

# 2020

## 保險事業 發展中心

年  
報

ANNUAL REPORT



財團 TAIWAN INSURANCE INSTITUTE  
法人保險事業發展中心



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Taiwan  
Insurance  
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## 董事長的話

2020 年財團法人保險事業發展中心（以下簡稱保發中心）完成多項重大工作，包括依主管機關指示成功建立電子保單認證及存證平台，提供電子保單簽章、驗章及儲存電子保單服務，已協調相關產險公司加入保發中心電子保單認證及存證平台。此外，保發中心依據主管機關核定之規定，已順利完成登錄業務員每年接受 6 小時外部排定法令遵循數位課程相關工作，開辦第一年，利用保發中心數位課程平台完訓之人數，大幅超過原規劃之受訓人數。

2020 年保發中心先後舉辦「2020 年保險業風險管理趨勢論壇」及「2020 年亞洲保險前瞻論壇」，雖然因為新冠肺炎疫情所造成的旅遊限制，國外講師無法親自到場，但仍力邀海外講者以視訊方式參與，並於「2021 年經濟與保險發展論壇」邀請國際保險監理官協會秘書長 D 氏及美國保險監理官協會副總裁 C 氏以錄影方式闡述對保險業未來發展之前瞻觀點。

2020 年保發中心經主管機關指導協助，參與教育部國民及學前教育署「學生團體保險精算暨研究發展顧問服務」委託採購案，並於決標後依約提供服務，順利協助政府保障高中以下學生、幼兒安全健康及減輕其等家庭經濟負擔政策之施行。

2020 年保發中心持續定期追蹤 IFRS 17 最新國際動態，每季於官方網站接軌專區分享資訊供各界研究參考，並按季對各保險公司提報董事會之 IFRS 17 接軌進度、各保險公司系統建置、資料盤點進度及對 IFRS 17 精算實務處理準則瞭解情形提出彙總評估意見。

2020 年主管機關宣布參考國際保險資本標準（ICS）發展我國保險業新一代清償能力制度，保發中心配合執行在地試算，完成 ICS 技術文件教育訓練課程，依據試算結果研究設計額外測試情境，發布關鍵議題技術指引文件、利率情境及試算相關表格供業者下載使用，並舉辦試算說明會，答詢業者對試算表格與 ICS 準則相關疑問，共通性問題另彙編於問答集供參與試算業者參考，持續執行試算。

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（2021）年已邁入第 36 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、擴大「電子保單認證及存證平台」適用險種範圍

保發中心將持續提供電子保單認證及存證之服務，協助保險公司依法簽發電子保單，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，提升保險業服務效率及品質；另保發中心將持續以公正第三方角色協助確認電子保單之真偽，如發生爭議，得由保發中心調閱儲存於其資訊平台電子保單交易相關紀錄舉證，有助於解決爭議，強化保戶消費者權益保障。

保發中心已協調相關產險公司加入電子保單認證及存證平台，但保險契約以電子保單方式簽發仍尚未普及，例如：「住宅火險」，保發中心將檢視各險種簽發電子保單之困難及障礙，配合主管機關推廣網路投保業務及網路保險服務，逐步擴大「電子保單認證及存證平台」適用險種範圍，並將持續精進強制汽車責任保險電子式保險認證服務，落實保單無紙化政策目的。



## A Message from the Chairman

The Taiwan Insurance Institute (TII) accomplished a lot in 2020, including setting up the authentication & validation platform and the digital archive for electronic insurance policies under the guidance of the supervisory authorities. All non-life insurance companies accepted TII's invitation to join the platform and started to enjoy the authentication, validation, and storage of electronic insurance policies. In addition, in line with supervisory authority requirements, TII successfully implemented the mandatory 6-hour legal compliance online training courses for insurance sales agents. In the first year of the digital training courses, the number of participants who completed the courses via TII's online training website substantially exceeded the target.

In 2020, TII hosted two major international events in succession: the Conference on ERM in the Insurance Industry and the Asia Insurance Outlook Forum. Even though overseas lecturers could not speak in person owing to the Covid-19 travel ban, TII managed to arrange their real-time participation by video conferencing. At the 2021 Insurance and Economic Development Forum, TII invited Jonathan Dixon, secretary-general of IAIS, and Dean Cameron, vice president of NAIC, to use pre-recorded videos to articulate their forward-looking views on insurance industry development.

With guidance and assistance from the supervisory authorities, TII took part in the 2020 Student Group Insurance Actuarial and R&D Consulting Service procurement bid offered by the K-12 Education Administration, Ministry of Education. After winning the bid, TII provided the services specified in the procurement contract and helped implement the government policy of protecting student health from grades 1 through 12 grade as well as alleviating economic burdens for students' families.

In the process of adopting IFRS 17 in 2020, TII continued to follow up on the most up-to-date information on IFRS 17 and post these updates on the TII website for the general public. We also completed the evaluation of the progress report submitted to the board of directors of each insurance company every quarter, reviewed progress on building up related systems, data inventory, and insurance industry understanding of the Actuarial Standard of Procedures, and submitted the summary evaluation comments to the supervisory authorities.

In 2020, the supervisory authorities announced that the new generation insurance solvency requirements would be developed in reference to the Insurance Capital Standard 2.0 (ICS) issued by the IAIS. To implement this policy, TII started a Quantitative Impact Study (QIS) and carried out technical training and education on ICS documentation. We also used the QIS results to design additional test scenarios and let insurance companies download technical guidance on major issues, interest rate scenarios, and QIS tabular forms. TII hosted QIS Q&A meetings to answer questions on the tabular test forms and ICS, and published a FAQ on the TII website.

TII was set up to facilitate the sound development of the insurance industry and promote the interests of insurers, the insured, and the general public. Founded in 1985, TII enters its 36th year in 2021. The past 36 years of hard work and accomplishments have laid a solid foundation on which TII will continue to fulfil its mission. Our principal tasks for the coming years are as follows:

### **1. Broadening the application of the Authentication & Validation Platform and the Digital Archive for the Electronic Insurance Policy to more types of insurance.**

TII will continue to improve the services provided on the platform and help insurance companies to issue electronic insurance policies in line with legal requirements and also save on technical costs. TII aims to foster a safe, convenient, highly efficient, low-cost, paperless environment for the insurance industry, who will in turn promote efficiency and service quality. In addition, in an attempt to enhance consumer protection, TII will continue to play the role of impartial third party to help identify genuine electronic insurance policies. In cases of dispute, the related parties will be able to download the electronic insurance policy trading records and use them as evidence to help resolve the dispute.

TII has successfully brought non-life insurance companies onto the Authentication & Validation Platform and the Digital Archive for the Electronic Insurance Policy. However, there is room to broaden the application of electronic insurance policies to include more types of insurance contracts, e.g. Residential Fire and Earthquake Insurance. TII will review the difficulties and obstacles encountered when issuing electronic policies and will gradually enlarge the application of the Authentication & Validation Platform and the Digital Archive to include more kinds of insurance contracts. We also will refine authentication and validation services for electronic compulsory automobile liability insurance cards and implement the paperless insurance contract policy.

### **2. Upgrading online training courses for insurance sales agents, boosting Fintech/green/ESG Capacity Building, and cultivating insurance professionals and international talent**

TII will continue to upgrade online training courses for sales agents, which are aimed at improving their understanding of legal compliance and forging a suitable compliance culture in insurance companies. Further goals are to entrench the principle of fair treatment of customers, boost customer confidence, and facilitate the sustainable development of the insurance industry.

## 二、完善保險業務員數位課程進修服務、加強金融保險科技、綠色 / 永續金融能力建構、持續推動保險業專業及國際人才培訓

保發中心將繼續完善保險業務員數位課程進修服務，以加強保險從業人員法規遵循教育及建立公司遵法文化，落實公平待客原則，增進保戶對於保險業之信賴，促進保險業永續發展。

保發中心將配合主管機關「金融科技發展路徑圖」及「綠色金融行動方案 2.0」，持續推動「金融保險科技及綠色金融人才培育計畫」，加強金融保險科技及綠色 / 永續金融能力建構，透過公私部門合作，共同培育金融保險科技及綠色金融人才。

保發中心將持續推廣普惠金融及保險教育宣導課程，辦理保險業專業人員及國際化菁英人才培訓，並舉辦金融保險科技、綠色 / 永續金融、洗錢防制、公司治理、內部控制、IFRS 17 及 ICS 2.0 等相關研討會。

## 三、完成接軌 IFRS 17 及 ICS 2.0 階段性工作

保發中心將配合主管機關宣布之 IFRS 17 接軌時程，持續協助各保險公司規劃完成公司策略（包括商品、投資、風管等）、作業流程、內部控制等之調整時程並持續執行。

保發中心將配合主管機關參考 ICS 發展我國保險業新一代清償能力制度，完成各項 ICS 相關研究案，並協助保險業者進行在地試算以評估衝擊影響，另將研議在地化監理規範並向主管機關提出建議。

## 四、維繫與亞洲太平洋地區國家之交流與合作

保發中心加強與亞洲太平洋地區各國保險機構建立合作關係，洽簽合作備忘錄，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。

保發中心將持續蒐集國際資訊，促進保險業在東南亞之布局，擴大本國保險服務市場版圖，並將進行國際保險組織倡議及相關文件之研析與建議，完善國際保險市場調研功能，亦將持續關注業者在中國大陸之業務展望。

## 五、強化保險相關研究

保發中心將參考主管機關政策及市場發展脈動，推動保險相關研究，包括保險業辦理電子商務身分驗證機制強化及其監理規範研究、健全保險業清理完結規範之法制面研究及 2022 年保險發展預測暨問卷調查研究。

另針對公司治理、保險科技、永續保險、綠色保險、風險管理、氣候及社會變遷新興風險等議題，將蒐集國內外相關資訊及舉辦研討會深入探討。

## 六、精進保發中心內部管理、內部控制與稽核制度

保發中心內部控制制度已建置完成，並辦理內部稽核作業年度查核，將落實監督作業，協助董事會及管理階層檢查及複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，落實保發中心內部管理制度，提升內部行政效率，及時有效完成各項工作。

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，發揮社會同理心的功能，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

TII will follow the supervisory authorities' Fintech Development Roadmap and Green Finance Action Plan 2.0 as we continue to implement our Cultivation Plan for Fintech/Insurtech/Green Finance Talents and strengthen the capacity building of the insurance industry in these field. To this end, TII will use private-public partnerships to train staff to produce talented insurance industry professionals.

TII will continue raising public awareness of financial inclusion and general knowledge of insurance. We will also continue to provide insurance practitioners with international insurance training programs to cultivate and train international talent. TII will keep pace with international developments by hosting seminars on topics including Fintech/Insurtech, green finance, ESG, AML/CFT, corporate governance, internal control, IFRS 17, and ICS 2.0.

### 3. Completing the introduction of IFRS 17 and ICS 2.0

TII will be in line with the supervisory authorities' schedule for introduction of IFRS 17 as we help insurance companies to complete and implement their adjustment schedule for planning company strategy (including products, investment, and risk management), operating procedures, and internal control.

TII will follow the supervisory authorities' policy as we develop new generation solvency requirements in reference to ICS 2.0 and finalize related research programs. TII will also continue to help insurance companies undertake domestic QIS and evaluate its possible effects. In addition, we will discuss related supervisory requirements for local markets and submit the proposal to the supervisory authorities.

### 4. Maintaining cooperation and interaction with insurance organizations in Asia-Pacific nations

TII will reinforce co-operation with insurance institutes and organizations in the Asia-Pacific region by signing MOUs, hosting international seminars and workshops, and sharing information on overseas markets. TII will continue to encourage Taiwanese insurers to watch the development of Asia-Pacific nations.

TII will continue to collect international information, 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. In addition, TII will study the initiatives and issues papers of leading international insurance organizations, including IAIS. TII will also continue to pay attention to the business outlook of Taiwanese insurers in Mainland China.

### 5. Developing insurance-related research

TII will take into account the supervisory policies and market evolving directions as we carry out insurance-related research. Topics will include enhancing the ID authentication mechanism in insurance e-commerce, facilitating sound legal requirements for terminating liquidation and dissolution of insurance companies under receivership, and using market survey to forecast the 2022 insurance market and predict various kinds of premiums.

TII will also collect information from Taiwan and overseas regarding new topics of corporate governance, Insurtech, ESG, green insurance, risk management, climate, and societal change, and undertake in-depth studies. TII plans to host seminars for further exploration of these various topics.

### 6. Upgrading internal controls, management, and the internal audit system

TII has completed the internal control system and has started to implement the annual internal audit plan that should help the TII board of directors and executives to review and evaluate the internal control framework and determine its effectiveness, and assess the accuracy of the performance results. TII's internal audit will ensure the on-going effectiveness of internal controls.

To improve the efficiency of our internal administration in the preparation of actuarial and statistical results and the carrying out of insurance training, TII will continue to update SOPs, MIS, and paperwork processes. This is aimed at ensuring the quality of our operations and adequately implementing our updated internal control and management system.

The function of insurance is to spread the losses of those afflicted by misfortune 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 2020 年，堪稱為人類歷史上的災難年，自 1 月 23 日中國大陸武漢及周邊多個城市因新冠肺炎群聚感染，陸續宣布「封城」，至 1 月 30 日，世界衛生組織（WHO）正式宣布新冠肺炎構成「國際突發公共衛生事件」（PHEIC），自此之後「封城」（Lockdown）與「大流行疫病」（Pandemic）成為全球政治、經濟發展之基調。新冠肺炎疫情迅速蔓延，截至 2021 年 2 月 3 日，全球確診人數突破 1 億人，死亡人數超過 200 萬人，不僅擊潰已開發國家公衛體系，重創全球經濟，更觸發「在家上班」經濟之發展。所幸，我國因防疫得宜，日常生活並未停滯，反而因智慧手機、汽車與電信網路需求大增，各國產業極度仰賴晶片，我國身為全球最大的半導體生產國，經濟成長率重登亞洲四小龍之首。

2020 年我國產、壽險業經營績效表現尚稱穩健，總保費收入達新臺幣 3 兆 6,521 億元，較 2019 年同期降低 8%。但保險業資產總額達 32 兆 1,670 億元，與 2019 年同期比較成長 8%，有助於保險業財務狀況及穩健發展。本中心配合主管機關監理政策積極推動保險產業發展，並致力研究引進國際保險組織相關倡議，2020 年所辦理之各項重點業務如下：

### 一、壽險精算統計：

配合監理政策綜理保險業接軌 IFRS 17 與新一代清償能力制度（以 ICS 2.0 為基礎）專案，持續推動業界試算並提供分析建議供主管機關參考，以利保險業資產及負債同時反映公允價值並維持足夠清償能力。同年度重大工作包括：研究發展新契約責任準備金利率及壽險業經驗生命表、覆閱 108 年度精算簽證報告與外部複核報告、彙整與分析壽險業財務監理資料、檢討個人旅行平安保險標準費率表與法定傷害保險發生率合宜性、研究建議學生團體保險之保險費暨行政事務費、籌備健康險相關發生率經驗資料研究、研究統計業界各種經驗發生率與損失率、維護保險商品資料庫及保險商品監理系統等。

### 二、產險精算統計：

財產保險業統計資料庫及精算分析之專業平台，執行產險費率自由化第三階段相關監理配套措施，包含火災保險、汽車保險之損失成本及參考危險費率計算；維護「天災危險費率計算模型」及評估天災風險；彙整及分析產險業財務監理資料、經營概況及重要資訊；協助保單審查作業；並受主管機關委託辦理強制車險費率擬訂工作，建立持續性及長遠性之精算研究分析工作。

### 三、研究發展：

協助主管機關及保險相關機構，專注於保險市場發展中長程政策研究，更配合主管機關「綠色金融行動方案 2.0」及「公司治理藍圖 3.0」等政策，推動因應氣候變遷與社會變遷新興風險之永續保險政策，保險業公司治理、保險科技法規調適等研究。另配合 2026 年接軌國際財務報導準則 IFRS 17，負責法規組執行法規修訂；配合學生團體保險轉型為政策性保險，接受教育部國教署委辦學生團體保險研究發展顧問服務專案等。此外，為推廣



## A Message from the President

Looking back on the year 2020, it could be called a year of disaster in human history. The COVID-19 outbreak in Wuhan, China, led to the city and surrounding area being locked down for 76 days from January 23. On January 30, the World Health Organization officially announced that the COVID-19 pneumonia constituted an International Public Health Emergency.

