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## 20th Anniversary of TREIF 住宅地震保險建制 20 週年特輯



## 住宅地震保險建制20週年特輯

921 集集大地震造成全國嚴重的人員傷亡及財產損失，財政部為強化運用保險機制分攤重大天然災害風險，以保障民眾財產安全，增修保險法，作為啟動住宅地震保險制度之法源依據；並在90年11月發布施行「住宅地震保險共保及危險承擔機制實施辦法」、「財團法人住宅地震保險基金管理辦法」以及「財團法人住宅地震保險基金捐助章程」，我國住宅地震基本保險制度終能正式施行。

為詳實記錄過往20年本保險制度實施情形，本基金編撰「住宅地震保險建制20週年特刊」，邀請主管機關長官、專家學者、國內外先進等分別執筆「祝賀與期許」及「推薦序」，並由本基金同仁完整記錄「建制過程」、「變革發展」、「實施績效」，暨各界長官及先進之期許內容編撰「未來展望」單元，擘劃本基金未來發展藍圖。

### ■ 建制過程

本保險制度自91年4月1日成立，制度參考國外住宅地震保險制度設計，迄111年4月1日已滿20週年。地震保險基金自95年7月獨立運作以後，已成為本保險的中樞組織，既是住宅地震基本保險的共保、再保的經營管理者，亦負責承擔各產物保險公司本保險100%再保分出之危險，並將該風險承擔與分散。



## 20th Anniversary of TREIP

Given the losses caused nationally by the earthquake that struck Chi-Chi on September 21, 1999, the Ministry of Finance (MOF) took actions to strengthen the insurance mechanism to spread risks from major natural disasters and to protect the properties of the public, amending the Insurance Act to serve as a legal basis for activating the residential earthquake insurance system. With the "Enforcement Rules for Coinsurance and Risk Assumption Mechanism of Residential Earthquake Insurance", "Regulations Governing Taiwan Residential Earthquake Insurance Fund", and "The Charter of Endowment of Taiwan Residential Earthquake Insurance Fund" promulgated in November 2001, Taiwan's basic residential earthquake insurance mechanism was finally in operation.

To chronicle the implementation of Taiwan Residential Earthquake Insurance Program (TREIP) for the past two decades, Taiwan Residential Earthquake Insurance Fund (TREIF) has compiled a special edition titled "20th Anniversary of TREIP", with the contents "Congratulation messages and well wishes" and "Prefaces" written by chiefs of the competent authorities, scholars and domestic and overseas experts. The "Establishment", "Transformation and Development", and "Performance" chapters were prepared by TREIF staff, and the "Prospects" chapter was authored by professionals from various fields, offering a blueprint for the future development of TREIF.

### ■ Establishment

Established on April 1, 2002 and referred to reputable residential earthquake insurance programs in the world, TREIP entered its 20th year on April 1, 2022. Having been operating independently since July 2006, TREIF has become the pivotal organization of the Program. While assuming 100% of risks ceded from non-life insurers, TREIF also managing the Coinsurance Pool and the reinsurance arrangement, taking both roles of risk assumption and risk transfer for the Program.



2022.08.30 公益捐血活動捐贈1000份捐血袋儀式(本基金總經理何以(右三)、產險公會秘書長沙克興(右二)、臺北捐血中心企劃課課長劉俊宏(左三))



## ■ 變革發展

### ◆ 承保作業-擴大本保險保障並調降保費

91年4月本保險於開辦時，係透過風險評估模型之計算及參考全國房屋之平均重置成本，擬定保險費為新臺幣1,459元、保險金額為新臺幣120萬元及臨時住宿費用為新臺幣18萬元。為使民眾能有公平合理的負擔，並考量物價水準及建築物重置成本逐年攀升等因素，本保險持續進行風險費率合理性之評估。

96年1月為因應93年12月南亞大地震之發生，將本保險承保範圍擴大納入因地震引起之海嘯、海潮高漲及洪水所致房屋全損。

98年1月將一次地震事故之認定期間由72小時延長為168小時。

98年4月每年本保險保費由新臺幣1,459元調降為新臺幣1,350元。

101年1月保險金額由新臺幣120萬元調高至新臺幣150萬元，臨時住宿費用由新臺幣18萬元調高至新臺幣20萬元。

	91年4月	96年1月	98年1月	98年4月	101年1月
事故認定期間 (小時)	72	72	168 ↑	168	168
保費 (元)	1,459	1,459	1,459	1,350 ↓	1,350
保險金額 (萬元)	120	120	120	120	150 ↑
臨時住宿費用 (萬元)	18	18	18	18	20 ↑
本保險承保範圍	—	↑ 納入因地震引起之海嘯、海潮高漲及洪水所致房屋全損	—	—	—

## ■ Transformation and Development

### ◆ Underwriting Operations- Coverage Expansion and Premium Reduction

When TREIP was first operated in April 2002, the flat premium was NT\$1,459, with a maximum sum insured of NT\$1.2 million and a maximum contingent living expense of NT\$180,000, which were determined based on calculations from a risk assessment model and the average replacement cost at the time. To provide reasonably and fairly priced insurance to the public and to address rising prices and replacement costs, TREIF continues to evaluate the fairness of risk premium.

In response to the earthquake that struck South Asia in December 2004, TREIF extended the insurance coverage to include total losses caused by earthquake-induced tsunami, sea surge and flooding in January 2007.

In January 2009, the time limit of an earthquake event was extended from 72 hours to 168 hours.

In April 2009, the annual flat premium was reduced from NT\$1,459 to NT\$1,350.

In January 2012, the maximum sum insured was raised from NT\$1.2 million to NT\$1.5 million, and the maximum contingent living expense increased from NT\$180,000 to NT\$200,000.

	April 2002	January 2007	January 2009	April 2009	January 2012
Time limit	72	72	168 ↑	168	168
Premium (hr)	1,459	1,459	1,459	1,350 ↓	1,350
Sum insured (million NT\$)	1.2	1.2	1.2	1.2	1.5 ↑
Contingent living expense (thousand NT\$)	180	180	180	180	200 ↑
TREIF coverage	—	↑ Coverage was extended to include total losses caused by earthquake-induced tsunami, sea surge and flooding.	—	—	—



◆ 理賠作業-修正本保險全損評定及鑑定基準

因地震引起之土壤液化影響導致住宅建築物毀損並無明確之理賠標準，爰參考國內、外有關地震引致土壤液化造成建築物損壞之相關研究及住宅地震保險理賠基準、105年0206臺南地震及107年0206花蓮地震理賠處理實務經驗，於111年修正「住宅地震保險全損評定及鑑定基準」。

- (1) 修正地震引致土壤液化造成本保險第一～三類型住宅建築物全損定義。
  - a. 「不堪居住必須拆除重建」定義，新增：建築物最大沉陷量（建築物範圍內所有沉陷量中經量測之最大值）為三十公分以上。
  - b. 「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」定義，新增：建築物整體傾斜率為六十分之一以上且建築物最大沉陷量為十公分以上。
- (2) 修正住宅地震保險建築物損失評估表。（修正損失評估表一～四）：
  - a. 新增建築物災損因土壤液化之現地檢測與調查項目。
  - b. 修正大地工程受損影響中關於建築物沉陷量之填寫資料。
  - c. 新增建築物災損因土壤液化之損失評估與全損認定標準。
  - d. 配合本保險複評審查機制作業規範修正，修改損失需經複評審查機制認定範圍。
- (3) 為明確判斷建築物損壞因素，於「四、補充說明」及「五、相關照片」項目中，新增關於土壤液化量測之相關說明與量測項目。

本工作推出		建築物傾斜率(角度)			
		≥ 1/30	≥ 1/60 ~ <1/30	≥ 1/150 ~ <1/60	<1/150
		( ≥ 1.91 度)	( ≥ 0.95 ~ <1.91 度)	( ≥ 0.38 ~ <0.95 度)	(<0.38 度)
建築物沉陷量	≥ 30 公分	理賠	理賠	理賠	理賠
	≥ 10 ~ <30 公分	理賠	理賠	專業鑑定	專業鑑定
	<10 公分	理賠	專業鑑定	專業鑑定	不予理賠

◆ Claim settlement operation – Revised “Criteria for Total Loss Assessment and Determination in TREIF”

To address a shortage from existing claim settlement standards for losses caused by soil liquefaction, in 2022 TREIF revised the “Criteria for Total Loss Assessment”, based on the relevant researches done domestically and internationally, and the experience from Tainan and Hualien earthquakes in 2016 and 2018.

