

企業藝術購藏

Starting A Corporate Collection

2017
ART
TAIPEI
FORUM
台北藝術論壇

2017
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FORUM
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指導單位 |  文化部
MINISTRY OF CULTURE

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Taiwan Art Gallery Association

執行單位 |  台北藝術產經研究室
Taipei Art Economy Research Centre

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Dr. Bruno Yue CAI

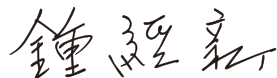
序文

近年來，藝術品除了成為企業資產配置的選項，連帶也為企業品牌樹立形象，並為文化保護與傳承盡一份心力，同時實踐了企業的社會責任。經台北藝術產經研究室調查發現，綜觀亞太區企業藝術收藏現況，以日本最為盛行，60%的日本企業成立私人美術館，另有27%企業捐贈藏品予美術館。相較之下，2006年台灣藝術與企業合作平台啟動國內藝企合作的機制，至今國內相關配套措施基礎薄弱，企業藝術收藏風氣未開。

有鑑於此，今年台北藝術論壇特以「企業藝術購藏」為年度主題，規劃四場次，從亞太企業藝術購藏的精神與典範談起，了解亞太企業藝術購藏的策略與目標，同時針對國內藝術品於「稅務管理與會計」、「鑑價機制」、「企業社會責任」等面向，探討從企業藝術資產配置到企業社會責任經營實踐的現況與未來發展。

台北藝術論壇是國內少數兼顧學術與市場的國際型藝術研討會，匯聚國內外精英與產業代表，系統性地呈現亞洲內部豐富精采、異質多元的文化藝術，以及跨市場、區域的實務觀點和學術理論。除期待激盪出更多跨界交流的火花外，並希望藉由每年一度的台北藝術論壇，作為串連亞洲與國際藝術世界的交流平台。本次論壇特別感謝國家文化藝術基金會、臺灣金融控股公司暨臺灣銀行、東青兒紀念日商佳朋美術館、資誠聯合會計師事務所、典藏雜誌社、國泰世華商業銀行股份有限公司、上海喜瑪拉雅美術館、正修科技大學文物修護中心、安盛藝術品保險、譜藝科技有限公司及各方支持，促使視覺藝術產業多元發展，締造更豐沛的藝術能量與價值。

社團法人中華民國畫廊協會 理事長



Prologue

In recent years, collecting artworks, besides being an option for corporate asset allocation, have been useful in creating positive corporate brand image, as commitments to protect and preserve heritage while fulfilling social responsibilities of businesses. Through the research by Taipei Art Economy Research Centre, it is noted that Japan leads in terms of prevalence of corporate art collections in the Asia-Pacific region as of now, as 60% of the Japanese businesses have established private art museums, with other 27% of businesses having donated collections to museums. In comparison, since 2006's establishment of cooperative platform between art industry and businesses, Taiwan still finds itself with a lack of relevant policies and weak foundation, seeing no such trend as corporate art collection.

In light of the circumstance, this year Art Taipei Forum is themed after “Corporate Art Collection”, with 4 sessions planned. From the discourse on the spirits and examples of corporate art collection in Asia-Pacific to understanding the strategy and goals of corporate art collection in the region, while exploring the allocation of corporate art asset and practicing corporate social responsibility in few aspects of domestic art industry such as “Taxation and Accounting”, “Appraisal System” and “Corporate Social Responsibilities”, in terms of both present and future development.

Art Taipei Forum is one of the only few international art forums that incorporate both academic and business fields, gathering elites and industry insiders locally and abroad to systemically showcase the inner brilliance of Asia, its diverse art culture, and the practical perspective on cross-market-region and academic theory. Besides creating more sparks to facilitate cross-field exchange, the forum aims to make use of the annual occasion as the exchange platform between the art worlds in Asia and other nations. Our forum owes special thanks to National Culture and Arts Foundation, Taiwan Financial Holdings of Bank of Taiwan, Seiji Togo Memorial Sompo Japan Nipponkoa Museum of Art, PwC Taiwan, Artouch Magazine, Cathay United Bank, Shanghai Himalayas Museum, Cheng Shiu University Conservation Center, AXA Fine Art Insurance, Spectro Technology Limited and other supporters, for the efforts to encourage diverse development of visual art industry and to enrich the energy and value of art.

Chairperson of Taiwan Art Gallery Association

Chung Ching Hsin

議程

舉辦地點: 台北世貿中心一館二樓第五會議室

10月21日 (Sat) 2017

09:00	Registration	12:00	Lunch
09:30-10:00	開幕演講 藝企合作, what's next? 主講人 林曼麗 國家文化藝術基金會董事長	13:30-14:30	藝術文化的 CSR 新模式- 私人捐贈博美館 VS. 成立私人美術館 主持人 柯人鳳 社團法人中華民國畫廊協會台北藝術產經研究室執行長 與談人 李宜樺 資誠聯合會計師事務所企業永續發展服務執業會計師 王純杰 上海喜瑪拉雅美術館顧問 中島隆太 東鄉青兒紀念日商佳朋美術館館長
10:00-10:30	亞太企業藝術購藏的精神與典範 主講人 呂桔誠 臺灣金融控股公司暨臺灣銀行董事長		
10:30	Break	15:00	Coffee & Tea
10:40-11:00	以企業社會責任角度經營企業美術館 主講人 中島隆太 東鄉青兒紀念日商佳朋美術館館長	17:00	藝術品典藏與資產管理 主持人 吳漢鐘 正修科技大學 藝術修復保存科學研究室 主任 與談人 簡家鼎 安盛藝術品保險理賠專員及風險評估員 蔡 鈺 譜藝科技有限公司執行總裁
11:00	Break		
11:10-12:00	企業藝術品購藏趨勢對談 主持人 郭宗銘 資誠聯合會計師事務所副所長 與談人 簡秀枝 典藏雜誌社社長 吳德豐 資誠聯合會計師事務所副所長 李蕙婷 國泰世華商業銀行股份有限公司協理		

Programme

Taipei World Trade Center Exhibition Hall 1, Conference Room 5

October 21 (Sat) 2017

09:00	Registration	12:00	Lunch
09:30-10:00	Opening Speech Art & Business, what's next ? Speaker Mun-Lee LIN Chairman, The National Culture and Arts Foundation	13:30-14:30	Dialogue CSR in Arts Moderator Ren-Feng KE Executive Director, TAGA Taipei Art Economy Research Centre Panelist Eliza LI Partner of PricewaterhouseCoopers Taiwan CSR Service Shun-Kit WONG Consultant, Shanghai Himalayas Museum Ryuta NAKAJIMA Director, Sompo Japan Nipponkoa Museum of Art
10:00-10:30	Keynote Speech Art of the Spirit - Asia-Pacific Corporate Collecting Speaker Jye-Cherng LYU Chairman, Taiwan Financial Holdings & Bank of Taiwan	15:00	Coffee & Tea
10:30	Break	17:00	Dialogue Appraisals & Science of Art Asset Management Moderator Dr. Han-Chung WU Director, Cheng Shiu University Arts Restoration and Conservation Scientific Research Laboratory Panelist Khadinn KHAN Claims Specialist and Risk Surveyor, AXA ART Asia Limited Dr. Bruno Yue CAI President, Spectro Technology Limited
10:40-11:00	Keynote Speech Running The Museum From CSR Viewpoint Speaker Ryuta NAKAJIMA Director, Sompo Japan Nipponkoa Museum of Art		
11:00	Break		
11:10-12:00	Dialogue The Trend of Corporate Collecting Moderator Howard KUO Deputy Chairman, PricewaterhouseCoopers Taiwan Panelist Hsiu-Chih CHIEN President, ART & COLLECTION GROUP Steven GO Deputy Chairman, PricewaterhouseCoopers Taiwan Tina LEE Senior Vice President of Cathy United Bank		



藝企合作，what's next?

林曼麗

國家文化藝術基金會董事長

藝企合作的模式，由早期企業捐贈、贊助藝文產業的方式，隨著當代思潮演進，結合科技趨勢及藝術發展，逐漸轉變為跨領域資源整合及創新平台等模式，透過藝術、企業、創新科技的結合，藝企合作的新模式將在未來達到三贏局面。

企業藝術購藏在藝術市場及藝文發展生態中都扮演了重要的角色，而企業和藝術文化之間有哪些合作關係？就台灣的狀況，台灣雖然是一個不錯的經濟體，由於教育環境不完善，國民教育沒有特別著重美學涵養，要讓企業和藝文產生連結，還是需要付出相當多的努力，也需要時間和過程。

為加強企業主與藝文界的連結，在我擔任台北市立美術館館長期間，成立了美術館之友聯誼會。美術館之友聯誼會至今 21 年，仍在運作當中。爾後，第一次擔任國藝會董事長時，成立了國藝之友。國藝之友目前運作近 15 年，在藝文贊助方面扮演重要角色。

國藝會成立之初，規定須由政府及民間籌措 100 億母金，以母金孳息來支持基金會營運。100 億母金中，60 億來自國家捐贈，40 億規劃由民間募款。雖然政府花了相當多力量鼓勵企業捐款，然而直到今天，40 億仍沒能全數到位，甚至還有相當大的差距。10 多年前，我首次就任國藝會董事長時，也須負責募集 40 億的民間贊助，雖有不少大企業願意支持贊助，但企業主認為自己是苦主，是基於不好意思或各方考量，才會投下募款資金。

為促成藝企合作，解決企業界與藝文界的溝通斷層，讓苦主變金主，國藝會成立了國藝之友，以啟蒙教育為目標，期待作為企業和藝文間的雙向平台，透過更多的互動交流，讓雙方互相了解，免除以往企業主搞不懂藝術家想法，而藝術家又認為企業只會營利等誤解。希冀雙方在彼此認識後，像談戀愛、結婚、生子，進而成為生命共同體，激盪出更多合作的火花。

國藝之友平台成立以來，國藝會共募集近新台幣 3 億元。國藝之友的贊助並非直接挹注到基金會母金，而是注入國藝會執行的專案補助，以特定專案的方式鼓勵企業主支持。由於專案都是回應藝術界當前的需求，所提出的前瞻性策略，具有明確具體的目標，因此當企業了解專案規畫後，會更有動力將資源注入專案補助計畫裡。國藝會也秉持 match fund 概念，例如企業出 2000 萬，國藝會也會挹注 2000 萬資金，讓專案執行的效益更大。

此外，對於本身已有成立基金會的企業，國藝會也竭誠邀請，期待共同合作。國藝會提供藝文領域的專業技術及知識，為企業省下行政及人事經費，讓合作效益加乘，也培

養企業本身對藝文的喜愛及支持。

到目前為止，企業與藝文的關係多以捐贈為主，先讓企業對藝術產生理解與認同，因喜愛藝術而願意投入資金支持，或開始購藏藝術品，或成立企業藝術基金會，甚至設立私人美術館。但接下來「藝企合作創新平台」會是未來的趨勢，因應時代及藝術文化發展的變化，藝企合作不應只局限在企業方面的贊助，而是以合作投資的創新方式思考，以下列舉幾個可能性：

● 企業資源與藝術資源的整合

以東鋼企業為例，東鋼與國藝會合作，開放藝術家至東鋼駐廠，由東鋼提供材料設備技術，藝術家則就地創作。鋼鐵藝術本身在創作上有許多限制，僅靠個人作業很難達到好成果，藉由東鋼提供的設備、材料及技術支援，藝術家得以做出完成度更高的作品，更完整地在作品中呈現想法，在創作上突飛猛進。而東鋼除了協助創作，也為藝術家舉辦展覽展示成果。合作幾年後，因長期協助藝術家創作，東鋼員工也願意親近藝術，對工作產生更大的成就感。

● 藝文事業的價值鏈

藝文領域要往外擴展，構築藝文事業的價值鏈是相當重要的一環。我擔任北美館館長期間，在辦公室懸掛一幅字，寫著「藝術文化是生活的必需品」，那是我當年努力的目標。在早期的觀念中，藝術品是奢侈品，只有特權階級能享受。但對我來說，藝術文化應成為生活的必需品，要和吃飯睡覺一樣自然。

然而，日後我擔任故宮院長時，卻說「藝術文化可以成為生活的消費品」，這樣的說法並非走回頭路，藝術品成為消費品是經濟生活中必然發生的事。成為消費品不必然貶低藝術文化的價值，而是端看如何操作。若藝術文化能夠作為消費品，真正進入常民生活，與消費生活結合，反而更能提升民眾對藝術文化的理解和素養，讓人們更有意願接觸更好的藝術文化。若能確實掌握藝術的本質，進而做出適宜的商品，透過消費推廣藝術，提升民眾的美學素養，也是一種教育推廣。

Culture Next 是接下來國藝會計畫建構的新平台，透過當代興起的新創產業，藝術能在新創產業中扮演重要角色，而新創本身也與科技有極大的連結，透過新創平台、企業、藝術文化三方合作，希望透過跨域整合開展一種新的藝企模式，創造三贏的局面，

舉例來說，當紅的日本 **teamlab** 不是單一藝術家，而是匯集 3、400 位藝術家、設計師、工程師等跨領域專業人士的公司，他們在藝術創作中利用了高科技，但又不是只讓科技存在，科技是一個介面，他們的厲害之處就是結合上述我們認為的不可能、提供想像空間，同時又建立 **business model**，不只國際展覽邀請，包括台灣在內不少企業機構都收

藏他們的作品，除此，他們與教育產業結合，開發出體驗式的展覽模式，大受歡迎，別出心裁的作品與公共空間、古蹟、環境等結合。**teamlab** 的作品不是單獨藝術家就能完成，藝術必須創新，也必須有新的 **business model**。到底未來藝術與企業合作的樣貌會是如何？仍有許多可以想像的空間。

林曼麗

日本國立東京大學教育學博士，專攻藝術教育

● 現職

財團法人國家文化藝術基金會董事長

國立臺北教育大學藝術與造形設計學系教授

並主持 MoNTUE 北師美術館館務 (2011.08 至今)

● 經歷

臺北市立美術館館長 (1996.11~2000.07)

文化總會副秘書長 (2000.09~2003.02)

財團法人國家文化藝術基金會董事長 (2003.02~2004.12)

國立故宮博物院副院長 (2004.05~2006.01)

國立故宮博物院院長 (2006.02~2008.05)

企業藝術購藏

Starting A Corporate Collection

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Art & Business, what's next ?

Mun-Lee LIN

Chairman, The National Culture and Arts Foundation

In the early days, the mode of art and business cooperation (A&B cooperation) was by donation and sponsorship to art industry. With the change of thoughts, it turns into combination of technological trend and art development. The mode of A&B cooperation has gradually transformed into cross-field resources and innovation platform. Through combination of art, business and new technology, the new mode of A&B cooperation will create a three-way, win-win-win situation in the future.

Corporate collection plays an important role in the art market and the development of art field. However, what kind of cooperation is there between enterprise and art? In terms of the condition in Taiwan, our economy is not bad, yet the educational environment is incomplete. Our national education system does not put much emphasis on aesthetic sense. Therefore, we should make more effort, spend much time and go through many processes to connect business with art.

In order to strengthen connection between enterprises and the art field, when I was serving as the director of Taipei Fine Arts Museum, I founded Museum Friends Association. The Museum Friends Association was founded 21 years ago, and it is still running. When I first served as the chairman of the board of the National Culture and Arts Foundation (NCAF) thereafter, I launched Friends of NCAF. The program has been running almost 15 years. And, it plays an important role in art sponsorship.

When NCAF was founded, it was regulated that government and non-government groups should raise a capital of 10 billion NTD. Then, the capital will bear interest to support the operation of the foundation. As for the capital, 6 billion NTD was from the support of our government. The other 4 billion was planned to be raised from non-government groups. Although the government put a lot of effort into encouraging the enterprises to donate money, the fund has not reached 4 billion yet. Actually, the number is way lower than 4 billion. 10 years ago, I served as NCAF's chairman of the board at the first time. During that period, I should raise 4 billion from non-government sponsors. Many enterprises were willing to support; however the enterprise owners considered themselves as victims. They donated money because they were bedeviled by the pressures of interpersonal relationship. And, some of them donated money due to various considerations.

To push through A&B cooperation, to narrow the gap between the business and art should and to turn the victims into investors, Friends of NCAF was launched, aiming at education. It is expected that Friends of NCAF would become a two-way platform, connecting business and art. Through more interactions, entrepreneurs and artists can know more about each other. In this way, it can avoid misunderstandings such as entrepreneurs can't understand artists' thoughts and artists think entrepreneurs only care about profits. Hopefully after they understand each other, they can become one like lovers falling in love with each other and create better teamwork.

After the Friends of NCAF platform was launched, NCAF has raised a capital close to 300 million NTD. The donation from Friends of NCAF will not directly pour into the foundation's capital. Instead, it will pour into NCAF's project grants. Through special projects, NCAF encourages enterprise owners to support art. Since the projects are to meet the current needs of art industry, proposed strategies should have specific objectives.

Therefore, after enterprises understand how the projects will be conducted, they will be more willing to pour resources into the grants. NCAF also utilizes the concept of match fund. If an enterprise donates 20 million NTD, NCAF will pour 20 million NTD into the project as well, in order to make projects gain more benefits.

In addition, NCAF also sincerely invites those enterprises which have already established foundations themselves to explore the possibility of cooperation. NCAF will provide professional techniques and knowledge of art, assisting enterprises in reducing the administrative and personnel expenses, enlarging the benefits of cooperation and cultivating enterprises' favor for arts.

So far, the relationship between business and art is mostly through sponsoring. We have to urge enterprises to recognize and understand art. When they are into art, they will be willing to pour more resources to support, start collecting artworks, or establish foundations for art and even a private museum.

However, the “ innovation platform of A&B cooperation ” will be a future trend. To keep up with the change of time and development of arts and culture, A&B cooperation should not be limited to donation from enterprise. Instead, we should consider a new mode such as co-investment. The following are some possible options:

● **Integration of Enterprise Resource and Art Resource**

Take Tungho Steel Corporation for example, Tungho Steel has been cooperating with NCAF, by supporting artists to create artworks in the factories. It provided materials, equipment and techniques for the artists to create on site. Since there are many restrictions on creating steel art, it is difficult to complete a good piece by one person. With the materials, equipment and techniques provided by Tungho Steel, artists can create highly completed artworks, more fully present their perspectives through the artworks and improve faster on creation. In addition to assisting artists in creation, Tungho Steel also held exhibitions for artists. After several years of cooperation, since

it keeps helping artists create, its employees become willing to get to know more about art, which also makes the employees have a greater sense of accomplishment from their jobs.

● **Value Chain of Arts and Cultures Enterprise**

To expand art field, it is rather important to build the value chain of arts and cultures enterprise. When I was the director of Taipei Fine Arts Museum, I hanged a calligraphic painting on the wall of my office. It says, “ Arts is a necessity of life ” . It was the goal that I strive for in that year. In the past, people think art is a luxury, which is something for the privileged class. However, as far as I am concerned, art should be a necessity of life; it should be as natural as eating and sleeping.

However, when I served as a director of National Palace Museum, I said, “ Art can be consumer goods in our life. ” Actually, my two statements do not contradict with each other. In modern economic society, it is inevitable that artworks are becoming

consumer goods. Becoming consumer goods does not necessarily mean that the value of art is cheapened. It depends on how the goods are sold. If art can transform into consumer goods, blend in our daily life and connect with our daily expense, it can help people have better understanding about art. Also, people will be willing to get to know arts and culture. If we can truly understand the essence of art and create proper products accordingly, we can promote art through consumption and enhance people's aesthetic sense. This could also be a way of education and promotion.

Culture Next is a new platform that NCAF planned to launch next. Many innovation industries spring up these years. In these innovation industries, art plays an important role. Meanwhile, innovation has strong connection with technology. Therefore, in order to create a win-win-win situation, through cooperation between innovation platform, enterprise and art, we hope to create a new A&B model through integration of different fields. Take teamLab for

example. It is not a single artist, but a company consisted of 300 to 400 artists, designers and engineers, all of whom are from various fields. They use high technology in their artworks; however, the technology is not there without specific use. Instead, it turns to be an interface. The reason why teamLab is amazing is that teamLab combines those impossible, giving us imaginations and meanwhile creating a new business model. They not only have been invited by several international exhibitions but also created many artworks which are collected by lots of enterprises including some in Taiwan. In addition, they work with educational industry, developing experimental exhibition mode. The combination of outstanding artworks, public spaces, historical sites and environment turns out to be very popular. The artworks of teamLab are impossible to be completed by one artist. Art should be innovative; meanwhile, it needs a new business model. What is the next direction of A&B cooperation in the future? There are still a lot of possibilities to explore.

