



院長的話

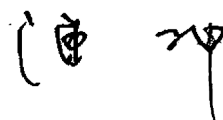
Taiwan Residential  
Earthquake Insurance Fund  
10th Anniversary Special Edition

## 院 長 的 話

我國住宅地震保險制度係本院因應民國 88 年發生 921 大地震所造成嚴重災情而規劃推動，並列為災後重建計畫工作綱領之配合措施，由當時財政部保險司負責規劃建制，本人時任財政部次長，故有幸參與本保險制度之規劃、建制及實施，並兼任財團法人住宅地震保險基金首任董事長。

本保險制度實施至今已屆 10 週年，欣聞投保率已近 30%，相較於 921 大地震時住宅地震險之投保率 0.2% 成長甚多，其間地震保險基金賡續協助政府強化、改善及建立本保險制度與相關機制，已具相當成效；近年全球天災地變頻仍，對於位處地震帶的臺灣，本保險制度提供民眾家園基本之地震險保障愈顯重要。今（101）年適逢本保險制度建制屆滿 10 週年，至盼本保險制度能盡善盡美，永續經營，以期發揮最大功效。

行政院院長



謹識

中華民國 101 年 4 月



祝 賀 與 期 許

Taiwan Residential  
Earthquake Insurance Fund  
10th Anniversary Special Edition

## 祝賀與期許



行政院金融監督管理委員會  
主任委員 陳裕璋

**Yuh Chang Chen**  
Chairperson,  
Financial Supervisory Commission,  
Executive Yuan, R.O.C.

我國住宅地震保險制度係於民國 91 年 4 月 1 日實施，迄今已屆 10 週年，由地震保險基金負責整體保險制度及其危險分散機制之經營與管理。在歷屆董事長、總經理之領導下，廣納產、官、學等各界專家意見，不斷提升其所扮演中樞組織之角色與功能，並定期檢討住宅地震保險制度，提供主管機關政策之建議，以發揮政策性保險之功能。另為與國際接軌，並瞭解各國國家型天災保險制度，地震保險基金亦積極參與各國天災保險組織之聯繫平台，共同探討巨災風險的管理，並與各國天災保險制度管理者進行經驗交流。期能借鏡國外之制度與經驗，強化並改善我國現行制度。

地震為較難早期預警的天然災害，且具有損失頻率低、幅度大與缺乏足夠損失經驗之特性，其造成之損失亦難以預估，故地震保險基金之設立，並透過大數法則及藉由保險的運用，以有效降低或移轉地震所致風險，對未來地震受災戶之損失填補，將具有極大之效益。謹藉此機會對過去 10 年參與住宅地震保險制度營運之各單位、專家學者，表達誠摯肯定與謝意。期望地震保險基金同仁繼續努力，使住宅地震保險制度更臻完善，落實普遍提供社會大眾地震基本保障之政策目標。

行政院金融監督管理委員會

主任委員

陳裕璋

謹識

中華民國 101 年 4 月

祝賀與期許



教育部  
部長 蔣偉寧

財團法人住宅地震保險基金  
第一、二、四屆董事

**Wei-ling Chiang**  
Minister, Ministry of Education, R.O.C.

Director, TREIF  
(Dec. 2001 ~ Apr. 2008) &  
(Apr. 2011 ~ Feb. 2012)

保家護宅  
裕國利民

教育部  
部長 蔣偉寧



敬題

財團法人住宅地震保險基金成立十週年誌慶



臺灣金融控股股份有限公司  
董事長 張秀蓮

行政院金融監督管理委員會  
副主任委員(2004~2008)

財團法人住宅地震保險基金  
第一屆董事、第二任董事長

**Susan S. Chang**

Chairperson,  
Taiwan Financial Holding Co., Ltd.

