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營業報告

首先，跟大家報告公司營運的概況。

103年全球經濟成長、貿易量均較102年略高，我國出口、民間投資及消費之良性成長，產險業也因此間接受惠。整體產險業簽單保費計1,316億元，較102年度1,242億元，成長5.96%。而本公司103年度業績，簽單保費為59.12億元，較102年度58.30億元，成長1.41%，自留費用率增加0.19%。公司持續專注本業經營，提升良質業務結構，並積極提高資產配置收益，於103年度獲利達4.16億元，每股稅後盈餘1.38元。

茲就本公司103年度營運實施成果及104年度營業計劃摘要說明：

一、103年度營運實施成果說明

營業實施成果

各險簽單保費收入

單位：新台幣仟元；%

險 別	103年度	102年度	增(減)金額	增(減)%
火 險	743,745	823,092	(79,347)	(9.64)
水 險	414,670	405,381	9,289	2.29
車 險	3,510,189	3,312,011	198,178	5.98
其他險	1,243,640	1,289,666	(46,026)	(3.57)
合 計	5,912,244	5,830,150	82,094	1.41

財務概況

(1) 財務收支情形

營業收入	4,919,907 仟元
營業成本	3,348,210 仟元
營業費用	1,063,649 仟元
營業利益	508,048 仟元
所得稅費用	91,845 仟元
稅後純益	416,101 仟元

Business Review

First of all, we are pleased to take a look with you at how The First Insurance Co., Ltd. has performed over the past year.

In 2014, global economic growth and international trade value were higher than in 2013. In Taiwan, the positive growth in exports, private investment and consumer spending also had favorable influence on the non-life insurance industry. Written premium for the domestic non-life insurance industry was approximately NT\$131.6 billion in 2014, a 5.96% growth from NT\$124.2 billion in 2013. The Company had a written premium income of NT\$5.912 billion in 2014, a growth of 1.41% from NT\$5.83 billion in 2013. The retention expense ratio increased by 0.19%. The Company has continuously been concentrating on developing non-life insurance business, elevating the quality of its business structure and actively increasing returns from asset allocation. The net income of the Company was NT\$416 million in 2014. The Earnings Per Share after tax was NT\$1.38.

The integrated operating performance of the Company in 2014 and the prospectus of 2015 are summarized as follows:

1. 2014 Operating Report

Outcome of Performance

Written Premium Income		Unit: NT\$1,000; %		
Class	2014	2013	+(-) by	% of +(-)
Fire	743,745	823,092	(79,347)	(9.64)
Marine	414,670	405,381	9,289	2.29
Motor	3,510,189	3,312,011	198,178	5.98
Others	1,243,640	1,289,666	(46,026)	(3.57)
Total	5,912,244	5,830,150	82,094	1.41

Financial Status

(1) Income & Expense

2014 Revenue	NT\$ 4,919,907,000
Operating Cost	NT\$ 3,348,210,000
Operating Expense	NT\$ 1,063,649,000
Operating Income	NT\$ 508,048,000
Income Tax Expense	NT\$ 91,845,000
Net Income After Tax	NT\$ 416,101,000

(2) 獲利能力分析

資產報酬率	3.06%
權益報酬率	8.48%
資金運用淨收益率	1.34%
投資報酬率	1.23%
自留綜合率	97.77%
自留費用率	38.59%
自留滿期損失率	59.18%
每股盈餘(元)	1.38

二、104 營業計劃摘要說明

經營方針

- 1、鞏固續保業務。
- 2、損率及費用率控管。
- 3、商品適銷性及差異化。
- 4、加強拓展新保及通路業務。
- 5、商品客製化及推出優質專案。
- 6、擴增再保管道及擴大再保能量。
- 7、資訊及雲端平台的建制與改善。
- 8、提昇核保及風險管理專業能力。
- 9、加強教育訓練及提昇人員專業度。
- 10、提供優質化理賠服務，以提升客服品質。
- 11、強化專業核保、再保、損防、理賠一體之服務團隊。
- 12、持續建置物流倉儲危險累積管控機制，及時統計評估分散風險。
- 13、業務體系經營，結合商品與業源，提昇產值及利基附加商品促銷。



(2) Analysis of Profitability

Return on Asset	3.06%
Return on Equity	8.48%
Net Investment Income Ratio	1.34%
Return on Investment	1.23%
Combined Ratio	97.77%
Retained Expense Ratio	38.59%
Retained Earned Loss Ratio	59.18%
Earnings Per Share	NT\$ 1.38

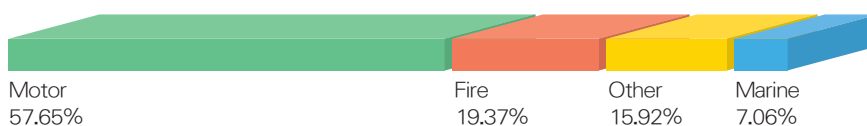
2. Highlights of 2015 Business Plans

Business Policies

1. Focus on renewal of expiring policies.
2. Strict control of loss ratio and expense ratio.
3. Marketable products and differentiation.
4. Make additional efforts in the development of new policies and distribution business.
5. Design custom-made products and offer high quality insurance plans.
6. Develop reinsurance channels and strengthen reinsurance capacity.
7. Install and improve IT & Cloud platform.
8. Enhance underwriting and risk management expertise.
9. Strengthen educational training and raise staff's professionalism.
10. Provide quality claims service and upgrade customer service quality.
11. Intensify professional underwriting, reinsurance, loss prevention, claims as one service team.
12. Continuously implement control mechanisms against the cumulative risks involved in the logistics/storage operations; conduct timely evaluation and statistics to disperse risk.
13. Business system operation, combined with commodity and business sources, enhance value added products and niche marketing.

