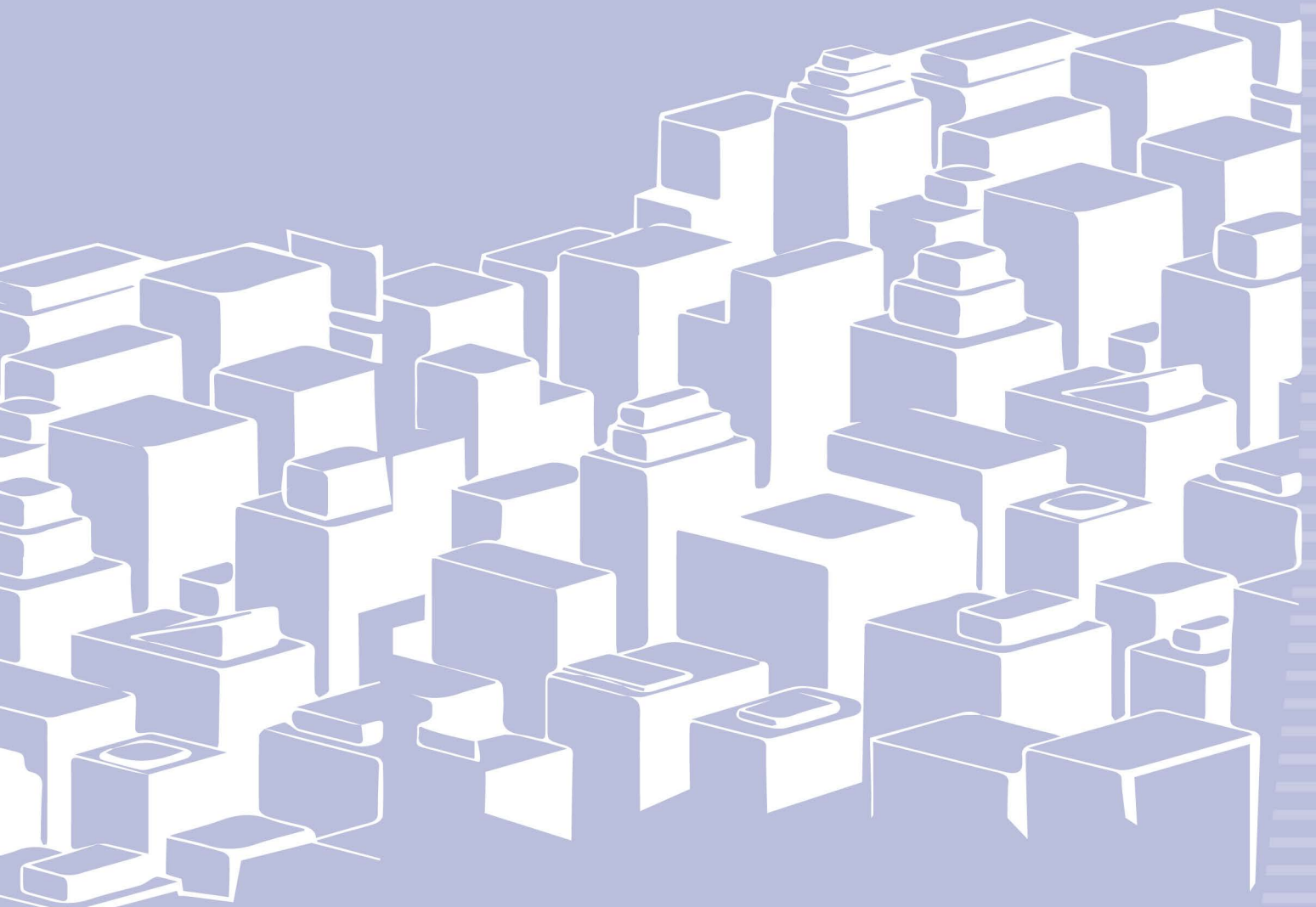




2020 ANNUAL REPORT



財團法人住宅地震保險基金  
TREIF



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Origins and Development

設立緣起





## 設立緣起

1999年9月21日發生於南投集集芮氏規模7.3的大地震（又稱921集集地震），舉國傷痛難忘。政府為建立地震保險，隨即於1999年底提出「保險法部份條文修正草案」，增訂保險法第一三八條之一，明訂保險業應承保住宅地震危險，並納入建立地震危險承擔機制之規定。保險法修正條文於2001年7月9日公布，我國政策性住宅地震保險制度之於焉建立。

2001年11月30日主管機關依據保險法第一三八條之一規定，頒訂「住宅地震保險共保及危險承擔機制實施辦法」，運作方式為經由各產物保險公司承保之住宅地震保險全數分予當時為國營之專業再保險公司－中央再保險公司，該公司接受後再分予國內保險業、地震保險基金、國外再保險業及政府等分層承擔，總危險承擔限額為新臺幣500億元，明確建構我國住宅地震保險危險承擔機制。

2002年4月1日起於財產保險業現有之住宅火災保險單下擴大保障住宅地震基本保險，每戶保險金額最高新臺幣120萬元，採全國單一費率，每年每單保費新臺幣1,459元（自2009年4月1日起每年每單保費調降為新臺幣1,350元）。保障範圍為承保住宅因地震震動或地震所引起之火災、爆炸、山崩、地層下陷、滑動、開裂、決口或地震引起之海嘯、海潮高漲、洪水等事故導致之全損。

本保險制度實施初期之全損定義係指符合下列情事者：指經政府機關或專門之建築、結構、土木等技師公會出具證明鑑定為不堪居住必須拆除重建或非經修建不能居住且補強費用為重建費用百分之五十以上者。



20201016 住宅地震保險天災風險研討會（代理董事長張玉輝（中）、總經理何以（右三））

## Origins and Development

On September 21, 1999, a magnitude 7.3 earthquake, known as the “Chi-Chi earthquake” or “921 earthquake”, struck Nantou County in central Taiwan, causing a great disaster which the people of Taiwan will never forget. The earthquake prompted the government to set up an earthquake insurance and hence at the end of 1999, the competent authority introduced amendments to Article 138-1 of the Insurance Act to include provisions on underwriting residential earthquake insurance by the insurers and establishment of a mechanism for assuming earthquake risk. The amendment of Insurance Act was promulgated on July 9, 2001, and the Taiwan residential earthquake insurance program came into existence.

In accordance with Article 138-1 of the Insurance Act, the competent authority announced the “Enforcement Rules for Coinsurance and Risk Assumption Mechanism of Residential Earthquake Insurance” on November 30, 2001. The rules stipulate all residential earthquake insurance policies issued by non-life insurers to be ceded to Central Re-insurance Corporation (Central Re), a then state-owned reinsurer which in turn spread the risk to domestic non-life insurers, TREIF, foreign reinsurers and the government with the limit of total risk assumption set at NTD 50 billion. The structure of the residential earthquake insurance risk assumption mechanism was thus established.

Effective from April 1, 2002, all residential fire insurance policies issued must extend the coverage to include the basic residential earthquake insurance, with a maximum sum insured of NTD 1.2 million per household. The annual flat premium was set at NTD 1,459 (reduced to NTD 1,350 starting from April 1, 2009). The scope of coverage includes total loss of insured residential building due to earthquake shake, or fire, explosion, landslide, land subsidence, land movement, land fissure, land rupture, or tsunami, sea surge and flood caused by an earthquake or its seismic activity.

During the initial implementation stage of the residential earthquake insurance, “total loss” refers to any case in which the following condition is met: upon being determined and certified by a government agency or a professional association for architecture, building structure, civil engineering or alike that the residence is uninhabitable or the repair costs would equal or exceed 50% of the replacement cost.

On December 1, 2005, the competent authority promulgated the amended “Enforcement Rules for Coinsurance and Risk Assumption Mechanism of Residential Earthquake Insurance,” adjusting the risk assumption system from four tiers to two tiers. The first NTD 2 billion of the NTD 50 billion liability in the first tier was assumed by the residential earthquake Co-insurance Pool, and the remaining NTD 48 billion liability in the second tier was assumed and/or ceded by TREIF. The maximum risk assumption of residential earthquake insurance was raised from NTD 50 billion to NTD 60 billion in 2007.



20201016 住宅地震保險天災風險研討會（代理董事長張玉輝致詞）

2005年12月1日主管機關修正發布「住宅地震保險共保及危險承擔機制實施辦法」，將危險承擔機制由四層改為二層。第一層新臺幣20億元，由住宅地震保險共保組織承擔，超過新臺幣20億元以上之新臺幣480億元，由地震保險基金承擔及分散。自2007年起將住宅地震保險之危險承擔限額，由新臺幣500億元調高至新臺幣600億元。

2007年7月18日保險法第一三八條之一修正，明訂地震保險基金負責管理主管機關建立之危險分散機制，並於2007年11月26日配合保險法修正將「住宅地震保險共保及危險承擔機制實施辦法」更名為「住宅地震保險危險分散機制實施辦法」。自2008年起，各產物保險公司承保之住宅地震保險業務須全部分予地震保險基金，地震保險基金接受所有危險後再予承擔及分散，建構完成現行住宅地震保險營運模式。

2008年12月30日主管機關修正發布「住宅地震保險危險分散機制實施辦法」，將住宅地震保險危險分散機制危險承擔限額自2009年起提高至新臺幣700億元。2012年1月1日起，住宅地震基本保險之保險金額調高為最高新臺幣150萬元，臨時住宿費用調高為新臺幣20萬元，費率仍為新臺幣1,350元。本保險保單條款中關於「地震」之定義修正為：我國或其他國家之地震觀測主管機關觀測並記錄之自然地震，以擴大因海嘯致本保險住宅建築物遭受損壞之保障範圍。另「全損」定義修正為：「全損」係指符合下列情事之一者：一、經政府機關通知拆除、命令拆除或逕予拆除；或二、經本保險合格評估人員評定、或經建築師公會或結構、土木、大地等技師公會鑑定為不堪居住必須拆除重建、或非經修復不適居住且修復費用為危險發生時之重置成本百分之五十以上者。



20201119 模擬演練檢討會頒獎典禮（代理董事長張玉輝（右四）、總經理何以（左四））

In accordance with revisions to Article 138-1 of the Insurance Act on July 18, 2007, TREIF was entrusted with the responsibility to manage the risk spreading mechanism set up by the competent authority. On November 26, 2007, under the amendment for the Insurance Act, the "Enforcement Rules for the Coinsurance and Risk Assumption Mechanism of Residential Earthquake Insurance" was renamed as the "Rules for the Risk Spreading Mechanism of residential Earthquake Insurance". Since 2008, all residential earthquake insurance underwritten by non-life insurers has been ceded to TREIF, which then retained or transferred the risk, thus laying the foundation for the current residential earthquake insurance operation.

On December 30, 2008, the competent authority promulgated the revised "Implementation Regulations for the Risk Spreading Mechanism of Residential Earthquake Insurance" raising the risk assumption limit of the residential earthquake insurance's risk spreading mechanism to NTD 70 billion starting in 2009. The maximum sum insured per subject matter insured under the residential earthquake insurance has been increased to NTD 1.5 million effective from January 1, 2012, and the maximum contingent living expense has also been increased to NTD 200,000. Meanwhile, the annual flat premium for the insurance maintains at NTD 1,350 per policy. The definition of "earthquake" under the policy has been revised as natural earthquake, which is observed and recorded by the seismic observatory competent authority of Taiwan and other nations to extend to cover any loss or damage caused by the tsunami. The definition for the term of "total loss" has also been revised, referring to any of the following conditions - (1) The subject matter insured is demolished as informed, ordered or acted by the government agency; or (2) The subject matter insured has been assessed by a qualified adjuster, or by an association of professional architect, structural engineer, civil engineer, or geotechnical engineer, that the insured building has been assessed uninhabitable and in need of demolition and rebuilding; or has been assessed that it could be inhabitable after repairing and the repairing cost equals to or exceeds 50% of the replacement cost at the time when the insured risk occurs.



