



TREIF

財團法人住宅地震保險基金

Taiwan Residential Earthquake Insurance Fund

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2021

TREIF ANNUAL REPORT

財團法人住宅地震保險基金



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Origins and Development  
設立緣起



## 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。政府為建立地震保險，隨即於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於焉建立。

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

2002年4月1日起於財產保險業現有之住宅火災保險單下擴大保障住宅地震基本保險，每戶保險金額最高新臺幣120萬元，採全國單一費率，每年每單保費新臺幣1,459元（自2009年4月1日起每年每單保費調降為新臺幣1,350元）。保障範圍為承保住宅因地震震動或地震所引起之火災、爆炸、山崩、地層下陷、滑動、開裂、決口或地震引起之海嘯、海潮高漲、洪水等事故導致之全損。

本保險制度實施初期之全損定義係指符合下列情事者：指經政府機關或專門之建築、結構、土木等技師公會出具證明鑑定為不堪居住必須拆除重建或非經修建不能居住且補強費用為重建費用百分之五十以上者。

## Origins and Development

On September 21, 1999, a magnitude 7.3 earthquake, known as the “Chi-Chi earthquake” 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 insurance and hence at the end of 1999, the competent authority introduced amendments to Article 138-1 of the Insurance Act to include provisions on underwriting residential earthquake insurance by the insurers and establishment of a mechanism for assuming earthquake risk. The amendment of Insurance Act was promulgated on July 9, 2001, and the Taiwan residential earthquake insurance program came into existence.

In accordance with Article 138-1 of the Insurance Act, the competent authority announced the “Enforcement Rules for Coinsurance and Risk Assumption Mechanism of Residential Earthquake Insurance” on November 30, 2001. The rules stipulate all residential earthquake insurance policies issued by non-life insurers to be ceded to Central Reinsurance Corporation (Central Re), a then state-owned reinsurer which in turn spread the risk to domestic non-life insurers, TREIF, foreign reinsurers and the government with the limit of total risk assumption set at NTD50 billion. The structure of the residential earthquake insurance risk assumption mechanism was thus established.

Effective from April 1, 2002, all residential fire insurance policies issued must extend the coverage to include the basic residential earthquake insurance, with a maximum sum insured of NTD1.2 million per household. The annual flat premium was set at NTD1,459 (reduced to NTD1,350 starting from April 1, 2009). The scope of coverage includes total loss of insured residential building due to earthquake shake, or fire, explosion, landslide, land subsidence, land movement, land fissure, land rupture, or tsunami, sea surge and flood caused by an earthquake or its seismic activity.

During the initial implementation stage of the residential earthquake insurance, “total loss” refers to any case in which the following condition is met: upon being determined and certified by a government agency or a professional association for architecture, building structure, civil engineering or alike that the residence is uninhabitable or the repair costs would equal or exceed 50% of the replacement cost.

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 assumption system from four tiers to two tiers. The first NTD2 billion of the NTD50 billion liability in the first tier was assumed by the residential earthquake Co-insurance Pool, and the remaining NTD48 billion liability in the second tier was assumed and/or ceded by TREIF. The maximum risk assumption of residential earthquake insurance was raised from NTD50 billion to NTD60 billion in 2007.



2021.11.04 110年模擬演練頒獎典禮：最佳災區聯合理賠服務中心獎(代理董事長張玉輝(左六)、總經理何以(左五))



2021.10.15 第十四屆風險管理研討會 貴賓與演講者合影（保險局林志憲副局長（左四）、地震基金總經理何以（左二））

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。

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

2008年12月30日主管機關修正發布「住宅地震保險危險分散機制實施辦法」，將住宅地震保險危險分散機制危險承擔限額自2009年起提高至新臺幣700億元。2012年1月1日起，住宅地震基本保險之保險金額調高為最高新臺幣150萬元，臨時住宿費用調高為新臺幣20萬元，保費仍為新臺幣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。

In accordance with revisions to Article 138-1 of the Insurance Act on July 18, 2007, TREIF was entrusted with the responsibility to manage the risk spreading mechanism 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 "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.

On December 30, 2008, the competent authority promulgated the revised "Implementation Regulations for the Risk Spreading Mechanism of Residential Earthquake Insurance" raising the risk assumption limit of the residential earthquake insurance's risk spreading mechanism to NTD70 billion starting in 2009. The maximum sum insured per subject matter insured under the residential earthquake insurance has been increased to NTD1.5 million effective from January 1, 2012, and the maximum contingent living expense has also been increased to NTD200,000. Meanwhile, the annual flat premium for the insurance maintains at NTD1,350 per policy. The definition of "earthquake" under the policy has been revised as natural earthquake, which is observed and recorded by the seismic observatory competent authority of Taiwan and other nations to extend to cover any loss or damage caused by the tsunami. The definition for the term of "total loss" has also been revised, referring to any of the following conditions - (1) The subject matter insured is demolished as informed, ordered or acted by the government agency; or (2) The subject matter insured has been assessed by a qualified adjuster, or by an association of professional architect, structural engineer, civil engineer, or geotechnical engineer, that the insured building has been assessed uninhabitable and in need of demolition and rebuilding; or has been assessed that it could be inhabitable after repairing and the repairing cost equals to or exceeds 50% of the replacement cost at the time when the insured risk occurs.



2021.10.15第十四屆風險管理研討會 保險局副局長林志憲致詞



2021年3月12日，主管機關鑑於住宅地震保險投保件數逐年增加，為保障民眾權益，適時調高本保險危險分散機制之總承擔限額，並配合調整各層之限額，再次修訂「住宅地震保險危險分散機制實施辦法」，並自2021年4月1日施行；危險分散機制各層危險承擔限額調整如次：

第一層：新臺幣42億元危險部分，由住宅地震保險共保組織承擔。

第二層：新臺幣958億元危險部分，由地震保險基金承擔及分散，並依下列方式辦理：

- (一) 新臺幣五百十八億元以下部分，與超過新臺幣六百五十八億元至新臺幣九百五十八億元部分，由地震保險基金視業務需要及市場成本狀況，安排於國內、外再保險市場或資本市場分散或自留。前述危險分散方式，應報經主管機關備查；修正時，亦同。
- (二) 超過新臺幣五百十八億元至新臺幣六百五十八億元部分，由政府承擔，損失發生時由主管機關編列經費需求報請行政院循預算程序辦理。

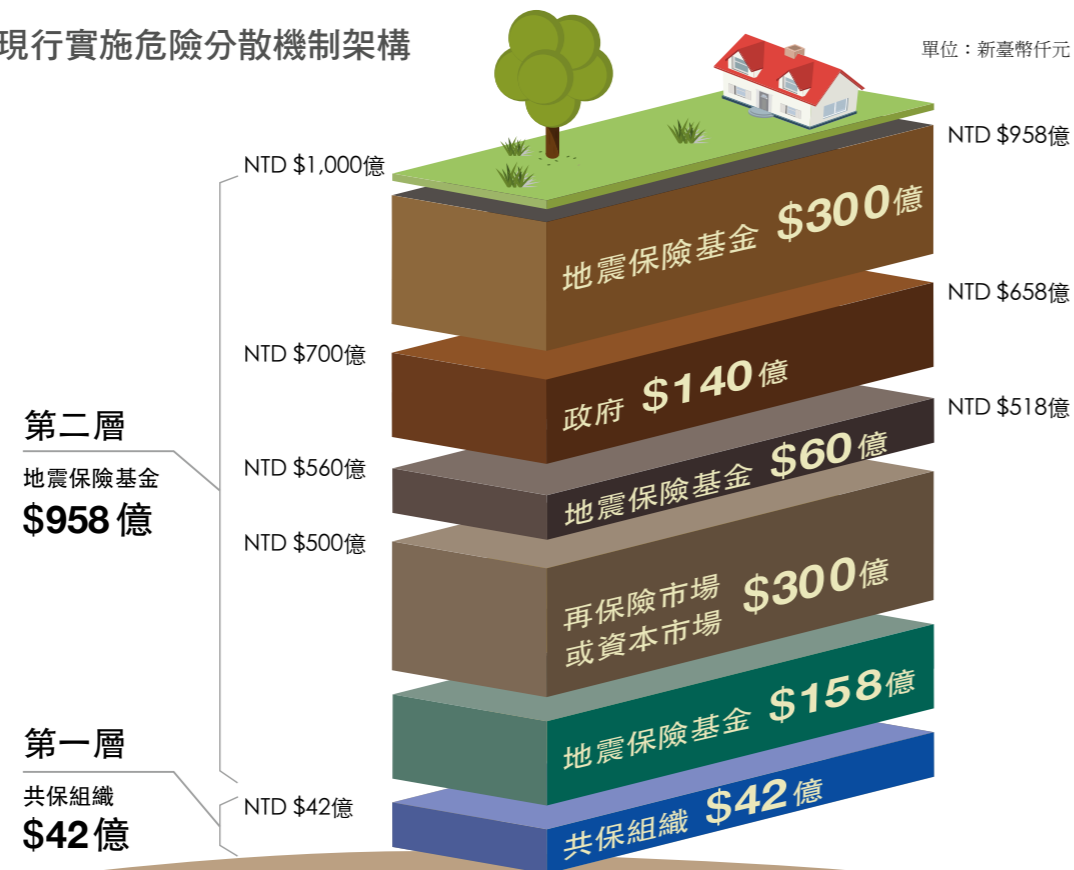
Considering the increasing number of residential earthquake insurance contracts over the years, the competent authority adopted the following measures on March 12, 2021 to protect the rights and interests of the policyholders: Raised the total risk assumption of the risk spreading mechanism as deemed appropriate; adjusted the risk liabilities for each tier accordingly; and once again amended the "Implementation Regulations for Risk Spreading Mechanism of Residential Earthquake Insurance", effective on April 1, 2021. The risk liabilities for each tier have been adjusted, effective from April 1, 2021, as follows:

Tier 1: NTD4.2 billion shall be assumed by the Co-insurance Pool.

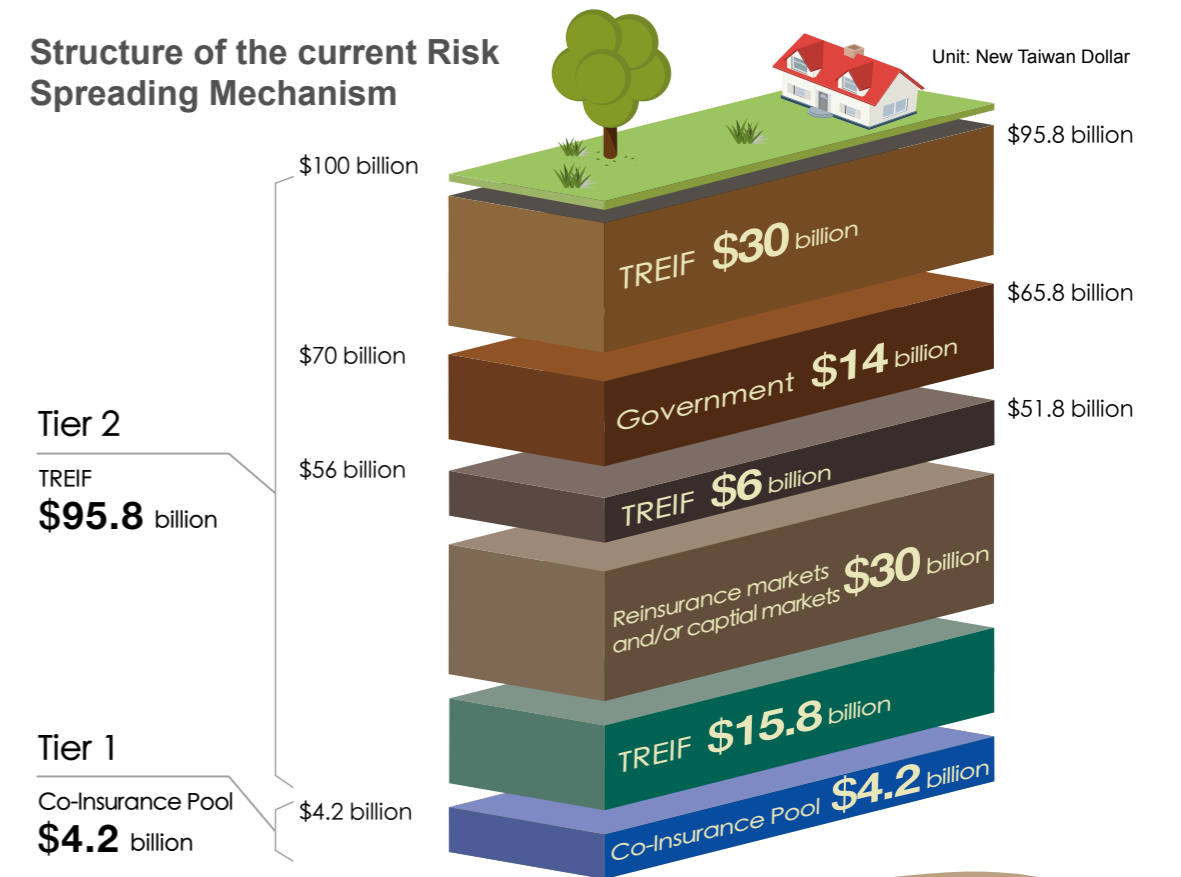
Tier 2: NTD95.8 billion shall be assumed by TREIF. This portion of the risk should be assumed or spread in the following manner:

