新光產物保險
SHINKONG INSURANCE

2013 Annual Report
102年年報

新光產物保險
SHINKONG INSURANCE

同理心 Empathy

用心

分享

關懷

誠心

目錄 Contents

董事長序言

回顧2013年，全球歷經了兩韓戰爭危機、塞普勒斯債務困境、美國政府舉債上限僵局及聯準會量化寬鬆貨幣政策退場疑慮等事件影響，但總體而言，世界經濟在歐債危機漸緩，日本新經濟政策等影響下，儘管復甦腳步稍嫌緩慢，但仍向著更好的方向發展。反觀國內則在食安問題、工資停滯、物價上漲等社、經問題圍繞下，民間消費意願低落，投資不振，加以前述之外部經濟環境不佳，外銷接單與出口增長有限，使得國內經濟成長率僅2.11%，不如亞洲其他主要經濟體。展望2014年，在歐、美經濟開始復甦及中國大陸新一輪的經濟改革啟動下，外部環境逐漸轉佳，國內則在積極推動自由經濟示範區及都市更新改造計劃，並持續推動能源、稅收、金融、社會保險等各方面的制度改革，擴大內需，加以兩岸貨幣清算機制正式啟動，對外經濟合作及參與區域經濟整合取得重大進展等有利因素的影響下，都將強化2014年臺灣經濟逐步復甦的腳步。

新光產物保險於1963年由吳火獅先生創立，迄今已歷經了五十個年頭，孔老夫子有言「五十而知天命」，就是說一個人歷經幾十年的磨練、有了豐富的閱歷及能力，因此知道了自己的命運軌跡及人生定位，更清楚自己未竟的責任，達到了人生最成熟階段。而一家公司的成長也是如此，我們歷經了草創時期的蓽路藍縷，不斷的藉由強化組織結構，改善作業流程、落實人才教育及提升理賠效率，以「服務客戶，創造利潤」的經營理念，創造一個人性、多元、專業的保險公司。在經歷了半世紀的努力，新光產險已經是一家全省擁有62處服務據點，員工達1470人，簽單保費超過128億，市佔率達10.31%的上市保險公司。

台灣產險市場已日趨成熟，依財團法人保險事業發展中心的統計，2013年產險業簽單保費收入已達1,242億元，較同期增加了3.7%，新光產險值此迎接50歲生日之際，業績屢創新高，成長了4.03%，高於整體市場成長率，穩居業界前三大。面對此成熟、多元的市場，新光產物保險秉持著深耕本業，在地共榮的精神，除了專業人材的培育外，更建置了完善的APP行動裝置應用軟體，提供零時差的隨身服務；另外「客服中心」的組織調整，也發揮了統一事權，提升了客戶滿意度的綜效。而在本業之外，新光產險亦不忘身為一個企業公民的責任，本著取之於社會，用之於社會的精神，在我們50周年的運動會中，廣邀惠明盲校及心路基金會等社福團體共襄盛舉，以為大眾建構一個幸福、安全、舒適的生活環境。

展望2014年，新光產險將邁入第二個50年，我們將善加利用這50年來所累積的成熟經驗，及以往的優良傳承，持續創新、服務、成長，並堅守「勇於任事」的經營態度，配合感同身受的「同理心」，將之更深入每個服務環節，將「處處新光，讓愛發光」的理念，擴展為保障大眾財產、承擔社會安全、促進社會公益等多項以創造人類福祉、社會進步為目的核心價值，在這日趨激烈的競爭環境中，再創新局。

董事長 吳昕紘

Foreword From The Chairman

In 2013, the world economy was severely impacted by several factors, including the political tension between North Korea and South Korea, the European debt crisis, and the QE tapering of US. However, the global economy had been slowly recovering due to the robust growth of US economy, new stimulus economic policies of Japan, and decrease of systematic risk in EURO Zone.

With respect to Taiwan, it continued to struggle with its GDP growth in 2013, and only recorded a 2.11% growth rate which was significantly below the average growth rate of other major Asian countries. The Taiwan economy suffered from low export growth, and weak domestic consumption that was mainly impacted by issues such as food safety concern, wage stagnation, and rising consumer price. Nevertheless, Taiwan's economy is highly expected to improve in 2014 along with the recovery of the major economies, and the continuing internationalization, liberalization, and economic reform will also contribute to a higher GDP growth.

Shinkong Insurance was established in 1963 by founder Mr. Wu, and we just celebrated our 50th anniversary in 2013. Journeying through a half-century, Shinkong insurance always commits to maintaining its traditions of delivering excellent service to clients, and creating value for shareholders. These traditions can't be preserved without constant innovation, and organizational restructuring. As a result, the written premium in 2013 was totaled 12.8 billion NTD, an increase of 4.03% which was higher than the industry average of 3.7%. The market share accordingly reached 10.31%, a slight increase compared to that of 2012. Despite a more challenging market environment, Shinkong insurance was still able to be one of the top market leaders, and ranked as the third largest property and casualty insurance company in Taiwan. Shinkong Insurance is strongly confident to achieve a sustainable growth, and deliver good quality products and service to all clients in the years to come.

As we enter our second half-century, Shinkong insurance continues its pledge to its shareholders, its customers and the society to constantly strive to innovate and deliver outstanding service. We are confident that we can leverage our 50 years of experience to achieve superior performance, to provide outstanding customer service, and to fulfill our social responsibility.

Chairman

Key Figures
主要財務資訊

單位：千元(Unit : NT$Thousand)	2010	2011	2012	2013
自留保費 Net Written Premiums	7,824,665	7,949,900	8,621,543	9,493,472
核保損益 Net Underwriting Result	-163,275	497,777	618,466	697,878
投資效益 Net Investment Income	1,530,522	228,185	246,228	392,266
稅前損益 Income Before Income Taxes	1,506,260	764,053	883,276	1,116,279
純益 Net Income	1,514,518	565,138	753,256	971,678
每股盈餘 EPS	4.79	1.80	2.40	3.08
投資金額 Investments	17,842,770	16,492,795	16,905,846	18,659,166
資產總額 Assets	23,341,002	23,202,606	24,191,656	25,218,980
保險各項責任準備金 Insurance Reserves	15,019,270	15,685,607	15,800,533	15,967,295
股東權益 Stockholders' Equity	6,519,313	5,391,439	6,130,791	6,921,833
損失率 * Loss Ratio	59.38%	58.97%	61.34%	55.64%
費用率 * Expense Ratio	41.10%	39.48%	38.60%	38.91%
綜合率 * Combined Ratio	100.48%	98.45%	99.94%	94.55%

* 採用滿期自留保費為基礎(On The Basis Of Net Premiums Earned)

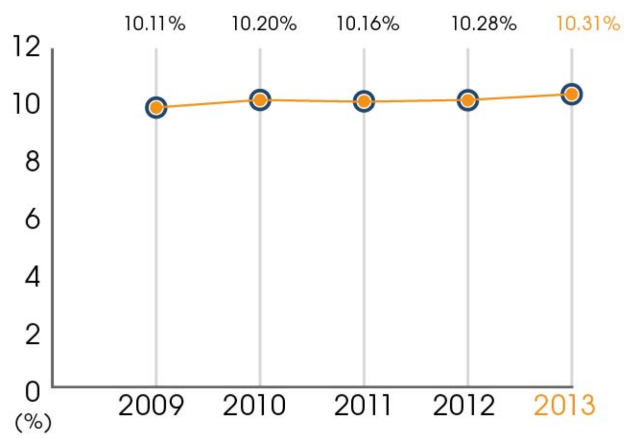
中華信用評等 TRC Ratings	財務實力評等 Insurer financial strength rating	twAA
	發行體信用評等 Counterparty credit rating	twAA
	評等展望 Outlook	穩定
S&P Ratings	Local Currency	A- / Stable

營運報告
OPERATIONAL REPORT

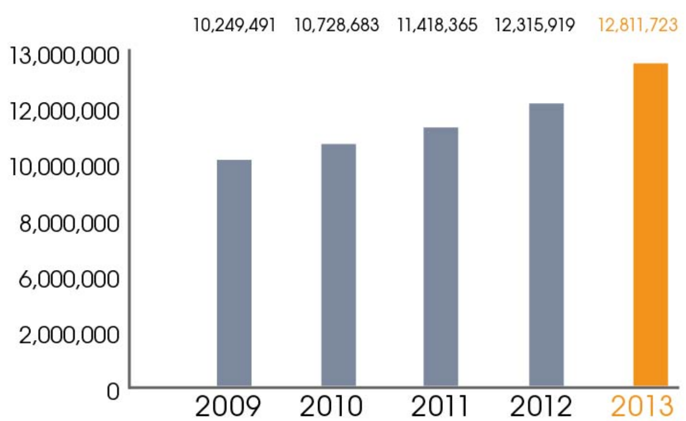
Business Result
營運成果

2013年的台灣經濟增長乏力，而政治與民生問題層出不窮更對本來不景氣的經濟雪上加霜，除旅遊等少數產業外，整體產業表現欠佳，惟全年汽車銷售量約37.8萬，較2012年有微幅的成長，整體產險市場1,242.28億，成長率3.67%，本公司全年簽單保費128.11億成長率4.03%，市佔率由10.28%提昇至10.31%，維持業界第三大，EPS3.08表現亮眼。面對2014年，對內將以強化財務結構、改善業務品質、提高核保利潤、創新研發商品為作重點，對外持續落實以客戶為導向的服務、提供損害防阻之建議，提昇投保意願，發揮保險積極功效，以達「服務客戶，創造利潤」為經營理念及永續經營的企業目標。

