



TOKIO MARINE
NEW A

2020

ANNUAL REPORT
TOKIO MARINE NEWA INSURANCE

新安東京海上產險 —〇九年度 年報



www.tmnewa.com.tw

創新經營

Brand-new

專業效率

Efficiency

心安信賴

Safety

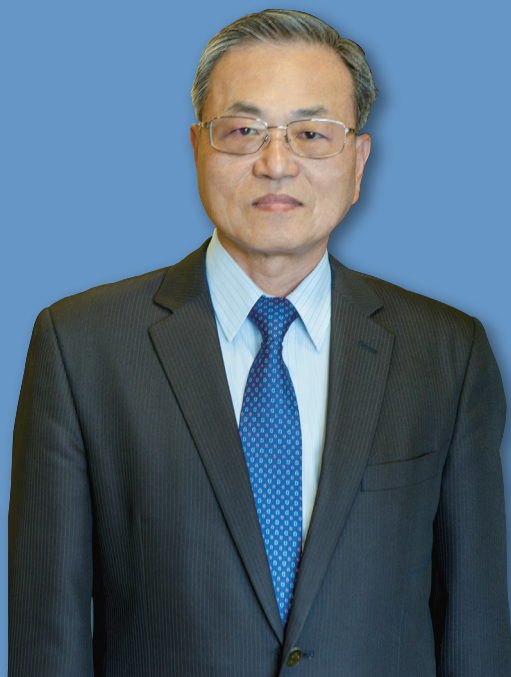
永續卓越

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董事長 | 陳忠鏗
Chairman | Chung-Keng Chen

董事長的話

2020年因新冠肺炎疫情對全球經濟造成巨大衝擊，各國實施的封鎖、隔離與社交規範雖有助防疫，但全球經濟活動仍無可避免地受到重創。依據聯合國於2021年初發表的「全球經濟展望」報告指出，這場百年一遇的公衛危機，已導致2020年全球國內生產毛額(GDP)萎縮4.3%，比2009年金融危機時期的衰減1.7%更為嚴重，創下1929年全球經濟大蕭條來的最低點。2021年全球經濟雖仍身處危境，然各國開始施打疫苗也帶來了一劑強心針，期待自今年下半年起逐步從新冠肺炎疫情造成的衝擊中緩步復甦。

相對於全球主要國家，我國在疫情控制與經濟活動間取得了良好的平衡。依據行政院主計總處統計，我國2020年全年經濟成長率達3.11%，穩定內需帶動汽車保險成長，促使產險市場簽單保費成長6.2%達1,874億元。本公司簽單保費成長8.4%優於市場，簽單保費收入創下近140億元新高。在積極推展業務的同時，我們持續深化「公平待客」的企業文化，全體同仁無論在銷售與服務等各領域的表現，都有卓越績效，讓公司連續2年獲得金管會「保險業公平待客原則評核」名列前20%的優異成績。

在疫情影響下，許多產業加速調整商業模式。隨著消費者習慣改變，零接觸經濟興起，帶動產業數位轉型加速，包含數位學習、線上會議、導入遠距辦公、強化整合數位服務及供應鏈數位協同等，預期在接下來幾年的「後疫情時代」，各產業將更積極應用新興科技回應消費者的需求。新安東京海上近年來已陸續推出各項智能客服及核保理賠服務，同時強化資安管理，於2020年持續通過ISO27001資訊安全管理系統標準認證，未來也將繼續創造客戶數位體驗領先優勢，優化內部流程，提升營運效能，在數位轉型的同時，亦確保客戶資料的安全，提供安心信賴的優質服務給支持我們的客戶。

展望2021年，新安東京海上將繼續秉持著「創新經營、心安信賴」的初衷與服務熱忱，從「心」出發，期望全體股東及客戶繼續給予我們支持，一同往永續之路邁進。

董事長

Message from the Chairman

The outbreak of COVID-19 has brought enormous impact to the world in 2020. The implementation of lockdown, isolation and social distancing somehow contained the pandemic, on the other hand unavoidably sabotaged the global economy. According to the Global Economy Watch released by UN in early 2021, this unusual public health crisis deteriorated global GDP by 4.3% in 2020, even worse than the global financial crisis of 1.7% decrease in 2009, brought us to the worst situation since the Great Depression of 1929. Although the global economy seems still in crisis, COVID-19 vaccines have brought a ray of hope to the world for recovering at the second half of 2021.

Taiwan has successfully contained the epidemic while kept a moderate level of economic activities. According to the Directorate General of Budget, Accounting and Statistics of Executive Yuan, economic growth rate in 2020 reached 3.11%, showing a stable domestic demand for motor insurance and direct written premiums increased by 6.2% to reach NT\$187.4 billion. Direct written premiums of TMNeva increased by 8.4% to reach a record high of NT\$14 billion, better than the market average in the industry. While actively expanding business, TMNeva continues to enhance "Treating Customer Fairly" business culture and all our employees performed well either in sales or service. We were announced by Financial Supervisory Commission for a second consecutive year performing well enough to be in the top 20% in the insurance industry.

The outbreak of COVID-19 has forced many industries to adjust their business model in order to correspond to the change of consumption pattern of consumers and accelerated digital transformation in areas such as e-learning, video conferencing, remote work, digital service integration and supply chain collaboration. For the post COVID-19 era to come, it's expected that all industries will be more aggressively adopting technologies to meet consumption demand. TMNeva has been implementing AI customer service, underwriting service and claims service, while enhancing our information security management in recent years. TMNeva is also ISO27001 certified in 2020. In the future TMNeva will continue to create digital experience and reliable services for customers, optimize internal process, improve operational efficiency, and protect customers' personal information while transforming ourselves to fit in the digital era.

TMNeva will continue to serve with our heart, passion and concepts of "Innovative Management and Trustworthy Safety", and hope shareholders and customers will support us and walk with us towards 2021.

Chairman



大事紀

- 1月 ● 榮獲保險品質獎「最佳形象」、「最佳售後服務」、「最佳專業」及「最值得推薦」4項優等肯定。
 - 大股東東京海上亞洲股份有限公司股權移轉至東京海上日動火災保險株式會社，並召開股東臨時會，補選5席董事。
 - 成立新冠肺炎疫情應變小組，實施各項防疫措施以維持各項業務正常運作。
- 2月 ● 率先同業開辦旅遊綜合保險「綠色理賠服務通道」，提供24小時理賠申請，增加線上理賠通路，簡化理賠申請流程，確保保戶不受新冠肺炎疫情影響其權益。
- 5月 ● 召開股東常會，董事會全面改選，通過設置五位自然人專業董事，以強化公司治理。
 - 因應市場對防疫商品需求，推出「健康御守+」健康保險，保障擴及海外再升級。
- 6月 ● 原任總經理簡仲明退休，金管會於6月22日核准由原商品體系副總經理林榮泰先生升任總經理。
- 7月 ● 推廣強制汽車責任保險有成，榮獲產險公會舉辦之「強制汽車責任保險電子式保險證宣導活動-微電影」第三名佳績。
- 8月 ● 連續二年榮獲金管會辦理之「2020年保險業公平待客原則評核」產險業排名前20%之績優表揚。
 - 董事會決議通過自願設置「薪資報酬委員會」，以強化董事及經理人薪酬制度。
 - 發行2019年企業永續報告書，並通過英國標準協會(BSI)查證肯定。
 - 搭配理賠系統，由台北理賠中心試行「車險理賠進度通知服務」，使保戶即時掌握賠案處理進度。
- 9月 ● 首創透過數位科技串接「定位派遣雲端管理平台」與「即時定位動態地圖」，車險保戶可透過手機掌握事故現場處理人員位置及預計抵達時間，安心等待協助。
- 10月 ● 推出「新財運亨通旺舖保-商店綜合保險」，涵蓋財產損害、公共意外責任及停業損失等三大風險，使店家保障更全面。
- 11月 ● 「吉時保線上投保平台」勇奪「數位奇點獎」之「最佳商業轉型創新一金獎」及「創新類一類別大獎」兩項殊榮；另與愛酷智能科技的技術合作專案「新安東京海上- AI保單辨識產險數據加值戰略」勇奪「最佳產品創新獎一銀獎」。
 - 董事會通過成立「公平待客精進委員會」，深化以公平待客為核心的企業文化。
- 12月 ● 推出「全心防癌」健康保險，提供涵蓋單筆定額給付及「確診日起一年內」多元化醫療給付等保障，陪伴保戶一同走過艱困的抗癌之路。

Milestones

- Jan ● Won Insurance Quality Awards in four categories: "Best Corporate Image", "Best After Service", "Most Professional", and "Best to Recommend".
 - Our main shareholder, Tokio Marine Asia has transferred their shares to Tokio Marine & Nichido Fire Insurance Co., Ltd. Extraordinary Shareholders Meeting was called to elect five succeeding Board of Directors.
 - Established COVID-19 Contingency Team to implement anti-epidemic measures in order to maintain normal functioning of every business procedure.
- Feb ● First in the industry to establish "Green Channel" for claims services of Comprehensive Travel Insurance, providing 24-hour access and simple on-line application procedure without being affected by COVID-19 outbreak.
- May ● Shareholders' Meeting was called to re-elect Board of Directors, and five juristic person Directors were elected in order to solidify corporate governance.
 - An upgraded version of health insurance covering overseas accidents is introduced to satisfy market need arising from COVID-19 outbreak.
- Jun ● President Jeremy Kan retired. Jason Lin, Senior Vice President of Product System is approved to be the President by FSC on June 22.
- Jul ● Won the third place in the "Promotion for Compulsory Motor Insurance eCard – Micro Movie Competition" held by the Non-Life Insurance Association.
- Aug ● Evaluated with "Treating Customer Fairly Principle", Financial Supervisory Commission announced TMNewa for a second consecutive year performing well to be in the top 20% of financial services enterprises.
 - Board of Directors decided to voluntarily form "Compensation Committee" in order to manage salary scheme for Board of Directors and managers.
 - CSR Report 2019 is issued and approved by BSI.
 - Taipei Claim Center tests "Motor Insurance Claim Procedure In-Time Informing Service" which allows clients grasping the progress of their application immediately.
- Sep ● Applying "Real-Time GPS Tracking System", which allows clients to be informed the current location and estimated arrival time of on-site staff via mobile devices.
- Oct ● An all-dimension shop insurance is introduced to cover three major risks, namely property loss, public liability and business interruption loss.
- Nov ● Our on-line insurance platform won "Innovative Business Model Transformation – Gold Prize" and "Innovation Award" held by Digital Singularity Awards. A collaboration with AccuHit, "AI Recognition of Insurance Policy Adding Value to Non-Life Insurance Database" won "Best Innovative Product – Silver Award".
 - Board of Directors approved to establish Treating Customers Fairly Committee for the purpose of enhancing our corporate culture.
- Dec ● Introduced a comprehensive cancer health insurance policy for cancer patient, providing coverage such as lump sum benefits, multiple medical payment effective for one year from the day the disease is confirmed.

公司概況

公司名稱 /

新安東京海上產物保險股份有限公司

成立日期 /

1999年1月

總公司位置 /

104505台北市中山區南京東路三段130號8-13樓

資本總額 /

新台幣60億元

實收資本額 /

新台幣29.9億元

員工人數 / (2021年04月01日)

1376人

信用評等 / (2021年02月)

美國標準普爾公司(S&P)：「A」優良等級

中華信用評等公司：「twAAA」

核心價值 /

創新經營 Brand-new

專業效率 Efficiency

心安信賴 Safety

永續卓越 Top

(B.E.S.T.)

公司沿革

新安產物保險於1999年在「裕隆集團」的水平服務策略下正式成立。2002年與日本東京海上集團結為策略聯盟夥伴，引進國際保險專業，結合雙方優勢共同開發滿足消費者需求的保險商品並進一步提升服務品質。2005年，新安產物保險與「東京海上集團」旗下統一安聯產物保險合併，正式更名為「新安東京海上產物保險股份有限公司」。本公司自成立以來即自許成為專業且貼心的最佳產險公司，並以打造一個社會大眾安心的生活環境為使命。

About TMNewa

Company Name

Tokio Marine Newa Insurance CO., LTD.

Established Date

January 1999

Headquarters

8F-13F, No. 130, Sec. 3, Nanjing E. Rd., Zhongshan District, Taipei City 104505

Capital

NT\$6 billion

Paid-up Capital

NT\$2.99 billion

No. of Employees (Date as of 2021/04/01)

1376

Rating (Date as of 2021/02)

"A" rated by Standard & Poor's. "twAAA" rated by Taiwan Ratings.

Core Value

(B.E.S.T.) Brand-new, Efficiency, Safety, Top

History

Newa Insurance was established in 1999 under the horizontal service integration strategy of Yulon Group. We aimed to become "the most professional and caring non-life insurance company" while providing high-quality insurance service to our clients. In 2002, we formed strategic alliance with Tokio Marine Group, the biggest insurance group in Japan, to upgrade us with international insurance professionalism and higher quality of insurance service. In 2005, we further merged with Allianz Insurance, which was under Tokio Marine Group, to be officially named as Tokio Marine Newa Insurance Co., LTD.

