



第一保

2016

ANNUAL REPORT

中華民國105年年報

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



穩健踏實創新
榮譽服務熱誠

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。

105年以來全球經濟成長步調緩慢，先進經濟體中，美國維持溫和成長，歐元區復甦緩慢，日本景氣依然疲弱；新興市場經濟體景氣未見明顯升溫，中國大陸調整經濟結構，全球貿易及投資持續疲軟，經濟成長趨緩漸為常態；加以美國大選及聯準會(Fed)升息預期變化，擴大金融市場波動等，均影響全球經濟發展。國內方面，105年經濟成長率逐季走升，主因係國際原物料價格逐步走揚及下半年半導體產業景氣轉強，帶動我國下半年出口轉為正成長，且民間消費及投資溫和成長所致，全年經濟成長率為1.50%，較104年0.75%，成長0.75%。

茲就本公司105年度營運實施成果及106年度營業計劃摘要說明：

一、105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	105年度	104年度	增(減)金額	增(減)%
火 險	856,294	760,320	95,974	12.62
水 險	380,523	376,610	3,913	1.04
車 險	4,043,563	3,739,658	303,905	8.13
其他險	1,356,346	1,337,542	18,804	1.41
合 計	6,636,726	6,214,130	422,596	6.80

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 economic growth remains slow since 2016. Among the advanced economies, the US economy keeps growing at a moderate pace, the Euro zone is recovering slowly and the Japanese economy remains slack. There is no noticeable warm-up in the emerging economy, China is in the process of structural adjustment. The global market of trade and investment continues to be weak. A slowdown in economic growth is no longer uncommon. Other influencing factors to the global economy include the US presidential election, the expected interest rate hike by the Fed and the increased fluctuation in the financial markets. As for the domestic market, the economic growth rate in 2016 has improved quarter by quarter. This is mainly because of the constant rise in international raw materials prices and the booming semi-conductor industry in the second half of the year, which contributed to the positive growth of the country's export business for the same period. The mild growth in private consumption and investment also contributed to the year's economic growth, which is 1.50% or a 0.75% increase from the 0.75% of 2015.

The integrated operating performance of the Company in 2016 and the prospectus of 2017 are summarized as follows:

1. 2016 Operating Report

Outcome of Performance

Written Premium Income

Unit: NT\$1,000; %

Class	2016	2015	+(-) by	% of +(-)
Fire	856,294	760,320	95,974	12.62
Marine	380,523	376,610	3,913	1.04
Motor	4,043,563	3,739,658	303,905	8.13
Others	1,356,346	1,337,542	18,804	1.41
Total	6,636,726	6,214,130	422,596	6.80

財務概況

(1) 財務收支情形

營業收入	5,613,575 仟元
營業成本	3,844,794 仟元
營業費用	1,203,086 仟元
營業利益	565,695 仟元
所得稅費用	84,500 仟元
稅後純益	479,755 仟元

(2) 獲利能力分析

資產報酬率	3.30%
權益報酬率	9.33%
資金運用淨收益率	2.20%
投資報酬率	2.04%
自留綜合率	100.06%
自留費用率	38.42%
自留滿期損失率	61.64%
每股盈餘(元)	1.59

Financial Status

(1) Income & Expense

2016 Revenue	NT\$ 5,613,575,000
Operating Cost	NT\$ 3,844,794,000
Operating Expense	NT\$ 1,203,086,000
Operating Income	NT\$ 565,695,000
Income Tax Expense	NT\$ 84,500,000
Net Income After Tax	NT\$ 479,755,000

(2) Analysis of Profitability

Return on Asset	3.30%
Return on Equity	9.33%
Net Investment Income Ratio	2.20%
Return on Investment	2.04%
Combined Ratio	100.06%
Retained Expense Ratio	38.42%
Retained Earned Loss Ratio	61.64%
Earnings Per Share	NT\$ 1.59

2. Highlights of 2017 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. Continue to use information strategies in order to enhance management and operational efficiency.
7. Building up a customer relation management system based on big data analysis.
8. Intensify professional underwriting, reinsurance, loss prevention, claims as one service team.
9. Enhance underwriting, claim and risk management expertise in order to upgrade service quality.
10. Business system operation, combined with commodity and business sources, enhance value added products and niche marketing.

