財團法人住宅地震保險基金
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TREIF

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董事長 陳明仁

序　言

依據中央氣象局觀測資料顯示，臺灣地區平均每年約發生22,000次地震，其中約有500次為有感地震，而地震之發生以現今科技仍無法準確預測，因此藉由地震保險及防災宣導以減輕對民眾生命及財產之威脅至為重要。本基金自2002年成立以來，配合政府推行政策性住宅地震保險，勠力於地震防災宣導以及民眾地震風險意識提昇，已逐步收到成效。截至2014年底，住宅地震保險投保率為31.5%，有效保單件數已達2,637,811件，累積之各項準備金為195.32億元。

此外，本基金每年持續檢討及強化本保險制度，以期本保險制度臻至健全及完善，回顧2014年具體工作績效概述如下：

（1）制度面：完成共保組織特別備金收回門檻之檢討、研議以各簽單公司之風險承擔能力，作為調整本保險各共保組織會員認受成分之可行性等。（2）理賠面：研議本保險損失評估由合格評估人員與專業技師或建築師共同執行之可行性、強化住宅地震保險風險評估模型、2014年度理賠機制模擬演練計畫及執行等。（3）法制面：完成本保險危險分散機制實施辦法、保單條款之檢討修正等。（4）宣導及資訊面：配合金管會政策或其他政府機關公益宣導政策之執行，及導入資訊安全管理制度（ISMS）驗證之必要性分析等。

為加強與國外實施天災保險制度國家及國內保險同業之交流，本基金於2014年

舉辦及協辦有關住宅地震保險或巨災險管理相關議題之研討會，於本年10月份舉辦「天災風險管理新趨勢與國際天災管理制度」研討會，邀請美國、日本、紐西蘭等實施住宅地震保險制度之國家管理機構代表，就其各國地震保險制度設立背景與發展、制度架構與運作模式及政府監督管理方式，分享寶貴之經驗。另，亦參與保險事業發展中心舉辦之「2014年保險風險管理趨勢論壇」，藉此汲取國內外專家學者寶貴意見，以作為本保險制度未來檢討及修正之參考。

本基金近年來之本保險理賠機制模擬演練，皆於北部地區舉辦，為加強精進中部地區合格評估人員之災損建築物損失評定能力及評鑑系統操作使用熟悉度，2014年度模擬演練移至中部地區舉行，參與合格評估人員計124人。本年除循例演練「住宅地震保險調度理賠管理資訊系統」壓力測試外，另成立災區辦公室，並設置一處模擬災損建築物模型，供合格評估人員進行災損建築物損失評定之實地演練，並將柱、樑、結構牆損壞程度之評定結果輸入「全損評定及鑑定資訊系統」，以提升演練效果。

為使本保險制度更趨健全及完善，本基金每年皆派員參加國外各天災重要組織年會，加強與實施地震保險制度之國家交流，並定期與國內保險業界召開健全本保險制度相關會議，廣納保險同業先進卓見，作為本保險制度檢討強化之參考。此外，本基金將持續配合政府政策推廣各項公益宣導活動，加強社會大眾防災知識及地震風險意識，另每年定期舉辦各項理賠人員相關訓練課程，厚植理賠需求人力，以應大地震來臨時之所需，期使地震保險制度更臻完善，以達成政府實施政策性住宅地震保險之目標。

董事長　陳明仁

Preface

According to the data provided by the Central Weather Bureau, there are around 22,000 earthquakes in Taiwan on average every year. Approximately 500 of these earthquakes are sensible. Nowadays the earthquake still cannot be accurately forecasted, therefore, it is essential to minimize the threat which earthquake brings to the life and property of Taiwan's residents by promoting earthquake insurance and disaster prevention. Since TREIF's establishment in 2002, we have been devoted to promote residential earthquake insurance, advocate disaster prevention, and raise the awareness on earthquake risks. We have achieved good results. As of the end of 2014, the take up rate for residential earthquake insurance have reached 31.5%, policies in force have surpassed 2.6 million, and the various cumulative reserves of residential earthquake insurance have exceeded NTD19.5 billion.

Moreover, TREIF continues to review and strengthen the residential earthquake insurance scheme every year to ensure its comprehensiveness and soundness. The key performances in 2014 included: (1) the Scheme: completing a review over the threshold for Co-insurance Pool members to recall their special reserves; studying the feasibility of adjusting the share of Co-insurance Pool members based on the risk bearing capacity of each individual underwriting company; (2) claim settlement: studying the feasibility of conducting loss assessment jointly by qualified adjustors and professional technicians or architects; enhancing the risk assessment models of residential earthquake insurance; planning and executing the 2014 claim simulation drills; (3) Regulations: completing the revisions on the "Enforcement Rules for the Risk Spreading Mechanism of Residential Earthquake Insurance" and related policy clauses; (4) Promotion and Information System: promoting government policy in conjunction with the Financial Supervisory Commission and other government agencies; analyzing the necessity of implementing ISMS (Information Security Management System).

To enhance our interaction with other nations that offer natural catastrophe insurance programs and with insurance industry in Taiwan, TREIF organized or co-organized conferences on topics related to residential earthquake insurance or catastrophe management. In October, we held the "Conference on Natural Catastrophe Risks Management – Current Developments & National Insurance Schemes," inviting representatives from the US, Japan and New

Zealand that are in charge of residential earthquake insurance programs in their countries to share with us the background developments, frameworks, operating models of their programs, and regulatory supervisory methods. Moreover, TREIF partook in the "2014 Conference on ERM in the Insurance Industry" held by the Taiwan Insurance Institute. The valuable information we learned from domestic and international experts will be considered when we conduct scheme reviews in the future.

In the past years, TREIF had conducted all of our claim simulation drills in northern Taiwan. To enhance the capability of qualified adjusters in central Taiwan in conducting loss assessment and help them become familiar with the operation of the Total Loss Claim Evaluation System, we moved the simulation drills to central Taiwan in 2014 in which 124 qualified adjusters participated in the drills. In addition to the routine stress test of the Mobilization and Claim Settlements Management Information System for the Residential Earthquake Insurance, we formed a site office in the stimulated disastrous area and set up a damaged building module for qualified adjusters to assess the damage of the building and to input the assessment results of the column, beam and structural wall damages into the Total Loss Claim Evaluation System.

To ensure the comprehensiveness and soundness of the Scheme, TREIF delegates staff abroad to attend annual meetings of important catastrophe related organizations, which increases our interaction with other national earthquake insurance program as well as convening meetings with local insurance companies on a regular basis for the purpose of improving the Scheme and taking their suggestions into consideration when reviewing the Scheme. In order to make the Scheme sounder and fulfill the purpose of the Scheme, we will continue to align with government policy to conduct various public promotion activities, strengthen public awareness on disaster prevention and earthquake risks as well as offering claim related training courses every year to develop more workforce to meet the urgent and temporary needs in case when a large-scale earthquake hits.

Chairman Ming Jen Chen

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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。政府因之形成建立地震保險共保體系、強化地震保險機制之共識，主管機關並劍及履及於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雛形於焉建立。

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。顯見初期採全損基礎係本於921集集地震慘痛經驗，採簡單易行、迅速理賠之方式，一旦承保之住宅經評定為符合全損理賠標準時，承保公司除支付保險金額外，同時支付臨時住宿費用新臺幣18萬元，立即讓受災民眾獲致適當理賠。

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。

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 Co-insurance system, and to build a consensus to bolster the earthquake insurance mechanism. 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 a prototype of the Taiwan residential earthquake insurance scheme 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 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. It was clear that, the initial adoption of a total loss system, which provides a simple implementation and quick indemnity, was based on the bitter experience of the 921 Earthquake. Once the insured residence is assessed to meet the condition of total loss, the underwriting insurer will pay the full claim amount as well as a contingent living expense of NTD180,000 to the policyholder, thus appropriately compensating the earthquake victims in a timely manner.

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.

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。

■ 2014.10.16 國際天災研討會與各國講者合影（金管會王副主委儷玲（左六）保險局曾局長玉瓊（左七））

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 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 model.

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.

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。

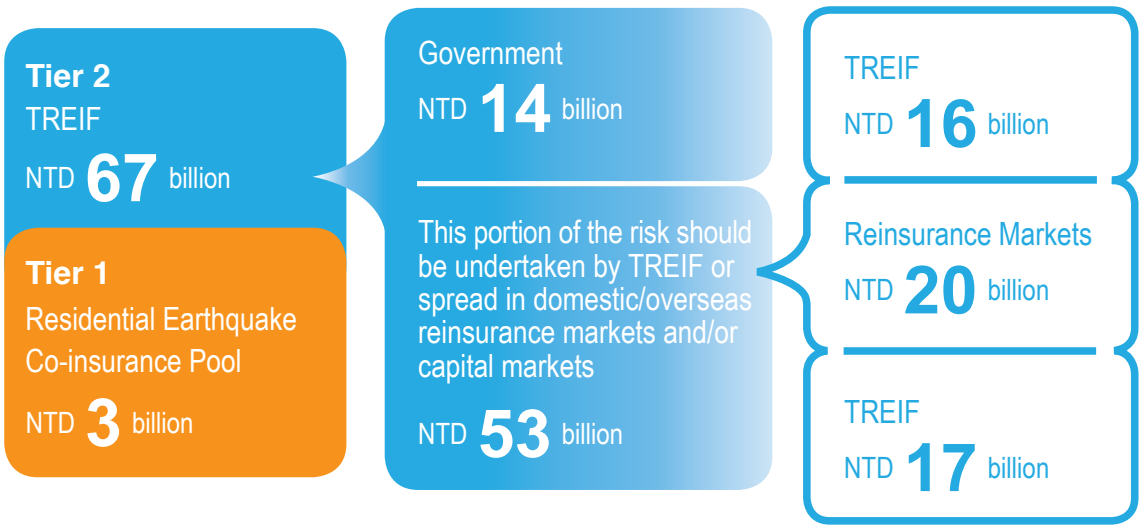
In preparation for any future large-scale earthquake and / or second earthquake which may require the reinsurance protection of different trigger points as well as in making sure the smooth operation of the Scheme, the risk liabilities for each tier have been adjusted, effective from January 1, 2013,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

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.

