



TOKIO MARINE  
N E W A

# 2021

## ANNUAL REPORT

TOKIO MARINE NEWA INSURANCE

### 新安東京海上產險

——〇年度 年報

創新經營 | 專業效率 | 心安信賴 | 永續卓越  
Brand-new | Efficiency | Safety | Top

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董事長 陳忠鏗  
Chairman Chung-Keng Chen

## 董事長的話

新冠肺炎疫情已延燒超過兩年。2021年隨著主要國家加速疫苗接種，全球經濟緩慢復甦。但過程中受到半導體、航運物流、能源供不應求等影響，加上俄烏戰爭爆發，推高能源與糧食價格，加劇通膨壓力，使得受困於疫情的經濟活動再次受到衝擊。根據國際貨幣基金組織IMF於今年四月發表的世界經濟展望報告，預測2022年世界經濟成長率為3.6%。而我國雖民間消費成長不如預期，然因國內產能持續提升，出口動能大幅增加，仍挹注經濟表現。主計總處於二月推估2021年經濟成長率為6.5%，預測2022年全國全年成長率為4.4%，但因受俄烏戰爭與疫情不穩定影響仍可能下修。我們期待2022年國際政經情勢與疫情波動能夠逐漸趨穩，國內疫情獲得有效控制，經濟表現得以持續回溫。

回顧2021年，國內產險市場整體簽單保費約2,067億元，連續11年刷新歷史紀錄；本公司簽單保費收入亦創歷史新高，達到149.8億元，成長率為7.3%。特別感謝經營團隊與全體同仁的齊心協力，積極研發多元商品、開拓新興銷售通路，並透過謹慎的核保作業與再保險安排、穩健的投資政策及有效的風險控管機制，使公司整體營運績效得以穩健成長。

在數位科技蓬勃發展的環境下，消費行為改變。隨著行動投保與保險科技興起，企業經營必須跳脫傳統思維與營運框架，才得以在快速變化的市場中獲取成長動能與轉型契機。2021年底金管會公布開放設立純網路保險公司，國內保險市場勢必將面臨更激烈的生存挑戰與競爭壓力。新安東京海上深知「數位轉型」刻不容緩，多年來積極運用大數據分析與智能科技等新興科技，在網路行銷通路、自動化理賠核保及智能客服等領域全面布局，期望以高效能的營運模式，提升核心競爭力，加速業務推動成效，提高核保利潤。

面對氣候變遷加劇，企業經營除獲利外，ESG表現更牽動著整體供應鏈板塊與市場發展。為達到2050年淨零碳排的目標，金管會於今年三月啟動「上市櫃公司永續發展路徑圖」。身為企業公民的一份子，本公司於去年九月自發性啟動溫室氣體盤查作業，規劃今年通過ISO14064-1驗證，為淨零碳排邁出第一步。展望未來，我們除了將持續滿足客戶需求，為股東創造獲利，亦將秉持著永續經營的理念，以實際行動展現實踐企業永續價值的決心。期盼全體股東及客戶持續給予我們支持，一同攜手成就永續未來。

董事長

## Message from the Chairman

The outbreak of COVID-19 has lasted for more than two years. Global economy has been recovering slowly while most of the countries accelerated the speed of vaccination in 2021. However, affected by semiconductor industry, cargo shipping, short supply of energy, as well as Russia-Ukraine war, inflation was worsened by the soaring prices of energy and food, and as a result the economy activities that have not been recovered from the pandemic were sabotaged again. According to the WEO released by the IMF in April this year, the global economic growth rate in 2022 was about 3.6%. Contrary to that, domestic consumption level may not grow as much, with increasing productivity and export volume, economic performance of Taiwan is still expectable. In February, the Directorate General of Budget, Accounting and Statistics of Executive Yuan released the economic growth rate in 2021 to be 6.5% and forecasted the national growth rate in 2022 to be 4.4%. However, there is still a possibility of downward revision due to the Russia-Ukraine war and instability of pandemic situation. We hope that the international economic and political situation will be eased, and global and domestic pandemic situation will effectively be contained, then the economy will be eventually recovered in 2022.

Reviewing the year of 2021, direct written premiums of domestic non-life insurance market amounted to \$206.7 billion and reached the historical highs for 11 consecutive years. Direct written premiums of TMNeva also reached the historical high of NT\$14.98 billion and a growth rate of 7.3%. With our overall business performance to grow steadily, we really thank our management team and all the employees for their effort made to actively develop various products to meet customers' needs, explore new sales channels, underwrite and arrange reinsurance cautiously, invest reasonably, and effectively control the risk for the company.

The recent digitalization trend has been shaping the consumption pattern. With the emerging use of mobile apps and InsurTech, insurance companies must think outside the box in order to transform their business models and therefore grow in the rapidly changing market. The announcement made by Financial Supervisory Commission (FSC) at the end of 2021 allowing web-only insurers to launch has put the domestic insurers in an even more competitive surviving environment. TMNeva firmly believes that digital transformation is a task of top priority, emerging technologies such as big data and AI for many years, in areas of online marketing, automated claims and underwriting, as well as AI customer services in order to improve our core competitiveness with effective business model, accelerate business performance, and increase our underwriting profits.

In the face of intensified climate change, in addition to making profits in business operations, ESG performance also affects the overall supply chain and market development. In March 2022, the FSC launched "Sustainable Development Roadmap" in order to achieve Net Zero Carbon Emissions by 2050. Seeing ourselves as a corporate citizen responding to climate change, TMNeva has made our first step to voluntarily examine and report on our greenhouse gas emission since September 2021 and obtained ISO14064-1 in 2022. For a better future, with our business philosophy to be pursuing sustainability, we will continue to satisfy customers' needs, create value for our shareholders, and act in accordance with our determination for sustainability. We look forward to walking with you towards the future.

Chairman





## 大事紀

- 1月**
  - 理賠服務再升級，全面啟動「車險理賠進度通知服務」，協助保戶掌握賠案處理進度，使保戶更安心。
  - 為維護身心障礙者之權益，官網設置「無障礙金融友善服務專區」，並榮獲國家通訊傳播委員會NCC「無障礙標章之2.1(AA)標章」等級認證。
- 3月**
  - 推出涵蓋「旅行平安保險」、「傷害醫療保險」、「海外突發疾病醫療保險」及「海外緊急救援費用保險」等四大保障的「旅行泡泡綜合保險」，打造海外旅行防護網。
- 4月**
  - 因應台鐵太魯閣列車重大事故，第一時間成立「緊急應變服務中心」，啟動快速理賠與保戶關懷服務。
- 5月**
  - 新冠肺炎本土疫情爆發，「車險理賠服務平台」全新上線，提供線上事故通報、理賠進度查詢及補件等功能服務，讓保戶零接觸快速完成理賠通報。
  - 原台中市沙鹿區「沙鹿服務中心」遷址清水區，並更名為「清水服務中心」。
  - 為促進企業永續經營與落實企業社會責任，由董事會通過成立「永續發展委員會」。
- 6月**
  - 發行第七本企業永續報告書，並通過英國標準協會(BSI)查證符合GRI Standards核心選項(Core)與AA1000AS v3第一類型中度保證等級要求。
- 7月**
  - 推出第三波防疫保單「疫健雙保」突發傷病健康保險，首創兼顧疫苗、防疫及海內外突發傷病三大保障。
- 9月**
  - 「心安數位客服平台」上線，領先業界推出「彈性時間道路救援服務」，以一站式數位客服概念，提供民眾更便捷友善的汽車保險服務。
  - 耕耘數位金融榮獲肯定，勇奪「數位創新金質獎」、「數位轉型典範優質獎」兩項大獎。
- 10月**
  - 「第九屆台灣保險卓越獎」榮獲「人才培訓專案企畫金質獎」、「風險管理銀質獎」、「保戶服務專案企畫銀質獎」、「公益關懷專案企畫銀質獎」等四大卓越獎肯定。
- 12月**
  - 榮獲金管會頒發「2021年度強制汽車責任保險差異化管理競賽」第二名肯定。
  - 「無障礙金融友善服務專區」進階取得國家通訊傳播委員會NCC所頒發之「無障礙標章之2.1(AAA)標章」等級認證。
  - 取得「ISO 27001資訊安全管理系統」及「ISO 27701隱私資訊管理系統」雙驗證，為國內少數在資訊安全管理及個資保護獲得ISO雙驗證的保險公司。

## Milestones

- Jan**
  - Upgraded "Motor Insurance Claim Procedure in Time Informing Services" officially launched to reassure clients by let them know the current progress of their cases.
  - For people with disabilities, we established "Friendly Financial Services Section" at our official website and were accredited Accessibility 2.1(AA) by National Communications Commission.
- Mar**
  - In order to build a safety net for our clients when traveling overseas, we introduced "Comprehensive Insurance for Travel Bubble" consisting of "Travel Insurance", "Individual Accident and Medical Insurance", "Overseas Acute Disease Medical Insurance" and "Overseas Emergency Rescue Insurance".
- Apr**
  - Emergency Response Center was immediately established after Taroko train derailment accident to provide claims services for our clients.
- May**
  - Revised version of "Motor Insurance Claims Service Platform" was on-line for COVID-19 Pandemic outbreak, aiming to provide our clients with zero touch on-line claims services such as accident reporting, claims procedure inquiry and submitting additional documents.
  - Shalu Service Center in Taichung moved to Qingshui District and is renamed Qingshui Service Center.
  - Sustainable Development Committee was established and resolved by the Board of Director for the purpose of enforcing ESG management and fulfilling corporate social responsibility.
- Jun**
  - 7th Corporate Sustainability Report is published and approved by BSI in accordance with GRI Core Standards and AA1000AS v3 Moderate Level Assurance.
- Jul**
  - Pandemic insurance is released for the third time and is the first policy to cover for vaccination side effects, COVID-19 infections, and injury or acute diseases happening at home or abroad.
- Sep**
  - "Digital Customer Service Platform" was launched, being the first in the industry to provide "Flexible Road Rescue Service", providing convenient on-line one stop service to meet clients' need for various aspects of motor insurance service.
  - Our commitment to digital financial services is rewarded by winning gold medal for "Digital Innovation Award" and "Digital Transition Award".
- Oct**
  - Won gold medal for "Excellence in Talent Training", silver medals for "Excellence in Risk Management", "Excellence in Client Service Project", and "Excellence in Public Caring Project" at 9th Taiwan Insurance Excellent Performance Awards.
- Dec**
  - Won 2<sup>nd</sup> place in "2021 Differentiated Management Award for Compulsory Motor Insurance" held by FSC.
  - "Friendly Financial Services Section" at our official website was further accredited to Accessibility 2.1(AAA) by National Communications Commission.
  - We are proud to be one of the few insurance companies that have both "ISO 27001 Information Security Management System" and "ISO 27701 Privacy Information Management System" certified.

## 公司概況 About TMNewa

### 公司名稱 / Company Name

新安東京海上產物保險股份有限公司  
Tokio Marine Newa Insurance CO.,LTD

### 成立日期 / Established Date

1999年1月20日 / 20 January 1999

### 總公司位置 / Headquarters

台北市中山區南京東路三段130號8-13樓  
8F-13F, No. 130, Section 3, Nanjing E. Rd., Zhongshan District, Taipei City

### 資本總額 / Capital

新台幣60億元 / NT\$6 billion

### 實收資本額 / Paid-up Capital

新台幣29.9億元 / NT\$2.99 billion

### 員工人數 / No. of Employees

1414人(2022年3月1日) / 1414 (Date as of 2022/03/01)

### 信用評等 / Rating

美國標準普爾公司(S&P)：「A」優良等級

中華信用評等公司：「twAAA」(2022年2月)

"A" rated by Standard & Poor's.

"twAAA" rated by Taiwan Ratings. (Date as of 2022/02)

### 核心價值/ Core Value

創新經營 專業效率 心安信賴 永續卓越

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

### 公司沿革

新安產物保險於1999年在「裕隆集團」的水平服務發展策略下正式成立。2002年與日本規模最大之保險集團「東京海上集團」(Tokio Marine Group)結為策略聯盟夥伴，引進國際保險專業，整合雙方優勢，共同開發滿足不同世代消費者需求的保險商品並優化服務品質。2005年，新安產物保險與「東京海上集團」旗下統一安聯產物保險合併，正式更名為「新安東京海上產物保險股份有限公司」。

### History

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

- 1999 | 新安產險正式開業，全國設置20處服務據點。  
Newa Insurance officially started to operate, and 20 branch offices were established island wide.
- 2002 | 與日本東京海上集團策略聯盟，投資新安產險30%股權。  
Tokio Marine Group in Japan invested 30% of Newa and formed a strategic alliance with us.
- 2003 | 總公司自台北市信義路遷移至現址「新安產險大樓」。  
Headquarters office relocated from Xin-Yi Road to the current location "Newa Insurance Building".
- 2005 | 新安產險與策略聯盟夥伴東京海上集團旗下的統一安聯產險合併，正式更名「新安東京海上產物保險股份有限公司」，服務據點增為29處。  
Merged with Tokio Marine Insurance, known as Allianz President General Insurance (AZPG) which was previously acquired by Tokio Marine Group. Officially renamed as "Tokio Marine Newa Insurance Co., Ltd.", and the number of branch offices increased to 29.
- 2006 | 取得中國保監會批准成立上海代表處。  
Shanghai Representative Office was permitted to establish by China Insurance Regulatory Commission.
- 2015 | 成立佳里通訊處。  
Established Jiali Liaison Office in Tainan.
- 2017 | 原高雄營業三部更名為鳳山營業部。  
Kaohsiung Production Dept. III was renamed Fengshan Production Dept.  
成立南崁、永康、南高通訊處。  
Established Nankan Liaison Office, YongKang Liaison Office and Nangao Liaison Office.
- 2018 | 第一家海外分支機構新安保險(柬埔寨)有限公司正式開業。  
First overseas subsidiary, Newa Insurance (Cambodia) PLC, established in Cambodia.
- 2019 | 成立台北分公司，全國服務據點擴展至34處。  
Established Taipei Branch Office. There are 34 offices island wide.
- 2020 | 全國共9個「營業部」及18個「通訊處」更名為「服務中心」。  
Renamed 9 "Production Dept." and 18 "Liaison Office" to "Service Center".
- 2021 | 原台中「沙鹿服務中心」遷址，更名為「清水服務中心」。  
"Shalu Service Center" was relocated to Cingshuei and renamed "Cingshuei Service Center".

## 股權結構 Shareholding

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

資料基準日 Date as of: 2022/03/01

## 股利政策

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

考量本公司在金管會高度監理下已維持充足自有資本，財務結構健全，故基於股東最大利益考量，股利政策以現金股利為主。2021年度股東會決議配發股東現金股利每股新台幣1.5159元，合計發放新台幣453,269,107元，未發放股票股利。

## Dividend Policy

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

Since we have maintained sufficient equity capital and healthy financial structure under highly monitored by FSC, for the best benefit of shareholders, our dividend policy will mainly be cash dividend. Cash dividend of NT\$1.5159 per share, a total amount of NT\$453,269,107 was approved in 2021 shareholders' meeting. No stock dividend was distributed.