Vice-Chairperson,  
Financial Supervisory Commission,  
Executive Yuan, R.O.C.(2004~2008)

Director, TREIF  
(Dec. 2001~Oct. 2005)

Chairperson, TREIF  
(Jul. 29, 2002 ~ Oct. 16, 2005)

住宅地震保險建制十週年誌慶

守護家園  
利惠人群

臺灣金控董事長 張秀蓮



敬賀



## 祝賀與期許



內政部消防署  
署長 葉吉堂

**Chi-Tang Yeh**  
Director General, National Fire Agency,  
Ministry of the Interior, R.O.C.

災害防救即是以減災、整備、應變及復原為四大階段作為主軸，政府固然是政策推動的軸心，但是基於「自助、互助、公助」的理念，引進民間充沛的力量，作為防災的重要輔佐側翼，已蔚為當前防災政策的趨勢。

基於內政部（消防署）主管災害防救法之立場，我們非常感佩「財團法人住宅地震保險基金」近幾年來的努力與成果，不僅長期累積達 137.3 億元的龐大基金，而且平時還協助政府從事地震防範宣導工作。萬一不幸重大地震發生，相信地震保險基金同仁必能秉持人饑己饑的互助精神，幫助受災民眾，迅速地安身立命與重新出發，以作為政府的最大後盾。在其即將邁入第 10 週年之際，謹此致上最高的敬意與謝意。

內政部消防署

署長 **葉吉堂** 謹識

中華民國 101 年 4 月



中國信託人壽股份有限公司  
總經理 凌氤寶

行政院金融監督管理委員會  
專任委員(2004~2006)

財團法人住宅地震保險基金  
第三任董事長

**Frank Kuen-Bao Ling**  
Chief Executive Officer,  
Chinatrust Life Insurance Co., Ltd.  
Commissioner,  
Financial Supervisory Commission,  
Executive Yuan, R.O.C.  
(2004-2006)  
Chairman, TREIF  
(Oct. 17, 2005 ~ Apr. 14, 2008)

住宅地震保險制度實施初期，係由中央再保險公司擔任本保險制度之經理人，財團法人住宅地震保險基金則擔任本保險制度之危險承擔者。95 年 7 月起地震保險基金正式獨立運作，本人時為地震保險基金董事長，帶領地震保險基金由單純之風險承擔者，轉換為承擔風險與制度管理之中樞組織，並延聘專職人員承辦相關業務，負責住宅地震保險承保、理賠制度之建立與改善、共保業務之處理、再保險安排、業務宣導等事項；又鑑於本保險為政策性保險，制度改革尤與民眾權益攸關，相關議題之決策過程，尤須力求周延縝密，遂於 97 年 3 月間成立住宅地震保險制度發展規劃工作小組，廣納學者及專家之意見，對本保險制度進行檢討改善，提供主管機關政策之建議，以落實本保險之政策性目的。

10 年來，欣見在地震保險基金與產、官、學等各界專家的努力之下，住宅地震保險制度與理賠等機制已不斷強化與改善，投保率亦已提高甚多。值此 10 週年之際，至盼地震保險基金同仁繼續努力，利用網路等媒體進行各層次、對象之地震風險及地震保險之宣導，使投保率再提高，更期望上蒼疼惜臺灣民眾，平安度過每一次的考驗，確保住宅地震保險制度能永續經營。

中國信託人壽股份有限公司

總經理

凌氤寶

謹識

中華民國 101 年 4 月



## 祝賀與期許



中華民國風險管理學會  
理事長 張士傑

行政院金融監督管理委員會  
專任委員(2006-2010)

**Bill Chang**

Chairman,  
Risk Management Society of Taiwan,  
R.O.C.

