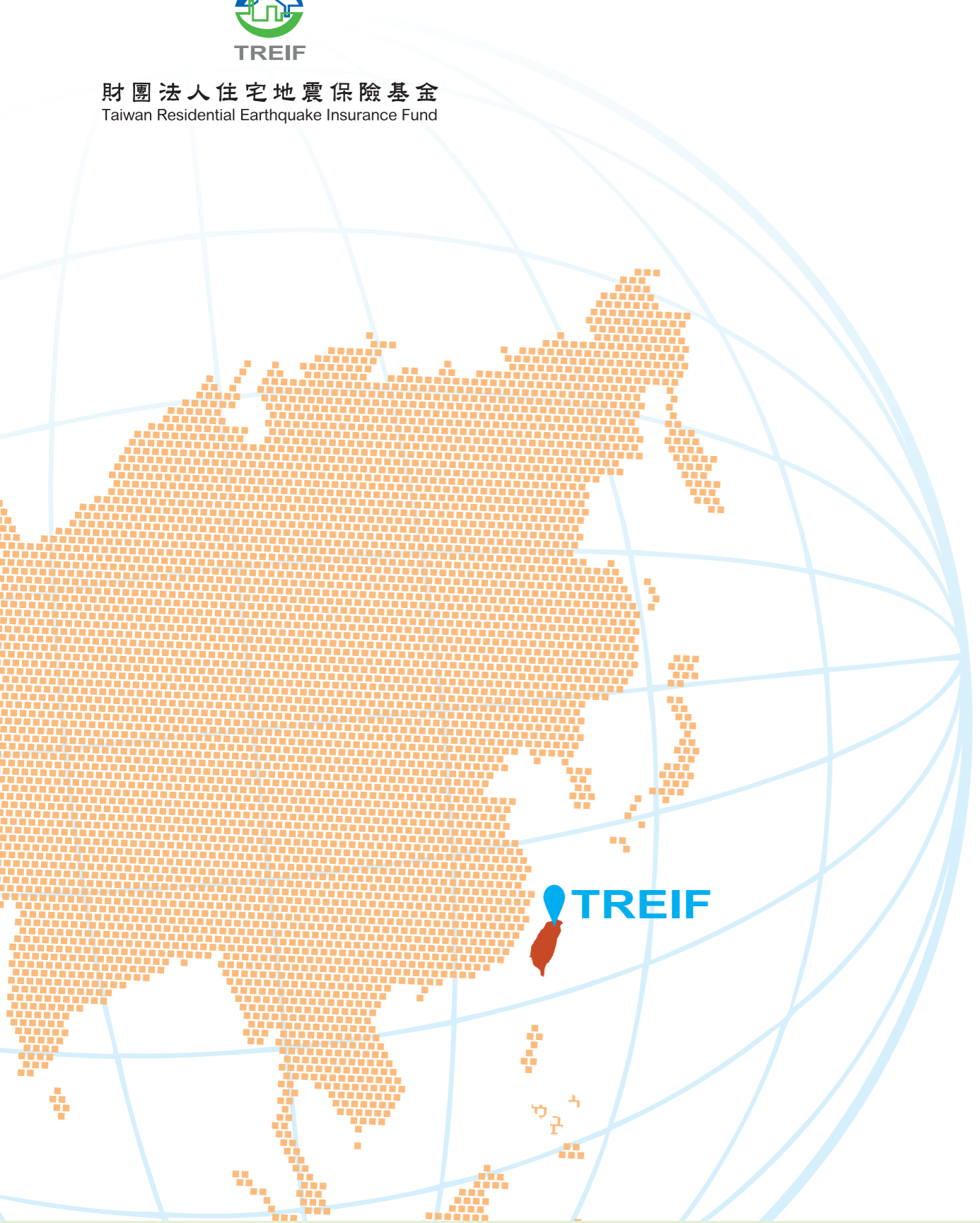




TREIF

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



# 2011 Annual Report



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



# 2011

Annual Report



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董事長 石燦明

## 序 言

民國88年之921大地震不僅位處於災區的民眾生命及財產受到重創，全國民眾對地震發生之不確定性及強大之破壞力，內心之恐慌亦久久難以平復，政府為減輕地震造成個人財產之損失及國家財政之負擔，遂推動政策性之住宅地震基本保險，在政府之督導及協助之下，住宅地震基本保險自91年開辦以來一直積極強化本保險制度，並結合產官學界寶貴之意見不斷地檢討改進使之更臻完善，期使本保險制度在面對未來突發之震災時得適時發揮功效，達成政府之政策性任務，以符合社會大眾的期待。

有鑒於近年來世界各國地震頻傳，尤以紐西蘭於99年9月4日及100年2月22日不到半年內連續發生二次大地震，而緊接著日本於100年的3月發生規模（Mw）9.0之大地震，更是震驚全世界，由於紐、日的住宅地震保險制度分別已達四十及六十餘年，其相關制度設計及承保、理賠作業，均已漸臻成熟穩定，且本保險制度的設計架構亦多處借鏡二國之制度作法，故這一、兩年來本基金亦陸續派人分赴二國實地探討以瞭解其處理大規模震災之實務經驗，舉凡如何提高理賠之效率、如何協調簽單公司統籌理賠查勘與損失評定程序之簡化以及本保險危險分散機制架構各層承擔限額、最佳再保險之安排等議題，本基金刻正積極檢討改進中，期能在擴

# TRELF



取國外之實務經驗及各項作業程序之優點加以改良後，得建立一個符合國人需求之更完善、更具效率之住宅地震保險制度。

截至100年12月底本保險之投保率為29.27%，有效保單件數已達239萬件。特別準備累計金額為133.05億元，雖尚未達到本基金目前所承擔之最高責任額，惟為減輕民眾之負擔，本保險於98年4月1日起將保險費由1,459元調降為1,350元；101年1月1日起更將保險金額之上限由120萬元調高為150萬元，臨時住宿費用由18萬元調高為20萬元，而保險費仍維持1,350元，此外本基金亦積極辦理各項宣導活動，包括與各地消防單位等共同宣導，並藉由紐、日震災之啟示辦理臺灣地震風險管理與因應對策研討會，期能加強全民地震風險意識，藉機行銷住宅地震保險以提高投保意願，落實本保險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**



董事長石燦明及總經理張萬里合照

## Preface

In 1999, a powerful earthquake hit Taiwan, known as The 921 Earthquake. The disaster not only caused a large number of casualties and property damage, the uncertainty of when it will happen and the severity of its destruction triggered panic that took a long time to heal. To alleviate personal property losses and government's financial burden, the government developed a basic statutory residential earthquake insurance scheme. Under the supervision and facilitation of the government, the residential earthquake insurance scheme has been actively strengthened since the implementation of basic residential earthquake insurance in 2002. By taking the valuable opinions and suggestions from academic, industrial and governmental sectors and the results from numerous discussions for constant improvement, the scheme is made sounder and is expected to achieve effectively the mission of the government policy and fulfill the expectation of the people when the next earthquake hits.

In view of the recent earthquakes around the world, New Zealand suffered two earthquakes within six months, specifically on September 4, 2010 and February 22, 2011. Following the incidents, Japan was hit by a 9.0 magnitude earthquake in March 2011 which shocked the entire world. The residential earthquake insurance schemes in New Zealand and Japan have been in place for more than 40 and 60 years, respectively, the designs of the schemes, underwriting, and claim handling have been proven stable and mature. In fact, many parts of the framework design of Taiwan's residential earthquake insurance scheme are extracted from the schemes of these two countries. Recently, TREIF has dispatched staff to New Zealand and Japan to look into the practical experiences they had in handling



large scale earthquake damage as we are actively and constantly searching for ways to enhance the efficiency in claim settlement, to work with insurance companies in coordination of damage inspection, simplifying loss assessments, and setting risk assumption limit for each tier of the residential earthquake insurance's risk spreading mechanism, and to improve reinsurance placement. By learning from the practical experiences and taking the advantages of operating procedures of other countries, we hope to improve the scheme as good as we can and to make it more efficient in serving the needs of people of Taiwan.

As of the end of December, 2011, the take-up rate of the residential earthquake insurance reached 29.27%; the number of total policies in force were 2.39 million, and the cumulative special reserve for the insurance amounted to NT\$ 13.305 billion. Although the reserve amount did not reach the maximum risk liability born by TREIF, the flat premium rate for the insurance was decreased from NT\$ 1,459 to NT\$ 1,350 on April 1, 2009 to lessen policyholders' burden. Moreover, the maximum sum insured per policy was adjusted upward from NT\$ 1.2 million to NT\$ 1.5 million and contingent living expense from NT\$ 180,000 to NT\$ 200,000 on January 1, 2012; meanwhile the flat premium rate remained the same. Additionally, TREIF has contributed significant efforts in organizing various activities, such as joint promotional events with municipal (or local) fire department offices and seminar on Taiwan earthquake risk management and response strategies based on lessons learned from Japan and New Zealand earthquakes, in aim to cultivate the concept of earthquake risk, promote the insurance for increasing take-up rate, and achieve the mission of providing basic earthquake insurance coverage to residents of Taiwan.

