兆豐保險
Chung Kuo Insurance

兆豐保險年報

2025 ANNUAL REPORT

用心兆顧 待客至上

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首長的話

本公司業務經營方面，114年度總保費收入達新臺幣(以下同) 122億2,583萬元，較113年度成長3.11%；盈餘獲利面，稅前盈餘為9億592萬元，稅後盈餘為7億6,067萬元。

截至114年度底本公司資產總值為262億6,771萬元，各項保險營業準備及股東權益合計為233億1,020萬元。本公司為強化自有資本結構於114年完成減資彌補虧損。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。

本公司近年來專注推動數位發展與永續經營，並透過異業結盟、集團整合行銷與社群媒體推廣等方式，強化行銷通路。同時，持續履行企業社會責任，長期關懷社會公益團體及弱勢族群。面對國內激烈的市場競爭，未來發展將在確保穩定獲利能力的前提下，深入拓展具獲利潛力的優質業務，強化公司風險控管，落實法令遵循及稽核制度，精進投保流程及應用AI技術，以提升消費者體驗，帶動整體經營績效，增裕公司盈餘。

董事長　Chairman



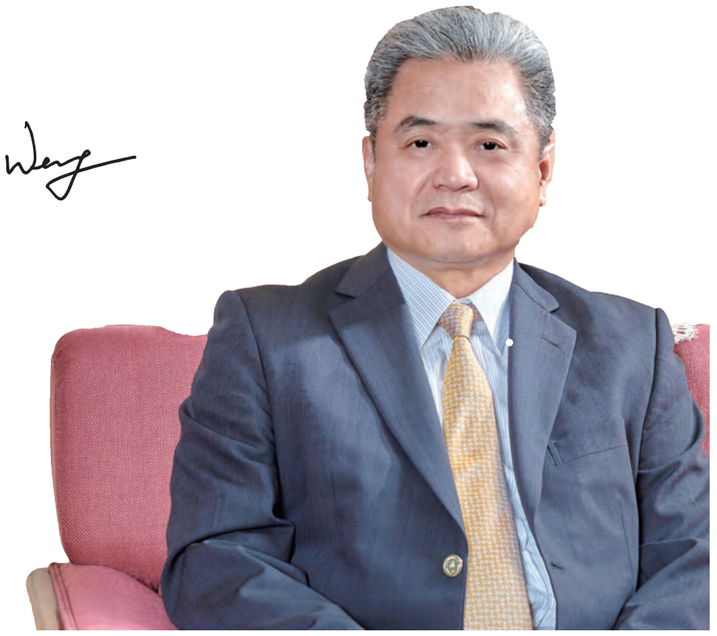
Message from the Chairman and President

In terms of business operations, the Company's total premium revenue in 2025 amounted to NT$12,225.83 million, representing an increase of 3.11% compared with 2024. In terms of profitability, the Company reported a pre-tax profit of NT$905.92 million and an after-tax profit of NT$760.67 million.

As of December 31, 2025, the Company's total assets amounted to NT$26,267.71 million, while total insurance reserves and shareholders' equity reached NT$23,310.20 million. To strengthen its capital structure, the Company completed a capital reduction to offset accumulated losses in 2025. In terms of credit ratings, the Company was assigned an A3 rating by Moody's, a twAA rating by Taiwan Ratings Corporation, and an A- rating by Standard & Poor's.

Facing intense competition in the domestic market, the Company will continue to pursue profitable and sustainable growth while maintaining stable earnings performance. Going forward, it will focus on expanding high-quality business lines with strong profitability potential, strengthening risk management practices, enhancing regulatory compliance and audit mechanisms, optimizing policyholder service processes, and leveraging artificial intelligence (AI) technologies to improve customer experience. Through these efforts, the Company aims to enhance overall operational performance and generate greater value and profitability.

總經理　President



公司簡介

公司沿革

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

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

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

配合政府積極推動公營事業民營化的政策，民國83年5月5日成為第一家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。

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

Company Profile

Brief History of the Company

Chung Kuo Non-life Insurance Company, Limited (Chung Kuo Non-life Insurance or the Company), was founded in Shanghai on November 1, 1931 through investment by the Bank of China. In October 1949, the Company applied to establish a branch office in Taiwan. In December of the same year, the Company relocated its headquarters to Taiwan together with the Bank of China and continued to implement non-life insurance businesses.