Mun-Lee LIN

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Professor
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● Education

Professor Lin Mun-Lee received her master's degree and doctor's degree in art education from the University of Tokyo, Japan.

● Experience

2006.02 -2008.05 Director of National Palace Museum
2004.05-2006.01 Assistant Director of National Palace Museum
2003.02-2004.12 Chairman of National Culture and Arts Foundation
2000.09-2003.02 Deputy Secretary General of the General Association of Chinese Culture
1996.11-2000.07 Director of the Taipei Fine Arts Museum



亞太企業藝術購藏的精神與典範

呂桔誠

臺灣金融控股公司暨臺灣銀行董事長

「藝術是生活，生活是藝術」，上帝創造這個世界，在本質上是美的，大自然充滿各樣鬼斧神工的創造，人類歷史發展軌跡中，有著精細發展多元化的文明，生活環境中各種行為、現象、人物，用心感覺體會，都可成為藝術的養分，提供藝術創作豐富的靈感，

而美好的藝術創作，也豐富了人們的生活，成為心靈最珍貴的財富。企業透過藝術品購藏，不僅為工作空間，貼上美的意念在裡面，更透過精緻美學進入生活，提升了員工的美感及創意，活化企業氛圍，將藝術價值實踐於生活中。

● 藝術氛圍

我的父親熱愛繪畫，而女兒則修學習藝術，因此藝術美學一直都圍繞在我身邊，所謂「藝術是生活」，也是出自於某種對女兒的期許。女兒在舊金山藝術大學讀書期間，修習一門神話學的課程，她常會和我討論報告，我也因此有機會陪著女兒一起研習神話學。經由這段期間，得以比較有結構的去認識藝術，深刻體驗生活即藝術，人們在日常生活，總是以各種不同的形式與藝術打交道。

我從小學習理工科後轉入財經領域，對藝術幾乎毫無概念。在修習神話學後，我開始意識到藝術的重要性，心裡也開始思考藝術的價值，藝術如何能在企業中引發關注？如果一個世界沒有藝術會是怎麼樣？

畢卡索說過，「每個孩童都是一個藝術家，問題在於一旦長大後如何仍不失為藝術家」。孩童有很多的創意，和很多創造力。我一直留存著我女兒小時候的繪畫創作，有一天突然想起翻出來看，發現她在小學三年級的素描就已經有 3D 透視的視覺效果，原來對當時九歲的她而言，腦海中已經有 3D 的概念萌芽。

● 藝企合作

金融科技（Financial technology，也稱為 FinTech）是目前金融領域最流行和重要的科技技術之一，在開發過程中需要很多的創意和創造力。對於一般銀行工作者來說，總是被要求要嚴謹遵循程序，呆板的工作流程 SOP 容易讓人甚至整個企業失去創造力和創意。藝企合作的促成是有難度的，因為存在價值觀的差異。社會關注的是價錢，藝術家在意的是價值。價值無法用價格評定出來，所以許多藝術家在有生之年都沒有價格。藝術家追求自我完成、自我實現的理想，但社會未必給予肯定。

一位受敬重愛好藝術的企業家曾分享成立文化基金會的緣由，他說「我可以買到這些收藏品與社會分享，多因為原收藏家的子孫不肖，若其子孫成功且重視藝術，就不會將收藏品賣出來了。因此，我要將收藏品捐存於基金會，以免將來流落四方」這樣的觀察和蘇富比、佳士德的觀念角度不同。企業家無法確保子孫好好珍藏這些收藏品，因此將收藏品公共化，這是市場中的另外一種觀念。當藝術品被個人收藏時，收藏家個人的責任非常重大，而若以企業的角色收購藝術

品，企業的系统更完善，企業生命可以源遠流長，讓收藏品跨越數個世代，得到更妥善的維護管理。

畢卡索說「每一天我都可以把我的靈魂從新洗濯一次」，藝術家的底蘊最重要的是「靈魂和精神」。藝術和運動家所追求的目標一樣，努力未必會有成果，但會有自我完成的喜悅，但社會注重的是眼見的成果。舉例來說，當短跑選手跑 100 米用了 10 秒，他可能費盡所有力量，仍無法突破障礙，但對運動家而言，努力本身即是自我的實現。

1885 年劍橋大學的經濟講座，經濟學家 Alfred Marshall 曾說「深藏在我內心底層最珍貴的雄心壯志與努力的目標，就是窮盡我有限的氣力與微薄的才能，來增進由這偉大使命的母親—劍橋大學，差派出兼具「冷靜的頭腦與溫暖的心」之畢業生進入世界，並且讓這些學子們願意付出他們最佳的能力，與社會周遭環境的苦痛奮戰，決意奮力不停息。直到潛藏於內裡的心靈，探索發掘出所有具體的方法與途徑，使人民得以過一個優質且有尊嚴的生活。」人們常稱頌的「冷靜的頭腦，溫暖的心」，就是從這裡來的。社會各行各業所追求的「冷靜的頭腦」，經濟學家

說的”理性”，是追求最大利潤。”理性”是被美化的名詞，其實就是在講追求最大的利潤。當每一天都在追求最大利潤時，切記不要忘記要有溫暖的心。

若企業家只有冷靜的頭腦而無溫暖的心，企業就不易與藝術文化合作，因為這與追求最大利潤目標不一致。追求藝企合作的企業家，一定要兼具溫暖的心。過去年間無論在政府部門或是民間，我都會謹守 130 年前偉大的經濟學家 Marshall 的信念。

● 美感經驗的學習

富有歷史意義，巴洛克式建築的台灣銀行總部，裡頭的工作人員每天處理數字與鈔票，要面對各種的壓力。銀行部門的工作，要求精準和零錯誤，工作同仁每天面對現實的壓力，生活於忙碌當中，需要尋求時間安靜下來沈澱心靈。

在銀行業務上軌道之後，台銀開始自我檢討，認為公司需要有建構文化喚醒靈魂。今年春節開市，我們不以傳統舞龍舞獅放鞭炮開始新的一年，而以音樂，以韋瓦第的四季做一個春天的開始，今年正好是韋瓦第創作 300 週年。藝術的氣息慢慢地在銀行裡瀰

漫，台銀藝術祭的想法也開始慢慢萌芽。

總統府旁的台灣銀行，以古老的巴洛克式建築聞名，而建築物的牆面，隨著年紀增長而斑剝老化。因此，十三年前我到台銀報到提出一個意念「活力、快樂、希望」(Vital Happy Hopeful)，希望這個 Slogan 能夠內化成為台銀的文化，並且希望每一個人都要有快樂有活力有生命。從微笑開始，半年之後這裡的靈魂開始改變，在一個好像被禁錮在古老房子裡面中的靈魂，可以從新活潑起來，並且充滿快樂、活力、希望。

法國巴黎銀行 (BNP Paribas Euronext，簡稱 BNP) 全世界總分行數逾 2200 家。每間分行牆壁上掛的每一幅藝術畫作都是真跡。法國巴黎銀行累積典藏的方式，是在巴黎藝術學校或街頭，向法國年畫家人買作品，透過購藏的方式對年輕藝術家作品做出實質支持，往後在這些年輕藝術家的創作變得有價值，也有市場價格的時候，銀行當初所購藏的作品更具有更不一樣的價值與珍貴。

曾經有一天黃光男館長經過台銀台南分行，看到牆壁上掛有一幅畫，他問到「這畫哪裡來的？」銀行行員回答說，「這幅畫已

經掛在那裡 40 年了。」黃光男館長一聽嚇一跳，馬上告訴行員「怎麼掛在這裡？這一幅畫價值一億呀！」當天，這幅畫便被取下，連夜用運鈔車運回台北。

台灣銀行從日治時代到現在，也累積不少收藏品，但遲遲沒有一個展示平台可以來展示這些作品。因此，台銀從法國巴黎銀行案例取經，以舉辦比賽的方式為作品曝光。如果比賽以一年一屆的方式來舉辦，今年第一屆共選 16 位畫家，一年累積 16 幅作品，7 年下來至少可累積逾 100 幅作品，這些將是台灣銀行永留的資產，更盼望持續透過這個過程，為台灣保存更多美好的文化資產。此外，評選結束後台銀舉辦展覽，讓得獎作品在全台灣巡迴展覽，爭取更高的曝光度，將藝術之美推廣到地方。

在繪畫季之後，台銀緊接著推出了攝影季活動。許多創作類別（如版畫、油畫、水彩畫）都需要一定時間的學習和專業，但攝影讓一般素民也可以參與。人們用照相機，便可以抓出剎那的美，而這個被抓住的美的瞬間，成為作品，便可以來參加比賽。

這次台銀攝影季的比賽命名為「台灣生

命力」，總計 350 位參賽收到一千逾幅作品，評審專家花了許多時間做評審及篩選。頒獎典禮時，我記得有一位有點年紀的女士，為了來領獎，特意去買了一雙新鞋子。而另一位得獎的男士，穿得西裝筆挺，他說為了來領獎，特意做了一套西裝來參與頒獎的盛會。由此可感受參賽者的興奮之情，溢於言表。

獲獎者每人均留下一幅作品讓台銀典藏，而台銀也計畫明年將所有得獎攝影作品，製作成 10 萬份月曆與客戶朋友分享，這個月曆將會遍佈全台灣。希望藉著這樣一點點的心力，建構一個追求美的文化。讓這一家銀行，不僅是百年老店，更能兼具歷史感和美感。

透過藝術祭的活動，也培養企業員工的美感和眼光，其成果凸顯在許多面向，其中，

海報設計的改變是最直接的一個例子。台銀這些投影上的海報、賀年卡等設計品，都是出自員工自發性的設計，企業活動的海報能夠不俗氣，同時具備美感和意義，並把台銀服務的宗旨描述在海報畫面中，即是藝術融和生活的展現，同仁也藉此體會到藝術在我們生活裡面的角色及重要性。

這些努力不僅鼓舞別人的生命，也透過藝術作品去傳達真善美的意念，更促動我們不斷去鼓舞、去理解，去看、去聽、去讀藝術家所要傳達給我們的。我想，這樣的努力會讓我們的生命及生活，變得更有意義、更值得、更具有美的力量。

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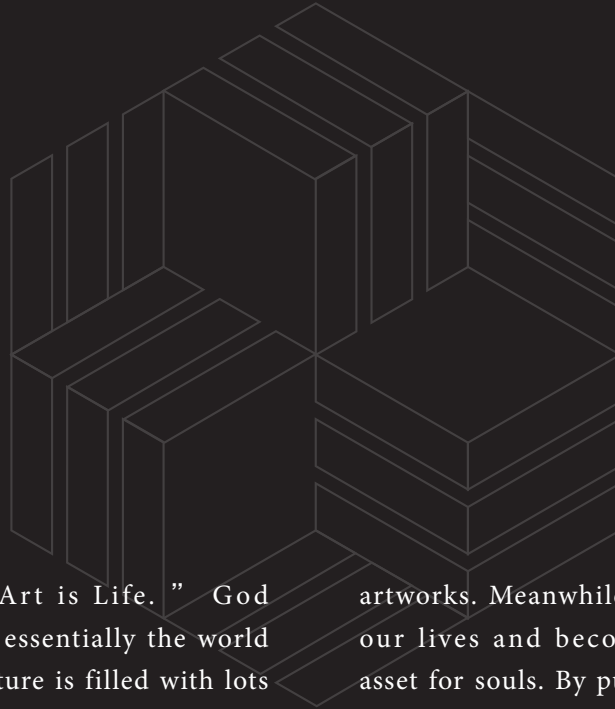
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Art of the Spirit - Asia- Pacific Corporate Collecting

Jye-Cherng LYU

Chairman, Taiwan Financial Holdings & Bank of Taiwan



“ Life is Art. Art is Life. ” God creates the world, and essentially the world is beautiful because nature is filled with lots of magnificent creations created by God. In the history of human development, there are sophisticated and multiple cultures. If you try to realize all the behaviors, phenomenon and characters, which are the foundation of art, you will find the inspiration to create

artworks. Meanwhile, good artworks enrich our lives and become the most precious asset for souls. By purchasing and collecting artworks, the enterprise workspace is beautified. The aesthetic perception and creativity of employees are enhanced, and the atmosphere of the enterprise is vitalized. The value of art is realized in daily life.

● The Artistic Atmosphere

My father loves to paint and my daughter studies arts; hence I am always surrounded by art. Therefore, “ life is art ” explains what kind of life I expect my daughter to live. My daughter studied in Academy of Art University. She took a mythology course, and we discussed on it often, so I had the chance to study mythology as well with my daughter. Learning about mythology allows me to study art more systemically and experience how life is art. In daily life, people actually connect with art by various forms.

I have studied science and technology. Later, I made a career shift into financial industry; I had no idea about art. However, after I studied mythology, I started to realize the importance of art and ponder the value of art. I was thinking about two questions: how art can draw people’s attention in an enterprise and what a world without art looks like.

Pablo Picasso said that every child is an artist and the problem is how to remain an artist once we grow up. Children’s originality and creativity are great. I have kept the drawings of my daughter’s. One day, I took them out and found that her sketches in 3rd grade has displayed the three dimensional effects already. Apparently three dimensional perspectives have already formed in my 9-year-old daughter’s mind.

● Art and Business Cooperation (A&B Cooperation)

Financial technology, which is also called FinTech, is one of the most famous and important technology in financial field currently. To develop financial technology, originality and creativity are needed. As for ordinary bank workers, they are asked to follow procedures strictly. The stiff SOP easily washes away originality and creativity of people and even of the whole enterprise. It is difficult to push through A&B cooperation because there are value differences between the two fields. General public care about

price while the artists care about value. Since it is hard to translate value of art into price, many artists' artworks have not been priced during the artists' lifetime. Artists pursue their ideals and accomplishments, but the society may not recognize them.

A respected entrepreneur, who adores art, has shared the reason why he established the foundation of culture. He said, "The reason why I can buy these artworks is mostly because the descendants of the collectors are unworthy. If their descendants were successful and did value art, there shouldn't be any artworks being sold. Therefore, I will donate my collection to the foundation lest it would be scattered around the world in the future." This perspective is different from Sotheby's and Christie's. There is another perspective in the market. Since the entrepreneurs cannot make sure whether their descendants will cherish the collections, they share the collections with the public. When the artworks are collected by a person, the collector bears huge responsibility. On the contrary, the complete systems prolong the life span of the enterprises. Thus, if the

artworks are collected by an enterprise the collection can be properly maintained and be appreciated for a long time.

Pablo Picasso once said, "Art washes away from the soul the dust of everyday life." The most important feature of an artist is his or her "soul and spirit". Artists and athletes pursue the same objectives. Their efforts may not turn into good result but they can enjoy the joy of accomplishment. Nevertheless, the public cares about results that are visible. For instance, a sprinter ran 100 meters in 10 seconds. He probably has done his best but he just couldn't break this record. Still, to the athletes, the effort itself is self-accomplishment.

In 1885, in a lecture on economics at Cambridge University, the economist Alfred Marshall addressed, "It will be my most cherished ambition to increase the numbers who Cambridge University sends out into the world with cool heads but warm hearts, willing to give some of their best powers to grappling with the social suffering around them; resolved

not to rest content till they have opened up to all the material means of an refined and noble life ” . The “ cool head but warm heart ” we’ve praised is derived from here. The “ cool head ” that people from all walks of life seek and the so-called “ rational ” for economists is the pursuit of maximum profit. Being “ rational ” is an embellished phrase, it means pursuing the maximum profit. However, when we pursue the maximum profits, we should not forget to have a warm heart.

If an entrepreneur has a cool head but without a warm heart, it will not be easy for the enterprise to cooperate with art field, since A&B cooperation contradicts with the objectives of pursuing the maximum profit. That’s why the entrepreneur who pursues A&B cooperation must have a warm heart. Whether I serve in the government or in the non-governmental organization, I will stick to the belief of Marshall, who is the great economist lived 130 years ago.

● Learning about Aesthetic Experience

The baroque style building of Bank

of Taiwan’s head office has a very long history. The bank workers in the building cope with numbers and bank notes every day, confronting with a variety of pressure. Working in a bank, they are asked to be precise without mistakes. Thereupon, they work under the pressure of reality and live busy lives. Indeed, they need time to quiet down and puts their minds at ease.

While Bank of Taiwan was running smoothly, we started to review ourselves, believing that our bank needs art to awake the souls. This year’s spring festival, when the market opened, instead of setting off firecrackers and celebrating with dragon dance, we played music. We played The Four Seasons of Vivaldi as the start of the spring. This year happened to be the 300th anniversary of Vivaldi’s work. The artistic atmosphere prevailed in the bank; the ideas of Bank of Taiwan Art Festival started to grow.

Bank of Taiwan is located next to the Presidential Office Building. It was famous for its baroque style building. As the years passed, the wall of the building is mottled.

13 years ago, when I reported my duty in Bank of Taiwan, I brought up an idea: vital, happy and hopeful. I hope this slogan can blend into Bank of Taiwan's culture. And, I hope everyone live a happy and vital life. Half a year later, the soul of everyone in the bank started to change, from one being trapped into an old house to being lively again. The bank is filled with happiness, vitality, and hopes.

There are 2200 BNP Paribas Euronext (BNP) branches around the world. Each painting hanging on the walls of the branches is authentic work. The way that BNP collect artworks is to buy young artists' artworks from the art schools or on the street in Paris. By collecting artworks, BNP practically support the young artists. In the future, when these artists' artworks are priced or become valuable, the artworks which BNP collected will become precious and special.

One day, Mr. Kuang-Nan HUANG (former director of National Taiwan Museum of Fine

Arts) passed by Bank of Taiwan Tainan branch. He saw a painting hung on the wall. He asked a bank worker, "Where did this painting come from?" The bank worker answered, "This painting has been hung there for 40 years." Director Huang was shocked. He told the bank worker immediately, "Why is it hanging here for? This painting is worth 100 million NTD!" On that day, the painting was taken down and transported to Taipei by armor cash carrier.

Bank of Taiwan has collected many artworks from Japanese colonial period till now. However, there wasn't any platform to display the artworks. Therefore, Bank of Taiwan learned from BNP's experience, holding competition to gain exposure for these artworks. This year is the first edition of the competition, we chose 16 artists. If the competition is held annually and each year we accumulate 16 pieces, after 7 years, we can at least collect over 100 pieces of art. The assets will last forever. I hope, through this process, we can maintain many cultural assets for Taiwan. In addition, after the competition, Bank of Taiwan will

arrange exhibitions around Taiwan for the award-winning artworks to generate media exposure and promote the beauty of art to local communities.

After the painting festival, the following is a photography festival held by Bank of Taiwan. To create many categories of artworks (engraving, oil painting and watercolor painting) require a period of time to learn to be professional. Yet photography is relatively easy to start for average people. Anyone with a camera can take beautiful pictures, and the moment being captured becomes an art piece. Then he or she can take the piece to participate the competition.

This time, the Bank of Taiwan photography festival was named as “Vitality of Taiwan”. We received over 1000 pieces of artworks from 350 participants. The expert spent a lot of time reviewing and selecting. At the award ceremony, I remembered that there was an old lady who bought a new pair of shoes just to receive the award. And, there was another man who dressed decently in a

suit. He said he bought a custom-made suit for this award ceremony. It could be seen that their excitement is beyond description.

Each award winner leaves one piece of art to Bank of Taiwan, and each award-winning piece will be printed in 100,000 copies of monthly calendars in the next year, which will be distributed to the clients of the bank. Then, the calendars will be spread all around Taiwan. Through such little effort, we want to create an art appreciating culture. In this way, Bank of Taiwan will not only be a hundred-years-old bank, but also a bank of historical and aesthetic value.

Through the events of art festival, the aesthetic sense of the employees is cultivated. The result has shown in various aspects. One of the most direct examples is design of the posters. Our posters and New Year cards are all designed by our employees. The posters of our enterprise events are not cheesy; on the contrary, they not only display gracefulness and meaningfulness but also depict the aim of Bank of Taiwan. This

is how we integrate art into our everyday life. And, the employees can have the chance to realize that art plays an important role in our daily life.

