



兆豐保險
Chung Kuo Insurance

2021

ANNUAL REPORT

兆豐保險年報

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首長的話

本公司業務經營方面，110 年度總保費收入達新台幣 (以下同)89 億 7,387 萬元，較 109 年成長 4.78%；盈餘獲利面，稅前盈餘為 6 億 2,790 萬元，扣減所得稅費用後，稅後盈餘 5 億 511 萬元。資產總值 200 億 6,009 萬元，各項保險營業準備及股東權益合計為 179 億 5,822 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。

近年專注於數位轉型及永續金融，積極建構數位文化，落實永續企業經營發展。在商品與服務上與科技結合，強化保戶服務，導入流程機器人 (RPA) 提高作業效率，並藉由異業結盟 (如 PXPAY 及玉山 Wallet)、社群媒體推播及投放數位廣告等方式提高行銷力道，將企業品牌形象深植人心；同時善盡企業社會責任，長期關懷社會公益團體及弱勢族群。

本公司自民國20年至今已成立滿九十年，面對國內市場激烈競爭，將以歷「九」彌新，永恆守護的精神理念，持續以健全的財務實力及專業承保經驗，作為台灣社會安全永恆的守護者。

董事長 Chairman

梁正德 Cheng-Te Liang



Message from the Chairman and President

In terms of business operations, the Company had total premium revenue amounting to NT\$8,974 million (same currency unit thereafter), which was an increase of 4.78% from the same period of 2020; In terms of earnings, earnings before taxation amounting to NT\$628 million, and net income amounting to NT\$505million net of applicable taxes. Total assets amounted to \$20,060 million with an insurance reserve and shareholders' equity amounting to \$17,958 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 recent years, we have focused on digital transformation and sustainable finance, actively building a digital culture and implementing sustainable business development. We have integrated technology into our products and services, enhanced our policyholder services, introduced robotic process automations (RPAs) to improve operating efficiency and strengthened our marketing efforts through

cross-industry alliances (such as PXPAY and E.SUN Wallet), social media promotions and digital advertising, in order to deeply embed our corporate brand image in people's hearts. We have also fulfilled our corporate social responsibility by advocating for social welfare organizations and disadvantaged groups on a long-term basis.

Our company has been established for 90 years since 1931. In the face of fierce competition in the domestic market, we will continue to be the eternal guardian of Taiwan's social security with our sound financial strength and professional underwriting experience in the spirit of unshakable and perpetual protection.

總經理 President

俞建峰 Chien-Fong Yu



壹、公司簡介

一、公司沿革

兆豐產物保險股份有限公司(以下簡稱兆豐產險)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」。兆豐產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 Non-life Insurance Company, Limited (Chung Kuo Non-life 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.

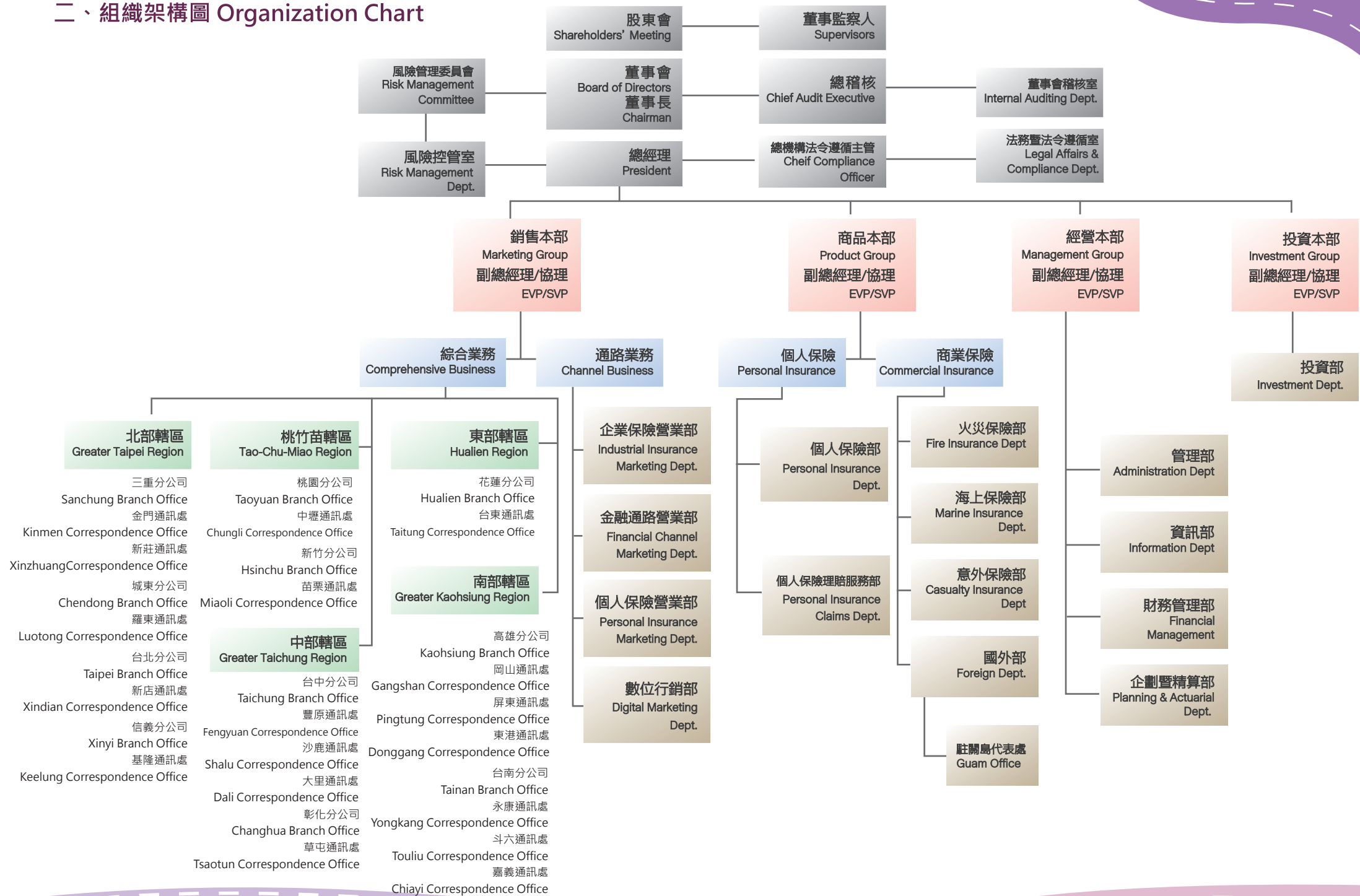
Before privatization, the Company mostly engaged in insurance businesses with institutions of the central government and business units under the Ministry of Economic Affairs. Adhering to the purpose of its foundation, "Be the service for the business enterprises, and ensure safeguarding securities for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

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	蕭富峰 Fu-Fong Hsiao
董 事 Director	陳達生 Ta-Sheng Chen
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。

二、主要經理人 Management Team

總經理 President	游建烽 Chien-Fong Yu
副總經理 Executive Vice President	翁英豪 Y. H. Weng
副總經理兼公司治理主管 Executive Vice President	陳詠臻 Sandy Chen
總稽核 Chief Audit Executive	何義雄 Steven Y. S. Ho
總機構法令遵循主管 Chief Compliance Officer	陳淑儀 Jennifer S. Y. Chen
協理 Senior Vice President	王靜蘭 C. L. Wang
協理 Senior Vice President	呂麗卿 Judy Lu
協理兼風險控管室主任 SVP & Manager of Risk Management Dept.	洪炳輝 Bing-Huei Hong
協理兼個人保險部經理 SVP & Manager of Personal Insurance Dept.	郭偉德 Victor Kuo
協理兼火災保險部經理 SVP & Manager of Fire Insurance Dept.	張弘欣 Martin Chang
海上保險部經理 Manager of Marine Insurance Dept.	林昌福 Chang-Fu Lin
意外保險部經理 Manager of Casualty Insurance Dept.	許義松 Kevin Hsu
協理兼個人保險營業部經理 SVP & Manager of Personal Insurance Marketing Dept.	王文忠 George Wang
協理兼數位行銷部經理 SVP & Manager of Digital Marketing Dept.	蘇志誠 Chi-Cheng Su

企業保險營業部經理
Manager of Industrial Insurance
Marketing Dept.