Commissioner,  
Financial Supervisory Commission,  
Executive Yuan, R.O.C. (2006-2010)

還記得於政府任職期間，於 2007 年出席第二屆亞洲保險監理官會議時，曾針對臺灣地震巨災的保險制度進行報告，首次仔細了解財團法人住宅地震保險基金的運作機制，往後與基金同仁的互動中深深體驗到地震保險基金對於提升臺灣風險管理專業與穩定社會的重要性。

地震保險基金即將邁入第二個 10 年，針對這個特別的日子，首先對於地震保險基金同仁的貢獻與努力給予最高度的肯定，特別感謝基金歷任長官與同仁對於社會安定的貢獻，也期許在基金的努力下，持續強化臺灣的社會安全體系，透過穩健的財務規劃，提供社會大眾最值得信賴的住宅地震保障機制。

中華民國風險管理學會

理事長

張士傑

謹識

中華民國 101 年 4 月



台灣金聯資產管理股份有限公司  
董事長 沈臨龍

財團法人住宅地震保險基金  
第一屆董事、第五任董事長

**Leon L. Shen**

Chairman,  
Taiwan Asset Management Corporation

Chairman, TREIF  
(Jan. 1, 2010 ~ Jul. 5, 2010)

Director, TREIF  
(Dec. 2001 ~ Sep., 2002)

## 地 魚 不 載

九二一集集大地震催生了財團法人住宅地震保險基金。余見證創立，民國九十九年復短暫接任董事及職務半年，欣逢十歲之慶，歡欣之餘，感觸更為深刻。

回顧成立之初，政策首要在降低大眾地震損失，提供基本保障，並減輕國家財政負擔，故基金委由中央再保險公司經營管理，以節約支出，快速累積基金規模，目標任務至為明確。民國九十五年基金獨立運作並定位為住宅地震保險制度之中樞組織，行政業務趨於龐雜，人力專業日顯不足。

茲際地震隱憂不去，基金背負民眾殷切期待，至盼放寬組織及人力運用彈性，以積極爭取優秀專業人才，並創新組織任務，加速在業務面地震危險分散機制及財務面財源籌措計劃作更長遠健全之規劃。地魚不載，敬而新成，方可臻善此百年大制。

—沈臨龍 謹誌  
民國一〇一年二月

## 祝賀與期許



凱基證券股份有限公司

**董事長 魏寶生**

財團法人住宅地震保險基金  
第一屆董事

財政部保險司司長(2002-2004)

行政院金融監督管理委員會  
保險局局長(2004-2005)

**Mark Wei**

Chairman, KGI Securities Co. Ltd.

Director, TREIF  
(Nov. 2002~Mar. 2005)

Director General,  
Insurance Department,  
Ministry of Finance, R.O.C.  
(Oct. 28, 2002~Jun. 30, 2004)

Director General,  
Insurance Bureau,  
Financial Supervisory Commission,  
Executive Yuan, R.O.C.  
(Jul. 1, 2004~Mar. 15, 2005)

20 世紀末臺灣發生 921 大地震，21 世紀初美國爆發 911 恐怖主義攻擊事件，似乎註定了人類 21 世紀將面臨天災人禍造成巨災損失的命運與挑戰。事實上，過去 10 年因氣候異常及人為疏失等造成的經濟及人命損失逐年上升，遠超乎保險的理賠。如何運用各種科技、通訊及金融等現代化工具，進行防災、損害防阻、災情即時通報、保險快速理賠以及重建家園等一連串更積極的因應措施，已是政府、企業及人民不可忽視的議題。

根據 2009 年行政院國科會補助，由中央研究院經濟研究所執行之「氣候變遷對天然災害防治資源配置之影響以及風險管理決策模式之規劃研究」三年計畫指出，日本每年防災預算（佔 GDP 的 0.46%）大約是臺灣（佔 GDP 的 0.27%）的 20 倍。而臺灣對於天然災害的因應仍以傳統的救助金為主，非填補損失之用，因此該研究建議政府應採取積極（Proactive）而非消極的（Reactive）之態度與作為，研究成立天然災害救助基金之可行性；一方面藉以穩定救助經費來源，解決年度預算編列之僵化問題，另一方面則是用來作為開辦全國天然災害保險之部分財源，藉以引進民間資金，協助填補民間產業界之財產損失與救災的資金缺口。

