

出國報告（出國類別：出席國際會議）

# 出席亞洲保險費率釐訂論壇(IIRFA) 會議報告

服務機關：財團法人保險事業發展中心

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出國地點：馬來西亞 吉隆坡

出國期間：104年5月27日至5月30日

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## 壹、摘要

亞洲保險費率釐訂論壇（The Insurance Information Ratemaking Forum Of Asia, IIRFA, 以下簡稱IIRFA），係2012年5月首先由韓國保險發展機構（Korea Insurance Development Institute, 以下簡稱KIDI）召集亞洲5個國家或地區（包括Korea Insurance Development Institute (KIDI), Insurance Premium Rating Bureau of Thailand (IPRB), Insurance Services Malaysia Berhad (ISM), Taiwan Insurance Institute (TII) and General Insurance Rating Organization of Japan (GIRO)）之保險事業發展、費率算定機構召開費率釐訂研討會時，所作成之決議一即由會員國家每年輪流主辦這個論壇，隨後印度與中國於103年也加入組織，目前有七個會員國參與論壇，這個論壇宗旨係：

- 一、 提供這些國家之保險費率釐訂機構，交換資訊，資料庫、費率釐訂計畫或費率釐訂機構定位改進意見之交流。
- 二、 建立參與國家相關人員之聯絡網。
- 三、 擴大專業知識之領域，如風險評估、風險分析與風險管理。

IIRFA於104年5月27日—29日由馬來西亞（ISM Insurance Services Malaysia Berhad，簡稱ISM）主辦，在吉隆坡召開，除會員國外，亦邀請柬埔寨、越南、印尼等相關保險機構參加，與會者合計逾百人。期間主辦國特邀請馬來西亞監理官Dato' Muhammad bin Ibrahim, Deputy Governor of Bank Negara Malaysia發表演說，會員國亦針對本次會議主題之自由化與保險詐欺提出報告與各會員國之代表分享、討論。

## 貳、會議目的、過程及摘要

### 一、會議目的

本次會議之目的乃在於，聯合亞洲保險統計、費率釐訂相關機構，透過保險、費率釐訂專業資訊之交換，促進亞洲保險事業之健全發展，保障保單持有人之權益。

### 二、會議過程及摘要

二天之會議，主要分為公開論壇與會員國會議：

#### (一)、公開論壇

公開論壇部分由各國代表，分別針對本次主題 - 自由化與保險詐欺，提出各國近年保險相關議題的講題報告或參與座談提出觀點進行各地的經驗分享，謹就各講題報告與座談會作摘要記載如下：

#### 1. 講題 1：印度的保險自由化啟動 (Liberalization in India - The Takeaways)

(1) 主講人：R. Raghavan, 印度保險資訊局執行長(CEO, Insurance Information Bureau of India (IIB))。

(2) 內容摘要：印度保險業在過去12年已經經歷了革命性的變化。該行業隨著客戶群的擴大與競爭激烈的環境中經歷顯著的快速增長，由於競爭的加劇也使得大量的創新產品和差異化服務的產生。主講人提出印度保險業不得不在自由化過程中去面對處理各種問題，並提供在印度新出現的趨勢，可能會影響

整個行業的成長和獲利能力。

2. 講題2：在日本自由化環境中GIROJ 的經驗與展望  
(Experience & Perspective of GIROJ Under the Liberalized Business Environment)

(1) 主講人：Mr. Kenichi Hayashi, 日本損害保險料率算出機構執行長 (General Manager, General Insurance Rating Organization of Japan (GIROJ))。

(2) 內容摘要：主要講述GIROJ於20世紀90年代日本產物保險業務的自由化開始後，以促進保險行業的高效運作和提高消費者利益為目的進行費率釐訂之工作。本次講題說明日本產物保險費率釐訂機構(GIROJ)如何在自由化的商業環境下，提供有關的自然災害的風險評估與專業資訊，以穩定市場秩序。

3. 講題3：韓國商業風險之定價 (Pricing for Commercial Risks )

(1) 主講人：Mr. Kyewook Gary Kang，韓國保險開發院產險服務處處長及精算師(Managing Director, P&C Insurance Service Division, Korean Insurance Development Institute (KIDI))。

(2) 內容摘要：主要講述韓國商業風險之定價實務概況，與如何提升保險公司的競爭力策略。

4. 講題4：泰國保險詐欺概況介紹 (Insurance Fraud in Thailand)