- (1) Revised definitions of Types I-III total loss of residential buildings caused by earthquake-induced soil liquefaction.
  - a. The following was added to the definition of “buildings that are uninhabitable and in need of demolition and rebuilding”: A maximum building settlement (the maximum measured value within the building) of more than 30 centimeters.
  - b. The following was added to the definition of “buildings that could be inhabitable after repairing and the repairing cost of which equals to or exceeds 50% of the replacement cost at the time when the insured risk occurs”: an overall tilt rate is higher than one sixtieth while a maximum settlement is more than 10 centimeters.
- (2) Revised Loss Assessment Forms for Insured Buildings. (Revised Forms I-IV):
  - a. Adding new items for on-site inspection and investigation of buildings damaged by soil liquefaction;
  - b. Revising the information requirements for building settlement in the geotechnical engineering assessment;
  - c. Adding loss assessment and total loss determination criteria for buildings damaged by soil liquefaction;
  - d. Revising the scope of loss that requires review, in accordance with the revised guidelines of the reappraisal mechanism of TRIEP.
- (3) To effectively determine the causes of damages in buildings, TREIF added instructions for soil liquefaction measurement and items for measurement to “Chapter IV. Supplementary Description” and “Chapter V. Photos”.

Summary by TREIF		Tilt Rate (degree)			
		≥ 1/30	≥ 1/60 ~ <1/30	≥ 1/150 ~ <1/60	<1/150
		( ≥ 1.91degree)	( ≥ 0.95 ~ <1.91degree)	( ≥ 0.38 ~ <0.95 degree)	(<0.38 degree)
Building Settlement	≥ 30 cm	Claim payment granted	Claim payment granted	Claim payment granted	Claim payment granted
	≥ 10 ~ <30 cm	Claim payment granted	Claim payment granted	Pending for professional assessment	Pending for professional assessment
	<10 cm	Claim payment granted	Pending for professional assessment	Pending for professional assessment	Claim denied



### ◆ 危險分散機制架構-檢討並調整危險分散機制總承擔限額與各層承擔限額

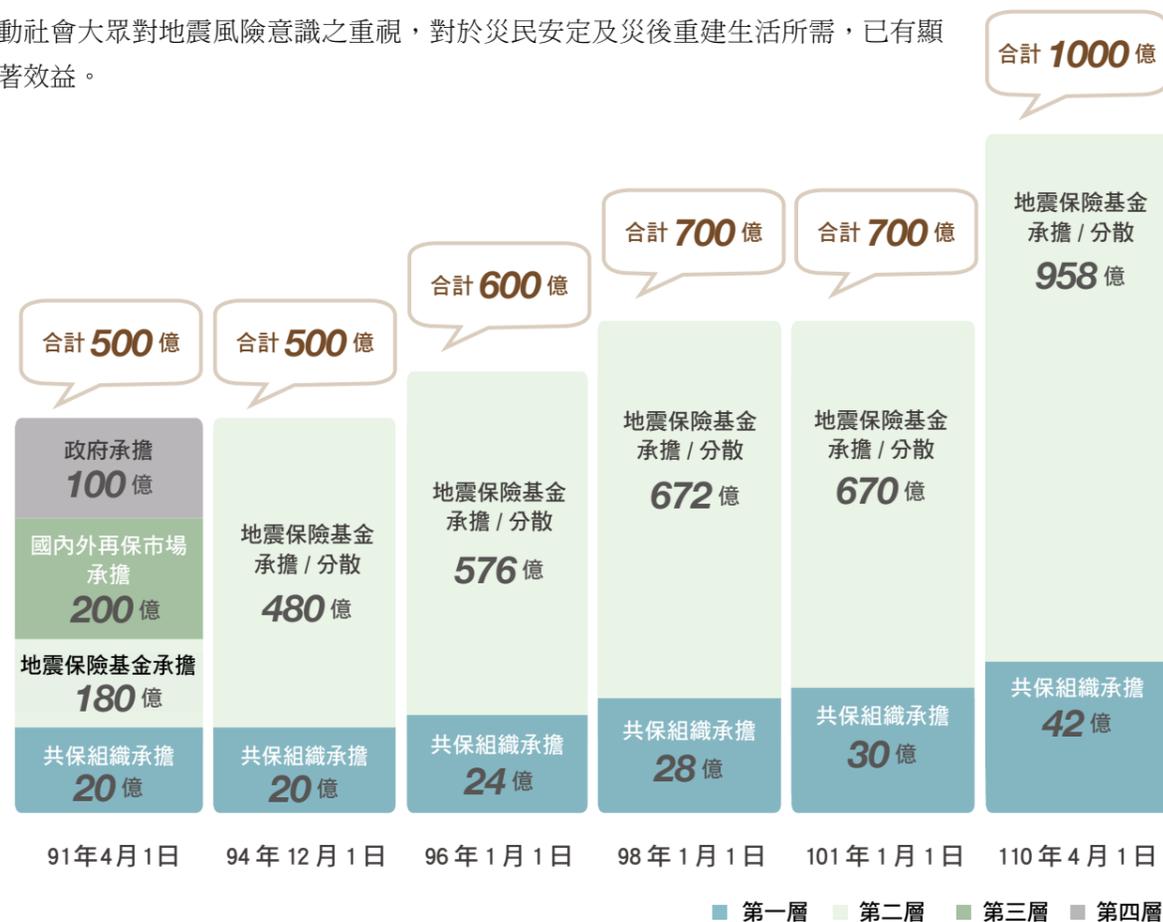
本保險危險分散機制將住宅地震保險危險承擔機制訂為分層消納方式，第一層由國內保險業以共保方式先行承擔一部分住宅地震危險，超過一定之額度後進入第二層，由地震保險基金承擔或由政府或國內、外再保險市場、資本市場等主管機關建立之分層分散機制以予承受地震風險。

本保險制度自實施20年以來，隨著消費者風險意識逐漸提高與本保險投保率穩定增加，因投保率持續提高，累積風險亦相對增加，本保險危險分散機制亦需定期持續檢視其適足性，並借鏡其他國家住宅地震保險制度，以作為機制調整之參考。配合投保率之逐年提高，住宅地震基本保險危險分散機制之總承擔限額及各層承擔限額迄今共歷經6次調整。

### ■ 實施績效

#### ◆ 逐年提高本保險投保率

88年921地震前，當時民眾對於地震之風險意識普遍不高，爰住宅附加投保地震保險之比率僅為0.2%。自91年4月本保險開辦以來，每年以穩定之速度成長，已接近或超過其他實施住宅地震保險制度多年的國家，可見本保險制度已帶動社會大眾對地震風險意識之重視，對於災民安定及災後重建生活所需，已有顯著效益。



### ◆ Risk Spreading Mechanism Framework - Reviewing and Adjusting the Total Risk Assumption Limit of the Mechanism and the Limit for Each Tier of the Mechanism

