

# 2013 Annual Report



TREIF

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



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# TREIF

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# TREIF 2013



董事長 陳明仁

## 序 言

住宅地震保險制度自2002年4月1日起實施迄今已逾11年，在本基金與產、官、學等各界專家人士共同努力之下，已逐步建立完善之住宅地震保險制度。截至2013年底，本保險投保率為30.5%，有效保單件數已達2,553,337件，累積之各項準備金為174.86億元，淨值亦達11.31億元。

為期本保險制度更臻健全及符合民眾期待，以達成政策性目標，本基金每年持續檢討及強化本保險制度，2013年具體工作績效如下：(1)制度面：完成危險承擔與分散機制之檢討、財源籌措計畫之檢討、研議本保險附加自動續約條款之可行性、本保險保單改為多年期之可行性、研議地震引起之火災、海嘯所致住宅建築物毀損評估方式等。(2)理賠面：完成理賠相關作業處理程序之檢討修正、2013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、相關要點、現行保單條款之檢討修正等。(4)宣導及資訊面：完成住宅地震保險業務宣導資料庫暨網路宣導平臺之建置，及使用端點行為管理之規劃及建置等。

為加強精進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，2013年度模擬演練除循例演練「住宅地震保險調度理賠管理資訊系統」壓力測試、依住宅地震保險理賠標準作業處理程序進行各項作業及成立災區緊急服務中心演練外，另邀請產、壽險公會於臺北市災區聯合理賠服務中心設置災民服務中心，以提供災民全方位之服務，並於臺



北市災區聯合理賠服務中心設置兩處模擬災損建築物模型，由234位合格評估人員進行災損建築物損失評定，並將柱、樑、牆損壞程度之評定結果輸入「全損評定及鑑定資訊系統」之實地演練。

為喚起社會大眾之地震風險意識並強化地震防災觀念，本基金每年皆致力推廣各項宣導活動，2013年辦理國中學校及大專院校校園宣導、銀行及保險公司通路宣導、一般民眾宣導、及配合各縣市消防局所舉辦之防災宣導活動等，共計82場次，為歷年新高。另為加強南部地區民眾對地震風險意識及本保險制度之瞭解，以提升投保率，本基金特結合保險界於2013年9月15日在嘉義縣民雄鄉共同舉辦保險宣導暨愛心義賣園遊會活動，活動圓滿成功，義賣所得全數捐助當地弱勢低收入戶家庭，彰顯本基金及保險界積極參與社會公益及善盡社會責任之形象。

為使本保險制度更趨健全及完善，本基金將持續加強國際交流，借鏡紐、日等國其承保、理賠機制及處理大規模震災之理賠實務經驗，持續檢討修正本保險制度，加強辦理各項承保、理賠業務，培訓理賠相關人力，未來本基金將持續積極辦理各項宣導活動，期加強民眾地震風險意識，提升本保險之投保率，落實本保險提供民眾基本財產保障之政策性目標。

董事長 陳明仁  
總經理 張萬里



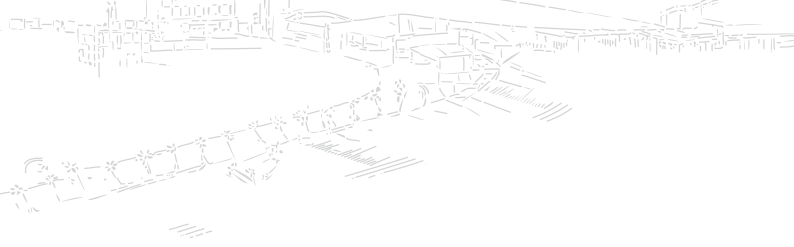
總經理 張萬里

## Preface

The residential earthquake insurance scheme (hereinafter referred to as the Scheme) has been put into effect for more than 11 years since its launch on April 1, 2002. Under the joint effort of Taiwan Residential Earthquake Insurance Fund (TREIF), and the academic, business, and government sectors, a comprehensive residential earthquake insurance scheme has gradually been formed. As of the end of 2013, the take-up rate of the residential earthquake insurance reached 30.5%, policy in force attained 2,553,337, and various cumulative reserves of TREIF amounted to NTD17.486 billion, with a net value of NTD1.131 billion.

To ensure the constant improvement of the Scheme and to fulfill the expectation of the public in achieving the objectives of the Scheme, TREIF conducts reviews to strengthen the Scheme every year. Major tasks accomplished TREIF in 2013 are as follows: (1) Reviewing the risk assumption and risk spreading mechanism, reassessing the financing plan, studying the feasibility of adding an automatic renewal rider to the residential earthquake insurance, studying the feasibility of extending the insurance to a multi-year term policy, and researching the ways to conduct loss assessment on residential building damaged by fire and tsunami following earthquake; (2) Completing review and revision on operating procedures related to claim settlement, planning and executing the simulation drills for claim settlements; (3) Reviewing and revising the “Enforcement Rules for the Risk Spreading Mechanism of Residential Earthquake Insurance”, guidance related to the Enforcement Rules, and policy clauses; and, (4) Establishing the residential earthquake insurance business promotion database & E-learning Online Promotion platform, as well as planning and building the Information Security System.

To enhance qualified adjusters’ ability to conduct loss assessment on disaster damaged buildings and to gain familiarity with using the assessment system, the simulation drill TREIF organized in 2013 conducted a stress test of the “Mobilization and Claim Settlements Management Information System for the Residential Earthquake Insurance” and rehearsing on various procedures and the formation of emergency service center in disastrous area in accordance with the “Standard Procedures for Claim Settlements of the Residential Earthquake Insurance”. Moreover, TREIF invited the Life Insurance Association of the ROC and the Non-Life



Insurance Association of the ROC to establish a service center within the Taipei City Joint Claim Settlement Service Center to provide a wider-range of services. Also, TREIF set up two models of disaster damaged building in the Joint Claim Settlement Service Centers in Disastrous Areas of Taipei City for 234 qualified adjusters to conduct a field exercise to assess the damage of the building and to enter the assessment results of the column, beam, and wall damages into the “Total Loss Claim Evaluation System.”

To raise the public awareness on earthquake risk and to enhance earthquake disaster prevention concepts, TREIF is committed to all kinds of advocacy and promotional activities. In 2013, TREIF organized on-campus seminars in junior high schools and colleges, held business promotional events in banks and insurance companies, information sessions for members of public, and participated in earthquake disaster prevention activities organized by fire departments of many cities and counties, totaling 82 activities, the most active record ever achieved. To reinforce southern Taiwan’s residents’ awareness on earthquake risk and their understanding on the Scheme as well as to boost the take-up rate, TREIF and insurance companies jointly held an insurance advocacy and charity fundraising event in the form of a fun fair in Minxiong Township, Chiayi County on September 15, 2013. The event was very successful and all the proceeds from fundraising were donated to help local families with financial difficulties, demonstrating TREIF’s and insurance companies’ caring commitments to the community.

To further improve the Scheme, TREIF will continue to interact actively with international organizations, studying and learning the underwriting and claim settlement schemes from New Zealand, Japan and other countries as well as their practical claim experience from large scale earthquake disasters. Moreover, TREIF will continue to review and amend the Scheme, strengthen the underwriting and claim related matters, and train claim settlement related personnel. In the future, TREIF will also persist on planning and developing more advocacy and promotional events to enhance earthquake risk awareness, boost up the take-up rate, and fulfill the objectives of the Scheme which is to provide a basic wealth protection for the residents of Taiwan.



Chairman

*Ming Jen Chen*

President

*Warren Chang*





# TREIF 2013

## 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子當時為國營之專業再保險公司－中央再保險公司，該公司接受後再分子國內保險業、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。

## 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.

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

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



■ 2013.09.15 保險宣導暨愛心義賣園遊會（民雄鄉陳鄉長福成（左四）致贈感謝狀予金管會曾主委銘宗（右四））

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.

