



兆豐保險
Chung Kuo Insurance



ANNUAL REPORT

兆豐保險年報

2022

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首長的話

Message from the Chairman and President

本公司業務經營方面，總保費收入達新台幣(以下同)100億4,914萬元，較110年成長11.98%；盈餘獲利面，稅前盈餘為虧損101億6,424萬元，包含所得稅利益後，稅後盈餘為虧損95億2,377萬元，主要係受防疫險損失影響所致。

111年度資產總值266億7,933萬元，各項保險營業準備及股東權益合計為156億5,918萬元，本公司為強化自有資本已於111年10月17日完成第一次增資，已於112年1月31日完成第二次增資。國際信評機構對本公司之評等，穆迪信評為A3等級、中華信評為twAA以及標準普爾信評為A-等級。

近年專注於數位轉型及永續發展，在商品與服務的上與科技結合以強化保戶服務，透過異業結盟、集團整合行銷、社群媒體推播等方式提高行銷力道；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。面對國內市場激烈競爭，本公司未來發展重點以穩定獲利能力前提下，追求業務成長為首要目標，強化公司風險控管，落實內外法令遵循、稽核制度，深耕並拓展具利潤之優質業務，優化投保流程友善順暢性及消費者體驗，提升整體經營績效，增裕公司盈餘。

In terms of business operations, the Company's total premium revenue amounted to NT\$10,049.14 million, up 11.98% from 2021. In terms of earnings, the Company had a pre-tax loss of NT\$10,164.24 million, and the after-tax loss after incorporating the income tax benefit amounted to NT\$9,523.77 million, which was mainly due to the loss of the pandemic insurance.

In 2022, total assets were \$26,679.33 million, and the sum of the various insurance business reserves and shareholders' equity were \$15,659.18 million. The Company completed the first capital increase on October 17, 2022, and the second capital increase on January 31, 2023, in order to strengthen its own capital structure. The ratings of the Company by international credit rating agencies include A3 by Moody's, twAA by Taiwan Ratings and A- by Standard & Poor's.

In recent years, the Company has been focusing on digital transformation and sustainable development, integrating technologies with its products and services to enhance services for policyholders, and increasing its marketing efforts through cross-industry alliances, integrated group marketing, and social media publicity. At the same time, the Company has been fulfilling its corporate social responsibility by caring for public welfare organizations and the disadvantaged for a long time. In the face of fierce competition in the domestic market, the Company shall focus on pursuing business growth with stable profitability as the primary goal, strengthening corporate risk management, implementing internal and external laws and regulations and audit systems, developing and expanding high-quality business with profitability, optimizing the insurance process to make it friendly and smooth, and enhancing consumer experience, so as to improve the overall operating performance and increase the Company's earnings.

董事長 Chairman

梁正德 Cheng-Te Liang



總經理 President

翁英豪 Y.H. Weng



公司簡介 Company Profile

一、公司沿革 Brief History of the Company

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

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

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

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

為擴大營運規模，提昇業務競爭力，民國 91 年 12 月 31 日以股份轉換方式，轉換為兆豐金融控股股份有限公司百分之百持股之子公司，成為兆豐金融集團旗下之成員。為配合兆豐金融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。

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.

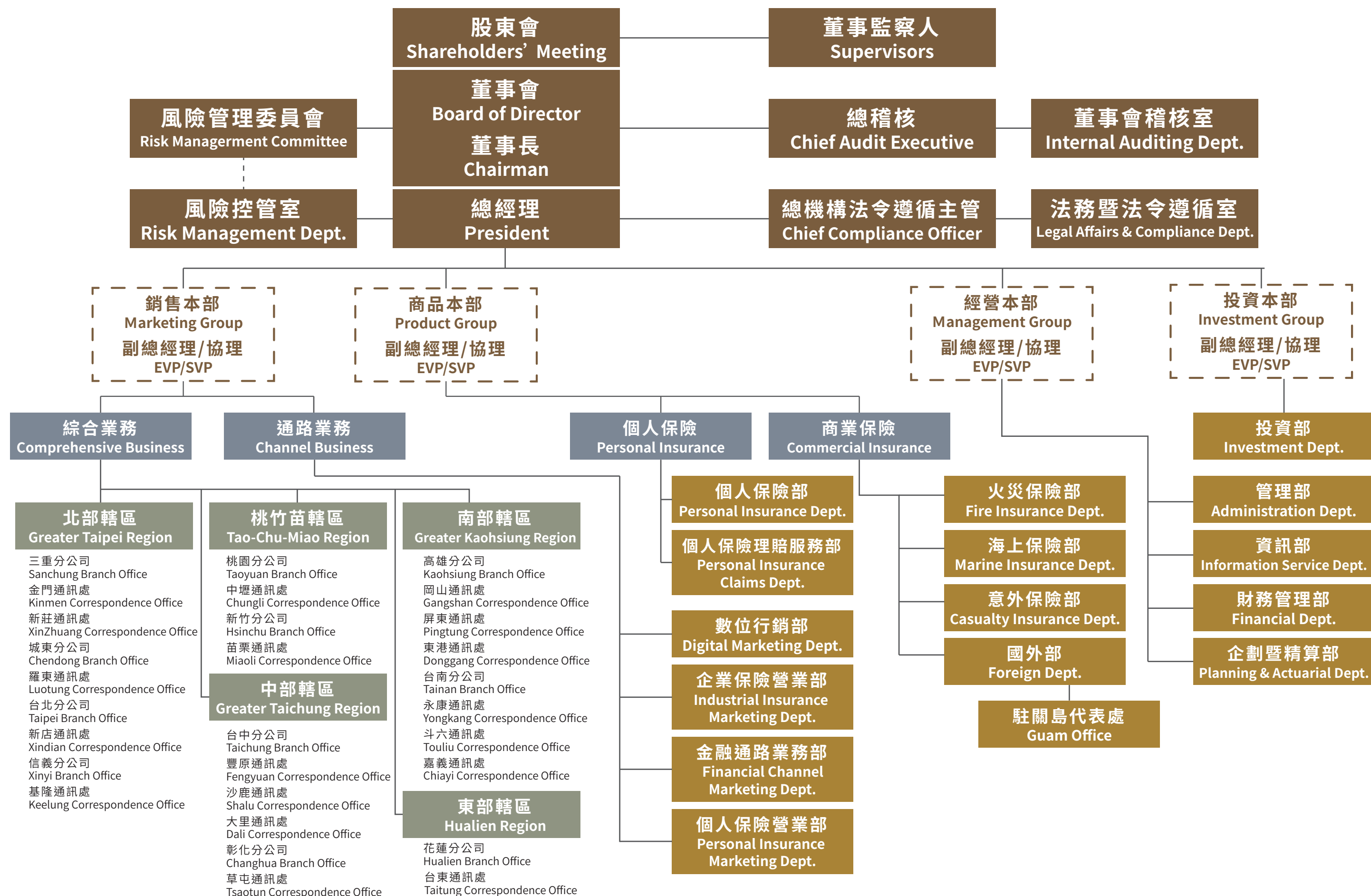
Before privatization, the Company mostly engaged in insurance businesses with institutions of the central government and business units under the Ministry of Economic Affairs. Adhering to the purpose of its foundation, “Be the service for the business enterprises, and ensure safeguarding securities for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



