兆豐保險

2023 ANNUL REPORT

兆豐保險年報

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首長的話
Message from the Chairman and President

本公司業務經營方面，112年總保費收入達新台幣(以下同)105億5,050萬元，較111年成長4.99%；盈餘獲利面，稅前盈餘為虧損26億7,084萬元，包含所得稅利益後，稅後盈餘為虧損14億6,687萬元，主要係受提列防疫險再保險資產減損所致。

112年度資產總值234億4,047萬元，各項保險營業準備及股東權益合計為152億4,463萬元，於112年1月31日完成增資後，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、中華信評為twAA以及標準普爾信評為A-等級。

近年來，公司專注於永續發展，不僅提升公司經營績效，亦積極履行企業社會責任，長期支持社會公益團體及弱勢族群。另透過數位轉型發展，將科技融入產品與服務中，以提升保戶的服務質量。我面對國內市場的激烈競爭，未來發展重點為以獲利穩定，並追求業務增長為核心目標。於行銷及通路面，透過異業合作、集團整合行銷及社群媒體推廣，來加強行銷力度。於商品面，深耕和擴展有利潤的優質業務。於客戶體驗，優化投保流程的友善和順暢性。從而提高整體經營績效，增加公司盈餘。

In terms of business operations, the Company's total premium revenue in 2023 amounted to NT$10,550.50 million, up 4.99% from 2022. In terms of earnings, the Company had a pre-tax loss of NT$2,670.84 million, and the after-tax loss after incorporating the income tax benefit amounted to NT$1,466.87 million, which was mainly due to the impairment of reinsurance assets related to pandemic insurance.

In 2023, the total value of assets was NT$23,440.47 million. The total insurance business reserves and shareholders' equity amounted to NT$15,244.63 million. After completing a capital increase on January 31, 2023, the Company's solvency remains robust, and its operational foundation is solid. Overall, 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 focused on sustainable development, not only improving the Company's operating performance, but also actively fulfilling its corporate social responsibility by supporting social welfare groups and disadvantaged groups for a long time. Through digital transformation, the Company incorporate technology into products and services to improve service quality for policyholders. In the face of fierce competition in the domestic market, the focus of future development is to make stable profits and pursue business growth as the core goal. In terms of marketing and distribution, the Company will strengthen marketing efforts through cross-industry cooperation, group integrated marketing and social media promotion. In terms of products, the Company will further develop and expand profitable and quality businesses. We also focus on customer experience and optimize the friendliness and smoothness of the insurance application process. Thereby, the overall operating performance will be improved, and the Company's earnings will increase.

董事長 Chairman

總經理 President

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 enahnce 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

