

附件二 保險業辦理網路投保業務之差異化管理重點指標項目修正規定

Appendix 2 Amended Provisions on Key Indicators for Differentiated Management of Online Insurance Business of Insurance Enterprises

一、積極指標：

1. Positive indicators:

- (一) 最近一年自有資本與風險資本比率超過百分之二百五十。
(1) Its ratio of adjusted net capital to risk-based capital in the most recent year exceeds 250%.
- (二) 最近一年內未因違反網路投保相關法令或未有遭主管機關重大裁罰及處分或罰鍰累計達新臺幣三百萬元以上者。但受處分情事已獲具體改善經主管機關認定者，不在此限。
(2) Has not violated online insurance related regulations or has not been subject to major sanctions and penalties, or more than NT\$3 million cumulative fines imposed by the competent authority in the most recent year, or if it has, concrete improvement actions have been taken to remedy the violation and recognized by the competent authority.
- (三) 最近一年公平待客原則評核結果為財產保險業或人身保險業前百分之三十。
(3) Ranked in the top 30% among non-life insurance enterprises or life insurance enterprises as rated based on the Principle for Treating Customers Fairly in the most recent year.
- (四) 最近一年內保險業配合政府政策需要開辦保險商品，或推動社會公益工作，績效卓著。
(4) Has been offering new insurance products, or promoting public interest works in coordination with government policies in the most recent year and achieved outstanding results.
- (五) 網路投保資訊安全管理系統經相關公正單位之驗證。
(5) Its information security management system for online insurance business has been verified by a relevant impartial organization.
- (六) 網路投保個人資料管理系統經相關公正單位之導入。
(6) Its personal data management system for online insurance business was introduced by a relevant impartial organization.

二、消極指標：

2. Negative indicators:

- (一) 最近一年自有資本與風險資本比率未達百分之二百。
(1) Its ratio of adjusted net capital to risk-based capital in the most recent year fails to reach 200%.
- (二) 最近一年內有因違反網路投保相關法令或有遭主管機關重大裁罰及處分或罰鍰累計達新臺幣三百萬元以上者。但受處分情事已獲具體改善經主管機關認定者，不在此限。
(2) Has violated online insurance related regulations or has been subject to major sanctions and penalties, or more than NT\$3 million cumulative fines imposed by the competent authority in the most recent year. However the preceding provision does not apply to the situation where concrete improvement actions have been taken to remedy the violation and recognized by the competent authority.
- (三) 最近一年公平待客原則評核結果為財產保險業或人身保險業後百分之二十。但經保險業提出合理說明並經主管機關核准者，不在此限。
(3) Ranked in the bottom 20% among non-life insurance enterprises or life insurance enterprises as rated based on the Principle for Treating Customers Fairly in the most recent year. However the preceding provision does not apply if the insurance enterprise has given reasonable explanation which is approved by the competent authority.