- (1) The portion equal and up to NTD51.8 billion, and the portion over NTD65.8 billion up to NTD95.8 billion shall be spread in domestic and/or overseas reinsurance markets and/or capital markets and/or retained by TREIF in accordance with business needs and/or market costs. The aforementioned risk spreading mechanisms shall be reported to the competent authority for recordation. The preceding provision also applies to any subsequent changes thereto.
- (2) The portion over NTD51.8 billion and up to NTD65.8 billion shall be assumed by the government. When a loss occurs, the competent authority shall prepare a funding requirement report and submit it to the Executive Yuan, which shall handle funds appropriation in accordance with the budget process.

現行實施危險分散機制架構



Structure of the current Risk Spreading Mechanism

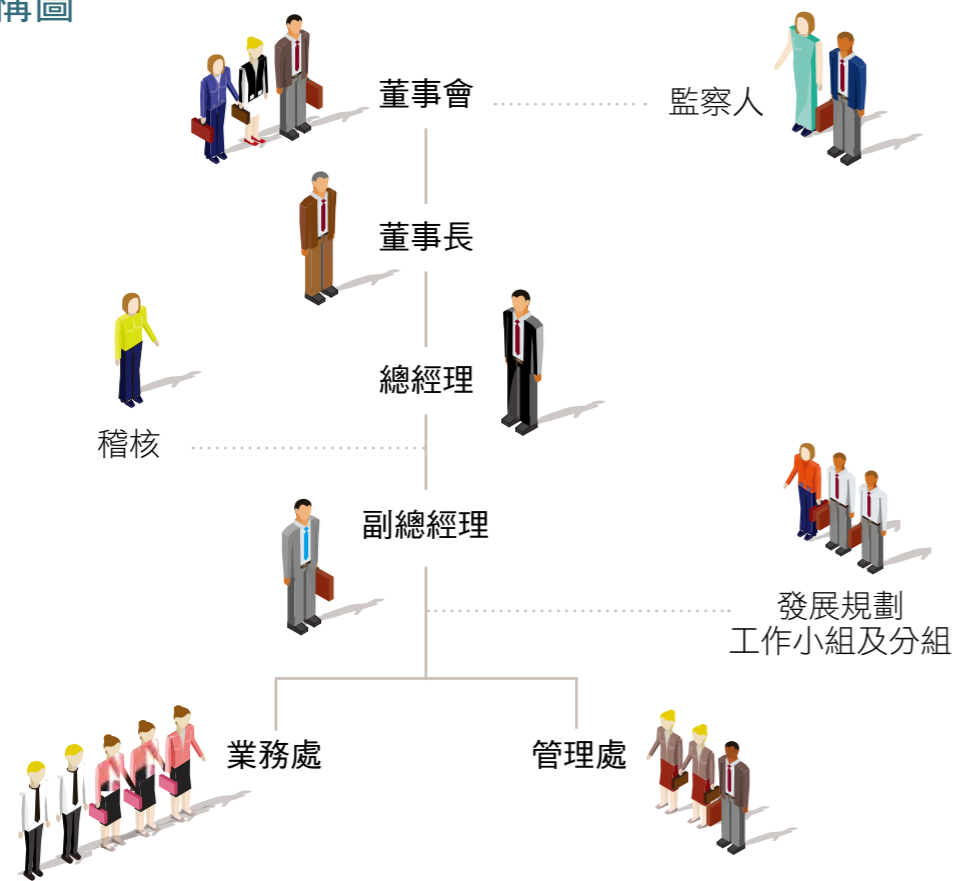




## 組織概況

財團法人住宅地震保險基金(以下簡稱地震保險基金)係屬公益財團法人，不具營利性質，於2002年1月17日正式成立，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

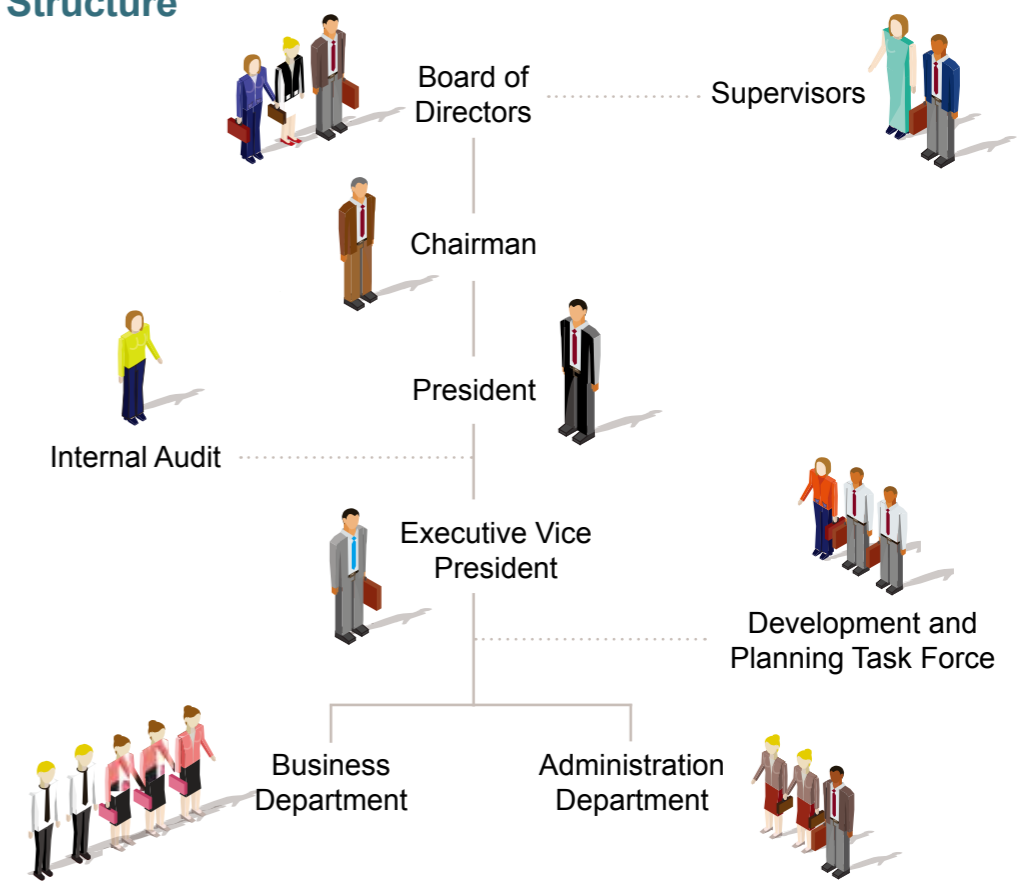
董事會為地震保險基金最高決策單位，董事長為地震保險基金之代表人，董事會由董事九至十一人組成，均由主管機關自下列人員聘任之：

- 目的事業主管機關代表二至三人。
- 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二至三人。
- 住宅地震保險共保組織會員代表三人。
- 地震保險基金總經理。

## Organization

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

### TREIF Structure



#### ◆ Board of Directors

The Board of Directors is TREIF's highest decision-making body. The chairman is the legal representative of TREIF. The Board of Directors comprises 9 to 11 members appointed by the competent authority.

- Two to three representatives from the competent authority.
- One representative from the National Treasury Administration, Ministry of Finance.
- Two to 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三人，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

地震保險基金為健全業務發展，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」，並於2014年設立專任稽核，隸屬董事會，負責稽核業務之規劃及執行，並定期評估各單位自行查核辦理績效。

#### ◆ 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。
- 辦理目的事業主管機關指定事項。
- 辦理符合本基金設立目的之公益活動。
- 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。



#### ◆ Supervisors

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

#### ◆ Internal Audit

In accordance with the "Enforcement Rules for Internal Control and Audit Systems of the Taiwan Residential Earthquake Insurance Fund," an internal audit was established in 2014 under the Board of Directors. The Internal Audit is responsible for auditing the business planning and execution of each department, as well as periodical evaluation to the results of the self-assessments done by each department.

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

The Residential Earthquake Insurance Program Development and Planning Task Force was established in March 2008 to assist TREIF in improving the existing program and strengthening its core functions. It was divided into three subcommittees: Risk Spreading and Premium Rate Subcommittee, Underwriting, Claim and Legal Subcommittee, and IT, Statistics and Educational Promotion Subcommittee. The president of TREIF serves as convener of the task force, and the members are comprised of staffs of TREIF as well as experts and scholars from the private, public and academic sectors.

#### ◆ Scope of Business

In accordance with Article 7 of The Charter of Endowment of TREIF, the scope of TREIF's business is as follows:

- Managing reinsurance, risk assumption and risk spreading for the residential earthquake insurance.
- Receiving pure premium, loadings and the financial income ceded from residential earthquake insurance.
- Obtaining domestic or overseas loans in accordance with the financing plans.
- Handling other business in relation to the preceding three subparagraphs.
- Taking care of matters assigned by the competent authority.
- Organizing public welfare activities that are in line with the goals of TREIF.
- Conducting business that TREIF is permitted to undertake in accordance with the Insurance Act or other laws and regulations.





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

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



2021.10.21金融優秀人員表揚大會（地震保險基金得獎人葉漢愷（左二）、金管會主委黃天牧（右三））

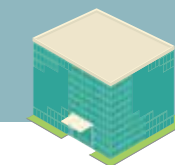
## Pivotal Role in the Taiwan Residential Earthquake Insurance Program

On November 30, 2001, the competent authority announced “The Charter of Endowment of Taiwan Residential Earthquake Insurance Fund”, 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 implementation stage.

During the initial stage of the Program, Central Re was designated as the program manager, responsible for managing the Co-insurance Pool and overseas reinsurance placement. It contributed greatly to the residential earthquake insurance program. 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 of private insurers or reinsurers, which could hinder the implementation of the Program and impair 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 the Program and strive for the operational independence of TREIF.

As the result, TREIF assumed the pivotal role in Taiwan's residential earthquake insurance program 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 Program, including the establishment and improvement of underwriting and claim settlement mechanism, coinsurance management, reinsurance placement, business promotion, and training for qualified adjusters as well as professional engineers. 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 program could significantly impact the public interest, and therefore, any future decision making must be thoroughly and prudentially evaluated. Consequently, TREIF established the Residential Earthquake Insurance Program Planning and Development Task Force in March 2008 to assist TREIF in formulating relevant policy plans for the competent authority's consideration. Collaborating the efforts of experts and scholars that TREIF invited from private, public, and academic sectors together with its staffs, the Task Force convened meetings to probe into improvement plans for each and individual items under the program. The Task Force strengthens the functionality of TREIF to fulfill the expectations of the competent authority, the insurance industry and the policyholders.





