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壹 董事長的話



2008年美國金融風暴所引發的全球信貸緊縮，使全球經濟陷入1930年代以來最嚴峻的困局，多數國家面臨失業率攀升、經濟成長率下降等問題，全球經濟正式邁入衰退期。維持社會安定即成為各國政府首要課題之一，建構社會安全網絡亦成為我政府重要施政方針之一。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98年底，已屆滿12年，共計有汽車交通事故受害人18,803人向本基金申請補償，給付補償金額逾55億餘元，對於安定社會之公益性政策目標，實已具重要成效。值此經濟期望復甦時期，將更彰顯本保險及補償制度對安定社會之重要性。

本基金98年度營運概況如下：

- 1、已決補償（包括依本法第36條規定與保險人連帶給付責任之案件）共計3,834件，補償金額為552,160,194元。
- 2、求償案件共計1,093件，求償所得為24,863,861元。
- 3、資金運用之存款及投資總額合計為3,385,280,867元。
- 4、總收入為585,095,143元及總支出為646,119,323元。

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96年底223件，97年底大幅減少至168件，至98年底再減少至146件；另處理補償案所需時間亦有改善，均為歷年新低，使汽車交通事故之受害人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，對本保險及補償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年起連續四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。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 
99年4月2日

Words from the Chairperson





Words from the Chairperson

The global credit contraction sparked by the U.S. financial crisis in 2008 brought the world economy to a depth unseen since the 1930s. Many countries experienced rising unemployment and negative growth as the global economy entered recession. In this climate, maintaining social stability and establishing a social safety net have become the paramount tasks and major policy directions of governments worldwide. Since coming into effect on January 1, 1998, the Compulsory Automobile Liability Insurance Act ("the Act") has been a major link in Taiwan's social security net. Under the Act, the Motor Vehicle Accident Compensation Fund ("the Fund") was created to cover gaps in the Compulsory Automobile Liability Insurance ("this insurance"). In 12 years of operation to December 31, 2009, the Fund has provided over NT\$5.5 billion in compensation to 18,803 persons injured in automobile traffic accidents. This has had a major effect in filling gaps in Taiwan's social security system, consistent with policy goals. The importance of this insurance and special compensation system in maintaining social stability has become especially apparent during the current economic recovery.

Highlights of the Fund's operations in 2009 are as follows:

1. A total of 3,834 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\$552,160,194.
2. A total income of NT\$24,863,861 was obtained from 1,093 claim cases.
3. A total of NT\$3,385,280,867 in deposits and investments was available for Fund utilization.
4. Total revenues were NT\$585,095,143 and total expenditures were NT\$646,119,323.

In recent years, the Fund has dedicated efforts to improving procedures for compensation and claim operations to raise service quality and reduce processing time. The number of outstanding compensation cases fell sharply from 223 in 2007 to 168 in 2008, and a further reduction to 146 cases was achieved in 2009. The time required to process compensation cases also fell to a historic low. This has enabled persons injured in automobile traffic accidents to quickly obtain basic protection, consistent with the social relief mission of the insurance system.



In addition, since 2007, the Fund has become a member of various insurance-related organizations in Taiwan and abroad, including 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 this insurance and the 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 four 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. 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

陳其南

April 2, 2010

貳 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.

參 組織及業務範圍

Organization and Duties

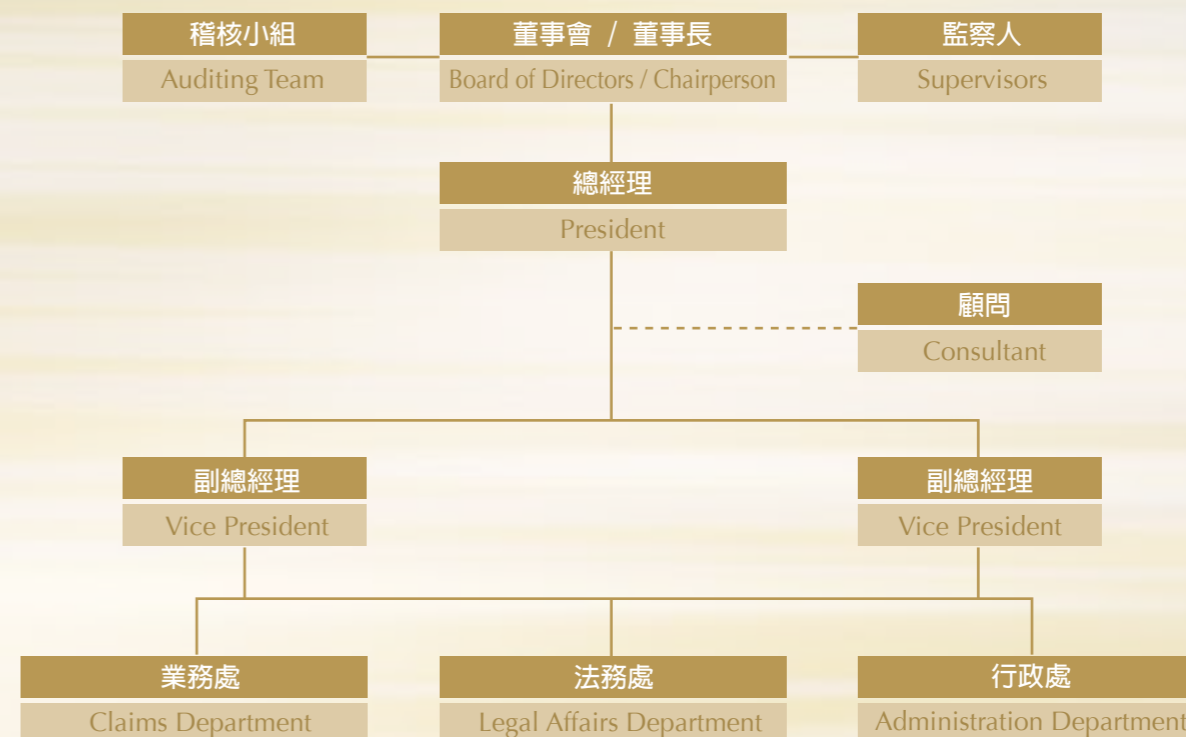


一 組織 | Organization

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



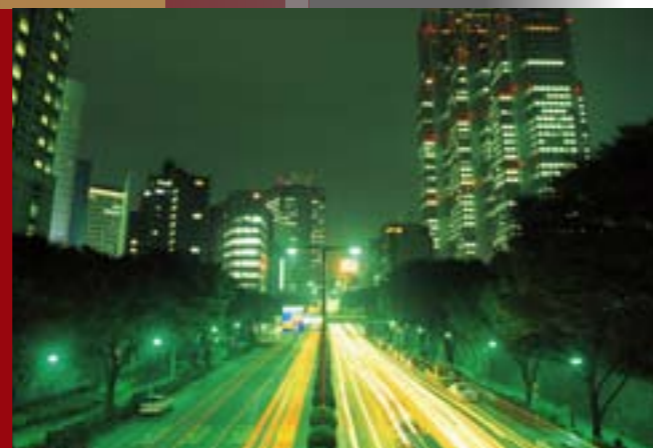
(二) 董事會 | Board of Directors

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 Vice Chairperson, FSC
董事 Director	劉啓群 Liu Chi-chun	金管會 FSC	金管會專任委員 Commissioner, FSC
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	陳建宇 Chen Jian-yu	交通部 MOTC	交通部主任秘書 (陳董事建宇98年8月13日接替陳前董事晉源擔任董事) Chief Secretary, MOTC (Replaced Mr. Chen Chin-yuan on August 13, 2009)
董事 Director	祁文中 Chi Wen-jong	交通部 MOTC	交通部路政司司長 Director, Department of Railways and Highways, MOTC
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



Organization and Duties

(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	盧廷勛 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

貳 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

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

劉啓群
Liu Chi-chun
金管會 FSC

董事 Director

曾玉瓊
Tseng Yu-chiong
金管會 FSC



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

董事 Director

陳建宇
Chen Jian-yu
交通部 MOTC



董事 Director

陳惟龍
Chen Wei-lung
本基金總經理
The Fund President

監察人 Supervisor

許文聖
Hsu Wen-sheng
交通部 MOTC

監察人 Supervisor

盧廷劫
Lu Ting-chieh
金管會 FSC

監察人 Supervisor

彭金隆
Peng Jin-lung
專家學者 Expert/Scholar



肆 營運概況 Business Profile

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) 98年辦理補償情形表列如下

III Overview of compensation operations in 2009:

1、申請案件分析：

Overview of Compensation Claims Processing

依本法第40條向本基金申請補償案件 Claim Applications Submitted Under Article 40 of the Act	件數 No. of Claims	補償金額 Compensation Amount (NT\$)
上年底未決案件 Claims outstanding from the previous year	168	(預估est.) 21,922,231
本年度申請案件 New claims this year	3,284	
本年度已決案件 Claims settled this year	3,306	499,425,957
本年底未決案件 Claims outstanding as of the end of this year	146	(預估est.) 12,784,461
依本法第36條規定分擔案件 Shared claims pursuant to Article 36 of the Act	528	52,734,237

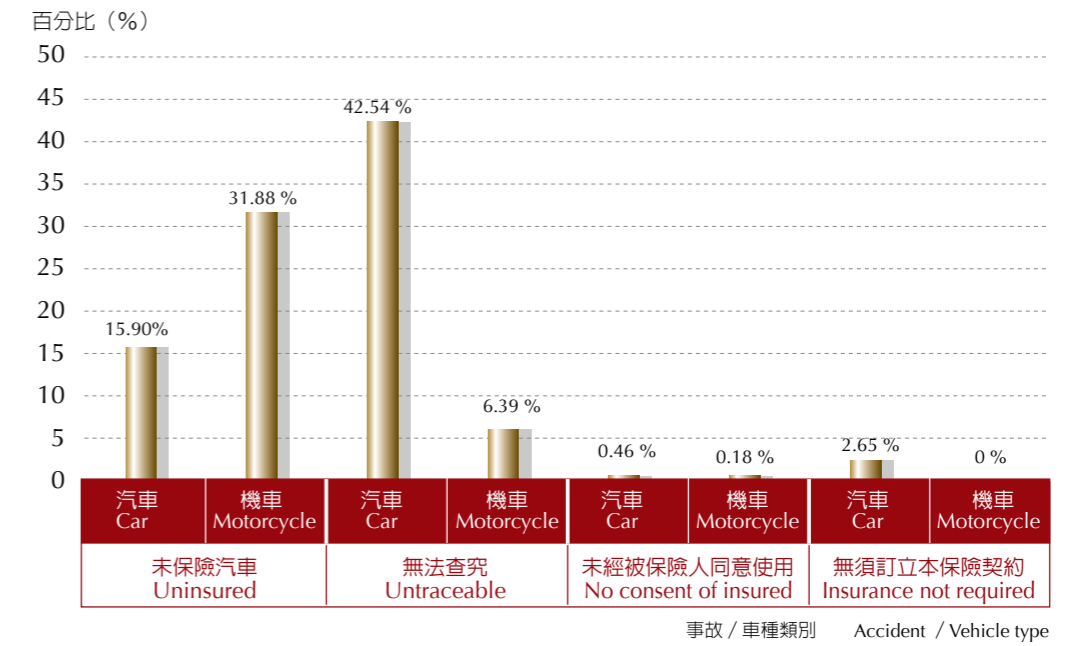
註：依本法第40條向本基金申請補償案件之本年度已決金額較會計決算數之已決補償金支出多1,500,520元差異原因，係會計帳調減乙筆非屬本法第40條第1項第1款規定之補償案件(0006A08000024)。

Note: The NT\$1,500,520 surplus difference between the compensation amount of claims settled this year from claims submitted to the Fund under Article 40 of the Act results from the accounting exclusion of two compensation cases not subject to subparagraph 1, paragraph 1, Article 40 of the Act (0006A08000024).

