

引言 - 董事長的話

董事長

藤田 桂子



我們謹向 2024 年 4 月 3 日花蓮地震的受災戶表達最深的慰問。身為一家產險公司，新安東京海上會繼續支持受災戶，全力協助災區重建和復興。

今 (2024) 年 1 月日本發生了能登半島地震，在各種天災頻發、氣候變遷、全球地緣政治風險升高、生成式 AI 和網路風險的環境下，我們面臨各種新興風險的挑戰。新安東京海上除了提供客戶專業安心的保險服務之外，也積極透過自身的風險管理專業，支援顧客進行風險控管。身為台灣社會安全防護網的產險經營者，具備穩定的風險承擔能力，降低社會成本，乃是我們的重要使命。

新安東京海上於 1999 年創立之初，以裕隆集團的事業理念為基礎，開始提供 24 小時事故現場服務，並在業界率先推出汽車理賠遠端視訊勘估系統，將數位科技應用於理賠服務，至今仍廣受好評。在企業體保險的部分，於 2023 年成立損害防阻部，承襲來自日本東京海上集團的優良技術及多年損害防阻經驗，提供企業客戶人因工程新型損防服務。新安東京海上也是台灣目前唯一提供此項新型損防服務的產險業者，我們期許自己成為協助企業完善風險管理的最佳夥伴。

新冠疫情結束之後，各國經濟社會活動回歸正常。防疫保單重創台灣產險業，新安東京海上也因鉅額理賠而產生前所未有的虧損，但在各股東的支持之下，已於 2023 年 6 月恢復正常營運，重新出發。對此，我們再次對於支持新安東京海上的夥伴們致上謝意。

長達三年的新冠疫情不僅助長傳統商業模式和消費型態的改變，更對 AI 人工智慧及數位科技的蓬勃發展注入了催化劑；少子化和高齡化的趨勢導致勞動力與人才呈現短缺，企業加速數位轉型刻不容緩。近年來，為優化營運模式及服務效能，新安東京海上更積極引進大數據分析、AI 人工智慧、物聯網及區塊鏈技術等新興數位科技，運用於保險服務，陸續建置車險核保模型及系統、自動報價、手機保險、AI 智能理賠服務系統等，未來在創新數位發展策略之下，將持續優化客戶保險服務體驗，打造長期核心競爭力。

氣候變遷已對全球經濟發展和企業永續經營造成巨大影響，各國政府紛紛關注環境永續議題，台灣亦於 2023 年初通過《氣候變遷因應法》，正式將「2050 淨零排放」列為溫室氣體長期減量目標。新安東京海上也為了世界、台灣以及公司的美好未來，積極地推動永續發展。

由於各領域的 VUCA (波動性 Volatility、不確定性 Uncertainty、複雜性 Complexity、模糊性 Ambiguity) 加劇，要預測現在、數週後，甚或數月後的世界走向變得益發困難。身處充滿變化的時代，我們必須能夠適應外在環境的變化與不確定性；為此，「人才」更顯重要。保險事業是「人」的事業，我們需要比以往更重視人才培育，提升員工的風險敏感度，並打造自由闊達而自律的企業風險文化；透過強化組織韌性，正確地辨識客戶和社會所面臨的風險和課題，從而加深客戶和社會對我們的信任。

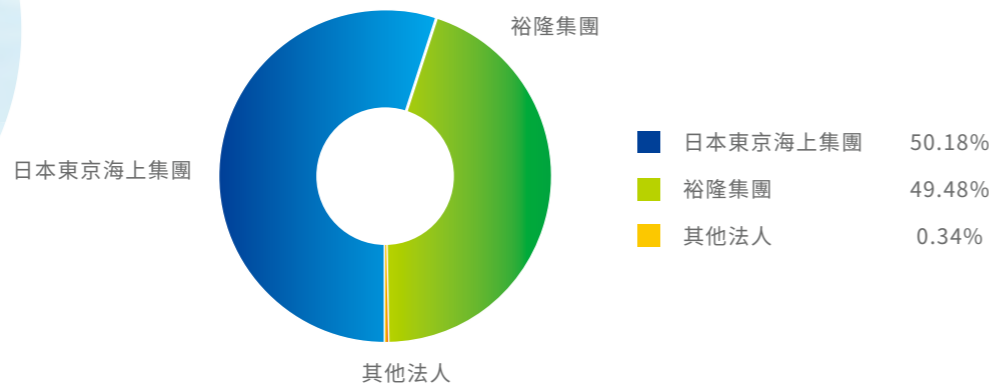
身為東京海上集團的一份子，新安東京海上謹守集團 1879 年創立以來的核心理念：在“危急時刻”保護顧客和社區。我們期待透過保險本業面對並解決不同時代的各種社會課題，繼續為「客戶」、「社會」、「股東」、「員工」及「未來世代」等利害關係人創造價值，朝向東京海上集團「To Be a Good Company」的目標持續邁進。

公司概況

資料基準日：2024/03/31

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
營業範圍	經營財產保險業務 暨經主管機關核准經營傷害保險及健康保險業務
員工人數	1,524人
信用評等	美國標準普爾公司(S&P)：「A」良好等級 中華信用評等公司：「twAA+」

股權結構



財務要覽

單位：新台幣佰萬元

項 目	2019	2020	2021	2022	2023
股本	2,990	2,990	2,990	5,299	12,000
各項準備金	13,072	13,788	14,714	30,724	16,586
自留保費	10,360	11,173	12,152	13,854	14,861
簽單保費	12,924	14,027	15,060	16,729	18,648
簽單保費成長率 (%)	5.2%	8.4%	7.3%	11.1%	11.4%
市場簽單保費	176,390	187,390	206,729	220,316	243,741
市場簽單保費成長率 (%)	7.0%	6.2%	10.3%	6.6%	10.6%
資產總額	24,657	25,646	28,207	20,008	25,782
營業收入	11,123	11,956	13,048	13,926	15,549
稅後純益	960	857	1,236	(47,079)	3,233
本公司市佔率 (%)	7.3%	7.4%	7.2%	7.5%	7.6%

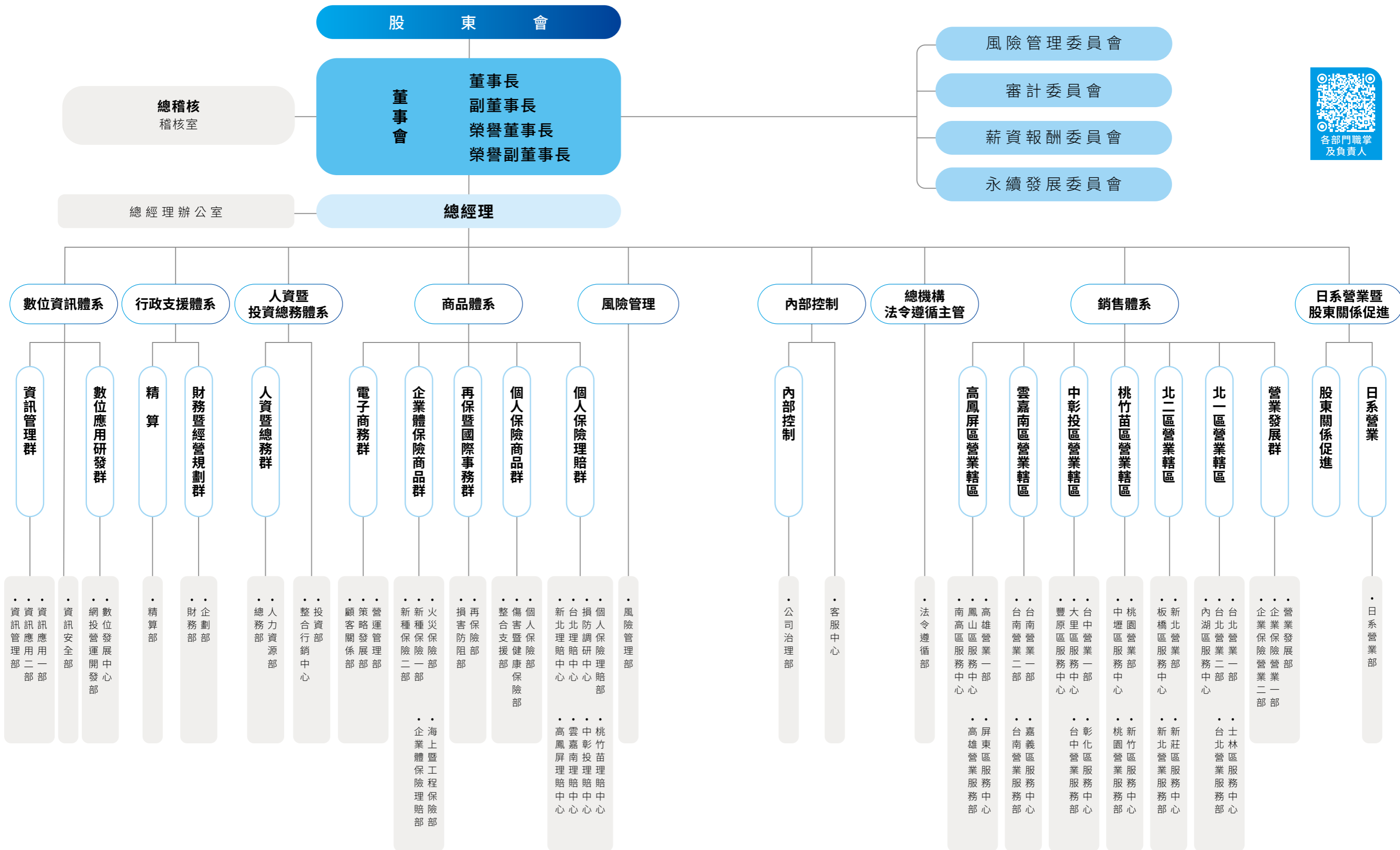
註1：各項準備金包含未滿期保費準備金、特別準備金、賠款準備金、重大事故準備金、危險變動準備金及保費不足準備金。

註2：本表採合併財務報告數字，其中海外子公司新安保險(柬埔寨)有限公司2023年保費收入為435.9萬美元，成長16.7%，稅後純益10.07萬美元。

成長大事紀

- 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
- 2002** 日本「東京海上集團」投資30%股權，雙方結為策略聯盟夥伴
- 2003**
 - 總公司自台北市信義路遷移至南京東路現址「新安產險大樓」
 - 增設豐原、員林通訊處
- 2005** 與東京海上集團旗下的統一安聯產險合併，更名「新安東京海上產物保險股份有限公司」
- 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
- 2017** 成立南崁、永康、南高通訊處
- 2018** 第一家海外分支機構「新安保險(柬埔寨)有限公司」開業
- 2019** 成立「台北分公司」
- 2020** 全國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並更名為清水服務中心
- 2022** 日商東京海上日動火災保險(股)取得超過50%股權，正式成為東京海上集團子公司
- 2023** 企業識別系統(CIS)改採用與東京海上集團一致的藍色螺旋體環抱地球圖像，象徵與客戶共享繁榮的決心

公司組織圖



總經理的話



總經理

賴麗敏



今 (2024) 年，新安東京海上正式邁向第 25 週年。有賴於日本東京海上集團與裕隆集團兩大股東的力挺與全體員工、客戶的支持，我們已揮別 2022 年防疫險陰霾，資本強度亦逐步回穩提升，2024 年第一季獲得美國標準普爾公司 (S&P) 調整信用評等從 2023 年的「A-」調升至「A」，長期評等之評等展望為「穩定」；中華信評亦將本公司信用評等從「twAA」調升至「twAA+」、評等展望為「穩定」，再次對於新安東京海上維持財務健全及信用穩定的努力成果予以肯定。

在業績表現方面，新安東京海上歷年簽單保費一向逐年穩定成長，隨著防疫險風暴遠離，在追求穩定獲利的經營策略下，業務成長動能已逐步恢復。根據產險公會統計，2023 年在車險與商業險業績強勁成長的影響之下，國內產險市場整體簽單保費收入持續成長，而本公司 2023 年簽單保費收入則達 185 億元，成長率 15.5% (排除防疫險影響數)，優於國內整體市場的成長表現。我們期許在營運狀況回穩及業績持續成長的契機之下，未來能夠以穩健良好的獲利能力，持續提供客戶更貼心專業的保險服務，並為股東創造更亮眼的績效表現。

