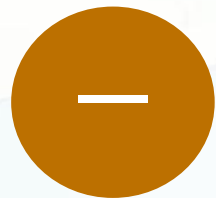


保險局防制詐騙措施

大綱



常見保險詐騙態樣



本局已採行措施



未來工作重點

常見保險詐騙態樣

➤ 銷售地下（境外）保單

金管會關心您

地下(境外) 保單停看聽

購買的是否為地下(境外)保單

- ☐ 公司名稱為英文、條款以英文為主、沒有本會核准銷售文號
- ☐ 上本會或產、壽險公會網站查詢公司是否為合法保險業。

 金融監督管理委員會
Financial Supervisory Commission R.O.C. (Taiwan)

廣告

常見保險詐騙態樣

➤ 假冒保險公司名義傳送釣魚簡訊

金管會提醒民眾

小心假冒保險公司名義 加line詐騙訊息



○○保險已
到期！
今天24:00前
不續保自動失
效，加保險業務
員確認。
Line: 123456

- ✓ **不理會、不點選**
- ✓ **要查證**
(撥打保險公司免付費
服務專線、內政部警政署
165反詐騙諮詢專線)
- ✓ **開啟垃圾訊息
阻擋功能**
(165網站宣導開啟
垃圾訊息阻擋功能，
阻擋詐騙簡訊)

金管會關心您

廣告

常見保險詐騙態樣

➤ 製作假保單詐騙

金管會關心您

金融監督管理委員會
Financial Supervisory Commission R.O.C. (Taiwan)

廣告

假保單詐騙 *go away!!*
防範方式在這裡

#低風險
#高報酬

收到保單要查證
(撥打保險公司免付費
服務專線、使用壽險公會
保單存摺服務等方式查證)



