



第一保

ANNUAL REPORT

中華民國104年年報

2015

第一產物保險股份有限公司
THE FIRST INSURANCE CO., LTD.



榮譽服務熱誠
穩健踏實創新

李正漢



題

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營業報告

首先，跟大家報告公司營運的概況。

104 年全球經濟成長動能微弱，國際貨幣基金組織 (IMF) 的報告也在年中數度下修全球經濟與貿易的成長，其主因在於新興市場與發展中國家的經濟成長率遠低於長期平均，此外，能源與原物料價格的下滑也使得經濟發展在先進國家和新興市場與發展中國家更加分歧，在國際整體經濟情勢不樂觀情況下，台灣是以外銷為主導的經濟型態，必然會受影響，雖因油品銷售價跌量增、行動裝置亦持續熱銷及整體零售業及餐飲業營業額增加，惟全年經濟成長率僅 0.75%，較 103 年 3.92%，大幅下滑 3.17%。

茲就本公司 104 年度營運實施成果及 105 年度營業計劃摘要說明：

一、104 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	104 年度	103 年度	增 (減) 金額	增 (減) %
火 險	760,320	743,745	16,575	2.23
水 險	376,610	414,670	(38,060)	(9.18)
車 險	3,739,658	3,510,189	229,469	6.54
其他險	1,337,542	1,243,640	93,902	7.55
合 計	6,214,130	5,912,244	301,886	5.11

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.

The global economy lost momentum in 2015. The International Monetary Fund (IMF) made several downward revisions in the year to the world economic and trade growth. This was mainly because of the lower economic growth rate in emerging markets and developing countries when compared with the long-term average. The falling energy and raw material prices, furthermore, led to wider gaps among the economic growth of the advanced countries, emerging markets and developing countries. Taiwan, as an export-oriented country, was inevitably impacted when the overall economic outlook of the world remained gloomy. Despite the increased oil sales caused by falling prices, the continuously booming mobile device market and the growth in overall retail and catering sales, the annual economic growth rate was 0.75% only, a significant decrease of 3.17% when compared with the 3.92% of 2014.

The integrated operating performance of the Company in 2015 and the prospectus of 2016 are summarized as follows:

1. 2015 Operating Report

Outcome of Performance

Written Premium Income			Unit: NT\$1,000; %	
Class	2015	2014	+(-) by	% of +(-)
Fire	760,320	743,745	16,575	2.23
Marine	376,610	414,670	(38,060)	(9.18)
Motor	3,739,658	3,510,189	229,469	6.54
Others	1,337,542	1,243,640	93,902	7.55
Total	6,214,130	5,912,244	301,886	5.11

財務概況

(1) 財務收支情形

營業收入	5,070,354 仟元
營業成本	3,688,766 仟元
營業費用	1,127,829 仟元
營業利益	253,759 仟元
所得稅費用	58,956 仟元
稅後純益	195,022 仟元

(2) 獲利能力分析

資產報酬率	1.41%
權益報酬率	3.98%
資金運用淨收益率	0.62%
投資報酬率	0.57%
自留綜合率	96.70%
自留費用率	38.52%
自留滿期損失率	58.18%
每股盈餘(元)	0.65

Financial Status

(1) Income & Expense

2015 Revenue	NT\$ 5,070,354,000
Operating Cost	NT\$ 3,688,766,000
Operating Expense	NT\$ 1,127,829,000
Operating Income	NT\$ 253,759,000
Income Tax Expense	NT\$ 58,956,000
Net Income After Tax	NT\$ 195,022,000

(2) Analysis of Profitability

Return on Asset	1.41%
Return on Equity	3.98%
Net Investment Income Ratio	0.62%
Return on Investment	0.57%
Combined Ratio	96.70%
Retained Expense Ratio	38.52%
Retained Earned Loss Ratio	58.18%
Earnings Per Share	NT\$ 0.65