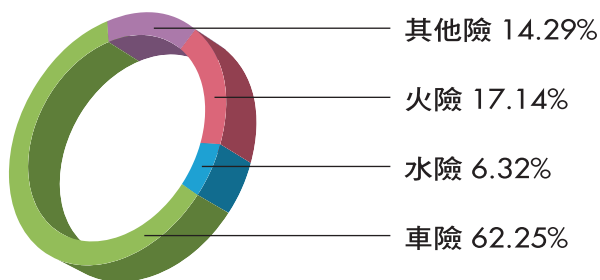
二、106 營業計劃摘要說明

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、持續運用資訊策略，以提昇管理及作業效率。
- 7、依據科技大數據分析，建立客戶關係管理系統。
- 8、強化專業核保、再保、損防、理賠一體之服務團隊。
- 9、提昇核保、理賠及風險管理專業能力，以提升服務品質。
- 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

106年預計各險業務比重：

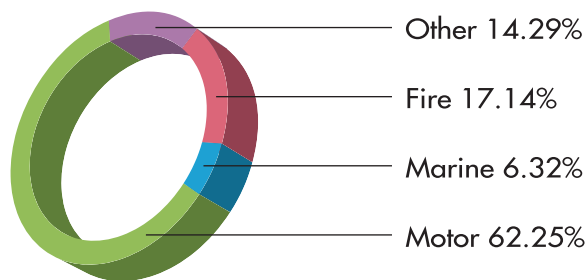


重要產銷政策：

- 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 2017



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.

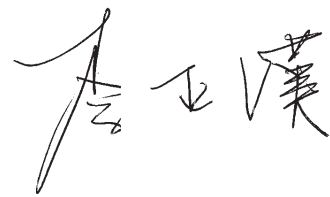
In November 2016, Taiwan Ratings Corp. affirmed its “twAA-” issuer credit rating and financial strength rating on the Company. The rating outlook remains stable. The ratings reflect the Company’s satisfactory underwriting risk management and strong capital.

Looking forward to Taiwan’s economy in 2017, while the international economy is influenced by various factors including the trade and economic policies of the US’ new government, Brexit, the anti-establishment sentiments in Europe and the economic movements in China, the major countries will gradually get rid of the deflationary pressures. With the diminishing marginal effect of QE over a long period, furthermore, fiscal policies will replace monetary policies to be the main economic stimulus by governments. All major international economic institutions are expecting a continuous economic recovery in the world. According to the forecast by major domestic and international economic institutions, Taiwan’s economic growth rate for 2017 will be 1.5%-2.0%, which is better than 2016. Making all-out efforts to lift the economy for new growth momentum will be the government’s most important task in

中華信用評等公司於 105 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」。

展望 106 年台灣經濟，整個國際經濟情勢雖受美國新政府經貿政策走向、英國脫歐、歐洲反體制政治風潮及中國大陸經濟走勢影響，惟主要國家將逐步擺脫通縮壓力，加以長期貨幣寬鬆政策邊際效用降低，財政政策將取代貨幣政策作為各國刺激經濟成長的主要工具，國際主要經濟機構均預估全球經濟將持續復甦；根據國內外主要機構預測，106 年臺灣經濟成長率介於 1.5%~2.0% 間，可望優於去年，政府亦掌握景氣復甦契機，從「加速推動結構轉型」及「全面擴大基礎建設投資」切入，加速推動各項攸關民生經濟發展的策略，創造新的成長動能。復以行動裝置推陳出新，虛擬實境 (VR)、擴增實境 (AR)、物聯網、車用電子等新興商品應用擴增，亦帶動相關保險需求，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