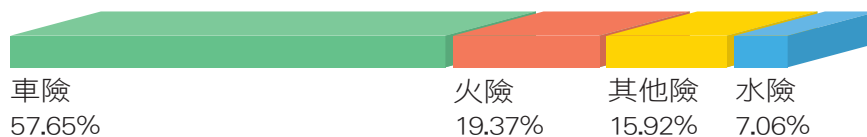
Operating Objective

Estimate breakdown by lines for 2015



營業目標

104 年預計各險業務比重：



重要產銷政策：

- 1、創造多元通路之行銷體系，並針對不同通路之客群，設計適銷商品。
- 2、落實以客為尊之高附加價值服務，藉以提高客戶滿意度及忠誠度。
- 3、結合異業聯盟，拓展其相關業務並延伸其往來客戶之業務。
- 4、提供商品客製化組合，以提昇直接客戶業務量。

中華信用評等公司於 103 年 11 月發布本公司之信用評等與財務實力評等，認為本公司有令人滿意的核保風險控管能力與強健的資本水準，發布本公司之信用評等為「twAA-」，評等展望為「穩定」。

金管會因應網路時代來臨，考量網路人口與透過網路所進行之商業行為有逐年增加的趨勢，為推動保險業數位電子化，增加消費者投保管道，除現行「保險共通憑證」外，開放消費者得以網路申請帳號密碼、親臨保險公司申請帳號密碼或以他業金融憑證等方式進行網路投保，已於 103 年 8 月訂定「保險業辦理網路投保業務應注意事項」，規範保險業辦理網路投保業務時，應保障消費大眾權益，以增進保險業之服務效能。本次開放網路投保之保險商品，以風險性及道德危險較低之險種為主，計有強制汽車責任保險、任意汽車保險、住宅火災及地震基本保險、住(居)家綜合保險、旅遊不便保險、旅遊平安保險、傷害保險及定期人壽保險，並藉由多項風險控管機制，如限制要、被保險人為同一人、受益人為直系血親、保額限制、強化通報系統即時查詢等措施，以降低道德風險之發生。本公司已於 104 年檢送相關資料，向主管機關申請開辦網路投保業務，以增加業務來源。

就整體國際經濟環境而言，近期主要經濟體復甦態勢不一，美、英經濟成長平



Major Production and Marketing Strategies

1. Create a diversified network marketing system and design suitable products for customers in different distribution channels.
2. Client-focused approach with high value added services to raise customer satisfaction and loyalty.
3. Integrate corporate alliance, expand business scope, and extend business through existing customers.
4. Provide custom-made products to increase direct sales.

In November 2014, Taiwan Ratings Corporation rated the Company at “twAA-” in credit standing and financial position with the rating on the prospect of the Company as “stable”. This demonstrates that the Company has satisfactory underwriting performance and a strong capital level.

In response to the advent of the Internet era, the increase in the number of Internet users and online commercial activities, and to promote a digital insurance industry, thereby providing an additional channel for purchasing insurance, the FSC (Financial Supervisory Commission), in addition to the existing “Taiwan e-insurance Signature,” now allows consumers to apply for an account and password online, in person at insurance companies or with financial certificate authentication from other industries to buy insurance policies online. The “Guidelines for Insurance Enterprises to Engage in Business regarding Buying Insurance Online” were stipulated in August 2014; under these guidelines, insurance companies are required to protect consumer rights in online insurance purchasing transactions to improve the service effectiveness of the industry. Policies which are now available to purchase online are mainly those that involve low risk and moral hazard, namely compulsory automobile liability insurance, voluntary automobile insurance, residential fire and earthquake insurance, comprehensive residential insurance, travel inconvenience insurance, travel personal accident insurance, personal accident insurance and term life insurance. Numerous risk control mechanisms are put in place to decrease the likelihood of moral hazard. Some examples include: the applicant and the insured must be the same person; the beneficiary must be a lineal blood relative; limited insurance coverage; strengthened instant queries function in the reporting system. In order to create a new stream of income, the Company has submitted required documents to the competent authorities in 2015 for setting up Internet insurance business.

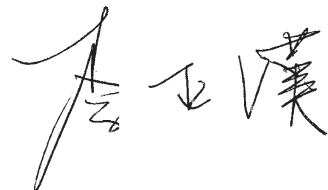
Concerning the overall international economic environment, the recent recovery of major economies varies. The economies of the United States and UK show smooth growth. The economies of the Euro zone and Japan are weak, and the economies of emerging markets including China show slow growth. Therefore, the monetary policies of major economies differ, causing international financial markets to fluctuate severely. Moreover, the interest increase by the US FED, the impact of the expanding quantitative easing policy on

穩，歐元區及日本疲弱，中國大陸等新興市場成長減緩。因此，主要經濟體貨幣政策走向分歧，導致國際金融市場波動加大，且美國FED未來升息之時程、主要國家擴大寬鬆貨幣對全球金融市場之影響，以及油價與原物料價格之波動，均將牽動全球景氣未來走向，景氣仍具不確定性；惟近來國際油價明顯下跌，低油價正面助益，近來致多數國家通膨減緩，有助維繫全球景氣復甦態勢。根據環球透視(Global Insight)1月最新資料，預測104年全球經濟成長3.0%，高於103年之2.7%。

國內經濟方面，103年食安問題使民間消費成長減緩，惟主計總處預測103年經濟成長率為3.74%，較103年1月概估數3.51%上修0.23個百分點；預期104年國際景氣升溫，可望帶動我國出口與民間投資成長，企業獲利提高，人力需求擴增，帶動就業增加及薪資提高，加上低油價效應，以及消費性電子產品不斷推陳出新，均有利消費擴增。而民間投資方面，行動通訊產品對高階晶片需求仍殷，以及物聯網、大數據等新興應用商機，半導體業者投資可望延續，加以航空業者擴大購機，以及製造業者國內擴廠意願提高，新設工廠家數與面積均呈增長，預測104年經濟成長3.78%，較103年11月預測3.50%上修0.28個百分點，將有利提振國內全面性的總體經濟發展，並帶動相關保險之需求，對於產險業的經營亦增助益。

本公司未來的整體營運策略，將運用群區營運與績效檢視，以達成產值提升；並以三個營運主軸（群區經營、策略聯盟及資產配置）帶動發展，追求獲利成長；同時秉持穩健、踏實、創新的精神，提供最優質的服務，滿足客戶保障其財產、人身及責任等需求，訴求客戶滿意之良好口碑，以加深客戶的認同感及提昇客戶的忠誠度；並積極把握各種質量並進的機會，鞏固續保及提升既有通路業務，穩健、樂觀、勇敢的向前邁進，以感謝各位股東女士先生對本公司的愛護和支持。

董事長





global financial markets, and the volatility of oil prices and raw material prices are affecting the future direction of the global economy. The economy remains uncertain. However, the recent significant fall in international oil prices has had a positive effect on the slowing down of inflation that is helping to sustain the global economic recovery trend. According to the data of Global Insight in January, global economic growth is expected to reach 3.0% in 2015, which is higher than the 2.7% in 2014.

