

目 錄

Contents

董事長的話 Words from the Chairperson	2
成立緣起及沿革 History	6
組織及業務範圍 Organization and Duties	
一、組織 Organization	8
二、業務範圍 Duties	13
營運概況 Business Profile	
一、補償業務 Compensation	16
二、求償業務 Claims	26
三、資金運用 Fund Utilization	32
四、收支情形 Revenues and Expenditures	34
五、教育宣導、訓練、及窗口服務 Education, Promotion, Training, and Services	36
大事紀要及舉辦之各種活動剪影 Major Events and Event Photos	40
各受任人之公司名稱地址及辦理補償案件情形 Directory of Entrusted Companies and Compensation Cases Handled	46

董事長的話



當金融海嘯來襲，全球經濟情勢惡化之時，維持社會安定即成為各國政府首要之課題。而強制汽車責任保險法（以下稱本法）自87年1月1日實施以來，已成為我國社會安全網的重要一環；其中有關設置汽車交通事故特別補償基金（以下稱本基金）係為填補強制汽車責任保險（以下稱本保險）之缺口。本基金運作至97年底，已屆滿11年，共計有汽車交通事故受害人15,003人向本基金申請補償，給付補償金額逾50億餘元，對於安定社會之公益性政策目標，實已具重要成效。值此經濟不景氣時期，將更彰顯本保險及補償制度對安定社會之重要性。

本基金97年度營運概況如下：

- 1、已決補償（包括依本法第36條規定與保險人負連帶給付責任之案件）共計3,375件，補償金額為529,631,344元。
- 2、求償案件共計1,000件，求償所得為31,648,850元。
- 3、資金運用之存款及投資總額合計為3,456,096,787元。
- 4、總收入為618,017,802元，及總支出為714,719,546元。



Words from the Chairperson

近年來，本基金著力於改善補償及求償業務之作業流程，以提昇服務品質及縮短辦理時效，未決之補償案件已由95年底365件，96年底大幅減少至223件，至97年底再減少至168件；而未決之求償案件由95年底1,054件，96年底大幅減少至878件，至97年底又減少至815件，此二項未決案件數據為歷年新低，使汽車交通事故之受害人均能迅速獲得基本保障，以落實運用保險制度從事社會救助之宗旨。

此外，本基金於96年起分別陸續加入國內外保險相關機構為會員，例如國際保險學會（IIS）、國際保險監理官協會（IAIS）及中華民國產物保險商業同業公會等，並積極拜訪保險先進國家之汽車交通事故補償機構，冀望透過與國內、外保險相關機構之充分聯繫與合作，促成民眾對本保險及補償制度之瞭解，有助於本基金與國際接軌及聯繫，對本保險制度相關訊息可以保持良好的互動關係，與貫徹加強服務社會之精神及實踐健全本保險等相關業務之責任。

本基金為公益性之財團法人，期勉本基金能朝「以關懷社會之熱情，從事補償工作；以企業管理的方法，追求服務效率」之目標努力。乃自95年起連續三年委請公正客觀之機構辦理社會大眾對本基金所辦理補償業務之滿意度調查，以供補償及求償業務改進之參考。三年滿意度分別為83.53%、94.31%、及96.67%，已逐年提昇改善，惟社會大眾之反應仍有諸多待強化或改善之處，期勉本基金同仁，本於服務無止境之熱忱，戮力踐行補償機制，以符社會期待。

董事長

吳當味

98年3月2日

Words from the Chairperson



Maintaining social stability amidst the financial tsunami and deteriorating global economy has become a major task of governments around the world. The Compulsory Automobile Liability Insurance Act ("the Act") has become an important part of our country's social safety net since coming into force on January 1, 1998. In some cases, however, accident victims are unable to seek insurance benefits from an insurer because the liable party either lacks compulsory liability coverage or has fled. The Motor Vehicle Accident Compensation Fund ("the Fund") was therefore established to fill this gap by providing benefits to victims. According to the Act, the Fund was established to fill a gap in compulsory automobile liability insurance ("this insurance"). As of the end of 2008, the Fund has been in operation for 11 years. During this time, a total of 15,003 persons injured in automobile traffic accidents have applied to the Fund for compensation, and more than NT\$5 billion in compensation funds have been disbursed. This has had a major effect in filling gaps in Taiwan's social security system, consistent with policy goals. The importance of the compulsory automobile liability insurance and special compensation system in maintaining social stability has become especially apparent during the current recession.

Highlights of the Fund's operations in 2008 are as follows:

1. A total of 3,375 compensation cases (including compensation jointly and severally by each insurer according to Article 36 of the Act) were settled, with a total compensation amount of NT\$529,631,344.
2. A total income of NT\$31,648,850 was obtained from 1,000 claim cases.
3. A total of NT\$3,456,096,787 in deposits and investments was available for Fund utilization.
4. Total revenues were NT\$618,017,802 and total expenditures were NT\$714,719,546.

In recent years, the Fund has dedicated efforts to improving procedures for compensation and claim operations to raise service quality and reduce processing time. In the year to December 31, 2007, the number of outstanding compensation cases fell from 365 to 223 and the number of outstanding claims fell



sharply from 1,054 to 878. A further reduction to 168 outstanding compensation cases and 815 outstanding claims was achieved by the end of 2008. Both figures for outstanding cases represent historic lows. This achievement also indicates that persons injured in automobile traffic accidents have been able to quickly obtain basic protection, consistent with the principle of social justice.

In 2007, the Fund became a member of the International Insurance Society (IIS), International Association of Insurance Supervisors (IAIS) and Non-Life Insurance Association of the ROC (NLIA). The fund also visited agencies involved in vehicle accident compensation in advanced countries to foster closer liaison and cooperation between insurance-related agencies in Taiwan and abroad. Through such contacts, the Fund hopes to promote public understanding of compulsory automobile liability insurance and the Special Compensation System, as well support help the Fund to develop international linkages, maintain good exchanges of information related to this insurance system, and thereby fully fulfill its duties to strengthen social services and implement and enhance this insurance.

As a public welfare entity, the Fund is committed to the objectives of "performing compensation work with enthusiastic public concern; and striving for service efficiency through corporate management practices," aiming thereby to meet the expectations of society." For three years since 2006, the Fund has commissioned impartial and objective agencies to conduct surveys of public satisfaction concerning the Fund's handling of compensation operations as a reference in further improving claims and compensation work. The satisfaction levels indicated by these surveys over the three-year period have steadily improved from 83.53% to 94.31% and 96.67%, respectively. In order to meet the high expectations of the public for continuing improvements, the entire staff of the Fund will continue to dedicate its energies to implementing the compensation mechanism in service to the public.

Chairperson

March 2, 2009



成立緣起及沿革

History

本保險為保障汽車交通事故受害人所受損害之重要制度之一，我國雖自民國46年開始即規定汽車應投保責任保險，但一直未單獨立法，制度方面亦有缺失待改善。政府為落實本保險之政策性目標，爰參考多數國家立法體例，行政院於81年研擬完成「強制汽車責任保險法草案」，經送請立法院審議，85年12月27日 總統明令公布，於87年1月1日起實施。

本法所規劃的制度與過去強制汽車第三人責任保險有相當大的差異，特別是參考英、日兩國制度，於本法第三章規定設置本基金，俾對事故汽車無法查究者、事故汽車為未保險汽車者、事故汽車係未經被保險人同意使用或管理之被保險汽車，或事故汽車全部或部分為無須訂立本保險契約之汽車所致汽車交通事故之受害人提供基本保障。

86年12月1日奉財政部及交通部會銜令發布本基金捐助章程；87年1月13日財政部核准設立；87年2月6日經臺灣臺北地方法院登記處設立登記。93年7月1日，行政院金融監督管理委員會(以下稱金管會)設立，本基金之主管機關同時由財政部改為金管會。

為求本保險制度之長遠發展及擴大保障車禍受害人，主管機關於91年3月邀請學者專家組成專案小組研擬本法修正草案，經行政院送請立法院審議通過，並於94年2月5日奉 總統令修正公布。其中有關本基金部分，除刪除補償時必須扣除社會保險給付之規定外，並擴大請求權人請求補償之範圍，將事故汽車為無須投保本保險之拼裝車或農用機械等而致受害人傷亡時，增訂為請求事由，擴大提供民眾之保障。此外，在同一汽車交通事故中牽涉數汽車時，如果部分為被保險汽車，部分為本法第40條第1項所定之汽車者，請求權人得請求各應負給付義務之保險人或本基金連帶為保險給付或補償，讓受害人之保障可以更完善。

This insurance is an important mechanism to ensure basic coverage for parties injured in an automobile traffic accident. Since 1957, our country has required all automobiles to be covered by liability insurance. However, such requirement was never independently legislated, leaving shortcomings within the system. In order to achieve the policy objectives of this insurance, and after consulting the legislative systems of other countries, the Executive Yuan drafted the Act (Draft) in 1992. The draft was submitted to the Legislative Yuan for deliberation, promulgated by the president on December 27, 1996, and came into effect on January 1, 1998.

The system planned under the Act differs substantially from the original Compulsory Automobile Third Person Liability Insurance, especially in regards to Article 3 of the Act. Formulated in reference to the systems in Britain and Japan, this article stipulates the establishment of the Motor Vehicle Accident Compensation Fund ("the Fund") to provide basic protection for parties injured in an automobile traffic accident when: the accident vehicles cannot be traced; the accident vehicles are uninsured automobiles; insured accident vehicles were used or managed without the consent of the insured; and/or all or some of the accident vehicles are exempt from this insurance.

December 1, 1997, the Ministry of Finance (MOF) and Ministry of Transportation and Communications (MOTC) jointly issued the Donation Article of the Fund. On January 13, 1998, the MOF approved establishment of the Fund; and on February 6, 1998, the Fund completed registration at the Registration Office of the Taiwan Taipei District Court. On July 1, 2004, the Financial Supervisory Commission (FSC) of the Executive Yuan was established, replacing the MOF as the competent authority of the Fund at that time.

In order to ensure the sustainable development and expansion of this insurance system to protect parties injured in automobile accidents, the competent authority, in March 2002, invited scholars and experts to form an ad hoc group to draft revisions to the Act. The draft revisions were submitted by the Executive Yuan to the Legislative Yuan for deliberation and subsequently promulgated by the president on February 5, 2005. Revisions to the Act in regard to the Fund included the deletion of the provision requiring that social security benefits be deducted from the compensation amount. The Act also expanded the scope within which a claimant could seek compensation to include, as reasons for claims, cases in which parties are injured or killed by a special-purpose car or agricultural machinery, thereby broadening the scope of protections to the public. Another key Act revision related to the Fund stipulates that, when a single automobile traffic accident involves multiple automobiles, and some of the accident vehicles are insured and some are automobiles set forth in Article 40, paragraph 1 of the Act, a claimant may claim for payment of insurance benefits or compensation jointly and severally by each insurer that is required to bear the obligation to pay benefits and by the Fund, providing more comprehensive protections for accident victims.

組織及業務範圍

Organization and Duties



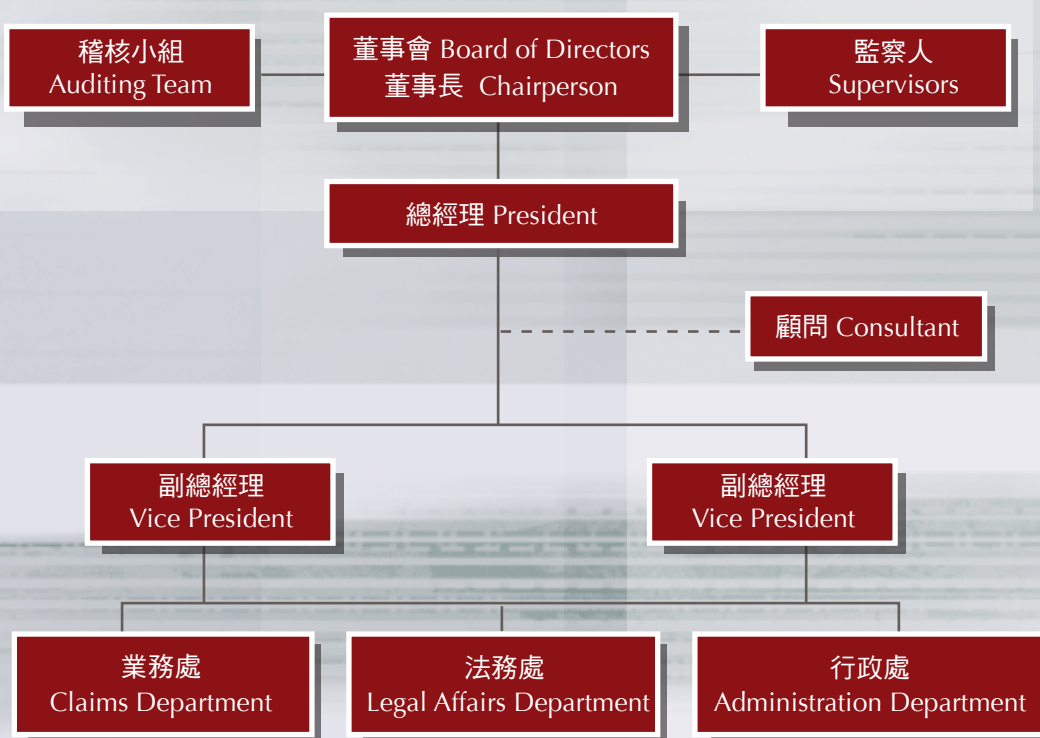
一、組織 Organization

本基金（英文名稱為MOTOR VEHICLE ACCIDENT COMPENSATION FUND）依據捐助章程及組織規程，組織如下：

In accordance with the Donation Articles and Organizational Rules of the Motor Vehicle Accident Compensation Fund, the Fund is organized as below:



