Content

Title：	Payment Standards of the Compulsory Automobiles Liability Insurance Ch
Date：	2021.06.24
Legislative：	Full text of nine articles amended and promulgated on 24 June 2021 by Financial Supervisory Commission Order No. Jin-Guan-Bao-Chan-Zi-11004520061 and Ministry of Transportation and Communications Order No. Jiao-Lu-Zi-11000149061.
Content：	Article 1 These Standards are stipulated in accordance with the provisions of Paragraph 2 of Article 27 of the Compulsory Automobile Liability Insurance Act (hereinafter referred to as "this Act"). Except for Paragraph 6 of Article 2, these standards shall apply mutatis mutandis to the compensation by the Motor Vehicle Accident Compensation Fund (hereinafter the Compensation Fund) subject to this Act. Article 2 The Insurer shall pay personal injury medical expense benefits only for necessary and reasonable relevant medical expenses actually incurred to the injured party in respect of his/her bodily injury suffered in an automobile traffic accident. The total of personal injury medical expense benefits is limited to NT$200,000 per person in any one accident. The relevant medical expenses referred to in the preceding paragraph shall cover the following expenses: 1. "First-aid expense" means the expense for salvage search, ambulance and ambulance staff. 2. "Expense for medical treatment" means: (1) The injured party receives the National Health Insurance coverage: A: The payment subject to the National Health Insurance Act and the related beneficiaries expenses paid by the injured party. B: The Non National Health Insurance Payment : Only for ward expense, registration fee, medical certificate fee, meal expense, deductible expense for material and installation of artificial limbs, teeth and eyes paid by the injured party, and any other expenses for medical material (supplementary equipments included) and other protective tools necessary certified by medical doctors. (2) The injured party doesn't receive the National Health Insurance coverage: The medical treatment expense may not exceed the standard amount paid for such treatment during the previous quarter from the date when the applicant receives the emergency treatment, or outpatient care, or is discharged from the hospital, as regulated in the Regulations for NHI Reimbursement of the Self-advanced Medical Expenses prescribed by the Ministry of Health and Welfare. If the injured party can provide the whole medical expense fits the National Health Insurance items and standards, all the medical expenses shall apply mutatis mutandis to the NHI Payment Standards. 3. "Transportation expense" means the reasonable transportation expense for round-trip, transfer, or leave from a qualified hospital or clinic. 4. "Nursing expense" means the expense for special nursing or nursing in hospitalization due to severe bodily injuries. But the necessity for home nursing must be certified by a qualified medical doctor. The payment of expense for medical treatment referred to in subparagraph 2 of the preceding paragraph is limited as follows: 1. Deductible for ward expense: It means the injured party received hospitalization in a qualified hospital or clinic, and a ceiling of NT$1,500 per day. 2. Meal expense: It means the injured party received hospitalization in the former subparagraph, and a ceiling of NT$180 per day.

3. Deductible expense for the material and installation of artificial limbs: a ceiling of NT$ 50,000 per upper limb or lower limb.
4. Expense for the material and installation of artificial teeth: a ceiling of NT$10,000 per tooth and a ceiling of NT$50,000 if more than 5 teeth.
5. Expense for the material and installation of artificial eyes: a ceiling of NT$10,000 per eye.
6. Other expense for necessary medical material (supplementary equipments included) and other protective tools: NT$20,000.
Transportation expense referred to in subparagraph 3 of the paragraph 2 is limited to a ceiling of NT$20,000.
Nursing expense referred to in subparagraph 4 of the paragraph 2 is limited to a ceiling of NT$1,200 per day and up to 30 days.
After the injured party receives the benefits provided by the National Health Insurance, the insurer of the National Health Insurance may subrogate the right of the injured party to recover the expenses against the insurer of this insurance, subject to Article 95 of the National Health Insurance Act. But the amount of subrogation is limited to the balance of NT$200,000 deducted by the benefits of this insurance to the claimant.
The payment for bodily injury medical expense by the Compensation Fund, subject to this Act, does not include the benefits provided by the National Health Insurance.

