

Content

Title :	Directions for Insurance Enterprises, Insurance Agent Companies and Insurance Broker Companies Engaging in Telemarketing Business Ch
Date :	2025.12.17
Legislative :	Amended on 17 December 2025 per Order No. Jin-Guan-Bao-Shou-Zi- 11404946541 of the Financial Supervisory Commission
Content :	<p>9.Before the telemarketing sales representative of an insurance enterprise, insurance agent company or insurance broker company solicits insurance products, he or she shall send the contract to the proposer by fax, post, email or through the Internet for review, and may not enter an insurance contract with the proposer without confirmation that the proposer has completed the contract review.</p> <p>The confirmation of contract review mentioned in the preceding paragraph may be undertaken by any of the following means:</p> <p>(1) Have the proposer sign the contract or a statement for confirmation; or</p> <p>(2) The insurance enterprise, insurance agent company or insurance broker company tape records the confirmation of the proposer on an outbound call.</p> <p>10.An insurance enterprise, insurance agent company or insurance broker company that engages in telemarketing shall, with the proposer' s consent, tape record the entire business process and save a backup copy, and in addition, set up a file on the clauses of insurance contract already furnished to the proposer for review, the proposer's statement, tape recording and other relevant records and retain such records for at least five years after the insurance contract has expired or five years starting from the date the decision of non-underwriting is finalized.</p> <p>A telemarketing sales representative must sign the application form in person and note his or her registration number thereon. Notwithstanding the foregoing, when conducting the business specified in Subparagraph 1 or 2, Paragraph 1 of Direction 4 herein and the application form has indicated the name and registration number of the telemarketing sales representative, it is deemed that the telemarketing sales representative has signed his or her name on the application form.</p> <p>In case dispute or litigation arises between a proposer and an insurance enterprise, insurance agent company or insurance broker company out of telemarketing, the proposer may request the provision of a copy of the tape recording, to which the insurance enterprise, insurance agent company or insurance broker company may not refuse, but may charge a reasonable fee.</p> <p>When an insurance enterprise engages in the business specified in Subparagraph 1 or 2, Paragraph 1 of Direction 4 herein, answers of the insured to the questions of the telemarketing sales representative could only be used as reference in making underwriting decision, but may not be used as basis for exercising the right to rescind an insurance contract.</p> <p>12.An insurance enterprise, insurance agent company or insurance broker company should adopt interpretations and take actions favorable to the proposer when handling a dispute arising out of or in connection with poor communication during the telemarketing process, poor quality of recording equipment or recording, or insurance contract review period.</p> <p>When an insurance enterprise engages in the business specified in Subparagraph 1 or 2, Paragraph 1 of Direction 4 herein, the preceding paragraph shall apply mutatis mutandis to disputes arising out of or in connection with a proposer's failure to take actions according to the instructions set out under "Delivery of policy and signing for the receipt of policy" in the attachment under Paragraph 3 of Point 13 herein.</p>