After that, lockdowns and the pandemic became the keynotes of global political and economic development in 2020. The epidemic spread rapidly. As of February 3, 2021, the number of confirmed cases worldwide exceeded 112 million, and the death toll exceeded 2 million. The virus not only overwhelmed national public health systems in developed countries but also severely damaged the global economy and triggered the development of the “working-from-home” economy.

However, life in Taiwan has not stagnated, thanks to the appropriate public health measures taken against the epidemic. Instead, Taiwan has thrived. There has been a surge in demand for smartphones, automobiles, and telecommunications networks, all of which require high-quality microchips. And with Taiwan being the world’s largest semiconductor producer, we have regained our economic growth rate among the top of the Four Asian Tigers.

In 2020, Taiwan’s life and non-life insurance industry enjoyed stable performance, with total premiums reaching NTD\$3.652.1 trillion, a decrease of 8% from the same period in 2019. However, total assets in the insurance industry reached NTD\$32.167 trillion at the end of 2020, an approximately 8% increase compared to the same period in 2019, which may improve the insurance industry’s financial status and help it to develop steadily. TII has been working in line with the supervisory authorities’ regulatory policies, actively promoting the development of the insurance industry, and striving to introduce the initiatives from international insurance organizations. The key achievements of TII 2020 are as follows:

### 1. Life insurance actuarial statistics

TII is working in line with regulatory policy to help the insurance industry implement IFRS 17 and the new generation solvency regime (based on ICS 2.0) and continuing to facilitate quantitative impact analysis of the industry to provide regulators with insight and useful information. This will help the insurance industry at once to reflect financial conditions on a fair value basis and to maintain adequate solvency. In 2020, TII also completed many important projects, including but not limited to (1) reviewing and developing valuation interest rate and industry mortality tables for life insurance business, (2) reviewing Appointed Actuary’s Reports for the year of 2019 and related peer review reports, (3) evaluating the standard rate tables for personal travel insurance and the regulatory incidence rate for personal AD&D insurance, (4) researching and proposing levels for premiums and overheads for the student group insurance program, (5) planning an experience study task force for the health insurance business, (6) publishing an annual research study of incidence rates and loss ratios for primary lines of life insurance business, and (7) maintaining and monitoring the life insurance product database and supervision system.

### 2. Non-Life insurance actuarial statistics

As a professional platform for the non-life insurance industry statistical database and actuarial analysis, TII is enacting the supervisory measures for the implementation of the Third Phase of Non-Life Insurance Rate Deregulation, including loss costs and reference base rates for fire insurance and voluntary automobile insurance; maintaining the natural catastrophe risk premium rates model and assessing the risk of natural disaster; consolidating and analyzing actuarial and financial data, business operations, and material information; assisting the competent authority with product filing reviews; being appointed by the competent authority to conduct ratemaking for Compulsory Automobile insurance; and developing ongoing and forward-looking actuarial research and analysis.

### 3. Research and development

TII is committed to helping the competent authorities and insurance-related institutions to focus on development research for the insurance market, and coordinating with the FSC Green Finance Action Plan 2.0 and Corporate Governance Blueprint 3.0 policies for research into sustainable insurance policies, including corporate governance of the insurance industry and adjustment of InsurTech regulations in response to emerging risks of climate change and social change. Furthermore, TII is responsible for the implementation of the amendments to the IFRS 17 in 2026. TII is working with the Ministry of Education to transform commercial student insurance into social insurance, and has been charged by the K-12 Administration to conduct premium rate actuarial and research consulting for student group insurance. TII periodically publishes professional insurance journals and books to disseminate insurance information, and maintains a professional library collecting a large number of insurance-related books and periodicals from Taiwan and abroad for insurance practitioners and the general public.

### 4. Information services

In accordance with the supervisory authority policy of digitization in finance, in 2020 TII invited 15 P&C insurance companies to join the TII authentication & validation platform and the digital archive of electronic insurance policies. This platform was set up to allow sustainable development through paperless financial products that save energy, reduce our carbon footprint, and

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：

配合主管機關推動數位化金融政策，2020 年保發中心已協調 15 家產險公司加入電子保單認證及存證平台，除落實金融商品無紙化及節能減碳環境保護之永續發展目標外，透過完整留存電子保單相關資料，藉由確認電子保單之真偽化解爭議，強化消費者權益之保障，並促進保險業之健全發展。此外，為提供保戶更優質與正確的服務水準，已順利建置業務員 6 小時法遵數位課程專區，讓業務人員得以隨時隨地進行線上課程訓練，確保保險產業人才培育的質量與數量。

#### 五、國際交流：

持續配合新南向政策，2020 年持續與 10 個外國保險相關組織維繫 MOU 夥伴關係；為繼續多年來建立之交流平台，克服新冠肺炎疫情導致之邊境管制，以實體會議與視訊方式並行，辦理多場國際性保險研討會，邀請包括瑞士、美、英、港、日、韓、星、菲、越、柬、泰、緬及我國之產、官、學代表深度交流。另為掌握國際保險發展趨勢，指派專業同仁參與國際保險監理官協會（IAIS）、國際保險學會（IIS）及全球保險教育協會（IGIE）等國際保險組織之實體或線上會議，提高我國保險業及本中心國際能見度。

#### 六、教育宣導：

因應國際金融保險發展趨勢，持續辦理各類前瞻性議題之課程及研討會，以及董監事高階主管專班，包括：IFRS17、ICS、公司治理、綠色金融/ESG 永續發展、金融保險科技、資訊安全、AML/CFT 等；近期配合業者導入 IFRS 17 之工作進度，並參酌訪談業界高階經理人意見，新增相關課程及研討會，以協助董監事及高階經理人理解 IFRS 17 準則帶來之挑戰與機會，並協助培養接軌 IFRS 17 所需之各類專業人才以彌補人力缺口。此外，持續辦理保險業務員每年接受 6 小時法令遵循數位課程各項工作，包括錄製公版教材，及建置數位學習平台服務有需求之業者。

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，並朝向成為保險專業智庫及區域教育中心兩大願景邁進。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，邁向保險資訊中心

精進保險精算統計，強化天災風險管理

掌握國際監理脈動，加強國際交流合作

推動民眾保險教育，拓展專業培訓廣度

落實企業社會責任，促進保險永續經營

總經理

簡仲明

protect the environment, but it also has the function of resolving disputes by authenticating electronic insurance policies and better protecting consumer rights. TII has also implemented mandatory 6-hour legal compliance online training courses for insurance agents so that personnel can take online courses any time and anywhere, thus ensuring the quantity and quality of professional talent in the insurance industry.

## 5. International Affairs

In line with the New Southbound Policy, TII maintains MOU partnerships with 10 overseas insurance-related organizations. And, for extending information exchange platforms which has established for many years, despite the Covid-19 travel ban, TII has managed to host several international insurance seminars, both virtually and in person, and has brought together representatives from Europe, the U.S., major ASEAN countries, and industries, academia, and government in Taiwan.

To stay on top of the latest trends and get a better understanding of international insurance regulations, TII has also assigned personnel to take part in important IAIS, IIS, and IGIE events, whether in person or virtually, so as to raise the international profiles of TII and Taiwan.

## 6. Training and Advocacy

In response to developments in international finance and insurance, TII continues to hold courses and seminars on a variety of forward-looking topics, as well as exclusive courses designed for board members and senior management, with subjects including IFRS 17, ICS, Corporate Governance, Green Finance/ESG Sustainable Development, FinTech/InsurTech, Cybersecurity, and AML/CFT.

Taking into account insurers' schedules for IFRS 17 adoption and in response to feedback from their senior management, TII has added related courses and seminars to give senior managers further insight into the challenges and opportunities involved in implementing IFRS 17. In the meantime, TII is committed to cultivating the talented professionals needed for the adoption of IFRS 17. We are also continuing to produce digital courses and setting up an e-learning platform to fulfill the mandatory 6-hour legal compliance online training program for insurance sales agents.

In 2020, TII staff overcame many difficulties and worked hard to complete the tasks planned by the Board. Our outstanding performance has been well received by the authority, by insurers and by consumers. While there remain many uncertainties in the market and more challenges ahead for both the industry and TII, I am confident that TII staff will continue to do their best and will achieve the following major objectives:

- Promote innovation in financial technology
- Become an insurance information center
- Improve insurance actuarial statistics
- Strengthen catastrophic risk management
- Discern international insurance supervisory trends
- Enhance international interaction and cooperation
- Raise awareness of insurance among the general public
- Develop the scope of our training and examination services
- Meet our corporate social responsibility
- Facilitate sustainable management

*Jeremy Kan*

President

## 我們的願景

保險專業智庫

區域性保險教育中心

## 1998 ~ 2008



## 1985 ~ 1998



## Our Vision

Professional Think Tank

Regional Insurance Education and Training Center

### 2008 ~ 2013

國際事務  
International Affairs

保險業退場規劃  
Market Exit Mechanism

電子商務  
Information Technology

理賠申訴調處  
Complaints & Mediations

保險金融專業測驗  
Certification of Financial Professionals

教育訓練與保險宣導  
Training & Dissemination

精算及統計專責單位  
Actuarial task group

研究發展與出版  
Research Development & Publications

轉型期

Third Phase

### 2013 ~ 2020

國際事務  
International Affairs

保險業退場規劃  
Market Exit Mechanism

電子商務  
Information Technology

停止受理理賠申訴調處業務  
Stop handling Complaints & Mediations

保險金融專業測驗  
Certification of Financial Professionals

教育訓練與保險宣導  
Training & Dissemination

壽險精算統計  
Life Actuarial Services & Statistics

產險精算統計  
Non-Life Actuarial Services & Statistics

研究發展與出版  
Research Development & Publications

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.

## Organizational 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, the 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 regular 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

國立陽明交通大學  
教授  
Professor, National  
Yang Ming Chiao Tung  
University



張冠群 董事  
Kuan-Chun Johnny  
Chang, Director

東吳大學法學院兼任  
教授  
Professor, School of Law,  
Soochow University



楊孟萍 董事  
Meng-Ping Yang,  
Director

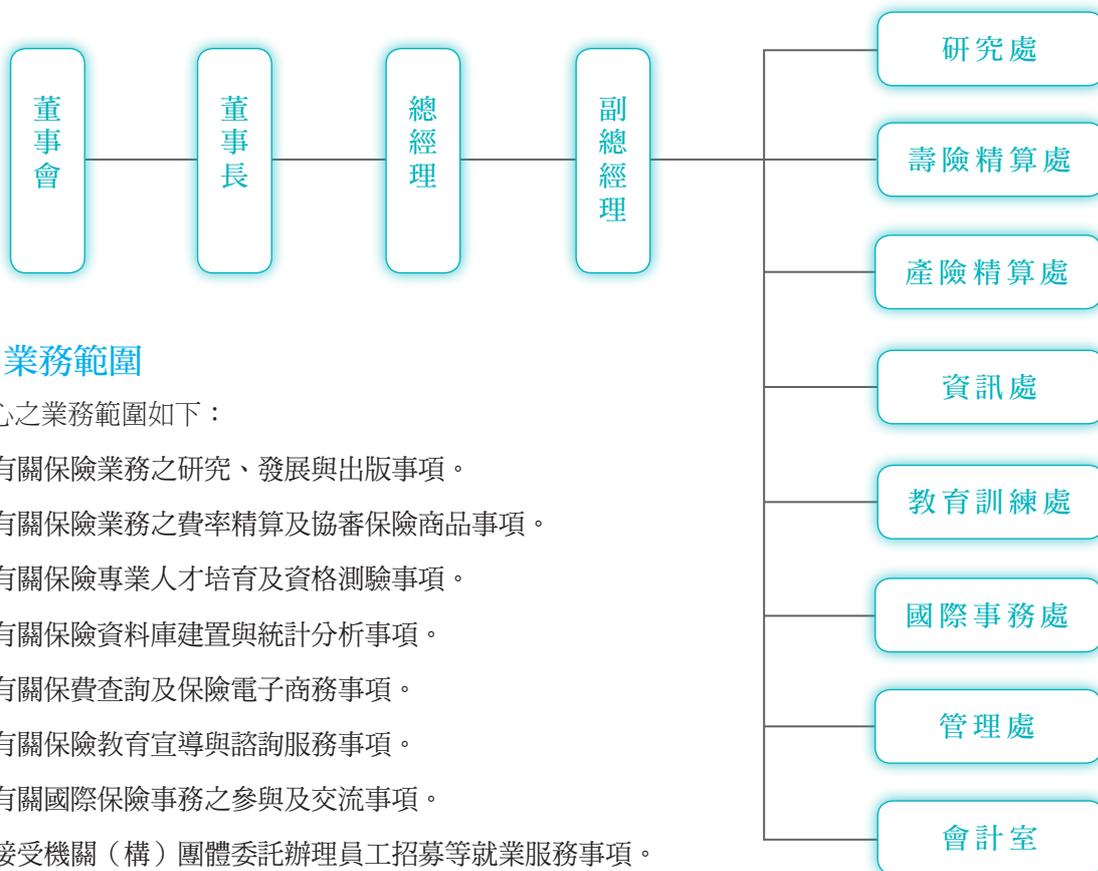
東吳大學會計學系  
教授  
Professor, Department  
of Accounting, Soochow  
University