Chairman *Tsan-Ming Shih*

President *Warren Chang*

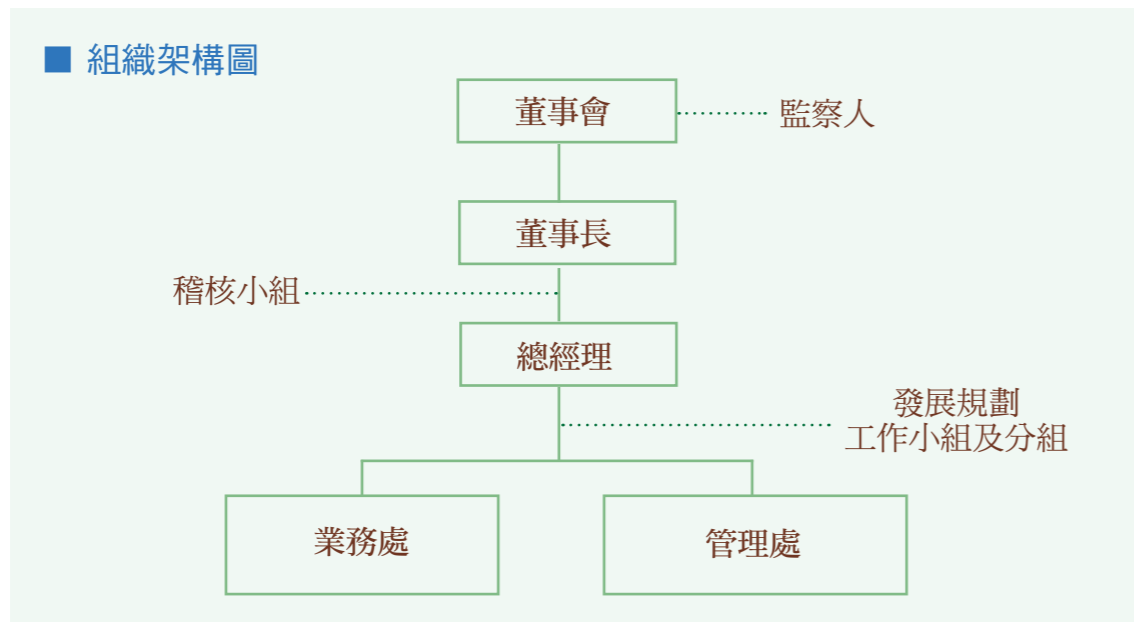




## 組織概況

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。

### ■ 組織架構圖



### 董事會

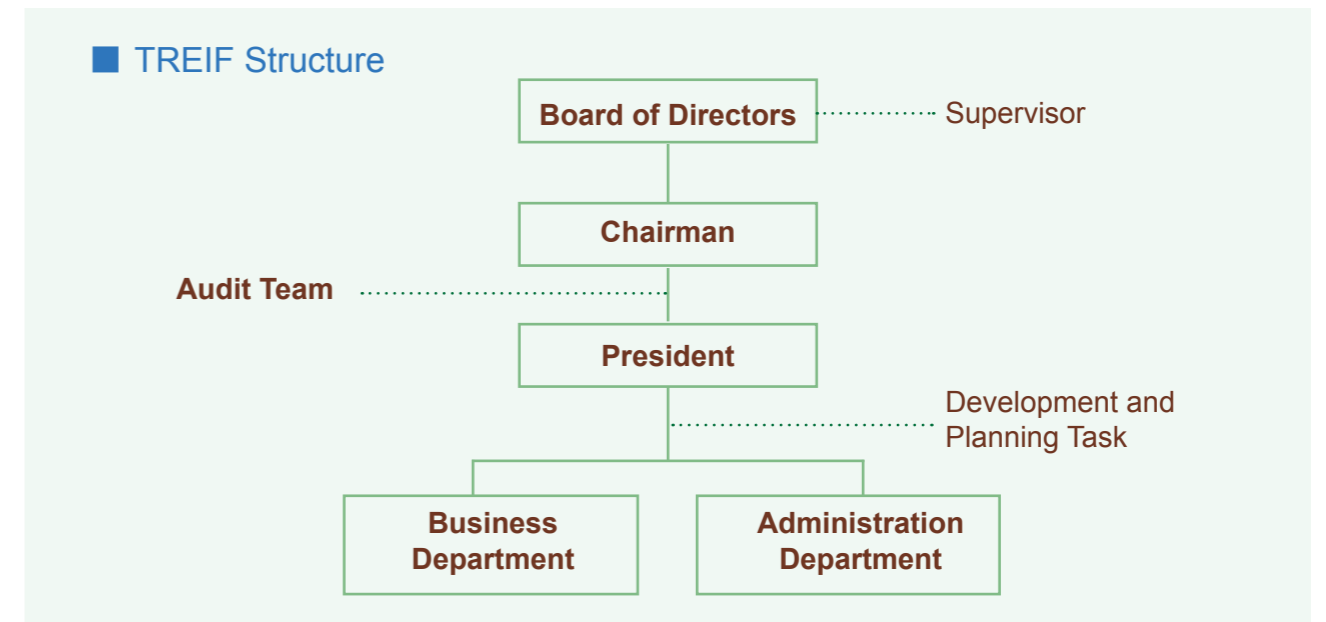
董事會為地震保險基金最高決策單位，董事長為地震保險基金之代表人，董事會由董事十一人組成，均由主管機關自下列人員聘任之：

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

## Organization

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

### ■ TREIF Structure



### Board of Directors

The Board of Directors is TREIF's highest decision-making body. The chairman is the legal representative of the TREIF. The Board of Directors comprises 11 members appointed by the competent authority.

- Three representatives from the competent authority.
- One representative from the National Treasury Agency, Ministry of Finance.
- Three experts / scholars.
- Three representatives from the Residential Earthquake Co-Insurance Pool.
- President of TREIF.



## 監察人

地震保險基金目前設置監察人二人，由目的事業主管機關聘任，監督地震保險基金之業務及財務狀況。

## 稽核小組

地震保險基金為健全業務發展、確保財務及管理資訊正確、完整，特制定「財團法人住宅地震保險基金內部控制及稽核制度實施辦法」，設置稽核小組，隸屬董事長，負責稽核各單位業務，並定期評估各單位自行查核辦理績效。



■ 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。



■ 2011.05.18 ACR 及中國產險公司參訪



### 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 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 of 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.



■ 2011.08.01 臺灣地震風險管理與因應對策研討會





## 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。

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 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 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: it has been 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 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. The maximum risk assumption of residential earthquake insurance was raised from NT\$50 billion to NT\$60 billion in 2007.



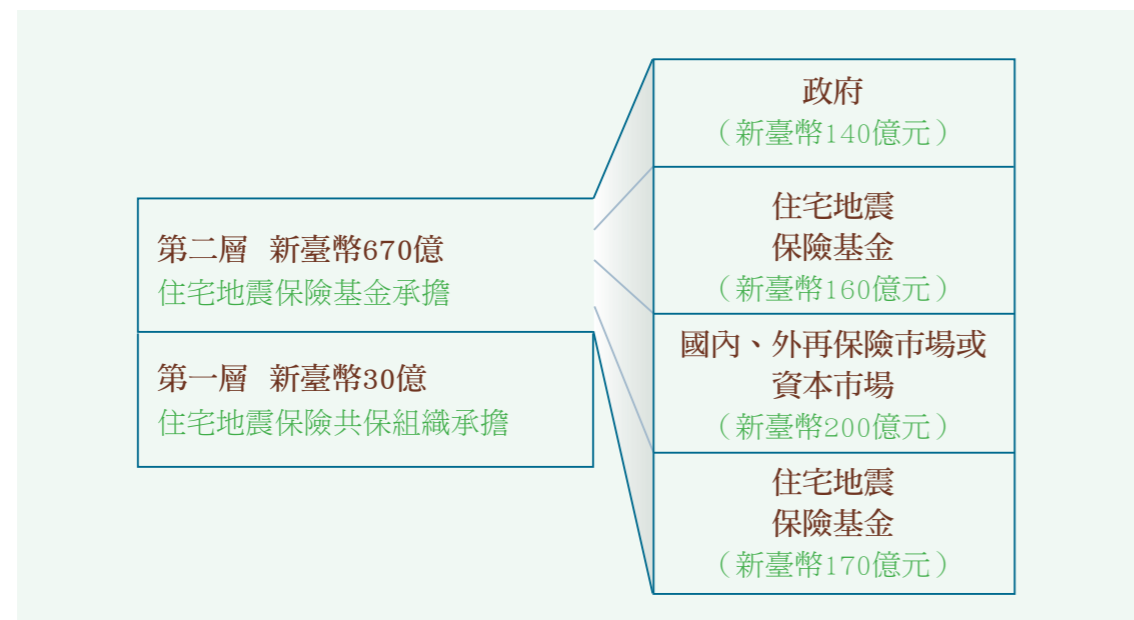
2007年7月18日保險法第一三八條之一修正，明訂地震保險基金負責管理主管機關建立之危險分散機制，並於2007年11月26日配合保險法修正將「住宅地震保險共保及危險承擔機制實施辦法」更名為「住宅地震保險危險分散機制實施辦法」。自2008年起，各產物保險公司承保之住宅地震保險業務須全部分予地震保險基金，地震保險基金接受所有危險後再予承擔及分散，建構完成現行住宅地震保險營運模式。

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170億元以下部分，由地震保險基金自行承擔；
- (二) 超過新臺幣170億元至新臺幣370億元部分，安排於國內、外再保險市場或資本市場分散；
- (三) 超過新臺幣370億元至新臺幣530億元部分，由地震保險基金再次承擔；
- (四) 超過新臺幣530億元至新臺幣670億元部分，由政府承擔。



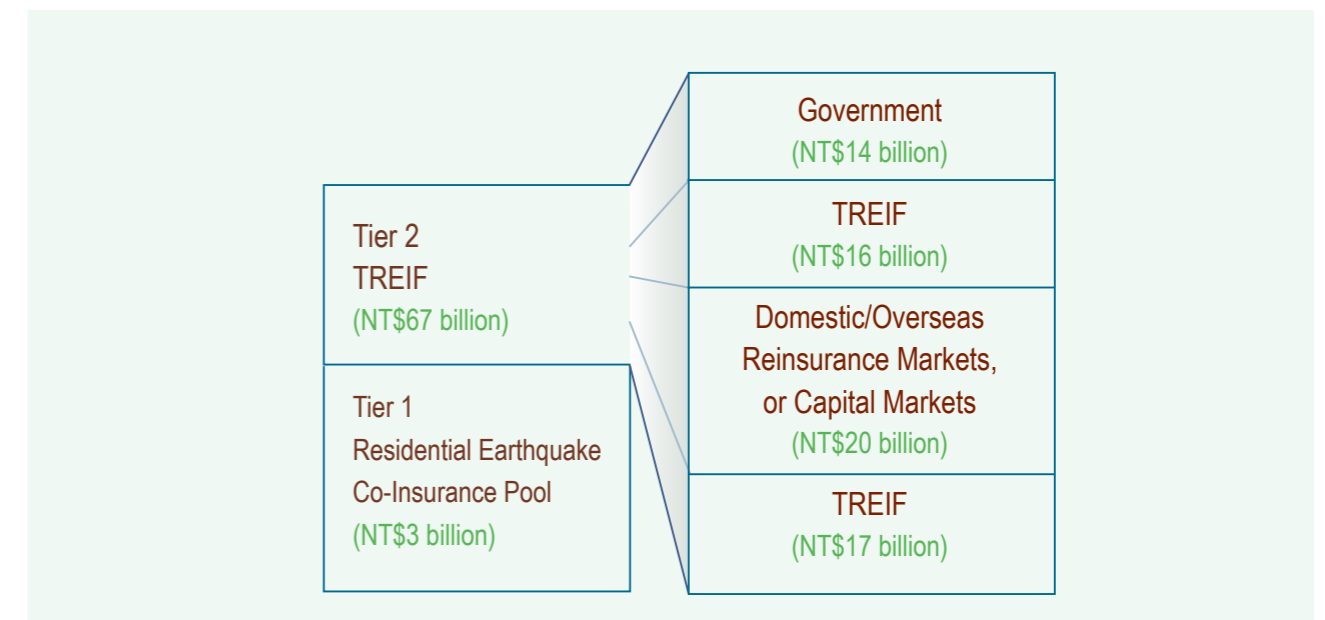
In accordance with revisions to Article 138-1 of the Insurance Law on July 18, 2007, TREIF was granted the responsibility for managing the risk spreading mechanism, which was set up by the competent authority. On November 26, 2007, under the amendment for the Insurance Act, the “Enforcement Rules for 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. Effective from January 1, 2012, the risk liabilities for each tier have been adjusted as follows:

Tier 1: NT\$3.0 billion undertaken by the co-insurance pool.

Tier 2: NT\$67.0 billion undertaken by TREIF. This portion of the risk should be assumed or spread in the following manner:

- (1) Up to NT\$17.0 billion, assumed by TREIF.
- (2) Over NT\$17.0 billion and up to NT\$37.0 billion, spread on domestic/overseas reinsurance markets and/or capital markets.
- (3) Over NT\$37.0 billion and up to NT\$53.0 billion, assumed by TREIF.
- (4) Over NT\$53.0 billion and up to NT\$67.0 billion, assumed by the government.





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



■ 2011.05.21 自來水園區防災宣導



■ 2011.09.24 臺北市消防局防災宣導活動（西門町）



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 clauses of this insurance has been revised as natural earthquake, which has been observed and recorded by the seismic observatory competent authority of Taiwan and other nations to enlarge any residential building damage caused by the tsunami which is triggered by overseas earthquake shall also be covered under this insurance. The definition of "total loss" has also been revised as: the term "total loss" refers to any of the following conditions - (1) The subject matter insured is demolished as informed, ordered or acted by the government agency; or (2) The subject matter insured has been assessed by a qualified adjuster, or by an association of professional architect, structural engineer, civil engineer, or geotechnical engineers, 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.



