

Content

Title :	Directions for Insurance Agents and Insurance Brokers to Engage in Distance Insurance Contracts and Providing Insurance Service Business
Date :	2025.09.23
Legislative :	Amended on 23 Sept. 2025 per Order No. Jin-Guan-Bao-Zong-Zi- 11404935361 of the Financial Supervisory Commission

Content : 4.(Deleted)

6. With regard to the customer identity verification principles, the insurance agents and brokers 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 agents and brokers shall confirm the identity of the customer before entering the video through the mobile ID and member account password login with one-time password, Financial Fast Identity Online (Fast-ID), 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.

(2) The insurance agents and brokers shall ask the customer to present his or her national ID card or residence permit. Customers who are a minor without a national ID card shall present their health insurance card or passport; if their health insurance card does not show a photo, the customers shall present additionally another identity document, such as household registry, and their legal representative shall present his or her national ID card or residence permit.

(3) The insurance agents and brokers 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. The insurance agents and brokers shall verify that the customer's appearance matches the photo on the identity document mentioned in Subparagraph 2 of the preceding paragraph, and use mechanisms established by the insurance company to detect errors and forgeries in the identity document or check the authenticity of the document with the issuing authority. If the insurance agents and brokers are unable to check the authenticity of the identity document with the issuing authority, the legal representative shall make a statement, declaring that the identity document presented is authentic.

Banks that use their own developed video and audio recording software shall conduct the business in Subparagraph 2 and Subparagraph 3 of the paragraph 1 and paragraph 2 based on their own established mechanisms or measures.

9. The insurance agent or broker 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 of the insurance company or the designated administration personnel or supervisor of a non-solicitor unit to confirm the true intent of the customer's insurance application. However if a bank's video and audio recording software is used, the data shall be reviewed and approved by the administration personnel or supervisor of a non-solicitor unit designated by the bank.

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 recording of customer consent.

(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) Where the customer is a minor without a national ID card, there must be audio and video recording of a statement made by the customer's legal representative, declaring that the identity document presented is authentic.