蔡志倫 Chi-Lun Tsai

金融通路營業部經理
Manager of Financial Channel
Marketing Dept.

張錫通 Potter Chang

協理兼投資部經理
SVP & Manager of I
nvestment Dept.

周志峯 Eric Chou

協理兼企劃暨精算部經理
SVP & Manager of
Planning & Actuarial Dept.

劉正權 Cheng Chuan Liu

駐關島代表處代表
Representative of
Guam Office

謝智淦 William Hsieh

財務管理部經理
Manager of Financial
Management Dept.

屠博群 Paul Tu

個人保險理賠服務部經理
Manager of Personal Insurance
Claims Dept.

林忠毅 Chung-I Lin

管理部經理
Manager of Administration
Dept.

包雨青 Yu-Ching Pao

資訊部經理
Manager of Information
Service Dept.

黃煜靈 Yuk-Ling Wong

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
兆豐產物商業火災綜合保險
Commercial All Risks Fire Insurance

貨運保險



Marine Cargo Insurance

兆豐產物貨物運輸保險
Marine Cargo Insurance
兆豐產物貨物運送人責任保險
Cargo Carrier Liability Insurance
兆豐產物商業動產流動綜合保險
Commercial Property Floater Insurance
兆豐產物承攬運送人責任保險
Forwarder's Liability Insurance

船舶保險



Marine Hull Insurance

兆豐產物船舶保險
Marine Hull Insurance
兆豐產物船舶建造保險
Builder's Risk Insurance
兆豐產物修船人責任保險
Ship Repairer's Liability Insurance
兆豐產物漁船船舶保險
Fishing Vessel Insurance
兆豐產物遊艇意外責任保險
Yacht Liability Insurance
兆豐產物船舶運送業營運人責任保險
Shipowners' Liability Insurance

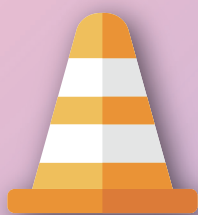
航空保險



Aviation Insurance

兆豐產物航空保險
Aviation Insurance
兆豐產物機師喪失執照保險
Loss of License Insurance

工程保險



Engineering Insurance

兆豐產物營造綜合保險

Contractors' All Risks (CAR) Insurance

兆豐產物安裝工程綜合保險

Erection All Risks (EAR) Insurance

兆豐產物營建機具綜合保險

Contractors' Plant and Machinery (CPM) Insurance

兆豐產物鍋爐保險

Boiler & Pressure Vessel (BPV) Insurance

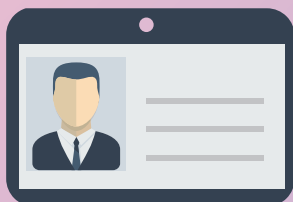
兆豐產物機械保險

Machinery Breakdown (MB) Insurance

兆豐產物電子設備綜合保險

Electronic Equipment (EE) Insurance

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

Directors & Officers Liability Insurance

兆豐產物雇主意外責任保險

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

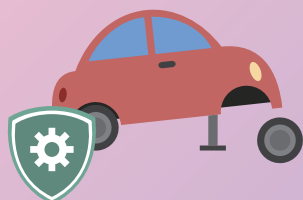
兆豐產物銀行業綜合保險

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

兆豐產物強制汽車責任保險駕駛人傷害

附加條款(機車單一交通事故)

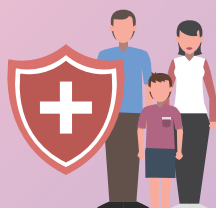
Compulsory Automobile Liability Insurance

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

兆豐產物健康福氣保住院日額醫療保險

Fu Qi Bao Hospitalization 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

110 年度總保費收入為 89 億 7,387 萬元，較 109 年度同期 85 億 6,460 萬元，增加 4 億 927 萬元，成長 4.78%。

1. 直接簽單業務

110 年度簽單保費收入為 80 億 7,949 萬元，較 109 年度同期 78 億 1,282 萬元，增加 2 億 6,667 萬元，成長 3.41%。

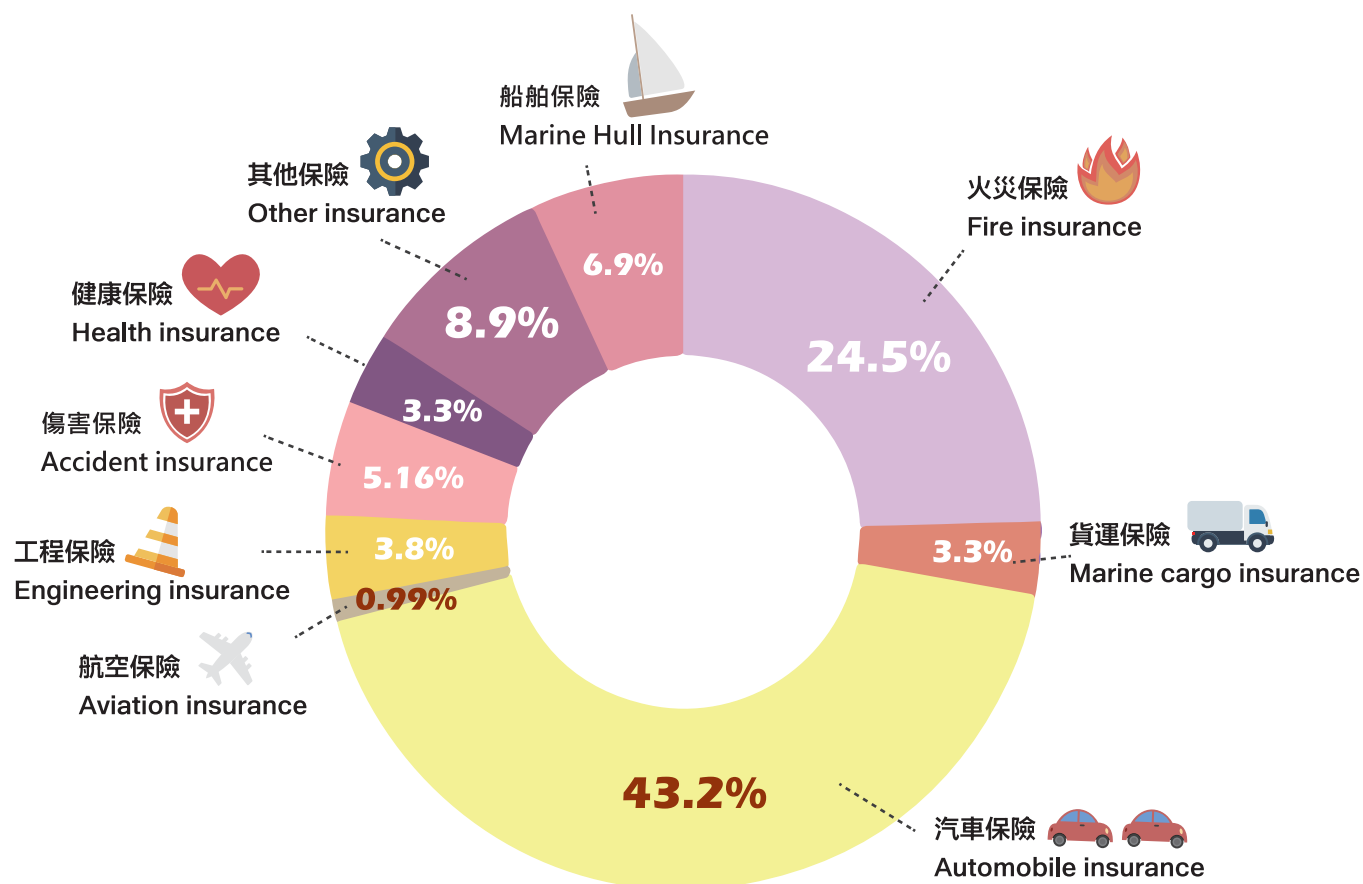
- (1) 火災保險：保費收入 19 億 7,862 萬元占保費收入總額 24.49%。
- (2) 貨運保險：保費收入 2 億 6,670 萬元占保費收入總額 3.30%。
- (3) 船舶保險：保費收入 5 億 5,752 萬元占保費收入總額 6.90%。
- (4) 汽車保險：保費收入 34 億 8,775 萬元占保費收入總額 43.17%。
- (5) 航空保險：保費收入 8,037 萬元占保費收入總額 0.99%。
- (6) 工程保險：保費收入 3 億 694 萬元占保費收入總額 3.80%。
- (7) 傷害保險：保費收入 4 億 1,711 萬元占保費收入總額 5.16%。
- (8) 健康保險：保費收入 2 億 6,664 萬元占保費收入總額 3.30%。
- (9) 其他保險：保費收入 7 億 1,783 萬元占保費收入總額 8.88%。