(一) 組織圖 | Organization Chart





(二) 董事會 | Board of Directors

董事會為本基金最高決策機關，董事長為本基金之代表人，由董事互選之。董事會由董事九人組成，自下列人員產生，並由金管會聘任之。

- 金管會代表三人。
- 交通部代表二人；路政司司長為當然董事。
- 金管會指定之專家學者三人。
- 本基金之總經理。

The Board of Directors is the highest decision-making unit of the Fund. The Chairperson is elected from among the directors as representative of the Fund. The Board of Directors is formed by nine directors appointed by the FSC, as below:

- Three representatives of the FSC
- Two representatives of the Ministry of Transportation and Communications (MOTC); the director of the Department of Railways and Highways, MOTC, shall be director
- Three experts/scholars designated by the FSC
- The president of the Fund

董事會成員 Board of Directors

職稱 Title	姓名 Name	代表 Representing	資歷 Position
董事長 Chairperson	吳當傑 Wu Tang-chieh	金管會 FSC	金管會副主任委員 (97年8月20日接替張秀蓮女士擔任董事，並獲推選為董事長) Vice Chairperson, FSC (Replaced Ms. Susan Chang on August 20, 2008)
董事 Director	劉啟群 Liu Chi-chun	金管會 FSC	金管會專任委員 (97年11月18日接替吳琮璠女士擔任董事) Commissioner, FSC (Replaced Ms. Wu Chung-fern on November 18, 2008)
董事 Director	曾玉瓊 Tseng Yu-chiong	金管會 FSC	金管會保險局副局長 Deputy Director General, Insurance Bureau, FSC
董事 Director	陳晉源 Chen Chin-yuan	交通部 MOTC	交通部技監 (陳晉源先生97年12月2日接替尹承蓬先生擔任董事) (尹承蓬先生97年7月1日接替張邱春先生擔任董事) Counselor, MOTC (Mr. Chen Chin-yuan replaced Mr. Yin Chen-pong on December 2, 2008) (Mr. Yin Chen-pong replaced Mr. Chang Chiu-chuen on July 1, 2008)
董事 Director	祁文中 Chi Wen-jong	交通部 MOTC	交通部路政司司長 (祁文中先生97年8月11日接替許俊逸先生擔任董事) (許俊逸先生97年2月25日接替尹承蓬先生擔任董事) Director, Department of Railways and Highways, MOTC (Mr. Chi Wen-jong replaced Mr. Hsu Chu-yi on August 11, 2008) (Mr. Hsu Chu-yi replaced Mr. Yin Cheng-pong on February 25, 2008)
董事 Director	劉宗榮 Liu Tsung-jung	專家學者 Expert/Scholar	東吳大學法律系教授 Professor, Department of Law, Soochow University
董事 Director	李宗嶽 Li Tsung-yue	專家學者 Expert/Scholar	國泰世紀產物保險股份有限公司顧問 Advisor, Cathay Century Insurance Co., Ltd.
董事 Director	石燦明 Shih Tsan-Ming	專家學者 Expert/Scholar	富邦產物保險股份有限公司董事長 Chairperson, Fubon Insurance Co., Ltd.
董事 Director	陳惟龍 Chen Wei-lung	本基金總經理 Fund President	曾任金管會證期局副局長、保險局副局長 Former Deputy Director General, Securities and Futures Bureau, FSC; former Deputy Director General, Insurance Bureau, FSC



(三) 監察人 | Supervisors

本基金設監察人三人，自下列人員產生，並由金管會聘任之：

- 金管會一人。
- 交通部一人。
- 金管會指定之專家學者一人。

The Fund has three supervisors appointed by the FSC, as below:

- One representative of the FSC
- One representative of the MOTC
- One expert/scholar designated by the FSC

監察人成員 Supervisors

職 稱 Title	姓 名 Name	代 表 Representing	資 歷 Position
監察人 Supervisor	盧廷劼 Lu Ting-chieh	金管會 FSC	金管會主任秘書 Chief Secretary, FSC
監察人 Supervisor	許文聖 Hsu Wen-sheng	交通部 MOTC	交通部參事 Counselor, MOTC
監察人 Supervisor	彭金隆 Peng Jin-lung	專家學者 Expert/Scholar	實踐大學風險管理與保險系 系主任 Chairperson, Department of Risk Management, Shih Chien University



二、業務範圍 Duties

依「財團法人汽車交通事故特別補償基金捐助章程」第7條規定本基金之業務範圍如下：

- 收取特別補償基金分擔額。
- 受理請求權人之補償案件。
- 於補償金額範圍內，對損害賠償義務人求償。
- 處理以上業務有關之和解、調解、仲裁、訴訟及其他相關業務。
- 健全本保險及其他相關業務。

According to provisions in Article 7 of the Donation Article of the Fund, the duties of the Fund are as follows:

- Collecting contributions to the Fund
- Handling compensation for claimants
- Handling claims against parties liable for damages within the scope of compensation
- Handling reconciliation, mediation, arbitration, litigation, and other affairs related to the above-stated duties
- Strengthening this insurance and other related affairs

董事與監察人

Directors and Supervisors

董事長 Chairperson

吳當傑

Wu Tang-chieh

金管會 FSC



董事 Director

劉啟群

Liu Chi-chun

金管會 FSC

董事 Director

曾玉瓊

Tseng Yu-chiong

金管會 FSC



董事 Director

陳晉源

Chen Chin-yuan

交通部 MOTC



董事 Director

陳惟龍

Chen Wei-lung

本基金總經理
The Fund President



董事 Director

祁文中
Chi Wen-jong
交通部 MOTC

董事 Director

李宗嶽
Li Tsung-yue
專家學者 Expert/Scholar



董事 Director

劉宗榮
Liu Tsung-jung
專家學者 Expert/Scholar

董事 Director

石燦明
Shih Tsan-Ming
專家學者 Expert/Scholar

監察人 Supervisor

許文聖
Hsu Wen-sheng
交通部 MOTC

監察人 Supervisor

盧廷劼
Lu Ting-chieh
金管會 FSC

監察人 Supervisor

彭金隆
Peng Jin-lung
專家學者 Expert/Scholar



營運概況

一、補償業務 Compensation

(一) 依本法第40條規定，汽車交通事故發生時，請求權人因下列情事之一，未能依本法規定向保險人請求保險給付者，得於本法規定之保險金額範圍內，向特別補償基金請求補償：

1. 事故汽車無法查究。
2. 事故汽車為未保險汽車。
3. 事故汽車係未經被保險人同意使用或管理之被保險汽車。
4. 事故汽車全部或部分為無須訂立本保險契約之汽車。

(二) 補償業務之運作可分為補償案件之受理、調查及給付作業。目前本基金為精簡人事，辦公據點只設台北市一處，補償業務係委託國內承辦強制汽車責任保險之各產險公司代為辦理，各產險公司給付補償金予請求權人後，按月向本基金申請歸墊。

I Article 40 of the Act stipulates that, When an automobile traffic accident occurs and a claimant is unable, for one of the following reasons, to claim insurance benefits from an insurer in accordance with this Act, the claimant may claim for compensation from the Compensation Fund within the limit of the insured amount provided for herein:

1. An accident vehicle cannot be traced;
2. An accident vehicle is an uninsured automobile;
3. An accident vehicle is an insured automobile that was used or managed without the consent of the insured;
4. All or some of the accident vehicles are ones for which establishment of a contract for this insurance is not required.

II The compensation process can be divided into: compensation case acceptance, investigation and payment process. Since the Fund has limited personnel and only one office in Taipei City, claim services are entrusted to domestic non-life insurers. Each insurer can, after making payment to the claimant, apply for refund from the Fund on a monthly basis.

(三) 茲將97年辦理補償情形表列如下：

III Overview of Compensation Operations in 2008:

1、申請案件分析(單位：件)：

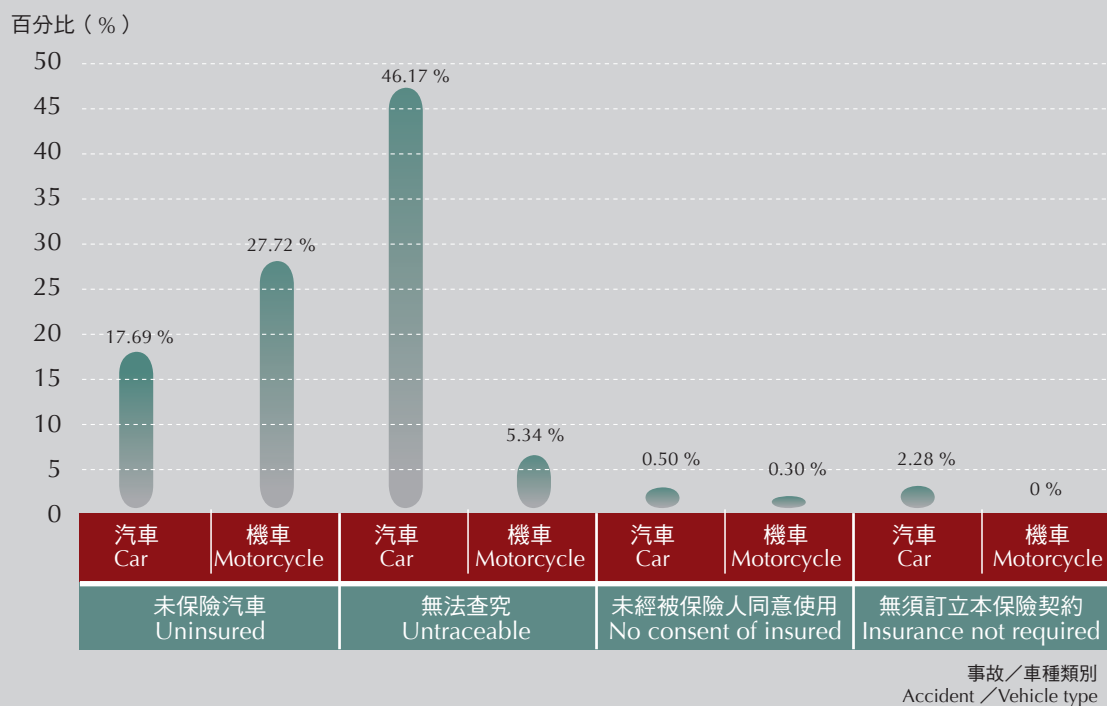
Analysis of Claim Applications (Unite: Cases)

				合 計 Total	
事故類別 Accident type (cases)	事故汽車為未保險汽車 Uninsured	汽車Car	536	1,376	
		機車Motorcycle	840		
	事故汽車無法查究 Untraceable	汽車Car	1,399	1,561	
		機車Motorcycle	162		
	事故汽車係未經被保險人同意使用 或管理之被保險汽車 No consent of insured	汽車Car	15	24	
		機車Motorcycle	9		
	事故汽車全部或部分為無須訂立本 保險契約之汽車 Insurance not required	汽車Car	69	69	
		機車 Motorcycle	0		
	合計 Total			3,030	
受害人 傷亡類別 Accident result (cases)	體傷人數 Injury	汽車Car	1,681	2,538	
		機車Motorcycle	857		
	殘廢人數 Disability	汽車Car	122	197	
		機車 Motorcycle	75		
	死亡人數 Loss of life	汽車Car	216	295	
		機車 Motorcycle	79		
	合計 Total			3,030	

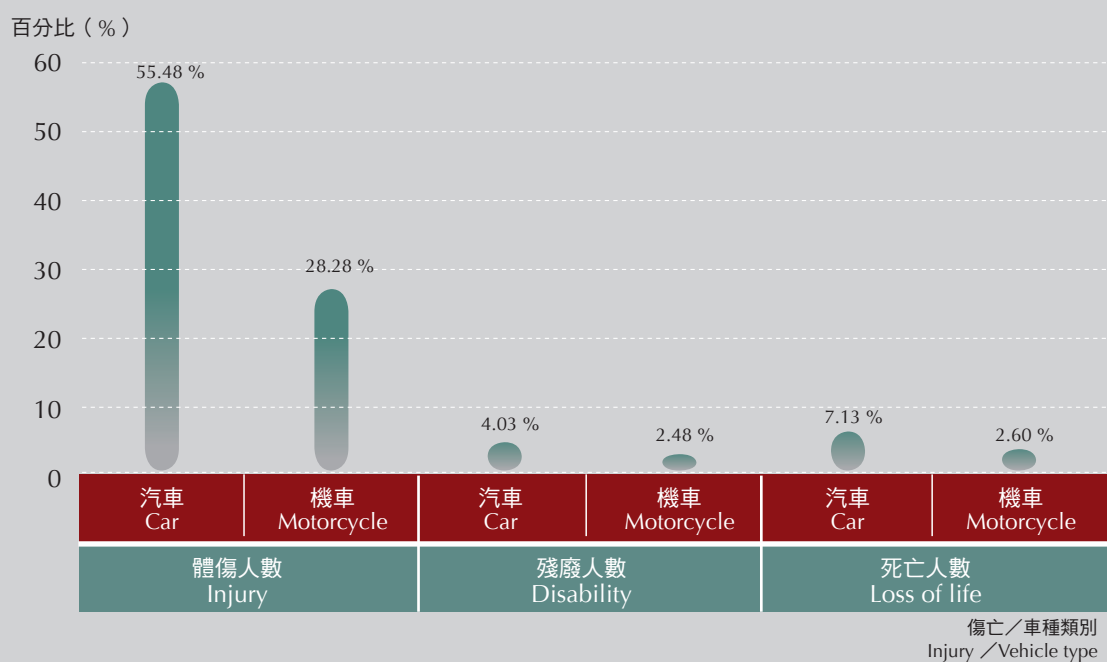
註：補償業務之相關統計係以97年度申請之案件為基礎。

Note: Above compensation-related figures are for case applications in 2008.

