



# 兆豐產物保險股份有限公司

Chung Kuo Insurance Company, Limited

103年年報

ANNUAL  
REPORT  
2014



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# 序言 | Preface





綜觀103年產險市場，受惠於車市景氣暢旺，在汽車保險業務強力推升之下，整體簽單保費收入連續五年呈現正成長。我國產險業103年度整體簽單保費收入共計新台幣（以下同）1,315億5,799萬元，較102年度1,242億2,888萬元增加73億2,911萬元，成長5.90%。各險種之中，在新車銷售量成長及汽車任意第三人責任險費率調升的助力之下，汽車保險保費收入成長金額最大；火災保險則因商業火災保險之企業體非天災險修正基層保費計算基礎等因素影響，保費持續成長；傷害保險、健康保險及其他意外保險之商品多元化及行銷通路多樣化，帶動了整體產險市場保費收入之成長。



董事長 林瑞雲 *Chairman Jui-Yun Lin*

本公司業務發展，以獲取核保利潤為首要考量，力求調整業務結構，篩選良質業務，檢討損失率偏高業務，避免因為追求業務成長而損及核保利潤，103年度簽單保費及分進再保費收入合計68億8,573萬元，較102年度69億7,975萬元減少9,402萬元，減幅1.35%。其中國內簽單業務除船舶保險、航空保險、工程保險及傷害保險受產險市場費率競爭之影響，致保費收入衰退外，其餘火災保險、貨運保險、汽車保險、健康保險及其他意外保險等各項險種業務，簽單保費收入皆有成長。

盈餘獲利方面，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失仍屬偏高，且遭逢復興航空澎湖墜機事件等數起重大賠款案件，然倖風調雨順，加以資金運用操作得宜，致核保利潤及投資收益均有成長。本公司103年度稅前盈餘5億4,352萬元，扣減所得稅費用後，稅後盈餘3億8,509萬元，營運績效表現穩健。

103年底本公司資產總值154億4,169萬元，各項保險營業準備及股東權益合計136億1,615萬元，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，增裕資金運用收益，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，因應國內外經濟環境及市場競爭條件的變化，除積極鞏固商業性險種之市場地位外，加強拓展住宅火災保險、汽車保險、傷害保險及健康保險等個人性險種及中小型企業體業務，力求業務來源分散，均衡業務結構，增加自留保費，並合理管控業務和管理費用，以確保核保利潤；同時在兼顧財務風險、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。

展望未來，面對產險市場持續競爭，本公司以強健資本水準、健全財務資金實力、專業承保經驗及迅速理賠服務品質，力求國內業務穩定成長及海外業務並行發展，冀望在金控集團共同行銷業務之挹注下，擴大營運規模，提升市場地位，締造更穩健之經營績效。

董事長

林瑞雲

總經理

陳瑞



總經理 陳 瑞 *President Ray Chen*

In terms of the non-life insurance market in 2014, benefiting from the booming automobile market, the overall gross written premium income has grown positively for 5 consecutive years due to the drastic increase in the automobile insurance business. The overall gross written premium income totaled NT\$131,558 million in 2014, an increase of NT\$7,329 million from NT\$124,229 million in 2013, i.e. a growth rate of 5.90%. Among the various insurance programs, driven by the growth of the sales volume of new cars and increase in third party liability insurance premium rate for automobiles, automobile insurance premium income grew the most.

Notwithstanding, given that the enterprises enrolled in fire insurance are not held on the amended basis for the basic premium of the insurance against natural perils, the fire insurance premium grew continuously. Diversification and diversified marketing channels of the accident insurance, health insurance and other casualty insurance products resulted in the growth of insurance premiums in the entire non-life insurance market.

The Company's business development took the acquisition of underwriting profit as the first priority and sought to adjust the business structure, screened fine-quality business lines, reviewed the business lines involving high loss ratio, and avoided injuring the underwriting profit when pursuing business growth. In 2014, the Company's direct written premium and reinsurance premium incomes totaled NT\$6,886 million, a decrease of NT\$94 million from NT\$6,980 million in 2013, i.e. a

1.35% of rate decrease. Among other things, the premium income of marine hull insurance, aviation insurance, engineering insurance and accident insurance covered in the domestic written business lines declined due to the effect produced by premium rate competition in the non-life insurance market, while the written premium income from fire insurance, marine cargo insurance, automobile insurance, health insurance and other casualty insurance products grew instead.

For the earnings and profit, the Company evaluated risk and controlled business quality carefully. Though the loss on claim expenditures of automobile insurance and group personal accident insurance remained high and several significant claims were made upon the TransAsia Airways crash in Penghu, the Company's underwriting profit and investment income still grew because of some favorable factors and adequate fund utilization. The Company's earnings before tax was NT\$544 million and the earnings after tax NT\$385 million were less than the income tax expenses in 2014. Therefore, the Company's operating performance was considered stable.

At the end of 2014, the Company's total assets were valued at NT\$15,442 million, and the various reserves and shareholders' equity totaled NT\$13,616 million. The Company had strong capital level, plentiful working funds, solid solvency and stable business foundation. In the future, the Company will remain dedicated to adjusting the business structure, enhancing underwriting profit, increasing the income from fund utilization, protecting customers' interests and rights and upgrading service quality in order to enhance its competitiveness in the market.



For business management, in order to be in line with domestic/foreign economic environment and changes in the market competition conditions, the Company worked hard to secure the market position of commercial insurance types and also enhanced the development of personal insurance types such as residential fire insurance, automobile insurance, accident insurance and health insurance and Small and Medium-Sized Enterprise business lines, dispersed business sources, balanced business structure, increased net premium and controlled business and management expenses reasonably in order to ensure the underwriting profit. Meanwhile, under the conditions that financial risk, investment return and funding liquidity were attended to simultaneously, the Company planned the fund utilization strategies with care, adjusted the layout of assets in a timely manner, enhanced the fund utilization effect and increased the Company's earnings.

In the future, to deal with the constant competition in the non-life insurance market, the Company will seek to grow its domestic business stably and develop overseas business at the same time, with its strong capital level, well-founded funding strength, professional experience in underwriting and service quality for rapid payment of benefits, and hope to expand its business scale, upgrade its market position and achieve more stable business performance with the aid of the business lines cross-selling with the Group.

