

Content

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

Date : 2024.04.17

Legislative : Amended on April 17, 2024

Content :

Unit: NT\$

Policy Period	Mini Electric Two-Wheel Vehicle
1 Year	563
2 Years	971
3 Years	1,358

Notes:

1. When an insured or an insurer terminates this insurance contract, the insurer should refund the unearned premium calculated as follows:
 - (1) if the unexpired policy period is less than one year, after deducting the insurer's business expenses and the expenses needed to ensure the soundness of this insurance, the insurer should refund the remaining premium calculated based on the ratio of the remained days in the given year to policy period.
 - (2) if the unexpired policy period is greater than or equal to one year, the insurer should refund all unearned premium of years not yet elapsed. The unearned premiums for the insurance period of less than one year in the given year not yet elapsed shall be refunded based on the calculation formula mentioned in paragraph (1).
2. For the purpose of establishing a reference for calculation of future renewal premium, upon the time when an mini electric two-wheel vehicle owner buys this insurance, an insurer will begin collecting the insured's personal factor material information such as the insured's age, gender, and accidents that were due to the insured's traffic violation.
3. The insurer's business expenses and the expenses needed to ensure the soundness of this insurance are NT\$203.53 for the one-year mini electric two-wheel vehicle insurance policy, NT\$269.25 for the two-year mini electric two-wheel vehicle insurance policy, and NT\$320.00 for the three-year mini electric two-wheel vehicle insurance policy, including: (1) The insurer's business expenses, which are NT\$200 for the one-year mini electric two-wheel vehicle insurance policy, NT\$265 for the two-year mini electric two-wheel vehicle insurance policy, and NT\$315 for the three-year mini electric two-wheel vehicle insurance policy, and which are subject to the following provisions: (i) if the proposer or appointee thereof (who shall not be a solicitor of the insurance company) purchases the insurance in person at a place of business of the insurance company (including its branch units), on the insurance company's website, or by public tender, the insurer shall give a premium discount of at least NT\$60 for purchase of a one-year term policy, a premium discount of at least NT\$80 for purchase of a two-year term policy, or a premium discount of at least NT\$100 for purchase of a three-year term policy, provided that the premium discount may not exceed the insurer's business expenses; (ii) an insurance broker or agent who has been approved to handle online sale of insurance shall give a premium discount, within the range of the handling fee, to reflect the cost saved by the online sale of the insurance, but the discount shall not be greater than the discount given by the insurer to the proposer. (2) The expenses needed to ensure the soundness of this insurance, which are NT\$3.53 for the one-year mini electric two-wheel vehicle insurance policy, NT\$4.25 for the two-year mini electric two-wheel vehicle insurance policy, and NT\$5 for the three-year mini electric two-wheel vehicle insurance policy.
4. Both the contribution to the Compensation Fund (10%) and the contribution to the Stabilization Fund (0.2%) should be calculated based on the premium in the table mentioned above.

Compulsory Automobile Liability Insurance Premium Table (Motorcycles)

Unit: NT\$

Policy Period	Light Weight Motorcycle	Heavy Weight Motorcycle	Small Motorcycle	Small Light Motorcycle
1 Year	658	711	424	424
Less than 1 Year and 1 Month	681	736	437	437
Less than 1 Year and 2 Months	726	785	463	463

Less than 1 Year and 3 Months	771	835	489	489
Less than 1 Year and 4 Months	816	884	515	515
Less than 1 Year and 5 Months	861	934	541	541
Less than 1 Year and 6 Months	906	983	566	566
Less than 1 Year and 7 Months	952	1,033	592	592
Less than 1 Year and 8 Months	997	1,083	618	618
Less than 1 Year and 9 Months	1,042	1,132	644	644
Less than 1 Year and 10 Months	1,087	1,182	670	670
Less than 1 Year and 11 Months	1,132	1,231	696	696
Less than 1 Year and 12 Months	1,178	1,281	722	722
2 Years	1,200	1,306	735	735

Notes:

