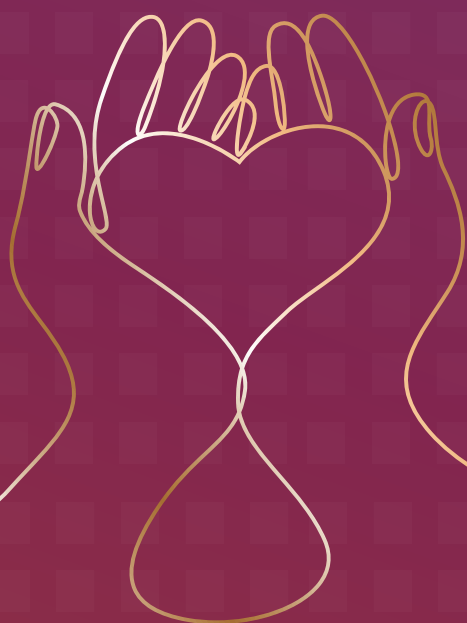




兆豐保險
Chung Kuo Insurance



2024



ANNUAL
REPORT

兆豐保險年報

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首長的話

Message from the Chairman and President

本公司業務經營方面，113 年度總保費收入達新臺幣 (以下同) 118 億 5,689 萬元，較 112 年度成長 12.38%；盈餘獲利面，稅前盈餘為 4 億 5,252 萬元，稅後盈餘為 4 億 1,201 萬元。

113 年度資產總值 256 億 8,378 萬元，各項保險營業準備及股東權益合計為 219 億 5,407 萬元，於 113 年 6 月 27 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。

本公司近年專注於數位轉型及永續發展，在商品與服務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，落實法令遵循及稽核制度，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 in 2024 amounted to NT\$11,856.89 million, up 12.38% from 2023. In terms of earnings, the Company had a pre-tax profit of NT\$452.52 million, and the after-tax profit after incorporating the income tax benefit amounted to NT\$412.01 million.

As at December 31 2024, total assets were NT\$25,683.78 million, and the sum of the various insurance business reserves and shareholders' equity were NT\$21,954.07 million. Following completion of a capital increase on June 27 2024, the Company's capital base has been further reinforced, underpinning a strong solvency position. 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. Wong



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

1994
民國 83 年

成為第一家民營化之
國營產物保險公司

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

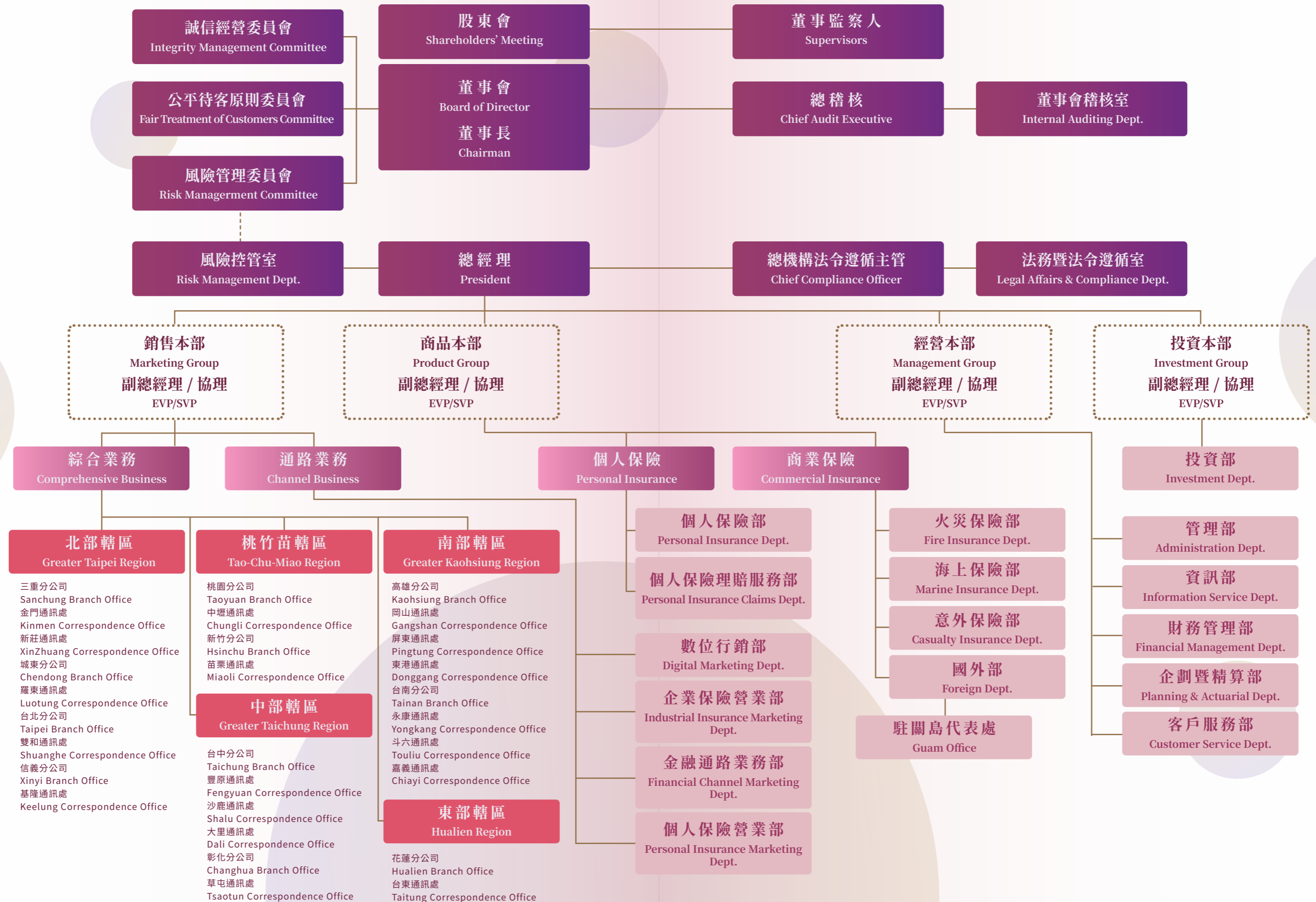
1931
民國 20 年

於上海投資創立

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 | 安蘭仲 Lan-Jong An |
| 董事 Director | 柯王中 Wang-Chung Ko |
| 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 |
| 副總經理 Executive Vice President | 呂麗卿 Judy Lu |
| 副總經理 Executive Vice President | 張弘欣 Martin Chang |
| 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 | 郭偉德 Victor Kuo |
| 協理 Senior Vice President | 賴永修 Yung Shiu Lai |
| 協理 Senior Vice President | 王文忠 George Wang |
| 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 Chang |

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。

個人保險部經理
Manager of Personal Insurance Dept.

