

2022

ANNUAL REPORT

TOKIO MARINE NWA INSURANCE

新安東京海上產險

—— 一年度 年報

目錄 CONTENTS

董事長的話	01	Message from the Chairman	27
公司概況	03	About Tokio Marine Nwa	29
營運報告	05	Business Report	31
業務發展計畫	06	Business Development Plan	32
財務要覽	06	Financial Highlights	32
合併資產負債表	07	Consolidated Balance Sheets	33
合併綜合損益表	09	Consolidated Statements of Comprehensive Income	35
會計師查核報告	11	Independent Auditors' Report	37
審計委員會審查報告書	14	Audit Committee Report	40
公司治理報告	15	Corporate Governance Report	41
商品與服務	21	Products and Services	49
董事會	55	Board of Directors	55
經營團隊	56	Management Team	56
公司組織圖	57	Organization	57
營業據點	61	Headquarters & Branch Offices	61



董事長 | 志摩昌彦

今(2023)年初開始，國際金融市場事件頻傳。在美國兩家地區性銀行倒閉及瑞士信貸被迫合併後，雖然歐美監理機關迅速採取政策行動止血，但受到通膨居高不下，俄烏戰爭未歇，地緣政治緊張升高以及油價持續攀升等因素影響，國際貨幣基金(IMF)於今年四月發表世界經濟展望(World Economic Outlook)春季報告，下調2023年全球經濟成長率為2.8%，全球經濟面臨自1990年以來最疲軟的成長局面。IMF同時也預估台灣經濟成長率為2.1%，通膨率則預估為1.9%，遠低於全球的7.0%。惟依據行政院主計總處於今年五月公布的資料，雖然全球終端需求疲弱、國際農工原物料價格回落，使得商品類價格漲勢趨緩，但因休閒旅遊等服務需求升溫，推升服務類價格，房租持續看漲，上修全年通膨率至2.26%，經濟成長率則下修為2.04%。

去(2022)年台灣產險市場整體簽單保費約2,203億元(若排除防疫商品影響數為2147.5億元)，整體市場成長6.6%(若排除防疫商品影響數為3.9%)。然因受到防疫雙險的衝擊，整體防疫保單賠付金額高達2,116.4億元。新安東京海上亦因巨額賠款產生前所未有的虧損。特別感謝各大股東的持續支持，使公司在困境之下得以順利透過增資，強化資本結構，渡過公司成立二十四年以來最大的危機，並能維持日常營運，繼續為客戶提供服務。新安東京海上歷年簽單保費一向逐年穩定成長，隨著新冠疫情結束，相信2023年起稅後盈餘將恢復過去的成長動能。新生的新安東京海上的目標是「持續追求成為『新安獨創的Good Company』，以贏得客戶、保經代、員工和其家人、台灣社會、未來世代，以及股東等所有利益相關者的高度好感度和滿意度」，透過追求此目標，相信可大幅提高公司的成長力道和獲利能力。

後疫情時代加速數位轉型，也帶動金融科技(FinTech)的發展與需求，進而促使消費行為改變。數位創新為產險業帶來新的商機，保險通路與銷售模式面臨前所未有的變革，保險服務已進入全面數位化的時代。新安東京海上近年來積極加速數位轉型，運用雲端服務科技、光學字元辨識(OCR)、人工智慧(AI)、大數據分析等新興保險科技，陸續推出各項智能客服、核保、理賠服務，導入營業智能輔助系統，開發線上投保的碎片式保險等，優化顧客保險服務體驗，打造新保險價值鏈。此外，截至2022年底，已取得核保、理賠及保險服務等領域總共十三件金融新型專利。在此同時，我們也不斷強化網路資安措施，建置資安風險管理架構，從「策略面」、「管理面」及「技術面」等三大面向深化資安治理，確保公司在穩定安全的資訊環境之下持續營運，穩定成長，讓客戶享受更便利創新的數位保險服務。

企業的ESG表現牽動著永續經營韌性。全球暖化與氣候變遷已促使極端氣候事件強度增加，天然災害頻傳；生物多樣性的喪失甚至可能提高新型態傳染疾病的發生頻率，威脅人類的生存環境。這些危機都再再提高了保險業的經營風險。為回應2050淨零目標，共同對抗氣候變遷可能帶來的衝擊，新安東京海上已於2022年首度取得ISO 14064-1溫室氣體排放查證，並於永續發展委員會通過中長期永續目標。面對未來的各種挑戰，我們除了持續以創新的數位保險技術提供以顧客需求為導向的貼心服務，也不忘記從「心」改變，重「新」出發，實現東京海上集團「To Be a Good Company」的理念，成為使社會大眾安心信賴的好公司，開創永續領先新局面！

董事長 志摩昌彦

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20日

總公司位置

台北市中山區南京東路三段130號8-13樓

資本總額

新台幣200億元

實收資本額

新台幣120億元 (資料基準日:2023/06/20)

員工人數

1,442人 (資料基準日:2023/05/31)

信用評等

- 美國標準普爾公司(S&P):「A-」良好等級 (2023/05/17)
- 中華信用評等公司:「twAA」 (2023/05/17)

股東結構

資料基準日:2023/06/20

股東名稱	持有股數	持股比例
日商東京海上日動火災保險股份有限公司	602,118,747	50.18%
中華汽車工業股份有限公司	288,504,465	24.04%
裕隆汽車製造股份有限公司	223,517,245	18.63%
裕融企業股份有限公司	81,686,031	6.81%
山立投資興業股份有限公司	4,173,804	0.35%
福輪汽車股份有限公司	3	-
順益汽車股份有限公司	3	-
匯豐汽車股份有限公司	1	-
裕景實業股份有限公司	1	-
合計	1,200,000,300	100%

公司沿革

1999

「新安產物保險」在「裕隆集團」的水平服務發展策略下正式成立,以成為「專業且貼心的最佳產險公司」為願景,堅持以「創新經營 專業效率 心安信賴 永續卓越」的核心價值,開發滿足不同消費者需求的保險商品,在全國共設置二十處服務據點,提供優質的保險服務。

2002

日本規模最大之保險集團「東京海上集團」(Tokio Marine Group)投資新安產險30%股權,結為策略聯盟夥伴。結合兩大集團在保險專業及汽車市場的優勢,引進國際保險專業,進一步提升服務水準。

2003

總公司自台北市信義路遷移至現址「新安產險大樓」;增設豐原及員林通訊處。

2005

新安產險與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」,服務據點擴增為二十九處。

2006

成立「中國上海代表處」。

2008

金管會核准經營健康保險業務。

2012

成立「新北分公司」,取代「雙和通訊處」;「彰化通訊處」升格為「彰化營業部」。

2015

成立「佳里通訊處」,全國服務據點增加至三十處。

2017

成立南崁、永康、南高共三個通訊處。

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。

2019

成立「台北分公司」,全國服務據點擴展至三十四處。

2020

全國共九個營業部及十八個通訊處更名為「服務中心」。

2021

原「台中沙鹿服務中心」遷址,更名為「清水服務中心」。

2022

為強化資本結構,順利獲得「東京海上集團」及「裕隆集團」兩大股東資金挹注,由「日商東京海上日動火災保險股份有限公司」取得超過50%之股權,正式成為「東京海上集團」旗下子公司。日後將秉持著永續經營的理念,以期許成為安心信賴的「好公司」為宗旨,繼續在東京海上及裕隆兩大集團的齊心合作之下,提供社會大眾更優質專業的保險服務。

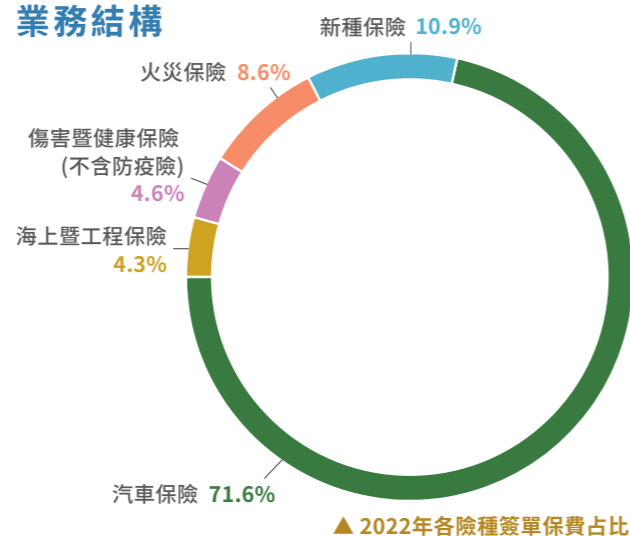
營運報告

以下僅呈現新安東京海上各險種之經營概況；有關新安東京海上及子公司合併財務報表請詳見第07-10頁。

新安東京海上2022年保費收入為新台幣(下同) 172.3億元，其中簽單保費為166.2億元，較2021年成長11.0%；市場佔有率7.5%，市場排名為第4名；自留保費為138.5億元。因受防疫險鉅額賠款影響，淨自留保險賠款為548.1億元；自留滿期損失率415.3%；稅後淨損為470.8億元。2022年12月31日之資產總額為200.0億元。

若排除防疫險之影響數，2022年保費收入為166.4億元，其中簽單保費為160.2億元，較2021年成長7.0%；市場佔有率7.5%，市場排名為第4名；自留保費為132.5億元；淨自留保險賠款為72.0億元；自留滿期損失率57.0%；稅前淨利為8.5億元。

業務結構

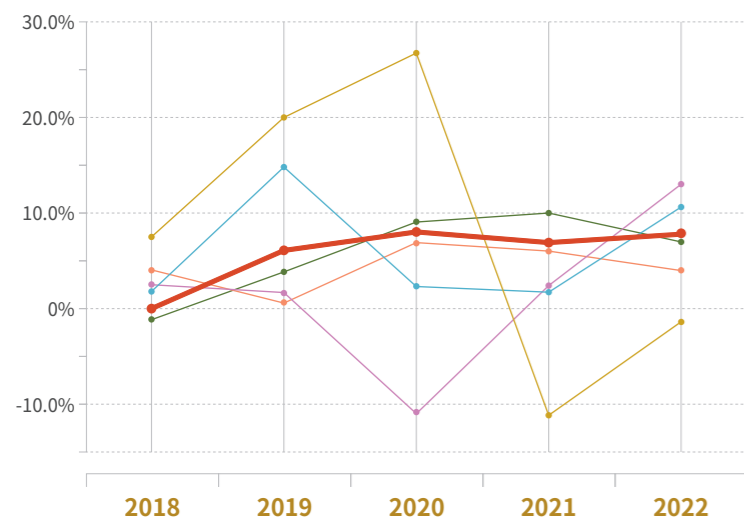


險種經營概況

單位：新台幣億元

2022年度	汽車保險	火災保險	傷害暨健康保險		新種保險	海上暨工程保險	合計	
			含防疫險	不含防疫險			含防疫險	不含防疫險
保費收入	118.4	15.6	13.4	7.5	17.7	7.2	172.3	166.4
簽單保費	114.7	13.8	13.4	7.4	17.4	6.9	166.2	160.2
簽單保費成長率(%)	6.9%	4.8%	104.4%	13.4%	10.7%	-1.4%	11.0%	7.0%
自留保費	112.1	4.9	13.3	7.3	5.6	2.6	138.5	132.5
淨自留保險賠款	63.8	1.8	479.6	3.6	1.6	1.3	548.1	72.0
自留滿期損失率(%)	59.7%	37.6%	3,814.6%	51.5%	29.6%	50.2%	415.3%	57.0%

簽單保費成長率



	2018	2019	2020	2021	2022
汽車保險	-1.5%	3.8%	9.7%	10.0%	6.9%
火災保險	4.6%	0.4%	7.2%	6.2%	4.8%
傷害暨健康保險	3.0%	2.1%	-10.5%	2.7%	13.4%
新種保險	2.5%	15.0%	3.0%	2.6%	10.7%
海上暨工程保險	7.4%	19.9%	26.5%	-10.9%	-1.4%
合計	0.03%	5.2%	8.4%	7.3%	7.0%

業務發展計畫

新安東京海上產險秉持一貫「堅持創新 數位改變」的理念，以創造顧客價值的經營思維，積極開發客戶導向的商品，完善服務品質。我們期望在競爭激烈的產險市場中，持續維持領先優勢，成為社會大眾心目中最優的保險公司。面對未來的挑戰，我們將持續推動以下業務發展計畫：

- 強化極端氣候、新型傳染病及人口結構改變等新興風險之管控，改善新商品開發與銷售流程，避免低估承保風險之情況發生。
- 持續發展多元險種經營，佈局高獲利性非車險業務，以因應未來車險市場變化，確保整體獲利及績效穩定成長。
- 擴大人工智慧(AI)、大數據分析、光學字元辨識(OCR)、營業智能輔助系統及理賠智能輔助系統等新興保險科技之運用，藉以提高銷售、核保、理賠領域之經營效率，導入優質業務並確保長期獲利性。
- 因應疫情之後民眾消費模式改變，強化佈局網路保險平台等新興銷售通路，以獨家策略聯盟方式提升品牌可見度，帶動業績成長。
- 持續推動網路安全與資安改善，強化網路防火牆管理、系統漏洞修補及網路設備汰舊換新，以因應新興資安風險，提高資訊安全水準。

財務要覽

單位：新台幣佰萬元

項目	年度	2018	2019	2020	2021	2022
股本		2,990	2,990	2,990	2,990	5,299
各項準備金		11,866	13,072	13,788	14,714	30,724
自留保費		10,044	10,360	11,173	12,152	13,854
簽單保費		12,254	12,924	14,027	15,060	16,729
簽單保費成長率(%)		0.03%	5.2%	8.4%	7.3%	11.1%
市場簽單保費		164,860	176,390	187,390	206,729	220,316
市場簽單保費成長率(%)		5.7%	7.0%	6.2%	10.3%	6.6%
資產總額		21,785	24,657	25,646	28,207	20,008
營業收入		10,653	11,123	11,956	13,048	13,926
稅後純益		814	960	857	1,236	(47,079)
本公司市佔率(%)		7.4%	7.3%	7.4%	7.2%	7.6%

註一：「各項準備金」項目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。

註二：本表採合併財務報告數字，其中新安保險(柬埔寨)有限公司2022年保費收入為373.4萬美元，成長25.1%，稅後虧損17.3萬美元。

新安東京海上產物保險股份有限公司及子公司 合併資產負債表

單位：新台幣元

民國111年及110年12月31日	111年12月31日		110年12月31日	
資產	金額	%	金額	%
現金及約當現金	\$ 2,791,875,094	14	\$ 6,563,698,269	23
應收款項				
應收票據－淨額	371,255,756	2	334,137,910	1
應收保費－淨額	89,293,338	-	240,899,158	1
其他應收款－淨額	29,619,108	-	320,586,962	1
應收款項總計	490,168,202	2	895,624,030	3
本期所得稅資產	5,535,485	-	505,289	-
待出售資產	50,389,480	-	-	-
投資				
透過損益按公允價值衡量之金融資產	440,195,869	2	761,558,241	3
按攤銷後成本衡量之金融資產	1,551,006,720	8	1,808,222,641	6
透過其他綜合損益按公允價值衡量之金融資產	1,766,984,553	9	8,812,086,144	31
其他金融資產	396,011,500	2	1,860,488,000	7
投資性不動產	1,775,941,955	9	1,837,480,098	7
投資總計	5,930,140,597	30	15,079,835,124	54
再保險合約資產				
應攤回再保賠款與給付－淨額	102,055,246	1	79,817,490	-
應收再保往來款項－淨額	23,661,603	-	148,001,952	-
分出未滿期保費準備	1,296,550,937	6	1,318,290,656	5
分出賠款準備	2,329,008,676	12	1,936,247,174	7
分出保費不足準備	-	-	2,214,777	-
再保險合約資產總計	3,751,276,462	19	3,484,572,049	12
不動產及設備	1,329,838,164	7	1,301,716,255	5
使用權資產	47,178,705	-	49,129,396	-
無形資產				
電腦軟體	40,946,542	-	36,881,865	-
遞延所得稅資產	2,979,887,012	15	143,935,237	1
其他資產				
存出保證金	2,395,015,823	12	627,907,257	2
其他資產	195,351,526	1	23,194,790	-
其他資產總計	2,590,367,349	13	651,102,047	2
資產總計	\$ 20,007,603,092	100	\$ 28,206,999,561	100