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
◆ 獨立董事 Independent Director	喬治華 Chih-Hua Chiao
◆ 董事 Director	翁英豪 Y. H. Weng
◆ 董事 Director	蕭富峯 Fu-Fong Hsiau
◆ 董事 Director	梁炳森 Ping-Sen Liang
◆ 董事 Director	安蘭仲 Lan-Jong An
◆ 董事 Director	柯王中 Wang-Chung Ko
◆ 監察人 Supervisor	林瑞雲 Jui-Yun Lin
◆ 監察人 Supervisor	柯翠婷 Tsui Ting Ko
◆ 監察人 Supervisor	黃月娥 Yueh-O Huang

二、主要經理人 Management Team

◆ 總經理 President	翁英豪 Y. H. Weng
◆ 副總經理兼資訊安全長及公司治理主管 Executive Vice President	王靜蘭 C. L. Wang
◆ 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	王吟華 Yin-Hwa Wang
◆ 協理 Senior Vice President	呂麗卿 Judy Lu
◆ 協理 Senior Vice President	張弘欣 Martin Chang
◆ 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
◆ 協理兼海上保險部經理 SVP & Manager of Marine Insurance Dept.	林昌福 Chang-Fu Lin
◆ 協理兼意外保險部經理 SVP & Manager of Casualty Insurance Dept.	許義松 Kevin Hsu

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。

◆ 火災保險部經理 Manager of Fire Insurance Dept.	黃世勳 Shih-Hsun Huang
◆ 個人保險營業部經理 Manager of Personal Insurance Marketing Dept.	洪添祥 T. H. Hung
◆ 數位行銷部經理 Manager of Digital Marketing Dept.	施雅菁 Ya-Ching Shih
◆ 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
◆ 國外部經理 Manager of Foreign Insurance Dept.	滕乃嘉 Nai Chia Ten
◆ 駐關島代表處代表 Representative of Guam Office	謝智淦 William Hsieh

◆ 協理兼企劃暨精算部經理 SVP & Manager of Planning&Actuarial Dept.	劉正權 Cheng Chuan Liu
◆ 財務管理部副經理暫代經理職務 The Assistant Manager of Financial Management Department acting as Manager	蔡咸偉 Hsien-Wei Tsai
◆ 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
◆ 投資部副經理暫代經理職務 The Assistant Manager of Investment Department acting as Manager	陳雅玲 Ya Ling Chen

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
- ◆ 兆豐產物台中地區颱風風速及降水量參數甜柿保險
Chung Kuo Insurance Typhoon Wind Speed and Precipitation
Parameter Persimmon Insurance for Taichung Region

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

111 年度總保費收入為 100 億 4,914 萬元，較 110 年度同期 89 億 7,387 萬元，增加 10 億 7,527 萬元，成長 11.98%。

In 2022, the Company generated a total premium income (rounded up to the nearest million) of NT\$10,049 million an increase of NT\$1,075 million or 11.98%, from NT\$8,974 million of the total premium income recorded in 2021.

1.直接簽單業務 The Portfolio of Direct Written Premiums

111 年度簽單保費收入為 90 億 5,018 萬元，較 110 年度同期 80 億 7,949 萬元，增加 9 億 7,069 萬元，成長 12.01%。

In 2022, the direct written premiums of the Company totalled NT\$9,050 million an increase of NT\$971 million or 12.01%, from NT\$8,079 million in 2021.

- 1.火災保險：保費收入 21 億 5,036 萬元占保費收入總額 23.76%。
- 2.貨運保險：保費收入 3 億 1,457 萬元占保費收入總額 3.48%。
- 3.船舶保險：保費收入 6 億 3,364 萬元占保費收入總額 7.00%。
- 4.汽車保險：保費收入 35 億 9,380 萬元占保費收入總額 39.71%。
- 5.航空保險：保費收入 1 億 39 萬元占保費收入總額 1.11%。
- 6.工程保險：保費收入 3 億 5,535 萬元占保費收入總額 3.93%。
- 7.傷害保險：保費收入 5 億 8,964 萬元占保費收入總額 6.52%。
- 8.健康保險：保費收入 5 億 579 萬元占保費收入總額 5.59%。
- 9.其他保險：保費收入 8 億 665 萬元占保費收入總額 8.91%。

1. Fire insurance: The premiums totalled NT\$2,150 million accounting for 23.76% of the total written premiums.
2. Marine cargo insurance: The premiums totalled NT\$315 million accounting for 3.48% of the total written premiums.
3. Marine hull insurance: The premiums totalled NT\$634 million accounting for 7.00% of the total written premiums.
4. Automobile insurance: The premiums totalled NT\$3,594 million accounting for 39.71% of the total written premiums.
5. Aviation insurance: The premiums totalled NT\$100 million accounting for 1.11% of the total written premiums.
6. Engineering insurance: The premiums totalled NT\$355 million accounting for 3.93% of the total written premiums.
7. Accident insurance: The premiums totalled NT\$590 million accounting for 6.52% of the total written premiums.
8. Health insurance: The premiums totalled NT\$506 million accounting for 5.59% of the total written premiums.
9. Other insurance: The premiums totalled NT\$807 million accounting for 8.91% of the total written premiums.