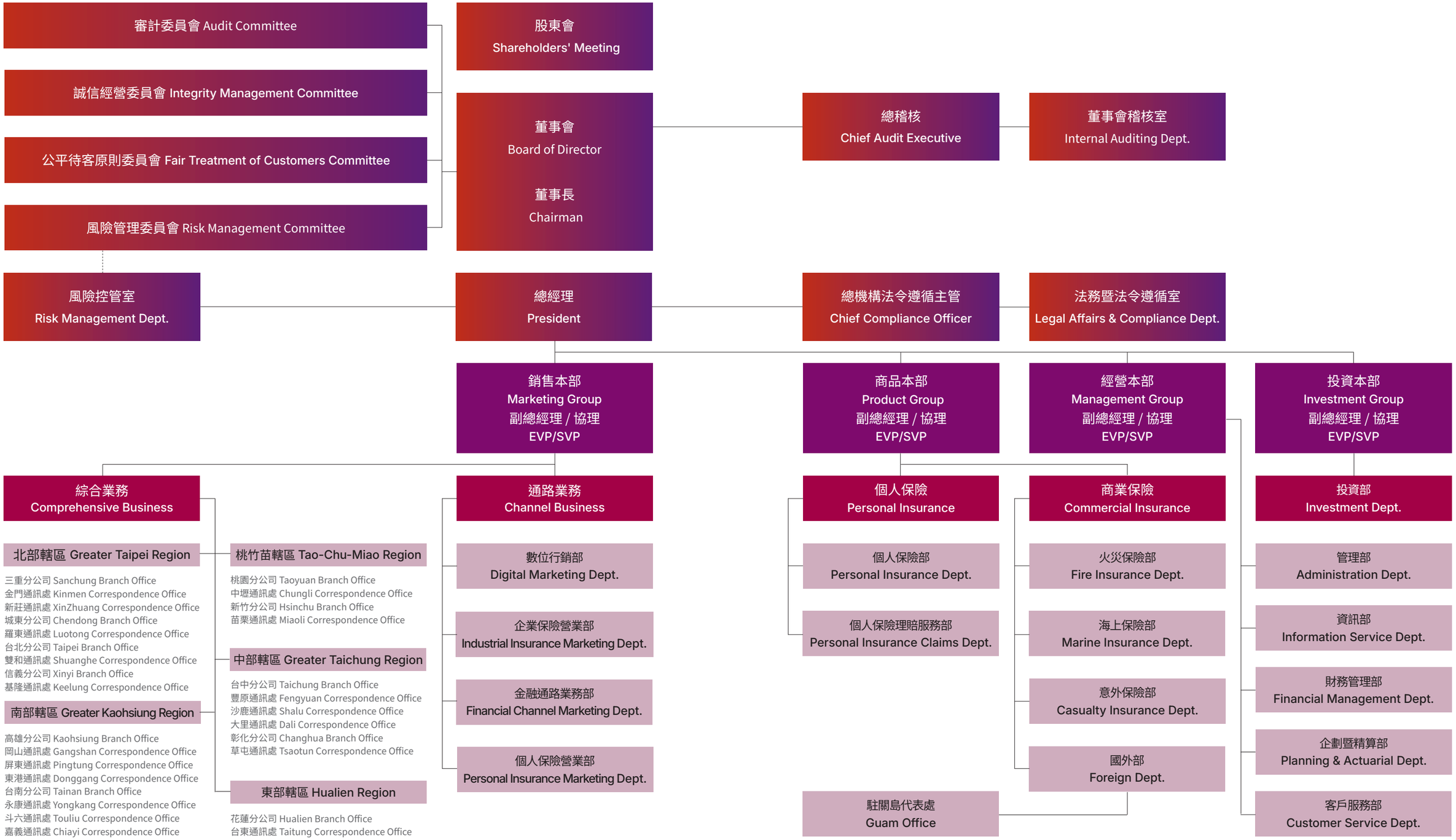
In February 1972, in order to simplify the non-life insurance organization owned by the government and improve operating performance, the Ministry of Finance completed the merger of the Company and Non-Life Insurance Department of the Central Trust of China after approval by the Executive Yuan. The new entity continued to use the name of “Chung Kuo Insurance Company, Limited.” It was invested directly by the National Treasury, instead as an insurance institution affiliated of the Ministry of Finance.

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

In conformity with the policy of privatization of public enterprises, the Company became the first privatized non-life insurance company owned by the government on May 5, 1994. It also aggressively built marketing channels and expanded business offices to develop non-life insurance businesses as a private enterprise.

To expand the scale of operation and 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.