## 前十大股東持股情形 Top 10 Shareholders

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





資料基準日 Date as of: 2022/03/01

## 2021年度股東常會決議事項 2021 AGM Approval List

決議事項內容 Agenda	表決情形 Decision	執行情形 Implementation
「公司章程」部分條文修訂案 Amendments to "Articles of Incorporation"	全體出席股東無異議照案通過 Approved	已依決議辦理 Implemented
「董事酬金制度」部分條文修訂案 Amendments to "Remuneration Scheme for Board of Director"	全體出席股東無異議照案通過 Approved	已依決議辦理 Implemented

# 公司治理報告

## 董事會運作

<b>董事長</b> Chairman	<b>副董事長</b> Vice Chairman	<b>榮譽副董事長</b> Honorary Vice Chairman	<b>榮譽副董事長</b> Honorary Vice Chairman
			
<b>陳忠鏗</b> Chung-Keng Chen	<b>陳潤智</b> Ren-Tze Chen	<b>吳建立</b> Chien-Li Wu	<b>志摩昌彦</b> Yoshihiko Shima

職稱 Title	姓名 Name	性別 Gender	國籍 Nationality	專業背景 Profession Background
董事長 Chairman	陳忠鏗 Chung-Keng Chen	男 Male	中華民國 Republic of China	保險、經營管理、商學 Insurance, Operations Management, Business
副董事長 Vice Chairman	陳潤智 Ren-Tze Chen	男 Male	中華民國 Republic of China	保險、經營管理 Insurance, Operations Management
董事 Director	蔡文榮 Wen-Rong Tsay	男 Male	中華民國 Republic of China	經營管理 Operations Management
董事 Director	曾鑫城 Hsin-Cheng Tseng	男 Male	中華民國 Republic of China	經營管理 Operations Management
董事 Director	蔡奇峯 Chi-Feng Tsai	男 Male	中華民國 Republic of China	經營管理 Operations Management
董事 Director	吳銘祥 Ming-Hsiang Wu	男 Male	中華民國 Republic of China	經營管理 Operations Management
董事 Director	曾仕豪 Shih-Hao Tseng	男 Male	中華民國 Republic of China	經營管理 Operations Management
董事 Director	一色浩一 Koichi Isshiki	男 Male	日本 Japan	保險、經營管理、商學 Insurance, Operations Management, Business
董事 Director	石丸正剛 Seigo Ishimaru	男 Male	日本 Japan	保險、財務管理 Insurance, Financial Management
董事 Director	岩腰哲郎 Tetsuro Iwakoshi	男 Male	日本 Japan	保險、資訊 Insurance, Information Technology
董事 Director	比留間太郎 Taro Hiruma	男 Male	日本 Japan	保險、商學 Insurance, Business
董事 Director	遠藤淳 Jun Endo	男 Male	日本 Japan	保險、法學 Insurance, Legal
獨立董事 Independent Director	胡次熙 Chi-Si Hwu	男 Male	中華民國 Republic of China	財務管理、企業管理 Financial Management, Business Management
獨立董事 Independent Director	鍾維永 Wei-Yung Tsung	男 Male	中華民國 Republic of China	經營管理 Operations Management
獨立董事 Independent Director	呂慧芬 Hui-Fen Lu	女 Female	中華民國 Republic of China	保險(保險理論、財產保險經營、長期照顧保險)、風險管理 Insurance, Risk Management

資料基準日 Date as of 2022/03/01



本公司最高治理單位為董事會，由十五席董事組成，其中三席為獨立董事、七席為自然人董事，任期三年。現任董事中有一席女性董事，全體董事之年齡層分布介於46歲至68歲之間。董事會下設置審計委員會、風險管理委員會及薪資報酬委員會。透過功能性委員會的運作，奠定良好的公司治理基石。2021年度董事會、審計委員會、風險管理委員會及薪資報酬委員會召開會議次數分別為：六、六、五及二次。此外，每年執行董事會績效評估作業，透過個別董事之自我評量與同儕評鑑，檢視董事自身與董事會整體績效。2021年度董事會績效考核平均「自我評量」為95.86分，「同儕評鑑」為96.06分；另針對有兼任內部職務之董事進行績效考核，以維持公司經營發展。

董事會成員符合獨立性情形(於選任前二年及任職期間符合下述各條件)	人數	比例
非本公司或關係企業之受僱人	13	86.7%
非本公司或關係企業之董監事	3	20.0%
非本人及其配偶、未成年子女或以他人名義持有公司已發行股份總額百分之一以上，或持股前十名之自然人股東	14	93.3%
非前三項所列人員之配偶、二親等以內親屬或五親等以內直系血親親屬	15	100.0%
非直接持有本公司已發行股份總額百分之五以上法人股東之董監事或受僱人，或持股前五名法人股東之董監事或受僱人	5	33.3%
非與本公司有財務或業務往來之特定公司或機構之董監事、經理人或持股百分之五以上股東	15	100.0%
非為本公司或關係企業提供商務、法務、財務、會計等服務或諮詢之專業人士、獨資、合夥、公司或機構之企業主、合夥人、董監事、經理人及其配偶	5	33.3%
未與其他董事間具有配偶或二親等以內之親屬關係	15	100.0%
未有公司法第30條各款情事之一	15	100.0%
未有公司法第27條規定以政府、法人或其代表人當選	7	46.7%

資料基準日Date as of 2022/03/01

## 公司治理運作情形

### 公司治理主管與公司治理單位

本公司經董事會決議任命總經理辦公室呂文泉副總經理為公司治理主管，其擔任公司治理相關事務單位之主管職務已達九年，為處理公司治理相關事務之最高主管。另為協助董事會執行職務並提升公司治理效能，設置專責之公司治理單位並編制數名公司治理人員，協助公司治理主管辦理公司治理相關事宜，以保障股東權益並強化董事會職能。

### 公司治理主管主要職掌

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

### 公司治理主管2021年進修情形

日期	主辦單位	課程名稱	時數	總時數
3/9	中華公司治理協會	公司治理人員運作實務	3	20小時
9/3	保險事業發展中心	接軌IFRS17之轉型契機	3	
9/14	保險事業發展中心	公平待客原則解析	3	
10/13	金融監督管理委員會保險局	保險業公司治理研討會	4	
12/9	本公司主辦，中華公司治理協會協辦	IFRS17簡介及對產險公司之影響	1.5	
		如何建立營運及資安管理機制以精實金融韌性	1.5	
		風險管理與公平待客原則實務案例解析	3	
		誠信經營與洗錢防制 - 從企業舞弊案例談起	1	

## 公司治理單位2021年業務執行重點

- 依法召開董事會、審計委員會及薪資報酬委員會，提供董事會及功能性委員會執行業務及會議所需資料，並於會後15日內製作議事錄。
- 每月辦理大股東持股異動申報作業及公開資訊更新。
- 每季召開公平待客精進委員會及永續發展委員會，定期向董事會報告，促進公司治理與企業永續發展議題之推動。
- 於5月12日召開2021年度股東常會。
- 辦理2020年度董事會年度績效考核作業，並將考核結果提報董事會。
- 辦理2021年度董事及經理人責任保險之續保作業，並向董事會報告。
- 依據2021年度股東常會通過之本公司董事酬金制度規定，經薪資報酬委員會建議，提報董事會通過本公司董事報酬暨業務執行費用案。
- 於12月9日舉辦董事會暨高階主管公司治理進修課程，強化董事會職能。

## 董事及經理人薪酬制度

本公司董事會通過制定「董事酬金制度」及「經理人績效考核及酬金標準」，自2020年11月起自願設置「薪資報酬委員會」，由獨立董事擔任召集人，並設有利益迴避機制。薪資報酬委員會的主要職權為：定期評估董事及經理人之績效目標達成情形，並依據績效評估標準所得之評估結果，訂定其個別薪資報酬之內容及數額，並向董事會提出建議。經理人之薪酬係依據公司財務狀況、個人表現與公司經營績效及未來風險之關連合理性，另參酌同業通常水準支給情形，及考量個人績效評估結果、所投入之時間、擔負之職責、個人目標達成情形及公司近年給予同等職位者之薪資報酬等核定之。

## 誠信經營

本公司秉持廉潔透明與誠信負責的經營理念，由董事會通過制定「誠信經營守則」、「誠信經營政策」及「誠信經營作業程序及行為指南」，明文禁止本公司內外部人員要求或收受任何不正當利益，定期辦理宣導訓練，以期建立良好之公司治理與風險控管機制。此外由企劃部擔任誠信經營專責單位，定期向董事會報告誠信經營政策履行情形，另設置不誠信行為檢舉信箱及檢舉專線，作為內外部人員檢舉不誠信行為之管道。2021年度無受理相關檢舉案件。

誠信經營政策  
Ethical Management Policy



## 會計師獨立性評估

本公司每年定期從「與公司利益關係評估」、「有否有雙重身分」、「有否擔任公司立場辯護者」、「與公司人員熟悉度評估」、「是否受到公司脅迫評估」及「執業期間評估」六大面向，評估簽證會計師之獨立性。2021年評估結果本公司聘任之勤業眾信聯合會計師事務所林安惠及林旺生兩位會計師，均符合會計師法第四十七條及會計師職業道德規範第十號公報「正直、公正客觀及獨立性」之規定，並已提報董事會討論通過。

## 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	備註
勤業眾信聯合會計師事務所	林安惠 林旺生	\$ 2,810,000	\$2,240,000	\$5,050,000	2021 年度	本公司支付勤業眾信聯合會計師事務所之非審計公費並未超過審計公費。

註一：審計公費係包括保險業財務報告編製準則第24條第1款第1目所述給付予簽證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。

## 推動永續發展執行情形

### 永續治理架構

新安東京海上產險由企劃部擔任企業永續發展之推動單位，並經董事會通過成立永續發展委員會，由總經理擔任召集人及會議主席，副總經理級主管擔任委員，下設四個常態性業務推動小組：「TCFD推動小組」、「綠色商品推動小組」、「責任投資推動小組」與「公益關懷推動小組」，由上而下參與推動企業永續發展，同時結合保險本業核心能力，將環境、社會、治理(ESG)等永續議題，納入企業經營決策與營運目標，型塑永續治理的企業文化，以締造企業永續價值為公司長期發展目標。

永續發展政策  
Sustainability Policy



### 社會參與

新安東京海上長期關注社會議題，從「深耕社區 關懷社會」的公益價值出發，透過「道安推廣」、「扶弱關懷」、「學童教育」、「商品守護」及「健康環境」等五大執行面向，實現公益理念。

#### 道安推廣

本公司長期結合保險與風險管理之專業，積極推廣道路安全與防制酒駕。2021年自製4支道安宣導動畫影片，並串聯非公益組織擴大宣導效能，成功觸及約40萬人次。另響應靖娟基金會「兒童安全五行動」線上體驗活動、交通部「交通安全月」活動、台灣酒駕防制社會關懷協會(TADD)「酒駕防制宣言」簽署活動等多項道安宣導活動，共同守護全民平安回家的路。此外，持續捐贈400套客製反光雨衣予臺北市環保局，讓市民臨時工的值勤安全更有保障。另協助台北市潭美、中正國小建構交安教育環境，16年不間斷由員工自願投入中正國小導護志工服務，守護學童安心放學。



#### 扶弱關懷

本公司長期關懷弱勢孩童。自2016年起透過贊助新北市幸福天使促進協會，累計至2021年底共投入新北市57所小學，輔導陪伴5,051人次高關懷孩童，期盼孩子們更有信心迎向正面的未來。另響應玉山志工基金會「關懷學童專案」計畫，透過實際行動給予弱勢學童經濟上的援助，如每學年提供固定金額補助學雜費、書籍費與其他費用，讓學童能夠安心就學、快樂成長，積極面對未來。

#### 學童教育

兒童是國家未來的希望，但因城鄉差距、貧富不均或家庭背景等因素，使得部分學童無法在資源充足的學習環境下成長。本公司自2008年起與南投及花蓮當地公益團體合作開辦學童課後輔導照顧班，為偏鄉弱勢學童提供安心的學習資源與環境，迄今已有超過1,900學童受惠於課輔班，並有多位孩子於大學順利畢業後回班任教，將愛心與關懷傳承下去。2021年台灣新冠肺炎疫情爆發期間，偏鄉課輔班也調整模式改為數位線上教學，使學童在疫情之下仍可正常學習。2021年初與博幼基金會合作於南投開辦「社工關懷輔導」專案，透過支持社福團體社工人員，關懷「潛在高風險」學童。近兩年在疫情影響之下，許多偏鄉學童家庭收入因家長失業受到嚴重衝擊，社工關懷的功能在此期間便顯得格外重要。我們期望透過專業社工人員的持續輔導關注，培養這群孩子面對未來生活、翻轉人生的能力，幫助孩子們建構公平發展天賦的舞台。





## 商品守護

新安東京海上響應政府照顧弱勢族群政策，推出低保額、低保費的團體傷害微型保險，減輕弱勢族群在遭遇突發意外事故時的家庭經濟負擔。自2016年起針對南投與花蓮偏鄉課後輔導班學童捐助團體傷害微型保險，2021年計有2,209位學童獲得基本人身保障，並有1位學童因校園意外事故獲得保險理賠。

同樣容易面對意外風險的是高齡族群。行政院國發會預期2025年台灣將進入超高齡社會，50歲以上人口將達近千萬人，本公司「新老來保」專案提供50至84歲高齡族群意外傷害、住院日額及長期住院慰問金等基本保障，協助高齡社會大眾面對生活意外傷害的風險。2021年計有3,613名高齡族群人士獲得保障。

## 健康環境

為營造良善健康、建構無礙的服務環境，本公司每年定期檢視及精進全國各服務據點的無障礙環境及友善服務設施，並依客戶需求提供專人服務。另為維護身心障礙者之權益，已於官網設置「無障礙金融友善服務專區」，並於2021年12月進階取得國家通訊傳播委員會NCC所頒發之「無障礙標章之2.1(AAA)標章」最高等級認證，持續提供客戶無障礙的服務。此外，針對聽語障朋友推出「多元預約手語視訊翻譯服務」，除可透過0800客服預約外，亦可藉由官網架設之手譯服務預約專區，提供聽語障朋友溝通無礙的保險服務，除落實公平待客原則外，更真正做到服務無障礙。

## 永續環境

### 氣候變遷因應

本公司定期針對氣候變遷之風險及機會進行辨識，對於財務、業務、商品及投資等之財務影響進行評估，將氣候變遷風險評估納入自我風險及清償能力評估機制(ORSA)監理報告中，針對重大風險進行巨災及氣候變遷之壓力情境測試，測試結果顯示本公司在遭遇強烈地震或是連續颱風之事件後之RBC資本適足比率仍能維持於200%以上，且淨值比率大於3%，清償能力無虞。此外，成立「TCFD工作小組」，積極導入TCFD架構，定期向風險管理委員會及永續發展委員會報告TCFD推展情況；並於2021年7月由總經理簽署加入TCFD倡議，同年9月啟動溫室氣體盤查作業，展現積極應對氣候變遷的決心。

### 落實責任投資

為落實責任投資原則與永續發展目標，本公司已簽署「機構投資人盡職治理守則」遵循聲明，出具機構投資人盡職治理報告，並由董事會通過制定「責任投資政策」。有關本公司投資案之選案、評估、投資決策及投資管理等階段，皆須考量ESG等永續經營因素，並履行盡職治理行動，以提升投資價值。

### 保險服務共榮

本公司近年來陸續推出環境污染責任保險、公共自行車責任保險、電動自行車綜合保險等。因應共享經濟的崛起，於2021年2月另推出共享汽車保險，與輕度用車的共享汽車族共同減少因購車間接造成之汽車廢氣排放量及相關後續設備處理之污染。此外，隨著金融科技的蓬勃發展，積極推廣電子保單、加速核保及理賠流程電子化、發展智能客服，高度運用數位化與人工智慧，除提供客戶更有效率及便捷的服務外，也減少服務過程中因使用紙張或運輸而產生的排碳量，使節能減碳落實於日常營運活動，創造企業、客戶與環境三贏共榮的永續價值。

## 員工照顧

### 人權保障

新安東京海上秉持員工多元化與平等之理念，落實職場平權，提供安全與健康的工作環境，保障員工身心健康及工作生活平衡。2021年並無發生歧視及侵害員工工作權及人權案件。此外訂有「工作場所性騷擾防治、申訴及懲戒辦法」，並設置「性騷擾申訴委員會」，每年針對員工進行防治性騷擾教育訓練。另制定「執行職務遭受不法侵害預防計劃」，建立職場暴力申訴與通報管道，保障員工於職場免於遭受不法暴力侵害，以建立安全、尊嚴、無歧視、相互尊重的職場文化。

