

金融監督管理委員會 109 年度施政計畫 FSC 2020 Policy Plan

金融監督管理委員會 109 年度施政目標與重點

FSC Policy Objectives and Priorities for 2020

本會為金融市場及金融服務業發展、監督、管理及檢查業務之主管機關，以健全金融機構業務經營、維持金融穩定及促進金融市場發展為職責。

The FSC is the competent authority with overall responsibility for supervising, regulating and facilitating the development of financial markets and financial services industry, and for conducting financial examinations. The FSC seeks to ensure the sound operation of financial institutions, maintain financial stability and promote the development of our financial markets.

為促進實體經濟發展，並使我國金融業於穩健成長中，發揮協助經濟結構轉型及產業發展之功能，本會一向鼓勵我國金融業於兼顧風險原則下，運用金融業之專業與資源，協助我國實體產業發展。因此，本會除透過融資、投資及籌資面之相關金融政策或措施，協助實體產業研發、轉型或創新發展外，同時亦扶持新創產業取得資源發揮創意、實現夢想。此外，為維護金融市場秩序及穩定，本會將持續督促金融業落實公司治理，健全經營體質，俾讓金融業能永續發展。

In order to facilitate economic development and to enable the financial industry in its steady growth to assist in transformation of economic structure and industrial development, the FSC keeps encouraging financial institutions to use their profession and resources and at the same time to be attentive to manage risks to assist the development of physical industries. Policy tools the FSC adopts include loans, investments, fund-raising, etc. to facilitate the R&D, transformation or innovation of physical industries and to support startups for obtaining capital and fulfilling their ideas and dreams. Furthermore, the FSC will continue to urge financial institutions to implement corporate governance and maintain healthy operation in order to safeguard a sound, stable and sustainable financial market.

本會依據行政院 109 年度施政方針，配合中程施政計畫及核定預算額度，並針對經社情勢變化及本會未來發展需要，編定 109 年度施政計畫。

In accordance with the 2020 policy guidelines of the Executive Yuan, the medium-term policy plan and the approved budget quota, the FSC outlines its policy plan of the

2020, which also adapts to economic and societal changes and the future development needs of the FSC.

壹、 年度施政目標

1. Annual Objectives of the Policy Plan

一、提供便利多元融資管道

(1) Provide convenient and multiple channels for financing.

(一) 營造有利環境，發揮金融中介功能，促進整體經濟發展，創造金融與產業雙贏。

I. Create a favorable environment to exert the financial intermediation function and to promote economic development, created a win-win situation for finance and industry.

(二) 鼓勵本國銀行加強對中小企業及新創重點產業放款，協助其取得營運所需資金。

II. Encourage lending by domestic banks to SMEs and key innovative industries to help them obtain working capital.

(三) 鼓勵本國銀行培育綠能產業之金融人才及參與綠能產業貸款。

III. Encourage domestic banks to build capacity of financial talents on green energy industry, and encourage them to participate in green energy industry loans.

二、建構及活絡多元籌、投資市場

(2) Build and enable diversified channels for funding and investment.

(一) 健全資本市場，強化公司治理、企業社會責任及提升會計師審計品質，並提供多元化籌資及投資管道。

I. Maintain the sound capital market, strengthen corporate governance and social responsibility, enhance the auditing quality of accountants and provide diversified funding and investment channels.

(二) 擴大市場規模，持續拜訪優質具潛力之優質企業進入我國資本市場，並與櫃買中心及相關周邊機構研議提升國際債券發行質量相關措施，辦理外幣計價國際債券之發行人或中介機構之招商活動，吸引優質發行人在臺發行債券。

II. In order to expand the scale of capital market, the financial peripheral units continue to explore potential high-quality enterprises to participate in Taiwan's capital market. Cooperate with TPEX and related institutions to develop measures to enhance the quality and quantity of foreign currency-denominated international

bonds, and hold series of investment solicitation activities to attract high-quality issuers or intermediaries to issue bonds in Taiwan.