新安東京海上在 2023 年經歷了關鍵性的蛻變，執行許多重要變革，也為企業永續經營奠定了厚實的基礎，主要執行重點包含：

1. 建構風險文化，提升組織效能

成立再保暨國際事務群及損害防阻部，協助公司在艱困的市場條件中取得相對優良的再保條件。此外，在拓展商業保險之際，由損害防阻部門專業人員提供創新的損害防阻服務和風險查勘，有助於協助客戶降低風險、減少損失，讓新安東京海上成為企業主的風險守護者，同時也協助險部核保人員辨識、評估和衡量風險，為核保利潤創造更大空間。

2. 展開員工溝通

舉辦員工與高階主管面對面座談會，建立員工建言管道「員工之聲 - 好公司信箱」，使員工有機會和高階管理階層直接溝通，參與經營決策。另外實施線上員工滿意度調查，在公司與員工之間築起互信認同、暢通無礙的溝通橋樑，創建自由闊達、共融共好的企業文化。

3. 強調集體決策

成立經營策略委員會及商品發展委員會，透過集體決策，強化風險控管，降低決策風險。

4. 發揮兩大集團綜效

舉辦東京海上集團子公司的參訪交流活動，例如損防及理賠業務交流等，吸取集團其他保險子公司的成功經驗，做為發展差異化服務的啟發。另外，憑藉裕隆集團長年深耕國內汽車市場的業務模式，推動裕隆集團加強業務融合，將關鍵科技運用於銷售、投保、核保、繳款及理賠等各項服務，通過資源整合協作，達到產業價值鏈整合效益。

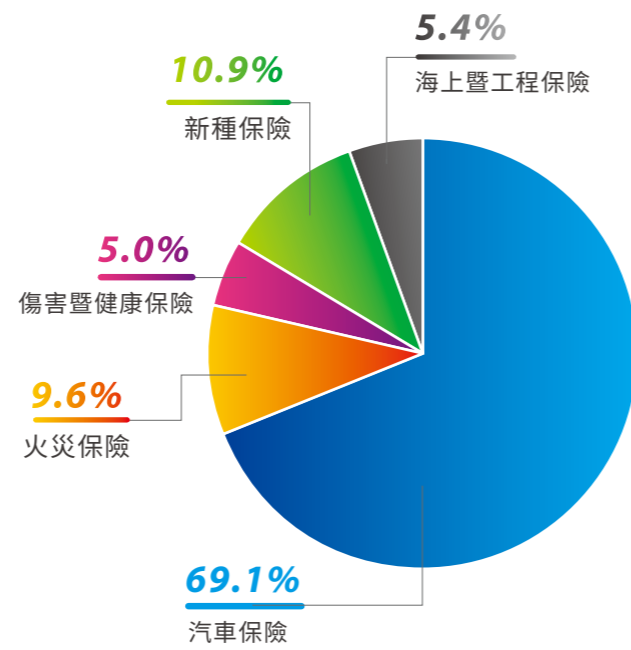
面對嶄新的未來，我們將積極拓展新的商業模式，開發多元通路，落實數位轉型，並持續調整業務結構，以客戶需求為導向，踩定堅實的步伐、掌握領先契機，發揮社會影響力，為客戶提供完善的風險解決方案，並確保企業長期獲利能力，攜手迎向更璀璨的未來，實現企業永續價值。

營運報告

新安東京海上（不含子公司）2023年保費收入為新台幣191.1億元，其中簽單保費為185.1億元，較2022年成長11.4%；市場佔有率7.6%，市場排名為第4名；自留保費為148.5億元，自留滿期損失率72.9%；2023年受益於防疫險於2022年所提列防疫險之準備金收回影響，稅後淨利為32.3億元。2023年12月31日之資產總額為255.3億元。

若排除防疫險之影響數，2023年保費收入為191.1億元，其中簽單保費為185.1億元，較2022年成長15.5%；市場佔有率7.6%，市場排名為第4名；自留保費為148.5億元，淨自留賠款為81.1億元，自留滿期損失率57.0%；稅前淨利為14.8億元。

備註：有關新安東京海上及子公司合併財務報表請詳見第14-17頁。



▲ 2023 年底業務結構

單位：新台幣億元

2023	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	排除防疫險			含防疫險	排除防疫險
保費收入	131.8	19.3	9.3		20.4	10.2	191.1	
簽單保費	128	17.8	9.3		20.1	10	185.1	
簽單保費成長率 (%)	11.6%	29.0%	-30.7%	24.9%	15.7%	43.8%	11.4%	15.5%
自留保費	124.1	5.5	9		6.8	3.1	148.5	
淨自留保險賠款	71.7	1.7	27.5	4.6	1.7	1.4	104	81.1
自留滿期損失率 (%)	60.3%	32.3%	298.0%	52.6%	26.0%	49.7%	72.9%	57.0%

資料基準日：2023/12/31

各險種經營概況

汽車保險

2023年保費收入131.8億元；簽單保費128.0億元，成長11.6%；自留保費124.1億元；淨自留保險賠款71.7億元；自留滿期損失率60.3%。

火災保險

2023年保費收入19.3億元；簽單保費17.8億元，成長29.0%；自留保費5.5億元；淨自留賠款1.7億元；自留滿期損失率32.3%。

傷害暨健康保險

含防疫險：

2023年保費收入9.3億元；簽單保費9.3億元，負成長30.7%；自留保費9.0億元；淨自留賠款27.5億元；自留滿期損失率298.0%。

排除防疫險：

2023年保費收入9.3億元；簽單保費9.3億元，成長24.9%；自留保費9.0億元；淨自留賠款4.6億元；自留滿期損失率52.6%。

新種保險

2023年保費收入20.4億元；簽單保費20.1億元，成長15.7%；自留保費6.8億元；淨自留賠款1.7億元；自留滿期損失率26.0%。

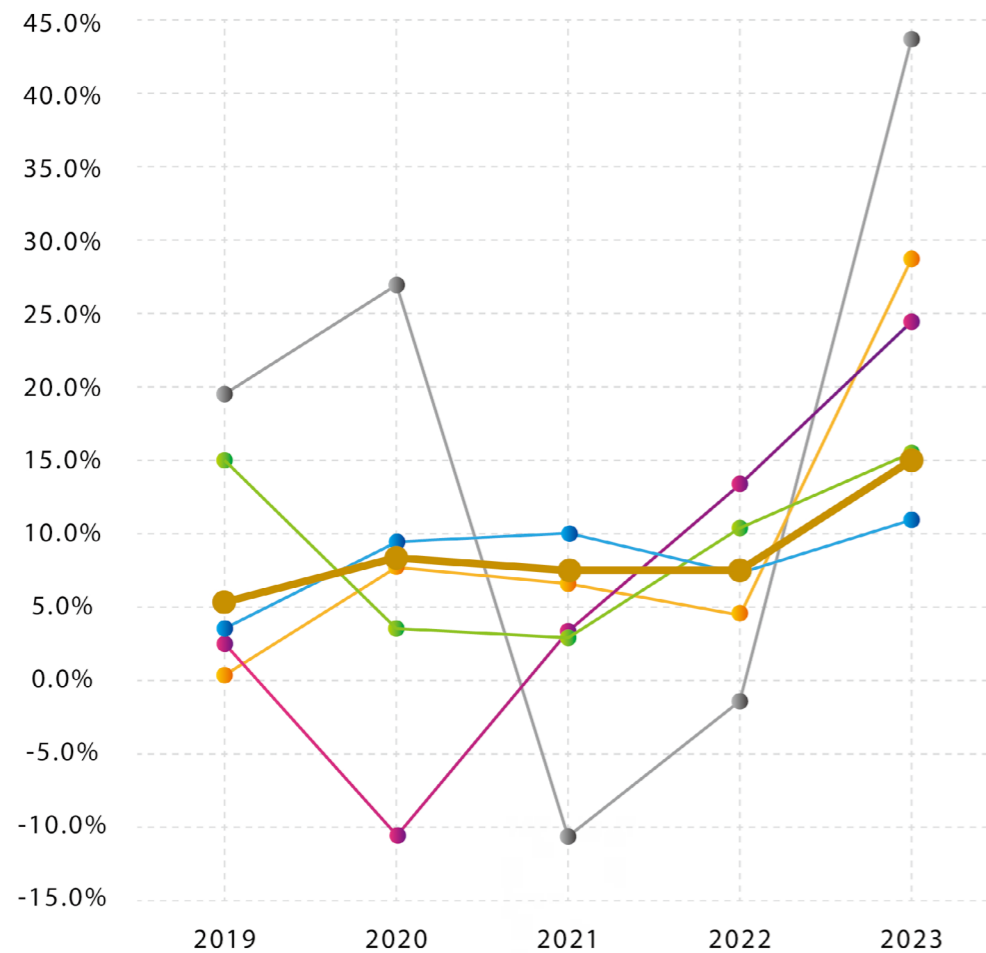
海上暨工程保險

2023年保費收入10.2億元；簽單保費10.0億元，成長43.8%；自留保費3.1億元；淨自留賠款1.4億元；自留滿期損失率49.7%。

營運報告

簽單保費成長率

	2019	2020	2021	2022	2023
● 汽車保險	3.8%	9.7%	10.0%	6.9%	11.6%
● 火災保險	0.4%	7.2%	6.2%	4.8%	29.0%
● 傷害暨健康保險	2.1%	-10.5%	2.7%	13.4%	24.9%
● 新種保險	15.0%	3.0%	2.6%	10.7%	15.7%
● 海上暨工程保險	19.9%	26.5%	-10.9%	-1.4%	43.8%
● 合計	5.2%	8.4%	7.3%	7.0%	15.5%



業務發展計畫

新安東京海上秉持「To Be a Good Company」的核心理念，以創造顧客價值的永續經營思維，發展新型態商業模式，並積極開發客戶導向的保險商品，期望未來在變動劇烈的 VUCA (波動性 Volatility、不確定性 Uncertainty、複雜性 Complexity、模糊性 Ambiguity) 環境中，繼續開創多元創新的差異化服務，成為國內最好的產險公司。

面對「數位 X 永續」雙軸轉型的時代，我們將持續推動以下業務發展計畫：

- 發展多元險種經營，佈局高獲利性非車險業務，確保整體獲利及績效穩定成長；同時應對未來自動化汽車研發相關保險商品，維持車險競爭優勢。
- 因應數位科技蓬勃發展，擴大人工智慧 (AI)、大數據分析客戶風險模型、光學字元辨識 (OCR)、營業及理賠智能輔助等新興保險科技之運用，優化銷售、核保、理賠領域之經營效率，提升數位轉型力。
- 因應新冠疫情結束後觀光旅遊需求爆發，擴大投入網路保險平台等新興銷售通路之旅遊相關險種銷售，帶動優質業務持續成長。
- 建立企業風險文化，推動六大項損害防阻服務，並建構商業險差異化損防服務，提供企業客戶風險解決方案。
- 面對極端氣候、災害頻傳，天災風險持續升高，進行氣候變遷準備及研發相關保險方案，並跟隨綠能政策與淨零目標持續成長。

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 112 年及 111 年 12 月 31 日

112 年 12 月 31 日

111 年 12 月 31 日

資產	金額	%	金額	%
現金及約當現金	\$ 3,124,924,987	12	\$ 2,791,875,094	14
應收款項				
應收票據—淨額	443,369,120	2	371,255,756	2
應收保費—淨額	186,164,104	1	89,293,338	-
其他應收款—淨額	73,053,095	-	29,619,108	-
應收款項總計	702,586,319	3	490,168,202	2
本期所得稅資產	619,176	-	5,535,485	-
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	502,003,078	2	440,195,869	2
按攤銷後成本衡量之金融資產	1,525,948,612	6	1,551,006,720	8
透過其他綜合損益按公允價值衡量之金融資產	1,972,002,980	7	1,766,984,553	9
其他金融資產	6,369,854,500	25	396,011,500	2
投資性不動產	1,765,616,584	7	1,775,941,955	9
投資總計	12,135,425,754	47	5,930,140,597	30
再保險合約資產				
應攤回再保賠款與給付—淨額	105,629,951	1	102,055,246	1
應收再保往來款項—淨額	81,286,619	-	23,661,603	-
分出未滿期保費準備	1,597,156,828	6	1,296,550,937	6
分出賠款準備	1,956,003,957	8	2,329,008,676	12
再保險合約資產總計	3,740,077,355	15	3,751,276,462	19
不動產及設備	1,344,674,456	5	1,329,838,164	7
使用權資產	44,714,790	-	47,178,705	-
無形資產				
電腦軟體	49,312,543	-	40,946,542	-
遞延所得稅資產	2,258,782,794	9	2,979,887,012	15
其他資產				
存出保證金	2,013,594,819	8	2,395,015,823	12
其他資產	366,994,927	1	195,351,526	1
其他資產總計	2,380,589,746	9	2,590,367,349	13
資產總計	\$ 25,781,707,920	100	\$ 20,007,603,092	100

