TOKIO MARINE NEWA

新安東京海上產險

2025 ANNUAL REPORT

TOKIO MARINE NEWA INSURANCE

一一四年度 年報

Inspiring Confidence.
Accelerating Progress.

CONTENT 目錄

董事長的話

本公司係以裕隆集團於 1999 年設立之新安產物保險為發展基礎。當時，為活絡亞洲金融危機後的台灣經濟，裕隆集團決心打造一家憑藉優質服務品質獲得客戶信賴的產物保險公司。其後，本公司於 2002 年引進東京海上集團的資金，並於 2022 年正式成為東京海上集團之子公司。東京海上為日本第一家保險公司，成立於 1879 年。當時正值日本國際貿易逐漸興盛之際，東京海上係為支援貿易活動、提供所需之海上保險而成立。自創立以來，東京海上始終以「在危急時刻保護客戶與社會」為使命，面對大型地震災害及汽車普及化等隨時代而變化的各種社會課題，持續透過保險提供解決方案，為社會大眾帶來安心與安全。

本公司承襲兩大股東之基因，以打造「獨一無二的 Good Company」為目標，推展各項業務；未來亦將運用兩大股東的資源，推動事業的進一步發展，不斷進化，持續為客戶與社會創造價值。

回顧 2025 年，在全球局勢不確定性升高之際，本公司始終堅守誠信原則，穩健經營，在維持良好成長動能的同時，推動多項關鍵策略，包括提升營運效率、強化公司治理、培育風險文化及加速數位轉型等。透過跨部門協作與集體合議制的決策方式，成功將經營體制進一步提升至兼具效率與透明度的層次。另外，在提升公平待客及推動永續發展方面，本公司亦獲得外界高度評價。

展望 2026 年，台灣經濟受惠於人工智慧與半導體之技術優勢，預期仍將維持穩健成長；惟亦須留意前一年度高成長基期效應，以及地緣政治風險攀升與貿易環境變化所帶來之下行風險。此外，因全球氣候變遷導致自然災害加劇且頻發，加上科技進展等因素，社會課題呈現快速變化的態勢。因應上述環境變化，本公司將依循以下方針推動事業發展。

以使命為本之經營

本公司以東京海上集團「於關鍵時刻守護客戶與社會」之共同使命，以及裕隆集團創立本公司時「以服務與品質贏得客戶選擇」之初衷為起點，透過保險事業積極回應社會課題，提供安心與安全的保障。

深化核心競爭力

保險業素來被稱為「以人為本的事業」，人才正是企業競爭力之關鍵。本公司除持續投資在核心人力資本之外，亦將全面導入科技應用，優化業務流程，提升同仁創造附加價值之效率，進一步鞏固市場競爭優勢。

持續強化公司治理與風險文化

公司治理與風險文化是企業的重要基礎。董事會與經營團隊將各司其職，提升各自的執行力，並持續完善具實質效能的公司治理制度。同時，亦將致力於提升全體同仁的風險意識，將新安打造成一間鼓勵即時通報風險並能迅速應對的企業。

提升帶給顧客的價值

除持續優化創業以來一貫提供之「事故現場服務」外，本公司亦透過提供「損害防阻服務」，在事故發生前與事故發生後提供理賠以外的價值。此外，透過高度透明之資訊揭露，穩步打造值得信賴之企業品牌，為客戶與社會做出貢獻。

深化永續經營

保險事業本身即 ESG 之體現。本公司將繼續透過解決社會課題，追求永續成長。ESG 不僅止於回應社會期待，更是本公司邁向未來、實現長期價值創造之重要架構，亦為經營之核心所在。

最後，謹向所有利害關係人——包括客戶、事業夥伴、社會大眾、全體同仁、股東以及未來世代——致以最誠摯的感謝。正因各位的支持與付出，本公司方能在充滿不確定性的時代中穩步前行。未來，本公司將秉持更加開放的態度，堅守誠實正直、做正確之事的經營方針，為所有利害關係人持續創造價值。

謹祝各位身體健康、萬事如意。

董事長

藤田 桂子

公司概況

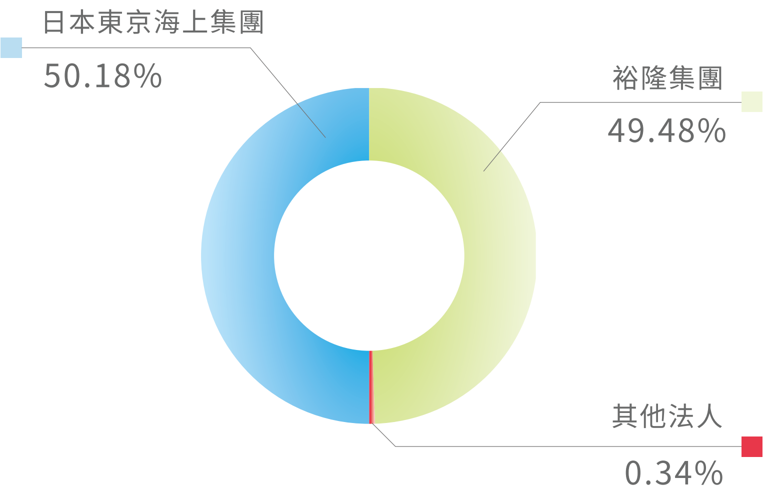
公司名稱	新安東京海上產物保險股份有限公司
成立日期	1999 年 1 月 20 日
總公司位置	台北市中山區南京東路三段 130 號 8-13 樓
公司型態	非公開發行公司
營業範圍	經營財產保險業務 暨經主管機關核准經營傷害保險及健康保險業務
員工人數	1,636 人 (資料基準日：2025/12/31)
信用評等	美國標準普爾公司 (S&P)：「A」良好等級 中華信用評等公司：「twAA+」 貝氏評比 (AM Best)：財務實力評等「A(Excellent)」與長期發行人信用評等「a+(Excellent)」

其他詳細資訊
請參考保險業公開資訊觀測站 - 公司基本資料

公司基本資料

資料基準日：2026/05/15

股權結構



詳細股權結構
請參考保險業公開資訊觀測站 - 大股東明細表

大股東明細表

財務要覽

單位：新台幣佰萬元

項　目	2021	2022	2023	2024	2025
股本	2,990	5,299	12,000	12,000	**12,000**
各項準備金	14,714	30,724	16,586	19,479	**20,144**
自留保費	12,152	13,854	14,861	16,751	**17,326**
簽單保費	15,060	16,729	18,648	21,063	**21,684**
簽單保費成長率 (%)	7.3%	11.1%	11.4%	13.8%	**2.9%**
市場簽單保費	206,729	220,316	243,741	270,221	**285,601**
市場簽單保費成長率 (%)	10.3%	6.6%	10.6%	10.9%	**5.7%**
資產總額	28,207	20,008	25,782	30,836	**34,252**
營業收入	13,048	13,926	15,549	17,432	**18,244**
稅後純益	1,236	(47,079)	3,233	2,049	**2,539**
本公司市佔率 (%)	7.2%	7.5%	7.6%	7.8%	**7.6%**

註：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。

成長沿革

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

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」

2012
- 成立新北分公司
- 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

2019 成立「台北分公司」

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金球圖像，象徵與客戶共享繁榮的決心

2024
- 成立「數位資訊體系」，加速推動數位轉型
- 成立「南屯服務中心」，擴大服務中部地區保戶

2025 承襲東京海上集團成立全球綠色轉型平台 TMGX，將集團在再生能源與低碳技術領域的資源在地化落實，推動多元且具前瞻性的綠色保險服務。

主要保險商品

汽(機)車保險
- 任意汽(機)車保險 - 車體損失保險
- 任意汽(機)車保險 - 第三人責任保險
- 任意汽(機)車附加條款 - 超額責任
- 任意汽車附加條款 - 乘客責任
- 小客車駕駛人責任保險
- 電動車相關專屬保險

傷害暨健康保險
- 個人傷害保險
- 團體傷害保險
- 癌症健康保險
- 個人旅行綜合保險

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

新種保險
- 公共意外責任保險
- 產品責任保險
- 雇主意外責任保險
- 信用卡綜合保險
- 董監事及重要職員責任保險
- 資訊安全保險
- 行動裝置保險
- 商業綜合責任保險

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
- 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

回顧 2025 年，全球經濟與地緣政治局勢持續呈現多變態勢。台灣產經環境受惠於 AI 基礎建設帶來成長新契機的同時，國際張力與市場結構的快速變化，仍使整體金融與保險產業面臨挑戰。全球在 AI 領域之競爭與佈局加速科技發展，為產業注入了豐富機遇，但也使未來格局充滿不確定性；而隨著地緣政治衝突加劇，全球面臨高通膨、供應鏈中斷及金融市場劇烈波動的風險。近幾年來，台灣產險市場雖持續創造保費新高，但同樣受到巨災風險、費率競爭與國際再保市場供給等影響，經營環境不確定性顯著提升。

在這多變的市場背景下，新安東京海上秉持一貫的穩健經營理念，持續優化業務結構與承保專業，強化風險韌性，確保在高度不確定的環境中仍能穩步前行。2025 年簽單保費再創下歷史新高的同時，獲利亦持續有穩健表現，同時反映在美國標準普爾公司 (S&P) 信用評等維持「A」優良等級；在中華信用評等評比中，亦獲長期發行體信用評等與財務實力評等均為「twAA+」、資本與獲利水準評估續為「強健」等級、評等展望更是由「穩定」調整為「正向」之評價肯定。

在業務推展上，2025 年度之執行重點如下：

銷售模式多元化

在充滿挑戰的市場環境中，我們發揮重視效益的營運方針，展現穩健的承保表現，並積極推動多元化通路與產品佈局以拓展成長機會。除了透過 E 化輔銷工具及教育訓練支持營業人員推進業務外，強化數位通路的經營，透過優化線上投保平台、APP 與智慧化客服，降低年輕族群進入門檻，與電商、旅遊平台等跨界夥伴合作，將保險嵌入日常消費場景；同時深耕保經代與銀行通路的合作、強化與裕隆集團融合，結合損防服務向風險顧問邁進。透過線上線下整合的混合模式，擴大服務觸角，滿足不同族群、不同世代的需求。

強化專業分工，提升組織效能

組織運作須具備彈性、專業與創新力，以因應環境變化。我們將核保與理賠分工專業化、設立專責單位提升營業人員專業及職能，並整合資源以擴大重點通路的經營；於人才培訓方面，除了建立人才辨識與培育機制，透過潛力指標、績效表現及實務訓練，持續發掘並培養關鍵人力資源，奠定公司長期穩健經營的基礎，亦推動全員風險文化培訓，以提升員工風險敏感度與跨部門協同效率，建構符合未來需求的風險管理框架；與此同時，透過導入員工協助方案 (EAP) 與多元假期等制度，支持同仁心理健康與生活平衡。

流程再造與數位化、AI 應用之結合

本公司多年來持續導入機器人流程自動化 (RPA)、AI 等數位技術，應用於核保、理賠流程等資料處理與模組化作業，提升效率與準確性。為進一步的精進，公司啟動企業流程再造計畫 (BPR)，全面檢視並再設計業務流程，以強化管理、降低成本並提升競爭力，同時推動 AI 與數位化應用創造新價值、促進組織轉型，強化韌性與創新能力。

綠色保險與永續發展

永續金融已成全球趨勢，本公司除了持續推動投保、理賠等流程電子化外，亦結合國際經驗與在地洞察，提供再生能源與低碳技術的保險解決方案，涵蓋風電、太陽能、儲能及新興能源承保，協助企業提升風險韌性並支持政府 2030 再生能源目標，其中，首創「電力契約最佳化與永續評估系統」，智慧化分析企業用電需求，降低成本以鼓勵其資源投入永續策略；我們亦積極響應東京海上集團整合全球資源之 TMGX 綠色轉型平台，展現公司在綠色保險與永續發展上的承諾。

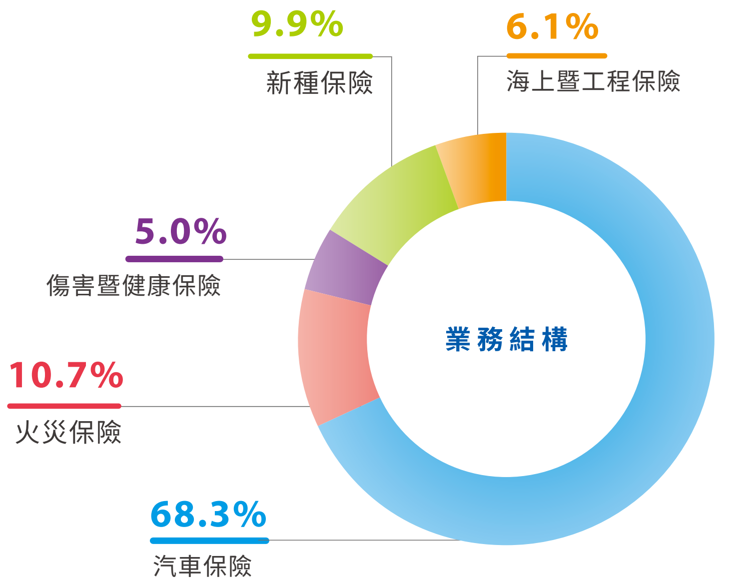
展望未來，我們將穩定推進業務結構優化，拓展多元市場與產品；加深業務流程效率提升與數位轉型，提升營運效率；持續關注客戶需求、落實公平待客，並培養企業風險文化與法遵精神，向永續成長邁進，實現「To Be a Good Company」的願景。誠摯感謝股東、客戶，以及全體同仁的支持與努力，讓公司能在挑戰中穩健前行，持續為社會創造安心與信賴。