事故類別 Accident type



受害人傷亡類別 Accident result

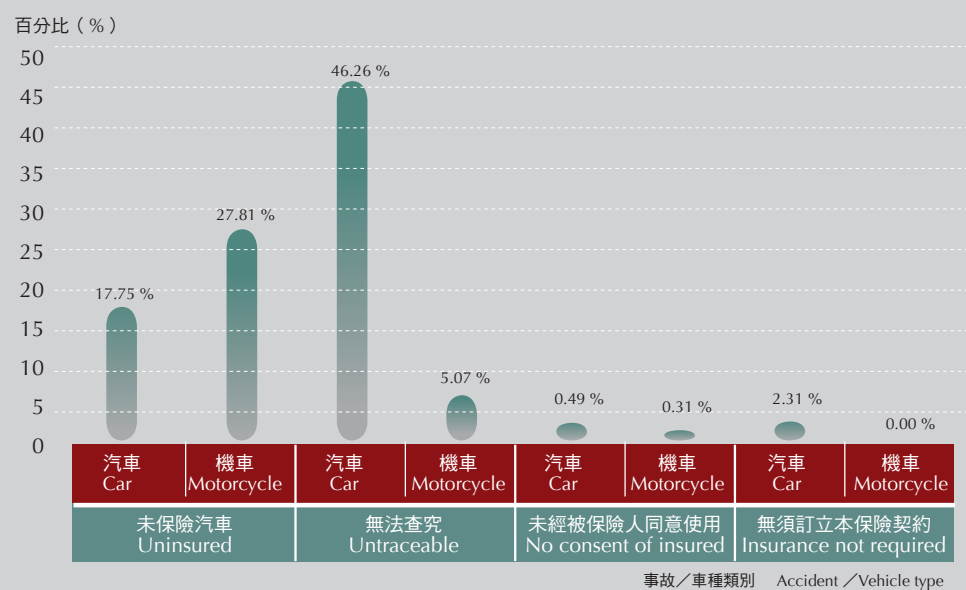


2、已決補償案件分析（單位：件、元）：

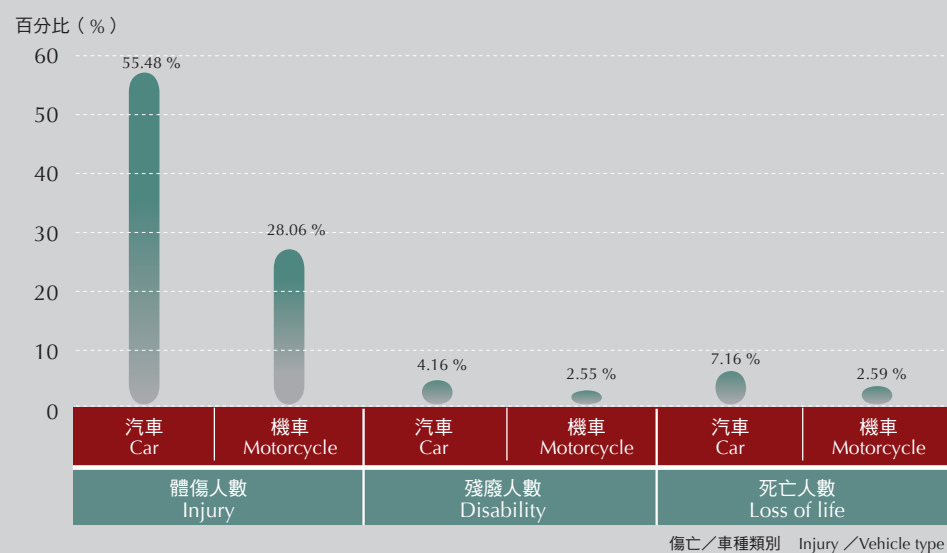
Number of Settled Claim Cases:

Number of Settled Claim Cases:				合計 Total	
事故類別 Accident type (cases)	事故汽車為未保險汽車 Uninsured	汽車 Car	508	1,304	
		機車 Motorcycle	796		
	事故汽車無法查究 Untraceable	汽車 Car	1,324	1,469	
		機車 Motorcycle	145		
	事故汽車係未經被保險人同意使用 或管理之被保險汽車 No consent of insured	汽車 Car	14	23	
		機車 Motorcycle	9		
	事故汽車全部或部分為無須訂立 本保險契約之汽車 Insurance not required	汽車 Car	66	66	
機車 Motorcycle		0			
合計 Total				2,862	
受害人傷亡類別 Accident result (cases)	體傷人數 Injury	汽車 Car	1,588	2,391	
		機車 Motorcycle	803		
	殘廢人數 Disability	汽車 Car	119	192	
		機車 Motorcycle	73		
	死亡人數 Loss of life	汽車 Car	205	279	
		機車 Motorcycle	74		
	合計 Total				2,862
已決補償金額 Settled compensation amount (NT\$)	體傷給付金額 Injury benefits	汽車 Car	33,250,901	45,479,139	
		機車 Motorcycle	12,228,238		
	殘廢給付金額 Disability benefits	汽車 Car	53,228,618	93,385,714	
		機車 Motorcycle	40,157,096		
	死亡給付金額 Loss of life benefits	汽車 Car	219,189,804	315,621,294	
		機車 Motorcycle	96,431,490		
	合計 Total				454,486,147

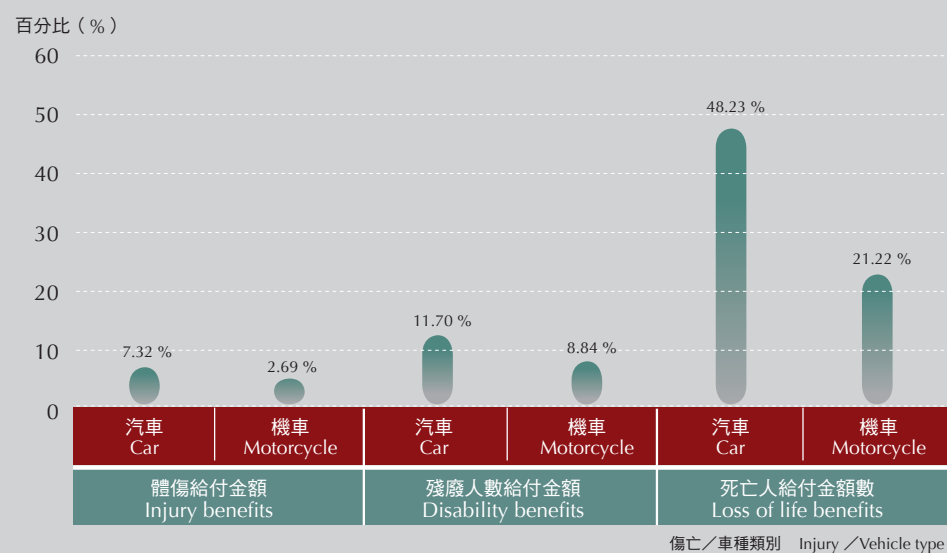
事故類別 Accident type



受害人傷亡類別 Accident result



已決補償金額 Settled compensation amount

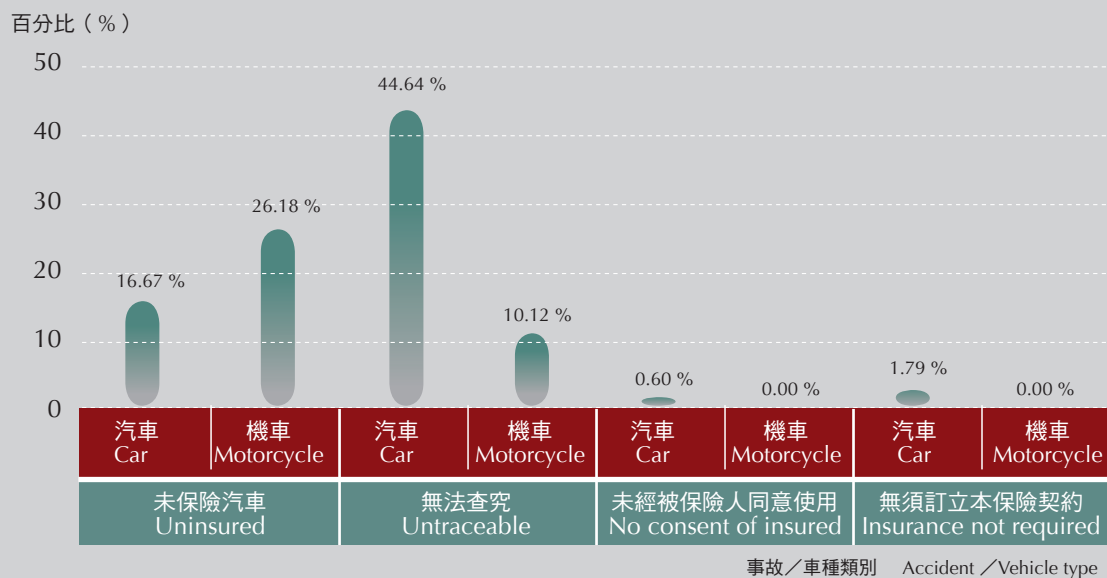


3、未決補償案件分析（單位：件、元）：

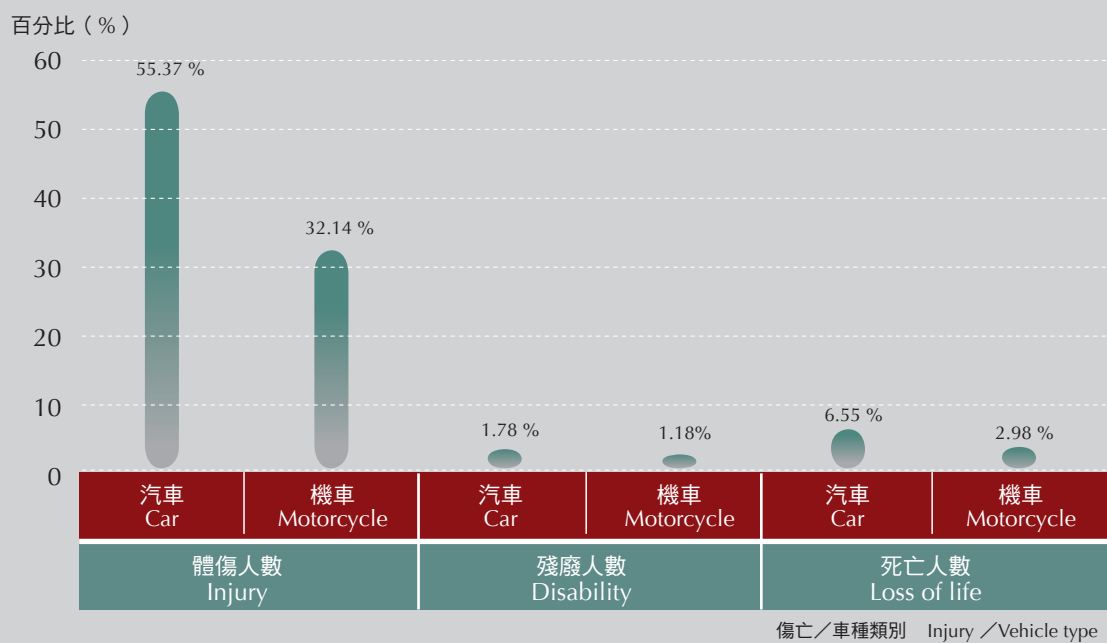
Number of Outstanding Compensation Cases:

				合計 Total	
事故類別 Accident type (cases)	事故汽車為未保險汽車 Uninsured	汽車 Car	28	72	
		機車 Motorcycle	44		
	事故汽車無法查究 Untraceable	汽車 Car	75	92	
		機車 Motorcycle	17		
	事故汽車係未經被保險人同意使用或管理之被保險汽車 No consent of insured	汽車 Car	1	1	
		機車 Motorcycle	0		
	事故汽車全部或部分為無須訂立本保險契約之汽車 Insurance not required	汽車 Car	3	3	
		機車 Motorcycle	0		
	合計 Total			168	
受害人傷亡類別 Accident result (cases)	體傷人數 Injury	汽車 Car	93	147	
		機車 Motorcycle	54		
	殘廢人數 Disability	汽車 Car	3	5	
		機車 Motorcycle	2		
	死亡人數 Loss of life	汽車 Car	11	16	
		機車 Motorcycle	5		
	合計 Total			168	
未決估計補償金額 Outstanding compensation amount (NT\$)	體傷給付金額 Injury benefits	汽車 Car	1,024,116	1,618,764	
		機車 Motorcycle	594,648		
	殘廢給付金額 Disability benefits	汽車 Car	1,431,021	2,385,035	
		機車 Motorcycle	954,014		
	死亡給付金額 Loss of life benefits	汽車 Car	12,318,922	17,918,432	
		機車 Motorcycle	5,599,510		
	合計 Total			21,922,231	

