



# 2017

Annual Report

用心守護 您所珍惜的一切



兆豐保險



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# 首長的話

## Message from the Chairman and President

董事長

梁正德 *Cheng Te Lai*

兆豐保險 106年度總保費收入達新台幣(以下同)71億8,641萬元，較105年成長2.6%；整體盈餘經審慎評估風險並控管業務品質，加以資金運用操作得宜，稅前盈餘為4億6,560萬元，扣減所得稅費用後，稅後盈餘3億5,064萬元，整體盈餘獲利達成年度目標，並較105年度稅後盈餘1億118萬元增加2億4,946萬元，成長346.57%。資產總值159億2,820萬元，各項保險營業準備及股東權益合計亦為145億3,200萬元，資本水準



強健，營運資金充裕，清償能力堅實，經營基礎穩固。106年穆迪信評維持A3等級，中華信評與標準普爾評等皆調升至twAA與A-等級。

為能因應保險科技時代來臨，兆豐保險致力於推動科技轉型和品牌價值塑造，並追求兆豐保險永續發展。於106年初成立保險科技應用專案小組，推動各項專案計劃，於5月成立兆豐Facebook粉絲專頁，舉辦活動並分享保險知識；9月領先同業運用保險科技，導入區塊鏈



(Blockchain)並結合智能合約(Smart Contract)技術，推出「班機延誤主動理賠」，優化保險理賠服務；為了強化企業客戶資訊安全管理防護，於8月推出國內首張實質理賠保單「電子商務及資料保障責任保險」，打造完整資安聯防生態系，提供企業防駭保障，並於11月與關貿網路、法務部調查局攜手合作，發表「資安天網防禦 Skynet Defense Service」(簡稱SDS)新服務，成立國內資安聯防首支國家隊，建構事前防禦、事中調查、事後理賠3D全方位服務。此外，兆豐保險已逐年推動更換LED燈具等節能減碳措施，並取得BSI英國標準協會之「ISO14064-1」溫室氣體盤查證明書，為環保減碳盡一份心力。

兆豐保險致力於打造全新數位保險平台，接軌國際資訊安全新標竿，提供客戶全方位的資安保險方案，106年5月取得「ISO 27001資訊安全管理認證」，提供客戶更安全的交易環境與資料防護機制。為因應網際網路行銷和保險E化服務，於107年4月官網全面更新，提供客戶理賠服務、線上繳費、保險商品櫥窗、其它客

戶服務等四大功能；同時持續優化電子商務平台，讓保險的保障零時差零距離，更於107年6月推出客戶e化服務APP，提供客戶更便捷投保服務；對所有的保戶，兆豐保險用心守護您所珍惜的一切。

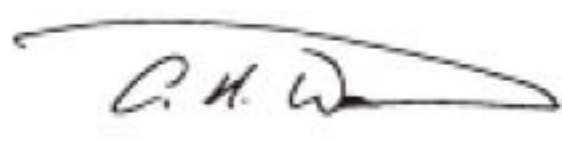
除電子商務平台之推動，兆豐保險為強化公司服務的廣度，落實在地化經營，106年5月桃園通訊處升格分公司，107年2月在新店、新莊以及大里成立通訊處，107年6月遷移基隆分公司並更名為信義分公司。未來將結合電子商務平台，採虛實整合的方式建構通路，一方面強化網路投保、線上服務的經營，另一方面選擇合宜地點增設實體營業據點，擴大營運規模。

面對產險市場激烈競爭，兆豐保險將秉持著想客戶所思，做客戶所需，研發優質保險商品，提供優化保險服務，加以健全財務實力及專業承保經驗，力求國內及海外業務穩定成長，提升市場地位，締造穩健之經營績效。



# Message from the Chairman and President

總經理

魏家祥 



In 2017, Chung Kuo Insurance had total premium revenue amounting to NT\$7,186.41 million (same currency unit thereafter), which was an increase of 2.6% from the same period of 2016. With cautious risk assessment and control of business quality, and the appropriate use of funds, the Company had earnings before taxation amounting to \$465.6 million and net income amounting to \$350.64 million net of applicable taxes. This result hit the target of earnings set for the year with net income increasing by \$249.46 million from \$101.18 million as of the same period of 2016, or at a growth rate of 346.57%. Total assets amounted to \$15,928.2 million with insurance reserve and shareholders' equity amounting to \$14,532 million. The financial position is sound with an abundance of funds

and strong capacity in settlement. In general, the Company has a solid foundation in operation and was rated by Moody's at A3 in credit rating, twAA by Taiwan Ratings, and A- by S&P.

In the advent of the insurance technology era, Chung Kuo Insurance spared no effort in the advocacy of technological transformation and creation of brand value for sustainable development of the Company. In early 2017, the Company established the Insurance Technology Application Task Force to launch different projects, installed the CKI Facebook fans page in May, and organized events for sharing insurance knowledge. In September, the Company was the pioneer in the industry in adopting Blockchain with the integration of Smart Contract technology, and launched the



“Voluntary Claim Adjustment for Flight Delay” to make insurance claim services more friendly. For the fortification of customer information security, the Company launched the first substantive claim policy, the “eCommerce and Information Protection Liability Insurance” in August, for unified information security defense and to protect enterprises from hacking. In November, the Company was engaged in a joint venture with TradeVan and the Ministry of Justice Investigation Bureau to release the new “Skynet Defense Service” (also known as SDS) service. This is the first national team of its kind to build a 3D multilateral service from preventive action, to process investigation, and finally claim adjustment. In addition, Chung Kuo Insurance has pursued the policy of energy saving and carbon reduction starting from the replacement of the lighting system with LED lights. The Company was accredited by BSI with the ISO-14064-1 in greenhouse gases inspection certification. This is the effort of the Company in environmental protection through carbon reduction.

Chung Kuo Insurance seeks to create an all new digital insurance platform, gear up with the new benchmark of international information security, and provide full-range information security insurance solutions for customers. In May 2017, the Company was accredited with “ISO 27001 Information Security Management”. This allows the Company to provide customers with better transaction environment security and information protection mechanisms. In response to the development of online marketing and electronic service of insurance, the Company overhauled its official website in April 2018 to provide 4 major online functions for the convenience of customers

including online claim adjustment service, online payment, online display of insurance products, and other customer service. In addition, the Company also optimized the eCommerce platform to make insurance protection effective in real-time. Likewise, the Company launched the eService APP for customers in June 2018 for convenient access to insurance and service. Chung Kuo Insurance protects everything our customers cherish intentionally.

In addition to the launch of the eCommerce platform, Chung Kuo Insurance upgraded the Taoyuan Correspondence Office to a branch in May 2017, set up correspondence offices in Xindian, Xinzhuang, and Dali in February 2018, and relocated the Keelung Branch then renamed the Xinyi Branch in June 2018 for better local service. In the future, the Company will mingle with the eCommerce platform through the integration of virtual reality channel. This will help to bolster online insurance applications and other online services. The Company will also choose appropriate locations to set up physical locations for expanding the scale of operation.

To tackle the keen competition in the insurance market, Chung Kuo Insurance persists in thinking like customers to provide what the customers need in the development of good quality insurance products, and provision of sound insurance services. With its well-established financial position and professional standing and experience in underwriting, the Company will seek further growth at home and abroad, upgrade its position in market, and yield solid performance.



