

2009
Annual
Report



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



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

台北市100濟南路2段39號5樓 5F, No.39, Sec.2, Jinan Rd., Taipei 100, Taiwan
TEL:+886-2-2396-3000 FAX:+886-2-2392-3929 <http://www.treif.org.tw>



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董事長 沈臨龍

序言

Taiwan Residential Earthquake Insurance Fund

住宅地震基本保險自2002年4月開辦，業務持續以穩定的速度成長，截至2009年底止，有效保單件數約217萬件，以全國住宅總戶數790萬戶計算，投保率為27.45%，年度再保費收入約新臺幣24.90億元，累積特別準備金餘額達新臺幣95.76億元。雖然住宅地震保險業務以穩定的速度成長，惟住宅地震保險在強化機制、提升全民投保率等方面，仍有努力空間，如何迅速、有效適當填補地震災後民眾所生損害，以發揮住宅地震保險之政策性功能，將是本基金持續努力的目標。

2009年本基金在石前董事長燦明領導下，結合國內、外產官學界各方力量，以專案工作小組方式繼續探討住宅地震保險各項重要議題，在危險分散與費率、承保理賠與法制以及資訊統計與教育推廣方面，適時檢討現行住宅地震保險相關制度及實務運作，期使住宅地震保險整體機制更為周全完善。2009年除依據檢討結論將住宅地震保險費率由新臺幣1,459元調降為新臺幣1,350元並啟動理賠機制外，本基金並積極辦理住宅地震保險相關座談會及宣導活動，期與各界充分交流意見，作為檢討住宅地震保險運作之參考，並藉以提高民眾地震風險意識。

本基金為住宅地震保險制度之中樞組織，未來將繼續以健全住宅地震保險制度為目標，改進地震保險危險分散機制與承保、理賠運作，並積極辦理各項教育宣導活動，有效提升住宅地震保險投保率，俾充分發揮住宅地震保險之功能。

董事長 沈臨龍
總經理 張萬里

Preface



Since Taiwan launched its residential earthquake insurance scheme in April 2002, the residential earthquake insurance business has grown steadily. Up to the end of 2009, insurance policies in force amounted to 2.17 million, representing 27.45% of the total national households. The annual reinsurance premium income totaled approximately NT\$2.49 billion. The cumulative special reserve reached NT\$9.576 billion. Although the residential earthquake insurance business continues to grow steadily, there is still some room for improvement in terms of strengthening the scheme and increasing the take-up rate. Therefore, the goal of the TREIF is to continue its effort to optimize the statutory function of residential earthquake insurance by finding ways to quickly and effectively indemnify the public's losses after an earthquake.

In 2009, under the leadership of former Chairman Tsan-Ming Shih, the TREIF integrated resources from the private, public and academic sector to form task forces to probe into important issues related to residential earthquake insurance, including risk spreading and premium rate, underwriting, claims and regulations as well as information technology, statistics, and educational promotion. The task forces evaluated relevant scheme and operations of the existing residential earthquake insurance, with the goal of making the scheme more comprehensive. Based on task forces' conclusions, the residential earthquake insurance premium rate was reduced from NT\$1,459 to NT\$1,350 per household in 2009, and a standardized claim procedure was triggered for the first time. Moreover, TREIF actively held various residential earthquake insurance conferences and activities to promote exchange of ideas, which were then used to review and improve the scheme, and at the same time, promote public awareness of earthquake risk.

Being a pivotal organization in the Taiwan earthquake insurance scheme, our goal is to continue building a sound residential insurance scheme, as well as improve residential earthquake risk spreading, underwriting, and claims operations, furthermore actively initiate various educational and promotional activities to effectively enhance the residential earthquake insurance take-up rate, and optimize its functionality.

The Chairman *Leon L. Shen*

President *Warren Chang*

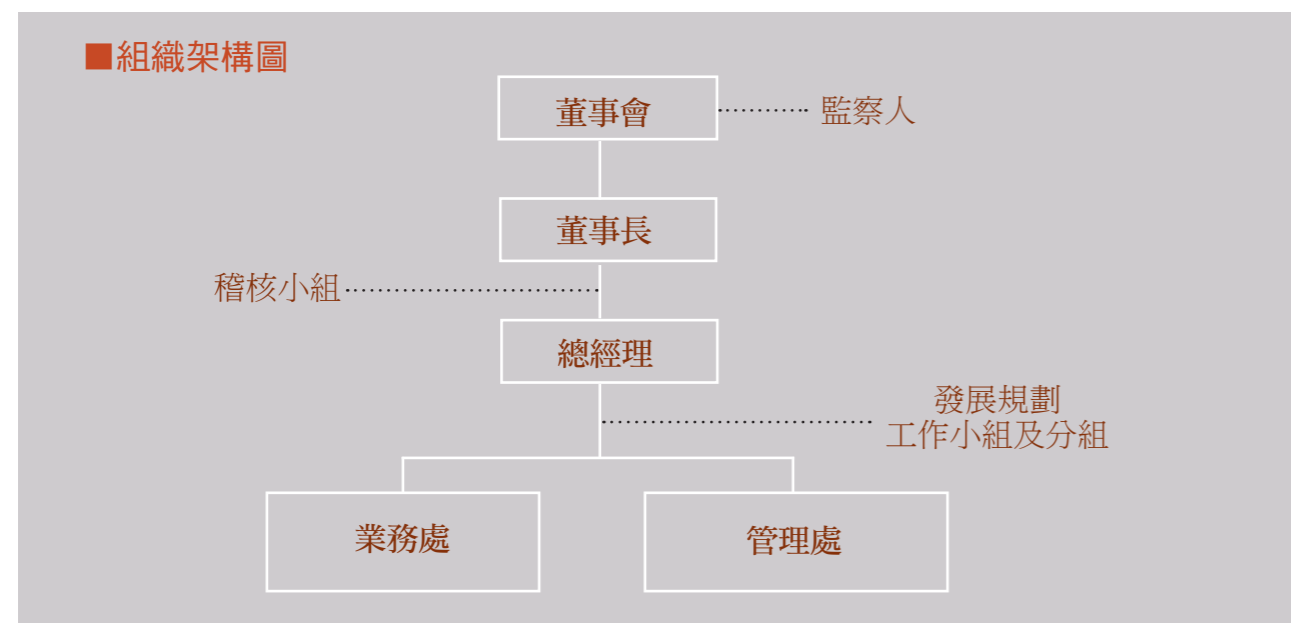
Taiwan Residential Earthquake Insurance Fund





組織概況

住宅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。



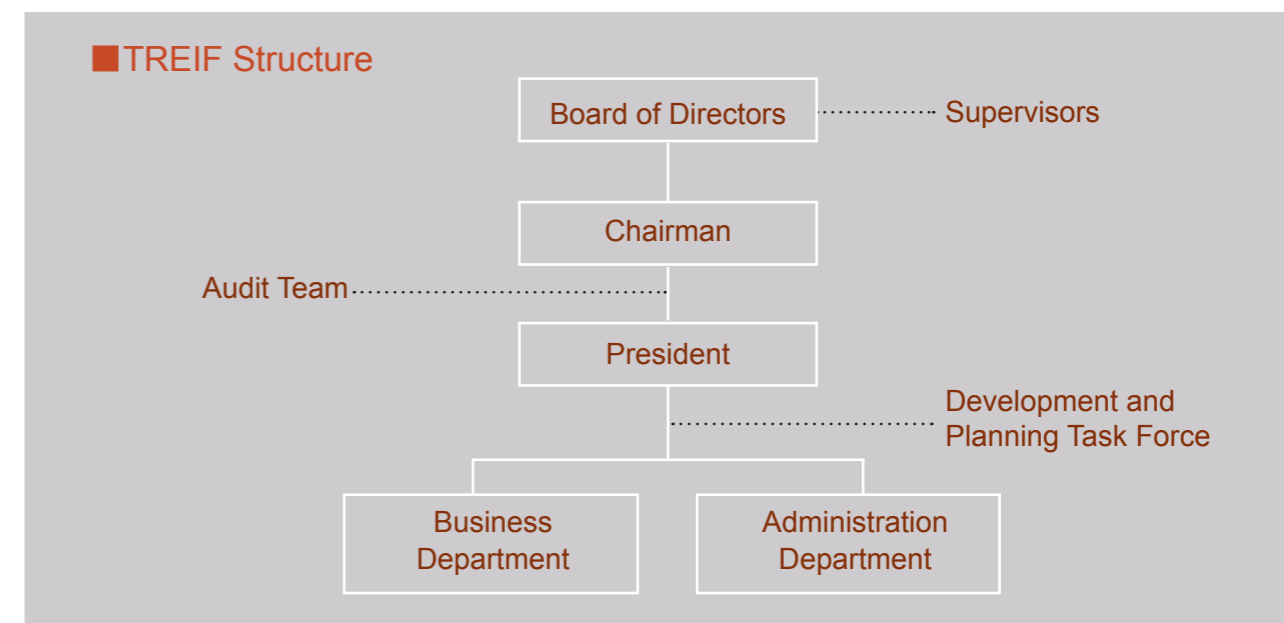
董事會

董事會為住宅地震保險基金最高決策單位，董事長為本基金之代表人，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四人。
- 住宅地震保險共保組織會員代表三人。

Organization

Taiwan Residential Earthquake Insurance Fund 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 the TREIF's highest decision-making body. The chairman is the legal representative of the Fund. 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;
- Four experts/scholars;
- Three representatives from the Residential Earthquake Co-Insurance Pool.



監察人

住宅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，監督住宅地震保險基金之業務及財務狀況。

稽核小組

住宅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。



■ 2009.10.12西南財經大學交流參訪

Supervisors

TREIF has two supervisors who are designated by the competent authority to supervise the business operation and financial affairs of the 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 of the Board to ensure the sound development of the Fund'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.