自2012年1月1日起危險分散機制各層危險承擔限額調整如次：

第一層：新臺幣30億元危險部分，由住宅地震保險共保組織承擔。

第二層：新臺幣670億元危險部分，由地震保險基金承擔及分散，並依下列方式辦理：

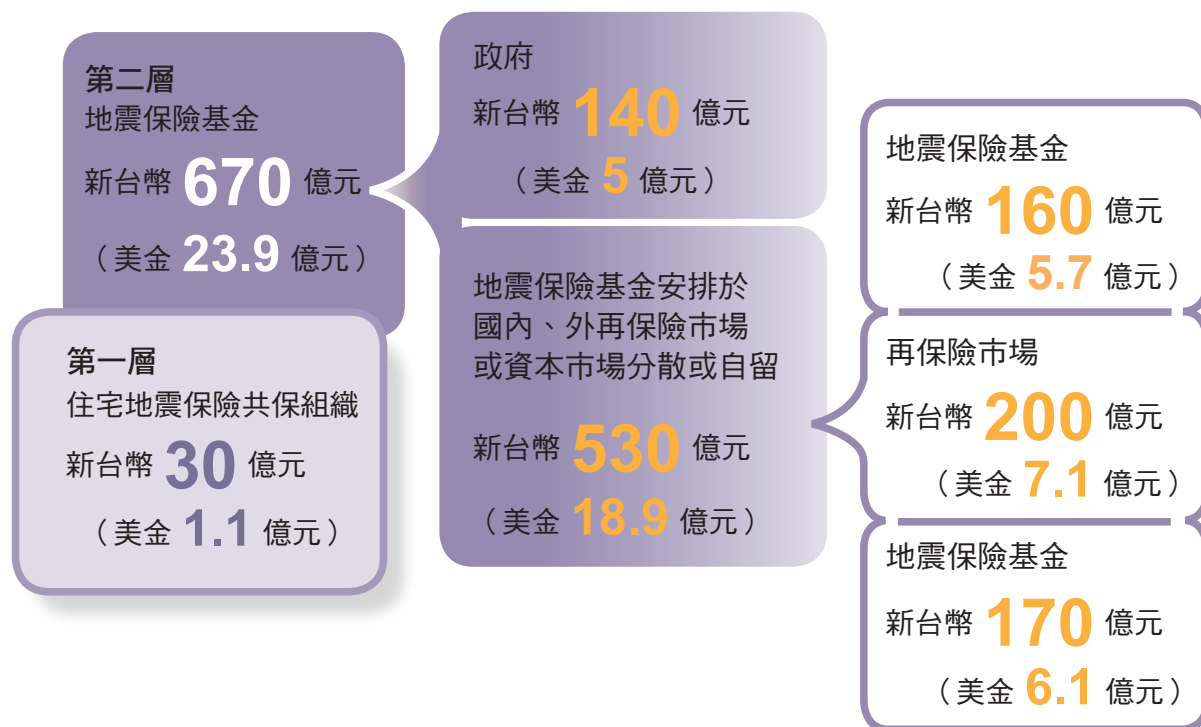
- (一) 新臺幣530億元以下部分，由地震保險基金視業務需要及市場成本狀況，安排於國內、外再保險市場或資本市場分散或自留，前述危險分散方式，應報經主管機關備查；修正時，亦同。
- (二) 超過新臺幣530億元至新臺幣670億元部分，仍由政府承擔，損失發生時由主管機關編列經費需求報請行政院循預算程序辦理。

The risk liabilities for each tier have been adjusted, effective from January 1, 2012, as follows:

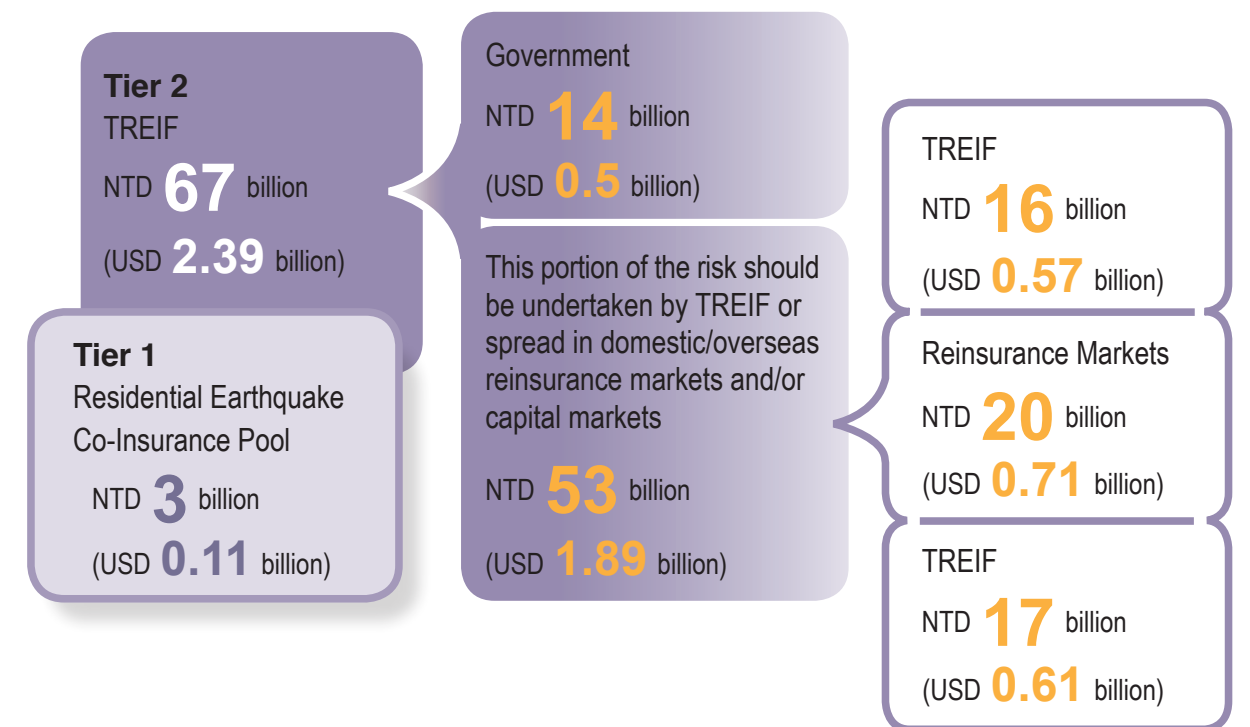
Tier 1: NTD 3 billion shall be assumed by the Co-insurance Pool.

Tier 2: NTD 67 billion shall be assumed by TREIF. This portion of the risk should be assumed or spread in the following manner:

- (1) The portion equal and up to NTD 53 billion shall be spread in domestic, and/or overseas reinsurance markets and/or capital markets and/or retained by TREIF in accordance with business needs and/or market costs. The aforementioned risk spreading mechanisms shall be reported to the competent authority for recordation. The preceding provision also applies to any subsequent changes thereto.
- (2) The portion over NTD 53 billion and up to NTD 67 billion shall be assumed by the government. When a loss occurs, the competent authority shall prepare a funding requirement report and submit it to the Executive Yuan, which shall handle funds appropriation in accordance with the budget process.



匯兌率：USD 1 = NTD 28

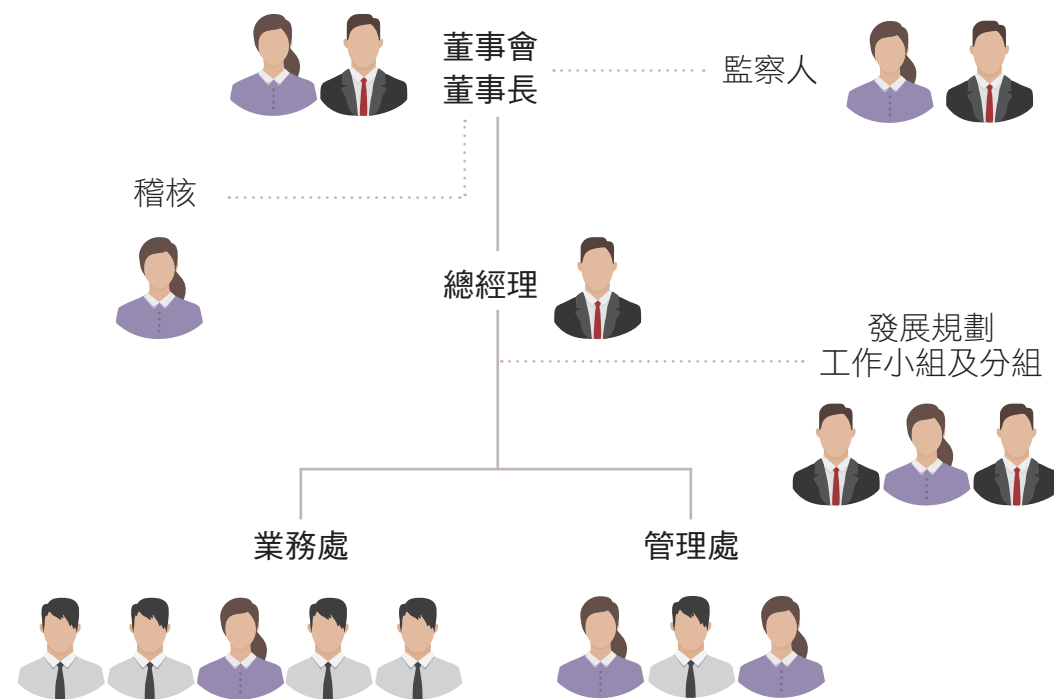


Rate of Exchange: USD 1 = NTD 28

## 組織概況

財團法人住宅地震保險基金(以下簡稱地震保險基金)係屬公益財團法人，不具營利性質，於2002年1月17日正式成立，為繼日本及土耳其之後，亞洲第三個由國家主導而成立之政策性住宅地震保險機構。

### ■ 組織架構圖



### ◆ 董事會

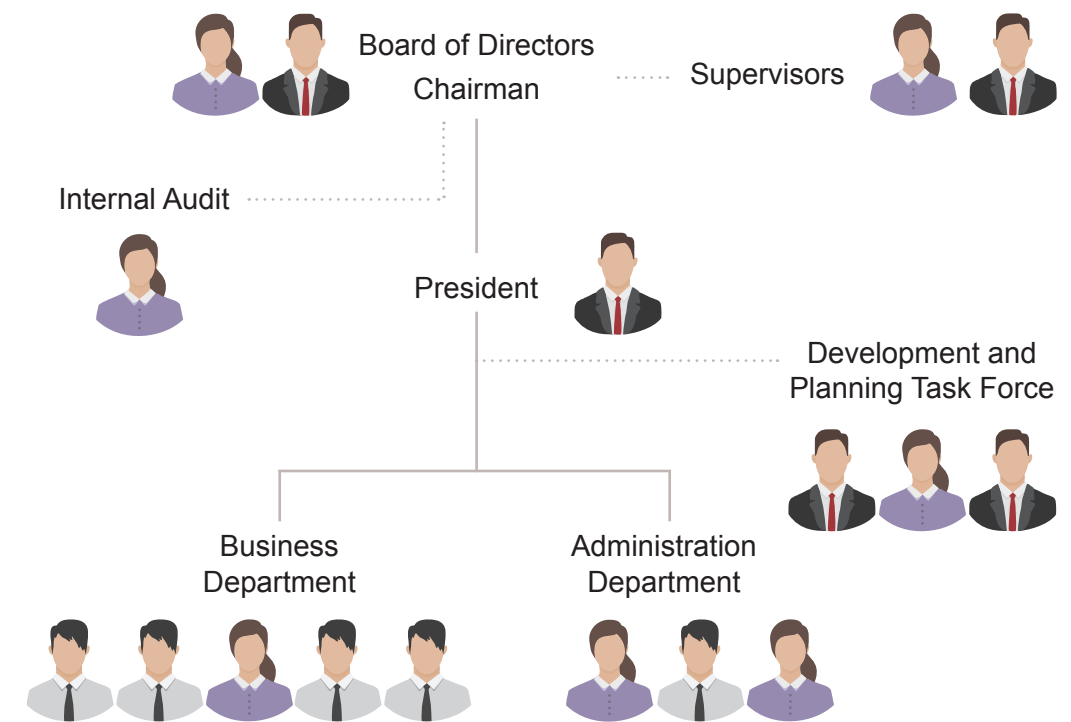
董事會為地震保險基金最高決策單位，董事長為地震保險基金之代表人，董事會由董事十一人組成，均由主管機關自下列人員聘任之：

- 目的事業主管機關代表三人。
- 財政部國庫署代表一人。
- 目的事業主管機關指定之專家學者三人。
- 住宅地震保險共保組織會員代表三人。
- 地震保險基金總經理。

## Organization

Taiwan Residential Earthquake Insurance Fund (TREIF) is a public service, non-profit organization officially established on January 17, 2002. It is the third national residential earthquake insurance organization initiated by government in Asia, following the examples of Japan and Turkey.

### ■ TREIF Structure



### ◆ Board of Directors

The Board of Directors is TREIF's highest decision-making body. The chairman is the legal representative of TREIF. The Board of Directors comprises 11 members appointed by the competent authority.

- Three representatives from the competent authority.
- One representative from the National Treasury Administration, Ministry of Finance.
- Three experts / scholars.
- Three representatives from the Residential Earthquake Co-insurance Pool.
- President of TREIF.

Check! 有誰可以投保呢?

**有貸款**  
民國91年4月前購屋，尚未加保住宅地震險者。

**有貸款**  
民國91年4月後購屋，辦理房貸時已投保住宅地震險者。

**無貸款**

- 購屋時，一次繳清房價者。
- 民國91年4月後購屋，已繳清貸款者。

★提醒您★  
若有房子且無貸款者要主動投保喔!

#### ◆ 監察人

地震保險基金目前設置監察人三人，由目的事業主管機關聘任，監督地震保險基金之業務及財務狀況。

#### ◆ 稽核

地震保險基金為健全業務發展，特制定「財團法人住宅地震保險基金內部控制及稽核制度實施辦法」，並於2014年設立專任稽核，隸屬董事會，負責稽核業務之規劃及執行，並定期評估各單位自行查核辦理績效。

#### ◆ 住宅地震保險制度發展規劃工作小組

2008年3月成立住宅地震保險制度發展規劃工作小組，其下設危險分散與費率、承保理賠與法制及資訊統計與教育推廣等三個工作分組，協助地震保險基金檢討改善現行保險制度，強化地震保險基金中樞組織之功能。該工作小組由地震保險基金總經理擔任總召集人，工作小組委員由地震保險基金延聘產、官、學界之專家學者及地震保險基金人員組成。

#### ◆ 業務範圍

依「財團法人住宅地震保險基金捐助章程」第七條規定地震保險基金之業務範圍如下：

- 辦理住宅地震保險之再保險、危險承擔與分散事宜。
- 收取住宅地震保險分進之純保險費、附加費用收入及資金運用收益。
- 依據財源籌措計畫向國內、外貸款或融資。
- 處理與前三款有關之其他相關業務。
- 辦理目的事業主管機關指定事項。
- 辦理符合本基金設立目的之公益活動。
- 其他依保險法或其他法令規定地震保險基金得辦理之業務。

#### ◆ Supervisors

TREIF has three supervisors who are designated by the competent authority to supervise the business operation and financial affairs of TREIF.

