



2019 Annual Report

兆豐保險

年 報

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首長的話

Message from the
Chairman and
President



本公司業務經營方面，108 年度總保費收入達新台幣(以下同)82 億 3,740 萬，較 107 年成長 8.87%；盈餘獲利面，稅前盈餘為 2 億 3,181 萬元，扣減所得稅費用後，稅後盈餘 1 億 8,147 萬元。資產總值 174 億 1,316 萬元，各項保險營業準備及股東權益合計為 158 億 7,868 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。

因應金融科技時代，本公司更別以往致力於推動科技轉型和品牌價值塑造，持續導入保險科技及數位化之發展；在持續優化下，行動服務 APP 於 108 年度增加儲存「強制汽車責任保險電子式保險證」功能，將登入機制改為動態密碼，以提供保戶更完善、便捷的保險服務。

本公司亦善盡企業社會責任，於 108 年總公司大樓及北區營業據點共 11 處，取得 BSI 英國標準協會之「ISO14064-1」溫室氣體盤查證明書，落實節能減碳，致

力於綠色金融。108 年更首度投入運動項目，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。又贊助社團法人台北市政治大學雄鷹會，資助政大雄鷹籃球隊，為國內基層運動長期發展貢獻心力。

面對國內市場激烈競爭，本公司以健全的財務實力為根基，透過多樣化行銷通路，以專業承保經驗爭取良質業務，力求各險種業務穩定成長；同時持續強化資金管理及資產配置，在兼顧資金運用的流動性和安全性的前提下，增加財務投資效益，以增裕公司盈餘。

首長的話

Message from the
Chairman and
President



In terms of business operations, the Company had total premium revenue amounting to NT\$8,237.40 million (same currency unit thereafter), which was an increase of 8.87% from the same period of 2018; In terms of earnings, earnings before taxation amounting to NT\$231.81 million, and net income amounting to NT\$181.47 million net of applicable taxes. Total assets amounted to \$17,413.16 million with an insurance reserve and shareholders' equity amounting to \$15,878.68 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 FinTech era, the Company spared no effort in the advocacy of technological transformation and creation of brand value for the development of continuous implementation of insurance technology and digitization; Under continuous optimization, the mobile service APP has in 2019 increase a function for "Digital Certificate of Insurance for Compulsory Automobile Liability Insurance," and has changed the log-in system to One-Time Password (OTP). This provides policyholders a more complete and convenient insurance service.

The Company is committed to fulfilling corporate social responsibility and has obtained certification for "ISO14064-1" on greenhouse gases emissions inventory by the British Standards Institution (BSI) for the Company headquarter office building and 11 of its operating locations in the northern area in 2019, realizing carbon reduction and energy efficiency, making commitments to green finance. In 2019,

the Company donated in sports for the first time, and signed a long-term cooperation plan with Taoyuan Municipal Pingjen Senior High School to set up a special development sponsorship for supporting sports teams and top-notch future athletes. Furthermore, 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 to contribute to the long-term development of the domestic basic sport.

In the face of fierce competition in the domestic market, the Company will use its sound financial strength as a basis, continue to use its diversified marketing channels and rich underwriting experience to obtain good sales performances ensuring a stable growth of its various types of insurance businesses; meanwhile, it shall continue to strengthen its capital management and assets 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 日成為第一家庭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.