1999	新安產險正式開業，全國設置20處服務據點	Newa Insurance officially started to operate, and 20 branch offices were established island wide.
2002	與日本東京海上集團策略聯盟，投資新安產險30%股權	Tokio Marine Group in Japan invested 30% of Newa and formed a strategic alliance with us.
2003	總公司自台北市信義路遷移至現址「新安產險大樓」	Headquarters office relocated from Xin-Yi Road to the current location "Newa Insurance Building".
2005	新安產險與策略聯盟夥伴東京海上集團旗下的統一安聯產險合併，正式更名「新安東京海上產物保險股份有限公司」，服務據點增為29處	Merged with Tokio Marine Insurance, known as Allianz President General Insurance (AZPG) which was previously acquired by Tokio Marine Group. Officially renamed as "Tokio Marine Newa Insurance Co., Ltd.", and the number of branch offices increased to 29.
2006	取得中國保監會批准成立上海代表處	Shanghai Representative Office is permitted to establish by China Insurance Regulatory Commission.
2015	成立佳里通訊處 成立電子商務部	Established Jiali Liaison Office in Tainan. Established E-commerce Department.
2017	原高雄營業三部更名為鳳山營業部 成立南坎、永康、南高通訊處	Kaohsiung Production Dept. III was renamed Fengshan Production Dept. Established Nankan Liaison Office, YongKang Liaison Office and Nangao Liaison Office.
2018	第一家海外分支機構新安保險(柬埔寨)有限公司正式開業	First overseas subsidiary, Newa Insurance (Cambodia) PLC, established in Cambodia.
2019	成立台北分公司，全國服務據點擴展至34處	Established Taipei Branch Office. There are 34 offices island wide.
2020	全國共9個「營業部」及18個「通訊處」更名為「服務中心」	Renamed 9 "Production Dept." and 18 "Liaison Office" to "Service Center".

股權結構 Shareholding Structure

股東 Shareholders	人數 Number of Shareholders	持有股數 Number of Shares Held	持股比例 Shareholding Ratio
政府機構 Govt. Organization	0	0	0
金融機構 Local Financial Institution	0	0	0
其他法人 Local Corporation	9	148,937,048	49.81%
個人 Individual	52	3,746,120	1.25%
外國機構及法人 Foreigner	1	146,326,732	48.94%
合計 Total	62	299,009,900	100.00%

資料基準日 Date as of: 2021/04/01

前十大股東持股情形 Top 10 Shareholders

姓名/名稱 Name	持有股數 Number of Shares Held	持股比例 Shareholding Ratio
東京海上日動火災保險株式會社 Tokio Marine & Nichido Fire Insurance Co., Ltd.	146,326,732	48.94%
中華汽車工業股份有限公司 China Motor Co., Ltd.	61,510,524	20.57%
裕隆汽車製造股份有限公司 Yulon Motor Co., Ltd.	52,009,524	17.39%
福輪汽車股份有限公司 Fu Lun Motors Co., Ltd.	10,670,000	3.57%
順益汽車股份有限公司 Shung Ye Motor Co., Ltd.	10,000,000	3.34%
裕融企業股份有限公司 Yulon Finance Co., Ltd.	5,807,000	1.94%
匯豐汽車股份有限公司 Fortune Motors Co., Ltd.	4,000,000	1.34%
裕景實業股份有限公司 Yuea Ching Business Co., Ltd.	3,500,000	1.17%
陳忠鏗 Chung-Keng Chen	2,000,000	0.67%
山立投資興業股份有限公司 Sunlit Investment Co., Ltd.	1,040,000	0.35%

資料基準日 Date as of: 2021/04/01

2020年度股東常會決議事項 2020 AGM Approval List

決議事項內容 Agenda	表決情形 Decision	執行情形 Implementation
「公司章程」修訂案 Amendments to "Articles of Incorporation"	全體出席股東無異議照案通過 Approved	已依決議辦理 Implemented
「辦理專案運用公共及社會福利事業投資處理程序」修訂案 Amendments to "Procedures for Use of Company's Funds in Special Projects, Public Utilities and Social Welfare Enterprises"	全體出席股東無異議照案通過 Approved	已依決議辦理 Implemented
「第八屆董事會成員改選案」 Re-election of the 8th Board of Directors	全體出席股東無異議照案通過 Approved	已依決議辦理 Implemented

股利政策

新安東京海上產險每年度決算若有盈餘時，於繳納各類稅款後，應先彌補累積虧損，再提列法定盈餘公積金、特別盈餘公積金及其他準備金等，並由董事會擬具盈餘分配提案，提請股東會決議分配。

考量本公司在主管機關高度監理下已維持充足自有資本，財務結構健全，故基於股東最大利益考量，股利政策以現金股利為主。2020年度股東會決議配發股東現金股利每股新臺幣2.7402元，合計發放新臺幣819,346,928元，未發放股票股利。

Dividend Policy

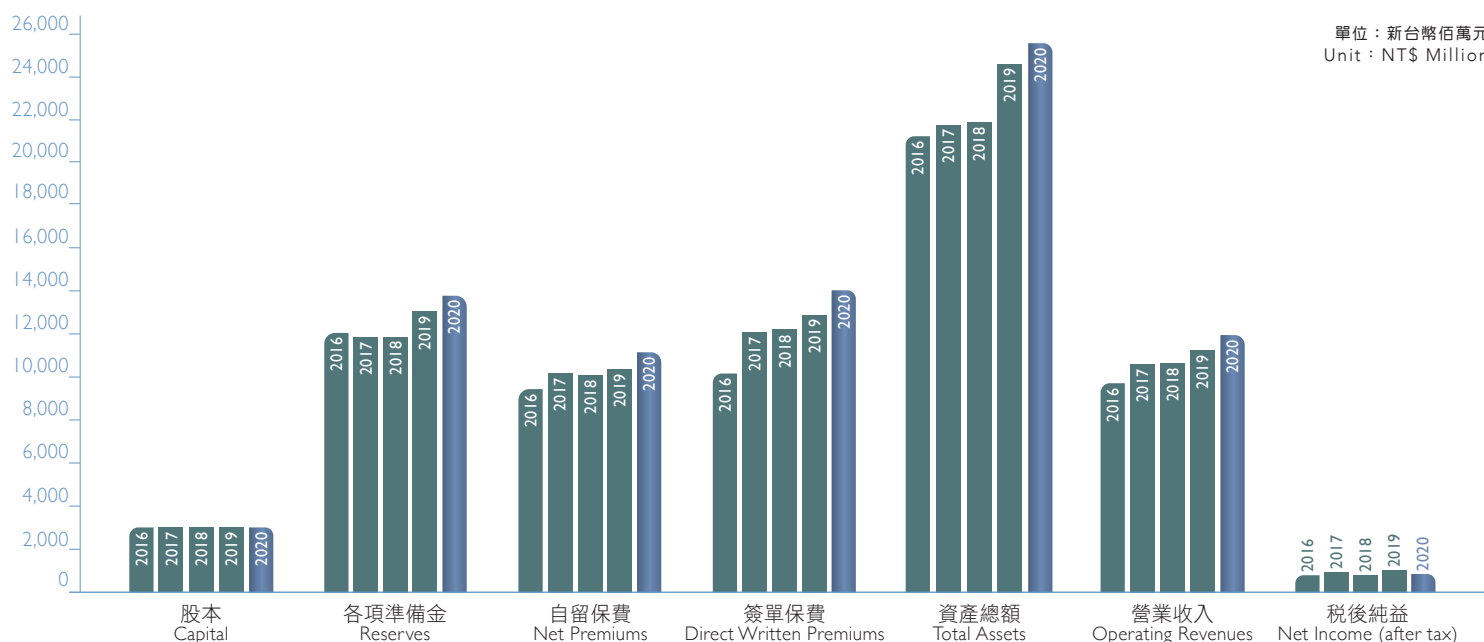
Earnings at the end of year, if there is any, will be netted for taxes, deducted for accumulated loss, and allocated for legal reserve, special reserve and other reserve. Board of Directors then draft a proposal for distribution of net earnings and submit to shareholders' meeting for decision. Since we have maintained sufficient equity capital and a healthy financial structure under closely monitored by authority, for the best benefit of shareholders, our dividend policy will mainly be cash dividend. Cash dividend of NT\$2.7402 per share, a total amount of NT\$819,346,928 was approved in 2020 shareholders' meeting. No stock dividend was distributed.

財務要覽 Financial Highlights

單位：新台幣佰萬元
Unit:NT\$ Million
資料來源：新安東京海上產險
Source:TMNewa

項目 Item	年度 Year	2016	2017	2018	2019	2020
股本 Capital		2,990	2,990	2,990	2,990	2,990
各項準備金* Reserves		12,028	11,861	11,866	13,072	13,788
自留保費 Net Premiums		9,584	10,128	10,044	10,360	11,173
簽單保費 Direct Written Premiums		11,446	12,237	12,254	12,924	14,027
本公司簽單保費成長率 DWP Growth Ratio - TMNewa		12.8%	6.9%	0.03%	5.2%	8.4%
國內市場簽單保費成長率 DWP Growth Ratio - Domestic Market		7.2%	7.4%	5.7%	7.0%	6.2%
資產總額 Total Assets		21,193	21,692	21,785	24,657	25,646
營業收入 Operating Revenues		9,715	10,642	10,653	11,123	11,956
稅後純益 Net Income(after tax)		806	889	814	960	857
本公司市佔率 Market share-TMNewa		7.9%	7.9%	7.4%	7.3%	7.4%

註1:各項準備金包含未滿期保費準備、特別準備金、賠款準備金、重大事故準備金、危險變動準備金及保費不足準備金。
註2:自2018年起採合併財務報告數字，包含新安東京海上及海外分支機構新安保險(柬埔寨)。



會計師公費資訊 Information Regarding Professional Fees Paid to the CPA

事務所名稱	會計師名稱	審計公費 註一	非審計公費				執行情形			備註
			總計公費	工商登記	人力資源	其他 註二	小計	是	否	
勤業眾信聯合會計師事務所	林安惠 林旺生	\$ 3,540,000	-	-	-	\$ 1,620,000	\$ 1,620,000	✓	2020年度	本公司支付勤業眾信聯合會計師事務所之非審計公費並未超過審計公費。

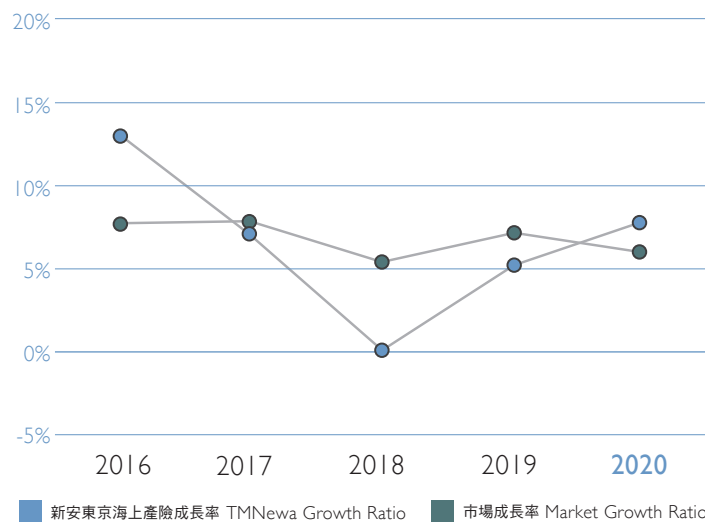
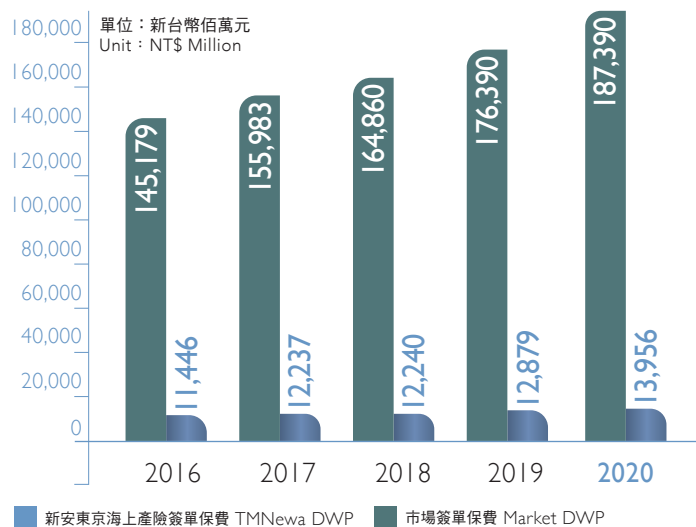
註一：審計公費係包括保險業財務報告編製準則第24條第1款第1目所述給予簽證會計師有關財務報告查核、核閱及稅務簽證之公費。
註二：係內部控制制度專案審查、資本適足率查核及強制汽車責任保險各種準備金管理辦法查核等之公費。

營運概況

* 新安東京海上產險於2018年設立海外分支機構「新安保險(柬埔寨)有限公司」(以下簡稱Newa Cambodia)，對Newa Cambodia之持股為45%。惟因新安東京海上產險對Newa Cambodia具有實質控制力，故將其列為海外分支機構；2020年Newa Cambodia之自留保費僅占0.07%，以下數字僅呈現新安東京海上產險之經營概況。新安東京海上產險及子公司合併財務報表請詳見第11-14頁。

新安東京海上產險2020年保費收入145.2億元，其中簽單保費為139.6億元，較2019年成長8.4%；市場佔有率7.4%，市場排名為第4名；自留保費為111.6億元；淨自留保險賠款為63.7億元；自留滿期損失率59.3%；稅後淨利為8.6億元；稅後每股盈餘為2.88元；截至2020年12月31日之資產總額為254.7億元。

各險種經營概況分述如下：



總經理 | 林榮泰
President | Jason Lin

Business Review

Remarks : TMNeva in 2018 established overseas subsidiary Newa Insurance (Cambodia) PLC (refers to Newa Cambodia), with 45% shareholding. However, since TMNeva has a de facto control on Newa Cambodia, it is listed as subsidiary. Net retained premium of Newa Cambodia in 2020 was merely 0.07%, therefore the figures below only show the business result of TMNeva. Please refer to p.11- p.14 for consolidated financial statements.