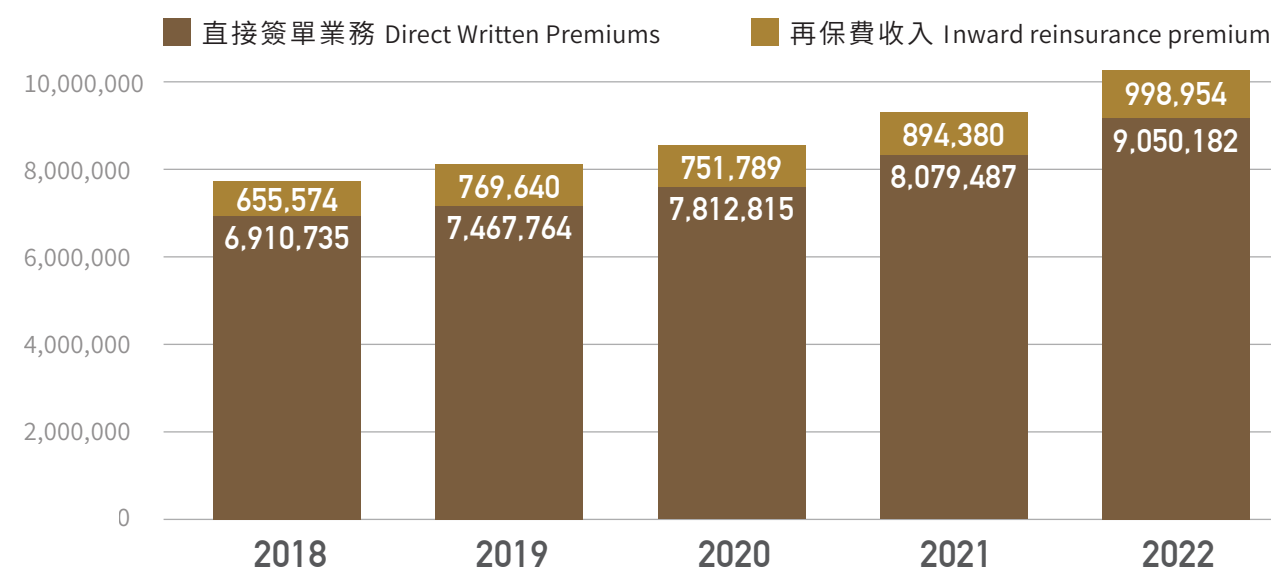
2.分進再保險業務 Premiums Income

111 年度簽單保費收入為 9 億 9,895 萬元，較 110 年度同期 8 億 9,438 萬元，增加 1 億 457 萬元，成長 11.69%。

The inward reinsurance premiums for 2022 amounted to NT\$999 million an increase of NT\$105 million or 11.69%, from NT\$ 894 million posted in 2021.

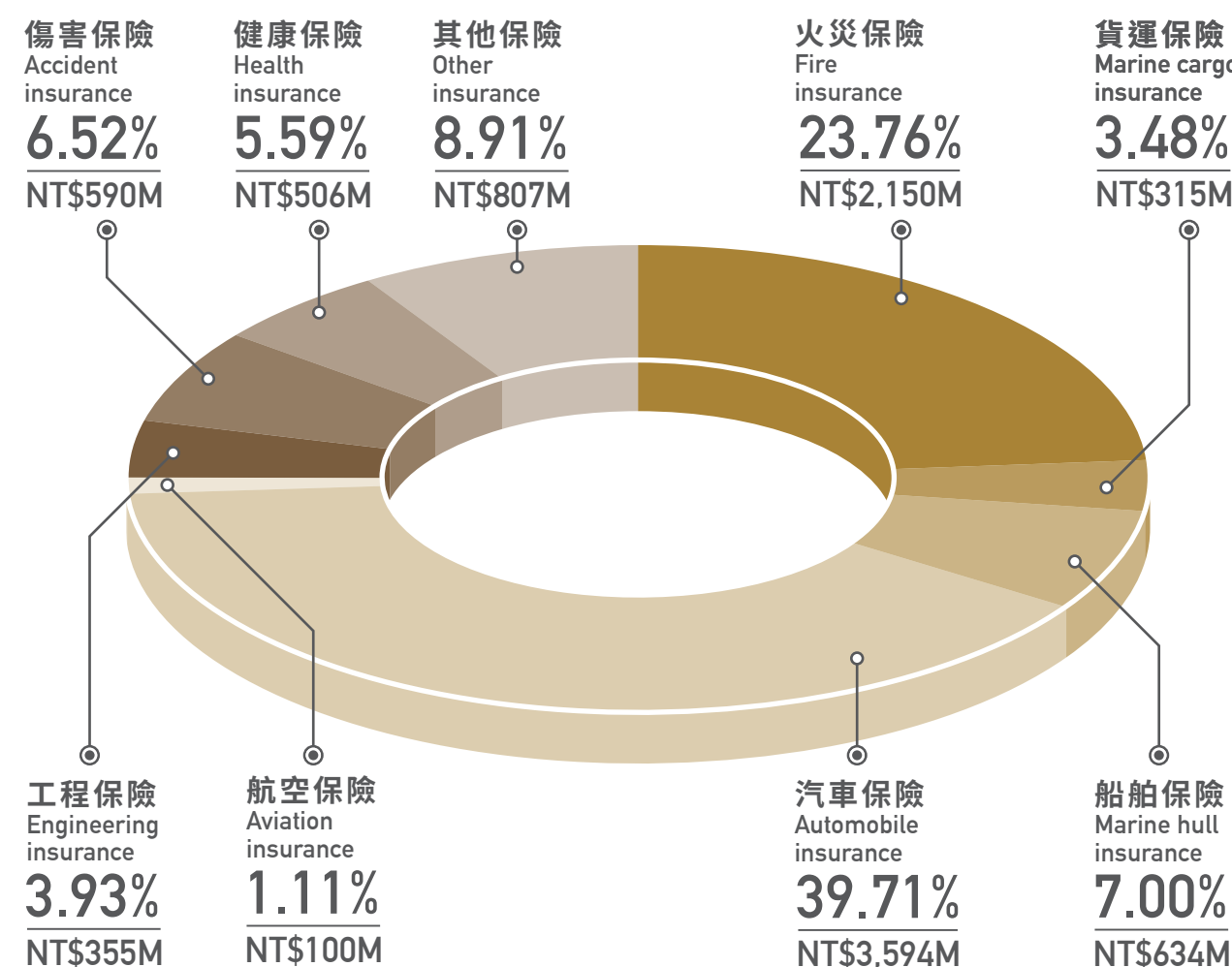
108年-111年簽單保費及再保費收入 Premiums Income, 2018-2022

單位：新台幣仟元
Unit : NT\$1,000



111年直接簽單業務比重 The Portfolio of Direct Written Premiums, 2022

單位：新台幣百萬元
Unit : NT\$1,000,000



(二)營運績效 Operating Performance

110-111年財務要覽 Financial Highlights, 2021-2022

單位：新台幣仟元
Unit : NT\$1,000

項目 Items	111年 2022	110年 2021
◆ 營業收入 Operating Revenues	6,034,608	5,839,253
◆ 營業成本 Operating Costs	(14,783,496)	(3,864,055)
◆ 營業費用 Operating Expenses	(1,414,883)	(1,346,081)
◆ 營業利益 Operating Income	(10,163,771)	629,117
◆ 營業外淨損益 Non-operating Income and Expenses	(472)	(1,216)
◆ 繼續營業單位稅前損益 (Loss) profit from continuing operations before tax	(10,164,243)	627,901
◆ 本期損益 Net (Loss) Income	(9,523,769)	505,111
◆ 每股(虧損)盈餘(元) (Losses) earnings per share	(63.87)	1.68
◆ 資產總額 Total Assets	26,679,334	20,060,087