市場佔有率
Market Shares



保費收入
Written Premium Income

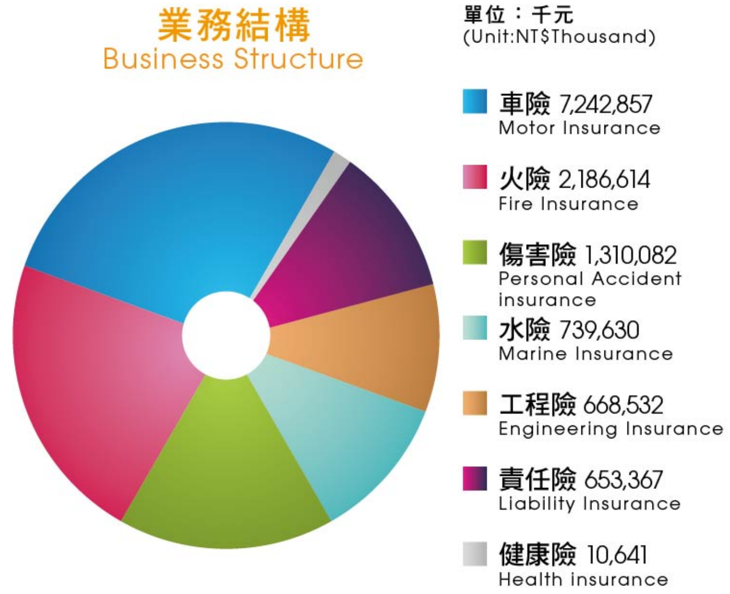


單位：千元(Unit:NT$Thousand)

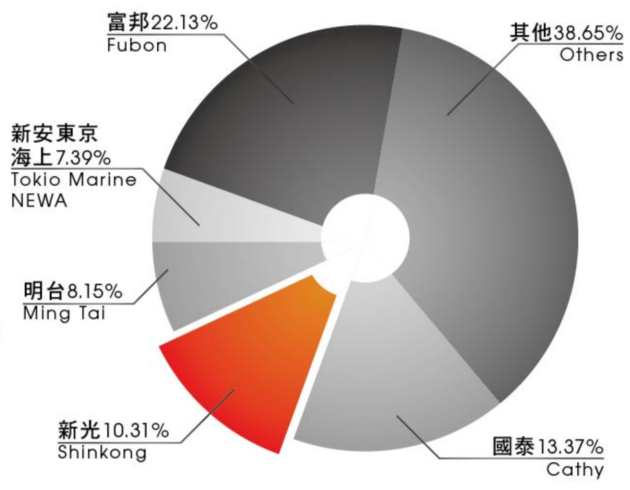
In 2013, the Taiwanese economy continued to experience sluggish growth primarily due to unexpected political and social instability. However, the new car sales grew to 378,000 because the demand has been depressed in the past few years, and it went up in 2013. The written premium of the overall insurance market in 2013 was NTD 124.23 billion. In 2013, Shinkong's written premiums, NTD 12.81 billion, increased 4.03%, slightly higher than the market average of 3.67%. In the meantime, our market share increased to 10.31% from 10.28%. Shinkong insurance maintained its market leading position as the third largest insurance company in Taiwan, and delivered impressive EPS of 3.08 NTD. In 2014, Shinkong insurance continues its pledge to achieve strong financial performance and to provide outstanding customer service through constant innovation and organizational improvement.

營運概況 Operational Overview

業務結構
Business Structure

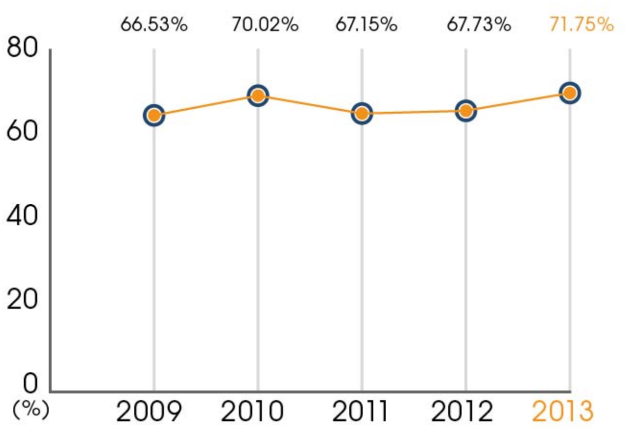


市佔率
Market shares



損失率
Loss Ratios

自留比率
Retention Ratios

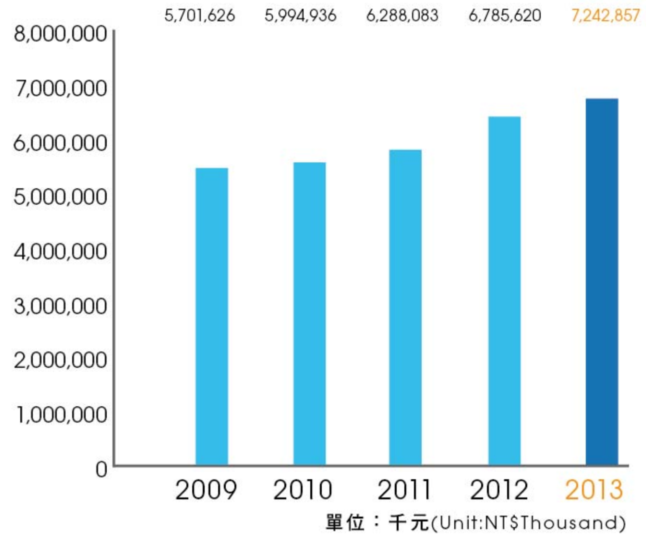


財務結構 Financial Structure

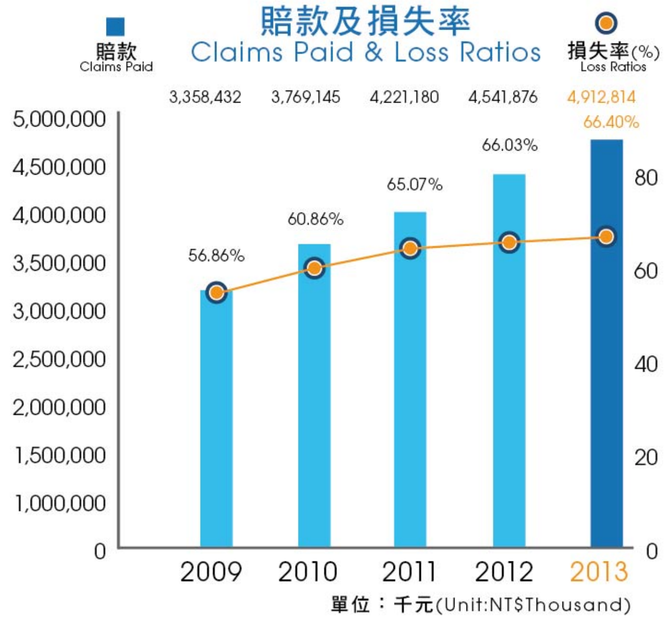
單位：千元(Unit:NT$Thousand)

	2009	2010	2011	2012	2013
總資產 Total Assets	20,942,004	23,341,002	23,202,606	24,191,656	25,218,980
資產報酬率 ROA	4.03%	6.84%	2.39%	3.18%	3.91%

	2009	2010	2011	2012	2013
各項責任準備金 Reserves	13,734,513	15,019,270	15,685,607	15,800,533	15,967,295
股東權益 Stockholders' Equity	5,311,525	6,519,313	5,391,439	6,130,791	6,921,833
可運用資金 Equity&Reserve	19,046,039	21,538,583	21,077,046	21,931,324	22,889,128
股東權益報酬率 ROE	18.54%	25.60%	9.49%	13.07%	14.51%

