



2019
年 ANNUAL
報 REPORT

Taiwan Insurance Institute



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董事長的話

財團法人保險事業發展中心（以下簡稱保發中心）成立之目的在促進保險事業健全發展，增進保險人、被保險人及社會大眾之共同利益；保發中心自 1985 年成立以來，至今（2020）年已邁入第 35 年，已奠定良好基礎，有效達成其設立之目的，未來將持續推動的重點工作如下：

一、建置「電子保單認證及存證平台」

配合主管機關政策，推動保單無紙化，加強消費者保護及符合環保「節能減碳」目的，保發中心將持續推動強制汽車責任保險電子式保險證認證服務，促進電子式保險證之核發，並藉以精進提升強制汽車責任保險各項作業行政效率。

此外，配合主管機關推廣網路投保業務及網路保險服務，保發中心將協調所有產險公司加入保發中心電子保單認證平台，提供電子保單認證及存證之服務，降低電子保單技術成本，營造保險市場安全、便捷、低成本、高效率之無紙化作業環境。

二、推動接軌 IFRS 17 及 ICS

IFRS 17「保險合約」國際會計準則將增進國際間保險公司財務報表可比較性及透明性，保險業接軌 IFRS 17 必須全面檢視 IT 系統、會計、財務、投資、商品設計、再保、資產負債管理、風險管理及精算等單位相關工作，以制定符合 IFRS 17 的作業程序；保發中心配合主管機關指示已設立「推動我國採用 IFRS 17 保險合約公報專案平台」，集結相關機構協助解決保險業者接軌所遭遇問題。將繼續協助保險業者配合主管機關規劃之時程導入 IFRS 17 保險合約國際會計準則。



國際保險監理官協會（IAIS）已於 2019 年 11 月發布國際保險資本標準（Insurance Capital Standards, “ICS”），適用於國際活躍保險集團（IAIGs）。臺灣保險業雖尚無 IAIGs，但臺灣是國際貿易導向的經濟體，各種標準宜儘早與國際接軌，才能因應國際金融環境變動之衝擊；保發中心將持續追蹤並研析國際保險資本標準 ICS 發布後之監測及實地測試，陳報主管機關參考建立與國際標準接軌之新一代保險清償能力規範制度。

三、落實保險業風險管理及壓力測試

保險業內部控制制度目的之一，在於確保管理階層能辨識、評估、管理，及控制營運之風險，並保有適足之資本因應風險，以促進其健全經營；保發中心將持續推廣企業風險管理（ERM）措施及自我風險及清償能力評估（ORSA）機制，促進風險之自我辨識、衡量、回應與控管，將風險管理程序落實於內部控制制度，亦將持續舉

A Message from the Chairman

The Taiwan Insurance Institute (TII) was established for the purpose of facilitating the sound development of the insurance industry and promoting the interests of insurers, the insured, and the general public. Founded in 1985, TII enters its 35th year in 2020. The past 35 years of accomplishments and on-going efforts have laid a solid foundation on which TII will continue to fulfil its mission. Our principle tasks for the coming years are as follows:

1. Set up the Authentication & Validation Platform and the Digital Archive for the Electronic Insurance Policy

TII will continue to improve services provided on the platform and via the auxiliary system for the authentication and validation of the electronic Compulsory Automobile Liability Insurance card (e-CALI card). In accordance with supervisory authority policies of digitizing insurance policies, enhancing consumer protection, and protecting the environment through energy conservation and carbon reduction, TII will endeavor to increase the issuance of e-CALI cards as the cards are said to significantly improve the administrative efficiency of CALI operations.

In addition, in line with the supervisory authorities' promotion of online services in the insurance value chain, including purchase, underwriting, and claims, TII will invite all non-life insurance companies to join TII's authentication & validation platform and the digital archive of electronic insurance policies. TII's platform was set up to save on technical costs of issuing electronic insurance policies and to foster a safe, convenient, high efficiency, low-cost, paperless environment for the insurance industry.

2. Adopt IFRS 17 and ICS

IFRS 17 Insurance Contracts would increase the comparability and transparency of financial statements of insurance companies in international markets. However, in the process of adopting IFRS 17 an insurance company must undertake across-the-board review of the IT systems of various units, including accounting, finance, investment, product design, reinsurance, AML, risk management, and actuarial. Under the instruction of the supervisory authorities and in conjunction with the Accounting Research and Development Foundation, Life and Non-Life Insurance Associations, the Actuarial Institute, the Taiwan Insurance Guarantee Fund, and major accounting firms, TII has established the Taiwan Transition Resources Group (TWTRG) to promote the adoption of IFRS 17. TII will provide local insurers with the necessary assistance to adopt IFRS 17 within the timeframe announced by the supervisory authorities.

On 2 November 2017, the International Association of Insurance Supervisors (IAIS) announced the Insurance Capital Standards (ICS Version 2.0) for Internationally Active Insurance Groups (IAIGs) in an attempt to achieve comparable outcomes across jurisdictions. At that time Taiwan had no IAIGs; nonetheless, as an export-oriented economy, Taiwan requires its insurance industry to be in conformity with international standards so as to cope with changes in the international financial markets. TII will continue to track the field testing, implementation, and subsequent monitoring of ICS Version 2.0. These ongoing efforts are also intended to lead to convergence of current Risk Based Capital (RBC) and the ICS. TII will submit a recommendation report to the supervisory authorities while new insurance solvency requirements are being drafted.

3. Promote Risk Management and Stress Testing

One major purpose of an insurer's internal control system is to ensure that management can identify, measure, manage, and control risks while also maintaining adequate capital to address risk exposures and so facilitate the insurer's sound business operations. TII will continue to promote ERM and ORSA in order to help insurers become better at identifying, measuring, responding to, and controlling risks as well as properly implementing its internal control system's risk management process. TII will maintain the information exchange channels on ORSA and ERM, including hosting international forums and domestic seminars, so as to promote the risk management culture.

辦保險業風險管理趨勢國際論壇及相關研討會，建構資訊交流平台，落實推廣保險業 ERM 及 ORSA 之風險管理文化。

衡量保險業財務狀況及風險，除了資本適足性規範外，保發中心將持續配合主管機關推動壓力測試，以衡量特定風險情境下對於保險業資產負債的影響，並將持續關注各國主管機關風險管理制度發展趨勢，研議調整保險業壓力測試實務手冊。

四、加強與亞洲太平洋地區國家之交流與合作

促進保險業海外布局，有助於因應本地保險市場漸趨飽和現象，並可創造商機分散風險，保發中心將促進保險業在東南亞之布局，擴大本國保險服務市場版圖，加強服務臺商。亦將持續協助業者維繫中國大陸之業務。

保發中心將持續蒐集國際資訊，加強與亞洲太平洋地區各國保險機構建立合作關係，舉辦國際研討會，分享各國市場資訊，協助保險業關注亞洲太平洋地區國家之發展。

五、加強保險業專業及國際人才培訓、落實保險業務員數位課程進修規劃

保發中心將持續推廣保險普惠金融及民眾保險教育宣導課程，辦理金融保險科技、洗錢防制、法遵、公司治理、IFRS 17 及清償能力規範（如：ICS）等相關研討會。

保發中心將持續辦理保險業專業人員及國際化菁英人才培訓，落實保險業務員 6 小時法令遵循數位課程強制進修規劃，以提升保險業務員服務品質。

六、落實保發中心內部管理、內部控制與稽核制度

保發中心研擬政策建議、製作統計精算數據、推動保險教育訓練，內部行政效率之提升，是及時有效完成各項工作之基礎；保發中心將持續精進各項管理制度、標準化工作流程與管理資訊系統，確保工作品質，落實保發中心內部控制。

為協助董事會及管理階層檢查及覆核內部控制制度之實施狀況及衡量營運之效果及效率，以確保內部控制制度得以持續有效實施，保發中心將執行內部稽核作業年度查核計畫。

保險服務使少數人發生不幸與困難時，能由多數人共同分擔，發揮安定社會人心的功能，是具有公益性質的服務事業。未來保發中心在主管機關領導與保險業界支持之下，將持續促進保險業的健全發展並彰顯其公益性質。

董事長

桂先農



Capital requirements are not the sole basis for assessing an insurer's financial condition and risks: stress testing should also be used. Under the guidance of the supervisory authorities, TII will promote ongoing stress testing to measure the effect of specific risk scenarios on insurer assets and liabilities. TII will also look at and discuss the revision of the stress testing practices manual after closely examining the risk management development trends among leading supervisory authorities in other countries.

4.Strengthen Cooperation and Interaction with Insurance Organizations in Asia-Pacific Nations

Overseas expansion helps insurers diversify risk, create more business opportunities, and, above all, cope with a close-to-saturated local market. TII will encourage insurers to focus more on the future development of Asia-Pacific markets, and enhance on-going cooperation with insurance institutions in the region. Expansion in the Asia-Pacific region will both provide overseas Taiwanese enterprises with better services and also enable the Taiwanese insurance industry to expand into markets in the region, including Mainland China.

TII will continue to collect and share information from overseas, reinforce co-operation with insurance institutes and organizations in the Asia-Pacific region, and host international seminars and workshops. We shall continue to encourage Taiwanese insurers to keep an eye on the development of Asia-Pacific nations.

5.Boost Cultivation of Insurance Professionals and International Talent and Implement Online Training Courses for Insurance Sales Agents

TII will continue to raise public awareness of financial inclusion in insurance and insurance in general. TII will also keep pace with international trends by hosting seminars on topics including FinTech/InsurTech, AML/CFT, legal compliance, corporate governance, IFRS 17, and solvency requirements such as ICS.

In line with our policy of cultivating and training international talent, TII will continue to provide insurance practitioners with international insurance training programs. At the same time, TII will implement mandatory 6-hour legal compliance online training courses for insurance sales agents so as to improve the quality of their service and so forestall insurance disputes.

6.Implement New Internal Controls and Management and Internal Audit System

It is vital for TII to continue to improve the efficiency of its internal administration, which is the foundation for our ability to draft policy recommendations, produce actuarial and statistical results, and carry out insurance training. TII will continue to update SOPs, MIS, and paperwork processes so as to ensure the quality of our operations and thoroughly implement our updated internal control and management system.

TII will also implement an annual internal audit plan that will help our board of directors and executives to review and evaluate the internal control framework, determine whether it works effectively, and assess the effectiveness of the performance results. The purpose of the internal audit is to ensure the on-going effectiveness of internal controls.

The function of insurance is to enable the losses of those afflicted by misfortune to be spread across the wider society, to compensate losses, and so to maintain a safe, sound, and stable society. By its very nature, therefore, the insurance industry serves the public interest. Under the guidance of the supervisory authorities, TII will continue to promote the sound development of the insurance industry and the interests of the insurers, the insured, and the general public.

Hsien-Nung Kuei
Chairman

總經理的話

回顧 2019 年，因美中貿易談判延宕，美國公債殖利率倒掛引發景氣衰退憂慮，阿根廷再度陷入政府倒債危機，及英國無協議脫歐可能性持續存在，影響全球經濟成長與國際金融市場。為活絡經濟與投資，聯準會三度降息，各國央行祭出寬鬆貨幣政策，終讓全球總體經濟逐漸回穩，各主要國家股債市於年底交出亮眼成績單。根據國際貨幣基金（IMF）於今年 1 月預測，全球經濟於歷經金融風暴以來最弱增長的一年後，可望在 2020 年實現溫和反彈。

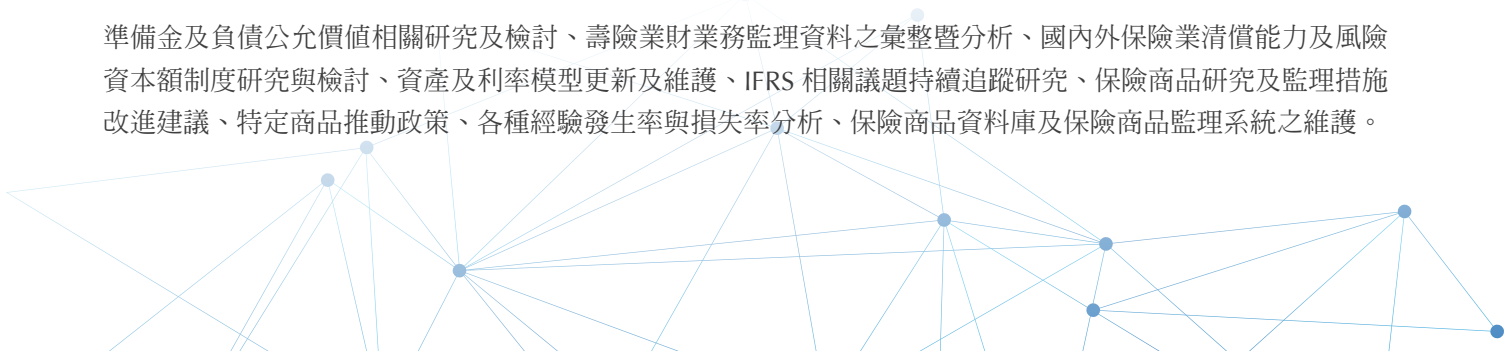
然而，中國大陸於 2020 第一季爆發新型冠狀病毒（武漢肺炎）疫情，迅速蔓延全球二十餘國，重創全球經濟，增長降速已成事實。美國經濟雖然獨強，但受總統大選因素影響，前景不明。基於武漢肺炎疫情可能導致嚴重的經濟與市場混亂，目前國際主要經濟預測機構皆認為 2020 年全球經濟成長將不如 2019 年表現。

2019 年我國受惠於轉單效益、政府大力推動臺商回流投資方案及內需成長，第 4 季經濟成長率為 3.31%，景氣對策信號續呈綠燈，景氣領先，製造業採購經理人指數連續 4 個月呈現擴張。2020 年在美中貿易協議及武漢肺炎疫情等因素影響下，可望加速產業脫離中國。配合政府積極優化國內投資環境、臺商增加國內產能比重，部分生產線轉移回臺，加上 5G 基礎建設加速，及民間消費穩健等因素，有助提振經濟表現。對保險業而言，應加速導入人工智能、大數據與創新應用，改變現有營運模式，轉型升級其服務以因應瞬息萬變的未來。

2019 年我國產、壽險業經營績效表現皆相當豐碩，總保費收入達新臺幣 3 兆 6,438.3 億元。隨著保險業資產占整體金融業比重達三分之一，保險業財務狀況及長期穩健發展日益重要。為使保險公司資產及負債能同時反映公允價值，讓財務更透明化，本中心積極推動保險業接軌保險合約 IFRS 17 與國際保險業資本標準 (ICS)，亦持續朝向成為臺灣的保險專業智庫與區域教育中心兩大願景邁進。本中心所辦理之各項重點業務與成效如下：

一、壽險精算統計：

準備金及負債公允價值相關研究及檢討、壽險業財務業務監理資料之彙整暨分析、國內外保險業清償能力及風險資本額制度研究與檢討、資產及利率模型更新及維護、IFRS 相關議題持續追蹤研究、保險商品研究及監理措施改進建議、特定商品推動政策、各種經驗發生率與損失率分析、保險商品資料庫及保險商品監理系統之維護。



A Message from the President

In 2019, owing to uncertainties about US–China trade talks, the US Treasury’s inverted yields curve caused worries of a recession, debt crisis of Argentina, and the possibility of Brexit without agreement, affecting the global economy growth and international financial markets. In order to revitalize the economy and markets, the Fed cut interest rates three times to trigger monetary easing by central banks, and eventually stabilized the global economy. Major capital markets around the world were performing remarkably well by the end of the year. According to the International Monetary Fund (IMF), the global economy was poised for a modest rebound in 2020, following a year in which it saw its weakest growth since the financial crisis.

However, the new coronavirus (COVID-19) which broke out in China in the first quarter of 2020 has rapidly spread to dozens of countries around the world. The global economy has been affected by the epidemic, and the decline of the growth rate is irreversible. Although the US economy is still strong, prospects are uncertain owing to the possible impact of the presidential election. As the outbreak has caused severe economic and market disturbances, most institutions engaging in economic forecast currently believe that global economic growth in 2020 will underperform last year.

In 2019, Taiwan benefited from the order transfer phenomenon, "Action Plan for Welcoming Overseas Taiwanese Businesses to Return to Invest in Taiwan", and the growth of domestic demand, the economic growth rate soared to 3.31% in the fourth quarter of 2019. The prosperity countermeasures signal continued to show a green light, and the PMI expanded for four consecutive months. In 2020, Taiwanese businesses are expected to accelerate their retreat from China under the influence of the US–China trade agreement and the COVID-19 epidemic. Cooperate with the government’s actively optimize the domestic investment environment, increase the proportion of domestic production capacity along with shift production lines back to Taiwan, accelerate 5G infrastructure construction, and stabilize consumption of private sectors, which is expected to boost economic performance. The insurance industry will accelerate the introduction of innovative applications of artificial intelligence, big data, and fintech to change existing business model, while also upgrading their services to meet ever-changing future needs.

In 2019, Taiwan’s life and non-life insurance companies performed quite impressively, with total premium income reaching NT\$3643.8 billion. Upon with the assets owned accounting for one-third of the financial industry, the sound financial status and long-term stable development of the insurance industry has been becoming increasingly important. In order to ensure the assets and liabilities of insurance companies reflect their fair value and make their financial statements more transparent, TII continues to assist the domestic insurance industry integrate IFRS 17 and ICS requirements. TII is devoted to attaining two major goals: becoming an insurance think tank and regional insurance education and training center. The key business items and achievements of TII are as follows:

1. Life Insurance Actuarial Statistics

TII researchs and reviews the following topics: reserving and fair value of liability, solvency and risk-based capital regimes, asset and interest rate models, IFRS-related issues, supervision measures for insurance products, and promotion of insurance products. TII also collects and analyzes a variety of life insurance industry data, including financial and business figures, and incidence and loss rates. On top of this, TII maintains insurance product databases and supervision systems.

2. Actuarial Statistics for Non-Life Insurance

TII has enacted the Supervisory Measures for the Implementation of the Third Phase of Non-Life Insurance Rates Deregulation. TII continues to publish loss cost and reference base rates for voluntary automobile insurance, commercial fire insurance, and residual fire insurance, as well as the combined ratio, loss ratio, and expense ratio. We also maintain a specific product rating inquiry system and regularly publish gross premium information on voluntary automobile and residual fire insurance products. TII investigates the fairness of voluntary automobile rating factors, maintains the Natural

二、產險精算統計：

執行產險費率自由化第三階段相關監理配套措施，商業火險、住宅火險與任意車險之損失成本及參考危險費率計算，直接與非直接招攬費用分析及揭露整體市場損失率、綜合比率相關資訊；維護特定商品費率查詢系統；定期更新任意汽車保險、住宅火災保險承保內容及總保險費；檢視及分析任意汽車保險費率因子公平性；維護「天災危險費率計算模型」及評估天災風險；蒐集國外引領潮流的保險商品資訊；彙整及分析產險業財務監理資料、經營概況及重要資訊。

三、研究發展：

除專注於保險政策中長程發展研究，提供主管機關參考外，並致力保險業公司治理研究、保險業企業風險管理(Enterprise Risk Management；ERM)、自我風險及清償能力評估(Own Risk and Solvency Assessment；ORSA)、國際財務報導準則暨 IFRS 17 等相關研究，並持續辦理國華產險及華山產險清理業務。此外，為推廣保險知識傳播，定期出版保險專業期刊及編印保險專業書籍，並設立保險專業圖書室，蒐藏大量國內外保險相關書籍與期刊，期以供參。

四、資訊業務：

辦理強制車險資訊作業中心查詢作業、與公路監理資料庫之介接作業及寄送機車車主保險到期通知、建置電子保單認證平台、公文管理暨線上簽核系統、更新金融資料開放資料集、規劃金融科技相關課程、維護保險監理資訊系統及中心管理資訊系統，並通過 ISO 27001 及 BS 10012 重新驗證。

五、國際交流：

持續配合新南向政策，2019 年與菲律賓壽險公會 (PLIA) 簽訂 MOU，建立夥伴關係；辦理「2019 年亞洲保險交流研討會」，有來自汶萊、柬埔寨、馬來西亞、緬甸、菲律賓、泰國、越南計 13 位監理官員、保險業代表來臺與我國業者深度交流。另在主管機關指導下，主辦多場國際性保險會議，與大陸 MOU 夥伴合辦兩岸保險專業會議，規模均在 100-250 人之間，各場次均邀請國際性保險組織、國內外保險業高層以及兩岸著名學者、專家擔任講座，成功打造國際與兩岸交流平臺。另，邀請國際保險監理官協會 (IAIS) 秘書長、副秘書長及保險普及倡議組織 (A2ii) 秘書長來臺訪問並擔任講座。另為深化與國際組織合作關係，掌握國際脈動，本中心亦指派專業同仁積極參與國際保險監理官協會等國際保險相關組織之活動。

六、教育宣導：

辦理專業訓練 462 班次，計 15,702 人次，含研討會及座談會 13 場次，計 1,906 人次、法定培訓課程計 297 班次，計 9,085 人次、客製化專案課程 200 班次，計 6,260 人次。

除上述課程及研討會外，亦舉辦保險業國際化菁英人才培訓班(含國內課程及國外澳洲研習)。辦理各項宣導活動包括：「108 年金融知識宣導講座」3 場、「2019 年金融服務愛心公益嘉年華」2 場次、「2019 全民金融知識 A+ 巡迴講座列車」計 12 場次、「2019 全民金融知識 A+ 巡迴講座愛心關懷場次」計 4 場次，「金融服務業教育公益基金金融宣導」：「保險知識教育實體講座」計 9 場次，保險金融科技研討會 3 場次及辦理保險線上宣導：影音平台累計觀看逾 33.6 萬人次，2019 年新增 6 門課程。

Catastrophe Risk Premium Rate Model, assesses natural disasters, collects and aggregates main-market prevailing-trend insurance products, and consolidates and analyzes actuarial and financial data on non-life insurers and business overviews, together with other important information.

3. Research and Development

In addition to focusing on research into mid-term and long-term insurance development policy to create a source of reference for the competent authorities, the TII is dedicated to undertaking corporate governance research on the insurance industry, Enterprise Risk Management (ERM), Own Risk and Solvency Assessment (ORSA), International Financial Reporting Standards and IFRS 17, and other pertinent fields of study. Meanwhile, we continue to process the liquidation of Kuo Hua Insurance Co., Ltd. and Walsun Insurance Limited. TII regularly compiles and publishes insurance journals and reference books in order to raise public awareness about insurance, and has set up an insurance library housing numerous insurance-related books and journals from Taiwan and overseas.

4. Information Services

TII manages inquiry services at the Information Processing Center for CALI, interfacing with the databases of highway supervisory authorities and mailing CALI renewal notices to motorcycle owners. TII has also set up the Platform for Electronic Insurance Policy Authentication and the Official Document Management System with online approval functions. TII updates open data about finance and has set up courses in fintech. We run insurance supervision management systems and information management systems including the Training and Testing Management System and other internal management systems. TII has achieved re-certification to ISO 27001 and BS 10012.

