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Title :	Interpretive Directions for Paragraph 4, Article 15 of Regulations Governing the Supervision of Insurance Solicitors 
Date :	2016.04.08
Legislative :	FSC Order No. Jin-Guan-Bao-Shou-Zi-10502540567 dated April 8, 2016

Content :	<p>1. This Order is issued pursuant to Paragraph 4, Article 15 of the Regulations Governing the Supervision of Insurance Solicitors (referred to as the "Regulations" hereunder).</p> <p>2. The proviso "unless it is otherwise stipulated by the competent authority" under Paragraph 4, Article 15 of the Regulations means the following:</p> <p>(1) Businesses that do not require the signatures of the applicant and the insured on the application form in accordance with the Directions for Insurance Enterprises Engaging in Telemarketing Insurance Products or measures that may replace meeting in person by the insurance solicitor mentioned in FSC letter No. Bao-Ju-(Shou)-Zi-10302020260 dated March 31, 2014 or FSC letter No. Jin-Guan-Bao-Shou-Zi- 10302550480 dated September 17, 2014.</p> <p>(2) Businesses undertaken in accordance with the Directions for Insurance Enterprises Engaging in Electronic Commerce.</p> <p>(3) Businesses that may use relevant evidence sufficing to show the intent of the applicant to acquire insurance to replace the signatures of the applicant and the insured on the application form mentioned in FSC Order No. Jin-Guan-Bao-Chan-Zi-10302525791 dated August 29, 2014.</p> <p>(4) The solicitors of an insurance enterprise are not required to meet the applicant and the insured in person when soliciting the following businesses:</p> <p>A. Driver injury insurance and traffic accident injury insurance annexed to an auto insurance policy where the insured amount is not more than NT\$10 million.</p> <p>B. Fire injury insurance and specific home accident injury insurance annexed to a residential fire insurance policy or comprehensive homeowners insurance policy where the insured amount is not more than NT\$5 million.</p> <p>C. Public transportation injury insurance or full protection injury insurance contained in a credit card insurance policy where the insured amount is not more than NT\$10 million.</p> <p>D. Group insurance whose premiums paid by the applicant.</p> <p>E. Collective travel insurance whose premiums are paid collectively or group travel insurance whose group members pay their own premiums that meet the following conditions:</p> <p>a. Foreign travel: The insured amount of each insured is not more than NT\$15 million.</p> <p>b. Domestic travel: The insured amount of each insured is not more than NT\$5 million.</p> <p>(5) For the following businesses, an insurance enterprise may use the following control measures to replace meeting with the applicant and the insured in person by its solicitor:</p> <p>A. Group insurance where group members pay their own premium: Obtain a statement affixed with applicant's corporate seal and responsible officer's seal to show that the insureds are its members and their intent to purchase insurance.</p> <p>B. Microinsurance offered as individual insurance contracts signed collectively or group insurance : Obtain a statement or assessment form issued by the applicant or the acting insured unit which confirms the enrollment qualifications of the insureds or informs the group of people it serves or provides the records on intent (of the insureds) to purchase insurance or on internal visits (of the insureds) saved by the unit.</p> <p>3. This Order takes effect immediately.</p>
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Data Source : Financial Supervisory Commission Laws and Regulations Retrieving System