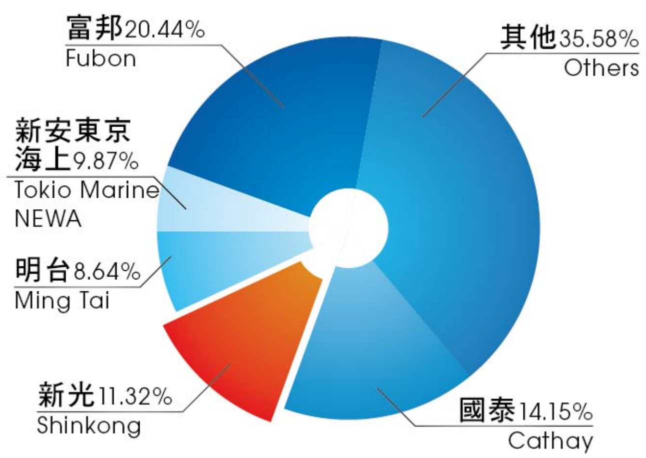


簽單保費
Written Premium

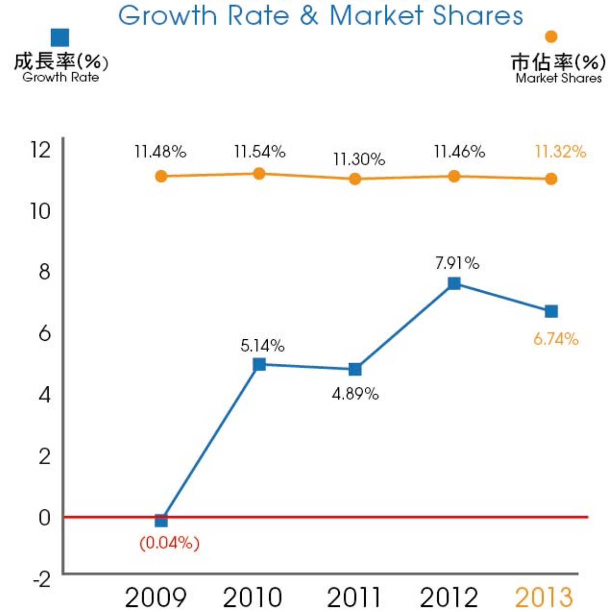


賠款及損失率
Claims Paid & Loss Ratios

2013年 前五大產險公司市佔率
2013 Market shares of top 5
insurance companies



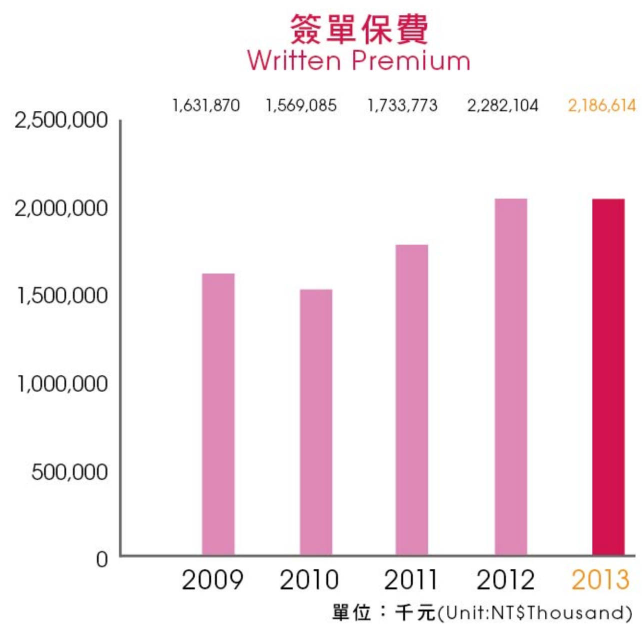
成長率及市佔率
Growth Rate & Market Shares

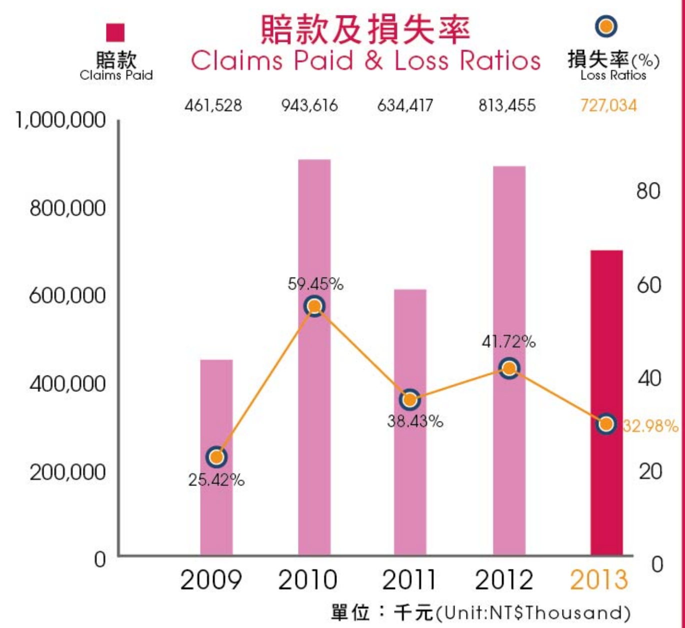


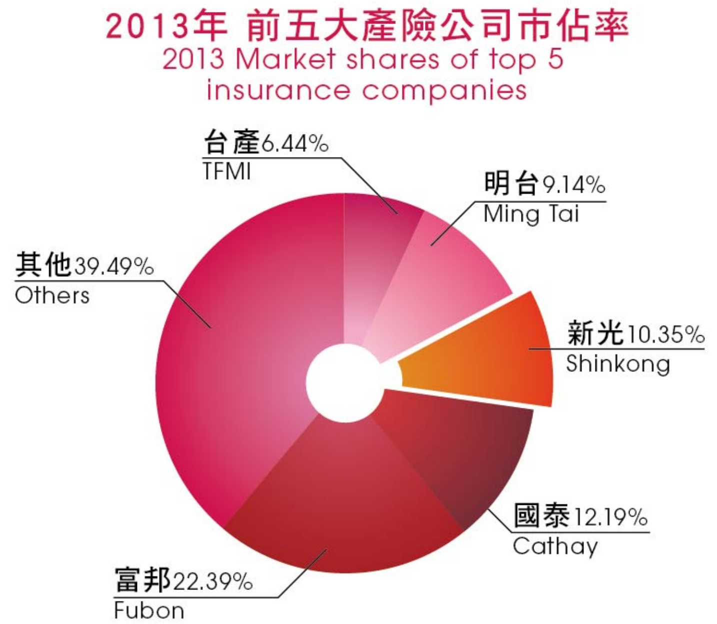
車險
Motor Insurance

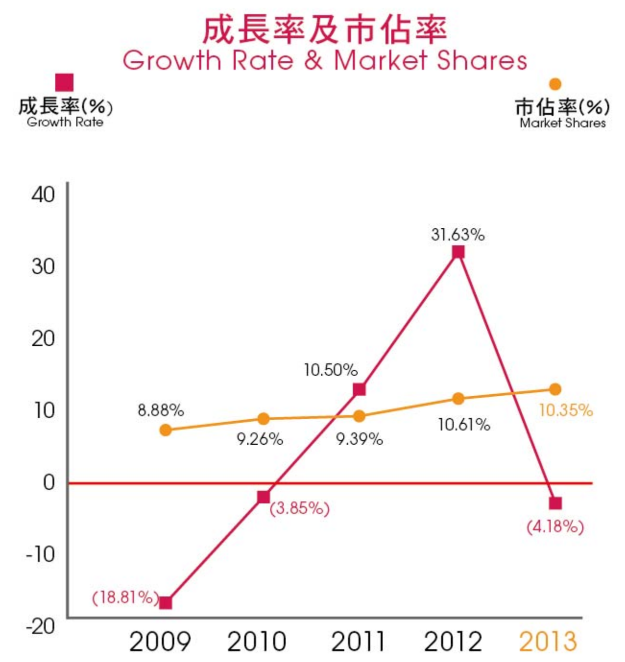
2013 年景氣稍微回升，年底許多改款車輛上市刺激買氣，市場汽車銷售數量較 2012 年成長。本公司積極開發新通路擴大客源並提昇續保率，2013 年以簽單保費為 72.43 億元及成長率 6.74% 再創佳績，市佔率 11.32%，維持業界排名第三。本公司於去年 3 月成立理賠中心，以強化理賠案件之效率，提高客戶滿意度，進而改善損失率，另增加優質業務之比重及適當進行費率調整，反應合理對價關係以提昇獲利。2014 年將積極爭取車商保代、進口車商、保經代及企業職團之業務，並針對營業及核保、理賠人員持續進行教育訓練，提昇服務品質、落實核保政策，配合市場開發新商品推展優質險種，必能創造核保利潤及提高市佔率、業績持續穩健成長。

New car sales grew slightly higher than that of 2012 due to the recovery of depressed demand and the release of several new models. By developing new clients and achieving a higher persistency ratio, Shinkong insurance remained as the third largest insurer of the motor vehicle market with written premiums of NTD 7.24 billion, representing a market share of 11.32% and an increase of 6.74% over the previous year. We successfully established a new claims center in March last year enabling us to speed up the claim settlement process and improve overall customer satisfaction. We were also able to improve our loss ratio and increase our profit through change of products structure and adjustment of premium rates. In 2014, Shinkong insurance is confident that it can continue to steadily grow its business and achieve reasonable underwriting profits as well as increase its market share by striving to expand business from new agents and continuous training of our employees.