組織架構圖 Organization Chart



公司治理及營運概況 Corporate Profile and Operating Report

董事 Board of Directors

董事長 Chairman	梁正德 Cheng-Te Liang
獨立董事 Independent Director	喬治華 Chih-Hua Chiao
獨立董事 Independent Director	蘇財源 Tsai-Yuan Su
獨立董事 Independent Director	陳旭昇 Hsu-Sheng Chen
董事 Director	翁英豪 Y. H. Weng
董事 Director	丁涵茵 Han-Yin Ting
董事 Director	張家麟 Chia-Lin Chang
董事 Director	趙美麗 Mei-Li Chao
董事 Director	蔡奇穎 Chi-Ying Tsai

備註：董事均為兆豐金融控股股份有限公司代表人。

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 Executive Vice President	呂麗卿 Judy Lu
副總經理 Executive Vice President	張弘欣 Martin Chang
副總經理 Chief Audit Executive	賴永修 Yung Shiu Lai
總稽核 Director	何義雄 Steven Y. S. Ho
總機構法令遵循主管 Senior Vice President	王吟華 Yin-Hwa Wang
協理 Senior Vice President	郭偉德 Victor Kuo
協理兼台中分公司經理 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 Huang
個人保險部經理 Manager of Personal Insurance Dept.	張祐彰 Yuchang Chang
協理兼企業保險營業部經理 SVP & Manager of Industrial Insurance Marketing Dept.	蔡志倫 Chi-Lun Tsai
個人保險營業部經理 Manager of Personal Insurance Marketing Dept.	黃威儒 Wei-Ju Huang
數位行銷部經理 Manager of Digital Marketing Dept.	施雅菁 Ya-Ching Shih
金融通路營業部副經理代理經理 The Assistant Manager of Financial Channel Marketing Dept. Acting as Manager	王天佑 Tien-Yu Wang
駐關島代表處代表 Representative of Guam Office	洪偉峻 Wei-Chun Hung
協理兼企劃暨精算部經理 SVP & Manager of Planning & Actuarial Dept.	劉正權 Cheng Chuan Liu

協理兼風險控管室主任 SVP & Manager of Risk Management Dept.	洪炳輝 Bing-Huei Hong
協理兼管理部經理 SVP & Manager of Administration Dept.	包雨青 Yu-Ching Pao
協理兼資訊部經理 SVP & Manager of Information Service Dept.	黃煜靈 Yuk-Ling Wong
協理兼財務管理部經理及公司治理主管 SVP & The Manager of Financial Management Dept.	鄭翔文 Hsiang-Wen Cheng
協理兼投資部經理 SVP & Manager of Investment Dept.	周志峯 Chih-Feng Chou
國外部經理 Manager of Foreign Dept.	滕乃嘉 Nai Chia Ten
個人保險理賠服務部經理 Manager of Personal Insurance Claims Dept.	林忠毅 Chung-I Lin
客戶服務部經理 Manager of Customer Service Dept.	鄭若梅 Juo-Mei Cheng

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
- 兆豐產物機械綜合保險
  Comprehensive Machinery 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
- 兆豐產物樂遊旅行平安保險
  Le-You Travel Accident Insurance
- 兆豐產物新個人海外旅行不便保險
  New Travel Inconvenience Insurance
- 兆豐產物新個人海外旅行綜合保險
  New Comprehensive Travel Personal Accident Insurance
- 兆豐產物新郵輪旅遊綜合保險
  New Cruise Travel Insurance
- 兆豐產物微型個人傷害保險
  Individual Personal Accident Micro-insurance
- 兆豐產物微型團體傷害保險
  Group 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

營運報告 Operating Report

(一) 業務概況 Business Overview

114年度總保費收入為122億2,583萬元，較113年度118億5,690萬元，增加3億6,893萬元，成長3.11%。

In 2025, the Company generated a total premium income of NT$12,225.83 million an increase of NT$368.93 million or 3.11%, from NT$11,856.90 million of the total premium income recorded in 2024.

直接簽單業務 Direct Written Premiums

114年度簽單保費收入為115億3,839萬元，較113年度110億2,414萬元，增加5億1,424萬元，成長4.66%。

In 2025, the Company's direct written premiums totaled NT$11,538.39 million, representing an increase of NT$514.24 million, or 4.66%, from NT$11,024.14 million in 2024.

分進再保險業務 Inward Reinsurance Business

114年度再保費收入為6億8,745萬元，較113年度8億3,276萬元，減少1億4,531萬元，衰退17.45%。

The inward reinsurance premiums for 2025 amounted to NT$687.45 million, a decrease of NT$145.31 million or 17.45%, from NT$832.76 million in 2024.

114 年直接簽單業務比重 The Portfolio of Direct Written Premiums, 2025

單位: 新臺幣仟元
Unit: NT$1,000

險種別 Line of Business	金額 Amount	比重(%) Share (%)
火災保險 Fire insurance	2,592,168	22.47%
貨運保險 Marine cargo insurance	339,860	2.95%
船舶保險 Marine hull insurance	703,951	6.10%
汽車保險 Automobile insurance	3,477,313	30.14%
航空保險 Aviation insurance	184,800	1.60%
工程保險 Engineering insurance	963,796	8.35%
傷害保險 Accident insurance	1,047,876	9.08%
健康保險 Health insurance	92,456	0.80%
其他保險 Other insurance	898,272	7.79%
國內簽單保費收入 Domestic Written Premiums	10,300,492	89.27%
關島簽單保費收入 Guam Written Premiums	1,237,895	10.73%
總保費收入 Total Premium Income	11,538,387	100.00%