項目 Items	111年 2022	110年 2021
◆ 未滿期保費準備 Reserve for Unearned Premiums	4,810,520	4,569,091
◆ 賠款準備 Reserve for Claims	8,393,815	4,187,578
◆ 特別準備 Reserve for Catastrophic Losses	599,747	1,304,078
◆ 保費不足準備 Reserve for Deficiency	1,841,464	38,820
◆ 責任準備 Reserve for Insurance Liabilities	883	623
◆ 資本額 Paid-in Capital	4,420,500	3,000,000
◆ 股東權益 Total Shareholders' Equity	12,755	7,858,028

(三) 營業發展策略 Business Development Strategy

◆ 財務及業務客戶面

Financial and business customer perspectives

提升公司市場地位，深化共同行銷綜效
立基商業保險業務，擴大個人保險業務
深度拓展指標通路，強化整合行銷規劃
整合內外數位平台，加強異業合作結盟
適時調整資產配置，提升資金運用效率

Enhance the company's market position and leveraging co-marketing synergies
Build on commercial insurance business and expand personal insurance business
Thoroughly expand target channels and strengthen integrated marketing planning
Integrate internal and external digital platforms and strengthen cross-industry alliances
Timely adjust the asset allocation to improve the capital utilization performance

◆ 內部程序構面

Internal procedures perspective

提升公司治理標準，追求公司永續發展
提高公司經營效率，加強數位資訊投入
強化公司風險控管，落實內外法令遵循

Enhance corporate governance standards and pursue sustainable development of the Company
Enhance the efficiency of the Company's operations and increase the investment in digital information
Enhance risk management and enforce compliance with internal and external laws and regulations

◆ 學習與成長構面

Learning and growth perspective

激勵提升員工價值，培養增加數位人才
建立公司數位文化，提升資訊安全意識

Motivate employees to increase their value and develop more digital talents
Establish a digital culture in the Company and raise awareness of information security

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	負向 Negative

推動永續發展 Promote sustainable development

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，並盡己所能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，擴大社會影響力，且以「發揮正向影響、引領永續發展」為使命，與利害關係人攜手打造永續未來。

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 with Heart and Care about Safety," we hope that through the promotion of our brand spirit, we can expand our social influence, and with the mission of "exerting a positive influence and leading sustainable development," we will work together with our stakeholders to build a sustainable future.

- 1. 致力淨零排放，善盡環境永續**
Commitment to achieving net-zero emissions and Fulfilling environmental sustainability
- 2. 精進數位科技，推動永續金融**
Refine digital technology to promote sustainable finance
- 3. 恪遵誠信經營，貫徹公司治理**
Strictly abide by ethical management and implement corporate governance
- 4. 強化人才發展，落實員工關懷**
Strengthen talent development and implement employee care
- 5. 促進社會共榮**
Promote social co-prosperity

一、致力淨零排放，善盡環境永續

Commitment to achieving net-zero emissions and Fulfilling environmental sustainability

◆ (一)提升員工對氣候變遷議題之認知與專業知識

積極辦理有關溫室氣體盤查、環境管理、能源管理、DJSI、CDP、TCFD及氣候變遷議題之教育訓練。

◆ (二)國內營運據點「ISO14001環境管理系統」導入及驗證

導入「ISO14001環境管理系統」，並取得第三方查驗機構(BSI)驗證(證書有效期間111/9/5-114/9/4)。

◆ (三)自有大樓「ISO 50001能源管理系統」導入及驗證

導入「ISO50001能源管理系統」，並取得第三方查驗機構(SGS)驗證(證書有效期間111/9/20-114/9/20)。

◆ (四)取得綠建築標章

經台灣建築中心評定會議通過，函文通知本公司總公司大樓取得鑽石級綠建築標章。

◆ (五)持續落實供應商永續發展管理

針對本公司關鍵供應商辦理「供應商永續發展自評問卷調查」，供應商合約數73件計9,910萬元，均簽署「供應商永續發展聲明書」。

◆ (六)響應與實踐聯合國永續發展目標SDG 14保育海洋生態及SDG 15保育陸域生態及生物多樣性之承諾

持續舉辦植樹、淨灘等生物多樣性保護之相關活動，帶領員工為生態保育努力，亦贊助「臺中大肚山與海岸天然林復育植樹計畫」之經費3萬元，以復育臺中大肚山及海岸林應有的生物多樣性為目標，來彌補過度的經濟開發所造成的環境問題。

◆ (1) Enhance employees' awareness and professional knowledge of climate change issues

Actively organize education and training on greenhouse gas inventory, environmental management, energy management, DJSI, CDP, TCFD and climate change issues.

◆ (2) Implementation and certification of “ISO14001 Environmental Management System” at domestic operation locations

Implemented “ISO14001 Environmental Management System” and obtained third-party verification organization (BSI) certification (valid from 2022/9/5-2025/9/4).

◆ (3) Implementation and certification of “ISO 50001 Energy Management System” in our own building

Implemented “ISO50001 Energy Management System” and obtained third-party verification organization (SGS) certification (valid from 2022/9/20-2025/9/20).

◆ (4) Acquisition of green building labels

Passed the evaluation meeting of Taiwan Architecture and Building Center, with a letter informing that our headquarter building has obtained the Diamond Green Building Label.

◆ (5) Continue to carry through sustainable development of suppliers

The "Supplier Sustainability Self-Assessment Survey" was conducted for the Company's key suppliers, and vendors for 73 contracts amounting to \$99.1 million all signed the “Vendor Sustainability Declaration”.

◆ (6) Respond to and realize the commitments of SDG 14 on conservation of marine ecology and SDG 15 on conservation of land ecology and biodiversity of the Sustainable Development Goals of the United Nations

We continue to organize activities related to biodiversity conservation, such as tree planting and beach cleaning, and lead our employees in the efforts to conserve the ecosystem. We also sponsored the "Taichung's Mt. DaDu and Coastal Natural Forest Restoration and Planting Project" with a funding of NT\$30,000, with the goal of restoring the biodiversity of Taichung's Mt. DaDu and coastal forests in order to compensate for the environmental problems caused by excessive economic development.

二、精進數位科技，推動永續金融 Refine digital technology to promote sustainable finance

◆ (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PIMS (個人資訊管理系統)制度，並取得第三方認證 (ISO27701:2019)

完成所有PIMS內部規章之制修，並111年9月22日取得 ISO 27701 國際認證，且為國內首家獲ANSI國家認證委員會(ANAB)認證之金融保險業。

◆ (三)提高電子保單服務之使用率

111年度電子保單轉換率為57.4%。

◆ (四)透過流程自動化機器人(RPA) 提升服務效率

111年防疫嚴峻期間，即時導入RPA流程自動化機器人處理大量防疫保險理賠案件，大幅縮短內部作業流程及案件處理時效，降低保戶申訴比率，提升服務效率。

◆ (五)建置智能客服系統

客服系統「兆小樂」於111年1月正式上線，提供保戶線上問答、保單及理賠進度查詢功能。

◆ (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123萬元、132萬元。

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

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

◆ (2) Implemented PIMS (Personal Information Management System) and obtained third-party certification (ISO27701:2019)

Completed the formulation of all PIMS internal regulations and obtained ISO 27701 certification on September 22, 2022, and became the first financial insurance company in Taiwan to be certified by the ANSI National Accreditation Board (ANAB).

