

TREIF 2012

Annual Report



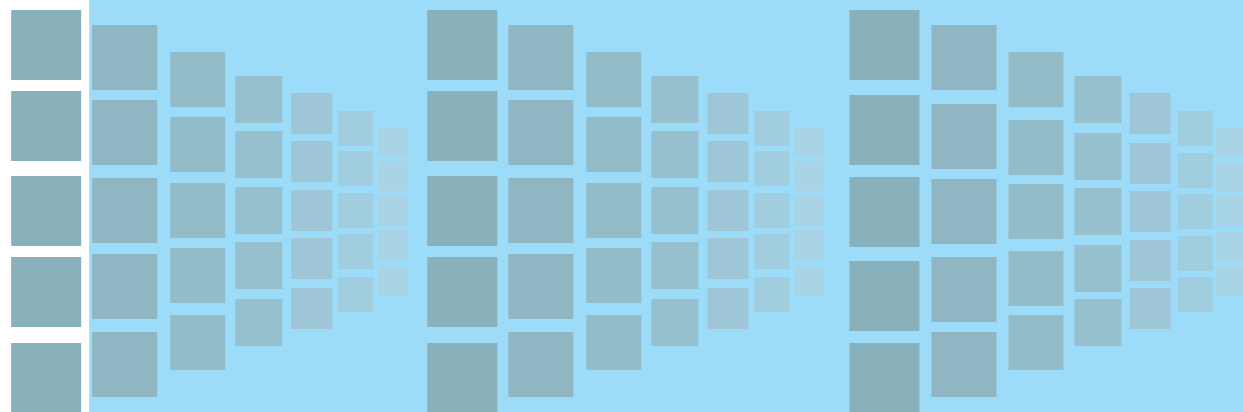
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序 言



董事長 石燦明

住宅地震保險制度(以下簡稱本保險制度)自2002年實施至今,已屆滿10週年,在主管機關、地震保險基金及保險同業的努力合作共同推廣下,住宅地震保險之投保率從921地震前之0.2%提升到101年底之30.11%,投保的住宅戶數也從初期的1萬3千戶增加至246萬戶,同時,每戶也擁有最高150萬元的地震保險保障及20萬元的臨時住宿費用給付。地震保險基金累積之各項準備金迄2012年底已達155.3億元,本保險制度之實施,已頗具成效。

本保險制度深耕10年,在產、官、學等各界專家與地震保險基金的努力之下,本保險制度不斷強化與改善,在危險承擔與分散機制方面:該機制總責任額由新臺幣500億元提高至新臺幣700億元;擴大住宅地震保險承保範圍,將因地震引起之海嘯、海潮高漲及洪水所致房屋全損納入承保範圍;費率由新臺幣1,459元調降為新臺幣1,350元,保險金額由新臺幣120萬元調高至新臺幣150萬元,臨時住宿費用則由新臺幣18萬元調高至新臺幣20萬元;建置自有之住宅地震保險風險評估模型(TREIF-ERA),增進風險評估可信度與合理性。在理賠作業方面:建立早期損失評估系統;訂定理賠標準作業程序與全損評定及鑑定基準;建置理賠作業相關資訊系統;培訓合格評估人員、災區聯合理賠服務中心進駐人員;每年定期辦理理賠作業模擬演練;建置住宅地震保險地理資訊系統;將本保險資料空間化,以加速理賠處理作業及提高民眾服務品質。

2012年適逢本基金建制10週年，本基金特於嘉義市舉辦10週年愛心園遊會，以喚起社會各界對本保險制度之重視，同時關懷社會弱勢族群，並結合產險同業共襄盛舉，捐贈50萬元予嘉義市9大身心障礙團體；另精心編纂住宅地震保險建制10週年特刊，詳實記載本保險之建制歷程、制度特色及實施績效，為本保險制度10年來之奠基工程留下珍貴的歷史軌跡，並廣納各界之期許與建言，提出本基金未來發展之方向。此外，借鏡紐日震災之經驗，辦理「如何因應日益增加之天災風險」研討會，邀請日本三井住友保險公司及國際再保經紀人，分享其處理地震災損之理賠經驗及分析臺灣天然巨災風險的因應之道等。

面對下一個10年的挑戰，本基金將繼續於住宅地震保險危險分散機制之檢討、住宅地震保險之承保、理賠作業之建立與改善、共保業務之處理、再保險之安排、業務宣導、培訓理賠相關人力等各方面改進；並參酌國際發展經驗，以期建立一個更完善、更具效率之住宅地震保險制度；並積極辦理各項公益宣導活動、加強全民地震風險意識、提升住宅地震保險投保率、落實普遍提供民眾住宅地震基本保障之政策性目標。

董事長 **石燦明**
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 10 years since its launch in 2002. Under the joint effort of the competent authority, Taiwan Residential Earthquake Insurance Fund (TREIF) and insurance businesses in Taiwan, the take-up rate of the residential earthquake insurance has increased from 0.2% prior to 921 Earthquake to 30.11% as of the end of 2012. The number of residential households insured under the Scheme has also increased from 13,000 in the initial implementation period to 2,460,000 according to the most current data. Moreover, each insured residential household is now covered by a maximum sum insured of NT\$1.50 million plus a maximum contingent living expense of NT\$200,000. As of the end of 2012, various cumulative reserves of the TREIF have amounted to over NT\$15.53 billion, indicating the effective results of the Scheme.

During the 10 years of its implementation, the Scheme has continuously improved and enhanced under the efforts of experts from academic, business, and government sectors and TREIF. The risk assumption limit of the residential earthquake insurance's risk spreading mechanism was raised from NT\$50 billion to NT\$70 billion. The scope of coverage was expanded to include total loss of insured residential building due to tsunami, sea surge and flood caused by an earthquake. The annual flat premium was reduced from NT\$1,495 to NT\$1,350. The maximum sum insured per household was increased from NT\$1.2 million to NT\$1.5 million, and the maximum contingent living expense was increased from NT\$180,000 to NT\$200,000. TREIF-ERA was established to improve the credibility and rationality of the risk assessment. In terms of claim settlements, the Early Seismic Loss Estimation System was established. Also, the standard operating procedures for claim settlements and the criteria of total loss of assessment were established. A claim settlement information system was built. Qualified adjusters and joint claim service center stationed personnel have been trained. Every year, simulation drills for claim settlements are held. A geographic information system (GIS) for the residential earthquake insurance was created; the insurance data is now presented in spatial display for expediting claim settlement and enhancing service quality purposes.

2012 marks the 10th anniversary of the founding of the TREIF. To celebrate this milestone, TREIF held a charity fundraising event in Chiayi City to raise the public awareness of the Scheme as well as to care for the socially disadvantaged groups. With the contribution and participation of non-life insurers, a donation of NT\$500,000 was made to nine non-profit organizations in Chiayi City. In addition, TREIF compiled a book, "Taiwan Residential Earthquake Insurance Fund 10th Anniversary Special Commemorative Edition," to record the development of the residential earthquake insurance, special features of the Scheme and implementation results of the Scheme, leaving a valuable historical record of the Scheme. A collection of advices and recommendations for TREIF's future growth and development written by important friends and partners of TREIF was also included in the book. To learn from the New Zealand and Japan earthquake experience, TREIF organized a conference on "Responding to the Increasing Risk Exposures in Natural Catastrophe," inviting special speakers from Mitsui Sumitomo Insurance and international reinsurance brokers to share their experience in handling earthquake insurance claim settlements and to analyze how Taiwan should respond to the risk exposures in natural catastrophe.

While facing the challenges of the next decade, TREIF will continue to review the risk spreading mechanism of the Scheme, to establish and further improve the underwriting and claim settlement procedures as well as to strengthen the coinsurance management, the reinsurance placement, the business promotion and the training for claim settlement related personnel. Through learning from the experience of other countries, TREIF aims to build a more comprehensive and efficient scheme for the residential earthquake insurance in Taiwan. Additionally, TREIF will actively organize various types of promotional events, strengthen the public awareness of earthquake risk, increase the take-up rate of the insurance, and deliver the policy objective of providing the basic residential earthquake protection to the general public.

Chairman *Tsan-Ming Shih*

President *Warren Chang*

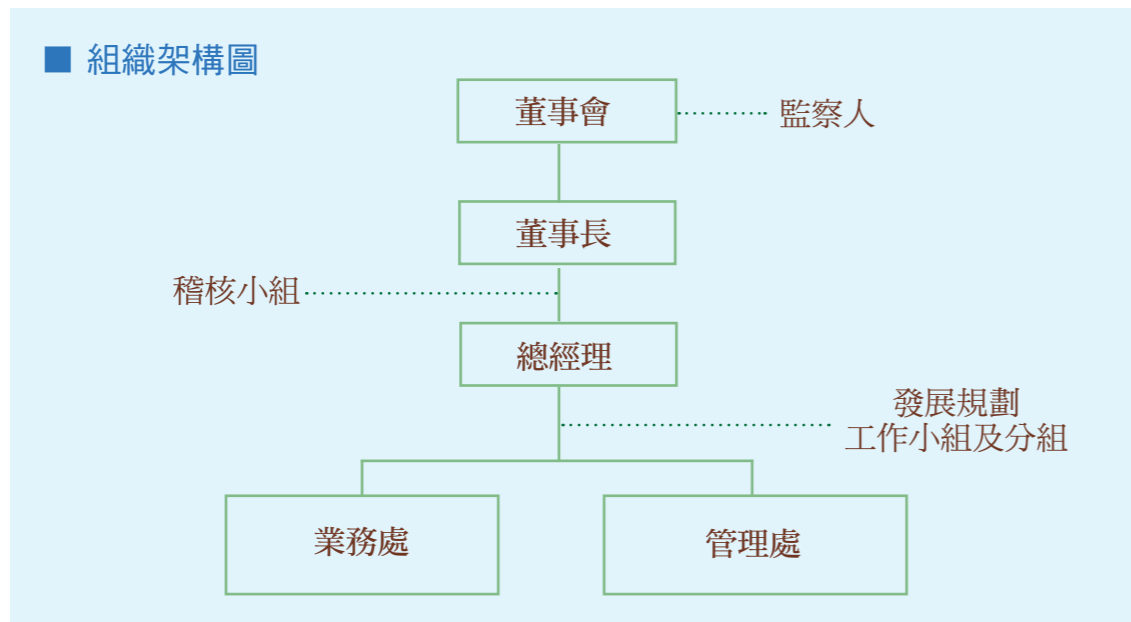
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組織概況

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日正式設立登記，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。



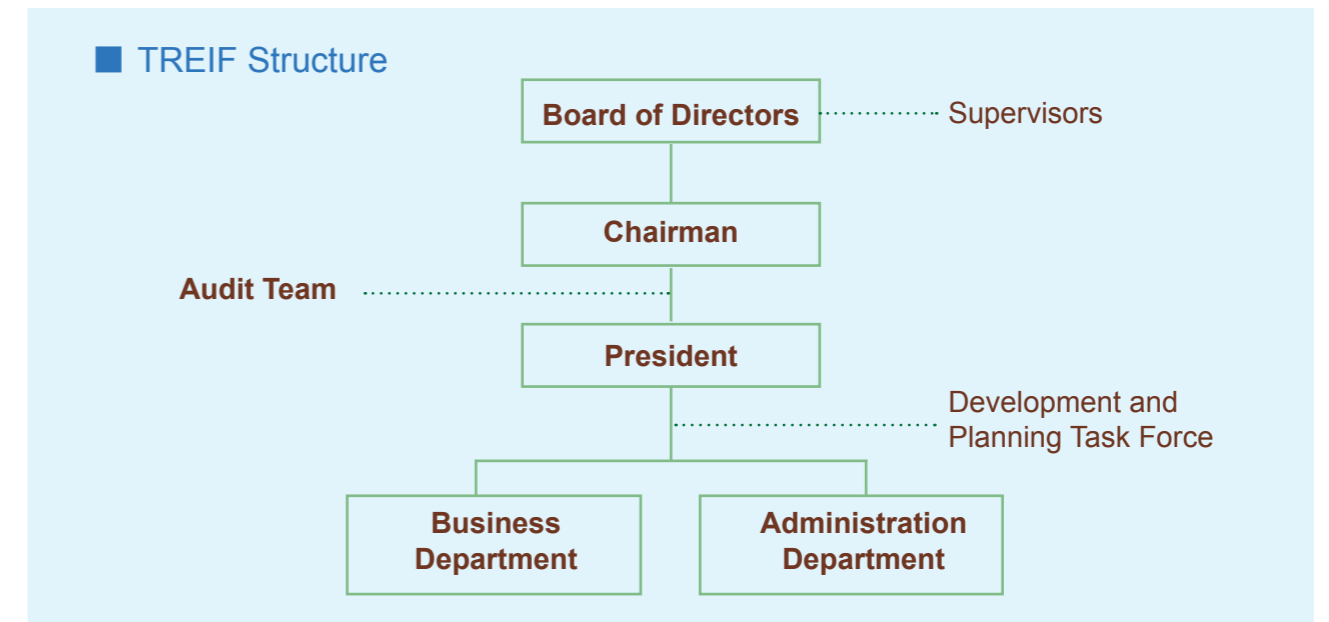
■ 董事會

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

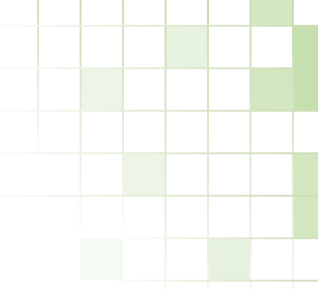
Taiwan Residential Earthquake Insurance Fund (TREIF) is a public service, non-profit organization officially established on January 17, 2002. It is the third national residential earthquake insurance organization initiated by government in Asia, following the examples of Japan and Turkey.