(1) 主講人：Dr. Chutatong Charumilind 係泰國保險費率局秘書長 (Secretary General, Insurance Premium Rating Bureau of Thailand (IPRB))

(2) 內容摘要：主要講述對泰國保險業而言，保險欺詐始終是一個關注的議題，因此導致保險業積極尋求最有效的方法打擊保險欺詐行為。在會議上，主講人討論在泰國實際的保險詐騙案例，說明保險詐欺

的特性，以及發展保險理賠資料庫機會。展望未來，主講人使用欺詐分析的檢測和預防欺詐的內容與各位與會者進行討論與分析。

5. 講題5：印度健康保險之保險詐欺概況介紹 (Insurance Fraud - A Health Insurance Perspective)

(1) 主講人：Dr. Nupur Pavan Bang，印度保險資訊局分析主管 (Head of Analytics, Insurance Information Bureau of India (IIB))

(2) 內容摘要：主要講述健康保險有關的欺詐有多種形式，隨著時代科技進步，詐騙者也不斷更新技術和改進方法，以幫助自己的利益。在這次會議上主講人分析印度健康保險詐騙的各種類型，並提出討論解決這些問題所面臨的挑戰。

6. 講題6：馬來西亞之保險要保欺詐防阻-防禦的第一線 (Deterring Application Fraud - The First Line of Defense)

(1) 主講人：Mr. Mahendran Samiappan，馬來西亞保險服務局執行長 (CEO, ISM Insurance Services Malaysia Berhad)

(2) 內容摘要：主要講述要保欺詐的各種類型，預期若一個自由開放的保險環境中，客戶可以調整要保時的資訊以享受更優惠的費率。因此在銷售保險的時點上，如果有不同的各種工具可以運用到承保作業以防阻保險要保欺詐，將是防禦的第一線。

7. 座談會1：自由化環境中保險業的成長 (Growth of Insurance Industry in a Liberalized Environment)

(1) 主持人：Mr. Mark Lim，馬來西亞保險協會執行長 (CEO, General Insurance Association of Malaysia (PIAM))

(2) 與談嘉賓：

i. 梁正德總經理，保險發展中心 (President of Taiwan Insurance Institute (TII))

ii. 徐強副主任，中國保險行業協會 (Assistant

Director, Insurance Association of China (IAC))

iii. Mr. Chua Seck Guan, 馬來西亞MSIG保險公司執行長 (CEO, MSIG Insurance (Malaysia) Berhad)

(3) 與談內容：詳如附件之簡報資料。

8. 座談會2：資訊共享 - 欺詐防範的關鍵 (Information Sharing - The Key to Counter Fraud)

(1) 主持人：Mr. Dato' Syed Moheeb, 馬來西亞保險學院執行長(CEO, Malaysian Insurance Institute)

(2) 與談嘉賓：

i. Mr. Kheedhej Anansiriprapha, 泰國保險費率局董事 (Director, Insurance Premium Rating Bureau of Thailand (IPRB))

ii. Dr. Nupur Pavan Bang, 印度保險資訊局分析主管 (Head of Analytics, Insurance Information Bureau of India (IIB))

iii. Mr. Mahendran Samiappan, (ISM) 馬來西亞保險服務局執行長(CEO, ISM Insurance Services Malaysia Berhad)

(3) 與談內容：詳如附件之簡報資料。

## (二) 會員國會議

1. 主席報告 (ISM's CEO Mahendran Samiappan)

2. 出席人員：

(1) GIRO

Mr. Shuhei Horimoto, Executive Director

Mr. Kenichi Hayashi, General Manager, International Relations Division, Operations Services Department

Mr. Tatsuro Takeoka, Associate Adviser, International Relations Division, Operations Services Department

Mr. Tomoharu Orii, Deputy Manager, International Relations Division, Operations Services Department