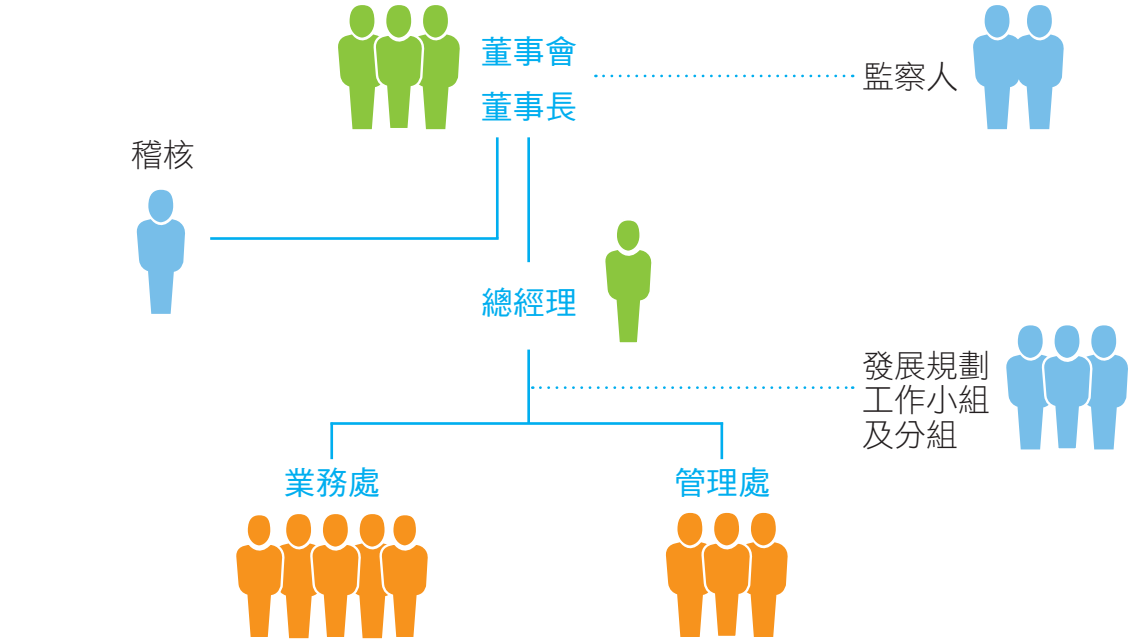
The portion over NTD53 billion and up to NTD67 billion shall be assumed by the government. When a loss occurs, the competent authorities shall prepare a funding requirement report and submit it to the Executive Yuan, which shall handle funds appropriation in accordance with the budget process.



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

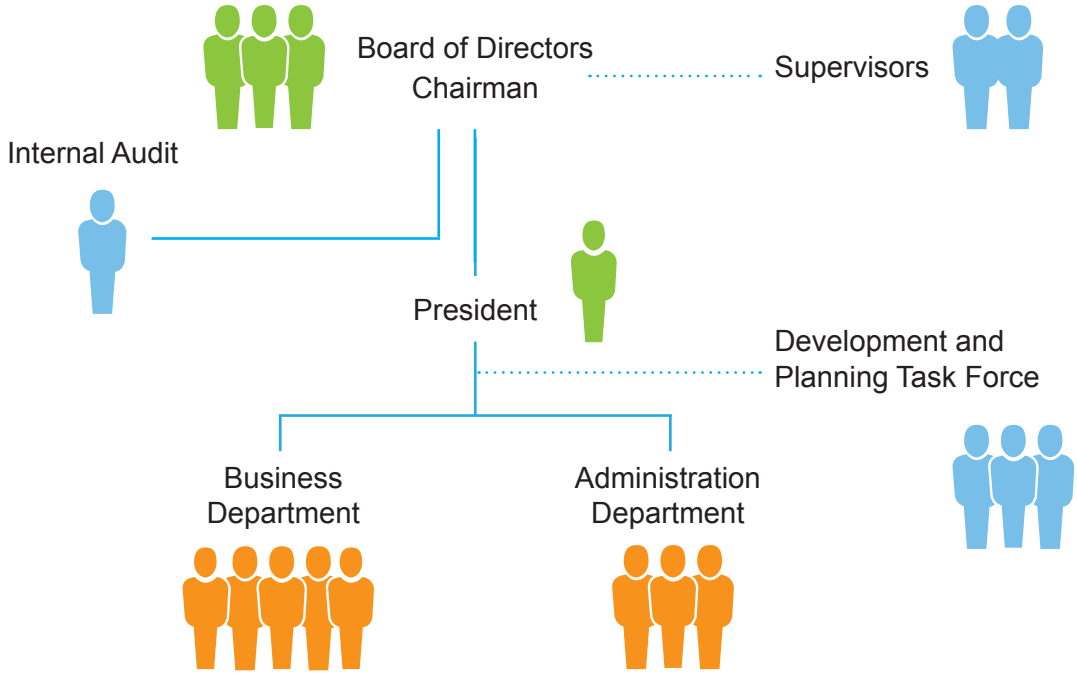
董事會為地震保險基金最高決策單位，董事長為地震保險基金之代表人，董事會由董事十一人組成，均由主管機關自下列人員聘任之：

- 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」，設隸屬董事會之內部稽核，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。
- 目的事業主管機關指定事項。
- 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。

■ 2014.09.11 住宅地震保險理賠機制模擬演練（保險局曾局長玉瓊致詞）

◆ 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 has been established 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 Scheme Development and Planning Task Force

The Residential Earthquake Insurance Scheme Development and Planning Task Force was established in March 2008 to assist TREIF in improving the existing scheme 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 Act of Endowment, 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.
- 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。

■ 2014.10.16 國際天災研討會（金管會王副主委儷玲致詞）

Pivotal Role in the Taiwan Residential Earthquake Insurance Scheme

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 Scheme, Central Re was designated as the scheme manager, responsible for managing the Co-insurance Pool and overseas reinsurance placement. It contributed greatly to the residential earthquake insurance scheme. 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 Scheme 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 scheme manager and actively to promote the operational independence of TREIF.

As the result, TREIF assumed the pivotal role in Taiwan’s residential earthquake insurance scheme 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 scheme, including the establishment and improvement of underwriting and claims settlement mechanism, coinsurance management, reinsurance placement, business promotion, and training for qualified adjusters and professional technicians. 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 scheme 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 Scheme 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 scheme. 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2014年底止，有效保單件數約264萬件，以全國住宅總戶數8,372,927戶計算，投保率為31.50%，較前一年成長3.31%。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**

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 2014, the total policies in force reached 2.64 million, which accounted for 31.50% of the total national households of 8.37 million, up by 3.31% 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**

Note: 1. Effective from April 1, 2009, the annual flat premium has been reduced from NTD1,495 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2014年12月31日止住宅地震保險全國累積責任額達新臺幣4兆3,393億元，累積責任額較高區域為臺北市、新北市（含基隆）、桃園、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桃園達39.48%。

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	563,083,033,563	12.98%	345,729	885,747	39.03%
1.1　新北市、基隆	1,068,112,351,842	24.61%	645,596	1,636,867	39.44%
2　桃園	489,106,796,767	11.27%	293,545	743,577	39.48%
3　新竹	216,113,704,233	4.98%	131,876	335,204	39.34%
4　苗栗	72,423,124,321	1.67%	43,867	193,025	22.73%
5　臺中	561,637,946,318	12.94%	340,619	966,558	35.24%
6　南投	54,866,862,478	1.26%	34,214	177,391	19.29%
7　彰化	124,419,220,944	2.87%	75,142	435,737	17.24%
8　雲林	58,792,356,042	1.35%	35,237	262,929	13.40%
9　嘉義、臺南	383,130,136,374	8.83%	233,836	988,305	23.66%
10　高雄、屏東、澎湖	593,948,172,461	13.69%	363,803	1,336,470	27.22%
11　花蓮、臺東	75,172,318,061	1.73%	46,191	214,219	21.56%
12　宜蘭	73,138,104,600	1.69%	44,885	179,598	24.99%
13　金門、其他列嶼	5,353,970,200	0.12%	3,271	17,300	18.91%
合計	**4,339,298,098,204**	**100.00%**	**2,637,811**	**8,372,927**	**31.50%**

◆ Cumulative Liability & Insurance Take-Up Rate

As of December 31, 2014, the cumulative liability of Taiwan's residential earthquake insurance amounted to NTD4.339 trillion. Cities with higher amount of cumulative liability were metropolitan cities like Taipei City, New Taipei City (including Keelung), Taoyuan, Taichung, and Kaohsiung-Pintung. The take-up rates were higher in cities north of Hsinchu and in Taichung. The highest take-up rate of 39.48% was reported in Taoyuan.