事實上，在 921 大地震之後，當時的財政部即刻提出保險法修正草案，規劃設立地震保險基金，對於未來因地震造成房屋損失，提供了一個損害補償機制。實施至今地震保險基金累積的金額已超過新臺幣一百一十億元，惟受限各種主、客觀因素，迄今投保率（僅約 29%）仍低，且僅涵蓋地震風險，並未擴及颱風、洪水、土石流等其他臺灣常發生的天然災害型態。未來似可藉由發展住宅地震保險的成功經驗，延伸至其他天然災害保險，以落實運用保險機制移轉臺灣的天然災害風險，保障人身及財產安全。

住宅地震保險的危險分散機制分別由共保組織、地震保險基金、國內外再保市場或資本市場以及政府承擔等四層來承受地震風險及損失，每年也都舉辦保險理賠機制模擬演練。曾於 2003 年發行三年期一億美元的巨災債券，移轉臺灣的住宅地震風險，也增強了地震保險基金除了傳統保險、共保及再保險以外，運用國際資本市場工具承擔巨災風險的經驗與能力。展望未來，地震保險基金更應積極提升其在我國建立天然災害保險中的角色與功能，建議方向如後：

- 一、研議將地震保險基金的保障及理賠範圍加以擴充為一天然災害保險基金，並加強宣導及教育，以提高人民及企業對天然災害的風險意識以及其保險的投保率。
- 二、建立從偵測、預警、防災及損防、災情即時通報以及保險理賠與災後重建等一系列整合系統，並予以商業化、企業化經營，形成所謂的「防災產業」。
- 三、保險及再保險市場承擔巨災風險的能力畢竟有限，如何運用資本市場的承保能量，將保險風險證券化，以吸引更多急需規避巨災風險的企業及機構，以及願意承擔巨災風險的金融及專業投資機構，藉由資本市場的工具與市場功能的發揮，移轉及規避臺灣的巨災風險，應是未來必須面對並予以執行的重要工作。

欣聞地震保險基金成立滿 10 年，謹撰文祝賀之。

凱基證券股份有限公司

董事長

魏寶生

謹識

中華民國 101 年 4 月



## 祝賀與期許



中華民國產物保險商業同業公會  
理事長 戴英祥

財團法人住宅地震保險基金  
第四屆（現任）董事

**Jack E.S. Tai**

Chairman,  
The Non-Life Insurance Association  
of the R.O.C.

Director,  
TREIF (Apr. 2011~)

回顧民國 88 年 921 地震發生當時，全臺灣的住宅有投保地震險者僅 1 萬餘件，而 10 餘萬戶房屋倒塌的受災民眾無力重建家園，政府發放房屋全倒及半倒之慰助金 155 億元，房屋租金補助 121 億元，造成沉重財政負擔。在當時主管機關之財政部保險司主導下，開辦政策性住宅地震保險，建立一個由產險公司與政府共同承擔風險之地震保險機制。

當時保險司沈司長臨龍曾說：「先求其有，再求其好！」10 年來，在主管機關保險局、地震保險基金與產險公會等相關單位共同努力之下，無論制度面、法規面及實務作業面均不斷改進；同時，各家產險公司也投入相當人力，積極配合業務推廣與理賠訓練，將平時當作戰時，無事準備有事。

值此慶祝政策性住宅地震保險施行 10 週年之時刻，特致上我衷心的祝福，並期許地震保險基金與產險同業繼續密切合作，充分吸取國外震災經驗，針對震災後之理賠流程及籌資計畫訂出具體易行之作業標準，俾能於遭逢地震災變時確實發揮保險的功能，快速理賠，以符合社會大眾及政府期待。

中華民國產物保險商業同業公會

理事長

戴英祥

謹識

中華民國 101 年 4 月



My colleagues and I with the Caribbean Catastrophe Risk Insurance Facility (CCRIF) would like to offer to you and your outstanding team our congratulations for your 10 year anniversary. We, at the CCRIF, would also like to acknowledge the great and important work that the TREIF performs for the people of Taiwan.

