







TREIF

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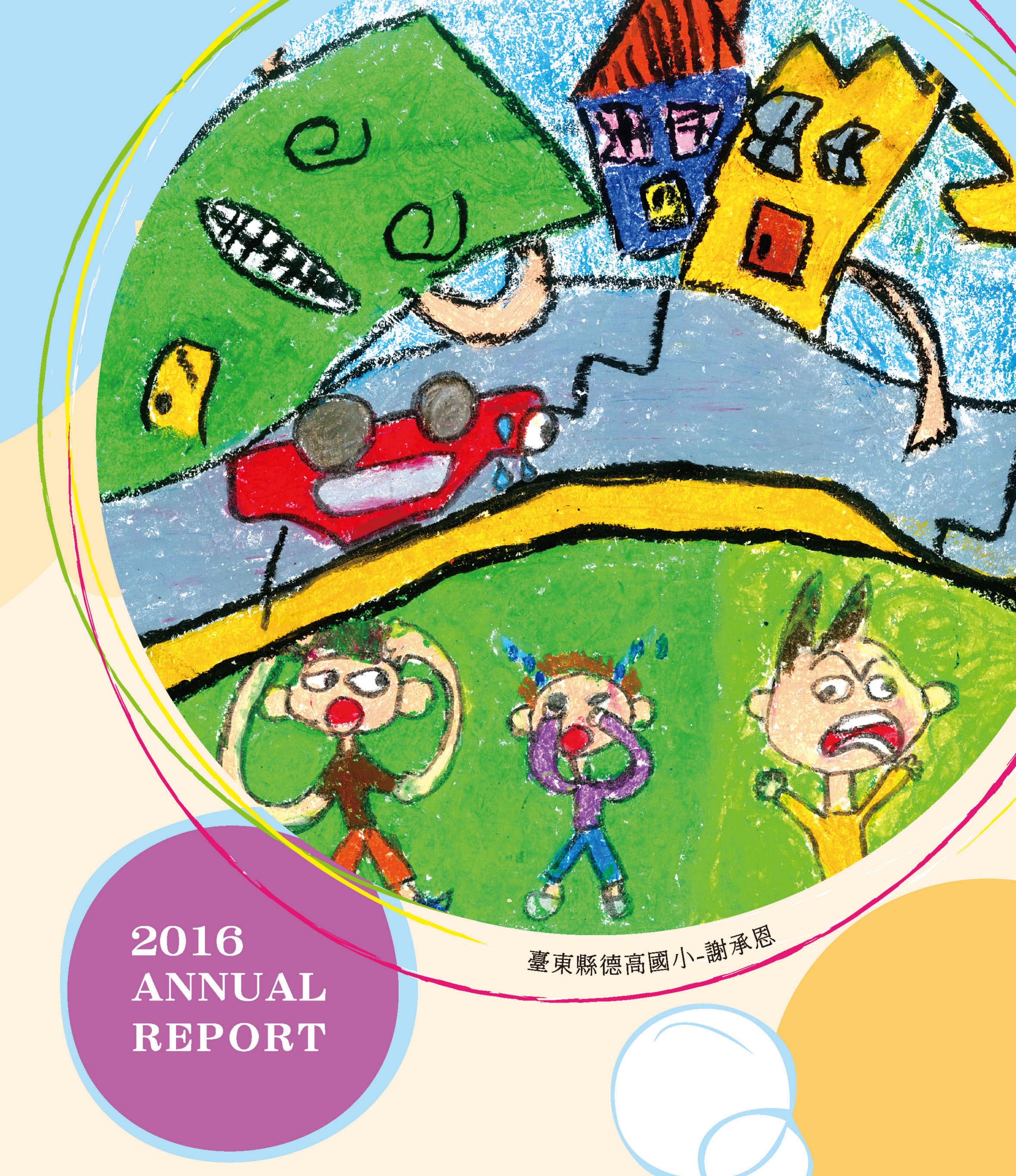
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財團法人

# 住宅地震保險基金

Taiwan Residential Earthquake Insurance Fund





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### 序言

住宅地震基本保險制度係1999年921大地震後,政府為減輕地震造成民眾財產之損失,所推行之政策性保險制度。自2002年開辦至今,已逾15年,截至2017年2月底止,本保險投保率為33.12%,有效保單件數已達2,813,179件,累積之各項準備金為246.32億元。

為期本基金準備金更加健全與壯大,有效控管支出是必要的,其中再保費支出,經本基金不斷的與再保經紀人及再保人磋商,2015年超額賠款再保險合約費率降幅逾17%;2016年又再調降逾9%;2017年臺灣地區再保市場因受2016年2月6日高雄美濃地震影響,臺灣再保市場價格普遍上漲5%~20%,本基金與再保人積極洽商,努力爭取最有利之價格條件,預計2017年之再保費率可再調降4%以上。各年度所節省之再保費支出,全數提存本保險特別準備金,對於加速本基金特別準備金之累積有極大助益。

2016年2月6日,高雄市美濃地區發生芮氏規模6.6地震,是政策性住宅地震保險制度實施以來,災情最為慘重的地震災害,雖適逢春節連續假期,但本基金同仁立即取消休假,啟動緊急應變機制,進駐本基金及中央災害應變中心蒐集災情,推動簽單公司共同主動服務受災保戶,簽單公司在震災之次日即支付首筆臨時住宿費用20萬元予受災被保險人,合計春節期間總共支付24筆,上班首日即支付第一筆保險金150萬元,本保險確已有效發揮震後安撫民心之效。

董事長 陳明仁





■ 2016年國中小學地震防災教育宣導藝文競賽作品-基隆市東信國小-陳晴瀅

高雄美濃地震之理賠能快速處理完善,有賴本基金每年舉辦之模擬演練及各項訓練,包括每年持續辦理合格評估人員、災區理賠及聯合理賠服務中心進駐人員訓練及專業技師講習會,2016年共計辦理22場次,1,006人完成訓練及講習,有助於各簽單公司熟悉本保險理賠作業程序、震災後投入震損建築物之損失評定、災區理賠服務,達成迅速理賠之目標。

本基金自2015年起陸續與全國各縣市政府合辦地震教育宣導活動、補助 偏鄉學校參觀921地震教育園區,從教育面著手,透過老師逐班教導,從小養 成學生地震防災之觀念,同時宣導本保險之效益。2016年本基金與新竹市、基 隆市、嘉義市及臺東縣政府合辦藝文競賽及巡迴展,共計244校,約5,000班參 加,頗受各地縣市政府肯定。2017年本基金將繼續辦理各項宣導活動,並加強 臉書粉絲專頁之經營,期透過網路之宣導強化民眾對本保險之正確認知。

地震保險基金自成立以來努力不懈在穩定中求發展,未來將繼續辦理各項 研議,對本保險制度進行檢討改善,並積極辦理各項宣導活動,加強民眾防災 風險意識,提高本保險投保率,落實本保險普遍提供民眾住宅地震基本財產保 障之政策性目標。

董事長 陳明仁



■ 2016年國中小學地震防災教育宣導藝文競賽作品-新竹市載熙國小-翁睿章、舊社國小-游婉彤、 關東國小-曾敏瑄(由左至右)

### **Preface**

The Taiwan residential earthquake insurance program (TREIP) was a statutory insurance program initiated by the government after the 921 Earthquake in 1999 to alleviate impacts to residents caused by the property loss from earthquakes. TREIP has been made available to residents of Taiwan for over 15 years since its launch in 2002. As of the end of February 2017, the take-up rate, the number of policies in force, and the cumulative reserves have reached 33.12%, 2,813,179 policies, and NTD 24.632 billion, respectively.

To ensure the robustness and the growth of TREIF's reserves, an effective control of budget is absolutely necessary. After putting forth relentless efforts in contract negotiation with reinsurance brokers and reinsurers, TREIF successfully reduced the premium rates for excess of loss reinsurance contract by 17% in 2015 and another 9% in 2016. Although the reinsurance premium in the Taiwan market in average increased by 5% to 20% in 2017 due to the Meinong Earthquake which occurred on February 6, 2016, TREIF is committed to negotiating the best premium rate and terms. It is expected that the premium rate for excess of loss reinsurance contract will decrease by another 4% in 2017. The premium saved each year is set aside as TREIF's special reserve, helping to speed up the accumulation for the special reserve.

On February 6, 2016, an earthquake measuring 6.6 on the Richter scale shook Meinong District of Kaohsiung City causing the most devastating damages ever since the establishment of TREIP. It happened over the Lunar New Year holidays. The staff of TREIF immediately suspended their holiday, initiated the emergency response plan, and stationed in the office and the Central Emergency Operation Center to gather data and coordinate insurance companies to actively and jointly serve the earthquake-affected policyholders. The first payment of contingent living expense in the amount of NTD 200,000 was made to an insured on the very next day of the earthquake. A total of 24 contingency living expense payments were made during the Lunar New Year holiday period, and the first claim payment in the amount of NTD 1.5 million was paid on the first working day after the holidays, proving the effectiveness of the Program in appeasing the affected people.

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■ 2016年國中小學地震防災教育宣導藝文競賽作品-臺東縣關山國小-葉唯辰

The capability to provide expedited claim service post Meinong Earthquake was attributed to the simulation drills and the trainings held by TREIF every year, which included the trainings for qualified adjusters, trainings for stationed personnel of joint claim service centers of disastrous areas, and workshops for professional engineers. In 2016, the TREIF organized 22 sessions of training courses and workshops to 1,006 people, helping insurance companies become familiar with the claim procedures, conducting loss assessment on earthquake-damaged building and setting up claim service in disastrous areas, in order to achieve the goal of providing prompt claim services.

Since 2015, TREIF has been working jointly with city and county governments to organize earthquake education and promotional events and subsidize schools in rural areas to visit 921 Earthquake Museum, as well as to root earthquake disaster reduction knowledge and to disseminate the concept of the Insurance through class room teaching. In 2016, TREIF sponsored and co-organized art and literature contests and exhibitions with Hsinchu City, Keelung City, Chiayi City, and Taitung County governments. These events were held in 244 schools, attended by 5,000 classes, and were well recognized by city and county governments around the nation. In 2017, TREIF will continue to hold various promotional events and strengthen the management of its Facebook page in order to raise the public's awareness and disseminate the correct knowledge about the Insurance.

Since its establishment, TREIF has devoted unremitting efforts in further developing the Program whilst ensuring its stability. In the future, TREIF will continue to conduct various researches for consistent improvement of the Program. Moreover, TREIF will actively organize different types of promotional events to enhance the public's awareness on earthquake disasters and risk reduction, increase the insurance take-up rate, and fulfill the goal of protecting the properties of the homeowners in Taiwan.

