope, and Love Award "Best Correspondence Office Award - Kaohsiung Branch Office," "Best Professional Adviser Award"
- 👑 Winner of the 4th Insurance Quality Award "Most Recommended," and "Best After-Sale Service" Merit
- 👑 Winner of 2015 Micro-Insurance Competition "Outstanding Performance"
- 👑 Winner of 2015 Excellence Best Insurance Rating Big Survey "Sustainable Development Award"

2014年

- 👑 Winner of the Third Term Dragon Phoenix Award Most Desirable Non-Life Insurance Companies of Finance and Insurance Graduates Merit Prize
- 👑 Winner of the 16th Insurance Faith, Hope, and Love Award "Best Correspondence Office Award - Production Department" "Best Insurance Achievement Award"
- 👑 Winner of 2015 Micro-Insurance Competition "Benefit for People"

2013年

- 👑 Winner of the Second Term Dragon Phoenix Award Most Desirable Non-Life Insurance Companies of Finance and Insurance Graduates Merit Prize

2012年

- 👑 Winner of the First Term Dragon Phoenix Award Most Desirable Non-Life Insurance Companies of Finance and Insurance Graduates Merit Prize
- 👑 Winner of the 14th Insurance Faith, Hope, and Love Award "Best Product Innovation Award"



會計師查核報告

Report of Independent CPAs



(105)財審報字第15003910號

兆豐產物保險股份有限公司 公鑒：

兆豐產物保險股份有限公司民國104年及103年12月31日之資產負債表，暨民國104年及103年1月1日至12月31日之綜合損益表、權益變動表及現金流量表，業經本會計師查核竣事。上開財務報告之編製係管理階層之責任，本會計師之責任則為根據查核結果對上開財務報告表示意見。

本會計師係依照「會計師查核簽證財務報表規則」及中華民國一般公認審計準則規劃並執行查核工作，以合理確信財務報告有無重大不實表達。此項查核工作包括以抽查方式獲取財務報告所列金額及所揭露事項之查核證據、評估管理階層編製財務報告所採用之會計原則及所作之重大會計估計，暨評估財務報告整體之表達。本會計師相信此項查核工作可對所表示之意見提供合理之依據。

依本會計師之意見，第一段所述財務報告在所有重大方面係依照「保險業財務報告編製準則」及金融監督管理委員會認可之國際財務報導準則、國際會計準則、解釋及解釋公告編製，足以允當表達兆豐產物保險股份有限公司民國104年及103年12月31日之財務狀況，暨民國104年及103年1月1日至12月31日之財務績效與現金流量。

資誠聯合會計師事務所

會計師：陳賢儀

陳賢儀



賴宗義

賴宗義



前財政部證券管理委員會

核准簽證文號：(82)台財證(六)第39230號

前行政院金融監督管理委員會證券期貨局

核准簽證文號：金管證六字第0960038033號

中華民國105年3月23日





To Chung Kuo Insurance Company, Limited

We have audited the accompanying balance sheets of Chung Kuo Insurance Company, Limited as of December 31, 2015 and 2014, and the related statements of comprehensive income, of changes in equity and of cash flows for the years then ended, from which the summarized financial statements were derived, in accordance with the "Regulations Governing Auditing and Attestation of Financial Statement by Certified Public Accountants" and generally accepted auditing standards in the Republic of China. In our report dated March 23, 2016, we expressed an unqualified opinion on the financial statements from which the summarized financial statements were derived.

In our opinion, the accompanying summarized financial statements are consistent, in all material respects, with the financial statements from which they were derived.

For a better understanding of the Company's financial position and the results of its operations for the periods and of the scope of our audit, the summarized financial statements should be read in conjunction with the financial statements from which the summarized financial statements were derived and our audit report thereon.

PricewaterhouseCoopers, Taiwan

Accountants : Hsien-I Chen

Chung-Hsi Lai

March 23, 2016

財務報表

Financial Statements



資產負債表 Balance Sheets

民國104年及103年12月31日止
For the Year Ended December 31, 2015 and 2014

單位：新台幣仟元
Unit: NT\$1,000

項目 Items	年度 Years	104年 2015	103年 2014
資產			
ASSETS			
現金及約當現金		6,497,850	6,425,232
Cash and cash equivalents			
應收款項		722,091	961,442
Receivables			
本期所得稅資產		224,496	230,584
Current income tax assets			
待出售資產		—	2,739
Assets held for sale			
透過損益按公允價值衡量之金融資產		29,485	45,384
Financial assets at fair value through profit or loss			
備供出售金融資產		1,282,755	1,527,434
Available-for-sale financial assets			
以成本衡量之金融資產		100,000	100,000
Financial assets carried at cost			
無活絡市場之債務工具投資		449,775	252,883
Bond investments without active market			
持有至到期日金融資產		849,783	801,623
Held-to-maturity financial assets			
採用權益法之投資		38,969	13,494
Investments accounted for using equity method			
投資性不動產		318,895	323,673
Investment property			
再保險合約資產		3,308,814	3,217,685
Reinsurance contract assets			
不動產及設備		846,468	844,360
Property and equipment			
無形資產		36,572	32,342
Intangible assets			
遞延所得稅資產		49,769	51,523
Deferred income tax assets			
其他資產		601,691	611,295
Other assets			
資產總計		15,357,413	15,441,693
Total Assets			