2. Highlights of 2016 Business Plans

Business Policies

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

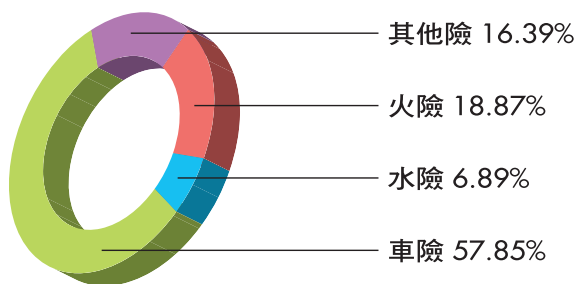
二、105 營業計劃摘要說明

經營方針

- 1、損失率及費用率控管。
- 2、擴增再保管道及擴大再保能量。
- 3、資訊及雲端平台的建制與改善。
- 4、加強教育訓練及提昇人員專業度。
- 5、商品適銷性及差異化並推出優質專案。
- 6、加強拓展新保、通路業務及鞏固續保業務。
- 7、強化專業核保、再保、損防、理賠一體之服務團隊。
- 8、提昇核保、理賠及風險管理專業能力，以提升服務品質。
- 9、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。
- 10、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。

營業目標

105年預計各險業務比重：

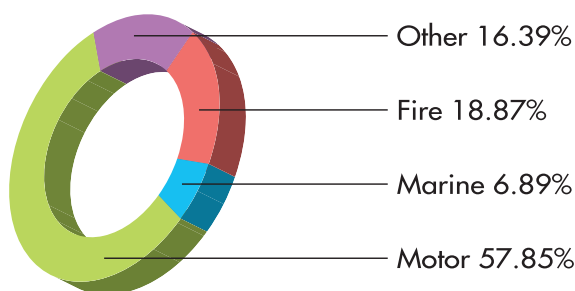


重要產銷政策：

- 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。

Operating Objective

Estimate breakdown by lines for 2016



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 2015, 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.


Taking into account the practices in Singapore, South Korea and Japan, the Financial Supervisory Commission (FSC) has opened the market of medium-term insurance policies (policies of one year or more) to the non-life insurance industry. The FSC is also considering approving the sale of three-year health insurance and personal accident insurance by non-life insurance companies. For policyholders, this increases product diversity and policies no longer need to be renewed on an annual basis. For non-life insurance companies, the new policies reduce administrative cost and increase profit. According to market forecast, the annual premium is increased by about NTD3~5 billion. The government policy to grant a tax credit of NTD50,000 against the purchase of a new car will motivate consumers to

中華信用評等公司於104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」。

主管機關金管會參考新加坡、南韓及日本等國家，開放產險業可推出一年期以上之中期保單，目前正研議產險公司推出三年期健康險及傷害險。對保戶而言，增加保單選擇性且免年年投保，對保險公司而言，可降低保單行政成本及增加獲利，市場預估一年可增加30~50億元保險費。另政府提出舊車汰換購買新車可減稅5萬元之措施，提高消費者汰換舊車並換購新車意願，祈盼能夠促進經濟成長並活絡市場，此項措舉有助於車險業績攀升。

展望105年台灣經濟，雖然整個國際經濟情勢並不如預期樂觀，唯在主要國家央行持續採取量化寬鬆貨幣政策以挽救其疲弱經濟，加上近期原油及主要商品原物料價格回穩及政府全力提振經濟情況下，經濟成長率可望逐季回升，預期表現會比去年還佳，故本公司在業務上，持續專注本業經營及秉持穩健、踏實、創新的精神，以提升良質業務結構；在資產配置上，積極提高資金運用及資產收益，以感謝各位股東女士先生對本公司的愛護和支持。

董事長



replace their old cars, thereby spurring economic growth and activating the market. It also helps to boom the growth of the premium from motor insurance.