The efforts that we make can encourage others. At the same time, the idea of

kindness, beauty and truth is conveyed through artworks. It spurs us to constantly see, listen and read the artists' ideas and to encourage and understand them. In my opinion, such efforts can help us to live meaningful and worthy lives which full of the power of art.

Jye-Cherng LYU

Chairman, Taiwan Financial Holdings & Bank of Taiwan

● Date of Appointment

Aug. 31, 2016

● Education

Master of Management, Kellogg School, Northwestern University

Senior Executive Fellow, Kennedy School, Harvard University

Bachelor of Money and Banking, National Chengchi University

● Professional Experience

Minister without Portfolio, Executive Yuan

Minister, Ministry of Finance

Board of Director, Central Bank of the Republic of China

Chairman of the Board, Mega Financial Holdings & Mega International Commercial Bank

Chairman of the Board, Bank of Taiwan

President & CEO, Land Bank of Taiwan

Vice Chairman, State-owned Enterprise Commission, Ministry of Economic Affairs

Vice President, Bank of New York, New York Headquarter

Chairman, The Bankers Association of the Republic of China

Chairman of the Board, The Bankers Association of Taiwan

Board Director, Taiwan Stock Exchange Corporation

Board Director, Taiwan Future Exchange Cooperation

Board Director & Vice President, Chunghwa Telecom Co., Ltd.

Board Director, China Steel Cooperation

● **Teaching Experience**

Distinguished Chair Professor, School of Management, National Sun Yat-Sen University

Adjunct Professor, School of Technology Management, National Tsing Hua University



以企業社會責任角度 經營企業美術館

中島隆太

東鄉青兒紀念日商佳朋美術館館長

至今已成立 40 年的佳朋美術館及佳朋藝術基金會，在推廣企業社會責任 (CSR) 上不遺餘力，不僅定期舉辦展覽，也以一年一屆的方式舉辦各種競賽展，給予藝術家中期、長期贊助，同時也與地方公立學校合作，讓學童有更多機會親近藝術，討論藝術品，藉以推廣藝術教育。

佳朋損害保險公司於 1888 年十月成立，是世界上首屈一指的保險公司，營運範圍擴及 32 個國家、228 個城市。淨保費核保收入達到 2.2 兆，旗下員工高達 26000 人。經營領域包括產物險、海外的保險經營事業、健康險及帳戶險，而美術館的營運主要由藝術基金會負責，隸屬於整個保險集團的母公司。

佳朋損害保險公司的總部大樓於 1976 年建設完成，同年美術館和藝術基金會開始營運。藝術基金會辦公室位於總部大樓內，美術館則座落於總部大樓第 42 樓，館內可以看到東京市漂亮的全景。除了東鄉青兒的紀念常設展，美術館每年皆會舉辦 5、6 場展覽，也會定期展出梵谷的〈向日葵〉，整體典藏作品數量高達 630 件，一年約可吸引 15 至 16 萬人次瀏覽量。

佳朋損害公司以保障客戶利益，為客戶創造安全、健康、幸福為經營理念。佳朋損害公司所強調的五項議題及三項優勢中，以提升當地社區人民生活水準，進而成為最受他們信賴的企業公民為目標，也以基金會在

藝文的專業和資源，提升公民生活品質、豐富生命。可見佳朋美術館及藝術基金會，在社會貢獻上扮演了非常重要的角色。其中美術館更是具有非常明確的企業社會責任角色。

● 佳朋藝術基金會及美術館

佳朋藝術基金會及美術館的工作，主要包含下列三項：舉辦展覽、對於藝術家中期及長期的贊助支持，以及對於孩童的教育推廣。美術館每年皆會舉辦 4 至 5 次特展，為讓藝術更接近大眾生活，基金會會適度調整展覽內容。而梵谷的〈向日葵〉則是一直都在館內展出。

為不斷發掘新秀藝術家，並給予支持，館方每年舉辦競賽，透過競賽的方式，為藝術家提供中長期贊助，如每年定期舉辦的 FACE 展覽。除了競賽，佳朋藝術基金會也提供一個基金會大獎，給予 38 個為支持新秀藝術家而舉辦公開競賽的日本藝文機構。最後，由於孩童代表的是未來，館方希望能夠藉著這個藝文教育和欣賞的場地，讓孩童們討論藝術。因此，佳朋美術館和新宿區的公立學校合作，每年花費 15 至 20 天，在美術

[1] 佳朋損害公司重視的五項議題包括「災害預防」、「健康保險」、「環境保護」、「社會培力」及「多元共榮」。

[2] 三項優勢則包括「透過創新科技解決社會問題」、「透過公民社會的合作關係提升人事處理能力」、「透過藝文資源豐富生活品質」。

館周一固定休館日，由義工導覽員以互動的方式，跟學生一起討論展出的藝術作品。

● 梵谷的〈向日葵〉

佳朋損害保險公司最初建立美術館及金會的想法，即是要為社會做出貢獻。梵谷這幅〈向日葵〉，是 1987 年從拍賣會上購得的，購買的原意是為吸引更多人到美術館來參觀，同時也是為慶祝公司成立一百周年。巧合的是，向日葵的創作年份和佳朋損害保險的創立年分，都是在 1888 年。在購入〈向日葵〉這幅畫之前，1976 年至 1986 年間累計參觀人數僅有 22 萬人，而自從購入這幅畫後，美術館目前已累計吸引 540 萬參觀人次，可見〈向日葵〉這幅畫的魔力有多大。

● 新秀藝術家競賽展 (FACE)

每年由佳朋美術館主辦的新秀藝術家競賽展 (Frontier Artist Contest Exhibition, FACE)，是一個公開的藝術競賽，沒有資格限制，任何人都可以參加。以去年的狀況來說，去年總共收到 1147 件競賽作品，其中選出 71 件得獎作品，獎項包括一個大獎、三個佳作、一個評審特別獎，其中僅有獲得大獎的作品會被美術館購藏。

競賽中勝出的作品會在美術館展出，也就是 FACE 展覽，展期維持一個月，一個月當中大約會有一萬人次瀏覽量。透過辦展覽的方式，希望能夠讓新秀藝術家和藝文界的專業人士，建立更多的連結。

此外，佳朋美術館還有另一個定期舉辦的展覽—繪畫之道，每三年舉辦一次，一次展出 12 位新秀藝術家的作品，而這 12 位新秀藝術家即是過去三年獲得 FACE 大獎和佳作的藝術家。就美術館的角色而言，佳朋美術館花費很多心力，希望能讓更多人來看展覽。

● 藝術教育計畫

佳朋美術館定期與新宿教育局及公立學校合作，由美術館館方和 70 位義工導覽員執行，以互動式討論作為藝術教育方法。計畫實行上是由一位義工人員負責 5 到 6 人一組的孩童，在到美術館參訪之前，先由義工至學校授課，用藝術卡和孩童討論如何欣賞藝術。到了固定休館日，同位義工導覽員再帶著孩童來參觀美術館，以互動式討論一同欣賞藝術作品，藉此促進孩童對藝術的思考、判斷，以及溝通技巧，也讓孩童有機會看到真正的藝術品，對美術館更為熟悉。這項藝術計畫從 2008 年開始實施，參與計畫的學校

目前累計已達 10 間國中，29 間小學，參與孩童 15000 名。佳朋美術館相信，若希望未來藝文活動能夠蓬勃發展，就必須給孩童更多機會了解藝術和文化，因為孩童才是未來。

● 佳朋損害保險的企業社會責任

佳朋藝術基金是佳朋損害保險公司所進行的其中一項企業社會責任活動。以活化藝文社區為目標，支持高度原創的藝術作品及日本國際性的藝術節。自 2016 年進行第一次徵件後，目前總共收到 98 件參賽作品，其中 20 件入選。而每一次活動，佳朋損害保險公司會負責一半經費，至多 300 萬日圓。

而另一項企業社會責任活動則是身心障礙者的藝術競賽。由佳朋損害保險公司作主要贊助者，希望能藉此讓身心障礙人士參與社會，在財務上獲得獨立能力。藝術競賽於 47 個區域分別舉辦，並於各地的佳朋辦公室舉辦頒獎典禮，頒發佳朋獎，是當地社區非常支持的活動。

● 新美術館計畫

目前佳朋美術館正開始計畫興建一個全新的六層樓美術館，位置將設立於總部大樓旁邊。新美術館計畫目標是希望於 2020 年東京奧運時開幕，成為東京新宿區重要的地標性建築，能夠讓大家分享各方觀點，進行更多國內和國際的交流。同時，這個新美術館也會是亞洲唯一一個能夠看到梵谷向日葵的美術館。

前文中有提到佳朋損害保險集團的企業社會責任，以及佳朋美術館對社會的貢獻。在進行這些企業社會責任活動時，整個集團是以保障健康和幸福為出發點作考量，此外，心靈的財富也很重要。佳朋美術館相信，心靈的財富主要來自於文化和藝術，也就是美術館要扮演的角色。因為有著這麼強烈的信念，我們會持續地讓佳朋美術館在未來能夠發光發熱。

中島隆太

東京慶應義塾大學，法律學士

● 現職

東郷青兒紀念日商佳朋美術基金會董事長

東郷青兒紀念日商佳朋美術館館長

● 經歷

加入安田火災海上保險公司（現損害保險日本興亞公司）（1980年）

廣島汽車生產部 總經理（2002/4~2005/4）

財務商業規劃與招商部門總經理（2005/4~2005/7）

第一生產與行銷部門總經理（2004/7~2009/7）

長野分部總經理／執行長（2009/7~2011/6）

管理執行長（2011/6~2015/4）

顧問（2015/4~2015-6）

東青兒紀念日商佳朋美術基金會董事長（2015/6~ 迄今）

東青兒紀念日商佳朋美術館館長（2015/6~ 迄今）

企業藝術購藏

Starting A Corporate Collection

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Running The Museum From CSR Viewpoint

Ryuta NAKAJIMA

Director, Sompo Japan Nipponkoa Museum of Art

Sompo Japan Nipponkoa Museum of Art and Sompo Japan Nipponkoa Fine Art Foundation have been established for 40 years, making every effort to promote corporate social responsibility (CSR). The museum not only arranges exhibitions regularly, but also

holds all kinds of competitions annually to provide medium to long term support for artists; meanwhile, it cooperates with local public schools, making local students have a better chance of getting close to art, so as to promote art education.

Sompo Japan Nipponkoa Insurance Inc. (Sompo Japan Nipponkoa) has been established in October 1888. It is one of the best insurance companies in the world, with 26,000 employees serving customers in 32 countries and 228 cities. Its net underwriting income has reached 2.2 trillion JPY, and its business scope includes property and casualty insurance, overseas insurance, health insurance and investment insurance. As for Sompo Japan Nipponkoa Fine Art Foundation, which belongs to the parent company of the insurance group, it takes responsibility for the operation of Sompo Japan Nipponkoa Museum of Art.

The headquarter building of Sompo Japan Nipponkoa was built in 1976. In the same year, Sompo Japan Nipponkoa Museum of Art and Fine Art Foundation started its business. The office of Fine Art Foundation is located in the headquarter building, with the museum on the 42nd floor, where visitors can view the beautiful landscape of Tokyo. In addition to the permanent exhibition of Seiji Togo, the museum also arranges 5 to 6 other exhibitions

annually and displays Vincent Van Gogh's "Sunflowers" regularly. The entire collection of the museum contains up to 630 pieces of art, and it attracts approximately 150 to 160 thousand visitors every year.

The management philosophy of Sompo Japan Nipponkoa is to assure customers of safety, healthiness and happiness. According to the 5 issues and 3 advantages of Sompo Japan Nipponkoa, its objective is to improve the living standard of local people and to become a trustable enterprise. Also, by providing the professional knowledge and resources on art and culture, the foundation will be dedicated to improving the life quality of people and enriching their lives. Sompo Japan Nipponkoa Museum of Art and Fine Art Foundation play an important role in the society, and the museum especially bears clear and definite corporate social responsibility.

- **Sompo Japan Nipponkoa Fine Art Foundation and Museum of Art**

Sompo Japan Nipponkoa Fine Art

Foundation and Museum of Art mainly take care of the business including: exhibitions, medium to long-term support for artists and promotion of art education. The museum organizes 4 to 5 special exhibitions every year in order to bring art closer to the public, while the foundation will adjust the content of exhibitions properly. Meanwhile “ Sunflowers ” of Vincent Van Gogh is permanently displayed in the museum.

To constantly discover frontier artists and support them, the museum holds competitions annually. By holding the competition, the museum provides medium to long-term support for the artists. One of the examples is “ Frontier Artist Contest Exhibition (FACE), ” which is held annually. Besides the competition, Sampo Japan Nipponkoa Fine Art Foundation also provides a big prize to 38 Japanese art institutions which arrange open competitions to support emerging artists.

Lastly, concerning children as the future, we hope to provide an environment for them

to discuss about art in the museum by means of art education and appreciation. Sampo Japan Nipponkoa Museum of Art, therefore, cooperates with the public schools in Shinjuku. Each year there are 15 to 20 days, which are closed days (Monday), for the volunteer guides to interact and discuss about the exhibited artworks with students.

● Van Gogh’s “Sunflowers”

The original aim of establishing the museum and the foundation is to contribute to the society. In 1987, Van Gogh’s “ Sunflowers ” was purchased at an auction. The intention was to attract more visitors and meanwhile to celebrate the company’s 100th anniversary. 1888 was the year when “ Sunflowers ” was created, and coincidentally it was the same year when Sampo Japan Nipponkoa was founded. Before it bought “ Sunflowers ”, from 1976 to 1986, the accumulated visitor arrival has only reached 220,000 visitors. Ever since the painting was bought, the museum has attracted about 5,400,000 visitors, which proves how fascinating “ Sunflowers ” is.

● Frontier Artist Contest Exhibition (FACE)

The Frontier Artist Contest Exhibition (FACE) annually held by Sampo Japan Nipponkoa Museum of Art is a competition open to the public with no entry requirement. Last year, we received 1147 pieces of art, and there were 71 outstanding pieces chosen, with one receiving Grand Prix Award, three Excellent Work Awards and a Special Jury Prize. Among these awards, only the artworks of the Grand Prix Award winners will be collected by the museum.

The award-winning artworks will be exhibited in the museum for a month, during which there will be approximately 10 thousand visitors. Through the process of presenting exhibitions, hopefully there will be more connections between frontier artists and arts professionals.

Moreover, every three years, Sampo Japan Nipponkoa Museum of Art will hold an exhibition called “ The Way of Paintings. ” The artworks of 12 emerging artists will be displayed in the exhibition, and the 12 artists

are those who received the Grand Prix or Excellent Work Awards of FACE in the past three years. The museum puts a lot of effort into arranging exhibitions so as to attract more people to visit the exhibitions.

● The Art Education Program

Sampo Japan Nipponkoa Museum of Art cooperates regularly with Shinjuku Education Bureau and public schools. The museum and 70 volunteer guides use interactive discussion as teaching method. One volunteer and 5 to 6 students will firstly form a group. Before the school visit, the volunteer will come to the school to give a lesson, utilizing art activity cards to discuss with the students on how to appreciate art. On the closed days of the museum, the same volunteer will accompany the students to the museum, leading interactive discussions with them to appreciate artworks together. In this way, students' capability of thinking and judging art as well as communication skills could be enhanced. Besides, it allows students to have a chance to view the real art and get familiar with art museums. This program started from 2008,

and so far there are 10 junior high schools and 29 elementary schools (about 15,000 young students) having participated in this program. The museum believes that since children stand for the future, in order to see art industry prosper in the future, there should be better chances offered to children to understand art and culture.

● Corporate Social Responsibility (CSR) of Sampo Japan Nipponkoa

The operation of Sampo Japan Nipponkoa Fine Art Foundation is one of the corporate social responsibilities (CSR) that Sampo Japan Nipponkoa takes. To revive art and culture community, the museum supports the artworks of high originality and the international art festivals in Japan. Since the museum received the first art piece in 2016, to date it has received 98 pieces of artworks to participate the competition. Among them, 20 pieces have been selected. For each event Sampo Japan Nipponkoa will be responsible for half of the expense, 3 million JPY at most.

Another CSR activity is an art competition

for the disabled. Sampo Japan Nipponkoa as the main sponsor, it hopes to allow people with disabilities to work well with the society and be financially independent. The art competitions are held in 47 areas separately; the award ceremonies are arranged at the local office of Sampo Japan Nipponkoa. The ceremony awarding Sampo Japan Nipponkoa Awards is an activity which local community strongly supports.

● Plans for the New Museum

Now Sampo Japan Nipponkoa Museum of Art is planning to construct a brand new 6-story museum, set next to the headquarter building. The new museum is expected to open in 2020, the year when Tokyo Olympics is held. It will be a significant landmark in Shinjuku, Tokyo, enabling people to share viewpoints here and open up more communications nationally and internationally. Meanwhile it will be the only museum where visitors can have a glance at Van Gogh's "Sunflowers." Above is an introduction of how Sampo Japan Nipponkoa conducts CSR and how Sampo Japan Nipponkoa Museum of Art contributes to the society. While these activities are

conducted, the group first considers the health and happiness of people. Besides, spiritual wealth is considered important as well. The museum believes that one of the sources of spiritual wealth is culture and art, which is

the responsibility an art museum should take. Since Sompo Japan Nipponkoa Museum of Art bears such strong belief, it will keep making efforts to glow in the future.

Ryuta NAKAJIMA

Director, Sampo Japan Nipponkoa Fine Art Foundation

Director, Sampo Japan Nipponkoa Museum of Art

● Education

Bachelor of Laws, Keio University, Tokyo, 1980

● Experience

1980/4 : Joined Yasuda Fire and Marine Insurance

(Current Sampo Japan Nipponkoa Insurance Inc.)