#### ◆ Internal Audit

In accordance with the "Enforcement Rules for Internal Control and Audit Systems of the Taiwan Residential Earthquake Insurance Fund", an internal audit was established in 2014 under the Board of Directors. The Internal Audit is responsible for auditing the business planning and execution of each department, as well as periodical evaluation to the results of the self-assessments done by each department.

#### ◆ Residential Earthquake Insurance Program Development and Planning Task Force

The Residential Earthquake Insurance Program Development and Planning Task Force was established in March 2008 to assist TREIF in improving the existing program and strengthening its core functions. It was divided into three subcommittees: Risk Spreading and Premium Rate Subcommittee, Underwriting, Claim and Legal Subcommittee, and IT, Statistics and Educational Promotion Subcommittee. The president of TREIF serves as convener of the task force, and the members are comprised of staffs of TREIF as well as experts and scholars from the private, public and academic sectors.

#### ◆ Scope of Business

In accordance with Article 7 of The Charter of Endowment of TREIF, the scope of TREIF's business is as follows:

- Managing reinsurance, risk assumption and risk spreading for the residential earthquake insurance.
- Receiving pure premium, loadings and the financial income ceded from residential earthquake insurance.
- Obtaining domestic or overseas loans in accordance with the financing plans.
- Handling other business in relation to the preceding three subparagraphs.
- Taking care of matters assigned by the competent authority.
- Organizing public welfare activities that are in line with the goals of TREIF.
- Conducting business that TREIF is permitted to undertake in accordance with the Insurance Act or other laws and regulations.



## 運作中樞

2001年11月30日主管機關頒訂「財團法人住宅地震保險基金捐助章程」及「財團法人住宅地震保險基金管理辦法」賦予地震保險基金成立之法令依據。地震保險基金成立初期，為節約支出俾快速累積基金規模，委由中央再保險公司經營管理並兼辦所有相關業務。

住宅地震保險實施初期，中央再保險公司為住宅地震保險制度之經理人，負責共保事務及國外再保安排，對住宅地震保險初期之建制作出貢獻。2002年中央再保險公司移轉民營後，考量住宅地震基本保險係政策性保險，中樞組織當由非營利機構擔任，且鑑於當時住宅地震保險制度相關法規並未明定住宅地震保險制度之中樞組織，因此承擔機制之國內產險公司或國外再保公司倘發生信用危險，致無法支付保險費或再保賠款無法攤回時，將影響本保險制度之順利運作，並損及被保險人權益，主管機關乃於2005年12月1日修正發布「住宅地震保險共保及危險承擔機制實施辦法」，將地震保險基金定位為住宅地震保險制度之中樞組織，並積極推動地震保險基金之獨立運作。

2006年7月1日地震保險基金正式獨立運作，地震保險基金之角色由單純之風險承擔與分散，轉換為制度管理之中樞組織，獨立運作後除由原中央再保險公司兼辦人員轉任外並延聘專職人員承辦相關業務，負責住宅地震保險承保、理賠機制之建立與改善、共保業務之處理、再保險安排、業務宣導、與合格評估人員及專業技師等之訓練及講習等事項。鑑於住宅地震保險為政策性保險，制度改革尤與民眾權益息息相關，因之相關議題之決策允宜周延縝密，乃於2008年3月成立住宅地震保險制度發展規劃工作小組，延聘產、官、學界之專家學者連同地震保險基金人員，以召開會議方式逐一檢討改善現行地震保險制度，並提供主管機關政策建言，以強化地震保險基金中樞組織之功能，俾符合主管機關、保險業界與投保大眾之殷切期待。



## Pivotal Role in the Taiwan Residential Earthquake Insurance Program

On November 30, 2001, the competent authority announced “The Charter of Endowment of Taiwan Residential Earthquake Insurance Fund”, and “Regulations Governing Taiwan Residential Earthquake Insurance Fund”, laying a legal foundation for the establishment of TREIF. To save cost and accelerate the accumulation of fund, Central Re was entrusted to manage the fund and handle all of its related business during the initial stage.

During the initial implementation stage of the Program, Central Re was designated as the program manager, responsible for managing the Co-insurance Pool and overseas reinsurance placement. It contributed greatly to the residential earthquake insurance program. Central Re was privatized in 2002. Considering that the residential earthquake insurance is a statutory insurance, it ought to be managed by a non-profit organization to avoid the possible credit risks that private insurers or reinsurers face, which could hinder the implementation of the Program and sabotage policyholders' rights. Hence, on December 1, 2005, the competent authority revised and promulgated “Enforcement Rules for the Coinsurance and Risk Assumption Mechanism of Residential Earthquake Insurance” to designate TREIF as the pivotal role of program manager and actively to promote the operational independence of TREIF.

As the result, TREIF assumed the pivotal role in Taiwan's residential earthquake insurance program and officially began independent operations on July 1, 2006. Its function no longer limited to risk assumption and risk spreading, but to cover all affairs relating to the program, including the establishment and improvement of underwriting and claim settlement mechanism, coinsurance management, reinsurance placement, business promotion, and training for qualified adjusters and professional engineers. To support the growing responsibility, relevant staffs were transferred to TREIF from Central Re and additional employees were recruited. Considering that the residential earthquake insurance is a statutory insurance, any reform of the program could significantly impact the public interest, and therefore, any future decision making must be thoroughly and meticulously evaluated. Consequently, TREIF established the Residential Earthquake Insurance Program Planning and Development Task Force in March 2008 to assist TREIF in formulating relevant policy plans for the competent authority's consideration. Combining the efforts of experts and scholars that TREIF invited from private, public, and academic sectors together with its staffs, the Task Force convened meetings to probe into improvement plans for each and individual items under the program. The Task Force strengthens the functionality of TREIF to fulfill the expectations of the competent authority, the insurance industry and the policyholders.



## 業務概況

### ■ 承保作業

#### ◆ 有效保單及投保概況

自2002年住宅地震保險開辦以來，住宅地震保險業務即穩定成長，截至2020年底止，有效保單件數約323萬件，以全國住宅總戶數8,948,120戶計算，投保率為36.04%，件數較前一年成長3.95%。歷年來，住宅地震保險有效保單件數、簽單保費收入及成長率詳如下表。

住宅地震保險有效保單件數及簽單保費收入

| 年度            | 有效保單件數           | 簽單保費收入           |
|---------------|------------------|------------------|
| 2002 (4月~12月) | 455,498          | 661,231          |
| 2003          | 859,213          | 1,242,788        |
| 2004          | 1,173,082        | 1,702,959        |
| 2005          | 1,447,545        | 2,101,527        |
| 2006          | 1,672,043        | 2,425,076        |
| 2007          | 1,872,195        | 2,722,298        |
| 2008          | 2,029,369        | 2,947,698        |
| 2009          | 2,168,528        | 2,951,981        |
| 2010          | 2,294,738        | 3,057,970        |
| 2011          | 2,390,202        | 3,193,562        |
| 2012          | 2,459,152        | 3,202,554        |
| 2013          | 2,553,337        | 3,336,938        |
| 2014          | 2,637,811        | 3,463,141        |
| 2015          | 2,707,256        | 3,523,412        |
| 2016          | 2,795,766        | 3,646,940        |
| 2017          | 2,885,973        | 3,805,245        |
| 2018          | 3,002,475        | 3,973,195        |
| 2019          | 3,102,381        | 4,040,314        |
| <b>2020</b>   | <b>3,225,006</b> | <b>4,369,827</b> |

單位：新臺幣仟元

- \*註：1. 2009年4月1日起每單保費由1,459元調降為1,350元。  
2. 2012年1月1日起保險金額由120萬元調高為150萬元。

## Business Overview

### ■ Underwriting Operation

#### ◆ Overview of Policies in Force and Insurance Take-Up rate

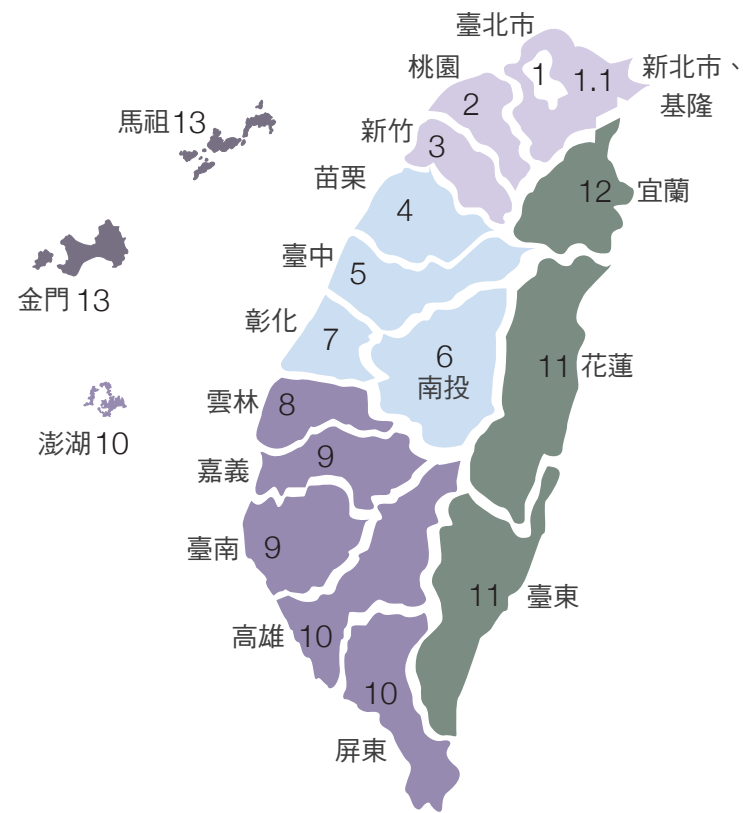
Since the launch of the residential earthquake insurance in 2002, it has experienced steady growth. At the end of 2020, the total policies in force reached 3.23 million, which accounted for 36.04% of the total national households of 8.95 million, up by 3.95% when compared with previous year. A more detailed data of the written premium income and policies in force over the past years are listed in the following charts:

Taiwan Residential Earthquake Insurance Policies in Force and Written Premium

| Year                  | Policies In Force | Written Premium Income |
|-----------------------|-------------------|------------------------|
| 2002 (April-December) | 455,498           | 661,231                |
| 2003                  | 859,213           | 1,242,788              |
| 2004                  | 1,173,082         | 1,702,959              |
| 2005                  | 1,447,545         | 2,101,527              |
| 2006                  | 1,672,043         | 2,425,076              |
| 2007                  | 1,872,195         | 2,722,298              |
| 2008                  | 2,029,369         | 2,947,698              |
| 2009                  | 2,168,528         | 2,951,981              |
| 2010                  | 2,294,738         | 3,057,970              |
| 2011                  | 2,390,202         | 3,193,562              |
| 2012                  | 2,459,152         | 3,202,554              |
| 2013                  | 2,553,337         | 3,336,938              |
| 2014                  | 2,637,811         | 3,463,141              |
| 2015                  | 2,707,256         | 3,523,412              |
| 2016                  | 2,795,766         | 3,646,940              |
| 2017                  | 2,885,973         | 3,805,245              |
| 2018                  | 3,002,475         | 3,973,195              |
| 2019                  | 3,102,381         | 4,040,314              |
| <b>2020</b>           | <b>3,225,006</b>  | <b>4,369,827</b>       |

Unit: NTD 1,000

- \*Note: 1. Effective from April 1, 2009, the annual flat premium has been reduced from NTD 1,459 to NTD 1,350 per policy.  
2. Effective from January 1, 2012, the maximum sum insured has been increased from NTD 1.2 million to NTD 1.5 million per policy.