Chairman Ming Jen Chen







### 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。



■ 2016年國中小學地震防災教育宣導藝文競賽作品-臺東縣瑞豐國小-黃育睿

### **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 Reinsurance 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-bearing 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 Mechanism of residential Earthquake Insurance". Since 2008, all residential earthquake insurance underwritten by





■ 2017.01.05 臺東縣2016年國中小學地震防災教育宣導藝文競賽頒獎典禮(陳董事長明仁與得獎同學合照)

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。

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



■2017.01.05 臺東縣2016年國中小學 地震防災教育宣導藝文競賽頒獎典 禮(陳董事長明仁(左二)、教育 處劉處長鎮寧(右二))

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,



■ 臺東縣2016年國中小學地震防災教育宣導藝文競賽 作品評選



■ 臺東縣2016年國中小學地震防災教育宣導藝文競賽 成果展





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。

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:

第二層 地震保險基金 新台幣 670 億元 第一層 住宅地震保險共保組織 新台幣 30 億元 政府 新台幣 **140** 億元

地震保險基金安排於 國內、外再保險市場 或資本市場分散或自留

新台幣 530 億元

地震保險基金 新台幣 **160** 億元

再保險市場 新台幣 **200** 億元

地震保險基金 新台幣 **170** 億元

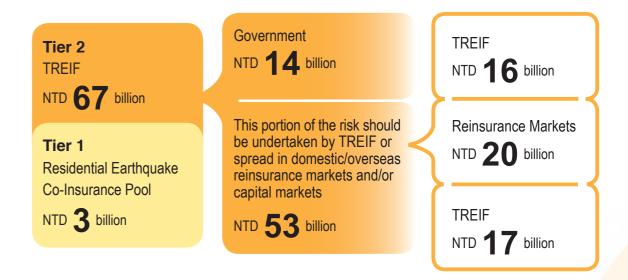
第一層:新臺幣30億元危險部分,由住宅地震保險共保組織承擔。

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。

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:



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 authorities shall prepare a funding requirement report and submit it to the Executive Yuan, which shall handle funds appropriation in accordance with the budget process.

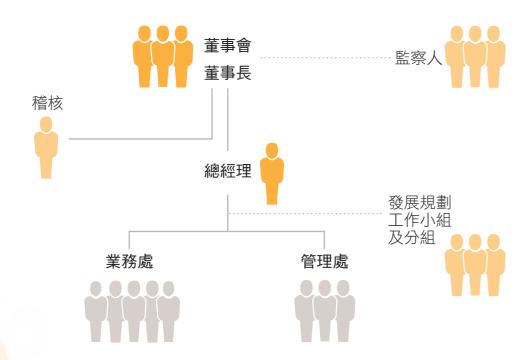




### 組織概況

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

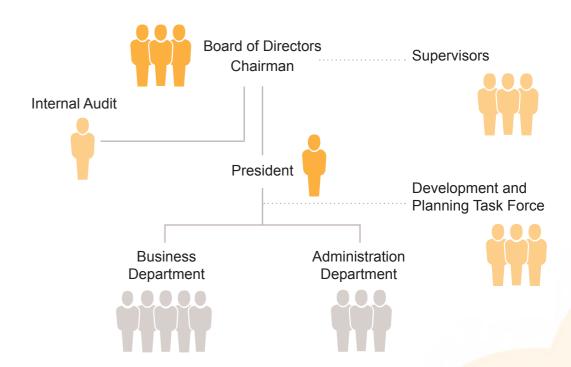
董事會為地震保險基金最高決策單位,董事長為地震保險基金之代表人,董事會由董事十一人組成,均由主管機關自下列人員聘任之:

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





### ◆ 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、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。





■ 2016年國中小學地震防災教育宣導藝文競賽作品-基隆市太平國小-徐楷杰(左)、華興國小-王定農(右)

### 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



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## 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.



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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。





### 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2016年底止,有效保單件數約280萬件,以全國住宅總戶數8,493,852戶計算,投保率為32.92%,件數較前一年成長3.27%。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

單位:新臺幣仟元

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

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 2016, the total policies in force reached 2.80 million, which accounted for 32.92% of the total national households of 8.49 million, up by 3.27% 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

Unit: NTD1,000

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

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.

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### ◆ 累積責任額及投保率

截至2016年12月31日止住宅地震保險全國累積責任額達新臺幣4兆6,063億元,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40.94%。

### ● 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	575,760,454,043	12.50%	353,218	941,892	37.50%
1.1 新北市、基隆	1,117,392,176,332	24.26%	674,878	1,747,242	38.63%
2 桃園	534,287,073,064	11.60%	320,240	795,868	40.24%
3 新竹	237,399,020,052	5.15%	144,275	352,389	40.94%
4 苗栗	78,911,926,648	1.71%	47,734	174,576	27.34%
5 臺中	599,958,056,388	13.02%	363,100	989,429	36.70%
6 南投	56,947,038,713	1.24%	35,435	165,277	21.44%
7 彰化	131,087,195,823	2.85%	79,084	399,722	19.78%
8 雲林	62,305,114,523	1.35%	37,336	221,162	16.88%
9 嘉義、臺南	411,917,372,078	8.94%	250,578	954,107	26.26%
10 高雄、屏東、澎湖	636,349,217,871	13.81%	389,165	1,361,479	28.58%
11 花蓮、臺東	78,136,403,110	1.70%	48,064	198,686	24.19%
12 宜蘭	79,060,762,536	1.72%	48,471	170,327	28.46%
13 金門、其他列嶼	6,831,954,900	0.15%	4,188	21,696	19.30%
合計	4,606,343,766,081	100%	2,795,766	8,493,852	32.92%



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

As of December 31, 2016, the cumulative liability of Taiwan's residential earthquake insurance amounted to NTD 4.6063 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 40.94% was reported in Hsinchu.

### 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	575,760,454,043	12.50%	353,218	941,892	37.50%
1.1	New Taipei City, Keelung	1,117,392,176,332	24.26%	674,878	1,747,242	38.63%
2	Taoyuan	534,287,073,064	11.60%	320,240	795,868	40.24%
3	Hsinchu	237,399,020,052	5.15%	144,275	352,389	40.94%
4	Miaoli	78,911,926,648	1.71%	47,734	174,576	27.34%
5	Taichung	599,958,056,388	13.02%	363,100	989,429	36.70%
6	Nantou	56,947,038,713	1.24%	35,435	165,277	21.44%
7	Changhua	131,087,195,823	2.85%	79,084	399,722	19.78%
8	Yuanlin	62,305,114,523	1.35%	37,336	221,162	16.88%
9	Chiayi, Tainan	411,917,372,078	8.94%	250,578	954,107	26.26%
10	Kaohsiung,Pintung,Penghu	636,349,217,871	13.81%	389,165	1,361,479	28.58%
11	Hualien, Taitung	78,136,403,110	1.70%	48,064	198,686	24.19%
12	Yilan	79,060,762,536	1.72%	48,471	170,327	28.46%
13	Kinmen and other isles	6,831,954,900	0.15%	4,188	21,696	19.30%
	Total	4,606,343,766,081	100%	2,795,766	8,493,852	32.92%





### ◆ 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」,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。

### ■ 理賠作業

### ◆ 2016年2月6日高雄美濃地震理賠處理

2016年2月6日凌晨3時57分高雄市美濃區附近發生芮氏規模6.6之淺層地震,造成臺南市多處 房屋如維冠金龍大樓等倒塌。

本基金同仁立刻取消春節休假,採取下列行動:

- 1. 進駐辦公室啟動緊急應變機制, 蒐集災情資訊並通報相關單位, 依理賠標準作業處理程序辦 理相關作業;
- 2. 進駐中央災害應變中心回報災情資訊,並於工作會報報告本保險災損資料及本基金理賠處置 作為,以取得適當協助;
- 3.協調各簽單公司於地震發生翌日設立災區聯合理賠服務中心,共同服務受災保戶;
- 4. 積極透過各種管道呼籲受災保戶向其簽單公司報案,或利用「住宅地震保險震後民眾查詢服務平臺」網站查詢;
- 5.協調政府單位取得受災保戶之聯繫方式、取得建築物緊急評定紅單資料並協助各簽單公司進 入管制區評定受損建物;
- 6. 隨時於媒體、網路及本基金網站/臉書等更新理賠處理進度。

本基金藉由上述各項積極作為,推動簽單公司主動服務受災保戶,加速理賠 — 災後第二天2月 7日即給付首筆臨時住宿費用新臺幣20萬元予受災保戶,災後第八天即給付第一批保險理賠金。春節期間共給付24筆臨時住宿費用,充分發揮本政策性保險制度震後安撫民心的效果。

截至目前為止,已賠付100件受災保戶,保險金及理賠處理費用計新臺幣1.66億元。







■ 2016年國中小學地震防災教育 宣導藝文競賽作品基隆市-建德國中-林尹(左) 建德國中-黃子育(中) 建德國中-李映萱(右)

### 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 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.

### ■ Claim Operation

### ◆ The Claim Handling of 2016-02-06 Meinong Earthquake

On February 6, 2016, early morning at 3:57, an earthquake measuring 6.6 on the Richter scale hit Meinong District of Kaohsiung City, causing many houses in Tainan City, including the Wei-Kuan-King-Long apartment complex, to collapse.

The staff of the TREIF immediately suspended their New Year holidays and took the following actions:

- 1. Reported to the office and stationed there to initiated the emergency response plan collected information regarding the earthquake disasters, reported them to related units, and operated tasks according to the Standard Procedures for Claim Settlements of the Residential Earthquake Insurance
- 2. Stationed in the Central Emergency Operation Center to report the collected data and information from the affected areas, and to report the insurance's earthquake damage data as well as TREIF's handling of the claim settlement in the Center's task force meetings in order to receive appropriate assistance.
- 3. Coordinated the insurance companies to set up a joint claim service center to serve affected policyholders.
- 4. Through different communication means, actively and publically called for earthquake-affected policyholders' report to their insurance companies or making online inquiries via the "Residential Earthquake Insurance Post-Earthquake Public Inquiry Platform"
- 5. Coordinated government units in order to obtain the contact information of the earthquake-affected policyholders and to get the urgent building assessment permits, and to assist insurance companies to enter the restricted areas to assess damaged buildings
- 6. Kept updating the progress of claim settlements on the mass media, internet, TREIF's website and Facebook.

Through the abovementioned proactive actions, the TREIF drove the insurance companies to initiate contact with the earthquake-affected policyholders and expedited the claim services – the first payment of NTD 200,000 contingency living expense was paid to a policyholder on February 7, the very next day after the earthquake. The first group of claim payments was made to policyholders within eight days after the earthquake. A total of 24 contingency living expense payments were made during the Lunar New Year holiday period, proving that this insurance was effective in appeasing earthquake-affected policyholders.