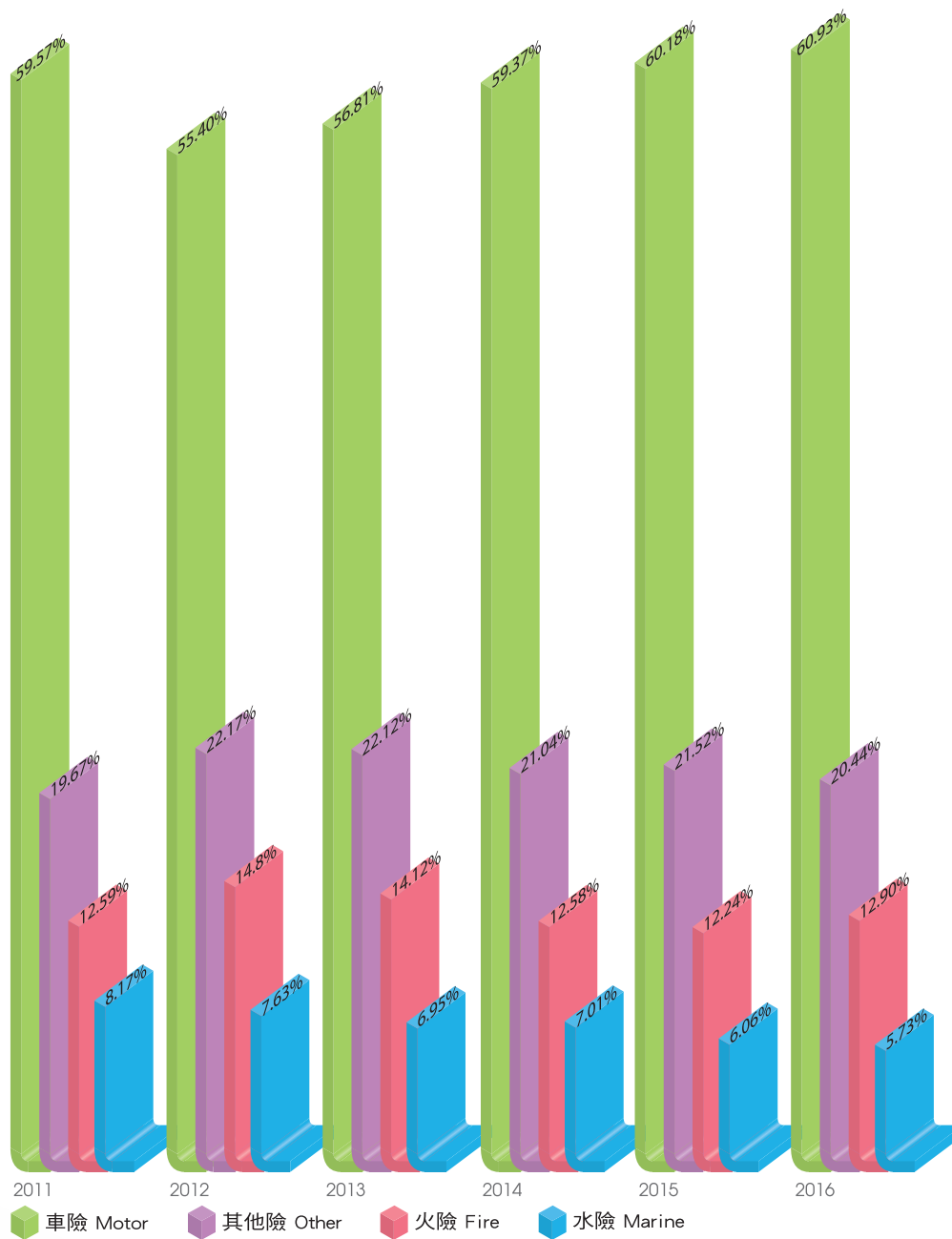
2017 and as part of such efforts, the government will speed up the structural transformation of Taiwan's economy and expand infrastructure investment. The constant launching of various mobile devices and the increased demand on emerging products such as VR, AR, Internet of Things, Automobile electronic products and so on will also boost the demand for relevant insurance products. 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.