The September 1999 Chi-Chi earthquake that struck central Taiwan served as a catalyst for the creation of the Taiwan Residential Earthquake Insurance Fund (TREIF) which provides important earthquake coverage for residential structures. The past 10 years have shown the citizens of Taiwan just how important a role the TREIF plays for the continuing financial well being of your country.

On a personal note, it has been my great pleasure to have the opportunity to get to know you and your staff over the past several years as members of the World Forum of Catastrophe programs and I look forward to continuing that relationship with you and your team.

Once again, congratulations to you and your staff on the 10 year anniversary of TREIF and the very best for your continued success.

A handwritten signature in black ink, appearing to read 'Milo Pearson'.

Milo Pearson  
Executive Director  
Caribbean Catastrophe Risk Insurance Facility (CCRIF)



祝賀與期許



I write to you on behalf of the California Earthquake Authority, its Chief Executive Officer Glenn Pomeroy, and its Governing board—California's Governor, State Treasurer, and Insurance Commissioner, as well as non-voting members the Speaker of the Assembly and the Chair of the Senate Rules Committee—to congratulate the TREIF on completing its 10th year of excellent, world-class service to the people of Taiwan!

It is with true esteem and admiration that we offer our congratulations, knowing first-hand as we do the high level of professionalism and innovation that you and the entire TREIF staff bring to the community of public catastrophe insurers.

The CEA, of course, is a collegial institution to your own, joining with you on your mission in such groups as the World Forum of Catastrophe Programmes. From our perspective, and having worked with you in your own country, I will say with utmost sincerity that the TREIF's leadership in the world catastrophe-insurance community is highly valued and widely admired. We are proud to be a part of this effort, of which you are among the respected leaders.

May I also add that TREIF's efforts and successes track your own—I remember in 2008 hearing one of our mutual colleagues refer to you as "a true world-class expert" in the public catastrophe insurance field, and every interaction we have had has reinforced that characterization. You are joined by a highly professional staff, which you have assembled, and if I may, I would single out Nora Chang and Sophia Hsu as the sort of high-caliber professional staff that make any leading organization work and work well.

Again, congratulations on reaching the important 10-year milestone. May you and TREIF continue to flourish and to lead the way—we will be there proudly beside you.

A handwritten signature in blue ink, appearing to read "Daniel P. Marshall, III".

Daniel P. Marshall, III  
General Counsel  
California Earthquake Authority (CEA)  
U.S.A.



The establishment of the Taiwan Residential Earthquake Insurance Fund demonstrated that, with courage and foresight, good could come from calamity. Even as the country was coping with the aftermath of the Chi Chi earthquake, planning was taking place that led to the amendments to the Insurance Law to include provisions for the central assumption of disaster risk. TREIF started assuming insurance cover on homes in 2002, one decade ago.

There have been obstacles and disasters encountered over that ten years, but these have shown the wisdom of those who laboured to have the scheme in place. TREIF has already assisted many home owners and bolstered the capability of the local insurance industry.

Today TREIF is a well-respected member of the international catastrophe insurance community. Taiwan hosted the annual conference of the World Forum of Catastrophe Insurance Programmes in 2009, which I had the honour to chair, and I have happy memories of the hospitality I was afforded and the professionalism and dedication of the TREIF management and staff with whom I worked.

I would like to congratulate President Warren Chang, the Board and all staff at TREIF, on the achievement of the milestone of one decade of commitment to the people of Taiwan. May the next decade see TREIF prosper and flourish, and provide the leadership of which it is capable in the regional and international communities.

A handwritten signature in black ink, appearing to read 'David Middleton'.