◆ (3) Increase the use of electronic policy services

The conversion rate of electronic policy was 57.4% in 2022.

◆ (4) Enhance service efficiency through process automation robotics (RPA)

During the tight pandemic prevention period in 2022, RPA process automation robots were timely introduced to handle a large number of pandemic insurance claims, which significantly shortened the internal workflow and case processing time, reduced the percentage of policyholder complaints, and improved service efficiency.

◆ (5) Build intelligent customer service system

The customer service system, "Chao, Hsiao-Le", was officially launched in January 2022 to provide policyholders with online Q&A, policy and claim progress inquiry functions.

◆ (6) Promote agricultural insurance and micro insurance

The premium revenue of persimmon insurance and micro insurance were NT\$1.23 million and NT\$1.32 million, respectively.

三、恪遵誠信經營，貫徹公司治理

Strictly abide by ethical management and implement corporate governance

- ◆ **(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，111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**
為建立良好公司治理制度並塑造誠信文化，持續辦理誠信經營教育訓練，111年度全體員工完訓率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令遵循教育訓練，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**
為強化防制洗錢及打擊資恐人員之專業知識與技能，不定期邀請內外部專家辦理洗錢防制教育訓練及相關講座課程，111年度防制洗錢與打擊資恐教育訓練全體員工完訓率100%。

- ◆ **(1) 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.
- ◆ **(2) Implement due diligence governance for institutional investors**
Actively attend shareholders' meetings of investee companies or exercise voting rights through electronic voting and exercised 100% voting rights in 2022.
- ◆ **(3) Regularly conduct education and training on ethical management to enhance employees' moral awareness of honesty and integrity**
In order to establish a good corporate governance system and shape a culture of ethics, we will continue to provide education and training on ethical management, with a completion rate of 100% for all employees in 2022.
- ◆ **(4) 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.
- ◆ **(5) Receive training on anti-money laundering and countering the financing of terrorism (AML/CFT) from time to time**
In order to strengthen the professional knowledge and skills of personnel combating money laundering and financing of terrorism, we invite internal and external experts aperiodically to conduct anti-money laundering education training and related seminars and courses, and in fiscal year 2022, the completion rate of anti-money laundering and counter-terrorism education and training for all employees will be 100%.

四、強化人才發展，落實員工關懷 Strengthen talent development and implement employee care

◆ (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，111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，並安排合格醫師至公司提供員工免費身心諮詢服務；111年度員工健康檢查補助共計新臺幣152萬元。

◆ (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，111年度發放結婚及生育補助共計新臺幣29萬元。

◆ (1) 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.

◆ (2) 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, allowing each employee to fully celebrate his or her uniqueness and differences and bringing operating benefits to the organization; we hired four employees with physical and mental disabilities and seven indigenous people in 2022, and will continue to provide appropriate job opportunities to create a friendly and inclusive workplace.

◆ (3) 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.

◆ (4) Continuously provide subsidies for employee health check-ups and regularly conduct health and safety seminars or training and related health promotion activities

Continuously organize quarterly health seminars and arrange qualified medical doctors to provide free physical and mental counseling services to employees; in 2022, the subsidies for employee health examinations totaled NT\$1.52 million.

◆ (5) 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 2022, a total of NT\$290,000 was paid for marriage and childbirth subsidies.

五、促進社會共榮 Promote social co-prosperity

◆ (一) 結合專業職能，協助金融知識教育之推廣

於111年2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) 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45人，志工服務時數約219小時。

◆ (三) 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

提供實踐大學3名學生自111年2月21日至5月20日進行校外實習，透過實務操作，以培養學生專業技能、職業道德及安全與衛生觀念，提升學生就業及繼續進修所需基本知能。

◆ (四) 支持綠色賽事，發揮減碳減塑影響力

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100萬元，期盼以金融職能為賽事做出貢獻。

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

In February 2022, we donated NT\$100,000 to the Taiwan Financial Services Roundtable's "Financial Services Education 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.

◆ (2) 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 45 volunteers and 219 hours of volunteer service.

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

We provided three students from Shih Chien University with off-campus internships from February 21 to May 20, 2022, to develop their professional skills, work ethics, and safety and hygiene concepts through practical operations, and to enhance students' basic knowledge necessary for employment and further study.

◆ (4) Support green races to reduce carbon and plastic impact

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 \$1,000,000 in the project of cooperative promotion of green sports events, hoping to contribute to the events with financial sufficiency.

◆ (五) 持續培植優秀且具發展願景之運動團隊或體育人才

贊助國立政治大學雄鷹籃球隊培植優秀球員之經費50萬元，協助體壇明日之星兼顧課業且適性發展，給予實質有力的支持，成為運動員們實現夢想的後盾。

◆ (六) 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，111年5月13日於中山堂廣場與兆豐票券及兆豐資產管理共同舉辦捐血勸募公益活動，活動中開設公益宣導攤位，提供永續金融及各項產物保險業務諮詢，民眾與同仁齊心熱情相挺，為血庫挹注120袋血。

◆ (七) 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220箱鳳梨釋迦及210箱柚子，分贈客戶及員工同仁。

◆ (八) 陪唐寶寶一起把愛裝進禮盒裡

因社會大眾大力支持唐氏症基金會「愛不囉嗦」的年節禮盒，需要志工們的協助將禮盒一一完成。於農曆春節前夕的週末，10位志工前往愛不囉嗦庇護工場，協助唐寶寶們一起包裝禮盒，讓每份支持唐寶寶的禮盒順利如期出貨。

◆ (5) Continuously develop outstanding sports teams or sports talents with development potentials

We sponsored \$500,000 for the National Chengchi University's Griffins Basketball Team to develop outstanding players, assisting the rising stars to take care of their studies and have adequate development, and providing substantial and powerful support for the athletes to realize their dreams.

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

In order to ensure that the stock of blood banks throughout Taiwan would not be affected by the COVID-19 pandemic in the country, on May 13, 2022, at Taipei Zhongshan Hall, we jointly organized a blood donation event with Mega Bills Finance and Mega Asset Management. During the event, we set up a public welfare promotion booth and provided consultation on sustainable finance and various property insurance businesses, and the public and our colleagues worked together with enthusiasm and mutual support, and garnered 120 bags of blood for the blood banks.

◆ (7) 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, 220 boxes of sugar apples and 210 boxes of pomelos were purchased and distributed to customers and employees.