# 壹、公司簡介

## 一、公司沿革

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

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

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

配合政府積極推動公營事業民營化的政策，民國83年5月5日成功轉型，並成

為第一家民營化之國營產物保險公司，並積極建立行銷通路，擴充營業據點，以拓展民營企業之財產保險業務。

為擴大營運規模，提昇業務競爭力，民國91年12月31日以股份轉換方式，轉換為兆豐金融控股股份有限公司百分之百持股之子公司，成為兆豐金控集團旗下之成員。為配合兆豐金控集團建立整體一致之企業形象，民國95年7月6日，中文名稱更名為「兆豐產物保險股份有限公司」，英文名稱仍維持「Chung Kuo Insurance Company, Limited」。

兆豐保險總公司設在台北市，並於全國各主要縣市（包括金門縣）設立11個分公司及18個通訊處，合計國內地區共29個分支機構，另於關島設有駐關島代表處。



# Company Profile

## Brief History of the Company

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

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

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

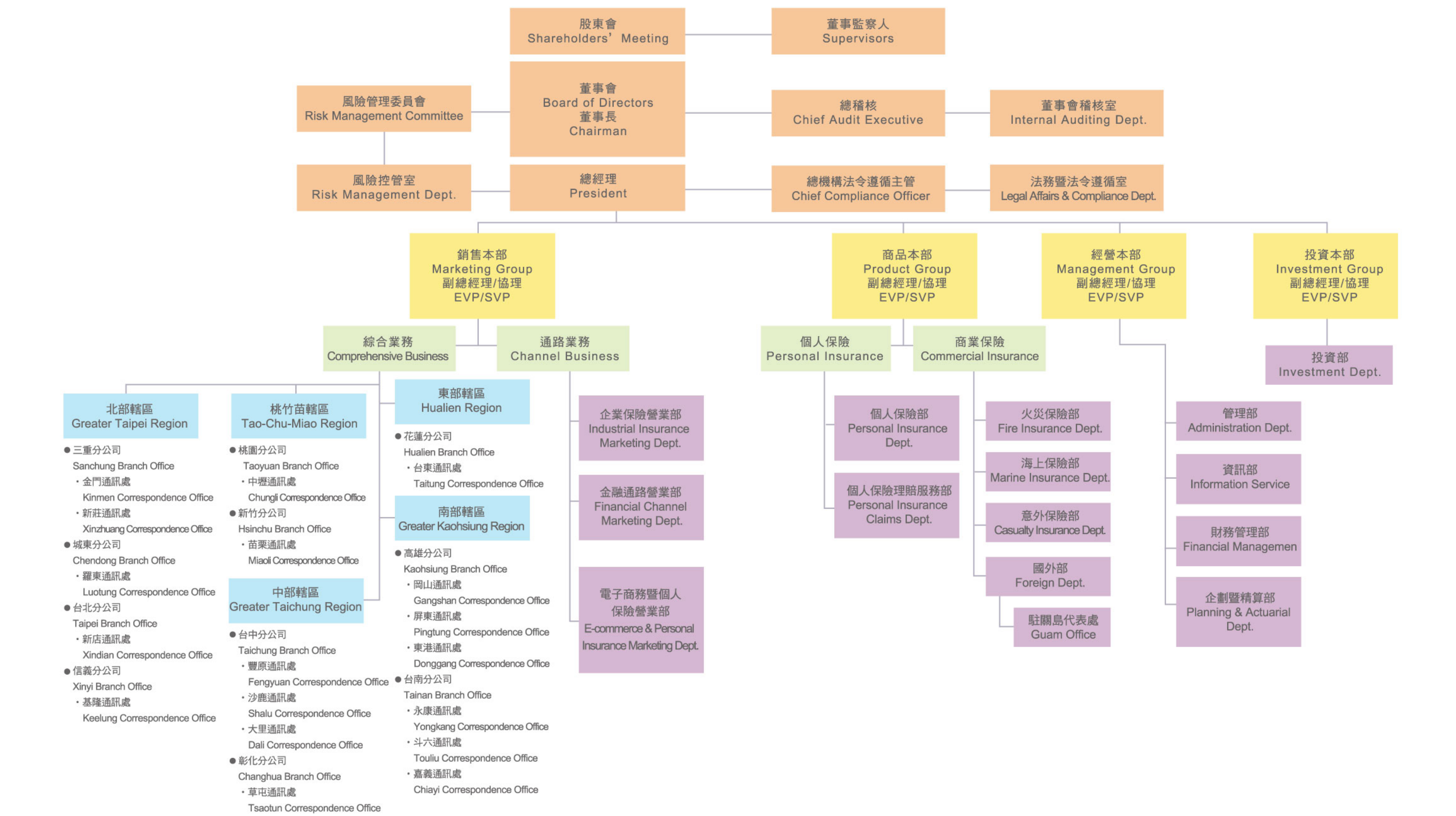
government-owned properties," the Company became an exclusive insurer dedicated to government owned businesses.

In conformity with the policy of privatization of public enterprises, the Company became the first privatized non-life insurance company owned by the government on May 5, 1994. It also aggressively built marketing channels and expanded business offices to develop non-life insurance businesses as a private enterprise.

To expand the scale of operation and enhance business competitiveness, the Company was converted to a wholly-owned subsidiary of Mega Financial Holding Co., Ltd. through transfer of shares on December 31, 2002, and became a member of the Mega Holding Group. Headquartered in Taipei, Chung Kuo Insurance has 11 branches and 18 corresponding offices in major cities and counties (including Kinmen County) nationwide, as a total of 29 branches and offices in domestic areas. In the overseas market development, the Company opened its representative office in Guam.



二、組織架構圖 Organization Chart





# 貳、公司治理及營運概況

## Corporate Profile and Operating Report

### 一、董事及監察人 Board of Directors and Supervisors

董 事 長 Chairman	梁正德 Cheng-Te Liang
獨立董事 Independent Director	王塗發 To-far Wang
獨立董事 Independent Director	黃世鑫 Shih-hsin Huang
董事兼總經理 Director and President	魏家祥 James C.H. Wei
董 事 Director	黃永貞 Yung-Chen Huang
董 事 Director	洪榮隆 Jung Lung Hung
董 事 Director	蘇 晶 Jean Su
董 事 Director	黃文瑞 Wen-Jui Huang
董 事 Director	柯王中 Wang-Chung Ko
監 察 人 Supervisor	戴台馨 Tai-Shin Dai
監 察 人 Supervisor	謝目堂 Muh-Tarng Hsieh
監 察 人 Supervisor	李春香 Chun-Hsiang Lee

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.



## 二、主要經理人 Management Team

魏家祥 James C. H. Wei	總經理 President
洪榮隆 J. L. Hung	副總經理 Executive Vice President
翁英豪 Y. H. Weng	副總經理 Executive Vice President
梁修全 Shiou Chun Liang	總稽核 Chief Audit Executive
劉超群 Kenny C. Liu	總機構法令遵循主管 Chief Compliance Officer
江坤琳 K. L. Chiang	協理 Senior Vice President
何義雄 Steven Y. S. Ho	協理 Senior Vice President
陳淑娟 Sandy Chen	協理兼財務管理部經理 SVP & Manager of Financial Management Dept.
洪炳輝 Bing-Huei Hong	風險控管室主任 Manager of Risk Management Dept.
周志峯 Eric Chou	投資部經理 Manager of Investment Dept.
謝青樺 Ching Hua Hsieh	管理部經理 Manager of Administration Dept.
王靜蘭 C. L. Wang	協理兼資訊部經理 SVP & Manager of Information Service Dept.



劉正權 Cheng Chuan Liu	企劃暨精算部經理 Manager of Planning & Actuarial Dept.
簡日炎 Jih-Yen Chien	火災保險部經理 Manager of Fire Insurance Dept.
林昌福 Chang-Fu Lin	海上保險部經理 Manager of Marine Insurance Dept.
許義松 Kevin Hsu	意外保險部經理 Manager of Casualty Insurance Dept.
呂麗卿 Judy Lu	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
郭偉德 Victor Kuo	個人保險部經理 Manager of Personal Insurance Dept.
陳鴻霖 Hung-Lin Chen	個人保險理賠服務部經理 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.
王天佑 Denny Wang	金融通路營業部經理 Manager of Financial Channel Marketing Dept.
賴永修 Yung Shiu Lai	電子商務暨個人保險營業部經理 Manager of E-commerce and Personal Insurance Marketing Dept.



## 三、主要營業項目Main Classes of Business

 <p>火災保險 Fire Insurance</p>	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
 <p>貨運保險 Marine Cargo Insurance</p>	兆豐產物貨物運輸保險 Marine Cargo Insurance
	兆豐產物貨物運送人責任保險 Cargo Carrier Liability Insurance
	兆豐產物商業動產流動綜合保險 Commercial Property Floater Insurance
	兆豐產物承攬運送人責任保險 Forwarder's 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
	兆豐產物遊艇意外責任保險 Yacht Liability Insurance
	兆豐產物船舶運送業營運人責任保險 Shipowners' Liability Insurance Aviation 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