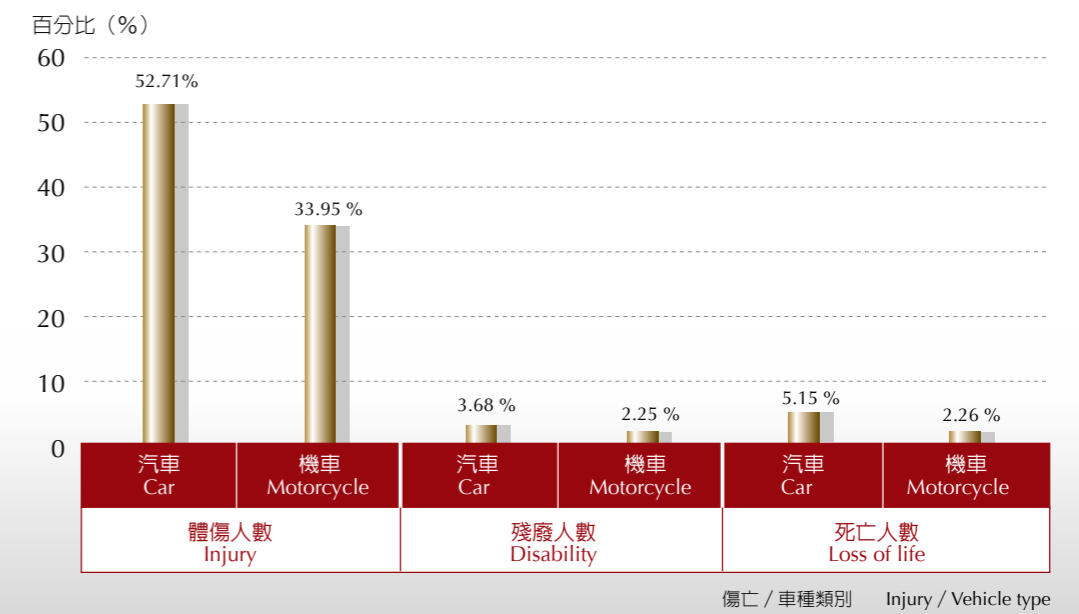
2、申請案件分析 (單位: 件) :
Analysis of Claim Applications (Unit: Cases)

			合計 Total	
事故類別 Accident type (cases)	事故汽車為未保險汽車 Uninsured	汽車Car	522	1,569
		機車Motorcycle	1,047	
	事故汽車無法查究 Untraceable	汽車Car	1,397	1,607
		機車Motorcycle	210	
	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	21
		機車Motorcycle	6	
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	87	87	
	機車Motorcycle	0		
合計 Total			3,284	
受害人 傷亡類別 Accident result (cases)	體傷人數 Injury	汽車Car	1,731	2,846
		機車Motorcycle	1,115	
	殘廢人數 Disability	汽車Car	121	195
		機車Motorcycle	74	
	死亡人數 Loss of life	汽車Car	169	243
		機車Motorcycle	74	
合計 Total			3,284	

▶ 事故類別 Accident type



▶ 受害人傷亡類別 Accident result



3、已決補償案件分析 (單位: 件、元) :
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	526	1,575
		機車 Motorcycle	1,049	
	事故汽車無法查究 Untraceable	汽車 Car	1,404	1,622
		機車 Motorcycle	218	
	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	16	22
		機車 Motorcycle	6	
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	87	87	
	機車 Motorcycle	0		
合計 Total			3,306	
受害人傷亡類別 Accident result (cases)	體傷人數 Injury	汽車 Car	1,731	2,851
		機車 Motorcycle	1,120	
	殘廢人數 Disability	汽車 Car	127	203
		機車 Motorcycle	76	
	死亡人數 Loss of life	汽車 Car	175	252
		機車 Motorcycle	77	
合計 Total			3,306	
已決補償金額 Settled compensation amount (NT\$)	體傷給付金額 Injury benefits	汽車 Car	25,431,062	43,057,460
		機車 Motorcycle	17,626,398	
	殘廢給付金額 Disability benefits	汽車 Car	104,085,340	161,878,756
		機車 Motorcycle	57,793,416	
	死亡給付金額 Loss of life benefits	汽車 Car	198,855,368	294,489,741
		機車 Motorcycle	95,634,373	
合計 Total			499,425,957	

註: 1. 上表已決補償案件包括98年度申請及97年底未決案件, 於98年度核定之案件。本基金97年度年報之已決補償案件則指97年度申請, 於97年度核定之案件。

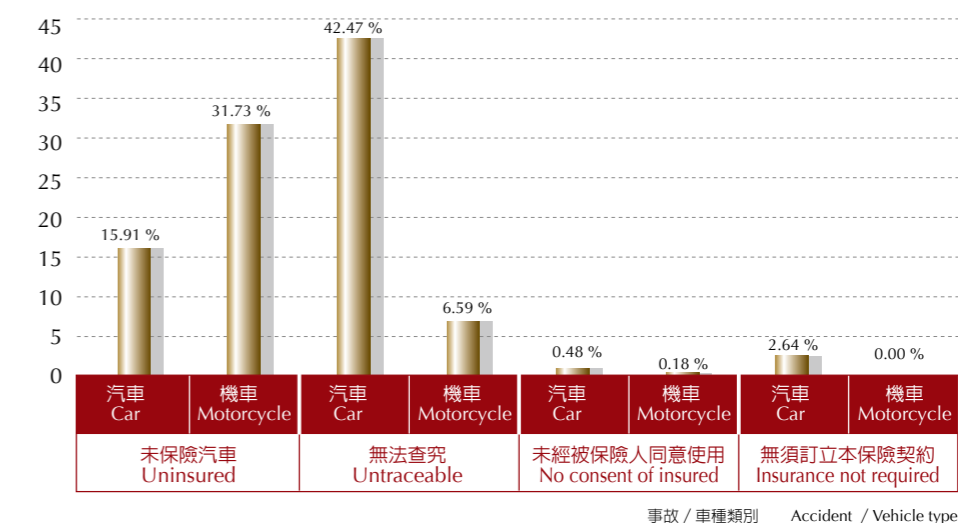
2. 本年度已決補償案件若以97年度年報之已決方法計算, 件數為3,138件, 金額為389,218,052元。

Note: 1. The number of settled claim cases in this table include new applications in 2009, outstanding cases from 2008, and cases reviewed and determined in 2009. The number of outstanding claims in the Fund's 2008 Annual Report indicated new applications in 2008 and cases settled in 2008.

2. The number and amount of settled claims calculated according to the method applied in 2008 would be 3,138 cases and a total amount of NT\$389,218,052.

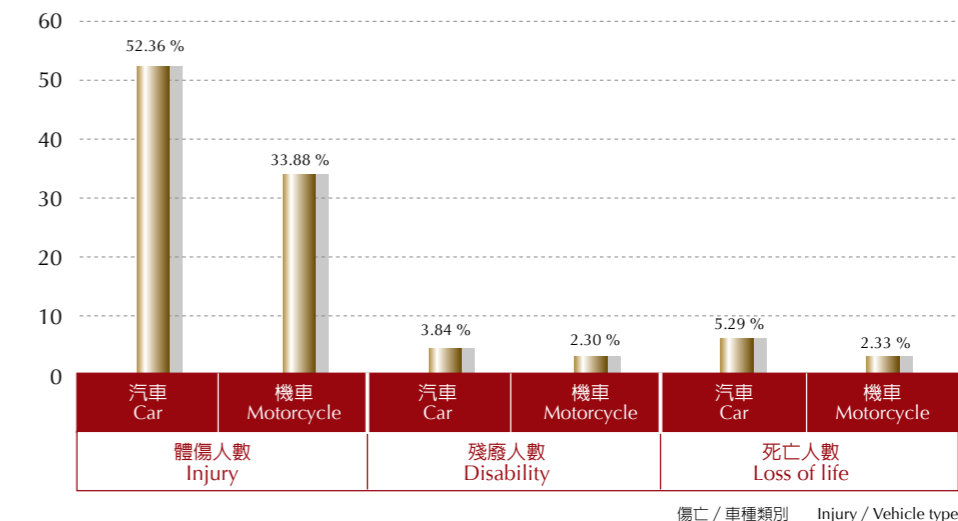
▶ 事故類別 Accident type

百分比 (%)



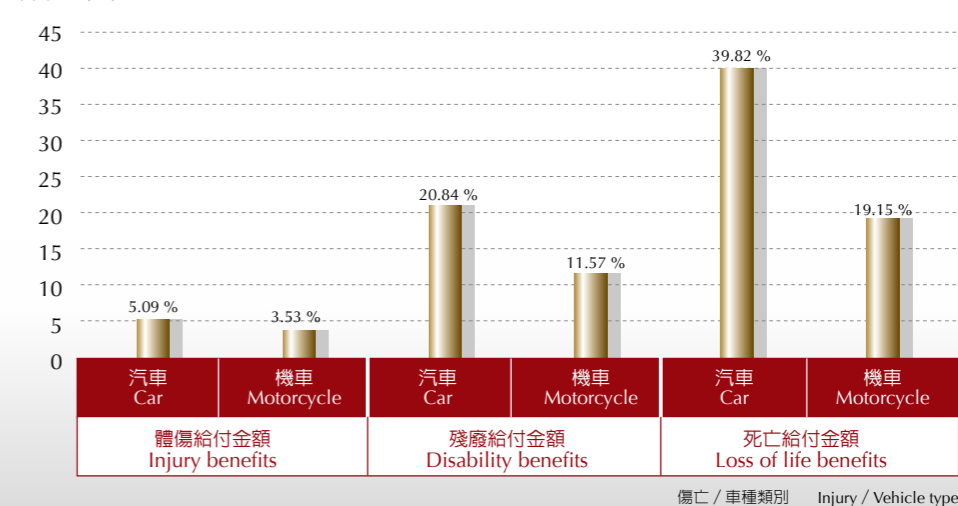
▶ 受害人傷亡類別 Accident result

百分比 (%)