■ 2009.2.17台灣銀行業務宣導



■ 2009.9.14住宅地震保險模擬演練



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分組、承保理賠與法制分組及資訊與教育推廣分組等三個工作分組，協助住宅地震保險基金檢討改善現行保險制度，強化住宅地震保險基金中樞組織之功能。該工作小組由住宅地震保險基金總經理擔任總召集人，工作小組委員由住宅地震保險基金延聘產、官、學界之專家學者及住宅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」第七條規定本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本基金得辦理之業務。



■ 2009.11.24模擬演練檢討會暨頒獎典禮

Residential Earthquake Insurance Development and Planning Task Force

The Residential Earthquake Insurance Development and Planning Task Force was established in March 2008 to assist the TREIF in improving the existing scheme and strengthening the Fund's core functions. It is 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 the TREIF serves as convener of the task force, and the members are comprised of staff of the Fund as well as experts and scholars from the private, public, and academic sectors.

Scope of Business

In accordance with Article 7 of the 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 the Insurance and proceeds derived from fund utilization.
- Obtaining loans or financing domestically and/or overseas in accordance with the fundraising plan.
- 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.





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、住宅地震保險基金、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。

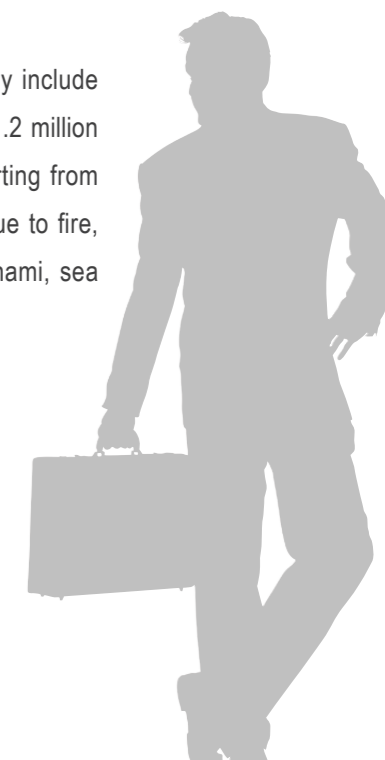
所稱全損係指符合下列情事之一者：一、經政府機關通知拆除、命令拆除或逕予拆除；或二、經住宅地震保險合格評估人員評定、或經建築師公會或結構、土木、大地等技師公會鑑定為不堪居住必須拆除重建、或非經修建不能居住且修復費用為重置成本50%以上者。顯見初期採全損基礎係本於921集集地震慘痛經驗，採簡單易行、迅速理賠之方式，一旦承保之住宅經評定為符合全損理賠標準時，承保公司除支付保險金額外，同時支付臨時住宿費用新臺幣18萬元，立即讓受災民眾獲致適當理賠。

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, the 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，由住宅地震保險基金承擔及分散。

2006年7月1日起住宅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。

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 the 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\$2bn of the NT\$50bn liability in the first tier is assumed by the residential earthquake coinsurance pool, and the remaining NT\$48bn 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 a 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.



■ 2009.9.28-30世界巨災論壇會議

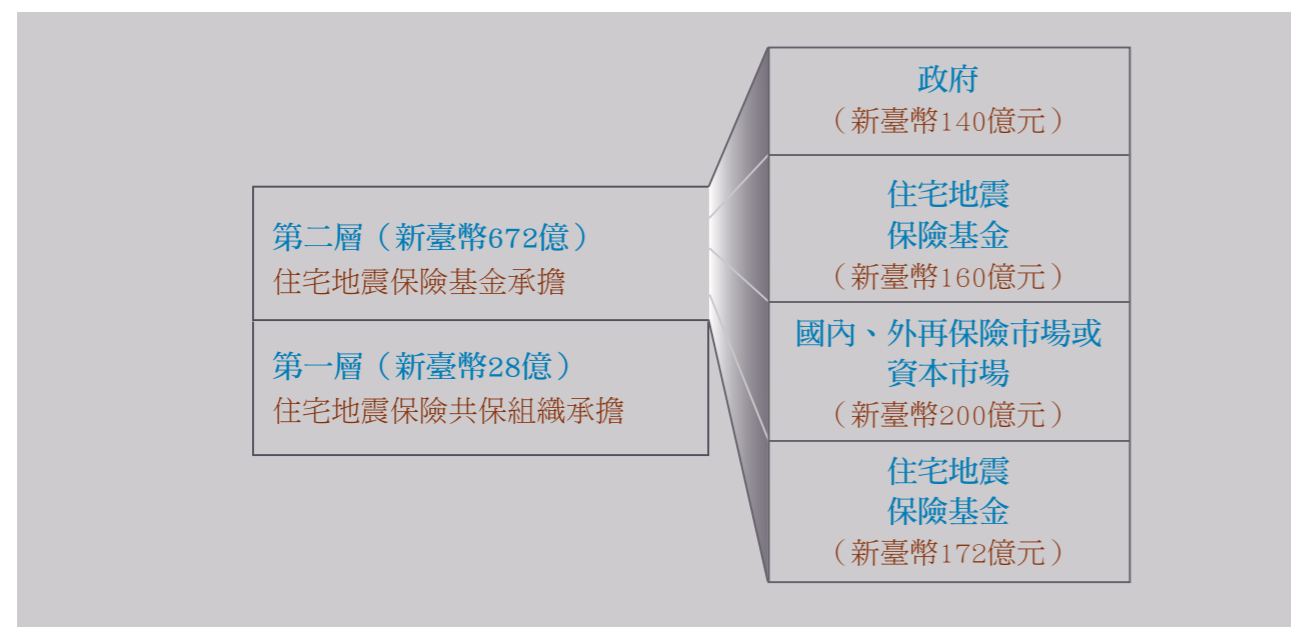




2007年7月18日保險法第一三八條之一修正，明訂住宅地震保險基金負責管理主管機關建立之危險分散機制，並於2007年11月26日配合保險法修正將「住宅地震保險共保及危險承擔機制實施辦法」更名為「住宅地震保險危險分散機制實施辦法」。自2008年起，各產物保險公司承保之住宅地震保險業務須全部分予住宅地震保險基金，住宅地震保險基金接受所有危險後再予承擔及分散，建構完成現行住宅地震保險營運模式。

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：

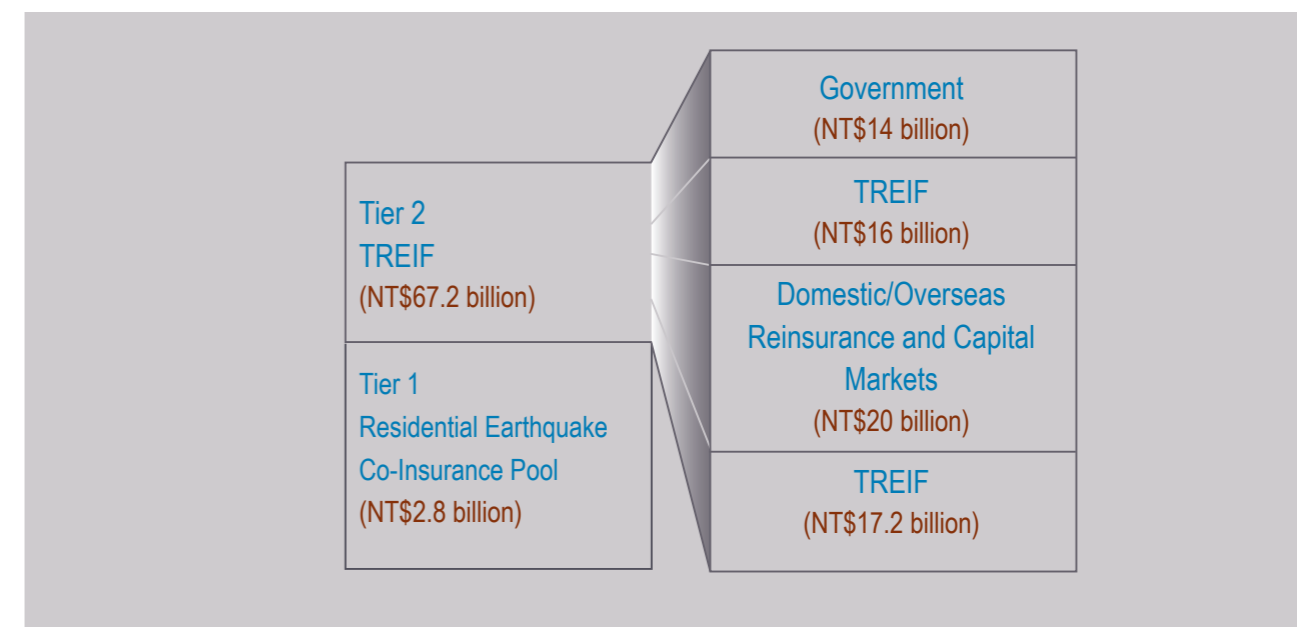
- 第一層：新臺幣28億元危險部分，由住宅地震保險共保組織承擔。
- 第二層：新臺幣672億元危險部分，由住宅地震保險基金承擔及分散。其危險分散之方式包括：
 - (一) 新臺幣172億元以下部分，由住宅地震保險基金自行承擔；
 - (二) 超過新臺幣172億元至新臺幣372億元部分，安排於國內、外再保險市場或資本市場分散；
 - (三) 超過新臺幣372億元至新臺幣532億元部分，由住宅地震保險基金再次承擔；
 - (四) 超過新臺幣532億元至新臺幣672億元部分，由政府承擔。



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」賦予住宅地震保險基金成立之法令依據。住宅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」，將住宅地震保險基金定位為住宅地震保險制度之中樞組織，並積極推動住宅地震保險基金之獨立運作。

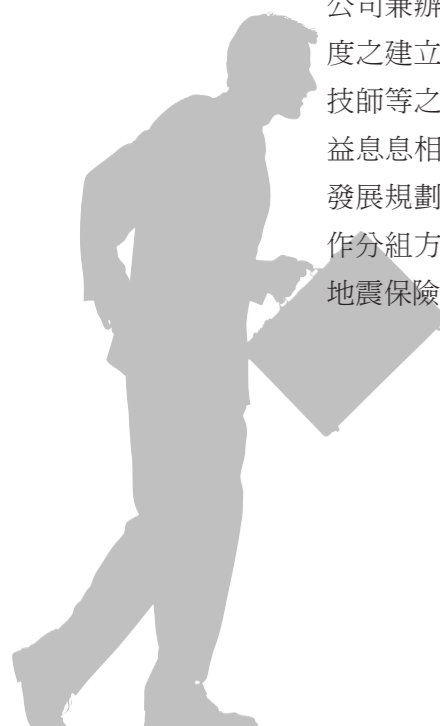
2006年7月1日住宅地震保險基金正式獨立運作，住宅地震保險基金之角色已由單純之風險承擔與分散，轉換為制度管理之中樞組織，獨立運作後除由原中央再保險公司兼辦人員轉任外並延聘專職人員承辦相關業務，負責住宅地震保險承保、理賠制度之建立與改善、共保業務之處理、再保險安排、業務宣導、與理賠評估人員及專業技師等之訓練及講習等事項。鑑於住宅地震保險為政策性保險，制度改革尤與民眾權益息息相關，因之相關議題之決策允宜周延縝密，乃於2008年3月成立住宅地震保險發展規劃工作小組，延聘產、官、學界之專家學者連同住宅地震保險基金人員，以工作分組方式逐一檢討改善現行地震保險制度，並提供主管機關政策建言，以強化住宅地震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 the "Taiwan Residential Earthquake Insurance Fund Articles of Incorporation", and "Regulations Governing the Taiwan Residential Earthquake Insurance Fund", laying a legal foundation for the establishment of Taiwan Residential Earthquake Insurance Fund (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 the 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, the TREIF assumed a 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 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.