5. International Exchange

In line with the New Southbound Policy, this year TII signed an MOU with the Philippine Life Insurance Association (PLIA), and held a conference entitled 2019 Insights into Asian Insurance. Thirteen supervisors and insurance practitioners from Brunei, Cambodia, Malaysia, Myanmar, the Philippines, Thailand, and Vietnam were invited for in-depth dialogue with Taiwanese counterparts. Under the supervision of the authorities, TII successfully built an exchange platform by hosting several international and cross-strait insurance seminars, each with participants numbering 100–250, with senior officials from international insurance-related organizations invited to share their professional insight. Top executives from Taiwanese and overseas insurers and cross-strait insurance experts and scholars were also invited to speak. The Secretary-General and Deputy Secretary-General of the International Association of Insurance Supervisors (IAIS) and the Secretary-General of Access to Insurance Initiative (A2ii) were invited to visit Taiwan and give an address at the conferences. TII staff members take an active part in meetings with IAIS or other international organizations, while also cooperating with them to stay on top of the latest trends.

6. Training and Advocacy

In YEAR, TII held 462 professional training sessions for a total of 15,702 participants, including 13 conferences and seminars (1,906 participants), 297 sessions of mandatory training (9,085 participants), and 200 sessions of tailor-made training (6,260 participants).

In addition to the sessions and seminars listed above, TII hosted an international training program for insurance industry elite (including a Taiwan program and overseas study in Australia). TII has run numerous financial literacy campaigns, including three sessions of the 2019 Financial Literacy Lecture for the Public, two iterations of the 2019 Financial Service Charity Carnival, 12 sessions of the 2019 A+ Tour Lectures on Financial Literacy, and four sessions of the 2019 Loving Care A+ Tour Lectures on Financial Literacy. The campaigns for the Financial Education Courses run by the Financial Services Education



人才為金融發展之本，金管會一向鼓勵金融業積極培育人才，提高本身競爭力。當全球經濟重心重回亞洲的同時，人才專業素質對保險業而言，就成為成敗關鍵。值此之際，為因應未來各項發展新趨勢，本中心將持續加速培育具國際競爭力的專業人才，以期為保險業建構傑出金融保險專業人才的網絡。

回顧 2019 年，本中心在董事長及董事會的領導下，同仁無不兢兢業業，克服一切困難，努力達成交辦之任務，表現優異，受到主管機關、業界及消費者的讚許與肯定。展望未來，外在環境仍充滿諸多不確定性，保險業與本中心必將面臨更多挑戰。期許本中心所有同仁繼續秉持主動積極的工作態度，發揮專業知識技能，努力不懈，以期達成下列各項工作重點：

推展金融科技創新
精進保險精算統計
掌握國際監理脈動
應用天災風險模型
拓展培訓測驗廣度
推動民眾保險教育
加強國際交流合作
強化企業社會責任與永續經營
邁向保險資訊中心

總經理

金肖雲



Charity Fund include nine sessions of the 2019 Insurance Literacy Lecture for the Public and three FinTech and InsurTech Literacy Education seminars. TII has also made videos of insurance literacy lectures available free online. In 2019, the platform exceeded 336,000 views and includes six additional videos launched in 2019.

Understanding that professional talent is key to the development of the financial industry, the Financial Supervisory Commission has consistently encouraged the industry to develop professional talent as a way of enhancing competitiveness. As the focus of the world economy shifts back to Asia, the quality of insurance professionals will be critical to industry success. In response to new development trends, TII will continue to accelerate professional training to build a network of outstanding insurance industry professionals and increase the Taiwanese insurance industry's capacity for international competition.

In 2019, TII staff overcame many difficulties and worked hard to complete all the tasks detailed in the Board's plan. This outstanding performance has been well received by insurers and consumers alike. Going forward, though there are many uncertainties in the market and more challenges ahead both for the industry and for TII, our staff will continue to strive for excellence and maintain a positive outlook and in pursuit of the following nine major objectives:

Promote innovation in financial technology

Improve insurance actuarial statistics

Detect international insurance supervisory trends

Use catastrophic risk models

Develop the scope of our training and exam services

Promote public awareness of insurance

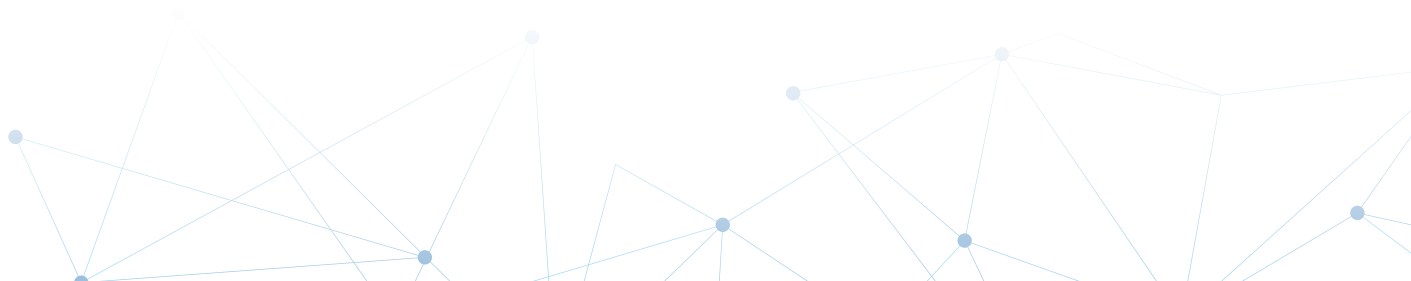
Enhance international interaction and cooperation

Strengthen corporate social responsibility and sustainability management

Become an insurance information center

Hsiao-Yuan (Kitty) Ching

President



我們的願景暨保發中心發展歷程圖

保險專業智庫

區域性保險教育中心



1985

1998

奠基期
First Phase

擴展期
Second Phase

Our Vision

Professional Think Tank

Regional Insurance Education and Training Center



2008

2013

2019

轉型期
Third Phase

發展期
Fourth Phase

組織概況

壹、設立宗旨

本中心設立宗旨在於促進保險事業健全發展，以及增進保險人、被保險人及社會大眾之共同利益。

貳、董事會

依據本中心捐助章程之規定，本中心董事會由董事七至九人組成。包括金融監督管理委員會代表二至三人、產物保險業代表一人、人壽保險業代表一人，專家學者二至三人及本中心總經理。本屆董事會由董事長及董事共九人組成。

董事會之職權如下：

- 一、基金之收支、保管及運用。
- 二、工作方針及年度計畫之核定。
- 三、預算及決算之審核。
- 四、經常業務費用收支辦法之核定與修改。
- 五、重要規章及制度之制定與調整。
- 六、財產之購置、處分與變更。
- 七、重要人事之任免。
- 八、清算人選定及清算事項之裁定。
- 九、其他重大事項之核定。

董事簡介



桂先農 董事長

Hsien-Nung Kuei,
Chairman

財團法人保險事業發展中心董事長

Chairman, Taiwan
Insurance Institute



張玉輝 董事

Thomas Y.H. Chang,
Director

金融監督管理委員會
保險局副局長

Deputy Director
General, Insurance
Bureau, Financial
Supervisory
Commission



王詠心 董事

Yung-Hsin Wang,
Director

金融監督管理委員會
證券期貨局前局長

Former Director-
General, Securities
and Futures Bureau,
Financial Supervisory
Commission



李松季 董事

Patrick S. Lee,
Director

中華民國產物保險商
業同業公會理事長

Chairman, Non-Life
Insurance Association
of the R.O.C.



林金樹 董事

Jin-Shu Lin,
Director

中華民國人壽保險商
業同業公會秘書長

Secretary General, Life
Insurance Association
of the R.O.C.

Organization Overview

I. Founding Principle

The founding principle of the Taiwan Insurance Institute is to enhance the sound development of the insurance industry and to promote the interests of insurers, insured, and the general public.

II. Board of Directors

The Institute's constitution stipulates that the board of directors comprise seven to nine board members, including two or three representing the Financial Supervisory Commission, one the non-life insurance industry, one the life insurance industry, two or three from professional fields, two or three from academic fields, and the President of the Institute. Currently, the board of directors comprises the chairman of the board and eight other board members.

The responsibilities of the Board of Directors are as follows:

1. Management of income and expenses
2. Review and approval of annual plans
3. Review and approval of the budget
4. Review, approval, and revision of policies on regular business income and expenditure
5. Enactment and revision of important articles and policies
6. Management of assets
7. Appointment and termination of important positions
8. Decision-making on liquidators and liquidation items
9. Decision-making on other important issues



葉銀華 董事

Yin-Hua Yeh,
Director

國立交通大學教授
Professor, National
Chiao Tung University



張冠群 董事

Kuan-Chun Johnny
Chang, Director

國立政治大學法學院
暨風險管理與保險學
系教授
Professor, College of
Law and Department
of Risk Management
and Insurance,
National Chengchi
University



楊孟萍 董事

Meng-Ping Yang,
Director

東吳大學會計學系
教授
Professor, Department
of Accounting,
Soochow University

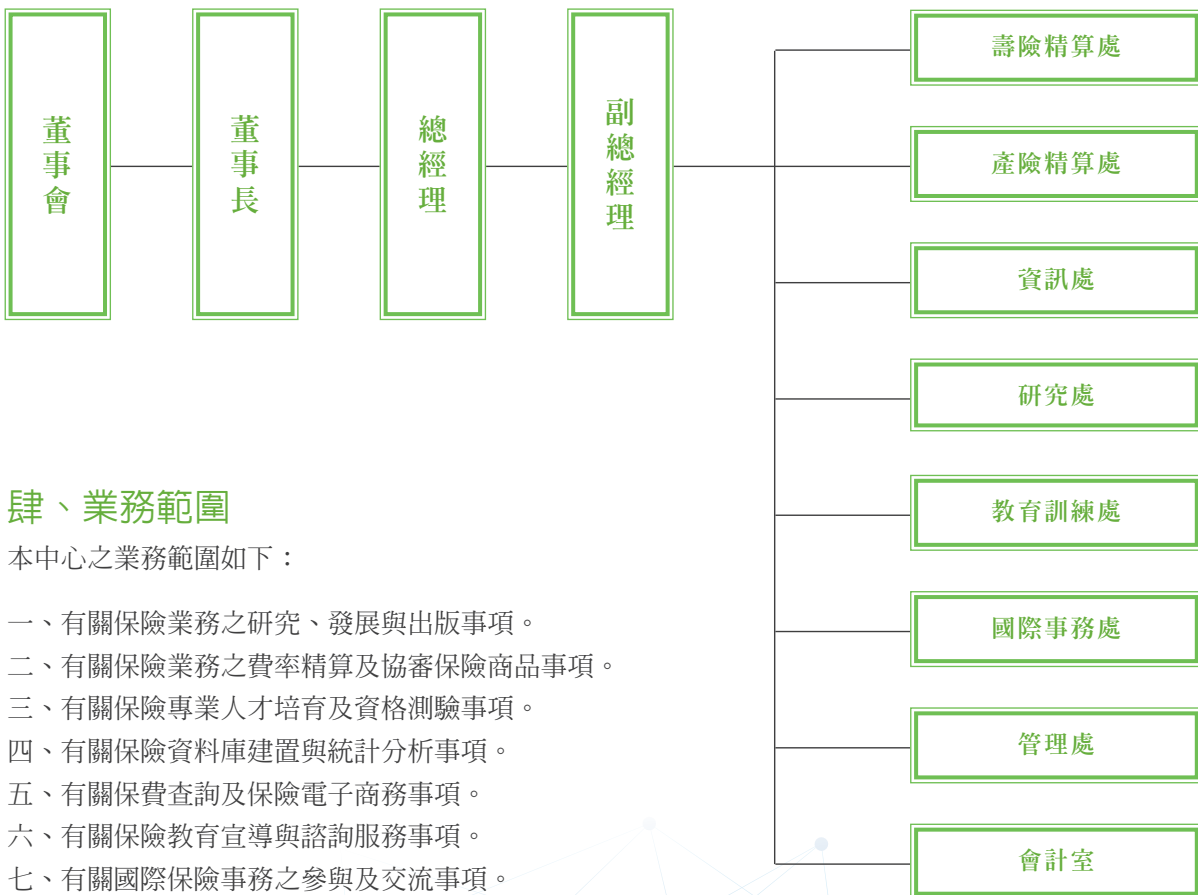


金肖雲 董事

Hsiao-Yuan (Kitty)
Ching, Director

財團法人保險事業發
展中心總經理
President, Taiwan
Insurance Institute

參、組織架構

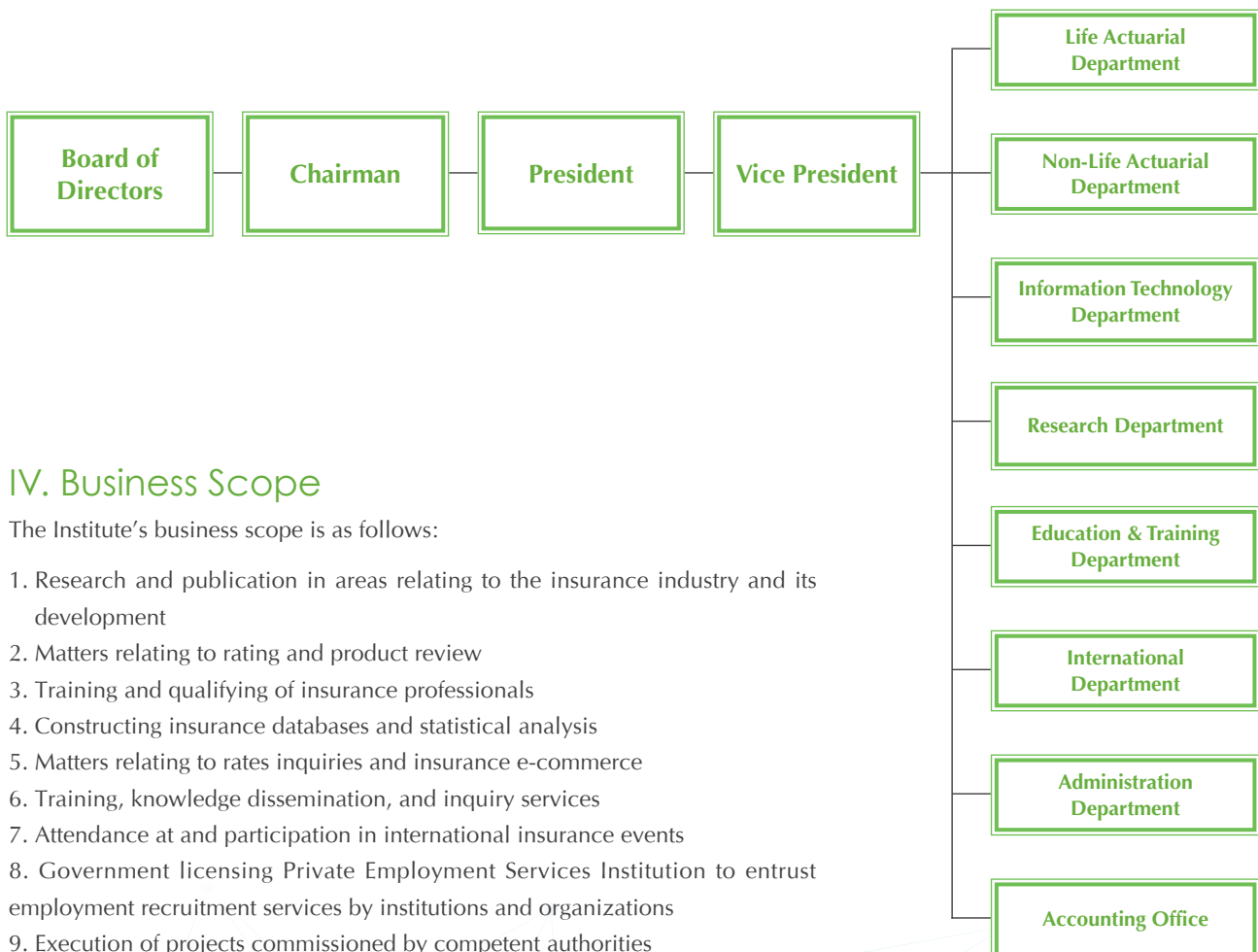


肆、業務範圍

本中心之業務範圍如下：

- 一、有關保險業務之研究、發展與出版事項。
- 二、有關保險業務之費率精算及協審保險商品事項。
- 三、有關保險專業人才培育及資格測驗事項。
- 四、有關保險資料庫建置與統計分析事項。
- 五、有關保費查詢及保險電子商務事項。
- 六、有關保險教育宣導與諮詢服務事項。
- 七、有關國際保險事務之參與及交流事項。
- 八、接受機關（構）團體委託辦理員工招募等就業服務事項。
- 九、主管機關託辦事項。
- 十、其他與保險事業發展有關之事項。

III. Organization Chart



IV. Business Scope

The Institute's business scope is as follows:

1. Research and publication in areas relating to the insurance industry and its development
2. Matters relating to rating and product review
3. Training and qualifying of insurance professionals
4. Constructing insurance databases and statistical analysis
5. Matters relating to rates inquiries and insurance e-commerce
6. Training, knowledge dissemination, and inquiry services
7. Attendance at and participation in international insurance events
8. Government licensing Private Employment Services Institution to entrust employment recruitment services by institutions and organizations
9. Execution of projects commissioned by competent authorities
10. Other matters relating to the development of the insurance industry

伍、主管人員

本中心董事長對外代表本中心。置總經理一人，依據董事會之決議綜理本中心業務；副總經理二人，協助總經理處理本中心業務。依業務需要分設八處室 - 研究處、壽險精算處、產險精算處、資訊處、教育訓練處、國際事務處、管理處及會計室。



工作團隊

單位	職稱	姓名
董事長		桂先農
總經理		金肖雲
副總經理		許煌明
		鄭淑芳 ¹
研究處	代理處長	蘇秀玲
壽險精算處	處長	孫永泰
	副處長	黃慧珍 ²
產險精算處	處長	黃慕淳
	副處長	薛光珍
資訊處	處長	劉明豐
教育訓練處	處長	陳曉珮
	副處長	楊佩瑜 ³
國際事務處	處長	周玉玫
管理處	處長	朱敏哲
	副處長	孫惠瑛
會計室	主任	曾錫文 ⁴

註： 1.108年9月1日接任。
 2.109年5月18日接任。
 3.108年5月6日接任。
 4.108年5月20日接任。

V. Management Team

The management team comprises a Chairman, who represents TII, a president, who manages the entirety of TII operations in accordance with decisions made by the Board of Directors, and two vice presidents, who assist the president in implementing management and operational decisions. TII has eight departments: Research, Life Actuarial, Non-Life Actuarial, Information Technology, Education and Training, International, Administration, and the Accounting Office.

Management Team

Business Unit	Title	Name
Chairman		Hsien-Nung Kuei
President		Hsiao-Yuan (Kitty) Ching
Vice President		Luke Hsu
		Alice Cheng ¹
Research Department	Deputy Director	Hsiulin Su
Life Actuarial Department	Director	Terry Sun
	Deputy Director	Jenny Huang ²
Non-Life Actuarial Department	Director	Mu-Chun Huang
	Deputy Director	K. C. Hsueh
Information Technology Department	Director	Ming-Feng Liu
Education and Training Department	Director	Lisa Chen
	Deputy Director	Sandra Yang ³
International Department	Director	Emily Y.M. Chou
Administration Department	Director	Min-Che Chu
	Deputy Director	Hui-Ying Sun
Accounting Office	Director	Hsi-Wen Tseng ⁴

Note: 1. Inaugurated on September 1, 2019

2. Inaugurated on May 18, 2020

3. Inaugurated on May 6, 2019

4. Inaugurated on May 20, 2019

陸、中心同仁

本中心現有 (2019/12/31) 員工 118 人，其中男性 42 人、女性 76 人；具有博士學歷者 1 人、碩士學歷者 43 人；具有保險相關專業證照資格之人員，依專業證照人次包括：美國壽險精算師 (FSA) 3 人、美國產險副精算師 (ACAS) 1 人、美國壽險副精算師 (ASA) 4 人、中華民國精算學會正會員 (產險) 1 人、中華民國精算學會正會員 (壽險) 1 人、中華民國精算學會副會員 (壽險) 1 人、LOMA 壽險管理師 3 人、CFA 美國財務分析師 1 人。



研究處同仁
Staff of the Research Department



產險精算處同仁
Staff of the Non-Life Actuarial Department

VI. Staff

As of December 31, 2019, TII employs 118 staff, 42 males and 76 females, including 1 doctoral graduate and 43 Master's graduates. Many of our staff possess professional certifications and licenses, including 3 accredited by the FSA (US) (life insurance), 1 by the ACAS (US) (non-life insurance), 4 by the ASA (US) (life insurance), 1 by the FAIRC (non-life insurance), 1 by the FAIRC (life insurance), 1 by the AAIRC (life insurance), 3 FLMI by LOMA, and 1 by the CFA.



壽險精算處同仁
Staff of the Life Actuarial Department



資訊處同仁
Staff of the Information Technology Department



教育訓練處同仁
Staff of the Education and Training Department



管理處同仁
Staff of the Administration Department



國際事務處同仁
Staff of the International Department



會計室同仁
Staff of the Accounting Office

業務概況

研究發展

本中心自成立迄今持續致力於保險專業研究，傳播保險專業知識，以提昇國內保險專業水準，促進保險產業健全發展，同時協助主管機關制定監理政策與相關規範，並將研究成果與建議提供給主管機關及保險公司，作為其制定監理政策和擬定經營策略之參考。

壹、保險監理制度研究

一、風險資本額方法論研究及制度檢討

風險資本額 (Risk-Based Capital ; RBC) 制度為保險監理重要依據，為使制度適時規劃切合實際發展之需要及與國際保險監理趨勢一致，方法論持續研究及制度定期檢討以求精進並強化保險業者資本結構與風險管理實屬必要。RBC 專案小組於 2019 年提出各項重要檢討議題，包含配合 IFRSs 對於監理報表影響及修改、提出強化監理保險業實質相互投資制度、建立逆景氣循環措施以減緩金融體系順景氣循環特性。各項建議措施希冀在符合國際監理趨勢及考量我國國情差異之前提下，提出相關結論及具體採行之建議，以供主管機關決策之參酌。

二、清償能力相關研究

我國 RBC 制度係沿襲美國 RBC 制度，以風險係數法為基礎，惟現行風險係數法無法描繪不同商品之風險樣態，故全球先進國家多朝向「情境基礎法為主，風險係數法為輔」，其中歐盟於 2016 年開始實行之清償能力 II(以下簡稱 Solvency II) 及國際保險監理官協會 (International Association of Insurance Supervisors ; IAIS) 所發布之全球保險資本標準 (Insurance Capital Standard ; ICS) 之最新修正草案，皆以風險導向為出發點，透過給予風險因子不同之震盪，觀察公司財務狀況之變化情形。

為配合我國未來接軌 ICS 及國際財務報告準則 (International Financial Reporting Standards ; IFRSs) 變革，本中心除進行「新一代風險資本額制度研究 - 自有資本分級之制度研擬」及「新一代風險資本額制度研究 - 壽險業利率風險接軌 ICS 辦法研擬」研究外，更針對國內部分產壽險公司進行「ICS 中重點內容容量化測試」，透過測試的結果，能協助主管機關有效未來整體制度規劃，使臺灣的清償能力制度順利接軌國際。

三、風險管理實務守則相關研究

保險業企業風險管理 (Enterprise Risk Management ; ERM) 攸關保險業之清償能力，也是保險業必備之經營能力，IAIS 更認為健全之 ERM 架構是良好公司治理不可或缺之要素。本中心自金管會 2010 年發布保險業風險管理實務守則以來，即持續負責分析與檢視保險公司執行 ERM 之成效，其中包含自 2015 年起之執行重點「自我風險及清償能力評估 (Own Risk and Solvency Assessment ; ORSA)」。2017 年起本中心協助主管機關檢視保險業者之 ORSA 監理報告，提出意見並參與晤談會議，以期透過面對面的晤談過程，瞭解並精進保險業者風險管理落實，以達主管機關推動強化保險業執行 ORSA 評估達到良善資本管理之目的。此外本中心亦完成保險業壓力測試分析，在各種給定的極端情境下，評估公司的財務狀況，以了解公司主要的風險因子及財務強度。

為讓保險業者瞭解國際最新監理趨勢以及協助有效建置完善的企業風險管理機制，本中心每年舉辦「保險業風險管理趨勢論壇」。在歷經多屆研討會後，我國保險業者已熟悉國際上主要之風險管理運行架構，然而近年來，

Overview of Functions

Research and Development

TII is dedicated to research into the insurance profession and the dissemination of knowledge to enhance the performance of insurance professionals in Taiwan, promote the stable development of the insurance industry, and aid the drafting of legislation on supervisory policy and regulation. We also make our research findings and advice available for the FSC and insurance companies to consult when formulating supervisory policy and operational strategy.