(2) IAC

Mr. Qiang XU, Assistant Director, Property Insurance Department

(3) IIB

Mr. Rajagopal Raghavan, Chief Executive Officer

Dr. Nupur Pavan Bang, Head of Analytics Department

(4) IPRB

Mr. Kheedhej Anansiriprapha, Director

Dr. Chutatong Charumilind, Secretary General

Ms. Sumana Chanchaisamrit, Actuarial Analyst

Mr. Konthorn Chainiwattana, Actuarial Analyst

(5) KIDI

Mr. Heung-Gu Kwun, Executive Vice President

Mr. Gary Kang, Managing Director, P&C Insurance Service Division

Mr. Victor Na, Team Manager, Consulting Service Division

Mr. Wooseok Kwon, Staff, Consulting Service Division

(6) TII

Mr. Ted Liang, President

Mr. Luke Hsu, Director

(7) ISM

Mr. Mahendran Samiappan, Chief Executive Office

Mr. Jasvinder Singh, Head of Product Management

Mr. Kenny Liew, Head of Business Intelligence

Mr. Aaron Morris, Business Intelligence

Mr. Robert Pereira, Product Management

3. 各國會員國保險市場概況與重要事項報告

在會議開始後，由主席及各國與會代表先行自我介紹，接著由各國代表報告各國保險市場概況與重要事項，日本GIRO主要報告近期日本保險市場之回顧及GIRO對未來



發展的定位，韓國KIDI係報告韓國保險市場概況及主要挑戰任務與KIDI的行動規劃，馬來西亞ISM係報告馬來西亞保險市場概況、汽車定價模型、汽車資訊交換、詐欺防患智慧系統，泰國IPRB報告泰國保險市場概況及東南亞國協保險市場的發展狀況，印度IIB報告印度保險資訊局成立後印度保險市場所面臨的各種衝擊，我國TII則報告台灣保險市場概況更新及2014法規的主要變化。

#### 4. IIRFA管理運作之討論

- (1) 秘書處作業常態化：在本次會員論壇之前，GIRO有提供有關組織論壇的建議，建議秘書處作業常態化，可參閱Appendix 1。GIRO提到IIRFA若透過計畫時程進行組織運作將有很多優點。KIDI指出時間表的秘書處職責於移交時應當有明確說明交接，也可以包括在IIRFA準則內容中。各會員國同意通過GIRO建議的時間表，作為秘書處作業準則。
- (2) IIRFA準則修訂：KIDI提出IIRFA的準則修訂建議，請參閱Appendix 2。主要新增小組功能的條文規定。

#### 5. 回顧過去論壇未決定事項

##### (1) 公報(Bulletin)

KIDI提供的公報建議草案，請參閱Appendix 3。會員一致表示，所有成員於每年的五月前提供公報更新。對於初始階段，成員可以使用自己的報表格式提供的統計數據。

##### (2) 網站(Website)

KIDI提供了未來提案的IIRFA網站規劃草案，請參閱Appendix 4。網站上有介紹了各國成員。KIDI表示可以擔任主辦網站之維護，各會員可以自由地上傳內容到網站上。有會員國提議應該有小組委員會負責網站的編輯與審查。

#### 6. 2016 IIRFA主辦國歡迎致辭

主席介紹IIB將作為IIRFA 2016年的主辦國，請IIB就IIRFA2016年致辭。IIB熱烈地歡迎各會員國一起參加

IIRFA 2016年論壇，時間先暫定為2016年5月26~28日。

7. 5/30閉幕式/合照

參、附件：議程及簡報資料

## Appendix 1

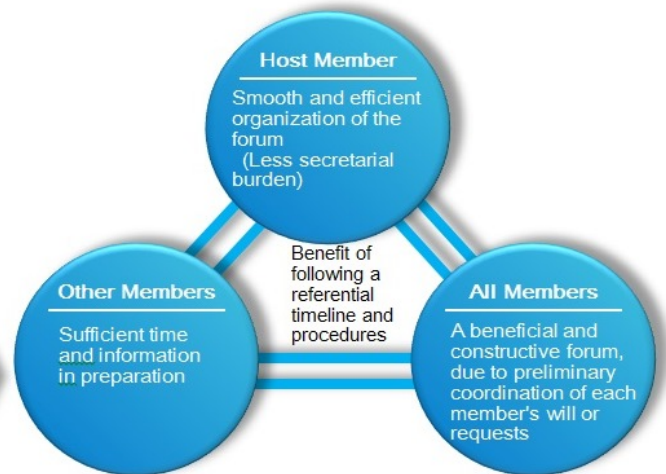
### Recommendation regarding forum organization

#### <Background>

Active communication and mutual cooperation centered upon a host member is essential in order to organize the beneficial forum smoothly.