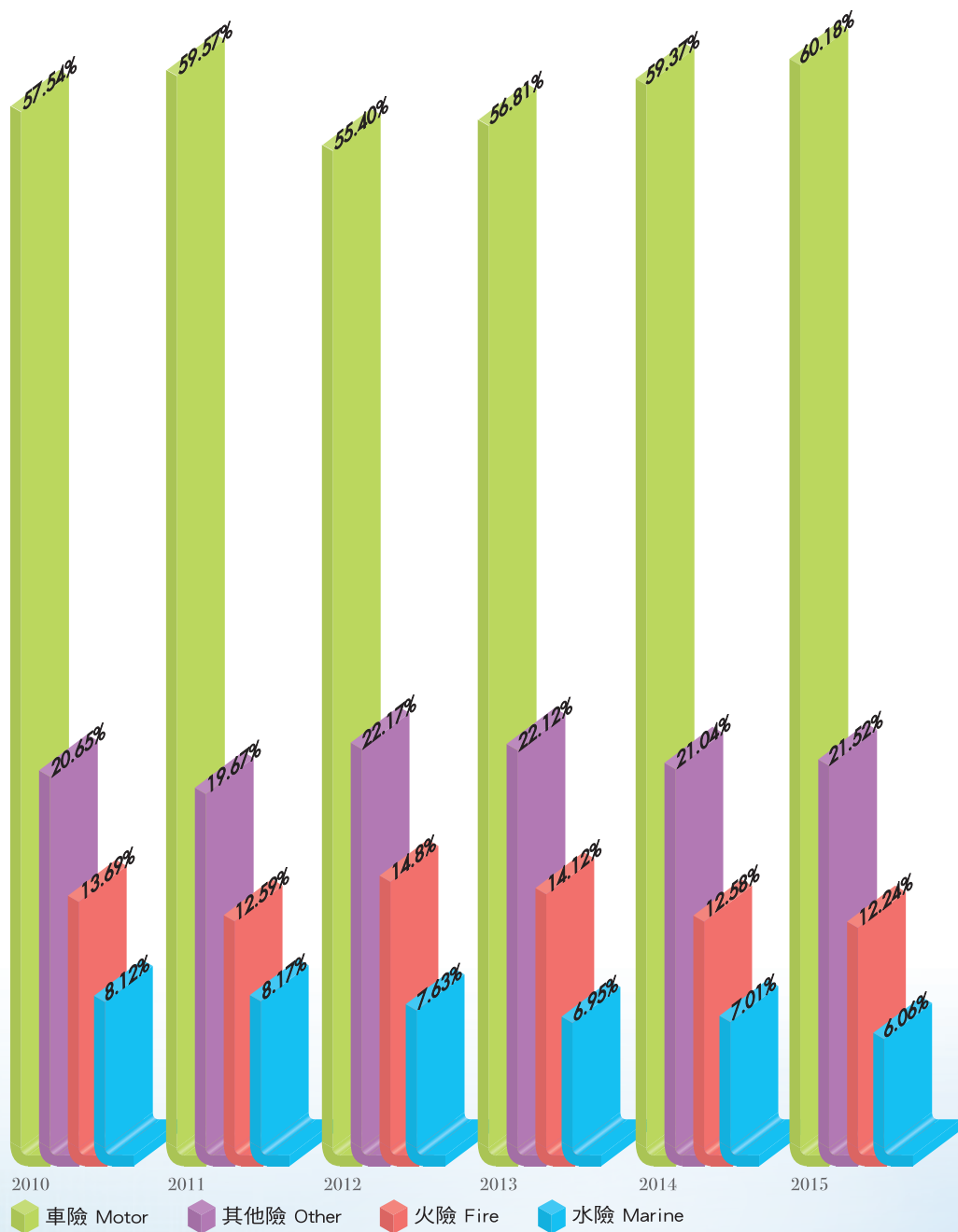
Looking forward to 2016, in spite of the poorer-than-expected world economic situation, Taiwan's economy is seeing a gradual bounce-back season by season. Better performance is forecasted when compared to the preceding year, considering the quantitative easing monetary policies continuously adopted by the main Central Banks to revive economy, the recent stabilization of oil prices and raw materials for major products, and the governments' diligent efforts to spur economic growth. Keeping in mind stability, integrity and innovation, the Company will continue to concentrate on our core business, focusing on a high-quality business structure. In terms of asset allocation, we will aggressively strengthen the effectiveness of fund utilization and increase the return on assets to thank shareholders for their concern and support of the Company.