I. Research into Insurance Supervision

1. Research into and review of RBC methodology

The Risk-Based Capital (RBC) system is vital to insurance supervision. A well-designed system would improve and strengthen the capital structure and risk management of insurers. To reflect developments in the industry and to keep in line with international insurance supervision trends, it is necessary to conduct periodic review of the RBC methodology. The RBC project team reviewed various key issues in 2019, such as the impact of IFRSs, the proposal to monitor reciprocal cross holdings between insurers, and the establishment of counter-cyclical mechanism. The research and review take both domestic market developments and international regulatory standards into consideration. The results of the reviews were provided to the authorities for supervisory decision-making.

2. Research into solvency regimes

Taiwan's current RBC system is similar to the USA's factor-based approach. Since the factor-based approach is less effective at risk measurement of complex insurance products, most developed countries are moving towards solvency regimes that mainly use scenario-based approach. The EU's Solvency II and the latest version of the Insurance Capital Standard (ICS) issued by the International Association of Insurance Supervisors (IAIS) are both risk-oriented methods that measure the impact of relevant risk shocks on insurers' overall balance sheet.

To keep up with the latest changes to the ICS and International Financial Reporting Standards (IFRSs), TII has carried out researches on tiering of capital resources and interest rate risks. In 2019, we also conducted a Quantitative Impact Study on ICS covering several life and non-life insurance companies. Through this experience, TII could assist the supervisors to effectively plan a future solvency system reform in harmony with international standards.

3. Research into Enterprise Risk Management practice

Enterprise Risk Management (ERM) is strongly connected to the solvency of insurance undertakings and is fundamental for business operations; moreover, the IAIS considers a sound ERM framework to be indispensable for corporate governance. Since the Financial Supervisory Commission promulgated the Insurance Enterprise Risk Management Guidance of Practice in 2010, TII has been responsible for analyzing and reviewing insurer effectiveness at executing ERM, and since 2015 this has included the major task of Own Risk and Solvency Assessment (ORSA). In 2017 and 2018, we further collaborated with the authorities, providing feedback on insurers' ORSA reports and holding face-to-face interviews. (Interviews enable full discussion of insurer ERM practices, which strengthens ORSA implementation.) In addition, we analyzed the results of industry stress testing (i.e. the evaluation of insurer financial positions under certain adverse conditions). Such results can help to identify major risk factors and assess financial resilience.

TII's annual Conference on ERM for the Insurance Industry alerts the industry to changes in international regulatory measures while helping to construct a comprehensive ERM framework. The theme of last year's conference was "Surrounded on All Sides: Changes Around the Insurance Industry". In view of the range of risks faced by the insurance industry, this conference

世界各國持續對保險業的資本監理制度進行改革，使制度符合風險導向及當地市場特色。第八屆(2019年)以「保險業變革之契機」為題，針對保險業面臨多元風險態樣，探討 ICS 與 IFRS17 之國際接軌為主軸，俾利保險業者妥善因應並發展良善的風險管理與清償能力制度。

貳、保險專業研究

一、保險實務、理論與政策研究

本中心長久以來關注全球保險業之發展，並持續進行保險實務、理論與政策之研究。2019 年主要之工作包括：持續進行保險市場與保險法(含相關法令)修正之研議、研議保險業保險科技監理制度、執行保險業公司治理董事會績效評估之研究、執行金融建言白皮書等，並配合保險市場發展與需求，針對當前保險市場關注之議題，舉辦「2020 經濟與保險發展論壇」研討會。



2020 經濟與保險發展論壇
“The Economic and Insurance Development Forum 2020” Seminar

二、公司治理

為強化保險業公司治理之效能，本中心於 2019 年完成「保險業公司治理實務守則『應』之條文檢核表(107 年)分析報告」、「107 年度保險業執行董事會自我評量、同儕評鑑年度績效考核調查」報告書及「保險業公司治理實務守則『應』之條文檢核表(108 年上半年度)分析報告，以作為主管機關評估「保險業公司治理實務守則」及保險法相關規定修訂參考。

三、規劃及執行保險業退場機制

- (一) 本中心自 2005 年 11 月 18 日受主管機關委託擔任國華產物保險股份有限公司(以下簡稱國華產險)之清理人以來，即持續辦理清理業務。截至 2019 年 12 月 31 日止，國華產險已完成不動產拍賣、藝術品拍賣、未上市櫃股票拍賣及不良債權處分，並於 2010 年底進行第一次債權分配。依債權人數統計，已完成清償之債權人共計 14,763 名，占全部債權人(18,667 人)比例約為 79.09%。依債

focused on issues arising from the international integration of ICS and IFRS17 in order to help the Taiwanese insurance industry properly respond to this integration and develop its own sound risk management and solvency system.

II. Professional Insurance Research

1. Studies of theory, practice and policy

TII has long paid close attention to the development of the global insurance industry and has been conducting ongoing research into insurance theory, practice, and policy. Major accomplishments of 2019 include research into the insurance market and amendments to insurance law, including related ordinances; development of the Insurtech regulatory system; the Study of the Performance Evaluation of the Board of the Insurance Industry; and implementation of the Financial Advice White Paper. Also, we held several forums relating to current issues in the insurance market, including the Economic and Insurance Development Forum 2020.



2020 經濟與保險發展論壇桂先農董事長開幕致詞

Chairman Kuei speaking at the opening ceremony of the Economic and Insurance Development Forum 2020

2. Corporate governance

To enhance the efficacy of corporate governance in the insurance industry, TII has compiled reports such as, the analysis report of Corporate Governance Best-Practice Principles for the insurance industry (2018), the annual insurance industry Executive Board of Directors self-assessment peer review report, and the analysis report of Corporate Governance Best-Practice Principles for the insurance industry (the first half year of 2019). These reports are reference materials for the authorities to evaluate the "Corporate Governance Best-Practice Principles for the Insurance Industry" and amend the relevant ordinances.

3. Planning and implementing the mechanisms for preventing incompetent insurance undertakings

- (1) On November 18, 2005, we were commissioned by the authorities to act as liquidator of the Kuo-Hua Non-Life Insurance Company ("Kuo-Hua"). As of December 31, 2019, Kuo-Hua's real estates, artifacts, and unlisted shares had been auctioned off and non-performing loans had been disposed of, with first obligation distribution completed in 2010. Statistical data show that the total number of creditors having completed liquidation since 2010 is 14,763 (out of a total of 18,667, i.e. 79.09%). We have completed performance of obligations amounting to NTD352,878,461, which accounts for nearly 99.54% of Kuo-Hua's total distributable first obligations (NTD354,497,636). The

權金額統計，已完成清償之債權金額共計 352,878,461 元，占國華產險第一次債權分配中可分配現金 (354,497,636 元) 比例約為 99.54%。目前國華產險之清理業務仍持續進行中。

- (二) 本中心自 2009 年 1 月 17 日受主管機關委託擔任華山產物保險股份有限公司 (以下簡稱華山產險) 之清理人，辦理相關清理事宜。截至 2019 年 12 月 31 日止，華山產險已完成不動產拍賣、藝術品拍賣及不良債權處分，並分別於 2012 年及 2019 年辦理第一、二次債權分配。截至 2019 年 12 月 16 日為止，已匯款 5,277 件金額 87,024,593 元。其餘分配款將陸續辦理匯款作業。

參、保險專書出版發行

一、編印保險專業期刊

本中心為推廣保險專業知識、傳遞保險新知，於每年 3 月、6 月、9 月、12 月發行「保險專刊」，並同步發行電子版。

二、編撰保險專業書籍

本中心所編撰之保險專業書籍，內容涵蓋國內外監理制度之介紹、法令彙編、業務經營、資產管理、風險管理等保險產業專業知識，期能提升國內保險產業之專業水準。2019 年編印發行之書籍共計 8 冊。

肆、「保險法令判解查詢系統」之管理

免費提供中英文版線上查詢保險相關法規、行政解釋函等資料，供國外專業投資機構及國內產官學界使用。

伍、保險專業圖書室之管理與維護

建置以學術專業為導向之保險專業圖書室，致力於豐富館藏、提升資訊取用之便捷性、建構自動化線上查詢系統、進行專案資料蒐集與建檔、營造舒適之閱讀環境以服務各界。

目前圖書館藏計有中、英、日、德保險專業藏書 14,345 冊，保險專業雜誌期刊近 100 種。



liquidation of Kuo-Hua Non-Life Insurance Company is still in progress.

- (2) On January 17, 2009, we were commissioned by the authorities to act as liquidator of the Walsun Insurance Limited ("Walsun"). As of December 31, 2019, we had auctioned off real estate and artifacts and disposed of non-performing loans, having conducted first obligation distribution in 2012 and second obligation distribution in 2019. Statistical data show that as of December 16, 2019, funds totalling NTD87,024,593 had been remitted to 5,277 creditors. The remaining allocations will be processed in due course.

III. Insurance Publications

1. Insurance periodicals

We publish a quarterly insurance periodical and send out an electronic version to improve understanding of insurance and keep the public up to date with new information.

2. Insurance Professional Series

In order to enhance the performance of the domestic insurance industry, TII publishes insurance publications dealing with international and domestic supervisory regulation, collected ordinances, and information on business operations, asset management, risk management, and other areas of insurance industry expertise. In 2019, TII published 8 books.

IV. Management of the Insurance Laws and Regulations Database

We provide a free online search engine specifically aimed at insurance-related regulations and administrative rules. The search engine is accessible to institutions in Taiwan and abroad.



V. Management and Maintenance of the Library

We maintain a research-oriented insurance library. So as to provide better public service, we strive to enrich the collection while improving information accessibility and creating a comfortable reading environment. We are also constructing an automatic online search system and carrying out data collection on projects and archives. The current collection comprises 14,345 books in Chinese, English, Japanese, and German and approximately 100 different insurance periodicals.

業務概況

壽險精算統計

本中心壽險精算處為壽險之「精算及統計專責單位」，為求健全保險制度發展，主要工作在努力扮演主管機關智庫之角色以協助推動保險政策，一方面持續累積精算經驗以深入精算專業研究及分析，另一方面則強化保險資料庫運用功能以發揮大數法則效能，提升資料可信度，除供保險業精算業務執行之參考外，也能顧及消費者權益之保護。

壹、保險精算業務

一、以全民健康保險研究資料庫為基礎之研究

本中心與東吳大學財務工程與精算數學系合作進行系列統計研究，以全民健康保險資料庫為基礎，於 2019 年進行重大傷病卡之相關統計分析，預計於 2020 年完成該研究、出版書籍並舉辦研討會。前揭研討會之舉辦以及研究成果之發表應有利於保險業，以作為其健康保險商品設計與風險管理之參考。

二、商品損失率、發生率及費率檢討

本中心於 2019 年針對長年期及短年期健康險逐保單年度進行損失率分析，並將損失率結果公布於本中心官網。此外，長期照顧保險經驗發生率資料庫已於 2012 年建立，已列入保險業年度經驗資料填報項目之一，目前持續蒐集至 2016 年觀察年度之統計資料，俾以建立完整之長期照顧保險統計。

三、保險業短年期傷害保險及健康保險費率檢測機制

為瞭解保險業短年期保險商品費率與損失率關係，主管機關責成本中心建立「保險業短年期傷害保險及健康保險費率檢測機制」，透過事後檢測機制，釐清保險業者於商品費率訂價時有無過高或不足，進而作為費率修訂參考之依據。

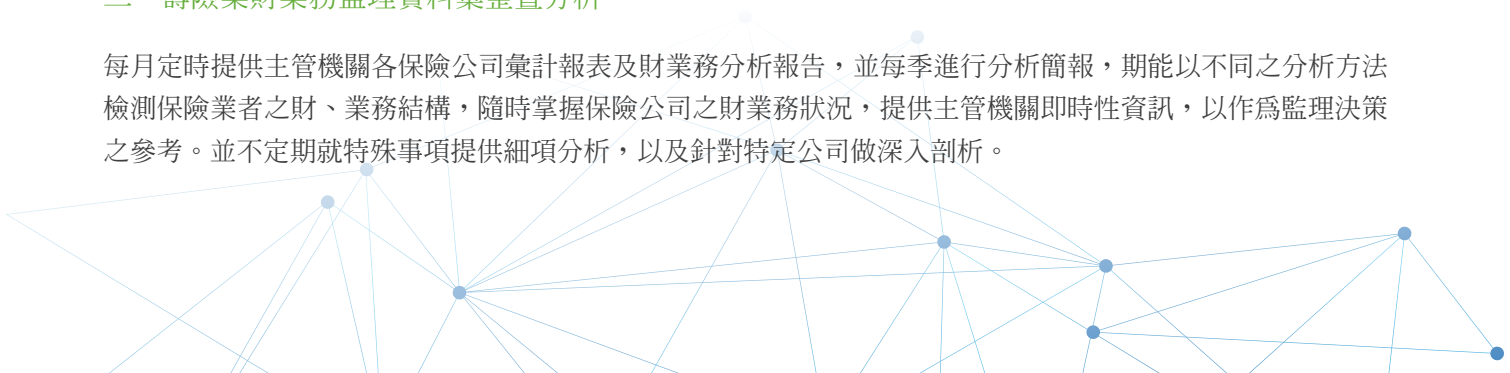
貳、保險監理制度研究

一、人身保險業新契約責任準備金利率自動調整精算公式之檢討

2019 年持續協助主管機關定期檢討新臺幣保單和美元、歐元、澳幣及人民幣等外幣保單之「人身保險業新契約責任準備金利率自動調整精算公式」，並邀集產學界共同研議協商，以作為壽險業 2020 年銷售新契約責任準備金提存利率之依據；並針對特定保障型保險商品適用之責任準備金利率提供相關監理建議。

二、壽險業財務業務監理資料彙整暨分析

每月定時提供主管機關各保險公司彙計報表及財務分析報告，並每季進行分析簡報，期能以不同之分析方法檢測保險業者之財、業務結構，隨時掌握保險公司之財務業務狀況，提供主管機關即時性資訊，以作為監理決策之參考。並不定期就特殊事項提供細項分析，以及針對特定公司做深入剖析。



Overview of Functions

Life Insurance Actuarial Services and Statistics

The Life Actuarial Department is responsible for supplying actuarial studies and statistics on life insurance. To support the sound development of the insurance sector, the department also acts as think tank, assisting the regulator in policy implementation. This includes accumulating ongoing actuarial data to deepen research and analysis capabilities, improving applications on the insurance database, improving data credibility, and taking advantage of the law of large numbers. We provide insurers with the results of our research and analysis for actuarial purposes, which also enables us to make a contribution to consumer rights protection.

I. Actuarial Services

1. Research based on the National Health Insurance Research Database

TII has been working together with the Department of Financial Engineering & Actuarial Mathematics at Soochow University on a series of experience studies based on the National Health Insurance Research Database.

In continuation of the 2019 series of statistical analyses of catastrophic illness, in 2020 TII expects to hold a seminar on catastrophic illness and publish a book entitled *Statistics on Catastrophic Illness Based on the National Health Insurance Database*.

The seminar and the research results will be useful to the insurance industry and can serve as a foundation for health insurance product design and risk management.

2. Review of the loss ratios, incidence rates, and premiums of various insurance products

In 2019, TII conducted loss rate analysis of long-term and short-term health insurance by policy year and published the results on its official website. The long-term care insurance experience rating database was set up in 2012 and has been mentioned in the insurance industry annual experience data report, the compilers of which are currently in the process of collecting statistics for 2016 in order to establish a complete data set of long-term care insurance statistics.

3. Rate review mechanism for short-term accident and health insurance

TII was authorized to set up a rate review mechanism to determine the correlation between premiums and loss ratios for short-term insurance products. The aim of the mechanism is to determine whether product premium rates are too high or low. The findings can be used as a basis for the calculation of premiums in the future.

II. Research on Insurance Supervisory Systems

1. Review of automatic adjustment formulas for reserving rates for new life insurance business

In 2019 TII assisted the regulator in its regular review of auto-adjusting formulas for reserving rates for NTD-, USD-, EUR-, AUD-, and RMB-denominated life insurance products. TII also invited academics and industry representatives to discuss the formula for the reserving rates for new business in 2020, and provided the regulator with a proposal on the reserving rates and advice on supervision of specific protection products.

2. Consolidation and analysis of life insurer financial and business data for supervision

Each month, TII provides the regulator with data summaries and analysis of financial and business information on insurance companies. We also provide quarterly analyses and reports. The insurer data are examined from multiple perspectives to

三、壽險業簽證精算報告之覆閱

2019 年承接主管機關委託案進行 2018 年壽險業精算簽證報告覆閱事宜，分別提供各公司簽證精算人員覆閱意見以強化其簽證報告品質、提供建議予中華民國精算學會作為未來研擬實務處理準則之參考、提供主管機關修訂意見以作為其訂定 2019 年精算簽證作業補充說明之參考及作為主管機關執行個別公司準備金適足性監理工作之內部輔助資料。

參、人身保險商品相關研究

一、保險商品審查制度研究

藉由我國保險商品審查制度與英、美、日、韓、星、陸之比較研究，作為我國未來研議商品審查監理方針調整之參考。

二、各項保險商品相關研究

奉主管機關指示，完成全民健康保險住院診斷關聯群制度對商業醫療保險之影響分析。

三、定期更新特定商品總保險費訊息

為提供消費大眾便利查詢商品費率管道，定期彙整各壽險公司基本型態之個人傷害險總保險費，並公開揭露於本中心網頁。

四、協助主管機關辦理人身保險商品預警制度

健全保險商品發展，維護消費者權益，本中心協助主管機關建立人身保險商品預警機制，包含系統開發維護、報表檢核，並定期呈報主管機關檢核結果，以隨時掌握保險市場脈動。

肆、保單審查

一、持續協助主管機關保險商品審查制度之修訂

協助主管機關檢討保險商品審查相關法規，配合法令變更及實務作業需求，於 2019 年分別協助業者於人身保險商品編碼原則及保險業設置保險商品資料庫注意事項等相關業務之進行。另持續辦理保險商品線上監理系統之協助開發與功能檢測，並協助國內保險業建置國際保險業務 (Offshore Insurance Unit; OIU) 保險商品之相關資料。

二、協助主管機關辦理備查保險商品形式審查與保單抽查相關行政業務

協助主管機構辦理核准、備查或申報保險商品之審查相關事宜，包含辦理人身保險商品及投資型保險商品核准審查會議事務，檢核人身保險備查及申報商品送審文件以及專業人員之簽署完整性，辦理送審統計及記錄商品送審缺失情形，定期呈報主管機關以掌握保險業商品動態。同時進行保單抽查作業，監控保險公司送審保單品質以保護消費者權益。OIU 保險商品申報自 2015 年正式實施，本中心亦協助審查。本中心近六年協助主管機關處理核准、備查及申報之保險商品件數請詳閱下列統計圖。



provide the regulator with timely information on the financial and business conditions of insurers in Taiwan and to facilitate supervisory decision-making. Upon the regulator's request, TII also carries out detailed analysis and in-depth studies of specific insurance companies.

3. Review of the appointed actuary's report of life insurers

In 2019, TII was commissioned by the regulator to review the 2018 Appointed Actuary's reports on life insurers. TII provided feedback to each insurer's appointed actuary so as to improve report quality, and made recommendations to the AICT on how to revise Actuarial Standards of Practice. TII suggested revisions that should be made to the 2019 Supplementary Guidance on the Appointed Actuary's Reports. TII's final report on the review provided the regulator with supplemental internal information for the supervision of insurers' reserve adequacy.

III. Research on Life Insurance Products

1. Research on insurance product regulation

This study compares insurance product filing regulations in Taiwan, the UK, the US, Japan, Korea, Singapore, and China. It provides a point of reference for future legislative amendments.

2. Research into various insurance products

As requested by the regulator, TII studied the impact of Taiwan Diagnosis-Related Groups (Tw-DRG) on commercial medical insurance.

3. Regular information updates on premiums for specific insurance products

TII provides consumers with a convenient way to check premium rates. Gross premiums for basic personal accident insurance policies offered by life insurers are consolidated and the information posted on the TII website.

4. Life Products Early Warning Mechanism

To support product development and consumer autonomy, TII has helped regulators set up a Life Products Early Warning Mechanism that includes system development and maintenance, reports verification, and regular checking of reports to keep abreast of the market.

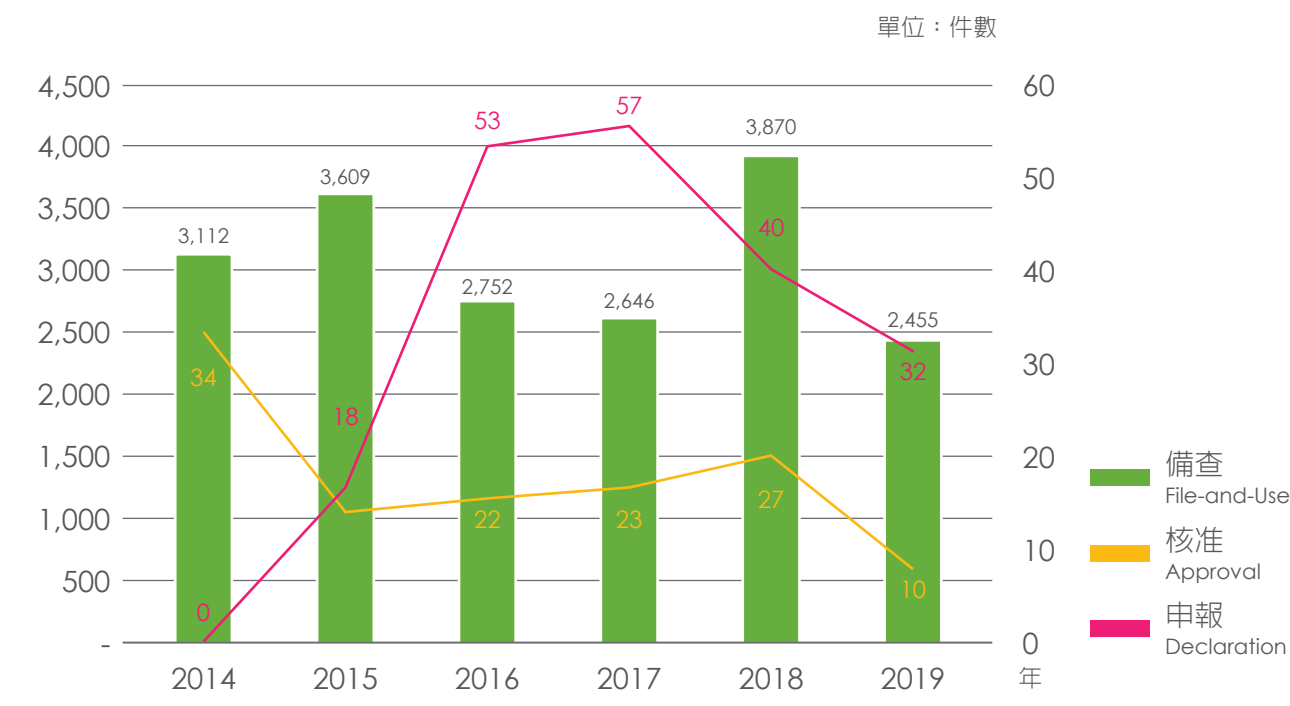
IV. Product Review

1. Assisting the competent authority with developing and revising the Insurance Product Review System

TII has been assisting the authorities in the review of regulations related to insurance products. To comply with regulatory changes and accommodate business practices, in 2019 TII helped revise the coding principles for life insurance products and instructions on how to set up databases on insurance products. We are also developing an online supervisory system for insurance products and helping domestic insurers to set up a product database for international insurance business (Offshore Insurance Unit).