◆ (8) Accompany kids with Down syndrome to put love into the gift box

Due to the public's strong support for the Down Syndrome Foundation's "ABRAZO" gift box, volunteers were needed to help pack the gift boxes manually one by one. On the weekend before the Lunar New Year, 10 volunteers went to the ABRAZO Shelter Workshop to assist the kids with Down syndrome in packing the gift boxes, so that each gift box in support of the kids with Down syndrome could be delivered smoothly and on schedule.

我們的榮耀 Our Awards

2019 民國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

2020 民國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

2021 民國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

2023 民國112年

- ◆ 榮獲「保險龍鳳獎」財金保險畢業生最嚮往的產險公司十年冠軍

2022 民國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
- ◆ 榮獲第二十四屆保險信望愛獎「最佳專業顧問獎」
- ◆ 榮獲第二屆工商時報數位金融獎「數位創新優質獎」
- ◆ 榮獲金管會保險局「111年度微型保險競賽」微型保險業務績優獎及身心障礙關懷獎

我們的榮耀 Our Awards

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

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”

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

2023

- ◆ Won the “Dragon Phoenix Award” Most Desirable Property and Casualty Insurance Companies of Finance and Insurance Graduates as the Champion of the Decade

2022

- ◆ Winner of “Finance and Insurance Graduates Merit Prize” of the “11th Term Dragon Phoenix Award” Most Desirable Non-Life Insurance Companies
- ◆ Winner of “Best Professional Advisor Award” in the 24rd Faith, Hope and Love Awards of Insurance
- ◆ Won the Outstanding Award in the “Digital Innovation Award” in the 2nd Commercial Times Digital Financial Awards
- ◆ Won the Microinsurance Business Merit Award and Mental and Physical Disability Care Award by the Insurance Bureau of the Financial Supervisory Commission at the “2022 Microinsurance Competition”

財務現況 Financial report

一、會計師查核報告 Report of Independent Accountants

(112)財審報字第22002346號

兆豐產物保險股份有限公司 公鑒：

To Chung Kuo Insurance Company,

查核意見 Opinion

兆豐產物保險股份有限公司民國111年及110年12月31日之資產負債表，暨民國111年及110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經金融監督管理委員會認可並發布生效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111年及110年12月31日之財務狀況，暨民國111年及110年1月1日至12月31日之財務績效及現金流量。

We have audited the accompanying balance sheets of Chung Kuo Insurance Company, Limited (the “Company”) as at December 31, 2022 and 2021, 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, 2022 and 2021, 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 that came into effect as endorsed by the Financial Supervisory Commission.

查核意見之基礎 Basis for opinion

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。

We conducted our audits in accordance with the Regulations Governing Auditing and Attestation of Financial Statements by Certified Public Accountants and Standards on Auditing of the Republic of China. 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 Norm of Professional Ethics for Certified Public Accountant of the Republic of China, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

關鍵查核事項 Key audit matters

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111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。

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.

賠款準備及分出賠款準備 Claims reserve and ceded claims reserve

事項說明 Description

有關賠款準備(含再保前及再保後)之會計政策請詳附註四(二十九);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(十四)。

兆豐產物保險股份有限公司之賠款準備(含分出)係由精算部按險別依據過去理賠經驗及費用,以損失發展三角形法估計最終賠付的合理金額。截至民國111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8,393,815千元及4,173,392千元。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。

For the accounting policy for claims reserve (including those prior to and after reinsurance), please refer to Note 4(29) 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(14) of the financial statements.

The Company's claims reserve (including ceded reserves) uses the loss development triangle to estimate the reasonable amount of ultimate claims according to the Actuarial Department's historical claim experience and expenses by insurance type. As of December 31, 2022, the Company's claims reserve and ceded claims reserve was \$8,393,815 thousand and \$4,173,392 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.

因應之查核程序 How our audit addressed the matter

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。

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 assists 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.

管理階層與治理單位對財務報表之責任 Responsibilities of management and those charged with governance for the financial statements

管理階層之責任係依照保險業財務報告編製準則暨經金融監督管理委員會認可並發布生效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。

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 that came into effect 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.

會計師查核財務報表之責任 Auditor’s responsibilities for the audit of the financial statements

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審計準則查核時，運用專業判斷及專業懷疑。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。

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 the Standards on Auditing of the Republic of China 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 the Standards on Auditing of the Republic of China, we exercise professional judgment and 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.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。

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 company audit. We remain solely responsible for our audit opinion.

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111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。

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.

資誠聯合會計師事務所

林維琪

會計師

吳尚燦

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 1100347705 號

中華民國 112 年 3 月 1 日

PricewaterhouseCoopers, Taiwan
March 1, 2023

二、財務報表 Financial Statements

資產負債表 Balance Sheets

民國111年及110年12月31日止
For the Year Ended December 31, 2022 AND 2021

單位：新台幣仟元
Unit : NT\$1,000

項目 Items 年度 Years	111年 2022	110年 2021
資產 ASSETS		
◆ 現金及約當現金 Cash and cash equivalents	2,500,588	4,187,842
◆ 應收款項 Receivables	765,426	1,077,881
◆ 本期所得稅資產 Current tax assets	5,332	8,203
◆ 待出售資產 Assets classified as held for sale	12,380	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	67,185	2,391,222
◆ 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	388,864	2,030,382
◆ 按攤銷後成本衡量之金融資產 Financial assets at amortised cost	3,466,994	3,516,440

項目 Items 年度 Years	111年 2022	110年 2021
◆ 採用權益法之投資 Investments accounted for using equity method	28,263	36,336
◆ 使用權資產 Right-of-use assets	31,291	30,078
◆ 投資性不動產 Investment property	277,012	294,438
◆ 再保險合約資產 Reinsurance assets	16,592,224	4,990,018
◆ 不動產及設備 Property and equipment	805,115	765,146
◆ 無形資產 Intangible assets	95,426	50,553
◆ 遞延所得稅資產 Deferred tax assets	665,595	29,027
◆ 其他資產 Other assets	977,639	636,708
◆ 資產總計 Total Assets	<u>26,679,334</u>	<u>20,060,087</u>

民國111年及110年12月31日止
For the Year Ended December 31, 2022 AND 2021

單位：新台幣仟元
Unit : NT\$1,000

項目 Items 年度 Years	111年 2022	110年 2021
負債及權益 LIABILITIES AND EQUITY		
◆ 短期債務 Short-term debt	9,099,194	-
◆ 應付款項 Payables	1,694,060	1,737,897
◆ 本期所得稅負債 Current tax liabilities	2,456	83,929
◆ 保險負債 Insurance liabilities	15,646,429	10,100,190
◆ 負債準備 Provisions	80,212	113,785
◆ 租賃負債 Lease liabilities	31,429	30,175
◆ 其他負債 Other liabilities	112,799	136,083
◆ 負債總計 Total Liabilities	<u>26,666,579</u>	<u>12,202,059</u>