#### <Recommendation>

GIRO wishes all members have a common recognition regarding the referential timeline and procedures for forum organization



The table below shows a referential timeline for organizing the IIRFA forum

Referential timeline	Procedures
6 months prior to the Forum (Nov.)	Decision making by host member whether to hold the open forum
4 months prior (Jan.)	Finalizing the agenda, with member consensus* * Involvement of all members is recommended in the decision making process
2 months prior (March)	Sending of formal invitations
Holding the Forum (May)	
2 months after the Forum (July)	Preparation and dissemination of minutes
4 months after (Sept.)	Handover to the next host member

## Appendix 2

# Proposed amendments to IIRFA Guideline

## Background

Due to time constraint at the last member forum, the Chair proposed to set up a subcommittee to work on the proposal of the Bulletin/Website.

All of topics shall be discussed by members in the Member forum but it is not easy to reach agreement in a short time. Therefore the concept of subcommittee is very good idea for topics which require long-time discussion such as discussion on the Bulletin/Website or research or presentation topics.

In addition, during discussion on the Bulletin/Website, subcommittee members agreed that the subcommittee shall keep its role of management of expanding the Bulletin.

However, as IIRFA Guideline has no article for constituting and operating the subcommittee, I suggest adding an article for subcommittee in IIRFA Guideline.

## Proposed amendments

I suggest the secretariat decide whether to run a subcommittee by considering other member's opinions. A subcommittee can treat multiple topics or subcommittees can be constituted by each topic, so I suggest subcommittee can touch various issues on IIFRA's operation.

For subcommittee members, I suggest one representative per member participates in a subcommittee in principle, but members have discretionary right to whether to participate in a subcommittee according to topics in case members are not related to a certain issue. For example, members treating only P&C insurance may not be interested in life insurance issues.

As the secretariat is responsible for the operation of IIRFA, all operation of subcommittee shall be reported to the secretariat and the secretariat presents it for approval to members.

### **Article 11 (Subcommittee)**

- a. The secretariat of the IIRFA can constitute a subcommittee in order to enhance efficiency of IIRFA's operation.
- b. The subcommittee will administer the matters related to:
  - i Discussion on adding, updating and deleting the Bulletin;
  - ii Discussion on topics at open forum or member forum in forthcoming IIRFA;
  - iii Discussion on other matters which are necessary for the operation of the IIRFA.
- c. One representative per member participates in a subcommittee in principle, but

members have discretionary right to whether to participate in a subcommittee according to topics;

- d. The chair person of a subcommittee reports its progress and final decision to the secretariat of the IIRFA, and the secretariat will present it for consideration to members at the Member Forum or with relevant ways of communication.

### Appendix 3

## The Final Decision on the Bulletin (draft)

### 1. Range of information to share

All of members agreed to share the next information: **market condition, insurance system, insurance product, insurance statistics, and insurance-related risk information.**

Please check the attachment for the forms.

Members agreed that all of information in the Bulletin is publicly available except the insurance-related risk information which will be shared only by those who agree to exchange. Please refer to the table below;

### Members' intention to exchange by information

Name of information (proposer)	GIRO	TII	IPRB	ISM	IIB	IAC	KIDI
National Automobile Accident Risks (GIRO, TII)	O	O	O	X	O*	No comment	O
Auto Insurance Accident data (ISM)	O*	X	O	O	O*	“	X
National Fire events statistics (GIRO)	O	X	X	X	O*	“	O
National Catastrophic events statistics (GIRO)	O	X	X	X	O	“	O
National Cancer Statistics (KIDI)	O*	O	X	X	O	“	O
Car Repair cost (nation-wide or insurance industry-wide)(KIDI)	O*	X	X	X	X	“	O

*The information marked as \* is the list that the member can provide partial information about it.*

For the range of the Insurance Statistics to be exchanged, all of members agreed that the institutes like GIRO, TII, IPRB and KIDI which can prepare most of statistics provide all statistics from this year, and **the institutes like IIB and ISM which can prepare only some statistics provide only the statistics available in this year and provide all statistics after one or two years. Members who can prepare only some statistics submit statistics with their plans.**

## **2. Bulletin management**

### *2-1 Update*

**The information will be updated annually in every May.**

### *2-2 Decision process for adding new information*

For the decision process in case members would like to add a new information into the exchange lists after this subcommittee's decision, all of members agreed that **the subcommittee would discuss it and prepare the draft of Bulletin before the annual Forum. The draft will be submitted to the Member Forum by the Secretariat.** I will suggest this procedure as a Guideline revision topic at the member Forum this year.