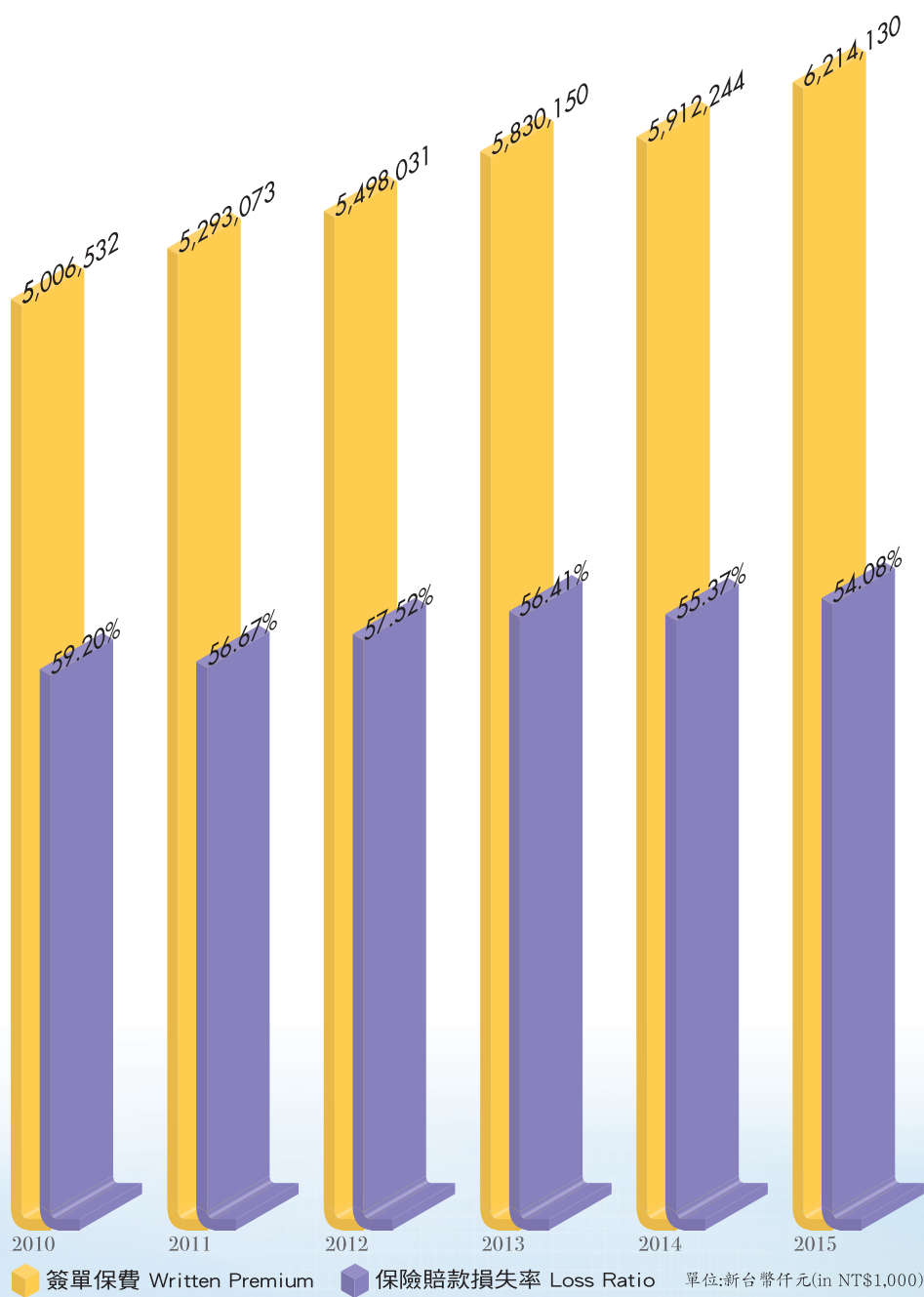
Chairman

Chen Am Lee

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	一〇三年度	一〇四年度
現金	1,086,854	946,805
應收票據 - 淨額	165,321	195,462
應收保費 - 淨額	794,512	461,299
其他應收款	39,693	37,779
當期所得稅資產	-	-
透過損益按公允價值衡量之金融資產	2,115,895	2,488,273
備供出售金融資產	2,004,008	2,000,644
以成本衡量之金融資產	567,033	586,882
無活絡市場之債券投資	72,000	122,000
其他金融資產	2,563,140	2,675,244
投資性不動產	1,014,617	980,918
再保險合約資產	1,970,320	2,352,616
不動產及設備	616,693	631,433
無形資產	3,909	4,870
遞延所得稅資產	48,565	49,260
存出保證金	499,093	520,860
其他資產 - 其他	8,733	13,984
資產總計	13,570,386	14,068,329