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### ◆ 研議「賠付證明文件」之內容

### (一)研議緣由

住宅地震保險再保險作業規範第八點規定,簽單公司申請已付賠款/現金攤賠,應提供賠付證明文件至地震保險基金以供核對,然「賠付證明文件」之內容並未明訂,爰研議之。

### (二) 結論與建議

- 1. 綜整2016年2月6日高雄美濃地震理賠處理經驗,「賠付證明文件」應無須包括被保險 人申請理賠之原始文件,簽單公司製作「建築物損失評估與全損認定表」傳送予地震保 險基金即可。簽單公司理賠處理之正確性,則由地震保險基金稽查有無不實或浮濫之情 事。
- 2. 為保持實務作業之彈性,建議無須修正本保險再保險作業規範第八點之規定,於再保險合約中約定即可。

### ◆ 研議理賠作業,如何由簽單公司與建築師/專業技師落實執行

### (一) 研議緣由

根據2016年2月6日高雄美濃地震理賠處理經驗,合格評估人員對基礎受損及土壤液化及重損(受損最嚴重樓層修復費用佔重置成本比SRCR>40%)等較複雜損失無法評定,故震後合合格評估人員與建築師、專業技師協同合作執行評定鑑定愈顯重要,爰研議之。

### (二) 結論與建議

- 1. 地震保險基金與建築師/專業技師公會完成簽訂委請其會員鑑定之合約。
- 2. 簽單公司委託建築師/專業技師鑑定作業程序重點:
- (1) 平時由建築師/專業技師公會及本基金分區建置/維護建築師/業技師資料庫。
- (2) 震災後簽單公司指派其合格評估人員進行初步評定並製作評估表。
- (3) 產險公司初評後,認定須鑑定以確認損失程度之案件,經接治鑑定建築師/專業技師後,於資料庫選取、登錄、製作彙總表,並通知建築師/專業技師公會,並副知地震保險基金。
- (4) 建築師/專業技師公會督促參與鑑定之會員與產險公司初評之合格評估人員會同執行鑑 定,評定結構受損等級及修復費用。
- (5) 建築師/專業技師將鑑定報告初稿,交由建築師/專業技師公會複審並製作鑑定報告,並 於鑑定之日起一個月內送達產險公司據以辦理理賠作業,並將鑑定報告電子檔傳送予 地震保險基金。
- (6) 建築師/專業技師公會向地震保險基金請款。

Up to now, 100 claims had been made, and a total of NTD 166 million had been paid in respect of claim payout and loss adjustment expenses.

### **♦** Defining the Proofs for Claims Payment

### (1) The Purpose

Based on article 8 of the Operating Rules for the Reinsurance of the Residential Earthquake Insurance, the insurance company shall provide proofs for claims payment made to TREIF when applying for the claims/ cash reimbursement. Therefore, it was essential to define what supporting documents are acceptable as the proofs.

- (2) Conclusions and Recommendations
  - 1. After reviewing the claim settlement experience from the Meinong Earthquake, it was concluded that the "proofs for claims payment" should not include the original claim documents submitted by the insured; the "Building Loss Assessment and Total Loss Confirmation Form" completed and submitted by the insurance company to TREIF shall be sufficient. The TREIF shall audit and verify the validity and the conduct of the insurance companies in handling the claim settlement of the Insurance.
  - 2. To maintain the flexibility and practicality of the operation, it was recommended that no amendment shall be made to article 8 of the Operating Rules for the Reinsurance of the Residential Earthquake Insurance. The definition of the "Proofs for Claims Payment", however, shall be included in the reinsurance contract.
- ◆ Reviewing the Claim Settlement Procedures How should insurance companies, architects and professional engineers work together to implement claim settlement procedures?

### The Purpose

Based on the claim settlement experience from Meinong Earthquake, qualified adjusters alone may not be capable of assessing buildings with complicated destructions such as damaged foundation, soil liquefaction, and site structures that were severely damaged beyond Storey Repair Cost Ratio (SRCR) > 40%. It is importance to have a cooperative assessment by qualified adjusters together with architects/professional engineers.

### **Conclusions and Recommendations**

- 1. It was concluded that the TREIF shall sign contracts with the associations of architects and the associations of professional engineers to ensure the appointment of the architects and professional engineers in the assessment.
- 2. Important procedures for insurance companies to commission architects / professional engineers to conduct assessments:
  - (1) The associations and TREIF shall establish and maintain the "architect / professional engineers database" on a regular basis.
  - (2) After an earthquake, the insurance companies shall send their appointed qualified adjusters to the site to conduct preliminary assessments and produce assessment forms.





### 3. 鑑定報告內容

為防止保險詐欺,本基金業蒐集建築師、專業技師鑑定報告範本,並將其內容納入建築師、 專業技師公會鑑定合約書。災損建築之鑑定報告,須經各公會審查蓋印,並送交地震保險基 金提複評委員會。

### ◆ 研議本保險臨時住宿費用之屬性

### (一) 研議緣由

住宅地震保險臨時住宿費用,於保險標的達理賠標準時給付固定金額予被保險人,其性質 為何?屬於賠款或費用?爰研議之。

### (二) 結論與建議

- 1. 臨時住宿費用之目的,在於保障被保險人於地震發生後之短期間內有安全居住場所之需求或因地震可能產生之費用(如租賃費用)。故臨時住宿費用,屬費用保險;
- 2. 有關臨時住宿費用給付之情形如下:
- (1)被保險人生存:給付於被保險人。
- (2)被保險人死亡:有繼承權人時,不論被保險人與繼承人是否同居於保險標的物,均給付於繼承人。無繼承權人時,依民法規定辦理。







■2016.11.05金管會2016年「住宅行車有把關 微型高齡保你安」草地野餐音樂會暨園遊會

- (3) After the insurance companies complete the preliminary assessments and identify the cases that require further assessment to determine the degree of loss, they should contact the preferred architects / professional engineers, then select from database the appointed architects/ professional engineers, and produce a summary table and notify the associations and copy TREIF.
- (4) The associations will urge the participating member architects / professional engineers to join the assessments, evaluating the degree of the structural damage and estimating the cost of repair with the insurance companies' qualified adjusters.
- (5) Architects / professional engineers shall submit the drafted assessment reports to the associations for review and for the making of formal assessment reports. The formal assessment reports are then sent to the insurance companies within a month starting from the assessment date. The insurance companies shall send a soft copy of the reports to the TREIF and process the claims based on the findings in the reports.
- (6) The associations issue payment requests to TREIF.
- 3. Content of the Assessment Report

As an effort to prevent insurance fraud, the TREIF included a collection of assessment report samples in the assessment contract signed with the associations. Moreover, all building damage assessment reports must be stamped with the associations' chops and send to TREIF for the review of re-assessment committee.

### **♦** Determination of the Nature of the Contingency Living Expense

### The Purpose

A fixed amount of contingency living expense is paid to the insured when the subject matter insured qualifies for the stated conditions. What is the nature of the "contingency living expense"? Should it be treated as an expense or a claim? A study was done to determine its nature.

#### **Conclusions and Recommendations**

- 1. The purpose of the "contingency living expense" was to fulfill the insured's need of a safe shelter to stay shortly after an earthquake or to cover the possible costs (such as a rental fee) incurred by an earthquake, therefore, it shall be treated as an expense insurance;
- 2. Here is how contingency living expenses should be paid:
- (1) If the insured is alive: the contingency living expense is paid to the insured.
- (2) If the insured is deceased: it is paid to the inheritors whether or not the inheritors were living in the subject matter insured. In the case where there is no inheritor, the payment will be handled in accordance with the Civil Laws.





### ◆ 辦理理賠機制模擬演練

- 一、2015年模擬演練重要檢討項目於2016年改善辦理情形: 各簽單公司於本年度演練緊急會議報告,於災後啟動緊急應變計畫以及營業處所災損/人員 情形等,以協調統合各公司資源,並納入評分項目。
- 二、依2015年模擬演練檢討以及0206地震理賠處理經驗與改善建議,本保險理賠應由簽單公司 主動負責處理。基此,2016年度理賠機制模擬演練以簽單公司為演練主角,各簽單公司主 要演練項目包括:
- (一) 啟動緊急應變計畫,檢視營業處所及人員狀況等。
- (二)召開內部會議,彙整災情。
- (三)成立客服中心、架接本保險震後民眾查詢服務平台。
- (四)於災區營業處所成立災區理賠服務中心就近服務。
- (五) 主動洽詢災區政府單位,以聯絡受災保戶、了解建築物拆除/張貼紅(黃)單情形,並洽請保戶貸款銀行提供建築物權狀影本等。
- (六)出席緊急會議:所有簽單公司皆派代表出席,於會中報告/討論:災情彙整及緊急應變處理 以協調統合資源。
- (七) 災區聯合理賠服務中心由輪值簽單公司成立並擔任正、副主任,負責所有相關演練流程。
- (八) 合格評估人員至模擬災損建築物模型評定之演練。



■ 2016.11.30住宅地震保險理賠機制模擬演練檢討會暨頒獎典禮(陳董事長明仁(左一)及保險局王主秘麗惠(中) 與得獎人員合照)

### ◆ Claim Simulation Drill

- 1. Key review items from the 2015 claim simulation drills and the improvements done in 2016: At the 2016 simulation drill's emergency meeting, the insurance companies reported the emergency response actions they took after the earthquake, the situations of the staff affected, and the extent of damages in order to coordinate and integrate the resources of the companies involved. All these steps were included in the scoring system.
- 2. Based on the reviews from the 2015 claim simulation drills and the Meinong Earthquake experience and lesson learned, the claim procedures of the residential earthquake insurance should be actively handled by the insurance companies. Therefore, the insurance companies played the key roles in the 2016 drills. The key tasks conducted in the drills by the insurance companies included the following:
- (1) Initiated the emergency response plans, examined the situations of the operation center and the staffs involved.
- (2) Convened internal meetings, consolidated information related to the earthquake disaster.
- (3) Established Call Centers, connected their website with the "Residential Earthquake Insurance Post-Earthquake Public Inquiry Platform"
- (4) Set up the "Joint Claim Service Center" at the operation office in the disastrous areas to serve the affected community.
- (5) Actively contacted the local governments in the disastrous areas in order to reach out to earthquake-affected policyholders and understand the conditions of the building insured (for demolition or labeled with red/ yellow [damaged building] warnings); contacted the policyholders' mortgage banks to obtain information such as proofs of the buildings' ownerships.
- (6) Attended the emergency meeting: all insurance companies must send representatives to attend the meeting and make reports / join the discussions, including consolidated information related to the disasters and emergency responses in order to coordinate and integrate resources.
- (7) Based on rotation, the insurance company in charge shall set up the "Joint Claim Service Center in the Disastrous Area," appoint supervisors and deputy supervisors, and be responsible for the rehearsals.
- (8) Qualified adjusters went on a loss assessment drill on the disaster damaged building module.
- 3. The Simulation Scenarios

Scenario 1: TREIF used "Mobilization and Claim Settlements Management Information System for the residential earthquake insurance" to send mobilization request to qualified adjusters and stationed personnel, testing receivers response rate and conducted system's stress test.

