



# 2018

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## Annual Report

用心守護 安全有顧



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 107 年度總保費收入達新台幣（以下同）75 億 6,631 萬元，較 106 年成長 5.29%；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 6,935 萬元，扣減所得稅費用後，稅後盈餘 3 億 5,191 萬元，整體盈餘獲利達成年度目標。資產總值 166 億 9,656 萬元，各項保險營業準備及股東權益合計為 151 億 5,251 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。綜觀國際信評機構

對本公司之評等，穆迪信評為 A3 等級，中華信評與標準普爾信評為 tw AA 與 A- 等級，對本公司之展望評比皆為穩定。

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。本公司於 106 年初成立保險科技應用專案小組，推動各項專案計劃，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 月推出本公司首支行動 APP，除支援客戶線上投保和繳費功能外，另開發二項強大功能，包含「事故現場自助處理」服務及「線上方便勘」，提供客戶更便捷服務；107 年 12 月 UBI（Usage Based Insurance）車險商品獲金融監督管理委員會核准銷售，所應用之兆豐 Care yoUBI APP「用於車輛保險之人車識別系統」同年 10 月取得經濟部頒發新型專利之專利證書。兆豐保險用心守護，讓所有保戶安全有顧。

兆豐保險不僅兢兢業業提供保戶更完善的服務，亦善盡企業社會責任，並致力於實施綠色金融。本公司總公司大樓已訂定節能措施，執行節能減碳。107 年 3 月總公司大樓、城東分公司及信義分公司取得 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。本公司一步一腳印地耕耘企業社會責任，長期關懷社會公益團體及弱勢族群，108 年更首度投入運動項目，於 2 月與桃園市立平鎮高中簽訂長期合作計劃，設立「特色發展贊助金」提供予平鎮高中做為運動代表隊及重點培育學生使用。又

於 3 月與社團法人台北市政治大學雄鷹會簽訂贊助契約，實質資助政大雄鷹籃球隊，希望從基層扎根為國內基層運動發展貢獻心力。

面對國內市場激烈競爭，本公司將持續以健全的財務實力及專業承保經驗透過多樣化的行銷通路，力求各險種業務穩定成長，並在金控集團共同行銷、業務相互支援之挹注下，擴大營運規模、提昇市場地位，締造穩健之經營績效；同時妥善規劃資金運用策略，持續調整資產配置，在兼顧資金運用的流動性和安全性的前提下，提高投資收益，以增裕公司盈餘。



# Message from the Chairman and President

總經理

魏家祥 



In 2018, Chung Kuo Insurance had total premium revenue amounting to NT\$7,566.31 million (same currency unit thereafter), which was an increase of 5.29% from the same period of 2017. With cautious risk assessment and control of business quality, and the appropriate use of funds, the Company had earnings before taxation amounting to \$469.35 million and net income amounting to \$351.91 million net of applicable taxes. This result hits the target of earnings set for the year. Total assets amounted to \$16,696.56 million with an insurance reserve and shareholders' equity amounting to \$15,152.51 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, tw AA 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. 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. At the same time, we continued to optimize the e-commerce platform to make insurance protection effective in real-time. In

addition, the Company launched the eService APP for customers in June 2018 for convenient access to insurance and service. Apart from supporting customers' online insurance and payment service, the App offers two powerful functions — On-site Self-service Processing and Online Survey — to bring more convenient services to the customers. In December 2018, UBI (Usage Based Insurance) Auto Insurance products were approved for sale by the Financial Supervisory Commission, and their application of the Mega Care yoUBI APP, Vehicle Identification System of Auto Insurance were granted the new patent certificate issued by the Ministry of Economic Affairs in October of the same year. Chung Kuo Insurance protects everything thoughtfully to take care of the security of its customers.

Chung Kuo Insurance does its best to provide policyholders with better services, fulfills corporate social responsibility and is committed to implementing green finance. The employees in the Company's headquarters building have set and taken energy-saving measures to conserve energy and reduce carbon. In March 2018, the headquarters building, Chengdong branch and Xinyi branch obtained the ISO14064-1 Greenhouse Gas Inspection Certificate from the BSI British Standards Association, making contribution to environmental protection and carbon reduction. The Company has stepped up its efforts in fulfilling corporate social responsibility and has long been caring for social welfare groups and socially vulnerable community. In 2019, the Company invested in sports for the first time. In February, it signed a long-term cooperation plan with Pingzhen Municipal High School in Taoyuan City to set up a

special development sponsorship for supporting sports teams and top-notch future athletes. In March, the Company signed another sponsorship contract with juridical association of the National Chengchi University Griffins in Taipei City to support the basketball team of the university, with the hope of taking root in the grassroots to contribute to the development of the domestic basic sport.

In the face of fierce competition in the domestic market, the Company will continue to use its diversified marketing channels to ensure a stable growth of its various types of insurance businesses through sound financial strength and rich underwriting experience to expand the operating scale, enhance the market position and attain stable business performance under the joint marketing and business support of the Mega Holding Group. Meanwhile, the company will properly set the fund utilization strategy and continuously adjust the asset allocation to earn more investment income and increase the Company's surplus under the premise of taking into account the liquidity and safety of capital utilization.