 <p>責任保險 Liability Insurance</p>	兆豐產物董監事暨重要職員責任保險 Directors & Officers Liability Insurance
	兆豐產物托育人員專業責任保險 Child Care Professional Liability Insurance
	兆豐產物電子商務及資訊安全保障責任保險 Digital Business and Data Protection Insurance
	兆豐產物公共意外責任保險 Public Liability Insurance
	兆豐產物電梯意外責任保險 Elevators Liability Insurance
	兆豐產物營繕承辦人意外責任保險 Contractors' Liability Insurance
	兆豐產物產品責任保險 Products Liability Insurance
	兆豐產物高爾夫球員責任保險 Golfers' Liability Insurance
	兆豐產物保全業責任保險 Security Guard Liability Insurance
	兆豐產物大眾捷運系統旅客運送責任保險 MRT Passengers Liability Insurance
	兆豐產物旅行業責任保險 Travel Agency's Liability Insurance
 <p>其他財產保險 Miscellaneous Insurance</p>	兆豐產物竊盜損失保險 Burglary and Theft 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
 <p>汽車保險 Automobile Insurance</p>	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
	兆豐產物汽車旅客責任保險 Motor Commercial Passengers Liability Insurance
	兆豐產物汽車保險附加保險 Motor Insurance Additional Perils
	兆豐產物機車強制責任保險駕駛人傷害附加條款 Compulsory Automobile Liability Insurance With Motorcyclist's Personal Accident Coverage



 <p>傷害保險 Accident Insurance</p>	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 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
	兆豐產物家庭成員責任保險 Family Member Liability Insurance
	兆豐產物個人旅行綜合保險 Comprehensive Travel Insurance
	兆豐產物三年期個人傷害保險 Three-Year-Term Individual Personal Accident Insurance
 <p>健康保險 Health Insurance</p>	兆豐產物健康美家住院日額醫療保險 Healthy Family Daily Hospitalization Indemnity of Health Insurance
	兆豐產物團體住院醫療健康保險 Group Hospitalization & Surgical Health Insurance
	兆豐產物團體一年定期癌症健康保險 Group One-Year-Term Cancer Insurance
	兆豐產物團體一年定期重大疾病健康保險 Group One-Year-Term Dread Disease Insurance
	兆豐產物安心住院醫療健康保險 An Sin Hospitalization & Outpatient Surgery Expense of Health Insurance
	兆豐產物重大傷病一年期健康保險 National Health Insurance Catastrophic Illness One-Year-Term Insurance
	兆豐產物三年定期健康福安住院日額醫療保險 Healthy Fu-An Surgery & Hospitalization Three-Year-Term Health Insurance