單位：新台幣元

民國 112 年及 111 年 12 月 31 日

112 年 12 月 31 日

111 年 12 月 31 日

負債及權益	金額	%	金額	%
應付款項				
應付票據	\$ 1,045,508	-	\$ 446,642	-
應付保險賠款與給付	-	-	2,652,632	-
應付佣金及手續費	150,132,391	-	156,074,081	1
應付再保往來款項	416,969,063	2	418,598,798	2
其他應付款	716,147,209	3	837,901,039	4
應付款項總計	1,284,294,171	5	1,415,673,192	7
本期所得稅負債	17,958,527	-	2,580,628	-
短期債務	-	-	3,909,000,000	19
租賃負債	28,325,849	-	31,495,674	-
保險負債				
未滿期保費準備	8,916,276,910	35	8,036,227,899	40
賠款準備	7,082,880,776	27	17,841,901,269	89
特別準備	586,424,373	2	470,229,175	3
保費不足準備	-	-	4,376,085,191	22
保險負債總計	16,585,582,059	64	30,724,443,534	154
其他負債				
存入保證金	28,466,598	-	29,206,598	-
營業損失準備	101,904,733	1	101,904,733	1
其他負債—其他	1,061,400,941	4	701,478,360	3
其他負債總計	1,191,772,272	5	832,589,691	4
負債準備				
員工福利負債準備	364,923,429	2	328,310,805	2
除役負債準備	7,759,040	-	7,759,040	-
負債準備合計	372,682,469	2	336,069,845	2
遞延所得稅負債	-	-	-	-
負債總計	19,480,615,347	76	37,251,852,564	186
歸屬於本公司業主之權益				
股本				
普通股	12,000,003,000	47	5,299,000,750	26
資本公積	1,084,065	-	222,577,990	1
保留盈餘 (累積虧損)				
法定盈餘公積	-	-	2,353,425,949	12
特別盈餘公積	3,259,242,472	12	2,829,121,227	14
未分配盈餘 (待彌補虧損)	(9,359,195,370)	(36)	(28,192,298,562)	(141)
保留盈餘總計	(6,099,952,898)	(24)	(23,009,751,386)	(115)
其他權益				
國外營運機構財務報表換算之兌換差額	4,671,359	-	4,705,541	-
透過其他綜合損益按公允價值衡量之權益工具評價損益	316,416,338	1	176,314,661	1
透過其他綜合損益按公允價值衡量之債務工具損益	(48,154,676)	-	(62,359,443)	-
其他權益總計	272,933,021	1	118,660,759	1
本公司業主之權益總計	6,174,067,188	24	(17,369,511,887)	(87)
非控制權益	127,025,385	-	125,262,415	1
權益總計	6,301,092,573	24	(17,244,249,472)	(86)
負債及權益總計	\$ 25,781,707,920	100	\$ 20,007,603,092	100



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 112 年及 111 年 1 月 1 日至 12 月 31 日

112 年度

111 年度

	金額	%	金額	%
營業收入				
自留滿期保費收入				
簽單保費收入	\$ 18,648,119,892	120	\$ 16,728,957,228	120
再保費收入	589,601,690	4	607,718,785	5
保費收入	19,237,721,582	124	17,336,676,013	125
減：再保費支出	4,376,324,162	28	3,482,270,768	25
減：未滿期保費準備淨變動	579,441,567	4	649,806,038	5
自留滿期保費收入合計	14,281,955,853	92	13,204,599,207	95
再保佣金收入	913,713,615	6	758,674,575	5
手續費收入	19,684,095	-	18,790,798	-
淨投資損益				
利息收入	106,551,771	1	96,140,148	1
透過損益按公允價值衡量之金融資產及負債利益	12,984,080	-	(228,754,675)	(2)
除列按攤銷後成本衡量之金融資產淨損益	12,518,712	-	(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	89,804,680	-	(170,803,680)	(1)
兌換損益－投資	-	-	220,459,846	2
投資性不動產淨益	111,464,755	1	32,672,665	-
投資之預期信用減損損失及迴轉利益	68,872	-	1,776,503	-
淨投資損益合計	333,392,870	2	(56,866,908)	-
其他營業收入	247,001	-	340,547	-
營業收入合計	15,548,993,434	100	13,925,538,219	100
營業成本				
自留保險賠款與給付				
保險賠款與給付	22,685,062,217	146	44,294,418,952	318
減：攤回再保賠款與給付	1,899,518,420	13	1,065,683,123	8
自留保險賠款與給付合計	20,785,543,797	133	43,228,735,829	310
保險負債淨變動				
賠款準備淨變動	(\$ 10,386,023,608)	(67)	\$ 11,577,886,521	83
特別準備淨變動	116,195,198	1	(961,885,910)	(7)
保費不足準備淨變動	(4,376,085,191)	(28)	4,375,227,339	32
保險負債淨變動合計	(14,645,913,601)	(94)	14,991,227,950	108
佣金支出	2,473,733,330	16	2,279,481,335	16
其他營業成本	107,819,519	1	651,467,436	5
營業成本合計	8,721,183,045	56	61,150,912,550	439
營業毛利 (損)	6,827,810,389	44	(47,225,374,331)	(339)
營業費用				
業務費用	2,487,554,453	16	2,318,370,745	17
管理費用	412,713,570	3	337,566,373	2
員工訓練費用	8,592,100	-	6,262,595	-
非投資之預期信用 (迴轉利益) 減損損失	(7,270,444)	-	24,813,423	-
營業費用合計	2,901,589,679	19	2,687,013,136	19

單位：新台幣元

民國 112 年及 111 年 12 月 31 日

112 年度

111 年度

	金額	%	金額	%
營業利益 (損失)	3,926,220,710	25	(49,912,387,467)	(358)
營業外收入及支出				
處分不動產及設備損益	850,831	-	(233,559)	-
雜項收入	77,797,406	1	21,799,631	-
其他營業外收入及支出	(12,276,770)	-	(1,536,660)	-
營業外收入及支出合計	66,371,467	1	20,029,412	-
稅前淨利 (損)	3,992,592,177	26	(49,892,358,055)	(358)
所得稅 (利益) 費用	759,318,445	5	(2,813,701,502)	(20)
本年度淨利 (損)	3,233,273,732	21	(47,078,656,553)	(338)
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	(43,813,792)	-	68,267,001	1
透過其他綜合損益按公允價值衡量之權益工具評價損益	332,995,292	2	(442,590,846)	(3)
減：與不重分類之項目相關之所得稅	(8,762,758)	-	(9,461,314)	-
不重分類至損益之項目合計	297,944,258	2	(364,862,531)	(2)
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	(\$ 80,712)	-	\$ 20,786,547	-
透過其他綜合損益按公允價值衡量之債務工具損益	14,204,767	-	(121,407,046)	(1)
減：與可能重分類之項目相關之所得稅	-	-	(13,446,471)	-
後續可能重分類至損益之項目合計	14,124,055	-	(87,174,028)	(1)
本年度其他綜合損益 (稅後淨額)	312,068,313	2	(452,036,559)	(3)
本年度綜合損益總額	\$ 3,545,342,045	23	(\$ 47,530,693,112)	(341)
淨利 (損) 歸屬於：				
本公司業主	\$ 3,231,464,232	21	(\$ 47,075,676,522)	(338)
非控制權益	1,809,500	-	(2,980,031)	-
	\$ 3,233,273,732	21	(\$ 47,078,656,553)	(338)
綜合損益總額歸屬於：				
本公司業主	\$ 3,543,579,075	23	(\$ 47,539,437,673)	(341)
非控制權益	1,762,970	-	8,744,561	-
	\$ 3,545,342,045	23	(\$ 47,530,693,112)	(341)
每股盈餘 (虧損)				
基 本	\$ 5.04		(\$ 47,075,676,522.00)	
稀 釋	\$ 5.04		(\$ 47,075,676,522.00)	

董事長：志摩昌彦



經理人：賴麗敏



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112年及111年12月31日之合併資產負債表，暨民國112年及111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112年及111年12月31日之合併財務狀況，暨民國112年及111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受託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。

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112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112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112年底之餘額佔合併總資產之27%。

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未報賠款乃為考量經驗損失發展型態與預期損失率之加權結果，為精算人員依其專業判斷採用適當之模型、假設或參數估計所決定之方法。

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

此外，本會計師亦執行下列主要查核程序：

1. 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。

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112及111年度之個體財務報表，並經本會計師出具無保留意見及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。
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 112 年度合併財務報表查核之關鍵查核事項。本會計師於查核報告中敘明該等事項，除非法令不允許公開揭露特定事項，或在極罕見情況下，本會計師決定不於查核報告中溝通特定事項，因可合理預期此溝通所產生之負面影響大於所增進之公眾利益。

勤業眾信聯合會計師事務所

會計師 林旺生

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

新安東京海上產物保險股份有限公司

審計委員會審查報告書

董事會造送本公司 112 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，連同營業報告書及虧損撥補案，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 113 年度股東常會

審計委員會召集人： 陳樑銓



中 華 民 國 1 1 3 年 2 月 2 3 日

公司治理報告

公司治理架構

本公司最高治理單位為董事會，經 2023 年度股東常會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。現任董事中有兩席為女性。

董事會下依法設置有「審計委員會」及「風險管理委員會」。為健全董事會監督功能及強化經理人薪酬管理機制，於 2020 年自願設置「薪資報酬委員會」。又鑒於永續發展為企業運作的重要課題，並考量近年國內外永續發展趨勢，於 2024 年 3 月於董事會下增設「永續發展委員會」為功能性委員會，由獨立董事擔任主任委員及會議主席，並由總經理擔任工作小組總召集人，下設功能性工作小組。「永續發展委員會」為本公司推動永續治理之核心組織，期許將環境、社會、治理 (ESG) 等永續議題整合至企業經營決策與營運目標。此外成立「公司治理部」，負責公司治理及永續發展政策、制度及管理方針之建立，建構永續藍圖及整合全公司 ESG 策略目標，逐步落實完善公司治理制度，實踐永續發展目標。

董事會成員多元化

為落實推動我國性別平等政策綱領，及聯合國永續發展目標 (SDGs) 第五項「實現性別平等」，積極提高女性決策參與並健全董事會結構，本公司於 2023 年 12 月 20 日由董事會通過訂定「董事會成員多元化政策」，具體管理目標如下：

1. 董事會成員至少應包含一位女性董事，且董事單一性別比例不宜低於三分之一。
2. 董事會成員皆具備執行業務所必須之專業知識、技能、素養、決策或營運管理等各項能力。
3. 本公司董事應參加保險、財務、法務、會計、風險管理、資安治理、誠信經營、防制洗錢及打擊資恐或企業永續發展等公司治理相關進修課程。

現任董事資料如下：

職稱	姓名	國籍	年齡區間	學歷	專業背景 / 專長
董事長	藤田桂子 (女)	日本	51-60	日本東京外國語大學中文系	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	國立台灣科技大學機械工程系	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	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	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	一色浩一 (東京海上日動火災保險 (股) 代表人)	日本	51-60	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	日本東京外國語大學中文系	保險、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	國立交通大學 EMBA 國立成功大學 機械系	經營管理
董事	曾鑫城 (中華汽車工業 (股) 代表人)	中華民國	61-70	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
獨立董事	劉永富	中華民國	61-70	國立台灣大學夜間部商學系	會計
獨立董事	呂慧芬 (女)	中華民國	51-60	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	陳樑銓	中華民國	51-60	私立中國文化大學法律系法學組	保險、經營管理