The gross premium income (GWP) of TMNeva in 2020 was NT\$14.52 billion, among which direct written premium (DWP) was NT\$13.96 billion, 8.4% higher than that in 2019. The market share was 7.4% and the market ranking was the 4th. Net retained premium was NT\$11.16 billion, net incurred loss was NT\$6.37 billion, and loss ratio by net earned premium was 59.3%. Net profit after tax was NT\$860 million and earnings per share after tax was NT\$2.88. The total amount of assets was NT\$25.47 billion at year-end.

Details of each business line is explained below:

汽車保險

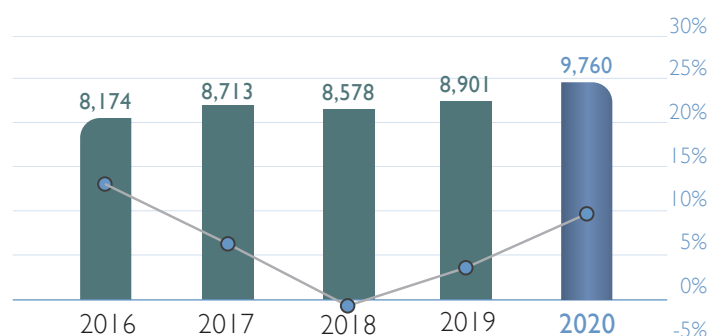
2020年保費收入101億元；簽單保費97.6億元，成長9.7%；自留保費95.1億元；淨自留保險賠款57.1億元；自留滿期損失率62.6%。

Motor Insurance

GWP in 2020 reached NT\$10.1 billion, among which DWP was NT\$9.76 billion, 9.7% higher than that in 2019. Net retained premium was NT\$9.51 billion, net incurred loss was NT\$5.71 billion, and loss ratio by net earned premium was 62.6%.

汽車保險簽單保費及成長率

單位：新台幣佰萬元
Unit: NT\$ Million



傷害暨健康保險

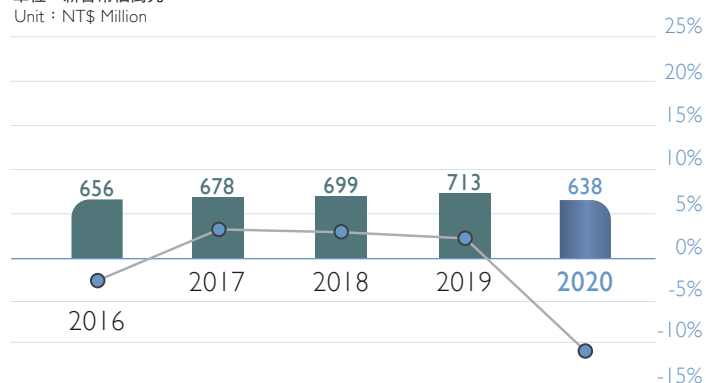
2020年保費收入6.4億元；簽單保費6.4億元，負成長10.5%，主因為新冠肺炎疫情影響，導致旅行平安險業務衰退；自留保費6.3億元；淨自留保險賠款3.1億元；自留滿期損失率49.5%。

Accident and Health Insurance

GWP in 2020 reached NT\$640 million, among which DWP was decreased 10.5% to NT\$640 million, due to the Coronavirus disease pandemic, Travel Insurance business dropped. Net retained premium was NT\$630 million, net incurred loss was NT\$310 million, and loss ratio by net earned premium was 49.5%.

傷害暨健康保險簽單保費及成長率

單位：新台幣佰萬元
Unit: NT\$ Million



火災保險

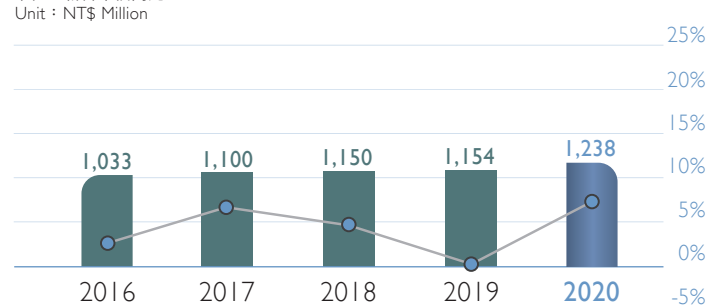
2020年保費收入13.9億元；簽單保費12.4億元，成長7.2%；自留保費4.5億元；淨自留保險賠款1.4億元；自留滿期損失率29.8%。

Fire Insurance

GWP in 2020 reached NT\$1.39 billion, among which DWP was NT\$1.24 billion, 7.2% higher than that of 2019. Net retained premium was NT\$450 million, net incurred loss was NT\$140 million, and loss ratio by net earned premium was 29.8%.

火災保險簽單保費及成長率

單位：新台幣佰萬元
Unit: NT\$ Million



海上保險

2020年保費收入3.2億元；簽單保費3億元，負成長3.4%。自留保費為1.2億元；淨自留保險賠款為0.4億元；自留滿期損失率34.4%。

Marine Insurance

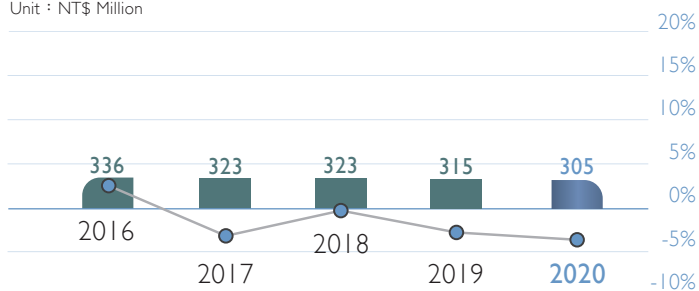
GWP in 2020 reached NT\$320 million, among which DWP was decreased 3.4% to NT\$300 million. Net retained premium was NT\$120 million, net incurred loss was NT\$40 million, and loss ratio by net earned premium was 34.4%.

在Newa Cambodia方面，2020年保費收入251.4萬美元，成長66.4%；稅後虧損27.1萬美元，將持續擴大業務規模，朝損益兩平的目標邁進。

NEWA Cambodia's GWP in 2020 reached US\$ 2.51 million, 66.4% higher than that of 2019 and net loss after tax was US\$ 0.27 million. NEWA Cambodia will continue to expand the business scale and move towards to the goal of equalizing profit and loss.

海上保險簽單保費及成長率

單位：新台幣佰萬元
Unit: NT\$ Million



新種保險

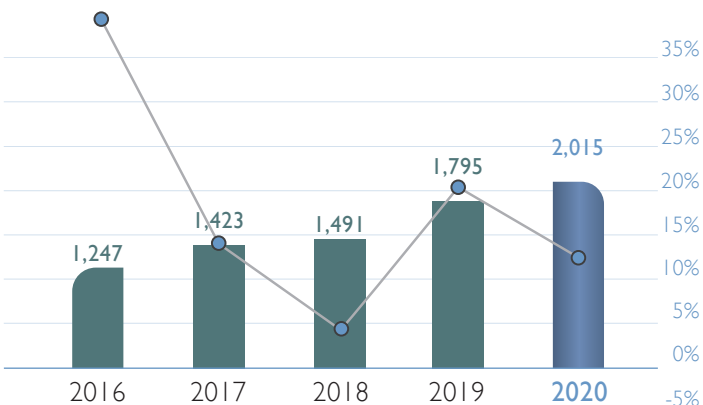
2020年保費收入20.6億元；簽單保費20.2億元，成長12.2%；自留保費4.6億元；淨自留保險賠款1.8億元；自留滿期損失率40.8%。

Miscellaneous Insurance

GWP in 2020 reached NT\$2.06 billion, among which DWP was NT\$2.02 billion, 12.2% higher than that of 2019. Net retained premium was NT\$460 million, net incurred loss was NT\$180 million, and loss ratio by net earned premium was 40.8%.

新種保險簽單保費及成長率

單位：新台幣佰萬元
Unit: NT\$ Million



業務發展與營運計畫

外在環境的快速變遷，促使新型態商業模式的興起與消費習慣的改變，保險業營運模式亦面臨挑戰與變革。展望2021年，新安東京海上將致力於以下業務發展計畫：

- 一、積極佈局非車險業務，發展多元險種經營，以因應車險市場變化(例如自駕車的普及化)對於業務經營模式造成的衝擊，確保整體獲利達成與績效穩定成長。
- 二、逐步調整營運模式，將大數據分析、數位行銷、人工智慧(AI)與光學字元辨識(OCR)等新興科技，應用於行銷、核保、理賠等領域，並培養員工數位職能，以期提供客戶更專業便捷的保險服務，維持競爭優勢。
- 三、因應消費大眾對於網路及社群依賴漸增而產生新生活型態，發展網路保險平台等新興銷售通路，藉以觸及傳統行銷通路無法接觸到的客戶，滿足消費者各類風險保障需求。此外持續優化官網、行動APP及其他服務介面與流程，提升顧客體驗(Customer Experience, CX) 價值。
- 四、導入資訊安全監控中心(Security Operation Center, SOC)、威脅偵測應變服務(Managed Detection and Response, MDR)等機制，以因應新興資安風險，持續強化資訊安全水準。
- 五、面對極端氣候、新型傳染疾病與人口結構改變等新興風險議題，提出保險解決方案，例如離岸風電等新能源設施保險、資訊安全保險及各類天災保險等，以協助客戶獲得保險保障，有效分散風險。

未來，新安東京海上將持續懷抱「堅持創新 數位改變」的經營理念，以「客戶導向」的思維，開發可保障新興風險的創新保險商品，積極提升服務品質，以創造顧客價值的經營思維，期望在競爭激烈的產險市場中，成為社會大眾的最佳選擇。

Business Direction and Operation Plan

Rapid change of the environment has stimulated the emerge of new business model and consumption pattern. For insurance industry, 2021 will also be a changing and challenging year to come. TMNewa will focus on developing the following business plans in 2021:

1. To actively expand non-motor segments in order to diversify business due to the changing nature of motor insurance market as self-driving vehicles becoming popular, aiming for stable profitability and growing performance.
2. To gradually adjust the business model, utilize technologies such as Big Data Analysis, Digital Marketing, AI and OCR in the areas of marketing, underwriting, claims etc. and develop digital competence of employees in order to provide more professional services to maintain our competitiveness.
3. Since new lifestyle has emerged from consumers' heavier reliance on internet and social media, TMNewa aims to develop new sales channels such as online insurance platform to reach consumers outside existing channels in order to meet their risk protection needs in all aspects by optimizing official website, constructing mobile app and other service interface and procedure for better customer experience (CX).
4. To establish Security Operation Center (SOC) and Managed Detection and Response (MDR) system to prevent personal information risk and enhance security level.
5. To provide insurance solutions for clients to diversify risks caused by extreme weather, emerging infectious diseases and changing demographic structure, for example Offshore Wind Energy Facilities Insurance, Cyber Insurance and Natural Disaster Insurance.

Embracing business concept of "Persistent Innovation, Digital Transformation" and customer-oriented corporate culture, TMNewa will develop new insurance products to protect customers from the emerging risk, improve service quality, and create value for customers, in order to become the best choice for the society in the highly competitive non-life insurance industry.

新安東京海上產物保險股份有限公司及子公司 TOKIO MARINE NEWA INSURANCE CO., LTD. AND SUBSIDIARIES
合併資產負債表 CONSOLIDATED BALANCE SHEETS

民國109年及108年12月31日

單位：新台幣元 In New Taiwan Dollars

資產 ASSETS	2020/12/31		2019/12/31	
	金額 AMOUNT	%	金額 AMOUNT	%
現金及約當現金 CASH AND CASH EQUIVALENTS	\$ 4,444,926,611	17	\$ 3,740,215,945	15
應收款項 RECEIVABLES				
應收票據－淨額 Notes receivable, net	321,671,897	1	289,058,286	1
應收保費－淨額 Premiums receivable, net	160,942,196	1	106,401,627	1
其他應收款－淨額 Other receivable, net	72,983,992	-	74,034,084	-
應收款項總計 Total receivables	555,598,085	2	469,493,997	2
本期所得稅資產 CURRENT TAX ASSETS	417,285	-	435,771	-
投資 INVESTMENTS				
透過損益按公允價值衡量之金融資產 Financial assets at fair value through profit or loss	337,621,666	2	370,121,815	1
按攤銷後成本衡量之金融資產 Financial assets at amortized cost	1,439,583,253	6	1,507,585,862	6
透過其他綜合損益按公允價值衡量之金融資產 Financial assets at fair value through other comprehensive income	8,518,683,709	33	8,351,010,286	34
其他金融資產 Other financial assets	2,865,484,000	11	2,882,058,935	12
投資性不動產 Investment properties	1,848,705,174	7	1,859,961,004	8
投資總計 Total investments	15,010,077,802	59	14,970,737,902	61
再保險合約資產 REINSURANCE CONTRACT ASSET				
應攤回再保賠款與給付－淨額 Claim recoverable from reinsurers, net	110,856,287	-	107,164,897	-
應收再保往來款項－淨額 Due from reinsurers and ceding companies, net	23,869,540	-	29,293,970	-
分出未滿期保費準備 Reserve - ceded unearned premiums	1,166,801,437	5	968,631,797	4
分出賠款準備 Reserve - ceded claim	2,072,368,879	8	2,177,902,519	9
分出保費不足準備 Reserve - ceded premium deficiency	3,020,242	-	1,584,706	-
再保險合約資產總計 Total reinsurance contract asset	3,376,916,385	13	3,284,577,889	13
不動產及設備 PROPERTY AND EQUIPMENT, NET	1,276,632,125	5	1,268,335,119	5
使用權資產 RIGHT-OF-USE ASSET	79,008,372	-	107,377,537	-
無形資產 INTANGIBLE ASSETS				
電腦軟體 Computer software cost	46,118,213	-	36,537,228	-
遞延所得稅資產 DEFERRED INCOME TAX ASSETS	122,632,713	1	110,070,939	1
其他資產 OTHER ASSETS				
存出保證金 Refundable deposits	693,840,853	3	641,667,580	3
其他資產 Other assets	40,081,097	-	27,110,564	-
其他資產總計 Total other assets	733,921,950	3	668,778,144	3
資產總計 TOTAL ASSETS	\$ 25,646,249,541	100	\$ 24,656,560,471	100