# 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，經呈奉行政院核准與中央信託局產物保險處合併，沿用「中國產物保險股份有限公司」名稱，改由國庫直接投資，納為財政部所屬保險事業機構。

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

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

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

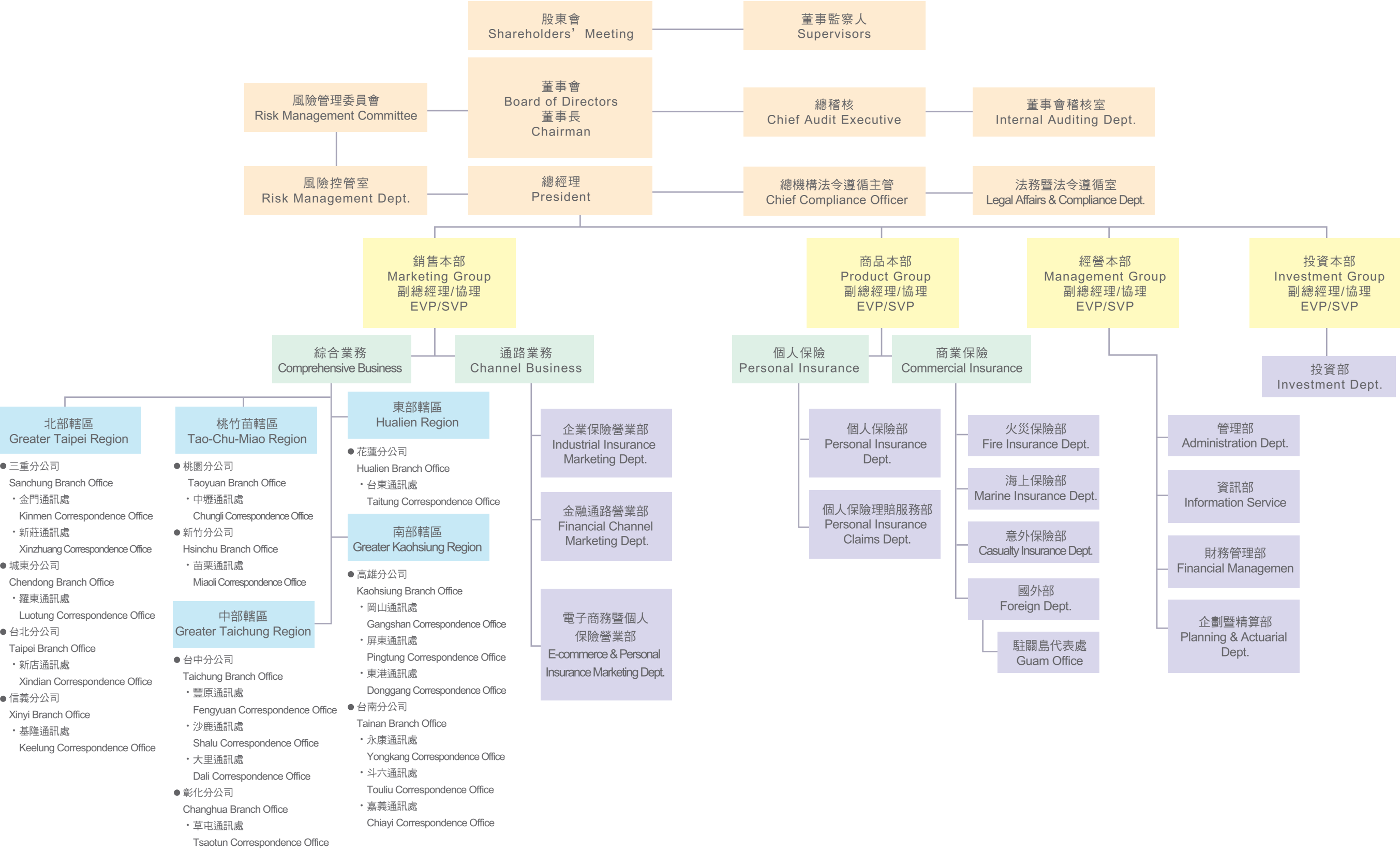
Before privatization, the Company mostly engaged in insurance businesses with institutions of the central government and business units under the Ministry of Economic Affairs. Adhering to the purpose of its foundation, “Be the service for the business enterprises, and ensure safeguarding securities for 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	林 綉 Shiow Lin
董 事 Director	謝文永 Wen-Yeong Hsieh
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-Tarnng 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
翁英豪 Y. H. Weng	副總經理 Executive Vice President
梁修全 Shiou Chun Liang	副總經理 Executive Vice President
陳淑娟 Sandy Chen	副總經理 Executive Vice President
劉超群 Kenny C. Liu	總稽核 Chief Audit Executive
陳淑儀 Jennifer S. Y. Chen	總機構法令遵循主管 Chief Compliance Officer
何義雄 Steven Y. S. Ho	協理 Senior Vice President
屠博群 Paul Tu	財務管理部經理 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.
呂麗卿 Judy Lu	協理兼火災保險部經理 SVP & 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.
蕭麗芬 Fannie L. F. Hsiao	國外部經理 Manager of Foreign Dept.
謝智淦 William Hsieh	駐關島代表處代表 Representative of Guam Office
郭偉德 Victor Kuo	協理兼個人保險部經理 SVP & 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	協理兼企業保險營業部經理 SVP & 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	協理兼電子商務暨個人保險營業部經理 SVP & Manager of E-commerce and Personal Insurance Marketing Dept.

### 三、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
 貨運保險 Marine Cargo Insurance	兆豐產物商業火災綜合保險 Commercial All Risks Fire Insurance
	兆豐產物貨物運輸保險 Marine Cargo Insurance
	兆豐產物貨物運送人責任保險 Cargo Carrier Liability Insurance
	兆豐產物商業動產流動綜合保險 Commercial Property Floater Insurance
	兆豐產物承攬運送人責任保險 Forwarder's Liability Insurance



 <p>船舶保險 Marine Hull Insurance</p>	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
 <p>航空保險 Aviation Insurance</p>	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
 <p>工程保險 Engineering Insurance</p>	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



責任保險  
Liability Insurance

兆豐產物公共意外責任保險 Public Liability Insurance
兆豐產物電梯意外責任保險 Elevators Liability Insurance
兆豐產物營繕承辦人意外責任保險 Contractors' Liability Insurance
兆豐產物產品責任保險 Products Liability Insurance
兆豐產物高爾夫球員責任保險 Golfers' Liability Insurance
兆豐產物保全業責任保險 Security Guard Liability Insurance
兆豐產物大眾捷運系統旅客運送責任保險 MRT Passengers Liability Insurance
兆豐產物董監事及經理人責任保險 CHUNG KUO Directors & Officers Liability Insurance
兆豐產物僱主意外責任保險 Employers' Liability 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
兆豐產物強制汽車責任保險 Compulsory Automobile Liability Insurance