David Middleton

Ex-Chief Executive of the New Zealand Earthquake Commission (EQC)  
Ex-Chairman of the Word Forum of Catastrophe Insurance Programmes

祝賀與期許



I am very pleased to learn from you that this year marks the 10th anniversaries of the establishment of Taiwan Residential Earthquake Insurance Fund (TREIF).

Being a friend working together with you in the international catastrophe insurance program, I have long admired your efforts to provide quality coverage and service which meet with the market requirements and high quality standards. This is the special moment for me to take pride on the occasion of your prestigious company celebrating the 10th anniversaries of the establishment.

I have no doubt that your company will lead the Residential Earthquake Insurance in Taiwan for the future as already proved by your achievements over the last ten years.

I wish your company a happiest and look forward to many more anniversary celebrations in the future.

A handwritten signature in black ink that reads "Hideo Suzuki". The signature is fluid and cursive.

Hideo Suzuki  
President  
Japan Earthquake Reinsurance Co., Ltd. (JER)  
Japan



The Intercantonal Reinsurance Association (IRV) based in Berne, Switzerland, congratulates the Taiwan Residential Earthquake Insurance Fund (TREIF) on its 10th anniversary. The Intercantonal Reinsurance Association (IRV) provides reinsurance cover to the 19 cantonal buildings insurers for damage caused by fire and natural forces. They cover fire damage and damage caused by natural disasters, but not earthquakes. Fire and natural forces insurance is mandatory for every building in Switzerland. Our major risks are storms, hail and flooding.

Switzerland is not deemed particularly prone to earthquakes from a topographical standpoint. So far, there has been one strong earthquake each century. The damage was relatively minor. The largest earthquake took place in Basel in 1356. A similar earthquake today would cause damages of about CHF 80 trillion.

In Switzerland, there is no compulsory earthquake insurance, but there are regular debates as to whether such an obligation should be introduced. We therefore highly appreciate the contact which we maintain with the TREIF. We consider it extremely valuable to be able to include experiences and insights of the TREIF in our considerations. We also appreciate the active and constructive co-operation of the TREIF in the World Forum of Catastrophe Programmes (WFCP).

We hope that the TREIF will continue to prosper in future and look forward to many more interesting meetings. We will be particularly delighted to welcome representatives of the TREIF to Switzerland in this anniversary year on the occasion of the 7th Meeting of the World Forum of Catastrophe Programme.

A handwritten signature in black ink, reading "P. Schneider".

Peter W. Schneider  
Chief Executive Officer International Reinsurance Association (IRV),  
Berne, Switzerland

Chairman of the Word Forum of Catastrophe Insurance  
Programmes 2011/2012

祝賀與期許



TAIWAN RESIDENTIAL EARTHQUAKE INSURANCE  
FUND 10TH YEAR ANNIVERSARY

I am responding to your letter to Neil Weeks dated October 21, 2011.

Mr. Weeks retired in June 2010 and I joined ARPC in October 2010 as CEO.

While I have not yet had the good fortune to become acquainted with your scheme I would never the less like to offer you my congratulations and support on your tenth anniversary.

By all accounts the scheme is growing rapidly and you can rightly claim success after ten years of operation.

The staff of ARPC would all like to send you our best wishes on this important milestone.

A handwritten signature in black ink, appearing to read 'David M Matcham'. The signature is fluid and cursive, with a long horizontal stroke at the end.

David M Matcham  
Chief Executive Officer  
Australian Reinsurance Pool Corporation  
Australia



On the occasion of the 10th anniversary of the establishment of Taiwan Residential Earthquake Insurance Fund (TREIF), I wish to congratulate you and all the staff of the Fund on the past ten years. I also wish to congratulate all the people and institutions that have been involved in the different steps of this insurance system, keeping alive, developing and improving the TREIF initiative.

Like the rest of natural catastrophe insurance systems, such as those integrating the World Forum of Catastrophe Programmes (WFCP), we know from our own experience the great complexity of the insurance management regarding natural catastrophe risks. It is a true challenge which demands a continuous and dynamic endeavour. For this reason, on behalf of the General Director and the entire staff of the Consorcio de Compensación de Seguros, I wish the best success for TREIF in the future and a long life at the service of the Taiwanese people affected by natural catastrophes.