(二) 營運績效 Operating Performance

113-114年財務要覽 Financial Highlights, 2024-2025

單位: 新臺幣仟元
Unit: NT$1,000

項目 Items	114年(2025)	113年(2024)
營業收入 Operating Revenues	7,160,244	6,879,227
營業費用 Operating Expenses	(4,497,693)	(4,855,057)
營業利益 Operating Income	(1,820,643)	(1,637,392)
營業收入 Operating Revenues	841,908	386,778
營業外淨損益 Non-operating Income and Expenses	64,013	65,745
繼續營業單位稅前損益 (Loss) profit from continuing operations before tax	905,921	452,523
本期損益 Net (Loss) Income	760,666	412,014
每股(虧損)盈餘(元) (Losses) earnings per share	2.31	1.78

單位: 新臺幣仟元
Unit: NT$1,000

項目 Items	114年(2025)	113年(2024)
資產總額 Total Assets	26,267,707	25,683,776
未滿期保費準備 Reserve for Unearned Premiums	5,655,698	5,660,290
賠款準備 Reserve for Claims	6,672,553	6,122,769
特別準備 Reserve for Catastrophic Losses	642,011	588,396
保費不足準備 Reserve for Deficiency	550	-
責任準備 Reserve for Insurance Liabilities	402	353
資本額 Paid-in Capital	3,286,066	4,500,000
股東權益 Total Shareholders' Equity	10,338,980	9,582,266

（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	Enhance the company's market position and leveraging co-marketing synergies
立基商業保險業務，擴大個人保險業務	Build on commercial insurance business and expand personal insurance business
深度拓展指標通路，強化整合行銷規劃	Thoroughly expand target channels and strengthen integrated marketing planning
整合內外數位平台，加強異業合作結盟	Integrate internal and external digital platforms and strengthen cross-industry alliances
適時調整資產配置，提升資金運用效率	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	Enhance corporate governance standards and pursue sustainable development of the Company
提高公司經營效率，加強數位資訊投入	Enhance the efficiency of the Company's operations and increase the investment in digital capabilities
強化公司風險控管，落實內外法令遵循	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	Motivate employees to increase their value and develop more digital talent
建立公司數位文化，提升資訊安全意識	Foster a digital culture in the Company and raise awareness of information security

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	負向 Negative
美國標準普爾公司 Standard & Poor's Rating Services	A-	負向 Negative
穆迪投資者服務公司 Moody's Investors Service	A3	穩定 Stable

推動永續發展

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。

致力邁向淨零，實踐環境永續

(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(TÜV NORD)驗證(證書有效期間114/9/27-117/9/26)。

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(ARES)驗證(證書有效期間114/8/7-117/8/6)。

(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、DJBIC、CDP、TCFD、TNFD及氣候變遷議題之教育訓練。

Promote sustainable development

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.

Committed to achieving net zero and practicing environmental sustainability

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

Implemented the ISO 50001 Energy Management System in self-owned buildings and obtained certification from the third-party certification body TÜV NORD (certificate valid from September 27, 2025 to September 26, 2028).

Implemented the ISO 14001 Environmental Management System across domestic business locations and obtained certification from the third-party certification body ARES (certificate valid from August 7, 2025 to August 6, 2028).

(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, DJBIC, CDP, TCFD,TNFD and climate change issues.

(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112件計1億5,565萬元，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，亦與林保署屏東分署、國家自然公園管理處、高雄市農業局、臺灣山林復育協會共同舉辦「高雄淺山天然植群復育」，透過種下高雄淺山的原生種植物，以復育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。

(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 112 contracts worth NT$155.65 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, including tree planting, mountain clean-up initiatives, and the removal of invasive alien plant species, encouraging employees to contribute to ecological conservation efforts. In addition, the Company has partnered with the Pingtung Branch of the Forestry and Nature Conservation Agency, the National Nature Park Headquarters, the Kaohsiung City Agriculture Bureau, and the Taiwan Reforestation Association to carry out the “Kaohsiung Low-Elevation Hills Native Vegetation Restoration Project.” By planting native species indigenous to Kaohsiung’s low-elevation hills, the project aims to restore local biodiversity and help mitigate environmental impacts resulting from excessive economic development.