## 人權政策

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

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

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

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

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

## 人才培育

本公司建置完善的人才培育發展計畫、績效考評與晉升制度，員工可依個人特質與專長、在其專業領域取得良好的發展。為策略性及系統化發展主管人才培育計畫，積極推動備位主管人才發展計畫(Succession Plan)，以系統化方式發展不同層級的「備位主管人才庫」，近三年內主管人才需求有68%來自備位主管人才庫。此外，為培育保險專業人才，積極輔導員工通過國內外核保及理賠專業證照考試，並提供獎勵金與專業證照津貼，營造使員工不斷成長的工作環境，藉此提升員工專業度以適應環境變動。2021年更榮獲財產保險卓越獎「人才培訓專案企畫卓越獎 金質獎」最高榮譽及肯定。



## 薪酬福利與退休制度

本公司提供完善的薪資制度，新進人員起薪優於法定基本工資。另依據市場薪資水準、公司營運績效及個人績效等，定期進行員工調薪及員工酬勞、獎金之發放。在福利制度方面，依據「職工福利金條例」成立職工福利委員會，提供結婚、生育、醫療、急難救助、喪葬、教育及托兒等多項補助，另提供員工團體保險、不定期舉辦員工旅遊及家庭日等活動，期許每一位同仁享受工作的樂趣。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」監督退休準備金的提撥及運用。為保障員工未來請領退休金權益，另委託精算師精算，定期提供退休金報告確認每年皆足額提撥。

## 職場安全衛生

為促進員工健康，本公司定期提供員工免費健康檢查、舉辦健康講座，總公司設有保健室及專業護理人員，提供員工所需要的健康諮詢及衛生教育。定期舉辦消防演練及聘請外部講師對員工進行安排消防器材及自動體外心臟電擊去顫器(AED)之使用操作、CPR心肺復甦術施作等課程。為降低職災風險並提供員工安全衛生的辦公環境，定期維護辦公室設施、消毒辦公場所、保養空調設備，並規劃足夠的照明設備與辦公空間。為因應新冠肺炎疫情，辦公室及營業場所均備妥消毒酒精、口罩及額溫槍等防疫設備，保障員工及訪客的健康安全。本公司近三年無發生重大公傷死亡事件。

# Corporate Governance Report

## Board of Directors

The highest governance body of TMNawa is the board of director. The board consists of 15 directors, three are independent directors and seven are juristic person directors. Each serves a three-year term. The current directors aged between 46 and 68 years old, and one of them is female. Audit Committee, Risk Management Committee and Remuneration Committee are established under the board of directors with an aim to set a foundation stone for better corporate governance. The number of meetings held by the board of directors, Board Meetings, Audit Committee, Risk Management Committee and Remuneration Committee in 2021 were 6, 6, 5, and 2 times respectively. Besides, the performance evaluation of the board itself and the directors is conducted every year via self and peer assessment of every director. The average evaluation scores of self-assessment and peer-assessment in 2021 were 95.86 and 96.06 respectively. There was also performance evaluation conducted for directors who currently hold a managing position in the company.

## Implementation of Corporate Governance

### Corporate Governance Office and Officer

The board of directors approved to assign Senior Vice President Anthony Lu, who has been overseeing corporate governance of the company for nine years, to be the highest officer in charge. Corporate governance office has been established with personnel to assist the board and corporate governance officer to efficiently accomplish tasks and therefore to protect shareholders' benefits and strengthen board function.

### Main Duties of Corporate Governance Officer:

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

### Corporate Governance Office - Job Highlights in 2021:

- Board meeting, Audit Committee meeting and Remuneration Committee meeting were held in accordance with applicable laws and regulations. Information was provided for the board and functional committee, and meeting minutes were recorded in 15 days.
- Reported major shareholding changes and updated public information every month.
- Held Treat Clients Fairly Committee meeting and Sustainability Committee meeting quarterly and reported to the board to push on the topics of corporate governance and sustainability.
- Held 2021 general shareholders meeting on 12th May.
- Performance evaluation on the board of directors for 2020 were implemented and the result was reported to the board.
- Renewed Directors and Officers Liability Insurance for 2021 and reported in the board meeting.
- Recommended by Remuneration Committee, remuneration for directors and professional practice expense were proposed in the board meeting in accordance with the provision approved in 2021 general shareholders meeting.
- Corporate governance seminar was held for board directors and top managers on 9th December.

## Directors and Management Remuneration System

The board of directors formed "Directors Remuneration System" and "Performance Evaluation and Remuneration Standards for Managers". With the conflict of interest avoiding mechanism, Remuneration Committee was established in November 2020 and independent directors was the convener. The function of Remuneration Committee is to evaluate the remuneration system of directors and managers objectively and report to the board of directors. Remuneration for managers adjusts according to financial condition of the company, personal performance, corresponding future risk level, average salary level in the industry, time consumed, job content, achievement rate and average salary level in the company.

## Integrity

With one of our business concepts to be integrity, the board approved to establish "Principles for Ethical Management", "Policy for Ethical Management" and "Procedures for Ethical Management and Guidelines for Conduct" to officially forbid all personnel of TMNeva to request or accept any improper benefit, and the propaganda and educational training for insiders and outsiders was conducted on a regular basis with an aim to establish a fine corporate risk management mechanism. Corporate Planning Dept. oversees the ethical management procedure and reports the implementation progress to the board on a regular basis. We set up a mailbox and a hotline for insiders and outsiders to report any unethical behavior. There was no case reported in 2021.

## CPA Independent Evaluation

TMNeva evaluates the independency of certified accountant every year from the following six aspects, namely "Benefits with the Company", "Double Qualification", "Being the Defender for the Company", "Familiarity with the Company's Employees", "Intimidating Threat" and "The Term of a CPA's Practice". The result of evaluation in 2021 for two Accountants from Deloitte Taiwan revealed no violation to the Article 47 of CPA Act and "Integrity, Objectivity and Independence" of "The Bulletin of Norm of Professional Ethics for Certified Public Accountant of the Republic of China No. 10" and reported to the board of directors.



# Implementation of Sustainable Development

## Framework

Corporate Planning Department of TMNewa oversees the company's sustainable development, and Sustainable Development Committee is established and approved by the board of directors. The president is appointed to be the convener and chairman of the meeting, and senior vice presidents are the committee members. Four working teams, namely "TCFD Team", "Green Products Team", "Responsible Investment Team" and "Public Welfare Team" promote corporate sustainable development from top down. Meanwhile, by combining our core insurance ability, we integrate sustainability issues such as environment, social and governance into our management strategy and business goals to shape our corporate culture and therefore create a long-term aim of sustainable corporate value.

## Social Participation

TMNewa has been focusing on social issues for a very long time. Starting from social public value "from Community to Society", together with "Road Safety", "Caring for Minority", "Children Education", "Risk Prevention Products" and "Health Environment", our Sustainability principles are completed.

### Road Safety

TMNewa has long been combining our professional knowledge in insurance and risk management to actively promote road safety and prevent drunk driving. We made four animated video clips for road safety issues and by collaborating with NGOs, the influence reached about 400,000 views in 2021. Also, responding to campaigns such as "Five Actions for Children Safety" by Jing Chuan Child Safety Foundation, "Traffic Safety Month" by Ministry of Transportation and Communications, and "Drunk Driving Prevention Declaration" by Taiwan Against Drunk Driving, safety of people is improved. Besides, we donated 400 customized safety raincoats to Taipei City Government Dept. of Environmental Protection for part-time cleaning workers. We assisted Tan Mei Elementary School and Zhong Zheng Elementary School in building a traffic safety education environment for their students. Our employees have voluntarily devoted to guide the traffic at the crossroads for children in Zhong Zheng Elementary School for consecutive 16 years.

### Caring for Minority

Through sponsoring To Be A Friend Foundation since 2016, TMNewa has helped 5,051 school kids in need in 57 elementary schools in New Taipei City in 2021, hoping to bring them more confidence for the future. Also, by participating "Caring for School Kids" campaign initiated by Volunteer Foundation of E. Sun Bank, every year we provide financial assistance for those school kids in need to help them grow carefree.



## Children Education

Due to the urban-rural gap, wealth gap or disadvantaged family backgrounds, some school children are not able to grow with enough learning resources. We since 2008 have collaborated with local NGOs in Nantou and Hualien hosting after school classes for children in remote areas. So far there were over 1,900 school children benefitted from this learning resources. Some of the children, after they graduated from university, even went back to the class to be volunteer tutors for the next generation. The class changed to online learning during 2021 pandemic outbreak, in order to keep providing education for those children. Also, during the pandemic outbreak, many families' financial situation has been affected and therefore potentially turned some of the children's situation into high risk. To prevent possible risks for those children, we initiated a "Caring with Social Workers" project in 2021 in Nantou. By providing more support and assistance to local social workers, we hope that those children can be helped to develop abilities necessary for better lives and thus can deliver a promising bright future.



## Risk Prevention Products

TMNawa introduced low premium and low coverage microinsurance policy for socially vulnerable groups to reduce their financial burden in cases of accidents. We donated group personal accident microinsurance to children participated in after school class in Nantou and Hualien since 2016. There were 2,209 children protected by the policy in 2021, and one of them received coverage in a school yard accident.

Another group which faces high risk level is the elderly. According to the statistics released by National Development Council, Taiwan will become a super-aged society in 2025 with people aged over 50 years old will exceed 10 million. TMNawa provides people aged between 50 to 84 years old with personal accident insurance including basic coverage such as daily hospital benefit and long-term hospitalization benefit to protect them from the risk of accidents. There were 3,613 elderly people covered in 2021.

## Health Environment

In order to build a barrier-free environment for customers, every year we regularly examine and improve the facility accessibility of our service centers around the island and provide personal services if needed. For people with disability, we established "Friendly Financial Services Section" at our official website and were further accredited Accessibility 2.1(AAA) by National Communications Commission on December 2021. Besides, to implement our Principle to Treat Clients Fairly and achieve barrier free, we provide Sign Language Video Relay Interpreting service for hearing impaired and speech/language impaired customers to make interpretation appointments either through 0800 customer service hot line or on our official website.

## Employee Benefits

### Human Rights

With a diversified workforce, TMNewa treats all employees equally by providing safe and healthy working environment in order to keep them both mentally and physically healthy and make their work-life balance. There was no discrimination or human right violation cases occurred in 2021. Sexual Harassment Prevention Committee has been 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, TMNewa established a grievance procedure and proposed "Prevention of Workplace Bullying Plan" in order to build a safe, respected and discrimination-free workplace culture.

### Manpower Development

TMNewa has built comprehensive manpower development plan, performance evaluation scheme and promotion system. Along with the above three, employees can choose their career path according to their personality and professional skills. To systematically and strategically develop future managers, the company introduced "Succession Plan" as a training program for management associates at different levels. For the previous three years, 68% of the demand for managers was met by the training program. Besides, we provide educational resources for employees studying for both domestic and international exams and reward them when they pass their underwriting or claims licenses. In order to adapt to the changes in the industry, we establish a working environment that motives our employees to keep growing so that they will be equipped with better professional ability and therefore become more competitive. In 2021, our efforts earned us a gold medal for "Excellence in Manpower Development" at Taiwan Insurance.



### Salary/Benefits/Retirement System

TMNewa provides a well-established salary system which offers new employees better than the regulated minimum wage, adjusts salary accordingly to average market level, company performance and personal performance, and distributes compensation and bonus on a regular basis. Regarding employees' welfare, Employee Welfare Committee is established in accordance with "Employee Welfare Fund Act", providing subsidies for wedding, childbirth, medical care, emergency, funeral, education, and childcare etc. We provide group insurance and host variety of activities such as company trips and Family Day from time to time. For employee retirement plan, TMNewa allocates retirement fund as regulated and becomes fully funded. We funded "Supervisory Committee of Labor Retirement Reserve" to monitor allocation and management of the Pension Preparation Fund. Employees' future right to claim their pension is protected by actuaries who calculate and make sure that there is enough amount of reserve for the pension fund.



## Workplace Safety and Hygiene

For employees' health condition, TMNawa provides free health check-up, hosts health seminars on a regular basis, and sets up a health center with registered medical personnel stationed for health consulting and for educational purpose. We also regularly conduct fire drill, demonstrate by instructors how to use fire extinguisher and AED, and hold CPR training courses for employees. In order to eliminate any possible danger factors existing in our working environment and therefore provide a safe and hygiene working place, we maintain office equipment and air conditioning and sanitize office on a regular basis, and make sure there is sufficient lighting and working space for every employee. To prevent COVID-19 outbreak, TMNawa prepares hand sanitizer, face masks and forehead thermometer for our employees and guests. There were no severe injury or death cases occurring for the period of last three years.

## Sustainable Environment

### Climate Change

TMNawa regularly re-evaluates the risks and chances arising from climate change and assesses the possible impact on financial status, business, products and investment. We included the evaluation of risks brought about by climate change in the Own Risk and Solvency Assessment supervisory report. The result of scenario testing on major risks such as catastrophe and climate change showed that we can still maintain a at least 200% RBC and 3% net-worth ratio even after a powerful earthquake or multiple typhoons. TMNawa has an excellent financial liquidity. Besides, we established a TCFD working team to set up a framework and report the latest TCFD implementation status to Risk Management Committee and Sustainable Development Committee on a regular basis. TMNawa showed our determination for climate change by signing to join TCFD in July and started to quantify our greenhouse gas emission in September 2021.

### Responsible Investment

With responsible investment and sustainable development to be our principles, TMNawa signed "Stewardship Principles for Institutional Investors" and agreed to submit a report on our responsible investment result. The board of directors approved "Responsible Investment Policy" which states that at all investment phases including selecting targets, evaluation, decision-making and management must consider sustainable factors of ESG in order to increase our investment value.

### Social Responsible Insurance Services

TMNawa recently introduced new products such as Environmental Pollution Liability Insurance, Public Bicycle Liability Insurance, and Comprehensive Electric Bicycle Insurance. In responding to the sharing economy, we introduced Sharing Vehicles Insurance in February 2021 to reduce the purchase of vehicles and therefore the possible gas emission and pollution caused by disposition. To follow the trend of FinTech, we have also been promoting on the use of on-line insurance policy, aiming to accelerate the speed of underwriting and claims procedure and develop AI customer services, not only to provide a more efficient and more convenient service to our customers but also reduce carbon caused by usage of papers or transportation. The actions of saving energy and reducing carbon led to a more sustainable value for corporate, customers and environment.