(三) 擇訂重點產業推動其上市(櫃)，建構具產業特色之資本市場，並持續辦理及參與特色產業宣導座談會，以扶植微型創新企業發展。

III. Encourage key industries to list on the TWSE or TPEX, build capital markets with industrial characteristics and hold the special industrial propaganda symposium continuously to foster the development of innovative micro enterprises.

(四) 持續督導櫃買中心推動創櫃板業務，深化資本市場。

IV. Supervise the TPEX continuously to promote the Go Incubation Board for Startup and Acceleration Firms to deepen the capital market.

(五) 持續督導櫃買中心推動綠色債券，提供綠能產業多元化籌資管道。

V. Supervise the TPEX continuously to promote the green bond markets, and provide multiple fundraising channels for the green energy industry.

三、推動金融體制與國際接軌

(3) Promote the financial system to be in line with international standards

(一) 提升證券市場交易效率、建置店頭衍生性商品集中結算制度，推動金融體制與國際接軌，以深耕臺灣為基礎，布局海外市場。

I. Enhance the trading efficiency of the securities markets, establish a centralized clearing system for OTC derivatives and harmonize Taiwan's financial system with international norms to further participate overseas markets.

(二) 利用多元管道爭取洽簽金融監理及金融科技合作備忘錄(MOU)，以深化本會與各國金融監理機關之交流合作，強化本會跨國金融監理能力，並提升我金融業國際能見度。

II. Strive to sign Memorandum of Understanding (MOU) related to financial supervision and financial technology using multiple-channels in order to deepen exchange and cooperation with the supervisory authorities of other countries, strengthen cross-border financial supervision capabilities and raise the international visibility profile of our financial industry.

(三) 積極參與多邊及雙邊金融相關會議及談判諮商，如參與世界貿易組織(WTO)、亞太經濟合作(APEC)，洽簽雙邊投資協定(BIA)等，以維護我金融產業及國人海外發展與投資權益。

III. Take an pro-active role in multilateral and bilateral finance related conferences and negotiations, such as the World Trade Organization (WTO), Asia-Pacific Economic Cooperation (APEC), and discuss/enter into bilateral investment

agreements (BIA) to protect the interests of our financial industry and our overseas investors.

(四) 參酌國際清償能力制度發展趨勢，持續檢討推動保險業新一代清償能力制度，以順利與國際接軌，並健全保險業財務結構。

IV. Take into account of the development trend of the international solvency regime and continue to review and implement the new generation of solvency system for the insurance industry in order to smoothly integrate with the international system and enhance the financial status of the insurance industry.

(五) 推動保險業積極辦理接軌國際財務報導準則第 17 號(IFRS17)「保險合約」相關準備工作。

V. Keep promoting the insurance industry to actively prepare for the adoption of IFRS17 (Insurance Contract).

(六) 透過舉辦英文財經或國際金融等相關課程或訓練，鼓勵金融機構提升員工英語力。

VI. Conduct economics and international finance related programs or training in English to encourage staff members of financial institutions to enhance their English proficiency.

(七) 循序推動金融機構及上市(櫃)公司提供雙語揭露資訊，提升金融機構服務據點設施及常用臨櫃書表雙語化等，營造友善雙語金融服務環境。

VII. Create a friendly bilingual financial service environment step by step and enhance bilingual information disclosure offered by financial institutions and listed companies on our stock exchanges. Also, improve bilingual facilities at financial institutions and offer bilingual application forms for frequently used walk-in service.

四、擴大金融業務範疇

(4) Expand the scope of financial business

(一) 因應金融市場發展及消費者金融服務需要，持續建構完善金融監理法制，擴大金融機構業務或服務範圍，提升金融機構國際競爭力。

I. To respond to the development of financial markets and the needs of financial consumer, the FSC continues to maintain and improve the legal system for financial supervision, expands the scope of business or services of financial institutions and enhances the international competitiveness of financial institutions.

(二) 持續建構完善證券監理法制，推動證券期貨市場國際化，擴大證券期貨商業業務範圍及強化其競爭力。

II. The FSC continuously constructs and improves securities market regulations, promotes internationalization of the securities and futures market, expands the business scope of the securities firms and futures commission merchants and strengthens their competitiveness.