■ 2011.10.15 消保嘉年華會（新北市）



2011.07.14 彰化銀行通路宣導

## 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。



2011.08.01 臺灣地震風險管理與因應對策研討會

## 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. 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 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 convened meetings to probe into improvement plans for each and individual items under the scheme. The Task Force strengthens the functionality of TREIF to fulfill the expectations of the competent authority, the insurance industry and the policyholders.

## 業務概況

### 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2011年底止，有效保單件數約239萬件，以全國住宅總戶數8,166,245戶計算，投保率為29.27%，較前一年成長4.2%。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%
2011	2,390,202	4.2%

#### 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%
2011	3,193,562	4.4%

## 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 2011, the total policies in force reached 2.39 million, and accounted for 29.27% of the total national households of 8.17 million, growing by 4.2% when compared with 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%
2011	2,390,202	4.2%

#### Residential Earthquake Insurance Written Premium Income and Growth Rates

Unit: NT\$1,000

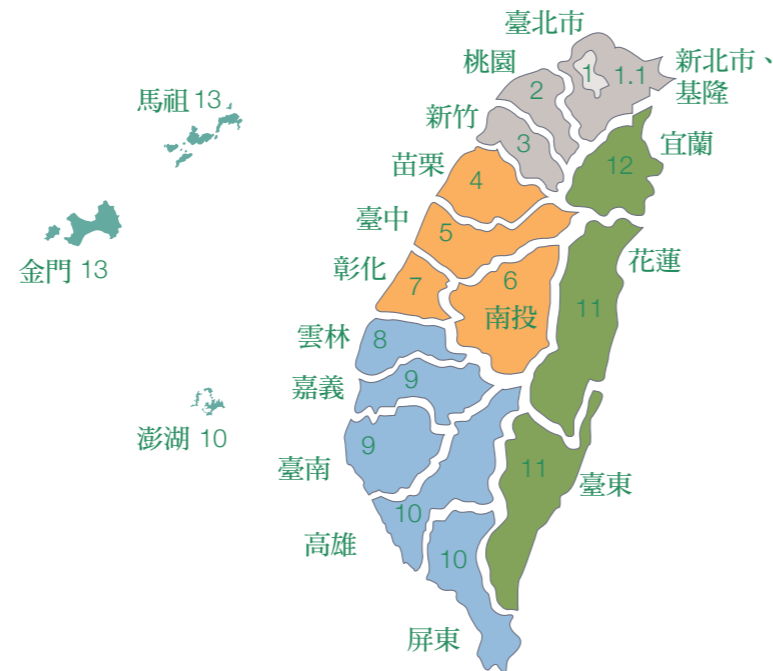
Year	Written Premium Income & Growth Rate	
	Amount	Growth Rate
2002 (Apr – Dec)	661,231	-
2003	1,242,788	88%
2004	1,702,959	37%
2005	2,101,527	23%
2006	2,425,076	15%
2007	2,722,298	12%
2008	2,947,698	8%
2009	2,951,981	0.1%
2010	3,057,970	3.6%
2011	3,193,562	4.4%



■ 2011.09.17 臺北消防局921防災宣導活動（榮星花園）

### 累積責任額及投保率

截至2011年12月31日止住宅地震保險全國累積責任額達新臺幣3兆2,430億元，累積責任額較高區域為臺北市、新北市（含基隆）、桃園、臺中及高屏等都會區；投保率以新竹以北地區及臺中較高，全國投保率最高區域為臺北市達38.71%。

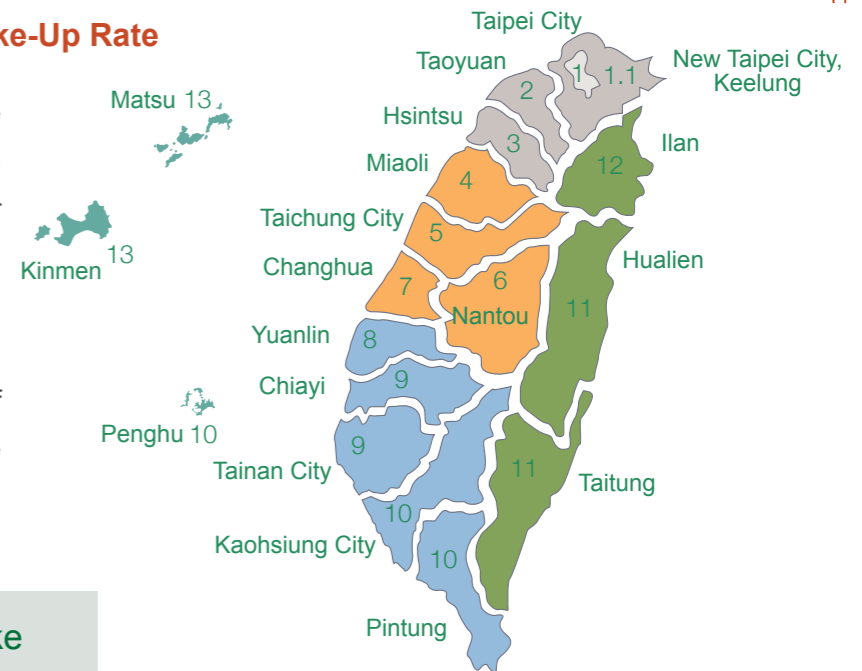


### 住宅地震保險累積責任額及投保率

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	450,167,524,823	13.88%	333,464	861,414	38.71%
1.1 新北市、基隆	815,750,486,701	25.15%	597,592	1,584,062	37.73%
2 桃園	352,984,523,833	10.88%	258,721	725,189	35.68%
3 新竹	151,362,806,722	4.67%	112,553	321,101	35.05%
4 苗栗	53,015,931,339	1.63%	39,276	189,568	20.72%
5 臺中	407,725,040,547	12.57%	301,047	943,418	31.91%
6 南投	40,259,560,962	1.24%	29,655	175,645	16.88%
7 彰化	95,786,544,344	2.95%	70,314	413,419	17.01%
8 雲林	44,013,594,974	1.36%	32,245	259,440	12.43%
9 嘉義、臺南	280,602,685,526	8.65%	207,580	977,782	21.23%
10 高雄、屏東、澎湖	439,035,490,759	13.54%	324,378	1,312,310	24.72%
11 花蓮、臺東	63,641,104,902	1.96%	47,360	211,195	22.42%
12 宜蘭	45,591,328,865	1.41%	33,772	176,136	19.17%
13 金門、其他列嶼	3,051,626,200	0.09%	2,245	15,566	14.42%
合計	3,242,988,250,497	100.00%	2,390,202	8,166,245	29.27%

### Aggregate Liability & Insurance Take-Up Rate

As of December 31, 2011, the cumulative liability of Taiwan residential earthquake insurance amounted to NT\$3.243 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 Pingtung. The take-up rate was higher in north of Hsinchu and in Taichung. The highest take-up rate of 38.71% was achieved in Taipei City.



### Taiwan Residential Earthquake Insurance Aggregate Liability

Zone	Cumulative Liability (NT\$)	Rate (%)	Policies in Force	Households	Take Up Rate(%)
1 Taipei City	450,167,524,823	13.88%	333,464	861,414	38.71%
1.1 New Taipei City, Keelung	815,750,486,701	25.15%	597,592	1,584,062	37.73%
2 Taoyuan	352,984,523,833	10.88%	258,721	725,189	35.68%
3 Hsintsu	151,362,806,722	4.67%	112,553	321,101	35.05%
4 Miaoli	53,015,931,339	1.63%	39,276	189,568	20.72%
5 Taichung	407,725,040,547	12.57%	301,047	943,418	31.91%
6 Nantou	40,259,560,962	1.24%	29,655	175,645	16.88%
7 Changhua	95,786,544,344	2.95%	70,314	413,419	17.01%
8 Yuanlin	44,013,594,974	1.36%	32,245	259,440	12.43%
9 Chiayi, Tainan	280,602,685,526	8.65%	207,580	977,782	21.23%
10 Kaohsiung, Pingtung, Penghu	439,035,490,759	13.54%	324,378	1,312,310	24.72%
11 Hualien, Taitung	63,641,104,902	1.96%	47,360	211,195	22.42%
12 Ilan	45,591,328,865	1.41%	33,772	176,136	19.17%
13 Kinmen and other isles	3,051,626,200	0.09%	2,245	15,566	14.42%
Total	3,242,988,250,497	100.00%	2,390,202	8,166,245	29.27%



■ 2011.10.05 臺中921地震園區參訪



## 住宅地震保險制度發展規劃工作小組

2011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10次會議，完成危險承擔與分散機制檢討報告、保險費率之檢討、共保組織會員停止經營本保險業務之未了責任改由其承擔至自然終止（run-off）可行性之評估、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召開12次會議，完成本保險道德危險及不當利得防範研議、本保險保單承保事故：「地震」定義之檢討、理賠機制模擬演練之規劃、合格評估人員及災區聯合理賠服務中心人力需求與訓練計畫、住宅地震保險複評審查機制作業規範之研議、本保險相關辦法及規定檢討修正、相關理賠處理作業程序檢討修正、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召開10次會議，完成資訊傳輸作業之檢討、四都升格直轄市後地址門牌整編之持續追蹤、資訊傳輸系統新增保險標的物資料檢核功能、住宅地震保險民眾及學校宣導問卷之修正、住宅地震保險地理資訊系統之建置、業務宣導計畫之擬定、電腦系統異地備援改良方案之研議等工作項目。

## 重要法令修正

### 財團法人住宅地震保險基金管理辦法

考量地震保險基金資金日益累積，在兼顧資金流動性及安全性之前提下，擴大地震保險基金資金運用項目，以提升其資金運用效益並分散風險。此外，為健全地震保險基金特別準備金之計提，主管機關於2011年12月20日修正發布「財團法人住宅地震保險基金管理辦法」，並自2012年1月1日起實施。修正重點包括：（一）為增進地震保險基金資金運用之分散性及收益性，增列購買債券型基金為地震保險基金之資金運用項目；（二）為資明確，修正地震保險基金提存或處理本保險各種準備金之規定。

### 住宅地震保險危險分散機制實施辦法

為健全及推動本保險制度、擴大本保險保障範圍，並提升本保險理賠效率、減少理賠爭議，以保障消費者權益，2011年12月20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2012年1月1日起實施。

修正重點包括：（一）將本保險之保險金額由120萬元調高為150萬元，臨時住宿費用由18萬元調高為20萬元；（二）調整本保險危險分散機制各層承擔限額，其中第一層共保組織承擔限額，由28億元修正為30億元，第二層地震保險基金承擔及分散限額由672億元



## Residential Earthquake Insurance Development and Planning Task Force

In 2011, 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 organized 10 meetings over the year to conclude the following tasks: completed the risk assumption and spreading mechanism review report, reviewed the flat premium rate, assessed the feasibility of keeping any pool member that withdrew from the residential earthquake insurance to remain liable for its own share of liabilities until they run-off; and evaluated TREIF's existing financing plans.

The Underwriting, Claim and Legal Subcommittee arranged 12 meetings to achieve the following: completed a study on prevention of moral hazard and improper profit for the residential earthquake insurance, reviewed the insured peril of residential earthquake insurance: the definition of "earthquake", developed a plan for Claim Settlements Simulation Drill, finished a manpower demand and training plan for qualified adjusters and joint claim service centers of disastrous areas, developed the Operating Rules for Re-adjustment Mechanism of Residential Earthquake Insurance, reviewed and revised residential earthquake insurance related guidelines and regulations, revised related claim settlement process, and reviewed and modified policy clauses.