▶ 已決補償金額 Settled compensation amount

百分比 (%)



4、未決補償案件分析 (單位: 件、元):

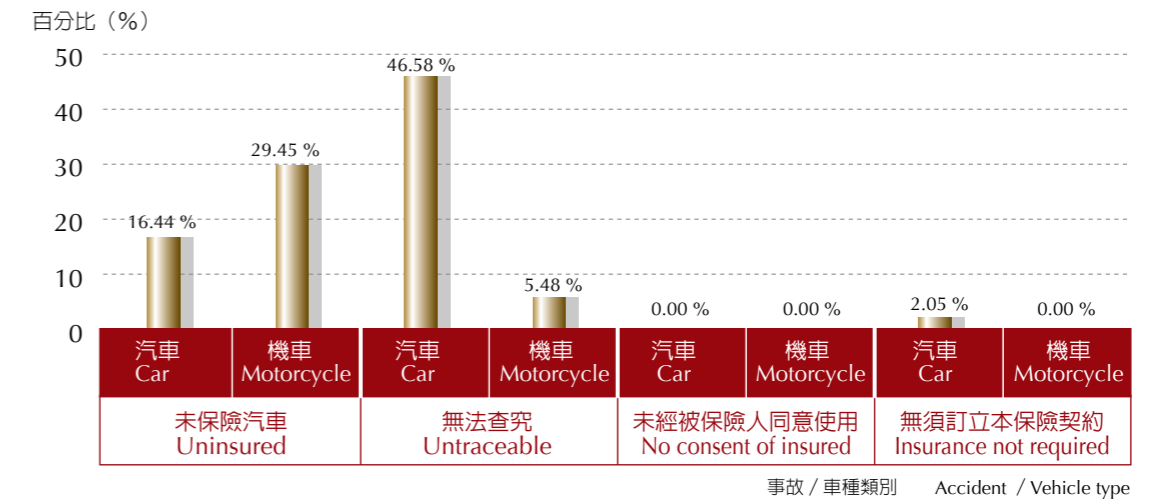
Number of Outstanding Compensation Cases:

				合計 Total
事故類別 Accident type (cases)	事故汽車為未保險汽車 Uninsured	汽車 Car	24	67
		機車 Motorcycle	43	
	事故汽車無法查究 Untraceable	汽車 Car	68	76
		機車 Motorcycle	8	
	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	0	0
		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				146
受害人傷亡類別 Accident result (cases)	體傷人數 Injury	汽車 Car	88	135
		機車 Motorcycle	47	
	殘廢人數 Disability	汽車 Car	1	2
		機車 Motorcycle	1	
	死亡人數 Loss of life	汽車 Car	6	9
		機車 Motorcycle	3	
合計 Total				146
未決估計補償金額 Outstanding compensation amount (NT\$)	體傷給付金額 Injury benefits	汽車 Car	1,650,352	2,531,790
		機車 Motorcycle	881,438	
	殘廢給付金額 Disability benefits	汽車 Car	486,345	972,690
		機車 Motorcycle	486,345	
	死亡給付金額 Loss of life benefits	汽車 Car	6,186,654	9,279,981
		機車 Motorcycle	3,093,327	
合計 Total				12,784,461

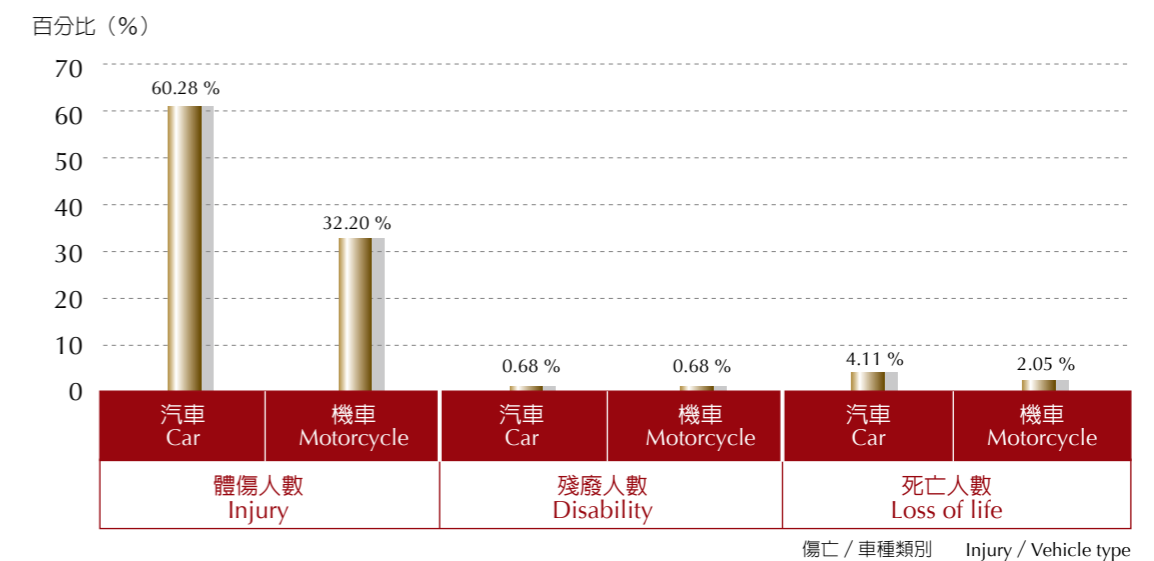
註: 上表未決補償案件包括98年度申請及97年底未決案件, 於98年底尚未核定之案件。
本基金97年度年報之未決補償案件則指97年度申請, 於97年底尚未核定之案件。

Note: The number of outstanding claim cases in this table include new applications in 2009, outstanding cases from 2008, and cases reviewed and determined in 2009. The number of outstanding claims in the Fund's 2008 Annual Report indicated new applications in 2008 and cases not yet reviewed and determined in 2008.