精進數位科技，推動永續金融

(一) 強化資訊安全與個資保護系統與應變程序機制

每年持續辦理資訊系統弱點掃描、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、DDoS攻防演練及參加集團BAS(入侵及攻擊模擬)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，強化資安防護與降低資訊洩漏和利害關係人的風險。

Refine digital technology to promote sustainable finance

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

The Company continues to conduct annual information system vulnerability assessments, penetration testing, social engineering email drills, and employee information security awareness and training programs. In addition, the Company conducts reporting drills for information security and personal data incidents, DDoS attack and defense exercises, and participates in the Group’s Breach and Attack Simulation (BAS) exercises to strengthen its response capabilities for cybersecurity incidents and ensure compliance with regulatory reporting requirements.

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

The Company successfully passes annual surveillance audits conducted by the third-party certification body SGS to maintain the effectiveness of its ISO 27001 Information Security Management System (ISMS). This helps optimize the Company's information security operations, strengthen cybersecurity protection, and reduce the risks of information leakage and potential impacts on stakeholders.

(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，占客服總案件服務逾40%。

(五) 提高電子保單服務之使用率

114年度電子保單轉換率為69.7%。

(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135.2萬元，微型保險簽單保費約新臺幣179.4萬元。

(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.

(V) Increase the use of electronic policy services

The conversion rate of electronic policy was 69.7% in 2025.

(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$1.35 million, and micro insurance signing premium was about NT$1.79 million.

恪遵誠信經營，貫徹公司治理

(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

本公司每年均依據「機構投資人盡職治理守則」編製遵循聲明書及相關報告書，並於公司公開網站設立專區，將前述資料置於專區供大眾參閱。

(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

正職員工人數共849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，114年度防制洗錢與打擊資恐教育訓練全體員工完訓率100%。

Strictly abide by ethical management and implement corporate governance

(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

The Company annually prepares a Statement of Compliance and related reports in accordance with the Stewardship Principles for Institutional Investors. A dedicated stewardship section has also been established on the Company's public website, where the aforementioned documents are made available for public access and reference.

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

There were 849 full-time employees, all of whom completed ethical management 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 onanti-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 2025, the completion rate of anti-money laundering and counter-terrorism education and training for all employees will be 100%.

強化人才發展，落實員工關懷

(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，114年度共計聘用6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。

Strengthen talent development and implement employee care

(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 2025, a total of 6 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) 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，114年度發放結婚及生育補助共計新臺幣33萬元。

(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

114年度員工申請專業證照或資格考試補助金額70萬2仟元。

(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114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114年度員工申請健康檢查補助金額349萬2千元。

(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 2025, a total of NT$330,000 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 2025, the subsidy for employees applying for professional licenses or qualification examinations was NT$702,000.

(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 2025, 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 2025 was NT$3,492 thousand.

促進社會共榮

(一) 結合專業職能，協助金融知識教育之推廣

114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98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15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。

Promote social co-prosperity

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

In 2025, the Company donated NT$100 thousand to the Financial Services Industry Education Foundation of the Taiwan Financial Services Roundtable to provide scholarships for disadvantaged students, including those from low-income households or families facing major hardships, as well as financial education programs covering investment, financial management, insurance, and entrepreneurial financing.

In addition, the Company partnered with the Mountain Service Club of Taipei Medical University to organize four educational and recreational camps for schoolchildren in remote indigenous communities, promoting financial literacy and fraud prevention awareness. A total of 98 participants attended the camps, and the Company provided sponsorship funding of NT$250,000.

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

Provided 15 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, 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.

(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108.5萬元，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145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聖誕物資計新臺幣5萬元；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$1,085 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 145 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$50 thousand to the Taiwan Catholic Nursing Home Foundation in New Taipei City for 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

2021 民國 110 年

- 榮獲第十屆保險龍鳳獎財金保險畢業生最嚮往的產險公司優等獎
- 榮獲第二十三屆保險信望愛獎「最佳專業顧問獎」
- 榮獲第九屆臺灣保險卓越獎「微型保險推展卓越獎」金質獎及「風險管理專案企畫獎」銀質獎
- 榮獲金管會保險局「110年度微型保險競賽」微型保險推廣績效卓著及永續關懷獎
- 榮獲金管會保險局「保險業因應疫情辦理紓困或提供協助措施獎勵」紓困推動及辦理防疫保險商品推動獎

- 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.

2022 民國 111 年

- 榮獲第十一屆保險龍鳳獎財金保險畢業生最嚮往的產險公司優等獎
- 榮獲第二十四屆保險信望愛獎「最佳專業顧問獎」
- 榮獲第二屆工商時報數位金融獎「數位創新優質獎」
- 榮獲金管會保險局「111年度微型保險競賽」微型保險業務績優獎及身心障礙關懷獎

- 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”

2023 民國 112 年

- 榮獲「保險龍鳳獎」財金保險畢業生最嚮往的產險公司十年冠軍
- 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”

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.

