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三、綠能減碳領域：運用多媒體之素材展現節能減碳之功能與效果等。

四、資訊傳播領域：運用多媒體之結合資訊科技之技術傳播研發與應用等。

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一、圖的標題應放置於圖的下端（如：圖 1、圖 2），而表的標題則應放置於表的上端（如：表 1、表 2），且先出現表的說明文字，後出現圖表。

二、每一圖表的大小以不超出一頁為原則。圖表如大於半頁以上，應單獨放置在一頁，如小於半頁，則可和文字敘述資料同放在一頁上。但如果表的大小超過一頁時，可在前表的右下方註明（續後頁），且在後表的左上方註明（接前頁）。

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二、許多研究的結果（張春興，民 65；郭聰貴，民 67；吳武典，民 68）也都指出….

三、根據國外學者（Mark, 1990）的研究發現….

四、根據 Mark 與 David 的研究發現….人格中的自我免受傷（Miller & Ross, 1975）。

五、根據以往學者（Thornik, 1940；Watson, 1932）的研究….

六、教學為透過角色互動以協助學生達成學習目的的歷程….（Gage, 1976）….

七、如引用同一作者同年度兩篇以上的參考資料時，請在年度後標明 abc 等符號。如（陳英豪，民 78a）….（陳英豪，民 78b）。參考文獻中的寫法亦同。

捌、參考文獻：

一、如中英文參考資料均有，中文在前，英文在後。

二、中文資料之排列以作者姓名筆畫順序為主，英文則按作者姓氏字母之先後順序為準。

三、參考文獻寫法：

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格式：作者（年份）：**書名**。出版地：出版者。

實例：林清江（民 71）：**教育學新論**。台北市：中正書局。

Guildford, J. P. (1959). *Personality.* New York : McGraw- Hill.

（二）期刊論文：

格式：作者（年份）：篇名。**期刊名**，期別，頁別。

實例：鄭瓊英（民 80）：皮亞傑的發展學習理論在兒童音樂教育上的應用。**音樂教育季刊**，19 期，頁 30-40。

Kagan, D. M., & Esquerra , R. M. (1984). Personality and Learning. *Journal of International Psychology, 11*（1）, 10-16.

（三）文集論文：

格式：作者（年份）：篇名。編者，**文集名**，頁別。出版地：出版者。

實例：蔡清華（民 84）：教師教育與專業角色。收於王家通主編，**教育導論**，頁 337-366。高雄市：麗文書局。

（四）未出版的文獻：

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實例：王家通（民 83）：**因應師資培育多元化師範校院的課程與教學**。於「因應師資培育多元化師範校院教育研討會」中發表，教育部主辦，高師大承辦，民國 83 年 5 月 23- 24 日，頁 3- 4。

（五）未出版學位論文：

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實例：顏火龍（民 70）：**台北市立國民小學校長與教師意見溝通之調查研究**。國立政治大學教育研究所博士論文，未出版。

Rosenbaum, R. M. (1972). *A dimensional analysis of the perceived cause of success and failure.* Unpublished doctoral dissertation, University of California, Los Angeles.

（六）DAI 微縮片資料：

格式：作者（年份）．篇名．**論文集**．編號．

實例：Bower, D. L. (1993). Employee assistant programs supervisory referrals：Characteristics of referring and nonreferring supervisors. *Disseration Abstracts International, 54*（01）, 534B. (University Microfilms No. AAD93-15947)

（七）教育資料庫的資料：

格式：作者（年份）．**篇名**．資料庫的名稱．編號．

實例：Willis, G. (1988). *What the eight year study and the humanities curriculum project.* (ERIC Document Reproduction Service No. ED 302 890)

（八）技術報告：

格式：作者（年份）．**篇名**．編號．出版地．出版者．

實例：Harvey, O. J. (1963). *Cognitive determinations of role playing.* Technical Report No.3 Contract Nonr. 1140 (07) .Boulder：University of Chicago.

（九）電子媒體資料：

格式：作者（年份）．**篇名**．檢索日期．取自網址。

實例：陳家聲（1998）。**21世紀人力資源管理發展趨勢**。1998年12月9日，取自http://www.jbjob.com.tw/_html/centry.htm/

（十）光碟資料庫：

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實例：石素娟（1991）。**銀行業服務品質分析及量化之研究**（摘要）【光碟】。靜宜管理研究所碩士論文。漢珍全文檢索系統：中國企業文獻摘要光碟資料庫。

（十一）視聽媒體資料

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實例：

1. 中文譯音的急轉彎：專業議題又演成政治問題（2000，10月9日）。**聯合報**，2版。

（十三）法令

格式：法令名稱（公布或發布年代）。

範例：師資培育法（1994）。

範例

A Competitive Study on Foreign Fund Utilization in Chinese Insurance Industry and Banking Industry

Title: Times New Roman, Size-16, Line Spacing: fixed-20pt

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Abstract

The World Investment Report 2004 issued by the Union Nation Conference on Trade and Development (UNCTAD) indicates the service industry has been the mainstream of the world direct investment. In such context, China's opening in the insurance industry will attract a large amount of foreign fund, which involves both developing opportunities and severe challenges. In order to lighten the impact of foreign funds, we have to adopt relevant measures.