汽車保險  
Automobile 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



傷害保險

Accident Insurance

兆豐產物個人傷害保險  
Individual Personal Accident Insurance

兆豐產物團體傷害保險  
Group Personal Accident Insurance

兆豐產物旅行平安保險  
Travel Accident Insurance

兆豐產物微型個人傷害保險  
Individual Personal Accident Micro-insurance

兆豐產物個人旅行綜合保險  
Comprehensive Travel Insurance



健康保險

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

### (一) 業務概況

107 年度總保費收入為 75 億 6,631 萬元，較 106 年度同期 71 億 8,641 萬元，增加 3 億 7,990 萬元，成長 5.29%。

#### 1. 直接簽單業務

107 年度簽單保費收入為 69 億 1,074 萬元，較 106 年度同期 64 億 9,821 萬元增加 4 億 1,253 萬元，成長 6.35%。

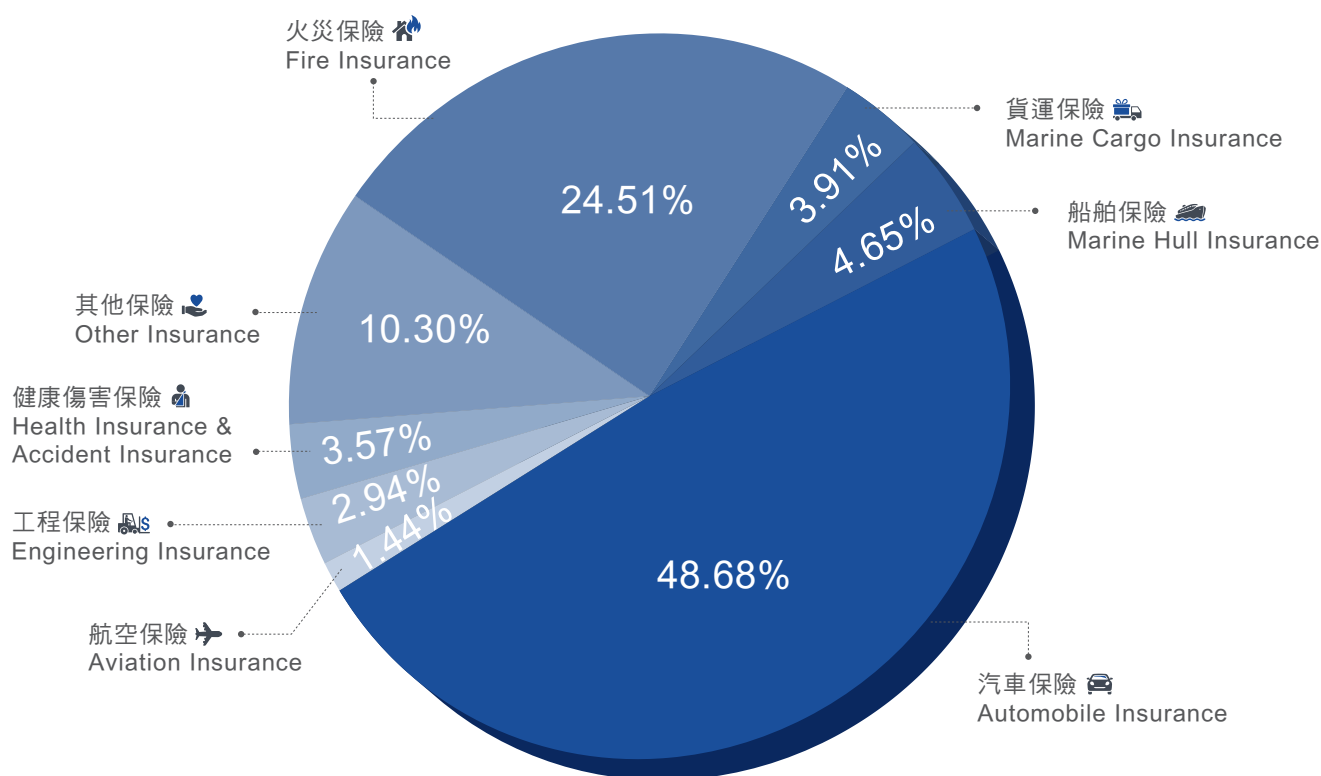
- (1) 火災保險：保費收入 16 億 9,397 萬元，占保費收入總額 24.51%。
- (2) 貨運保險：保費收入 2 億 7,044 萬元，占保費收入總額 3.91%。
- (3) 船舶保險：保費收入 3 億 2,121 萬元，占保費收入總額 4.65%。
- (4) 汽車保險：保費收入 33 億 6,388 萬元，占保費收入總額 48.68%。
- (5) 航空保險：保費收入 9,931 萬元，占保費收入總額 1.44%。
- (6) 工程保險：保費收入 2 億 315 萬元，占保費收入總額 2.94%。
- (7) 傷害保險（含健康保險）：保費收入 2 億 4,694 萬元，占保費收入總額 3.57%。
- (8) 其他保險：保費收入 7 億 1,183 萬元，占保費收入總額 10.30%。