1931 民國20年 於上海投資創立

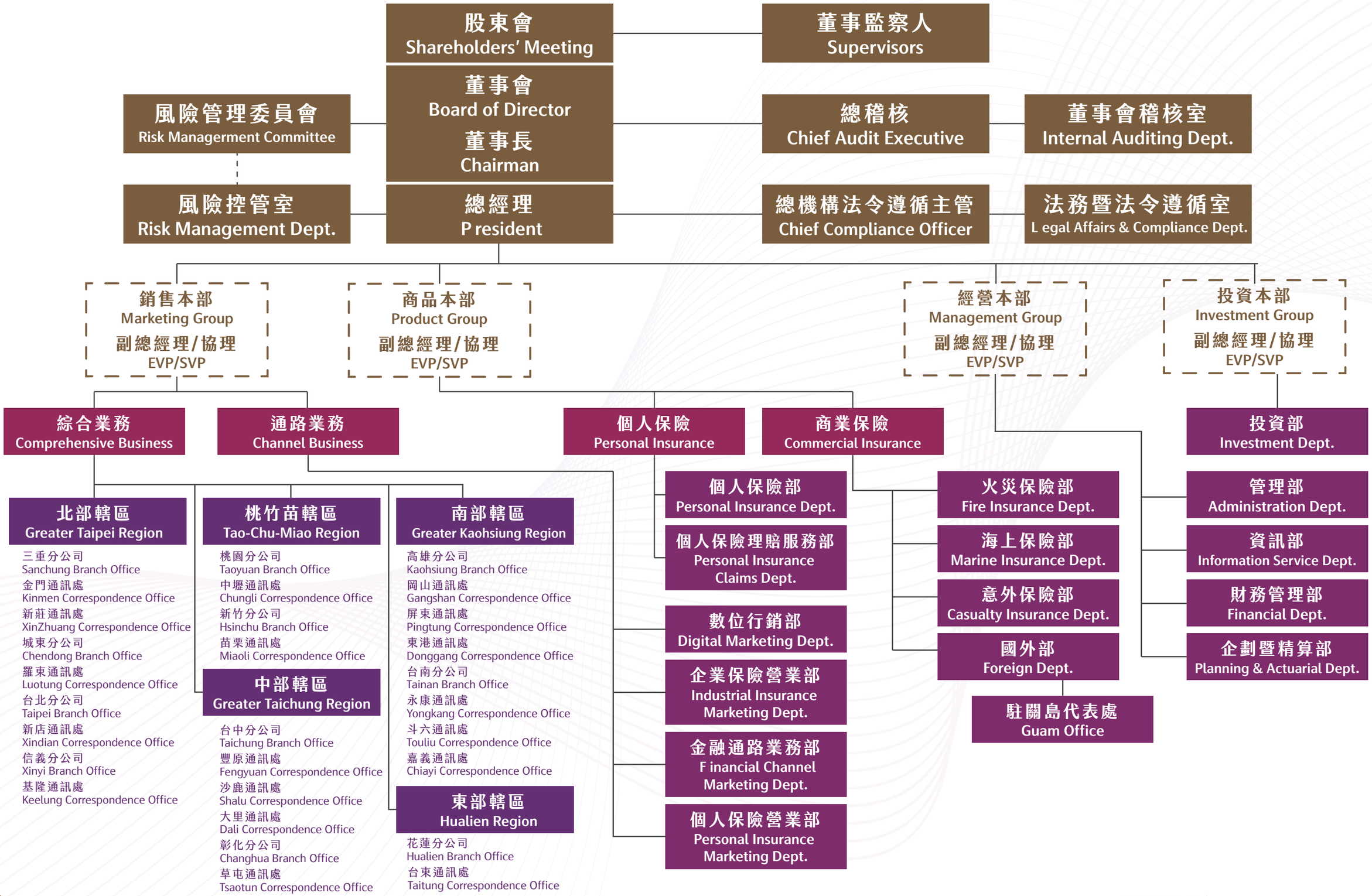
1949 民國38年 設立台灣分公司

1972 民國61年 改由國庫直接投資納為財政部所屬保險事業機構

1994 民國83年 成為第一家民營化之國營產物保險公司

2002 民國91年 轉換為子公司成為兆豐金融旗下之成員

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

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	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
副總經理 Executive Vice President	呂麗卿 Judy Lu
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	張弘欣 Martin Chang
協理 Senior Vice President	郭偉德 Victor Kuo
協理 Senior Vice President	賴永修 Yung Shiu Lai
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

火災保險部經理 Manager of Fire Insurance Dept.	黃世勳 Curly Huang
個人保險部經理 Manager of Personal Insurance Dept.	張祐彰 Yuchang Chang
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
協理兼財務管理部經理 SVP & Manager of Financial Management Department acting as Manager	沈欣儀 Hsin-I Shen
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

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

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

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
- 兆豐產物營繕承包人意外責任保險
  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

112 年度總保費收入為 105 億 5,050 萬元，較 111 年度 100 億 4,914 萬元，增加 5 億 136 萬元，成長 4.99%。

The total premium income in 2023 was NT$10,550.50 million, a growth of NT$501.36 million or 4.99% from NT$10,049.14 million in 2022.

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

112 年度簽單保費收入為 97 億 6,358 萬元，較 111 年度同期 90 億 5,018 萬元，增加 7 億 1,340 萬元，成長 7.88%。

1.火災保險：保費收入 26 億 559 萬元占保費收入總額 26.69%。
2.貨運保險：保費收入 3 億 2,091 萬元占保費收入總額 3.29%。
3.船舶保險：保費收入 7 億 6,605 萬元占保費收入總額 7.85%。
4.汽車保險：保費收入 39 億 5,800 萬元占保費收入總額 40.54%。
5.航空保險：保費收入 1 億 1,246 萬元占保費收入總額 1.15%。
6.工程保險：保費收入 4 億 5,278 萬元占保費收入總額 4.64%。
7.傷害保險：保費收入 6 億 5,728 萬元占保費收入總額 6.73%。
8.健康保險：保費收入 5,343 萬元占保費收入總額 0.55%。
9.其他保險：保費收入 8 億 3,709 萬元占保費收入總額 8.57%。

The premium income from signed policies in 2023 was NT$9,763.58 million, up NT$9,050.18 million in 2022, an increase of NT$713.4 million or 7.88%.

1. Fire insurance: The premium income was NT$ 2605.592,655.59 million, accounting for 26.69% of the total premium income.
2. Cargo insurance: The premium income was NT$320.91 million, accounting for 3.29% of the total premium income.
3. Marine insurance: The premium income was NT$766.05 million, accounting for 7.85% of the total premium income.
4. Automobile insurance: The premium income was NT$3,958.00 million, accounting for 40.54% of the total premium income.
5. Aviation insurance: The premium income was NT$112.46 million, accounting for 1.15% of the total premium income.
6. Engineering insurance: The premium income was NT$452.78 million, accounting for 4.64% of the total premium income.
7. Accident insurance: The premium income was NT$657.28 million, accounting for 6.73% of the total premium income.
8. Health insurance: The premium income was NT$53.43 million, accounting for 0.55% of the total premium income.
9. Other insurances: The premium income was NT$837.09 million, accounting for 8.57% of the total premium income.