Chairman

*Jui-yun Lin*

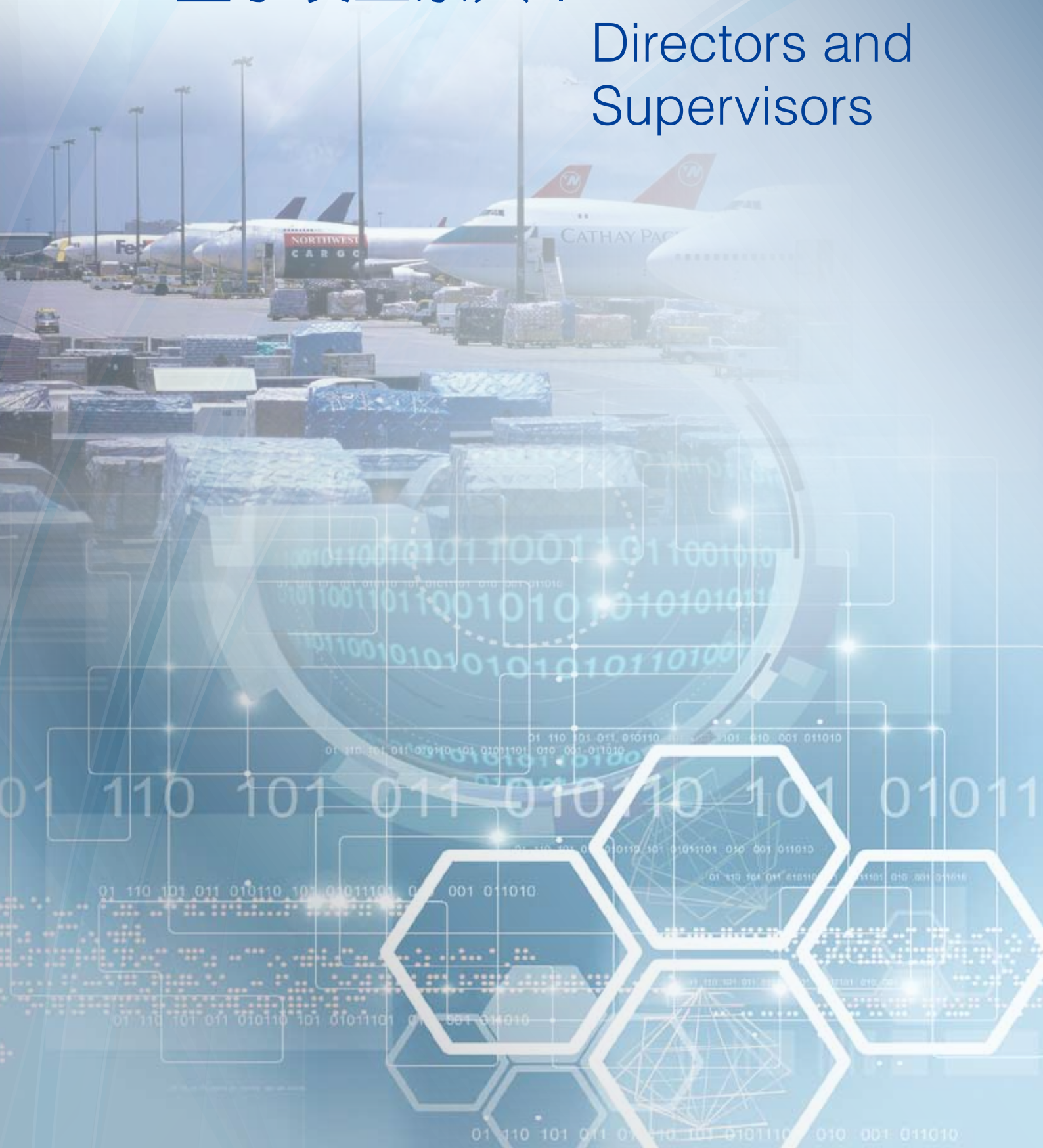
President

*Ray Chen*





# 董事及監察人 | Board of Directors and Supervisors



104年5月5日  
May 5, 2015

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.







# 營運報告 | Operating Report



## 壹、業務概況

103年度總保費收入新台幣（以下同）68億8,573萬元，較102年度69億7,975萬元減少9,402萬元，減幅1.35%。

### 一、直接簽單業務

103年度直接簽單保費收入62億8,218萬元，較102年度63億1,961萬元減少3,743萬元，減幅0.59%。

1. 火災保險（含天災險）：保費收入計16億1,222萬元，占保費收入總額25.66%。
2. 貨運保險：保費收入計2億7,504萬元，占保費收入總額4.38%。
3. 船舶保險：保費收入計4億1,474萬元，占保費收入總額6.60%。
4. 汽車保險：保費收入計24億9,726萬元，占保費收入總額39.75%。
5. 航空保險：保費收入計9,977萬元，占保費收入總額1.59%。
6. 工程保險：保費收入計3億7,178萬元，占保費收入總額5.92%。
7. 傷害保險（含健康險）：保費收入計3億8,084萬元，占保費收入總額6.06%。
8. 其他保險：保費收入計6億3,053萬元，占保費收入總額10.04%。

### 二、分進再保險業務

103年度分進再保費收入6億355萬元，較102年度6億6,014萬元減少5,659萬元，減幅8.57%。

1. 國內分進再保費收入計4億6,010萬元，占再保費收入總額76.23%。
2. 國外分進再保費收入計1億4,345萬元，占再保費收入總額23.77%。





## Business Overview

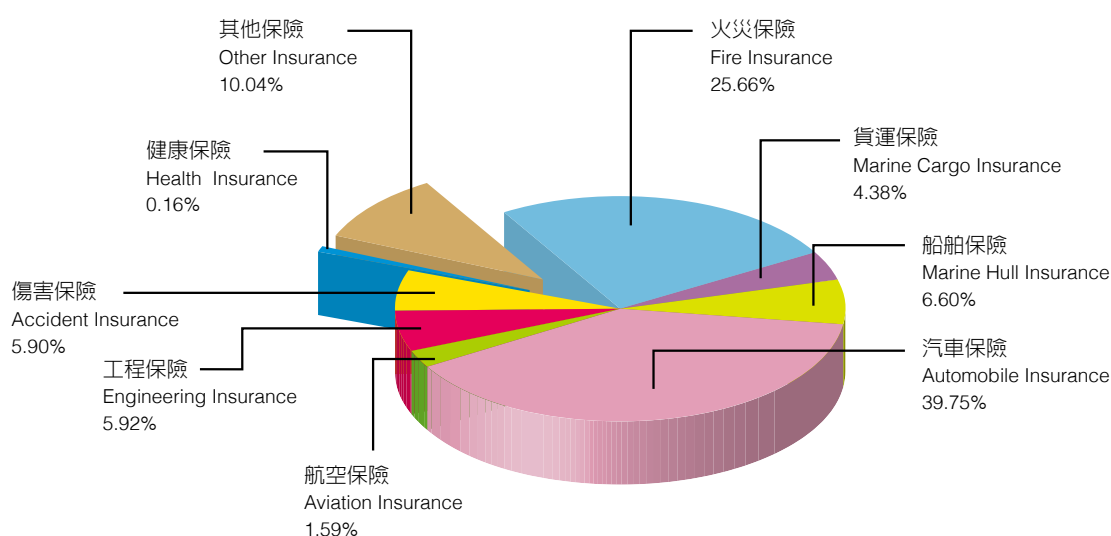
In 2014, the Company generated a total premium income (rounded up to the nearest million) of NT\$6,886 million a decrease of NT\$94 million or 1.35%, from NT\$6,980 million of the total premium income recorded in 2013.