■ 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。



■ 地震保險基金全體同仁合照

■ Supervisors

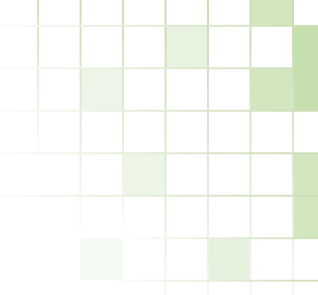
TREIF has two supervisors who are designated by the competent authority to supervise the business operation and financial affairs of TREIF.

■ 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.



■ 地震保險基金首長及主管合照，由左至右為業務處副理賴振龍、管理處副理黃美華、董事長石燦明、總經理張萬里、管理處經理許淑惠、業務處經理張澤慈。



■ 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。



■ 2012.07.25 參訪臺北市災害應變中心

■ 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.



■ 2012.05.22 北區地震保險進駐人員新訓



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 NT\$50 billion. The structure of the residential earthquake insurance risk assumption mechanism was thus established.

Effective from April 1, 2002, all residential fire insurance policies issued must expand the coverage to include the basic residential earthquake insurance, with a maximum sum insured of NT\$1.2 million per household. The annual flat premium was set at NT\$1,459 (reduced to NT\$1,350 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 NT\$180,000 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 NT\$2 billion of the NT\$50 billion liability in the first tier was assumed by the residential earthquake Co-insurance Pool, and the remaining NT\$48 billion liability in the second tier was assumed and/or ceded by TREIF. The maximum risk assumption of residential earthquake insurance was raised from NT\$50 billion to NT\$60 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

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 NT\$70 billion starting in 2009. The maximum sum insured per subject matter insured under the residential earthquake insurance has been increased to NT\$1.5 million effective from January 1, 2012, and the maximum contingent living expense has also been increased to NT\$200,000. Meanwhile, the annual flat premium for the insurance maintains at NT\$1,350 per policy. The definition of "earthquake" under the policy has been revised as natural earthquake, which is observed and recorded by the seismic observatory competent authority of Taiwan and other nations to extend to cover any loss or damage caused by the tsunami. The definition for the term of "total loss" has also been revised, referring to any of the following conditions - (1) The subject matter insured is demolished as informed, ordered or acted by the government agency; or (2) The subject matter insured has been assessed



■ 2012.09.21 住宅地震保險建制 10 週年研討會



■ 2012.08.10 邀請 Willis Re 介紹國際巨災債券發行經驗分享



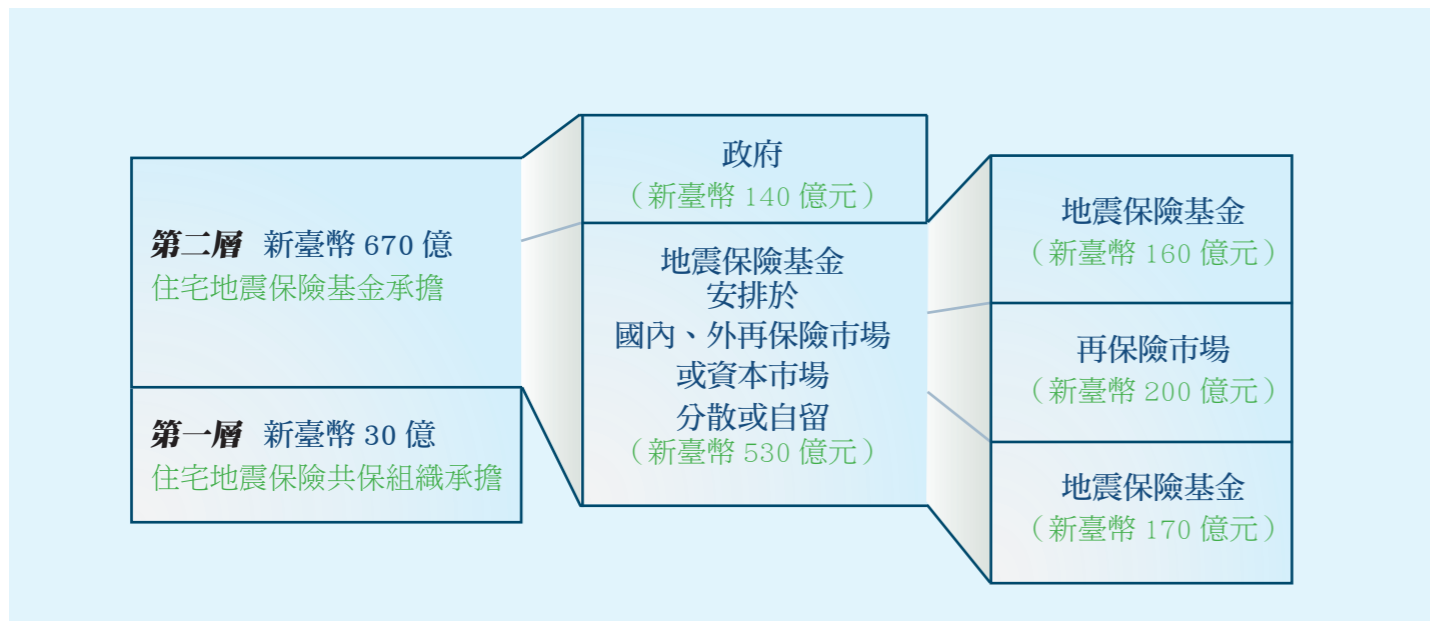
■ 2012.12.10 住宅地震保險理賠機制模擬演練檢討會暨頒獎典禮

居住且修復費用為危險發生時之重置成本百分之五十以上者。

為因應未來發生大規模地震或第二次地震時可能需重新安排不同起賠點之再保險保障，有助於本保險制度順利運作，自2013年1月1日起危險分散機制各層危險承擔限額調整如次：

第一層：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：



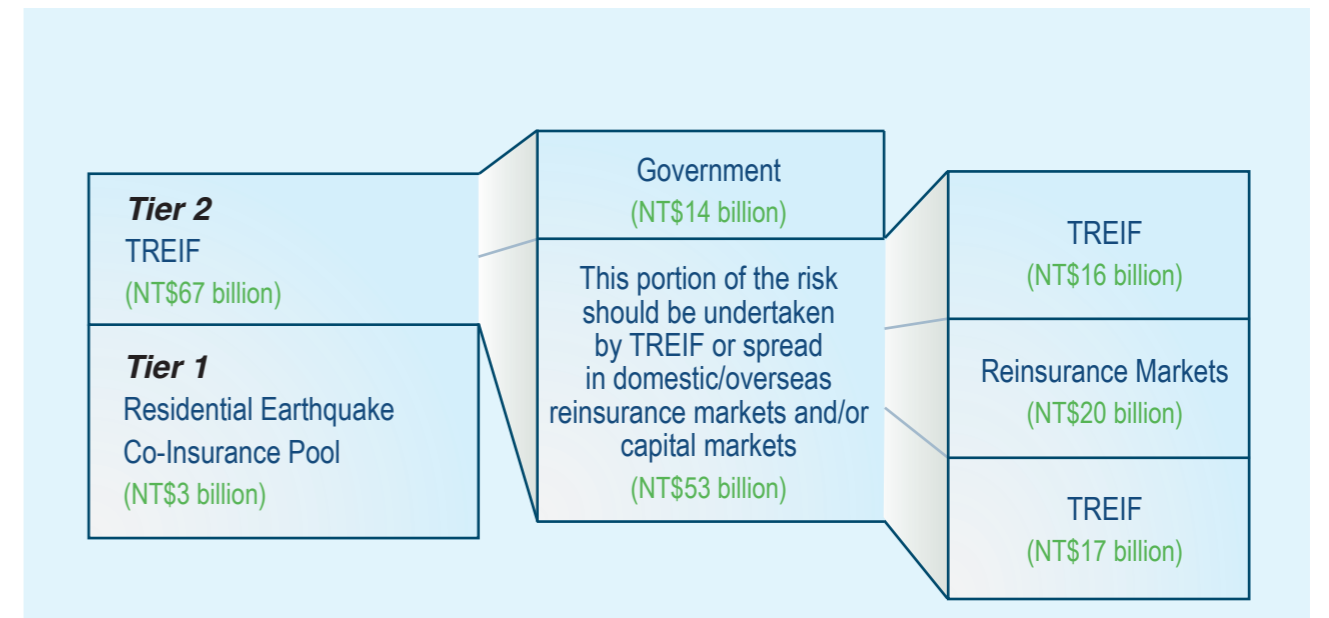
- (一) 新臺幣530億元以下部分，由地震保險基金視業務需要及市場成本狀況，安排於國內、外再保險市場或資本市場分散或自留，前述危險分散方式，應報經主管機關備查；修正時，亦同。
- (二) 超過新臺幣530億元至新臺幣670億元部分，仍由政府承擔，損失發生時由主管機關編列經費需求報請行政院循預算程序辦理。

by a qualified adjuster, or by an association of professional architect, structural engineer, civil engineer, or geotechnical engineer, that the insured building has been assessed uninhabitable and in need of demolition and rebuilding; or has been assessed that it could be inhabitable after repairing and the repairing cost equals to or exceeds 50% of the replacement cost at the time when the insured risk occurs.

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

Tier 1: NT\$3 billion undertaken by the Co-insurance Pool.

Tier 2: NT\$67 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 NT\$53 billion shall be spread in domestic, and/or overseas reinsurance markets and/or capital markets and/or retained by TREIF in accordance with business needs and/or market costs. The aforementioned risk spreading mechanisms shall be reported to the competent authority for recordation. The preceding provision also applies to any subsequent changes thereto.
- (2) The portion over NT\$53 billion and up to NT\$67 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.



2012.09.20 新竹市國家防災日地震災害研習會

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.



2012.11.16 臺南市富邦產險公司通路宣導

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2012年底止，有效保單件數約246萬件，以全國住宅總戶數8,166,245戶計算，投保率為30.11%，較前一年成長2.88%。歷年來住宅地震保險有效保單件數、簽單保費及成長率詳如下表。

住宅地震保險有效保單件數及成長率

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

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 Taiwan's residential earthquake insurance in 2002, it has experienced steady growth. At the end of 2012, the total policies in force reached 2.46 million, and accounted for 30.11% of the total national households of 8.17 million, growing by 2.88% 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 Growth Rates

Unit: NT\$1,000

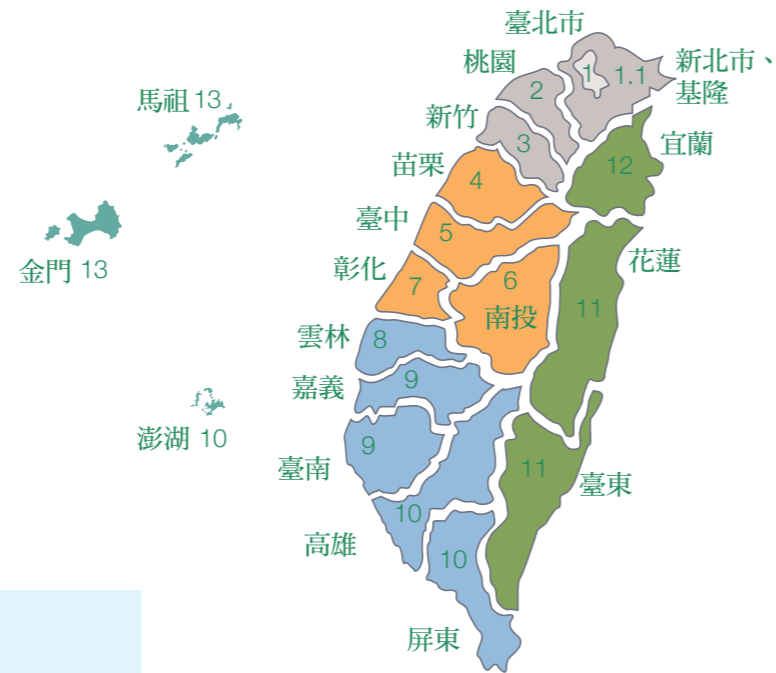
Year	Policies In Force	Written Premium Income
2002 (4月~12月)	455,498	661,231
2003	859,213	1,242,788
2004	1,173,082	1,702,959
2005	1,447,545	2,101,527
2006	1,672,043	2,425,076
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2008	2,029,369	2,947,698
2009	2,168,528	2,951,981
2010	2,294,738	3,057,970
2011	2,390,202	3,193,562
2012	2,459,152	3,202,554

Note: 1. Effective from April 1, 2009, the annual flat premium has been reduced from NT\$1,495 to NT\$1,350 per policy.
2. Effective from January 1, 2012, the maximum sum insured has been increased from NT\$1.2 million to NT\$1.5 million per policy.