簡仲明 董事  
Jeremy Kan,  
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

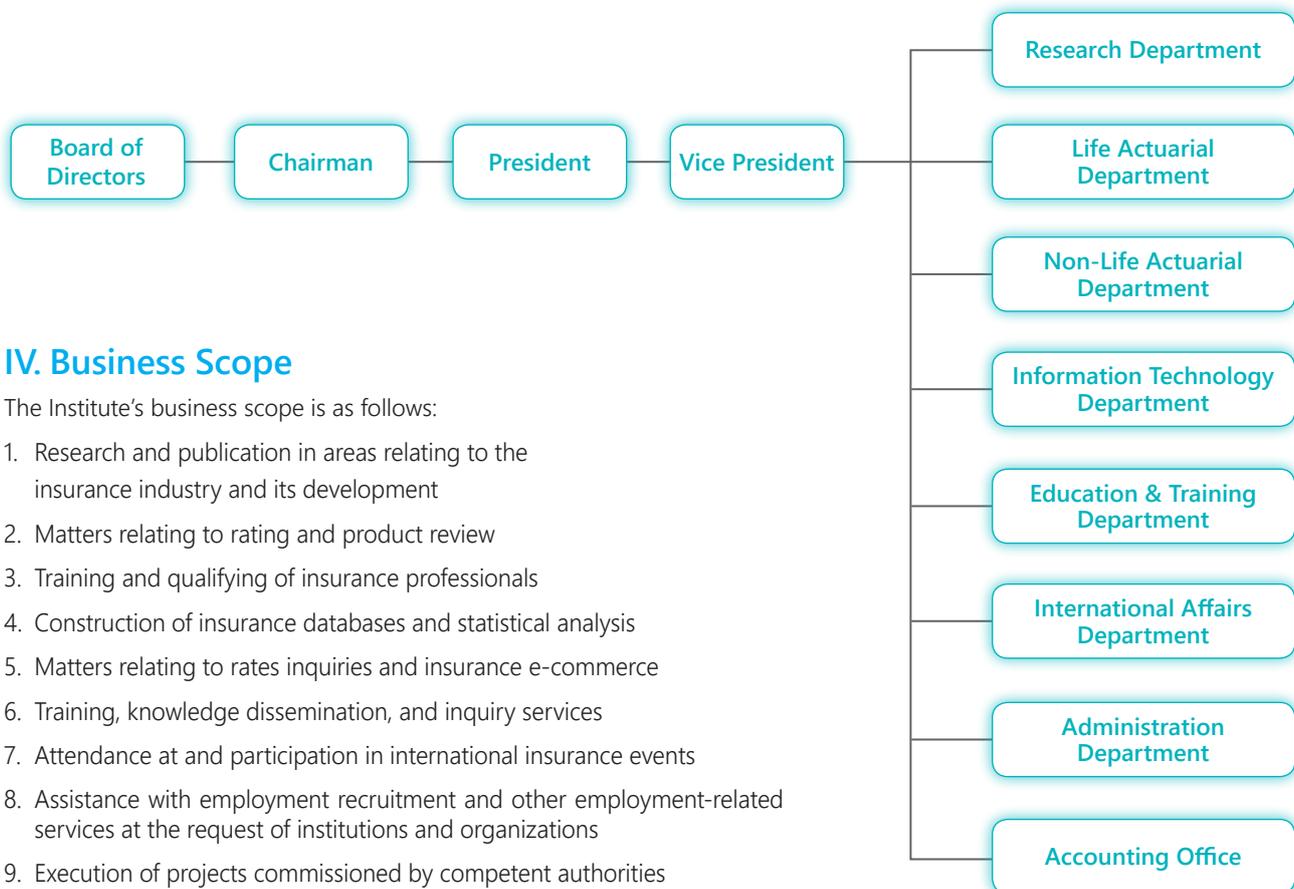


### 肆、業務範圍

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. Construction of 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. Assistance with employment recruitment and other employment-related services at the request of 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	簡仲明 <sup>1</sup>
	副總經理	許煌明
		鄭淑芳
研究處	處長	周玉玫 <sup>2</sup>
	副處長	蘇秀玲
壽險精算處	處長	孫永泰
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
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

註：

1. 109年8月1日接任。

2. 109年9月1日接任。

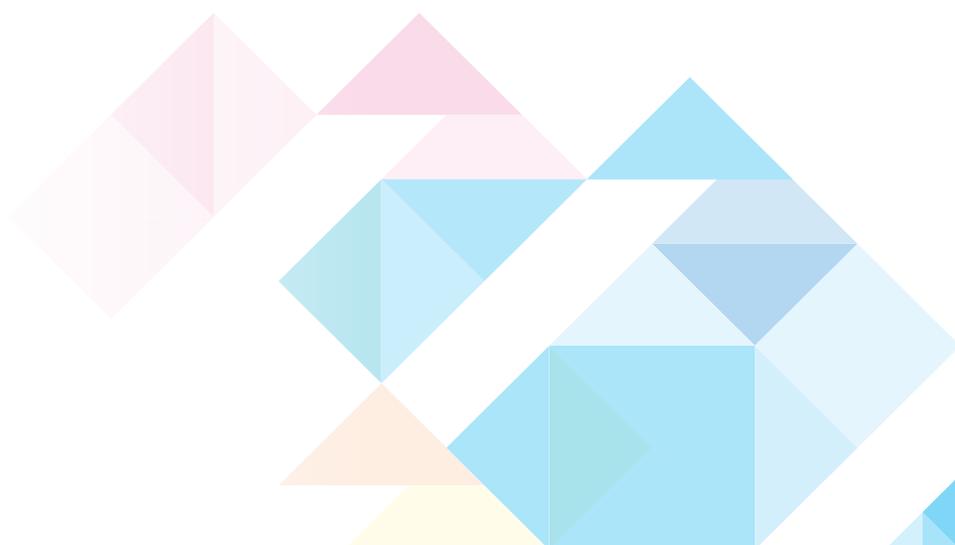
## V. Management Team

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 Affairs, Administration, and the Accounting Office.

Business Unit	Title	Name
Chairman		Hsien-Nung Kuei
President		Jeremy Kan <sup>1</sup>
Vice President		Luke Hsu
		Alice Cheng
Research Department	Director	Emily Y.M. Chou <sup>2</sup>
	Deputy Director	Hsiulin Su
Life Actuarial Department	Director	Terry Sun
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
International Affairs Department	Director	Emily Y.M. Chou
Administration Department	Director	Min-Che Chu
	Deputy Director	Hui-Ying Sun
Accounting Office	Director	Hsi-Wen Tseng

Note:

1. Inaugurated on August 1, 2020
2. Inaugurated on September 1, 2020



## 陸、中心同仁

本中心現有（2020/12/31）員工 119 人，其中男性 45 人、女性 74 人；具有博士學歷者 1 人、碩士學歷者 46 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）2 人、中華民國精算學會正會員（產險）2 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 4 人、CFA 美國財務分析師 1 人、CPCU 美國財產保險核保師證照 1 人。



研究處同仁  
Staff of the Research Department



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

## VI. Staff

As of December 31, 2020, TII employs 119 staff, comprising 45 men and 74 women, including 1 doctoral graduate and 46 Master's graduates. Many of our staff have professional certification or licenses, including 3 accredited by the FSA (US) (life insurance), 1 by the ACAS (US) (non-life insurance), 2 by the ASA (US) (life insurance), 2 by the FAIRC (non-life insurance), 1 by the FAIRC (life insurance), 1 by the AAIRC (life insurance), 4 FLMI by LOMA, 1 by the CFA, and 1 by the CPCU.



產險精算處同仁  
Staff of the Non-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



國際事務處同仁  
Staff of the International Affairs Department



管理處同仁  
Staff of the Administration 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，做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 2020 年提出之檢討議題包含產險業及再保險業新增計提天災風險資本、增訂保險業淨值比率及更新基金受益憑證分類方式。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，為循序漸進導入新一代清償能力制度進行準備，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

我國現行 RBC 制度係沿襲美國 RBC 制度，以風險係數法為基礎，惟風險係數法較難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」之清償能力制度發展，國際保險監理官協會 (International Association of Insurance Supervisors; IAIS) 於 2019 年底發布之保險資本標準 (Insurance Capital Standard; ICS) 2.0 版以及歐盟於 2016 年開始實行之 Solvency II，皆以風險導向為出發點，透過加壓各風險因子，觀察公司財務狀況之變化情形。

主管機關於 2020 年宣布，考量未來接軌國際財務報告準則 (International Financial Reporting Standards; IFRS) 第 17 號「保險合約」之變革，爰將參考 ICS 發展我國保險業新一代清償能力制度，並預計自 2026 年實施。本中心除持續進行各國清償能力制度之研究外，更參考 ICS 2.0 版針對國內產壽險公司進行在地量化測試，協助產業瞭解 ICS 架構，並評估衝擊影響，以協助主管機關有效規劃未來整體制度，使台灣的清償能力制度順利接軌國際。



## Overview of Functions

### Research and Development

TII is dedicated to carrying out research on the insurance profession and the dissemination of knowledge to enhance the performance of insurance professionals in Taiwan, promoting the stable development of the insurance industry, and aiding the drafting of legislation on supervisory policy and regulation. We also publish our research findings and advice so that the FSC and insurance companies can consult them when formulating supervisory policy and operational strategy.

#### I. Research on Insurance Supervision

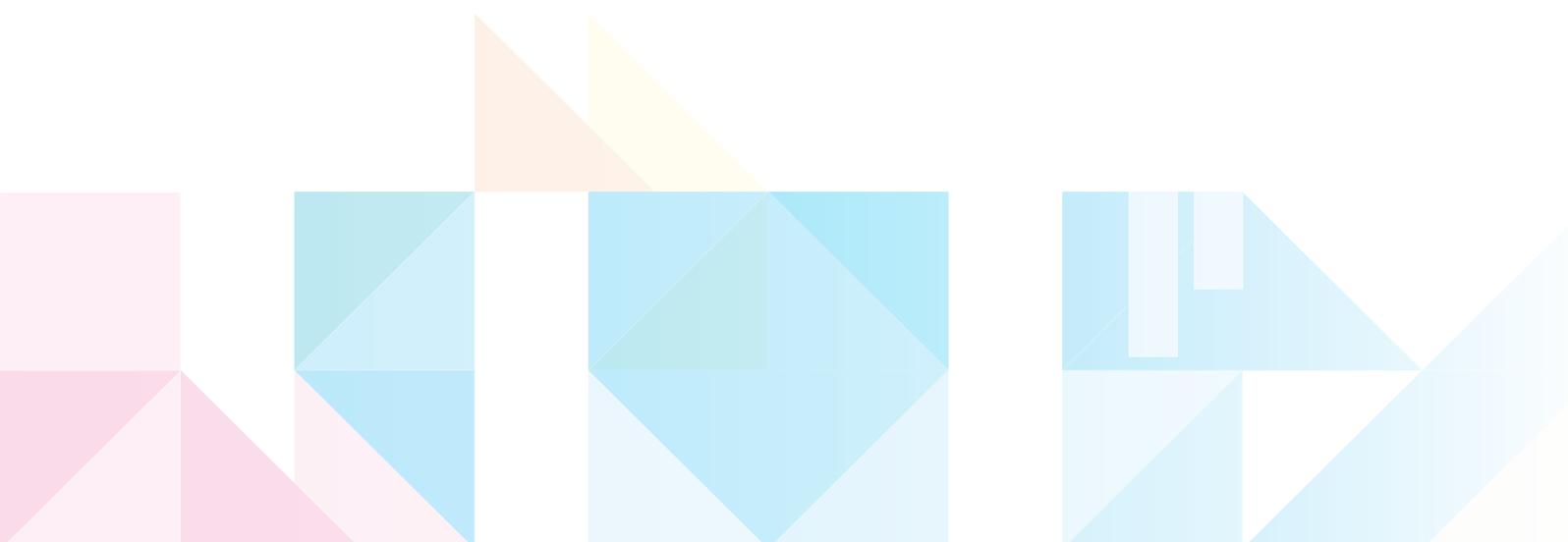
##### 1. Research on and Review of RBC Methodology

The Risk-Based Capital (RBC) requirement is vital to insurance supervision. In order to reflect insurers' development needs and stay in line with international insurance supervisory trends, continued research and regular review of RBC methodology is needed, as this also strengthens insurers' capital structures and risk management profiles. In 2020, the RBC working group reviewed various key issues, such as the new requirement to calculate catastrophe risk capital for p&c insurers and reinsurers, insurers' equity ratios (Equity/Assets) and the updated grouping of beneficiary certificates. Operating under the assumption of staying in line with international supervisory trends and observing market developments in Taiwan, the measures suggested were aimed at gradually preparing for implementation of the new solvency requirement, and our conclusions and suggestions for implementation were provided to the authorities to facilitate their supervisory decision-making.

##### 2. Research into Solvency Regimes

Taiwan's current RBC requirement is similar to the USA's factor-based approach. Since the factor-based approach is less efficient at measuring the risks of complex insurance products, most developed countries are moving towards solvency regimes that mainly use a scenario-based approach. The Insurance Capital Standard (ICS) version 2.0, issued by the International Association of Insurance Supervisors (IAIS) in 2019, and the EU's Solvency II, in operation since 2016, are both risk-oriented methods that measure the impact of relevant risk shocks on the insurer's overall balance sheet.

In 2020, the authorities announced that, in order to deal with upcoming changes arising from alignment with International Financial Reporting Standards (IFRS 17) on insurance contracts, the ICS standard is now being used as the new solvency requirement and is scheduled to be implemented in 2026. To help insurers understand ICS structure and evaluate its impact, TII will continue to research the solvency requirements of other countries and conduct Quantitative Impact Studies on local life and p&c insurers with reference to ICS 2.0. In this way, TII aims to help the supervisory authority efficiently plan future regulations and smoothly align with international solvency standards.



## 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。2020 年主要之工作包括：持續進行保險市場與保險法及相關法令修正之研議、研議保險業保險科技監理制度、執行強化保險業董事會組成與考核制度之研究、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，規劃「2021 經濟與保險發展論壇」研討會。

為保障約 310 萬名高級中等以下教育階段學生及教保服務機構幼兒安全及健康，減輕意外事故及疾病造成之家庭經濟負擔，學生團體保險改制為政策性保險。為確保政策性保險健全發展，教育部國教署 2020 年 3 月委託本中心辦理「學生團體保險精算暨研究發展顧問服務」專案。



2021 經濟與保險發展論壇  
The Insurance and Economic Development Forum 2021

### 二、公司治理政策研究

為強化保險業公司治理之效能，本中心於 2020 年完成「公司治理積極監理之應用報告」、「108 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、「氣候變遷風險對保險業影響專題報告研析與建議」及「國際保險業務分公司租稅優惠實施成效評估報告」，做為主管機關推動公司治理相關政策參考。

## II. Professional Insurance Research

### 1 Research into Insurance Practice, 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. Our major accomplishments of 2020 include research into the insurance market and amendments to insurance law and related ordinances; the development of the InsurTech regulatory system; research into how to improve the composition and evaluation of insurance industry boards of directors; and implementation of financial advice white papers. We also held several forums on issues currently affecting the insurance market, including the Economic and Insurance Development Forum 2021.