The IT, Statistics and Educational Promotion Subcommittee assembled 10 meetings to accomplish the following: reviewed the information transmission procedures, continued to track the address changes due to municipal upgrade which took place in 2010, added "Insured Residence Data Verification" function to the information transmission system, revised the content of public and campus promotional survey for the residential earthquake insurance, established Residential Earthquake Insurance Geographic Information System, developed business promotion plan, and developed improvement plans to enhance the remote backup system.

## Important Revisions of Laws and Regulations

### Revisions on Regulations Governing the Taiwan Residential Earthquake Insurance Fund

Under the concern for TREIF's gradually increasing funds with consideration of liquidity and investment security issues, TREIF was allowed to expand the ways of fund utilization to enhance financial efficiency and risk diversity. Moreover, to improve the calculation for special reserve set aside for the residential earthquake insurance, the competent authority promulgated the amended Regulations Governing the Taiwan Residential Earthquake Insurance Fund on December 20, 2011. The amendment will become effective on January 1, 2012. Key revisions include: (1) bond funds has been added as one of ways of fund utilization to enhance investment diversity and return of investment; (2) for transparency of the funds, regulations governing how TREIF shall set aside or treat various reserves of the Insurance were revised.



修正為670億元；（三）增訂削減給付被保險人賠款金額之比例，應由本基金報經主管機關核定後公告之規定；（四）修正本保險合格評估人員資格，放寬為財產保險業從事理賠、查勘或損防相關工作之人員；（五）修正本基金累積處理特別準備金之規定；（六）修正共保組織會員分配成分之計算基準，以及停止經營本保險業務時，未了責任之處理方式。

### 修正住宅地震保險全損評定及鑑定基準

配合住宅地震保險危險分散機制實施辦法之修正，修正全損之定義，同時，增訂加強磚造建築物全損評定及鑑定基準之條文、修正其他類型建築物全損評定及鑑定項目，各類型建築物損失評估表亦配合基準條文修正表格內容。

### 檢討修正理賠作業處理程序

配合住宅地震保險危險分散機制實施辦法、保單條款、相關要點與規範之修正，修正全損定義、臨時住宿費用金額及相關對應內容與文字。為於震災後能掌握各階段作業啟動時機與運作時間，增列理賠作業處理時程流程圖，鑑於日本地震引起之海嘯所造成災害，增列地震通報涵蓋中央氣象局發布海嘯警報，另增列理賠須知DM，供災區保戶能立即明白如何申請理賠及理賠相關程序。



■ 2011.11.28 住宅地震保險理賠機制模擬演練



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

To further improve and promote the residential earthquake insurance, expand the coverage of insurance, and to better protect policyholders' rights by enhancing claim efficiency and reducing claim disputes, the competent authority promulgated the amended "Enforcement Rules for the Risk Spreading Mechanism of Residential Earthquake Insurance" on December 20, 2011. The amendment will become effective on January 1, 2012. Key revisions include: (1) The insured amount of the residential earthquake insurance has been raised from NT\$ 1.2 million to NT\$ 1.5 million and maximum contingency living expense has been increased from NT\$ 180,000 to NT\$ 200,000 per subject matter insured; (2) The risk assumption limit for each tier of the residential earthquake insurance's risk spreading mechanism was adjusted. The limit for first tier has been increased from NT\$ 2.8 billion to NT\$ 3.0 billion. Meanwhile, the limit for second tier has been decreased from NT\$ 67.2 billion to NT\$ 67.0 billion; (3) New stipulation requires that the proportionately reduced claim payments shall be reported by the TREIF to the competent authority and announced after approval by the competent authority; (4) The definition of qualified adjuster of residential earthquake insurance was revised to include insurance surveyors or claim adjusters, inspection or loss prevention related staff of non-life insurance companies; (5) The stipulation over the management of cumulative special reserve was amended; (6) The calculation basis for assigned shared of risk for each Pool member was revised, and the handling of the outstanding liability when a Pool member withdrew from the Insurance was also revised.

### Revisions on The Criteria of Total Loss of Assessment

The definition of "total loss" was revised in conjunction with the amended Enforcement Rules for the Risk Spreading Mechanism of Residential Earthquake Insurance. Moreover, the criteria of total loss of assessment for reinforced brick buildings were added, and the criteria for other types of buildings were revised. The content of loss assessment charts for various types of building structures were modified based on the amended Criteria of Total Loss of Assessment.

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

The definition of "total loss", the amount of contingency living expense, and related content and wordings in the Procedures for Claim Settlements of the Residential Earthquake Insurance under the Guidelines for the Handling of Residential Earthquake Insurance Coverage and Claim Settlement Matters were revised in conjunction with the revisions made on the Enforcement Rules for the Risk Spreading Mechanism of Residential Earthquake Insurance, policy clauses, related guidelines and operating rules. To gain better control of the timing to launch each stage of claim settlement operations after an earthquake hits and allocate appropriate duration for each stage of operation, a flow chart covering the entire operation period for claim settlement is now mandatory. Furthermore, in view of the tsunami disasters caused by the earthquake in Japan, it is now necessary for the earthquake warning system to include tsunami warning announced by the





■ 2011.08.01 臺灣地震風險管理與因應對策研討會



### 訂定住宅地震保險複評審查機制作業規範

為使本基金及複評審查機制相關人員於進行本保險複評審查作業時有所依據，特訂定住宅地震保險複評審查機制作業規範。

本作業規範明訂有關複評委員會之組成、複評審查人員之資格及聘任、複評審查機制實施流程、複評案件審查方式及複評審查費用等相關規定。

### 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、相關要點與規範之修正，修正相關對應內容與文字。配合住宅地震保險調度理賠資訊管理系統之建置，修正本作業程序內容為（一）調整作業流程順序；（二）修正合格評估人員簡訊或電子郵件之回報時間為90分鐘。

### 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

配合住宅地震保險理賠作業處理程序、相關要點與規範之修正，修正相關對應內容與文字。並增設災區聯合理賠服務中心設置數量原則為（一）數量評估係採用住宅地震保險早期損失評估系統進行損失模擬，郵遞區號前三碼相同之鄉鎮市區內，嚴重損壞及完全損壞之總承保戶數超過一千戶者，設置一處災區聯合理賠服務中心；（二）同一直轄市或縣(市)轄下之所有鄉鎮市區均未達前述設立標準，然全直轄市或縣(市)建築物損壞等級為嚴重損壞及完全損壞之總承保戶數超過一百戶者，該全直轄市或縣(市)設置一處簡易服務中心；（三）其他由地震保險基金評估有其必要時，設置災區聯合理賠服務中心或簡易服務中心。



■ 2011.04.15 臺北市建築物防災宣導說明會



Central Weather Bureau. New stipulation also requires a pamphlet containing information on claim settlements to be printed and distributed to help policyholders of disastrous areas immediately and clearly understand the steps to file insurance claims.

### Establishing the Operating Rules for Re-adjustment Mechanism of Residential Earthquake Insurance

Operating Rules for Re-adjustment Mechanism of Residential Earthquake Insurance have been enacted as a basis for the staff of TREIF and re-adjustment committee to conduct a re-adjustment.

The operating rules include stipulations related to the formation of the re-adjustment committee, the qualification and hiring of re-adjustment examiners, the implementation procedures of the re-adjustment mechanism, the review method and expenses to review re-adjustments.

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

Certain context and wordings in the standard operating procedure (SOP) have been modified in correspondence with the revisions made on the Procedures for Claim Settlements of the Residential Earthquake Insurance, related guidelines, and operating rules. Furthermore, the content of the SOP has been modified in conjunction with the establishment of the Management System of Qualified Adjusters Coordination and Mobilization for Residential Earthquake Insurance: (1) the order of procedures has been modified, and (2) text and/or email reply time for qualified adjuster to feedback has been changed to 90 minutes.

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

In correspondence with the amended Procedures for Claim Settlements of the Residential Earthquake Insurance, related guidelines and operating rules, certain context and wordings of the standard operating procedure have been modified. Furthermore, the principle for determining the number of Joint Claim Service Centers in Disastrous Areas to set up has been added. (1) Quantity evaluation is based on the result from loss simulation of Early Seismic Loss Estimation System. A Joint Claim Service Center shall be set up if over 1000 insured residences suffer severe damage or total loss in a town or district with same zip code (first three digits). (2) Any municipal or county that did not meet the previous standard, but has more than 100 insured residences suffer severe damage or total loss, a mini claim service center is to be set up. Finally, (3) a joint claim service center or a mini claim service center may be set up if it is determined necessary by TREIF's evaluation.



## 強化理賠機制

為期理賠機制更臻完善，2011年地震保險基金持續辦理模擬演練、教育訓練與講習會。

### 理賠模擬演練

為有效瞭解大地震後地震保險基金及簽單公司依據住宅地震保險理賠作業處理程序、合格評估人員統一協調標準作業程序及災區聯合理賠服務中心標準作業程序辦理各項相關工作之情形，與利用住宅地震保險基金建置之「住宅地震保險調度理賠管理資訊系統」測試合格評估人員及災區聯合理賠服務中心進駐人員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，特於2011年度依兩種情境狀況辦理模擬演練，其演練內容為（一）針對現有全省已受訓之合格評估人員與進駐人員，全面發送徵調事件通知，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，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，並於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名及合格評估人員210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。

### 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。2011年辦理臺北、臺中及高雄共計11場次訓練課程，培訓合格評估人員新訓112人，複訓464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。2011年辦理臺北、及臺中共2場次訓練課程，培訓進駐人員128人。

## Strengthening the Claim Mechanism

To improve the claims mechanism, in 2011, TREIF revised relevant stipulations as well as conducted simulation exercises, educational trainings and seminars.

### Claim Simulation System

In 2011, two simulation drills with two different scenarios were conducted to verify whether TREIF and underwriting companies could carry out various tasks following the guidelines and stipulations in the Procedures for Claim Settlements of the Residential Earthquake Insurance, the SOP of Mechanism for Coordination and Mobilization of Qualified Adjusters for the Residential Earthquake Insurance, and the SOP for the Residential Earthquake Insurance Joint Claim Service Center in Disastrous Areas as well as to test whether qualified adjusters and joint claim service center stationed personnel are ready to receive claim service mobilization request, reply their feedbacks, report for duty, and divide work in accordance to the Management System of Qualified Adjusters Coordination and Mobilization for Residential Earthquake Insurance. The drills covered the following: (1) Sending a claim service mobilization request to all qualified adjusters and stationed personnel to test the feedback rate; (2) assuming an earthquake of 6.0 magnitude has just hit the fault line in the foothill of northern Taiwan, triggering the launch of the Procedures for Claim Settlements of the Residential Earthquake Insurance that includes steps such as, convening an internal meeting, calling for an emergency meeting, and setting up a claim settlement core team. During the drill, the core team passed a resolution to set up four joint claim service centers and mobilize 32 stationed personnel and 210 qualified adjusters. All mobilized personnel and adjusters replied to the claim service mobilization request, reported for duty at the site assigned, and quickly began to launch related operations.

### Training for 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. 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 2011, a total of 11 training classes were held in Taipei, Taichung and Kaohsiung, attended by 112 trainees and 464 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 2011, a total of 2 training classes were held in Taipei and Taichung, attended by 128 trainees.