協理兼金融通路營業部經理
SVP & Manager of Financial Channel Marketing Dept.

個人保險營業部經理
Manager of Personal Insurance Marketing Dept.

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

數位行銷部經理
Manager of Digital Marketing Dept.

駐關島代表處代表
Representative of Guam Office

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

協理兼風險控管室主任
SVP & Manager of Risk Management Dept.

張祐彰
Yuchang Chang

郭偉德
Victor Kuo

洪添祥
T. H. Hung

蔡志倫
Chi-Lun Tsai

施雅菁
Ya-Ching Shih

洪偉峻
Wei-Chun Hung

劉正權
Cheng Chuan Liu

洪炳輝
Bing-Huei Hong

協理兼管理部經理
SVP & Manager of Administration Dept.

協理兼資訊部經理
SVP & Manager of Information Service Dept.

國外部經理
Manager of Foreign Dept.

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

客戶服務部經理
Manager of Customer Service Dept.

投資部副經理暫代經理職務
The Assistant Manager of Investment
Dept. acting as Manager

財務管理部副經理暫代經理職務
The Assistant Manager of Financial Management
Dept. acting as Manager

包雨青
Yu-Ching Pao

黃煜靈
Yuk-Ling Wong

滕乃嘉
Nai Chia Ten

林忠毅
Chung-I Lin

鄭若梅
Juo-Mei Cheng

陳雅玲
Ya Ling Chen

吳玫珊
Mei-Shan Wu

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

113 年度總保費收入為 118 億 5,689 萬元，較 112 年度 105 億 5,050 萬元，增加 13 億 639 萬元，成長 12.38%。

In 2024, the Company generated a total premium income of NT\$11,856.89 million an increase of NT\$1,363.90 million or 12.38%, from NT\$10,550.50 million of the total premium income recorded in 2023.

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

113 年度簽單保費收入為 110 億 2,414 萬元，較 112 年度同期 97 億 6,358 萬元，增加 12 億 6,056 萬元，成長 12.91%。

In 2024, the direct written premiums of the Company totaled NT\$11,024.14 million an increase of NT\$1,260.56 million or 12.91%, from NT\$9,763.58 million in 2023.

1. 火災保險：保費收入 29 億 7,411 萬元占保費收入總額 26.98%。
2. 貨運保險：保費收入 3 億 6,179 萬元占保費收入總額 3.28%。
3. 船舶保險：保費收入 8 億 4,564 萬元占保費收入總額 7.67%。
4. 汽車保險：保費收入 42 億 2,173 萬元占保費收入總額 38.30%。
5. 航空保險：保費收入 1 億 5,053 萬元占保費收入總額 1.37%。
6. 工程保險：保費收入 7 億 56 萬元占保費收入總額 6.35%。
7. 傷害保險：保費收入 7 億 587 萬元占保費收入總額 6.40%。
8. 健康保險：保費收入 7,018 萬元占保費收入總額 0.64%。
9. 其他保險：保費收入 9 億 9,374 萬元占保費收入總額 9.01%。

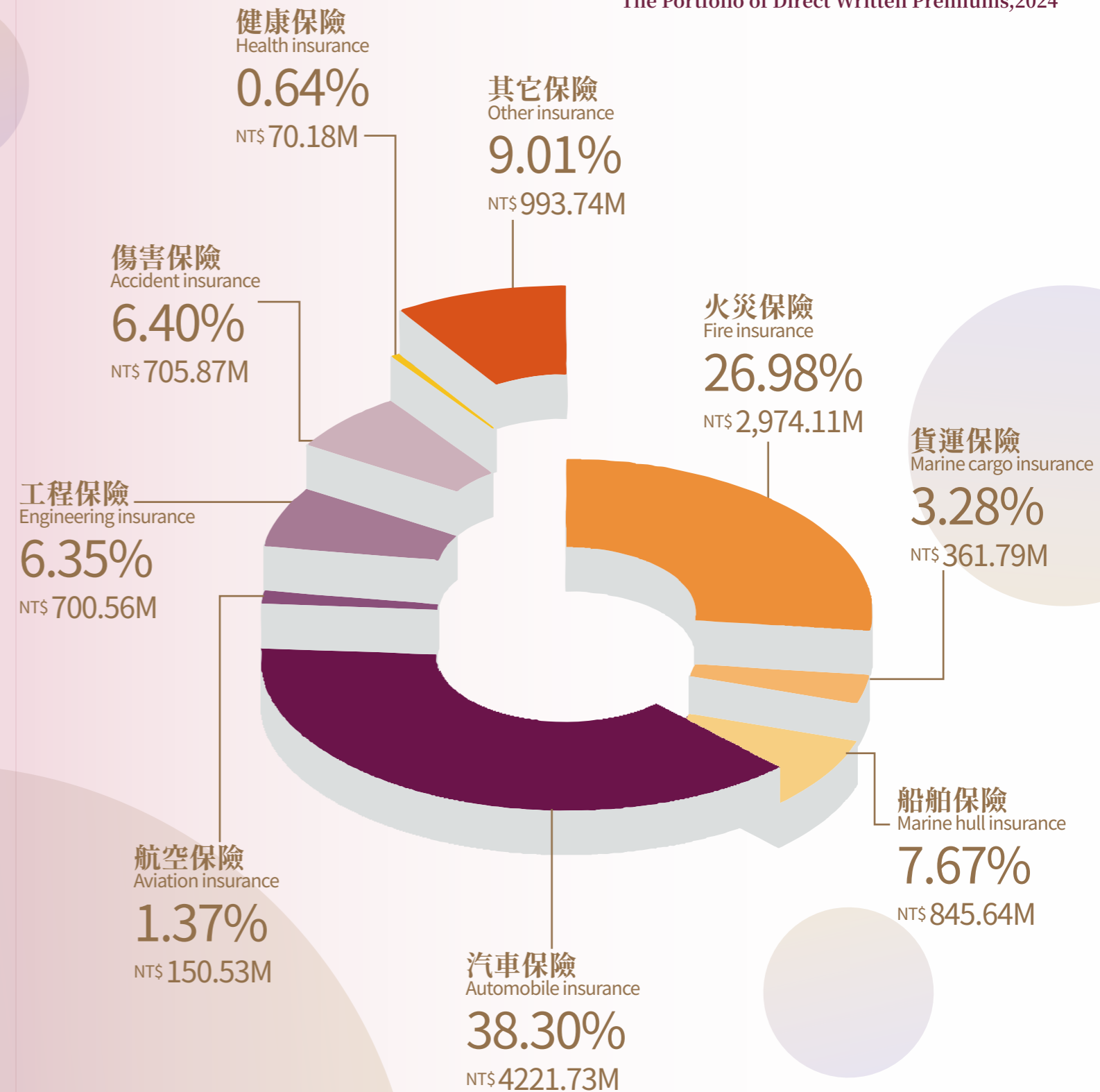
- 1.Fire insurance: The premiums totaled NT\$2,974.11 million accounting for 26.98% of the total written premiums.
- 2.Marine cargo insurance: The premiums totaled NT\$361.79 million accounting for 3.28% of the total written premiums.
- 3.Marine hull insurance: The premiums totaled NT\$845.64 million accounting for 7.67% of the total written premiums.
- 4.Automobile insurance: The premiums totaled NT\$4,221.73 million accounting for 38.30% of the total written premiums.
- 5.Aviation insurance: The premiums totaled NT\$150.53 million accounting for 1.37% of the total written premiums.
- 6.Engineering insurance: The premiums totaled NT\$700.56 million accounting for 6.35% of the total written premiums.
- 7.Accident insurance: The premiums totaled NT\$705.87 million accounting for 6.40% of the total written premiums.
- 8.Health insurance: The premiums totaled NT\$70.18 million accounting for 0.64% of the total written premiums.
- 9.Other insurance: The premiums totaled NT\$993.74 million accounting for 9.01% of the total written premiums.