民國111年及110年12月31日止
For the Year Ended December 31, 2022 AND 2021

單位：新台幣仟元
Unit : NT\$1,000

項目 Items 年度 Years	111年 2022	110年 2021
◆ 股本 Capital		
◆ 普通股股本 Common stock	4,420,500	3,000,000
◆ 資本公積 Capital surplus	1,664,375	1,084,811
◆ 保留盈餘 Retained earnings		
◆ 法定盈餘公積 Legal reserve	679,805	564,218
◆ 特別盈餘公積 Special reserve	2,569,930	2,792,806
◆ 未分配盈餘 Undistributed earnings	(9,591,893)	222,811
◆ 其他權益 Other equity interest	270,038	193,382
◆ 權益總計 Total Equity	<u>12,755</u>	<u>7,858,028</u>
◆ 負債及權益總計 Total Liabilities and Equity	<u>26,679,334</u>	<u>20,060,087</u>

綜合損益表 Statements of Comprehensive Income

民國111年及110年12月31日止
For the Year Ended December 31, 2022 AND 2021

單位：新台幣仟元
Unit : NT\$1,000

項目 Items 年度 Years	111年 2022	110年 2021
簽單保費收入 Written premiums	9,050,182	8,079,487
再保費收入 Reinsurance premiums	998,954	894,380
◆ 保費收入 Premiums Income	<u>10,049,136</u>	<u>8,973,867</u>
減：再保費支出 Less: Reinsurance expense	(4,728,345)	(4,095,658)
減：未滿期保費準備淨變動 Less: Net changes in un-earned premium reserve	(214,188)	(148,647)
◆ 自留滿期保費收入 Retention Earned Premium Income	<u>5,106,603</u>	<u>4,729,562</u>
再保佣金收入 Commission on reinsurance ceded	750,993	630,501
手續費收入 Handling fee revenue	44,128	41,612

項目 Items 年度 Years	111年 2022	110年 2021
◆ 淨投資損益 Net of Investment Gain or Loss		
利息收入 Interest income	89,470	75,325
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	(249,984)	135,970
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	184,450	245,369
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	1,569	251
兌換損益 Foreign exchange losses	61,061	(5,459)
投資性不動產利益 Gain on investment property	28,484	29,051

民國111年及110年12月31日止
For the Year Ended December 31, 2022 AND 2021

單位：新台幣仟元
Unit : NT\$1,000

項目 Items 年度 Years	111年 2022	110年 2021
採用覆蓋法重分類之損益 Gains (losses) upon reclassi- fication of applying overlay approach	5,502	(43,085)
投資之預期信用減損損失 及迴轉利益 Expected credit losses and reversal on investments	166	156
其他營業收入 Other operating revenues	12,166	-
◆ 營業收入總計 Total Operating Revenues	<u>6,034,608</u>	<u>5,839,253</u>

民國111年及110年12月31日止
For the Year Ended December 31, 2022 AND 2021

單位：新台幣仟元
Unit : NT\$1,000

項目 Items 年度 Years	111年 2022	110年 2021
保險賠款與給付 Claims expenditures	(21,176,362)	(4,174,544)
減：攤回再保賠款與給付 Less: Reinsurance claims recovery	10,309,081	1,723,244
◆ 自留保險賠款與給付 Retention Claim Expendi- tures	<u>(10,867,281)</u>	<u>(2,451,300)</u>
其他保險負債淨變動 Net changes in other insur- ance liabilities	(2,357,830)	(64,520)
佣金費用 Commission expenses	(1,352,976)	(1,170,597)
手續費支出 Handling fee	(139,798)	(130,336)
財務成本 Interest expense	(29,954)	(183)
其他營業成本 Other operating costs	(35,657)	(47,119)
◆ 營業成本總計 Total Operating Cost	<u>14,783,496</u>	<u>(3,864,055)</u>

民國111年及110年12月31日止
For the Year Ended December 31, 2022 AND 2021

單位：新台幣仟元
Unit : NT\$1,000

項目 Items 年度 Years	111年 2022	110年 2021
◆ 營業費用 Total Operating Expenses	(1,414,883)	(1,346,081)
◆ 營業損益 Operating Income	(10,163,771)	629,117
營業外收入及支出 Non-operating income and expenses	(472)	(1,216)
◆ 繼續營業單位稅前損益 (Loss) profit from continuing operations before tax	(10,164,243)	627,901
所得稅利益(費用) Income tax benefit (expense)	640,474	(122,790)
◆ 本期損益 Net (Loss) Income	(9,523,769)	505,111

民國111年及110年12月31日止
For the Year Ended December 31, 2022 AND 2021

單位：新台幣仟元
Unit : NT\$1,000

項目 Items 年度 Years	111年 2022	110年 2021
◆ 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	(214,344)	109,517
◆ 本期綜合損益總額 Total Comprehensive Income	(9,738,113)	614,628

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 TEL: (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 TEL: (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 TEL: (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 TEL: (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 TEL: (03) 955-0546 FAX: (03) 957-5468
◆ 台北分公司 Taipei Branch Office	藍玉芬 經理 Yu Fen Lan	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 TEL: (02) 2250-0790 FAX: (02) 2259-3622

分支機構名稱 Branch name	主要經理人 Principal managerial officer	詳細資訊 Detailed information
◆ 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 TEL: (02) 2915-1788 FAX: (02) 2915-1718
◆ 信義分公司 Xinyi Branch Office	孫依謙 經理 Yi Chien Sun	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 TEL: (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 TEL: (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 TEL: (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., Chungli Dist., Taoyuan City 32044, Taiwan TEL: (03) 495-3425 FAX: (03) 493-9801
◆ 新竹分公司 Hsinchu Branch Office	黃智雄 經理 Jhih Syong Huang	30054 新竹市北區東大路二段110號8樓 8F, No.110, Sec. 2, Dongda Rd., North Dist., Hsinchu City 30054, Taiwan TEL: (03) 531-6666 FAX: (03) 542-3748

分支機構名稱 Branch name	主要經理人 Principal managerial officer	詳細資訊 Detailed information
◆ 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 TEL: (037) 368-738 FAX: (037) 368-727
◆ 台中分公司 Taichung Branch Office	王文忠 協理 George Wang	40041 台中市中區民權路216號7樓之1 7F-1, No.216, Minquan Rd., West Dist., Taichung City 40041, Taiwan TEL: (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 TEL: (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 TEL: (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 TEL: (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 TEL: (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 TEL: (049) 239-1325 FAX: (049) 239-1323

分支機構名稱 Branch name	主要經理人 Principal managerial officer	詳細資訊 Detailed information
◆ 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 TEL: (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 TEL: (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 TEL: (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 TEL: (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 TEL: (07) 251-9090 FAX: (07) 251-0606
◆ 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 TEL: (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 TEL: (08)736-4813 FAX: (08)737-2285