## 業務概況

### ■ 承保作業

#### ◆ 有效保單及投保概況

自2002年住宅地震保險開辦以來，住宅地震保險業務即穩定成長，截至2021年底止，有效保單件數約334萬件，以全國住宅總戶數9,050,340戶計算，投保率為36.88%，件數較前一年成長3.49%。歷年來，住宅地震保險有效保單件數、簽單保費收入及成長率詳如下表。

住宅地震保險有效保單件數及簽單保費收入

單位：新臺幣仟元

年度	有效保單件數	簽單保費收入
2002 (4月~12月)	455,498	661,231
2003	859,213	1,242,788
2004	1,173,082	1,702,959
2005	1,447,545	2,101,527
2006	1,672,043	2,425,076
2007	1,872,195	2,722,298
2008	2,029,369	2,947,698
2009	2,168,528	2,951,981
2010	2,294,738	3,057,970
2011	2,390,202	3,193,562
2012	2,459,152	3,202,554
2013	2,553,337	3,336,938
2014	2,637,811	3,463,141
2015	2,707,256	3,523,412
2016	2,795,766	3,646,940
2017	2,885,973	3,805,245
2018	3,002,475	3,973,195
2019	3,102,381	4,040,314
2020	3,225,006	4,369,827
<b>2021</b>	<b>3,337,681</b>	<b>4,455,949</b>

註：1. 2009年4月1日起每單保費由1,459元調降為1,350元。  
2. 2012年1月1日起保險金額由120萬元調高為150萬元。

## Business Overview

### ■ Underwriting Operation

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

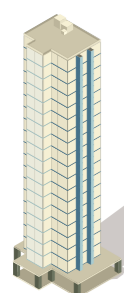
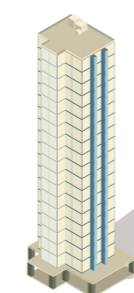
Since the launch of the residential earthquake insurance in 2002, it has experienced steady growth. At the end of 2021, the total policies in force reached 3.34 million, which accounted for 36.88% of the total national households of 9.05 million, up by 3.49% when compared with previous year. A more detailed data of the written premium income and policies in force over the past years are listed in the following charts:

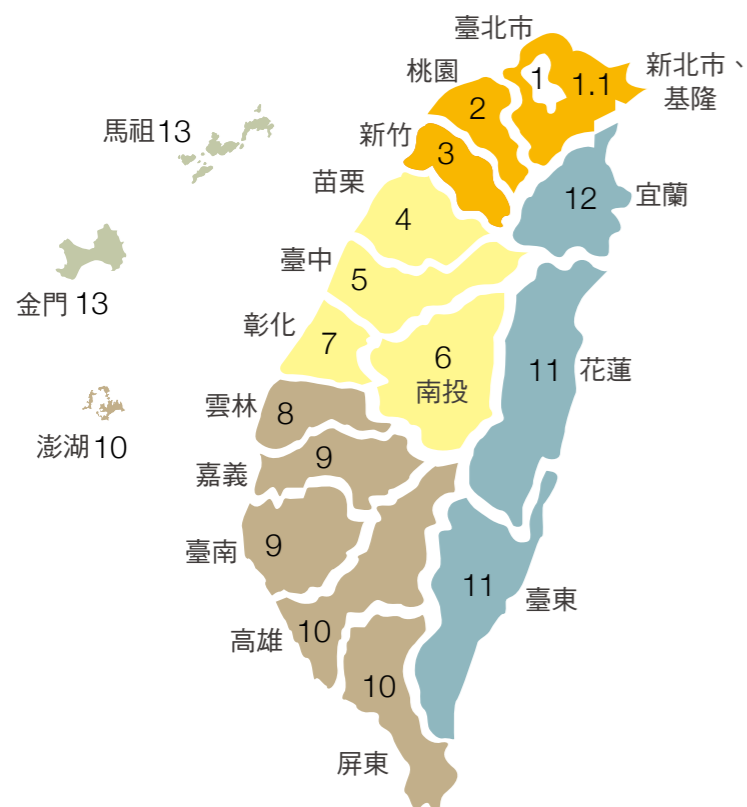
Taiwan Residential Earthquake Insurance Policies in Force and Written Premium

Unit: NTD 1,000

Year	Policies In Force	Written Premium Income
2002 (April-December)	455,498	661,231
2003	859,213	1,242,788
2004	1,173,082	1,702,959
2005	1,447,545	2,101,527
2006	1,672,043	2,425,076
2007	1,872,195	2,722,298
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2018	3,002,475	3,973,195
2019	3,102,381	4,040,314
2020	3,225,006	4,369,827
<b>2021</b>	<b>3,337,681</b>	<b>4,455,949</b>

Note: 1. Effective from April 1, 2009, the annual flat premium has been reduced from NTD1,459 to NTD1,350 per policy.  
2. Effective from January 1, 2012, the maximum sum insured has been increased from NTD1.2 million to NTD1.5 million per policy.



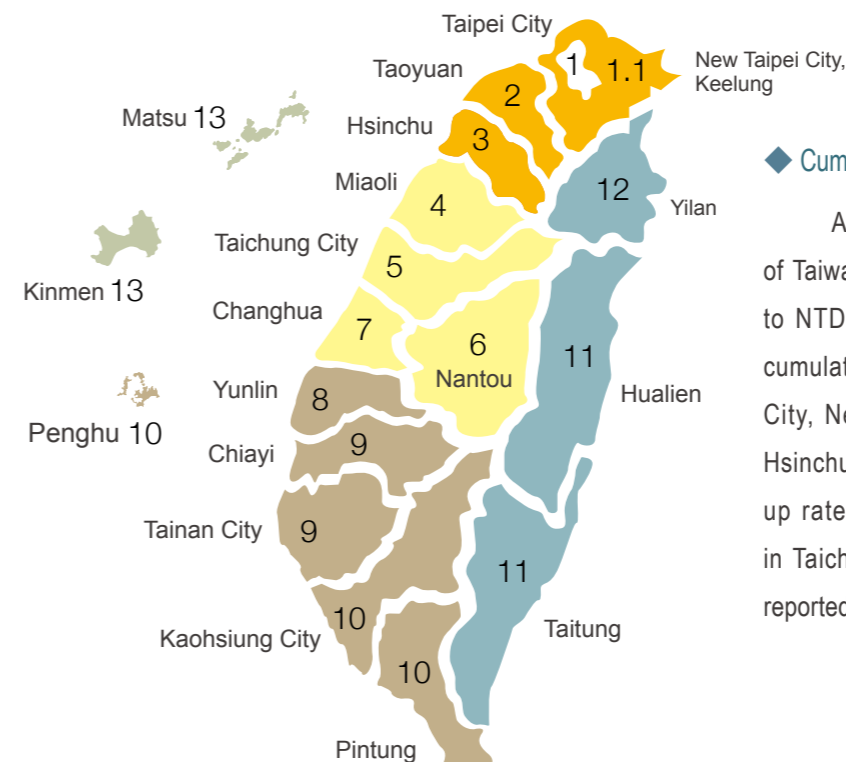


◆ 累積責任額及投保率

截至2021年12月31日止住宅地震保險全國累積責任額達新臺幣5兆5,838億元，累積責任額較高區域為臺北市、新北市（含基隆）、桃園、新竹、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新竹，達45.09%。

住宅地震保險累積責任額及投保率

地區	累積責任額 (新台幣元)	累積責任額比率 (%)	有效保單件數 (件)	住宅戶數 (戶)	投保率
1 臺北市	641,282,323,436	11.48%	386,649	959,928	40.28%
1.1 新北市、基隆	1,348,619,320,431	24.15%	802,848	1,869,905	42.94%
2 桃園	662,531,656,488	11.87%	393,345	884,401	44.48%
3 新竹	298,218,431,906	5.34%	178,230	395,259	45.09%
4 苗栗	99,132,593,935	1.78%	59,099	191,203	30.91%
5 臺中	740,284,666,384	13.26%	442,491	1,069,168	41.39%
6 南投	64,791,823,425	1.16%	38,932	172,683	22.55%
7 彰化	154,965,555,205	2.78%	92,211	418,593	22.03%
8 雲林	74,734,055,503	1.34%	44,450	226,665	19.61%
9 嘉義、臺南	511,425,084,767	9.16%	306,232	1,008,793	30.36%
10 高雄、屏東、澎湖	790,131,502,015	14.15%	474,035	1,438,925	32.94%
11 花蓮、臺東	90,043,418,886	1.61%	54,490	204,601	26.63%
12 宜蘭	97,400,054,903	1.74%	58,505	183,293	31.92%
13 金門、其他列嶼	10,195,750,646	0.18%	6,164	26,923	22.89%
<b>合計</b>	<b>5,583,756,237,930</b>	<b>100.00%</b>	<b>3,337,681</b>	<b>9,050,340</b>	<b>36.88%</b>

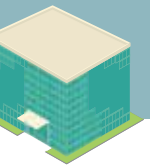


◆ Cumulative Liability & Insurance Take-Up Rate

As of December 31, 2021, the cumulative liability of Taiwan's residential earthquake insurance amounted to NTD 5.5838 trillion. Cities with higher amount of cumulative liability were metropolitan cities like Taipei City, New Taipei City (including Keelung), Taoyuan, Hsinchu, Taichung, and Kaohsiung-Pintung. The take-up rates were higher in cities north of Hsinchu and in Taichung. The highest take-up rate of 45.09% was reported in Hsinchu.

Taiwan Residential Earthquake Insurance Cumulative Liability & Take-up Rates

CRESTA Zone	Cumulative Liability (NTD)	Ratio (%)	Policies in Force	Households	Take-Up Rate(%)
1 Taipei City	641,282,323,436	11.48%	386,649	959,928	40.28%
1.1 New Taipei City, Keelung	1,348,619,320,431	24.15%	802,848	1,869,905	42.94%
2 Taoyuan	662,531,656,488	11.87%	393,345	884,401	44.48%
3 Hsinchu	298,218,431,906	5.34%	178,230	395,259	45.09%
4 Miaoli	99,132,593,935	1.78%	59,099	191,203	30.91%
5 Taichung	740,284,666,384	13.26%	442,491	1,069,168	41.39%
6 Nantou	64,791,823,425	1.16%	38,932	172,683	22.55%
7 Changhua	154,965,555,205	2.78%	92,211	418,593	22.03%
8 Yunlin	74,734,055,503	1.34%	44,450	226,665	19.61%
9 Chiayi, Tainan	511,425,084,767	9.16%	306,232	1,008,793	30.36%
10 Kaohsiung, Pintung, Penghu	790,131,502,015	14.15%	474,035	1,438,925	32.94%
11 Hualien, Taitung	90,043,418,886	1.61%	54,490	204,601	26.63%
12 Yilan	97,400,054,903	1.74%	58,505	183,293	31.92%
13 Kinmen and other isles	10,195,750,646	0.18%	6,164	26,923	22.89%
<b>Total</b>	<b>5,583,756,237,930</b>	<b>100.00%</b>	<b>3,337,681</b>	<b>9,050,340</b>	<b>36.88%</b>



#### ◆ 辦理住宅地震保險業務稽查

為期住宅地震保險共保組織會員公司能確實遵循住宅地震保險相關規範辦理本保險業務，地震保險基金依據「住宅地震保險業務稽查作業規定」，執行簽單公司之住宅地震保險業務實地稽查，並將稽查意見及缺失情形製成稽查報告書後，函報主管機關，並於當年度將業務稽查受稽查公司之缺失事項改善情形函報主管機關。

#### ■ 理賠作業

##### ◆ 辦理理賠機制模擬演練

一、地震保險基金每年辦理理賠機制模擬演練，主要在協助各簽單公司相關人員熟悉住宅地震基本保險理賠作業，俾地震損害發生時能迅速自行動員其公司人員，正確且有效率地給付保險金予受災保戶，以發揮本政策性保險安撫人心之作用，簽單公司亦因善盡其企業社會責任進而提升其公司之無形商譽價值。

##### 二、2021年度理賠機制模擬演練

為瞭解大地震時相關人員辦理各項理賠工作之熟稔度，每年辦理住宅地震保險理賠機制模擬演練。2021年度模擬演練業經主管機關、產險公會、簽單公司及本基金於嘉義、臺南、高雄及屏東四處災區聯合理賠服務中心辦理一系列情境演練。

(一) 本年度模擬演練，因應全國防疫警戒，納入防疫社交規範作法，特色如下：

- 第一階段會議演練，為避免人員群聚及交叉感染機會，爰採取視訊會議方式辦理。
- 取消合格評估人員至高雄區災區聯合理賠服務中心現場報到及觀摩。
- 製作電腦災損建築物柱、梁、結構牆之3D模擬畫面進行線上評定測驗。
- 辦理視訊檢討會議及實體頒獎典禮。

(二) 各情境狀況演練方式及重點摘要如下：



2021.12.17

2021台灣防災研討會宣導

#### ◆ Auditing of Residential Earthquake Insurance Business

To ensure that the Co-insurance Pool members are complying with the rules and guidelines related to the residential earthquake insurance when operating the business, TREIF formed an auditing team every year in accordance with the "Operating Rules for the Auditing of Residential Earthquake Insurance Business" to conduct on-site residential earthquake insurance business audits in the insurers' offices and submit audit reports containing audit opinions and non-conformities to the competent authority as well as reports on the progress of the corrective actions taken in the same year.