單位：新台幣元

民國111年及110年12月31日	111年12月31日		110年12月31日	
負債及權益	金額	%	金額	%
應付款項				
應付票據	\$ 446,642	-	\$ 1,971,433	-
應付保險賠款與給付	2,652,632	-	2,802,431	-
應付佣金及手續費	156,074,081	1	140,414,043	-
應付再保往來款項	418,598,798	2	340,443,581	1
其他應付款	837,901,039	4	705,603,545	3
應付款項總計	1,415,673,192	7	1,191,235,033	4
本期所得稅負債	2,580,628	-	158,836,350	1
短期債務	3,909,000,000	19	-	-
透過損益按公允價值衡量之金融負債	-	-	981,555	-
租賃負債	31,495,674	-	38,257,798	-
保險負債				
未滿期保費準備	8,036,227,899	40	7,407,768,326	26
賠款準備	17,841,901,269	89	5,871,208,506	21
特別準備	470,229,175	3	1,432,115,085	5
保費不足準備	4,376,085,191	22	3,072,629	-
保險負債總計	30,724,443,534	154	14,714,164,546	52
其他負債				
存入保證金	29,206,598	-	29,206,598	-
營業損失準備	101,904,733	1	101,904,733	-
淨確定福利負債	328,310,805	2	391,475,516	2
其他負債－其他	701,478,360	3	484,677,538	2
其他負債總計	1,160,900,496	6	1,007,264,385	4
負債準備				
除役負債準備	7,759,040	-	7,759,040	-
遞延所得稅負債	-	-	6,198,405	-
負債總計	37,251,852,564	186	17,124,697,112	61
歸屬於本公司業主之權益				
股本				
普通股	5,299,000,750	26	2,990,099,000	11
資本公積				
資本公積－合併溢額	222,577,990	1	221,493,925	1
保留盈餘(累積虧損)				
法定盈餘公積	2,353,425,949	12	2,074,433,343	7
特別盈餘公積	2,829,121,227	14	3,606,505,841	13
未分配盈餘(待彌補虧損)	(28,192,298,562)	(141)	1,087,311,958	4
保留盈餘總計	(23,009,751,386)	(115)	6,768,251,142	24
其他權益				
國外營運機構財務報表換算之兌換差額	4,705,541	-	(4,356,414)	-
透過其他綜合損益按公允價值衡量之權益工具評價損益	176,314,661	1	958,471,745	3
透過其他綜合損益按公允價值衡量之債務工具損益	(62,359,443)	-	45,601,132	-
其他權益總計	118,660,759	1	999,716,463	3
本公司業主之權益總計	(17,369,511,887)	(87)	10,979,560,530	39
非控制權益	125,262,415	1	102,741,919	-
權益總計	(17,244,249,472)	(86)	11,082,302,449	39
負債及權益總計	\$ 20,007,603,092	100	\$ 28,206,999,561	100

董事長 陳忠經



經理人 林榮泰



會計主管 馬慈婉



新安東京海上產物保險股份有限公司及子公司 合併綜合損益表

單位:新台幣元

民國111年及110年12月31日	111年12月31日		110年12月31日	
	金額	%	金額	%
營業收入				
自留滿期保費收入				
簽單保費收入	\$ 16,728,957,228	120	\$ 15,060,030,614	116
再保費收入	607,718,785	5	570,905,123	4
保費收入	17,336,676,013	125	15,630,935,737	120
減:再保費支出	3,482,270,768	25	3,478,881,053	27
減:未滿期保費準備淨變動	649,806,038	5	407,084,814	3
自留滿期保費收入合計	13,204,599,207	95	11,744,969,870	90
再保佣金收入	758,674,575	5	718,107,178	6
手續費收入	18,790,798	-	17,243,510	-
淨投資損益				
利息收入	96,140,148	1	120,781,401	1
兌換損益—投資	220,459,846	2	(80,472,807)	(1)
透過損益按公允價值衡量之金融資產及負債利益	(228,754,675)	(2)	140,881,953	1
除列按攤銷後成本衡量之金融資產淨損益	(8,357,715)	-	-	-
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	(170,803,680)	(1)	345,821,700	3
投資性不動產淨益	32,672,665	-	39,598,183	-
投資之預期信用減損損失及迴轉利益	1,776,503	-	(360,907)	-
淨投資損益合計	(56,866,908)	-	566,249,523	4
其他營業收入	340,547	-	1,288,800	-
營業收入合計	13,925,538,219	100	13,047,858,881	100
營業成本				
自留保險賠款與給付				
保險賠款與給付	44,294,418,952	318	7,532,727,128	58
減:攤回再保賠款與給付	1,065,683,123	8	1,471,689,936	12
自留保險賠款與給付合計	43,228,735,829	310	6,061,037,192	46
保險負債淨變動				
賠款準備淨變動	\$ 11,577,886,521	83	\$ 395,510,622	3
特別準備淨變動	(961,885,910)	(7)	109,640,517	1
保費不足準備淨變動	4,375,227,339	32	(491,024)	-
保險負債淨變動合計	14,991,227,950	108	504,660,115	4
佣金支出	2,279,481,335	16	2,056,064,767	16
其他營業成本	651,467,436	5	27,397,624	-
營業成本合計	61,150,912,550	439	8,649,159,698	66
營業毛利(損)	(47,225,374,331)	(339)	4,398,699,183	34
營業費用				
業務費用	2,343,184,168	17	2,572,100,920	30
管理費用	337,566,373	2	348,380,293	3
員工訓練費用	6,262,595	-	5,726,577	-
營業費用合計	2,687,013,136	19	2,926,207,790	23

單位:新台幣元

民國111年及110年12月31日	111年12月31日		110年12月31日	
	金額	%	金額	%
營業利益(損)	(\$ 49,912,387,467)	(358)	1,472,491,393	11
營業外收入及支出				
處分不動產及設備損益	(233,559)	-	64,279	-
雜項收入	21,799,631	-	14,979,078	-
其他營業外收入及支出	(1,536,660)	-	(12,227,267)	-
營業外收入及支出合計	20,029,412	-	2,816,090	-
稅前淨利(損)	(\$ 49,892,358,055)	(358)	1,475,307,483	11
所得稅(利益)費用	(\$ 2,813,701,502)	(20)	239,564,647	2
本年度淨利(損)	(\$ 47,078,656,553)	(338)	1,235,742,836	9
其他綜合損益				
不重分類至損益之項目				
確定福利計畫之再衡量數	68,267,001	1	(20,236,696)	-
透過其他綜合損益按公允價值衡量之權益工具評價損益	(442,590,846)	(3)	792,109,316	6
減:與不重分類之項目相關之所得稅	(9,461,314)	-	(2,686,652)	-
不重分類至損益之項目合計	(364,862,531)	(2)	774,559,272	6
後續可能重分類至損益之項目				
國外營運機構財務報表換算之兌換差額	20,786,547	-	(5,394,706)	-
透過其他綜合損益按公允價值衡量之債務工具損益	(121,407,046)	(1)	(159,484,256)	(1)
減:與可能重分類之項目相關之所得稅	(13,446,471)	-	(24,184,411)	-
後續可能重分類至損益之項目合計	(87,174,028)	(1)	(140,694,551)	(1)
本年度其他綜合損益	(452,036,559)	(3)	633,864,721	5
本年度綜合損益總額	(\$ 47,530,693,112)	(341)	\$ 1,869,607,557	14
淨利(損)歸屬於:				
本公司業主	(\$ 47,075,676,522)	(338)	\$ 1,237,752,492	9
非控制權益	(2,980,031)	-	(2,009,656)	-
	(\$ 47,078,656,553)	(338)	\$ 1,235,742,836	9
綜合損益總額歸屬於:				
本公司業主	(\$ 47,539,437,673)	(341)	\$ 1,874,584,301	14
非控制權益	8,744,561	-	(4,976,744)	-
	(\$ 47,530,693,112)	(341)	\$ 1,869,607,557	14
每股盈餘(虧損)				
基本	(\$ 6,484.31)		\$ 61,887,624.60	0.01
稀釋	(\$ 6,484.31)		\$ 61,887,624.60	

董事長 陳忠經



經理人 林榮泰



會計主管 馬慈婉



會計師查核報告

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111年及110年12月31日之合併資產負債表,暨民國111年及110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111年及110年12月31日之合併財務狀況,暨民國111年及110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。

強調事項

如合併財務報表附註二九所述,新安東京海上產物保險股份有限公司民國111年度受防疫相關保險商品影響,民國111年1月1日至12月31日之合併淨損失為新台幣47,078,656,553元,且民國111年12月31日之負債總額超過資產總額計新台幣17,244,249,472元。新安東京海上產物保險股份有限公司因應該等情況已提具財務狀況之改善計畫及增資規劃案。本會計師未因此修正查核意見。

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111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111年度合併財務報表之關鍵查核事項敘明如下：

賠款準備

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」及附註三三「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111年度之餘額佔合併總資產之89%。

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理賠申請之實際取得資料估算。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末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)至查核報告日止,本會計師選樣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。

防疫險保單之保費不足準備

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」及附註三三「保險合約資訊之揭露」。

防疫險保單之保費不足準備係新安東京海上產物保險股份有限公司一金額重大之負債,於111年12月31日之餘額佔合併總資產之22%。

前述防疫險保單之保費不足準備金係各險保險期間尚未屆滿之有效契約或尚未終止之承保風險,評估未來可能發生之賠款與費用,該評估金額如逾已提存之未滿期保費準備金及未來預期之保費收入,應就其差額按險別提存保費不足準備金。防疫險保單之保費不足準備係採預期成本法評估,其保險合約未來現金流量估計所採之預期損失率係依現時預期最佳估計。惟估計與假設具不確定性,其未來實際損失率未必與預估相符,前揭估計可能因未來狀況之改變,致使防疫險保單之保費不足準備之提存增減變動。前述預期成本法為精算人員依其專業判斷採用適當之模型及假設所決定之方法。

本會計師藉由執行控制測試以了解新安東京海上產物保險股份有限公司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,委由本所產險精算人員執行下列主要查核程序：

(1)取得公司內部簽證精算人員針對防疫險保單提出之保費不足準備相關資料確認其正確性及完整性。

(2)評估公司之計算邏輯及假設是否符合精算方法及期末防疫險保單保費不足準備之合理性。

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111及110年度之個體財務報表,並經本會計師出具無保留意見加強調事項之查核報告在案,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有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。

本會計師依照審計準則查核時,運用專業判斷及專業懷疑。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、不實聲明或踰越內部控制,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。

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

(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111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。

董事會造送本公司 111 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旺生、李冠豪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 112 年度股東常會

勤業眾信聯合會計師事務所

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

會計師 | 李冠豪

李冠豪



金融監督管理委員會核准文號
金管證審字第1100372936號

審計委員會召集人：胡次熙



中 華 民 國 1 1 2 年 2 月 2 2 日

中 華 民 國 1 1 2 年 2 月 2 3 日

公司治理報告

董事會運作

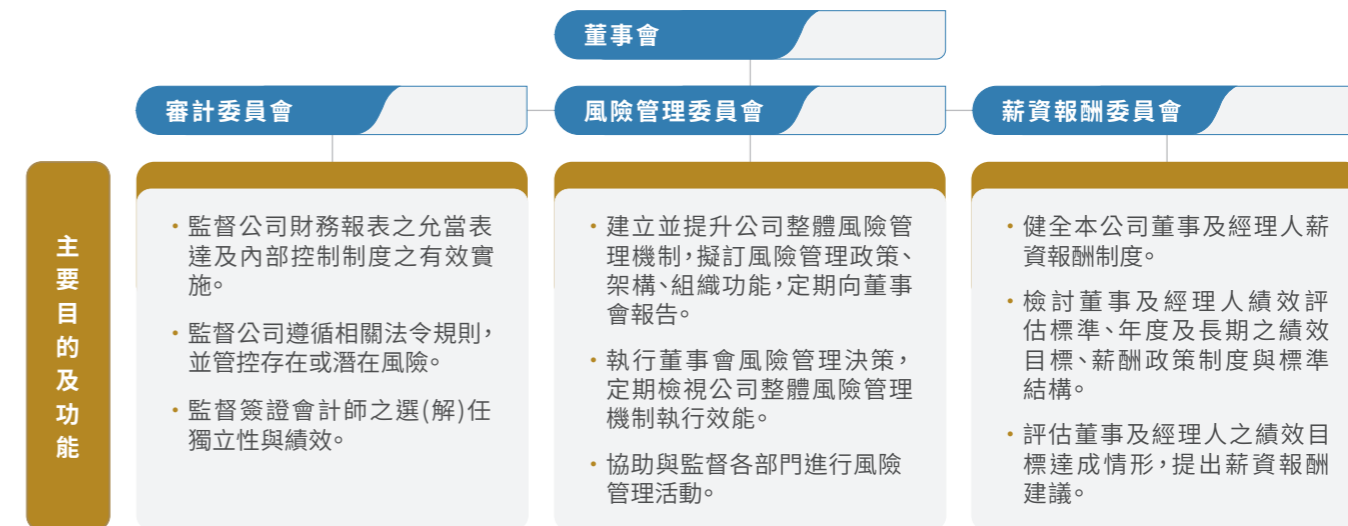
本公司最高治理單位為董事會，依公司章程規定由七至十五位董事組成。董事選舉採候選人提名制度，由股東就董事候選人名單中選任之。2023年4月11日經股東臨時會通過選任第九屆董事共十一席，其中三席為獨立董事，四席為具備保險專業之自然人董事，董事個人資料如下：

資料基準日：2023/04/30

職稱	姓名	國籍	年齡	學歷	專業背景／專長
董事長	志摩昌彦	日本	51-60 (男)	日本東京大學 農學系	保險、經營管理
副董事長	許國興 (裕隆汽車製造(股)代表人)	中華民國	61-70 (男)	國立台灣科技大學 機械工程系	經營管理
董事	蔡文榮 (裕隆汽車製造(股)代表人)	中華民國	61-70 (男)	國立交通大學 EMBA 國立成功大學 機械系	經營管理
董事	長沼聰史 (東京海上日動火災保險(股)代表人)	日本	51-60 (男)	美國哥倫比亞大學 法學院 法學碩士 日本早稻田大學 法學部	保險、法律、經營管理
董事	畠山毅一郎	日本	51-60 (男)	美國麻省理工學院 史隆管理學院 企業管理碩士 日本東京大學 理學系	保險、風險管理
董事	曾鑫城 (中華汽車工業(股)代表人)	中華民國	51-60 (男)	國立政治大學 企業管理研究所 國立清華大學 核子工程學系	經營管理
董事	一色浩一 (東京海上日動火災保險(股)代表人)	日本	51-60 (男)	日本香川大學 經濟學系	保險、經營管理
董事	煙山荒太郎 (東京海上日動火災保險(股)代表人)	日本	51-60 (男)	日本東京外國語大學 中文系	保險、經營管理
獨立董事	陳樑銓	中華民國	51-60 (男)	中國文化大學法律系法學組	保險、經營管理
獨立董事	呂慧芬	中華民國	51-60 (女)	日本東北福祉大學 社會福祉學博士 日本中央大學 商學碩士	保險(財產保險經營、長期照顧保險)、風險管理
獨立董事	劉永富	中華民國	61-70 (男)	國立台灣大學夜間部 商學系	會計

本公司董事會下之功能性委員會，除依法規設置「審計委員會」及「風險管理委員會」外，為強化公司治理並健全董事及經理人薪酬制度，自願設置「薪資報酬委員會」。2022年度開會次數分別為：董事會十五次、審計委員會十二次、風險管理委員會六次、薪資報酬委員會五次。

此外每年執行董事會績效評估作業，透過個別董事自我評量與同儕評鑑，檢視董事自身與董事會整體績效。2022年度董事親自出席董事會之平均出席率為96%，平均進修時數為15.8小時；董事會績效考核作業「自我評量」平均得分94.4分，「同儕評鑑」平均得分93.4分。