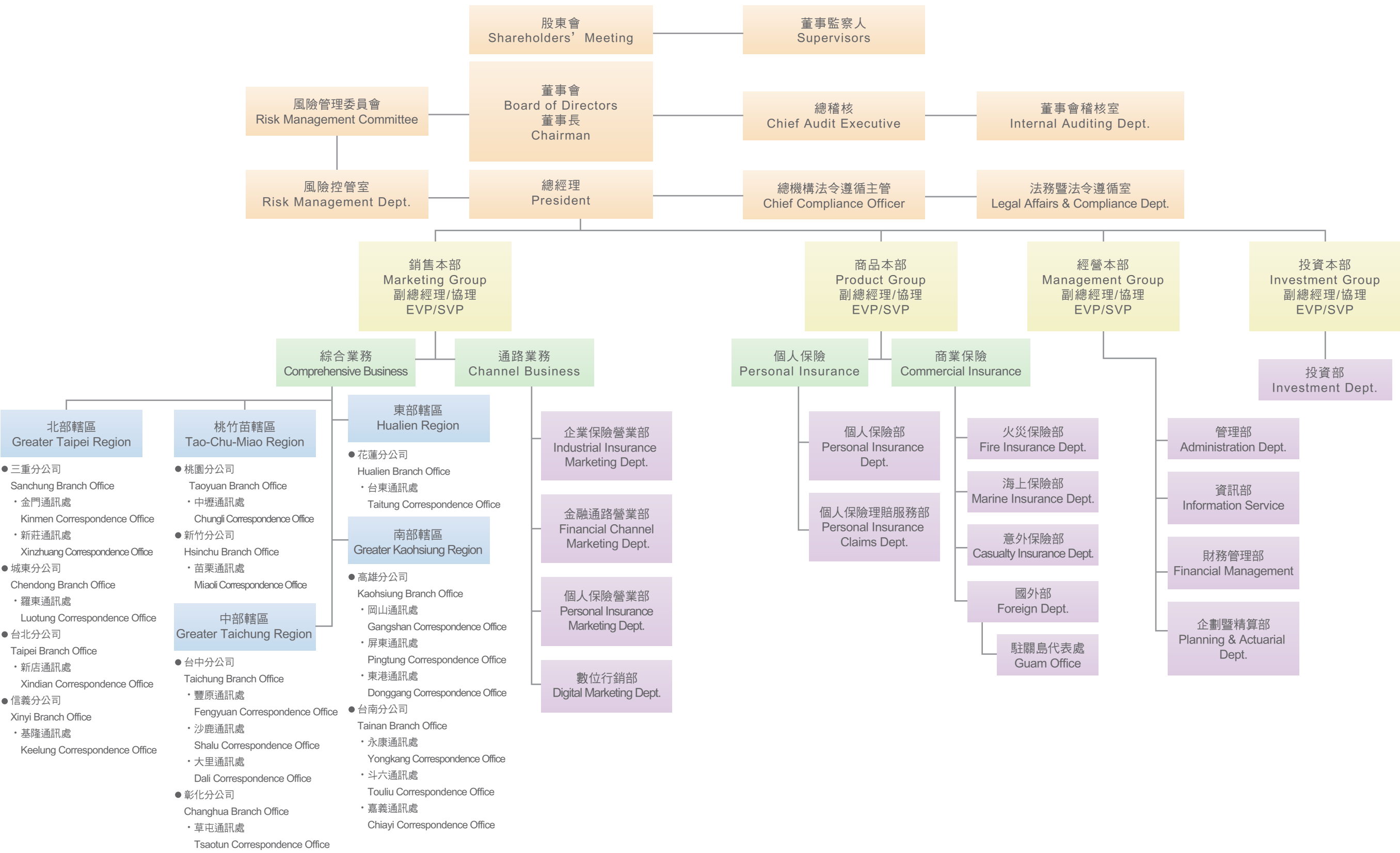
In February 1972, in order to simplify the non-life insurance organization owned by the government and improve operating performance, the Ministry of Finance completed the merger of the Company and Non-Life Insurance Department of the Central Trust of China after approval by the Executive Yuan. The new 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 Director	游建烽 Chien-Fong Yu
董 事 Director	林 綉 Shiow Lin
董 事 Director	謝文永 Wen-Yeong Hsieh
董 事 Director	丘立煌 Lih-Hwang Chiou
董 事 Director	柯王中 Wang-Chung Ko
董 事 Director	林道源 Tao-Yuan Lin
監 察 人 Supervisor	林瑞雲 Jui-Yun Lin
監 察 人 Supervisor	洪嘉敏 Chia-Min Hong
監 察 人 Supervisor	柯翠婷 Tsui Ting Ko

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

游建烽 Chien-Fong Yu	總經理 President
翁英豪 Y. H. Weng	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
王靜蘭 C. L. Wang	協理兼數位行銷部經理 SVP & Manager of Digital Marketing Dept.
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.
黃煜靈 YUK-LING WONG	資訊部經理 Manager of Information Service Dept.