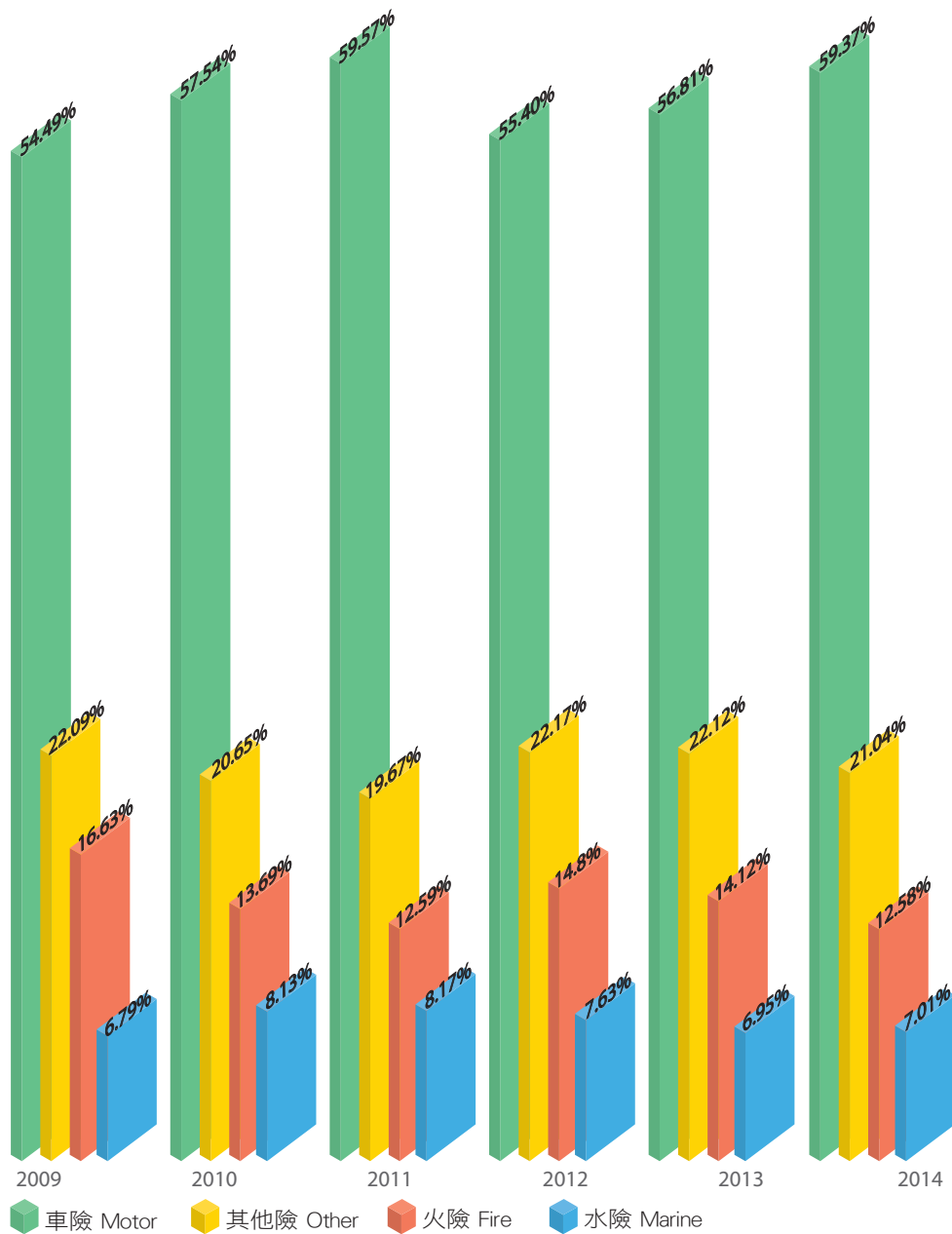
In terms of the domestic economy, the food safety crisis in 2014 caused private sector consumption to grow relatively slowly. However, the Directorate-General of Budgets, Accounting and Statistics predicted last year's economic growth rate to be 3.74%, which was 0.23% higher than the 3.51% forecasted in January 2014. The International economy is expected to grow in 2015 and is expected to drive the growth of Taiwan's exports and private investment. In addition, enterprises are expected to generate profits, the demand of manpower is expected to go up, and employment and wages are expected to increase, coupled with the effect of low oil prices and the constant innovation of consumer electronic products, all of which are beneficial to consumption increase. In terms of private investment, mobile communications products possess high demand for high-end chips, as well as the emerging business opportunities of Internet of Things (IoT) and big data. Investment in the semiconductor industry is expected to grow continuously. In addition, airplane purchases by the aviation industry are expected to grow and manufacturers are willing to expand domestic plants. Therefore, the number and area of new plant setups is growing. Economic growth in 2015 year is expected to reach 3.78%, which is 0.28% higher than the 3.50% forecasted in November 2014. It is beneficial for boosting Taiwan's overall macroeconomic development and for promoting the demand for insurance, which is beneficial to the non-life insurance industry as a whole.