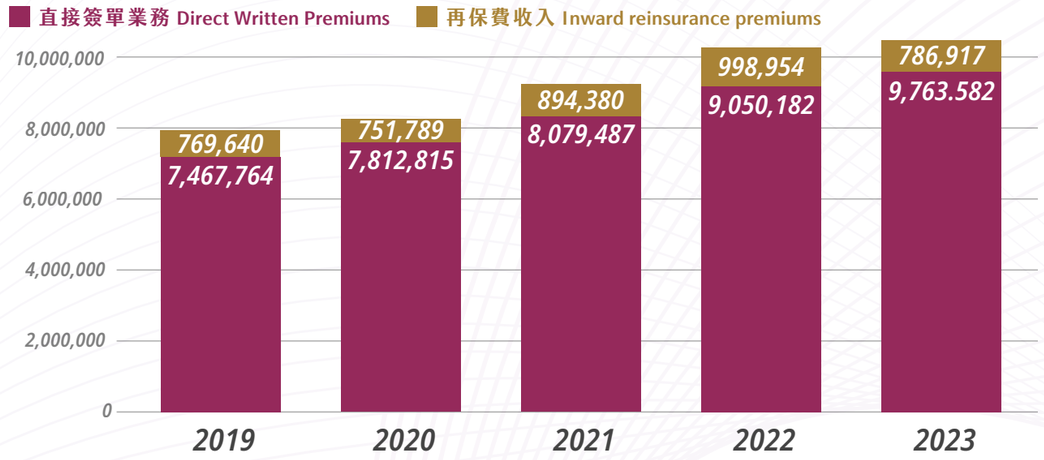
2.分進再保險業務 Premiums Income

112 年度簽單保費收入為 7 億 8,692 萬元，較 111 年度同期 9 億 9,895 萬元，減少 2 億 1,203 萬元，負成長 21.23%。

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.

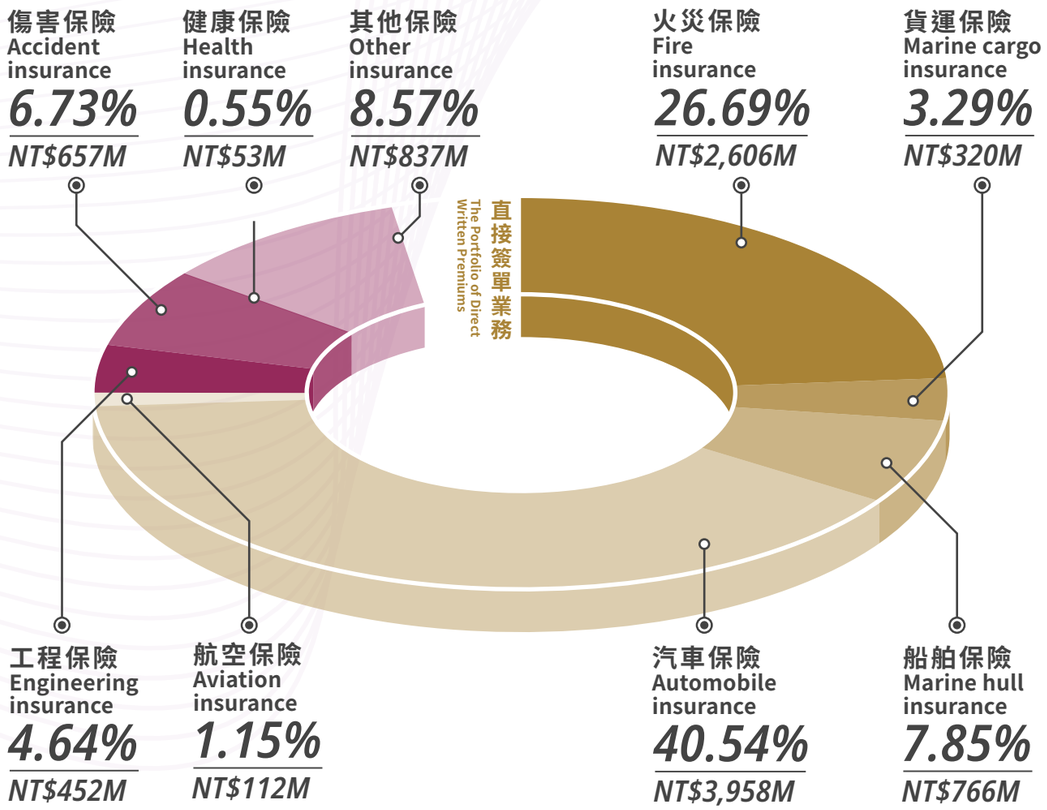
109年-112年簽單保費及再保費收入 Premiums Income, 2019-2023

單位：新台幣仟元
Unit ：NT$1,000



112年直接簽單業務比重 The Portfolio of Direct Written Premiums,2023

單位：新台幣百萬元
Unit ：NT$1,000,000



(二)營運績效 Operating Performance

111-112年財務要覽 Financial Highlights, 2022-2023

單位：新台幣仟元
Unit ：NT$1,000

項目 Items	112年 2023	111年 2022
營業收入 Operating Revenues	6,225,241	6,034,608
營業成本 Operating Costs	(5,179,410)	(14,783,496)
營業費用 Operating Expenses	(3,816,634)	(1,414,883)
營業利益 Operating Income	(2,770,803)	(10,163,771)
營業外淨損益 Non-operating Income and Expenses	99,961	(472)
繼續營業單位稅前損益 (Loss) profit from continuing operations before tax	(2,670,842)	(10,164,243)
本期損益 Net (Loss) Income	(1,466,874)	(9,523,769)
每股(虧損)盈餘（元） (Losses) earnings per share	(2.90)	(63.87)
資產總額 Total Assets	23,440,470	26,679,334