(三) 檢討修正證券投信事業及投信基金相關規範，以健全國內資產管理業務發展與提升投信事業競爭力。

III. The FSC amended regulations of the Securities Investment Trust Enterprises (SITs) and Securities Investment Trust Funds in order to improve the development of domestic asset-management industry and enhance the competitiveness of SITs.

(四) 因應國際金融情勢發展，在兼顧資金運用之監理強度及其安全與效益前提下，增加我國保險業國外投資管道及提升資金運用效率，持續檢討修正保險業資金運用相關法令規定。

IV. In response to the development of international financial situation, under the precondition of maintaining safe, efficient and appropriately supervised capital usage, the FSC give green lights to many the foreign investment vehicles for the insurance companies, improves their efficiency of fund utilization and continues to amend relevant regulations related to capital utilization.

(五) 因應國內機構投資人對於國外債券投資需求漸增，並協助我國銀行充分運用其利率及信用風險控管之專業，建立具規模之債券自行買賣倉儲部位，放寬持有同一債券之限額得以銀行淨值計算，以滿足國內機構投資人之需求，提升我國銀行競爭力。

V. In response to the increasing demand from domestic institutional investors for foreign bonds and assisting domestic banks to utilize their expertise in interest rates as well as credit risk controls to build significant trade positions in bonds, the FSC will amend regulations to relax the bank's holding position limitation of one single bond, which may be calculated based on the bank's net worth. The amendment allows banks to meet domestic institutional investors' needs and further enhance their competitiveness.

五、鼓勵研發金融創新商品及服務

(5) Encourage research and development of financial innovation products and services

(一) 鼓勵業者積極投入適當資源，設計開發更多適合高齡者及身心障礙者需求之安養信託商品，達成未來生活安養之照護目的。

- I. Encourage the trust enterprises to actively allocate appropriate resources to develop more care trust products for the elderly and the disabled in order to achieve the purpose of caring life.
- (二) 協助及鼓勵金融機構發展各項行動支付服務，例如行動信用卡、行動金融卡、快速響應矩陣圖碼(QR Code)、手機電子票證、電子支付機構實體通路支付服務、行動收單(mPOS)等，以加速國內行動支付之發展及創新。
- II. Assist and encourage financial institutions to develop various mobile payment businesses, such as mobile credit cards, mobile bank cards, quick response code (QR Code), mobile electronic stored value cards, online to offline (O2O) services of electronic payment institutions and mobile point of sale (mPOS), in order to accelerate the development and innovation of domestic mobile payment services.
- (三) 提供期貨市場新商品或發行新期貨信託基金，滿足多元化商品需求。
- III. Provide new products in the futures market or launch new futures trust funds to meet the needs of diversified products.
- (四) 鼓勵業者研發創新保險商品及服務機制，滿足多元保險需求及優化保險服務。
- IV. Encourage insurers to develop innovative insurance products and services to meet the needs of the public and upgrade the quality of insurance services.
- (五) 建立安全且可信賴資料交換機制，以利資料跨域交換運用；推動銀行業者於數位服務個人化(MyData)金融領域之應用，落實政府資料開放極大化，協助銀行提供民眾快速便捷之金融服務。
- V. Establish a secure and reliable data exchange system for cross-domain exchange of data, promote the application of digital service personalization (MyData) in financial field, implement the maximization of government information and assist banks to provide fast and convenient financial services for the public.

六、發展金融科技

(6) Develop FinTech

- (一) 推動金融科技創新實驗機制，提供金融科技研發試作之安全環境，督導金融科技創新園區強化金融科技合作交流，辦理台北金融科技展，協助發展創新創業生態圈。
- I. Promote the innovative experimentation mechanism to provide legitimate environment for FinTech trials, supervise the FinTechSpace to facilitate FinTech communication and cooperation, conduct the annual exhibition of FinTech Taipei, and assist with the development of startup ecosystem.