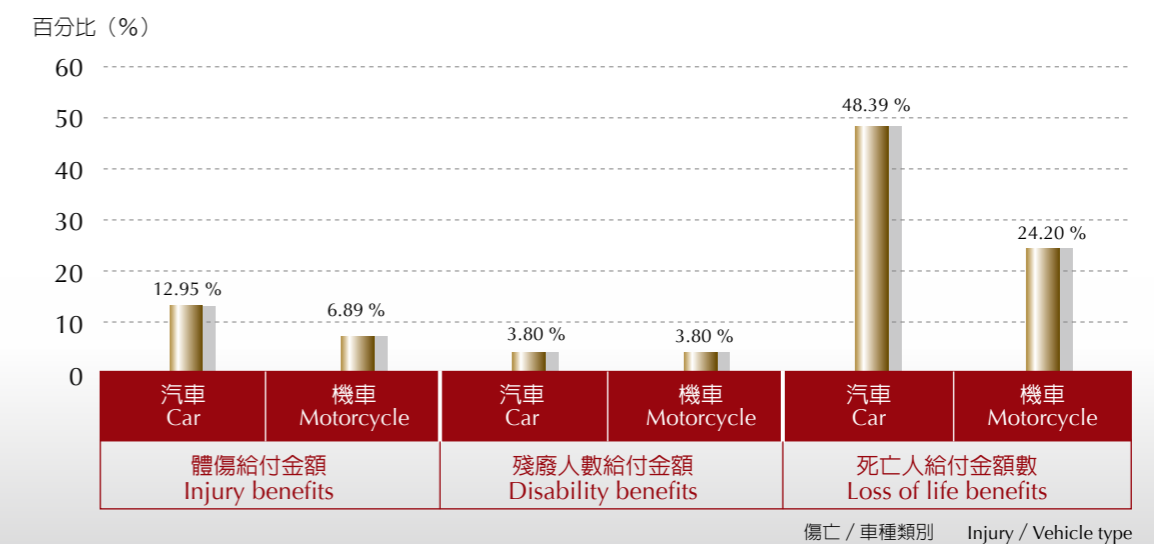
▶ 事故類別 Accident type



▶ 受害人傷亡類別 Accident result



▶ 未決估計補償金額 Outstanding compensation amount

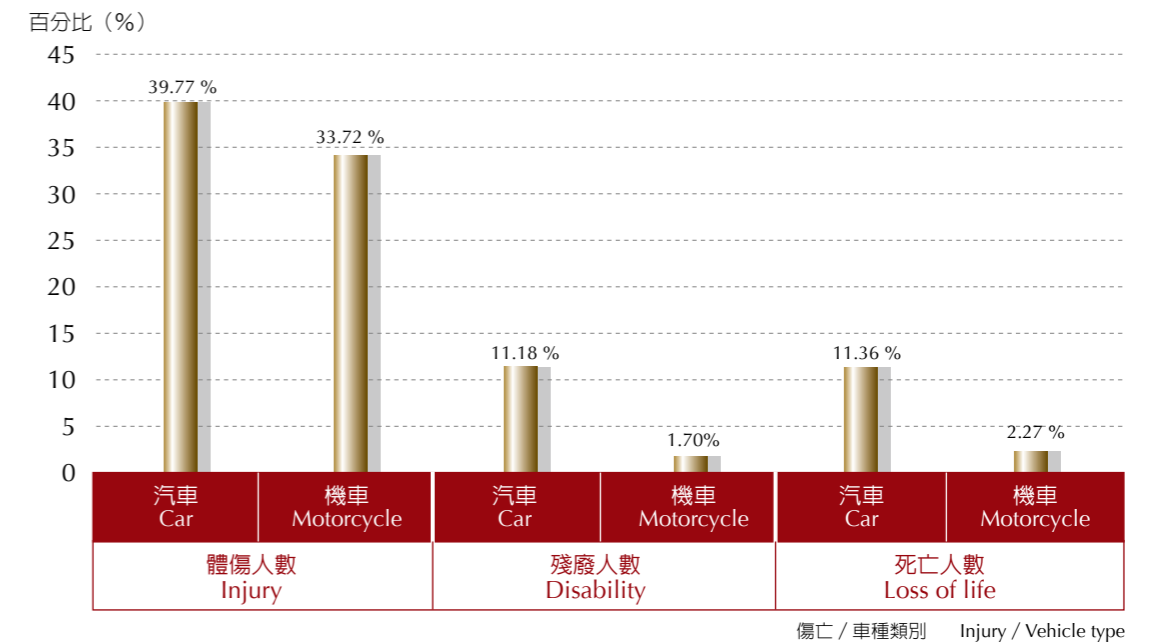




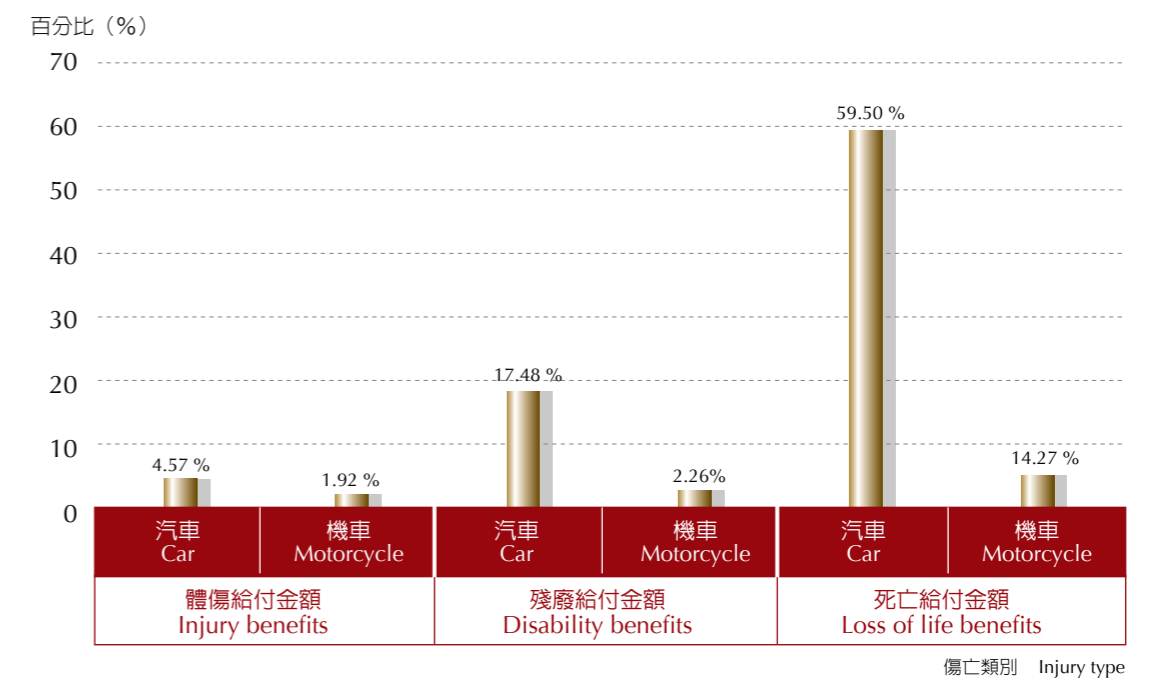
5、本法第36條第1項第3款連帶給付分擔案件分析（單位：件、元）：
Cases of Joint Liability for Insurance Benefits subject to Subparagraph 3, Paragraph 1 of Article 36 of the Act:

			合計 Total
受害人傷亡類別 Injury result (cases)	體傷人數 Injury	汽車 Car	210
		機車 Motorcycle	178
	殘廢人數 Disability	汽車 Car	59
		機車 Motorcycle	9
	死亡人數 Loss of life	汽車 Car	60
		機車 Motorcycle	12
合計 Total			528
本基金分擔金額 The Fund joint liability amount(NT\$)	體傷給付金額 Injury benefits	汽車 Car	2,409,949
		機車 Motorcycle	1,008,987
	殘廢給付金額 Disability benefits	汽車 Car	9,219,425
		機車 Motorcycle	1,189,764
	死亡給付金額 Loss of life benefits	汽車 Car	31,379,086
		機車 Motorcycle	7,527,026
合計 Total			52,734,237

▶ 受害人傷亡類別 Accident result



▶ 本基金分擔金額 The Fund joint liability amount (NT\$)





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。

特別補償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

A. 本法第43條第2項：

請求權人自損害賠償義務人獲有賠償者，特別補償基金於補償時，應扣除之。如有應扣除而未扣除者，特別補償基金得於該應扣除之範圍內請求返還之。

B. 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

特別補償基金為補償後，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

A. Pursuant to paragraph 2, Article 43 of the Act:

When a claimant has received damages from a party liable for damages, the Special Compensation 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.

B. 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

求償案件之辦理分別以書面催告、電話聯繫溝通洽談、查詢債務人等之財產資料、與債務人協議和解、實地訪查債務人實際生活狀況、聲請支付命令、提起民事訴訟及向法院聲請強制執行債務人之不動產等方式進行。

(三) 98年度求償業務處理情形

本年度因補償案件數大幅成長，求償件數也隨之增加，本年度新增求償件數1,219件，較去年度之新增求償件數937件增加了282件，成長幅度約三成。其中，補償給付金額低於20萬元以下之小額案件新增件數為851件，約佔全部新增求償件數1,219件之69.81%。加以受金融風暴影響，整體經濟蕭條，景氣尚未全面復甦，亦影響求償業務之績效。茲將本年度求償業務處理情形分析如下：

97年度止累計未決件數 Accumulated No. of Outstanding Claims as of Dec. 31, 2008	98年度新增件數 No. of New Cases in 2009	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\$)
815	1,219	2,034	1,093	941	24,863,861

II Claim Procedures

Claim procedures should be through written collection notice, telephone, inquiry into the financial status of the liable party, negotiation of a reconciliation agreement with the liability party, on-site inspection of the actual living circumstances of the liable party, application for issuances of payment orders, filing a civil lawsuit, and application to the court for compulsory execution of the liable party's property.

III Handling of Claims in 2009

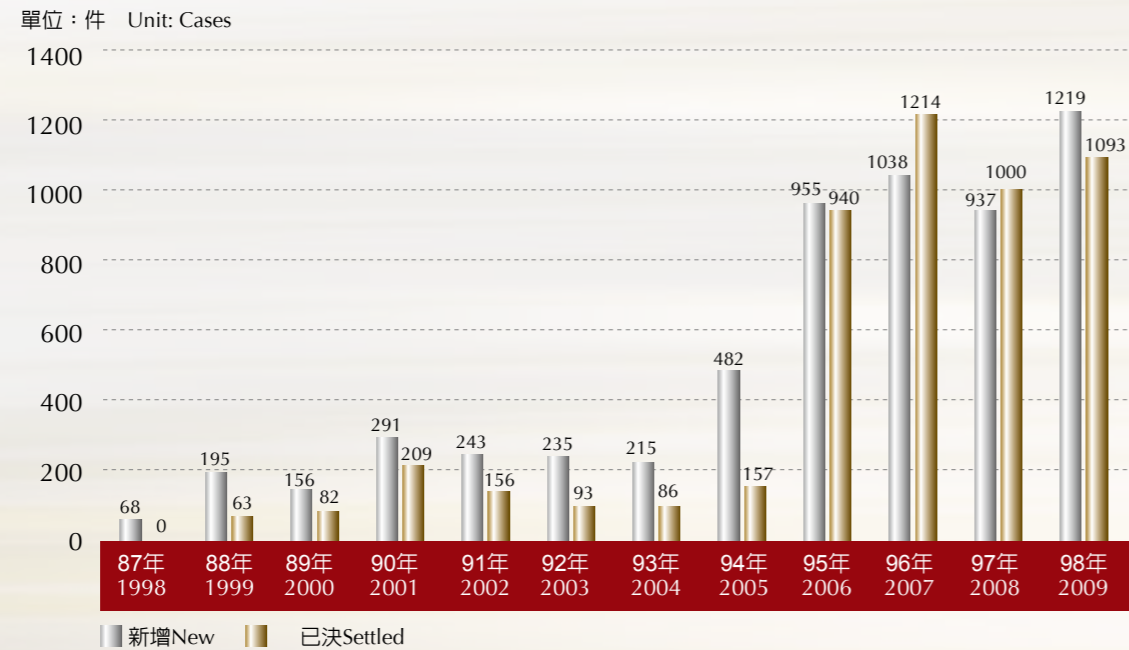
A total of 1,219 new compensation recovery cases were received from the Fund in 2009, representing a sharp increase of 282 cases, or about 30%, from the 937 cases received the year before. Among the new cases, 851 (69.81%) were for compensation amounts of under NT\$200,000. The impact of the financial crisis, along with weak economy recovery also affected the performance of claim operations. In 2009, the Fund has achieved the following results in its claims handling operations:

Business Profile

(四) 求償業務相關統計 Claims Statistics

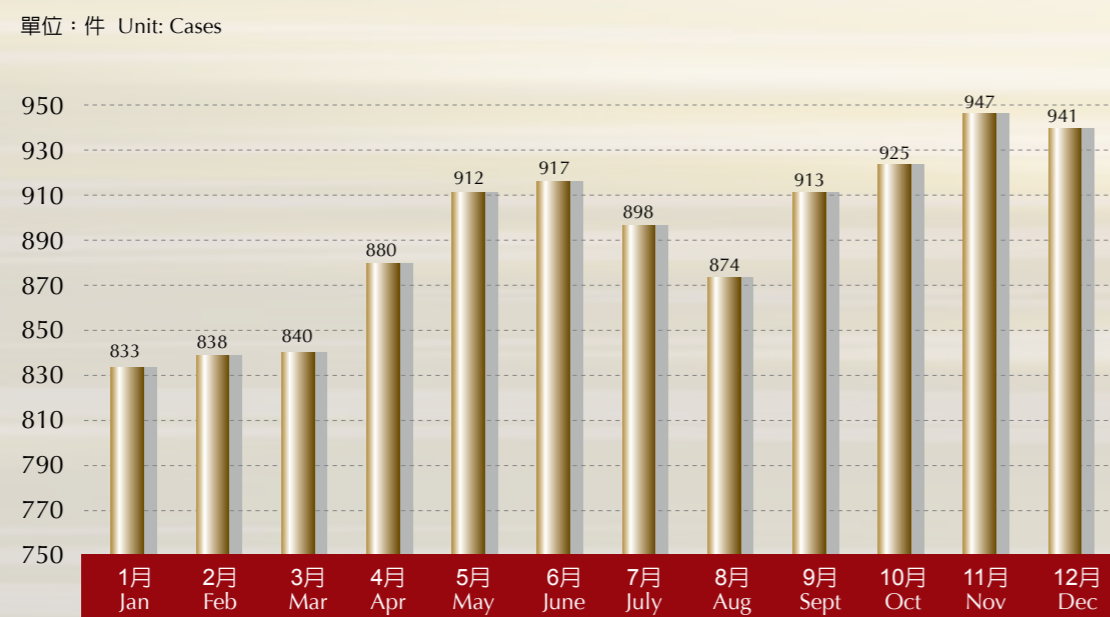
1. 98年度新增、已決案件 New and Settled Cases in 2009

求償案件新增、已決件數趨勢圖 (截至98年12月止) Chart of New and Settled Cases (as of Dec. 31, 2009)