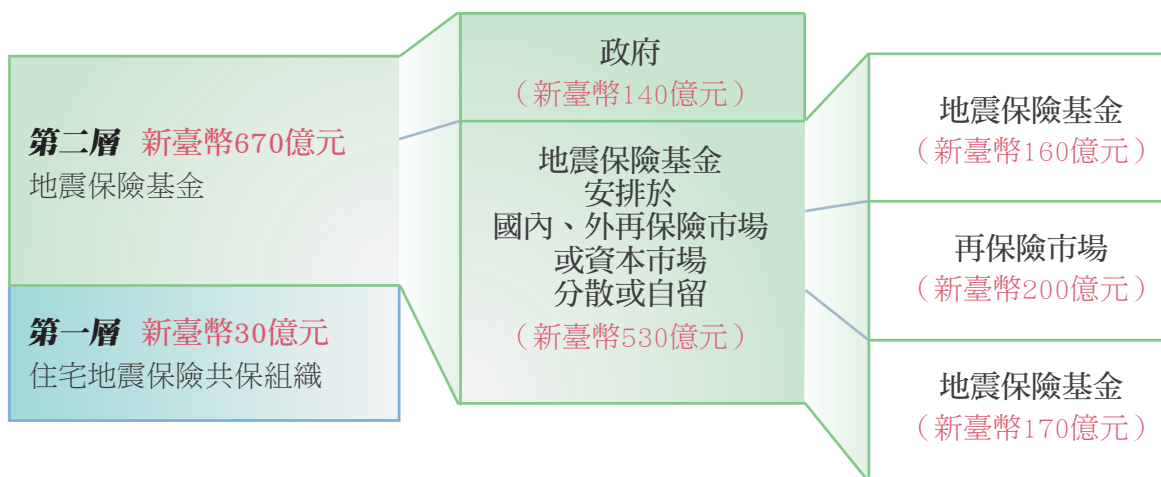


■ 2013.12.12 模擬演練檢討會暨頒獎典禮（保險局曾局長玉瓊（右六）蒞臨）

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：

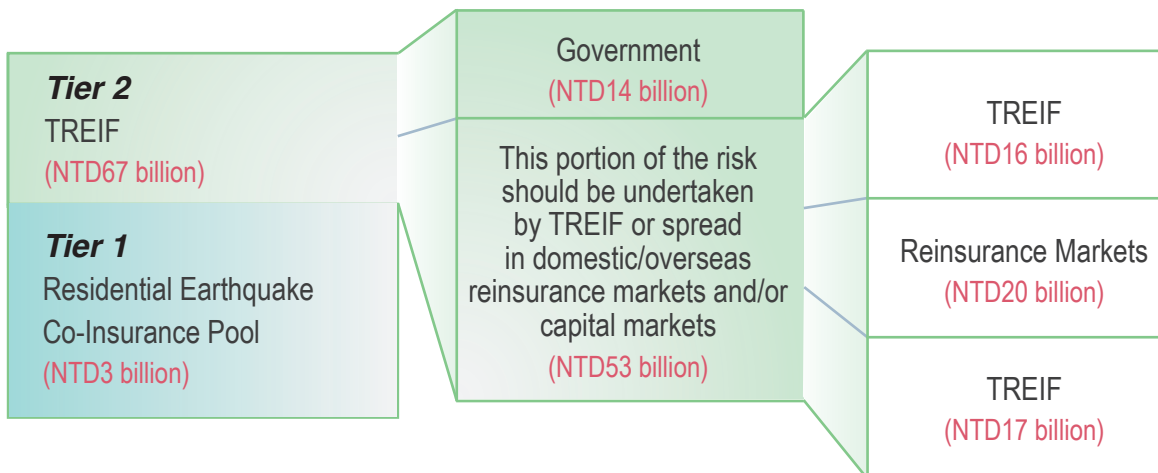


- (一) 新臺幣530億元以下部分，由地震保險基金視業務需要及市場成本狀況，安排於國內、外再保險市場或資本市場分散或自留，前述危險分散方式，應報經主管機關備查；修正時，亦同。
- (二) 超過新臺幣530億元至新臺幣670億元部分，仍由政府承擔，損失發生時由主管機關編列經費需求報請行政院循預算程序辦理。

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:



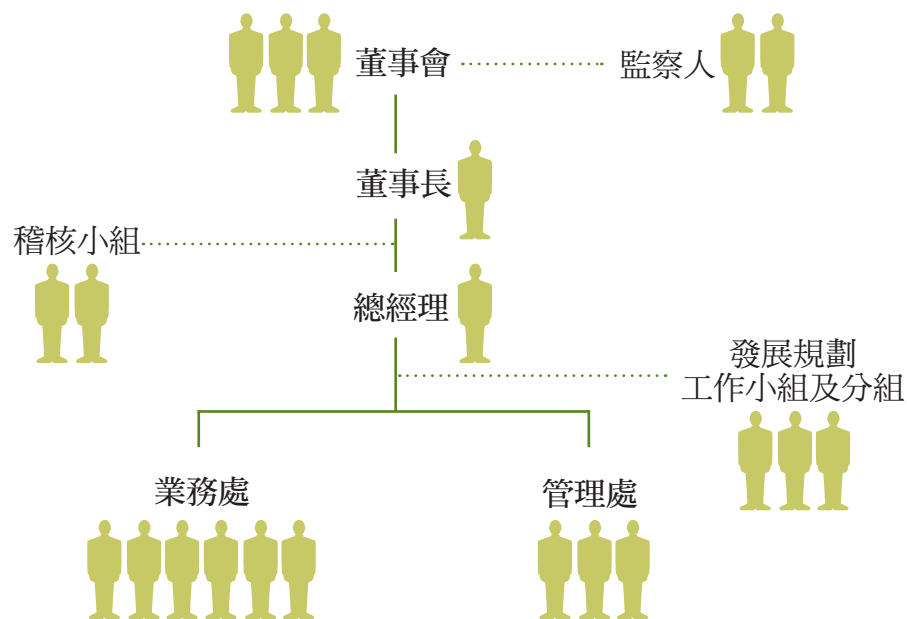
1. The portion equal and up to NTD53 billion shall be spread in domestic, and/or overseas reinsurance markets and/or capital markets and/or retained by TREIF in accordance with business needs and/or market costs. The aforementioned risk spreading mechanisms shall be reported to the competent authority 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：

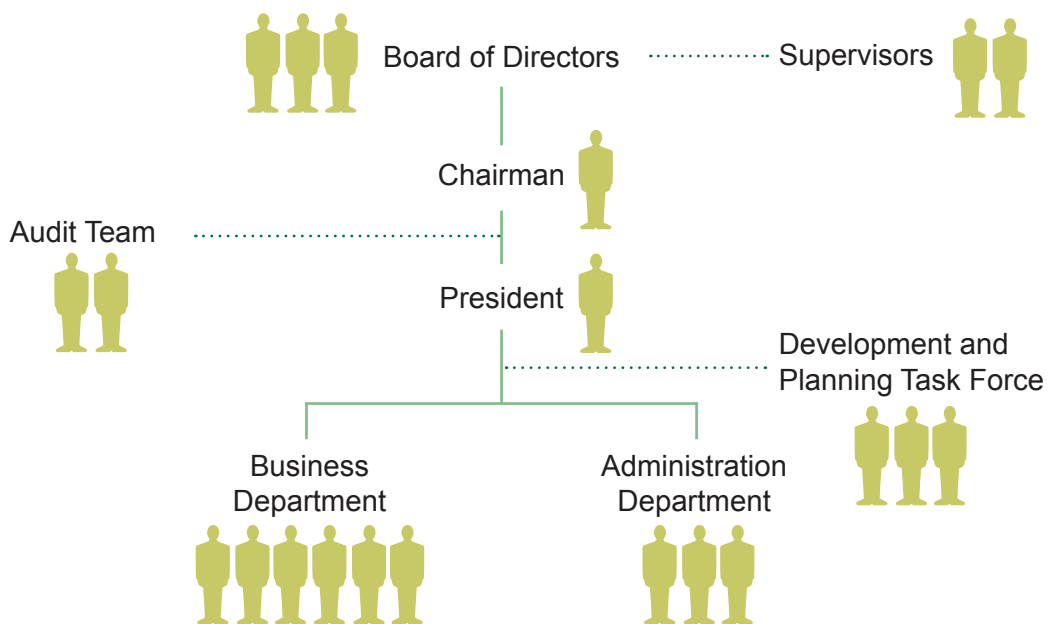
- 目的事業主管機關代表三人。
- 財政部國庫署代表一人。
- 目的事業主管機關指定之專家學者三人。
- 住宅地震保險共保組織會員代表三人。
- 地震保險基金總經理。



## 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 the 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二人，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。

### ◆ 稽核小組

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」，設置稽核小組，隸屬董事長，負責稽核各單位業務，並定期評估各單位自行查核辦理績效。



■ 2013.09.25 住宅地震保險理賠機制模擬演練（保險局曾局長玉瓊（左四）蒞臨）

### ◆ Supervisors

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

### ◆ Audit Team

In accordance with the “Enforcement Rules for Internal Control and Audit Systems of the Taiwan Residential Earthquake Insurance Fund,” an Audit Team has been established under the chairman to ensure the sound development of TREIF’s operations and guarantee the accuracy and integrity of financial and administrative information. The Audit Team is responsible for auditing each department’s business operations, as well as periodically appraising the results of the self-assessments performed by each department.



■ 2013.11.29 極端巨災風險研討會

### ◆ 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。



■ 2013.10.28 Munich Re Chairman Dr. Nikolaus von Bomhard (右三) 來訪

### ◆ 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.



■ 2013.10.31 Everest Re-Managing Director (左三) 來訪

## 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為政策性保險，中樞組織當由非營利機構擔任，且鑑於當時住宅地震保險制度相關法規並未明定住宅地震保險制度之中樞組織，因此承擔機制之國內產險公司或國外再保公司倘發生信用危險，致無法支付保險費或再保賠款無法攤回時，將影響本保險制度之順利運作，並損及被保險人權益，主管機關乃於2005年12月1日修正發布「住宅地震保險共保及危險承擔機制實施辦法」，將地震保險基金定位為住宅地震保險制度之中樞組織，並積極推動地震保險基金之獨立運作。

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

## Pivotal Role in the Taiwan Residential Earthquake Insurance 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2013年底止，有效保單件數約255萬件，以全國住宅總戶數8,372,927戶計算，投保率為30.50%，較前一年成長3.83%。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

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 2013, the total policies in force reached 2.55 million, which accounted for 30.50% of the total national households of 8.37 million, up by 3.83% 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:

Unit: NTD1,000

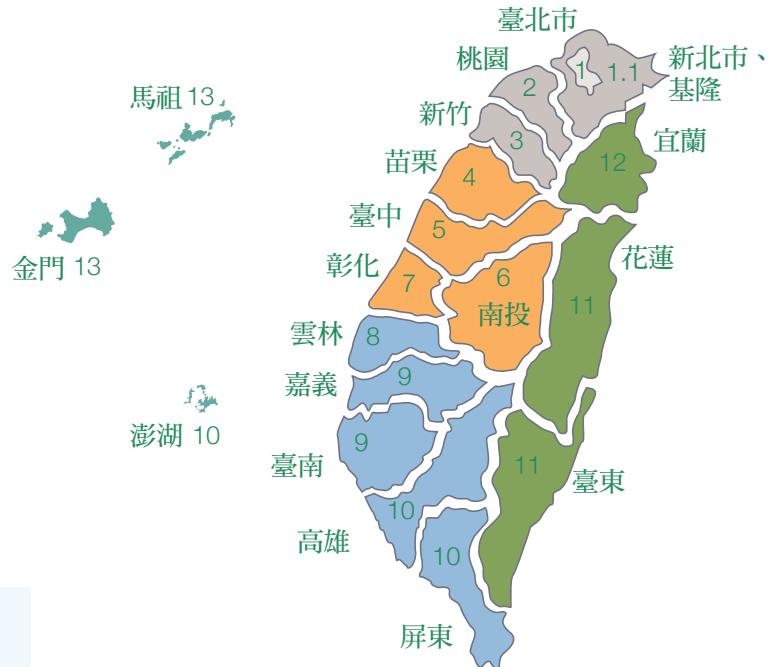
Year	Policies In Force	Written Premium Income
2002 ( April ~ December )	455,498	661,231
2003	859,213	1,242,788
2004	1,173,082	1,702,959
2005	1,447,545	2,101,527
2006	1,672,043	2,425,076
2007	1,872,195	2,722,298
2008	2,029,369	2,947,698
2009	2,168,528	2,951,981
2010	2,294,738	3,057,970
2011	2,390,202	3,193,562
2012	2,459,152	3,202,554
2013	2,553,337	3,336,938

