# 工程保險核保OKR

工程保險協進會 潘少昀

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一、工程險風險的改變 二、工程險核保的困難 三、工程險損失資料 四、EIA統計資料-平均費率

#### 個人資料

學歷: 中原大學土木及水利系 中央大學機械研究所

央大學機械研究所

經歷: 旺旺友聯產物保險股份有限公司 財團法人工程保險協進會 世久營造探勘工程股份有限公司 東立工程顧問公司

#### OKR

Objectives and Key Results 目標與關鍵成果法

工程險核保OKR

0:創造核保利潤

KR:提升業績 降低綜合率

### 工程保險商品:

- 誊造綜合保險(CAR)
- 安裝工程綜合保險(EAR)
- 營建機具綜合保險(CPM)
- ●電子設備綜合保險(EEI) ●機械保險(MI)
  - - ●鍋爐保險(BPV)

### 工程險核保的困難

- 公共工程委員會;發包單位於訂定契約內容時, > 公婆多、條款多:機關、監造單位、營造廠商 會創造很多的保障內容。
- 核保風險:須依據工程明細表、施工圖、施工期 間及現場環境判斷標的風險(坐落位置、跨距、 高度…等),風險高者尚須考量施工進度表。 A
  - A
- 天災風險發生頻率、強度無法預估。 損失風險不會立即呈現(工程險的滿期約3.5年)、 损失風險容易被遺忘、市場競爭。 A
  - 標業務是否為低損失率業務? Ш

工程風險面臨的改變

>以往設計施工: 趙吉避兇

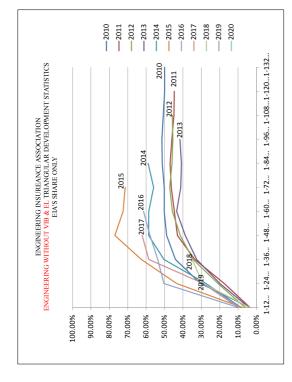
>現在設計施工:逢兇化吉(損失幅度增加)

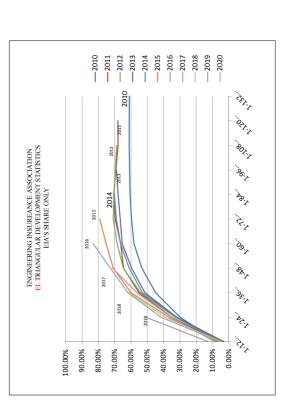
>危險區段的設計標準?(臨時工程、永久工程)

>極端氣候

## ENGINEERING WITHOUT VIB & E. TRAINGUAR DEVELOPMENT STATISTICS ENGINEERING WITHOUT VIB & E. TRAINGUAR DEVELOPMENT STATISTICS HAY STARE ONLY

1-12 1-24 1-36 1-48 1-60 1-72 1-84 1-96 1-108 1-120 1-132 Months 3.61% 30.40% 44.05% 48.85% 50.17% 50.14% 51.25% 51.42% 50.68% 49.93% 49.93% 3.49% 17.52% 33.49% 43.00% 44.65% 46.33% 46.96% 46.02% 44.87% 44.70% 6.13% 20.90% 34.45% 41.45% 45.71% 47.17% 45.93% 45.44% 45.78% 4.01% 19.90% 32.50% 38.72% 43.41% 41.18% 40.81% 41.61% 8.31% 27.39% 50.31% 58.59% 58.58% 55.92% 58.91% 7.60% 43.38% 62.59% 76.99% 72.54% 71.37% 9.74% 50.34% 53.68% 57.89% 61.40% 9.07% 28.84% 58.54% 62.17% 3.60% 29.13% 34.99% 9.69% 29.07% 8.54% 2018 2011 2013 2014 2012 2015 2016 2017