董事及經理人薪酬制度

本公司由董事會通過制定「董事酬金制度」及「經理人績效考核及酬金標準」。經理人薪酬係依據公司財務狀況、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、個人目標達成情形及公司近年給予同等職位者之薪資報酬等核定之。董事則依股東會通過之董事酬金制度規定，支領固定酬金。

公司治理主管與公司治理專責單位

本公司經董事會任命技術規劃體系呂文泉副總經理兼任公司治理主管，為負責公司治理相關事務之最高主管，主要職掌如下：

- 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。

為提升公司治理成效，本公司由企劃部公司治理科擔任公司治理專責單位，編制公司治理專責人員數名，負責維持股東會及董事會運作、協助董事遵循法規與強化董事會職能，以及永續發展業務之推動等。2022年公司治理專責單位主要業務執行重點如下：

- 依法召開董事會及審計委員會、製作議事錄，並提供董事執行業務所需資料。
- 辦理董事會績效考核、董事及經理人責任保險續保作業，並向董事會報告。
- 協助董事會成員持續進修，提升董事會職能與公司經營之專業能力。
- 依法辦理大股東持股異動申報及資訊公開作業。
- 辦理股務作業及定期召開股東常會；2022年度共召開三次股東臨時會。
- 辦理2022年度減資及增資作業相關公告、換發股票、變更登記及股東事務聯繫等。
- 辦理公司治理外部評估作業，持續依據評估結果精進改善，提升公司治理成效。
- 維持永續發展委員會及公平待客精進委員會運作功能，推動環境(E)、社會(S)、治理(G)相關議題，定期追蹤ESG目標執行情形，並向董事會報告。
- 編製發行2021年度中英文版永續報告書並通過第三方查證。

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。

2022年度經會計師查核之個體財務報表稅後淨損新台幣47,075,676,522元，併同期初未分配盈餘及2022年召開股東臨時會通過減資彌補虧損，以及各項未分配盈餘調整項目，再依法提列及迴轉各項公積金後待彌補虧損為28,191,001,029元。本期以法定盈餘公積及資本公積彌補虧損後，期末待彌補虧損為25,616,081,155元，故2023年度不分派股利。

會計師獨立性評估

本公司每年從「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，評估簽證會計師之獨立性。2022年因勤業眾信聯合會計師事務所之會計師內部輪調機制，本公司簽證會計師變更為林旺生會計師及李冠豪會計師，經評估以上兩位會計師皆符合會計師法第四十七條及會計師職業道德規範第十號公報「正直、公正客觀及獨立性」之規定，已提報董事會討論通過。

會計師公費資訊

單位：新台幣元

職稱	會計師姓名	審計公費(註一)	非審計公費(註二)	合計	查核期間
勤業眾信聯合會計師事務所	林旺生 李冠豪	2,810,000	5,797,000	8,607,000	2022年度

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目所述給付予會計師有關財務報告查核及核閱之公費。

註二：非審計公費係包括稅務簽證、內控制度審查、資本適足率及檢查報表查核及強制汽機車責任保險查核等簽證服務公費。

資安治理

本公司於發展金融科技及數位轉型的同時，從「策略面」、「管理面」及「技術面」等三大面向進行資安治理強化措施。

策略面	<ul style="list-style-type: none"> 制定資安風險管理架構為三道防線，界定防線之角色功能及權責，成立資安專責單位「資訊安全部」。 配合東京海上集團資安政策，執行資安應辦事項。 配合金管會推動金融資安行動方案，例如：強化資安監理、深化治理、精實金融韌性、發揮資安聯防。 遴聘董事會資安顧問，向董事會報告電腦系統資安評估結果。
管理面	<ul style="list-style-type: none"> 持續通過國際ISO管理驗證，例如：ISO 27001資訊安全管理、ISO 27701隱私資訊管理、ISO 22301營運持續管理。 持續辦理資安教育訓練，提升全員資安素養。 強化供應鏈資安風險管理，加強委外廠商管理機制。
技術面	<ul style="list-style-type: none"> 佈署網路縱深防禦架構，建置資安委外監控SOC，強化資安防護機制，例如：MDR威脅偵測應變、WAF網頁防火牆、IPS入侵防禦系統、網站防竄改系統等。 定期進行資安檢測及資安演練，例如辨識社交工程郵件、勒索病毒事件應變、DDoS攻擊緩解、資訊系統異地備援等。

誠信經營

本公司秉持廉潔透明與誠信負責的經營理念，由董事會通過本公司「誠信經營政策」、「誠信經營守則」、及「誠信經營作業程序及行為指南」，明文禁止內外部人員要求或收受任何不正當利益。此外配合東京海上集團反賄賂反貪腐政策，由董事會通過制定本公司「反貪腐暨反賄賂政策」，重申反貪腐及反賄賂之決心，以期建立良好的公司治理與風險控管機制。另設置有不誠信行為檢舉信箱及檢舉專線，2022年度無接獲相關檢舉案件。



誠信經營政策

2022年度股東會決議事項

開會日期	會議名稱	決議事項內容	表決情形	執行情形
2022/05/11	股東常會	「公司章程」部分條文修訂案	全體出席股東 無異議照案通過	已依決議辦理
		修訂本公司 「辦理專案運用公共及社會福利事業投資處理程序」	全體出席股東 無異議照案通過	已依決議辦理
2022/08/19	第一次股東臨時會	「公司章程」部分條文修訂案	全體出席股東 無異議照案通過	已依決議辦理
		擬辦理減資彌補虧損案	全體出席股東 無異議照案通過	已依決議辦理
		擬辦理增資發行普通股案	全體出席股東 無異議照案通過	已依決議辦理
2022/10/19	第二次股東臨時會	「股東會議事規則」部分條文修訂案	全體出席股東 無異議照案通過	已依決議辦理
		「從事衍生性商品交易處理程序」部分條文修訂案	全體出席股東 無異議照案通過	已依決議辦理
		「辦理專案運用公共及社會福利事業投資處理程序」 部分條文修訂案	全體出席股東 無異議照案通過	已依決議辦理
		「公司章程」部分條文修訂案	全體出席股東 無異議照案通過	已依決議辦理
		「董事選任程序」部分條文修訂案	全體出席股東 無異議照案通過	已依決議辦理
		擬辦理減資彌補虧損案	全體出席股東 棄權，本案不通過	-
		擬辦理增資發行普通股案	全體出席股東 棄權，本案不通過	-
臨時動議：另擇期召開股東臨時會 重新討論及表決本次會議未通過之議案	全體出席股東 無異議照案通過	已依決議辦理		
2022/12/30	第三次股東臨時會	擬辦理減資彌補虧損案	全體出席股東 無異議照案通過	已依決議辦理
		擬辦理增資發行普通股案	全體出席股東 無異議照案通過	已依決議辦理

推動永續發展執行情形

永續治理架構

本公司經董事會通過成立永續發展委員會，由總經理擔任召集人，副總經理級主管擔任委員會成員，由上而下參與推動企業永續發展，將環境、社會、治理議題(ESG)納入公司經營決策及工作計畫，並以促進企業永續價值為長期發展目標。



永續發展政策

永續金融

為實現國家2050淨零碳排目標，本公司已完成總公司及六家分公司溫室氣體盤查作業，於2022年首次通過英國標準協會(BSI) ISO 14064-1驗證。永續發展委員會已通過中期減碳目標，由總經理代表簽署「機構投資人盡職治理守則」遵循聲明，出具機構投資人盡職治理報告，並經董事會通過制定「責任投資政策」，明訂禁止投資100%煤炭開採業及使用燃煤發電事業。

「數位轉型」在永續發展議題中扮演著重要角色。新安東京海上將環境永續理念結合保險核心業務，積極發展數位化作業系統，例如：電子保單、智能客服、核保理賠流程優化與自動化，並運用大數據分析、RPA應用、區塊鏈等新興數位技術，持續提供數位化服務，迅速回應客戶需求，進而提升保險服務的永續價值。

員工照顧

人權保障

新安東京海上秉持員工多元化與平等的理念，落實職場平權，訂定「人權政策」，建立友善包容的職場環境。2022年無發生歧視及侵害員工工作權及人權案件。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」，每年針對員工進行防治性騷擾教育訓練。另制定「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，保障員工於免於遭受不法暴力侵害，以建立安全、尊嚴、無歧視、相互尊重的職場文化。

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。

職場安全衛生

為促進員工身心健康，本公司職工福利委員會提供員工團體保險及結婚、生育、醫療、急難救助、喪葬、教育、托兒等多項補助，定期舉辦免費健康檢查及健康講座。此外定期舉行消防演練、聘請專家指導員工消防器材及自動體外心臟電擊去顫器(AED)之使用操作、CPR心肺復甦術施作等。另為降低職災風險並提供員工安全衛生的辦公環境，定期消毒辦公場所、保養空調設備，並規劃足夠的照明設備與員工辦公空間。本公司近三年無發生重大公傷死亡事件。

人才發展與薪酬

本公司透過多元化人才培育發展計畫，鼓勵員工持續學習，積極輔導員工通過國內外核保及理賠專業證照考試，輔以各項獎勵、輪調、績效考核及晉升等措施，激勵員工自我成長，提升員工專業度以適應環境變動。此外，新進人員起薪優於法定基本工資，並定期進行員工調薪與績效獎金發放。在退休制度方面，依法提撥員工退休金，退休計畫參與比率100%，並設置「職工退休準備金監督委員會」負責監督退休準備金的提撥及運用。

社會參與

新安東京海上長期關注社會議題，從「深耕社區 關懷社會」的公益價值出發，透過「道安推廣」、「扶弱關懷」、「學童教育」、「商品守護」、「健康環境」等五大執行面向，實現公益理念。2022年參與社會公益與社會服務之主要成果如下：

道安宣導

- 前進朱厝崙社區舉辦2場「樂而忘齡 心安出行」活動，向長者宣導道路安全。
- 舉辦2場「車禍與事故處理」道安公益講座，提供聽語障朋友正確的保險理賠知識。
- 推動「要小心!愛學堂」宣導課程，向高齡長者、學童及家長宣導行人路權及道路交通知識，提升外出安全。
- 自2005年起擔任台北市中正國小導護志工，守護孩童放學，迄今服務時數逾4,785小時。
- 協助潭美國小建置交安教室，支持該校從課程、環境、活動、人才培育推動「國際多元新潭美計畫」，以培育學童成為兼備國際視野與在地關懷的國際公民，獲台北市政府特頒感謝狀。
- 本著「平安回家的路 一個都不能少」的理念，響應「全國交通安全月」活動。
- 捐贈臺北市環保局清潔隊防曬反光袖套共計1,256雙，保障市民臨時工值勤時的人身健康與安全。
- 持續捐助「靖娟基金會」、「臺灣酒駕防制社會關懷協會」(TADD)，並提供獎學金給5所「交通安全教育績優學校」。

學童教育

- 與花蓮及南投當地之基金會、教會、國小等機構合作開辦課後輔導照顧班，為偏鄉弱勢學童提供安心的學習資源與環境、增進當地就業機會。
- 與南投博幼基金會合作開辦「社工關懷輔導」專案，透過支持社福團體社工人員，關懷「潛在高風險」學童，藉由定期輔導及關懷協助學童融入社會、修復與家庭的關係。
- 捐助手寫板至南投偏鄉學校，讓學童不會因為疫情而中斷學習。
- 捐助「玉山基金會」建置偏鄉圖書館，響應「關懷學童專案」計劃，透過實際行動給予弱勢學童經濟上的援助。
- 攜手新北57所國小啟動「幸福手扎」關懷專案，關懷1,390位高風險孩童。

扶弱關懷

- 手語視訊翻譯服務官網預約正式上線，獲得聽語障朋友高評價。
- 友善閱讀及語音導讀功能於官網正式上線，友善色弱及年長者等閱讀者，落實普惠金融。
- 捐助信望愛智能發展中心及伊甸社會福利基金會，捐贈雙視版三角桌曆予台北市視障者家長協會。
- 資助銘傳大學風險管理與保險學系(所)弱勢學生考照獎助學金。

健康環境

- 捐助社團法人台灣千里步道協會，鼓勵民眾親近自然、守護大地。
- 號召員工志工參與新北貢寮淨灘活動，共清出1.2噸海廢垃圾。
- 攜手新北市烏來德拉楠小學，推動淨塑環境教育。

商品與服務

我們的成長

1999	<ul style="list-style-type: none">首創汽車理賠遠端視訊勘估系統首創24小時交通事故現場處理服務首創24小時緊急道路救援服務
2000	<ul style="list-style-type: none">推出自用小汽車車體碰撞損失保險
2001	<ul style="list-style-type: none">首創實車理賠自用小汽車代步車保險
2002	<ul style="list-style-type: none">免費下載電子保單條款服務上線
2005	<ul style="list-style-type: none">首創五項車險理賠服務新基準推出汽車車體損失險附加許可使用免追償保險
2006	<ul style="list-style-type: none">推出企業客戶損防服務,包含REQ及紅外線熱影像掃描等
2007	<ul style="list-style-type: none">推出業界首張高齡銀髮族專屬商品「老來保個人傷害保險」
2008	<ul style="list-style-type: none">車險賠案電子化影像管理系統上線,車險理賠邁入e化時代
2009	<ul style="list-style-type: none">車險報價系統上線
2010	<ul style="list-style-type: none">開始實施事故現場處理滿意度調查推出重大疾病健康保險
2012	<ul style="list-style-type: none">推出保戶專屬APP,結合「出險服務」定位功能與「24小時事故現場協助處理」第二代行動化遠端視訊勘估系統上線
2013	<ul style="list-style-type: none">推出「線上客服 (Cami)」
2014	<ul style="list-style-type: none">推出代理駕駛業責任保險
2015	<ul style="list-style-type: none">網路投保業務上線
2016	<ul style="list-style-type: none">網路投保手機版網頁上線,簡化投保流程

2018	<ul style="list-style-type: none">「吉時保(www.luckybo.com)」線上投保平台上線推出三高心安保健康保險推出行動裝置保險推出兒童居家照顧費用保險推出短期租借車保險車險定位派遣雲端管理平台上線
2019	<ul style="list-style-type: none">「e保網」保險智能平台上線獲金管會頒發首屆產險業「公平待客原則」評核優等榮獲「台灣保險卓越獎」-「商品創新」、「公益關懷」、「風險管理」、「資訊應用」及「人才培訓」等五項大獎車險即時定位動態地圖上線推出Line@線上服務平台
2020	<ul style="list-style-type: none">推出「健康御守+」突發傷病健康保險交通事故現場處理事後評鑑及管理機制上線
2021	<ul style="list-style-type: none">推出共享汽車加碼保險推出iOS行動裝置保險 (Apple Care Service)推出疫保心安(疫苗險)推出「心安數位客服」平台車險理賠服務平台上線通過ISO27001、ISO27701資訊系統雙驗證榮獲首屆數位金融獎「數位創新金質獎」、「數位轉型典範優質獎」兩大獎項獲頒「台灣保險卓越獎」-「人才培訓」、「風險管理」、「保戶服務」、「公益關懷」四項大獎
2022	<ul style="list-style-type: none">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項大獎肯定3月 「友善服務網站」通過NCC檢測,取得最高等級「無障礙標章2.1(AAA)」認證與中國人壽締結策略聯盟,擴大保險服務5月 官網導入語音導讀及友善閱讀功能10月 「心安數位客服」平台改版上線,新增「保單補發」、「我要續保」、「異動申請」、「線上繳費」與「強制險電子式保險證下載」等五項常用保單服務功能11月 榮獲第二屆數位金融獎-「綠色數位金融金質獎」、「數位業務優化優質獎」及「數位資訊安全優質獎」三大獎項肯定;其中「綠色數位金融金質獎」為保險業唯一獲獎業者12月 取得七項金融新型專利:「商品投保系統」、「汽機車險車廠理賠申請」、「理賠進度通知系統」、「理賠系統應用汽機車」、「理賠管理系統」、「行動裝置險理賠申請系統」及「保險服務輔助系統」,累計共取得核保及理賠共十三項金融新型專利

特色商品

汽(機)車保險

主要商品

- 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
- 任意汽車保險-超額責任險
- 任意汽車保險-寵物意外保險
- 任意汽車保險-乘客體傷責任險
- 任意機車保險-駕駛人傷害險
- 任意機車保險-乘客責任險