劉正權 Cheng Chuan Liu	協理兼企劃暨精算部經理 SVP & 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	協理兼國外部經理 SVP & 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.
蘇志誠 Chi-Cheng Su	協理兼金融通路營業部經理 SVP & Manager of Financial Channel Marketing Dept.
賴永修 Yung Shiu Lai	協理兼個人保險營業部經理 SVP & Manager of 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
 <p>貨運保險 Marine Cargo Insurance</p>	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
 <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



汽車保險
Automobile 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
兆豐產物汽車第三人責任保險 Motor Third Party Liability Insurance
兆豐產物汽車保險附加保險 Motor Insurance Additional Perils
兆豐產物強制汽車責任保險 Compulsory Automobile Liability Insurance
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
兆豐產物汽車旅客責任保險 Motor Commercial Passengers Liability Insurance



傷害保險
Accident Insurance

兆豐產物平安個人傷害保險
Ping-An 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

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

兆豐產物郵輪旅遊綜合保險
Cruise Travel Insurance

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

兆豐產物三年定期新健康福安住院日額醫療保險
New Healthy Fu-An Surgery & Hospitalization
Three-year-Term 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

兆豐產物個人初次罹患癌症健康保險
First Diagnosis Cancer Benefit Insurance

四、營運報告 Operating Report

(一) 業務概況 Business Overview

108 年度總保費收入為 82 億 3,740 萬元，較 107 年度同期 75 億 6,631 萬元，增加 6 億 7,110 萬元，成長 8.87%。

1. 直接簽單業務

108 年度簽單保費收入為 74 億 6,776 萬元，較 107 年度同期 69 億 1,074 萬元增加 5 億 5,703 萬元，成長 8.06%。

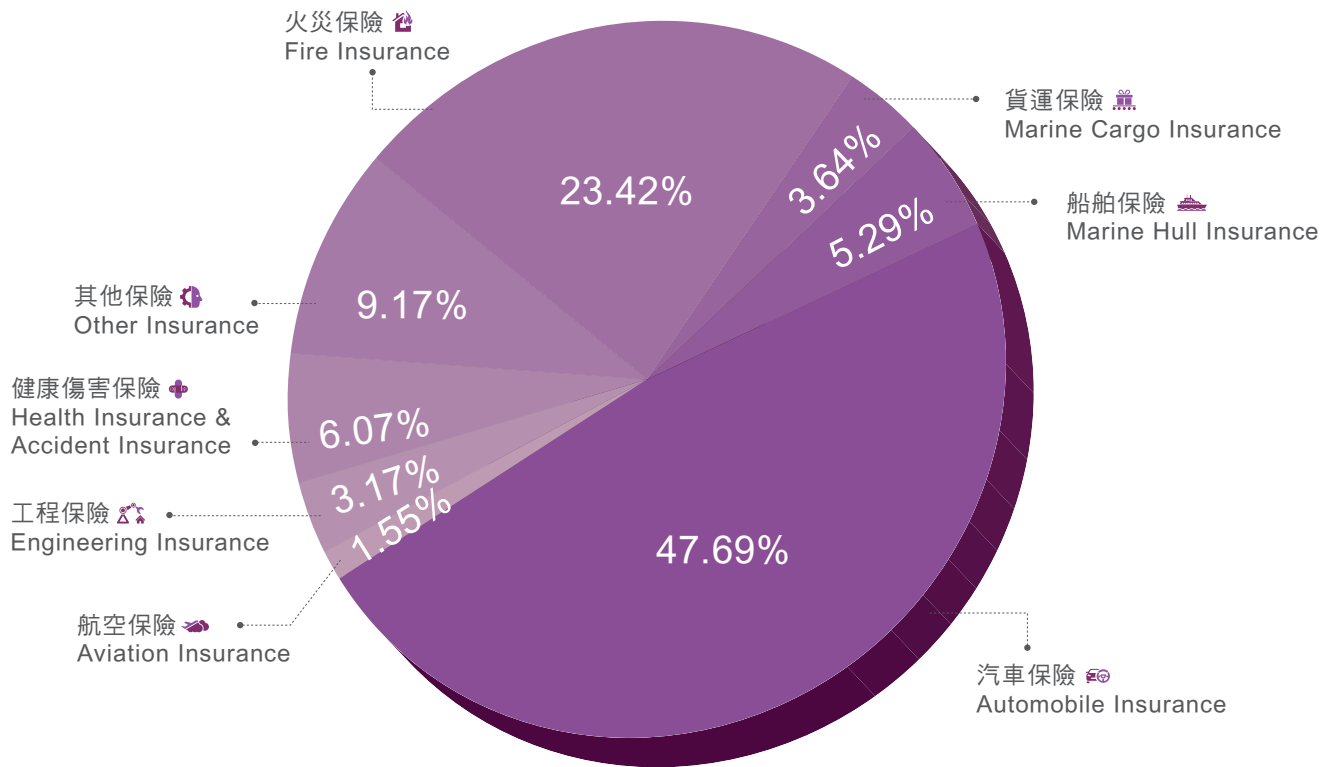
- (1) 火災保險：保費收入 17 億 4,861 萬元，占保費收入總額 23.42%。
- (2) 貨運保險：保費收入 2 億 7,182 萬元，占保費收入總額 3.64%。
- (3) 船舶保險：保費收入 3 億 9,521 萬元，占保費收入總額 5.29%。
- (4) 汽車保險：保費收入 35 億 6,116 萬元，占保費收入總額 47.69%。
- (5) 航空保險：保費收入 1 億 1,560 萬元，占保費收入總額 1.55%。
- (6) 工程保險：保費收入 2 億 3,668 萬元，占保費收入總額 3.17%。
- (7) 傷害保險（含健康保險）：保費收入 4 億 5,366 萬元，占保費收入總額 6.07%。
- (8) 其他保險：保費收入 6 億 8,502 萬元，占保費收入總額 9.17%。