總經理

王文龍

營運報告

新安東京海上 2025 年保費收入為新台幣(下同)223.5 億元，其中簽單保費為 216.8 億元，較 2024 年成長 2.9%；市場佔有率 7.6%，市場排名為第 4 名；自留保費為 173.3 億元。淨自留保險賠款為 84.7 億元、自留滿期損失率 50.3%、稅前淨利為 29.3 億元。2025 年 12 月 31 日之資產總額為 342.5 億元。



資料基準日：2025/12/31

各險種經營概況

汽車保險

2025 年保費收入 152.3 億元；簽單保費 148.1 億元，成長 3.3%；自留保費 143.6 億元；淨自留保險賠款 75.1 億元；自留滿期損失率 53.9%。

火災保險

2025 年保費收入 25.1 億元；簽單保費 23.2 億元，成長 2.2%；自留保費 7.0 億元；淨自留賠款 2.3 億元；自留滿期損失率 32.2%。

傷害暨健康保險

2025 年保費收入 11.0 億元；簽單保費 10.9 億元，成長 2.2%；自留保費 10.4 億元；淨自留賠款 4.2 億元；自留滿期損失率 40.5%。

新種保險

2025 年保費收入 21.8 億元；簽單保費 21.5 億元，負成長 3.6%；自留保費 8.1 億元；淨自留賠款 2.0 億元；自留滿期損失率 26.2%。

海上暨工程保險

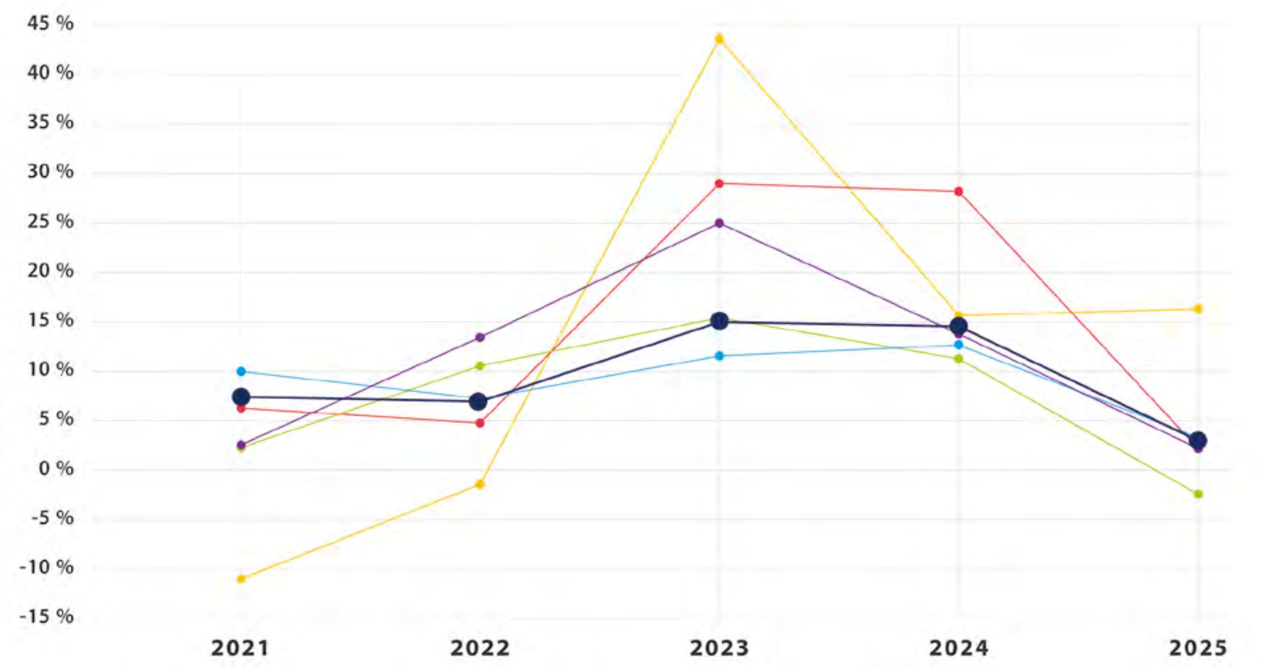
2025 年保費收入 13.3 億元；簽單保費 13.2 億元，成長 16.2%；自留保費 4.1 億元；淨自留賠款 1.0 億元；自留滿期損失率 26.8%。

單位：新台幣億元

2025	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
保費收入	152.3	25.1	11.0	21.8	13.3	**223.5**
簽單保費	148.1	23.2	10.9	21.5	13.2	**216.8**
簽單保費成長率 (%)	3.3%	2.2%	2.2%	-3.6%	16.2%	**2.9%**
自留保費	143.6	7.0	10.4	8.1	4.1	**173.3**
淨自留保險賠款	75.1	2.3	4.2	2.0	1.0	**84.7**
自留滿期損失率 (%)	53.9%	32.2%	40.5%	26.2%	26.8%	**50.3%**

簽單保費成長率

	2021	2022	2023	2024	2025
汽車保險	10.0%	6.9%	11.6%	12.0%	3.3%
火災保險	6.2%	4.8%	29.0%	28.3%	2.2%
傷害暨健康保險	2.7%	13.4%	24.9%	13.9%	2.2%
新種保險	2.6%	10.7%	15.7%	11.3%	-3.6%
海上暨工程保險	-10.9%	-1.4%	43.8%	14.8%	16.2%
合計	**7.3%**	**7.0%**	**15.5%**	**13.8%**	**2.9%**



業務發展計畫

隨著極端氣候風險升高、AI 技術快速發展、人口高齡化及消費行為改變，產險市場正面臨保險需求結構的變化。保險公司除了需要強化風險控管，也必須加速轉型，培育人才，為永續經營布局。因此，新安東京海上秉持「To Be a Good Company」的願景，持續追求創新，並推動以下業務發展計劃：

- 佈建多元通路：持續投入資源發展電子商務通路，並深化保經代等通路合作關係、發展具潛力的金融通路。
- 拓展多元商品：以車險為核心基礎，擴大非車險業務規模，包括住宅火災保險、貨物及內陸運輸保險、責任保險、旅遊平安保險等。
- 提升人員生產力：持續引進數位工具，提升通路服務效率；透過企業流程再造計畫 (BPR) 專案，全面檢視內部業務流程，促進單位間溝通協作，以增加營運效率。
- 增加企業體保險競爭力：提供創新的差異化服務(例如損防服務)，並透過教育訓練、激勵制度等，提升營業人員的專業度。
- 適應客戶與市場的變化與需求，開發新業務與新商品，並持續評估新的商業模式。

新安東京海上產物保險股份有限公司資產負債表

單位：新台幣元

民國 114 年及 113 年 12 月 31 日

資產	114 年 12 月 31 日 金額	%	113 年 12 月 31 日 金額	%
現金及約當現金	$ 2,862,611,785	8	$ 3,246,150,323	11
應收款項	865,155,594	2	665,843,932	2
本期所得稅資產	2,021,593	-	-	-
透過損益按公允價值衡量之金融資產	991,645,669	3	641,744,992	2
透過其他綜合損益按公允價值衡量之金融資產	4,990,142,439	15	3,760,474,608	12
按攤銷後成本衡量之金融資產	3,624,289,061	11	2,700,181,589	9
採用權益法之投資	-	-	100,101,157	-
其他金融資產	9,142,400,000	27	7,342,400,000	24
投資性不動產	1,755,904,269	5	1,755,262,924	6
再保險合約資產	4,698,153,410	14	4,863,982,100	16
不動產及設備	1,313,521,158	4	1,313,978,715	4
使用權資產	109,026,793	-	122,681,174	-
無形資產	80,616,835	-	100,644,838	-
遞延所得稅資產	1,691,136,322	5	2,050,919,630	7
其他資產	2,125,743,897	6	2,171,233,564	7
資　產　總　計	$ 34,252,368,825	100	$ 30,835,599,546	100

單位：新台幣元

民國 114 年及 113 年 12 月 31 日

負債及權益	114 年 12 月 31 日 金額	%	113 年 12 月 31 日 金額	%
應付款項	$ 1,645,914,651	5	$ 1,489,159,213	5
本期所得稅負債	-	-	26,609,975	-
保險負債	20,143,625,208	59	19,479,003,917	63
負債準備	411,007,703	1	368,353,366	1
租賃負債	96,098,391	-	96,551,477	1
其他負債	889,479,242	3	946,849,928	3
負債總計	23,186,125,195	68	22,406,527,876	73
股　本				
普 通 股	12,000,003,000	35	12,000,003,000	39
資本公積				
資本公積	1,084,065	-	1,084,065	-
保留盈餘（累積虧損）				
特別盈餘公積	4,242,972,413	12	3,674,418,142	12
待彌補虧損	(5,236,869,846)	(15)	(7,350,655,062)	(24)
其他權益	59,053,998	-	104,221,525	-
權益總計	11,066,243,630	32	8,429,071,670	27
負債及權益總計	$ 34,252,368,825	100	$ 30,835,599,546	100

董事長：藤田桂子　藤田桂子

經理人：賴麗敏　賴麗敏

會計主管：段野雄亮　段野雄亮

新安東京海上產物保險股份有限公司綜合損益表

單位：新台幣元

民國 114 年及 113 年 12 月 31 日

項目	114 年度 金額	114 年度 %	113 年度 金額	113 年度 %
營業收入				
簽單保費收入	$ 21,683,796,805	119	$ 21,062,596,716	121
再保費收入	665,982,292	4	638,845,769	3
保費收入	22,349,779,097	123	21,701,442,485	124
減：再保費支出	(5,023,312,309)	(28)	(4,950,396,468)	(28)
未滿期保費準備淨變動	(487,945,465)	(3)	(714,858,634)	(4)
自留滿期保費收入	16,838,521,323	92	16,036,187,383	92
再保佣金收入	950,134,629	5	957,125,099	6
手續費收入	21,481,198	-	20,817,131	-
淨投資損益				
利息收入	242,262,277	2	182,743,562	1
透過損益按公允價值衡量之金融資產及負債損益	(49,563,217)	-	56,204,493	-
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	182,178,205	1	124,764,757	1
採用權益法認列之關聯企業及合資損益之份額	23,392,355	-	-	-
投資性不動產利益	31,699,967	-	456,862	-
投資之預期信用減損損失及迴轉利益	(376,296)	-	(575,077)	-
淨投資損益合計	429,593,291	3	404,525,127	2
其他營業收入	3,795,145	-	13,122,644	-
營業收入合計	18,243,525,586	100	17,431,777,384	100
營業成本				
保險賠款與給付	(10,061,532,853)	(55)	(9,140,762,895)	(52)
減：攤回再保賠款與給付	1,819,689,503	10	1,402,184,801	8
自留保險賠款與給付	(8,241,843,350)	(45)	(7,738,578,094)	(44)
其他保險負債淨變動	(382,540,105)	(2)	(1,118,506,872)	(7)
佣金費用	(2,700,540,955)	(15)	(2,680,100,440)	(15)
其他營業成本	(67,447,172)	-	(49,239,799)	-
營業成本合計	(11,392,371,582)	(62)	(11,586,425,205)	(66)
營業費用				
業務費用	(3,438,228,435)	(19)	(3,161,862,600)	(18)
管理費用	(477,402,891)	(3)	(431,504,304)	(3)
員工訓練費用	(10,563,437)	-	(8,073,976)	-
非投資之預期信用減損損失及迴轉利益	(9,317,459)	-	(12,336,598)	-
營業費用合計	(3,935,512,222)	(22)	(3,589,104,282)	(21)
營業利益	2,915,641,782	16	2,256,247,897	13
營業外收入及支出	13,914,898	-	43,129,109	-
繼續營業單位稅前純益	2,929,556,680	16	2,299,377,006	13
所得稅費用	(390,836,283)	(2)	(250,558,073)	(1)
本期淨利	$ 2,538,720,397	14	$ 2,048,818,933	12

單位：新台幣元

民國 114 年及 113 年 12 月 31 日

項目	114 年度 金額	114 年度 %	113 年度 金額	113 年度 %
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	($ 48,842,494)	-	$ 4,543,591	-
透過其他綜合損益按公允價值衡量之權益工具評價損益	118,322,917	-	214,520,480	1
與不重分類之項目相關之所得稅	12,374,877	-	(908,718)	-
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	(11,002,123)	-	6,330,764	-
透過其他綜合損益按公允價值衡量之債務工具損益	27,598,386	-	(18,300,568)	-
本期其他綜合損益（稅後淨額）	$ 98,451,563	-	$ 206,185,549	1
本期綜合損益總額	$ 2,637,171,960	14	$ 2,255,004,482	13
每股盈餘				
基本每股盈餘	$ 2.12		$ 1.71	

董事長：藤田桂子 

經理人：賴麗敏 

會計主管：段野雄亮 

會計師查核報告

(115)財審報字第 25003507 號

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民國 114 年及 113 年 12 月 31 日之資產負債表，暨民國 114 年及 113 年 1 月 1 日至 12 月 31 日之綜合損益表、權益變動表及現金流量表，以及財務報表附註(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暨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產物保險股份有限公司民國 114 年及 113 年 12 月 31 日之財務狀況，暨民國 114 年及 113 年 1 月 1 日至 12 月 31 日之財務績效及現金流量。