單位：新台幣元 In New Taiwan Dollars

負債及權益 LIABILITIES AND EQUITY	2020/12/31		2019/12/31	
	金額 AMOUNT	%	金額 AMOUNT	%
應付款項 PAYABLES				
應付票據 Notes payable	\$ 1,560,261	-	\$ 278,577	-
應付保險賠款與給付 Claims payable	3,016,295	-	2,008,919	-
應付佣金及手續費 Commissions payable and fees	135,159,894	1	146,953,874	1
應付再保往來款項 Due to reinsurers and ceding companies	446,773,016	2	520,955,223	2
其他應付款 Other payables	584,461,096	2	560,600,332	2
應付款項總計 Total payables	1,170,970,562	5	1,230,796,925	5
本期所得稅負債 CURRENT TAX LIABILITIES	64,352,009	-	103,257,107	1
透過損益按公允價值衡量之金融負債 FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	1,997,230	-	-	-
租賃負債 LEASE LIABILITIES	68,698,105	-	95,988,126	-
保險負債 INSURANCE LIABILITIES				
未滿期保費準備 Unearned premium reserves	6,849,295,189	27	6,234,681,222	25
賠款準備 Claim reserves	5,611,832,783	22	5,502,457,014	22
特別準備 Special reserves	1,322,474,568	5	1,332,826,304	6
保費不足準備 Premium deficiency reserves	4,369,118	-	2,209,876	-
保險負債總計 Total insurance liabilities	13,787,971,658	54	13,072,174,416	53
其他負債 OTHER LIABILITIES				
存入保證金 Guarantee deposit received	29,206,598	-	29,206,598	-
營業損失準備 Operating reserves	101,904,733	-	101,904,733	-
淨確定福利負債 Net defined benefit liabilities	379,515,782	2	369,741,588	2
其他負債－其他 Other liabilities	347,987,639	1	131,585,668	1
其他負債總計 Total other liabilities	858,614,752	3	632,438,587	3
負債準備 PROVISIONS				
除役負債準備 Dismantling obligation	8,059,040	-	8,709,040	-
遞延所得稅負債 DEFERRED INCOME TAX LIABILITIES	19,622,186	-	20,852,018	-
負債總計 Total liabilities	15,980,285,542	62	15,164,216,219	62
歸屬於本公司業主之權益 SHAREHOLDER'S EQUITY				
股本 Capital stock-10 par value				
普通股 Authorized-600,000,000 shares, issued and outstanding-299,009,900 shares	2,990,099,000	11	2,990,099,000	12
資本公積 Capital surplus				
資本公積－合併溢額 Capital surplus from merger	221,493,925	1	221,493,925	1
保留盈餘 Retained earnings				
法定盈餘公積 Legal reserve	1,904,283,315	7	1,710,769,076	7
特別盈餘公積 Special reserve	3,300,004,439	13	3,244,637,350	13
未分配盈餘 Unappropriated earnings	622,269,463	3	839,747,577	4
保留盈餘總計 Total retained earnings	5,826,557,217	23	5,795,154,003	24
其他權益 Other equity				
國外營運機構財務報表換算之兌換差額 Exchange differences on translating the financial statements of foreign operations	(1,928,796)	-	2,738,926	-
透過其他綜合損益按公允價值衡量之權益工具評價損益 Unrealized gain/(loss) on investments in equity instruments at fair value through other comprehensive income	341,123,013	1	282,632,431	1
透過其他綜合損益按公允價值衡量之債務工具損益 Unrealized gain/(loss) on investments in debt instruments at fair value through other comprehensive income	180,900,977	1	82,798,378	-
其他權益總計 Other Equity	520,095,194	2	368,169,735	1
本公司業主之權益總計 Total equity attributable to owners of the Company	9,558,245,336	37	9,374,916,663	38
非控制權益 NON-CONTROLLING INTERESTS	107,718,663	1	117,427,589	-
權益總計 Total equity	9,665,963,999	38	9,492,344,252	38
負債及權益總計 TOTAL LIABILITIES AND EQUITY	\$ 25,646,249,541	100	\$ 24,656,560,471	100

董事長：陳忠鏗



經理人：林榮泰



會計主管：林裕村



新安東京海上產物保險股份有限公司及子公司 TOKIO MARINE NEWA INSURANCE CO., LTD. AND SUBSIDIARIES
合併綜合損益表 CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME

民國109年及108年1月1日至12月31日

單位：新台幣元 In New Taiwan Dollars

	2020/12/31		2019/12/31	
	金額 AMOUNT	%	金額 AMOUNT	%
營業收入 OPERATING REVENUES				
自留滿期保費收入 Retained earned premium				
簽單保費收入 Direct insurance premium revenues	\$ 14,027,105,749	117	\$ 12,923,848,900	116
再保費收入 Reinsurance premium inward	559,736,424	5	546,492,432	5
保費收入 Premium revenues	14,586,842,173	122	13,470,341,332	121
減：再保費支出 Less: Reinsurance premium outward	3,413,938,762	29	3,110,051,526	28
減：未滿期保費準備淨變動 Less: Net change in unearned premium reserves	416,622,949	3	271,783,129	2
自留滿期保費收入合計 Total retained earned premium	10,756,280,462	90	10,088,506,677	91
再保佣金收入 Reinsurance commission earned	655,123,308	6	536,063,198	5
手續費收入 Handling fees earned	15,978,267	-	14,632,104	-
淨投資損益 Net gains on investments				
利息收入 Interest income	132,037,414	1	163,025,733	1
兌換損益－投資 Foreign exchange losses	(119,496,217)	(1)	(57,495,833)	-
透過損益按公允價值衡量之金融資產及負債利益 Gains (losses) on valuation of financial assets and liabilities at fair value through profit or loss	51,617,574	-	23,457,465	-
透過其他綜合損益按公允價值衡量之金融資產已實現損益 Realized gains on financial assets at fair value through other comprehensive income	422,362,162	4	310,592,446	3
投資性不動產淨益 Income from investment properties	41,740,679	-	43,255,661	-
投資之預期信用減損損失及迴轉利益 Expected credit losses reversed on investment	(408,877)	-	1,000,719	-
淨投資損益合計 Total net gains on investments	527,852,735	4	483,836,191	4
其他營業收入 Other operating revenues	408,079	-	321,971	-
營業收入合計 Total operating revenues	11,955,642,851	100	11,123,360,141	100
營業成本 OPERATING COSTS				
自留保險賠款與給付 Retained claims				
保險賠款與給付 Claims incurred	7,517,712,546	63	7,356,673,407	66
減：攤回再保賠款與給付 Less: Claims recovered from reinsurers	1,361,393,340	11	1,707,461,256	15
自留保險賠款與給付合計 Total retained claims	6,156,319,206	52	5,649,212,151	51
保險負債淨變動 Net change in insurance liabilities				
賠款準備淨變動 Net change in claims reserves	214,891,049	2	73,092,309	1
特別準備淨變動 Net change in special reserves	(10,351,736)	-	(984,513)	-
保費不足準備淨變動 Net change in premium deficiency reserves	723,706	-	423,360	-
保險負債淨變動合計 Total net change in insurance liabilities	205,263,019	2	72,531,156	1
佣金支出 Commission expenses	1,895,902,207	16	1,663,024,363	15
其他營業成本 Other operating costs	29,862,427	-	24,106,496	-
營業成本合計 Total operating costs	8,287,346,859	70	7,408,874,166	67
營業毛利 GROSS MARGIN	3,668,295,992	30	3,714,485,975	33
營業費用 OPERATING EXPENSES				
業務費用 Operating	2,328,884,931	19	2,242,965,999	20
管理費用 Administrative	322,111,678	3	336,963,353	3
員工訓練費用 Training	4,041,360	-	5,237,140	-
營業費用合計 Total operating expenses	2,655,037,969	22	2,585,166,492	23
營業利益 OPERATING INCOME	1,013,258,023	8	1,129,319,483	10
營業外收入及支出 NONOPERATING INCOME AND EXPENSES				
處分不動產及設備利益 Gains on disposal of property and equipment	(429,149)	-	156,988	-
雜項收入 Other income	15,570,720	-	24,581,392	-

單位：新台幣元 In New Taiwan Dollars

	2020/12/31		2019/12/31	
	金額 AMOUNT	%	金額 AMOUNT	%
其他營業外收入及支出 Other gains and losses	(3,897,119)	-	(3,095,567)	-
營業外收入及支出合計 Total nonoperating income and expenses	11,244,452	-	21,642,813	-
稅前淨利 PROFIT BEFORE INCOME TAX	1,024,502,475	8	1,150,962,296	10
所得稅費用 INCOME TAX	167,787,220	1	190,723,270	2
本年度淨利 NET PROFIT	856,715,255	7	960,239,026	8
其他綜合損益 OTHER COMPREHENSIVE INCOME				
不重分類至損益之項目 Items that will not be reclassified subsequently to profit or loss:				
確定福利計畫之再衡量數 Remeasurement of defined benefit plans	(20,984,679)	-	(7,933,322)	-
透過其他綜合損益按公允價值衡量之權益工具評價損益 Unrealized loss on investments in equity instruments at fair value through other comprehensive income	32,258,289	-	487,127,622	4
減：與不重分類之項目相關之所得稅 Income tax relating to items that will not be reclassified subsequently to profit or loss	(37,247,931)	-	14,520,007	-
不重分類至損益之項目合計 Total items that will not be reclassified subsequently to profit or loss	48,521,541	-	464,674,293	4
後續可能重分類至損益之項目 Items that may be reclassified subsequently to profit or loss:				
國外營運機構財務報表換算之兌換差額 Exchange differences on translating the financial statements of foreign operations	(10,372,720)	-	(5,180,984)	-
透過其他綜合損益按公允價值衡量之債務工具損益 Unrealized loss on investments in debt instruments at fair value through other comprehensive income	119,201,806	1	211,789,150	2
減：與可能重分類之項目相關之所得稅 Income tax relating to items that may be reclassified subsequently to profit or loss	21,099,207	-	40,393,175	-
後續可能重分類至損益之項目合計 Total items that may be reclassified subsequently to profit or loss	87,729,879	1	166,214,991	2
本年度其他綜合損益（稅後淨額） Other comprehensive income, net of income tax	136,251,420	1	630,889,284	6
本年度綜合損益總額 TOTAL COMPREHENSIVE INCOME	\$ 992,966,675	8	\$ 1,591,128,310	14
淨利（損）歸屬於： NET PROFIT/(LOSS) ATTRIBUTABLE TO:				
本公司業主 Owners of the Company	\$ 860,719,183	7	\$ 967,571,197	9
非控制權益 Non-controlling interests	(4,003,928)	-	(7,332,171)	-
	\$ 856,715,255	7	\$ 960,239,026	9
綜合損益總額歸屬於： TOTAL COMPREHENSIVE INCOME/(LOSS) ATTRIBUTABLE TO:				
本公司業主 Owners of the Company	\$ 1,002,675,601	8	\$ 1,601,310,022	14
非控制權益 Non-controlling interests	(9,708,926)	-	(10,181,712)	-
	\$ 992,966,675	8	\$ 1,591,128,310	14
每股盈餘 EARNINGS PER SHARE				
基本 Basic	\$ 2.88		\$ 3.24	
稀釋 Diluted	\$ 2.87		\$ 3.23	

董事長：陳忠鏗



經理人：林榮泰



會計主管：林裕村



新安東京海上產物保險股份有限公司

審計委員會審查報告書

董事會造送本公司 109 年度資產負債表、綜合損益表、權益變動表及現金流量表，業經本公司委託之勤業眾信聯合會計師事務所林安惠、林旺生兩位會計師查核簽證，連同營業報告書及盈餘分配案，經本委員會審查完竣，所有決算表冊尚無不符，爰依照公司法第 219 條之規定，繕具報告。

謹 致

本公司 110 年股東常會

審計委員會召集人：胡次熙



中華民國 110 年 2 月 25 日

會計師查核報告

Independent Auditors' Report

新安東京海上產物保險股份有限公司 公鑒：

查核意見

新安東京海上產物保險股份有限公司及其子公司（新安東京海上集團）民國109年及108年12月31日之合併資產負債表，暨民國109年及108年1月1日至12月31日之合併綜合損益表、合併權益變動表、合併現金流量表，以及合併財務報表附註（包括重大會計政策彙總），業經本會計師查核竣事。

依本會計師之意見，上開合併財務報表在所有重大方面係依照保險業財務報告編製準則及經金融監督管理委員會認可並發布生效之國際財務報導準則、國際會計準則、解釋及解釋公告編製，足以允當表達新安東京海上集團民國109年及108年12月31日之合併財務狀況，暨民國109年及108年1月1日至12月31日之合併財務績效及合併現金流量。

查核意見之基礎

本會計師係依照會計師查核簽證財務報表規則及一般公認審計準則執行查核工作。本會計師於該等準則下之責任將於會計師查核合併財務報表之責任段進一步說明。本會計師所隸屬事務所受獨立性規範之人員已依會計師職業道德規範，與新安東京海上集團保持超然獨立，並履行該規範之其他責任。本會計師相信已取得足夠及適切之查核證據，以作為表示查核意見之基礎。