Taiwan Residential Earthquake Insurance Cumulative Liability & Take-up Rates

Zone		Cumulative Liability (NTD)	Ratio (%)	Policies in Force	Households	Take-Up Rate(%)
1	Taipei City	563,083,033,563	12.98%	345,729	885,747	39.03%
1.1	New Taipei City, Keelung	1,068,112,351,842	24.61%	645,596	1,636,867	39.44%
2	Taoyuan	489,106,796,767	11.27%	293,545	743,577	39.48%
3	Hsinchu	216,113,704,233	4.98%	131,876	335,204	39.34%
4	Miaoli	72,423,124,321	1.67%	43,867	193,025	22.73%
5	Taichung	561,637,946,318	12.94%	340,619	966,558	35.24%
6	Nantou	54,866,862,478	1.26%	34,214	177,391	19.29%
7	Changhua	124,419,220,944	2.87%	75,142	435,737	17.24%
8	Yuanlin	58,792,356,042	1.35%	35,237	262,929	13.40%
9	Chiayi, Tainan	383,130,136,374	8.83%	233,836	988,305	23.66%
10	Kaohsiung,Pintung,Penghu	593,948,172,461	13.69%	363,803	1,336,470	27.22%
11	Hualien, Taitung	75,172,318,061	1.73%	46,191	214,219	21.56%
12	Yilan	73,138,104,600	1.69%	44,885	179,598	24.99%
13	Kinmen and other isles	5,353,970,200	0.12%	3,271	17,300	18.91%
	Total	**4,339,298,098,204**	**100.00%**	**2,637,811**	**8,372,927**	**31.50%**

◆ 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，並將稽查意見及缺失情形製成稽查報告書後，函報主管機關。

■ 理賠作業

◆ 研議本保險損失評估由合格評估人員與專業技師或建築師共同執行之可行性

（一）為補充不足之合格評估人員人力、減少複評案件或鑑定案件，提高理賠處理效率，參考紐西蘭2011年3月基督城地震處理經驗：「住宅建築物損失由損失評估人員及損失理算人員兩人一組進行，結合建築土木專業與保險專業，提高理賠處理效率。」研議本保險損失評估由合格評估人員與專業技師或建築師共同評定之可行性。

（二）專業技師或建築師與合格評估人員共同執行住宅地震保險震後受損建築物損失評定，與震災後內政部營建署緊急評估時間上並無太大衝突，且目前實際開/執業之專業技師/建築師人力足夠本保險共同評定之專業技師或建築師人力需求，經研議，原則可行。

◆ 辦理理賠機制模擬演練

為有效瞭解大地震後地震保險基金執行緊急應變計畫相關工作之情形，並與簽單公司依據本保險各理賠作業處理程序，辦理各項理賠相關工作，利用地震保險基金建置之「住宅地震保險地理資訊系統」、「住宅地震保險調度理賠管理資訊系統」調度合格評估人員及災區聯合理賠服務中心進駐人員，測試其是能否有隨時接受徵調之警覺及能依徵調通知確實回報、實地報到與任務分配及災損評定等情形之模擬演練，演練內容包括：

（一）情境狀況一：地震保險基金，利用「住宅地震保險調度理賠管理資訊系統」（以下簡稱調度系統）發送全臺合格評估人員及進駐人員調度事件之通報回報演練，進行系統壓力測試。

（二）情境狀況二：假設臺灣中部車籠埔斷層錯動發生芮氏規模7.3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、產險公會、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；如災情蒐集彙整、召開內部會議、緊急會議及理賠中樞小組會議等。

◆ 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 with audit opinions for the competent authority.

■ Claim Operation

◆ The Feasibility Study of Conducting Loss Assessment Jointly by a Qualified Adjustor and a Professional Technician or an Architect

1. To make up for insufficient number of qualified adjusters as well as to reduce re-assessment cases or assessment cases and to ultimately enhance the claim settlement efficiency, TREIF looked into the handling experience of 2011 New Zealand Christchurch Earthquake, where the loss of residential building is assessed by a two-member team, comprised of a loss surveyor and a loss adjuster, which combined civil engineering and insurance expertise and enhanced the claim settlement efficiency. Using this case as a reference, TREIF studied the feasibility of conducting loss assessment jointly by a qualified adjustor and a professional technician or an architect.

2. Our study indicated that in principle, it is feasible to conduct a loss assessment on disaster damaged building jointly by a professional technician or an architect with a qualified adjuster since such practice has no conflict against the urgent assessment timeline established by the Construction and Planning Agency, Ministry of the Interior. Moreover, the number of working professional technicians and architects in the market are sufficient to support the estimated manpower required to conduct joint loss assessment for the Scheme.

◆ Claim Simulation Drill

Claim simulation drills were conducted in order to understand how TREIF carry out the Emergency Response Plan and work together with underwriting companies on various claim related operations in accordance with the guidelines and stipulations in the "Standard Procedures for Claim Settlements of the Residential Earthquake Insurance." During the drill, TREIF utilized "Residential Earthquake Insurance Geographic Information System" and "Mobilization and Claim Settlements Management Information System for the Residential Earthquake Insurance" to mobilize qualified adjusters and joint claim service center stationed personnel, testing whether qualified adjusters and joint claim service center stationed personnel are vigilant and ready to respond to mobilization requests, to report for duty, to divide work, and to assess damages. The simulation drills covered the following:

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 conducting system's stress test.

Scenario 2: Under the assumption that an earthquake of 7.3 magnitudes hit northern Taiwan due to dislocation of Chelungpu Fault in central Taiwan, TREIF conducted a simulation drill according to the "Standard Procedures for Claim Settlements of the Residential Earthquake Insurance."

*2.第二階段：*通報回報/成立災區緊急服務中心演練

本階段演練依理賠中樞小組會議結論，利用調度系統調度合格評估人員與進駐人員；並設立災區緊急服務中心。

*3.第三階段：*實地報到及狀況演練

本階段演練依災情狀況及理賠中樞小組會議結論成立一處災區辦公室及三處災區聯合理賠服務中心，並邀請產、壽險公會於臺中市災區聯合理賠服務中心設置災民服務中心；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

於臺中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。

(三) 2014年度模擬演練目標達成情形

1. 通報回報之回報完成率及實地報到人數皆達100%。
2. 調度資訊系統壓力測試及地理資訊系統可能受災保戶篩選運作正常。
3. 災區辦公室、災區聯合理賠服務中心順利進行。
4. 產險、壽險公會共同進駐臺中市災區聯合理賠服務中心，提供受災保戶全方位之服務。
5. 進行模擬災損建築物損失評定，強化合格評估人員之災損建築物評定能力及系統操作使用熟悉度。

■ 2014.09.11 住宅地震保險理賠機制模擬演練與主管機關及保險同業代表合影（保險局陳組長清源（左四）、陳董事長明仁（左五））

Stage 1: information gathering / simulated meetings

The competent authority, Non-Life Insurance Association, underwriting companies, and TREIF carried out a series of task drills according to the operation procedures related to claim settlement of the residential earthquake insurance, for examples: gathering information about the disaster, convening internal meeting, emergency meeting, and central claim settlement task force meeting.

Stage 2: Simulation of mobilization request, and the establishment of emergency service centers in disastrous area

To follow the conclusions drawn by the central claims task force meeting, mobilizing qualified adjusters and stationed personnel by using the "Mobilization and Claim Settlements Management Information System for the Residential Earthquake Insurance" as well as establishing emergency service centers in disastrous area.

Stage 3: Report for Duty and Preparedness Drill

In the third stage of the simulation drill, a site office and three Joint Claim Service Centers in Disastrous Areas were established according to the post-disaster situation and the conclusion drawn by the central claims task force meeting. Non-Life Insurance Association and Life Insurance Association were invited to form service centers within the Joint Claim Service Center in Disastrous Areas of Taichung City. Mobilized qualified adjusters and stationed personnel rehearsed operation procedures following the Standard Procedures for Claim Settlements of the Residential Earthquake Insurance.

Stage 4: Loss Assessment / the Operation of the Claim Evaluation System

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

The Results of 2014 Simulation Drills

1. The response rate was 100% and rate for duty reporting was also 100%.
2. The stress test of mobilization information system and geographic information system indicated that the function to identifying disaster-affected policyholders is able to operate in good order.
3. A site office and three joint claim service centers in disastrous area were set up and operated as planned.
4. Non-Life Insurance Association and Life Insurance Association jointly stationed in the joint claim service centers to provide comprehensive services to disaster-affected policyholders.
5. The simulation drill on loss assessment of damaged building modules was conducted to enhance assessment capability of qualified adjusters and reinforced their familiarity with operating the systems.