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中華民國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中華民國會計師職業道德規範，與新安東京海上產物保險股份有限公司保持超然獨立，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，對新安東京海上產物保險股份有限公司民國 114 年度財務報表之查核最為重要之事項。該等事項已於查核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。

賠款準備及分出賠款準備

事項說明

有關賠款準備(含分出)之會計政策請詳附註四(二十一)；賠款準備 (含分出)估列之會計估計及假設之不確定性請詳附註五；賠款準備(含分出)之說明請詳附註六(十五)。

新安東京海上產物保險股份有限公司之賠款準備(含分出)係按險別依據精算原理方法，估計最終賠付的合理金額。截至民國 114 年 12 月 31 日，新安東京海上產物保險股份有限公司賠款準備及分出賠款準備之帳列金額分別為新台幣 8,847,575,489 元及 2,537,727,519 元。因賠款準備之計算方法及假設涉及管理階層之專業判斷且金額重大，故本會計師將賠款準備及分出賠款準備之估計列為民國 114 年度關鍵查核事項。

因應之查核程序

本會計師對上開關鍵查核事項所敘明之特定層面已執行之因應程序彙列如下：

1. 瞭解及評估新安東京海上產物保險股份有限公司賠款準備(含分出)之相關政策、內部控制及處理程序，並抽樣檢查準備金計算相關控制之有效性。
2. 檢查用以計算賠款準備(含分出)所引用之財務數字與帳載記錄之一致，以確認其正確性及完整性。
3. 採用精算專家工作協助評估賠款準備之合理性，包含下列程序(含分出)：

   (1)檢視準備金評估方法及管理階層所使用之參數之合理性；

   (2)檢查準備金計算過程，以確認公司提列準備金之正確性。
4. 抽樣檢查重大已報未付案件，評估理賠估列金額之合理性。

會計師查核報告

管理階層與治理單位對財務報表之責任

管理階層之責任係依照保險業財務報告編製準則暨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財務報表，且維持與財務報表編製有關之必要內部控制，以確保財務報表未存有導因於舞弊或錯誤之重大不實表達。

於編製財務報表時，管理階層之責任亦包括評估新安東京海上產物保險股份有限公司繼續經營之能力、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產物保險股份有限公司或停止營業，或除清算或停業外別無實際可行之其他方案。

新安東京海上產物保險股份有限公司之治理單位(含審計委員會)負有監督財務報導流程之責任。

會計師查核財務報表之責任

本會計師查核財務報表之目的，係對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，惟依照中華民國審計準則執行之查核工作無法保證必能偵出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。

本會計師依照中華民國審計準則查核時，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產物保險股份有限公司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，及其所作會計估計值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產物保險股份有限公司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財務報表使用者注意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產物保險股份有限公司不再具有繼續經營之能力。
5. 評估財務報表(包括相關附註)之整體表達、結構及內容，以及財務報表是否允當表達相關交易及事件。
6. 對於新安東京海上產物保險股份有限公司內組成個體之財務資訊取得足夠及適切之查核證據，以對財務報表表示意見。本會計師負責新安東京海上產物保險股份有限公司查核案件之指導、監督及執行，並負責形成新安東京海上產物保險股份有限公司查核意見。

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)。

本會計師從與治理單位溝通之事項中，決定對新安東京海上產物保險股份有限公司民國 114 年度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。

資　誠　聯　合　會　計　師　事　務　所

會計師　王昱欣

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 114 年度資產負債表、綜合損益表、權益變動表及現金流量表，業經本公司委託之資誠聯合會計師事務所王昱欣會計師查核簽證，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。

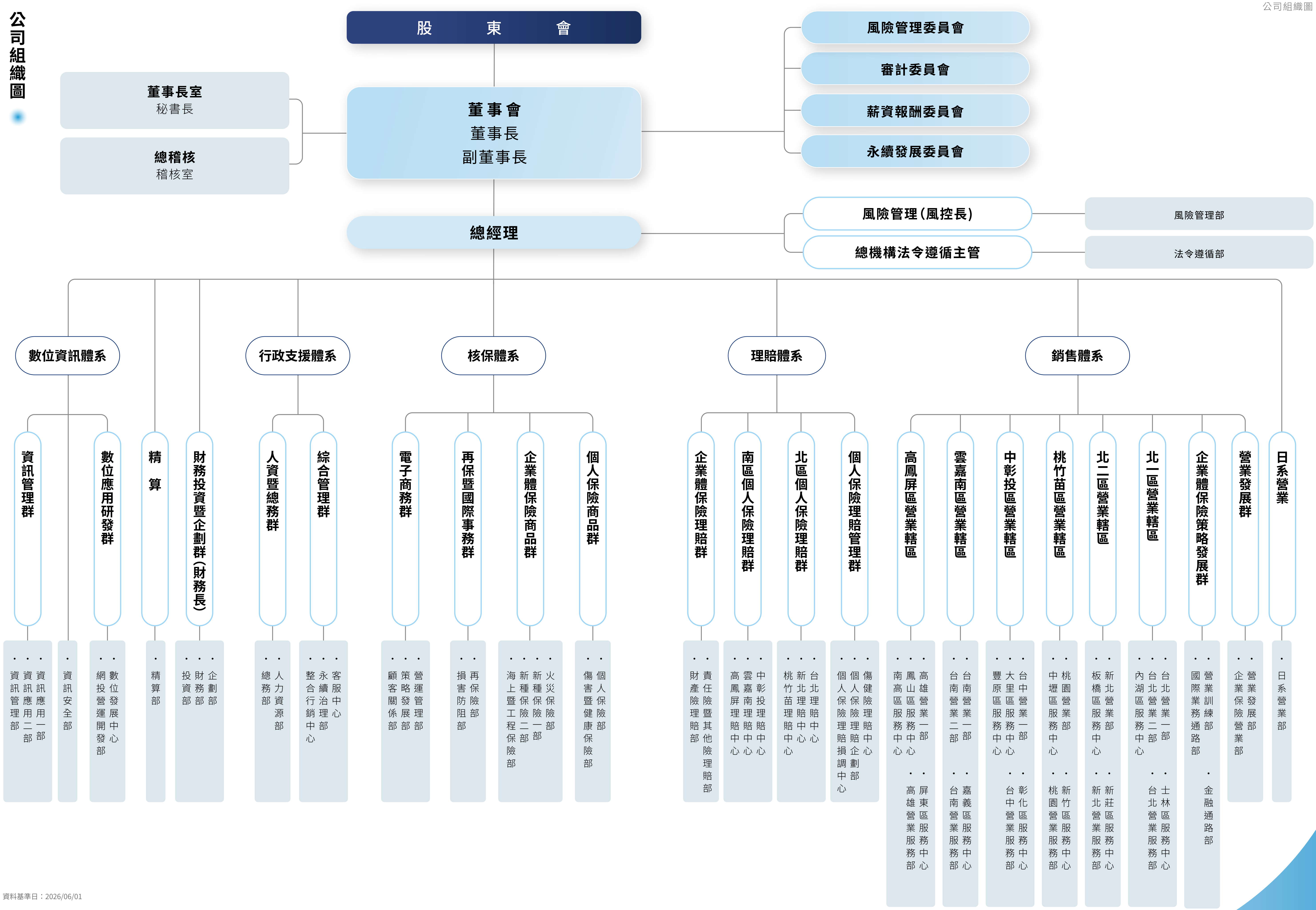
謹　致

本公司 115 年度股東常會

審計委員會召集人：　陳樑銓

中　華　民　國　115　年　2　月　23　日

公司組織圖



資料基準日：2026/06/01

新安東京海上產險於 2025 年由永續發展委員會通過制定「永續發展藍圖」，做為中長期推動永續發展與支撐企業長期經營的具體行動指引。

本公司永續發展藍圖涵括「環境」、「社會」及「治理」三大面向，透過「氣候行動與災害韌性」、「多元平等與誠信治理」、「社會福祉與教育」及「數位創新與永續保險服務」等四大支柱，聚焦於以「運用創新商業模式及金融保險科技，推動永續保險業務」等八項構面為核心之具體行動方案，持續與利害關係人進行溝通與議合，以期逐步實踐「在危難時刻保護我們的客戶和社會」的企業使命。

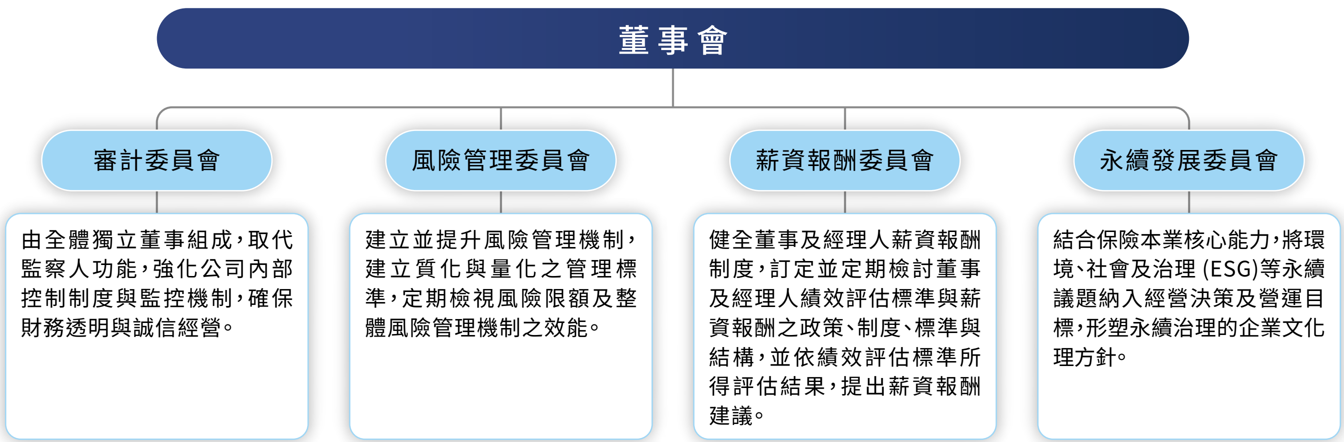
本公司以專業卓越的服務精神，深受市場與客戶肯定。我們持續以客戶為核心，結合數位創新動能，深化公益關懷與永續金融實踐，將公平待客、金融教育、氣候資訊揭露及多元友善服務落實於日常營運活動中。憑藉不斷突破的創新思維與穩健經營的專業承諾，持續挹注國內產險業穩固發展與專業價值。

2025 年獲獎殊榮

- 金管會《2025 年度金融業公平待客原則評核》: 排名前 25% 績優、最佳進步獎。
- 財團法人保險事業發展中心《第十一屆臺灣保險卓越獎》: 資訊安全推展卓越金質獎、住宅地震保險推展卓越金質獎、保戶服務專案企畫卓越銀質獎、公益關懷專案企畫卓越銀質獎等，共四項大獎。
- 金管會《金融教育貢獻獎》: 最佳普惠卓越獎，為當年度唯一獲獎之產險業。
- 金管會《六大核心及公共建設投資競賽》: 財務投資組優等獎。
- 現代保險雜誌《保險品質獎》: 最佳形象、最佳專業、最佳售後服務、最值得推薦，共四項優等獎。
- 現代保險雜誌《保險龍鳳獎》: 保險龍鳳獎產險組優等。
- 讀者文摘雜誌《讀者文摘信譽品牌大調查》: 產險公司類金獎。
- 國立政治大學企業永續管理研究中心《氣候相關財務揭露報告書評鑑》:TCFD 報告書進步績優單位。
- 卓越雜誌《卓越保險評比》: 卓越品牌形象獎、卓越防範金融詐騙獎、卓越理賠服務獎，共三個獎項。
- 財訊雜誌《財訊金融獎》:「消費者金融品牌大獎—產險客戶推薦獎」
- 工商時報《數位金融獎》: 數位普惠金獎、數位資訊安全金獎、數位公平待客優質獎、綠色淨零金融優質獎，共四個獎項。

公司治理架構

本公司最高治理單位為董事會，由十一位董事組成，由股東會依據本公司「董事選任程序」與「董事會成員多元化政策」選任之；第十屆董事會成員於 2026 年 5 月 13 日就任，其中有兩位為女性董事、三位為獨立董事，四位為具備保險專業之自然人董事。董事會下設置有：審計委員會、風險管理委員會、薪資報酬委員會及永續發展委員會共四個功能性委員會。



董事會成員

資料基準日：2026/06/01

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	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
董事	秋山紀子 (女)	日本	51-60	日本上智大學外語學院	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	田中聖人 (東京海上日動火災保險 (股) 代表人)	日本	40-51	日本同志社大學商學部	保險、經營管理
董事	闞源龍 (裕隆汽車製造 (股) 代表人)	中華民國	61-70	國立台灣大學事業經營管理所	經營管理
董事	廖建順 (裕隆汽車製造 (股) 代表人)	中華民國	51-60	國立政治大學企業管理研究所	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、稅務
獨立董事	陳樑銓	中華民國	61-70	私立中國文化大學法律系法學組	保險、經營管理
獨立董事	陳開元	中華民國	61-70	私立東吳大學法律系	法律、保險、金融、公司治理