汽車第三人責任保險超額責任附加條款

本商品可補充「強制險」及「第三人責任保險」的不足，分散車主於車禍發生時的高額賠償責任風險，享有更安心的第三層保障。

共享汽車加碼險(租賃小客車車體毀損失竊及租金損失責任保險)

隨租隨用的共享汽車已成為常見的交通服務模式。本公司推出國內第一張特別為使用共享汽車族群設計分時投保的微型保險。共享汽車用戶只要於出發前1小時於本公司「吉時保線上投保平台」完成投保，即可於車輛遭碰撞、失竊時獲得更完整的保障。

火災保險

- 住宅火災及地震基本保險
- 住宅火災及地震綜合保險
- 住宅火災及日常生活責任綜合保險
- 居家綜合保險
- 商業火災保險
- 商業火災綜合保險
- 商店綜合保險

商店綜合保險

開店創業尤其擔心可能會碰上意外或停業等風險。本公司推出「新財運亨通旺鋪保」商店綜合保險套裝式組合，保障最常遇到的財產損害、公共意外責任及停業損失等三大風險。

居家綜合保險

當火災發生時，動產與不動產的保額可彈性共用，且動產內的財損理賠不扣折舊，實損實賠，若火災不幸延燒到左鄰右舍，可獲得第三人責任保險高額保障，也能有效填補損失及分散遭受第三人求償時的風險。

傷害暨健康保險

主要商品

- 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
- 個人突發傷病健康保險
- 個人旅行綜合保險

本公司傷害暨健康保險商品提供死亡、失能及醫療等保障，協助被保險人應對各類意外與疾病導致的經濟損失，未來也將持續開發符合消費者需求的新商品。

伴隨世界各國放寬國境控管措施，國外旅遊已重新成為全家出遊首選，為配合法令異動提供未滿15歲孩童相關保險商品，本公司推出「可彈性加購最高61.5萬喪葬費用保障」之旅平險專案，便利家長為孩子安排足額保障，讓全家人心安出遊，留下最美好的回憶。針對國內旅遊，本公司配合多樣化的旅行模式提供：「鐵道客運遊」、「離島租車遊」、「租車自駕遊」、「自然露營趣」等線上投保主題式保險，讓消費者安心出遊。

新種/工程/海上保險

主要商品

- 公共意外責任保險
- 產品責任保險
- 雇主意外責任保險
- 董監事及重要職員責任保險
- 信用卡綜合保險
- 資訊安全保險
- 行動裝置保險
- 安裝工程綜合保險
- 營造綜合保險
- 電子設備綜合保險
- 營建機具綜合保險
- 貨物運輸保險
- 運送人責任保險
- 商業動產流動保險

資訊安全保險

隨著資安事故逐年增加，本商品可填補企業因資安事故導致的賠償責任，及因此造成的訴訟相關費用。亦賠償因駭客入侵、惡意軟體等衍生的資料重置、調查費，以及遭受勒索的損失。此外，如因前述損失造成營業中斷也可納入保障，以維持公司營運的穩定性。

公共意外責任保險

本商品於餐廳、百貨業或企業大樓等公共場所，因場所設置不當或經營業務行為疏失發生意外事故，造成第三人體傷及財損時可獲得賠償。

營造綜合保險

營造商如因突發意外事故造成進行中的工程受損或鄰近第三人的損失，可透過本商品轉嫁風險，由本公司賠償修復或重新置換的費用。

數位創新

金融科技創新發展促使消費者行為改變，也加速金融服務業「數位轉型」的腳步。本公司秉持「堅持創新 數位改變」的精神，以滿足顧客需求為導向，整合服務平台，運用大數據分析、光學字元辨識及AI智能應用等數位金融科技，持續提供客戶滿足「3S」：「Simple」（簡易）、「Safety」（安全）、「Satisfaction」（滿意）的數位保險服務，體現「服務隨時在」的服務價值。

佈局金融專利

為配合金融發展趨勢，本公司亦積極佈局金融專利。於2022年獲經濟部智慧財產局頒發「商品投保系統」、「汽機車險車廠理賠申請」、「理賠進度通知系統」、「理賠系統應用汽機車」、「理賠管理系統」、「行動裝置險理賠申請系統」及「保險服務輔助系統」等7項金融新型專利，累計總共取有13項專利，範圍橫跨投保及理賠，讓投保更便捷、理賠更精準、服務更友善。

優化車險服務

本公司自成立之初即領先同業建置遠端視訊勘估系統等電子化作業，透過科技應用，提升車險服務效能。近年來在數位科技發展的挹注之下，持續運用科技輔助系統，不斷升級，提升客戶線上服務體驗。2022年分別針對「車險理賠服務」及「心安數位客服」兩大車險服務平台，進行升級優化。包含：於「車險理賠服務平台」推出車險理賠進度推播服務、升級車險理賠進度自動化通知服務；搭配「系統越區代勘車」派發機制，新增「車輛勘核完成」、「肇事原因查證完成」兩項通知節點，提高客戶對理賠進度的掌握度與安全感。此外於「心安數位客服」平台新增「保單補發」、「我要續保」、「異動申請」、「線上繳費」與「強制險電子式保險證下載」等五項常用功能，實現「一機在手，服務隨時隨地到手」。

實踐普惠金融

數位科技提升了金融服務的可及性、使用性與服務品質，對於普惠金融的實踐有極大助益。新安東京海上秉持服務全客群的精神，在提供一般客戶優質數位服務的同時，亦照顧弱勢消費者使用保險服務的需求。本公司「保險服務輔助系統」首創推出「手語視訊翻譯服務」，確保聽語障朋友能夠充分獲得平等、合理且便利的保險服務。此外，建置「友善服務網站」，取得NCC最高等級「無障礙標準2.1(AAA)」認證。官方網站已導入顏色互動「友善閱讀」及「語音導讀」功能，整合官網汽車、機車、住宅、旅遊、傷害、健康與企業保險共7大險種35項商品、近300題有關商品及理賠知識型議題頁面，前者提供使用者可依自身需求調整瀏覽頁面的背景與文字顏色；後者功能不僅提供快、中、慢3種語調撥放速度，更建置暫停與重聽功能，打造以人為本的數位友善服務環境。

CONTENTS

Message from the Chairman	27
About Tokio Marine Nawa	29
Business Report	31
Business Development Plan	32
Financial Highlights	32
Consolidated Balance Sheets	33
Consolidated Statements of Comprehensive Income	35
Independent Auditors' Report	37
Audit Committee Report	40
Corporate Governance Report	41
Products and Services	49

Message from the Chairman



Chairman | Yoshihiko Shima

Global financial market has been unsettled since the beginning of 2023. Although governments of the Western world responded rapidly to the bankruptcy of two regional US banks and UBS-Credit Suisse merger, taking into consideration of the following facts: high inflation, ongoing Russia's invasion of Ukraine, intensifying geopolitical tensions and climbing oil prices, IMF issued World Economic Outlook for Spring in April, showing a downward adjustment of global growth to 2.8% for 2023. The world economy will be facing the weakest growth since 1990. IMF also estimated Taiwan economic growth rate to be 2.1%, and the inflation rate to be 1.9%, far lower than the global 7%. According to statistics published in May by the Directorate-General of Budget, Accounting and Statistics of the Executive Yuan, although the inflation growth momentum has eased due to the weakening global end demand and falling back of international raw material prices, increasing demand for leisure and travel has boosted service costs and real estate rental prices, as a result the overall inflation rate for the year to come is adjusted upward to 2.26% and economic growth rate is adjusted downward to 2.04%.

Direct written premiums of domestic non-life insurance market in 2022 amounted to NT\$220.3 billion (NT\$214.75 billion if COVID-19 related products were not accounted) and the growth rate of the market was 6.6% (3.9% if COVID-19 related products were not accounted). However, impacted by COVID-19 related products, the claims amount of these two policies alone reached as high as NT\$211.64 billion. TMNewa too faced unprecedented loss due to the enormous claims amount. We are especially grateful to our major shareholders. With their continued support, our financial structure was strengthened by a successful capital increase. TMNewa was able to survive the greatest crisis in 24 years since foundation, maintain daily operation and provide services to our customers uninterrupted. As COVID-19 pandemic comes to an end, from 2023 TMNewa will retrieve the growth momentum in gross written premiums as we always had before. The newborn TMNewa aims at "Becoming an original Good Company of our own, attaining good corporate image and satisfaction for all of our stakeholders including customers, insurance agents and brokers, employees and their families, whole society, future generation and shareholders" and as a result that both profitability and growth momentum of the company will be surely improved greatly.

Post pandemic era accelerates digital transformation, motivates needs for FinTech development, and hence changes consumer behavior. Digital innovation brings new business opportunities for non-life insurance industry and changes that have never been seen before in business channel and sales pattern. Insurance services have therefore entered a digital era. Being aggressively adopting emerging InsureTech such as cloud service, OCR, AI and big data analytics, TMNewa continues to introduce various AI assistance systems in customer service, underwriting, claims and business operation areas. Online platform for microinsurance was also launched for better customer service experience and new insurance value chain. On the other hand, we have obtained thirteen utility model patents in areas of underwriting, claims and insurance service at the end of 2022. Meanwhile, we also keep strengthening information security on internet, building risk management structure for information security, and deepening information security management in three dimensions of strategy, management and technical side. All the actions above are to ensure that the company can run stably and grow steadily, and our customers can enjoy convenient and innovative digital insurance services.

ESG performance of firms determines management sustainability resilience. Global warming and climate change worsen the impact of extreme weather and increase frequency of natural disasters. Lower biological diversity could even lead to higher possibility of new types of infectious disease to emerge and therefore threaten the human living environment. These risks increase the level of business risk furthermore for insurance industry. In order to achieve Net Zero Emissions and to cope with possible impact of climate change, TMNewa obtained ISO 14064-1 Greenhouse Gas Emission Validation in 2022 and established a mid-to-long term sustainability goal by Sustainability Development Committee. Confronting all the challenges to come in the future, we will continue to provide customer-oriented services with innovative insurance technology, and never forget to change from the bottom of the heart and always be ready to reset and start again. TMNewa aims to become a reliable and trustworthy company which will always lead the era with innovation and sustainability.

Chairman



About TOKIO MARINE NEWA

Company Name

Tokio Marine Newa Insurance Co., Ltd.

Established Date

20 January 1999

Headquarters

8F-13F, No. 130, Section 3, Nanjing E. Road., Zhongshan District, Taipei City

Capital

NT\$20 billion

Paid-up Capital

NT\$12 billion (Date as of : 2023/06/20)

No. of Employees

1,442 (Date as of : 2023/05/31)

Rating

- “A-” rated by Standard & Poor’s. (2023/05/17)
- “twAA” rated by Taiwan Ratings. (2023/05/17)

History

1999

Newa Insurance was established under the horizontal service integration strategy of Yulong Group. With a vision of becoming “Professional and Caring, the best non-life insurance company” and adhering our core values of “Brand-new, Efficiency, Safety, Top (B.E.S.T.)”, we persist in developing various products to meet every customer’s demand and providing good quality insurance services.

2002

Newa Insurance formed a strategic alliance with Tokio Marine Group, the largest insurance group in Japan, to introduce international specialty of insurance and furthermore to improve service level by combining insurance and car market professionalism from both groups.

2005

Merged with Allianz President General Insurance (AZPG) of Tokio Marine Group and officially renamed as “Tokio Marine Newa Insurance Co., Ltd.”

2022

Impacted by COVID-19 pandemic, in order to strengthen the company’s capital structure, we are able to continue our corporate philosophy of sustainability by successfully acquiring funding from both Tokio Marine Group and Yulong Group, and became a subsidiary of Tokio Marine & Nichido Fire Insurance Co., Ltd.

Our Growth

1999	• Newa Insurance officially started to operate, and 20 branch offices were established island wide.	2012	• Established New Taipei City Office in the replace of Shuang Ho Liaison Office. • Changhua Liaison Office upgraded to Production Department.
2002	• Tokio Marine Group in Japan invested 30% of Newa and formed a strategic alliance with us.	2015	• Established Jiali Liaison Office in Tainan and the number of branch offices increased to 30.
2003	• Headquarters office relocated from Xin-Yi Road to the current location “Newa Insurance Building”. • Established Fongyuan and Yuanlin branch offices.	2017	• Established Nankan Liaison Office, Yongkang Liaison Office and Nangao Liaison Office.
2005	• 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.	2018	• First overseas subsidiary, Newa Insurance (Cambodia) PLC. established in Cambodia.
2006	• Established Shanghai Representative Office.	2019	• Established Taipei Branch Office and the number of branch offices was expanded to 34.
2008	• Official permission has been granted by Financial Supervisory Commission (FSC) for health insurance business operation.	2020	• Renamed 9 “Production Department” and 18 “Liaison Office” to “Service Center”.
		2021	• “Shalu Service Center” was relocated to Cingshuei and renamed “Cingshuei Service Center”.
		2022	• Tokio Marine Nichido Fire Insurance Company holds 50.18% of the shares. Tokio Marine Newa Insurance has officially become a subsidiary of Tokio Marine Group.

Shareholders

Date as of : 2023/06/20

Name	Number of Shares Held	Shareholding Ratio
Tokio Marine & Nichido Fire Insurance Co., Ltd.	602,118,747	50.18%
China Motor Co., Ltd.	288,504,465	24.04%
Yulon Motor Co., Ltd.	223,517,245	18.63%
Yulon Finance Co., Ltd.	81,686,031	6.81%
Sunlit Investment Co., Ltd.	4,173,804	0.35%
Fu Lun Motors Co., Ltd.	3	-
Shung Ye Motor Co., Ltd.	3	-
Fortune Motors Co., Ltd.	1	-
Yuea Ching Business Co., Ltd.	1	-
Total	1,200,000,300	100%

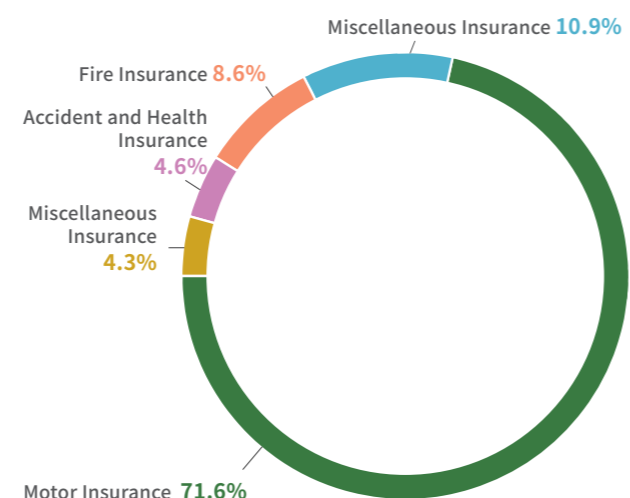
Business Report

The figures below only show the business result of TMNeva. Please refer to P.33-P.36 for consolidated financial statements.

The gross premium income (GWP) of TMNeva in 2022 was NT\$17.23 billion, among which direct written premium (DWP) was NT\$16.62 billion, 11.0% higher than that in 2021. The market share was 7.5% and the market ranking was the 4th. Net retained premium was NT\$13.85 billion, net incurred loss was NT\$54.81 billion, and loss ratio by net earned premium was 415.3%. Net loss after tax was NT\$47.08 billion. Total assets were NT\$20.0 billion on 31st December 2022.

With COVID insurance excluded, the gross premium income (GWP) in 2022 was NT\$16.64 billion, among which direct written premium (DWP) was NT\$16.02 billion, 7.0% higher than that in 2021. The market share was 7.5% and the market ranking was the 4th. Net retained premium was NT\$13.25 billion, net incurred loss was NT\$7.20 billion, and loss ratio by net earned premium was 57.0%. Net profit after tax was NT\$850 million.