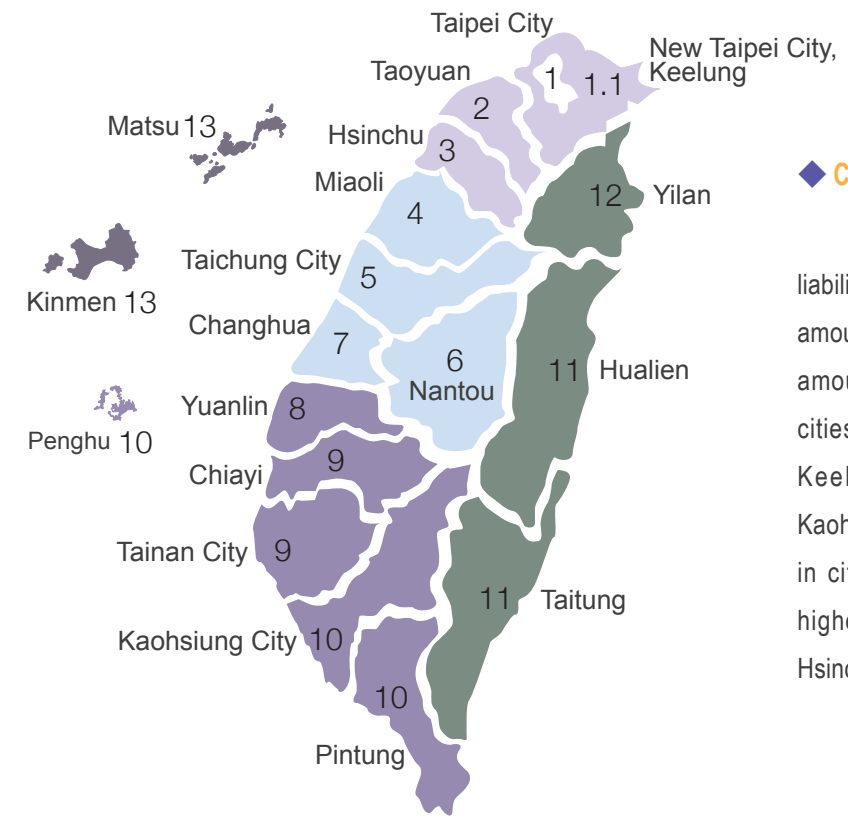


#### ◆ 累積責任額及投保率

截至2020年12月31日止住宅地震保險全國累積責任額達新臺幣5兆3,938億元，累積責任額較高區域為臺北市、新北市（含基隆）、桃園、新竹、臺中及高屏等都會區；投保率以新竹以北地區及臺中較高，全國投保率最高區域為新竹，達44.16%。

住宅地震保險累積責任額及投保率

| 地區          | 累積責任額<br>(新臺幣元)          | 累積責任額<br>比率 (%) | 有效保單<br>件數 (件)   | 住宅戶數<br>(戶)      | 投保率           |
|-------------|--------------------------|-----------------|------------------|------------------|---------------|
| 1 臺北市       | 634,109,954,976          | 11.76%          | 382,350          | 957,653          | 39.93%        |
| 1.1 新北市、基隆  | 1,310,667,519,116        | 24.30%          | 780,432          | 1,851,377        | 42.15%        |
| 2 桃園        | 636,451,231,852          | 11.80%          | 377,864          | 869,864          | 43.44%        |
| 3 新竹        | 285,499,145,341          | 5.29%           | 170,759          | 386,646          | 44.16%        |
| 4 苗栗        | 95,091,124,530           | 1.76%           | 56,738           | 188,535          | 30.09%        |
| 5 臺中        | 712,795,589,084          | 13.21%          | 426,162          | 1,052,118        | 40.51%        |
| 6 南投        | 63,020,960,417           | 1.17%           | 37,831           | 171,527          | 22.06%        |
| 7 彰化        | 150,277,149,961          | 2.79%           | 89,431           | 414,884          | 21.56%        |
| 8 雲林        | 71,936,422,488           | 1.33%           | 42,783           | 224,488          | 19.06%        |
| 9 嘉義、臺南     | 489,425,321,701          | 9.07%           | 293,165          | 999,544          | 29.33%        |
| 10 高雄、屏東、澎湖 | 755,348,673,836          | 14.00%          | 453,410          | 1,420,615        | 31.92%        |
| 11 花蓮、臺東    | 86,769,407,735           | 1.61%           | 52,500           | 203,380          | 25.81%        |
| 12 宜蘭       | 92,893,389,207           | 1.72%           | 55,810           | 181,358          | 30.77%        |
| 13 金門、其他列嶼  | 9,555,768,986            | 0.18%           | 5,771            | 26,131           | 22.08%        |
| 合計          | <b>5,393,841,659,230</b> | <b>100.00%</b>  | <b>3,225,006</b> | <b>8,948,120</b> | <b>36.04%</b> |



#### ◆ Cumulative Liability & Insurance Take-Up Rate

As of December 31, 2020, the cumulative liability of Taiwan's residential earthquake insurance amounted to NTD 5.3938 trillion. Cities with higher amount of cumulative liability were metropolitan cities like Taipei City, New Taipei City (including Keelung), Taoyuan, Hsinchu, Taichung, and Kaohsiung-Pingtung. The take-up rates were higher in cities north of Hsinchu and in Taichung. The highest take-up rate of 44.16% was reported in Hsinchu.

Taiwan Residential Earthquake Insurance  
Cumulative Liability & Take-up Rates

| CRESTA Zone                    | Cumulative Liability<br>(NTD) | Ratio<br>(%)   | Policies<br>in Force | Households       | Take-Up<br>Rate(%) |
|--------------------------------|-------------------------------|----------------|----------------------|------------------|--------------------|
| 1 Taipei City                  | 634,109,954,976               | 11.76%         | 382,350              | 957,653          | 39.93%             |
| 1.1 New Taipei City, Keelung   | 1,310,667,519,116             | 24.30%         | 780,432              | 1,851,377        | 42.15%             |
| 2 Taoyuan                      | 636,451,231,852               | 11.80%         | 377,864              | 869,864          | 43.44%             |
| 3 Hsinchu                      | 285,499,145,341               | 5.29%          | 170,759              | 386,646          | 44.16%             |
| 4 Miaoli                       | 95,091,124,530                | 1.76%          | 56,738               | 188,535          | 30.09%             |
| 5 Taichung                     | 712,795,589,084               | 13.21%         | 426,162              | 1,052,118        | 40.51%             |
| 6 Nantou                       | 63,020,960,417                | 1.17%          | 37,831               | 171,527          | 22.06%             |
| 7 Changhua                     | 150,277,149,961               | 2.79%          | 89,431               | 414,884          | 21.56%             |
| 8 Yuanlin                      | 71,936,422,488                | 1.33%          | 42,783               | 224,488          | 19.06%             |
| 9 Chiayi, Tainan               | 489,425,321,701               | 9.07%          | 293,165              | 999,544          | 29.33%             |
| 10 Kaohsiung, Pingtung, Penghu | 755,348,673,836               | 14.00%         | 453,410              | 1,420,615        | 31.92%             |
| 11 Hualien, Taitung            | 86,769,407,735                | 1.61%          | 52,500               | 203,380          | 25.81%             |
| 12 Yilan                       | 92,893,389,207                | 1.72%          | 55,810               | 181,358          | 30.77%             |
| 13 Kinmen and other isles      | 9,555,768,986                 | 0.18%          | 5,771                | 26,131           | 22.08%             |
| 合計                             | <b>5,393,841,659,230</b>      | <b>100.00%</b> | <b>3,225,006</b>     | <b>8,948,120</b> | <b>36.04%</b>      |





20200827 住宅地震保險理賠機制模擬演練（代理董事長張玉輝致詞（左））



#### ◆ 辦理住宅地震保險業務稽查

為期住宅地震保險共保組織會員公司能確實遵循住宅地震保險相關規範辦理本保險業務，地震保險基金依據「住宅地震保險業務稽查作業規定」，執行簽單公司之住宅地震保險業務實地稽查，並將稽查意見及缺失情形製成稽查報告書後，函報主管機關，並於當年度將業務稽查受稽查公司之缺失事項改善情形函報主管機關。

#### ■ 理賠作業

#### ◆ 辦理理賠機制模擬演練

一、地震保險基金每年辦理理賠機制模擬演練，主要在協助各簽單公司相關人員熟悉住宅地震基本保險理賠作業，俾地震損害發生時能迅速自行動員其公司人員，正確且有效率地給付保險金予受災保戶，以發揮本政策性保險安撫人心之作用，簽單公司亦因善盡其企業社會責任進而提升其公司之無形商譽價值。

#### 二、2020年度理賠機制模擬演練

為瞭解大地震時相關人員辦理各項理賠工作之熟稔度，每年辦理住宅地震保險理賠機制模擬演練。2020年度模擬演練業經主管機關、產險公會、簽單公司及本基金於臺中、彰化、南投、雲林四處災區聯合理賠服務中心辦理一系列情境演練。

（一）各情境狀況演練方式及重點摘要如下：

#### ◆ Auditing of Residential Earthquake Insurance Business

To ensure that the Co-insurance Pool members are complying with the rules and guidelines related to the residential earthquake insurance when operating the business, TREIF formed an auditing team every year in accordance with the "Operating Rules for the Auditing of Residential Earthquake Insurance Business" to conduct on-site residential earthquake insurance business audits in the insurers' offices and submit audit reports containing audit opinions and non-conformities to the competent authority as well as reports on the progress of the corrective actions taken in the same year.

#### ■ Claim Operation

#### ◆ Claim Simulation Drill

1. TREIF holds a claim simulation drill every year. This aims at helping insurers to be familiarize with the insurance claim procedures of the residential earthquake insurance, so that their own personnel could be swiftly dispatched during a disaster and appropriately settle the claims to the stranded ones in an efficient way. This could those who are affected by the earthquake and give insurers the opportunities to take on their corporate social responsibility and build better goodwill for the companies.

#### 2. The 2020 claim simulation drill

To ensure that the relevant stakeholders are familiar with various claims procedures, a claim settlement simulation drill for the residential earthquake insurance is carried out every year. The 2020 the drill was jointly conducted by the competent authority, the Non-Life Insurance Association, the underwriting companies and the TREIF through setting up a series of scenario simulations in four joint claim service centers in disastrous areas located in Taichung, Changhua, Nantou, and Yunlin, respectively.

(1) The simulation exercise approach for each scenarios and the key summary were as follows:




## 地震災害事件實際模擬演練

情境狀況：假設臺灣中部車籠埔斷層錯動發生芮氏規模 7.3 地震

| 演練方式  |   | 演練重點   |   |
|---|---|--|---|
| 1   | <ul style="list-style-type: none"> <li>災情彙整/緊急應變</li> <li>內部會議</li> </ul> | <ul style="list-style-type: none"> <li>啟動緊急應變計畫，辦理一系列演練。</li> <li>啟動本基金緊急應變計畫，辦理一系列演練。</li> </ul>  | 第一階段  |
|   | <ul style="list-style-type: none"> <li>緊急會議</li> </ul>                    | <ul style="list-style-type: none"> <li>決定是否成立理賠中樞小組及災區聯合理賠服務中心。</li> <li>評估是否削減給付及比例。</li> <li>評估是否國庫擔保及特別措施方案。</li> </ul>                 |   |
|   | <ul style="list-style-type: none"> <li>理賠中樞小組會議</li> </ul>                | <ul style="list-style-type: none"> <li>轄下 3 分組之應辦事項。</li> <li>決定成立災區聯合理賠服務中心設置數目、地點及期間。</li> <li>統一、協調調度合格評估人員及災區聯合理賠服務中心進駐人員。</li> </ul>  |   |
| 2   | <ul style="list-style-type: none"> <li>通報回報演練</li> </ul>                  | <ul style="list-style-type: none"> <li>發送調度事件通知簽單公司理賠主管 / 窗口</li> <li>各簽單公司上線選取所屬可報到之進駐人員及合格評估人員。</li> <li>通知所屬受調度人員依指定時間及地點報到。</li> </ul> |   |
| 3   | <ul style="list-style-type: none"> <li>實地報到及狀況演練</li> </ul>               | <ul style="list-style-type: none"> <li>產險公司理賠服務中心</li> <li>簽單公司成立理賠服務中心作業流程演練。</li> <li>災區聯合理賠服務中心</li> <li>災區聯合理賠服務中心作業流程演練。</li> </ul>   | 第三階段  |
| 4   | <ul style="list-style-type: none"> <li>模擬災損之評定演練</li> </ul>               | <ul style="list-style-type: none"> <li>設置災損建築物模型，由合格評估人員進行災損評定及系統操作演練。</li> </ul>  | 第四階段  |
|  1 模擬演練檢討會 |   | <ul style="list-style-type: none"> <li>檢討缺失及改善建議暨頒獎。</li> <li>合格評估人員災損建築物評定講評。</li> </ul>  |  2  3 |

## Residential earthquake insurance simulation drill

Scenario: the dislocation of Chelungpu Fault in central Taiwan has led to the occurrence of a 7.3 magnitude earthquake

| APPROACH  |  | KEY POINTS   |   |
|---|--|--|---|
| 1   | <ul style="list-style-type: none"> <li>Gathering earthquake related data / Emergency response</li> <li>Internal meeting</li> </ul> | <ul style="list-style-type: none"> <li>Activate the emergency response plan and organize a series of drills.</li> <li>Activate the TREIF's emergency response plan and organize a series of drills.</li> </ul>   | First Phase   |
|   | <ul style="list-style-type: none"> <li>Emergency meeting</li> </ul>  | <ul style="list-style-type: none"> <li>Decide whether to form a core team and set up joint claim services centers in disastrous area.</li> <li>Assess whether to reduce the claim payment or the proportion of payment.</li> <li>Evaluate whether to use National Treasury guarantee or implement special measures.</li> </ul>   |   |
|   | <ul style="list-style-type: none"> <li>Meeting of the Core Team for Claims</li> </ul>  | <ul style="list-style-type: none"> <li>Tasks to be performed by the three subcommittees.</li> <li>Decide how many joint claim services centers in disastrous area should be set up, where and for how long.</li> <li>Centralized coordination and dispatchment of qualified adjusters and stationed personnel in the joint claim services centers in disastrous area.</li> </ul> |   |
| 2   | <ul style="list-style-type: none"> <li>Responding to notice drill</li> </ul>   | <ul style="list-style-type: none"> <li>Deliver dispatchment notices to the persons in charge of claims in the underwriting companies.</li> <li>Underwriting insurers go online to select their qualified adjusters and stationed personnel.</li> <li>Notify the dispatched personnel to report to duty at the assigned time and in the designated place.</li> </ul>              |   |
| 3   | <ul style="list-style-type: none"> <li>Report for duty simulation drill</li> </ul>   | <ul style="list-style-type: none"> <li>Insurance companies' claim service centers</li> <li>Insurers perform a drill following the procedures for establishing a joint claims services center.</li> <li>Joint claim service centers in disastrous areas</li> <li>Perform a drill following the operation procedures of joint claims services center.</li> </ul>                   | Third Phase   |
| 4   | <ul style="list-style-type: none"> <li>Building damage evaluation simulation drill</li> </ul>                                      | <ul style="list-style-type: none"> <li>Set up a damaged building module for qualified adjusters to perform a building damage evaluation and operate the system.</li> </ul>   | Fourth Phase  |
|  1 Post-drill review meeting |  | <ul style="list-style-type: none"> <li>Review the drill to make plans for improvement and conduct awards ceremony.</li> <li>Give feedback to qualified adjusters on their assessment of the disaster-damaged buildings.</li> </ul>   |  2  3 |