■ 研究發展

◆ 住宅地震保險制度發展規劃工作小組

2014年住宅地震保險制度發展規劃工作小組召開9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7次會議，完成共保組織特別準備金收回門檻之檢討、研議以各簽單公司之風險承擔能力（風險基礎資本額比率（RBC Ratio）等指標），作為據以調整本保險各共保組織會員認受成分之可行性、研議本保險採建築結構差別費率之可行性、每季本保險有效保單之風險評估結果之檢視、2015年純保險費分配比率之檢討、地震保險基金財源籌措計畫之檢討等工作項目。

承保理賠與法制分組

承保理賠與法制分組召開6次會議，完成研議如何提高住宅地震基本保險投保率、認定全損區域之實務執行方式與配套措施、大規模震災發生，符合本保險理賠標準案件之住宅建築物，先行給付部分保險給付之可行性、大規模震災發生時，符合本保險理賠標準案件被保險人死亡或失蹤之理賠處理方式、本保險採行理賠特別措施而發生給付錯誤之處理方式、本保險損失評估由合格評估人員與專業技師或建築師共同執行之可行性、相關理賠作業處理程序之檢討修正、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、本保險複評審查機制之人力需求之檢討、本保險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7次會議，完成公益宣導計畫之擬定、住宅地震保險專業技師、建築師資料庫系統之建置、導入資訊安全管理制度驗證之可行性分析、住宅地震保險傳輸作業之檢討、住宅地震保險相關系統配合縣市改制直轄市之修正等工作項目。

■ Research & Development

◆ Residential Earthquake Insurance Scheme Development and Planning Task Force

In 2014, the Residential Earthquake Insurance Scheme Development and Planning Task Force convened 9 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 7 meetings over the year to complete the following tasks: completing a review on the threshold for Co-insurance Pool to recall special reserves; studying the feasibility of adjusting the share of Co-insurance Pool members based on the risk bearing capacity (on factors such as RBC ratio) of each individual underwriting company; studying the feasibility of charging different premium rates based on building structures; reviewing the allocation ratio of the pure premium for 2015, and evaluating TREIF's financing plans.

The Underwriting, Claim and Legal Subcommittee

The Underwriting, Claim, and Legal Subcommittee arranged 6 meetings to achieve the following: studying how to raise the take up rate of the residential earthquake insurance; the practice and measures for identifying total loss areas; the feasibility of advance payment in Contingent Living Expenses for residential buildings that meet the claim criteria of the insurance after a large-scale earthquake; claim procedures for death or missing insured person after a large-scale earthquake hit; the handling procedures in cases of claim payment errors made while exercising special claim measures; and the feasibility of conducting loss assessment jointly by a qualified adjuster and a professional technician or an architect; reviewing and revising the claim settlement procedures related to the residential earthquake insurance; planning and executing the simulation drills for claim settlements; developing a manpower demand and training plan for qualified adjusters and the stationed personnel of joint claim service centers of disastrous area; reviewing the manpower demand for loss re-assessment mechanism; examining and revising the guidelines and regulations related to the residential earthquake insurance; and reviewing and modifying policy clauses.

The IT, Statistics and Educational Promotion Subcommittee

The IT, Statistics and Educational Promotion Subcommittee assembled 7 meetings to accomplish the following: developing a business promotion plan, building a professional technician and architect database for the residential earthquake insurance, analyzing the feasibility to implement ISMS, reviewing data transmission procedures of the residential earthquake insurance, and implementing necessary system changes to accommodate the changes to insureds' addresses due to the merger and upgrade of county (city) to municipality.

■ 法令修正

◆ 修正住宅地震保險危險分散機制實施辦法-有關共保組織特別準備金收回門檻

鑒於共保組織係承擔本保險危險分散機制第一層之危險，考量近期臺灣地區發生多次規模達五以上之地震，為厚植共保組織之理賠承擔能力，爰建議修正本保險危險分散機制實施辦法第十條第四款，將本保險共保組織特別準備金收回門檻基礎，由承擔限額之二倍提高為三倍，業經主管機關修正公布。

■ 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。2014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267人，複訓408人。

◆ 災區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聯合理賠服務中心進駐人員新訓課程。2014年辦理臺北及高雄共3場次訓練課程，培訓進駐人員新訓62人，複訓98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。2014年於臺北市及臺中市辦理3場專業技師及建築師講習會，共有141位技師及建築師參與講習。

■ Revisions of Laws and Regulations

◆ Revision of the "Enforcement Rules for the Risk Spreading Mechanism of Residential Earthquake Insurance" – in relations to the threshold for Co-insurance Pool to recall special reserves

The first tier of the Scheme was assumed by the Co-insurance Pool. Considering that there have been many earthquakes with magnitude 5.0 or above in Taiwan occurring recently, a suggestion was made to amend item 4, article 10 of the Enforcement Rules for the Risk Spreading Mechanism of Residential Earthquake Insurance to raise the threshold from double to triple of the cumulative total amount of the special reserves before a certain portion of the excess special reserve can be recalled in order to strengthen the claim bearing capacity of the Co-insurance Pool. The revision was later announced by the competent authority.

■ Training & Promotion

◆ Training for Qualified Adjuster

TREIF outsourced the course 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 2014, a total of 14 training classes were held in Taipei, Taichung and Kaohsiung to train 267 new qualified adjusters and retrain 408 qualified adjusters.

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

TREIF commissioned an outsourcing agency to conduct training program arrangement 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 2014, a total of 3 training classes were held in Taipei and Kaohsiung to train 62 new stationed personnel and retrain 98 stationed personnel.

◆ Professional Technician Workshops

TREIF organized several workshops to ensure that professional technicians 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 technicians/architects for assessment. In 2014, a total of 3 professional technician and architect workshops were held in Taipei and Taichung. A total of 141 technicians and architects attended the workshops.

■ 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。2014年地震保險基金辦理之宣導活動：

（一）於全國各大報紙、雜誌、廣播刊登廣告、文章等各項報導。

（二）於有線、無線電視台播放宣導短片廣告。

（三）赴各大銀行、保險公司辦理住宅地震保險宣導共計15場次，參加人數819人。

（四）與社會大眾面對面接觸，辦理講座式宣導活動及大型宣導活動共計51場次，參加人數8,978人。

（五）委託中華保險服務協會赴臺南市、高雄市及屏東縣等地，辦理大專教育宣導共計11場次；委託海波兒童劇團赴新北市、基隆市、宜蘭縣及花蓮縣辦理國中教育宣導共計11場次。期將地震風險管理觀念向下紮根，2014年學校宣導（含自行接洽辦理）共計辦理30場次，參加人數共10,373人次。

（六）為促進國際間的經驗分享與傳承，建立「地震防災世界觀」，國立自然科學博物館與地震保險基金於2014年11月18至19日合辦「地震防災大三角-搭建新知技術與科普傳播的橋梁」國際研討會，以防災教育的推廣為出發點，匯聚國際科研、博物館、與防災科技三方的菁英，希望對各地的防災落實帶來幫助，其中，由本基金主講「地震災害風險管理-住宅地震保險」課程，地點於國立自然科學博物館921地震教育園區，內容完整呈現出本保險沿革及執行現況。

■ 2014.07.12 103 年金融服務關懷社會園遊會彰化場宣導活動（金管會曾主委銘宗（左三））

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 2014 include:

1. Media advertisement on national newspapers, magazines, radio broadcasts, and various print media;
2. A short advocacy film broadcasted on public and cable television channels;
3. Fifteen sessions of residential earthquake insurance promotional activities were held in major banks and insurance companies that were attended by a total of 819 participants;
4. Fifty-one sessions of face-to-face promotional events were held for members of public. More than 8,978 people participated in the events;
5. TREIF commissioned Chinese Insurance Service Association to administrate 11 educational promotional events in university campuses in Tainan City, Kaohsiung City, and Pingtung County. Moreover, TREIF commissioned Hyper Kids Theater to hold 11 educational promotion events at junior high schools in New Taipei City, Keelung City, Yilan County, and Hualien County. TREIF aims to instill risk management concept into the younger generation. In 2014, TREIF organized a total of 30 on-campus promotional events, with 10,373 participants.
6. To encourage international experience and knowledge sharing and establish the "World Vision on Earthquake Disaster Prevention", TREIF teamed up with the National Museum of Natural Science to co-organize an international conference on "Earthquake Disaster Reduction – Bridging Science, Technology, and Communication" which took place on November 18 & 19, 2014. With the purpose of promoting disaster prevention education, we invited elites from the fields of international science, museum, and disaster prevention technology to share pragmatic solutions that could help implementation of disaster preventions everywhere. TREIF presented on the topic of "Earthquake Disaster Risk Management – the Residential Earthquake Insurance" in the 921 Earthquake giving a full picture of the history of the residential earthquake insurance and the implementation of the Scheme.

■ 資訊作業

◆ 建置住宅地震保險專業技師、建築師資料庫系統

依據住宅地震保險承保理賠作業處理要點規定，「…屬應進入複評審查者或評定結果有爭議者，簽單公司應將該案件移送地震保險基金，進行複評審查作業。複評審查案件，經複評委員會審查其結果為需專業技師或建築師鑑定者，由地震保險基金依複評委員會決議委託專業技師或建築師公會進行鑑定。」重大規模地震發生後，可能產生大量之理賠複評及鑑定案件，為期利用資訊系統快速指派、統計、製作報表等，爰規劃建立「住宅地震保險專業技師、建築師資料庫系統」，包括「專業技師、建築師資料維護」、「專業技師、建築師複評及鑑定資料維護」及「專業技師、建築師報表列印」等三大功能。

◆ 建置研討會報名資訊系統

為增進同業交流，強化產險業巨災風險管理知能與再保專業知識，地震保險基金每年均舉辦巨災等研討會。因舉辦研討會工作繁重，其中報名作業往往需動用專人來處理紙本報名之後續名單登錄、通知與會之電子郵件及提醒與會者等相關作業。為降低人工作業處理時間及提高研討會報名效率，爰建置研討會報名系統，自2014年起提供研討會資訊及線上報名功能，並建構後端管理程式，協助寄發電子郵件等相關作業。

◆ 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兩次異地備援模擬演練，2014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。

■ Information Operation

◆ Development of the Professional Technician and Architect Database for the Residential Earthquake Insurance

According to the stipulations in the ***Guidelines for the Handling of Residential Earthquake Insurance Coverage and Claim Settlement Matters***, "...the underwriting company shall transfer cases that need to be re-assessed or have disputes over the assessment results to TREIF for further assessment. For any re-assessment cases requiring further assessment by a professional technician or an architect, TREIF will commission a professional technician or an architect to conduct a field assessment according to the decision of the Reassessment Committee." Considering that there may be needs for a large number of claim reassessment after the occurrence of a large-scale earthquake, TREIF developed the ***Professional Technician and Architect Database for the Residential Earthquake Insurance*** which could enable quick mobilization of manpower and reports preparation. Therefore, the ***Professional Technician and Architect Database for the Residential Earthquake Insurance*** has been developed to serve three major functions: maintenance of professional technician and architect data, maintenance of re-assessment and appraisal information recorded by professional technicians and architects, and printing of professional technician and architect reports.