- When an insured or an insurer terminates this insurance contract, the insurer should refund the unearned premium calculated as following:
 - if the unexpired policy period is less than one year, after deducting the insurer's business expenses and the expenses needed to ensure the soundness of this insurance, the insurer should refund the remaining premium calculated based on the ratio of the remained days in the given year to policy period.
 - if the unexpired policy period is greater than or equal to one year, the insurer should refund all premium for the years not yet elapsed. The premiums for the insurance period of less than one year in the given year not yet elapsed shall be refunded based on the calculation formula mentioned in paragraph (1).
- For the purpose of establishing a reference for calculation of future renewal premium, upon the time when a motorcycle owner buys this insurance, an insurer will begin collecting the insured's personal factor material information such as the insured's age, gender, and accidents that were due to the insured's traffic violation.
- The insurer's business expenses and the expenses needed to ensure the soundness of this insurance are NT\$181.00 for the one-year motorcycle insurance policy and NT\$253.35 for the two-year motorcycle insurance policy, including: (1) The insurer's business expenses, which are NT\$177.47 for the one-year motorcycle insurance policy and NT\$249.10 for the two-year motorcycle insurance policy, and which are subject to the following provisions: (i) if the proposer or appointee thereof (who shall not be a solicitor of the insurance company) purchases the insurance in person at a place of business of the insurance company (including its branch units), on the insurance company's website, or by public tender, the insurer shall give a premium discount of at least NT\$60 for purchase of a one-year term policy, or shall give a premium discount of at least NT\$80 for purchase of a two-year term policy, provided that the premium discount may not exceed the insurer's business expenses; (ii) an insurance broker or agent who has been approved to handle online sale of insurance shall give a premium discount, within the range of the handling fee, to reflect the cost saved by the online sale of the insurance, but the discount shall not be greater than the discount given by the insurer to the proposer. (2) The expenses needed to ensure the soundness of this insurance, which are NT\$3.53 for the one-year motorcycle insurance policy and NT\$4.25 for the two-year motorcycle insurance policy.
- For an insurance policy period over one-year but less than two-year, the business expenses and the expenses needed to ensure the soundness for the second-year period are calculated on a pro rata basis of the elapsed months over the entire months of insurance period.
- Both the contribution to the Compensation Fund (2%) and the contribution to the Stabilization Fund (0.2%) should be calculated based on the premium in the table mentioned above.
- The premium calculation of a motorcycle with a temporary license plate or a type 1 test drive license plate having a policy term less than one year should be based on the following: (1) the insurer's business expenses and the expenses 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).

Compulsory Automobile Liability Insurance Premium Table (Motor Vehicles 1)

Unit: NT\$

Record of violating traffic rules and accidents	Vehicle Type						Tow Vehicle		
	Com- mercia l	Light Truck (Legal Entity)	Dual Use Bus/Frei ght	Heavy Truck		Special Vehicle			
Leve l	Adju stment	Sedan	Truck (Legal)	Weight 2.5-3.0	Weight 3.1-3.5	Weight 3.6-4.0	Large- 15-20	Small- 1-5	Genera l Contai n

Level	Statement Factor	Entity	5.5~9.0 tons	9.1~15.0 tons	above 15.1 tons	Small vehicle	Medium vehicle	Large vehicle	Light truck		
1	-30%	2,132	1,681	1,398	2,518	4,109	6,112	2,828	2,080	11,795	10,397
2	-26%	2,230	1,754	1,455	2,639	4,321	6,439	2,967	2,176	12,446	10,968
3	-18%	2,428	1,901	1,569	2,881	4,744	7,092	3,244	2,368	13,749	12,110
4	0%	2,873	2,230	1,826	3,426	5,698	8,560	3,868	2,799	16,679	14,681
5	10%	3,121	2,413	1,968	3,728	6,228	9,376	4,215	3,039	18,306	16,109
6	20%	3,368	2,596	2,111	4,031	6,757	10,192	4,562	3,279	19,934	17,537
7	30%	3,615	2,779	2,253	4,333	7,287	11,008	4,908	3,519	21,562	18,965
8	40%	3,862	2,961	2,396	4,636	7,817	11,824	5,255	3,759	23,190	20,393
9	50%	4,110	3,144	2,538	4,938	8,346	12,640	5,602	3,999	24,818	21,821
10	60%	4,357	3,327	2,681	5,241	8,876	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 the expenses 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 the policy period.
2. The insurer's business expenses and the expenses needed to ensure the soundness of this insurance for all the vehicles in this table are NT\$387.80, including: (1) the insurer's business expenses, which are NT\$381.94, and which are subject to the following provisions: (i) if the proposer or appointee thereof (who shall not be a solicitor of the insurance company) purchases the insurance in person at a place of business of the insurance company (including its branch units), on the insurance company's website, or by public tender, the insurer shall give a premium discount of at least NT\$73, provided that the premium discount may not exceed the insurer's business expenses; (ii) an insurance broker or agent who has been approved to handle online sale of insurance shall give a premium discount, within the range of the handling fee, to reflect the cost saved by the online sale of the insurance, but the discount shall not be greater than the discount given by the insurer to the proposer. (2) The expenses needed to ensure the soundness of this insurance, which are 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.