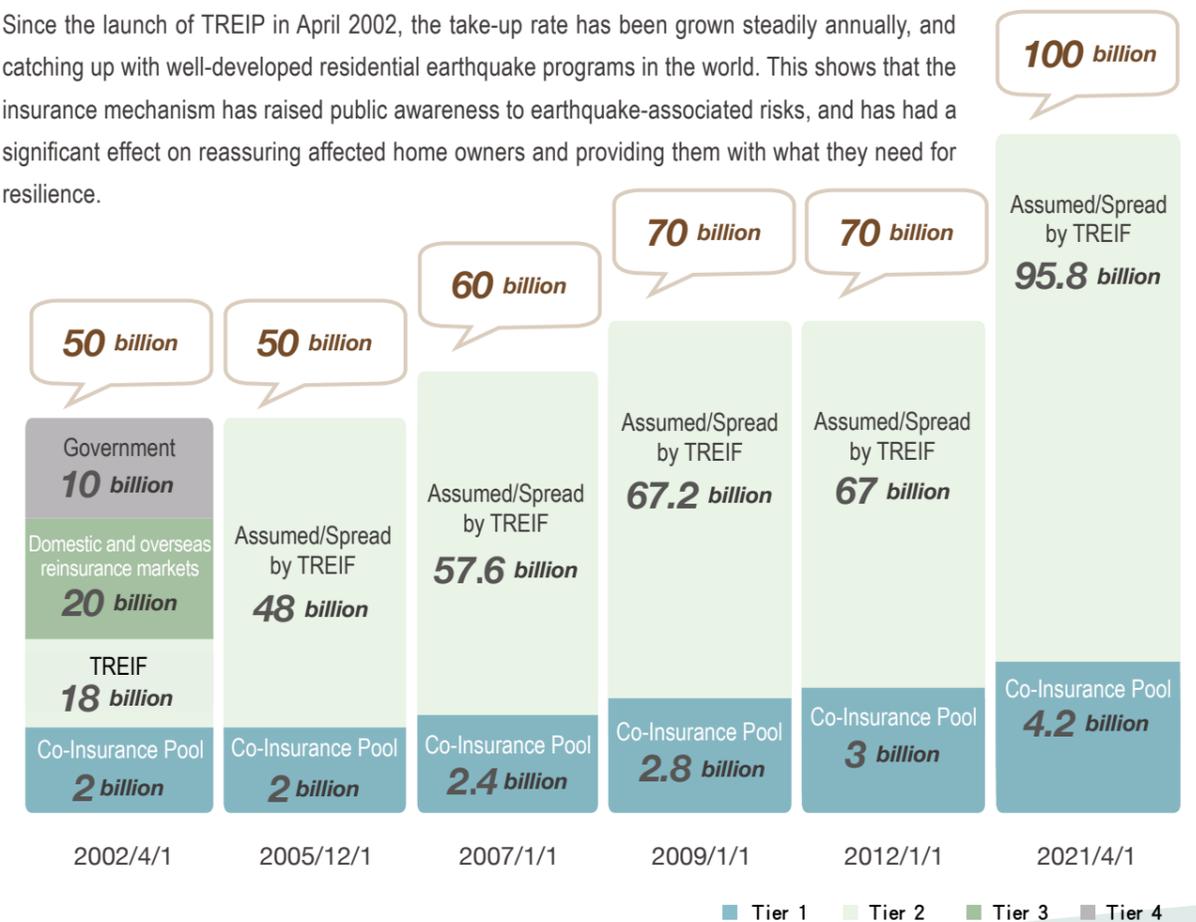
The risk spreading mechanism is a tiered approach for TREIF risk assumption: 1) In the first tier, a portion of the risks are assumed by domestic insurers in the form of coinsurance; and 2) in the second tier, risks exceeding a certain amount are assumed by TREIF or the government, or through the mechanism created by the competent authorities, transferring the risks to domestic or overseas reinsurance markets or to capital markets.

With a stronger residential risk awareness from the public over the past two decades, a steady increased take-up rate and risks accumulation were reflected in the Program. The increase making it imperative for TREIF to review the risk spreading mechanism for its fund adequacy and provide suggestions to the competent authority with mechanism modification. To keep up with rising take-up rates, the total risk assumption limit and limit for each tier of the risk spreading mechanism have undergone six times of modification.

### ■ Performance

#### ◆ Higher Take-Up Rate by the Year

Prior to the Chi-Chi earthquake in 1999, public awareness of earthquake-associated risks was relatively low, only 0.2% of the buildings were insured against earthquake damages. Since the launch of TREIF in April 2002, the take-up rate has been grown steadily annually, and catching up with well-developed residential earthquake programs in the world. This shows that the insurance mechanism has raised public awareness to earthquake-associated risks, and has had a significant effect on reassuring affected home owners and providing them with what they need for resilience.





◆ 加速累積各種準備金增加承擔責任

為因應可能發生的巨額地震保險理賠，地震保險基金應累積足夠的準備金，以避免發生累積之準備金不足以支付應攤付之賠款，而需向主管機關申請由國庫擔保貸款之情形。截至110年12月，地震保險基金累計提存特別準備金為新臺幣348億元，未滿期保費準備為新臺幣16.1億元，預留調整準備為新臺幣8.7億元，信用風險準備為新臺幣5億元，共保組織累計提存特別準備金新臺幣78.4億元，未滿期保費準備為新臺幣3.2億元，各種準備金之累積餘額達新臺幣459.4億元。

◆ 可運用資金規模逐年成長

本基金為本保險之中樞組織，資金運用係綜合考量本基金之政策性質及震災賠付需求，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，本風險分散原則作最妥適之配置，並依據主管機關訂定之管理辦法規定審慎投資。本基金之資金主要存放於國內銀行存款及購買信用評等較佳之債券等，亦配合金管會政策投資台股ETF，增加資金運用之多元性。

本基金自91年成立以來，可運用資金總額持續成長，截至110年12月底已達新臺幣418.5億元，其中銀行存款（含外匯存款）新臺幣61.8億元，政府債券新臺幣85.8億元，金融債券新臺幣151.8億元，公司債新臺幣118.9億元，證券（台股ETF）新臺幣2,084萬元，近三年之平均資金收益率為1.244%。

◆ Accelerating the Accumulation of Various Reserves to Assume More Liabilities

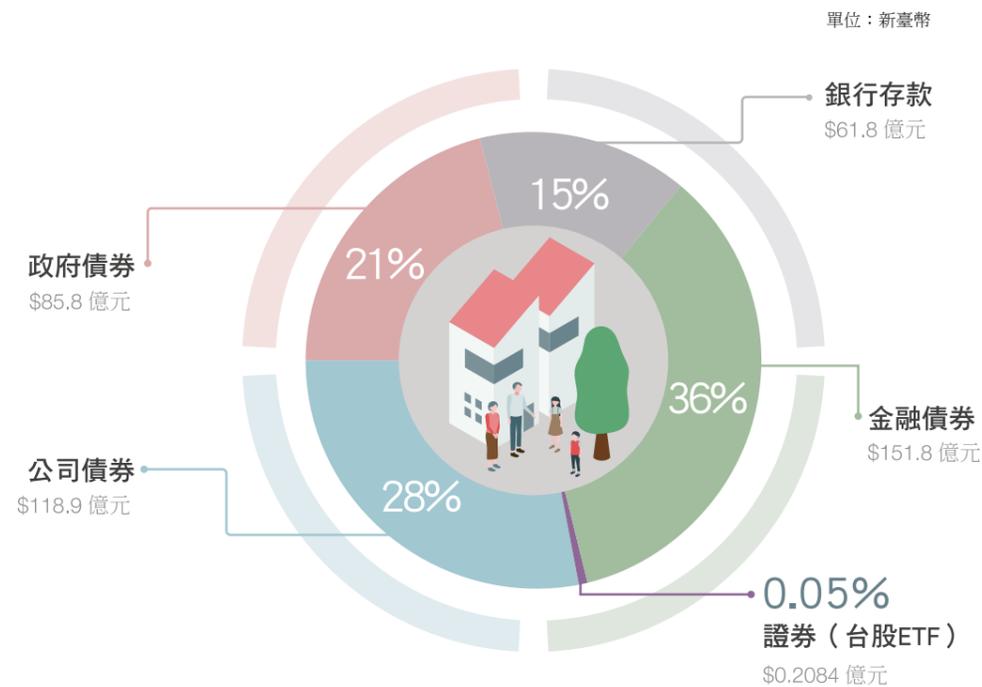
To prepare for the possibility of paying large sums of claims, TREIF is obligated to maintain sufficient reserves to avoid having to apply for a National Treasury-guaranteed loan from the competent authorities. As of December 2021, TREIF had a cumulative special reserve of NT\$34.8 billion, an unearned premium reserve of NT\$1.61 billion, a reserve against adjustment of premiums for risk spread on reinsurance or capital markets at the amount of NT\$0.87 billion, and a credit risk reserve NT\$0.5 billion. The Co-Insurance Pool had a special reserve of NT\$7.84 billion and an unearned premium reserve of NT\$0.32 billion. Total reserves reached NT\$45.94 billion.