### 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。2011年於臺北市辦理土木技師講習會，共有212位技師參與講習。

### 舉辦「紐日震災之啟示-臺灣地震風險管理與因應對策研討會」

近來國際間重大地震災難頻傳，不但造成人民傷亡，也造成嚴重的經濟損失，對保險市場亦產生相當大的衝擊。本基金遂於2011年8月1日假臺大醫院國際會議中心舉辦「紐日震災之啟示-臺灣地震風險管理與因應對策」研討會。邀請國內、外地震災害與風險管理的專家學者，由紐西蘭及日本震災之經驗啟發，分析臺灣地震之風險，分別從企業風險管理及個人風險管理之觀點來探討臺灣地震風險管理之重要性與因應對策。

### 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。2011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、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、便利超商電視播放宣導短片，並於便利超商電視刊登新聞跑馬燈廣告。
- (三) 赴各大銀行辦理住宅地震保險宣導共計9場次，參加人數599人。
- (四) 與社會大眾面對面接觸，辦理講座式宣導活動共計37場次，參加人數2,570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8場次。
- (六) 委託蘋果劇團赴宜蘭、花蓮等地，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15場次，參加人數5,086人。



■ 2011.03.09 宜蘭縣羅東國中校園宣導

### 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 2011, professional training workshops were held for civil engineers. A total of 212 civil engineers attended the workshops.

### Seminar on "Observations on Japan & New Zealand Earthquakes - Implication for Taiwan Earthquake Risk Management"

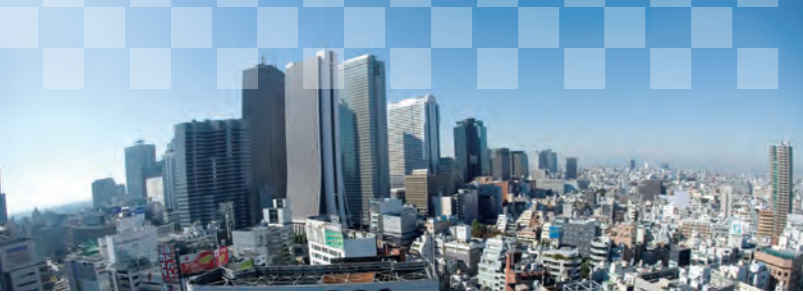
In response to the recent earthquake incidents happened around the world that have led to a great number of casualties, severe economic losses and significant impacts on the world insurance market, TREIF organized a seminar on "Observations on Japan & New Zealand Earthquakes - Implication for Taiwan Earthquake Risk Management" on August 1, 2011, at the NTUH International Convention Center, inviting earthquake disaster and risk management experts and scholars from Taiwan and abroad to analyze the risk of earthquake in Taiwan from their observations on Japan and New Zealand earthquakes. The speakers shared their views on the importance of earthquake risk management in Taiwan and the response strategies from the perspectives of corporate and personal risk management, respectively.

### 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 2011 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 convenient store televisions; news ticker on convenient store television;
- (3) Nine sessions of residential earthquake insurance promotional activities were held in major banks, which were participated by 599 people;
- (4) Thirty-seven sessions of face-to-face promotional events were held for the general public. More than 2,570 people participated in the events;
- (5) Participation in eight fairs throughout Taiwan to promote residential earthquake insurance to the general public by setting up information booths and providing interactive games;
- (6) Commissioned the Apple Theater to organize 15 sessions of risk management related educational events in junior high schools and colleges in Yilan and Hualien areas. These events were attended by 5,086 students.



### 新增保險標的物資料檢核功能

為避免日後理賠爭議之發生，本基金依據本保險理賠作業實際經驗檢討之運作情形，於傳輸系統增加自動警示曾有本保險理賠紀錄建築物之功能。

本系統功能係於本保險傳輸系統資料查核作業內，針對已理賠之保險標的物或使用性質非為住宅之案件，提供簽單公司警示資訊。簽單公司收到警示訊息後，應確認該案件目前狀況，如該警示情形仍存在則需採取相關因應措施，以期避免日後地震事故發生後產生理賠爭議。

### 研議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本基金業務運作，本基金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。

採用連續性資料保護機制（CDP設備置於本基金及備援兩端）改良方案，用以提升本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，降低本基金營運風險及損失。

### 建置住宅地震保險地理資訊系統

為能更具體掌握各承保建築物之實際座標位置、建築構造、所在位置四周環境及離斷層帶距離遠近等風險屬性，以充分了解與精確分析地震風險，並加速住宅地震保險理賠處理作業及提高民眾服務品質，本基金建置「住宅地震保險地理資訊系統」，簡稱為「住宅地震保險GIS」。系統效益如下：

- （一）保險資料得以空間化展示，各種資訊傳達將由抽象變成具象；並提供系統化分析及呈現各區域之保戶分佈情況等。
- （二）提供精確的風險分析與管理決策支援。
- （三）加速理賠作業之處理效率並提高民眾服務品質。



### “Insured Residence Data Verification” Function

To avoid future claim disputes, TREIF has taken the recommendation generated from the review meeting on residential earthquake insurance claim settlement experience and added Insured Residence Data Verification function to the existing information transmission system. The new function will indicate whether the subject matter insured had any previous claim settlement records.

The function is now part of the data check procedure within the information transmission system of the residential earthquake insurance. With this new function, the system sends an alert to the underwriting company if a claim settlement has been paid for the subject matter insured or if the subject matter insured is a non-residential building. Underwriting company may confirm the status of the case after receiving an alert. If the alert continues, further follow-up action may be required to prevent future claim dispute.

### Remote Backup Mechanism System

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 to ensure the effectiveness and quality of the remote backup service.

To enhance the stability and information security of the remote backup system, TREIF will adopt continuous data protection (CDP) as a resolution to improve the backup system (CDP equipment will be installed in both ends of the TREIF and the backup site). The benefits of the system upgrade are as follows:

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

### Residential Earthquake Insurance Geographic Information System

It is important to identify the exact location, structure type, surrounding environment, and risk level based on distance to fault line for each insured residence in order to understand and have precise analysis of earthquake risk as well as to expedite and improve the overall claim settlement service of the residential earthquake insurance. To do so, TREIF established the “Residential Earthquake Insurance Geographic Information System (GIS).” The benefits brought by Residential Earthquake Insurance GIS include:

- (1) Insurance data could now be presented in space display, turning abstract data to concrete data; provide systematic analysis and show distribution of policyholders in each area and district.
- (2) Provide accurate risk analysis and support for management decision-making.
- (3) Expedite claim settlement and enhance service quality.



■ 2011.11.28 住宅地震保險理賠機制模擬演練



「住宅地震保險GIS」現行之功能包括地震資訊、系統公告、保戶資料圖形展示、理賠資料圖形展示、受損建物週邊保單查詢、理賠動員規劃、統計分析圖表、會員管理及系統管理功能；未來籌劃加入資料共享、風險評估應用、圖資擴充、教育推廣等功能，以達到承保、理賠、風險評估、教育推廣、簽單公司服務、經營決策等多方面之應用，期「住宅地震保險GIS」能創造更高之附加價值。

### 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模擬演練，2011年分別於5月及11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。

### 強化住宅地震保險全損評定及鑑定資訊系統

本基金委託研究建立鋼筋混凝土造建築物修復費用與重置成本比之全損認定標準，並據此量化標準於99年建置全損評定及鑑定資訊系統，以輔助合格評估人員於地震發生時迅速計算出鋼筋混凝土造建築物是否達到理賠標準，並同時自動產生評定表等相關資料。100年度本基金繼續委託研究建立加強磚造建築物之全損認定標準，據此標準於原全損評定及鑑定資訊系統增加加強磚造建築物全損評定及鑑定功能，使得合格評估人員於地震發生後，對本保險95%建築物均能快速依受損最嚴重樓層修復費用/重置成本比進行全損認定，節省評定時間，提升理賠作業執行效率。



The existing "Residential Earthquake Insurance GIS" offers functions including seismic data, system bulletin, policyholder data graphic charts, claim data graphic charts, policy inquiries for areas surrounding the damaged buildings, claim service mobilization plan, statistical analysis charts and graphs, membership management, and system management. More functions such as data sharing, risk assessment application, map data expansion, and educational promotion are expected to be added to GIS in order to achieve the goals of making GIS application more comprehensive, accommodating areas like underwriting, claim, risk management, education, service for underwriting companies, and management decision, thus creating higher value added for TREIF.

### Remote Backup Mechanism System

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 simulation drills to ensure transitions to remote backup system can be done smoothly in case computer equipment are damaged when earthquake hits. In 2011, these drills were conducted in May and November.

### Strengthening The Criteria of Total Loss of Assessment for the Residential Earthquake Insurance Information System

TREIF commissioned a research on criteria of total loss of assessment for reinforced concrete buildings by defining the cost ratio between repair cost and replacement cost of the buildings. The quantitative standard developed from the research was then adopted as the basis for the "Criteria of Total Loss of Assessment Information System" established in 2010. The Information System facilitates qualified adjusters to calculate whether a reinforced concrete building meets the criteria for "total loss" in a short time. At the same time, it automatically generates assessment charts and other related data. In 2011, TREIF commissioned another research on criteria of total loss of assessment for reinforced brick buildings. The standard developed was added to the "Criteria of Total Loss of Assessment Information System." With these new data, qualified adjusters are able to determine whether the Storey Repair Cost Ratio has met the criteria for "total loss" in about 95% of the cases, significantly enhancing the efficiency of the claim settlement process.



## 財務概況

### 收入概況

2011年再保費收入新臺幣26.89億元較2010年度之新臺幣25.86億元成長3.98%，其主要原因為2011年度住宅地震保險有效保單件數較2010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。此外，利息收入亦隨著各項準備金累積而逐年成長，且因銀行存款利率於2011年度1至7月間配合中央銀行政策三度微幅調升，更加快利息收入累積之速度，綜計地震保險基金2011年總收入新臺幣31.03億元較2010年成長4.59%。

#### 各年度收入

單位：新臺幣仟元

年度	2006	2007	2008	2009	2010	2011
再保費收入	1,542,344	1,883,508	2,476,782	2,489,833	2,586,184	2,689,226
管理費用收入	60,996	68,320	74,030	75,077	77,482	80,433
預留調整準備收入	--	54,656	59,224	60,062	61,985	64,346
信用風險準備收入	--	--	29,496	30,031	30,993	32,173
利息收入	64,799	106,292	163,705	148,679	164,877	202,568
其他收入	11,581	37,198	32,657	32,769	45,060	34,099
收入合計	1,679,720	2,149,974	2,835,894	2,836,451	2,966,581	3,102,845
成長率	44.12%	28.00%	31.90%	0.02%	4.59%	4.59%

### 準備金累積

截至2011年底，地震保險基金累計提存之特別準備為新臺幣133.05億元，預留調整準備為新臺幣3億元，信用風險準備為新臺幣1.23億元，各項準備金之累積餘額達新臺幣137.28億元，與2010年底新臺幣117.2億元相較，成長率為17.14%。

地震保險基金係依下列規定提存特別準備金：

- 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 2011, the reinsurance premium revenue totaled NT\$2.689 billion, up by 3.98% in comparison to NT\$2.586 billion reached in 2010. The main reason for the increase was that the total insurance policies in force of 2011 were higher than that of 2010. Along with the growing premium revenue year in 2011, management fee, reserve adjustments and credit risk reserve that have been aside in proportion to the premium revenue also increased. In addition, interest income has gradually grown as various reserves accumulate each year. Meanwhile, three interest hikes deployed by the Central Bank between January and July 2011 further accelerated the growth rate of interest income. In summary, the total revenue of TREIF for 2011 amounted to NT\$3.103 billion, growing by 4.59% from the previous year.