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2009年底止，有效保單件數約217萬件，以全國住宅總戶數790萬戶計算，投保率為27.45%，較前一年成長6.9%，惟2009年度簽單保費收入約新臺幣29.5億元，較前一年僅成長0.1%，係因自2009年4月1日起每單保費由新臺幣1,459元調降為新臺幣1,350元，致投保率雖較前一年度增加，簽單保費收入並未同幅成長。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%

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%

Business Overview

Overview of Policies in Force and Take-Up Rate

Since the launch of Taiwan residential earthquake insurance in 2002, it has experienced steady growth. At the end of 2009, the total insurance policies in force reached 2.17 million, and accounted for 27.45% of the total national households of 7.9 million, growing by 6.9% when compared with 2008. For 2009 alone, total premium income amounted to NT\$2.95 billion, a growth rate of 0.1% from the previous year. Beginning from April 1, 2009, the flat premium rate was reduced from NT\$1,459 to NT\$1,350 per policy. Subsequently, the annual written premium income failed to grow despite an increase in take-up rate. 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%

Residential Earthquake Insurance Written Premium Income and Growth Rates

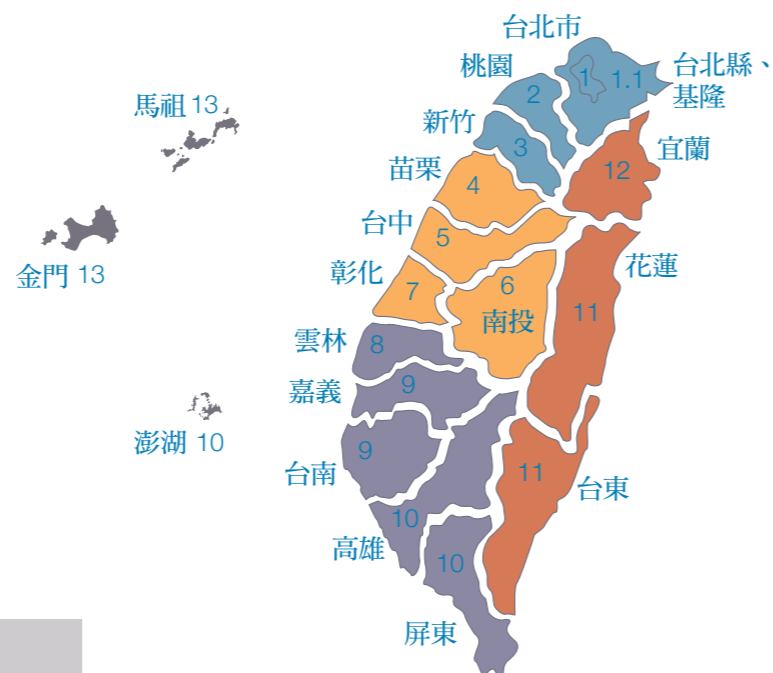
Unit: NT\$1,000

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%



■ 累積責任額及投保率

截至2009年12月31日止住宅地震保險全國累積責任額超過新臺幣2兆9,000億元，累積責任額較高區域為台北縣市（含基隆）、桃園、台中及高屏等都市；投保率以新竹以北地區較高，全國投保率最高區域為台北市達37.48%。

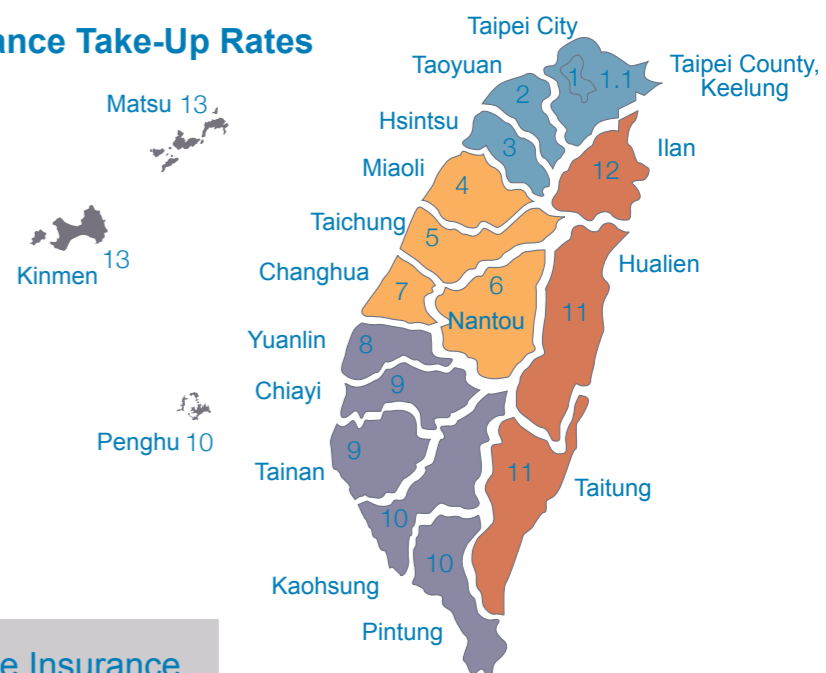


住宅地震保險累積責任額及投保率

地區	累積責任額 (新臺幣元NT\$)	累積責任額 比率(%)	保單件數 (件)	住宅戶數 (戶)	投保率 (%)
1 台北市	417,628,658,267	14.19%	308,741	823,805	37.48%
1.1 台北縣、基隆	734,883,428,749	24.97%	537,757	1,510,082	35.61%
2 桃園	318,480,603,178	10.82%	233,480	692,523	33.71%
3 新竹	133,906,005,240	4.55%	99,693	303,471	32.85%
4 苗栗	48,688,883,631	1.65%	36,266	185,007	19.60%
5 台中	366,960,908,852	12.47%	271,138	914,008	29.66%
6 南投	37,804,393,093	1.28%	27,888	172,801	16.14%
7 彰化	89,395,565,490	3.04%	65,553	406,754	16.12%
8 雲林	40,555,258,989	1.38%	29,689	255,297	11.63%
9 嘉義、台南	254,238,917,019	8.64%	187,992	956,587	19.65%
10 高雄、屏東、澎湖	398,557,921,665	13.54%	294,506	1,284,528	22.93%
11 花蓮、台東	58,892,180,095	2.00%	43,654	208,942	20.89%
12 宜蘭	41,266,303,625	1.40%	30,513	171,399	17.80%
13 金門、其他列嶼	2,265,120,000	0.08%	1,658	14,796	11.21%
合計	2,943,524,147,893	100%	2,168,528	7,900,000	27.45%

■ Cumulative Liability and Insurance Take-Up Rates

As of December 31, 2009, the cumulative liability of the Taiwan's residential earthquake insurance amounted to NT\$2.9 trillion. The region with the largest cumulative liability was Greater Taipei (including Keelung), followed by Taoyuan, Taichung, and Kaohsiung-Pintung. The take-up rate was higher in areas north of Hsinchu, with the highest take-up rate, 37.48% in Taipei City.



Taiwan Residential Earthquake Insurance
Cumulative Liability & Take-Up Rates

Zone	Cumulative Liability	Cumulative Liability	Policies in Force	Number of Households	Take-Up Rate
1 Taipei City	417,628,658,267	14.19%	308,741	823,805	37.48%
1.1 Taipei County, Keelung	734,883,428,749	24.97%	537,757	1,510,082	35.61%
2 Taoyuan	318,480,603,178	10.82%	233,480	692,523	33.71%
3 Hsintsu	133,906,005,240	4.55%	99,693	303,471	32.85%
4 Miaoli	48,688,883,631	1.65%	36,266	185,007	19.60%
5 Taichung	366,960,908,852	12.47%	271,138	914,008	29.66%
6 Nantou	37,804,393,093	1.28%	27,888	172,801	16.14%
7 Changhua	89,395,565,490	3.04%	65,553	406,754	16.12%
8 Yuanlin	40,555,258,989	1.38%	29,689	255,297	11.63%
9 Chiayi, Tainan	254,238,917,019	8.64%	187,992	956,587	19.65%
10 Kaohsiung, Pingtung, Penghu	398,557,921,665	13.54%	294,506	1,284,528	22.93%
11 Hualien, Taitung	58,892,180,095	2.00%	43,654	208,942	20.89%
12 Ilan	41,266,303,625	1.40%	30,513	171,399	17.80%
13 Kinmen and other isles	2,265,120,000	0.08%	1,658	14,796	11.21%
Total	2,943,524,147,893	100%	2,168,528	7,900,000	27.45%