項目 Items	112年 2023	111年 2022
未滿期保費準備 Reserve for Unearned Premiums	5,140,036	4,810,520
賠款準備 Reserve for Claims	4,926,671	8,393,815
特別準備 Reserve for Catastrophic Losses	632,978	599,747
保費不足準備 Reserve for Deficiency	760	1,841,464
責任準備 Reserve for Insurance Liabilities	650	883
資本額 Paid-in Capital	5,333,500	4,420,500
股東權益 Total Shareholders' Equity	4,543,536	12,755

(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

本公司為成為最信賴的保險服務提供者，提供保戶全方位的保障與解決方案，為股東創造長期穩健的回報，創造優質的員工工作環境，並帶給社會正向的影響，不斷在本業及永續發展的路上探索，採取積極的行動策略，找尋更多服務的可能。透過「發展永續環境」、「促進社會共融」及「落實責任治理」三大策略主軸，兆豐保險致力於實現聯合國永續發展目標 (Sustainable Development Goals, SDGs)，以達成發揮正向影響、引領永續發展之企業使命，並為重要的利害關係人帶來更多保險商品及商品以外的附加價值。

In order to become the most trusted insurance service provider, the Company provides policyholders with a full range of protection and solutions, creates long-term stable returns for shareholders, creates a quality working environment for employees, and brings a positive impact to society. The Company continuously explore in the core business and sustainable development, adopting proactive action strategies to seek more service possibilities. Chung Kuo Insurance is committed to achieving the United Nations Sustainable Development Goals (SDGs) and exerting a positive influence through its three strategic pillars of "development of a sustainable environment," "promotion of social inclusion," and "implementing responsible governance," lead the corporate mission of sustainable development, and bring more added value beyond insurance products and products to important stakeholders.

一、致力淨零排放，善盡環境永續
Commitment to achieving net-zero emissions and Fulfilling environmental sustainability

(一)「ISO 50001能源管理系統」、「ISO14001環境管理系統」導入及驗證

自有大樓導入「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)。
國內營業據點導入「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)。

(二)「ISO14064-1 溫室氣體盤查」驗證

立恩威國際驗證股份有限公司(DNV)查證並取得查驗聲明書。

(三) 取得綠建築標章

經台灣建築中心評定會議通過，本公司總公司大樓及桃園分公司取得鑽石級綠建築標章。

(四) 強化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。

(五) 持續落實供應商永續發展管理

本公司關鍵供應商均簽署「供應商永續發展聲明書」，供應商合約數86件計1億4,093萬元，並皆完成「供應商永續發展自評問卷調查」。

(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) “ISO 50001 Energy Management System” and “ISO 14001 Environmental Management System” implementation and certification

Implemented “ISO50001 Energy Management System” for self-owned buildings, and obtained third-party verification organization (SGS) certification (valid from 2022/9/20-2025/9/20).
Implemented “ISO14001 Environmental Management System” for domestic business locations, and obtained third-party verification organization (BSI) certification (valid from 2022/9/5-2025/9/4).

(2) “ISO 14064-1 Greenhouse Gas Inventory” certification

DNV was inspected and obtained the inspection statement.

(3) Acquisition of green building labels

Passed the evaluation meeting of Taiwan Architecture and Building Center, with the headquarter building and Taoyuan Branch has obtained the Diamond Green Building Label.

(4) Strengthen 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.

(5) Continue to carry through sustainable development of suppliers

All of the Company's key suppliers have signed the “Supplier Sustainability Declaration Form,” and all of the Company's suppliers have completed the “Supplier Sustainability Self-Evaluation Questionnaire” for 86 contracts worth NT$140.93 million.

(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

每年持續辦理資訊系統弱點掃描及滲透測試與員工社交工程演練。另辦理資安與個資事件之通報演練，強化資安事件之應變與符合主管機關之通報要求。

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

本公司於111年9月取得 ISO 27701 國際認證，為國內首家獲ANSI國家認證委員會(ANAB)認證之金融保險業。另於112年5月經第三方驗證公司SGS與ANAB複查通過，持續維持ISO 27001資訊安全管理與ISO27701隱私資訊管理證書之有效性。

(三) 強化智能客服功能

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。另於112年持續優化功能且擴大可查詢保單險種範圍。

(四) 提高電子保單服務之使用率

112年度電子保單轉換率為42.9%。

(五) 投資國內綠色、社會責任或可持續發展債券

持有之綠色、社會責任或可持續發展債券共計新台幣2.9億元。

(六) 推動農業保險及微型保險

農業保險保費收入約新臺幣153萬元，微型保險簽單保費約新臺幣153萬元。

(1) Strengthen professional training for corporate governance-related personnel and increase support for directors

Conduct annual information system vulnerability scanning, penetration testing and employee social engineering exercises. The Company also conducts reporting drills for information security and personal information incidents to enhance response to information security incidents and meet the reporting requirements of the competent authority.