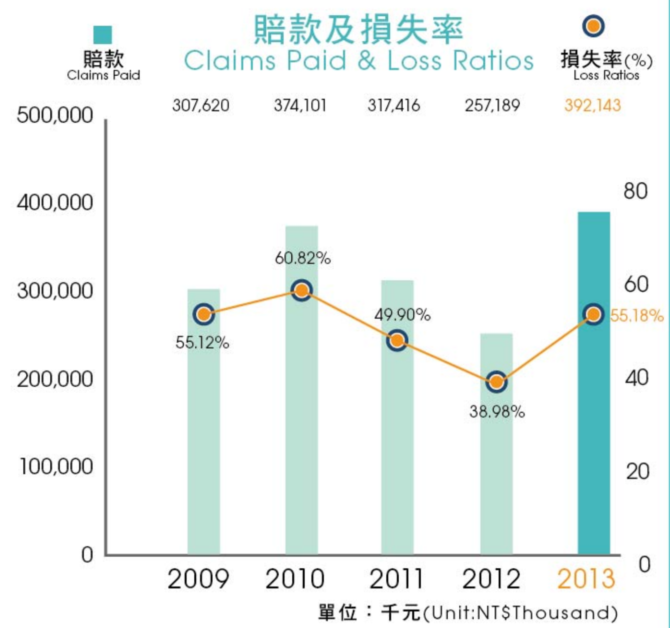


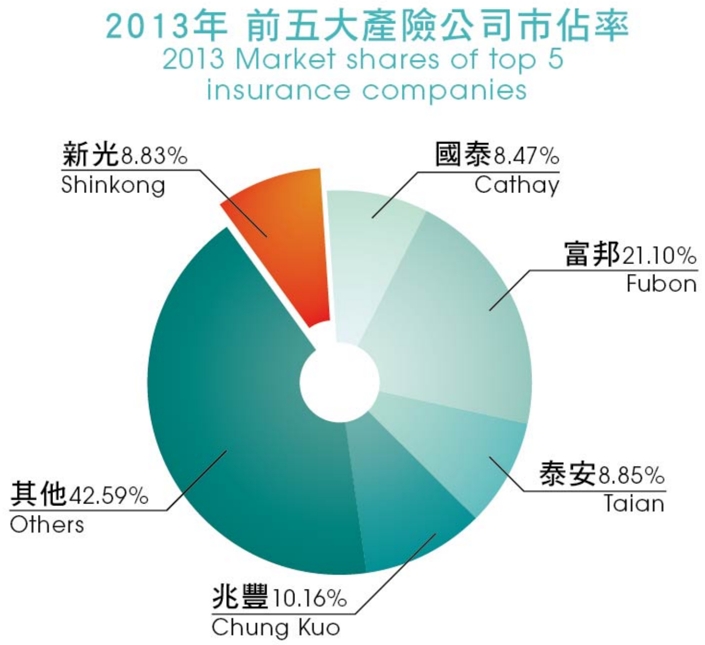


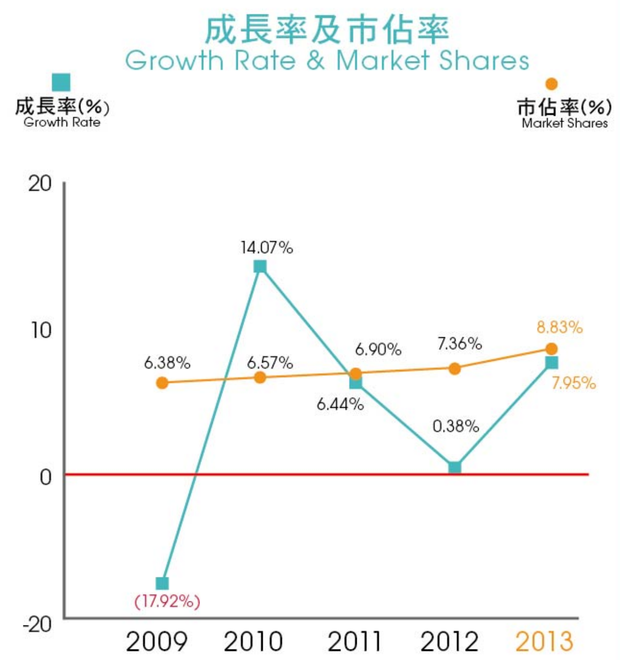
火險 Fire Insurance

火險費率自由化之影響，各公司依損失經驗訂立精算費率，使得 2013 年度火險市場競爭更加激烈，本公司藉由嚴謹的核保方針及專業判斷能力篩選各類型之業務，達成風險分散進而增加核保利潤，2013 年本公司火險簽單保費達到 21.87 億元，市佔率提昇為市場第三名。2014 年除延續去年篩選業務的核保方針外，更要針對良質業務提昇費率競爭力，以達汰弱留強之目的。另外提供企業客戶損害防阻相關的諮詢服務，讓客戶瞭解企業本身的潛在風險，齊力降低潛在風險以收事前預防之效，進而全面提昇服務品質，配合多元化商品及銷售通路間良好的合作關係，持續提昇市場競爭力。

Due to the deregulation of the premium rate, every non-life insurance company was forced to set up its own actuarial models based on its loss experiences. As a result, the fire insurance market became even more competitive. In 2013, our written fire insurance premiums reached NTD 2.19 billion, making us the third largest player in the market. Shinkong insurance managed to increase its underwriting profit by effectively managing its risk through the successful implementation of rigorous underwriting policies and careful assessment of risk. In addition, we provided loss prevention consulting services to our clients, and helped them to reduce their potential risk and strengthen their market competitiveness.







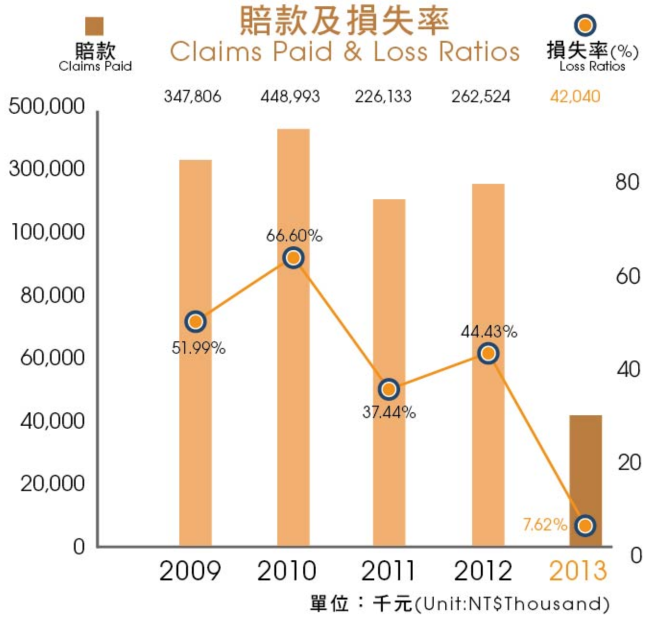
水險 Marine Insurance

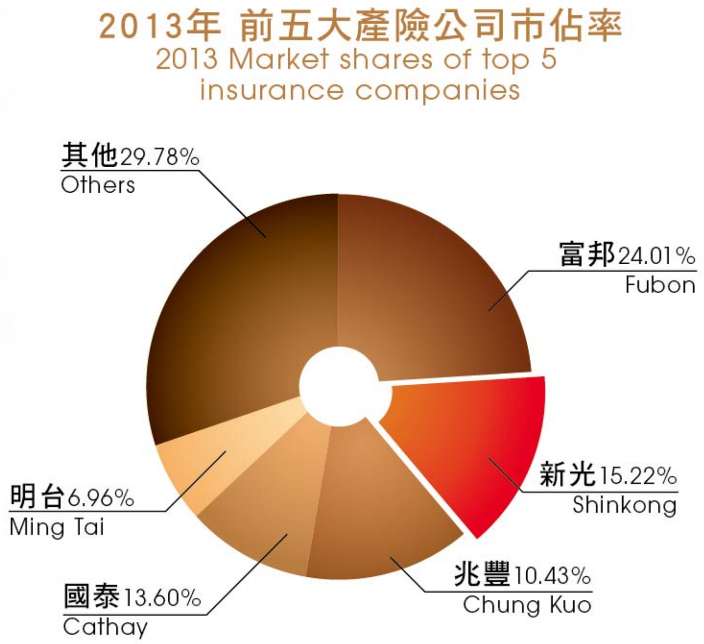
我國去年以來經貿表現受到國內外政經環境的影響之下，景氣呈現趨向低迷且停滯的狀態，導致整體水險市場大幅衰退 9.96%，值此內憂外患之際，本公司水險表現優秀，2013 年簽單保費達 7.39 億，以全年成長率 7.95% 傲視同業，市佔率亦達史上新高的 8.83%，繳出漂亮的成績單。迎向 2014 年，將以提高核保利潤為首要目標，穩定地擴大市場佔有率，並針對特定險種改善損失率及費用率。並深入基層分公司，加強相關教育訓練，以期增加貨物險營業人口，深耕開發優質中小型業務及傳產型業務，輔以積極報價策略，朝向市佔第三邁進。

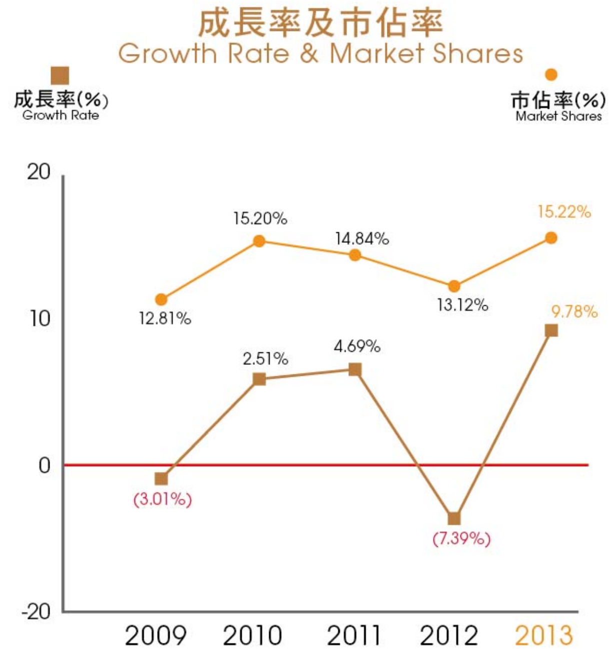
Again, Taiwan’ s economy experienced a slow growth due to international and domestic factors. As a result, the overall written premium of marine insurance dropped 9.96%. Despite this challenging environment, we achieved record performance in our marine insurance business. Last year, Shinkong insurance captured 8.83% share market by writing premiums of NTD 739 million, which represented a growth rate of 7.95 % better than that of the overall marine insurance market. In 2014, our goal is to continue to increase our underwriting profit, grow our market share, improve our loss ratio, and control expense ratio of certain types of marine insurance. Additionally, we target to become the third largest player in this market by intensifying the education and training of our personnel, increasing the number of marine insurance salespeople, and exploring good quality SME business.