2. 分進再保險業務

110 年度簽單保費收入為 8 億 9,438 萬元，較 109 年度同期 7 億 5,179 萬元，增加 1 億 4,259 萬元，成長 18.97%。

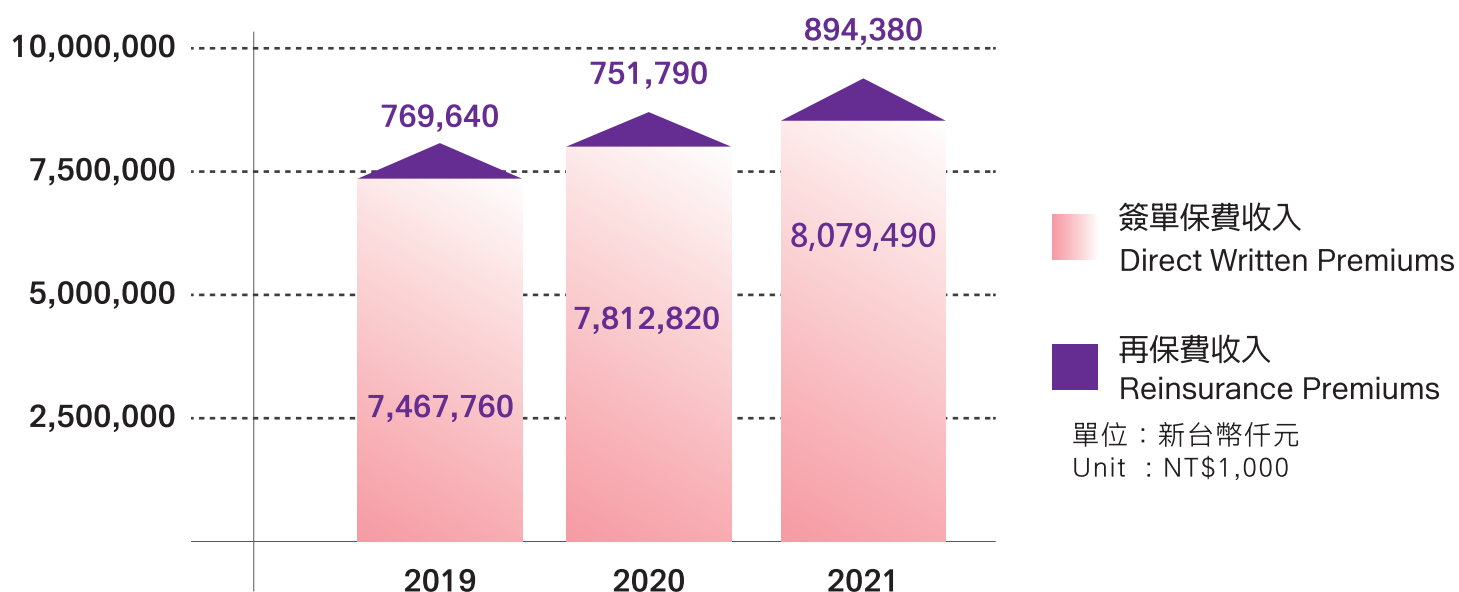
110 年直接簽單業務比重

The Portfolio of Direct Written Premiums, 2021



108 年 -110 年簽單保費及再保費收入

Premiums Income, 2019-2021



Operating Report

Business Overview

In 2021, the Company generated a total premium income (rounded up to the nearest million) of NT\$8,974 million an increase of NT\$409 million or 4.78%, from NT\$8,565 million of the total premium income recorded in 2020.

A. Direct Written Business

In 2021, the direct written premiums of the Company totalled NT\$8,079 million an increase of NT\$267 million or 3.41%, from NT\$7,813 million in 2020.

- 1) Fire insurance: The premiums totalled NT\$1,979 million accounting for 24.49% of the total written premiums.
- 2) Marine cargo insurance: The premiums totalled NT\$267 million accounting for 3.3% of the total written premiums.
- 3) Marine hull insurance: The premiums totalled NT\$558 million accounting for 6.9% of the total written premiums.
- 4) Automobile insurance: The premiums totalled NT\$3,488 million accounting for 43.17% of the total written premiums.
- 5) Aviation insurance: The premiums totalled NT\$80 million accounting for 0.99% of the total written premiums.
- 6) Engineering insurance: The premiums totalled NT\$307 million accounting for 3.8% of the total written premiums.
- 7) Accident insurance: The premiums totalled NT\$417 million accounting for 5.16% of the total written premiums.
- 8) Health insurance: The premiums totalled NT\$267 million accounting for 3.3% of the total written premiums.
- 9) Other insurance: The premiums totalled NT\$718 million accounting for 8.88% of the total written premiums.

B. Inward Reinsurance Business

The inward reinsurance premiums for 2021 amounted to NT\$894 million an increase of NT\$125 million or 16.21%, from NT\$ 770 million posted in 2020.