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

The Company has obtained ISO 27701 certification on September 2022, became the first financial insurance company in Taiwan to be certified by the ANSI National Accreditation Board (ANAB). In addition, in May 2023, it was re-inspected by the third-party verification companies SGS and ANAB, and continued to maintain the validity of the ISO 27001 information security management and ISO 27701 privacy information management certificates.

(3) Improve intelligent customer service capabilities

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. In addition, the Bank will continue to optimize its functions and expand the scope of insurance policies and insurances in 2023.

(4) Increase the use of electronic policy services

The conversion rate of electronic policy was 42.9% in 2023.

(5) Investment in domestic green, social responsibility or sustainability bonds

The total holding of green, social responsibility or sustainability bonds amounted to NT$290 million.

(6) Promote agricultural insurance and micro insurance

Agricultural insurance premium income was about NT$1.53 million, and micro insurance signing premium was about NT$1.53 million.

三、恪遵誠信經營，貫徹公司治理
Strictly abide by ethical management and implement corporate governance

(一) 強化公司治理相關人員專業訓練，增加對董事之支援

公司治理主管均完成應進修之公司治理相關課程。

(二) 落實機構投資人之盡職治理

出席被投資公司股東會或以電子投票行使表決權，出席率為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

國內正職人員共826人，均已完成誠信經營教育訓練。

(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) Strengthen professional training for corporate governance-related personnel and increase support for directors

All corporate governance officers have completed required courses related to corporate governance.

(2) Implement due diligence governance for institutional investors

100% attendance rate at shareholders' meetings or exercising voting rights by electronic ballot.

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

There are a total of 826 domestic personnel who have completed the ethical management education and training.

(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 2023, 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) 控制集團總離職率，確保人才流動於合理範圍

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。員工潛力。

(二) 管理集團缺勤率，確保人力穩定並追蹤員工出勤狀況

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) 打造幸福職場，給予員工成家支持並提供友善母性照護措施

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，112年度發放結婚及生育補助共計新臺幣26萬元。

(1) Control the total turnover rate of the Group, ensure turnover of talents is within a reasonable range

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) Manage the group's absenteeism rate, ensure manpower stability and track employee attendance

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 eight 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) Create a happy workplace, provide support for employees to start a family and provide friendly maternal care measures

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 2023, a total of NT$260,000 was paid for marriage and childbirth subsidies.

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

(五) 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

112年度員工申請專業證照或資格考試補助金額36萬元。

(六) 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、相關健康促進活動與員工健康檢查補助。

本公司於112年度辦理4場醫師臨場健康服務及4場健康講座，並於數位學習平台建立線上健康講座「職場不法侵害介紹」。另112年度員工申請健康檢查補助金額317萬元。

(5) Encourage employees to take finance-related professional certifications or qualification examinations, and continue to provide related subsidies

In 2023, the subsidy for employees applying for professional licenses or qualification examinations was NT$360,000.

(6) Continue to provide employee health checkup subsidies. Regular health and safety seminars or trainings, related health promotion activities, and employee health checkup subsidies are also organized.

In 2023, the Company organized 4 on-site health services for physicians and 4 health seminars, and set up the online health seminar "Introduction to Workplace Unlawful Harassment" on the digital learning platform. In addition, the subsidy for employee health examination in 2023 was NT$3.17 million.

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

112年度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。；另透過媒體刊物推廣金融知識，剖析國際財經趨勢、產業動態、大環境市場脈動等議題，贊助經費約 55.8 萬元。

(二) 訂定志工服務辦法，加強推動志工服務

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63人次。

(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14名學生進行校外實習，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 2023, the Company donated NT$100,000 to the "Financial Service Industry Education Public Welfare Fund" of the Taiwan Financial Services Federation to provide educational scholarships, investment, wealth management, and insurance subsidies to disadvantaged students who have suffered major changes in their homes or who are from low- and middle-income families. Courses related to financial education, including business loans. In addition, the Company promotes financial literacy through media publications, analyzes international financial trends, industry dynamics, market dynamics, and other topics, and sponsors approximately NT$558,000.

(2) Volunteer service policies were formulated to enhance the promotion of volunteer services

The volunteer services for the elderly, disadvantaged groups, other social welfare organizations, beach cleaning, mountain cleaning and tree planting were conducted with 63 volunteers.

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

Provided 14 Shih Chien University students for off-campus internships. Through practical operations, they cultivate students' professional skills, work ethics, and safety and health concepts, and improve students' basic knowledge for employment and continuing education.

(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、促進社會共榮
Promote social co-prosperity

(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) 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。於中秋節前夕，19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。

(七) 照顧弱勢族群，並與國內其他公益或社福團體合作，推動各項社會救助計畫。

為發揮人道關懷及國際互相援助精神，本公司捐贈30萬元，協助 土耳其人民或難民維持基本生活及健康之必需；落實照顧弱勢之使命，集團提供微型保險予12間社福單位，使數千位民眾獲得基本保險保障。

(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) 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 Mid-Autumn Festival, 19 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.

(7) Caring for disadvantaged groups, and working with other domestic public welfare or social welfare organizations to promote various social assistance programs.