◆ Enlarging Investment Portfolio by the Year

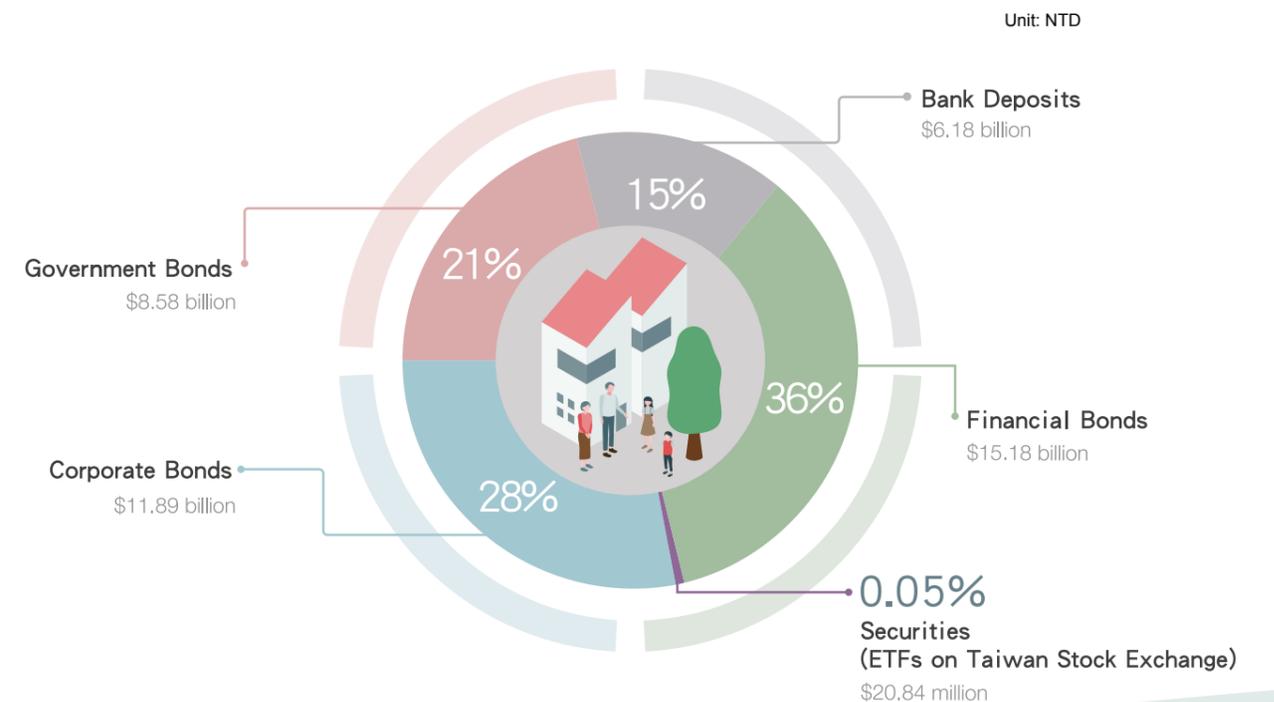
As the pivotal organization of TREIP, TREIF prioritizes safety in fund utilization, as the insurance is statutory in nature and there is the need for financing claim payment. TREIF makes the most appropriate asset allocation based on risk diversification to optimize liquidity and profitability of the underlying investments and invests with discretion in compliance with regulations by the competent authorities. Besides depositing the funds in domestic banks and owning bonds with relatively high credit ratings, TREIF also invests in ETFs with domestic component securities on the TWSE, cooperate with FSC's policy, to further diversify capital utilization.

TREIF's investment portfolio has been growing since its inception in 2002. As of the end of December 2021, the total available funds had reached NT\$41.85 billion, with NT\$6.18 billion in bank deposits (including foreign currency-denominated deposits), NT\$8.58 billion in government bonds, NT\$15.18 billion in financial bonds, NT\$11.89 billion in corporate bonds, and NT\$20.84 million in securities (ETFs with domestic component securities on the TWSE). The average return on capital in recent three years was 1.244%.

2021 年可運用資金配置

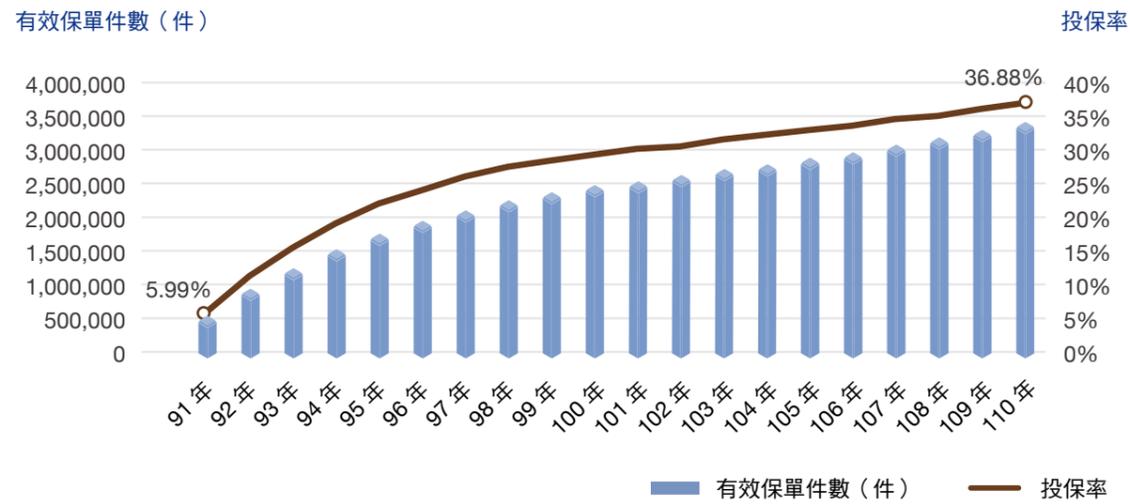


2021 Investment Portfolio

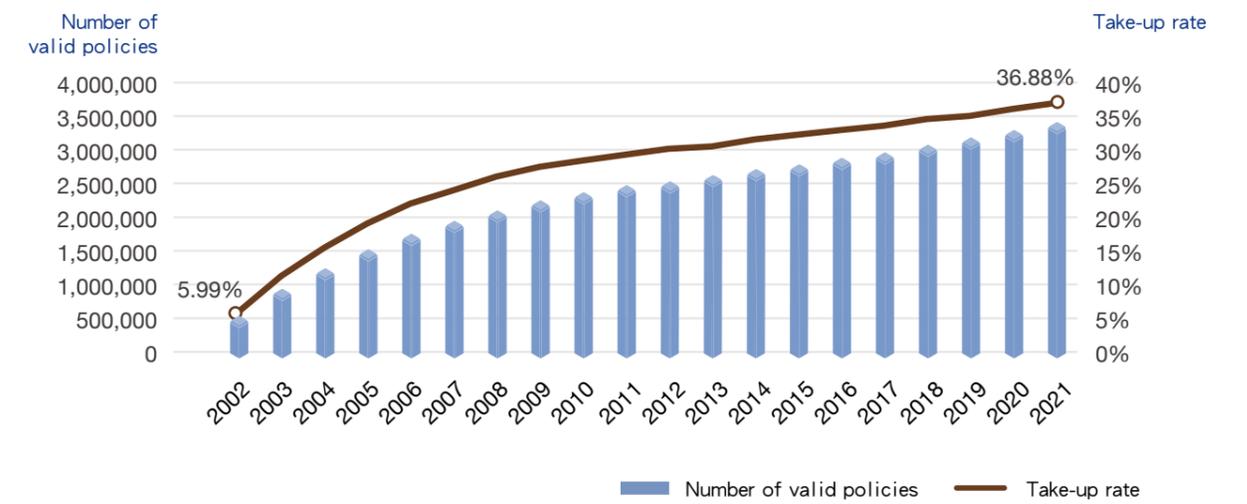




本保險有效保單件數及歷年投保率列表



Number of valid policies and take-up rate over the years



年度	有效保單件數 (件)	投保率
91年	455,498	5.99%
92年	859,213	11.31%
93年	1,173,082	15.44%
94年	1,447,545	19.05%
95年	1,672,043	22.00%
96年	1,872,195	24.00%
97年	2,029,369	26.02%
98年	2,168,528	27.45%
99年	2,294,738	28.41%
100年	2,390,202	29.27%
101年	2,459,152	30.11%
102年	2,553,337	30.50%
103年	2,637,811	31.50%
104年	2,707,256	32.19%
105年	2,795,766	32.92%
106年	2,885,973	33.55%
107年	3,002,475	34.53%
108年	3,102,381	35.01%
109年	3,225,006	36.04%
110年	3,337,681	36.88%

Year	Number of valid policies	Take-up rate
2002	455,498	5.99%
2003	859,213	11.31%
2004	1,173,082	15.44%
2005	1,447,545	19.05%
2006	1,672,043	22.00%
2007	1,872,195	24.00%
2008	2,029,369	26.02%
2009	2,168,528	27.45%
2010	2,294,738	28.41%
2011	2,390,202	29.27%
2012	2,459,152	30.11%
2013	2,553,337	30.50%
2014	2,637,811	31.50%
2015	2,707,256	32.19%
2016	2,795,766	32.92%
2017	2,885,973	33.55%
2018	3,002,475	34.53%
2019	3,102,381	35.01%
2020	3,225,006	36.04%
2021	3,337,681	36.88%