#### 2. 分進再保險業務

107 年度再保費收入為 6 億 5,557 萬元，較 106 年度同期 6 億 8,821 萬元減少 3,263 萬元，衰退 4.74%。

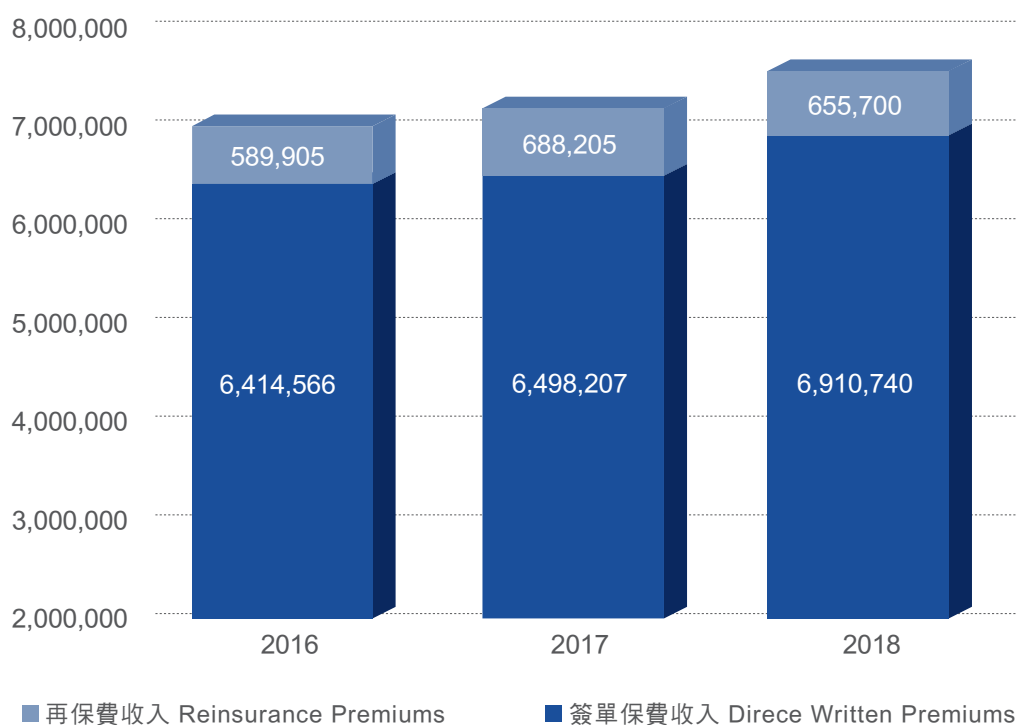
# 107 年直接簽單業務比重

## The Portfolio of Direct Written Premiums, 2018



## 105 年 - 107 年簽單保費及再保費收入 Premiums Income, 2016-2018

單位：新台幣仟元 Unit: NT\$1,000





## Operating Report

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### Business Overview

In 2018, the Company generated a total premium income (rounded up to the nearest million) of NT\$7,566 million an increase of NT\$380million or 5.29%, from NT\$7,186million of the total premium income recorded in 2017.

#### A. Direct Written Business

In 2018, the direct written premiums of the Company totalled NT\$6,911 million a increase of NT\$413 million or 6.35%, from NT\$6,498 million in 2017.

1. Fire insurance: The premiums totalled NT\$1,694 million accounting for 24.51% of the total written premiums.
2. Marine cargo insurance: The premiums totalled NT\$270 million accounting for 3.91% of the total written premiums.
3. Marine hull insurance: The premiums totalled NT\$321 million accounting for 4.65% of the total written premiums.
4. Automobile insurance: The premiums totalled NT\$3,364 million accounting for 48.68% of the total written premiums.
5. Aviation insurance: The premiums totalled NT\$99 million accounting for 1.44% of the total written premiums.
6. Engineering insurance: The premiums totalled NT\$203 million accounting for 2.94% of the total written premiums.
7. Accident insurance (including Health insurance): The premiums totalled NT\$247 million accounting for 3.57% of the total written premiums.
8. Other insurance: The premiums totalled NT\$712 million accounting for 10.30% of the total written premiums.

#### B. Inward Reinsurance Business

The inward reinsurance premiums for 2018 amounted to NT\$656 million a decrease of NT\$33 million or 4.74%, from NT\$688 million posted in 2017.

## (二) 營運績效 Operating Performance

106-107 年財務要覽

Financial Highlights, 2017-2018

單位：新台幣仟元

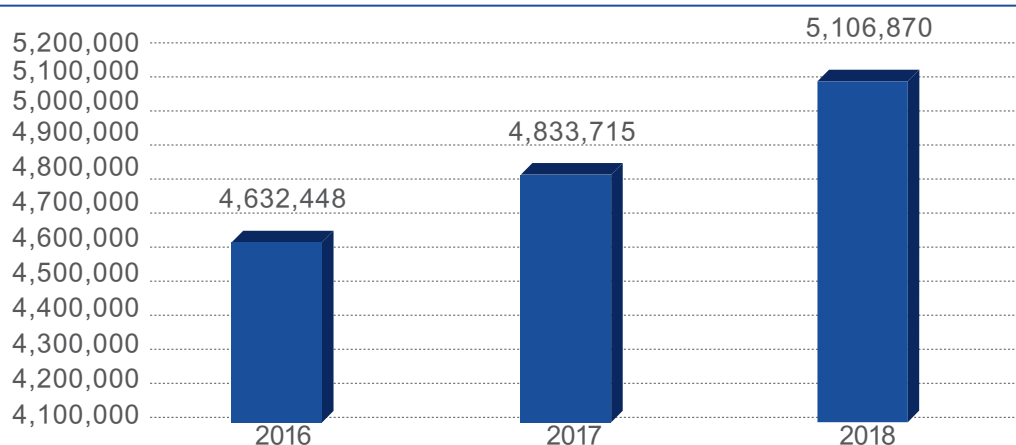
Unit：NT\$1,000

項目 Items	年度 Years	107年 2018	106年 2017
營業收入 Operating Revenues		5,106,870	4,833,715
營業成本 Operating Costs		(3,507,329)	(3,303,113)
營業費用 Operating Expenses		(1,128,354)	(1,066,380)
營業利益 Operating Income		471,187	464,222
營業外淨損益 Non-operating income and expenses		(1,835)	1,375
稅前純益 Net Income before Taxes		469,352	465,597
稅後純益 Net Income after Taxes		351,906	350,643
每股盈餘（元） Earnings Per Share (NT Dollar)		1.17	1.17
資產總額 Total Assets		16,696,556	15,928,198
未滿期保費準備 Reserve for Unearned Premiums		3,678,778	3,364,416
賠款準備 Reserve for Outstanding Losses		3,416,365	3,512,496
特別準備 Reserve for Catastrophic Losses		1,306,865	1,279,481
保費不足準備 Reserve for Deficiency		36,140	37,890
責任準備 Reserve for Insurance Liabilities		589	371
資本額 Paid-in Capital		3,000,000	3,000,000
股東權益 Total Shareholders' Equity		6,713,771	6,337,342