BALANCE SHEET

民國一〇三年及一〇四年十二月三十一日
 單位：新台幣仟元
 As at December 31, 2014 and 2015
 (in NT\$ 1,000)

ASSETS	2014	2015
Cash	1,086,854	946,805
Notes Receivable - Net	165,321	195,462
Premium Receivable - Net	794,512	461,299
Other Receivable	39,693	37,779
Current Income Tax Assets	-	-
Financial Assets at Fair Value through Profit or Loss	2,115,895	2,488,273
Available-for-Sale Financial Assets	2,004,008	2,000,644
Financial Assets at Cost	567,033	586,882
Investment in Bond Without Active Markets	72,000	122,000
Other Financial Assets	2,563,140	2,675,244
Investment Property	1,014,617	980,918
Reinsurance Contracts Assets	1,970,320	2,352,616
Property, Plant and Equipment	616,693	631,433
Intangible Assets	3,909	4,870
Deferred Income Tax Assets	48,565	49,260
Guarantee Deposits Paid	499,093	520,860
Other Assets – Others	8,733	13,984
TOTAL ASSETS	13,570,386	14,068,329

負債及權益	一〇三年度	一〇四年度
應付保險賠款與給付	13,106	24,492
應付佣金	141,791	117,708
應付再保往來款項	404,247	434,057
其他應付款	205,119	144,945
當期所得稅負債	36,288	3,047
保險負債	7,552,790	8,109,539
員工福利負債準備	189,328	203,641
遞延所得稅資產	92,934	92,934
存入保證金	14,494	14,904
其他負債 - 其他	14,856	17,551
股本	3,011,638	3,011,638
保留盈餘		
- 法定盈餘公積	861,915	945,135
- 特別盈餘公積	826,592	993,009
- 未分配盈餘	199,327	2,237
其他權益	5,961	(46,508)
負債及權益總計	13,570,386	14,068,329

民國一〇三年及一〇四年十二月三十一日
 單位：新台幣仟元
 As at December 31, 2014 and 2015
 (in NT\$ 1,000)

LIABILITIES & STOCKHOLDERS' EQUITY	2014	2015
Claims Payable	13,106	24,492
Commission Payable	141,791	117,708
Reinsurance Accounts Payable	404,247	434,057
Other Payable	205,119	144,945
Current Income Tax Liabilities	36,288	3,047
Insurance Liabilities	7,552,790	8,109,539
Provisions for Employee Benefits	189,328	203,641
Deferred Income Tax Liabilities	92,934	92,934
Guarantee Deposit Reserve	14,494	14,904
Other Liabilities – Others	14,856	17,551
Capital , fully paid	3,011,638	3,011,638
Retained Earnings		
- Legal Reserve	861,915	945,135
- Special Reserve	826,592	993,009
- Undistributed Earnings	199,327	2,237
Other Equity	5,961	(46,508)
TOTAL LIABILITIES & EQUITY	13,570,386	14,068,329

綜合損益表

	一〇三年度	一〇四年度
簽單保費收入	5,912,244	6,214,130
再保費收入	255,901	343,955
減：再保費支出	(1,557,581)	(1,777,922)
減：未滿期保費準備淨變動	(85,215)	(68,665)
自留滿期保費收入	4,525,349	4,711,498
再保佣金收入	200,402	250,667
手續費收入	23,862	23,475
利息收入	112,339	107,602
透過損益按公允價值衡量之金融資產及負債損益	(33,246)	(119,396)
備供出售金融資產之已實現損益	18,217	7,626
以成本衡量之金融資產及負債之已實現損益	-	12,361
無活絡市場之債券投資已實現損益	-	11,893
兌換(損)益	18,938	6,120
投資性不動產(損)益	50,146	51,995
兌換利益 - 非投資	548	1,385
其他營業收入 - 其他	3,352	5,128
營業收入合計	4,919,907	5,070,354
自留保險賠款與給付	3,440,538	3,538,196
減：攤回再保賠款與給付	(979,483)	(987,353)
賠款準備淨變動	217,033	190,123
特別準備淨變動	(243,826)	(19,639)
保費不足準備淨變動	(2,033)	3,331
佣金支出	857,472	897,643
手續費支出	46,642	54,019
安定基金支出	11,844	12,446
營業成本合計	3,348,210	3,688,766
營業毛利	1,571,697	1,381,588
業務費用	982,177	1,044,240
管理費用	80,692	83,291
員工訓練費用	780	298
營業利益	508,048	253,759
什項支出	(102)	219
稅前純益	507,946	253,978
所得稅費用	91,845	58,956
稅後淨利	416,101	195,022
其他綜合損益		
備供出售金融資產未實現評價利益(損失)	(79,696)	(52,469)
確定福利計畫精算損益	(4,929)	(28,033)
本年度綜合損益總額	331,476	114,520
每股盈餘(元)	1.38	0.65

