



2010

Annual Report

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



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# TAIWAN RESIDENTIAL EARTHQUAKE INSURANCE FUND

## 序言



董事長 石燦明

我國住宅地震保險係政策性保險，主要目的為提供一般民眾基本之地震風險保障，自2002年4月開辦迄今投保率逐年攀升，截至2011年3月底止已達28.56%，有效保單更高達233萬件，投保率已高於日本之23.31%。

地震保險基金為住宅地震保險制度之中樞組織，擔負管理住宅地震保險制度與危險分散機制的政策性任務。為使住宅地震保險各項制度更加健全周詳，地震保險基金持續結合國內外產官學界的努力，檢討改善現行危險分散機制與承保、理賠之運作實務等，期能符合民眾之期待，達成政策性保障之目的。

為強化地震保險基金風險評估獨立自主能力及專業性，地震保險基金與國家地震工程研究中心合作建置之「住宅地震保險風險評估模型(TREIF-ERA)」，業已於2010年8月建置完成。TREIF-ERA模型之建置，使地震保險基金充分掌握台灣地區之震源特性及輸入資料的精確度和分析模式，提升風險評估結果的可信度；地震保險基金並分別於台北及第25屆東亞保險會議(EAIC)印尼年會期間，向國內外保險及再保業界發表建置成果，提升我國住宅地震保險制度之國際能見度。

## Preface

近年來國際地震事故頻傳，繼海地、智利大地震後，紐西蘭基督城與日本東北地區所發生之強震均引起世界各國的震驚與重視，特別是日本規模9.0強震所引發的大海嘯造成慘重災情，並導致7級重大核災事件，此次地震、海嘯及核災的「複合型災害」不僅重創日本，也使國人開始對地震災害所造成的衝擊與風險有更深入的認知，更感受到住宅地震保險的重要性與必要性。

有鑒於多數民眾對地震風險及地震保險之觀念仍然欠缺，故地震保險基金將更積極進行各項宣導活動，致力提升民眾地震風險意識及對住宅地震保險之正確認知，以加速提升住宅地震保險之投保率及資金之累積。未來將繼續以健全住宅地震保險制度為目標，使地震保險基金成為專業且值得信賴的住宅地震風險管理機構，以達到「全民皆投保，人人有保障」之政策性目的。

董事長 石燦明

總經理 張萬里

Taiwan residential earthquake insurance is a statutory insurance. Its main purpose is to provide basic coverage for earthquake risks to the general public. Since its launch in April 2002, the take-up rate has been increasing every year. As of March 2011, the take-up rate of 28.56% has surpassed 23.31% in Japan. The total number of insurance policies in force reached as high as 2.33 million.

Being the pivotal organization of the Taiwan earthquake insurance scheme, Taiwan Residential Earthquake Insurance Fund (TREIF) is responsible for the management of the residential earthquake insurance scheme and the statutory mission of the risk spreading mechanism. TREIF integrates the resources and efforts of private, public and academic sectors to ensure a sound development of the insurance scheme via continuous improvement of risk spreading, earthquake insurance underwriting, and claim operation. TREIF aims to fulfill the expectation of the general public and achieve the purpose of this statutory insurance.

To enhance the independence and professionalism of TREIF's ability to conduct risk assessment, TREIF and the National Center for Research on Earthquake Engineering jointly developed TREIF-ERA Model in August 2010. TREIF-ERA Model allows TREIF to have a good grasp of the characteristics of earthquake source in Taiwan region, and the preciseness of the input data and analysis modules, thus improving the credibility of the risk assessment results. Moreover, TREIF presented the model and shared related results to insurance and reinsurance industries in Taipei and at the EAIC 2010 in Bali, Indonesia which in turn





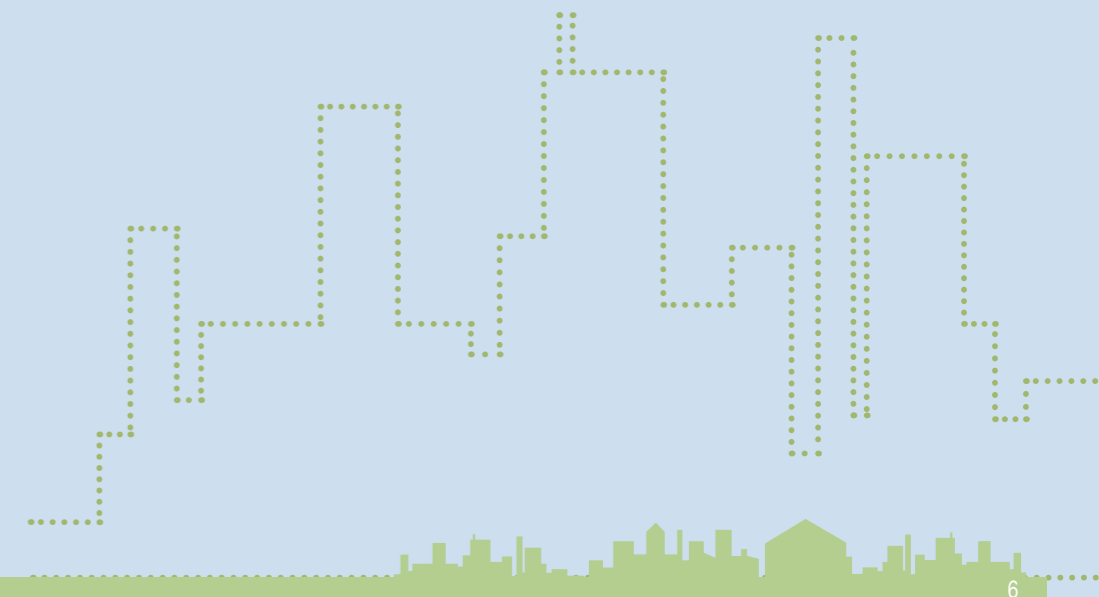
also raised the international profile of Taiwan residential earthquake insurance scheme.

There have been numerous earthquake disasters around the world in recent years. Following 2010 Haiti Earthquake and Chile Earthquake, Christchurch, New Zealand and Northeastern Japan also suffered strong earthquake hits which stirred great shocks and attention of the world. The magnitude 9.0 earthquake in Japan triggered an extremely destructive tsunami which caused a great loss of life and level-7 meltdowns in Fukushima I Nuclear Power Plant. Through the compound disasters which severely destructed Japan, residents of Taiwan began to have a deeper understanding of the impacts and risks that earthquake disasters may bring, thus realizing the importance and necessity of the residential earthquake insurance.

Since majority of the people in Taiwan are still lack of accurate concept of earthquake risk and insurance, TREIF will actively invest more efforts in all types of promotion or dissemination activities. We aim to accelerate the growth of take-up rate and accumulation of the fund through instilling the right concept of residential earthquake insurance to the residents of Taiwan. We will continuously aim to soundly develop the residential earthquake insurance scheme to make sure that TREIF lives up to its reputation of a professional and reliable residential earthquake risk management organization as well as to achieve the goal of the statutory insurance.

Chairman *Tsan-Ming Shih*  
President *Warren Chang*

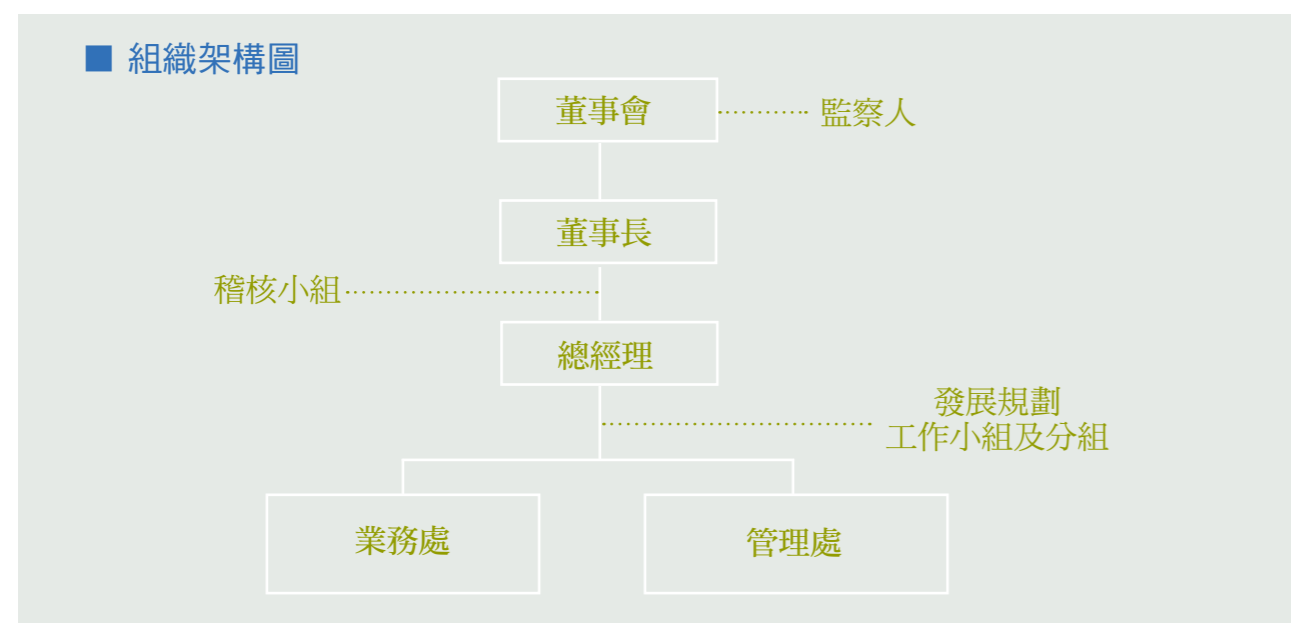
# TAIWAN RESIDENTIAL EARTHQUAKE INSURANCE FUND