■重要法令修正

修正「住宅地震保險危險分散機制實施辦法」，自2009年1月1日起實施。修正重點包括：（一）為提升住宅地震保險理賠效率、減少理賠爭議，修正住宅地震保險對於同一次地震事故期間之認定由72小時延長為168小時；（二）為有效管理住宅地震保險合格評估人員，增訂住宅地震保險全損鑑定及評定基準及合格評估人員管理要點；（三）為使住宅地震保險全損定義更臻明確，爰將全損認定之方式分款條列之；（四）為健全住宅地震保險制度，爰修正住宅地震保險共保組織會員應提存或處理之各種準備金。

配合住宅地震保險危險分散機制架構變更、承保理賠範圍檢討修正及本險保、批單內容修正，住宅地震保險基金經報請主管機關核定修正「住宅地震保險承保理賠作業處理要點」、「住宅地震保險再保險作業規範」、「住宅地震保險共保組織作業規範」、「住宅地震保險業務稽查作業規定」、「保險業辦理住宅地震保險會計處理原則」及「住宅地震保險合格評估人員管理要點」，自2009年4月1日起實施。

■Important Revisions of Laws and Regulations

Revisions of the “Enforcement Rules for the Risk Spreading Mechanism of Residential Earthquake Insurance,” took effect on January 1, 2009. Key points of the revision include the following: (1) The time period of each earthquake was extended from 72 hours to 168 hours to enhance the efficiency of claim procedures and reduce claim disputes. (2) The criteria of total loss of assessment and guideline for qualified adjusters was added to effectively manage qualified adjusters for the residential earthquake insurance. (3) The assessment of total loss is listed item by item to better define the term “total loss”. (4) The deposit or handling of various reserves by the Taiwan residential earthquake insurance coinsurance pool members are revised to make Taiwan residential earthquake insurance scheme sound and solid.

In conjunction with the changes to the framework of the residential earthquake insurance risk spreading mechanism, review and revision to the underwriting and coverage of the insurance, and revisions to this insurance and endorsements, TREIF had formulated the revision plans for the following guidelines and regulations, which received approvals from the competent authority and have been taken effect since April 1, 2009: (1) Guidelines for the Handling of Residential Earthquake Insurance Coverage and Claim Settlement Matters; (2) Operating Rules for Reinsurance under the Residential Earthquake Insurance; (3) Operating Rules of the Pool under the Residential Earthquake Insurance; (4) Operating Rules for the Auditing of Residential Earthquake Insurance Business; (5) Accounting Principles for the Non-Life Insurers Conducting Residential Earthquake Insurance Business. (6) Guideline for the Management of Qualified Adjusters.



■ 2009.09.28-30世界巨災論壇會議與會嘉賓合照留念





■ 舉辦世界巨災論壇

世界巨災論壇會議（World Forum of Catastrophe Programmes）係冰島、西班牙、法國、挪威、美國加州、夏威夷及紐西蘭等國家型天災保險制度管理者，鑑於天然災害對人類生命財產之嚴重威脅，故建立論壇平台，共同探討如何有效管理巨災風險，並增進各國制度管理者間之經驗交流。

第四屆會議於2009年9月28-30日由住宅地震保險基金主辦，於台北召開，適逢921集集大地震十週年，意義尤為重大。本次會議計有來自紐西蘭、美國、法國、西班牙、挪威、冰島等15個國家參加，並邀請GEM Foundation、經濟合作發展組織（Organization for Economic Cooperation and Development）等重要與會者與產官學界專家，針對地震風險評估模型、巨災財務管理與氣候變遷等議題專題報告並進行熱烈討論。

■ 調降保險費率

住宅地震保險基金依據上年度更完整精確之有效保單資料，以國際知名之風險評估模型進行風險評估，且考量現行房屋建築結構鋼筋（骨）混凝土及鋼結構等耐震結構建築物佔總投保件數之比例提高，一次地震事故所致損失應有縮減，保險費率已有調降空間，故為減輕民眾負擔，保險費率由現行新臺幣1,459元調降為新臺幣1,350元，降幅約7.47%，仍採全國單一費率，經主管機關核定自2009年4月1日起施行。



■ 2009.09.28-30世界巨災論壇會議來賓參訪921地震園區

■ Taipei Meeting of the World Forum of Catastrophe Programmes

The World Forum of Catastrophe Programmes was a platform established by the national or regional catastrophe insurance scheme managers of different countries, such as Iceland, Spain, France, Norway, California and Hawaii of the USA, and New Zealand in response to the serious threat natural catastrophes pose to human lives and property. The Forum provides an opportunity for experience sharing among the scheme managers and a chance to probe into effective ways of managing catastrophic risks.

The 4th World Forum of Catastrophe Programmes was organized by the TREIF and held on September 28-30, 2009, in Taipei. Coinciding with the 10th anniversary of the 921 Earthquake, the forum held in Taipei took on added significance. The Forum was attended by representatives from 15 nations, including New Zealand, the USA, France, Spain, Norway and Iceland. In addition, TREIF invited the GEM Foundation and OECD (Organization for Economic Cooperation and Development) and other key participants and experts from the private, public and academic sectors to give presentations or join the discussions pertaining to issues such as seismic risk assessment models, financial management of catastrophe, and climate change.

■ Reduction of Premium Rate

Using the more precise data collected from the previous year, applying it to an internationally renowned risk assessment model, and considering the increasing usage of earthquake resistant materials and techniques for construction, TREIF concluded that the damages caused by an earthquake incident are likely to decrease, thus giving the room for rate adjustment. Consequently, the flat premium rate for residential earthquake insurance was reduced from NT\$1,459 to NT\$1,350, representing a reduction of 7.47%, to lessen the homeowners' burden. The new rate was approved by the competent authority and enforced on April 1, 2009.



■ 2009.9.28-30世界巨災論壇會議來賓參訪921地震園區



■ 強化管理機制

為使住宅地震保險於地震發生後能簡明、迅速、公平處理理賠案件，住宅地震保險基金業已建制理賠相關法令、標準理賠作業處理程序及輔助資訊系統之理賠機制。為期理賠機制更臻完善，2009年住宅地震保險基金進行相關規定與機制之增修並辦理模擬演練、座談會、教育訓練與講習會。

● 訂定全損理賠評定及鑑定基準

為期地震後進行毀損建築物評定或鑑定時，住宅地震保險合格評估人員及住宅地震保險基金委託之專業技師、建築師公會進行鑑定時，得有客觀公正之依循基準，訂定本評定及鑑定基準。本基準依照建築物結構形式，分為鋼筋混凝土造建築、鋼骨及鋼筋混凝土造建築及其他類建築，規範其評定及鑑定基準。

● 檢討修正理賠作業處理程序

為簡化並建立更具自主性之住宅地震保險理賠流程，符合簡單、迅速與結合中央與地方政府資訊與人力資源之原則，修正住宅地震保險理賠作業處理程序。

本次修正將理賠作業流程結合中央或地方災害應變中心成立時機，訂定理賠作業各步驟中住宅地震保險基金與簽單公司、其他相關單位、人員應互動辦理之事項等。地震規模達6以上或地表震度達5級以上時，住宅地震保險基金將發送地震通報並啟動理賠機制。藉由本處理程序之修正，一旦地震事故發生，住宅地震保險相關權責單位及人員得以依循本處理程序順利處理各項理賠作業。

2009年11月5日、12月19日分別於南投、花蓮發生規模5.9及6.8地震，因已符合規定標準，均依規定啟動本保險理賠機制，順利運作因應。

■ Strengthening of the Claim Mechanism

To ensure that the claim adjustment process for the residential earthquake insurance is conducted in a clear, prompt, and fair manner, TREIF has established claim related regulations, standard operation procedures for claim adjustment, and the supporting IT system. To continuously improve the claim mechanism, TREIF also revised relevant stipulations and mechanism as well as conducted simulation exercises, workshops, educational training and seminars.

● Establishment of Criteria of Total Loss of Assessment

To ensure that qualified adjusters for the residential earthquake insurance as well as professional technicians and architects associations commissioned by TREIF have an objective, consistent and fair standards to follow when assessing residence damage after an earthquake, criteria of total loss of assessment was adopted. Three different sets of criteria were established based on the buildings' structural types: namely, reinforced concrete structure, steel reinforced concrete and other types of buildings.

● Review and Revisions of SOP for Claim Settlement

To simplify and create a more autonomous residential earthquake insurance claim settlement process, the claim settlement standard operating procedure (SOP) for the residential earthquake insurance has been revised to be in compliance with the principles of simplifying, expediting and integrating the information and manpower of the central and local governments.

The revision for the claim settlement SOP took in consideration of the timing of establishment of central or local disaster response center and incorporated the necessary mutual cooperation between TREIF and the local insurer or other parties concerned or personnel relating to the claim settlement of the policy. When earthquake magnitude exceeds scale 6 or intensity exceeds degree 5, TREIF shall make an earthquake announcement and start the claim settlement mechanism. Once there is an



● 合格評估人員調度機制

為因應可能波及大範圍地區地震之發生，需進行統一協調調度住宅地震保險合格評估人員，以有效整合合格評估人員人力資源及加速受損建築物評定作業，於2009年12月30日訂定「住宅地震保險合格評估人員統一協調調度標準作業程序」，俾使參與統一協調調度作業之相關單位及人員有所依循。藉由本作業程序，一旦地震事故發生，住宅地震保險相關單位及人員可立即進行調度人員選取、動員簡訊發送及回報、實地報到執行等各項調度作業程序。

● 理賠模擬演練

為提升各項標準理賠作業之可行性，住宅地震保險基金定期每年辦理理賠作業模擬演練，2009年在預設大地震後住宅地震保險基金召開理賠中樞小組會議，並決議成立四處災區聯合理賠服務中心之情況下，進行簽單公司人員接獲通知後實際報到及設置災區聯合理賠服務中心之模擬演練，並依據演練成果，作為未來檢討修正之參考。



■ 2009.9.14住宅地震保險模擬演練活動

earthquake, TREIF and parties concerned as well as personnel can implement the process of claim settlement according to the newly revised SOP.

On November 5 and December 19, 2009, earthquakes struck Nantou and Hualien, measuring ML 5.9 and ML 6.8, respectively. Since these quakes met the above standard, the claim mechanism was triggered and operated accordingly.