- (二) 推廣公部門及醫療機構提供電子化支付服務，推升國內電子化支付普及率。
- II. Promote e-payment services of the public sector and medical institutions to enhance the penetration of domestic electronic payments.
- (三) 持續檢討保險業辦理電子商務之辦理情形，逐步推動保險業辦理電子商務，以促進保險市場蓬勃發展。
- III. Continuously review the effectiveness of e-commerce insurance business and promote e-commerce insurance to boost the development of the insurance market step-by-step.
- (四) 鼓勵金融業積極推動網路金融服務。
- IV. Encourage financial institutions to provide more online financial services.
- (五) 持續推動打造數位化金融環境，採取相關措施，以提升數位金融交易安全。
- V. Continuously establish digital financial environment and take relevant measures to improve the security of digital financial transactions
- (六) 開放設立純網路銀行，提高產業升級動力，並提供民眾更完善之金融服務。
- VI. Build up the momentum for upgrading of financial industry and provide customers better financial services, through the establishment and operation of internet-only banks.
- (七) 推動電子支付機構及電子票證發行機構管理法制整合，以符合支付工具虛實整合之發展趨勢，並創造以電子支付為核心之支付生態圈。
- VII. Integrate rules of the Electronic Payment Institutions Act and of the Electronic Stored Value Cards Act in order to meet the trend of the combination of virtual and physical payment instruments and also to create a payment ecosystem based on the e-payments.
- (八) 推動金融檢查作業科技化，導入應用程式介面(API)自動排程申報方式，提升監理法報系統效能。
- VIII. Use technology to conduct financial examinations, introduce automatic reporting system by using Application Programming Interface (API) to increase the efficiency of the regulatory reporting system.
- 七、維護金融穩定及市場秩序，提升金融業風險承受能力
- (7) Maintain financial stability and market order, and enhance the risk tolerance of the financial institutions.

- (一) 落實差異化檢查機制，依不同風險等級，實施分級管理及辦理深度查核，有效運用檢查資源。
- I. In order to allocate the examination resources effectively, the FSC implements the proportionate examination mechanism. Based on this mechanism, the FSC renders different levels of supervision and carries out examinations based on supervised financial institutions' risk levels.
- (二) 加強辦理專案金融檢查，因應本會監理需要、市場變化及社會關注事項，針對金融機構特定業務或項目加強辦理金融專案檢查，與定期性一般檢查相輔相成。
- II. In response to supervisory needs, market conditions and public concerns, the FSC increases targeted examinations on specific financial businesses or items, together with regular full-scope examinations.
- (三) 強化金融機構內部稽核效能
- III. Strengthen the internal audit effectiveness of financial institutions.
- 1、督促業者落實風險導向之稽核作業及檢討制度面缺失，並強化與金融機構內部稽核單位之聯繫與交流。
- a. Urge financial institutions to implement risk-based auditing, to review systematic examination findings, and strengthen FSC's communication with internal audit departments of financial institutions.
- 2、對金融機構內部稽核考核採實地考核，於一般檢查中加強查核內部稽核工作之執行成效。
- b. Evaluate financial institutions' internal audit performance and the implemented effectiveness of internal audit function during on-site examinations.
- (四) 適時與央行、農委會、中央存款保險公司召開「金融監理聯繫小組」會議，加強金融制度與政策之溝通聯繫。
- IV. Hold "Financial Supervisory Liaison Group" meetings periodically with the Central Bank (CBC), the Bureau of Agricultural Finance (BOAF) and the Central Deposit Insurance Corporation (CDIC) to fully coordinate and communicate the matters of financial system and financial policy.
- (五) 推動「股東持股透明行動方案」，辨識大股東持股結構，促進金融機構股權透明化，並從股權透明化，促進實質利害關係人控管之品質；另逐步引導金融機構強化董事會職能，促進健全經營。

V. Promote the “Shareholder’s Shareholding Transparency Action Plan” to identify the shareholding structure of major shareholders and require transparency of shareholding of financial institutions. The quality of management of substantial interested parties will also be enhanced due to shareholding transparency. Meanwhile, the FSC gradually guides financial institutions to strengthen the functions of the board of directors for their sound operation.

(六) 持續檢討保險業清償能力監理制度，強化保險業清償能力、風險控管及內控制度。

VI. Continuously review the solvency system for the insurance industry to strengthen the solvency risk management and internal control system for the insurance industry.