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2013年12月31日止住宅地震保險全國累積責任額達新臺幣4兆194億元，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臺北市達38.57%。

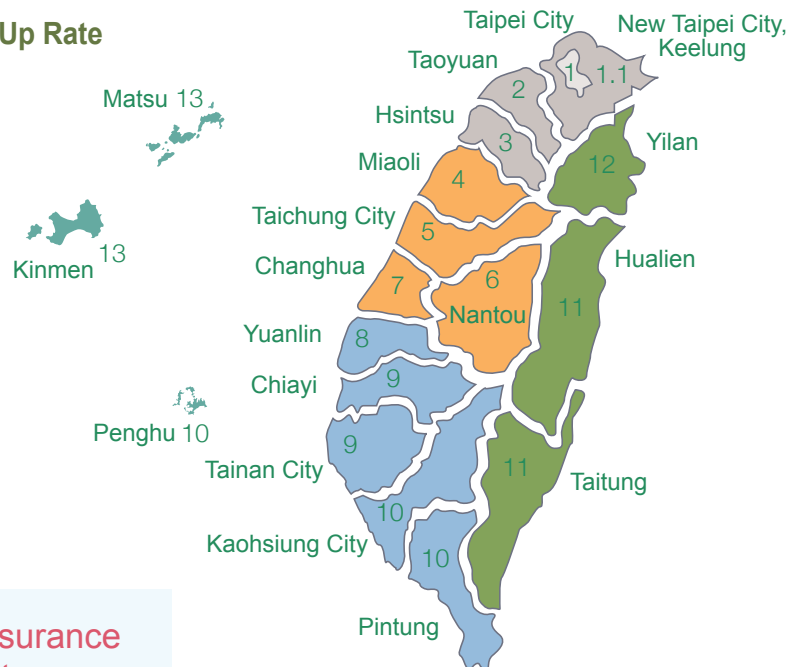


#### 住宅地震保險累積責任額及投保率

地 區	累積責任額 (新臺幣元)	累積責任額 比率(%)	保單件數 (件)	住宅戶數 (戶)	投保率
1 臺北市	556,054,945,086	13.26%	341,601	885,747	38.57%
1.1 新北市、基隆	1,041,923,528,064	24.84%	630,110	1,636,867	38.49%
2 桃園	466,860,808,972	11.13%	280,520	743,577	37.73%
3 新竹	206,326,785,350	4.92%	126,157	335,204	37.64%
4 苗栗	68,766,593,430	1.64%	41,826	193,025	21.67%
5 臺中	538,105,860,774	12.83%	326,799	966,558	33.81%
6 南投	51,978,765,364	1.24%	33,498	177,391	18.88%
7 彰化	121,528,839,500	2.9%	73,457	435,737	16.86%
8 雲林	57,010,414,751	1.36%	34,211	262,929	13.01%
9 嘉義、臺南	368,042,851,967	8.77%	224,840	988,305	22.75%
10 高雄、屏東、澎湖	570,060,395,723	13.59%	349,496	1,336,470	26.15%
11 花蓮、臺東	73,279,263,618	1.75%	45,063	214,219	21.04%
12 宜蘭	69,820,930,290	1.66%	42,885	179,598	23.88%
13 金門、其他列嶼	4,725,593,040	0.11%	2,874	17,300	16.61%
合計	<b>4,194,485,575,929</b>	<b>100.00%</b>	<b>2,553,337</b>	<b>8,372,927</b>	<b>30.50%</b>

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

As of December 31, 2013, the cumulative liability of Taiwan's residential earthquake insurance amounted to NTD4.0194 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 38.57% was reported in Taipei City.



### Taiwan Residential Earthquake Insurance Cumulative Liability & Take-up Rates

Zone	Cumulative Liability (NTD)	Ratio (%)	Policies in Force	Households	Take-Up Rate(%)
1 Taipei City	556,054,945,086	13.26%	341,601	885,747	38.57%
1.1 New Taipei City, Keelung	1,041,923,528,064	24.84%	630,110	1,636,867	38.49%
2 Taoyuan	466,860,808,972	11.13%	280,520	743,577	37.73%
3 Hsintsu	206,326,785,350	4.92%	126,157	335,204	37.64%
4 Miaoli	68,766,593,430	1.64%	41,826	193,025	21.67%
5 Taichung	538,105,860,774	12.83%	326,799	966,558	33.81%
6 Nantou	51,978,765,364	1.24%	33,498	177,391	18.88%
7 Changhua	121,528,839,500	2.9%	73,457	435,737	16.86%
8 Yuanlin	57,010,414,751	1.36%	34,211	262,929	13.01%
9 Chiayi, Tainan	368,042,851,967	8.77%	224,840	988,305	22.75%
10 Kaohsiung, Pingtung, Penghu	570,060,395,723	13.59%	349,496	1,336,470	26.15%
11 Hualien, Taitung	73,279,263,618	1.75%	45,063	214,219	21.04%
12 Yilan	69,820,930,290	1.66%	42,885	179,598	23.88%
13 Kinmen and other isles	4,725,593,040	0.11%	2,874	17,300	16.61%
<b>Total</b>	<b>4,194,485,575,929</b>	<b>100.00%</b>	<b>2,553,337</b>	<b>8,372,927</b>	<b>30.50%</b>

### ◆ 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

### ◆ 研議縮短符合本保險理賠標準案件先行給付臨時住宿費用時程之實務執行方式與配套措施

符合本保險承保理賠作業處理要點參、第七點第二項規定之「全倒」或「拆除」，簽單公司應先給付被保險人臨時住宿費用之案件，建議包括：位於全損地區、列於政府相關單位之建築物全倒清單中及經政府拆除之案件，前開案件無需合格評估人員之評估報告，即可認定符合本保險理賠標準，可先行給付臨時住宿費用。

先行給付臨時住宿費用之案件，以正確理賠之前提，為達到迅速給付之目標，其作業流程，以單一窗口之概念規劃。

### ◆ 檢討修正理賠作業處理程序

- (一) 「住宅地震保險理賠作業處理程序」名稱修正為「住宅地震保險理賠標準作業程序」，以使相關理賠作業處理程序名稱一致。
- (二) 增列地震保險基金啟動緊急應變計畫之相關應變措施，使地震保險基金應辦事項更為明確。
- (三) 住宅地震保險理賠標準作業程序增列「產險公會與簽單公司協調作業及分工事項」。
- (四) 於理賠申請須知及可攜式版本，增列「住宅地震保險震後民眾服務查詢平臺」網址，並修正「住宅地震保險出險通知/查詢單」名為「住宅地震保險查詢單」，同時增加查詢人簽名欄位。

## ◆ Auditing of Residential Earthquake Insurance Business

To ensure that the members of the Co-insurance Pool 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

### ◆ Execution Plan and Related Measures to Shorten the Advance Payment Process of Contingent Living Expense for Cases That Meet the Claim Criteria of the Residential Earthquake Insurance

Insurance company should pay to the insured in advance the contingent living expenses for cases that meet the criteria of “total loss” in article 3, paragraph 7, subparagraph 2 of the “Guidelines for the Handling of Residential Earthquake Insurance Coverage and Claim Settlement Matters” including the cases that are located in the “total loss” areas and have been listed as “uninhabitable” and “demolished” by government agency. Cases that meet these criteria can be identified as qualified to receive advance payment of contingent living expense without obtaining assessment report from a qualified adjuster.

For advance payment of contingent living expense, the prerequisite of fast payment is to make sure that claim criteria are fully met. Meanwhile, a single claim settlement window will be the key concept for the design of the execution plan.

### ◆ Revisions on the Standard Procedures for Claim Settlements of the Residential Earthquake Insurance

1. “Procedures for Claim Settlements of the Residential Earthquake Insurance” has been amended to “Standard Procedures for Claim Settlements of the Residential Earthquake Insurance” so that all claim settlement handling procedures would have a consistent name.
2. Adding the terms that TREIF should respond according to the measures in to the “TREIF Emergency Response Plan” to make the actions to be taken by TREIF clearer.
3. To add “Work Coordination and Division between Non-Life Insurance Association and Underwriting Company” to the “Standard Procedures for Claim Settlements of the Residential Earthquake Insurance”.
4. To add the website address of the “Post-Earthquake Public Inquiry Service Platform for Residential Earthquake Insurance” to the claim application and the portable version of it; to amend the “Residential Earthquake Insurance Claim Notification/Inquiry Form” to read the “Residential Earthquake Insurance Policy Inquiry Form” and to add “inquirer’s signature” column to the form.

#### ◆ 檢討修正住宅地震保險災區聯合理賠服務中心標準作業程序

於災區聯合理賠服務中心標準作業程序增列進駐人員應注意事項，使進駐人員充分瞭解其義務及責任。

#### ◆ 檢討修正住宅地震保險合格評估人員統一協調調度標準作業程序

於合格評估人員統一協調調度標準作業程序增列合格評估人員應注意事項，使合格評估人員充分瞭解其義務及責任。

#### ◆ 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、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。

##### 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。

### ◆ Revisions on the Standard Operating Procedure for the Residential Earthquake Insurance Joint Claim Service Center in Disastrous Areas

Adding the “Directions for Stationed Personnel” to the “Standard Operating Procedure for the Residential Earthquake Insurance Joint Claim Service Center in Disastrous Areas” to ensure that stationed personnel know well their obligations and responsibilities.