2. 分進再保險業務 Premiums Income

113 年度簽單保費收入為 8 億 3,275 萬元，較 112 年度同期 7 億 8,692 萬元，增加 4,583 萬元，成長 5.82%。

The inward reinsurance premiums for 2024 amounted to NT\$832.75 million an increase of NT\$45.83 million or 5.82%, from NT\$786.92 million in 2023.

113 年 直接簽單業務比重 The Portfolio of Direct Written Premiums, 2024



(二) 營運績效 Operating Performance

112-113 年財務要覽
Financial Highlights, 2023-2024

單位：新臺幣仟元
Unit：NT\$1,000

| 項目 Items | 113 年 2024 | 112 年 2023 | 未滿期保費準備 Reserve for Unearned Premiums | 5,660,290 | 5,140,036 |
|---|---------------|-----------------|---|-----------|-----------|
| 營業收入 Operating Revenues | 6,879,227 | 6,225,241 | 賠款準備 Reserve for Claims | 6,122,769 | 4,926,671 |
| 營業成本 Operating Costs | (4,855,057) | (5,179,410) | 特別準備 Reserve for Catastrophic Losses | 588,396 | 632,978 |
| 營業費用 Operating Expenses | (1,637,392) | (3,816,634) | 保費不足準備 Reserve for Deficiency | - | 760 |
| 營業利益 Operating Income | 386,778 | (2,770,803) | 責任準備 Reserve for Insurance Liabilities | 353 | 650 |
| 營業外淨損益 Non-operating Income and Expenses | 65,745 | 99,961 | 資本額 Paid-in Capital | 4,500,000 | 5,333,500 |
| 繼續營業單位稅前損益 (Loss) profit from continuing operations before tax | 452,523 | (2,670,842) | 股東權益 Total Shareholders' Equity | 9,582,266 | 4,543,536 |
| 本期損益 Net (Loss) Income | 412,014 | (1,466,874) | | | |
| 每股 (虧損) 盈餘 (元) (Losses) earnings per share | 1.78 | (1,546,308,639) | | | |
| 資產總額 Total Assets | 25,683,776 | 23,440,470 | | | |

(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 Promotion of Sustainable Development

本公司秉持成為最值得信賴的保險服務提供者之目標，持續為保戶提供全方位的保障與風險解決方案，並協助股東穩健創造長期價值，營造優質職場環境，進一步擴大對社會的正面影響。公司將在本業與永續經營層面持續精進，推動積極作為，探索服務創新可能。透過「建構永續環境」、「促進社會共榮」與「強化公司治理」三大核心策略，穩健對齊聯合國永續發展目標（Sustainable Development Goals, SDGs），落實企業社會責任，並為所有利害關係人創造更多保險商品與服務以外之附加價值。

The Company upholds the goal of becoming the most trusted insurance service provider, continuously offering policyholders comprehensive protection and risk solutions, assisting shareholders in steadily creating long-term value, fostering a high-quality workplace environment, and further expanding its positive impact on society. The Company will continue to make progress in its core business and sustainable operations, promote proactive initiatives, and explore possibilities for service innovation. Through the three core strategies of "Building a Sustainable Environment," "Fostering Social Co-Prosperity," and "Strengthening Corporate Governance," the Company steadily aligns with the UN Sustainable Development Goals (SDGs), fulfills corporate social responsibility, and creates additional value beyond insurance products and services for all stakeholders.



一、致力邁向淨零，實踐環境永續 Committed to achieving net zero and practicing 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

經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)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。

(四)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 91 件計 2 億 5,227 萬元，並皆完成「供應商永續發展自評問卷調查」。

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

持續舉辦植樹、淨山、清除外來入侵植物等生物多樣性保護之相關活動，帶領員工為生態保育努力，亦扶助「臺中大肚山天然林復育植樹計畫與龍目井步道防火林帶復育樹島建置」，以復育臺中大肚山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。

(I) “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).

(II) “ISO 14064-1 GHG Inventory” certification

DNV was inspected and obtained the inspection statement.

(III) 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.

(IV) 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 91 contracts worth NT\$252.27 million.

(V) Commitment to responding to and practicing the UN SDG 15 on conserving terrestrial ecosystems and biodiversity

The Company continues to organize biodiversity conservation activities such as tree planting, mountain cleanups, and the removal of invasive alien plants, leading employees in efforts toward ecological conservation. It has also supported the "Taichung Dadu Mt. Natural Forest Restoration Tree Planting Project and Longmu Well Trail Firebreak Forest Belt Restoration Tree Island Construction," aiming to restore the biodiversity that Taichung Dadu Mt. should have and to address environmental issues 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、滲透測試、社交工程郵件演練與員工資安教育訓練。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) 持續精進及強化 ISMS 資訊安全管理系統

每年持續經第三方驗證公司 SGS 複查通過，維持 ISO 27001 資訊安全管理系統之有效性，優化組織的資訊安全作業，降低資訊洩漏和利害關係人的風險。

(三) PIMS (個人資訊管理系統) 制度 (ISO27701:2019) 驗證

持續精進 PIMS (個人資訊管理系統)，維持 ISO27701 隱私資訊管理系統證書之有效性，強化個人資料之管理及保護。

(四) 強化智能客服功能

本公司智能客服 - 「兆小樂」透過不斷搜集客戶常見問題及服務需求，架構完善的服務流程以提升服務效能及優化客戶服務體驗，目前每個月服務人次超過 3,000 人次，占客服總案件服務比重約 40%，並於 113 年獲得工商時報數位金融獎的數位服務獎優質獎殊榮。

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

Continue to conduct annual information system vulnerability scans, penetration tests, social engineering email drills, and employee information security education and training. 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.