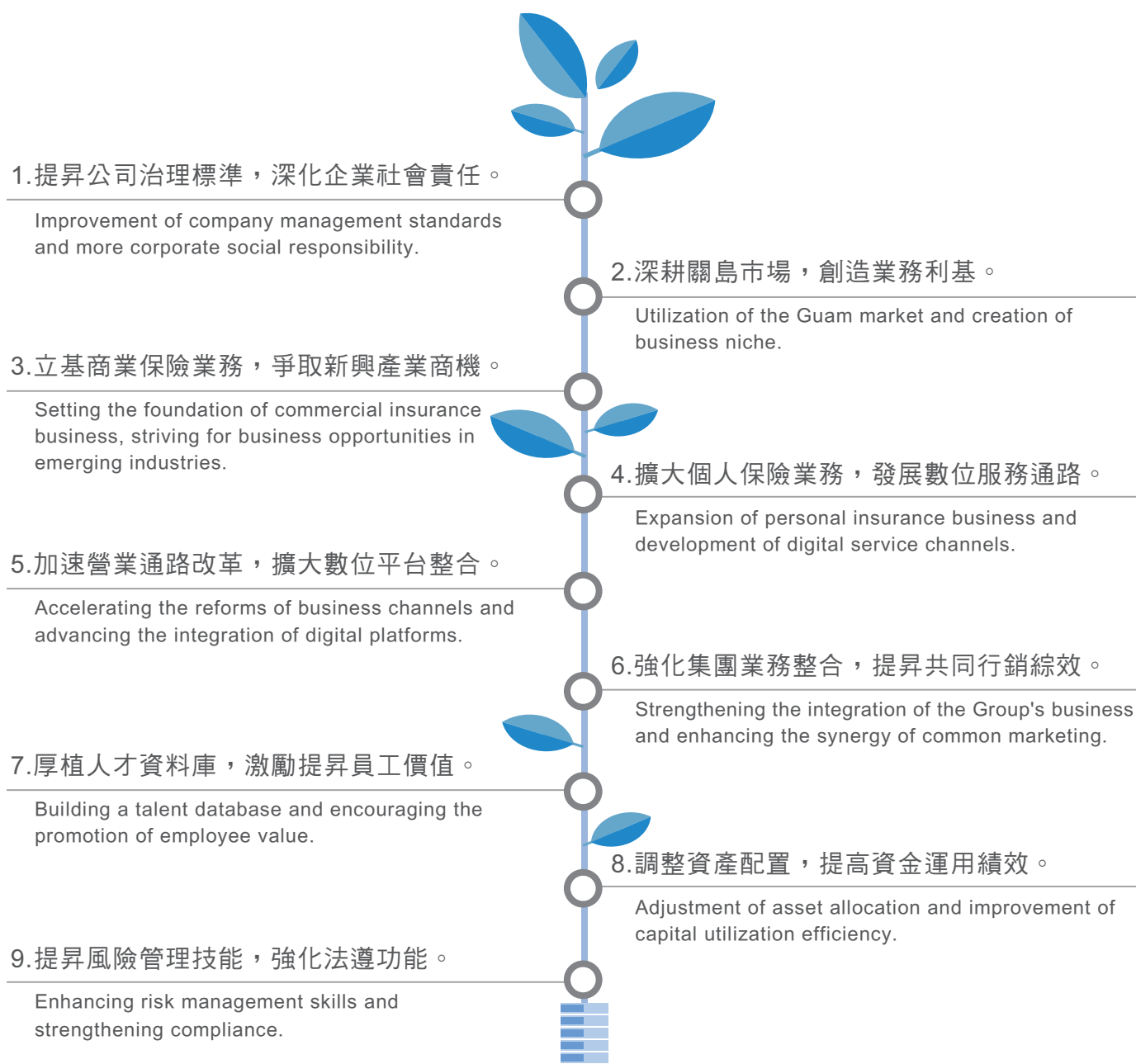
營業收入

Operating Revenues

單位：新台幣仟元 Unit：NT\$1,000



### (三) 營業發展策略 Business Development Strategy



### 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

現今市場引導企業導向創新的服務模式，本公司在蛻變中亦秉持有溫度的服務守護保戶外，亦盡己所及投入社會關懷與公益活動，如同本公司品牌 Slogan「用心守護，安全有顧」，期望透過品牌精神的發酵，實踐企業永續發展的核心。

## 一、公益園遊會暨保險宣導

107 年 11 月 25 日參與財政部與兆豐金控共同主辦「107 年統一發票盃路跑活動（台北場）」，除參與公益路跑活動，並募集發票捐予慈善團體，以協助社會弱勢族群，回饋社會。

## 二、落實關懷弱勢及產學合作

### （一）贊助勵馨基金會「多陪一里路」

#### 嘉年華活動

107 年 4 月 21 日財團法人勵馨社會福利事業基金會於中正紀念堂舉辦「多陪一里路」嘉年華活動，為體現本公司對弱

勢婦幼的關懷，以認購園遊券形式贊助活動，並辦理招募網路投保會員活動。

### （二）贊助「金融服務業教育公益基金」

身為金融業一份子，兆豐保險對於回饋社會不遺餘力，於 107 年 3 月捐贈金融服務業教育公益基金新台幣十萬元。該公益基金提供家中遭受重大變故或中低收入戶等弱勢在學學生教育獎助學金，改善受獎學生家計，培養其自助能力；亦開辦投資、理財、保險與創業貸款等金融教育相關課程，以使學子及一般民眾學習正確金融知識，提升金融教育程度。

## 三、微型保險之響應

107 年金管會保險局為公開表揚努力推動微型保險、高齡化保險、強制車險、地震保險及投資新創重點產業評選的產壽險業，特舉辦保險競賽頒獎典禮，本公司持續秉持照顧弱勢族群之公益精神，響應

主管機關政策，鼓勵同仁積極拓展微型保險業務，遍及偏鄉社福團體，於頒獎典禮上榮獲微型保險競賽績效卓著獎的肯定。另響應金管會照顧弱勢族群安全保障之政策，本公司領先產險同業自 2010 年首推微型保單產品，也因持續推動微型保險績

效卓著，自 104~107 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。

本次共愛心捐贈 13 家社福機構，合計共 33 萬元。





# Corporate Social Responsibility

Current market is guiding the enterprise towards innovative service model. In the process, the company keeps on offering thoughtful services to protect its customers. Abiding by the company's brand Slogan, which is "Protect Everything Thoughtfully to Take Care of the Customers' security", it also does its best to participate in social care and public welfare activities. It is expected to practice the core principle of sustainable development through the promotion of brand spirit.