## 特色商品與服務

隨著「保險科技」(InsurTech)的發展趨勢，保險業經營在商品研發、新興市場開發、核保、理賠及客戶服務等領域，都面臨變革挑戰；保單設計也逐漸由商品導向 (Product-based) 轉為客戶導向 (Customer-based)。新安東京海上近年不斷推出符合社會、經濟、環境發展需求的優質商品與服務，期許未來能繼續結合數位科技、秉持創新經營與專業效率的核心價值，打造讓客戶安心、滿意的優質服務體驗。

### 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

### 火災保險

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

### 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  
資訊安全保險

### 傷害暨健康保險

個人/團體傷害保險  
癌症/重大疾病/個人突發傷病健康保險  
嚴重特殊傳染性肺炎疫苗接種綜合保險  
個人旅行綜合保險  
法定傳染病綜合保險

### 海上保險

貨物運輸保險  
運送人責任保險  
商業動產流動保險  
船體/漁船保險

### 工程保險

安裝工程綜合保險  
營造綜合保險  
電子設備綜合保險

## 行車出遊好心安

為提供駕駛人全面即時的行車保障，本公司推出「車體損失保險」、「第三人責任保險」等任意汽車保險，可彌補強制汽車責任保險對於因事故造成的對方財物及自身車輛損失保障的不足。另客戶可依需求投保「汽車第三人責任保險超額責任附加條款-保障型」，分散車禍發生時的高額賠償責任風險，享有更安心的第三層保障。此外，隨著現代人帶寵物開車出遊的比率攀升，推出「汽車第三人責任保險附加車內寵物意外保險」，補償被保險汽車因發生交通意外事故，而導致車內毛小孩受傷就醫或死亡之喪葬費用。

隨租隨用的共享汽車已成為常見的交通服務模式，但若租車期間車體受損或遭竊，仍可能面臨修車費用自負額及期間營業損失求償的隱形風險。本公司特別為使用共享汽車族群，於「吉時保線上投保平台」推出國內首創分時投保的「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)，共享汽車用戶只要於出發前1小時完成投保，即可用小錢獲得更完整的行車保障，安心出遊。

吉時保線上投保平台  
www.luckybo.com



### 「全民防疫」好心安

面對新冠肺炎的威脅，接種疫苗已被證明為降低重症與住院機率的重要防疫手段之一，然而無論施打何種疫苗，都有發生不良反應的風險。本公司推出「疫苗接種綜合保險」，針對施打疫苗不良反應造成的相關支出提供合理保障。以2021年最多民眾施打的新冠肺炎疫苗為例，若被保險人於接受疫苗接種後28日內發生不良反應事件致死亡或住院診療，可獲得住院日額、加護病房日額及喪葬費用等補償；而其他如卡介苗、流感、A型肝炎及德國麻疹等疫苗，若於接種後14日內發生疫苗不良事件，亦可透過本商品享有住院實支實付、住院生活補助及住院定額補償等保障，讓民眾施打疫苗更放心。此外，本公司「個人法定傳染病補償健康保險」提供包含新冠肺炎在內的法定傳染病定額確診補償，支應民眾的相關醫療與其他生活支出需求，降低潛在經濟風險。



### 「頭家開店」好心安

開店創業尤其擔心可能會碰上意外或受罰停業等風險。本公司推出「新財運亨通旺鋪保」商店綜合保險套裝式組合，保障最常遇到的財產損害、公共意外責任及停業損失等3大風險。另外針對傳染病、食品中毒等事故造成停業清消之費用，以及受政府命令關閉之停業損失，推出「特定事故停業損失費用補償附加條款」，保障範圍涵蓋受疫情波及造成的損失，不論是初次開店或經營有成的店家都可以快速簡易投保、一次購足所需保障，免於猝不及防的意外，遭受經營上的重大損失。



新財運亨通旺鋪保商品介紹影片

### 「資訊安全」好心安

近年來網路攻擊事件頻傳，企業資訊安全面臨個資外洩、資訊系統、以及媒體行為等三大風險。隨著資安事故逐年增加，企業的資安風險意識也隨之上升。本公司提供資訊安全保險，填補企業因資安事故導致的賠償責任，及因此造成的訴訟相關費用，亦賠償因駭客入侵、惡意軟體等衍生的資料重置、調查費用，以及遭受勒索的損失。此外，如因前述損失造成營業中斷也可納入保障，以維持公司營運的穩定性。

## 「科技輔助」好心安

### 「車險理賠服務平台」正式上線

為提供客戶便利優質的線上服務體驗，本公司數位科技運用再升級，結合「事故通報」、「理賠進度查詢」及「即時補件」等三大功能，於2021年5月推出「車險理賠服務平台」。其中「事故通報」服務特別導入行駕照OCR智能辨識技術，減省客戶資料輸入程序，讓客戶「一指神功」即可輕鬆快速完成事故通報。另首創業界搭配「自動分案系統機制」，即時立案並發送受理簡訊，客戶也可透過該服務平台查詢理賠進度及進行補件服務，掌握理賠進度並節省補件時間。

### 全新打造「心安數位客服平台」

為提升客戶體驗，新安東京海上產險運用數位技術，結合民眾最常使用的汽車保險服務，全新打造「心安數位客服平台」，於2021年9月正式上線。除領先業界首推「彈性時間道路救援服務」，並整合「線上申請理賠」、「事故現場處理」、「服務溫馨提醒」、「我要找客服」、「免費道路救援」等常用功能，提供一站式網頁整合服務，以靜電貼紙取代紙本汽車保戶服務卡。客戶只需要掃描貼紙上的QR Code，就能預約道路救援服務，或進線客服、進行現場事故處理通報、申請理賠或道路救援等多項24小時不打烊的汽車保險服務，時間安排更有效率。



### 取得五項「新型專利」

為提供客戶最佳的保險服務，新安東京海上產險近年來致力於金融數位科技的創新運用，2021年共取得五項新型專利，分別為「人員派遣系統」、「事故現場引導系統」、「自動化分案系統」、「理賠輔助決策系統」及「自動化客服平台」。事故現場處理服務為本公司自開業以來堅持領先的創新服務項目，為持續提升服務品質與效率，特建置「人員派遣系統」，藉由數位科技定位客戶及現場服務人員即時位置，有效降低客戶等待服務人員期間的焦慮；「事故現場引導系統」則係針對偏遠或無法等候人員到場處理的交通事故，透過LINE視訊服務，由理賠人員協助完成事故現場處理或引導完成自助存證立案，有效降低客戶的不安全感並節省客戶等待時間；「自動分案系統」可加速賠案處理速度，為客戶降低經濟壓力；「理賠輔助決策系統」則係運用AI技術，讓服務水準不因入而異，確保符合公平待客原則。至於「自動化客服平台」則提供客戶24小時不打烊的自主服務，讓客戶服務更貼心。未來新安東京海上將持續積極運用自動化、行動裝置、雲端資料庫等數位科技，戮力創新，精進系統強化高效服務，以追求客戶滿意為最高目標。

## Featured Products and Services

The emerging trend of InsurTech is shaping the insurance business in aspects such as product development, sales, underwriting, claims and customer service. Insurance policy changes gradually from product-based to customer-based. TMNawa continues to introduce better products and services to meet needs of society, economy and environment. Continuing to combine digital technology, together with our core values of innovative management and efficient profession, we wish to design excellent servicing experience for our customers in the future.

### Motor Insurance

- Compulsory Motor Liability Insurance
- Voluntary Motor Insurance-Physical Damage Insurance
- Voluntary Motor Insurance-Theft Insurance
- Voluntary Motor Insurance-Third Party Liability Insurance

### Fire Insurance

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

### Miscellaneous Insurance

- Public Liability Insurance
- Products Liability Insurance
- Employer's Liability Insurance
- Credit Card Comprehensive Insurance
- Information Security Insurance

### Accident & Health Insurance

- Individual/Group Personal Accident Insurance
- Cancer/Dread Disease/Acute Disease Insurance
- COVID-19 Vaccine Insurance
- Comprehensive Travel Insurance
- National Notifiable Infectious Diseases Insurance

### Marine Insurance

- Cargo Insurance
- Carrier's Liability Insurance
- Commercial Property Floater Insurance
- Marine Hull/Fishing Vessel Insurance

### Engineering Insurance

- Erection All Risks Insurance
- Contractor's All Risks Insurance
- Comprehensive Electronic Devices Insurance

## Better Protection for Motors

TMNawa provides various motor insurance policies such as Physical Damage Insurance and Third-Party Liability Insurance to compensate for the property loss and vehicle damage that are not covered by Compulsory Motor Insurance. Also, for cases of high compensation amount occurred in car accidents, we recommend upgraded version of Voluntary Motor Excess Liability Insurance for a safer option. Considering the emerging trend of travelling with pets, our Third-Party Liability Insurance offers options for drivers to cover possible expenses occurred due to the injury or death of pets in the vehicle.



Car-sharing has become a popular style of transportation. However, if the rented vehicle is damaged or stolen during the rented period, the user may have to bear the risk of paying for repairment or business revenue loss. We therefore recommend Car-Sharing Insurance, which is the first time-sharing insurance product in the industry. Covering for damage, theft, and rent loss of the rented vehicle, with just a little money, drivers can insure on our website [www.luckybo.com](http://www.luckybo.com) one hour before the trip for better protection.

### **Better Protection for COVID-19**

Facing the threat from COVID-19, vaccine is considered as one of the most important methods to lower the possibility of severe complication and hospitalization. Facing the possible side effect risk related to vaccine, we introduce Vaccine Comprehensive Insurance to cover for expenses occurred from adverse events following immunization. Take the most common COVID-19 vaccine in 2021 for example, if one was hospitalized or dead within 28 days of immunization, he/she can receive compensation for expenses of hospitalization, ICU or even funeral. Other vaccines such as BCG, Influenza, Hepatitis A, and MMR, if side effects occur within 14 days of injection, the insurance policy also compensates for hospitalization expenses. Our National Notifiable Infectious Diseases Insurance provides economic support for customers by paying for related medical and life expenses resulted by a national notifiable infectious disease.

### **Better Protection for Business**

TMNeva provides comprehensive shop insurance package for store managers who face risks such as accidents or business suspension, and protects them from the three most common risks namely property damage, public liability and business interruption. For specific incidents such as infectious diseases or food poisoning, we also have optional coverage for sanitization expense and business income loss resulted by a government ordered business interruption. For both newly opened shops or long-established business, store managers can easily and quickly insure with what they need to prevent the unexpected business loss.

### **Better Protection for IT**

With cyber-attack happened more and more frequently in recent years, companies are becoming more aware of the information security risk. In order to maintain business stability of company, for three main risks of data breach, IT system security and media crisis, TMNeva provides Information Security Insurance to cover for liability compensation, litigation expense, data recovery expense, investigation expense, ransom, as well as loss on business interruption.

### **Better Technology for Services**

#### **Claims Service Platform for Motor Insurance**

For a better service experience for customers, we launched Claims Service Platform in May 2021 by integrating three functions of Notification of Accident, Inquiry on Claims and Document Submission. Among which, Notification of Accident allows quick and easy report of accidents by installing OCR system to transform client's licenses into data. Also, TMNeva is the first in the industry to implement "Automatic Classified System" which can file the case and notify the client right away. Through this service platform, clients can also keep updated of the claims progress and saving document submission time.

## Customer Services Platform

Integrating the most used services including first-in-the-industry appointment for roadside assistance, on-line application for claims, accident scene settlement, reminder service, staff service and free road assistance, with use of digital technology, TMNawa launched a brand-new customer service platform in September 2021. Clients need only to scan the QR code on the insurance card, he/she can make an appointment for road assistance service, or all the services provided on the website 24/7 for more efficient time arrangement.

## 5 Utility Model Patents

TMNawa aims to provide the best insurance services to the customers. We have been focusing on innovative use of FinTech in recent years. In 2021, TMNawa obtained five utility model patents namely "Staff Assigning System", "Staff Instruction System", "Automated Classified System", "Claims Decision Auxiliary System" and "Automated Customer Service Platform". We have insisted to be the first and the most innovative insurance company for accident scene handling service. With digital technology navigating to arrive at the scene of accident and locating staff, "Staff Assigning System" helps to reduce the anxiety of customers when waiting for our staff to come. "Staff Instruction System" is for accidents happened in remote area, LINE video calls can be used by our staffs to tell our clients how to handle the situation, keep the evidence and report the accident, in order to ease their anxiety and to save their time. "Automated Classified System" speeds up the claims process and helps clients to receive payment quickly. "Claims Decision Auxiliary System" ensures the quality of our service and helps us treat every customer equally by using Machine Learning mechanism and AI. "Automated Customer Service Platform" provides 24/7 non-stop services for more accessible service. For the coming future, in order to reach the best satisfaction of our customers, TMNawa will continue to actively adopt automation, mobile device and cloud database etc. to innovatively improve our systems and services.





## 營運報告

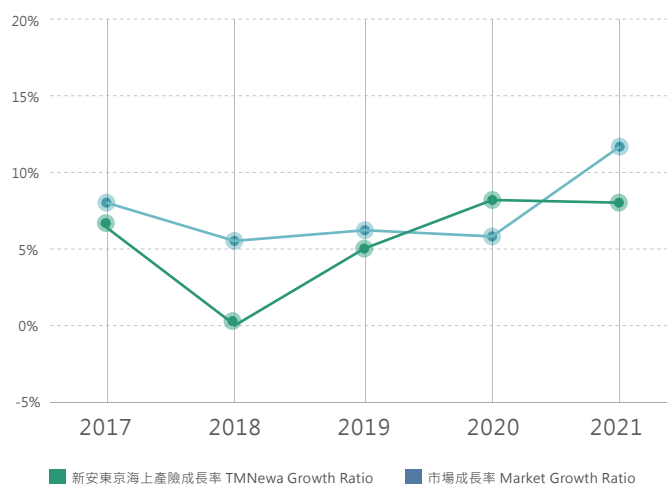
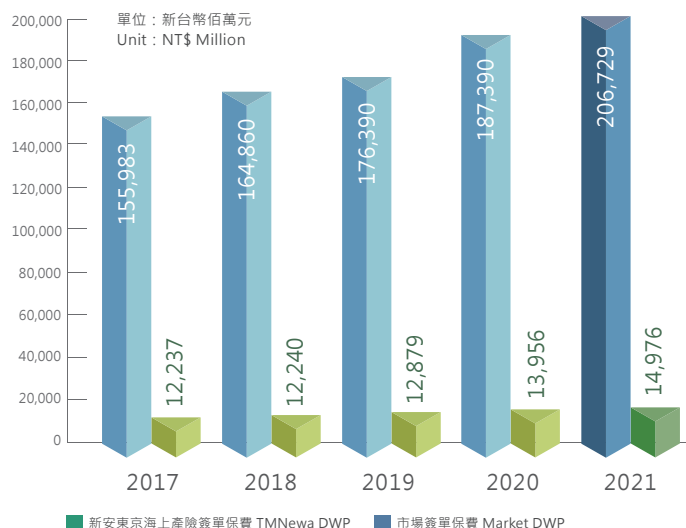
新安東京海上產險（以下簡稱本公司）對於「新安保險（柬埔寨）有限公司」之持股為45%，惟具有實質控制力。因其自留保費僅占本公司0.06%，以下僅呈現本公司各險種經營概況。本公司及子公司合併財務報表請詳見第29-32頁。

本公司2021年保費收入為新台幣(下同)155.5億元，其中簽單保費為149.8億元，較2020年成長7.3%；市場佔有率7.2%，市場排名為第4名；自留保費為121.4億元；淨自留保險賠款為64.6億元；自留滿期損失率55.0%；稅後淨利為12.4億元；稅後每股盈餘為4.14元；截至2021年12月31日之資產總額為282.1億元。

## Business Report

TMNawa owns 45% of shareholding to Nawa insurance (Camodia) PLC (refers to Nawa Cambodia) and has a de facto control on Nawa Cambodia. Net retained premium of Nawa Cambodia in 2021 was merely 0.06%, therefore the figures below only show the business result of TMNawa. Please refer to P.29-P.32 for consolidated financial statements.

The gross premium income (GWP) of TMNawa in 2021 was NT\$15.55 billion, among which direct written premium (DWP) was NT\$14.98 billion, 7.3% higher than that in 2020. The market share was 7.2% and the market ranking was the 4th. Net retained premium was NT\$12.14 billion, net incurred loss was NT\$6.46 billion, and loss ratio by net earned premium was 55.0%. Net profit after tax was NT\$1.24 billion and earnings per share after tax was NT\$4.14. The total amount of assets was NT\$28.21 billion at year-end.



