

Content

Title : Directions for Insurance Companies to Engage in Concluding Distance Insurance Contracts and Providing Insurance Services [Ch](#)

Date : 2023.07.04

Legislative : Amended on 4 July 2023 per Order No. Jin-Guan-Bao-Shou-Zi-11204922031 of the Financial Supervisory Commission

Content : 6. With regard to the customer identity verification principles, the insurance company must confirm the identity of the customer to verify that the customer is applying for the insurance. The principles shall include the following items:

- (1) The insurance company shall confirm the identity of the customer before entering the video through the mobile ID, member account password login with one-time password, Financial Fast Identity Online or other means approved by the competent authority. However, if the customer is a minor, the legal representative shall be required to confirm his/her identity with one of the aforementioned methods.
- (2) The insurance company shall ask the customer to present his or her national ID card or residence permit. In addition to verifying that the customer's appearance matches the photo on the identity document, the insurance company shall establish mechanisms to detect errors and forgeries in the identity document or check the authenticity of the document with the issuing authority. Minors without a national ID card shall present a health insurance card or passport with a photo.
- (3) The insurance company may also adopt biometric identification (e.g., facial biometrics) as an additional identification measure for concluding distance insurance contracts customers to strengthen the identification of the proposer and the insured of the insurance contract.

15. The insurance company may work with insurance agents, insurance brokers, and banks that operate insurance agent or insurance broker businesses to process the business. The insurance agents, insurance brokers, and banks that operate insurance agent or insurance broker businesses shall comply with the regulations for the operations of the business established by the partner insurance company. The signatory must also sign related documents in accordance with Article 34 of the Regulations Governing Insurance Agents and Article 34 of the Regulations Governing Insurance Brokers.

With regard to cases solicited by solicitors of insurance agents and insurance brokers, the insurance company shall store documents that have not been signed separately and request the signatory to sign the documents online in the system.

The insurance company shall request the insurance agents and insurance brokers to ensure that their solicitors and signatories comply with the Directions and bear management responsibilities.

When the insurance company processes the business using the video and audio recording software of banks that operate insurance agent or insurance broker businesses, the insurance company shall ask the banks to properly encrypt and transmit documents, and video and audio data specified in Points 5 ~ 9 of the Directions for Insurance Agents and Insurance Brokers to Engage in Distance Insurance Contracts and Providing Insurance Service Business to it.