20200827 住宅地震保險理賠機制模擬演練、說明災損評定演練之步驟（右）

20200827 住宅地震保險理賠機制模擬演練-發放災損評定裝備（左）、災損建築物評定演練（右）

### 三、各簽單公司及本基金於2020/8/13-2020/8/27分四階段演練：

- （一）災情彙整、緊急應變、相關會議演練；
- （二）不預警之通報回報演練；
- （三）理賠服務中心演練；
- （四）合格評估人員實地模擬災損評定演練。

### 四、於2020/11/19舉辦檢討會暨頒獎典禮，完成向與會者簡報，並頒獎給表現優異之簽單公司及合格評估人員。演練成效如下：

- （一）各家簽單公司於地震發生第一時間啟動各自緊急應變計畫，並於理賠中樞小組會議報告緊急應變處理狀況、災損及需協助事項。
- （二）於第二階段，無預警以資訊系統發送地震調度事件予簽單公司理賠窗口，各簽單公司理賠窗口能於第一時間注意、迅速回應，並正確動員所屬之合格評估人員及進駐人員。
- （三）第三階段合格評估人員及進駐人員實地報到比率達100%。
- （四）災區聯合理賠服務中心進駐人員未臻嫻熟部份，如接受被保險人出險報案處理情形，業於模擬演練檢討會宣達，並納入日後進駐人員訓練教材，強化提醒相關作業流程及對民眾說明話術之說明。
- （五）合格評估人員評定能力未臻嫻熟，如柱、梁、牆之損壞評定情形，業於當年度模擬演練檢討會暨頒獎典禮邀請合格評估人員授課講師進行評定結果缺失講評，並納入日後合格評估人員訓練教材。

### 3. TREIF and the insurers conducted the simulation exercise in four phases during August 13 to 27, 2020:

- (1) Drills for information gathering on the disaster and emergency response as well as related meeting rehearsals;
- (2) Drills on responding to notice without prior warning;
- (3) Drills for claim service center;
- (4) Simulation of qualified adjusters conducting claim evaluations on site.

### 4. A review meeting and an award ceremony were held on November 19, 2020. Presentations were made to participants and awards were presented to outstanding insurers and qualified adjusters. Key focuses of the review were as follows:

- (1) Each insurer activated its own emergency response plan immediately after the earthquake and reported the status of the emergency response handling, the condition of the damages, and issues that require assistance in the Core Team meeting.
- (2) In the second phase, the information system sent the dispatchment notice to the insurers' claim settlement teams without prior warning. The claim settlement team of each insurer paid immediate attention to it and responded promptly to the notice and accurately mobilized the qualified adjusters and stationed personnel belonging to the company.
- (3) In the third phase, the report-to-duty rate of the qualified adjusters and stationed personnel reached 100%.
- (4) The part of the work that was unfamiliar to the stationed personnel of the joint claim service centers in disastrous areas, such as how to accept the insured's insurance claims, was shared in the post-drill review meeting. The review results will be included in the future stationed personnel training materials to enhance the claim service procedures and improve public communication skills.
- (5) Qualified adjuster training course lecturers were invited to conduct reviews on the evaluation skills of the participating qualified adjusters to point out where they may need further practice, such as how to evaluate the damaged columns, beams, and walls, in the post-drill review meeting and awards ceremony. Their review comments will be included in the future qualified adjuster's training course materials.





20201016 住宅地震保險天災風險研討會

## ■ 住宅地震保險危險分散機制檢討

一、完成本保險危險分散機制架構之危險總承擔限額、各層限額，及研議「住宅地震保險危險分散機制實施辦法」建議修正草案，建議事項如下：

- (一) 本保險保險金額維持新台幣150萬元。
- (二) 本保險危險分散機制總承擔限額調高至新臺幣1,000億元。
- (三) 第一層底層限額新臺幣42億元由共保組織承擔，第二層限額新臺幣958億元由地震保險基金承擔及分散。

二、配合「住宅地震保險危險分散機制實施辦法」修正實施日期，增購第三層（3rd Layer）再保保障（再保保障自新臺幣200億元增加為新臺幣300億元）。

## ■ 辦理住宅地震保險超額賠款再保險安排

有關2020年度住宅地震保險危險分散機制之風險分散，地震保險基金業完成安排承擔限額超過新臺幣200億元之100億元及超過新臺幣300億元之100億元之兩層超額賠款再保合約續約。

## ■ 舉辦2020年天災風險研討會

地震保險基金於2020年10月16日下午假臺大醫院國際會議中心舉辦「氣候變遷對產險業之風險與挑戰」研討會，出席情況相當踴躍，包括主管機關代表、保險及再保險業高階主管、學術研究單位、及業務相關同仁等共126人參加。

透過本次研討會，再次讓與會人員認知：面對氣候變遷風險所帶來的大規模复合型災害，需要政府部門、民間企業同心協力一起面對及因應；而，產險業也可運用本身的專業技術及國際資源協助政府部門、民間企業及人民因應氣候變遷下的實質風險及轉型風險。

## ■ Review and modification of the Risk Spreading Mechanism of residential Earthquake Insurance

1. Making suggestions on total risk assumption and the risk liabilities for each tier under the framework of the risk spreading mechanism for the residential earthquake insurance, and based on the proposed amendments for the "Implementation Regulations for the Risk Spreading Mechanism of Residential Earthquake Insurance" which included the following:
  - (1) Maintain the sum insured for the residential earthquake insurance at NTD 1.5 million.
  - (2) Increase the maximum risk assumption to NTD 100 billion
  - (3) The first NTD 4.2 billion of the NTD 100 billion liability in the first tier is to be assumed by the residential earthquake Co-insurance Pool, and the remaining NTD 95.8 billion liability in the second tier is to be assumed or ceded by TREIF.
2. In line with the implementation of the amendment of the "Implementation Regulations for the Risk Spreading Mechanism of Residential Earthquake Insurance", a 3rd Layer protection of reinsurance will be added (reinsurance protection is to increase from NTD 20 billion to NTD 30 billion).

## ■ Management of Reinsurance Placement for Excess of Loss for the Residential Earthquake Insurance

Based on the Risk Spreading Mechanism of Residential Earthquake Insurance, in 2020, TREIF transferred risk to reinsurance market by renewing excess of loss reinsurance contract in two layers, namely the layer of NTD 10 billion in excess of NTD 20 billion and the layer of NTD 10 billion in excess of NTD 30 billion.

## ■ Organizing the 2020 Natural Catastrophe Risks Conference

TREIF organized "The Risks and Challenges to the General Insurance Sector Caused by Global Climate Change Conference" on October 16, 2020. The event was well attended by more than 126 participants, including representatives from the competent authority, senior managers of insurance and reinsurance companies, scholars and researchers and persons of interest in the related fields.

Through the conference, the participants once again recognized that when facing large-scale, compound disasters brought by climate change, it is necessary for the public and private sectors to work together in collaboration. Furthermore, the non-life insurance industry may utilize its professional skills and international resources to assist government agencies, private enterprises and the general public to cope with the real physical risks and the transition risks caused by climate change.

## ■ Research & Development

### ◆ Residential Earthquake Insurance Program Development and Planning Task Force

In 2020, the Residential Earthquake Insurance Program Development and Planning Task Force convened three meetings to validate the major tasks that each subcommittee had planned and the progress of each task.



## ■ 研究發展

### ◆ 住宅地震保險制度發展規劃工作小組

2020年住宅地震保險制度發展規劃工作小組召開3次會議，確認其轄下各分組所擬各項重要工作內容與進度：

#### ◆ 危險分散與費率分組

危險分散與費率分組召開3次會議，完成住宅地震保險風險評估模型（TREIF-ERA）之檢驗、檢討本保險共保組織純保費分配比例公式等工作項目。

#### ◆ 承保理賠與法制分組

承保理賠與法制分組召開3次會議，完成因應大規模地震致同一次事故理賠總金額超過本保險危險分散機制總額時，其理賠削減給付、發布時機與相關作業規範之檢討、2020年度理賠機制模擬演練計畫及執行及改善建議、研擬2021年度本保險合格評估人員、理賠服務中心進駐人員人力需求暨訓練計畫，以及「住宅地震保險複評審查機制作業規範」之檢討等工作項目。

#### ◆ 資訊統計與教育推廣分組

資訊統計與教育推廣分組召開4次會議，配合資通法增修住宅地震保險全損理賠評定及鑑定系統（CES）系統，及完成住宅地震保險基金資安檢測及演練報告；完成公益宣導計畫之擬定，及年度公益宣導執行成果報告等工作項目。

## ■ 法令修正

### ◆ 現行本保險相關理賠作業處理程序之檢討修正

#### 一、研議緣由

為強化住宅地震保險制度之理賠機制及提升本保險理賠效率，參考2016年0206臺南地震、2018年0206花蓮地震理賠處理實務經驗及保險局2020年3月16日研商住宅地震保險理賠相關標準作業程序修正草案會議結論，檢討「住宅地震保險理賠標準作業程序」、「住宅地震保險合格評估人員統一協調調度標準作業程序」、「住宅地震保險災區聯合理賠服務中心標準作業程序」及「住宅地震保險複評審查機制作業規範」及相關程序。

#### 二、結論與建議

修正之重點摘要如下：

##### （一）檢討修正「住宅地震保險理賠標準作業處理程序」：

1. 本基金震後緊急應變啟動時機；
2. 理賠處理程序；
3. 被保險人申請理賠及簽單公司申請攤回賠款之文件；
4. 申訴、調處、評議、訴訟或仲裁：地震保險基金及相關人員應辦理事項修訂；

### ◆ The Risk Spreading and Premium Rate Subcommittee

The Risk Spreading and Premium Rate Subcommittee convened three meetings, completing tasks such as: testing the Taiwan Residential Earthquake Insurance Fund's Earthquake Risk Assessment Model (TREIF-ERA) and reviewing the formula that determines the Co-insurance Pool's pure premium distribution ratio.

### ◆ The Underwriting, Claim and Legal Subcommittee

The Underwriting, Claim and Legal Subcommittee convened three meetings to achieve the following: completing a review over the reduction of claim payout, the timing of the announcement and other related operating rules under the situation where the total amount of claims for the earthquake incident exceeds the total risk assumption limit specified in the Risk Spreading Mechanism of Residential Earthquake Insurance, planning and implementing the 2020 claim settlement simulation drill and making suggestions for improvement, developing the manpower planning and training plans for the 2021 qualified adjusters of the residential earthquake insurance and stationed personnel of the joint claim service centers, and reviewing of the "Operating Rules for the Residential Earthquake Insurance's Reappraisal Mechanism".

### ◆ The IT, Statistics and Educational Promotion Subcommittee

The IT, Statistics and Educational Promotional Subcommittee convene four meeting to complete the following: adding and revising the Residential Earthquake Insurance Total Loss Claim Evaluation and Appraisal System (CES) for the in conjunction with implementation of Cyber Security Management Act, completing the Taiwan Residential Earthquake Insurance Fund's information security testing and the drill report, developing public outreach program for the promotion of the residential earthquake insurance and completing the annual performance report based on the actual implementation.

## ■ Revisions of Laws and Regulations

### ◆ Review and modification of claim settlement procedure

#### 1. Background of the study

To strengthen the claim mechanism and enhance the claim service efficiency of the residential earthquake insurance, TREIF reviewed the "Standard Operating Procedure for Claim Settlements of the Residential Earthquake Insurance", "Standard Operating Procedure for Centralized Coordination and Dispatchment of the Qualified Adjusters for the Residential Earthquake Insurance", "Standard Operating Procedure for the Joint Claim Service Center of the Residential Earthquake Insurance" and "The Operating Rules for the Residential Earthquake Insurance's Reappraisal Mechanism" as well as other relevant procedures while taken into consideration the claim experiences of 2016 Tainan Earthquake and 2018 Hualien Earthquake and the conclusions from the Insurance Bureau's meeting on the drafting of amendment on the standard operating procedure related to the claim settlement for the residential earthquake insurance which took place on March 16, 2020.