To demonstrate the spirit of humane care and international mutual assistance, the Company donated NT$300,000 to help Turkish citizens or refugees maintain their basic life and health needs; to fulfill the mission of caring for the disadvantaged, the Company provided micro-insurance to 12 social welfare units, covering thousands one citizen received basic insurance coverage.

我們的榮耀 Our Awards

民國108年 2019

- 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

民國109年 2020

- 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。

民國110年 2021

- 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

民國111年 2022

- 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

民國112年 2023

- 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
- 榮獲第二十五屆保險信望愛獎「最佳專業顧問獎」
- 榮獲第十屆臺灣保險卓越獎「公益關懷專案企畫卓越獎」及「保戶服務專案企劃卓越獎」雙金質獎
- 榮獲台灣檢驗科技股份有限公司(SGS)「SGS資訊治理卓越獎-隱私暨個資管理卓越獎」
- 榮獲財團法人台灣永續能源研究基金會舉辦TCSA台灣企業永續獎「社會共融領袖獎」
- 榮獲金管會保險局「112年度微型保險競賽」微型保險業務績優獎及永續關懷獎

我們的榮耀 Our Awards

民國108年 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

民國109年 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."

民國110年 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.

民國111年 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”

民國112年 2023

- Won the “Dragon Phoenix Award” Most Desirable Property and Casualty Insurance Companies of Finance and Insurance Graduates as the Champion of the Decade.
- Won the “Best Professional Consultant Award” of the 25th Faith, Hope & Love Awards of Insurance
- Won the double gold award of “Excellence in Charity Project Planning“ and ”Excellence in Policyholder Service Project Planning” of the 10th Taiwan Insurance Excellence Awards
- Received the “SGS Information Governance Excellence Award-Privacy and Personal Information Management Excellence Award” from SGS Taiwan Ltd. (SGS)
- Received the TCSA Taiwan Corporate Sustainability Award “Leader of Social Inclusion” by Taiwan Institute for Sustainable Energy
- Won the Microinsurance Business Merit Award and Sustainability Care Award by the Insurance Bureau of the Financial Supervisory Commission at the “2023 Microinsurance Competition”

財務現況 Financial report

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

(113)財審報字第23003718號

兆豐產物保險股份有限公司 公鑒：

To Chung Kuo Insurance Company, Limit-

查核意見 Opinion

兆豐產物保險股份有限公司民國112年及111年12月31日之資產負債表，暨民國112年及111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。

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.

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112年及111年12月31日之財務狀況，暨民國112年及111年1月1日至12月31日之財務績效及現金流量。

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112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112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4,926,671仟元及2,162,698仟元。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。

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.

應攤回再保險賠款與給付及應收再保往來款項減損之評估
Impairment assessment of claims recoverable from reinsurers and due from reinsurers and ceding companies

事項說明 Description

有關應攤回再保賠款與給付及應收再保往來款項減損評估之會計政策請詳附註四(二十五)；應攤回再保賠款與給付及應收再保往來款項減損評估估列之會計估計及假設之不確定性請詳附註五；應攤回再保賠款與給付及應收再保往來款項減損評估之說明請詳附註六(十四)。

兆豐產物保險股份有限公司之應攤回再保賠款與給付及應收再保往來款項減損係由風險控管室依據國際財務報導準則第4號「保險合約」及考量「保險業資產評估及逾期放款催收款呆帳處理辦法」等相關法令規定。管理階層對於應攤回再保賠款與給付及應收再保往來款項之減損提列，主要考量客觀證據與過去事項以及現時狀況有關之合理且可佐證之資訊，並考量相關備抵損失提列之法令規定進行衡量。截至民國112年12月31日，兆豐產物保險股份有限公司應攤回再保險賠款與給付及應收再保往來款項減損金額重大，且計算方法及假設涉及管理階層之專業判斷並具高度不確定性，故本會計師將應攤回再保賠款與給付及應收再保往來款項減損之估計列為本年度關鍵查核事項。

For the accounting policy of impairment assessment of claims recoverable from reinsurers and due from reinsurers and ceding companies, please refer to Note 4(25); for accounting estimates and assumption uncertainty of claims recoverable from reinsurers and due from reinsurers and ceding companies, please refer to Note 5; for details on claims recoverable from reinsurers and due from reinsurers and ceding companies, please refer Note 6(14).

The company's impairment of claims recoverable from reinsurers and due from reinsurers and ceding companies is assessed by the risk control department in accordance with IFRS 4, 'Insurance contracts' and taken into consideration the relevant requirements under the Guidelines for Handling Assessment of Assets, Loans Overdue, Receivable on Demand and Bad Debts by Insurance Enterprises. The management primarily considered objective evidence and reasonable and supportable information about past events and current conditions and also took into consideration the relevant laws and regulations on provisions for allowance for bad debts to measure the provisions for impairment of claims recoverable from reinsurers and due from reinsurers and ceding companies. As of December 31, 2023, the company's allowance for impairment of claims recoverable from reinsurers and due from reinsurers and ceding companies was $2,504,894 thousand. Since the amount of impairment of claims recoverable from reinsurers and due from reinsurers and ceding companies was material and the calculation method and assumptions involve the professional judgment of management and contain a high degree of uncertainty, we have included the impairment assessment of claims recoverable from reinsurers and due from reinsurers and ceding companies as one of the key audit matters 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應攤回再保賠款與給付及應收再保往來款項減損評估之相關政策、內部控制及處理程序，並抽樣檢查減損計算相關控制之有效性。
2. 抽樣檢查用以計算應攤回再保賠款與給付及應收再保往來款項減損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. 取得管理階層所考量客觀證據之佐證資料，並評估分出再保比例、再保人信用評等及可收回比例等重大參數之合理性。

