



TREIF

財團法人住宅地震保險基金
Taiwan Residential Earthquake Insurance Fund

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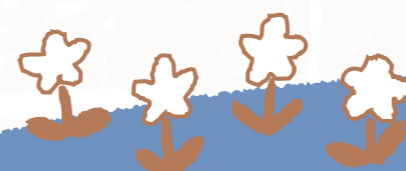
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2018
Annual Report

財團法人住宅地震保險基金

TREIF



保住宅地震險守護好房屋



基隆市 成功國小 柳瓊安



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設立緣起

ORIGINS and DEVELOPMENT





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。



20180601 嘉義縣不倒翁麵條模型競賽

Origins and Development

On September 21, 1999, a magnitude 7.3 earthquake, known as the “Chi-Chi” 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 NTD50 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 expand the coverage to include the basic residential earthquake insurance, with a maximum sum insured of NTD1.2 million per household. The annual flat premium was set at NTD1,459 (reduced to NTD1,350 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 NTD2 billion of the NTD50 billion liability in the first tier was assumed by the residential earthquake Co-insurance Pool, and the remaining NTD48 billion liability in the second tier was assumed and/or ceded by TREIF. The maximum risk assumption of residential earthquake insurance was raised from NTD50 billion to NTD60 billion in 2007.

In accordance with revisions to Article 138-1 of the Insurance Act on July 18, 2007, TREIF was granted the responsibility for managing the risk spreading mechanism, which was 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 “Enforcement Rules for the Risk Spreading





20181129 天災風險研討會（保險局副局長王麗惠致詞）



20180719 臺南模擬演練

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。

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 "Enforcement Rules for the Risk Spreading Mechanism of Residential Earthquake Insurance," raising the risk assumption limit of the residential earthquake insurance's risk spreading mechanism to NTD70 billion starting in 2009. The maximum sum insured per subject matter insured under the residential earthquake insurance has been increased to NTD1.5 million effective from January 1, 2012, and the maximum contingent living expense has also been increased to NTD200,000. Meanwhile, the annual flat premium for the insurance maintains at NTD1,350 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.

In preparation for any future large-scale earthquake and / or second earthquake which may require the reinsurance protection of different trigger points as well as in making sure the smooth operation of the program, the risk liabilities for each tier have been adjusted, effective from January 1, 2013, as follows:





新臺幣
140 億元 (美金4.7億元)
政府

新臺幣
160 億元 (美金5.3億元)
地震保險基金

新臺幣
200 億元 (美金6.6億元)
再保險市場

新臺幣
170 億元 (美金5.6億元)
地震保險基金

新臺幣
30 億元 (美金1億元)
住宅地震保險共保組織

為因應未來發生大規模地震或第二次地震時可能需重新安排不同起賠點之再保險保障，有助於本保險制度順利運作，自2013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。

NTD
14 billion (USD 0.47billion)
Government

NTD
16 billion (USD 0.53billion)
TREIF

NTD
20 billion (USD 0.66billion)
Reinsurance Markets

NTD
17 billion (USD 0.56billion)
TREIF

NTD
3 billion (USD 0.1billion)
Residential Earthquake
Co-Insurance Pool

Tier 1: NTD3 billion undertaken by the Co-insurance Pool.

Tier 2: NTD67 billion undertaken by TREIF. This portion of the risk should be assumed or spread in the following manner:

(1) The portion equal and up to NTD53 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 NTD53 billion and up to NTD67 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.

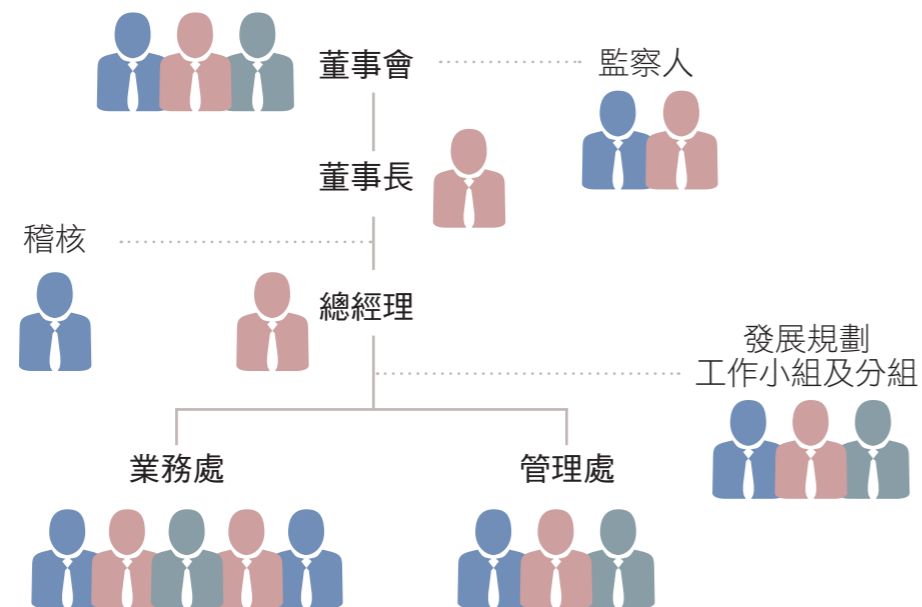




組織概況

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，成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

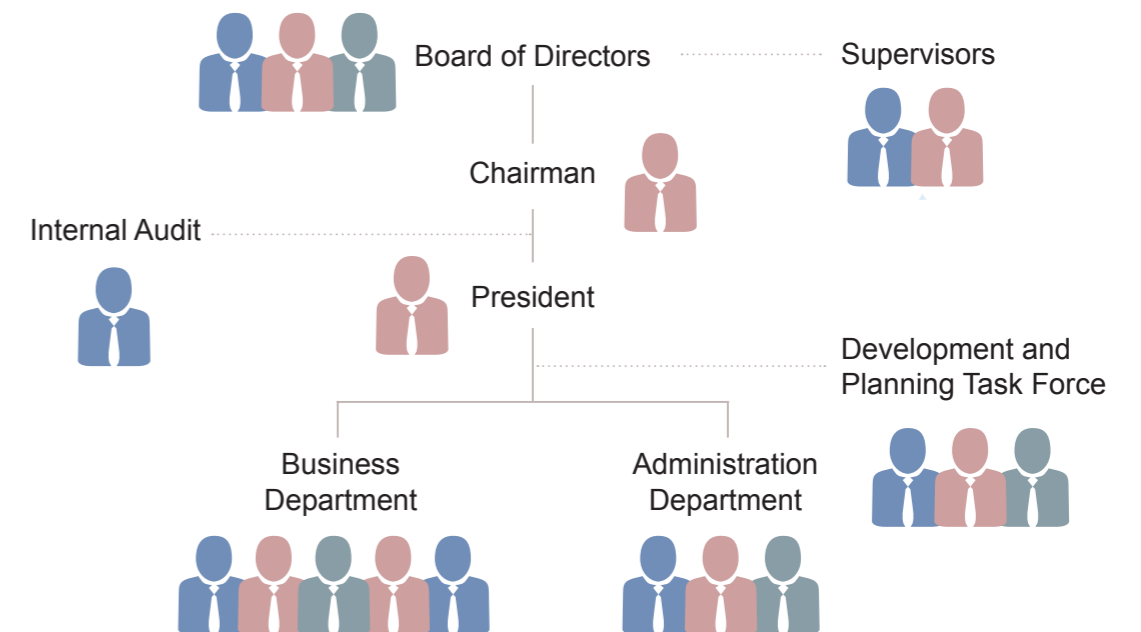
董事會為地震保險基金最高決策單位，董事長為地震保險基金之代表人，董事會由董事十一人組成，均由主管機關自下列人員聘免之：

- 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 Agency, Ministry of Finance.
- Three experts / scholars.
- Three representatives from the Residential Earthquake Co-insurance Pool.
- President of TREIF.





基隆市 信義國小 許銘哲

◆ 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免之，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、確保財務及管理資訊正確、完整，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，以超然獨立之精神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 to ensure the sound development of TREIF's operations and guarantee the accuracy and integrity of financial and administrative information. The Internal Audit is responsible for auditing the business planning and execution of each department, as well as periodically appraising the results of the self-assessments performed by each department in an aloof, independent manner.