A handwritten signature in black ink, appearing to read 'Alfonso Nájera'.

Alfonso Nájera  
Deputy Manager for Studies,  
Documentation and Communication,  
Consorcio de Compensación de Seguros (CCS)  
Spain



祝賀與期許



On behalf of the Munich RE team, I would like to congratulate TREIF on its 10th Anniversary in 2012. TREIF is one of the most significant Earthquake Insurance Schemes in the world, and Munich RE is proud to have been its business partner since the very beginning. Following your motto of “Team work”, “Research”, “Execution”, “Innovation” and “Foresight” – which gave TREIF a different meaning – you have transformed your organization over the years into an internationally renowned institution that shares its know-how and experience with the domestic insurance market and the global reinsurance industry.

Munich RE applauds the continued efforts by TREIF to improve and strengthen its functions. We are looking forward to continuing our ongoing partnership with TREIF and together providing residents of Taiwan with sustainable earthquake insurance cover.

A handwritten signature in black ink, appearing to read 'John Wilkinson'.

John Wilkinson  
Chief Executive Greater China,  
Munich Reinsurance Company Hong Kong Branch



Guy Carpenter is pleased to congratulate the Taiwan Residential Earthquake Insurance Fund (TREIF) and join it in celebrating its 10th anniversary. We have been extremely honored to serve TREIF since its inception in 2002.

Established to provide affordable earthquake insurance to the general public, TREIF has achieved much in its first ten years. TREIF has continuously enhanced its earthquake insurance coverage and risk-spreading mechanisms, as well as its sophisticated claims adjusting and quality databank systems. Recognized globally as an established residential earthquake risk management organization, TREIF has impressively surpassed other major earthquake pools across the globe. In fact, TREIF's impressive take-up rate as of January 1, 2012 reached 29.27%, based on a total household of more than 8 million in Taiwan.

As we celebrate this important milestone, we commemorate the tremendous innovations of TREIF, including its establishment of a proprietary earthquake model (TREIF-ERA) and creation of the first earthquake risk assessment system indigenous to Taiwan.

It has been Guy Carpenter's distinct pleasure to act as the lead reinsurance broker for TREIF since 2002, and we look forward to continuing to serve TREIF in the years to come.

Many congratulations to TREIF for its significant accomplishments over the past decade, and best wishes for its continued success.

A handwritten signature in black ink, consisting of a stylized 'J' followed by a series of loops and a horizontal line.

James Nash  
Regional Chief Executive Officer – Asia Pacific  
Guy Carpenter & Company, LLC

The cover features a series of horizontal stripes in light blue, purple, red, green, brown, yellow, and pink. The red, green, yellow, and pink stripes are wider and contain a radial checkerboard pattern. The purple, brown, and pink stripes are narrower and are solid colors. The text is positioned on the red stripes.

推 薦 序

Taiwan Residential  
Earthquake Insurance Fund  
10th Anniversary Special Edition

## 推薦序



行政院金融監督管理委員會  
保險局  
局長 黃天牧

**Tien-Mu Huang**  
Director General,  
Insurance Bureau,  
Financial Supervisory Commission,  
Executive Yuan, R.O.C.

地震是無法避免之天然災害，事前難以預知其可能發生之時間，但可經由事前之風險管理，將可能之損害衝擊降至最低，住宅地震保險制度是一種未雨綢繆的制度，平時做好地震保險規劃及應變計畫，當大地震發生造成重大損失時，可藉由住宅地震基本保險之理賠，發揮及時安定之作用。

臺灣位處歐亞板塊與菲律賓海板塊交界處，是有感地震頻繁發生的地區之一，有鑒於大地震發生之不確定性，政府遂於 921 大地震後，推動政策性住宅地震基本保險，期使被保險人於大地震發生後，得以迅速獲得基本經濟支援重建家園，減輕地震造成個人之財產損失，亦避免造成國家財政之沉重負擔。

