



# 兆豐產物保險股份有限公司

Chung Kuo Insurance Company, Limited

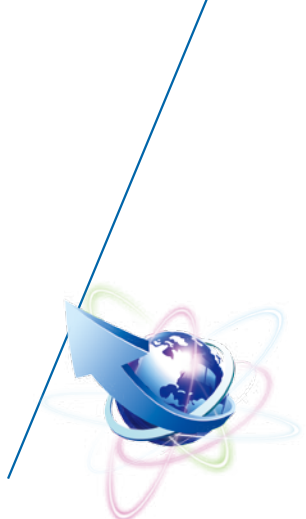
**ANNUAL REPORT 2013**

102 年年報



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# 序言

*Preface*



我國產險業102年度整體簽單保費收入1,242億2,888萬元，較101年度1,198億3,343萬元增加43億9,545萬元，成長3.67%。整體產險市場102年度簽單保費收入成長主要來自汽車保險、傷害保險、健康保險及其他意外保險等險種，其中汽車保險因新車銷售量增加及汽車任意第三人責任險費率調升，保費收入成長金額最大；而傷害保險、健康保險及其他意外保險則因商品多元化、行銷通路多樣化及消費者保護意識提高等因素，帶動整體產險市場保費收入之成長。

本公司102年度雖持續受到產險市場費率競爭之影響，惟簽單保費及再保費收入仍達69億7,975萬元，較101年度66億6,378萬元增加3億1,597萬元，成長4.74%；其中國內簽單保費收入計56億4,454萬元，較101年度成長7.07%，成長幅度高於整體產險市場之成長率。國內簽單業務除船舶保險受航運業新船

訂單縮減與航空保險因續保費率下降及承接比例降低之影響，致保費收入衰退外，其餘火災保險、貨運保險、汽車保險、工程保險、傷害保險、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，本公司102年度整體表現穩健，雖汽車保險及團體傷害保險之賠款損失偏高，倖無重大賠款案件，核保利潤及投資收益均有盈餘，102年度稅前盈餘為4億1,592萬元，扣減所得稅費用後，稅後盈餘為2億9,635萬元。未來本公司將持續致力於調整業務結構，強化核保利潤，並增裕資金運用收益，以提高營運績效。此外，102年底本公司資產總值151億6,334萬元，各項保險營業準備及股東權益合計133億444萬元，營運資金充裕，清償能力堅實，經營基礎穩固。



董事長 林瑞雲 Chairman Jui-Yun Lin



展望未來，因應國內外經濟環境及市場競爭條件的變化，本公司以獲取核保利潤為首要考量，基於各險種業務均衡發展原則，除極力爭取各項續保業務，積極參與大型商業性險種業務共保外，並將加強拓展住宅火災保險、汽車保險、個人傷害保險等個人性險種及中小型企业體業務；同時致力於調整業務結構，篩選良質業務，檢討損失率偏高業務，適度調降承保比例，避免因為追求業務成長而損及核保利潤。

產險費率自由化實施之後，面對產險市場持續之競爭，本公司以健全財務資金實力、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，強化核保利潤，提升資金運用收益，締造更佳之經營成果。

董事長

林煒雲

總經理

陳瑞



總經理 陳 瑞 *President Ray Chen*

The overall gross written premium income amounted to NT\$124,229 million in the non-life insurance industry of Taiwan in 2013, increasing by NT\$4,396 million from NT\$119,833 million in 2012, i.e. a growth rate by 3.67%. The positive growth of gross written premium income in the Taiwan's non-life insurance market in 2013 primarily resulted from automobile insurance, accident insurance, health insurance and other casualty insurance. Among the business lines, the increase in automobile insurance premium was the largest, due to increases in the sale volume of new cars and a raise in premium rate of motor third party's liability insurance, while the diversification of products and marketing channels for accident insurance, health insurance and other casualty insurance and upgrading of the consumers' protection awareness drove the growth of the gross

direct written premium in the entire non-life insurance market.

Despite the on-going effect produced by the competition in rates introduced by the implementation of tariff deregulation in 2013, the Company's direct written and reinsurance premium income still amounted to NT\$6,980 million, increasing by NT\$316 million from NT\$6,664 million in 2012, i.e. a growth rate by 4.74%, including the domestic written premium totalled NT\$5,645 million, increasing by 7.07% from 2012, higher than the growth rate in the overall non-life insurance market. For the domestic written premium, other than the premium from marine hull insurance, which declined due to decrease in the orders for new ships and in aviation insurance renewal premium rates and also shares of underwriting, the written premium for the other product lines, such as fire, marine cargo, automobile, engineering, accident, health and other casualty insurance, increased all.

The Company's profitability remained very stable in 2013. Despite higher claims expenditures from automobile insurance and group personal accident insurance, the Company's underwriting profit and investment income both generated earnings as no material indemnity claims occurred. In 2013, the Company's

pre-tax earnings was NT\$416 million, and earnings after tax NT\$296 million less the income tax expenses. In the future, the Company will continue to adjust the business structure, enhance the underwriting profits and increase the income from financial investment, in order to upgrade the operating performance. Meanwhile, at the end of 2013, the Company's total assets have amounted NT\$15,163 million, and insurance reserves and shareholders' equity totalled NT\$13,304 million. In other words, the Company is well-capitalized, strongly solvent and stable operating performance.

In order to deal with the changes of domestic and foreign economic environment and market competition conditions, the Company will strive to gain underwriting profit as its first priority. Meanwhile, in consideration of the balanced development principles for various product lines, the Company will strive to solicit renewal policies, take part in large-scale commercial lines business co-insurance programs and strengthen the development of such personal lines business as residential fire insurance, automobile insurance and personal accident insurance, and small-size and medium-size business insurance. The Company will also be dedicated to adjusting the business structure, select fine-quality business lines, reducing the business lines of higher loss ratio, and decreasing the shares of underwriting adequately, in order to avoid impairing the underwriting profits while pursuing the business growth.

Upon implementation of the liberalization of the premium tariff, to deal with the continuous competition in the non-life insurance market, the Company has made every effort to grow the domestic business stably and develop overseas business at the same time, with its stable financial strength, professional experience in underwriting and ability to process claims rapidly. The Company hopes to enhance its underwriting profit, upgrade capital utilization and generate better operating results, by virtue of the cross-selling channels under the Mega Financial Holdings Group.