關鍵查核事項

關鍵查核事項係指依本會計師之專業判斷，對新安東京海上集團民國109年度合併財務報表之查核最為重要之事項。該等事項已於查核合併財務報表整體及形成查核意見之過程中予以因應，本會計師並不對該等事項單獨表示意見。

茲對新安東京海上集團民國109年度合併財務報表之關鍵查核事項敘明如下：

賠款準備之適足性

參閱合併財務報表附註五「重大會計判斷、估計及假設不確定性之主要來源」及附註三十「保險合約資訊之揭露」。

賠款準備係新安東京海上集團一金額重大之負債，於民國109年度之餘額佔合併總資產之22%。

前述賠款準備金包括已報未付及未報保險賠款準備金；其中，已報未付保險賠款準備金係由理賠人員按險別逐案依實際相關資料估算。未報保險賠款準備則由精算人員按險別採事故年度制損失發展法計算提存數，再另加計採精算方法估算之不可分配理賠費用準備金；再保險準備資產項下之分出賠款準備之估計原則亦同。前述損失發展法係假設預期未報賠款乃為考量經驗損失發展型態與預期損失率之加權結果，為精算人員依其專業判斷採用適當之模型、假設或參數估計所決定之方法。

本會計師藉由執行控制測試以了解新安東京海上集團各種準備金提存評估方法及相關控制制度之設計與執行情形。

此外，本會計師亦執行下列主要查核程序：

1. 截至查核報告日止，本會計師選擇取得理賠申請評估資料，抽樣檢查賠案估列之已報未付賠款準備是否以理賠申請評估資料為估列基礎，以評估結案前公司是否已適當估列已報未付賠款準備；
2. 取得公司內部簽證精算人員提出之簽證意見書，檢視保險賠款準備金之提存是否適當合理，並評估該精算師之專業資格，是否符合金管會之規定；
3. 委由本所產險精算人員取得相關資料確認其正確性及完整性，再以精算方式評估公司期末未報保險案件之未報賠款準備金之合理性。

其他事項

新安東京海上產物保險股份有限公司業已編製民國109及108年度之個體財務報表，並經本會計師出具無保留意見之查核報告在案，備供參考。

管理階層與治理單位對合併財務報表之責任

管理階層之責任係依照保險業財務報告編製準則及經金融監督管理委員會認可並發布生效之國際財務報導準則、國際會計準則、解釋及解釋公告編製允當表達之合併財務報表，且維持與合併財務報表編製有關之必要內部控制，以確保合併財務報表未存有導因於舞弊或錯誤之重大不實表達。

於編製合併財務報表時，管理階層之責任亦包括評估新安東京海上集團繼續經營之能力、相關事項之揭露，以及繼續經營會計基礎之採用，除非管理階層意圖清算新安東京海上集團或停止營業，或除清算或停業外別無實際可行之其他方案。

新安東京海上集團之治理單位（含審計委員會）負有監督財務報導流程之責任。

會計師查核合併財務報表之責任

本會計師查核合併財務報表之目的，係對合併財務報表整體是否存在導因於舞弊或錯誤之重大不實表達取得合理確信，並出具查核報告。合理確信係高度確信，惟依照一般公認審計準則執行之查核工作無法保證必能偵出合併財務報表存有之重大不實表達。不實表達可能導因於舞弊或錯誤。如不實表達之個別金額或彙總數可合理預期將影響合併財務報表使用者所作之經濟決策，則被認為具有重大性。

本會計師依照一般公認審計準則查核時，運用專業判斷並保持專業上之懷疑。本會計師亦執行下列工作：

1. 辨認並評估合併財務報表導因於舞弊或錯誤之重大不實表達風險；對所評估之風險設計及執行適當之因應對策；並取得足夠及適切之查核證據以作為查核意見之基礎。因舞弊可能涉及共謀、偽造、故意遺漏、不實聲明或逾越內部控制，故未偵出導因於舞弊之重大不實表達之風險高於導因於錯誤者。
2. 對與查核攸關之內部控制取得必要之瞭解，以設計當時情況下適當之查核程序，惟其目的非對新安東京海上集團內部控制之有效性表示意見。
3. 評估管理階層所採用會計政策之適當性，及其所作會計估計與相關揭露之合理性。
4. 依據所取得之查核證據，對管理階層採用繼續經營會計基礎之適當性，以及使新安東京海上集團繼續經營之能力可能產生重大疑慮之事件或情況是否存在重大不確定性，作出結論。本會計師若認為該等事件或情況存在重大不確定性，則須於查核報告中提醒合併財務報表使用者注意合併財務報表之相關揭露，或於該等揭露係屬不適當時修正查核意見。本會計師之結論係以截至查核報告日所取得之查核證據為基礎。惟未來事件或情況可能導致新安東京海上集團不再具有繼續經營之能力。
5. 評估合併財務報表（包括相關附註）之整體表達、結構及內容，以及合併財務報表是否允當表達相關交易及事件。
6. 對於集團內組成個體之財務資訊取得足夠及適切之查核證據，以對合併財務報表表示意見。本會計師負責集團查核案件之指導、監督及執行，並負責形成集團查核意見。

本會計師與治理單位溝通之事項，包括所規劃之查核範圍及時間，以及重大查核發現（包括於查核過程中所辨認之內部控制顯著缺失）。

本會計師亦向治理單位提供本會計師所隸屬事務所受獨立性規範之人員已遵循會計師職業道德規範中有關獨立性之聲明，並與治理單位溝通所有可能被認為會影響會計師獨立性之關係及其他事項（包括相關防護措施）。

本會計師從與治理單位溝通之事項中，決定對新安東京海上集團民國109年度合併財務報表查核之關鍵查核事項。本會計師於查核報告中敘明該等事項，除非法令不允許公開揭露特定事項，或在極罕見情況下，本會計師決定不於查核報告中溝通特定事項，因可合理預期此溝通所產生之負面影響大於所增進之公眾利益。

勤業眾信聯合會計師事務所
會計師 林安惠

林安惠

證券暨期貨管理委員會核准文號
台財證六字第0920123784號



會計師 林旺生

林旺生

金融監督管理委員會核准文號
金管證審字第1060023872號



中 華 民 國 110 年 2 月 25 日

商品與服務

隨著「保險科技」日益盛行，保險業經營包括商品研發、銷售、核保、理賠及客戶服務等面臨不斷的全新變革，近年來保單設計亦逐漸由商品導向(Product-based)，轉為客戶導向(Customer-based)。新安東京海上產險期許未來繼續秉持著創新經營與專業效率的精神，研發符合客戶需求的保險商品，以維持領先優勢，回應客戶與社會大眾的期待。

主要商品	
汽(機)車保險	強制汽(機)車責任保險 任意汽(機)車保險-車體損失保險 任意汽(機)車保險-竊盜損失保險 任意汽(機)車保險-第三人責任保險 任意汽車超額責任保險 小客車駕駛人責任保險
火災保險	住宅火災及地震基本/綜合保險 商業火災綜合保險 商店綜合保險
海上暨工程保險	貨物運輸保險 運送人責任保險 商業動產流動保險 船體保險 漁船保險 電子設備綜合保險 安裝工程綜合保險 營造綜合保險
新種保險	公共意外責任保險 產品責任保險 雇主意外責任保險 信用卡綜合保險 貿易信用保險
傷害暨健康保險	個人傷害保險 團體傷害保險 重大疾病健康保險 癌症健康保險 個人旅行綜合保險 兒童居家照顧費用保險

特色商品

車險保新安，行車更心安

新安東京海上產險提供駕駛人全面即時的保障，不論是自用或短期租賃車，都能依照需求提供保障，使行車更安心。

任意汽車保險

本公司提供「車體損失保險」、「任意汽車第三人責任保險」等任意汽車保險，以彌補強制汽車責任保險的不足。另「汽車第三人責任保險超額責任附加條款－保障型」，可分散車禍發生時的高額賠償責任風險，免於遭受巨額求償時卻無力負擔，享有更安心的第三層保障。隨著帶寵物開車出遊的比率攀升，推出創新商品「汽車第三人責任保險附加車內寵物意外保險」，於保戶發生交通意外事故而導致車內寵物受傷或死亡時，本公司將依本附加保險約定，對支出費用負賠償責任。

短期租/借車保險

租車旅遊為近年國人出遊時的熱門選擇。本公司首創「短期租/借車保險」，當發生交通事故時，不論係租賃車車輛受損或是對方人車受傷皆於保障範圍內，而且只要在出發前1小時於本公司「吉時保」(www.luckybo.com)線上平台投保，短短5分鐘即可完成投保，並享有安心的行車保障。

居家守護好心安

房屋是多數家庭的重要資產，若住宅因地震或火災受損，或意外事故波及第三人，都恐重創家庭經濟。新安東京海上提供「好心安居家綜合保險」。使民眾享有更全面的居家住宅防護。

居家綜合保險

據內政部消防署統計，2020年國內共發生22,248起火災，造成6億4千萬元的房屋及財物損失。本公司「住宅火災及地震基本保險」提供保戶於房屋遭遇火災、閃電雷擊、爆炸等事故發生時，可獲得財物損失、第三人損失、玻璃損失及住宅颱風及洪水災害補償，因地震事故導致房屋全損無處所可居住時，可先由「地震基本保險」得到20萬的臨時住宿費，且提供建築物損失最高150萬上限的理賠保障。此外，推出保障升級「居家綜合保險」，房屋或動產損失可採重置成本為理賠基礎共用保險金額，另可加保「輕損地震附加條款」，對於建築物及建築物內動產因地震造成非全損的輕度損失都能獲得理賠，使保障更完整。

新安健康保，醫療沒煩惱

新安東京海上產險針對不同年齡層的被保險人，提供意外傷害、失能、防癌及各類醫療支出保障，在各類突發傷病的威脅下協助人們取得合理醫療服務，並維持家庭收支平衡。

健康御守+

面對新冠肺炎疫情的全球蔓延，許多人關心如何透過保險降低傳染病的潛在經濟威脅。「健康御守+」係本公司專為「法定傳染病」設計的健康保險，除新冠肺炎外，也保障腸病毒、登革熱、新型A型流感等傳染病。除基本保障外，若被保險人因同一突發傷病、或因此引起之併發症，而於出院後14天內再次住院，都可視為「一次住院」，若達90天以上，最高可再獲得150萬元的特別慰問金，讓保戶可以無後顧之憂安心休養。



兒童居家照顧費用保險

新冠肺炎疫情可能造成學童因學校停課而無法上學，此時父母親需要親自請假照顧小孩，將造成經濟上的壓力與負擔。本公司推出的「兒童居家照顧費用保險」為守護家庭經濟的好幫手，無論孩子因感染腸病毒、流行性感冒A、B、C、D型、肺炎、登革熱而需請假，或其學校因傳染病停班停課，父母親請假照顧後均可獲得補償，2020年有將近2,000個家庭獲得此商品保障。

開店免煩惱，新安幫您保

新安東京海上產險傾聽店家的心聲，推出套裝式組合保險，並可快速簡易投保，提供更全面的保障，共同守護頭家的心血。

商店綜合保險—新財運亨通旺鋪保

開店創業尤其擔心可能會碰上意外或受罰停業等風險，本公司推出「新財運亨通旺鋪保」的商店綜合保險套裝式組合，涵蓋最常遇到的財產損害、公共意外責任及停業損失等3大風險。讓頭家開店有全方位防護，不論是初次開店或經營有成的店家都可以快速簡易投保、一次購足所需保障，不會因猝不及防的意外而承受重大損失。

特色服務

運用數位科技，服務再升級

新安東京海上產險自成立以來即領航業界首創「24小時交通事故現場服務」，近年來更不斷運用數位科技將服務再升級，提供貼心及高效的服務。

差異化車險服務

本公司首創推出「雙向溝通服務」，串接「定位派遣雲端管理平台」與「即時定位動態地圖」。客服人員與保戶結束通話後即可透過「自動分案系統」高效受理立案，保戶可同時透過智慧型手機快速掌握現場處理人員位置及預計抵達時間，減緩其在交通事故現場的不安與壓力。針對在特殊路段或偏遠地區發生的交通事故，本公司提供「LINE@雙向視訊平台」配套服務，只需加入LINE好友，即能在客服人員引導下快速完成事故現場存證及備案，加速理賠審查。為讓服務品質更上一層樓，本公司設有「現場事故處理事後評鑑及管理機制」，當服務人員完成交通事故現場處理服務並受理賠案後，系統會發送簡訊給保戶，使保戶可透過簡訊連結，就事故現場處理服務進行滿意度評分，藉以充分掌握服務品質。截至2020年12月31日共有96%的顧客給予滿分評鑑。此外，自2020年8月起試行「車險理賠進度通知服務」，將案件處理相關工作進度，透過Email方式主動通知保戶，使保戶不須透過複雜的認證機制就能輕鬆掌握案件處理進度。

數位科技應用獲肯定

為能更貼近消費者的需求，本公司透過觀察消費者習慣並因應生活型態的改變，推出「吉時保」線上投保平台，主打on-demand隨保隨用的商品，環繞著「快速、簡單、小額」三大主軸發展，例如：「短期租/借車保險」、「兒童居家照顧費用保險」，讓客戶在行動裝置上輕鬆快速完成投保。另外，與Yahoo奇摩合作推出保險智能平台—E保網，並透過人工智慧提供「保單辨識」與24小時線上保險諮詢服務的「e寶客服」。「吉時保」與「AI保單辨識」更於2020年第四屆數位奇點獎(Digital Singularity Award, DSA)獲得肯定。

吉時保線上投保平台
www.luckybo.com



公平待客，視客如親

新安東京海上秉持「顧客至上」的服務理念，由董事會通過「公平待客原則政策」及「公平待客原則策略」，並於2020年11月成立「公平待客精進委員會」，深化公平待客的企業文化，以期將公平待客之精神落實於日常營運活動。透過不斷改善與客戶溝通的管道、精進客戶服務品質，建立以客戶為核心的友善服務，連續二年榮獲金管會公平待客原則評核作業中之產險業排名前20%績優代表。

近年來，本公司結合數位科技運用將「Always stand by服務隨時在」的精神體現在每一個服務細節，提供多元的溝通管道傾聽客戶的聲音，逐一檢視與評估來自客戶的回饋與建議，並由專人處理客訴案件，致力於第一時間協助客戶解決問題，讓每一位客戶都可以感受到待客如親的友善服務。



公平待客專區



Products and Services

As the concept of FinTech emerges, insurance industry faces never-ending changes in aspects such as R&D, sales, underwriting, claims and services. With business concepts to be innovative management and efficient profession, TMNewa continues to introduce more insurance products to meet customers' future need in order to correspond to the expectation of clients and the society as a whole.

