

Content

Title : Premium Table of Compulsory Automobile Liability Insurance for Car [Ch](#)

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Content : Article 1

Premium Table of Compulsory Automobile Liability Insurance for Car

Compulsory Automobile Liability Insurance Premium Table (Motor Vehicles 1)

Unit: NT\$

Level	Adjust- ment	Factor	Vehicle Type			
			Commercial	Light Truck	Dual Use Bus/Freight Truck	Heavy Truck
1	-30 %	2,132	1,681	1,398	2,518	4,109
2	-26 %	2,230	1,754	1,455	2,639	4,321
3	-18 %	2,428	1,901	1,569	2,881	4,744
4	0 %	2,873	2,230	1,826	3,426	5,698
5	10 %	3,121	2,413	1,968	3,728	6,228
6	20 %	3,368	2,596	2,111	4,031	6,757
7	30 %	3,615	2,779	2,253	4,333	7,287
8	40 %	3,862	2,961	2,396	4,636	7,817

9	50	%	4,110	3,144	2,538	4,938	8,346
10	60	%	4,357	3,327	2,681	5,241	8,876
Special Vehicle				Tow Vehicle			
Weight	Large-sized	Small-sized	General vehicle	Container truck			
above 15.1 tons	vehicle	vehicle					
6,112	2,828	2,080	11,795	10,397			
6,439	2,967	2,176	12,446	10,968			
7,092	3,244	2,368	13,749	12,110			
8,560	3,868	2,799	16,679	14,681			
9,376	4,215	3,039	18,306	16,109			
10,192	4,562	3,279	19,934	17,537			
11,008	4,908	3,519	21,562	18,965			
11,824	5,255	3,759	23,190	20,393			
12,640	5,602	3,999	24,818	21,821			
13,456	5,949	4,239	26,445	23,249			

Notes:

1. The premium list in this table is for a one-year policy. When an insured or an insurer terminates this insurance contract, after deducting the insurer's business expenses and any expense needed to ensure the soundness of this insurance, the insurer should refund the remaining premium calculated based on the ratio of the remained days to policy period.
2. The insurer's business expenses and any expense needed to ensure the soundness of this insurance for all the vehicles in this table is NT\$387.80, it includes:
 - (1) the insurer's business expenses: NT\$381.94, reducible with reference to its management efficiency. If a policyholder or insured purchases the insurance at the insurer's company or its branch units in person, the policyholder or insured is entitled to a premium discount of at least NT\$73, provided that the discount amount does not exceed the insurer's business expenses.
 - (2) any expense needed to ensure the soundness of this insurance: NT\$5.86.

3. Both the contribution to the Compensation Fund (3%) and the contribution to the Stabilization Fund (0.2%) should be calculated based on the premium in the table mentioned above.

4. Premium for the first time insured shall be calculated based on the level 4; No matter for commercial or private use, premium of all the light trucks is subject to the one for light trucks(Legal Entity) in the table; Premium of private sedans for corporate owner is subject to the premium of private sedans of male owner in the age 30-60; Premium of sedans and buses for rent is subject to the premium of commercial sedans and commercial buses, Premium of sedans for long-term rent is subject to the premium of private sedans.

5. Premium for first-time insured or an insured with no previous insurance record should be calculated based on Level 4. For other insured, the premium Level for current year is calculated based on the traffic violation record in the previous year. For an insured without any violation record in the previous year, the premium Level for current year will be adjusted one Level down from the Level of previous year. The lowest Level is Level 1.

For insured with violation records in the previous year, the premium Level for current year is adjusted up by 3 Levels from the Level of previous year for every claim paid. For instance, the premium increase by 3 Level for one claim paid, and 6 Levels for two claims paid. The highest Level is Level 10. If an insured has no traffic violation record in the previous year, but has violation records from past, the premium Level for current year should be adjusted according to the rules described as above. In addition, all traffic violation records occurred after the first subscription of CALI should be included in the adjustment of the premium Level.

6. The premium calculation of an automobile with a temporary license plate or a test drive license plate or motorized machinery with a temporary pass having a policy term less than one year should be based on the following: (1) the insurer's business expenses and any expense necessary to ensure the soundness of this insurance shall be charged the same as those of a one-year policy; and (2) the rest items of the premium structure shall be charged on pro-rata basis (the ratio of the policy period in days to 365 days).