Article 3
The disability suffered by the injured party because of an automobile traffic accident shall be graded to 15 levels. The impairment description under each impairment item, levels of disability, evaluation standards, and qualified hospitals or medical doctors to issue certificate of disability shall be subject to the attached Compulsory Automobile Liability Insurance Disability Payment Standards Table (hereinafter, "Disability Payment Standard Table").
Disability" in this insurance means the state of an Injured Party having suffered a bodily injury because of an automobile traffic accident, of which the symptom is static after treatment and no effect can be anticipated from further treatment, and which is diagnosed by qualified doctors as a permanent disability.
The payment standards for various levels of disability benefit listed in paragraph 1 are as follows:
1. Level 1: NT$2,000,000
2. Level 2: NT$1,670,000
3. Level 3: NT$1,400,000
4. Level 4: NT$1,230,000
5. Level 5: NT$1,070,000
6. Level 6: NT$900,000
7. Level 7: NT$730,000
8. Level 8: NT$600,000
9. Level 9: NT$470,000
10. Level 10: NT$370,000
11. Level 11: NT$270,000
12. Level 12: NT$170,000
13. Level 13: NT$100,000
14. Level 14: NT$70,000
15. Level 15: NT$50,000

Article 4
In the case that the injured party suffers bodily disability because of an automobile traffic accident, the insurer of this insurance shall examine the claim in accordance with the following rules:
1. If the injured party's impairment fits any one item in the attached Disability Payment Standards Table, the benefit shall be paid in accordance with the level of such item.
2. If the injured party's impairment fits any two or more items in the attached Disability Payment Standards Table , the benefit shall be paid in accordance with the highest level among such items, except for the situation provided in the below subparagraphs.
3. If the injured party's impairment fits any two or more items from Level 14 to Level 1 in the attached Disability Payment Standards Table, the

benefit shall be paid with one level higher than the highest qualified level. If the highest level is Level 1, the benefit shall be paid with Level 1.
4. If the injured party's impairment fits any two or more items from Level 8 to Level 1 in the attached Disability Payment Standards Table, the benefit shall be paid with two levels higher than the highest qualified level. If the highest level is Level 2 or above, the benefit shall be paid with Level 1.
5. If the injured party's impairment fits any two or more items from Level 5 to Level 1 in the attached Payment Standards Table, the benefit shall be paid with three levels higher than the highest qualified level. If the highest level is Level 3 or above, the benefit shall be paid with Level 1.
6. If the benefit payable in accordance with subparagraphs 3 to 5 shall exceed the total amount of respective benefit items, the total amount shall be the final payment.

Article 5
If the original disable condition of the injured party becomes more serious because of an automobile traffic accident, the difference shall be paid the worse disability benefit deducting that for the original injury.
If the injured party has received original disability benefit and the disability becomes serious to aggravate in disability degree or even loss of life due to the same automobile traffic accident, the difference shall be paid with the same way subject to the preceding paragraph.

Article 6
The benefit for loss of life shall be NT$2,000,000 per person for the injured party in any one automobile traffic accident.

Article 7
The benefit limit of this insurance for loss of life, disability and bodily injury medical expenses in any one automobile traffic accident shall be NT$2,200,000 per person.

Article 8
If the injured party's level of disability is questioned by the Insurer, it may at its own expenses require the injured party to provide a Class A medical certificate or to be examined by a regional teaching hospital approved by the Ministry of Health and Welfare. However, if the injured party provides only a Class A medical certificate, and based on the medical certificate, the Insurer is still not able to determine the level of disability that the injured party fits any content of the Disability Payment Standards Table, the Insurer may require the injured party to be examined by a hospital specified above.
The relevant expenses for medical certificates and examinations under the preceding paragraph shall be borne by the Insurer.

Article 9
These Standards shall be implemented from the day of announcement.

Attachments： 附表 強制汽車責任保險失能給付標準表.PDF.pdf

Data Source：Financial Supervisory Commission Laws and Regulations Retrieving System