(II) Continuously improve and strengthen the ISMS information security management system

Annually continue to pass re-verification by the third-party certification company SGS, maintain the effectiveness of the ISO 27001 information security management system, optimize the organization's information security operations, and reduce the risks of information leakage and stakeholders.

(III) PIMS (Personal Information Management System) Certification (ISO 27701: 2019)

Continuously improve the PIMS (Personal Information Management System), maintain the validity of the ISO 27701 privacy information management system certificate, and strengthen the management and protection of personal data.

(IV) Improve intelligent customer service capabilities

The Company's intelligent customer service, "Mega Hsiao Le," continuously collects frequently asked questions and service needs from customers to establish a comprehensive service process, thereby enhancing service efficiency and optimizing the customer service experience. Currently, it serves more than 3,000 customers each month, accounting for approximately 40% of total customer service cases, and in 2024 received the Excellence Award in Digital Services at the Commercial Times Digital Finance Awards.

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

(五) 提高電子保單服務之使用率

113 年度電子保單轉換率為 63.1%。

(六) 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臺幣 1.4 億元。

(七) 推動農業保險及微型保險

農業保險保費收入約新臺幣 119 萬元，微型保險簽單保費約新臺幣 182 萬元。

(V) Increase the use of electronic policy services

The conversion rate of electronic policy was 63.1% in 2024.

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

The total holding of green, social responsibility or sustainability bonds amounted to NT\$140 million.

(VII) Promote agricultural insurance and micro insurance

Agricultural insurance premium income was about NT\$1.19 million, and micro insurance signing premium was about NT\$1.82 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

113 年度本公司未持有任何上市櫃公司股票。

(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 818 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，法遵長對每位新進同仁授予 3 小時法遵基礎課程，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，113 年度防制洗錢與打擊資恐教育訓練全體員工完訓率 100%。

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

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

(II) Implement due diligence governance for institutional investors

In 2024, the Company did not hold any shares of TWSE/TPEX listed companies.

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

There are a total of 818 domestic personnel who have completed the ethical management education and training.

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

Continue to implement the legal compliance system and conduct legal compliance training. The Head of Legal Compliance provides a 3-hour basic compliance course for each new employee, and a compliance self-assessment is carried out every six months.

(V) Receive training on anti-money laundering and countering the financing of terrorism 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 occasionally to conduct anti-money laundering education training and related seminars and courses, and in fiscal year 2024, 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。

(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，113 年度共計聘用 7 名身心障礙員工與 8 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。

(I) Control the total turnover rate of the Group, ensure turnover of talent 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.

(II) Manage the Group's absenteeism rate, ensure manpower stability and track employee attendance

Create a diverse and equitable employment environment to safeguard the work rights of different groups, enabling each employee to fully demonstrate their uniqueness and differences, thereby bringing operational benefits to the organization. In 2024, a total of 7 employees with disabilities and 8 indigenous employees were hired. The Company will continue to provide appropriate job opportunities in the future to build a friendly and inclusive workplace.

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

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

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

(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，113 年度發放結婚及生育補助共計新臺幣 44 萬元。

(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

113 年度員工申請專業證照或資格考試補助金額 26 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 113 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 113 年度員工申請健康檢查補助金額 236 萬 7 千元。

(IV) 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 2024, a total of NT\$440,000 was paid for marriage and childbirth subsidies.

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

In 2024, the subsidy for employees applying for professional licenses or qualification examinations was NT\$260,000.

(VI) 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 2024, 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 2024 was NT\$2,367 thousand.

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

113 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；另攜手臺北醫學大學山地服務社深入偏鄉部落辦理 4 場學童育樂營宣導金融知識及防詐觀念，參與人數計 121 名，提供贊助金新臺幣 25 萬元。

(二) 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 26 名大學學生進行校外實習，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。

(三) 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。

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

In 2024, the Company donated NT\$100 thousand to the "Financial Services Education Fund" of the Taiwan Financial Services Roundtable to provide scholarships for disadvantaged students, such as those from families experiencing major adversities or from middle- to low-income households, as well as courses related to financial education, including investment, financial management, insurance, and entrepreneurial loans. In addition, the Company collaborated with the Taipei Medical University Sunfu Club to organize four recreational camps in remote indigenous communities to promote financial literacy and fraud prevention awareness for schoolchildren, with a total of 121 participants, and provided sponsorship funds of NT\$250 thousand..

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

Provided 26 university students with 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.

(III) 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, Reuse, 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

(四) 持續培植優秀且具發展願景之運動團隊或體育人才

贊助跆拳道選手江宜珊、江宜璇及國立政治大學雄鷹籃球隊培植優秀球員之經費 92 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。

(五) 推動志工服務，擴大員工參與

辦理關懷長者、弱勢團體、其他社福機構、淨灘、淨山或植樹復育等志願服務，投入志工 76 人次。

(六) 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

以實際行動親身展現對長者的關懷，捐助財團法人新北市私立台灣天主教安老院重陽加菜金及聖誕物資計新臺幣 10 萬元；落實照顧弱勢之使命，集團提供微型保險予 10 間社福單位，使數千位民眾獲得基本保險保障。

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

Sponsored Taekwondo athletes Chiang Yi-Shan and Chiang Yi-Hsuan, as well as the National Chengchi University Griffins Basketball Team, with funding of NT\$920 thousand to support the cultivation of outstanding athletes, helping future stars in sports balance academics and personal development, providing strong and practical support, and serving as a backing for athletes to realize their dreams.

(V) Promote volunteer services and expand employees' engagements

The volunteer services for the elderly, disadvantaged groups, other social welfare organizations, beach cleaning, mountain cleaning and reforestation were conducted with 76 volunteers.

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

Demonstrating care for the elderly through specific actions, the Company donated NT\$100 thousand to the Taiwan Catholic Nursing Home Foundation in New Taipei City for Double Ninth Festival meal supplements and Christmas supplies. Fulfilling the mission of caring for the disadvantaged, the Group provided microinsurance to 10 social welfare organizations, enabling thousands of people to receive 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
- 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

- 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。
- 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

- 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
- 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.