Chairman

*Jui-yun Lin*

President

*Raychen*



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## 董事及監察人

### *Board of Directors and Supervisors*

103年4月30日  
April 30, 2014

董事長 <i>Chairman</i>	林瑞雲 <i>Jui-Yun Lin</i>
獨立董事 <i>Independent director</i>	陳欣勝 <i>Hsin-Sheng Chen</i>
獨立董事 <i>Independent director</i>	曾郁仁 <i>Yu-Jen Tseng</i>
董 事 <i>Director</i>	陳 瑞 <i>Ray Chen</i>
董 事 <i>Director</i>	戴台馨 <i>Tai-Shin Dai</i>
董 事 <i>Director</i>	柯王中 <i>Wang-Chung Ko</i>
董 事 <i>Director</i>	謝目堂 <i>Muh-Tarng Hsieh</i>
董 事 <i>Director</i>	蘇 晶 <i>Jean Su</i>
董 事 <i>Director</i>	黃文瑞 <i>Wen-Jui Huang</i>
監察人 <i>Supervisor</i>	呂志明 <i>Zhi-Ming Lu</i>
監察人 <i>Supervisor</i>	陳松興 <i>Chung-Hsing Chen</i>
監察人 <i>Supervisor</i>	張瑛鶯 <i>Ying-Ying Chang</i>

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.



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# 營運報告

*Operating Report*





## 壹、業務概況

102年度總保費收入新台幣69億7,975萬元，較101年度66億6,378萬元增加3億1,597萬元，成長4.74%。

### 一、直接簽單業務

102年度直接簽單保費收入新台幣63億1,961萬元，較101年度59億2,068萬元增加3億9,893萬元，成長6.74%。

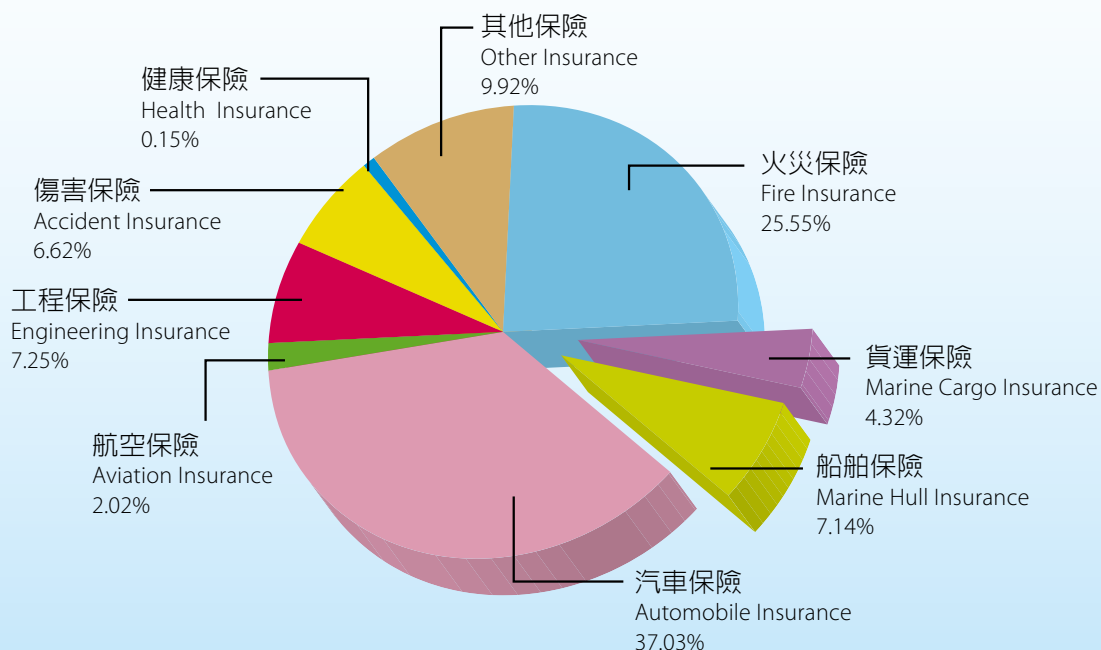
1. 火災保險（含天災險）：保費收入計16億1,449萬元，占保費收入總額25.55%。
2. 貨運保險：保費收入計2億7,296萬元，占保費收入總額4.32%。
3. 船舶保險：保費收入計4億5,130萬元，占保費收入總額7.14%。
4. 汽車保險：保費收入計23億4,017萬元，占保費收入總額37.03%。
5. 航空保險：保費收入計1億2,771萬元，占保費收入總額2.02%。
6. 工程保險：保費收入計4億5,833萬元，占保費收入總額7.25%。
7. 傷害保險（含健康險）：保費收入計4億2,774萬元，占保費收入總額6.77%。
8. 其他保險：保費收入計6億2,691萬元，占保費收入總額9.92%。

### 二、分進再保險業務

102年度分進再保費收入新台幣6億6,014萬元，較101年度7億4,310萬元減少8,296萬元，減幅11.16%。

1. 國內分進再保費收入計5億3,600萬元，占再保費收入總額81.20%。
2. 國外分進再保費收入計1億2,414萬元，占再保費收入總額18.80%。

### 102年直接簽單業務比重 | The Portfolio of Direct Written Premiums, 2013



## Business Overview

In 2013, the Company generated a total premium income (rounded up to the nearest million) of NT\$6,980 million an increase of NT\$316 million or 4.74%, from NT\$6,664 million of the total premium income recorded in 2012.

### A. Direct Written Business

In 2013, the direct written premiums of the Company totalled NT\$6,320 million an increase of NT\$399 million or 6.74%, from NT\$5,921 million in 2012.

1. Fire insurance (including insurance against natural perils): The premiums totalled NT\$1,615 million accounting for 25.55% of the total written premiums.
2. Marine cargo insurance: The premiums totalled NT\$273 million accounting for 4.32% of the total written premiums.
3. Marine hull insurance: The premiums totalled NT\$451 million accounting for 7.14% of the total written premiums.
4. Automobile insurance: The premiums totalled NT\$2,340 million accounting for 37.03% of the total written premiums.
5. Aviation insurance: The premiums totalled NT\$128 million accounting for 2.02% of the total written premiums.
6. Engineering insurance: The premiums totalled NT\$458 million accounting for 7.25% of the total written premiums.
7. Accident insurance (including Health insurance): The premiums totalled NT\$428 million accounting for 6.77% of the total written premiums.
8. Other insurance: The premiums totalled NT\$627 million accounting for 9.92% of the total written premiums.