#### ■ Claim Operation

##### ◆ Claim Simulation Drill

1. TREIF holds a claim simulation drill every year. This aims at helping insurers to be familiarized with the insurance claim procedures of the residential earthquake insurance, so that their own personnel could be swiftly dispatched during a disaster and appropriately settle the claims to the stranded ones in an efficient way. This could give insurers the opportunities to take on their corporate social responsibility and build better goodwill for the companies.

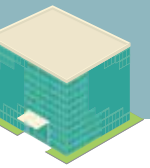
##### 2. The 2021 claim simulation drill

To ensure that the relevant stakeholders are familiar with various claims procedures, a claim settlement simulation drill for the residential earthquake insurance is carried out every year. The 2021 the drill was jointly conducted by the competent authority, the Non-Life Insurance Association, the underwriting companies and the TREIF through setting up a series of scenario simulations in four Joint Claims Service Centers in disaster areas located in Chiayi, Tainan, Kaohsiung and Pingtung, respectively.

(1) This year, COVID-related social rules were introduced to the simulation drill in compliance with the national COVID-19 alert, specifically:

- The first phase of the drill, which was in a meeting format, was conducted virtually to prevent group gathering and potential cross-infection;
- Qualified adjusters were not instructed to physically report to the Kaohsiung Joint Claims Service Center or to observe the drill onsite;
- Computer simulated 3D images of columns, beams and structural walls in damaged buildings were used to conduct online assessment;
- Drill review online meeting and offline awards ceremony were held.

(2) The simulation exercise approach for each scenarios and the key summary were as follows:



## 地震災害事件實際模擬演練

情境狀況：臺灣南部旗山斷層錯動發生芮氏規模 6.9 地震

## Residential earthquake insurance simulation drill

Scenario: the dislocation of Chishan Fault in southern Taiwan has led to the occurrence of a 6.9 magnitude earthquake

演練方式	演練重點	
<ul style="list-style-type: none"> <li>災情彙整/緊急應變</li> <li>內部會議</li> </ul>	<ul style="list-style-type: none"> <li>啟動緊急應變計畫，辦理一系列演練。</li> <li>啟動本基金緊急應變計畫，辦理一系列演練。</li> </ul>	第一階段
<ul style="list-style-type: none"> <li>緊急會議（視訊會議）</li> </ul>	<ul style="list-style-type: none"> <li>採視訊會議方式辦理。</li> <li>決定是否成立理賠中樞小組及災區聯合理賠服務中心。</li> <li>評估是否削減給付及比例。</li> <li>評估是否國庫擔保及特別措施方案。</li> </ul>	
<ul style="list-style-type: none"> <li>理賠中樞小組會議（視訊會議）</li> </ul>	<ul style="list-style-type: none"> <li>採視訊會議方式辦理。</li> <li>轄下三分組之應辦理事項。</li> <li>決定成立災區聯合理賠服務中心設置數目、地點及期間。</li> <li>統一、協調調度合格評估人員及災區聯合理賠服務中心進駐人員。</li> </ul>	
<ul style="list-style-type: none"> <li>通報回報演練</li> </ul>	<ul style="list-style-type: none"> <li>發送調度事件通知簽單公司理賠主管 / 窗口。</li> <li>各簽單公司上線選取所屬可報到之進駐人員及合格評估人員。</li> <li>通知所屬受調度人員依指定時間及地點報到。</li> </ul>	第二階段
<ul style="list-style-type: none"> <li>實地報到及狀況演練</li> </ul>	<ul style="list-style-type: none"> <li>產險公司理賠服務中心 簽單公司成立理賠服務中心作業流程演練。</li> <li>災區聯合理賠服務中心 災區聯合理賠服務中心作業流程演練。</li> </ul>	第三階段
<ul style="list-style-type: none"> <li>模擬災損之評定演練</li> </ul>	<ul style="list-style-type: none"> <li>以 e-mail 寄送電腦建築物損壞模型予受調度合格評估人員，由合格評估人員進行災損評定演練並將評定結果於規定時限內寄回本基金。</li> </ul>	第四階段

APPROACH	KEY POINTS	
<ul style="list-style-type: none"> <li>Gathering earthquake related data / Emergency response</li> <li>Internal meeting</li> </ul>	<ul style="list-style-type: none"> <li>Activate the emergency response plan and organize a series of drills.</li> <li>Activate the TREIF's emergency response plan and organize a series of drills.</li> </ul>	First Phase
<ul style="list-style-type: none"> <li>Emergency meeting (Virtual)</li> </ul>	<ul style="list-style-type: none"> <li>Conduct virtual emergency meetings.</li> <li>Decide whether to form a core team and set up joint claims service centers in disaster area.</li> <li>Assess whether to reduce the claim payment or the proportion of payment.</li> <li>Evaluate whether to use National Treasury guarantee or implement special measures.</li> </ul>	
<ul style="list-style-type: none"> <li>Meeting of the Core Team for Claims (Virtual)</li> </ul>	<ul style="list-style-type: none"> <li>Conduct virtual emergency meetings</li> <li>Tasks to be performed by the three subcommittees</li> <li>Decide how many joint claims service centers in disaster area should be set up, where and for how long</li> <li>Centralized coordination and dispatchment of qualified adjusters and stationed personnel in the joint claims service centers in disaster area</li> </ul>	
<ul style="list-style-type: none"> <li>Responding to notice drill</li> </ul>	<ul style="list-style-type: none"> <li>Deliver dispatchment notices to the persons in charge of claims in the underwriting companies.</li> <li>Underwriting insurers go online to select their qualified adjusters and stationed personnel.</li> <li>Notify the dispatched personnel to report to duty at the assigned time and in the designated place.</li> </ul>	Second Phase
<ul style="list-style-type: none"> <li>Report for duty simulation drill</li> </ul>	<ul style="list-style-type: none"> <li><b>Insurance companies' claim service centers</b> Insurers perform a drill following the procedures for establishing a joint claims services center.</li> <li><b>Joint claims service centers in disastrous areas</b> Perform a drill following the operation procedures of joint claims services center.</li> </ul>	Third Phase
<ul style="list-style-type: none"> <li>Building damage evaluation simulation drill</li> </ul>	<ul style="list-style-type: none"> <li>Send e-mail containing computer models of damaged buildings to dispatched qualified adjusters, who then complete the assessment and submit the results to TREIF before a predefined deadline.</li> </ul>	Fourth Phase

### 模擬演練檢討會

- 檢討缺失及改善建議暨頒獎
- 檢討會採線上視訊會議方式辦理
- 合格評估人員災損建築物評定講評
- 頒獎典禮採實體方式於高雄地區辦理

### Post-drill review meeting

- Review the drill to make plans for improvement and conduct awards ceremony.
- Review conducted virtually.
- Give feedback to qualified adjusters on their assessment of the disaster-damaged buildings.
- Conduct an offline awards ceremony in Kaohsiung.



三、各簽單公司及本基金於2021/8/10-2021/9/17分四階段演練：

- (一) 災情彙整、緊急應變、相關會議演練；
- (二) 不預警之通報回報演練；
- (三) 理賠服務中心演練；
- (四) 合格評估人員實地模擬災損評定演練。

四、於2021/10/27以視訊會議方式舉辦檢討會，完成向與會者簡報，並於2021/11/04辦理實體頒獎典禮，頒獎給表現優異之簽單公司及合格評估人員。演練成效如下：

- (一) 各家簽單公司於地震發生第一時間啟動各自緊急應變計畫，並於理賠中樞小組會議報告緊急應變處理狀況、災損及需協助事項。
- (二) 本年度辦理平日及連假不定期之無預警以資訊系統發送地震調度事件予簽單公司理賠窗口，各簽單公司理賠窗口能於第一時間注意、迅速回應，並正確動員所屬之合格評估人員及進駐人員。
- (三) 第三階段合格評估人員及進駐人員實地報到比率達100%。
- (四) 災區聯合理賠服務中心進駐人員未臻嫻熟部份，如被保險人不接受合格評估人員初評結果而申訴之處理方式，業於模擬演練檢討會宣達，並納入日後進駐人員訓練教材，強化提醒相關作業流程及對民眾說明話術之說明。
- (五) 合格評估人員評定能力整體已較去年大幅進步，惟仍有部分合格評估人員仍未臻嫻熟，如柱、梁、牆之損壞評定情形，業於當年度模擬演練檢討會暨頒獎典禮邀請合格評估人員授課講師進行評定結果缺失講評，並納入日後合格評估人員訓練教材。

## ■ 住宅地震保險危險分散機制檢討

一、完成本保險危險分散機制架構之危險總承擔限額、各層限額，及研議「住宅地震保險危險分散機制實施辦法」建議修正草案，建議事項如下：

- (一) 本保險保險金額維持新台幣150萬元。
- (二) 本保險危險分散機制總承擔限額調高至新臺幣1,000億元。
- (三) 第一層底層限額新臺幣42億元由共保組織承擔，第二層限額新臺幣958億元由地震保險基金承擔及分散。

二、配合「住宅地震保險危險分散機制實施辦法」修正實施日期，增購第三層（3rd Layer）再保保障（再保保障自新臺幣200億元增加為新臺幣300億元）。

3. TREIF and the insurers conducted the simulation exercise in four phases during August 10 to September 17, 2021:

- (1) Drills for information gathering on the disaster and emergency response as well as related meeting rehearsals;
- (2) Drills on responding to notice without prior warning;
- (3) Drills for claims service center;
- (4) Simulation of qualified adjusters conducting claims evaluations on site.

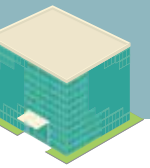
4. An online drill review meeting was held on October 27, 2021, when presentations were made to participants, and an offline awards ceremony was held on November 4, 2021 to award outstanding insurers and qualified adjusters. Key focuses of the review were as follows:

- (1) Each insurer activated its own emergency response plan immediately after the earthquake and reported the status of the emergency response handling, the condition of the damages, and issues that require assistance in the Core Team meeting.
- (2) This year, the information system sent unscheduled dispatchment notices to the insurers' claims settlement teams on both weekdays and holidays without prior warning. The claims settlement team of each insurer paid immediate attention to it and responded promptly to the notice and accurately mobilized the qualified adjusters and stationed personnel belonging to the company.
- (3) In the third phase, the report-to-duty rate of the qualified adjusters and stationed personnel reached 100%.
- (4) The part of the work that was unfamiliar to the stationed personnel of the joint claims service centers in disastrous areas, such as how to accept the insured's insurance claims, was shared in the post-drill review meeting. The review results will be included in the future stationed personnel training materials to enhance the claims service procedures and improve public communication skills.
- (5) The participating qualified adjusters delivered much better results than the previous year, although some of them had room for improvement. Qualified adjuster training course lecturers were invited to conduct reviews on the evaluation skills of the participating qualified adjusters to point out where they may need further practice, such as how to evaluate the damaged columns, beams, and walls, in the post-drill review meeting and awards ceremony. Their review comments will be included in the future qualified adjuster's training course materials.