我們的榮耀 Our Awards

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
- 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 Micro-insurance Competition”

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
- Won the “Dragon Phoenix Award” Most Desirable Property and Casual-ty 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”

民國 113 年
2024

- 榮獲 2024 保險龍鳳獎財金保險畢業生最嚮往的產險公司特優獎
- 榮獲臺北市政府環境保護局「推動民間企業及團體綠色採購計畫之績效卓越獎」
- 榮獲第二十六屆保險信望愛獎「最佳專業顧問獎」、「最佳通訊處獎」優選及「最佳社會責任獎」優選
- 榮獲 2024 卓越保險評比「卓越社會公益獎」、「卓越風險管理獎」及「卓越產品創新獎」
- 榮獲第 21 屆國家品牌玉山獎「最佳產品類獎」3 項及「最佳人氣品牌類獎」1 項
- 榮獲第四屆工商時報數位金融獎「數位服務優質獎」
- 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「永續報告類 (金融及保險業) 銅獎」
- Received the 2024 Dragon Phoenix Award Most Desirable Property and Casualty Insurance Companies of Finance and Insurance Graduates Excellence Award
- Received the “Excellence in Promoting Green Procurement for Private Enterprises and Organizations” Award from Taipei City Government’ s Environmental Protection Department
- Received the Merit Award for "Best Professional Consultant," the Merit Award for "Best Communication Office," and the Merit Award for "Best Social Responsibility" at the 26th Faith, Hope & Love Awards of Insurance.
- Received the "Excellence in Social Welfare Award," the "Excellence in Risk Management Award," and the "Excellence in Product Innovation Award" at the 2024 Insurance Excellence Awards.
- Received three awards in the "Best Product Category" and one award in the "Most Popular Brand Category" at the 21st National Brand Yushan Awards.
- Received the Outstanding Award in the "Digital Services Award" in the 4th Commercial Times Digital Financial Awards
- Received the Bronze Award in the "Sustainability Report Category (Finance and Insurance Industry)" at the TCSA Taiwan Corporate Sustainability Awards organized by the Taiwan Institute for Sustainable Energy.

財務現況 Financial report

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

(114) 財審報字第 24002467 號

兆豐產物保險股份有限公司 公鑒：

To Chung Kuo Insurance Company, Limited

查核意見 Opinion

兆豐產物保險股份有限公司民國 113 年及 112 年 12 月 31 日之資產負債表，暨民國 113 年及 112 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 113 年及 112 年 12 月 31 日之財務狀況，暨民國 113 年及 112 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, 2024 and 2023, 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, 2024 and 2023, 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受託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 Financial Statement Audit and Attestation Engagements of 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 113 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.

Key audit matters for the company’s 2024 financial statements are stated as follow:

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 (二十八) ; 賠款準備金 (含分出) 估列之會計估計及假設之不確定性請詳附註五 ; 賠款準備金 (含分出) 之說明請詳附註六 (十三) 。

兆豐產物保險股份有限公司之賠款準備 (含分出) 係由精算部按險別依據過去理賠經驗及費用, 以損失發展三角形法估計最終賠付的合理金額。截至民國 113 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臺幣 6,122,768 仟元及 2,859,478 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(28) of the financial statements; for critical accounting estimates and assumption uncertainty of claims reserve (included ceded reserves), please refer to Note 5 of the financial statements; for details on claims reserve (including ceded reserves), please refer to Note 6(13) of the financial statements.

The Company' s claims reserve (including ceded reserves) uses the loss development triangle to estimate the reasonable amount of ultimate claims according to the Actuarial Department' s historical claim experience and expenses by insurance type. As of December 31, 2024, the Company' s claims reserve and ceded claims reserve was \$6,122,768 thousand and \$2,859,478 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 reinsur-ers 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 (二十四)；應攤回再保賠款與給付及應收再保往來款項減損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之說明請詳附註六 (十三) 及十四 (八)。

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 113 年 12 月 31 日，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之備抵減損帳列金額為新臺幣 2,495,017 仟元。因應攤回再保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評估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(24); 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(13) and Note 14(8).

The company's impairment of claims recoverable from reinsurers and due from reinsurers and ceding companies is assessed 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, 2024, the company's allowance for impairment of claims recoverable from reinsurers and due from reinsurers and ceding companies was \$2,495,017 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 reinsurers 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 state-ments

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 113 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

吳尚燉

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 1 1 4 年 2 月 5 日

二、財務報表 Financial Statements

資產負債表 Balance Sheets

民國 113 年及 112 年 12 月 31 日止
For the Year Ended December 31, 2024 AND 2023

單位：新臺幣仟元
Unit : NT\$1,000

| 項目 Items | 113 年 2024 | 112 年 2023 | 項目 Items | 113 年 2024 | 112 年 2023 |
|--|---------------|---------------|----------------------------------|-------------------|-------------------|
| 資產 ASSETS | | | | | |
| 現金及約當現金 Cash and cash equivalents | 3,496,384 | 2,583,993 | 使用權資產 Right-of-use assets | 26,515 | 27,556 |
| 應收款項 Receivables | 1,288,427 | 666,983 | 投資性不動產 Investment property | 267,276 | 272,144 |
| 本期所得稅資產 Current tax assets | 6,849 | 5,689 | 再保險合約資產 Reinsurance assets | 14,846,172 | 13,846,853 |
| 待出售資產 Assets classified as held for sale | - | - | 不動產及設備 Property and equipment | 775,857 | 786,745 |
| 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 | 113,723 | 65,237 | 無形資產 Intangible assets | 85,783 | 93,677 |
| 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 | 355,530 | 370,035 | 遞延所得稅資產 Deferred tax assets | 151,930 | 187,765 |
| 按攤銷後成本衡量之金融資產 Financial assets at amortised cost | 3,135,875 | 3,313,022 | 其他資產 Other assets | 1,117,285 | 1,200,186 |
| 採用權益法之投資 Investments accounted for using equity method | 16,170 | 20,585 | 資產總計 Total Assets | <u>25,683,776</u> | <u>23,440,470</u> |

民國 113 年及 112 年 12 月 31 日止
For the Year Ended December 31, 2024 AND 2023

單位：新臺幣仟元
Unit：NT\$1,000

| 項目 Items | 113 年 2024 | 112 年 2023 |
|-------------|---------------|---------------|
|-------------|---------------|---------------|

負債及權益 LIABILITIES AND EQUITY

| | | |
|------------------------------------|-------------------|-------------------|
| 短期債務 Short-term debt | 900,000 | 6,375,730 |
| 應付款項 Payables | 1,927,010 | 1,604,727 |
| 本期所得稅負債 Current tax liabilities | 96,255 | 6,445 |
| 保險負債 Insurance liabilities | 12,371,807 | 10,701,095 |
| 負債準備 Provisions | 47,888 | 75,843 |
| 租賃負債 Lease liabilities | 26,787 | 27,745 |
| 其他負債 Other liabilities | 731,763 | 105,349 |
| 負債總計 Total Liabilities | <u>16,101,510</u> | <u>18,896,934</u> |

| 項目 Items | 113 年 2024 | 112 年 2023 |
|-------------|---------------|---------------|
|-------------|---------------|---------------|