資產負債表 Balance Sheets

民國104年及103年12月31日止
For the Year Ended December 31, 2015 and 2014

單位：新台幣仟元
Unit: NT\$1,000

項目 Items	年度 Years	104年 2015	103年 2014
負債及權益 LIABILITIES AND EQUITY			
應付款項 Payables		1,190,044	1,318,694
本期所得稅負債 Current income tax liabilities		85,043	98,745
透過損益按公允價值衡量之金融負債 Financial liabilities at fair value through profit or loss		—	1,848
保險負債 Insurance liabilities		7,772,662	7,967,465
負債準備 Provisions		244,255	262,882
遞延所得稅負債 Deferred income tax liabilities		15,590	10,581
其他負債 Other liabilities		43,456	132,791
負債總計 Total Liabilities		9,351,050	9,793,006
股本 Capital			
普通股股本 Common stock		3,000,000	3,000,000
資本公積 Capital Surplus		1,084,811	1,084,811
保留盈餘 Retained Earnings			
法定盈餘公積 Legal reserve		562,552	485,904
特別盈餘公積 Special reserve		1,255,223	978,511
未分配盈餘 Undistributed earnings		146,193	100,351
其他權益 Other equity interest		(42,416)	(890)
權益總計 Total Equity		6,006,363	5,648,687
負債及權益總計 Total Liabilities and Equity		15,357,413	15,441,693

財務報表

Financial Statements



綜合損益表 Statements of Comprehensive Income

民國104年及103年1月1日至12月31日
From January 1 to December 31, 2015 and 2014

單位：新台幣仟元
Unit: NT\$1,000

項目 Items	年度 Years	104年 2015	103年 2014
營業收入 Operating Revenues			
簽單保費收入 Written premiums		6,204,969	6,282,183
再保費收入 Reinsurance premiums		688,720	603,545
保費收入 Premiums		6,893,689	6,885,728
減：再保費支出 Less: Reinsurance premiums ceded		2,912,160	3,106,888
減：未滿期保費準備淨變動 Less: Net changes in unearned premium reserve		36,800	1,983
自留滿期保費收入 Retention Earned Premiums		3,944,729	3,776,857
再保佣金收入 Reinsurance commission income		512,977	487,906
手續費收入 Handling fee revenue		29,130	27,568
淨投資損益 Net Gain or Loss from Investments			
利息收入 Interest income		103,488	103,835
透過損益按公允價值衡量之金融資產及負債損益 Loss on financial assets or liabilities at fair value through profit or loss		(7,976)	(216)
備供出售金融資產之已實現損益 Realized gain on available-for-sale financial assets		14,566	42,479
以成本衡量之金融資產及負債之已實現損益 Realized gain or loss on bond investments without active market		10,800	3,900
採用權益法認列之關聯企業及合資損益之份額 Share of profit of associates and joint ventures accounted for under equity method		(12,296)	(1,579)
兌換損益 Gain on foreign exchanges		7,906	41,616
投資性不動產利益 Income from investment property		29,023	30,504
其他營業收入 Other operating revenues		26,231	30,625
營業收入總計 Total Operating Revenues		4,658,578	4,543,495



綜合損益表 Statements of Comprehensive Income

民國104年及103年1月1日至12月31日
From January 1 to December 31, 2015 and 2014

單位：新台幣仟元
Unit: NT\$1,000

項目 Items	年度 Years	104年 2015	103年 2014
營業成本 Operating Costs			
保險賠款與給付 Claims expenditures		3,592,299	3,326,841
減：攤回再保賠款與給付 Less: Reinsurance claims recovery		1,539,185	1,134,650
自留保險賠款與給付 Retention Claim Expenditures		2,053,114	2,192,191
其他保險負債淨變動 Net changes in other insurance liabilities		12,356	(207,527)
佣金費用 Commission expenses		920,424	907,247
手續費支出 Handling fee		127,341	125,225
其他營業成本 Other operating costs		22,406	24,493
營業成本總計 Total Operating Costs		3,135,641	3,041,629
營業費用 Operating expenses		1,026,556	969,320
營業費用總計 Total Operating Expenses		1,026,556	969,320
營業利益 Operating Income		496,381	532,546
營業外收入及支出 Non-operating income and expenses		1,675	10,971
繼續營業單位稅前純益 Continuing Operating Income before Tax		498,056	543,517
所得稅費用 Income tax expense		85,043	158,423
本期淨利 Net Income		413,013	385,094
其他綜合損益 Other Comprehensive Income			
本期其他綜合損益(稅後淨額) Other comprehensive (loss) income ,net of tax		(32,524)	116,987
本期綜合損益總額 Total Comprehensive Income		380,489	502,081

主要經理人

Management Team



主要經理人 Management Team

105年4月1日
April 1, 2016

陳 瑞 Ray Chen

總經理
President

魏家祥 James C. H. Wei

副總經理
Executive Vice President

洪榮隆 J. L. Hong

副總經理
Executive Vice President

胡鐸清 Charles D. C. Hwu

副總經理
Executive Vice President

翁英豪 Y. H. Weng

總稽核
Chief Audit Executive

劉超群 Kenny C. Liu

總機構法令遵循主管
Chief Compliance Officer

陳肇宏 Jeff Chen

協理
Senior Vice President

王柏青 Po Ching Wang

風險控管室副主任暫代主任
Acting VP & Manager of Risk Management Dept.

徐英萍 Y. P. Hsu

投資部經理
VP & Manager of Investment Dept.

何義雄 Steven Y. S. Ho

協理兼管理部經理
SVP & Manager of Administration Dept.

王靜蘭 C. L. Wang

資訊部經理
VP & Manager of Information Service Dept.