2. Assisting the competent authority with product filing review and administrative operations related to spot checks

TII assists the competent authority with approval or review of insurance products. Our main responsibilities include holding committee meetings for the approval of life insurance and investment-linked insurance products, collating submissions of documents related to life insurance products, checking the integrity of signatures, and recording the number of submitted products and deficiencies. TII reports regularly to the competent authorities to keep them updated on the dynamics of insurance products. To protect consumer rights, TII ensures the quality of submitted documents by carrying out spot-checks on policies. Since the declaration process was formally implemented in 2015, TII has also assisted in the review of OIU insurance products. The following chart shows the statistics on approval, file-and-use, and declaration of products for the last six years.



近六年人壽保險備查商品送審件數
Number of Use-and-File Life Insurance Products from 2014 to 2019

伍、保險調查統計業務

一、定期公開統計資訊

本中心定期蒐集及稽催管制各類人身保險業務統計資訊，以揭示產業經營績效與市場狀況提供各界研究參考，除依產官學界需求提供所需資訊外，並定期公開人壽保險業務統計年報、人身保險英文年報 (Fact Book)、人身保險六險種之經驗損失率 (死亡率) 研究報告、保險市場重要指標、保險統計資料庫加值服務及壽險樞紐分析統計圖表等資訊。2019 年筆數已由 2018 年之 805,390 千筆增至 1,140,020 千筆，本中心歷年壽險資料處理筆數請詳閱下列統計圖。

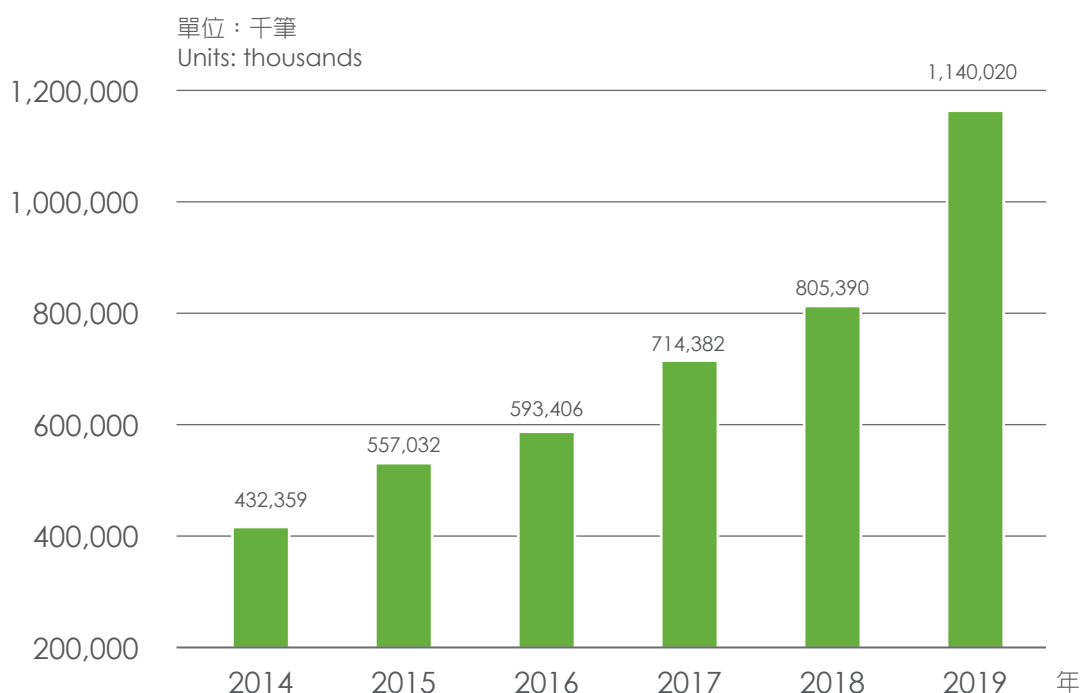
二、統計資料庫檢討及統計規程編修

本中心為期未來能有更臻完整的精算統計資料庫，配合主管機關、業者及本中心三方需求及使用目的，檢視現行臺灣壽險業六險種經驗發生率研究報告及填報手冊，提升所蒐集之壽險業經驗死亡率、罹病率及損失率等相關資料之正確性及可用性，以便適時編製經驗生命表、損失率表作為壽險業釐訂保險費率或提存責任準備金之計算基礎；另考量失能照護保險屬新型態保險商品，倘累積其業界相關經驗，可作為未來商品訂價、商品調整及風險管理之依據，新增失能照護保險經驗填報手冊，配合於 2020 年建置資料庫並預計於 2020 年 11 月進行經驗資料蒐集作業。

因應身心障礙者投保微型保險障礙類別統計暨配合「保險業辦理微型保險業務應注意事項」第 2 點修正，修訂「人壽保險業微型保險月報統計規程」，自 2019 年 1 月統計資料開始報送。

三、定期提供主管機關統計資訊

本中心配合主管機關監理之需求，定期提供主管機關初年度等價保費統計表、壽險平均保額、銀行通路保費收入、微型保單相關統計表、外幣保單、商品綜合評分值、類定存初年度保費、非投資型保險統計分析、OIU、小額終老、身心障礙分析報告等相關統計表等各類統計資訊。



近六年壽險資料處理筆數

Number of Life Insurance Data Handling Cases Processed by the Institute, 2014-2019

V. Insurance Survey and Statistics

1. Regular disclosure of statistical information

TII regularly collects and manages statistical information on life insurance. The aggregate information, showing industry performance and overall market conditions, is published for the convenience of interested parties. In addition to providing information upon request to industry, regulators, and academia, TII regularly publishes materials such as the *Annual Report on Life Insurance Statistics*, the *Life Insurance Fact Book*, *Morbidity Experience Studies on Incidence Rates of Six Product Lines in Life Insurance*, *Important Indices of the Insurance Market*, *Value-added Services on Insurance Statistics Database*, and *Life Insurance Pivot Analysis Statistical Charts*. TII's life insurance database grew from 805,390 records in 2018 to 1,140,020 records in 2019. The chart below shows the amount of data processed by TII in recent years.

2. Review of the statistical database & revision of statistical procedures

To enhance the data quality of the statistical database, TII is reviewing the current Experience Studies on Incidence Rates for six product lines and their reporting instructions. The review takes into account the needs and purpose of the regulator, the industry, and TII, and is aimed at improving the accuracy and usability of reported data, such as mortality, morbidity, and loss ratios. Thus, the data can be used to construct mortality tables and loss ratio tables for life insurance pricing and reserve valuation purposes.

TII also includes reporting instructions for people with disabilities in order to collect data on insured and uninsured people with disabilities and build an exclusive database for people with disabilities by November 2020.

A second revision was made in January 2019 in response to an amendment to Article 2 of the Directions for Insurance Companies to Engage in Microinsurance Business.

3. Regular provision of statistical data to the competent authority

In order to facilitate life insurance supervision, TII regularly provides the regulator with a range of statistics, including but not limited to first-year premium equivalents, average sums assured, bancassurance premium income, micro-insurance-related statistics, foreign currency denominated insurance, product structure consolidated scores, quasi-saving endowment insurance first-year premiums, non-ILP insurance statistics, OIUs, micro-whole-life insurance, and analytical reports on statistics relating to people with disabilities.

業務概況

產險精算統計

本中心產險精算處為產險方面之「精算及統計專責單位」，主要工作除配合產險業費率自由化進程階段致力保險資訊整合與定期公佈相關精算統計資訊外，為求健全保險制度發展，亦扮演主管機關智庫之角色以協助推動保險政策，一方面持續累積精算經驗以深入精算專業研究及分析，另一方面則強化保險資料庫運用功能以發揮大數法則效能，提升資料可信度，俾供保險業精算業務執行之參考。另亦負責執掌主管機關依強制汽車責任保險法授權，以公務委託方式請本中心辦理強制汽車責任保險精算統計、法規制度、財會準備金等相關研究發展事項。

壹、保險精算業務

一、運用天災危險費率計算模型進行分區費率計算

依據「實施產險費率自由化第三階段相關監理配套措施」規範，維護並利用天災模型定期檢視火災保險地震、颱風及洪水之危險費率（包括住宅及商業，且含現行簡易備查方式辦理之商業火險巨大保額）。本中心另針對保險公司自行開發之天災費率釐訂模型進行精算模型審查作業。

二、每月定期更新特定險種商品之總保險費訊息

彙整各產險公司依特定承保條件所彙送之任意汽車保險、住宅火災保險及個人傷害險總保險費資訊於本中心網頁供消費者查詢。

三、建置再保險資料庫與研究再保險費率之安排

協助主管機關每月彙整產險業商業火險總保額超過 150 億元之再保險資料，並依據「保險業辦理再保險分出分入及其他危險分散機制管理辦法」之規範，每季陳報主管機關再保險安排適法性檢測報告。

四、揭露產險精算統計資料及提供參考危險費率、整體綜合率資料

每半年揭露任意車險、住宅火險及商業火險之整體產險市場損失成本等相關精算統計資料，供各產險公司釐定費率之用。另配合「實施產險費率自由化第三階段相關監理配套措施」規定，定期提供產險業上述險種之參考危險費率；上半年底揭露前一年度整體市場各會計險別 50、75 百分位之綜合比率、損失率及費用率，以作為衡量業界核保績效之依據。

五、執行「實施產險費率自由化第三階段相關監理配套措施」

彙整各產險公司任意車險及火災保險直接招攬費用率及非直接招攬費用率；彙整各產險公司任意車險及火災保險和一年期以下之傷害保險及健康保險費率檢測及調整機制執行情形報告。



Overview of Functions

Non-Life Insurance Actuarial Services and Statistics

The Non-Life Actuarial Department is positioned as a rating bureau for non-life insurance in particular. One of our main tasks is to integrate insurance information based on each phase of non-life rate deregulation and to regularly publish actuarial statistics. To support the sound development of the insurance industry the department also acts as think tank, assisting the competent authority in the implementation of insurance policies. The department also continues to accumulate actuarial experience in order to deepen our actuarial research and analytical capabilities, improve the credibility of data, and increase our ability to use the insurance database to take advantage of the law of large numbers. Our research and analytical findings and data are provided to insurers for actuarial purposes. TII has been commissioned by the competent authority in accordance with Compulsory Automobile Liability Insurance Act to take charge in all development and research matters relating to actuarial statistics, law systems, and accounting and financial reserves for compulsory automobile liability insurance.

I. Actuarial Services

1. Calculation of regional premiums using the natural catastrophe risk premium rate model

In accordance with the Supervisory Measures for the Implementation of the Third Phase of Non-Life Insurance Deregulation, TII keeps up to date a natural catastrophe model to review risk premium rates for earthquake, typhoon, and flood coverage under fire insurance policies, including residential and commercial properties and major commercial properties filed under use-and-file schemes. Also in accordance with the regulations, TII assesses the actuarial model developed by insurers in order to price the TII Natural Catastrophe Risk Premium.

2. Monthly disclosure and update of gross premium information on specific insurance products

TII consolidates and compares the gross premiums for Voluntary Automobile Insurance, Residential Fire Insurance, and Personal Accident Insurance and then publishes the information on the TII website.

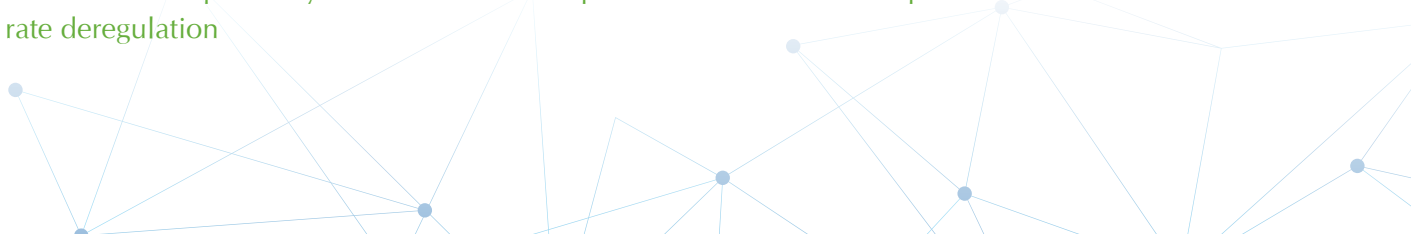
3. Setting up a reinsurance database & research into reinsurance rates and placement

TII assists the competent authority with the consolidation of reinsurance cession data for commercial fire insurance cases with sums insured over NTD 15 billion per month. In accordance with Article 10 of the Regulations Governing Insurance Enterprises Engaging in Operating Reinsurance and Other Risk Spreading Mechanisms, TII submits a legal compliance examination report to the authority quarterly.

4. Publication of Non-life Insurance Statistical Data for Actuarial Function, reference premium rates, and overall combined ratio

Twice yearly, TII publishes the Non-Life-Insurance Statistical Data for Actuarial Functions, including insurance losses and expenses for Voluntary Automobile Insurance, Residential Fire Insurance, and Commercial Fire Insurance for the purpose of rate making. In accordance with the Supervisory Measures for the Implementation of the Third Phase of Non-Life Insurance Deregulation, TII also provides periodical reference base rates for voluntary automobile insurance and fire insurance. At the end of the first half, TII publishes the previous year's combined ratios, loss ratios, and expense ratios of risks in the 50/75 percentile of the overall market as a useful benchmark against which to evaluate underwriting performance.

5. Execution of supervisory measures for the implementation of the third phase of non-life insurance rate deregulation



六、定期檢視財產保險費率及建立調整機制

成立責任險專案小組釐訂參考費率，已完成 12 個公會版商品之參考費率檢視。

七、完成「產、壽險統計資料庫系統」升級改版案第三階段

為改善統計作業效率、節省系統維護成本，進行產、壽險系統之升級改版，俾符合本中心資安升級要求，改善系統作業流程及強化資料品質。本年度共完成壽險業務月報/財務季報、壽險財/業務年報、產險任意汽車保險、產險火災保險、壽險個人壽險、壽險個人醫療保險六個資料庫系統之升級改版。

八、完成修訂「財團法人保險事業發展中心財產保險業統計資料應用管理辦法」

為積極落實執行自籌財源方案、提升自籌財源之辦理績效，本年度完成修訂本中心財產保險業統計資料應用管理辦法，以加強統計資訊服務及推廣統計分析應用。

貳、保險監理制度研究

一、產險業財務業務監理資料之彙整暨分析

定期提供主管機關產險業財務資訊彙計報表，並以各種財務精算分析方法檢測產險業者財務結構並提具分析報告。每季向主管機關進行財務業務分析簡報，以利主管機關作為監理決策之參考。另不定期就特殊事項提供細項分析，以及針對特定公司做深入剖析。

二、保險輔助人財務業務監理資料之彙整暨分析

提升各保險輔助人定期申報財務業務資料之效率與正確性，並適時監理各保險輔助人營運情形。主管機關委託本中心協助彙整保險輔助人財務業務報表相關監理資料，本中心定期彙整輔助人財務業務資料及提具報告予主管機關，協助建立更完善之監理機制。

參、財產保險商品相關研究

一、減緩氣候變遷影響之創新保險商品研究

我國屬於氣候變遷影響風險較高國家之一。根據聯合國災害資料庫統計，亞洲地區洪災、山坡地崩塌、土石流與風暴占全部災害的 74%。保險業為風險管理服務的提供者，適時提供更完善的保險商品及服務，有助降低全球暖化不利影響及提高對抗天然災害的能力。

本研究彙整主要保險市場符合低碳永續的商品 (如生態或綠色建築重建保險保費折扣、風力或太陽能無法使用時的費用補償保險、依照實際行使里程支付保險費之減碳保險、電動商用車保費折扣保險、環境汙染責任保險…等)，並考量我國產險市場承保能量，介紹數種較熱門的保險連結證券 (如抵押再保險、巨災債券、側掛車…等)，最後研提四種商品態樣規劃建議，期能減少與日俱增的自然災害風險及滿足社會大眾新的保障需求。



TII collects expense ratios on direct and indirect acquisition expenses for Voluntary Automobile and Fire Insurance. TII regularly compiles consolidated reports on the execution of Voluntary Automobile and Fire Insurance and the One-Year Accident & Health Insurance rate-making adjustment mechanism.

6. Regular review of non-life insurance products and setting up of adjustment mechanisms

TII has set up an ad-hoc committee to review the reference rates of liability insurance products. Over the past 3 years, reference rate inspection has been completed for 12 products.

7. Completion of the second phase of the Life and Non-Life Insurance Statistics Database System upgrading

The aim of the upgrading was to improve the efficiency of statistical operations, reduce system maintenance costs, upgrade the Life and Non-Life Insurance systems, bring the systems into line with TII security upgrade requirements, improve system operation procedures, and enhance data quality. This year we upgraded and revised databases including the Non-Life and Life Business and Financial monthly reports, Non-Life and Life annual reports, Voluntary Automobile Insurance, Fire Insurance, Individual Life and Individual Health Insurance.

8. Completion of the amendment to the TII's Administrative Measures on the Application of Statistics for the Non-Life Insurance Industry

In order to actively implement and improve the self-financing performance, adjusted the statistical data application management for the Non-Life Insurance Industry to strengthen statistical information services and enhance statistical analysis applications.

II. Research on Insurance Supervisory System

1. Consolidation and analysis of actuarial and financial data on non-life insurers

TII consolidates financial information and provides the competent authority with regular summaries and comprehensive financial analyses using various financial and actuarial analytical methodologies to assess the financial strength of each non-life insurer. TII also gives the competent authority a quarterly "pre-warning monitoring" analytical presentation to aid them in further supervisory decisions as well as providing detailed analysis on various certain issues and conducting in-depth analysis of specific insurers on an irregular basis.

2. Consolidation of business and financial supervisory data for insurance intermediaries

The authorities commissioned the TII to assist in the collection of relevant supervisory materials on intermediaries' financial information in order to enhance the efficiency and accuracy of the business and financial data regularly submitted by insurance intermediaries and to ensure timely supervision of their operations. TII regularly sorts through this information and reports to the authorities to help create a more effective supervisory mechanism.

III. Research into Property & Casualty Insurance Products

1. Research into innovative insurance products to mitigate the impact of climate change

Taiwan is one of the most frequently affected by the climate change around the world. According to statistics from the International Disaster Database, floods, landslides, and storms account for 74% of all disasters in Asia. The insurance industry is a risk management services provider and can use more comprehensive products and services to mitigate the impact of global warming and enhance its ability to deal with the effects of natural disasters.

The research focuses on low-carbon sustainable products in the main insurance markets (such as Ecological or Green Building Rebuilding Discounts, Renewable Energy Reimbursements, Pay-as-You-Drive/Pay-how-You-Drive, Low-Emission Vehicle Discounts, Environmental Pollution Liabilities, etc.). It also briefly looks at several popular insurance-linked securities, such as Collateralized Reinsurance, Catastrophic Bonds, Sidecars, etc., and suggests four new kinds of products that can reduce the increasing hazard of natural disasters and meet the latest risk needs.

肆、保單審查

一、持續協助主管機關辦理保險商品形式審查作業

近六年財產保險備查商品送審件數如下表所示。

本中心協助辦理財產保險備查商品送審文件以及專業人員之簽署完整性檢驗工作，並透過電腦系統化管理保險業送審件數與缺失情形，定期呈報主管機關以掌握保險業商品動態。同時亦辦理備查保單之抽查作業，監控保險公司送審保單品質以保護消費者權益。

年度	件數
2014 年	2,620
2015 年	2,297
2016 年	2,161
2017 年	3,165
2018 年	3,209
2019 年	3,064

二、協助主管機關辦理 OIU 保險商品形式審查作業

2015 年 5 月 25 日訂定之「國際保險業務分公司管理辦法」，金融監督管理委員會茲依據「國際保險業務分公司管理辦法」第九條第一項第一款規定，指定保發中心為國際保險業務分公司申報保險商品及建置國際保險業務分公司保險商品資料庫之機構，本中心配合於 2015 年 6 月 24 日修正「保險業設置保險商品資料庫注意事項」，並配合於保險商品監理資訊系統執行 OIU 保險商品之形式審查作業。



國際財務報導準則第 17 號「保險合約」研討會 - 保險局施瓊華局長致詞
Director General of Insurance Bureau, Ms. Chiung-Hwa Shih speaking at the IFRS 17 Outreach Meeting

伍、保險調查統計業務

為揭示產業經營績效與市場狀況供各界研究參考，本中心蒐集及稽催管制各類產物保險業務統計資訊。除依產官學界需求提供所需資訊外，同時編修各險統計規程、建置程式系統以及定期公開產險業各險業務統計年報、產險統計要覽、保險年鑑、保險市場重要指標及汽車重置價格等資訊。業務統計資訊除以統計報表方式揭露外並另提供樞紐分析查詢及互動式統計資訊查詢平台供各界參查利用。

本中心近六年產險資料處理筆數請詳閱下列統計圖



國際財務報導準則第 17 號之機會與挑戰
“IFRS 17- the Challenge and Opportunities” Conference

IV. Product Review

1. Assisting the competent authority in the review of product filings

Listed below are the numbers of use-and-file product filing applications received in the past six years.

TII is in charge of examining the completeness of insurer products, filing documents, and verifying qualified signatures on filings of use-and-file products. Using the access system, TII is able to provide the competent authority with the latest product review reports. In an effort to protect consumer rights, TII is also responsible for making spot checks on use-and-file products and monitoring the quality of products designed by insurers.

