

**Press release from the Administrative Enforcement Agency
(AEA), Ministry of Justice**



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**AEA Once Again Held the Seminar of Expert Consultation on the Enforcement of Life
Insurance Contracts**

**Innovative Mindset Attracting Professional Opinions with Public-Private
Collaboration Optimizing Enforcement Standards**

The Administrative Enforcement Agency (AEA) of the Ministry of Justice (MOJ) convened the “Second Seminar of Expert Consultation on Practical Issues in the Enforcement of Life Insurance Contract Rights” on April 22 chaired by Director-General Huang Yu-Yuan, in which the Insurance Bureau, FSC, National Taxation Bureau of Taipei, Ministry of Finance, Taipei City Revenue Service, all branches of AEA, The Life Insurance Association of the Republic of China and insurance companies such as Nanshan Life, Fubon Life and Cathay Life attended to discuss the operating principles for enforcing rights in life insurance contracts. This meeting was held once again after the first seminar of expert consultation held on January 8, 2024, demonstrating the prudence and importance that AEA attaches to the issue of enforcement of life insurance contracts.

In his speech, Director-General Huang first thanked the participants for their professional advice given at the previous seminar, which was helpful in formulating the operating principles for enforcing rights in life insurance contracts. He also emphasized that AEA shall comply with legal procedures when enforcing rights in life insurance contracts without the expense of humane care, especially for disadvantaged obligors who may be granted with appropriate grace measures, as well as adopting flexible enforcement methods to help them

overcome difficulties. The Director-General also stated that AEA is committed to improving enforcement efficiency and protecting the rights and interests of the general public via innovation and cooperation, hoping the convening of such consultation seminar can continue to enhance the cooperation and communication between the public and private sectors in face of various challenges and make the government's governance more perfect.

In order to properly respond to the Supreme Court's recent Civil Court Ruling 2019-Tai-Kang-Da-Zi No. 897, stating that if necessary, the enforcement court or AEA may issue the enforcement order to terminate any life insurance contract in which the debtor is the policyholder and order the third-party insurance company to pay the termination fees. However, the ruling also emphasized that compulsory termination of life insurance contracts shall be conducted prudently and in compliance with the principles of fairness and reasonableness. AEA has held its first seminar of expert consultation on January 8, 2024 to gather expert opinions and devise a plan for proper enforcement.

The seminar continued the agenda of the first and further discussed in an in-depth manner of the operating principles that the AEA Branches shall follow when enforcing the rights of life insurance contracts, including investigation of the status of life insurance contracts, evaluation of enforcement measures, standards of amount subject to enforcement, procedures for stating opinions and disposal after changes in enforcement orders to formulate relevant operating principles accordingly, so that insurance companies can be more clear and smooth in cooperating with investigations and enforcement procedures, allowing the procedures for AEA Branches to enforce rights of life insurance contracts to be more comprehensive, thereby ensuring the legality and appropriateness of administrative enforcement.