董事會運作情形

本公司董事會於 2025 年共召開九次會議，平均出席率達 100%。為強化董事會職能，全體董事每年持續參加各類涵括公司治理相關之進修課程；2025 年董事平均進修時數達 13.5 小時。此外，依據本公司「董事會暨功能性委員會績效評估辦法」每年進行董事會自我與同儕績效評鑑，確保有效履行治理職責。

有關 2025 年董事會之運作情形、成員結構、董事進修紀錄，及各功能性委員會之組成、職責與運作情形等詳細資訊，請參閱 :【保險業公開資訊觀測站 - 公司治理】。

公 司 治 理

誠信經營與問責制度

本公司秉持廉潔、誠信與透明原則，訂定「誠信經營政策」及相關規範，禁止相關人員收受不正當利益，並建立風險評估與吹哨者保護機制。2025 年經評估誠信經營剩餘風險均屬低風險。此外，設置不誠信行為檢舉信箱與檢舉專線，並制定《舉報制度政策》及整合各舉報管道，自2026年起委任外部法律事務所設立獨立舉報平台，以強化透明與公正。2025 年履行誠信經營情形請參閱 :【保險業公開資訊觀測站 - 公司治理項目 - 履行誠信經營情形】。

履 行 誠 信 經 營 情 形

另一方面，在以責任為基礎的治理框架之下，於 2026 年初經董事會決議通過高階管理人員責任地圖制度。藉由制度化推動落實問責機制，深化勇於當責的企業文化，提升決策品質與公司治理效能，進一步強化企業長期競爭力。

股利政策

依據本公司「公司章程」第三十條之一規定，本公司年度決算如有盈餘，依法繳納稅捐、彌補累積虧損後，再提百分之二十為法定盈餘公積，但法定盈餘公積已達本公司實收資本額時，得不再提列；其餘再依法令規定提列或迴轉特別盈餘公積；如尚有餘額時，併同累積未分配盈餘，由董事會擬具盈餘分配議案，提請股東會決議分派股東股息紅利。

基於營運需要暨股東權益的考量，本公司股利政策採用剩餘股利政策，主要係依據公司未來之資本預算規劃來衡量未來年度之資金需求，然後先以保留盈餘融通所需之資金後，剩餘之盈餘才以股利之方式分派。

本公司於 2025 年度經會計師查核之財務報表稅後淨利為新台幣 2,538,720,397 元，併同期初未分配盈餘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 5,236,869,846 元，故 2026 年度無分派股利。

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
資誠聯合會計師事務所	王昱欣	10,940,000	0	10,940,000	2025 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。

2025 年度股東常會決議事項

決議事項內容	表決情形	執行情形
本公司「辦理專案運用公共及社會福利事業投資處理程序」修正案	全體出席股東無異議照案通過	已依決議辦理

永續保險與服務

特色商品

綠色能源發展相關保險

提供財產保險商品，承保再生能源所屬的風力發電機組、太陽能發電設備製造及發電機組、水力發電機組等，保障其因火災、颱風洪水及地震等危險事故所造成之損害。

意外污染責任保險

本於協助企業管理環境風險之理念，對於環境污染導致的人身、財物損害，提供補償及復原的機制。

電動自行車綜合保險

以對環境友善的電動自行車代步的保戶完善保障。

微型電動二輪車強制險

微型電動二輪車為綠色能源發展一環，配合政府政策推動強制險擴大承保微型電動二輪車。

電動車相關專屬保險

電動車保險以傳統汽車保險為基礎，涵蓋強制險、第三人責任險、竊盜險及車體險等基本保障，並針對電池與充電相關風險加強設計，例如事故發生於充電期間、電池自燃或爆炸造成損失，皆有專屬附加條款提供保障，使電動車保險更全面因應特殊風險。

居家綜合保險綠能升級附加條款

因主保險契約財物損害保險承保之危險事故導致損毀後，本公司以綠能建材設備修復或重建保險標的物，或以現金賠付以綠能建材設備修復或重建保險標的物所需費用。

租賃小客車車體毀損失竊及租金損失責任保險(共享汽車加碼險)、汽車駕駛人責任保險

為國內第一張特別為使用共享汽車族群設計分時投保的碎片式保險，針對駕駛人在駕駛共享汽車時，車輛遭碰撞、失竊所產生的自負額與營業損失給予更完整的保障。

產品回收責任保險

協助企業負擔因產品回收所生費用，在面對產品安全疑慮時，能積極執行回收程序，保障消費者權益。

高齡保險

面對高齡化社會，專為50~84歲高齡族群設計的保單，提供死亡失能、重大燒燙傷、住院及輔助器具費用等保障。

推動資源循環與理賠流程數位化

為落實資源循環，並持續提升理賠作業效率，本公司於車損理賠流程中導入數位化與循環經濟思維，透過系統化與運用金融保險科技，同時兼顧環境永續與提升服務效率及品質。

在車損理賠作業方面，積極推動可整復維修方式處理受損零件，以提升零件再利用率並減少廢棄物產生。另透過遠端視訊勘估系統，取代部分現場查勘作業，有效減少人員交通往返，降低碳排放與提升查勘效率。因系統本身兼具即時通話、視訊會議及錄音功能，同時支援即時拍照及影像自動分類上傳至公司理賠平台，大幅提升賠案處理效率。

除此之外，於全損車輛處理流程中，建置全損車輛殘體拍賣系統，導入數位化標售與電子化審核機制，合作廠商可直接於系統中投標，持續提升作業便利性，且於系統自動留存完整標售流程軌跡，進一步強化內部管理與治理成效。

企業損害防阻服務

本公司提供承保客戶損害防阻服務，協助風險辨識及降低風險，並根據客戶之產業特性與風險需求，提供量身訂製之風險管理服務。

2025 年重要損防服務執行成果如下：

- 太陽能損防服務：因應政府新能源政策的發展，完成 5 件案場的損防建議。
- 電動車損防服務：因應政府電動車發展策略，協助裕隆集團「納智捷」完成 9 個據點之損防建議。
- 倉儲物流風險診斷：導入東京海上集團人因工程評估方法，從人與環境的互動切入，分析作業流程中的潛在風險，有效預防職業災害，提升作業安全。2025 年成功協助 6 家企業提升物流倉儲安全。
- 天災韌性優化服務：因應全球氣候變遷帶來的挑戰，運用專業天災模型進行風險量化評估，分析企業所在地區的地震、颱風、洪水及氣候變遷等風險，並制定因應策略。2025 年成功協助 7 家企業強化天災韌性能力。

落實公平待客與金融友善

為持續推動公平待客原則，經董事會通過公平待客原則政策及策略，並於永續發展委員會下設置「公平待客小組」，致力於建立以公平待客原則為核心的企業文化，持續精進提供友善服務。於金管會2025 年金融服務業公平待客原則評核中，更榮獲產險業排名前 25% 績優及最佳進步獎，為本次評核機制中唯一獲頒雙獎殊榮之產險業。本次評比項目中，包含：公平待客原則落實情形、金融檢查與日常監理情形、董事會推動之重視及具體作為，皆高於同業平均，顯見本公司於公平待客原則之落實與推動成果，已獲高度肯定。未來將持續以董事會為核心，深化公平待客文化，精進內控與服務品質，致力維護客戶權益，以實際行動展現永續經營之承諾。

本公司近年來積極推動之公平待客與友善服務重要舉措如下，其他詳細內容請參閱：【本公司官網公平待客及金融友善服務專區】。

官網公平待客專區

- 持續加強推動防詐宣導：利用多元宣傳管道及措施，例如：電商簡訊特碼、保單通知函提醒、0800 語音系統及心安數位客服平台防詐宣導、推出台客語宣導影片及針對弱勢族群舉辦講座等，積極推廣保險防詐風險教育，提升全民識詐能力。
- 持續擴增微型團體保險族群例如新住民；2026 年 4 月正式推出微型住宅火災保險商品，擴大微型保險之保障範圍。
- 於官網建置金融友善服務專區：提供有聲溫馨語音導讀功能，包含語音輔助、顏色互動友善閱讀功能等，協助視障人士與一般使用者更便利地獲取資訊。
- 「手語視訊翻譯服務」：於各營業據點提供手語翻譯與友善金融接待室，推動基礎手語培訓計畫，提升員工與聽語障族群客戶之溝通能力。
- 「多國語翻譯服務」：透過視訊設備與專業多國語譯員即時線上翻譯，提升溝通效能、促進數位易近平權。

綠色營運

自 2021 年起分階段執行溫室氣體排放盤查作業，並於 2024 年首度完成全公司所有營業據點之溫室氣體排放盤查，奠定推動淨零碳排目標之重要基礎。

本公司永續發展委員會已通過範疇一與範疇二之溫室氣體減量策略及目標時程規劃。考量產業特性，以降低辦公場所用電所產生之碳排放量為主要方向，並規劃未來搭配再生能源採購作為補充措施，以確保減碳目標之如期達成。整體減碳策略聚焦於提升營運過程中之資源使用效率，並秉持「優先節能、後續採購再生能源」之原則推動各項行動。有關溫室氣體減量數據、減量目標、策略及具體行動計畫，以及減量目標達成情形，請參閱：【保險業公開資訊觀測站之公司治理項目 - 保險業揭露氣候相關資訊 - 氣候相關資訊執行情形】。

氣候相關資訊執行情形

綠色採購方面，2025 年新購資訊硬體設備中，已有 71% 屬於綠色採購；依據管理政策，採購之個人電腦及筆記型電腦產品均須具備環保標章。

社會公益參與

新安東京海上長期關注社會議題，以「深耕社區 關懷社會」的公益價值出發，積極發揮保險核心職能。近年逐步擴大關懷弱勢族群，聚焦於高齡、偏鄉原民、聽語障、視障、新住民及年輕學子，以「推動促進社會扶助」、「捐助多元培力」、「驅動風險教育」等三大面向，做為社會公益推展策略。2025 全年共執行公益捐贈案共 28 件，總捐助金額約新台幣 888 萬元，涵蓋教育、醫療、環保及社福等不同領域，詳細捐助內容請參閱：【保險業公開資訊觀測站之公司治理項目 - 捐贈情形表】。

捐贈情形表

為制度化推動員工參與公益，正式成立「Inspiring for Good 為善而啟 志工平台」，做為企業志工行動的核心樞紐，整合志工招募、參與紀錄與經驗分享，持續深化內部公益文化。2025 年 7 月丹娜絲颱風重創台南，由台南分公司同仁自主串聯志工力量，發起愛心捐款與物資募集，並結合台南市佳里商圈發展協會等在地團體，共募得逾新臺幣 20 萬元及多項物資投入災後救助；同時由主管帶領志工親赴災區現場，關懷偏鄉弱勢民眾，吸引超過 800 位鄉親參與，展現在志工平台支持下，員工能迅速回應社會需求，實踐企業與地方攜手共善的正向影響力。

此外，2025 年特針對樂齡族群、偏鄉原民、聽語障者、新住民及青年族群，規劃多場風險宣導活動，並依各族群特性設計專屬課程，精準回應多元風險需求。透過跨界合作與在地連結，擴大金融教育觸及與深化學習成效，有效提升風險辨識與防範能力，在縮短城鄉與族群差距的同時，發揮守護弱勢、強化全民自我保護意識的關鍵社會影響力。

Message from the Chairman

TMNewa was established based on Newa Insurance which was established by the Yulon Group in 1999. At that time, to revitalize Taiwan's economy after the Asian financial crisis, Yulon Group determined to establish a non-life insurance company that would win customers' trust through excellent service. In 2002, our company received investment from Tokio Marine Group, and officially became a subsidiary of the Tokio Marine Group in 2022. Tokio Marine was established in 1879, and was the first insurance company in Japan. At that time, Japan's international trade was beginning to prosper, and Tokio Marine was therefore established to support trade activities and provide the necessary marine insurance. Since its establishment, Tokio Marine has always upheld the mission of "Protect customers and society in times of crisis". Responding to various social issues that change with times, such as major earthquake disasters and the popularization of automobiles, we continue to provide solutions through insurance, and bring safety and peace of mind to society.

Inherited from our two major shareholders, TMNewa aims to build a "Unique and Excellent Good Company" and develop various businesses accordingly. In the future, we will also utilize the resources from our two major shareholders to further develop and evolve our business scope, to continuously create value for our customers and society.

Looking back at 2025, amidst increasing global uncertainty, TMNewa remained committed to our principles of integrity and sound management. While maintaining strong growth momentum, we implemented several key strategies including improving operational efficiency, strengthening corporate governance, developing risk-awareness culture, and accelerating digital transformation. Through cross-departmental collaboration and collaborative decision-making process, we successfully elevated our management system to a level that combines efficiency and transparency. In addition, we also received high external recognition for our efforts in improving fair treatment for customers and promoting sustainable development.

Looking ahead to 2026, Taiwan's economy is expected to maintain steady growth benefiting from the technological advantages in AI and semiconductors. However, we must also be mindful of the high base effect that may occur when comparing to the high growth in the previous year, as well as the rising geopolitical risks and downside risks brought about by changes in the trade environment. Furthermore, due to the severity and increased frequency of natural disasters caused by global climate change, coupled with factors such as advancements in technology, social issues are undergoing rapid changes. In response to the environmental changes mentioned above, TMNewa will follow the following guidelines to promote business development:

Mission-oriented Management

TMNewa shares Tokio Marine Group's mission "Protect customers and society in times of crisis" and Yulon Group's original aspiration "Win customers with services and quality". Through insurance business, we actively respond to social issues and provide reliable and safe protection.