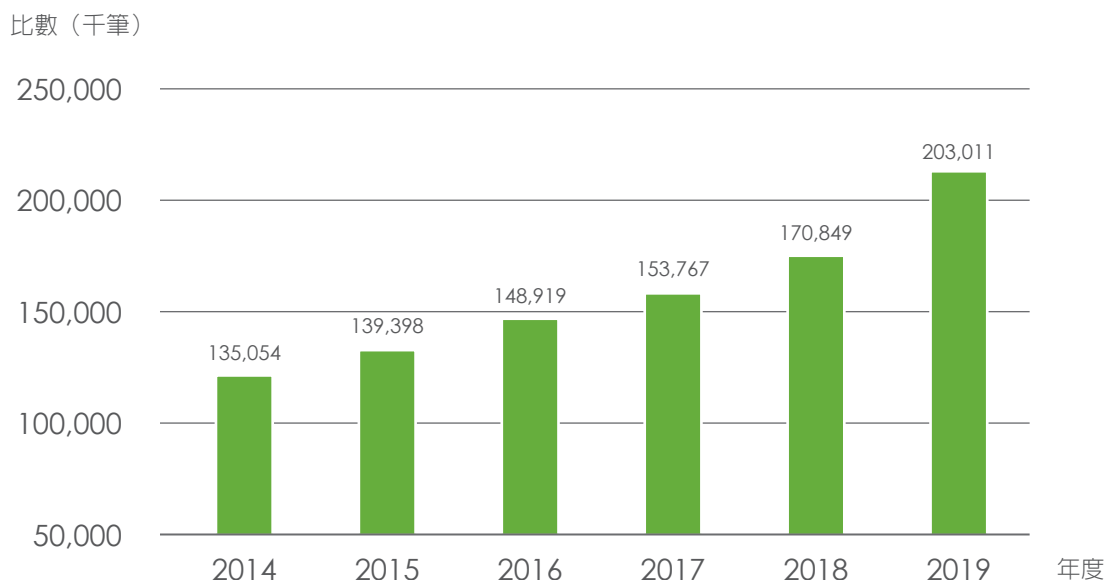
2. Assisting the competent authority in handling OIU insurance form review

On the basis of the “International Insurance Business Branch Management Approach”, effective May 25, 2015, the FSC designated TII as the organization for the declaration of insurance products from the international insurance business branch and the establishment of a database for all the branch’s insurance products. TII also amended the “Instructions on Database Establishment for Insurance Products” on June 24, 2015, and with the supervision of insurance product information systems to execute OIU insurance form reviews.

V. Insurance Survey and Statistics

Publicly available for non-life interactive statistical data inquiry platform, high-level performance review and overall market profile. In addition, TII also edits and revises statistical procedures for various types of insurance, sets up programming systems, publishes regular reports such as the *Overview of Non-Life Insurance Statistics*, *Annual Non-Life Insurance Statistical Report*, *Insurance Year Book*, *Important Indices of the Insurance Market*, and publications on vehicle replacement costs. TII also provides custom-made statistical reports and pivot analysis statistical charts for all interested parties.

The quantities of non-life insurance data handled in the last six years are shown in the chart below



近六年產險資料處理筆數年度統計圖表

Number of Non-Life Insurance Data Handling Cases Processed by the Institute, 2014-2019

註：2019 年為截至 2020 年 2 月 13 日之系統數據。

Non-life insurance data up to February 13, 2020

業務概況

強制車險專案

壹、精算及研究發展工作小組

一、費率定期檢討與精算議題研究

完成年度強制汽車責任保險費率精算檢討，經 2018 年強制汽車責任保險費率審議委員會會議通過，2019 年本保險維持現行費率，不予調整。

定期檢視及分析各公司間及整體產業之本保險損失率狀況及發展趨勢，以達本保險費率之公平合理性。俾助有效控管本保險之損失成本及提供監理參考。

二、準備金定期分析與財會議題探討

定期檢視及分析整體市場及個別公司特別準備金適足性，俾以提升本保險財務之穩健性；完成再保分入業務未報賠款準備金之提存比例計算，報經主管機關核定後發布。

三、法令面與制度面議題探討與研究

修正強制汽車責任保險法及相關辦法，檢討全面性稽核機制及協助辦理外部專案稽核，以及持續進行強制汽車責任保險差異化管理機制作業，以促進本保險制度之健全與發展。

四、財務業務分析專案

定期藉由財務業務指標之檢視分析，以瞭解各產險公司之財業務狀況。辦理簽證精算報告覆閱，充分瞭解產險公司之各種準備金提存與管理、財業務相關資料之陳報情形，並將整體覆閱結果與相關數據分析，提供主管機關作為監理上之參考。

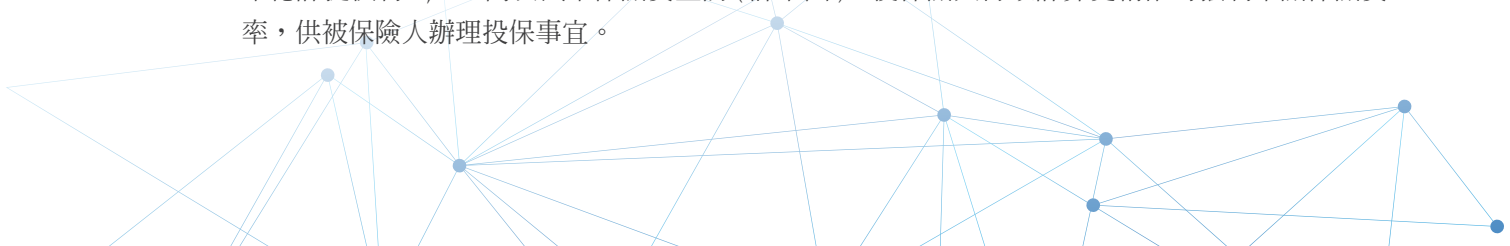
五、專案研究

其他配合主管機關辦理事項或專案研究已完成者，包含應收帳款之一致性計算基準、酒後駕車加費之成效分析、已付賠款肇責調整數清單。

貳、資訊作業中心

一、強化資訊作業中心之資訊服務

- (一) 為落實保險費率從人因素制度，本中心受主管機關委託建置「強制汽車責任保險資訊作業中心」，積極協同產險公司及交通監理單位提供相關查詢服務，以確保一千多萬汽機車車主之權益，2019 年總計提供約 4,010 萬次汽車保險費查詢（詳下圖），使保險人得以計算更精確的強制車險保險費率，供被保險人辦理投保事宜。



Overview of Functions

Compulsory Automobile Liability Insurance Project

I. Actuarial and Research Development Task Force

1. Annual rate review and research into actuarial issues

Completion of the annual Compulsory Automobile Liability Insurance rate actuarial review and approved by the task force committee in 2018, the premium charge will maintain the current rate level in 2019.

TII regularly reviews and analyzes loss ratios for every company and overall development trend in order to determine fair and reasonable premium rates, while also limiting insurance losses and providing information for supervision.

2. Regular analysis and review on reserve and accounting issues

TII regularly reviews and analyzes the special reserve adequacy of both the overall market and individual companies. In order to improve the financial stability in insurance; suggesting the appropriate ratio of the IBNR for the inward business and reported the ratio to the authority for approval.

3. Discussion of and research into issues raised in acts and regulations

TII has helped modify the Compulsory Automobile Liability Insurance Act and related measures, and has reviewed the overall comprehensive auditing mechanism in order to assist with external project audits. Moreover, TII has been running the compulsory automobile liability insurance Differentiation Supervision Mechanism to promote the healthy development of the insurance system.

4. Financial analysis project

TII regularly reviews financial indicators and business analysis to get a grasp of the financial situation of insurance companies. TII also examines non-life insurer reserve management, financial status, and business operations through their certified actuarial reports, and provides overall results and data analysis to the competent authority for their use in supervision.

5. Research projects

TII carries out projects assigned by the authorities, including the consistent basis for Accounts Receivable Calculation and Cost-Benefit Analysis to drunk driver's penalty surcharge.

II. Information Processing Center

1. Additional services at the Information Processing Center

- (1) TII was commissioned by the competent authority to construct The CALI Information Processing Center and provide inquiry services in conjunction with non-life insurers and the transportation supervisory unit in order to protect the rights of more than 10 million vehicle owners. In 2019, the Center responded to 40 million inquiries, helping vehicle owners obtain accurate rates on policies for the next year.
- (2) TII holds regular review meetings with non-life insurers to track and review the operations of the CALI Information Processing Center. As of the end of 2019, the premium mismatch ratio for policy renewal and new policies averaged 0.031% and the mismatch ratio for written data averaged 0.001%.

- (二) 定期邀集產險業者召開工作檢討會議，以追蹤檢討保險費查詢系統運作情形；截至 2019 年底為止，汽車續保件及新保件保費差異件數比率平均為 0.031%，全年度簽單資料檢核平均錯誤比率為 0.001%。
- (三) 持續進行與公路監理資料庫之介接作業，以提升並改善資訊作業中心資料庫資料品質；另為強化保險證之控管，辦理與公路監理機關相關資料傳輸作業。
- (四) 配合內政部原住民姓名並列羅馬拼音政策，完成資訊作業中心相關資料傳輸及查詢系統功能修正，以完整呈現被保險人姓名。

二、資訊作業中心教育宣導與相關服務

- (一) 為使保險業者知悉強制車險保險費計算之緣由，以期強制車險保險費之計算更臻正確，均定期對保險人及保險輔助人舉辦說明會；2019 年合計於全臺各地辦理 8 場次之教育宣導課程，計有 306 名學員參加。
- (二) 配合法務機關案件調查及交通、警政等監理機關查驗車輛需要，以及提供保險公司查詢作業或系統使用等諮詢服務，2019 年全年合計辦理查證或諮詢件數逾 1 萬 4 千餘件；另為提升資料庫之正確性，全年度並進行強制車險等級修正與資料上鎖作業，合計修正件數達 3 萬 8 千餘件。

三、維運資訊作業中心異地備援中心

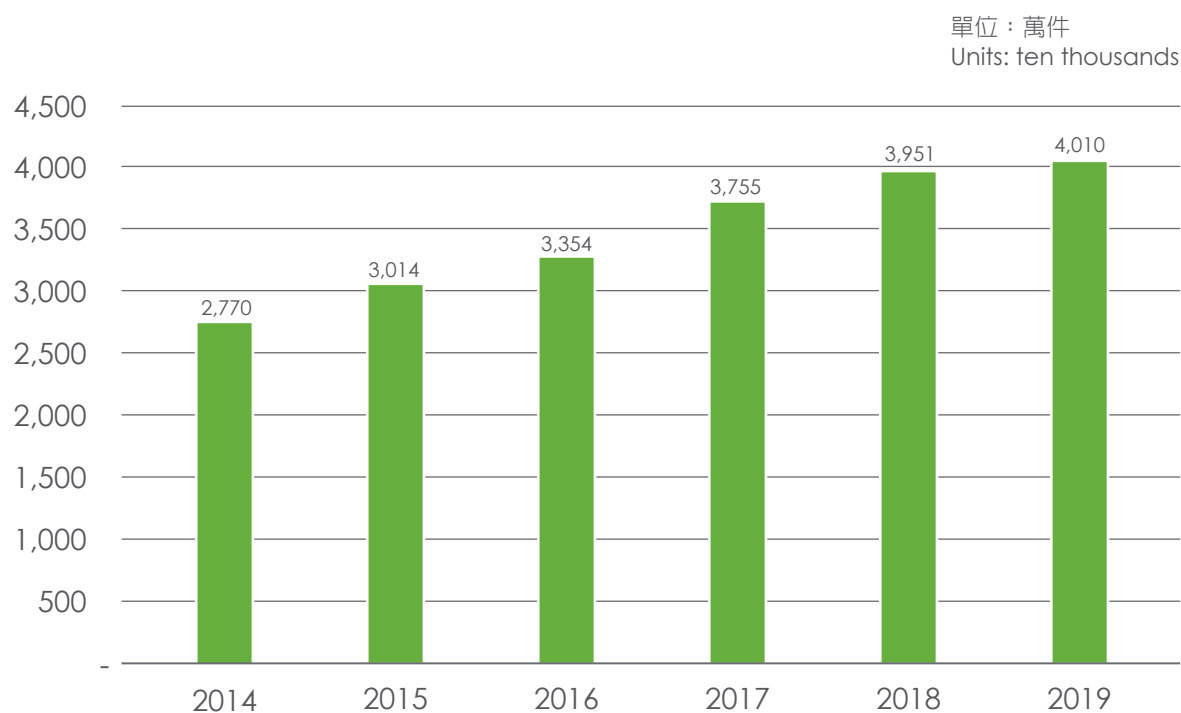
為使產險公司不致因天災或意外因素影響強制車險查詢作業，本年度廣續進行 2 次資訊作業中心異地備援演練。2019 年演練結果顯示，目前各公司均已熟稔於異常事件發生後之切換作業，大幅降低強制車險營運中斷之作業風險。

四、寄送機車車主保險到期通知作業

因應交通部公路總局取消機車行車執照定期換發乙案，爰代主管機關及交通部公路總局寄發通知保險到期之機車車主，以提醒投保義務人續保事宜。2019 年經寄發通知後，投保件數計增加 307,964 件，對機車整體投保率貢獻度達 2.7%，成效顯著。



- (3) TII continues to carry out work on the database and connect it to highway supervisory authorities in order to improve the data quality of the CALI Information Processing Center database. TII continues to work closely with highway supervisory authorities on data transfer operations in order to ensure the control of insurance cards.
- (4) In accordance with Ministry of the Interior policy on traditional indigenous names being written using characters that transliterate the romanized form, TII modified the CALI Information Processing Center's data transmissions and inquiry system functions so that the names of indigenous insured people are correctly displayed.



強制汽車責任保險資訊作業中心最近六年保險費查詢件數統計
Number of inquiries received by the CALI Information Processing Center, 2014–2019

2. Training services at the Information Processing Center

- (1) TII held eight information sessions nationwide in 2019, helping 306 participants from insurance companies and insurance intermediaries to familiarize themselves with the computing factors of the CALI premium and use this new knowledge to improve the accuracy of their premium calculations.
- (2) In 2019, TII completed more than 14,000 verification and consultation cases filed by law enforcement and insurers. Moreover, to improve the precision of the CALI database, TII conducted more than 38,000 rating level adjustments and data lock operations.

3. Disaster Recovery Center

TII uses the CALI inquiry function to provide disaster response plans to avoid adverse effects in the event of a natural disaster. Two practice drills were conducted in 2019, the results of which show that all insurance companies are prepared to continue CALI inquiry functions in the event of a natural disaster and so greatly reduce risk.

4. Mailing CALI renewal notices to motorcycle owners

In response to Directorate General of Highway policy to terminate periodic vehicle license renewal, TII will send out insurance expiration notices to remind motorcycle owners to renew their insurance. In 2019 this measure brought in an additional 307,964 insurance policies, contributing 2.7% to the number of insured motorcyclists, a significant growth.

業務概況

保險資訊

本中心資訊作業工作重點，在於積極推動各項保險資訊基礎建設，以提供社會大眾與產官學界更優質之資訊相關服務。在提供保險產業資訊化服務方面，為使主管機關及各界可即時掌握最新保險產業動態訊息，亦積極提升網站各項服務功能，並與監理相關系統相互整合，以期藉由各項資訊作業之改善作業，增進整體保險產業資訊服務品質。

壹、提供保險產業資訊化服務

一、維護保險監理相關系統

- (一) 協助保險業完成 2018 年年報及 2019 年半年報、月報之財務業務資訊申報作業，俾利主管機關即時掌握保險業之財務狀況，確保保險公司財務清償能力，以保障被保險人之權益。
- (二) 維護人身保險商品預警指標申報系統，彙整人身保險商品定價利率、新契約費用率及銷售量等指標資料，以供主管機關監理人身保險商品設計與定價情形，確保保險公司之穩健經營。

二、維運高齡化與微型保險網頁專區

為讓民眾清楚瞭解我國人口高齡化趨勢，提早規劃人生退休之安養與醫療照護計畫，並彙總政府因應高齡化社會對於長期照顧、醫療保健等公益性內容之相關政策、研究成果及宣導活動等訊息，供社會大眾查詢使用。另外亦為弱勢團體建置微型保險專區。

三、維護保險業投資大陸申報系統

協助保險業及保經代人利用「臺灣地區與大陸地區保險業務往來及投資相關資訊申報系統」完成 2019 年資訊申報作業，使保險業者於大陸地區相關投資資訊更加透明化。

四、辦理金融保險資訊應用趨勢課程

於 2019 年 3 月舉辦「保險科技創新工作坊 InsurTech Bootcamp」課程，2019 年 9 月舉辦「從金融科技的發展看個資管理的重要性」課程，11 月舉辦「保險科技 InsurTech 如何迎接 IFRS 17 的到來」課程，以期金融產業得以正視並瞭解金融科技與保險科技的最新發展趨勢，藉由專家的指引，在趨勢中找尋機會與調整，使金融產業有更美好的願景。



Overview of Functions

Insurance Information Technology

The main goal of the TII information system is to build various information infrastructures in order to provide better services to the public, government, academic institutes, and insurers. TII has been integrating and enhancing the supervisory information systems and functions of the website and can thus provide more useful, powerful, and stable systems which will enhance the overall quality of information technology services for the insurance industry.

I. Providing Information Services to the Insurance industry

1. Maintaining insurance regulatory information systems

- (1) On behalf of the insurance industry, TII punctually drew up the 2018 annual report, the 2019 semi-annual reports, and monthly reporting of financial information declaration of work. These provided the competent authority with the latest and comprehensive information on insurer financial conditions, thereby ensuring insurer solvency and protecting the rights of the insured.
- (2) TII maintains the Life Insurance Product Warning Index Application System to consolidate index data such as pricing rates for life insurance products, expense ratios for new contracts, and sales volume. TII provides the supervisory authority with the index data and the pricing of life insurance products in order to make sure that insurance companies are running sound businesses.

2. Maintaining websites for senior insurance products and micro insurance

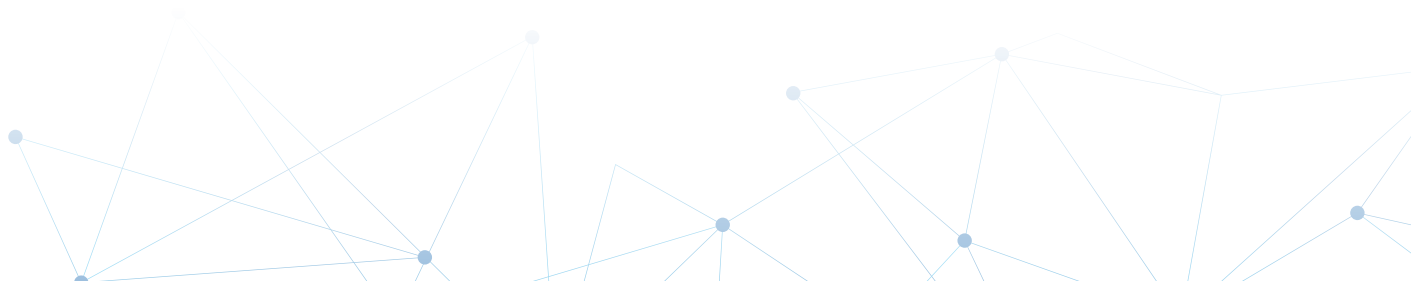
To inform the general public of the needs of our aging society and to encourage them to make plans for medical care in post-retirement life, TII has set up and maintains a special webpage which consolidates government policy, research results, and promotional news related to long-term care, health care, etc. in an aging society. The website is publicly accessible and accepts inquiries. A micro-insurance website has also been set up to serve people in economic distress.

3. Maintaining the Investments Reporting System for the insurance Industry in China

TII has helped insurers, insurance agents, and brokers to use the Reporting System for Insurance Business Transactions and Investment between the Taiwan Area and the Mainland Area to carry out business transactions and complete the 2019 annual information. The reporting system makes insurer investments in China more accessible.

4. Running courses on trends in financial and insurance applications

TII has run the following courses: "InsurTech Bootcamp" (March 2019), "From the Development of Fintech to Governate Privacy" (September 2019), and "InsurTech: How to Meet IFRS 17" (November 2019). These courses were run to help members of the financial industry better understand Fintech/InsurTech applications and development trends while they search for opportunities to create a brilliant future.



貳、本中心資訊化作業

一、維運本中心異地備援中心，以提升各項資訊服務之穩定性

為因應天災事故發生後，本中心對外之資訊服務得以迅速復原，並使損害降至最低限度，於 2019 年 4 月舉行全中心異地備援演練，演練結果正常，對整體保險產業資訊服務品質可提供更完善之保障。

二、維運本中心資訊安全監控中心，以確保整體資通安全防護能力

為因應各種新型態之資安威脅，持續檢視資訊安全監控偵測與防禦機制之有效性，除進行應用系統及網路安全弱點掃描與修補作業，以維持本中心資料與資訊系統安全外，並提升入侵防禦系統偵測效率，以及惡意電子郵件鑑識功能，以持續強化中心資安防護能力。

三、進行資訊安全管理系統及個人資料管理系統重新驗證作業

為確保各類資訊資產之可用性、完整性、機密性及法遵性，以提供各界安全可靠之資訊服務，於 2019 年 7 月完成 ISO 27001 資訊安全管理系統 (Information Security Management System; ISMS) 及 BS 10012 個人資料管理系統 (Personal Information Management System; PIMS) 重新驗證作業，以確保本中心 ISMS 及 PIMS 制度之維運品質。

四、完成電子保單認證及存證平台建置

為協助保險業推動無紙化政策及加強消費者保護，於 2019 年 12 月完成建置電子保單認證及存證平台，提供保險公司電子保單簽章、驗章及保存相關交易紀錄等資訊服務。

五、配合原住民姓名並列羅馬拼音政策修正相關資訊系統

配合內政部政策原住民姓名並列羅馬拼音政策，完成電子式保險證認證平台及輔助系統、教育訓練系統及內部管理系統相關功能修正。

六、完成公文管理系統建置

為配合政府節能減碳、減紙政策，並提升行政執行效率，具備線上簽核功能之公文管理系統，已於 2019 年 1 月 2 日上線啟用，至 2019 年 12 月底止，本中心線上簽核比例達 90.2%。



BS10012 個人資料管理系統
Personal Information Management System; PIMS

II. Information Technology Operations

1. Setting up a disaster recovery center to make IT services more stable

TII carried out a full systems test in April 2019 to minimize service disruption and ensure rapid recovery of IT services in the event of a natural disaster. The test was successful.

2. Setting up a security operations center to protect information security

In response to a variety of new security threats, TII keeps a close eye on the effectiveness of its information security monitoring system and defense mechanisms. To safeguard data and cyber security, TII carried out maintenance on applications and the security breach detection system. To keep TII's information security protection up to date, TII also improved the detection efficiency of intrusion prevention systems and built functions to identify malicious emails.

3. Re-certifying information systems

To ensure the validity, completeness, confidentiality, and compliance of information, and to provide safer and more reliable IT services, in July 2019 TII completed the recertification of the ISO 27001 Information Security Management System and the BS10012 Personal Information Management System.

4. Setting up the authentication & validation platform and the digital archive for electronic insurance policies

In order to help the insurance industry promote paperless policies and to enhance consumer protection, at the end of December 2019 TII set up an authentication & validation platform and a digital archive for electronic insurance policies, providing insurance companies with information services such as digital signing, seal verification, and preservation of transaction records on electronic insurance policies.

5. Bringing information systems in line with policy on the writing of indigenous names

In accordance with Ministry of the Interior policy, TII modified the platform and auxiliary system for the authentication and validation of the electronic CALI card, training and testing management systems and other information management systems so that traditional indigenous names are written with characters that transliterate the romanized forms.

6. Setting up an official document management system

In compliance with policies to conserve energy, reduce paper use, and enhance administrative efficiency, an official document management system with online approval functions was launched on Jan 2, 2019. Since then, TII's online signing and approval rate has reached 90.2%.