## ■ Review and modification of the Risk Spreading Mechanism of residential Earthquake Insurance

1. Making suggestions on total risk assumption and the risk liabilities for each tier under the framework of the risk spreading mechanism for the residential earthquake insurance, and based on the proposed amendments for the "Implementation Regulations for the Risk Spreading Mechanism of Residential Earthquake Insurance" which included the following:

- (1) Maintain the sum insured for the residential earthquake insurance at NTD 1.5 million.
- (2) Increase the maximum risk assumption to NTD 100 billion.
- (3) The first NTD 4.2 billion of the NTD 100 billion liability in the first tier is to be assumed by the residential



2021.12.07 富邦產險業務宣導

### ■ 辦理住宅地震保險超額賠款再保險安排

有關2021年度住宅地震保險危險分散機制之風險分散，地震保險基金業完成安排承擔限額超過新臺幣200億元之100億元、超過新臺幣300億元之100億元，以及超過新臺幣400億元之100億元之三層超額賠款再保合約續約。

### ■ 舉辦2021年天災風險研討會

地震保險基金於2021年10月15日下午假臺大醫院國際會議中心舉辦「推動永續發展，環境、社會、公司治理風險管理之新思維」研討會，本次研討會以實體與線上會議方式並行出席情況相當踴躍，包括主管機關代表、保險及再保險業高階主管、學術研究單位、及業務相關同仁等約200人參加。

透過本次研討會，讓與會人員認知：ESG議題對產險業而言，代表的是「風險」也同時是「機會」；產物保險業具備風險管理及損害防阻的專業，可容易達成符合永續保險原則(PSI)的要求。國內已有數家產險公司自主遵循永續保險原則(PSI)並發行PSI報告，但仍需要更多產險業者跟進，從實踐中學習、推廣ESG議題，共同創造出企業本身、客戶，乃至於整體人類金融永續的「機會」。

### ■ 研究發展

#### ◆ 住宅地震保險制度發展規劃工作小組

2021年住宅地震保險制度發展規劃工作小組召開3次會議，確認其轄下各分組所擬各項重要工作內容與進度：

earthquake Co-insurance Pool, and the remaining NTD 95.8 billion liability in the second tier is to be assumed or ceded by TREIF.

2. In line with the implementation of the amendment of the "Implementation Regulations for the Risk Spreading Mechanism of Residential Earthquake Insurance", a 3rd Layer protection of reinsurance will be added (reinsurance protection is to increase from NTD 20 billion to NTD 30 billion).

### ■ Management of Reinsurance Placement for Excess of Loss for the Residential Earthquake Insurance

Based on the Risk Spreading Mechanism of Residential Earthquake Insurance, in 2021, TREIF transferred risk to reinsurance market by renewing excess of loss reinsurance contract in three layers, namely the layer of NTD 10 billion in excess of NTD 20 billion and the layer of NTD 10 billion in excess of NTD 30 billion, and the layer of NTD 10 billion in excess of NTD 40 billion.

### ■ Organizing the 2021 Natural Catastrophe Risks Conference

TREIF held the "Conference for Promoting Sustainable Development: New Thinking for Managing Environmental, Social and Corporate Governance Risks" at the NTUH International Convention Center on October 15, 2021. The event, which was conducted in a hybrid (both online and offline) manner, was well attended by approximately 200 participants, including representatives from the competent authority, senior managers of insurance and reinsurance companies, scholars and researchers and persons of interest in the related fields.

The conference offered an opportunity for participants to understand that ESG issues present both risks and opportunities for non-life insurers and that non-life insurers with expertise in risk management and loss control can easily satisfy the requirements of the Principles for Sustainable Insurance (PSI). While some domestic non-life insurers have voluntarily adopted the PSI and published their PSI reports, it is important for more of them to join this effort and to learn about and promote ESG issues in practice, which will create opportunities for businesses, their customers and humanity to achieve sustainable finance.

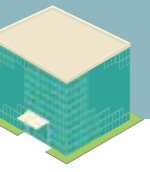
### ■ Research & Development

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

In 2021, the Residential Earthquake Insurance Program Development and Planning Task Force convened 3 meetings to validate the major tasks that each subcommittee had planned and the progress of each task.

#### ◆ The Risk Spreading and Premium Rate Subcommittee

The Risk Spreading and Premium Rate Subcommittee convened four meetings, completing tasks such as: Reviewing the rationality of the formula for calculating residential earthquake insurance premium, updating TREIF's Earthquake Risk Assessment (TREIF-ERA) Model and conducting a cost-benefit analysis of a new payment model, as well as reviewing, as a feasibility analysis, how to calculate the premium if partial loss coverage were to be extended.



#### ◆ 危險分散與費率分組

危險分散與費率分組召開4次會議，完成「檢討住宅地震保險保費計算公式之合理性」、「住宅地震保險風險評估模型更新，改由付費使用新模型之效益分析」、以及「檢討本保險擴大分損理賠可行措施之本保險保費費率計算方式」等工作項目。

#### ◆ 承保理賠與法制分組

承保理賠與法制分組召開4次會議，完成2021年度理賠機制模擬演練計畫及執行及改善建議、研擬2022年度本保險合格評估人員、理賠服務中心進駐人員人力需求暨訓練計畫，以及「住宅地震保險基金緊急應變計畫」、「住宅地震保險全損理賠評定及鑑定基準」納入地震引致土壤液化造成本保險住宅建築物全損定義之檢討等工作項目。

#### ◆ 資訊統計與教育推廣分組

資訊統計與教育推廣分組召開3次會議，完成本保險相關傳輸作業之檢討，配合資通法之施行完成本保險新傳輸平台期中報告及資料庫稽核系統之建置，及完成住宅地震保險基金資安檢測及演練報告；完成公益宣導計畫之擬定，及年度公益宣導執行成果報告等工作項目。

### ■ 法令及相關程序之研擬修正

#### ◆ 住宅地震保險基金緊急應變計畫之檢討修正

##### 一、研議緣由

參考105年0206臺南地震及107年0206花蓮地震本保險理賠處理實務經驗，並配合110年修正核備之住宅地震保險理賠標準作業程序，檢討修正住宅地震保險基金緊急應變計畫。

##### 二、結論與建議

修正之重點摘要如下：

- (一) 本基金震後緊急應變啟動時機；
- (二) 部分理賠作業由地震保險基金督導理賠中樞小組轄下理賠服務分組執行；
- (三) 修正本基金人員進駐相關單位之安排；
- (四) 各項情境假設之應變措施計畫修改為各處組為單位之任務分工編組；
- (五) 本基金與主管機關之緊急通報機制及機房設備毀損之應變計畫；
- (六) 本基金人力不足之應變計畫；
- (七) 資金發生缺口之情境假設及應變計畫；
- (八) 重新彙整本計畫之附件及附表。

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

The Underwriting, Claim and Legal Subcommittee convened four meetings to achieve the following: planning and implementing the 2021 claims settlement simulation drill and making suggestions for improvement, developing the manpower planning and training plans for residential earthquake insurance adjusters that receive qualification in 2022 and personnel to be stationed at the joint claims service centers in 2022, and reviewing how to include the definition of total loss caused by earthquake-induced soil liquefaction into the TREIF Emergency Response Plan and the Assessment Criteria for Total Loss Claims on Residential Earthquake Insurance.

#### ◆ The IT, Statistics and Educational Promotion Subcommittee

The IT, Statistics and Educational Promotional Subcommittee convened three meetings to complete the following: Reviewing transmission operations relating to the residential earthquake insurance, compiling a mid-term report on the new Taiwan Residential Earthquake Insurance Transmission Platform and building a Database Auditing System in compliance with the Cyber Security Management Act, completing the Taiwan Residential Earthquake Insurance Fund's information security testing and the drill report, developing public outreach program for the promotion of the residential earthquake insurance and completing the annual performance report based on the actual implementation.

### ■ Formulation and Revision of Laws and Regulations and Relevant Procedures

#### ◆ Review and Modification of the TREIF Emergency Response Plan

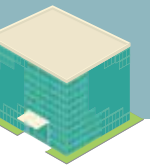
##### 1. Background of the study

TREIF reviewed and modified its Emergency Response Plan based on claim settlement experiences during the 2016 Tainan Earthquake and the 2018 Hualien Earthquake, as well as the "Standard Operating Procedure for Claims Settlements of the Residential Earthquake Insurance" amended in 2021.

##### 2. Conclusions and suggestions

The key amendments are:

- (1) The timing to launch the TREIF's post-earthquake emergency response plan;
- (2) Some of the claim settlement operations are handled by the Claims Service Subcommittee of the Core Team under the supervision of TREIF;
- (3) Modifying the arrangements for stationing TREIF personnel in relevant units;
- (4) Changing the scenario-based emergency response plan to task-based group arrangements under different departments/sections;
- (5) An emergency notification mechanism between TREIF and the competent authority and a response plan in the case of machine room equipment damages;
- (6) A response plan for TREIF personnel shortage;
- (7) Scenario description and response plan for funding shortage;
- (8) Reorganizing the Appendix and Tables in this plan.



2021.01.16 臺北市政府110年119防災宣導活動

### ◆ 住宅地震保險全損評定及鑑定基準之檢討修正

#### 一、研議緣由

依105年0206臺南地震及107年0206花蓮地震地震全損評定及鑑定經驗，現行住宅地震保險已有建築物結構體受損之評定及鑑定基準，然因地震引起之土壤液化導致住宅建築物毀損並無明確之理賠標準。爰檢討修正住宅地震保險全損評定及鑑定基準。

#### 二、結論與建議

修正之重點摘要如下：

(一) 納入地震引致土壤液化造成本保險住宅建築物全損之定義：

- 地震引致土壤液化造成建築物整體傾斜率達三十分之一以上者。
- 地震引致土壤液化造成建築物最大沉陷量達三十公分以上者。
- 地震引致土壤液化造成建築物整體傾斜率達六十分之一以上且建築物最大沉陷量為十公分以上者。

(二) 配合修正住宅地震保險各類型建築物損失評估表。

### ■ 訓練與宣導

#### ◆ 合格評估人員訓練

為培養適足之本保險合格評估人員，俾期地震後有充足人力進行本保險毀損建築物之評定作業，地震保險基金每年辦理住宅地震保險全損評定及鑑定人員新訓及複訓課程，並檢討修正訓練教材。主要課程內容為本保險理賠作業介紹、住宅建築物地震毀損程度評估方法及判定準則(含案例解說)、繪圖解說及實作及全損評定及鑑定資訊系統介紹，使受訓學員熟稔本保險理賠相關評定作業。2021年受疫情影響，複訓課程採線上方式辦理，新訓課程仍採實體課程方式辦理，培訓合格評估人員新訓106人，複訓650人。

#### ◆ Reviewing and Modifying the Criteria for Total Loss Determination Pertaining to Residential Earthquake Insurance

##### 1. Background of the study

Although the existing residential earthquake insurance contains criteria for evaluating and assessing losses incurred to building structures, which were formulated based on the experiences of total loss evaluation and assessment after the 2016 Tainan Earthquake and the 2018 Hualien Earthquake, there are no criteria for claim settlement involving residential building losses caused by earthquake-induced soil liquefaction. Therefore, TREIF reviewed and modified the criteria for total loss evaluation and assessment pertaining to residential earthquake insurance.