Deepen Core Competitiveness

The insurance industry has always been known as a "people-oriented business", and talent is exactly the key to a corporate's competitiveness. In addition to continuing to invest in core human capital, our company will also comprehensively implement technology applications, optimize business process, and enhance employee productivity and value creation to consolidate our market competitiveness furthermore.

Continuously Strengthen Corporate Governance and Risk-Awareness Culture

Corporate governance and risk-awareness culture are important foundations for companies. The Board of Directors and the management team are expected to perform their duties, enhance their execution capabilities, and continuously improve substantial effectiveness of the corporate governance. At the same time, we will also strive to enhance the risk awareness of all employees and build TMNewa into a company that encourages immediate risk reporting and rapid response.

Enhance Value for Customers

In addition to continuously optimizing the "Accident Scene Service" that we have consistently provided since our founding, TMNewa also offers value beyond claims by providing "Damage Prevention Services" before and after the accident. Furthermore, through highly transparent information disclosure, we steadily build a trustworthy corporate brand image to contribute to our customers and society.

Deepen Sustainable Management

The insurance business itself embodies ESG principles. Our company will continue to pursue sustainable growth by solving social issues. ESG is not only a response to social expectations, but also an important framework for our company's future and long-term value creation as well as the core of our management.

Finally, I would like to express my sincerest gratitude to all stakeholders, including customers, business partners, the general public, colleagues, shareholders, and future generations. It is everyone's support and dedication that our company has continued to move forward steadily in an era full of uncertainties. In the future, our company will commit to a more open attitude, adhere to the business principles of honesty, integrity and doing the right thing, and continue to create value for all stakeholders.

Wishing you all good health and all the best.

Chairman
Keiko Fujita

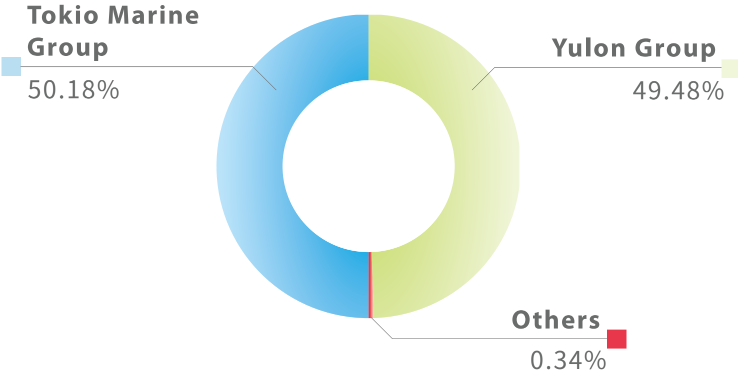
About Tokio Marine Newa

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.
Scope of Business	Property Insurance and Accident and Health Insurance Approved by the Regulatory Authority
No. of Employees	1636 (Date as of:2025/12/31)
Rating	"A" rated by Standard & Poor's "twAA+" rated by Taiwan Ratings "A(Excellent)" for Financial Strength & "a+ (Excellent) for Long-Term Issuer Credit" rated by AM Best Date as of:2026/05/15

For more information about the Company, please visit our official website.

Official Website

Ownership Structure



Financial Highlights

Unit:NT$ Million

Item	2021	2022	2023	2024	2025
Capital	2,990	5,299	12,000	12,000	**12,000**
Reserves	14,714	30,724	16,586	19,479	**20,144**
Net Premiums	12,152	13,854	14,861	16,751	**17,326**
Direct Written Premiums	15,060	16,729	18,648	21,063	**21,684**
DWP Growth-TMNEWA (%)	7.3%	11.1%	11.4%	13.8%	**2.9%**
Market DWP	206,729	220,316	243,741	270,221	**285,601**
DWP Growth-Domestic Market (%)	10.3%	6.6%	10.6%	10.9%	**5.7%**
Total Asset	28,207	20,008	25,782	30,836	**34,252**
Operating Revenues	13,048	13,926	15,549	17,432	**18,244**
Net Profit (Loss)	1,236	(47,079)	3,233	2,049	**2,539**
Market Share-TMNEWA (%)	7.2%	7.5%	7.6%	7.8%	**7.6%**

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

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 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."

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.

2019 Established Taipei Branch Office.

2022 Tokio Marine & Nichido Fire Insurance Co., Ltd. acquired more than 50% of our shares and we 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.

2024
- Established "Digital Innovation & IT System," committing to digital transformation and big data application.
- Established " Nantun Service Center," expanding services to policyholders in the greater Taichung area.

2025 In alignment with Tokio Marine Group's global green transformation platform (TMGX), we established local initiatives to leverage group resources in renewable energy and low-carbon technologies, promoting diversified and forward-looking green insurance services.

Main Insurance Products

Motor (Scooter) Insurance
- Voluntary Motor (Scooter) Insurance – Physical Damage Insurance
- Voluntary Motor (Scooter) Insurance – Third Party Liability Insurance
- Voluntary Motor (Scooter) Insurance – Excess Liability Insurance
- Voluntary Motor (Scooter) Insurance – Passenger Liability Insurance
- Sedan Driver Liability Insurance
- EV Related Insurance

Accident and Health Insurance
- Individual Personal Accident Insurance
- Group Personal Accident 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
- Directors and Officers Liability Insurance
- Comprehensive Credit Card Insurance
- Commercial General Liability Insurance
- Cyber Insurance
- Mobile Devices Insurance
- Employer's Liability Insurance

Marine and Engineering Insurance
- Electronic Equipment Insurance
- Erection All Risks Insurance
- Commercial Property Floater Insurance
- Contractor's Plant and Machinery Insurance
- Contractor's All Risks Insurance
- Cargo Insurance
- Carrier's Liability Insurance

Message from the President

In 2025, the global economic and geopolitical situation changed constantly. While Taiwan's industrial and economic environment benefitted from new growth opportunities brought about by AI infrastructure development, the rapid changes in international tensions and market structure still challenged the whole financial and insurance industries. Global competition and strategic planning in the field of AI have accelerated development in technology and brought various opportunities to the industry. However, AI development has also introduced greater uncertainty regarding future developments. Ongoing tariff negotiations have affected the automobile industry, traditional industries and related supply chains, thereby influencing demand trends in the non-life insurance market. As international and regional conflicts intensify, the world faces risks of high inflation, supply chain disruption, and severe volatility in financial market. In recent years, although Taiwan's non-life insurance market has continued to reach record high premium levels, affected in the same way by catastrophic risks, rate competition, and supply of the international reinsurance market, the uncertainty of the environment has increased significantly.

In this volatile and challenging market environment, adhering to our consistent business philosophy, TMNewa continues to optimize our business structure and underwriting expertise, and strengthens our risk resilience through cross-departmental communication and cooperation to ensure steady progress in such a highly uncertain environment. While achieving a record high direct written premiums in 2025, TMNewa also maintained a steady profit performance, which is reflected in our latest credit ratings, with S&P Global Ratings reaffirming an "A" rating. In Taiwan Ratings, we also received "twAA+" in both long-term issuer credit rating and financial strength rating, a "Strong" rating in capital and profitability, and a revision from "Stable" to "Positive" in outlook. Looking into the future, we will commit a solid and progressive approach to create long-term value for our customers, shareholders, and society.

The major implementations in 2025 are as below :

Diversification in Sales Models

In a challenging market environment, we adhered to an efficiency-oriented operating policy, demonstrated stable underwriting performance, and actively promoted diversified channels and product portfolios in order to expand growth opportunities. In addition to supporting sales staff through digitalized tools and training, TMNewa aimed to lower the entry barrier for younger customers through strengthening digital channels by optimizing online insuring platforms, apps, and intelligent customer service. We embedded insurance into everyday consumption scenarios through cross-industry collaboration such as e-commerce and travel platforms. At the same time, we deepened the cooperation with insurance brokers and banks, strengthened integration with Yulon Group, and aimed to become risk advisors for our customers via providing loss prevention service. By integrating online and offline channels, we expanded our service reach and met the needs of various groups and different generations.

Function Specialization and Organizational Effectiveness

Organization and its members need to be flexible, professional, and innovative in order to adapt to environmental changes. For the organization, we divided the function of labor between underwriting and claims, established dedicated units to enhance the professionalism and skills of sales personnel, and integrated resources to expand operations in focus channels. For employee growth and training, in addition to establishing a talent identification and development mechanism, TMNewa aimed to lay the foundation for the company's long-term stable operation by continuously identifying and cultivating elemental human resources through indicators for potential, performance evaluation, and practical training. In order to lay the foundation for the company's long-term stable operation and build a risk management framework that meets future needs, we also provided risk culture training for all employees to enhance their risk awareness and cross-departmental collaboration efficiency. Meanwhile, we supported employees' mental health and life balance by implementing Employee Assistance Programs (EAP) and diverse leave systems.

Integration of Process Reengineering with Digitalization and AI Application

In order to improve efficiency and accuracy, TMNewa has continuously adopted digital technologies such as Robotic Process Automation (RPA) and AI and applied them to data processing and modular operations in underwriting and claims. For future improvement, TMNewa launched Business Process Reengineering (BPR) program to comprehensively examine and redesign our business processes. While strengthening management, reducing costs, and enhancing competitiveness, we implemented the application of AI and digitalization to create new values, promoted organizational transformation, and strengthened resilience and innovation capabilities.

Green Insurance and Sustainable Development

Sustainable finance has become a global trend. In addition to continuously promoting the digitalization of insuring and claims processes, we also combined international experience with local insights to provide insurance solutions for renewable energy and low-carbon technologies. Covering wind power, solar power, energy storage, and emerging energy sectors, insurance helps businesses enhance their risk resilience and supports the government to achieve renewable energy goals in 2030. Among which, "Electricity Contract Optimization and Sustainability Assessment System" analyzes corporate electricity demand intelligently and reduces costs in order to encourage corporate to invest resources in sustainability strategies. We also actively responded to TMGX, the green transformation platform which integrates global resources of Tokio Marine Group, demonstrated our commitment to green insurance and sustainable development.

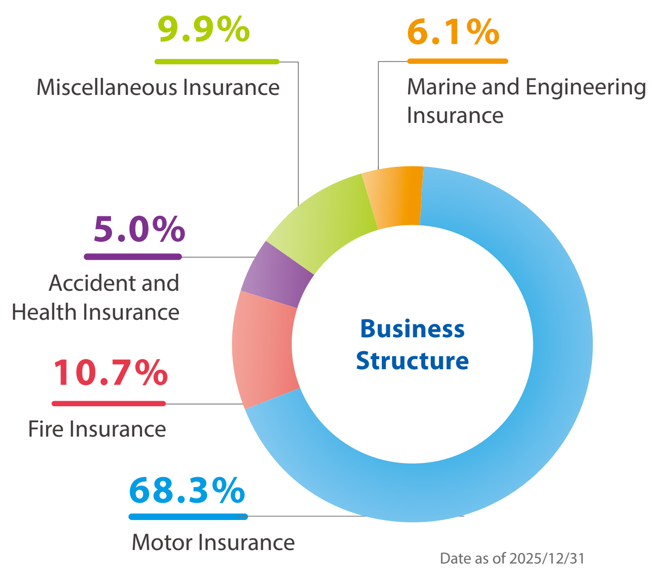
Looking ahead , we will steadily optimize our business structure and expand into diversified markets and products. Operational efficiency is to be improved by enhancing business efficiency and digital transformation. We will also continue to focus on customer needs, implement fair treatment, and cultivate a corporate culture of risk awareness and legal compliance. We aim to realize the vision of "To Be a Good Company" while moving towards sustainable growth. We sincerely thank our shareholders, customers, and all colleagues for your support and hard work, which has enabled TMNewa to move steadily forward amidst challenges, and continue to create security and trust for society.

President

Roy Wang

Business Report

The gross premium income (GWP) of Tokio Marine Newa in 2025 was NT$22.35 billion, among which direct written premium (DWP) was NT$21.68 billion, 2.9% higher than that in 2024. The market share was 7.6%, and the market ranking was the 4th. Net retained premium was NT$17.33 billion, net incurred loss was NT$8.47 billion, loss ratio by net earned premium was 50.3%, and profit before tax was NT$2.93 billion. Total assets were NT$34.25 billion on 31 December 2025.



Date as of 2025/12/31

Details of each line of business

Motor Insurance

GWP in 2025 reached NT$15.23 billion, among which DWP was NT$14.81 billion, 3.3% higher than that in 2024. Net retained premium was NT$14.36 billion, net incurred loss was NT$7.51 billion and loss ratio by net earned premium was 53.9%.

Fire Insurance

GWP in 2025 reached NT$2.51 billion, among which DWP was NT$2.32 billion, 2.2% higher than that in 2024. Net retained premium was NT$700 million, net incurred loss was NT$230 million and loss ratio by net earned premium was 32.2%.

Accident and Health Insurance

GWP in 2025 reached NT$1.1 billion, among which DWP was NT$1.09 billion, 2.2% higher than that in 2024. Net retained premium was NT$1.04 billion, net incurred loss was NT$420 million and loss ratio by net earned premium was 40.5%.