備註：志摩昌彥前董事長於 2024/03/31 卸任，並自 2024/04/01 起由藤田桂子女士接任董事長職務。

董事會績效評估

為敦促董事善盡其職責，每年依本公司「董事會績效評估辦法」執行評估作業，透過「自我評量」與「同儕評鑑」，檢視董事自身與董事會整體績效，2023 年度董事會績效考核作業「自我評量」平均得分 94.7 分，「同儕評鑑」平均得分 94 分；評核項目設計考量董事對公司營運參與之積極程度，以及董事應持續掌握最新董事會職能相關知識，2023 年度董事會共召開 9 次會議，董事平均親自出席率達 95%；平均進修時數為 13.36 小時。

2023 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
4 月 28 日	2023 年股東常會	本公司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

股利政策

新安東京海上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。

2023 年度經會計師查核之個體財務報表稅後淨利為新台幣 3,231,464,232 元，併同期初未分配盈餘及股東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後，期末待彌補虧損為 9,356,499,994 元，故 2024 年度無分派股利。

會計師獨立性

本公司 2023 年簽證會計師為勤業眾信聯合會計師事務所：林旺生會計師及李冠豪會計師。另於 2023 年 11 月 14 日經董事會通過，自 2024 年起本公司簽證會計師事務所更換為資誠聯合會計師事務所，並委任陳賢儀會計師擔任簽證會計師。

本公司每年從「與公司利益關係評估」、「是否有雙重身分」、「是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。上述簽證會計師經依據本公司「簽證會計師獨立性及適任性評估報告表」進行評估，皆符合「會計師法」第 47 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，並業經董事會審查通過。

2023 年度會計師公費資訊

單位：新台幣元

會計師事務所名稱	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	3,540,000	1,510,000	5,050,000	2023 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。

公司治理報告

董事及經理人薪酬制度

依據本公司董事會通過之「經理人績效考核及酬金標準」。經理人薪酬係依公司財務狀況、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。

人力資源與薪酬

本公司由董事會通過「人力資源政策」，承諾遵循勞動、安全衛生及國際人權等法規要求，提供員工安全與健康的工作環境、建置完善的薪酬福利措施，追求利潤與成果共享。發揮人力資源之功能是新安東京海上重視的環節，透過制定完善之人力資源政策，以建立在規劃與執行人力資源管理 (HRM) 與人力資源發展 (HRD) 之策略、目標、計畫、制度規章、與流程等人資業務時所需共同遵守之價值理念與執行原則，使能提高員工職能、深化員工對公司之歸屬感與認同度，以達成企業人才永續的目標。

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。2023 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。

員工薪酬方面，秉持著兼顧內部平衡與外部公平原則進行整體規劃，定期根據市場薪酬趨勢及營運狀況，發展對內具激勵性與對外具競爭性的薪酬福利方案，以達到吸引人才、激勵人才與留住人才之目的。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。

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。

社會公益

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，積極實現公益理念，善盡企業社會責任。2023 年執行主要公益活動及社會捐助情形如下，詳細內容請至「保險業公開資訊觀測站」及本公司官方網站查詢：



公益捐贈明細



公益活動詳情

- 前進宜蘭南澳泰雅族原民部落，舉辦偏鄉高齡長者防範金融保險詐騙宣導。
- 與「弘道老人福利基金會」合作於雙北地區舉辦 5 場「樂齡防詐，風險教育」講座。
- 響應政府防詐政策，與銘傳及世新大學合作舉辦兩場「保險防詐公益宣導」課程，防止金融詐騙深入校園。
- 攜手「社團法人中華民國聽障人協會」舉辦保險防詐公益宣導與旅遊不便險分享會，提升金融弱勢族群保障財務安全意識。
- 「卡努風災」重創南投縣仁愛鄉多個部落，於第一時間動員台中轄區員工運送民生物資給災民，共同協力災區救援。
- 捐贈 400 件反光安全雨衣予台北市環保局，提升清潔臨時工執勤安全性。
- 贊助「蒲公英希望基金會」執行「小農星球計畫」，落實學童品格環境教育。
- 與「財團法人博幼社會福利基金會」合作執行「偏鄉弱勢學童關懷輔導計畫 - 社工關懷專案」，實現偏鄉學童全人支持。
- 持續與花蓮、南投當地社福團體合作開辦偏鄉學童課後輔導照顧班，提升弱勢學童課業表現，平衡偏鄉教育資源。
- 由志摩昌彥前董事長帶領近 40 位員工擔任植樹造林志工，響應農委會保安林栽種活動。



▲ 卡努風災 送愛心到南投



▲ 賴麗敏總經理訪視偏鄉弱勢課輔班學童

商品與服務

汽(機)車保險

- 強制汽(機)車責任保險
- 任意汽(機)車保險-車體損失保險
- 任意汽(機)車保險-竊盜損失保險
- 任意汽(機)車保險-第三人責任保險
- 任意汽車超額責任保險
- 小客車駕駛人責任保險

火災保險

- 住宅火災及地震基本保險
- 住宅火災及地震綜合保險
- 居家綜合保險
- 商業火災綜合保險
- 商業火災保險
- 商店綜合保險

傷害暨健康保險

- 個人傷害保險
- 團體傷害保險
- 重大疾病健康保險
- 癌症健康保險
- 個人旅行綜合保險

新種保險

- 公共意外責任保險
- 產品責任保險
- 雇主意外責任保險
- 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

海上暨工程保險

- 貨物運輸保險
- 運送人責任保險
- 商業動產流動保險
- 船體保險
- 漁船保險
- 電子設備綜合保險
- 安裝工程綜合保險
- 營建機具綜合保險
- 營造綜合保險

滿足客戶需求 發展特色商品

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)

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。

個人旅行綜合保險

為追求家庭、工作與生活的平衡，旅行已是社會大眾生活不可或缺的一部分，但旅行時總會擔心發生受傷、班機延誤或突發疾病等狀況影響原本美麗的心情，新安東京海上推出個人旅行綜合保險提供包含傷害醫療、班機延誤、行李損失及突發疾病醫療等多樣化的保障，為旅行者提供各類意外事故造成的身體或經濟損失補償。

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，也能有效填補及分散遭受第三人求償時的風險。

公共意外責任保險

本商品保障於餐廳、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而被提出賠償請求所引發之責任風險。

董監事及重要職員責任保險

保障公司董監事或重要職員於執行職務時，因錯誤、疏忽、義務違反、信託違背、不實或誤導性陳述等行為，而被提出賠償請求所引發之法律責任風險。

資訊安全保險

本保險可填補企業客戶因資安事故導致的賠償責任，及因此造成的訴訟相關費用。此外，因駭客入侵、惡意軟體等衍生之資料重置、調查費，以及遭受勒索的損失及營業中斷亦納入保障範圍，以維持公司營運的穩定性。

商品與服務

應用數位科技 推出創新服務

金融科技日新月異，保險業經營面臨商品研發、銷售、核保、理賠及客戶服務等全新變革，保單設計逐漸由商品導向 (Product-based)，轉為客戶導向 (Customer-based)，並強調調客戶消費活動場景之關聯需求，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、光學影像辨識及 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。

本公司於成立之初，即業界首創「汽車理賠遠端視訊勘估系統」及「24 小時交通事故現場處理服務」，近年更致力於將金融數位科技應用於核保及理賠作業。在核保流程方面，應用大數據分析，將客戶投保風險進行分級，發展車險核保模型，並將 AI 技術運用於車險核保系統，透過自動報價與核保，簡化核保流程，提升服務效率。在理賠服務方面，建置車險自動立案系統，可於 3 分鐘內迅速完成賠案立案，並以 AI 損評輔助系統，協助推估第三人責任險體傷損失 (慰撫金) 合理賠償金額；於手機保險理賠流程導入 AI 定損模型，以 AI 智能技術對外觀破損進行自動審核，大幅提升作業效率。本公司車險理賠服務之「人員派遣系統」及「自動分案系統」已雙雙取得發明及新型專利，加上近年來陸續取得的新型專利，截至 2023 年底共取得 20 項金融專利，期待未來持續以金融數位科技的創新運用，讓投保更便捷、理賠更精準、服務更友善。

除了提供個人性險種客戶創新便捷的服務外，新安東京海上秉持著企業風險管理的專業能力，融合先進科技與全球最佳實踐經驗，提供各式風險解決方案，協助企業客戶制定最佳的損害防阻策略與目前國內唯一之人因工程新型損防服務。此外，透由「電力節能服務」，協助企業客戶制定最佳化電力契約容量，有效降低企業客戶基本電費支出，同時鼓勵企業將降低的電費成本投入再生能源的發展，促進企業邁向淨零永續。

2023 年獲獎肯定

1 月

連續十年榮獲《保險品質獎》四大獎項：

- 形象最佳
- 售後服務最優
- 最專業
- 最值得推薦

9 月

產險業唯一榮獲金管會《金融教育優良案件獎項》

榮獲財訊金融獎：
• 產險客戶推薦優質獎

榮獲數位金融獎：
• 數位普惠金獎
• 數位創新優獎
• 數位資訊安全優獎

7 月

榮獲金管會 2023 年金融業公平待客評核產險業前段班優等生肯定

8 月

榮獲第十屆《台灣保險卓越獎》五項大獎：

- 住宅地震保險推展獎 - 金質獎
- 資訊安全推展卓越獎 - 金質獎
- 保戶服務專案企畫 - 銀質獎
- 公益關懷專案企畫 - 銀質獎
- 強制汽車責任保險推展獎 - 銀質獎

11 月

榮獲卓越保險評比三項大獎：

- 卓越數位金融獎
- 卓越服務品質獎
- 卓越社會公益獎



Introduction- Message from the Chairman



Chairman

Keiko Fujita

We extend our deepest condolences to those who have suffered from the earthquake occurred on 3rd April 2024 in Hualien. Tokio Marine Newa will continue to support all the disaster-stricken families and help them to reconstruct their homes and the destroyed area.

In January 2024, an earthquake struck Noto Peninsula in Japan. Surrounded by the recurring natural disasters and climate change, we are in such an environment with emerging challenges coming from geopolitical conflicts, generative AI and cyber-attacks. Apart from providing professional and reliable insurance services, Tokio Marine Newa (TMNeva) proactively supports clients with our expertise in risk management. As one of the property insurers providing safety nets to society, our important mission is to lower the social costs with our risk capacity.

Adhering business philosophy of Yulon Group, TMNeva has provided 24-hour on scene service since our founding in 1999. Being the first in the industry to launch "Remote Claims Inspection System of Motor Insurance", we have been highly reputed for our digital technology claim services. Loss Prevention Department was established in 2023 with an aim to provide commercial clients with insurance services. Adhering to expertise and years of experience from Tokio Marine Group, we have become the only property insurer providing commercial clients with solutions for human factors engineering risk. We motivate ourselves to become the best risk management partner for enterprises.

After pandemic, global economy has eventually gone back to normal. However, property insurance industry in Taiwan was devastated like never before by the COVID insurance. TMNeva too, had suffered from the greatest loss due to the enormous claim amount. Fortunately, with full support from our shareholders, we have recovered and been ready to start again since June 2023. For that we thank all the partners of TMNeva from the bottom of our hearts.

The pandemic, which lasted for three years, has not only transformed conventional business model and consumption pattern, but also catalyzed the AI boom and digital technology development. The problem of labor and talent shortage, which is resulted from low fertility rate and aging population, has urged enterprises to speed up their digital transformation. In recent years, with an aim to improve business operation model and service efficiency, TMNeva has been proactively adopting emerging technologies such as big data analysis, AI, IoT and blockchain in customer services, motor insurance underwriting model, automated quotation system, mobile phone insurance, and AI assisted claims service system, etc. With strategy to develop innovative technology, TMNeva aims to build long-term core competitiveness by optimizing customer service experience.

Ever since climate change has brought great impact on global economic development corporate sustainable management, governments started to focus on the environmental sustainability topics. Taiwan promulgated "Climate Change Response Act" in 2023 and officially stated "Net Zero Emissions by 2050" to be the long-term goal. TMNeva has also been proactively involved in sustainability development for the beautiful future of the company, Taiwan and the world.

Due to the fact that VUCA (Volatility, Uncertainty, Complexity and Ambiguity) happening in all aspects, it is harder to predict where the world would go from now, in few weeks or in few months. We have to be adaptive in order to thrive in the ever-changing environment. The ultimate solution to it will be "talent." Insurance industry is everything to do with human. Therefore, in order to improve risk awareness of employees and establish an open-minded but also self-discipline company risk culture, we need to focus more on talent cultivation. We would like to become more trustworthy for customers and the society by strengthening organizational resilience and identifying risks for customers and the society accurately.