## 汽車保險

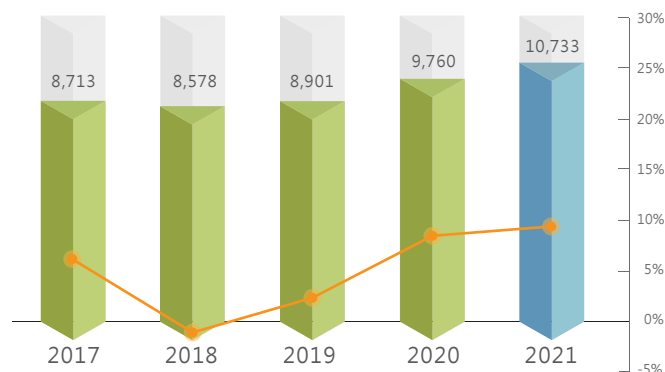
2021年保費收入110.9億元；簽單保費107.3億元，成長10.0%；自留保費103.7億元；淨自留保險賠款57.4億元；自留滿期損失率57.4%。

## Motor Insurance

GWP in 2021 reached NT\$11.09 billion, among which DWP was NT\$10.73 billion, 10.0% higher than that in 2020. Net retained premium was NT\$10.37 billion, net incurred loss was NT\$5.74 billion and loss ratio by net earned premium was 57.4%.

汽車保險簽單保費及成長率：

單位：新台幣佰萬元  
Unit: NT\$ Million



## 火災保險

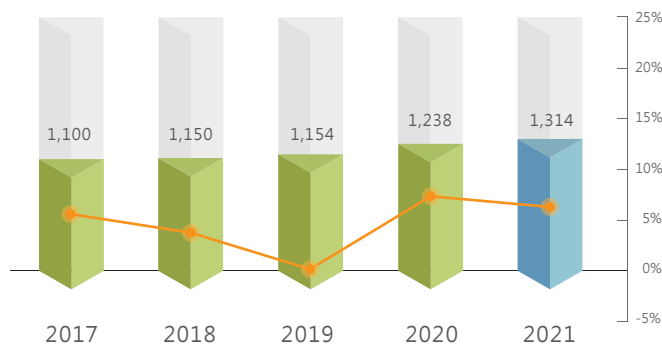
2021年保費收入14.7億元；簽單保費13.1億元，成長6.2%；自留保費4.5億元；淨自留保險賠款1.7億元；自留滿期損失率39.1%。

## Fire Insurance

GWP in 2021 reached NT\$1.47 billion, among which DWP was NT\$1.31 billion, 6.2% higher than that in 2020. Net retained premium was NT\$450 million, net incurred loss was NT\$170 million, and loss ratio by net earned premium was 39.1%.

火災保險簽單保費及成長率：

單位：新台幣佰萬元  
Unit: NT\$ Million



## 傷害暨健康保險

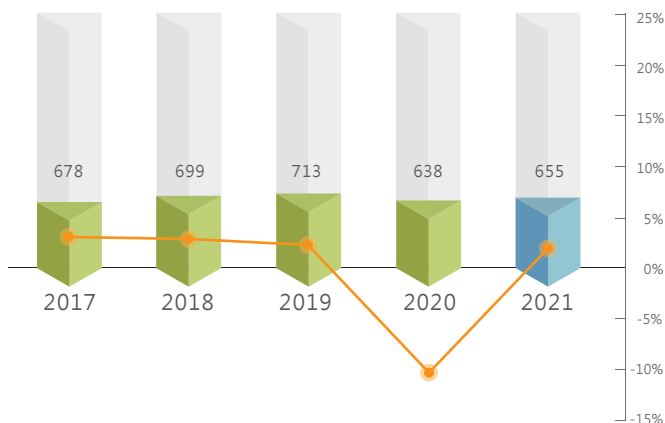
2021年保費收入6.6億元；簽單保費6.6億元，成長2.7%；自留保費6.4億元；淨自留保險賠款2.8億元；自留滿期損失率45.1%。

## Accident and Health Insurance

GWP in 2021 reached NT\$660 million, among which DWP was NT\$660 million, 2.7% higher compared to 2020. Net retained premium was NT\$640 million, net incurred loss was NT\$280 million, and loss ratio by net earned premium was 45.1%.

傷害暨健康保險簽單保費及成長率：

單位：新台幣佰萬元  
Unit: NT\$ Million



## 新種保險

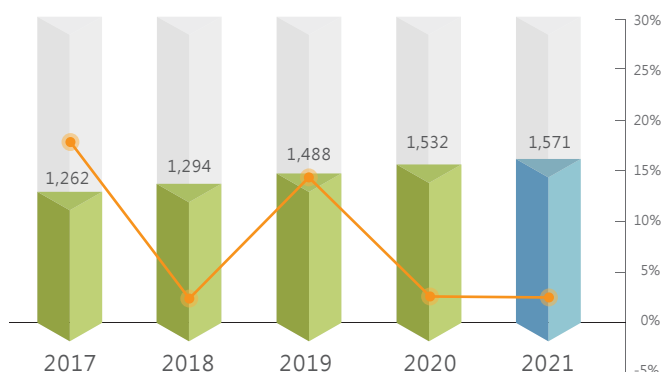
2021年保費收入16.1億元；簽單保費15.7億元，成長2.6%；自留保費4.5億元；淨自留保險賠款1.5億元；自留滿期損失率34.7%。

## Miscellaneous Insurance

GWP in 2021 reached NT\$1.61 billion, among which DWP was NT\$1.57 billion, 2.6% higher than that in 2020. Net retained premium was NT\$450 million, net incurred loss was NT\$150 million, and loss ratio by net earned premium was 34.7%.

## 新種保險簽單保費及成長率：

單位：新台幣佰萬元  
Unit: NT\$ Million



## 海上暨工程保險

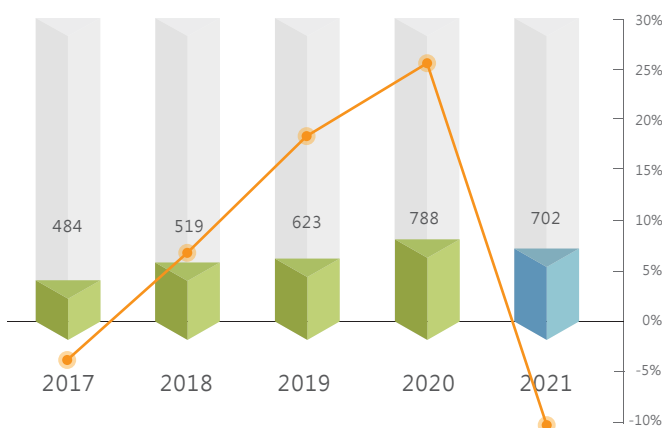
2021年保費收入7.3億元；簽單保費7.0億元，負成長10.9%，因部份大型工程無續保性所致。自留保費為2.4億元；淨自留保險賠款為1.1億元；自留滿期損失率47.3%。

## Marine and Engineering Insurance

GWP in 2021 reached NT\$730 million, among which DWP was NT\$700 million, 10.9% less than that in 2020 since some of the large-scale construction projects were one-time policy. Net retained premium was NT\$240 million, net incurred loss was NT\$110 million, and loss ratio by net earned premium was 47.3%.

## 海上暨工程保險簽單保費及成長率：

單位：新台幣佰萬元  
Unit: NT\$ Million



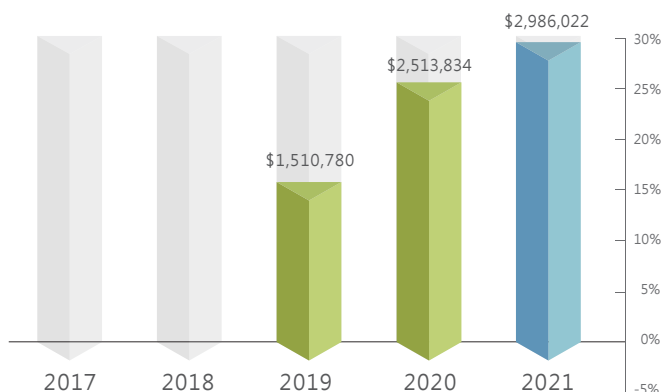
## 新安保險(柬埔寨)有限公司

2021年保費收入298.6萬美元，成長18.8%；稅後虧損8.6萬美元，將持續擴大業務規模，朝損益兩平的目標邁進。

GWP in 2021 reached US\$2.986 million, 18.8% higher than that of 2020 and net loss after tax was US\$86,000. Newa Cambodia will continue to expand the business scale and move towards the goal of equalizing profit and loss.

## 新安保險(柬埔寨)保費收入：

單位：美元  
Unit: USD



備註：新安保險(柬埔寨)自2018年6月開始營業

## 業務發展與營運計畫

近兩年，國內外經濟環境因新冠肺炎疫情持續延燒產生劇烈變化，共享經濟與自駕車趨勢，促使車險業務未來發展可能受限；加上金融保險科技與新型態商業模式的興起，以及飆漲的能源與糧食價格助長通膨等，保險業經營正面臨前所未有的變革。

面對未來的挑戰，我們將致力於以下業務發展計畫：

- 一、持續發展多元險種經營，佈局非車險業務，以因應車險市場變化，確保整體獲利達成與績效穩定成長。
- 二、將大數據分析、人工智慧(AI)與光學字元辨識(OCR)等新興科技，應用於行銷、核保、理賠等領域；導入營業智能輔助系統，以智能科技輔助分析，精準行銷，提高成交機會，提供客戶更專業、效率、完善的保險服務。
- 三、運用網路保險平台等新興銷售通路，發展新業務型態；優化官網、行動APP及其他服務介面與流程，提升客戶體驗價值。
- 四、強化網路安全，提高網路縱深防禦，重新規劃網段區隔，加強主機及設備監控，以因應新興資安風險，提高資訊安全水準。
- 五、順應綠色金融與企業永續發展之國際趨勢，針對極端氣候、新型傳染疾病與人口結構改變等新興風險議題，擬定相關因應策略，以提高組織韌性。

新安東京海上產險一貫秉持「堅持創新 數位改變」的理念，以創造顧客價值的經營思維，積極開發客戶導向的商品，完善服務品質。我們期望在競爭激烈的產險市場中，維持領先優勢，成為社會大眾的最佳選擇。

## Business Development and Operation Plan

During the past two years, continuous spread of COVID-19 pandemic has caused dramatic changes in the international economic environment. The trends of sharing economy and self-driving vehicles could possibly limit the future growth of motor insurance business. Energy costs and food prices have soared, causing inflation to rise to unprecedented levels. Furthermore, the development of InsurTech and the rise of new business models have caused the insurance industry to undergo significant changes.

Facing the upcoming challenges, TMNeva will focus on the following business plans:

- 1.To continue expanding non-motor segments with the goal of diversifying business lines due to the changing nature of motor insurance market, and aiming for stable profitability and growing performance.
- 2.To apply technologies such as Big Data Analysis, Artificial Intelligence (AI), and Optical Character Recognition (OCR) in the fields of marketing, underwriting, claims, etc. and implement business intelligence systems for customer analysis in order to reach potential customers precision marketing and provide more professional and efficient services.
- 3.To utilize online insurance platforms and other emerging sales channels to develop a new business model. To optimize official website, mobile app, and other service platforms for better customers' experience.
- 4.To enhance cyber security, improve network defense-in-depth, re-organize network segmentation, and reinforce on monitoring host and equipment in order to respond to emerging rising security risks and to improve information security standards.
- 5.To establish strategies to improve organizational resilience in responding to the global trends of green finance and sustainable development. Effort will be made to address extreme weather, communicable diseases, and demographic structure changes etc.

Embracing corporate philosophy of "Persistent Innovation, Digital Transformation" and business concept of creating service value for customers, TMNeva will develop more customer-oriented insurance products to improve service quality. We aim to maintain our leading advantages and become the best choice for the society in the highly competitive non-life insurance industry.

# 財務要覽

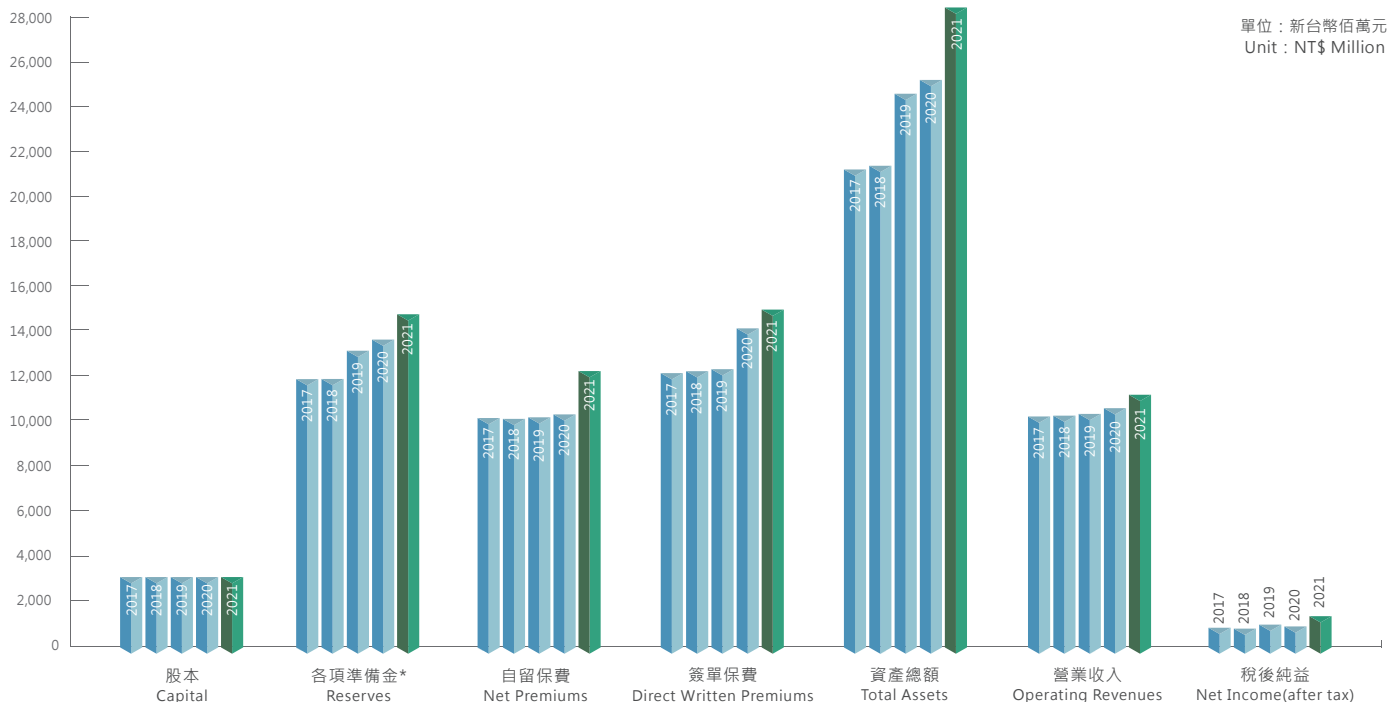
## Financial Highlights

單位：新台幣佰萬元  
Unit: NT\$ Million

項目 Item	年度 Year	2017	2018(註2)	2019	2020	2021
股本 Capital		2,990	2,990	2,990	2,990	2,990
各項準備金(註1) Reserves		11,861	11,866	13,072	13,788	14,714
自留保費 Net Premiums		10,128	10,044	10,360	11,173	12,152
簽單保費 Direct Written Premiums		12,237	12,254	12,924	14,027	15,060
本公司簽單保費成長率 DWP Growth Ratio - TMNewa		6.9%	0.03%	5.2%	8.4%	7.3%
市場簽單保費成長率 DWP Growth Ratio - Domestic Market		7.4%	5.7%	7.0%	6.2%	10.3%
資產總額 Total Assets		21,692	21,785	24,657	25,646	28,207
營業收入 Operating Revenues		10,642	10,653	11,123	11,956	13,048
稅後純益 Net Income(after tax)		889	814	960	857	1,236
本公司市佔率 Market share (%) - TMNewa		7.9%	7.4%	7.3%	7.4%	7.2%