本局已採行措施

➤ 與刑事局「打擊詐欺犯罪中心」窗口建立聯繫



本局已採行措施

➤ 協助檢調單位確認受理民眾檢舉境外保單內容

BEST MERIDIAN INTERNATIONAL INSURANCE COMPANY SPC

Best Indexed NASDAQ

FOR: LI, Guo Han

ISSUE AGE: 27 FEMALE NON SMOKER

ADDITIONAL COVERAGES: NONE

INITIAL ANNUAL PREMIUM: \$942.50

INITIAL FACE AMOUNT: \$125,000

INITIAL DEATH BENEFIT OPTION: A - Face Amount

ANNUAL PREMIUM: \$942.50

FACE AMOUNT: \$125,000

OPTION: A - Face Amount

FOR:
ISSUE A
ADDITIONAL

Variation in the Index from
2006 to 2020 (15 Years)*

Variation in the Index from
1986 to 2020 (25 Years)*

Minimum Guaranteed
Interest 1.00%

End of Year	Age	Gross Annual Outlay	Accumulated Value	Cash Value	Death Benefit	Accumulated Value	Cash Value	Death Benefit	Accumulated Value	Cash Value	Death Benefit
1	28	943	88	0	125,000	72	0	125,000	80	0	125,000
2	29	818	885	0	125,000	810	0	125,000	814	0	125,000
3	30	818	1,051	0	125,000	1,300	0	125,000	869	0	125,000
4	31	818	1,080	0	125,000	1,567	0	125,000	1,417	0	125,000
5	32	818	2,374	0	125,000	2,339	0	125,000	1,908	0	125,000
6	33	818	2,846	0	125,000	2,734	0	125,000	2,251	0	125,000
7	34	818	3,050	889	125,000	3,167	48	125,000	2,707	0	125,000
8	35	818	4,308	1,738	125,000	4,009	1,179	125,000	3,171	0	125,000
9	36	818	5,666	3,009	125,000	4,748	2,202	125,000	3,641	0	125,000
10	37	818	6,313	4,048	125,000	5,179	2,912	125,000	4,115	0	125,000
11	38	818	7,180	5,284	125,000	5,545	4,216	125,000	4,599	0	125,000
12	39	818	8,703	7,155	125,000	7,178	7,062	125,000	5,083	0	125,000
13	40	818	9,361	8,154	125,000	8,069	8,262	125,000	5,567	0	125,000
14	41	818	11,121	10,518	125,000	9,989	10,377	125,000	6,051	0	125,000
15	42	818	16,543	16,442	125,000	14,912	14,912	125,000	6,535	0	125,000
16	43	0	17,722	17,722	125,000	14,890	14,890	125,000	7,019	0	125,000
17	44	0	18,891	18,891	125,000	16,259	16,259	125,000	7,503	0	125,000
18	45	0	20,566	20,566	125,000	17,361	17,361	125,000	7,987	0	125,000
19	46	0	21,824	21,824	125,000	20,177	20,177	125,000	8,471	0	125,000
20	47	0	23,404	23,404	125,000	21,473	21,473	125,000	8,955	0	125,000
21	48	0	25,105	25,105	125,000	22,449	22,449	125,000	9,439	0	125,000
22	49	0	26,834	26,834	125,000	25,166	25,166	125,000	9,923	0	125,000
23	50	0	28,800	28,800	125,000	25,458	25,458	125,000	10,407	0	125,000
24	51	0	31,014	31,014	125,000	28,329	28,329	125,000	10,891	0	125,000
25	52	0	33,285	33,285	125,000	31,882	31,882	125,000	11,375	0	125,000
26	53	0	35,731	35,731	125,000	34,831	34,831	125,000	11,859	0	125,000
27	54	0	38,367	38,367	125,000	37,803	37,803	125,000	12,343	0	125,000
28	55	0	41,211	41,211	125,000	40,831	40,831	125,000	12,827	0	125,000
29	56	0	44,289	44,289	125,000	44,041	44,041	125,000	13,311	0	125,000
30	57	0	47,585	47,585	125,000	47,781	47,781	125,000	13,795	0	125,000
31	58	0	51,186	51,186	125,000	51,808	51,808	125,000	14,279	0	125,000
32	59	0	55,179	55,179	125,000	56,282	56,282	125,000	14,763	0	125,000
33	60	0	59,507	59,507	125,000	61,166	61,166	125,000	15,247	0	125,000
34	61	0	63,005	63,005	125,000	66,527	66,527	125,000	15,731	0	125,000

The initial premium and the cumulative annual outlay includes a fee of \$125.00, payable only in the first policy year.

THIS ILLUSTRATION IS NOT VALID WITHOUT ALL PAGES

Prepared on: 04-24-21

Prepared by Name of Agent/Member of Agents

MIN: 759.25

TARGET: \$17.50

Page 2 of 7

ASF_V1.1.48

Page 2 of 7

THIS ILLUSTRATION IS NOT VALID WITHOUT ALL PAGES

Prepared on: 04-24-21

Prepared by Name of Agent/Member of Agents

MIN: 759.25

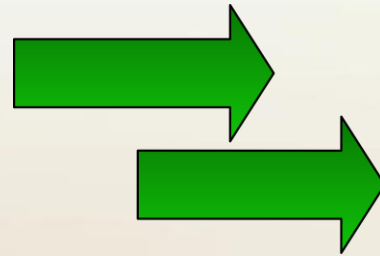
TARGET: \$17.50

Page 2 of 7

ASF_V1.1.48

本局已採行措施

- 本局受理民眾檢舉涉及違法案件，函送情資予檢調單位偵辦



本局已採行措施（續）

- 本局官網提供合法保險業連結供民眾查詢
- 提供受理民眾檢舉與陳情電話(02)8969-2506
- 適時發布新聞稿提醒民眾注意境外保單風險



未來工作重點



.....●
一 周邊單位適時進行相關宣導
.....●



.....●
二 配合本會反詐騙專區辦理宣導
.....●



.....●
三 持續關注保險詐騙態樣
.....●