2002/4-2005/4: General Manager, Hiroshima Automobile Business Production Department

2005/4-2005/7: General Manager, Financial Business Planning & Promotion Department

2005/7-2009/7: General Manager, 1st. Production & Marketing Department

2009/7-2011/6: Executive Officer, General Manager, Nagano Branch

2011/6-2015/4: Managing Executive Officer

2015/4-2015/6: Advisor

2015/6-Present: Director, Sampo Japan Nipponkoa Fine Art Foundation

Director, Sampo Japan Nipponkoa Museum of Art

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企業藝術品購藏趨勢對談

主持人 | 郭宗銘

資誠聯合會計師事務所副所長

與談人 | 簡秀枝

典藏雜誌社社長

與談人 | 吳德豐

資誠聯合會計師事務所副所長

與談人 | 李蕙婷

國泰世華商業銀行股份有限公司協理

企業藝術贊助與購藏有助於打造企業文化與品牌形象，唯目前仍以個人購藏居多，主因為藝術品價值通常會因長期持有而與日俱增，唯現行購藏藝術品的企業於資產負債表日無法依公允價值重衡量，將成本與公允價值之差異金額調整入帳以彰顯藝術品市場價值，致企業資產價值遭低估。而台灣目前採用之會計準則，無論是公開發行公司所適用之「國際財務報導準則（IFRS）」或中小企業所適用之「企業會計準則公報（EAS）」，對藝術品之會計處理皆無明文規定，導致企業所持有之藝術品常面臨僅能選擇按成本衡量、惟成本可能無法彰顯藝術品價值之問題。

以公司名義收藏藝術品

吳德豐 | 資誠聯合會計師事務所副所長

以公司的名義收藏藝術品，需要考量各種不同目的，目的不同導致做法不同。舉例而言，私人企業的作法大多是貫徹老闆的興趣。然而公眾公司和一人公司，在收藏藝術品時，會有不同的行為，行為反映不同思維。對公眾公司而言，收藏作品前要考慮的因素，或許不只是價錢和喜好，也須考慮到股東、利害關係人的利益等。此外，公司也須考量本業與跟企業責任的問題，整個藝術購藏的過程中，購藏行為要如何跟利害關係人結合，如何產生一個能夠長久支持的機制，都是企業在購藏藝術品時須考慮的。因此，不同的階段、不同的對象，會發展出很多不同的規劃跟設計。

企業購藏藝術品的一大動機，很明顯是

因為收藏行為本身有利可圖。而一般提到企業購藏，首先講到的都是經費，購藏需要經費，但企業對藝術文化的支持不應只實踐在藝術購藏上。企業購藏藝術品，是在公司盈利後才會資助；反之，在虧損的狀態下，企業必然也會挪掉資助，因此這無法成為永續的支持。購藏只是一個領域，整個企業對於文化的支持可以分成許多面向，而不同的公司，需要不同的企業經營與策略，可充分利用與藝術和文化跟自身的核心能力或創意，發明各方面的結合。

如前所述，營利和稅務是企業購藏的兩個目的，但更大的購藏動機是企業本身的策略和未來發展（創意），購藏須要與企業本身業務結合，才是長久發展之計。

國泰世華的藝術品藏購

李蕙婷 | 國泰世華商業銀行股份有限公司協理

國泰世華銀行的企業藏購，緣起於汪國華董事長。早期於外商公司工作時，汪董事長時常走訪歐洲各大銀行，注意到歐洲的銀行常在牆面上展示畫作。而後成為國泰世華董座，汪董事長為了實現當時的夢想，開始藏購畫作。和一般收藏家不同的是，國泰銀行所收購的畫作都是本土畫家，早期策略不清楚時曾收過一兩幅國外畫家的作品，但在所有收藏中的比例佔不到 1%。

國泰世華以本土藝術家為主要支持對象，目的是為在藝術家創作的過程中，扮演扶植者的角色，以購藏行為作為最直接的支持，陪伴本土藝術家走過一段段創作歷程。此外，由於國泰世華所收購的藝術品並未計畫出售，銀行藏購的作品都是算為資產。

所收購的作品都擺放在各分行中展示，國泰世華強調要展示真跡，以作品的真實性表徵銀行和客戶間的關係。而由於各分行中定期展出作品，常有客戶向行員詢問作品相關事宜，因此在畫作旁附上作品牌，行員也須對展出作品有概略性認識。

而為加強行員對藝術品的了解，國泰世華藝術中心會舉辦與藝術相關的講座，以欣賞、認識藝術的角度切入，讓藝術鑑賞不那麼讓人有距離感。偶爾藝術中心會搭配國內大展或藝術中心內的展覽，請藝術家本人到場親自講解，並開放客戶報名參加。藝術中心所舉辦的講座與導覽，不僅加強行員及客戶對藝術品的認識，對於有意開始收藏作品的客戶而言，也是相當寶貴的資源。

這一切從已故董事長發起，到成立基金會和藝術中心。國泰世華藝術品藏購的每一步，從建構、修正、舉辦展覽、藝術欣賞的教育推廣，甚至針對國小學童及年輕人發展出新銳展。這之中的延伸並不是一開始就規劃好的，而是慢慢努力、調整方向過來的。

台灣過去曾因為稅制問題，交易平台制度不健全，導致國際間的藝術購藏的優勢有些落後。但依然要有信心，台灣具有非常深厚的文化底蘊。眾多的文化工作者無私的投入，期待未來國家扶植產業，以及政策上能夠給予藝術收藏支持，讓台灣重拾過去藝術品產業競爭的優勢。

主持人

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台北大學，會計學系

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企業主持會計師

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資誠聯合會計師事務所文化創意產業推動計畫

主持人

資誠聯合會計師事務所家族企業傳承諮詢顧問
服務主持會計師

資誠聯合會計師事務所生技暨醫療健康照護產
業稅務諮詢服務主持人

台北市稅務代理人協會理事

台灣省會計師公會理事

台灣省會計師公會稅制委員會委員

中華產業國際租稅學會常務理事

財團法人中華民國會計研究發展基金會講師

財團法人台北金融研究發展基金會理財規劃師

(CFP) 講師

台灣大學及東吳大學會研所客座講師

資誠新世代企業家聯誼會資誠講堂講師 (家族
企業永續經營下之股權與資產規劃)

香港家族辦公室協會理事暨稅務專業委員會主
任委員

● 專長

公司所得稅、移轉訂價等稅務管理

家族企業傳承暨個人資產及稅務管理

技術團隊技術入股等稅務管理

大股東股權及經營權規畫

跨國投資架構及交易架構規畫

● 專欄 / 合著

歷久彌堅 - 理性與感性的傳承實務
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2017 個人資產管理租稅法令指南

國際租稅要義與釋例 (2014 版)

企業永續 DNA-CSR 創利 (2014 版)

跨國移轉訂價策略及風險管理 (2013 版)

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憨憨泉設計公司負責人

中環藝術基金會董事

台灣生活美學館董事

典藏藝術家庭負責人（包含：典藏 - 古美術、典藏 - 今藝術、典藏 - 藝術投資、小典藏、Yishu Journal of Chinese Contemporary Art、典藏讀天下 ... 社長兼發行人）

● 關心藝術多元面向，熱衷藝術旅遊、書寫與收藏，希望把美術、音樂、建築、電影作跨領域學習與整合。

與談人

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台大管理學院諮詢委員

中原大學、東吳大學會研所兼任助理教授

中華產業國際租稅學會名譽理事長

中國租稅研究會常務理事

中華財政學會理事

亞太文化創意產業協會理事

資誠教育基金會董事

中華柔性未來科技產業促進協會常務理事

台灣企業領袖調查報告計畫主持人

台大 EMBA 校友基金會董事長

台大 EMBA 校友會會長

復旦大學台灣 EMBA 校友會董事

● 專長

跨國企業稅務服務與治理

個人財富與家族企業傳承策略

移轉訂價策略與風險管理

企業併購

智財權價值及稅務管理

公司策略及企業社會責任

通曉智慧財產權 - 全球稅務觀點

● 著作

創造企業與社會永續 - 企業社會責任營造社會信賴

跨國移轉訂價策略與風險管理

國際租稅要義與釋例

企業購併理論與實務

公司稅務治理與規劃 - 管理風險創造價值

通曉智慧財產權 - 全球稅務觀點

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許遠東基金會秘書長

● 現職

國泰世華商業銀行股份有限公司協理

企業藝術購藏

Starting A Corporate Collection

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The Trend of Corporate Collecting

Moderator | Howard KUO

Deputy Chairman, PricewaterhouseCoopers Taiwan

Panelist | Hsiu-Chih CHIEN


President, ART & COLLECTION GROUP

Panelist | Steven GO

Deputy Chairman, PricewaterhouseCoopers Taiwan

Panelist | Tina LEE

Senior Vice President of Cathy United Bank



Sponsoring and collecting art is beneficial to building company culture and brand image. However, most collectors today are individuals. Although the value of artworks usually increases after extensive time periods, the increments cannot be reflected on the balance sheet of corporations at fair value of the time, making it impossible to recognize the nominal difference between cost and fair value and to display the market value of artworks. These accounting principles lead to

an underestimation of corporate asset values. The accounting standards in Taiwan, both the International Financial Reporting Standards (IFRS) adopted by public companies, and the Enterprise Accounting Standard (EAS) adopted by SMEs, lack guidelines for the accounting treatment in artworks, leaving corporations with no choice but to measure the value of artworks by their acquisition costs while the market value of artworks are taken into account.

Collecting Art under Corporate Name

Steven GO | Deputy Chairman, PricewaterhouseCoopers Taiwan

To collect art under corporate name requires consideration for various purposes, because different purposes dictate different methods. For example, the common approach in private businesses is to follow owner's interests. However, behaviors differ between public company and sole proprietorship. Such behaviors are reflections of different thinking. To public company, in preparation to own art collection has to involve not only price and tastes, but it has to consider the interests of shareholders and stakeholders of any kind. In addition, the company must evaluate issues regarding its core business and corporate social responsibility, and how to involve stakeholders in the process of purchasing and collecting to create a sustainable system. All these are elements to consider when businesses are buying art collection. Thus, different stages with different subjects will expand various plans and designs.

Thus, at different stages, with different subjects, there will be varied plans and designs.

One major incentive for any business to collect art is the obvious reason that the collecting behavior itself can turn into profits. When discussing corporate collection, the first thing mentioned is budget, as collecting art requires it. However, corporate support for art culture should not be only implemented on art collecting. Corporate collection can only be funded if the company is making profits. Conversely, in loss, the company will naturally remove funding, making such system unsustainable in longevity. Buying collection is only one field, but corporate support for culture can be spread in multiple facets. Different companies need different corporate operations and strategies, realizing the maximum potential from their core skillset and creativity with art and culture, creating a diverse integration.

As mentioned, profiting and taxation are two purposes behind corporate collection, but more important incentive is the strategy and future development

(creativity) of the company itself. Buying collection must be attached to the company's core business to have a sustainable future.

Art Collection of Cathay United Bank

Tina LEE | Senior Vice President of Cathay United Bank

The corporate art collection of Cathay United Bank originated with Chairman Guo-Hua Wang. In the early years while working for an overseas company, Mr. Wang made regular visits at major banks in Europe, thus took notice of the common practice of wall paintings displayed within European banks. After becoming the chairman of Cathay Financial, Mr. Wang started to collect art to realize the dreams he had in his early years. Unlike most collectors, the artworks Cathay United Bank collected were from local artists. Because the strategy then was uncertain, there had been one to two artworks by overseas artists, but such artworks took up less than 1% of the entire collection.

Cathay Financial becomes the main buyer of local art, because it aims to take on the role of supporter for local artists during their artistic creation. Buying is the most straightforward way of support, as it stays with artists' many creation processes. In addition, the art collection of Cathay United Bank has no plan of selling. The artworks the bank acquired are seen as assets.

The collection is displayed in various branches of the bank. Cathay United Bank emphasized that the displayed art are original and authentic to symbolize the authenticity of the relationships between the clients and the bank. Often times, clients would inquire to the

staff about the artworks they see. Therefore, besides having an information label next to the artworks, the staff must have some knowledge about them as well.

To better its employees' knowledge about art, the art center of Cathay Financial holds periodic art-related forums that focus on enjoying and understanding art, making art appreciation more approachable. Occasionally, the art center would invite artists themselves to personally participate in major national exhibitions or the exhibitions held by the art center itself, which is open for clients to join. The exhibitions held by the art center are not only meant to better the knowledge about art for the employees and the clients, also they can be valuable resources for those clients who are looking to start a collection themselves.

From establishing foundation to art center, it all started with the late chairman's decision.

The extent of Cathy United's collection, in terms of building, revision, exhibition, art appreciation and education, was not planned at the very beginning. But instead it went through trial and error, becoming what it is today slowly through correction.

Taiwan faced taxation issue in the past, making the exchange platform systemically deficient, thus causing Taiwan to fall behind internationally in corporate art collection. However, there is no need to lose faith, as Taiwan boasts a deep cultural heritage with many culture professionals working selflessly. With hopes that in the future the country will support the industry, and policies will benefit corporate art collection, Taiwan can reclaim the advantage in the competitive industry of art.

Moderator

Howard KUO

Deputy Chairman

Lead Partner, High Net Wealth Family Services

● Experience

Family business succession

Personal finance planning

Transfer pricing

Cross-border investment structuring

Howard Kuo is the Deputy Chairman and of ex-Leader of Tax & Legal Services. Joined PwC Taiwan from 1986, he became a partner in Assurance Services, and subsequently joined Tax and Legal Services in 2003. Howard obtained his Bachelor of Art in Accounting from National Chung Hsing University and EMBA in Accounting from National Taiwan University. He is also a Certified Public Accountant of R.O.C.

With 31 years of experience, Howard has developed in-depth knowledge in many fields such as: tax planning for corporate tax and transfer pricing, cross-border investment structure and tax planning. He specializes in the Technology, Entertainment and Media, and leads the Cultural and Creative Industry Project launched by PwC Taiwan. Furthermore, with the extensive experiences, he is the Lead Partner of High Net Wealth Family Services.

Aside from his continuous contribution to PricewaterhouseCoopers Taiwan, Howard is

theadjunct associate professor in Accounting from National Taipei University. Howard had also been the Director of Taipei Municipal Tax Agent Association, Director of Taiwan Provincial CPA Association, Director of Hong Kong Family Office Association, Member of Publication Committee -CPA Association of the Republic of China, Member of Tax Reform Committee - Taiwan Provincial CPA Association, and Member of Accounting and Auditing Committee - Taipei Municipal CPA Association. To share his expertise in the accounting field, Howard is an active lecturer in several universities and foundations in Taiwan.

Panelist

Steven GO

● Education

He holds a BA in Accounting from Soochow University and an EMBA from National Taiwan University, and Fudan University of China, and is a Taiwan-licensed Certified Public Accountant.

● Professional Qualifications

Steven specializes in domestic and international tax consulting and transfer price planning.

● Selected Experience

Steven is the director of several professional associations and an adjunct assistant professor at Soochow University and Chung Yuan Christian University in Taipei. He has authored and co-authored several tax-related books and articles on transfer pricing, intellectual property, M&A matters, as well as international taxation and corporate social responsibility.

Panelist

Tina LEE

Senior Vice President of Cathay United Bank Foundation (Cathay Gallery included)

● Professional Qualifications

Deputy Secretary- General, Cathay United Bank Culture and Charity Foundation

藝術文化的CSR新模式 私人捐贈博美館 VS. 成立私人美術館

主持人 | 柯人鳳

台北藝術產經研究室執行長

與談人 | 李宜樺

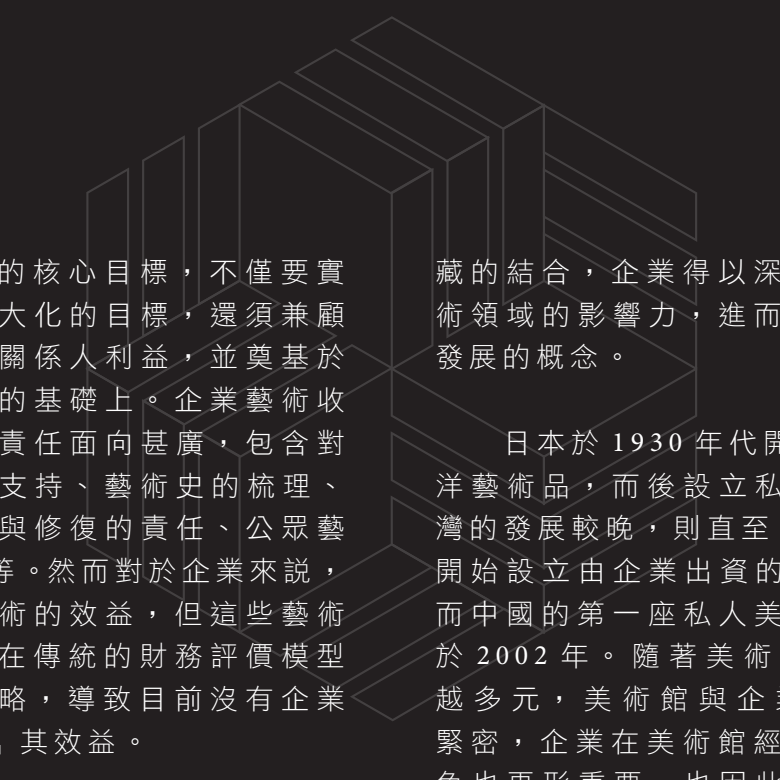
資誠聯合會計師事務所企業永續發展服務執業會計師

與談人 | 王純杰

上海喜瑪拉雅美術館顧問

與談人 | 中島隆太

東青兒紀念日商佳朋美術館館長



企業經營的核心目標，不僅要實現股東利益最大化的目標，還須兼顧社會中各利害關係人利益，並奠基於企業永續經營的基礎上。企業藝術收藏的企業社會責任面向甚廣，包含對在地藝術家的支持、藝術史的梳理、歷史文物保存與修復的責任、公眾藝術教育的推廣等。然而對於企業來說，雖然能理解藝術的效益，但這些藝術所創造的價值在傳統的財務評價模型中往往都被忽略，導致目前沒有企業能具體「量化」其效益。

企業藝術購藏這股趨勢在歐美地區已行之有年，在亞太地區的情況，則是以日本為首，澳洲、中國、韓國緊追於後。透過私人美術館與企業購

藏的結合，企業得以深耕其在文化藝術領域的影響力，進而帶起企業永續發展的概念。

日本於 1930 年代開始大量購藏西洋藝術品，而後設立私人美術館，台灣的發展較晚，則直至 1990 年時，才開始設立由企業出資的私人美術館，而中國的第一座私人美術館則是設立於 2002 年。隨著美術館的功能越來越多元，美術館與企業的連結更加緊密，企業在美術館經營管理中的角色也更形重要。也因此，企業更須了解企業社會責任 (Corporate Social Responsibility, CSR) 的重要性及其應用。

用藝術創造真善「美」的社會價值

李宜樺 | 資誠聯合會計師事務所企業永續發展服務執業會計師

企業經營的核心目標中包括「追求股東價值最大化」，但這並不代表企業唯一的責任就是增加利潤，企業經營無法獨立置身於社會變遷之外，必須與時俱進、因時制宜方能成功。換言之，企業不僅要實現股東利益最大化的目標，還須兼顧社會中各利害關係人利益，並奠基於企業永續經營的基礎上，這也正是當代企業社會責任所考量的重點。

● 藝術與企業社會責任結合有助形塑企業文化

企業社會責任要做得好且行之長遠，首要在於能為企業創造價值，價值可以是有形的財務價值或無形的商譽或品牌形象，但是，要如何定義藝術為企業創造的 CSR 價值呢？許多國外企業的經營理念為「與營運所在的地區繁榮共好」，因為企業了解唯有營運所在的地區繁榮，才能支持企業永續經營。而許多企業也選定藝術作為履行企業社會責任的面向，透過支持藝術產業發展，提升社會大眾的美學風氣，共創追求真善美的社會氛圍。

以下我們將與讀者分享德意志銀行與 LVHM

的案例，看西方企業如何透過支持藝術發展進而創造與社會、產業共好的環境。

● 德意志銀行：The Deutsche Bank global art program

德意志銀行致力於發揚當代藝術對社會長遠的價值，以“Art builds. Art questions. Art transcends borders. Art works.”為宗旨，持續與美術館、藝術節等單位建立合作關係。德意志銀行藝術推廣活動包括：

- (1) 規劃德意志銀行藝術收藏 (Deutsche Bank Collection)，讓辦公空間充滿藝術氣息，融合當代藝術與企業文化。
- (2) 設立「年度藝術家」獎項 (Artist of the Year)，為新世代藝術家提供表現舞台。
- (3) 創辦 ArtMag 藝文雜誌，推廣當代藝術及探討當代國際化藝術議題。

德意志銀行藝術收藏總部 (The Deutsche Bank Collection)，收藏了當代最傑出的各式平面藝術及攝影作品，並開放外部人士參觀。系統性的收藏品不僅僅是藝術永續保存的展現，更呈現當代藝術的發展趨勢。

對德意志銀行而言，選擇藝術作為履行企業社會責任的一環與其企業營運密切相關——增進企業文化多元性。德意志銀行在全球各地均有營運據點，為了提供不同的國家地區與多元種族的客戶良好服務，持續招募當地員工進行在地化經營為德意志銀行的營運策略。面對多元的客戶及員工組成，德意志銀行選擇了藝術品保存以持續增加企業文化的多元性 (diversity)，同時也帶給客戶、員工及社會更多創新的可能性。

● LVHM：LVMH commitment

LVMH 於 1990 年起發起企業慈善計劃，其中一個很重要的部分就是透過與社會大眾分享藝術與創意事業的熱情，大力支持藝術與文化。LVMH 董事長暨總經理 Bernard Arnault 表示「支援藝術與文化是我們運營模式的核心。自集團成立起，我一直強調這是我們優先考慮的策略發展。這項承諾體現了我們所有品牌共有的價值理念——精湛技藝，追求卓越和靈動創意——並將其與品牌

的藝術、文化和社會環境結合在一起」。

身為全球知名的時尚精品集團，LVMH 推廣藝術包括以下活動：

- (1) The Foundation Louis Vuitton：持續推廣 20 世紀和 21 世紀在法國和全球各國的優秀現代藝術作品，以回饋社會大眾以及集團旗下的員工。
- (2) Monumenta 展覽長期合作夥伴：自 2007 年第一屆 Monumenta 展覽舉辦以來，該集團一直支援這項邀請國際知名藝術家的展覽。
- (3) 為年輕一代而行：1997 年設立了 LVMH Discovery and Learning Classes (LVMH 探索與學習課程)，為年齡從 6 至 11 歲的兒童提供多達 12 項課程的特殊教育計畫。中小學生以及主修藝術科系的大學生可以參加集團設計並實施的教育課程，從中瞭解美術和音樂領域的傑作與文化精髓。

選擇推廣藝術履行企業社會責任呼應了 LVMH 的企業形象，LVMH 為世界知名精品集團，透過收藏藝術品，保存了當代藝術，而展示集團收藏品、「為年輕一代而行」的活動與成為 Monumenta 展覽長期合作夥伴，均