Miscellaneous Insurance

GWP in 2025 reached NT$2.18 billion, among which DWP was NT$2.15 billion, 3.6% lower than that in 2024. Net retained premium was NT$810 million, net incurred loss was NT$200 million and loss ratio by net earned premium was 26.2%.

Marine and Engineering Insurance

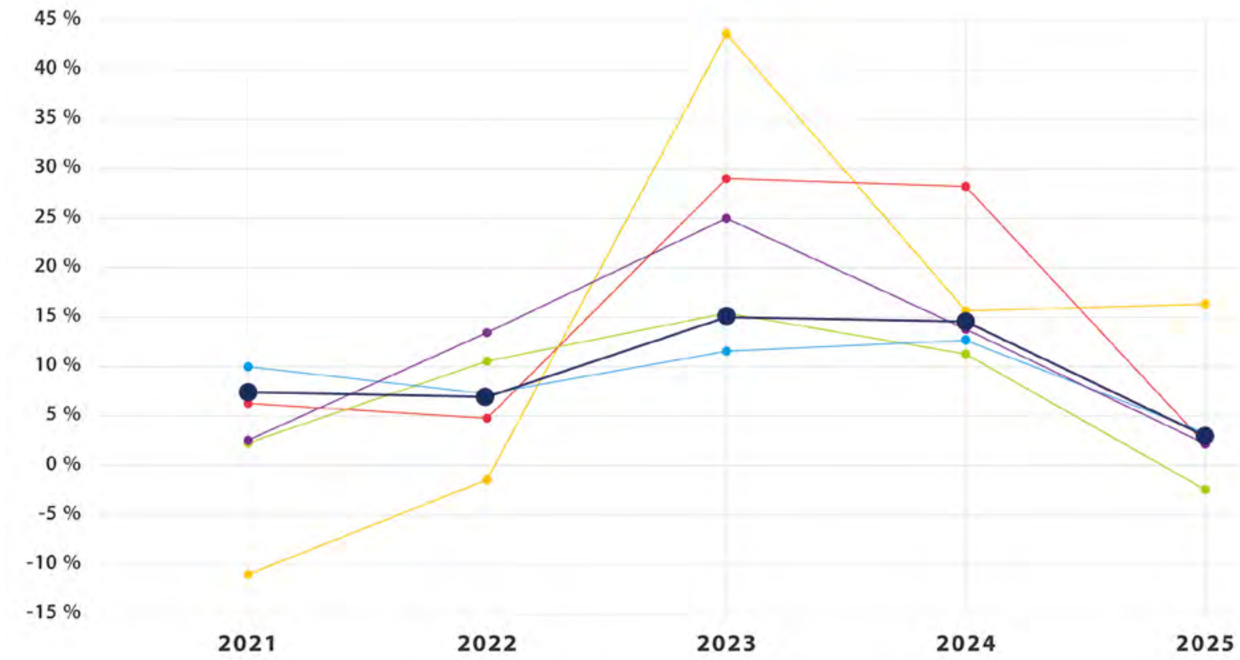
GWP in 2025 reached NT$1.33 billion, among which DWP was NT$1.32 billion, 16.2% higher than that in 2024. Net retained premium was NT$410 million, net incurred loss was NT$100 million and loss ratio by net earned premium was 26.8%.

Unit:NT$ Billion

2025	Motor Insurance	Fire Insurance	Accident and Health Insurance	Miscellaneous Insurance	Marine and Engineering Insurance	Total
Gross Premium Income (GWP)	152.3	25.1	11.0	21.8	13.3	**223.5**
Direct Written Premium (DWP)	148.1	23.2	10.9	21.5	13.2	**216.8**
DWP Growth Ratio (%)	3.3%	2.2%	2.2%	-3.6%	16.2%	**2.9%**
Net Premiums	143.6	7.0	10.4	8.1	4.1	**173.3**
Net Incurred Loss	75.1	2.3	4.2	2.0	1.0	**84.7**
Loss Ratio by Net Earned Premium (%)	53.9%	32.2%	40.5%	26.2%	26.8%	**50.3%**

DWP Growth Rate

	2021	2022	2023	2024	2025
Motor Insurance	10.0%	6.9%	11.6%	12.0%	3.3%
Fire Insurance	6.2%	4.8%	29.0%	28.3%	2.2%
Accident and Health Insurance	2.7%	13.4%	24.9%	13.9%	2.2%
Miscellaneous Insurance	2.6%	10.7%	15.7%	11.3%	-3.6%
Marine and Engineering Insurance	-10.9%	-1.4%	43.8%	14.8%	16.2%
Total	**7.3%**	**7.0%**	**15.5%**	**13.8%**	**2.9%**



Business Development Plans

With rising risks of extreme weather, rapid development of AI technology, an aging population, and changing consumer behavior, the non-life insurance market is undergoing a structural change in the insurance demand. In addition to strengthening risk management, insurance companies must accelerate their transformation, cultivate talent, and strengthen their foundations for sustainable operations.. Therefore, adhering to the vision of "To Be a Good Company", TMNewa continues to pursue innovation and promote the following business development plans:

- Diversify Business Channels: We continue to invest in developing e-commerce channels, deepen cooperation with insurance brokers and agents, and develop high-potential financial channels.
- Diversify Products and Services: With motor insurance as the core, we aim to expand the scale of non-motor insurance business including residential fire insurance, cargo and marine insurance, liability insurance and travel insurance.
- Improve Productivity: We continue to introduce digital tools to promote channel service efficiency, and through the Business Process Reengineering (BPR), comprehensively review internal business processes and promote communication and collaboration between units for better operational efficiency.
- Enhance Competitiveness in Commercial Insurance Segment: We provide innovative and differentiated services (such as damage prevention services) and enhance the professionalism of sales staff through educational training and incentive schemes.
- To respond to evolving customer needs and market dynamics,, the Company will continue to develop new products and services and evaluate emerging business models.
- We actively invest in the development of sustainable insurance products to comply with the trend of sustainability and government policies.

Tokio Marine Newa Insurance Co., Ltd. BALANCE SHEETS

In New Taiwan Dollars

DECEMBER 31, 2025 AND 2024

ASSETS	December 31, 2025 Amount	%	December 31, 2024 Amount	%
Cash and cash equivalents	$ 2,862,611,785	8	$ 3,246,150,323	11
Receivables	865,155,594	2	665,843,932	2
Current income tax assets	2,021,593	-	-	-
Financial assets at fair value through profit or loss	991,645,669	3	641,744,992	2
Financial assets at fair value through other comprehensive income	4,990,142,439	15	3,760,474,608	12
Financial assets at amortized cost	3,624,289,061	11	2,700,181,589	9
Investments accounted for using equity method	-	-	100,101,157	-
Other financial assets	9,142,400,000	27	7,342,400,000	24
Investment property	1,755,904,269	5	1,755,262,924	6
Reinsurance contract assets	4,698,153,410	14	4,863,982,100	16
Property and equipment	1,313,521,158	4	1,313,978,715	4
Right-of-use assets	109,026,793	-	122,681,174	-
Intangible assets	80,616,835	-	100,644,838	-
Deferred income tax assets	1,691,136,322	5	2,050,919,630	7
Other assets	2,125,743,897	6	2,171,233,564	7
Total Assets	$ 34,252,368,825	100	$ 30,835,599,546	100

In New Taiwan Dollars

DECEMBER 31, 2025 AND 2024

LIABILITIES AND EQUITY	December 31, 2025 Amount	%	December 31, 2024 Amount	%
Payables	$ 1,645,914,651	5	$ 1,489,159,213	5
Current income tax liabilities	-	-	26,609,975	-
Insurance liabilities	20,143,625,208	59	19,479,003,917	63
Provisions	411,007,703	1	368,353,366	1
Lease liabilities	96,098,391	-	96,551,477	1
Other liabilities	889,479,242	3	946,849,928	3
Total Liabilities	23,186,125,195	68	22,406,527,876	73
Capital				
Common stock	12,000,003,000	35	12,000,003,000	39
Capital surplus				
Capital surplus	1,084,065	-	1,084,065	-
Retained earnings				
Special reserve	4,242,972,413	12	3,674,418,142	12
Unappropriated earnings	(5,236,869,846)	(15)	(7,350,655,062)	(24)
Other equity interest	59,053,998	-	104,221,525	-
New item	-	-	-	-
Total Equity	11,066,243,630	32	8,429,071,670	27
Total liabilities and equity	$ 34,252,368,825	100	$ 30,835,599,546	100

Tokio Marine Newa Insurance Co., Ltd.
STATEMENTS OF COMPREHENSIVE INCOME

In New Taiwan Dollars

FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024	2025		2024	
	Amount	%	Amount	%
Operating revenues				
Direct insurance premiums	$ 21,683,796,805	119	$ 21,062,596,716	121
Reinsurance premiums	665,982,292	4	638,845,769	3
Premiums income	22,349,779,097	123	21,701,442,485	124
Less: Reinsurance premiums outward	(5,023,312,309)	(28)	(4,950,396,468)	(28)
Net changes in unearned premium reserve	(487,945,465)	(3)	(714,858,634)	(4)
Retention earned premiums	16,838,521,323	92	16,036,187,383	92
Reinsurance commission revenue	950,134,629	5	957,125,099	6
Handling fee revenue	21,481,198	-	20,817,131	-
Net gain or loss from investments				
Interest income	242,262,277	2	182,743,562	1
Gains (losses) on valuation of financial assets and liabilities at fair value through profit or loss	(49,563,217)	-	56,204,493	-
Realized gains (losses) on financial assets at fair value through other comprehensive income	182,178,205	1	124,764,757	1
Share of profit of associates	23,392,355	-	456,862	-
Gains on investment properties	31,699,967	-	40,930,530	-
Expected credit gains (losses) and reversal on investment	(376,296)	-	(575,077)	-
Total net gains (losses) on investments	429,593,291	3	404,525,127	2
Other operating revenues	3,795,145	-	13,122,644	-
Total operating revenues	18,243,525,586	100	17,431,777,384	100
Operating costs				
Claims paid	(10,061,532,853)	(55)	(9,140,762,895)	(52)
Less: Claims recovered from reinsurers	1,819,689,503	10	1,402,184,801	8
Retention claim expenditures	(8,241,843,350)	(45)	(7,738,578,094)	(44)
Net changes in other insurance liabilities	(382,540,105)	(2)	(1,118,506,872)	(7)
Commission expenses	(2,700,540,955)	(15)	(2,680,100,440)	(15)
Other operating costs	(67,447,172)	-	(49,239,799)	-
Total operating costs	(11,392,371,582)	(62)	(11,586,425,205)	(66)
Operating expenses				
Selling expenses	(3,438,228,435)	(19)	(3,161,862,600)	(18)
Administrative expenses	(477,402,891)	(3)	(431,504,304)	(3)
Training expenses	(10,563,437)	-	(8,073,976)	-
Expected credit (gains) losses and reversal on non-investments	(9,317,459)	-	12,336,598	-
Total operating expenses	(3,935,512,222)	(22)	(3,589,104,282)	(21)
Income from operations	2,915,641,782	16	2,256,247,897	13
Non-operating income and expenses	13,914,898	-	43,129,109	-
Income from continuing operations before tax	2,929,556,680	16	2,299,377,006	13
Income tax expense	(390,836,283)	(2)	(250,558,073)	(1)
Net income	$ 2,538,720,397	14	$ 2,048,818,933	12

In New Taiwan Dollars

FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024	2025		2024	
	Amount	%	Amount	%
Other comprehensive income				
Items may not be reclassified subsequently to profit or loss				
Remeasurement of defined benefit plans	($ 48,842,494)	-	$ 4,543,591	-
Unrealized gain (loss) on investments in equity instruments at fair value through other comprehensive income	118,322,917	-	214,520,480	1
Income tax relating to items that may not be reclassified subsequently to profit or loss	12,374,877	-	(908,718)	-
Items that may be reclassified subsequently to profit or loss				
Exchange differences on translation of the financial statements of foreign operations	(11,002,123)	-	6,330,764	-
Unrealized gain (loss) on investments in debt instruments at fair value through other comprehensive income	27,598,386	-	(18,300,568)	-
Total other comprehensive (loss) income (after income tax)	$ 98,451,563	-	$ 206,185,549	1
Total comprehensive income for the year	$ 2,637,171,960	14	$ 2,255,004,482	13
Earning(s) per share				
Basic earnings per share	$ 2.12		$ 1.71	

INDEPENDENT AUDITOR'S REPORT TRANSLATED FROM CHINESE

PWCR25000400
To Tokio Marine Newa Insurance Co., Ltd.

Opinion

We have audited the accompanying balance sheet of Tokio Marine Newa Insurance Co., Ltd. (the "Company") as at December 31, 2025 and 2024, and the related statements of comprehensive income, of changes in equity and of cash flows for the year then ended, and notes to the financial statements, including a summary of material accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Company as at December 31, 2025 and 2024, and its financial performance and its cash flows for the year then ended in accordance with the Rules for the Preparation of Financial Reports by Insurance Institutions and the International Financial Reporting Standards, International Accounting Standards, IFRIC Interpretations, and SIC Interpretations that came into effect as endorsed by the Financial Supervisory Commission.

Basis for opinion

We conducted our audits in accordance with the Regulations Governing Financial Statement Audit and Attestation Engagements of Certified Public Accountants and 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 financial statements* section of our report. We are independent of the Company 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 judgement, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole and, in forming our opinion thereon, we do not provide a separate opinion on these matters.