2. 分進再保險業務

108 年度再保費收入為 7 億 6,964 萬元，較 107 年度同期 6 億 5,557 萬元增加 1 億 1,407 萬元，成長 17.40%。

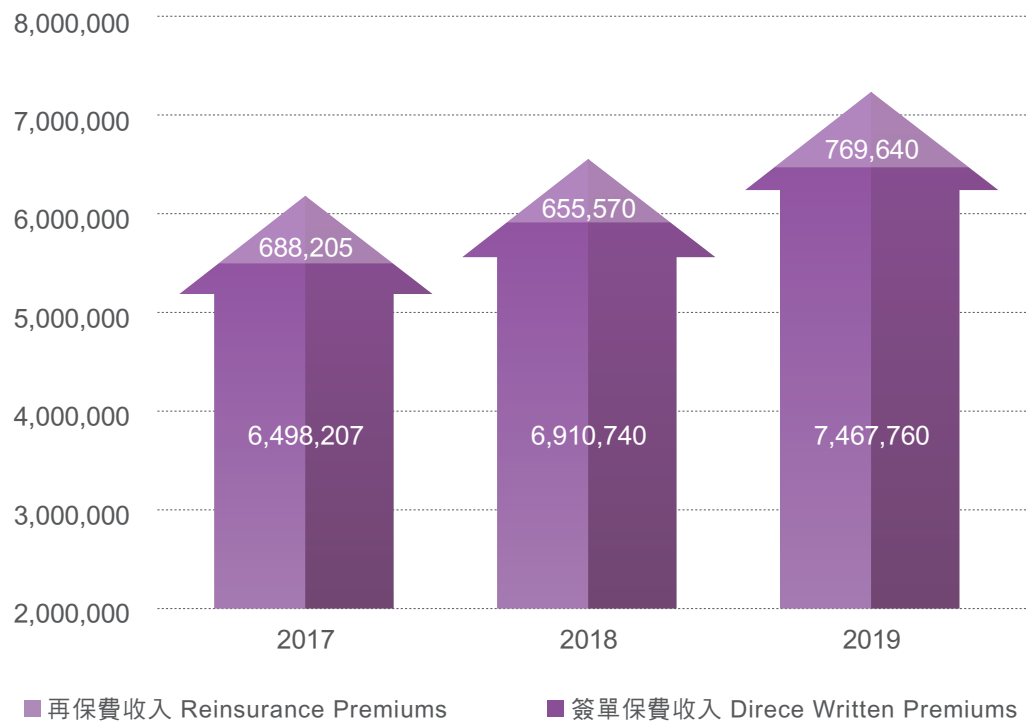
108 年直接簽單業務比重

The Portfolio of Direct Written Premiums, 2019



106 年 - 108 年簽單保費及再保費收入
Premiums Income, 2017-2019

單位：新台幣仟元 Unit: NT\$1,000



Operating Report

Business Overview

In 2019, the Company generated a total premium income (rounded up to the nearest million) of NT\$8,237 million an increase of NT\$671 million or 8.87%, from NT\$7,566 million of the total premium income recorded in 2018.

A. Direct Written Business

In 2019, the direct written premiums of the Company totalled NT\$7,468 million a increase of NT\$557 million or 8.06%, from NT\$6,911 million in 2018.