#### Annual Revenue

Unit: NT\$1,000

Year	2006	2007	2008	2009	2010	2011
Reinsurance Premiums	1,542,344	1,883,508	2,476,782	2,489,833	2,586,184	2,689,226
Management Fee	60,996	68,320	74,030	75,077	77,482	80,433
Reserve Adjustment	--	54,656	59,224	60,062	61,985	64,346
Credit Risk Reserve	--	--	29,496	30,031	30,993	32,173
Interest	64,799	106,292	163,705	148,679	164,877	202,568
Others	11,581	37,198	32,657	32,769	45,060	34,099
Total	1,679,720	2,149,974	2,835,894	2,836,451	2,966,581	3,102,845
Growth Rate	44.12%	28.00%	31.90%	0.02%	4.59%	4.59%

### Accumulation of Various Reserves

As of the end of 2011, TREIF's cumulative special reserve was NT\$13.305 billion, reserve adjustment was NT\$300 million, and credit risk reserve was NT\$123 million. Total reserves reached NT\$13.728 billion, up by 17.14% in comparison with NT\$11.72 billion in 2010.

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

- 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.



2011.11.28 住宅地震保險理賠機制模擬演練

b. 每年年底應就本保險附加費用收入及不含資金運用收益之其他各項收入總額，扣除各項成本費用後之餘額，全數提存特別準備金。

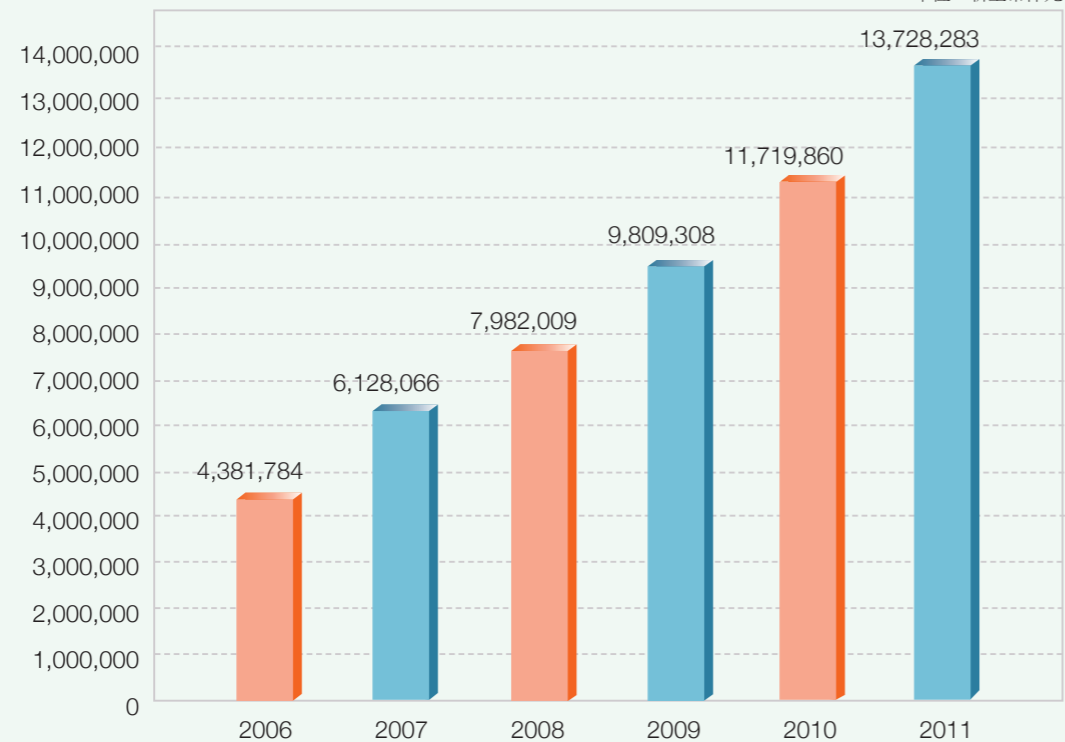
### 各種準備金累積狀況

單位：新臺幣仟元

年度	2006	2007	2008	2009	2010	2011
特別準備	4,381,784	6,073,410	7,838,633	9,575,839	11,393,412	13,305,316
預留調整準備	--	54,656	113,880	173,942	235,928	300,274
信用風險準備	--	--	29,496	59,527	90,520	122,693
合計	4,381,784	6,128,066	7,982,009	9,809,308	11,719,860	13,728,283
成長率	49.32%	39.85%	30.25%	22.89%	19.48%	17.14%

### 各種準備金累積狀況圖

單位：新臺幣仟元



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

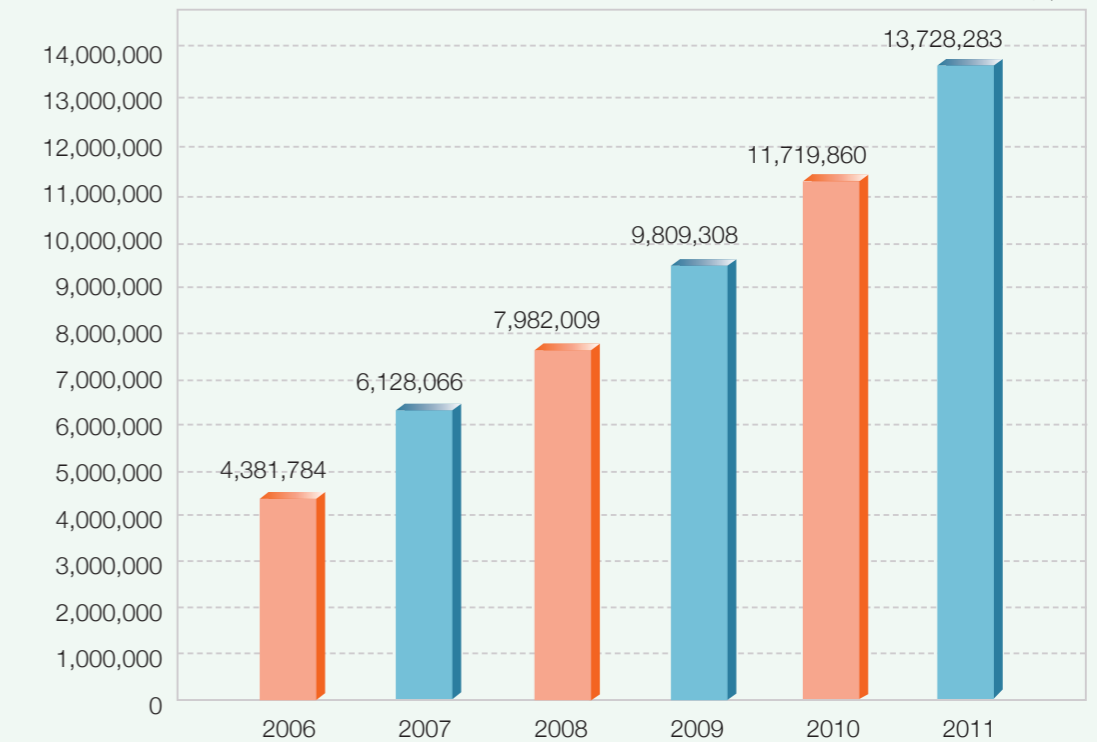
### Accumulation of Various Reserves

Unit: NT\$1,000

Year	2006	2007	2008	2009	2010	2011
Special Reserve	4,381,784	6,073,410	7,838,633	9,575,839	11,393,412	13,305,316
Reserve Adjustment	--	54,656	113,880	173,942	235,928	300,274
Credit Risk Reserve	--	--	29,496	59,527	90,520	122,693
Total	4,381,784	6,128,066	7,982,009	9,809,308	11,719,860	13,728,283
Growth Rate	49.32%	39.85%	30.25%	22.89%	19.48%	17.14%

### Accumulation of Various Reserves

Unit: NT\$1,000





■ 2011.12.23 模擬演練檢討會暨頒獎典禮



## 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。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。



■ 2011.12.23 模擬演練檢討會暨頒獎典禮



## 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 taken 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 beyond 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 Law 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.



■ 2011.04.14 土地銀行通路宣導





2011.05.16 高雄物業管理協會震災防治宣導

## 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2011年底，地震保險基金可運用資金總額較前一年底增加新臺幣22.2億元，累計已達新臺幣142.8億元，其中銀行存款新臺幣50.3億元，政府債券新臺幣26.6億元，金融債券新臺幣46.9億元，其餘新臺幣19億元為公司債券。

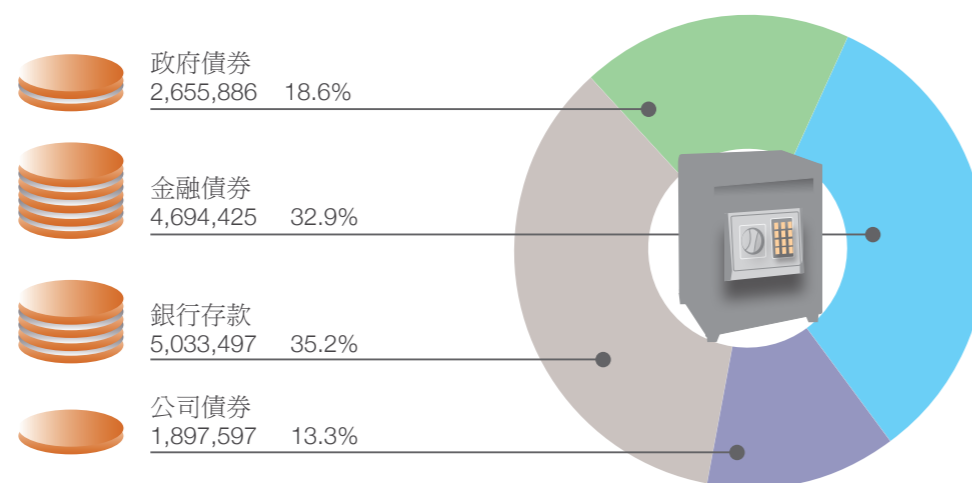
### 可運用資金配置狀況表

單位：新臺幣仟元

項目	2010年		2011年		比較增減金額
	金額	比例	金額	比例	
銀行存款	4,027,294	33.4%	5,033,497	35.2%	1,006,203
政府債券	3,357,570	27.8%	2,655,886	18.6%	(701,684)
金融債券	3,120,792	25.9%	4,694,425	32.9%	1,573,633
公司債券	1,553,108	12.9%	1,897,597	13.3%	344,489
總計	12,058,764	100.0%	14,281,405	100.00%	2,222,641

### 2011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 2011, TREIF's total available funds reached NT\$14.28 billion, increasing by NT\$2.22 billion when compared with the previous year. Total funds include bank deposits of NT\$5.03 billion, government bonds of NT\$2.66 billion, financial bonds of NT\$4.69 billion, and the remaining NT\$1.9 billion in corporate bonds.