民國 113 年

2025

- 榮獲2025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」
- 榮獲第二十七屆保險信望愛獎「最佳專業顧問獎」及「最佳通訊處獎」
- 榮獲第十一屆臺灣保險卓越獎「人才培訓專案企畫卓越獎」及「保戶服務專案企劃卓越獎」雙金質獎
- 國立政治大學企業永續管理研究中心第二屆「氣候相關財務揭露（TCFD）報告書評鑑」優等
- 榮獲金管會保險局「114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

- Received the 2025 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 "Best Professional Consultant Award" and the "Best Communication Office Award" at the 27th Faith, Hope & Love Awards of Insurance.
- Received Gold Awards for both the "Excellence in Talent Development Program" and the "Excellence in Policyholder Service Program" at the 11th Taiwan Insurance Excellence Awards.
- Received the Award of Excellence in the 2nd Climate-related Financial Disclosure (TCFD) Report Evaluation organized by the Center for Corporate Sustainability Management, National Chengchi University.
- Received the "Outstanding Microinsurance Business Award" and the "Disability Care Award" in the 2025 Microinsurance Competition organized by the Insurance Bureau, Financial Supervisory Commission.

民國 114 年

財務現況 Financial report

會計師查核報告 Report of Independent Accountants

兆豐產物保險股份有限公司 公鑒：
(115)財審報字第25003103號

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114年及113年12月31日之資產負債表，暨民國114年及113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, 2025 and 2024, 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114年及113年12月31日之財務狀況，暨民國114年及113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, 2025 and 2024, 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114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.

兆豐產物保險股份有限公司民國114年度財務報表之關鍵查核事項如下：

Key audit matters for the company's 2025 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

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114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6,672,553仟元及3,174,425仟元。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。

Description

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, 2025, the Company's claims reserve and ceded claims reserve was $6,672,553 thousand and $3,174,425 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

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。

How our audit addressed the matter

The procedures that we have conducted in response to specific aspects of the above-mentioned key audit matter are summarized as follows:

1 Obtained an understanding and assessed related policies, internal controls and processing procedures for the calculation of the Company's claims reserves (included ceded reserves). Also, on a sampling basis tested the effectiveness of internal controls for provisions.

2 Sampled and inspected whether there were differences between the numbers referred to claims reserves (including those prior to and after reinsurance) and carrying amount in order to confirm the accuracy and completeness.

3 Used the work of actuarial specialists to assists us in assessing the reasonableness of the claims reserves (including those prior to and after reinsurance). This included the following procedures:
(1) Sampled and inspected the reasonableness of method used in the estimation of claims reserves;
(2) Sampled and inspected how provision were calculated to ensure the accuracy of Company's contributed provision.

4 Sampled and inspected significant reported but not paid cases to assess the reasonableness of the estimated amount.

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

管理階層之責任係依照保險業財務報告編製準則暨經金融監督管理委員會認可並發布生效之國際財務報導準則、國際會計準則、解釋及解釋公告編製允當表達之財務報表，且維持與財務報表編製有關之必要內部控制，以確保財務報表未存有導因於舞弊或錯誤之重大不實表達。

於編製財務報表時，管理階層之責任亦包括評估兆豐產物保險股份有限公司繼續經營之能力、相關事項之揭露，以及繼續經營會計基礎之採用，除非管理階層意圖清算兆豐產物保險股份有限公司或停止營業，或除清算或停業外別無實際可行之其他方案。

兆豐產物保險股份有限公司之治理單位(含監察人)負有監督財務報導流程之責任。

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the "Rules for the Preparation of Financial Reports by Insurance Institutions" and the International Financial Reporting Standards, International Accounting Standards, IFRIC Interpretations, and SIC Interpretations that came into effect as endorsed by the Financial Supervisory Commission, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance, including supervisors, are responsible for overseeing the Company's financial reporting process.

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

本會計師查核財務報表之目的，係對財務報表整體是否存有導因於舞弊或錯誤之重大不實表達取得合理確信，並出具查核報告。合理確信係高度確信，惟依照中華民國審計準則執行之查核工作無法保證必能偵出財務報表存有之重大不實表達。不實表達可能導因於舞弊或錯誤。如不實表達之個別金額或彙總數可合理預期將影響財務報表使用者所作之經濟決策，則被認為具有重大性。

本會計師依照中華民國審計準則查核時，運用專業判斷及專業懷疑。本會計師亦執行下列工作：

1 辨認並評估財務報表導因於舞弊或錯誤之重大不實表達風險；對所評估之風險設計及執行適當之因應對策；並取得足夠及適切之查核證據以作為查核意見之基礎。因舞弊可能涉及共謀、偽造、故意遺漏、不實聲明或踰越內部控制，故未偵出導因於舞弊之重大不實表達之風險高於導因於錯誤者。

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 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。

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。

3 Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

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。

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 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。

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 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。

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）。

We communicate with those charged with governance, 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.