## 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。



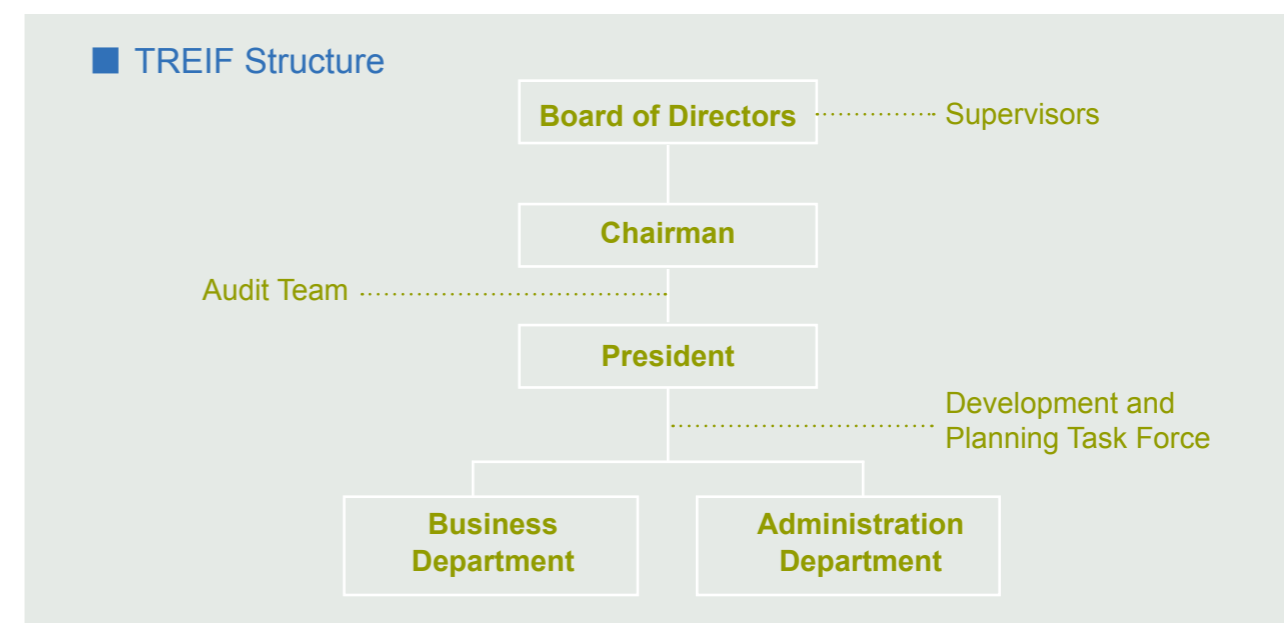
### 董事會

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 the 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。

### 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.



■ 2010.8.17於台北辦理住宅地震保險風險評估模型成果發表會



■ 2010.10.18東亞保險會議(EAIC)期間，於印尼峇里島辦理住宅地震保險風險評估模型成果發表會



■ 2010.6.19赴台北市家扶中心進行業務宣導

### 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。



■ 2010.6.22金管會張委員士傑暨政治大學風管系研究生參訪

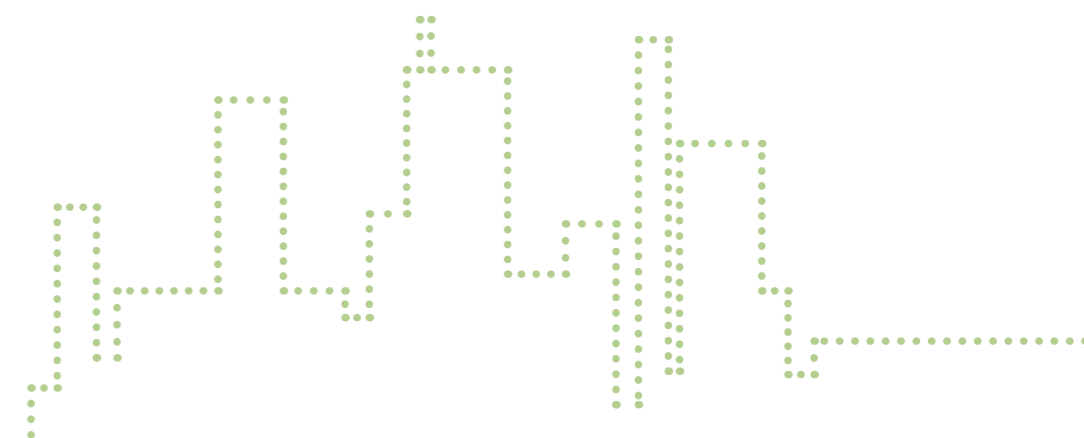
### Residential Earthquake Insurance Development and Planning Task Force

The Residential Earthquake Insurance 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 staff of TREIF as well as experts and scholars from the private, public and academic sectors.

### Scope of Business

In accordance with Article 7 of TREIF Articles of Incorporation, the scope of TREIF's business is as follows:

- Managing reinsurance, risk assumption and risk spreading for the residential earthquake insurance.
- Receiving pure premium ceded from residential earthquake insurance, expense loading income allocated by this insurance and proceeds derived from fund utilization.
- Obtaining domestic or overseas loans in accordance with the financing plans.
- Handling of other business in relations 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.







## 設立緣起

1999年9月21日發生於南投集集芮氏規模7.3的大地震（又稱921集集地震），舉國傷痛難忘。政府因之形成建立地震保險共保體系、強化地震保險機制之共識，主管機關並劍及履及於1999年底提出「保險法部份條文修正草案」，增訂保險法第一三八條之一，明訂保險業應承保住宅地震危險，並納入建立地震危險承擔機制之規定。保險法修正條文於2001年7月9日公布，我國政策性住宅地震保險制度之雛形於焉建立。

2001年11月30日主管機關依據保險法第一三八條之一規定，頒訂「住宅地震保險共保及危險承擔機制實施辦法」，運作方式為經由各產物保險公司承保之住宅地震保險全數分予當時為國營之專業再保險公司－中央再保險公司，該公司接受後再分予國內保險業、地震保險基金、國外再保險業及政府等分層承擔，總危險承擔限額為新臺幣500億元，明確建構我國住宅地震保險危險承擔機制。

2002年4月1日起於財產保險業現有之住宅火災保險單下自動涵蓋住宅地震基本保險，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。

所稱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、經住宅地震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、或非經修建不能居住且修復費用為重置成本50%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。

## 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 Law to include provisions on underwriting residential earthquake insurance by the insurers and establishment of a mechanism for assuming earthquake risk. The amendment of Insurance Law 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 Law, 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 must automatically include basic residential earthquake insurance coverage, with a maximum insured amount 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.

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，仍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。

2006年7月1日起地震保險基金配合中央再保險公司民營化獨立運作，其角色由單純風險承擔及分散，轉換為制度管理之中樞組織，並自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。

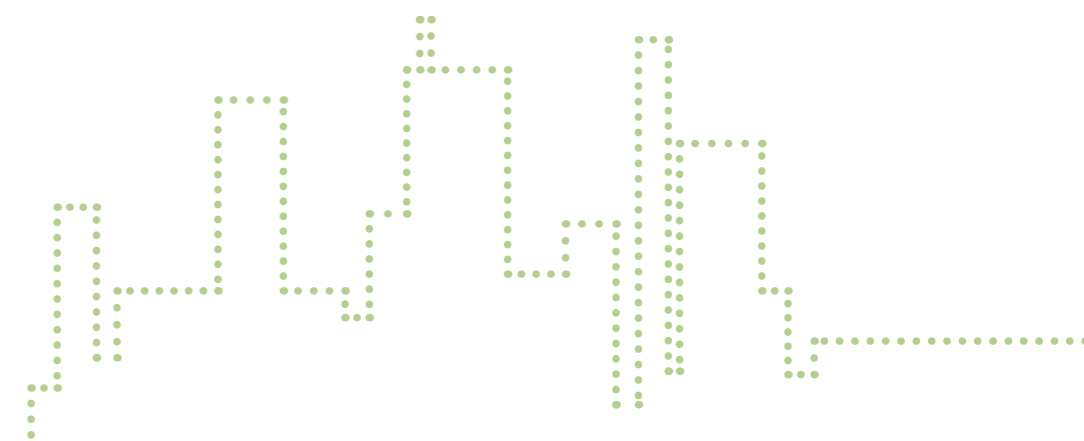


■ 2010.10.11中國四川成都西南財經大學保險學院師生參訪

Total loss refers to any case in which one of the two following conditions is met: (1) The government has demolished the insured residence or has issued a notification or ordered the residence to be demolished; or (2) It is determined by a qualified adjuster, or appraisal by Taiwan Architects Association or a professional association for building structure, civil engineering or geosciences that the residence is uninhabitable or the repair costs would equal or exceed 50% of the replacement cost. No doubt, the initial adoption of a total loss system, which provides 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 is assumed by the residential earthquake coinsurance pool, and the remaining NT\$48 billion liability in the second tier is assumed and / or ceded by TREIF.