##### 2. Conclusions and suggestions

The key amendments are:

- (1) Total loss of insured residential buildings caused by earthquake-induced soil liquefaction is defined as a situation where:
  - Earthquake-induced soil liquefaction results in building tilt greater than 1/30 radians;
  - Earthquake-induced soil liquefaction results in building maximum settlement greater than 30 cm;
  - Earthquake-induced soil liquefaction results in building tilt greater than 1/60 radians and building maximum settlement greater than 10 cm;
- (2) Modified the loss assessment table for various types of insured residential buildings, accordingly.

### ■ Training & Promotion

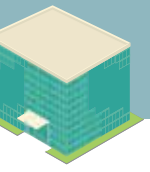
#### ◆ Training for Qualified Adjusters

TREIF organizes trainings and retraining sessions each year, so that more qualified adjusters could devote themselves to loss assessment. TREIF also reviews and modifies its training materials each year. The trainings include presentations on insurance claim settlements, assessment methods on the damage level of buildings and loss criteria (including case studies). The trainings include commentary with charters, hands-on practice, total loss determination, and introduction to the evaluation system. Such trainings aim at letting trainees familiarize with the claim settlement determinations and operations. Due to the pandemic, the retraining in 2021 was conducted virtually, while training was conducted offline, offering training to 106 newly qualified adjusters and 650 incumbent qualified adjusters..

#### ◆ Trainings for Stationed Personnel of Joint Claims Service Centers of Disastrous Areas

Qualified and experienced adjusters stationed at the claims settlement service center who are themselves familiar with the claims settlement procedures are able to quickly help stranded people apply for a settlement and provide related consultation services. Each year, TREIF trains new personnel to be stationed at the joint claims settlement service center, and to provide residential earthquake insurance. The training textbooks are also reviewed every year. Due to the pandemic, the retraining in 2021 was conducted virtually, while training was conducted offline, offering training to 54 newly qualified adjusters and 100 incumbent qualified adjusters.





#### ◆ 災區理賠及聯合理賠服務中心進駐人員訓練

為期地震後有充足且熟悉本保險理賠作業處理程序之理賠服務中心進駐人員能迅速協助受災保戶申請理賠及提供相關諮詢服務，地震保險基金每年辦理住宅地震保險災區理賠及聯合理賠服務中心進駐人員新訓課程，並檢討修正訓練教材。2021年受疫情影響，複訓課程採線上方式辦理，新訓課程仍採實體課程方式辦理，培訓合格評估人員新訓54人，複訓100人。

#### ◆ 專業技師講習

為期震後有適足之本保險毀損建築物之專業鑑定人力及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，地震保險基金每年與建築師、專業技師公會共同辦理講習課程。2021年於基隆市、新北市、雲林縣、南投縣、嘉義縣及臺南市辦理6場專業技師及建築師講習會，共有313位技師及建築師參與講習，增進其對本保險毀損建築物評定作業之了解及擔任震後損失鑑定人員之意願。

#### ◆ 業務宣導

為提高民眾地震風險意識，並正確認知政策性住宅地震保險，2021年度本基金加強辦理講座式及攤位宣導活動，一般媒體及網路媒體宣導，以增加本保險之曝光度及民眾對本保險之正確認知：

- (一) 辦理講座式及攤位宣導活動，直接近距離面對民眾清楚介紹本保險，並直接回答民眾問題。參與營建署委由國家地震工程研究中心辦理之「私有建築物耐震階段性補強說明會」，並洽產物保險公司、人壽保險公司等通路及社區、其他機關辦理講座式或攤位式活動，藉由多方接觸，擴大宣導受眾之層面。
- (二) 委請廣播電台播放本保險廣播廣告，並對報社主動發送新聞稿，在雜誌刊登平面廣告，以增加本保險之曝光度。
- (三) 委外廠商辦理臉書素材製作、宣導貼文、線上活動，並透過大數據分析與監測，搭配社群操作，進行廣告投放，達成最大宣導效益。
- (四) 委外廠商辦理創新宣導案，完成2支新製行銷影音短片。透過意見領袖異業合作及創意劇本編寫，加成宣傳效果，收到超出原有預期之觀看效益。
- (五) 辦理補助全臺國中小學參觀921地震教育園區6校/場次。
- (六) 舉辦公益捐血活動：結合產險同業共同舉辦公益捐血活動，以紓解因疫情造成的血荒，分別於新北市、臺中市及臺北市舉辦3場次捐血活動，深獲民眾熱情響應及捐血中心之肯定。

透過線上與實體豐富多元的宣導方式，致力以不同管道宣導本保險，盡可能接觸更多的民眾，以普及大眾對地震災害的風險意識，並加強增進非貸款戶投保住宅地震基本保險的意願。

#### ◆ Professional Architect and Engineer Workshops

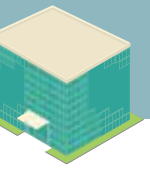
TREIF strives to provide enough professionals to evaluate losses and to ensure that professional engineers and architects participating in the assessment operations could fully understand the claims adjustment process and standards, thus are able to complete the assessment on damaged buildings that are commissioned to the engineers/architects. TREIF holds these workshops along with the architect associations and professional technician associations each year. In 2021, a total of 6 professional engineer and architect workshops were held in Keelung City, New Taipei City, Yunlin County, Nantou County, Chiayi County and Tainan City. A total of 313 engineers and architects attended the workshops. This increases participants' interest in becoming a post-disaster adjuster, and enhances their knowledge on TREIF's evaluation operations.

#### ◆ Business Promotion

To raise the public's awareness on earthquake risk and to ensure their correct understanding of the statutory residential earthquake insurance, the TREIF reinforced the promotion of the insurance in 2021 through organizing seminars, setting up promotional booths, conducting general media and online media exposures.

1. Conducted seminars and promotional booths that provided opportunities to have close encounters with the general public to introduce the insurance and answer their questions directly; participated in the "Seminar on Phased Seismic Retrofit Reinforcement for Private Buildings" sponsored by the Construction and Planning Agency and organized by the National Center for Research on Earthquake Engineering; and contacted channels such as non-life insurers to organize online and offline seminars or promotional booths in order to reach out to more people through extensive contact.
2. Commissioned radio stations to produce and broadcast advertisement of the residential earthquake insurance, submitted news releases to newspapers, and placed advertisements on magazines to increase exposure.
3. Employed a vendor to handle Facebook material creation, posts and online campaigns and generated maximum publicity by placing advertisements based on big data analytics as well as monitoring combined with social media marketing.
4. Employed a vendor to launch an innovative promotional campaign, with two new marketing videos made. In cross-industry collaboration with key opinion leaders and with creative scripts to generate publicity, the commercials reached more viewers than expected.
5. Subsidized schools (elementary and junior high schools included) for six field trips to the 921 Earthquake Museum of Taiwan.
6. Organized blood donation events: Co-organized blood donation events with non-life insurers to alleviate blood shortage due to COVID. Held in New Taipei City, Taichung and Taipei, respectively, the three events were attended by many and applauded by the Blood Center.

TREIF is committed to promoting the residential earthquake insurance through different channels. Reaching out to more people through diverse methods of online and offline promotions to raise the general public's awareness on earthquake disaster risks and to enhance the willingness of mortgage-free homeowners to purchase basic residential earthquake insurance.



## ■ 資訊作業

### ◆ 電腦異地備援機制及演練

為確保地震保險基金資料庫及資訊系統之安全，地震保險基金於2007年建置電腦異地備援機制，提供業務永續運作之基礎，不因設備異常或災難發生而中斷營運，備援地點為桃園龍潭渴望園區，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。2020年為提升本基金異地備援品質，規劃及建置異地備援機制新合約方案，並更換備援地點為臺中太平機房。

地震保險基金每年進行異地備援模擬演練，2021年6月及2021年11月於本基金進行演練，以確保當大災難發生導致重要電腦設備毀損無法運作因而需啟動異地備援機制時，各項系統切換作業能順利進行。

### ◆ 電腦環境安全強化作業

配合資通安全法於2019年1月1日實施，本基金經主管機關指定以C級單位納管，應符合其所屬資通安全責任等級之要求，爰逐年規劃並辦理相關資訊安全保護措施。另新冠肺炎疫情爆發後，本基金仍積極進行數位化轉型之研議，並於疫情嚴峻時，利用遠端連線及視訊會議等方式進行居家辦公，在危機之際仍能確保各項業務正常運作。未來仍將持續投資新技術和人才，實踐智慧升級，進一步提高營運效率與核心競爭力，確保基金業務之永續發展。

- (一) 有鑑於本基金保存大量住宅地震基本保險保戶之個人資料，面對層出不窮之個資外洩事件，規劃暨建置本基金「資料庫稽核系統」，針對資料庫系統內容之變更、存取過程加以記錄，並對重要及敏感資料內容加以存取監控，以確保使用紀錄、軌跡資料及證據之保存。
- (二) 為持續強化全部核心資通系統資訊安全管理，通過全部核心資通系統(住宅地震保險傳輸平台、住宅地震保險業務資訊系統、及住宅地震保險複保險查詢平台)資訊安全管理系統(ISMS)認證並取得證書。及為保護住宅地震保險大量保戶個人資料，通過住宅地震保險相關業務(承保、理賠)個人資料管理系統(PIMS) 認證並取得證書。
- (三) 為改善本基金電腦機房之整體軟硬體設施及資訊應用系統環境，以符合資通安全法之相關規範，辦理本基金電腦機房之用電安全及環境控制改善作業，增加不斷電系統示警偵測、獨立溫度控制、及漏水設備示警機制等。

## ■ Information Operation

### ◆ IT Remote Backup System and Disaster Recovery Drills

To ensure the security of TREIF database and the information system, in 2007 TREIF established an IT remote backup system, building a foundation for sustainable operation while preventing business disruption due to an equipment malfunction or natural disaster. The IT remote backup system is located in Aspire Park in Lungtan, Taoyuan County. In the initial stage, the scope of the recovery covers domain controller servers, primary database servers, email server, file server and web site server. Moreover, as part of an effort to strengthen the comprehensiveness of the IT remote backup system, TREIF completed the building of a recovery system for double insurance verification platform and the Host-to-Host System for its disaster recovery platform in December, 2009 and December 2010, respectively. In 2020, in an effort to improve the remote backup system, TREIF signed a new contract for a new remote backup system set up in a server room of Taiping, Taichung City.

Every year, TREIF conducts disaster recovery system simulation drills to ensure system transitions to disaster recovery system can be done smoothly in case that computer equipment is damaged when an earthquake hits. In June and November 2021, drills were conducted in TREIF.

### ◆ Computer environment security enhancement work

In compliance with the Cyber Security Management Act, effective since January 1, 2019, TREIF was managed as a Level-C unit under the designation of the competent authority and expected to satisfy corresponding cyber security requirements. Therefore, TREIF plans and implements relevant data security measures on a year-by-year basis. Since the outbreak of the COVID-19 pandemic, TREIF has continued to actively pursue digital transformation. At the height of the pandemic, the Fund managed to operate as usual amid the crisis, as staff members worked from home via remote connection and video conferencing. TREIF is committed to investing in new technology and talents, transitioning toward smart operations, and further improving operational efficiency and core competence to ensure business sustainability.

1. Considering the massive amount of policyholders' personal data stored at TREIF and the prevalence of personal data breaches, the Fund planned and built a Database Auditing System to keep track of access records and changes made to the database and also to monitor the access to important and sensitive data, ultimately ensuring the preservation of access records, log files and evidence.
2. To strengthen the data security of all core information systems, TREIF passed and received the Information Security Management System (ISMS) certification in all of its core information systems (Taiwan Residential Earthquake Insurance Transmission Platform, Taiwan Residential Earthquake Insurance Business Information System, and Taiwan Residential Earthquake Insurance Double Insurance Verification Platform). To protect the massive amount of personal data of Residential Earthquake Insurance policyholders, TREIF passed and received the Personal Information Management System (PIMS) certification in its residential earthquake insurance related business (underwriting and claim settlement).
3. To improve the overall software and hardware facilities in TREIF's server rooms and the environment of the information application system so that they comply with the Cyber Security Management Act, the Fund has adopted measures to achieve better electrical safety and environmental control of its server rooms, adding a warning detection system with uninterruptible power supply, an independent temperature control system and a water leak notification system.