◆ Development of Event Online Registration System

To promote interaction among insurance sectors and enhance the catastrophe risk management skills and professional reinsurance knowledge of non-life insurance companies, TREIF organizes catastrophe related conferences every year. The increasing number of conferences held has added tremendous amount of work on our staffs, for examples, the time spent on organizing and keying-in registration forms, sending confirmation emails and reminders. To reduce the process time and enhance the efficiency on conference registration, TREIF developed an event online registration system. In 2014, the online registration service was put into use, including a backend management program that helps sending out confirmation emails and event reminders.

◆ 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 2014, these drills were conducted in April and October.

◆ 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。104年度除進行主機及網站系統弱點掃描外，為防範惡意程式透過社交方式入侵，另針對電腦使用人員，於安全監控範圍內，新增社交工程電子郵件警覺性測試。

◆ 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。

地震保險基金於2014年12月22日進行駭客入侵演練作業，為提升同仁危機意識加強防備，特將電子郵件警覺性測試時，郵件誤點率較高之同仁納入演練，模擬各項駭客入侵情境進行沙盤推演。

◆ 導入資訊安全管理制度驗證之必要性分析

資訊安全管理制度ISMS（Information Security Management System）是國際標準化組織（International Organization for Standardization）所訂之一套有系統地分析和管理資訊安全風險之方法。考量住宅地震保險制度之重要性與穩定性，必須持續強化地震保險基金之資訊安全相關管理作業，爰依據ISO 27001標準為基準，進行作業現況瞭解、資通安全健檢、資訊資產盤點、差異化分析及資訊業務風險評鑑等，並提出地震保險基金導入ISMS之建議方案。

◆ 蒐集各國住宅地震保險理賠機制與理賠處理經驗，提出本保險制度面與理賠面等之改善建議

蒐集日本、紐西蘭及美國加州地震保險理賠機制與理賠處理經驗，提出我國住宅地震保險制度及理賠機制檢討與建議重點如下:

1. 本保險危險分散機制總承擔限額建議短期不再調高。
2. 以簽單公司為主要理賠處理之負責單位。
3. 專業技師參與理賠損失評定。
4. 適時採取適當之理賠特別措施。

◆ 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. In 2014, besides the vulnerability assessment of the mainframe computer and website, social engineering penetration test was conducted on computer-users within the scope of security monitoring to prevent malicious software from entering the system through social contacts.

◆ 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.

To enhance the risk awareness of our staff and enhance security protection, TREIF incorporated a social engineering penetration test into the cyber attack drill which took place on December 22, 2014, inviting staffs, who are more prone to opening phishing emails, to participate in a tabletop exercise that contains various cyber attack simulation scenarios.

◆ Analysis on the Necessity to Implement ISMS

An information security management system (ISMS) is a set of policies that systematically analyzes or manages information security related risks which builds on the standards of the International Organization for Standardization. Considering the essentiality of the Scheme and to ensure its stability, it is a necessity to amplify our information security management at all time. Thus, TREIF suggested the implementation of ISMS and to review current operation status, check information security, manage IT assets, conduct differentiation analysis, and assess IT risks based on ISO27001 information security standard.

◆ Study of the Residential Earthquake Insurance Claim Mechanism and Claim Settlement Experience of Various Countries and Submission of an Improvement Proposal for the Scheme from Framework and Claim Aspects

TREIF completed a review report on the Scheme, including the claim mechanism, and a suggestion plan for future improvement after studying the residential earthquake insurance claim mechanisms and claim settlement experiences of Japan, New Zealand, and California, US. The key suggestions were:

1. The total risk assumption limit should not be expanded any time soon.
2. Underwriting company is the main party in charge of claim settlement.
3. Professional technicians should participate in loss assessment.
4. Appropriate special claim measures can be adopted as necessary.

■ 舉辦「天災風險管理新趨勢與國際天災管理制度」研討會

地震保險基金於2014年11月16日舉辦「天災風險管理新趨勢與國際天災管理制度」研討會，邀請日本地震再保險公司（JER）、紐西蘭地震委員會（EQC）、美國加州地震局（CEA）等住宅地震保險制度管理機構代表，及中國保險行業協會代表，與再保經紀人之專家擔任講者，期能提升國內保險從業人員對再保及地震等巨災風險的專業與風險意識。

研討會擷取新知與經驗分享如下:

1. 瞭解其他國家住宅地震保險制度發展，持續檢討改善我國住宅地震保險制度。
2. 深入瞭解日本及紐西蘭之震後理賠處理經驗，強化本保險理賠處理機制。
3. 瞭解中國大陸天災風險管理經驗與發展，促進兩岸天災保險交流。

■ 2014.10.16 國際天災研討會

Conference on Natural Catastrophe Risks Management – Current Developments & National Insurance Schemes

TREIF organized the Conference on Natural Catastrophe Risks Management – Current Developments & National Insurance Schemes on November 16, 2014, inviting representatives from Japan Earthquake Reinsurance Company, Earthquake Commission of New Zealand, California Earthquake Authority, the Insurance Association of China, and experts from reinsurance brokers to be conference speakers for the purpose of raising Taiwanese insurance professions' risk awareness and enhancing their knowledge on reinsurance and catastrophe risks.

Some of the new knowledge and experience learned are as follows:

1. Understand the development of residential earthquake insurance program in other countries and continuously study and review the Scheme in Taiwan for future improvement.
2. Study deeply into the claim experiences of Japan and New Zealand to enhance the claim settlement mechanism of Taiwan's Scheme.
3. Understand the catastrophe risk management experience and development in China and encourage cross-strait interaction on the topic of catastrophe insurance.

2014.10.16 國際天災研討會綜合座談

財務概況

■ 收入概況

2014年再保費收入新臺幣34.43億元較2013年度之新臺幣33.32億元成長3.33%，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，使本保險業務推動更加順遂，加上景氣復甦，使得2014年度實際有效保單件數較預期增加，致再保費收入增加。此外，利息收入亦隨著各項準備金累積而成長，綜計地震保險基金2014年總收入新臺幣37.68億元較2013年成長4.41%。

各年度收入

單位：新臺幣仟元

年度	2010	2011	2012	2013	2014
再保費收入	3,051,074	3,171,822	3,206,389	3,332,002	3,442,911
利息收入	164,877	202,568	237,309	272,271	320,408
其他收入	14,637	3,821	4,915	5,188	5,156
收入合計	3,230,588	3,378,211	3,448,613	3,609,461	3,768,475
成長率	**4.47%**	**4.57%**	**2.08%**	**4.66%**	**4.41%**

■ 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 2014, the reinsurance premium revenue totaled NTD3.443 billion, up by 3.33% when compared to last year's NTD3.332 billion mainly because our relentless effort in researching for ways to raise take up rate combined with successful business promotion campaigns have generated good business results. Moreover, the economic recovery in 2014 led to higher number of policy in-force than expected thus increasing our reinsurance premium revenue. In addition, interest income increased as various reserves accumulated. In summary, the total revenue of TREIF for 2014 amounted to NTD3.768 billion, up by 4.41% from previous year.

Annual Revenue

Unit: NTD1,000

Year	2010	2011	2012	2013	2014
Reinsurance Premiums	3,051,074	3,171,822	3,206,389	3,332,002	3,442,911
Interest	164,877	202,568	237,309	272,271	320,408
Others	14,637	3,821	4,915	5,188	5,156
Total	3,230,588	3,378,211	3,448,613	3,609,461	3,768,475
Growth Rate	**4.47%**	**4.57%**	**2.08%**	**4.66%**	**4.41%**

■ 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.