(二) 營運績效 Operating Performance

109-110 年財務要覽

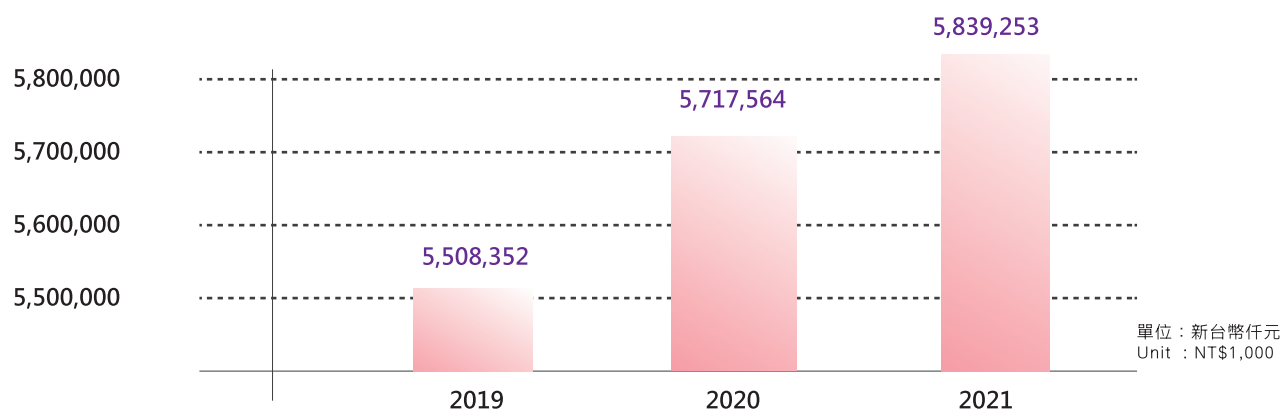
Financial Highlights, 2020-2021

單位：新台幣仟元

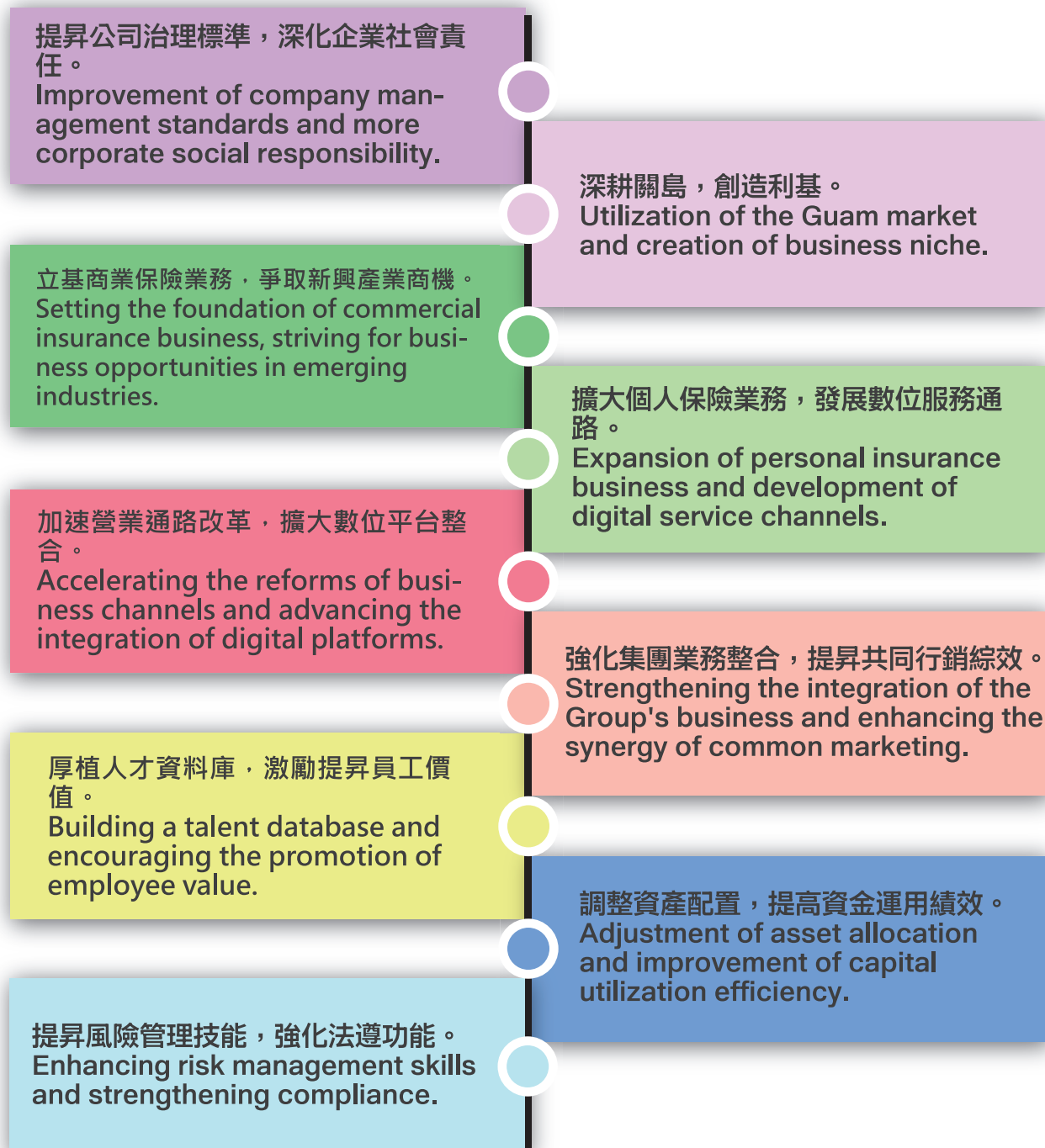
Unit：NT\$1,000

項目 Items / 年度 Years	110年(2021)	109年(2020)
營業收入 Operating Revenues	5,839,253	5,717,564
營業成本 Operating Costs	(3,864,055)	(4,146,873)
營業費用 Operating Expenses	(1,346,081)	(1,180,594)
營業利益 Operating Income	629,117	390,097
營業外淨損益 Non-operating Income and Expenses	(1,216)	7,862
稅前純益 Net Income before Taxes	627,901	397,959
稅後純益 Net Income after Taxes	505,111	301,831
每股盈餘（元） Earnings Per Share (NT Dollar)	1.68	1.01
資產總額 Total Assets	20,060,087	19,136,799
未滿期保費準備 Reserve for Unearned Premiums	4,569,091	4,244,779
賠款準備 Reserve for Claims	4,187,578	4,377,670
特別準備 Reserve for Catastrophic Losses	1,304,078	1,289,986
保費不足準備 Reserve for Deficiency	38,820	55,900
責任準備 Reserve for Insurance Liabilities	623	915
資本額 Paid-in Capital	3,000,000	3,000,000
股東權益 Total Shareholders' Equity	7,858,028	7,243,400

營業收入 Operating Revenues



(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、推動永續發展

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，更將環境 (E)、社會 (S)、治理 (G) 納入核心營運中，包含風險管理、商品與服務、營運管理、資產投資，透過重視永續，掌握趨勢與機會風險，加強自身核心競爭力，積極爭取新商機及獲利模式，落實環境永續及社會共好，並盡己所及投入社會公益與服務，回饋社會需要，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，擴大效益及攜手利害關係人共同創造正面的影響力，邁向永續發展的目標。

一、發展環境永續

(一) 強化氣候變遷風險之鑑別及管理

110 年 ORSA 評估監理報告中新增氣候變遷壓力測試情境，且董事會已詳細考量報告內容，並函送保險安定基金與主管機關。

(二) 汰換老舊耗能機器設備

於 110 年 3 月完成更新總公司大樓空調主機汰舊換新共計 34 台。

(三) 落實責任採購，優先購買綠色產品 (包含取得政府核發環保標章、節能標章、省水標章、綠建材標章、減碳標籤等之產品)

辦理採購作業時優先考量採買具環保或節能標章之產品，主要依循行政院環境保護署民間企業及團體自行申報綠色採購申報範疇定義，110 年度綠色採購金額佔總採購金額 13.18%。

(四) 落實供應商永續經營管理

針對所有往來之供應商在勞工權益與人權、職業安全衛生、環境永續及企業道德等面向符合法規要求，簽訂契約時均須簽署「供應商永續經營聲明書」，110 年度供應商合約數 80 件，皆有簽署「供應商永續經營聲明書」。