The Ministry of Education reformed student group insurance to reduce the financial burden on families suffering from accidents or disease, thus ensuring the safety and health of approximately 3.1 million students at the senior high school level and below, including kindergarteners. Student insurance was restructured and turned from commercial insurance into social insurance. To ensure the sound development of the new system, in March 2020 the Ministry of Education entrusted TII to set up the project “Consulting Service for Developing Student Group Insurance Actuarial and Research”.



2021 經濟與保險發展論壇  
The Insurance and Economic Development Forum 2021

### 2. Research on Corporate Governance Policy

In order to enhance the efficacy of corporate governance in the insurance industry, TII has compiled reports such as, “Study on IAIS Application Paper on Proactive Supervision of Corporate Governance”, the “Annual Report on Insurance Industry Executive Boards of Directors Self-Assessment Peer Review of Insurance Industry”, and the analytical reports “IAIS Issues Paper on Climate Change Risks to the Insurance Sector” and “Evaluation Report on the Effectiveness of the Implementation of Tax Preferences for Offshore Insurance Unit”. The authorities can refer to these reports when evaluating the Corporate Governance Best-Practice Principles for the Insurance Industry and amending relevant ordinances.

### 三、風險管理實務研究

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，國際保險監理官協會（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情形，以配合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，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。第九屆（2020 年）規劃「保險業重塑與新生之契機」研討會，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。

### 四、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 2020 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%。依債權金額統計，已完成清償之債權，占國華產險第一次債權分配中可分配現金比例約為 88.75%。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 2020 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 2020 年 12 月 31 日為止，已匯款 14,336 件。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。2020 年編印發行之書籍共計 7 冊。

### 3. Research on 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). Since 2017, we have collaborated further with the authorities, providing feedback on insurers' ORSA reports and holding face-to-face interviews. Such interviews enable a full discussion of insurer ERM practices, which improves ORSA implementation. In addition, we analyzed the results of industry stress testing (i.e. the evaluation of insurer financial positions under certain adverse conditions), which 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 this year's conference was "A Chance for Reshaping and Renaissance". In view of the range of risks and opportunities faced by the insurance industry, this conference 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.

### 4. Planning and Implementing Mechanisms to Prevent Incompetent Insurance Undertakings

- (a) On November 18, 2005, we were commissioned by the authorities to liquidate the Kuo-Hua Non-Life Insurance Company ("Kuo-Hua"). As of December 31, 2020, Kuo-Hua's real estates, artifacts, and unlisted shares have been auctioned off and non-performing loans have 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 which accounts for nearly 88.75% of Kuo-Hua's total distributable first obligations. The liquidation of Kuo-Hua Non-Life Insurance Company is still in progress.
- (b) On January 17, 2009, we were commissioned by the authorities to liquidate the Walsun Insurance Limited ("Walsun"). As of December 31, 2020, we have 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 31, 2020, there have been a total of 14,336 remittances. The remaining allocations will be processed in due course.

## III. Insurance Publications

### 1. Insurance Periodicals

We publish and distribute an electronic version of a quarterly insurance periodical *Taiwan Insurance Review* 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 insurance industry in Taiwan, 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 2020, TII published 7 books.



#### 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 14,396 冊，保險專業雜誌期刊近 100 種。



## 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 Insurance Professional Library

We maintain a research-oriented insurance library. In order to better serve the public, we strive to enrich this 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 14,396 books in Chinese, English, Japanese, and German and approximately 100 different insurance periodicals.

The screenshot displays the TIIL (Taiwan Insurance Industry Law Center) website interface. At the top, there is a navigation bar with tabs for '全部' (All), '法律命令' (Legal Orders), '行政規則' (Administrative Rules), and '司法判解' (Judicial Interpretations). Below this, a search results table is shown with the following columns: '公布日' (Date of Publication), '類別' (Category), and '摘要' (Summary). The table lists several entries related to insurance regulations, such as '小額成家保險商品規範' and '強化個人保險保障'. The interface also includes a search bar at the top and a footer with contact information and a copyright notice.

公布日	類別	摘要
110.02.23	行政規則	小額成家保險商品規範
110.02.23	行政函釋	強化個人保險保障，修正「小額成家保險商品規範」，並修正「 <a href="#">保險法</a> 」，請查照並轉知所屬會員公司。
110.02.20	行政規則	經營強制汽車責任保險之保險業者，應自經營核准前所收保費中撥存特別準備金
110.02.20	行政函釋	「強制汽車責任保險會計處理及業務財務資料彙報辦法」第九條強制汽車責任保險業務費
110.02.18	行政規則	人身保險契約應注意事項
110.02.09	行政函釋	財產保險契約應注意事項
110.02.09	行政函釋	保險商品銷售程序作業規範 16 條第 1 項解題全
110.02.09	行政函釋	「財產保險契約應注意事項」部分規定及附表一，業經本會於中華民國 110 年 2 月 9 日
110.02.02	行政函釋	請貴公會轉知所屬會員辦理新保險法施行細則及相關修正保險法實施細則中規定
110.02.02	行政函釋	臺灣保險業協會所屬保險有限公司已遭接管負責人及主要股東應向中保

瀏覽人數統計：7465479    本月瀏覽人數：9546

本系統由 保險專業發展中心 提供  
 中文資料及網站建置維護：法律資訊    法律諮詢    通法法律服務社 主辦與社法學法律諮詢服務

## 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，並於 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 2020 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 2017 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

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

2020 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」，同時鑒於該年度受嚴重特殊傳染性肺炎（COVID-19）疫情蔓延對全球經濟景氣衝擊影響，在各國央行採大幅降息之寬鬆貨幣政策下，考量各幣別公債利率走勢有下降之趨勢，為能適時因應市場變化，2020 年上下半年分別檢視利率之變化，並邀集產學界共同研議協商，以作為壽險業 2020 年下半年及 2021 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業務分析報告，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。

#### 三、壽險業簽證精算報告之覆閱

2020 年承接主管機關委託案進行 2019 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 2020 年精算簽證作業補充說明與補強外部複核作業相關規範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。

## 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 analytical 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 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.

To continue 2019's statistical analysis of critical illness, in 2020 TII held a seminar on critical illness and published "Statistics on Critical Illness Based on the National Health Insurance Database".

The seminar and the results of this research are beneficial to the insurance industry and can be used as a point of reference in health insurance product design and risk management.

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

In 2020, TII conducted loss rate analysis of long-term and short-term health insurance by policy year and published the results on the TII website. The long-term care insurance experience database was set up in 2012 and has been included in the insurance industry annual experience data report. TII continued to collect statistics up until 2017 in order to establish a comprehensive 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 for short-term insurance products to determine the correlation between premiums and loss ratios. This mechanism was designed to detect product premium rate that may be too high or too low. The findings can also be used to help revise product premiums in the future.

#### II. Research on Insurance Supervisory Systems

##### 1. Reviewing automatic adjustment formulas for reserve rates for new life insurance business

In 2020 TII assisted the regulatory authorities in their regular review of auto-adjusting formulas for reserve rates for NTD-, USD-, EUR-, AUD-, and RMB-denominated life insurance products. At the same time, due to the negative global economic outlook impact caused by COVID-19, central banks around the world have adapted quantitative easing monetary policies and lowered interest rates to unprecedentedly low levels, triggering a global trend for lower bond yields. To adapt to market changes, TII closely examined interest rate changes in both the first and second halves of 2020. TII also invited leading scholars and insurance industry representatives discuss the formula for the reserve rates for new business in the second half of 2020 and 2021, and provided the regulatory authorities with proposals for reserve rates and advice on supervision of specific protection products.

##### 2. Analyzing financial and business data from the life insurance industry for regulatory purposes

On a monthly basis, TII provides the authorities 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 different perspectives to provide the regulator with up-to-date information on the financial and business conditions of insurers in Taiwan and to facilitate supervisory decision-making. Upon request by the regulatory authorities, TII also carries out detailed analysis and in-depth study of specific insurance companies.

##### 3. Reviewing the Appointed Actuary's Report on life insurers

In 2020, TII was commissioned by the authorities to review the 2019 Appointed Actuary's Reports on life insurers. TII provided feedback to each insurer's appointed actuary to improve report quality, and also recommended that AICT revise its Actuarial Standards of Practice. TII put forward suggested revisions of the 2020 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.

## 參、人身保險商品相關研究

### 一、個人傷害保險危險發生率檢討

本中心於 2020 年完成個人傷害保險危險發生率檢討，研究結果提供主管機關作為修訂個人傷害保險危險發生率上下限之參考依據。

### 二、旅行平安保險標準費率表檢討

本中心於 2020 年完成個人旅行平安保險標準費率表檢討，研究結果提供主管機關作為修訂標準費率表之參考依據。

### 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 2020 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。

### III. Research on Life Insurance Products

#### 1. Reviewing incidence rates for Personal Accidental Death and Dismemberment Insurance

In 2020, TII carried out an extensive experience study of Personal Accidental Death and Dismemberment Insurance and provided the authorities with proposed revisions to the upper and lower limits for incidence rates used in Personal Accidental Death and Dismemberment Insurance.

#### 2. Reviewing the standard rate table for Personal Travel Accident Insurance

In 2020, TII carried out an extensive experience study of Personal Travel Accident Insurance and provided the authorities with proposed revisions to the Personal Travel Accident Insurance rates table.

#### 3. Regularly updating information on premiums for specific insurance products

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

#### 4. Life Insurance Products Early Warning Mechanism

To support product development and consumer autonomy, TII has helped the authorities set up a Life Insurance Products Early Warning Mechanism, including system development and maintenance, report validation, and regular reports to the authorities to keep up to date with market trends in life insurance products.

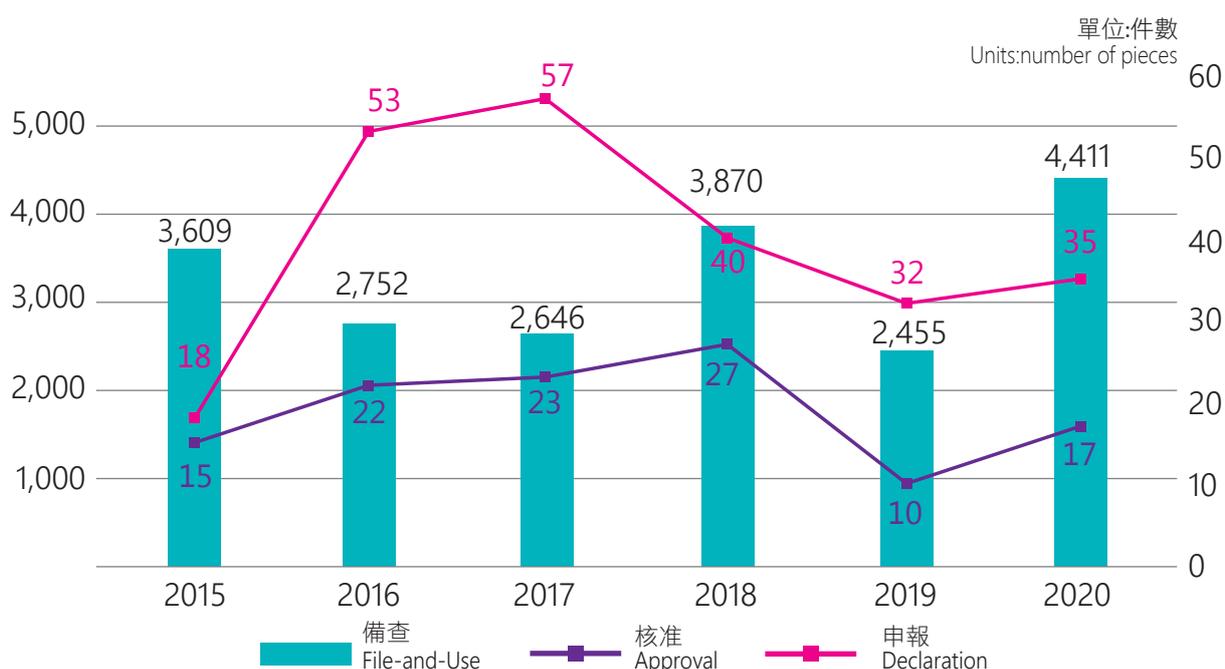
### IV. Product Review

#### 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 relating to insurance products. To comply with regulatory changes and accommodate business practices, in 2020 TII helped revise the codes for life insurance products and the instructions on how to set up insurance product databases. We are also developing an online supervisory system for insurance products and helping domestic insurers set up a product database for international insurance business □Offshore Insurance Unit□.

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

TII assists the competent authority with approval and review of insurance products. Our main responsibilities include holding committee meetings to approve life insurance and investment-linked insurance products, collating submitted documents relating to life insurance products, verifying signatures, and recording the number of submitted products and deficient products. TII reports regularly to keep the competent authorities up to date 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 product declarations over the last six years.



近六年人壽保險備查商品送審件數

Figure 1: Number of use-and-file life insurance products from 2015 to 2020

## 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、保險統計資料庫增值服務及壽險樞紐分析統計圖表等資訊。2020年筆數已由2019年之1,140,020千筆增至1,255,873千筆，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

本中心為期主管機關、業者及本中心未來能有更臻完整的精算統計資料庫，配合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，並配合於2020年6月完成資料庫建置，於2020年11月開始進行經驗資料蒐集作業。

為期可按月產出「保障型及高齡化商品新契約保費收入（含負債）統計表」，於2020年11月配合增修「人壽保險業業務月報統計規程」。

### 三、定期提供主管機關統計資訊

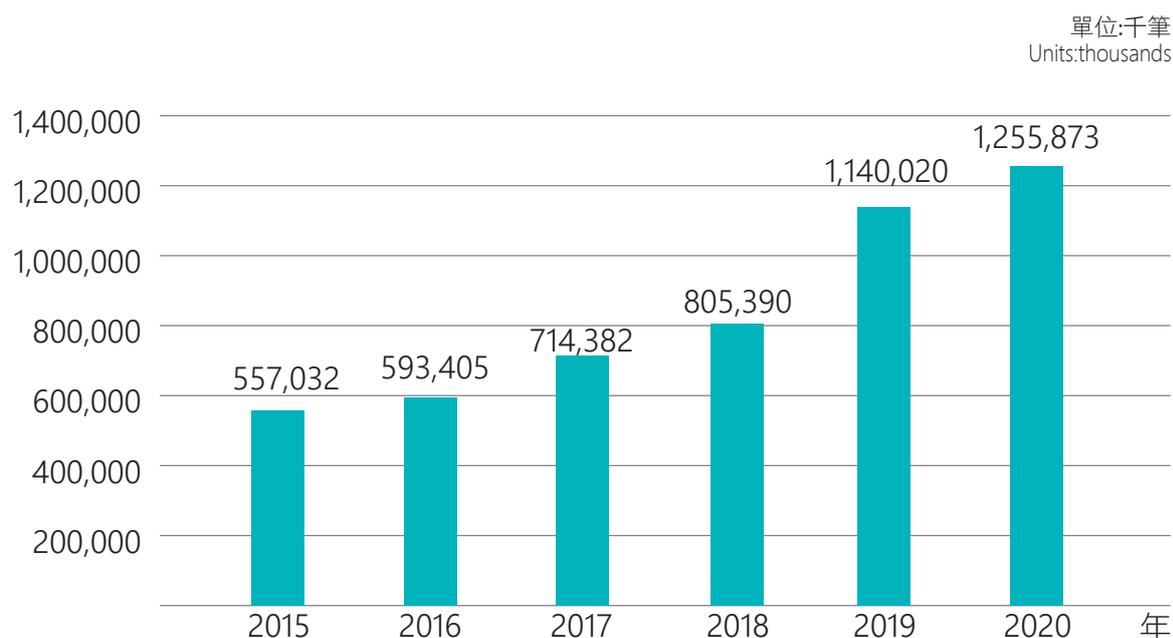
本中心配合主管機關監理之需求，定期提供主管機關初年度等價保費統計表、壽險平均保額、銀行通路保費收入、微型保單相關統計表、外幣保單、商品綜合評分值、類定存初年度保費、非投資型保險統計分析、OIU、小額終老、身心障礙分析報告等相關統計表等各類統計資訊。



## V. Insurance Surveys 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 the 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. The records in TII's life insurance database grew from 1,140,020 in 2019 to 1,255,873 in 2020. The chart below shows the quantity of data processed by TII in recent years.