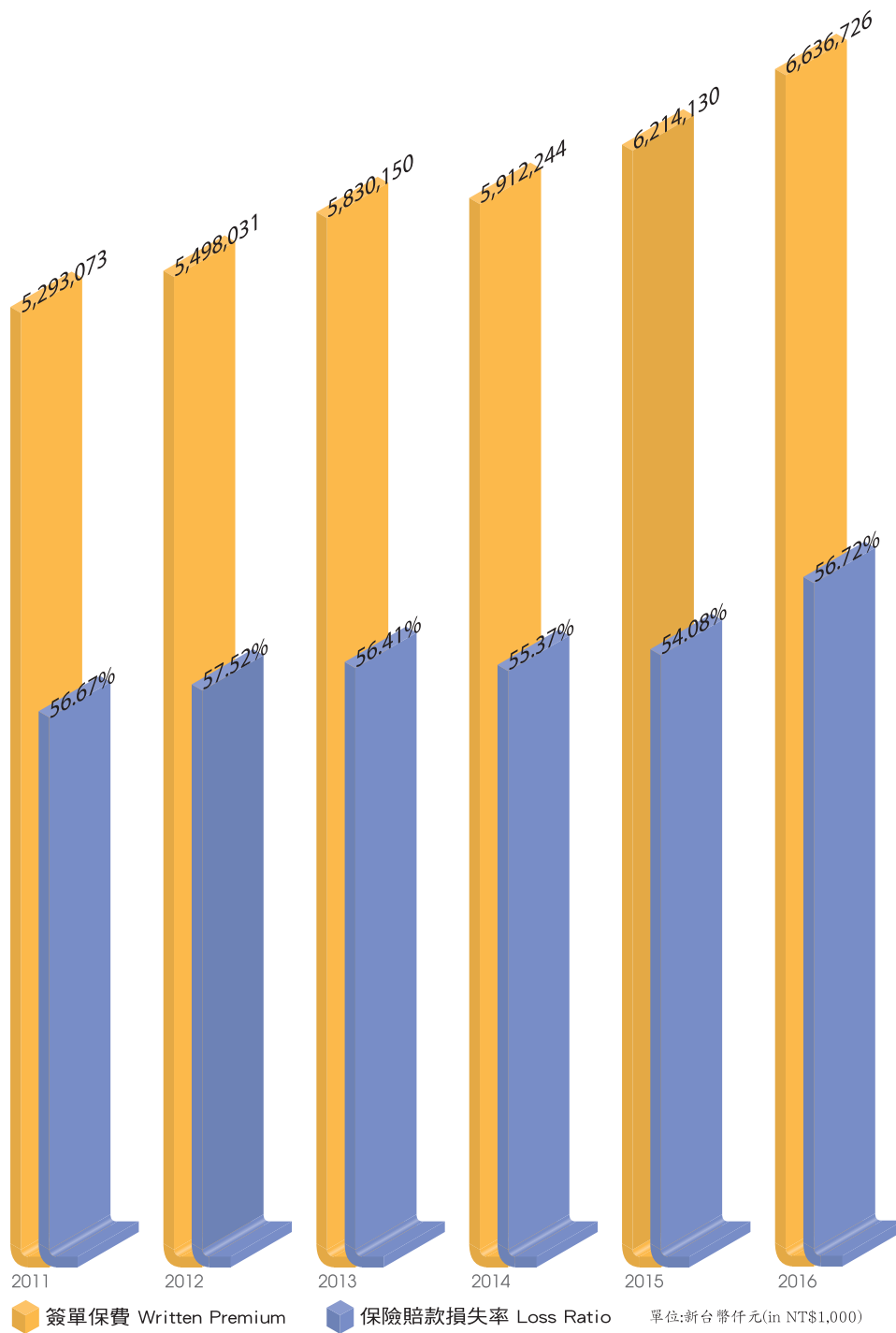
Chairman

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	一〇四年度	一〇五年度
現金	946,805	1,231,822
應收票據 - 淨額	195,462	199,471
應收保費 - 淨額	461,299	329,323
其他應收款	37,779	56,084
本期所得稅資產	-	-
透過損益按公允價值衡量之金融資產	2,488,273	1,930,331
備供出售金融資產	2,000,644	2,767,013
以成本衡量之金融資產	586,882	637,895
無活絡市場之債券工具投資	122,000	80,000
其他金融資產	2,675,244	2,792,892
投資性不動產	980,918	973,612
再保險合約資產	2,352,616	2,758,745
不動產及設備	631,433	622,106
無形資產	4,870	15,747
遞延所得稅資產	49,260	50,389
存出保證金	520,860	518,747
其他資產 - 其他	13,984	12,481
資產總計	14,068,329	14,976,658

BALANCE SHEET

民國一〇四年及一〇五年十二月三十一日
 單位：新台幣仟元
 As at December 31, 2015 and 2016
 (in NT\$ 1,000)