● Mechanism for Mobilization of Qualified Adjusters

To prepare for the challenge of an earthquake which may affect a large area, it is necessary to establish a mechanism for the mobilization of qualified adjusters to effectively integrate the resources available and expedite the loss assessments of the damaged buildings. On December 30, 2009, the "Standard Operating Procedures of the Mechanism for the Mobilization of Qualified Adjusters for the Residential Earthquake Insurance" was enacted, providing basis for all relevant units and personnel participating in the mobilization operations. Through this SOP, once an earthquake event occurs, TREIF and other parties concerned can immediately commence various mobilization procedures such as the No. of qualified adjusters needed, message dispatch and reply, and report to the scene.

● Simulation Drill for Claim Settlements

To enhance the feasibility of all standard operating procedures of claim settlements, TREIF holds simulation drills annually. In 2009, under a designed scenario where a claim settlement core team meeting was convened after a major earthquake and a decision was made to establish joint claim service centers in four disastrous areas, staff from underwriting insurers rehearsed the simulation of receiving an assignment, reporting to the scene, and setting up joint claim service centers as part of the drills. The results of the drill will be used for future improvements.



■ 2009.2.17台灣銀行業務宣導



● 建管消防及專業技師座談

為加強住宅地震保險理賠作業處理之效率，增加住宅地震保險基金與地方政府建管及消防單位之合作交流，以及增進住宅地震保險基金與專業技師、建築師公會之關係，舉辦北、中、南區縣市政府建管、消防人員暨專業技師、建築師公會座談會。

本座談會除邀請行政院災害防救委員會代表進行「地震整體緊急應變程序及措施」專題演講之外，並介紹住宅地震保險基金、住宅地震保險制度及其理賠機制。期能於地震後取得受災地方政府災情資訊、加強理賠作業處理組織間之橫向聯繫、增加住宅地震保險基金與地方政府組織之合作交流，以及增進住宅地震保險基金與專業技師、建築師地方公會關係之目標。

● 合格評估人員訓練

住宅地震保險基金依據「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。2009年辦理台北、台中及高雄共計6場次，培訓合格評估新訓人員229人，複訓人員96人。

● 專業技師講習

為使參與本保險鑑定之專業技師及建築師充分瞭解本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。2009年計辦理土木技師講習會台北、台中、台南、高雄四場次，共有171位技師參與完成講習。

● Workshops for Building Administration Office, Fire Departments, and Professional Technicians

To strengthen the efficiency of residential earthquake insurance claim settlements and increase TREIF's cooperative exchanges with local building administration officials and firefighters, as well as to improve relations with professional technicians and architectural associations, TREIF held workshops in northern, central and southern Taiwan for municipal building administration officials, firefighters, professional technicians and architects.

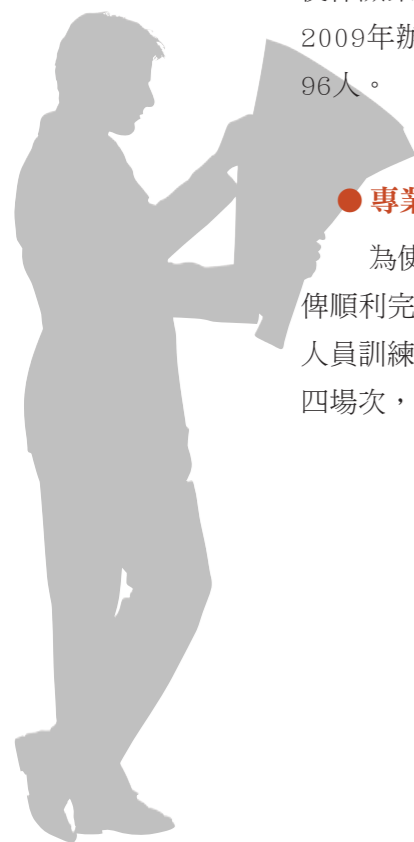
In addition to inviting representatives from the National Disaster Prevention and Protection Commission to deliver speeches on the topics of "Overall Earthquake Emergency Response Procedures and Measures", the workshops also included an introduction to the TREIF, the residential earthquake insurance scheme and its claim mechanism. The aim of these workshops is to build closer relationships with local government, professional technicians, and local architect association through interactions with the expectation to have better access to local information and good horizontal communication with all parties involved in the claim mechanism of residential earthquake insurance after an earthquake.

● Trainings for Qualified Adjusters

According to the Training Plan for Qualified Adjusters and Assessors of Residential Earthquake Insurance, TREIF appointed the Taiwan Insurance Institute to conduct entry level and review training courses for residential earthquake insurance adjusters and assessors. After the adjuster trainings, they are able to assume the important responsibility of front line assessing operations after an earthquake. In 2009, a total of six training classes with the attendance of 299 entry level trainees, and 96 review trainees were held in Taipei, Taichung and Kaoshiung.

● Workshops for Professional Technicians

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 Plan for Qualified Adjusters and Assessors of Residential Earthquake Insurance. A total of four workshops were held in Taipei, Taichung, Tainan and Kaohsiung in 2009, with 171 technicians in attendance.





■ 2009.9.23台南市復旦國中業務宣導



■ 業務宣導

2009年適逢921集集大地震10週年，配合各界紀念活動，住宅地震保險基金製作政令宣導短片，並同時辦理各項宣導活動，以呼籲社會大眾正視地震風險，提昇投保率，強化對民眾之保障。

2009年住宅地震保險基金辦理之宣導活動：

- (一) 於全國各大報紙、雜誌、廣播刊登廣告、文章等各項報導。
- (二) 於有線、無線電視台播放政令宣導短片。
- (三) 赴各大銀行辦理住宅地震保險宣導共計7場次，參加人數330人。
- (四) 與社會大眾面對面接觸，辦理各項宣導活動共計8場次，參加人數595人。
- (五) 委託中華保險服務協會，赴嘉義、台南等地，辦理國中教育宣導，將風險管理概念向下紮根共計11場次，參加人數7,451人。

■ 建置複保險查詢平台

住宅地震基本保險係採一戶（門牌號碼）一保單之建立基礎，複保險未符此原則，且複保險如未能於出險前註銷或退保，易生重複理賠之爭議。

故簽單公司於承保前如能確認該承保標的物是否已簽發保單，即可避免複保險之爭議。又本保險業務九成以上來自銀行貸款戶，因此建置產險業、銀行業與本基金三方均可查詢使用之住宅地震保險複保險檢核平台，應為最直接有效之防範方法。

住宅地震保險基金所建置之住宅地震保險複保險查詢平台，於2009年1月1日起正式開放簽單公司與銀行業者查詢使用，目前簽單公司已全面使用此查詢平台，簽單公司或貸款銀行可於出單前確認住宅建築物是否已為住宅地震保險標的物，有效降低複保險比率。

■ Business Promotion

The year of 2009 marks the 10th Anniversary of the 921 “Chi-Chi” Earthquake. In commemorate of the disaster, TREIF produced a short-film and conducted various promotional activities to disseminate information about the risk of earthquake and advocate insurance take-up rate thereby enhancing the protections for home owners.

TREIF’s promotional activities in 2009 include:

- (1) Media advertising on nationwide newspapers, magazines, radio broadcasters, and various print media.
- (2) A short film with public service announcements on televisions.
- (3) Seven sessions of residential earthquake insurance promotions events at major banks, with a total attendance of 330 people.
- (4) Eight sessions of one-on-one promotional events targeting the general public, attended by 595 participants.
- (5) Eleven sessions of risk management related educational events were held at junior high schools in Chiayi and Tainan, participated by 7,451 students. The events were conducted by the Chinese Insurance Service Association, which was commissioned by the TREIF.

■ Double Insurance Verification Platform

The underwriting of basic residential earthquake insurance is limited to one policy per household (based on the street address). Any case of double insurance could potentially cause claim disputes if the policies were not cancelled before the occurrence of the insured event.

Disputes over double insurance can be avoided if the underwriting insurer is able to verify whether the property in question has been covered by the residential earthquake insurance. Since mortgage owners make up more than 90% of residential earthquake insurance, a verification platform that allows the access of all three parties - insurers, banks and TREIF - is the most effective deterrent.

On January 1, 2009, the Platform was officially opened for the usage of insurers and banks. Currently, the Platform has been adopted by all underwriting insurers across the industry. Now, insurers or banks can ascertain whether the building in question has been insured before the policy is issued, thereby effectively reducing the ratio of double insurance.



■ 2009.9.28-30世界巨災論壇會議



■ 規劃住宅地震保險資訊系統

為期資訊系統之一致性及整體性，住宅地震保險基金彙整目前基金資訊系統架構，並增加資訊系統之專業及自動化功能，以重新規劃與整合住宅地震保險基金的新一代資訊系統。未來資訊系統架構包括：

（一）業務資訊系統：

- 1.住宅地震保險理賠系統。
- 2.住宅地震保險地震風險評估模型。
- 3.住宅地震保險地理資訊系統。
- 4.教育宣導資料庫系統。

（二）管理資訊系統：

- 1.會計總帳資訊系統。
- 2.資金運用資訊系統。
- 3.人力資源資訊系統。

（三）共同資訊系統：

- 1.往來公司資訊系統。
- 2.資料倉儲及線上分析系統。
- 3.動態財務分析系統。

■ 異地備援機制演練

為確保住宅地震保險基金資料庫及資訊系統之安全，住宅地震保險基金於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，另為強化住宅地震保險基金異地備援系統之完整性，於2009年12月完成複保險平台異地備援機制。

住宅地震保險基金並於2009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。

■ Development of Residential Earthquake Insurance Information Scheme

Looking to establish a comprehensive and unified information system, TREIF has collated the existing information system framework and added specialized and automated functions to reformulate a new generation of information system. The future information system framework will include:

(1) Underwriting information System:

1. Residential Earthquake Insurance Claim System
2. Residential Earthquake Insurance Risk Assessment model
3. Residential Earthquake Insurance Geographic Information System
4. Educational Promotion Database System

(2) Management Information System:

1. General Ledger Information System
2. Funding Utilization Information System
3. Human Resources Information System

(3) Joint Information System:

1. Corporate Relations Management System
2. Data Warehouse and OLAP System
3. Dynamic Financial Analysis System

■ Remote Backup System Drills

To ensure the security of the 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 is domain control servers, primary database servers, email server, file server and web site server. Moreover, TREIF completed the building of a backup system for double insurance verification platform in December, 2009, as part of an effort to strengthen the comprehensiveness of the remote backup system.