◆ 累積責任額及投保率

截至2012年12月31日止住宅地震保險全國累積責任額達新臺幣4兆367億元，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39.12%。

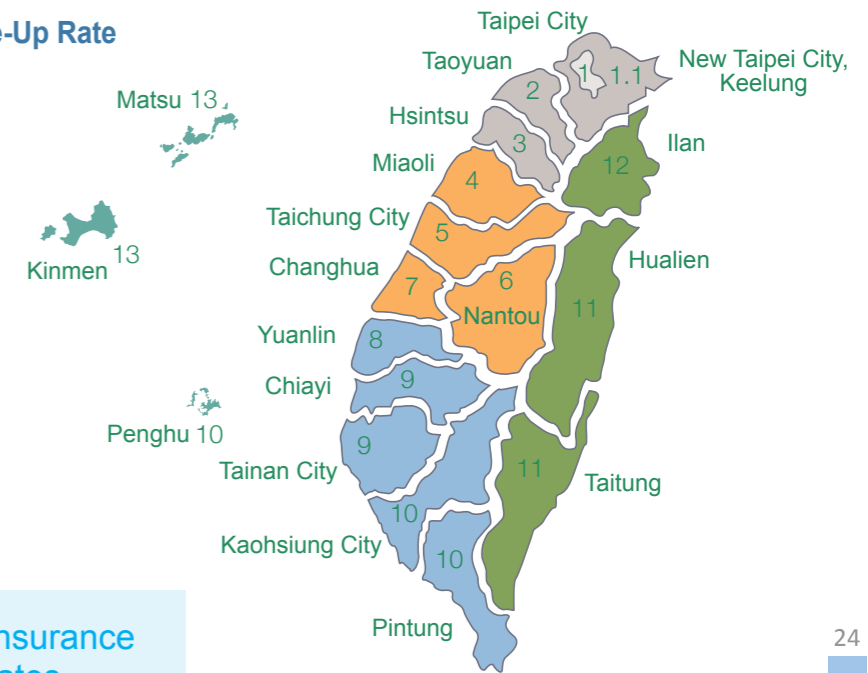


住宅地震保險累積責任額及投保率

地區	累積責任額 (新臺幣元 NT\$)	累積責任額 比率 (%)	保單件數 (件)	住宅戶數 (戶)	投保率
1 臺北市	547,983,365,389	13.58%	336,954	861,414	39.12%
1.1 新北市、基隆	1,008,575,771,092	24.99%	610,607	1,584,062	38.55%
2 桃園	447,822,481,960	11.09%	269,423	725,189	37.15%
3 新竹	192,500,843,308	4.77%	118,188	321,101	36.81%
4 苗栗	65,874,482,869	1.63%	40,176	189,568	21.19%
5 臺中	511,424,414,826	12.67%	311,218	943,418	32.99%
6 南投	49,654,664,844	1.23%	30,214	175,645	17.20%
7 彰化	118,061,302,246	2.92%	71,465	413,419	17.29%
8 雲林	55,278,130,508	1.37%	33,210	259,440	12.80%
9 嘉義、臺南	351,852,556,050	8.72%	215,171	977,782	22.01%
10 高雄、屏東、澎湖	546,733,934,282	13.54%	335,824	1,312,310	25.59%
11 花蓮、臺東	78,842,881,286	1.95%	48,468	211,195	22.95%
12 宜蘭	57,900,607,957	1.43%	35,708	176,136	20.27%
13 金門、其他列嶼	4,153,718,690	0.10%	2,526	15,566	16.23%
合計	4,036,659,155,307	100.00%	2,459,152	8,166,245	30.11%

◆ Cumulative Liability & Insurance Take-Up Rate

As of December 31, 2012, the cumulative liability of Taiwan's residential earthquake insurance amounted to NT\$4.0367 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 rate was higher in areas north of Hsinchu and in Taichung. The highest take-up rate of 39.12% was achieved in Taipei City.



Taiwan Residential Earthquake Insurance Cumulative Liability & Take-up Rates

Zone	Cumulative Liability (NT\$)	Rate (%)	Policies in Force	Households	Take Up Rate(%)
1 Taipei City	547,983,365,389	13.58%	336,954	861,414	39.12%
1.1 New Taipei City, Keelung	1,008,575,771,092	24.99%	610,607	1,584,062	38.55%
2 Taoyuan	447,822,481,960	11.09%	269,423	725,189	37.15%
3 Hsintsu	192,500,843,308	4.77%	118,188	321,101	36.81%
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5 Taichung	511,424,414,826	12.67%	311,218	943,418	32.99%
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8 Yuanlin	55,278,130,508	1.37%	33,210	259,440	12.80%
9 Chiayi, Tainan	351,852,556,050	8.72%	215,171	977,782	22.01%
10 Kaohsiung, Pintung, Penghu	546,733,934,282	13.54%	335,824	1,312,310	25.59%
11 Hualien, Taitung	78,842,881,286	1.95%	48,468	211,195	22.95%
12 Ilan	57,900,607,957	1.43%	35,708	176,136	20.27%
13 Kinmen and other isles	4,153,718,690	0.10%	2,526	15,566	16.23%
Total	4,036,659,155,307	100.00%	2,459,152	8,166,245	30.11%



■ 2012.07.16 參訪新竹市消防局

■ 理賠作業

◆ 檢討修正住宅地震保險理賠案件處理費用申請及攤回

修正本保險理賠費用項目及報銷之規定，明訂地震保險基金為處理本保險理賠相關作業而臨時增加之人事費用，屬本保險理賠費用，並增訂本保險理賠費用之範圍為概括性規定。

◆ 檢討修正理賠作業處理程序

為提升理賠處理效率，增訂理賠作業處理時程流程圖及於理賠作業處理流程之理賠中樞小組下增設媒體文宣、理賠服務與資訊總務三個分組，成員由產險公會、八大簽單公司及地震保險基金組成，且理賠中樞小組之任務工作增列「決定是否成立災區辦公室、設置地點及進駐人員人數」及「督導所屬資訊總務分組、理賠服務分組及媒體文宣分組」；緊急會議之會議議題增列「建議特別措施方案」。

◆ 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

災區聯合理賠服務中心設置原則，增列災區緊急服務中心之設置據點、數量、規模及進駐人員人數，增列正、副主任資格之規定，並配合「住宅地震保險理賠作業處理程序」之修正，修正相關作業內容。

◆ 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

- 配合「住宅地震保險理賠作業處理程序」之修正，修正相關作業內容，重點如下：
- (一) 修正流程圖新增時間軸，預估震後三天內完成第一梯次合格評估人員之調度。
 - (二) 將住宅地震保險調度理賠管理資訊系統相關作業納入本處理程序中。

■ Claim Operation

◆ Revisions on the “Guidelines for Applying for Reimbursements of Residential Earthquake Insurance Claim Settlement Expenses”

Changes were made on expense items that qualify as claim settlement expenses and stipulations on reimbursement. The amendment specifies that TREIF's temporarily increased personnel expense due to the operation of claim settlements for the residential earthquake insurance shall be considered claim settlement expense, and it adds a new stipulation indicating that the scope of claim settlement expenses for the residential earthquake insurance shall be in favor of broader coverage.

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

To enhance the efficiency of claim settlements, a flowchart depicting claim settlement procedures was added. Additionally, a Media & Communications Sub-Team, a Claim Services Sub-Team, and an IT & General Affairs Sub-Team were created under the Claim Settlement Core Team. The sub-teams are comprised of members from the Non-Life Insurance Association, eight major underwriting companies and TREIF. Moreover, the Claim Settlement Core Team is responsible for several newly added tasks: to decide whether to establish an office in the disastrous area, the location of the office, the number of staff to station in the office as well as to supervise Media & Communications Sub-Team, Claim Services Sub-Team, and IT & General Affairs Sub-Team. Finally, “Recommendation of Special Measures” was added to the agenda of emergency meeting.

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

Several principles regarding the establishment of Joint Claim Service Center in Disastrous Areas were added: the locations, the quantity, and the scale of the Joint Claim Service Centers and the number of personnel needed to be stationed in the Joint Claim Service Centers. Additionally, rules governing the qualifications of directors and deputy directors were added as well. Relevant operation procedures have been modified in conjunction with the revisions made on the Procedures for Claim Settlements of the Residential Earthquake Insurance.

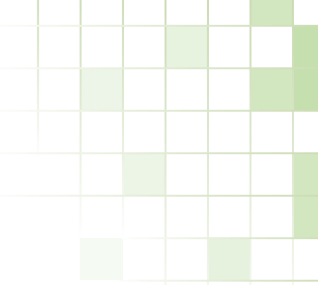
◆ Revisions on the Standard Operation Procedure of the Mechanism for Coordination and Mobilization of Qualified Adjusters for the Residential Earthquake Insurance

In conjunction with the revisions made on the “Procedures for Claim Settlements of the Residential Earthquake Insurance,” relevant operation procedures were modified. Key modifications include:

- (1) A timeline was added to the flowchart, where the mobilization of the first batch of qualified adjusters is estimated to be completed within three days after an earthquake.
- (2) Operations related to the “Mobilization and Claim Settlements Management Information System for the Residential Earthquake Insurance” was added into the handling procedures.



■ 2012.10.18 住宅地震保險模擬演練



◆ 擬具「財團法人住宅地震保險基金緊急應變計畫」及「財團法人住宅地震保險基金緊急應變人力需求及規劃報告」

擬具地震保險基金緊急應變計畫，並針對震災後六種可能緊急情況進行假設，以使地震保險基金同仁平日即能熟悉本計畫，日後面臨相關情境假設狀況發生時，能立即採取有效之應變措施並依本保險理賠作業處理程序辦理相關作業，本計畫內容包括前言、災害分析與情境假設、啟動時機與任務編組、應變措施、本保險理賠作業處理程序及演練與檢討等。

擬具地震保險基金緊急應變人力需求及規劃報告，針對重大地震事故發生時緊急應變人力需求與配置，事先未雨綢繆，規劃並擬訂配套措施以為因應，考量地震保險基金依現有人力，恐無法因應大規模地震後之大量工作，本報告內容檢視地震保險基金現有組織架構及人力編制，針對大規模地震發生時，地震保險基金之人力需求做通盤整體之規劃，以因應大規模地震發生之理賠相關作業運作，使地震保險基金充分發揮住宅地震保險中樞組織之角色任務。

為因應地震保險基金於大規模震災後處理本保險理賠作業之人力不足，地震保險基金業依主管機關指示，完成產險公會及簽單公司與地震保險基金之協調作業及工作分配，並召開周邊單位支援地震保險基金緊急應變人力協商會議，獲得周邊單位支援人力之共識。

◆ 理賠模擬演練

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之狀況，且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等情形之模擬演練，特於2012年依兩種情境狀況辦理模擬演練，演練內容包括：

◆ Development of “TREIF Emergency Response Plan” and “Manpower Demand and Planning Report for TREIF Emergency Response”

The “TREIF Emergency Response Plan” was developed. By making assumptions based on six potential emergency situations following an earthquake, the aim of the Plan is making sure that TREIF staff are familiar with the plan on a daily basis so that they can immediately adopt the emergency measures and operate based on the “Procedures for Claim Settlements of the Residential Earthquake Insurance” when they are facing emergency situations. The content of the Plan includes a preface, hazard analysis and scenarios, timing for activation and division of work, emergency measures, and procedures for claim settlements and simulation drill and review.