ASSETS	2015	2016
Cash	946,805	1,231,822
Notes Receivable - Net	195,462	199,471
Premium Receivable - Net	461,299	329,323
Other Receivable	37,779	56,084
Current Income Tax Assets	-	-
Financial Assets at Fair Value through Profit or Loss	2,488,273	1,930,331
Available-for-Sale Financial Assets	2,000,644	2,767,013
Financial Assets at Cost	586,882	637,895
Investment in Bond Without Active Markets	122,000	80,000
Other Financial Assets	2,675,244	2,792,892
Investment Property	980,918	973,612
Reinsurance Contracts Assets	2,352,616	2,758,745
Property, Plant and Equipment	631,433	622,106
Intangible Assets	4,870	15,747
Deferred Income Tax Assets	49,260	50,389
Guarantee Deposits Paid	520,860	518,747
Other Assets – Others	13,984	12,481
TOTAL ASSETS	14,068,329	14,976,658

負債及權益	一〇四年度	一〇五年度
應付保險賠款與給付	24,492	3,443
應付佣金	117,708	117,188
應付再保往來款項	434,057	397,447
其他應付款	144,945	164,834
當期所得稅負債	3,047	47,745
保險負債	8,109,539	8,496,674
員工福利負債準備	203,641	215,027
遞延所得稅資產	92,934	92,934
存入保證金	14,904	15,165
其他負債-其他	17,551	52,339
股本	3,011,638	3,011,638
保留盈餘		
-法定盈餘公積	945,135	978,866
-特別盈餘公積	993,009	1,136,594
-未分配盈餘	2,237	287,422
其他權益	(46,508)	(40,658)
負債及權益總計	14,068,329	14,976,658

民國一〇四年及一〇五年十二月三十一日
 單位：新台幣仟元
 As at December 31, 2015 and 2016
 (in NT\$ 1,000)

LIABILITIES & STOCKHOLDERS' EQUITY	2015	2016
Claims Payable	24,492	3,443
Commission Payable	117,708	117,188
Reinsurance Accounts Payable	434,057	397,447
Other Payable	144,945	168,834
Current Income Tax Liabilities	3,047	47,745
Insurance Liabilities	8,109,539	8,496,674
Provisions for Employee Benefits	203,641	215,027
Deferred Income Tax Liabilities	92,934	92,934
Guarantee Deposit Reserve	14,904	15,165
Other Liabilities – Others	17,551	52,339
Capital , fully paid	3,011,638	3,011,638
Retained Earnings		
- Legal Reserve	945,135	978,866
- Special Reserve	993,009	1,136,594
- Undistributed Earnings	2,237	287,422
Other Equity	(46,508)	(40,658)
TOTAL LIABILITIES & EQUITY	14,068,329	14,976,658