Business Structure

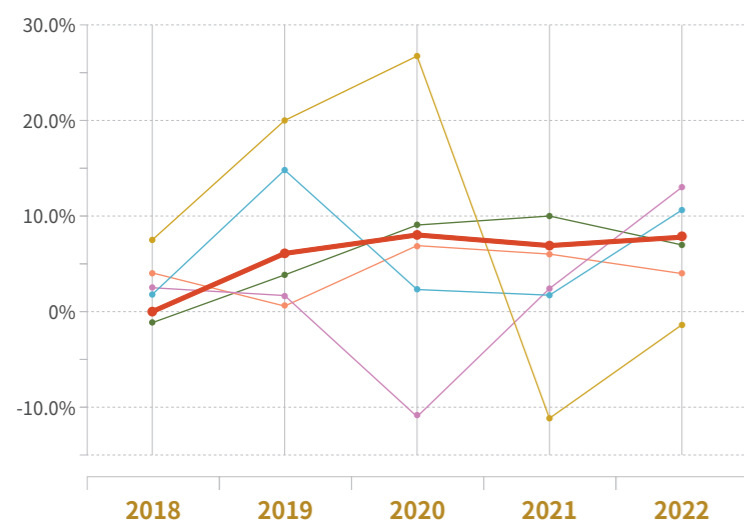


▲ Direct Written Premium proportion by each line of business

DWP Growth Rate

2022	Motor Insurance	Fire Insurance	Accident and Health Insurance		Miscellaneous Insurance	Marine and Engineering Insurance	Total	
			incl. Covid Insurance	excl. Covid Insurance			incl. Covid Insurance	excl. Covid Insurance
Gross Premium Income (GWP)	118.4	15.6	13.4	7.5	17.7	7.2	172.3	166.4
Direct Written Premium (DWP)	114.7	13.8	13.4	7.4	17.4	6.9	166.2	160.2
DWP Growth Ratio (%)	6.9%	4.8%	104.4%	13.4%	10.7%	-1.4%	11.0%	7.0%
Net Premiums	112.1	4.9	13.3	7.3	5.6	2.6	138.5	132.5
Net Incurred Loss	63.8	1.8	479.6	3.6	1.6	1.3	548.1	72.0
Loss Ratio by Net Earned Premium (%)	59.7%	37.6%	3,814.6%	51.5%	29.6%	50.2%	415.3%	57.0%

Operational Overview



	2018	2019	2020	2021	2022
Motor Insurance	-1.5%	3.8%	9.7%	10.0%	6.9%
Fire Insurance	4.6%	0.4%	7.2%	6.2%	4.8%
Accident and Health Insurance	3.0%	2.1%	-10.5%	2.7%	13.4%
Miscellaneous Insurance	2.5%	15.0%	3.0%	2.6%	10.7%
Marine and Engineering Insurance	7.4%	19.9%	26.5%	-10.9%	-1.4%
Total	0.03%	5.2%	8.4%	7.3%	7.0%

Business Development Plan

Embracing the corporate philosophy of “Persistent Innovation, Digital Transformation” and business concept of creating service value for customers, TMNeva will proactively develop more customer-oriented insurance products and improve service quality. We aim to maintain our excellence in the competitive non-life insurance industry and become the best insurance company for the society. Facing the coming challenges, TMNeva will focus on the following business plans:

- To strengthen on the management of emerging risks such as extreme weather, newfound infectious diseases and changing population structure, to refine new product development and sales procedures in order to avoid situations of under-estimating underwriting risks.
- Continuing to expand high profitable non-motor segments with the goal of diversifying business lines due to the changing nature of future motor insurance market, and to aim for stable profitability and growing performance.
- To make better use of new InsurTech applications such as AI, Big Data analysis, OCR, Sales Intelligent Assistance System and Claims Intelligent Assistance System for the purpose of better business and profitability by improving efficiency of sales, underwriting and claims.
- Responding to the changed consumption pattern after the pandemic, TMNeva will strengthen on emerging sales channels such as internet platform and increase our brand awareness through exclusive strategic alliances for better performance.
- Responding to emerging cyber risk and for higher security level, TMNeva will continue to improve cyber security by strengthening firewall management, repairing system vulnerability and replacing old network system equipment with new ones.

Financial Highlights

Unit : NT\$ Million

Item	Year	2018	2019	2020	2021	2022
Capital		2,990	2,990	2,990	2,990	5,299
Reserves (Note 1)		11,866	13,072	13,788	14,714	30,724
Net Premiums		10,044	10,360	11,173	12,152	13,854
Direct Written Premiums		12,254	12,924	14,027	15,060	16,729
DWP Growth Ratio - TMNeva		0.03%	5.2%	8.4%	7.3%	11.1%
Market DWP		164,860	176,390	187,390	206,729	220,316
DWP Growth Ratio - Domestic Market		5.7%	7.0%	6.2%	10.3%	6.6%
Total Assets		21,785	24,657	25,646	28,207	20,008
Operating Revenues		10,653	11,123	11,956	13,048	13,926
Net Profit / (Loss)		814	960	857	1,236	(47,079)
Market Share (%) - TMNeva		7.4%	7.3%	7.4%	7.2%	7.6%

Note 1: Reserves includes Unearned premium reserve, Special reserve, Loss reserve, Special reserves for catastrophic event, Special reserves for fluctuation of risk, and Premium deficiency reserve.

Note 2: The table adopted consolidated financial statements. GWP of Newa Insurance (Cambodia) PLC. in 2022 reached US\$3.734 million, 25.1% higher than that in 2021 and net loss after tax was US\$173,000.

TOKIO MARINE NEWA INSURANCE CO., LTD. AND SUBSIDIARY
Consolidated Balance Sheets

In New Taiwan Dollars

DECEMBER 31, 2022 AND 2021	2022/12/31		2021/12/31	
ASSETS	Amount	%	Amount	%
CASH AND CASH EQUIVALENTS	\$ 2,791,875,094	14	\$ 6,563,698,269	23
RECEIVABLES				
Notes receivable, net	371,255,756	2	334,137,910	1
Premiums receivable, net	89,293,338	-	240,899,158	1
Other receivables, net	29,619,108	-	320,586,962	1
Total receivables	490,168,202	2	895,624,030	3
CURRENT TAX ASSETS	5,535,485	-	505,289	-
ASSETS HELD FOR SALE	50,389,480	-	-	-
INVESTMENTS				
Financial assets at fair value through profit or loss	440,195,869	2	761,558,241	3
Financial assets at amortized cost	1,551,006,720	8	1,808,222,641	6
Financial assets at fair value through other comprehensive income	1,766,984,553	9	8,812,086,144	31
Other financial assets	396,011,500	2	1,860,488,000	7
Investment properties	1,775,941,955	9	1,837,480,098	7
Total investments	5,930,140,597	30	15,079,835,124	54
REINSURANCE CONTRACT ASSET				
Claims recoverable from reinsurers, net	102,055,246	1	79,817,490	-
Due from reinsurers and ceding companies, net	23,661,603	-	148,001,952	-
Ceded unearned premium reserve	1,296,550,937	6	1,318,290,656	5
Ceded loss reserve	2,329,008,676	12	1,936,247,174	7
Ceded premium deficiency reserve	-	-	2,214,777	-
Total reinsurance contract asset	3,751,276,462	19	3,484,572,049	12
PROPERTY AND EQUIPMENT, NET	1,329,838,164	7	1,301,716,255	5
PROPERTY AND EQUIPMENT, NET	47,178,705	-	49,129,396	-
INTANGIBLE ASSETS				
Computer software cost	40,946,542	-	36,881,865	-
DEFERRED INCOME TAX ASSETS	2,979,887,012	15	143,935,237	1
OTHER ASSETS				
Refundable deposits	2,395,015,823	12	627,907,257	2
Other assets	195,351,526	1	23,194,790	-
Total other assets	2,590,367,349	13	651,102,047	2
TOTAL	\$ 20,007,603,092	100	\$ 28,206,999,561	100

In New Taiwan Dollars

DECEMBER 31, 2022 AND 2021	2022/12/31		2021/12/31	
LIABILITIES AND EQUITY	Amount	%	Amount	%
PAYABLES				
Notes payable	\$ 446,642	-	\$ 1,971,433	-
Claims payable	2,652,632	-	2,802,431	-
Commissions payable and fees	156,074,081	1	140,414,043	-
Due to reinsurers and ceding companies	418,598,798	2	340,443,581	1
Other payables	837,901,039	4	705,603,545	3
Total payables	1,415,673,192	7	1,191,235,033	4
CURRENT TAX LIABILITIES	2,580,628	-	158,836,350	1
SHORT TERM DEBT	3,909,000,000	19	-	-
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	-	-	981,555	-
LEASE LIABILITIES	31,495,674	-	38,257,798	-
INSURANCE LIABILITIES				
Unearned premium reserve	8,036,227,899	40	7,407,768,326	26
Loss reserve	17,841,901,269	89	5,871,208,506	21
Special reserve	470,229,175	3	1,432,115,085	5
Premium deficiency reserve	4,376,085,191	22	3,072,629	-
Total insurance liabilities	30,724,443,534	154	14,714,164,546	52
OTHER LIABILITIES				
Guarantee deposit received	29,206,598	-	29,206,598	-
Reserve for operation loss	101,904,733	1	101,904,733	-
Net defined benefit liabilities	328,310,805	2	391,475,516	2
Other liabilities	701,478,360	3	484,677,538	2
Total other liabilities	1,160,900,496	6	1,007,264,385	4
PROVISIONS				
Decommissioning provisions	7,759,040	-	7,759,040	-
DEFERRED INCOME TAX LIABILITIES	-	-	6,198,405	-
Total liabilities	37,251,852,564	186	17,124,697,112	61
EQUITY				
Capital stock				
Ordinary shares	5,299,000,750	26	2,990,099,000	11
Capital surplus				
Capital surplus from merger	222,577,990	1	221,493,925	1
Retained earnings (accumulated deficit)				
Legal reserve	2,353,425,949	12	2,074,433,343	7
Special reserve	2,829,121,227	14	3,606,505,841	13
Unappropriated earnings (accumulated deficit)	(28,192,298,562)	(141)	1,087,311,958	4
Total retained earnings	(23,009,751,386)	(115)	6,768,251,142	24
Other equity				
Exchange differences on translation of the financial statements of foreign operations	4,705,541	-	(4,356,414)	-
Unrealized gain/(loss) on investments in equity instruments at fair value through other comprehensive income	176,314,661	1	958,471,745	3
Unrealized gain/(loss) on investments in debt instruments at fair value through other comprehensive income	(62,359,443)	-	45,601,132	-
Other equity	118,660,759	1	999,716,463	3
Total equity attributable to owners of the Company	(17,369,511,887)	(87)	10,979,560,530	39
NON-CONTROLLING INTERESTS	125,262,415	1	102,741,919	-
Total equity	(17,244,249,472)	(86)	11,082,302,449	39
TOTAL	\$ 20,007,603,092	100	\$ 28,206,999,561	100

TOKIO MARINE NEWA INSURANCE CO., LTD. AND SUBSIDIARY
Consolidated Statements of Comprehensive Income

In New Taiwan Dollars

DECEMBER 31, 2022 AND 2021	2022/12/31		2021/12/31	
	Amount	%	Amount	%
OPERATING REVENUE				
Retained earned premium				
Direct insurance premium revenue	\$ 16,728,957,228	120	\$ 15,060,030,614	116
Reinsurance premium inward	607,718,785	5	570,905,123	4
Premium revenue	17,336,676,013	125	15,630,935,737	120
Less: Reinsurance premium outward	3,482,270,768	25	3,478,881,053	27
Less: Net change in unearned premium reserves	649,806,038	5	407,084,814	3
Total retained earned premium	13,204,599,207	95	11,744,969,870	90
Reinsurance commission income	758,674,575	5	718,107,178	6
Handling fees earned	18,790,798	-	17,243,510	-
Net gains on investments				
Interest income	96,140,148	1	120,781,401	1
Foreign exchange gain (loss)	220,459,846	2	(80,472,807)	(1)
(losses) gains on valuation of financial assets and liabilities at fair value through profit or loss	(228,754,675)	(2)	140,881,953	1
Net loss on financial assets carried at amortized cost	(8,357,715)	-	-	-
Realized (losses) gains on financial assets at fair value through other comprehensive income	(170,803,680)	(1)	345,821,700	3
Gains on investment properties	32,672,665	-	39,598,183	-
Expected credit gains (losses) and reversal on investment	1,776,503	-	(360,907)	-
Total net (losses) gains on investments	(56,866,908)	-	566,249,523	4
Other operating revenue	340,547	-	1,288,800	-
Total operating revenue	13,925,538,219	100	13,047,858,881	100
OPERATING COSTS				
Retained claims				
Claims incurred	44,294,418,952	318	7,532,727,128	58
Less: Claims recovered from reinsurers	1,065,683,123	8	1,471,689,936	12
Total retained claims	43,228,735,829	310	6,061,037,192	46
Net change in insurance liabilities				
Net change in loss reserve	\$ 11,577,886,521	83	\$ 395,510,622	3
Net change in special reserve	(961,885,910)	(7)	109,640,517	1
Net change in premium deficiency reserve	4,375,227,339	32	491,024	-
Total net change in insurance liabilities	14,991,227,950	108	504,660,115	4
Commission expenses	2,279,481,335	16	2,056,064,767	16
Other operating costs	651,467,436	5	27,397,624	-
Total operating costs	61,150,912,550	439	8,649,159,698	66
GROSS (LOSS) MARGIN	(47,225,374,331)	(339)	4,398,699,183	34
OPERATING EXPENSES				
Operating expenses	2,343,184,168	17	2,572,100,920	30
Administrative expenses	337,566,373	2	348,380,293	3
Training expenses	6,262,595	-	5,726,577	-
Total operating expenses	2,687,013,136	19	2,926,207,790	23

In New Taiwan Dollars

DECEMBER 31, 2022 AND 2021	2022/12/31		2021/12/31	
	Amount	%	Amount	%
OPERATING INCOME	(\$49,912,387,467)	(358)	1,472,491,393	11
NON-OPERATING INCOME AND EXPENSES				
(Losses) gains on disposal of property and equipment	(233,559)	-	64,279	-
Other income	21,799,631	-	14,979,078	-
Other gains and losses	(1,536,660)	-	(12,227,267)	-
Total non-operating income and expenses	20,029,412	-	2,816,090	-
PROFIT BEFORE INCOME TAX	(\$49,892,358,055)	(358)	1,475,307,483	11
INCOME TAX (BENEFIT) EXPENSE	(\$2,813,701,502)	(20)	239,564,647	2
NET (LOSS) PROFIT	(\$47,078,656,553)	(338)	1,235,742,836	9
OTHER COMPREHENSIVE INCOME				
Items that will not be reclassified subsequently to profit or loss:				
Remeasurement of defined benefit plans	68,267,001	1	(20,236,696)	-
Unrealized loss on investments in equity instruments at fair value through other comprehensive income	(442,590,846)	(3)	792,109,316	6
Income tax relating to items that will not be reclassified subsequently to profit or loss	(9,461,314)	-	(2,686,652)	-
Total items that will not be reclassified subsequently to profit or loss	(364,862,531)	(2)	774,559,272	6
Items that may be reclassified subsequently to profit or loss:				
Exchange differences on translating the financial statements of foreign operations	20,786,547	-	(5,394,706)	-
Unrealized loss on investments in debt instruments at fair value through other comprehensive income	(121,407,046)	(1)	(159,484,256)	(1)
Income tax relating to items that may be reclassified subsequently to profit or loss	(13,446,471)	-	(24,184,411)	-
Total items that may be reclassified subsequently to profit or loss	(87,174,028)	(1)	(140,694,551)	(1)
Other comprehensive income, net of income tax	(452,036,559)	(3)	633,864,721	5
TOTAL COMPREHENSIVE INCOME	(\$47,530,693,112)	(341)	\$ 1,869,607,557	14
NET (LOSS)/PROFIT ATTRIBUTABLE TO:				
Owners of the Company	(\$47,075,676,522)	(338)	\$ 1,237,752,492	9
Non-controlling interests	2,980,031	-	(2,009,656)	-
	(\$47,078,656,553)	(338)	\$ 1,235,742,836	9
TOTAL COMPREHENSIVE (LOSS)/INCOME ATTRIBUTABLE TO:				
Owners of the Company	(\$47,539,437,673)	(341)	\$ 1,874,584,301	14
Non-controlling interests	8,744,561	-	(4,976,744)	-
	(\$47,530,693,112)	(341)	\$ 1,869,607,557	14
(LOSS) EARNINGS PER SHARE				
Basic	(\$ 6,484.31)		\$ 61,887,624.60	0.01
Diluted	(\$ 6,484.31)		\$ 61,887,624.60	

Independent Auditors' Report

The Board of Directors and Stockholders Tokio Marine Nawa Insurance Co., Ltd.