二、 精進數位科技，推動永續金融

(一) 強化資訊安全與個資保護系統與應變程序機制

每年持續辦理弱點掃描、滲透測試及社交工程演練。

(二) 導入 ISO27001 資安認證，並取得第三方認證證書

於 106 年取得 ISO27001 資安認證，並每年 5 月複查完成證書有效性。

(三) 提高電子保單服務之使用率

110 年度電子保單轉換率為 49.9%。

(四) 流程自動化機器人 (RPA) 導入

運用 RPA 流程自動化機器人，縮短內部作業流程，提升服務效率，增加客戶滿意度。

(五) 成立真人 (電話) 客服中心及線上智能 (文字) 客服

110 年度完成電話客服及智能客服系統建置。

(六) 推動農業保險及微型保險

甜柿保險及微型保險保費收入分別為：新臺幣 117 萬元、124 萬元。

三、 恪遵誠信經營，貫徹公司治理

(一) 協助及確保董事持續關注公司治理國際趨勢及掌握國內最新法規變化

因應國際公司治理及法遵洗防等發展趨勢及最新規定，提供多元外部機構進修課程予董事成員，以強化其於執行職務時所需具備之各項能力，與時俱進。

(二) 落實機構投資人之盡職治理

積極出席被投資公司股東會或以電子投票行使表決權，110 年度行使表決權比率達 100%。

(三) 定期進行誠信經營教育訓練，提升員工誠信正直之道德意識

持續辦理誠信經營教育訓練，110 年度完訓率達成全體員工人數 100%。

(四) 透過法遵教育訓練，提升員工法遵知識與能力，定期實施法遵自評與測試

持續落實法令遵循制度及辦理法遵教育訓練，且每半年執行一次法遵自評作業。

(五) 不定期接受防制洗錢與打擊資恐教育訓練

110 年度防制洗錢與打擊資恐教育訓練，完訓率 100%。

四、強化人才發展，落實員工關懷

(一) 鼓勵員工參與金融相關之專業證照或資格考試，持續給予相關補助

提供員工多元且專業之訓練課程與發展計畫，包括鼓勵員工參加各項金融相關專業課程、外語進修、專案出國研習、研討會、數位學習平台等，亦透過補助專業證照考試、外語能力測驗等措施，創造可持續學習與創新之工作環境，以精進員工職能並激發員工潛力。

(二) 聘僱員工不分族群、性別、年齡、宗教、及國籍等，並進用身心障礙者，創造包容性及多元性之工作環境

打造多元平等的就業環境，保障不同族群的工作權益，讓每位員工充分展現其獨特性與差異性，為組織帶來營運效益，110 年度共計聘用 4 名身心障礙員工與 7 名原住民同仁，未來也將持續提供適當的職缺，打造友善包容的職場。

(三) 建立勞資雙方妥善的溝通管道，以提升員工留任與工作滿意度

為傾聽及回應內勤員工聲音，建置多元溝通平臺，供員工回饋意見、提出建議或申訴，全程保密處理及回覆。以尊重、平等、開放溝通之氛圍，提升員工對公司的認同感與向心力；依法每季召開會議，維護勞資關係和諧。

(四) 持續提供員工健康檢查補助，定期辦理健康及安全講座或訓練，及相關健康促進活動

持續每季辦理健康講座；110 年度員工健康檢查補助共計新臺幣 288.2 萬元。

(五) 持續發放結婚及生育補助

主動響應政府鼓勵適婚年齡者結婚與生育之人口政策，以實際行動減輕員工成家及育兒負擔，110 年度發放結婚及生育補助共計新臺幣 14.3 萬元。

五、 促進社會共榮

(一) 結合專業職能，協助金融知識教育之推廣

於 110 年 4 月捐助社團法人台灣金融服務聯合總會「金融服務業教育公益基金」新臺幣 10 萬元，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及投資、理財、保險與創業貸款等金融教育相關課程。

(二) 辦理大專院校企業參訪

110 年 11 月 10 日實踐大學風險管理與保險學系 95 位大四學生參訪，藉由參與以強化實務經驗，將所學之理論知能有所運用與連結。

(三) 規劃辦理關懷長者、弱勢團體、其他社福機構、淨灘、淨山或植樹等志願服務

辦理關懷長者、弱勢團體、其他社福機構、淨灘、淨山或植樹等志願服務，投入志工 46 人，志工服務時數約 232 小時。

(四) 配合政策執行大專院校之產學合作計畫或提供學生工讀見習機會

110 年度提供 11 位大專院校學生暑期實習。

(五) 辦理天然災害或重大意外事故補助

110 年 4 月捐助台鐵太魯閣號出軌意外事件新臺幣 10 萬元至衛生福利部「0402 太魯閣號事故案」賑災專戶，協助傷患後續醫療、生活及社會重建相關費用及提供罹難者家屬之經濟支持；亦主動協助保戶及其家屬處理後續相關事宜，採取快速理賠處理、加速審核作業，讓保戶在最需要心理安慰及生活照護時能即時獲得實質協助。

(六) 支持台灣體育發展，執行各項運動人才培育專案

積極與各界永續夥伴互動，建立良好關係，支持超馬協會長期推動綠色賽事，以 3R 原則 (Reduce, Reuse, Recycle) 規劃賽事活動，為降低賽事舉辦可能造成的環境衝擊，落實環境保護，提供可重複使用的環保杯、使用可回收材質製作賽事獎牌，同時將選手不領取賽事紀念品所省之費用全數捐贈予漸凍人協會；合作推廣綠色運動賽事專案經費 50 萬元，期盼以金融職能為賽事做出貢獻。

(七) 熱血傳遞愛、挽袖做公益

為使全臺各地血庫存量不因國內新冠疫情影響，與「財團法人住宅地震保險基金」於 110 年 12 月 28 日在臺北市西門町共同舉辦捐血勸募公益活動，同仁齊心熱情相挺，擔任現場服務志工，開設公益宣導攤位，同時提供有關住宅地震保險及各項產物保險業務諮詢。活動當日累計捐血袋數達 173 袋，達該捐血站於疫情後日捐血量之新高。

(八) 扶助國內農民生計，採購台灣農產品

力挺台灣農民，協助農民度過產銷失衡困境，採購 300 箱鳳梨及 40 箱芒果，分贈客戶及員工同仁。

Promote sustainable development

Today's market is propelling companies to innovative service models. In the midst of this transformation, the Company continues to provide warm services to protect its policyholders and incorporates environmental (E), social (S) and governance (G) into its core operations, including risk management, products and services, operations management and asset investment. To contribute to social welfare and services and to contribute to the needs of society, actively pursuing new business opportunities and profit models, implementing environmental sustainability and social prosperity and contributing to social welfare and services to the best of our ability for the needs of society by emphasizing sustainability, commanding trends and risks and strengthening our core competitiveness. Like our brand slogan, "Protect Everything Thoughtfully to Take Care of the Customers' security," we hope that through the promotion of our brand spirit, we can expand the benefits and create a positive impact together with our stakeholders towards the goal of sustainable development.

I. Develop environmental sustainability

(I) Strengthen the identification and management of climate change risks

The 2021 ORSA governance report added a new climate change stress test scenario and the Board of Directors had considered the contents of the report in detail and sent a letter to the Taiwan Insurance Guaranty Fund and the Insurance Bureau, Financial Supervisory Commission.

(II) Replace old and energy-consuming machinery and equipment

In March, 2021, we completed the replacement of 34 old air-conditioning units in the head office building.

(III) Carry out responsible procurement and give priority to green products (including products with government-approved environmental labels, energy-saving labels, water-saving labels, green building materials labels, carbon reduction labels, etc.)

In the procurement process, priority is given to products with environmental protection or energy saving labels, mainly in accordance with the definition of green procurement reporting by private enterprises and organizations by the Environmental Protection Administration, Executive Yuan. The amount of green

procurement accounted for 13.18% of the total procurement amount in 2021.

(IV) Carry through sustainable management of suppliers

All suppliers are required to sign a "Supplier Declaration of Sustainable Management" when signing contracts in order to comply with the legal requirements in the areas of labor rights and human rights, occupational safety and health, environmental sustainability, and corporate ethics. In 2021, there were 80 supplier contracts, all of which had the "Supplier Declaration of Sustainable Management" signed.

II. Refine digital technology to promote sustainable finance

(I) Strengthen information security and personal data protection systems and response procedures

Conduct annual vulnerability scanning, penetration testing and social engineering exercises.

(II) Implement ISO27001 information security certification and obtain third-party certification

Obtained ISO27001 certification in 2017 and conduct review in May every year to extend the validity of the certificate

(III) Increase the use of electronic policy services

The conversion rate of electronic policy was 49.9% in 2021.

(IV) Robotic process automation (RPA) implementation

Use RPA to shorten internal workflow, improve service efficiency and increase customer satisfaction.