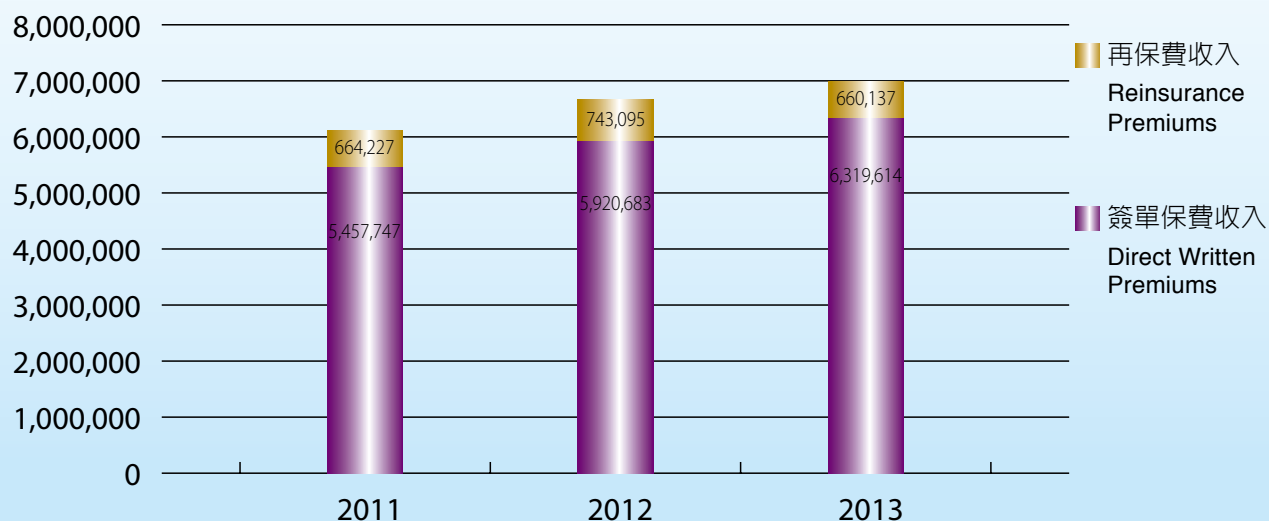
### B. Inward Reinsurance Business

The inward reinsurance premiums for 2013 amounted to NT\$660 million a decrease of NT\$83 million or -11.16%, from NT\$743 million posted in 2012.

1. Domestic inward reinsurance: Premiums totalled NT\$536 million accounting for 81.20% of the total reinsurance premiums.
2. Foreign inward reinsurance: Premiums totalled NT\$124 million accounting for 18.80% of the total reinsurance premiums.

### 100年-102年簽單保費及再保費收入 | Premiums Income, 2011-2013

單位：新台幣仟元 Unit: NT\$ 1,000





## 貳、營運績效 | Operating Performance

### 101-102年財務要覽 | Financial Highlights, 2012-2013

單位：新台幣仟元  
Unit: NT\$1,000

項目 Items	年度 Years	102年 2013	101年 2012
營業收入 <i>Operating Revenues</i>		4,427,149	4,114,294
營業成本 <i>Operating Costs</i>		3,017,489	3,168,853
營業費用 <i>Operating Expenses</i>		995,946	897,353
營業利益 <i>Operating Income</i>		413,714	48,088
營業外淨損益 <i>Non-operating income and expenses</i>		2,203	(10,547)
稅前純益 <i>Net Income before Taxes</i>		415,917	37,541
稅後純益 <i>Net Income after Taxes</i>		296,352	16,289
每股盈餘（元） <i>Earnings Per Share (NT Dollar)</i>		0.99	0.05
資產總額 <i>Total Assets</i>		15,163,339	14,937,985
未滿期保費準備 <i>Reserve for Unearned Premiums</i>		3,393,575	3,244,159
賠款準備 <i>Reserve for Outstanding Losses</i>		3,068,474	3,255,179
特別準備 <i>Reserve for Catastrophic Losses</i>		1,695,779	1,770,277
保費不足準備 <i>Reserve for Deficiency</i>		-	540
資本額 <i>Paid-in Capital</i>		3,000,000	3,000,000
股東權益 <i>Total Shareholders' Equity</i>		5,146,606	4,834,759

## 102年自留保費統計表 | Net Premiums, 2013

單位：新台幣仟元  
Unit: NT\$1,000

險種別 Business Lines	項目 Items	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>		1,614,487	122,160	(1,292,490)	444,157
貨運保險 <i>Marine Cargo Insurance</i>		272,958	10,459	(185,028)	98,389
船舶保險 <i>Marine Hull Insurance</i>		451,299	23,773	(349,519)	125,553
汽車保險 <i>Automobile Insurance</i>		2,340,169	225,979	(538,332)	2,027,816
航空保險 <i>Aviation Insurance</i>		127,717	9,088	(120,122)	16,683
工程保險 <i>Engineering Insurance</i>		458,334	13,535	(254,400)	217,469
傷害保險 <i>Accident Insurance</i>		418,244	5,091	(84,889)	338,446
健康保險 <i>Health Insurance</i>		9,493	0	(2,458)	7,035
其他保險 <i>Other Insurance</i>		626,913	136,959	(430,355)	333,517
國外分進業務 <i>Foreign Inward Business</i>		0	113,093	0	113,093
<b>合計 Total</b>		<b>6,319,614</b>	<b>660,137</b>	<b>(3,257,593)</b>	<b>3,722,158</b>

備註：火災保險包含天災險。

Note: Fire insurance includes insurance against natural perils.