## 設立緣起

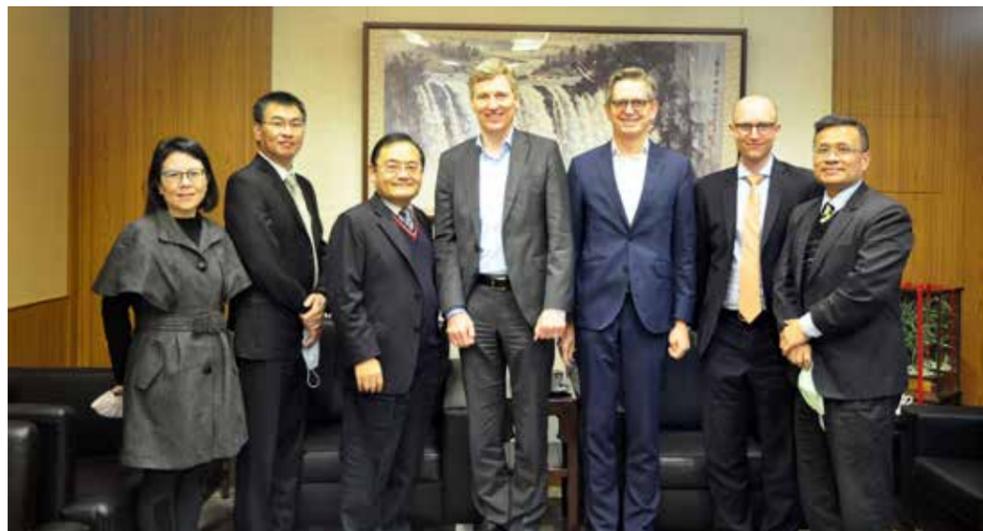
1999年9月21日發生於南投集集芮氏規模7.3的大地震（又稱921集集地震），舉國傷痛難忘。政府為建立地震保險，隨即於1999年底提出「保險法部份條文修正草案」，增訂保險法第一三八條之一，明訂保險業應承保住宅地震危險，並納入建立地震危險承擔機制之規定。保險法修正條文於2001年7月9日公布，我國政策性住宅地震保險制度之於焉建立。

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。

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。



2022.12.09 慕尼黑再保公司來訪本基金合照 (右四)Munich Re Dr. Tobias Farny (左三)本基金何以總經理

## 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.

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 “Implementation Regulations



2022.10.21 第十五屆風險管理研討會行政院災害防救辦公室王怡文副主任

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

2008年12月30日主管機關修正發布「住宅地震保險危險分散機制實施辦法」，將住宅地震保險

危險分散機制危險承擔限額自2009年起提高至新臺幣700億元。2012年1月1日起，住宅地震基本保險之保險金額調高為最高新臺幣150萬元，臨時住宿費用調高為新臺幣20萬元，費率仍為新臺幣1,350元。本保險保單條款中關於「地震」之定義修正為：我國或其他國家之地震觀測主管機關觀測並記錄之自然地震，以擴大因海嘯致本保險住宅建築物遭受損壞之保障範圍。另「全損」定義修正為：「全損」係指符合下列情事之一者：一、經政府機關通知拆除、命令拆除或逕予拆除；或二、經本保險合格評估人員評定、或經建築師公會或結構、土木、大地等技師公會鑑定為不堪居住必須拆除重建、或非經修復不適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。

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。



2022.10.21 第十五屆風險管理研討會主會場背板



2022.10.21 第十五屆風險管理研討會 張玉輝前董事長致詞

for 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.



(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。

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 on March 12, 2021 adopted the following measures 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.

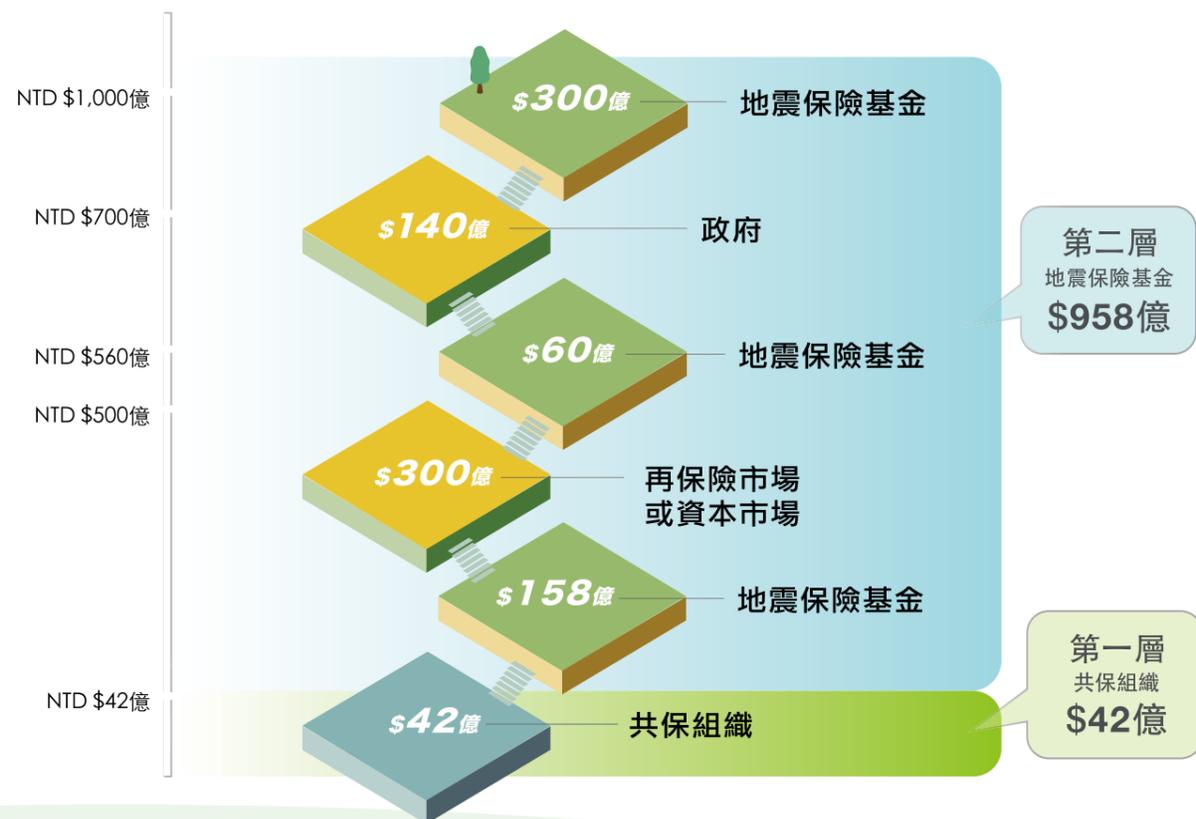
Tier 2: NTD95.8 billion shall be assumed by TREIF. This portion of the risk should be assumed or spread in the following manner :

(1) The portion equal and up to NTD 51.8 billion, and the portion over NTD 65.8 billion up to NTD 95.8 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 NTD 51.8 billion and up to NTD 65.8 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.