工程險
Engineering Insurance

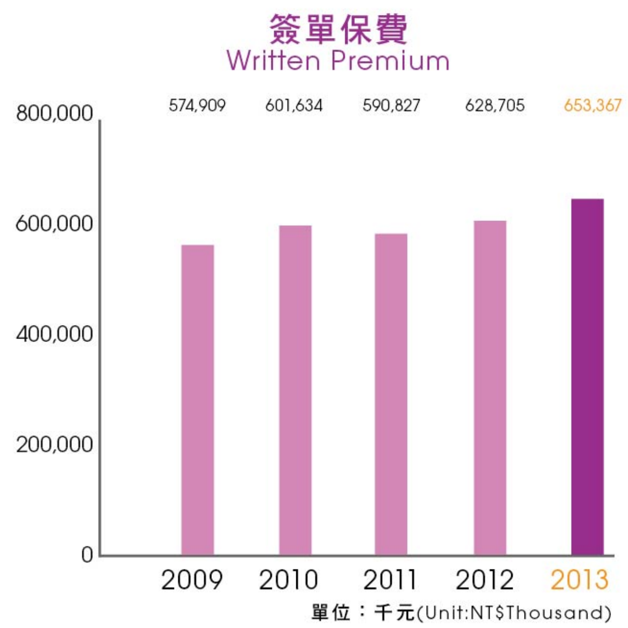
惟綜觀 2013 年工程保險整體市場，簽單保費減少了 2.48 億，僅達 43.94 億，而本公司則以簽單保費為 6.69 億元，市佔率增加 2.1%，來到 15.22%，穩坐業界第二把交椅，再者本年度無重大天災產生，故損失率創歷年新低交出 7.62% 的好成績，提昇了核保利潤。展望 2014 年，面臨重大公共建設預算持續低迷，而非公共建設計劃又隨投資環境變遷加劇，本公司將持續強化業務選擇及承保中業務風險控管機制，即時佈局可能的新商機，配合再保配套及市場趨勢，追求穩健的經營成效。

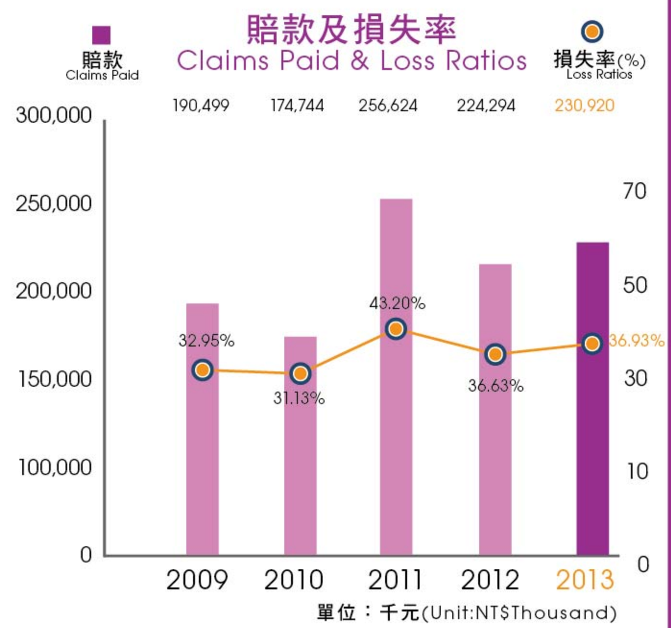


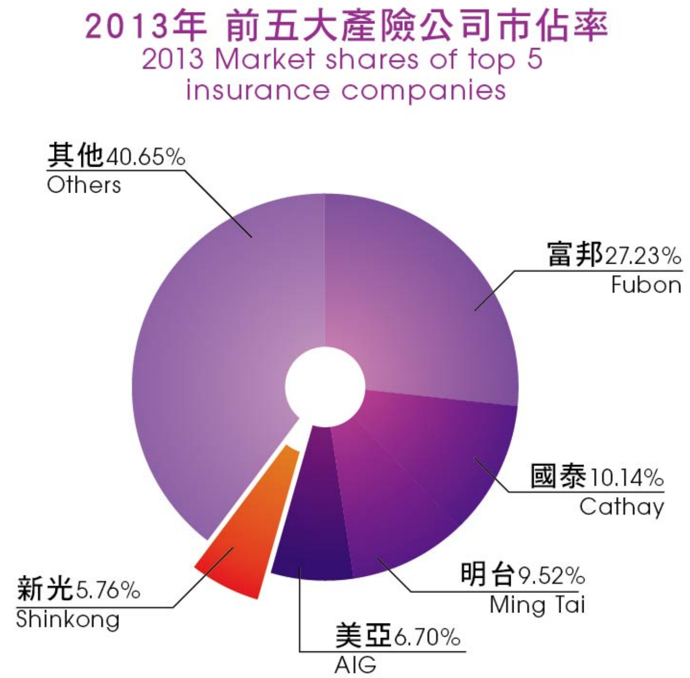


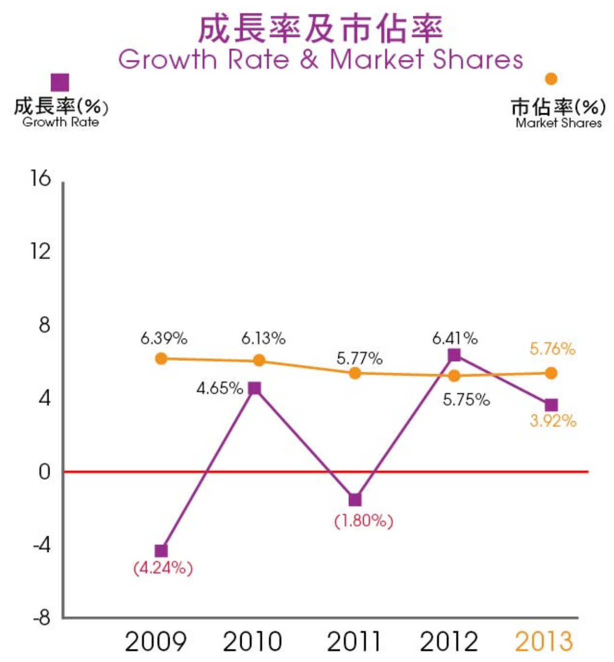


The overall written premium of engineering insurance declined NTD 248 million to NTD 4.39 billion. Our written premium of engineering insurance was NTD 669 million, an increase of 2.1 percent. As a result, we achieved 15.22% share market, which made us the second largest player in engineering insurance market. Our underwriting profit was positively improved by a relatively low loss ratio of 7.62% without any catastrophes in 2013. In 2014, we will seek to continue to improve our profitability and growth by improving our underwriting risk management capabilities and enhancing our business selection process to account for the changing environment.





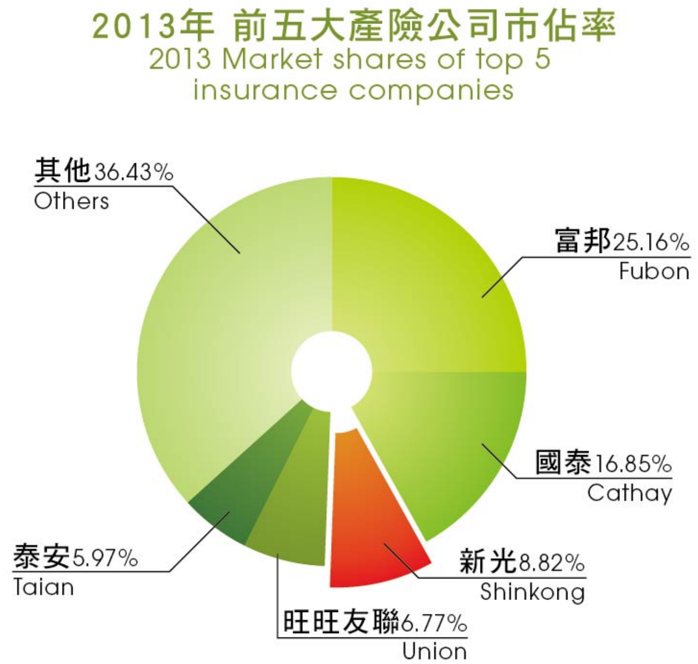


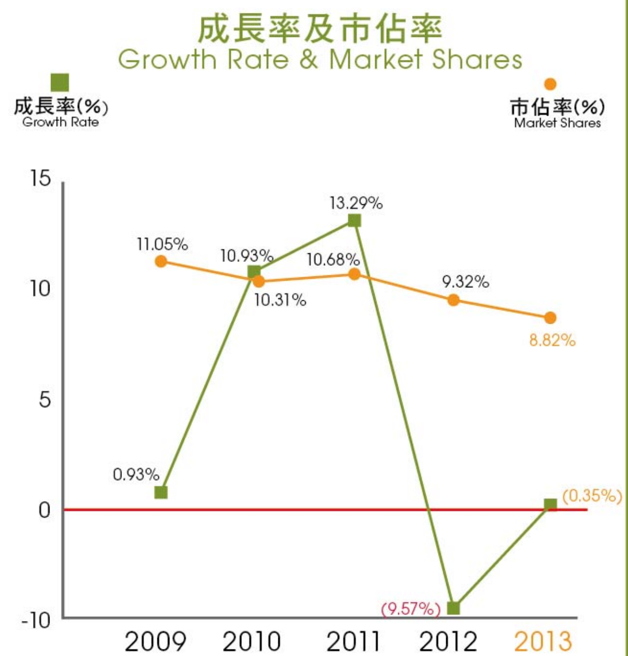


責任險 Liability Insurance

2013 年責任險在公司高層主管與同仁全體上下一心的努力之下續創佳績，簽單保費收入 6.53 億元、成長率 3.92% 為歷年最高，市佔率達 5.76%，為業界第五。展望來年，將積極與經紀人密切業務合作，增加在大型業務之參與度；掌握每次標案的機會，提高得標率；適時開發新商品，提供客戶多樣選擇；並加強內部員工教育訓練與分支單位的溝通工作，提高市佔率，凝聚全體員工士氣，再次邁向顛峰。

Shinkong’s written premium of liability insurance was NTD 653 million, an increase of 3.92% over the previous year. We gained 5.76 percent share market in 2013, making us the fifth largest player in this market. In the coming year, we will proactively grow this business by cooperating more closely with agents to develop large scale business, participate in government tenders, and develop new insurance products.