Three months prior to the expiration of the policy, the insurer shall calculate the

renewal premium. During that period, any new traffic violations on the insured's record will be taken into account for renewal premium calculation for the following year.

6. The premium calculation of an automobile with a temporary license plate or a type 1 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	Leve l Adjustment Factor	Type of Vehicles									
		Military Vehicles		Mobile Machinery	Private Bus			Commercial Bus			
Adjus t- ment	Administra tive Vehicle	Combat Vehicle	Seats: 10~20		Seats: 21~30	Seats: Above 31	Seats: 10~20	Seats: 21~30	Seats: Above 31		
1	-30%	1,489	826	1,918	5,796	6,051	5,543	9,178	8,168	7,812	
2	-26%	1,551	850	2,004	6,105	6,374	5,837	9,679	8,612	8,236	
3	-18%	1,675	898	2,178	6,721	7,020	6,425	10,683	9,499	9,083	
4	0%	1,955	1,008	2,568	8,109	8,473	7,747	12,940	11,497	10,989	
5	10%	2,110	1,068	2,784	8,879	9,280	8,482	14,193	12,606	12,048	
6	20%	2,266	1,129	3,001	9,650	10,087	9,216	15,447	13,716	13,107	
7	30%	2,421	1,190	3,218	10,421	10,895	9,951	16,701	14,825	14,165	
8	40%	2,577	1,251	3,434	11,192	11,702	10,686	17,955	15,935	15,224	
9	50%	2,732	1,311	3,651	11,963	12,509	11,420	19,209	17,045	16,283	
10	60%	2,887	1,372	3,868	12,733	13,316	12,155	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 the expenses 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 the expenses needed to ensure the soundness of this insurance for all the vehicles in this table are NT\$387.80, including: (1) the insurer's business expenses, which are NT\$381.94, and which are subject to the following provisions: (i) if the proposer or appointee thereof (who shall not be a solicitor of the insurance company) purchases the insurance in person at a place of business of the insurance company (including its branch units), on the insurance company's website, or by public tender, the insurer shall give a premium discount of at least NT\$73, provided that the premium discount may not exceed the insurer's business expenses; (ii) an insurance broker or agent who has been approved to handle online sale of insurance shall give a premium discount, within the range of the handling fee, to reflect the cost saved by the online sale of the insurance, but the discount shall not be greater than the discount given by the insurer to the proposer. (2) The expenses needed to ensure the soundness of this insurance, which are 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.

Three months prior to the expiration of the policy, the insurer shall calculate the renewal premium. During that period, any new traffic violations on the insured's record will be taken into account for renewal premium calculation for the following year.

6. The premium calculation of an automobile with a temporary license plate or a type 1 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	Level	Level	Type of Vehicles									
			Age under 20		Age 21~25		Age 26~30		Age 31~60		Age above 60	
			Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
	1	-30%	2,594	1,757	2,395	1,627	1,567	1,158	1,099	1,019	1,148	889
	2	-26%	2,634	1,796	2,435	1,667	1,607	1,198	1,138	1,059	1,188	929
	3	-18%	2,714	1,876	2,514	1,747	1,687	1,278	1,218	1,138	1,268	1,009
	4	0%	2,893	2,056	2,694	1,926	1,866	1,457	1,398	1,318	1,448	1,188
	5	10%	2,993	2,155	2,794	2,026	1,966	1,557	1,497	1,418	1,547	1,288
	6	20%	3,093	2,255	2,893	2,126	2,066	1,657	1,597	1,517	1,647	1,388
	7	30%	3,192	2,355	2,993	2,225	2,165	1,757	1,697	1,617	1,747	1,487
	8	40%	3,292	2,455	3,093	2,325	2,265	1,856	1,796	1,717	1,846	1,587
	9	50%	3,392	2,554	3,192	2,425	2,365	1,956	1,896	1,816	1,946	1,687