陳淑娟 Sandy Chen

協理兼財務管理部經理
SVP & Manager of Financial Management Dept.

劉正權 Cheng Chuan Liu

企劃暨精算部經理
Manager of Planning & Actuarial Dept.

呂麗卿 Judy Lu

火災保險部經理
VP & Manager of Fire Insurance Dept.



主要經理人
Management Team

105年4月1日
April 1, 2016

王文忠	George Wang	海上保險部經理 VP & Manager of Marine Insurance Dept.
江坤琳	K. L. Chiang	協理兼意外保險部經理 SVP & Manager of Casualty Insurance Dept.
羅韻蘭	Y. L. Lo	國外部副經理暫代經理 Acting Manager of Foreign Dept.
蕭麗芬	Fannie L. F. Hsiao	駐關島代表處代表 Representative of Guam Office
楊介中	Jimmy Yang	協理兼個人保險部經理 SVP & Manager of Personal Insurance Dept.
郭偉德	Victor Kuo	個人保險理賠服務部經理 VP & Manager of Personal Insurance Claims Dept.
張弘欣	Martin Chang	企業保險營業部經理 Manager of Industrial Insurance Marketing Dept.
林振鏘	C. C. Lin	金融通路營業部經理 VP & Manager of Financial Channel Marketing Dept.
李自信	C. S. Lee	電子商務暨個人保險營業部經理 Manager of E-commerce & Personal Insurance Marketing Dept.
簡世雄	Shih Hsiung Chien	台中分公司經理 Manager of Taichung Branch Office
陳正南	C. N. Chen	彰化分公司經理 Manager of Changhua Branch Office
陳國鐘	K. C. Chen	高雄分公司經理 VP & Manager of Kaohsiung Branch Office
林子斌	Areo Lin	台南分公司經理 Manager of Tainan Branch Office
陳淑儀	Jennifer S. Y. Chen	協理兼三重分公司經理 SVP & Manager of Sanchung Branch Office

主要經理人

Management Team



主要經理人 Management Team

105年4月1日
April 1, 2016

梁修全	Shiou Chun Liang	城東分公司經理 VP & Manager of Chendong Branch Office
賴永修	Yung Shiu Lai	台北分公司經理 Manager of Taipei Branch Office
莊慶崇	Philip C. C. Chuang	基隆分公司經理 Manager of Keelung Branch Office
洪添祥	T. H. Hung	新竹分公司經理 Manager of Hsinchu Branch Office
吳萼洋	Scott Wu	花蓮分公司經理 Manager of Hualien Branch Office
林子晴	T. C. Lin	台中分公司副經理兼豐原通訊處主任 Chief of Fengyuan Correspondence Office
陳瑞楨	Chen Jui Chen	沙鹿通訊處主任 Chief of Shalu Correspondence Office
張錫通	Potter Chang	草屯通訊處主任 Chief of Tsaotun Correspondence Office
陳永聰	Y. T. Chen	高雄分公司副經理兼岡山通訊處主任 Chief of Gangshan Correspondence Office
顏佐訓	T. S. Yen	屏東通訊處主任 Chief of Pingtung Correspondence Office
姚泰杰	T. C. Yao	高雄分公司副經理兼東港通訊處主任 Chief of Donggang Correspondence Office
吳育豐	Jacky Wu	永康通訊處主任 Chief of Yongkang Correspondence Office
曾萬強	W. C. Tseng	斗六通訊處主任 Chief of Touliu Correspondence Office
李榮輝	R. H. Li	嘉義通訊處主任 Chief of Chiayi Correspondence Office



主要經理人
Management Team

105年4月1日
April 1, 2016

楊志森	Chih Sen Yang	三重分公司副經理兼金門通訊處主任 Chief of Kinmen Correspondence Office
游萬聰	Wan Tsung Yu	城東分公司副經理兼南港通訊處主任 Chief of Nangang Correspondence Office
陳志嘉	Chih Chia Chen	桃園通訊處主任 Chief of Taoyuan Correspondence Office
曾錦堂	C. T. Tseng	中壢通訊處主任 Chief of Chungli Correspondence Office
黃椿雁	Chun Yen Huang	苗栗通訊處主任 Chief of Miaoli Correspondence Office
林春賢	T. S. Lin	羅東通訊處主任 Chief of Luotung Correspondence Office
賴乾坤	Chien Kun Lai	台東通訊處主任 Chief of Taitung Correspondence Office

主要經理人

最專業的團隊
Most Professional Team



主要營業項目

Main Classes of Business



主要營業項目 Main Classes of Business



火災保險

Fire Insurance

- 兆豐產物住宅火災及地震基本保險
Residential Fire & Earthquake Insurance
- 兆豐產物住宅火災及地震基本保險附加保險
Residential Fire & Earthquake Insurance Allied Perils Coverage
- 兆豐產物住宅地震基本保險
Residential Earthquake Insurance
- 兆豐產物住家綜合保險
Residential Comprehensive Insurance
- 兆豐產物商業火災保險
Commercial Fire Insurance
- 兆豐產物商業火災保險附加保險
Commercial Fire Insurance Allied Perils Coverage
- 兆豐產物商業火災綜合保險
Commercial All Risks Fire Insurance
- 兆豐產物藝術品綜合保險
Fine Arts All Risks Insurance



貨運保險

Marine Cargo Insurance

- 兆豐產物貨物運輸保險
Marine Cargo Insurance
- 兆豐產物貨物運送人責任保險
Cargo Carrier Liability Insurance
- 兆豐產物商業動產流動綜合保險
Commercial Property Floater Insurance