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

註2：自2018年起採合併財務報告數字，包含新安東京海上產險及新安保險(柬埔寨)有限公司。



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

單位：新台幣元 In New Taiwan Dollars

民國110年及109年12月31日

資 產 ASSETS	2021/12/31		2020/12/31	
	金 額 AMOUNT	%	金 額 AMOUNT	%
現金及約當現金 CASH AND CASH EQUIVALENTS	\$ 6,563,698,269	23	\$ 4,444,926,611	17
應收款項 RECEIVABLES				
應收票據 - 淨額 Notes receivable, net	334,137,910	1	321,671,897	1
應收保費 - 淨額 Premiums receivable, net	240,899,158	1	160,942,196	1
其他應收款 - 淨額 Other receivable, net	320,586,962	1	72,983,992	-
應收款項總計 Total receivables	895,624,030	3	555,598,085	2
本期所得稅資產 CURRENT TAX ASSETS	505,289	-	417,285	-
投 資 INVESTMENTS				
透過損益按公允價值衡量之金融資產 Financial assets at fair value through profit or loss	761,558,241	3	337,621,666	2
按攤銷後成本衡量之金融資產 Financial assets at amortized cost	1,808,222,641	6	1,439,583,253	6
透過其他綜合損益按公允價值衡量之金融資產 Financial assets at fair value through other comprehensive income	8,812,086,144	31	8,518,683,709	33
其他金融資產 Other financial assets	1,860,488,000	7	2,865,484,000	11
投資性不動產 Investment properties	1,837,480,098	7	1,848,705,174	7
投資總計 Total investments	15,079,835,124	54	15,010,077,802	59
再保險合約資產 REINSURANCE CONTRACT ASSET				
應攤回再保賠款與給付 - 淨額 Claim recoverable from reinsurers, net	79,817,490	-	110,856,287	-
應收再保往來款項 - 淨額 Due from reinsurers and ceding companies, net	148,001,952	-	23,869,540	-
分出未滿期保費準備 Reserve - ceded unearned premiums	1,318,290,656	5	1,166,801,437	5
分出賠款準備 Reserve - ceded claim	1,936,247,174	7	2,072,368,879	8
分出保費不足準備 Reserve - ceded premium deficiency	2,214,777	-	3,020,242	-
再保險合約資產總計 Total reinsurance contract asset	3,484,572,049	12	3,376,916,385	13
不動產及設備 PROPERTY AND EQUIPMENT, NET	1,301,716,255	5	1,276,632,125	5
使用權資產 RIGHT-OF-USE ASSET	49,129,396	-	79,008,372	-
無形資產 INTANGIBLE ASSETS				
電腦軟體 Computer software cost	36,881,865	-	46,118,213	-
遞延所得稅資產 DEFERRED INCOME TAX ASSETS	143,935,237	1	122,632,713	1
其他資產 OTHER ASSETS				
存出保證金 Refundable deposits	627,907,257	2	693,840,853	3
其他資產 Other assets	23,194,790	-	40,081,097	-
其他資產總計 Total other assets	651,102,047	2	733,921,950	3
資產總計 TOTAL ASSETS	\$ 28,206,999,561	100	\$ 25,646,249,541	100



負債及權益 LIABILITIES AND EQUITY	2021/12/31		2020/12/31	
	金額 AMOUNT	%	金額 AMOUNT	%
<b>應付款項</b> <b>PAYABLES</b>				
應付票據 Notes payable	\$ 1,971,433	-	\$ 1,560,261	-
應付保險賠款與給付 Claims payable	2,802,431	-	3,016,295	-
應付佣金及手續費 Commissions payable and fees	140,414,043	-	135,159,894	1
應付再保往來款項 Due to reinsurers and ceding companies	340,443,581	1	446,773,016	2
其他應付款 Other payables	705,603,545	3	584,461,096	2
應付款項總計 Total payables	1,191,235,033	4	1,170,970,562	5
<b>本期所得稅負債</b> <b>CURRENT TAX LIABILITIES</b>	158,836,350	1	64,352,009	-
<b>透過損益按公允價值衡量之金融負債</b> <b>FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS</b>	981,555	-	1,997,230	-
<b>租賃負債</b> <b>LEASE LIABILITIES</b>	38,257,798	-	68,698,105	-
<b>保險負債</b> <b>INSURANCE LIABILITIES</b>				
未滿期保費準備 Unearned premium reserves	7,407,768,326	26	6,849,295,189	27
賠款準備 Claim reserves	5,871,208,506	21	5,611,832,783	22
特別準備 Special reserves	1,432,115,085	5	1,322,474,568	5
保費不足準備 Premium deficiency reserves	3,072,629	-	4,369,118	-
保險負債總計 Total insurance liabilities	14,714,164,546	52	13,787,971,658	54
<b>其他負債</b> <b>OTHER LIABILITIES</b>				
存入保證金 Guarantee deposit received	29,206,598	-	29,206,598	-
營業損失準備 Operating reserves	101,904,733	-	101,904,733	-
淨確定福利負債 Net defined benefit liabilities	391,475,516	2	379,515,782	2
其他負債 - 其他 Other liabilities	484,677,538	2	347,987,639	1
其他負債總計 Total other liabilities	1,007,264,385	4	858,614,752	3
<b>負債準備</b> <b>PROVISIONS</b>				
除役負債準備 Dismantling obligation	7,759,040	-	8,059,040	-
<b>遞延所得稅負債</b> <b>DEFERRED INCOME TAX LIABILITIES</b>	6,198,405	-	19,622,186	-
負債總計 Total liabilities	17,124,697,112	61	15,980,285,542	62
<b>歸屬於本公司業主之權益</b> <b>SHAREHOLDER'S EQUITY</b>				
股本 Capital stock-10 par value				
普通股 Authorized-600,000,000 shares, issued and outstanding-299,009,900 shares	2,990,099,000	11	2,990,099,000	11
資本公積 Capital surplus				
資本公積 - 合併溢額 Capital surplus from merger	221,493,925	1	221,493,925	1
保留盈餘 Retained earnings				
法定盈餘公積 Legal reserve	2,074,433,343	7	1,904,283,315	7
特別盈餘公積 Special reserve	3,606,505,841	13	3,300,004,439	13
未分配盈餘 Unappropriated earnings	1,087,311,958	4	622,269,463	3
保留盈餘總計 Total retained earnings	6,768,251,142	24	5,826,557,217	23
其他權益 Other equity				
國外營運機構財務報表換算之兌換差額 Exchange differences on translating the financial statements of foreign operations	( 4,356,414 )	-	( 1,928,796 )	-
透過其他綜合損益按公允價值衡量之權益工具評價損益 Unrealized gain/(loss) on investments in equity instruments at fair value through other comprehensive income	958,471,745	3	341,123,013	1
透過其他綜合損益按公允價值衡量之債務工具損益 Unrealized gain/(loss) on investments in debt instruments at fair value through other comprehensive income	45,601,132	-	180,900,977	1
其他權益總計 Other Equity	999,716,463	3	520,095,194	2
本公司業主之權益總計 Total equity attributable to owners of the Company	10,979,560,530	39	9,558,245,336	37
<b>非控制權益</b> <b>NON-CONTROLLING INTERESTS</b>	102,741,919	-	107,718,663	1
權益總計 Total equity	11,082,302,449	39	9,665,963,999	38
<b>負債及權益總計</b> <b>TOTAL LIABILITIES AND EQUITY</b>	\$ 28,206,999,561	100	\$ 25,646,249,541	100

董事長：陳忠鏗



經理人：林榮泰



會計主管：林裕村





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

單位：新台幣元 In New Taiwan Dollars

民國110年及109年12月31日

	2021/12/31		2020/12/31	
	金額 AMOUNT	%	金額 AMOUNT	%
<b>營業收入</b> <b>OPERATING REVENUES</b>				
自留滿期保費收入 Retained earned premium				
簽單保費收入 Direct insurance premium revenues	\$ 15,060,030,614	116	\$ 14,027,105,749	117
再保費收入 Reinsurance premium inward	570,905,123	4	559,736,424	5
保費收入 Premium revenues	15,630,935,737	120	14,586,842,173	122
減：再保費支出 Less: Reinsurance premium outward	3,478,881,053	27	3,413,938,762	29
減：未滿期保費準備淨變動 Less: Net change in unearned premium reserves	407,084,814	3	416,622,949	3
自留滿期保費收入合計 Total retained earned premium	11,744,969,870	90	10,756,280,462	90
再保佣金收入 Reinsurance commission earned	718,107,178	6	655,123,308	6
手續費收入 Handling fees earned	17,243,510	-	15,978,267	-
淨投資損益 Net gains on investments				
利息收入 Interest income	120,781,401	1	132,037,414	1
兌換損益 - 投資 Foreign exchange losses	( 80,472,807 )	( 1 )	( 119,496,217 )	( 1 )
透過損益按公允價值衡量之金融資產及負債利益 Gains (losses) on valuation of financial assets and liabilities at fair value through profit or loss	140,881,953	1	51,617,574	-
透過其他綜合損益按公允價值衡量之金融資產已實現損益 Realized gains on financial assets at fair value through other comprehensive income	345,821,700	3	422,362,162	4
投資性不動產淨益 Income from investment properties	39,598,183	-	41,740,679	-
投資之預期信用減損損失及迴轉利益 Expected credit losses reversed on investment	( 360,907 )	-	( 408,877 )	-
淨投資損益合計 Total net gains on investments	566,249,523	4	527,852,735	4
其他營業收入 Other operating revenues	1,288,800	-	408,079	-
營業收入合計 Total operating revenues	13,047,858,881	100	11,955,642,851	100
<b>營業成本</b> <b>OPERATING COSTS</b>				
自留保險賠款與給付 Retained claims				
保險賠款與給付 Claims incurred	7,532,727,128	58	7,517,712,546	63
減：攤回再保賠款與給付 Less: Claims recovered from reinsurers	1,471,689,936	12	1,361,393,340	11
自留保險賠款與給付合計 Total retained claims	6,061,037,192	46	6,156,319,206	52
保險負債淨變動 Net change in insurance liabilities				
賠款準備淨變動 Net change in claims reserves	\$ 395,510,622	3	\$ 214,891,049	2
特別準備淨變動 Net change in special reserves	109,640,517	1	( 10,351,736 )	-
保費不足準備淨變動 Net change in premium deficiency reserves	( 491,024 )	-	723,706	-
保險負債淨變動合計 Total net change in insurance liabilities	504,660,115	4	205,263,019	2
佣金支出 Commission expenses	2,056,064,767	16	1,895,902,207	16
其他營業成本 Other operating costs	27,397,624	-	29,862,427	-
營業成本合計 Total operating costs	8,649,159,698	66	8,287,346,859	70
<b>營業毛利</b> <b>GROSS MARGIN</b>	4,398,699,183	34	3,668,295,992	30
<b>營業費用</b> <b>OPERATING EXPENSES</b>				
業務費用 Operating	2,572,100,920	20	2,328,884,931	19
管理費用 Administrative	348,380,293	3	322,111,678	3
員工訓練費用 Training	5,726,577	-	4,041,360	-
營業費用合計 Total operating expenses	2,926,207,790	23	2,655,037,969	22

	2021/12/31		2020/12/31	
	金額 AMOUNT	%	金額 AMOUNT	%
<b>營業利益</b> <b>OPERATING INCOME</b>	<u>1,472,491,393</u>	<u>11</u>	<u>1,013,258,023</u>	<u>8</u>
<b>營業外收入及支出</b> <b>NONOPERATING INCOME AND EXPENSES</b>				
處分不動產及設備利益 Gains on disposal of property and equipment	64,279	-	( 429,149 )	-
雜項收入 Other income	14,979,078	-	15,570,720	-
其他營業外收入及支出 Other gains and losses	( 12,227,267 )	-	( 3,897,119 )	-
營業外收入及支出合計 Total nonoperating income and expenses	<u>2,816,090</u>	<u>-</u>	<u>11,244,452</u>	<u>-</u>
<b>稅前淨利</b> <b>PROFIT BEFORE INCOME TAX</b>	<u>1,475,307,483</u>	<u>11</u>	<u>1,024,502,475</u>	<u>8</u>
<b>所得稅費用</b> <b>INCOME TAX</b>	<u>239,564,647</u>	<u>2</u>	<u>167,787,220</u>	<u>1</u>
<b>本年度淨利</b> <b>NET PROFIT</b>	<u>1,235,742,836</u>	<u>9</u>	<u>856,715,255</u>	<u>7</u>
<b>其他綜合損益</b> <b>OTHER COMPREHENSIVE INCOME</b>				
不重分類至損益之項目 Items that will not be reclassified subsequently to profit or loss:				
確定福利計畫之再衡量數 Remeasurement of defined benefit plans	( 20,236,696 )	-	( 20,984,679 )	-
透過其他綜合損益按公允價值衡量之權益工具評價損益 Unrealized loss on investments in equity instruments at fair value through other comprehensive income	792,109,316	6	32,258,289	-
減：與不重分類之項目相關之所得稅 Income tax relating to items that will not be reclassified subsequently to profit or loss	( 2,686,652 )	-	( 37,247,931 )	-
不重分類至損益之項目合計 Total items that will not be reclassified subsequently to profit or loss	<u>774,559,272</u>	<u>6</u>	<u>48,521,541</u>	<u>-</u>
後續可能重分類至損益之項目 Items that may be reclassified subsequently to profit or loss:				
國外營運機構財務報表換算之兌換差額 Exchange differences on translating the financial statements of foreign operations	( \$ 5,394,706 )	-	( \$ 10,372,720 )	-
透過其他綜合損益按公允價值衡量之債務工具損益 Unrealized loss on investments in debt instruments at fair value through other comprehensive income	( 159,484,256 )	( 1 )	119,201,806	1
減：與可能重分類之項目相關之所得稅 Income tax relating to items that may be reclassified subsequently to profit or loss	( 24,184,411 )	-	21,099,207	-
後續可能重分類至損益之項目合計 Total items that may be reclassified subsequently to profit or loss	( 140,694,551 )	( 1 )	<u>87,729,879</u>	<u>1</u>
本年度其他綜合損益（稅後淨額） Other comprehensive income, net of income tax	<u>633,864,721</u>	<u>5</u>	<u>136,251,420</u>	<u>1</u>
<b>本年度綜合損益總額</b> <b>TOTAL COMPREHENSIVE INCOME</b>	<u>\$ 1,869,607,557</u>	<u>14</u>	<u>\$ 992,966,675</u>	<u>8</u>
<b>淨利（損）歸屬於：</b> <b>NET PROFIT/(LOSS) ATTRIBUTABLE TO:</b>				
本公司業主 Owners of the Company	\$ 1,237,752,492	9	\$ 860,719,183	7
非控制權益 Non-controlling interests	( 2,009,656 )	-	( 4,003,928 )	-
	<u>\$ 1,235,742,836</u>	<u>9</u>	<u>\$ 856,715,255</u>	<u>7</u>
<b>綜合損益總額歸屬於：</b> <b>TOTAL COMPREHENSIVE INCOME/(LOSS) ATTRIBUTABLE TO:</b>				
本公司業主 Owners of the Company	\$ 1,874,584,301	14	\$ 1,002,675,601	8
非控制權益 Non-controlling interests	( 4,976,744 )	-	( 9,708,926 )	-
	<u>\$ 1,869,607,557</u>	<u>14</u>	<u>\$ 992,966,675</u>	<u>8</u>
<b>每股盈餘</b> <b>EARNINGS PER SHARE</b>				
基本 Basic	<u>\$ 4.14</u>		<u>\$ 2.88</u>	
稀釋 Diluted	<u>\$ 4.12</u>		<u>\$ 2.87</u>	