綜合損益表

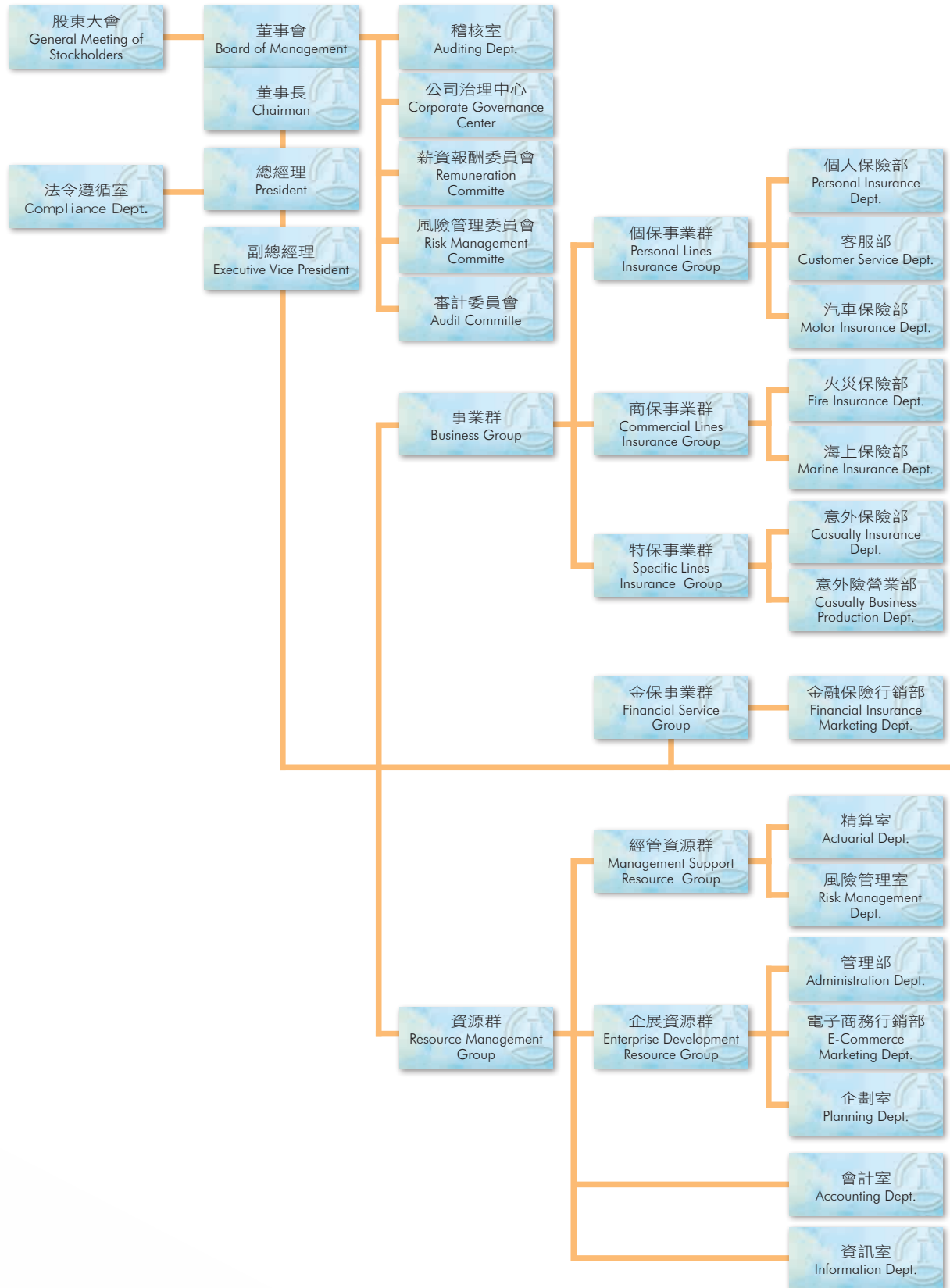
	一〇四年度	一〇五年度
簽單保費收入	6,214,130	6,636,726
再保費收入	343,955	365,788
減：再保費支出	(1,777,922)	(1,942,189)
減：未滿期保費準備淨變動	(68,665)	(51,369)
自留滿期保費收入	4,711,498	5,008,956
再保佣金收入	250,667	285,320
手續費收入	23,475	23,797
利息收入	107,602	105,377
透過損益按公允價值衡量之金融資產及負債損益	(119,396)	128,705
備供出售金融資產之已實現損益	7,626	3,016
以成本衡量之金融資產及負債之已實現損益	12,361	13,499
無活絡市場之債券投資已實現損益	11,893	-
兌換(損)益	6,120	(10,919)
投資性不動產(損)益	51,995	53,411
兌換利益 - 非投資	1,385	-
其他營業收入 - 其他	5,128	2,413
營業收入合計	5,070,354	5,613,575
自留保險賠款與給付	3,538,196	4,005,275
減：攤回再保賠款與給付	(987,353)	(1,142,718)
賠款準備淨變動	190,123	224,970
特別準備淨變動	(19,639)	(280,224)
保費不足準備淨變動	3,331	5,312
佣金支出	826,336	881,480
手續費支出	125,326	132,072
安定基金支出	12,446	12,719
其他營業成本	-	5,908
營業成本合計	3,688,766	3,844,794
營業毛利	1,381,588	1,768,781
業務費用	1,044,240	1,111,860
管理費用	83,291	89,881
員工訓練費用	298	1,345
營業利益	253,759	565,695
什項支出	219	(1,440)
稅前純益	253,978	564,255
所得稅費用	58,956	84,500
稅後淨利	195,022	479,755
其他綜合損益		
備供出售金融資產未實現評價利益(損失)	(52,469)	5,850
確定福利計畫之再衡量數	(28,033)	(17,254)
本年度綜合損益總額	114,520	468,351
每股盈餘(元)	0.65	1.59

COMPREHENSIVE INCOME STATEMENT

民國一〇四年及一〇五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, 2015 and 2016 (in NT\$ 1,000)