COMPREHENSIVE INCOME STATEMENT

民國一〇三年及一〇四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, 2014 and 2015 (in NT\$ 1,000)

	2014	2015
Written Premium	5,912,244	6,214,130
Reinsurance Premium	255,901	343,955
Less : Reinsurance Expenses	(1,557,581)	(1,777,922)
Less : Net Change in Reserve for Unearned Premium	(85,215)	(68,665)
Retained Earned Premium	4,525,349	4,711,498
Reinsurance Commission Received	200,402	250,667
Service Fee	23,862	23,475
Interest Income	112,339	107,602
Gains on Financial Assets or Liabilities at Fair Value through Profit or Loss	(33,246)	(119,396)
Realized Gains on Available-for-Sale Financial Assets	18,217	7,626
Realized Gains on Financial Assets or Liabilities at Cost	-	12,361
Realized Gains on Bond Investments Without Active Market	-	11,893
Foreign Exchange Gains (Losses)	18,938	6,120
Gains (Losses) on Investment Property	50,146	51,995
Foreign Exchange Gains - Non-Investments	548	1,385
Other Operating Income - Others	3,352	5,128
TOTAL OPERATING REVENUE	4,919,907	5,070,354
Retained Claims Paid	3,440,538	3,538,196
Less : Claims Recovered from Reinsurers	(979,483)	(987,353)
Net Change in Reserve for Claim	217,033	190,123
Net Change in Reserve for Special Claim	(243,826)	(19,639)
Net Change in Premium Deficiency Reserves	(2,033)	3,331
Commission Expenses	857,472	897,643
Service Charges	46,642	54,019
Insurance Stabilization Fund	11,844	12,446
TOTAL OPERATING COSTS	3,348,210	3,688,766
GROSS OPERATING INCOME	1,571,697	1,381,588
General Expenses	982,177	1,044,240
Administrative Expenses	80,692	83,291
Staff Training Expenses	780	298
TOTAL OPERATING INCOME	508,048	253,759
Non-Operating Income and Expenses	(102)	219
OPERATING INCOME BEFORE TAX	507,946	253,978
Income Tax Expenses	91,845	58,956
NET PROFIT AFTER INCOME TAX	416,101	195,022
Other Comprehensive Income		
Unrealized Gains(Losses) on Available-for-Sale Financial Assets	(79,696)	(52,469)
Actuarial Gains (Losses) on Defined Benefit Plans	(4,929)	(28,033)
Total Comprehensive Income for The Year	331,476	114,520
Earnings Per Share (NT\$)	1.38	0.65

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

個保事業群協理 陳正桐
Tom C. T. Chen
Vice President,
Personal Lines Insurance Group

汽車保險部經理 陳昌宏
Chang-Hong Chen
Manager, 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.

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

火災保險部經理 顏建鴻
Neil Yen
Manager, Fire 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 Contractor' 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 Inland Transportation 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, Xinsheng 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

雲林縣斗南鎮南昌西路 78 號
No. 78, Nanchang W Rd., Dounan
Township, Yunlin County, Taiwan
Tel: (05) 597-6696
Fax: (05) 597-6675

新營通訊處

Hsinying Liaison Office

台南市新營區大同路 27 號之 3
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
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Zhongzheng Dist., Taipei City, Taiwan
Tel: (02) 2391-3271
Fax: (02) 2341-2864
<http://www.firstins.com.tw>