## 四、營運報告

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### (一)業務概況

106年度總保費收入為71億8,641萬元，與105年度70億447萬元相較，增加1億8,194萬元，成長2.60%。

#### 1.直接簽單業務

106年度簽單保費收入為64億9,821萬元，較105年度64億1,457萬元增加8,364萬元，成長1.30%。

(1)火災保險：保費收入16億3,053萬元，占保費收入總額25.09%。

(2)貨運保險：保費收入2億5,436萬元，占保費收入總額3.91%。

(3)船舶保險：保費收入3億863萬元，占保費收入總額4.75%。

(4)汽車保險：保費收入31億9,033萬元，占保費收入總額49.10%。

(5)航空保險：保費收入6,809萬元，占保費收入總額1.05%。

(6)工程保險：保費收入1億8,021萬元，占保費收入總額2.77%。

(7)傷害保險（含健康保險）：保費收入2億1,417萬元，占保費收入總額3.30%。

(8)其他保險：保費收入6億5,188萬元，占保費收入總額10.03%。

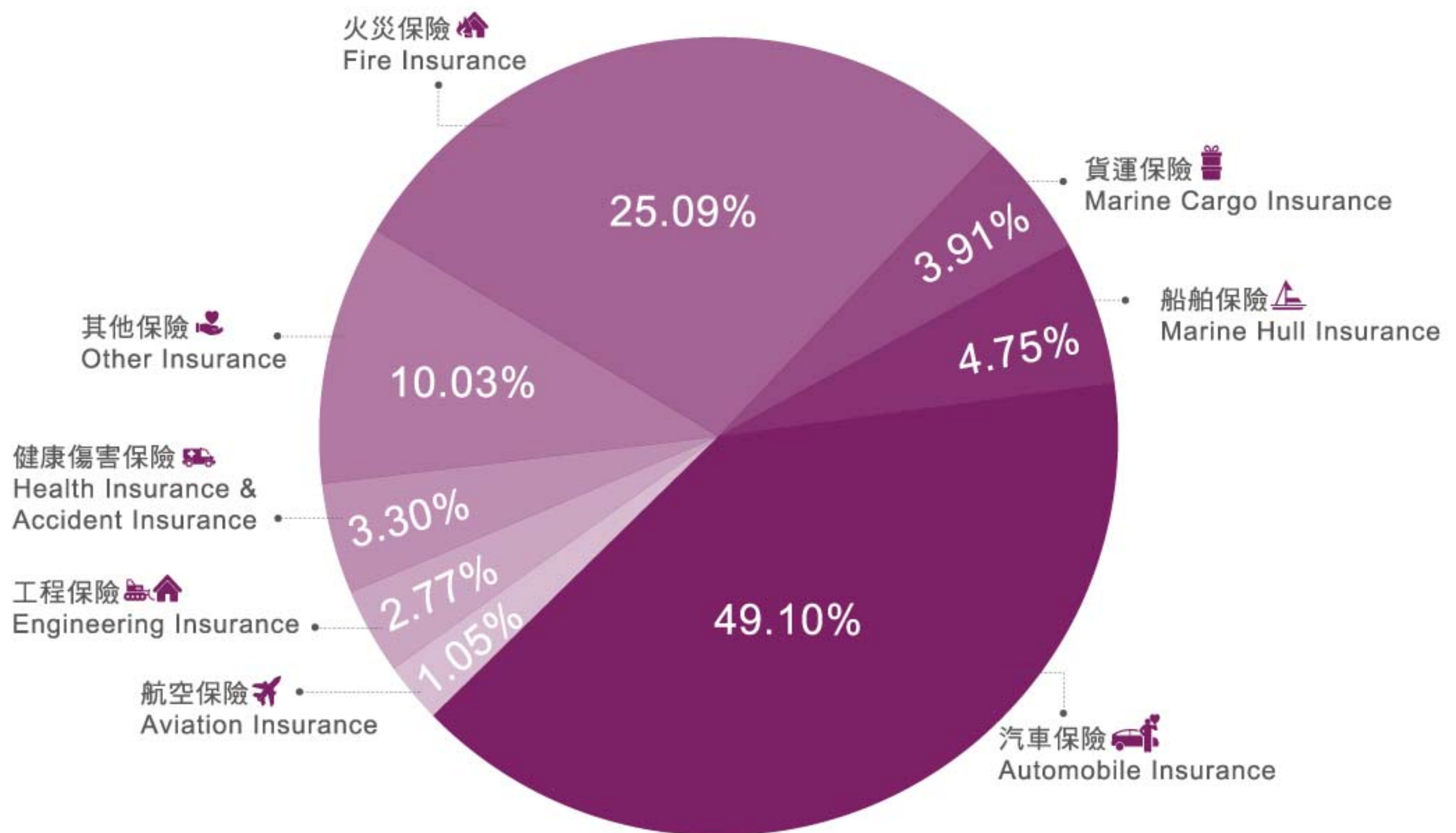
#### 2.分進再保險業務

106年度再保費收入為6億8,821萬元，較105年度同期5億8,991萬元增加9,830萬元，成長16.66%。

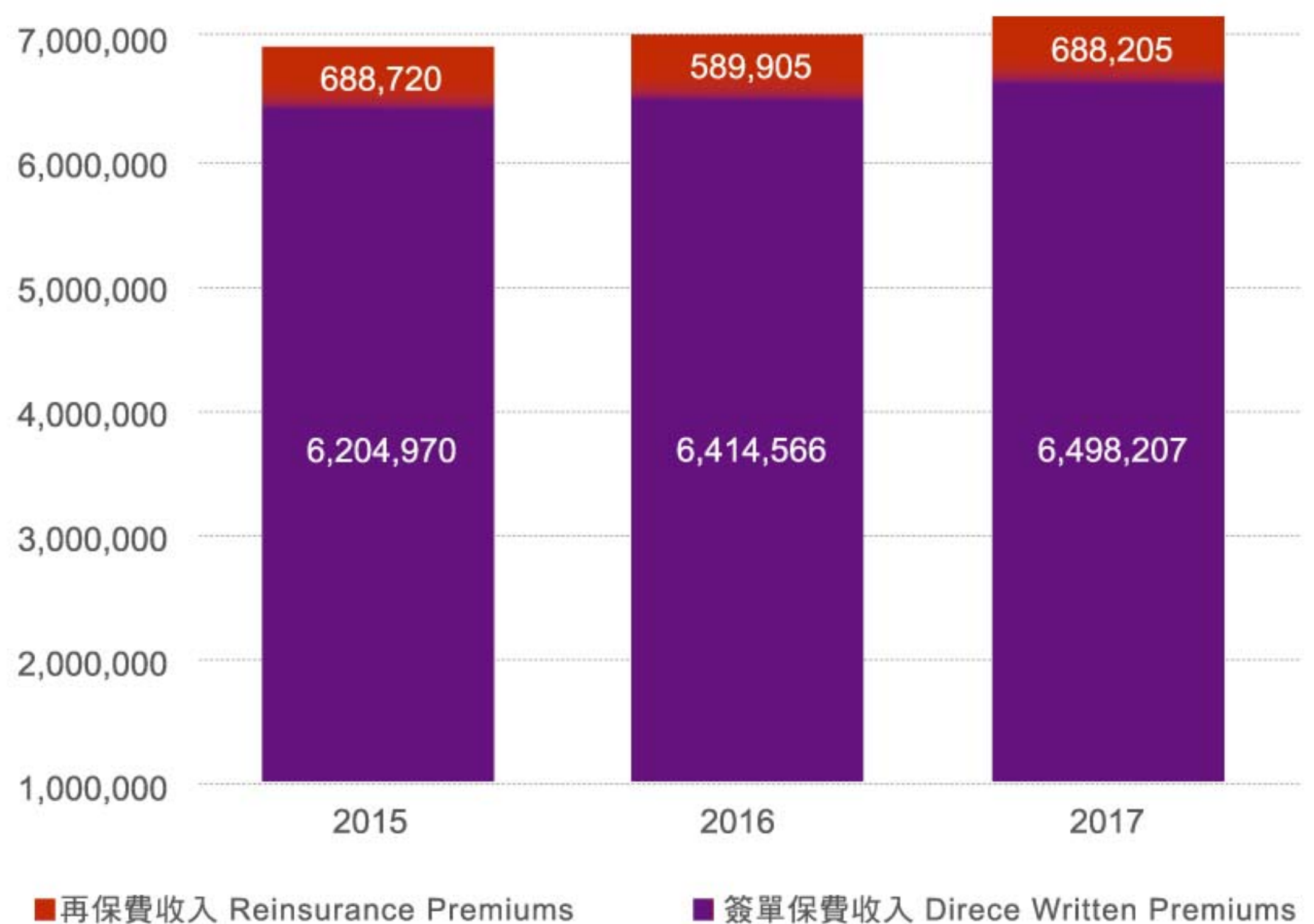


## 106年直接簽單業務比重

## The Portfolio of Direct Written Premiums, 2017

104年-106年簽單保費及再保費收入  
Premiums Income, 2015-2017

單位：新台幣仟元 Unit : NT\$1,000





## Operating Report

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### Business Overview

In 2017, the Company generated a total premium income (rounded up to the nearest million) of NT\$7,186 million an increase of NT\$181million or 2.62%, from NT\$7,045 million of the total premium income recorded in 2016.

#### A. Direct Written Business

In 2017, the direct written premiums of the Company totalled NT\$6,498 million a increase of NT\$83 million or 1.30%, from NT\$6,415 million in 2016.

- 1.Fire insurance: The premiums totalled NT\$1,631million accounting for 25.09% of the total written premiums.
- 2.Marine cargo insurance: The premiums totalled NT\$254 million accounting for 3.91% of the total written premiums.
- 3.Marine hull insurance: The premiums totalled NT\$386 million accounting for 4.75% of the total written premiums.
- 4.Automobile insurance: The premiums totalled NT\$3,190 million accounting for 49.10% of the total written premiums.
- 5.Aviation insurance: The premiums totalled NT\$68 million accounting for 1.05% of the total written premiums.
- 6.Engineering insurance: The premiums totalled NT\$180 million accounting for 2.77% of the total written premiums.
- 7.Accident insurance (including Health insurance): The premiums totalled NT\$214 million accounting for 3.30% of the total written premiums.
- 8.Other insurance: The premiums totalled NT\$652 million accounting for 10.03% of the total written premiums.

#### B. Inward Reinsurance Business

The inward reinsurance premiums for 2017 amounted to NT\$688 million a increase of NT\$98 million or 16.66%, from NT\$590 million posted in 2016.



## (二)營運績效Operating Performance

## 105-106年財務要覽

## Financial Highlights, 2016-2017

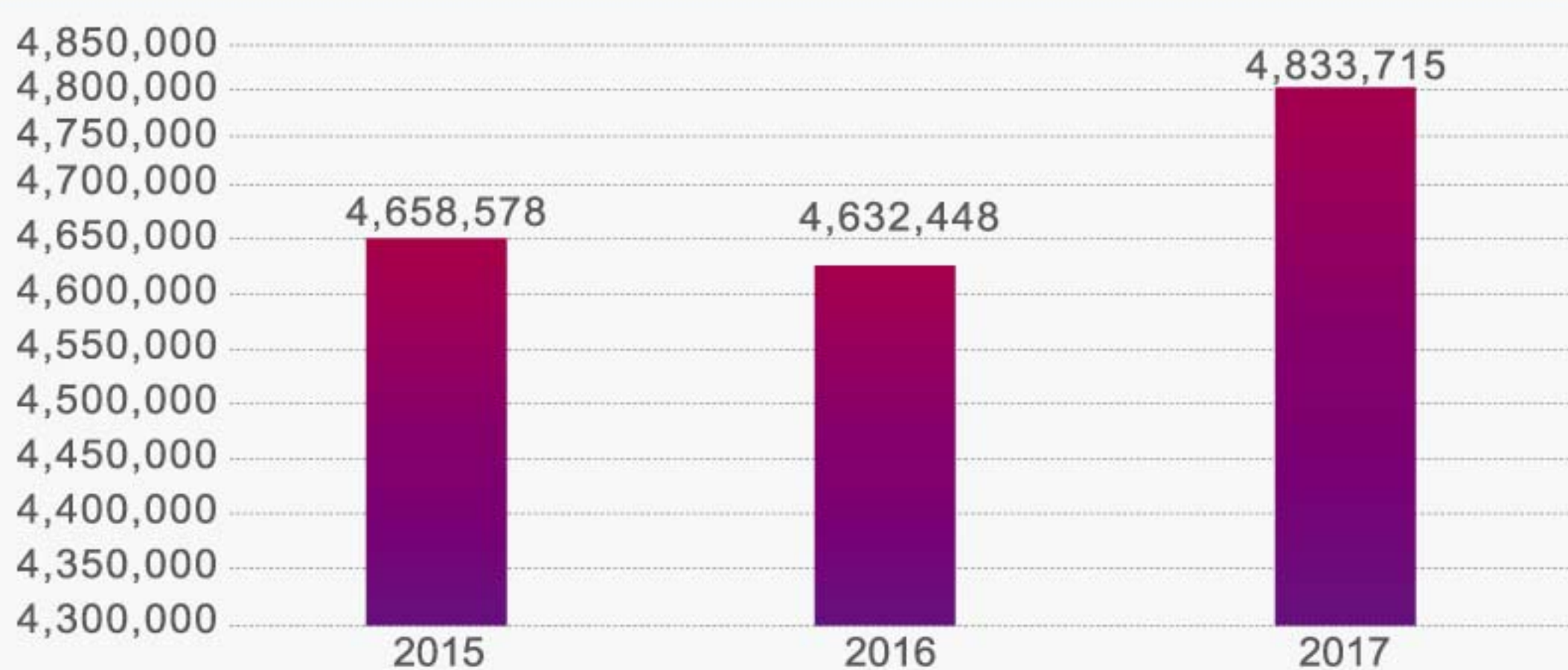
單位：新台幣千元

Unit : NT\$1,000

項目 Items	年度 Years	106年 2017	105年 2016
營業收入 Operating Revenues		4,833,715	4,632,448
營業成本 Operating Costs		(3,303,113)	(3,480,785)
營業費用 Operating Expenses		(1,066,380)	(977,372)
營業利益 Operating Income		464,222	174,291
營業外淨損益 Non-operating income and expenses		1,375	14,376
稅前純益 Net Income before Taxes		465,597	188,667
稅後純益 Net Income after Taxes		350,643	101,175
每股盈餘（元） Earnings Per Share (NT Dollar)		1.17	0.34
資產總額 Total Assets		15,928,198	16,458,507
未滿期保費準備 Reserve for Unearned Premiums		3,364,416	3,250,510
賠款準備 Reserve for Outstanding Losses		3,512,496	4,419,457
特別準備 Reserve for Catastrophic Losses		1,279,481	1,251,358
保費不足準備 Reserve for Deficiency		37,890	43,390
責任準備 Reserve for Insurance Liabilities		371	0
資本額 Paid-in Capital		3,000,000	3,000,000
股東權益 Total Shareholders' Equity		6,337,342	6,043,646