(V) Set up Live(phone call) customer service centers and online intelligent (text) customer services

In 2021, completed the construction of phone customer service and intelligent customer service system.

(VI) Promote agricultural insurance and micro insurance

The premium revenue of persimmon insurance and micro insurance were NT\$1.17 million and NT\$1.24 million, respectively.

III. Strictly abide by ethical management and implement corporate governance

- (I) Assist and ensure directors to keep abreast of international trends in corporate governance and the latest changes in domestic regulations

Provide a variety of external education programs for our directors to enhance their capabilities in carrying out their duties and keep pace with the times in response to the latest developments and regulations in international corporate governance, legal compliance and anti-money laundering.

- (II) Implement due diligence governance for institutional investors

Actively attend shareholders' meetings of investee companies or exercise voting rights through electronic voting and exercise 100% voting rights in 2021.

- (III) Regularly conduct education and training on ethical management to enhance employees' moral awareness of honesty and integrity

The completion rate of the training on ethical management was 100% of all employees in 2021.

- (IV) Improve employees' knowledge and ability of legal compliance through legal compliance education and training and conduct regular legal compliance self-assessments and tests

Continuously implement the legal compliance system and conduct legal compliance education and training and perform legal compliance self-assessment once every six months.

- (V) Receive training on anti-money laundering and countering the financing of terrorism (AML/CFT) from time to time

The completion rate of the training on AML/CFT was 100% in 2021.

IV. Strengthen talent development and implement employee care

- (I) Encourage employees to take finance-related professional certification or qualification examinations, and continue to provide related subsidies.

Provide employees with diversified and professional training courses and development programs, including encouraging employees to attend various finance-related professional courses, foreign language study, project study abroad, seminars and digital learning platforms, etc. Also, create a sustainable learning and innovative work environment by subsidizing professional license examinations and foreign language proficiency tests, in order to refine employees' competencies and unleash their potential.

(II) Create an inclusive and diverse work environment by hiring employees regardless of ethnicity, gender, age, religion and nationality and by employing people with physical and mental disabilities

Create a diversified and equal employment environment and protect the rights and interests of different ethnic groups and allow each employee to fully express his or her uniqueness and differences to bring operating benefits to the organization; we hired 4 employees with physical and mental disabilities and 7 indigenous people in 2021, and will continue to provide appropriate job opportunities to create a friendly and inclusive workplace.

(III) Establish proper communication channels between management and employees to enhance employee retention and job satisfaction

Establish a diversified communication platform for employees to provide feedback, suggestions or complaints and handle and respond to them confidentially throughout the process in order to get the true voices of back office employees Enhance employees' sense of identification and cohesion with respect, equality and open communication; hold quarterly meetings in accordance with the law to maintain harmonious labor relations.

(IV) Continuously provide subsidies for employee health checkups and regularly conduct health and safety seminars or training and related health promotion activities

Continuously hold health seminars on a quarterly basis; the total amount of subsidies for employee health checkups in 2021 was NT\$2.88 million.

(V) Continue to provide marriage and childbirth subsidies

Take actions to relieve employees' burden of starting and raising a family in response to the government's population policy of encouraging marriage and childbirth. In 2021, a total of NT\$143,000 was paid for marriage and childbirth subsidies.

V. Promote social co-prosperity

(I) Assist in the promotion of financial literacy by combining professional competency

In April 2021, donated NT\$100,000 to the Taiwan Financial Services Roundtable's

"Financial Services Education Public Welfare Fund" to provide scholarships and finance education courses on investment, wealth management, insurance and entrepreneurship loans to disadvantaged students from low to middle income families or whose families have suffered major changes.

(II) Organize corporate visits to colleges and universities

On November 10, 2021, 95 senior students from the Department of Risk Management and Insurance of Shih Chien University participated in the visit to strengthen their practical experience and to apply and link the theoretical knowledge that they had learned.

(III) Plan for volunteer services such as caring for the elderly, disadvantaged groups, other social welfare organizations, beach cleaning, mountain cleaning or tree planting

The volunteer services for the elderly, disadvantaged groups, other social welfare organizations, beach cleaning, mountain cleaning and tree planting were conducted with 46 volunteers and 232 hours of volunteer service.

(IV) Implement industry-academia cooperation projects with universities and colleges or provide work-study internship opportunities for students

We provided summer internships for 11 students from colleges and universities in 2021

(V) Provide subsidies for natural disasters or major accidents

In April 2021, we donated NT\$100,000 to the Ministry of Health and Welfare's "0402 Taroko Express Accident" disaster relief account to help with medical, living and social reconstruction expenses and to provide financial support to the families of the victims. We also took the initiative to assist the insured and their families in dealing with the follow-up matters, adopting a quick claims processing and expediting the review process so that the insured could receive immediate and practical assistance when they were most in need of psychological comfort and daily care.

(VI) Support the development of sports in Taiwan and implement various sports talent training programs

We actively interact with various sustainability partners to establish good relationships and support the Chinese Taipei Association of Ultrarunners in promoting green events and planning events based on the 3R principle (Reduce, Re-use, Recycle). To reduce the environmental impact of the event and to protect

the environment, we provide re-usable cups and medals made of recyclable materials and donate all the costs saved from not receiving souvenirs to the Taiwan Motor Neuron Disease Association. We granted \$500,000 in the project of cooperative promotion of green sports events, hoping to contribute to the events with financial sufficiency.

(VII) Spread love with enthusiasm and roll up sleeves for charity

In order to prevent the stock of blood banks throughout Taiwan from being affected by the COVID-19 pandemic in Taiwan, we and the “Taiwan Residential Earthquake Insurance Fund” jointly held a blood donation event in Ximending, Taipei City on December 28, 2021, and our employees were enthusiastic to support the event by serving as volunteers, setting up a public service promotional booth and providing consultation on earthquake insurance and other property insurance services. On the day of the event, the total number of blood bags donated reached 173, reaching a new high in the daily blood donation volume since the outbreak of the pandemic.

(VIII) Support the livelihood of domestic farmers and purchase Taiwanese agricultural products

To support Taiwan farmers and help them overcome the imbalance between production and sales, 300 boxes of pineapples and 40 boxes of mangoes were purchased and distributed to customers and employees.

肆、我們的榮耀

111 年

榮獲第十一屆保險龍鳳獎財金保險畢業生最嚮往的產險公司優等獎

110 年

榮獲第十屆保險龍鳳獎財金保險畢業生最嚮往的產險公司優等獎

榮獲第二十三屆保險信望愛獎「最佳專業顧問獎」

榮獲第九屆臺灣保險卓越獎「微型保險推展卓越獎」金質獎及「風險管理專案企畫獎」銀質獎

榮獲金管會保險局「110 年度微型保險競賽」微型保險推廣績效卓著及永續關懷獎

榮獲金管會保險局「保險業因應疫情辦理紓困或提供協助措施獎勵」紓困推動及辦理防疫保險商品推動獎

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。

榮獲中華民國產物保險商業同業公會「強制汽車責任保險電子式保險證宣導活動 - 微電影」優選。

108 年

榮獲金管會保險局「108 年度微型保險競賽」微型保險績效卓著獎

榮獲財團法人住宅地震保險基金舉辦 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

Our Awards

2022

-Winner of "Finance and Insurance Graduates Merit Prize" of the "11th Term Dragon Phoenix Award" Most Desirable Non-Life Insurance Companies

2021

-Winner of "Finance and Insurance Graduates Merit Prize" of the "10th Term Dragon Phoenix Award" Most Desirable Non-Life Insurance Companies

-Winner of "Best Professional Advisor Award" in the 23rd Faith, Hope and Love Awards of Insurance

-Winner of the Golden Award of the "Micro Insurance Promotion Excellence Award" and Silver Award of the "Risk Management Project Planning Award" at the 9th Taiwan Insurance Excellence Awards

-Winner of Micro Insurance Promotion Excellence and Sustainable Care Award by the Insurance Bureau of the Financial Supervisory Commission at the "2021 Microinsurance Competition"

-Winner of "Insurance Industry Award for Relief or Assistance Measures in Response to the Pandemic" by the Insurance Bureau of the Financial Supervisory Commission for the promotion of relief and pandemic prevention insurance products.