(七) 精進本國銀行檢查評等制度，以使檢查評等更能確實反映本國銀行之營運概況。

VII. Refine the financial examination rating system to accurately reflect the overall operation of domestic banks.

(八) 建置金融領域資安監控中心，導入資安監控分析平台，進行領域整體資安威脅趨勢分析，發揮資安預警功能，降低資安事件危害，達成建構資安聯防體系目標。

VIII. Build Financial Security Operation Center (F-SOC), implement the Threat Intelligence Platform (TIP), analyze overall cyber threats in financial sector, exert early warning and emergency response to mitigate the risks of cyber security incidents and aim to reinforce cyber security joint defense and collaboration network.

八、強化投資人及金融消費者權益保護

(8) Enhance investor and financial consumer protection.

(一) 強化金融教育宣導與普及金融知識

I. Enhance financial education and promote financial literacy.

1、推動金融知識普及計畫與投資人教育宣導，及強化投資人與交易人權益保護。

a. Promote financial literacy plan and investor financial education advocacy and enhance investor and trader protection.

2、持續推動「走入校園與社區辦理金融知識宣導活動」。

b. Continuously promote the “Financial Knowledge Promotional Activities in School and Community Financial Literacy Campaign”.

3、督導財團法人金融消費評議中心研擬樂齡者防剝削、防詐騙(聰明理財)教育訓練指引及後續事宜。

c. Work with the Financial Ombudsman Institution on drafting the Guidance of Intelligent Wealth Management for the Elderly to prevent them from financial exploitation and fraud.

(二) 持續對金融服務業進行公平待客評核，以督促金融服務業重視金融消費者保護及建立由上到下「公平對待客戶」之企業文化。

II. Continuously assess financial institutions' implementation of the Treating Customers Fairly (TCF) in order to urge them to enhance consumer protection and foster a business culture that centers around TCF.

(三) 督導保護機構落實執行證券投資人及期貨交易人保護法，持續強化團體訴訟、解任訴訟及代表訴訟功能，以維護投資人權益及促進公司治理。

III. Work with the Investor Protection Center to implement Securities Investor and Futures Trader Protection Act effectively, exercise class action litigations, discharge suits and derivative suits on behalf of investors in order to ensure investor rights and promote corporate governance.

(四) 強化保險市場紀律之管理，導正業者不當招攬銷售行為，及落實保險法部分條文修正規定，以提升保險消費者權益保護。

IV. Strengthen the insurance market discipline, correct insurers' improper solicitation activities and implement the amendments of the Insurance Act in order to enhance insurance consumer protection.

貳、年度重要計畫 2. Annual Key Plans

工作計畫名稱 Name of working plan	重要計畫項目 Item	計畫類別 category	實施內容 contents
銀行監理 Banking supervision	提供多元金融服務，支持經濟發展 Provide diverse financial services to support economic development	其它 other	鼓勵本國銀行加強對中小企業及新創重點產業放款，協助中小企業與新創重點產業取得營運所需資金。 In order to assist SMEs and Key Innovative Industries in obtaining working capital, the FSC continues to encourage lending by domestic banks to SMEs and Key Innovative Industries.
	推升公部門及醫療機構電子化支付普及率 Improve e-payment services of the public sector and medical institutions	其它 other	積極推廣公部門及醫療機構提供電子化支付服務。 Actively promote e-payment services of the public sector and medical institutions.
	鼓勵業者開發適合高齡者及身心障礙者需求之安養信託商品 Encourage the trust enterprises to develop the care trust	其它 other	鼓勵業者積極投入適當資源，設計開發更多適合高齡者及身心障礙者需求之安養信託商品，達成未來生活安養之照護目的。 Encourage the trust enterprises to actively allocate appropriate resources and develop the care trust products for the elderly and the disabled in order to achieve the purpose of caring life.