◆ 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 TREIF Articles of Incorporation, the scope of TREIF's business is as follows:

- Managing reinsurance, risk assumption and risk spreading for the residential earthquake insurance.
- Receiving pure premium ceded from residential earthquake insurance, loadings and revenue by this insurance and proceeds derived from fund utilization.
- 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。



20180115 歡送前副總經理許淑惠榮退合照

Pivotal Role in the Taiwan Residential Earthquake Insurance Program

On November 30, 2001, the competent authority announced “Taiwan Residential Earthquake Insurance Fund Articles of Incorporation”, 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2018年底止，有效保單件數約300萬件，以全國住宅總戶數8,696,022戶計算，投保率為34.53%，件數較前一年成長4.04%。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。

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

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

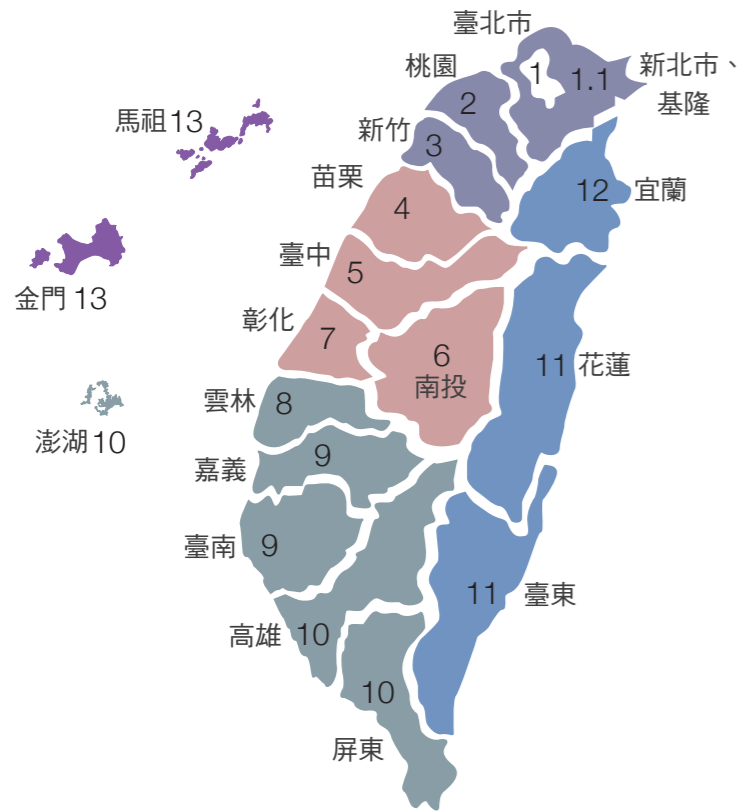
Since the launch of the residential earthquake insurance in 2002, it has experienced steady growth. At the end of 2018, the total policies in force reached 3 million, which accounted for 34.53% of the total national households of 8.70 million, up by 4.04% when compared with previous year. A more detailed data of the written premium income and policies in force over the past years are listed in the following charts:

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
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2016	2,795,766	3,646,940
2017	2,885,973	3,805,245
2018	3,002,475	3,973,195

Unit: NTD1,000

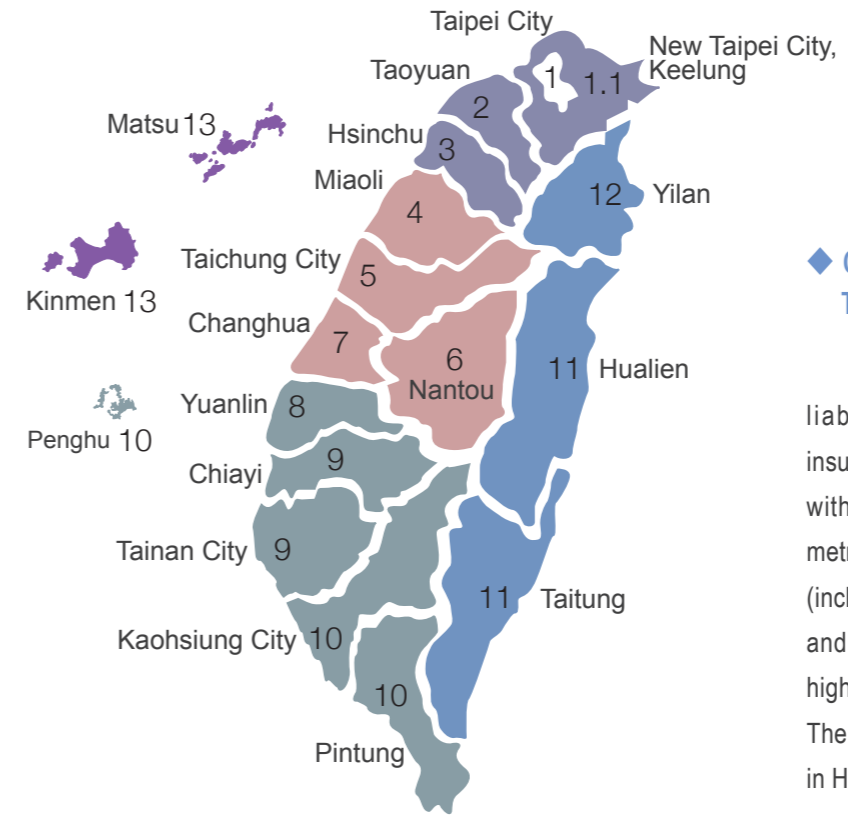
Note : 1. Effective from April 1, 2009, the annual flat premium has been reduced from NTD1,459 to NTD1,350 per policy.
2. Effective from January 1, 2012, the maximum sum insured has been increased from NTD1.2 million to NTD1.5 million per policy.





◆ 累積責任額及投保率

截至2018年12月31日止住宅地震保險全國累積責任額達新臺幣4兆9,529億元，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42.20%。



◆ Cumulative Liability & Insurance Take-Up Rate

As of December 31, 2018, the cumulative liability of Taiwan's residential earthquake insurance amounted to NTD 4.9529 trillion. Cities with higher amount of cumulative liability were metropolitan cities like Taipei City, New Taipei City (including Keelung), Taoyuan, Hsinchu, Taichung, and Kaohsiung-Pintung. The take-up rates were higher in cities north of Hsinchu and in Taichung. The highest take-up rate of 42.20% was reported in Hsinchu.



住宅地震保險累積責任額及投保率



地區	累積責任額 (新臺幣元)	累積責任額比率 (%)	有效保單件數 (件)	住宅戶數 (戶)	投保率
1 臺北市	598,540,741,936	12.08%	367,042	949,900	38.64%
1.1 新北市、基隆	1,208,145,464,694	24.39%	729,217	1,787,965	40.78%
2 桃園	578,458,507,547	11.68%	346,357	833,214	41.57%
3 新竹	257,233,739,181	5.19%	155,908	369,422	42.20%
4 苗栗	87,089,622,304	1.76%	52,511	181,415	28.95%
5 臺中	648,333,837,553	13.09%	392,051	1,016,730	38.56%
6 南投	60,558,413,307	1.22%	37,357	167,814	22.26%
7 彰化	139,093,729,678	2.81%	83,793	404,993	20.69%
8 雲林	65,600,959,527	1.32%	39,311	224,562	17.51%
9 嘉義、臺南	446,926,521,975	9.02%	271,279	973,570	27.86%
10 高雄、屏東、澎湖	687,606,335,556	13.88%	420,170	1,386,255	30.31%
11 花蓮、臺東	81,341,543,441	1.64%	49,924	200,487	24.90%
12 宜蘭	85,594,332,310	1.73%	52,394	175,499	29.85%
13 金門、其他列嶼	8,409,732,580	0.17%	5,161	24,196	21.33%
合計	4,952,933,481,589	100.00%	3,002,475	8,696,022	34.53%

Taiwan Residential Earthquake Insurance Cumulative Liability & Take-up Rates

CRESTA Zone	Cumulative Liability (NTD)	Ratio (%)	Policies in Force	Households	Take-Up Rate(%)
1 Taipei City	598,540,741,936	12.08%	367,042	949,900	38.64%
1.1 New Taipei City, Keelung	1,208,145,464,694	24.39%	729,217	1,787,965	40.78%
2 Taoyuan	578,458,507,547	11.68%	346,357	833,214	41.57%
3 Hsinchu	257,233,739,181	5.19%	155,908	369,422	42.20%
4 Miaoli	87,089,622,304	1.76%	52,511	181,415	28.95%
5 Taichung	648,333,837,553	13.09%	392,051	1,016,730	38.56%
6 Nantou	60,558,413,307	1.22%	37,357	167,814	22.26%
7 Changhua	139,093,729,678	2.81%	83,793	404,993	20.69%
8 Yuanlin	65,600,959,527	1.32%	39,311	224,562	17.51%
9 Chiayi, Tainan	446,926,521,975	9.02%	271,279	973,570	27.86%
10 Kaohsiung, Pintung, Penghu	687,606,335,556	13.88%	420,170	1,386,255	30.31%
11 Hualien, Taitung	81,341,543,441	1.64%	49,924	200,487	24.90%
12 Yilan	85,594,332,310	1.73%	52,394	175,499	29.85%
13 Kinmen and other isles	8,409,732,580	0.17%	5,161	24,196	21.33%
合計	4,952,933,481,589	100.00%	3,002,475	8,696,022	34.53%





南投縣 漳和國小 張巧宸

◆ 承保作業之檢討

- 一、為避免0206花蓮地震發生後，可能會有民眾以可能達到本保險理賠標準之住宅建築物投保，而於保單生效後即可申請理賠之不合理情形，針對下列可能案件建議簽單公司應前往住宅位址實地了解建築物情況：
- 二、已達理賠標準之續保案件
 - (一) 保戶住宅建築物倘於案揭震災達本保險理賠標準，獲理賠後擬繼續投保本保險者（包括貸款件及非貸款件），請簽單公司實地確認該住宅建築物已修復、補強或重建後方可承保。
 - (二) 地震保險基金已於本保險傳輸平臺建置所有簽單公司理賠案件之保險標的物地址檢核清單，請簽單公司利用該平臺查核，仍請於查核後實地查勘屋況。
 - (三) 「非貸款案件」新保件
建議倘符合下列情形之非貸款新保案件欲投保本保險時，簽單公司可指派人員或請要保人拍攝該建築物照片，並無傾倒塌陷之虞或損害已達本保險理賠標準，即仍適居住，方可承保：
 1. 建築年份逾20年之金屬（鐵皮）造、木造、石造、磚造及其他構造之住宅建築物。
 2. 地震後經張貼紅單之建築物。

◆ 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」，每年成立稽查督導小組、選定稽查公司、擬定稽查底稿、通知稽查、執行稽查、撰寫稽查報告書，並將稽查意見、缺失及缺失改善情形製成稽查報告書後，函報主管機關。

◆ Reflection on underwriting operations

1. In order to avoid people taking advantage of situations similar to the February 6 Hualien Earthquake, which people might take up insurance policies for damaged buildings that are eligible for claims, and apply for claims as soon as their insurance policies become effective, it is suggested that insurers visit the households for evaluations for underwriting purpose.
2. Insurance policy renewal for households eligible for claims.
 - (1) In case insured buildings are eligible for claims following a disaster and the house owners want to keep taking up their insurance policy (including mortgage and non-mortgage cases), after claims settlement. Insurers have to make sure that the damaged buildings have been repaired, reinforced or rebuilt before renewing the insurance policy.
 - (2) TREIF has posted a list of addresses of the building of the insurers' claim cases on TREIF's transmission platform. Insurers are advised to take full advantage of the platform for checks on the insured buildings, and afterwards to visit the buildings on site to evaluate the situation as well.
 - (3) New cases that are "non-mortgage cases".
People want to newly take up this insurance for "non-mortgaged buildings", insurers could dispatch staff on location, or request the insured to provide photos of the building to be insured. This is to make sure that the building is not about to collapse, or is damaged to the point of being eligible for claims, and that it is still suitable for a living, then it could be insured. The following building should be checked before insured.
 - a. Households over 20 years that are made with metal (iron-sheet), wood, stones, bricks and other structures.
 - b. Buildings that are being flagged with a warning after an earthquake.