The “Manpower Demand and Planning Report for TREIF Emergency Response” was also developed to project the manpower demand and allocation when responding to an emergency after a major earthquake. The report contains a plan and specific responsive measures. Concerning that the current manpower of TREIF is probably not enough to cover the amount of work which will arise after a large-scale earthquake, this report covers an examination of TREIF’s current organization framework and human resource, a comprehensive plan on the overall manpower demand after a large-scale earthquake, and operation of claim settlement after a large-scale earthquake to ensure that TREIF lives up to its pivotal role in the Scheme.

To prevent insufficient manpower in claim settlement service after a large-scale earthquake, TREIF completed a plan with coordination procedure and division of work amongst TREIF, Non-Life Insurance Association, and underwriting companies as instructed by the competent authority. Furthermore, TREIF convened meetings seeking related organization’s commitment to support the manpower management plan for TREIF emergency response and successfully received their consensus to provide manpower support.

◆ Claim Simulation Drill

Two simulation drills were conducted in 2012 to help to understand TREIF’s execution of the tasks of emergency response plan after a big earthquake; and to verify whether TREIF and underwriting companies can carry out various tasks following the guidelines and stipulations in the Procedures for Claim Settlements of the Residential Earthquake Insurance, where TREIF can utilize “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. It also test whether qualified adjusters and joint claim service center stationed personnel are ready to receive mobilization requests, reply feedbacks, report for duty, and divide work. The two drills in 2012 covered the following:



2012.10.31 臺北市萬華區婦宣中隊宣導

(一) 假設地震造成地震保險基金部分機房設備毀損(Server Crash)，使調度資訊系統異常無法執行發送調度通報，依地震保險基金緊急應變計畫啟動該系統異地備援機制，以不預警方式針對現有已受訓之合格評估人員與進駐人員，利用備援系統發送徵調事件通知，測試其通報回報之狀況。

(二) 假設於臺灣北部之山腳斷層發生芮氏規模6左右之大地震，地震造成部分橋樑道路中斷、數千棟房屋毀損及若干民眾傷亡。台電電力系統部分變電所變壓器及配電線路跳脫，造成約萬餘戶停電及基地台無法正常運作使行動電話部分地區通訊中斷，部分民營電信機房停電及冷卻設備毀損造成部分地區網路中斷，且中央災害應變中心於震災開設，據此啟動本保險理賠作業處理程序，召開內部會議、緊急會議與成立理賠中樞小組暨其轄下媒體文宣、理賠服務及資訊總務三任務分組，並依理賠中樞小組決議設置四處災區聯合理賠服務中心，調度進駐人員32名，另根據合格評估人員統一協調調度標準作業程序利用地理資訊系統調度合格評估人員226名，各受調度人員進行通報回報及實地報到演練，並迅速辦理各項作業。產險公會及簽單公司於各階段模擬演練皆積極配合，演練作業執行十分順暢，並達成預期目標。合格評估人員及進駐人員均能在不預警緊急情況下回覆率達100%，實地報到比率亦達99%。四處災區聯合理賠服務中心主召集簽單公司確實瞭解並掌握現場狀況，且調度資訊系統與地理資訊系統運作正常。



2012.09.21 臺北市災害防救深耕計畫社區防災成果展

(1) Assuming that an earthquake caused partial server crash, leading to abnormality of the mentioned mobilization information system where mobilization request cannot be sent; therefore Disaster Recovery Mechanism System was activated in accordance with the TREIF Emergency Response Plan; mobilization requests were sent by the recovery system to qualified adjusters and stationed personnel without warning to test their readiness to receive notification and reply back.

(2) Assuming a 6.0 magnitude earthquake hit the fault line in the foothill of northern Taiwan. The earthquake caused road and bridge damages, destroyed thousands of houses and hurt and killed numerous people. Some of Taiwan Power Company's electrical substations, transformers, and electric power distribution lines were damaged leaving tens and thousands of users without power. Communication base station failed to operate properly thus cutting off mobile communication in some of the areas. A few private-owned telecommunication rooms had no power, and cooling equipments were destroyed leading to internet outage in some areas. Central Emergency Response Center began to operate due to the earthquake. This triggered the launch of the Procedures for Claim Settlements of the Residential Earthquake Insurance which included steps such as, convening an internal meeting, calling for an emergency meeting, and setting up a claim settlement core team as well as a media & communications sub-team, a claim services sub-team, and an IT & general affairs sub-team. During the drill, the core team passed a resolution to set up four joint claim settlement service centers and mobilize 32 stationed personnel and 226 qualified adjusters. Qualified adjusters were mobilized based on Standard Operation Procedure of the Mechanism for Coordination and Mobilization of Qualified Adjusters for the Residential Earthquake Insurance by using Residential Earthquake Insurance Geographic Information System. All mobilized personnel and adjusters replied to the claim service request, reported for duty at the assigned site, and quickly began to launch related operations. Non-Life Insurance Association and underwriting companies actively participated in all stages of the simulation drill. The drill was conducted smoothly and successfully. All goals were met. Qualified adjusters and stationed personnel's reply rate to mobilization request without heads-up was 100%, and report for duty rate was 99%. Underwriting companies that headed each of the four joint claim settlement service centers understood the situations and were fully in control. Moreover, both "Mobilization and Claim Settlements Management Information System for the Residential Earthquake Insurance" and "Residential Earthquake Insurance Geographic Information System" operated normally.



■ 研究發展

◆ 住宅地震保險制度發展規劃工作小組

2012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11次會議，完成每季本保險有效保單之風險評估結果之檢視、借鏡紐、日發生多次大規模地震事件之經驗，檢討我國住宅地震保險制度危險分散機制之適當性、2013年純保險費分配比率之檢討、共保組織純保費分配之調整、研議住宅地震保險耐震減費係數、住宅火災保險不擴大保障住宅地震保險，對住宅地震保險制度運作之影響暨現行合併為單一保單之適法性分析、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，完成研議以各簽單公司之配合度或貢獻度，作為據以調整本保險各共保組織會員認受成分之可行性、住宅地震基本保險理賠特別措施整體規劃之初期研議、評估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、本保險理賠機制模擬演練計畫及執行、本保險合格評估人員及災區聯合理賠服務中心進駐人員人力需求暨訓練計畫之研擬、本保險相關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，完成業務宣導計畫之擬定、住宅地震保險業務宣導問卷之檢討、電腦系統遠端連線機制之建置、住宅地震保險震後民眾查詢服務平臺之建置、住宅地震保險傳輸系統資訊作業規範之檢討、住宅地震保險地理資訊系統擴充功能之建置、提昇地震保險基金資訊安全防護能力之研議等工作項目。

■ Research & Development

◆ Residential Earthquake Insurance Scheme Development and Planning Task Force

In 2012, 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

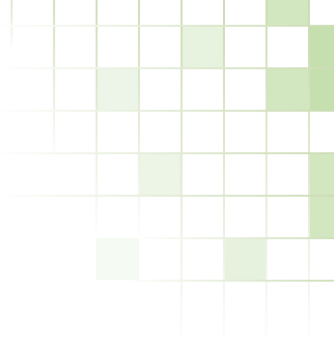
The Risk Spreading and Premium Rate Subcommittee organized 11 meetings over the year to complete the following tasks: conducting quarterly reviews on the risk assessment results of the residential earthquake insurance policy in force, reviewing the appropriateness of the risk spreading mechanism for the Scheme, reviewing the distribution ratio of the pure premium for 2013, adjusting the distribution of pure premium amongst Co-insurance Pool, studying the premium reduction coefficient for earthquake-resistance buildings under the Scheme and the impacts to the Scheme if residential fire insurance were to no longer provide extension cover of residential earthquake insurance and an analysis on legality of the existing combined insurance policy, and evaluated 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 adjusting the share of risk assumed by each individual Pool member based on the member's degree of cooperation and contribution, completing a preliminary research and deliberation on the overall planning for the special measures for claims settlement of the basic residential earthquake insurance, evaluating the feasibility of conducting loss assessment for the residential earthquake insurance by a qualified adjusters jointly with a professional technician or an architect, revising related claim settlement process, planning and executing the simulation drills for claim settlements, developing a manpower demand plan and a training plan for qualified adjusters and the stationed personnel of joint claim service centers of disastrous area, revising 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 the survey in regards to residential earthquake insurance business promotion, establishing the remote connection mechanism for computer systems, building a post-earthquake inquiry service platform for the residential earthquake insurance (Post-Earthquake Public Inquiry Service Platform for Residential Earthquake Insurance), reviewing the standard procedures for the information transmission system of the residential earthquake insurance, expanding the functions of the Residential Earthquake Insurance Geographic Information System, and completing the deliberation on enhancing information security of TREIF.



■ 法令修正

◆ 修正住宅地震保險危險分散機制實施辦法

住宅地震保險制度自2002年4月1日起實施迄今已逾10年，本次為健全本保險制度，借鏡紐日地震事件經驗，檢討本保險危險分散機制，並配合保險業2013年起直接採用國際會計準則，2012年12月28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」，並自2013年1月1日起實施。修正重點包括：

- (一) 修正新臺幣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。
- (二) 明定本保險共保組織會員2012年12月31日前提列於負債項下之特別準備金，除主管機關基於監理目的另行指定外，於2013年1月1日，應依國際會計準則第12號扣除所得稅後之餘額提列於業主權益項下之特別盈餘公積科目、沖減或收回之處理方式以及提存或處理時需扣除所得稅之法規依據。

◆ 訂定強化住宅地震保險共保組織會員準備金應注意事項

明定本保險共保組織會員特別準備金計提時需扣除所得稅應依國際會計準則第12號處理及沖減或收回之處理方式。本應注意事項重點包括：

- (一) 共保組織會員應於2013年1月1日起，將其於2012年12月31日前提列於負債項下之特別準備金，應補足本保險特別準備金達滿水位。
- (二) 共保組織會員辦理本保險特別準備金之沖減或收回之規定。
- (三) 共保組織會員須於財務報表揭露事項。
- (四) 共保組織會員之簽證會計師每年應將本應注意事項列為內部控制制度之查核範圍。

■ Revisions of Laws and Regulations

◆ Revisions on the “Enforcement Rules for the Risk Spreading Mechanism of Residential Earthquake Insurance”

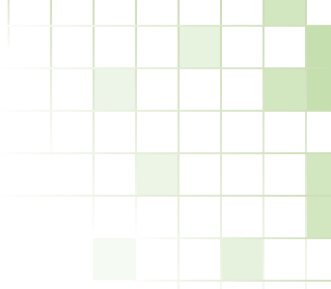
The Scheme has been implemented for over 10 years since the first day of its launch on April 1, 2012. To strengthen the Scheme in the wake of New Zealand and Japan earthquakes and in support of the insurance companies' adoption of the International Accounting Standards (IAS) starting in 2013, the risk spreading mechanism was reviewed. On December 28, 2012, the competent authority promulgated the amended Enforcement Rules for the Risk Spreading Mechanism of Residential Earthquake Insurance, which was implemented beginning from January 1, 2013. The main changes of the Enforcement Rules include the following:

- (1) The portion equal and up to NT\$53 billion shall be spread in domestic, and/or overseas reinsurance markets and/or capital markets and/or retained by TREIF in accordance with business needs and/or market costs.
- (2) After deducting income tax pursuant to IAS 12, the amount recorded in the account of “Special Reserve” under “Liabilities” before December 31, 2012 shall be recorded in the account of “Special Reserve” under “Owner's Equity” starting from January 1, 2013, unless otherwise specified by the competent authority for monitoring purposes. It also provides the ways to offset or release reserves as well as a legal basis for requiring the deduction of income tax when setting aside or treating reserves.

◆ Establishment of “Directions for Strengthening the Residential Earthquake Insurance Co-Insurance Pool Members' Reserves”

The Directions indicate that the deduction of income tax when calculating and setting aside special reserve shall be done in pursuance of IAS 12 as well as the ways to offset or release Special Reserve. The important points of the directions include:

- (1) With effective from January 1, 2013, Pool members shall replenish the Special Reserve, which was set aside under “Liability” prior to December 31, 2012, to its full level.
- (2) Stipulations on the offset or release of Special Reserve for the residential earthquake insurance which the Pool members shall follow.
- (3) Items which Pool members shall disclose on the financial statements.
- (4) Certified public accountants of the Pool members shall include the Directions in the audit scope under the internal control systems every year.