### *2-3 format of Insurance Statistics*

**Member can use their own formats and the subcommittee would review statistics and decide whether to use a uniform format later.**

## Appendix 4

# Current Status and Future on the IIRFA Website

May 29 2015

### 1. Function or contents members expect to be included in the website

#### **All of members agreed to have an IIRFA website**

According to members' replies on the short survey, **all of the members agreed to have an IIRFA website** regardless of being independent or affiliated with members' website to enhance our presence or to use as a platform of information exchange and discussion among members.

#### **Functions or contents to be included in the website are different by members**

However, as far as functions or contents which members expect to be included in the Website are concerned, members' opinions are split into two sides.

Although there is no disagreement in that from No. 1 to 4 functions or contents could be included in the IIRFA website, GIRO and TII do not expect to include No. 5 functions or contents.

<Function or contents members expect to be included in the website>

The website's functions or contents	Include: "O", Not include: "X"						
	GIRO	TII*	IPRB	ISM	IIB	IAC	KIDI
① <b>Introduction to IIRFA:</b> overview, goal, history, current members, contact information, etc.	O	No comment	O	O	O	O	O
② <b>Introduction to IIRFA members:</b> overview, business functions, link to each member's website, etc.	O	No comment	O	O	O	O	O
③ <b>Past Forum activities (for the public and the members each):</b> participants, agenda, presentations, bulletins, minutes in forums, photos, etc.	O	No comment	O	O	O	O	O
④ <b>Shared documents &amp; information:</b> the IIRFA guideline, the Bulletin, insurance statistics, insurance-related risk statistics, etc.	O	No comment	O	O	O	O	O



⑤ <b>Current member activities:</b> Discussion & exchange of documents on the forum or the subcommittee, etc.	X	No comment	O	O	O	O	O
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\* TII did not answer but, I guess TII agrees to include 1 through 3 from Luke's comment: *we think it can include the website affiliated with members' websites. And IIRFA member can use hyperlink to each member's website on member's website.*

## 2. Decision on how to build the Website

### ***We decided to add introduction of IIRFA to each member's own website***

For the issue on how we construct the website, TII, IRPB, ISM, IIB prefer Phase No. 1, and only KIDI prefers Phase No. 2.

- ✓ Phase 1: To add introduction of IIRFA to each member's own website
- ✓ Phase 2: To establish an official IIRFA website

**Therefore, we start the IIRFA website building by adding introduction of IIFRA to each member's own website first.**

<Members' preference on way of building the IIRFA website >

Way of Building the web	Preference						
	GIRO	TII	IPRB	ISM	IIB	IAC	KIDI
① Add introduction of IIFRA to each member's own website first, and then establish the independent, official IIFRA website when it is ripe for building	No comment	O	O	O	O	No comment	
② Establish the independent, official IIFRA website this time	No comment					No comment	O

## 3. Draft IIRFA website

### ***KIDI provides draft on the website***

I think the affiliated IIRFA website to members' website can include only publically accessible information, and design unity issue would arise. So, discussion on contents and design will be efficient if we have a reference to discuss.

All of members agreed KIDI prepares a draft on the website first and then members discuss on it

**Draft site address:** <http://webdev.winko.net/khm/iirfa/>

The KIDI's draft of design and sample contents of the website is as presented. Accessible contents or functions are depending on users: the public or members. For its functions or contents, it includes functions or contents No ① through ⑤ even if we do not need to include No.5 under the our agreement that members add introduction of IIFRA to each member's own website.

#### **4. How do we use this draft?**

First, subcommittee members will discuss it and decide the final design and contents of the website. Then, every member organization will make its own IIRFA pages under its website, referring to the final webpage.

According to the fact I know this time, sources or pages of the final webpage cannot be transplanted easily in the other websites because web page will not be presented well. Web pages are shown differently by fonts, operating s/w or H/W that companies operate.

As the other way, instead of building its own pages by every member, member organizations will link to this site. That is, we can use this site as temporary IIRFA website until members will reach to build the independent website in future. It will cut the cost and endeavor of members in building the pages.