

摘要

隨著高科技產業的興起，電子產業因應市場快速與客戶滿意度的高度需求，供應鏈物流業的快速發展，使得傳統運送模式之風險形態產生戲劇性的變化，損失頻率及損失幅度均已隨著運籌模式物流的風險由傳統運輸 Door to Door 構成線性的低度風險，轉變為 Hub、組裝中心、物流倉庫、承攬人、次承攬人等複雜的關係方所構成，網狀物流模式的高度風險區塊。而運輸保險長期以來處於保險業者、保險經紀人的惡性競爭市場，高科技電子業基於風險成本考量，強勢壓縮保險費，使得電子業運輸保險損失率居高不下。

本研究透過個案電子公司之重大損失案例研究，歸納高科技電子業物流損失的發生原因，提出核保、理賠管理、及物流倉庫、運送人損防、管理建議供保險業界，物流業者參考。

未來，保險業面對全球運籌業物流風險經營，除積極運用核保策略，加強同業間的共保協商機制，以分散風險外，針對此特殊業務的核保應加強倉庫管理人風險查勘及物流運送人之委任規範、以達到風險預防之效果。更重要的是，保險經營者應修正，以利潤導向的經營理念代替市場佔有率的迷思，方是杜絕市場惡性競爭的根本。

關鍵字：電子業、全球運籌、供應鏈、風險管理、
損失頻率、損失幅度、核保策略、理賠管理、
損失率。



Synopsis

With the blooming growth of high-tech industry, the electronic industry pursued for swiftness and clients satisfaction as well as the fast development of logistics business, risk of cargo distribution had transformed from the traditionally low-risk lineal “door to door” model to a high-risk complex structure of network composed by Hubs, Configuration Centers, warehouses, contractors, and sub-tractors. Moreover, the intense competitiveness among insurers and insurance agents as well as the cost-down strategy on cargo transit insurance premium of high-tech companies even make the loss-claim ratio have stayed high for such a long time.

By studying cases of specific high-tech company claiming for great loss amount, we hereby conclude several main causes of loss during transit and bring up suggestions on Underwriting, Claim Adjustment, Logistics Warehouse, Carrier Loss Prevention, and Logistics Management for

your reference.

In the future, in terms of risk management and diversification, we should not only aggressively adjust our underwriting strategy, enhance co-insurance policy but also strengthen investigations on the warehouse staffs and designate supplier adequate responsibilities.

Besides, what's more important is to alter the myth of being purely interest-oriented and to discard the thought of expanding market percentage by cutting prices, only then we could really make a sound foundation at the market instead of suffering malignant competition with each other.

Key Word : Electronic Industry , Global Logistic , Supply Chain , Risk Management , Loss Frequency , Loss Severity , Underwriting Strategy , Claim Management , Loss Ratio .