### A. Direct Written Business

In 2014, the direct written premiums of the Company totalled NT\$6,282 million a decrease of NT\$38 million or 0.59%, from NT\$6,320 million in 2013.

- 1.Fire insurance (including insurance against natural perils): The premiums totalled NT\$1,612 million accounting for 25.66% of the total written premiums.
- 2.Marine cargo insurance: The premiums totalled NT\$275 million accounting for 4.38% of the total written premiums.
- 3.Marine hull insurance: The premiums totalled NT\$415 million accounting for 6.60% of the total written premiums.
- 4.Automobile insurance: The premiums totalled NT\$2,497 million accounting for 39.75% of the total written premiums.

103年直接簽單業務比重 | The Portfolio of Direct Written Premiums, 2014



5. Aviation insurance: The premiums totalled NT\$100 million accounting for 1.59% of the total written premiums.

6. Engineering insurance: The premiums totalled NT\$372 million accounting for 5.92% of the total written premiums.

7. Accident insurance (including Health insurance): The premiums totalled NT\$381 million accounting for 6.06% of the total written premiums.

8. Other insurance: The premiums totalled NT\$630 million accounting for 10.04% of the total written premiums.

## B. Inward Reinsurance Business

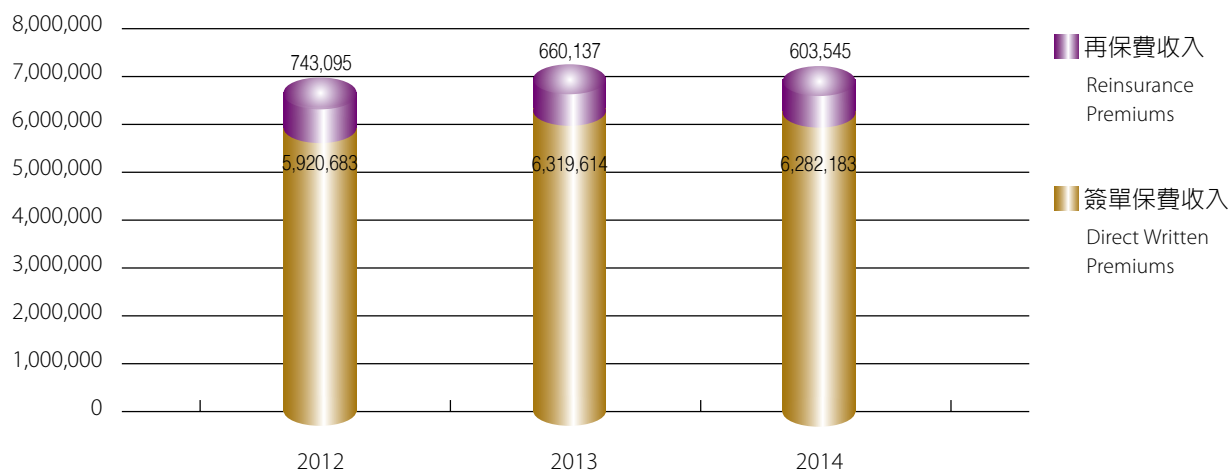
The inward reinsurance premiums for 2014 amounted to NT\$603 million a decrease of NT\$57 million or 8.57%, from NT\$660 million posted in 2013.

1. Domestic inward reinsurance: Premiums totalled NT\$460 million accounting for 76.23% of the total reinsurance premiums.

2. Foreign inward reinsurance: Premiums totalled NT\$143 million accounting for 23.77% of the total reinsurance premiums.

### 101年-103年簽單保費及再保費收入 | Premiums Income, 2012-2014

單位：新台幣仟元 Unit: NT\$ 1,000



## 貳、營運績效 | Operating Performance

### 102-103年財務要覽 | Financial Highlights, 2013-2014

單位：新台幣仟元  
Unit：NT\$1,000

項目 Items	年度 Years	103年 2014	102年 2013
營業收入 <i>Operating Revenues</i>		4,543,495	4,427,149
營業成本 <i>Operating Costs</i>		3,041,629	3,017,489
營業費用 <i>Operating Expenses</i>		969,320	995,946
營業利益 <i>Operating Income</i>		532,546	413,714
營業外淨損益 <i>Non-operating income and expenses</i>		10,971	2,203
稅前純益 <i>Net Income before Taxes</i>		543,517	415,917
稅後純益 <i>Net Income after Taxes</i>		385,094	296,352
每股盈餘（元） <i>Earnings Per Share (NT Dollar)</i>		1.28	0.99
資產總額 <i>Total Assets</i>		15,441,693	15,163,339
未滿期保費準備 <i>Reserve for Unearned Premiums</i>		3,272,395	3,393,575
賠款準備 <i>Reserve for Outstanding Losses</i>		3,194,308	3,068,474
特別準備 <i>Reserve for Catastrophic Losses</i>		1,500,042	1,695,779
保費不足準備 <i>Reserve for Deficiency</i>		720	-
資本額 <i>Paid-in Capital</i>		3,000,000	3,000,000
股東權益 <i>Total Shareholders' Equity</i>		5,648,687	5,146,606



## 103年自留保費統計表 | Net Premiums, 2014

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 <i>Fire Insurance</i>	1,612,216	92,612	(1,141,553)	563,275
貨運保險 <i>Marine Cargo Insurance</i>	275,042	10,932	(189,902)	96,072
船舶保險 <i>Marine Hull Insurance</i>	414,740	16,143	(345,385)	85,498
汽車保險 <i>Automobile Insurance</i>	2,497,262	228,908	(574,119)	2,152,051
航空保險 <i>Aviation Insurance</i>	99,775	9,239	(101,212)	7,802
工程保險 <i>Engineering Insurance</i>	371,780	14,013	(214,581)	171,212
傷害保險 <i>Accident Insurance</i>	370,666	5,620	(95,362)	280,924
健康保險 <i>Health Insurance</i>	10,176	0	(2,414)	7,762
其他保險 <i>Other Insurance</i>	630,526	93,831	(440,754)	283,603
國外分進業務 <i>Foreign Inward Business</i>	0	132,247	(1,606)	130,641
合計 <b>Total</b>	<b>6,282,183</b>	<b>603,545</b>	<b>(3,106,888)</b>	<b>3,778,840</b>

備註：火災保險包含天災險。

Note: Fire insurance includes insurance against natural perils.