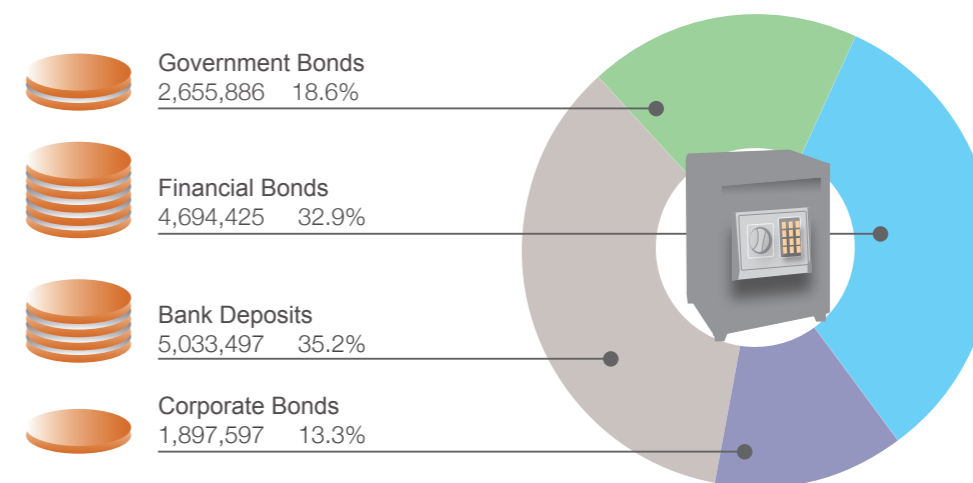
### Investment Portfolio

Unit: NT\$1,000

Item	2010		2011		Change in Amount
	Amount	%	Amount	%	
Bank Deposits	4,027,294	33.4%	5,033,497	35.2%	1,006,203
Government Bonds	3,357,570	27.8%	2,655,886	18.6%	(701,684)
Financial Bonds	3,120,792	25.9%	4,694,425	32.9%	1,573,633
Corporate Bonds	1,553,108	12.9%	1,897,597	13.3%	344,489
<b>Total</b>	<b>12,058,764</b>	<b>100.0%</b>	<b>14,281,405</b>	<b>100.00%</b>	<b>2,222,641</b>

### 2011 Investment Portfolio

Unit: NT\$1,000





■ 2011.03.11 宜蘭縣宜蘭國中校園宣導

## 2011年大事紀

項目	大事紀要
2月1日	花蓮發生芮氏規模5.5地震，造成部分地區震度達5級，啟動住宅地震保險理賠機制。
3月9日	赴宜蘭縣羅東國中進行業務宣導。
3月10日	擬具地震、颱風等天災險，比照汽車責任保險或房屋火險方式，強制納保之可行性報告。
3月11日	日本東北外海發生規模9.0地震，隨後中央氣象局發布海嘯警報，啟動住宅地震保險理賠機制。
3月11日	赴宜蘭縣宜蘭國中進行業務宣導。
3月23日	赴宜蘭縣國華國中進行業務宣導。
3月24~25日	於臺北辦理合格評估人員第9期複訓。
3月25日	赴臺灣銀行行員訓練所進行業務宣導。
3月30日	赴宜蘭縣宜蘭市凱旋國中進行業務宣導。
4月6日	赴宜蘭縣宜蘭市復興國中進行業務宣導。
4月11日	赴宜蘭縣礁溪鄉礁溪國中進行業務宣導。
4月14日	赴竹北市新庄里進行業務宣導。
4月14日	赴土地銀行員工訓練所進行業務宣導。
4月15日	與臺北市建管處共同辦理「100年度建築物防災宣導說明會」，進行業務宣導。
4月21日	參酌日本、紐西蘭大地震因應措施及處理經驗，擬具住宅地震保險制度檢討報告。

## Major Events – 2011

Date	Major Events
01, FEB	A magnitude 5.5 earthquake hit Hualien and triggered the residential earthquake insurance claim mechanism.
09, MAR	Holding business promotion event at Luodong Junior High School in Yilan County.
10, MAR	Preparing an analysis report evaluating the feasibility of making natural disaster insurance - like the earthquake and typhoon insurance - a statutory insurance, similar to compulsory automobile liability insurance and residential fire insurance.
11, MAR	Central Weather Bureau announced tsunami warning following a magnitude 9.8 earthquake hit the north eastern portion of Japan. The residential earthquake insurance claim mechanism was launched.
11, MAR	Holding business promotion event at Yilan Junior High School in Yilan County.
23, MAR	Holding business promotion event at Guohua Junior High School in Yilan County.
24-25, MAR	Conducting the 9th Qualified Adjuster Retraining Program in Taipei.
25, MAR	Holding business promotion event at the staff training center of Bank of Taiwan.
30, MAR	Holding business promotion event at Kaisyuan Junior High School in Yilan City of Yilan County.
06, APR	Holding business promotion event at Fushing Junior High School in Yilan City of Yilan County.
11, APR	Holding business promotion event at Chiaoshi Junior High School in Yilan County.
14, APR	Holding business promotion event at Sinjuang Village of Zhubei City.
14, APR	Holding business promotion event at staff training center of Land Bank of Taiwan.
15, APR	Holding business promotion event at the "2011 Building Disaster Prevention Seminar" jointly sponsored with Taipei City Construction Management Office.
21, APR	Preparing "Residential Earthquake Insurance Review Report" following a study on the response measures and experience of Japan and New Zealand earthquakes.



項目	大事紀要
4月21日	赴宜蘭縣蘇澳鎮蘇澳國中進行業務宣導。
4月27日	於高雄辦理合格評估人員第10期複訓。
5月16日	赴高雄市新興分局進行業務宣導。
5月21日	參與臺北市消防局辦理之臺北市自來水園區園遊會，進行業務宣導。
5月25日	赴臺灣銀行行員訓練所進行業務宣導。
5月26日	於臺北辦理合格評估人員第11期複訓。
6月9日	赴臺北市中山區中原里進行業務宣導。
6月11日	電腦系統異地備援第一次演練。
6月11日	赴桃園縣大園鄉南港村進行業務宣導。
6月14日	於臺中辦理合格評估人員第12期複訓。
6月15日	赴臺灣企銀行員訓練所進行業務宣導。
6月24日	參與臺北市消防局辦理之臺北市北投區文化社區公園園遊會，進行業務宣導。
6月24日	赴臺北市信義區惠安里進行業務宣導。
6月27日	赴新北市土城區公所進行業務宣導。
6月27日	赴土地銀行員工訓練所進行業務宣導。
7月6日	赴趨勢科技公司進行業務宣導。
7月9日	於臺北辦理住宅地震保險臺北市土木技師講習會。
7月12日	赴趨勢科技公司進行業務宣導。



Date	Major Events
21, APR	Holding business promotion event at Su'ao Junior High School in Su'ao Township of Yilan County.
27, APR	Conducting the 10th Qualified Adjuster Retraining Program in Kaohsiung.
16, MAY	Holding business promotion event at Xinxing Police Station in Kaohsiung.
21, MAY	Holding business promotion event at the Taipei Water Park Fair organized by Taipei City Fire Department.
25, MAY	Holding business promotion event at the staff training center of Bank of Taiwan.
26, MAY	Conducting the 11th Qualified Adjuster Retraining Program in Taipei.
09, JUN	Holding business promotion event in Zhongyuan Village, Zhongshan District, Taipei.
11, JUN	First Remote Backup System Drill.
11, JUN	Holding business promotion event in Nangang Village of Dayuan Township, Taoyuan.
14, JUN	Conducting the 12th Qualified Adjuster Retraining Program in Taichung.
15, JUN	Holding business promotion event at the staff training center of Taiwan Business Bank.
24, JUN	Holding business promotion event at the Wenhua Community Park Fair in Beitou District, Taipei organized by Taipei City Fire Department.
24, JUN	Holding business promotion event in Huian Village of Xinyi District, Taipei.
27, JUN	Holding business promotion event at Tucheng District Office in New Taipei City.
27, JUN	Holding business promotion event at staff training center of Land Bank of Taiwan.
06, JUL	Holding business promotion event at Trend Micro Incorporated.
09, JUL	Organizing the Residential Earthquake Insurance Workshop for civil engineers in Taipei.
12, JUL	Holding business promotion event at Trend Micro Incorporated.



2011.05.25 臺灣銀行通路宣導



項目	大事紀要
7月14日	赴彰化銀行商品策劃處進行業務宣導。
7月18日	赴銀行公會進行業務宣導。
7月18日	於臺北辦理災區聯合理賠服務中心進駐人員第1期新訓。
7月21日	於臺北辦理合格評估人員第13期複訓。
7月27日	赴趨勢科技公司進行業務宣導。
8月1日	舉辦「紐日震災之啟示-臺灣地震風險管理與因應對策研討會」。
8月5日	赴新北市泰山區公所進行業務宣導。
8月10日	新增保險標的物資料檢核功能。
8月12日	赴臺北市內湖區康寧里進行業務宣導。
8月12日	赴新北市新店區公所進行業務宣導。
8月12日	於臺中辦理災區聯合理賠服務中心進駐人員第2期新訓。
8月13日	赴高雄市捷運美麗島會廊進行業務宣導。
8月18日	於臺北辦理合格評估人員第22期新訓。
8月20日	赴桃園縣龜山鄉樂善村進行業務宣導。
8月24日	參與臺灣建築中心辦理之建築物施工安全管理研討會，進行業務宣導。
8月25日	赴富邦人壽基隆市基隆服展處進行業務宣導。



Date	Major Events
14, JUL	Holding business promotion event at the Product Management Division of Chang Hwa Bank.
18, JUL	Holding business promotion event at the Bankers Association of the Republic of China.
18, JUL	Conducting the 1st Training Program for Stationed Personnel of Joint Claim Service Centers of Disastrous Areas in Taipei.
21, JUL	Conducting the 13th Qualified Adjuster Retraining Program in Taipei.
27, JUL	Holding business promotion event at Trend Micro Incorporated.
01, AUG	Conducting a Seminar on "Observations on Japan & New Zealand Earthquakes - Implication for Taiwan Earthquake Risk Management".
05, AUG	Holding business promotion event at Taishan District Office in New Taipei City.
10, AUG	Adding "Insured Residence Data Verification" function to the information transmission system.
12, AUG	Holding business promotion event in Kangnin Village of Neihu District, Taipei.
12, AUG	Holding business promotion event at Xindian District Office in New Taipei City.
12, AUG	Conducting the 2nd Training Program for Stationed Personnel of Joint Claim Service Centers of Disastrous Areas in Taichung.
13, AUG	Holding business promotion event at the main hallway of Kaohsiung MRT Formosa MICE Corridor.
18, AUG	Conducting the 22nd Qualified Adjuster Training Program in Taipei.
20, AUG	Holding business promotion event in Leshan Village of Guishan Township, Taoyuan.
24, AUG	Holding business promotion event in Architectural Construction Safety Management Seminar organized by Taiwan Architecture & Building Center.
25, AUG	Holding business promotion event in Fubon Life Insurance's Keelung Service and Development Office.



項目	大事紀要
8月26日	赴臺北市南港區新光里進行業務宣導。
8月26日	辦理2013-2014年度再保險經紀人評選。
8月27日	赴高雄市岡山區公所進行業務宣導。
8月28日	赴桃園縣大園鄉三石村進行業務宣導。
8月28日	赴桃園縣大園鄉大園村進行業務宣導。
8月31日	赴富邦人壽臺北市榮騰服展處進行業務宣導。
9月1日	赴富邦人壽臺北市虹翔服展處進行業務宣導。
9月6日	赴富邦人壽新北市明冠服展處進行業務宣導。
9月9日	赴富邦人壽臺南市府城服展處進行業務宣導。
9月9日	參與臺北市客委會辦理之臺北市青年公園園遊會，進行業務宣導。
9月11日	受邀現代保險雜誌「健康保險大家談電視節目」電視專訪。
9月13日	赴富邦人壽花蓮市達誠服展處進行業務宣導。
9月14日	赴富邦人壽臺北市北東服展處進行業務宣導。
9月15日	赴富邦人壽臺中市市中翔服展處進行業務宣導。
9月17日	參與臺北市消防局辦理之臺北市榮星花園公園園遊會，進行業務宣導。
9月18日	赴桃園縣大溪鎮百吉社區進行業務宣導。



Date	Major Events
26, AUG	Holding business promotion event in Xinguang Village of Nangang District, Taipei.
26, AUG	Conducting 2013-2014 Reinsurance Broker Award.
27, AUG	Holding business promotion event at Gangshan District Office in Kaohsiung.
28, AUG	Holding business promotion event in Sanshih Village of Dayuan Township, Taoyuan.
28, AUG	Holding business promotion event in Dayuan Village of Dayuan Township, Taoyuan.
31, AUG	Holding business promotion event at Fubon Life Insurance's Jun-Turn Service and Development Office in Taipei.
01, SEP	Holding business promotion event at Fubon Life Insurance's Hunshian Service and Development Office in Taipei.
06, SEP	Holding business promotion event at Fubon Life Insurance's Minguan Service and Development Office in New Taipei City.
09, SEP	Holding business promotion event at Fubon Life Insurance's Fuchan Service and Development Office in Tainan.
09, SEP	Holding business promotion event at a fair in Youth Park in Taipei organized by the Taipei Hakka Affairs Commission.
11, SEP	Accepting interview by Risk Management, Insurance and Finance Magazine on "Everybody Talks About Insurance" television program.
13, SEP	Holding business promotion event at Fubon Life Insurance's Dachan Service and Development Office in Hualien.
14, SEP	Holding business promotion event at Fubon Life Insurance's Beidon Service and Development Office in Taipei.
15, SEP	Holding business promotion event at Fubon Life Insurance's Zhongshian Service and Development Office in Taichung.
17, SEP	Holding business promotion event at a fair in Rongxing Park in Taipei organized by Taipei City Fire Department.
18, SEP	Holding business promotion event in Baichi community in Daxi Township, Taoyuan.