船舶保險

Marine Hull Insurance

- 兆豐產物船舶保險
Marine Hull Insurance
- 兆豐產物船舶建造保險
Builder's Risk Insurance
- 兆豐產物修船人責任保險
Ship Repairer's Liability Insurance
- 兆豐產物漁船船舶保險
Fishing Vessel Insurance
- 兆豐產物漁業漁船船員僱主責任保險
Fishing Vessel Employer's Liability Insurance
- 兆豐產物娛樂漁業漁船意外責任保險
Amusement Fishing Vessel Liability Insurance
- 兆豐產物遊艇意外責任保險
Yacht Liability Insurance
- 兆豐產物船舶運送業營運人責任保險
Shipowners' Liability Insurance



主要營業項目 Main Classes of Business



航空保險

Aviation Insurance

兆豐產物航空保險
Aviation Insurance
兆豐產物機師喪失執照保險
Loss of License Insurance



工程保險

Engineering Insurance

兆豐產物營造綜合保險
Contractors' All Risks (CAR) Insurance
兆豐產物安裝工程綜合保險
Erection All Risks (EAR) Insurance
兆豐產物營建機具綜合保險
Contractors' Plant and Machinery (CPM) Insurance
兆豐產物鍋爐保險
Boiler & Pressure Vessel (BPV) Insurance
兆豐產物機械保險
Machinery Breakdown (MB) Insurance
兆豐產物電子設備綜合保險
Electronic Equipment (EE) Insurance
兆豐產物完工土木工程保險
Civil Engineering Completed Risks (CECR) Insurance
兆豐產物工程保證保險
Engineering Bond Insurance
兆豐產物汽車代檢廠(場)履約保證金保證保險
Auto-car Test Performance Bond Insurance



責任保險

Liability Insurance

兆豐產物公共意外責任保險
Public Liability Insurance
兆豐產物電梯意外責任保險
Elevators Liability Insurance
兆豐產物營繕承辦人意外責任保險
Contractors' Liability Insurance
兆豐產物產品責任保險
Products Liability Insurance
兆豐產物高爾夫球員責任保險
Golfers' Liability Insurance
兆豐產物保全業責任保險
Security Guard Liability Insurance
兆豐產物大眾捷運系統旅客運送責任保險
MRT Passengers Liability Insurance
兆豐產物毒性化學物質運作人責任保險
Toxic Chemical Substances Handlers' Liability Insurance
兆豐產物旅行業責任保險
Travel Agency's Liability Insurance
兆豐產物僱主意外責任保險
Employers' Liability Insurance
兆豐產物強制執行人員責任保險
Enforces the Personnel Liability Insurance
兆豐產物金融業保管箱責任保險
Safe Deposit Box Liability Insurance
兆豐產物醫師業務責任保險
Medical Malpractice Liability Insurance

兆豐產物醫療機構綜合責任保險
Hospital Comprehensive Insurance
兆豐產物會計師責任保險
Accountants' Professional Indemnity Insurance
兆豐產物律師責任保險
Lawyers' Professional Indemnity Insurance
兆豐產物建築師工程師專業責任保險
Architects' & Engineers' Professional Indemnity Insurance
兆豐產物保險代理人經紀人專業責任保險
Insurance Agents' and Brokers' Professional Indemnity Insurance
兆豐產物保險公證人專業責任保險
Insurance Surveyors' and Adjusters' Professional Indemnity Insurance
兆豐產物民間公證人責任保險
Notary Liability Insurance
兆豐產物董監事暨重要職員責任保險
Directors & Officers Liability Insurance
兆豐產物海外遊學業責任保險
Overseas Study Agency Liability Insurance
兆豐產物當舖業責任保險
Pawn Liability Insurance
兆豐產物鐵路旅客運送責任保險
Railway Passengers Liability Insurance
兆豐產物石油業責任保險
Oil business Liability Insurance
兆豐產物汽車延長保固契約責任保險
Extended Warranty Insurance
兆豐產物個人網路銀行業務責任保險
Personal Internet Bank Insurance
兆豐產物營利就業服務機構責任保險
Private Job Service Institution Liability Insurance
兆豐產物護理人員專業責任保險
Nurse Professional Indemnity Insurance
兆豐產物商業綜合責任保險(索賠基礎)
Commercial General Liability Insurance (Claims-Made Form)
兆豐產物僱主補償契約責任保險
Employers Compensation Liability Insurance
兆豐產物刑事執行人員責任保險
Criminal Executor Liability Insurance
兆豐產物建築師工程師專業責任保險
Architects and Engineers Professional Liability Insurance
兆豐產物客運業旅客運送責任保險
Passenger Carrier Liability Insurance
兆豐產物商業綜合責任保險(事故發生基礎)
Commercial General Liability Insurance (Occurrence Form)
兆豐產物董監事暨重要職員責任保險-進階版(索賠基礎制)
Preferred Directors' and Officers' Liability Insurance Policy (CLAIMS MADE POLICY)
兆豐產物機票代售業務契約責任保險
Ticketing Agent Insurance