工作計畫名稱 Name of working plan	重要計畫項目 Item	計畫類別 category	實施內容 contents
	<p>products for the elderly and the disabled</p> <p>加強金融教育，強化金融消費者權益保護 Enhance the financial education and protection of financial consumer rights</p>	其它 other	<p>強化金融教育宣導與普及金融知識，持續推動「走入校園與社區辦理金融知識宣導活動」。</p> <p>In order to enhance financial education and promote financial literacy, the FSC continues to promote the “Financial Knowledge Promotional Activities in School and Community Financial Literacy Campaign”.</p>
證券期貨市場監理 Securities and futures market supervision	持續發展國際債券市場 Continuously develop the international bond market	其它 other	<p>持續推動吸引優質國內外發行人在臺發行外幣計價國際債券，以協助企業籌措資金及支持經濟發展。</p> <p>In order to assist companies to acquire capital and support the economy, the FSC continues to explore high-quality issuers to issue foreign currency-denominated bonds in Taiwan.</p>
	發展具產業特色之資本市場 Develop capital markets with industrial characteristics	其它 other	<p>一、配合政府政策，建構多層次資本市場，針對具發展前景之產業，如農業、文化、創新產業、科技事業等，協助其在台上市、上櫃及登錄興櫃，以透過資本市場取得資金，擴大資本市場規模，強化金融市場深度與廣度。並持續督導證交所及櫃買中心，透過電話或實地拜訪優質具潛力之產業進入資本市場。</p> <p>1. The FSC establishes a multi-layered capital</p>

工作計畫名稱 Name of working plan	重要計畫項目 Item	計畫類別 category	實施內容 contents
			<p>market, and assists companies in industries with development prospects, such as agriculture, culture, innovative industries and technology, to list on the TWSE or TPEX to raise capital through the capital markets, to expand the size of the capital markets and to strengthen the depth and breadth of the financial markets. The FSC continues to work with TWSE and TPEX to explore and attract high-quality companies in potential industries through telephone or on-site visits and help them join in our capital markets.</p> <p>二、透過深化公司治理、強化董事會職能、促進股東行動主義、提升資訊揭露及揭露員工薪資中位數資訊，強化上市櫃公司企業社會責任，提升我國資本市場競爭力。</p> <p>2. Optimize corporate governance, enhance board functions, promote shareholder activism, strengthen information transparency, disclose the median of employees' salaries and enhance corporate social responsibilities of listed companies, in order to enhance the competitiveness of Taiwan's capital market.</p>
	推動證券期貨市場國際化及強化證券商競爭力	其它 other	<p>一、推動全面逐筆交易制度及研議推動證券市場盤中零股交易制度，以提升證券市場交易效率。</p> <p>1. Promote the continuous trading system and</p>

工作計畫名稱 Name of working plan	重要計畫項目 Item	計畫類別 category	實施內容 contents
	Internationalize securities and futures markets as well as enhance the competitiveness of the securities firms		<p>odd-lot intraday trading system to enhance trading efficiency of the securities market.</p> <p>二、擴大證券商業務範圍，以強化其競爭力。</p> <p>2. Expand the business scope of the securities firms as well as enhancing their competitiveness.</p> <p>三、督導證券期貨周邊單位與重要國際證券期貨市場自律機構簽訂資訊交換瞭解備忘錄，以及提高公開資訊觀測站與公司治理雙語資訊揭露，以推動證券期貨市場國際化。</p> <p>3. In order to internationalize securities and futures markets, the FSC work with affiliated organizations to enter into Memorandums of Understanding with international self-regulatory organizations, and enhance the bilingual disclosure of Market Observation Post System and corporate governance.</p> <p>四、建構無障礙金融雙語環境，推動資本市場雙語化。</p> <p>4. Construct a barrier-free bilingual financial environment and promote the bilingualization of the capital market.</p>
	強化投資人權益保護，健全證券交易制度，並落實市場監視，維持	其它 other	<p>一、加強投資人權益保護，並健全證券交易制度，並督導保護機構強化執行證券投資人及期貨交易人之權益保護。</p> <p>1. Strengthen the protection of investors' rights, improve the securities trading system</p>