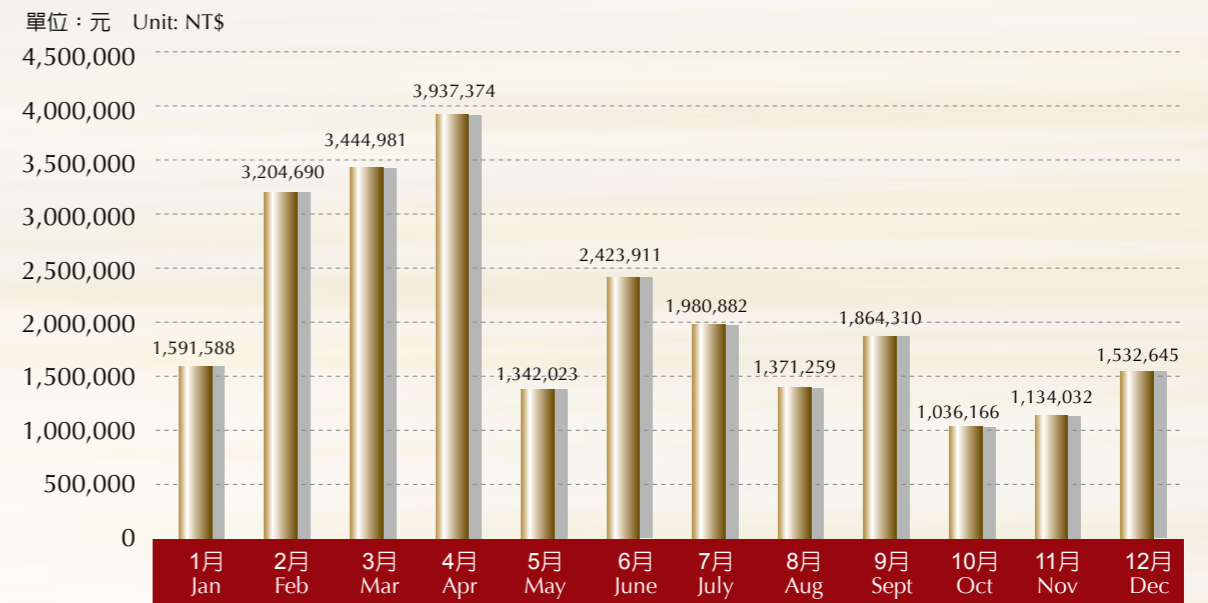
2. 98年度累計未決案件 Accumulated Outstanding Cases in 2009

98年度各月份求償案件累積未決件數趨勢圖 Chart of Accumulated Outstanding Cases by Month



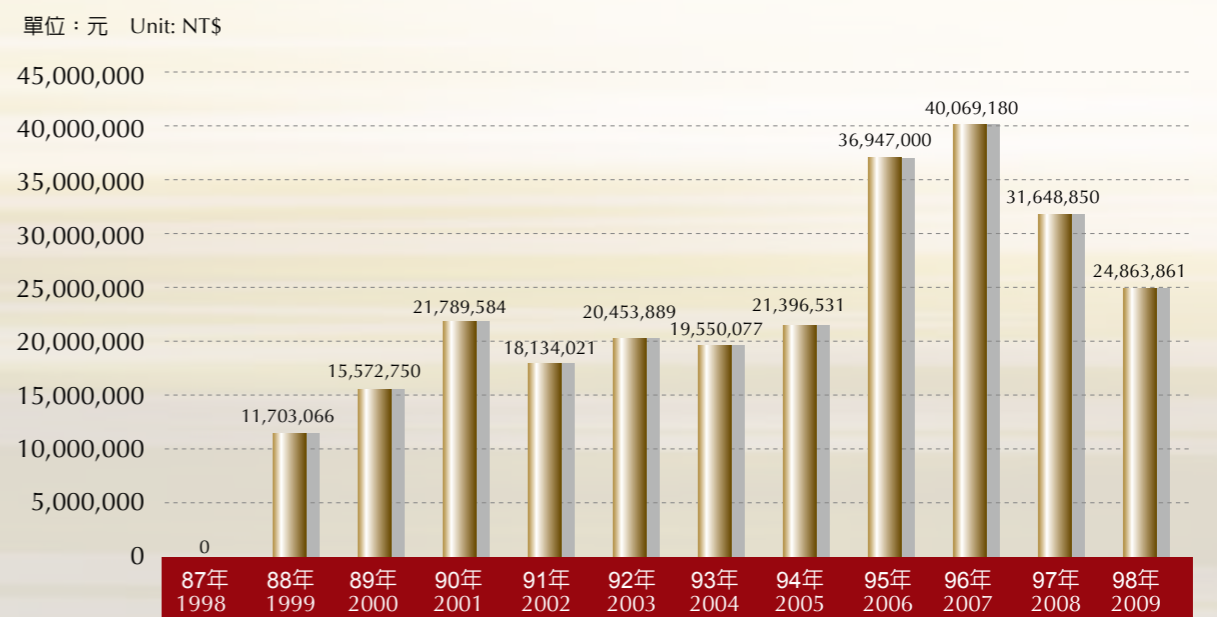
3. 98年度求償所得統計 Accumulated Outstanding Cases in 2009

98年度各月份求償案件所得趨勢圖 Chart of Claim Revenue in 2009



4. 歷年度求償所得 Claim Revenue (Historic)

求償案件求償所得趨勢圖 (截至98年12月止) Chart of Claim Revenue (Historic) (as of Dec. 31, 2009)



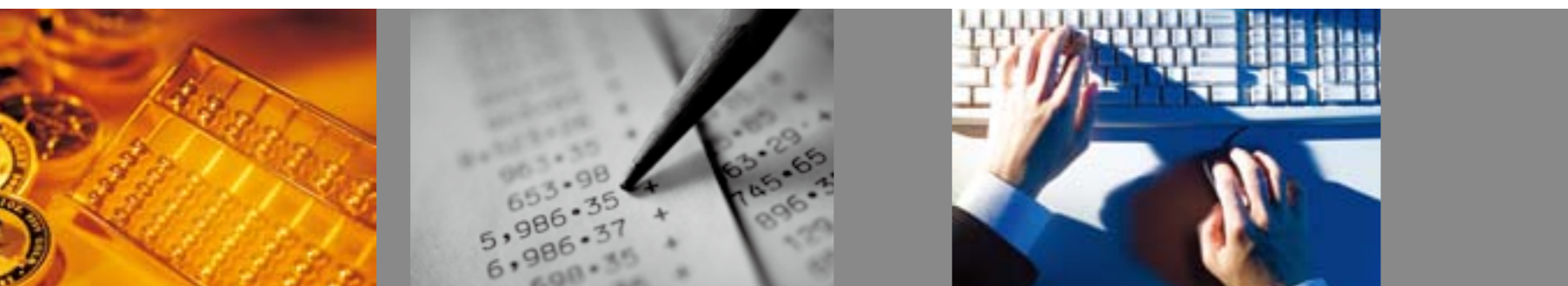
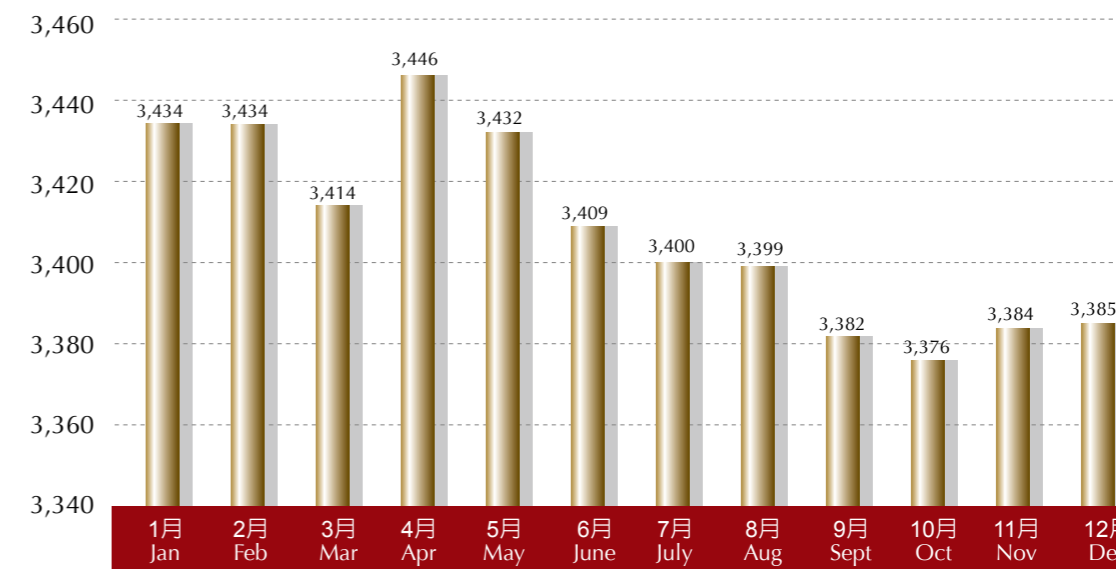
三 資金運用 | Fund Utilization

98年底之存款及投資總額合計為3,385,280,867元，其中支票存款占0.002%、活期儲蓄存款占2.198%、定期性存款占72.925%、公債占10.716%、金融債券占8.862%、全權委託投信公司投資占5.297%。較97年底3,456,096,787元減少70,815,920元。

The total deposits and investments of the Fund amounted to NT\$3,385,280,867 on December 31, 2009, decreased NT\$70,815,920 compared with NT\$3,456,096,787 in 2008. Of the total, checking deposits accounted for 0.002%, saving deposits for 2.198%, time deposits for 72.925%, government bonds for 10.716%, financial bonds for 8.862%, and discretionary investments for 5.297%.

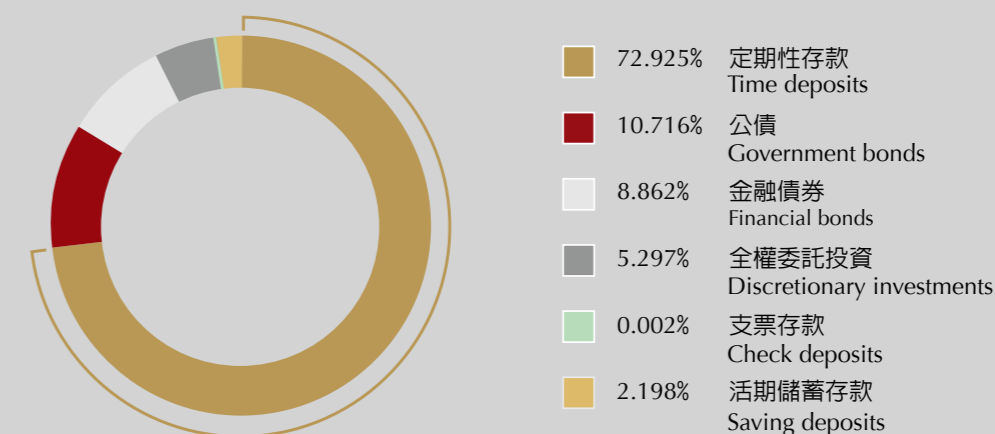
▶ 98年度存款及投資總額 Total Deposits and Investments in 2009