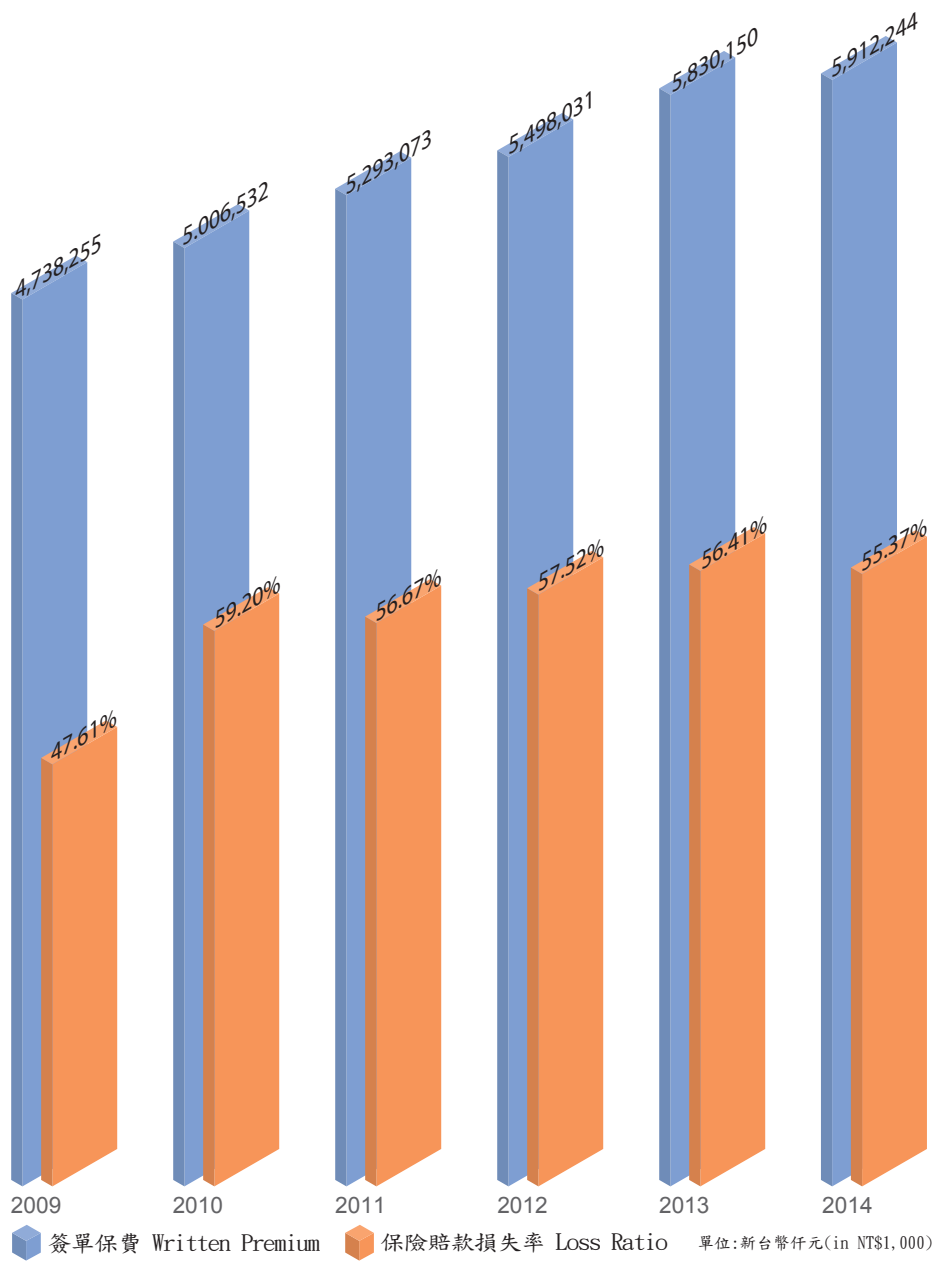
The overall business strategy of the Company will be employing group-region operations and performance review to expedite business growth and increase productivity. The Company will continue to focus on its three core business strategies (group-region operations, strategic alliances and asset allocation) in its quest for profit and growth. With the spirit of stability, integrity and innovation, we will provide the best high-quality services to our customers. The Company will fulfill customers' needs in protecting property, personal life and liability. We aim to build a good reputation of customer satisfaction and enhance corporate identity and customer loyalty. We will spare no effort in making use of every opportunity to business growth in quality and in quantity, thereby solidifying policy renewal and strengthening existing distribution channels, and move forward at a stable pace, with an optimistic attitude, as we thank shareholders for their concern and support of the Company.

Chairman

歷年來保費收入分佈及損率表

Breakdown of Written Premium & Loss Ratio in Recent Years





資產負債表

資產	一〇二年度	一〇三年度
現金	1,097,755	1,086,854
應收票據 - 淨額	144,601	165,321
應收保費 - 淨額	807,901	794,512
其他應收款	73,407	39,693
當期所得稅資產	-	-
透過損益按公允價值衡量之金融資產	1,264,109	2,115,895
備供出售金融資產	1,943,795	2,004,008
以成本衡量之金融資產	499,883	567,033
無活絡市場之債券投資	160,000	72,000
其他金融資產	3,375,036	2,563,140
投資性不動產	1,022,515	1,014,617
再保險合約資產	2,083,860	1,970,320
不動產及設備	619,541	616,693
無形資產	3,163	3,909
遞延所得稅資產	50,453	48,565
存出保證金	498,686	499,093
其他資產 - 其他	9,441	8,733
資產總計	13,654,146	13,570,386

BALANCE SHEET

民國一〇二年及一〇三年十二月三十一日
 單位：新台幣仟元
 As at December 31, 2013 and 2014
 (in NT\$ 1,000)

ASSETS	2013	2014
Cash	1,097,755	1,086,854
Notes Receivable - Net	144,601	165,321
Premium Receivable - Net	807,901	794,512
Other Receivable	73,407	39,693
Current Income Tax Assets	-	-
Financial Assets at Fair Value through Profit or Loss	1,264,109	2,115,895
Available-for-Sale Financial Assets	1,943,795	2,004,008
Financial Assets at Cost	499,883	567,033
Investment in Bond Without Active Markets	160,000	72,000
Other Financial Assets	3,375,036	2,563,140
Investment Property	1,022,515	1,014,617
Reinsurance Contracts Assets	2,083,860	1,970,320
Property, Plant and Equipment	619,541	616,693
Intangible Assets	3,163	3,909
Deferred Income Tax Assets	50,453	48,565
Guarantee Deposits Paid	498,686	499,093
Other Assets – Others	9,441	8,733
TOTAL ASSETS	13,654,146	13,570,386