營業收入  
Operating Revenues

單位：新台幣仟元 Unit : NT\$1,000





(三)營業發展策略 Business Development Strategy

增設營業據點，擴大營運規模	Establishment of more business locations for a large scale of operation
廣拓行銷通路，發展異業結盟	Expansion of marketing channels through cross-industry alliances
調整業務結構，增加核保利潤	Adjustment of business structure for a larger share of profit from underwriting
研發新種保險商品，開拓保險商機	Research and development of new insurance products for better business opportunities in insurance
善用保險科技，發展電子商務	Proper use of insurance technology for the development of eCommerce
加強系統優化，提高工作效能	Reinforcement of the IT system for upgrading work efficiency
遵循洗錢防制，強化公司治理	Compliance with the anti-money laundering system for bolstering corporate governance
加強資金運用，增裕投資效益	Optimization of fund use for augmentation of return on investment
慎選標的投資，增加自有資產	Selection of investment with caution for enhancing assets
提升企業形象，履行社會責任	Upgrade of corporate image and performance of corporate social responsibility

五、信用評等Credit Ratings

評等機構 Rating Agency	長期評級 Long-term Rating	評等展望 Outlook
中華信用評等公司 Taiwan Ratings Corporation	tw AA—	穩定 Stable
美國標準普爾公司 Standard & Poor's Rating Services	A—	穩定 Stable
穆迪投資者服務公司 Moody's Investors Service	A3	穩定 Stable



# 參、企業社會責任

善盡企業社會責任為本公司企業核心價值及經營理念，因此在追求企業營運績效之餘，本公司亦致力推動社會公益與扶持弱勢族群。如推動住宅基本地震保險、汽機車強制保險和微型保險，並與關貿合作共同推出資安保險。當社會重大事故發生時，保險即發揮其急難救助功能與精神，如美濃大地震、蘇迪勒颱風、花蓮大地震等，我們均積極參與並實際投入社會公益活動，藉由傾聽與對話了解弱勢族群的需要，期望透過保險媒介，將愛的正向能量廣傳至社會每個角落，是為本公司永續經營發展的動力。

## 一、公益園遊會暨保險宣導

### 千人彩繪暨保險宣導園遊會

為響應主管機關政策，本公司參加106年度扶弱、樂齡、安居、樂行千人彩繪園遊會台北及台中場，本活動特向玉里鎮之中低收入戶購買其所栽種之香菇、無

硫金針等農產品共600份，作為現場問答活動贈品，並協助推廣廣受民眾熱情參與同樂。

活動主題以金融知識宣導及慈善公益等為主，建立民眾對金融知識的正確觀念，同時響應捐款活動，對偏鄉與社會弱勢族群的關懷，愛心捐款社福機構共計14家。

本公司微型保險之推廣於104~106年均榮獲主管機關之肯定。

## 二、落實關懷弱勢及產學合作

### (一)社區關懷友愛鄰里

106年2月10日與附近商家共同舉辦「寒冬送暖活動-音樂饗宴暨吃湯圓敦親睦鄰」，現場準備1,200份熱湯圓請民眾享用，並邀請小型樂團演奏，與鄰里居民共享音樂饗宴，讓嚴酷寒冬中充滿溫暖。

### (二)贊助「金融服務業教育公益基金」

106年3月30日贊助「金融服務業教育公益基金」，協助台灣金融服務業聯合總會





發放教育獎助學金、辦理金融教育課程，幫助資助弱勢家庭青年學子，以順利完成學業。並舉辦金融教育課程，提供學習正確金融知識機會，以落實關懷弱勢、產學合作目的。

### (三)贊助南投「親愛愛樂」弦樂團參加「維也納國際青少年音樂節」

一圓孩子音樂夢想，以實際行動支持贊助樂團經費使順利出國參賽。在競賽中，於「弦樂合奏組」獲得第一名優勝，除替孩子圓夢，也為國爭光。

### (四)贊助「明星公益棒球賽」，協助關懷失能、失智、失依長輩

與配合車商通路一同贊助此賽事，並與華山基金會共同伸出雙手協助華山基金會失能、失智及失依長輩。公司同仁一同參與，除投入社會公益活動，亦聯繫同仁間感情。

### (五)捐助實踐大學弱勢學生募款專案

提供實踐大學家庭經濟環境需受奧援



或突遭變故之學生助學金，與實踐大學共同擔起扶助有志向學學生就學之責任，一同培養企業及社會所需人才。

### (六)「兆豐保險與安得烈食物銀行集食行善活動」

藉由推動「安得烈食物銀行」計劃以達協助清寒及弱勢家庭孩童能健康成長免於飢餓。

## 三、微型保險之響應

本公司領先同業於99年推出微型保險商品，訂定獎勵措施鼓勵同仁積極拓展微型保險業務。並自104~106年連續榮獲金管會保險局核定符合「保險業辦理微型保險業務應注意事項」之獎勵規範，積極響應金融監督管理委員會照顧弱勢族群，越來越多弱勢族群獲得保障，顯見微型保險推動已見成效，提供保障之政策，為家庭健全的功能盡一份力量，創造保險的價值以回饋社會。



# Corporate Social Responsibility

Corporate social responsibility is the core value and fundamental corporate philosophy of the Company. To this end, the Company spares no effort in the advocacy of social charity and supporting socially vulnerable groups while craving better performance in business. The Company unveiled residential fire and earthquake insurance, compulsory automobile liability insurance and micro-insurance, and launched information security insurance jointly with TradeVan. In the event of devastating incidents like the earthquake at Meinong, Typhoon Soudelor, and the earthquake at Hualien, the insurance will become effective for emergency relief and aid. The Company has demonstrated its efforts in participation in social charity through concrete actions. Through listening and dialogue with socially vulnerable groups on their needs, the Company hopes to spread love to every corner of society through insurance media. This is the perpetual force driving the sustainable development of the Company.

## **I. Charity Fair and Insurance Promotion Thousand People Color Painting and Insurance Fair**

In supporting the policy of the competent authority, the Company participated in the 2017 Thousand People Color Painting Fair in Taipei and Taichung for supporting vulnerable groups, happiness at your age, happy home living, and transportation. At this event, the Company purchased 600 shares of produce from medium and low-income families of Yuli Township including mushrooms and sulfur-free needle mushrooms as gifts for the

winners of the quiz on the scene. This is also an encouragement to social participation for sharing joy and love.

The theme of the event was oriented towards the knowledge of finance and banking and social charity for helping the public to have proper understanding of finance. In addition, the Company also supported the donation for expressing concern for socially vulnerable groups in the rural area. There were 14 social charity groups involved in the donation.

The promotion of micro-insurance products was highly acclaimed by the competent authority in 2015-2017.

## **II. Care for Socially Vulnerable Groups and Cooperative Education**

### **(I) Love Your Neighbors Community Care**

The Company held the "Warmth Giving in Wintry Days – Good Neighbor Gathering with Music and Dumplings" jointly with the merchants in the same trade circle on February 10 2017 by preparing 1,200 servings of dumplings in hot soup for the public and invited a small band to perform. The folks in the community shared the joy of music and food and could feel the warmth.

### **(II) Sponsored the "Financial Service Industry Educational Public Welfare Fund"**

The Company sponsored the "Financial Service Industry Educational Public Welfare Fund" on March 30 2017 to assist the Taiwan Financial Services Roundtable to release education scholarships and hold training programs on finance to assist students from less fortunate families to



complete their education. The Company also organized a financial education program to offer the opportunity of learning proper knowledge in finance and banking. The purpose is to express our concern for the social misfortune and implement collaborative education between schools and the industry.

**(III) Sponsored the Nantou “Love Philharmonic” Orchestra in Participation in the “Vienna International Youth Music Festival”**

The Company helped the children make their dream of music come true through sponsoring their trips to the foreign country for the competition. In the competition, these children won the championship in “Strings Ensemble”. Their efforts were not made in vain and their dream comes true. It is also a matter of national pride.

**(IV) Sponsored the “Star Charity Baseball Game” for Assistance for the Disabled, Mentally Retarded and the Elderly Living Alone**

The Company supported channel marketers in sponsoring this game and engaged in a joint effort with the Huashan Social Welfare Foundation to assist the disabled, mentally retarded and the elderly living alone. The whole Company participated in the event. This event helped to encourage our commitment in social charity and also the bonding among colleagues.

