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| Title : | Directions for Insurance Companies to Engage in Concluding Distance Insurance Contracts and Providing Insurance Services Ch |
| Date : | 2025.08.12 |
| Legislative : | Amended on 12 August 2025 per Order No. Jin-Guan-Bao-Shou-Zi-11404188891 of the Financial Supervisory Commission |
| Content : | <p>Point 4 (Deleted)</p> <p>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:</p> <p>(1) The insurance company shall confirm the identity of the customer before entering the video through the mobile ID and member account password login with one-time password or other means approved by the competent authority. However, if the customer is a minor, the legal representative shall be required confirm his/her identity with one of the aforementioned methods.</p> <p>(2) The insurance company shall ask the customer to present his or her national ID card or residence permit. If the customer is a minor without a national ID card, they shall present a health insurance card or a passport; if the health insurance card does not include a photo, additional identification documents such as a household registration certificate shall be provided, and the legal representative shall present a national ID card or a residence permit.</p> <p>(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.</p> <p>The insurance company shall verify that the customer' s appearance matches the photo on the identity document referred in Subparagraph 2 of the preceding paragraph, 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. If it is not possible to verify the authenticity of the identify document with the issuing authority, the legal representative shall declare that the presented identify document is not intended to be forged.</p> <p>7. The customer's expression of consent to distance insurance contracts may be expressed in one of the following methods:</p> <p>(1) The customer shall complete the signature with an electronic signature or electronic certificate on the mobile service platform, website, or electronic file set up or used by the insurance company, and declare his/her consent.</p> <p>(2) If the insurance company opts to use the biometrics specified in Subparagraph 3 of Paragraph 1 of the preceding point as an additional identity verification measure, after the customer completes the signature in accordance with the preceding subparagraph, it may, with the confirmation and approval of the customer, use biometrics to confirm the loading of the first signature template in each subsequent signature area for the customer's expression of consent.</p> <p>The areas in the insurance contract document that require the proposer or insured to personally affix their signatures, including the matters to be communicated to the customer in the insurance application form, must be verified by the customer personally in the insurance application procedure and processed in accordance with the preceding paragraph. It may not be processed in the form of broad consent, and the insurance enterprise must retain the video and audio record certifying that the customer has read and agrees to the contents of the insurance policy.</p> <p>The quality of videos specified in the preceding paragraph must be complete</p> |

and clear. The resolution must be at least 800 x 600 pixels and the date and time must be recorded. If the insurance company is unable to record the video of the customer's hand when he/she applies the signature, it is required to record a statement of the customer stating that the customer has personally signed all insurance application documents.

If the insurance company opts to use the biometrics specified in Subparagraph 2 of Paragraph 1 and Subparagraph 3 of Paragraph 1 of the preceding point as an additional identity verification measure, the error rate may not be higher than one-ten-thousandth.

9. The insurance company must request its solicitor to confirm the integrity of the data obtained in accordance with the four preceding points. After confirmation, the data shall be reviewed and approved by the insurance underwriting personnel or the designated administration personnel or supervisor of a non-solicitor unit to confirm the true intent of the customer's insurance application.

The review of the videos specified in the preceding paragraph shall at least include the following items:

- (1) Images of the identification information (image of the face on the front and identity certification document).
- (2) Video and audio of the customer's consent for the audio and video recording.
- (3) Video and audio of each of the customer's signature for approval or consent for the use of biometrics for expressing the customer's intent.
- (4) If the customer is a minor without a national ID card and presents a health insurance card or passport, the recording must include a statement from the legal representative affirming that the presented identity document is not intended to be forged.

Data Source : Financial Supervisory Commission Laws and Regulations Retrieving System