主要營業項目

Main Classes of Business



信用保險

Credit Insurance

兆豐產物金融機構小額貸款信用保險

Customers' Loan Credit Insurance

兆豐產物應收帳款承購信用保險

Factoring Credit Insurance

兆豐產物應收帳款信用保險

Account Receivable Credit Insurance

兆豐產物貿易信用綜合保險

Comprehensive Export Credit Insurance



保證保險

Bond Insurance

兆豐產物員工誠實保證保險

Fidelity Bond Insurance

兆豐產物海外遊學業履約保證保險

Overseas Study Agency Performance Bond Insurance

兆豐產物貨物暫准通關保證保險

ATA Carnet Bond Insurance

兆豐產物旅行業履約保證保險

Travel Agency's Performance Bond Insurance

兆豐產物保險經紀人保證保險

Insurance Broker Bond Insurance

Miscellaneous Insurance

兆豐產物核能保險

Nuclear Energy Insurance

兆豐產物竊盜損失保險

Burglary and Theft Insurance

兆豐產物玻璃保險

Glass Insurance

兆豐產物現金保險

Cash Insurance

兆豐產物銀行業綜合保險

Bankers' Blanket Bond Insurance

兆豐產物信用卡綜合保險

Credit Card Comprehensive Insurance

兆豐產物珠寶商綜合保險

Jeweler's Block Comprehensive Insurance

兆豐產物自行車限額碰撞損失保險

Bicycle Crashed Damage Insurance



其他財產保險



主要營業項目 Main Classes of Business



汽車保險

Automobile Insurance

兆豐產物強制汽車責任保險

Compulsory Automobile Liability Insurance

兆豐產物汽車第三人責任保險

Motor Third Party Liability Insurance

兆豐產物汽車車體損失保險

Motor Physical Damage Insurance

兆豐產物安心汽車車體損失保險

Confidence Physical Damage Insurance

兆豐產物汽車竊盜損失保險

Motor Theft Loss Insurance

兆豐產物汽車保險附加保險

Motor Insurance Extended Coverage

兆豐產物機車強制責任險駕駛人傷害險附加條款

Compulsory Motorcycle Liability Insurance with Motorcyclist's Personal Accident Coverage

兆豐產物汽車經銷商綜合保險

Comprehensive Insurance for Automobile Dealers

兆豐產物汽車貨物運送人責任保險

Truck Carrier's Liability Insurance

兆豐產物市區汽車客運業責任保險

Motor Transportation's Liability Insurance

兆豐產物汽車旅客責任保險

Motor Commercial Passengers Liability Insurance

兆豐產物汽車雇主責任保險

Motor Employers' Liability Insurance

兆豐產物汽車優良駕駛紀錄限額車對車碰撞損失保險

Motor Physical Damage Insurance Type-C with Limit Sum for Specific Claim Records of The Insured

兆豐產物限額車對車碰撞損失保險

Physical Damage Insurance Type-C with Limited Amount

兆豐產物安心責任保險

Motor Comprehensive Liability Insurance

兆豐產物汽車交通事故駕駛人傷害保險

Motor Driver's Personal Accident Insurance for Traffic Accident

主要營業項目

Main Classes of Business



主要營業項目 Main Classes of Business

Accident Insurance

兆豐產物個人傷害保險

Individual Personal Accident Insurance

兆豐產物團體傷害保險

Group Personal Accident Insurance

兆豐產物旅行平安保險（海外多倍型）

Double Indemnity Travel Personal Accident Insurance

兆豐產物旅行平安保險（標準型）

Travel Accident Insurance

兆豐產物微型個人傷害保險

Individual Personal Accident Micro-insurance

兆豐產物微型個人傷害保險（甲型）

Individual Personal Accident Micro-insurance(Type A)

兆豐產物個人責任保險

Personal Liability Insurance

兆豐產物個人責任保險附加傷害保險

Personal Accident Insurance Rider on Personal Liability Insurance

兆豐產物個人責任保險附加平安傷害保險

Ping-An Personal Accident Insurance Rider on Personal Liability Insurance

兆豐產物家庭成員責任保險

Family Member Liability Insurance

兆豐產物家庭成員責任保險附加傷害保險

Personal Accident Insurance Rider on Family Member Liability Insurance

兆豐產物家庭成員責任保險附加平安傷害保險

Ping-An Personal Accident Insurance Rider on Family Member Liability Insurance

兆豐產物縣市民(鄉鎮市民)團體傷害保險

Citizen Group Accident Insurance

兆豐產物工地工程人員團體傷害保險

Workers at construction sits Group Personal Accident Insurance

兆豐產物個人旅行綜合保險

Comprehensive Travel Insurance

兆豐產物個人旅行綜合保險附加旅行平安保險

Travel Personal Accident Insurance Rider on Comprehensive Travel Insurance

兆豐產物登山綜合保險

Mountain-Climbing Comprehensive Insurance(Mountain-Climbing Accident Insurance & Emergency Rescue Expenses)



傷害保險



主要營業項目 Main Classes of Business



健康保險

Health Insurance

兆豐產物住院日額醫療保險

Daily Hospitalization Indemnity of Health Insurance

兆豐產物健康美家住院日額醫療保險

Healthy family Daily Hospitalization Indemnity of Health Insurance

兆豐產物團體住院醫療健康保險

Group Hospitalization & Surgical Health Insurance

兆豐產物團體一年定期癌症健康保險

Group One Year-Term Cancer Insurance

兆豐產物團體一年定期重大疾病健康保險

Group One Year-Term Dread Disease Insurance

兆豐產物安心住院醫療健康保險

An Sin Hospitalization & Outpatient Surgery Expense of Health Insurance

兆豐產物安心住院醫療費用附加保險

An Sin Hospitalization & Outpatient Surgery Expense Health Insurance Rider



總公司及分支機構

Corporate Offices



總公司及分支機構 Corporate Offices

總公司 Head Office

10044 台北市中正區武昌街一段58號
No.58, Sec. 1, Wuchang St., Zhongzheng Dist., Taipei
City 10044, Taiwan
Phone : (02) 2381-2727
F a x : (02) 2381-4878
E-mail : ckibest@mail.cki.com.tw
Web Site : www.cki.com.tw