1. Fire insurance: The premiums totalled NT\$1,749 million accounting for 23.42% of the total written premiums.
2. Marine cargo insurance: The premiums totalled NT\$272 million accounting for 3.64% of the total written premiums.
3. Marine hull insurance: The premiums totalled NT\$395 million accounting for 5.29% of the total written premiums.
4. Automobile insurance: The premiums totalled NT\$3,561 million accounting for 47.69% of the total written premiums.
5. Aviation insurance: The premiums totalled NT\$116 million accounting for 1.55% of the total written premiums.
6. Engineering insurance: The premiums totalled NT\$237 million accounting for 3.17% of the total written premiums.
7. Accident insurance: The premiums totalled NT\$454 million accounting for 6.07% of the total written premiums.
8. Other insurance: The premiums totalled NT\$685 million accounting for 9.17% of the total written premiums.

B. Inward Reinsurance Business

The inward reinsurance premiums for 2019 amounted to NT\$770 million an increase of NT\$114 million or 17.4%, from NT\$656 million in 2018.

(二) 營運績效 Operating Performance

107-108 年財務要覽

Financial Highlights, 2018-2019

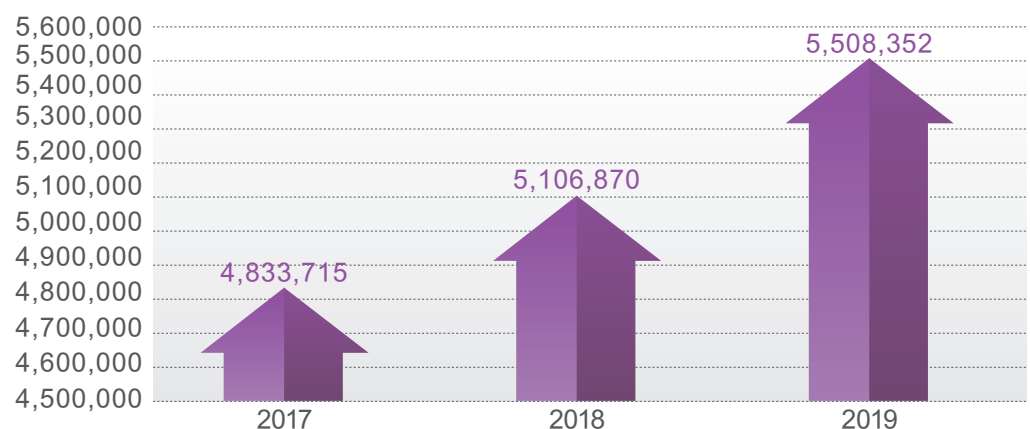
單位：新台幣仟元

Unit：NT\$1,000

項目 Items	年度 Years	108年 2019	107年 2018
營業收入 Operating Revenues		5,508,352	5,106,870
營業成本 Operating Costs		(4,083,815)	(3,507,329)
營業費用 Operating Expenses		(1,195,537)	(1,128,354)
營業利益 Operating Income		229,000	471,187
營業外淨損益 Non-operating Income and Expenses		2,812	(1,835)
稅前純益 Net Income before Taxes		231,812	469,352
稅後純益 Net Income after Taxes		181,466	351,906
每股盈餘（元） Earnings Per Share (NT Dollar)		0.60	1.17
資產總額 Total Assets		17,413,155	16,696,556
未滿期保費準備 Reserve for Unearned Premiums		4,006,908	3,678,778
賠款準備 Reserve for Claims		3,481,888	3,416,365
特別準備 Reserve for Catastrophic Losses		1,296,484	1,306,865
保費不足準備 Reserve for Deficiency		25,810	36,140
責任準備 Reserve for Insurance Liabilities		1,181	589
資本額 Paid-in Capital		3,000,000	3,000,000
股東權益 Total Shareholders' Equity		7,066,409	6,713,771

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

108 年 10 月 20 日參與財政部與兆豐金控共同主辦「108 年統一發票盃路跑活動（高雄場）」，除參與公益路跑活動並於現場設立攤位宣揚保險功能外，同時也募集發票捐予慈善團體，協助社會弱勢族群、回饋社會。

二、關懷弱勢及產學合作

(一)心路基金會「好天天齊步走」健走活動

108 年 3 月 23 日財團法人心路基金會於三重幸福水漾公園舉行「好天天齊步走」健走活動，本公司為關懷心智障礙者及家庭，不僅將活動所得的 10% 作為捐贈金額外，也額外捐出 3 萬元予該基金會。

(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 108 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)贊助基層運動項目