10	60%	3,491	2,654	3,292	2,524	2,465	2,056	1,996	1,916	2,046	1,787
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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 the expenses 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 the expenses needed to ensure the soundness of this insurance for all the vehicles in this table are NT\$387.80, including: (1) the insurer's business expenses, which are NT\$381.94, and which are subject to the following provisions: (i) if the proposer or appointee thereof (who shall not be a solicitor of the insurance company) purchases the insurance in person at a place of business of the insurance company (including its branch units), on the insurance company's website, or by public tender, the insurer shall give a premium discount of at least NT\$73, provided that the premium discount may not exceed the insurer's business expenses; (ii) an insurance broker or agent who has been approved to handle online sale of insurance shall give a premium discount, within the range of the handling fee, to reflect the cost saved by the online sale of the insurance, but the discount shall not be greater than the discount given by the insurer to the proposer.
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. Three months prior to the expiration of the policy, the insurer shall calculate the renewal premium. During that period, any new traffic violations on the insured's record will be taken into account for renewal premium calculation for the following year.
7. The premium calculation of an automobile with a temporary license plate or a type 1 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).
8. 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		Age 31~60		Age above 60		
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female

1	-30%	3,498	2,315	3,216	2,132	2,048	1,471	1,386	1,273	1,456	1,090
2	-26%	3,554	2,371	3,272	2,188	2,104	1,527	1,442	1,330	1,513	1,147
3	-18%	3,667	2,484	3,385	2,301	2,217	1,639	1,555	1,442	1,625	1,259
4	0%	3,920	2,737	3,638	2,554	2,470	1,893	1,808	1,696	1,879	1,513
5	10%	4,061	2,878	3,779	2,695	2,611	2,034	1,949	1,837	2,020	1,654
6	20%	4,202	3,019	3,920	2,836	2,752	2,174	2,090	1,977	2,160	1,794
7	30%	4,342	3,160	4,061	2,977	2,892	2,315	2,231	2,118	2,301	1,935
8	40%	4,483	3,301	4,202	3,118	3,033	2,456	2,371	2,259	2,442	2,076
9	50%	4,624	3,441	4,342	3,258	3,174	2,597	2,512	2,400	2,583	2,217
10	60%	4,765	3,582	4,483	3,399	3,315	2,737	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 the expenses 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 the expenses needed to ensure the soundness of this insurance for all the vehicles in this table are NT\$387.80, including: (1) the insurer's business expenses, which are NT\$381.94, and which are subject to the following provisions: (i) if the proposer or appointee thereof (who shall not be a solicitor of the insurance company) purchases the insurance in person at a place of business of the insurance company (including its branch units), on the insurance company's website, or by public tender, the insurer shall give a premium discount of at least NT\$73, provided that the premium discount may not exceed the insurer's business expenses; (ii) an insurance broker or agent who has been approved to handle online sale of insurance shall give a premium discount, within the range of the handling fee, to reflect the cost saved by the online sale of the insurance, but the discount shall not be greater than the discount given by the insurer to the proposer.
3. (2) The expenses needed to ensure the soundness of this insurance, which are 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.
- Three months prior to the expiration of the policy, the insurer shall calculate the renewal premium. During that period, any new traffic violations on the insured's record will be taken into account for renewal premium calculation for the following year.
6. The premium calculation of an automobile with a temporary license plate or a type

