


Content

Title :	Premium Table of Compulsory Automobile Liability Insurance for Motorcycle 																																									
Date :	2013.12.27																																									
Legislative :	1.Promulgated on September 25, 1998; effected on January 01, 1999 2.Amended on June 29, 2001; effected on January 01, 2001 3.Amended on December 20, 2002; effected on January 01, 2003 4.Amended on December 24, 2003; effected on January 01, 2004 5.Amended on February 25, 2005; effected on March 01, 2005 6.Amended on December 29, 2005; effected on March 01, 2006 7.Amended on November 30, 2007; effected on March 01, 2008 8.Amended on December 1, 2008; effected on March 01, 2009 9.Amended on November 30, 2009; effected on March 01, 2010 10.Amended on November 8, 2010; effected on March 01, 2011 11.Amended on December 3, 2012; effected on March 01, 2013 12.Amended on December 27, 2013; effected on March 01, 2014																																									
Content :	Article 1 Premium Table of Compulsory Automobile Liability Insurance for Motorcycle Amended on March 1, 2014 The table of premium of Compulsory Automobile Liability Insurance, 2014 (Motorcycle) <div style="text-align: right;">Unit:NT\$</div> <table border="1"> <thead> <tr> <th rowspan="3">Policy Period</th><th colspan="4">Premium Charged</th></tr> <tr> <th>Light Weight Motorcycle</th><th>Heavy Weight Motorcycle</th><th>Small Motorcycle</th><th>Small Light Motorcycle</th></tr> <tr> <th></th><th></th><th></th><th></th></tr> </thead> <tbody> <tr> <td>1 Year</td><td>658</td><td>711</td><td>424</td><td>424</td></tr> <tr> <td>Less than 1 Year and 1 Months</td><td>681</td><td>736</td><td>437</td><td>437</td></tr> <tr> <td>Less than 1 Year and 2 Monthss</td><td>726</td><td>785</td><td>463</td><td>463</td></tr> <tr> <td>Less than 1 Year and 3 Months</td><td>771</td><td>835</td><td>489</td><td>489</td></tr> <tr> <td>Less than 1 Year and 4 Months</td><td>816</td><td>884</td><td>515</td><td>515</td></tr> </tbody> </table>				Policy Period	Premium Charged				Light Weight Motorcycle	Heavy Weight Motorcycle	Small Motorcycle	Small Light Motorcycle					1 Year	658	711	424	424	Less than 1 Year and 1 Months	681	736	437	437	Less than 1 Year and 2 Monthss	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
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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:

1. When an insured or an insurer terminates this insurance contract, the insurer should refund the unearned premium calculated as following:

(1) if the unexpired policy period is less than one year, after deducting the insurer's business expenses and any expense 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) if the unexpired policy period is greater than or equal to one year, the insurer should refund all the second year unearned premium, meanwhile, should refund the first year unearned premium 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 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.

3.The business expenses and any expense needed to ensure the soundness of this insurance for the one-year motorcycle insurance policy is NT\$181.00, for the two-year motorcycle insurance policy is NT\$253.35, it includes:

(1) the insurer's business expenses: for the one-year motorcycle insurance policy is NT\$177.47, for the two-year motorcycle insurance policy is NT\$249.10, reducible with reference to its management efficiency. If a policyholder or insured purchases the insurance at the insurer's company or its branch units in person, the policyholder or insured is entitled to a premium discount of at least NT\$60 for one-year term insurance policy, or of at least NT\$80 for two-year term insurance policy, provided that the discount amount does not exceed the insurer's business expenses.

(2) any expense needed to ensure the soundness of this insurance: for one-year motorcycle insurance policy is NT\$3.53, for two-year motorcycle insurance policy is NT\$4.25.

4.For an insurance policy period over one-year but less than two-year, the business expenses and any expense needed to ensure the soundness for the second-year period is calculated on a pro rata basis of the elapsed months over the entire months of insurance period.

5.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.

6.The premium calculation of a motorcycle with a temporary license plate or a 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 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) .

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Data Source : Financial Supervisory Commission Laws and Regulations Retrieving System