Main Products	
Motor Insurance	<ul style="list-style-type: none"> Compulsory Motor Liability Insurance Voluntary Motor Insurance – Physical Damage Insurance Voluntary Motor Insurance – Theft Insurance Voluntary Motor Insurance – Third Party Liability Insurance Voluntary Motor Excess Liability Insurance Drivers Liability Insurance
Fire Insurance	<ul style="list-style-type: none"> Residential Fire Insurance & Earthquake Insurance Commercial Fire Insurance Comprehensive Shop Insurance
Marine/Engineering Insurance	<ul style="list-style-type: none"> Cargo Insurance Carrier's Liability Insurance Commercial Property Floater Insurance Marine Hull Insurance Fishing Vessel Insurance Comprehensive Electronic Devices Insurance Erection All Risks Insurance Contractors' All Risks Insurance
Miscellaneous Insurance	<ul style="list-style-type: none"> Public Liability Insurance Products Liability Insurance Employer's Liability Insurance Credit Card Comprehensive Insurance Trade Credit Insurance
Accident & Health Insurance	<ul style="list-style-type: none"> Individual Personal Accident Insurance Group Personal Accident Insurance Dread Disease Insurance Cancer Insurance Comprehensive Travel Insurance Children Sick Leave Insurance

Featured Products

Better Protection - Motor

We provide complete, immediate and precise protection for drivers either for self-owned or for rental.

Voluntary Motor Insurance

TMNewa provides products of Voluntary Motor Insurance such as Physical Damage Insurance and Third Party Liability Insurance for risks that Compulsory Motor Insurance does not cover (see Note 1). Also, for cases of high compensation amount occurred in car accidents, we introduced upgraded version of Voluntary Motor Excess Liability Insurance that pays for large amount of expense to the third-party driver or passengers. Considering the emerging trend of travelling with pets, our Third Party Liability Insurance offers options for drivers to cover the possible injury or death of pets in the vehicle.

Note 1 : Compulsory Motor Insurance does not compensate for property loss and vehicle damage.

Short-Term Car Rental/Lending Insurance

Since renting cars has recently become one of the popular options for travel, TMNewa provides Short-Term Car Rental/Lending Insurance to cover damage of rented vehicles and third party injury. It only takes five minutes to become worry-free and enjoy a safe trip by insuring on our website www.luckybo.com one hour before departure.

Better Protection - Home

Since houses are the most valuable assets for most families, TMNNewa provides insurance products to protect everyone's home and cover for third party loss in cases of earthquakes, fire or accidents.

Comprehensive Home Insurance

According to the statistics released by National Fire Agency, there were 22,248 fire occurred in 2020 and caused a total loss of NT\$640 million on house and property. Residential Fire and Earthquake Insurance compensates house owners for their property loss, third party loss and broken glass, as well as typhoon and flood benefits in case of fire, thunder lightning or explosion. If the house is destroyed completely and the owners have nowhere to stay, Earthquake Insurance pays NT\$200,000 for them to find a temporary place to live, and then pays up to NT\$1.5 million for claims. TMNNewa also introduced an upgraded version in which house or property loss can be compensated based on their replacement cost, and compensation for mild loss of building and property caused by earthquake can also be covered for an optional clause.

Better Protection - Health

TMNNewa aims to assist people acquiring reasonable medical service in cases of accident while keep their income in a balance by providing insurance products to protect people of different ages from injury, disability, cancer and medical expenses.

Health Protection⁺

Responding to people worrying about the potential threat on economy caused by COVID-19 and how the insurance may lower the possible risk, TMNNewa designed Health Protection⁺, a health insurance made for national notifiable infectious diseases including COVID-19, enteroviruses infection with severe complications, dengue fever, and type A influenza, etc. In addition to the basic protection, if the same patient hospitalized again after being discharged for the same disease with 14 days, it will be seen as the same hospitalization. If the treatment lasts over 90 days, clients may receive up to NT\$1.5 million of compassion payment for their benefits.

Children Sick Leave Insurance

In cases when children cannot go to school due to enteroviruses, type A/B/C/D flu, pneumonia, and dengue fever, Children Sick Leave Insurance compensates parents who need to take leave to take care of their kids for possible salary loss or unexpected child-care expenses. About 2,000 families were benefited from this insurance in 2020.

Better Protection - Shop

A complete and easy to purchase insurance policy helps shop owners to run their business worry-free.

Comprehensive Shop Insurance

In order to cope with possible risks of accident, being fined or even close down, TMNNewa introduced Comprehensive Shop Insurance for shop owners to cover the three main risks, property damage, public liability and business interruption loss. Regardless of new business or thriving store, one can easily insure for what they need so they won't suffer from unexpected great loss.

Featured Services

Technology Makes the Services

TMNeva was the first one in the non-life insurance industry to introduce “24-Hour Accident Scene Service” and has been upgrading ourselves to a more delicate and efficient service provider.

Differentiated Services for Motor Insurance

TMNeva introduced a two-way communication channel by applying “Real-Time GPS Tracking System”. After receiving calls from clients on the accident scene, customer service staff can effectively assign the case to on-site staff, and by informing clients the current location and estimated arrival time of the on-site staff through cellphone, it helps client calm their anxiety. For traffic accidents happened in remote areas or places where our staffs are not easy to arrive, clients only need to add us on LINE, and our staff will guide them on LINE@Video Call through the procedure of collecting evidence on accident scene and filing the claims.

For better services, TMNeva established “Accident Scene Handling Service Evaluation and Management System” for clients to rate our service through text message after the claims were filed. 96% of our customers rated us full scores up to the end of 2020. TMNeva gave a test run on “Motor Insurance Claim Procedure In-Time Informing Service” since August 2020. The service informs clients directly about the current progress through email so clients will not need to go through authentication.

Technology for Better Services

Responding to the current changing trend of lifestyle, TMNeva introduced on-line insurance platform www.luckybo.com providing insurance products on demand. Considering of three main ideas, fast, easy and small amount, products such as “Short-Term Car Rental/Lending Insurance” and “Children Sick Leave Insurance” enable customers to easily purchase online. We also developed an Intelligence Platform – E InsureNet through the collaboration with Yahoo, as well we AI Recognition System for insurance policy and eService providing 24-hour online insurance enquiry services. Our on-line insurance platform and AI Recognition System won Digital Singularity Award in 2020.

Treating Clients Fairly

Based on the “Customer Always Comes First” corporate concept, board of directors approved “Treating Customers Fairly Policy” and “Treating Customers Fairly Strategy” and established Treating Customers Fairly Committee in November 2020. TMNeva aims to improve more on our service quality in daily operation through continuous communication with clients. After being evaluated by Financial Supervisory Commission, TMNeva was recognized for a second consecutive year performing well to be in the top 20% of the non-life insurance industry.

Recently, TMNeva has been utilizing the current trend of technology in our “Always stand by” corporate culture, providing various communication channels for customers, aggressively improving on clients’ feedback and complaint, and making sure every customer feels our wholehearted service.

公司治理

健全的公司治理制度可強化企業營運的穩定性與透明度，並有效提升營運績效與公司長期價值。為持續精進公司治理運作成效，本公司每年委託外部專業機構針對公司治理制度之執行狀況進行評估，並就評估結果進行改善精進，以完善公司治理制度，促進企業永續經營。

董事會運作

本公司最高治理單位為董事會，由15位分別具備保險專業、企業經營及財務金融背景之董事組成，其中有五位具保險專業的自然人董事，並由全體(三位)獨立董事組成審計委員會。另為強化董事會專業機能，於董事會下設置風險管理委員會及薪資報酬委員會。透過功能性委員會的運作，奠定良好的公司治理基石。2020年度共召開9次董事會、6次審計委員會、4次風險管理委員會及1次薪資報酬委員會會議。

自2015年起每年執行董事會績效評估作業，透過個別董事之自我評量與同儕評鑑，檢視董事自身與董事會整體績效。2020年度董事會績效考核平均「自我評量」為94.2分，「同儕評鑑」為95.2分，整體考核執行成效良好；另亦針對有兼任內部職務之董事進行績效考核，以做為董事兼任職務及續任之重要參考，以維持公司經營發展。

公司治理單位與公司治理主管職權

本公司自2019年5月由董事會決議通過設置公司治理主管，由總經理辦公室呂文泉副總經理擔任之，為處理公司治理相關事務之最高主管；另為協助董事執行職務並提升公司治理效能，設置專責之公司治理單位，協助公司治理主管辦理公司治理相關事宜。

2020年公司治理單位業務執行重點

- 依法辦理董事會相關事宜，提供董事會及功能性委員會執行業務及會議所需資料，並於會後製作議事錄。
- 於2月14日召開股東臨時會，5月13日召開2020年度股東常會，並完成第八屆董事會改選作業及公司登記事項變更作業。
- 安排董事會成員參加公司治理進修課程，強化董事會職能。
- 編製公司治理法令規章彙編，協助董事遵循相關法令。
- 完成2020年度董事及經理人責任保險續保作業，並向董事會報告。
- 協助董事會成員辦理2019年度董事會自我評量、同儕評鑑暨兼職董事年度績效考核作業，並將考核結果向董事會報告。
- 自願增設「薪資報酬委員會」，並於2020年11月30日召開準備會議，2021年1月14日完成第一次會議之召開。



公司治理主管主要職掌：

- 依法辦理董事會及股東會之會議相關事宜
- 製作董事會及股東會議事錄
- 協助董事就任及持續進修
- 提供董事執行業務所需之資料
- 協助董事遵循法令
- 其他依公司章程或契約所訂定之事項等

公司治理主管2020年進修情形

日期	主辦單位	課程名稱	進修時數	當年度進修總時數
2020/2/18	社團法人中華公司治理協會	公司治理藍圖下公司治理人員的功能與任務	3小時	24小時
2020/3/17	社團法人中華公司治理協會	從公司治理觀點看經營權爭奪戰	3小時	
2020/4/08	財團法人保險事業發展中心	IFRS 17核心速覽及其對產、壽險業之影響	3小時	
2020/4/28	財團法人保險事業發展中心	綠色金融	3小時	
2020/9/29	財團法人保險事業發展中心	「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」	3小時	
2020/9/30	金融監督管理委員會保險局	109年度保險業「公司治理研討會」	9小時	

董事及經理人薪酬制度

為健全董事及經理人薪酬制度，本公司經董事會通過制定「董事酬金制度」及「經理人績效考核及酬金標準」，並自2020年11月起設置「薪資報酬委員會」，由獨立董事擔任召集人，並設有利益迴避機制。薪資報酬委員會的主要職責在於以專業客觀的地位，就本公司董事及經理人之薪資報酬政策及制度予以評估，並向董事會提出建議，以供其決策之參考。

本公司經理人之薪酬之核定主要依據公司財務狀況、個人表現與公司經營績效及未來風險之關連合理性，另參酌同業通常水準支給情形，及考量個人績效評估結果、所投入之時間、擔負之職責、達成個人目標情形及公司近年給予同等職位者之薪資報酬等核定之。

會計師獨立性

本公司依據「保險業公司治理實務守則」規定，每年定期評估簽證會計師之獨立性，從「與公司利益關係評估」、「有否有雙重身分」、「有否擔任公司立場辯護者」、「與公司人員熟悉度評估」、「是否受到公司脅迫評估」及「執業期間評估」六大面向進行評估。2020年評估結果均符合會計師法第47條及會計師職業道德規範第10號公報「正直、公正客觀及獨立性」之規定，並已提報董事會討論通過。

誠信經營

本公司秉持廉潔透明與誠信負責的經營理念，由董事會通過制定「誠信經營守則」、「誠信經營政策」及「誠信經營作業程序及行為指南」，明文禁止本公司相關人員要求或收受任何不正當利益，定期進行內外部人員宣導及教育訓練，全體董事與高階主管均已簽署「遵循誠信經營政策聲明書書」，且於僱用條件要求員工遵守誠信經營政策，要求一定採購金額以上的供應商需簽署「供應商企業社會責任暨誠信經營廉潔承諾書」。此外，由企劃部擔任誠信經營專責單位，定期向董事會報告誠信經營政策履行情形，並設置「不誠信行為檢舉信箱」及檢舉專線，作為內外部人員檢舉不誠信行為之管道。2020年度無受理不誠信行為檢舉案件。

誠信經營政策
Ethical Management Policy



Corporate Governance

A healthy and complete corporate governance system enhances stability and transparency of business and improves management efficiency and long-term value of the company. For better management effectiveness, evaluation of TMNewa's corporate governance is conducted by outsourced institution every year, and we then improve upon the management system in order to make the company more sustainable.