Opinion

We have audited the accompanying consolidated financial statements of Tokio Marine Nawa Insurance Co., Ltd. and its subsidiary (collectively referred to as the "Group"), which comprise the consolidated balance sheets as of December 31, 2022 and 2021, and the consolidated statements of comprehensive income, changes in equity and cash flows for the years then ended, and the notes to the consolidated financial statements, including a summary of significant accounting policies (collectively referred to as the "consolidated financial statements").

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Group as of December 31, 2022 and 2021, and its consolidated financial performance and its consolidated cash flows for the years then ended in accordance with the Regulations Governing the Preparation of Financial Reports by Insurance Enterprises, and International Financial Reporting Standards (IFRS), International Accounting Standards (IAS), IFRIC Interpretations (IFRIC), and SIC Interpretations (SIC) endorsed and issued into effect by the Financial Supervisory Commission (FSC) of the Republic of China.

Basis for Opinion

We conducted our audits in accordance with the Regulations Governing Auditing and Attestation of Financial Statements by Certified Public Accountants and auditing standards generally accepted in the Republic of China. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Consolidated Financial Statements section of our report. We are independent of the Group in accordance with The Norm of Professional Ethics for Certified Public Accountant of the Republic of China, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated financial statements for the year ended December 31, 2022. These matters were addressed in the context of our audit of the consolidated financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Adequacy of Loss Reserves

For the estimates and judgments related to loss reserves, refer to Note 5 to the consolidated financial statements. For other related disclosures, refer to Note 33.

Loss reserve is a major component of the Group's liability. As of December 31, 2022, the balance of loss reserves was about 21% of the total assets of the Group.

Loss reserves include losses filed but not yet paid and losses not yet filed. The losses filed but not yet paid refers to the estimates of unpaid losses evaluated by the claims department on a case-by-case basis based on the actual data of claims application, or independent adjusters for known and filed losses only. The adjusters analyze the specific details of the insured event to generate an independent estimate of the losses filed. The losses not yet filed include estimates of the unpaid losses and unpaid unallocated loss adjustment expenses (ULAE). The actuaries estimate unpaid losses based on the claim development methods (accident year basis) and a separate analysis is performed to evaluate the unpaid ULAE estimate. These analyses are performed by type of insurance and applied to gross as well as ceded losses.

The said claim development methods involve credibility weighting of the experiential development and the expected losses. The actuaries exercise professional judgment in determining the appropriate method or models, assumptions, or parameters associated with the evaluation of unpaid losses.

We obtained an understanding of the design and implementation, and we tested the operating effectiveness of the internal control relevant to the estimation of loss reserves of the Group. Moreover, we also performed the following audit procedures:

- (1) We assessed, on a test basis, the relevant information and documents of claims to evaluate whether the amount of the Group's loss reserves for claims filed but not yet paid were estimated accordingly and appropriately.
- (2) We obtained the actuarial report prepared by the Group's internal actuary and determined that the loss reserves were accrued accordingly. We confirmed that the professional qualification of the actuary is compliant with the regulations issued by the FSC.
- (3) Our internal specialists evaluated the completeness and accuracy of the data, as well as the reasonableness of the Group's estimate of losses not yet filed.

Other Matter

We have also audited the parent company only financial statements of Tokio Marine Nawa Insurance Co., Ltd. as of and for the years ended December 31, 2022 and 2021 on which we have issued an unmodified opinion.

Responsibilities of Management and Those Charged with Governance for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with the Regulations Governing the Preparation of Financial Reports by Insurance Enterprises, and IFRS, IAS, IFRIC and SIC endorsed and issued into effect by FSC, and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

Those charged with governance, including the audit committee, are responsible for overseeing the Group's financial reporting process.

Auditors' Responsibilities for the Audit of the Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with auditing standards generally accepted in the Republic of China will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

As part of an audit in accordance with auditing standards generally accepted in the Republic of China, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- (1) Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- (2) Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.
- (3) Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- (4) Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Group to cease to continue as a going concern.
- (5) Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- (6) Obtain sufficient and appropriate audit evidence regarding the financial information of entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision, and performance of the group audit. We remain solely responsible for our audit opinion.

Tokio Marine Nawa Insurance Co., Ltd.

Audit Committee Report

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated financial statements for the year ended December 31, 2022 and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

The engagement partners on the audits resulting in this independent auditors' report are Wang-Sheng Lin and Kuan-Hao Lee.

Deloitte & Touche

**Taipei, Taiwan
Republic of China**

February 23, 2023

Review of Financial Results

The Board of Directors has prepared the Company's 2022 financial statements, including consolidated balance sheets, consolidated statements of comprehensive income, consolidated statements of changes in equity, and consolidated statements of cash flows, in which the financial statements (including consolidated financial statements) have been audited and certified by Wang-Sheng Lin, and Kuan-Hao Lee, CPA of Deloitte & Touche Taiwan, who issued an independent auditor's report. The above statements have been reviewed by the Audit Committee and no irregularities were found. The Audit Committee hereby issues this report in accordance with Article 219 of the Company Act.

To:

2023 Annual General Shareholders' Meeting of Tokio Marine Nawa Insurance Co., Ltd.

Audit Committee

Convener

Chi-Si Hwu



February 22, 2023

Board of Directors

The highest governance body of TMNewa is the board of directors. According to the Articles of Incorporation, the board consists of 7 to 15 members. Election of board members follows the nomination system and directors are to be elected by shareholders from a list of candidates. On 11 April 2023, extraordinary general meeting was held and the 9th board members were elected. Among the eleven members, three are independent directors, and four are juristic person directors with insurance specialty. Personal information of directors stated below:

Date as of : 2023/04/30

Title	Name	Nationality	Age	Education	Profession
Chairman	Yoshihiko Shima	Japan	51-60 (Male)	Japan University of Tokyo: Agriculture	Insurance, Management
Vice Chairman	Kuo-Hsing Hsu (Yulong Motor Co., Ltd.)	Republic of China	61-70 (Male)	National Taiwan University of Science and Technology: Mechanical Engineering	Management
Director	Wen-Rong Tsay (Yulong Motor Co., Ltd.)	Republic of China	61-70 (Male)	National Chiaotung University: EMBA National Chengkung University: Mechanical Engineering	Management
Director	Satoshi Naganuma (Tokio Marine & Nichido Fire Insurance Co., Ltd.)	Japan	51-60 (Male)	Columbia University: Master of Laws Japan Waseda University: Law	Insurance, Law, Management
Director	Kiichiro Hatakeyama	Japan	51-60 (Male)	MIT Sloan School of Management: MBA Japan University of Tokyo: Science	Insurance, Risk Management
Director	Hsin-Cheng Tseng (China Motor Co., Ltd.)	Republic of China	51-60 (Male)	National Chengchi University: MBA National Tsinghua University: Nuclear Engineering	Management
Director	Koichi Isshiki (Tokio Marine & Nichido Fire Insurance Co., Ltd.)	Japan	51-60 (Male)	Japan Kagawa University: Economics	Insurance, Management
Director	Kotaro Kemuyama (Tokio Marine & Nichido Fire Insurance Co., Ltd.)	Japan	51-60 (Male)	Japan Tokyo University of Foreign Studies: Chinese Language and Culture Studies	Insurance, Management
Independent Director	Liang-Chuan Chen	Republic of China	51-60 (Male)	Chinese Culture University: Law	Insurance, Management
Independent Director	Hui-Fen Lu	Republic of China	51-60 (Female)	Japan Tohoku Fukushi University: PhD of Social Welfare Japan Chuo University: Master of Commerce	Insurance (Property Insurance Management, Long-term Care Insurance), Risk Management
Independent Director	Yung-Fu Liu	Republic of China	61-70 (Male)	National Taiwan University: Business Administration (SPECS)	Management

Under the board of directors, other than Audit Committee and Risk Management Committee which were already established under the regulations, in order to strengthen corporate governance and complete remuneration system for directors and managers, TMNewa voluntarily established Compensation Committee. In 2022, the number of times the following meetings were held for board of directors, Audit Committee, Risk Management Committee and Compensation Committee were 15, 12, 6 and 5 times respectively. Besides, the performance evaluation of the board itself and the directors is conducted every year via self and peer assessment of every director. The average attendance rate of directors was 96% in 2022. The average number of hours for advanced studies per director was 15.8. The average evaluation scores of self-assessment and peer-assessment were 94.4 and 93.4 respectively.



Directors and Managers Compensation System

The board of directors approved "Directors Compensation System" and "Performance Evaluation and Compensation Standards for Managers". Compensation for managers adjusts according to financial condition of the company, personal performance, company operating efficiency and corresponding future risk level, as well as average salary level of the industry, personal evaluation result, working time, job content, achievement rate and average salary level in the company. On the other hand, salary for directors is paid in accordance with Compensation System which has been approved in shareholders meeting.

Corporate Governance Office and Officer

The board of directors approved to assign Senior Vice President Anthony Lu of Technical Planning System to be the manager of corporate governance and the highest officer in charge. Main duties are as follows:

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

In order to promote effectiveness of corporate governance, TMNewa assigns the Corporate Governance Section of Planning Dept. to be fully in charge. Personnel is assigned to maintain operation of shareholders meetings and board meetings, assist directors to comply with laws and regulations, strengthen board functions, and promote sustainable business, etc.. Assignments performed by Corporate Governance Office in 2022 are as follows:

- Board meeting and Audit Committee meeting were held in accordance with applicable laws and regulations, meeting minutes were recorded, and information needed by directors were provided.
- Performance evaluation of directors, renewal of liability insurance for directors and managers were executed and reported to the board.
- Assisted directors with their educational training in order to promote their professional abilities on management and board function.
- Reported major shareholding changes and updated public information as required by regulations.
- In charge of stock affairs and called shareholders meeting on a regular basis. Three extraordinary meetings of shareholders were held in 2022.
- Procedure for both capital reduction and capital increase related declaration, stocks replacement, registration of alteration and contact with shareholders, etc. were done in 2022.
- Corporate governance evaluation procedure was performed by a third party and improved according to the evaluation result in order to promote effectiveness of corporate governance.
- Maintained proper function of Sustainability Committee and Treat Clients Fairly Committee, promoted environment (E), society (S), and governance (G) related issues, followed ESG execution status on a regular basis and report to the board.
- Published 2021 Corporate Sustainability Report in both Chinese and English version and verified by a third-party.

Dividend Policy

Earnings at the end of year, if there is any, will be netted after taxes, then deducted for accumulated loss, and after allocated for legal reserve, special reserve and other reserve, board of directors will draft a proposal for distribution of net earnings and submit to shareholders' meeting for decision.

The 2022 audited financial statements showed a net loss after tax of NT\$47,075,676,522. After combining with undistributed surplus earnings at the beginning of the period, a capital reduction approved at the extraordinary shareholders meeting to write off accumulated losses, adjusted items for the undistributed earnings, and reserves recognized to cover the deficit as legally required, the accumulated deficit settled at NT\$28,191,001,029. After covered by legal reserve and capital reserve, the accumulated deficit at period-end was NT\$ 25,616,081,155, therefore no dividend will be distributed in 2023.

CPA Independence Assessment

TMNewa 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". In 2022, due to the job rotation of Deloitte Taiwan, the CPA for TMNewa has been changed to Mr. Wang-Sheng Lin and Mr. Guan-Hao Li. The result of evaluation for both accountants 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" and was reported to the board of directors.

Audit Fees

NT\$

Accounting Firm	CPA	Audit Fees (Note 1)	Non-Audit Fees (Note 2)	Total	Audit Period
Deloitte Taiwan	Wang-Sheng Lin Guan-Hao Li	2,810,000	5,797,000	8,607,000	Year of 2022

Note 1: Audit fee refers to expenses paid to CPA for auditing and reviewing financial reports as stated in Item 1 of Paragraph 1, Article 24 in Regulations Governing Auditing and Attestation of Financial Statements by Certified Public Accountants.

Note 2: Non-Audit fee applies on tax compliance audit, internal control audit, review on capital adequacy, inspection report, and compulsory motor insurance etc.

Information Security Governance

While developing FinTech and digital transformation, TMNewa has been strengthening our information security control from strategy aspect, management aspect and technical aspect. Details are as follows:

Strategy

- Establish three lines of defense for information security risk management framework. Define each line's role, function and responsibility. Establish Information Security Department to be fully in charge of information security related matters.
- Implement assignments corresponding to information security policy of Tokio Marine Group.
- Correspond to plans promoted by Financial Supervisory Commission such as strengthening on monitoring information security, intensifying management, improving financial resilience, and elaborating on joint defense.
- Recruit new board members as information security consultant and report computer system security evaluation report to the board.

Management

- Continue to obtain ISO certification such as ISO 27701 Privacy Information Management and ISO 22301 Business Continuity Management.
- Keep hosting educational seminars on information security in order to promote awareness of all employees.
- Strengthen information security risk control on supply chain and improve management on outsourced companies.

Technics

- Construct in-depth defense framework, outsource Security Operation Center to monitor information security, strengthen information protection mechanism such as Managed Detection and Response (MDR), Web Application Firewall (WAF), Intrusion Detection System (IDS) and anti-defacement system etc.
- Perform information security check and drill regularly such as identifying social engineering emails, responding to ransomware, mitigation of DDoS, and remote site recovery for information system etc.

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 TMNewa to request or accept any improper benefit. Also, corresponding to anti-embezzlement and anti-bribery philosophy of Tokio Marine Group, the board of directors approved to formulate “Anti-embezzlement and Anti-Bribery Policy” to show our determination to build a good corporate governance and risk control mechanism. On the other hand, we have set up a mailbox and a hotline for employees to report any unethical behavior. There was no case reported in 2022.



Ethical Management Policy

2022 AGM Approval List

Date	Meeting	Approval	Decision	Implementation
2022/05/11	Shareholders Meeting	Amendments to “Articles of Incorporation”	Approved	Implemented
		Amendments to “Procedures for Investing in Special Projects, Public Utilities and Social Welfare Enterprises”	Approved	Implemented
2022/08/19	1 st Extraordinary Shareholders Meeting	Amendments to “Articles of Incorporation”	Approved	Implemented
		Intention to reduce capital in order to write off accumulated losses	Approved	Implemented
		Intention to increase capital via equity offering	Approved	Implemented
2022/10/19	2 nd Extraordinary Shareholders Meeting	Amendments to “Rules of Procedure for Shareholders Meetings”	Approved	Implemented
		Amendments to “Procedures for Financial Derivatives Transactions”	Approved	Implemented
		Amendments to “Procedures for Investing in Special Projects, Public Utilities and Social Welfare Enterprises”	Approved	Implemented
		Amendments to “Articles of Incorporation”	Approved	Implemented

Date	Meeting	Approval	Decision	Implementation
2022/10/19	2 nd Extraordinary Shareholders Meeting	Amendments to “Procedures for Election of Directors”	Approved	Implemented
		Intention to reduce capital in order to write off accumulated losses	Abstention Votes	Not Approved
		Intention to increase capital via equity offering	Abstention Votes	Not Approved
		Motion: Extraordinary Shareholders Meeting will be convened to other date to discuss the agenda not approved by the shareholders.	Approved	Implemented
2022/12/30	3 rd Extraordinary Shareholders Meeting	Intention to reduce capital in order to write off accumulated losses	Approved	Implemented
		Intention to increase capital via equity offering	Approved	Implemented

Implementation of Sustainable Development

Framework

Sustainable Development Committee is established and approved by the board of directors. With an aim to promote corporate sustainable development from top down, the president is appointed to be the convener and chairman of the meeting, and senior presidents are the committee members. We integrate issues such as environment, society, and governance into our management strategy and work plan, and aim to promote sustainable corporate value for the long-term.



Sustainable Development Policy

Sustainable Finance

In order to achieve Net Zero by 2025, TMNewa has done the greenhouse gas inventory of the headquarters and six branch offices and been certified ISO 14064-1 by BSI. Sustainable Development Committee has achieved mid-term greenhouse gas reduction target in 2022. The president representing the company signed to follow “Stewardship Principles for Institutional Investors” and submitted official report for it. The board of directors approved “Policies for Responsible Investment” stating no investment will be allowed in 100% coal mining industry and enterprises using coal-fired power generation.