火災保險部 Fire Insurance Department

10044 台北市中正區武昌街一段58號4樓
4F, No.58, Sec. 1, Wuchang St., Zhongzheng Dist.,
Taipei City 10044, Taiwan
Phone : (02) 2381-2727
F a x : (02) 2381-3576
E-mail : fire@mail.cki.com.tw

海上保險部 Marine Insurance Department

10044 台北市中正區武昌街一段58號3樓
3F, No.58, Sec. 1, Wuchang St., Zhongzheng Dist.,
Taipei City 10044, Taiwan
Phone : (02) 2381-2727
F a x : (02) 2381-4896
E-mail : marine@mail.cki.com.tw

個人保險部 Personal Insurance Department

10044 台北市中正區武昌街一段58號5樓
5F, No.58, Sec. 1, Wuchang St., Zhongzheng Dist.,
Taipei City 10044, Taiwan
Phone : (02) 2381-2727
F a x : (02) 2361-1822
E-mail : pidm@mail.cki.com.tw

意外保險部 Casualty Insurance Department

10044 台北市中正區武昌街一段58號2樓
2F, No.58, Sec. 1, Wuchang St., Zhongzheng Dist.,
Taipei City 10044, Taiwan
Phone : (02) 2381-2727
F a x : (02) 2371-3710
E-mail : casualty@mail.cki.com.tw

個人保險理賠服務部 Personal Insurance Claims Department

10044 台北市中正區武昌街一段58號1樓
1F, No.58, Sec. 1, Wuchang St., Zhongzheng Dist.,
Taipei City 10044, Taiwan
Phone : (02) 2381-2727
F a x : (02) 2381-1765
E-mail : cscd@mail.cki.com.tw





總公司及分支機構 Corporate Offices

企業保險營業部 Industrial Insurance Marketing Department

10044 台北市中正區武昌街一段58號2樓
2F, No.58, Sec. 1, Wuchang St., Zhongzheng Dist.,
Taipei City 10044, Taiwan
Phone : (02) 2381-2727
F a x : (02) 2381-6488
E-mail : industrial@mail.cki.com.tw

金融通路營業部 Financial Channel Marketing Department

10044 台北市中正區武昌街一段58號4樓
4F, No.58, Sec. 1, Wuchang St., Zhongzheng Dist.,
Taipei City 10044, Taiwan
Phone : (02) 2381-2727
F a x : (02) 2381-5446
E-mail : financial@mail.cki.com.tw

電子商務暨 個人保險營業部 E-commerce and Personal Insurance Marketing Department

10044 台北市中正區武昌街一段58號5樓
5F, No.58, Sec. 1, Wuchang St., Zhongzheng Dist.,
Taipei City 10044, Taiwan
Phone : (02) 2381-2727
F a x : (02) 2370-6199
E-mail : ecpm@mail.cki.com.tw

國外部 Foreign Department

10044 台北市中正區武昌街一段58號6樓
6F, No.58, Sec. 1, Wuchang St., Zhongzheng Dist.,
Taipei City 10044, Taiwan
Phone : (02) 2381-2727
F a x : (02) 2381-3567
E-mail : foreign@mail.cki.com.tw

基隆分公司 Keelung Branch Office

20145 基隆市信義區信一路150號5樓
5F, No.150, Xin 1st Rd., Xinyi Dist., Keelung City
20145, Taiwan
Phone : (02) 2425-8531
F a x : (02) 2425-7881

三重分公司 Sanchung Branch Office

24162 新北市三重區重陽路三段192號4樓
4F, No.192, Sec. 3, Chongyang Rd., Sanchong Dist.,
New Taipei City 24162, Taiwan
Phone : (02) 2986-0505
F a x : (02) 2986-9191

總公司及分支機構

Corporate Offices



總公司及分支機構 Corporate Offices

台北分公司 Taipei Branch Office

22041 新北市板橋區文化路一段266號6樓
6F, No.266, Sec. 1, Wenhua Rd., Banqiao Dist., New Taipei City 22041, Taiwan
Phone : (02) 2250-0790
F a x : (02) 2259-3622

城東分公司 Chendong Branch Office

10457 台北市中山區南京東路二段88號15樓
15F, No.88, Sec. 2, Nanjing E. Rd., Zhongshan Dist., Taipei City 10457, Taiwan
Phone : (02) 2571-5558
F a x : (02) 2571-7568

新竹分公司 Hsinchu Branch Office

30054 新竹市北區東大路二段110號8樓
8F, No.110, Sec. 2, Dongda Rd., North Dist., Hsinchu City 30054, Taiwan
Phone : (03) 531-6666
F a x : (03) 542-3748

台中分公司 Taichung Branch Office

40341 台中市西區民權路185號4樓之1
4F-1, No.185, Minquan Rd., West Dist., Taichung City 40341, Taiwan
Phone : (04) 2223-5004
F a x : (04) 2222-4377

彰化分公司 Changhua Branch Office

50069 彰化市中華西路369號6樓之1
6F-1, No.369, Zhonghua W. Rd., Changhua City 50069, Taiwan
Phone : (04) 762-5888
F a x : (04) 762-5877