In line with the privatization of Central Re on July 1, 2006, TREIF began to play the pivotal role in the management of the scheme; its function was not longer limited to the management of risk assumption and risk spreading. In addition, the maximum risk assumption of residential earthquake insurance was raised from NT\$50 billion to NT\$60 billion in 2007.





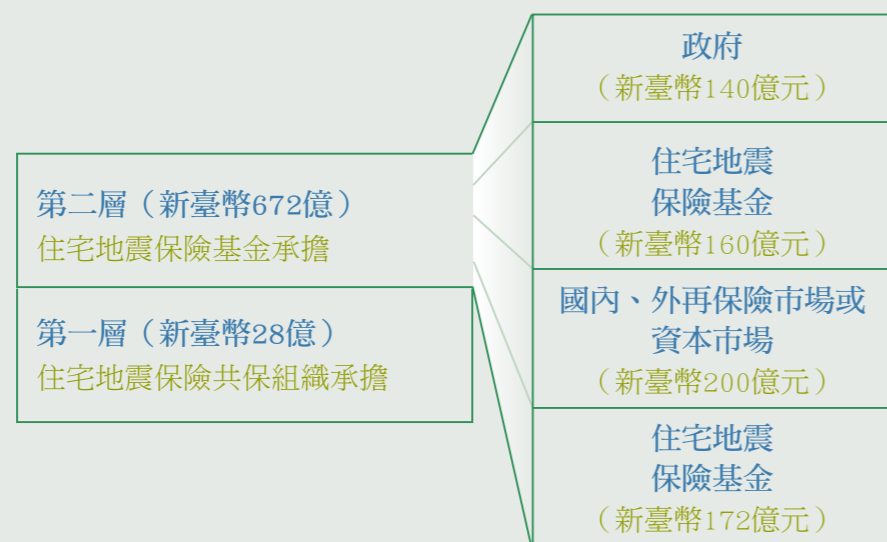


■ 2010.11.10赴屏東縣泰武國中進行業務宣導

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。危險分散機制各層危險承擔限額調整如下：

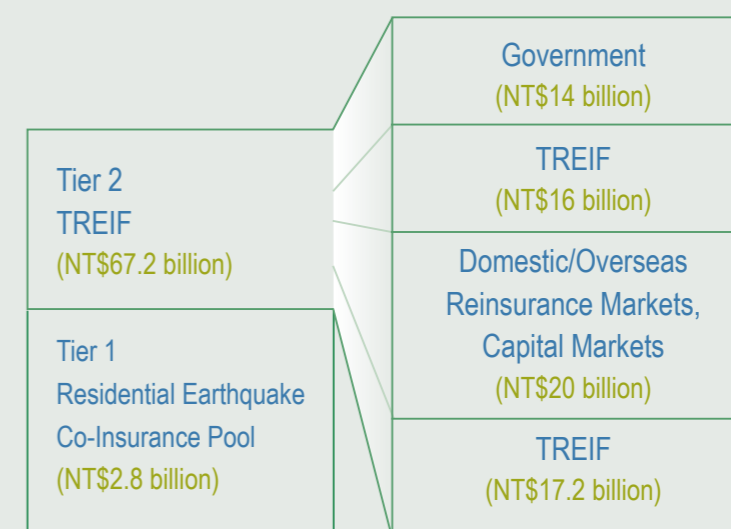
- 第一層：新臺幣28億元危險部分，由住宅地震保險共保組織承擔。
- 第二層：新臺幣672億元危險部分，由地震保險基金承擔及分散，並依下列方式辦理：
  - (一) 新臺幣172億元以下部分，由地震保險基金自行承擔；
  - (二) 超過新臺幣172億元至新臺幣372億元部分，安排於國內、外再保險市場或資本市場分散；
  - (三) 超過新臺幣372億元至新臺幣532億元部分，由地震保險基金再次承擔；
  - (四) 超過新臺幣532億元至新臺幣672億元部分，由政府承擔。



In accordance with revisions to Article 138-1 of the Insurance Law 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 risk liabilities for each tier are as follows:

- Tier 1: NT\$2.8 billion undertaken by the co-insurance pool.
- Tier 2: NT\$67.2 billion undertaken by TREIF. This portion of the risk should be assumed or spread in the following manner:
  - (1) Up to NT\$17.2 billion, assumed by TREIF.
  - (2) Over NT\$17.2 billion and up to NT\$37.2 billion, spread on domestic / overseas reinsurance markets and / or capital markets.
  - (3) Over NT\$37.2 billion and up to NT\$ 53.2 billion, assumed by TREIF.
  - (4) Over NT\$53.2 billion and up to NT\$67.2 billion, assumed by the government.





## 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已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、理賠制度之建立與改善、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，以工作分組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 coinsurance pool and overseas reinsurance placement. It contributed greatly to the residential earthquake insurance scheme. When Central Re was privatized in 2002, the pivotal role of scheme manager was then passed to TREIF under the revised "Enforcement Rules for the Coinsurance and Risk Assumption Mechanism of Residential Earthquake Insurance" which was promulgated by the competent authority on December 1, 2005. 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.

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 claim procedures, 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 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 staff, the Task Force was divided into different subcommittees in order to probe into improvement plans for each and individual items under the scheme. The Task Force strengthens the functionality of TREIF to better meet the expectations of the competent authority, the insurance industry and the policyholders.





■ 2010.4.8赴遠東銀行板橋分行進行業務宣導

## 業務概況

### ■ 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2010年底止，有效保單件數約229.5萬件，以全國住宅總戶數8,077,482戶計算，投保率為28.41%，較前一年成長5.8%。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

年度	有效保單件數及成長率	
	件數	成長率
2002 (4月~12月)	455,498	-
2003	859,213	88.6%
2004	1,173,082	36.5%
2005	1,447,545	23.4%
2006	1,672,043	15.5%
2007	1,872,195	12.0%
2008	2,029,369	8.4%
2009	2,168,528	6.9%
2010	2,294,738	5.8%

住宅地震保險簽單保費及成長率

單位：新臺幣仟元

年度	簽單保費收入及成長率	
	金額	成長率
2002 (4月~12月)	661,231	-
2003	1,242,788	88%
2004	1,702,959	37%
2005	2,101,527	23%
2006	2,425,076	15%
2007	2,722,298	12%
2008	2,947,698	8%
2009	2,951,981	0.1%
2010	3,057,970	3.6%

## Business Overview

### ■ Overview of Policies in Force and Insurance Take-Up rate

Since the launch of Taiwan residential earthquake insurance in 2002, it has experienced steady growth. At the end of 2010, the total policies in force reached 2.295 million, and accounted for 28.41% of the total national households of 8.08 million, growing by 5.8% when compared with the previous year. A more detailed data of written premium income and policies in force over the past years are in the following charts:

Taiwan Residential Earthquake Insurance Policies in Force and Growth Rates

Year	Policies In force & Growth Rate	
	Number of policies	Growth Rate
2002 (Apr – Dec)	455,498	-
2003	859,213	88.6%
2004	1,173,082	36.5%
2005	1,447,545	23.4%
2006	1,672,043	15.5%
2007	1,872,195	12.0%
2008	2,029,369	8.4%
2009	2,168,528	6.9%
2010	2,294,738	5.8%

Residential Earthquake Insurance Written Premium Income and Growth Rates

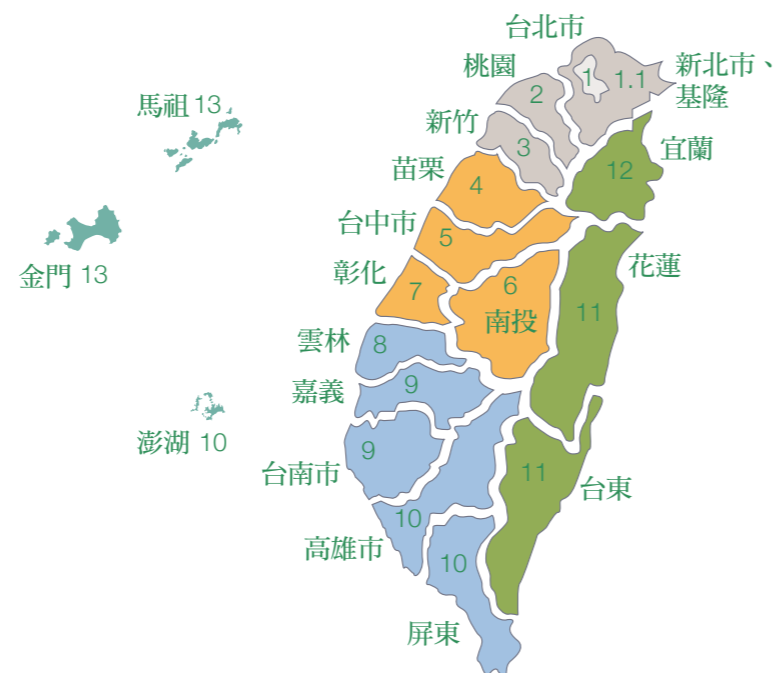
Unit: NT\$1,000

Year	Written Premium Income & Growth Rate	
	Amount	Growth Rate
2002 (Apr – Dec)	661,231	-
2003	1,242,788	88%
2004	1,702,959	37%
2005	2,101,527	23%
2006	2,425,076	15%
2007	2,722,298	12%
2008	2,947,698	8%
2009	2,951,981	0.1%
2010	3,057,970	3.6%