## 102年自留賠款統計表 | Net Claims, 2013

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>		294,450	27,937	(183,881)	138,506
貨運保險 <i>Marine Cargo Insurance</i>		117,670	4,750	(88,183)	34,237
船舶保險 <i>Marine Hull Insurance</i>		166,825	3,936	(108,341)	62,420
汽車保險 <i>Automobile Insurance</i>		1,473,506	192,869	(378,981)	1,287,394
航空保險 <i>Aviation Insurance</i>		29,579	9,833	(29,094)	10,318
工程保險 <i>Engineering Insurance</i>		128,156	7,253	(24,970)	110,439
傷害保險 <i>Accident Insurance</i>		312,765	1,415	(65,817)	248,363
健康保險 <i>Health Insurance</i>		3,865	0	(530)	3,335
其他保險 <i>Other Insurance</i>		158,867	129,320	(102,723)	185,464
國外分進業務 <i>Foreign Inward Business</i>		0	82,052	0	82,052
合計 <b>Total</b>		<b>2,685,683</b>	<b>459,365</b>	<b>(982,520)</b>	<b>2,162,528</b>

備註：火災保險包含天災險。

Note: Fire insurance includes insurance against natural perils.

## 101-102年財務分析 | Financial Analysis, 2012-2013

項目 Items	年度 Years	102年 2013	101年 2012
直接保費收入變動率 <i>Change rate of Direct Written Premiums</i>		6.74%	8.48%
直接已付賠款變動率 <i>Change rate of Claims Paid</i>		-8.74%	-4.14%
自留保費變動率 <i>Change rate of Net Premiums</i>		3.51%	14.04%
自留滿期損失率 <i>Net Loss Ratio</i>		55.43%	65.29%
自留費用率 <i>Net Expense Ratio</i>		37.88%	35.11%
自留綜合率 <i>Net Combined Ratio</i>		93.31%	100.40%
資產報酬率 <i>Return on Assets</i>		1.97%	0.11%
權益報酬率 <i>Return on Shareholders' Equity</i>		5.94%	0.34%
自留保費對權益比率 <i>Net Premiums to Shareholders' Equity</i>		72.32%	74.38%
毛保費對權益比率 <i>Gross Premiums to Shareholders' Equity</i>		135.62%	137.83%
各項準備金對權益比率 <i>Reserves to Shareholders' Equity</i>		158.51%	171.06%
權益變動率 <i>Change rate of Equity</i>		6.45%	0.04%



## 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，提高營運績效。
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，提升經營效率。
5. 強化人力資源管理，培育保險專業人才，增進業務競爭力。

### 二、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業體業務，力求業務來源分散，均衡業務結構，增加自留保費，改善核保績效。

#### 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，擲節費用成本支出，提升核保利潤，穩定獲利能力。

#### 3. 增裕財務收益

順應金融市場變化，妥善規劃資金運用策略，在兼顧財務風險與利潤前提下，適時調整資產配置，提高財務投資效益，增裕公司盈餘。

#### 4. 廣拓行銷通路

增設分支機構營業據點，建構各種行銷管道，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

因應市場脈動及消費型態，針對企業及消費大眾需求，積極研發具市場性及競爭性之新種保險商品，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、最大合理損失預估及風險承擔能力，審慎擬訂適當之自留限額，妥善辦理再保險安排，以保障承保責任，分散承保風險。

## 7. 加強内部控制及風險管理

強化内部控制、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，提升經營效率。

## 8. 強化人力資源管理

加強人力資源管理，建立人才培育計劃，培訓專業化及國際化人才，落實員工教育訓練，提升人員素質及生產力，增進業務競爭力。





## Summary of Business Plan

### A. Operating Policies

1. Adjust business structure; enhance underwriting profits; raise business performance.
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; ensure regulatory compliance; improve operating efficiency.
5. Strengthen HR management; incubate insurance talents; raise business competitiveness.

### B. Development Strategies

#### 1. Expand personal line businesses

Secure a market position for commercial line businesses, actively expand personal line products and small and medium business insurance to diversify the source of business, balance business structure, increase retained premiums, and improve underwriting performance.

#### 2. Raise underwriting profits

Substantiate underwriting, reinsurance, and claim policies to screen out profitable deals, control the underwriting risks and net loss ratio, save costs and expenses, and increase the underwriting profits and secure our profitability.

#### 3. Increase financial earnings

In response to changes in the financial market, plan capital management strategies properly. Under the precondition of financial risk and margin, adjust assets allocation properly, increase financial investment effect, and increases corporate earnings.

#### 4. Expand distribution channels

Set up more business offices, construct various distribution channels, and expand business cooperation; by adopting a joint marketing strategy, exert to maximize synergistic effects of cross-selling channels under the financial holdings group, and develop the niche markets.

#### 5. Develop new insurance products

In response to market development and consumption, and also corporation and consumer demand, we shall take the initiative in developing new insurance products that are both marketable and competitive; increase insurance business opportunities, and seek broader revenue sources.



## 6. Plan proper reinsurance arrangement

Set appropriate maximum retention limits through prudent decisions that take into account risks, probable maximum loss estimates, and risk tolerance. We will also make proper reinsurance arrangement to protect our underwriting liabilities and for risk transfer.

## 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. Strengthen HR management

Take steps to enhance human resources management, establish a talent incubation plan, and train professionalized and internationalized talents. In addition, we will organize training programs that raise the professional standards and productivity of employees thereby contributing to our business competitiveness.

## 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

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# 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9個分公司及17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」，惟因公司政策性考量，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。合計海外地區共計2個代表處，以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 9 branch offices and 17 corresponding offices in major cities (including Kinmen County) in Taiwan.