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.

-We were selected to be honored by the Non-Life Insurance Association of the Republic of China in the category "Electronic Insurance Certificate Promotion Activities for Compulsory Auto Liability Insurance--Short Film."

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

伍、財務現況

一、會計師查核報告

兆豐產物保險股份有限公司 公鑒：

(111) 財審報字第 21002493 號

查核意見

兆豐產物保險股份有限公司民國 110 年及 109 年 12 月 31 日之資產負債表，暨民國 110 年及 109 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 110 年及 109 年 12 月 31 日之財務狀況，暨民國 110 年及 109 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 110 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（二十四）及（二十八）；賠款準備金（含分出）估列之會計估計及假設之不確定性請詳附註五；賠款準備金（含分出）之說明請詳附註六（十三）。

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 110 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 4,187,578 仟元及 2,116,411 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、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 110 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

林維琪
會計師

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 111 年 2 月 23 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, 2021 and 2020, 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, 2021 and 2020, and its financial performance and its cash flows for the years then ended in accordance with the “Rules for the Preparation of Financial Reports by Insurance Institutions” and the International Financial Reporting Standards, International Accounting Standards, IFRIC Interpretations, and SIC Interpretations as endorsed by the Financial Supervisory Commission.

Basis for opinion

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

Key audit matters

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

Claims reserve and ceded claims reserve

Description

For the accounting policy for claims reserve (including those prior to and after reinsurance), please refer to Note 4(24) and (28) of the financial statements; for critical accounting estimates and assumption uncertainty of claims reserve (included ceded reserves), please refer to Note 5 of the financial statements; for details on claims reserve (including ceded reserves), please refer to Note 6(13) 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, 2021, the Company's claims reserve and ceded claims reserve was \$4,187,578 thousand and \$2,116,411 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. 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 Group 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
February 23, 2022

二、財務報表 Financial Statements

資產負債表 Balance

民國110年及109年12月31日止

For the Year Ended December 31, 2021 AND 2020

單位：新台幣仟元

Unit : NT\$1,000

項目 Items / 年度 Years	110年(2021)	109年(2020)
資產ASSETS		
現金及約當現金Cash and cash equivalents	4,187,842	4,066,034
應收款項Receivables	1,077,881	888,814
本期所得稅資產Current tax assets	8,203	59,499
待出售資產Assets classified as held for sale	15,813	15,813
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	2,391,222	1,962,393
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	2,030,382	1,958,736
採用權益法之投資 Investments accounted for using equity method	3,516,440	3,128,710
按攤銷後成本衡量之金融資產 Financial assets at amortised cost	36,336	36,760
使用權資產Right-of-use assets	30,078	28,859
投資性不動產Investment property	294,438	295,972
再保險合約資產Reinsurance assets	4,990,018	5,170,035
不動產及設備Property and equipmen	765,146	767,894
無形資產Intangible assets	50,553	45,987
遞延所得稅資產Deferred tax assets	29,027	38,359
其他資產Other asset	636,708	672,934
資產總計Total Assets	20,060,087	19,136,799

民國110年及109年12月31日止

For the Year Ended December 31, 2021 AND 2020

單位：新台幣仟元

Unit：NT\$1,000

項目 Items / 年度 Years	110年(2021)	109年(2020)
負債及權益 LIABILITIES AND EQUITY		
應付款項 Payables	1,737,897	1,576,684
本期所得稅負債 Current tax liabilities	83,929	65,048
保險負債 Insurance liabilities	10,100,190	9,969,250
負債準備 Provisions	113,785	160,205
租賃負債 Lease liabilities	30,175	28,921
其他負債 Other liabilities	136,083	93,291
負債總計 Total Liabilities	12,202,059	11,893,399
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	564,218	601,901
特別盈餘公積 Special reserve	2,792,806	2,437,682
未分配盈餘 Undistributed earnings	222,811	(37,683)
其他權益 Other equity interest	193,382	156,689
權益總計 Total Equity	7,858,028	7,243,400
負債及權益總計 LIABILITIES AND EQUITY	20,060,087	19,136,799

綜合損益表

Statements of Comprehensive Income

民國110年及109年12月31日止

For the Year Ended December 31, 2021 AND 2020

單位：新台幣仟元

Unit：NT\$1,000

項目 Items / 年度 Years	110年(2021)	109年(2020)
營業收入 Operating Revenues		
簽單保費收入 Written premiums	8,079,487	7,812,815
再保費收入 Reinsurance premiums	894,380	751,789
保費收入 Premiums Income	8,973,867	8,564,604
減：再保費支出 Less: Reinsurance expense	(4,095,658)	(3,885,590)
減：未滿期保費準備淨變動 Less: Net changes in unearned premium reserve	(148,647)	13,843
自留滿期保費收入 Retention Earned Premium Income	4,729,562	4,692,857
再保佣金收入 Commission on reinsurance ceded	630,501	616,199
手續費收入 Handling fee revenue	41,612	37,513
淨投資損益 Net of Investment Gain or Loss		
利息收入 Interest income	75,325	85,778
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	135,970	83,011
透過損益按公允價值衡量之金融資產及負債損益 Gain on financial assets or liabilities at fair value through profit or loss	245,369	160,170
採用權益法認列之關聯企業及合資損益之份額 Share of gains of associates accounted for using equity method	251	1,084
兌換損益 Foreign exchange losses	(5,459)	(25,864)
投資性不動產利益 Gain on investment property	29,051	29,298
採用覆蓋法重分類之損益 Gains (losses) upon reclassification of applying overlay approach	(43,085)	37,841
投資之預期信用減損損失及迴轉利益 Expected credit losses and reversal on investments	156	(323)
營業收入總計 Total Operating Revenues	5,839,253	5,717,564

民國110年及109年12月31日止

For the Year Ended December 31, 2021 AND 2020

單位：新台幣仟元

Unit：NT\$1,000

項目 Items / 年度 Years	110年(2021)	109年(2020)
營業成本 Operating Costs		
保險賠款與給付 Claims expenditures	(4,174,544)	(4,139,759)
減：攤回再保賠款與給付 Less: Reinsurance claims recovery	1,723,244	1,537,771
自留保險賠款與給付 Retention Claim Expenditures	(2,451,300)	(2,601,988)
其他保險負債淨變動 Net changes in other insurance liabilities	(64,520)	(227,160)
佣金費用 Commission expenses	(1,170,597)	(1,120,053)
手續費支出 Handling fee	(130,336)	(148,937)
其他營業成本 Other operating costs	(47,302)	(48,735)
營業成本總計 Total Operating Cost	(3,864,055)	(4,146,873)
營業費用 Total Operating Expenses	(1,346,081)	(1,180,594)
營業損益 Operating Income	629,117	390,097
營業外收入及支出 Non-operating income and expenses	(1,216)	7,862
繼續營業單位稅前損益 Profit from continuing operations before tax	627,901	397,959
所得稅費用 Income tax expense	(122,790)	(96,128)
本期淨利 Net Income	505,111	301,831
其他綜合損益 Other Comprehensive Income	-	-
本期其他綜合損益 Total other comprehensive income (loss) for the year, net of tax	109,517	(124,840)
本期綜合損益總額 Total Comprehensive Income	614,628	176,991

附錄

Appendix

一、本公司分支機構 Corporate Offices

分支機構名稱 Branch name	主要經理人 Principal managerial officer	詳細資訊 Detailed information
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	賴永修 協理 Yung Shiu Lai	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) 2915-1718
信義分公司 Xinyi Branch Office	黃智雄 經理 Jih Syong Huang	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