Scenario 2: Under the assumption that an earthquake of 6.2 magnitudes hit the Shanjiao fault in northern Taiwan, TREIF conducted a simulation drill according to the "Standard Procedures for Claim Settlements of the Residential Earthquake Insurance."



### 三、演練情境狀況

### (一) 情境狀況一:

地震保險基金,利用「住宅地震保險理賠管理資訊系統」(以下簡稱理賠管理資訊系統) 發送全臺合格評估人員及進駐人員動員事件之通報回報演練,進行系統壓力測試。

### (二)情境狀況二:

假設臺灣北部山腳斷層錯動發生芮氏規模6.2大地震,地震保險基金依住宅地震保險理賠標準作業程序進行各項作業之模擬演練如下:

- 1. 第一階段:災情彙整/會議模擬演練
  - 主管機關、簽單公司及地震保險基金依本保險理賠相關作業程序進行一系列演練事宜:
- (1) 地震保險基金災情彙整,召開內部會議演練
- (2) 簽單公司內部會議演練
- (3) 地震保險基金召開緊急會議演練
- 2. 第二階段: 通報回報
  - 本階段演練依緊急會議結論,利用理賠管理資訊系統動員合格評估人員與進駐人員。
- 3. 第三階段:實地報到及狀況演練/成立災區理賠服務中心及災區聯合理賠服務中心演練 本階段演練依災情狀況及緊急會議結論成立一處災區聯合理賠服務中心,各簽單公司就 近於災區之總、分公司或辦事處成立「災區理賠服務中心」以主動積極服務其受震災影 響之保戶;受徵調之進駐人員與合格評估人員依理賠作業程序,進行各項程序演練。
- 4. 第四階段:災損評定及全損評定資訊系統操作 於臺北市災區聯合理賠服務中心設置模擬災損建築物模型,由合格評估人員進行災損建 築物損失評定、並將評定結果輸入全損評定及鑑定資訊系統之實地演練。



■ 2016.10.18住宅地震保險理賠機制模擬演練(陳董事長明仁致詞)

### Stage 1: information gathering / simulated meetings

The competent authority, insurance companies, and TREIF carried out a series of task drills according to the operation procedures related to claim settlement of the residential earthquake insurance.

- (1) TREIF gathered and consolidated information about the disaster and convened internal meetings.
- (2) The insurance companies convened internal meetings.
- (3) TREIF called emergency meetings.
- Stage 2: Simulation of mobilization request and the establishment of emergency service centers in disastrous area
  - This part of the simulation, based on the conclusion of the emergency meeting, mobilized qualified adjusters and stationed personnel using the Mobilization System
- Stage 3: Report for Duty and Preparedness Drill / Simulation Drill for Setting Up Joint Claim Service Center in Disastrous Area and Special Claim Service Desks
  - In the stage 3 of the simulation drill, a Joint Claim Service Center in Disastrous Areas was established according to the post-disaster situation and the conclusion drawn by the emergency meeting. Insurance companies also set up special claim service desks in their headquarters or branch offices near by the disastrous area to quickly and actively serve earthquake-affected policyholders. Mobilized qualified adjusters and stationed personnel rehearsed operating procedures following the Standard Procedures for Claim Settlements of the Residential Earthquake Insurance.
- Stage 4: Loss Assessment / the Operation of the Claim Evaluation System

Setting up a model of disaster damaged building module in the Joint Claim Service Centers in Disastrous Areas of Taipei, for qualified adjusters to conduct loss assessment on the building module and enter the assessment results into the "Total Loss Claim Evaluation System."



■ 2016.10.18住宅地震保險理賠機制模擬演練-災損評定演練





### (三) 2016年度模擬演練目標達成情形

- 1. 於狀況一及狀況二第二階段,利用理賠管理資訊系統動員合格評估人員及進駐人員,其均能在不預警情況下回覆率達100%。理賠管理資訊系統壓力測試運作正常。
- 2. 狀況二第三階段合格評估人員及進駐人員實地報到比率達100%。
- 3. 簽單公司除共同成立災區聯合理賠服務中心,並於各自災區辦公處所成立災區理賠服務中心,就近服務被保險人。
- 4. 建築物模型災損評定作業之合格評估人員報到率達100%,且對於評定作業之流程與本保險全損評定及鑑定資訊系統操作使用有基本之熟稔度。

### (四) 2016年度模擬演練檢討事項與改善建議

1. 現金攤賠作業之檢討

各簽單公司現金攤賠分別於不同時點逐次申請,作業繁複應予簡化,建議共保組織會員 先將30億元準備金立即支付予地震保險基金,嗣後各簽單公司每週申報理賠金額,地震 保險基金直接撥款予各簽單公司。

- 2. 網路/通訊中斷緊急應變之檢討 倘遇震災造成網路/通訊中斷,需密集聯繫災情,請各簽單公司提供替代聯繫方式。
- 3. 進駐人員對於本保險理賠相關規定瞭解程度之檢討 部分簽單公司進駐人員對本保險理賠相關規定,未臻嫻熟,嗣後辦理進駐人員訓練課程 時,將強化理賠條款之說明。
- 4. 合格評估人員評定能力之檢討 部分簽單公司合格評估人員對災損建築物柱、梁、牆之損壞評定未臻嫻熟,嗣後辦理 合格評估人員訓練課程時,請授課之專業技師強化損壞評定之說明。



■ 2016.01.17臺北市消防局119防災宣導活動

#### The Results of the 2016 Simulation Drills

- 1. The response rate of qualified adjusters and stationed personnel reached 100% when Mobilization and Claim Settlements Management Information System was used in scenario 1 and stage 2 of scenario 2 to mobilize drill participants. The stress test result indicated that the Mobilization and Claim Settlements Management In formation System for the Residential Earthquake Insurance was working properly.
- 2. Qualified adjusters and stationed personnel's report-for- duty rate reached 100% in the stage 3 of scenario 2 drill.
- 3. In addition to setting up the Joint Claim Service Centers in Disastrous Areas, the insurance companies also formed individual claim service centers in their offices in the disastrous areas to serve the community.
- 4. The report-for-duty rate of qualified adjusters for loss assessment of disaster damaged building module reached 100%. All qualified adjusters were familiar to a certain degree with the assessment process and the Total Loss Claim Evaluation System.

### Review and Recommendations for Improvement from the 2016 Simulation Drills

1. Claims Cash-call Process

Insurance companies applied for claims cash-call in different point of time and transaction by transaction. To simplify the process, it was recommended that the Pool members shall first paid TREIF the NTD 3 billion reserve; each insurance company then applies for cash-call to TREIF on a weekly basis, and then TREIF pays directly to the insurance company.

- Emergency Response to Internet / Communication Disruption
   The insurance companies shall provide alternative ways of communication when encountering internet / communication disruption while intense communication is required.
- 3. Stationed Personnel's Familiarity with the Claim Settlement Procedures of the Insurance
  It was found that some stationed personnel were unfamiliar with the claim settlement procedures; therefore future training must include an enhanced focus on the claim related clauses.
- 4. The Capability of the Qualified Adjusters
  It was found that some qualified adjusters were unfamiliar with the loss assessment of the building column, beam, and structure wall. Therefore, trainers must strengthen the skills on loss assessment in future workshops.



■ 2016年國中小學地震防災教育 宣導藝文競賽作品基隆市-建德國中-李蕎仔(左) 安樂高中(國中部)-李柏鍵(中) 安樂高中(國中部)-華庭羽(右

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### 5. 委託專業技師/建築師鑑定之檢討

- (1) 0206高雄美濃地震,委託專業技師/建築師鑑定之案件,部分涉及土壤液化/地層下陷,建築物可能整體傾斜率達1/30以上,但上層結構並無損壞。將委外探討土壤液化造成住宅建築物之損失,並檢討本保險之全損定義。
- (2)目前複評委員會原則上為形式審查,必要時方為實質審查,將研議修訂複評委員會審查相關規範。
- (3) 業於鑑定合約明定鑑定報告應納入之項目。

### ■ 辦理住宅地震保險超額賠款再保險安排

有關2016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。經努力議價,極力與再保人爭取對地震保險基金最優惠之價格。

### ■ 研究發展

住宅地震保險制度發展規劃工作小組

2016年住宅地震保險制度發展規劃工作小組召開4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5次會議,完成危險承擔與分散機制檢討與研議共保組織會員發生停業清理、解散或合併時,其各種準備金(含未滿期保費準備、賠款準備及特別準備金)之處理方式等工作項目,會議重要結論如下:

- 1. 危險承擔與分散機制檢討
- (1) 保險費率檢討
  - 鑒於地震保險基金準備金仍不足,純保費率建議仍維持不變;本保險費率結構及附加費用率亦維持不變。
- (2) 危險分散承擔限額與架構之檢討 本保險危險分散機制總責任額維持現行新臺幣700億元;危險分散機制架構建議調整為各 簽單公司自留每單保額15%,其餘85%保額以比例再保(Quota Share)方式分予地震保險基 金。
- (3) 研議其他擴大保障或措施之可行性 現行保險金額每戶最高限額新臺幣150萬元與臨時住宿費用新臺幣20萬元均維持不變;理 賠標準維持現行全損理賠基礎,並搭配商業險之超額或擴大地震保險,提供完整之保障。

- 5. The Commissioning of Assessment Work to Architects / Professional Engineers
- (1) Some of the loss assessment cases from the Meinong Earthquake that were commissioned to architects / professional engineers were involved with soil liquefaction / land subsidence. Although the above-ground structures were undamaged, the buildings' leaning rate were over 1/30 degrees. Such cases would be outsourced for investigation to assess the loss caused by soil liquefaction and the definition of "total loss" for the residential earthquake insurance would be reviewed.
- (2) Currently, in principle, the re-assessment committee carries out only formality reviews. Substantive reviews are adopted only when necessary. TREIF will study to revise the guidelines for the committee.
- (3) The assessment contract should specify the items that must be included in the assessment report.

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

Based on the Risk Spreading Mechanism of Residential Earthquake Insurance, in 2016, 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. By trying very hard at negotiation with the reinsurers, TREIF aimed at reaching the most favorable prices.

### ■ Research & Development

Residential Earthquake Insurance Program Development and Planning Task Force

In 2016, the Residential Earthquake Insurance Program Development and Planning Task Force convened 4 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 convened 5 meetings, completing tasks such as: reviewing the risk assumption and risk spreading mechanism and reviewing the handling methods of reserves (including unearned premium reserve, loss reserve, and special reserve) in the event that a Pool member suspends business and undergoes liquidation or dissolves business or merges with another entity.

Important conclusions of the meeting were as follows:

- 1. Review of the Risk Assumption and Risk Spreading Mechanism
- (1) Premium Rate Review

Due to the insufficiency of the reserves, it was recommended that the pure premium rate would remain unchanged. The rate structure of the residential earthquake insurance and its loading ratio would stay the same as well.