股本 Capital

| | | |
|---|-------------------|-------------------|
| 普通股股本 Common stock | 4,500,000 | 5,333,500 |
| 資本公積 Capital surplus | 2,690,632 | 2,690,632 |
| 保留盈餘 Retained earnings | | |
| 法定盈餘公積 Legal reserve | - | - |
| 特別盈餘公積 Special reserve | 3,238,395 | 2,918,796 |
| 未分配盈餘 Undistributed earnings | (1,213,934) | (6,650,298) |
| 其他權益 Other equity interest | 367,173 | 250,906 |
| 權益總計 Total Equity | <u>9,582,266</u> | <u>4,543,536</u> |
| 負債及權益總計 Total Liabilities and Equity | <u>25,683,776</u> | <u>23,440,470</u> |

綜合損益表 Statements of Comprehensive Income

民國 113 年及 112 年 12 月 31 日止
For the Year Ended December 31, 2024 AND 2023

單位：新臺幣仟元
Unit：NT\$1,000

| 項目 Items | 113 年 2024 | 112 年 2023 |
|-------------|---------------|---------------|
|-------------|---------------|---------------|

營業收入 Operating Revenues

| | | |
|---|-------------------|-------------------|
| 簽單保費收入 Written premiums | 11,024,141 | 9,763,583 |
| 再保費收入 Reinsurance premiums | 832,754 | 786,917 |
| 保費收入 Premiums Income | <u>11,856,895</u> | <u>10,550,500</u> |
| 減：再保費支出 Less: Reinsurance expense | (5,773,982) | (5,140,406) |
| 減：未滿期保費準備淨變動 Less: Net changes in unearned premium reserve | (234,150) | (124,503) |
| 自留滿期保費收入 Retention Earned Premium Income | <u>5,848,763</u> | <u>5,285,591</u> |
| 再保佣金收入 Commission on reinsurance ceded | 756,427 | 730,279 |
| 手續費收入 Handling fee revenue | 51,633 | 46,384 |

| 項目 Items | 113 年 2024 | 112 年 2023 |
|-------------|---------------|---------------|
|-------------|---------------|---------------|

淨投資損益

Net of Investment Gain or Loss

| | | |
|--|---------|---------|
| 利息收入 Interest income | 134,315 | 115,953 |
| 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 | 1,965 | 799 |
| 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 | 14,916 | 13,848 |
| 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 | 463 | 877 |
| 兌換損益 Foreign exchange losses | 14,668 | 12 |
| 投資性不動產利益 Gain on investment property | 32,532 | 27,939 |
| 採用覆蓋法重分類之損益 Gains (losses) upon reclassification of applying overlay approach | 1,308 | 1,948 |

民國 113 年及 112 年 12 月 31 日止
For the Year Ended December 31, 2024 AND 2023

單位：新臺幣仟元
Unit：NT\$1,000

| 項目 Items | 113 年 2024 | 112 年 2023 |
|--|------------------|------------------|
| 投資之預期信用減損損失及迴轉利益 Expected credit losses and reversal on investments | 561 | 168 |
| 其他營業收入 Other operating revenues | 21,676 | 1,443 |
| 營業收入總計 Total Operating Revenues | <u>6,879,227</u> | <u>6,225,241</u> |

| 項目 Items | 113 年 2024 | 112 年 2023 |
|---|--------------------|--------------------|
| 營業成本 Operating Costs | | |
| 保險賠款與給付 Claims expenditures | (4,749,304) | (11,544,391) |
| 減：攤回再保賠款與給付 Less: Reinsurance claims recovery | 1,950,882 | 5,654,566 |
| 自留保險賠款與給付 Retention Claim Expenditures | <u>(2,798,422)</u> | <u>(5,889,825)</u> |
| 其他保險負債淨變動 Net changes in other insurance liabilities | (453,908) | 2,339,213 |
| 佣金費用 Commission expenses | (1,387,802) | (1,314,671) |
| 手續費支出 Handling fee | (118,586) | (131,580) |
| 財務成本 Interest expense | (68,168) | (153,337) |
| 其他營業成本 Other operating costs | (28,171) | (29,210) |
| 營業成本總計 Total Operating Cost | <u>(4,855,057)</u> | <u>(5,179,410)</u> |

民國 113 年及 112 年 12 月 31 日止
For the Year Ended December 31, 2024 AND 2023

單位：新臺幣仟元
Unit：NT\$1,000

| 項目 Items | 113 年 2024 | 112 年 2023 |
|---|--------------------|--------------------|
| 營業費用 Total Operating Expenses | <u>(1,637,392)</u> | <u>(3,816,634)</u> |
| 營業損益 Operating Income | <u>386,778</u> | <u>(2,770,803)</u> |
| 營業外收入及支出 Non-operating income and expenses | 65,745 | 99,961 |
| 繼續營業單位稅前損益 (Loss) profit from continuing operations before tax | <u>452,523</u> | <u>(2,670,842)</u> |
| 所得稅利益 (費用) Income tax benefit (expense) | (40,509) | 1,203,968 |
| 本期損益 Net (Loss) Income | <u>412,014</u> | <u>(1,466,874)</u> |

| 項目 Items | 113 年 2024 | 112 年 2023 |
|--|----------------|--------------------|
| 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 | 126,716 | (26,477) |
| 本期綜合損益總額 Total Comprehensive Income | <u>538,730</u> | <u>(1,493,351)</u> |

附錄
Appendix

一、本公司分支機構 Corporate Offices

| 分支機構名稱 Branch name | 主要經理人 Principal managerial officer | 詳細資訊 Detailed information |
|---|---------------------------------------|---|
| 三重分公司 Sanchung Branch Office | 邱錫銓 經理 Si Cyuan Ciou | 24162 新北市三重區重陽路三段 192 號 4 樓 4F, No.192, Sec. 3, Chongyang Rd., Sanchong Dist., New Taipei City 24162, Taiwan Phone: (02) 2986-0505 Fax: (02) 2986-9191 |
| 金門通訊處 Kinmen Correspondence Office | 張水駱 主任 Shui Lo Chang | 89345 金門縣金城鎮光前路 44 號 1 樓 1F, No.44, Guangqian Rd., Jincheng Township, Kinmen County 89345, Taiwan Phone: (082) 325-329 Fax: (082) 328-139 |
| 新莊通訊處 Xinzhuang Correspondence Office | 陳彥鉅 主任 Yen-Chu Chen | 24249 新北市新莊區中華路二段 9 號 11 樓 11F, No.9, Sec. 2, Zhonghua Rd., Xinzhuang Dist., New Taipei City 24249, Taiwan Phone: (02)2998-8789 Fax: (02)2998-8989 |
| 城東分公司 Chengdong Branch Office | 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 Phone: (02) 2571-5558 Fax: (02) 2571-7568 |
| 羅東通訊處 Luotung Correspondence Office | 林春賢 主任 T. S. Lin | 26548 宜蘭縣羅東鎮中正北路 50 號 4 樓 4F, No.50, Zhongzheng N. Rd., Luodong Township, Yilan County 26548, Taiwan Phone: (03) 955-0546 Fax: (03) 957-5468 |
| 台北分公司 Taipei Branch Office | 藍玉芬 經理 Yu Fen La | 22041 新北市板橋區文化路一段 266 號 6 樓 6F, No.266, Sec. 1, Wenhua Rd., Banqiao Dist., New Taipei City 22041, Taiwan Phone: (02) 2250-0790 Fax: (02) 2259-3622 |
| 雙和通訊處 Shuanghc Correspondence Office | 汪正銘 主任 Cheng-Ming Wang | 23447 新北市永和區中和路 345 號 18 樓 18F., No. 345, Zhonghe Rd., Yonghe Dist., New Taipei City 23447 , Taiwan Phone: (02) 2915-1788 Fax: (02) 2915-1718 |