## I. Public Welfare Garden Party and Insurance Promotion

On November 25, 2018, the Company took part in the "2018 Uniform Invoice Cup Road Race (Taipei)" co-hosted by the Ministry of Finance and Mega Holding Group. In addition to the Road Race, the Company also participated in collecting invoices for donations to charities in order to help the socially disadvantaged groups and give back to the community.

## II. Care for disadvantaged and Conduct Industry-Academe Cooperation

### (I) Sponsored the Garden of Hope Foundation's "Accompanying for nother Mile" Carnival Event

On April 21, 2018, the juridical association of the Garden of Hope Foundation held the "Accompanying for Another Mile" Carnival at the Chiang Kai-shek Memorial Hall. In order to reflect the company's concern for the disadvantaged women and children, it sponsored the event in the form of buying tickets and hosting online insurance membership recruiting activities.

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

As part of the financial industry, Chung Kuo Insurance spared no effort to give back to the society. In March, 2018, it donated NT\$100,000 to the Financial Services Education Public Welfare Fund. The charitable fund provides financial aid and scholarships for disadvantaged students who suffer from major accidents or those from low- and middle-income households to improve their lives and develop their self-help ability. It also provides financial education-related courses such as investment, wealth management, insurance and entrepreneurial loans to help the students and the general public learn the correct financial knowledge and enhance their financial literacy.

### III. Response to Micro-Insurance

In 2018, by holding the Insurance Competition Award Ceremony, the Insurance Bureau, Financial Supervisory Commission publicly praised the life and nonlife insurance industry, which had strived to promote the micro-insurance, aging insurance, compulsory auto insurance, earthquake insurance and investment in key industries. In the public spirit of taking care of the disadvantaged groups, the company continued to respond to the policies of the competent authorities, encouraged peers to actively expand the micro-insurance business, and covered the social welfare groups in remote towns. As a result, the company won the award of Outstanding Performance in the Micro-insurance Competition at the award ceremony.

In response to the policy of the Financial Supervisory Commission to take care of the security of vulnerable groups, the company has stayed ahead in the property insurance industry by promoting micro-policy products since 2010. From 2015 to 2018, 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” for its great contribution in continuously promoting micro-insurance.

This time, the Company made donations totaling NT\$330,000 to 13 social welfare organizations.

# 肆、我們的榮耀



- 108 年 ■ 榮獲第八屆保險龍鳳獎財金保險畢業生最嚮往的產險公司優等獎
- 107 年 ■ 榮獲金管會保險局「107 年度保險競賽」微型保險績效卓著獎  
■ 榮獲第二十屆保險信望愛獎「最佳通訊處獎 - 城東分公司」、「最佳通路策略獎」、「最佳商品創意獎（旅行綜合保險 - 班機延誤）」、「最佳專業顧問獎」  
■ 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」

# Our Awards



- 2019**
  - Winner of “Finance and Insurance Graduates Merit Prize” of the “8th Term Dragon Phoenix Award” Most Desirable Non-Life Insurance Companies
- 2018**
  - Winner of Outstanding Performance in the Micro-insurance of 2018 Insurance Competition held by the Insurance Bureau, Financial Supervisory Commission.
  - Winner of “Best Correspondence Office Award - Chengdong Branch Office,” “Best Channel Strategy Award,” “Best Product Innovation Award (Comprehensive Travel Insurance - Flight Delay), and “Best Professional Adviser Award” of the “20th Insurance Faith, Hope, and Love Award”.
  - 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 motor-cycle
  - 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”

# 伍、財務現況

## 一、會計師查核報告

(108) 財審報字第 18003210 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 107 年及 106 年 12 月 31 日之資產負債表，暨民國 107 年及 106 年 1 月 1 日至 12 月 31 日之綜合損益表、權益變動表、現金流量表，以及財務報表附註（包括重大會計政策彙總），業經本會計師查核竣事。

依本會計師之意見，上開財務報表在所有重大方面係依照「保險業財務報告編製準則」暨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 107 年及 106 年 12 月 31 日之財務狀況，暨民國 107 年及 106 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 107 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（二十三）及（二十七）；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；賠款準備金（含分出）之說明請詳附註六（十二）。

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 107 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 3,416,365 仟元及 1,670,738 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. 瞭解及評估兆豐產物保險股份有限公司賠款準備（含分出）之相關政策、內部控制及處理程序，並抽樣檢查準備金計算相關控制之有效性。
2. 抽樣檢查用以計算賠款準備（含再保前和再保後）所引用之財務數字與帳載記錄之一致，以確認其正確性及完整性。
3. 採用精算專家工作協助評估賠款準備之合理性，包含下列程序（含再保前和再保後）：
  - (1) 抽樣檢視準備金評估方法之合理性；
  - (2) 建立未報未決賠款準備金額估計區間，並以整體抽樣險種為基礎，比較估計區間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。
4. 抽樣檢查重大已報未付案件，評估理賠估列金額之合理性。



## 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舞弊或錯誤。如不實表達之個別金額或彙總數可合理預期將影響財務報表使用者所作之經濟決策，則被認為具有重大性。

本會計師依照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 107 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： 林維琪 林維琪  
紀淑梅 紀淑梅



金融監督管理委員會  
核准簽證文號：金管證審字第 1060025060 號  
金管證審字第 1040007398 號  
中華民國 108 年 3 月 13 日