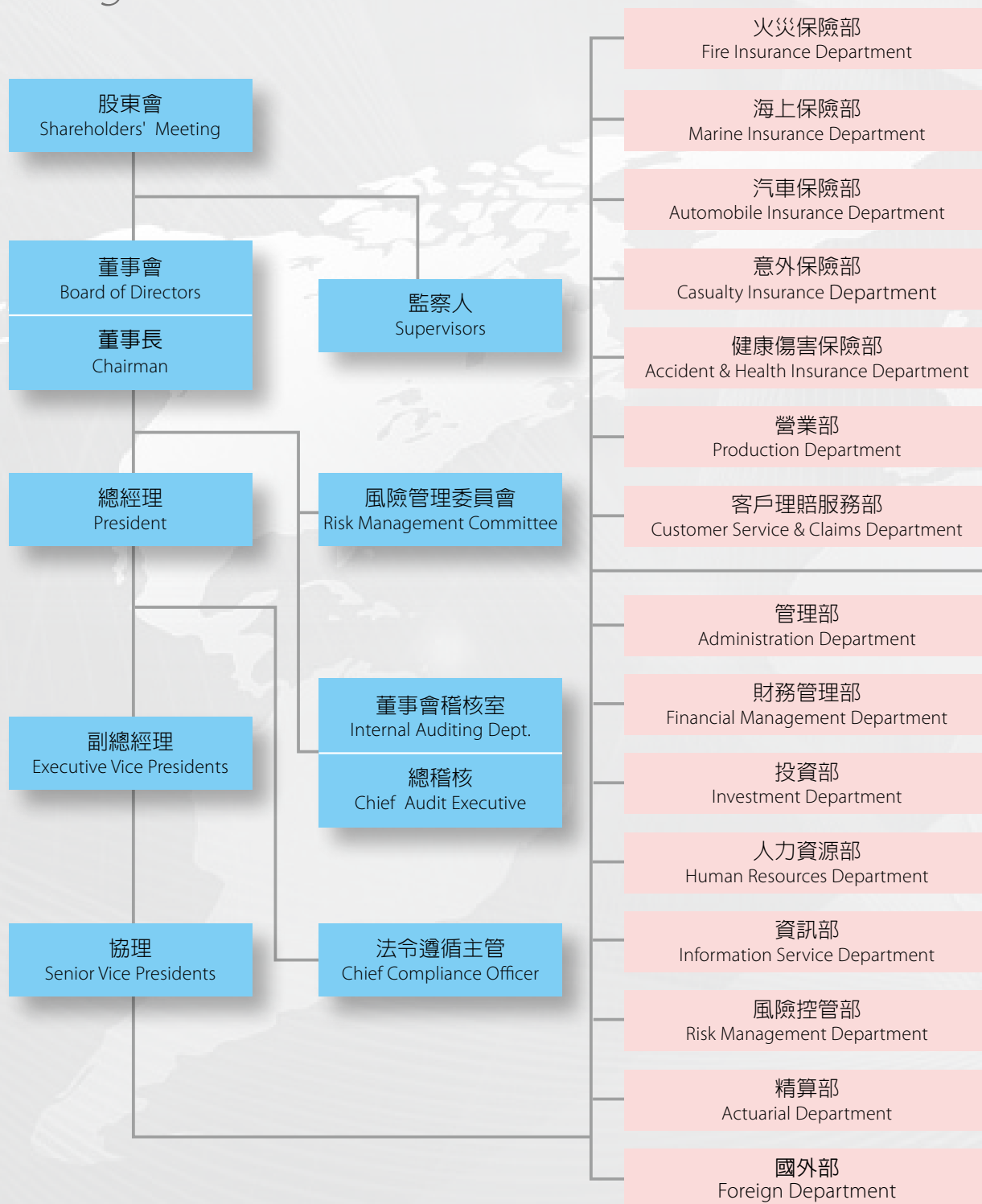
In overseas business, the Company began operating a representative office in Guam in April 1972, and renamed it as “Guam Office” in December 1973. The Company was the only Taiwan-based non-life insurance company which had incorporated a business location in Guam. Additionally, in support of the Southward 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 established its Shanghai Representative Office in mainland China, which is engaged in such non-operating activities as communication and market survey. Today, the Company operates two overseas representative offices, providing non-life insurance consulting services for the Taiwanese investors and meeting the needs of local overseas Chinese communities.

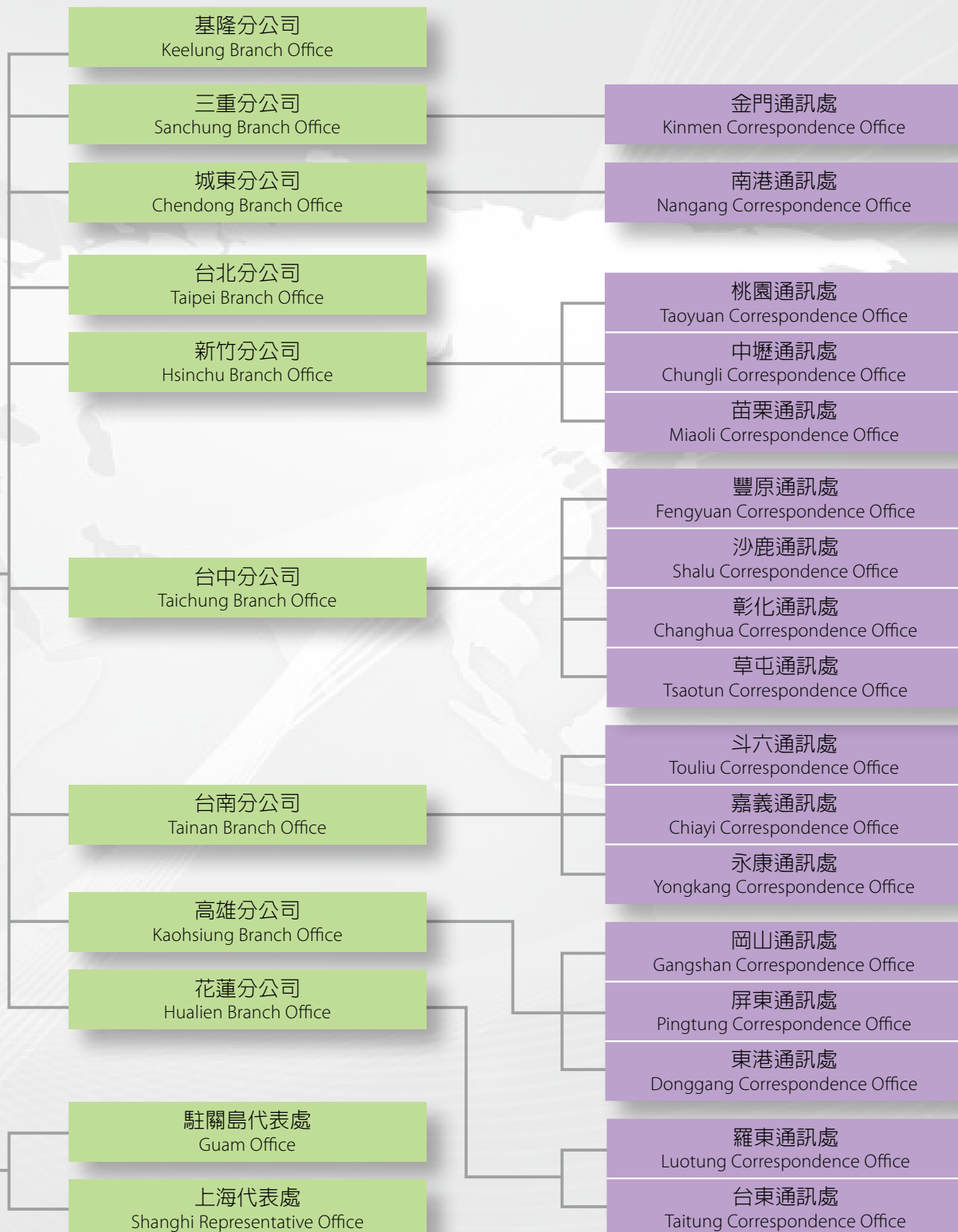
In pursuit of further business expansion and a better competitive edge, the Company became a wholly-owned subsidiary of Mega Financial Holding Company through transfer of shares on December 31, 2002. At the approval of the competent authority, the Company changed its name to “兆豐產物保險股份有限公司” in the Chinese 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.