| 分支機構名稱 Branch name | 主要經理人 Principal managerial officer | 詳細資訊 Detailed information |
|---|---------------------------------------|---|
| 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 Phone: (02) 2785-6936 Fax: (02) 2785-7009 |
| 基隆通訊處 Keelung Correspondence Office | 陳建國 主任 Chien-Kuo Chen | 20145 基隆市信義區信一路 150 號 5 樓 5F, No.150, Xin 1st Rd., Xinyi Dist., Keelung City 20145, Taiwan Phone: (02) 2425-8531 Fax: (02) 2425-7881 |
| 桃園分公司 Taoyuan Branch Office | 陳志嘉 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 Phone: (03) 316-3022 Fax: (03) 356-0551 |
| 中壢通訊處 Chungli Correspondence Office | 李佳諠 主任 Chia-Hsuan Li | 32044 桃園市中壢區新明路 7 號 9 樓 9F, No.7, Xinming Rd., Zhongli Dist., Taoyuan City 32044, Taiwan Phone: (03) 495-3425 Fax: (03) 493-9801 |
| 新竹分公司 Hsinchu Branch Office | 黃智雄 經理 Jhih Syong Huang | 30054 新竹市北區東大路二段 110 號 8 樓 8F, No.110, Sec. 2, Dongda Rd., North Dist., Hsinchu City 30054, Taiwan Phone: (03) 531-6666 Fax: (03) 542-3748 |
| 苗栗通訊處 Miaoli Correspondence Office | 陳淑惠 主任 Shu-Huei Chen | 360008 苗栗市北安街 119 號 No. 119, Bei'an St., Miaoli City, Miaoli County 360008, Taiwan Phone: (037) 368-738 Fax: (037) 368-727 |
| 台中分公司 Taichung Branch Office | 王文忠 協理 George Wang | 40041 台中市西區民權路 216 號 7 樓之 1 7F-1, No.216, Minquan Rd., West Dist., Taichung City 40041, Taiwan Phone: (04) 2223-5004 Fax: (04) 2222-4377 |

| 分支機構名稱 | 主要經理人 | 詳細資訊 |
|--|------------------------------|---|
| Branch name | Principal managerial officer | Detailed information |
| 豐原通訊處 Fengyuan Correspondence Office | 楊士慶 主任 Shih Ching Yang | 42052 台中市豐原區豐南街 2 號 2 樓 2F, No.2, Fengnan St., Fengyuan Dist., Taichung City 42052, Taiwan Phone: (04) 2531-5633 Fax: (04) 2531-5660 |
| 沙鹿通訊處 Shalu Correspondence Office | 陳瑞楨 主任 Jui Chen Chen | 43344 台中市沙鹿區中華路二段 438 號 1-3 樓 1-3F, No.438, Sec. 2, Zhonghua Rd., Shalu Dist., Taichung City 43344, Taiwan Phone: (04) 2663-3511 Fax: (04) 2663-3677 |
| 大里通訊處 Dali Correspondence Office | 黃蘊惠 主任 Yun Hui Huang | 41271 台中市大里區中興路 1 段 298-3 號 4 樓 4F, No.298-3, Sec. 1, Zhongxing Rd., Dali Dist., Taichung City 41271, Taiwan Phone: (04) 2493-1500 Fax: (04) 2493-1522 |
| 彰化分公司 Changhua Branch Office | 陳正南 經理 C. N. Chen | 50056 彰化市中華西路 369 號 6 樓之 1 6F-1, No.369, Zhonghua W. Rd., Changhua City 50056, Taiwan Phone: (04) 762-5888 Fax: (04) 762-5877 |
| 草屯通訊處 Tsaotun Correspondence Office | 黃茂堯 主任 Mao-Yao Huang | 54261 南投縣草屯鎮太平路一段 425 號 3 樓 3F, No.425, Sec. 1, Taiping Rd., Caotun Township, Nantou County 54261, Taiwan Phone: (049) 239-1325 Fax: (049) 239-1323 |
| 台南分公司 Tainan Branch Office | 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 Phone: (06) 235-2346 Fax: (06) 235-2018 |
| 永康通訊處 Yongkang Correspondence Office | 吳育豐 主任 Jacky Wu | 71076 台南市永康區永大路三段 375 號 No.375, Sec. 3, Yongda Rd., Yongkang Dist., Tainan City 71076, Taiwan Phone: (06) 202-9111 Fax: (06) 202-9555 |
| 斗六通訊處 Touliu Correspondence Office | 李榮輝 主任 Jung-Hui Li | 64041 雲林縣斗六市上海路 1 號 4 樓 4F, No.1, Shanghai Rd., Douliu City, Yunlin County 64041, Taiwan Phone: (05) 537-3535 Fax: (05)537-0505 |

| 分支機構名稱 | 主要經理人 | 詳細資訊 |
|--|------------------------------|--|
| Branch name | Principal managerial officer | Detailed information |
| 嘉義通訊處 Chiayi Correspondence Office | 江福元主任 Fu-Yuan Chiang | 60045 嘉義市吳鳳北路 381 號 8 樓 8F, No.381, Wufeng N. Rd., Chiayi City 60045, Taiwan Phone: (05) 276-8811 Fax: (05) 276-8821 |
| 高雄分公司 Kaohsiung Branch Office | 林子斌 協理 Areo Lin | 80147 高雄市前金區中正四路 235 號 7 樓 7F, No.235, Zhongzheng 4th Rd., Qianjin Dist., Kaohsiung City 80147, Taiwan Phone: (07) 251-9090 Fax: (07) 251-0606 |
| 岡山通訊處 Gangshan Correspondence Office | 姜小蘭 主任 Hsiao Lan Chiang | 820116 高雄市岡山區中山北路 176 號 2 樓 2F,No.176, Zhongshan N. Rd., Gangshan Dist., Kaohsiung City 820116, Taiwan Phone: (07) 623-4608 Fax: (07) 623-5096 |
| 屏東通訊處 Pingtung Correspondence Office | 顏佐訓 主任 T. S. Yen | 90062 屏東縣屏東市自由路 450 號 11 樓之 2 11F-2, No.450, Ziyou Rd., Pingtung City, Pingtung County 90062, Taiwan Phone: (08)736-4813 Fax: (08) 737-2285 |
| 東港通訊處 Donggang Correspondence Office | 陳泰吉 主任 Daniel Chen | 92849 屏東縣東港鎮光復路一段 315 號 1 樓 1F, No.315, Sec. 1, Guangfu Rd., Donggang Township, Pingtung County 92849, Taiwan Phone: (08) 835-3456 Fax: (08) 832-4789 |
| 花蓮分公司 Hualien Branch Office | 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 Phone: (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 Phone: (089) 328-947 Fax: (089) 330-184 |