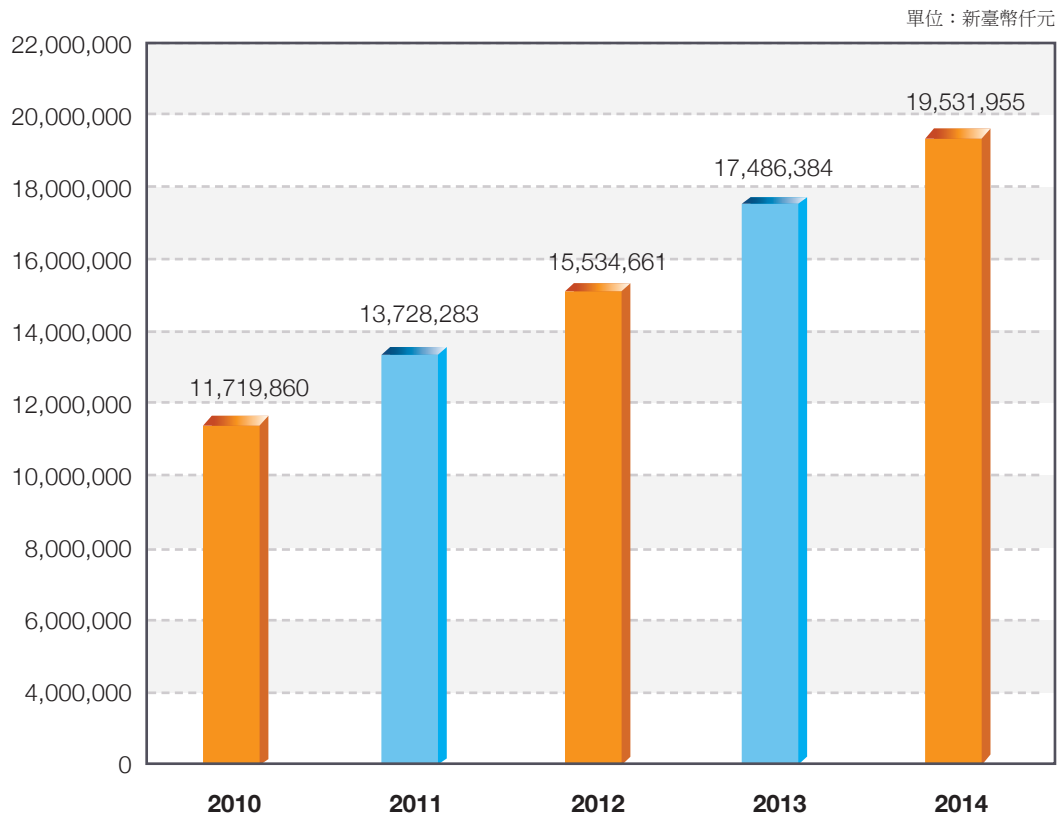
截至2014年底，地震保險基金累計提存之特別準備為新臺幣176.30億元，未滿期保費準備12.27億元，預留調整準備為新臺幣4.52億元，信用風險準備為新臺幣2.24億元，各項準備金之累積餘額達新臺幣195.32億元，與2013年底新臺幣174.86億元相較，成長率為11.70%，近年來累積狀況如下：

各種準備金累積狀況

單位：新臺幣仟元

年度	2010	2011	2012	2013	2014
特別準備	11,393,412	13,305,316	13,906,218	15,721,028	17,629,590
未滿期保費準備	—	—	1,124,319	1,176,769	1,226,730
預留調整準備	235,928	300,274	348,979	399,657	451,886
信用風險準備	90,520	122,693	155,145	188,930	223,749
合計	11,719,860	13,728,283	15,534,661	17,486,384	19,531,955
成長率	**19.48%**	**17.14%**	**13.16%**	**12.56%**	**11.70%**

各種準備金累積狀況圖



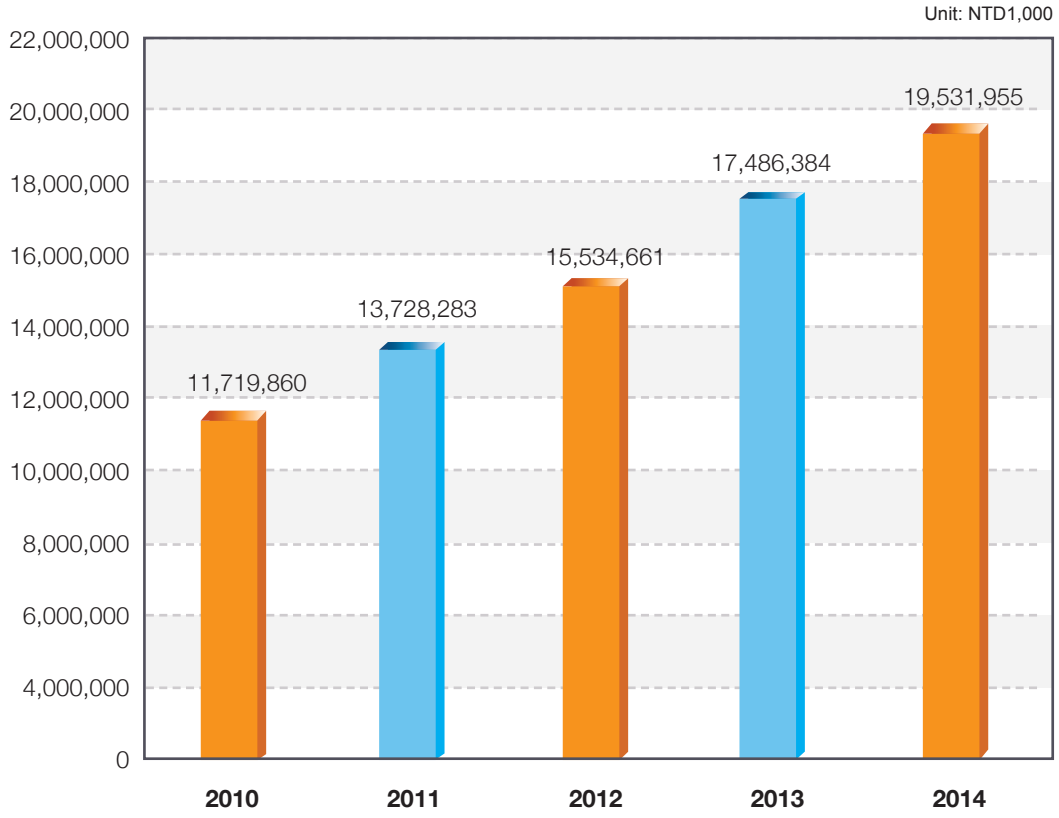
As of the end of 2014, TREIF's cumulative special reserve was NTD17.63 billion, net unearned premium reserve was NTD1.227 billion, reserve against adjustment of premiums was NTD452 million, and credit risk reserve was NTD224 million. Total reserves reached NTD19.532 billion, up by 11.70% in comparison to NTD17.486 billion in 2013. 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	2010	2011	2012	2013	2014
Special Reserve	11,393,412	13,305,316	13,906,218	15,721,028	17,629,590
Net Unearned Premium Reserve	—	—	1,124,319	1,176,769	1,226,730
Reserve Adjustment	235,928	300,274	348,979	399,657	451,886
Credit Risk Reserve	90,520	122,693	155,145	188,930	223,749
Total	11,719,860	13,728,283	15,534,661	17,486,384	19,531,955
Growth Rate	**19.48%**	**17.14%**	**13.16%**	**12.56%**	**11.70%**

Accumulation of Various Reserves



■ 財源籌措計畫

地震保險基金每年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。

經地震損失賠付時效及成本分析，現行財源籌措計畫之結論係採取地震發生後，依據預估之資金缺口，再向國內金融機構取得貸款最具效益，當資金缺口超出地震保險基金自行籌措財源數額時，則立即向政府申請核發國庫保證函擔保舉債，以期迅速取得資金，保障被保險人之權益。

■ 2014.09.22 第九屆世界巨災管理機制論壇會議 - 紐西蘭（陳董事長明仁（前排右一））

Financing Plan

Every year, 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 also 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.

After analyzing the timeliness and the cost of raising fund, the existing financing plan concludes that: the timing for financing should come after the occurrence of an earthquake; financing through domestic banks is the most effective way and the amount of financing should be based on the forecasted fund shortfall; to protect the interests of the insured, once the fund shortfall exceeds TREIF's financing capacity, TREIF should immediately petition to the competent authority and the Executive Yuan for the approval to obtain a guarantee letter issued by the National Treasury, which will enable TREIF to quickly secure the fund.

2014.06.25 Munich Re 亞太區及大中華區行政總裁（左五及左四）來訪

■ 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2014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23.4億元，累計已達新臺幣208.8億元，其中銀行存款新臺幣59.8億元，政府債券新臺幣32億元，金融債券新臺幣87.2億元，其餘新臺幣29.8億元為公司債券。

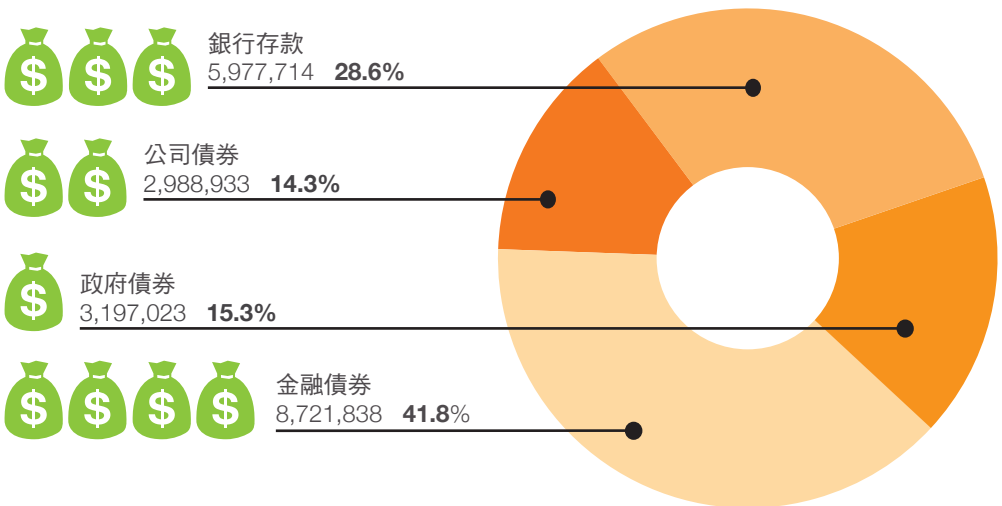
可運用資金配置狀況表

單位：新臺幣仟元

項目	2013 年		2014 年		比較增減金額
	金額	比例	金額	比例	
銀行存款	5,715,281	30.8%	5,977,714	28.6%	262,433
政府債券	3,272,763	17.6%	3,197,023	15.3%	(75,740)
金融債券	7,042,909	38.0%	8,721,873	41.8%	1,678,964
公司債券	2,514,494	13.6%	2,988,933	14.3%	474,439
總計	**18,545,447**	**100.00%**	**20,885,543**	**100.00%**	**2,340,096**

2014 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 2014, TREIF's total available funds reached NTD20.88 billion, increasing by NTD2.34 billion when compared with the previous year. Total available funds was comprised of NTD5.98 billion in bank deposits, NTD3.20 billion in government bonds, NTD8.72 billion in financial bonds, and the remaining NTD2.98 billion in corporate bonds.