是為了提升社會與大眾美學意識。這些活動有助於推動社會大眾的美學意識提升，對於 LVMH 的營運自然也會有所助益，並有助於 LVMH 鞏固在精品產業的領導性地位。

● SROI：企業支持藝術產業的下一步

從上述的兩個案例中，融合藝術與企業社會責任對企業營運都有很明顯的正面效益。然而對於企業來說，雖然能理解藝術的效益，但目前沒有企業能具體「量化」效益。例如德意志銀行與 LVMH 透過藝術增加多元性與提升大眾美學意識，這些藝術所創造的價值在傳統的財務評價模型中往往都被忽略。

所幸這些無法透過傳統財務模型所衡量的效益，已經不再被視為隱形的價值，近期有許多衡量非財務影響的方法學提出，試圖去具體掌握並衡量更全面的社會與環境價值，例如社會投資報率（social return on investment，以

下簡稱 SROI）。SROI 可用於衡量企業在社會責任活動中為社會、環境及經濟所創造的價值，它的概念和財務上投資報酬率（Return on Investment, ROI）類似，將分子、分母更為擴大，除了財務上可以呈現的項目外，亦具體呈現對於環境、社會所帶來的有形或無形影響，並將這樣擴大的概念用「社會價值」（Social Return）的統稱來呈現（例如：每投入 1 元，可以創造 1.57 元的社會價值）。透過衡量所產生的影響，SROI 協助企業組織表達其活動為社會、環境或經濟所創造之價值，透過使用衡量的資料進行管理，簡言之，SROI 也成為企業組織在不同考量下所選擇的價值評估工具。

對於臺灣企業來說，若能透過這些衡量非財務影響的方法，了解藝術對於企業與社會所帶來的全面價值，將有助於鼓勵企業更樂於投資藝術文化，帶動社會氛圍向上提升，這樣的願景相信將是社會與產業各界所樂見的。

東鄉青兒紀念日商佳朋美術館活動 藝術文化的CSR新模式 私人捐贈博美館 VS. 成立私人美術館

中島隆太 | 東鄉青兒紀念日商佳朋美術館館長

由損害保險日本興亞公司所成立的佳朋美術館，多年來致力於推廣 CSR，並隨之舉辦許多活動。美術館隸屬於日商損害保險日本興亞公司，由基金會經營，每一年會舉辦 5、6 次特展，近年來每年的參觀人次約 15 至 16 萬人，而自開幕至今的參觀人次，則是已經達到 560 萬人次。基金會和美術館的活動很多，以下略分為三個層面：展覽舉辦、藝術家育成、教育計畫。

● 展覽舉辦

為推廣藝術文化，佳朋美術館每年都會舉辦特展。特展舉辦目的主要為擴大參觀人數，因此，每年都會和日本大使一起參與特展開幕典禮，希望能藉此獲得更高的知名度。此外，為提倡親子共遊美術館，美術館也舉辦許多相關展覽，如去年夏天所舉辦的「魔幻美術館」活動，家長與孩子可以在光影幻

象之中參與活動。而為協助新秀藝術家發展，美術館有舉辦一項 FACE 新秀藝術家競賽展，在競賽中脫穎而出的作品，會作長達一個月的展出。另外，每三年館方都會召集過去三年競賽中獲得優選的 12 位藝術家，為其舉辦另一個為期一個月的展覽—繪畫之道。透過定期舉辦的新秀藝術家競賽展，希望能找到並培育更多優秀的藝術家。

● 藝術家育成

新秀藝術家競賽展 (Frontier Artist Contest Exhibition, FACE)，在 FACE 競賽中獲得最大獎的作品，美術館會以三百萬日圓購藏。其餘作品中也會另挑出 70 件在 FACE 展中展出。

FACE 競賽展的頒獎典禮及典禮後的酒會，都是在展覽開幕前一天，於總部 43 樓來舉辦。頒獎典禮和酒會都是非常盛大的活

動，每年館方都會邀請 250 位觀眾參與，包含在競賽中獲獎的 60 位藝術家、獲獎藝術家親友、媒體、藝評家，以及畫廊的專業人士。之所以花上這麼多心力邀請媒體、畫廊人士、藝評家等來參與活動，就是希望能夠藉著這樣的活動，讓新秀藝術家與藝文界人士有更多媒合的機會。

在長達一個月的 FACE 展覽中，通常能夠吸引約一萬人次的參觀量。在展出過程中，館方也會邀請觀眾票選最喜歡的作品，作為觀眾票選大獎，以了解大眾偏好的作品風格和類型。雖然美術館本身算為一種收藏機構，但除了擴大館藏，館方更希望能夠成為一個藝術家跟各方之間的橋樑，讓藝術家跟藝文界可以透過定期舉辦的活動來認識更多人，並得到更多的機會。

● 教育計畫

佳朋美術館館方相信藝文能讓社會更豐富，讓心靈更富足。藝文活動能跟著人類一起

進步，與社會同步繁榮發展。我們的未來是屬於孩童的，孩童是未來的希望。因此，為加強對藝術教育的支持，美術館從 2008 年開始，每年都會開放 15 至 20 天周一休館日給學校參觀，希望能讓孩童看到真正的藝術，並對其產生熟悉感、培養審美觀。從計畫開始至今，參與過的孩童已達 15000 名。也很希望，在未來能與當地社區繼續這樣密切的合作。

自美術館成立以來，佳朋美術基金會每年都會頒發獎項肯定優秀藝術家，並透過美術基金會的獎助，支持 38 個深耕新秀藝術家的機構。此外，基金會也會在每次競賽中頒發獎項給最有潛力的藝術家，藉由持續的舉辦這些藝術大獎，同時提高美術館的能見度。在藝術家獲得獎項之後，會持續地宣傳，讓藝術家獲得更高的知名度。除了直接舉辦的活動，如舉辦展覽、競賽，也包含非直接活動，如捐款、贊助，希望能夠擴大培養藝術愛好者，協助藝術家貢獻社會。

上海美術館興建高潮

王純杰 | 上海喜瑪拉雅美術館顧問

2005 年，首家上海民營美術館證大現代藝術館（喜瑪拉雅美術館前身）建立。

2010 年，上海共有 4 家民營美術館，由此拉開了上海美術館興建高潮的序幕。

2012 年，公立美術館如中華藝術宮、上海當代藝術博物館相繼建立，掀起上海美術館的發展高潮。

自 2005 年上海首家民營美術館建立以來，各大民營美術館就一直大力推動介紹西方及亞洲的現當代藝術。至今，上海大型美術館展覽的主流已經是國際交流。這改變了公立美術館傳統而保守的文化態度，也推動上海文化面向國際視野。

上海眾多的民營美術館積極推廣藝術教育，高度重視發展觀眾。從 2012 年開始，不斷舉辦各種能夠吸引大量觀眾的大展和特展。不斷推高展覽又見眾入場數量。民營美術館不同於公立美術館的免票政策，民營美術館舉辦的大展、特展收取相當的票價，獲取相當的門票收入以支持展覽。目前在這方面已經積累了相當的經驗。

上海的民營美術館在過去 10 年的發展中，明顯缺乏管理專業人員。因此，藝術界和跨界人士進入美術館管理層，並不斷引入跨文化、跨地域的專業管理人員，推動了上海美術館走向多元化、國際化的進程。

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財團法人中華民國國家資訊基本建設產業發展
協進會 專案管理師

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台灣畫廊產業史料庫計畫
藝術鑑定資料庫與鑑定機制標準化計畫

藝術品鑑定先導服務計畫
藝術經濟學論述之基礎研究計畫
全球藝術博覽會研究計畫
2010 年視覺藝術產業現況研究報告
我國藝術品移轉稅制與視覺藝術產業國際競爭
力之關係比較研究

● 研討會論文

Towards An Urban Art Economy: How
Flagship Art-Based Initiatives Start the
Engine of City Growth After the De-
industrialization Transformation, the 21st
ENCATC Annual Conference, November
2013, Antwerp, Belgium.

● 著作

《藝術經濟力：藝術經濟學論述之基礎研究》，
2013.12, 文化部出版

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<IR> 正體中文版翻譯委員
GRI 總部授權 GRI 4.0 正體中文版覆核委員
2013 年 PwC 亞太區 Carbon Disclosure Project (CDP) Scoring Team 專案會計師
金融業、食品業、電子業，製藥業等企業社會責任報告確信或輔導服務
現任資誠聯合會計師事務所資本市場暨會計諮詢服務組主持會計師

PricewaterhouseCoopers 全球聯盟認證 IFRS
諮詢服務會計師
台灣、美國及中國大陸會計師考試及格

● 專長

企業社會責任報告之輔導及確信
Carbon Disclosure Project (CDP) 諮詢
美國 SOX 404 沙氏法案內控實務遵循
企業規劃與執行 IFRS 導入專案之諮詢
企業海外募資或上市規劃及專案管理
著有「企業報告的未來演進—整合性報告」一文於會計研究月刊文章
著有「企業社會責任報告新趨勢 - G4 時代的來臨」一文於會計研究月刊文章
著有「如何提升企業社會責任報告 (CSR) 的公信力」會計研究發展月刊文章
著有「美國證管會的「衝突礦產」揭露要求對台灣企業的衝擊」一文於會計研究月刊文章

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曾擔任寶龍美術館總館長、上海喜瑪拉雅美術館館長、北京師範大學珠海分校國際傳媒設計學院院長、教授、香港藝術發展局視覺藝術組委員會主席。

曾獲亞洲文化協會藝術獎助金、1997 年香港藝術家年獎、美國新聞總署和美國中部藝術協會國際視覺藝術家獎、1988 年香港市政局藝術家獎。

擔任第 56 屆威尼斯雙年展平行展“山水社會——測繪未來”策展人，2015 年參加文化部和英國文化協會高級別中國文化代表團訪問英國，2014 年“吾鄉吾土”馬拉卡什雙年展 - 喜瑪拉雅美術館主題館 策展人。第 54 屆威尼斯雙年展香港館聯合策展人。第 49、50 屆威尼斯雙年展香港館副館長。第十屆韓國國際光州雙年展評審團評委。2016 年受邀韓國朝鮮大學演講。2014 年受邀東京藝術大學演。

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加入安田火災海上保險公司（現損害保險日本興亞公司）（1980年）

廣島汽車生產部總經理（2002/4～2005/4）

財務商業規劃與招商部門總經理（2005/4～2005/7）

第一生產與行銷部門總經理（2004/7～2009/7）

長野分部總經理 / 執行長（2009/7～2011/6）

管理執行長（2011/6～2015/4）

顧問（2015/4～2015/6）

東青兒紀念日商佳朋美術基金會董事長（2015/6～迄今）

東青兒紀念日商佳朋美術館館長（2015/6～迄今）



CSR in Arts

Moderator | Ren-Feng KE

Executive Director, TAGA Taipei Art Economy Research Centre

Panelist | Eliza LI

Partner of PricewaterhouseCoopers Taiwan CSR Service

Panelist | Shun-Kit WONG

Consultant, Shanghai Himalayas Museum

Panelist | Ryuta NAKAJIMA

Director, Sompo Japan Nipponkoa Museum of Art

The core objective of business operation is not only to maximize profits for shareholders, but to also care for the interests of all stakeholders in the society, building upon the basis of sustainable development. Corporate art collection's aspect of social responsibility is far reaching, including support for local artists, organizing art history, preservation and repair of historic artifacts, and promoting public art education. However, although businesses are able to comprehend the benefits of art, the values created by art are often overlooked in conventional evaluation model of finances, thus making businesses unable to "quantify" its values.

Corporate art collection has been in practice in Europe and America for years. In Asia-Pacific, Japan leads the way, followed by Australia, China and Korea. Through

the combination of private museums and corporate collection, businesses can deepen their influences in cultural art field, and follow through the concept of sustainable development as a result.

Japan started to acquire western artworks in large numbers in the 1930s, and set up private museums afterwards. Taiwan's late development was seen in 1990s, and it was then private museums were being funded by businesses. China's first private museum was founded in 2002. As the functions of museum are becoming more diverse, the connection between businesses and museums now are more important, as businesses find themselves in a more responsible role in managing museums. Consequently, businesses must now understand corporate social responsibility (CSR) and its significance and application.

Art: Creating the Social Value of Truth, Benevolence and Beauty

Eliza LI | Partner of PricewaterhouseCoopers Taiwan CSR Service

One of the core values of corporate operation is to provide the shareholders with the greatest benefit, yet generating profit shouldn't be the only one and only goal of a corporate. It is impossible for an enterprise to distance itself from social changes. It has to progress along the tide and make timely adjustments to gain success. In other words, to build a solid ground for sustainable management, an enterprise should not only attain the goal of bringing maximum profit for shareholders, but also take benefit of all interested parties in the society into consideration. This is the main focus for a corporate to fulfill its social responsibility (CSR).

● Integrate Art and CSR to Frame Corporate Culture

Generating values for the corporate is

the most significant method to carry out CSR perfectly and make it last for a longer term. The value includes both tangible ones, such as financial value, as well as intangible ones, such as brand image and goodwill. However, how can we define the CSR value art provide for the corporate? Many foreign enterprises put forward the “ establish shared prosperity with the region where they operate ” policy since they reckon the corporate can only bloom and grow sustainably in a thriving environment. Many corporates have chosen art-led strategies when taking on CSR. They support the development of art industry; promote public aesthetic awareness and lead the society to truth, benevolence and beauty. We will present you with the case studies of The Deutsche Bank and LVHM to further apprehend how the western enterprises create an environment that the society and the industry can flourish in

joined hands by supporting art development.

● **The Deutsche Bank global art program**

The Deutsche Bank has been devoting itself to endorsing the long-standing significance contemporary art can bring to the society. Aiming at “ Art builds. Art questions. Art transcends borders. Art works. ” , it has been sustainably establishing cooperation with art museums and festivals including:

- (1) Endorse the office in artistic atmosphere by planning Deutsche Bank Collection and combine contemporary art with corporate culture.
- (2) Provide a stage for the next generation of artist by setting up Artist of the Year prize.
- (3) Founded ArtMag, an art magazine which gives publicity to contemporary art and to discuss contemporary art-related international issues.

The Deutsche Bank Collection, now opening to the public, houses the most outstanding graphic arts and photography. The systematic collection not only permanently

preserves the art, but also displays the trend of art development .

For the Deutsche Bank, Choosing art as a way to practice CSR relates closely to its corporate management, which is to improve the cultural diversity within the corporate. The Deutsche Bank has branches throughout the world. With regard to offer quality service to clients of various regions and ethnicities, the Deutsche Bank has been recruiting local workers to undertake localized services. In the light of owning diverse clients and employees, the Deutsche Bank has chosen to preserve the art, aiming at constantly encourage the diversity of corporate culture while bringing more innovative possibilities to the clients, employees and the society.

● **LVHM : LVMH commitment**

The corporate charity program of LVHM commenced in 1990. One of the major role of it is to give full support to the art and culture by sharing their passion toward art and creative business. Bernard Arnault, the chairman and CEO of LVMH, once claimed

“Support for the arts and culture figures at the very heart of our business model. Right from the creation of our Group, I made it clear that this is a strategic priority for our development. This commitment embodies the values our Houses all share – savoir-faire, excellence and creativity – and anchors them in their artistic, cultural and social environment.”

As a well known multinational luxury good conglomerate, the followings are the programs LVMH established to promote art:

- (1) The Foundation Louis Vuitton: To benefit the public and their employees, the foundation has been advocating for outstanding contemporary art pieces created in 20th and 21st century by French and other global citizens.
- (2) Longstanding partner of Monumenta: LVMH has been supporting Monumenta, a series of exhibitions that invite prominent artists from all around the world, since the first edition in 2007.
- (3) Commitment For the Young: LVMH Discovery and Learning Classes initiated

in 1997. It is a special educational plan includes 12 different courses aiming for children from age 6 to 11. Students from elementary to middle school as well as art majors are also welcomed to take part in other lessons designed and implemented by the group to perceive the core value of art and music masterpieces

By supporting art, the CSR of LVMH strongly resonates with the corporate image. LVMH has been striving to stimulate public aesthetic awareness by collecting art pieces, preserving contemporary art, displaying the collection of the corporate, “ Commitment for the Young ” and becoming the longstanding partner of Monumenta. Risen public aesthetic awareness can naturally be advantageous to corporate operation while it underpins the leading position LVMH upholds in the luxury industry.

● SROI: Next Step for Corporates to Support the Art Industry

From the two cases presented, it is clear that integrating art and CSR brings

pronounced benefit to corporate operation. However, though the corporate are able to apprehend the advantages brought by art, there wasn't any corporate that can quantify the efficiency. For instance, despite the fact that both the Deutsche Bank and LVMH have both increased diversity and boosted public aesthetic awareness through art, the value generated was often overlooked in traditional financial models.

Fortunately, the efficiencies that couldn't be measured through traditional financial models are no longer viewed as invisible values. Many methodologies are raised to measure extra-financial value, attempting to specifically grasp and measure the value of the society and environment in a more comprehensive manner. Social return on investment (SROI) is one of them. SROI can be used to measure the value corporate created for the society, environment and economy while carrying out CSR activities. Its concept is similar to return on investment (ROI) used in finance as it extends

the numerator and denominator to present concrete information other than financial items. It includes both tangible and intangible influences brought to the environment and society. This expanded concept is called "social return" (e.g. social value worthy of 1.57 dollars is generated if invest in 1 dollar). SROI assist corporates to present the value they create for the society, environment and economy when holding events by measuring the effects they produce. The data can also be used for management purposes as well. To put it briefly, SROI has become one of the useful evaluation tools the corporates can utilize.

As for corporates in Taiwan, if people are able to apprehend the comprehensive value art can bring to the corporate and the society through the aid of these extra-financial value methodologies, more corporates will then be encouraged to invest in art and bring about better social atmosphere. This is the very vision both the society and the industry cherish and long to see.

Construction Boom of Art Museums in Shanghai

Shun-Kit WONG | Consultant, Shanghai Himalayas Museum

In 2005, the first privately-funded art museum in Shanghai – Zendai Museum of Modern Art (now known as Himalayas Museum) – was established. Ever since then, a new wave of art museum construction was initiated across the city and by the end of 2010, the number of private art museum reached four. In 2012, with the opening of two major public art museums, namely the China Palace of Fine Arts and the Power Station of Art, the boom of the construction of art museum in the city was officially ignited. Every year there were new museums open to the public. Moreover, the boom even led to a boost of development of art museum across China.

Since the opening of Zendai MoMA in 2005, private art museums in Shanghai have been making huge efforts to introduce modern and contemporary art from the west and the

other parts of Asia to local audience. Today, high-level international art exhibitions have become a mainstream among major local private museums. As a result, compared to the traditional and conservative attitudes by public art museums, private museums manage to offer an alternative perspective and attitude, further facilitating the cultural exchanges between the city and abroad.

The private art museums in Shanghai all put an emphasis on public art education and audience development. The Himalayas Museum in Shanghai will be drawn as an example to share experience in terms of art education and audience development.

Since 2012 grand and special exhibitions that aim to attract wider range of audience have been constantly presented in the city, creating

new record-high numbers of audience one after another. Different from public art museum that are free admission, private museums charge fairly high fees for special and grand exhibitions and in return use the revenue from ticket selling to support the exhibitions. And so far they have accumulated quite significant experience in this aspect.

During the past decade, due to the lack of museum managers with professional backgrounds, private art museums in Shanghai have constantly introduced professional art and exhibition managers/curators with cross-cultural and cross-regional backgrounds, further accelerating the diversity and

internationalization of art museums in the city. The lecture intends to make an analysis of the categories and features of the major art museums in Shanghai and to probe into the driving forces behind the boom as well as problems incurred hereby so that audience could gain insights into the development process of art museums in Shanghai during the past decade.

In the last part, a selection of contemporary Chinese artists and works on view at “ Humanistic Nature and Society ” , collateral event of the 56th Venice Biennale, and “ Dunhuang – Song of Living Beings ” will be introduced.

“SOMPO/Sompo Japan Nipponkoa Group activities” “The Business Case for Arts & CSR: The Private Donation to Museums VS. Founding a Private Museum”

Ryuta NAKAJIMA | Director, Sompo Japan Nipponkoa Museum of Art

Sompo Japan Nipponkoa Museum of Art, which was founded by Sompo Japan Nipponkoa Insurance, has been promoting CSR for years, and have hosted many related activities. The museum belongs to Sompo Japan Nipponkoa Insurance Inc., and is run by a foundation, hosting special exhibitions 5 to 6 times a year. It attracts 150,000 to 160,000 visitors annually in recent years, and has reached 5,600,000 visitors since its opening. There are many activities held by the foundation and museum. They can be divided into 3 categories: hosting exhibition, fostering artists, education project.