**(V) Donation to Shih Chien University Students from Less Fortunate Families**

The Company offers scholarship for students

of Shih Chien University who are in poverty or in urgent need. This move is to help the university to jointly support students who are dedicated to study but are unable to make ends meet. This is a matter of helping the corporate world and society to train good people for serving society.

**(VI) “Joint Campaign Between Chung Kuo Insurance and Andrew Food Bank in Food for Charity”**

Through the advocacy of the “Andrew Food Bank” program, the Company helps the children of less fortunate families to grow up in good health and away from starvation.

**III. Response to Micro-Insurance**

The Company unveiled micro-insurance products in 2010, the first in the industry to launch this products. Relevant incentives were designed for encouraging our staff to develop the business of this products proactively. From 2015 to 2017, the Company was awarded by the Insurance Bureau, Financial Supervisory Commission, in conformity with the “Points of Attention to Insurance Industry in Micro-Insurance Operation”. In response, the Company actively responded to the Financial Supervisory Commission in its call for caring for socially vulnerable groups. In so doing, there are more and more socially vulnerable groups being protected. This is the result of the launch of micro-insurance and is the policy of protection for the well-being of the whole family and creation of value from insurance giving back to society.



# 肆、我們的榮耀

- 107年
  - 榮獲第七屆保險龍鳳獎財金保險畢業生最嚮往的產險公司優等獎
- 106年
  - 榮獲第十九屆保險信望愛獎「最佳專業顧問獎」、「最佳通路策略獎」、「最佳整合傳播獎」、「最佳通訊處獎-電子商務暨個人保險營業部」
  - 榮獲第三屆好險Action!微電影徵選活動汽機車第三人責任保險之保險業者組「最佳人氣獎」、「銅賞獎」
  - 榮獲第六屆保險龍鳳獎財金保險畢業生最嚮往的產險公司優等獎
- 105年
  - 榮獲現代保險雜誌評選為千大企業認為「售後服務最佳」、「最專業」、「形象最佳」、「最值得推薦」的前10大產險公司
  - 榮獲第十八屆保險信望愛獎「最佳專業顧問獎」、「最佳社會貢獻獎」、「最佳社會責任獎」、「最佳保險專業獎」、「最佳通路策略獎」、「最佳通訊處獎—台中分公司」
  - 榮獲第二屆好險Action!微電影徵選活動公共意外責任險之保險業者組「金賞獎」
  - 榮獲第五屆保險龍鳳獎財金保險畢業生最嚮往的產險公司優等獎
  - 榮獲105年度微型保險競賽「績效卓著」
- 104年
  - 榮獲第四屆保險龍鳳獎財金保險畢業生最嚮往的產險公司優等獎
  - 榮獲第十七屆保險信望愛獎「最佳通訊處獎—高雄分公司」、「最佳專業顧問獎」
  - 榮獲第四屆保險品質獎「最值得推薦」、「售後服務最佳」優等
  - 榮獲104年度微型保險競賽「績效斐然」
  - 榮獲2015卓越最佳保險評比大調查「永續經營獎」





# Our Awards

2018

- Winner of "Finance and Insurance Graduates Merit Prize" of the "7th Term Dragon Phoenix Award" Most Desirable Non-Life Insurance Companies

2017

- Winner of "Best Professional Adviser Award," "Best integrated Communication Award," "Best Channel Strategy Award" and "Best Correspondence Office Award – E-commerce and Personal Insurance Marketing Dept." of the "19th Insurance Faith, Hope, and Love Award"
- Winner of "Best Popularity Award" and "Bronze Award" of the "3rd Good Insurance, Action!" by participating in the insurers group of the third party liability insurance for automobile and motorcycle
- Winner of "Finance and Insurance Graduates Merit Prize" of the "6th Term Dragon Phoenix Award" Most Desirable Non-Life Insurance Companies

2016

- Winner of "Best After-sales Service," "Most Professional," "Best Image" and "Most Recommended" of the TOP 10 insurance companies by TOP 1000 enterprises in the "Risk Management, Insurance & Finance magazine"
- Winner of "Best Professional Adviser Award," "Best Social Contribution Award," "Best Social Responsibility Award," "Best Insurance Profession Award," "Best Channel Strategy Award" and "Best Correspondence Office Award - Taichung Branch Office" of the "18th Insurance Faith, Hope, and Love Award"
- Winner of "Gold Award" of the "2nd Good Insurance, Action!" by participating in the insurers group of the public liability insurance
- Winner of "Finance and Insurance Graduates Merit Prize" of the "5th Term Dragon Phoenix Award" Most Desirable Non-Life Insurance Companies
- Winner of "Excellent performance" of "2016 Micro-Insurance Competition"

2015

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



# 伍、財務現況

## 一、會計師查核報告

(107)財審報字第17003563號

兆豐產物保險股份有限公司 公鑒：

### 查核意見

兆豐產物保險股份有限公司民國106年及105年12月31日之資產負債表，暨民國106年及105年1月1日至12月31日之綜合損益表、權益變動表、現金流量表，以及財務報表附註(包含重大會計政策彙總)，業經本會計師查核竣事。

依本會計師之意見，上開財務報表在所有重大方面係依照「保險業財務報告編製準則」暨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106年及105年12月31日之財務狀況，暨民國106年及105年1月1日至12月31日之財務績效及現金流量。

### 查核意見之基礎

本會計師係依照「會計師查核簽證財務報表規則」及中華民國一般公認審計準則執行查核工作。本會計師於該等準則下之責任將於「會計師查核財務報表之責任」段進一步說明。本會計師所隸屬事務所受獨立性規範之人員已依中華民國會計師職業道德規範，與兆豐產物保險股份有限公司保持超然獨立，並履行該規範之其他責任。本會計師相信已取得足夠及適切之查核證據，以作為表示查核意見之基礎。

### 關鍵查核事項

關鍵查核事項係指依本會計師之專業判斷，對兆豐產物保險股份有限公司民國106年度財務報表之查核最為重要之事項。該等事項已於查核財務報表整體及形成查核意見之過程中予以因應，本會計師並不對該等事項單獨表示意見。

### 賠款準備及分出賠款準備

#### 事項說明

有關賠款準備(含再保前及再保後)之會計政策請詳附註四(二十八)；賠款準備金(含分出)估列之會計估計及假設之不確定性請詳附註五(二)；賠款準備金(含分出)之說明請詳附註六(十四)。兆豐產物保險股份有限公司之賠款準備(含分出)係由精算部按險別依據過去理賠經驗及費用，以損失發展三角形法估計最終賠付的合理金額。截至民國106年12月31日，兆豐產物保險股份有限公司賠款準備金及分出賠款準備金之帳列金額分別為新台幣3,512,496 仟元及1,670,558 仟元。因賠款準備之計算方法及假設涉及管理階層之專業判斷且金額重大，故本會計師將賠款準備及分出賠款準備之估計列為本年度關鍵查核事項。

#### 因應之查核程序

本會計師對上開關鍵查核事項所敘明之特定層面已執行之因應程序彙列如下：

1. 檢查用以計算賠款準備損失發展三角形法引用之過去經驗數據之正確性及完整性。
2. 查核人員採用精算專家工作協助評估賠款準備計算之方法及假設合理性，包含下列程序：(含再保前及再保後)
  - (1) 檢查所採用之精算方法是否符合普遍接受之精算方法；
  - (2) 抽樣檢視估計賠款準備所使用方法之合理性；
  - (3) 建立賠款準備金額區間估計，並以整體抽樣險種為基礎，比較區間估計與帳載準備金餘額是否存有重大差異，以確認公司提列之準備金合理性。

### 管理階層與治理單位對財務報表之責任

管理階層之責任係依照「保險業財務報告編製準則」暨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允當表達之財務報表，且維持與財務報表編製有關之必要內部控制，以確保財務報表未存有導因於舞弊或錯誤之重大不實表達。

於編製財務報表時，管理階層之責任亦包括評估兆豐產物保險股份有限公司繼續經營之能力、相關事項之揭露，以及繼續經營會計基礎之採用，除非管理階層意圖清算兆豐產物保險股份有



限公司或停止營業，或除清算或停業外別無實際可行之其他方案。

兆豐產物保險股份有限公司之治理單位(含監察人)負有監督財務報導流程之責任。

### 會計師查核財務報表之責任

本會計師查核財務報表之目的，係對財務報表整體是否存有導因於舞弊或錯誤之重大不實表達取得合理確信，並出具查核報告。合理確信係高度確信，惟依照中華民國一般公認審計準則執行之查核工作無法保證必能偵出財務報表存有之重大不實表達。不實表達可能導因於錯誤或舞弊。如不實表達之個別金額或彙總數可合理預期將影響財務報表使用者所作之經濟決策，則被認為具有重大性。