#### 2. Conclusions and suggestions

The key amendments are:

- (I) Reviewed and modified the "The Standard Operating Procedure for the Claim Settlement of Residential Earthquake Insurance":



20201119 模擬演練檢討會頒獎典禮（代理董事長張玉輝（右五）、總經理何以（左五））

5. 複評審查機制及削額給付作業；
  6. 配合修正相關圖表。
- (二) 檢討修正「住宅地震保險災區聯合理賠服務中心標準作業程序」：
1. 調整災區聯合理賠服務中心成立之召集單位並簡化調度程序；
  2. 配合修正標準作業流程圖。
- (三) 檢討修正「住宅地震保險合格評估人員統一協調調度標準作業程序」：
1. 統一協調調度之時機、原則並簡化調度程序；
  2. 配合修正標準作業流程圖。
- (四) 檢討修正「住宅地震保險複評審查機制作業規範」：
1. 加速複評審查案件審查作業時程；
  2. 複評審查人員之儲備、聘任與管理；
  3. 配合修改「住宅地震基本保險建築物複評審查損失評定表」。

## ■ 訓練與宣導

### ◆ 合格評估人員訓練

為培養適足之本保險合格評估人員，俾期地震後有充足人力進行本保險毀損建築物之評定作業，地震保險基金每年辦理住宅地震保險全損評定及鑑定人員新訓及複訓課程，並檢討修正訓練教材。主要課程內容為本保險理賠作業介紹、住宅建築物地震毀損程度評估方法及判定準則（含案例解說）、繪圖解說及實作及全損評定及鑑定資訊系統介紹，使受訓學員熟稔本保險理賠相關評定作業。2020年度規劃辦理臺北、臺中及高雄共計14場次訓練課程，培訓合格評估人員新訓206人，複訓569人。

### ◆ 災區理賠及聯合理賠服務中心進駐人員訓練

為期地震後有充足且熟悉本保險理賠作業處理程序之理賠服務中心進駐人員能迅速協助受災保戶申請理賠及提供相關諮詢服務，地震保險基金每年辦理住宅地震保險災區理賠及聯合理賠服務中心進駐人員新訓課程，並檢討修正訓練教材。2020年度規劃辦理臺北及高雄共3場次訓練課程，培訓進駐人員新訓50人，複訓114人。

- A. The timing to launch the TREIF's post-earthquake emergency response plan;
- B. Claim settlement procedures;
- C. The claim application submitted by the insured and the documents filed by the insurer to recover claim payments;
- D. Complaint, mediation, ombudsman service, litigation or arbitration: adjusting the tasks to be handled by the TREIF and related staff;
- E. Reappraisal mechanism and operating procedures related to reduced claim payment;
- F. Modified related charts.

### (II) Reviewed and modified the "Standard Operating Procedure for the Joint Claim Service Center of the Residential Earthquake Insurance":

- A. Adjusted the units responsible for establishing the joint claim service center and simplifying the dispatchment procedures;
- B. Revised the workflow chart based on the modified standard operating procedure.

### (III) Reviewed and modified the "Standard Operating Procedure for Centralized Coordination and Dispatchment of the Qualified Adjusters for the Residential Earthquake Insurance":

- A. The timing and principle of conducting a centralized coordination and dispatchment as well as simplifying the dispatchment process;
- B. Modified the workflow chart according to the changes.

### (IV) Reviewed and modified the "The Operating Rules for the Residential Earthquake Insurance's Reappraisal Mechanism":

- A. Expediting the review process for reappraisal cases;
- B. Training, hiring and management of reappraisal personnel;
- C. Revised the "Basic Residential Earthquake Insurance Building Re-evaluation Review Loss Assessment Form".

## ■ Training & Promotion

### ◆ Training for Qualified Adjusters

TREIF organizes trainings and retraining sessions each year, so that more qualified adjusters could devote themselves to loss assessment. TREIF also reviews and modifies its training materials each year. The trainings include presentations on insurance claim settlements, assessment methods on the damage level of buildings and loss criteria (including case studies). The trainings include commentary with charters, hands-on practice, total loss determination, and introduction to the evaluation system. Such trainings aim at letting trainees familiarize with the claim settlement determinations and operations. In 2020, a total of 14 training classes were held in Taipei, Taichung and Kaohsiung to train 206 new qualified adjusters and 569 incumbent qualified adjusters.

### ◆ Trainings for Stationed Personnel of Joint Claim Service Centers of Disastrous Areas

Qualified and experienced adjusters stationed at the claim settlement service center who are themselves familiar with the claim settlement procedures are able to quickly help stranded people apply for a settlement and provide related





#### ◆ 建築師、專業技師講習

為期震後有適足之本保險毀損建築物之專業鑑定人力及參與住宅地震保險鑑定之專業技師及建築師充分瞭解住宅地震保險理賠流程及理賠標準，俾順利完成受託建築物鑑定作業，地震保險基金每年與建築師、專業技師公會共同辦理講習課程。2020年度規劃於臺北市、臺中市及高雄市辦理5場專業技師及建築師講習會，共有179位技師及建築師參與講習，增進其對本保險毀損建築物評定作業之了解及擔任震後損失鑑定人員之意願。

#### ◆ 業務宣導

為提高民眾地震風險意識，並正確認知政策性住宅地震保險，2020年度本基金加強辦理講座式及攤位宣導活動，一般媒體及網路媒體宣導，以增加本保險之曝光度及民眾對本保險之正確認知：

(一) 辦理講座式及攤位宣導活動，直接近距離面對民眾清楚介紹本保險，並直接回答民眾的問題。

參與營建署委由國家地震工程研究中心辦理之「私有建築物耐震階段性補強說明會」，並洽產物保險公司、人壽保險公司等通路及社區、其他機關辦理講座式或攤位式活動，藉由多方接觸，擴大宣導受眾之層面。

(二) 於廣播電台播放本保險廣播廣告，並於雜誌及報紙刊登平面廣告，以增加本保險之曝光度。

(三) 製作宣導短片「住宅地震基本保險-希望篇」，以供本基金宣導時使用。

(四) 委外廠商辦理臉書素材製作、宣導貼文、線上活動，並透過大數據分析與監測，搭配社群操作，進行廣告投放，執行期間超過100萬觸及人數，達成預算內最大宣導效益。

(五) 委外廠商辦理創新宣導案，包含直播、網紅合作趣味影片、商周雜誌平面廣告

及商周官網編稿刊登，透過嶄新的行銷模式，達成年度宣導目標。

透過線上與實體豐富多元的宣導方式，致力於不同管道提供本保險的宣導內容，盡可能接觸更多的民眾，以普及一般民眾對地震災害的風險意識，並加強增進非貸款戶投保住宅地震保險的意願。

consultation services. Each year, TREIF trains new personnel to be stationed at the joint claim settlement service center, and to provide residential earthquake insurance. The training textbooks are also reviewed every year. In 2020, a total of 3 training classes were held in Taipei and Kaohsiung to train 50 new stationed personnel and 114 incumbent stationed personnel.

#### ◆ Professional Architect and Engineer Workshops

TREIF strives to provide enough professionals to evaluate losses and to ensure that professional engineers and architects participating in the assessment operations could fully understand the claims adjustment process and standards, thus are able to complete the assessment on damaged buildings that are commissioned to the engineers/architects. TREIF holds these workshops along with the architect associations and professional technician associations each year. In 2020, a total of 5 professional engineer and architect workshops were held in Taipei, Taichung, and Kaohsiung. A total of 179 engineers and architects attended the workshops. This increases participants' interest in becoming a post-disaster adjuster, and enhances their knowledge on TREIF's evaluation operations.

#### ◆ Business Promotion

To raise the public's awareness on earthquake risk and to ensure their correct understanding of the statutory residential earthquake insurance, the TREIF reinforced the promotion of the insurance in 2020 through organizing seminars, setting up promotional booths, conducting general media and online media exposures.

1. Conducted seminars and promotional booths that provided opportunities to have close encounters with the general public to introduce the insurance and answer their questions directly; participated in the "Seminar on Phased Seismic Retrofit Reinforcement for Private Buildings" sponsored by the Construction and Planning Agency and organized by the National Center for Research on Earthquake Engineering; contacted non-life insurers, life insurers, local communities and other agencies in regards to organizing seminars or setting up promotional booths in order to reach out to more people.
2. Broadcasted advertisement of the insurance on the radios, placed advertisements on magazines and newspapers to increase exposure.
3. Produced a short promotional film – "Hope – The Basic Residential Earthquake Insurance" for TREIF to use in promotional events.
4. Outsourced to a vendor to produce Facebook-use materials, posts, and online campaigns; reached out to more than one million people and successfully maximized the performance within the budget through big data analytics and monitoring combined with social community management and targeted advertisement.
5. Outsourced to a vendor to launch innovative promotional campaigns, reaching the annual promotion goals through brand-new marketing methods, including live streaming events, videos made in collaboration with key opinion leaders, printed advertisement in Business Weekly Magazine and advertorial published in Business Weekly website.

TREIF is committed to promoting the residential earthquake insurance through different channels. Reaching out to more people through diverse methods of online and offline promotions to raise the general public's awareness on earthquake disaster risks and to enhance the willingness of mortgage-free homeowners to purchase the insurance.



20200920 臺北市消防局國家防災日活動

## ■ 資訊作業

### ◆ 電腦異地備援機制及演練

為確保地震保險基金資料庫及資訊系統之安全，地震保險基金於2007年建置電腦異地備援機制，提供業務永續運作之基礎，不因設備異常或災難發生而中斷營運，備援地點為桃園龍潭（宏碁渴望園區），建置初期備援範圍為網域控制伺服器、主資料庫伺服器、電子郵件伺服器、檔案伺服器及網站伺服器，另為強化地震保險基金異地備援系統之完整性，分別於2009年12月、2010年12月完成複保險查詢平台、及其點對點機制之異地備援機制。2020年為提升本基金異地備援品質，規劃及建置異地備援機制新方案、更換備援地點為臺中關貿太平洋機房，並規劃每年辦理二次異地備援演練作業，指派本基金業務處及管理處5位同仁，使用南港關貿總公司之異地備援作業室，實際操作本基金二處各項資訊應用系統。

地震保險基金每年進行異地備援模擬演練，2020年於3月及11月進行二次異地備援演練，以確保當大災難發生導致重要電腦設備毀損無法運作因而需啟動異地備援機制時，各項系統切換作業能順利進行。

### ◆ 電腦環境安全強化作業

配合資通安全法於2019年1月1日實施，於2019年辦理機房伺服器環境虛擬化及電腦設備、作業系統升級作業等。並於2020年10月完成地震保險基金資安健診作業，包括網路架構檢視、有線網路惡意活動檢視、使用者端電腦檢視、伺服器主機檢視、目錄伺服器設定檢視及防火牆連線設定檢視等，以降低任何可能發生資訊安全問題之衝擊，並符合法令法規或本基金相關管理制度之要求。

另於2020年2月辦理網站弱點掃描作業，以利事先偵查網站及網頁程式存在漏洞，俾改善弱點，強化整體網站與系統安全。而為提高同仁良好的資訊安全意識，於2020年5月進行電子郵件攻擊方式之社交工程演練，且於演練後進行資安宣導課程，以期降低社交工程攻擊風險。另於2020年11月依本基金分散式阻斷服務防禦與應變作業程序辦理通報演練。

## ■ Information Operation

### ◆ IT Remote Backup System and Disaster Recovery Drills

To ensure the security of TREIF database and the information system, in 2007 TREIF established an IT remote backup system, building a foundation for sustainable operation while preventing business disruption due to an equipment malfunction or natural disaster. The IT remote backup system is located in Lungtan, Taoyuan County (Acer Aspire Park). In the initial stage, the scope of the recovery covers domain controller servers, primary database servers, email server, file server and web site server. Moreover, as part of an effort to strengthen the comprehensiveness of the IT remote backup system, TREIF completed the building of a recovery system for double insurance verification platform and the Host-to-Host System for its disaster recovery platform in December 2009 and December 2010 respectively. To enhance the quality of the IT remote backup system, the TREIF planned and established a new remote backup system solution, moving the location to Taichung Customs and Trade Taiping Server Room and organizing two disaster recovery drills each year, by dispatching five employees from Business Department and Administrations Department to the remote backup operation room located in Nangang Customs and Trade Headquarters to operate various applications systems.

Every year TREIF conducts disaster recovery drills to ensure that system transitions can be done smoothly in the case when computer equipment is damaged by an earthquake and the remote backup system must be launched. In 2020, drills were conducted in March and November.

### ◆ Computer environment security enhancement work

In line with the implementation of the Cyber Security Management Act on January 1, 2019, the TREIF implemented server virtualization and upgraded computer equipment and operation systems. Moreover, to prevent information security issues as well as to fulfill law and regulatory requirements, TREIF completed the information security testing and assessment in October 2020, examining the internet framework, malicious online activities, users' computers, main server, catalog server set up and fire wall set up.

In order to strengthen its overall website and system security, TREIF executed a web vulnerability assessment by searching the loopholes in the website and webpage programming in February 2020. To raise employees' awareness on information security, TREIF conducted social engineering attacks drill and a post-drill information security training class to reduce related risks. In November 2020, TREIF performed a reporting drill based on the standard operating procedure to defend against and respond to distributed denial-of-service (DDoS) attack.



## 財務概況

### ■ 收入概況

2020年再保費收入新臺幣43.02億元較2019年度之新臺幣40.78億元成長5.49%，主要係2020年度實際有效保單件數較預期增加，致再保費收入增加。此外，利息收入亦隨著各項準備金累積而成長；綜計地震保險基金2020年總收入新臺幣47.67億元較2019年成長 5.11%。

各年度收入 2016~2020

| 年度    | 2016      | 2017      | 2018      | 2019      | 2020      |
|-------|-----------|-----------|-----------|-----------|-----------|
| 再保費收入 | 3,667,243 | 3,797,659 | 3,954,677 | 4,078,404 | 4,302,202 |
| 利息收入  | 386,674   | 391,922   | 433,078   | 451,668   | 454,399   |
| 其他收入  | 169,164   | 6,309     | 103,860   | 5,342     | 10,477    |
| 收入合計  | 4,223,081 | 4,195,890 | 4,491,615 | 4,535,414 | 4,767,078 |
| 成長率   | 8.84%     | -0.64%    | 7.05%     | 0.98%     | 5.11%     |

單位：新臺幣仟元

### ■ 準備金累積

地震保險基金係依下列規定提存特別準備金：

1. 每年年底應就分進之純保險費收入總額，扣除共保組織及國內、外再保險市場或資本市場危險分散成本、淨自留賠款、未滿期保費準備淨變動、賠款準備淨變動及支付融資貸款利息後之餘額，全數提存特別準備金。
2. 每年年底應就本保險附加費用收入及不含資金運用收益之其他各項收入總額，扣除各項成本费用後之餘額，全數提存特別準備金。

## Financial Overview

### ■ Revenue

In 2020, the reinsurance premium revenue totaled NTD 4.302 billion, up by 5.49% when compared to last year's NTD 4.078 billion mainly because of the number of policy in-force in 2020 was higher than expected. In addition, interest income increased as various reserves accumulated. In summary, the total revenue of TREIF for 2020 amounted to NTD 4.767 billion, by 5.11% from previous year.