7. The premiums listed in this Table do not include the drunk driving surcharge. For the specifics of the drunk driving surcharge, please see the Compulsory Automobile Liability Insurance Drunk Driving Surcharge Table. Compulsory Automobile Liability Insurance Premium Table (Motor Vehicles 2)

Unit: NT\$

Record of violating traffic rules and accidents	Type of Vehicles	Military Vehicles	Mobile Machinery	Private Bus		
Lev- el	Adjust- ment Factor	Admin- istra- tive	Combat Vehic- le	Seats: 10~20	Seats: 21~30	Seats: Above 31

		Vehic-						
		le						
1	-30 %	1,489	826	1,918	5,796	6,051	5,543	
2	-26 %	1,551	850	2,004	6,105	6,374	5,837	
3	-18 %	1,675	898	2,178	6,721	7,020	6,425	
4	0 %	1,955	1,008	2,568	8,109	8,473	7,747	
5	10 %	2,110	1,068	2,784	8,879	9,280	8,482	
6	20 %	2,266	1,129	3,001	9,650	10,087	9,216	
7	30 %	2,421	1,190	3,218	10,421	10,895	9,951	
8	40 %	2,577	1,251	3,434	11,192	11,702	10,686	
9	50 %	2,732	1,311	3,651	11,963	12,509	11,420	
10	60 %	2,887	1,372	3,868	12,733	13,316	12,155	

Commercial Bus

Seats:	Seats:	Seats:
10~20	21~30	Above
		31

9,178	8,168	7,812
9,679	8,612	8,236
10,683	9,499	9,083

12,940	11,497	10,989
14,193	12,606	12,048
15,447	13,716	13,107

16,701	14,825	14,165

17,955	15,935	15,224
19,209	17,045	16,283
20,463	18,154	17,342

Notes:

- 1.The premium list in this table is for a one-year policy. When an insured or an insurer terminates this insurance contract, after deducting the insurer's business expenses and any expense needed to ensure the soundness of this insurance, the insurer should refund the remaining premium calculated based on the ratio of the remained days to policy period.
- 2.The insurer's business expenses and any expense needed to ensure the soundness of this insurance for all the vehicles in this table is NT\$387.80, it includes:
 - (1) the insurer's business expenses: NT\$381.94, reducible with reference to its management efficiency. If a policyholder or insured purchases the insurance at the insurer's company or its branch units in person, the policyholder or insured is entitled to a premium discount of at least NT\$73, provided that the discount amount does not exceed the insurer's business expenses.
 - (2) any expense needed to ensure the soundness of this insurance: NT\$5.86.
- 3.Both the contribution to the Compensation Fund (3%) and the contribution to the Stabilization Fund (0.2%) should be calculated based on the premium in the table mentioned above.
- 4.Premium for the first time insured shall be calculated based on the level 4; No matter for commercial or private use, premium of all the light trucks is subject to the one for light trucks(Legal Entity) in the table; Premium of private sedans for corporate owner is subject to the premium of private sedans of male owner in the age 30-60; Premium of sedans and buses for rent is subject to the premium of commercial sedans and commercial buses, Premium of sedans for long-term rent is subject to the premium of private sedans.
- 5.Premium for first-time insured or an insured with no previous insurance record should be calculated based on Level 4. For other insured, the premium Level for current year is calculated based on the traffic violation record in the previous year. For an insured without any violation record in the previous year, the premium Level for current year will be adjusted one Level down from the Level of previous year. The lowest Level is Level 1. For insured with violation records in the previous year, the premium Level for current year is adjusted up by 3 Levels from the Level of previous year for every claim paid. For instance, the premium increase by 3 Level for one claim paid, and 6 Levels for two claims paid. The highest Level is Level 10. If an insured has no traffic violation record in the previous year, but has violation records from past, the premium Level for current year should be adjusted according to the rules described as above. In addition, all traffic violation records occurred after the first subscription of CALI should be included in the adjustment of the premium Level.
- 6.The premium calculation of an automobile with a temporary license plate or a test drive license plate or motorized machinery with a temporary pass

having a policy term less than one year should be based on the following: (1) the insurer's business expenses and any expense necessary to ensure the soundness of this insurance shall be charged the same as those of a one-year policy; and (2) the rest items of the premium structure shall be charged on pro-rata basis (the ratio of the policy period in days to 365 days) .