Keywords: China insurance industry, Foreign fund, Challenge

1. Current situation of foreign funds in China insurance industry

Since 80s of 20th century, foreign insurance companies have established representative agency in China. In the late 1992, the People's Bank of China authorized the first foreign-funded insurance company--American International Assurance Company to enter the Shanghai insurance market. In 2001, China government instituted the Regulations of the People's Republic of China on Administration of Foreign-funded Insurance Companies and put it into action on 1st Feb, 2002. The Standing Committee of the National People's Congress passed the amendment of Insurance Law and carried it out on Jan 1st, 2003. In March 2002, China Insurance Regulatory issued the Regulations on Amending Related Rules of the Administrative Regulations on Insurance Companies, clearing up the rules conflicted with the WTO agreement and our promises. The authorization and amendment and cancel of the laws and rules will establish a more favorable environment for the foreign-funded insurance company to enter market and to manage business. (Note 1)

According to the promises of China toward the WTO, before 11th Dec, 2004, China should authorize the joint venture of life insurance company to provide health insurance, group insurance, annuities and pension services. (Note 2) In term of the time schedule on opening market in the China's promises to WTO, from the November of 2004, China should terminate the protection for domestic insurance companies and should not restrain the foreign-funded company to establish branches in which regions and at what numbers. Presently, there are more than 60 insurance companies in our country. And nearly 40 ones are foreign funded, exceeding the number of pure domestic companies. Since 2005, the foreign-funded companies' market sharing has been showing a great increasing trend in our country, with a premium income 341.2 billion, accounting for 6.92% of the total premium income 4927.3 billion. (Qu, 2006)

2. China's commitment on insurance industry opening

In the WTO Agreements, all the member countries have established the service trade open policy in form of specific commitments lists. Odd-come-shortly, China Insurance Regulatory has publicized the specific opening commitment in insurance industry.

2.1 The form and venture proportion of the foreign insurance company

The foreign non-life insurance companies are authorized to establish branch companies or joint-venture companies with a 51% proportion of foreign funds at most and could construct foreign-funded son companies in two years since its entrance. The foreign life insurance companies are authorized to establish joint-venture companies with a no more than 50% proportion of foreign funds, which could choose freely joint-venture partners. The foreign reinsurance companies are authorized to establish joint-venture companies and branch companies and son companies. The foreign insurance brokers companies are authorized to establish joint-venture companies with a reachable foreign funds proportion of 50%, and no more than 51% in three years, which could also establish foreign-funded son companies in five years. All types of companies mentioned above are authorized to establish branch companies after the abolishment of region restriction.

2.2 The region restriction and opening time

The foreign life insurance and non-life insurance companies are allowed to provide service in Shanghai, Guangzhou, Dalian, Shenzhen, Foshan. In two years after China's WTO accession they will be allowed in Beijing, Chengdu, Chongqing, Fuzhou, Suzhou, Xiamen, Ningbo, Shenyang, Wuhan and Tianjin. In three years the region restriction will be abolished.

2.3 The permitting operation scope

Since China's WTO accession the foreign non-life insurance companies are authorized to provide international ocean shipping, aviation, and transportation businesses and reinsurance operations. They are also authorized to perform no-region-limited "master policy" and insurance service for great commercial businesses, and to provide non-life insurance services for overseas companies, and property insurance together with related responsibility and credit insurance for foreign-funded companies.

2.3.1 International investment

The foreign non-life insurance companies could provide Chinese and foreigners with any non-life insurance service in two years since the China's WTO accession. The foreign life insurance companies are authorized to provide the Chinese and foreigners with individual (non-group) life insurance service since the WTO accession. In three years they are permitted to provide health insurance, group insurance and premium or annuity service for Chinese and foreigners.

2.3.2 Condition of Chinese market

The foreign insurance brokers companies are permitted to construct overseas institutions to provide great commercial business insurance and perform international ocean shipping, aviation, and transportation businesses and reinsurance operations. The reinsurance companies are authorized to construct branches, joint-venture and independent company to provide life insurance and non-life reinsurance business without region and number limits. The legal reinsurance rate, that's 20%, will be reduced 5% every year since the WTO accession until the rate becomes none.

2.3.3. Forecast

In favor of improving Chinese insurance consciousness, spreading insurance knowledge, enlarging insurance needs. The foreign insurance companies propagandize the advanced insurance consciousness and knowledge relying on their rich experiences and abundant capital to make up the insufficiency of propagandizing insurance knowledge system in China. Moreover, the coming of foreign-funded insurance companies will benefit the cultivation of insurance talents in China.

According to the above analysis, the coming of foreign funds brings both opportunities and challenges to domestic insurance industry. The key is that in what way we view and treat these opportunities and challenges.