負債及權益	一〇二年度	一〇三年度
應付保險賠款與給付	16,821	13,106
應付佣金	133,272	141,791
應付再保往來款項	370,338	404,247
其他應付款	217,090	205,119
當期所得稅負債	36,986	36,288
保險負債	7,605,681	7,552,790
員工福利負債準備	200,371	189,328
遞延所得稅資產	92,934	92,934
存入保證金	16,234	14,494
其他負債 - 其他	59,182	14,856
股本	3,011,638	3,011,638
保留盈餘		
- 法定盈餘公積	722,974	861,915
- 特別盈餘公積	599,991	826,592
- 未分配盈餘	484,977	199,327
其他權益	85,657	5,961
負債及權益總計	13,654,146	13,570,386

民國一〇二年及一〇三年十二月三十一日
 單位：新台幣仟元
 As at December 31, 2013 and 2014
 (in NT\$ 1,000)

LIABILITIES & STOCKHOLDERS' EQUITY	2013	2014
Claims Payable	16,821	13,106
Commission Payable	133,272	141,791
Reinsurance Accounts Payable	370,338	404,247
Other Payable	217,090	205,119
Current Income Tax Liabilities	36,986	36,288
Insurance Liabilities	7,605,681	7,552,790
Provisions for Employee Benefits	200,371	189,328
Deferred Income Tax Liabilities	92,934	92,934
Guarantee Deposit Reserve	16,234	14,494
Other Liabilities – Others	59,182	14,856
Capital , fully paid	3,011,638	3,011,638
Retained Earnings		
- Legal Reserve	722,974	861,915
- Special Reserve	599,991	826,592
- Undistributed Earnings	484,977	199,327
Other Equity	85,657	5,961
TOTAL LIABILITIES & EQUITY	13,654,146	13,570,386

綜合損益表

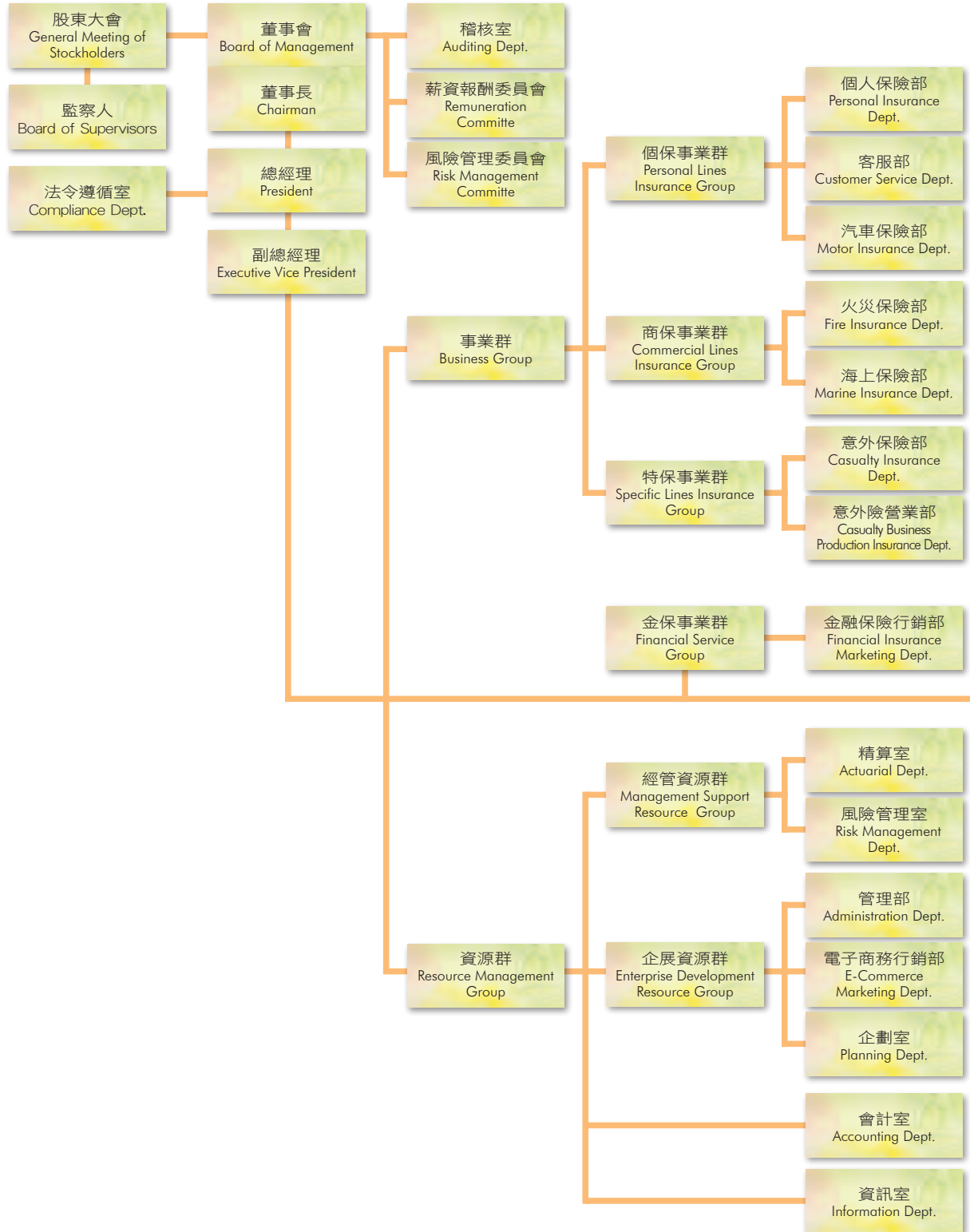
	一〇二年度	一〇三年度
簽單保費收入	5,830,150	5,912,244
再保費收入	233,584	255,901
減：再保費支出	(1,700,300)	(1,557,581)
減：未滿期保費準備淨變動	(107,064)	(85,215)
自留滿期保費收入	4,256,370	4,525,349
再保佣金收入	219,291	200,402
手續費收入	23,931	23,862
利息收入	111,232	112,339
透過損益按公允價值衡量之金融資產及負債損益	94,469	(33,246)
備供出售金融資產之已實現損益	185,186	18,217
兌換(損)益	7,309	18,938
投資性不動產(損)益	52,110	50,146
兌換利益 - 非投資	1,902	548
其他營業收入 - 其他	2,711	3,352
營業收入合計	4,954,511	4,919,907
自留保險賠款與給付	3,462,018	3,440,538
減：攤回再保賠款與給付	(944,931)	(979,483)
賠款準備淨變動	(125,565)	217,033
特別準備淨變動	(104,502)	(243,826)
保費不足準備淨變動	(21,541)	(2,033)
佣金支出	784,707	857,472
手續費支出	38,072	46,642
安定基金支出	11,681	11,844
營業成本合計	3,099,939	3,348,210
營業毛利	1,854,572	1,571,697
業務費用	979,928	982,177
管理費用	79,465	80,692
員工訓練費用	793	780
營業利益	794,386	508,048
什項支出	(901)	(102)
稅前純益	793,485	507,946
所得稅費用	87,483	91,845
稅後淨利	706,002	416,101
其他綜合損益		
備供出售金融資產未實現評價利益(損失)	(560)	(79,696)
確定福利計畫精算損益	(1,707)	(4,929)
本年度綜合損益總額	703,735	331,476
每股盈餘(元)	2.34	1.38