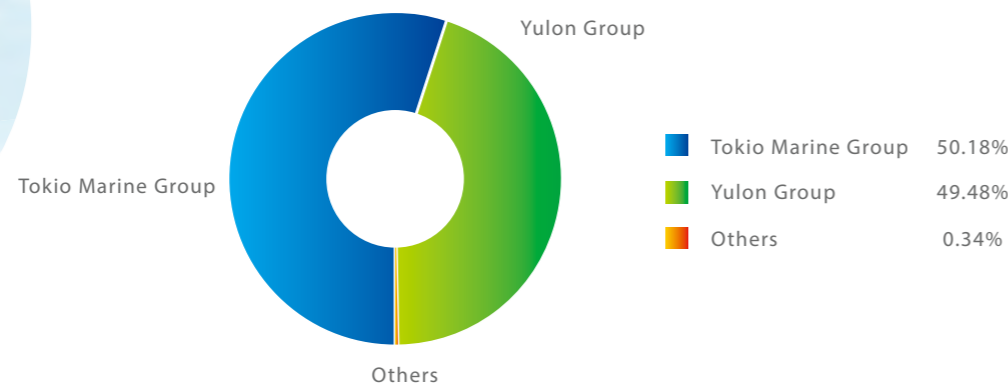
Being a member of Tokio Marine Group, TMNeva will continue to adhere to the group's purpose since establishment in 1879 by "Protecting Customers and Local Communities in Times Of Need." We expect ourselves to solve social issues for different generations through our insurance expertise, create values for our stakeholders including clients, society, shareholders, employees and future generations, and motivate ourselves towards the ultimate goal of "To Be a Good Company."

About Tokio Marine Newa

Date as of:2024/03/31

Company Name	Tokio Marine Newa Insurance Co., Ltd.
Establishment	20 January 1999
Headquarters	8F-13F, No. 130, Section 3, Nanjing E. Road, Zhongshan District, Taipei, Taiwan, R.O.C.
Capital	NT\$20 billion
Paid-up Capital	NT\$12 billion
Scope of Business	Property Insurance and Accident and Health Insurance Approved by the Regulatory Authority
No. of Employees	1,524
Rating	"A" rated by Standard & Poor's "twAA+" rated by Taiwan Ratings

Ownership Structure



Financial Highlights

Item	2019	2020	2021	2022	2023
Capital	2,990	2,990	2,990	5,299	12,000
Reserves	13,072	13,788	14,714	30,724	16,586
Net Premiums	10,360	11,173	12,152	13,854	14,861
Direct Written Premiums	12,924	14,027	15,060	16,729	18,648
DWP Growth-TMNewa (%)	5.2%	8.4%	7.3%	11.1%	11.4%
Market DWP	176,390	187,390	206,729	220,316	243,741
DWP Growth-Domestic Market (%)	7.0%	6.2%	10.3%	6.6%	10.6%
Total Asset	24,657	25,646	28,207	20,008	25,782
Operating Revenues	11,123	11,956	13,048	13,926	15,549
Net Profit (Loss)	960	857	1,236	(47,079)	3,233
Market Share-TMNewa (%)	7.3%	7.4%	7.2%	7.5%	7.6%

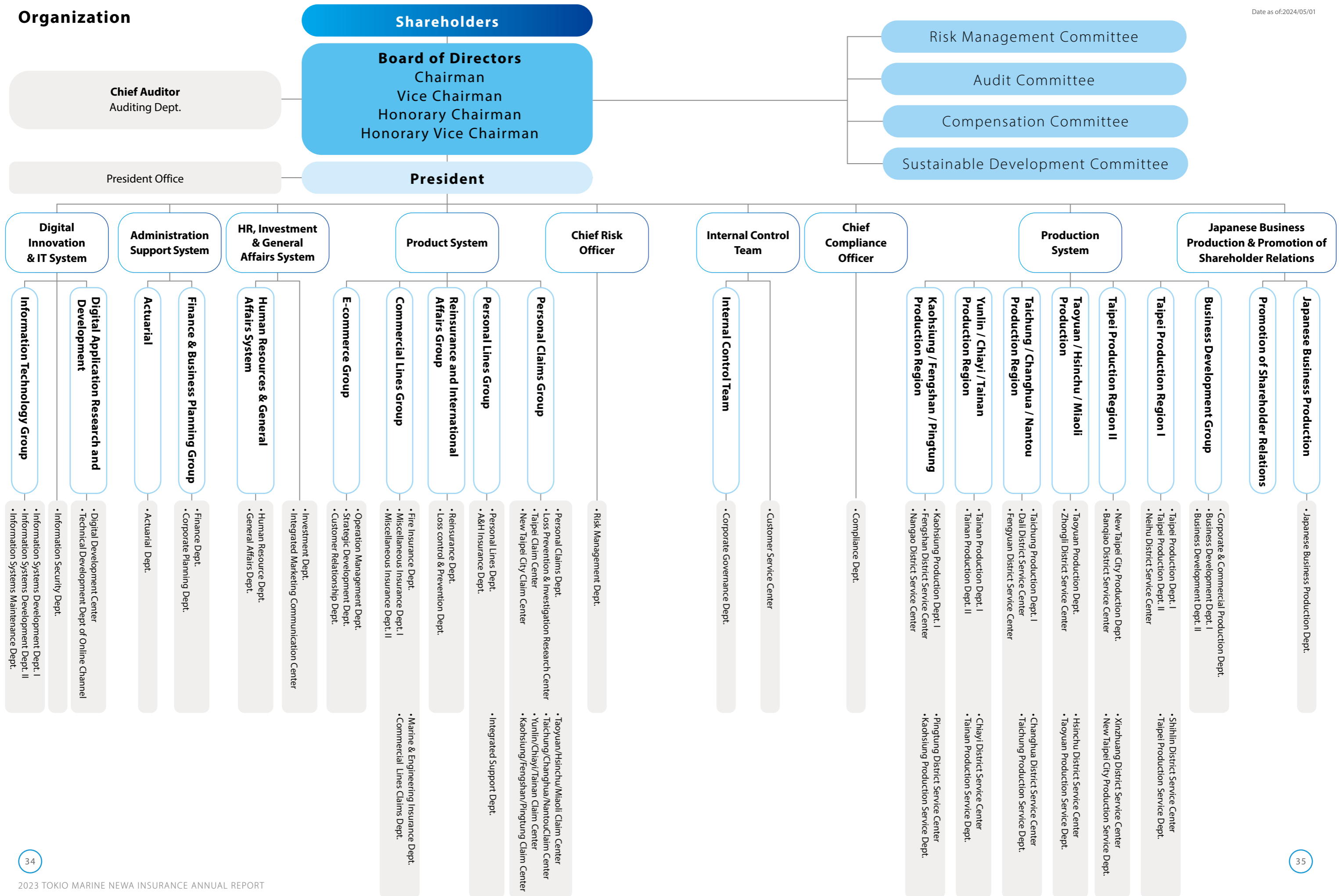
Note 1: Reserves include unearned premium reserve, special reserve, loss reserve, special reserves for catastrophic events, special reserves for fluctuation of risk, and premiums deficiency reserve.

Note 2: The table shows consolidated financial statements. GWP of Newa Insurance (Cambodia) PLC. in 2023 reached US\$4.359 million, 16.7% higher than the previous year. Net profit was US\$100,700.

History

- 1999** Newa Insurance was established under the horizontal service integration strategy of Yulon Group.
- 2002** Tokio Marine Group formed a strategic alliance with Newa Insurance by investing 30% in our shareholding.
- 2003**
 - Headquarters office relocated from Xin-Yi Road to the current location at Nanjing East Road "Newa Insurance Building".
 - Established Fongyuan and Yuanlin Liaison Offices.
- 2005** Merged with Allianz President General Insurance (AZPG) of Tokio Marine Group and officially renamed as "Tokio Marine Newa Insurance Co., Ltd.".
- 2006** Established Shanghai Representative Office.
- 2008** Permission for health insurance business has been granted officially by Financial Supervisory Commission (FSC).
- 2012**
 - Established New Taipei City Office in the replace of Shuang Ho Liaison Office.
 - Changhua Liaison Office upgraded to Production Department.
- 2015** Established Jiali Liaison Office.
- 2017** Established Nankan Liaison Office, Yongkang Liaison Office and Nangao Liaison Office.
- 2018** First overseas subsidiary, Newa Insurance (Cambodia) PLC. is established officially.
- 2019** Established Taipei Branch Office.
- 2020** Renamed 9 production departments and 18 liaison offices to service centers.
- 2021** Shalu Service Center was relocated to Cingshuei and renamed to Cingshuei Service Center.
- 2022** Tokio Marine & Nichido Fire Insurance Co., Ltd. acquired more than 50% of our shares, and TMNewa officially became a subsidiary of Tokio Marine Group.
- 2023** Revised our CIS to a blue spiral ribbon surrounding a golden globe, same as Tokio Marine Group, showing the determination to prosper with our clients.

Organization



Message from the President



President

Lillian Lai



It's TMNewa's 25th anniversary in 2024. Thanks to the strong support from our two main shareholders, Tokio Marine Group and Yulon Group, our employees and customers, TMNewa has been able to recover from the great loss caused by COVID insurance and regain our capital strength. S&P Global Ratings upgraded our rating from "A-" of 2023 to "A" at Q1 of 2024, and the long-term rating to be "Stable". Taiwan Ratings also upgraded our rating from "twAA" to "twAA+", and the long-term rating to be "Stable". These upgrades affirmed our great effort for maintaining financial soundness and credit stability.

There has been a steady growth in direct written premium of TMNewa for years. As the loss caused by Covid insurance being recovered, business performance has picked up under the business strategy in pursuit of steady profit. According to statistics released by Non-Life Insurance Association, DWP of domestic non-life insurance market continues to increase with the strong growth in motor insurance and commercial lines insurance sectors in 2023. DWP of TMNewa increased 15.5% and reached NT\$18.5 billion in 2023 (excluding Covid insurance impact), outperformed the domestic market. Given the opportunity of a recovering and growing business, we wish to provide caring and professional insurance services for our customers and create more brilliant performance for our shareholders in the future.

Having faced vital transformation in 2023, TMNewa implemented several crucial reforms to build a solid and sustainable foundation for the company. Some of the major strategies are as follows:

1. Collective decision-making

Formed Business Strategy Committee and Product Development Committee to reinforce risk control and reduce the risk in strategic decision making.

2. Construct risk-aware culture for better organizational efficiency

Established Reinsurance and International Affairs Group, and Loss control & Prevention Dept. to obtain comparatively advantageous reinsurance conditions in the competitive market. When expanding commercial line business, professionals from Loss control & Prevention Dept. will also provide innovative services for loss prevention and risk inspection to help customers reduce their risks and loss. TMNewa hopes to create more profits by defending risks for corporate clients and assists underwriting personnel to identify, assess and evaluate risks.

3. Internal communication

In order to create a free and open-minded corporate culture, TMNewa builds clear channels by hosting seminars where employees and managers can communicate face to face, setting up "Voice of Employees – Good Company Mailbox" allowing employees to involve in management decision-making process, and conducting on-line satisfaction survey for employees.

4. Synergy between two groups

In order to inspire our differentiated service development, we hold experience exchange activities for loss prevention and claims within the group companies. Also, with an aim to integrate the value chain benefits through coordinating group resources, we utilize Yulon Group's well-developed business model in domestic motor market in our services for sales, coverage, underwriting, payment and claim procedure.