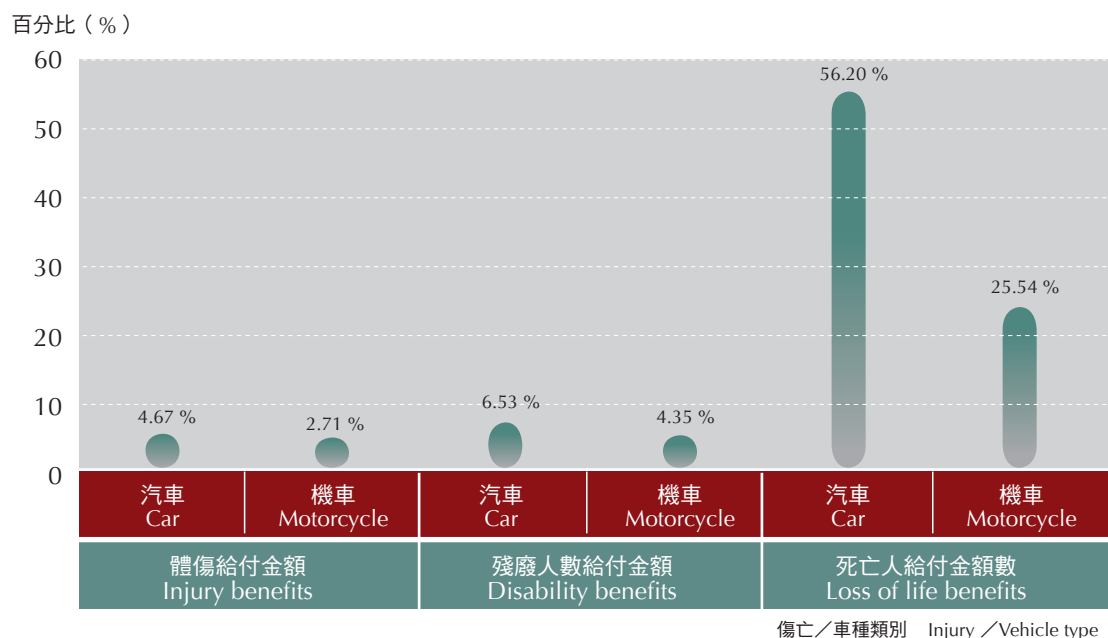
事故類別 Accident type



受害人傷亡類別 Accident result



未決估計補償金額 Outstanding compensation amount



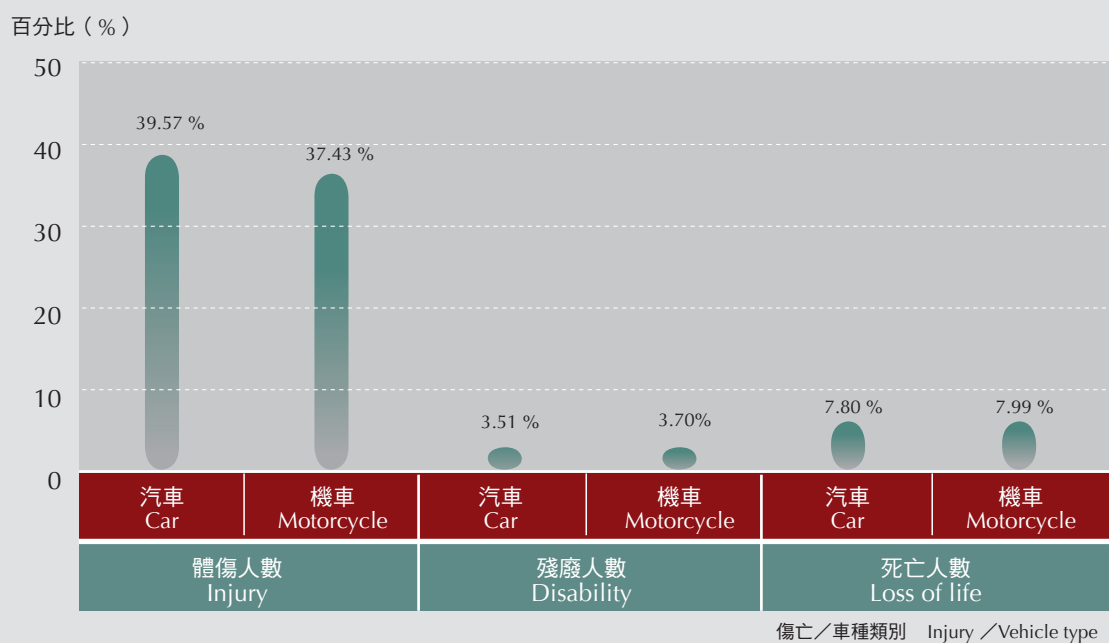
4. 本法第36條第1項第3款連帶給付分擔案件分析 (單位：件、元)：

Cases of Joint Liability for Insurance Benefits subject to Subparagraph 3, Paragraph 1 of Article 36 of the Act:

			合計 Total	
受害人傷亡類別 Injury result (cases)	體傷人數 Injured	汽車 Car	203	
		機車 Motorcycle	192	
	殘廢人數 Disabled	汽車 Car	18	
		機車 Motorcycle	19	
	死亡人數 Loss of life	汽車 Car	40	
		機車 Motorcycle	41	
合計 Total			513	
本基金分擔金額 The Fund Joint Liability Amount(NT\$)	體傷給付金額 Injury benefits	汽車 Car	1,698,365	
		機車 Motorcycle	1,689,804	
	殘廢給付金額 Disability benefits	汽車 Car	5,978,690	
		機車 Motorcycle	7,616,451	
	死亡給付金額 Loss of life benefits	汽車 Car	27,976,380	
		機車 Motorcycle	30,185,507	
合計 Total			75,145,197	



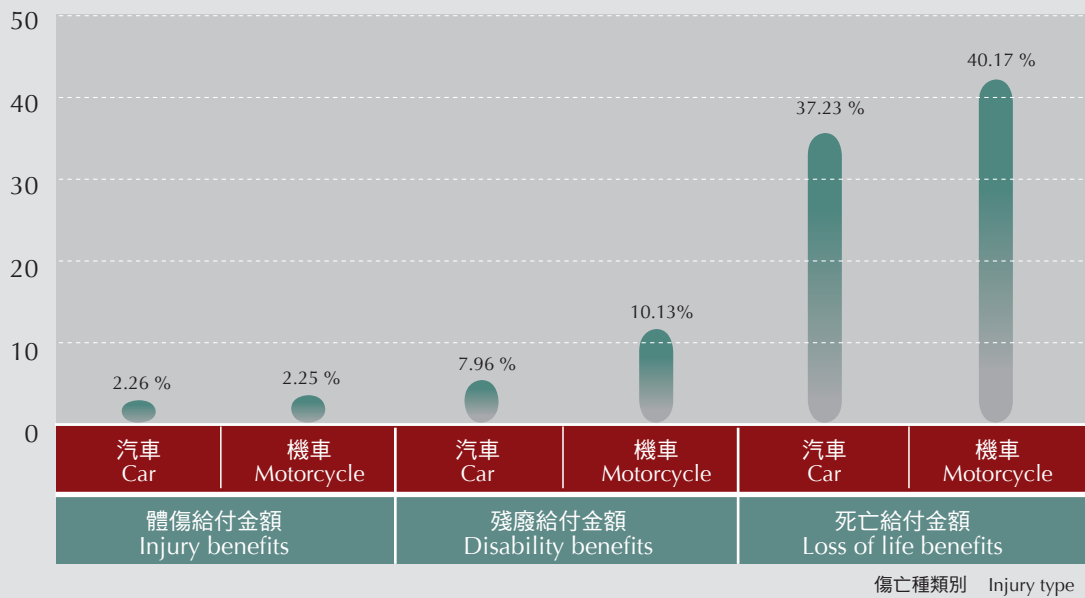
受害人傷亡類別 Accident result





本基金分擔金額 The Fund Joint Liability Amount

百分比 (%)





二、求償業務 Claims

(一) 求償案件類別及求償對象

1. 代位求償對象：損害賠償義務人。

本基金於給付補償金額後，得代位行使請求權人對於損害賠償義務人之請求權。（本法第42條）

2. 其他求償對象：

(1) 向請求權人求償

請求權人自損害賠償義務人獲有賠償者，本基金於補償時，應扣除之。如有應扣除而未扣除者，本基金得於該應扣除之範圍內請求返還之。（本法第43條第II項）

特殊個案：求償對象為請求權人。

即非屬上述之其他案件，例如：

- ① 受害人之體傷或死亡非因汽車交通事故所致；
- ② 受害人之體傷或死亡，因受害人之故意行為或犯罪行為（如酒醉駕車）所致；
- ③ 受害人係屬單一汽車交通事故之駕駛人；
- ④ 其他得向受害人請求返還不當得利之個案。

(2) 向產物保險公司求償

本基金為補償後，事故汽車經查明係已投保強制汽車責任保險之被保險汽車者，得向其保險人請求返還。（本法第40條第4項）



I Types and Objects of Claims

1. Subrogation Claim Cases: Claims against the party liable for damages after paying compensation, the Fund may be subrogated to the claimant's right of claim against the party liable for damages, (Article 42 of the Act)

2. Other Objects of Claims:

(1) Claims against a claimant

When a claimant has received damages from a party liable for damages, the Fund shall deduct the amount of such damages when making its own compensation payment. When a deductible amount is not deducted, the Fund may claim for return of compensation within the limit of the deductible amount. (Article 43, paragraph 2 of the Act)

Special cases that do not meet the previous circumstance, such as:

- ① The injury or loss of life suffered by the injured party was not the result of an automobile traffic accident;
- ② The injury or loss of life suffered by the injured party was the result of the injured party's deliberate or criminal actions (such as drunk driving, etc.);
- ③ The injured party is the driver who was involved in a one-vehicle automobile traffic accident;
- ④ Other individual cases of compensation claims in which the Fund should not pay compensation

(2) Claims against the insurers

When, after payment of compensation by the Fund, it is found that the accident vehicle is an insured automobile under this insurance, the Fund may claim against its insurer for return of the compensation. (Article 40, paragraph 4 of the Act)

（二）求償方式

審酌具體個案之補償金額、債務人清償能力、求償績效等因素，分別以書面催告、查詢債務人等之財產資料、聲請支付命令、與債務人協議和解、提起民事訴訟及聲請法院強制執行。

（三）97年度求償業務處理情形

求償程序繁複冗長，消耗不少人力、物力，是以如何簡化求償程序及縮短求償時程，並提升求償績效，為本基金長期以來努力之目標，並自96年10月份起開始實施求償程序簡化方案，本年度求償業務仍繼續依簡化之求償程序辦理。績效分析如下：

96年度止累計 未決件數 Accumulated No. of Outstanding Claims as of Dec. 31, 2007	97年度 新增件數 No. of New Cases in 2008	合計 應辦件數 Total No. of Cases to be Processed	已決件數 No. of Settled Cases	累計 未決件數 Accumulated No. of outstanding claims	求償所得金額 Claims Amount (NT\$)
878	937	1,815	1,000	815	31,648,850

Claims





II Claim Procedures

Claim procedures should be subject to the evaluation of the compensation amount and the liability party's capability of payment in each specific case, claim payment might be sought through telephone, written collection notice, inquiry into the financial status of the liable party, application for issuances of payment orders, negotiation of a reconciliation agreement with the liability party, filing a civil lawsuit and application for compulsory execution.