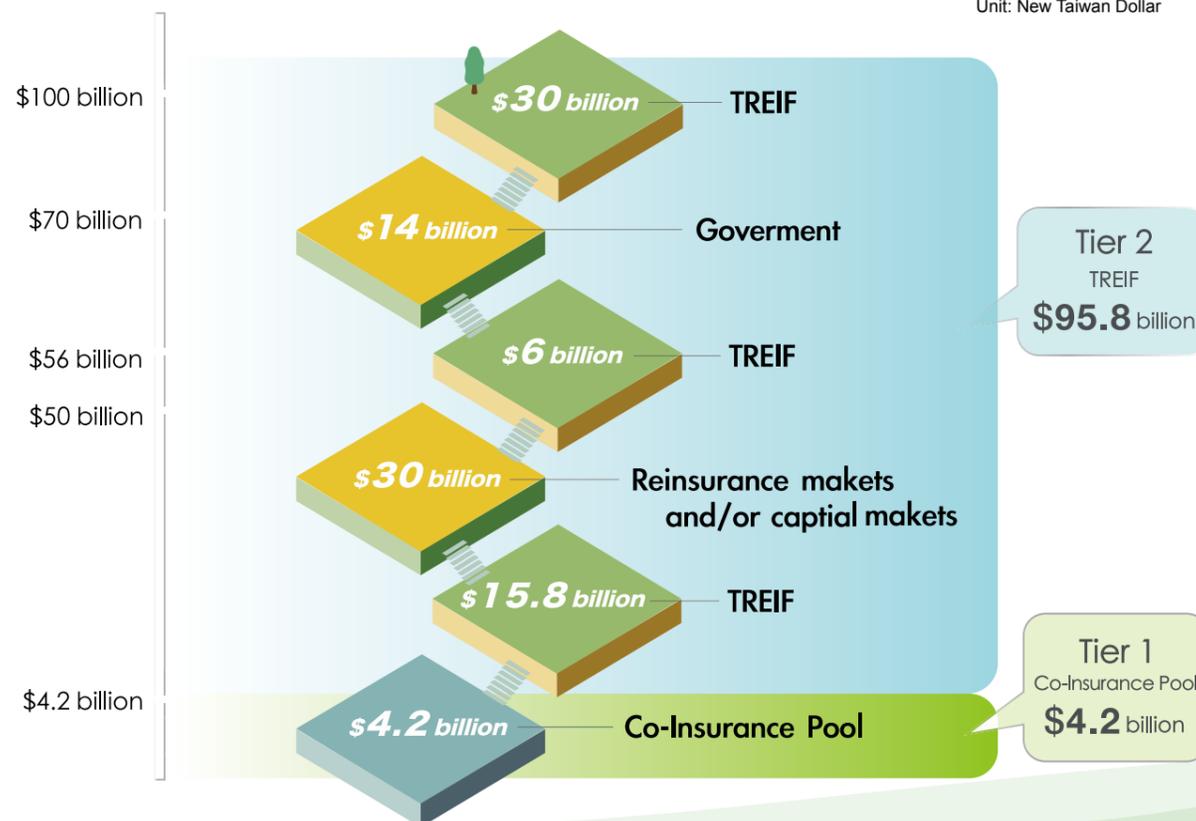
現行實施危險分散機制架構

單位：新臺幣仟元



Structure of the current Risk Spreading Mechanism

Unit: New Taiwan Dollar





## 運作中樞與業務範圍

### ■ 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。



2022.08.30 本基金全體同仁與20周年大事紀形象牆合影(本基金總經理何以中)

## Who we are and What we do

### ■ 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 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 a 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.

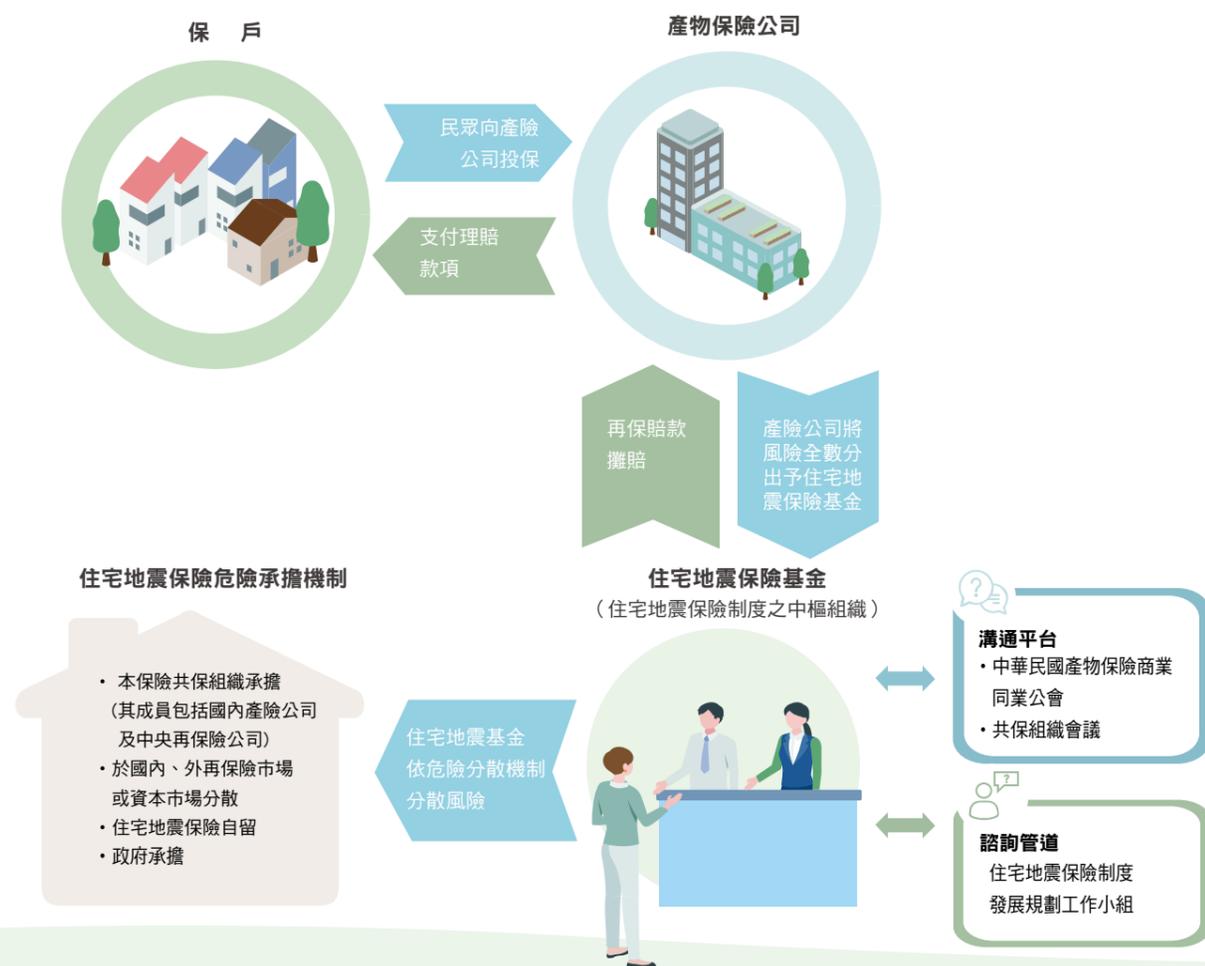


## ■ 業務範圍

依「財團法人住宅地震保險基金捐助章程」第七條規定住宅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。

### 住宅地震基本保險制度之運作

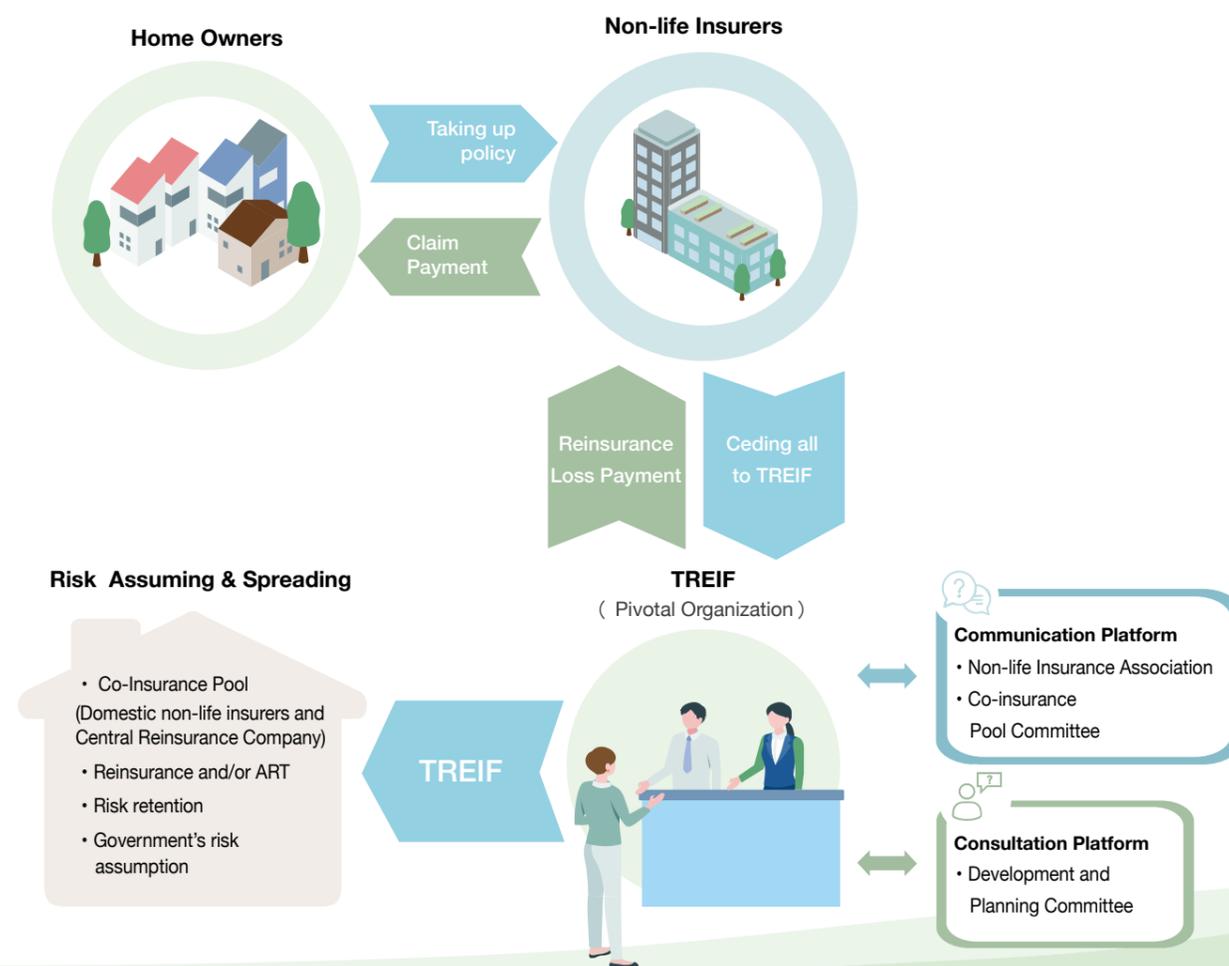


## ■ Scope of Business

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.