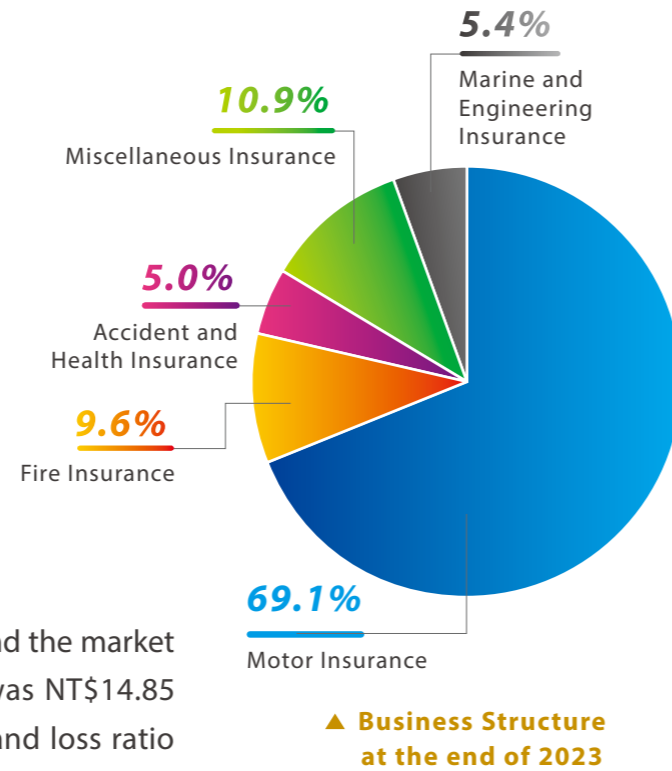
For the future to come, we will proactively develop new business models, explore diversified channels, implement digital transformation and adjust business structure continuously. Meanwhile, we will provide comprehensive risk solution to meet customers' needs, ensure long-term profitability and expand our social influence to realize corporate sustainability.

Business Report

The gross premium income (GWP) of Tokio Marine Newa(Excluding the subsidiary) in 2023 was NT\$19.11 billion, among which direct written premium (DWP) was NT\$18.51 billion, 11.4% higher than that in 2022. The market share was 7.6% and the market ranking was the 4th. Net retained premium was NT\$14.85 billion, and loss ratio by net earned premium was 72.9%. In 2023, benefiting from the recovery of reserves for COVID insurance in 2022, net profit after tax amounted to NT\$ 3.23 billion. Total assets were NT\$25.53 billion on 31 December 2023.

Excluding COVID insurance, the gross premium income (GWP) in 2023 was NT\$19.11 billion, among which direct written premium (DWP) was NT\$18.51 billion, 15.5% higher than that in 2022. The market share was 7.6% and the market ranking was the 4th. Net retained premium was NT\$14.85 billion, net incurred loss was NT\$8.11 billion, and loss ratio by net earned premium was 57.0%. Net profit after tax was NT\$1.48 billion.

Please refer to P.42~P.45 for consolidated financial statements.



Details of each line of business is explained below:

Motor Insurance

GWP in 2023 reached NT\$13.18 billion, among which DWP was NT\$12.8 billion, 11.6% higher than that in 2022. Net retained premium was NT\$12.41 billion, net incurred loss was NT\$7.17 billion and loss ratio by net earned premium was 60.3%.

Fire Insurance

GWP in 2023 reached NT\$1.93 billion, among which DWP was NT\$1.78 billion, 29.0% higher than that in 2022. Net retained premium was NT\$550 million, net incurred loss was NT\$170 million, and loss ratio by net earned premium was 32.3%.

Accident and Health Insurance

Including COVID Insurance:

GWP in 2023 reached NT\$930 million, among which DWP was NT\$930 million, 30.7% less than that in 2022. Net retained premium was NT\$900 million, net incurred loss was NT\$2.75 billion, and loss ratio by net earned premium was 298.0%.

Excluding COVID Insurance:

GWP in 2023 reached NT\$930 million, among which DWP was NT\$930 million, 24.9% higher than that in 2022. Net retained premium was NT\$900 million, net incurred loss was NT\$460 million and loss ratio by net earned premium was 52.6%.

Miscellaneous Insurance

GWP in 2023 reached NT\$2.04 billion, among which DWP was NT\$2.01 billion, 15.7% higher than that in 2022. Net retained premium was NT\$680 million, net incurred loss was NT\$170 million, and loss ratio by net earned premium was 26.0%.

Marine and Engineering Insurance

GWP in 2023 reached NT\$1.02 billion, among which DWP was NT\$1 billion, 43.8% higher than that in 2022. Net retained premium was NT\$310 million, net incurred loss was NT\$140 million, and loss ratio by net earned premium was 49.7%.

Unit:NT\$Billion

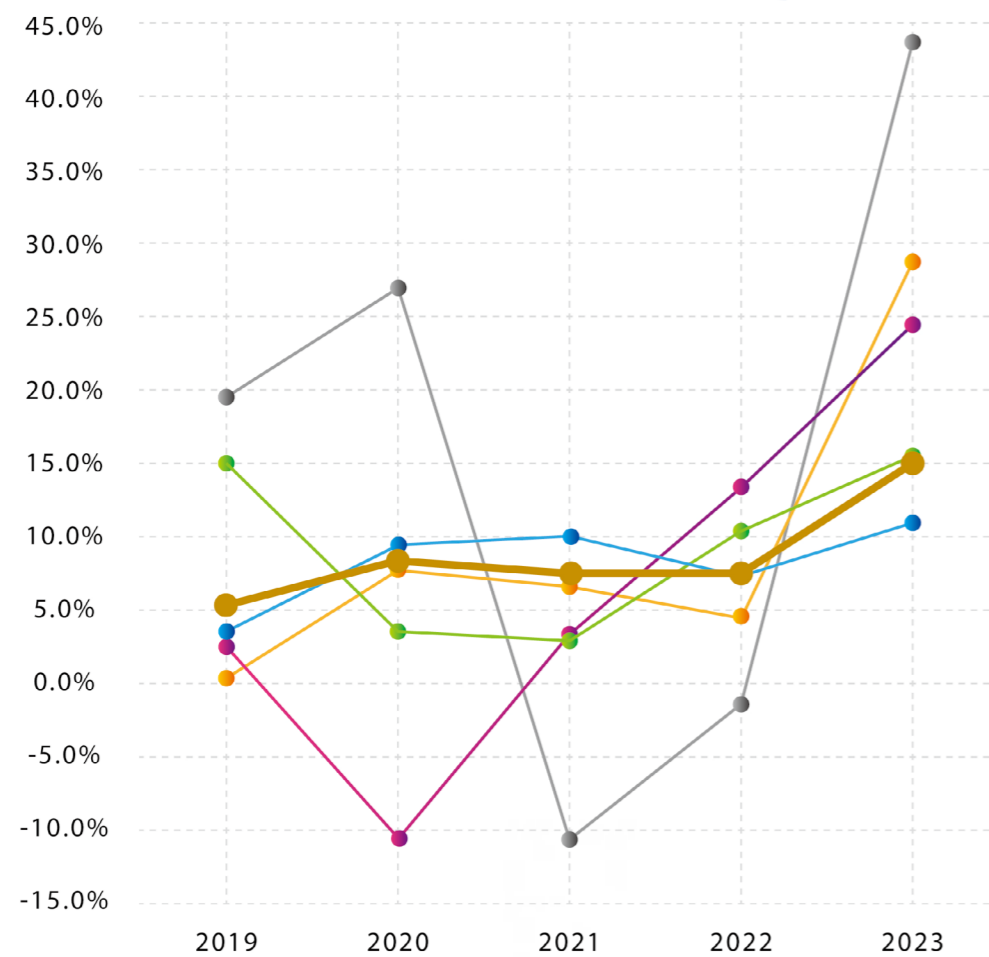
2023	Motor Insurance	Fire Insurance	Accident and Health Insurance		Miscellaneous Insurance	Marine and Engineering Insurance	Total	
			incl. COVID Insurance	excl. COVID Insurance			incl. COVID Insurance	excl. COVID Insurance
Gross Premium Income (GWP)	13.18	1.93	0.93		2.04	1.02	19.11	
Direct Written Premium (DWP)	12.8	1.78	0.93		2.01	1	18.51	
DWP Growth Ratio (%)	11.6%	29.0%	-30.7%	24.9%	15.7%	43.8%	11.4%	15.5%
Net Premiums	12.41	0.55	0.9		0.68	0.31	14.85	
Net Incurred Loss	7.17	0.17	2.75	0.46	0.17	0.14	10.4	8.11
Loss Ratio by Net Earned Premium (%)	60.3%	32.3%	298.0%	52.6%	26.0%	49.7%	72.9%	57.0%

Date as of:2023/12/31

Business Report

DWP Growth Rate

	2019	2020	2021	2022	2023
Motor Insurance	3.8%	9.7%	10.0%	6.9%	11.6%
Fire Insurance	0.4%	7.2%	6.2%	4.8%	29.0%
Accident and Health Insurance	2.1%	-10.5%	2.7%	13.4%	24.9%
Miscellaneous Insurance	15.0%	3.0%	2.6%	10.7%	15.7%
Marine and Engineering Insurance	19.9%	26.5%	-10.9%	-1.4%	43.8%
Total	5.2%	8.4%	7.3%	7.0%	15.5%



Business Development Plan

Adhering to the core concept of “To Be a Good company,” TMNewa focuses on sustainable business thinking to create customer value. We aim to develop new types of business models and actively create customer-oriented insurance products. Facing drastic changes under VUCA (Volatility, Uncertainty, Complexity, Ambiguity), we strive to continue innovating diverse and differentiated services and become the best property insurance company in Taiwan.

In response to the era of “Digital x Sustainability” transformation, we will continue to promote the following business development plans:

- Diversify insurance operations, tapping into high-profit non-auto insurance businesses to ensure overall profitability and stable growth in performance. At the same time, respond to the development of automated vehicles by creating related insurance products to maintain a competitive advantage in auto insurance.
- In response to the flourishing development of digital technology, expand the utilization of emerging insurance technologies such as Artificial Intelligence (AI), big data analytics for customer risk models, Optical Character Recognition (OCR), and intelligent assistance for business operations and claims. This will optimize operational efficiency in sales, underwriting, and claims settlement, thereby enhancing digital transformation capabilities.
- In response to the surge in tourism demand following the end of the COVID pandemic, expand sales of travel-related insurance products through emerging sales channels such as online insurance platforms, driving sustained growth of high-quality businesses.
- Establish an enterprise risk culture, promote six major loss prevention services, and develop differentiated loss prevention services for commercial insurance, providing risk solutions for corporate clients.
- Facing increasing risks of extreme weather, frequent calamities, and the continuous rise in natural disasters, prepare for climate change and develop relevant insurance solutions while growing in line with green energy policies and net-zero objectives .

TOKIO MARINE NEWA INSURANCE CO., LTD. AND SUBSIDIARY

Consolidated Balance Sheets

In New Taiwan Dollars

DECEMBER 31, 2023 AND 2022

2023

2022

ASSETS	Amount	%	Amount	%
CASH AND CASH EQUIVALENTS	\$ 3,124,924,987	12	\$ 2,791,875,094	14
RECEIVABLES				
Notes receivable, net	443,369,120	2	371,255,756	2
Premiums receivable, net	186,164,104	1	89,293,338	-
Other receivables, net	73,053,095	-	29,619,108	-
Total receivables	702,586,319	3	490,168,202	2
CURRENT TAX ASSETS	619,176	-	5,535,485	-
ASSETS HELD FOR SALE	-	-	50,389,480	-
INVESTMENTS				
Financial assets at fair value through profit or loss	502,003,078	2	440,195,869	2
Financial assets at amortized cost	1,525,948,612	6	1,551,006,720	8
Financial assets at fair value through other comprehensive income	1,972,002,980	7	1,766,984,553	9
Other financial assets	6,369,854,500	25	396,011,500	2
Investment properties	1,765,616,584	7	1,775,941,955	9
Total investments	12,135,425,754	47	5,930,140,597	30
REINSURANCE CONTRACT ASSET				
Claims recoverable from reinsurers, net	105,629,951	1	102,055,246	1
Due from reinsurers and ceding companies, net	81,286,619	-	23,661,603	-
Ceded unearned premium reserve	1,597,156,828	6	1,296,550,937	6
Ceded loss reserve	1,956,003,957	8	2,329,008,676	12
Total reinsurance contract asset	3,740,077,355	15	3,751,276,462	19
PROPERTY AND EQUIPMENT, NET	1,344,674,456	5	1,329,838,164	7
RIGHT-OF-USE ASSETS	44,714,790	-	47,178,705	-
INTANGIBLE ASSETS				
Computer software cost	49,312,543	-	40,946,542	-
DEFERRED INCOME TAX ASSETS	2,258,782,794	9	2,979,887,012	15
OTHER ASSETS				
Refundable deposits	2,013,594,819	8	2,395,015,823	12
Other assets	366,994,927	1	195,351,526	1
Total other assets	2,380,589,746	9	2,590,367,349	13
TOTAL	\$ 25,781,707,920	100	\$ 20,007,603,092	100