# 103年自留賠款統計表 | Net Claims, 2014

單位：新台幣仟元  
Unit: NT\$1,000

險種別 Business Lines	項目 Items	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 <i>Fire Insurance</i>		313,850	12,813	(180,395)	146,268
貨運保險 <i>Marine Cargo Insurance</i>		130,527	4,964	(95,446)	40,045
船舶保險 <i>Marine Hull Insurance</i>		196,912	33,361	(157,315)	72,958
汽車保險 <i>Automobile Insurance</i>		1,584,021	186,483	(407,272)	1,363,232
航空保險 <i>Aviation Insurance</i>		125,154	32,671	(123,614)	34,211
工程保險 <i>Engineering Insurance</i>		133,204	7,760	(25,855)	115,109
傷害保險 <i>Accident Insurance</i>		237,705	1,133	(47,196)	191,642
健康保險 <i>Health Insurance</i>		6,962	0	(776)	6,186
其他保險 <i>Other Insurance</i>		162,659	75,257	(96,781)	141,135
國外分進業務 <i>Foreign Inward Business</i>		0	81,405	0	81,405
合計 <b>Total</b>		<b>2,890,994</b>	<b>435,847</b>	<b>(1,134,650)</b>	<b>2,192,191</b>

備註：火災保險包含天災險。

Note: Fire insurance includes insurance against natural perils.



## 102-103年財務分析 | Financial Analysis, 2013-2014

項目 Items \ 年度 Years	103年 2014	102年 2013
直接保費收入變動率 <i>Change rate of Direct Written Premiums</i>	-0.59%	6.74%
直接已付賠款變動率 <i>Change rate of Claims Paid</i>	7.64%	-8.74%
自留保費變動率 <i>Change rate of Net Premiums</i>	1.52%	3.51%
自留滿期損失率 <i>Net Loss Ratio</i>	57.72%	55.43%
自留費用率 <i>Net Expense Ratio</i>	36.75%	37.88%
自留綜合率 <i>Net Combined Ratio</i>	94.47%	93.31%
資產報酬率 <i>Return on Assets</i>	2.52%	1.97%
權益報酬率 <i>Return on Shareholders' Equity</i>	7.13%	5.94%
自留保費對權益比率 <i>Net Premiums to Shareholders' Equity</i>	66.90%	72.32%
毛保費對權益比率 <i>Gross Premiums to Shareholders' Equity</i>	121.90%	135.62%
各項準備金對權益比率 <i>Reserves to Shareholders' Equity</i>	141.05%	158.51%
權益變動率 <i>Change rate of Equity</i>	9.76%	6.45%

## 參、營業計畫概要

### 一、經營方針

1. 調整業務結構，強化核保利潤，擴大市場規模。
2. 加強資金管理，調整投資組合，增裕財務收益。
3. 廣拓行銷通路，開拓利基市場，擴增業務來源。
4. 加強內部控制與風險管理，落實法令遵循，提高經營績效。
5. 發揮組織人力效能，培訓保險專業職能，增進業務競爭力。
6. 掌握雲端科技趨勢，建構行動服務平台，發展電子商務契機。

### 二、發展策略

#### 1. 拓展個人性險種

持續拓展中小型企業體保險及個人性險種業務，均衡業務結構，增加自留保費，擴大營運規模。

#### 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，有效控管承保風險及費用成本，提高核保利潤，穩定獲利能力。

#### 3. 增裕財務收益

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，發揮金控集團共同行銷綜效，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，開拓保險商機及業務來源。

#### 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，依公司風險承擔能力，審慎擬訂適當自留限額，妥善辦理再保險安排，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，加強員工多元化學習，提升人員專業職能，進而儲備人才，增進業務競爭力。

#### 9. 建構電子商務體系

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，拓展保險電子商務商機，優化客戶服務效率。





## Summary of Business Plan

### A. Operating Policies

1. Adjust business structure; enhance underwriting profit; expand market scale.
2. Enhance capital management; adjust investment portfolio; broaden financial revenues.
3. Expand distribution channels; identify niche markets; explore business sources.
4. Enhance internal control and risk management; fulfill compliance with the law; upgrade business performance.
5. Develop performance of organization and human resources; train competency and expertise for insurance; improve competitiveness.
6. Control cloud technology trends; build mobile service platforms; develop opportunities for e-commerce.

### B. Development Strategies

#### 1. Expand personal line businesses

Continue developing Small and Medium-Sized Enterprise insurance and personal line products, balance business structure, increase net premiums, and expand business scale.

#### 2. Raise underwriting profits

Fulfill underwriting, reinsurance and claims policies, strictly screen fine-quality business lines, effectively control underwriting risk and expense & cost, increase underwriting profit, and stabilize 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

Build various marketing channels, seek strategic alliances with financial organizations or horizontal strategic alliances, expand business cooperation, utilize integrated marketing strategies, exert the synergy of cross-selling with the Group, and develop niche markets.

#### 5. Develop new insurance products

In line with the market trend and types of consumption, research and develop marketable, competitive and distinguished new insurance products to meet the enterprises' and consumers' needs, and develop opportunities and business sources for insurance.

## 6. Plan proper reinsurance arrangement

Set adequate limit of net premiums, proceed with reinsurance arrangement and disperse risk to be borne in consideration of the characteristics of risk, potential maximum loss evaluation and changes to the reinsurance market and subject to the Company's capacity to bear risk.

## 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

Oriented toward the improvement of the Company's development, enhance the performance of the organization, strengthen employees' diversified learning, upgrade competency and expertise, reserve talent, and enhance competitiveness.