### ◆ Revisions on the Standard Operation Procedure of the Mechanism for Coordination and Mobilization of Qualified Adjusters for the Residential Earthquake Insurance

Adding the “Directions for Qualified Adjuster” to the “Standard Operation Procedure of the Mechanism for Coordination and Mobilization of Qualified Adjusters for the Residential Earthquake Insurance” to ensure that qualified adjusters know well their obligations and responsibilities.

### ◆ 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 6.2 magnitudes hit northern Taiwan due to dislocation of Sanchiao Fault, TREIF conducted a simulation drill according to the “Standard Procedures for Claim Settlements of the Residential Earthquake Insurance.”

*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.

### 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四處災區聯合理賠服務中心，並邀請產、壽險公會於臺北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

此為2013年度模擬演練新增項目，於臺北市災區聯合理賠服務中心設置兩處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) 2013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. 產險、壽險公會及簽單公司皆積極配合演練，使災區聯合理賠服務中心運作及各項演練作業執行順暢。
4. 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。



■ 2013.11.30 金融服務關懷社會園遊會（保險局曾局長玉瓊（中）蒞臨）



*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, four 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 Taipei 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.

In the 2013 simulation drill, a new task was launched, which was setting up two models of disaster damaged building modules in the Joint Claim Settlement Service Centers in Disastrous Areas of Taipei City, for qualified adjusters to conduct a loss assessment on the building modules and enter the assessment results into the “Total Loss Claim Evaluation System.”

#### **The Results of 2013 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. Non-Life Insurance Association and Life Insurance Association, and underwriting companies actively cooperated in the drill, thus the setting up of the Joint Claim Settlement Service Centers in Disastrous Areas and all tasks of drill were conducted smoothly.
4. The simulation drill on loss assessment of damaged building modules successfully enhanced qualified adjusters’ assessment ability 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

2013年住宅地震保險制度發展規劃工作小組召開11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10次會議，完成純保險費率檢討、危險分散承擔限額與架構之檢討、研議擴大保障或其他方案之可行性、每季本保險有效保單之風險評估結果之檢視、2014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8次會議，完成研議本保險附加自動續約條款之可行性、本保險保單改為多年期之可行性、地震引起之火災、海嘯及地層下陷、滑動、開裂或決口所致住宅建築物毀損評估方式之委外研究相關作業、縮短符合本保險理賠標準案件先行給付臨時住宿費用時程之實務執行方式與配套措施、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9次會議，完成公益宣導計畫之擬定、住宅地震保險業務宣導問卷之檢討、住宅地震保險業務宣導資料庫暨網路宣導平臺之建置、使用者端點行為管理之規劃及建置、電子郵件安全、稽核與歸檔之規劃及建置、住宅地震保險傳輸作業之檢討等工作項目。

## ■ Research & Development

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

In 2013, the Residential Earthquake Insurance Scheme Development and Planning Task Force convened 11 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 10 meetings over the year to complete the following tasks: evaluating pure premium rate, reviewing risk spreading, risk assumption limit and the structure, studying the feasibility of extending coverage or other solution, conducting quarterly reviews on the results of risk assessment for the residential earthquake insurance policies in force, reviewing the allocation ratio of the pure premium for 2014, and evaluating TREIF's financing plans.

#### **The Underwriting, Claim and Legal Subcommittee**

The Underwriting, Claim, and Legal Subcommittee arranged 8 meetings to achieve the following: studying the feasibility of adding an automatic renewal rider to the insurance, the feasibility of changing the insurance to a multi-year term policy, commissioning an outsourcing agency to research on how to conduct loss assessment on residential building damaged due to fire, tsunami, land subsidence, land movement, land fissure, or land rupture caused by earthquake, developing the Execution Plan and Related Measures to Shorten the Advance Payment Process of Contingent Living Expense for Cases That Meet the Claim Criteria of the Residential Earthquake Insurance, 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 a 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 9 meetings to accomplish the following: developing a business promotion plan, reviewing feedback questionnaires collected from business promotion survey, establishing the Residential Earthquake Insurance Business Promotion Database & E-learning Online Promotion Platform, planning and building an Information Security System, planning and developing Email Security, Auditing, and Archiving System, and reviewing the policy information transmission procedures of the residential earthquake insurance.

## ■ 法令修正

### ◆ 訂定財團法人住宅地震保險基金個人資料保護管理政策

個人資料保護法業於2012年10月1日實施，在新法規範體制下，其適用範圍擴大且罰則加重。地震保險基金屬非公務機關，係依保險法第138-1條規定成立，管理住宅地震保險危險分散機制，並辦理相關業務。為符合個人資料保護法之要求，參照「金融監督管理委員會指定非公務機關個人資料檔案安全維護辦法」，依業務規模及特性，衡酌經營資源之合理分配，配置管理之人員及相當資源，訂定財團法人住宅地震保險基金個人資料保護管理政策，以利落實個人資料保護制度之執行運作。

## ■ 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。2013年辦理臺北、臺中及高雄共計12場次訓練課程，培訓合格評估人員新訓139人，複訓446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。2013年辦理臺北及臺中共2場次訓練課程，培訓進駐人員150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。2013年於臺北市及高雄市辦理專業技師及建築師講習會，共有146位技師及建築師參與講習。

## ■ Revisions of Laws and Regulations

### ◆ Development of the Personal Information Protection Policy

Personal Information Protection Act became effective on October 1, 2012. Under the new stipulations, the scope of application is expanded and the penalty is heavier. TREIF is a non-governmental organization, established based on Insurance Act Article 138-1 to manage the risk spreading mechanism of residential earthquake insurance and related business. To fulfill the requirement of personal information protection, TREIF developed a management policy for personal information protection in reference to “Measures to Maintain the Security of Personal Information Files for FSC Appointed Non-governmental Organization” while taking into consideration the scale and the characteristic of the business, with allocated staff and resources in order to ensure the smooth implementation of the personal information protection system within TREIF.

## ■ 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 2013, a total of 12 training classes were held in Taipei, Taichung and Kaohsiung, accomplishing training of 139 new qualified adjusters and retraining of 446 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 2013, a total of 2 training classes were held in Taipei and Taichung, accomplishing training of 150 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 2013, professional technician and architect workshops were held in Taipei and Kaohsiung City. A total of 146 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。

2013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1,043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41場次，參加人數9,580人。
- (五) 委託中華保險服務協會赴苗栗縣、宜蘭縣及花蓮縣等地，辦理大專教育宣導共計10場次；委託蘋果劇團赴桃園縣、新竹縣、新竹市及苗栗縣等地，辦理國中教育宣導共計8場次。期將地震風險管理觀念向下紮根，2013年學校宣導共計辦理26場次，參加人數共8,482人次。
- (六) 為加強對中南部民眾推廣正確保險概念及政策性保險制度，結合民雄鄉公所、保險界及保險局周邊單位等，共同於嘉義縣民雄鄉辦理愛心園遊會活動，由國內各人壽暨產物保險公司贊助及協辦，捐贈新臺幣45萬元予民雄鄉低收入戶家庭，本基金為主要規劃辦理單位。

園遊會活動於本年9月15日上午假嘉義縣民雄鄉早安公園辦理，包括金管會主委、民雄鄉鄉長、地方民意代表、保險局局長、本基金董事長及主辦單位高階主管、產壽險公司長官等貴賓參加。

園遊會活動結合保險宣導及愛心義賣兩大主題，活動內容包括精彩的舞臺表演、趣味的保險宣導攤位遊戲、包羅萬象的美食伴手禮攤位及獎品豐富的摸彩活動，當日到場人數超過5千人，許多媒體報導相關活動訊息，以增添本園遊會活動效益。

## ■ 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 2013 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 1,043 participants;
4. Forty-one sessions of face-to-face promotional events were held for members of public. More than 9,580 people participated in the events;
5. TREIF commissioned Chinese Insurance Service Association to administrate 10 educational promotional events in university campuses in Miaoli County, Yilan County and Hualien County areas. Moreover, TREIF commissioned Apple Theater to administrate eight educational promotion events in junior high schools in Taoyuan County, Hsinchu County, Hsinchu City and Miaoli County area. TREIF aims to instill risk management concept into the younger generation. In 2013, TREIF organized a total of 26 on-campus promotional events, serving 8,482 people.
6. To reinforce the right insurance concept and promote the statutory insurance system to central- and southern-Taiwan residents, TREIF worked in conjunction with Minxiong Township, insurers, and other organizations under the supervision of the Insurance Bureau to organize a charity fun fair in Minxiong Township, Chiayi County. The event was sponsored and co-organized by life and non-life insurers in Taiwan. The proceeds of NTD450,000 from the charity fundraising were donated to low-income families of Minxiong Township. TREIF was the main organizer of the event.

The charity fun fair took place in the morning of September 15 in Zaoan Park of Minxiong township. Special guests who attended the fun fair included the chairman of the Financial Supervisory Commission, mayor of Minxiong Township, local political representatives, director general of Insurance Bureau, chairman of TREIF, senior officials of organizers, and senior managers of life and non-life insurance companies.

The two key themes of the event were insurance promotion and charity auction. Activity agenda included stage performance, game booths that offered insurance information, food booths, and lucky draw. The event attracted the attendance of more than 5,000. Media exposure of the event added more value to the effectiveness of the event.