單位：百萬元 Unit: NT\$ million



Business Profile

▶ 98年底資金運用情形 Fund utilization as of Dec. 31, 2009



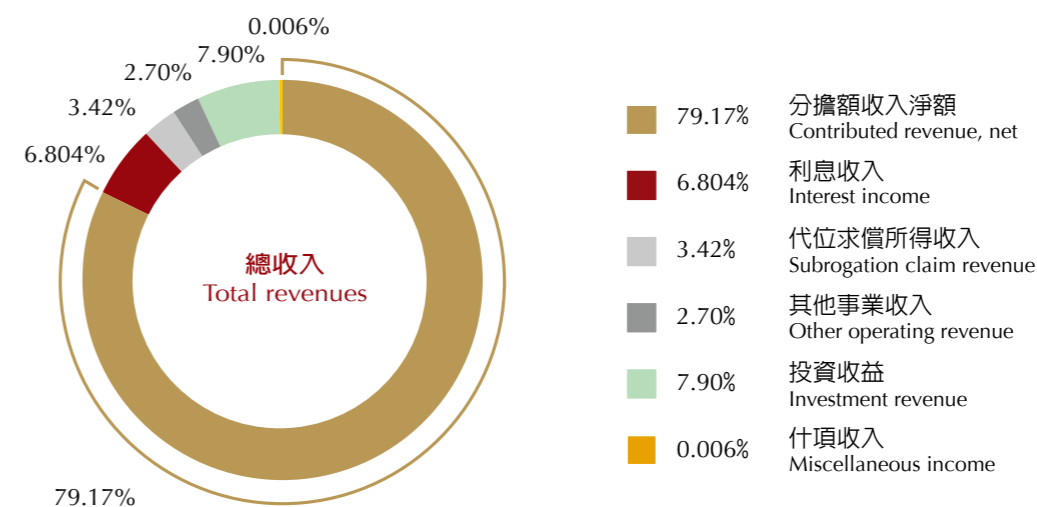
四 收支情形 | Revenues and Expenditures

(一) 總收入585,095,143元，其中：

1. 分擔額收入淨額（含準備之收回及提存）463,246,600元。
2. 代位求償所得收入19,551,312元。
3. 利息收入（含定存、活儲存款、金融債券等）39,816,093元。
4. 其他事業收入計16,221,138元；其中10,908,589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5,312,549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46,225,770元。
6. 什項收入計34,230元。

I Total revenues are NT\$585,095,143, including:

1. Contributed revenue, net (incl. reserve's return and provision): NT\$463,246,600
2. Subrogation claim revenue: NT\$19,551,312
3. Interest income (including time deposits, saving deposits, and financial bonds): NT\$39,816,093
4. Other operating revenue: NT\$16,221,138; in which NT\$10,908,589, 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\$5,312,549.
5. Investment revenue (including cash dividends distributed on invested shares and profits from investment disposal): NT\$46,225,770
6. Miscellaneous income: NT\$34,230

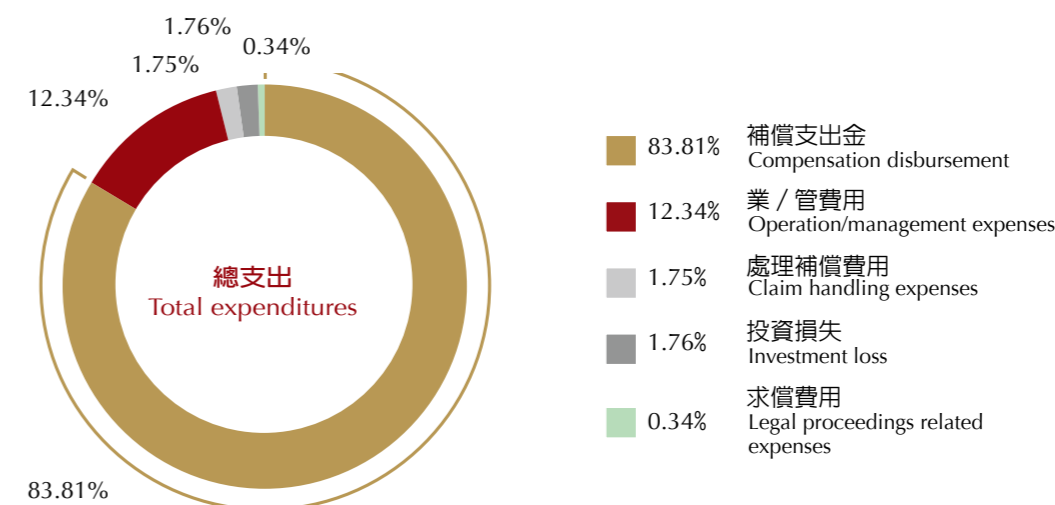


(二) 總支出646,119,323元，其中：

1. 補償金支出541,521,904元。
2. 業 / 管費用79,749,172元。
3. 處理補償費用11,334,451元。
4. 投資損失11,347,997元。
5. 求償費用2,165,799元

II Total expenditures are NT\$646,119,323, including:

1. Compensation disbursement: NT\$541,521,904
2. Operation/management expenses: NT\$79,749,172
3. Claim handling expenses: NT\$11,334,451
4. Investment loss: NT\$11,347,997
5. Legal proceedings related expenses: NT\$2,165,799





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地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27場次「98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、錄製國、台語宣導短劇8則，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花蓮高商、輔英科技大學、蘭陽技術學院、南強高職、東海大學、大漢技術學院、松山家商等學校，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) 參在加在台中市豐樂雕塑公園舉辦之「2009年消費者新生活系列宣導活動嘉年華會」
 - (2) 在台中縣烏日鄉南山人壽教育訓練中心，共同舉辦「防制保險犯罪研討會（第八期）」，向法官、檢察官、調查局人員及刑事警察局人員等宣導「強制汽車責任保險及特別補償制度」。
 - (3) 印製宣導文宣：編印供國中、小學學生宣導用之「強制險及特別補償制度」之宣導摺頁及印製強制汽車責任保險法令彙編。
 - (4) 採購宣導品：計有3C資訊產品（隨身碟）、水晶紙鎮及台鹽清潔禮盒。
- 7、辦理電視媒體宣導案：為擴大加強宣導，以較活潑、生動方式、吸引民眾注意，提昇宣導效果，辦理電視媒體宣導案。針對不特定對象的重要觀念傳播，透過電視媒體宣導之管道－在電視頻道託播本基金製作之提醒車主辦理續保強制險宣導短片乙支。
- 8、配合彰化縣政府，苗栗縣警察局、及南投縣政府，舉辦有關道路交通安全戶外宣導活動，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。
- 9、 司法官訓練所第50期學員至本基金參訪，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。

I Promotion

1. The Fund held "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 27 sessions of the "2009 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 8 infomercials that were broadcast 5 times a week on the Mandarin and Hoklo 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 Taipei Insurance Service Association, the Fund went to Hualien Commercial High School, Fooyin University, Lan Yang Institute of Technology, Nan-Chiang Vocational High School, Tunghai University, Dahan Institute of Technology, and Hualien Commercial High School to promote the compulsory insurance and the Fund operations.
6. The Fund held several large-scale promotional activities in conjunction with the Insurance Bureau, FSC and other insurance organizations, including the following:
 - (1) Participation in "the 2009 Consumer New Life Promotion Fair" at Fengle Sculpture Park, Taichung City
 - (2) "The Eighth Symposium on Insurance Fraud Prevention" was held at the Nan Shan Education and Training Center in Wuri Township, Taichung County, to promote "special compensation system and cases study" to judges, public prosecutors, investigators, and personnel of the Investigation Bureau and Criminal Investigation Bureau.
 - (3) Promotional brochures: The Fund published a promotional brochure on the compulsory insurance and special compensation system for elementary and junior high school students, as well as a brochure on compulsory insurance laws and regulations.
 - (4) Promotional items: Promotional gifts distributed by the Fund included 3C items (flash drives), crystal paperweights, and Taiyen sanitary product gift boxes.
7. Integrated media promotions: The Fund expanded and strengthened integrated media promotions to attract public attention with lively and diverse promotional content. A short informational television advertisement reminding drivers to renew their compulsory insurance coverage also was broadcast to targeted audiences.

10、辦理公開徵選宣導海報：為配合平面文宣所需，辦理公開徵選2項主題宣導海報，分別為：

- (1) 提醒汽、機車車主辦理續保強制汽車責任保險。
 - (2) 宣導行車安全，例如：駕駛人酒後不開車。
- 徵選結果6款海報入選，已公告於本基金網站。

(二) 訓練

1、舉辦各受任人之理賠人員在職教育訓練，共舉辦5場次，本基金在台南及高雄地區各舉辦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) 摩根富林明台灣區負責人章董事長碩麟講授「金融風暴下之投資對策」。
- (2) 世新大學口語傳播學系黃教授鈴媚講授「衝突管理與溝通-兼論求償實務之說服與談判技巧暨實例分析」。

(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；98年度共計7,113題，其中3題為民眾或受任人親至本基金詢問問題，987題為書面答覆民眾、地檢署或受任人所詢問題；經整理分析後大致可歸類如下：

1. 與補償業務有關者有3,305題，占46.46%。
2. 與本保險業務有關者有2,518題，占35.40%。
3. 與本基金求償及行政相關業務者有0題，占0.00%。
4. 與交通監理、警政機關相關業務者有0題，占0.00%。
5. 其他問題有1,290題，占18.14%。



8. In conjunction with the Changhua County Government, Miaoli County Police Bureau, and Nantou County Government, the Fund held outdoor activities on road traffic safety. The Fund also sent personnel to promote "the Compulsory Automobile Liability Insurance and Special Compensation System," including through the holding of Q&A prize activities and the distribution of promotional literature and items.

9. Students of the 50th Training Institute For Judges and Prosecutors, Ministry of Justice 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.

10. Promotional poster design contest: In order to meet print promotion needs, the Fund arranged a public poster design contest on two topics:

- (1) Reminding car and motorcycle owners to renew their compulsory insurance.
 - (2) Promoting safe driving practices, such as no drinking and driving.
- Six posters were selected and published on the Fund's website.

II Training

1. The Fund arranged training for trustee claims adjusters, including one session each in the Tainan and Kaohsiung areas; and three sessions in the Taipei, Taichung and Kaohsiung areas in conjunction with the NLIA.

2. Scholars and experts were invited to present the following lectures to enhance the professional knowledge of the Fund staff and trustees in charge of operations:

- (1) Eddie Chang, chairman of JP Morgan Asset Management Taiwan, presented a lecture on "Investment Strategies during the Financial Storm."
- (2) Prof. Huang Ling-mei of the Department of Speech Communication at Shih Hsin University presented a lecture on "Breakthrough Management and Communication: Case Study Analysis of Compensation Operations and Negotiation Skills."