COMPREHENSIVE INCOME STATEMENT

民國一〇二年及一〇三年一月一日至十二月三十一日 單位：新台幣仟元
For The Years Ended December 31, 2013 and 2014 (in NT\$ 1,000)

	2013	2014
Written Premium	5,830,150	5,912,244
Reinsurance Premium	233,584	255,901
Less : Reinsurance Expenses	(1,700,300)	(1,557,581)
Less : Net Change in Reserve for Unearned Premium	(107,064)	(85,215)
Retained Earned Premium	4,256,370	4,525,349
Reinsurance Commission Received	219,291	200,402
Service Fee	23,931	23,862
Interest Income	111,232	112,339
Gains on Financial Assets or Liabilities at Fair Value through Profit or Loss	94,469	(33,246)
Realized Gains on Available-for-Sale Financial Assets	185,186	18,217
Foreign Exchange Gains (Losses)	7,309	18,938
Gains (Losses) on Investment Property	52,110	50,146
Foreign Exchange Gains - Non-Investments	1,902	548
Other Operating Income - Others	2,711	3,352
TOTAL OPERATING REVENUE	4,954,511	4,919,907
Retained Claims Paid	3,462,018	3,440,538
Less : Claims Recovered from Reinsurers	(944,931)	(979,483)
Net Change in Reserve for Claim	(125,565)	217,033
Net Change in Reserve for Special Claim	(104,502)	(243,826)
Net Change in Premium Deficiency Reserves	(21,541)	(2,033)
Commission Expenses	784,707	857,472
Service Charges	38,072	46,642
Insurance Stabilization Fund	11,681	11,844
TOTAL OPERATING COSTS	3,099,939	3,348,210
GROSS OPERATING INCOME	1,854,572	1,571,697
General Expenses	979,928	982,177
Administrative Expenses	79,465	80,692
Staff Training Expenses	793	780
TOTAL OPERATING INCOME	794,386	508,048
Non-Operating Income and Expenses	(901)	(102)
OPERATING INCOME BEFORE TAX	793,485	507,946
Income Tax Expenses	87,483	91,845
NET PROFIT AFTER INCOME TAX	706,002	416,101
Other Comprehensive Income		
Unrealized Gains (Losses) on Available-for-Sale Financial Assets	(560)	(79,696)
Actuarial Gains (Losses) on Defined Benefit Plans	(1,707)	(4,929)
Total Comprehensive Income for The Year	703,735	331,476
Earnings Per Share (NT\$)	2.34	1.38

組織圖 Organization Chart





本公司經理人 Management

董事長 李正漢
C. H. Lee
Chairman

總經理 黃清傳
David Huang
President

資深副總經理 林仲修
C. S. Lin
Senior Executive Vice President

副總經理暨總稽核 魏宗元
Tony T. Y. Wei
Executive Vice President &
General Auditor

副總經理暨總機構法令遵循
主管 沈順卿
Stephen S.C. Shen
Executive Vice President &
Chief Compliance Officer

副總經理 周玉龍
Y. L. Chou
Executive Vice President

副總經理 陳仁傑
Jack Chen
Executive Vice President

汽車保險部協理 李義興
Yi Hsin Lee
Vice President, Motor Insurance Dept.

個人保險部經理 吳文輝
Robert Wu
Manager, Personal
Insurance Dept.

客服部經理 王振溢
Tony J. Y. Wang
Manager, Customer Service Dept.

火災保險部協理 陳正桐
Tom C. T. Chen
Vice President, Fire Insurance Dept.

海上保險部經理 褚文杰
Jack Chu
Manager, Marine Insurance Dept.

意外保險暨意外險營業部協理
簡宏光
Emerson Chien
Vice President, Casualty
Insurance & Casualty
Business Production Dept.

會計室經理 陳景昌
Ching Chang Chen
Manager, Accounting Dept.

管理部經理 劉仁懷
Jen-Huai Liu
Manager, Administration Dept.

資訊室經理 鄭永明
Charles Cheng
Manager, Information Dept.

精算室經理 林楨雄
Chen-Hsiung Lin
Manager, Actuarial Dept.

企劃室經理 蕭詠融
Yeong-Rong Hsiao
Manager, Planning Dept.

風險管理室協理 呂秋敏
Chu-Minn Leu
Vice President, Risk
Management Dept.