◆ 檢討修正住宅地震保險承保理賠作業處理要點

訂定產險公會、簽單公司應與地震保險基金就住宅地震保險理賠中樞小組下增設媒體文宣、理賠服務及資訊總務三個任務分組負責事項進行協調分工，以及簽單公司應配合派員參加相關訓練課程之依據。

◆ 檢討修正住宅地震保險業務稽查作業規定

配合現行住宅地震保險再保險作業規範規定之點次，修正相關稽查依據。

◆ 研議財團法人住宅地震保險基金因應個人資料保護法方案之相關措施

個人資料保護法業於2012年10月1日實施，為因應個資法的衝擊與挑戰，地震保險基金於2012年7月13日成立「因應個人資料保護法專案小組」，特邀請專家學者共同召開多次會議討論，協助制訂地震保險基金因應個人資料保護法之管理制度。

專案小組業檢視地震保險基金內部作業之妥適性，依個人資料保護法對於所蒐集、處理及利用之個人資料相關規定，分階段提出個人資料保護法因應方案如下：

(一) 第一階段 清個資、查法令

1. 個人資料盤點：全面性檢視地震保險基金所保有之個人資料，界定其納入保護之範圍並建立個人資料類別清冊。
2. 法律適用之釐清：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。地震保險基金蒐集之個人資料倘係履行法定義務所必要者，可依個資法規定得免為告知，其他非屬履行法定義務所必要而蒐集之個人資料，則仍應為告知。個人資料之處理及利用則應於蒐集之特定目的必要範圍內為之或需經當事人書面同意。
3. 個人資料風險辨識與評估：辨識與評估地震保險基金重要個人資料檔案的潛在風險，評估結果除4項個人資料被列為中風險等級外，餘均屬於低風險等級。

◆ Revisions on the “Guidelines for the Handling of Residential Earthquake Insurance Coverage and Claim Settlement Matters”

The revisions stipulate that non-Life Insurance Association, underwriting companies, shall join TREIF in establishing Media & Communications Sub-Team, Claim Services Sub-Team, and IT & General Affairs Sub-Team under the Claim Settlement Core Team to take charge of coordination and division of work. Moreover, the revised Guideline requires underwriting companies to send staffs to attend related training courses.

◆ Revisions on the “Operating Rules for the Auditing of Residential Earthquake Insurance Business”

The legal basis for related auditing was revised in accordance with the bullet points listed in the existing “Operating Rules for the Reinsurance under the Residential Earthquake Insurance.”

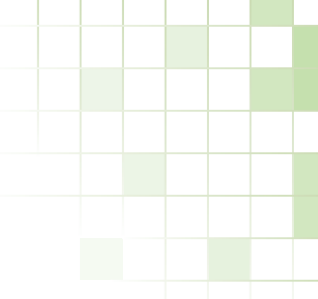
◆ Measures Related to the Personal Information Protection Act

Personal Information Protection Act became effective on October 1, 2012. In response to the impact and challenge brought by this new Act, TREIF formed a “Personal Information Protection Act Project Team” on July 13, 2012. TREIF invited many experts and scholars to join numerous discussion meetings and to help establish a management system that conforms to this Act.

The Project Team examined the suitability of TREIF’s existing internal operation and recommended a plan comprised of three development stages, divided in accordance with stipulations related to personal data collection, processing, and usage in the Act.

(1) First Stage: Clean Personal Information, Examine Related Regulations

- i. Personal Information Inventory: Comprehensively examined all the personal information that TREIF keeps, define the scope of information protection, and created personal information classification categories.
- ii. Applicability of the Law: TREIF is not a government agency. It was founded in accordance with Article 138-1 of the Insurance Act to manage the residential earthquake insurance risk spreading mechanism and take charge of related business. TREIF is exempt from the responsibility to notify the person whose information is being collected for performing duties in accordance with law; however, notification is required for any personal information collected not for performing duties in accordance with law. Personal information should be processed or used in compliance with the specific purpose of collection. Otherwise, a written agreement may be required.
- iii. Identification and Evaluation of Risk: Identifying and evaluating the potential risk of the important personal information files kept by TREIF. The evaluation result revealed that four items of the personal information were categorized as medium risk level and the rest as low risk level.



(二) 第二階段 設安控

1. 資安設備技術面之安全控管。
2. 個資安控技術面之安全控管。

(三) 第三階段 建制度、做確實

1. 建立個人資料管理作業流程，並採行適當資料檔案之安全措施。
2. 依中央目的事業主管機關之指示訂定個人資料檔案安全維護計畫及業務終止後個人資料處理方法。
3. 以稽核或訓練等方式，確保落實執行各項制度及措施。

地震保險基金業於2012年完成第一階段工作項目、資安設備技術面安全控管之研議及現行相關規範及作業準則之修訂，其餘工作項目將俟「金融監督管理委員會指定之非公務機關個人資料檔案安全維護計畫及業務終止後個人資料處理方法標準辦法」草案通過後，依其規定進行後續相關措施之研議，以建立完整之個人資料保護制度。



■ 2012.07.26 簽單公司業績競賽頒獎

(2) Second Stage: Setting Security Control

- i. Security control for information security equipments and technology.
- ii. Security control for personal information security control technology.

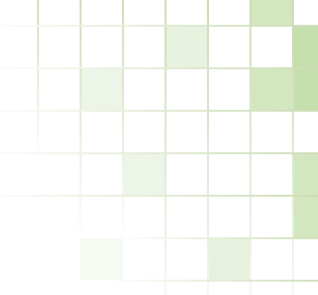
(3) Third Stage: Setting Up a System and Execute

- i. To create an operating procedure for personal information management and adopt appropriate security measures for information files.
- ii. To set up a plan of security measures for the personal information file or the disposal measures for the personal information after termination of business as guided by the government authority in charge of subject industry at the central government level.
- iii. To ensure the implementation of every item in the system and measures through auditing and training.

TREIF has completed all tasks of first stage, discussed about the security control for information security equipments and technology and revised existing related rules and guidelines in 2012. Once the "Standards Approach for Non-government Agency Designated by Financial Supervisory Commission on Setting up the Plan of Security Measures for the Personal Information File and the Disposal Measures for the Personal Information after Termination of Business" will be approved, the rest of the tasks and subsequent measures will be discussed based on and completed in accordance with the stipulations in the Standard Approach for the development of a comprehensive and complete personal information protection system.



■ 2012.08.18 新北市碧潭消費者保護教育及公平交易宣導活動



■ 訓練與宣導

◆ 合格評估人員訓練

地震保險基金依據「住宅地震保險全損評定及鑑定人員訓練計畫」，委託財團法人保險事業發展中心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。2012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226人，複訓387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，地震保險基金依據「住宅地震保險災區聯合理賠服務中心標準作業程序」，委託財團法人保險事業發展中心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。2012年辦理臺北及高雄共3場次訓練課程，培訓進駐人員138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。地震保險基金愛依「住宅地震保險全損評定及鑑定人員訓練計畫」辦理講習會。2012年於臺北市辦理臺北市大地技師、新北市土木技師及新北市建築師講習會，共有185位技師及建築師參與講習。



■ 2012.11.17 中壢市防災社區宣導活動

■ Training & Promotion

◆ Training for Qualified Adjuster

Based on the Training Plan for Qualified Adjusters and Assessors of Residential Earthquake Insurance, TREIF commissioned Taiwan Insurance Institute to conduct training programs and retraining programs for residential earthquake insurance adjusters. Adjusters underwent the trainings will become qualified adjusters. They 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 2012, a total of 12 training classes were held in Taipei, Taichung and Kaohsiung, attended by 226 trainees and 387 re-trainees.

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

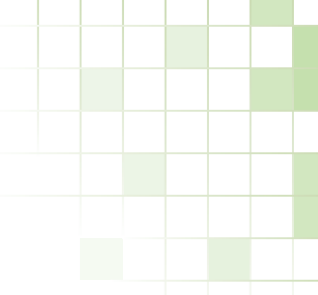
Based on the "Standard Operating Procedures for the Residential Earthquake Insurance Joint Claim Service Center of Disastrous Areas", TREIF commissioned Taiwan Insurance Institute to conduct a new training program for stationed personnel of the joint claim service centers to ensure a sufficient number of qualified manpower are available to report for duty at joint claim service centers after an earthquake hits and that these stationed personnel are familiar with the claim settlement procedures of the residential earthquake insurance thus are able to provide responsive and effective services to policyholders in disastrous areas. In 2012, a total of 3 training classes were held in Taipei and Kaohsiung, attended by 138 trainees.

◆ Professional Technician Workshops

To ensure that professional technicians and architects participating in the assessment operations fully understand the claims adjustment process and standards and are able to complete the commissioned damaged building assessment, TREIF organized workshops in accordance with the Training Plans for Qualified Adjusters and Assessors of Residential Earthquake Insurance. In 2012, professional training workshops were held for geotechnical engineers in Taipei City, civil engineers in New Taipei City, and architects in New Taipei City. A total of 185 engineers and architects attended the workshops.



■ 2012.08.25 新北市中和區德行里社區防災工作成果發表暨綜合演練



◆ 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。

2012年地震保險基金辦理之宣導活動為：

- (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12場次，參加人數800人。
- (四) 與社會大眾面對面接觸，辦理講座式宣導活動共計29場次，參加人數2,410人。
- (五) 參與各大型園遊會活動設置宣導攤位，並透過互動遊戲向民眾宣導住宅地震保險，共計13場次。
- (六) 委託中華保險服務協會赴臺北市、新北市、基隆、新竹等地，辦理大專教育宣導共計11場次；委託蘋果劇團赴彰化、南投、雲林等地，辦理國中教育宣導共計8場次；受邀至高中、國中、國小辦理宣導共計6場次。期將風險管理概念向下紮根，2012年學校宣導共計辦理25場次，參加人數共8,963人次。



■ 2012.11.27 朝陽科技大學保險系業務宣導

◆ Business Promotion

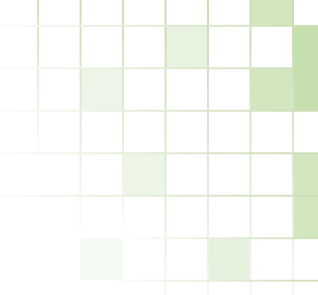
TREIF organized numerous promotional events to call for public's attention on earthquake risk and disseminate knowledge about residential earthquake insurance.

TREIF's promotional activities in 2012 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) Twelve sessions of residential earthquake insurance promotional activities were held in major banks and insurance companies that were attended by a total of 800 participants;
- (4) Twenty-nine sessions of face-to-face promotional events were held for the general public. More than 2,410 people participated in the events;
- (5) Participation in thirteen fairs throughout Taiwan to promote residential earthquake insurance to the general public by setting up information booths and providing interactive games;
- (6) Commissioning Chinese Insurance Service Association to administrate 11 sessions of educational promotional events in university campuses in Taipei City, New Taipei City, Keelung, Hsinchu areas; commissioning Apple Theater to administrate eight sessions of educational promotion event in junior high schools in Changhua, Nantou, and Yunlin area; inviting to organize 6 sessions of educational promotion event in high school, junior high school, and elementary schools. TREIF aims to instill risk management concept into the younger generation. In 2012, TREIF organized a total of 25 sessions of on-campus promotional events, participated by 8,963 people.