### ■ 累積責任額

截至2010年12月31日止住宅地震保險全國累積責任額達新臺幣3兆1,104億元，累積責任額較高區域為台北市、新北市（含基隆）、桃園、台中及高屏等都會區。



#### 住宅地震保險累積責任額

地區	累積責任額 (新臺幣元NT\$)	累積責任額 比率(%)	保單件數 (件)
1 台北市	437,937,955,838	14.08%	324,774
1.1 新北市、基隆	784,807,293,817	25.23%	575,156
2 桃園	337,567,858,408	10.85%	247,600
3 新竹	141,083,979,326	4.54%	105,129
4 苗栗	50,812,685,301	1.63%	37,883
5 台中市	389,454,926,828	12.52%	287,950
6 南投	39,063,546,631	1.26%	28,786
7 彰化	92,960,671,021	2.99%	68,278
8 雲林	42,344,806,164	1.36%	31,109
9 嘉義、台南市	266,726,147,214	8.58%	197,491
10 高雄市、屏東、澎湖	420,074,880,840	13.51%	310,704
11 花蓮、台東	61,264,774,676	1.97%	45,527
12 宜蘭	43,732,539,171	1.41%	32,419
13 金門、其他列嶼	2,635,744,200	0.08%	1,932
合計	3,110,467,809,435	100%	2,294,738

### ■ Aggregate Liability

As of December 31, 2010, the cumulative liability of Taiwan residential earthquake insurance amounted to NT\$3.11 trillion. Cities with the higher amount of aggregate liability were metropolitan cities like Taipei City, New Taipei City (Including Keelung), Taoyuan, Taichung, and Kaohsiung and Pintung.



#### Taiwan Residential Earthquake Insurance Aggregate Liability

Zone	Aggregate Liability (NT\$)	Rate (%)	Policies in Force
1 Taipei City	437,937,955,838	14.08%	324,774
1.1 New Taipei City, Keelung	784,807,293,817	25.23%	575,156
2 Taoyuan	337,567,858,408	10.85%	247,600
3 Hsintsu	141,083,979,326	4.54%	105,129
4 Miaoli	50,812,685,301	1.63%	37,883
5 Taichung	389,454,926,828	12.52%	287,950
6 Nantou	39,063,546,631	1.26%	28,786
7 Changhua	92,960,671,021	2.99%	68,278
8 Yuanlin	42,344,806,164	1.36%	31,109
9 Chiayi, Tainan City	266,726,147,214	8.58%	197,491
10 Kaohsiung City, Pintung, Penghu	420,074,880,840	13.51%	310,704
11 Hualien, Taitung	61,264,774,676	1.97%	45,527
12 Ilan	43,732,539,171	1.41%	32,419
13 Kinmen and other isles	2,635,744,200	0.08%	1,932
Total	3,110,467,809,435	100%	2,294,738





## ■ 住宅地震保險制度發展規劃工作小組

2010年住宅地震保險制度發展規劃工作小組召開12次會議，確認其下轄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召開13次會議，完成危險承擔與分散機制檢討、會計制度第四十號公報對住宅地震保險之影響與配套方案之研討、財源籌措計畫之檢討、共保組織會員條件之研擬等工作項目；承保理賠與法制分組召開11次會議，完成承保作業相關議題檢討、理賠費用之檢討、臨時住宿費用給付方式、對象之檢討、建立地理資訊系統可行性之分析、複評委員人力需求與遴聘方式之檢討、理賠機制模擬演練之規劃、合格評估人員人力需求與訓練計畫、理賠作業處理程序之檢討修正、住宅地震保險相關辦法要點之修正、保單條款之檢討修正等工作項目；資訊統計與教育推廣分組召開11次會議，完成資訊傳輸作業之檢討、理賠調度資訊管理系統之建置、業務宣導項目(計畫)之規劃、五都直轄市升格之保單地址轉換作業等工作項目。

## ■ 重要法令修正

### 住宅地震保險危險分散機制實施辦法

為配合財務會計準則公報第四十號「保險合約之會計處理準則」於2011年1月1日施行，考量住宅地震保險實際作業情形，並參酌「保險業各種準備金提存辦法」相關規定，2010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」，並自2011年1月1日起實施。修正重點包括：（一）住宅地震保險共保組織會員之特別準備金不應列為負債，自2011年1月1日起，每年新增提存數應依財務會計準則公報第二十二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；（二）為優先降低原列於負債項下之提存金額，規定該特別準備金自2011年1月1日起之沖減或收回之順序及處理方式；（三）明示本次修正條文之施行日期。

## ■ 理賠作業處理程序及規範修訂

為配合住宅地震保險理賠作業相關規定持續檢討，地震保險基金研擬相關草案並報請主管機關核定「住宅地震保險災區聯合理賠服務中心標準作業程序」及修正「住宅地震保險理賠案件處理費用申請及攤回規範」。

## ■ Residential Earthquake Insurance Development and Planning Task Force

In 2010, the Residential Earthquake Insurance Development and Planning Task Force convened 12 meetings to validate the contents of the major tasks that each subcommittee planned and the progress of each task. The Risk Spreading and Premium Rate Subcommittee called 13 meetings to conclude the subjects including the following: reviewed the risk assumption and spreading mechanism, studied the impact that Statement of Financial Accounting Standard (SFAS) 40 Insurance Contract has on the residential earthquake insurance and its relevant supporting programs, evaluated existing financing plans, and studied and drew up membership criteria for the Co-Insurance Pool. The Underwriting, Claim and Legal Subcommittee arranged 11 meetings to achieve the following: completed the reviews on underwriting procedures and claims related issues, and payment method and recipients for contingency living expense, conducted an analysis on the feasibility of establishing a geographic information system, examined the manpower demand and recruitment for re-adjustment committee members, developed a plan for the Simulation Drill of Claim Settlements, finished a manpower demand and training plan for qualified adjusters, reviewed and revised claim handling procedures, amended residential earthquake insurance related regulations, and reviewed and modified policy clauses. The IT, Statistics and Educational Promotion Subcommittee assembled 11 meetings to complete systems including the following: reviewed the information transmission procedures, built the Management System of qualified adjusters Coordination and Mobilization for Residential Earthquake Insurance.

## ■ Important Revisions of Laws and Regulations

### Enforcement Rules for the Risk Spreading Mechanism of Residential Earthquake Insurance

To accommodate the implementation of the Statement of Financial Accounting Standards No. 40 Insurance Contracts effective on January 1, 2011, the competent authority promulgated the amended "Enforcement Rules for the Risk Spreading Mechanism of Residential Earthquake Insurance" after considering the operation practices of the residential earthquake insurance as well as the related stipulations of "Regulations Governing the setting Aside of Various Reserves by Insurance Enterprise." The key revisions include:

(1) Special reserve shall not be listed as liabilities, members of the Residential Earthquake Insurance Pool, beginning from January 1, 2011, shall set aside the special reserve and appropriated as "Special Capital Reserve" under the shareholders' equity. The amount of the additional special reserve is annually set aside after deducting income tax according to the Statement of Financial Accounting Standards No. 22 (Income Taxes). (2) Due to the priority to reduce the amount of special



■ 2010.8.26赴桃園市會稽里進行防災社區業務宣導

### ■ 訂定住宅地震保險災區聯合理賠服務中心標準作業程序

為利住宅地震保險理賠中樞小組督導住宅地震保險災區聯合理賠服務中心，達到加速成立該中心並提供災區民眾有關住宅地震保險諮詢服務之目的，特訂定住宅地震保險災區聯合理賠服務中心標準作業程序。

本標準作業程序明訂有關災區聯合理賠服務中心設置原則、召集單位、進駐人員、編組及輪值原則、設置及運作流程程序說明、相關作業、費用申請及歸墊注意事項等相關規定。藉由本標準作業程序之訂定，一旦地震事故發生，參與災區聯合理賠服務中心設置及運作之相關單位及人員即有一明確應行辦理事項之遵循依據。



■ 2010.11.17舉辦2010年度住宅地震保險理賠機制模擬演練

reserve recorded as liabilities, the amendment regulated the procedures as well as the sequence of reversal and write-off the special reserve. These new rules shall be effective from January 1, 2011.

(3) The newly promulgated amendment also clearly indicated the implementation date of these changes.

### ■ Revisions on Procedures and Directions for Claim Settlements of the Residential Earthquake Insurance

In a continuous effort to review and update the regulations related to the operation procedures of the residential earthquake insurance claim settlement, TREIF seek for the competent authority's approval on its proposed "Standard Operating Procedure for the Residential Earthquake Insurance Joint Claim Service Centers of Disastrous Areas" and modified "Guidelines of Application and Recovery of Loss Adjustment Expenses for Handling Residential Earthquake Insurance Claims."

### ■ Set Up Standard Operating Procedure for the Residential Earthquake Insurance Joint Claim Service Center in Disastrous Areas

A standard operating procedure for the Residential Earthquake Insurance Joint Claim Service Center in Disastrous Areas was established for two reasons: help the claim settlement core team to supervise the joint claim service center as well as to accelerate service delivery to the residents of disastrous areas.