We performed the following audit procedures on the key audit matter described above:

1. Obtained an understanding and assessed related policies, internal controls and processing procedures for the impairment assessment of claims recoverable from reinsurers and due from reinsurers and ceding companies. Also, on a sampling basis tested the effectiveness of internal controls for the calculation of impairment.
2. Sampled and inspected whether there were differences between the numbers referred to claims recoverable from reinurers and due from reinsurers and ceding companies and the carrying amount in order to confirm the accuracy and completeness.
3. Obtained the reasonableness of information considered by the management to support the objective evidence of impairment and assessed the reasonableness of significant parameters such as the ceded reinsurance ratio, credit rating of reinsurers and recovery ratio.

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

會計師 林維琪

吳尚燉

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 113 年 2 月 21 日

PricewaterhouseCoopers, Taiwan
February 21, 2024

二、財務報表 Financial Statements

資產負債表 Balance Sheets

民國112年及111年12月31日止
For the Year Ended December 31, 2023 AND 2022

單位：新台幣仟元
Unit ：NT$1,000

項目 Items 年度 Years	112年 2023	111年 2022
資產 ASSETS		
現金及約當現金 Cash and cash equivalents	2,583,993	2,500,588
應收款項 Receivables	666,983	765,426
本期所得稅資產 Current tax assets	5,689	5,332
待出售資產 Assets classified as held for sale	-	12,380
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	65,237	67,185
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	370,035	388,864
按攤銷後成本衡量之金融資產 Financial assets at amortised cost	3,313,022	3,466,994
採用權益法之投資 Investments accounted for using equity method	20,585	28,263
使用權資產 Right-of-use assets	27,556	31,291
投資性不動產 Investment property	272,144	277,012
再保險合約資產 Reinsurance assets	13,846,853	16,592,224
不動產及設備 Property and equipment	786,745	805,115
無形資產 Intangible assets	93,677	95,426
遞延所得稅資產 Deferred tax assets	187,765	665,595
其他資產 Other assets	1,200,186	977,639
資產總計 Total Assets	23,440,470	26,679,334

民國112年及111年12月31日止
For the Year Ended December 31, 2023 AND 2022

單位：新台幣仟元
Unit ：NT$1,000

項目 Items 年度 Years	112年 2023	111年 2022
負債及權益 LIABILITIES AND EQUITY		
短期債務 Short-term debt	6,375,730	9,099,194
應付款項 Payables	1,604,727	1,694,060
本期所得稅負債 Current tax liabilities	6,445	2,456
保險負債 Insurance liabilities	10,701,095	15,646,429
負債準備 Provisions	75,843	80,212
租賃負債 Lease liabilities	27,745	31,429
其他負債 Other liabilities	105,349	112,799
負債總計 Total Liabilities	18,896,934	26,666,579

民國112年及111年12月31日止
For the Year Ended December 31, 2023 AND 2022

單位：新台幣仟元
Unit ：NT$1,000

項目 Items 年度 Years	112年 2023	111年 2022
股本 Capital		
普通股股本 Common stock	5,333,500	4,420,500
資本公積 Capital surplus	2,690,632	1,664,375
保留盈餘 Retained earnings		
法定盈餘公積 Legal reserve	-	679,805
特別盈餘公積 Special reserve	2,918,796	2,569,930
未分配盈餘 Undistributed earnings	(6,650,298)	(9,591,893)
其他權益 Other equity interest	250,906	270,038
權益總計 Total Equity	4,543,536	12,755
負債及權益總計 Total Liabilities and Equity	23,440,470	26,679,334

綜合損益表 Statements of Comprehensive Income

民國112年及111年12月31日止
For the Year Ended December 31, 2023 AND 2022

單位：新台幣仟元
Unit ：NT$1,000

項目 Items 年度 Years	112年 2023	111年 2022
簽單保費收入 Written premiums	9,763,583	9,050,182
再保費收入 Reinsurance premiums	786,917	998,954
保費收入 Premiums Income	10,550,500	10,049,136
減：再保費支出 Less: Reinsurance expense	(5,140,406)	(4,728,345)
減：未滿期保費準備淨變動 Less: Net changes in un-	(124,503)	(214,188)
自留滿期保費收入 Retention Earned Premium Income	5,285,591	5,106,603
再保佣金收入 Commission on reinsurance ceded	730,279	750,993
手續費收入 Handling fee revenue	46,384	44,128