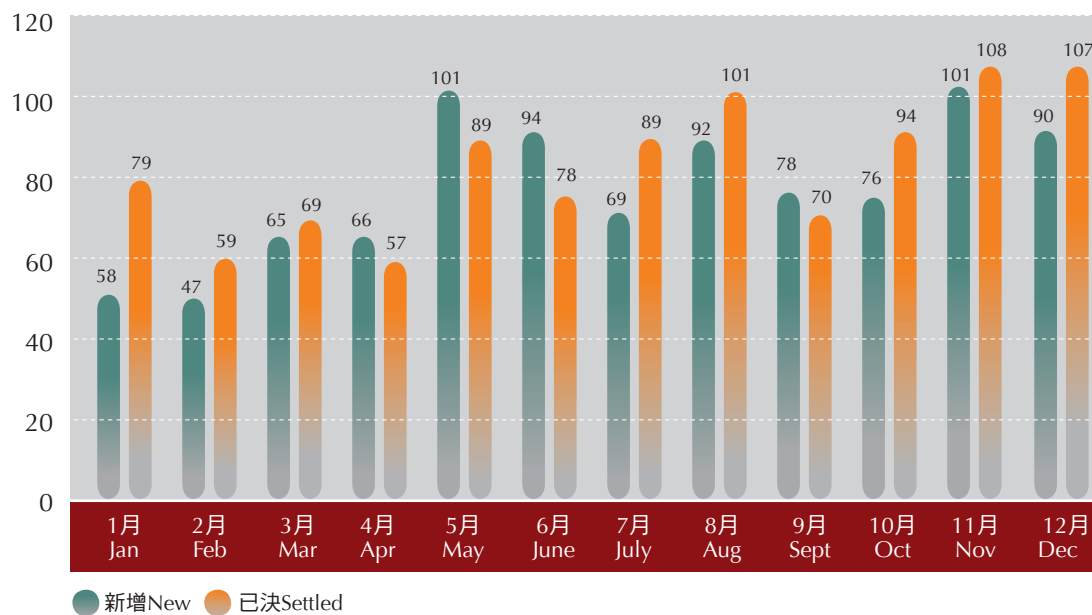
III Handling of claims in 2008

Claims processing is a long and complex procedure involving considerable inputs of labor and resources. One of the Fund's long-term goals, therefore, has been to streamline claims procedures and shorten the claim processing time to enhance claim results. In October 2007, the Fund introduced a "Simplifying Claim Procedure Program." Under the continued implementation of the program in 2008, the Fund has achieved the following results:

（四）求償業務相關統計 Claims Statistics

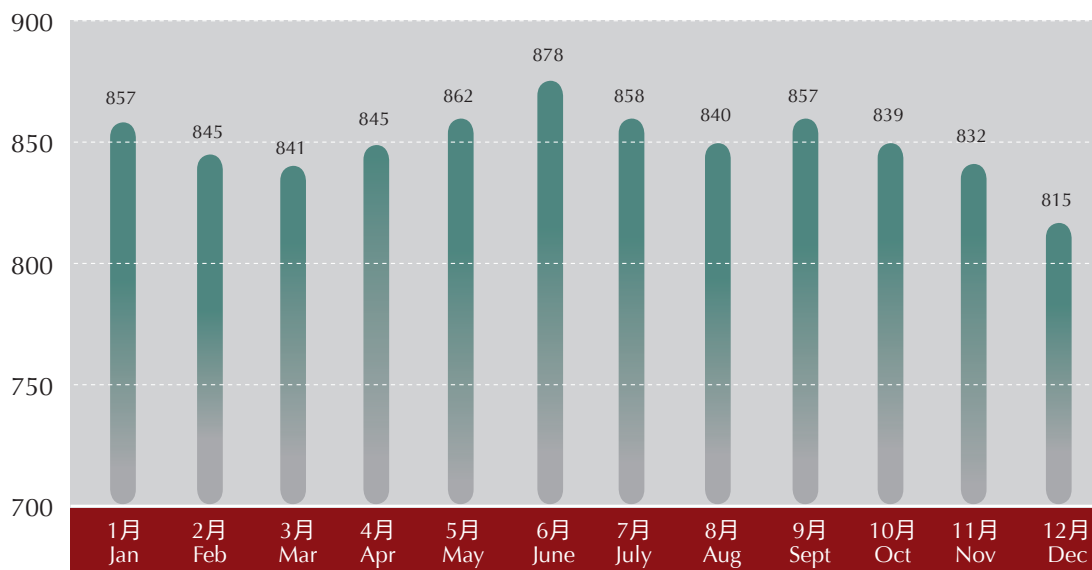
1. 97年度新增、已決案件 New and Settled Cases in 2008

單位：件 Unit: Cases

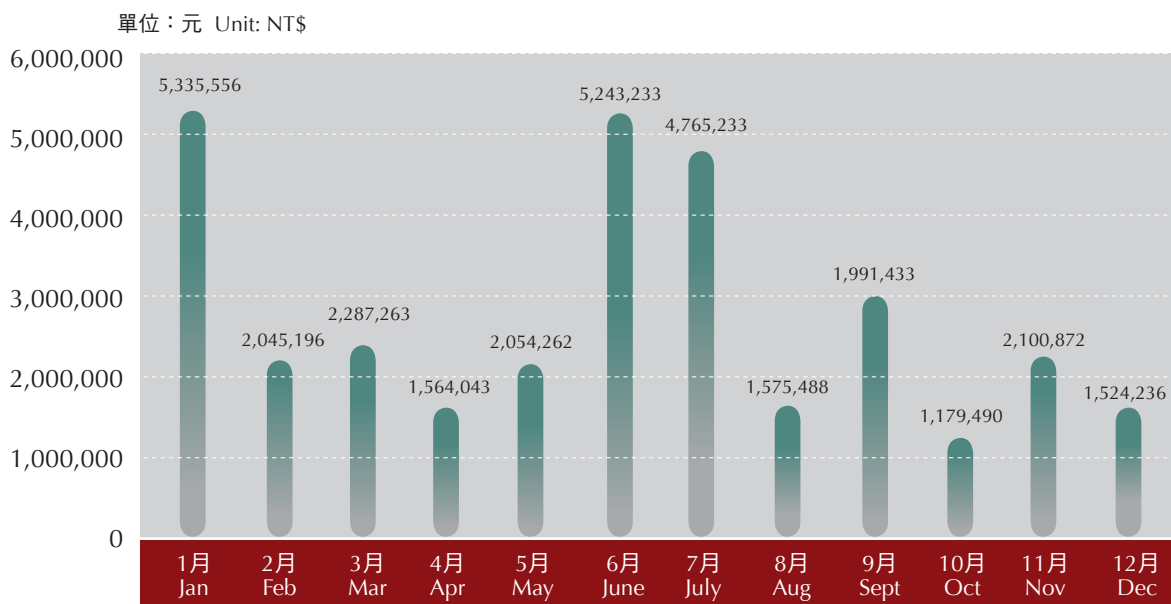


2. 97年度累計未決案件 Accumulated Outstanding Cases in 2008

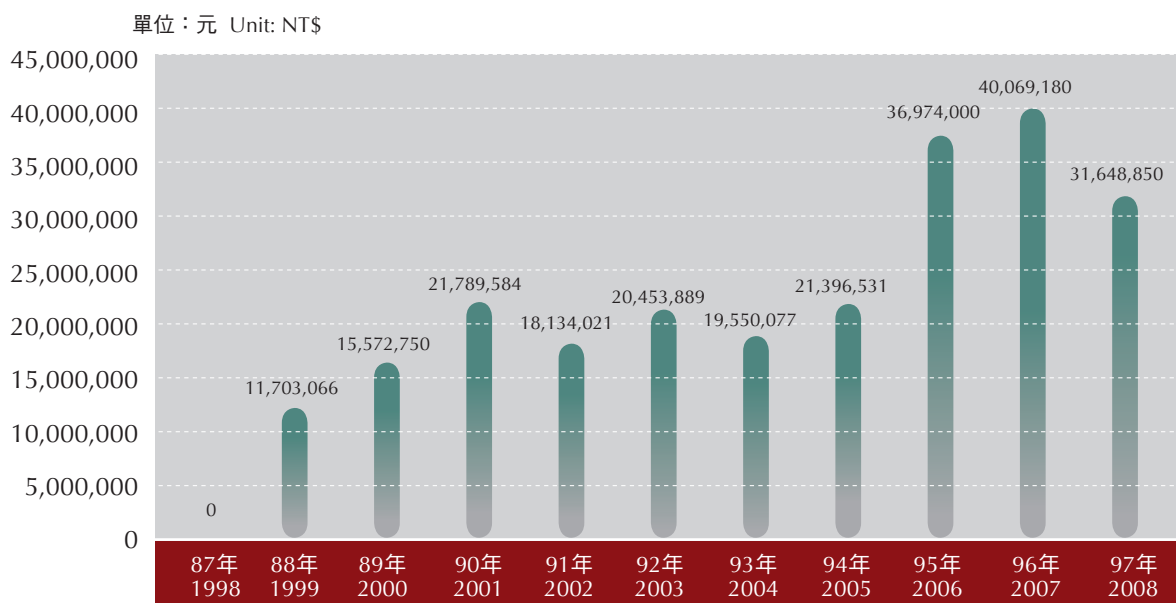
單位：件 Unit: Cases



3. 97年度求償所得統計 Claim Revenue in 2008



4. 歷年度求償所得 Claim Revenue (Historic)

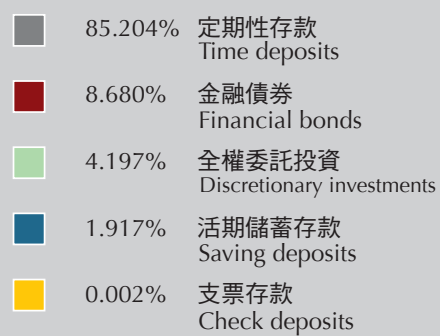
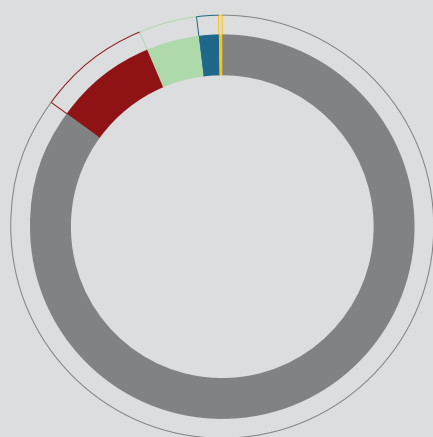




三、資金運用 Fund Utilization

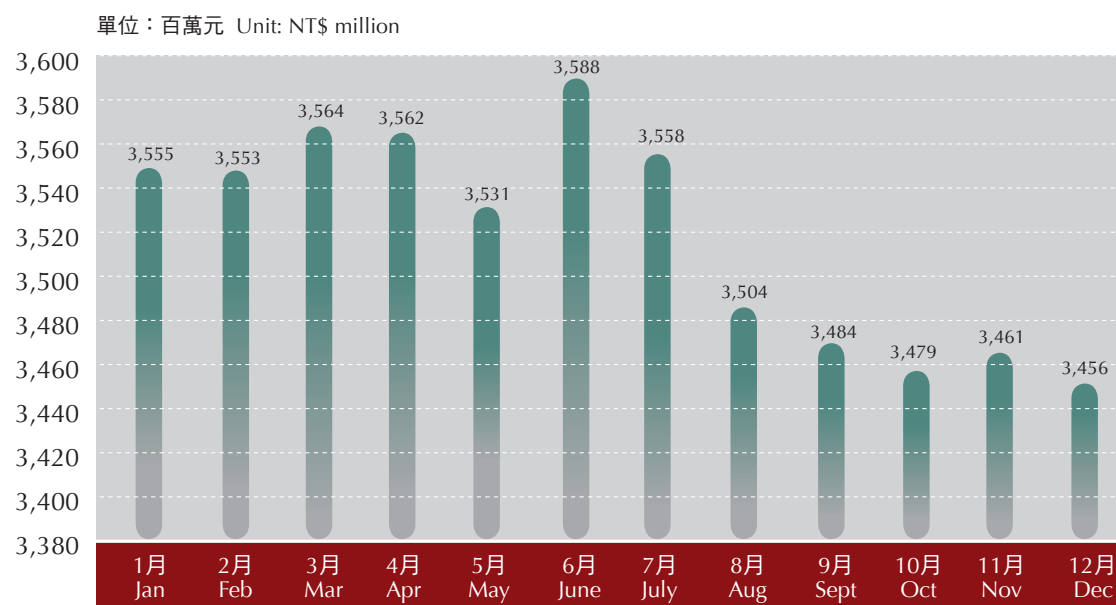
97年底之存款及投資總額合計為3,456,096,787元，其中支票存款占0.002%、活期儲蓄存款占1.917%、定期性存款占85.204%、金融債券占8.680%、全權委託投資占4.197%。較96年底3,569,637,958元減少113,541,171元。

The total deposits and investments of the fund amounted to NT\$3,456,096,787 on December 31, 2008, compared with the total NT\$3,569,637,958 at the end of 2007, decreased to NT\$113,541,171. Among them, the checking account funds accounted for 0.002%, saving deposits for 1.917%, time deposits for 85.204%, financial bonds for 8.680%, and discretionary investments for 4.197%.