In New Taiwan Dollars

DECEMBER 31, 2023 AND 2022

2023

2022

LIABILITIES AND EQUITY	Amount	%	Amount	%
PAYABLES				
Notes payable	\$ 1,045,508	-	\$ 446,642	-
Claims payable	-	-	2,652,632	-
Commissions payable and fees	150,132,391	-	156,074,081	1
Due to reinsurers and ceding companies	416,969,063	2	418,598,798	2
Other payables	716,147,209	3	837,901,039	4
Total payables	1,284,294,171	5	1,415,673,192	7
CURRENT TAX LIABILITIES	17,958,527	-	2,580,628	-
SHORT TERM DEBT	-	-	3,909,000,000	19
LEASE LIABILITIES	28,325,849	-	31,495,674	-
INSURANCE LIABILITIES				
Unearned premium reserve	8,916,276,910	35	8,036,227,899	40
Loss reserve	7,082,880,776	27	17,841,901,269	89
Special reserve	586,424,373	2	470,229,175	3
Premium deficiency reserve	-	-	4,376,085,191	22
Total insurance liabilities	16,585,582,059	64	30,724,443,534	154
OTHER LIABILITIES				
Guarantee deposit received	28,466,598	-	29,206,598	-
Reserve for operation loss	101,904,733	1	101,904,733	1
Other liabilities	1,061,400,941	4	701,478,360	3
Total other liabilities	1,191,772,272	5	832,589,691	4
PROVISIONS				
Provisions for employee benefits	364,923,429	2	328,310,805	2
Decommissioning provisions	7,759,040	-	7,759,040	-
Total provisions	372,682,469	2	336,069,845	2
DEFERRED INCOME TAX LIABILITIES	-	-	-	-
Total liabilities	19,480,615,347	76	37,251,852,564	186
EQUITY				
Capital stock				
Ordinary shares	12,000,003,000	47	5,299,000,750	26
Capital surplus	1,084,065	-	222,577,990	1
Retained earnings (accumulated deficit)				
Legal reserve	-	-	2,353,425,949	12
Special reserve	3,259,242,472	12	2,829,121,227	14
Unappropriated earnings (accumulated deficit)	(9,359,195,370)	(36)	(28,192,298,562)	(141)
Total retained earnings	(6,099,952,898)	(24)	(23,009,751,386)	(115)
Other equity				
Exchange differences on translation of the financial statements of foreign operations	4,671,359	-	4,705,541	-
Unrealized gain/(loss) on investments in equity instruments at fair value through other comprehensive income	316,416,338	1	176,314,661	1
Unrealized gain/(loss) on investments in debt instruments at fair value through other comprehensive income	(48,154,676)	-	(62,359,443)	-
Total other equity	272,933,021	1	118,660,759	1
Total equity attributable to owners of the Company	6,174,067,188	24	(17,369,511,887)	(87)
NON-CONTROLLING INTERESTS	127,025,385	-	125,262,415	1
Total equity	6,301,092,573	24	(17,244,249,472)	(86)
TOTAL	\$ 25,781,707,920	100	\$ 20,007,603,092	100

TOKIO MARINE NEWA INSURANCE CO., LTD. AND SUBSIDIARY

Consolidated Statements of Comprehensive Income

In New Taiwan Dollars

DECEMBER 31, 2023 AND 2022

2023

2022

	Amount	%	Amount	%
OPERATING REVENUE				
Retained earned premium				
Direct insurance premium revenue	\$ 18,648,119,892	120	\$ 16,728,957,228	120
Reinsurance premium inward	589,601,690	4	607,718,785	5
Premium revenue	19,237,721,582	124	17,336,676,013	125
Less: Reinsurance premium outward	4,376,324,162	28	3,482,270,768	25
Less: Net change in unearned premium reserves	579,441,567	4	649,806,038	5
Total retained earned premium	14,281,955,853	92	13,204,599,207	95
Reinsurance commission income	913,713,615	6	758,674,575	5
Handling fees earned	19,684,095	-	18,790,798	-
Net gains on investments				
Interest income	106,551,771	1	96,140,148	1
Gains (losses) on valuation of financial assets and liabilities at fair value through profit or loss	12,984,080	-	(228,754,675)	(2)
Net gain (loss) on financial assets carried at amortized cost	12,518,712	-	(8,357,715)	-
Realized gains (losses) on financial assets at fair value through other comprehensive income	89,804,680	-	(170,803,680)	(1)
Foreign exchange gain (loss)	-	-	220,459,846	2
Gains on investment properties	111,464,755	1	32,672,665	-
Expected credit gains (losses) and reversal on investment	68,872	-	1,776,503	-
Total net gains (losses) on investments	333,392,870	2	(56,866,908)	-
Other operating revenue	247,001	-	340,547	-
Total operating revenue	15,548,993,434	100	13,925,538,219	100
OPERATING COSTS				
Retained claims				
Claims incurred	22,685,062,217	146	44,294,418,952	318
Less: Claims recovered from reinsurers	1,899,518,420	13	1,065,683,123	8
Total retained claims	20,785,543,797	133	43,228,735,829	310
Net change in insurance liabilities				
Net change in loss reserve	(\$ 10,386,023,608)	(67)	\$ 11,577,886,521	83
Net change in special reserve	116,195,198	1	(961,885,910)	(7)
Net change in premium deficiency reserve	(4,376,085,191)	(28)	4,375,227,339	32
Total net change in insurance liabilities	(14,645,913,601)	(94)	14,991,227,950	108
Commission expenses	2,473,733,330	16	2,279,481,335	16
Other operating costs	107,819,519	1	651,467,436	5
Total operating costs	8,721,183,045	56	61,150,912,550	439
GROSS MARGIN (LOSS)	6,827,810,389	44	(47,225,374,331)	(339)
OPERATING EXPENSES				
Operating expenses	2,487,554,453	16	2,318,370,745	17
Administrative expenses	412,713,570	3	337,566,373	2
Training expenses	8,592,100	-	6,262,595	-
Expected credit (gains) losses and reversal on non-investments	(7,270,444)	-	24,813,423	-
Total operating expenses	2,901,589,679	19	2,687,013,136	19

Consolidated Statements of Comprehensive Income

In New Taiwan Dollars

DECEMBER 31, 2023 AND 2022

2023

2022

	Amount	%	Amount	%
OPERATING INCOME (LOSS)	3,926,220,710	25	(49,912,387,467)	(358)
NON-OPERATING INCOME AND EXPENSES				
Gains (losses) on disposal of property and equipment	850,831	-	(233,559)	-
Other income	77,797,406	1	21,799,631	-
Other gains and losses	(12,276,770)	-	(1,536,660)	-
Total non-operating income and expenses	66,371,467	1	20,029,412	-
PROFIT (LOSS) BEFORE INCOME TAX	3,992,592,177	26	(49,892,358,055)	(358)
INCOME TAX (BENEFIT) EXPENSE	759,318,445	5	(2,813,701,502)	(20)
NET PROFIT (LOSS)	3,233,273,732	21	(47,078,656,553)	(338)
OTHER COMPREHENSIVE INCOME				
Items that will not be reclassified subsequently to profit or loss:				
Remeasurement of defined benefit plans	(43,813,792)	-	68,267,001	1
Unrealized gain (loss) on investments in equity instruments at fair value through other comprehensive income	332,995,292	2	(442,590,846)	(3)
Income tax relating to items that will not be reclassified subsequently to profit or loss	(8,762,758)	-	(9,461,314)	-
Total	297,944,258	2	(364,862,531)	(2)
Items that may be reclassified subsequently to profit or loss:				
Exchange differences on translation of the financial statements of foreign operations	(\$ 80,712)	-	\$ 20,786,547	-
Unrealized gain (loss) on investments in debt instruments at fair value through other comprehensive income	14,204,767	-	(121,407,046)	(1)
Income tax relating to items that may be reclassified subsequently to profit or loss	-	-	(13,446,471)	-
Total	14,124,055	-	(87,174,028)	(1)
Other comprehensive income, net of income tax	312,068,313	2	(452,036,559)	(3)
TOTAL COMPREHENSIVE INCOME	\$ 3,545,342,045	23	(\$ 47,530,693,112)	(341)
NET PROFIT/(LOSS) ATTRIBUTABLE TO:				
Owners of the Company	\$ 3,231,464,232	21	(\$ 47,075,676,522)	(338)
Non-controlling interests	1,809,500	-	(2,980,031)	-
	\$ 3,233,273,732	21	(\$ 47,078,656,553)	(338)
TOTAL COMPREHENSIVE INCOME/(LOSS) ATTRIBUTABLE TO:				
Owners of the Company	\$ 3,543,579,075	23	(\$ 47,539,437,673)	(341)
Non-controlling interests	1,762,970	-	8,744,561	-
	\$ 3,545,342,045	23	(\$ 47,530,693,112)	(341)
EARNINGS (LOSS) PER SHARE				
Basic	\$ 5.04		(\$ 47,075,676,522.00)	
Diluted	\$ 5.04		(\$ 47,075,676,522.00)	

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, 2023 and 2022, 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 material accounting policy information (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, 2023 and 2022, 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 the Standards on Auditing of 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, 2023. 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.

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, 2023, the balance of loss reserves was about 27% 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 refer 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 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 Company. Moreover, we also performed the following audit procedures:

1. We assessed, on a test basis, the relevant information and documents of claims and evaluated the amount of the Company's loss reserves for claims filed but not yet paid, and confirmed that such loss reserves were estimated accordingly and appropriately.
2. We obtained the actuarial report prepared by the Company'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 Company's estimate of losses not yet filed.

Independent Auditors' Report

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, 2023 and 2022 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 the Standards on Auditing of 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 the Standards on Auditing of 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.

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, 2023 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 27, 2024

Tokio Marine Nawa Insurance Co., Ltd.

Audit Committee Report

Review of Financial Results

The Board of Directors has prepared the Company's 2023 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:

2024 Annual General Shareholders' Meeting of Tokio Marine Nawa Insurance Co., Ltd.

Audit Committee
Convener
Liang Chuan Chen



February 23, 2024

Corporate Governance Report

Framework

The highest governance body of TMNewa is the board of directors. The 9th board members were elected in 2023 AGM. Among the eleven members, three are independent directors, four are juristic person directors with insurance specialty. Two of the current directors are female. Under the board of directors, Audit Committee and Risk Management Committee were established in accordance with regulations. In order to improve the supervisory function of the board and strengthen remuneration system of managers, TMNewa voluntarily established Compensation Committee in 2020. Considering the global trend of sustainability and the fact that sustainable development is one of the important missions for enterprises, Sustainable Development Committee was established in March 2024 to be one of the functional committees under the board. Independent directors are appointed to be Chairperson and President is the general coordinator of working teams established below it. Sustainable Development Committee is the core of our sustainable governance body integrating issues such as environment, society and governance into our business decision-making process and goals. Corporate Governance Department was also established in March 2024 to improve the corporate governance framework and achieve the goal of sustainable development.

Board Diversity

Following the Gender Equity Policy Guidelines in Taiwan and the 5th Sustainable Development Goal of UN "Gender Equity", we've been proactively improving women participation in decision making and ensuring a healthy board structure. "Board Diversity Policy" was approved by the board on Dec. 20, 2023, and the management goals are as follows:

1. The board should include at least one female director, and proportion of either gender should not be less than one-third of the board.
2. All board members should have professional knowledge and skills, integrity, and management or decision-making facilitating ability, etc.
3. Board members should attend corporate governance related classes such as insurance, finance, legal affairs, risk management, information security governance, integrity, Anti-Money laundering and Combating the financing of terrorism and corporate sustainable development.