## 9. Build e-commerce system

Deal with the development trends of Internet marketing and cloud technology, utilize new information technology and systems, build digital mobile service platform, develop e-commerce opportunities for insurance, and optimize the efficiency of customer service.

# 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 <i>Taiwan Ratings Corporation</i>	tw AA –	穩定 Stable
美國標準普爾公司 <i>Standard &amp; Poor's Rating Services</i>	BBB +	穩定 Stable
穆迪投資者服務公司 <i>Moody's Investors Service</i>	A3	穩定 Stable



# 公司簡介 | Company Profile





## 壹、設立日期

本公司於民國20年11月1日成立，民國61年2月1日與中央信託局產物保險處合併，為財政部所屬國營企業；民國83年5月5日民營化，為第一家完成民營化之公營事業。民國91年12月31日加入兆豐金融集團，成為兆豐金融控股股份有限公司百分之百持股之子公司，並於民國95年7月6日更名為「兆豐產物保險股份有限公司」，英文名稱仍為「Chung Kuo Insurance Company, Limited」。

## 貳、公司沿革

本公司原由中國銀行投資，創立於民國20年11月1日，總管理處設在上海市，於國內各主要都市及東南亞各國遍設分支機構，並與歐、美各大保險公司往來密切，歷史悠久，信譽卓著。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，並將國外各分公司納入管轄系統，繼續推展各項財產保險業務。



民國61年2月，中國銀行移轉民營後，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，將本公司與中央信託局產物保險處合併為一新組織，仍沿用「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。

在配合政府積極推動公營事業民營化的政策下，本公司股票於民國83年1月24日正式在集中市場掛牌買賣，財政部先後釋出56.22%之股權，達成移轉民營目標，並以民國83年5月5日為民營化基準日，成為第一家民營化之國營產物保險公司。

在公營時代，本公司所承保之業務大部份來自於中央政府各機關及經濟部所屬事業單位，因此在經營定位上，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。移轉民營後，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。目前總公司設在台北市，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。

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，於民國86年12月成立「越南胡志明市辦事處」，因公司政策性考量，於民國102年8月裁撤「越南胡志明市辦事處」；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。

為擴大營運規模，提昇業務競爭力，本公司於民國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。並為配合兆豐金控集團建立整體一致之企業形象暨業務發展，報經主管機關核准後，於民國95年7月6日起，中文名稱更名為「兆豐產物保險股份有限公司」，英文名稱維持不變仍為「Chung Kuo Insurance Company, Limited」。

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。



## Establishment

Chung Kuo Insurance Company was established on November 1, 1931, and underwent a merger with Non-life Insurance Department of the Central Trust of China in February 1, 1972. The Company had since remained a state-run business under the Ministry of Finance until it became the first privatized non-life insurance company in Taiwan on May 5, 1994. On December 31, 2002, the Company joined Mega Financial Group to become the Group's wholly-owned subsidiary. The name of the Company was changed to “兆豐產物保險股份有限公司” in the Chinese language with its name in the English language remaining as “Chung Kuo Insurance Company, Limited” since July 6, 2006.

## History

The Company (formerly China Insurance Company) was originally an investment venture of the Bank of China, and was officially established on November 1, 1931 with headquarters in Shanghai and branch offices in all major municipal centres throughout China and Southeast Asia. The Company enjoyed excellent reputation and maintained frequent and close communications with major insurance firms in Europe as well as in the United States. In October 1949, the Company filed application to establish a branch office in Taiwan. And in December of the same year, the Company relocated its headquarters to Taiwan, following the steps of the Bank of China. The Company later brought overseas branch offices into its jurisdiction and continued to develop its non-life insurance business in all classes.



With the privatization of the Bank of China (Taiwan) in February 1972, the Ministry of Finance supervised the merger, with the approval of the Executive Yuan, between the Company and the Non-life Insurance Department of the Central Trust of China. The new entity continued to use the name “Chung Kuo Insurance Company, Limited”, received its funding support from the National Treasury, and operated as an insurance organization under the Ministry of Finance. In response to government privatization policy, Chung Kuo Insurance became listed on the Taiwan Stock Exchange on January 24, 1994. The National Treasury released 56.22% shares of the Company to meet the objectives of the privatization policy. The Company became the first privatized non-life insurance company in Taiwan as of the privatization demarcation date on May 5, 1994.

Before its privatization, the Company had been engaging primarily in businesses with institutions of the central government and business units under the Ministry of Economic Affairs. Adopting a business approach inspired by the founding mission--“Be the services for the business enterprises, and ensure safeguarding securities for government-owned properties”, the Company became the exclusive insurer for government-owned businesses. Following its privatization, the Company further strengthened marketing channels and increased business outlets to develop non-life insurance business in the private sector. Today, the Company operates a network of 26 outlets from its headquarters in Taipei, with 10 branch offices and 16 corresponding offices in major cities (including Kinmen County) in Taiwan.