In 2009, TREIF conducted two remote backup system drills to ensure smooth transitions to the backup system.



財務概況

收入概況

2009年住宅地震保險之投保率雖然持續成長，惟再保費收入新臺幣24.90億元僅較2008年度之新臺幣24.77億元成長0.53%，其主要原因為2009年4月1日住宅地震保險費率自每單新臺幣1,459元調降為新臺幣1,350元，另因2009年度金融市場利率持續下跌，致銀行存款、公債、金融債券等之利息收入亦較2008年減少，綜計住宅地震保險基金2009年總收入新臺幣28.36億元僅較2008年成長0.02%。

各年度收入

單位：新臺幣仟元

年度	2003	2004	2005	2006	2007	2008	2009
再保費收入	450,749	879,201	1,078,720	1,542,344	1,883,508	2,476,782	2,489,833
管理費用收入	31,016	42,771	52,745	60,996	68,320	74,030	75,077
預留調整準備收入	--	--	--	--	54,656	59,224	60,062
信用風險準備收入	--	--	--	--	--	29,496	30,031
利息收入	6,647	11,143	31,296	64,799	106,292	163,705	148,679
其他收入	3,340	2,490	2,734	11,581	37,198	32,657	32,769
收入合計	491,752	935,605	1,165,495	1,679,720	2,149,974	2,835,894	2,836,451
成長率	--	90.26%	24.57%	44.12%	28.00%	31.90%	0.02%

準備金累積

截至2009年底，住宅地震保險基金累計提存之特別準備金為新臺幣95.76億元，預留調整準備為新臺幣1.74億元，信用風險準備為新臺幣0.59億元，各項準備金之累積餘額達新臺幣98.09億元，與2008年底新臺幣79.82億元相較，成長率為22.89%。

本基金每年底，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。

Financial Overview

Revenue

Although residential earthquake insurance take-up rate continued to grow in 2009, reinsurance premium revenue only grew by 0.53%, reaching NT\$2.49 billion in 2009 from NT\$2.48 billion in 2008. This was mainly due to the residential earthquake insurance premium adjustment, which reduced the rate from NT\$1,459 to NT\$1,350 per policy since April 1, 2009. Furthermore, financial market interest rates continued to slide in 2009, causing the interest income generated from bank deposits, government bonds and financial bonds to slip. In summary, the total revenue of the TREIF for 2009 attained NT\$2.84 billion, growing merely by 0.02% from the previous year.

Annual Revenue

Unit: NT\$1,000

Year	2003	2004	2005	2006	2007	2008	2009
Reinsurance Premiums	450,749	879,201	1,078,720	1,542,344	1,883,508	2,476,782	2,489,833
Management Fee	31,016	42,771	52,745	60,996	68,320	74,030	75,077
Reserve Adjustment	--	--	--	--	54,656	59,224	60,062
Credit Risk Reserve	--	--	--	--	--	29,496	30,031
Interest	6,647	11,143	31,296	64,799	106,292	163,705	148,679
Others	3,340	2,490	2,734	11,581	37,198	32,657	32,769
Total	491,752	935,605	1,165,495	1,679,720	2,149,974	2,835,894	2,836,451
Growth Rate	--	90.26%	24.57%	44.12%	28.00%	31.90%	0.02%

Accumulation of Reserves

As of the end of 2009, the TREIF's cumulative special reserve was NT\$9.58 billion, reserve adjustment was NT\$174 million, and credit risk reserve was NT\$59 million. Total reserves reached NT\$9.81 billion, an increase of 22.89% compared with NT\$7.98 billion in 2008.

At the end of each year, the entire balance of the total amount of pure premium received by the 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



住宅地震保險附加費用佔15%，其中2%分配予住宅地震保險基金作為再保險市場或資本市場危險分散成本之預留調整準備；另有1%分配予住宅地震保險基金作為信用風險準備，以支應簽單公司、共保組織會員、再保險人及再保險經紀人違約所致損失之用。

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

The loading for residential earthquake insurance is 15% of the insurance premiums, of which 2% is allocated to the TREIF as a reserve adjustment for risk spread on reinsurance or capital market. Meanwhile, 1% is allocated to the TREIF for credit risk reserve to cover losses from breach of contract by policy issuers, coinsurance pool members, reinsurers and reinsurance brokers.

各種準備金累積狀況

單位：新臺幣仟元

年度	2003	2004	2005	2006	2007	2008	2009
特別準備金	840,160	1,773,155	2,934,560	4,381,784	6,073,410	7,838,633	9,575,839
預留調整準備	--	--	--	--	54,656	113,880	173,942
信用風險準備	--	--	--	--	--	29,496	59,527
合計	840,160	1,773,155	2,934,560	4,381,784	6,128,066	7,982,009	9,809,308
成長率	--	111.05%	65.50%	49.32%	39.85%	30.25%	22.89%

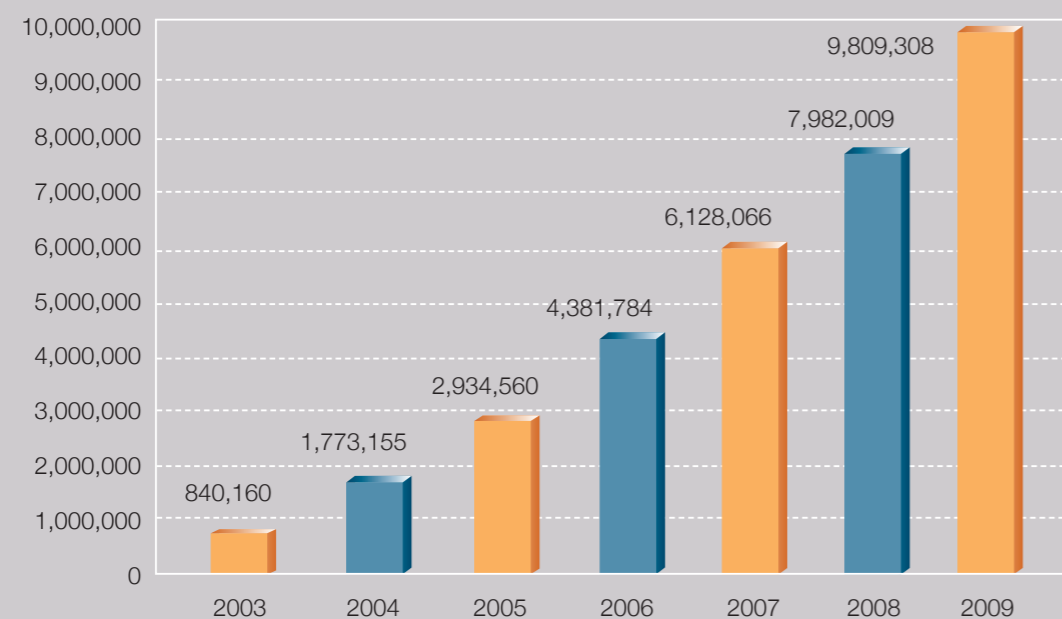
Accumulation of Various Reserves

Unit: NT\$1,000

Year	2003	2004	2005	2006	2007	2008	2009
Special Reserve	840,160	1,773,155	2,934,560	4,381,784	6,073,410	7,838,633	9,575,839
Reserve Adjustment	--	--	--	--	54,656	113,880	173,942
Credit Risk Reserve	--	--	--	--	--	29,496	59,527
Total	840,160	1,773,155	2,934,560	4,381,784	6,128,066	7,982,009	9,809,308
Growth Rate	--	111.05%	65.50%	49.32%	39.85%	30.25%	22.89%

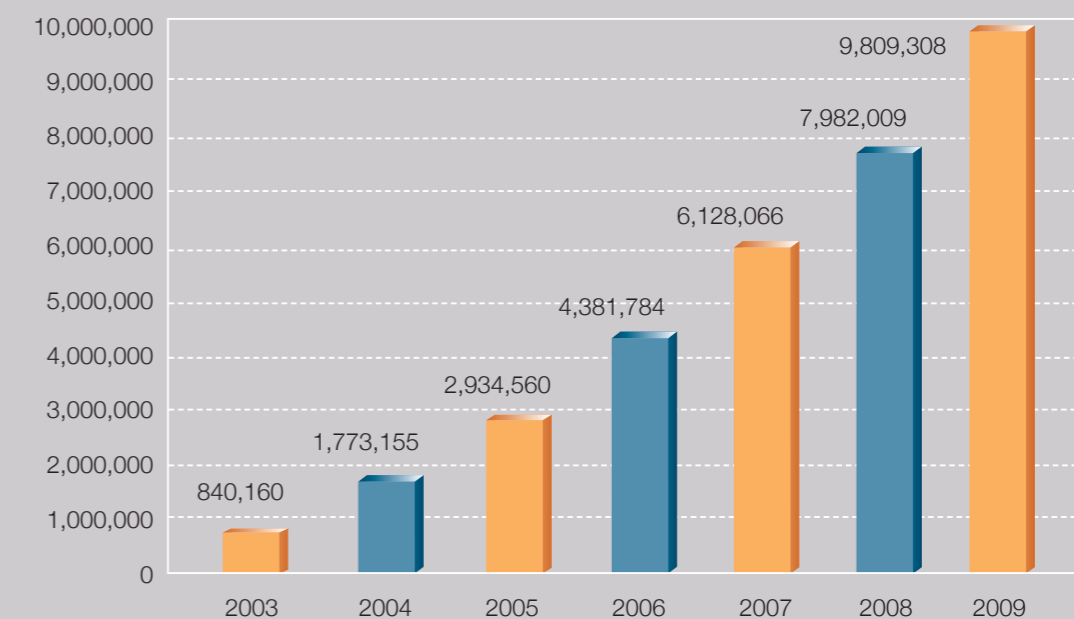
各種準備金累積狀況圖

單位：新臺幣仟元



Accumulation of Various Reserves

Unit: NT\$1,000





■ 擬定財源籌措計畫

本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，擬訂住宅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，本基金即透過早期損失評估系統並配合其他合理預估方式，儘速估算住宅地震保險基金應攤付之賠款及本基金之資金缺口，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，現行規劃如係本基金可自行承擔或對外融資之資金缺口範圍內，由住宅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，若資金缺口過大致本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，現行財源籌措計畫結論略以：籌資時點選擇地震發生後再行籌資，籌資方式首以向國內金融機構取得貸款最具效益，當資金缺口超出本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。