- 2. 研議共保組織會員各種準備金處理方式
- (1)倘共保組織會員停業或停止辦理本保險時: 本保險各種準備金應移轉併入承受該項業務之其他共保組織會員所辦理本保險之各種準備金提存。
- (2)倘共保組織會員被依法勒令停業清理、命令解散或廢止辦理本保險業務之許可時: 因本基金為本保險中樞組織,負責整個機制正常營運之使命,爰共保組織會員累積特別 準備金應移轉予本基金代為保管。
- (3) 倘共保組織會員合併或經營權移轉時: 特別準備金採納入存續公司繼續累積。

### ◆ 承保理賠與法制分組

承保理賠與法制分組召開3次會議,完成研議本保險臨時住宿費用之屬性、有關本保險再保險 作業規範第八點所規範「賠付證明文件」之內容、本保險理賠作業,如何由簽單公司與建築師/專業 技師落實執行、理賠機制模擬演練計畫及執行、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、本保險相關要點、規範及基準之檢討修正、相關辦法及規定檢討 修正、保單條款檢討或修正等工作項目。

### ◆ 資訊統計與教育推廣分組

資訊統計與教育推廣分組召開3次會議,完成本基金地理資訊系統整合TGOS或其他應用服務之可行性研議、住宅地震保險傳輸作業之檢討、2017年度住宅地震保險公益宣導計畫之擬定、住宅地震保險宣導問卷內容之檢討等工作項目。





■2016年國中小學地震防災教育宣導藝文競賽作品-基隆市五堵國小-陳正庭(左)、東信國小-朱立璿(右)

- (2) Review of the Risk Assumption Limit of the Risk Spreading Mechanism and Its Structure The risk assumption limit of the residential earthquake insurance's risk spreading mechanism would stay at NTD70 billion. However, it was recommended that the each insurance company is to retain 15% of the sum insured and cede the rest of the 85% of it to TREIF on a guota share basis.
- (3) Study the Feasibility of Expanding the Coverage of the Residential Earthquake Insurance The NTD1.5 million of maximum sum insured per subject matter insured and NTD 200,000 of contingent living expense under the residential earthquake insurance would not be changed. The criteria for claims would also remain to be based on the current "total loss" criteria. For a more comprehensive earthquake insurance protection, policyholders may buy a commercial insurance to cover excessive loss or extend the earthquake coverage.
- 2. Studying the Handling of Various Reserves Set Aside by the Pool Members
- (1) In the event that a Pool member suspends business and ceases providing the residential earthquake insurance:
- The reserves of the residential earthquake insurance should be transferred to other Pool Members that took over the business and be combined with their reserves.
- (2) In the event that a Pool member was ordered to undergo liquidation and dissolve business or prohibited from offering the residential earthquake insurance: Since the TREIF plays the pivotal role in the running of the Program the accumulated special reserves of the Pool member shall be transferred to the TREIF for custody.
- (3) In the event that a Pool member is undergoing a merger or transfer of business:

  The special reserves will be transferred to the surviving company and continued to accumulate.

### ◆ The Underwriting, Claim and Legal Subcommittee

The Underwriting, Claim, and Legal Subcommittee arranged 3 meetings to achieve the following: studying the nature of the contingency living expense for the residential earthquake insurance; examining the content of the Article 8 of the "Operating Rules for the Reinsurance of the Residential Earthquake Insurance" to define the "proofs for claims payment"; studying on how the insurance companies and architects/professional engineers could work together to implement the claim procedures of the Insurance; planning and executing the simulation drills for the claim settlement mechanism; projecting claim manpower needs and developing training plans for qualified adjusters and stationed personnel of the Joint Claim Service Center; reviewing and revising important guidelines, rules, and criteria related to the residential earthquake insurance; reviewing and revising stipulations and provisions related to the Insurance; and reviewing and modifying the policy clauses.





### ■ 法令修正

### ◆ 現行保單條款之檢討修正

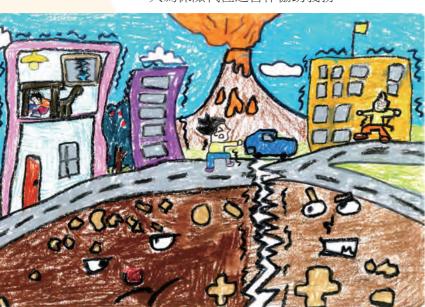
### (一) 研議緣由:

為使本保險理賠及削額給付時之保險契約效力 及保險費處理方式明確及住宅地震基本保險保 險人得為保險代位及合作協助之約定以避免爭 議,爰研議之。

### (二) 結論與建議:

建議修正「住宅地震基本保險條款」,修正重點如下:

- 1. 新增第七十二條:賠償責任之限制,明定住 宅地震基本保險(以下簡稱本保險)理賠達 保險金額時之保險契約效力及保險費處理方 式以及倘需削額給付時,削減給付金額之效 力及保險費處理方式。
- 2. 新增第七十三條:代位,參考住宅火災保險 第42條之約定,明定本保險保險人得為保險 代位。
- 3. 新增第七十四條:合作協助,參採住宅火災 保險第43條之約定,明定被保險人對於保險 人為保險代位之合作協助義務。







■ 2016年國中小學地震防災教育宣導藝文競賽作品-臺東縣富山國小-伍御菱(右上)、 復興國小-陳言鈞(左下)、東海國小-林郁珍(右下)

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

The IT, Statistics and Educational Promotion Subcommittee assembled 3 meetings to accomplish the following: Completing the feasibility study of integrating TREIF's geographic information system with TGOS (Taiwan Geospatial One Stop), and other application services; reviewing the data transmission procedures of the residential earthquake insurance; developing the 2017 promotion plan for the residential earthquake insurance; and reviewing the content of the residential earthquake insurance awareness questionnaire.

### ■ Revisions of Laws and Regulations

### ♦ Review and Modification of Policy Clauses of the Residential Earthquake Insurance

### (1) The Purpose

The purposes of the review and modification were to clarify the validity of the insurance contract and the treatment of the premium when the indemnity and/or reduced indemnity is paid; to prevent dispute by validating the right of subrogation to the insurer of the residential earthquake basic insurance and specifying insured's obligation to cooperate and assist the exercise of the right.

### (2) Conclusions and Recommendations

The key recommendations for the modification of the Policy Clauses of the Residential Earthquake Insurance are as follows:

- 1. Article 72: limitation of liability was added to validate the insurance contract and the treatment of the premium in the event when the amount of claim exhausts sum insured; And to validate the effectiveness of reduced indemnity and the treatment of the premium in the event when the indemnity is reduced proportionally due to loss exceeding the overall Program Limit. (i.e. NTD 70 billion).
- 2. In reference to article 42 of the residential fire insurance policy clause, Article 73 Subrogation was added in order to give the insurers the right of subrogation for the residential earthquake insurance.
- 3. In reference to article 42 of the residential fire insurance policy clause, Article 74 Cooperation and Assistance was added to specify the insured's obligation to cooperate and assist insurers in the matter of subrogation.





■ 2016年國中小學地震防災教育 宣導藝文競賽作品基隆市-建德國中-林佳萱(左) 建德國中-張育涵(中) 建德國中-周依潔(右)



### ■ 訓練與宣導

### ◆ 合格評估人員訓練

地震保險基金委外辦理住宅地震保險全損評定及鑑定人員新訓及複訓課程,俾使保險業界理賠人員接受此專業訓練後,擔任本保險合格評估人員,秉持公平、迅速、謹慎的原則,於地震後擔負第一線受災建築物評定作業之重責大任。2016年辦理臺北、臺中及高雄共計14場次訓練課程,培訓合格評估人員新訓289人,複訓398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優質之人力進駐災區理賠及聯合理賠服務中心,且使進駐人員均能熟悉本保險理賠作業程序,以提供迅速確實之服務予災區民眾,地震保險基金委外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。2016年辦理臺北及臺中共3場次訓練課程,培訓進駐人員新訓36人,複訓82人。

### ◆ 專業技師講習

為使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,地震保險基金辦理講習會。2016年於臺北市、臺中市及高雄市辦 理5場專業技師及建築師講習會,共有201位技師及建築師參與講習。



■ 2016.12.15基隆市國中小藝文競賽頒獎典禮(陳董事長明仁(左三)與得獎同學合照)

### **■** Training & Promotion

### **♦ Training for Qualified Adjusters**

TREIF outsourced the session arrangement of training and retraining for qualified adjusters. Claims personnel who underwent the trainings could become qualified adjusters, who are expected to uphold the principles of justice, responsiveness, and discipline and assume the important responsibility of making assessment in the frontline after an earthquake hits. In 2016, a total of 14 training classes were held in Taipei, Taichung and Kaohsiung to train 289 new qualified adjusters and retrain 398 qualified adjusters.

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

TREIF commissioned an outsourcing agency to arrange training sessions for stationed personnel of the joint claim service centers to ensure a sufficient number of qualified personnel will be available to report for duty at joint claim service centers in an earthquake disaster, and that these stationed personnel are familiar with the claim settlement procedures of the residential earthquake insurance and are able to provide responsive and effective services to policyholders in disastrous areas. In 2016, a total of 3 training classes were held in Taipei and Taichung to train 36 new stationed personnel and retrain 82 stationed personnel.

### **♦ Professional Engineer Workshops**

TREIF organized several workshops 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. In 2016, a total of 5 professional engineer and architect workshops were held in Taipei, Taichung, and Kaohsiung. A total of 201 engineers and architects attended the workshops.