屏東縣 潮州國小 曾有崴

◆ 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 identify the company to be audited, develop an audit plan, implement the audit, and prepare an audit report containing audit opinions and improvement plans to submit to the competent authority.





■ 理賠作業

◆ 研議大規模地震發生時，本保險現金攤賠實務之檢討

一、研議緣由

大規模地震發生時，產險公司須給付大量賠款，並從住宅地震保險危險分散機制攤回再保賠款（分為已付賠款及現金攤賠）。基於地震保險基金攤回再保賠款，需同時兼顧再保攤回賠款付予簽單公司之效率、賠案之正確性、本基金之人力等因素，爰研議之。

二、結論與建議

建議解決方案摘要彙整如下：

（一）賠付證明文件簡化

建議無需被保險人申請之文件（例如：建物謄本等），簽單公司依住宅地震保險全損評定及鑑定基準，就不同建築物構造別製作「損失評估與全損認定表」，提供予地震保險基金即可作為申請攤回賠款之文件。

（二）現金攤賠案件需符合「全倒」類型

建議現金攤賠之賠案需符合「全倒」類型；不符合「全倒」類型之賠案仍以已付賠款（月帳）方式攤賠。

（三）事後抽查稽核

建議依「住宅地震保險業務稽查作業規定」，於地震發生致有理賠案件產生時，地震保險基金將就簽單公司理賠處理及費用稽查有無不實或浮濫之情事。

◆ 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、2018年度理賠機制模擬演練依2017年模擬演練檢討事項以及0206臺南、花蓮地震理賠處理經驗與改善建議辦理，並經主管機關、簽單公司及本基金於臺南辦理下列情境狀況演練，其方式及演練成效如下表所示：

■ Claim Operation

◆ Study and review of cash call practice of the residential earthquake insurance in the situation of a large-scale earthquake

1. Reason of the study

During a large-scale earthquake, insurers have to pay large amounts of claim payments, and get reinsurance payments (including loss-paid and cash call) from TREIF's insurance risk spreading mechanism. Since TREIF's reinsurance settlement is relevant to the efficiency of insurers, the accuracy of claims, the adequacy of TREIF's manpower, etc., therefore the issue was studied.

2. Conclusions and suggestions

Suggested solutions are listed as below:

(1) Simplification of the claim certificated documents

It is suggested that insurers only have to provide TREIF with a "loss assessment and total loss identification form" as conform papers to apply for reinsurance payment based on different buildings' structures according to "the residential earthquake insurance total loss assessment and evaluation criteria". The insured is not necessary to provide such as Land and Building Registration Transcriptions, etc.

(2) Cash call payment must meet the requirements of "totally collapsed" category

It is suggested that cash call payment should have to meet the requirements of "totally collapsed" category; otherwise, the payment will be dealt with loss-paid (monthly account).

(3) Post-election audit

After an earthquake occurs and claims are settled, it is suggested that TREIF check and audit insurers' claim processing and expense to see if there would be untrue or excessive demands according to the "Residential Earthquake Insurance Business Operating Rules for the Auditing of Operation Regulations".

◆ Claim Simulation Drill

1. TREIF holds a claim simulation drill every year. This aims at helping insurers to familiarize with the insurance claim procedures of TREIF, 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 appease people's mood, and bring a positive image to insurers as an enterprise that is responsible toward the society.

2. The claim settlement simulation drill of 2018 being modified from the 2017 drill, and taking experiences from the February 6 Tainan and Hualien Earthquake claim settlements. It was held in Tainan with the related authorities, insurers and TREIF. The situations encountered, methods and results are listed as follows:



地震災害事件實際模擬演練

情境狀況：
假設臺灣南部新化斷層錯動發生芮氏規模 6.9 地震

演練成效

演練方式

第一階段

01

- 災情彙整/緊急應變
- 內部會議

- 緊急會議：
- 召集各簽單公司報告災損
 - 協調統合資源

- 各簽單公司於地震發生第一時間啟動各自緊急應變計畫、召開內部會議討論其緊急應變計畫及須協助事項。

- 地震保險基金於地震發生第一時間啟動本基金緊急應變計畫，召開內部會議，報告災損情形及各項作業執行狀況。

- 地震保險基金召開緊急會議，協調統合資源。

第二階段

02

- 通報回報演練

- 各簽單公司理賠主管於第一時間迅速回覆，並動員所屬合格評估人員及進駐人員報到。

第三階段

03

- 實地報到等狀況演練（簽單公司理賠服務中心及災區聯合理賠服務中心）

- 成立 1 處災區聯合理賠服務中心。
- 簽單公司於災區辦公處所成立 16 處理賠服務中心，並模擬本保險理賠作業。

第四階段

04

- 模擬災損建築物之損失評定及相關系統操作演練

- 建置災損模型供合格評估人員進行全損評定。

- 模擬災損模擬演練頒獎典禮及檢討會

- 檢討本年度模擬演練缺失及改善建議。
- 頒獎典禮。

Realistic simulation exercise on earthquake disaster

Situation :
Simulation drill of a magnitude 6.9 earthquake on the Richter scale on the Hsinhua Fault dislocation southern Taiwan

Results

Drill phase

First phase

01

- Information gathering on the disaster/Emergency response
- Internal meetings

- Emergency conference :
- Each insurers report on their losses
 - Integration of resources

- Each insurers activated their emergency response plans on the first instance of the disaster and have internal meetings on emergency response plans as well as determine the help they need.
- TREIF activated its emergency response plans on the first instance of the disaster, have internal meetings, report on the damages and execute various plans.

- TREIF organizes emergency meetings and coordinates resources.

Second phase

02

- Report on the drill

- Each insurers's claim manager should quickly respond on the first instance, and mobilize the qualified adjusters so that they report to their units.

Third phase

03

- Report on location and wait for the situation (claim settlement and service center of the insurers and joint claim settlement service center of the site of the disaster)

- Establish one joint claim service center in the stranded area.
- The insurers established 16 claim service centers in the stranded area, and simulates claim settlement operations.

Fourth phase

04

- Simulation of building damage evaluations and related system operation

- Establish a damaged building module for the qualified adjusters to conduct loss assessment.

- Award ceremony and debriefing

- Examining the annual drill's deficiencies and the ways for improvement.
- Award ceremony.





(一) 2018年度模擬演練以簽單公司為主角，各簽單公司主要演練項目包括：

1. 啟動緊急應變計畫。
2. 召開內部會議，彙整災情、討論人力及場所緊急處置、需協調取得協助之事項等。
3. 成立客戶服務中心、架接本保險震後民眾查詢服務平台等。
4. 於災區營業處所成立理賠服務中心，就近聯繫受災保戶及民眾詢問應答演練等。
5. 出席緊急會議：各簽單公司報告/討論災情彙整、緊急應變處理、本保險損失情形及協調統合資源，討論災區聯合理賠服務中心成立事宜，由輪值簽單公司成立並擔任正副主任，與其他簽單公司進駐人員共同負責所有相關演練流程等。
6. 合格評估人員模擬災損評定演練。

(二) 2018年度模擬演練目標達成情形：

1. 各家簽單公司皆積極協助並配合第一階段各項演練。
2. 第二階段，無預警發送地震通報於簽單公司理賠主管LINE群組，由其各自動員所屬之合格評估人員及進駐人員。各簽單公司理賠主管能於第一時間注意、迅速回覆，並正確動員所屬之合格評估人員及進駐人員，至災區聯合理賠服務中心報到。
3. 第三、四階段合格評估人員及進駐人員實地報到比率達100%。
4. 災區理賠服務中心、災區聯合理賠服務中心順利進行。建築物模型災損評定作業之合格評估人員報到率達100%，災損評定作業流程及操作較2017年熟稔。

(三) 2018年度模擬演練檢討會議暨頒獎典禮業舉辦完竣，檢討本次模擬演練辦理情形並頒發獎項予表現優良之簽單公司及相關參與演練之人員。

■ 舉辦2018年天災風險研討會

地震保險基金業於2018年11月29日下午假國泰金融會議廳舉辦「臺灣地震災害風險的對策與新思維-0206花蓮地震應變處理」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約130人參加。



20180719 臺南模擬演練

(1) Setting insurers as the principal character in the 2018 annual simulation drill, the main points include:

- a. Activation of emergency response plans.
- b. Holding internal meetings, gathering information on the disaster, discussing how to manage manpower and locations, coordinating to obtain assistance, etc.
- c. Establishing customer service centers, and building up a service platform for people to inquire various issues after the earthquake.
- d. Establishing claim service centers on site in order to keep close contact with affected policy-holders and the people who ask for information.
- e. Taking part in emergency meetings: each insurer should make a report on the situation of the disaster, emergency response, damages on insurance policies and coordinate resources, discussion about the establishment of disaster area joint claim service centers. The insurer in charge should establish a claim service center and assign a director and a deputy director. The said insurer should also take part in simulations drill along with other insurers personal who are mobilized to station the claim service centers.
- f. Qualified adjusters simulate evaluations processing of claims.