近六年壽險資料處理筆數

Figure 2: Quantity of life insurance data processed by TII, 2015–2020

### 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 purposes 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 income insurance. Its exclusive database was completed in June 2020 and started to collect experience data in November 2020.

The Rules for Monthly Report of Life Insurance Business were revised in November 2020 in order to generate the New Business Premium Income Table for Protection and Aging People Products, ordered by month.

### 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 incomes, 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，每半年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 ratings 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 policy. The department also continues to accumulate actuarial experience in order to deepen our actuarial research and analytical capabilities, improve the data credibility, and improve 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 the Compulsory Automobile Liability Insurance Act to take charge in all development and research matters relating to actuarial statistics, legal 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 model

In accordance with the Supervisory Measures for the Implementation of the Third Phase of Non-Life Insurance Deregulation, TII keeps a natural catastrophe model up to date in order to review risk premiums 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 updating of information on gross premiums for 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 & carrying out 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 every half year.

##### 4. Publication of Non-life Insurance Statistical Data for Actuarial Functions, 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

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.

## 六、完成「產、壽險統計資料庫系統」升級改版案第四階段

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。本年度共完成產、壽險微型保險、壽險個人癌症保險、壽險失能扶助保險、產險健康保險、壽險傷害保險、產險意外保險六個資料庫系統之升級改版。

## 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

「因應新冠肺炎（COVID-19）引發之營業中斷理賠爭議案例研究及對國內保險商品開發之相關建議」研究自新冠肺炎爆發後，短暫期間即蔓延至全球百餘國家，迄今猶在肆虐當中，不僅重創各國社會及經濟，保險業者亦深受其衝擊，在眾多財產保險中，以營業中斷保險（Business Interruption Insurance）所受影響最為嚴重。本研究主要針對新冠肺炎（COVID-19）引發之營業中斷理賠爭議案例進行研究，並對國內保險商品後續開發提具相關建議。

## 肆、保單審查

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。

## 6. Completion of the fourth phase of the Life and Non-Life Insurance Statistics Database System upgrade

The aim of the upgrade 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 Microinsurance and Life Individual Cancer Insurance, Life Disability Support Insurance, Non-life Health Insurance, Life Personal Accident Insurance, and Liability and Other Property Insurance.

## II. Research on the 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 produces a quarterly “pre-warning monitoring” analytical presentation to aid the competent authority 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

Research study, “Responding to Claims Disputes Arising from Interruption to Business Caused by the Novel Corona Virus (COVID-19) and Suggestions for the Development of Domestic Insurance Products”.

Since COVID-19 emerged, it has rapidly spread to more than 100 countries around the world, and it still rages to date. It has severely damaged not only societies and economies but also insurance industries. Among the various forms of property insurance, business interruption insurance was most seriously affected.

This research study mainly focuses on instances of business interruption claims disputes arising from COVID-19 and provides suggestions for the subsequent development of insurance products in Taiwan.

## IV. Product Review

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.

年度 Year	件數 Number
2015	2,297
2016	2,161
2017	3,165
2018	3,209
2019	3,064
2020	3,082

## 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。

## 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（註：2020 年為截至 2021 年 1 月 20 日之系統數據。）



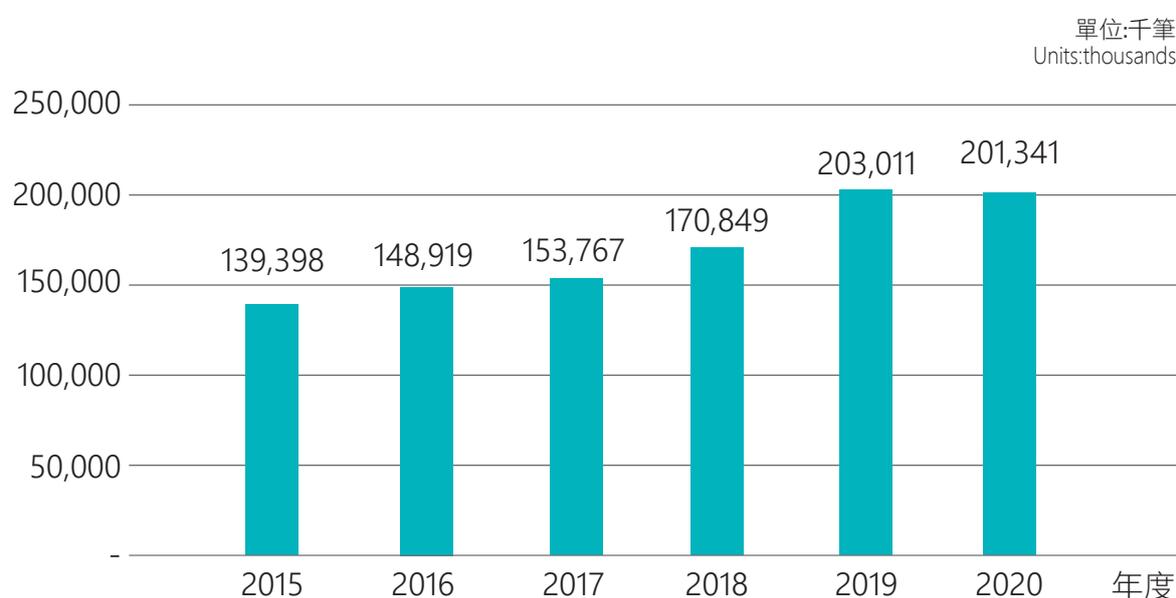
## 2. Assisting the competent authority on product filing review and administrative operations related to spot checking

In line with Article 9-1 of the Regulations Governing Offshore Insurance Branches, effective May 25, 2015, the FSC designated TII as the organization with whom offshore branches of insurance companies shall file product-related information and documents. In addition, the same article also tasked TII with setting up an insurance product database. Thus, on June 24, 2015, TII amended the Instructions on Establishment of an Insurance Product Database and started to review product filings by offshore insurance branches in the FSC's insurance product information system.

## V. Insurance Survey and Statistics

TII compiles statistics on various types of non-life insurance businesses and publishes an industry performance review and overall market profile. In addition to responding to information requests from the industry, academia, and the government, TII compiles statistical procedures for various types of insurance, sets up programming systems, and publishes regular reports such as the Overview of Non-Life Insurance Statistics, Annual Non-Life Insurance Statistical Report, Insurance Yearbook, Important Indices of the Insurance Market, and information on vehicle replacement costs. TII also provides custom-made statistical reports and pivot analysis statistical charts for all interested parties.

The quantity of non-life insurance data handled each year for the past six years is shown in the chart below:



近六年產險資料處理筆數年度統計圖表

Figure 3: Non-life insurance data up to 2015-2020

註：2020年為截至2021年1月20日之系統數據。

Note: 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 2019 年強制汽車責任保險費率審議委員會會議通過，2020 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，完成 2020 年外部稽核規劃專案及協助提供查核相關資料，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，包含本保險費率檢討之配套措施建議、因應交通部研擬將電動自行車納入交通管理相關事項之研議、本保險導入 IFRS17 作業 - 完成 109 年預定時程之工作項目、強制汽車責任保險法相關子法之配套修正意見、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，2020 年總計提供約 4,628 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 rates review and research into actuarial issues

After completion of the annual Compulsory Automobile Liability Insurance rate actuarial review and approval by the task force committee in 2019, the premium remained at the current rate in 2020.

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

##### 2. Regular analysis and reviews of reserve and accounting issues

TII regularly reviews and analyzes the special reserve adequacy of both the overall market and individual companies to ensure the financial stability of the insurance industry. We calculated the appropriate IBNR ratio for the reinsurance 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. In order to promote the healthy development of the insurance system, TII has also been running the compulsory automobile liability insurance Differentiation Supervision Mechanism.

##### 4. Financial analysis project

TII regularly reviews financial indicators and business analysis to get a grasp of insurance companies' financial situation. TII also examines non-life insurers' 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 tasks assigned by the authorities, including recommending supplementary measures for the CALI rate review, researching and discussing issues arising from the Ministry of Transportation and Communications plan to include electric bicycles under the Road Traffic Management and Penalty Act, implementing IFRS17 for CALI (all tasks scheduled for 2020 were completed), putting forward recommendations for the amendment of the Compulsory Automobile Liability Insurance Act and its subsidiary laws, carrying out effective analysis of drunk driver insurance surcharges, and producing a detailed list of paid losses, ordered by company and adjusted according to liability.

#### II. Information Processing Center

##### 1. Additional services at the Information Processing Center

- (a) In order to protect the rights of more than 10 million vehicle owners, 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 2020, the Center responded to 46 million inquiries, helping vehicle owners obtain accurate rates on policies for the next year.

- (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 2020 年底為止，汽車續保件及新保件保費差異件數比率平均為 0.02%，全年度簽單資料檢核平均錯誤比率為 0.0005%。
- (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) 為提升系統資訊安全，調整完成資訊作業中心網站登入機制之強化措施。

## 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；2020 年合計於全台各地辦理 5 場次之教育宣導課程，計有 149 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，2020 年全年度合計辦理查證或諮詢件數逾 1 萬 2 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 4 萬 1 千餘件。

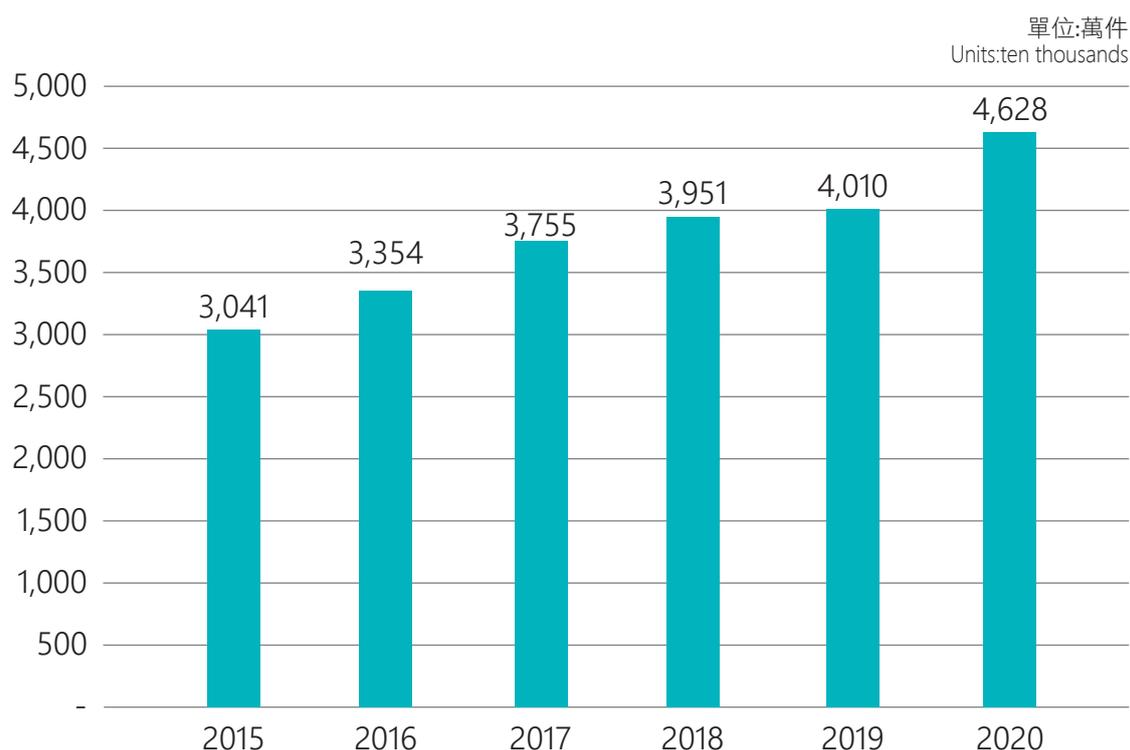
## 三、維運資訊作業中心異地備援中心

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。2020 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。2020 年經寄發通知後，投保件數計增加 297,374 件，對機車整體投保率貢獻度達 2.5%，成效顯著。





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

Figure 4: Numbers of inquiries received by the CALI Information Processing Center, 2015–2020

- (b) 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 2020, the premium mismatch ratio for policy renewal and new policies averaged 0.02% and the mismatch ratio for written data averaged 0.0005%.
- (c) TII continues to carry out work on the database and connect it to highway supervisory authorities in order to improve data quality. TII continues to work closely with highway supervisory authorities on data transfer operations in order to ensure the control of insurance cards.
- (d) To improve the system's information security, TII upgraded the online login mechanism for the inquiry system function.

## 2. Training services at the Information Processing Center

- (a) TII held eight information sessions nationwide in 2020, helping 149 participants from insurance companies and insurance intermediaries to familiarize themselves with the CALI premium computing factors and use this new knowledge to improve the accuracy of their premium calculations.
- (b) In 2020, TII verified and consulted on more than 12,000 cases filed by law enforcement and insurers. Moreover, to improve the precision of the CALI database, TII conducted more than 41,000 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 2020, the results of which show that all insurance companies are prepared to continue CALI inquiry functions in the event of a natural disaster, thus so greatly reducing risk.

