

Content

Title :	Premium Table of Compulsory Automobile Liability Insurance for Car <span style="color: red;">Ch</span>																																																																															
Date :	2013.12.27																																																																															
Legislative :	1.Promulgated on December 17, 1997; effected on January 01, 1998 2.Amended on June 29, 2001; effected on January 01, 2001 3.Amended on December 20, 2002; effected on January 01, 2003 4.Amended on December 24, 2003; effected on January 01, 2004 5.Amended on February 25, 2005; effected on March 01, 2005 6.Amended on December 29, 2005; effected on March 01, 2006 7.Amended on November 30, 2007; effected on March 01, 2008 8.Amended on December 1, 2008; effected on March 01, 2009 9.Amended on November 30, 2009; effected on March 01, 2010 10.Amended on November 8, 2010; effected on March 01, 2011 11.Amended on December 3, 2012; effected on March 01, 2013 12.Amended on December 27, 2013; effected on March 01, 2014																																																																															
Content :	Article 1 Premium Table of Compulsory Automobile Liability Insurance for Car  Compulsory Automobile Liability Insurance Premium Table (Motor Vehicles 1)  <div style="text-align: right;">Unit: NT\$</div> <table> <tr> <th rowspan="2">Record of violating traffic rules and accidents</th><th rowspan="2">Level</th><th rowspan="2">Adjust-ment Factor</th><th colspan="4">Vehicle Type</th></tr> <tr> <th>Commerc-ial</th><th>Light Truck</th><th>Dual Use Bus/Fre-ight Tr-uck (Legal Entity)</th><th>Heavy Truck</th></tr> <tr> <td></td><td></td><td></td><td>Sedan</td><td>(Leg-al En-tity)</td><td>Weight 3.5~9.0 tons</td><td>Weight 9.1~15.0 tons</td></tr> <tr> <td>1</td><td>-30 %</td><td></td><td>2,132</td><td>1,681</td><td>1,398</td><td>2,518</td></tr> <tr> <td>2</td><td>-26 %</td><td></td><td>2,230</td><td>1,754</td><td>1,455</td><td>2,639</td></tr> <tr> <td>3</td><td>-18 %</td><td></td><td>2,428</td><td>1,901</td><td>1,569</td><td>2,881</td></tr> <tr> <td>4</td><td>0 %</td><td></td><td>2,873</td><td>2,230</td><td>1,826</td><td>3,426</td></tr> <tr> <td>5</td><td>10 %</td><td></td><td>3,121</td><td>2,413</td><td>1,968</td><td>3,728</td></tr> <tr> <td>6</td><td>20 %</td><td></td><td>3,368</td><td>2,596</td><td>2,111</td><td>4,031</td></tr> <tr> <td>7</td><td>30 %</td><td></td><td>3,615</td><td>2,779</td><td>2,253</td><td>4,333</td></tr> <tr> <td>8</td><td>40 %</td><td></td><td>3,862</td><td>2,961</td><td>2,396</td><td>4,636</td></tr> </table>						Record of violating traffic rules and accidents	Level	Adjust-ment Factor	Vehicle Type				Commerc-ial	Light Truck	Dual Use Bus/Fre-ight Tr-uck (Legal Entity)	Heavy Truck				Sedan	(Leg-al En-tity)	Weight 3.5~9.0 tons	Weight 9.1~15.0 tons	1	-30 %		2,132	1,681	1,398	2,518	2	-26 %		2,230	1,754	1,455	2,639	3	-18 %		2,428	1,901	1,569	2,881	4	0 %		2,873	2,230	1,826	3,426	5	10 %		3,121	2,413	1,968	3,728	6	20 %		3,368	2,596	2,111	4,031	7	30 %		3,615	2,779	2,253	4,333	8	40 %		3,862	2,961	2,396	4,636
Record of violating traffic rules and accidents	Level	Adjust-ment Factor	Vehicle Type																																																																													
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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 above 15.1 tons	Large-sized vehicle	Small-sized vehicle	General vehicle	Container truck
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 Machi- nery		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						
	Private Sedan						
Lev- el	Adjust -ment Factor	Age under 20		Age 21~25		Age 26~30	
		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\$

Record of violating traffic rules and accidents		Type of Vehicles					
		Private Light Truck (Natural Person)					
Level	Adjustment Factor	Age under 20		Age 21~25		Age 26~30	
		Male	Female	Male	Female	Male	Female
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		Dual Use Bus/Freight Truck (Natural Person)					
rules and							
accidents							
Lev-	Adjust	Age under 20		Age 21~25		Age 26~30	
el	-ment						
	Factor	Male	Female	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:

(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.

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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.

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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

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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.

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Data Source : Financial Supervisory Commission Laws and Regulations Retrieving System