The standard operating procedures (SOP) state the principles related to setting up a joint claim service center; units to convene; stationed personnel; division of teams and shift arrangement; detail explanation of setup and operation process of the center; as well as rules related to operation, expense claims, and reimbursement. The SOP is developed in a way so that the participating operation units and staff of joint claim service center may know exactly what steps to take when an earthquake disaster hits.





### ■ 檢討修正住宅地震保險理賠案件處理費用申請及攤回規範

為使簽單公司理賠案件處理費用能合理反映案件評定之難易度，修正屬「不堪居住必須拆除重建」之理賠案件處理費用應以「幢」為單位，因其評定作業簡易，僅需照相存證或以坡度計測量，即可完成整幢建築物之評定，為使簽單公司理賠案件處理費用能合理反映案件評定之難易度，故修正該類案件之費用以「幢」為單位，每「幢」新台幣2,500元。

明訂簽單公司配合地震保險基金協調調度時，「跨簽單公司理賠案件處理費用」之支付標準同一般簽單公司理賠案件處理費用，並修正災區聯合理賠服務中心費用及其審核之規定，以使相關費用之支付及審核有明確之依據。

### ■ 建置住宅地震保險風險評估模型 (TREIF-ERA)

地震保險基金擔任政策性住宅地震保險制度的中樞組織，應對地震風險評估技術與模型運作深入瞭解，以強化地震保險基金獨立自主的風險評估能力。是故，地震保險基金委託國家地震工程研究中心(以下簡稱國震中心)於2010年8月完成住宅地震保險地震風險評估模型之建置。

本模型係依據經濟部中央地質調查所之調查資料與國內專家學者之研究等本土化的分析模式與參數值，掌握輸入資料的精確度和不同之分析模式，客觀完整反映國內地震風險，以提高地震風險評估分析結果之可信度、合理性，並有助於住宅地震保險後續承保範圍、理賠條件、費率訂定與危險分散機制之改善等各項議題之分析研究，並有效整合住宅地震保險早期損失評估系統，期使住宅地震保險制度健全發展。地震保險基金同仁參與地震風險評估模型之建置過程，與國震中心共同探討模型中各項參數設定及風險評估方法，提升了專業能力。

### ■ 舉辦「住宅地震保險風險評估模型成果發表會」

為期國內保險業界及國際再保險市場瞭解住宅地震保險風險評估模型之功能、特性及應用範圍，達成順利推展業務之目的，遂於2010年8月17日假台北晶華酒店舉辦風險評估模型國內成果發表會。另適逢第25屆東亞保險會議 (EAIC) 本年度於印尼峇里島舉行，地震保險基金於2010年10月18日假The Westin Resort Nusa Dua, Bali, Indonesia舉辦國外成果發表會。透過國內、外成果發表會，使國際再保市場更合理評估我國住宅地震風險，提升我國住宅地震保險制度之國際能見度。

### ■ Guidelines of Application and Recovery of Loss Adjustment Expenses for Handling Residential Earthquake Insurance Claims

To ensure that the amount of Loss Adjustment Expenses charged by underwriting companies is reasonable in correlation to the level of difficulty of an assessment, TREIF modified the fee calculation for assessments done on building that has been found "uninhabitable and in need of demolition and rebuilding". For such case, "building" should be the base unit for Loss Adjustment Expenses because the assessment procedures for "uninhabitable building" are rather simple, which only require photo documentation and a slope measurement. The Expense for such simple case should be charged at NTD2,500 per building.

The revised Guidelines clearly state that when underwriting companies follows TREIF's coordination for mobilization, they should charge equally for inter-company Loss Adjustment Expenses as the general claims. The revised Guidelines also indicate modified rules for governing expenses and the approval of expenses for Joint Claim Service Center so that there is a reference to follow for future expense claims and approvals.

### ■ TREIF Earthquake Risk Assessment Model (TREIF-ERA)

As being the pivotal organization for the residential earthquake insurance scheme, TREIF should enhance its understanding on the earthquake risk assessment techniques and utilization of models. So, to strengthen the independence and professionalism of the TREIF's ability to conduct earthquake risk assessment, TREIF commissioned the National Center for Research on Earthquake Engineering to establish the earthquake risk model (TREIF-ERA), which was completed in August 2010 and is now in operation.

TREIF-ERA is built using the data generated by the Central Geological Survey, Ministry of Economic Affairs, and supplemented by the analytical techniques and geological information developed by other local researchers in Taiwan. TREIF-ERA is expected to objectively and fully reflect Taiwan's residential earthquake exposures. Thus improving the credibility and legitimacy of the risk assessment results. The results it generates will assist TREIF in future enhancement of its insurance coverage, claim settlement criteria, and premium rating, and through integrating the Early Seismic Loss Estimation System, TREIF will in turn work toward a better and sound risk assuming and spreading mechanism. Many TREIF staff also enhanced their capability and professional knowledge through their participation in the building of the Model while studying and discussing the parameter values and methods of risk assessment together with staffs from the National Center for Research on Earthquake Engineering



## ■ 強化管理機制

為期理賠機制更臻完善，2010年地震保險基金持續進行理賠機制相關規定之增修並辦理模擬演練、教育訓練與講習會。

### 理賠模擬演練

為瞭解地震保險基金甫建置之「住宅地震保險調度理賠管理資訊系統」能否依預期功能順利運作，暨測試住宅地震保險合格評估人員能否依調度作業確實回報受調度及實地報到情形，特於2010年度辦理住宅地震保險簽單公司合格評估人員通報回報及實地報到模擬演練。

### 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，於地震後擔負第一線評定作業之重責大任。2010年辦理台北、台中及高雄共計9場次訓練課程，培訓合格評估人員新訓181人，複訓382人。



■ 2010.12.27舉辦2010年度住宅地震保險理賠機制模擬演練檢討會暨頒獎典禮

## ■ TREIF-ERA Model Presentation

On August 17, 2010 at the Regent Taipei Hotel, TREIF organized a presentation to share with local insurers and international reinsurers about the functions, features, and applications of the TREIF-ERA Model. Moreover, TREIF held another presentation at The Westin Resort Nusa Dua, in Bali, Indonesia on October 18, 2010 during the EAIC 2010. These presentations provide useful information which would allow international reinsurers to conduct more accurate risk evaluation on the Taiwan's residential earthquake insurance as well as to increase the international visibility of the Taiwan's residential earthquake insurance scheme.

## ■ Strengthen the Claim Mechanism

To continuously improve the claim mechanism, TREIF revised relevant stipulations as well as conducted simulation exercises, educational trainings and seminars.

### Claim Simulation Drill

A simulation drill was conducted in 2010 to ensure that the newly established the Management System of Qualified Adjusters Coordination and Mobilization for Residential Earthquake Insurance could function as expected as well as to test whether the qualified adjusters of insurance underwriting companies could receive and reply the claim service mobilization request and report for duty in accordance to the standard operating procedures of the mechanism for the coordination and mobilization of qualified adjusters.

### Qualified Adjuster Training

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. With the trainings, these adjusters would be able to assume the important responsibility of making assessment in the frontline after an earthquake hit. In 2009, a total of nine training programs were held in Taipei, Taichung and Kaohsiung, attended by 181 trainees and 382 re-trainees.





■ 2010.11.17舉辦2010年度住宅地震保險理賠機制模擬演練

### 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。地震保險基金爰依「住宅地震保險全損評定及鑑定人員訓練計畫」辦理講習會。2010年於台北辦理大地技師、結構技師及建築師講習會合計三場次，共有206位技師參與講習。

### ■ 業務宣導

辦理各項宣導活動，呼籲社會大眾正視地震風險，建立正確住宅地震保險認知。

2010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、捷運燈箱刊登廣告、文章等各項報導。
- (二) 於有線、無線電視台、戶外LED看板、捷運月台層電視播放宣導短片。
- (三) 赴各大銀行辦理住宅地震保險宣導共計6場次，參加人數340人。
- (四) 與社會大眾面對面接觸，辦理各項宣導活動共計6場次，參加人數689人。
- (五) 委託中華保險服務協會，赴高雄、屏東等地，辦理國中教育宣導或受邀至大專辦理宣導，將風險管理概念向下紮根共計12場次，參加人數3,749人。

### ■ 建置住宅地震保險調度理賠資訊管理系統

為能於大地震後迅速動員及調度住宅地震保險合格評估人員，依據住宅地震保險合格評估人員統一協調調度標準作業程序進行資訊系統建置，透過系統發送簡訊、電話及電子郵件等通報方式，達成迅速協調調度、報到、投入理賠作業之目的。本系統除可作為合格評估人員協調調度使用外，亦可供災區聯合理賠服務中心進駐人員通知及通報之用。

本系統之特色為：

- (一) 彈性多管道之調度方式，有效通報受調度人員。
- (二) 即時統計資訊介面，可清楚掌握調度狀況。
- (三) 使用網際網路之雲端架構設計，具低維護成本與高穩定。

### 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 according to the Training Plans for Qualified Adjusters and Assessors of Residential Earthquake Insurance. In 2010, three workshops were held for professional geotechnical engineers, structural engineers, and architects. These programs were attended by 206 technicians.