■ 2012.11.19 住宅地震保險國中校園宣導抽獎活動



■ 資訊作業

◆ 建置住宅地震保險震後民眾查詢服務平臺

日本及紐西蘭之大規模地震造成嚴重損失，民眾報案件數甚多；倘國內發生大規模地震致民眾報案數量龐大，地震保險基金現有電話線路恐無法支應報案諮詢服務，故參採日本、紐西蘭理賠機制，建置「住宅地震保險震後民眾查詢服務平臺」，於大地震發生後，供民眾線上快速查詢建築物投保狀況，並轉知簽單公司處理。

本平臺可供一般民眾、簽單公司、災區聯合理賠服務中心與產險公會共同使用、地震保險基金為提高系統之使用率，大地震發生後，地震保險基金將提供本平臺連結圖示(Icon)予中央災害應變中心，置放於中央災害應變中心相關網頁。

◆ 建置住宅地震保險地理資訊系統擴充功能

住宅地震保險地理資訊系統已於2011年底完成建置，地震保險基金依據各項業務需求，逐步提升地理資訊系統之功能，以創造各類資料更高之附加價值。

2012年地震保險基金於住宅地震保險地理資訊系統，運用整合資料庫及地理空間分析展示能力，建置村里圖資、強化地震資訊化理賠動員規劃、加入地震震央位置標註、增加本保險各類統計主題圖、匯出成各類圖檔、新增保單不同處理狀態之統計及主題圖、統計活動斷層環域距離內保戶資料、使用者選取不同圖例色階及新增匯入等震度圖資料等九項系統擴充功能。未來將持續籌劃資料共享、風險評估應用、結合個人行動通訊、圖資擴充等功能，以達到承保、理賠、風險評估、提高對簽單公司服務、輔助經營決策等多方面之應用。

◆ 建置電腦系統異地備援改良方案

為防止因天然災害或不可知的意外事件，造成電腦系統無法即時提供服務或中斷而影響地震保險基金業務運作，地震保險基金2011年研議以最新電腦技術，取代過時之資料抄寫軟體(VSR)，以確保異地備援服務品質及效益。

2012年於桃園龍潭備援地點（宏碁渴望園區）建置地震保險基金電腦系統異地備援改

■ Information Operation

◆ “Post-Earthquake Public Inquiry Service Platform for Residential Earthquake Insurance”

The earthquakes in Japan and New Zealand caused serious losses and triggered high number of earthquake reporting cases. If Taiwan were to suffer a large-scale earthquake, TREIF would lack the capacity to serve such large volume of inquiry calls. Therefore, TREIF established a “Post-Earthquake Public Inquiry Service Platform for Residential Earthquake Insurance” following the examples of Japan and New Zealand. The Platform allows residents to check the insurance status of their residential home and send notification to underwriting company for further handling.

The Platform is available for use to the general public, underwriting companies, the Residential Earthquake Insurance Joint Claim Service Center in Disastrous Areas, and Non-Life Insurance Association. To increase its accessibility and usage rate, TREIF will provide a direct internet link by placing an icon on the website of the Central Emergency Response Center.

◆ Expanded Function of Residential Earthquake Insurance Geographic Information System

Residential Earthquake Insurance Geographic Information System was built before the end of 2011. Since then, TREIF has been gradually enhancing the functions of the System based on TREIF's business needs to create various value-added data.

In 2012, TREIF used database integration and geospatial analysis & visualization to expand the capacity of the System by adding nine functions: creating map data of villages (tsuen) and neighborhoods (li); enhancing claim service mobilization plan through information technology; marking location of earthquake epicenter; producing thematic maps; exporting different types of imagery files; generating statistics of and thematic maps for policies in different processing stage; generating statistic information of policyholders within active fault near-source zone; allowing users to select different graph samples and colors; and importing isoseismic map. Moving forward, TREIF will continue to work on data sharing, risk analysis application, service combined with personal mobile communication, expansion of map data in order to widen the range of applications to cover underwriting, claim settlement, and risk assessment as well as to enhance TREIF's services to underwriting companies.

◆ Disaster Recovery Mechanism System Upgrade

In an effort to prevent system disruption or temporary out of service caused by natural disaster or unknown accidents, TREIF replaced outdated VSR with the latest computer technology in 2011 to ensure the effectiveness and quality of the disaster recovery service.

In 2012, TREIF upgraded the disaster recovery system in Lungtan, Taoyuan County (Acer Aspire Park). To enhance the stability and information security of the disaster recovery system, TREIF adopted continuous data protection (CDP) as a resolution to improve the recovery system (CDP equipment will be installed in both ends of the TREIF and the recovery



■ 2012.01.07 臺北市動物園防災宣導活動

良方案，採用連續性資料保護機制（CDP設備置於地震保險基金及備援兩端）改良方案，用以提升地震保險基金異地備援系統穩定性與資料庫資料安全性，俾利電腦系統順利運作及業務經營。系統效益如下：

- （一）功能面：達到系統不停頓，即時進行資料複製至遠端，且未來系統擴充性佳。
- （二）效能面：妥善保存數份重要資料之備份，可快速回存資料。
- （三）營運面：當重大災害發生，可快速切換至遠端機房繼續營運，降低地震保險基金營運風險及損失。

◆ 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，2012年分別於3月及12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。



■ 2012.01.02 臺北市迪化街年貨大街消防演習暨防災宣導活動

site). The benefits of the system upgrade are as follows:

- (1) Function wise: the system will not cease even when saving a copy of the data to a remote site, and offers excellent system expandability.
- (2) Performance wise: the system keeps every version of the saved data and requires shorter time to restore data.
- (3) Operation wise: the system allows quick connection to remote site and continue operation when encountering disaster thus successfully reducing operation risk of TREIF and potential losses.

◆ 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 transitions to disaster recovery system can be done smoothly in case that computer equipment are damaged when an earthquake hits. In 2012, these drills were conducted in March and December.



■ 2012.01.07 臺北市動物園防災宣導活動



■ 2012.05.05 地震保險建制 10 週年暨愛心義賣園遊會

■ 地震保險基金10週年活動

◆ 舉辦住宅地震保險建制10週年園遊會

2012年適逢住宅地震保險建制滿10週年，地震保險基金為喚起社會各界對住宅地震保險制度之重視及關懷社會弱勢族群，特辦理愛心義賣園遊會活動。

園遊會活動於2012年5月5日假嘉義市立棒球場停車場辦理，由地震保險基金與嘉義市政府共同主辦，產險公會、國內產險業界及保險局週邊單位共同贊助及協辦。

園遊會活動出席貴賓包括金管會主委、嘉義市長、產險公會理事長及住宅地震保險基金董事長等貴賓出席。

活動項目包括舞台表演活動共6段、攤位活動共53攤、摸彩活動共30多獎項、地震體驗車、防災宣導車及免費兌換園遊券活動等。活動內容豐富精采，吸引4,932人到場共襄盛舉，總計捐贈新臺幣50萬元予嘉義市9家身心障礙團體，活動圓滿成功。多家平面報章雜誌、網路及電視媒體報導園遊會活動，促使更多民眾認識住宅地震保險，增進活動效益。



■ 2012.05.05 地震保險建制 10 週年暨愛心義賣園遊會

■ Taiwan Residential Earthquake Insurance Fund 10th Anniversary Activities

◆ Taiwan Residential Earthquake Insurance Fund 10th Anniversary Charity Fundraising

2012 marks the 10th anniversary of TREIF's founding. TREIF organized a charity fundraising event for the purpose of raising the society's awareness on residential earthquake insurance scheme and caring for socially disadvantage communities.

Jointly organized by TREIF and the Chiayi City Government, the charity fundraising event took place on May 5, 2012 at the parking lot of Chiayi Baseball Field. The event was co-organized by the Non-Life Insurance Association, domestic non-life insurance companies, and organizations reporting to the Insurance Bureau.

The event was attended by many important guests, including: the chairman of the Financial Supervisory Commission, Chiayi City mayor, chairman of the Non-Life Insurance Association, and chairman of TREIF.

Activities of the event include: six stage performances, 53 activity booths, lucky draw of more than 30 prizes, earthquake simulation vehicle, disaster prevention advocacy vehicle and token exchange activities. The exciting agenda of the event attracted 4,932 attendees and successfully raised NT\$500,000 donation for nine non-profit organizations in Chiayi City. Moreover, the event successfully generated high volume of media exposure through television, print media, and internet, through which helped more people to know and understand about residential earthquake insurance.



■ 2012.05.05 地震保險建制 10 週年暨愛心義賣園遊會



■ 2012.09.21 住宅地震保險建制 10 週年研討會

◆ 編製「住宅地震保險建制10週年特刊」

為詳實記錄住宅地震保險制度過去10年來實施之情形，地震保險基金特籌組編輯委員會，編製「住宅地震保險建制十週年特刊」。邀請主管機關長官、地震保險基金歷任董事長、國內、外相關機關代表及實際參與本保險制度之專家、先進等分別執筆，記錄建制歷程、實施績效。

特刊內容包括「院長的話」、「祝賀與期許」、「推薦序」、「專題論述」、「住宅地震保險之建制、實施與未來展望」等各界人士提供之文稿、歷年活動照片與重要文獻資料等。

撰稿者詳實記載本保險之建制歷程、實施績效，並提出期許與未來發展方向，資料完整齊備，頗受各界好評與肯定，亦可作為本保險制度未來檢討改善之參考。

◆ 舉辦「如何因應日益增加之天災風險」研討會

日本311東北大地震，其震後理賠迅速之效率令人印象深刻，值得我國效法學習。地震保險基金遂於2012年9月21日假臺大醫院國際會議中心舉辦「如何因應日益增加之天災風險」研討會，邀請日本三井住友海上產險公司理賠主管、國外再保經紀人，分別主講「日本311地震理賠經驗分享」、「巨災事件後因應之道」、「近期智利、日本、泰國、紐西蘭之天災事件對臺灣巨災風險之影響」、「連續性地震及餘震，對再保險業之影響」等，參酌日本住宅地震保險制度及理賠經驗之優點，期提升國內保險從業人員對再保及地震風險的專業與風險意識。



■ 2012.09.21 住宅地震保險建制 10 週年研討會（保險局曾局長玉瓊致詞）

◆ Taiwan Residential Earthquake Insurance Fund 10th Anniversary Special Commemorative Edition

To record in detail the implementation of the Scheme in the past 10 years, TREIF formed an editing committee to compile a book "Taiwan Residential Earthquake Insurance Fund 10th Anniversary Special Commemorative Edition." TREIF invited officials of the competent authority, former chairpersons of TREIF, representatives of related organizations in Taiwan and abroad, and experts who are involved with TREIF's business to contribute written articles to record the history and results of the Scheme implementation.

The content of the 10th Anniversary Special Commemorative Edition includes "Message from the Premier, Executive Yuan," "Congratulations & Expectations," "Preface & Recommendations," "Special Articles," and "The Establishment, Implementation, and Outlook of the Residential Earthquake Insurance Scheme" written and contributed by various parties, as well as past event photos, and important documents literatures.

The article contributors recorded in detail the history of the Scheme, its implementation and results, as well as recommendations for its future development. The completeness of the information was well received and recognized, and may be used as basis for TREIF's future improvement.

◆ Conference on "Responding to the Increasing Risk Exposures in Natural Catastrophe"

The efficiency and speediness of the claim settlement services in Japan following the 311 Tohoku Earthquake was highly impressive, thus worth learning. On September 21, 2012, TREIF organized a conference on "Responding to the Increasing Risk Exposures in Natural Catastrophe" at the National Taiwan University Hospital International Convention Center, inviting claims manager of Mitsui Sumitomo Insurance Group and reinsurance brokers from abroad to make presentations on "Claim Experience of 2011 Tohoku Earthquake and Tsunami," "Post-Catastrophe Event Response," "Chile, Japan, Thailand, New Zealand – how recent events changed the catastrophe risk in Taiwan," and "Earthquake Clustering, Aftershocks and the Implications for the Reinsurance Industry." The aim of the event was to enhance insurance professionals' reinsurance and earthquake risk knowledge and raise their risk awareness through the strengths of the Japanese residential earthquake insurance scheme and claim service experience.



■ 2012.09.21 住宅地震保險建制十週年研討會



財務概況

■ 收入概況

2012年再保費收入新臺幣27.20億元較2011年度之新臺幣26.89億元成長1.13%，其主要原因為2012年度住宅地震保險有效保單件數較2011年度為高，致地震保險基金之再保費收入增加；附加費用中除預留調整準備收入，因分配比例由2011年度之2%調降為1.5%以致減少外，其餘管理費用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2012年總收入新臺幣31.65億元較2011年成長2.01%。

各年度收入

單位：新臺幣仟元

年度	2008	2009	2010	2011	2012
再保費收入	2,476,782	2,489,833	2,586,184	2,689,226	2,719,618
管理費用收入	74,030	75,077	77,482	80,433	81,129
預留調整準備收入	59,224	60,062	61,985	64,346	48,705
信用風險準備收入	29,496	30,031	30,993	32,173	32,451
利息收入	163,705	148,679	164,877	202,568	237,309
其他收入	32,657	32,769	45,060	34,099	46,097
收入合計	2,835,894	2,836,451	2,966,581	3,102,845	3,165,309
成長率	31.90%	0.02%	4.59%	4.59%	2.01%

■ 準備金累積

截至2012年底，地震保險基金累計提存之特別準備為新臺幣139.06億元，未滿期保費準備11.24億元，預留調整準備為新臺幣3.49億元，信用風險準備為新臺幣1.55億元，各項準備金之累積餘額達新臺幣155.34億元，與2011年底新臺幣137.28億元相較，成長率為13.16%。

地震保險基金係依下列規定提存特別準備金：

- (一) 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。

Financial Overview

■ Revenue

In 2012, the reinsurance premium revenue totaled NT\$2.720 billion, up by 1.13% compared to last year's NT\$2.689 billion mainly because the total insurance policies in force in 2012 were higher than that in 2011. Reserve adjustment declined due to a change in distribution ratio which lowered from 2% in 2011 to 1.5% in 2012; however, other elements of loading, such as management fee and credit risk reserve which had been set aside in proportion to the rising premium revenue had increased. In addition, interest income grew as various reserves accumulate each year. In summary, the total revenue of TREIF for 2012 amounted to NT\$3.165 billion, up by 2.01% from previous year.