董事長：陳忠鏗



經理人：林榮泰



會計主管：林裕村



# 新安東京海上產物保險股份有限公司

## 審計委員會審查報告書

董事會造送本公司110年度資產負債表、綜合損益表、權益變動表及現金流量表，業經本公司委託之勤業眾信聯合會計師事務所林安惠、林旺生兩位會計師查核簽證，連同營業報告書及盈餘分配案，經本委員會審查完竣，所有決算表冊尚無不符，爰依照公司法第219條之規定，繕具報告。

謹 致

本公司111年股東常會

審計委員會召集人： 胡次熙



中 華 民 國 111 年 2 月 25 日

# 會計師查核報告

## Independent Auditors' Report

新安東京海上產物保險股份有限公司 公鑒：

### 查核意見

新安東京海上產物保險股份有限公司及其子公司（新安東京海上集團）民國110年及109年12月31日之合併資產負債表，暨民國110年及109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110年及109年12月31日之合併財務狀況，暨民國110年及109年1月1日至12月31日之合併財務績效及合併現金流量。

### 查核意見之基礎

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

### 關鍵查核事項

關鍵查核事項係指依本會計師之專業判斷，對新安東京海上集團民國110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110年度合併財務報表之關鍵查核事項敘明如下：

### 賠款準備之適足性

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

賠款準備係新安東京海上集團一金額重大之負債，於民國110年度之餘額佔合併總資產之21%。

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，抽樣檢查賠款估列之已報未付賠款準備金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金；
- 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110及109年度之個體財務報表，並經本會計師出具無保留意見之查核報告在案，備供參考。

### 管理階層與治理單位對合併財務報表之責任

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

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

新安東京海上集團之治理單位（含審計委員會）負有監督財務報導流程之責任。

### 會計師查核合併財務報表之責任

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

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

- 1.辨認並評估合併財務報表導因於舞弊或錯誤之重大不實表達風險；對所評估之風險設計及執行適當之因應對策；並取得足夠及適切之查核證據以作為查核意見之基礎。因舞弊可能涉及共謀、偽造、故意遺漏、不實聲明或踰越內部控制，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110年度合併財務報表查核之關鍵查核事項。本會計師於查核報告中敘明該等事項，除非法令不允許公開揭露特定事項，或在極罕見情況下，本會計師決定不於查核報告中溝通特定事項，因可合理預期此溝通所產生之負面影響大於所增進之公眾利益。

勤業眾信聯合會計師事務所

會計師 林安惠

林安惠



證券暨期貨管理委員會核准文號  
台財證六字第0920123784號

會計師 林旺生

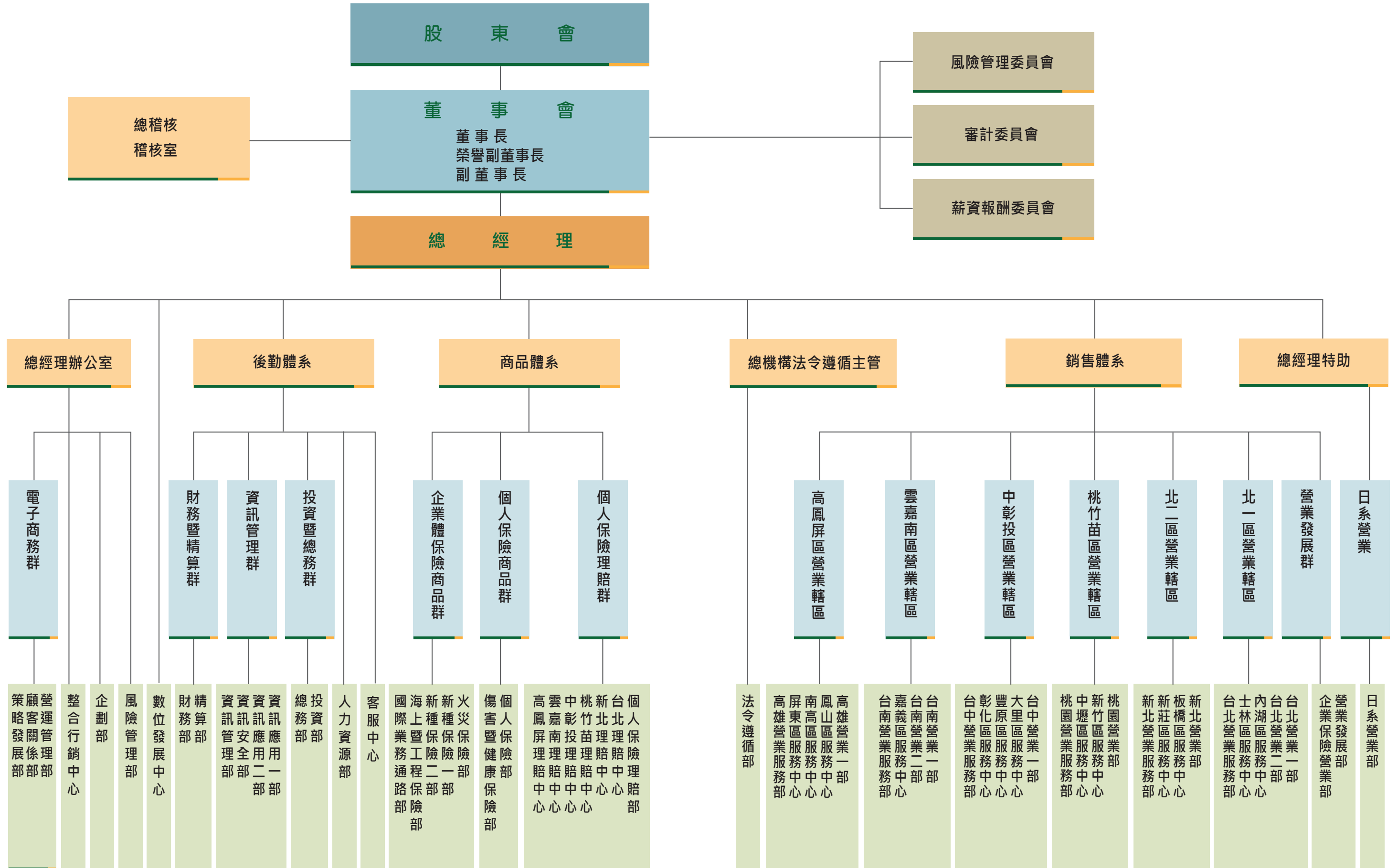
林旺生



金融監督管理委員會核准文號  
金管證審字第1060023872號

中 華 民 國 111 年 2 月 25 日

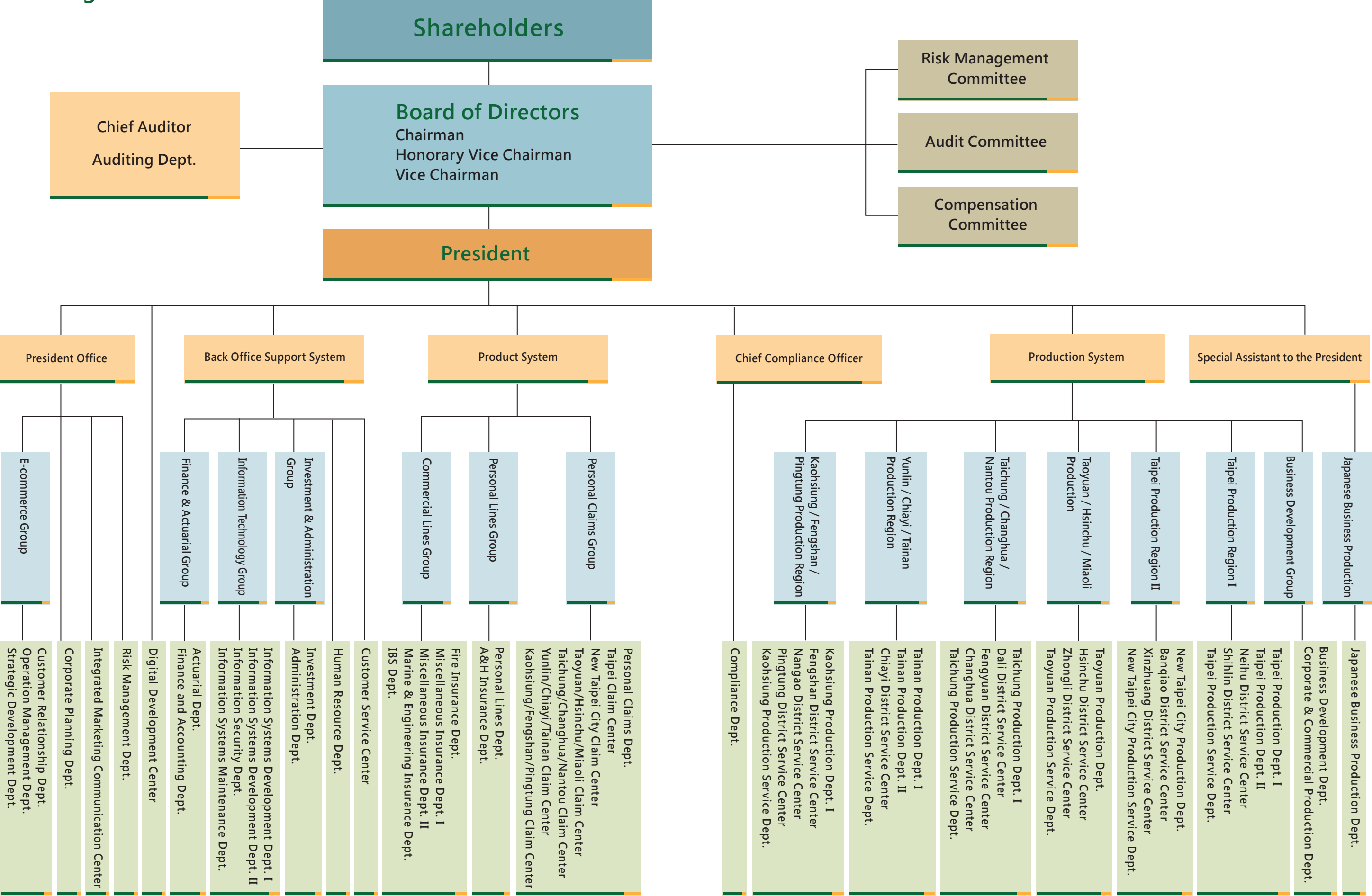
## 公司組織圖



資料基準日：2022/03/01



Organization



Date as of : 2022/03/01



經營團隊  
Management Team

總經理特別助理  
副總經理  
Special Assistant to the President  
Senior Vice President  
  
比留間 太郎  
Taro Hiruma

後勤體系 副總經理  
Back Office Support System  
Senior Vice President  
  
林 裕 村  
Vico Lin

總經理  
President  
  
林 榮 泰  
Jason Lin

銷售體系 副總經理  
Production System  
Senior Vice President  
  
馬 慈 婉  
Jessica Ma

總經理辦公室 副總經理  
公司治理主管  
President Office  
Senior Vice President  
Corporate Governance Officer  
  
呂 文 泉  
Anthony Lu

總機構法令遵循主管  
副總經理  
Chief Compliance Officer  
Senior Vice President  
  
王 文 昌  
Winstone Wang

總稽核  
副總經理  
Chief Auditor  
Senior Vice President  
  
李 琦 益  
Jack Lee



資料基準日Date as of : 2022/03/01



**營業發展群**  
Business Development Group  
**副總經理(兼)**  
Senior Vice President  
**馬慈婉**  
Jessica Ma

**營業發展部**  
Business Development Dept.  
**經理**  
Manager  
**林傳峯**  
Chuan-Feng Lin

**企業保險營業部**  
Corporate & Commercial Production Dept.  
**經理**  
Manager  
**張詠心**  
Jill Chang

**北一區營業轄區**  
Taipei Production Region I  
**台北分公司**  
Taipei City Branch Office  
**協理**  
Vice President  
**黃育漢**  
Hans Huang

**台北營業一部**  
Taipei Production Dept. I  
**經理**  
Manager  
**劉泳麟**  
Yung-Lin Liu

**台北營業二部**  
Taipei Production Dept. II  
**經理**  
Manager  
**李婷玉**  
Ting-Yu Lee

**內湖區服務中心**  
Neihu Service Center  
**經理**  
Manager  
**李廣智**  
Luke Lee

**士林區服務中心**  
Shilin Service Center  
**經理**  
Manager  
**莊永信**  
Yung-Hsin Chuang

**台北營業服務部**  
Taipei Production Service Dept.  
**協理(兼)**  
Vice President  
**黃育漢**  
Hans Huang

**北二區營業轄區**  
Taipei Production Region II  
**新北分公司**  
New Taipei City Branch Office  
**協理**  
Vice President  
**胡金成**  
Chin-Chen Hu