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# 組織系統圖

## Organization Chart





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## 會計師查核報告

(103)財審報字第13002176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102年12月31日、民國101年12月31日及民國101年1月1日之資產負債表，暨民國102年及101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102年12月31日、民國101年12月31日及民國101年1月1日之財務狀況，暨民國102年及101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 103 年 3 月 20 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, 2013, December 31, 2012 and January 1, 2012, and the related statements of comprehensive income, of changes in equity and of cash flows for the years ended December 31, 2013 and 2012. These financial statements are the responsibility of the Company's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with the "Rules Governing the Examination of Financial Statements by Certified Public Accountants" and generally accepted auditing standards in the Republic of China. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Chung Kuo Insurance Company, Limited as of December 31, 2013, December 31, 2012 and January 1, 2012, and the results of its operations and its cash flows for the years ended December 31, 2013 and 2012 in conformity with the International Financial Reporting Standards, International Accounting Standards, and Interpretations/bulletins as endorsed by the Financial Supervisory Commission and "Rules for the Preparation of Financial Reports by Insurance Institutions".

PricewaterhouseCoopers

Accountants: *Hsien-I Chen*  
*Chung-Hsi Lai*

March 20, 2014



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# 財務報表

## Financial Statements

### 資產負債表 | Balance Sheets

民國102年及101年12月31日止  
For the Year Ended December 31, 2013 and 2012

單位：新台幣仟元  
Unit：NT\$1,000

項目 Items		年度 Years	102年 2013	101年 2012
<b>資產</b>	<b>ASSETS</b>			
現金及約當現金	Cash and cash equivalents		6,238,054	5,668,289
應收款項	Receivables		1,016,148	1,011,070
當期所得稅資產	Current income tax assets		180,929	228,665
待出售資產	Assets held for sale		2,576	-
備供出售金融資產	Available-for-sale financial assets		1,476,910	1,590,710
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		149,215	-
持有至到期日金融資產	Held-to-maturity financial assets		802,619	1,068,321
採用權益法之投資	Investments accounted for using equity method		15,545	24,651
其他金融資產	Other financial assets		-	50,000
投資性不動產	Investment property		328,451	333,229
再保險合約資產	Reinsurance contract assets		3,293,937	3,301,549
不動產及設備	Property and equipment		857,512	856,137
無形資產	Intangible assets		17,424	15,735
遞延所得稅資產	Deferred income tax assets		50,761	46,338
其他資產	Other assets		633,258	643,291
<b>資產總計</b>	<b>Total Assets</b>		<b>15,163,339</b>	<b>14,937,985</b>



民國102年及101年12月31日止  
For the Year Ended December 31, 2013 and 2012

單位：新台幣仟元  
Unit：NT\$1,000

項目 Items		年度 Years	102年 2013	101年 2012
負債及權益	LIABILITIES AND EQUITY			
應付款項	Payables		1,383,318	1,358,957
當期所得稅負債	Current income tax liabilities		72,317	83,608
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		3,236	5,124
保險負債	Insurance liabilities		8,157,828	8,270,155
負債準備	Provisions		266,038	236,600
遞延所得稅負債	Deferred income tax liabilities		3,270	710
其他負債	Other liabilities		130,726	148,072
負債總計	Total Liabilities		10,016,733	10,103,226
股本	Share Capital			
普通股股本	Common stock		3,000,000	3,000,000
資本公積	Capital surplus		1,084,811	1,057,329
保留盈餘	Retained Earnings			
法定盈餘公積	Legal reserve		588,390	572,682
特別盈餘公積	Special reserve		695,624	401,717
待彌補虧損	Accumulated deficits to be covered		(102,486)	(52,275)
其他權益	Other equity interest		(119,733)	(144,694)
權益總計	Total Equity		5,146,606	4,834,759
負債及權益總計	Total Liabilities and Equity		15,163,339	14,937,985

## 綜合損益表 | Statements of Income

民國102年及101年1月1日至12月31日  
From January 1 to December 31, 2013 and 2012

單位：新台幣仟元  
Unit：NT\$1,000

項目 Items		年度 Years	102年 2013	101年 2012
營業收入	Operating Revenues			
簽單保費收入	Written premiums		6,319,614	5,920,683
再保費收入	Reinsurance premiums		660,137	743,095
保費收入	Premiums Income		<b>6,979,751</b>	<b>6,663,778</b>
減：再保費支出	Less: Reinsurance premiums ceded		3,257,593	3,067,805
減：未滿期保費準備淨變動	Less: Net changes in unearned premium reserve		16,879	167,926
自留滿期保費收入	Retention Earned Premiums		<b>3,705,279</b>	<b>3,428,047</b>
再保佣金收入	Reinsurance commission income		478,456	483,642
手續費收入	Handling fee revenue		25,719	24,668
淨投資損益	Net Gain or Loss from Investments			
利息收入	Interest income		94,755	81,758
透過損益按公允價值衡量之金融資產及負債損益	Realized loss on financial liabilities at fair value through profit or loss		(5)	(2,469)
備供出售金融資產之已實現損益	Realized gain on available-for-sale financial assets		70,285	71,895
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		445	7,097
兌換利益（損失）	Gain (loss) on foreign exchange		16,194	(5,621)
投資性不動產利益	Income from investment property		28,772	25,277
其他營業收入	Other operating revenues		7,249	-
營業收入總計	Total Operating Revenues		<b>4,427,149</b>	<b>4,114,294</b>