Annual Revenue

Unit: NT\$1,000

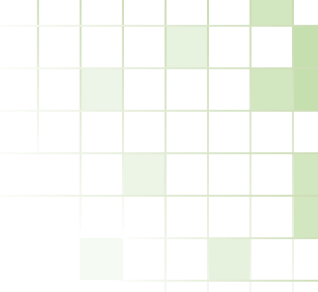
Year	2008	2009	2010	2011	2012
Reinsurance Premiums	2,476,782	2,489,833	2,586,184	2,689,226	2,719,618
Management Fee	74,030	75,077	77,482	80,433	81,129
Reserve Adjustment	59,224	60,062	61,985	64,346	48,705
Credit Risk Reserve	29,496	30,031	30,993	32,173	32,451
Interest	163,705	148,679	164,877	202,568	237,309
Others	32,657	32,769	45,060	34,099	46,097
Total	2,835,894	2,836,451	2,966,581	3,102,845	3,165,309
Growth Rate	31.90%	0.02%	4.59%	4.59%	2.01%

■ Accumulation of Various Reserves

As of the end of 2012, TREIF's cumulative special reserve was NT\$13.906 billion, net unearned premium reserve was NT\$1.124 billion, reserve adjustment was NT\$349 million, and credit risk reserve was NT\$155 million. Total reserves reached NT\$15.534 billion, up by 13.16% in comparison with NT\$13.728 billion in 2011.

The special reserve need to be set aside pursuant to the following provisions:

- (1) 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.



(二) 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。

(2) At the end of each year, the TREIF shall set aside the balance of the income from loading plus the sum of various incomes excluding the financial income after deduction of operating costs and expenses as a special reserve.

各種準備金累積狀況

單位：新臺幣仟元

年度	2008	2009	2010	2011	2012
特別準備	7,838,633	9,575,839	11,393,412	13,305,316	13,906,218
未滿期保費準備	—	—	—	—	1,124,319
預留調整準備	113,880	173,942	235,928	300,274	348,979
信用風險準備	29,496	59,527	90,520	122,693	155,145
合計	7,982,009	9,809,308	11,719,860	13,728,283	15,534,661
成長率	30.25%	22.89%	19.48%	17.14%	13.16%

Accumulation of Various Reserves

Unit: NT\$1,000

Year	2008	2009	2010	2011	2012
Special Reserve	7,838,633	9,575,839	11,393,412	13,305,316	13,906,218
Net Unearned Premium Reserve	—	—	—	—	1,124,319
Reserve Adjustment	113,880	173,942	235,928	300,274	348,979
Credit Risk Reserve	29,496	59,527	90,520	122,693	155,145
Total	7,982,009	9,809,308	11,719,860	13,728,283	15,534,661
Growth Rate	30.25%	22.89%	19.48%	17.14%	13.16%

各種準備金累積狀況圖

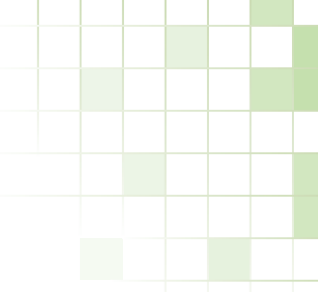
單位：新臺幣仟元



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。



■ 2012.03.01 新北市北峰國小學校宣導

■ Development of the Financing Plan

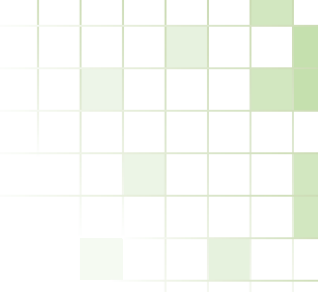
Every year, TREIF forecasts its growth based on estimated annual revenue, expenditure and take-up rate, as well as changes in the risk spreading mechanism, cumulative reserves and relevant laws. It also prepares a financing plan in case when the cumulative reserves are insufficient to cover the claim 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.



■ 2012.04.30 致理技術學院學校宣導



■ 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2012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20.4億元，累計已達新臺幣163.2億元，其中銀行存款新臺幣55.4億元，政府債券新臺幣23.2億元，金融債券新臺幣61.9億元，其餘新臺幣22.7億元為公司債券。

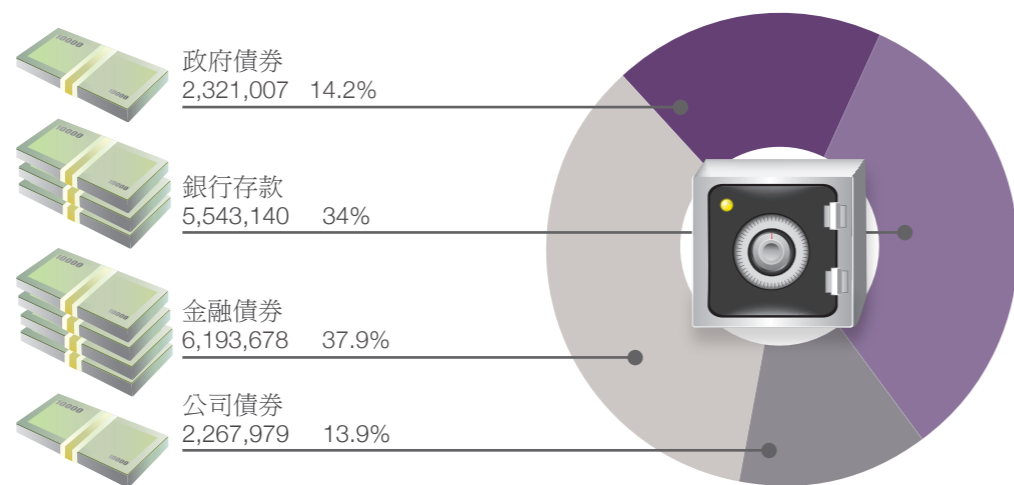
可運用資金配置狀況表

單位：新臺幣仟元

項目	2011 年		2012 年		比較增減金額
	金額	比例	金額	比例	
銀行存款	5,033,497	35.2%	5,543,140	34.0%	509,643
政府債券	2,655,886	18.6%	2,321,007	14.2%	(334,879)
金融債券	4,694,425	32.9%	6,193,678	37.9%	1,499,253
公司債券	1,897,597	13.3%	2,267,979	13.9%	370,382
總計	14,281,405	100.00%	16,325,804	100.00%	2,044,399

2012 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 2012, TREIF's total available funds reached NT\$16.32 billion, increasing by NT\$2.04 billion when compared with the previous year. Total funds include bank deposits of NT\$5.54 billion, government bonds of NT\$2.32 billion, financial bonds of NT\$6.19 billion, and the remaining NT\$2.27 billion in corporate bonds.

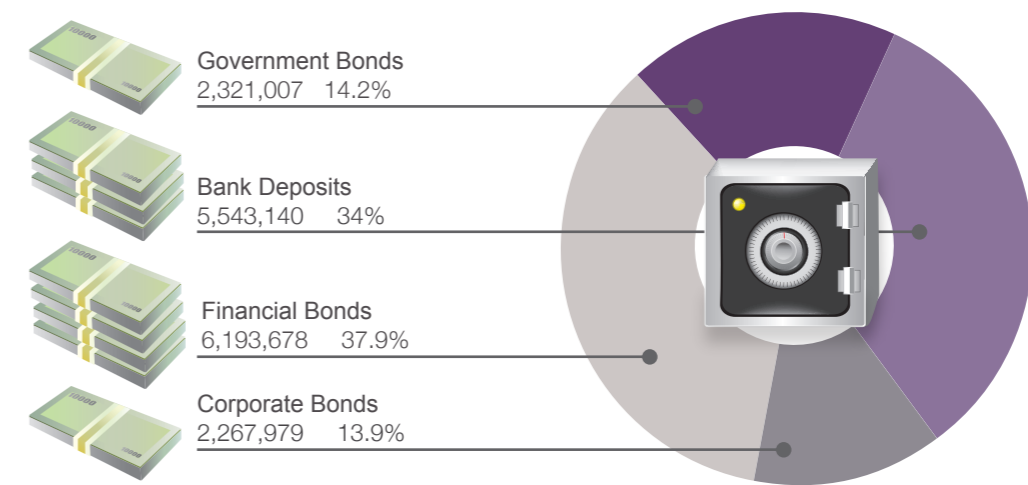
Investment Portfolio

Unit: NT\$1,000

Item	2011		2012		Change in Amount
	Amount	%	Amount	%	
Bank Deposits	5,033,497	35.2%	5,543,140	34.0%	509,643
Government Bonds	2,655,886	18.6%	2,321,007	14.2%	(334,879)
Financial Bonds	4,694,425	32.9%	6,193,678	37.9%	1,499,253
Corporate Bonds	1,897,597	13.3%	2,267,979	13.9%	370,382
Total	14,281,405	100.00%	16,325,804	100.00%	2,044,399

2012 Investment Portfolio

Unit: NT\$1,000





■ 2012.03.26 新竹市清華大學校園宣導

2012年大事紀

項目	大事紀要
2012/01/02	參與臺北市消防局於迪化街年貨大街辦理之消防演習暨防災宣導活動。
2012/01/07	參與臺北市消防局於臺北市立動物園辦理之 119 擴大防災宣導活動。
2012/02/14、05/22、07/24	赴土地銀行進行業務宣導。
2012/02/21、08/14	赴臺灣企銀進行業務宣導。
2012/03/27~28	參與臺北市災害防救辦公室辦理之區域型災害防救演習暨業務宣導活動。
2012/03/31	電腦系統異地備援第一次演練。
2012/03/31	完成住宅地震保險超額轉再保合約 2012 年第二層續約。
2012/04/02-03	合格評估人員第 24 期南區新訓。
2012/04/12	合格評估人員第 18 期北區複訓。
2012/04/25、05/10&23	赴臺灣銀行進行業務宣導。
2012/05/01	於現代保險健康理財雜誌刊登住宅地震保險建制 10 週年特輯。
2012/05/05	於嘉義市舉辦「住宅地震保險建制 10 週年愛心園遊會」。
2012/05/11、06/01	參與臺北市消防局於北投區榮光里、中山區新庄里辦理之防災社區宣導活動。
2012/05/11	合格評估人員第 19 期北區複訓。

Major Events – 2012

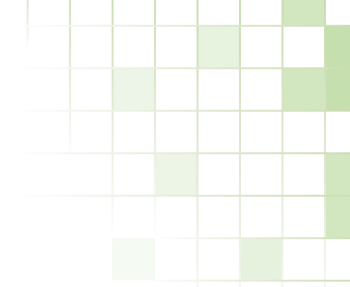
Date	Major Events
02, JAN	Participating in the fire drill and disaster prevention advocacy event organized by the Taipei City Fire Department on Dihua Street.
07, JAN	Participating in the 119 Expanded Disaster Prevention Advocacy Event held by the Taipei City Fire Department in Taipei Zoo.
14, FEB 22, MAY 24, JULY	Holding business promotion event at Land Bank of Taiwan.
21, FEB 14, AUG	Holding business promotion event at Taiwan Business Bank.
27~28, MAR	Participating in and holding business promotion at the Regional Disaster Prevention and Recue Drill held by the Department of Disaster Response Center, Taipei City Government.
31, MAR	First Disaster Recovery System Drill.
31, MAR	Completing the 2012 2nd layer treaty retrocession excess loss contract renewal for the residential earthquake insurance.
02~03, APR	Conducting the 24th Qualified Adjuster Training Program in south region.
12, APR	Conducting the 18th Qualified Adjuster Retraining Program in north region.
25, APR 10&23, MAY	Holding business promotion event at Bank of Taiwan.
01, MAY	Publishing special feature articles in commemoration of the 10th anniversary of the establishment of the residential earthquake insurance scheme on Risk Management, Insurance and Finance Magazine.
05, MAY	Organizing the "Residential Earthquake Insurance Fund 10th Anniversary Charity Fundraising" in Chiayi City.
11, MAY 01, JUN	Participating in the disaster prevention advocacy event held by the Taipei City Fire Department in Lungkuan Li of Beitou District and Shinchuan Li of Zhongshan District.
11, MAY	Conducting the 19th Qualified Adjuster Retraining Program in north region.