台北分公司協理 陳信坤
S. Q. Chen
Vice President, Taipei
Branch Office

桃竹分公司資深協理 林章釗
C. C. Lin
Senior Vice President,
Taochu Branch Office

台中分公司經理 陳旭威
Hsu-Wei Chen
Manager, Taichung Branch
Office

台南分公司經理 顏文通
Wen-Tung Yen
Manager, Tainan Branch
Office

高雄分公司資深協理 黃漢祺
H. C. Huang
Senior Vice President,
Kaohsiung Branch Office



主要服務項目

Main Services

火災保險 Fire Insurance	銀行業綜合保險 Bankers' Blanket Bond Insurance
火災附加險 Fire & Allied Perils Insurance	醫院綜合責任保險 Hospital Comprehensive Liability Insurance
住宅火災及地震基本保險 Residential Fire and Earthquake Insurance	保全業責任保險 Security Liability Insurance
營造綜合保險 Contractors' All Risks Insurance	消費者貸款信用保險 Consumer Credit Insurance
營建機具綜合保險 Contractors' Plant & Machinery Insurance	商店綜合保險 Shop Insurance
營繕承辦人意外責任險 Contractors' Liability Insurance	商業動產流動綜合保險 Commercial Property Floater Insurance
安裝工程綜合保險 Erection All Risks Insurance	醫師業務責任保險 Medical Malpractice Insurance
履約保證保險 Performance Bond Insurance	建築師工程師專業責任保險 Professional Indemnity for Architects & Engineers
鍋爐保險 Boiler & Pressure Vessel Insurance	藥物臨床試驗責任保險 Human Clinical Trial Insurance
電子設備保險 Electronic Equipment Insurance	個人資料保護責任保險 Privacy Protection Insurance
機械保險 Machinery Breakdown Insurance	個人旅遊綜合保險 Comprehensive Personal Travel Insurance
竊盜損失險 Burglary & Theft Insurance	個人傷害保險 Personal Accident Insurance
現金保險 Money Insurance	健康保險 Health Insurance
員工誠實保證保險 Blanket Fidelity Bond Insurance	汽車保險 Automobile Insurance
電梯意外責任保險 Elevator Liability Insurance	機車保險 Motorcycle Insurance
僱主意外責任保險 Employers' Liability Insurance	漁船險 Fishing Vessel Insurance
高爾夫球員責任保險 Golfers' Liability Insurance	船舶險 Marine Hull Insurance
產品責任保險 Product Liability Insurance	內陸運輸險 Inland Transportation Insurance
公共意外責任保險 Public Liability Insurance	貨物水險 Marine Cargo Insurance
董監事暨重要職員責任保險 Directors & Officers Liability Insurance	航空保險 Aviation Insurance

總公司及各分支機構

Head Office and Branch Offices



總公司

Head Office

台北市中正區忠孝東路一段 54 號
No. 54, Sec. 1, Zhongxiao E. Rd.,
Zhongzheng Dist., Taipei City, Taiwan
Tel: (02) 2391-3271
Fax: (02)2341-2864

基隆通訊處

Keelung Liaison Office

基隆市仁愛區愛九路 11 號 4 樓
4F., No. 11, Ai 9th Rd., Renai Dist.,
Keelung City, Taiwan
Tel: (02) 2422-2279
Fax: (02) 2426-3457

內湖通訊處

Neihu Liaison Office

台北市內湖區民權東路六段 160 號
4 樓之 1
4F.-1, No. 160, Sec. 6, Min Chuan E.
Rd., Neihu Dist., Taipei City, Taiwan
Tel: (02) 2792-7902
Fax: (02) 2790-6775

中崙通訊處

Chunglun Liaison Office

台北市松山區八德路四段 26 號 1-2 樓
1-2F., No. 26, Bade Rd. Sec. 4,
Songshan Dist., Taipei City, Taiwan
Tel: (02) 2764-5190
Fax: (02) 2764-8029

台北分公司

Taipei Branch Office

新北市板橋區三民路二段 37 號 16 樓
16F., No. 37, Sec. 2, Sanmin Rd.,
Banqiao Dist., New Taipei City, Taiwan
Tel: (02) 2964-9588
Fax: (02) 2961-6087

三重通訊處

Sanchung Liaison Office

新北市三重區中正北路 46 號 1-2F
1-2F., No. 46, Zhongzheng N. Rd.,
Sanchong Dist., New Taipei City,
Taiwan
Tel: (02) 2981-3365
Fax: (02) 2981-3592

新樹通訊處

Xinshu Liaison Office

新北市新莊區新泰路 229 號 15 樓之 1
15F.-1, No. 229, Xintai Rd.,
Xinzhuang Dist., New Taipei City,
Taiwan
Tel: (02) 2998-8600
Fax: (02) 2998-0039

板橋通訊處

Banqiao Liaison Office

新北市板橋區三民路二段 37 號 19 樓之 3
19F.-3, No. 37, Sanmin Rd. Sec. 2,
Banqiao Dist., New Taipei City, Taiwan
Tel: (02) 2964-3989
Fax: (02) 2964-3726

蘭陽通訊處

Lanyang Liaison Office

宜蘭縣羅東鎮公正路 338 之 6 號 6 樓
6F., No. 338-6, Gongzheng Rd.,
Luodong Township, Yilan County, Taiwan
Tel: (03) 955-0511
Fax: (03) 956-9238

花蓮通訊處

Hualien Liaison Office

花蓮縣花蓮市中正路 215 號
No. 215, Zhongzheng Rd., Hualien
City, Hualien County, Taiwan
Tel: (03) 832-3346
Fax: (03) 835-5810

台東通訊處

Taitung Liaison Office

台東縣台東市新生路 503 號
No. 503, Xinshe Rd., Taitung City,
Taitung County, Taiwan
Tel: (08) 932-2380
Fax: (08) 932-0500

蘆洲通訊處

Luzhou Liaison Office

新北市蘆洲區長榮路 707 號 1 樓
1F., No.707, Changrong Rd., Luzhou
Dist., New Taipei City, Taiwan
Tel: (02) 2282-0978
Fax: (02) 2282-0979

新店通訊處

Xindian Liaison Office

新北市新店區民權路 103 號 11 樓
11F., No. 103, Minquan Rd., Xindian
Dist., New Taipei City, Taiwan
Tel: (02) 8667-1586
Fax: (02) 8667-3370

桃竹分公司

Taochu Branch Office

桃園市中壢區環北路 398 號 21 樓之 2
21F.-2, No. 398, Huanbei Rd.,
Zhongli Dist., Taoyuan City, Taiwan
Tel: (03) 426-2666
Fax: (03) 427-3408