台南分公司 Tainan Branch Office

70142 台南市東區東門路一段358號12樓
12F, No.358, Sec. 1, Dongmen Rd., East Dist., Tainan City 70142, Taiwan
Phone : (06) 235-2346
F a x : (06) 235-2018



總公司及分支機構 Corporate Offices

高雄分公司 Kaohsiung Branch Office

80147 高雄市前金區中正四路235號7樓
7F, No.235, Zhongzheng 4th Rd., Qianjin Dist., Kaohsiung City 80147, Taiwan
Phone : (07) 251-9090
F a x : (07) 251-0606

花蓮分公司 Hualien Branch Office

97048 花蓮縣花蓮市公園路26號3樓
3F, No.26, Gongyuan Rd., Hualien City, Hualien County 97048, Taiwan
Phone : (03) 833-4703
F a x : (03) 833-2545

南港通訊處 Nangang Correspondence Office

11575 台北市南港區忠孝東路六段21號2樓之5
2F-5, No.21, Sec. 6, Zhongxiao E. Rd., Nangang Dist., Taipei City 11575, Taiwan
Phone : (02) 2785-6936
F a x : (02) 2785-7009

桃園通訊處 Taoyuan Correspondence Office

33045 桃園市桃園區中正路1223號6樓
6F, No.1223, Zhongzheng Rd., Taoyuan Dist., Taoyuan City 33045, Taiwan
Phone : (03) 316-3022
F a x : (03) 356-0551

中壢通訊處 Chungli Correspondence Office

32044 桃園市中壢區新明路7號9樓
9F, No.7, Xinming Rd., Zhongli Dist., Taoyuan City 320, Taiwan
Phone : (03) 495-3425
F a x : (03) 493-9801

苗栗通訊處 Miaoli Correspondence Office

36048 苗栗市福麗里福麗93之9號1樓
1F, No.93-9, Fuli, Miaoli City 36048, Taiwan
Phone : (037) 368-738
F a x : (037) 368-727

總公司及分支機構

Corporate Offices



總公司及分支機構 Corporate Offices

豐原通訊處
Fengyuan
Correspondence Office

42052 台中市豐原區豐南街2號2樓
2F, No.2, Fengnan St., Fengyuan Dist., Taichung City 42052, Taiwan
Phone : (04) 2531-5633
F a x : (04) 2531-5660

沙鹿通訊處
Shalu
Correspondence Office

43344 台中市沙鹿區中華路二段438號1-3樓
1-3F, No.438, Sec. 2, Zhonghua Rd., Shalu Dist., Taichung City 43344, Taiwan
Phone : (04) 2663-3511
F a x : (04) 2663-3677

草屯通訊處
Tsaotun
Correspondence Office

54261 南投縣草屯鎮太平路一段425號3樓
3F, No.425, Sec. 1, Taiping Rd., Caotun Township, Nantou County 54261, Taiwan
Phone : (049) 239-1325
F a x : (049) 239-1323

斗六通訊處
Touliu
Correspondence Office

64048 雲林縣斗六市上海路1號4樓
4F, No.1, Shanghai Rd., Douliu City, Yunlin County 64048, Taiwan
Phone : (05) 537-3535
F a x : (05) 537-0505

嘉義通訊處
Chiayi
Correspondence Office

60045 嘉義市吳鳳北路381號8樓
8F, No.381, Wufeng N. Rd., Chiayi City 60045, Taiwan
Phone : (05) 276-8811
F a x : (05) 276-8821

永康通訊處
Yongkang
Correspondence Office

71076 台南市永康區永大路三段375號
No.375, Sec. 3, Yongda Rd., Yongkang Dist., Tainan City 71076, Taiwan
Phone : (06) 202-9111
F a x : (06) 202-9555



總公司及分支機構 Corporate Offices

岡山通訊處 Gangshan Correspondence Office

82065 高雄市岡山區中山北路183號
No.183, Zhongshan N. Rd., Gangshan Dist., Kaohsiung City 82065, Taiwan
Phone : (07) 623-4608
F a x : (07) 623-5096

屏東通訊處 Pingtung Correspondence Office

90062 屏東縣屏東市自由路450號11樓之2
11F-2, No.450, Ziyou Rd., Pingtung City, Pingtung County 90062, Taiwan
Phone : (08) 736-4813
F a x : (08) 737-2285

東港通訊處 Donggang Correspondence Office

92849 屏東縣東港鎮光復路一段315號1樓
1F, No.315, Sec. 1, Guangfu Rd., Donggang Township, Pingtung County 92849, Taiwan
Phone : (08) 835-3456
F a x : (08) 832-4789

羅東通訊處 Luotung Correspondence Office

26548 宜蘭縣羅東鎮中正北路50號4樓
4F, No.50, Zhongzheng N. Rd., Luodong Township, Yilan County 26548, Taiwan
Phone : (03) 955-0546
F a x : (03) 957-5468

台東通訊處 Taitung Correspondence Office

95054 台東市正氣北路174號
No.174, Zhengqi N. Rd., Taitung City 95054, Taiwan
Phone : (089) 328-947
F a x : (089) 330-184

金門通訊處 Kinmen Correspondence Office

89345 金門縣金城鎮光前路44號1樓
1F, No.44, Guangqian Rd., Jincheng Township, Kinmen County 89345, Taiwan
Phone : (082) 325-329
F a x : (082) 328-139