Annual Revenue 2016~2020

| Year                         | 2016      | 2017      | 2018      | 2019      | 2020      |
|------------------------------|-----------|-----------|-----------|-----------|-----------|
| Reinsurance Premiums Revenue | 3,667,243 | 3,797,659 | 3,954,677 | 4,078,404 | 4,302,202 |
| Interest Revenue             | 386,674   | 391,922   | 433,078   | 451,668   | 454,399   |
| Others Revenue               | 169,164   | 6,309     | 103,860   | 5,342     | 10,477    |
| Total                        | 4,223,081 | 4,195,890 | 4,491,615 | 4,535,414 | 4,767,078 |
| Growth Rate                  | 8.84%     | -0.64%    | 7.05%     | 0.98%     | 5.11%     |

Unit: NTD 1,000

### ■ Accumulation of Various Reserves

TREIF shall set aside special reserve pursuant to the following provisions:

1. At the end of each year, TREIF shall set aside the balance of the total amount of pure premium received after deduction of premium allocated to the Pool, the costs in connection with spreading of risk on domestic, overseas reinsurance or capital markets, net retained loss, net change in unearned premium reserve, net change in loss reserve, and interest paid for financing loans as special reserve.
2. At the end of each year, TREIF shall set aside the balance of the income from expense loading plus the sum of various incomes excluding the financial income after deduction of operating costs and expenses as a special reserve.



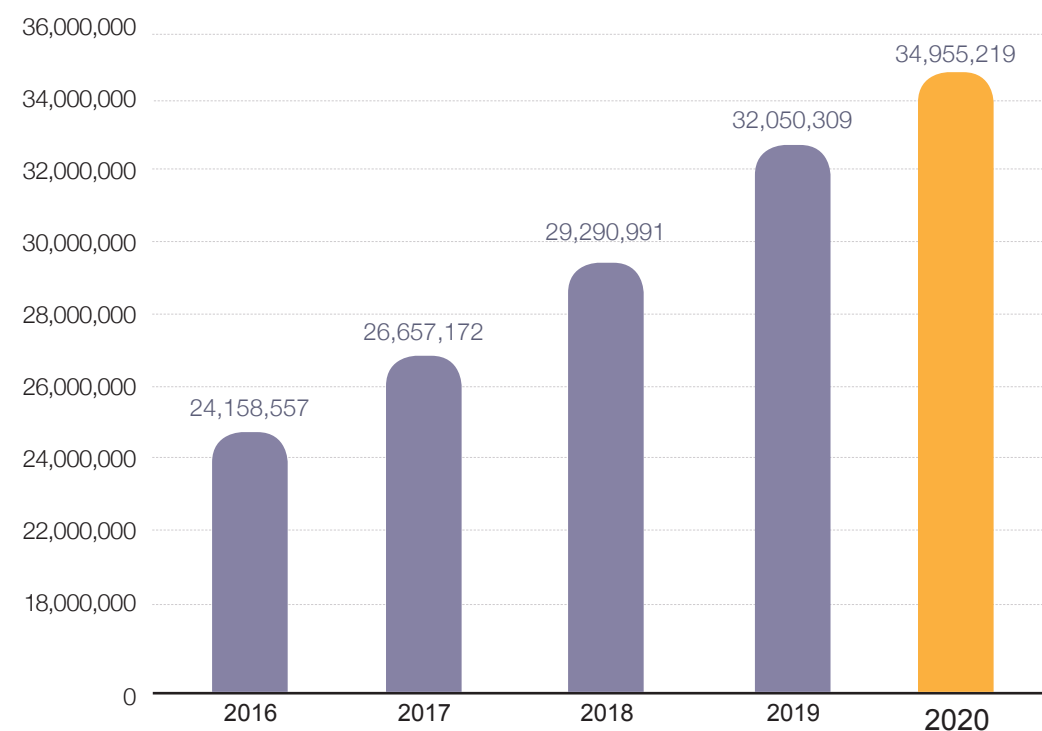
截至2020年底，地震保險基金累計提存之特別準備為新臺幣321.1億元，未滿期保費準備15.8億元，預留調整準備為新臺幣8.1億元，信用風險準備為新臺幣4.6億元，各項準備金之累積餘額達新臺幣349.6億元，與2019年底新臺幣320.5億元相較，成長率為9.06%，近年來累積狀況如下：

### 各種準備金累積狀況

| 年度      | 2016       | 2017       | 2018       | 2019       | 2020       |
|---------|------------|------------|------------|------------|------------|
| 特別準備    | 21,984,954 | 24,339,252 | 26,813,324 | 29,409,788 | 32,113,115 |
| 未滿期保費準備 | 1,319,941  | 1,368,375  | 1,428,222  | 1,484,403  | 1,577,227  |
| 預留調整準備  | 560,932    | 618,450    | 678,390    | 740,200    | 805,455    |
| 信用風險準備  | 292,750    | 331,095    | 371,055    | 415,918    | 459,422    |
| 合計      | 24,158,577 | 26,657,172 | 29,290,991 | 32,050,309 | 34,955,219 |
| 成長率     | 11.05%     | 10.34%     | 9.88%      | 9.42%      | 9.06%      |

單位：新臺幣仟元

### 各種準備金累積狀況圖



單位：新臺幣仟元

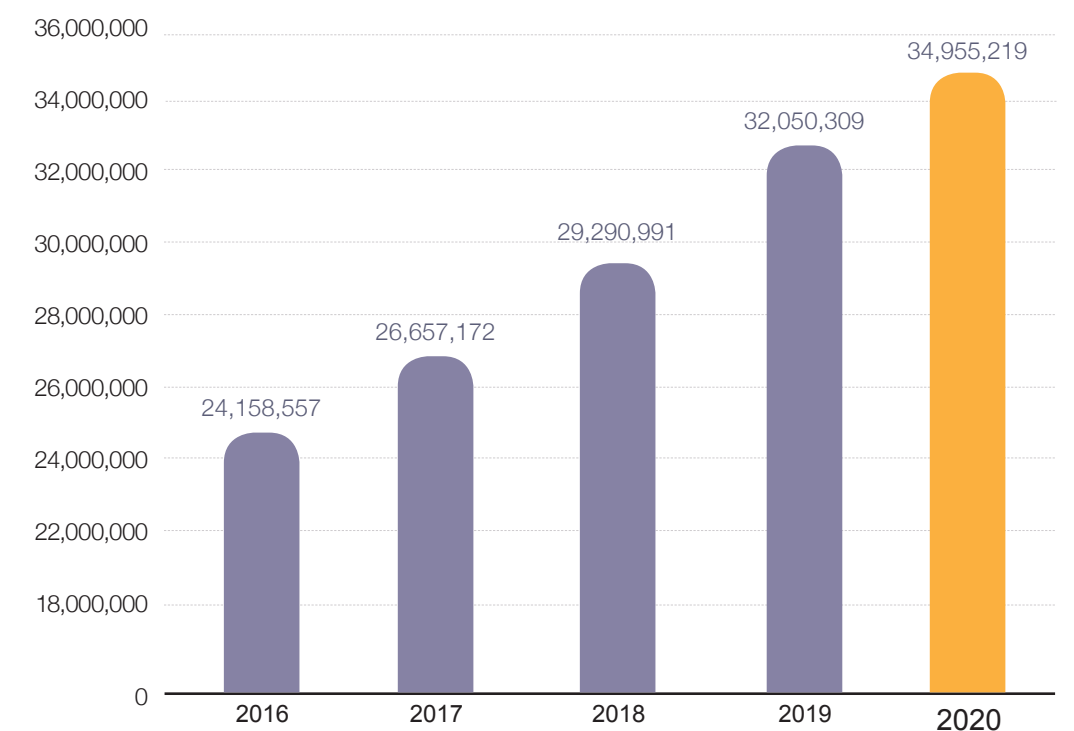
As of the end of 2020, TREIF's cumulative special reserve was NTD 32.11 billion, net unearned premium reserve was NTD 1.58 billion, reserve against adjustment of premiums was NTD 810 million, and credit risk reserve was NTD 460 million. Total reserves reached NTD 34.96 billion, up by 9.06% in comparison to NTD 32.05 billion in 2019. The details of the accumulation of various reserves in recent years are recorded in the following charts:

### Accumulation of Various Reserves

| Year                         | 2016       | 2017       | 2018       | 2019       | 2020       |
|------------------------------|------------|------------|------------|------------|------------|
| Special Reserve              | 21,984,954 | 24,339,252 | 26,813,324 | 29,409,788 | 32,113,115 |
| Net Unearned Premium Reserve | 1,319,941  | 1,368,375  | 1,428,222  | 1,484,403  | 1,577,227  |
| Reserve Adjustment           | 560,932    | 618,450    | 678,390    | 740,200    | 805,455    |
| Credit Risk Reserve          | 292,750    | 331,095    | 371,055    | 415,918    | 459,422    |
| Total                        | 24,158,577 | 26,657,172 | 29,290,991 | 32,050,309 | 34,955,219 |
| Growth Rate                  | 11.05%     | 10.34%     | 9.88%      | 9.42%      | 9.06%      |

Unit: NTD 1,000

### Accumulation of Various Reserves



Unit: NTD 1,000

### ■ 財源籌措計畫

地震保險基金依據各項收支及投保率之預估、危險分散機制、累積特別準備金及相關法令等之變動，推估未來可能成長的規模，並考量國內、外金融市場的籌資方式，擬訂地震保險基金因應資金不足支應賠款時之財源籌措計畫。

一旦發生大地震，地震保險基金即依產險公司統計之實際理賠損失，儘速估算地震保險基金應攤付之賠款及資金缺口，並就資金缺口研擬財源籌措因應方式。如果賠款金額不大，由地震保險基金之累積資金支應或向銀行信用借款方式自行籌資，若資金缺口過大致地震保險基金無法自籌財源解決時，為保障被保險人權益，即依保險法第138-1條規定報請主管機關會同財政部報請行政院核定後，由國庫提供擔保，以取得必要之資金來源。



### ■ Financing Plan

TREIF forecasts its growth based on estimated annual revenue, expenditure and take-up rate, as well as changes in the risk spreading mechanism, cumulative reserves and relevant laws. TREIF prepares a financing plan in case when the cumulative reserves are insufficient to cover the claim payments by taking into account the financing methods in domestic and overseas financial markets.

When a major earthquake occurs, TREIF could calculate an estimated payable claims and possibly fund shortfall according to the actual loss assessment by Non-life insurers and formulate a financing plan to tackle the fund shortfall. If the payable claims can be managed by TREIF alone, TREIF will finance it by utilizing its cumulative funds, or seek bank credit. However, if the payable claims exceed the amount that TREIF can manage, in order to protect the interests of the insured, TREIF may first request the competent authority and the Ministry of Finance to jointly apply for Executive Yuan's approval, based on Insurance Act Article 138-1, then obtain necessary financial resource using National Treasury as a guarantor.



20200827 住宅地震保險理賠機制模擬演練



20200804 臺北市政府消防局消防營活動



## ■ 資金運用

地震保險基金資金之運用，以安全性為首要考量，同時兼顧投資標的之流動性及收益性，並本風險分散原則作最妥適之配置。

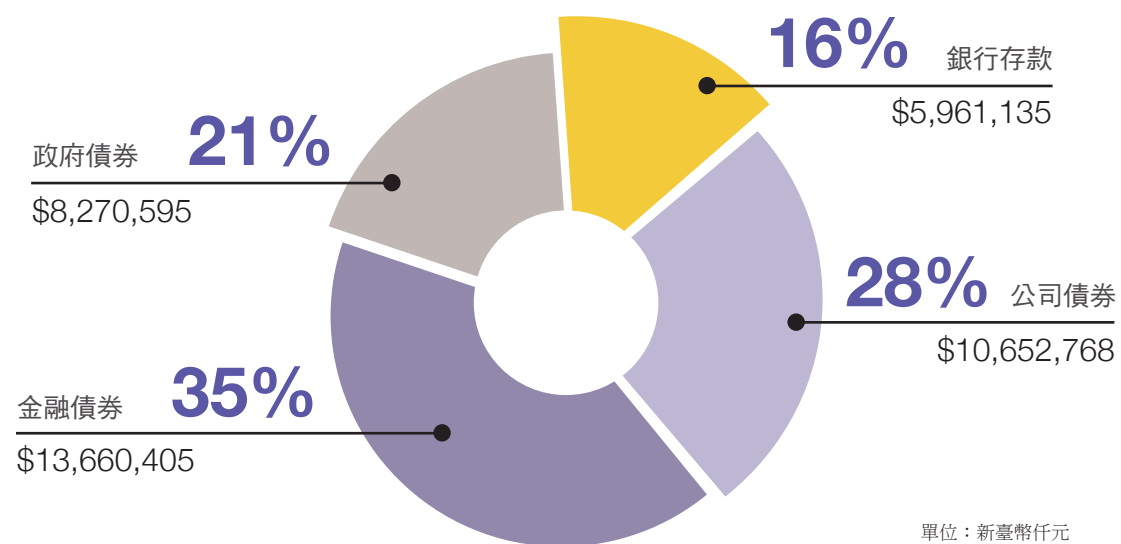
截至2020年底，地震保險基金可運用資金總額較前一年底增加新臺幣33.55億元，累計已達新臺幣385.54億元，其中銀行存款新臺幣59.61億元，政府債券新臺幣82.71億元，金融債券新臺幣136.60億元，公司債新臺幣106.53億元，證券（ETF）新臺幣888萬元。

可運用資金配置狀況表

| 項目        | 2019年             |                | 2020年             |                | 比較增減金額           |
|-----------|-------------------|----------------|-------------------|----------------|------------------|
|           | 金額                | 比例             | 金額                | 比例             |                  |
| 銀行存款      | 5,643,490         | 16.1%          | 5,961,135         | 15.5%          | 317,645          |
| 政府債券      | 8,330,765         | 23.7%          | 8,270,595         | 21.5%          | (60,170)         |
| 金融債券      | 13,060,482        | 37.1%          | 13,660,405        | 35.4%          | 599,923          |
| 公司債券      | 8,158,423         | 23.2%          | 10,652,768        | 27.6%          | 2,494,345        |
| 證券(ETF)   | 4,874             | 0.01%          | 8,882             | 0.0%           | 4,008            |
| <b>總計</b> | <b>35,198,034</b> | <b>100.00%</b> | <b>38,553,785</b> | <b>100.00%</b> | <b>3,355,751</b> |

單位：新臺幣仟元

2020年可運用資金配置



單位：新臺幣仟元

## ■ Investment Management

The top concern of TREIF's investment management is safety while keeping a good balance of liquidity and profitability, as well as risk diversification to achieve optimal portfolio.