項目 Items 年度 Years	112年 2023	111年 2022
淨投資損益 Net of Investment Gain or Loss		
利息收入 Interest income	115,953	89,470
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	799	(249,984)
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	13,848	184,450
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	877	1,569
兑換損益 Foreign exchange losses	12	61,061
投資性不動產利益 Gain on investment property	27,939	28,484

民國112年及111年12月31日止
For the Year Ended December 31, 2023 AND 2022

單位：新台幣仟元
Unit ：NT$1,000

項目 Items 年度 Years	112年 2023	111年 2022
採用覆蓋法重分類之損益 Gains (losses) upon reclassification of applying overlay approach	1,948	5,502
投資之預期信用減損損失及迴轉利益 Expected credit losses and reversal on investments	168	166
其他營業收入 Other operating revenues	1,443	12,166
營業收入總計 Total Operating Revenues	6,225,241	6,034,608

民國112年及111年12月31日止
For the Year Ended December 31, 2023 AND 2022

單位：新台幣仟元
Unit ：NT$1,000

項目 Items 年度 Years	112年 2023	111年 2022
營業成本 Operating Costs		
保險賠款與給付 Claims expenditures	(11,544,391)	(21,176,362)
減：攤回再保賠款與給付 Less: Reinsurance claims recovery	5,654,566	10,309,081
自留保險賠款與給付 Retention Claim Expenditures	(5,889,825)	(10,867,281)
其他保險負債淨變動 Net changes in other insurance liabilities	2,339,213	(2,357,830)
佣金費用 Commission expenses	(1,314,671)	(1,352,976)
手續費支出 Handling fee	(131,580)	(139,798)
財務成本 Interest expense	(153,337)	(29,954)
其他營業成本 Other operating costs	(29,210)	(35,657)
營業成本總計 Total Operating Cost	(5,179,410)	(14,783,496)

民國112年及111年12月31日止
For the Year Ended December 31, 2023 AND 2022

單位：新台幣仟元
Unit ：NT$1,000

項目 Items 年度 Years	112年 2023	111年 2022
營業費用 Total Operating Expenses	(3,816,634)	(1,414,883)
營業損益 Operating Income	(2,770,803)	(10,163,771)
營業外收入及支出 Non-operating income and expenses	99,961	(472)
繼續營業單位稅前損益 (Loss) profit from continuing operations before tax	(2,670,842)	(10,164,243)
所得稅利益(費用) Income tax benefit (expense)	1,203,968	640,474
本期損益 Net (Loss) Income	(1,466,874)	(9,523,769)

民國112年及111年12月31日止
For the Year Ended December 31, 2023 AND 2022

單位：新台幣仟元
Unit ：NT$1,000

項目 Items 年度 Years	112年 2023	111年 2022
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	(26,477)	(214,344)
本期綜合損益總額 Total Comprehensive Income	(1,493,351)	(9,738,113)

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	陳志種 經理 C.C.Chen	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	陳志嘉 經理 Chih-Chia Chen	33045 桃園市桃園區中正路1223號6樓 6F, No.1223, Zhongzheng Rd., Taoyuan Dist., Taoyuan City 33045, Taiwan 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., Zhongli 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	陳淑惠 主任 Shu-Huei Chen	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	蔡文榮 經理 Wen-Jung Tsai	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	古春梅 主任 Chun-Mei Gu	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
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112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
財團法人兆豐慈善基金會 Mega Charity Foundation	捐贈兆豐慈善基金會112年度執行經費。 Donation to the Mega Charity Foundation for its 2023 implementation expenses.	100,000
衛生福利部 Ministry of Health and Welfare	基於人道關懷及國際互相援助精神，與金控母公司共同響應政府募款行動，賑助土耳其。 Based on the spirit of humanistic concern and international mutual assistance, the Company and its parent company jointly sponsored a fund-raising event organized by the government to provide relief to Turkey.	300,000
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	227,788
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
花蓮縣富里鄉公所 Fuli 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	20,000
社團法人台灣原聲教育協會 Vox Nativa Association, Taiwan	協助弱勢團體，推動「微型保險」捐款。 Assist disadvantaged groups and promote "micro-insurance" donations	40,000
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	8,000
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

企業名稱 Company Name	捐贈原因概述 Overview of reasons for donation	捐贈金額 Donation amount
財團法人 永達社會福利基金會 Everpro Social Welfare Foundation	響應參與慈善公益活動。 Participated in charity events.	3,000
財團法人 伊甸社會福利基金會 Eden Social Welfare Foundation	響應參與慈善公益活動。 Participated in charity events.	3,000
社團法人 苗栗縣自閉症協進會 Aggregate corporation Autism Society of Miaoli	協助弱勢族群及身心障礙者公益活動。 Help the underprivileged and the mentally and physically challenged with public welfare activities.	492,423
社團法人舊鞋救命 國際基督關懷協會 Order of the Ministers of the Infirm, Taiwan	響應參與慈善公益活動。 Participated in charity events.	5,000
社團法人嘉義市 福安王爺慈善會 Chiayi City Duke Fuan Charity Association	協助弱勢族群及身心障礙者公益活動。 Help the underprivileged and the mentally and physically challenged with public welfare activities.	187,240

用心守護 安全有顧

兆豐產物保險股份有限公司

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