97年度存款及投資總額

Total Deposits and Investments in 2008



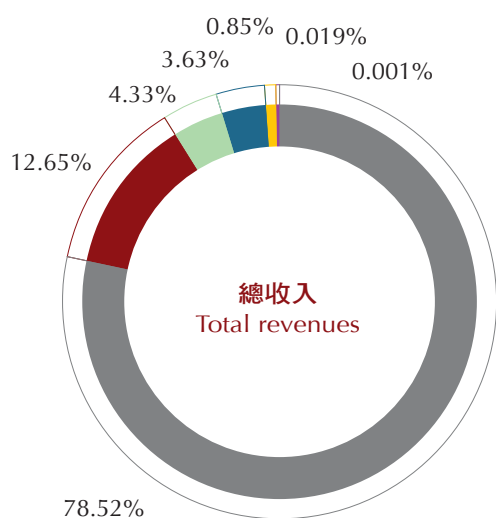
四、收支情形 Revenues and Expenditures

(一) 總收入 618,017,802元，其中：

1. 分擔額收入淨額（含準備之收回及提存） 485,271,807元。
2. 代位求償所得收入 26,739,099元。
3. 利息收入（含定存、活儲存款、金融債券等） 78,212,912元。
4. 其他事業收入計22,453,140元；其中 17,543,389元係依本法第11條第3項規定之所得，對於受害人死亡，無第一項第二款所定之請求權人，按保險給付扣除殯葬費之餘額歸本基金所有之收入。另其他求償案件求償所得 4,909,751元。
5. 投資收益（本年度投資股票配發之現金股利及處分投資標的所獲得之利益）計 5,223,918元。
6. 出售資產利益計 108,676元。
7. 什項收入計 8,250元。

I Total revenues are NT\$618,017,802, including:

1. Contributed revenue, net (incl. reserve's return and provision): NT\$485,271,807
2. Subrogation claim revenue: NT\$26,739,099
3. Interest income (including time deposits, saving deposits, and financial bonds): NT\$78,212,912
4. Other operating revenues: NT\$22,453,140; in which NT\$17,543,389, according to the insurance as stipulated in Article 11, paragraph 3 of the Act, when the death of an injured party, there are no claimants as provided in paragraph 1, subparagraph 2, any sum remaining after deduction of the funeral and interment expenses from the insurance benefits shall be returned to the ownership of the Fund; and un-subrogation claim revenue is NT\$4,909,751.
5. Investment revenue (including cash dividends distributed on invested shares and profits from investment disposal): NT\$5,223,918
6. Gain on asset disposal: NT\$108,676
7. Miscellaneous income: NT\$8,250



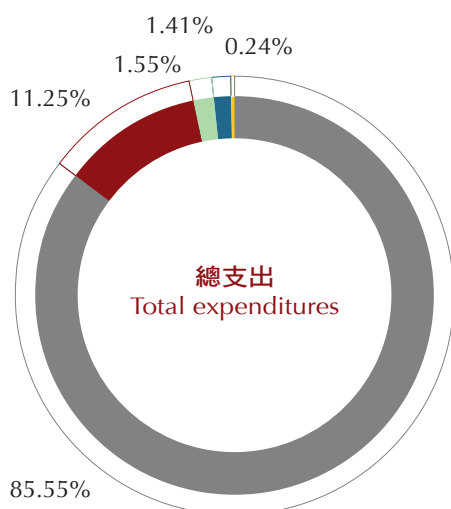
78.52%	分擔額收入淨額 Contributed revenue, net
12.65%	利息收入 Interest income
4.33%	代位求償所得收入 Subrogation claim revenue
3.63%	其他事業收入 Other operating revenue
0.85%	投資收益 Investment revenue
0.019%	出售資產利益 Gain on asset disposal
0.001%	什項收入 Miscellaneous income

(二) 總支出 714,719,546元，其中：

1. 補償金支出 611,448,354元。
2. 業／管費用 80,422,551元。
3. 處理補償費用 11,100,651元。
4. 投資損失 10,063,649元。
5. 求償費用 1,684,341元

II Total expenditures are NT\$714,719,546, including:

1. Compensation disbursement: NT\$611,448,354
2. Operation/management expenses: NT\$80,422,551
3. Claim handling expenses: NT\$11,100,651
4. Investment loss: NT\$10,063,649
5. Legal proceedings related expenses: NT\$1,684,341



85.55%	補償支出金 Compensation disbursement
11.25%	業／管費用 Operation/management expenses
1.55%	處理補償費用 Claim handling expenses
1.41%	投資損失 Investment loss
0.24%	求償費用 Legal proceedings related expenses

五、教育宣導、訓練、及窗口服務 Education, Promotion, Training and Services



(一) 宣導

- 1、配合金管會保險局、中華民國產物保險商業同業公會及各縣市政府等相關單位舉辦「強制汽車責任保險及特別補償制度」研討會。
- 2、配合法務部、中華民國產物保險商業同業公會與各縣市政府共舉辦18場次「97年調解實務研習會」，邀請各地區鄉鎮市調解委員會委員及祕書參加，會中宣導「汽、機車強制險及特別補償制度」。
- 3、錄製宣導短劇12則，分別以國、台語於警察廣播電台每週播放5次。
- 4、配合各縣市政府、內政部、財團法人犯罪被害人保護協會各分會、各縣市警察局等相關機關宣導本保險及本基金業務。
- 5、配合中華保險服務協會至中原大學、嶺東大學、環球技術學院、聯合大學、弘光科技大學、清華大學、馬祖高中、海洋大學、實踐大學、馬公高中、雲林科技大學、醒吾技術學院、樹德科技大學、德明技術學院、台中技術學院、朝陽科技大學、政治大學等學校宣導本保險及本基金業務。
- 6、配合金管會保險局及保險相關單位舉辦大型宣導活動。如：
 - (1)在台北淡水參加「2008年消費新生活系列宣導活動-安全消費逗陣行，節能減碳作夥來」。
 - (2)在國泰人壽淡水教育訓練中心共同舉辦「第七期防制保險犯罪研討會」，向法官、檢察官、調查局人員及刑事警察局人員等宣導「特別補償基金簡介及案例研討」。
- 7、印製宣導文宣：修編強制汽車責任保險及特別補償制度簡介及單張宣導摺頁。
- 8、採購宣導品：計有環保手提袋、精美棒球帽、水晶紙鎮及台鹽清潔禮盒。
- 9、辦理電視媒體整合宣導案：為擴大加強宣導，透過電視媒體整合宣導之管道，以較活潑、生動、多樣化，吸引民眾注意，以提昇宣導效果。宣導項目計有（1）宣導短片製作與電視頻道託播。（2）廣播電台宣導。（3）網路媒體宣導。（4）創意宣導活動。



I Promotion

1. The Fund held a "the Compulsory Automobile Liability Insurance and Special Compensation System Symposium" in cooperation with the Insurance Bureau, FSC, NLIA and various related county and city government agencies
2. In conjunction with the Ministry of Justice, NLIA and various county and city governments, the Fund held 18 sessions of the "2008 Symposium on Mediation Practices," attended by various township and city mediation committee members and secretaries to promote "the compulsory automobile liability insurance and special compensation system".
3. The Fund recorded 12 infomercials that were broadcast 5 times a week on the Mandarin and Hoklo stations on Police Radio Station.
4. The Fund promoted the compulsory insurance and the Fund operations in conjunction with county and city governments, the Ministry of the Interior, various branches of the Association for the Protection of Victims of Criminal Acts, city and county police bureaus, and other related organizations.
5. In conjunction with the Chinese Insurance Service Association (CISA), the Fund promoted the compulsory insurance and the Fund's operations at Chung Yuan Christian University, Ling Tung University, Transworld Institute of Technology, National United University, Hungkuang University, Tsing Hua University, Mazu High School, National Taiwan Ocean University, Shih Chien University, Magong High School, Yunlin University of Science and Technology, Hsing Wu College, Shu-Te University, Tamkang University of Science and Technology, National Taichung Institute of Technology, Chaoyang University of Technology, and Chengchi University.
6. The Fund organized the following large-scale promotional activities in conjunction with the Insurance Bureau, FSC:
 - (1) The "2008 Consumer New Life Promotional Campaign: Consumer Safety Fleet and Partnering for Energy Conservation and Carbon Emission Reduction" fair was held in Danshui Township, Taipei County.
 - (2) The "Seventh Symposium on Insurance Fraud Prevention" was jointly held at the Cathay Life Insurance Danshui Training Center to promote "special compensation system and cases study" to judges, public prosecutors, investigators, and personnel of the Investigation Bureau and Criminal Investigation Bureau. Related cases were also studied.
7. Promotional brochures: A revised edition of the "Introduction to the Compulsory Automobile Liability Insurance and Special Compensation System" and single-sheet promotional brochures were published.
8. Promotional items: Environmental protection handbags, high-quality baseball caps, crystal paperweights and Taiyen sanitary product gift boxes
9. Integrated media promotions: The Fund expanded and strengthened integrated media promotions to attract public attention with lively and diverse promotional content. Media channels utilized included: 1) promotional videos and television broadcasts; 2) radio promotions; 3) internet promotions; and 4) other innovative promotional activities.



- 10、配合彰化縣政府及南投縣政府於舉辦交通安全宣導活動時，本基金派員參加宣導「強制汽車責任保險及特別補償制度」，並舉辦有獎徵答，發送文宣及宣導品。
- 11、司法官訓練所第49期學員至本基金參訪，本基金向參訪學員簡報本基金歷史沿革及補償制度，並與學員作法律問題研討及心得交換。

（二）訓練

- 1、舉辦各受任人之理賠人員在職教育訓練，共舉辦4場次，本基金在台中地區舉辦1場次；另配合中華民國產物保險商業同業公會於台北地區、台中地區及高雄地區共舉辦3場次教育訓練。
- 2、邀請學者專家舉辦專題演講，以提升本基金同仁及受任人之業務承辦人員之專業知識。如：
 - (1)台灣警察專科學校張教官夢麟講授「道路交通事故法規及案例介紹」。
 - (2)國立政治大學林教授勳發講授「強制汽車責任保險法之修法建議」。
 - (3)台北市行車事故鑑定委員會郭教授守穗講授「處理交通事故理賠的車輛專業知識」。
 - (4)台北縣政府黃消費者保護官上峰講授「職業倫理與消費者保護」。
 - (5)鄭會計師純農講授「財產保險（汽車險）之財會及稽核作業」。
 - (6)新光產物保險股份有限公司詹總經理俊裕講授「營、盈、贏的分享」。

（三）窗口服務

本基金為提昇服務品質，自94年1月1日起設置免付費專線電話，供受害人或其家屬或民眾洽詢相關問題，以提供更好、更迅速的服務予社會大眾；97年度共計6,745題，其中7題為民眾或受任人親至本基金詢問問題，841題為書面答覆民眾、地檢署或受任人所詢問問題；經整理分析後大致可歸類如下：

1. 與補償業務有關者有3,270題，占48.49%。
2. 與本保險業務有關者有2,260題，占33.51%。
3. 與本基金求償及行政相關業務者有9題，占0.13%。
4. 與交通監理、警政機關相關業務者有7題，占0.10%。
5. 其他問題有1,199題，占17.77%。

10. In conjunction with the traffic safety promotional activities held by the Changhua County and Nantou County governments, the Fund dispatched personnel to promote "the compulsory automobile liability insurance and the special compensation system". It also arranged Q&A prize giveaways and distributed promotional literature and items during this event.
11. Students of the 49th Training Institute for Judges and Prosecutors visited the Fund to hear reports on the Fund history and compensation system and to study and exchange experience with the Fund on legal issues.

II Training

1. The Fund arranged training for entrustee claims adjusters, including 1 session in the Taichung area and, in conjunction with the NLIA, 3 sessions in the Taipei, Taichung and Kaohsiung areas.
2. Scholars and experts were invited to present the following lectures to enhance the professional knowledge of the Fund staff and entrustees in charge of operations:
 - (1) Taiwan Police College instructor Mr. Chang Meng-lin presented a lecture on "Introduction to Traffic Accident Laws and Regulations with Case Studies."
 - (2) National Chengchi University Prof. Lin Hsin-fa presented a lecture on "Proposed Revisions to the Compulsory Automobile Liability Insurance Act."
 - (3) Prof. Kuo Shou-shi of the Traffic Adjudication Office, Taipei City Government presented a lecture on "Professional Knowledge on Vehicles for the Handling of Traffic Accident Compensation."
 - (4) Taipei County consumer ombudsman Mr. Huang Shang-feng presented a lecture on "Professional Ethics and Consumer Protection."
 - (5) CPA Cheng Chun-nung presented a lecture on "Property Insurance (Automobile Insurance) Accounting and Auditing."
 - (6) Shinkong Insurance Co. President Chun-Yu Chan presented a lecture on "Management, Profits and Winning."

III Window Services

On January 1, 2005, the Fund introduced a toll-free service line to provide better and faster assistance to injured parties, their families, and the general public on related issues. In 2008, the Fund handled a total of 6,745 public service cases, including 41 on-site inquiries by the public or entrustees and 841 written responses to inquiries by the general public, district prosecutors, or entrustees. The topics of these inquiries may be categorized as below:

1. Compensation-related: 3,270 / 48.49%
2. Insurance-related: 2,260 / 33.51%
3. Fund claim and administrative operations: 9 / 0.13%
4. Transportation supervision and police operations: 7 / 0.10%
5. Other inquiries: 1,199 / 17.77%

大事紀要及舉辦之各種活動剪影

Major Events and Event Photos

大事紀要 Major Events Description

二月
February

本基金97年度預算書，經金管會函復准予照辦。

The Fund's 2008 budget statement is approved by the FSC.

編印「特別補償基金成立10週年回顧與展望」，分送金管會保險局、歷任董事暨監察人、專家學者、本基金週邊單位、各大學保險相關院系等，以資宣導，並誌紀念。

The Fund publishes the "10th Anniversary of the Special Compensation Fund" and distributes it to the Insurance Bureau, FSC, former Fund directors and supervisors, experts and scholars, organizations related to the Fund, and university and college departments related to insurance for promotional and commemorative purposes.

向金管會保險局簡報96年度業務概況。

The Fund briefs the Insurance Bureau, FSC on its operations in 2007.

三月
March

自本月起至12月間配合中華保險服務協會共同舉辦大學（專）及高中（職）學校宣導「汽、機車強制險及特別補償制度簡介」，共計20場次。

From March to December, the Fund and CISA jointly hold 20 promotional events on "Introduction to the Compulsory Automobile Liability Insurance and Special Compensation System" at universities (vocational colleges) and high schools (vocational high schools).