(2) Targets reached in the 2018 simulations drill:

- a. Each insurer actively participated assist and cooperate in the first phase of the simulations.
- b. In the second phase, TREIF sent earthquake notices without previous warning to the LINE groups of insurers' claim supervisors. Each insurer then mobilized their own qualified adjusters and personnel to the disaster area. Each insurer's claim supervisor should keep alert right away, reply quickly, and mobilize the qualified adjusters and the other personnel into the on-site joint claims service centers.
- c. In the third and fourth phase, the attendance rate of qualified adjusters and personnel mobilized into the disaster site is 100%.
- d. Both each insurers claim service center and joint claim service center on site all ran smoothly. The attendance rate of qualified adjusters' damage evaluation operations in building models reached 100%, and the workflow on evaluations of damages was smoother than in the 2017 simulations.

(3) THEIF held the 2018 simulations' review meeting and award ceremony, and prizes were presented to the best insurers and related personnel who took part in the simulations drill.

■ Hosting the 2018 natural disaster seminar

In the afternoon of November 29, 2018, at the Cathay Financial Conference Hall, TREIF hosted the seminar on the topic of "Countermeasures and Innovative Thinking of Taiwan Earthquake Disaster Risks – the incident management of 0206 Hualien earthquake", Lots of people attended the seminar, including representatives of the competent authorities, senior managers from insurance and reinsurance companies, representatives of academic research units, and our associating partners. There were about 130 people attended the seminar.





鑒於2018年2月6日於花蓮發生芮氏規模6地震，本基金承蒙政府單位之災後資訊協助，得以協助簽單公司迅速理賠，本研討會特別就地震災防、震後救災與地震保險理賠應變等相關配合工作之議題，分享中央與地方如何在最短時間內投入災區之應變作為等寶貴經驗，提供與會保險業者作為未來風險管理及理賠應變之參考。

■ 檢討共保組織特別準備金收回門檻基礎及比例

地震保險基金業於2018年9月15日檢討現行住宅地震保險危險分散機制實施辦法第10條有關特別準備金收回門檻基礎及比例之規定，並研提修正建議及佐以相關統計數據說明。

■ 辦理住宅地震保險超額賠款再保險安排

有關2018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辦理再保分出，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。

■ 研究發展

住宅地震保險制度發展規劃工作小組

2018年住宅地震保險制度發展規劃工作小組召開2次會議，確認其轄下各分組所擬各項重要工作內容與進度：



20181129 天災風險研討會

On February 6, 2018, an earthquake with magnitude 6 on the Richter scale hit Hualien earthquake registered. TREIF, thanks to the assistance in providing prompt information about the disaster by the related authorities, was able to assist in the insuring companies to handle the claims as rapidly. This seminar focused on topics of earthquake disaster prevention, disaster relief after an earthquake, and earthquake insurance claims payment, which was about sharing the precious experience of how the central and local governments executed the emergency response in the shortest time, with no stones unturned. This provided insuring companies with risk management and emergency response approaches in the future.

■ Reviewing the withdrawing threshold on the co-insurance Pool's special reserve.

The TREIF has reviewed the current implementation of the article 10 of "Enforcement Rules for the Risk Spreading Mechanism of Residential Earthquake Insurance" before September 15, 2018, which is about the rules on recalling threshold of special reserve for the co-insurance organization, and provided with the suggestion and the related statistics.

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

Based on the Risk Spreading Mechanism of Residential Earthquake Insurance, in 2018, 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.



20181129 天災風險研討會 (前董事長陳明仁 (右四) 及前總經理侯自維 (左二) 與主講人及來賓合影)





◆ 危險分散與費率分組

危險分散與費率分組完成共保組織會員公司之認受成份計算基礎之檢視及現行認受成份計算基礎之合理性分析與其他可納入考量因子分析純保險費率檢討等工作項目。

◆ 承保理賠與法制分組

承保理賠與法制分組召開2次會議，完成研議檢討改善本保險簽單公司承保作業、研議大規模地震發生時，本保險現金攤賠實務之檢討、本保險合格評估人員及災區聯合理賠服務中心進駐人員人力需求暨訓練計畫之研擬等工作項目。

◆ 資訊統計與教育推廣分組

為強化資訊安全，傳輸平台自2018年7月起，限定僅簽單公司電腦方能連線傳輸，另修正「住宅地震保險傳輸系統資訊作業規範」且公告於本基金網站，供簽單公司自行下載。

■ 法令修正

◆ 現行承保理賠作業處理要點之檢討修正

(一) 研議緣由

為提升震後本保險全倒或拆除案件簽單公司臨時住宿費用給付之理賠效率，爰研議全倒或拆除案件簽單公司於確認被保險人身分後何時可給付臨時住宿費用。

■ Research & Development

Residential Earthquake Insurance Program Development and Planning Task Force.

In 2018, the Residential Earthquake Insurance Program Development and Planning Task Force convened 2 meetings to validate the major tasks that each subcommittee had planned and the progress of each task.

◆ The Risk Spreading and Premium Rate Subcommittee

The Risk Spreading and Premium Rate Subcommittee completing tasks such as: examining the Co-insurance Pool's share of risk assumed calculation basis, the rationality analysis of existing calculation basis; the review of other factors for calculating pure premium.

◆ The Underwriting, Claim and Legal Subcommittee

The underwriting, claim and legal subcommittee called 2 meetings to achieve the following: reviewing insurers' underwriting process; reviewing cash call practices when a major earthquake happens; projecting claim manpower needs and developing training plans for this insurance's qualified adjusters and stationed personnel of the joint claim service center.

◆ The IT, Statistics and Educational Promotion Subcommittee

In order to strengthen information security, the transmission platform has since July 2018, limited that only the insurers' computers are allowed to transmit online. The "Regulation on residential earthquake insurance transmission system information operation" was also amended and announced on the TREIF's website so that insurers could download it by themselves.



20181025 基隆市地震防減災教育緊急救護技能競賽



20180601 嘉義縣不倒翁麵條模型競賽



20180913 模擬演練檢討會頒獎典禮





屏東縣 東隆國小 陳俐穎

(二) 結論與建議

參酌保險法相關規定及保險契約有關保險賠償請求權之說明與台南及花蓮兩次0206地震簽單公司實際支付臨時住宿費用之情形與經驗，並考量實務作業可行性，建議修正「住宅地震保險承保理賠作業處理要點」第參點、七、理賠應注意事項第二款條文之修正建議為：議為：有關應先給付臨時住宿費用之說明，臨時住宿費用給付期限「簽單公司應於被保險人請求給付臨時住宿費用時，於確認被保險人身分後儘速給付被保險人臨時住宿費用新臺幣二十萬元」。

■ 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。2018年辦理臺北、臺中及高雄共計15場次訓練課程，培訓合格評估人員新訓293人，複訓504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。2018年辦理臺北、臺中及高雄共4場次訓練課程，培訓進駐人員新訓53人，複訓133人。

■ Revisions of Laws and Regulations

◆ Review and modification of claim settlement procedure

1. Background of the study

In order to enhance the efficiency of this insurance's claim payment on the contingent living expenses when the insured buildings are totally collapsed or dismantled after an earthquake, hence, it is reviewed when the proper timing is for insurers to pay the contingent living expenses after the identity of the insured is confirmed.

2. Conclusions and suggestions

Reference is made to the regulations related with the Insurance Law and insurance contracts regarding the right of insurance claim request, the claims payment experiences on the contingent living expenses concerning the February 6 earthquake in Tainan and Hualien, and its feasible practices. It is suggested that the part III of the "Guidelines for the Handling of Residential Earthquake Insurance Coverage and Claim Settlement Matters", point 7 of notice of claims (2) to be amended as "the insurer shall pay the insured with NT\$200,000 of the contingent living expense **as soon as possible** after making sure of the identity of the insured when the claims requested by the insured."

■ 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 2018, a total of 15 training classes were held in Taipei, Taichung and Kaohsiung to train 293 new qualified adjusters and 504 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 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 2018, a total of 4 training classes were held in Taipei, Taichung and Kaohsiung to train 53 new stationed personnel and 133 incumbent stationed personnel.