Digital Transformation plays an important role in sustainable development progress. Through the combination of insurance business with environmental sustainability, TMNew actively develops digital systems such as e-Policy, AI Customer Services, optimization and automation on underwriting and claims procedure. On the other hand, we wish to increase sustainable value of insurance services by providing digitalized services to respond to customers’ needs quickly through the usage of emerging technologies such as big data analysis, Robotic Process Automation (RPA) and blockchain.

Employee Benefits

Human Rights Protection

With a diversified workforce, one of our philosophies is to treat all employees equally at workplace. “Human Rights Policy” is made to build a friendly and tolerant working environment. There was no discrimination or human right violation cases occurred in 2022. Sexual Harassment Prevention Committee has been established with “Regulations for Establishing Measures of Prevention, Correction, Complaint and Punishment of Sexual Harassment at Workplace”. Educational training on sexual harassment prevention is held for employees every year. To prevent workplace bullying, TMNeva established a grievance procedure and proposed “Prevention of Workplace Bullying Plan” in order to build a safe, respected and discrimination-free workplace culture.

Workplace Safety and Hygiene

For employees’ physical and mental health, our Employee Welfare Committee provides group insurance and subsidies for wedding, childbirth, medical care, emergency, funeral, education, and childcare etc. TMNeva provides free health check-up and hosts health seminars on a regular basis. We also regularly conduct fire drill and ask professional instructors to demonstrate how to use fire extinguisher and AED, as well as hold CPR training class for employees. In order to eliminate any possible danger existing in our working environment and provide a safe and hygiene working place, we maintain office equipment and air conditioning and sanitize office on a regular basis, and make sure there is sufficient lighting and working space for every employee. There has been no severe injury or death cases occurring for the period of last three years.

Manpower Development and Salary

TMNeva has built a comprehensive manpower development plan to encourage employees to learn further and help them to get professional certification in underwriting and claims either domestically or abroad. Through various means such as incentive scheme, job rotation, performance evaluation system and promotion, TMNeva encourages our employees to promote their professional skills in order to adapt to the evolving environment. On the other hand, we offer new employees better than the regulated minimum wage and adjust salary compensation and bonus on a regular basis. As for employee retirement plan, TMNeva allocates retirement fund as regulated by laws and becomes fully funded. We funded “Supervisory Committee of Labor Retirement Reserve” to monitor allocation and management of the Pension Preparation Fund.

Social Participation

TMNeva has been focusing on social issues for a very long time. Starting from social welfare value “from Community to Society”, together with five aspects of “Road Safety”, “Caring for Minority”, “Children Education”, “Risk Prevention Products” and “Health Environment”, our sustainability principles are able to be completed. Main results of CSR and social service activities in 2022 are as follows:

Human Rights Protection

- Two activities were held in Zhuchulun Community to show elderly people the importance of traffic safety when they go out.
- Two seminars were held for the deaf people to teach them what to do in a traffic accident and provide them with proper insurance knowledge.
- Educational classes on right-of-way for pedestrians and traffic rules were held for elderly people, children and parents in order to protect their safety when they go out.
- Since 2005, our employees have voluntarily devoted over 4,785 hours to guide school children at Zhong Zheng Elementary School to cross intersections safely.
- Set up a classroom solely for traffic safety education purpose for Tan Mei Elementary School, and sponsored their “Internationalizing Tan Mei” plan via lessons, study environment, activities and education to nurture children to become global citizens with vision to the world and heart at home. Our effort has been recognized and rewarded by Taipei City Government.

- Upholding the principle of “Go Home Safe Because Everyone Matters”, TMNeva actively participated in activities held island-wide during Traffic Safety Month.
- Donated 1,256 pairs of sun protective and reflective arm-covers to Taipei City Government Dept. of Environmental Protection for part-time cleaning workers.
- Keep sponsoring Jing Chuan Child Safety Foundation and Taiwan Against Drunk Driving (TADD), and provide scholarship to five “Schools with Excellent Effort in Traffic Safety Education”.

Children Education

- With aims of providing children in remote areas with sufficient learning resources and worry-free learning environment also offer residents more job opportunities, we collaborate with local NGOs, churches, elementary schools etc. in Hualien and Nantou to open after-school classes with local residents to be teachers and caregivers.
- Working in “Caring with Social Workers” project with Boyo Social Welfare Foundation in Nantou to assist social workers to help children in potentially dangerous situation improve their family condition and could eventually blend into society.
- Donated handwriting tablets to schools of remote areas in Nantou in order to keep children learning in the pandemic.
- Donated to E. Sun Foundation on building library in remote areas and sponsored children with financial difficulties.
- Worked with 57 elementary schools in New Taipei City to give love and care to 1,390 school children with severe family problems.

Caring for Minority

- Sign Language Video Relay Interpreting Service is officially available on our website. This service is highly evaluated by deaf people.
- Easy-to-read interface and read-aloud functions for people with weak eyesight and elderly people are officially available on our website.
- Sponsored Faith Hope Love Foundation and Eden Social Welfare Foundation and donated tactile desk calendars to For Blind Foundation in Taipei.
- Provided professional certification scholarship to students with disadvantages studying in Department of Risk Management and Insurance in Ming Chuan University.

Insurance Products

- Donated Comprehensive Liability Insurance to medical institutions.
- In order to protect children and to reduce their financial burden in cases of accident, TMNeva provides microinsurance policy for socially vulnerable families since 2016.

Caring for Natural Environment

- TMNeva sponsored Taiwan Thousand Miles Trail Association in encouraging people to stay close to nature and protect our land.
- Our employees were called for a voluntary beach clean-up in New Taipei City and as a result 1.2 tons of marine debris in Gongliao Beach were removed.
- Working with Fushan Elementary School in New Taipei City in promoting Plastic-Free Environment.

Products and Services

Evolution

1999	<ul style="list-style-type: none"> • First in the industry to introduce “Remote Claims Inspection System” for motor insurance • First in the industry to introduce “24 Hour Traffic Accident On-Scene Service” • First in the industry to introduce “24 Hour Emergency Road Rescue Service”
2000	<ul style="list-style-type: none"> • Introduced Physical Damage Insurance for private vehicles
2001	<ul style="list-style-type: none"> • First in the industry to introduce Substitute Vehicle Insurance for private vehicles
2002	<ul style="list-style-type: none"> • Launched free E-insurance policy online
2005	<ul style="list-style-type: none"> • First in the industry to introduce five new standards for motor insurance claims services • Introduced Exclusion of Subrogation with Permitted Use for Vehicle Physical Damage Insurance
2006	<ul style="list-style-type: none"> • Introduced Loss Prevention Service including REQ and infrared thermograph for corporate clients
2007	<ul style="list-style-type: none"> • First in the industry to introduce Elderly Accident Insurance
2008	<ul style="list-style-type: none"> • Launched online claims photo managing system for motor insurance, a new electronic era for motor claims officially begins
2009	<ul style="list-style-type: none"> • Launched online quotation system for motor insurance claims
2010	<ul style="list-style-type: none"> • Started to conduct satisfaction survey for on-scene service • Introduced Major Illness Health Insurance
2012	<ul style="list-style-type: none"> • Introduced APP for each client, combining accident location positioning with 24 hour on-scene service • Launched new version of Remote Claims Inspection System for cellphone use
2013	<ul style="list-style-type: none"> • Introduced online customer support CAMI
2014	<ul style="list-style-type: none"> • Introduced Substitute Drivers Liability Insurance
2015	<ul style="list-style-type: none"> • Launched online insurance platform
2016	<ul style="list-style-type: none"> • Launched online insurance platform mobile phone version

2018	<ul style="list-style-type: none"> • Launched online insurance platform - www.luckybo.com • Introduced Three-Hypers Series Health Insurance • Introduced Mobile Device Insurance • Introduced Children Sick Leave Insurance • Introduced Short-Term Car Rental/Lending Insurance • Launched Traffic Accident Location Positioning and Assigning Cloud Managing Platform 												
2019	<ul style="list-style-type: none"> • Launched an Intelligence Platform - e InsureNet • Awarded Excellence in complying with “Principle for Financial Service Industries to Treat Clients Fairly” by the Financial Supervisory Commission • Won Taiwan Insurance Excellent Performance Awards in “Innovative Products”, “CSR”, “Risk Management”, “Information Application” and “Human Resource Development” • Launched Real-Time GPS Tracking System for motor insurance • Launched services on @LINE 												
2020	<ul style="list-style-type: none"> • Introduced “Health Protection+” health insurance covering sudden and unexpected injury or illness • Launched performance evaluation and managing system for on-scene services 												
2021	<ul style="list-style-type: none"> • Introduced Shared Vehicle Clause for motor insurance • Introduced insurance for iOS mobile devices • Introduced Vaccine Insurance • Launched online service platform • Launched online claims service platform for motor insurance • Certified ISO27001 and ISO27701 for information system • Awarded Golden Prize for “Digital Innovation” and Excellent Prize for “Transformation Model” in the first Taiwan Fintech Award Ceremony • Won four prizes of Taiwan Insurance Excellence Awards, namely “Human Capital Development”, “Risk Management”, “Customer Services” and “CSR” 												
2022	<table border="1"> <tr> <td>January</td> <td> <ul style="list-style-type: none"> • Awarded “Best Image”, “Best After-Sales Services”, “Best Professional” and “Most Recommended” for Insurance Quality Awards </td> </tr> <tr> <td>March</td> <td> <ul style="list-style-type: none"> • Our Friendly Services Website obtained the highest level AAA in Web Accessibility 2.1 by National Communications Commission. • Formed strategic alliance with China Life Insurance </td> </tr> <tr> <td>May</td> <td> <ul style="list-style-type: none"> • Launched “Read Aloud” and “Easy to Read” functions at website </td> </tr> <tr> <td>October</td> <td> <ul style="list-style-type: none"> • Upgraded online service platform with five most commonly used functions: Reissue, Renewal, Application for Change, Online Payment and Downloading Compulsory Motor Insurance Card </td> </tr> <tr> <td>November</td> <td> <ul style="list-style-type: none"> • The only non-life insurer to be awarded “Golden Green Fintech Award”, “Excellence in Online Business Optimization Award” and “Excellence in Information Safety Award” in the 2nd Taiwan Fintech Award Ceremony </td> </tr> <tr> <td>December</td> <td> <ul style="list-style-type: none"> • Obtained seven new financial utility model patents: Insuring System, Motor and Scooter Claims Application from Garage, Claims Process Informing System, Motor and Scooter Claims System, Claims Managing System, Mobile Devices Insurance Claims Application System and Insurance Service Assistance System. In total there were 13 utility model patents obtained in underwriting and claims systems. </td> </tr> </table>	January	<ul style="list-style-type: none"> • Awarded “Best Image”, “Best After-Sales Services”, “Best Professional” and “Most Recommended” for Insurance Quality Awards 	March	<ul style="list-style-type: none"> • Our Friendly Services Website obtained the highest level AAA in Web Accessibility 2.1 by National Communications Commission. • Formed strategic alliance with China Life Insurance 	May	<ul style="list-style-type: none"> • Launched “Read Aloud” and “Easy to Read” functions at website 	October	<ul style="list-style-type: none"> • Upgraded online service platform with five most commonly used functions: Reissue, Renewal, Application for Change, Online Payment and Downloading Compulsory Motor Insurance Card 	November	<ul style="list-style-type: none"> • The only non-life insurer to be awarded “Golden Green Fintech Award”, “Excellence in Online Business Optimization Award” and “Excellence in Information Safety Award” in the 2nd Taiwan Fintech Award Ceremony 	December	<ul style="list-style-type: none"> • Obtained seven new financial utility model patents: Insuring System, Motor and Scooter Claims Application from Garage, Claims Process Informing System, Motor and Scooter Claims System, Claims Managing System, Mobile Devices Insurance Claims Application System and Insurance Service Assistance System. In total there were 13 utility model patents obtained in underwriting and claims systems.
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Featured Products

Motor (including scooters) Insurance

Main Products	
• Compulsory Motor Liability Insurance	• Voluntary Motor Insurance - Pets Accident Insurance
• Voluntary Motor Insurance - Physical Damage Insurance	• Voluntary Motor Insurance - Passenger Liability Insurance
• Voluntary Motor Insurance - Theft Insurance	• Voluntary Scooter Insurance - Rider Accident Insurance
• Voluntary Motor Insurance - Third Party Liability Insurance	• Voluntary Scooter Insurance - Passenger Liability Insurance
• Voluntary Motor Insurance - Excess Liability Insurance	

Motor Insurance: Third Party Excess Liability Clause

To extend the protection and coverage for compulsory liability insurance and third-party liability insurance in cases of high compensation amount occurred in traffic accidents.

Additional Coverage for Shared Vehicles

(Liability Insurance Covering for Rental Fees Loss in Cases of Physical Damage and Theft of Leased and Rental Vehicles)

While carsharing becomes common nowadays, TMNeva introduced the first microinsurance policy domestically for carsharing drivers who only need to insure on our website one hour before departure, they can be protected from loss in cases of traffic accidents and theft.

Fire insurance

Main Products	
• Residential Fire & Earthquake Insurance	• Commercial Fire Insurance
• Comprehensive Residential Fire & Earthquake Insurance	• Comprehensive Commercial Fire Insurance
• Comprehensive Residential Liability Insurance	• Comprehensive Shop Insurance
• Comprehensive Household Insurance	

Comprehensive Shop Insurance

TMNeva provides comprehensive shop insurance package for store managers who face risks such as accidents or business suspension and protects them from the three most common risks namely property damage, public liability and business interruption.

Comprehensive Household Insurance

In case of a fire, insured amount can be flexibly used to cover the loss between real property and personal property, and claims amount is not deducted for depreciation for personal property. In cases of fire spreading to the neighborhood, third party liability insurance will be able to reduce as well as to compensate for the risk of a third party claims.

Accident and Health Insurance

Main Products	
• Individual Personal Accident Insurance	• Cancer Insurance
• Group Personal Accident Insurance	• Acute Disease Insurance
• Dread Disease Insurance	• Comprehensive Travel Insurance

Our Accident and Health Insurance products provide coverage for dead, disability and medical expenses, as well as compensation for expenses occurred in cases of accidents and diseases. We will continue to introduce new products to meet consumers' need.

Travelling overseas becomes popular again as the boarder restrictions have been lifted globally. Corresponding to the change in regulation which allows children under 15 years old to be insured, with an aim to provide a full coverage for families when traveling, TMNeva introduced a new version of travel insurance with optional compensation amount for funeral expenses. We have tailored our insurance products to meet different types of travel themes such as railway trip or bus trip, car rental around or off islands and camping holidays etc.

Accident and Health Insurance

Main Products	
• Public Liability Insurance	• Erection All Risks Insurance
• Products Liability Insurance	• Contractor' s All Risks Insurance
• Employer' s Liability Insurance	• Comprehensive Electronic Devices Insurance
• Directors and Officers Liability Insurance	• Comprehensive Construction Equipment Insurance
• Comprehensive Credit Card Insurance	• Cargo Insurance
• Information Security Insurance	• Carrier' s Liability Insurance
• Mobile Devices Insurance	• Commercial Property Floater Insurance

Information Security Insurance

Coping with the increase of information security incidents, our product compensates commercial clients with liability for damages and resulted expenses of litigation, data reset, investigation for hackers invasion or malware, as well as loss for ransomware. Furthermore, our product helps maintain business stability by covering for loss resulted in a business interruption.

Public Liability Insurance

Our product covers for the property loss and third party injury occurred due to defective display or business negligence in public places like restaurants, department stores or office buildings.

Contractor' s All Risks Insurance

In cases of accident which results in damage or loss of third party at construction site, our product reduces constructor' s risks by compensating for repairment or replacement.

Featured Products

Evolution of FinTech changes consumer behavior and speeds up the digital transformation of financial industry. Aiming to innovate with digital changes, implementing our core service value of “Always Stand by” and being oriented by customers’ needs, TMNeva provides 3Ss “Simple”, “Safety” and “Satisfaction” services by integrating service platforms and adopting technologies such as Big Data analysis, OCR and AI.