身為保險業，兆豐保險不僅肩負起對保戶的責任，長期關懷社會公益團體及弱勢族群，108 年度更首度將範圍擴及基層運動，於 2 月與桃園市立平鎮高中簽訂合作計劃，設立「特色發展贊助金」予其棒球代表隊及培育學生使用；同年 3 月也贊助政大雄鷹籃球隊，協助學生透過體運競賽找到人生目標。

三、微型保險之響應

微型保險為政策性保險，專為經濟弱勢民眾及特定身分族群以較少保費提供基本保障的保險商品。本公司以善盡企業社會責任為出發，積極配合響應政策，希望愛與責任的保護傘不分城鄉距離或身份地位都能降落在社會每個角落。

本公司於 108 年 12 月 5 日獲金管會保險局頒「微型保險績效卓越獎」。以外，為響應金管會照顧弱勢族群安全保障之政策，本公司持續提供愛心捐贈予社福機構，108 年度合計捐贈約 32 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 October 20th, 2019, the Company took part in the "2019 Uniform Invoice Cup Road Race (Kaohsiung)" co-hosted by the Ministry of Finance and Mega Holding Group. In addition to the Road Race, the Company set up booths at the site to promote the purpose of insurance, and 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) Syin-Lu Social Welfare Foundation, "Nice Day Hiking" activity

On March 23rd, 2019, the Syin-Lu Social Welfare Foundation organized "Nice Day for Hiking" activity at the New Taipei Sanchong Metropolitan Park. In supporting and caring for persons with disabilities and their families, the Company has donated 10% of the activity's income, and also an additional NT\$30,000 to the Foundation.

(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, 2019, 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) Domestic basic sport sponsorship

As part of the insurance industry, Chung Kuo Insurance has not only been fulfilling its responsibilities to its policyholders, the Company has also long been caring for social welfare groups and socially vulnerable community. In 2019, the Company expanded the scope to basic sports for the first time. In February, it signed a long-term cooperation plan with Taoyuan Municipal Pingjen Senior High School to set up a special development sponsorship for supporting sports teams and top-notch future athletes. In March of the same year, 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 to assist students identify their life long goals through sports competition.

III. Response to Micro-Insurance

Micro-insurance is a policy-type insurance. It is a type of insurance product specially launched to provide basic security for socially vulnerable groups and people with specific status as recognized by the competent authority with lesser premiums. The Company is committed to fulfilling corporate social responsibility, actively cooperates to respond to policies with the hope to spread the protection umbrella of love and responsibilities to include every corner of the society, regardless of rural-urban gap or social status.

The Company was awarded “Micro-Insurance Outstanding Performance Award” by the Insurance Bureau, Financial Supervisory Commission on December 5th, 2019. Furthermore, in response to the policy of the Financial Supervisory Commission to take care of the security of vulnerable groups, the Company continued to make donations to social welfare organizations. Donations for the year 2019 totaling NT\$320,000.

肆、我們的榮耀



- 109 年
- 榮獲第九屆保險龍鳳獎財金保險畢業生最嚮往的產險公司優等獎
 - 榮獲金管保險局 108 年推動「保險業辦理微型保險業務應注意事項」績效優良保險公司



- 108 年
- 榮獲金管會保險局「108 年度微型保險競賽」微型保險績效卓越獎
 - 榮獲財團法人地震保險住宅基金舉辦 107 年提高住宅地震基本保險非貸款件數及投保率獎勵活動頒獎典禮「最佳貢獻獎項」第四名及 108 年度住宅地震保險理賠機制模擬演練檢討會暨頒獎典禮「簽單公司獎項」第三名、「災損評定表現優異獎項」第五名殊榮。
 - 榮獲第八屆臺灣保險卓越獎「保戶服務專案企畫卓越獎」及「商品創新專案企畫卓越獎」兩獎項銀質獎殊榮
 - 榮獲第二十一屆保險信望愛獎「最佳通訊處獎 - 屏東通訊處」、「最佳通路策略獎」、「最佳專業顧問獎」
 - 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」微型保險績效卓越獎
 - 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



Our Awards



2020

- Winner of “Finance and Insurance Graduates Merit Prize” of the “9th Term Dragon Phoenix Award” Most Desirable Non-Life Insurance Companies
- Winner of the Good Performance Company Award given by the Insurance Bureau, Financial Supervisory Commission promoting “Points of Attention to Insurance Industry in Micro-Insurance Operation” in 2019.