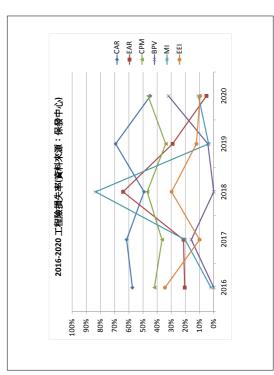
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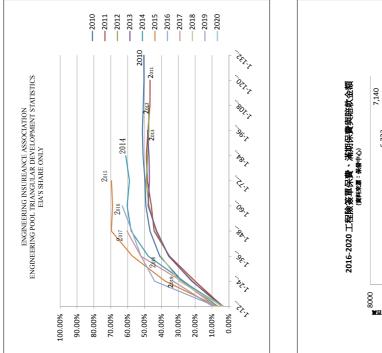
1-12 1-24 1-36 1-48 1-60 1-72 1-84 1-96 1-108 1-120 1-132 Months 6.57% 29.94% 44.91% 53.32% 58.16% 59.66% 60.55% 60.84% 61.08% 61.03% 60.99% 34.93% 55.05% 64.52% 66.31% 69.69% 70.54% 69.23% 67.89% 67.98% 32.74% 54.16% 64.67% 68.51% 70.88% 70.32% 69.52% 68.76% 2.91% 31.95% 51.43% 59.60% 65.37% 66.56% 67.85% 68.91% 32.52% 53.00% 61.11% 66.36% 68.92% 70.14% 36.77% 60.01% 70.85% 75.24% 79.08% 5.05% 41.56% 61.91% 72.62% 83.20% 8.64% 35.18% 56.35% 71.28% 4.82% 38.91% 61.31% 12.37% 50.91% 5.79% 4.22% 5.20% 7.48% 12.77% 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020

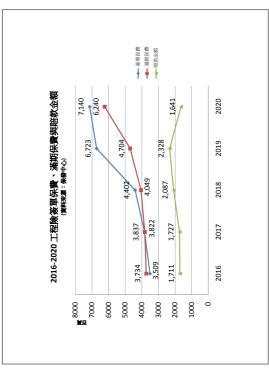
## ENGINEERING INSUREANCE ASSOCIATION ENGINEERING FOOL TRIANGULAR DEVILOPMENT STATISTICS HAS SHARE ONLY

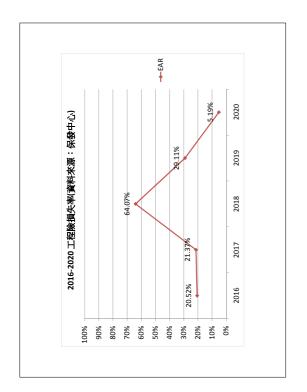
1-12 1-24 1-36 1-48 1-60 1-72 1-84 1-96 1-108 1-120 1-132 Months 3.94% 27.67% 40.97% 46.77% 49.22% 49.71% 50.88% 51.22% 50.76% 50.32% 50.42% 20.02% 35.23% 44.35% 45.96% 48.31% 48.94% 47.97% 46.80% 46.71% 21.55% 35.73% 43.13% 47.39% 49.03% 48.11% 47.45% 47.51% 21.94% 35.63% 42.78% 47.89% 47.09% 47.34% 48.24% 26.77% 47.79% 57.93% 60.31% 58.92% 61.12% 37.64% 57.17% 69.66% 68.94% 69.59% 43.98% 52.11% 57.47% 63.18% 27.88% 52.20% 60.39% 3.68% 29.41% 40.23% 32.95% 3.33% %68.9 7.74% 8.04% 3.68% 4.76% 9.58% 6.58% 9.05% 2011 2012 2013 2014 2015 2016 2017 2018 2019