1 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 the expenses 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 violating traffic rules and accidents		Type of Vehicles									
		Dual Use Bus/Freight Truck (Natural Person)									
Level	Adjustment Factor	Age under 20		Age 21~25		Age 26~30		Age 31~60		Age above 60	
		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
1	-30%	2,890	1,940	2,664	1,793	1,725	1,261	1,193	1,102	1,249	955
2	-26%	2,936	1,985	2,709	1,838	1,770	1,306	1,238	1,148	1,295	1,000
3	-18%	3,026	2,076	2,800	1,928	1,861	1,397	1,329	1,238	1,385	1,091
4	0%	3,230	2,279	3,004	2,132	2,064	1,600	1,532	1,442	1,589	1,295
5	10%	3,343	2,392	3,117	2,245	2,177	1,713	1,646	1,555	1,702	1,408
6	20%	3,456	2,506	3,230	2,358	2,291	1,827	1,759	1,668	1,815	1,521
7	30%	3,569	2,619	3,343	2,472	2,404	1,940	1,872	1,781	1,928	1,634
8	40%	3,683	2,732	3,456	2,585	2,517	2,053	1,985	1,894	2,042	1,747
9	50%	3,796	2,845	3,569	2,698	2,630	2,166	2,098	2,008	2,155	1,861
10	60%	3,909	2,958	3,683	2,811	2,743	2,279	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 the expenses 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 the expenses needed to ensure the soundness of this insurance for all the vehicles in this table are NT\$387.80, including: (1) the insurer's business expenses, which are NT\$381.94, and which are subject to the following provisions: (i) if the proposer or appointee thereof (who shall not be a solicitor of the insurance company) purchases the insurance in person at a place of business of the insurance company (including its branch units), on the insurance company's website, or by public tender, the insurer shall give a premium discount of at least NT\$73, provided that the premium discount may not exceed the insurer's business expenses; (ii) an insurance broker or agent who has been approved to handle online sale of insurance shall give a premium discount, within the range of the handling fee, to reflect the cost saved by the online sale of the insurance, but the discount shall not be greater than the discount given by the insurer to the proposer. (2) The expenses needed to ensure the soundness of this insurance, which are 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.

Three months prior to the expiration of the policy, the insurer shall calculate the renewal premium. During that period, any new traffic violations on the insured's record will be taken into account for renewal premium calculation for the following year.

6. The premium calculation of an automobile with a temporary license plate or a type 1 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 the expenses 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 (Vehicles with Type 2 Test Drive License Plate)

Unit: NT\$

Policy Period	Vehicle with Type 2 Test Drive License Plate
1 Month	242

Notes:

1. This table applies to each individual vehicle with a type 2 test drive license plate. The policy period shall be one month, and premium will not be refunded if the policy is terminated early.
2. The insurer's business expenses and the expenses needed to ensure the soundness of this insurance are NT\$145.71 for the one-month policy, including: (1) the insurer's business expenses, which are NT\$143.51 and which are subject to the following provisions: (i) if the proposer or appointee thereof (who shall not be a solicitor of the insurance company) purchases the insurance in person at a place of business of the insurance company (including its branch units), on the insurance company's website, or by public tender, the insurer shall give a premium discount of at least NT\$73, provided that the premium discount may not exceed the insurer's business expenses; (ii) an insurance broker or agent who has been approved to handle online sale of insurance shall give a premium discount, within the range of the handling fee, to reflect the cost saved by the online sale of the insurance, but the discount shall not be greater than the discount given by the insurer to the proposer; (2) The expenses needed to ensure the soundness of this insurance, which are NT\$2.2.
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. The Compulsory Automobile Liability Insurance Drunk Driving Premium Surcharge Table does not apply to vehicles with type 2 test drive license plate.

Compulsory Automobile Liability Insurance Drunk Driving Surcharge Table

Unit: NT\$

Number of drunk driving violations on record in the preceding year	Motor Vehicles
1	3,600

2	7,200
3	10,800
4	14,400
5	18,000
More than 5	Number of drunk driving violations on record in the preceding year multiplied by 3,600, 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 insurer shall add the applicable surcharge listed in this table according to the number of violations to the Compulsory Automobile Liability Insurance premium. Three months prior to the expiration of the policy, the insurer shall calculate the renewal premium. During that period, any new drunk driving violations on the insured's record will be taken into account for renewal premium calculation for the following year. The record of drunk driving violations shall be determined based on the information provided by the transportation supervisory authority.
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.

Files : Premium Table of Compulsory Automobile Liability Insurance.pdf

Data Source : Financial Supervisory Commission Laws and Regulations Retrieving System