Key audit matters for the Company's financial statements of the current period are stated as follows:

Claims reserve and ceded claims reserve

Description

For the accounting policy of claims reserve (included ceded claims reserve), please refer to Note 4(21) of the financial statements; for critical accounting estimates and key sources of assumption uncertainty of claims reserve (included ceded claims reserve), please refer to Note 5 of the financial statements; for details on claims reserve (including ceded claims reserve), please refer to Note 6(15) of the financial statements.

The Company's claims reserve (including ceded claims reserve) uses the actuarial principles to estimate the reasonable amount of ultimate claims by insurance product types. As of December 31, 2025, the Company's claims reserve and ceded claims reserve was $8,847,575,489 and $2,537,727,519 respectively. Considering the calculation method and assumptions for claims reserve involve the professional judgment of management and is material with respect to the financial statements, we have thus included claims reserve and ceded claims reserve as key audit matters in our audit as of year ended December 31, 2025.

How our audit addressed the matter

The procedures that we have conducted in response to specific aspects of the above-mentioned key audit matter are summarized as follows:

1. Obtained an understanding and assessed related policies, internal controls and processing procedures for the calculation of the Company's claims reserve (included ceded claims reserve). Also, on a sampling basis tested the effectiveness of internal controls for the calculation of claim reserves (included ceded reserves).
2. Examined the accuracy and completeness of financial information used in calculating claims reserve (including ceded claims reserve).
3. Used the work of actuarial specialists to assists us in assessing the reasonableness of the claims reserve (including ceded claims reserve), it included the following procedures:
   (1) Sampled and tested the reasonableness of method and the parameters used in the estimation of claims reserve;
   (2) Sampled and tested the process of calculation to ensure the accuracy of claims reserve.
4. Sampled and tested material Reported-But-Not-Paid claims to assess the reasonableness of the claims reserve.

Responsibilities of management and those charged with governance for the financial statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the "Rules for the Preparation of Financial Reports by Insurance Institutions" and the International Financial Reporting Standards, International Accounting Standards, IFRIC Interpretations, and SIC Interpretations that came into effect as endorsed by the Financial Supervisory Commission, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company'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 Company 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 Company's financial reporting process.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's 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 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 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 Company'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 Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the 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 auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
5. Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
6. Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Company to express an opinion on the financial statements. We are responsible for the direction, supervision, and performance of the company 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.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's 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.

Wang, Yu-Hsin
For and on behalf of PricewaterhouseCoopers, Taiwan
March 13, 2026

The accompanying financial statements are not intended to present the financial position and results of operations and cash flows in accordance with accounting principles generally accepted in countries and jurisdictions other than the Republic of China. The standards, procedures and practices in the Republic of China governing the audit of such financial statements may differ from those generally accepted in countries and jurisdictions other than the Republic of China. Accordingly, the accompanying financial statements and independent auditors' report are not intended for use by those who are not informed about the accounting principles or auditing standards generally accepted in the Republic of China, and their applications in practice.
As the financial statements are the responsibility of the management, PricewaterhouseCoopers cannot accept any liability for the use of, or reliance on, the English translation or for any errors or misunderstandings that may derive from the translation.

Tokio Marine Newa Insurance Co., Ltd.

Audit Committee Report

Review of Financial Results

The Board of Directors has prepared the Company's 2025 financial statements, including balance sheet, statement of comprehensive income, statement of changes in equity, and statement of cash flows, in which the financial statements have been audited and certified by **Anne Wang**, **CPA** of **PricewaterhouseCoopers 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:

2026 Annual General Shareholders' Meeting of Tokio Marine Newa Insurance Co., Ltd.

Audit Committee
Convener
Liang Chuan Chen Liang Chuan Chen

February 23, 2026

Organization

- **Shareholders**
  - **Board of Directors**
    - Chairman
    - Vice Chairman
    - **Chairman Office**: Secretary General
    - **Auditing Dept.**: Chief Audit Executive
    - **Risk Management Committee**
    - **Audit Committee**
    - **Compensation Committee**
    - **Sustainable Development Committee**
  - **President**
    - Chief Risk Officer
      - Risk Management Dept.
    - Chief Compliance Officer
      - Compliance Dept.

Digital Innovation & IT System

- **Information Technology Group**
  - Information Systems Development Dept. I
  - Information Systems Development Dept. II
  - Information Systems Maintenance Dept.
- **Digital Application Research & Development**
  - Digital Development Center
  - Technical Development Dept. of Online Channel
- Information Security Dept.

Actuarial

- Actuarial Dept.

Finance, Investment & Corporate Planning Group

- Corporate Planning Dept.
- Finance Dept.
- Investment Dept.

Administration Support System

- **Human Resources & General Affairs System**
  - Human Resource Dept.
  - General Affairs Dept.
- **Integration Management Group**
  - Customer Service Center
  - Sustainability Governance Dept.
  - Integrated Marketing Communication Center

Underwriting System

- **E-commerce Group**
  - Operation Management Dept.
  - Strategic Development Dept.
  - Customer Relationship Dept.
- **Commercial Lines Group**
  - Fire Insurance Dept.
  - Miscellaneous Insurance Dept. I
  - Miscellaneous Insurance Dept. II
  - Marine & Engineering Insurance Dept.
- **Reinsurance & International Affairs Group**
  - Reinsurance Dept.
  - Loss control & Prevention Dept.
- **Personal Lines Group**
  - Personal Lines Dept.
  - A&H Insurance Dept.

Claims System

- **Commercial Line Claims Group**
  - Liability and Miscellaneous Insurance Claims Dept.
  - Property Insurance Claims Dept.
- **Personal Claims Group (South Area)**
  - Taichung/Changhua/NantouClaim Center
  - Yunlin/Chiayi/Tainan Claim Center
  - Kaohsiung/Fengshan/Pingtung Claim Center
- **Personal Claims Group (North Area)**
  - Taipei Claim Center
  - New Taipei City Claim Center
  - Taoyuan/Hsinchu/Miaoli Claim Center
- **Personal Insurance Claims Management Group**
  - Accident and Health Claim Center
  - Personal Insurance Claims Planning Dept.
  - Personal Insurance Claim Loss Research Center

Production System

- **Kaohsiung / Fengshan / Pingtung Production Region**
  - Kaohsiung Production Dept. I
  - Fengshan District Service Center
  - Nangao District Service Center
  - Pingtung District Service Center
  - Kaohsiung Production Service Dept.
- **Yunlin / Chiayi / Tainan Production Region**
  - Tainan Production Dept. I
  - Tainan Production Dept. II
  - Chiayi District Service Center
  - Tainan Production Service Dept.
- **Taichung / Changhua / Nantou Production Region**
  - Taichung Production Dept. I
  - Dali District Service Center
  - Fengyuan District Service Center
  - Changhua District Service Center
  - Taichung Production Service Dept.
- **Taoyuan / Hsinchu / Miaoli Production**
  - Taoyuan Production Dept.
  - Zhongli District Service Center
  - Hsinchu District Service Center
  - Taoyuan Production Service Dept.
- **Taipei Production Region II**
  - New Taipei City Production Dept.
  - Banqiao District Service Center
  - Xinzhuang District Service Center
  - New Taipei City Production Service Dept.
- **Taipei Production Region I**
  - Taipei Production Dept. I
  - Taipei Production Dept. II
  - Neihu District Service Center
  - Shilin District Service Center
  - Taipei Production Service Dept.
- **Commercial Lines Strategy Development Group**
  - IBS Dept.
  - Sales Training Dept.
  - Financial Channels Dept.
- **Business Development Group**
  - Corporate & Commercial Production Dept.
  - Business Development Dept.
- **Japanese Business Production**
  - Japanese Business Production Dept.

Date as of:2026/06/01

Sustainability

Sustainability Blueprint

In 2025, Sustainability Committee approved "Sustainability Blueprint" as an action guide for promoting sustainable development and supporting our long-term operations in the mid-to long-term.

Sustainability Blueprint of TMNewa covers three core areas: "Environment", "Society", and "Governance". To gradually realize our corporate mission of "Protect our customers and society in times of crisis", through four pillars namely "Climate Action and Disaster Resilience", " Diversity, Equality and Ethical Governance", "Social Welfare and Education" and "Digital Innovation and Sustainable Insurance Services", TMNewa focuses on a concrete action plan including eight dimensions such as "utilizing innovative business models and financial and insurance technologies to promote sustainable insurance business", and maintain ongoing engagement and dialogue with stakeholders.

TMNewa has won various awards for our professional and outstanding services, showing market and customer recognition. Being customer-oriented, we continue to leverage digital innovation to commit to social responsibility and financial sustainability, and to integrate the principle of fair customer treatment, financial education, climate information disclosure, and diverse and friendly services into our daily operations. With our boundary pushing and innovative thinking and professional commitment to sound and stable management, we continue to contribute to the stable development and professional value of the domestic non-life insurance industry.

Awards in 2025

- Top 25% Performance and "Most Improved Award" - "2025 Financial Industry Fair Treatment Principles Assessment" held by Financial Supervisory Commission.
- Won four awards at the 11th Taiwan Insurance Excellence Awards held by Taiwan Insurance Institute: Gold Award for "Excellence in Information Security Promotion", Gold Award for "Excellence in Residential Earthquake Insurance Promotion", Silver Award for "Excellence in Customer Service Project Planning", and Silver Award for "Excellence in Public Welfare Project Planning".
- The only company in non-life insurance industry to receive "Financial Education Contribution – Best Inclusive Finance Excellence Award" held by the Financial Supervisory Commission.
- Excellence Award in the Financial Investment Category - "Investment Competition for Six Core Areas and Public Construction", held by Financial Supervisory Commission.
- Won four "Insurance Quality Award" – Best Image, Best Professionalism, Best After-Sales Service, and Most Recommended, held by Modern Insurance Magazine's.
- Won Excellence in Non-Life Insurance Company Category - "Insurance Dragon and Phoenix Awards", held by Modern Insurance Magazine.
- Won Gold Award in the Non-Life Insurance Company Category - "Reader's Digest Reputable Brand Survey".
- Won TCFD Report Improvement Award - "Climate-Related Financial Disclosure Report Evaluation", held by National Chengchi University Corporate Sustainability Management Research Center.
- Won three of Excellence Magazine "Excellence Insurance Awards" – Excellence Brand Image Award, Excellence Prevention of Financial Fraud Award, and Excellence Claims Service Award.
- Won Wealth Magazine "Financial Awards": Consumer Finance Brand Award - Non-Life Insurance Customer Recommendation Award".
- Won four of Commercial Times "Digital Finance Awards": Digital Inclusive Finance Gold Award, Digital Information Security Gold Award, Digital Fairness and Customer Service Excellence Award, and Green Net Zero Finance Excellence Award.

Sustainable Governance

Corporate Governance Structure

The highest governing body of TMNewa is the Board of Directors, which consists of eleven directors elected by the Shareholders Meeting in accordance with "Director Election Procedure" and "Board Member Diversity Policy". Two of the directors are female, three are independent directors, and four are individual directors with insurance expertise. The Board of Directors has four functional committees: Audit Committee, Risk Management Committee, Compensation Committee, and Sustainable Development Committee.

Board of Directors

Audit Committee	Composed of independent directors, this structure replaced the role of supervisors, enhancing the company's internal control system and monitoring mechanisms. It ensures financial transparency and promotes integrity.
Risk Management Committee	Establish and enhance risk management mechanisms by developing both qualitative and quantitative standards. Regularly review risk limits and assess the effectiveness of the overall risk management framework.
Compensation Committee	Establish and regularly review a sound compensation system for directors and executives, with remuneration based on performance evaluations.
Sustainable Development Committee	Incorporate ESG factors into business strategy by leveraging core insurance strengths, fostering a culture of sustainable governance.

Board of Directors

Date as of:2026/06/01

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, Operations Management
Vice Chairman	Hsin-Cheng Tseng (China Motor Co., Ltd.)	R.O.C.	61-70	National Chengchi University: MBA National Tsinghua University: Nuclear Engineering	Operations Management
Director	Noriko Akiyama (Female)	Japan	51-60	Japan Sophia University: Spanish Language and Hispanic Studies	Insurance, Risk Management
Director	Koichi Isshiki (Tokio Marine & Nichido Fire Insurance Co., Ltd.)	Japan	51-60	Japan Kagawa University:Economics	Insurance, Operations 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, Operations Management
Director	Masato Tanaka (Tokio Marine & Nichido Fire Insurance Co., Ltd.)	Japan	41-50	Japan Doshisha University: Commerce	Insurance, Operations Management
Director	Yuan-Lung Chuen (Yulon Motor Co., Ltd.)	R.O.C.	61-70	National Taiwan University: PMBA	Operations Management
Director	Chien-Shun Liao (Yulon Motor Co., Ltd.)	R.O.C.	51-60	National Chengchi University: MBA	Operations Management
Independent Director	Yung-Fu Liu	R.O.C.	61-70	National Taiwan University: Business Administration(SPECS)	Accounting, Taxation
Independent Director	Liang-Chuan Chen	R.O.C.	61-70	Chinese Culture University: Law	Insurance, Operations Management
Independent Director	Kai-Yuan Chen	R.O.C.	61-70	Soochow University:Law	Law, Insurance, Finance, Governance

Functions of the Board

Board of Directors held nine meetings in 2025, with an average attendance rate of 100%. To strengthen the functions of the board of directors, all directors participate annually in various courses covering corporate governance. Directors spent an average of 13.5 hours on education in 2025. In addition, the Board of Directors conducts self-evaluation and peer evaluations annually in accordance with the Company's "Board Performance Evaluation Method" to ensure the effective fulfillment of governance responsibilities.