工作計畫名稱 Name of working plan	重要計畫項目 Item	計畫類別 category	實施內容 contents
	市場交易秩序 Strengthen the protection of investors' rights, improve the securities trading system and actively implement the surveillance of stock market to ensure orderly market trading		and work with the Investor Protection Center to strengthen the protection of the rights and interests of securities investors and futures traders. 二、健全股東會委託書及股務作業之管理。 2. Improve the management of proxies for attendance at shareholders meeting and the administration of shareholder services. 三、積極落實股市監視制度及查核證券不法交易並強化跨市場監理。 3. Actively implement the surveillance of stock market trading activities and investigate market misconduct.
	持續放寬證券投資信託基金相關限制與規範，提升證券市場競爭力，並健全國內資產管理業務發展 Relax the restrictions and regulations related to Securities Investment	其它 other	賡續研議檢討修正相關限制，以健全投信事業之業務經營與提升其競爭力。 Continuously review and amend relevant restrictions of rules to improve the operations and enhance the competitiveness of SITEs.

工作計畫名稱 Name of working plan	重要計畫項目 Item	計畫類別 category	實施內容 contents
	Trust Funds in order to enhance the competitiveness of the securities market and improve the development of domestic asset-management industry		
	提升企業財務資訊透明度，推動會計、審計及監理措施接軌國際 Enhance the transparency of companies' financial information and link up our accounting, auditing and related supervision measures with international	其它 other	一、廣續檢討公開發行公司會計、審計及內控相關規範。 1. Continuously review the regulations on accounting, auditing and internal control of public companies. 二、辦理會計師事務所檢查，督導其落實品質管制制度。 2. Conduct CPA firm inspection and monitor CPA firms to implement their quality control system. 三、參與國際組織，推動監理措施接軌國際。 3. Participate in international organizations and link up our supervision measures with international practice. 四、洽會計師公會等單位協助研提相關措施，以提升會計師審計品質。

工作計畫名稱 Name of working plan	重要計畫項目 Item	計畫類別 category	實施內容 contents
	practice		4. Invite CPA Association and others for assistance in deliberation on relevant measures to enhance audit quality of CPAs.
	提高期貨市場效率，擴大期貨業經營範圍及保障交易安全 Improve the efficiency of the futures market, expand the scope of the futures industry and ensure the security of transactions	其它 other	一、督導期貨交易所檢討期貨市場制度及建置店頭衍生性商品集中結算制度，接軌國際。 1. Work with the TAIFEX to modify the futures market system and to establish a centralized settlement system for OTC derivatives to be in line with international standards. 二、增加期貨業經營之業務或商品，並落實風險管理。 2. Broaden the scope of business or products operated by the futures industry and implement risk management.
保險監理 Insurance Supervision	強化保險業清償能力與風險控管 Strengthen the supervision of the insurance industry's solvency and enterprise risk management	其它 other	一、持續檢討保險業清償能力監理制度，並研議推動保險業自有資本逐步朝分類法方向發展，以強化保險業清償能力之監理。 1. Continuously review the supervision regime for the solvency of the insurance industry and develop the capital classification method of the insurance industry's capital in order to strengthen the supervision of the insurance industry's solvency. 二、推動保險業積極辦理接軌國際財務報

工作計畫名稱 Name of working plan	重要計畫項目 Item	計畫類別 category	實施內容 contents
			<p>導準則第 17 號(IFRS17)「保險合約」相關準備工作。</p> <p>2. Keep engaged in promoting our insurance industry to actively prepare for the adoption of IFRS17 Insurance Contract.</p> <p>三、持續督導保險業強化企業風險管理及內控制度。</p> <p>3. Continuously supervise the insurance industry to strengthen enterprise risk management and internal control.</p> <p>四、檢討強化商品送審之利潤測試、宣告利率及銷售後管理機制，以確保公司穩健經營。</p> <p>4. Review and strengthen the profit test, declared interest rate and post-sales management mechanism for the insurance product review procedure to ensure the company's stable operation.</p>
	持續檢討保險業資金運用相關規範，提升資金運用效率 Continuously review the relevant laws and regulations on the use of funds in the insurance	其它 other	賡續檢討保險業資金運用相關法令。 Continuously review the relevant laws and regulations on the use of funds in the insurance industry.