### Operation of TREIP

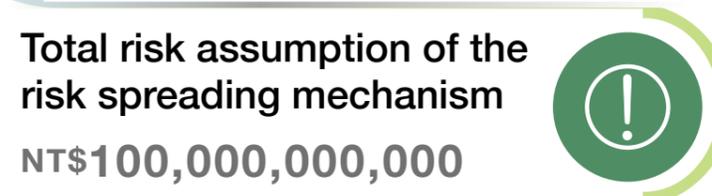
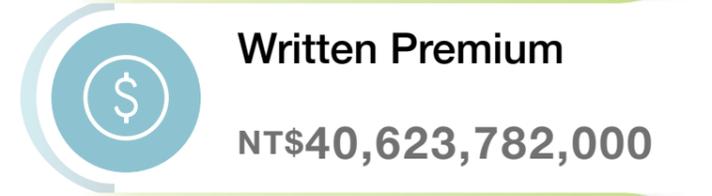
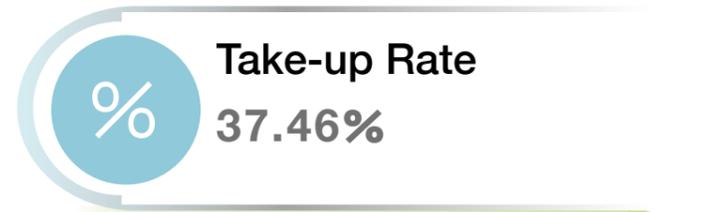




年度各項重要指標



2022 Key Figures





## 年度業務概況

### ■ 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2022年底止，有效保單件數約343萬件，以全國住宅總戶數9,123,305戶計算，投保率為37.46%，件數較前一年成長0.58%。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
2021	3,337,681	4,455,949
<b>2022</b>	<b>3,428,855</b>	<b>4,582,630</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。

## 2022 Business Overview

### ■ Underwriting Operation

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

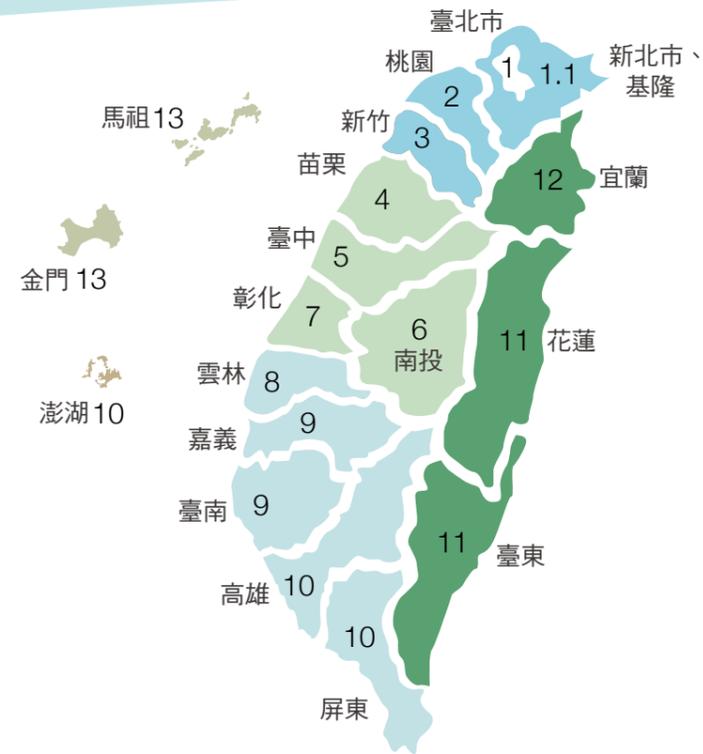
Since the launch of the residential earthquake insurance in 2002, it has experienced steady growth. At the end of 2022, the total policies in force reached 3.43 million, which accounted for 37.46% of the total national households of 9.12 million, up by 0.58% when compared with previous year. A more detailed 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 Income

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
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
2021	3,337,681	4,455,949
<b>2022</b>	<b>3,428,855</b>	<b>4,582,630</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.

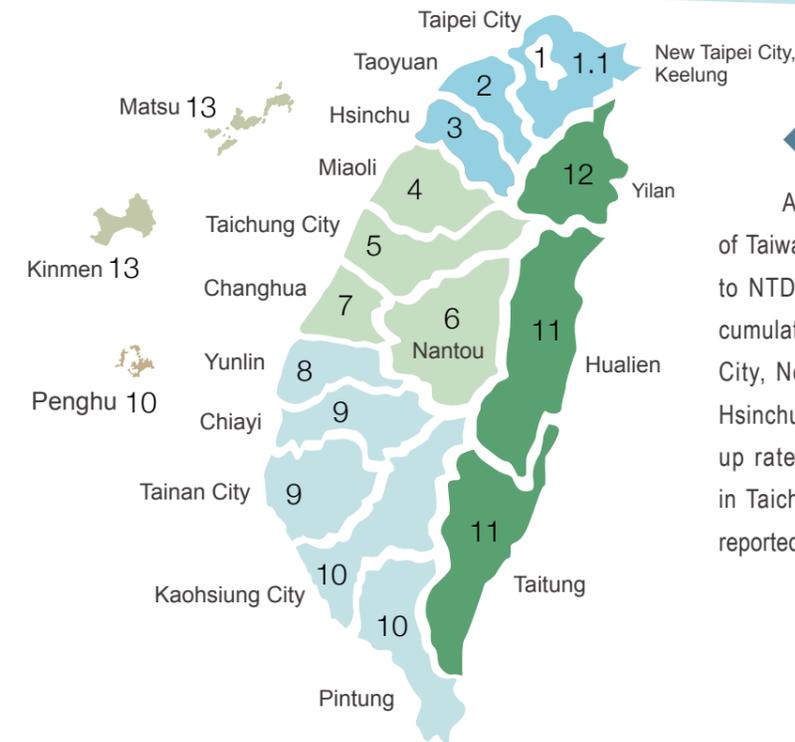


◆ 累積責任額及投保率

截至2022年12月31日止住宅地震保險全國累積責任額達新臺幣5兆7,359億元，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45.70%。

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	649,148,096,866	11.32%	391,463	960,263	40.77%
1.1 新北市、基隆	1,372,639,292,001	23.93%	817,219	1,891,000	43.22%
2 桃園	688,027,785,048	12.00%	408,572	902,272	45.28%
3 新竹	306,738,599,587	5.35%	183,280	401,024	45.70%
4 苗栗	101,675,542,114	1.77%	60,621	193,482	31.33%
5 臺中	769,612,561,466	13.42%	460,129	1,083,929	42.45%
6 南投	65,793,785,850	1.15%	39,529	174,252	22.68%
7 彰化	160,159,083,851	2.79%	95,276	423,066	22.52%
8 雲林	77,733,207,454	1.36%	46,236	228,851	20.20%
9 嘉義、臺南	528,629,629,792	9.22%	316,572	1,022,989	30.95%
10 高雄、屏東、澎湖	811,247,438,580	14.14%	486,645	1,453,526	33.48%
11 花蓮、臺東	92,194,166,465	1.61%	55,818	205,964	27.10%
12 宜蘭	101,646,208,265	1.77%	61,090	185,632	32.91%
13 金門、其他列嶼	10,606,891,070	0.18%	6,405	27,400	23.38%
合計	5,735,852,288,409	100.00%	3,428,855	9,153,650	37.46%



◆ Cumulative Liability & Insurance Take-Up Rate

As of December 31, 2022, the cumulative liability of Taiwan's residential earthquake insurance amounted to NTD 5.7359 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 45.70% was reported in Hsinchu.