Certificate No: PIMS 600480	
Location	Registered Activities
Taiwan Insurance Institute 6th Floor No. 3, Nan-Hai Road Zhongzheng District Taipei City 10066 Taiwan	The provision of personal information files management including collection, processing, and using of all business activities.
Original Registration Date: 2013-08-05 Latest Revision Date: 2019-07-18	Effective Date: 2019-08-05 Expiry Date: 2022-08-04
Page: 2 of 2	

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業務概況

培訓測驗

本中心為保險專業培訓機構，一向秉持培育保險專業人才、促進保險事業健全發展之宗旨，充分掌握業界需求，整併產、官、學資源，培育專業師資，並積極前瞻全球保險產業之趨勢，檢視國內保險市場之發展，為金融保險產業提供全方位、高品質之專業培訓課程，積極培訓保險專業人才，增進其保險專業知識及理念，期提昇保險人力素質、提高工作效率及促進產業發展。

此外，為因應時代潮流之快速變化，本中心以加強高階主管之專業素養及經營決策之能力為目標，辦理專題講座及研討會，吸取如金融科技、保險科技、大數據、區塊鏈、IFRS 17、洗錢防制、公司治理等相關新知，以提昇國內保險產業經營水準，並具備與國際接軌之能力；同時本中心亦積極辦理各項普惠金融保險教育宣導活動，期能增進民眾基本保險知識及正確觀念與素養。

2019 年開辦之相關課程與研討會，其理念從基礎到高階課程有一完整及系統性的規劃，並掌握國際保險動向及金融科技的創新發展，俾利協助產業提升公司營運流程及優化商業模式，提升競爭力。

壹、專業訓練

一、專業訓練成果

本中心舉辦專業訓練之內容包括各種專業課程、研討會及數位學習課程，課程內容兼顧保險專業理論、實務經驗分享、案例研討及引進國外新知。2019 年專業課程計 462 班次，共計 15,702 人次參加；研討會及座談會計 13 場次，共計 1,906 人次參加。



2019 保險業國際化人才培訓班開訓典禮 顧主委致詞
Chairman Koo of Financial Supervisory Commission addressing at the opening ceremony of the 2019 International Training Program for Elites of Insurance Industry



2019 保險業國際化人才培訓班開訓典禮 桂董事長致詞
Chairman Kuei speaking at the opening ceremony of the 2019 International Training Program for Elites of Insurance Industry

Overview of Functions

Training and Examination

As a professional insurance education and training institute, TII has always placed great emphasis on nurturing professional talent as a way of ensuring the healthy development of the industry. TII leverages the resources of academia, business, and government, while strategically exploring the trends of the global insurance industry and carefully examining the direction of the domestic insurance market development. TII hires first-class lecturers to provide comprehensive and high-quality professional training to meet market needs.

In response to the fast-changing business environment, TII holds seminars and workshops on topics such as financial technology, InsurTech, big data, block chain, IFRS 17, AML/CFT, and Corporate Governance to strengthen the professional skills and decision-making abilities of senior managers in the insurance field. Another important goal is to prepare the industry for the future adoption of international standards. TII also holds information sessions on financial inclusion to raise public awareness of the latest thinking in insurance.

In 2019, we offered complete series of courses and seminars suitable for people of all skill levels and in line with trends in international insurance and financial technology innovation. These courses have helped insurers both improve their business procedures and optimize their business models to enhance competitiveness.

I. Professional Training

1. Take-up

TII offers professional training in a variety of different formats such as lecture courses, seminars, and e-learning. The courses cover insurance theory and practice, case studies, and innovation from abroad. In 2019, TII held 462 professional training sessions with 15,702 attendees, and 13 conferences and seminars with 1,906 participants.



2019 年保險業國際化菁英人才培訓班 - 雪梨研習參訪 - 財政部

2019 International Training Program for Elites of Insurance Industry Visiting The Treasury, Australia



2019 年保險業國際化菁英人才培訓班開訓典禮

2019 International Training Program for Elites of Insurance Industry- the Opening Ceremony

二、專業訓練類別

專業訓練類別包括保險通識系列、產壽險系列、財務精算系列、法定課程系列、公司治理系列、金融科技系列及保險經營管理系列等。各系列課程均分為基礎課程、進階課程及實務課程，使新進人員得以迅速進入工作情況，現職保險從業人員或予專業進修，或作業務研討，使其在工作期間猶能增進新知，以適應業務發展之需求。

2019 年辦理專業課程如通識系列之專業法規、傷害保險、金融消費爭議、保戶服務等系列課程，產壽險系列之「火災保險課程-核保及理賠實務」、「保險課稅問題探討」、「意外及責任保險課程：責任險之法律基礎」，經營管理系列之「衍生性商品交易與風險管理實務」；IFRS 17 系列課程、金融科技系列之「金融科技與法律」、「金融科技應用-金融犯罪風險與因應對策」、「新興科技下的洗錢風險辨識與因應」等，均吸引相關從業人員踴躍參加。同時為培育具國際觀及專業素養之主管專業人才，特舉辦「2019 年保險業國際化菁英人才培訓班」，第一階段國內課程主要議題包括：金融保險科技 / IFRS17 / 國際保險資金運用趨勢等；第二階段海外研習活動，配合政府新南向及發展金融科技政策，赴金融科技及 IFRS17 先進國家澳洲，參訪主管機關財政部、主要保險業者及保險科技新創公司，並與雪梨大學合辦一日課程。

2019 年保險業國際化菁英人才培訓班，係配合金管會國際金融專業人才培育政策，於 2014 年首次舉辦本培訓班，今年持續辦理，在國際競爭激烈的環境中，對於僅有 41 處海外據點之保險業更顯得重要，唯有加強培育國際性保險專業人才，才能為保險業拓展海外市場打好基礎，因應保險業國際化之人才需求。

三、法定培訓課程

為因應法令之需，開辦各類法定培訓課程，包括各類稽核班、各類簽署人員培訓課程、保險輔助人職前在職訓練及洗錢防制課程等，2019 年共辦理 297 班次，共計 9,085 人次參加

四、數位學習課程

隨著教育學習環境之變遷，數位學習需求因應而起，本中心特於 2007 年建置保險產業數位學習網，結合專業培訓機制，透過無遠弗屆之 e-learning 學習環境，擴大學習通路管道，2019 新增 2 門一般課程，目前累計 39 門課程。

此外，為落實保險業務員在職進修，本中心與產壽險公會共同執行保險業務員每年接受 6 小時法令遵循數位課程計畫，由本中心負責課程規劃錄製，2019 年底已完成製作第一階段共計 6 個單元課程，並自 2020 年 1 月 2 日上線。

2. Scope

TII courses can be divided into several categories: general training for insurance professionals, Life and Non-life insurance, finance and actuarial courses, AML/CFT, IFRS 17, Corporate Governance, FinTech, and insurance operations/management. Practitioners can choose the levels that suit their needs and preferences: foundation, intermediate, advanced, and practical training.

Professional training held by TII in 2019 included: General Training courses on professional regulations, personal accident insurance, financial consumer disputes, and services for policyholders; the Life and Non-Life Insurance Course Series, covering topics such as fire insurance underwriting and claims practices, and insurance taxation; the Management series, with courses on derivatives trading and risk management practice; the Fintech Series of FinTech and Related Laws, FinTech Application—Financial Crimes and Responsive Strategy, AML Risk Identification and Response with Innovative Technology.

All sessions were well attended by insurance practitioners. In addition, in order to expose managers to international perspectives and help them develop their professional knowledge, TII also organized the 2019 International Training Program for Insurance Industry Elite. The Phase I Domestic Program focused on InsuTech/IFRS17/Trend for funding operation in the international insurance industry. In 2019, the Phase II Overseas Study involved a visit to Australia, in light of its world leading position in FinTech and IFRS17 development. The overseas program consisted of visits to the Treasury, leading insurance companies and organizations, and InsurTech start-ups, as well as a one-day executive program at the University of Sydney.

In accordance with FSC policy of fostering financial professionals, the yearly International Training Program began in 2014 and continues to the present day. This program is particularly important for the Taiwanese insurance industry, which has only 41 overseas units in this highly competitive international environment. It is essential to cultivate international insurance talent in order to help insurers create a solid foundation for expansion into the global market and to meet industry demand for international insurance professionals

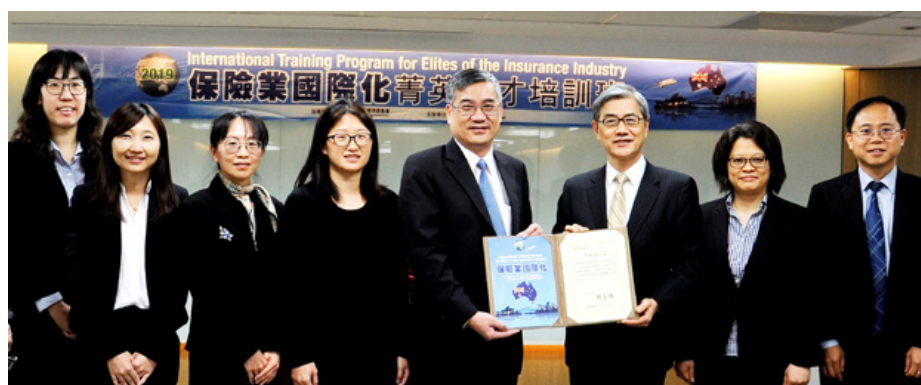
3. Mandatory courses

Insurance professionals are legally bound to attend certain courses: auditing classes, underwriter training programs, prevocational/on-job training for insurance intermediaries and AML/CFT courses, etc. In 2019, TII held 297 such classes, with take-up reaching 9,085.

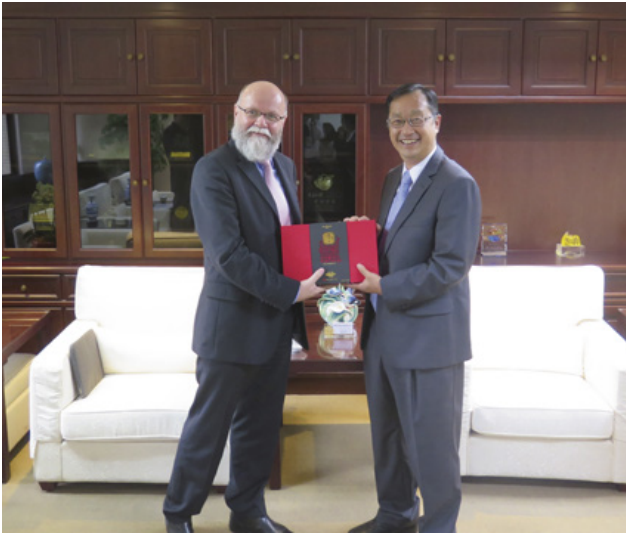
4. E-learning programs

To increase the capacity of our training services, in 2007 we expanded our training programs by establishing an e-learning network. In 2019, two additional general training courses were launched. Currently TII offers a total of 37 courses on the platform.

In addition, to ensure the credibility of on-job training for insurance sales representatives, TII collaborated with the Life and Non-life insurance associations on a newly introduced online Legal Compliance mandatory training program. Insurance solicitors undergo six hours of training (12 sessions) per year. TII is charge of course planning and production. At the end of 2019, TII completed production of the first six sessions. The online program was launched on January 2, 2020.



2019 年保險業國際化菁英人才培訓班結訓典禮
2019 International Training Program for Elites of Insurance Industry- the closing ceremony



國際財務報導準則第 17 號「保險合約」研討會
桂董事長致贈紀念品予 IASB 理事 Mr. Darrel Scott
IFRS 17 Outreach Meeting
A memento was presented to Mr. Darrel Scott, IASB by
Chairman Kuei, TII



備戰 IFRS 17—資訊系統導入之國際議題與實務解析研討會 _ 桂先農
董事長開幕致詞
“IFRS 17 Preparedness - System Requirement from a Global
Perspective and Lesson Learnt” Conference—Opening
Remarks by Chairman Kuei of TII



2019 年保險業高階主管暨人資訓練主管聯誼會
2019 Insurance Senior Management and HR/Training
Supervisors Society Seminar



金融總會金融科技系列 - 「Bowtie 香港首家獲准成立之純網醫療保險公司實務分享」研討會
Taiwan Financial Services Roundtable (TFSR) - Financial
Technology Series- “Bowtie- The Journey of the 1st Virtual
Insurer (in Hong Kong)” seminar

五、客製化訓練課程

為降低個別公司訓練成本，本中心配合各公司之需求，提供彈性、客製化專屬訓練課程。包括專案客製化課程、短期或長期課程規劃、特定主題、議題培訓。2019 年接受各產壽險公司及中華郵政等 26 家公司委託辦理專案課程共 200 班次，參加者共達 6,260 人次

六、接軌 IFRS 17 課程

配合主管機關推動我國保險業接軌 IFRS 17，本中心規劃整體性教育訓練計畫函報主管機關，俾利辦理保險業各層級及各部門人員之訓練課程。2019 年度共辦理 47 班次 IFRS 17 相關訓練，培訓 2,420 人次 (其中含 5 場研討會，參加人數計 1,024 人次)。

5. Customized training programs

TII also provides flexible, customized training courses to help lower the cost of training for individual companies. Courses can be project-based, short-term or long-term programs, topic-specific, or specially themed training. In 2019, TII was commissioned by 26 insurance companies including Chunghwa Post to hold 200 customized training sessions with 6,260 participants.

6. Training for IFRS17 adoption

In accordance with the supervisory authority's policy of gearing up the insurance industry for IFRS17 adoption, TII submitted a plan for a comprehensive training program that would meet the training needs of insurance professionals. In 2019, TII held 47 sessions on IFRS17 topics with 2,420 participants (including 5 seminars with 1,024 attendees).



2019 全球經濟與投資展望暨「類債券」股票之研究成果發表研討會
2019 Global Economics & Investment Outlook and Research Presentation on Bond-like Stocks Conference



IFRS 17 導入第二階段設計作業之實務分享研討會
"Implementation of IFRS 17 Design Phase" symposium



金融總會金融科技系列 - 「保險科技與金融創新」研討會
Taiwan Financial Services Roundtable (TFSR) Financial Technology Series-"InsurTech and Financial Innovation" conference



2019 年度保險知識教育宣導 - 臺南場
2019 Insurance Literacy Lecture for the Public – Tainan session

貳、專題研討會

為因應潮流趨勢，配合監理、保險業界之需，隨時安排專題講演、研討會或論壇，2019年共舉辦13場次，例如：「保險科技與金融創新研討會」、「國際財務報導準則第17號之機會與挑戰」、「國際財務報導準則第17號『保險合約』」、「備戰IFRS 17—資訊系統導入之國際議題與實務解析」、「IFRS 17 導入第二階段設計作業之實務分享」研討會、「2019年壽險暨健康險高階風險管理研討會」、「澳洲金融科技如何兼顧消費者資料權保護」、「Bowtie-香港首家獲准成立之純網醫療保險公司實務分享研討會」、「數位科技浪潮下打造數位化世界」、及「2020年經濟與保險發展論壇等」、「2019年保險業防制洗錢及打擊資恐分享座談會」。

參、專業證照測驗

本中心舉辦投資型保險商品業務員資格測驗，2019年共辦理20梯次，報名50,185人；辦理金融市場常識及職業道德測驗，2019年共辦理151梯次，報名10,275人次；辦理保險業保戶服務認證測驗，2019年共辦理2場次，報名人數692人。防制洗錢與打擊資恐專業人員測驗於2018年11月開辦，2019年報名人數3,399人。辦理財產保險業精算人員考試，2019年共舉辦2梯次，報名人數52人。此外本中心多年來代辦英國皇家保險學院(The Chartered Insurance Institute; CII)、美國產險精算協會(Casualty Actuarial Society; CAS)等專業考試。

最近六年專業證照測驗報名人數統計表

Number of people sitting certification and licensing examinations, 2014–2019

	2014年	2015年	2016年	2017年	2018年	2019年
投資型保險商品業務員資格測驗 Investment-Linked Insurance Solicitors Examination	19,565	22,081	24,333	46,664	55,603	50,185
金融市場常識與職業道德測驗 Financial Market and Ethics Examination	7,262	8,396	9,144	9,180	9,059	10,275
保險業保戶服務認證測驗 Insurance Industry Customer Service Certification	2,350	6,842	2,458	1,751	1,135	692
財產保險業精算人員考試 Non-Life Actuarial Examination	52	65	96	52	50	52
防制洗錢與打擊資恐專業人員測驗 AML/CFT Professional Examination	-	-	-	-	4,364	3,399

肆、保險教育宣導

辦理各項宣導活動包括：「108年金融知識宣導講座」3場、「2019年金融服務愛心公益嘉年華」2場次、「2019全民金融知識A+巡迴講座列車」計12場次、「2019全民金融知識A+巡迴講座愛心關懷場次」計4場次，「金融服務業教育公益基金金融宣導」：「保險知識教育實體講座」計9場次，保險金融科技研討會3場次及辦理保險線上宣導：影音平台累計觀看逾33.6萬人次，2019年新增6門課程。



II. Seminars

Seminars have been held on various subjects that meet supervisory authority and industry needs. In 2019, TII held 13 conferences and seminars, such as the InsurTech and Financial Innovation conference, IFRS 17—Challenge and Opportunities, the IFRS 17 Outreach Meeting, IFRS 17 Preparedness—System Requirement from a Global Perspective and Lessons Learned, Implementation of the IFRS 17 Design Phase, the 2019 Life & Health Insurance Risk Management Seminar, the Australia Consumer Data Rights—Safety and Innovation in Balance, Bowtie—The Journey of the 1st Virtual Insurer (in Hong Kong), Operating in a Digital and Data World, the Insurance and Economic Development Forum 2020, and the AML/CFT in Insurance Operations Symposium.

III. Certification and licenses

TII offers licensing exams for investment-linked insurance sales agents. In 2019, TII administered 20 exam sessions, serving 50,185 candidates. In 2019, TII also administered the Financial Markets and Ethics Examination, with 151 exam sessions and 10,275 candidates. In June and November of 2019, TII administered the 19th and 20th Insurance Industry Customer Service Certification for 692 candidates. In November of 2018, TII launched AML/CFT professional examination and in 2019 administered exams for 3,399 candidates. Also in 2019, TII administered two sessions of the Non-Life Actuarial Exam. In addition, TII has held professional exams on behalf of overseas exam partners such as The Chartered Insurance Institute (CII) and Casualty Actuarial Society (CAS).

IV. Insurance Education and Advocacy

In 2019, TII ran the following financial literacy promotional campaigns:

- 2019 Financial Literacy Public Lecture (3 sessions)
- 2019 Financial Service Charity Carnival (2 events)
- 2019 A+ Tour Lectures on Financial Literacy (12 sessions)
- 2019 Loving Care A+ Tour Lectures on Financial Literacy (4 sessions)
- 2019 Financial Literacy Education Campaign:
 - Insurance Literacy Public Lecture (9 sessions)
 - FinTech and InsurTech Literacy Education seminars (3 sessions)
 - Free online insurance literacy lectures, reaching over 336,000 views, with six additional videos produced in 2019



「全民金融知識 A+」臺北市政府場
A+ Tour Lectures on Financial Literacy – Taipei City Government Session



2019 年金融服務愛心公益嘉年華—新竹場
2019 Financial Service Charity Carnival- Hsinchu event

伍、舉辦「第八屆臺灣保險卓越獎」

本中心在主管機關指導及保險業公協會與保險周邊機構等協辦下，於 2019 年 8 月 28 日舉辦「第八屆臺灣保險卓越獎」頒獎典禮，希望透過國家級獎項之獎勵機制，鼓勵臺灣保險業致力於社會公益關懷，持續重視並維護保戶權益。

本屆獎項類別仍延續上屆所設置之保戶服務、人才培訓、風險管理、公益關懷、商品創新及資訊應用卓越獎等，在政策推展方面，除微型保險、保障型商品、住宅地震保險、強制汽車責任保險及資訊安全五項政策推展獎外，另增設新興風險保障商品推展卓越獎。共計有 36 家公司、125 件作品參加角逐，經過評審委員秉持客觀、公正、超然原則，選出得獎公司。本屆終身成就卓越獎由現任壽險公會理事長黃調貴先生榮獲此項殊榮。



壽險公會黃調貴理事長榮獲終身成就卓越獎

Lifetime Achievement Award under personal award category is presented to Mr. Tiao-Kuei Huang, Chairman of Life Insurance Association of the ROC.



協辦單位合影
The Co-Organizers

V. Hosting the Eighth Taiwan Insurance Best Performance Award

Under the guidance of the authorities and with assistance from the insurance industry and peripheral organizations, TII hosted the Eighth Taiwan Insurance Best Performance Award Ceremony on 28 August, 2019. It is hoped that national awards can be used to incentivize the Taiwanese insurance industry to commit to social welfare and to value and protect the interests of policyholders.

In line with previously determined award categories, we presented awards in a wide range of categories, including policy holder services, training, risk management, community care, product innovation, and IT applications. In the policy promotion category, in addition to the awards for micro-insurance, guarantee-related products, residential earthquake insurance, compulsory automobile liability insurance, and information security, we added the Emerging Risks Protection Product Promotion Award. A total of 36 insurers pitched 125 submissions, which were duly reviewed by the judges, who selected winners in a fair, unbiased, and just way. The Lifetime Achievement Award in the personal award category was presented to Mr. Tiao-Kuei Huang, Chairman of Life Insurance Association.