分支機構名稱 Branch name	主要經理人 Principal managerial officer	詳細資訊 Detailed information
◆ 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 TEL: (08) 835-3456 FAX: (08) 832-4789
◆ 花蓮分公司 Hualien Branch Office	李昭賢 經理 Chao-Hsien Li	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 TEL: (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 TEL: (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 No.95, Sec. 2, Zhongxiao E. Rd., Zhongzheng Dist., Taipei City 10058, Taiwan
◆ 兆豐票券金融股份有限公司 Mega Bills Finance Co., Ltd.	10009 台北市中正區衡陽路91號2~5樓 2~5F, No.91, Hengyang Rd., Zhongzheng Dist., Taipei City 10009, Taiwan
◆ 兆豐資產管理股份有限公司 Mega Asset Management Co., Ltd.	10009 台北市中正區衡陽路91號6樓 6F, No.91, Hengyang Rd., Zhongzheng Dist., Taipei City 10009, Taiwan
◆ 兆豐創業投資股份有限公司 Mega Venture Capital Co., Ltd.	10009 台北市中正區衡陽路91號7樓 7F, No.91, Hengyang Rd., Zhongzheng Dist., Taipei City 10009, Taiwan
◆ 兆豐國際證券投資信託股份有限公司 Mega International Investment Trust Co., Ltd.	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 Donations from the Company

企業名稱 Company Name	捐贈原因概述 Overview of reasons for donation	捐贈金額 Donation amount
◆ 社團法人中華民國唐氏症關愛者協會 Down Syndrome Foundation R.O.C.	協助弱勢團體，推動「微型保險」捐款。 Assist disadvantaged groups and promote "micro-insurance" donations	7,000
◆ 財團法人桃園市私立祥育啟智教養院 Shang-Yu Nursing Center	協助弱勢團體，推動「微型保險」捐款。 Assist disadvantaged groups and promote "micro-insurance" donations	5,000
◆ 財團法人兆豐慈善基金會 Mega Charity Foundation	捐贈兆豐慈善基金會111年度執行經費。 Made a donation to the Mega Charity Foundation for its 2022 operating expenses	250,000
◆ 兆豐產物保險股份有限公司企業工會 Corporate Union of Chung Kuo Insurance Company Limited	捐贈兆豐產物保險(股)公司企業工會111年執行經費。 Made a donation to the Corporate Union of Chung Kuo Insurance Company Limited for its 2022 executive expenses	60,000
◆ 中華民國產物保險商業同業公會 The Non-Life Securities Association of the ROC	產險公會籌募台灣金融服務業聯合總會捐贈「金融業教育公益基金」，以協助弱勢家庭青年學子完成學業及推廣金融知識。 The Association raised funds for the "Financial Industry Education Public Welfare Fund" from the Taiwan Financial Services Roundtable to help disadvantaged students complete their education and promote financial literacy.	100,000

企業名稱 Company Name	捐贈原因概述 Overview of reasons for donation	捐贈金額 Donation amount
◆ 東吳大學 Soochow University	挹注清寒及優秀學子安心就學，並提升教學品質。 Provide financial assistance to disadvantaged and outstanding students and improve the quality of education.	50,000
◆ 財團法人賑災基金會 The Humanitarian ICT for Emergency & Disaster Relief	與金控母公司共同賑助烏克蘭，協助烏克蘭人民或難民維持基本生活之需。 Provide relief to Ukraine with the parent company of financial holding to help the Ukrainian people or refugees to maintain their basic needs.	300,000
◆ 臺灣山林復育協會 Taiwan Reforestation Association	支持臺灣山林復育協會「2022年臺中大肚山與海岸天然林復育植樹計畫」，持續進行天然林復育行動，擴大推動復育範圍。 Support the Taiwan Reforestation Association's "2022 Taichung's Mt. DaDu and Coastal Natural Forest Restoration and Planting Project" to continue natural forest restoration activities and expand the scope of restoration.	30,000
◆ 社團法人南投縣紅十字會 The Red Cross Society of the ROC, Nantou County	協助弱勢團體，推動「微型保險」捐款。 Assist disadvantaged groups and promote "micro-insurance" donations	254,324
◆ 新北市樹林區原住民族關懷協會 Indigenous Peoples Care Association, Shulin District, New Taipei City	協助弱勢團體，推動「微型保險」捐款。 Assist disadvantaged groups and promote "micro-insurance" donations	40,000
◆ 花蓮縣玉里鎮公所 Yuli Township Office, Hualien County	協助弱勢團體，推動「微型保險」捐款。 Assist disadvantaged groups and promote "micro-insurance" donations	35,000

企業名稱 Company Name	捐贈原因概述 Overview of reasons for donation	捐贈金額 Donation amount
<p>◆ 花蓮縣富里鄉公所</p> <p>Fuli Township Office, Hualien County</p>	<p>協助弱勢團體，推動「微型保險」捐款。</p> <p>Assist disadvantaged groups and promote "micro-insurance" donations</p>	20,000
<p>◆ 台灣原聲教育協會</p> <p>Vox Nativa Association, Taiwan</p>	<p>協助弱勢團體，推動「微型保險」捐款。</p> <p>Assist disadvantaged groups and promote "micro-insurance" donations</p>	40,000
<p>◆ 社團法人中華民國唐氏症關愛者協會</p> <p>Down Syndrome Foundation R.O.C.</p>	<p>協助弱勢團體，推動「微型保險」捐款。</p> <p>Assist disadvantaged groups and promote "micro-insurance" donations</p>	7,500
<p>◆ 財團法人伊甸社會福利基金會</p> <p>Eden Social Welfare Foundation</p>	<p>協助弱勢族群及身心障礙者公益活動。</p> <p>Help the underprivileged and the mentally and physically challenged with public welfare activities.</p>	3,000
<p>◆ 社團法人苗栗縣自閉症協進會</p> <p>Aggregate corporation Autism Society of Miaoli</p>	<p>協助弱勢團體，推動「微型保險」捐款。</p> <p>Assist disadvantaged groups and promote "micro-insurance" donations</p>	417,117
<p>◆ 財團法人天主教靈醫會</p> <p>Order of the Ministers of the Infirm, Taiwan</p>	<p>協助弱勢團體，推動「微型保險」捐款。</p> <p>Assist disadvantaged groups and promote "micro-insurance" donations</p>	1,524
<p>◆ 社團法人嘉義市福安王爺慈善會</p> <p>Chiayi City Duke Fuan Charity Association</p>	<p>協助弱勢團體，推動「微型保險」捐款。</p> <p>Assist disadvantaged groups and promote "micro-insurance" donations</p>	226,052
<p>◆ 財團法人桃園市私立祥育啟智教養院</p> <p>Shang-Yu Nursing Center</p>	<p>協助弱勢團體，推動「微型保險」捐款。</p> <p>Assist disadvantaged groups and promote "micro-insurance" donations</p>	5,053



兆豐保險 | 用心守護 安全有顧



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