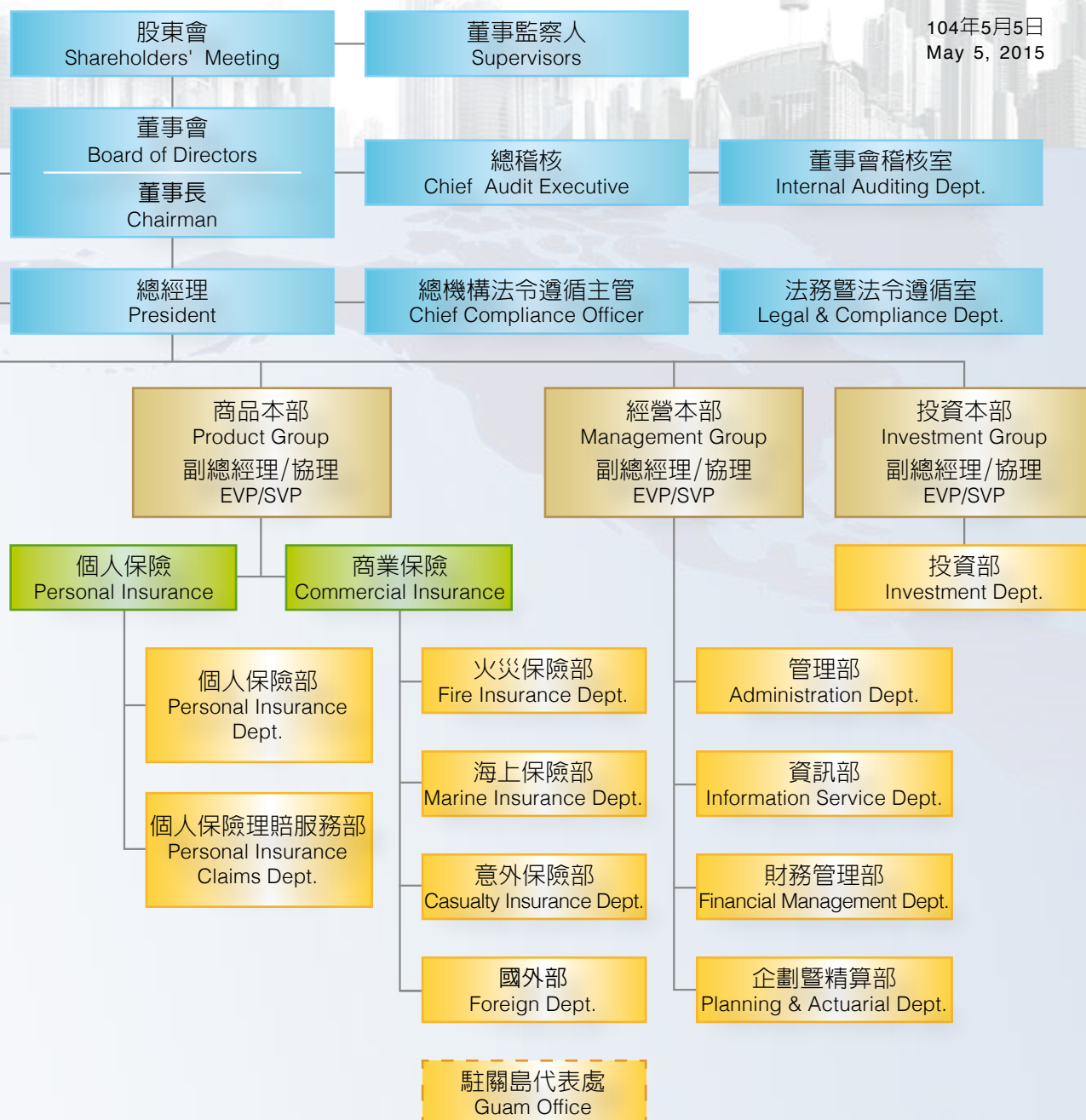
In overseas business, the Company began operating a representative office in Guam in April 1972, and renamed it as “Guam Office” in December 1973. The Company was the only Taiwan-based non-life insurance company which had incorporated a business location in Guam. Additionally, in support of the Southward Policy boosted by the Government, the Company set up representative offices in Ho Chi Minh City, Vietnam in December 1997. Notwithstanding, in consideration of the Company's policy, the representative offices in Ho Chi Minh City, Vietnam were dissolved in August 2013. In November 2007, the Company set up its Shanghai Representative Office dedicated to activities other than operating activities such as liaison and market survey. Notwithstanding, due to the restrictions imposed by laws in the territories of Mainland China, the Company dissolved the Office according to statutory procedures in January 2015. For the time being, the Company has its Guam Office provide Taiwanese business Small and Medium-Sized Enterprise and local overseas Chinese with various consultation services about insurance.

In pursuit of further business expansion and a better competitive edge, the Company became a wholly-owned subsidiary of Mega Financial Holding Company through transfer of shares on December 31, 2002. At the approval of the competent authority, the Company changed its name to “兆豐產物保險股份有限公司” in the Chinese language with the name in the English language remaining the same as Chung Kuo Insurance Company, Limited in an effort to help establishing a consistent corporate image for the Group since July 6, 2006. The subsidiaries of the Group also include Mega International Commercial Bank, Mega Securities Co., Ltd., Mega Bills Finance Co., Ltd., Mega Investment Trust Co., Ltd., Mega Asset Management Co., Ltd., Mega Life Insurance Agency Co., Ltd., and Mega CTB Venture Capital Co., Ltd. With a strong brand image, abundant resource, and cross selling strategy of the Group, the Company will be able to achieve greater business expansion, provide our clients with comprehensive financial services, and maximize synergistic effect created by the Group.

## 組織系統圖 | Organization Chart



104年5月5日  
May 5, 2015







## 會計師查核報告

(104)財審報字第14002833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103年及102年12月31日之資產負債表，暨民國103年及102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103年及102年12月31日之財務狀況，暨民國103年及102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

陳賢儀 陳賢儀

會計師：

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：金管六字第0960038033號

中 華 民 國 104 年 3 月 18 日





## Report of Independent CPAs

(English translation of a report originally issued in Chinese)

### To Chung Kuo Insurance Company, Limited

We have audited the accompanying balance sheets of Chung Kuo Insurance Company, Limited as of December 31, 2014 and 2013, 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 statement were derived, in accordance with “Regulations Governing Auditing and Attestation of Financial Statements by Certified Public Accountants” and generally accepted auditing standards in the Republic of China. In our report dated March 18, 2015, 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 18, 2015

# 財務報表 | Financial Statements

## 資產負債表 | Balance Sheets

民國103年及102年12月31日止  
For the Year Ended December 31, 2014 and 2013

單位：新台幣仟元  
Unit : NT\$1,000

項目 Items	年度 Years	103年 2014	102年 2013
<b>資產</b> <b>ASSETS</b>			
現金及約當現金 Cash and cash equivalents		6,425,232	6,238,054
應收款項 Receivables		961,442	1,016,148
當期所得稅資產 Current income tax assets		230,584	180,929
待出售資產 Assets held for sale		2,739	2,576
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		45,384	-
備供出售金融資產 Available-for-sale financial assets		1,527,434	1,476,910
以成本衡量之金融資產 Financial assets carried at cost		100,000	100,000
無活絡市場之債券投資 Bond investments without active market		252,883	149,215
持有至到期日金融資產 Held-to-maturity financial assets		801,623	802,619
採用權益法之投資 Investments accounted for using equity method		13,494	15,545
投資性不動產 Investment property		323,673	328,451
再保險合約資產 Reinsurance contract assets		3,217,685	3,293,937
不動產及設備 Property and equipment		844,360	857,512
無形資產 Intangible assets		32,342	17,424
遞延所得稅資產 Deferred income tax assets		51,523	50,761
其他資產 Other assets		611,295	633,258
<b>資產總計</b> <b>Total Assets</b>		<b>15,441,693</b>	<b>15,163,339</b>