# Financial report

## Report of Independent Accountants

To Chung Kuo Insurance Company, Limited

### Opinion

We have audited the accompanying statements of financial position of Chung Kuo Insurance Company, Limited (the "Company") as at December 31, 2018 and 2017, 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, 2018 and 2017, 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, 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(23) and (27) of the financial statements; for critical accounting estimates and assumption uncertainty of claims reserve (including ceded reserves), please refer to Note 5 of the financial statements; for details on claims reserve (including ceded reserves), please refer to Note 6(12) 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, 2018, the Company's claims reserve and ceded claims reserve was \$3,416,365 thousand and \$1,670,738 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. Understood and assessed the Company's policies, internal controls and processing procedures related to claims reserve (including ceded reserve), and tested the effectiveness of controls related to the calculation of claims reserve on sample basis.
2. Sampled and inspected the consistency of financial values used in calculating claims reserve (including those prior to and after reinsurance) with the recorded amounts in the books in order to confirm the accuracy and completeness.
3. Used the work of actuarial expert to assists us in assessing the reasonableness of the claims reserve (including those prior to and after reinsurance). This included the following procedures:
  - (1) Sampled and inspected the reasonableness of method used in the estimation of claims reserve;
  - (2) Established a range of estimates of incurred but not reported claims reserve. On an sampling basis, compared the range of estimates and the account balances of the reserve for any significant differences in order to confirm the reasonableness of the reserves.
4. Sampled and inspected significant reported but not paid cases to assess the reasonableness of the estimated amount.

## 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 group 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: Wei-Chi Lin**

**Shu-Mei Ji**

**March 13, 2019**

## 二、財務報表 Financial Statements

## 資產負債表 Balance Sheets

民國 107 年及 106 年 12 月 31 日止  
For the Year Ended December 31, 2018 and 2017

單位：新台幣仟元  
Unit：NT\$1,000

項目 Items	年度 Years	107年 2018	106年 2017
<b>資產</b> <b>ASSETS</b>			
現金及約當現金 Cash and cash equivalents		4,938,861	5,275,016
應收款項 Receivables		741,040	719,863
本期所得稅資產 Current income tax assets		158,020	181,452
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		1,463,230	157,856
透過其他綜合損益按公允價值衡量之金融資產 Financial assets at fair value through other comprehensive income		1,282,065	-
按攤銷後成本衡量之金融資產 Financial assets at amortised cost		2,371,028	-
備供出售金融資產 Available-for-sale financial assets		-	1,917,802
以成本衡量之金融資產 Financial assets at cost		-	145,000
無活絡市場之債務工具投資 Investments in debt instrument without active market		-	295,382
持有至到期日金融資產 Held-to-maturity financial assets		-	1,792,318
採用權益法之投資 Investments accounted for using equity method		36,459	37,434
投資性不動產 Investment property		305,623	310,620
再保險合約資產 Reinsurance assets		3,854,464	3,555,454
不動產及設備 Property and equipment		817,727	830,830
無形資產 Intangible assets		58,898	49,287
遞延所得稅資產 Deferred tax assets		45,429	40,123
其他資產 Other assets		623,712	619,761
資產總計 Total Assets		16,696,556	15,928,198

## 資產負債表 Balance Sheets

民國 107 年及 106 年 12 月 31 日止  
For the Year Ended December 31, 2018 and 2017

單位：新台幣仟元  
Unit：NT\$1,000

項目 Items	年度 Years	107年 2018	106年 2017
<b>負債及權益 LIABILITIES AND EQUITY</b>			
應付款項 Payables		1,191,227	1,124,649
本期所得稅負債 Current income tax liabilities		106,827	55,618
保險負債 Insurance liabilities		8,438,737	8,194,654
負債準備 Provisions		193,003	192,379
遞延所得稅負債 Deferred income tax liabilities		0	497
其他負債 Other liabilities		52,991	23,059
負債總計 Total Liabilities		9,982,785	9,590,856
<b>股本 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 Retained Earnings</b>			
法定盈餘公積 Legal reserve		663,686	602,717
特別盈餘公積 Special reserve		1,969,415	1,703,814
未分配盈餘 Undistributed earnings		(49,171)	60,969
其他權益 Other equity interest		45,030	(114,969)
權益總計 Total Equity		6,713,771	6,337,342
負債及權益總計 Total Liabilities and Equity		16,696,556	15,928,198



## 二、財務報表 Financial Statements

## 綜合損益表 Statements of Comprehensive Income

民國 107 年及 106 年 1 月 1 日至 12 月 31 日  
From January 1 to December 31, 2018 and 2017

單位：新台幣仟元  
Unit：NT\$1,000

項目 Items	年度 Years	107年 2018	106年 2017
營業收入 Operating Revenues			
簽單保費收入 Written premiums		6,910,735	6,498,207
再保費收入 Reinsurance premiums		655,574	688,205
保費收入 Premiums		7,566,309	7,186,412
減：再保費支出 Less: Reinsurance premiums ceded		(3,179,435)	(2,994,082)
減：未滿期保費準備淨變動 Less: Net changes in unearned premium reserve		(104,509)	(75,936)
自留滿期保費收入 Retention Earned Premiums		4,282,365	4,116,394
再保佣金收入 Reinsurance commission income		513,059	509,341
手續費收入 Handling fee revenue		31,633	30,566
淨投資損益 Net Gain or Loss from Investments			
利息收入 Interest income		74,186	68,210
透過損益按公允價值衡量之金融資產及負債損益 Gain (loss) on financial assets or liabilities at fair value through profit or loss		(71,950)	8,119
透過其他綜合損益按公允價值衡量之金融資產已實現損益 Realized gains on financial assets at fair value through other comprehensive income		118,529	-
除列按攤銷後成本衡量之金融資產淨損益 Gains (losses) arising from derecognition of financial assets measured at amortised cost		368	-
備供出售金融資產之已實現損益 Realized gain on available-for-sale financial assets		-	130,431
以成本衡量之金融資產及負債之已實現損益 Realized gain on financial assets at cost		-	13,080
採用權益法認列之關聯企業及合資損益之份額 Share of loss of associates accounted for using equity method		(629)	(545)
兌換損益 Gain (loss) on foreign exchanges		18,852	(71,107)
投資性不動產利益 Gain on investment property		28,768	29,226
採用覆蓋法重分類之損益 Gain upon reclassification of applying overlay approach		111,585	
投資之預期信用減損迴轉利益 Reversal of expected credit losses of investments		104	
營業收入總計 Total Operating Revenues		5,106,870	4,833,715