■ 2016.12.15基隆市國中小藝文競賽頒獎典禮 (陳董事長明仁致詞)

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### ◆ 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,提升住宅地震保險正確認知。 2016年地震保險基金辦理之宣導活動:

- (一) 與嘉義市、新竹市、基隆市及臺東縣等四縣市政府合辦藝文競賽、巡迴展、宣講團及有獎 徵答等活動,加強師生之地震防災避難觀念,並廣為宣導本保險。由老師運用本保險文宣 資料,逐班向學生說明,並進行有獎徵答等;本基金首長於作品成果冊序文及頒獎典禮致 詞加強宣導本保險,以提高本保險之知名度及形象,頒獎典禮現場並發送本保險簡介等文 宣資料,共244校、約5,000班參加。
- (二)為使偏遠學校之學生能更深刻了解地震災害的影響,藉此深植地震防災觀念,並均衡偏鄉 與都會學校使用防災教育資源之機會,本基金續與國立自然科學博物館合辦「2016年度補 助偏遠學校地震防災知識之旅」,補助偏鄉學校參觀921地震教育園區,該園區於重建記 錄館展示住宅地震保險制度建制之相關資訊。
- (三) 辦理講座式或攤位式等其他宣導,共41場,參加人數6,857人
- (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)於內政部消防署臺灣抗震網,建置住宅地震保險專屬網頁,宣導相關資訊。
- (六)於全國性報紙刊登0206地震「住宅地保險理賠進度」廣告。
- (七)於廣播電台播出住宅地震保險宣導廣告。



■ 2016.09.24臺北市政府2016年度國家防災日防災教育宣導活動

### Business Promotion

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

TREIF's promotional activities in 2016 include:

- (1) To enhance teachers' and students' knowledge on earthquake disaster reduction and to further promote the residential earthquake insurance, TREIF sponsored and co-organized with Chiayi City, Hsinchu City, Keelung City, and Taitung County activities such as art and literature contest, exhibition tour, advocacy speeches, and fun quiz with prizes activity. Teachers used the provided materials to explain the concept of earthquake disaster reduction and the residential earthquake insurance to the students before playing the quiz games to win prize activity. To further increase the awareness of the Insurance, the chairman of TREIF promoted the Insurance in the preface of the activity-yearbook and his speeches addressing at the award ceremonies. Brochures of the insurance were distributed at the award ceremonies. Those contests were attended by 5,000 classes from 244 schools.
- (2) To help students in rural areas understand the impact of earthquake and plant the concept of earthquake disaster reduction in their minds, TREIF continued to sponsor and co-organize the "Earthquake Disaster Reduction Field Trip for Students in Rural Area" in 2016 with the National Museum of Natural Science and subsidized these schools' visits to the 921 Earthquake Museum, which features important information about the establishment of the residential earthquake insurance program.
- (3) TREIF organized 41 sessions of other promotional activities in lecture or activity booth format, benefiting 6,857 participants.
- (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 set up an residential earthquake insurance webpage in National Fire Agency's "Taiwan Earthquake Drill COME Website" to promote the insurance
- (6) TREIF posted the "Progress of Residential Earthquake Insurance Claim Settlements for the 0206 Meinong Earthquake" on national newspapers.
- (7) TREIF broadcasted advertisements to promote the Insurance on the radio.



■ 2016年國中小學地震防災教育 宣導藝文競賽作品基隆市-建德國中-林亦慈(左) 安樂高中(國中部)-楊婕安(中) 建德國中-施忻官(右)

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### ■ 資訊作業

### ◆ 完成本基金地理資訊系統整合地理資訊圖資雲服務平台(TGOS)或其他應用服務之可行性 研議

為使本保險GIS系統建置正確圖資,研議改採內政部地理資訊圖資雲服務平台(簡稱TGOS平台)、經濟部中央地質調查所地質騰雲網(Geology Cloud)或其他政府單位開發之圖台,其評估結果為可行,且參考2016年0206高雄美濃地震理賠處理經驗,重新以整合TGOS或其他政府相關平台方向,自行規劃暨改善本保險地理資訊系統。

### ◆ 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兩次異地備援模擬演練,2016年分別於4月及10月進行,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。

### ◆ 電腦系統弱點掃瞄作業

執行弱點掃描之目的在於事先偵查電腦系統存在的漏洞及系統內部惡意程式,俾改善弱點,以強化整體網路與系統安全,地震保險基金每年均辦理電腦系統弱點掃瞄作業。

### ◆ 電腦系統駭客入侵模擬演

為提升地震保險基金駭客入侵防護與應變處理能力,以確保電腦系統發生駭客入侵時,儘速回 復系統之正常運作,規劃執行地震保險基金駭客入侵演練作業,利用模擬情境方式演練地震保險基 金電腦系統遭遇駭客入侵後之緊急應變措施及通報作業。

地震保險基金業於2016年12月19日進行駭客入侵演練作業,本次演練為以沙盤推演方式演練本基金網站首頁遭受駭客入侵進行破壞之緊急應變措施及通報作業。





■ 2016年國中小學地震防災教育 宣導藝文競賽作品臺東縣-東海國中-江紫瑄(左) 大王國小-賴竑勳(右)

### ■ Information Operation

### ◆ Feasibility Study on Integrating TREIF's Geographic Information System (GIS) with Taiwan Geospatial One Stop (TGOS) and Other Application Services

In an effort to ensure GIS contains accurate image data, TREIF studied the feasibility of adopting Ministry of the Interior's TGOS, Ministry of Economic Affairs' Central Geological Survey Geology Cloud or image databases developed by other government units. Since the feasibility study indicated a positive result and based on the claim settlement experience from the Meinong Earthquake, TREIF decided to further develop and improve our GIS by integrating data from TGOS and other application services.

### **♦** 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 two disaster recovery system simulation drills to ensure system transitions to disaster recovery system can be done smoothly in case that computer equipment are damaged when an earthquake hits. In 2016, these drills were conducted in April and October.

### **♦ Vulnerability Assessment**

TREIF conducts a vulnerability assessment every year. The purpose of vulnerability assessment is to identify security vulnerabilities and malwares in the computer system so that weakness can be fixed and the security of the entire network and system can be strengthened.

### **♦ Cyber Attack Drill**

To enhance the ability to defend against and properly respond to cyber attack, TREIF developed and executed a cyber attack drill, carrying out emergency measures and reporting procedures in a rehearsal under a simulated scenario, to ensure the ability to quickly recover the system in case of system hacking.

On December 19, 2016, TREIF conducted a cyber-attack drill in sand-table exercise approach, simulating the situation in which the homepage of TREIF's website was hacked and sabotaged thus triggering the implementation of emergency response measures and reporting procedures.



### ■ 舉辦第十屆天災風險研討會

地震保險基金於2016年11月15日舉辦「第 十屆天災風險研討會」,邀請國內外相關專家學 者等講授天災相關議題,提升本基金及業界天災 管理能力。本研討會出席來賓,包括主管機關代 表、保險及再保險業高階主管、業務相關同仁、 學術研究單位等共約120人參與。

地震保險基金本次研討會在「巨災模型之發展與挑戰—美濃地震省思」主題下,講題包括「國際巨災風險轉移創新金融工具發展趨勢」、「巨災模型之發展與最佳應用」及「從美濃地震探討巨災模型損失評估與機制」,藉此研討會提升業界及地震保險基金同仁對巨災風險管理與地震險模型最新發展趨勢之瞭解,以作為日後保險業風險管理之參考。



■ 2016.11.15天災風險研討會(陳董事長明仁致詞)



■ 2016.11.15天災風險研討會出席貴賓及演講者合照

### **■** Organizing the 10th Natural Catastrophe Risks Conference

TREIF organized "the 10th Natural Catastrophe Risks Conference" on November 15, 2016. Many international and domestic experts and scholars were invited to give catastrophe related speeches, providing valuable information on expanding risk management capability. More than 120 guests participated in the Conference including: representatives from the competent authority, senior management of insurance and reinsurance companies, and colleagues, scholars, and researchers.

The theme for this year's Conference was "Development and Challenges of Catastrophe Modeling – Reflection on the Meinong Earthquake". The topics of the presentations included: "The Development Trend of the Innovative Financial Tools for International Catastrophe Risks Transfer", "The Development and Best Application of Catastrophe Modeling", and "Loss Assessment and Mechanism of Catastrophe Modeling – Based on the Meinong Earthquake Experience". Through the Conference, TREIF hoped to enhance the insurance companies' and our staff's understanding on catastrophe risk management and the latest development trend of the earthquake insurance models and to facilitate insurance risk management in the future.



■ 2016.11.15天災風險研討會(保險局李局長滿治致詞)





### 財務概況

### ■ 收入概況

2016年再保費收入新臺幣36.67億元較2015年度之新臺幣35.31億元成長3.86%,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2016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,以及本年度2月6日高雄美濃地震發生之賠款1.65億元,已全數攤回,帳列其他收入項下,綜計地震保險基金2016年總收入新臺幣42.23億元較2015年成長8.84%。

### ● 各年度收入 2012-2016

單位:新臺幣仟元

年度	2012	2013	2014	2015	2016
再保費收入	3,206,389	3,332,002	3,442,911	3,531,024	3,667,243
利息收入	237,309	272,271	320,408	344,710	386,674
其他收入	4,915	5,188	5,156	4,445	169,164
收入合計	3,448,613	3,609,461	3,768,475	3,880,179	4,223,081
成長率	2.08%	4.66%	4.41%	2.96%	8.84%

### ■ 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 2016, the reinsurance premium revenue totaled NTD3.667 billion, up by 3.86% when compared to last year's NTD3.531 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, and the NTD165 million paid as claims for the Meinong Earthquake have been recovered and listed as other revenue. In summary, the total revenue of TREIF for 2016 amounted to NTD4.223 billion, up by 8.84% from previous year.

### Annual Revenue 2012-2016

Unit: NTD1,000

Year	2012	2013	2014	2015	2016
Reinsurance Premiums Revenue	3,206,389	3,332,002	3,442,911	3,531,024	3,667,243
Interest Revenue	237,309	272,271	320,408	344,710	386,674
Others Revenue	4,915	5,188	5,156	4,445	169,164
Total	3,448,613	3,609,461	3,768,475	3,880,179	4,223,081
Growth Rate	2.08%	4.66%	4.41%	2.96%	8.84%

### ■ 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, oversees 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.





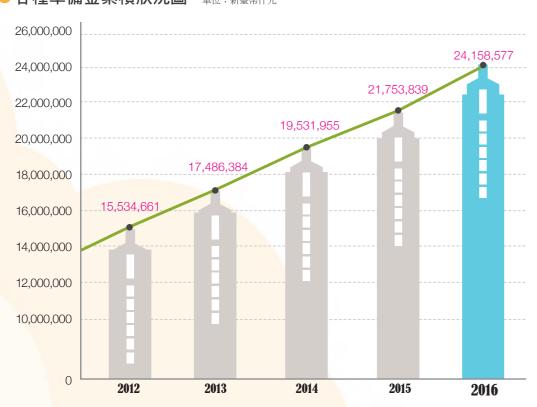
截至2016年底,地震保險基金累計提存之特別準備為新臺幣219.85億元,未滿期保費準備13.20億元,預留調整準備為新臺幣5.61億元,信用風險準備為新臺幣2.93億元,各項準備金之累積餘額達新臺幣241.59億元,與2015年底新臺幣217.54億元相較,成長率為11.05%,近年來累積狀況如下:

### ● 各種準備金累積狀況

單位:新臺幣仟元

年度	2012	2013	2014	2015	2016
特別準備	13,906,218	15,721,028	17,629,590	19,715,519	21,984,954
未滿期保費準備	1,124,319	1,176,769	1,226,730	1,277,242	1,319,941
預留調整準備	348,979	399,657	451,886	505,370	560,932
信用風險準備	155,145	188,930	223,749	255,708	292,750
合計	15,534,661	17,486,384	19,531,955	21,753,839	24,158,577
成長率	13.16%	12.56%	11.70%	11.38%	11.05%