本會計師依照中華民國一般公認審計準則查核時，運用專業判斷並保持專業上之懷疑。本會計師亦執行下列工作：

- 1.辨認並評估財務報表導因於舞弊或錯誤之重大不實表達風險；對所評估之風險設計及執行適當之因應對策；並取得足夠及適切之查核證據以作為查核意見之基礎。因舞弊可能涉及共謀、偽造、故意遺漏、不實聲明或踰越內部控制，故未偵出導因於舞弊之重大不實表達之風險高於導因於錯誤者。
- 2.對與查核攸關之內部控制取得必要之瞭解，以設計當時情況下適當之查核程序，惟其目的非對兆豐產物保險股份有限公司內部控制之有效性表示意見。
- 3.評估管理階層所採用會計政策之適當性，及其所作會計估計與相關揭露之合理性。
- 4.依據所取得之查核證據，對管理階層採用繼續經營會計基礎之適當性，以及使兆豐產物保險股份有限公司繼續經營之能力可能產生重大疑慮之事件或情況是否存在重大不確定性，作出結論。本會計師若認為該等事件或情況存在重大不確定性，則須於查核報告中提醒財務報表使用者注意財務報表之相關揭露，或於該等揭露係屬不適當時修正查核意見。本會計師之結論係以截至查核報告日所取得之查核證據為基礎。惟未來事件或情況可能導致兆豐產物保險股份有限公司不再具有繼續經營之能力。
- 5.評估財務報表（包括相關附註）之整體表達、結構及內容，以及財務報表是否允當表達相關交易及事件。
- 6.對於兆豐產物保險股份有限公司內組成個體之財務資訊取得足夠及適切之查核證據，以對財務報表表示意見。本會計師負責兆豐產物保險股份有限公司查核案件之指導、監督及執行，並負責形成兆豐產物保險股份有限公司查核意見。

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

本會計師從與治理單位溝通之事項中，決定對兆豐產物保險股份有限公司民國106年度財務報表查核之關鍵查核事項。本會計師於查核報告中敘明該等事項，除非法令不允許公開揭露特定事項，或在極罕見情況下，本會計師決定不於查核報告中溝通特定事項，因可合理預期此溝通所產生之負面影響大於所增進之公眾利益。

### 資誠聯合會計師事務所

會計師： 陳賢儀 陳賢儀  
賴宗義 賴宗義



前財政部證券管理委員會  
核准簽證文號：(82)台財證(六)第39230號  
前行政院金融監督管理委員會證券期貨局  
核准簽證文號：金管證六字第0960038033號  
中華民國106年3月22日



# Financial report

## Report of Independent Accountants

To Chung Kuo Insurance Company, Limited

### Opinion

We have audited the accompanying balance sheets of Chung Kuo Insurance Company, Limited (the "Company") as at December 31, 2017 and 2016, and the related statements of comprehensive income, of changes in equity and of cash flows for the years then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Company as at December 31, 2017 and 2016, and its financial performance and its cash flows for the years then ended in accordance with the "Rules for the Preparation of Financial Reports by Insurance Institutions" and the International Financial Reporting Standards, International Accounting Standards, IFRIC Interpretations, and SIC Interpretations as endorsed by the Financial Supervisory Commission.

### Basis for opinion

We conducted our audits in accordance with the "Regulations Governing Auditing and Attestation of Financial Statements by Certified Public Accountants" and generally accepted auditing standards in the Republic of China (ROC GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the Code of Professional Ethics for Certified Public Accountants in the Republic of China (the "Code"), and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole and, in forming our opinion thereon, we do not provide a separate opinion on these matters.

### Claims reserve and ceded claims reserve

#### Description

For the accounting policy for claims reserve (including those prior to and after reinsurance), please refer to Note 4(28) of the financial statements; for critical accounting estimates and assumption uncertainty of claims reserve (including ceded reserves), please refer to Note 5(2) of the financial statements; for details on claims reserve (including ceded reserves), please refer to Note 6(14) of the financial statements.

The Company's claims reserve (including ceded reserves) uses the loss development triangle to estimate the reasonable amount of ultimate claims according to the Actuarial Department's historical claim experience and expenses by insurance type. As of December 31, 2017, the Company's claims reserve and ceded claims reserve was \$3,512,496 thousand and \$1,670,558 thousand, respectively. Because the calculation method and assumptions for claims reserve involve the professional judgment of management, and because claims reserve is material to the financial statements, we have thus included the estimation of claims reserve and ceded claims reserve as a key audit matter in our audit.

#### How our audit addressed the matter

The procedures that we have conducted in response to specific aspects of the above-mentioned key audit matter are summarized as follows:

1. Checked the accuracy and completeness of historical values used in the loss development triangle for calculating claims reserve.
2. Used the work of actuarial specialists to assist us in assessing the reasonableness of the calculation method and assumptions used in calculating claims reserve (including those prior to and after reinsurance). This included the following procedures:
  - (1) Checked whether the elected actuarial method agreed with generally accepted actuarial methods;
  - (2) Sampled and inspected the reasonableness of method used in the estimation of incurred but not reported claims reserve;
  - (3) Established the interval estimation for incurred but not report claims reserve. On a sampling basis, compared the interval estimation and the account balances of the reserves for any significant differences in order to confirm the reasonableness of the reserves.

### Responsibilities of management and those charged with governance for the financial statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the "Rules for the Preparation of Financial Reports by Insurance Institutions" and the International Financial Reporting Standards, International Accounting Standards, IFRIC Interpretations, and SIC Interpretations as endorsed by the Financial Supervisory Commission, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.



In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance, including supervisors, are responsible for overseeing the Company's financial reporting process.

### **Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ROC GAAS will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ROC GAAS, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

1. Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
2. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
3. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
4. Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
5. Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
6. Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Company to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

PricewaterhouseCoopers, Taiwan

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

March 23, 2016



## 二、財務報表 Financial Statements

### 資產負債表 Balance Sheets

民國106年及105年12月31日止

For the Year Ended December 31, 2017 and 2016

單位：新台幣千元

Unit：NT\$1,000

項目 Items	年度 Years	106年 2017	105年 2016
<b>資產</b> <b>ASSETS</b>			
現金及約當現金 Cash and cash equivalents		5,275,016	6,781,690
應收款項 Receivables		719,863	674,813
本期所得稅資產 Current income tax assets		181,452	229,745
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		157,856	53,484
備供出售金融資產 Available-for-sale financial assets		1,917,802	1,076,673
以成本衡量之金融資產 Financial assets carried at cost		145,000	100,000
無活絡市場之債務工具投資 Bond investments without active market		295,382	292,496
持有至到期日金融資產 Held-to-maturity financial assets		1,792,318	1,102,127
採用權益法之投資 Investments accounted for using equity method		37,434	38,642
投資性不動產 Investment property		310,620	314,750
再保險合約資產 Reinsurance contract assets		3,555,454	4,261,668
不動產及設備 Property and equipment		830,830	843,868
無形資產 Intangible assets		49,287	32,250
遞延所得稅資產 Deferred income tax assets		40,123	37,877
其他資產 Other assets		619,761	618,424
<b>資產總計</b> <b>Total Assets</b>		<b>15,928,198</b>	<b>16,458,507</b>



## 資產負債表 Balance Sheets

民國106年及105年12月31日止

For the Year Ended December 31, 2017 and 2016

單位：新台幣千元

Unit : NT\$1,000

項目 Items	年度 Years	106年 2017	105年 2016
<b>負債及權益</b> <b>LIABILITIES AND EQUITY</b>			
應付款項 Payables		1,124,649	1,097,452
本期所得稅負債 Current income tax liabilities		55,618	25,892
保險負債 Insurance liabilities		8,194,654	8,964,715
負債準備 Provisions		192,379	186,666
遞延所得稅負債 Deferred income tax liabilities		497	12,316
其他負債 Other liabilities		23,059	127,820
負債總計 Total Liabilities		9,590,856	10,414,861
<b>股本</b> <b>Capital</b>			
普通股股本 Common stock		3,000,000	3,000,000
資本公積 Capital Surplus		1,084,811	1,084,811
<b>保留盈餘</b> <b>Retained Earnings</b>			
法定盈餘公積 Legal reserve		602,717	645,155
特別盈餘公積 Special reserve		1,703,814	1,432,391
未分配盈餘 Undistributed earnings		60,969	(42,438)
其他權益 Other equity interest		(114,969)	(76,273)
權益總計 Total Equity		6,337,342	6,043,646
負債及權益總計 Total Liabilities and Equity		15,928,198	16,458,507