## ■ 資訊作業

### ◆ 建置住宅地震保險業務宣導資料庫暨網路宣導平臺

為有效推廣住宅地震保險及執行宣導活動，地震保險基金建置地震保險業務宣導資料庫暨網路宣導平臺。其中業務宣導資料庫供地震保險基金人員使用，以管控本保險宣導活動之時程及各準備事項，並彙整地震保險基金各項業務宣導活動紀錄。網路宣導平臺供一般民眾使用，以推廣本保險及使宣導資料庫更具效益，設計適合各年齡層使用之數位學習教材，提供民眾上網瞭解地震風險及本保險內容，網路宣導平台於2014年1月1日正式上線，網址為<http://elearning.treif.org.tw/>。

### ◆ 建置使用者端點行為管理系統

為有效地保障內部資訊系統安全，並降低公司機密資料外洩的風險，地震保險基金導入使用者端點行為管理系統，以有效地降低因基金內部機密外洩所導致的風險與損失。並藉由使用者端點行為管理系統所提供之控管功能，進而提昇員工之工作效率。

### ◆ 建置電子郵件安全、稽核與歸檔系統

為因應個資法舉證責任的改變，地震保險基金規劃導入電子郵件安全、稽核與歸檔系統，以提供事前預防稽核、事中分析的稽核流程、事後追蹤的後稽核及郵件生命週期管理等，協助強化郵件系統之安全機制。

### ◆ 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。



## ■ Information Operation

### ◆ Development of the Residential Earthquake Insurance Business Promotion Database & E-learning Online Promotion Platform

To effectively promote the residential earthquake insurance and its implement the promotion activities, TREIF established the Residential Earthquake Insurance Business Promotion Database & E-learning Online Promotion Platform. The business promotion database was built for the use of TREIF staff to control and manage the timelines and preparation for various promotional events as well as to record all types of promotional activities. The E-learning online promotion platform was built for the use of general public to promote the insurance and to make the promotion database more effective. It offers digital learning materials that are suitable for various age groups and provides content that helps users to understand earthquake risks and the policy features of the residential earthquake insurance. The E-learning Online Promotion Platform was launched on January 1, 2014. The web address is: <http://elearning.treif.org.tw/>.

### ◆ Development of the Information Security System

To effectively protect the security of the internal information system and reduce the risk of confidential information leakage, TREIF installed an Information Security System to prevent such risk and loss of confidential data. The control and management function of the Information Security System also helps to enhance the work efficiency of TREIF staff.

### ◆ Development of the Email Security, Auditing, and Archiving System

In response to the changes in the burden of proof under the Personal Information Protection Act, TREIF developed the Email Security, Auditing, and Archiving System to strengthen the security of the email system through measures such as preventive auditing, an auditing process during the time of occurrence, follow up auditing and email lifecycle management.

### ◆ 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.

地震保險基金每年進行兩次異地備援模擬演練，2013年分別於4月及9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。

#### ◆ 電腦系統駭客入侵模擬演練

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。

地震保險基金於2013年12月27日進行駭客入侵演練作業，以實機方式演練假設地震保險基金網頁遭遇置換後之緊急應變措施及通報作業，演練過程順利並圓滿完成，藉由詳實之操作過程有效提升駭客入侵應變能力，包括：

- 1.熟悉駭客入侵之通報作業程序。
- 2.熟悉電腦系統之緊急回復措施與相關作業。
- 3.降低駭客入侵所可能造成之影響。
- 4.避免因不熟悉作業流程導致延誤系統復原時間。

#### ■ 倡議建立亞太天然災害再保險機制

天然災害發生的地域集中於亞太地區，又巨災事故一旦發生，其損失幅度與金額，恐將超過單一各國承擔能力，有鑑於此，主管機關著手研議建立亞太天災再保險機制之可行性，本基金於2013年9月參加世界巨災管理機制論壇會議(World Forum of Catastrophe Programmes, WFCP)時正式倡議本案，主要結論建議如下：

- 1.各國機構咸認為本案構想甚佳，然而整合各國經濟規模差異與產險業者風險承擔能力將是一大挑戰。
- 2.另需考量各國參與意願，可以藉由現行的區域性國際性組織（例如：亞太經合會 APEC）著手，展開對話與溝通，以提高各國接受之機會。
- 3.亦可考慮發展特定領域之合作計畫，藉此與各國相關單位建立聯繫管道，有助於未來亞太天然災害再保險機制的建立。

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 2013, these drills were conducted in April and September.

### ◆ Cyber Attack Drill

To enhance the ability to defend against and respond to cyber attack, TREIF developed and executed a cyber attack drill to ensure the ability to quickly recover the system in case of system hacking.

The drill took place on December 27, 2013, using the actual system and equipments to run through emergency response measures and reporting procedures in a simulated cyber attack where TREIF's webpage is being hacked and replaced. The drill successfully enhanced the defense against hackers by completing the following:

1. Familiarizing with the reporting procedures of cyber attack.
2. Familiarizing with the emergency system recovery measures and related operations.
3. Reducing the possible impact caused by system hacking.
4. Preventing delay of system recovery caused by unfamiliarity with the operation procedures.

### ■ The Asia Pacific Natural Catastrophe Reinsurance Mechanism Initiative

Asia Pacific region is highly prone to natural catastrophe risks; there is a concern that the scale of any catastrophe loss might surpass the capacity that any individual country could bear. Therefore, the competent authority launched a research on the feasibility of forming a natural catastrophe reinsurance mechanism for Asia Pacific region. TREIF officially proposed this initiative at the World Forum of Catastrophe Programmes, which took place in September 2013. The key conclusions from the Forum on the initiative were as follows:

1. Organizations from various countries responded positively to the initiative proposed. However, the integration of wide range of variation in the economic sizes of Asia Pacific countries and the risk assumption capacity of non-life insurers in different countries will be big challenges ahead.
2. To enhance each country's willingness to participate, it is suggested that communication and dialogue can start in an international organization within a certain region such as APEC.
3. Development of a cooperative plan in a specific area may also be considered, through which a better communication channel could be established among the working units of different countries thus helping the forming of a natural catastrophe reinsurance mechanism in the future.

## ■ 研議國內發行巨災債券之可行性

本基金研擬「地震保險基金於國內發行巨災債券可行性」分析報告草案，主要結論建議：

- 1.宜增訂國內發行巨災債券之法源依據。
- 2.現階段可考量於國外設立特殊目的機構並於國外私募巨災債券，由國內保險業等投資人認購之可行性。
- 3.應考量巨災債券發行時機、成本與國內投資者之認購意願。

## ■ 舉辦「極端巨災風險之評估方法與創新對策」研討會

地震保險基金於2013年11月29日假國泰金融會議廳舉辦「極端巨災風險之評估方法與創新對策」研討會，邀請再保經紀人及國內專家，分別主講「因應全球巨災損失之各類風險移轉方案」、「如何使用多重模型方法減少不確定性 - 模型與曲線交互運用」、「應用衛星科技探討臺灣地震與斷層活動度」、「氣候變遷下之災害風險評估與面臨之挑戰」等，期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。



■ 2013.11.29 極端巨災風險研討會（保險局曾局長玉瓊（中）蒞臨）

## ■ The Feasibility Study of Issuing Catastrophe Bond in Taiwan

TREIF drafted an analytical report on the “Feasibility of Issuing Catastrophe Bond in Taiwan by TREIF.” The main suggestions and conclusions include the following:

1. It would be suggested to establish a legal basis for issuing catastrophe bond in Taiwan.
2. For current stage, setting up abroad a special purpose vehicle of issuing private catastrophe bond to allow insurers in Taiwan to invest may be considered.
3. The timing, cost, and investors’ willingness to invest are matters that must be taken into consideration when issuing catastrophe bond.

## ■ Conference on Evaluation and Creative Solutions to the Extreme Catastrophe Risks

TREIF organized the Conference on Evaluation and Creative Solutions to the Extreme Catastrophe Risks on November 29, 2013 at Cathay Financial Conference Hall. Many reinsurance brokers and experts were invited to present on topics including: “Alternative Risk Transfer Solutions for Global Catastrophe Risk”, “How to Use a Multiple Model Approach to Reduce Uncertainty: Model and Curve Blending”, “Application of GPS and InSAR on Measuring Seismicity and Faults Activity in Taiwan” and “Disaster Risk Assessment and its Challenges under Climate Change”. The conference aimed to strengthen the professional knowledge and risk concepts of insurance personnel.



■ 2013.11.29 極端巨災風險研討會

## 財務概況

### ■ 收入概況

2013年再保費收入新臺幣28.25億元較2012年度之新臺幣27.20億元成長3.86%，其主要原因為2013年度住宅地震保險有效保單件數較2012年度為高，致地震保險基金之再保費收入增加；附加費用中管理費用收入、預留調整準備收入及信用風險準備收入係依據簽單保費之比例計提，簽單保費增加，故地震保險基金之各項收入亦隨之增加。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2013年總收入新臺幣32.72億元較2012年成長3.36%。

年度	2009	2010	2011	2012	2013
再保費收入	2,489,833	2,586,184	2,689,226	2,719,618	2,825,222
管理費用收入	75,077	77,482	80,433	81,129	84,463
預留調整準備收入	60,062	61,985	64,346	48,705	50,678
信用風險準備收入	30,031	30,993	32,173	32,451	33,785
利息收入	148,679	164,877	202,568	237,309	272,271
其他收入	32,769	45,060	34,099	46,097	5,188
收入合計	2,836,451	2,966,581	3,102,845	3,165,309	3,271,607
成長率	0.02%	4.59%	4.59%	2.01%	3.36%

### ■ 準備金累積

截至2013年底，地震保險基金累計提存之特別準備為新臺幣157.21億元，未滿期保費準備11.77億元，預留調整準備為新臺幣3.99億元，信用風險準備為新臺幣1.89億元，各項準備金之累積餘額達新臺幣174.86億元，與2012年底新臺幣155.34億元相較，成長率為12.56%。

地震保險基金係依下列規定提存特別準備金：

- a. 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及賠款準備淨變動後之餘額，全數提存特別準備金；如有不足者，得收回以前年度累積之特別準備金彌補之；如仍有不足者，得由以後年度提存之特別準備金彌補之。

## Financial Overview

### ■ Revenue

In 2013, the reinsurance premium revenue totaled NTD2.825 billion, up by 3.86% compared to last year's NTD2.72 billion mainly because the total number of insurance policy in force in 2013 was higher than that in 2012. The items included in expense loading such as administrative expenses of TREIF, reserve against adjustment of premiums, and credit risk reserve which had been set aside in proportion to premium revenue, increased along with the rising of the written premium revenue, thus leading to TREIF's revenue growth. In addition, interest income increased as various reserves accumulated. In summary, the total revenue of TREIF for 2013 amounted to NTD3.272 billion, up by 3.36% from previous year.