工作計畫名稱 Name of working plan	重要計畫項目 Item	計畫類別 category	實施內容 contents
	industry to improve the efficiency of fund utilization		
	鼓勵業者研發創新保險商品及服務機制 Encourage insurers to develop diversified insurance products and services	其它 other	一、鼓勵保險業掌握社會經濟脈動，積極開發多元保障型保險商品，以滿足社會大眾之需求。 1. Encourage insurers to grasp the social and economic trend and actively develop diversified and guaranteed insurance products to meet the needs of the public. 二、檢討保險商品送審法令及建立傳統型人壽保險門檻比率，引導保險業者逐步調整商品結構，多銷售保障型及高齡化保險商品，回歸保險保障本質。 2. Review the insurance product regulations, establish the traditional life insurance corridor to guide the insurance industry to gradually adjust the product structure and sell more guaranteed and aging insurance products, for the purpose of returning to the nature of insurance protection.
	鼓勵保險業積極推動網路投保，提升保險業辦理電子商務效能 Encourage insurers to	其它 other	一、持續檢討保險業辦理電子商務之辦理情形，逐步推動保險業辦理電子商務，以促進保險市場蓬勃發展。 1. Continuously review the effectiveness of e-commerce insurance business and promote e-commerce insurance to boost the development of the insurance market step-

工作計畫名稱 Name of working plan	重要計畫項目 Item	計畫類別 category	實施內容 contents
	actively promote online insurance business to increase efficiency of e-commerce insurance business		by-step. 二、活絡保險業辦理網路投保業務，鼓勵保險業積極推動網路投保及提升保險服務品質。 2. Encourage insurers to actively engage in the online insurance business and increase the quality of insurance service.
	檢討住宅地震保險危險分散機制 Review the Risk Spreading Mechanism of Residential Earthquake Insurance	其它 other	研議提高住宅地震保險危險分散機制之總承擔限額，以降低削減給付被保險人賠款金額之機率，保障民眾權益。 Draft a proposal to increase total risk assumption limit on the risk spreading mechanism of residential earthquake insurance in order to reduce the occurrence of pro-rata basis payment to the insured when the total losses exceed the total risk assumption limit, which is to protect the interests of the insured.
	強化市場紀律之管理 Strengthen the discipline of insurance market	其它 other	檢討招攬相關法令規範，導正業者不當銷售行為。 Review the regulations related to solicitation and strengthen the discipline of insurance market.
	落實保險法部分條文修正規定，提升保險	其它 other	督導保險業落實執行修正後保險法規定，確保消費者權益。 Supervise insurers to implement the

工作計畫名稱 Name of working plan	重要計畫項目 Item	計畫類別 category	實施內容 contents
	消費者權益保護 Implement the amendments of the Insurance Act to enhance the protection of insurance consumer rights		amendments of the Insurance Act to enhance the protection of insurance consumer rights.
金融機構檢查 Financial Examination	提升金融檢查效能，並配合金融市場情勢，加強辦理專案金融檢查 Improve the effectiveness of financial examinations, and conduct more targeted examinations according to financial market situation	社會發展 society development	一、因應本會監理需要、市場變化及社會關注事項，針對金融機構特定業務或項目加強辦理專案檢查。 1. In response to supervisory needs, market conditions and public concerns, the FSC increases targeted examinations on specific financial businesses or items. 二、實施差異化檢查機制，有效運用檢查資源，辦理檢查工作。 2. In order to allocate the examination resources effectively, the FSC adopts the proportionate examination mechanism for conducting financial examinations. 三、落實檢查報告缺失改善追蹤控管機制。 3. Implement the tracking mechanisms of reviewing improvements on examination findings.

工作計畫名稱 Name of working plan	重要計畫項目 Item	計畫類別 category	實施內容 contents
			<p>四、賡續加強溝通聯繫機制，舉辦內部稽核工作座談會。</p> <p>4. In order to strengthen the communication with financial institutions continuously, the FSC holds internal audit forums.</p> <p>五、公開揭露檢查資訊。</p> <p>5. Disclose information of financial examinations in public.</p> <p>六、檢討金融檢查制度及提升檢查專業技能。</p> <p>6. Review the financial examination system and improve the inspecting skills.</p>