## 4. Mailing CALI renewal notices to motorcycle owners

In response to the Directorate General of Highway policy to terminate periodic vehicle license renewal, TII mails insurance expiration notices to motorcycle owners to remind them to renew their insurance. In 2020 this measure brought in an additional 297,374 insurance policies, contributing 2.5% 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 2019 年年報及 2020 年半年報、月報之財業務資訊申報作業，俾利主管機關即時掌握保險業之財業務狀況，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 2020 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 2020 年 3 月舉辦「保險科技創新工作坊 InsurTech Bootcamp」課程，以期金融產業得以實作並討論如何跨入金融科技與保險科技的門檻並掌握最新發展趨勢。另為落實保險產業資安稽核作業，分別於 2020 年 3 月、4 月、7 月及 8 月舉辦「Fintech 個資內部控制與內部稽核實務」、「稽核 3.0—稽核如何導入 AI 人工智慧」、「從零開始學稽核 - 法遵篇」、「從零開始學稽核 - 個資篇」及「全球稽核達人教您進行 FinTech 個資稽核與資安防護」等稽核課程，以強化保險產業資安與個資之安全，保障被保險人的權益。有鑑於環保意識與議題的興起，為使保險業瞭解綠色金融的重要性，於 5 月舉辦「從企業社會責任 CSR 看資安隱私重要性」課程，藉由專家的指引，在趨勢中找尋機會與調整，使金融產業打下更穩固的根基。

### 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 2020 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。

## 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 institutions, 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

- (a) On behalf of the insurance industry, TII speedily produced the 2019 annual report, 2020 semi-annual reports, and monthly reports on financial and business information declarations. These provided the competent authority with the latest, comprehensive information on insurers' financial conditions, thereby ensuring insurer solvency and protecting the rights of the insured.
- (b) TII maintains the Life Insurance Product Warning Index Application System, which consolidates 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 raise awareness of the needs of our aging society and to encourage the general public 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 relating to long-term care and health care 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 Chinese Insurance Industry

TII has helped insurers, insurance agents, and brokers use the Reporting System for Insurance Business Transactions and Investment between Taiwan and China to carry out business transactions and complete the 2020 annual information. The reporting system makes insurer investments in China more accessible.

### 4. Running courses on trends in financial and insurance applications

The InsurTech Bootcamp course in March 2020 was held to help the financial industry understand FinTech and InsurTech and grasp the latest development trends. In addition, a variety of courses were held from March to August 2020 to enhance the information security audit work of the insurance industry:

- Personal Assets Internal Control and Internal Audit Practices in Fintech
- Audit 3.0—How to Import AI Artificial Intelligence in Auditing
- Learning Auditing from Scratch—Legal Compliance
- Learning Auditing from Scratch—Personal Information
- Global Audit Experts Teach You to Conduct FinTech Personal Information Auditing and Information Security Protection

These courses helped to improve insurance industry information security and protect the insured's personal assets and rights. In view of the rise of environmental awareness and related issues, the course The Importance of Information Security and Privacy from the Perspective of Corporate Social Responsibility CSR was held in May to enable the insurance industry to understand the importance of green finance. Under expert guidance, students learned how to use industry trends to look for opportunities to make change, thus putting the insurance industry on a firmer footing.

## II. Information Technology Operations

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

TII carried out a successful full systems test in April 2020 to minimize service disruption and ensure rapid recovery of IT services in the event of a natural disaster.

## 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，並導入進階持續性威脅防護機制，以達盡早發現並防範可能潛藏之威脅。

## 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 2020 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) 驗證作業，以確保本中心資訊資產與個人資料之安全。

## 四、推動 15 家產險公司加入電子保單認證及存證平台

持續協助保險業推動無紙化政策及加強消費者保護，並於 2020 年 12 月完成 15 家產險公司加入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、完成提升資訊系統安全防護

依據資通系統安全防護基準，提升電子式保險證認證平台及輔助系統、電子保單認存證系統、教育訓練系統及內部管理系統相關資訊系統安全防護。

## 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 2020 年 12 月底止，本中心線上簽核比例達 90.2%。

## 七、啟用保險業務員 6 小時法令遵循數位學習平台

為落實保險業務員在職進修，以提升業務員素質並強化業務員對相關法令遵循，已於 2020 年 7 月 13 日配合 6 小時法令遵循數位課程計畫啟用數位學習平台，迄今提供超過十萬人次使用。



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

## 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 detect and prevent potential threats as early as possible, TII also installed an advanced persistent threat protection mechanism.

## 3. Re-certifying information systems

To ensure the validity, completeness, confidentiality, and compliance of information assets and to provide safer and more reliable IT services, in July 2020 TII recertified the ISO 27001 Information Security Management System and the BS10012 Personal Information Management System.

## 4. Promoted 15 Non-Life Insurers' Participation in the Authentication & Validation Platform and the Digital Archive for the Electronic Insurance Policy

In our ongoing efforts to help the insurance industry push through paperless policies and enhance consumer protection, we promoted 15 non-life insurers' participation Insurers' Participation in the Authentication & Validation Platform and the Digital Archive for the Electronic Insurance Policy at the end of December 2020, providing insurance companies with information services such as digital signing, seal verification, and preservation of transaction records on electronic insurance policies.

Certificate No:	<b>PIMS 600480</b>
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
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<small>This certificate was issued electronically and remains the property of BSQ and is bound by the conditions of contract. An electronic certificate can be authenticated at <a href="http://www.bsq.gov.tw">www.bsq.gov.tw</a>. Printed copies can be obtained at <a href="http://www.bsq.gov.tw/ClientDirectory">www.bsq.gov.tw/ClientDirectory</a> or telephone +886 (0)22656-0223. Taiwan Headquarters: 5th Floor, No. 10, 3-Hu Rd., Neihu Dist., Taipei City, Taiwan, R.O.C. A Member of the BSQ Group of Companies.</small>	

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

## 5. Improved security protection for the information system

To bring the information and communications system security in line with prescribed standards, TII modified the platform and auxiliary system for the Authentication & Validation of Issuance of e-CALI cards, the Authentication & Validation Platform, and the Digital Archive for the Electronic Insurance Policy, training and testing management systems and other information management systems to improve information system security protection.

## 6. Setting up an official document management system

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

## 7. Launching the e-Learning Platform for the 6-hour Legal Compliance Online Training Program for Insurance Sales Agents

In order to ensure the credibility of on-job training for insurance sales agents and enhance their professional abilities and related legal compliance, on July 13, 2020, TII launched the e-Learning platform providing 6-hour Legal Compliance Online Training Program. Thus far, this platform has clocked over 100,000 views.

## 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。

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。

另因應數位學習趨勢，本中心持續提供各類數位課程，並因應 Covid-19 疫情，各類課程獲主管機關准予採實體與遠距教學方式辦理。同時為配合政策落實對保險業務員在職訓練，保發中心與產壽險公會共同執行保險業務員每年接受 6 小時（12 單元）法令遵循在職進修數位課程。

消費者保險教育宣導部分，主動配合主管機關在全國各地舉辦免費的公益講座，並透過臉書及 YouTube 平台 - 保險發路米，定期提供多樣化的保險資訊，讓金融消費者汲取正確保險知識、保障個人權益。

### 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。2020 年專業課程計 372 班次，共計 13,263 人次參加；研討會及座談會計 12 場次，共計 1,620 人次參加。

#### 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、公司治理系列、IFRS17 與 ICS 系列、綠色金融與 ESG 系列、保險經營管理系列、法定課程系列、AML/CFT、金融科技與資安系列等，並新增保險業精鍊高階系列。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。

2020 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。

同時為配合金管會國際金融專業人才培育政策，本中心自 2014 年起舉辦保險業國際化菁英人才培訓班，培育具國際觀及專業素養之主管專業人才，包括第一階段國內課程及第二階段海外研習活動，在國際競爭激烈的環境中，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。惟受疫情影響，2020 年國際化菁英人才培訓班依據主管機關函示暫緩辦理。

#### 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，2020 年共辦理 157 班次，共計 6,105 人次參加。

## 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 development of the domestic insurance market. TII hires first-class lecturers to provide comprehensive and high-quality professional training to meet market needs.

Reacting 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.

Moreover, in response to the trend of online learning, TII continues to offer a range of e-learning courses. In addition, in response to the COVID-19 pandemic, TII provides both on-site and distance-learning courses. In order to comply with the supervisory authority's policy of giving insurance sales agents on-the-job training, TII has collaborated with the Non-Life/Life Insurance Association to fulfill the mandatory 6-hour (12 sessions) legal compliance online training program for insurance sales agents.

To promote consumers' awareness of insurance, TII has taken the initiative to hold free charity lectures all around the country and provide various insurance-related information through Facebook and YouTube to ensure financial consumers receive accurate insurance information and can protect their own rights.

## I. Professional Training

### 1. Take-up

The professional training that TII offers comes in formats such as lecture courses, seminars, and e-learning. The training content covers insurance theory and practice, case studies, and innovative thinking from abroad. In 2020, TII held 372 professional training sessions with 13,263 attendees and 12 information sessions and seminars with 1,620 participants.

### 2. Scope

TII courses can be divided into several categories: general insurance education, insurance business, Corporate Governance, IFRS17 and ICS, green finance and ESG, insurance operation management, mandatory trainings, AML/CFT, FinTech, and cybersecurity course series, and additional series for insurance industry senior management. Practitioners can choose their level according to their preferences and needs: foundation, intermediate, advanced, and practical training.

Professional training courses held by TII in 2020 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 attracted a lot of insurance practitioners.

In accordance with FSC policy of fostering financial professionals and managers with international perspectives and professional knowledge, since 2014 TII has been holding the International Training Program for Insurance Industry Elite, including Phase I (domestic courses) and Phase II (overseas study activities). In this highly competitive international environment, it is critically important for the insurance industry to foster insurance industry talent and build a solid foundation for expansion into international markets. In 2020, the International Training Program for Elites of Insurance Industry was suspended owing to the worldwide COVID-19 pandemic, in compliance with the supervisory authority's instructions.

### 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 2020, TII held 157 such classes, with take-up reaching 6,105.

#### 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。

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，2020 年底已完成製作共計 36 個單元課程，並自 2020 年 1 月 2 日上線，迄今完訓人數已逾 10 萬人；保險代理人經紀人簽署人員在職訓練課程除原有實體課程外，業經主管機關核可，准予新增 16 小時數位課程，提供從業人員多元化選擇。



【保險業務員 6 小時法令遵循數位課程】保發中心數位學習平台操作說明會 - 台北場 (2020.06.30)  
6-hour Legal Compliance Online Training Program for Insurance Sales Agents TII Online Learning Platform Orientation—Taipei Session (June 30, 2020)

#### 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。2020 年接受各產壽險公司及中華郵政等 22 家公司委託辦理專案課程共 139 班次，參加者共達 4,522 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。2020 年共辦理 38 班次 IFRS 17 相關訓練，培訓 1,885 人次（其中含 3 場研討會，參加人數計 816 人次）。

#### 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，2020 年共舉辦 12 場次，例如：「進擊重大傷病啟動保障攻略」、「迎接新時代的保險資本監理制度—ICS (Insurance Capital Standard) 之理解與落實」、「強制汽車責任保險精算簽證報告品質提升研討會」、「Covid-19 疫情對總體經濟之影響專題講座」、「保險業改革契機及公司治理研討會 -IFRS 17 最新修訂解讀與系統建置分享」、「2020 保險新視野研討會」及「保險機構運用雲端服務相關實務研討會」。

#### 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 addition, to ensure the credibility of on-the-job training for insurance sales agents, TII collaborated with the Non-Life/Life Insurance Association on a newly introduced mandatory legal compliance online training program. Insurance solicitors undergo 6 hours of training per year, and TII is in charge of course planning and production. As of the end of 2020, TII had produced 36 course units, which went live on January 2, 2020. So far, over 100,000 sales agents have fulfilled their yearly on-the-job training requirement. In addition to in-person classes, TII also created a 16-hour online course for insurance brokers and agents serving as authorized signatories, offering them the flexibility of several ways to complete on-the-job training.

#### 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 2020, TII was commissioned by 22 insurance companies to hold 139 customized training sessions for 4,522 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 2020, TII held 38 sessions on IFRS17 topics with 1,885 participants (including three seminars with 816 attendees).

## II. Seminars

Seminars have been held on various subjects that meet supervisory authority and industry needs. In 2020, TII held 12 conferences and seminars, such as:

- Advancing on Catastrophic Illness Cover and Unfolding Protection Strategy Seminar
- Embracing the New Era of Insurance Capital Supervisory Regulation-Understanding and Implementing ICS (Insurance Capital Standard) Seminar
- Advancing on Appointed Actuary's Reports on Compulsory Automobile Liability Insurance Seminar.
- Impact of Covid-19 Pandemic on the Global Economy Seminar.
- Reform Opportunity for the Insurance Industry and Corporate Governance- Interpretation to the Latest Amendments to IFRS 17 and System Establishment Seminar,
- 2020 New Insight into the Insurance Industry Seminar.
- Cloud Service Practices of Insurance Organizations Conference.



進擊重大傷病啟動保障攻略研討會 (2020.04.24)

Advancing on Catastrophic Illness Cover and Unfolding Protection Strategy Conference (April 24, 2020)



ICS (Insurance Capital Standard) 之理解與落實研討會  
 許副總經理致贈紀念品予德勤精算歐陽祖兒女士  
 (2020.05.26)  
 Understanding and Implementing ICS (Insurance Capital Standard) TII Vice President Hsu presents Ms. Ophelia Au Young, Deloitte Actuarial, with a memento (May 26, 2020)



Covid-19 疫情對總體經濟之影響專題講座 張傳章院長演講 (2020.08.20)  
 Chuang-Chang Chang, president of Chung-Hua Institution for Economic Research, speaking at the Impact of Covid-19 Pandemic on the Global Economy Seminar (August 20, 2020)



強制汽車責任保險精算簽證報告品質提升研討會 (2020.08.19)  
 Advancing on Appointed Actuary's Reports on Compulsory Automobile Liability Insurance Conference □August 19, 2020□



與會計研究發展基金會共同舉辦 2020 保險新視野研討會（2020.10.23）  
2020 New Insight into the Insurance Industry Seminar, co-hosted with the Accounting Research and Development Foundation（October 23, 2020）



迎接新時代的保險資本監理制度—ICS（Insurance Capital Standard）之理解與落實研討會（2020.05.26）  
Embracing the New Era of Insurance Capital Supervisory Regulation—Understanding and Implementing ICS（Insurance Capital Standard）（May 26, 2020）



保險業改革契機及公司治理研討會 - IFRS 17 最新修訂解讀與系統建置分享 (2020.09.29)

Reform Opportunity for the Insurance Industry and Corporate Governance- Interpretation to the Latest Amendments to IFRS 17 and System Establishment (September 29, 2020)

## 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，2020年共辦理17梯次，報名52,442人；辦理金融市場常識及職業道德測驗，2020年共辦理109梯次，報名8,942人次；辦理保險業保戶服務認證測驗，2020年共辦理2場次，報名人數778人。防制洗錢與打擊資恐專業人員測驗於2018年11月開辦，2020年報名人數2,639人。自2020年度起停辦財產保險業精算人員考試，本中心於同年1月1日起續辦理相關轉換措施，以維護考生權益。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。

	2015年	2016年	2017年	2018年	2019年	2020年
投資型保險商品業務員資格測驗 Investment-Linked Insurance Solicitors Examination	22,081	24,333	46,664	55,603	50,185	52,442
金融市場常識與職業道德測驗 Financial Market and Ethics Examination	8,396	9,144	9,180	9,059	10,275	8,942
保險業保戶服務認證測驗 Insurance Industry Customer Service Certification	6,842	2,458	1,751	1,135	692	778
防制洗錢與打擊資恐專業人員測驗 AML/CFT Professional Examination	-	-	-	4364	3,399	2,639

最近六年專業證照測驗報名人數統計表

Figure 5: Number of people sitting certification and licensing examinations, 2015–2020



保險機構運用雲端服務相關實務研討會（2020.12.18）  
2020 Conference of the Cloud Service Practices of Insurance Organizations（December 18, 2020）



保險機構運用雲端服務相關實務研討會 許副主委致詞（2020.12.18）  
Vice Chairperson Hsu the of Financial Supervisory Commission addressing the conference of the Cloud Service Practices of Insurance Organizations（December 18, 2020）

### III. Certification and licenses

TII offers licensing exams for investment-linked insurance sales agents. In 2020, TII administered 17 exam sessions, serving 52,442 candidates. In 2020, TII also administered the Financial Markets and Ethics Examination, with 109 exam sessions and 8,942 candidates. In 2020, TII administered 2 sessions of Insurance Industry Customer Service Certification for 778 candidates. In November of 2018, TII launched AML/CFT professional examination and in 2020 administered exams for 2,639 candidates. Since 2020, TII no longer administers the Non-Life Actuarial Exam and has been carrying out related measures to protect candidates' rights. 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).