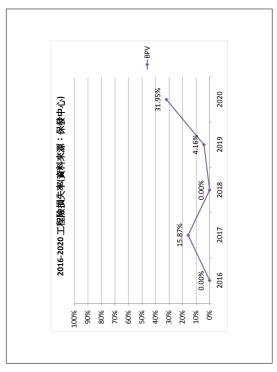


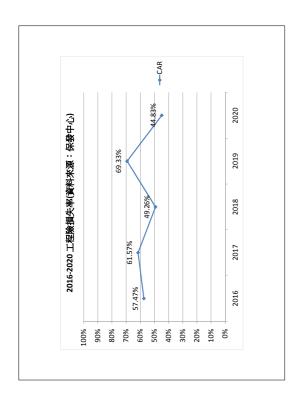


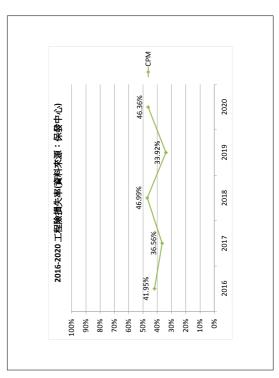


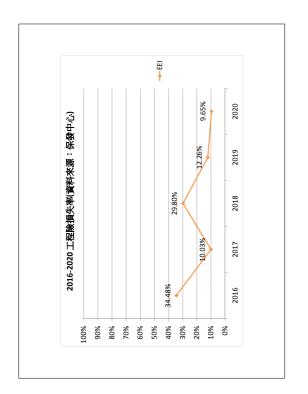


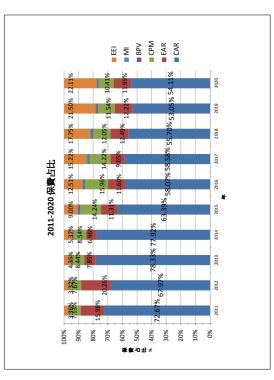


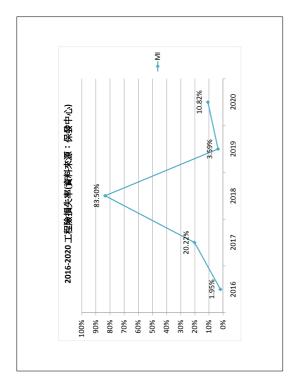




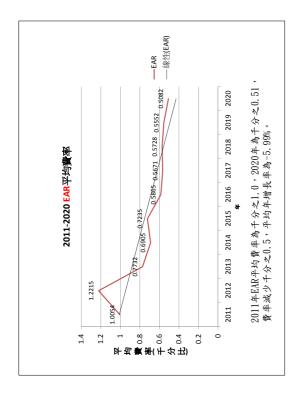


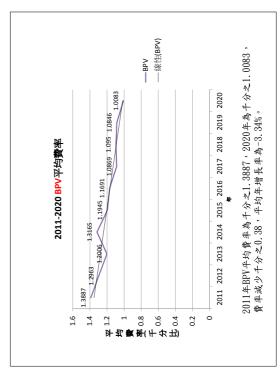


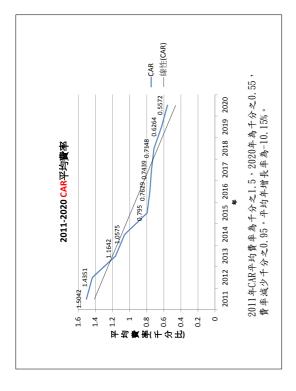


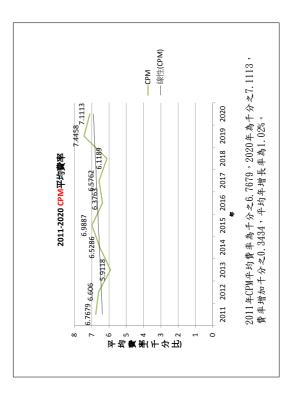


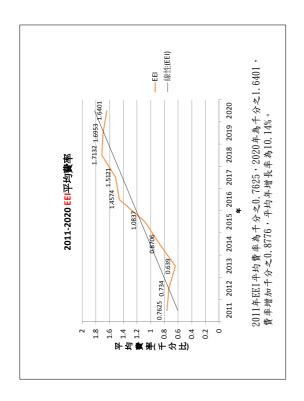


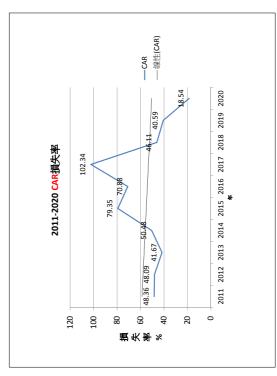