### ■ 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 2010 include:

- (1) Media advertisement on national newspapers, magazines, radio broadcasts, lighted advertisement on metro stations and various printed media.
- (2) A short film with public service announcements on televisions, outdoor LED billboard and metro station televisions.
- (3) Six sessions of residential earthquake insurance promotion activities were held in major banks, which were participated by 340 people.
- (4) Six sessions of face-to-face promotional events were held for the general public. More than 689 people participated in the events.
- (5) Commissioned the Chinese Insurance Service Association to organize 12 sessions of risk management related educational events in junior high schools and colleges in Kaohsiung and Pingtung areas. These events were attended by 3,749 students.

### ■ Establish the Management System of Qualified Adjusters Coordination And Mobilization For Residential Earthquake Insurance

To quickly convene and mobilize qualified residential earthquake insurance adjusters after a major earthquake, TREIF established the Management System of Qualified Adjusters Coordination and Mobilization for Residential Earthquake Insurance based on the SOP of Mechanism for Coordination and Mobilization of Qualified Adjusters for the Residential Earthquake Insurance. The system contacts



### ■ 配合直轄市升格之地址轉換作業

地震保險基金為解決有關住宅地震保險重複投保問題，自2009年1月1日起啟用複保險查詢平台，供簽單公司以保單地址進行複保險查詢；因本平台係採用保單地址進行資料比對，於四個直轄市升格後，地址變更將造成平台無法順利比對資料，故保單地址需配合直轄市升格進行修正。然地震保險基金考量住宅地震保險有效保單數逾200萬筆，需花費簽單公司大量人力及成本進行地址批改作業，故研議修改地址標準化元件以進行自動化地址資料轉換，透過此地址標準化元件將資料庫中所有舊保單地址轉換為新地址。

### ■ 異地備援機制演練

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演練，以確保異地備援切換作業之順利執行。



■ 2010.10.22赴高雄市前鋒國中進行業務宣導

qualified adjusters through communication channels such as text messaging, telephone and emails.

In addition, the system is used to notify and contact stationed personnel of joint claim service centers.

Main features of the systems are:

- (1) Multi-channel communication to effectively notify qualified adjusters.
- (2) Interface with real time statistic information that allows good situation control.
- (3) Cloud computing that offers high stability and low maintenance cost.

### ■ Conversion of Policyholders' address due to municipal upgrade

To eliminate double insurance cases, TREIF launched Double Insurance Verification Platform on January 1, 2009. Earthquake insurance underwriters may enter policyholder's address into the system to verify whether the property has been insured already. However, due to municipal upgrade which changes the city names of many effected districts, the addresses must be converted in order to conduct accurate verification. There are more than 2 million policies in force. Considering the great manpower and cost needed to manually change the address, TREIF adopted address standardization components to automatically convert the old addresses in the system.

### ■ Remote Backup Mechanism Drills

To ensure the security of TREIF database and the information system, in 2007 TREIF established a remote backup system, building a foundation for sustainable operation while preventing business disruption due to an equipment malfunction or natural disaster. The backup system is located in Lungtan, Taoyuan County (Acer Aspire Park). In the initial stage, the scope of the backup covers domain control servers, primary database servers, email server, file server and web site server. Moreover, as part of an effort to strengthen the comprehensiveness of the remote backup system, TREIF completed the building of a backup system for double insurance verification platform and the Host-to-Host System for its remote backup platform in December, 2009 and December 2010, respectively.

Every year, TREIF conducts two remote backup system drills to ensure smooth transitions to the backup system.



## 財務概況

### ■ 收入概況

2010年再保費收入新臺幣25.86億元較2009年度之新臺幣24.90億元成長3.87%，其主要原因為2010年度住宅地震保險有效保單件數較2009年度為高，致地震保險基金之再保費收入增加；其餘管理費用收入、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。另因銀行存款利率於2010年下半年間配合中央銀行政策微幅調升，致利息收入較2009年增加，綜計地震保險基金2010年總收入新臺幣29.67億元較2009年成長4.59%。

### 各年度收入

單位：新臺幣仟元

年度	2004	2005	2006	2007	2008	2009	2010
再保費收入	879,201	1,078,720	1,542,344	1,883,508	2,476,782	2,489,833	2,586,184
管理費用收入	42,771	52,745	60,996	68,320	74,030	75,077	77,482
預留調整準備收入	--	--	--	54,656	59,224	60,062	61,985
信用風險準備收入	--	--	--	--	29,496	30,031	30,993
利息收入	11,143	31,296	64,799	106,292	163,705	148,679	164,877
其他收入	2,490	2,734	11,581	37,198	32,657	32,769	45,060
收入合計	935,605	1,165,495	1,679,720	2,149,974	2,835,894	2,836,451	2,966,581
成長率	--	24.57%	44.12%	28.00%	31.90%	0.02%	4.59%

### ■ 準備金累積

截至2010年底，地震保險基金累計提存之特別準備金為新臺幣113.93億元，預留調整準備為新臺幣2.36億元，信用風險準備為新臺幣0.91億元，各項準備金之累積餘額達新臺幣117.20億元，與2009年底新臺幣98.09億元相較，成長率為19.48%。

## Financial Overview

### ■ Revenue

In 2010, the reinsurance premium revenue totaled NT\$2.586 billion, up by 3.87% in comparison to NT\$2.49 billion reached in 2009. The main reason for the increase was that the total insurance policies in force of 2010 was higher than that of 2009. Since the premium revenue year grew in 2010, management fee, reserve adjustment and credit risk reserve that have been aside in proportion to the premium revenue also increased. In addition, interest rate was slightly adjusted upward in the second half of 2010 under the influence of the Central Bank, therefore the interest income in 2010 also improved from 2009. In summary, the total revenue of TREIF for 2010 amounted to NT\$2.967 billion, growing by 4.59% from the previous year.

### Annual Revenue

Unit: NT\$1,000

Year	2004	2005	2006	2007	2008	2009	2010
Reinsurance Premiums	879,201	1,078,720	1,542,344	1,883,508	2,476,782	2,489,833	2,586,184
Management Fee	42,771	52,745	60,996	68,320	74,030	75,077	77,482
Reserve Adjustment	--	--	--	54,656	59,224	60,062	61,985
Credit Risk Reserve	--	--	--	--	29,496	30,031	30,993
Interest	11,143	31,296	64,799	106,292	163,705	148,679	164,877
Others	2,490	2,734	11,581	37,198	32,657	32,769	45,060
Total	935,605	1,165,495	1,679,720	2,149,974	2,835,894	2,836,451	2,966,581
Growth Rate	--	24.57%	44.12%	28.00%	31.90%	0.02%	4.59%

### ■ Accumulation of Various Reserves

As of the end of 2010, TREIF's cumulative special reserve was NT\$11.393 billion, reserve adjustment was NT\$236 million, and credit risk reserve was NT\$91 million. Total reserves reached NT\$11.72 billion, an increase of 19.48% compared with NT\$9.809 billion in 2009.

地震保險基金每年底，應就當年度純保險費收入總額，扣除共保組織、國內、外再保險市場或資本市場危險分散成本及淨自留賠款後之餘額，以及當年度分配之管理費用收入扣除各項成本費用後之餘額，全數提存特別準備金，以快速累積特別準備金，支應未來可能賠款所需。

At the end of each year, the entire balance of the total amount of pure premium received by TREIF after deduction of premium allocated to the coinsurance pool, premiums ceded to the domestic and overseas reinsurance and capital markets, and net retained indemnities, as well as the entire balance of the management fee income after minus the costs and expenses, shall be set aside as a special reserve. The goal is to quickly build up the special reserve and have sufficient funds for claims payouts in the event of an earthquake.

### 各種準備金累積狀況

單位：新臺幣仟元

年度	2004	2005	2006	2007	2008	2009	2010
特別準備金	1,773,155	2,934,560	4,381,784	6,073,410	7,838,633	9,575,839	11,393,412
預留調整準備	--	--	--	54,656	113,880	173,942	235,928
信用風險準備	--	--	--	--	29,496	59,527	90,520
合計	1,773,155	2,934,560	4,381,784	6,128,066	7,982,009	9,809,308	11,719,860
成長率	--	65.50%	49.32%	39.85%	30.25%	22.89%	19.48%

### Accumulation of Various Reserves

Unit: NT\$1,000

Year	2004	2005	2006	2007	2008	2009	2010
Special Reserve	1,773,155	2,934,560	4,381,784	6,073,410	7,838,633	9,575,839	11,393,412
Reserve Adjustment	--	--	--	54,656	113,880	173,942	235,928
Credit Risk Reserve	--	--	--	--	29,496	59,527	90,520
Total	1,773,155	2,934,560	4,381,784	6,128,066	7,982,009	9,809,308	11,719,860
Growth Rate	--	65.50%	49.32%	39.85%	30.25%	22.89%	19.48%

### 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地震保險基金之資金缺口，並就資金缺口研擬財源籌措因應方式。在安全性及流動性之前提下，現行規劃如係地震保險基金可自行承擔或對外融資之資金缺口範圍內，由地震保險基金之累積資金及金融資產支應或採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，以國庫保證函向銀行申請擔保放款，以取得必要之資金。