4. Policy Suggestions on the utilization of foreign funds

4.1 Regulate the insurance law system and supervision system to build a good developing environment for national insurance industry

At the present, the most impending task is to perfect legislation codes in domestic insurance industry according to the transparency rule in WTO, by which the management of China insurance market could step into the legislation and regulation road. And that can ensure the insurance industry a legal, orderly and self-disciplined development under the government supervision. Therefore, the relevant laws and regulations should be perfected as soon as possible. That is, the government should modify the present laws and regulations prospectively and constitute relevant detailed rules based on the changing insurance market and the world advanced conventions in international insurance industry. Secondly, besides the laws and regulations, the government should establish powerful and relatively independent insurance supervising constitutions. And aiming to the practical needs, the government can add new insurance supervising constitutions and extend its supervising field and enlarge the covering scope to get an instant understanding of the insurance subjects and market trend. Thirdly, standardization of laws and regulations to meet the world market is also an unavoidable problem in the open of insurance service market which concerning with all the policy fields, such as price policy, tax policy and capital utilization policy, and so on. Fourthly, the perfect insurance policy could protect the national insurance companies effectively and bring confidence to the foreign funds. The active participation of foreign funds could impulse a rapid development in insurance industry.

Besides, the present companies limited should quicken their speed into stock market and the state-owned insurance companies should perform joint stock company reform. The government should encourage small and medium companies to form large insurance groups by means of cross share-holding, combination and purchase, reengineering or strategic alliance in the securities market which would have high international competition capabilities and benefit the integrated strength of national insurance industry. The insurance investment must follow the principles of steadiness, matching and dispersiveness to make safety, income and fluidity in harmony. The financing should be controlled in its opportunities and scales, keeping the capital costs under command. It must adjust the capital structure according to macro-economy and securities market to guarantee the pay-off capability. The supervision department should be open to insurance investment and be strict to control the investment proportion, making a reasonable proportion for some high-risk investments, such as stock investment and company securities. It not only provides insurance companies with alternative investment tools which can bring more investment opportunities, but also pay attention on the risk control of insurance companies' investment to ensure their financial stability and necessary solvency.

4.2 Develop human resources and implement talents strategy

Motivate employees internally and externally to stabilize talents pool. The essence of motivation is to meet people demands. The Motivation-hygiene theory by Fredrick.H.erzberg has divided the Abraham Maslow's Five-hierarchy Needs into Hygiene factors and Motivators. The hygiene factors (internal inspiration) include all aspects which can satisfy the employee's existence, safety and social activities, such as salaries, bonus, welfare, social relations. The motivators (external inspiration) include all aspects which can satisfy the employee's self-esteem and self-fulfillment, namely, the employee can obtain considerable satisfaction, freshness, glory and self-success from their work. Therefore, the leaders should stabilize the insurance talents by means of inspiring internally and externally. And the internally inspiration should be given the priority in the severe talents competition.

Employ people oriented policy. (1) Training. The state-owned insurance company must constitute a set of education scheme to instruct employee according to their personalities and job characteristics. (2) Selection. Talents sources: The talents could be promoted (internal promotion) from the organization at a low cost. And the promoted are familiar their own sections. Proper promotion will motivate the organization members to compete, but improper promotion will discourage the other excellent members in similar situation. On the other hand, the talents could be invited externally (external recruitment). These talents might bring some fresh ideas to the organization, but they have to spend some time adapting themselves in the new situation. In a word, where to find the proper candidates depends on the state-owned insurance companies' needs. (3) Managing talents. The insurance companies should manage personnel scientifically, instruct feeling with sincerity and supervise businesses by strict regulations. The labor division and collaboration of talents should follow some principals that encourage complementary, competition and contribution, as well as hierarchy construction. Good working environment and proper delegation will help the insurance companies make full use of their employees' potential.

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Notes

Note 1. This is an example.

Note 2. This is an example for note 2

Table 1. The capitals, assets and revenue in listed banks

	Total capital stock	Income of main business	Total assets
Pudong Development Bank	39.2	214.7	5730.7
Bank of China	459.4	3345.7	59876.9

Description for the above table.

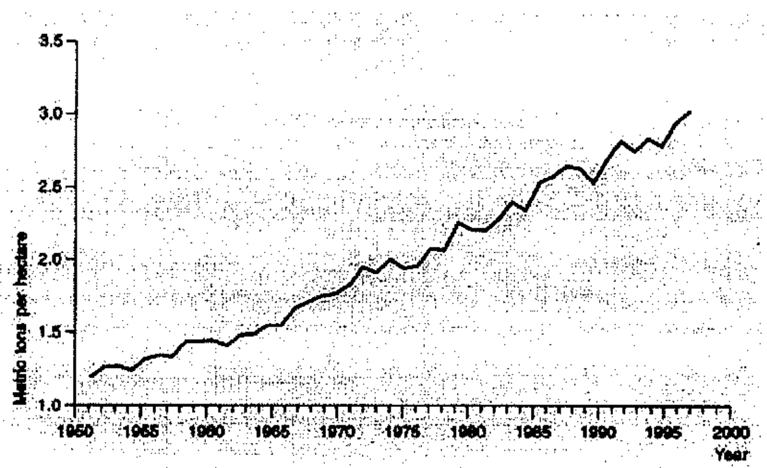

Figure 1. The Trend of Economic Development

Description for the above figure.