桃園通訊處

Taoyuan Liaison Office

桃園市桃園區經國路 9 號 5 樓之 2
5F.-2, No. 9, Jingguo Rd., Taoyuan
Dist., Taoyuan City, Taiwan
Tel: (03) 358-8328
Fax: (03) 358-8321

八德通訊處

Bade Liaison Office

桃園市桃園區介壽路 481 號 1 樓
1F., No. 481, Jiesshou Rd., Taoyuan
Dist., Taoyuan City, Taiwan
Tel: (03) 367-2132
Fax: (03) 367-2083

新竹通訊處

Hsinchu Liaison Office

新竹市北區中華路三段 9 號 10 樓之 5
10F.-5, No. 9, Sec. 3, Zhonghua Rd.,
North Dist., Hsinchu City, Taiwan
Tel: (03) 523-9789
Fax: (03) 523-9810

頭份通訊處

Toufen Liaison Office

苗栗縣頭份鎮中央路 485 號 2 樓
2F., No. 485, Chung Yang Rd., Toufen
Town, Miaoli County, Taiwan
Tel: (037) 681-012
Fax: (037) 681-361

苗栗通訊處

Miaoli Liaison Office

苗栗縣苗栗市至公路 428-1 號
No. 428-1, Jhihgong Rd., Miaoli City,
Miaoli County, Taiwan
Tel: (03) 732-7665
Fax: (03) 735-3709





台中分公司

Taichung Branch Office

台中市西區臺灣大道一段 726 號 9 樓
9F., No. 726, Sec. 1, Taiwan Blvd.,
West Dist., Taichung City, Taiwan
Tel: (04) 2201-3135
Fax: (04) 2201-8081

豐原通訊處

Fengyuan Liaison Office

台中市豐原區豐東路 52 號
No. 52, Fengdong Rd., Fengyuan
Dist., Taichung City, Taiwan
Tel: (04) 2522-3928
Fax: (04) 2524-8194

台中港通訊處

Taichung Harbor Liaison Office

台中市梧棲區臺灣大道 8 段 181 號
No. 181, Sec. 8, Taiwan Blvd., Wuqi
Dist., Taichung City, Taiwan
Tel: (04) 2662-5539
Fax: (04) 2662-5549

草屯通訊處

Tsaotwen Liaison Office

南投縣草屯鎮民權西路 7 號
No. 7, Miquan W. Rd., Caotun
Township, Nantou County, Taiwan
Tel: (049) 231-5890
Fax: (049) 237-1619

彰化通訊處

Changhua Liaison Office

彰化縣彰化市中山路二段 2 號 8 樓
8F., No. 2, Sec. 2, Zhongshan Rd.,
Changhua City, Changhua County,
Taiwan
Tel: (04) 711-7990
Fax: (04) 712-6178

員林通訊處

Yuanlin Liaison Office

彰化縣員林鎮南平街 170 號
No. 170, Nanping St., Yuanlin
Township, Changhua County, Taiwan
Tel: (04) 835-1161
Fax: (04) 832-0452



台南分公司

Tainan Branch Office

台南市西區成功路 515 號 6 樓
6F., No. 515, Chenggong Rd., West
Central Dist., Tainan City, Taiwan
Tel: (06) 258-5200
Fax: (06) 258-8591

嘉義通訊處

Chiayi Liaison Office

嘉義市東區垂楊路 316 號 11 樓之 1
11F-1, No. 316, Chuiyang Rd., East
Dist., Chiayi City, Taiwan
Tel: (05) 222-2933
Fax: (05) 223-0776

雲林通訊處

Yunlin Liaison Office

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Township, Yunlin County, Taiwan
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Fax: (05) 597-6675

新營通訊處

Hsinying Liaison Office

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No. 27-3, Datung Rd., Xinying Dist.,
Tainan City, Taiwan
Tel: (06) 632-7348
Fax: (06) 633-2175

永康通訊處

Yongkang Liaison Office

台南市永康區中華路 1 之 42 號 9 樓
9F., No.1-42, Zhonghua Rd.,
Yongkang Dist., Tainan City, Taiwan
Tel: (06) 311-0321
Fax: (06) 311-0322

佳里通訊處

Chiali Liaison Office

台南市佳里區佳東路 217 號
No. 217, Jiadong Road, Jiali Dist.,
Tainan City, Taiwan
Tel: (06) 721-1478
Fax: (06) 721-1479

高雄分公司

Kaohsiung Branch Office

高雄市苓雅區四維三路 263 號 4-5 樓
4-5F., No. 263, Siwei 3rd rd., Lingya
Dist., Kaohsiung City, Taiwan
Tel: (07) 335-5669
Fax: (07) 335-6818

屏東通訊處

Pingtung Liaison Office

屏東縣屏東市忠孝路 229 之 35 號
No. 229-35, Zhungxiao Rd., Pingtung
City, Pingtung County, Taiwan
Tel: (08) 766-6827
Fax: (08) 732-6996

鳳山通訊處

Fengshan Liaison Office

高雄市鳳山區青年路一段 360 號 6 樓
6F., No. 360, Sec. 1, Qingnian Rd.,
Fengshan Dist., Kaohsiung City,
Taiwan
Tel: (07) 710-7001
Fax: (07) 710-2509

路竹通訊處

Luchu Liaison Office

高雄市路竹區中山路 1187 號 6 樓
6F., No. 1187, Zhongshan Rd., Luzhu
Dist., Kaohsiung City, Taiwan
Tel: (07) 607-2237
Fax: (07) 607-2675

楠梓通訊處

Nantze Liaison Office

高雄市楠梓區軍校路 800 號 14 樓之 2
14F.-2, No. 800, Junxiao Rd., Nanzi
Dist., Kaohsiung City, Taiwan
Tel: (07) 365-8867
Fax: (07) 364-8114

澎湖通訊處

Penghu Liaison Office

澎湖縣馬公市新生路 68 號 2 樓
2F., No. 68, Xinsheng Rd., Magong
City, Penghu County, Taiwan
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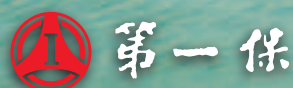
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