南投縣 炎峰國小 林郁文

◆ 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。2018年於臺北市、臺中市及高雄市辦理8場專業技師及建築師講習會，共有246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

加強辦理各項宣導活動，呼籲社會大眾正視地震風險，提升其對住宅地震保險之正確認知。

2018年地震保險基金辦理之宣導活動：

- (一) 與南投縣、嘉義縣、屏東縣及基隆市等四縣市政府合辦地震教育四格漫畫、書法、繪畫、海報、防災教具、緊急救護包紮技能、不倒翁盃麵條抗震模型等項目競賽及有獎徵答活動，活動，約500校7,000班參加。由老師逐班以本保險資料及宣導短片向學生說明；學生並進行本保險有獎徵答及競賽活動；於頒獎典禮致詞、司儀唱名得獎者時附帶宣讀作品中有關本保險之slogan，並以DM、海報、作品成果冊序文及內頁廣告等文宣延續宣導本保險效益。
- (二) 辦理講座式或攤位式活動，共38場，參加人數5,890人。
- (三) 持續與國立自然科學博物館合辦「2018年度補助偏遠學校地震防災知識之旅」活動，補助偏鄉學校參觀921地震教育園區活動，以均衡偏鄉與都會學校使用防災教育資源之機會，該園區於重建記錄館展示住宅地震保險制度建制相關資訊。
- (四) 運用臉書等各種網路媒體廣告及貼文之快速擴散特性，加強臉書貼文及辦理有獎徵答活動，以提高本保險之曝光度及形象，並增進社會大眾對本保險之正確認知。
- (五) 於網路、平面報紙、臉書及官網最新消息發布0206花蓮地震、本保險16週年、「國家防災日」活動、本基金天災研討會等訊息或新聞稿。

◆ Professional 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 2018, a total of 8 professional engineer and architect workshops were held in Taipei, Taichung, and Kaohsiung. A total of 246 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

TREIF organized numerous promotional events to call for public's attention on earthquake risk and disseminate people's correct knowledge about residential earthquake insurance.

TREIF's promotional activities in 2018 include:

1. TREIF Sponsored and co-organized earthquake disaster prevention education activities such as comics, calligraphy, painting, posters, anti-disaster teaching aids, emergency first aid skills, roly-poly cup noodle anti-earthquake models contests and fun quiz with the local governments of Nantou County, Chiayi County, Pingtung County and Keelung City. These activities were attended by nearly 7,000 classes from 500 schools. Before students taking part in the activities, teachers explained in each classroom the content of the residential earthquake insurance, and showed them videos about the insurance TREIF further increased the promoting benefits of the insurance by delivering speeches, asking ceremony host to cite the names of the winner and their slogans regarding the insurance, distributing brochures, posting posters during award ceremonies and also prefacing words, inner page commercials in the works book.
2. TREIF organized 38 sessions of other promotional activities in lecture or fair booth format, benefiting 5,890 participants.
3. TREIF kept on co-organizing the "2018 annual subsidy to remote schools for a trip to learn about earthquake knowledge" with the National Museum of Natural Science. Students from remote areas were able to visit the 921 Earthquake Museum of Taiwan. This aims at giving equal opportunities to students in remote areas as those of metropolitans in terms of disaster prevention education. The earthquake museum also featured information on earthquake insurance system in one of its pavilions.
4. TREIF utilized various online media advertisements and postings, such as Facebook, to disseminate messages quickly. To increase the exposure of the insurance and enhance public's correct knowledge about it, TREIF focused on Facebook postings and conducting online quizzes with prizes.
5. TREIF posted messages or press releases regarding the February 6 Hualien Earthquake, the 16th anniversary of this insurance, the National Disaster Prevention Day activities, TREIF's Natural Catastrophe Risks Conference - 2018 on the Internet, print newspapers, Facebook and official website.





■ 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。

地震保險基金每年進行異地備援模擬演練，2018年8月及2019年1月於本基金進行演練，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

為持續強化及維持本基金電腦環境安全，於2018年2月部署更新防火牆及頻寬管理器網路設備，另於2018年7月起限定簽單公司特定電腦才能使用本基金傳輸平台，以強化資料傳輸安全性。

為提高同仁良好的資訊安全意識，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，另於2018年7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。



20180120 臺北市消防局107年119防災宣導活動暨消防親子園遊會



20180712 臺北市政府消防局消防營

■ Information Operation

◆ Disaster Recovery Mechanism System and Simulation Drills

To ensure the security of TREIF database and the information system, in 2007 TREIF established a disaster recovery system, building a foundation for sustainable operation while preventing business disruption due to an equipment malfunction or natural disaster. The recovery 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 disaster recovery 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.

Every year, TREIF conducts disaster recovery system simulation drills to ensure system transitions to disaster recovery system can be done smoothly in case that computer equipment is damaged when an earthquake hits. In August 2018 and January 2019, these drills were conducted at the office of TREIF.

◆ Computer environment security enhancement work

In order to keep on strengthening and maintaining the TREIF's computer environment security, TREIF has deployed and updated a firewall and bandwidth management devices as well as other network devices. TREIF has also decided that only specified computers of insurers have the right to use the TREIF's transmission platform to strengthen the security of data transmission.

In order to enhance its employees' awareness on information security, the reporting drills were held according to TREIF's decentralized blocking service defense and contingency procedures. Another simulation drill regarding Email attacks of social engineering exercise was held in July 2018. After the drills, TREIF conducted information security courses to lower the risks of social engineering attacks.



20181203 基隆市地震防減災教育活動競賽頒獎典禮





財務概況

■ 收入概況

2018年再保費收入新臺幣39.55億元較2017年度之新臺幣37.98億元成長4.13%，其主要原因為本基金持續研議提升投保率方案，並結合業務宣導，使得2018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；其他收入項下攤回2018年度2月6日花蓮震災發生之賠款1億元，較2017年度增加0.98億元，爰地震保險基金2018年總收入新臺幣44.92億元較2017年成長 7.05%。

年度	2014	2015	2016	2017	2018
再保費收入	3,442,911	3,531,024	3,667,243	3,797,659	3,954,677
利息收入	320,408	344,710	386,674	391,922	433,078
其他收入	5,156	4,445	169,164	6,309	103,860
收入合計	3,768,475	3,880,179	4,223,081	4,195,890	4,491,615
成長率	4.41%	2.96%	8.84%	-0.64%	7.05%

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，扣除各項成本費用後之餘額，全數提存特別準備金。

Financial Overview

■ Revenue

In 2018, the reinsurance premium revenue totaled NTD3.955billion, up by 4.13% when compared to last year's NTD3.798 billion mainly because of our persistent effort in researching for ways to raise take up rate combined with successful business promotion campaigns that generated good business results and led to a higher number of policy in-force than expected. In addition, interest income increased as various reserves accumulated, but the annual budget was apportioned to February 6, 2018 Hualien Earthquake which saw NT\$0.1 billion in settlement, marking a NT\$98 million more than 2017. In summary, the total revenue of TREIF for 2018 amounted to NTD4.492 billion, by 7.05% from previous year.

Year	2014	2015	2016	2017	2018
Reinsurance Premiums Revenue	3,442,911	3,531,024	3,667,243	3,797,659	3,954,677
Interest Revenue	320,408	344,710	386,674	391,922	433,078
Others Revenue	5,156	4,445	169,164	6,309	103,860
Total	3,768,475	3,880,179	4,223,081	4,195,890	4,491,615
Growth Rate	4.41%	2.96%	8.84%	-0.64%	7.05%

Unit: NTD1,000

■ 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.



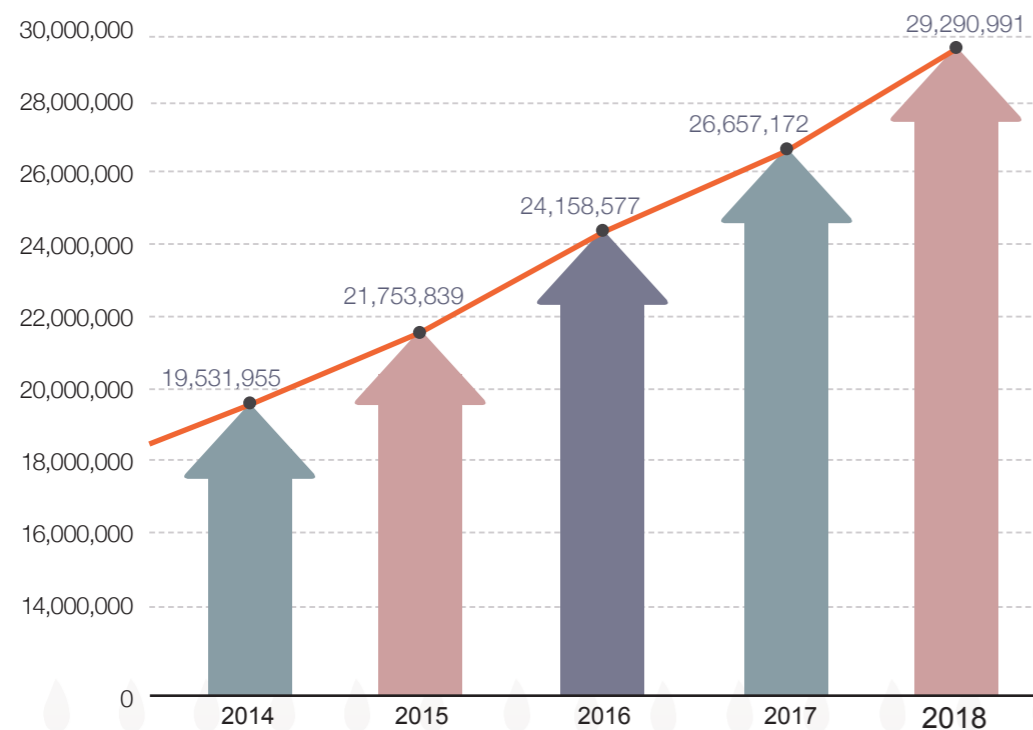


截至2018年底，地震保險基金累計提存之特別準備為新臺幣268.13億元，未滿期保費準備14.28億元，預留調整準備為新臺幣6.78億元，信用風險準備為新臺幣3.71億元，各項準備金之累積餘額達新臺幣292.9億元，與2017年底新臺幣266.57億元相較，成長率為9.88%，近年來累積狀況如下：