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。



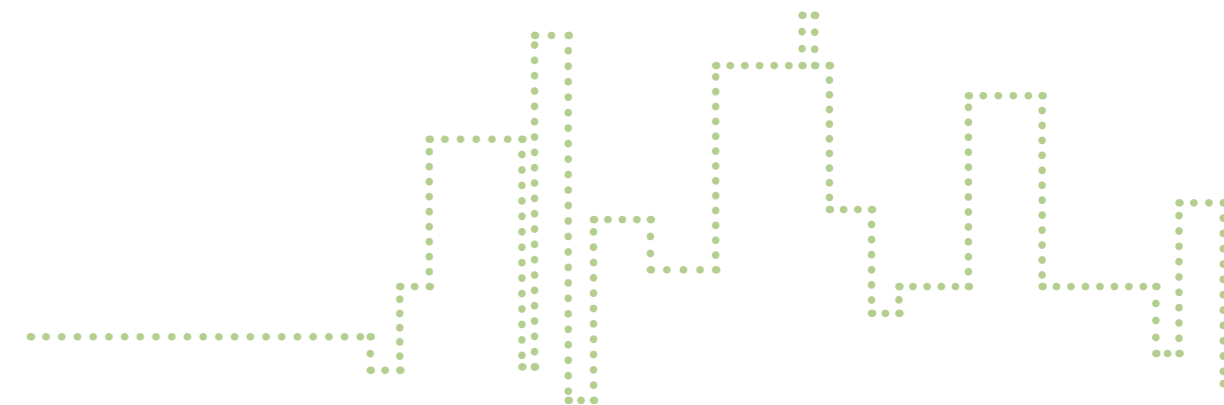
■ 2010.2.27於台北舉辦住宅地震保險建築師講習會

## ■ 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 takes into account the financing methods in domestic and overseas financial markets to formulate a financing plan in case when the cumulative reserves are insufficient to cover the claim payments.

Once a major earthquake occurs, TREIF would be able to quickly estimate the claim payments and the 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. Under the principles of safety and liquidity, if the shortfall can be financed by TREIF itself or by external financing, then TREIF will finance by utilizing its cumulative funds and financial assets, or seek bank credit. However, if the payable claims exceed the amount beyond TREIF can manage on its own, in order to protect the interests of the insured, TREIF may, based on Insurance Law Article 138-1, request the competent authority and the Ministry of Finance to jointly apply for Executive Yuan's approval to obtain a bank loan through a guarantee letter issued by the National Treasury.

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.



## ■ 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2010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20.5億元，累計已達新臺幣120.6億元，其中銀行存款新臺幣40.3億元，政府債券新臺幣33.6億元，金融債券新臺幣31.2億元，其餘新臺幣15.5億元為公司債券。

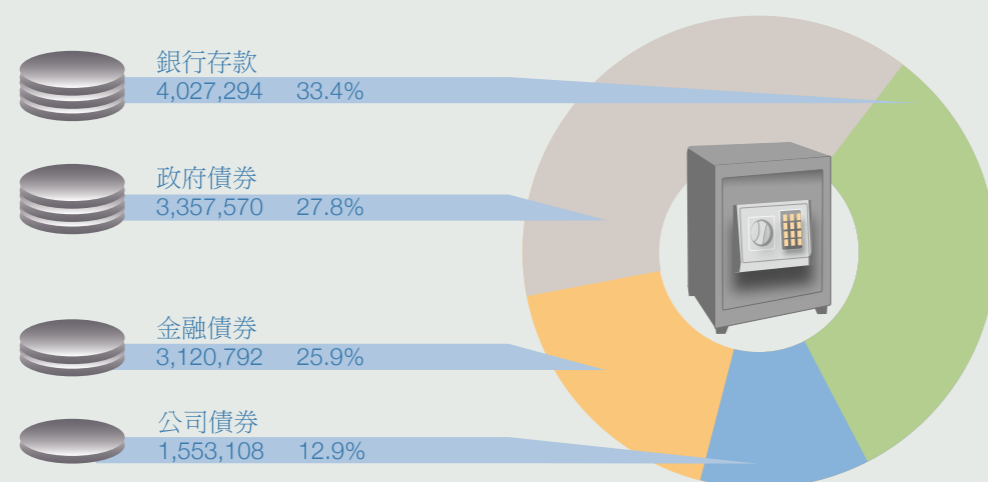
可運用資金配置狀況表

單位：新臺幣仟元

項目	2009 年		2010 年		比較增減金額
	金額	比例	金額	比例	
銀行存款	3,431,193	34.3%	4,027,294	33.4%	596,101
政府債券	3,237,711	32.4%	3,357,570	27.8%	119,859
金融債券	2,224,091	22.2%	3,120,792	25.9%	896,701
公司債券	1,111,591	11.1%	1,553,108	12.9%	441,517
總計	10,004,586	100.0%	12,058,764	100.0%	2,054,178

2010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 2010, TREIF's total available funds reached NT\$12.06 billion, increasing by NT\$2.05 billion when compared with the previous year. Total funds include bank deposits of NT\$4.03 billion, government bonds of NT\$3.36 billion, financial bonds of NT\$3.12 billion, and the remaining NT\$1.55 billion in corporate bonds.

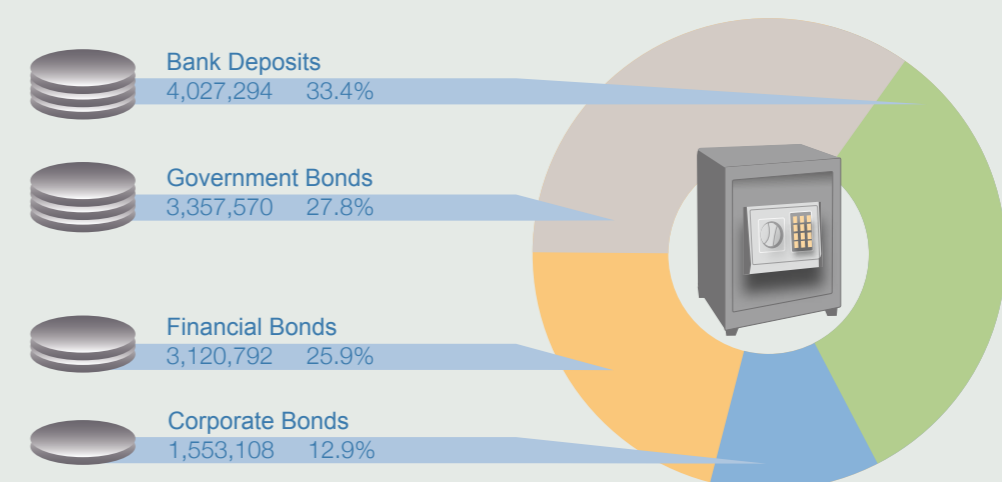
Investment Portfolio

Unit: NT\$1,000

Item	2009		2010		Change in Amount
	Amount	%	Amount	%	
Bank Deposits	3,431,193	34.3%	4,027,294	33.4%	596,101
Government Bonds	3,237,711	32.4%	3,357,570	27.8%	119,859
Financial Bonds	2,224,091	22.2%	3,120,792	25.9%	896,701
Corporate Bonds	1,111,591	11.1%	1,553,108	12.9%	441,517
Total	10,004,586	100.0%	12,058,764	100.0%	2,054,178

2010 Investment Portfolio

Unit: NT\$1,000







## 2010年大事紀

項目	大事紀要
1月1日	兆豐產物保險公司沈董事長臨龍接任地震保險基金董事長。
2月27日	於台北舉辦住宅地震保險建築師講習會。
3月4日	高雄甲仙發生規模6.4地震，啟動住宅地震保險理賠機制。
3月25-26日	於台中舉辦合格評估人員第3期複訓。
3月27日	花蓮秀林發生規模5.2地震，啟動住宅地震保險理賠機制。
4月8日	赴遠東銀行板橋文化分行進行業務宣導。
4月14日	赴致理技術學院進行業務宣導。
4月21-22日	於高雄舉辦合格評估人員第4期複訓。
5月6日	赴致理技術學院進行業務宣導。
5月19日	赴臺灣銀行行員訓練所進行業務宣導。
5月24日	修正「地震保險基金組織規程」、「地震保險基金人事管理辦法」。
5月26-27日	於台北舉辦合格評估人員第19期新訓。
5月28-30日	辦理異地備援機制演練－伺服器毀損之回復。
6月3日	赴台灣中小企銀行員訓練中心進行業務宣導。
6月10日	與台北市政府都發局合辦建築物防災公共安全宣導說明會。
6月18-20日	辦理異地備援機制演練－機房毀損之回復。
6月19日	赴台北市家扶中心進行業務宣導。
6月23日	赴高雄市三民國中進行業務宣導。
6月24-25日	於高雄舉辦合格評估人員第5期複訓。

## Major Events-2010

Date	Major Events
1, JAN	Dr. Leon L. Shen, the former Chung Kuo Insurance Chairman, appointed as the chairman of TREIF.
27, FEB	Organizing the Residential Earthquake Insurance Workshop for Architects in Taipei.
4, MAR	A magnitude 6.4 earthquake hit Jiaxian, Kaohsiung and triggered the residential earthquake insurance claim mechanism.
25-26, MAR	Conducting the 3rd Qualified Adjuster Retraining Program in Taichung.
27, MAR	A magnitude 5.2 earthquake hit Sioulin, Hualien and triggered the residential earthquake insurance claim mechanism.
8, APR	Holding business promotion event at the Panchiao Wenhua Branch of Far Eastern International Bank.
14, APR	Holding business promotion event at the Chihlee Institute of Technology.
21-22, APR	Conducting the 4th Qualified Adjuster Retraining Program in Kaohsiung.
6, MAY	Holding business promotion event at the Chihlee Institute of Technology.
19, MAY	Holding business promotion event at the training center of the Bank of Taiwan.
24, MAY	Amending the "The Organizational Rules of the Taiwan Residential Earthquake Insurance Fund" and "Regulations Governing the Personnel Management of the Taiwan Residential Earthquake Insurance Fund".
26-27, MAY	Conducting the 19th Qualified Adjuster Training Program in Taipei.
28-30, MAY	Remote Backup System Drill – server failure and restoration.
3, JUN	Holding business promotion event at the training center of the Taiwan Business Bank.
10, JUN	Conducting a seminar on building disaster prevention and public safety in conjunction with the Department of Urban Development, Taipei City Government.
18-20, JUN	Remote Backup System Drill – site crash and restoration.
19, JUN	Holding business promotion event at the Taiwan Fund for Children and Family located in Taipei City.
23, JUN	Holding business promotion event at the San Ming Junior High School in Kaohsiung.
24-25, JUN	Conducting the 5th Qualified Adjuster Retraining Program in Kaohsiung.