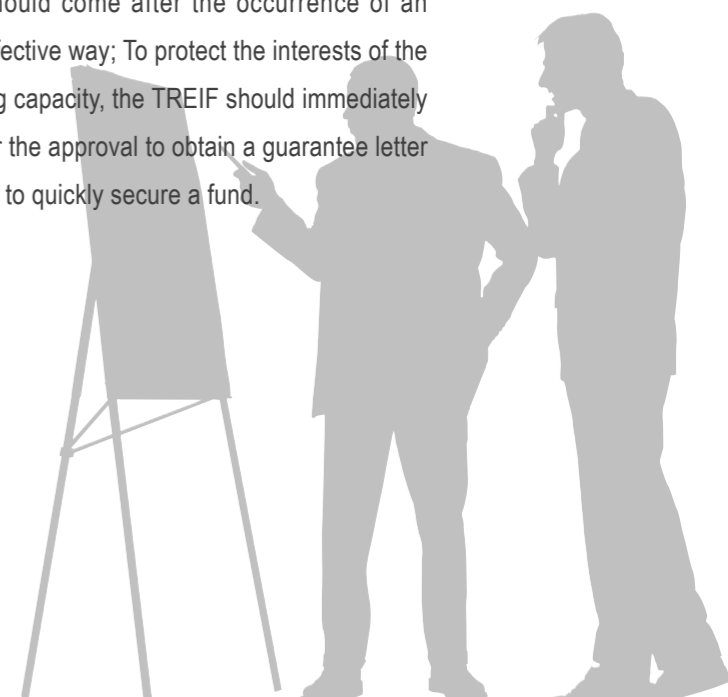
■ 2009.9.28-30世界巨災論壇會議—金融監督管理委員會保險局黃局長天牧（右）蒞臨指導

■ Formulation of a Financing Plan

Every year, the 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, the 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 the TREIF itself or by external financing, then the 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, the 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 timely of earthquake loss compensation, and fund raising cost, the existing financial plan concludes that: The timing for financing should come after the occurrence of an earthquake; Financing through domestic banks is the most effective way; To protect the interests of the insured, once the fund shortfall exceeds the TREIF's financing capacity, the 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 the TREIF to quickly secure a fund.





■ 資金運用

本基金資金之運用，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2009年底，住宅地震保險基金可運用資金總額較前一年底增加新臺幣20億元，累計已達新臺幣100億元，其中銀行存款新臺幣34.3億元，政府債券新臺幣32.4億元，金融債券新臺幣22.2億元，其餘新臺幣11.1億元為公司債券。

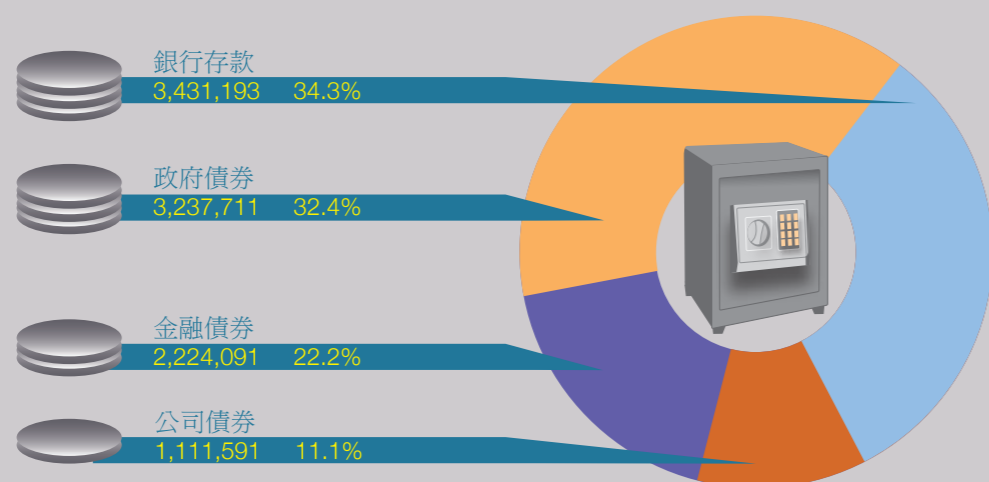
可運用資金配置狀況表

單位：新臺幣仟元

項目	2008 年		2009 年		比較增減金額
	金額	比例	金額	比例	
銀行存款	4,009,206	50.1%	3,431,193	34.3%	(578,013)
政府債券	1,671,726	20.9%	3,237,711	32.4%	1,565,985
金融債券	2,123,306	26.5%	2,224,091	22.2%	100,785
公司債券	199,882	2.5%	1,111,591	11.1%	911,709
總計	8,004,120	100.0%	10,004,586	100.0%	2,000,466

2009年可運用資金配置

單位：新臺幣仟元



■ Fund Utilization

The top concern of the TREIF's fund utilization 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 2009, the TREIF's total available funds reached NT\$10 billion, increasing by NT\$2 billion when compared with the previous year. Total funds include bank deposits of NT\$3.43 billion, government bonds of NT\$3.24 billion, financial bonds of NT\$2.22 billion, and the remaining NT\$1.11 billion in corporate bonds.

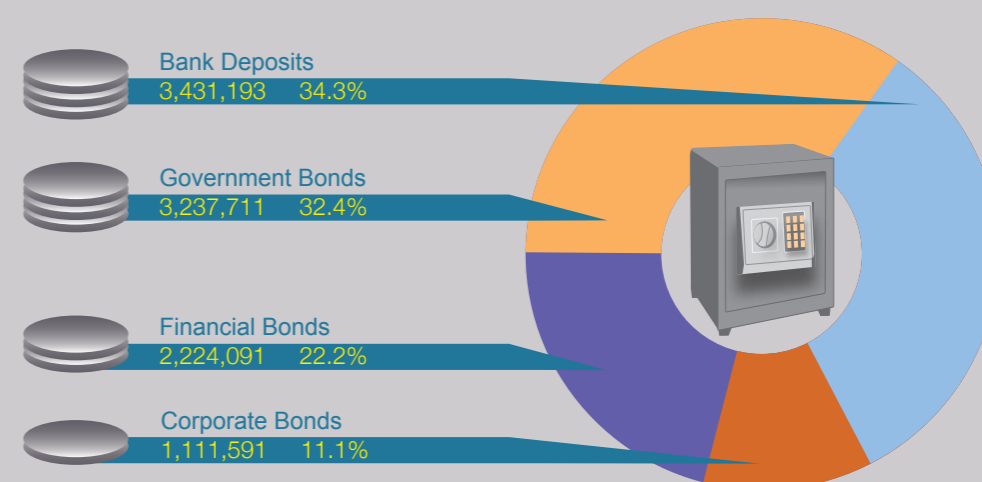
Fund Utilization Table

Unit: NT\$1,000

Item	2008		2009		Change in Amount
	Amount	%	Amount	%	
Bank Deposits	4,009,206	50.1%	3,431,193	34.3%	(578,013)
Government Bonds	1,671,726	20.9%	3,237,711	32.4%	1,565,985
Financial Bonds	2,123,306	26.5%	2,224,091	22.2%	100,785
Corporate Bonds	199,882	2.5%	1,111,591	11.1%	911,709
Total	8,004,120	100.0%	10,004,586	100.0%	2,000,466

2009 Fund Utilization Chart

Unit: NT\$1,000





■ 2009.9.28-30世界巨災論壇會議來賓參訪921地震園區



2009年大事紀

項目	大事紀要
1月1日	住宅地震保險複保險查詢平台啟用
1月1日	修正「住宅地震保險危險分散機制實施辦法」
1月12日	赴慈恩扶輪社例會進行業務宣導
2月12日	赴台灣中小企業銀行行員訓練中心進行業務宣導
2月17日	赴台灣銀行行員訓練所進行業務宣導
3月18日	辦理北部地區地方政府建管消防單位暨專業技師、建築師公會聯誼會。
3月18日	赴台灣銀行行員訓練所進行業務宣導
3月26日	赴遠東銀行消費金融處進行業務宣導
3月22-28日	辦理異地備援機制演練－伺服器毀損之回復
4月1日	訂定「住宅地震保險合格評估人員管理要點」 修正「住宅地震保險承保理賠作業處理要點」、 「住宅地震保險再保險作業規範」、「住宅地震保險 共保組織作業規範」、「住宅地震保險業務稽查作業 規定」、「保險業辦理住宅地震保險會計處理原則」、 及住宅地震保險保、批單內容。
4月1日	調降住宅地震保險費率，由1,459元調降為1,350元。
4月6日	赴遠東銀行南雅分行進行業務宣導
4月10-11日	於高雄舉辦合格評估人員第15期新訓
4月11-12日	辦理異地備援機制演練－機房毀損之回復
4月13日	赴台南縣竹橋國中進行業務宣導

Major Events-2009

Date	Major Events
1, JAN	Launching the Double Insurance Verification Platform for the Residential Earthquake Insurance.
1, JAN	Revising the Enforcement Rules for Risk Spreading Mechanism of Residential Earthquake Insurance.
12, JAN	Holding business promotion at the Tzuen Rotary Club.
12, FEB	Holding business promotion at the training center of the Taiwan Business Bank.
17, FEB	Holding business promotion held at the training center of the Bank of Taiwan.
18, MAR	Holding workshop for local building administration officials, firefighters, professional technicians and architect association in northern Taiwan.
18, MAR	Holding business promotion at the training center of the Bank of Taiwan.
26, MAR	Holding business promotion at the Consumer Accounts Department of the Far Eastern International Bank.
22-28, MAR	Remote Backup System Drill – Server Failure and Restoration.
1, APR	Adopting the “Guideline for the Management of Qualified Adjusters”. Amending the following guidelines and rules: “Guidelines for the Handling Residential Earthquake Insurance Coverage and Claim Settlement Matters”; “Operating Rules for Reinsurance under the Residential Earthquake Insurance”; “Operating Rules of the Pool under the Residential Earthquake Insurance”; “Operating Rules for the Auditing of Residential Earthquake Insurance”; “Accounting Treatment Principles for the non-life Insurers Conducting Residential Earthquake Insurance Business”, as well as revision of the terms on residential earthquake insurance policy and endorsement articles.
1, APR	Reducing the flat premium rate for residential earthquake insurance from NT\$1,459 to NT\$1,350 per policy.
6, APR	Holding business promotion at the Far Eastern International Bank, Nanya branch.
10-11, APR	Conducting the 15th Qualified Adjuster Training Program in Kaohsiung.
11-12, APR	Remote Backup System Drill – Site Crash and Restoration.
13, APR	Holding business promotion at Chutiao Junior High School, Tainan County.