Annual Revenue					
Unit: NTD1,000					
Year	2009	2010	2011	2012	2013
Reinsurance Premiums	2,489,833	2,586,184	2,689,226	2,719,618	2,825,222
Management Fee	75,077	77,482	80,433	81,129	84,463
Reserve Adjustment	60,062	61,985	64,346	48,705	50,678
Credit Risk Reserve	30,031	30,993	32,173	32,451	33,785
Interest	148,679	164,877	202,568	237,309	272,271
Others	32,769	45,060	34,099	46,097	5,188
Total	2,836,451	2,966,581	3,102,845	3,165,309	3,271,607
Growth Rate	0.02%	4.59%	4.59%	2.01%	3.36%

### ■ Accumulation of Various Reserves

As of the end of 2013, TREIF's cumulative special reserve was NTD15.721 billion, net unearned premium reserve was NTD1.177 billion, reserve against adjustment of premiums was NTD399 million, and credit risk reserve was NTD189 million. Total reserves reached NTD17.486 billion, up by 12.56% in comparison to NTD15.534 billion in 2012.

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

- a. At the end of each year, the 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, and net change in loss reserve as special reserve. In the event that the special reserve is insufficient, the deficit shall be replenished with the recovered special reserve accumulated in the previous years. If any deficit remains, it shall be replenished with the special reserves set aside in the subsequent years.

- b. 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。本項餘額為負數時，結轉累積餘絀。

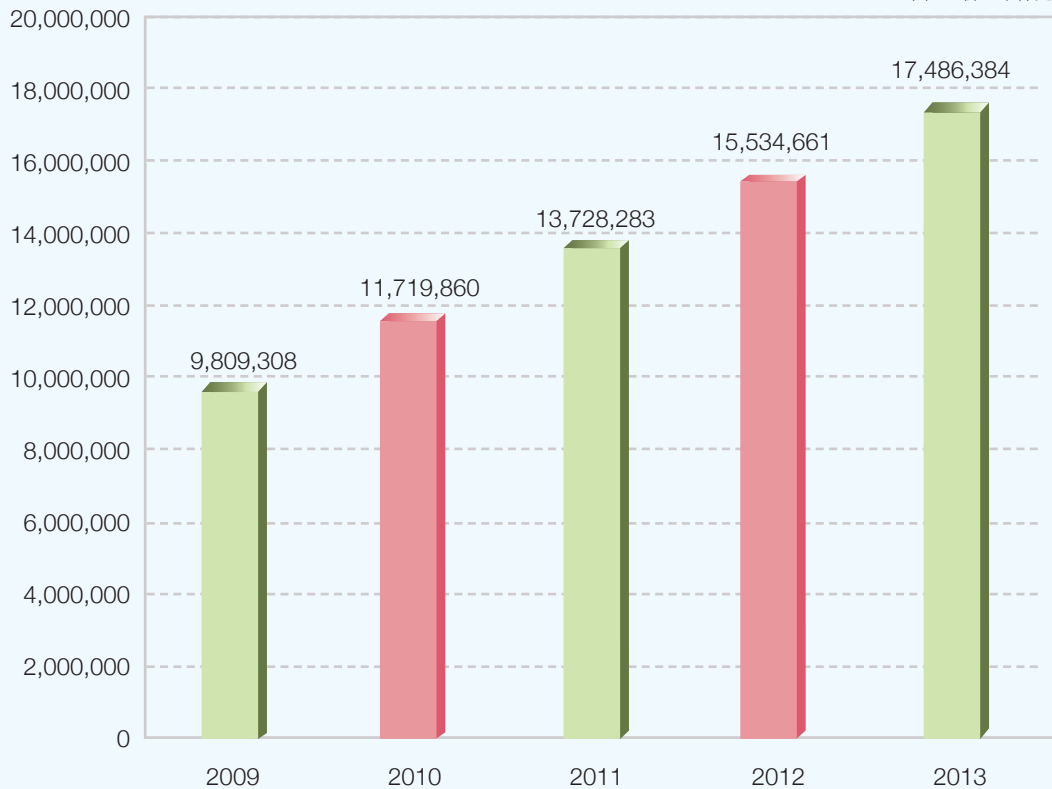
### 各種準備金累積狀況

單位：新臺幣仟元

年度	2009	2010	2011	2012	2013
特別準備	9,575,839	11,393,412	13,305,316	13,906,218	15,721,028
未滿期保費準備	—	—	—	1,124,319	1,176,769
預留調整準備	173,942	235,928	300,274	348,979	399,657
信用風險準備	59,527	90,520	122,693	155,145	188,930
合計	9,809,308	11,719,860	13,728,283	15,534,661	17,486,384
成長率	22.89%	19.48%	17.14%	13.16%	12.56%

### 各種準備金累積狀況圖

單位：新臺幣仟元





- b. At the end of each year, the 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. In the event that the balance of this item is negative, it shall be carried over into accumulated surplus/deficit.

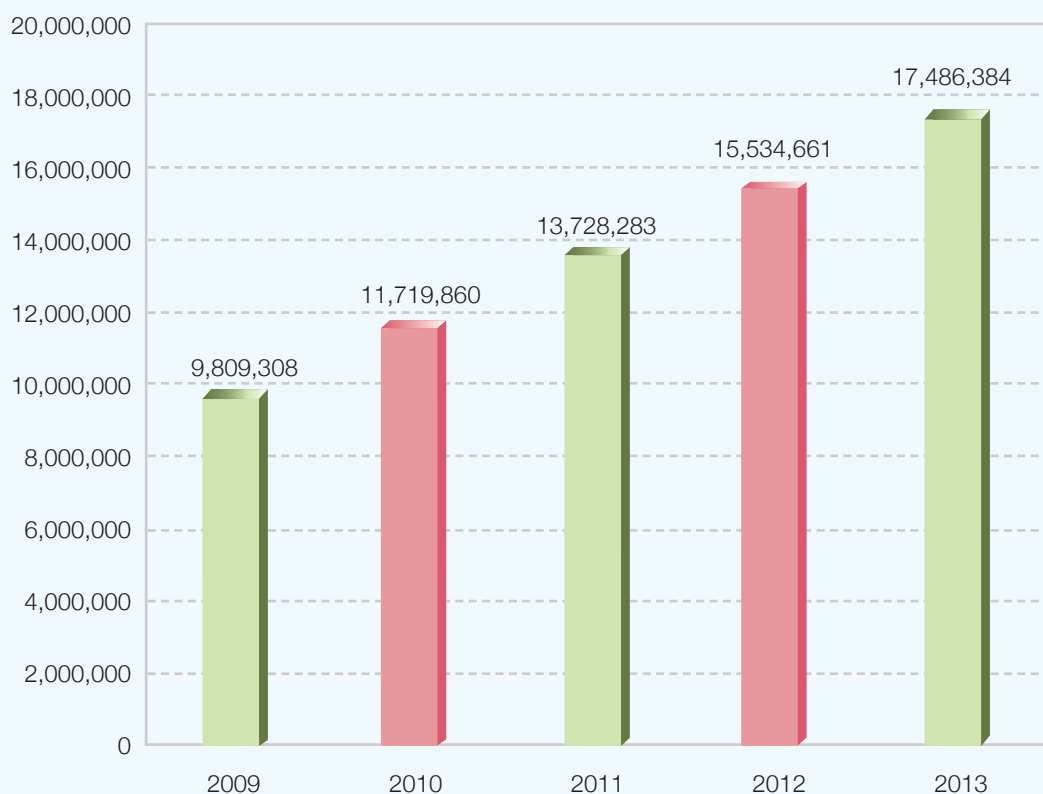
### Accumulation of Various Reserves

Unit: NTD1,000

Year	2009	2010	2011	2012	2013
Special Reserve	9,575,839	11,393,412	13,305,316	13,906,218	15,721,028
Net Unearned Premium Reserve	—	—	—	1,124,319	1,176,769
Reserve Adjustment	173,942	235,928	300,274	348,979	399,657
Credit Risk Reserve	59,527	90,520	122,693	155,145	188,930
<b>Total</b>	<b>9,809,308</b>	<b>11,719,860</b>	<b>13,728,283</b>	<b>15,534,661</b>	<b>17,486,384</b>
<b>Growth Rate</b>	<b>22.89%</b>	<b>19.48%</b>	<b>17.14%</b>	<b>13.16%</b>	<b>12.56%</b>

### Accumulation of Various Reserves

Unit: NT\$1,000



## ■ 擬定財源籌措計畫

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。



■ 2013.01.19 臺北市消防局 119 擴大防災宣導活動

## ■ Development of the 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. It 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 a fund.