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 2009, the Fund handled a total of 7,113 public service cases, including 3 on-site inquiries by the public or trustees and 987 written responses to inquiries by the general public, district prosecutors, or trustees. The topics of these inquiries may be categorized as below:

1. Compensation-related: 3,305 / 46.49%
2. Insurance-related: 2,518 / 35.40%
3. Fund claim and administrative operations: 0 / 0.00%
4. Transportation supervision and police operations: 0 / 0.00%
5. Other inquiries: 1,290 / 18.14%

伍 大事紀要及舉辦之各種活動剪影

Major Events and Event Photos



協助籌辦「2009年第4屆AFIR亞洲保險監管官論壇」會議
The Fund assists with the Fourth Asian Forum of Insurance Regulators in 2009.



為了解補償及求償業務之實務作業並作經驗交流，赴日本相關機構考察
The Fund delegation visits related organizations in Japan in order to learn more about actual compensation and claims operations and exchange experience.



召開本基金受任人座談會
The Fund holds a meeting for trustees.

一月 · JAN

本基金98年度預算書，經金管會函復准予照辦。
The Fund's 2009 budget statement is approved by the FSC.

二月 · FEB

參加胡適國小推展交通安全觀念，宣導「強制汽車責任保險法及補償相關規定」。
The Fund participates in the promotion of traffic safety awareness at Hu Shih Elementary School and promotes "the Compulsory Automobile Liability Insurance Act and compensation-related laws and regulations."

三月 · MAR

邀請摩根富林明台灣區負責人章董事長碩麟至本基金專題演講（題目：金融風暴下之投資對策）。
Eddie Chang, chairman of JP Morgan Asset Management Taiwan, presents a lecture on "Investment Strategies during the Financial Storm."

配合臺灣台中地方法院檢察署舉辦「98年度臺中縣市調解業務暨法律宣導講習」，宣導「特別補償制度及案例分析」。
In conjunction with the Taichung District Prosecutors Office, the Fund holds "the 2009 Lecture on Taichung County Mediation Operations and Laws" and promotes "the special compensation system with case studies."

加台東縣立卑南國民中學舉辦「交通安全」專題演講，宣導「強制汽車責任保險法及補償相關規定」。
The Fund participates in a traffic safety lecture at Peinan Junior High School and promotes "the Compulsory Automobile Liability Insurance Act and compensation-related laws and regulations."

配合中華保險服務協會至輔英科技大學舉辦「強制汽車責任保險」宣導活動。
In conjunction with the Taipei Insurance Service Association (TISA), the Fund arranges an activity at Fooyin University to promote the Compulsory Automobile Liability Insurance.

配合中華保險服務協會至蘭陽技術學院舉辦「強制汽車責任保險」宣導活動。
In conjunction with the TISA, the Fund arranges an activity at the Lan Yang Institute of Technology to promote the Compulsory Automobile Liability Insurance.

召開（98年度第一次）受任人座談會。
The Fund holds the first 2009 meeting for trustees.

四月 · APR

本基金97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 2008 financial report, business operation report, and audited report are approved by the FSC and filed for reference.

參加台灣國際創價學會舉辦土城及三峽地區「2009年社區友好文化節」，辦理宣導活動。
The Fund arranges promotional activities at "the 2009 Community Friends Cultural Fair" held by Taiwan Soka Association in Tucheng and Sanxia.

參加高雄市政府警察局舉辦98年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」。
The Fund participates in the Kaohsiung City Government Police Bureau's 2009 traffic incident handling lecture and training course to promote the Compulsory Automobile Liability Insurance Act and special compensation system.

五月 · MAY

參加台北市立胡適國小舉辦「交通安全之救濟補償」紮根宣導活動，宣導「強制汽車責任保險法與補償制度」。
The Fund promotes "the Compulsory Automobile Liability Insurance Act and special compensation system" during the "Traffic Safety Relief Compensation" grassroots promotion activity.

舉辦「桃園小人國主題樂園—小粗坑古道森林浴—桃園仙谷賞花田」員工自強活動一日遊。
The Fund arranges a one-day trip to Window on China Theme Park, the Xiaocukeng Trail and Forest Valley, and Taoyuan's Xian Valley.

配合台中市警察局舉辦98年度專責分級處理交通事故講習訓練，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 Special Compensation System" in conjunction with the 2009 lecture on classified handling of traffic incidents.

配合法務部與臺東縣政府共同舉辦「98年度調解實務研習會」，宣導「汽、機車強制險及特別補償制度簡介」。
In conjunction with "the 2009 Symposium on Mediation Practices" held by the MOJ and Taitung County Government, the Fund presents an "Introduction to the Compulsory Automobile Liability Insurance and Special Compensation System."

配合苗栗縣警察局舉辦交通法規研習與培養正確服務態度訓練，宣導「強制汽車責任保險及汽車交通事故特別補償制度簡介及應注意事項」。
The Fund presents an introduction to the Compulsory Automobile Liability Insurance and Motor Vehicle Accident Compensation System and related points of attention in conjunction with Miaoli County Police Bureau's traffic regulations and training workshop on fostering a correct service attitude.

配合財團法人犯罪被害人保護協會台灣桃園分會舉辦「大專青年暨保護志工聯合特殊教育訓練」，宣導「強制汽車責任保險法簡介」。
The Fund introduces the Compulsory Automobile Liability Insurance Act during "the Joint Special Education Training Program for Technical College Youth and Caregiver Volunteers" arranged by the Association for Protection of Victims of Criminal Acts (APVCA), Taoyuan Branch

六月 · JUN

配合法務部與基隆市政府共同舉辦「98年度調解實務研習會」，宣導「汽、機車強制險及特別補償制度簡介」。
The Fund introduces the Compulsory Automobile Liability Insurance and Special Compensation System at "the 2009 Symposium on Mediation Practices" held by the MOJ and Keelung City Government.

配合臺灣彰化地方法院舉辦「98年上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實務及案例說明」。
The Fund introduces the Compulsory Automobile Liability Insurance and Special Compensation System with case studies at the Taiwan Changhua District Court's "2009 First Half Symposium on Mediation Committee Affairs."

配合法務部與屏東縣政府共同舉辦「98年度調解實務研習會」，宣導「汽、機車強制險及特別補償制度簡介」。
The Fund introduces the Compulsory Automobile Liability Insurance and Special Compensation System at "the 2009 Symposium on Mediation Practices" held by the MOJ and Pingtung County Government.

由陳總經理代表參加在約旦首都安曼舉辦之第45屆國際保險學會（IIS）年會。
The Fund is represented by President Chen at the 45th Annual Seminar of the International Insurance Society (IIS) in Amman, Jordan.



本基金總經理惟龍蒞臨「淡江大學財務金融專題講座」演講
The Fund's President Chen Wei-lung speaks at the "Tamkang University Finance Symposium."



配合法務部與基隆市政府，共同舉辦「98年度調解實務研習會」，宣導「汽、機車強制險及特別補償制度簡介」
The Fund introduces the Compulsory Automobile Liability Insurance and Special Compensation System at the "2009 Symposium on Mediation Practices" held by the MOJ and Keelung City Government.



配合法務部與台南市政府，共同舉辦「98年度調解實務研習會」，宣導「汽、機車強制險及特別補償制度簡介」
The Fund introduces the Compulsory Automobile Liability Insurance and Special Compensation System at the "2009 Symposium on Mediation Practices" held by the MOJ and Tainan City Government.



配合法務部與花蓮縣政府，共同舉辦「98年度調解實務研習會」，宣導「汽、機車強制險及特別補償制度簡介」
The Fund introduces the Compulsory Automobile Liability Insurance and Special Compensation System at the "2009 Symposium on Mediation Practices" held by the MOJ and Hualien County Government.



於土城及三峽地區配合台灣國際創價學會舉辦「2009年社區友好文化節」宣導活動
The Fund arranges promotional activities at the "2009 Community Friends Cultural Fair" held by Taiwan Soka Association in Tucheng and Sanxia.

六月 · JUN

配合法務部與新竹縣政府共同舉辦「98年度調解實務研習會」，宣導「汽、機車強制險及特別補償制度簡介」。
The Fund introduces the Compulsory Automobile Liability Insurance and Special Compensation System at "the 2009 Symposium on Mediation Practices" held by the MOJ and Hsinchu County Government.

參加台北市政府教育局與台灣台北地方法院檢察署在自由廣場共同舉辦2009年台北市「感恩關懷-點燃心希望」活動，前往宣導。
The Fund participates in the 2009 Taipei City "Kindling Hope with Gratitude and Care" activity jointly held by the Department of Education, Taipei City Government and Taipei District Prosecutors Office at Liberty Square

參加財團法人犯罪被害人保護協會嘉義分會舉辦「南區保護志工聯合研習會」，宣導「強制汽車責任保險暨特別補償制度案例說明」。
The Fund introduces the Compulsory Automobile Liability Insurance and Special Compensation System at "the Southern Taiwan Joint Seminar for Caregiver Volunteers" held by the APVCA, Chiayi Branch.

配合法務部與高雄市政府共同舉辦「98年度調解實務研習會」，宣導「汽、機車強制險及特別補償制度簡介」。
The Fund introduces the Compulsory Automobile Liability Insurance and Special Compensation System at "the 2009 Symposium on Mediation Practices" held by the MOJ and Kaohsiung City Government.

配合法務部與新竹市政府共同舉辦「98年度調解實務研習會」，宣導「汽、機車強制險及特別補償制度簡介」。
The Fund introduces the Compulsory Automobile Liability Insurance and Special Compensation System at "the 2009 Symposium on Mediation Practices" held by the MOJ and Hsinchu City Government.

配合法務部與花蓮縣政府共同舉辦「98年度調解實務研習會」，宣導「汽、機車強制險及特別補償制度簡介」。
The Fund introduces the Compulsory Automobile Liability Insurance and Special Compensation System at "the 2009 Symposium on Mediation Practices" held by the MOJ and Hualien County Government.

配合法務部與台北市政府共同舉辦「98年度調解實務研習會」，宣導「汽、機車強制險及特別補償制度簡介」。
The Fund introduces the Compulsory Automobile Liability Insurance and Special Compensation System at "the 2009 Symposium on Mediation Practices" held by the MOJ and Taipei City Government.

配合法務部與澎湖縣政府共同舉辦「98年度調解實務研習會」，宣導「汽、機車強制險及特別補償制度簡介」。
The Fund introduces the Compulsory Automobile Liability Insurance and Special Compensation System at "the 2009 Symposium on Mediation Practices" held by the MOJ and Penghu County Government.

配合法務部與金門縣政府共同舉辦「98年度調解實務研習會」，宣導「汽、機車強制險及特別補償制度簡介」。
The Fund introduces the Compulsory Automobile Liability Insurance and Special Compensation System at "the 2009 Symposium on Mediation Practices" held by the MOJ and Kinmen County Government.

配合法務部與宜蘭縣政府共同舉辦「98年度調解實務研習會」，宣導「汽、機車強制險及特別補償制度簡介」。
The Fund introduces the Compulsory Automobile Liability Insurance and Special Compensation System at "the 2009 Symposium on Mediation Practices" held by the MOJ and Yilan County Government.