傷健險 Accident and Health Insurance

2013 年傷健險整體保費收入達 13.21 億，市佔率 8.82%，因本年度策略首重通路商業務品質之篩選與調整以至於成長率呈現衰退之結果，但仍致力於優質業務之開發，維持業界第三之排名。展望 2014 年，經營方針以加強推展個人傷害保險及健康險銀行通路業務為主軸，此外穩固續保之良質業務亦為重要之項目，同時對內強化核保人員風險評估、業務篩選之能力，提昇理賠人員審核專業之素養乃列為教育訓練之要點，對外持續協助營業同仁及配合通路優質業務之行銷，以期經營績效目標之達成並且追求更佳之核保利潤。

The written premium of accident and health insurance reached NTD 1.32 billion, representing a 8.82% market share. Our strategy focused on business channel selection in 2013. We maintained the market leading position as the third largest as a result of devoting ourselves to developing our premium business. In 2014, our goal is to develop the individual accident insurance business and the banking channel. In addition, we will focus on maintaining our persistency ratio, strengthening our ability to select premium underwriting business, and enhancing our claim service through employee education and training. By improving the quality of our salespeople and utilizing external channels, we aim to maintain a steady growth, and purse higher underwriting profit in 2014.

Investment Report
投資報告

2013 年全球經濟持續成長，只是成長腳步較為緩慢。美國是表現最為亮麗的國家，各項經濟指標持續上揚，失業率也逐步下降。歐元區也逐漸擺脫負成長，不僅德國、法國等較大經濟體展現穩健成長，原陷入困境的希臘、西班牙、義大利等國也出現觸底回升，顯示金融危機的威脅已逐漸遠離。新興市場中，整體經濟表現不如預期，尤其美國若減少 QE 規模，資金勢必從新興市場中抽離，使得經濟指標及股市表現皆不如成熟國家。

2013 年本公司年度投資損益為 5.13 億元，主要獲利來源為國內股票部份的 2.04 億元，國內債券及國外投資收益分別為 1.09 億及 1.07 億。不動產及國外投資的報酬率持續較 2012 年有所提升。各投資項目比重主要的變化如下：基金及國外投資合計增加 8.67%，專案運用因部份創投基金到期清算而下降 1.13%，銀行存款及短期票券為支應投資增加需求，其佔比也因此明顯降低 6.55% 到 25.49%。

展望 2014 年，IMF 預估全球經濟成長率 3.70%，仍是持續穩健成長。其中歐元區的低基期使得 2014 年的成長幅度較為明顯，美國維持一向穩健走勢，中國則持續進行調結構及提高內需的政策，GDP 的成長將較過去明顯下修。另外市場潛在威脅部份，美國 QE 退場對金融市場衝擊是否已完全反映，加上全球各地的地緣政治持續出現不穩定現象可能對金融市場產生短期衝擊。

單位：千元(Unit:NT$Thousand)

2013年投資狀況表 Statement of Investment

投資項目 Investment Item	投資餘額 Balance	投資比率(%) Percentage	年度損益 Annual Income	年報酬率(%) Annual Return
銀存短票 Cash & Deposits	4,658,734	25.49%	48,630	1.0%
債券 Bonds	3,358,667	18.38%	109,459	3.3%
股票 Equities	2,395,693	13.11%	203,883	8.8%
基金 Funds	1,440,056	7.88%	18,924	1.8%
不動產 Real Estate	2,191,575	11.99%	45,822	2.2%
國外投資 Overseas	3,643,091	19.94%	106,896	3.5%
專案運用 Projects	586,595	3.21%	-10,780	-1.7%
避險 Hedge	415	0.00%	-10,145	-2716.2%
合計 Total	18,274,825	100.00%	512,688	2.9%

The global economy of 2013 still continued the growth path, but at a slow speed. The US had proved to be the strongest growth country among all developed countries. Most of the economy indicators and unemployment rate kept improving. The EURO zone as a whole also showed the signal of bottom-out, not only the major economies, i.e. Germany and France, but also the once-troubled counties, i.e. Italy, Spain, and Greece. The risk of financial crisis had been dramatically decreased in 2013. On the other hand, the emerging countries obviously underperformed. The major reason was the expectation of US QE tapering. This strong expectation had caused a big investment outflow in emerging markets. Therefore, both the economies and financial markets suffered consequently.

The total investment income of 2013 was 513 million. The major sources of investment income came from three asset categories, domestic equity 204 million, domestic bond 109 million, and foreign investment 107 million. Real estate and foreign investment also had better rates of return than 2012. The major asset allocation changes in 2013 are as the following: fund and foreign investment increased 8.67%, special project investment dropped 1.13% due to the liquidation of some JV funds, and accordingly bank deposit and RP combined decreased 6.55% to 25.49% for the use of other investments.

According to the forecast of IMF, the global economy growth rate of 2014 will be a steady rate of 3.70%. The EURO zone will have the most improvement given its low base in 2013. The US economy again is expected to maintain a robust growth. The China economy is still undergoing a structural reform, therefore the GDP growth rate target has been revised down to 7.5% in 2014. On the risk part, the major risks of global financial markets in 2014 will be the US QE tapering and political tensions in some particular regions.

Financial Report
財務報告

資產負債表 Balance Sheet

單位：千元(Unit:NT$Thousand)

資產 Assets		2012	2013
現金及約當現金	Cash	6,406,493	7,031,323
應收款項	Receivable	2,704,563	1,906,162
投資	Investments	8,910,760	9,927,269
再保險準備資產-淨額	Net Reinsurance Assets	4,065,522	4,333,483
固定資產	Net Property & Equipment	1,211,716	1,091,393
無形資產	Intangible Assets	108,737	47,359
其他資產	Other Assets	783,865	881,991
	資產總計 Total Assets	24,191,656	25,218,980
負債與股東權益 Total Liabilities & Equities			
應付款項	Payables	1,603,826	1,615,562
金融負債	Financial Liabilities	152	2,836
負債準備	Reserve for Liabilities	15,800,533	15,967,295
其他負債	Other Liabilities	656,354	711,454
負債總計	Total Liabilities	18,060,865	18,297,147
股本	Capital Stock	3,159,633	3,159,633
資本公積	Capital Surplus	63,663	63,663
保留盈餘	Retained Earnings	2,400,934	2,771,150
股東權益其他項目	Equity Adjustment	506,561	927,387
	股東權益總計 Total Equity	6,130,791	6,921,833
	負債與股東權益總計 Total Liabilities and Equity	24,191,656	25,218,980

損益表
Income Statement

單位：千元(Unit:NT$Thousand)

資產 Assets		2012	2013
簽單保費收入	Premium Income	12,315,919	12,811,723
再保費收入	Reinsurance Premium Income	413,108	420,100
保費收入	Premium Income	12,729,027	13,231,823
再保費支出	Reinsurance Premium Expenses	4,107,484	3,738,351
未滿期保費準備淨變動	Provision(Recovery) for Unearned Premium Reserve	(245,851)	(381,981)
自留滿期保費收入	Retained Premiums Earned	8,375,692	9,111,491
再保佣金收入	Reinsurance Commission Received	628,145	496,441
手續費收入	Service Charges	24,000	25,675
淨投資損益	Financial Receipts (Expenses)	246,228	392,266
其他營業收入	Other Operating Income	0	23,813
營業收入	Total Operating Revenue	9,274,065	10,049,686
保險賠款與給付	Insurance Proceeds Payable	7,142,464	7,147,533
攤回再保賠款與給付	Claims Recovered From Reinsures	2,297,120	2,154,301
自留保險賠款與給付	Occurred Claim	4,845,344	4,993,232
負債淨準備變動	Changes in Liability Reserves	(321,300)	(124,691)
佣金支出	Commission Expenses	1,722,063	1,761,772
其他營業成本	Other Operating Expenses	30,359	49,656
營業成本	Operating Costs	6,276,466	6,679,969
營業費用	Operating Expenses	2,114,733	2,254,156
營業利益	Total Operating Income	882,866	1,115,561
營業外收入及利益	Non-operating Income	410	718
繼續營業單位稅前純益	Continuing Operating Income Before Tax	883,276	1,116,279
所得稅費用	Income Tax Expense	130,020	144,601
本期淨利	Net Profit After Income Tax	753,256	971,678
每股盈餘	Earnings Per Share	2.40	3.08