評審委員會總召集人許士軍教授致詞
PAUL S.C. HSU, Chairperson of Judging Committee, speaks at "The Eighth Taiwan Insurance Best Performance Award" Ceremony



桂先農董事長致詞
Hsien-Nung Kuei, Chairman of TII, speaks at "The Eighth Taiwan Insurance Best Performance Award" Ceremony



第八屆臺灣保險卓越獎工作人員合影
"The Eighth Taiwan Insurance Best Performance Award" Ceremony

業務概況

國際事務

持續參與國際保險活動，提昇臺灣保險業與本中心國際能見度；本年度正式接待 9 個以上之國外保險團體或貴賓到訪，並主辦或合辦多場國際、兩岸保險相關研討會，與國際及大陸保險相關組織開展交流與合作關係。在政策配合方面，和業者攜手南向，三月與菲律賓壽險公會簽署 MOU；指派專員參與國際保險監理官協會相關活動，希望對國際保險監理發展有所貢獻，同時掌握國際保險監理脈動。

壹、積極參與國際保險相關組織活動

一、提昇國際能見度

2019 年本中心參與之國際重要保險會議包括：1. 國際保險監理官協會 (International Association of Insurance Supervisors; IAIS)、2. 國際保險學會 (International Insurance Society; IIS)、3. 亞洲保險費率釐訂論壇 (Insurance Information and Rate-Making Forum of Asia; IIRFA)、4. 國際保險法學會 (The International Insurance Law Association; AIDA)、5. 全球保險教育協會 (The Institute for Global Insurance Education)、6. 國際金融論壇 (International Finance Forum)、7. IDA 龍獎與世界華人大會等國際重要保險組織年會或定期會議；並派員赴國外參加專業訓練，汲取最新專業知識。

為積極投入國際組織活動，掌握國際保險監理最新動向兼以培育國際事務人才，本中心積極指派專員參與國際保險監理官協會 (IAIS) 活動，深化對國際組織活動之貢獻及參與程度。

二、維繫並拓展與國際組織之合作關係

在與國際組織合作事務方面，本中心與 1. 日本損害保險事業總合研究所 (General Insurance Institute of Japan; GIIJ)、2. 韓國保險開發院 (Korea Insurance Development Institute; KIDI)、3. 韓國保險研修院 (Korea Insurance Institute; KII)、4. 馬來西亞保險研究中心 (Malaysian Insurance Institute; MII)、5. 越南保險協會 (Insurance Association of Vietnam; IAV)、6. 新加坡南洋理工大學 (Nanyang Technological University, Singapore; NTU)、7. 大陸中國保險行業協會 (Insurance Association of China; IAC)、8. 中國保險學會 (Insurance Society of China; ISC)、9. 上海交通大學 (Shanghai Jiao Tong University; SJTU)、10. 江蘇省保險行業協會 (Jiangsu Insurance Association; JIA) 等 10 個機構維繫合作備忘錄 (Memorandum of Understanding; MOU) 之夥伴關係，本 (2019) 年 3 月 27 日復與菲律賓壽險公會 (Philippine Life Insurance Association; PLIA) 完成合作備忘錄簽署。本中心與各合作備忘錄簽署夥伴就教育訓練活動、合辦國際研討會、市場訊息交換、師資提供及人員互訪等項目進行交流。

除與 MOU 夥伴之合作外，本中心於 2012 年和日、韓、馬、泰等國費率釐訂機構攜手共創亞洲保險費率釐訂論壇 (IIRFA)，廣獲亞洲各國認同，並持續吸引其他國家如印度、中國大陸及印尼之相關組織加入，目前 IIRFA 已有 8 個會員機構。2019 年 IIRFA 會員論壇與公開論壇於韓國首爾召開，本中心由高階主管代表報告臺灣保險業及保險科技應用最新發展概況，並持續與 IIRFA 會員機構進行專業合作與市場資訊交流，互惠共榮。



Overview of Functions

International Affairs

TII's active engagement with international insurance events has raised the global visibility of both Taiwan's insurance sector and TII itself. In 2019, we formally received nine different delegations and hosted a number of successful cross-strait and international seminars. Several exchanges and collaborations between TII and other insurance organizations are also currently well under way. In response to the New Southbound Policy, TII signed an MOU with Philippine Life Insurance Association in March 2019. TII has also assigned personnel to take part in important IAIS activities so as to make a contribution to the development of international insurance regulations and stay up to date with trends in global insurance supervision.

I. Active Participation in International Insurance Events

1. Raising TII's international profile

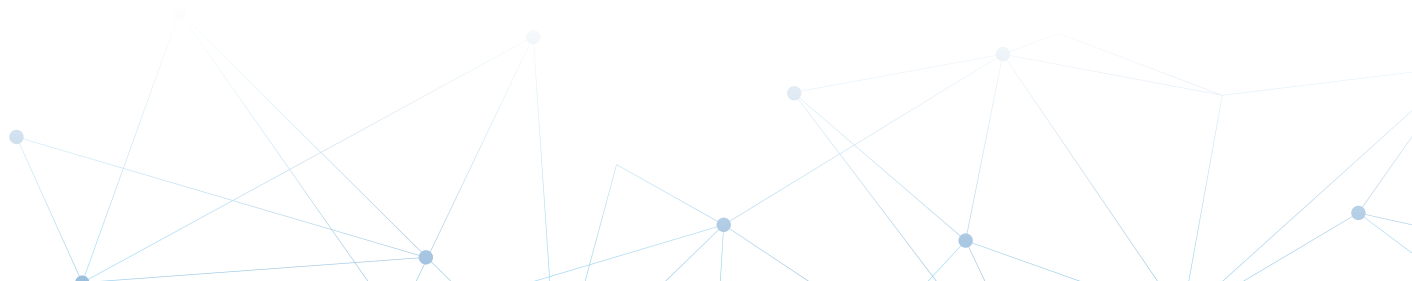
In 2019, TII took part in a number of important international insurance events, such as annual conferences, seminars, and committee meetings for the IAIS, IIS, IIRFA, AIDA, the Institute for Global Insurance Education (IGIE), the International Finance Forum (IFF) and the International Finance Outlook Forum at the IDA Annual Meeting. TII has also enrolled personnel in professional training overseas to enable them to acquire new professional knowledge.

TII staff members play an active role in meetings with IAIS and other international organizations, using such cooperation to stay on top of the latest trends and get a better understanding of international insurance regulation.

2. Strengthening relationships with overseas organizations

TII has Memoranda of Understanding with international partners, such as the General Insurance Institute of Japan (GIJ), Korea Insurance Development Institute (KIDI), Korea Insurance Institute (KII), Malaysian Insurance Institute (MII), Insurance Association of Vietnam (IAV), Nanyang Technological University, Singapore (NTU), Insurance Association of China (IAC), Insurance Society of China (ISC), Shanghai Jiao Tong University (SJTU), and Jiangsu Insurance Association (JIA). On March 27, 2019, TII signed an MOU with Philippine Life Insurance Association (PLIA). TII and its MOU partners work together on professional training events, joint international seminars, market information sharing, and personnel exchange including cross-visits.

In 2012, TII worked with the rating bureaus of Japan, Korea, Malaysia, and Thailand to form the Insurance Information and Rate-Making Forum of Asia (IIRFA), which has become widely recognized and attracted rating bureaus from India, Mainland China, and Indonesia. At present, the Forum has eight members. In 2019, the IIRFA Members Forum and Open Forum were held in Seoul. TII also sent representatives to report on the latest developments of the Taiwanese insurance industry and the InsurTech application, while also continuing our professional collaboration and market information exchange with IIRFA member institutions.



貳、加強臺灣保險業與本中心形象宣導 分享臺灣經驗 加強國際交流

本中心 2019 年國際事務工作重點之一為持續提昇臺灣保險業與本中心國際形象。各國際組織多以本中心為瞭解臺灣保險業之起點。為加強國際交流，本中心妥善規劃與執行外賓接待工作，到訪外賓備受禮遇，深度瞭解我國保險市場與本中心之重要性與職能。

本年度有多個團體或高階代表到訪，包括日本東京海上參訪團、韓國壽險公會 (KLIA) 及會計協會 (KAA)、越南財政部保險局參訪團及 XBRL Int'l CEO 與會研基金會參訪團等。另，本中心亦邀請到國際保險監理官協會 (IAIS) 秘書長 Mr. Jonathan Dixon 蒞臺擔任專題演講講座。

本中心高階主管亦屢獲邀至國際會議擔任講座或與談人，如桂先農董事長應邀擔任 IDA 龍獎世界華人大會國際金融前瞻論壇發言貴賓、擔任國際金融論壇第 16 屆全球年會 (International Finance Forum, 2019 Annual Meeting) 區域圓桌會議與談人等，成功建立臺灣保險業與本中心專業形象。

參、主辦或合辦國際性與兩岸保險會議

國際會議是創造國際場域，協助國內業者加強國際化深度之最佳途徑。本中心於 2019 年辦理之重要國際研討會議包括：

一、元月 17-19 日規劃辦理「2019 年保險科技運用與挑戰研討會—創新與普惠」研討會，主題聚焦於「創新與普惠」，期待透過數位科技降低保險營運成本並進一步提升保險服務之便捷性，終達促進普惠金融之目的。特別邀請來自臺灣與大陸地區 7 位保險學者與業界專家擔任講座，150 餘位保險業界菁英參與盛會，對保險科技相關議題相互交換心得與見解。

二、4 月 23-27 日規劃辦理「2019 亞洲保險交流研討會—創新與永續」研討會，聚焦於保險業在全球化及創新潮流競爭下，實現永續經營的基本條件，計有來自汶萊、柬埔寨、馬來西亞、緬甸、菲律賓、泰國、越南監理機關、保險相關機構與我產官學界代表進行專業交流與互動，建立深厚情誼。



本中心桂先農董事長接待越南保險局參訪團並與馮玉慶局長合影
Chairman Kuei receives Director General Phung of Vietnam's ISA



XBRL Int'l CEO Mr. Turner 及會研基金會王怡心董事長率團參訪本中心
Mr. John Turner, CEO of XBRL Intl., and Chairperson Wang of the Accounting Research and Development Foundation on a visit to TII



本中心桂先農董事長應邀於 IDA 龍獎世界華人大會致詞
Chairman Kuei delivering a speech at the IDA Annual Meeting

II. Burnishing the Reputations of TII and Taiwan's Insurance Industry

Sharing experience from Taiwan

One of the major foundations of TII's work in international affairs in 2019 was to continue to improve its international reputation and that of the whole Taiwan insurance industry. For international organizations, TII is the starting point to understand the Taiwan insurance industry. TII has gone to great lengths to improve international exchanges by carefully planning every visit and giving our guests an unforgettable experience. Visitors develop a deeper understanding of the Taiwanese insurance market and the importance of TII's role. In 2019, a number of groups and high-level delegates visited TII, including delegations from Tokio Marine Japan, Korean Accounting Association (KAA), Korea Life Insurance Association (KLIA), the CEO of XBRL International, and the Insurance Supervisory Authority of the Ministry of Finance, Vietnam. Furthermore, TII arranged the visit of Mr. Jonathan Dixon, Secretary General of IAIS as keynote speaker of 2020 Economic and Insurance Development Forum.

TII top executives have also been invited to a range of conferences; for example, Chairman Kuei spoke at the International Finance Forum 2019 Annual Meeting and International Finance Outlook Forum of 2019 IDA Annual Meeting.

III. Hosting and Co-Hosting International Conferences

Hosting international conferences is without doubt one of the best ways to raise awareness of Taiwan insurers on the international scene. Our major seminars in 2019 included:

1. 2019 InsurTech Application and Challenge Conference, January 17–19

A conference on innovation and financial inclusion. The application of technology was expected to upgrade the service to the people. TII invited seven academics and experts to speak. The conference was a great success with around 150 participants.

2. The Conference on 2019 Insights into Asian Insurance, April 23–27

The theme was Innovative and Sustainable Insurance. Participants included supervisors, insurance company executives and specialists from Brunei, Cambodia, Malaysia, Myanmar, the Philippines, Thailand, Vietnam, and Taiwan. TII built a successful platform for the Asia Insurance Industry.



2019 年亞洲保險交流研討會
The Conference on 2019 Insights into Asian Insurance



金融監督管理委員會黃天牧副主委蒞臨研討會致詞
Dr. Tien-Mu Huang, FSC Vice Chairman, delivering opening remarks at 2019 Conference on ERM in the Insurance Industry

三、9月25-26日在主管機關指導下，主辦「2019年保險業風險管理趨勢論壇」(2019 Conference on ERM in the Insurance Industry)。今年主題為保險業變革之契機 (Surrounded on All Sides: Changes Around the Insurance Industry)」，邀請國際保險監理官協會代表和國內外知名產、官、學界風險管理專家蒞會主講交流。與會人數計231人。



2019年保險業風險管理趨勢論壇
2019 Conference on ERM in the Insurance Industry

四、本年度適逢我國微型保險推動十周年，在主管機關指導下，於10月31日主辦「2019年普惠金融引領微型保險研討會—推動成長的力量」研討會，與會者包括國際組織-保險普及倡議機構 (A2ii) 秘書長、馬來西亞、菲律賓、泰國、印尼與我國保險主管機關、原住民族委員會、地方政府及保險業、社福團體代表等約160位貴賓。本研討會成功搭建經驗交流與前瞻未來之平台，探討如何使民眾不分地理區域、不分經濟因素，均可全面性獲得基本保險保障，建構健全之社會安全網。

五、11月25日二度舉辦「2019年東亞太平洋保險論壇-亞洲新時代」，深化亞洲地區保險交流及落實本中心與MOU夥伴之合作項目，本論壇邀請到國際保險監理官協會副秘書長 Mr. Romain Paserot 擔任專題演講講座、美國 The Institutes(前身為 AICPCU)、日本損害保險事業總合研究所、韓國保險開發院、越南保險協會、菲律賓壽險公會及我國保險監理機關、保險相關機構及產、壽險公司高階代表參與研討會，就全球保險最新議題交換意見。

3. 2019 Conference on ERM in the Insurance Industry, September 25–26

TII organized this conference with FSC oversight. This year's theme was Surrounded on All Sides: Changes Around the Insurance Industry. TII invited internationally renowned ERM experts to share their insights with the 231 participants. The purpose of the conference is to facilitate the implementation of ICS and IFRS 17. Local representatives and international experts actively exchanged information through panel discussions.



2019 年保險業風險管理趨勢論壇
2019 Conference on ERM in the Insurance Industry



2019 年普惠金融引領微型保險研討會
2019 Conference on Building Financial Inclusion for Microinsurance

4. 2019 Conference on Building Financial Inclusion for Microinsurance- Driver of Growth, October 31

Under FSC supervision, TII organized this conference to celebrate the 10th Anniversary of the introduction of microinsurance to Taiwan. Speakers included Ms. Hannah Grant, Head of Secretariat, A2ii and officials from the financial authorities of Southeast Asian countries such as Indonesia, Malaysia, the Philippines, and Thailand. Around 160 people attended, including Deputy Minister of the Council of Indigenous Peoples, representatives of local governments, charity groups, and the insurance industry.

The target of the conference was the development of microinsurance, financial inclusion, and the creation of a comprehensive social security net. It is expected that the conference will be a platform for the Asian insurance industry in promoting financial inclusion to ensure basic protections and welfare for ordinary people.

5. 2019 East Asia Pacific Insurance Forum—New Era, New Asia

The Forum's second year was based on a solid partnership with our MOU partners and aimed at deepening exchange within the Asia Insurance Industry. TII invited Mr. Romain Paserot, Deputy Secretary General of IAIS, to



2019 年東亞太平洋保險論壇
East Asia Pacific Insurance Forum 2019

六、11 月 27-29 日與大陸中國保險行業協會合辦「2019 年兩岸保險高峰論壇」。本研討會主要目的為勾勒兩岸保險產業發展願景及促進兩岸保險專業交流，架構兩岸保險大未來與發展前瞻，本年度研討主題涵蓋保險公司治理、消費者保護、保險企業永續經營等議題。

七、12 月 5-8 日與大陸上海交通大學合辦「2019 年兩岸保險法研討會」。本研討會針對保險業最新關注焦點提出法制面的意見，強化兩岸保險學術交流效益。本次探討主題為金融科技發展背景下的保險法律制度變革，約有 80 位兩岸保險法專家學者參與盛會。

肆、持續選譯國際保險監理官協會公布之文件與資料庫維護

本中心對於國際保險監理官協會目前研議之主題與發布之訊息，均積極掌控並建立維護相關之資料庫；同時根據最新發展趨勢，選譯 IAIS 修正公布之保險核心原則或相關文件，俾增進相關單位對國際保險監理最新發展之瞭解。

伍、建構國際保險市場調研業務

本中心 2019 年國際保險市場調查工作之主軸，包括蒐集與研析大陸保險市場經營環境、定期撰寫報告並建立相關法規資料庫，更針對全球保險市場最新發展，擇要編譯發行「國際保險動態雙週報」內部參考刊物，迄至 2019 年 12 月底止已發行 272 期。另為掌握全球金融保險脈動，每日彙整與發送國際重大保險訊息。

在國際保險市場調研方面，本年度完成「臺灣保險業與投保民眾對基因檢測結果應用於壽險核保之認知研究 -- 從國際發展趨勢觀之」專案研究，報告內容適可做為主管機關及保險業者之參考。此外，完成 2019 年亞洲國家（地區）保險市場現況與機會分析（含東南亞保險市場相關法令資料庫內容），期能做為保險市場研究參考之用。

deliver the keynote address. Top executives from The Institutes, GIIJ, KIDI, IAV, PLIA, insurance authorities, and Taiwan life and non-life insurers were also invited to share their perspectives on the latest developments in insurance.

6. 2019 Cross-Strait Insurance Summit, November 27–29

Jointly held by TII and the Insurance Association of China, this summit had as its goal to create a platform on which insurance experts and top executives from both sides of the Strait could discuss new developments and the future outlook of the insurance industry. Topics this year covered Corporate Governance, Consumer Protection, and the Sustainability of the Company.

7. 2019 Cross-Strait Insurance Law Conference, December 5–8

Jointly held by TII and Shanghai Jiao Tong University, this conference was intended to act as a forum where insurance law scholars and practitioners from Taiwan and Mainland China could discuss new issues relating to insurance law. The focus this year was on the development of regtech and related topics.



2019 年兩岸保險高峰論壇
2019 Cross-Strait Insurance Summit



本中心桂先農董事長於 2019 年兩岸保險法研討會開幕致詞
Chairman Kuei delivering opening remarks at the 2019 Cross-Strait Insurance Law Conference

IV. Maintenance of Documents and Databases Published by the International Association of Insurance Supervisors

TII continues to maintain a database of relevant information and documents released by the IAIS. To enhance understanding of international insurance supervision, TII has translated selected Insurance Core Principles (ICPs) and other relevant IAIS documents that fall in line with the latest development trends.

V. Setting up an International Insurance Market Research Department

In 2019, TII's core tasks in international insurance market research included studying and analyzing the market and regulations in Mainland China's insurance industry, completing regular reports, and maintaining the regulations database. In addition, TII edited a newsletter entitled The International Insurance News Bi-Weekly to share important international insurance market news and trends. As of the end of 2019, 272 issues had been distributed. To keep our staff well informed, TII also sends out daily email summaries of international finance and insurance news.

With regard to researches on the international insurance market, TII has drafted a report entitled, Taiwan's Application of Genetic Testing in Life Insurance Underwriting. Taiwanese insurance companies and regulators can use the report as an information source. Another TII document created in 2019 is the 2019 Insurance Market Trends and Opportunities, an Analysis of Asian Countries (Area), which includes a laws and regulations database for the ASEAN Insurance Markets.

未來展望

保險專業智庫

本中心現為臺灣保險的研究、專業訓練及費率精算專責機構，也提供統計分析服務，並將努力發展成為保險專業智庫與區域性保險教育中心。未來工作重點如下：

- （一）增強中長期保險專業研究水準，發展成為具有權威性保險專業研究機構。
- （二）擴增保險資料庫內容與功能，發展成為具有完整性保險資料庫彙集機構。
- （三）發揮精算及統計分析功能，發展成為具有超然性精算專責機構。
- （四）加強訓練課程內容的深度與廣度，發展成為保險專業教育訓練及測驗機構。
- （五）加速理金融保險新知的傳播，發展成為保險社會教育與專業出版機構。



Future Outlook

區域性保險教育中心

The Institute is a specialized center for insurance research and professional training, and the rating bureau of Taiwan. The Institute also provides services on statistical analysis. With the aim to grow into a professional insurance think tank and a training center for the region, the Institute has set the following priorities for its development:

1. Strengthen the standards of mid- and long-term insurance research and be an authoritative insurance research institute.
2. Expand the database and its functionality and to make it the most comprehensive insurance database.
3. Demonstrate actuarial and statistical analysis capability and be an outstanding rating bureau.
4. Enhance the depth and broaden the subjects of the training programs and be an insurance professional training center and examination agency.
5. Actively handle the dissemination of insurance and financial knowledge and be a publisher which specializes in publication of social education and insurance books.



2019 年大事紀要

1 月～12 月	完成「火險、車險與意外險統計規程修訂」
1 月 10 日	與證交所合辦「2019 全球經濟與投資展望 暨『類債券』股票之研究成果發表研討會」
1 月 17 日～19 日	舉辦「2019 年保險科技應用與挑戰研討會 - 創新與普惠」研討會
2 月 25 日	舉辦「2019 年保險業高階主管暨人資及訓練主管聯誼會」
3 月 22 日	舉辦「保險科技創新工作坊 InsurTech Bootcamp」
3 月 27 日	與菲律賓壽險公會 (PLIA) 簽署合作備忘錄
4 月 16 日	完成全中心年度異地備援演練
4 月 22 日	與金融總會、資誠合辦「保險科技與金融創新」研討會
4 月 23 日～27 日	舉辦「2019 年亞洲保險交流研討會 - 創新與永續」
4 月 25 日	與安永、會研會合辦「國際財務報導準則第 17 號之機會與挑戰」研討會
5 月 1 日～31 日	完成強制汽車責任保險資訊作業中心上半年度教育宣導，共計舉辦四場次
5 月 27 日	與勤業、會研會合辦「備戰 IFRS 17—資訊系統導入之國際議題與實務解析」研討會
5 月 30 日～31 日	參加 2019 年亞洲保險費率釐訂論壇
6 月 4 日	與會研會、安定基金合辦「國際財務報導準則第 17 號『保險合約』」研討會
6 月 10 日～14 日	參加國際保險監理官協會委員會會議暨全球研討會
6 月 15 日	完成強制汽車責任保險資訊作業中心上半年度異地備援演練
6 月 17 日～20 日	參加國際保險學會 (IIS) 全球保險論壇 (Global Insurance Forum) 及 2019 全球保險教育協會 (IGIE) 年會
7 月 5 日	完成中心 ISO 27001 及 BS 10012 外部複證作業
8 月～11 月	舉辦「2019 保險業國際化菁英人才培訓班 (國內班)」
8 月 10 日～13 日	桂先農董事長應邀出席世界華人大會暨國際龍獎 IDA 年會，並擔任國際金融前瞻論壇發言貴賓
8 月 27 日	舉辦「澳洲金融科技如何兼顧消費者資料權保護」研討會
8 月 28 日	舉辦第八屆臺灣保險卓越獎
8 月 29 日	接待會研基金會 (ARDF) 與美國 XBRL International CEO 參訪團
9 月 1 日	章副總經理明純榮退，鄭副總經理淑芳上任
9 月 5 日	舉辦「Bowtie 香港首家獲准成立之純網醫療保險公司實務分享」研討會
9 月 16 日	舉辦「數位科技浪潮下打造數位化世界」研討會
9 月 23 日	與安侯合辦「IFRS 17 導入第二階段設計作業之實務分享」研討會
9 月 23 日	舉辦「從金融科技的發展看個資管理的重要性」課程
9 月 25 日～26 日	舉辦「2019 年保險業風險管理趨勢論壇」研討會
10 月～11 月	完成強制汽車責任保險資訊作業中心下半年度全臺教育宣導，共計舉辦四場次