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114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。

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 林維琪

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 114 年 2 月 5 日

財務報表 Financial Statements

資產負債表 Balance Sheets

民國114年及113年12月31日止
For the Year Ended December 31, 2025 AND 2024

單位: 新臺幣仟元
Unit: NT$1,000

項目 Items	114年(2025)	113年(2024)
資產 ASSETS		
現金及約當現金 Cash and cash equivalents	3,912,216	3,496,384
應收款項 Receivables	1,348,702	1,288,427
本期所得稅資產 Current tax assets	10,438	6,849
待出售資產 Assets classified as held for sale	-	-
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	65,107	113,723
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	463,224	355,530
按攤銷後成本衡量之金融資產 Financial assets at amortised cost	2,996,925	3,135,875
採用權益法之投資 Investments accounted for using equity method	7,808	16,170
使用權資產 Right-of-use assets	40,277	26,515
投資性不動產 Investment property	263,202	267,276
再保險合約資產 Reinsurance assets	15,235,806	14,846,172
不動產及設備 Property and equipment	777,844	775,857
無形資產 Intangible assets	133,191	85,783
遞延所得稅資產 Deferred tax assets	137,141	151,930
其他資產 Other assets	875,826	1,117,285
資產總計 **Total Assets**	26,267,707	25,683,776

民國114年及113年12月31日止
For the Year Ended December 31, 2025 AND 2024

單位: 新臺幣仟元
Unit: NT$1,000

項目 Items	114年(2025)	113年(2024)
負債及權益 LIABILITIES AND EQUITY		
短期債務 Short-term debt	-	900,000
應付款項 Payables	1,944,922	1,927,010
本期所得稅負債 Current tax liabilities	103,007	96,255
保險負債 Insurance liabilities	12,971,215	12,371,807
負債準備 Provisions	49,026	47,888
租賃負債 Lease liabilities	40,583	26,787
其他負債 Other liabilities	819,974	731,763
負債總計 Total Liabilities	15,928,727	16,101,510

項目 Items	114年(2025)	113年(2024)
股本 CAPITAL		
普通股股本 Common stock	3,286,066	4,500,000
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	4,005,461	3,238,395
未分配盈餘 Undistributed earnings	(21,421)	(1,213,934)
其他權益 Other equity interest	378,242	367,173
權益總計 Total Equity	10,338,980	9,582,266
負債及權益總計 Total Liabilities and Equity	26,267,707	25,683,776

綜合損益表 Statements of Comprehensive Income

民國114年及113年12月31日止
For the Year Ended December 31, 2025 AND 2024

單位: 新臺幣仟元
Unit: NT$1,000

項目 Items	114年(2025)	113年(2024)
營業收入 OPERATING REVENUES		
簽單保費收入 Written premiums	11,538,387	11,024,141
再保費收入 Reinsurance premiums	687,446	832,754
保費收入 Premiums Income	12,225,833	11,856,895
減：再保費支出 Less: Reinsurance expense	(6,060,549)	(5,773,982)
減：未滿期保費準備淨變動 Less: Net changes in unearned premium reserve	(17,150)	(234,150)
自留滿期保費收入 Retention Earned Premium Income	6,182,689	5,848,763
再保佣金收入 Commission on reinsurance ceded	754,279	756,427
手續費收入 Handling fee revenue	50,898	51,633

項目 Items	114年(2025)	113年(2024)
淨投資損益 NET OF INVESTMENT GAIN OR LOSS		
利息收入 Interest income	130,701	134,315
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	141	1,965
除列按攤銷後成本衡量之金融資產淨損益 Net gain (loss) on derecognition of financial assets measured at amortised cost	(49)	-
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	15,716	14,916
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	(663)	463

民國114年及113年12月31日止
For the Year Ended December 31, 2025 AND 2024

單位: 新臺幣仟元
Unit: NT$1,000

項目 Items	114年(2025)	113年(2024)
兌換損益 Foreign exchange losses	(5,168)	14,668
投資性不動產利益 Gain on investment property	32,901	32,532
採用覆蓋法重分類之損益 Gains (losses) upon reclassification of applying overlay approach	(1,178)	1,308
投資之預期信用減損損失及迴轉利益 Expected credit losses and reversal on investments	(23)	561
其他營業收入 Other operating revenues	-	21,676
營業收入總計 **Total Operating Revenues**	7,160,244	6,879,227
營業成本 OPERATING COSTS		
保險賠款與給付 Claims expenditures	(4,670,426)	(4,749,304)
減：攤回再保賠款與給付 Less: Reinsurance claims recovery	1,949,649	1,950,882
自留保險賠款與給付 **Retention Claim Expenditures**	(2,720,777)	(2,798,422)
其他保險負債淨變動 Net changes in other insurance liabilities	(289,016)	(453,908)
佣金費用 Commission expenses	(1,341,882)	(1,387,802)
手續費支出 Handling fee	(110,209)	(118,586)
財務成本 Interest expense	(5,970)	(68,168)
其他營業成本 Other operating costs	(29,839)	(28,171)
營業成本總計 **Total Operating Cost**	(4,497,693)	(4,855,057)
營業費用 **Total Operating Expenses**	(1,820,643)	(1,637,392)