Development in FinTech Patents

TMNeva has been aggressively developing FinTech patents in order to flow with the trend of finance industry. In 2022, we obtained seven new financial utility model patents: Insuring System, Motor and Scooter Claims Application from Garage, Claims Process Informing System, Motor and Scooter Claims System, Claims Managing System, Mobile Devices Insurance Claims Application System and Insurance Service Assistance System. In total there were 13 utility model patents obtained in both underwriting and claims systems making insuring more convenient, claims more precise and service more friendly.

Better Motor Insurance Service

Since our establishment, TMNew has been ahead of our competitors in promoting motor insurance service efficiency by developing electronic process such as remote claims inspection and quotation system. With help of digital technology development in recent years, we have continued adopting new technology to assist and upgrade our systems to improve customers experience for our services. In 2022, we utilized Motor Insurance Claims Platform and e-Service Platform which were launched in previous year. We introduced push notification service and upgraded automated motor insurance claims progress service on Motor Insurance Claims Platform. With Vehicle Inspection Crossing Area Assigning System, two new informing timings “Completion of Inspection” and “Completion of Investigation on Cause of Accident” were added in order to make clients more aware of the progress. Five more commonly used functions “Reissue”, “Renewal”, “Application for Change”, “Online Payment” and “Downloading Compulsory Motor Insurance Card” are included for more convenient services with mobile phones.

Financial Inclusion

Technology promotes accessibility, usability and quality of financial services and greatly benefits the implementation of financial inclusion. Adhering to our philosophy of service for all customers, TMNeva provides excellent e-services for general customers as well as vulnerable customers. Our first-of-industry “Insurance Service Assistance System” benefits vulnerable consumers with hearing and speech impairment by providing online sign language interpretation. We also build Friendly Service Website and obtain the highest level of AAA in Web Accessibility 2.1 issued by National Communications Commission. On the other hand, we also introduced “Easy to Read” and “Read Aloud” functions on our website. Almost 300 questions and answers pages of products and claims knowledge for 35 products in 7 categories including motor, scooter, residential, travel, accident, health and commercial insurance. Easy to Read function allows readers to adjust the color of background and words according to their needs. Read Aloud provides fast, medium and slow reading speed, as well as pause and repeat function for more flexible use and human-oriented friendly service environment.

董事會 Board of Directors	55
經營團隊 Management Team	56
公司組織圖 Organization	57
營業據點 Headquarters & Branch Offices	61

董事會 Board of Directors

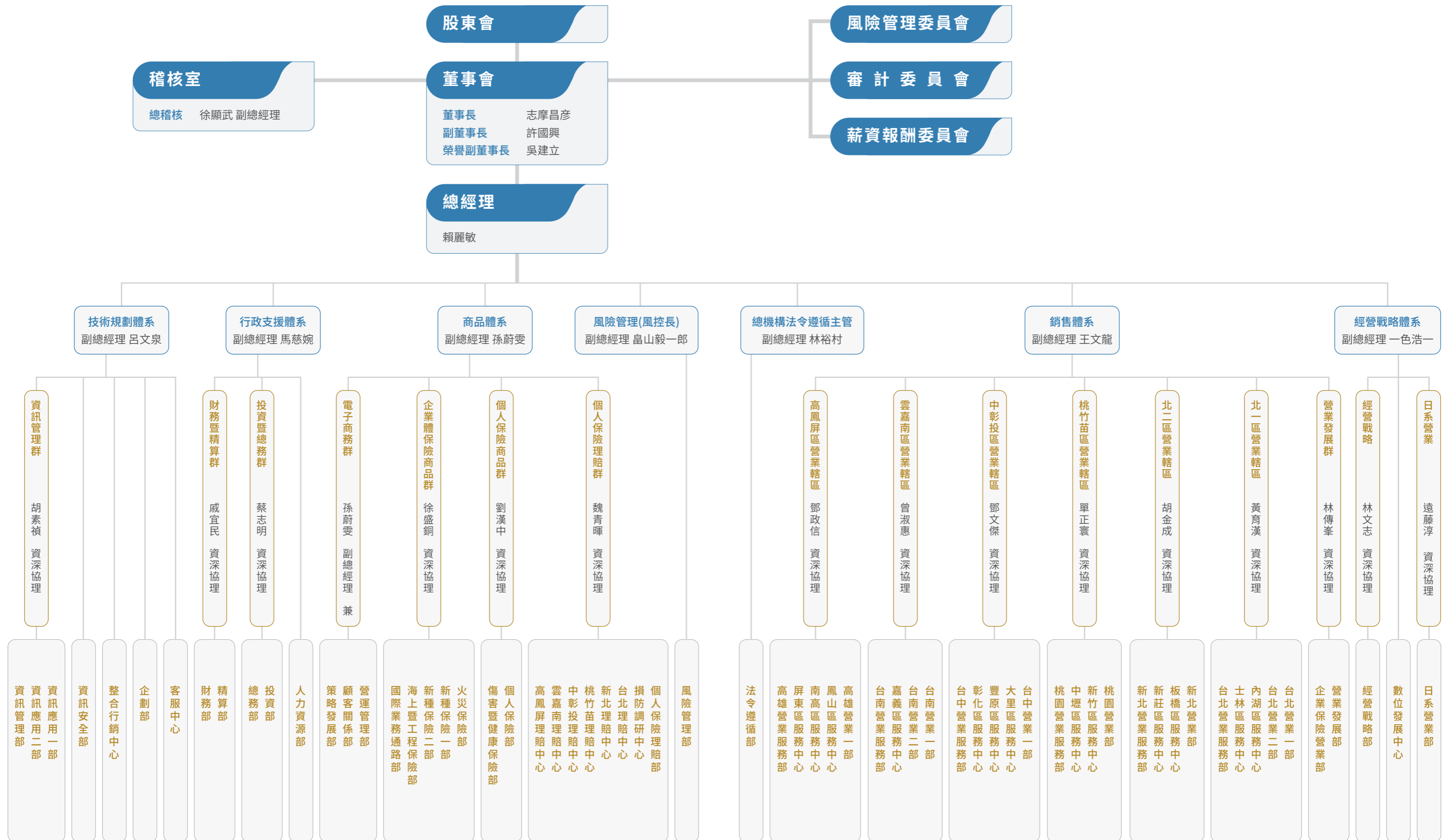
<p>副董事長 Vice Chairman</p>  <p>許國興 Kuo-Hsing Hsu</p>	<p>董事長 Chairman</p>  <p>志摩昌彦 Yoshihiko Shima</p>	<p>榮譽副董事長 Honorary Vice Chairman</p>  <p>吳建立 Chien-Li Wu</p>
<p>董事 Director</p> <p>島山毅一郎 Kiichiro Hatakeyama</p>	<p>董事 Director</p> <p>長沼聡史 Satoshi Naganuma</p>	<p>董事 Director</p> <p>蔡文榮 Wen-Rong Tsay</p>
<p>董事 Director</p> <p>煙山荒太郎 Kotaro Kemuyama</p>	<p>董事 Director</p> <p>一色浩一 Koichi Isshiki</p>	<p>董事 Director</p> <p>曾鑫城 Hsin-Cheng Tseng</p>
<p>獨立董事 Independent Director</p> <p>呂慧芬 Hui-Fen Lu</p>	<p>獨立董事 Independent Director</p> <p>陳樑銓 Liang-Chuan Chen</p>	<p>獨立董事 Independent Director</p> <p>劉永富 Yung-Fu Liu</p>

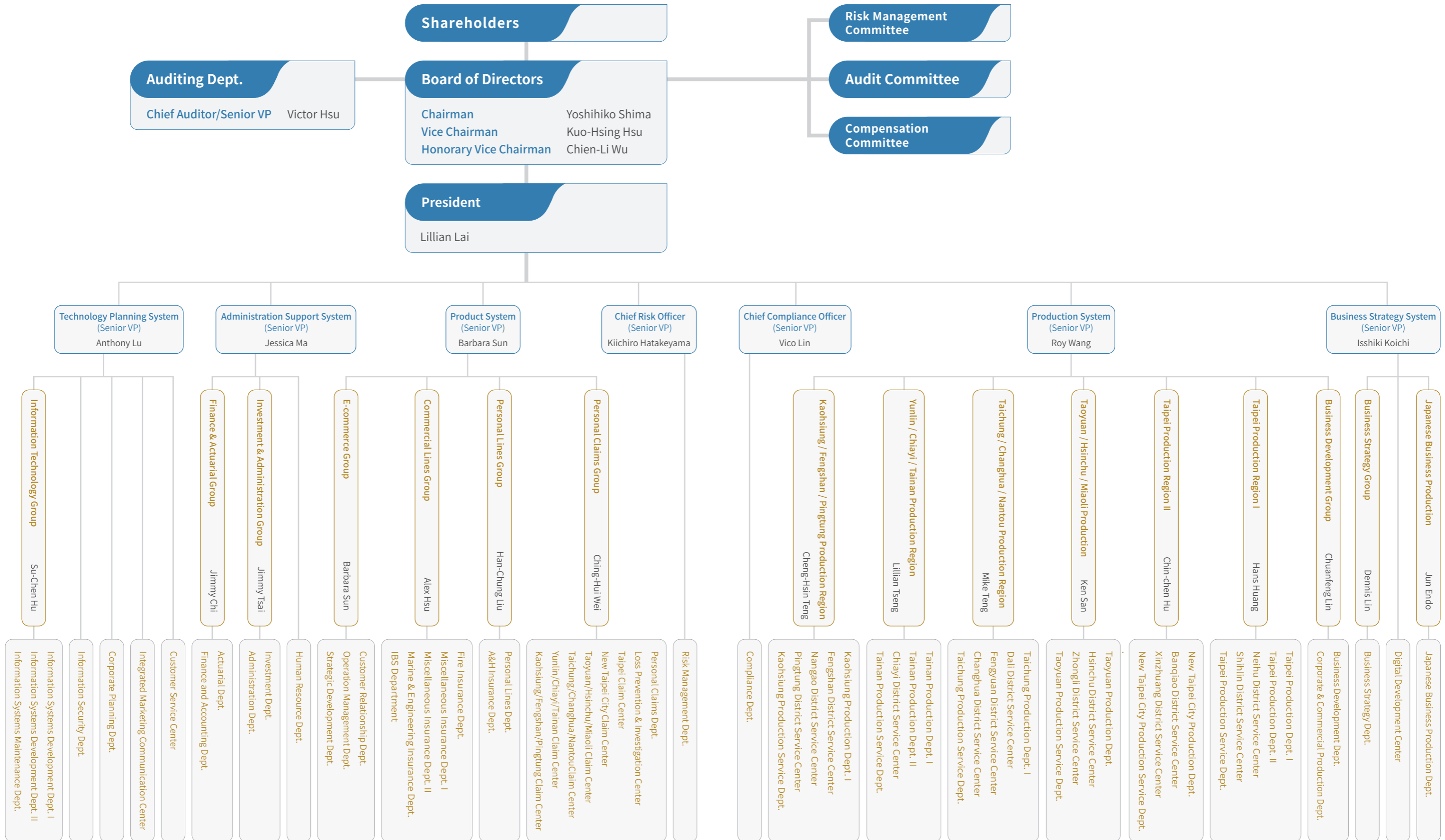
資料基準日 Date as of : 2023/07/01

經營團隊 Management Team

資料基準日 Date as of : 2023/07/01

<p>總經理 President</p>  <p>賴麗敏 Lillian Lai</p>	<p>風控長 副總經理 Chief Risk Officer Senior Vice President</p>  <p>島山毅一郎 Kiichiro Hatakeyama</p>	<p>副總經理 Senior Vice President</p>  <p>一色浩一 Koichi Isshiki</p>
<p>副總經理 Senior Vice President</p>  <p>馬慈婉 Jessica Ma</p>	<p>副總經理 Senior Vice President</p>  <p>王文龍 Roy Wang</p>	<p>副總經理 Senior Vice President</p>  <p>孫蔚雯 Barbara Sun</p>
<p>總機構法令遵循主管 副總經理 Chief Compliance Officer Senior Vice President</p>  <p>林裕村 Vico Lin</p>	<p>公司治理主管 副總經理 Chief Governance Officer Senior Vice President</p>  <p>呂文泉 Anthony Lu</p>	<p>總稽核 副總經理 Chief Auditor Senior Vice President</p>  <p>徐顯武 Victor Hsu</p>





營業據點

Headquarters & Branch Offices

資料基準日 Date as of：2023/07/01

總公司 Headquarters

104505 台北市中山區南京東路三段130號8-13樓
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台北分公司 Taipei City Branch Office

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104492 台北市中山區松江路148號3樓
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內湖服務中心 Neihu Service Center

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士林服務中心 Shilin Service Center

112046 台北市北投區文林北路216號3樓
3F., No. 216, Wenlin N. Rd., Beitou District, Taipei City 112046
Tel | (02)2820-5088

基隆服務中心 Keelung Service Center

201015 基隆市信義區信一路132號9樓之1
9F-1, No. 132, Xin 1st Rd., Xinyi District, Keelung City 201015
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新北分公司 New Taipei City Branch Office

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234635 新北市永和區保生路1號23樓
23F, No. 1, Baosheng Rd., Yonghe District, New Taipei City 234635
Tel | (02)2928-2277

板橋服務中心 Banqiao Service Center

220683 新北市板橋區中山路一段69號5樓
5F., No.69, Sec. 1, Zhongshan Rd., Banqiao District, New Taipei City 220683
Tel | (02)2951-6339

新莊服務中心 Xinzhuang Service Center

242031 新北市新莊區中華路二段11號12樓
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Tel | (02)2276-2366

新店服務中心 Xindian Service Center

231705 新北市新店區寶中路92號4樓
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羅東服務中心 Luodong Service Center

265604 宜蘭縣羅東鎮純精路二段107號1樓
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花蓮服務中心 Hualien Service Center

970015 花蓮縣花蓮市國聯一路169號2樓
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桃園分公司 Taoyuan Branch Office

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330010 桃園市桃園區中正路1071號12樓之1
12F-1, No. 1071, Zhongzheng Rd., Taoyuan District, Taoyuan City 330010
Tel | (03)317-6671

中壢服務中心 Zhongli Service Center

320675 桃園市中壢區環北路398號8樓之5
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Tel | (03)422-1578

南崁服務中心 Nankan Service Center

338207 桃園市蘆竹區南崁路一段83號3樓之3
3F.-3, No.83, Sec. 1, Nankan Rd., Luzhu District, Taoyuan City 338207
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新竹服務中心 Hsinchu Service Center

300082 新竹市東大路二段110號6樓
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苗栗服務中心 Miaoli Service Center

360031 苗栗縣苗栗市國華路392號
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台中分公司 Taichung Branch Office

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404507 台中市北區進化北路240號1樓
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大里服務中心 Dali Service Center

412020 台中市大里區永大街2號3樓
3F., No. 2, Yongda St., Dali District, Taichung City 412020
Tel | (04)2407-1557

豐原服務中心 Fongyuan Service Center

420011 台中市豐原區圓環東路384號
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清水服務中心 Cingshuei Service Center

436044 台中市清水區五權東路65號
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員林服務中心 Yuanlin Service Center

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4F., No. 273, Sec. 2, Datong Rd., Yuanlin City, Changhua County 510010
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16F., No. 30, Zhongzheng S. Rd., Yongkang District, Tainan City 710027
Tel | (06)251-1212

佳里服務中心 Jiali Service Center

722002 台南市佳里區佳東路227號
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Tel | (06)721-2123

東台南服務中心 East Tainan Service Center

701027台南市東區中華東路三段382號2樓
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Tel | (06)205-3100

雲林服務中心 Yunlin Service Center

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嘉義服務中心 Chiayi Service Center

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岡山服務中心 Gangshan Service Center

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台東服務中心 Taitung Service Center

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No. 421, Zhengqi N. Rd., Taitung City, Taitung County 950005
Tel | (089)356-069

新安保險(柬埔寨)有限公司 NEWA INSURANCE (CAMBODIA) PLC.

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House No. 5E, Russian Federation Blvd. (Street 110), Sangkat Sraschork, Khan Doun Penh, Phnom Penh, Kingdom of Cambodia
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Tokio Marine Nawa Insurance Co., Ltd.

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