■ 2011.08.01 臺灣地震風險管理與因應對策研討會



項目	大事紀要
9月20日	赴富邦人壽臺北市思源服展處進行業務宣導。
9月21日	於臺北辦理合格評估人員第14期複訓。
9月23日	赴臺北市北投區石牌里進行業務宣導。
9月23日	訂定「住宅地震保險複評審查機制作業規範」。
9月24日	參與臺北市消防局辦理之西門町園遊會，進行業務宣導。
9月29日	赴臺北101金融大樓進行業務宣導。
9月29日	赴兆豐銀行總行進行業務宣導。
10月5日	赴臺中市朝陽科技大學進行業務宣導。
10月6日	赴富邦人壽新北市金瑩服展處進行業務宣導。
10月7日	擬具住宅地震保險附加費用分配比例調整之評估分析報告。
10月7日	赴新竹縣明新科技大學進行業務宣導。
10月8日	協辦臺北市消防局辦理「100年臺北市災害防救深耕計畫社區防災成果展」，進行業務宣導。
10月12日	赴花蓮縣宜昌國中進行業務宣導。
10月13日	於高雄辦理合格評估人員第15期複訓。
10月14日	赴花蓮縣美崙國中進行業務宣導。
10月15日	參與板橋第一運動場前廣場之2011消保嘉年華會，進行業務宣導。
10月17日	赴富邦人壽花蓮縣聯合區部進行業務宣導。



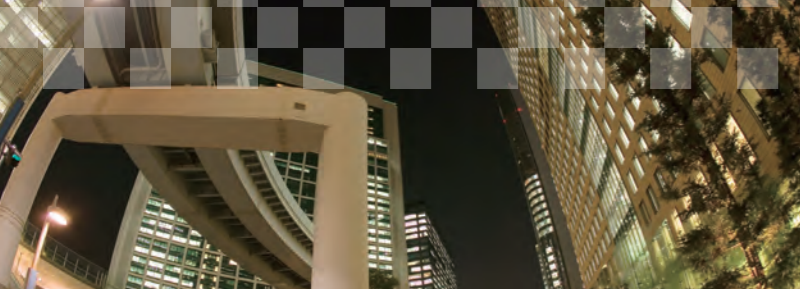
Date	Major Events
20, SEP	Holding business promotion event at Fubon Life Insurance's Shiyuan Service and Development Office in Taipei.
21, SEP	Conducting the 14th Qualified Adjuster Retraining Program in Taipei.
23, SEP	Holding business promotion event in Shipai Village of Beitou District, Taipei.
23, SEP	Approving "Operating Rules for Re-adjustment Mechanism of Residential Earthquake Insurance".
24, SEP	Holding business promotion event at a fair in Ximending in Taipei organized by Taipei City Fire Department.
29, SEP	Holding business promotion event in Taipei 101 Building.
29, SEP	Holding business promotion event in the headquarters of Mega International Commercial Bank.
05, OCT	Holding business promotion event at Chaoyang University of Technology in Taichung.
06, OCT	Holding business promotion event at Fubon Life Insurance's Jingying Service and Development Office in New Taipei City.
07, OCT	Preparing an analysis report on the assessment for distribution ratio adjustment of loading expenses of residential earthquake insurance.
07, OCT	Holding business promotion event at Minghsin University of Science and Technology in Hsinchu County.
08, OCT	Holding business promotion event at the "2011 Taipei Disaster Prevention Program – Result Sharing Exhibition" co-organized with Taipei City Fire Department.
12, OCT	Holding business promotion event at Yichang Junior High School in Hualien County.
13, OCT	Conducting the 15th Qualified Adjuster Retraining Program in Kaohsiung.
14, OCT	Holding business promotion event at Meilun Junior High School in Hualien County.
15, OCT	Holding business promotion event at the "2011 Consumer Protection Carnival" held in the Banciao First Sports Center.
17, OCT	Holding business promotion event at Fubon Life Insurance's Hualien County Joint Office.



項目	大事紀要
10月17日	赴富邦人壽花蓮縣玉里獨立區進行業務宣導。
10月18日	擬具「住宅地震保險全損評定及鑑定基準」修正草案。
10月20日	舉辦理賠機制模擬演練：通報回報演練(情境狀況一)。
10月26日	赴花蓮縣化仁國中進行業務宣導。
10月26日	擬具「住宅地震保險承保理賠作業處理要點」修正草案。
11月2日	赴花蓮縣壽豐國中進行業務宣導。
11月4日	電腦系統異地備援第二次演練。
11月6日	參與臺北市都發局之臺北市文山區宏普天廈園遊會，進行業務宣導。
11月8日	赴合作金庫臺中市清分行進行業務宣導。
11月9日	赴花蓮縣玉里國中進行業務宣導。
11月9日	參與臺北市消防局之「100年臺北市災害防救深耕計畫研討會」，進行業務宣導。
11月10日	於高雄辦理合格評估人員第23期新訓。
11月15日	於臺北辦理合格評估人員第16期複訓。
11月18~21日	參與經濟日報辦理之2011臺北國際建材照明營造房地產大展，進行業務宣導。
11月21日	赴第一兒童發展中心中和發展中心進行業務宣導。
11月21日	舉辦理賠機制模擬演練：災情彙整/各項會議演練（情境狀況二-第一階段）。



Date	Major Events
17, OCT	Holding business promotion event at Fubon Life Insurance's Yuli Independent District in Hualien County.
18, OCT	Preparing amendments to "Criteria of Total Loss of Assessment for the Residential Earthquake Insurance".
20, OCT	Claim Settlements Simulation Drill: Notification and Feedback (Scenario 1).
26, OCT	Holding business promotion event at Huaren Junior High School in Hualien County.
26, OCT	Preparing amendments to Guidelines for the Handling of Residential Earthquake Insurance Coverage and Claim Settlement Matters.
02, NOV	Holding business promotion event at Shoufeng Junior High School in Hualien County.
04, NOV	Second Remote Backup System Drill.
06, NOV	Holding business promotion event at the fair in Wenshan District, Taipei organized by Taipei City Department of Urban Development.
08, NOV	Holding business promotion event at Zhongqing Branch of Taiwan Cooperative Bank.
09, NOV	Holding business promotion event at Yuli Junior High School in Hualien County.
09, NOV	Holding business promotion event at the "2011 Conference for Taipei Disaster Prevention Program" organized by Taipei City Fire Department.
10, NOV	Conducting the 23rd Qualified Adjuster Training Program in Kaohsiung.
15, NOV	Conducting the 16th Qualified Adjuster Retraining Program in Taipei.
18-21, NOV	Holding business promotion event at the "2011 Taipei Building Material Kitchenware Bathroom Equipment & Lighting Exhibition" organized by Economic Daily.
21, NOV	Holding business promotion event at Zhonghe Development Center of The First Children's Development Centre.
21, NOV	Claim Settlements Simulation Drill: Collection of Information / Simulation of Meetings (Phase 1 of Scenario 2).



項目	大事紀要
11月22日	舉辦理賠機制模擬演練：通報回報演練（情境狀況二-第二階段）。
11月22日	參與新北市政府工務局辦理之公寓大廈法規及實務研討會，進行業務宣導。
11月24日	修正「住宅地震保險再保險作業規範」。
11月28日	舉辦理賠機制模擬演練：實地報到及狀況演練（情境狀況二-第三階段）。
12月1日	於臺北辦理合格評估人員第17期複訓。
12月12日	修正「住宅火災及地震基本保險條款」及保單相關文件。
12月14日	參與宜蘭縣政府辦理之「100年度消費者保護相關業務承辦人員教育訓練活動」，進行業務宣導。
12月15日	擬具放寬住宅地震保險理賠條件與範圍之可行性作法分析報告。
12月20日	修正發布「住宅地震保險危險分散機制實施辦法」。
12月20日	主管機關修正發布「財團法人住宅地震保險基金管理辦法」，增訂購買債券型基金為資金運用項目；修正地震保險基金提存或處理本保險各種準備金之規定。
12月23日	舉辦理賠機制模擬演練檢討會暨頒獎典禮。
12月30日	擬具住宅地震微型保險規劃報告。
12月30日	「住宅地震保險理賠作業處理程序」、「住宅地震保險合格評估人員統一協調調度標準作業程序」、「住宅地震保險災區聯合理賠服務中心標準作業程序」修正草案經本基金董事會修正通過。
12月31日	完成「住宅地震保險地理資訊系統」建置。
12月31日	強化「住宅地震保險全損評定及鑑定資訊系統」。



Date	Major Events
22, NOV	Claim Settlements Simulation Drill: Notification and Feedback (Phase 2 of Scenario 2).
22, NOV	Holding business promotion event at the "Apartment Building Regulations Seminar" organized by New Taipei City Public Works Department.
24, NOV	Revising the "Operating Rules for the Reinsurance of Residential Earthquake Insurance".
28, NOV	Claim Settlements Simulation Drill: Report for Duty and Situation Drill (Phase 3 of Scenario 2).
01, DEC	Conducting the 17th Qualified Adjuster Retraining Program in Taipei.
12, DEC	Revising "Basic Residential Fire and Earthquake Insurance Policy Clauses" and other insurance policy related documents.
14, DEC	Holding business promotion event at the "2011 Training Activity for Staff of Consumer Protection Division" organized by Yilan Government.
15, DEC	Preparing an Analysis Report on the Feasibility of Expanding the Claim Conditions and Coverage of Residential Earthquake Insurance.
20, DEC	Promulgation of the amended "Enforcement Rules for the Risk Spreading Mechanism of Residential Earthquake Insurance".
20, DEC	Promulgation of the amended "Regulations Governing Taiwan Residential Earthquake Insurance Fund," adding bond fund as one of the fund utilization items and revising stipulations on how shall TREIF set aside or treat various reserves.
23, DEC	Holding review meeting and award ceremony for the Claim Settlements Simulation Drill.
30, DEC	Preparing the Residential Earthquake Micro-Insurance Development Report.
30, DEC	Approving the drafted amendment to "Procedures for Claim Settlements of the Residential Earthquake Insurance," "the Standard Operating Procedures of Mechanism for Mobilization of Qualified Adjusters for the Residential Earthquake Insurance," and "Standard Operating Procedure for the Residential Earthquake Insurance Joint Claim Service Centers of Disastrous Areas" by the TREIF board of directors.
31, DEC	Establishing the "Residential Earthquake Insurance Geographic Information System".
31, DEC	Strengthening the "Criteria of Total Loss of Assessment for the Residential Earthquake Insurance Information System".





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