陳總經理惟龍率業務處李經理小明、邱副經理瑞利及馬襄理美玉等人，拜訪法務部法律事務司張司長清雲洽商97年度合辦鄉鎮市調解委員會教育宣導事宜。

Fund President Chen Wei-Lung visits Director-general Chang Ching-yun of the Legal Affairs Department, Ministry of Justice with Claims Department Manager Li Ming, Vice Manager Chiu Jui-li and Assistant Manager Ma Mei-yu to discuss joint arrangement of education and promotional matters in 2008 for township and city mediation committees.

至彰化縣國道公路警察局第七警察隊宣導「強制汽車責任保險及補償制度」。

The Fund visits the Seventh Police Brigade, National Highway Police Bureau in Changhua County to promote "the compulsory automobile liability insurance and special compensation system".

邀請台北縣政府黃消費者保護官上峰至本基金專題演講(題目:職業倫理與消費者保護)。

Taipei County consumer ombudsman Mr. Huang Shang-feng is invited to present a lecture at the Fund (Topic: Professional Ethics and Consumer Protection).

四月
April

自本月起至9月間配合法務部辦理各縣市政府共同舉辦「調解實務研習會」宣導「汽、機車強制險及特別補償制度簡介」，共計18場次。

From April to September, the Fund and the Ministry of Justice jointly arrange 18 sessions of the "Symposium on Mediation Practices" to introduce "the compulsory automobile liability insurance and special compensation system" to various county and city governments.

本基金96年度決算書、業務報告書及會計師查核簽證報告乙案，經金管會函復准予備查。

The Fund's 2007 financial report, business operation report, and audited report are approved by the FSC and filed for reference.

本基金與財團法人保險事業發展中心、中華民國產物保險商業同業公會、中華民國人壽保險商業同業公會及中華保險服務協會，於97年4月26日假國立台北藝術大學共同舉辦慶祝「強制汽車責任保險及補償制度實施十週年」健行活動。

On April 26, 2008, the Fund and the Taiwan Insurance Institute, NLIA, Life Insurance Association of the ROC and CISA jointly hold a celebratory "10th Anniversary of the Compulsory Automobile Liability Insurance and Compensation System" fitness activity at the Taipei National University of the Arts.

邀請司法院少年及家事廳謝副廳長碧莉蒞臨本基金專題演講(題目:淺談夫妻財產制)。

Deputy Director-general Hsieh Pi-li of the Juvenile and Family Department, Judicial Yuan is invited to the Fund to present a lecture (Topic: Brief Overview of the Marital Property System).



於台南市舉辦「97年強制汽車責任保險法暨特別補償基金作業法令說明會」
The "2008 Symposium on the Operations, Laws and Regulations of the Compulsory Automobile Liability Insurance Act and Special Compensation Fund" in Tainan City



逢甲大學「強制汽車責任保險十週年回顧與展望」，本基金陳總經理惟龍於會中發言
Fund President Chen Wei-lung speaks at the "Symposium on the 10th Anniversary of the Compulsory Automobile Liability Insurance" held at Feng Chia University.



參加法務部與金門縣政府共同舉辦「調解實務研習會」
The Fund participates in the "2008 Symposium on Mediation Practices" jointly held by the Ministry of Justice and Kinmen County Government.

大事紀要 Major Events Description

四月
April

邀請台灣警察專科學校張教官夢麟至本基金專題演講（題目：道路交通事故法規及案例介紹）。

Taiwan Police College instructor Mr. Chang Meng-lin is invited to the Fund to present a lecture (Topic: Introduction to Traffic Accident Laws and Regulations with Case Studies).

參加法務部與台東縣政府共同舉辦「調解實務研習會」宣導「汽、機車強制險及特別補償制度簡介」。

The Fund participates in the "Symposium on Mediation Practices" jointly held by the Ministry of Justice and Taitung County Government to introduce "the compulsory automobile liability insurance and special compensation system".

至新光產物保險公司舉辦「97年度理賠教育訓練」中講授「強制汽車責任保險及汽車交通事故補償制度」課程。

The Fund presents a course on the "Compulsory Automobile Liability Insurance and Vehicle Accident Compensation System" during the "2008 Claims Education and Training" program at Shinkong Insurance Co.

至高雄市政府警察局交通大隊宣導本保險及補償制度。

The Fund visits the Traffic Police Corps of the Kaohsiung City Government Police Bureau to promote the compulsory automobile liability insurance and special compensation system.

參加中華保險服務協會至嶺東科技大學舉辦「強制汽機車責任保險」宣導活動。

The Fund participates in promotional activities for "the compulsory automobile liability insurance" arranged by the CISA at Ling Tung University.

參加法務部與高雄市政府共同舉辦「調解實務研習會」宣導「汽、機車強制險及特別補償制度簡介」。

The Fund participates in the "Symposium on Mediation Practices" jointly held by the Ministry of Justice and Kaohsiung City Government to introduce "the compulsory automobile liability insurance and special compensation system".

至國道公路警察局第八警察隊（台南縣東山鄉）宣導「強制汽車責任保險與補償制度」。

The Fund visits the Eighth Police Brigade of the National Highway Police Bureau (Dongshan Township, Tainan County) to promote "the compulsory automobile liability insurance and special compensation system".

至高雄市政府警察局舉辦「97年員警道路交通事故處理講習訓練」宣導「強制汽車責任保險法與補償制度」，共3場次。

The Fund holds three "2008 Training Seminars for Police Officers on Handling Traffic Accidents" at the Kaohsiung City Government Police Bureau to promote "the Compulsory Automobile Liability Insurance Act and special compensation system".

五月
May

至台南縣玉井國中宣導本保險及補償制度。

The Fund visits Yujing Junior High School in Tainan County to promote the compulsory automobile liability insurance and special compensation system.

配合中華民國產物保險商業同業公會執行本保險全面稽核。

The Fund and NLIA jointly carry out a comprehensive audit of the compulsory automobile liability insurance.

參加中華保險服務協會至馬祖高中舉辦「強制汽車責任保險」宣導活動。

The Fund participates in an activity arranged by the CISA at Mazu High School to promote "the compulsory automobile liability insurance".

參加中華保險服務協會至雲林科技大學舉辦「強制汽車責任保險」宣導活動。

The Fund participates in an activity arranged by the CISA at the Yunlin University of Science and Technology to promote "the compulsory automobile liability insurance".

拜訪中南部受任人（高雄：明台、富邦、國泰世紀及友邦；台中：旺旺友聯、泰安、第一及新光）。

The Fund representatives visit trustees in central and southern Taiwan (Kaohsiung: Mingtai Insurance Co., Fubon, Cathay Century and AIG General Insurance (Taiwan); Taichung: Union Insurance Co., Taian Insurance Co., First Insurance and Shinkong Insurance).



於宜蘭地區舉辦「97年強制汽車責任保險法暨特別補償基金作業法令說明會」
The "2008 Symposium on the Operations, Laws and Regulations of the Compulsory Automobile Liability Insurance Act and Special Compensation Fund" in the Yilan area



員工自強活動
The Fund arranges a "Taipingshan Forest Spa Trip" in Yilan for employees.



大事紀要 Major Events Description

六月 June

參加法務部與台南縣政府共同舉辦「調解實務研習會」宣導「汽、機車強制險及特別補償制度簡介」。
The Fund participates in the "Symposium on Mediation Practices" jointly held by the Ministry of Justice and Tainan County Government to introduce "the compulsory automobile liability insurance and special compensation system".

舉辦本基金公開徵選年報封面及封底設計活動頒獎活動。
The Fund arranges an open design contest and prize activity for the front cover and back cover design of the Fund's annual report.

舉辦「宜蘭太平山森林SPA之旅--國立傳統藝術中心、賞鯨」員工自強活動。
The Fund arranges a "Taipingshan Forest Spa Trip" in Yilan for employees, including a visit to the National Center for Traditional Art and whale-watching tour.

七月 July

參加法務部與金門縣政府共同舉辦「調解實務研習會」宣導「汽、機車強制險及特別補償制度簡介」。
The Fund participates in the "Symposium on Mediation Practices" jointly held by the Ministry of Justice and Kinmen County Government to introduce "the compulsory automobile liability insurance and special compensation system".

本月15日敦聘賴坤鴻先生為本基金副總經理。
The Fund engages Mr. Lai Kun-hung as the Vice President on July 15.

協助財團法人保險事業發展中心參與2008 IIS年會接待組工作。
The Fund helps the Taiwan Insurance Institute (TII) to participate in reception committee work for the 2008 IIS Annual Conference.

本基金全權委託證券投資信託公司辦理投資業務，完成評選作業及簽約事宜。
The Fund choose the discretionary securities investment company through public appraisal and complete the contract affairs.

參加法務部與澎湖縣政府共同舉辦「調解實務研習會」宣導「汽、機車強制險及特別補償制度簡介」。
The Fund participates in the "Symposium on Mediation Practices" jointly held by the Ministry of Justice and Penghu County Government to introduce "the compulsory automobile liability insurance and special compensation system".

邀請國立政治大學林勳發教授至本基金專題演講（題目：強制汽車責任保險法之修法建議）。
The Fund invites National Chengchi University Prof. Lin Hsin-fa to present a lecture at the Fund (Topic: Proposed Revisions to the Compulsory Automobile Liability Insurance Act)

參加法務部與苗栗縣政府共同舉辦「調解實務研習會」宣導「汽、機車強制險及特別補償制度簡介」。
The Fund participates in the "Symposium on Mediation Practices" jointly held by the Ministry of Justice and Miaoli County Government to introduce "the compulsory automobile liability insurance and special compensation system".

八月 August

於台中縣辦理中部地區理賠人員教育訓練。
The Fund arranges training for central Taiwan claims adjusters in Taichung County .

於台南市地區舉辦97年度「強制汽車責任保險及特別補償制度研討會」教育宣導。
The Fund holds the "2008 Symposium on the Compulsory Automobile Liability Insurance and Special Compensation System" in Tainan City.

參加法務部與雲林縣政府共同舉辦「調解實務研習會」宣導「汽、機車強制險及特別補償制度簡介」。
The Fund participates in the "Symposium on Mediation Practices" jointly held by the Ministry of Justice and Yunlin County Government to introduce "the compulsory automobile liability insurance and special compensation system".



於桃園地區舉辦「97年強制汽車責任保險法暨特別補償基金作業法令說明會」
The "2008 Symposium on the Operations, Laws and Regulations of the Compulsory Automobile Liability Insurance Act and Special Compensation Fund" in the Taoyuan area

法務部於馬祖舉辦97年調解實務研習會，本基金陳總經理惟龍於會中發言
Fund President Chen Wei-lung speaks at the "2008 Symposium on Mediation Practices" held in Matsu by the Ministry of Justice."

於高雄縣桃源鄉舉辦創意宣導活動，向一般民眾宣導本保險及補償制度
The Fund holds innovative promotional activities in Taoyuan Township, Kaohsiung County to raise public awareness of the compulsory automobile liability insurance and special compensation system.

大事紀要 Major Events Description

九月

September

邀請台北市行車事故鑑定委員會郭教授守穗至本基金專題演講（題目：處理交通事故理賠的車輛專業知識）。

Prof. Kuo Shou-shi of the Traffic Adjudication Office, Taipei City Government presents a lecture at the Fund (Topic: Professional Knowledge on Vehicles for the Handling of Traffic Accident Compensation).

至台北市政府警察局舉辦「97年度專責人員分級處理交通事故講習班」宣導「強制汽車責任保險及補償事宜之認知」共4期。

The Fund holds four sessions of the "2008 Lecture on Classified Handling of Traffic Accidents by Specialists" at the Taipei City Police Department on the subject "Introduction to the Compulsory Automobile Liability Insurance and Compensation Matters."

派員參加中華民國產物保險商業同業公會、財團法人保險事業發展中心、國立政治大學風險管理與保險學系及本基金在政治大學舉辦「強制汽車責任保險法實施十週年研討會」。

The Fund dispatches personnel to participate in the "Symposium on the 10th Anniversary of the Compulsory Automobile Liability Insurance Act" held by the NLIA, TII, and Department of Risk Management and Insurance, National Chengchi University (NCCU) held at NCCU.

配合金管會保險局參加在台北淡水漁人碼頭舉辦「安全消費逗陣行，節能減碳作夥來」園遊會，向一般民眾宣導有關本保險及補償制度。

In conjunction with the Insurance Bureau, FSC, the Fund participates in the "Consumer Safety Fleet and Partnering for Energy Conservation and Carbon Emission Reduction" fair held at the Danshui Fishermen's Wharf to raise public awareness of the compulsory automobile liability insurance and special compensation system.

全體董事推選吳董事當傑為董事長。

Mr. Wu Tang-chieh is unanimously elected by the Fund directors as Fund Chairperson.

至桃園市「行政院國軍退除役官兵輔導委員會訓練中心」宣導「強制汽車責任保險與特別補償制度」。

The Fund visits the Training Center of Veterans Affairs Commission, Executive Yuan in Taoyuan City to promote "the compulsory automobile liability insurance and special compensation system".

於桃園地區舉辦97年度「強制汽車責任保險及特別補償制度研討會」教育宣導。

The Fund holds the "2008 Symposium on the Compulsory Automobile Liability Insurance and Special Compensation System" in the Taoyuan area.