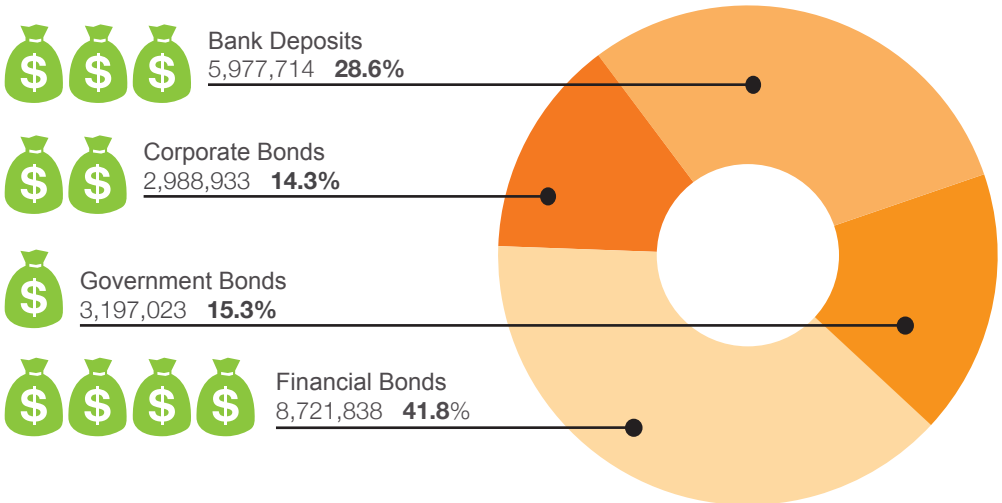
Investment Portfolio

Unit: NTD1,000

Item	2013		2014		Change in Amount
	Amount	%	Amount	%	
Bank Deposits	5,715,281	30.8%	5,977,714	28.6%	262,433
Government Bonds	3,272,763	17.6%	3,197,023	15.3%	(75,740)
Financial Bonds	7,042,909	38.0%	8,721,873	41.8%	1,678,964
Corporate Bonds	2,514,494	13.6%	2,988,933	14.3%	474,439
Total	**18,545,447**	**100.00%**	**20,885,543**	**100.00%**	**2,340,096**

2014 Investment Portfolio

Unit: NTD1,000



2014

大 事 紀

Major Events 2014

日　期 Date	大 事 紀 要 Major Events
2014/01/18	參與臺北市消防局「103 年度 119 擴大防災宣導活動」。 Participating in the “2014 119 Expanded Disaster Prevention Advocacy Event” organized by the Taipei City Fire Department.
2014/03/17	赴明台產物進行業務宣導。 Holding business promotion events at MSIG Mingtai Insurance.
2014/03/31	完成住宅地震保險超額再保合約 2014 年第二層續約。 Completing contract renewal of 2014 2nd layer excess of loss treaty reinsurance.
2014/04/01	參與中華民國紳士協會信義分會「震災防治講座」。 Participating in the Earthquake Disaster Prevention Seminar held by the Xinyi Chapter of the Gentlemen Association of Taiwan.
2014/04/03	赴中國信託商業銀行進行業務宣導。 Holding business promotion events at CTBC Bank.
2014/04/09	赴臺灣銀行進行業務宣導。 Holding business promotion events at Bank of Taiwan. 
2014/04/19	電腦系統異地備援第一次演練。 First Disaster System Recovery Drill for 2014 .
2014/04/22 11/12 12/17,12/19	赴高雄實踐大學進行宣導。 Holding promotion events in the Kaohsiung Campus of Shih Chien University.
2014/4/23	地震保險基金第五屆第一次董事會選任陳董事明仁擔任董事長。 Appointing Mr. Ming Jen Chen to be the chairman of TREIF at the board of directors meeting in 2014.
2014/04/23	赴美亞產物進行業務宣導。 Holding business promotion events at AIG Taiwan.
2014/04/25	參與宜蘭縣政府「103 年度災害防救深耕計畫」。 Participating in the 2014 Disaster Prevention and Relief Program organized by Yilan County Government.
2014/04/30	赴高雄第一科技大學及高雄樹德科技大學進行宣導。 Holding promotion events at the National Kaohsiung First University of Science and Technology and Shu-Te University in Kaohsiung.

2014 年 大 事 紀

Major Events 2014

日 期 Date	大 事 紀 要 Major Events
2014/05/06 05/07	參與臺北市文山區公所「103 年度災害防救教育訓練活動」。 Participating in the 2014 Disaster Prevention and Relief Training Program organized by the Wenshan District Office of Taipei City.
2014/05/06 05/27	赴致理技術院進行宣導。 Holding promotion events at the Chihlee Institute of Technology. 
2014/5/8	地震保險基金石前董事長燦明協助強化住宅地震保險相關制度，貢獻卓著，榮獲金融監督管理委員會頒發二等金融專業獎章。 Former TREIF Chairman Tsan-Ming Shih was recognized with the Financial Experts Award by the Financial Supervisory Commission for his outstanding contribution in strengthening the residential earthquake insurance scheme.
2014/05/16 05/17	合格評估人員第 31 期南區新訓。 Conducting the 31st Qualified Adjuster Training Program in south region.
2014/05/22	赴臺灣土地銀行進行宣導。 Holding promotion events at Land Bank of Taiwan. 
2014/05/22	赴淡江大學進行宣導。 Holding promotion events at the Tamkang University.
2014/05/30	赴新北市新埔國中及基隆市明德國中進行宣導。 Holding promotion events at the Hsinpu Junior High School in New Taipei City and the Mingteh Junior High School in Keelung City.

日 期 Date	大 事 紀 要 Major Events
2014/6~8 月	參與桃園縣及新竹縣防災社區宣導活動。 Participating in the community disaster prevention promotion events in Taoyuan County and Hsinchu County.
2014/06/06	赴新北市板橋國中進行宣導。 Holding promotion events at the Banciao Junior High School in New Taipei City.
2014/06/09	赴中壢市健行科技大學進行宣導。 Holding promotion events at the Chien Hsin University of Science and Technology in Chungli City.
2014/06/10	赴基隆市中正國中進行宣導。 Holding promotion events at the Chungcheng Junior High School in Keelung City.
2014/06/11	合格評估人員第 35、36 期北區複訓。 Conducting the 35th & 36th Qualified Adjuster Retraining Program in north region.
2014/06/13	赴宜蘭縣復興國中進行宣導。 Holding promotion events at the Fushing Junior High School in Yilan County. 
2014/06/13	進駐人員第 7 期南區新訓。 Conducting the 7th Training Program for Stationed Personnel in south region.
2014/06/18	赴高雄應用科技大學進行宣導。 Holding promotion events at the National Kaohsiung University of Applied Sciences. 

2014 年 大 事 紀

Major Events 2014

日 期 Date	大 事 紀 要 Major Events
2014/06/20 06/27 7/17,8/28 9/10,9/11	參與嘉義縣政府舉辦之災害防救深耕計畫 Participating in the Disaster Prevention and Relief Program organized by Chiayi County Government.
2014/06/30	完成住宅地震保險超額再保合約 2014 年第一層續約。 Completing contract renewal of 2014 1st layer excess of loss treaty reinsurance.
2014/7/1	主管機關核准修正「財團法人住宅地震保險基金組織規程」，組織編制增置稽核乙名。 Adding an internal audit position to TREIF organization after the competent authority approved the amendment of the "Organization Rules of the Taiwan Residential Earthquake Insurance Fund".
2014/7~8 月	參與桃園縣政府水務局計畫防災社區課程教育訓練。 Participating in the disaster prevention community training program planned by the Department of Water Resources, Taoyuan County.
2014/07/12 11/01	參與台灣金融服務業聯合總會舉辦之「103 年金融服務關懷社會」園遊會活動。 Participating in the 2014 Financial Service Community Care Fair organized by the Taiwan Financial Services Roundtable. 
2014/07/15 07/16	合格評估人員第 32 期中區新訓。 Conducting the 32nd Qualified Adjuster Training Program in central region.
2014/07/18~19 07/27~28	參與基隆市消防局舉辦四梯次之「103 年度暑期消防體驗營學校宣導活動」。 Participating in the 4th session of the "2014 Fire Rescue Summer Camp Promotion Event" organized by the Keelung City Fire Department.
2014/07/25	合格評估人員第 37 期中區複訓。 Conducting the 37th Qualified Adjuster Retraining Program in central region.
2014/07/28	進駐人員第 3 期北區複訓。 Conducting the 3rd Retraining Program for Stationed Personnel in north region.