2019

- Winner of “Excellent performance” of “2019 Micro-Insurance Competition” by the Insurance Bureau, Financial Supervisory Commission
- Winner of various awards by the Taiwan Residential Earthquake Insurance Fund, including at the Award Ceremony for “Increasing non-borrowing cases for residential earthquake basic insurance and insurance coverage rate promotion 2018,” was awarded “Contribution Award” - 4th Place, “Residential earthquake insurance claims mechanism simulation seminar and awards ceremony 2019” for “Written Premiums Award” - 3rd place, and “Disaster Evaluation Outstanding Performance Award” - 5th Place honor
- Winner of two silver awards by Taiwan Insurance Excellent Performance Award for “Customer Service Project Excellence Award” and “Innovative Product Planning Excellence Award.”
- Winner of “Best Correspondence Office Award - Pingtung Correspondence Office,” “Best Channel Strategy Award,” and “Best Professional Adviser Award” of the “21th Insurance Faith, Hope, and Love Award”
- 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 motorcycle
- Winner of “Finance and Insurance Graduates Merit Prize” of the “6th Term Dragon Phoenix Award” Most Desirable Non-Life Insurance Companies



伍、財務現況

一、會計師查核報告

(109) 財審報字第 19002144 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 108 年及 107 年 12 月 31 日之資產負債表，暨民國 108 年及 107 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 108 年及 107 年 12 月 31 日之財務狀況，暨民國 108 年及 107 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 108 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 108 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 3,481,888 仟元及 1,692,166 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及管理階層所使用之參數之合理性；
 - (2) 抽樣檢查準備金計算過程，以確認公司提列準備金之正確性。
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 108 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 109 年 3 月 11 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, 2019 and 2018, 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, 2019 and 2018, 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 reserves (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 reserves (included ceded reserves), please refer to Note 5 of the financial statements; for details on claims reserves (including ceded reserves), please refer to Note 6(12) of the financial statements.

The Company’s claims reserves (including ceded reserves) were adopted 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, 2019, the Company’s claims reserves and ceded claims reserves were \$3,481,888 and \$1,692,166 in thousands, respectively. Because the calculation method and assumptions for claims reserves involve the professional judgment of management, and because claims reserves are material to the financial statements, we have thus included the estimation of claims reserves and ceded claims reserves as the 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. Obtained an understanding and assessed related policies, internal controls and processing procedures for the calculation of the Company’s claims reserves (included ceded reserves). Also, on a sampling basis tested the effectiveness of internal controls for provisions.
2. Sampled and inspected whether there were differences between the numbers referred to claims reserves (including those prior to and after reinsurance) and carrying amount in order to confirm the accuracy and completeness.
3. Used the work of actuarial specialists to assist us in assessing the reasonableness of the claims reserves (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 reserves;
 - (2) Sampled and inspected how provision were calculated to ensure the accuracy of Company’s contributed provision.
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 11, 2020

二、財務報表 Financial Statements

資產負債表 Balance Sheets

民國108年及107年12月31日止
For the Year Ended December 31, 2019 and 2018

單位：新台幣仟元
Unit：NT\$1,000

項目 Items	年度 Years	108年 2019	107年 2018
資產 ASSETS			
現金及約當現金 Cash and cash equivalents		3,676,881	4,938,861
應收款項 Receivables		874,415	741,040
本期所得稅資產 Current income tax assets		114,254	158,020
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		1,985,240	1,463,230
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		1,702,355	1,282,065
按攤銷後成本衡量之金融資產 Financial assets at amortised cost		3,198,108	2,371,028
採用權益法之投資 Investments accounted for using equity method		34,742	36,459
使用權資產 Right-of-use assets		15,758	-
投資性不動產 Investment property		300,982	305,623
再保險合約資產 Reinsurance assets		3,984,617	3,854,464
不動產及設備 Property and equipment		798,675	817,727
無形資產 Intangible assets		42,789	58,898
遞延所得稅資產 Deferred tax assets		49,577	45,429
其他資產 Other assets		634,762	623,712
資產總計 Total Assets		17,413,155	16,696,556