### ●各種準備金累積狀況圖 **單位:新臺幣仟元**



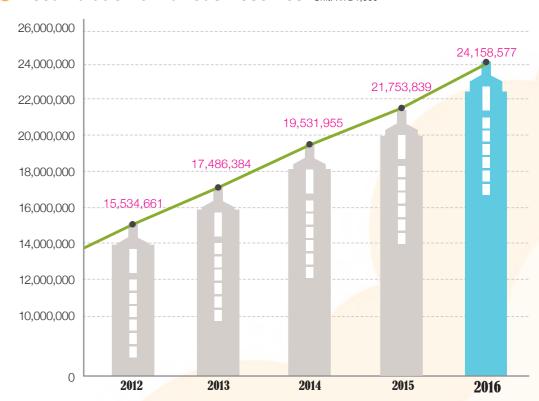
As of the end of 2016, TREIF's cumulative special reserve was NTD21.985 billion, net unearned premium reserve was NTD1.320 billion, reserve against adjustment of premiums was NTD561 million, and credit risk reserve was NTD293 million. Total reserves reached NTD24.159 billion, up by 11.05% in comparison to NTD21.754 billion in 2015. The details of the accumulation of various reserves in recent years are recorded in the following charts:

### Accumulation of Various Reserves

Unit: NTD1,000

Year	2012	2013	2014	2015	2016
Special Reserve	13,906,218	15,721,028	17,629,590	19,715,519	21,984,954
Net Unearned Premium Reserve	1,124,319	1,176,769	1,226,730	1,277,242	1,319,941
Reserve Adjustment	348,979	399,657	451,886	505,370	560,932
Credit Risk Reserve	155,145	188,930	223,749	255,708	292,750
Total	15,534,661	17,486,384	19,531,955	21,753,839	24,158,577
Growth Rate	13.16%	12.56%	11.70%	11.38%	11.05%

### 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,地震保險基金即透過早期損失評估系統並配合其他合理預估方式,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。



■ 2016.12.21新竹市國中小學地震防災教育宣導藝文 比賽 頒獎典禮(陳董事長明仁致詞)



■ 2016.12.21新竹市國中小學地震防災教育宣導藝文比賽頒獎典禮(陳董事長明仁(右七)與來賓合照)

### **■** 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 through the Early Seismic Loss Estimation System in conjunction with other reasonable estimations 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.



■ 2016.12.21新竹市國中小學地震防災教育宣導藝文比賽頒獎典禮(陳董事長明仁(右一)與得獎同學合照)





### ■ 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。

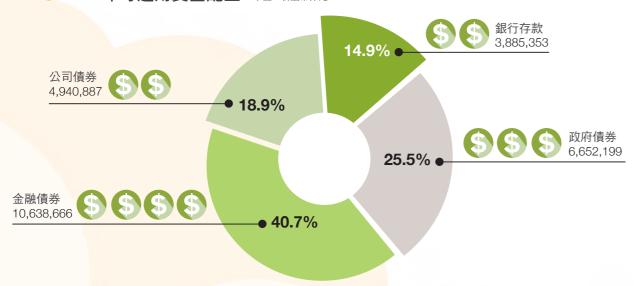
截至2016年底,地震保險基金可運用資金總額較前一年底增加新臺幣26.92億元,累計已達新臺幣261.17億元,其中銀行存款新臺幣38.85億元,政府債券新臺幣66.52億元,金融債券新臺幣106.39億元,公司債新臺幣49.41億元。

### ●可運用資金配置狀況表

單位:新臺幣仟元

					中四・利室市11九	
西日	2015年		2016年		上較增減	
項目	金額	比例	金額	比例	金額	
銀行存款	5,929,538	25.3%	3,885,353	14.9%	(2,044,185)	
政府債券	4,370,630	18.7%	6,652,199	25.5%	2,281,569	
金融債券	8,820,591	37.7%	10,638,666	40.7%	1,818,075	
公司債券	4,296,986	18.3%	4,940,887	18.9%	643,901	
證券 (ETF)	7,794	0.03%	0	0.00%	(7,794)	
總計	23,425,539	100.00%	26,117,105	100.00%	2,691,566	

### ● 2016 年可運用資金配置 單位:新臺幣仟元



### **■** Investment Management

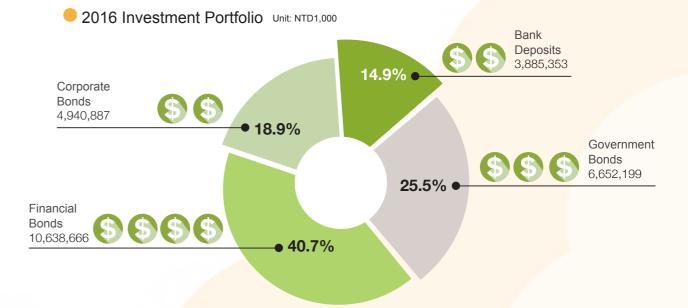
The top concern of TREIF's investment management is safety while keeping a good balance of liquidity and profitability, as well as risk diversification to achieve optimal portfolio.

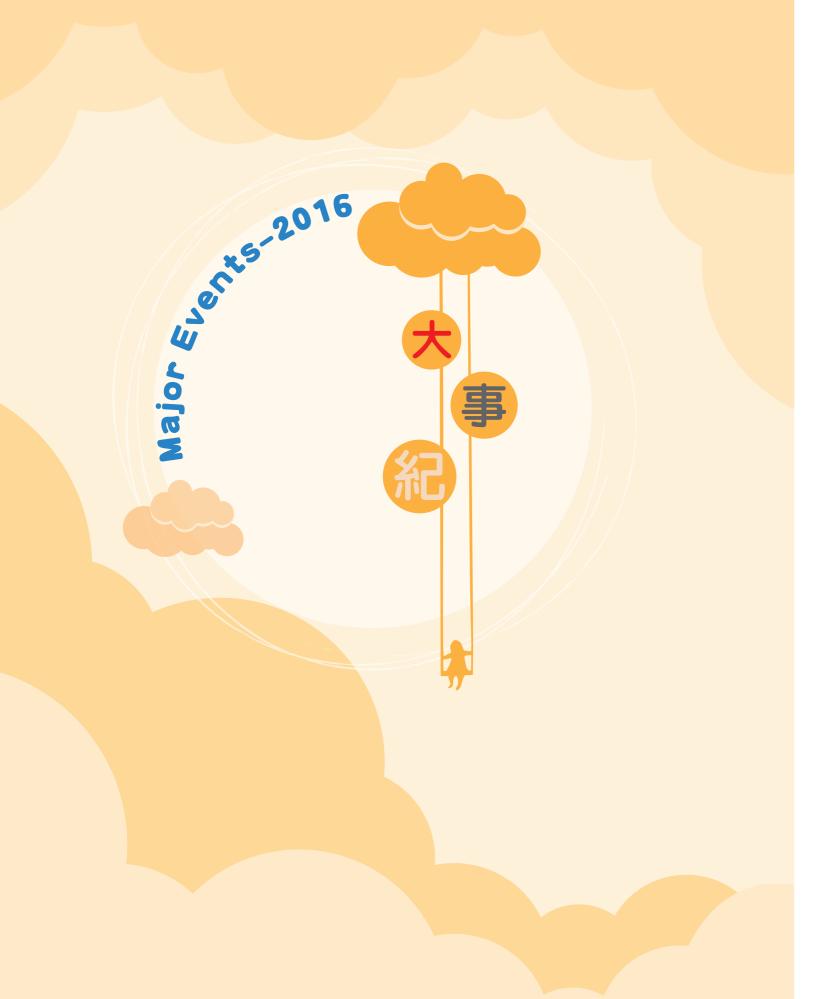
As of the end of 2016, TREIF's total available funds reached NTD26.12 billion, increasing by NTD2.69 billion when compared with the previous year. Total available fund was comprised of NTD3.89 billion in bank deposits, NTD6.65 billion in government bonds, NTD10.64 billion in financial bonds, and the remaining NTD4.94 billion in corporate bonds.

### Investment Portfolio

Unit: NTD1,000

Item	2015		2016		Change in	
item	Amount	%	Amount	%	Amount	
Bank Deposits	5,929,538	25.3%	3,885,353	14.9%	(2,044,185)	
Government Bonds	4,370,630	18.7%	6,652,199	25.5%	2,281,569	
Financial Bonds	8,820,591	37.7%	10,638,666	40.7%	1,818,075	
Corporate Bonds	4,296,986	18.3%	4,940,887	18.9%	643,901	
Securities(ETF)	7,794	0.03%	0	0.00%	(7,794)	
Total	23,425,539	100.00%	26,117,105	100.00%	2,691,566	







期 Date	大事紀 Major Events
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參與臺北市消防局舉辦之「119 防災宣導活動」

2016/1/17 Participating in the "2016 119 Disaster Risk Reduction Advocacy Event" organized by the Taipei City Fire Department.

赴高雄市前金區防災社區進行宣導

2016/3/4 Holding a disaster risk reduction training program at designated communities in Chiengin District of Kaohsiung City.

參與新北市政府防災宣導活動

2016/3/5 Participating in the Disaster Risk Reduction Advocacy Event organized by New Taipei City Government.



2016/3/10 赴臺灣土地銀行進行宣導

Holding a business promotion event in Land Bank of Taiwan.



參與宜蘭縣政府「全民防衛動員暨災害防救(民安2號)演習」活動

2016/3/17 Participating in the "National Defense Mobilization Exercise and Disaster Risk Reduction and Relief Drill (Min-An 2<sup>nd</sup>)" organized by Yilan County Government.

赴桃園平鎮區公所進行宣導

2016/3/23 Holding advocacy event at the Civil Affairs Office of Pingzhen District, Taoyuan City.

參與臺北市消防局「北北基桃聯合災害防救演習」活動

2016/3/25 Participating in the Taipei-New Taipei-Keelung Disaster Risk Reduction and Relief Drill organized by Taipei City Fire Department.







赴臺北市大安區公所進行宣導 2016/3/25 Holding advocacy event at the Civil Affairs Office of Daan District, Taipei City. 參與基隆市消防局「北北基桃聯合災害防救演習」活動 2016/3/25 Participating in the Taipei-New Taipei-Keelung-Taoyuan Disaster Risk Reduction and Relief Drill organized by Keelung City Fire Department. 完成住宅地震保險超額賠款再保合約 2016 年第二層續約 2016/3/31 Completing contract renewal of 2016 2nd layer excess of loss reinsurance. 赴桃園市防災社區進行宣導 2016/4~7 Holding a disaster risk reduction training program at designated communities in Taoyuan City. 參加新加坡南洋理工大學 2016 年巨災風險管理研究中心 (ICRM) 第七屆國 際專題研討會 2016/4/20~22 Attending the 7<sup>th</sup> International Symposium held by the Institute of Catastrophe Risk Management (ICRM) at the Nanyang Technological University (NTU), Singapore. 電腦系統異地備援第一次演練 2016/4/25 First Disaster System Recovery Drill for 2016. 赴臺灣銀行進行宣導 2016/4/26 Holding a business promotion event in Bank of Taiwan. 合格評估人員第50期北區複訓 2016/4/27 Conducting the 50th Qualified Adjuster Retraining Program in northern region. 赴新楊平社大辦理之公民參與週公共論壇進行宣導 2016/5/3 Giving an advocacy speech at the public forum held in the Shinyangping Community College's Citizenship Week.