民國114年及113年12月31日止
For the Year Ended December 31, 2025 AND 2024

單位: 新臺幣仟元
Unit: NT$1,000

項目 Items	114年(2025)	113年(2024)
營業損益 **Operating Income**	841,908	386,778
營業外收入及支出 Non-operating income and expenses	64,013	65,745
繼續營業單位稅前損益 **(Loss) profit from continuing operations before tax**	905,921	452,523
所得稅利益(費用) Income tax benefit (expense)	(145,255)	(40,509)
本期損益 **Net (Loss) Income**	760,666	412,014
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	(3,952)	126,716
本期綜合損益總額 **Total Comprehensive Income**	756,714	538,730

附錄 Appendix

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 協理 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 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 Phone: (02) 2250-0790 Fax: (02) 2259-3622
雙和通訊處 Shuanghc Correspondence Office	張勝昌 主任 Sheng-Chang Chang	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
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	劉大國 經理 Ta-Kuo Liu	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 台中市中區民權路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 Branch name	主要經理人 Principal managerial officer	詳細資訊 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	蔡承羲 經理 Cheng-Hsi Tsai	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	吳育豐 經理 Jacky Wu	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	莊雅鈞 主任 Ya-Chun Chuang	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 Branch name	主要經理人 Principal managerial officer	詳細資訊 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	蔡文榮 經理 Wen-Jung Tsai	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	郭志宏 主任 Chih-Hung Kuo	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

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, Tai
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 7 F, 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

本公司捐贈情形

Donations from the Company

年度：114年
Year: 2025

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
財團法人桃園市私立祥育啟智教養院 Shiang Yu Intellectual Disability Care Center, Taoyuan City	協助弱勢團體，善盡企業社會責任。 Assist disadvantaged groups and fulfill corporate social responsibility.	5,761
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114年執行事務費用。 Donation to the Corporate Union of Chung Kuo Insurance Company Limited for its 2025 executive expenses	60,000
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114年度事務費用。 Donated the 2025 administrative expenses to Mega Financial Holding Company Limited and the labor unions of its subsidiaries.	60,000
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114年度事務費用。 Donated the 2025 administrative expenses to Mega Financial Holding Company Limited and the labor unions of its subsidiaries.	60,000
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 com-plete their education and promote financial literacy.	100,000

年度：114年
Year: 2025

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
中華民國產物保險商業同業公會 The Non-Life Insurance Association of the ROC	挹注鄉公所照顧轄區低收入戶生活。 Donation to The Non-Life Insurance Association of the R.O.C. to support township offices in providing assistance to low-income households within their jurisdictions.	29,779
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，善盡企業社會責任。 Assist disadvantaged groups and fulfill corporate social responsibility.	8,320
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，善盡企業社會責任。 Assist disadvantaged groups and fulfill corporate social responsibility.	230,860
社團法人台灣原聲教育協會 Vox Nativa Association, Taiwan	協助弱勢團體，善盡企業社會責任。 Assist disadvantaged groups and fulfill corporate social responsibility.	42,387
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，善盡企業社會責任。 Assist disadvantaged groups and fulfill corporate social responsibility.	45,640
財團法人賑災基金會 Taiwan Foundation for Disaster Relief	響應政府賑助丹娜絲風災募款，協助災後重建。 Supporting disaster relief and post-disaster reconstruction efforts following Typhoon Danas.	250,000
財團法人創世社會福利基金會 Genesis Social Welfare Foundation	響應參與慈善公益活動。 Participated in charity events.	30,000

年度：114年
Year: 2025

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
社團法人苗栗縣脊髓損傷者協會 Miaoli County Association For Spinal Cord Injured	協助弱勢團體，善盡企業社會責任。 Assist disadvantaged groups and fulfill corporate social responsibility.	417,117
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
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「金融科技發展基金」，以支應未來五年相關活動費用。 The Association raised funds for the Taiwan Financial Services Roundtable's "FinTech Development Fund" to support fintech-related initiatives and activities over the next five years.	300,000
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，善盡企業社會責任。 Assist disadvantaged groups and fulfill corporate social responsibility.	88,998
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，善盡企業社會責任。 Assist disadvantaged groups and fulfill corporate social responsibility.	293,624
財團法人創世社會福利基金會 Genesis Social Welfare Foundation	響應參與慈善公益活動。 Participated in charity events.	30,000
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

兆豐保險
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用心兆顧 待客至上

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