● Hosting Exhibition

To promote cultural art, Sompo Japan Nipponkoa Museum hosts exhibitions every year. The objective of special exhibitions is mainly to increase visitor numbers. Therefore, the museum invites the ambassador in Japan for special exhibition openings each year, hoping to increase publicity. In addition, to attract family visits, the museum hosts various relevant exhibitions. For example, Magical Museum of the summer last year allowed parents and children to participate in activities under the illusion of lights and shadows. To support the development of new artists, the museum hosts Frontier Artist Contest

Exhibition (FACE), in which the winning artwork in the competition will be displayed for 1 month. Moreover, every three years it will gather the 12 winning artists for the past 3 years and hold an exhibition of their works for a month. Through these periodic competitive exhibitions of new artists, it hopes to find and foster more talented creators.

● **Fostering Artists**

Artwork that wins the biggest award in Frontier Artist Contest Exhibition (FACE) will be bought by the museum with 3 million yen. 70 of the rest of the artworks will be showcased in FACE.

The FACE award ceremony and cocktail after-party are both held on the 43rd floor of the headquarters one day before the opening of the exhibition. Both the award ceremony and the cocktail party are important events, as the museum will invite 250 participants, including the 60 artists who receive awards in the competition, as well as their relatives, the media, art critics and gallery professionals. The reason of going through the troubles of inviting

the media, gallery personnel and art critics is to use the occasion to provide networking opportunities between new artists and art industry's professionals.

The month-long FACE exhibition usually attracts around 10,000 visitors. During the exhibition, the museum will ask visitors to select their favorite piece to win the visitors' choice award, in order to understand the public preference of art style and genre. Although the museum itself is a collection institution, besides expanding its collection, it hopes to become the channel between artists and the outside world, allowing artists and the art industry to meet new people during these periodically held activities, thus creating more opportunities.

● **Education Project**

Sompo Japan Nipponkoa Museum of Art believes that art enriches societies and elevates spirits. Art and cultural activities can move forwards with humans and make societies prosper simultaneously. Our future belongs to children, and children are the hope for the

future. Therefore, to follow through its support for art education, the museum, since 2008, has opened its door to schoolchildren on Mondays when it is closed to the public around 15 to 20 days per year, allowing them to experience true art, and thus reinforcing their similarity with art and developing their sense of aesthetics. Since the start of the project, the number of participating children has reached 15,000. It hopes to continue such relationship with local community in the future.

Ever since the museum was created, the art foundation gives out awards to distinguished artists annually, and through the sponsorship

provided by the foundation, it supports 38 institutions that cultivate up-and-coming artists. In addition, the foundation awards the artists who are considered having the most potential in each year's competition. Through these art awards, it hopes to accomplish more publicity for the museum. Even after the artists are awarded, efforts are made to continue the publicity, so that the artists can receive higher recognition. Besides direct activities, such as exhibition and competition, indirect activities, such as donation and sponsorship are also being done, aiming to increase the number of art-lovers and to support artists' contribution to the society.

Moderator

Ren-Feng KE

Renfeng received a BA in Urban Design from the Chinese Culture University in Taiwan and an MA in Enterprise and Management for Creative Arts from University of Arts London. She joined Taiwan Art Gallery Association (TAGA) in 2009, running education programme for TAGA Institute of Gallerists. She has worked on Art Taipei and several regional art fairs to access current markets, resources and sales comparison opportunities during her time at TAGA. She is also a guest lecturer at institutions and conferences.

In 2010, she became the Head of Industrial Environment & Trends Group of Taipei Art Economy Research Centre – an affiliate of TAGA, conducting trend research and data analysis commissioned by the government, such as Comparative Analysis of Visual Art Industries in Taiwan(2011), Report: Mapping Global Art Fairs(2012), Tax Policy in Taiwan(2013), The Evaluation of the Impact of Art Economy(2013), Asia-Pacific Art Market Report 2015/16(2016), Asia-Pacific Art Market Report: Consumer Behaviour Analysis 2015/16(2016), Asia-Pacific Art Market Report: E-commerce Consumer Behaviour Survey 2015/16(2016), and Asian Main Line: A focus on the Major Economic Axis of Chinese Art(2016).

In 2016, she was appointed Executive Director, responsible for the field of art appraisals.

Panelist

Eliza LI

● Education

Master of Accounting , George Washington University, USA
Bachelor of Accounting, National Taiwan University, Taiwan

● Professional Experience

PwC –Partner of Sustainability /Capital Market and Accounting Advisory Services

Have been providing many listed companies the CSR consulting and assurance services.

GRI organization – GRI G4 Translations Peer Review Committee (Traditional Chinese)

GRI organization – GRI G4 Translations Peer Review Committee, Food Processing Sector
Disclosures (Traditional Chinese)

PricewaterhouseCoopers –IFRS Consulting Specialist
Taiwan, USA and China Certified Public Accountant

● Expertise

Corporate Social Responsibility (CSR) Report consulting and assurance

Carbon Disclosure Project (CDP) consulting

Conflict Mineral Disclosure consulting

USA Sarbanes–Oxley (SOX) 404 projects

IFRS conversion projects

IPO projects

Panelist

Shun-Kit WONG

Lives and works in Beijing, Shanghai and Hong Kong.

During his career, he used to take the role as general director of the Powerlong Museum, director of the Shanghai Himalayas Museum, dean and professor at the International School of Communication Design of Beijing Normal University Zhuhai Campus; chairman of Visual Arts Committee of Hong Kong Arts Development Council.

He is the recipient of Asian Cultural Council Fellowship, Artist of the Year Award Hong Kong in 1997, International Fellowship in the Visual Arts awarded by the United States of Information Agency and Mid-America Arts Alliance, and the Hong Kong Urban Council Fine Arts Award in 1988.

Major exhibitions and events he curated and co-curated included: “ Humanistic Nature and Society (Shan-Shui)–An Insight into the Future ” (a collateral event of the 56th Venice Biennale, 2015), “ Oh, My Homeland ” (Himalayas Museum Pavilion at the Marrakech Biennale, 2014), and the Hong Kong Pavilion at the 54th Venice Biennale (2011).

He was a member of the High-Level Cultural Delegation organized by the China’s Ministry of Culture and the British Council in 2015, deputy convener of the Hong Kong Pavilion at the 49th and 50th Venice Biennale (2001, 2003) and jury member of the 10th Gwangju Biennale.

He is invited to give lectures and talks at numerous institutes and universities all over the world including the Chosun University (Korea, 2016) and the Tokyo University of the Arts (Japan, 2014).

Panelist

Ryuta NAKAJIMA

Director, Sompo Japan Nipponkoa Fine Art Foundation

Director, Sompo Japan Nipponkoa Museum of Art

● Education

Bachelor of Laws, Keio University, Tokyo, 1980

● Experience

1980/4 : Joined Yasuda Fire and Marine Insurance

(Current Sompo Japan Nipponkoa Insurance Inc.)

2002/4-2005/4: General Manager, Hiroshima Automobile Business Production Department

2005/4-2005/7: General Manager, Financial Business Planning & Promotion Department

2005/7-2009/7: General Manager, 1st. Production & Marketing Department

2009/7-2011/6: Executive Officer, General Manager, Nagano Branch

2011/6-2015/4: Managing Executive Officer

2015/4-2015/6: Advisor

2015/6-Present: Director, Sompo Japan Nipponkoa Fine Art Foundation

Director, Sompo Japan Nipponkoa Museum of Art

企業藝術購藏

Starting A Corporate Collection

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藝術品典藏與資產管理

主持人 | 吳漢鐘

正修科技大學 藝術修復保存科學研究室 主任

與談人 | 簡家鼎

安盛藝術品保險理賠專員及風險評估員

與談人 | 蔡 鉞

譜藝科技有限公司執行總裁

藝術品鑑價及其在保險的應用

簡家鼎 | 安盛藝術品保險理賠專員及風險評估員

藝術品於台灣稅務及會計處理上是否能彰顯其公允價值，皆有賴藝術品鑑價機制與配套措施的建立，然而台灣相關產業對於鑑價制度及鑑價師規範缺乏共識，而提供藝術品市場趨勢與價格估量參考之藝術品資料庫及交易指數，雖提升了市場透明度，但由於大部分資料庫僅採用公開拍賣之價格，且通常未包含畫廊交易、拍賣公司之私人競標等資訊，因此資料庫數據未盡完整。

不同類型的商業與個人活動激發出藝術品藏家對自身收藏做專業鑑價的需求。在東亞，最普遍去進行鑑價的原因是為了投保，或是因不同種類會計目的而需要了解資產價值，例如進行遺產規劃與離婚財產分割等，其他原因包括欲以藏品貸款、作非金錢性慈善捐贈、甚至純粹想了解藏品價值 - 譬如藏家考慮出售藏品，所以希望有充足的市場訊息以做出明智的決定。

● 什麼是藝術品鑑價？

簡單來說，鑑價是對價值或價格的一個意見。一份鑑價報告要具說服力，鑑價人必須擁有受評估物品領域之相關教育背景與經驗。鑑價人一定要基於有根據的判斷與事實而提出意見，且須經過有系統且完善的分析得到評估結果。根據布萊克法律辭典，鑑價的定義是「有適當資格的公正人，對資產價值之估價或評估」，而後又提到鑑價是「透過專業評估確立資產的價值，而非單純展示市場交易結果」。因此，一份好的鑑價報告需要有詳盡的分析、相關文件作引證，以及有邏輯地帶出論點，使提出的價值能站得住腳。

藝術品鑑價的過程牽涉大量的資料搜集。一位專業的藝術鑑價師不單需要擁有受鑑價物品的相關知識，還需要對藝術市場和當中各個行業具充分了解。鑑價師還必須有廣泛的專家人脈，當他們遇到不熟悉的範疇時，能迅速地尋求相關的專業建議。

要了解藝術品鑑價對藝術品保險有多重要，我們要先了解什麼是藝術品保險，了解藝術品保險中的各種保單，及其保障客戶的價值基礎。

● 什麼是藝術品保險？

簡單而言，藝術品保險保障被保人在處所內、運送途中及暫存場所因火災、水災、盜竊與意外等災害對藝術品所造成的損失。倘若損毀造成藝術品的價值減損，此價值減損也屬保障範疇。

藝術品保險是藝術收藏管理中的關鍵部分。藏家可能已經採取所有必要的預防措施以減少藝術品受損的風險，但保險是張安全網，萬一不可預期的事情真的發生時，起碼在金錢上它能保障被保人的財務損失。保險合約能讓藝術品的擁有人或暫管人將風險轉嫁給保險公司。

大眾市場的保險產品，如一般家居或辦公室保險，通常只能保障像藝術品這類高價值物品一個相當低的價值，例如 5,000 美元。若要保險公司考慮任何此金額以上的投保額，通常有嚴格的要求，比如需要提供購買單據，而且往往對批准保障有異於文件上標示的價格沒有任何彈性。保險公司亦可能選擇不保障任何高於該金額的物品，如果那不符合公司的商業考慮。

專業的藝術品保險憑以下的幾個主要特徵，從大眾市場的一般保險中突圍而出：

- 提供全球性全險保障，其保障範圍廣，明確指出合約中對任何沒特別除外的風險都自動承保，而保障地域擴及世界各地，包括運送途中、出借予博物館期間、或委託畫廊或拍賣行出售時。
- 為符合珍貴藝術品的價值，能承保藝術品或收藏品一個極高的金額。此保額於業界稱為約定價值，只需要被保人與保險公司雙方同意，約定價值可以是任何金額。
- 保單會一併支付修復費用及修復後的價值減損。其他保險產品通常只會支付修復費用，不會支付因作品受損導致的價值減損。
- 專業的藝術品保險公司具有跨國的專家網絡，包括藝術顧問、藝術品物流公司、策展人、律師、公估人與修復師，能在顧客有需要時予以推薦。而藝術相關的核保與理賠問題，公司內部亦會有具相關知識的專家處理。

典型的藝術品保險會在保單上詳細列出所有投保的藝術品及其約定價值。為了方便被保人不須花大量時間詳列資料，亦能對低價值物品以單件物品限額約為 25,000 美元的價值以一

個總額形式保障。投保時，只需向保險公司提供一個大概總值就可。

下表是常見的藝術品保單類別，這些保單是為了配合業界持有、看管與保存藝術品的不

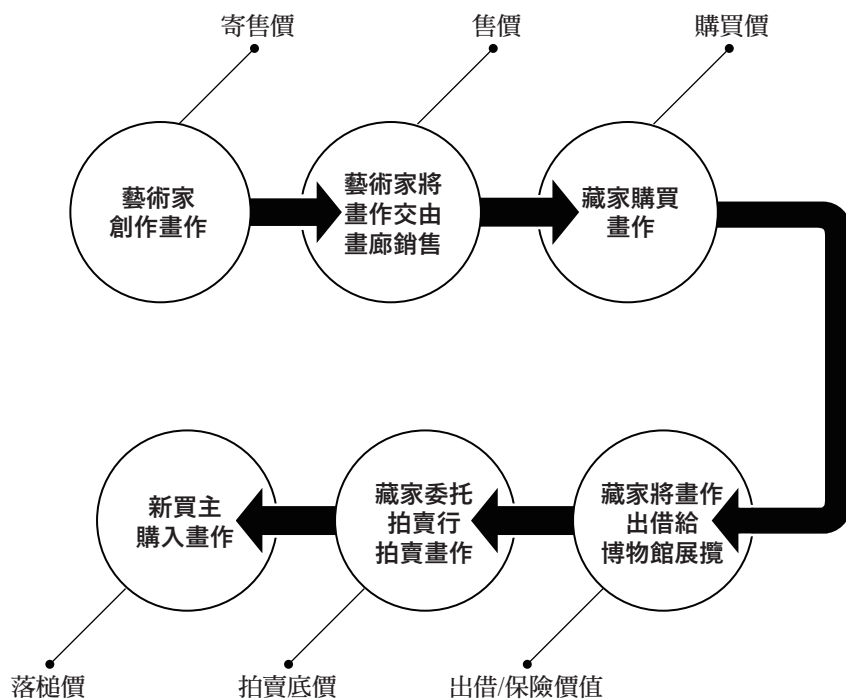
同類型藏家、經紀與機構所設計。如前所述，藝術品保單的主要保障範疇類似，但為迎合投保人的實際操作需要，每張保單的設計不盡相同。表中進一步列出各種保單常見的價值基礎：

保單類別	常見的價值基礎
私人藏家	協定價值
企業收藏	協定價值
藝廊/藝術經銷商	協定價值 購入成本 寄售價 售價的百分比 賣出價
拍賣行	底價 最高估價與最低估價的中間值 落錘價（含或不含備金）
博物館 （自持藏品）	協定價值
展覽與運送	協定價值（如由藏家出借） 寄售價（如由藝術家／畫廊出借）

保險的原則是予以保障財務損失，而不容許從中獲利。舉例來說，商業藝廊不會被允許投保售價全額，只能投保寄售價，最多加上其他準備展覽藝術品時所產生的相關費用，如運

輸與裱框費用等。因此，藝術品保險公司設計的保單需要保障藝術品在現任擁有者或保管者手上的適當價值，致使保障價值能隨藝術品於市場上流動時的情況變化而更新至適當價值。

下表可以作為例子，示範一張畫作的價值 / 價格 / 成本如何因應在不同擁有人 / 暫管人手上及畫作隨寄售、出借與交易等一般市場常見的易手而產生的變化：



為因應常變情況並消除顧客與保險公司的繁複行政工作，避免每次有新寄賣品或銷售都需要通報保險公司，舉例來說，一間當代藝廊的保單上可能會直接列有一條條文，說明每件寄售作品的保險價值為藝廊與藝術家合約上同意的寄賣價。如果合約上列明作品的寄賣價是藝術品售出後藝術家與藝廊按百份比拆分的話，保險價值就會因應此百份比中藝術家應得的部份處理。當藝術品出售給顧客後，保險價值就會自動更新為發票上的售出金額，以維護屬於藝廊持份的應有利益。

● 藝術品鑑價師如何決定價值 / 估計成本？

然而，其他種類的保單，如那些按協定價值投保的保單，該如何確立其投保價值呢？關於這種協議，相信讀者應該很容易就明白為何雙方都迫切需要公正且稱職的第三方的專業意見，針對物品提供適切的評估，保障雙方的利益。

關於鑑價，首先介紹三個主要衡量私人物品價值的方法：

1. 成本法：此法是對照受鑑價物品與重置該物品所需的成本。重置的方法大多是透過製造、重製或購買。
重置成本進一步分為更新重置成本與復原重置成本。更新重置成本是重置相同類型、品質與效用之物件所需要的成本；復原重置成本是重置相同外型、品質、狀況、壽命、來源與效用之物品所需要的成本。
某些物品擁有不能「複製」的價值特性，如物件的年代與其由來，對此則應考慮以復原重置的方式估算。鑑價師可以在零售市場找例子，比較類似年份並擁有類似物理性質與類似無形特性物品的價格。此法通常用於藝術品、古董與收藏品上。
2. 銷售比較法：此法透過分析已出售的類似藝術品，以得出受鑑物品的最可能價值。鑑價師的專業職責是在特定的市場中辨別那些售出物為類似物品（如沒有同樣的物品），並依照當中的不同處進行評估及調整。當某些保險鑑價無法以成本法獲得結果時，有時需要運用此法。
3. 收入法：此法將物品的未來收入預測包括在鑑價內。此法並不常用於藝術品鑑價，但有機會用於評估一件主要用來衍生出作品的受損用具，例如藝術家製造印刷作品之版畫模具。應用此法需要發掘出該物件預期帶來的收益。

如前所述，藝術品的價值與眾多的實際情況掛鉤，而藝術品鑑價需要按報告的用途決定使用那一種方法。下表列出為了取得結果，鑑價用途、鑑價目標與使用方法的典型關係。

鑑價用途	鑑價用途	使用方法	結果
捐贈/遺產處理/ 提供銷售參考	決定公平 市場價值	銷售比較法	成本法
購買保險	估計(重置)成本	成本法	重置成本 (全新或折舊)

有時候，一份報告可能按實際情況囊括不同的鑑價方法。

一旦鑑價用途、鑑價目標與使用方法決定下來，鑑價師下一步必須判斷適切的價值類別，並選擇合適市場然後搜集所需的資料。

藝術品鑑價中最常見的價值類別為：重置成本是當一項物品損壞、失竊或受損時，預期能夠取代該物品的所需金額。它額外要求取代物須要有類似的品質，且須在合理的時間於適當的市場上取得。

保險的保障是按「讓顧客的資產再次完整所需的金額」計算，因此，投保應該使用重置成本，而當中應該考量重置時牽涉的費用，例如重置藝術品可能需要付的買家佣金、稅款、運輸費用與裱框費用等。

市場價值的定義是指在特定日期，一件物品在被適當界定的市場上，買方需要支付與賣方最有可能收到的金額。

合理市場價值指的是買賣雙方在雙方具備適當事實知識而沒有任何一方受到脅迫下，

願意作交易的金額。

合理市場價值與市場價值很類似，只是合理市場價值是個假設性的概念，意味著買賣雙方都不佔優勢；而在市場價值，買賣其中一方可能有需要促成交易的原因，它假定物品會賣出而交易會在特定時間完成。

合理市場價值原為美國聯邦政府為裁定納稅義務所定義，包括贈與稅、遺產稅與非現金財產慈善捐款減稅。根據美國稅收法 1.170A-1(c)(2) 中，「合理市場價值」的定義是：

「物品依照買賣雙方合意交易的價格，當中沒有任何一方受到脅迫，且雙方都對相關的所有事實充分了解。」

美國財政部法規 § 20.2031-1(b) 就遺產稅事項也以類似定義合理市場價值，但對於如何選擇市場的提供了指導。

「合理市場價值不能由強迫性的買賣決定…而且不能由在它慣常賣給公眾以外的市場來決定…應適當地考慮物品的地緣性。」

殘餘價值也是一種市場價值，為物品於分

拆為組件後，在當地當刻按現狀能獲得的金額。這評估對於已不具原本完整形態或原型的受損物，例如雕塑、裝置藝術品或家具的金屬 / 木頭碎片等，可能是一個理想的套現方法。