民國103年及102年12月31日止  
For the Year Ended December 31, 2014 and 2013

單位：新台幣仟元  
Unit：NT\$1,000

項目 Items	年度 Years	103年 2014	102年 2013
<b>負債及權益</b> <b>LIABILITIES AND EQUITY</b>			
應付款項 Payables		1,318,694	1,383,318
當期所得稅負債 Current income tax liabilities		98,745	72,317
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	3,236
保險負債 Insurance liabilities		7,967,465	8,157,828
負債準備 Provisions		262,882	266,038
遞延所得稅負債 Deferred income tax liabilities		10,581	3,270
其他負債 Other liabilities		132,791	130,726
<b>負債總計</b> <b>Total Liabilities</b>		<b>9,793,006</b>	<b>10,016,733</b>
<b>股本</b> <b>Capital</b>			
普通股股本 Common stock		3,000,000	3,000,000
<b>資本公積</b> <b>Capital surplus</b>		<b>1,084,811</b>	<b>1,084,811</b>
<b>保留盈餘</b> <b>Retained Earnings</b>			
法定盈餘公積 Legal reserve		485,904	588,390
特別盈餘公積 Special reserve		978,511	695,624
未分配盈餘(待彌補虧損) Undistributed earnings (accumulated deficit)		100,351	(102,486)
其他權益 Other equity		(890)	(119,733)
<b>權益總計</b> <b>Total Equity</b>		<b>5,648,687</b>	<b>5,146,606</b>
<b>負債及權益總計</b> <b>Total Liabilities and Equity</b>		<b>15,441,693</b>	<b>15,163,339</b>

## 綜合損益表 | Statements of Comprehensive Income

民國103年及102年1月1日至12月31日  
From January 1 to December 31, 2014 and 2013

單位：新台幣仟元  
Unit：NT\$1,000

項目 Items	年度 Years	103年 2014	102年 2013
<b>營業收入</b> <b>Operating Revenues</b>			
簽單保費收入 Written premiums		6,282,183	6,319,614
再保費收入 Reinsurance premiums		603,545	660,137
<b>保費收入</b> <b>Premiums Income</b>		<b>6,885,728</b>	<b>6,979,751</b>
減：再保費支出 Less: Reinsurance premiums ceded		3,106,888	3,257,593
減：未滿期保費準備淨變動 Less: Net changes in unearned premium reserve		1,983	16,879
<b>自留滿期保費收入</b> <b>Retention Earned Premiums</b>		<b>3,776,857</b>	<b>3,705,279</b>
再保佣金收入 Reinsurance commission income		487,906	478,456
手續費收入 Handling fee revenue		27,568	25,719
<b>淨投資損益</b> <b>Net Gain or Loss from Investments</b>			
利息收入 Interest income		103,835	94,755
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		(216)	(5)
備供出售金融資產之已實現損益 Realized gain on available-for-sale financial assets		42,479	70,285
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		3,900	-
採權益法之關聯企業及合資損益份額 Share of profit of associates and joint ventures accounted for under equity method		(1,579)	445
兌換利益 Gain on foreign exchanges		41,616	16,194
投資性不動產利益 Income from investment property		30,504	28,772
其他營業收入 Other operating revenues		30,625	7,249
<b>營業收入總計</b> <b>Total Operating Revenues</b>		<b>4,543,495</b>	<b>4,427,149</b>





民國103年及102年1月1日至12月31日  
From January 1 to December 31, 2014 and 2013

單位：新台幣仟元  
Unit：NT\$1,000

項目 Items	年度 Years	103年 2014	102年 2013
<b>營業成本</b> <b>Operating Costs</b>			
保險賠款與給付 Claims expenditures		3,326,841	3,145,048
減：攤回再保賠款與給付 Less: Reinsurance claims recovery		1,134,650	982,520
<b>自留保險賠款與給付</b> <b>Retention Claim Expenditures</b>		<b>2,192,191</b>	<b>2,162,528</b>
其他保險負債淨變動 Net changes in other insurance liabilities		(207,527)	(183,695)
佣金費用 Commission expenses		907,247	892,638
手續費支出 Handling fee		125,225	122,746
其他營業成本 Other operating costs		24,493	23,272
<b>營業成本總計</b> <b>Total Operating Costs</b>		<b>3,041,629</b>	<b>3,017,489</b>
營業費用 Operating Expenses		969,320	995,946
<b>營業費用總計</b> <b>Total Operating Expenses</b>		<b>969,320</b>	<b>995,946</b>
<b>營業利益</b> <b>Operating income</b>		<b>532,546</b>	<b>413,714</b>
營業外收入及支出 Non-operating income and expenses		10,971	2,203
<b>繼續營業單位稅前純益</b> <b>Continuing Operations Income before Tax</b>		<b>543,517</b>	<b>415,917</b>
所得稅費用 Income tax expense		158,423	119,565
<b>本期淨利</b> <b>Net Income</b>		<b>385,094</b>	<b>296,352</b>
<b>其他綜合損益</b> <b>Other Comprehensive Income</b>			
本期其他綜合損益 Other Comprehensive Income for the Year		116,987	(11,987)
<b>本期綜合損益總額</b> <b>Total Comprehensive Income for the Year</b>		<b>502,081</b>	<b>284,365</b>

## 主要經理人 | Management Team

104年5月5日  
May 5, 2015

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
黃詠洋	Y. Y. Huang	副主任暫代總稽核 Acting Chief Audit Executive
胡森輝	S. H. Hu	總機構法令遵循主管 Chief Compliance Officer
陳肇宏	Jeff Chen	協理 Senior Vice President
翁英豪	Y. H. Weng	協理 Senior Vice President
安蘭仲	Lan Jong An	風險控管室主任 VP & Manager of Risk Management Dept.
林俊宏	J. H. Lin	協理兼董事會秘書 SVP & Secretary of the Board of Director
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.
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.