於南投地區舉辦97年度「強制汽車責任保險及特別補償制度研討會」教育宣導。

The Fund holds the "2008 Symposium on the Compulsory Automobile Liability Insurance and Special Compensation System" in the Nantou area.

十月

October

配合中華民國產物保險商業同業公會於台北地區辦理理賠人員教育訓練。

The Fund and NLIA jointly hold a claims adjuster training class in the Taipei area.

派員赴澳門參加「2008年海峽兩岸及港澳保險業交流與合作會議」。

The Fund dispatches personnel to participate in the "2008 Cross-strait, Hong Kong & Macao Insurance Industry Exchange and Cooperation Meeting."

派員參加中華民國產物保險商業同業公會及逢甲大學金融學院在逢甲大學舉辦之「強制汽車責任保險十週年回顧與展望研討會」。

The Fund dispatches personnel to participate in the "Symposium on the 10th Anniversary of the Compulsory Automobile Liability Insurance" jointly held by the NLIA and Feng Chia University College of Finance at Feng Chia University.



參加行政院消費者保護委員會在淡水漁人碼頭舉辦之「安全消費逗陣行 節能減碳作夥來」園遊會
The Fund participates in the "Consumer Safety Fleet and Partnering for Energy Conservation and Carbon Emission Reduction" fair held at the Danshui Fishermen's Wharf by the Consumer Protection Commission of the Executive Yuan.



於新竹地區舉辦「97年強制汽車責任保險法暨特別補償基金作業法令說明會」
The "2008 Symposium on the Operations, Laws and Regulations of the Compulsory Automobile Liability Insurance Act and Special Compensation Fund" in the Hsinchu area



「強制汽車責任保險及補償制度實施十週年」健行活動
10th Anniversary of the Compulsory Automobile Liability Insurance and Compensation System fitness activity

大事紀要 Major Events Description

十月 October

於屏東地區舉辦97年度「強制汽車責任保險及特別補償制度研討會」教育宣導，共2場次。

The Fund holds two sessions of the "2008 Symposium on the Compulsory Automobile Liability Insurance and Special Compensation System" in the Pingtung area.

參加國際保險監理官協會（IAIS）第15屆年會，會後並前往英國拜訪「金管會駐倫敦辦事處」及英國「汽車保險人協會」MIB(Motor Insurers' Bureau)

The Fund participates in the 15th Annual Meeting of the IAIS. After the meeting, the Fund visits the FSC Representative Office in London and the UK Motor Insurers' Bureau.

派員赴法國及德國相關機構考察補償制度。

The Fund dispatches personnel to survey compensation systems at related organizations in France and Germany.

參加彰化縣政府97年10月14日舉辦「調解委員表揚大會」宣導「強制汽車責任保險及特別補償制度」。

The Fund promotes "the compulsory automobile liability insurance and the special compensation system" during the "Commendation Ceremony for Mediation Committee Members" held by the Changhua County Government on October 14, 2008.

配合中華民國產物保險商業同業公會於台中地區辦理理賠人員教育訓練。

The Fund and NLIA jointly hold a claims adjustor training class in the Taichung area.

配合中華民國產物保險商業同業公會於高雄地區辦理理賠人員教育訓練。

The Fund and NLIA jointly hold a claims adjustor training class in the Kaohsiung area.

至財團法人犯罪被害人保護協會臺灣雲林分會舉辦中區第四屆犯罪被害人保護志工成長教育訓練宣導「強制汽車責任保險及特別補償制度實務」

The Fund promotes "the compulsory automobile liability insurance and the special compensation system" during the Fourth Central Taiwan Volunteer Training Program for Protection of Victims of Criminal Acts held by the Yunlin Representative Office of the Association for Protection of Victims of Criminal Acts.

邀請新光產險詹總經理俊裕至本基金專題演講（題目：營、盈、贏的分享）。

Shinkong Insurance Co. President Chun-Yu Chan is invited to present a lecture at the Fund (Topic: Management, Profits, and Winning).

司法官訓練所第49期學員參訪本基金補償業務。

Students of the 49th training class of the Training Institute for Judges and Prosecutors visit the Fund to learn about compensation operations.

為有效運用本基金人力，就辦理補償金額在1萬元以下之案件，採行簡化審核作業，並於第4屆第16次董事暨第2屆第16次監察人聯席會議報告。

In order to effectively utilize its human resources, the Fund implemented streamlined review and approval procedures for handling compensation cases of under NT\$10,000. A report on the new system was presented at the joint meeting of the 16th session of the fourth Board of Directors and 16th session of the second-term supervisors.

十一月 November

至財團法人犯罪被害人保護協會臺灣苗栗分會宣導本保險及補償制度。

The Fund promotes the compulsory automobile liability insurance and the special compensation system at the Miaoli Representative Office of the Association for Protection of Victims of Criminal Acts.

完成媒體整合宣導計畫採購案。

The Fund completes its integrated media promotional ad purchase program.

配合內政部舉辦南區「97年度調解業務人員研習會」，宣導「強制汽車責任保險理賠、補償、求償」。

The Fund promotes "the compulsory automobile liability insurance、special compensation、claims" at the "2008 Mediation Personnel Symposium" held in southern Taiwan by the Ministry of the Interior.



配合南投縣政府於濁水火車站舉辦「交通安全宣導」中宣導本保險及補償制度
The Fund promotes the compulsory automobile liability insurance and special compensation system during a "Traffic Safety Promotion" event held by the Nantou County Government at Zhuoshui Train Station.



員工自強活動
The Fund arranges a "Taipingshan Forest Spa Trip" in Yilan for employees.



大事紀要 Major Events Description

十一月 November

於宜蘭縣地區舉辦97年度「強制汽車責任保險及特別補償制度研討會」教育宣導。

The Fund holds the "2008 Symposium on Compulsory Automobile Liability Insurance and Special Compensation System" in the Yilan area.

參加中華保險服務協會至馬公高中舉辦「強制汽機車責任保險」宣導活動。

The Fund participates in an activity held by the CISA at Magong High School to promote "the compulsory automobile liability insurance".

參加中華保險服務協會至雲林科技大學舉辦「強制汽機車責任保險」宣導活動。

The Fund participates in an activity held by the CISA at the Yunlin University of Science and Technology to promote "the compulsory automobile liability insurance".

配合內政部舉辦北區「97年度調解業務人員研習會」，宣導「強制汽車責任保險理賠、補償、求償」。

The Fund promotes "the compulsory automobile liability insurance、special compensation、claims" at the "2008 Mediation Personnel Symposium" held in northern Taiwan by the Ministry of the Interior.

派員參加在香港舉辦第24屆東亞保險會議(The 24th East Asian Insurance Congress 2008)

The Fund dispatches personnel to participate in the 24th East Asian Insurance Congress 2008 in Hong Kong.

參加金管會保險局及保險相關單位在國泰人壽淡水教育訓練中心共同舉辦「防制保險犯罪研討會（第七期）」，並於會中報告補償制度及犯罪案例分析。

The Fund participates in the "Seventh Symposium on Insurance Fraud Prevention" jointly held by the Insurance Bureau, FSC and insurance-related organizations at the Cathay Life Insurance Danshui Training Center and presents a report on the compensation system and an analysis of criminal cases.

參加中華保險服務協會至台中技術學院舉辦「強制汽機車責任保險」宣導活動。

The Fund participates in an activity held by the CISA at the National Taichung Institute of Technology to promote "the compulsory automobile liability insurance".

十二月 December

於新竹地區舉辦97年度「強制汽車責任保險及特別補償制度研討會」教育宣導。

The Fund holds the "2008 Symposium on the Compulsory Automobile Liability Insurance and Special Compensation System" in the Hsinchu area.

參加中華保險服務協會至政治大學舉辦「強制汽機車責任保險」宣導活動。

The Fund participates in an activity held by the CISA at National Chengchi University to promote "the compulsory automobile liability insurance".

參加中華保險服務協會至朝陽科技大學舉辦「強制汽機車責任保險」宣導活動。

The Fund participates in an activity held by the CISA at Chaoyang University of Technology to promote "the compulsory automobile liability insurance".

舉辦97年第二次受任人座談會簽訂委任契約及調整98年委任費用。

The Fund holds the second 2008 meeting for trustees to sign commissioning contracts and adjust commission fees for 2009.

配合臺灣彰化地方法院舉辦「97年下半年度調解委員業務座談會」，宣導「強制汽車責任保險及特別補償制度說明」。

The Fund introduces "the compulsory automobile liability insurance and special compensation System" in conjunction with the Taiwan Changhua District Court's "2008 Second Half Symposium on Mediation Committee Affairs."



各受任人之公司名稱地址及辦理補償案件情形

Directory of Entrusted Companies and Compensation Cases Handled

受任人（保險公司名稱及地址） Entrustee (Name and Address of Insurer)	服務電話 Service Tel No.	受理申請 補償案件 Claims Applications	依本法第36條分 擔案件 Compensation Handled Under Article 36 of the Act
臺灣產物保險股份有限公司 台北市館前路49號8、9樓 Taiwan Fire & Marine Insurance Co., Ltd. 8-9F, No. 49, Guanqian Rd., Taipei City	0800-000025	50	4
兆豐產物保險股份有限公司 台北市武昌街一段58號 Chung Kuo Insurance Co., Ltd. No. 58, Sec. 1, Wuchang St., Taipei City	0800-005500	21	8
華山產物保險股份有限公司 台北市南京東路二段85號9樓 Walsin Insurance Ltd. 9 F, No. 85, Sec. 2, Nanjing E. Rd., Taipei City	0800-095795	21	13
富邦產物保險股份有限公司 台北市建國南路一段237號 Fubon Insurance Co., Ltd. No. 237, Sec. 1, Jianguo S. Rd., Taipei City	0800-009888	631	314
蘇黎世產物保險股份有限公司 台北市敦化北路56號 Zurich Insurance (Taiwan) Ltd. No. 56, Dunhua N. Rd., Taipei City	0800-077568	46	2
泰安產物保險股份有限公司 台北市館前路59號 Taian Insurance Co., Ltd. No. 59, Guanqian Rd., Taipei City	0800-012080	154	9
明台產物保險股份有限公司(98年1月1日與日商三井住友海上 火災產物保險股份有限公司台北分公司合併) 台北市仁愛路四段1號 Mingtai Fire & Marine Insurance Co., Ltd. (Merged with Mitsui Sumitomo Insurance Co., Ltd., Taipei Branch on January 1, 2009) No. 1, Sec. 4, Ren-ai Rd., Taipei City	0800-078889	153	0
友邦產物保險股份有限公司 台北市信義區松高路9號25樓 AIG General Insurance (Taiwan) Co., Ltd. 25F, No. 9, Songgao Rd., Xinyi District, Taipei City	0800-005678	272	9



受任人（保險公司名稱及地址） Entrustee (Name and Address of Insurer)	服務電話 Service Tel No.	受理申請 補償案件 Claims Applications	依本法第36條分 擔案件 Compensation Handled Under Article 36 of the Act
第一產物保險股份有限公司 台北市忠孝東路一段54號 The First Insurance Co., Ltd. No. 54, Sec. 1, Zhongxiao E. Rd., Taipei City	0800-231982	179	1
旺旺友聯產物保險股份有限公司 台北市忠孝東路四段219號12樓 Union Insurance Co., Ltd. 12F, No. 219, Sec. 4, Zhongxiao E. Rd., Taipei City	0800-024024	169	16
新光產物保險股份有限公司 台北市建國北路二段15號11樓 Shinkong Insurance Co., Ltd. 11F, No. 15, Sec. 2, Jianguo N. Rd., Taipei City	0800-789999	456	76
華南產物保險股份有限公司 台北市忠孝東路四段560號5樓 South China Insurance Co., Ltd. 5 F, No. 560, Sec. 4, Zhongxiao E. Rd., Taipei City	0800-010850	124	14
國泰世紀產物保險股份有限公司 台北市仁愛路四段296號5樓 Cathay Century Insurance Co., Ltd. 5 F, No. 296, Sec. 4, Ren-ai Rd., Taipei City	0800-212880	677	15
新安東京海上產物保險公司 台北市南京東路三段130號8樓 Tokio Marine Nawa Insurance Co. 8 F, No. 130, Sec. 3, Nanjing E. Rd., Taipei City	0800-050119	55	26
台壽產物保險股份有限公司 台北市許昌街17號13樓之1 TLG Insurance Co., Ltd. 13-1F, No. 17, Xuchang St., Taipei City	0800-075777	22	6
美商安達北美洲產物保險股份有限公司台北分公司 台北市信義路5段8號10樓 Insurance Company of North America Taipei Branch 10F, No. 8, Sec. 5, Xinyi Rd., Taipei City	0800-886588	0	0



財團法人汽車交通事故特別補償基金97年年報

Motor Vehicle Accident Compensation Fund 2008 Annual Report

出版者：財團法人汽車交通事故特別補償基金

地 址：台北市信義路五段150巷2號18樓

免付費電話：0800-565-678

代表號：(02)8789-8897

<http://www.mvacf.org.tw>

出版年月 中華民國98年4月

Published by Motor Vehicle Accident Compensation Fund

Address: 18F., No.2, Lane 150, sec.5 Sinyi Rd., Sinyi District

Taipei City, Taiwan (R.O.C)

Tel: (+886-2)8789-8897

<http://www.mvacf.org.tw>

Published date April 2009

Motor Vehicle Accident Compensation Fund