7. The premiums listed in this Table do not include the drunk driving surcharge. For the specifics of the drunk driving surcharge, please see the Compulsory Automobile Liability Insurance Drunk Driving Surcharge Table. Compulsory Automobile Liability Insurance Premium Table (Motor Vehicles 3)

Unit: NT\$

Record of violating traffic rules and accidents		Type of Vehicles					
Level	Adjust- ment	Age under 20		Age 21~25		Age 26~30	
	Factor	Male	Female	Male	Female	Male	Female
1	-30 %	2,594	1,757	2,395	1,627	1,567	1,158
2	-26 %	2,634	1,796	2,435	1,667	1,607	1,198
3	-18 %	2,714	1,876	2,514	1,747	1,687	1,278
4	0 %	2,893	2,056	2,694	1,926	1,866	1,457
5	10 %	2,993	2,155	2,794	2,026	1,966	1,557
6	20 %	3,093	2,255	2,893	2,126	2,066	1,657
7	30 %	3,192	2,355	2,993	2,225	2,165	1,757
8	40 %	3,292	2,455	3,093	2,325	2,265	1,856
9	50 %	3,392	2,554	3,192	2,425	2,365	1,956
10	60 %	3,491	2,654	3,292	2,524	2,465	2,056

Age 31~60		Age above 60	
Male	Female	Male	Female
1,099	1,019	1,148	889
1,138	1,059	1,188	929
1,218	1,138	1,268	1,009
1,398	1,318	1,448	1,188
1,497	1,418	1,547	1,288
1,597	1,517	1,647	1,388
1,697	1,617	1,747	1,487
1,796	1,717	1,846	1,587
1,896	1,816	1,946	1,687
1,996	1,916	2,046	1,787

Notes:

1. The premium list in this table is for a one-year policy. When an insured or an insurer terminates this insurance contract, after deducting the insurer's business expenses and any expense needed to ensure the soundness of this insurance, the insurer should refund the remaining premium calculated based on the ratio of the remained days to policy period.
2. The insurer's business expenses and any expense needed to ensure the soundness of this insurance for all the vehicles in this table is NT\$387.80, it includes:
 - (1) the insurer's business expenses: NT\$381.94, reducible with reference to its management efficiency. If a policyholder or insured purchases the insurance at the insurer's company or its branch units in person, the policyholder or insured is entitled to a premium discount of at least NT\$73, provided that the discount amount does not exceed the insurer's business expenses.
 - (2) any expense needed to ensure the soundness of this insurance: NT\$5.86.
3. Both the contribution to the Compensation Fund (3%) and the contribution to the Stabilization Fund (0.2%) should be calculated based on the premium in the table mentioned above.
4. Premium for the first time insured shall be calculated based on the level 4; No matter for commercial or private use, premium of all the light trucks is subject to the one for light trucks(Legal Entity) in the table; Premium of private sedans for corporate owner is subject to the premium of private sedans of male owner in the age 30-60; Premium of sedans and buses for rent is subject to the premium of commercial sedans and commercial buses, Premium of sedans for long-term rent is subject to the premium of private

sedans.

5. Premium for first-time insured or an insured with no previous insurance record should be calculated based on Level 4. For other insured, the premium Level for current year is calculated based on the traffic violation record in the previous year. For an insured without any violation record in the previous year, the premium Level for current year will be adjusted one Level down from the Level of previous year. The lowest Level is Level 1. For insured with violation records in the previous year, the premium Level for current year is adjusted up by 3 Levels from the Level of previous year for every claim paid. For instance, the premium increase by 3 Level for one claim paid, and 6 Levels for two claims paid. The highest Level is Level 10. If an insured has no traffic violation record in the previous year, but has violation records from past, the premium Level for current year should be adjusted according to the rules described as above. In addition, all traffic violation records occurred after the first subscription of CALI should be included in the adjustment of the premium Level.

6. The premium calculation of an automobile with a temporary license plate or a test drive license plate or motorized machinery with a temporary pass having a policy term less than one year should be based on the following: (1) the insurer's business expenses and any expense necessary to ensure the soundness of this insurance shall be charged the same as those of a one-year policy; and (2) the rest items of the premium structure shall be charged on pro-rata basis (the ratio of the policy period in days to 365 days) .

7. The premiums listed in this Table do not include the drunk driving surcharge. For the specifics of the drunk driving surcharge, please see the Compulsory Automobile Liability Insurance Drunk Driving Surcharge Table.