年度	2014	2015	2016	2017	2018
特別準備	17,629,590	19,715,519	21,984,954	24,339,252	26,813,324
未滿期保費準備	1,226,730	1,277,242	1,319,941	1,368,375	1,428,222
預留調整準備	451,886	505,370	560,932	618,450	678,390
信用風險準備	223,749	255,708	292,750	331,095	371,055
合計	19,531,955	21,753,839	24,158,577	26,657,172	29,290,991
成長率	11.70%	11.38%	11.05%	10.34%	9.88%

單位：新臺幣仟元

各種準備金累積狀況圖



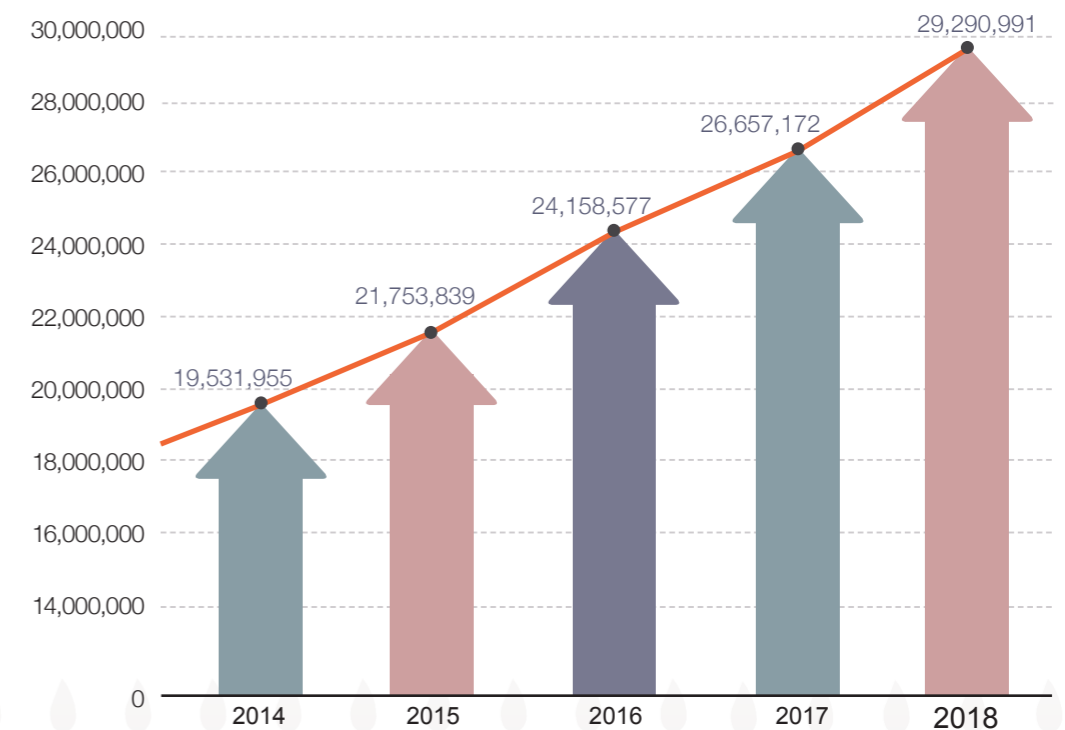
單位：新臺幣仟元

As of the end of 2018, TREIF's cumulative special reserve was NTD26.813 billion, net unearned premium reserve was NTD1.428 billion, reserve against adjustment of premiums was NTD678 million, and credit risk reserve was NTD371 million. Total reserves reached NTD29.29billion, up by 9.88% in comparison to NTD26.657 billion in 2017. The details of the accumulation of various reserves in recent years are recorded in the following charts:

Year	2014	2015	2016	2017	2018
Special Reserve	17,629,590	19,715,519	21,984,954	24,339,252	26,813,324
Net Unearned Premium Reserve	1,226,730	1,277,242	1,319,941	1,368,375	1,428,222
Reserve Adjustment	451,886	505,370	560,932	618,450	678,390
Credit Risk Reserve	223,749	255,708	292,750	331,095	371,055
Total	19,531,955	21,753,839	24,158,577	26,657,172	29,290,991
Growth Rate	11.70%	11.38%	11.05%	10.34%	9.88%

Unit: NTD1,000

Accumulation of Various Reserves



Unit: NTD1,000





■ 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。



20181207 南投縣全國民防與地震防災教育活動競賽頒獎典禮



20181212 屏東縣地震親子防災教育活動競賽頒獎典禮

■ 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.



基隆市 安樂國中 項瑗



嘉義縣 大林國中 邱琮元



■ 資金運用

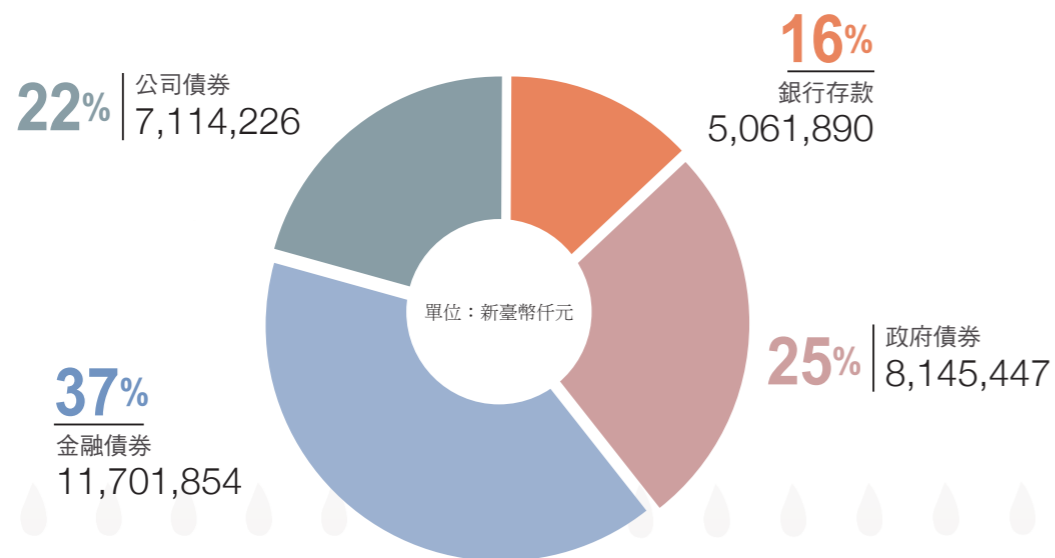
地震保險基金資金之運用，以安全性為首要考量，同時兼顧投資標的之流動性及收益性，並本風險分散原則作最妥適之配置。

截至2018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30.41億元，累計已達新臺幣320.29億元，其中銀行存款新臺幣50.62億元，政府債券新臺幣81.45億元，金融債券新臺幣117.02億元，公司債新臺幣71.14億元，證券（ETF）新臺幣645萬元。

項目	2017年		2018年		比較增減金額
	金額	比例	金額	比例	
銀行存款	3,764,109	13.0%	5,061,890	15.8%	1,297,781
政府債券	7,646,735	26.4%	8,145,447	25.4%	498,712
金融債券	11,596,777	40.0%	11,701,854	36.5%	105,077
公司債券	5,977,437	20.6%	7,114,226	22.2%	1,136,789
證券(ETF)	3,876	0.01%	6,456	0.02%	2,580
總計	28,988,934	100.00%	32,029,873	100.00%	3,040,939

單位：新臺幣仟元

2018年可運用資金配置



■ Investment Management

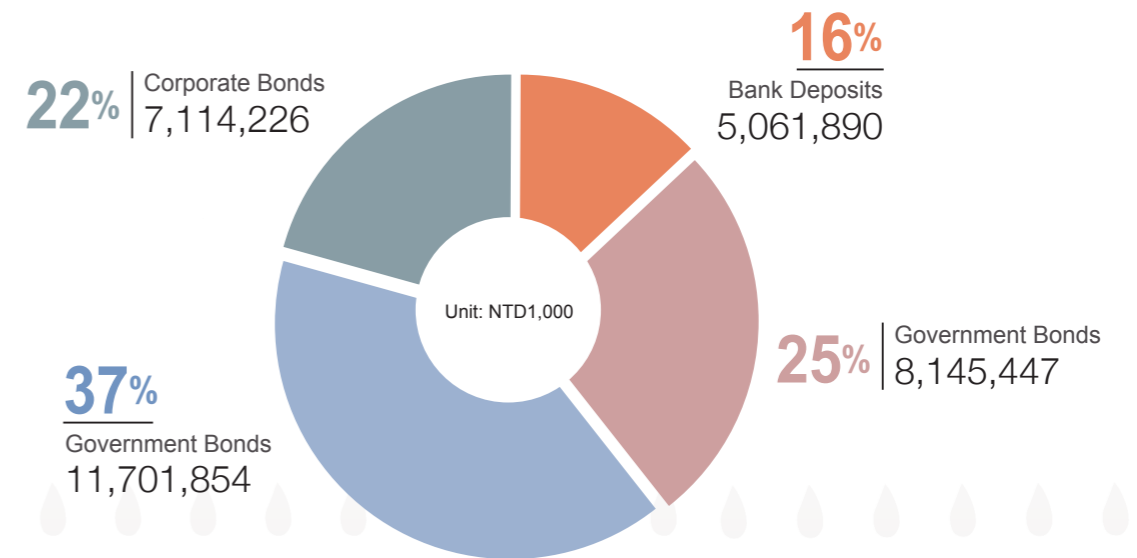
The top concern of TREIF's investment management is safety while keeping a good balance of liquidity and profitability, as well as risk diversification to achieve optimal portfolio.