駐關島代表處 Guam Office

Suite 707, GCIC Building, 414 West Soledad Avenue, Hagatna, Guam 96910
Phone : (1671) 477-7696
F a x : (1671) 477-4788
E-mail : chungkuo@teleguam.net

兆豐金融集團簡介

An Overview of Mega Financial Group



兆豐金融集團簡介
An Overview of Mega Financial Group

單位：新台幣仟元
Unit: NT\$1,000

企業名稱 Company Name	設立日期 Date of Incorporation	地址 Address	實收資本額 Paid-in Capital	主要營業項目 Main Business
兆豐金融控股股份有限公司 Mega Financial Holding Co., Ltd.	02/04/2002	10058 台北市中正區 忠孝東路2段123號14-17樓 14F-17F, No.123, Sec. 2, Zhongxiao E. Rd., Zhongzheng Dist., Taipei City 10058, Taiwan	135,998,240	金融控股公司業。 Financial holding companies
兆豐產物保險股份有限公司 Chung Kuo Insurance Co., Ltd.	11/01/1931	10044 台北市中正區 武昌街一段58號 No.58, Sec. 1, Wuchang St., Zhongzheng Dist., Taipei City 10044, Taiwan	3,000,000	經營財產保險業務。 經主管機關核准經營傷害 保險及健康保險業務。 Non-life insurance business Authorized personal accident and health insurance business
兆豐國際商業銀行股份有限公司 Mega International Commercial Bank	12/17/1971	10424 台北市中山區 吉林路100號 No.100, Jilin Rd., Zhongshan Dist., Taipei City 10424, Taiwan	85,362,336	商業銀行業務。 消費金融及財富管理業 務。 投資及各項代理業務。 其他經中央主管機關核 准辦理之相關業務。 Commercial banking, consumer banking, wealth management, investment banking and financial consulting etc.



兆豐金融集團簡介
An Overview of Mega Financial Group

單位：新台幣仟元
Unit: NT\$1,000

企業名稱 Company Name	設立日期 Date of Incorporation	地址 Address	實收資本額 Paid-in Capital	主要營業項目 Main Business
兆豐證券股份有限公司 Mega Securities Co., Ltd.	10/19/1989	10058 台北市中正區 忠孝東路二段95號3樓 3F, No.95, Sec. 2, Zhongxiao E. Rd., Zhongzheng Dist., Taipei City 10058, Taiwan	11,600,000	證券經紀、自營及承銷 業務。 有價證券股務事項之 代理。 有價證券買賣融資融券 業務。 受託買賣外國有價證券。 兼營證券相關期貨業務。 經營證券相關期貨交易 輔助業務。 其他經主管機關核准 業務。 Brokerage, dealing and underwriting of securities
兆豐票券金融股份有限公司 Mega Bills Finance Co., Ltd.	05/20/1976	10009 台北市中正區 衡陽路91號2-5樓 2-5F, No.91, Hengyang Rd., Zhongzheng Dist., Taipei City 10009, Taiwan	13,114,411	短期票券（含美元票券） 之簽證、承銷、經紀、自 營業務。 融資性商業本票之保證、 背書業務。 金融債券之簽證、承銷、 經紀、自營業務。 政府債券、公司債券之自 營業務。 外幣債券之自營及投資 業務。 衍生性商品之交易業務。 股權商品之投資業務。 固定收益有價證券之自營 及投資業務。 Brokerage, dealing, underwriting, and guaranteeing of short-term debt instruments

兆豐金融集團簡介

An Overview of Mega Financial Group



兆豐金融集團簡介
An Overview of Mega Financial Group

單位：新台幣仟元
Unit: NT\$1,000

企業名稱 Company Name	設立日期 Date of Incorporation	地址 Address	實收資本額 Paid-in Capital	主要營業項目 Main Business
兆豐資產管理股份有限公司 Mega Asset Management Co., Ltd.	12/05/2003	10009 台北市中正區 衡陽路91號6樓 6 F, No.91, Hengyang Rd., Zhongzheng Dist., Taipei City 10009, Taiwan	2,000,000	金融機構金錢債權收買、評價、拍賣或管理服務業務。 不動產之買賣、租賃、仲介服務、都市更新、投資顧問及管理顧問等。 Purchase, evaluation, auction and management of NPL
兆豐人身保險代理人股份有限公司 Mega Life Insurance Agency Co., Ltd	11/05/1996	10424 台北市中山區 吉林路100號5樓 5 F, No.100, Jilin Rd., Zhongshan Dist., Taipei City 10424, Taiwan	20,000	人身保險代理人業務。 Life insurance agency
兆豐創業投資股份有限公司 Mega Venture Capital Co., Ltd.	12/13/2005	10009 台北市中正區 衡陽路91號7樓 7 F, No.91, Hengyang Rd., Zhongzheng Dist., Taipei City 10009, Taiwan	1,000,000	創業投資業。 Venture capital investment
兆豐國際證券投資信託股份有限公司 Mega International Investment Trust Co., Ltd.	08/09/1983	10009 台北市中正區 衡陽路91號7-8樓 7-8 F, No.91, Hengyang Rd., Zhongzheng Dist., Taipei City 10009, Taiwan	527,000	證券投資信託業務、全權委託投資業務、其他經主管機關核准業務。 Asset management



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兆豐產物保險股份有限公司
Chung Kuo Insurance Company, Limited

總公司：
10044 台北市中正區武昌街一段58號

Head Office：
No.58, Sec. 1, Wuchang St., Zhongzheng Dist.,
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