蒐集國內產險公司與外國類似補償機構之求償績效，做研究比較分析。
The Fund compiles information on the compensation claims performance of domestic insurance companies and related compensation organizations abroad for study and comparative analysis.

七月 · JUL

八月 · AUG

本基金全權委託投資帳戶累積報酬率達18%訂定為停利點；另全權委託投資公司投資滿1年後，因操作績效達本基金所定之投資收益目標2倍以上，延長委託期間至99年12月31日；提經第4屆第22次董事暨第2屆第22次監察人聯席會議董事會討論通過。

The Fund's discretionary investment account reaches its 18% lock-in gain point. Moreover, since the investment return of the discretionary investment company more than doubled after a full year, the Fund continues the period of entrustment to December 31, 2010. This is approved by the joint meeting of the 22nd session of the fourth Board of Directors and 22nd session of the second-term supervisors.

參加台北市政府警察局舉辦「98年度實施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」。
The Fund promotes "the Compulsory Automobile Liability Insurance and Compensation Affairs" in conjunction with the "2009 Lecture on Classified Handling of Traffic Incidents held" by the Taipei City Police Department

參加財團法人犯罪被害人保護協會台灣高雄分會舉辦保護志工之專業知能在職訓練，宣導「強制汽車責任保險暨特別補償制度案例說明」課程。
The Fund presents a course to introduce the Compulsory Automobile Liability Insurance and Special Compensation System during a professional training course for caregiver volunteers held by the APVCA, Kaohsiung Branch.

配合法務部與台中縣政府共同舉辦「98年度調解實務研習會」，宣導「汽、機車強制險及特別補償制度簡介」。
The Fund introduces the Compulsory Automobile Liability Insurance and Special Compensation System at "the 2009 Symposium on Mediation Practices" held by the MOJ and Taichung County Government.

參加苗栗縣警察局舉辦「2009陽光苗警、富麗山城」守護交通嘉年華暨幸福88歡樂全家自行車活動，前往宣導。
The Fund arranges promotion activities during "the 2009 Traffic Safety Fair and Lucy 88 Family Bicycle Activity" held by the Miaoli County Police Department.

配合法務部與台南市政府共同舉辦「98年度調解實務研習會」，宣導「汽、機車強制險及特別補償制度簡介」。
The Fund introduces the Compulsory Automobile Liability Insurance and Special Compensation System at "the 2009 Symposium on Mediation Practices" held by the MOJ and Tainan City Government.

九月 · SEP

配合法務部與台中市政府共同舉辦「98年度調解實務研習會」，宣導「汽、機車強制險及特別補償制度簡介」。
The Fund introduces the Compulsory Automobile Liability Insurance and Special Compensation System at "the 2009 Symposium on Mediation Practices" held by the MOJ and Taichung City Government.

98年9月24日及25日，分別在台南市及高雄縣鳳山市各舉辦一場理賠人員訓練研討會。
September 24 and 25, 2009, the Fund holds claims adjustor training classes, respectively, in Tainan City and Fengshan City, Kaohsiung County.

彰化縣政府邀請本基金參加道路交通安全宣導活動。
The Changhua County Government invites the Fund to participate in an activity to promote road traffic safety.

配合法務部與雲林縣政府共同舉辦「98年度調解實務研習會」，宣導「汽、機車強制險及特別補償制度簡介」。
The Fund introduces the Compulsory Automobile Liability Insurance and Special Compensation System at "the 2009 Symposium on Mediation Practices" held by the MOJ and Yunlin County Government.



配合台北市政府教育局與台灣台北地方法院檢察署在自由廣場共同舉辦2009年台北市「感恩關懷一點點心希望」宣導活動
The Fund participates in the 2009 Taipei City "Kindling Hope with Gratitude and Care" activity jointly held by the Department of Education, Taipei City Government and Taipei District Prosecutors Office at Liberty Square.



員工自強活動
The Fund employee trip



本基金98年度公開徵選宣導海報，與受獎人留影
Winners of the Fund's 2009 poster design contest with the winning posters



配合胡適國小加強推廣交通安全觀念，宣導「強制汽車責任保險法及補償相關規定」
The Fund participates in the promotion of traffic safety awareness at Hu Shih Elementary School to promote the "Compulsory Automobile Liability Insurance Act and compensation-related laws and regulations."



配合苗栗縣警察局舉辦之「2009陽光苗寶、富麗山城」守護交通安全年華暨幸福88歡樂全家自行車活動，派員前往宣導
The Fund personnel arrange promotional activities during the "2009 Traffic Safety Fair and Lucy 88 Family Bicycle Activity" held by the Miaoli County Police Department.



員工自強活動
The Fund employee trip

九月·SEP

參加新光產物保險股份有限公司中壢分公司舉辦「98年桃竹苗汽車理賠人員教育訓練」，宣導「強制汽車責任保險給付標準」。

The Fund promotes "Compulsory Automobile Liability Insurance Compensation Standards" at "the 2009 Taoyuan-Hsinchu-Miaoli Automobile Claims Adjustor Personnel Education and Training Course" held by the Zhongli Branch of Shin Kong Life Insurance Co., Ltd.

配合法務部與台北縣政府共同舉辦「98年度調解實務研習會」(汐止市、淡水鎮、三芝鄉、石門鄉、八里鄉)，宣導「汽、機車強制險及特別補償制度簡介」。

The Fund introduces the Compulsory Automobile Liability Insurance and Special Compensation System at "the 2009 Symposium on Mediation Practices" (Xizhi City, Danshui Township, Sanzhi Township, Shimen Township and Bali Township) held by the MOJ and Taipei County Government.

本基金98年度公開徵選宣導海報，主題分別為：

The Fund arranges a public poster design contest on two topics:

- (一) 提醒汽、機車車主續保強制汽車責任保險。
- (1) Reminding car and motorcycle owners to renew their compulsory insurance
- (二) 宣導行車安全，例如：駕駛人酒後不開車。
- (2) Promoting safe driving practices, such as no drinking and driving.

配合法務部與嘉義市政府共同舉辦「98年度調解實務研習會」，宣導「汽、機車強制險及特別補償制度簡介」。

The Fund introduces the Compulsory Automobile Liability Insurance and Special Compensation System at "the 2009 Symposium on Mediation Practices" held by the MOJ and Chiayi City Government.

十月·OCT

為提昇投資效益，本基金全權委託投資帳戶於99年度起再增撥5仟萬元，提經第4屆第24次董事暨第2屆第24次監察人聯席會議討論通過。

In order to improve returns on its discretionary investment accounts, the Fund allocates an additional NT\$50 million for such investments. This was approved by the joint meeting of the 24th session of the fourth Board of Directors and 24th session of the second-term supervisors.

由彭經理代表參加在巴西里約熱內盧舉辦之國際保險監理官協會 (IAIS) 第16屆年會。

Manager Peng represents the Fund at the 16th Annual Conference of the International Association of Insurance Supervisors (IAIS) in Rio de Janeiro, Brazil.

由陳總經理代表參加在香港舉辦之「2009年海峽兩岸及港澳保險業交流與合作會議」。

President Chen represents the Fund at "the 2009 Cross-strait, Hong Kong and Macao Insurance Industry Exchange and Cooperation Meeting" in Hong Kong.

本基金財產總額減少聲明變更登記完成。

The Fund completes the declaration and registration of the reduction in Fund asset amount.

十一月·NOV

配合法務部與台南縣政府共同舉辦「98年度調解實務研習會」，宣導「汽、機車強制險及特別補償制度簡介」。

The Fund introduces the Compulsory Automobile Liability Insurance and Special Compensation System at "the 2009 Symposium on Mediation Practices" held by the MOJ and Tainan County Government.

協助壽險公會與保險相關單位共同舉辦「防制保險犯罪研討會(第八期)」(98.10.28-30)。

The Fund assists the Life Insurance Association of the ROC and related organizations in holding "the Eighth Symposium on Insurance Fraud Prevention" (October 28~30, 2009).

舉辦「金瓜石-茶壺山登山步道健行-鼻頭角公園風景區」員工自強活動一日遊。

The Fund arranges a one-day employee trip to the Jinguashi-Chahu Mountain Trail and Bitou Cape Park.

為了解補償及求償業務之實務作業並作經驗交流，由賴副總經理率隊赴日本相關機構考察。

Fund Vice President Lai leads a team to visit related organizations in Japan in order to learn more about actual compensation and claims operations and exchange experience.

參加宜蘭縣政府與中華民國產物保險商業同業公會共同舉辦「98年度調解實務研習會」，宣導「汽、機車強制險及特別補償制度簡介」。

The Fund introduces the Compulsory Automobile Liability Insurance and Special Compensation System at "the 2009 Symposium on Mediation Practices" held by the Yilan County Government and Non-Life Insurance Association of the ROC.

十二月·DEC

參加財團法人犯罪被害人保護協會台灣宜蘭分會舉辦「修復式正義理念與實務暨志願服務特殊訓練」，宣導「強制汽車責任保險法簡介」。

The Fund introduces the Compulsory Automobile Liability Insurance Act at "the Restorative Justice Concepts and Practices and Volunteer Service Special Training Program" held by the APVCA, Yilan Branch.

邀請世新大學口語傳播學系黃鈴娟教授至本基金專題演講(題目:衝突管理與溝通-兼論求償實務之說服與談判技巧暨實例分析)。

Prof. Huang Ling-mei of the Department of Speech Communication at Shih Hsin University presented a lecture (on "Breakthrough Management and Communication: Case Study Analysis of Compensation Operations and Negotiation Skills.")

召開(98年度第二次)受任人座談會。

The Fund holds the second 2009 meeting for trustees.

陸 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	0809-068888	74	9
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	0800-053588	35	6
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	2	1
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	738	237
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	5
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	163	6
明台產物保險股份有限公司 台北市仁愛路四段1號 Mingtai Fire & Marine Insurance Co., Ltd. No. 1, Sec. 4, Ren-ai Rd., Taipei City	0800-078888	145	24
美亞產物保險股份有限公司 台北市信義區松高路9號25樓 Chartis Taiwan Insurance Co., Ltd. 25 F, No. 9, Songgao Rd., Xinyi District, Taipei City	0800-005678	250	11

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	0800-288068	128	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	142	11
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	540	58
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	134	3
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	0800-036599	786	42
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	76	109
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	25	5
美商安達產物保險股份有限公司台灣分公司 台北市信義路5段8號10樓 Insurance Company of North America Taiwan Branch 10F, No. 8, Sec. 5, Xinyi Rd., Taipei City	0800-608989	0	0



財團法人汽車交通事故特別補償基金98年年報

Motor Vehicle Accident Compensation Fund
2009 Annual Report

出版者：財團法人汽車交通事故特別補償基金

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免付費電話：0800-565-678

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網址：www.mvacf.org.tw

出版年月：中華民國99年4月

Published by Motor Vehicle Accident Compensation Fund

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

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Published date April 2010

Motor Vehicle Accident
Compensation Fund