**新北營業部**  
New Taipei City Production Dept.  
**經理**  
Manager  
**林錫寅**  
Win Lin

**板橋區服務中心**  
Banqiao Service Center  
**經理**  
Manager  
**賴聖元**  
Roger Lai

**新莊區服務中心**  
Xinzhuang Service Center  
**經理**  
Manager  
**張尚偉**  
Eric Chang

**新北營業服務部**  
New Taipei City Production Service Dept.  
**協理(兼)**  
Vice President  
**胡金成**  
Chin-Chen Hu

**桃竹苗區營業轄區**  
Taoyuan/Hsinchu/Miaoli Production Region  
**協理**  
Vice President  
**單正寰**  
Ken San

**桃園營業部**  
Taoyuan Production Dept.  
**經理**  
Manager  
**王森豐**  
Sen-Fong Wang

**新竹區服務中心**  
Hsinchu Service Center  
**經理**  
Manager  
**黃義清**  
Yi Chin Huang

**中壢區服務中心**  
Zhongli Service Center  
**經理**  
Manager  
**楊永山**  
Sam Yang

**桃園營業服務部**  
Taoyuan Production Service Dept.  
**協理(兼)**  
Vice President  
**單正寰**  
Ken San

**中彰投區營業轄區**Taichung/Changhua/Nantou  
Production Region**台中分公司**

Taichung city Branch Office

**協理**

Vice President

**王文龍**

Roy Wang

**台中營業一部**Taichung Production  
Dept. I**經理**

Manager

**鄧文傑**

Wen-Chieh Teng

**大里區服務中心**

Dali Service Center

**資深經理**

Senior Manager

**楊欽堯**

Jack Yang

**彰化區服務中心**Changhua Service  
Center**經理**

Manager

**王信雄**

Hsin-Hsiung Wang

**豐原區服務中心**Fengyuan Service  
Center**經理**

Manager

**洪舜銘**

Shun-Ming Hung

**台中營業服務部**Taichung Production  
Service Dept.**協理(兼)**

Vice President

**王文龍**

Roy Wang

**雲嘉南區營業轄區**Yunlin/Chiayi/Tainan  
Production Region**台南分公司**

Tainan City Branch Office

**協理**

Vice President

**曾淑惠**

Lillian Tseng

**台南營業一部**Tainan Production  
Dept. I**經理**

Manager

**戴宗衡**

Johnson Tai

**台南營業二部**Tainan Production  
Dept. II**經理**

Manager

**郭芳榮**

Simon Kuo

**嘉義區服務中心**

Chiayi Service Center

**資深經理**

Senior Manager

**陳盈州**

Yin-Chou Chen

**台南營業服務部**Tainan Production  
Service Dept.**協理(兼)**

Vice President

**曾淑惠**

Lillian Tseng

**高鳳屏區營業轄區**Kaohsiung/Fengshan/Pingtung  
Production Region**高雄分公司**

Kaohsiung City Branch Office

**協理**

Vice President

**鄧政信**

Cheng-Hsin Teng

**高雄營業一部**Kaohsiung Production  
Dept. I**經理**

Manager

**胡明昇**

Vincent Hu

**鳳山區服務中心**Fengshan Service  
Center**經理**

Manager

**陳釗銘**

Ming-Chao Chen

**南高區服務中心**South Kaohsiung  
Service Center**經理**

Manager

**李木生**

Scott Lee

**屏東區服務中心**Pingtung Service  
Center**經理**

Manager

**陳榮治**

Jong-Chih Chen

**高雄營業服務部**Kaohsiung Production  
Service Dept.**協理(兼)**

Vice President

**鄧政信**

Cheng-Hsin Teng

**日系營業**Japanese Business  
Production**協理**

Vice President

**遠藤淳**

Jun Endo

**日系營業部**Japanese Business  
Production Dept.**經理**

Manager

**戴知本**

Chih-Ben Tai

**個人保險理賠群**  
Personal Claims Group

**協理**  
Vice President  
**魏青暉**  
Ching-Hui Wei

**個人保險理賠部**  
Personal Claims Dept.

**經理**  
Manager  
**劉秉華**  
Jeff Liu

**台北理賠中心**  
Taipei Claim Center

**經理**  
Manager  
**林群泰**  
Tiger Lin

**新北理賠中心**  
New Taipei City Claim Center

**經理**  
Manager  
**俞滄振**  
Chang-Chen Yu

**桃竹苗理賠中心**  
Taoyuan/Hsinchu/Miaoli Claim Center

**經理**  
Manager  
**陳健平**  
Chien-Ping Chen

**中彰投理賠中心**  
Taichung/Changhua/Nantou Claim Center

**經理**  
Manager  
**陳滄敏**  
Chan-Ming Chen

**雲嘉南理賠中心**  
Yunlin/Chiayi/Tainan Claim Center

**經理**  
Manager  
**曾健哲**  
Archer Tseng

**高鳳屏理賠中心**  
Kaohsiung/Fengshan/Pingtung Claim Center

**經理**  
Manager  
**劉光明**  
Kuang-Ming Liu

**企業體保險商品群**  
Commercial Lines Group

**協理**  
Vice President  
**徐盛銅**  
Alex Hsu

**火災保險部**  
Fire Insurance Dept.

**經理**  
Manager  
**周鴻耀**  
Eric Chou

**海上暨工程保險部**  
Marine & Engineering Insurance Dept.

**經理**  
Manager  
**張志臣**  
Jasen Chang

**新種保險一部**  
Miscellaneous Insurance Dept. I

**經理**  
Manager  
**錢家驊**  
Chris Chien

**新種保險二部**  
Miscellaneous Insurance Dept. II

**經理**  
Manager  
**劉怡君**  
Iris Liu

**國際業務通路部**  
International Business Channel Dept.

**協理(兼)**  
Vice President  
**徐盛銅**  
Alex Hsu

**個人保險商品群**  
Personal Lines Group

**協理**  
Vice President  
**劉漢中**  
Han-Chung Liu

**個人保險部**  
Personal Lines Dept.

**經理**  
Manager  
**林瑞揚**  
Ray Lin

**傷害暨健康保險部**  
A&H Insurance Dept.

**經理**  
Manager  
**劉昱廷**  
Eric Liu

**電子商務群**  
E-commerce Group

**協理**  
Vice President  
**孫蔚雯**  
Barbara Sun

**營運管理部**  
Operation Management Dept.

**協理(兼)**  
Vice President  
**孫蔚雯**  
Barbara Sun

**顧客關係部**  
Customer Relationship Dept.

**經理**  
Manager  
**周靜芳**  
Anne Chou

**策略發展部**  
Strategic Development Dept.

**經理**  
Manager  
**廖誼燕**  
Judy Liao



**資訊管理群**  
Information Technology Group  
**協理**  
Vice President  
**胡素禎**  
Su-Chen Hu

**資訊應用一部**  
MIS Dept. I  
**資深經理**  
Senior Manager  
**黃順昌**  
Steven Huang

**資訊應用二部**  
MIS Dept. II  
**經理**  
Manager  
**林英華**  
In-hua Lin

**資訊安全部**  
Information Security Dept.  
**協理(兼)**  
Vice President  
**胡素禎**  
Su-Chen Hu

**資訊管理部**  
Information Management Dept.  
**經理**  
Manager  
**鄭聖民**  
Sheng-Ming Cheng

**財務暨精算群**  
Finance & Accounting Group  
**協理**  
Vice President  
**戚宜民**  
Jimmy Chi

**精算部**  
Actuarial Dept.  
**經理**  
Manager  
**黃明慧**  
Ming-Hui Huang

**財務部**  
Finance and Accounting Dept.  
**經理**  
Manager  
**林麗玲**  
Lisa Lin

**投資暨總務群**  
Investment & Administration Group  
**協理**  
Vice President  
**蔡志明**  
Jimmy Tsai

**投資部**  
Investment Dept.  
**經理**  
Manager  
**齊仁勇**  
Jen-Yung Chi

**總務部**  
Administration Dept.  
**經理**  
Manager  
**胡更義**  
Jim Hu

**稽核室**  
Auditing Dept.  
**協理**  
Vice President  
**徐顯武**  
Victor Hsu

**風險管理部**  
Risk Management Dept.  
**協理/風控長**  
Vice President / Chief Risk Officer  
**林文煥**  
Lion Lin

**人力資源部**  
Human Resource Dept.  
**資深經理**  
Senior Manager  
**李純珊**  
Sharon Lee

**數位發展中心**  
Digital Development Center  
**資深經理**  
Senior Manager  
**鄺詠馨**  
Sabrina Kuang

**企劃部**  
Corporate Planning Dept.  
**經理**  
Manager  
**王昭文**  
Alice Wang

**整合行銷中心**  
Integrated Marketing Communication Center  
**經理**  
Manager  
**宋宜蕙**  
Corrine Sung

**客服中心**  
Customer Service Center  
**經理**  
Manager  
**辛潔筠**  
Irene Shing

**法令遵循部**  
Compliance Dept.  
**經理**  
Manager  
**何武翰**  
Bob Ho

資料基準日 Date as of : 2022/03/01

## 營業據點 Headquarters & Branch Offices

### 總公司 Headquarters

- 📍 104505 台北市中山區南京東路三段130號8-13樓  
8-13F., No. 130, Sec. 3, Nanjing E. Rd., Zhongshan  
District, Taipei City 104505  
☎️ (02)8772-7777

### 台北分公司 ( 內含台北營業一部、台北營業二部、台北營業服務部 ) Taipei City Branch Office

- 📍 104492 台北市中山區松江路148號3樓  
3F., No. 148, Songjiang Rd., Zhongshan District, Taipei  
City 104492  
☎️ (02)2536-3939

### 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  
3F., No. 160, Sec. 6, Minquan E. Rd., Neihu District,  
Taipei City 114025  
☎️ (02)2794-5268

### 基隆服務中心 Keelung Service Center

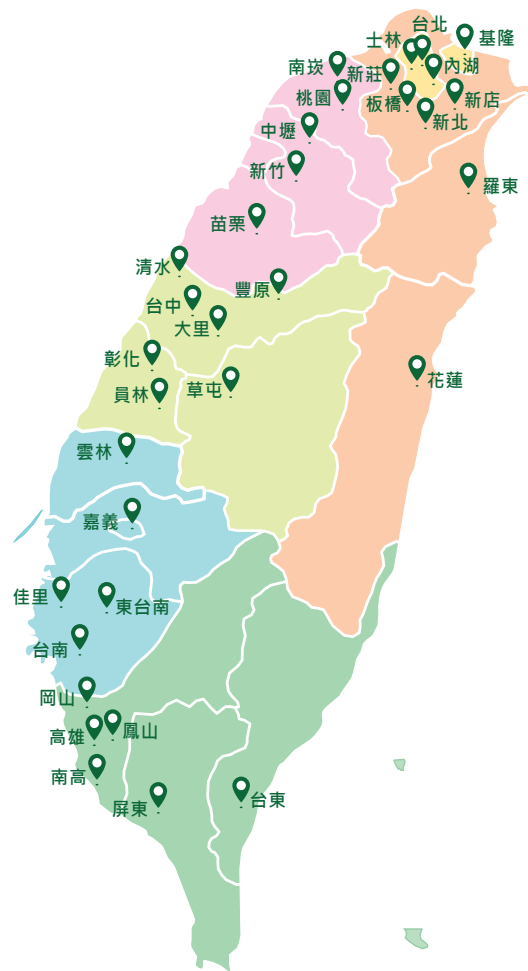
- 📍 201015 基隆市信義區信一路132號9樓之1  
9F-1, No. 132, Xin 1st Rd., Xinyi District,  
Keelung City 201015  
☎️ (02)2425-1929

### 士林服務中心 Shilin Service Center

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

### 新北分公司 ( 內含新北營業部、新北營業服務部 ) New Taipei City Branch Office

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



### 羅東服務中心

#### Luodong Service Center

- 📍 265604 宜蘭縣羅東鎮純精路二段107號1樓  
1F., No. 107, Sec. 2, Chunjing Rd., Luodong  
Township, Yilan County 265604  
☎ (03)961-5888

### 板橋服務中心

#### Banqiao Service Center

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

### 花蓮服務中心

#### Hualien Service Center

- 📍 970015 花蓮縣花蓮市國聯一路169號2樓  
2F., No. 169, Guolian 1st Rd., Hualien City,  
Hualien County 970015  
☎ (03)833-9020

### 新店服務中心

#### Xindian Service Center

- 📍 231705 新北市新店區寶中路92號4樓  
4F., No. 92, Baozhong Rd., Xindian District,  
New Taipei City 231705  
☎ (02)8911-9539

### 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  
12F., No. 11, Sec. 2, Zhonghua Rd., Xinzhuang  
District, New Taipei City 242031  
☎ (02)2276-2366

### 桃園分公司 ( 內含桃園營業部、桃園營業服務部 )

#### Taoyuan Branch Office

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

### 南崁服務中心

#### Nankan Service Center

- 📍 338207 桃園市蘆竹區南崁路一段83號3樓之3  
3F.-3, No.83, Sec. 1, Nankan Rd., Luzhu District,  
Taoyuan City 338207  
☎ (03)212-6658

### 新竹服務中心

#### Hsinchu Service Center

- 📍 300082 新竹市東大路二段110號6樓  
6F., No. 110, Sec. 2, Dongda Rd., Hsinchu  
City 300082  
☎ (03)533-2658

### 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  
8F-5, No. 398, Huanbei Rd., Zhongli District,  
Taoyuan City 320675  
☎ (03)422-1578

### 苗栗服務中心

#### Miaoli Service Center

- 📍 360031 苗栗縣苗栗市國華路392號  
No. 392, Guohua Rd., Miaoli City,  
Miaoli County 360031  
☎ (037)262-611

## 台中分公司 ( 內含台中營業一部、台中營業服務部 )

### Taichung Branch Office

📍 404507 台中市北區進化北路240號1樓

1F, No.240, Jinhua N. Rd., North District, Taichung City 404507

☎ (04)2234-1399

#### 大里服務中心

##### Dali Service Center

📍 412020 台中市大里區永大街2號3樓

3F., No. 2, Yongda St., Dali District,  
Taichung City 412020

☎ (04)2407-1557

#### 豐原服務中心

##### Fongyuan Service Center

📍 420011 台中市豐原區圓環東路384號

No. 384, Yuanhuan E. Rd., Fongyuan District,  
Taichung City 420011

☎ (04)2524-8989

#### 清水服務中心

##### Cingshuei Service Center

📍 436044 台中市清水區五權東路65號

No.65, Wucyuan E. Rd., Cingshuei District,  
Taichung City 436044

☎ (04)2663-2725

#### 彰化服務中心

##### Changhua Service Center

📍 500023 彰化縣彰化市中華西路369號1樓

1F., No. 369, Zhonghua W. Rd., Changhua  
City, Changhua County 500023

☎ (04)761-9797

#### 草屯服務中心

##### Caotun Service Center

📍 542007 南投縣草屯鎮成功路一段237號1樓

No. 237, Sec. 1, Chenggong Rd., Caotun  
Town, Nantou County 542007

☎ (049)238-1797

#### 員林服務中心

##### Yuanlin Service Center

📍 510010 彰化縣員林市大同路二段273號4樓

4F., No. 273, Sec. 2, Datong Rd., Yuanlin  
City, Changhua County 510010

☎ (04)839-0198

## 台南分公司 ( 內含台南營業部、台南營業服務部 )

### Tainan Branch Office

📍 710027 台南市永康區中正南路30號16樓

16F., No. 30, Zhongzheng S. Rd., Yongkang District, Tainan City 710027

☎ (06)251-1212

#### 佳里服務中心

##### Jiali Service Center

📍 722002 台南市佳里區佳東路227號

No.227, Jiadong Rd., Jiali District,  
Tainan City 722002

☎ (06)721-2123

#### 東台南服務中心

##### East Tainan Service Center

📍 701027 台南市東區中華東路三段382號2樓

2F., No.382, Sec3, Zhonghua E. Rd.,  
East District, Tainan City 701027

☎ (06)205-3100

### 嘉義服務中心

#### Chiayi Service Center

- 📍 600578 嘉義市西區北港路251號10樓  
10F., No. 251, Beigang Rd., West District,  
Chiayi City 600578  
☎ (05)231-0112

### 雲林服務中心

#### Yunlin Service Center

- 📍 632004 雲林縣虎尾鎮公安路178之18號7樓  
7F., No. 178-18, Gong'an Rd., Huwei  
Township, Yunlin County 632004  
☎ (05)595-3718

### 高雄分公司 (內含高雄營業一部、高雄營業服務部)

#### Kaohsiung Branch Office

- 📍 813660 高雄市左營區裕誠路394號7樓  
7F., No. 394, Yucheng Rd., Zuoying District, Kaohsiung City 813660  
☎ (07)558-7233

### 南高服務中心

#### Nangao Service Center

- 📍 806616 高雄市前鎮區民權二路8號17樓之1  
17F-1, No. 8, Minquan 2nd Rd., Qianzhen District,  
Kaohsiung City 806616  
☎ (07)537-5511

### 岡山服務中心

#### Gangshan Service Center

- 📍 820111 高雄市岡山區中山南路105號2樓  
2F., No.105, Zhongshan S. Rd., Gangshan District,  
Kaohsiung City 820111  
☎ (07)626-0072

### 台東服務中心

#### Taitung Service Center

- 📍 950005 台東縣台東市正氣北路421號  
No. 421, Zhengqi N. Rd., Taitung City, Taitung  
County 950005  
☎ (089)356-069

### 鳳山服務中心

#### Fengshan Service Center

- 📍 830019 高雄市鳳山區光遠路163號4樓  
4F., No.163, Guangyuan Rd., Fengshan District,  
Kaohsiung City 830019  
☎ (07)710-7879

### 屏東服務中心

#### Pingtung Service Center

- 📍 900069 屏東縣屏東市自由路502號  
No. 502, Ziyou Rd., Pingtung City, Pingtung  
County 900069  
☎ (08)766-3838

### 上海代表處

#### Shanghai Representative Office

- 📍 200030 中國上海市徐匯區虹橋路808號加華商務中心A-8106室  
Room A8106 Jia Hua Business Centre, No.808 Hong  
Qiao Road, Xuhui District, Shanghai, P.R.China 200030  
☎ (8621)6447-7858

### 新安保險(柬埔寨)有限公司

#### NEWA INSURANCE (CAMBODIA) PLC.

- 📍 柬埔寨金邊市奔夫人區俄羅斯聯邦大道110街5E號  
House No. 5E, Russian Federation Blvd.  
(Street 110), Sangkat Sraschork, Khan Doun  
Penh, Phnom Penh, Kingdom of Cambodia  
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