Up to the end of 2018, TREIF has accumulated as much as NT\$32.02 billion of available funds, up NT\$3.04 billion from the same period in the previous year. This includes NT\$5.06 billion savings in bank accounts, NT\$8.14 billion in government bond, NT\$11.7 billion in financial bond, NT\$7.11 billion in corporate bond, and NT\$6.45 million in ETF.

Item	2017		2018		Change in Amount
	Amount	%	Amount	%	
Bank Deposits	3,764,109	13.0%	5,061,890	15.8%	1,297,781
Government Bonds	7,646,735	26.4%	8,145,447	25.4%	498,712
Financial Bonds	11,596,777	40.0%	11,701,854	36.5%	105,077
Corporate Bonds	5,977,437	20.6%	7,114,226	22.2%	1,136,789
Securities(ETF)	3,876	0.01%	6,456	0.02%	2,580
Total	28,988,934	100.00%	32,029,873	100.00%	3,040,939

Unit: NTD1,000

2018 Investment Portfolio





大事紀

Major Events-2018

日期 Date	大事紀 Major Events
2018/1/20	參與臺北市政府「119 防災宣導活動暨消防親子園遊會」 Participating in the “119 Disaster Risk Reduction Advocacy Event” organized by the Taipei City Fire Department.
2018/2/3	部署及更新防火牆及頻寬管理器 Deploying and updating a firewall and bandwidth managing device.
2018/3/20	赴臺灣土地銀行進行宣導 Holding a business promotion event in Land Bank of Taiwan.
2018/3/31	完成住宅地震保險超額賠款再保合約 2018 年第二層續約 Completing contract renewal of 2018 2nd layer excess of loss reinsurance.
2018/4/12	參與臺北市文山區公所「防災（景華）公園開設測試暨教育宣導活動」 Participating in the “Pilot Run of the Disaster Risk Reduction Park & Education Activities” in Wenshan District, Taipei City.
2018/4/17	參與臺北市大同區公所「防災（玉泉）公園開設測試暨教育宣導活動」 Participating in the “Pilot Run of the Disaster Risk Reduction Park & Education Activities” in Datong District, Taipei City.
2018/4/17	參與臺北市信義區公所「防災（松德）公園開設測試暨教育宣導活動」 Participating in the “Pilot Run of the Disaster Risk Reduction Park & Education Activities” in Xinyi District, Taipei City.
2018/4~11	補助偏遠學校地震防災知識之旅活動 Subsidizing schools in rural areas to visit the 921 Earthquake Museum.
2018/4/28	參與新北市政府多元防災宣導日活動 Participating in the Disaster Risk Reduction Advocacy Event organized by New Taipei City Government.
2018/4/30	赴新北市政府工務局於「新北市公寓大廈居家安全宣導會」進行宣導 Promotion at Publics Work Bureau, New Taipei City for the “New Taipei City Apartment Building Home Security Promotion Conference”.
2018/5~9	與嘉義縣政府合辦地震防災教育學藝書法 / 親子海報 (主題：政策性住宅地震保險宣導) / 不倒翁盃麵條抗震模型等項目競賽及有獎徵答活動 Sponsoring and co-organizing “Calligraphy / Posters made by participants and their family members (Main theme: Residential Earthquake Insurance Policy Education) / Roly-poly Cup Noodle Anti-earthquake Model Making and Quiz Contests” with the Chiayi County Government to advocate earthquake disaster risk reduction.







日期 Date	大事紀 Major Events
2018/5/9	赴臺灣銀行進行宣導 Holding a business promotion event in Bank of Taiwan.
2018/5/22	參與基隆市 2018 年災害防救演習 Participating in the "Disaster Risk Reduction and Relief Drill" organized by Keelung City Government.
2018/5/26	參與臺灣金融服務業聯合總會與基隆市政府共同主辦之「2018 年金融服務愛心公益嘉年華」公益活動 Participating the "2018 Financial Sector Charity Festival" co-organized by Taiwan Financial Services Roundtable and Keelung City Government.
	
2018/6~11	與南投縣政府合辦全民國防與地震防災教育活動繪畫 / 書法 / 壁報 (主題: 政策性住宅地震保險宣導) / 防災教案設計等項目競賽及有獎徵答活動 Sponsoring and co-organizing All-out Defense and Earthquake Disaster Prevention Education painting, calligraphy writing, poster making (main theme: policy housing earthquake insurance promotion), disaster prevention teaching plan design and other quizzes.
2018/6~12	與基隆市政府合辦地震防減災教育緊急救護技能暨藝文海報 (主題: 政策性住宅地震保險宣導) 等項目競賽及有獎徵答活動 Sponsoring and co-organizing "Emergency First-Aid Skills and Posters (Main Theme: Policy Housing Earthquake Insurance Promotion) and quiz contests" with the Keelung City Government to advocate earthquake disaster risk reduction.
2018/6/1	參與嘉義縣 2018 年「不倒翁盃」麵條抗震模型活動進行宣導 Sponsoring and co-organizing the 2018 "roly-poly Cup" noodle anti-earthquake model event.
2018/6/15	赴富邦人壽 (富耀通訊處) 進行宣導 Holding a business promotion event at Branch of Fubon Insurance.
2018/6/16	參與北投區社區防災園遊會 Taking part in community anti-disaster fun-fair in Beitou District
2018/6/26	合格評估人員第 56 期北區新訓 Conducting the 56th Qualified Adjuster Retraining Program in northern region.

日期 Date	大事紀 Major Events
2018/6/30	完成住宅地震保險超額賠款再保合約 2018 年第一層續約 Completing contract renewal of 2018 1st layer excess of loss reinsurance.
2018/7	參與臺北市政府消防局舉辦之消防營活動 Participating in the "Fire Rescue Camp activities" organized by the Taipei City Fire Department.
2018/7	參與基隆市消防局舉辦之暑期親子消防體驗營 Participating in the "Fire Rescue Camp activities" organized by the Keelung city Fire Department.
2018/7/2	傳輸平台限定簽單公司特定電腦使用 Limiting the use of the transmission platform to only specified computers from insurers.
2018/7/3~19	理賠機制模擬演練情境演練 Conducting claim settlement simulation drill.
	
2018/7/10	合格評估人員第 66 期北區複訓 Conducting the 66th Qualified Adjuster Retraining Program in northern region.
2018/7/13	合格評估人員第 57 期南區新訓 Conducting the 57st Qualified Adjuster Training Program in southern region.
2018/7/17	合格評估人員第 67 期中區複訓 Conducting the 67th Qualified Adjuster Retraining Program in central region.
2018/7/20	合格評估人員第 68 期南區複訓 Conducting the 68th Qualified Adjuster Retraining Program in southern region.
2018/7/23	進行電子郵件攻擊方式之社交工程演練 Conducting drills on social engineering exercise by Email attacks.
2018/7/25	合格評估人員第 58 期北區新訓 Conducting the 58th Qualified Adjuster Training Program in northern region.
2018/8/3	電腦系統異地備援演練第一次演練 Disaster System Recovery Drill.





日期 Date	大事紀 Major Events
2018/8/4	參與臺北市信義區「敦親睦鄰親子園遊會」活動 Participating in the "Caring for Your Neighbors and Charity Fundraising Fair" in Xinyi District, Taipei City to advocate earthquake disaster risk reduction.
2018/8/7	合格評估人員第 59 期中區新訓 Conducting the 59th Qualified Adjuster Training Program in central region.
2018/8/9	合格評估人員第 69 期中區複訓 Conducting the 69th Qualified Adjuster Retraining Program in central region.
2018/8/14	合格評估人員第 70 期北區複訓 Conducting the 70th Qualified Adjuster Retraining Program in northern region.
2018/8/16	合格評估人員第 71 期南區複訓 Conducting the 71th Qualified Adjuster Retraining Program in southern region.
2018/8/21	合格評估人員第 72 期北區複訓 Conducting the 72th Qualified Adjuster Retraining Program in northern region.
2018/8/21	赴屏東縣於防災教育種子師資培訓研習進行宣導 Holding advocacy event at "Disaster Prevention Education Teacher Training Study" held by the Pingtung County Government to advocate the Residential Earthquake Insurance.
2018/8/25	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.
2018/8/30	赴桃園市於國家防災日 _ 避難收容所開設演練之配合事項協商會議，宣導「住宅地震保險」 Holding advocacy event at "National Disaster Prevention Day _ Refuge Shelter Drills" cooperation consultation meeting organized by the Taoyuan City Government.
	
2018/8/30	拜訪內政部消防署 Visiting the National Fire Agency, Ministry of the Interior Affairs.

日期 Date	大事紀 Major Events
2018/9/1	北區土木 / 結構 / 大地技師講習會 Conducting workshop for civil engineers, structural engineers, and geotechnical engineers in northern region.
2018/9/4	進駐人員第 12 期中區新訓 Conducting the 12th Retraining Program for Stationed Personnel in central region.
2018/9/7	合格評估人員第 73 期南區複訓 Conducting the 73th Qualified Adjuster Retraining Program in southern region.
2018/9/11	合格評估人員第 60 期北區新訓 Conducting the 60th Qualified Adjuster Training Program in northern region.
2018/9~11	與屏東縣政府合辦地震防災教育宣導藝文主題：政策性住宅地震保險宣導之繪畫寫故事 / 四格漫畫等項目競賽及有獎徵答活動 Sponsoring and co-organizing the "Earthquake Disaster Education Promotion: Painting and Story Telling, Limitation of 4-Panel Comic of Policy Housing Earthquake Insurance Promotion" with the Pingtung County Government.
2018/9/13	理賠機制模擬演練 - 檢討會暨頒獎典禮 Conducting claim settlement simulation drill – review meeting and award ceremony.
	