資產負債表 Balance Sheets

民國 108 年及 107 年 12 月 31 日止
For the Year Ended December 31, 2019 and 2018

單位：新台幣仟元
Unit：NT\$1,000

項目 Items	年度 Years	108年 2019	107年 2018
負債及權益 LIABILITIES AND EQUITY			
應付款項 Payables		1,178,983	1,191,227
本期所得稅負債 Current tax liabilities		38,930	106,827
保險負債 Insurance liabilities		8,812,271	8,438,737
負債準備 Provisions		188,475	193,003
租賃負債 Lease liabilities		15,792	-
其他負債 Other liabilities		112,295	52,991
負債總計 Total Liabilities		10,346,746	9,982,785
股本 Capital			
普通股股本 Common stock		3,000,000	3,000,000
資本公積 Capital Surplus		1,084,811	1,084,811
保留盈餘 Retained Earnings			
法定盈餘公積 Legal reserve		656,932	663,686
特別盈餘公積 Special reserve		2,161,268	1,969,415
未分配盈餘 Undistributed earnings		(55,032)	(49,171)
其他權益 Other equity interest		218,430	45,030
權益總計 Total Equity		7,066,409	6,713,771
負債及權益總計 Total Liabilities and Equity		17,413,155	16,696,556

二、財務報表 Financial Statements

綜合損益表 Statements of Comprehensive Income

民國 108 年及 107 年 1 月 1 日至 12 月 31 日
From January 1 to December 31, 2019 and 2018

單位：新台幣仟元
Unit：NT\$1,000

項目 Items	年度 Years	108年 2019	107年 2018
營業收入 Operating Revenues			
簽單保費收入 Written premiums		7,467,764	6,910,735
再保費收入 Reinsurance premiums		769,640	655,574
保費收入 Premiums Income		8,237,404	7,566,309
減：再保費支出 Less: Reinsurance expense		(3,490,003)	(3,179,435)
減：未滿期保費準備淨變動 Less: Net changes in unearned premium reserve		(218,021)	(104,509)
自留滿期保費收入 Retention Earned Premiums Income		4,529,380	4,282,365
再保佣金收入 Commission on reinsurance ceded		564,965	513,059
手續費收入 Handling fee revenue		74,624	31,633
淨投資損益 Net of Investment Gain or Loss			
利息收入 Interest income		92,419	74,186
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		216,065	(71,950)
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		118,703	118,529
除列按攤銷後成本衡量之金融資產淨損益 Gain (loss) arising from derecognition of financial assets measured at amortised cost		-	368
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		(1,290)	(629)
兌換損益 Gain (loss) on foreign exchanges		(11,536)	18,852
投資性不動產利益 Gain on investment property		29,124	28,768
採用覆蓋法重分類之損益 Gain (loss) upon reclassification of applying overlay approach		(104,084)	111,585
投資之預期信用減損迴轉利益 Expected credit impairment reserve from investments		(18)	104
營業收入總計 Total Operating Revenues		5,508,352	5,106,870

綜合損益表 Statements of Comprehensive Income

民國 108 年及 107 年 1 月 1 日至 12 月 31 日
From January 1 to December 31, 2019 and 2018

單位：新台幣仟元
Unit：NT\$1,000

項目 Items	年度 Years	108年 2019	107年 2018
營業成本 Operating Costs			
保險賠款與給付 Claims expenditures		(4,288,748)	(3,804,237)
減：攤回再保賠款與給付 Less: Reinsurance claims recovery		1,508,631	1,374,346
自留保險賠款與給付 Retention Claim Expenditures		(2,780,117)	(2,429,891)
其他保險負債淨變動 Net changes in other insurance liabilities		(34,968)	68,884
佣金費用 Commission expenses		(1,088,310)	(978,050)
手續費支出 Handling fee		(144,715)	(136,085)
其他營業成本 Other operating costs		(35,705)	(32,187)
營業成本總計 Total Operating Costs		(4,083,815)	(3,507,329)
營業費用 Operating Expenses		(1,195,537)	(1,128,354)
營業利益 Operating Income		229,000	471,187
營業外收入及支出 Non-operating income and expenses		2,812	(1,835)
繼續營業單位稅前純益 Profit from continuing operations before tax		231,812	469,352
所得稅費用 Income tax expense		(50,346)	(117,446)
本期淨利 Net Income		181,466	351,906
其他綜合損益 Other Comprehensive Income			
本期其他綜合損益(稅後淨額) Other comprehensive loss for the year, net of tax		171,172	(84,777)
本期綜合損益總額 Total Comprehensive Income		352,638	267,129

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	24249 新北市新莊區中華路二段 9 號 11 樓 11F., No. 9, Sec. 2, Zhonghua Rd., Xinzhuang Dist., New Taipei City 24249, 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., Luodong 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 Jhjh 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 Shih Ching Yang	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 協理 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 協理 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	姜小蘭 主任 Hsiao Lan Chiang	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	許駿昌 主任 Chun Chang Hsu	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	張錫通 經理 Potter Chang	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 4 樓 4F, 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
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