■ 2013.05.23 淡江大學保險經營碩士班參訪

## ■ 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2013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22.1億元，累計已達新臺幣185.4億元，其中銀行存款新臺幣57.2億元，政府債券新臺幣32.7億元，金融債券新臺幣70.4億元，其餘新臺幣25.1億元為公司債券。

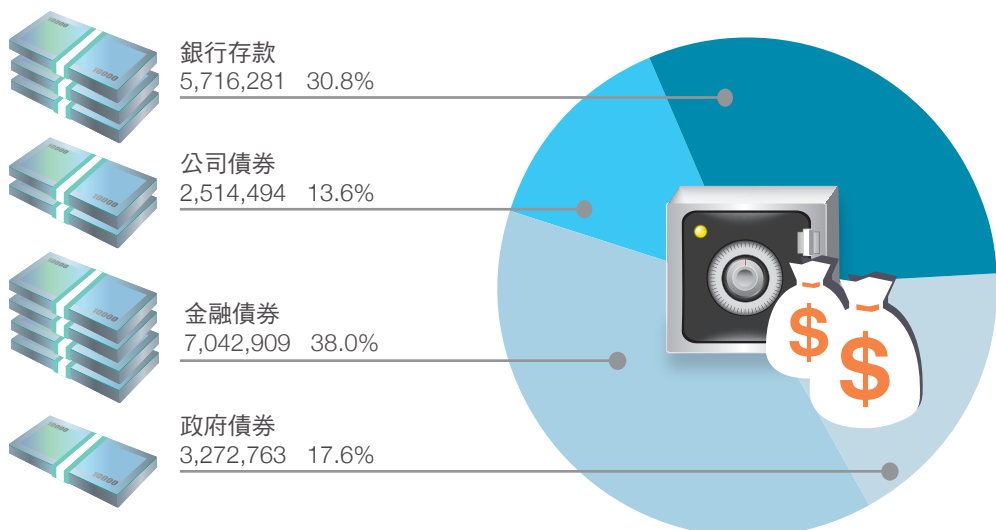
### 可運用資金配置狀況表

單位：新臺幣仟元

項目	2012 年		2013 年		比較增減金額
	金額	比例	金額	比例	
銀行存款	5,543,140	34.0%	5,715,281	30.8%	172,141
政府債券	2,321,007	14.2%	3,272,763	17.6%	951,756
金融債券	6,193,678	37.9%	7,042,909	38.0%	849,231
公司債券	2,267,979	13.9%	2,514,494	13.6%	246,515
總計	16,325,804	100.00%	18,545,447	100.00%	2,219,643

### 2013 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 2013, TREIF's total available funds reached NTD18.54 billion, increasing by NTD2.21 billion when compared with the previous year. Total available funds was comprised of NTD5.72 billion in bank deposits, NTD3.27 billion in government bonds, NTD7.04 billion in financial bonds, and the remaining NTD2.51 billion in corporate bonds.

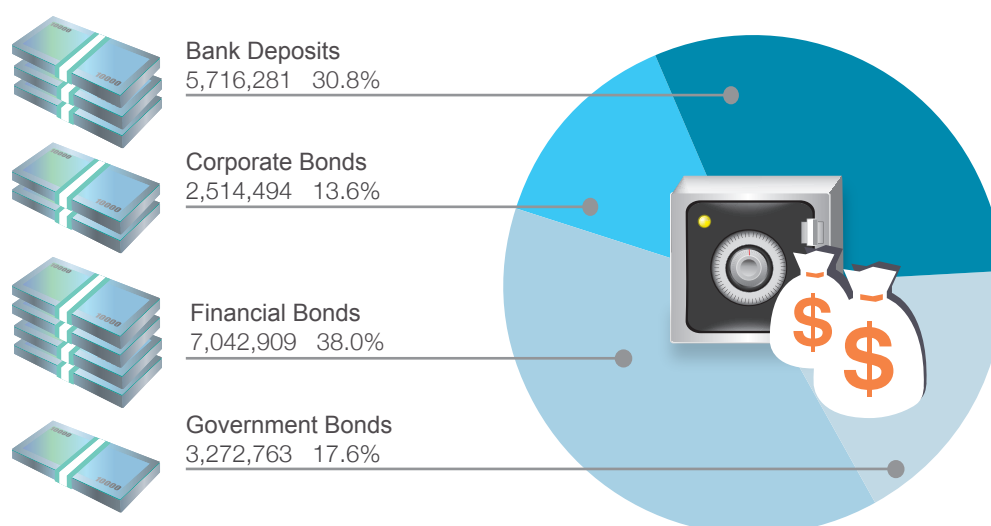
### Investment Portfolio

Unit: NTD1,000

Item	2012		2013		Change in Amount
	Amount	%	Amount	%	
Bank Deposits	5,543,140	34.0%	5,715,281	30.8%	172,141
Government Bonds	2,321,007	14.2%	3,272,763	17.6%	951,756
Financial Bonds	6,193,678	37.9%	7,042,909	38.0%	849,231
Corporate Bonds	2,267,979	13.9%	2,514,494	13.6%	246,515
<b>Total</b>	<b>16,325,804</b>	<b>100.00%</b>	<b>18,545,447</b>	<b>100.00%</b>	<b>2,219,643</b>

### 2013 Investment Portfolio

Unit: NTD1,000





■ 2013.03.19 台灣企銀通路宣導活動

## 2013年大事紀

項目	大事紀要
01/19	參與臺北市消防局「102年度119擴大防災宣導活動」。
02/19&22&25&27	赴合庫銀行進行業務宣導。
03/05	赴臺灣銀行進行宣導。
03/31	完成住宅地震保險超額再保合約2013年第二層續約。
03/19、09/11	赴臺灣中小企業銀行進行宣導。
04/09&11	參與臺北市文山區公所「102年度災害防救教育訓練活動」。
04/16	參與新北市政府工務局「102年度新北市優良公寓大廈評選說明暨住宅法規宣導說明會」。
04/17~18	合格評估人員第28期北區新訓。
04/19	合格評估人員第26期中區複訓。
04/20	電腦系統異地備援第一次演練。
04/26	參與新竹縣消防局102年災害防救演習。
05/13	合格評估人員第27期北區複訓。
05/15	赴臺灣土地銀行進行宣導。
05/17、10/18	赴國立聯合大學進行宣導。



2013.05.21 震後民眾查詢服務平臺操作說明會

## Major Events – 2013

Date	Major Events
19, JAN	Participating in the “2013 119 Expanded Disaster Prevention Advocacy Event” organized by the Taipei City Fire Department.
19, 22, 25 & 27 FEB	Holding business promotion events at Taiwan Cooperative Bank.
05, MAR	Holding promotion events at Bank of Taiwan.
31, MAR	Completing contract renewal of 2013 2nd layer excess of loss treaty reinsurance.
19, MAR & 11, SEP	Holding promotion events at Taiwan Business Bank.
09, 11, APR	Participating in the 2013 Disaster Prevention Training Program organized by the Wenshan District Office.
16, APR	Participating in the “2013 New Taipei City Outstanding Apartment Building Contest and Residential Building Regulations Information Session” organized by the Public Work Department of New Taipei City Government.
17~18, APR	Conducting the 28th Qualified Adjuster Training Program in north region.
19, APR	Conducting the 26th Qualified Adjuster Retraining Program in central region.
20, APR	First Disaster System Recovery Drill for 2013.
26, APR	Participating in the 2013 Disaster Prevention and Recue Drill organized by the Fire Department of Hsinchu County.
13, MAY	Conducting the 27th Qualified Adjuster Retraining Program in north region.
15, MAY	Holding promotion events at Land Bank of Taiwan.
17, MAY & 18, OCT	Holding promotion events at the National United University.



■ 2013.05.23 淡江大學保險經營碩士班參訪

項目	大事紀要
05/21、10/15	赴大漢技術學院進行宣導。
05/27、10/14	赴國立東華大學進行宣導。
06/01、11/30	參與臺灣金融服務業聯合總會於嘉義及新竹舉辦之「102年金融服務關懷社會園遊會」。
06/02&07-09&23&30、07/24	參與桃園縣消防局於龍潭鄉、桃園市、龜山鄉、中壢市、新屋鄉及大溪鎮等社區舉辦之「102年度防災社區活動」。
06/06	赴旺旺友聯產險公司進行宣導。
06/10	建置使用者端點行為管理機制。
06/11	合格評估人員第28期北區複訓。
06/13	國泰世紀產險公司進行宣導。
06/17~18	合格評估人員第29期中區新訓。
06/20	赴泰安產險公司進行宣導。
06/20	赴台壽保產險公司進行宣導。
06/21	合格評估人員第29期南區複訓。
06/24	赴新光產險公司進行宣導。
06/30	完成住宅地震保險超額再保合約2013年第一層續約。





■ 2013.09.11 新竹縣竹東國中校園宣導活動

Date	Major Events
21, MAY & 15, OCT	Holding promotion events at Dahan Institute of Technology.
27, MAY & 14, OCT	Holding promotion events at National Dong Hwa University.
01, JUN & 30, NOV	Participating in the “2013 Financial Sector’s Caring for the Society Fun Fair” organized by the Taiwan Financial Service Roundtable in Chiayi and Hsinchu.
02, 07~09, 23, 30, JUN & 24, JUL	Participating in the “2013 Disaster Prevention Community Activity” organized by the Fire Department of Taoyuan County in communities such as Longtan Township, Taoyuan City, Guishan Township, Chungli Ctiy, Sinwu Township, and Dasi Township.
06, JUN	Holding promotion events at Union Insurance Company.
10, JUN	Establishing the Information Security System.
11, JUN	Conducting the 28th Qualified Adjuster Retraining Program in central region.
13, JUN	Holding promotion events at Cathay Century Insurance.
17-18, JUN	Conducting the 29th Qualified Adjuster Training Program in central region.
20, JUN	Holding promotion events at Taian Insurance.
20, JUN	Holding promotion events at TLG Insurance.
21, JUN	Conducting the 29th Qualified Adjuster Retraining Program in south region.
24, JUN	Holding promotion events at Shin Kong Insurance.
30, JUN	Completing contract renewal of 2013 1st layer excess of loss treaty reinsurance.