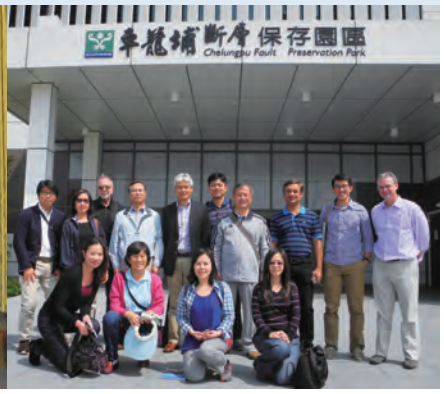
日 期 Date	大 事 紀 要 Major Events
2014/08/01 08/04 08/08 08/15	參與營建署於臺北市、高雄市、臺中市及花蓮市舉辦之「住宅性能評估制度與無障礙住宅推廣講習會宣導活動」。 Participating in the “Home Performance Evaluation Mechanism and Barrier-Free Home Promotion Seminar” organized by the Construction and Planning Agency, Ministry of the Interior, in Taipei City, Kaohsiung City, Taichung City, and Hualien City.
2014/08/07	赴中央再保險公司進行業務宣導。 Holding business promotion events at Central Reinsurance.
2014/08/08	赴第一產物保險公司進行業務宣導。 Holding business promotion events at the First Insurance Company.
2014/08/08	進駐人員第 4 期南區複訓。 Conducting the 4th Retraining Program for Stationed Personnel in south region.
2014/08/13	赴蘇黎世產物保險公司進行業務宣導。 Holding business promotion events at Zurich Insurance.
2014/08/15	合格評估人員第 38 期中區複訓。 Conducting the 38th Qualified Adjuster Retraining Program in central region.
2014/08/19	辦理模擬演練狀況一：通報回報演練。 Conducting scenario 1 of Claim Settlements Simulation Drill: notification and feedback. 
2014/08/21	赴台壽保產物保險公司進行業務宣導。 Holding business promotion events at TLG Insurance. 
2014/08/25 08/26	合格評估人員第 33、34 期北區新訓。 Conducting the 33rd & 34th Qualified Adjuster Training Program in north region.

2014 年 大 事 紀

Major Events 2014

日 期 Date	大 事 紀 要 Major Events
2014/08/27	赴富邦產物保險公司進行業務宣導。 Holding business promotion events at Fubon Insurance.
2014/08/28 08/29	辦理模擬演練況況二：災情彙整 / 會議演練 / 通報回報 / 成立災區緊急服務中心演練。 Conducting scenario 2 of Claim Settlements Simulation Drill: collection of information, simulation of meetings, notification and feedback, and establishment of emergency service center in disastrous area. 
2014/08/29	赴第一銀行進行業務宣導。 Holding business promotion events at the First Bank of Taiwan.
2014/09/01	赴 921 地震教育園區進行業務宣導。 Holding business promotion events at the 921 Earthquake Museum.
2014/09/05	合格評估人員第 39 期南區複訓。 Conducting the 39th Qualified Adjuster Retraining Program in south region.
2014/09/10	赴花蓮縣光復國中進行業務宣導。 Holding business promotion events at the Kuanfu Junior High School in Hualien County.
2014/09/11	辦理模擬演練狀況二：成立災區辦公室及災區聯合理賠服務中心、實地報到及狀況演練。 Conducting scenario 2 of Claim Settlements Simulation Drill: reporting for duty at the joint claim service center and preparedness drill. 
2014/09/20	參與臺北市政府「103 年度國家防災日宣導活動」。 Participating in the National Disaster Prevention Day advocacy event organized by Taipei City Government. 

日 期 Date	大 事 紀 要 Major Events
2014/09/22~26	參加世界巨災管理機制論壇（World Forum of Catastrophe Programme）並進行簡報，與各國代表交流。 Participating and making presentation in the World Forum of Catastrophe Programme to share experience with representatives from various countries.
2014/09/23	赴安達產物保險公司進行業務宣導。 Holding business promotion events at ACE Insurance.
2014/09/23	赴花蓮縣自強國中進行業務宣導。 Holding business promotion events at the Zichung Junior High School in Hualien County.
2014/09/25 09/29	赴台南市長榮大學進行業務宣導。 Holding business promotion events at the Chang Jung Christian University in Tainan City.
2014/09/30	完成研討會報名資訊系統之建置。 Launching the event online registration system.
2014/10/03	赴新北市土城國中進行業務宣導。 Holding business promotion events at the Tucheng Junior High School in New Taipei City.
2014/10/04	參加金融監督管理委員會保險局舉辦之「103 年度高齡化、保障型及微型保險宣導計畫 - 公益路跑暨園遊會」。 Participating in the 2014 Aging, Protection, and Micro Insurance Promotional Charity Fun Run organized by the Insurance Bureau, Financial Supervisory Commission.
2014/10/06	赴台南市首府大學進行業務宣導。 Holding business promotion events at the Taiwan Shoufu University in Tainan City.
2014/10/18	電腦系統異地備援第二次演練。 Second Disaster System Recovery Drill for 2014.
2014/10/16 10/17	舉辦「天災風險管理新趨勢與國際天災管理制度」研討會及相關參訪活動。 Organizing the Conference on Natural Catastrophe Risks Management – Current Developments & National Insurance Schemes and other related activities.

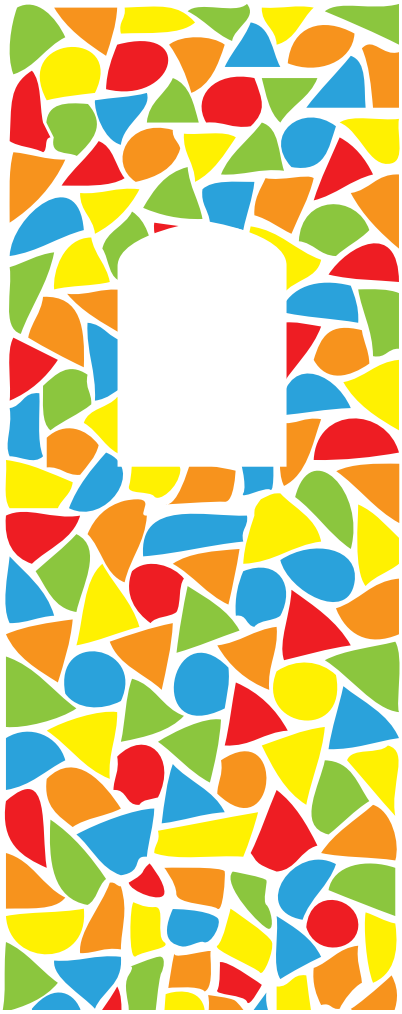


2014 年 大 事 紀

Major Events 2014

日 期 Date	大 事 紀 要 Major Events
2014/10/20 10/21	合格評估人員第 35、36 期北區新訓。 Conducting the 35th & 36th Qualified Adjuster Training Program in north region.
2014/10/24	建置住宅地震保險專業技師、建築師資料庫系統。 Developing the Professional Technician and Architect Database for the Residential Earthquake Insurance.
2014/10/24	合格評估人員第 40 期南區複訓。 Conducting the 40th Qualified Adjuster Retraining Program in south region.
2014/10/29	赴國立屏東大學進行業務宣導。 Holding business promotion events at the National Pingtung University.
2014/10/29	赴澎湖縣馬公國中進行業務宣導。 Holding business promotion events at the Makung Junior High School in Penghu County.
2014/10/31	赴兆豐國際商業銀行進行業務宣導。 Holding business promotion events at Mega International Commercial Bank. 
2014/10/31	赴新北市三重國中進行業務宣導。 Holding business promotion events at the Sanchong Junior High School in New Taipei City.
2014/11/04 11/13	赴臺南市崑山科技大學進行業務宣導。 Holding business promotion events at the Kun Shan University in Tainan City.
2014/11/04	赴旺旺友聯產物保險公司進行業務宣導。 Holding business promotion events at Union Insurance Company. 
2014/11/12	赴兆豐產物保險公司進行業務宣導。 Holding business promotion events at Chung Kuo Insurance.

日　期 Date	大 事 紀 要 Major Events
2014/11/14	合格評估人員第 41 期北區複訓。 Conducting the 41st Qualified Adjuster Retraining Program in north region.
2014/11/21	赴高雄市樹德大學進行業務宣導。 Holding business promotion events at the Shu-Te University in Kaohsiung City.
2014/11/21	合格評估人員第 42 期北區複訓。 Conducting the 42nd Qualified Adjuster Retraining Program in north region.
2014/11/25	辦理住宅地震保險北區志工講習。 Organizing the Residential Earthquake Insurance Volunteer Seminar in north region.
2014/12/10	電腦系統弱點掃瞄作業。 Conducting vulnerability assessment.
2014/12/11	辦理模擬演練檢討會暨頒獎典禮。 Organizing a simulation drill discussion meeting and an award ceremony.  （保險局施主秘瓊華（左三））
2014/12/22	電腦系統駭客入侵模擬演練。 Conducting a cyber attack drill.
2014/12/25	修正發布「住宅地震保險危險分散機制實施辦法第十條及第十三條」。 Promulgating the amended Article 10 and 13 of the ***Enforcement Rules for the Risk Spreading Mechanism of Residential Earthquake Insurance***.
2014/12/27	完成電腦系統駭客入侵模擬演練。 Completing a cyber attack drill.
2014/12/31	完成住宅地震保險共保組織合約 2015 年續約。 Completing the 2015 residential earthquake insurance Co-insurance contract renewals.



2014 Annual Report

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