Board of Directors

The highest governance body of TMNewa is the board of director. The board consists of 15 directors who all have their profession in insurance, corporate management and finance. Five of them are juristic person directors. Three independent directors formed Audit Committee. Risk Management Committee and Remuneration Committee are also established under the board of directors for a better corporate management. Nine Board meetings, six Audit Committee meetings, four Risk Management Committee meetings and one Remuneration Committee meeting were held in 2020. Since 2015, the performance of the Board itself has been evaluated every year via self and peer assessment of every director. The average evaluation scores of self-assessment and peer-assessment were 94.2 and 95.2 respectively, showing a good overall performance in 2020. Directors who serve concurrently in the TMNewa are also evaluated for a job appropriateness for the future reference.

Directors and Management Remuneration System

The board of directors formed "Directors Remuneration System" and "Performance Evaluation and Remuneration Standards for Managers". With the conflict of interest avoiding mechanism, Remuneration Committee was established in November 2020 and independent directors was the convener. The function of Remuneration Committee is to evaluate the remuneration system of directors and managers objectively and report to the board of directors.

Remuneration for managers adjusts according to financial condition of the company, personal performance, corresponding future risk level, average salary level in the industry, time consumed, job content, achievement rate and average salary level in the company.

Corporate Governance Office and Officer

The board of directors approved to assign Senior Vice President Anthony Lu in May 2019 to oversee corporate governance of the company and establish an office providing all information needed.

Corporate Governance Office - Job Highlights in 2020

1. Board meeting was held in accordance with applicable laws and regulations. Information was provided for the board and functional committee and meeting minutes were recorded.
2. Extraordinary shareholders meeting was convened on Feb 14. Re-election of the directors and change of company registration procedure were conducted on the 8th general shareholders meeting held on May 13, 2020.
3. Directors were arranged to attend corporate governance classes in order to strengthen the function of the board.
4. Collected and summarized laws and regulations related to corporate governance for directors' reference.
5. Renewed Directors and Officers Liability Insurance for 2020 and reported in the board meeting.
6. Assisted directors with their 2019 self and peer performance assessment and reported the result to the board.
7. Established voluntarily Remuneration Committee and called a preparation meeting on Nov 30, 2020. First meeting was called on Jan14, 2021.

Main Duties of Corporate Governance Officer:

1. Perform all procedures related to board meeting and shareholders meeting in accordance with all the laws and regulations.
2. Record board of directors meeting and shareholders meeting minutes.
3. Assist directors with their induction and educational training.
4. Provide necessary information.
5. Assist directors to comply with relevant laws and regulations.
6. Other duties declared in Articles of Incorporation or contracts.

Training for Corporate Governance Officer in 2020

Date	Host	Class	Hours	Total Hours
2020/2/18	Taiwan Corporate Governance Association	Function and Mission of Corporate Governance Officer	3hr	24hr
2020/3/17	Taiwan Corporate Governance Association	Proxy Contests-Competition for the Management Rights	3hr	
2020/4/08	Taiwan Insurance Institution	What is IFRS17 and How It Affects Insurance Industry	3hr	
2020/4/28	Taiwan Insurance Institution	Green Finance	3hr	
2020/9/29	Taiwan Insurance Institution	The Latest IFRS17 Information and Its System	3hr	
2020/9/30	Insurance Bureau	Corporate Governance Seminar 2020	9hr	

Integrity

With one of our business concepts to be integrity, the board approved to establish "Principles for Ethical Management", "Policy for Ethical Management" and "Procedures for Ethical Management and Guidelines for Conduct" to officially forbid all personnel of TMNeva to request or accept any improper benefit, and the propaganda and educational training for insiders and outsiders was conducted on a regular basis. All directors, senior managers and all employees signed "Ethical Management Policy Statement". Suppliers above a procurement threshold were also required to sign "Commitment Letter of Suppliers for CSR, Honesty and Ethical Conduct". Corporate Planning Dept. oversees the ethical management procedure and reports the implementation progress to the board every year. We set up a mailbox and a hotline for insiders and outsiders to report any unethical behavior. There was no case reported in 2020.

Auditor's Independence

In accordance with the "Corporate Governance Doctrine for Insurance Companies", TMNeva evaluates the independency of certified accountant every year from the following six aspects, namely "Benefits with the Company", "Double Qualification", "Being the Defender for the Company", "Familiarity with the Company's Employees", "Intimidating Threat" and "The Term of a CPA's Practice". The result of evaluation in 2020 was reported to the board of directors and revealed no violation to the Article 47 of CPA Act and "Integrity, Objectivity and Independence" of "The Bulletin of Norm of Professional Ethics for Certified Public Accountant of the Republic of China No. 10".

企業社會責任

新安東京海上產險持續創造企業永續價值，由董事會通過「企業社會責任守則」，並制定「企業社會責任政策」，做為實踐企業社會責任的管理方針；為健全企業社會責任之管理，指定企劃部擔任企業社會責任之推動單位，透過落實公平待客、發展綠色金融、投入公益關懷等實際行動實踐永續經營的理念。另自2014年起編製企業永續報告書，回應利害關係人關切之重大議題，檢視永續經營的成效並持續精進。



企業社會責任政策
CSR Policy

員工照顧

人權保障

新安東京海上秉持員工多元化與平等之理念，對於員工不因其種族、性別、年齡、國家、語言、宗教、性傾向或身心障礙之狀況，而有差別待遇。2020年並無發生任何歧視事件，亦無雇用童工、損害員工利益或強迫、強制員工的情事，且無侵害員工工作權及人權案件發生。此外，訂有「工作場所性騷擾防治、申訴及懲戒辦法」，並設置「性騷擾申訴委員會」，定期實施防治性騷擾教育訓練，2020年全體員工均完成受訓。為保障員工在執行職務過程中，免於遭受身體或精神不法侵害，明文「禁止工作場所職場暴力」，依法制定「執行職務遭受不法侵害預防計劃」，建立職場暴力申訴與通報管道，以期建立安全、尊嚴、無歧視、相互尊重與包容的職場文化。

人才發展

企業的長期競爭力與員工專業素養息息相關。本公司以「訓用合一」的理念持續提升員工的專業能力，另提供豐富的培訓資源及多元化的訓練管道。

為策略性及系統化發展主管培育計畫，自2015年起推動「備位主管人才發展計畫」(Succession Plan)，發展不同層級的「備位主管人才庫」，培訓架構包含工作教導、管理職能訓練及成果評鑑與個人發展計畫等，近三年有主管人才需求時，有74%人才來自於備位主管人才庫。

為培育保險專業人才，本公司不定期邀請大學院校保險系教授開辦核保及理賠證照課程，輔導員工通過國內外核保及理賠專業證照考試，並提供相關獎勵金與專業證照津貼，藉以鼓勵同仁自我成長及提升保險專業度，以提供客戶更優質專業的保險服務。



新安東京海上產險人權政策

為善盡企業社會責任，致力維護員工基本人權，塑造人權充分保障環境，新安東京海上認同並支持《聯合國世界人權宣言》、《聯合國商業與人權指導原則》、《聯合國全球盟約》與《聯合國國際勞動組織》等國際人權公約所揭櫫之人權保護精神與基本原則，體現尊重與保護人權之責任，並恪守公司所在地之勞動相關法規。

在職場人權部分，本公司不因個人性別、性傾向、種族、階級、年齡、婚姻、家庭狀況、語言、思想、宗教、黨派、國籍、容貌、五官、身心障礙等，而有任何差別待遇或任何形式之歧視，以提供有尊嚴、安全、平等、免於騷擾之職場環境。此外，本公司亦提供多元且安全之申訴管道，以保障員工之合法權益免受侵害。

在健康安全職場部分，本公司遵守職業安全衛生有關法令，辦理安全衛生工作及員工健康檢查，並持續改善工作環境的安全與衛生，降低職災的風險，以提供員工安全健康的職場環境。

在促進勞資和諧部分，本公司關心與員工有關之議題，除建立暢通之溝通管道，定期召開勞資會議外，並尊重員工籌組及加入各類社團、組織之權利，以保障及提升員工權益，建構和諧之勞資關係。

本公司除支持及實踐人權保護外，並鼓勵所有商業合作夥伴，共同致力於對人權議題之關注，及重視相關風險之管理。

薪酬福利與退休制度

本公司新進人員起薪優於法定基本工資，並依職務別、工作地點與專業津貼進行薪資調整。另依據市場薪資水準、公司營運效及個人績效等，針對員工進行年度調薪及員工酬勞與獎金發放。員工福利保障方面，依據「職工福利金條例」成立職工福利委員會，提供結婚、生育、醫療、急難救助、喪葬、教育及托兒補助等。公司亦提供員工團體保險及其他必要保險保障、不定期舉辦員工旅遊及家庭日等豐富活動，使員工在工作與生活間保有平衡。

本公司依法提撥員工退休金，參與退休計畫比率100%，並設置「職工退休準備金監督委員會」監督退休準備金的提撥及運用。另委託精算師精算，定期提供退休金報告確認每年皆有足額提撥，保障員工未來請領退休金的權益。

職場安全衛生

保障員工的人身安全及營造舒適衛生的工作環境是企業的基本責任。本公司定期提供員工免費健康檢查，舉辦健康管理講座，並於總公司設置保健室及專業護理人員，提供員工所需要的健康諮詢及衛生教育。此外，定期舉辦消防演練，安排消防器材使用操作、自動體外心臟電擊去顫器(AED)使用、CPR心肺復甦術施作課程，以保障員工人身安全。

在職場環境方面，定期維護辦公室軟硬體設施、消毒環境與保養空調設備、規劃足夠的照明設備、營業場所設置保全系統與保全人員，提供安全健康之工作環境及必要之健康與急救措施，消弭工作環境中可能影響員工健康安全之危害因子，降低職災風險。2020年因應新冠肺炎疫情，除維持辦公室定期消毒外，在各職場均設置酒精、口罩及額溫槍，供同仁及來訪客戶使用，以確保個人健康，防止疫情傳播。

公益參與

道安推廣

新安東京海上長期以來積極投入宣導正確的道路安全觀念，結合保險風險管理專業，推動道路安全、酒駕防制公益活動，於2018年榮獲交通部「金安獎-特殊貢獻獎」，而於2020年再次獲邀於「2020年金安獎頒獎典禮」感謝表揚。此外，持續投身多項防制酒駕倡議活動，贊助及力行參與「臺灣酒駕防制社會關懷協會」，自2019年起於公司內部發起「夢想饅頭公益閃賣」活動，邀請員工一同以實際行動支持因酒駕而受到傷害的家庭，幫助他們早日回到穩定的生活。

環保清潔人員長時間暴露於高風險的工作環境，為協助保障台北市環保局市民臨時工雨天執行勤務時的安全，新安東京海上以損害防阻的保險專業出發，自2017年起連續三年共捐贈1,200套LED反光背心，2020年起則改捐贈400套客製化螢光黃兩件式反光雨衣作為執勤使用，讓市民臨時工於街道值勤時更有安全保障。



守護學童

本公司自2005年起投入社區導護志工服務，由總公司員工自願擔任導護志工，多年來守護台北市中正國小學童安心放學，在馬路口間日曬雨淋地為孩童的交通安全而付出。截至2020年底志工時數累計達4,304小時。

有鑑於偏鄉學童普遍缺乏教育資源，本公司自2008年起與南投及花蓮當地公益團體合作開辦學童課後輔導照顧班，連續12年針對學習資源較欠缺的偏鄉弱勢學童提供安心的學習資源與環境。平常由專人與課輔班負責人保持密切聯繫，了解學童學習狀況，每年安排高階主管親訪課輔班執行情形，期望提供給偏鄉部落的孩子們良好的學習環境，為縮減教育城鄉差距盡綿薄之力。自2016年起每年捐助「微型保險」，協助偏鄉學童獲得基本人身保險保障。經由這些年來的努力，已累計超過1,800位學童參與偏鄉學童課輔專案，近年陸續有受惠於課輔班的孩子順利考取大學，並回到課輔班擔任兼任老師，繼續將這份愛與關懷傳遞下去。

穩定和諧的家庭環境是學童專注學習的基本條件，唯有在健全的心理狀態與安心的環境下才能引發最佳的學習效果。2021年初起，本公司除持續投入偏鄉學童課輔班專案，改善學童學習環境與資源外，另秉持保險業「損害防阻」的精神，啟動「社工關懷輔導」專案，透過支持社福團體全職社工人員的方式，關懷「潛在高風險」學童，避免該個案成為高風險家庭，造成遺憾。我們更期望透過這些專業社工人員的輔導關懷，讓孩子們可以在健康的家庭環境中安心學習，脫離貧窮，翻轉未來。



CSR

TMNewa continues to create corporate value. The board of directors approved "Corporate Social Responsibility Principles" and established CSR Policy to be the management guidelines. Corporate Planning Dept. is assigned to oversee the execution of social responsibility through treating customers fairly, Green Finance, and charity to achieve business sustainability. TMNewa publishes CSR Report since 2014 addressing important topics for stakeholders and examining effectiveness of management sustainability.

Employee Benefits

Human Rights

TMNewa treats all employees fairly, no discrimination against race, gender, age, nationality, language, religion, sexual orientation or disability. There is no discrimination case such as hiring child-labor, forced working, or damaging employee benefits or human rights in 2020. Sexual Harassment Prevention Committee is established in accordance with "Regulations for Establishing Measures of Prevention, Correction, Complaint and Punishment of Sexual Harassment at Workplace". All employees completed sexual harassment prevention training in 2020. Workplace bullying is also not allowed in TMNewa. "Prevention of Workplace Bullying Plan" is made in accordance with the regulation. TMNewa aims to build a safe, dignified, discrimination-free, respectful and tolerant workplace.