自 91 年住宅地震基本保險開辦以來，地震保險基金積極致力於強化本保險制度，成立本保險住宅地震保險制度發展規劃工作小組及共保組織委員會，就本保險承保、理賠、業務宣導與系統開發等議題之實務運作，與主管機關、產險業者、學者及專家共同研議，並定期檢討修正本保險危險分散機制，力求相關議題決策過程之周延縝密，更符合民眾權益。在各方共同努力推動下，地震保險基金之規模逐步擴大，制度益趨完善。

住宅地震保險制度實施迄今已屆 10 年，藉由定期檢討危險分散機制，訂定理賠機制與程序，建立風險評估模型，不斷強化改善本保險制度。在產、官、學各界之共同努力與推動下，投保率已由實施前之 0.2%，提高至 100 年 12 月底之 29.27%。經由本特刊之彙集各項文獻資料與專題論述，可使讀者瞭解其建制沿革過程、實施績效與未來發展方向，感謝各篇執筆者無私的經驗分享。特為序推薦之。

行政院金融監督管理委員會保險局

局長

黃天牧

謹識

中華民國 101 年 4 月



發行序

Taiwan Residential  
Earthquake Insurance Fund  
10th Anniversary Special Edition

## 發行序



財團法人住宅地震保險基金  
董事長 石燦明

**Tsan-Ming Shih**  
Chairman,  
Taiwan Residential Earthquake  
Insurance Fund (TREIF)

有鑑於民國 88 年 921 大地震造成嚴重之災情，是時受災民眾投保火災保險附加地震保險之比率甚低，自保險所獲得之理賠亦非常有限，行政院遂將規劃推動政策性住宅地震保險列為災後重建計畫工作綱領之配合措施之一。當時之財政部顏部長慶章及陳政務次長冲(現任行政院院長)決定建制政策性之住宅地震基本保險，並指示保險司督促中央再保險公司及中華民國產物保險商業同業公會儘速研擬開辦。財團法人住宅地震保險基金（以下簡稱地震保險基金或本基金）成立時，並由時任財政部政務次長之陳院長冲兼任首任董事長。

住宅地震保險制度於 91 年 4 月 1 日正式實施，在主管機關行政院金融監督管理委員會保險局之督導、產險業者之積極推廣及本基金的努力之下，地震保險基金之規模逐步擴大，制度益趨完善。為詳實記錄過去 10 年來本保險制度實施之情形，本基金爰籌組「住宅地震保險建制 10 週年特刊」編輯委員會，邀請前地震保險基金董事兼執行秘書即現任中央再保險公司楊董事長誠對、財團法人保險事業發展中心曾總經理武仁、中華民國產物保險商業同業公會沙秘書長克興、本保險制度發展規劃工作小組法律專家林委員勳發、本基金薄前總經理慶容等保險業先進及本基金張總經理萬里、張經理澤慈擔任編輯委員，並敦請中央再保險公司楊董事長誠對擔任召集人，統籌本特刊之編輯工作。



本特刊之內容包括「院長的話」、「祝賀與期許」、「推薦序」、「專題論述」、「住宅地震保險之建制、實施與未來展望」等五大部分；邀請主管機關長官、本基金歷任董事長、相關機關代表及實際參與本保險制度之專家、先進等分別執筆，記錄建制歷程、實施績效，並提出期許與未來發展方向。

欣見本特刊之成輯，感謝諸位執筆者撥冗撰文，無私地分享參與住宅地震保險制度建制與檢討改善過程之經驗，謹代表本基金致上最高謝意！並對所有編輯委員及工作同仁之辛勞付出，致以最誠摯之謝意。

財團法人住宅地震保險基金

董事長

石燦明

謹識

中華民國 101 年 4 月



專題論述

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