## 肆、保險教育宣導

辦理各項宣導活動包括：「2020年金融知識宣導講座」3場、「2020年金融服務愛心公益嘉年華」2場次、「2020全民金融知識A+巡迴講座列車」計11場次、「2020全民金融知識A+巡迴講座愛心關懷場次」計5場次，「金融服務業教育公益基金金融宣導」：「大專院校宣導專案講座」計8場、「保險知識教育實體講座」計10場次，「保險金融科技研討會」計1場次及辦理保險線上宣導：影音平台累計觀看逾47.5萬人次，2020年新增6門課程，累計共36門課程。



2020年金融知識宣導講座 (2020.06.04)  
2020 Financial Literacy Public Lecture (June 4, 2020)



2020全民金融知識A+巡迴講座列車-南投縣政府場 (2020.11.12)  
2020 A+ Tour Lectures on Financial Literacy—Nantou County Government Session (November 12, 2020)



2020保險知識教育實體講座-屏東來義部落 (2020.10.30)  
2020 Insurance Literacy Public Lecture—Pingtung Laiyi tribe (October 30, 2020)

## IV. Insurance Education and Advocacy

In 2020, TII ran the following financial literacy promotional campaigns:

- 2020 Financial Literacy Public Lecture (3 sessions)
- 2020 Financial Service Charity Carnival (2 events)
- 2020 A+ Tour Lectures on Financial Literacy (11 sessions)
- 2020 Loving Care A+ Tour Lectures on Financial Literacy (5 sessions)
- 2020 Financial Literacy Education Campaign:
  - Tertiary Institution Public Lecture (8 sessions)
  - Insurance Literacy Public Lecture (10 sessions)
  - FinTech and InsurTech Literacy Education Seminars (1 session)
  - Free online insurance literacy lectures, reaching over 475,000 viewers, with 6 additional videos produced in 2020



2020 全民金融知識 A + 巡迴講座列車 - 金門縣政府場：金門縣黃副縣長蒞臨致詞（2020.10.20）

2020 A+ Tour Lectures on Financial Literacy—Kinmen County Government Session: Dr. Yi-Kai Huang, Deputy County Mayor of Kinmen County, delivering the speech (October 20, 2020)



2020 保險知識教育實體講座 - 台南場（2020.09.08）  
2020 Insurance Literacy Public Lecture—Tainan County Session（September 8, 2020）



2020 金融服務愛心公益嘉年華 - 屏東場：金融監督管理委員會黃天牧主委蒞臨指導（2020.10.24）  
2020 Financial Service Charity Carnival—Pingtung County Session: Dr. Tien-Mu Huang, FSC Chairman, visiting the session（October 24, 2020）



2020 全民金融知識 A+ 愛心關懷巡迴列車 - 彰化場（2020.10.06）  
2020 Loving Care A+ Tour Lectures on Financial Literacy—Changhua County Session（October 6, 2020）



2020 全民金融知識 A + 巡迴講座列車 - 台北市政府場 (2020.09.09)  
2020 A+ Tour Lectures on Financial Literacy—Taipei City Government Session (September 9, 2020)



2020 全民金融知識 A + 巡迴講座列車 - 桃園市政府場 (2020.10.21)  
2020 A+ Tour Lectures on Financial Literacy—Taoyuan City Government Session (October 21, 2020)



2020 大專院校宣導專案講座 - 德明科技大學 (2020.12.03)  
2020 Tertiary Institution Public Lecture—Takming University of Science and Technology (December 3, 2020)

## 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；國際間疫情嚴峻，國內受到疫情影響相對有限，本年度仍正式接待 2 個外國保險團體或貴賓到訪，並主辦或合辦多場國際保險相關研討會，其中受邀之國外講師以視訊或預錄影片方式和臺北主現場之貴賓及與會人員分享，透過此種方式，本中心得以積極與國際保險相關組織開展交流與合作關係。在政策配合方面，指派專員參與國際保險監理官協會委員會議及線上年會，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

因受疫情影響，各國實施旅遊管制，2020 年本中心參與之實體國際重要保險會議為二月於瑞士巴塞爾舉行之國際保險監理官協會委員會（International Association of Insurance Supervisors; IAIS），其餘各國際組織會議則延期或取消。惟本中心仍積極投入，持續以網路連線方式參與改採線上之會議，例如六月全球保險教育協會（Institute for Global Insurance Education; IGIE）年會、十月國際保險學會全球論壇（Global Insurance Forum, International Insurance Society; IIS）以及十二月的國際保險監理官協會（IAIS）年會，了解國際保險業最新趨勢和汲取最新專業知識。

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; GIJ）、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. 菲律賓壽險公會（Philippine Life Insurance Association; PLIA）等 10 個機構維繫合作備忘錄（Memorandum of Understanding; MOU）之夥伴關係。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，2020 年除關係維繫外，主要為邀請其代表擔任視訊會議主講人。

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，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。



本中心桂董事長率同仁參加六月份 IGIE 視訊會議  
Chairman Kuei attending the IGIE virtual Annual Meeting in June

## 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 2020, we formally received two delegations and hosted a number of successful international seminars. Despite the impact of the COVID-19 pandemic, several exchanges and collaborations between TII and other insurance organizations are also currently well under way through virtual meetings and recorded videos. To come in line with policy, TII has also assigned personnel to take part in important IAIS committee meetings and online annual conference so as to make a contribution to the development of international insurance regulations and stay up to date with global trends in insurance supervision.

## I. Active Participation in International Insurance Events

### 1. Raising TII's International Profile

In February 2020, TII played an active role at IAIS committee meetings in Basel, Switzerland, with in-person attendance at this important international insurance event. However, the COVID-19 outbreak has led to widespread travel restrictions, and most international insurance organizations postponed or cancelled events such as annual conferences, seminars, and committee meetings. However, TII also attended some online events: the IGIE Annual Meeting in June, IIS Global Insurance Forum in October and IAIS Annual Conference in December.

TII staff members play 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 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 2020, in addition to maintaining these MoU partnerships, TII also invited our MoU partners to send representatives to act as speakers at virtual conferences.

In 2012, TII worked with rating bureaus in Japan, Korea, Malaysia, and Thailand to form the Insurance Information and Rate-Making Forum of Asia (IIRFA), which has become widely recognized and attracted other countries such as India, Mainland China, and Indonesia. At present, the Forum has eight members. TII continues to collaborate professionally and share market information with IIRFA member institutions.



歐洲金融協會亞洲區張總裁蒞臨本中心  
Lincoln Teo, Head of EFMA Asia-Pacific, visiting TII

## 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 2020 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涉外事務及外賓接待工作，到訪外賓備受禮遇，深度瞭解我國保險市場與本中心重要性與職能。

本年度有 2 個團體或高階代表到訪，包括歐洲金融協會（EFMA）亞太區張中瀚總裁與法國在台協會等。另，本中心亦邀請到國際保險監理官協會（IAIS）秘書長 Mr. Jonathan Dixon 及美國保險監理官協會（National Association of Insurance Commissioners; NAIC）副總裁暨愛達荷州保險局局長 Mr. Dean Cameron 以預錄影片方式擔任專題演講講座。

本中心桂先農董事長 2020 年亦接受歷史悠久的英國皇家保險學院（The Chartered Insurance Institute ; CII）邀請撰稿介紹臺灣保險市場及本中心資訊，分享於其年報 “A World of Promise 2020”，成功建立臺灣保險業與本中心專業形象。



英國皇家保險學院年報 “A World of Promise 2020” 報導我國保險市場及本中心  
The CII annual report “A World of Promise” gives an introduction to the Taiwan insurance industry and TII

## 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 2020 年辦理之重要國際研討會議包括：

- 一、7 月 1 日至 10 月 8 日規劃辦理「2020 年強化保險國際事務英語力研討會」，以提升國際競爭力，提供我保險從業人員持續精進專業英語能力交流管道，培養國際金融保險人才，提升企業競爭力，創造企業更燦爛的未來。特別邀請具豐富教學經驗之專家學者主講，共 2 梯次，分別有 25 場次，共計 774 人次。
- 二、9 月 7 日在主管機關指導下，主辦「2020 年保險業風險管理趨勢論壇」（2020 Conference on ERM in the Insurance Industry）。今年主題設定為保險業重塑與新生之契機（A Chance for Reshaping and Renaissance），邀請國際保險監理官協會代表和國、內外產、官、學界風險管理專家蒞會主講交流。今年度之論壇除擴大規模外，並與 4 位國外講師採視訊方式進行精彩演講和現場問答，與會人員與講師們充分交流。論壇與會人數計 232 人，國外講師來自瑞士、英國、新加坡和香港。

## II. Improving TII's International Standing and That of the Taiwan Insurance Industry

### Sharing Taiwan's Experience; Improving International Exchange

One of TII's major tasks in international affairs in 2020 was to continue to improve our international reputation and that of the whole Taiwan insurance industry. For international organizations, TII is the window on the Taiwan insurance industry and we have 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 2020, groups of high-level delegates visited TII from the European Financial Management Association (EFMA) and Bureau Francais de Taipei.

TII also set up a video recording sessions for Mr. Jonathan Dixon, IAIS Secretary-General, and Mr. Dean Cameron, NAIC Vice-President and Director of the Idaho Department of Insurance, to enable them to speak at the 2021 Economic and Insurance Development Forum.

The Chartered Insurance Institute (CII), a historical insurance organization, invited Chairman Kuei to write an introduction on the Taiwan insurance industry and TII for the CII annual report, entitled "A World of Promise 2020."



法國在台協會經濟處 Berder 處長拜會桂董事長  
Alain Berder, Head of the Economic Department at Bureau Francais de Taipei, after his discussion with Chairman Kuei

## III. Hosting and Co-Hosting International Conferences

Hosting international conferences is without doubt one of the best ways to raise awareness on the international scene of Taiwan insurers. Our major seminars in 2020 included:

### 1. 2020 Improving English Proficiency Workshop—Insurance International Affairs, July 1–October 8

This workshop provided an opportunity for Taiwanese insurance practitioners to improve their English abilities. The workshop aimed to strengthen the competitiveness of the Taiwanese insurance industry and offered insurance professionals the chance to improve their English-language skills. Ultimately, the goal is to foster a brighter international future for Taiwan's insurance industry. TII brought in experts and scholars to give lectures over 2 sessions, with 25 courses for each session and total of 774 participants.

### 2. 2020 Conference on ERM in the Insurance Industry, September 7

TII organized this conference with FSC oversight. This year's theme was "A Chance for Reshaping and Renaissance". TII invited internationally renowned ERM experts to share their insights. This year's conference was greater in scope and four foreign speakers participated by remote link from Switzerland, United Kingdom, Singapore, and Hong Kong. Taiwanese representatives and international experts had a lively exchange of information through panel discussions. There were 232 participants.

三、9月23日規劃辦理「2020年亞洲保險前瞻論壇—新視野•新鏈結」研討會，協助臺灣保險業者推動保險國際化，積極進行海外布局，延伸臺灣保險業觸角至亞洲各地，拓展區域保險市場，並提供在地臺商相關保險服務。本論壇特邀請日、韓、中國大陸及菲律賓、越南、柬埔寨、泰國和緬甸等東南亞各國業界代表及國內保險先驅，以視訊或親臨方式共同參與，進行專業對話。就亞洲各國最新保險市場發展概況、對外開放政策、准入法規、監理方向及拓展海外市場經驗談等議題，分享經營視野與前瞻發展，開創保險事業新領域。同時邀請英國皇家保險學院（CII）與安永會計師事務所的英國與新加坡代表，分別就保險業人才培育和東南亞的併購環境進行闡述。

四、12月11日與研究處共同舉辦「2021經濟與保險發展論壇」，對國際經濟情勢與我國保險市場展望之相關專題進行演講，並就後疫情時代保險業之挑戰等議題安排座談會，探討面對數位轉型與低利率環境下，科技發展持續為金融創新注入新動能時，金融體系如何藉由多元化經營以提升競爭力，並扶持相關產業邁向永續發展的道路。



2020年強化保險國際事務英語力研討會  
2020 Improving English Proficiency Workshop—Insurance International Affairs

### 3. 2020 Asia Insurance Outlook Forum, September 23

The 2020 Asia Insurance Outlook Forum—New Vision, New Connection was held on September 23. Expanding into overseas markets is necessary for Taiwanese insurers' sustainable development. It was hoped that discussion with professionals could give Taiwanese insurers some valuable insights into how to expand into Southeast Asian insurance markets. To further promote international cooperation, TII invited high-level executives and experts from the Taiwanese insurance industry to serve as moderators. Though overseas speakers could not be physically present owing to the COVID-19 travel ban, virtual conferencing enabled participants to get up to date on the latest trends of markets in Japan, Korea, Mainland China, the Philippines, Vietnam, Cambodia, Thailand, and Myanmar. Our special guests were representatives from the Chartered Insurance Institute and Ernst & Young Singapore, and their topics included the cultivation of professional talent and industry evolution in a new era, as well as challenges and opportunities for merger and acquisition in ASEAN countries.