## 綜合損益表 Statements of Comprehensive Income

民國 107 年及 106 年 1 月 1 日至 12 月 31 日  
From January 1 to December 31, 2018 and 2017

單位：新台幣仟元  
Unit：NT\$1,000

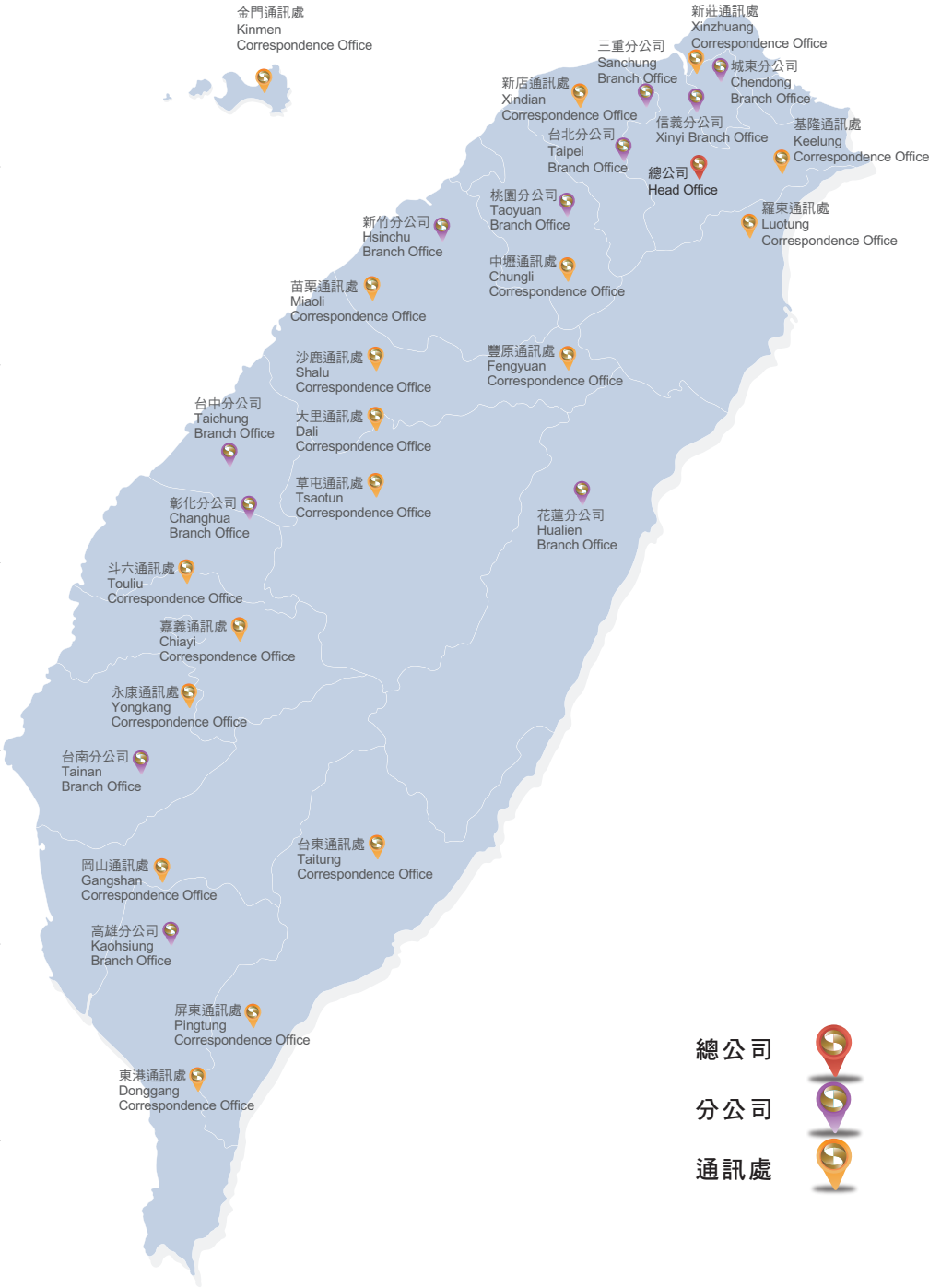
項目 Items	年度 Years	107年 2018	106年 2017
營業成本 Operating Costs			
保險賠款與給付 Claims expenditures		(3,804,237)	(4,338,712)
減：攤回再保賠款與給付 Less: Reinsurance claims recovery		1,374,346	2,020,599
自留保險賠款與給付 Retention Claim Expenditures		(2,429,891)	(2,318,113)
其他保險負債淨變動 Net changes in other insurance liabilities		68,884	152,758
佣金費用 Commission expenses		(978,050)	(949,428)
手續費支出 Handling fee		(136,085)	(131,812)
其他營業成本 Other operating costs		(32,187)	(56,518)
營業成本總計 Total Operating Costs		(3,507,329)	(3,303,113)
營業費用 Operating Expenses		(1,128,354)	(1,066,380)
營業利益 Operating Income		471,187	464,222
營業外收入及支出 Non-operating income and expenses		(1,835)	1,375
繼續營業單位稅前純益 Continuing Operating Income before Tax		469,352	465,597
所得稅費用 Income tax expense		(117,446)	(114,954)
本期淨利 Net Income		351,906	350,643
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		(84,777)	(56,947)
本期綜合損益總額 Total Comprehensive Income		267,129	293,696

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	邱錫銓 經理 Si Cyuan Ciou	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 Chengdong 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., Ludong Township, Yilan County 26548, Taiwan Phone: (03) 955-0546 Fax: (03) 957-5468
台北分公司 Taipei Branch Office	簡日炎 經理 Jih Yen Chien	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) 2915-1788



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	黃智雄 經理 Jhih Syong Huang	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	黃蘊惠 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
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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
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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 6F, 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 5F, 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 7F, 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 7-8F, No.91, Hengyang Rd., Zhongzheng Dist., Taipei City 10009, Taiwan





兆豐產物保險股份有限公司



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