2012.03.08 雲林縣雲林國中學校宣導

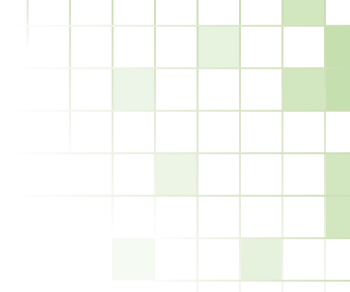
項目	大事紀要
2012/05/22	進駐人員第 3 期北區新訓。
2012/06/06-07	合格評估人員第 25 期北區新訓。
2012/06/07	進駐人員第 4 期南區新訓。
2012/06/08	合格評估人員第 20 期南區複訓。
2012/06/08	參與基隆市消防局辦理之強化防救災教育訓練里長講習宣導。
2012/06/08、 08/18、09/29、 11/24	參與臺北市消防局於北投區、中正區、士林區士林官邸、國父紀念館辦理之社區防災宣導活動。
2012/06/22	參與臺北市建管處辦理之臺北市社區防災與設備安全說明會。
2012/06/30	完成住宅地震保險超額轉再保合約 2012 年第一層續約。
2012 年 6 月	「住宅地震保險建制 10 週年特刊」出刊。
2012/07/12	赴明台產物保險公司進行業務宣導。
2012/07/12	完成基金財產總額增加為新台幣 699,829,641 元登記。
2012/07/24	合格評估人員第 21 期南區複訓。
2012/07/31	赴台名保險經紀人公司進行業務宣導。
2012/08/01	合格評估人員第 22 期中區複訓。

Date	Major Events
22, MAY	Conducting the 3rd Training Program for Stationed Personnel in north region.
06~07, JUN	Conducting the 25th Qualified Adjuster Training Program in north region.
07, JUN	Conducting the 4th Training Program for Stationed Personnel in south region.
08, JUN	Conducting the 20th Qualified Adjuster Retraining Program in south region.
08, JUN	Participating in the Disaster Prevention and Rescue Training for Neighborhood Magistrate held by the Keelung City Fire Department.
08, JUN / 18, AUG 29, SEP / 24, NOV	Participating in the disaster prevention advocacy event held by the Taipei City Fire Department in Beitou District and Zhongzheng District, the Shilin Main Presidential Residence in Shilin District, Sun Yat-Sen Memorial Hall.
22, JUN	Participating in the Disaster Prevention and Facility Safety Information Session for the Communities in Taipei City held by the Construction Management Office of Taipei City.
30, JUN	Completing the 2012 1st layer treaty retrocession excess loss contract renewal for the residential earthquake insurance.
JUN, 2012	Publishing the book, "Taiwan Residential Earthquake Insurance Fund 10th Anniversary Special Commemorative Edition".
12, JUL	Holding business promotion event at MSIG Mingtai Insurance Company.
12, JUL	Registering the growing assets of TREIF as T\$699,829,641.
24, JUL	Conducting the 21th Qualified Adjuster Retraining Program in south region.
31, JUL	Holding business promotion event at Taiming Assurance Broker Company.
01, AUG	Conducting the 22nd Qualified Adjuster Retraining Program in central region.



項目	大事紀要
2012/08/04、09/15	參與高雄市工務局於岡山農工、鳳山區公所辦理之公寓大廈管理座談會。
2012/08/15~16	參與基隆市消防局辦理之義消及消防救難志工災情查報人員講習業務宣導。
2012/08/18	參與新北市法制局於碧潭風景區辦理之消費者保護教育及公平交易法宣導活動。
2012/08/20	進駐人員第 5 期北區新訓。
2012/08/25	參與新北市消防局於中和區德行里辦理之社區防災工作成果發表暨綜合演練。
2012/08/25	舉辦臺北市大地技師講習會。
2012/08/31	赴臺北市都發局建築管理科進行業務宣導。
2012/09/01~30	於臺灣電視公司 (TTV)、中國電視公司 (CTV)、中華電視公司 (CTS)、民間全民電視公司 (FTV) 及原住民電視台 (TITV) 託播住宅地震保險政令宣導短片廣告。
2012/09/03-04	合格評估人員第 26 期北區新訓。
2012/09/05、11/01	參與新北市法制局於金山區公所、三峽區公所辦理之生活法律講座活動。
2012/09/08	舉辦新北市土木技師講習會。
2012/09/09	參與新竹縣政府於竹北市北崙里辦理之水患自主防災社區防汛演練。
2012/09/11~13	參與苗栗縣消防局辦理之災害防救深耕計畫災害防救教育訓練暨業務宣導。
2012/09/15	參與臺北市消防局於二二八和平公園辦理之國家防災日宣導活動。

Date	Major Events
04, AUG 15, SEP	Participating in the Apartment Building Management Seminar held by Public Works Bureau of Kaohsiung City Government in National Kangshan Agricultural & Industrial Vocational Senior High School, Fongshan District Office.
15~16, AUG	Participating in and holding business promotion at the Disaster Inspection and Reporting Staff Workshop for Volunteer Firefighters and Fire Rescue Volunteers held by the Keelung City Fire Department.
18, AUG	Participating in the Consumer Protection and Fair Trade Law Advocacy Event held by the Legal Affairs Department of New Taipei City Government in Bitan Scenic Area.
20, AUG	Conducting the 5th Training Program for Stationed Personnel in north region.
25, AUG	Participating in the Presentation on Successful Results of the Community Disaster Prevention and a general drill held by the New Taipei City Fire Department in Tehshin Li of Zhonghe District.
25, AUG	Organizing the Workshop for Geotechnical Engineers in Taipei City.
31, AUG	Holding business promotion event at Construction Management Office, Department of Urban Development of Taipei City Government.
01~30, SEP	Airing a short residential earthquake insurance policy advocacy film on TTV, CTV, CTS, FTV, and TITV.
03~04, SEP	Conducting the 26th Qualified Adjuster Training Program in north region.
05, SEP 01, NOV	Participating in the Seminar on Laws for Everyday Life held by the Legal Affairs Department of New Taipei City Government in Jinshan District Office, Sanxia District Office.
08, SEP	Organizing the Workshop for Civil Engineers in New Taipei City.
09, SEP	Participating in the Community Voluntary Flood Prevention Drill held by Hsinchu County Government in Beilun Li of Jhubei City.
11~13, SEP	Participating and conducting business promotion at the Disaster Prevention and Rescue Program – Educational Training held by the Miaoli County Fire Department.
15, SEP	Participating in the National Disaster Prevention Day advocacy event held by Taipei City Fire Department at 228 Peace Memorial Park.



項目	大事紀要
2012/09/17	合格評估人員第 23 期北區複訓。
2012/09/18	辦理模擬演練狀況一：通報回報演練。
2012/09/19	赴兆豐銀行進行業務宣導。
2012/09/20	參與新竹市政府辦理之國家防災日地震災害研習會。
2012/09/21	舉辦「如何因應日益增加之天災風險」研討會。
2012/09/21	參與臺北市消防局於臺灣科技大學辦理之災害防救深耕計畫社區防災成果展。
2012/09/22	赴臺北市湯泉行館社區進行業務宣導。
2012/09/28	參與新竹縣消防局於竹北市辦理之 921 國家防災日系列活動地震災害搶救演練。
2012/09/30	參與臺北市北投區石牌里辦理之中秋節晚會活動暨業務宣導。
2012/10/02	赴上海商銀進行業務宣導。
2012/10/07	參與 2012 年國際保險監理官協會 (IAIS) 第 19 屆年會與協助辦理 2013 IAIS 會議總務籌備工作。
2012/10/16-17	合格評估人員第 27 期北區新訓。
2012/10/18-19	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。
2012/10/20-21、11/01&03&17	參與桃園縣中壢市公所於龍平里、幸福里、德義里及興和里、仁愛里辦理之防災社區教育訓練活動。

Date	Major Events
17, SEP	Conducting the 23rd Qualified Adjuster Retraining Program in north region.
18, SEP	Conducting scenario 1 of Claim Settlements Simulation Drill: notification and feedback.
19, SEP	Holding business promotion event at Mega International Commercial Bank.
20, SEP	Participating in the Earthquake Disaster Seminar for the National Disaster Prevention Day held by Hsinchu City Government.
21, SEP	Organizing the conference on "Responding to the Increasing Risk Exposures in Natural Catastrophe".
21, SEP	Participating in the Disaster Prevention Program – Exhibition for Successful Community Disaster Prevention Results held by the Taipei City Fire Department in National Taiwan University of Science and Technology.
22, SEP	Holding business promotion event at Hot Spring Residential Community in Taipei City.
28, SEP	Participating in the "Earthquake Rescue Drill" of 921 National Disaster Prevention Day Series of Events held by the Hsinchu County Fire Bureau in Jhubei City.
30, SEP	Participating in and conducting business promotion at the Mid-Autumn Festival Event held by Shipai Li in Beitou District of Taipei City.
02, OCT	Holding business promotion event at the Shanghai Commercial & Savings Bank.
07, OCT	Participating in the 2012 IAIS Annual Conference and assisting in the preparation for the 2013 IAIS Annual Conference.
16~17, OCT	Conducting the 27th Qualified Adjuster Training Program in north region.
18~19, OCT	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.
20~21, OCT 01&03&17, NOV	Participating in the disaster prevention community training event held by the Jungli City Office of Taoyuan County in Long-Ping Li, Hsin-Fu Li, Teh-Yi Li, Hsin-He Li and Ren-Ai Li.



■ 2012.09.21 住宅地震保險建制十週年研討會

項目	大事紀要
2012/10/26	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。
2012/10/29	合格評估人員第 24 期中區複訓。
2012/10/31	赴臺北市消防局萬華區婦宣中隊進行業務宣導。
2012/11/01	赴第一銀行進行業務宣導。
2012/11/07、14	參與基隆市消防局辦理之下半年消防人員專業講習及業務宣導。
2012/11/10	舉辦新北市建築師講習會。
2012/11/16	赴富邦產物保險公司南區辦公室進行業務宣導。
2012/11/16	合格評估人員第 25 期北區複訓。
2012/11/30	完成電腦系統異地備援改良方案建置。
2012/12/08	電腦系統異地備援第二次演練。
2012/12/10	辦理模擬演練討會暨頒獎典禮。
2012/12/20	完成住宅地震保險震後民眾查詢服務平台、地理資訊系統擴充功能及電腦資料異動稽核與管理機制建置。
2012/12/21	銘傳大學風險管理與保險學系師生教學參訪。
2012/12/28	政治大學風險管理與保險學系國際交換師生教學參訪。
2012/12/31	完成住宅地震保險共保合約 2013 年續約。

Date	Major Events
26, OCT	Conducting scenario 2 of Claim Settlements Simulation Drill: report for duty at the joint claim service center and preparedness drill.
29, OCT	Conducting the 24th Qualified Adjuster Retraining Program in central region.
31, OCT	Holding business promotion event at Taipei City Fire Department's Wanhua District Women Advocacy Squadron.
01, NOV	Holding business promotion event at First Commercial Bank.
07&14, NOV	Participating in and conducting business promotion at the Firefighter Workshop 2H12 held by the Keelung City Fire Department.
10, NOV	Organizing the "New Taipei City Workshop for Architects".
16, NOV	Holding business promotion event at the southern office of Fubon nonlife Insurance.
16, NOV	Conducting the 25th Qualified Adjuster Retraining Program in north region.
30, NOV	Upgrading the disaster recovery system.
08, DEC	Second Disaster Recovery System Drill.
10, DEC	Organizing a simulation drill discussion meeting and an award ceremony.
20, DEC	Completing the "Post-Earthquake Public Inquiry Service Platform for Residential Earthquake Insurance," expanding the function of the "Residential Earthquake Insurance Geographic Information System," and establishing the "Auditing and Management Mechanism for Computer Data Changes".
21, DEC	Receiving a group of professors and students from Ming Chuan University's Department of Risk Management and Insurance.
28, DEC	Receiving visiting professors and students from the international exchange programs of the National Chengchi University's Department of Risk Management and Insurance.
31, DEC	Completing the 2013 residential earthquake insurance co-insurance contract renewals.



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