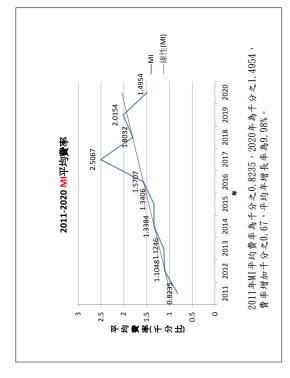


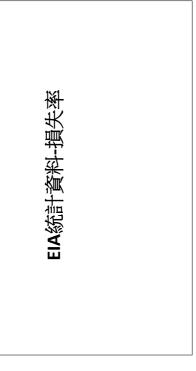


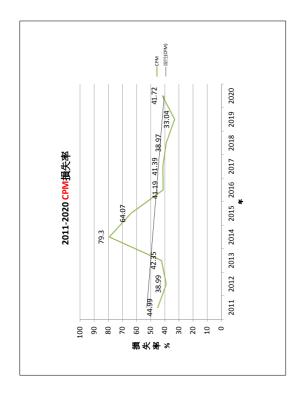


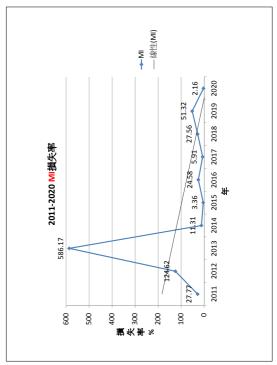


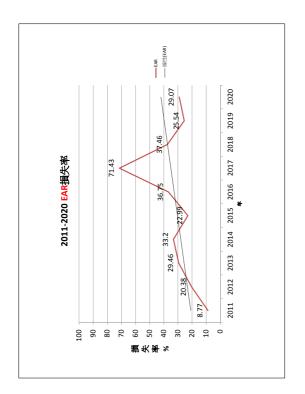


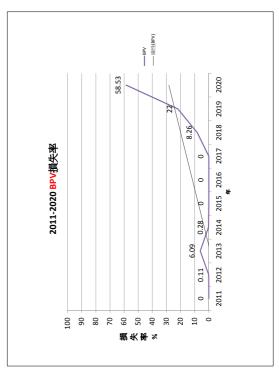


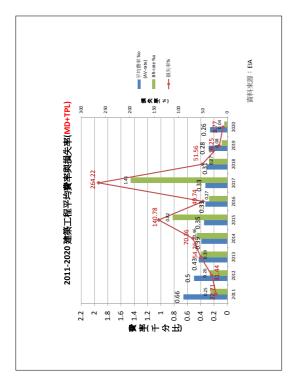


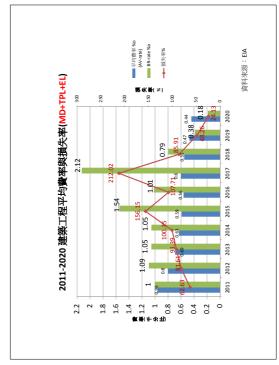


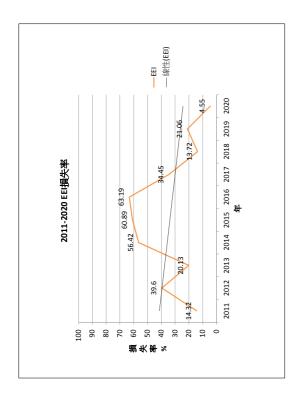


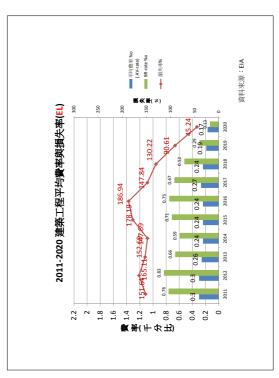












結結

- \*\* 替業、核保人員應收集評估風險所需的資料。・正確、合理評估承保標的風險(本體、第三人)。・ 火中取炭,選擇承保風險。