劉超群	Kenny C. Liu	協理兼國外部經理 SVP & 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
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
陳志種	C. C. Chen	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
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
劉和書	Ho Shu Liu	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

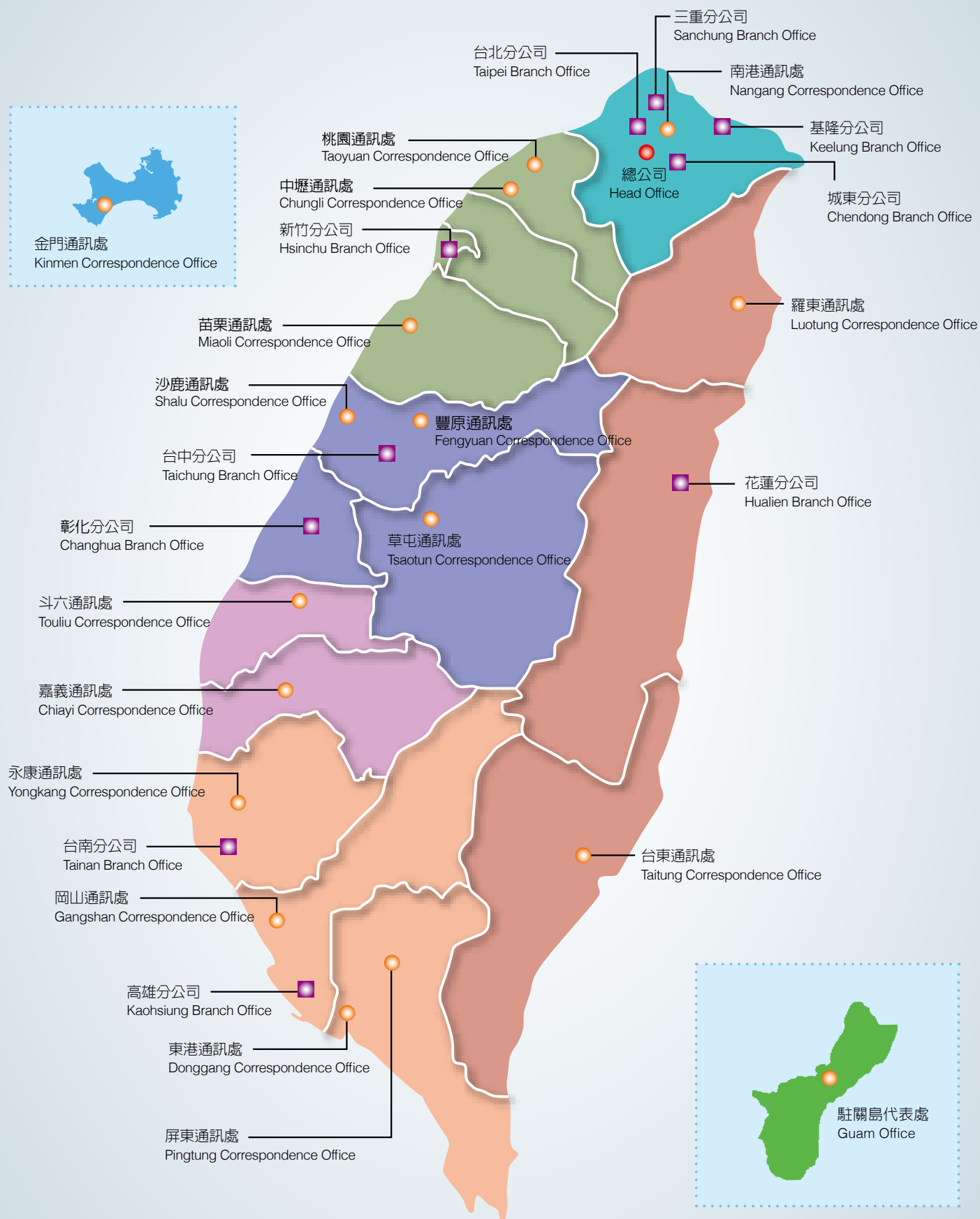
火災保險 Fire Insurance	兆豐產物住宅火災及地震基本保險 Residential Fire & Earthquake Insurance
	兆豐產物住宅火災及地震基本保險附加保險 Residential Fire & Earthquake Insurance Allied Perils Coverage
	兆豐產物住宅地震基本保險 Residential Earthquake Insurance
	兆豐產物住家綜合保險 Residential Comprehensive Insurance
	兆豐產物商業火災保險 Commercial Fire Insurance
	兆豐產物商業火災保險附加保險 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
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
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

汽車保險 Automobile 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
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
傷害保險 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 Microinsurance
	兆豐產物微型個人傷害保險（甲型） Individual Personal Accident Microinsurance(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



傷害保險 Accident Insurance	兆豐產物登山綜合保險 Mountain-Climbing Comprehensive Insurance(Mountain-Climbing Accident Insurance & Emergency Rescue Expenses)
	兆豐產物海外急難救助費用附加條款 Expenses for Overseas Emergency Assistance Insurance Rider
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
	兆豐產物海外突發疾病醫療健康保險附加條款 Overseas Medical Expenses Arising from Sudden Illness Benefit Rider
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
	兆豐產物營繕承攬人意外責任保險 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

責任保險 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
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
其他財產保險 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



## 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 Fax: (02) 2381-4878 Web Site: www.cki.com.tw E-mail: ckibest@mail.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 Fax: (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 Fax: (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 Fax: (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 Fax: (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 Fax: (02) 2381-1765 E-mail: cscd@mail.cki.com.tw
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 Fax: (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 Fax: (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 Fax: (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 Fax: (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 Fax: (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 Fax: (02) 2986-9191
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 Fax: (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 Fax: (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 Fax: (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 Fax: (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 Fax: (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 Fax: (06) 235-2018
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 Fax: (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 Fax: (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 Fax: (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 Fax: (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 Fax: (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 Fax: (037) 368-727
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 Fax: (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 Fax: (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 Fax: (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 Fax: (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 Fax: (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 Fax: (06) 202-9555
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 Fax: (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 Fax: (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 Fax: (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 Fax: (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 Fax: (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 Fax: (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 Fax: (1671) 477-4788 E-mail: chungkuo@teleguam.net





# 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 14~16 樓  14~16F, No.123, Sec. 2, Zhongxiao E. Rd., Zhongzheng Dist., Taipei City 10058, Taiwan	124,498,240	投資及對被投資事業之管理。 經主管機關核准辦理之其他有關業務。  Investment and business management Other businesses approved by the competent authorities
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	77,000,000	商業銀行業務。 消費金融及財富管理業務。 投資銀行、直接投資及各項代理業 務。 融資或籌資相關之財務顧問業務、證 券化業務等。  Commercial banking, consumer banking, wealth management, investment banking and financial consulting etc.
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

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。 應收帳款收買、逾期應收帳款管理服務業務。 工商徵信服務業務。 投資顧問、企業經營管理顧問業。租賃業。 不動產買賣業、不動產租賃業、仲介服務業務。 新市鎮、新社區開發業。 都市更新業 NPL asset management
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





**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

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