企業資訊
Corporate Information

Organization Chart 組織結構

- 股東會 Board of Shareholders
  - 董事會 Board of Directors
    - 薪資報酬委員會 Computime Committee
    - 風險管理委員會 Risk Management Committee
    - 總稽核 General Auditor
      - 稽核室 Auditor Dept.
    - 董事長 Chairman
      - 總經理 President
        - 經理 Manager
          - 風險管理部 Risk Management Dept.
        - 副總經理 Senior Vice President
          - 投資部 Investment Dept.
        - 協理 Vice President
          - 法令遵循室 Legal Comance.
          - 財務部 Finance Dept.
          - 會計部 Accounting Dept.
        - 特助 Special Assistant to Chairman
          - 人資行政部 Human Resources Dept.
          - 資訊部 Information Technology Dept.
          - 企劃部 Corporate Development Dept.
          - 精算部 Actuarial Dept.
        - 協理 Vice President
          - 火險部 Fire Underwriting Dept.
          - 水險部 Marine Underwriting Dept.
          - 新種險部 Casualty Underwriting Dept.
          - 傷害暨健康險部 Accident and Health Underwriting Dept.
          - 再保險部 Reinsurance Dept.
        - 協理 Vice President
          - 汽車險部 Motor Underwriting Dept.
          - 客戶服務部 Customers & Claim Dept.
        - 副總經理 Senior Vice President
          - 企業保險營業一部 Corporate Insurance Sales 1st Dept.
          - 企業保險營業二部 Corporate Insurance Sales 2nd Dept.
          - 通路行銷部 Channel Sales Dept.
          - 個人保險營業部 Personal Insurance Sales Dept.
          - 北區 Northern area
            - 內湖分公司 NeiHu Branch Office
            - 士林分公司 Shihlin Branch Office
            - 汐止分公司 Hsichih Branch Office
            - 蘭陽分公司 Lanyang Branch Office
            - 板橋分公司 Panchiao Branch Office
            - 雙和分公司 Shuangho Branch Office
          - 桃竹苗區 Western area
            - 桃園分公司 Taoyuan Branch Office
            - 中壢分公司 Chungli Branch Office
            - 新竹分公司 Hsinchu Branch Office
            - 苗栗分公司 Miaoli Branch Office
          - 中區 Central area
            - 台中分公司 Taichung Branch Office
            - 沙鹿分公司 Shalu Branch Office
            - 南投分公司 Nantou Branch Office
            - 彰化分公司 Changhwa Branch Office
            - 員林分公司 Yuanlin Branch Office
          - 南區 Southern area
            - 嘉義分公司 Chiayi Branch Office
            - 虎尾分公司 Huwei Branch Office
            - 斗六分公司 Touliu Branch Office
            - 台南分公司 Tainan Branch Office
            - 新營分公司 Sinying Branch Office
          - 高鳳屏區 Kaohsiung area
            - 高雄分公司 Kaohsiung Branch Office
            - 鳳山分公司 Fengshan Branch Office
            - 屏東分公司 Pingtung Branch Office

Management Team
經營團隊

董事長	吳昕紘	Chairman	Philip H.H.Wu
總經理	詹文全	President	Wen-Chuan Chan
董事長特別助理	何英蘭	Special Assistant to Chairman	Ina Ho
副總經理	吳偉全	Senior Vice President	Wayne Wu
副總經理	俞紀明	Senior Vice President	Mike C.M. Yu
副總經理	黃植原	Senior Vice President	Richard C.Y. Huang
副總經理	趙國華	Senior Vice President	Kuo-Hua Chao
總稽核	周賢財	General Auditor	Hsien-Tsai Chou
協理	林金龍	Vice President	Chin-Lung Lin
協理	楊奕浩	Vice President	I-How Yang
協理	郭進國	Vice President	Chin-Kuo Kuo
協理	王伯壎	Vice President	Worthy P.H. Wang
協理	劉崇文	Vice President	Kiefer C.W. Liu
協理	簡忠衛	Vice President	Chung-Wei Chien
協理	胡振民	Vice President	Chen-Min Hu

財務部經理	劉崇文(兼)	Manager of Finance Dept.	Kiefer C.W. Liu
人資行政部經理	何英蘭(兼)	Manager of Human Resources Dept.	Ina Ho
會計部經理	汪慧貞	Manager of Accounting Dept.	Huei-Jhen Wang
投資部經理	黃植原(兼)	Senior Vice President	Richard Z.U. Huang
企劃部經理	盛餘祥	Manager of Corporate Development Dept.	Yu-Xiang Sheng
精算部經理	申賢英	Manager of Actuarial Dept.	Sian-Ying Shen
資訊部經理	陳文傑	Manager of Information Technology Dept.	Wen- jie Chen
再保險部經理	葉日進	Manager of Reinsurance Dept.	Jih-Chin Yeh
風險管理部經理	成達智	Manager of Risk Management Dept.	Stove D.J. Cherng

法令遵循室	林獻堂	Manager of Legal Compliance Dept.	Hsien -Tang Lin
稽核室	蕭寬仁	Manager of Audit Dept.	Kuan-Ren Xiao
火險部經理	張志強	Manager of Fire Underwriting Dept.	Chih-Chiang Chang
水險部經理	胡振民(兼)	Manager of Marine Underwriting Dept.	Chen-Min Hu
新種險部經理	顏呈輝	Manager of Casualty Underwriting Dept.	Andy C.H.Yen
傷害暨健康險部經理	林秀娟	Manager of Accident and Health Underwriting Dept.	Siou- Jyuan Lin
汽車險部經理	林金龍(兼)	Manager of Motor Underwriting Dept.	Chin-Lung Lin
客戶服務部經理	楊俊彥	Manager of Customers & Claim Dept.	Jun-Yan Yang
企業保險營業一部經理	吳雅瑛	Manager of Corporate Insurance Sales 1st Dept.	Ya-Ying Wu
企業保險營業二部經理	陳國助	Manager of Corporate Insurance Sales 2nd Dept.	Guo-Jhu Chen
通路行銷部經理	林穎宏	Manager of Channel Sales Dept.	Ying-Hung Lin
個人保險營業部經理	張學義	Manager of Personal Insurance Sales Dept.	Hsueh-Yi Chang

士林分公司經理	簡國釧	Manager of Shihlin Branch Office	Gwo-Chuann Jean
內湖分公司經理	鄭慶仁	Manager of NeiHu Branch Office	Ching-Jen Cheng
雙和分公司經理	陳銘華	Manager of Shuangho Branch Office	Ming-Hua Chen
板橋分公司經理	吳偉全(兼)	Manager of Panchiao Branch Office	Wayne Wu
蘭陽分公司經理	陳明和	Manager of Lanyang Branch Office	David M.H. Chen
汐止分公司經理	陳軍龍	Manager of Hsichih Branch Office	Jyun-Long Chen
桃園分公司經理	徐慶霖	Manager of Taoyuan Branch Office	Ching -Lin Hsu
中壢分公司經理	歐陽毅	Manager of Chungli Branch Office	I Ou Yang
新竹分公司經理	黃榮燦	Manager of Hsinchu Branch Office	Rong-Can Huang
苗栗分公司經理	楊奕浩(兼)	Manager of Miaoli Branch Office	I-How Yang
台中營業一部經理	陳宏誌	Manager of Taichung 1st Production Dept.	Hong-Jhih Chen
台中營業二部經理	鄒孟貢	Manager of Taichung 2nd Production Dept.	Meng-Kung Chou
沙鹿分公司經理	陳昭輝	Manager of Shalu Branch Office	Jhao- Huei Chen
南投分公司經理	蘇傳志	Manager of Nantou Branch Office	Chuan-Chih Su
彰化分公司經理	鄭艷紅	Manager of Changhwa Branch Office	ZHENG,YAN-HONG
員林分公司經理	賴炫坤	Manager of Yuanlin Branch Office	Hsien-Kun Lai
嘉義分公司經理	蔡富郎	Manager of Chiayi Branch Office	Fu-Lang Tsai
虎尾分公司經理	胡秀華	Manager of Huwei Branch Office	Hsiu-Hua Hu
斗六分公司經理	張育銘	Manager of Touliu Branch Office	Yu- Ming Chang
台南營業一部經理	簡忠衛(兼)	Manager of Tainan 1st Production Dept.	Chung-Wei Chien
台南營業二部經理	杜昆益	Manager of Tainan 2nd Production Dept.	DU,KUN-YI
新營分公司經理	張權德	Manager of Sinying Branch Office	Chuan-De Chang
高雄營業一部經理	周琪文	Manager of Kaohsiung 1st Production Dept.	Ci-Wen Jhou
高雄營業二部經理	郭進國(兼)	Manager of Kaohsiung 2nd Production Dept.	Chin-Kuo Kuo
鳳山分公司經理	許育嘉	Manager of Fengshan Branch Office	Yu-Chia Hsu
屏東分公司經理	耿健予	Manager of Pingtung Branch Office	Jian-Yu Geng

Head office & Branch offices
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114台北市內湖區瑞光路295號6樓
TEL:(02)2627-2026 FAX:(02)2627-1760
6F., No.295, Rueiguang Rd., Neihu District, Taipei City 114, Taiwan (R.O.C.)

士林分公司
Shihlin branch office
112台北市北投區文林北路222號2樓
TEL:(02)2828-7010 FAX:(02)2828-7016
2F., No.222, Wunlin N. Rd., Beitou District, Taipei City 112, Taiwan (R.O.C.)

汐止分公司
Hsichih branch office
221新北市汐止區新台五路一段82號D棟13樓
TEL:(02)2696-0606 FAX:(02)2696-0808
13F.-D, No.82, Sec. 1, Xintai 5th Rd., Xizhi District, New Taipei City 221, Taiwan (R.O.C.)

蘭陽分公司
Lanyang branch office
265宜蘭縣羅東鎮公正路398號
TEL:(03)955-2640 FAX:(03)957-6733
No.398, Kungcheng Rd., Lotung Chen, Yilan County 265, Taiwan (R.O.C.)