### 4. Insurance and Economic Development Forum 2021—December 11

The Insurance and Economic Development Forum 2021 was organized jointly by the International Affairs Department and the Research Department and took place on December 11. Speakers provided their perspectives on the future development of the Taiwanese insurance market and the global economy. This was followed by two panel discussions with cross-industry experts and financial sector representatives looking at post-pandemic challenges faced by the financial and insurance industries. This comprehensive forum was intended to provide a platform for in-depth discussion of global development trends and help the industry to cope with the most pressing challenges and to progress in the future.



2020 年保險業風險管理趨勢論壇  
2020 Conference on ERM in the Insurance Industry



金融監督管理委員會黃天牧主委蒞臨研討會  
Dr. Tien-Mu Huang, FSC Chairman, delivering opening remarks



本中心桂先農董事長開幕致詞  
Hsien-Nung Kuei, TII Chairman, delivering the welcome speech

## 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 2020 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 2020 年 12 月底止已發行 295 期。另為掌握全球金融保險脈動，每日彙整與發送國際間重大保險訊息。

在國際保險市場調研方面，本年度完成「如何建構公私協力的長照服務體系 - 從保險業的視角論之」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 2020 年亞洲國家（地區）保險市場現況與機會分析（含日、韓及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。



2020 年保險業風險管理趨勢論壇  
2020 Conference on ERM in the Insurance Industry



本中心簡仲明總經理擔任 2021 經濟與保險發展論壇座談主持人  
President Jeremy Kan acts as moderator at the Insurance and Economic Development Forum 2021

#### IV. Maintenance of Databases and Documents 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 IAIS documents that fall in line with the latest development trends.

#### V. Setting up an International Insurance Market Research Task Force

In 2020, TII's core tasks in international insurance market research included studying and analyzing the market and regulations in the Chinese insurance industry, drafting 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 2020, 295 issues had been distributed. To keep our staff well informed, TII also sent out daily email summaries of international finance and insurance news.

With regard to research on the international insurance market, TII has drafted a report entitled "How to Facilitate Building PPP Long-Term Care Insurance System—Insurers' Perspectives." Taiwanese insurance companies and regulators can use the report as an information source. Another TII document created in 2020 is the "Insurance Market Trends and Opportunities 2020, an Analysis of Asian Countries/Regions", which includes a database of laws and regulations in Japan, Korea, and the ASEAN insurance markets.



2020 年亞洲保險前瞻論壇—新視野 ● 新鏈結  
Asia Insurance Outlook Forum 2020—New Vision, New Connection

未來展望

## 保險專業智庫 區域性保險教育中心

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 Outlooks

# A professional and leading insurance think-tank. A regional and major insurance training center in Asia.

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.



## 2020 年大事紀

日期	內容
1月8日	【保險業務員 6 小時法令遵循數位課程】- 保發中心數位學習平台操作說明會（台北場）
1月10日	美國產險核保學會 CPCU（Chartered Property Casualty Underwriter）資格認證考試說明會
1月10日	接待歐洲金融協會亞太區張中瀚總裁到訪
2月24日~26日	派員參加國際保險監理官協會委員會議
3月13日	教育部國教署委辦「學生團體保險精算暨研究發展顧問服務」
3月23日	舉辦「Fintech 個資內部控制與內部稽核實務」課程
3月27日	舉辦「保險科技創新工作坊 InsurTech Bootcamp」
4月6日	完成任意車險附加條款納入費率檢測執行方式建議
4月17日	完成全中心年度異地備援演練
4月17日	完成我國清償能力制度納入巨災風險資本計提執行計畫。
4月20日	舉辦「從零開始學稽核 - 法遵篇」課程
4月24日	35週年系列專題研討會—進擊重大傷病啟動保障攻略
4月27日	完成「天災模型審查收費標準」調整。
4月30日	舉辦「稽核 3.0—稽核如何導入 AI 人工智慧」課程
5月6日~8日	本中心桂董事長受英國皇家保險學院邀請於其年刊 A World of Promise 2020 介紹本中心與台灣保險市場概況。
5月6日	接待法國在台協會參訪團
5月12日	檢視 109 年度下半年度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
5月19日	舉辦「從企業社會責任 CSR 看資安隱私重要性」課程
5月26日	35週年系列專題研討會—迎接新時代的保險資本監理制度—ICS（Insurance Capital Standard）之理解與落實《採實體與遠距同步進行》
6月6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8日	參加 2020 全球保險教育協會（IGIE）線上年會
6月12日	【保險業務員 6 小時法令遵循數位課程】保發中心數位學習平台操作說明會 - 高雄場

## Important Events of 2020

Date	Event
January 8	6-hour Legal Compliance Online Training Program for Insurance Sales Agents TII Online Learning Platform Orientation—Taipei Session I
January 10	Chartered Property Casualty Underwriter (CPCU) Qualification—Preview & Orientation
January 10	Received Lincoln Teo, Head of European Financial Management Association (EFMA), Asia-Pacific
February 24–26	Participated in IAIS Committee Meetings
March 13	Commissioned by the Ministry of Education to set up the project “Consulting Service for Developing Student Group Insurance Actuarial and Research”
March 23	Held the Internal Control and Internal Audit Practices for Fintech Personal Assets course
March 27	Held the InsurTech Bootcamp workshop
April 6	Drafted recommendations for the inclusion of voluntary automobile insurance rider in the rate-making adjustment mechanism
April 17	Conducted TII 2020 disaster recovery drill
April 17	Finished creating the Taiwan solvency system to be included in the execution plan for catastrophe risk capital provision
April 20	Held the Learn Auditing from Legal Compliance course
April 24	The 35th Anniversary Seminar Series—Advancing on Catastrophic Illness Cover and Unfolding Protection Strategy
April 27	Revised the Natural Disaster Model Review Fee Standard
April 30	Held the Audit 3.0—How to Import AI Artificial Intelligence in Audit course
May 6–8	Chartered Insurance Institute (CII) invited Chairman Kuei to write an introduction to the Taiwan insurance industry and TII for the annual CII report, “A World of Promise 2020”
May 6	Received a delegation from the Economic Department at the French Office in Taipei
May 12	Reviewed the automatically adjusted formula of the valuation interest rate for new policy reserves in the second half of 2020
May 19	Held a course entitled The Importance of Information Security and Privacy from the Perspective of Corporate Social Responsibility CSR
May 26	The 35th Anniversary Seminar Series—Embracing the New Era of Insurance Capital Supervisory Regulation—Understanding and Implementing ICS (Insurance Capital Standard) * with simultaneous distance learning
June 6	Conducted 2020 1H disaster recovery drill on Information Processing Center for the CALI
June 8	Attended the IGIE Annual Meeting 2020 virtually
June 12	6-hour Legal Compliance Online Training Program for Insurance Sales Agents TII Online Learning Platform Orientation—Kaohsiung Session

日期	內容
6月17日	【保險業務員6小時法令遵循數位課程】保發中心數位學習平台操作說明會 - 台中場
6月30日	【保險業務員6小時法令遵循數位課程】保發中心數位學習平台操作說明會 - 台北場
7月1日~10月8日	辦理35週年系列專題研討會—「2020年強化保險國際事務英語力研討會」
7月8日	舉辦「從零開始學稽核 - 個資篇」課程
7月13日	啟用保險業務員6小時法令遵循課程數位學習平台
7月14日	完成中心ISO 27001及BS 10012外部複證作業
8月~9月	完成強制汽車責任保險資訊作業中心109年度全台教育宣導，共計舉辦五場次
8月1日	簡總經理仲明上任
8月3日	舉辦「全球稽核達人教您進行FinTech個資稽核與資安防護」課程
8月19日	35週年系列專題研討會—強制汽車責任保險精算簽證報告品質提升研討會
8月20日	35週年系列專題研討會—Covid-19疫情對總體經濟之影響專題講座
9月7日	舉辦「2020年保險業風險管理趨勢論壇 - 保險業重塑與新生之契機」研討會
9月23日	舉辦35週年系列專題研討會—「2020年亞洲保險前瞻論壇 - 新視野・新鏈結」
9月29日	35週年系列專題研討會—保險業改革契機及公司治理研討會 - IFRS 17最新修訂解讀與系統建置分享
10月~12月	完成學生團體保險精算統計資訊系統建置
10月13日~14日	派員參加國際保險學會(IIS)全球保險論壇
10月23日	2020保險新視野研討會(與會計研究發展基金會合辦)
11月12日	檢視110年度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
12月3日~4日	派員參加2020年國際保險監理官協會(IAIS)年會
12月5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11日	舉辦35週年系列專題研討會—「2021經濟與保險發展論壇」
12月18日	35週年系列專題研討會—保險機構運用雲端服務相關實務研討會
12月22日	推動15家產險公司加入電子保單認存證平台
12月31日	完成產壽險升級改版委外案，第三階段及第四階段系統建置(包含壽險「個人壽險」等七個系統及產險「任意車險」四個系統)

Date	Event
June 17	6-hour Legal Compliance Online Training Program for Insurance Sales Agents TII Online Learning Platform Orientation—Taichung Session
June 30	6-hour Legal Compliance Online Training Program for Insurance Sales Agents TII Online Learning Platform Orientation—Taipei Session II
July 1–October 8	Hosted the 35th Anniversary Seminar Series: 2020 Improving English Proficiency Workshop—Insurance International Affairs
July 8	Held the Learning Audit from Privacy Protection course
July 13	Launched the Platform of 6-hour Legal Compliance Online Training Program for Insurance Sales Agents
July 14	Passed the international audits of ISO 27001 and BS 10012
August–September	Completed the Nationwide Education Seminar on Information Processing Center for the CALI (5 sessions in total for 2020)
August 1	Inauguration of President Jeremy Kan
August 3	Held a course entitled Global Audit Expert Teaches You to Conduct FinTech Personal Information Audit and Information Security Protection
August 19	The 35th Anniversary Seminar Series—Advancing on Appointed Actuary’s Reports on Compulsory Automobile Liability Insurance
August 20	The 35th Anniversary Seminar Series—Impact of Covid-19 Pandemic on the Global Economy
September 7	Hosted the 2020 Conference on ERM in the Insurance Industry—“A Chance for Reshaping and Renaissance”
September 23	Hosted the 35th Anniversary Seminar Series: the 2020 Asia Insurance Outlook Forum—New Vision, New Connections
September 29	The 35th Anniversary Seminar Series—Reform Opportunity for the Insurance Industry and Corporate Governance—Interpretation to the Latest Amendments to IFRS 17 and System Establishment
October–December	Set up the Student Group Insurance Actuarial Statistics Information System
October 13–14	Attended the IIS Global Insurance Forum 2020 virtually
October 23	2020 New Insight into the Insurance Industry Seminar (co-hosted with Accounting Research and Development Foundation)
November 12	Reviewed the automatically adjusted formula of the valuation interest rate for new policy reserves of year 2021
December 3–4	Attended the IAIS Annual Conference virtually
December 5	Conducted 2020 disaster recovery drill on Information Processing Center for the CALI
December 11	Hosted the 35th Anniversary Seminar Series: the Insurance and Economic Development Forum 2021
December 18	The 35th Anniversary Seminar Series- Conference of the Cloud Service Practices of Insurance Organizations
December 22	Promoted 15 non-life insurers’ participation in the Authentication & Validation Platform and the Digital Archive for the Electronic Insurance Policy
December 31	The 3rd and 4th phases of Life and Non-life insurance database system upgrade project. In particular, we set up 7 systems for life insurance, including the Personal Life Insurance Database, and 4 systems for non-life insurance, including the Voluntary Automobile Liability Insurance Database.

## 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
AB018-1	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)	林國鈺等修訂	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
AB029-1	財產保險 II	楊誠對著	600	109.11
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	10507
AC031	年金保險 (修訂六版)	郝充仁修訂	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 - 舊版下架	400	93.05

## Publications

編號	書名	作(譯)者	單價	出版日
BC021	人身保險核保理論與實務	呂廣盛修訂	550	108.12
BC018-2	投資型保險商品入門手札(104修訂版)	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
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資恐法令與實務	蔡佩玲等修訂	400	109.05
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 後對台灣壽險業之影響	范姜肱著	150	100.01
AG020	海峽兩岸簽訂 ECFA 後對台灣保險業之影響	范姜肱著	200	100.12
AG016	金融化下新興風險移轉方法之運用現況與發展	陳繼堯著	300	89.02
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

編號	書名	作(譯)者	單價	出版日期
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	103.03
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
AE002-31-4	保險專刊 第三十一卷 第四期		200	104.12
AE002-32-1	保險專刊 第三十二卷 第一期		200	105.03
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
AE002-32-4	保險專刊 第三十二卷 第四期		200	106.01
AE002-33-1	保險專刊 第三十三卷 第一期		200	106.03
AE002-33-2	保險專刊 第三十三卷 第二期		200	106.06
AE002-33-3	保險專刊 第三十三卷 第三期		200	106.09
AE002-33-4	保險專刊 第三十三卷 第四期		200	106.12
AE002-34-1	保險專刊 第三十四卷 第一期		200	107.03
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
AE002-34-4	保險專刊 第三十四卷 第四期		200	107.12
AE002-35-1	保險專刊 第三十五卷 第一期		200	108.03
AE002-35-2	保險專刊 第三十五卷 第二期		200	108.06
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

編號	書名	作(譯)者	單價	出版日
AE002-36-2	保險專刊 第三十六卷 第二期		200	109.06
AE002-36-3	保險專刊 第三十六卷 第三期		200	109.09
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
RF001-102	產險業業務統計年報(2013年)光碟片		250	103.04
RF001-103	產險業業務統計年報(2014年)光碟片		250	104.04
RF001-104	產險業業務統計年報(2015年)光碟片		250	105.04
RF001-105	產險業業務統計年報(2016年)光碟片		250	106.04
RF001-106	產險業業務統計年報(2017年)光碟片		250	107.04
RF001-107	產險業業務統計年報(2018年)光碟片		250	108.04
RF001-108	產險業業務統計年報(2019年)光碟片		250	109.04
RF002-100	保險年鑑(2011年)光碟片		300	101.06
RF002-101	保險年鑑(2012年)光碟片		300	102.06
RF002-102	保險年鑑(2013年)光碟片		300	103.07
RF002-103	保險年鑑(2014年)光碟片		300	104.07
RF002-104	保險年鑑(2015年)光碟片		300	105.07
RF002-105	保險年鑑(2016年)光碟片		300	106.06
RF002-106	保險年鑑(2017年)光碟片		300	107.06
RF002-107	保險年鑑(2018年)光碟片		300	108.06
RF003-100	產物保險統計要覽(2011年)光碟片		250	101.06
RF003-101	產物保險統計要覽(2012年)光碟片		250	102.06
RF003-102	產物保險統計要覽(2013年)光碟片		250	103.06
RF003-103	產物保險統計要覽(2014年)光碟片		250	104.06
RF003-104	產物保險統計要覽(2015年)光碟片		250	105.06
RF003-105	產物保險統計要覽(2016年)光碟片		250	106.06
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### 位置簡圖 Map







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