	





日期 Date	大事紀 Major Events
2018/9/21	赴桃園市中壢區、桃園區於國家防災日避難收容所開設演練，進行宣導。 Holding advocacy event at Chungli District and Taoyuan District of Taoyuan City during the National Anti-Disaster Day on refuge shelters.
2018/9/22	參與財政部臺北國稅局「行動 Life 園遊會」 Taking part in the "Mobile Life Fun fair" held by National Taxation Bureau of Taipei, Ministry of Finance.
2018/9/25	赴新北市於 2018 年度微型、高齡化、地震保險、強制車險宣導活動—全國巡迴講座，進行宣導。 Holding advocacy event at the "Micro, Aging, Earthquake and Compulsory Car Insurances" nation-wide promotional lecture held in New Taipei City.
2018/9/29	參與臺北市消防局 全民守護一起來「震」視安全「音」你在活動 Participating in the "Raising People's Awareness on Earthquake Disasters Fair and Concert" held by Taipei City Fire Department.
2018/9/29	中區土木 / 結構 / 大地技師講習會 Conducting workshop for civil engineers, structural engineers, and geotechnical engineers in central region.
2018/10/4	進駐人員第 11 期中區複訓 Conducting the 11th Retraining Program for Stationed Personnel in central region.
2018/10/5	赴臺東縣於 2018 年度微型、高齡化、地震保險、強制車險宣導活動—全國巡迴講座，進行宣導。 Holding advocacy event at the "Micro, Aging, Earthquake and Compulsory Car Insurances" nation-wide promotional lecture held in Taitung County.
2018/10/12	進駐人員第 12 期北區複訓 Conducting the 12th Retraining Program for Stationed Personnel in northern region.
2018/10/13	參與臺灣金融服務業聯合總會與桃園市政府共同主辦之「2018 年金融服務愛心公益嘉年華」公益活動 Participating the "2018 Financial Sector Charity Festival" co-organized by Taiwan Financial Services Roundtable and Taoyuan City Government.
2018/10/16	合格評估人員第 74 期北區複訓 Conducting the 74th Qualified Adjuster Retraining Program in northern region.
2018/10/25	合格評估人員第 75 期北區複訓 Conducting the 75th Qualified Adjuster Retraining Program in northern region.

日期 Date	大事紀 Major Events
2018/10/30	中區建築師講習會 Conducting workshop for architects in central region.
2018/11/6	北區建築師講習會 Conducting workshop for architects in northern region.
2018/11/7	進駐人員第 13 期北區複訓 Conducting the 13th Retraining Program for Stationed Personnel in northern region.
2018/11/13	東區建築師講習會 Conducting workshop for architects in eastern region.
2018/11/19	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 Proceeding to drills on reporting about a situation according to the TREIF's Decentralized blocking service defense and emergency management procedure.
2018/11/20	南區建築師講習會 Conducting workshop for architects in southern region.
2018/11/29	舉辦第 11 屆天災風險研討會 Organizing the 11th Natural Catastrophe Risks Conference - 2018.
	 
2018/12/12	赴屏東縣於 2018 年度防災教育論壇，進行宣導。 Holding advocacy event at "2018 Disaster Prevention Education Forum" by the Pingtung County Government.
2018/12/24	大地技師講習會 Conducting workshop for geotechnical engineers.
2018/12/31	完成住宅地震保險共保組織合約 2019 年續約 Completing the 2019 Residential Earthquake Insurance Co-insurance contract renewals.





2018 年本基金與南投縣政府合辦
地震防災教育宣導藝文比賽



南投縣 前山國小
黃靖雅 李心綺 林譯毓



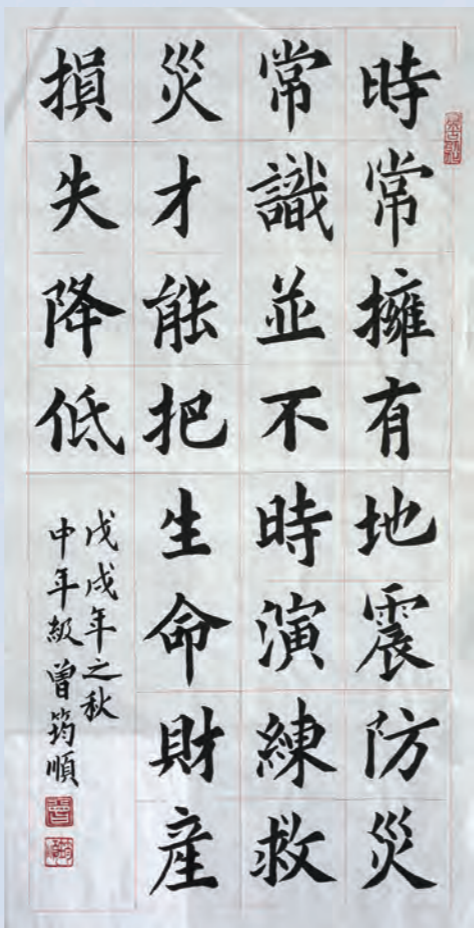
南投縣 土城國小
廖伊翎 陳有霖 李晏慈 江昱融



南投縣 南投國小 洪寧蔚



南投縣 僑興國小 陳禹帆



南投縣 溪南國小 曾筠順



2018 年本基金與嘉義縣政府合辦
地震防災教育宣導藝文比賽



嘉義縣 大同國小 胡薰心



嘉義縣 協同中學 林盈辰



嘉義縣 新埤國小 洪瑞好



嘉義縣 民雄農工 林芳瑜



嘉義縣 大同國小 王鼎欣



2018 年本基金與屏東縣政府合辦
地震防災教育宣導藝文比賽



屏東縣 崁頂國小 嚴晨耘



屏東縣 和平國小 許慈恩



屏東縣 崇蘭國小 洪申宸



屏東縣 內埔國中 黃韋中



屏東縣 東隆國小 許晏愷

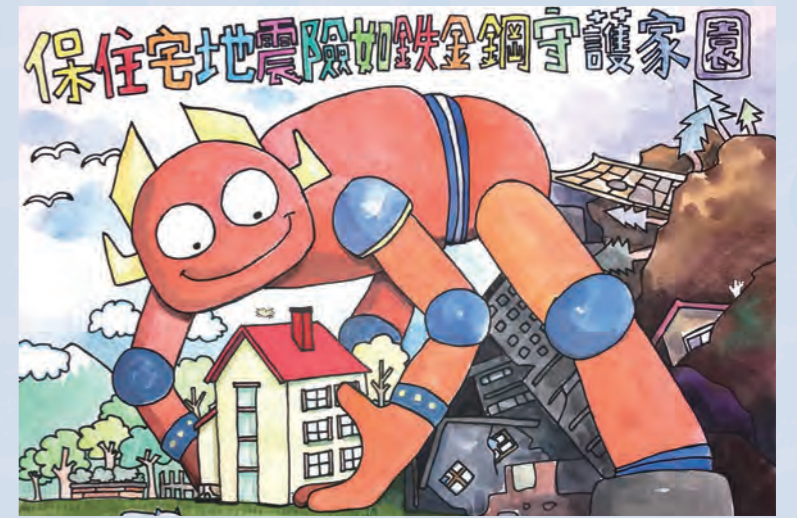
2018 年本基金與基隆市政府合辦
地震防災教育宣導藝文比賽



基隆市 銘傳國中 余兆翔



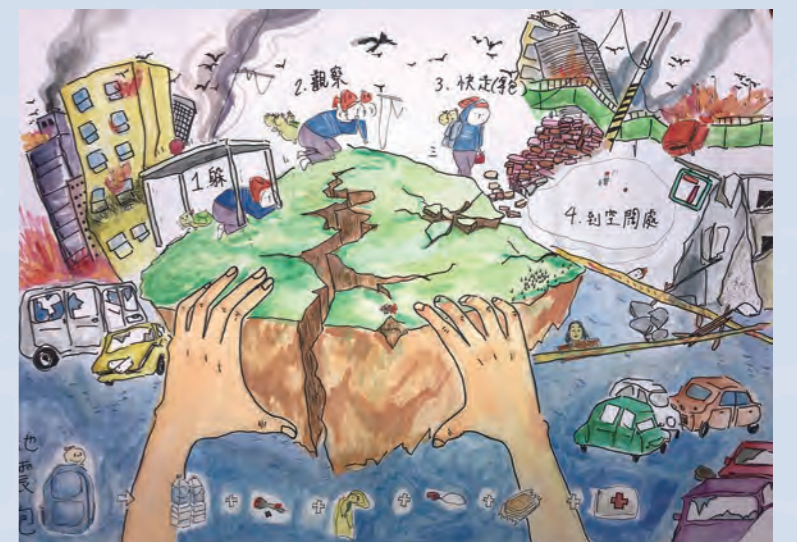
基隆市 五堵國小 許瑜芯



基隆市 成功國小 陳怡璇



基隆市 二信國小 郭芸璿



基隆市 銘傳國中 唐棻



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The art works, featured in the front cover and inside pages of this annual report, were selected from the award winning pieces of Earthquake Education Art and Culture Contests for Elementary and Junior High School students, which were co-organized by TREIF and Governments of Keelung City, Nantou County, Chiayi County and Pingtung County.