項目	大事紀要
7月6日	地震保險基金沈董事長臨龍請辭，由富邦產物保險公司石董事長燦明接兼。
7月8-9日	於台中舉辦合格評估人員第20期新訓。
7月14日	住宅地震保險理賠費用申請資訊系統之建置。
7月20日	赴國立台中教育大學辦理2010年教師在職進修增能防災講習。
7月28日	赴土地銀行員工訓練所進行業務宣導。
8月9日	研議加強磚造建築物全損認定標準。
8月13日	建置複保險查詢平台點對點機制。
8月17日	假台北市晶華酒店辦理住宅地震保險風險評估模型成果發表會。
8月18-19日	於台北舉辦合格評估人員第6期複訓。
8月25日	辦理電腦主機系統弱點掃描。
8月25日	赴台灣中小企銀行員訓練中心進行業務宣導。
8月26日	赴桃園市會稽里防災社區進行業務宣導。
8月28日	於台北舉辦住宅地震保險結構工程技師講習會。
8月30日	赴桃園縣龍潭鄉高原村防災社區進行業務宣導。
9月9日	赴兆豐銀行授信管理處進行業務宣導。
9月15-16日	於台北舉辦合格評估人員第21期新訓。
9月17日	住宅地震保險調度理賠資訊管理系統之建置。
9月19日	受邀現代保險「地震，免驚，有保險」電視專訪，並播出宣導短片廣告。

Date	Major Events
6, JUL	Dr. Leon L. Shen resigned from chairman and Tsan-Ming Shih, the Chairman of Fubon Insurance Co., succeeded as the new chairman of TREIF.
8~9, JUL	Conducting the 20th Qualified Adjuster Training Program in Taichung.
14, JUL	Establishing the Information System of Application and Recovery of Loss Adjustment Expenses for Handling Residential Earthquake Insurance Claims.
20, JUL	Conducting disaster prevention seminars at the National Taichung University of Education's 2010 On Job Training for Faculty.
28, JUL	Holding business promotion event at the training center of the Land Bank of Taiwan.
9, AUG	Discussing the "Criteria of Total Loss of Assessment" for reinforced brick buildings.
13, AUG	Establishing the Host-to-Host System for the Double Insurance Verification Platform.
17, AUG	Organizing a presentation for the release of the TREIF-ERA Model at the Regent Taipei Hotel.
18~19, AUG	Conducting the 6th Qualified Adjuster Retraining Program in Taipei.
25, AUG	Conducting host computer system vulnerability scanning.
25, AUG	Holding business promotion event at the training center of the Taiwan Business Bank.
26, AUG	Conducting business promotion event at the disaster prevention community of Huiji, Taoyuan City.
28, AUG	Organizing the Residential Earthquake Insurance Workshop for Structural Engineers in Taipei.
30, AUG	Conducting business promotion event at the disaster prevention community of Longtan, Taoyuan County.
9, SEP	Holding business promotion event at the credit management department of Mega International Commercial Bank.
15~16, SEP	Conducting the 21st Qualified Adjuster Training Program in Taipei.
17, SEP	Establishing the Residential Earthquake Insurance Claim Service Mobilization Information Management System.
19, SEP	Accepting television interview and broadcasted a short promotional film.





項目	大事紀要
9月28日	檢討及修正「財團法人住宅地震保險基金財源籌措計畫」。
9月29日	赴高雄市鳳山國中進行業務宣導。
9月30日	赴屏東縣林邊國中進行業務宣導。
10月11日	中國四川成都西南財經大學保險學院鄭副書記茂與呂主任德玉等19位師生來訪。
10月11日	於台北舉辦住宅地震保險大地工程技師講習會。
10月12-13日	於台中舉辦合格評估人員第7期複訓。
10月16日	配合主管機關於桃園縣桃園市多功能藝文園區廣場辦理「綠色消費 永續節能護地球－消保嘉年華會」活動。
10月18日	東亞保險會議（EAIC）期間，於印尼峇里島辦理住宅地震保險風險評估模型成果發表會。
10月18日	修正「住宅地震保險基金捐助章程」。
10月20日	赴高雄市圓富國中進行業務宣導。
10月22日	赴高雄市前鋒國中進行業務宣導。
10月25日	赴屏東縣潮州國中進行業務宣導。
11月3日	赴高雄市大灣國中進行業務宣導。
11月8日	赴桃園縣大溪鎮中新里進行業務宣導。
11月10日	赴屏東縣泰武國中進行業務宣導。
11月15日	赴屏東縣牡丹國中進行業務宣導。

Date	Major Events
28, SEP	Reviewing and revising the "Financing Plans of The Taiwan Residential Earthquake Insurance Fund".
29, SEP	Conducting business promotion events in Fongshan Junior High School in Kaohsiung City.
30, SEP	Conducting business promotion events in Linpien Junior High School in Pingtung County.
11, OCT	Visited by a delegation of 19 faculty and students from the Insurance College, Southeast Finance University in Chengdu, Sichuan, China. The delegation included Deputy Secretary Cheng Mao and Dean Lu Tehyu.
11, OCT	Organizing the Residential Earthquake Insurance Workshop for professional geotechnical engineers in Taipei.
12~13, OCT	Conducting the 7th Qualified Adjuster Retraining Program in Taichung.
16, OCT	Joining the Consumer Protection Commission's annual event – "2010 Consumer Protection Fair: Green Consumption, Sustain the Earth through Energy Saving" held in Multipurpose Square in Taoyuan County.
18, OCT	Organizing a presentation for release of the TREIF-ERA Model in Bali, Indonesia during the EAIC period.
18, OCT	Amending the "TREIF Articles of Incorporation".
20, OCT	Conducting business promotion event at Yuanfu Junior High School in Kaohsiung City.
22, OCT	Conducting business promotion event at Cianfong Junior High School in Kaohsiung City.
25, OCT	Conducting business promotion event at Chaozhou Junior High School in Pingtung County.
3, NOV	Conducting business promotion event at Dawan Junior High School in Pingtung County.
8, NOV	Conducting business promotion event at Dashi Township, Taoyuan County.
10, NOV	Conducting business promotion event at Taiwu Junior High School, Pingtung County.
15, NOV	Conducting business promotion event at Mudan Junior High School, Pingtung County.



項目	大事紀要
11月17日	赴屏東縣來義中學進行業務宣導。
11月16-17日	舉辦2010年度住宅地震保險理賠機制模擬演練。
11月18-19日	於台北舉辦合格評估人員第8期複訓。
12月24日	住宅地震保險複保險查詢平台點對點連線機制之建置。
12月27日	配合直轄市升格之地址轉換作業建置完成暨上線。
12月27日	舉辦2010年度住宅地震保險理賠機制模擬演練檢討會暨頒獎典禮。
12月30日	函報主管機關「住宅地震保險災區聯合理賠服務中心標準作業程序」。
12月30日	修正發布「住宅地震保險危險分散機制實施辦法」。
12月31日	函報主管機關「住宅地震保險理賠案件處理費用申請及攤回規範」。
12月31日	住宅地震保險資訊作業規範之實施。
12月31日	修正「財團法人住宅地震保險基金申請國庫擔保貸款作業處理程序」。

Date	Major Events
17, NOV	Conducting business promotion event at Laiyi Junior High School, Pingtung County.
16~17, NOV	Conducting the annual simulation drill for claim settlements.
18~19, NOV	Conducting the 8th Qualified Adjuster Retraining Program in Taipei.
24, DEC	Establishing the Host-to-Host System for the Double Insurance Verification Platform.
27, DEC	Converting and uploading the newly revised addresses as the result of municipal upgrade.
27, DEC	Conducting a review meeting and award ceremony for the annual simulation drill for claim settlements.
30, DEC	Submitting a proposal of the "Standard Operating Procedures for the Residential Earthquake Insurance Joint Claim Service Center of Disastrous Areas" to the competent authority.
30, DEC	Promulgating the amended "Enforcement Rules for the Risk Spreading Mechanism of residential Earthquake Insurance".
31, DEC	Submitting a proposal of the "Guidelines of Application and Recovery of Loss Adjustment Expenses for Handling Residential Earthquake Insurance Claims".
31, DEC	Implementing the rules governing the information operation of the residential earthquake insurance.
31, DEC	Amending the "Procedures for the TREIF to Apply for a Loan Guarantee from the National Treasury".



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