9th Board of Directors:

Title	Name	Nationality	Age	Education	Profession
Chairman	Keiko Fujita (Female)	Japan	51-60	Japan Tokyo University of Foreign Studies: Chinese Language and Culture Studies	Insurance, Management
Vice Chairman	Kuo-Hsing Hsu (Yulon Motor Co., Ltd.)	R.O.C.	61-70	National Taiwan University of Science and Technology: Mechanical Engineering	Management
Director	Satoshi Naganuma (Tokio Marine & Nichido Fire Insurance Co., Ltd.)	Japan	51-60	Columbia University: Master of Laws Japan Waseda University: Law	Insurance, Law, Management
Director	Kiichiro Hatakeyama	Japan	51-60	MIT Sloan School of Management: MBA Japan University of Tokyo: Science	Insurance, Risk Management
Director	Koichi Isshiki (Tokio Marine & Nichido Fire Insurance Co., Ltd.)	Japan	51-60	Japan Kagawa University: Economics	Insurance, Management
Director	Kotaro Kemuyama (Tokio Marine & Nichido Fire Insurance Co., Ltd.)	Japan	51-60	Japan Tokyo University of Foreign Studies: Chinese Language and Culture Studies	Insurance, Management
Director	Wen-Rong Tsay (Yulon Motor Co., Ltd.)	R.O.C.	61-70	National Chiaotung University: EMBA National Chengkung University: Mechanical Engineering	Management
Director	Hsin-Cheng Tseng (China Motor Co., Ltd.)	R.O.C.	61-70	National Chengchi University: MBA National Tsinghua University: Nuclear Engineering	Management
Independent Director	Yung-Fu Liu	R.O.C.	61-70	National Taiwan University: Business Administration (SPECs)	Accounting
Independent Director	Hui-Fen Lu (Female)	R.O.C.	51-60	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	Liang-Chuan Chen	R.O.C.	51-60	Chinese Culture University: Law	Insurance, Management

Note: Former Chairman, Yoshihiko Shima, stepped down on March 31, 2024, and Keiko Fujita becomes the new Chairman effective from April 1, 2024

Performance Evaluation of the Board

To motivate directors to fulfill their duty, assessment is implemented in accordance with "Board Performance Evaluation Guidelines" every year. Performance of each director and the board itself is evaluated through "Self-Assessment" and "Peer Assessment". In 2023, self and peer assessment of the board scored 94.7 and 94 respectively. The evaluation criteria includes how much directors are involved in company operation and how willingly directors are to learn about board competency knowledge. Nine board meetings were called in 2023, the average attendance of directors reached 95% and their average training hours amounted to 13.36 hours.

Corporate Governance Report

2023 AGM Approval List

Date	Motion	Resolution	Implementation
April 28	To reduce capital in order to write off accumulated loss	Approved	Implemented

Dividend Policy

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

The 2023 audited financial statements showed a net profit after tax of NT\$3,231,464,232. After combining with undistributed surplus earnings at the beginning of the period, a capital reduction approved at 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\$9,356,499,994, therefore no dividend will be distributed in 2024.

CPA Independence Assessment

Our CPA in 2023 were Wang-Sheng Lin and Kuan-Hao Lee from Deloitte Taiwan and approved by the board on November 14, 2023. We changed the accounting firm to PwC Taiwan in 2024 and assigned Xian-Yi Chen to be our new CPA.

TMNeva evaluates the independency of certified accountant every year from the following six aspects, "Benefits with the Company", "Double Qualification", "Being the Defender for the Company", "Familiarity with the Company's Employees", "Intimidating Threat", and "The Term of a CPA's Practice". The above-mentioned chartered accountants were evaluated with "Assessment Guidelines for CPA Independence and Eligibility" of the company. The results revealed no violation to Article 47 of the 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 approved by the board of directors.

Audit Fees in 2023

NT Dollars

Accounting Firm	CPA	Audit Fee (Note 1)	Non-Audit Fee (Note 2)	Total	Audit Period
Deloitte Taiwan	Wang-Sheng Lin Kuan-Hao Lee	3,540,000	1,510,000	5,050,000	Year of 2023

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

Remuneration Schemes for Directors and Managers

Based on "Managers Performance Evaluation and Remuneration Standard" which was approved by the board of directors, the manager's remuneration takes into consideration the reasonableness of the correlation between remuneration and personal performance, the company's financial status, operating performance, and future risk exposure. The individual manager's remuneration is determined by typical pay levels adopted by peer companies, as well as personal evaluation result, working time, job content, achievement rate, etc. The board directors receive fixed emoluments in accordance with "Directors Emoluments Scheme" which was approved in shareholders' meeting.

Human Resource and Employees Compensation

Our board-approved "Human Resource Policy" promises to comply with regulations regarding labor, safety and hygiene and international human rights, provide safe and healthy workplace, improve compensation and benefit schemes, and provide profit-sharing plan for employees. TMNeva values talent development as one of our important elements. With a comprehensive philosophy and principles for human resource policy when planning and implementing strategy, goals, projects, system, guidelines and procedure of HRM and HRD, employees' competency would be improved, sense of belonging and identity for the company would be increased, and in the long term, sustainable human resource can be achieved.

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 inclusive working environment. There was no discrimination or human right violation case occurred in 2023. Sexual Harassment Prevention Committee was established in accordance 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, respectful and discrimination-free workplace culture.

Aiming to be internally motivative and externally competitive in order to attract, encourage and keep talent, employee compensation plan is developed to be balanced and fair and adjusted regularly according to industrial trend and company operation. As for employee retirement plan, TMNeva allocates pension fund as regulated by laws and employee participation rate was 100%. We established "Supervisory Committee of Labor Retirement Reserve" to monitor allocation and management of the Pension Preparation Fund.

CSR Participation

TMNeva has been committing on social issues for a very long time. Starting from our CSR value “from Community to Society”, we proactively fulfill our social responsibility by adhering our CSR philosophy. Main results of CSR and social service activities in 2023 are as follows:

- Hosted educational classes for elderly of Atayal Tribe in Yilan Nanao disseminating prevention of financial and insurance scams.
- Hosted five seminars with Hondao Senior Citizen’s Welfare Foundation in Taipei and New Taipei City disseminating risks and prevention of scams.
- Hosted two educational seminars on insurance scams with Ming Chuan University and Shih Hsin University to prevent scams occurring in school.
- Hosted seminars with National Association of Deaf on scam prevention and importance of travel inconvenience insurance to promote financial security awareness for economically vulnerable people.
- After Typhoon Khanun destroyed many tribe areas in Renai Township Nantou County, our employees from Taichung branch office brought food and living essentials immediately to damaged areas and helped with the rescue.
- Donated 400 reflective raincoats to Taipei Department of Environmental Protection to protect sanitation cleaning staff when they are on duty.
- Sponsored Dandelion Hope Foundation to implement moral education project for school children.
- Cooperated with BOYO Foundation and social workers to support holistic education for school children in remote areas.
- Cooperated with NGOs to offer after-school classes for school children in remote areas of Hualien and Nantou in order to improve their literacy by bring more educational resources to them.
- Forty employees and the Chairman participated “Protection Forest Afforestation” activities held by Ministry of Agriculture.



Motor (Scooter) Insurance

- Compulsory Motor Liability Insurance
- Voluntary Motor Insurance-Physical Damage Insurance
- Voluntary Motor Insurance-Theft Insurance
- Voluntary Motor Insurance-Third Party Liability Insurance
- Voluntary Motor Insurance-Excess Liability Insurance
- Driver’s Personal Accident Insurance

Accident and Health Insurance

- Individual Personal Accident Insurance
- Group Personal Accident Insurance
- Dread Disease Insurance
- Cancer Insurance
- Comprehensive Travel Insurance

Fire Insurance

- Residential Fire & Earthquake Insurance
- Comprehensive Residential Fire & Earthquake Insurance
- Comprehensive Household Insurance
- Comprehensive Commercial Fire Insurance
- Commercial Fire Insurance
- Comprehensive Shop Insurance

Miscellaneous Insurance

- Public Liability Insurance
- Products Liability Insurance
- Employer’s Liability Insurance
- Directors and Officers Liability Insurance
- Comprehensive Credit Card Insurance
- Information Security Insurance
- Mobile Devices Insurance

Marine and Engineering Insurance

- Cargo Insurance
- Carrier’s Liability Insurance
- Commercial Property Floater Insurance
- Marine Hull Insurance
- Fishing Vessel Insurance
- Electronic Equipment Insurance
- Erection All Risks Insurance
- Contractors’ Plant and Machinery Insurance
- Contractors’ All Risks Insurance

Products and Services

Featured Products for Customer Needs

Additional Coverage for Shared Vehicles

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

TMNewa introduced the first microinsurance policy for domestic carsharing users. Drivers can insure on our website one hour before departure to be protected from loss in cases of traffic accidents and theft.

Comprehensive Travel Insurance

For a balance life between family and work, travel has become an essential part of our lives. However, there are always risks of accident injury, flight delay or sudden illness during the trip. TMNewa introduced comprehensive travel insurance providing travelers with various protection such as compensation for medical expenses for accidents, flight delay, baggage loss and sudden illness.

Comprehensive Household Insurance

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

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.

Directors and Officers Liability Insurance

This policy protects directors or officers from legal liability risk when compensation is requested in cases of misconduct, negligence, breach of obligation, breach of trust, misrepresentation or misleading representation.

Information Security Insurance

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

Digital Technology for Innovative Service

As FinTech evolves, insurance industry faces transformation in fields such as product development, sales, underwriting, claims and customer services. Design of insurance products has therefore changed from product-based to customer-based. The strong relation between consumers' activity scenario and demand for insurance has accelerated the speed of digital transformation in financial industry. Aiming to innovate with digital changes, implementing our core service value of "Always Stand by" and being oriented by customers' needs, TMNewa provides 3Ss, "Simple", "Safety" and "Satisfaction" services by integrating service platforms and adopting technologies such as Big Data analysis, OCR and AI.

TMNewa was the first in the industry to introduce "Remote vehicle damage assessment" and "24 Hour Traffic Accident On-Scene Service" when established. We have also been devoting to applying FinTech in underwriting and claims procedure in recent years. For underwriting, we utilize big data analysis to classify client's insuring risk level, develop motor insurance underwriting model and apply AI technology in motor insurance underwriting system. We also aim to simplify underwriting procedure and improve service efficiency through automatic quotation. For claim services, we established an automatic registration system for motor insurance which can register a claim file in 3 minutes. And Claim decision support module will then estimate a reasonable amount for third party liability compensation (solatium). For a more efficient mobile device claim procedure, AI technology has also been implemented in the estimation model where a broken mobile device is examined automatically. Our "Staff Assigning System" and "Automatic Registration System" of motor claim service were both filed to be invention patent and utility model patent. Up until the end of 2023, TMNewa already filed 20 financial patents. With more FinTech to be implemented innovatively in the future, we expect a more convenient insuring procedure, more accurate claim and more friendly service.

Other than providing individual customers with innovative and efficient services, with our professional knowledge of risk management, advanced technology and the best global experience, TMNewa is capable of offering our commercial clients with various risk solutions, assisting them in developing the best loss prevention strategy, and providing them with our exclusive human factors engineering loss prevention service. Through "Electricity Cost Saving Service", we help clients to assess optimal contract capacity to reduce their electricity expense effectively and then encourage them to move forward to net-zero sustainability by reinvesting saved costs in the renewable energy.



董事長 Chairman

榮譽董事長
Honorary Chairman

副董事長
Vice Chairman

榮譽副董事長
Honorary Vice Chairman

藤田桂子
Keiko Fujita

志摩昌彦
Yoshihiko Shima

許國興
Kuo-Hsing Hsu

吳建立
Chien-Li Wu

董事
Director

畠山毅一郎
Kiichiro Hatakeyama

董事
Director

長沼聡史
Satoshi Naganuma

董事
Director

一色浩一
Koichi Isshiki

董事
Director

煙山荒太郎
Kotaro Kemuyama

董事
Director

蔡文榮
Wen-Rong Tsay

董事
Director

曾鑫城
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獨立董事
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呂慧芬
Hui-Fen Lu

獨立董事
Independent
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陳樑銓
Liang-Chuan Chen

獨立董事
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總經理
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王文龍
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Barbara Sun

公司治理主管
副總經理
Senior Vice
President



呂文泉
Anthony Lu

總機構法令遵循主管
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蔡志明
Jimmy Tsai

副總經理
Senior Vice
President



胡素禎
Su Chen Hu

營業據點

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總公司 Headquarters

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內湖服務中心 Neihu Service Center

114025 台北市內湖區民權東路六段 160 號 3 樓
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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
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基隆服務中心 Keelung Service Center

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板橋服務中心 Banqiao Service Center

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Banqiao District, New Taipei City 220067
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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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新店服務中心 Xindian Service Center

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Luodong Township, Yilan County 265604
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花蓮服務中心 Hualien Service Center

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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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南崁服務中心 Nankan Service Center

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新竹服務中心 Hsinchu Service Center

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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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