合格評估人員第 43 期北區新訓 2016/5/3~4 Conducting the 43rd Qualified Adjuster Training Program in northern region. 參與臺北市消防局北投區社區防災宣導活動 2016/5/7 Participating in the "Beitou District Community Disaster Risk Reduction Advocacy Event" organized by the Taipei City Fire Department. 參加臺北市內湖區「防災公園開設測試暨教育宣導活動」 2016/5/14 Participating in the "Pilot Run of the Disaster Risk Reduction Park & Education Activities" in Neihu District, Taipei City.

	Santa
2016/5/18	進駐人員第 9 期北區新訓 Conducting the 9 <sup>th</sup> Training Program for Stationed Personnel in northern region.
2016/5/19~20	合格評估人員第 44 期北區新訓 Conducting the 44th Qualified Adjuster Training Program in northern region.
2016/5/25	合格評估人員第 51 期南區複訓 Conducting the 51th Qualified Adjuster Retraining Program in southern region.
2016/5~11	與嘉義市政府合辦「防災教育宣講團」及「防災教育宣導海報設計優良作品巡迴展」 Sponsoring and co-organizing "disaster risk reduction seminar" and "award winning poster exhibition tour" with Chiayi City Government.
2016/6~8	參與嘉義縣政府舉辦之災害防救深耕計畫 Participating in the Disaster Risk Reduction and Relief Program organized by Chiayi County Government.





2016/6/12~15	參加於新加坡舉辦之第 52 屆國際保險學會(IIS)年會 - 全球保險論壇 (Global Insurance Forum) Attending the 52 <sup>nd</sup> International Insurance Society (IIS) annual meeting- "Global Insurance Forum" held in Singapore.
2016/6/15	合格評估人員第 52 期北區複訓 Conducting the 52nd Qualified Adjuster Retraining Program in northern region.
2016/6/30	完成住宅地震保險超額賠款再保合約 2016 年第一層續約 Completing contract renewal of 2016 1st layer excess of loss reinsurance.
2016/7/3	參與臺中市霧峰社區宣導活動 Participating in the community advocacy event in Wufeng District, Taichung City.
2016/7/7~8	合格評估人員第 45 期南區新訓 Conducting the 45th Qualified Adjuster Training Program in southern region.
2016/7/14~15	合格評估人員第 46 期中區新訓 Conducting the 46th Qualified Adjuster Training Program in central region.
2016/7/17~18	參與基隆市消防局暑期消防體驗營進行宣導 Participating in the "Fire Rescue Summer Camp" organized by the Keelung City Fire Department.
2016/7/22	合格評估人員第 53 期中區複訓 Conducting the 53rd Qualified Adjuster Retraining Program in central region.
2016/7/23	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.
2016/8/5	進駐人員第 7 期北區複訓 Conducting the 7 <sup>th</sup> Retraining Program for Stationed Personnel in northern region.
2016/8/6	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.

2016/8/11~12	合格評估人員第 47 期中區新訓 Conducting the 47th Qualified Adjuster Training Program in central region.
2016/8/19	合格評估人員第 54 期中區複訓 Conducting the 54th Qualified Adjuster Retraining Program in central region.
2016/8/24	進駐人員第 8 期中區複訓 Conducting the 8 <sup>th</sup> Retraining Program for Stationed Personnel in central region.
2016/8/27	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.
2016/9~11	與新竹市政府合辦地震防災教育宣導書法 / 海報 / 真人版 4 格漫畫 / 微電影比賽 Sponsoring and co-organizing "Calligraphy, Poster, Imitation of 4-Panel Comic, and Micro-Movie Contest" with Hsinchu City Government to advocate earthquake disaster risk reduction.
2016/9~11	與基隆市政府合辦地震防災繪畫 / 四格漫畫 / 標語 / 標誌競賽 Sponsoring and co-organizing "Painting, 4-Panel Comic, Slogan, and Sign Design Contest" with Keelung City Government to advocate earthquake disaster risk reduction.
2016/9~12	與臺東縣政府合辦地震防災教育宣導繪畫 / 書法競賽及有獎徵答比賽 Sponsoring and co-organizing "Painting and Calligraphy Contest" and "Fun Quiz with Prize" with Taitung County Government to advocate earthquake disaster risk reduction.
2016/9~12	補助偏鄉學校參觀 921 地震教育園區 Subsidizing schools in rural areas to visit the 921 Earthquake Museum.
2016/9/8	赴國泰世紀產物保險臺中分公司進行宣導 Holding a business promotion event at Taichung Branch of Cathay Century Insurance.
2016/9/9	合格評估人員第 55 期南區複訓 Conducting the 55th Qualified Adjuster Retraining Program in southern region.
2016/9/10	參與臺北市內湖區社區音樂會進行宣導 Participating in Neihu District's community music concert to advocate earthquake disaster risk reduction.
2016/9/10	參與臺北市北投區中秋晚會活動進行宣導 Participating in Beitou District's Mid-Autumn Festival Event to advocate earthquake disaster risk reduction.



參與宜蘭縣政府消防局「國家防災日」宣導活動

2016/9/19 Participating in the advocacy event of National Disaster Prevention Day organized by Yilan County Government.

參與臺北市信義區「防災公園開設測試暨教育宣導活動」

2016/9/21 Participating in "Pilot Run of the Disaster Risk Reduction Park & Education Activities" in Xinyi District, Taipei City.



2016/9/22 赴中央再保險股份有限公司進行宣導

Holding business promotion event in Central Reinsurance Corporation.

參與臺北市文山區「防災公園開設測試暨教育宣導活動」

2016/9/23 Participating in "Pilot Run of the Disaster Risk Reduction Park & Education Activities" in Wenshan District, Taipei City.



參與臺北市消防局「國家防災日」宣導活動

2016/9/24 Participating in the advocacy event of National Disaster Prevention Day organized

by Taipei City Fire Department.

2016/9/30 理賠機制模擬演練情境狀況一演練

Conducting claim settlement simulation drill - scenario 1.

2016/10/1 南區建築師講習會

Conducting workshop for architects in southern region.

2016/10/7	參與臺北市信義區健康服務活動進行宣導 Participating in Xinyi District's health service event to advocate earthquake disaster risk reduction.
2016/10/7~18	理賠機制模擬演練情境狀況二演練 Conducting claim settlement simulation drill - scenario 2.
2016/10/11~14	參加於澳門舉辦之第 28 屆東亞保險會議 Attending the 28th EAST ASIAN INSURANCE CONGRESS (EAIC) annual meeting held in Macau.
2016/10/11	合格評估人員第 56 期北區複訓 Conducting the 56th Qualified Adjuster Retraining Program in northern region.
2016/10/16	參與全國消保團體聯合園遊會進行宣導 Participating in the joint fair organized by the national consumer protection organizations to advocate earthquake disaster risk reduction.
2016/10/21	赴嘉義市防災輔導團基地示範觀摩課程進行宣導 Participating in the demonstration course at the Chiayi City Disaster Reduction Counselors' Base to advocate earthquake disaster reduction.
	APPERENT AND PROPERTY AND PARTY AND
	參與臺北市信義區「敦親睦鄰暨愛心義賣親子園遊會」進行宣導

Participating in the "Caring for Your Neighbors and Charity Fundraising Fair" in

Xinyi District, Taipei City to advocate earthquake disaster risk reduction.

Conducting the 48th Qualified Adjuster Training Program in northern region.

電腦系統異地備援第二次演練

合格評估人員第 48 期北區新訓

Conducting vulnerability assessment.

電腦系統弱點掃瞄作業

Second Disaster System Recovery Drill for 2016.

2016/10/22

2016/10/7

2016/11/2~3

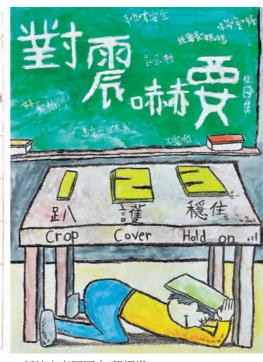
2016/11/4





### 2016年本基金與新竹市政府合辦 地震防災教育宣導藝文比賽

然 柱 藝文創作以審係施基 梯 可 間 熄





■ 新竹市光武國中-張佳雯

■新竹市光復高中國中部-陳俞安 ■新竹市東園國小-郭耀嶸



■新竹市水源國小-龍方詠 ■ 新竹市民富國小-唐子閑

北區土木 / 結構 / 大地技師講習會

草地野餐音樂會暨園遊會

舉辦第十屆天災風險研討會

合格評估人員第57期北區複訓

其他應用服務之可行性研議

理賠機制模擬演練 - 檢討會暨頒獎典禮

Commission.

ceremony.

2016/11/5

2016/11/15

2016/11/25

2016/11/29

Conducting workshop for civil engineers, structural engineers, and geotechnical engineers in northern region.

拜訪臺南市政府災害防救辦公室、高雄市政府消防局及高雄市建築師公

參與金融監督管理委員會 2016 年「住宅行車有把關 微型高齡保你安」

Participating in the "2016 Safety Driving and Living & Micro-Insurance for the Vulnerable Elderly" Charity Picnic Fair organized by the Financial Supervisory

Conducting the 57th Qualified Adjuster Retraining Program in northern region.

完成本基金地理資訊系統整合地理資訊系統圖資雲服務平台 (TGOS) 或

Completing the feasibility study on integrating the TREIF's Geographic Information System with Taiwan Geospatial One Stop (TGOS) and other application services.

Organizing the 10th Natural Catastrophe Risks Conference-2016.

2016/11/30 Conducting claim settlement simulation drill - review meeting and award

2016/12/20

Visiting Tainan City Disaster Risk Reduction and Rescue Office, Kaohsiung City Fire Department, and Kaohsiung Architects Association.

電腦系統駭客入侵模擬演練 2016/12/19 Conducting a cyber attack drill.

完成住宅地震保險共保組織合約 2017 年續約

2016/12/31 Completing the 2017 Residential Earthquake Insurance Co-insurance contract renewals.





# 2016年本基金與基隆市政府合辦 地震防災教育宣導藝文比賽



■ 基隆市信義國小-李晨菲



■基隆市信義國小-陳穎誼



■ 基隆市五堵國小-林貞行



■ 基隆市七堵國小-廖晨鈊



■ 基隆市港西國小-項瑷

# 2016年本基金與臺東縣政府合辦 地震防災教育宣導藝文比賽



臺東縣綠鳥國中-鄭晏廷

■臺東縣關山國中-劉卉庭



■ 臺東縣桃源國小-胡欣蕙



■臺東縣仁愛國小-張宸瑋



■臺東縣都蘭國中-張芷綾

本年報封面、封底及內頁作品選自於地震保險基 金與新竹市、基隆市及臺東縣政府合辦之國中小 學地震教育藝文競賽得獎作品。

The art works, featured in the front and back covers 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 Hsinchu City, Keelung City, and Taitung County.





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