## 財務概況

### ■ 收入概況

2021年再保費收入新臺幣44.42億元較2020年度之新臺幣43.02億元成長3.26%，主要係2021年度實際有效保單件數較預期增加，致再保費收入增加。此外，利息收入亦隨著各項準備金累積而成長；綜計地震保險基金2021年總收入新臺幣49.02億元較2020年成長2.82%。

各年度收入 2017~2021



年度	2017	2018	2019	2020	2021
再保費收入	3,797,659	3,954,677	4,078,404	4,302,202	4,442,358
利息收入	391,922	433,078	451,668	460,309	454,033
其他收入	6,309	103,860	5,342	4,566	5,220
收入合計	4,195,890	4,491,615	4,535,414	4,767,077	4,901,611
成長率	-0.64%	7.05%	0.98%	5.11%	2.82%

單位：新臺幣仟元

### ■ 準備金累積

地震保險基金係依下列規定提存特別準備金：

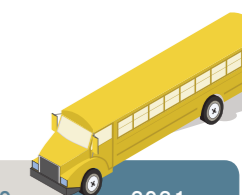
1. 每年年底應就分進之純保險費收入總額，扣除共保組織及國內、外再保險市場或資本市場危險分散成本、淨自留賠款、未滿期保費準備淨變動、賠款準備淨變動及支付融資貸款利息後之餘額，全數提存特別準備金。
2. 每年年底應就本保險附加費用收入及不含資金運用收益之其他各項收入總額，扣除各項成本费用後之餘額，全數提存特別準備金。

## Financial Overview

### ■ Revenue

In 2021, the reinsurance premium revenue totaled NTD4.442 billion, up by 3.26% when compared to last year's NTD4.302 billion mainly because of the number of policies in-force in 2021 was higher than expected. In addition, interest income increased as various reserves accumulated. In summary, the total revenue of TREIF for 2021 amounted to NTD4.902 billion, by 2.82% from previous year.

Annual Revenue 2017~2021



Year	2017	2018	2019	2020	2021
Reinsurance Premiums Revenue	3,797,659	3,954,677	4,078,404	4,302,202	4,442,358
Interest Revenue	391,922	433,078	451,668	460,309	454,033
Others Revenue	6,309	103,860	5,342	4,566	5,220
Total	4,195,890	4,491,615	4,535,414	4,767,077	4,901,611
Growth Rate	-0.64%	7.05%	0.98%	5.11%	2.82%

Unit: NTD 1,000

### ■ Accumulation of Various Reserves

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

1. At the end of each year, 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, net change in loss reserve, and interest paid for financing loans as special reserve.
2. At the end of each year, 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.



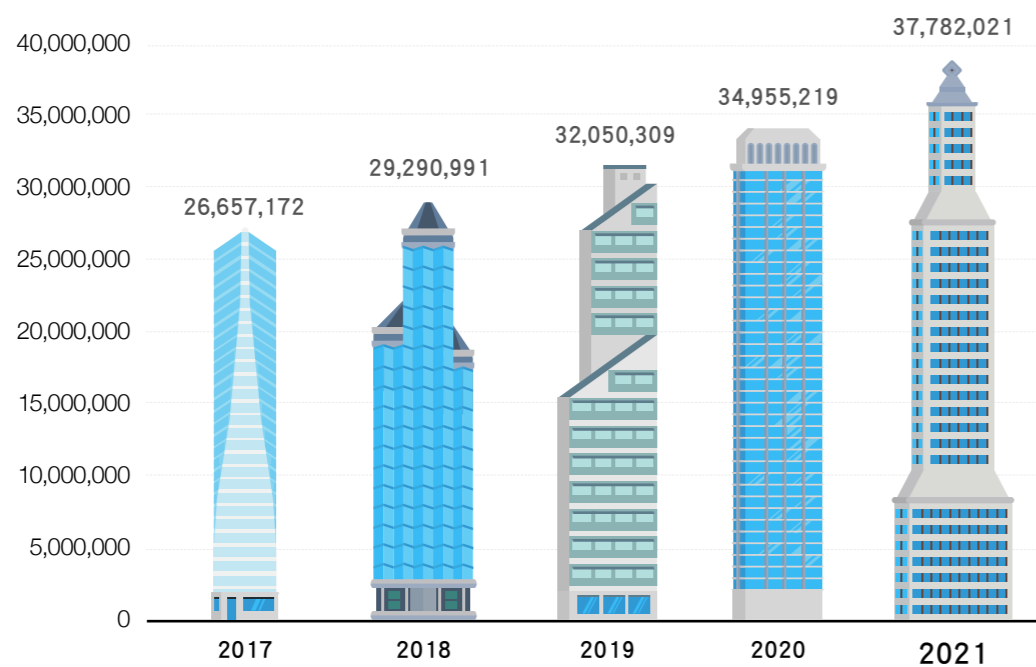
截至2021年底，地震保險基金累計提存之特別準備為新臺幣347.96億元，未滿期保費準備16.09億元，預留調整準備為新臺幣8.73億元，信用風險準備為新臺幣5.04億元，各項準備金之累積餘額達新臺幣377.82億元，與2020年底新臺幣349.55億元相較，成長率為8.09%，近年來累積狀況如下：

各種準備金累積狀況

年度	2017	2018	2019	2020	2021
特別準備	24,339,252	26,813,324	29,409,788	32,113,115	34,795,818
未滿期保費準備	1,368,375	1,428,222	1,484,403	1,577,227	1,608,990
預留調整準備	618,450	678,390	740,200	805,455	872,857
信用風險準備	331,095	371,055	415,918	459,422	504,356
合計	26,657,172	29,290,991	32,050,309	34,955,219	37,782,021
成長率	10.34%	9.88%	9.42%	9.06%	8.09%

單位：新臺幣仟元

各種準備金累積狀況圖



單位：新臺幣仟元

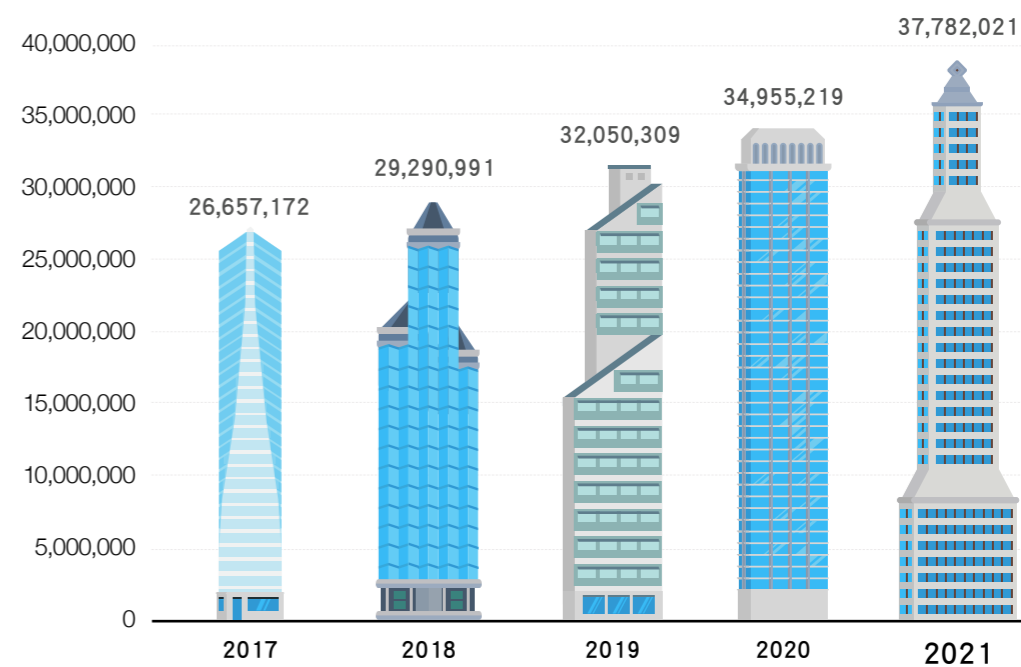
As of the end of 2021, TREIF's cumulative special reserve was NTD347.96 billion, net unearned premium reserve was NTD1.609 billion, reserve against adjustment of premiums was NTD873 million, and credit risk reserve was NTD504 million. Total reserves reached NTD37.782 billion, up by 8.09% in comparison to NTD34.955 billion in 2020. The details of the accumulation of various reserves in recent years are recorded in the following charts:

Accumulation of Various Reserves

Year	2017	2018	2019	2020	2021
Special Reserve	24,339,252	26,813,324	29,409,788	32,113,115	34,795,818
Net Unearned Premium Reserve	1,368,375	1,428,222	1,484,403	1,577,227	1,608,990
Reserve Adjustment	618,450	678,390	740,200	805,455	872,857
Credit Risk Reserve	331,095	371,055	415,918	459,422	504,356
Total	26,657,172	29,290,991	32,050,309	34,955,219	37,782,021
Growth Rate	10.34%	9.88%	9.42%	9.06%	8.09%

Unit: NTD 1,000

Accumulation of Various Reserves



Unit: NTD 1,000

## ■ 財源籌措計畫

地震保險基金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，地震保險基金即依產險公司統計之實際理賠損失，儘速估算地震保險基金應攤付之賠款及資金缺口，並就資金缺口研擬財源籌措因應方式。如果賠款金額不大，由地震保險基金之累積資金支應或向銀行信用借款方式自行籌資，若資金缺口過大致地震保險基金無法自籌財源解決時，為保障被保險人權益，即依保險法第138-1條規定報請主管機關會同財政部報請行政院核定後，由國庫提供擔保，以取得必要之資金來源。



2021.12.28 西門町捐血活動  
地震基金總經理何以(左)、  
兆豐產險總經理游建烽(右)



2021.12.28 西門町捐血活動(地震基金與兆豐產險聯合舉辦)



2021.03.23 私有建築物階段性補強輔導說明會-鹽埕區公所

## ■ Financing Plan

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. TREIF prepares a financing plan in case when the cumulative reserves are insufficient to cover the claim payments by taking into account the financing methods in domestic and overseas financial markets.

When a major earthquake occurs, TREIF could calculate an estimated payable claims and possibly fund shortfall according to the actual loss assessment by Non-life insurers and formulate a financing plan to tackle the fund shortfall. If the payable claims can be managed by TREIF alone, TREIF will finance it by utilizing its cumulative funds, or seek bank credit. However, if the payable claims exceed the amount that TREIF can manage, in order to protect the interests of the insured, TREIF may first request the competent authority and the Ministry of Finance to jointly apply for Executive Yuan's approval, based on Insurance Act Article 138-1, then obtain necessary financial resource using National Treasury as a guarantor.