■ 2013.09.15 保險宣導暨愛心義賣園遊會

項目	大事紀要
07/04~05	合格評估人員第 30 期南區新訓。
07/10	合格評估人員第 30 期中區複訓。
07/11	進駐人員第 6 期北區新訓。
07/19~、 20&28~29、 08/05	參與基隆市消防局舉辦五梯次之「102 年度暑期消防體驗營學校宣導活動」。
07/20、08/03	參與高雄市政府工務局於楠梓及左營舉辦之「102 年度公寓大廈管理座談會」。
07/28	臺北市消防局「102 年度文山區親職教育暨社區防災宣導活動」。
08/09~10、09/27	參與桃園縣政府於平鎮市、八德市、桃園市等舉辦之「102 年易淹水地區水患治理非工程措施推動計畫」。
08/14	合格評估人員第 31 期北區複訓。
08/22	完成基金財產總額增加為新台幣 937,138,851 元登記。
08/27	進駐人員第 1 期北區複訓。
08/30	完成再保險經紀人評選作業。
09/03	辦理模擬演練狀況一：通報回報演練。
09/06	合格評估人員第 32 期南區複訓。
09/07	參與臺北市政府「102 年度國家防災日宣導活動」。
09/07	電腦系統異地備援第二次演練。



■ 2013.09.25 住宅地震保險理賠機制模擬演練

Date	Major Events
04-05 JUL	Conducting the 30th Qualified Adjuster Training Program in south region.
10, JUL	Conducting the 30th Qualified Adjuster Retraining Program in central region.
11, JUL	Conducting the 6th Training Program for Stationed Personnel in north region.
19-20, 28-29 JUL & 05, AUG	Participating in the 5th session of the “2013 Fire Rescue Summer Camp Promotion Event” organized by the Keelung City Fire Department.
20, JUL & 03, AUG	Participating in the “2013 Apartment Building Management Seminar” organized by the Public Works Bureau of Kaohsiung City Government in Nanzih and Zuoying.
28, JUL	Taipei City Fire Department’s “2013 Wenshan District Parenting Education and Community Disaster Prevention Advocacy Activity”.
09-10, AUG & 27, SEP	Participating in the “2013 Plans for Non-Structural Flood Control Measures for Flood Prone Areas” organized by Taoyuan County Government in cities such as Pingzhen City, Bade City, and Taoyuan City.
14, AUG	Conducting the 31st Qualified Adjuster Retraining Program in north region.
22, AUG	Registering the growing assets of TREIF as NTD937,138,851.
27, AUG	Conducting the 1st Retraining Program for Stationed Personnel in north region.
30, AUG	Competing the process for selecting reinsurance brokers.
03, SEP	Conducting scenario 1 of Claim Settlements Simulation Drill: notification and feedback.
06, SEP	Conducting the 32nd Qualified Adjuster Retraining Program in south region.
07, SEP	Participating in the National Disaster Prevention Day advocacy event organized by Taipei City Government.
07, SEP	Second Disaster System Recovery Drill for 2013.



■ 2013.09.15 保險宣導暨愛心義賣園遊會

項目	大事紀要
09/10-11	辦理模擬演練狀況二：災情彙整 / 會議演練 / 通報回報 / 成立災區緊急服務中心演練。
09/10	進駐人員第 2 期中區複訓。
09/11	赴竹東國中進行宣導。
09/15	主辦 102 年保險宣導暨愛心義賣園遊會活動。
09/16~19	參加第 8 屆世界巨災管理機制論壇倡議亞太天然災害再保險機制。
09/18	赴竹北國中進行宣導。
09/24~25	赴淡江大學進行宣導。
09/25	辦理模擬演練狀況二：災區聯合理賠服務中心實地報到及狀況演練。
09/26	赴培英國中進行宣導。
09/26	參與新竹市消防局「102 年新竹市 921 國家防災日活動」。
10/01&18&25、 11/15&22	參與營建署於新北市、高雄市、臺中市、花蓮市及臺北市舉辦之「無障礙住宅獎勵申請宣導講習會」。
10/01	參與中華民國紳士協會天母分會「震災防治講座」。
10/02	赴內壢國中進行宣導。
10/07	合格評估人員第 33 期北區複訓。
10/08	參與宜蘭縣政府「102 年度工會幹部及會務人員勞工教育研習會」。
10/08	完成電子郵件安全、稽核與歸檔機制建置。



■ 2013.09.25 住宅地震保險理賠機制模擬演練

Date	Major Events
10-11, SEP	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.
10, SEP	Conducting the 2nd Retraining Program for Stationed Personnel in central region.
11, SEP	Holding promotion events at Chu Dong Junior High School.
15, SEP	Organizing the “2013 Insurance Promotion and Charity Fun Fair”.
16-19, SEP	Participating the 8th World Forum of Catastrophe Programmes and initiating the Asia Pacific Natural Catastrophe Reinsurance Mechanism.
18, SEP	Holding promotion events at Chubei Junior High School.
24-25, SEP	Holding promotion events at Tamkang University.
25, SEP	Conducting scenario 2 of Claim Settlements Simulation Drill: report for duty at the joint claim service center and preparedness drill.
26, SEP	Holding promotion events at Peiin Junior High School.
26, SEP	Participating in the “921 National Disaster Prevention Day” advocacy event held by Hsinchu City Fire Department.
01, 18, 25, OCT & 15, 22 NOV	Participating in the seminars which advocate “Barrier-Free Residential Building Reward Application” organized by Construction and Planning Agency, Ministry of Interior, in New Taipei City, Kaohsiung City, Taichung City, Hualien City, and Taipei City.
01, OCT	Participating in the “Earthquake Disaster Prevention Seminar” organized by the Tienmu Chapter of Gentlemen Association of the ROC.
02, OCT	Holding promotion events at Neili Junior High School.
07, OCT	Conducting the 33rd Qualified Adjuster Retraining Program in north region.
08, OCT	Participating in the “2013 Labor Education Seminar for Union Managers and Union Affair Personnel” organized by Yilan County Government.
08, OCT	Completing the Email Security, Auditing, and Archiving System.



■ 2013.10.16 苗栗縣竹南國中校園宣導活動

項目	大事紀要
10/14~19	參與 2013 年國際保險監理官協會 (IAIS) 年會與協助會議總務及資訊相關工作。
10/16	赴竹南國中進行宣導。
10/17	赴三民國中進行宣導。
10/17&18	參與苗栗縣消防局舉辦二梯次之「102 年苗栗縣強化防救災教育訓練」。
10/18	臺北市建管處「102 年臺北市公寓大廈建築物室內裝修宣導說明會」。
10/23	赴照南國中進行宣導。
10/30	赴中興國中進行宣導。
11/06	合格評估人員第 34 期北區複訓。
11/07	赴育達科技大學進行宣導。
11/15	赴佛光大學進行宣導。
11/29	舉辦「極端巨災風險之評估方法與創新對策」研討會。
12/12	辦理模擬演練討會暨頒獎典禮。
12/20	完成住宅地震保險業務宣導資料庫暨網路宣導平臺建置。
12/27	完成電腦系統駭客入侵模擬演練。
12/31	完成住宅地震保險共保組織合約 2014 年續約。



■ 2013.12.20 政治大學師生參訪

Date	Major Events
14-19, OCT	Participating in the 2013 IAIS Annual Conference on October 14 – 19, 2013 and assisting in general affair and IT related work for the conference.
16, OCT	Holding promotion events at Junan Junior High School.
17, OCT	Holding promotion events at Sanmin Junior High School.
17-18, OCT	Participating in the 2nd session of the “2013 Miaoli County’s Reinforcing Disaster Prevention and Rescue Training” organized by the Miaoli Country Fire Department.
18, OCT	Taipei City Construction Management Office’s “2013 Taipei City Information Session for Interior Construction of Apartment Buildings”.
23, OCT	Holding promotion events at Jaunan Junior High School.
30, OCT	Holding promotion events at Chunghsing Junior High School.
06, NOV	Conducting the 34th Qualified Adjuster Retraining Program in north region.
07, NOV	Holding promotion events at Yu Da University of Science and Technology
15, NOV	Holding promotion events at Fo Guang University.
29, NOV	Organizing the Conference on Evaluation and Creative Solutions to the Extreme Catastrophe Risks.
12, DEC	Organizing a simulation drill discussion meeting and an award ceremony.
20, DEC	Establishing Residential Earthquake Insurance Business Promotion Database & E-learning Online Promotion Platform.
27, DEC	Completing cyber attack drill.
31, DEC	Completing the 2014 residential earthquake insurance co-insurance contract renewals.

# 2013 年活動照片集錦 Activity Images

1月



■ 2013.01.19 臺北市消防局 119 擴大防災宣導活動

2月



■ 2013.02.19 合作金庫銀行通路宣導活動

4月



■ 2013.04.26 參加新竹縣災害防救演習



■ 2013.4.23 Swiss Re 來訪

5月



■ 2013.05.13 合格評估人員教育訓練複訓課程



■ 2013.05.17 聯合大學學校宣導活動



## 5月



■ 2013.5.13 Guy Carpenter 來訪



■ 2013.05.15 土地銀行通路宣導活動

## 6月



■ 2013.06.02 桃園縣龍潭鄉八德村防災社區宣導活動

## 7月



■ 2013.7.19 AonBenfield 來訪

## 8月



■ 2013.07.28 基隆市消防局暑期消防體驗營宣導活動



■ 2013.08.09 拜訪南投縣消防局



■ 2013.09.07 臺北市政府國家防災日宣導活動



■ 2013.09.24 淡江大學宜蘭校區學校宣導活動



■ 2013.09.15 保險宣導暨愛心義賣園遊會  
(金管會曾主委銘宗(右四)主持捐贈儀式)



■ 2013.09.15 保險宣導暨愛心義賣園遊會  
(金管會曾主委銘宗致詞)



■ 2013.09.15 保險宣導暨愛心義賣園遊會 (嘉義縣民雄鄉)



■ 2013.09.25 住宅地震保險理賠機制模擬演練



■ 2013.09.25 住宅地震保險理賠機制模擬演練

## 10月



■ 2013.09.25 住宅地震保險理賠機制模擬演練



■ 2013.10.16 苗栗縣竹南國中校園宣導活動

## 11月



■ 2013.11.26 住宅地震保險國中校園宣導抽獎活動



■ 2013.11.30 金融服務關懷社會園遊會（新竹縣竹北市）



# TREIF 2013

出版者：財團法人住宅地震保險基金

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出版年月：2014 年 8 月