Compulsory Automobile Liability Insurance Premium Table (Motor Vehicles 4)

Unit: NT\$

Lev- el	Adjust- ment	Age under 20		Age 21~25		Age 26~30	
		Factor	Male	Female	Male	Female	Male
1	-30 %	3,498	2,315	3,216	2,132	2,048	1,471
2	-26 %	3,554	2,371	3,272	2,188	2,104	1,527
3	-18 %	3,667	2,484	3,385	2,301	2,217	1,639
4	0 %	3,920	2,737	3,638	2,554	2,470	1,893
5	10 %	4,061	2,878	3,779	2,695	2,611	2,034

6	20	%	4,202	3,019	3,920	2,836	2,752	2,174
7	30	%	4,342	3,160	4,061	2,977	2,892	2,315
8	40	%	4,483	3,301	4,202	3,118	3,033	2,456
9	50	%	4,624	3,441	4,342	3,258	3,174	2,597
10	60	%	4,765	3,582	4,483	3,399	3,315	2,737

Age 31~60	Age under 60		
Male	Female	Male	Female
1,386	1,273	1,456	1,090
1,442	1,330	1,513	1,147
1,555	1,442	1,625	1,259
1,808	1,696	1,879	1,513
1,949	1,837	2,020	1,654
2,090	1,977	2,160	1,794
2,231	2,118	2,301	1,935
2,371	2,259	2,442	2,076
2,512	2,400	2,583	2,217
2,653	2,540	2,723	2,357

Notes:

1. The premium list in this table is for a one-year policy. When an insured or an insurer terminates this insurance contract, after deducting the insurer's business expenses and any expense needed to ensure the soundness of this insurance, the insurer should refund the remaining premium calculated based on the ratio of the remained days to policy period.
2. The insurer's business expenses and any expense needed to ensure the soundness of this insurance for all the vehicles in this table is

NT\$387.80, it includes:

(1) the insurer's business expenses: NT\$381.94, reducible with reference to its management efficiency. If a policyholder or insured purchases the insurance at the insurer's company or its branch units in person, the policyholder or insured is entitled to a premium discount of at least NT\$73, provided that the discount amount does not exceed the insurer's business expenses.

(2) any expense needed to ensure the soundness of this insurance: NT\$5.86.
3. Both the contribution to the Compensation Fund (3%) and the contribution to the Stabilization Fund (0.2%) should be calculated based on the premium in the table mentioned above.

4. Premium for the first time insured shall be calculated based on the level 4; No matter for commercial or private use, premium of all the light trucks is subject to the one for light trucks(Legal Entity) in the table; Premium of private sedans for corporate owner is subject to the premium of private sedans of male owner in the age 30-60; Premium of sedans and buses for rent is subject to the premium of commercial sedans and commercial buses, Premium of sedans for long-term rent is subject to the premium of private sedans.

5. Premium for first-time insured or an insured with no previous insurance record should be calculated based on Level 4. For other insured, the premium Level for current year is calculated based on the traffic violation record in the previous year. For an insured without any violation record in the previous year, the premium Level for current year will be adjusted one Level down from the Level of previous year. The lowest Level is Level 1. For insured with violation records in the previous year, the premium Level for current year is adjusted up by 3 Levels from the Level of previous year for every claim paid. For instance, the premium increase by 3 Level for one claim paid, and 6 Levels for two claims paid. The highest Level is Level 10. If an insured has no traffic violation record in the previous year, but has violation records from past, the premium Level for current year should be adjusted according to the rules described as above. In addition, all traffic violation records occurred after the first subscription of CALI should be included in the adjustment of the premium Level.

6. The premium calculation of an automobile with a temporary license plate or a test drive license plate or motorized machinery with a temporary pass having a policy term less than one year should be based on the following:
(1) the insurer's business expenses and any expense necessary to ensure the soundness of this insurance shall be charged the same as those of a one-year policy; and (2) the rest items of the premium structure shall be charged on pro-rata basis (the ratio of the policy period in days to 365 days) .

7. The premiums listed in this Table do not include the drunk driving surcharge. For the specifics of the drunk driving surcharge, please see the Compulsory Automobile Liability Insurance Drunk Driving Surcharge Table. Compulsory Automobile Liability Insurance Premium Table (Motor Vehicles 5)

Unit: NT\$

Record of	Type of Vehicles
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Violating traffic rules and accidents		Dual Use Bus/Freight Truck (Natural Person)						
Level	Adjustment Factor	Age under 20	Age 21~25	Age 26~30	Male	Female	Male	Female
1	-30 %	2,890	1,940	2,664	1,793	1,725	1,261	
2	-26 %	2,936	1,985	2,709	1,838	1,770	1,306	
3	-18 %	3,026	2,076	2,800	1,928	1,861	1,397	
4	0 %	3,230	2,279	3,004	2,132	2,064	1,600	
5	10 %	3,343	2,392	3,117	2,245	2,177	1,713	
6	20 %	3,456	2,506	3,230	2,358	2,291	1,827	
7	30 %	3,569	2,619	3,343	2,472	2,404	1,940	
8	40 %	3,683	2,732	3,456	2,585	2,517	2,053	
9	50 %	3,796	2,845	3,569	2,698	2,630	2,166	
10	60 %	3,909	2,958	3,683	2,811	2,743	2,279	