板橋分公司
Banchiao branch office
220新北市板橋區文化路一段266號15樓
TEL:(02)2254-5568 FAX:(02)2254-2941
15F., No.266, Sec. 1, Wunhua Rd., Banciao District, New Taipei City 220, Taiwan (R.O.C.)

雙和分公司
Shuangho branch office
235新北市中和區建八路2號14樓
TEL:(02)8226-2620 FAX:(02)8226-2630
14F,No.2,Chienpa Rd.,Chungho District,New Taipei City 235, Taiwan (R.O.C.)

桃竹苗區 Western area

桃園分公司
Taoyuan branch office
330桃園市復興路205號A棟21樓
TEL:(03)338-4003 FAX:(03)337-0672
21F-A, No.205, Fuhsing Rd., Taoyuan City 330, Taiwan (R.O.C.)

中壢分公司
Chungli branch office
320桃園縣中壢市環西路121號9樓A室
TEL:(03)491-1808 FAX:(03)491-1068
Room A, 9F., No.121, Huansi Rd., Jhongli City, Taoyuan County 320, Taiwan (R.O.C.)

新竹分公司
Hsinchu branch office
300新竹市民生路192號5樓
TEL:(03)533-9121 FAX:(03)532-5548
5F, No.192, Minsheng Rd., Hsinchu City 300, Taiwan (R.O.C.)

苗栗分公司
Miaoli branch office
360苗栗市中正路462號4樓
TEL:(037)352-311 FAX:(037)358-785
4F, No.462, Jhongjheng Rd., Miaoli City 360, Taiwan (R.O.C.)

中　區 Central area

台中分公司
Taichung branch office
404台中市北區臺灣大道二段340號12樓
TEL:(04)2322-1158 FAX:(04)2322-0601
12F., No.340, Sec. 2, Taiwan Blvd., North Dist., Taichung City 404, Taiwan (R.O.C.)

沙鹿分公司
Shalu branch office
435台中市梧棲區中華路二段609號
TEL:(04)2662-0099 FAX:(04)2662-0022
No.609, Sec. 2, Chunghua Rd., Wuchi District, Taichung City 435 , Taiwan (R.O.C.)

南投分公司
Nantou branch office
540南投縣南投市大同南街24號
TEL:(049)224-5747 FAX:(049)224-5750
No.24, Datong S. St, Nantou City, Nantou County 540, Taiwan (R.O.C.)

彰化分公司
Changhwa branch office
500彰化市中山路二段326號
TEL:(04)724-2147 FAX:(04)724-9970
No.326, Sec. 2, Jhongshan Rd., Changhua City, Changhua County 500, Taiwan (R.O.C.)

員林分公司
Yuanlin branch office
510彰化縣員林鎮大同路二段2號2樓
TEL:(04)835-5151 FAX:(04)835-3214
2F, No.2, Sec. 2, Datung Rd.,Yuanlin Township, Chunghua County 510, Taiwan (R.O.C.)

南　區 Southern area

嘉義分公司
Chiayi branch office
600嘉義市民權路427號5樓
TEL:(05)225-3190 FAX:(05)224-3708
5F, No.427, Minchuan Rd., Chiayi City 600, Taiwan (R.O.C.)

虎尾分公司
Huwei branch office
632雲林縣虎尾鎮新生路148號3樓
TEL:(05)632-1389 FAX:(05)632-4388
3F, No.148, Hsinsheng Rd., Huwei Township, Yunlin County 632, Taiwan (R.O.C.)

斗六分公司
Touliu branch office
640雲林縣斗六市雲林路二段203號5樓
TEL:(05)535-2412 FAX:(05)535-2415
5F, No.203, Yunlin Rd., Sec. 2, Touliu City, Yunlin County 640, Taiwan (R.O.C.)

台南分公司
Tainan branch office
700台南市中西區永華路一段32號12樓
TEL:(06)227-1313 FAX:(06)228-6605
12F., No.32, Sec. 1 Yonghua Rd., West Central District, Tainan City 700, Taiwan (R.O.C.)

新營分公司
Sinying branch office
730台南市新營區中正路10號5樓
TEL:(06)635-6569 FAX:(06)633-4815
5F., No.10, Jhongjheng Rd., Sinying District Tainan City 730, Taiwan (R.O.C.)

高鳳屏區 Kaohsiung area

高雄分公司
Kaohsiung branch office
800高雄市新興區中正三路154號12樓
TEL:(07)235-3197 FAX:(07)237-3836
12F., No.154, Jhongjheng 3rd Rd., Sinsing District, Kaohsiung City 800, Taiwan (R.O.C.)

鳳山分公司
Fengshan branch office
830高雄市鳳山區自由路224號10樓之1
TEL:(07)745-6131 FAX:(07)741-7017
10F.-1, No.224, Zihyou Rd.,Fengshan District, Kaohsiung City 830, Taiwan (R.O.C.)

屏東分公司
Pingtung branch office
900屏東市自由路450號8樓之1
TEL:(08)738-2000 FAX:(08)737-4122
8F.-1, No.450, Zihyou Rd., Pingtung City, Pingtung County 900, Taiwan (R.O.C.)

CORPORATE HISTORY
公司史蹟

1962 11月05日台財錢發第07364號通知核准籌設「遠東產物保險股份有限公司」，籌設地址台北市太原路35號。

1963 03月20日於中國大飯店召開創立股東會，選任謝東閔先生為董事長兼總經理，吳火獅先生為副董事長。資本額為新台幣3200萬元。

03月27日台財錢發第01919號通知准予更名為「新光產物保險股份有限公司」。

05月01日上午十時恭請財政部嚴部長靜波蒞臨剪綵，於台北市館前路四十三號開幕，正式營業。

1965 04月24日總公司遷址至臺北市武昌街一段三十五號擴大營業。

1972 07月12日創始董事長謝東閔榮任台灣省政府主席。推選謝國城先生為董事長兼總經理。

1973 01月27日臺北市寶慶路三十四號新光保險大樓落成，總公司遷入新址擴大營業。

全年年營業收入超過新台幣1億元。

1978 03月31日選任謝國城先生為董事長兼總經理、吳火獅先生為副董事長。

公司資本額增為新台幣1億元正。

1980 董事長謝國城先生逝世，由副董事長吳火獅先生代理職務。

全年營業收入超過新台幣10億元。

1981 09月17日選任吳東賢為董事長，謝孟雄為副董事長。

1983 01月20日台北市建國北路二段十三號新光產物保險大樓落成，總公司遷入營業。

1985 全年營業收入超過新台幣20億元。

1987 全年營業收入超過新台幣36億元。

1994 05月31日選任吳東賢先生為董事長、林澄枝先生為副董事長。

1999 12月09日配合公司CIS整體規劃，本公司英文名稱由SHIN KONG FIRE & MARINE INSURANCE CO.,LTD.變更為「Shinkong Insurance Co., LTD.」。

2000 05年22日股票上市掛牌買賣(上市價格27.5元)。

05年31日選任吳東賢先生為董事長，謝孟雄先生為副董事長。

2001 01月03日獲中華信評「twAA」、S&P「A-」之財務實力評等及發行體信用評等。

2003 05月01日創業四十週年紀念日。

11月03日獲中華信評「twAA-/穩定」、S&P「BBB+/ Stable」之財務實力評等及發行體信用評等。

2006 07月04日榮獲2006年保險信望愛「產險組-最佳保險專業獎」。

11月13日獲中華信評「twAA-/正向」、S&P「BBB+/Positive」之財務實力評等及發行體信用評等。

全年簽單保費突破新台幣100億。

2007 07月03日榮獲2007年保險信望愛「產險組-最佳商品創意獎」。

全年簽單保費突破新台幣105億。

2008 08月07日榮獲2008年保險信望愛「產險組-最佳保險專業獎」。

12月18日獲中華信評「twAA-/穩定」、S&P「BBB+/ Stable」之財務實力評等及發行體信用評等。

全年簽單保費突破新台幣107億。

2009 03月16日於台北總公司成立客戶服務中心。

06月26日選任吳昕紘先生為董事長。

07月08日榮獲2009年(第11屆)保險信望愛「產險組-最佳保險專業獎」、「產險組最佳通訊處(桃園分公司)」。

2010 06月30日榮獲2010年(第12屆)保險信望愛「最佳專業顧問獎」、「產險組最佳通訊處獎(新莊通訊處)」。

12月31日獲中華信評「twAA-/穩定」、S&P「BBB+/ Stable」之財務實力評等及發行體信用評等。

年度盈餘創歷史新高。

2011 05月04日榮獲數位雜誌所舉辦的「數位服務標竿企業」產險組第三名之肯定。

10月05日獲第四屆臺灣保險卓越獎「公益關懷卓越獎」入圍之肯定。

12月28日獲中華信評「twAA-/穩定」、S&P「BBB+/ Stable」之財務實力評等及發行體信用評等。

全年簽單保費突破新台幣114億。

2012 06月09日舉辦新光產險家庭日暨公益園遊會。

07月18日榮獲2012年(第14屆)保險信望愛「最佳社會責任獎-產險組」。

12月11日獲中華信評「twAA-/穩定」、S&P「BBB+/ Stable」之財務實力評等及發行體信用評等。

全年簽單保費突破新台幣123億。

2013 04月21日舉辦新光產險50週年運動家庭日會暨園遊會。

05月01日創業五十週年紀念日。

06月27日獲中華信評「twAA/穩定」、S&P「A-/Stable」之財務實力評等及發行體信用評等。

08月26日榮獲2013年保險信望愛(第十五屆)「產險組-最佳保險專業獎」、「產險組-最佳社會責任」

全年簽單保費突破新台幣128億。