


Content

Title :	Regulations Governing Online Insurance Business and Online Insurance Services of Insurance Agent Companies and Insurance Broker Companies 
Date :	2023.12.18
Legislative :	Issued on 18 December 2023 per Order No. Jin-Guan-Bao-Zong-Zi 11204943471 of the Financial Supervisory Commission.
Content :	<p>13. To confirm the intent of an applicant to purchase insurance online, except for applicants who purchase compulsory automobile liability insurance, travel accident insurance, comprehensive travel insurance, mountaineering comprehensive insurance, or maritime activities comprehensive insurance singly and for existing policyholders of non-life insurance who have completed the application procedure online before the existing policy expires and insurance company and the coverage and the insured amount are the same as the previous year, an insurance agent/broker company should perform the following confirmation procedure before the insurance company mails the insurance policy to the applicant:</p> <p>(1) For applicants who negotiate an insurance contract with an insurance company through the insurance agent/broker company the first time but do not apply for account password using the digital certificate or in person, the insurance agent/broker company should sample 10% of such applicants for phone interview to confirm their intent to purchase insurance.</p> <p>(2) For online purchase cases not under the preceding subparagraph, the insurance agent/broker company should sample 5% of the applicants for phone interview to confirm their intent to purchase insurance.</p> <p>(3) Phone interview shall be conducted for all online applications to purchase investment-linked annuity insurance so as to ensure that the applicant understands clearly the content and the risks of investment-linked annuity and confirm applicant' s intent to purchase the product.</p> <p>If it is confirmed in the phone interview under Subparagraph 1 and Subparagraph 2 of the preceding paragraph that an applicant does not intend to purchase insurance, the insurance agent/broker company shall immediately inform the insurance company not to underwrite a policy. Where the phone interview under Subparagraph 3 of the preceding paragraph fails to take place, the insurance agent/broker company should notify the insurance company immediately.</p> <p>For the phone interview under Paragraph 1 hereof, the insurance agent/broker company should, with applicant' s consent, tape record the entire interview process and save a copy of the tape. If the applicant has speech or hearing impairment, the insurance agent/broker company may use text messaging, email or other viable methods to confirm the applicant' s intent to purchase insurance.</p>
Files :	112-12-18保經代網投辦法13條英譯對照表-英文.pdf

Data Source : Financial Supervisory Commission Laws and Regulations Retrieving System