Age 31~60		Age above 60	
Male	Female	Male	Female
1,193	1,102	1,249	955
1,238	1,148	1,295	1,000
1,329	1,238	1,385	1,091
1,532	1,442	1,589	1,295
1,646	1,555	1,702	1,408

1,759	1,668	1,815	1,521	
1,872	1,781	1,928	1,634	
1,985	1,894	2,042	1,747	
2,098	2,008	2,155	1,861	
2,211	2,121	2,268	1,974	

Notes:

1. The premium list in this table is for a one-year policy. When an insured or an insurer terminates this insurance contract, after deducting the insurer's business expenses and any expense needed to ensure the soundness of this insurance, the insurer should refund the remaining premium calculated based on the ratio of the remained days to policy period.
2. The insurer's business expenses and any expense needed to ensure the soundness of this insurance for all the vehicles in this table is NT\$387.80, it includes:
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 - (2) any expense needed to ensure the soundness of this insurance: NT\$5.86.
3. Both the contribution to the Compensation Fund (3%) and the contribution to the Stabilization Fund (0.2%) should be calculated based on the premium in the table mentioned above.
4. Premium for the first time insured shall be calculated based on the level 4; No matter for commercial or private use, premium of all the light trucks is subject to the one for light trucks(Legal Entity) in the table; Premium of private sedans for corporate owner is subject to the premium of private sedans of male owner in the age 30-60; Premium of sedans and buses for rent is subject to the premium of commercial sedans and commercial buses, Premium of sedans for long-term rent is subject to the premium of private sedans.
5. Premium for first-time insured or an insured with no previous insurance record should be calculated based on Level 4. For other insured, the premium Level for current year is calculated based on the traffic violation record in the previous year. For an insured without any violation record in the previous year, the premium Level for current year will be adjusted one Level down from the Level of previous year. The lowest Level is Level 1. For insured with violation records in the previous year, the premium Level for current year is adjusted up by 3 Levels from the Level of previous year for every claim paid. For instance, the premium increase by 3 Level for one claim paid, and 6 Levels for two claims paid. The highest Level is Level 10. If an insured has no traffic violation record in the previous year, but has violation records from past, the premium Level for current year should be adjusted according to the rules described as above. In addition, all

traffic violation records occurred after the first subscription of CALI should be included in the adjustment of the premium Level.

6. The premium calculation of an automobile with a temporary license plate or a test drive license plate or motorized machinery with a temporary pass having a policy term less than one year should be based on the following: (1) the insurer's business expenses and any expense necessary to ensure the soundness of this insurance shall be charged the same as those of a one-year policy; and (2) the rest items of the premium structure shall be charged on pro-rata basis (the ratio of the policy period in days to 365 days) .

7. The premiums listed in this Table do not include the drunk driving surcharge. For the specifics of the drunk driving surcharge, please see the Compulsory Automobile Liability Insurance Drunk Driving Surcharge Table.

Compulsory Automobile Liability Insurance Drunk Driving Surcharge Table

Unit: NT\$

Number of drunk driving violations on record in the preceding year	Motor Vehicles
1 次	2,100
2 次	4,200
3 次	6,300
4 次	8,400
5 次	10,500
More than 5	Number of drunk driving violations on record in the preceding year multiplied by 2,100, with no ceiling.

Notes:

1. The drunk driving surcharge listed in this table applies only to motor vehicles.
2. The surcharge in this table applies to the owner of the vehicle driven by the offender of drunk driving laws at the time of the violation.
3. If an insured has any record of drunk driving violations in the preceding year, the applicable surcharge listed in this table according to the number of violations shall be added to the Compulsory Automobile Liability Insurance premium. The record of drunk driving violations shall be determined based on the information provided by the Ministry of Transportation and Communications.
4. The drunk driving surcharge in this table is inclusive of the contribution to the Compensation Fund (3%) and the contribution to the

Stabilization Fund (0.2%).

5.The drunk driving surcharge in this table is for the premium for a one-year policy. When an insured or an insurer duly terminates the insurance contract, the insurer should refund the remaining premium calculated taking the number of days remaining in the policy period divided by the number of total days of the policy.

Data Source : Financial Supervisory Commission Laws and Regulations Retrieving System