其他類型的市場價值包括清算價值、適銷現金價值、實際現金價值、淨值、使用價值與續用價值，這幾項將不在此多做討論。

● 藝術品鑑價在藝術品保險上的應用

當了解藝術品鑑價與藝術品保險的原則後，現在我們就能透過以下幾個方面，看看藝術品鑑價如何促進藝術品保險運行：

讓保單有正確的承保金額

如無法預料的事情不幸發生，投保人能安心地知道每件作品的承保金額。若投保人的投保額低於實際價值，則可能無法獲得充足的補償。

向保險公司證明物件實際存在

保險公司提供保障時，一項必備條件是要確定受保物品實際存在，且投保人對受保物品有保險利益。保險公司每天收到許多投保申請書，可能無法親自造訪每位申請者。鑑價報告有助證明物品於鑑價當天於當地存在，且能向保險公司證明顧客對收藏有良好的管理習慣，

這對降低保險費亦有所幫助。

為了未來可能發生的理賠，提供物品在受損前的狀況

保險自然不會保障任何保險合約生效期前發生的損失，而當發生部份受損理賠時，只能受理與受損事故相關的損失。鑑價報告會記錄藝術品的狀況，避免投保人與保險公司在沒有意外前狀況報告而可能出現的爭拗。

一份詳細描述收藏品及價值的記錄，有助迅速處理理賠

當投保時保險公司已經有詳細的投保清單，理賠時，保險公司就能迅速確認受損物件及投保價值，然後進行金額理算並開展賠付過程這就能大幅縮短理賠的時間，讓投保人儘快收到賠償。

讓保險公司評估風險

保險公司能按照某地點的保險總額或是單件高價值物品作風險評估，制定最合適保單以配合顧客需要，也能確定投保人是否有按照投保金額制訂適當的安全措施。

有詳細描述收藏品的鑑價報告，有助各方監測價值變化

藝術品保單通常每年更新一次，有照片與詳盡的報告，有助於投保人與保險公司雙方檢視並考量是否需要就市況轉變重新鑑價。最理想的做法是每三到五年重新鑑價一次，因為在此期間，價值可能已經因市場情況而產生漲跌。

對於高價值物品，保險公司通常會要求價值證明，如購買時的發票或收據，以確定投保價值成立，並同時核對物品的所有人與來源。很多保險公司都接受用可信賴的鑑價師所做的專業鑑價報告代替這些文件證明，鑑價報告尤其能引證任何在購買日之後產生的價值變動。

● 破損或失竊理賠

藝術品鑑價另一個重要的功能是在破損理賠時去確定是否有價值減損及其減損幅度。按照保單條款、破損情況與受損程度，有幾種不同的理賠基礎，最常見的是：

- 將作品修復至受損前的狀況
- 修復後若有價值減損，保險公司會賠償修復費用及代表價值減損的金額。
- 重置作品：受保人可能會接受重置有複數版本的作品，如版畫、攝影作品或雕塑。
- 重製作品：某些情況下，原藝術家 / 工作室

可能會同意再製作藝術品。

- 兌現：若物件無法成功修復或重置，保險公司會賠付協定價值（若合約上列明協定價值）予被保人，而損毀物及其所有權則會轉讓給保險公司。

通常保險公司在理賠時會聘請一名公估人，以公正的方式協助調查並處理理賠。保險公估人不一定具有準確計算藝術品受損後的價值減損的知識，或擁有找尋適當修復或重置藝術品的網絡。因此，藝術品鑑價師可能會另外受雇協助處理此部分的理賠，釐定因破損所造成的價值減損。

保險公司通常會要求價值減損以百分比(%)的方式提供，方便按照合約上的協定價值計算差額。

所有價值減損的理賠都必須等到修復完成後才能進行，因為修復的結果與質素是考慮價值減損的重要因素。

若藝術品被認定為全損，則物件可能保留於破損狀況而考慮其殘餘價值。

有時候，藝術品鑑價師會被要求提供以下

項目，以協助理賠商討：

- 物件受損前的市場價值
- 物件受損後的市場價值
- 物件修復完成後的新市場價值
- 估算修復費用
- 估算重置費用
- 估算重製受損物件的費用
- 修復前，提供修復後預期出現的價值減損的意見

由此可見，投保人、公估人與保險公司各方面都依靠鑑價師提供準確且公正的鑑價文件，以協處理理賠工作。

藝術品鑑價師以不同方法比較受損物與類似狀況的物品在市場上的出售記錄作價值減損的評估，通常透過以下渠道得到相關資訊：

- 諮詢此領域的專家 / 藝廊 / 古董商 / 經銷商
- 對照拍賣行的狀況報告

關於價值減損的討論，通常價值減損得出的結果會分享給投保人與保險公司，如有需要，會通過協商方式到達雙方同意的數字。有些情況，投保人與保險公司未必能同意對方提出的評估意見，有鑑於此，大部分的保險合同

附有以下之鑑價條文：

● 鑑價條文

若我們（保險公司）與你（投保人）不同意物品的價值或是「減損」的金額，任何一方可以書面要求評估價值減損。如此一來，雙方將各自聘請一位具相關能力且公正的鑑價師，而兩位鑑價師則會選擇一名公斷人。若大家不能達到共識，任何一方可以要求由具審判權法庭的法官作選擇。兩位鑑價師需要分別提出物品的價值與「減損」的金額。若大家不能達到共識，則會將他們的差別交付給公斷人，公斷人只要同意任何一方，代表任何兩方同意就屬於具拘束力。每方將：

1. 支付己方的鑑價師的費用
2. 共同承擔鑑價相關的費用及公斷人的費用

● 藝術品鑑價的工作流程

文章一開始提到，藝術品鑑價通常始於顧客有需要而去找鑑價師。於選擇鑑價師時，建議挑選隸屬於具認受性的機構與專業團體的會員。美國的三大非營利國際鑑價師組織為國際評估師協會 (ISA)、美國評估師協會 (ASA)、美國評估師聯合會 (AAA)。英國的皇家特許測量師學會 (RICS) 則是因皇家特許狀而建立的獨立專業團體。這些專業團體要求會員維持高度的專業與道德標準，若會員不遵守規範，會

受到紀律處分。

另一種確保鑑價報告品質的方法是確保鑑價與撰寫報告方法按照國際認可的標準進行，如「專業評估執業統一準則 (USPAP)」。此準則由美國評估基金會發布，內容充足而且具權威性，涵蓋所有鑑價類的各種方法論。「專業評估執業統一準則」為所有鑑價師提供一個專業鑑價的標準，而此準則亦給鑑價報告使用者一個專業的基準以衡量鑑價師的表現。

藝術品鑑價開始的第一件事是鑑價師從顧客了解鑑價報告的用途（鑑價用途），以及鑑價師需要提供的資訊（鑑價目的）。這兩項重要的元素決定報告的方向、鑑價師規劃工作範圍的基礎，也決定了市場的選擇與價值的探究。鑑價師也能評估資料搜集的深度與類型，及應用在鑑價上的分析，以判斷提供適當且正確意見所需的必要步驟。

下一步則是安排實物檢查。鑑價師每次都應該親自檢查受鑑價物品。若無親自檢查，代表鑑價出現了限制情況而這一點必須在報告中公開。保險鑑價報告特別需要證明所陳述物品實際存在，並描述物品的現有狀況。

專業的鑑價師應該能準確地「鑑別」物品，而不一定具備「鑑定」物品的能力。鑑別是以科學、可測量的方法判定物件的組合元素，例如尺寸、材質、形狀、重量與狀況等。鑑定則是從學術層面於質量提供意見，評估物品的真偽。鑑定很少是絕對的，通常是一個綜合有依據的合理意見後作出的判斷。

實物檢查主要是讓鑑價師蒐集相關的資訊用於資料搜集與報告準備，鑑價師會拍照，量度每件受鑑價物的尺寸並予以記錄。為了正確地鑑別藝術品，鑑價師可能會移動作品，而且經常需要將畫作從牆上拿下來檢查畫作的背面，或是拆開畫框看畫紙或版畫的背面。他們亦會使用黑光燈檢查作品狀況，看看有沒有修復過的痕跡。

在鑑價師驗證受鑑價物品後，下一步是要依據鑑價用途及鑑價目的，選擇鑑定物品價值的方法，然後進行資料搜集並準備鑑價報告。

最終的報告應該用有條理及具邏輯的方式寫出。典型的鑑價報告應該包括開頭段落、正文與附錄。通常開頭段落是實在地交代有關該鑑價項目的「人物、物品、地點、時間及情況」，還會指出鑑價的具體細節。正文部分包

括了對各件受鑑價物品的具體描述及最終的價值結論。鑑價師應在報告中展示獲得此結論的分析，通常每件高價值物品都應該有至少三個好的對照例子，並且附有合理的推論。附錄則應該包括鑑價師的學歷與資格，以及與鑑價相關的補充資料，例如專業名詞表及藝術家生平簡介等。

為保險所做的鑑價應該留意的是，雖然在很多亞洲國家鑑價工作並未受到高度規範，保險合同卻是具有法律約束力的文件，所以聘請具資格的藝術品鑑價師尤其重要。

● 結論

一如大眾所料，藝術品保險公司最常接到的查詢是藏家打來說他們繼承了一些收藏，或是多年前買入了幾件藝術品，不知道藏品的現值卻想要投保。我們最慣常的做法是先將他們轉介給合適的藝術品鑑價師，待藏家能向我們提供專業的鑑價報告時，我們就可以按報告為基礎來進行核保。

關於藝術品鑑價，在亞洲地區最大的挑戰是儘管這裡積聚大量高價值的藝術品，在藏家的家中、藝術品倉庫甚至在市場上大額交易，市場上合資格的藝術品鑑價師卻寥寥可數。通

過此報告，希望能證明藝術品鑑價需要專業的技巧與知識，並由高度的職業道德標準所規範。

亞洲區的藝術收藏家較習慣尋求其他類型的商業機構為藝術品進行估價，例如藝廊或拍賣行。大多數的情況下，藝術品經銷商不會用心提供一份如上文所定義的正式、詳盡的鑑價報告，往往對如何判斷藝術品價值的陳述不太透明。拍賣行是另外一種人們會挑選進行評估藝術品價值的公司，問題是通常拍賣行更感興趣於受托販賣藝術品，因此比較有機會對受鑑物件有商業利益衝突。同時，他們亦傾向服務現有及潛在的顧客，而不是服務一些只希望了

解藏品現在價值，卻不打算出售藏品的藏家。對藝術品保險公司的挑戰是亞洲地區不像西方成熟的藝術市場，為藝術品購買保險於亞洲依然是一個相對陌生的概念。大多數藏家與企業會選擇行內形容的「自我保障」，亦即不買保險。因此，藝術品保險公司盡極大努力，透過教育、宣傳來告知業界藝術品保險為優良的藏品管理的基礎，能將不可預期的風險轉移。擁有專業的藝術品保險合約亦能讓客戶接觸藝術品保險公司的龐大跨國專業網絡，及保險公司就他們的藝術品收藏及風險量身設計的損失預防建議。

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創新激光分析技術 結合人工智能用於中國藝術品鑒定

蔡 鉞 | 譜藝科技有限公司執行總裁

為了知道藝術品的真偽，曾應用過許多技術，不過卻也帶出兩個問題：

1. 運用這些技術來鑒定真偽所需的知識需要長年訓練，入門門檻高。
2. 科學鑒定的正確性仍尚有進步的空間。

提升科學鑒定正確性的方法中有兩個步驟很重要。第一，要選擇適當的技術來有效且非破壞性地去從藝術品上取得化學資訊。研究中，有一項創新激光技術已經被開發出來，並且有作為鑒定用途使用在藝術品上。傳統技術不是過度破壞性，就是不夠靈敏。這項新的激光技術則能補足這些部分。它

既不會在藝術品上留下任何痕跡，同時又具高靈敏度 [靈敏度可細微至 1/109 (ppb) 及 10-18 莫耳 (atto-mol) 的程度]。第二，必須應用人工智能來作數據分析。現行使用的其中一個方法稱作集群分析 (cluster analysis)，是用來計算與真品間的相似性 (similarity)。

綜上所述兩項技術，很多鑒定的應用面便顯現出來。包含中國瓷器鑒定、中國畫顏料分析、花窗玻璃 (彩繪玻璃) 之真偽。證明這項藝術品鑒定方法有其可行性及通用性。本研究之目的及發展是為之後私人藏家、古董商、博物館以及拍賣公司的商業服務所用。

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簡家鼎

AXA 安盛亞洲區的索賠專員、藝術專家也是風險評估員，職責包括管理藝術品以及家居保險、審核批准藝術品估價以及前往亞洲各地的私人宅邸、畫廊、展覽廳、博物館和儲物空間進行風險評估。

國際評估師協會正式認可的評估師，曾於藝術收藏館理、倫敦蘇富比藝術學院「從索賠案例中檢視防失及降低風險」個案討論會、典雅藝博、香港荷蘭日以及其他香港、中國和新加坡等的政府與商業組織發表談話。

畢業自香港大學，握有藝術史和歐洲研究兩只文憑，在加入 AXA 安盛之前，曾擔任畫廊主管，後擔任香港萬玉堂營運長。

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蔡鉞博士為譜藝科技有限公司的共同創辦人兼執行總裁。他是採用創新激光技術結合人工智能來作商業藝術鑑定的先驅。

1987 年出生於中國成都。於 2009 年取得中國西南科技大學科學學士學位。之後赴香港攻讀物理博士。在擔任博士生期間，發現自己對藝術有極大興趣。他為藝術市場的拍賣結果所驚訝，對藝術品科學鑑定開始產生興趣，此外他發現這方面的科技公司數量很貧乏。

蔡博士的專業是採用高靈敏度和損害極不明顯的激光技術來作化學分析。在取得博士學位後，在香港浸會大學擔任博士後研究員期間，執行了一項與激光技術材料化學分析有關的研

究。他同時也是美國 Lawrence Berkeley 國家實驗室的客座學者。在他研究工作期間，他發現自己的實驗結果有益於低損害的藝術鑑定。

綜合他的個人興趣及專業，蔡博士決定商業化他的研究。譜藝科技公司是全世界首家結合激光分析技術及人工智能來作鑑定的公司。目前譜藝與羅浮宮的法國國家藝術實驗室 C2RMF 合作中。

蔡博士現在擁有一項美國專利而且在國際期刊和會議論文中共發表了十數篇文章。在 2013 年亦從香港浸會大學取得他的物理博士學位。

企業藝術購藏

Starting A Corporate Collection

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Appraisals & Science of Art Asset Management

Moderator | Dr. Han-Chung WU

Director, Cheng Shiu University Arts Restoration and
Conservation Scientific Research Laboratory

Panelist | Khadinn KHAN

Claims Specialist and Risk Surveyor, AXA ART
Asia Limited

Panelist | Dr. Bruno Yue CAI

President, Spectro Technology Limited

Art Appraisal and its application in art insurance

Khadinn KHAN | Claims Specialist and Risk Surveyor, AXA ART Asia Limited

There are many business and personal activities that prompt the owners of art collections to require professional appraisal of their property. In East Asia, the most common reasons are for obtaining insurance coverage or needing values of their assets for various types of accounting purposes, such as planning for estate and divorce division. Other reasons include seeking loan against their art, making non-cash charitable donation, or purely wanting to know the values of their artworks- perhaps they are considering a possible sale and wish to make an informed decision.

● What is art appraisal?

In simple term, an appraisal is an opinion of value or cost. In order to make an appraisal valid, the person performing such valuation must possess the relevant

education and experience in the subject matter of the appraised item. The appraiser must be able to demonstrate the opinion based on an informed judgment, supported by facts, and the appraisal conclusions are arrived at through systematic and thorough analysis. In Black's Law Dictionary, an appraisal is define as " a valuation or an estimation of value of property by disinterested persons of suitable qualifications. " It further states that it is " the process of ascertaining a value of an asset or liability that involves expert opinion rather than explicit market transactions. " A good art appraisal report must therefore contains extensive analysis, supporting documentation, and logical or compulsive argument that makes the values proposed sound and solid.

Art appraisal is in particular a very research-intensive process. A professional art appraiser must have knowledge of the art pieces they are dealing with as well as the art market and its various sectors. The appraiser must also have a network of experts they can call upon for advice on subjects they are unfamiliar with.

To understand how art appraisal is important to art insurance, one must first have understanding of what art insurance is, its different types of policies as well as the basis of values that they cover the clients on.

● What is art insurance?

Fine art policies insure the policyholders against physical loss of or damage to their art collection from fire, water, theft and accidental damage on the premises, in transit, and at temporary locations. Depreciation is also part of the coverage where this occurs as a direct result of damage insured.

Art insurance is a critical part of collection management. A collector may take

all necessary precautions to mitigate risks that may harm their art collection, but insurance is a safety net, at least in terms of dollar remuneration, to protect the policyholder from losses in the case of unforeseeable events occur. An insurance policy would allow the owner or custodian of fine art items to transfer the risk and liability to the insurance company.

A mass market insurance product such as a general household / office policy usually cover valuable items such as art objects up to a very low limit only, for example USD5,000. To give consideration for any item above that limit, insurance companies commonly have strict requirements such as the presence of purchase receipts, and usually do not have any flexibility to approve coverage at a value different from the amount shown on the document. Insurance companies may also elect not to cover any item above that limit since it is not their business “ appetite ” .

Specialist fine art insurance policies distinguish themselves from mass-market general insurance policies by the following

key features:

- Provide all- risks, worldwide cover – a very broad cover that specifies any risk that the contract does not specifically omit is automatically covered. The coverage is extended to anywhere in the world including during transits, on loan to museums or consigns to dealers or auction houses
- Can cover an artwork or a collection up to an extremely high limit to accommodate the high values of artworks - based on what the industry calls **Agreed Value** – which is a value up to any amount as long as it is agreed between the policyholder and the insurance company.
- Pay for restoration costs as well as any loss in value following a covered damage. Other insurance products usually only pay for restoration and not the depreciation as a result of the damage.
- A specialist fine art insurance company also have an international network of art advisers, fine art logistics companies, curators, lawyers, loss adjusters, conservators to recommend to clients when needed, as

well as in-house expertise to handle art-related underwriting and claims issues.

Typically for a fine art policy, all insured artworks are itemized on the Schedule along with their Agreed Values. It can also provide a blanket cover for miscellaneous items with an article limit of around USD25,000, which only an estimated total sum is required as the limit of coverage for this section.

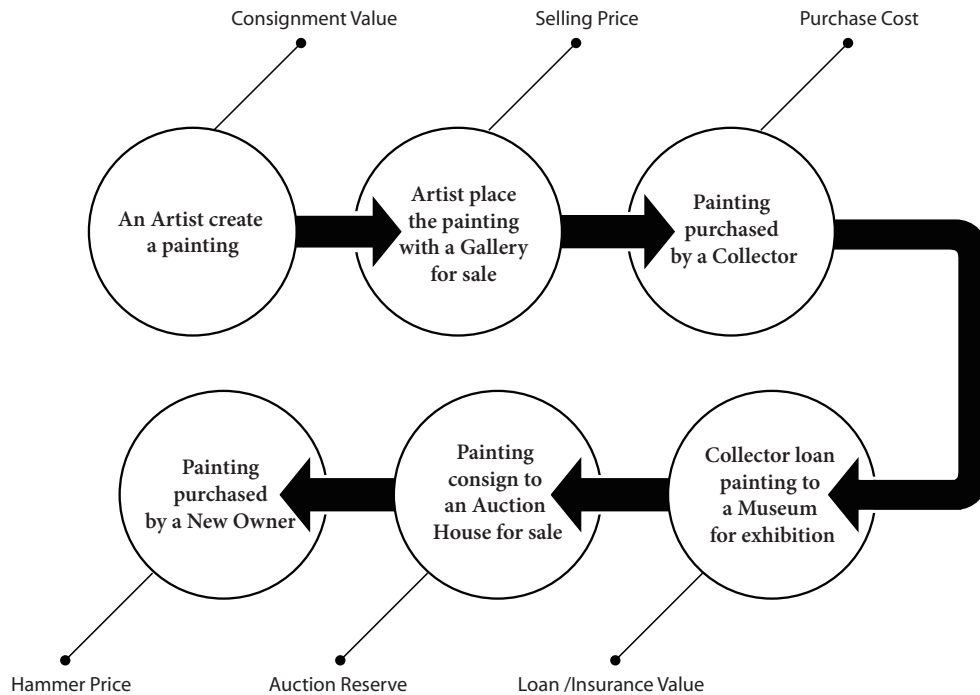
Below is a table that lists common types of fine art policies. They are designed to accommodate the needs of different types of collectors, dealers and institutions in the industry who have artworks under their ownership or care and custody. The main coverage features such as the ones listed above is similar, but there are specifics on each policy that vary in order to cater to the interests of the policyholders. The table further shows the common basis of value for each type of policy:

Type of Policy	Common Basis of Value
Private Collectors	Agreed Value
Corporate Collectors	Agreed Value
Art Galleries / Dealers	Agreed Value Acquisition Cost Consignment Value A percentage of Selling Price Sold Price
Auction Houses	Reserve Midpoint between the higher and lower estimate Hammer Price (With or without commission)
Museums (own collection)	Agreed Value
Exhibitions & Transits	Agreed Value (i.e. on loan from collector) Consignment Value (i.e on loan from artist/gallery)

A principle of insurance is that it should only give protection against losses and not for making profit. Therefore, for example a commercial art gallery is not permitted to insure at full selling prices but only at consignment values, at most with other relevant expenses such as shipping, framing costs for

getting the artworks ready for exhibition. To that extent, fine art insurance companies have designed products that adequately cover the rightful values of the artworks under the hands of their current owner or custodian that could adapt to the changes of values in the life of an artwork in the marketplace.