Manpower Development

Since the long-term competitiveness of the company is highly related to employees' professional level, TMNewa implements vocational training and provides educational resources and various training access. Development systems are based on "on-the-job training", "off-the-job training" and "self-development". Employees are arranged according to their job needs.

To systematically and strategically develop future managers, Succession Plan is built in 2015 to train management associates at different level. The training framework includes job skills, management skills, performance evaluation and Individual Development Plan (IDP). 74% of the demand for managers were met by the management associates training program for the previous three years. To develop insurance professionals, we invited professors of insurance related faculties from universities to give underwriting and claims lessons helping employees to pass both domestic and international exams for insurance licenses. For those who earned their licenses, we provide rewards to encourage them to improve more on their professionalism and therefore to provide better services to our clients.

Salary/Benefits/Retirement System

TMNewa offers better than the regulated minimum wage, and adjusts accordingly to job contents, working location and professionals. Salary and bonus are adjusted annually according to the average market level, company performance and personal performance. Regarding employees' welfare, Employee Welfare Committee is established in accordance with "Employee Welfare Fund Act", providing subsidies for wedding, childbirth, medical care, emergency, funeral, education, and childcare etc. To make sure our employees have balance lives, TMNewa provides group insurance and other necessary protection, and holds variety of activities such as company trips and Family Day from time to time.

In accordance with "Labor Standards Act" and "Labor Pension Act", TMNewa allocates retirement fund and becomes fully funded. We funded "Supervisory Committee of Labor Retirement Reserve" to monitor allocation and management of the Pension Preparation Fund. Employees' future right to claim their pension is protected by actuaries who calculate and make sure that there is enough amount of reserve for the pension fund.

Workplace Safety and Hygiene

One of the company's responsibilities is to provide safe and comfortable working environment for employees. TMNewa provides free health check-up and health seminars every year and sets up a health center with registered medical personnel stationed for health consulting and for educational purpose. We also conduct fire drill on a regular basis, demonstrate how to use fire extinguisher and AED, and hold CPR training courses for employees.

Regarding office environment, we maintain office equipment and air conditioning, and sanitize office on a regular basis. Sufficient lighting, security system and security guard are also necessary to eliminate any possible danger factors harming our working environment. To prevent COVID-19 outbreak, TMNewa disinfects office on a regular basis and provides hand sanitizer, face masks and forehead thermometer for our employees and guests.

CSR Participation

Road Safety Promotion

TMNewa has been contributing to promote road safety and prevent drunk driving. In addition to donation, we responded to "Taiwan Against Drunk Driving (TADD)" and hosted a pop-up charity sale to support those families suffered from accidents caused by drunk driving.

For the safety of temporary cleaning worker in rainy days, TMNewa donated 1,200 LED safety vests since 2017, and donated 400 customized safety raincoats in 2020 to protect them while they were on duty.

Protecting School Kids

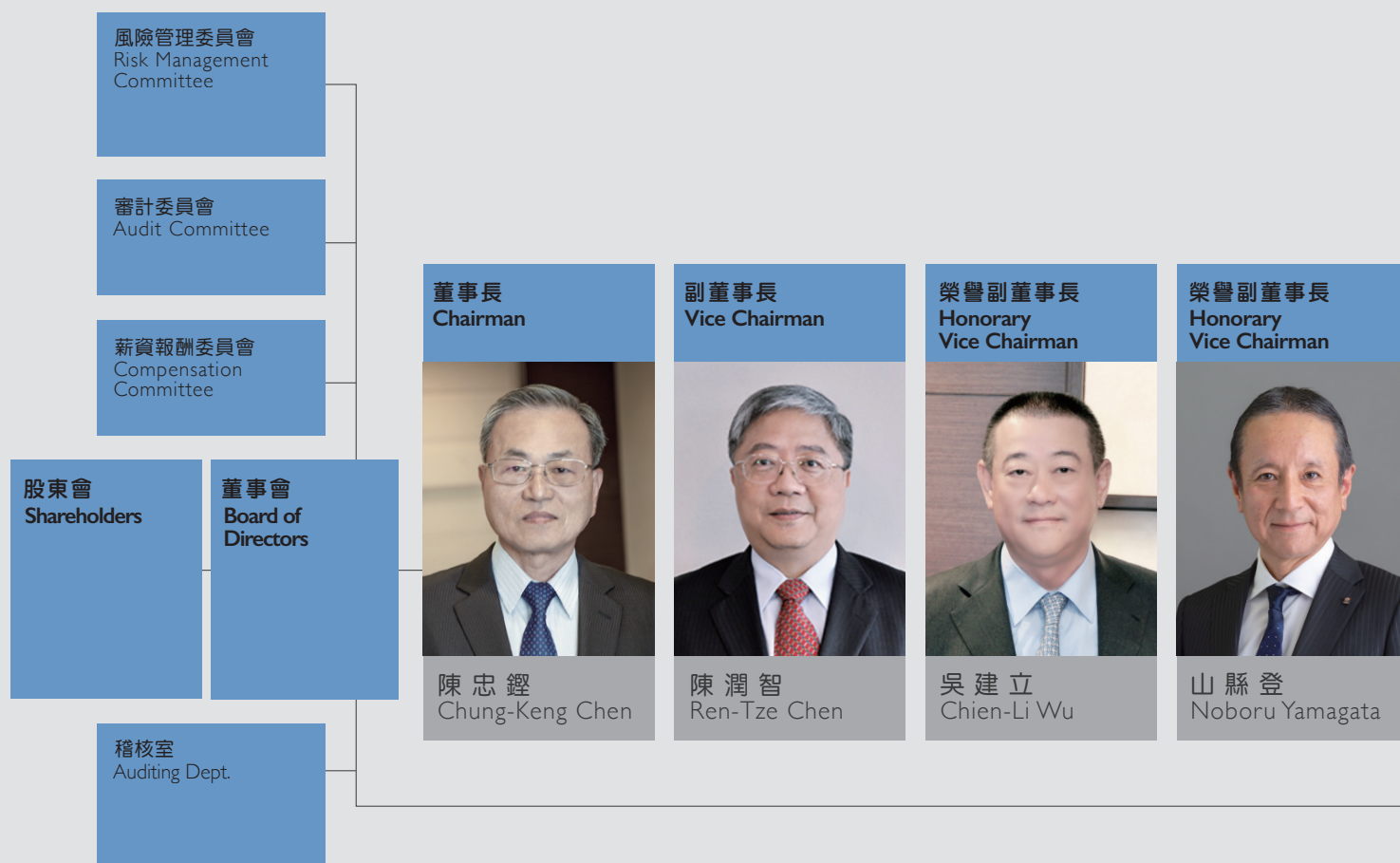
TMNewa has devoted to community service since 2005. Employees have been voluntarily guiding the traffic at the crossroads for children in Zhong Zheng Elementary School. The number of services exceeds 4,304 hours up to the end of 2020.

Due to the lack of education resources in remote areas, TMNewa has collaborated with local NPOs in Nantou and Hualien since 2008 to organize classes for children in the remote areas providing them safe places to study and stay after school for 12 consecutive years. We keep contact with people in charge of the classes and arrange managers to visit, making sure that those kids were under good hands and hopefully to narrow the urban-rural academic achievement gap. We also donated free microinsurance to children since 2016 providing them basic personal coverage. After years of devoted work, over 1,800 school kids were benefitted from the program. Some of those children went to the college and came back to the classes to pass what they have received to more children.



Knowing that stable family condition makes mentally healthy children, with the basic concept of insurance business to be loss prevention, TMNewa initiates a campaign to support social workers of social farewell foundations to care more about children with potentially high risk in order to prevent them from becoming high risk family. We hope all children can grow well in healthy family, defeat poverty and eventually turn their lives around.

組織團隊 Organization



董事
Director

蔡文榮
Wen-Rong Tsay

董事
Director

蔡奇峯
Chi-Feng Tsai

董事
Director

比留間太郎
Taro Hiruma

獨立董事
Independent Director

胡次熙
Chi-Si Hwu

董事
Director

李振成
Chen-Cheng Lee

董事
Director

一色浩一
Koichi Isshiki

董事
Director

遠藤淳
Jun Endo

獨立董事
Independent Director

鍾維永
Wei-Yung Tsung

董事
Director

曾鑫城
Hsin-Cheng Tseng

董事
Director

石丸正剛
Seigo Ishimaru

獨立董事
Independent Director

呂慧芬
Hui-Fen Lu

董事
Director

吳銘祥
Ming-Hsiang Wu

董事
Director

岩腰哲郎
Tetsuro Iwakoshi

資料基準日Date as of : 2021/04/01

總經理
President



林榮泰
Jason Lin

總經理辦公室/
副總經理
公司治理主管
President Office
Senior Vice President
Chief Governance Officer



呂文泉
Anthony Lu

後勤體系/副總經理
Back Office
Support System
Senior Vice President



林裕村
Vico Lin

商品體系/總經理 (兼)
Product System
President



林榮泰
Jason Lin

總稽核/副總經理
Chief Auditor
Senior Vice President



李琦益
Jack Lee

銷售體系/副總經理
Production System
Senior Vice President



馬慈婉
Jessica Ma

總機構法令遵循主管/
副總經理
Chief Compliance Officer
Senior Vice President

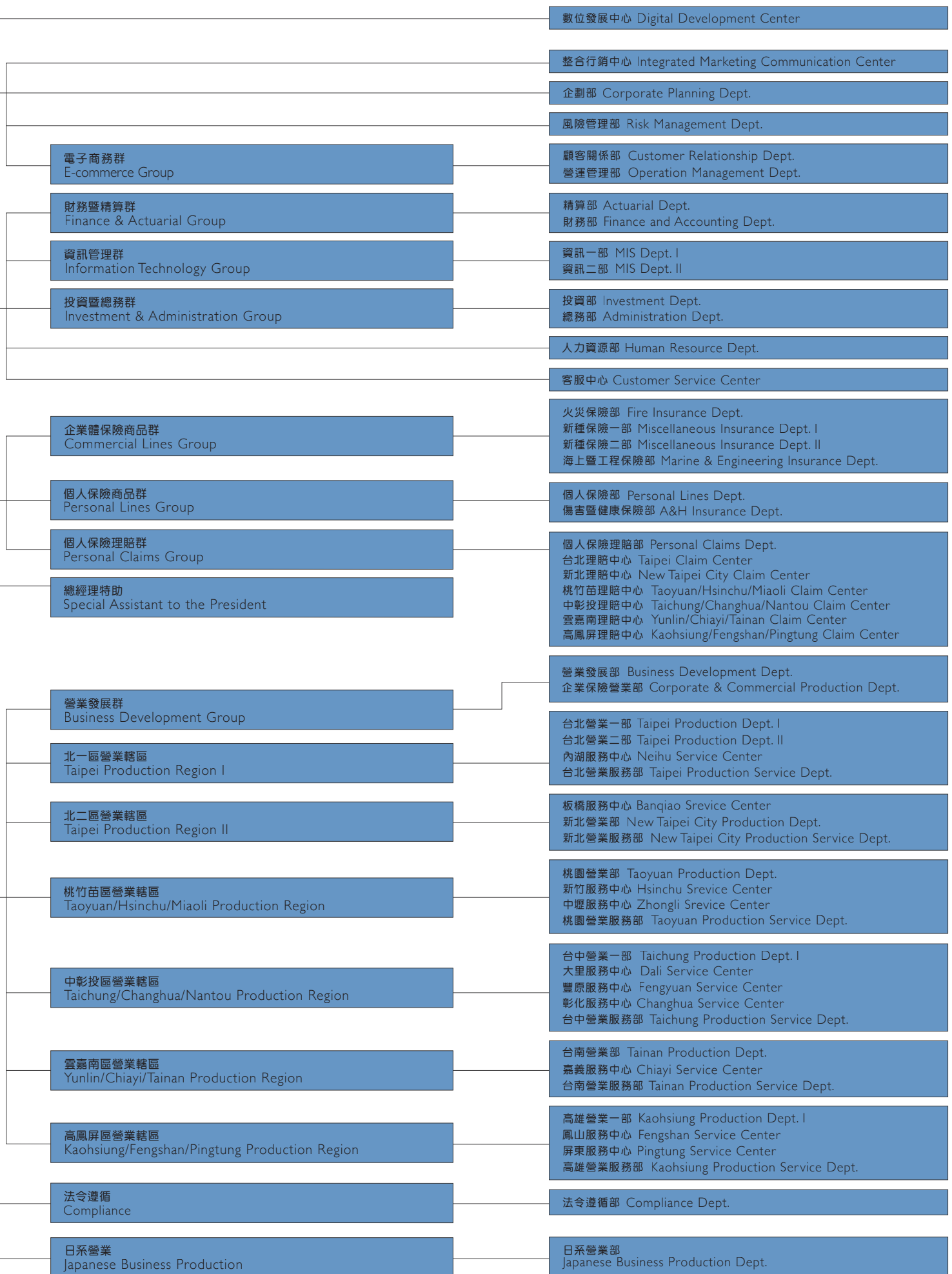


李顯明
Hsien-Ming Lee

總經理特別助理/
副總經理
Special Assistant
to the President
Senior Vice President



比留間太郎
Taro Hiruma



資料基準日 Date as of : 2021/04/01

營業發展群
Business Development Group

副總經理 (兼)
Senior Vice President

馬慈婉
Jessica Ma

營業發展部
Business Development
Dept.

經理
Manager

林傳峯
Chuan-Feng Lin

企業保險營業部
Corporate & Commercial
Production Dept.

經理
Manager

孔昱翔
Kevin Kung

北一區營業轄區
Taipei Production Region I

協理
Vice President

黃育漢
Hans Huang

台北營業一部
Taipei Production Dept. I

經理
Manager

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