分支機構名稱 Branch name	主要經理人 Principal managerial officer	詳細資訊 Detailed information
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	李興國 經理 H.K Lee	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	楊淑貞 主任 Shu Zhen Yang	32044 桃園市中壢區新明路7號9樓 9F, No.7, Xinming Rd., Zhongli Dist., Taoyuan City 32044, Taiwan Phone: (03) 495-3425 Fax: (03) 493-9801
新竹分公司 Hsinchu Branch Office	洪添祥 經理 T. H. Hung	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	36062 苗栗市福麗里福麗93之9號1樓 1F, No.93-9, Fuli, Miaoli City 36062, 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	40041 台中市西區民權路216號7樓之1 7F-1, No.216, Minquan Rd., West Dist., Taichung City 40041, Taiwan Phone: (04) 2223-5004 Fax: (04) 2222-4377
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

分支機構名稱 Branch name	主要經理人 Principal managerial officer	詳細資訊 Detailed information
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	50056 彰化市中華西路369號6樓之1 6F-1, No.369, Zhonghua W. Rd., Changhua City 50056, 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	陳志種 經理 C.C.Chen	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	曾萬強 主任 W. C. Tseng	64041 雲林縣斗六市上海路1號4樓 4F, No.1, Shanghai Rd., Douliu City, Yunlin County 64041, Taiwan Phone: (05) 537-3535 Fax: (05) 537-0505
嘉義通訊處 Chiayi Correspondence Office	李榮輝 主任 R. H. Li	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	林子斌 協理 Areo Lin	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



-  總公司
-  分公司
-  通訊處

分支機構名稱 Branch name	主要經理人 Principal managerial officer	詳細資訊 Detailed information
岡山通訊處 Gangshan Correspondence Office	姜小蘭 主任 Hsiao Lan Chiang	820116 高雄市岡山區中山北路176號2樓 2F, No.176, Zhongshan N. Rd., Gangshan Dist., Kaohsiung City 820116, 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	陳泰吉 主任 Daniel Chen	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	陳鴻霖 經理 Hung Lin Chen	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 台東市正氣路159之2號2樓 2F, No.159-2, Zhengqi 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二段123號 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
兆豐資產管理股份有限公司 Mega Asset Management Co., Ltd.	10009 台北市中正區衡陽路91號6樓 6 F, No.91, Hengyang Rd., Zhongzheng Dist., Taipei City 10009, Taiwan
兆豐創業投資股份有限公司 Mega Venture Capital Co., Ltd.	10009 台北市中正區衡陽路91號7樓 7 F, No.91, Hengyang Rd., Zhongzheng Dist., Taipei City 10009, Taiwan
兆豐國際證券投資信託股份有限公司 Mega International Investment Trust Co., Ltd.	10547 台北市松山區復興北路167號17樓 17F, No.167, Fuxing N. Rd., Songshan Dist., Taipei City 10547, Taiwan

三、本公司捐贈情形

年度：110

捐贈對象	捐贈原因概述	捐贈金額
捐贈對嘉義縣原住民族發展協會	協助弱勢團體，推動「微型保險」捐款。	12,000
社團法人中華民國唐氏症關愛者協會	協助弱勢團體，推動「微型保險」捐款。	11,000
財團法人桃園市私立祥育啟智教養院	協助弱勢團體，推動「微型保險」捐款。	5,000
財團法人天主教靈醫會	協助弱勢團體，推動「微型保險」捐款。	1,000
財團法人兆豐慈善基金會	捐贈兆豐慈善基金會110年度執行經費。	210,000
兆豐產物保險股份有限公司企業工會	捐贈兆豐產物保險(股)公司企業工會110年執行經費。	60,000
社團法人台灣金融服務業聯合總會	110年金融服務業教育公益基金捐款。	100,000
衛生福利部	踐行企業社會責任，與金控母公司共同捐贈，協助台鐵太魯閣號出軌意外之傷亡眷屬共渡難關。	100,000
社團法人中華民國紅十字會台灣省南投縣支會	協助弱勢團體，推動「微型保險」捐款。	231,136
花蓮縣玉里鎮公所	協助弱勢團體，推動「微型保險」捐款。	50,000
花蓮縣富里鄉公所	協助弱勢團體，推動「微型保險」捐款。	33,000
社團法人台灣原聲教育協會	協助弱勢團體，推動「微型保險」捐款。	40,000
社團法人中華民國唐氏症關愛者協會	協助弱勢團體，推動「微型保險」捐款。	8,500
財團法人伊甸社會福利基金會	磐石保經千里傳愛募款活動-「伊甸基金會象圈工程計畫捐款活動」，幫助弱勢及偏鄉學童。	3,000
財團法人勵馨社會福利事業基金會	與全聯PXPay合作聯名公益捐款-「勵馨家暴兒少助學計畫」。	330,000
中國文化大學	110年度高等教育深耕計畫-「拔尖學習助學金」挹注經濟不利之優秀學生安心就學。	50,000
苗栗縣政府	協助弱勢團體，推動「微型保險」捐款。	332,520
社團法人嘉義市福安王爺慈善會	協助弱勢團體，推動「微型保險」捐款。	163,432

III. Donations from the Company

Year: 2021

Donation recipients	Overview of reasons for donation	Donation amount
Chiayi County Indigenous Peoples Development Association	Assist disadvantaged groups and promote "micro-insurance" donations	12,000
Down Syndrome Foundation R.O.C.	Assist disadvantaged groups and promote "micro-insurance" donations	11,000
Shang-Yu Nursing Center	Assist disadvantaged groups and promote "micro-insurance" donations	5,000
Order of the Ministers of the Infirm, Taiwan	Assist disadvantaged groups and promote "micro-insurance" donations	1,000
Mega Charity Foundation	Made a donation to the Mega Charity Foundation for its 2021 operating expenses	210,000
Corporate Union of Chung Kuo Insurance Company Limited	Made a donation to the Corporate Union of Chung Kuo Insurance Company Limited for its 2021 executive expenses	60,000
Taiwan Financial Services Roundtable	Made a donation to the Financial Service Industry Educational Fund in 2021	100,000
Ministry of Health and Welfare	Fulfilled corporate social responsibility by making a joint donation with the financial holding parent company to help the families of those injured and killed in the derailment of the Taiwan Railway Taroko Express to tide over the difficulties together.	100,000
Nantou County Branch of the Red Cross Society of the Republic of China (Taiwan)	Assist disadvantaged groups and promote "micro-insurance" donations	231,136
Yuli Township Office, Hualien County	Assist disadvantaged groups and promote "micro-insurance" donations	50,000
Fuli Township Office, Hualien County	Assist disadvantaged groups and promote "micro-insurance" donations	33,000
Vox Nativ Association, Taiwan	Assist disadvantaged groups and promote "micro-insurance" donations	40,000
Down Syndrome Foundation R.O.C.	Assist disadvantaged groups and promote "micro-insurance" donations	8,500
Eden Social Welfare Foundation	Rock for Love' s Sending Love across Thousands of Miles Fundraising Event - "Eden Social Welfare Foundation's Elephant Circle Project Donation Event" to help the disadvantaged and rural students.	3,000
The Garden of Hope Foundation	Joint donation with PX Mart PXPAY - "The Garden of Hope Foundation' s Education Program for Children Who Suffer Domestic Violence."	330,000
Chinese Culture University	2021 Higher Education Advancement Program - "Scholarship for Excellence in Learning" to provide financial assistance to outstanding students from disadvantaged backgrounds.	50,000
Miaoli County Government	Assist disadvantaged groups and promote "micro-insurance" donations	332,520
Chiayi City Duke Fuan Charity Association	Assist disadvantaged groups and promote "micro-insurance" donations	163,432



兆豐保險

Chung Kuo Insurance



兆豐保險 | 用心守護 安全有顧

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