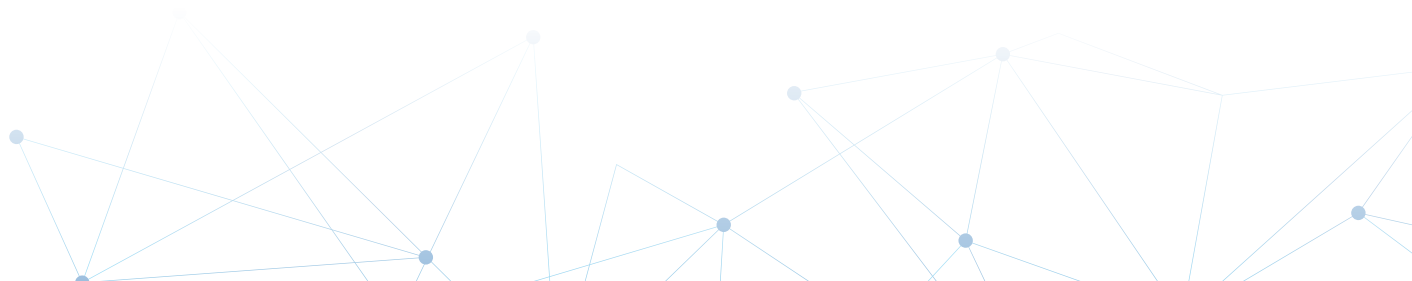
Important Events of 2019

January - December	Revising Statistical procedures for Fire insurance, Voluntary Automobile Insurance, Compulsory Automobile Liability Insurance, Personal Accident Insurance and Casualty insurance. Fire insurance, Voluntary Automobile Insurance, Compulsory Automobile Liability Insurance were effective on January 1 st , 2020. Casualty Insurance will be effective on April 1 st , 2020.
January 10	TII and TWSE co-hosted the "2019 Global Economics & Investment Outlook and Research Presentation on Bond-like Stocks" conference
January 17-19	Hosted 2019 InsurTech Application and Challenge Conference
February 25	Held the "2019 Insurance Senior Management and HR/Training Supervisors Society" seminar
March 22	Organized the "InsurTech Bootcamp" Workshop
March 27	Signed the Memorandum of Understanding with PLIA
April 16	Conducted TII 2019 disaster recovery drill
April 22	TII, TFSR and PWC co-hosted the "InsurTech and Financial Innovation" conference
April 23-27	Hosted 2019 Insights into Asian Insurance Conference
April 25	TII, EY and ARDF co-hosted the "IFRS 17- Challenge and Opportunities" conference
May 1 - 31	Completed the "National-wide Education Seminar" on Information Processing Center for the CALI (4 sessions in total for 2019 1H)
May 27	TII, Deloitte and ARDF co-hosted the "IFRS 17 Preparedness - System Requirement from a Global Perspective and Lesson Learnt" conference
May 30 - 31	Participated in Insurance Information and Rate-Making Forum of Asia (IIRFA) 2019
June 4	IASB member spoke at the "IFRS 17 Outreach Meeting" as co-hosted by TII, ARDF and TIGF
June 10 - 14	Participated in IAIS Committee Meetings and Global Seminar
June 15	Conducted 2019 1H disaster recovery drill on Information Processing Center for the CALI
June 17 - 20	Participated in IIS Global Insurance Forum and IGIE Annual Meeting
July 5	Passed the international audits of ISO 27001 and BS 10012
August -November	Held the domestic sessions of "2019 International Training Program for Elites of Insurance Industry"
August 10 - 13	Chairman Kuei spoke at the International Finance Outlook Forum of 2019 and IDA Annual Meeting
August 27	Held the "Australia's Consumer Data Right- Safety and Innovation in Balance" conference
August 28	Held "The 8 th Taiwan Insurance Excellent Performance Award"
August 29	Received a delegation from ARDF and CEO of XBRL International
September 1	TII Vice President Mr.Lorentz Chang's retired and new Vice President Ms.Alice Cheng's inaugurated.
September 5	Held the "Bowtie- The Journey of the 1 st Virtual Insurer (in Hong Kong)" seminar
September 16	Held the "Operating in a Digital and Data World" seminar
September 23	TII and KPMG co-hosted the "Implementation of IFRS 17 Design Phase" symposium
September 23	Organized the "From the Development of FINTECH to Governate Privacy" Course
September 25 - 26	Hosted "2019 Conference on ERM in the Insurance Industry"
October - November	Completed the "National-wide Education Seminar" on Information Processing Center for the CALI (4 sessions in total for 2019 2H)

10月3日～4日	參加2019年國際保險法學會(AIDA)歐洲會議
10月15日	接待日本東京海上參訪團
10月20日～27日	辦理「2019保險業國際化菁英人才培訓班」澳洲雪梨研習
10月23日	與慕再合辦「2019年壽險暨健康險高階風險管理」研討會
10月31日	規劃辦理「2019年普惠金融引領微型保險研討會-推動成長的力量」
11月1日	接待韓國壽險公會(KLIA)及會計協會(KAA)參訪團
11月11日～15日	參加國際保險監理官協會(IAIS)委員會會議暨年會
11月12日	接待越南財政部保險局參訪團
11月14日	舉辦「保險科技InsurTech如何迎接IFRS 17的到來」課程
11月19日	修正人身保險業新臺幣及外幣保單新契約責任準備金利率自動調整精算公式
11月23日～24日	應邀參加第16屆國際金融論壇全球年會
11月25日	規劃與辦理「2019年東亞太平洋保險論壇-亞洲新時代」。
11月27日～29日	與大陸中國保險行業協會於北京合辦「2019年兩岸保險高峰論壇」
11月29日	舉辦「108年度MSIG三井住友海上集團_交通安全研究獎學金」頒獎典禮
12月5日～8日	與大陸上海交通大學於河南省安陽市合辦「2019年兩岸保險法研討會」
12月7日	完成強制汽車責任保險資訊作業中心下半年度異地備援演練
12月13日	洽邀國際保險監理官協會(IAIS)秘書長來臺擔任專題講座講師
12月13日	舉辦「2020經濟與保險發展論壇」
12月18日	舉辦「保險業防制洗錢及打擊資恐實務分享座談會」
12月31日	電子保單認證平台正式啓用



October 3 - 4	Participated in 8 th AIDA Europe Conference
October 15	Received a delegation from Tokio Marine, Japan
October 20 - 27	Held the abroad sessions of the “2019 International Training Program for Elites of Insurance Industry” in Sydney, Australia
October 23	TII and Munich Re co-hosted the “2019 Life & Health Insurance Risk Management Seminar”
October 31	Hosted “2019 Conference on Building Financial Inclusion for Microinsurance
November 1	Received a delegation from KAA and KLIA
November 11 - 15	Participated in IAIS Committee Meetings and Annual Conference
November 12	Received a delegation from Insurance Supervisory Authority, MOF, Vietnam
November 14	Organized the “InsurTech how to Meet with IFRS 17” Course
November 19	The automatically adjusted formula of the valuation interest rate for new policy reserves.
November 23 - 24	Participated in IFF 16 th Annual Meeting
November 25	Hosted “2019 East Asia Pacific Insurance Forum- New Era, New Asia”
November 27 - 29	Co-organized “2019 Cross-Strait Insurance Summit”
November 29	Organized the “2019 Mitsui Sumitomo Insurance Welfare Foundation-Traffic Safety Research Grants and Authorship/Research Paper Awards” Ceremony
December 5 - 8	Co-organized “2019 Cross-Strait Insurance Law Conference”
December 7	Conducted 2019 2H disaster recovery drill on Information Processing Center for the CALI
December 13	Held the “Insurance and Economic Development Forum 2020”
December 13	Received Secretary General of IAIS and arranged his keynote speech in Taiwan
December 18	Held the “AML/CFT in Insurance Operations Symposium”
December 31	Launched the Platform of Electronic Insurance Policy Authentication



保險事業發展中心出版品目錄

編號	書名	作(譯)者	單價	出版日
一、法規系列				
AA022-109	強制汽車責任保法法令彙編 19 版	本中心編印	150	109.03
二、產險系列				
AB017-1	汽車保險（修訂三版）	陳伯耀等著	600	101.03
AB018-	再保險新論 再刷	鄭鎮樑等著	650	99.10
AB019-1	海運事故處理（精裝版）	邱展發著	800	97.12
AB020	財產保險理賠爭議調處案例彙編（第一輯）二刷	張淑芬等著	1000	98.04
AB021-2	火災保險（修訂四版）	林國鈺等著	700	108.12
AB022-1	海上保險（修訂一版）	邱展發等著	650	101.02
AB024	運輸單證與運送責任 鹿特丹規則的影響	王肖卿	500	101.08
AB025	產險精算科學 再版	顏忠義等著	700	101.12
AB026	海上保險理賠釋疑	黃恩丘	500	102.03
AB027	工程保險—基礎與實務（上）	王伯壘等著	700	103.01
AB028	工程保險—基礎與實務（下）	王伯壘等著	300	103.02
AB029	財產保險 II	楊誠對著	500	104.02
AB031	財產保險經營（修訂三版）	廖述源著	580	106.01
AB032	產險公司業務經營之理論與實務	鄒政下著	600	106.11
BB015	意外保險（第二輯）	黃西岩等著	400	95.12
三、壽險系列				
AC024	人身保險理賠爭議調處案例彙編（第二輯）	李育錚等著	1200	100.12
AC027	人本・仁本	齊萊平著	300	102.09
AC028	日本保險業拓展新興市場之經營策略	呂慧芬著	300	102.09
AC029	人身保險理賠實務（修訂一版）	王正偉等著	600	104.06
AC030	唯心・維心 專業壽險銷售卓越之道	齊萊平著	300	105.07
AC031	年金保險（修訂六版）	洪燦楠等著	280	108.07
BC013-9	投資型保險商品 - 業務員訓練教材 106 年修訂版	本中心編委會著	350	106.01
BC016	人身保險核保實務	張仲源等著	400	93.05
BC021	投資型保險商品入門手札（104 年修訂版）（一套五本）	保發中心	40	104.06
HC001	人身保險理賠爭議調處案例彙編（第一輯）二刷	李禮仲等著	1150	97.10
四、其他系列				
AD040-1	重大傷病經驗統計研究（光碟片）	莊聲和等著	200	94.10
AD041	Solvency II 準備金計算方法之研究	蔡政憲等著	250	96.12
AD048	保險史綱系列叢書 三冊	秦賢次、吳瑞松	11500	98.03

Taiwan Insurance Institute Publications

AD049	從學術理論到監理實務	張士傑、蔡政憲	400	98.06
AD050	臺灣地區保險事蹟口述歷史	張哲郎等著	2000	99.03
AD052	保險行銷之監理	曾耀鋒編整	500	100.01
AD053	保險會計：原理與實務（二版—上冊）	簡松棋 編著	500	100.02
AD054	保險會計：原理與實務（二版—下冊）	簡松棋 編著	500	100.03
AD057-1-1	風險管理與保險規劃（修訂二版）再刷	江朝峰等著	650	102.04
AD059-1	保險業 ERM 企業風險管理之理論與實務（修訂一版）	張士傑等著	400	106.6
AD060	保險業財務評估與監理（修訂一版）	蔡政憲等著	400	102.01
AD061	德國保險經營與監理	陳麗娟著	500	102.07
AD064	保險經理人管理錦囊	呂廣盛等著	400	105.04
AD067	保險業防制洗錢及打擊資恐之實務與案例	朱政龍等著	380	107.02
BD021-4	保戶服務快速上手（107 年修訂版）	本中心編撰委員會	460	107.02
HD001	保險英漢辭典（普及版）三刷	丁旭明等著	700	96.07
OD001	保險英漢辭典（新版）	王海明等著	800	102.10
OD002	自動駕駛汽車保險國際發展趨勢及其對兩岸傳統汽車保險之影響	范姜肱著	180	108.01
HG001	海峽兩岸簽訂 ECFA 後對臺灣壽險業之影響	范姜肱著	150	100.01
AG020	海峽兩岸簽訂 ECFA 後對臺灣保險業之影響	范姜肱著	200	100.12
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QD067	糖尿病經驗統計及發生率研究—（電子書）	金肖雲等著	1200	106.12
QD068	手術發生率推估研究 - 以全民健康保險資料庫為基礎（電子書）	金肖雲等著	1200	107.12
五、期刊				
AE002	保險專刊（預訂一年四輯）		800	
AE007-29-1	保險專刊 第二十九卷 第一期		200	102.06
AE007-29-2	保險專刊 第二十九卷 第二期		200	102.12
AE002-30-1	保險專刊 第三十卷 第一期		200	103.03
AE002-30-2	保險專刊 第三十卷 第二期		200	103.06
AE002-30-3	保險專刊 第三十卷 第三期		200	103.09
AE002-30-4	保險專刊 第三十卷 第四期		200	103.12
AE002-31-1	保險專刊 第三十一卷 第一期		200	104.03
AE002-31-2	保險專刊 第三十一卷 第二期		200	104.06
AE002-31-3	保險專刊 第三十一卷 第三期		200	104.09
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AE002-32-2	保險專刊 第三十二卷 第二期		200	105.06

AE002-32-3	保險專刊 第三十二卷 第三期	200	105.09
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AE002-34-2	保險專刊 第三十四卷 第二期	200	107.06
AE002-34-3	保險專刊 第三十四卷 第三期	200	107.09
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AE002-35-3	保險專刊 第三十五卷 第三期	200	108.09
AE002-35-4	保險專刊 第三十五卷 第四期	200	108.12
AE002-36-1	保險專刊 第三十六卷 第一期	200	109.03
六、年報			
RF001-100	產險業業務統計年報（2011 年）光碟片	250	101.05
RF001-101	產險業業務統計年報（2012 年）光碟片	250	102.05
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DF011-98	個人重大疾病保險發生率及持續率（98 觀察年度）光碟片	200	101.01
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QF011-101	個人重大疾病保險發生率及持續率（101 觀察年度）光碟片	200	104.04
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QF011-104	個人重大疾病保險發生率及持續率（104 觀察年度）光碟片	200	107.03
QF011-105	個人重大疾病保險發生率及持續率（105 觀察年度）光碟片	200	108.03
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QF013-103	Life Insurance Business in Taiwan（2014 年）	250	104.06
QF013-104	Life Insurance Business in Taiwan（2015 年）	250	105.06
QF013-105	Life Insurance Business in Taiwan（2016 年）	250	106.07
QF013-106	Life Insurance Business in Taiwan（2017 年）	250	107.07
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QF014-99	個人醫療保險損失率（99 觀察年度）光碟片	200	102.08
QF014-100	個人醫療保險損失率（100 觀察年度）光碟片	200	103.07
QF014-101	個人醫療保險損失率（101 觀察年度）光碟片	200	104.08
QF014-102	個人醫療保險損失率（102 觀察年度）光碟片	200	105.08
QF014-103	個人醫療保險損失率（103 觀察年度）光碟片	200	106.08
QF014-104	個人醫療保險損失率（104 觀察年度）光碟片	200	107.07

QF014-105	個人醫療保險損失率 (105 觀察年度) 光碟片	200	108.07
QF015-98	個人癌症保險損失率 (98 觀察年度) 光碟片	200	101.10
QF015-99	個人癌症保險損失率 (99 觀察年度) 光碟片	200	102.10
QF015-100	個人癌症保險損失率 (100 觀察年度) 光碟片	200	103.08
QF015-101	個人癌症保險損失率 (101 觀察年度) 光碟片	200	104.09
QF015-102	個人癌症保險損失率 (102 觀察年度) 光碟片	200	105.09
QF015-103	個人癌症保險損失率 (103 觀察年度) 光碟片	200	106.08
QF015-104	個人癌症保險損失率 (104 觀察年度) 光碟片	200	107.08
QF015-105	個人癌症保險損失率 (105 觀察年度) 光碟片	200	108.08
QF016-98	個人傷害保險損失率 (98 觀察年度) 光碟片	200	101.06
QF016-99	個人傷害保險損失率 (99 觀察年度) 光碟片	200	102.06
QF016-100	個人傷害保險損失率 (100 觀察年度) 光碟片	200	105.06
QF016-101	個人傷害保險損失率 (101 觀察年度) 光碟片	200	106.08
QF016-102	個人傷害保險損失率 (102 觀察年度) 光碟片	200	107.08
QF016-103	個人傷害保險損失率 (103 觀察年度) 光碟片	200	107.08
QF016-104	個人傷害保險損失率 (104 觀察年度) 光碟片	200	107.08
QF016-105	個人傷害保險損失率 (105 觀察年度) 光碟片	200	108.08
DF017-98	個人壽險死亡率及解約失效率 (98 觀察年度) 光碟片	200	100.11
QF017-99	個人壽險死亡率及解約失效率 (99 觀察年度) 光碟片	200	101.12
QF017-100	個人壽險死亡率及解約失效率 (100 觀察年度) 光碟片	200	102.12
QF017-101	個人壽險死亡率及解約失效率 (101 觀察年度) 光碟片	200	104.3
QF017-102	個人壽險死亡率及解約失效率 (102 觀察年度) 光碟片	200	104.12
QF017-103	個人壽險死亡率及解約失效率 (103 觀察年度) 光碟片	200	106.1
QF017-104	個人壽險死亡率及解約失效率 (104 觀察年度) 光碟片	200	106.12
QF017-105	個人壽險死亡率及解約失效率 (105 觀察年度) 光碟片	200	107.12
DF018-98	團體一年定期壽險死亡率 (98 觀察年度) 光碟片	200	100.12
QF018-99	團體一年定期壽險死亡率 (99 觀察年度) 光碟片	200	101.10
QF018-100	團體一年定期壽險死亡率 (100 觀察年度) 光碟片	200	102.12
QF018-101	團體一年定期壽險死亡率 (101 觀察年度) 光碟片	200	104.02
QF018-102	團體一年定期壽險死亡率 (102 觀察年度) 光碟片	200	105.05
QF018-103	團體一年定期壽險死亡率 (103 觀察年度) 光碟片	200	106.02
QF018-104	團體一年定期壽險死亡率 (104 觀察年度) 光碟片	200	107.02
QF018-105	團體一年定期壽險死亡率 (105 觀察年度) 光碟片	200	108.02

七、保險仲介系列

AH007	保險學概要	廖述源等著	400	107.03
AH002-1	保險法規概要	徐當仁等著	400	100.09
AH008	保險行銷概要	范姜肱等著	450	107.03
AH009	風險管理概要	汪國風等著	450	107.03
AH010	保險經營概要	廖述源等著	550	107.03
AH011	保險實務概要	呂廣盛等著	550	107.03

洽購辦法

網址 :<https://edu.tii.org.tw>

一、現場洽購：直接至本中心〈台北市南海路 3 號 6 樓〉櫃台洽購。

二、郵政劃撥：戶名→財團法人保險事業發展中心

帳號→19247581

◎ 請詳填書名、書款、郵資及發票種類。

◎ 因中華郵政自 106 年 8 月 1 日起調漲郵資故調整郵寄處理費

保險叢書郵資一本 80 元，二本或二本以上 110 元 (折扣後滿二萬元免運費)。

◎ 保險專刊郵資一年四輯 100 元。

◎ 郵政劃撥一律掛號郵寄。

三、銀行匯款：可由國內各銀行直接匯至本中心郵局劃撥帳號。

四、購書優惠：親臨本中心 10 本以下 95 折優惠

一次購足 10 本以上 9 折優惠

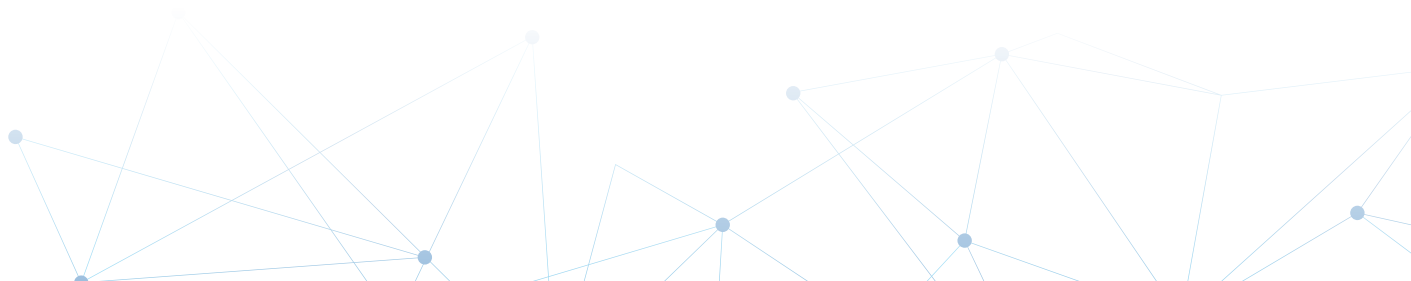
20 本以上 85 折優惠

50 本以上 8 折優惠

100 本以上 75 折優惠

五、購買人須查明寄達大陸地區之進口規定，倘未符規定致大陸海關課徵進口稅或遭禁止進口者，概由購買人自行負責，購書費用及郵資亦不退還。

六、若有任何疑問，請撥 (02) 23972227 轉 227



我們在哪裡 How to contact us

財團法人保險事業發展中心 Taiwan Insurance Institute

總機電話 (Telephone) : (02) 2397-2227

購書專線 (Book order hotline) : (02) 2397-2227 ext.227

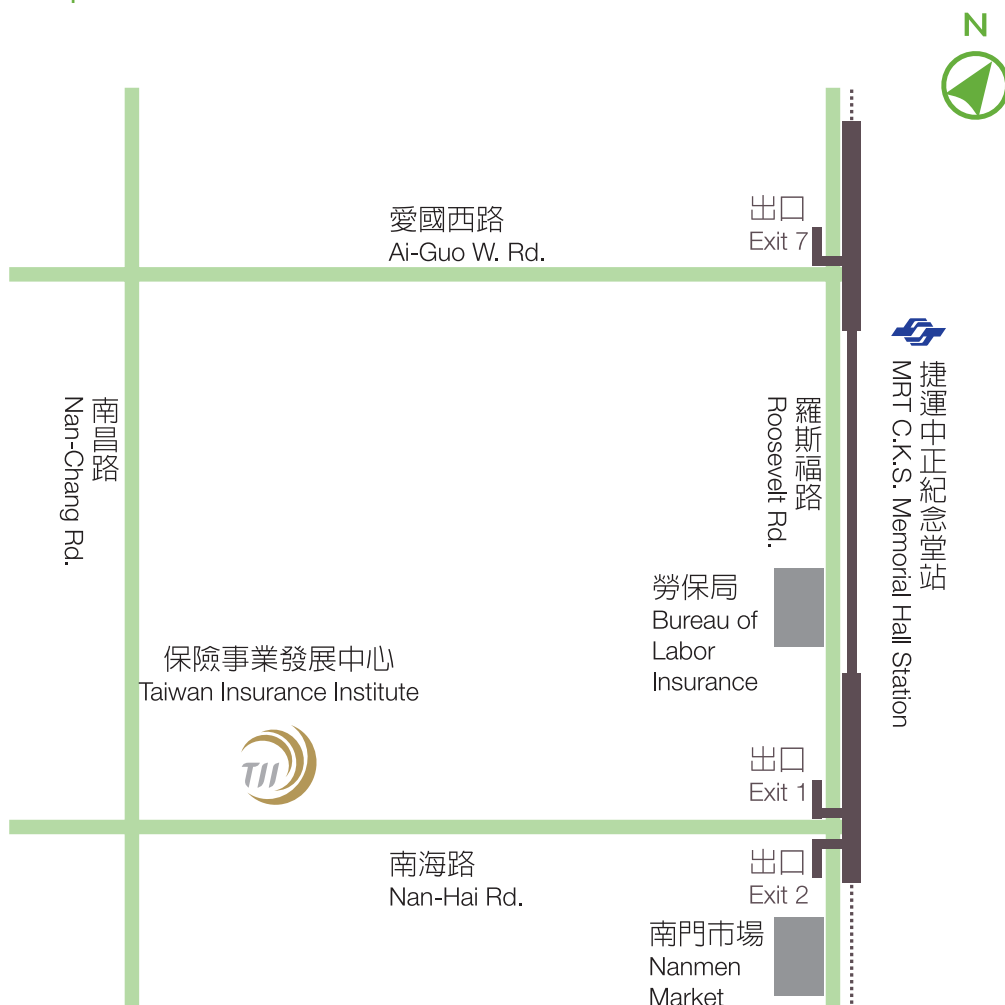
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6F, No. 3, Nan Hai Road, Taipei 100 Taiwan

位置簡圖 Map





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