項目	大事紀要
4月17日	赴嘉義縣朴子國中進行業務宣導
5月14~15日	於台北舉辦合格評估人員第16期新訓
5月15日	赴台南縣大內國中進行業務宣導
5月20日	赴嘉義縣民和國中進行業務宣導
5月21日	赴台灣中小企銀進行業務宣導
5月22日	赴台南縣昭明國中進行業務宣導
6月3日	不丹國金融監理機關Ms. Eden Dema等3人來訪
6月19日	與東京都物業管理公司辦理921大地震10周年回顧與省思業務宣導活動
7月15日	赴國家地震工程研究中心進行科學普及教育防災宣導
7月24-25日	於台中舉辦合格評估人員第17期新訓
7月31日	辦理中、南部地區地方政府建管消防單位暨專業技師、建築師公會聯誼會。
8月18日	辦理住宅地震保險再保險經紀人評選
8月19日	赴國家地震工程研究中心進行科學普及教育防災宣導
8月27日	修正「住宅地震保險理賠案件處理費用申請及攤回規範」
9月13-14日	舉辦98年度住宅地震保險理賠機制模擬演練
9月14日	赴嘉義縣布袋國中進行業務宣導
9月16日	與台北市政府都市發展局辦理建築物防災公共安全業務宣導說明會

Date	Major Events
17, APR	Holding business promotion at Putze Junior High School, Chiayi County.
14~15, MAY	Conducting the 16th Qualified Adjuster Training Program in Taipei.
15, MAY	Holding business promotion at Danei Junior High School, Tainan County.
20, MAY	Holding business promotion at Minho Junior High School, Chiayi County.
21, MAY	Holding business promotion at Taiwan Business Bank.
22, MAY	Holding business promotion at Chaoming Junior High School, Tainan County.
3, JUN	Visited by three visitors, including Ms. Eden Dema, from the Financial Supervisory Authority, Bhutan.
19, JUN	Organizing jointly with Tokyo Property Management Corporation the Review and Reflection Meeting on the 10th Anniversary of Taiwan's 921 Earthquake.
15, JUL	Conducting scientific education and disaster prevention workshop at the National Center for Research on Earthquake Engineering.
24~25, JUL	Conducting the 17th Qualified Adjuster Training Program in Taichung.
31, JUL	Holding workshops for local building administration officials, firefighters, professional technicians and architect association in central and southern Taiwan.
18, AUG	Conducting reinsurance broker selection tender for the residential earthquake insurance.
19, AUG	Conducting scientific education and disaster prevention workshop at the National Center for Research on Earthquake Engineering.
27, AUG	Revising the "Guideline governing the application and Reimbursement of Residential Earthquake Insurance Claim Settlement Expenses."
13~14, SEP	Conducting the 2009 Simulation Drill of Claim settlements for the Residential Earthquake.
14, SEP	Holding business promotion at Budai Junior High School, Chiayi County.
16, SEP	Conducting a seminar on building disaster prevention and public safety in conjunction with the Department of Urban Development, Taipei City Government.



■ 2009.9.23台南市後甲國中業務宣導



項目	大事紀要
9月18日	張總經理萬里受邀參加921地震10週年紀念國際研討會並專題簡報
9月18日	赴兆豐銀行授信管理處進行業務宣導
9月21日~23日	配合行政院國家科學委員會50週年科學之旅活動—地震防災教育，辦理業務宣導。
9月22日	修正「住宅地震保險理賠作業處理程序」
9月23日	赴台南市後甲國中進行業務宣導
9月24-25日	於台北舉辦合格評估人員第18期新訓
9月25日	赴嘉義縣昇平國中辦理業務宣導
9月28-30日	舉辦第四屆世界巨災論壇會議，計有來自紐西蘭、美國、法國、西班牙、挪威、冰島等15個國家及經濟合作發展組織等計23位外賓參加。
10月5日	完成基金財產總額增加為新臺幣183,704,891元登記
10月12日	中國四川成都西南財經大學保險學院鄭副書記茂與趙主任新華等18位師生來訪
10月17-18日	辦理異地備援機制演練—伺服器毀損之回復
10月28日	修正「住宅地震保險全損評定及鑑定人員訓練計畫」
10月29日	張總經理萬里受邀參加第16屆印尼保險年會（Indonesia Rendezvous）並專題簡報

Date	Major Events
18, SEP	President Warren Chang attended the 10th Anniversary of International Memorial Seminar of the 921 Earthquake, where he delivered a brief presentation.
18, SEP	Holding business promotion at the Credit Department, Mega International Commercial Bank.
21~23, SEP	Conducting promotion event for earthquake disaster prevention to commemorate the 50th Anniversary of the National Science Council and it's "Science Journey" event.
22, SEP	Revising the "Claim Settlement Procedures for the Residential Earthquake Insurance".
23, SEP	Holding business promotion at Haocha Junior High School, Tainan city.
24~25, SEP	Conducting the 18th Qualified Adjuster Training Program in Taipei.
25, SEP	Holding business promotion at Shengping Junior High School, Chiayi County.
28~30, SEP	Organizing the 4th World Forum of Catastrophe Programme, with 23 participants from 15 countries and the OECD, including New Zealand, USA, France, Spain, Norway, and Iceland.
5, OCT	Registering the growing assets of the Fund as NT\$183,704,891.
12, OCT	Visited by a delegation of 18 faculty and students from the Insurance College, Southeast Finance University in Chengdu, Sichuan, China. Delegation included Deputy Secretary Cheng Mao and Dean Chao Suihua.
17~18, OCT	Remote Backup System Drill – Server Failure and Restoration.
28, OCT	Revising the "Training Plan for Qualified Adjusters and Assessors of Residential Earthquake Insurance".
29, OCT	President Warren Chang delivered speech at the 16th Indonesia Insurance Rendezvous.



■ 2009.9.14住宅地震保險模擬演練



項目	大事紀要
10月30~11月1日	辦理異地備援機制演練－機房毀損之回復
11月5日	南投發生規模5.9地震，啟動本保險理賠機制。
11月11日	赴嘉義縣梅山國中進行業務宣導
11月17日	中國國務院發展研究中心金融研究所張副所長承惠等6人來訪
11月18日	赴嘉義市玉山國中進行業務宣導
11月24日	舉辦98年住宅地震保險理賠機制模擬演練檢討會暨頒獎典禮
11月25日	赴嘉義市嘉義國中進行業務宣導
11月26~27日	於台北舉辦合格評估人員第1期複訓
12月7~8日	於台北舉辦合格評估人員第2期複訓
12月11日	兆豐產物保險公司沈董事長臨龍接兼本基金董事長
12月12日	於台北、台中、台南、高雄舉辦本保險土木技師講習會。
12月19日	花蓮發生規模6.8地震，啟動本保險理賠機制。
12月22日	訂定「住宅地震保險全損評定及鑑定基準」
12月30日	訂定「住宅地震保險合格評估人員統一協調調度標準作業程序」
12月31日	建置複保險查詢平台點對點機制
12月31日	建置住宅地震保險全損理賠認定資訊系統

Date	Major Events
30, OCT~1, NOV	Remote Backup System Drill -- Site Crash and Restoration.
5, NOV	Initiating the claim settlement mechanism for the residential earthquake insurance after an earthquake of Magnitude 5.9 hit Nantou County.
11, NOV	Holding business promotion at Meishan Junior High School, Chiayi County.
17, NOV	Visited by a delegation of six members from Finance Institute of the China National Development & Research Center, including Deputy Director Chang Chenhui.
18, NOV	Holding business promotion at Yushan Junior High School, Chiayi City.
24, NOV	Holding review meeting and award ceremony for the 2009 simulation drill of claim settlement mechanism for the residential earthquake insurance.
25, NOV	Holding business promotion at Chiayi Junior High School, Chiayi City.
26~27, NOV	Conducting the 1st Qualified Adjuster Retraining Program in Taipei.
7~8, DEC	Conducting the 2nd Qualified Adjuster Retraining Program in Taipei.
11, DEC	Dr. Leon L. Shen, Chairman of Chung Kuo Insurance Company, was appointed as Chairman of the TREIF.
12, DEC	Holding training workshops for civil engineers in Taipei, Taichung, Tainan & Kaohsiung.
19, DEC	Triggering the claim settlement mechanism for the residential earthquake insurance after earthquake of Magnitude 6.8 hit Hualien County.
22, DEC	Approving the "Criteria of Total Loss of Assessment for the Residential Earthquake Insurance".
30, DEC	Approving the "Standard Operating Procedures of Mechanism for Mobilization of Qualified Adjusters for the Residential Earthquake Insurance".
31, DEC	Establishing the Host-to-Host System for the Double Insurance Verification Platform.
31, DEC	Establishing information system of the residential earthquake insurance total loss claims confirmation.

出 版 者：財團法人住宅地震保險基金
地 址：台北市中正區濟南路2段39號5樓
免付費電話：0800-580(我幫您)-921
代 表 號：(02)2396-3000
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