2021.03.29 私有建築物耐震階段性補強說明會-台南東區富強里



2021.04.21 私有建築物階段性補強輔導說明會-前鎮區區公所



2021.04.23 私有建築物耐震階段性補強說明會-台南市



2021.04.24 私有建築物耐震階段性補強說明會-屏東新園鄉港西社區



2021.04.25 私有建築物耐震階段性補強說明會-屏東內埔鄉東片社區



## ■ 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2021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32.97億元，累計已達新臺幣418.51億元，其中銀行存款新臺幣61.80億元，政府債券新臺幣85.84億元，金融債券新臺幣151.78億元，公司債新臺幣118.88億元，證券(ETF)新臺幣0.21億元。

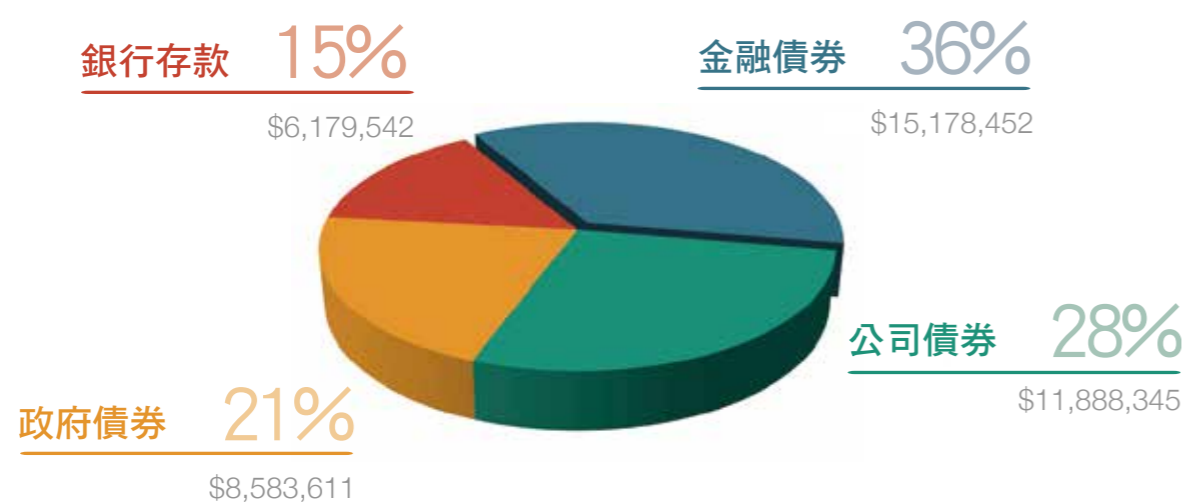
### 可運用資金配置狀況表

單位：新臺幣仟元

項目	2020 年金額與比例		2021 年金額與比例		比較增減金額
銀行存款	5,961,135	15.5%	6,179,542	14.8%	218,407
政府債券	8,270,595	21.5%	8,583,611	20.5%	313,016
金融債券	13,660,405	35.4%	15,178,452	36.3%	1,518,047
公司債券	10,652,768	27.6%	11,888,345	28.4%	1,235,577
證券(ETF)	8,882	0.0%	20,843	0.05%	11,961
總計	<b>38,553,785</b>	<b>100.00%</b>	<b>41,850,793</b>	<b>100.00%</b>	<b>3,297,008</b>

### 2021 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.

Up to the end of 2021, TREIF has accumulated as much as NTD41.85 billion of available funds, up NTD3.29 billion from the same period in the previous year. This includes NTD6.18 billion savings in bank accounts, NTD8.58 billion in government bond, NTD15.18 billion in financial bond, NTD11.89 billion in corporate bond, and NTD20.8 million in ETF.

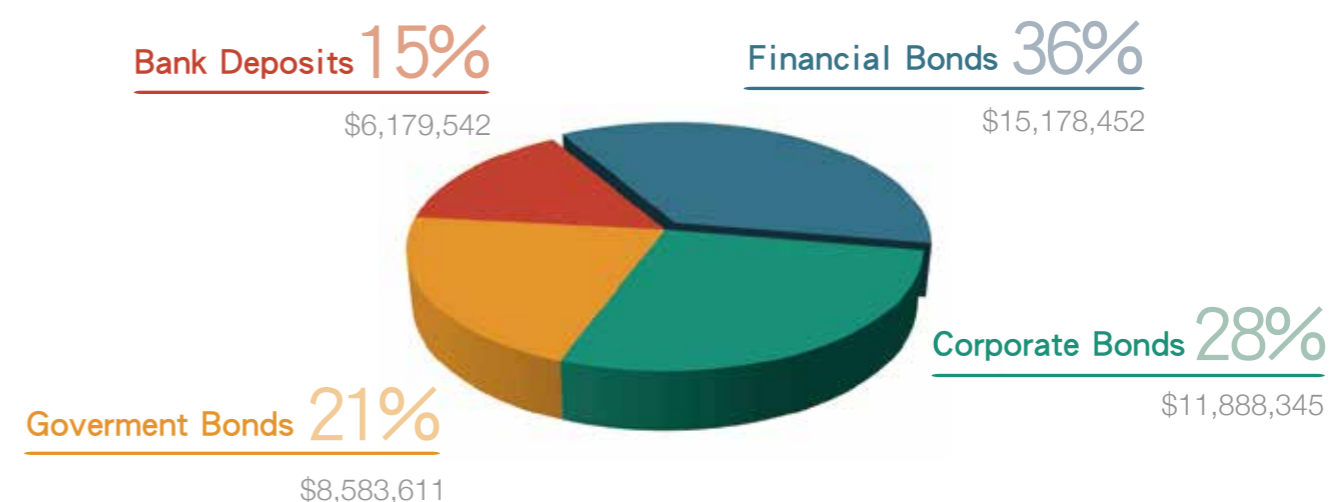
### Investment Portfolio

Unit: NTD 1,000

Item	2020 Amount and %		2021 Amount and %		Change in Amount
Bank Deposits	5,961,135	15.5%	6,179,542	14.8%	218,407
Government Bonds	8,270,595	21.5%	8,583,611	20.5%	313,016
Financial Bonds	13,660,405	35.4%	15,178,452	36.3%	1,518,047
Corporate Bonds	10,652,768	27.6%	11,888,345	28.4%	1,235,577
Securities(ETF)	8,882	0.0%	20,843	0.05%	11,961
Total	<b>38,553,785</b>	<b>100.00%</b>	<b>41,850,793</b>	<b>100.00%</b>	<b>3,297,008</b>

### 2020 Investment Portfolio

Unit: NTD 1,000





Major Events - 2021  
大事紀

日期 Date	大事紀 Major Events
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2021/1~2	合格評估人員第 90-94 期複訓、第 70 期新訓 Conducting the 90~94th Qualified Adjuster Retraining Program and the 70th Qualified Adjuster Training Program.
2021/1/16	參與臺北市政府 119 防災宣導活動 Participating in the "119 Disaster Risk Reduction Advocacy Event" organized by the Taipei City Fire Department.
2021/2/1	拜訪行政院災害防救辦公室、內政部消防署 Visiting Office of Disaster Management and National Fire Agency, Ministry of the Interior.
2021/3/31	完成住宅地震保險共保組織合約 2021 年更新附約 (4/1 生效) Renewing the rider of the 2021 Residential Earthquake Insurance Co-Insurance contract (effective on April 1).
2021/3/31	完成住宅地震保險超額賠款再保合約 2021 年第二層續約及第三層安排 Completing contract renewal of 2021 2nd and 3rd layer excess of loss reinsurance.
2021/4/8	赴旺旺友聯產險公司進行宣導活動 Holding a business promotion event in Union Insurance Company.
2021/5~11	補助學校地震防災知識之旅活動 Subsidizing schools (elementary and junior high schools included) in rural areas to visit the 921 Earthquake Museum of Taiwan.
2021/6/19	電腦系統異地備援第一次演練 Conducting the 1st Drill on IT Remote Backup System.
2021/6/30	完成住宅地震保險超額賠款再保合約 2021 年第一層續約 Completing contract renewal of 2021 1st layer excess of loss reinsurance.
2021/8/10~9/17	理賠機制模擬演練情境演練 Conducting situational claim settlement drills.
2021/8/12	基隆市建築師 / 專業技師講習會 Attending Workshop for Architects/Professional Engineers in Keelung.
2021/9/11	新北市建築師 / 專業技師講習會 Attending Workshop for Architects/Professional Engineers in New Taipei City.
2021/9/16	完成再保險經紀人評選 Completing the selection of reinsurance brokers.
2021/9/17	雲林縣建築師 / 專業技師講習會 Attending Workshop for Architects/Professional Engineers in Yunlin County.



日期 Date	大事紀 Major Events
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2021/9/25	與財團法人交通事故特別補償基金於新北市中和區舉辦公益捐血活動 Co-organizing a blood donation event in Zhonghe District of New Taipei City with Motor Vehicle Accident Compensation Fund. 
2021/10/11	與國泰產險公司於台中市舉辦公益捐血活動 Co-organizing a blood donation event in Taichung City with Cathay Century Insurance. 
2021/10/15	舉辦第 14 屆天災風險研討會 Organizing the 14th Natural Catastrophe Risks Conference – 2021.
2021/10/19	通過全部核心資通系統 (住宅地震保險傳輸平台、住宅地震保險業務資訊系統、及住宅地震保險複保險查詢平台) 資訊安全管理系統 (ISMS) 認證 Receiving the Information Security Management System (ISMS) certification in all of its core information systems (Taiwan Residential Earthquake Insurance Transmission Platform, Taiwan Residential Earthquake Insurance Business Information System, and Taiwan Residential Earthquake Insurance Double Insurance Verification Platform).
2021/10/19	通過住宅地震保險相關業務 (承保、理賠) 個人資料管理系統 (PMS) 認證 Receiving the Personal Information Management System (PIMS) Certification for residential earthquake insurance-related business (underwriting and claim settlement).
2021/10/27	理賠機制模擬演練 - 檢討會 Conducting claim settlement simulation drill – review meeting.



日期 Date	大事紀 Major Events
2021/10/28	與兆豐產險公司於台北市西門町舉辦公益捐血活動 Co-organizing a blood donation event in Ximending of Taipei City with Chung Kuo Insurance.
2021/11	合格評估人員第 95-106 期線上複訓 Conducting the 95th to 106th (Online) Retraining Program for Qualified Adjusters.
2021/11/3	台南市建築師 / 專業技師講習會 Attending Workshop for Architects/Professional Engineers in Tainan City.
2021/11/4	理賠機制模擬演練 - 頒獎典禮 Conducting claim settlement simulation drill-award ceremony.
2021/11/5	建置電腦機房不斷電系統示警偵測、獨立溫度控制（溫控系統）、漏水設備示警機制 Adding a warning detection system with uninterruptible power supply, an independent temperature control system (thermoregulator) and a water leak notification system in the server rooms.
2021/11/20	電腦系統異地備援第二次演練 Conducting the 2st Drill on IT Remote Backup System.
2021/11/24	建置本基金資料庫稽核系統 Building the TREIF Database Auditing System.
2021/12/3	嘉義縣建築師 / 專業技師講習會 Attending Workshop for Architects/Professional Engineers in Chiayi County.
2021/12/7~12/10	赴富邦產險公司進行宣導活動 Holding a business promotion event in Fubon Insurance Company.
2021/12/16	進駐人員第 15 期新訓 Conducting the 15th Training Program for Stationed Personnel.
2021/12/17	赴 2021 台灣災害管理研討會進行宣傳活動 Attending the 2021 Conference of the Disaster Management Society of Taiwan to promote the insurance.
2021/12/20	完成網站安全弱點掃描、系統滲透測試、社交工程演練及 DDoS 通報演練 Completing website vulnerability scan, system penetration testing, social engineering drills and DDoS reporting drills.
2021/12/21	完成住宅地震保險共保組織合約完 2022 年續約 Completing the 2022 Residential Earthquake Insurance Co-insurance contract renewals.
2021/12/22	合格評估人員第 71 期新訓 Conducting the 71st Qualified Adjuster Training Program.
2021/12/28	取得本基金官方網站無障礙 AA 標章 The TREIF website meeting the AA Conformance Level for Web Content Accessibility.
2021/12/30	南投縣建築師 / 專業技師講習會 Attending Workshop for Architects/Professional Engineers in Nantou County.




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主題：安居樂業

設計理念：此款以近年廣受國內外歡迎的「2.5D」為設計構想，透過視角的轉換將平面立體化，打造數位互動的情境區塊，賦予年報嶄新風格，並以大地色系搭配繽紛多元的小色塊點綴，加以凸顯穩定和繁榮生活，在地質變動與城市發展取得各自的平衡，而因為住宅地震保險基金的存在，使得民眾在生活中的不確定性有了更多保障。