Below is a diagram that gives an example of how the value/price/cost of a painting can change through its relation to its current owner/ custodian through common market practices such as consignments, loan arrangements and transactions:



In order to respond to such scenario and eliminate miscellaneous administrative work for both the clients and the insurance company, for instance a primary, contemporary art

gallery's insurance policy could have a clause written on it that states the insurance value of each consignment is the gallery's liability to the artist as remarked on their agreement.

If the consignment value is based on a split between the artist and the gallery when an artwork is sold, then the insurance value could be the percentage (%) of the artist's share as remarked on the agreement. If the artwork is sold to a client, the insurance value will automatically be updated to the sold price listed on the sales invoice, so as to protect the value of the share belongs to the gallery.

● **How does art appraiser determine value / estimate cost?**

But what about establishing insurance values for other policies, namely those insured at Agreed Values? For this arrangement it should be easy to see why both parties would crave professional opinion from an impartial, competent third party to provide proper valuation of the items to be insured to safeguard their interests.

As far as forming an opinion of value, there are primarily three main approaches for measuring the value of personal property:

1. The Cost Approach: This approach compares

the item being appraised with the cost to replace it, most likely through production, reproduction, or purchase.

Replacement cost is further divided into Replacement Cost (New) or Replacement Cost (Used). Replacement Cost (New) is the cost necessary to replace an item with a new item of like kind, quality, and utility. Replacement Cost (Used) is the cost necessary to replace an equivalent item having similar appearance, quality, condition, age, authorship and utility.

For some items that are not possible to "reproduce" certain value characteristics as antiquity or provenance, Replacement Cost (Used) should be considered and the appraiser can explore examples of the retail replacement market for items of that age having similar physical and intangible value characteristics. It is commonly applied to fine art, antiques and collectibles.

2. The Sales Comparison Approach: This approach involves analysis of similar sold artworks in order to derive an indication of the most probable value of the property being appraised.

It is the appraiser’s professional duty to identify similar, if not exact duplicate, properties that have sold within the defined marketplace, then make adjustments in value for the differences that exist. It is sometime used for insurance if Cost Approach fails to yield results.

3. The Income Approach: This approach factors in the income that a property garners. This approach might be used, for example, in the appraisal of a damaged item that had been chiefly used for the creation of derivative works. This approach is not commonly used

in art appraisal, but an example is the value of an original matrix that an artist may use to create duplicate prints. It requires a discovery of the anticipated income from the asset.

As mentioned, value of an artwork depend upon numerous factors of context. For art appraisal, the purpose of the appraisal determines the type of value being used. Below is a table that shows the typical relationship between the intended use, objective, approach to use in order to achieve the result-

Intended Use	Appraisal Objective	Approach Used	Result
Donation / Estate / Reference for possible sale	Determine Fair Market Value	Sales Comparison	Fair Market Values
Insurance Coverage	Estimate Cost	Cost	Replacement Costs New and/or Used

More than one approach can be chosen for an assignment, depending on circumstances.

Once the intended use, objective and approach to use of an assignment is determined, the appraiser must next identify the appropriate value level, then select the appropriate marketplace from which the necessary value can be obtained.

The most common types of values in an art appraisal are:

Replacement Cost is the amount of money one might be expected to pay to replace a property that was destroyed, stolen, or damaged. It further requires the replacement of a property with another having similar qualities, within a reasonable time, and within the appropriate market.

The idea of insurance coverage is how much it will take to make the client whole again. In that regard, Replacement Cost should be used and this cost should give consideration to relevant expenses such as buyer's premium, taxes, shipping costs, framing costs on top of the price to purchase the artwork.

Market Value is defined as the most probable price that a buyer will have to pay, and that the seller is most likely to receive, for an item of property within the defined marketplace at a particular point in time.

Fair Market Value is the price at which property would change hands between a

willing buyer and a willing seller, neither being under any compulsion to buy or sell and both having reasonable knowledge of relevant facts.

Fair Market Value is similar to Market Value with the exceptions that Fair Market Value is a hypothetical concept implying that neither buyer nor seller has an advantage, and in Market Value, there can be a compulsion to buy or sell, namely it assumes that the property will be sold and that the sale will be consummated within a given period of time.

Fair Market Value was originally defined by the U.S. federal government for use in determining tax liabilities including gift tax, estate tax, and tax deductions for noncash charitable contributions. Under Internal Revenue Regulation Section 1.170A-1(c)(2), *"Fair Market Value" is define as: " The price at which property would change hands between a willing buyer and a willing seller, neither being under any compulsion to buy or sell and both having reasonable knowledge of relevant facts . "*

Their Treasury Regulation § 20.2031-1(b) for estate tax purposes also defines Fair

Market Value in the same way, but goes on to provide guidance on how to select the market for valuation purposes: *"Fair Market Value is not to be determined by a forced sale ... nor is the Fair Market Value of an item of property to be determined by the sale price of the item in a market other than that in which such an item is most commonly sold to the public ... taking into consideration the location of the item wherever appropriate."*

Salvage value is also a type of market value and is the amount that could most probably be obtained by dividing the property into its component parts and selling them separately particularly 'where is' and 'as is'. This would be the most desired way to dispose of damaged or broken property that no longer has value as a whole or in its original form i.e. sculptures, installation work or scrap metal/ woods from furniture.

Other types of market value include Liquidation Value, Marketable Cash Value, Actual Cash Value, Net Value, Value in Use and Value in Place which will not be discussed in this presentation.

● Application of art appraisal in art insurance

After having both an understanding on art appraisal and art insurance principles, we can now look at how art appraisal is able to facilitate art insurance through the following aspects:

To have the correct amount of insurance coverage

The policyholder can have the comfort of knowing the exact amount on each piece is insured for if the unthinkable occur. If the policyholder underinsure they may not receive the adequate compensation at loss or damage of the item(s).

To provide proof to the insurance company that the property exists

One essential requirement to provide coverage is to ascertain the insured items exist and the policyholder has insurable interest to them. Insurance company receive several submissions each day and they may not be able to perform site visit for each submission. An appraisal report can serve as proof that the items exist and at the location on the date of the inspection, as well as demonstrate to the

insurance company that the client keeps good inventory record of their collection, which can help to bring their insurance premium down.

To provide proof of the property's pre-damage condition in case of a claim

Naturally, an insurance policy would not cover any damage that exists before it comes into effect and at partial damage, it should only respond to the damages relate to that incident. The appraisal report would record the conditions of the artworks and avoid any dispute between the policyholder and the insurance company by having such pre-loss record.

A detailed inventory with description and values to facilitate claims

With an itemized list lodged with the insurance company at inception, the company can quickly identify the damaged item and the value it is insured for, then perform adjustments to proceed toward settlement. It can significantly reduce time on the claim process and for the policyholder to receive payment.

For insurance company to estimate risk and exposure

The insurance company can calculate the risk and exposure, based on the total sum insured accumulated at a location, or a single high-value risk, in order to customize the most suitable policy coverage and loss prevention advice to suit the client's needs, as well as determine whether the security measures in place is sufficient.

An appraisal report with detailed description can help all parties to monitor change in value

Fine art policies are generally renew on an annual basis. A detailed report with photos and descriptions is helpful for both policyholder and the insurance company to review and consider whether a new appraisal is needed. Ideally, the values should be reviewed every three to five years as values can rise or fall markedly depending on market conditions within such period.

Generally, for high value items the insurance company would ask for proof of value such as purchase invoice or receipt to ascertain the value, ownership and provenance

before agreeing to provide coverage. A professional appraisal report by a reliable appraiser is widely accepted to replace such documentation, it will in particular provide support for any change of value since the date of purchase.

● **Damage claims or losses**

Another key function of art appraisal is to determine any or how much is the loss in value at damage claims. There are different types of settlement proposals, depending on the policy terms, circumstances and extent of damage. The most common are:

- Restore the work to its pre-damage condition
- If there is any loss in value after the restoration, the insurance company would pay for the depreciation, together with restoration costs
- Replace the work- for editioned work such as print or sculpture, it is possible that the client would accept a replacement
- Reproduce the work - in some occasion, the original artist/ foundry may agree to reproduce an artwork
- Cashing out the property- if the property cannot be successfully repaired or replace,

the insurance company will pay the Agreed Value (if listed on the Policy). The salvage and title will then transfer to the insurance company.

Typically the insurance company would appoint a loss adjuster at claims to handle and investigate the claim in an impartial manner. The loss adjuster appointed may not necessarily process the knowledge to accurately value an artwork or the network to find an appropriate replacement or restorer. Therefore, an art appraiser may further be hired to assist in this part of the claim to determine the value of the loss in result from the damage or loss.

Insurance company generally would ask for loss in value to be provided in percentage (%), in order to calculate it against the Agreed Value on the Policy.

For any claim on loss in value, such cannot be determined until restoration has been completed, since the quality of restoration is an important factor in considering such diminution, if any.

If the artwork is deemed to be a total loss,

Salvage Value can be determined while the property remains in its damaged condition.

At times the art appraiser could be asked to provide the following in order to facilitate settlement discussion:

- Market value of the item prior to damage
- Market value of the item in its damaged condition
- The object's new market value, once repairs are completed
- Estimate costs for repairs
- Estimate replacement cost
- Estimate cost to reproduce the damaged items
- Before restoration, provide an opinion of any anticipated loss-in-value post- restoration

All parties- policyholder, loss adjuster, insurance company rely on the appraiser to provide accurate and unbiased documentation of the values to process the claim.

There are a few ways for an art appraiser to perform a loss in value appraisal, by comparing the damaged item to items of similar conditions sold in the marketplace.

They can obtain such information through

- Consulting specialists / dealers / auctioneers specialized in the subject field
- Comparing auction house condition reports

In loss in value discussion, usually the results are shared between the two parties and some sort of negotiation would take place to agree on the numbers. There are circumstances when the policyholder and insurance company or their respective representatives do not agree with the opinion of value given by the other side. In view of that, most policies have an Appraisal Clause written as a policy condition:

● **APPRAISAL Clause**

If we (the Insurance Company) and you (the Policyholder) disagree on the value of the property or the amount of " loss ", either may make written demand for an appraisal of the " loss ". In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the value of the property and amount of " loss ". If they fail to agree, they will submit their difference

to the umpire. A decision agreed to by any two will be binding. Each party will:

- 1. Pay its chosen appraiser; and*
- 2. Bear the other expenses of the appraisal and umpire equally.*

● **Workflow of an art appraisal**

As stated in the beginning, an art appraisal usually begins with the client having a need and approach an appraiser. It is advisable to appoint an art appraiser who is a member of recognized institutions and professional bodies. In the U.S.A. the three major non-profit international appraiser organizations are International Society of Appraisers (ISA), The American Society of Appraisers (ASA) and Appraisers Association of America (AAA). In the UK, Royal Institution of Chartered Surveyors (RICS) is an independent professional body established by Royal Charter. Such professional bodies hold their members to a high professional and ethical standards and any member fail to adhere to their codes will subject to disciplinary actions.

Another way to ensure the quality of the

appraisal report is to ensure it is prepared in accordance to standards such as The Uniform Standards of Professional Appraisal Practice (USPAP). USPAP is issued by the Appraisal Foundation in the U.S.A. as an authoritative and voluminous document covering methodology for all types of appraising. USPAP provides a standard of professional conduct for all appraisers. The standards also give users of appraisals a benchmark of professionalism with which to gauge the performance of the appraiser.

The appraiser would begin by obtaining from the client how the appraisal is to be used (Intended Use) and what information the appraiser needs to provide (Objective). These two important factors determine the direction of the report, the basis for the appraiser to plan the “ Scope of work ” and decide the choice of markets as well as values to explore. The appraiser can also assess the amount and type of information to be researched and the analysis applied to the assignment, so as to estimate the necessary steps to provide an appropriate and accurate opinion.

The next step is to arrange for a physical inspection. The appraiser should always inspect the items to be appraised in person. Without physical inspection, it could be a limiting condition and has to be disclosed in the report. Insurance appraisal in particular needs to prove that the property as described actually existed and carry information on their conditions.

Any professional appraiser should be able to properly “ identify ” property and although not necessarily be able to “authenticate ” property. Identification is the scientific determination of quantitative elements such as dimensions, materials, form, weight, condition etc. Authentication is the scholarly determination of qualitative opinions to attest that something is genuine. It rarely is definitive but rather is a matter of informed and reasoned opinion.

The inspection is mainly for the appraiser to gather pertinent information for use in the research and report processes. Commonly the appraiser would take photos, get measurements

of each object to be appraised, make notes – to properly inspect an artwork, they would handle the piece and it is common that they have to unhook a painting from the wall to see the back of a painting, or open up the frame to see the back of a work on paper or a print. They would also use black light to check the condition of an artwork for any mark of previous restoration.

After the appraiser identify the objects to appraise, the next step is to consider the approach to use to determine their values, based on the intended use and objective, then conduct research and prepare the report.

The final report should be written in an orderly and logical manner. A typical report should include a cover section, a body, and an addendum. In general, the cover section is the cogent “ who, what, where, when, why and how ” of the appraisal assignment. It should identify the appraisal specific details. The body is item specific with clear delineation, description of the individual items to be appraised as well as the final value

conclusion. The appraiser should demonstrate here the analysis of how such conclusion was achieved - generally there should be at least three good comparables for each high value item with justified reasoning. The addendum should include the appraiser's qualifications and supplementary materials related to the appraisal such as glossary and artist biography.

For an art appraisal that is prepared for insurance purpose, it is important to note that although in many countries an appraisal is not highly regulated, the policy is a legal binding document so it is vital that the art appraiser have proper qualifications to prepare the report.

● Conclusion

As one can imagine, the most common enquiry for an art insurance company to receive is that many collectors would call up and say they have inherited a collection of artworks, or purchased items several years ago that they do not know the current values but would like to arrange insurance coverage. Our common practice is to refer them to an

appropriate art appraiser and once they can provide a professional appraisal report, we will use it as the basis to arrange insurance.

The biggest challenge in this region of the world is that there is an insufficient number of qualified art appraisers available to the market, despite the growth of the art market and the large amount of valuable artworks exchange hands, accumulated in collectors' homes and fine art storages. I hope through this presentation I have demonstrated art appraisal demands specialized skills and knowledge and is guided by high professional and ethical standards.

In Asia, it is still more common for the owners of art collections to approach outside parties such as art dealers or auction houses for a valuation. In most circumstances, dealers are uninterested to provide a report as detailed as a formal appraisal report as defined thus lack the transparency in how they arrive at the values proposed. Auction houses are another de facto business people turn to for opinion of values. The problem is generally auction houses are

more motivated to get consignments thus have business interest in the items to be appraised. At the same time, they are more inclined to serve existing or potential clients than the regular collectors who may have interest to know the values but no interest in selling.

For art insurance companies, the challenge is that the concept of buying insurance for artworks is still a relatively foreign concept unlike in the developed art markets in the West. The majority of art collectors, business

owners would elect to “ self-insure ” , which means not buying insurance. Art insurance companies therefore spend a lot of effort in promotion through education programmes, informing the industry the essential of art insurance as a core part of good collection management and for transfer of unforeseeable risks. Having a specialist art insurance policy also give them access to the art insurance company’s vast international network of experts, as well as receiving tailor-made advice on loss prevention for their art collections.

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The Chinese Art Authentication: Novel Laser Analytical Technology plus Artificial Intelligence Data Analysis

Dr. Bruno Yue CAI | President, Spectro Technology Limited

To reveal the artwork authenticity, numerous technologies have already been applied. However, two problems are raised:

1. The knowledge of using the technologies to authenticate the artwork needs years of the training and it is not easy to be accessed.
2. The accuracy of scientific authentication has some space to be improved.

One solution will be introduced for enhancing the accuracy of scientific authentication. Two steps are very important. First of all, suitable technology needs to be selected to extract the chemical information from the artworks effectively and nondestructively. In our case, one novel laser technology has been invented and applied on the artwork for authentication purpose. Traditional technologies are either too destructive or not

sensitive enough. This novel laser technology fills the void. It doesn't leave any visible mark on the artwork meanwhile it is ultra sensitive (the sensitivity can be down to ppb and atto-mol level). Second, the artificial intelligence must be applied for data analysis. One of the methods we are using is called the cluster analysis. It is used to calculate the similarity of authenticity.

Combining both of the upper methods, several authentication applications will be shown. It includes Chinese porcelains authentication, Chinese painting pigment analysis, stained glass authenticity. It demonstrates the feasibility and universality of this solution for artwork authentication. The purpose of this research and development is for the future commercial service for private collectors, antique dealers, museums and auction houses.

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Ph.D. National Cheng-Kung University,
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Panelist

Khadinn KHAN

Khadinn KHAN is the Claims Specialist, Art Expert & Risk Surveyor for AXA ART in Asia. His responsibilities include managing fine art and high value household claims, reviewing and approving artwork valuations as well as performing risk surveys at private residences, art galleries, exhibitions, museums and storage facilities across Asia.

Khadinn is an Accredited Member of the International Society of Appraisers. He had given talks on art collection management, loss

prevention and risk mitigation through claims case studies for Sotheby's Institute of Art, Fine Art Asia, Dutch Days in Hong Kong, and to several commercial and government groups in Hong Kong, China and Singapore.

Before joining AXA ART, Khadinn served as Gallery Manager and later as Director of Operations at Plum Blossoms Gallery. He is a graduate of University of Hong Kong and holds a degree in Art History and European Studies.

Panelist

Bruno Yue CAI

Dr. Bruno Yue CAI is the co-founder and CEO of Spectro Technology Limited. He is the pioneer of using novel laser technology combined with the artificial intelligence for commercial artwork authentication.

Dr. Cai was born in Chengdu, People's Republic of China, in 1987. He obtained the Bachelor of Science in Southwest University of Science and Technology in PROC in 2009. After that, Dr. Cai went to Hong Kong to pursue the PhD in Physics. During the PhD student period, Dr. Bruno Yue Cai found the tremendous interest in arts. Surprised by

the auction results at art market, he became interested in scientific artwork authentication and he found that the amount of scientific companies working on this subject is limited.

Dr. Cai's expertise is using laser technology for chemical analysis with ultra-sensitivity and invisible damage. After obtaining the PhD, Dr. Cai performed a research related to the chemical analysis of materials using laser technology during the postdoctoral fellowship at the Hong Hong Baptist University. He was also a visiting scientist at the Lawrence Berkeley National Laboratory in United States of America.

During his research career, he realised that his research results can help in the authentication of artworks with invisible damage.

Combining his personal interests and his expertise, Dr. Cai decided to commercialise his research. Spectro Technology Limited is the first company in the world to combine the laser-based analytical technique with artificial intelligence

for authentication purpose. Currently, the company is working with the French National Artwork Laboratory of the Louvre Museum, C2RME.

Dr. Cai currently holds one US patent and he has over than 10 publications in international journals and conference proceedings. Dr. Cai received his PhD in Physics from Hong Kong Baptist University in 2013.



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