民國102年及101年1月1日至12月31日  
From January 1 to December 31, 2013 and 2012

單位：新台幣仟元  
Unit : NT\$1,000

項目 Items		年度 Years	102年 2013	101年 2012
營業成本	Operating Costs			
保險賠款與給付	Claims expenditures		3,145,048	3,441,725
減：攤回再保賠款與給付	Less: Reinsurance claims recovery		982,520	1,347,620
自留保險賠款與給付	Retention Claim Expenditures		<b>2,162,528</b>	<b>2,094,105</b>
其他保險負債淨變動	Net changes in other insurance liabilities		(183,695)	48,919
佣金費用	Commission expenses		892,638	848,685
手續費支出	Handling fee		122,746	123,115
其他營業成本	Other operating costs		23,272	54,029
營業成本總計	Total Operating Costs		<b>3,017,489</b>	<b>3,168,853</b>
營業費用	Operating Expenses		995,946	897,353
營業費用總計	Total Operating Expenses		<b>995,946</b>	<b>897,353</b>
營業利益	Operating income		<b>413,714</b>	<b>48,088</b>
營業外收入及支出	Non-operating income and expenses		2,203	(10,547)
繼續營業單位稅前純益	Continuing Operating Income before Income Tax		<b>415,917</b>	<b>37,541</b>
所得稅費用	Income tax expense		119,565	21,252
本期淨利	Net Income		<b>296,352</b>	<b>16,289</b>
其他綜合損益	Other Comprehensive Income			
本期其他綜合損益	Other Comprehensive Income for the Period		(11,987)	(13,429)
本期綜合損益總額	Total Comprehensive Income for the Period		<b>284,365</b>	<b>2,860</b>

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## 主要經理人 *Management Team*

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	顧問 Advisor
許宗治	Tsung-Chih Hsu	總稽核 Chief Audit Executive
何伊上	I. S. Ho	協理 Senior Vice President
陳肇宏	Jeff Chen	協理 Senior Vice President
林俊宏	J. H. Lin	協理兼管理部經理兼任董事會秘書兼任法令遵循主管 SVP & Manager of Administration Dept. & Secretary of the Board of Director & Chief Compliance Officer
胡森輝	S. H. Hu	協理兼財務管理部經理 SVP & Manager of Financial Management Dept.
劉超群	Kenny C. Liu	協理兼國外部經理 SVP & Manager of Foreign Dept.
何義雄	Steven Y. S. Ho	協理兼人力資源部經理 SVP & Manager of Human Resources Dept.
江坤琳	K. L. Chiang	協理兼意外保險部經理 SVP & Manager of Casualty Insurance Dept.
楊介中	Jimmy Yang	協理兼汽車保險部經理 SVP & Manager of Automobile Insurance Dept.
翁英豪	Y. H. Weng	協理兼營業部經理 SVP & Manager of Production Dept.
陳淑儀	Jennifer S. Y. Chen	協理兼三重分公司經理 SVP & Manager of Sanchung Branch Office



陳淑娟	Sandy Chen	協理兼精算部經理 SVP & Manager of Actuarial Dept.
呂麗卿	Judy Lu	火災保險部經理 VP & Manager of Fire Insurance Dept.
江傳賢	C. S. Jiang	健康傷害保險部經理 VP & Manager of Accident & Health Insurance Dept.
郭偉德	Victor Kuo	客戶理賠服務部經理 VP & Manager of Customer Service & Claims Dept.
徐英萍	Y. P. Hsu	投資部經理 VP & Manager of Investment Dept.
王靜蘭	C. L. Wang	資訊部經理 VP & Manager of Information Service Dept.
安蘭仲	Lan-Jong An	風險控管部經理 VP & Manager of Risk Management Dept.
王文忠	George Wang	海上保險部副經理代理經理 Acting Manager of Marine Insurance Dept.
陳志種	C. C. Chen	基隆分公司經理 Manager of Keelung 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
洪添祥	T. H. Hung	新竹分公司經理 Manager of Hsinchu Branch Office
林振鏘	C. C. Lin	台中分公司經理 VP & Manager of Taichung Branch Office
林子斌	Areo Lin	台南分公司經理 Manager of Tainan Branch Office
陳國鐘	K. C. Chen	高雄分公司經理 VP & Manager of Kaohsiung Branch Office
李自信	C. S. Lee	花蓮分公司經理兼台東通訊處主任 Manager of Hualien Branch Office & Chief of Taitung 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



王敬村	C. T. Wang	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
林子晴	T. C. Lin	豐原通訊處主任 Chief of Fengyuan Correspondence Office
蔡承羲	C. H. Tsai	沙鹿通訊處主任 Chief of Shalu Correspondence Office
陳正南	C. N. Chen	台中分公司副經理兼彰化通訊處主任 Chief of Changhua Correspondence Office
張錫通	Potter Chang	草屯通訊處主任 Chief of Tsaotun 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
吳育豐	Jacky Wu	永康通訊處主任 Chief of Yongkang 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
林春賢	T. S. Lin	羅東通訊處主任 Chief of Luotung Correspondence Office
蕭麗芬	Fannie L. F. Hsiao	駐關島代表處代表 Representative of Guam Office
蔡志倫	Alan Tsai	上海代表處首席代表 Chief Representative of Shanghai Representative Office



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## 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