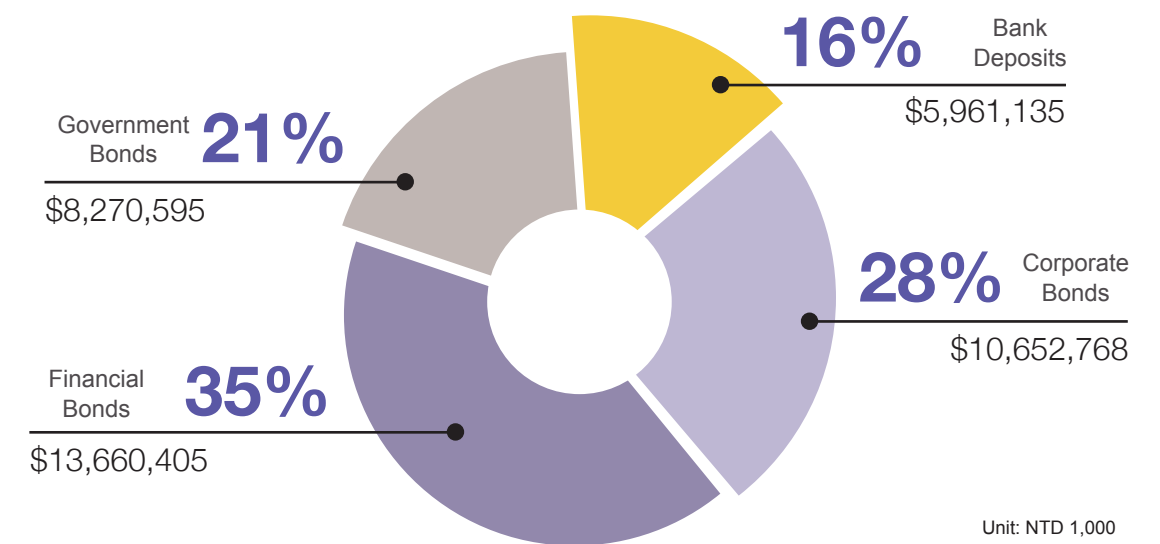
Up to the end of 2020, TREIF has accumulated as much as NTD 38.55 billion of available funds, up NTD 3.35 billion from the same period in the previous year. This includes NTD 5.96 billion savings in bank accounts, NTD 8.27 billion in government bond, NTD 13.66 billion in financial bond, NTD 10.65 billion in corporate bond, and NTD 8.88 million in ETF.

Investment Portfolio

| Item             | 2019              |                | 2020              |                | Change in Amount |
|------------------|-------------------|----------------|-------------------|----------------|------------------|
|                  | Amount            | %              | Amount            | %              |                  |
| Bank Deposits    | 5,643,490         | 16.1%          | 5,961,135         | 15.5%          | 317,645          |
| Government Bonds | 8,330,765         | 23.7%          | 8,270,595         | 21.5%          | (60,170)         |
| Financial Bonds  | 13,060,482        | 37.1%          | 13,660,405        | 35.4%          | 599,923          |
| Corporate Bonds  | 8,158,423         | 23.2%          | 10,652,768        | 27.6%          | 2,494,345        |
| Securities(ETF)  | 4,874             | 0.01%          | 8,882             | 0.0%           | 4,008            |
| <b>Total</b>     | <b>35,198,034</b> | <b>100.00%</b> | <b>38,553,785</b> | <b>100.00%</b> | <b>3,355,751</b> |

Unit: NTD 1,000

2020 Investment Portfolio



Unit: NTD 1,000



## Major Events - 2020 大事紀



| 日期 Date   | 大事紀 Major Events   |
|-----------|--|
| 2020/1/18 | 參與臺北市政府 119 防災宣導活動<br>Participating in the "119 Disaster Risk Reduction Advocacy Event" organized by the Taipei City Fire Department.  |
| 2020/1/19 | 參與新北市政府 119 消防節誌慶暨災害防救志工大會師活動<br>Participating in the New Taipei City's Fire Prevention Festival & Disaster Prevention Volunteer Assembly activity.  |
| 2020/2/28 | 辦理網站弱點掃描作業<br>Conducting vulnerability Assessment to TREIF websites.   |
| 2020/1~8  | 參與內政部營建署委由國家地震工程研究中心執行之「私有建築物耐震階段性補強說明會」，宣導住宅地震基本保險。<br>Participating in the "Seminar on Phased Seismic Retrofit Reinforcement for Private Buildings" sponsored by the Construction and Planning Agency and organized by the National Center for Research on Earthquake Engineering to promote the basic residential earthquake insurance. |
|           |  |
|           |  |
| 2020/3/7  | 電腦系統異地備援演練<br>Conducting the disaster recovery drill.  |
| 2020/3/31 | 完成住宅地震保險超額賠款再保合約 2020 年第二層續約<br>Completing contract renewal of 2020 2nd layer excess of loss reinsurance.  |
| 2020/5/31 | 進行電子郵件攻擊方式之社交工程演練<br>Conducting the Drill on Social Engineering - Email attacks.   |
| 2020/6/30 | 完成住宅地震保險超額賠款再保合約 2020 年第一層續約<br>Completing contract renewal of 2020 1st layer excess of loss reinsurance.  |



| 日期 Date      | 大事紀 Major Events  |
|--------------|---|
| 2020/7/25    | 中區土木 / 結構 / 大地技師講習會<br>Conducting workshop for civil engineers, structural engineers, and geotechnical engineers in central region. |
| 2020/8       | 參與臺北市政府消防局舉辦之消防營活動<br>Participating in the "Fire Rescue Camp activities" organized by the Taipei City Fire Department.              |
|              |   |
| 2020/8/13~27 | 理賠機制模擬演練情境演練<br>Conducting claim settlement simulation drill.   |
|              |   |
|              |   |

| 日期 Date   | 大事紀 Major Events   |
|-----------|--|
| 2020/9~11 | 赴產險公會、富邦產物、泰安產物、南山人壽、淡江大學 EMBA 班、關貿網路公司、基隆社區、淡水社區等辦理「地震風險與住宅地震保險」活動。<br>Organizing the "Earthquake Risk and Residential Earthquake Insurance" activities in the Non-Life Insurance Association, Fubon Insurance, Taian Insurance, Nanshan Life Insurance, EMBA program of Tamkang University, Trade-Van Company, Keelung communities and Tamsui communities. |
|           |   |
|           |    |
| 2020/9~12 | 補助學校地震防災知識之旅活動<br>Subsidizing schools in rural areas to visit the 921 Earthquake Museum.   |
| 2020/9/20 | 參與臺北市政府年度 921 國家防災日活動<br>Participating in the advocacy event of National Disaster Prevention Day organized by Taipei City Government.  |
|           |   |
| 2020/9/25 | 參與新竹市政府「新竹市政府災害應變兵棋推演」<br>Participating in the Hsinchu Government's disaster emergency response drills.  |



| 日期 Date    | 大事紀 Major Events   |
|------------|--|
| 2020/9/25  | 北區土木 / 結構 / 大地技師講習會<br>Conducting workshop for civil engineers, structural engineers, and geotechnical engineers in northern region.   |
| 2020/10/6  | 參與臺北市文山區年度防災公園開設收容安置與教育訓練宣導活動<br>Participating in the Jinghua Disaster Risk Reduction Park's shelter placement exercise and related training program in Wenshan District of Taipei City.         |
| 2020/10/14 | 參與臺北市大同區公所「防災公園開設測試暨教育宣導活動」<br>Participating in "Pilot Run of the Disaster Risk Reduction Park & Education Activities" in Xinyi District, Taipei City.   |
| 2020/10/14 | 參與臺北市信義區公所「防災公園開設測試暨教育宣導活動」<br>Participating in "Pilot Run of the Disaster Risk Reduction Park & Education Activities" in Xinyi District, Taipei City.   |
| 2020/10/16 | 舉辦第 13 屆天災風險研討會<br>Organizing the 13th Natural Catastrophe Risks Conference – 2020.  |
|            |   |
| 2020/10/19 | 合格評估人員第 67 期北區新訓<br>Conducting the 67th Qualified Adjuster Training Program in northern region.  |
| 2020/10/22 | 合格評估人員第 68 期中區新訓<br>Conducting the 68th Qualified Adjuster Training Program in central region.   |
| 2020/10/24 | 參與臺灣金融服務業聯合總會與屏東縣政府共同主辦之「2020 年金融服務愛心公益嘉年華」活動<br>Participating the "2020 Financial Sector Charity Festival" co-organized by Taiwan Financial Services Roundtable and Pingtung County Government. |
| 2020/10/29 | 合格評估人員第 69 期南區新訓<br>Conducting the 69th Qualified Adjuster Training Program in southern region.  |
| 2020/10/31 | 完成地震保險基金資安健檢<br>Performing the TREIF's information security testing and assessment.  |
| 2020/11/5  | 合格評估人員第 85 期北區複訓<br>Conducting the 85th Qualified Adjuster Retraining Program in northern region.  |

| 日期 Date    | 大事紀 Major Events  |
|------------|---|
| 2020/11/7  | 南區土木 / 結構 / 大地技師講習會<br>Conducting workshop for civil engineers, structural engineers, and geotechnical engineers in southern region.  |
|            |    |
| 2020/11/12 | 合格評估人員第 86 期北區複訓<br>Conducting the 86th Qualified Adjuster Retraining Program in northern region.   |
| 2020/11/16 | 合格評估人員第 87 期北區複訓<br>Conducting the 87th Qualified Adjuster Retraining Program in northern region.   |
| 2020/11/17 | 參與新北市政府年度多元防災宣導日活動<br>Participating in the annual disaster risk reduction advocacy event organized by New Taipei City Government.   |
| 2020/11/19 | 理賠機制模擬演練 - 檢討會暨頒獎典禮<br>Conducting claim settlement simulation drill – review meeting and award ceremony.  |
|            |    |
| 2020/11/21 | 電腦系統異地備援演練<br>Conducting the disaster recovery drill.   |
| 2020/11/23 | 進駐人員第 14 期北區新訓<br>Conducting the 14th Training Program for Stationed Personnel in southern region.  |
| 2020/11/26 | 合格評估人員第 88 期中區複訓<br>Conducting the 88th Qualified Adjuster Retraining Program in central region.  |
| 2020/11/27 | 依本基金分散式阻斷服務防禦與應變作業程序辦理通報演練<br>Proceeding to drills on reporting about a situation according to the TREIF's Decentralized blocking service defense and emergency management procedure. |



日期 Date

大事紀 Major Events

2020/11/28 參與臺灣金融服務業聯合總會與嘉義縣政府共同主辦之「2020 年金融服務愛心公益嘉年華」活動  
Participating the "2020 Financial Sector Charity Festival" co-organized by Taiwan Financial Services Roundtable and Chiayi County Government.



2020/11/28 南區土木 / 結構 / 大地技師講習會  
Conducting workshop for civil engineers, structural engineers, and geotechnical engineers in southern region.

2020/12/3 進駐人員第 16 期南區複訓  
Conducting the 16th Retraining Program for Stationed Personnel in southern region.

2020/12/4 合格評估人員第 89 期南區複訓  
Conducting the 89th Qualified Adjuster Retraining Program in southern region.

2020/12/5 北區建築師 / 土木 / 結構 / 大地技師講習會  
Conducting workshop for civil engineers, structural engineers, and geotechnical engineers in northern region.



2020/12/17 進駐人員第 17 期北區複訓  
Conducting the 17th Retraining Program for Stationed Personnel in northern region.

2020/12/22 拜訪內政部營建署  
Visiting the Construction and Planning Agency, Ministry of Interior.

2020/12/31 完成住宅地震保險共保組織合約 2021 續約  
Completing the 2021 Residential Earthquake Insurance Co-insurance contract renewals.



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