Ethical Corporate Management and Accountability

TMNewa adheres to the principles of integrity, honesty, and transparency, and has established relevant policies such as "Ethical Management Policy" to prohibit personnel from accepting improper benefits. We have also established a risk assessment and whistleblower protection mechanism. The residual risks associated with ethical management practices were assessed as low in 2025. In addition, a mailbox and hotline for reporting dishonest behavior have been set up, and a "Reporting System Policy" has been formulated to integrate various reporting channels. Starting in 2026, an external law firm is appointed to establish an independent whistleblowing platform to enhance transparency and impartiality.

On the other hand, under the accountability-based governance framework, the senior management responsibility system was adopted by resolution of the Board of Directors in early 2026. By systemizing accountability mechanisms, we can deepen a corporate culture of taking responsibility, improve decision-making quality and corporate governance effectiveness, and further strengthen the Company's long-term competitiveness.

Dividend Policy

According to Article 30-1 of the Articles of Incorporation, if the Company has an annual surplus, after paying taxes and making up for accumulated losses in accordance with the law, 20% shall be appropriated as a legal reserve. However, when such legal reserve has reached the Company's paid-in capital, no further appropriation is required. The remainder shall be allocated to or reversed to special reserve in accordance with the laws and regulations. If there is any balance remaining, together with the accumulated undistributed earnings, the Board of Directors shall draft a proposal for earnings distribution and submit it to the Shareholders' Meeting for a resolution to distribute dividends and bonuses to shareholders.

Based on operational needs and shareholder interests, TMNewa adopts a residual dividend policy. This policy primarily determines future funding requirements based on the Company's future capital budget planning, funds the necessary capital with retained earnings first, and then distributes the remaining earnings as dividends.

According to the audited financial statements for fiscal year 2025, the net profit after tax was NT$2,538,720,397. Together with the beginning retained earnings and various adjustments to undistributed earnings, and after legally appropriating and reversing various reserves, this resulted in an accumulated deficit of NT$5,236,869,846. Therefore, no dividend will be distributed for fiscal year 2026.

CPA Fees for 2025

NT Dollars

Accounting Firm	CPA	Audit Fee(Note 1)	Non-Audit Fee (Note 2)	Total	Audit Period
PwC Taiwan	Anne Wang	10,940,000	0	10,940,000	Year of 2025

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.

2025 AGM Approval List

Motion	Resolution	Implementation
Amendments to TMNewa's "Procedures for Implementation of Projects Handling Investments in Public and Social Welfare"	Approved	Implemented

Sustainable Insurance and Services

Featured Products

Green Energy Development related Insurance

It provides property insurance products that cover renewable energy assets such as wind turbines, solar power equipment for manufacturing and generation, and hydroelectric generators, protecting them against losses caused by hazardous events including fires, typhoons, floods, and earthquakes.

Pollution Liability Insurance

Based on the principle of assisting enterprises in managing environmental risks, we provide mechanisms for compensation and restoration for injury and property damage caused by environmental pollution.

E-bike Comprehensive Insurance

It provides comprehensive protection for policyholders who choose environmentally friendly electric bicycles as their means of transportation.

Compulsory Insurance for E-bikes

This insurance is part of the green energy development, responding to government's efforts to expand mandatory insurance coverage for electric bicycles.

Electric Vehicle related Insurance

Electric vehicle insurance is built upon traditional motor insurance, covering compulsory insurance, third-party liability, theft, and vehicle damage as basic protections. In addition, it is specially designed to address battery and charging-related risks. Exclusive clauses provide coverage for incidents occurring during charging, as well as losses caused by battery self-ignition or explosion, making electric vehicle insurance more comprehensive in responding to unique risks.

Additional Clause of Upgrading with Green Building Materials of Comprehensive Household Insurance

In cases of damage caused by dangerous accidents covered by the property damage insurance, this clause repairs or rebuilds the insured property using green building materials or provides compensation for the costs incurred in repairing or rebuilding the insured property using green building materials.

Product Recall Insurance

This assists businesses in covering the costs incurred due to product recalls and actively implements recall procedures to protect customer rights when facing product safety concerns.

Senior Medical Insurance

In response to an aging society, this insurance policy is designed specifically for the group aged 50~84, providing coverage for death, disability, severe burns, hospitalization, and assistive device expenses.

Liability for Deductible and Loss of Business Interruption for Rental Vehicle When Physical Damage and Theft (Shared Vehicle Extended Insurance), Driver Liability Insurance

This is the first fragmented insurance policy in industry specially designed for car-sharing drivers, providing more comprehensive protection for deductibles and business losses incurred when there are collisions or theft.

Promote resource recycling via the digitalization of claims processes

To achieve resource recycling and carbon reduction goals, as well as continuously improve claims processing efficiency, our company has implemented digitalization and economy circle mindset in motor claims procedure. Through systemization and the application of FinTech and InsurTech, we achieve environmental sustainability and improve service efficiency and quality simultaneously.

In terms of vehicle damage claims, we actively promote reparable methods for damaged parts to improve reuse rates and reduce waste. Moreover, since our "Remote Vehicle Damage Assessment" can replace some on-site assessment work, personnel travel can be effectively reduced and therefore carbon emissions can be lowered and assessment efficiency can be improved. Since the system integrates instant calling, video conferencing and recording functions, and also supports real-time photo taking and automatic image classification and uploading to the claims platform, the efficiency of claims processing is greatly improved.

In addition, in the total damaged vehicle disposal procedure, a total damaged vehicle wreckage auction system is established, and a digital auction and e-Review mechanism is introduced. Internal management and governance effectiveness can be further enhanced since the partner vendors can bid directly through the system, continuously improving operational convenience, and the system automatically records the complete bidding process.

Loss Control & Prevention Services

TMNewa provides damage prevention services to clients, assist in risk identification and mitigation, and offers customized risk management services based on the client's industrial characteristics and risk demands.

Important damage prevention services implemented in 2025 are as follows

- Loss Prevention Services for Solar Energy Industry: In response to the government's new version of Energy Policy, TMNewa successfully assisted in completing loss prevention recommendations for five project sites.
- Loss Prevention Services for EV Industry: In response to the government's strategy for EV development, TMNewa assisted Luxgen series of Yulon Group in completing loss prevention recommendations for nine of its locations in 2025.
- Risk Diagnosis for Warehousing and Logistics: By adopting the human factors engineering assessment methods of Tokio Marine Group, we analyze potential risks in operation processes from the perspective of human-environment interaction, effectively preventing occupational accidents and improving work safety. In 2025, we successfully assisted six companies in improving their logistics and warehousing security.
- Disaster Resilience Optimization Service: In response to the challenges posed by global climate change, we utilize our professional nature disaster models to conduct quantitative risk assessments, analyze the risks of earthquakes, typhoons, floods, and climate change in the region where the client is located, and formulated response strategies. In 2025, we successfully assisted seven clients in strengthening their resilience against natural disasters.

Implementation of the Treating Customer Fairly (TCF) and Friendly Financial Service

To continuously promote the Treating Customer Fairly (TCF) Principle, the Board of Directors has approved related policies and strategies and established a "TCF Working Group" under the Sustainable Development Committee. This team is dedicated to building a corporate culture centered on the principle of TCF and continuously improving and enhancing friendly service. In the 2025 Treating Customer Fairly Assessment organized by the Financial Supervisory Commission, TMNewa was awarded the Top 25% Performance Award and the Most Improved Award in the non-life insurance industry, making us the only company in the industry to receive both awards in this assessment. The evaluation criteria included: implementation of the TCF principle, financial inspections and routine supervision, and the board's emphasis and promoting actions. All of the above scores were higher than the industry average, demonstrating that the company's achievements in implementing and promoting TCF principle have been highly recognized. In the future, our board of directors will continue to demonstrate our commitment to sustainability through deepening our TCF culture, improving internal control and service quality, and dedicating ourselves to protecting customer rights.

Some of our recent key actions for TCF services are as follows:

- Continuously strengthen and promote fraud prevention awareness: We actively promote insurance fraud prevention education and enhance the public's ability to identify fraud by utilizing diverse publicity channels and measures such as e-commerce SMS verification code, insurance policy notification mail, the 0800 voice system and digital customer service platform for fraud prevention education, the release of promotional videos in Taiwanese and Hakka, and organizing lectures for vulnerable groups.
- We continue to expand the group microinsurance sector to include new immigrants. To expand the coverage of this new type of insurance, a residential fire microinsurance will be officially launched in April 2026.
- We established a friendly financial service section on the website, offering user-friendly audio guides including voice assistance and color-interactive reading features in order to help visually impaired people and general users to access information more conveniently.
- Sign language video interpretation service: We provide sign language interpretation and friendly financial reception rooms at all our service centers. We promote basic sign language training programs to improve the communication between our staff and hearing-impaired customers.

Green Business

We initiated the Greenhouse Gas Emissions Inventory in 2021.In 2024, we completed Scope 1, 2, and 3 greenhouse gas inventories covering all our business locations. The crucial foundation for achieving net-zero carbon emissions is also the primary task for carbon-reduction action.

The Sustainable Development Committee has approved the greenhouse gas reduction strategies and target timelines for Scope 1 and 2 of the organizational operations. Taking into account the characteristics of the industry, the primary focus is on reducing carbon emissions from electricity consumption in offices, and with plans to replace with renewable energy procurement in the future to ensure the timely achievement of carbon reduction targets. The overall carbon reduction strategy focuses on improving resource utilization efficiency in operations and promotes various actions based on the principle of "prioritizing energy conservation and subsequently purchasing renewable energy".

Green Procurement: 71% of newly purchased IT equipment in 2025 was through green procurement. According to management policies, all personal computers and laptops purchased must have Green Mark.

Public Welfare Participation

TMNewa has long been concerned with social issues. Since our establishment, we have been committed to the social welfare value of "from Community to Society" by leveraging our core competencies in insurance. In recent years, we have gradually expanded our care for vulnerable groups to focus on senior citizens, indigenous people in remote areas, people with hearing and language impairments, people with visual impairment, new immigrants, and young students. Our social welfare promotion strategy focuses on three

main aspects: "promoting and strengthening social assistance", "donating to diversified empowerment projects", and "promoting risk awareness training". In 2025, a total of 28 donations amounted to NT$8.88 million were executed to various fields such as education, medical care, environmental protection and social welfare.

To systemize employee participation in social welfare, the "Inspiring for Good" volunteer platform was officially established to be the core for corporate volunteer activities. This platform deepens the internal culture of social welfare by integrating volunteer recruitment, participation records, and experience sharing. In July 2025, Typhoon Danas severely damaged Tainan. Colleagues from Tainan Branch Office spontaneously initiated fundraising and material collection, with help from local organizations such as Tainan Jiali Commercial District Development Association, they raised over NT$200,000 and various supplies. Meanwhile, the supervisor led volunteers to the stricken areas to cook for people in remote areas, attracting more than 800 people to participate. Through the support of the volunteer platform, employees are able to respond quickly to society needs, and work with local community to bring positive impact.

In addition, several risk awareness campaigns were planned in 2025 for senior citizens, indigenous people in remote areas, people with hearing and language impairments, people with visual impairment, new immigrants, and young students. We also design exclusive courses based on the characteristics of each group to accurately respond to their diverse risk needs. By leveraging cross-sector collaborations and local connections, we expanded the scope of financial education and deepened learning effect, therefore effectively enhanced social capability of risk identification and prevention. While reducing the gap between urban and rural areas and between different ethnic groups, we play a key role in protecting the vulnerable and strengthening the public's awareness of self-protection.

第十屆董事會成員
Board of Directors

副董事長
Vice Chairman
曾鑫城
Hsin-Cheng Tseng

董事長
Chairman
藤田桂子
Keiko Fujita

榮譽副董事長
Honorary Vice Chairman
吳建立
Chien-Li Wu

董事/秘書長
Director/Secretary General
一色浩一
Koichi Isshiki

董事
Director
煙山荒太郎
Kotaro Kemuyama

董事
Director
闕源龍
Yuan-Lung Chuen

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Director
廖建順
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董事
Director
田中聖人
Masato Tanaka

獨立董事
Independent Director
陳樑銓
Liang-Chuan Chen

獨立董事
Independent Director
陳開元
Kai-Yuan Chen

獨立董事
Independent Director
劉永富
Yung-Fu Liu

任期：2026/05/13 至 2029/05/12
Term of Appointment: May 13, 2026 to May 12, 2029

經營團隊
Management Team

總經理
President
王文龍
Roy Wang

副總經理
Senior Vice President
江乃文
Joyce Chiang

副總經理
Senior Vice President
徐柏園
Adam Hsu

副總經理
Senior Vice President
胡金成
Chin-Chen Hu

副總經理
Senior Vice President
胡素禎
Su-Chen Hu

總機構法令遵循主管
副總經理
Senior Vice President
林裕村
Vico Lin

總稽核
副總經理
Senior Vice President
徐顯武
Victor Hsu

財務長
CFO
段野雄亮
Yusuke Danno

風控長
CRO
何志灝
Terence Ho

資料基準日 Date as of:2026/06/01

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