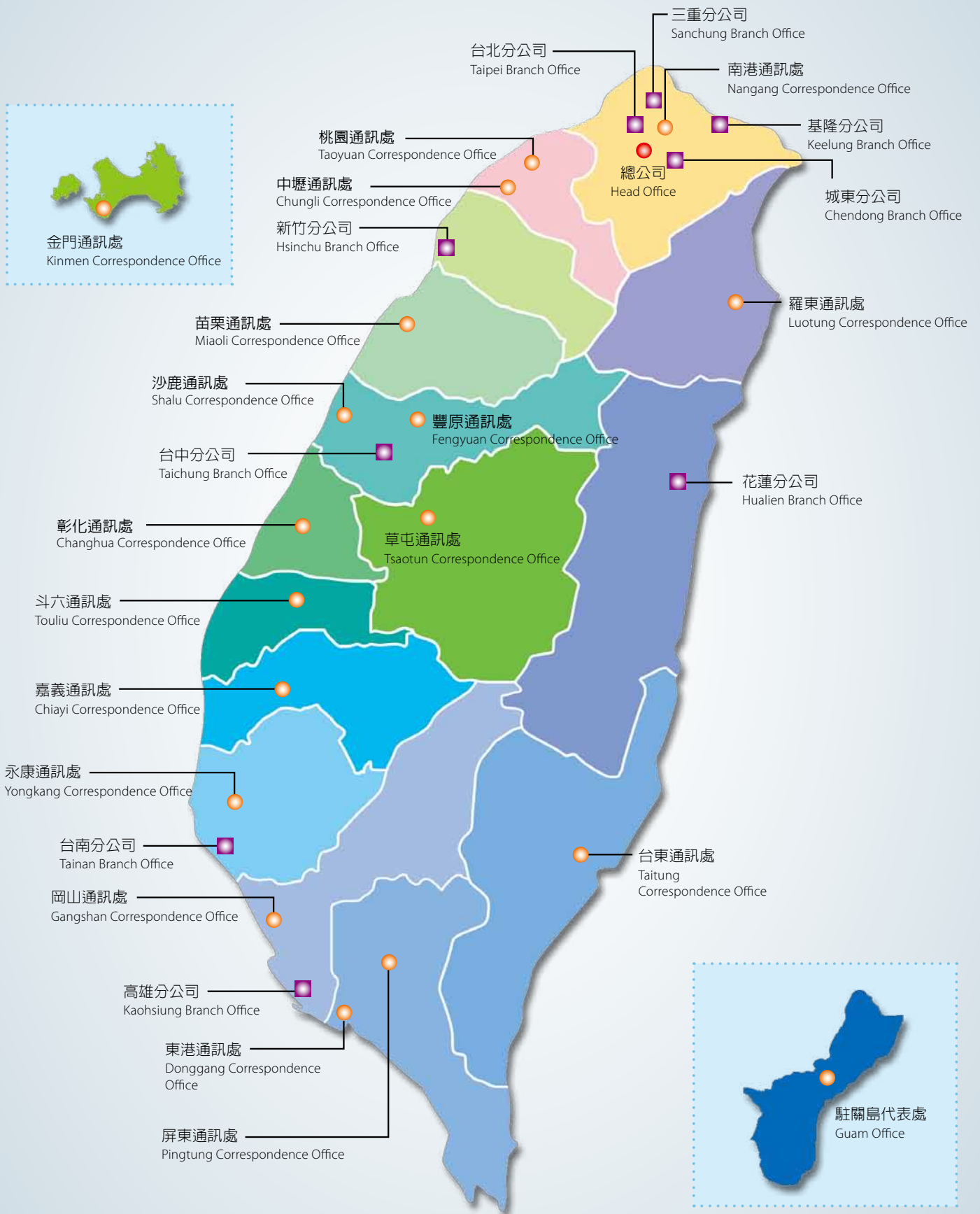
汽車保險 Automobile Insurance	兆豐產物汽車經銷商綜合保險 Comprehensive Insurance for Automobile Dealers
	兆豐產物汽車貨物運送人責任保險 Truck Carrier's Liability Insurance
	兆豐產物市區汽車客運業責任保險 Motor Transportation's Liability Insurance
	兆豐產物汽車旅客責任保險 Motor Commercial Passengers Liability Insurance
	兆豐產物汽車雇主責任保險 Motor Employers' Liability 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
	兆豐產物航空保險 Aviation Insurance
航空保險 Aviation Insurance	兆豐產物機師喪失執照保險 Loss of License Insurance
	兆豐產物營造綜合保險 Contractors' All Risks (CAR) Insurance
工程保險 Engineering 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
	兆豐產物個人傷害保險 Individual Personal Accident Insurance
傷害保險 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
	兆豐產物家庭成員責任保險 Family Member Liability Insurance



傷害保險 Accident 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 sites Group Personal Accident Insurance
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
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

責任保險 Liability 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
	兆豐產物金融機構小額貸款信用保險 Customers' Loan Credit Insurance
信用保險 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
	兆豐產物員工誠實保證保險 Fidelity Bond Insurance
保證保險 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
	兆豐產物核能保險 Nuclear Energy Insurance
其他財產保險 Miscellaneous 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





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## 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) 2381-5446 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) 2381-3256 E-mail: marine@mail.cki.com.tw
汽車保險部 Automobile 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) 2370-6199 E-mail: car@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
健康傷害保險部 Accident & Health 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) 2361-1822 E-mail: accident@mail.cki.com.tw
客戶理賠服務部 Customer Service & 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) 2381-1767 E-mail: cscd@mail.cki.com.tw
營業部 Production Department	10044 台北市中正區武昌街一段58號8樓 8F, No.58, Sec. 1, Wuchang St., Zhongzheng Dist., Taipei City 10044, Taiwan Phone: (02) 2381-2727 Fax: (02) 2381-5639 E-mail: production@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
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 桃園市中正路1223號6樓 6F, No.1223, Zhongzheng Rd., Taoyuan City 33045, Taiwan Phone: (03) 316-3022 Fax: (03) 356-0551
中壢通訊處 Chungli Correspondence Office	32044 桃園縣中壢市新明路7號9樓 9F, No.7, Xinming Rd., Zhongli City, Taoyuan County 32044, 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
彰化通訊處 Changhua Correspondence 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
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, Ziyu 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
上海代表處 Shanghi Representative Office	上海市浦東新區浦東大道138號15樓H室 Room H, 15F, Majesty Building, 138 Pu Dong Avenue, Shanghi City 200120 Phone: (8621) 6100-5269 Fax: (8621) 6100-5203



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## 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樓、16-20樓  14F&16-20F, 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。 工商徵信服務業。 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。  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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