	2015	2016
Written Premium	6,214,130	6,636,726
Reinsurance Premium	343,955	365,788
Less : Reinsurance Expenses	(1,777,922)	(1,942,189)
Less : Net Change in Reserve for Unearned Premium	(68,665)	(51,369)
Retained Earned Premium	4,711,498	5,008,956
Reinsurance Commission Received	250,667	285,320
Service Fee	23,475	23,797
Interest Income	107,602	105,377
Gains on Financial Assets or Liabilities at Fair Value through Profit or Loss	(119,396)	128,705
Realized Gains on Available-for-Sale Financial Assets	7,626	3,016
Realized Gains on Financial Assets or Liabilities at Cost	12,361	13,499
Realized Gains on Bond Investments Without Active Market	11,893	-
Foreign Exchange Gains (Losses)	6,120	(10,919)
Gains (Losses) on Investment Property	51,995	53,411
Foreign Exchange Gains - Non-Investments	1,385	-
Other Operating Income - Others	5,128	2,413
TOTAL OPERATING REVENUE	5,070,354	5,613,575
Retained Claims Paid	3,538,196	4,005,275
Less : Claims Recovered from Reinsurers	(987,353)	(1,142,718)
Net Change in Reserve for Claim	190,123	224,970
Net Change in Reserve for Special Claim	(19,639)	(280,224)
Net Change in Premium Deficiency Reserves	3,331	5,312
Commission Expenses	826,336	881,480
Service Charges	125,326	132,072
Insurance Stabilization Fund	12,446	12,719
Other Operating Costs	-	5,908
TOTAL OPERATING COSTS	3,688,766	3,844,794
GROSS OPERATING INCOME	1,381,588	1,768,781
General Expenses	1,044,240	1,111,860
Administrative Expenses	83,291	89,881
Staff Training Expenses	298	1,345
TOTAL OPERATING INCOME	253,759	565,695
Non-Operating Income and Expenses	219	(1,440)
OPERATING INCOME BEFORE TAX	253,978	564,255
Income Tax Expenses	58,956	84,500
NET PROFIT AFTER INCOME TAX	195,022	479,755
Other Comprehensive Income		
Unrealized Gains(Losses) on Available-for-Sale Financial Assets	(52,469)	5,850
Actuarial Gains (Losses) on Defined Benefit Plans	(28,033)	(17,254)
Total Comprehensive Income for The Year	114,520	468,351
Earnings Per Share (NT\$)	0.65	1.59

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 陳劍文

Chien Wen Chen
Manager, Customer Service Dept.

海上保險部協理 褚文杰

Jack Chu
Vice President, 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.

管理部協理 劉仁懷

Jen-Huai Liu
Vice President, Administration Dept.

電子商務行銷部協理 李易致

Edward Y. C. Lee
Vice President, E-Commerce Marketing Dept.

資訊室經理 李貝如

Beiru Lee
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

桃竹分公司經理 王振溢

Tony J.Y. Wang
Manager, 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
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Zhongzheng Dist., Taipei City, Taiwan
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Fax: (02)2341-2864

基隆通訊處

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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, Sec. 4, Bade Rd.,
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.,
Sanzhong 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, Sec. 2, Sanmin Rd.,
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
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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
桃園市八德區介壽路一段 234、
236 號 2 樓
2F., No. 234 & 236, Sec. 1, Jieshou
Rd., Bade Dist., Taoyuan City, Taiwan
Tel: (03) 367-2132
Fax: (03) 367-2083

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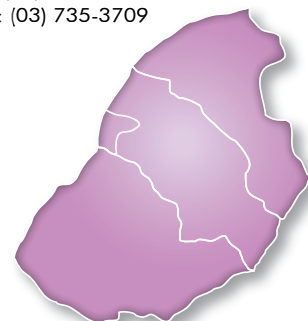
Hsinchu Liaison Office
新竹市北區中華路三段 9 號 10 樓之 5
10F.-5, No. 9, Sec. 3, Zhonghua Rd.,
North Dist., Hsinchu City, Taiwan
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Fax: (03) 523-9810

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

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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
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Fax: (049) 237-1619

彰化通訊處

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Changhua City, Changhua County,
Taiwan
Tel: (04) 711-7990
Fax: (04) 712-6178

員林通訊處

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彰化縣員林鎮南平街 170 號
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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
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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**

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4-5F., No. 263, Siwei 3rd rd., Lingya
Dist., Kaohsiung City, Taiwan
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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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