## 二、財務報表 Financial Statements

## 綜合損益表 Statements of Comprehensive Income

民國106年及105年1月1日至12月31日

From January 1 to December 31, 2017 and 2016

單位：新台幣千元

Unit: NT\$1,000

項目 Items	年度 Years	106年 2017	105年 2016
營業收入 Operating Revenues			
簽單保費收入 Written premiums		6,498,207	6,414,566
再保費收入 Reinsurance premiums		688,205	589,905
保費收入 Premiums		7,186,412	7,004,471
減：再保費支出 Less: Reinsurance premiums ceded		(2,994,082)	(3,016,016)
減：未滿期保費準備淨變動 Less: Net changes in unearned premium reserve		(75,936)	19,485
自留滿期保費收入 Retention Earned Premiums		4,116,394	4,008,300
再保佣金收入 Reinsurance commission income		509,341	483,167
手續費收入 Handling fee revenue		30,566	29,352
淨投資損益 Net Gain or Loss from Investments			
利息收入 Interest income		68,210	82,412
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		8,119	(348)
備供出售金融資產之已實現損益 Realized gain on available-for-sale financial assets		130,431	53,989
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		13,080	12,500
採用權益法認列之關聯企業及合資損益之份額 Share of profit of associates and joint ventures accounted for under equity method		(545)	(949)
兌換損益 Gain on foreign exchanges		(71,107)	(64,856)
投資性不動產利益 Income from investment property		29,226	28,811
其他營業收入 Other operating revenues		-	-
營業收入總計 Total Operating Revenues		4,833,715	4,632,448



## 綜合損益表 Statements of Comprehensive Income

民國106年及105年1月1日至12月31日  
From January 1 to December 31, 2017 and 2016

單位：新台幣千元  
Unit：NT\$1,000

項目 Items	年度 Years	106年 2017	105年 2016
營業成本 Operating Costs			
保險賠款與給付 Claims expenditures		(4,338,712)	(3,795,675)
減：攤回再保賠款與給付 Less: Reinsurance claims recovery		2,020,599	1,526,599
自留保險賠款與給付 Retention Claim Expenditures		(2,318,113)	(2,269,076)
其他保險負債淨變動 Net changes in other insurance liabilities		152,758	(116,264)
佣金費用 Commission expenses		(949,428)	(920,761)
手續費支出 Handling fee		(131,812)	(132,495)
其他營業成本 Other operating costs		(56,518)	(42,189)
營業成本總計 Total Operating Costs		(3,303,113)	(3,480,785)
營業費用 Operating Expenses		(1,066,380)	(977,372)
營業利益 Operating Income		464,222	174,291
營業外收入及支出 Non-operating income and expenses		1,375	14,376
繼續營業單位稅前純益 Continuing Operating Income before Tax		465,597	188,667
所得稅費用 Income tax expense		(114,954)	(87,492)
本期淨利 Net Income		350,643	101,175
其他綜合損益 Other Comprehensive Income			
本期其他綜合損益(稅後淨額) Other comprehensive (loss) income ,net of tax		(56,947)	(41,828)
本期綜合損益總額 Total Comprehensive Income		293,696	59,347



## 附錄

## Appendix

## 一、本公司分支機構Corporate Offices

分支機構名稱	主要經理人	詳細資訊
三重分公司 Sanchung Branch Office	陳淑儀 協理 Jennifer S.Y.Chen	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
金門通訊處 Kinmen Correspondence Office	張水駱 主任 Shui Lo Chang	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
新莊通訊處 Xinzhuang Correspondence Office	藍逸仁主任 Yi Jen Lan	24241 新北市新莊區新莊路28號 No.28, Xinzhuang Rd., Xinzhuang Dist., New Taipei City 24241, Taiwan Phone: (02)2998-8789 Fax: (02)2998-8989
城東分公司 Chendong Branch Office	李興國 經理 H. K. Lee	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
羅東通訊處 Luotung Correspondence Office	林春賢 主任 T. S. Lin	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
台北分公司 Taipei Branch Office	李自信 經理 C. S. Lee	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
新店通訊處 Xindian Correspondence Office	陳彥鉅主任 Yen Chu Chen	23146 新北市新店區中興路2段45號1樓 1F., No.45, Sec. 2, Zhongxing Rd., Xindian Dist., New Taipei City 23146, Taiwan Phone: (02) 2915-1788 Fax: (02) 2915-1718



分支機構名稱	主要經理人	詳細資訊
信義分公司 Xinyi Branch Office	洪添祥 經理 T. H. Hung	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
基隆通訊處 Keelung Correspondence Office	游清第 主任 Chin Ti Yu	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
桃園分公司 Taoyuan Branch Office	陳志種經理 C.C.Chen	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	李敏仲主任 Min Chung Lee	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
新竹分公司 Hsinchu Branch Office	簡世雄 經理 Shih Hsiung Chien	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
苗栗通訊處 Miaoli Correspondence Office	劉大國主任 Ta Kuo Liu	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
台中分公司 Taichung Branch Office	林振鏘 協理 C. C. Lin	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



分支機構名稱	主要經理人	詳細資訊
豐原通訊處 Fengyuan Correspondence Office	楊士慶 主任 Yang Shih Ching	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	陳瑞楨 主任 Jui Chen Chen	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
大里通訊處 Dali Correspondence Office	黃蒨惠 主任 Yun Hui Huang	41271 台中市大里區中興路1段298-3號4樓 4F., No.298-3, Sec. 1, Zhongxing Rd., Dali Dist., Taichung City 41271, Taiwan Phone: (04) 2493-1500 Fax: (04) 2493-1522
彰化分公司 Changhua Branch Office	陳正南 經理 C. N. Chen	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	簡偉崧 主任 Wei Sung Chien	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
台南分公司 Tainan Branch Office	林子斌 經理 Areo Lin	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
永康通訊處 Yongkang Correspondence Office	吳育豐 主任 Jacky Wu	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
斗六通訊處 Touliu Correspondence Office	李榮輝 主任 R. H. Li	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



分支機構名稱	主要經理人	詳細資訊
嘉義通訊處 Chiayi Correspondence Office	曾萬強 主任 W. C. Tseng	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
高雄分公司 Kaohsiung Branch Office	王文忠 經理 George Wang	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
岡山通訊處 Gangshan Correspondence Office	陳永聰 主任 Y. T. Chen	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	顏佐訓 主任 T. S. Yen	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	姚泰杰 主任 T. C. Yao	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
花蓮分公司 Hualien Branch Office	吳萼洋 經理 Scott Wu	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
台東通訊處 Taitung Correspondence Office	賴乾坤主任 Chien Kun Lai	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



## 二、兆豐金融集團簡介 An Overview of Mega Holding Group

企業名稱Company Name	地址Address
兆豐金融控股股份有限公司 Mega Financial Holding Co., Ltd.	10058 台北市中正區忠孝東路2段123號14-17樓 14F-17F, No.123, Sec. 2, Zhongxiao E. Rd., Zhongzheng Dist., Taipei City 10058, Taiwan
兆豐產物保險股份有限公司 Chung Kuo Insurance Co., Ltd.	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
兆豐國際商業銀行股份有限公司 Mega International Commercial Bank	10424 台北市中山區吉林路100號 No.100, Jilin Rd., Zhongshan Dist., Taipei City 10424, Taiwan
兆豐證券股份有限公司 Mega Securities Co., Ltd.	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
兆豐票券金融股份有限公司 Mega Bills Finance Co., Ltd.	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
兆豐資產管理股份有限公司 Mega Asset Management Co., Ltd.	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
兆豐人身保險代理人股份有限公司 Mega Life Insurance Agency Co., Ltd.	10424 台北市中山區忠孝東路二段123號19樓 5 F, No.100, Jilin Rd., Zhongshan Dist., Taipei City 10424, Taiwan
兆豐創業投資股份有限公司 Mega Venture Capital Co., Ltd.	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
兆豐國際證券投資信託股份有限公司 Mega International Investment Trust Co., Ltd.	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





兆豐產物保險股份有限公司

Add：台北市武昌街一段58號 | Tel：(02) 2381-2727

24小時服務專線：0800-053-588 | E-mail：e-service@mail.cki.com.tw

Official Website



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