二、兆豐金融集團簡介 An Overview of Mega Holding Group

| 企業名稱 Company Name | 地址 Address |
|---|---|
| 兆豐金融控股股份有限公司 Mega Financial Holding Co., Ltd. | 10058 台北市中正區忠孝東路二段 123 號 No.123, Sec. 2, Zhongxiao E. Rd., Zhongzheng Dist., Taipei City 10058, Taiwan |
| 兆豐產物保險股份有限公司 Chung Kuo Insurance Co., Ltd. | 10044 台北市中正區武昌街一段 58 號 No.58, Sec. 1, Wuchang St., Zhongzheng Dist., Taipei City 10044, Taiwan |
| 兆豐國際商業銀行股份有限公司 Mega International Commercial Bank | 10424 台北市中山區吉林路 100 號 No.100, Jilin Rd., Zhongshan Dist., Taipei City 10424, Taiwan |
| 兆豐證券股份有限公司 Mega Securities Co., Ltd. | 10058 台北市中正區忠孝東路二段 95 號 No.95, Sec. 2, Zhongxiao E. Rd., Zhongzheng Dist., Taipei City 10058, Taiwan |
| 兆豐票券金融股份有限公司 Mega Bills Finance Co., Ltd. | 10009 台北市中正區衡陽路 91 號 2~5 樓 2~5F, No.91, Hengyang Rd., Zhongzheng Dist., Taipei City 10009, Taiwan |
| 兆豐資產管理股份有限公司 Mega Asset Management Co., Ltd. | 10009 台北市中正區衡陽路 91 號 6 樓 6 F, No.91, Hengyang Rd., Zhongzheng Dist., Taipei City 10009, Taiwan |
| 兆豐創業投資股份有限公司 Mega Venture Capital Co., Ltd. | 10009 台北市中正區衡陽路 91 號 7 樓 7 F, No.91, Hengyang Rd., Zhongzheng Dist., Taipei City 10009, Taiwan |
| 兆豐國際證券投資信託股份有限公司 Mega International Investment Trust Co., Ltd. | 10547 台北市松山區復興北路 167 號 17 樓 17F, No.167, Fuxing N. Rd., Songshan Dist., Taipei City 10547, Taiwan |

三、本公司捐贈情形 Donations from the Company

| 民國 113 年 2024 | | 單位：新臺幣元 Unit : NT\$ |
|---|--|-------------------------|
| 捐贈對象 Donation recipients | 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份有限公司企業工會 113 年執 行事務費用。 Donation to the Corporate Union of Chung Kuo Insurance Company Limited for its 2024 executive expenses | 60,000 |
| 財團法人兆豐慈善基金會 Mega Charity Foundation | 配合金控母公司協助財團法人兆豐慈善基金會 持續推動 113 年各項業務，共同踐履企業社會 責任。 In cooperation with the financial holding parent company, the Company assisted the Mega Charity Foundation in continuously promoting various initiatives in 2024, jointly fulfilling corporate social responsibility. | 100,000 |
| 兆豐金融控股股份有限公司與 子公司工會 Mega Financial Holding Company Limited and the labor unions of its subsidiaries | 捐贈兆豐金融控股股份有限公司與子公司工會 113 年度事務費用。 Donated the 2024 administrative expenses to Mega Financial Holding Company Limited and the labor unions of its subsidiaries. | 60,000 |
| 財團法人賑災基金會 Taiwan Foundation for Disaster Relief | 與金控母公司共同響應政府賑助花蓮募款活動， 以善盡企業社會責任。 Together with the financial holding parent company, the Company participated in the government' s fundraising campaign for Hualien disaster relief to fulfill corporate social responsibility. | 300,000 |
| 社團法人嘉義市 福安王爺慈善會 Chiayi City Duke Fuan Charity Association | 協助弱勢團體，推動「微型保險」捐款。 Assist disadvantaged groups and promote "micro-insurance" donations | 200,480 |
| 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 | 44,499 |
| 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 | 23,961 |

| 民國 113 年 2024 | | | 民國 113 年 2024 | | |
|---|---|-------------------------|---|--|-------------------------|
| 單位：新臺幣元 Unit：NT\$ | | | 單位：新臺幣元 Unit：NT\$ | | |
| 捐贈對象 Donation recipients | 捐贈原因概述 Overview of reasons for donation | 捐贈金額 Donation amount | 捐贈對象 Donation recipients | 捐贈原因概述 Overview of reasons for donation | 捐贈金額 Donation amount |
| 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 | 19,723 | 財團法人新北市私立台灣天主教安老院 New Taipei City Private Taiwan Catholic Nursing Home | 關懷弱勢、友善高齡及輔助社區社福機構，善盡企業社會責任。 Caring for the underprivileged, promoting an age-friendly environment, and supporting community social-welfare organizations to fulfill our corporate social responsibility. | 50,000 |
| 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 | 43,719 | 社團法人嘉義市福安王爺慈善會 Chiayi City Duke Fuan Charity Association | 協助弱勢團體，推動「微型保險」捐款。 Assist disadvantaged groups and promote "micro-insurance" donations | 206,460 |
| 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 | 8,320 | 財團法人新北市私立台灣天主教安老院 New Taipei City Private Taiwan Catholic Nursing Home | 關懷弱勢、友善高齡及輔助社區社福機構，善盡企業社會責任。 Caring for the underprivileged, promoting an age-friendly environment, and supporting community social-welfare organizations to fulfill our corporate social responsibility. | 50,000 |
| 中華民國產物保險商業同業公會 The Non-Life Insurance Association of the ROC | 產險公會籌募台灣金融服務業聯合總會捐贈「金融服務業教育公益基金」，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 | | | |
| 花蓮縣瑞穗鄉公所 Ruisui 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 | 43,358 | | | |
| 嘉義縣樸仔媽微型利他慈善會 Chiayi County Pu-Tzai-Ma Micro-Altruism Charity Association | 協助弱勢團體，推動「微型保險」捐款。 Assist disadvantaged groups and promote "micro-insurance" donations | 496,824 | | | |
| 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 | | | |



兆豐保險
Chung Kuo Insurance

用心兆顧 待客至上

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