Taiwan Residential Earthquake Insurance Cumulative Liability & Take-up Rates

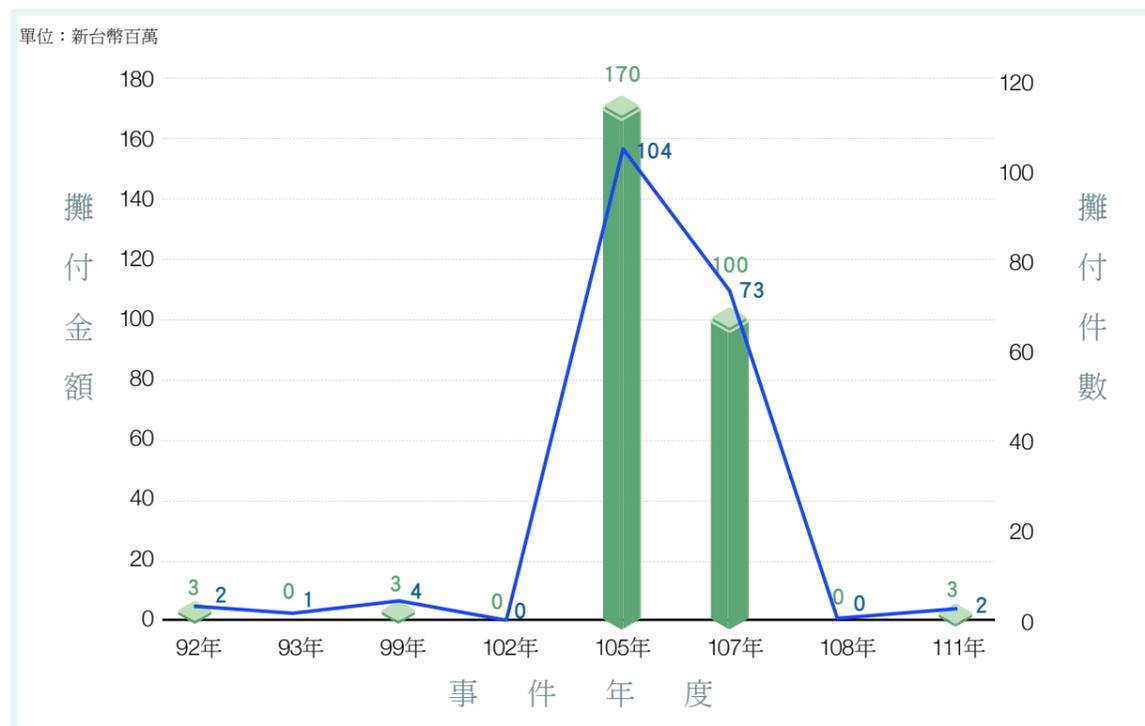
CRESTA Zone	Cumulative Liability (NTD)	Ratio (%)	Policies in Force	Households	Take-Up Rate(%)
1 Taipei City	649,148,096,866	11.32%	391,463	960,263	40.77%
1.1 New Taipei City, Keelung	1,372,639,292,001	23.93%	817,219	1,891,000	43.22%
2 Taoyuan	688,027,785,048	12.00%	408,572	902,272	45.28%
3 Hsinchu	306,738,599,587	5.35%	183,280	401,024	45.70%
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6 Nantou	65,793,785,850	1.15%	39,529	174,252	22.68%
7 Changhua	160,159,083,851	2.79%	95,276	423,066	22.52%
8 Yunlin	77,733,207,454	1.36%	46,236	228,851	20.20%
9 Chiayi, Tainan	528,629,629,792	9.22%	316,572	1,022,989	30.95%
10 Kaohsiung, Pintung, Penghu	811,247,438,580	14.14%	486,645	1,453,526	33.48%
11 Hualien, Taitung	92,194,166,465	1.61%	55,818	205,964	27.10%
12 Yilan	101,646,208,265	1.77%	61,090	185,632	32.91%
13 Kinmen and other isles	10,606,891,070	0.18%	6,405	27,400	23.38%
Total	5,735,852,288,409	100.00%	3,428,855	9,153,650	37.46%

◆ 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及業務稽查作業改善建議事項函報主管機關。

■ 理賠狀況及相關作業與訓練

歷年理賠統計圖表



◆ 辦理理賠機制模擬演練

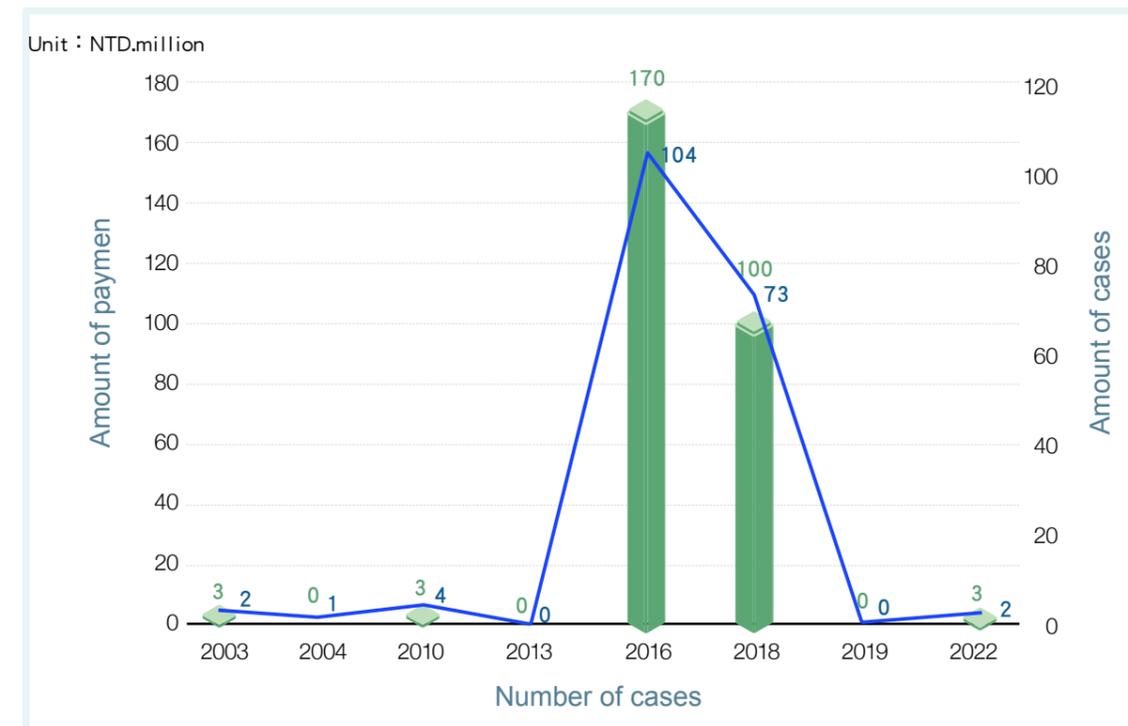
一、地震保險基金每年辦理理賠機制模擬演練，主要在協助各簽單公司相關人員熟悉住宅地震基本保險理賠作業，俾地震損害發生時能迅速自行動員其公司人員，正確且有效率地給付保險金予受災保戶，以發揮本政策性保險安撫人心之作用，簽單公司亦因善盡其企業社會責任進而提升其公司之無形商譽價值。

◆ 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 forms 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 submits audit reports containing audit opinions and non-conformities to the competent authority. Within the same year, TREIF reports on the progress of corrective actions taken in the same year by insurers and provides the competent authorities with suggestions for future improvement to the business operation.

■ Claims, its Operation and Trainings

Claims processed over the years



◆ Claim Simulation Drill

- TREIF holds a claim simulation drill every year. This aims at helping insurers to be familiarize 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 2022 claim simulation drill

To ensure that the relevant stakeholders are familiar with various claims procedures and that employees of underwriting companies are able to carry out the standard claim settlement procedures and join earthquake drills conducted by the Ministry of the Interior (MOI) on the National Disaster Prevention Day, TREIF has



## 地震災害事件實際模擬演練

情境狀況：假設臺灣北部山腳斷層錯動發生芮氏規模 6.9 地震

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>採用「住宅地震保險建築物損失評估全損認定 3D 電腦教學模組」分梯次由合格評估人員進行災損評定及系統操作演練</li> </ul>	第四階段
<p>模擬演練檢討會</p>	<ul style="list-style-type: none"> <li>檢討缺失及改善建議暨頒獎</li> <li>檢討會採線上視訊會議方式辦理</li> <li>合格評估人員災損建築物評定講評</li> <li>頒獎典禮採實體方式於臺北地區辦理</li> </ul>	

## Residential earthquake insurance simulation drill

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

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>A "3D Computerized Instruction Module for Total Loss Determination in Buildings with Residential Earthquake Insurance" was used by qualified adjusters to conduct simulated assessment of building damages in batches.</li> </ul>	Fourth Phase
<p>Post-drill review meeting</p>	<ul style="list-style-type: none"> <li>Review the drill to make plans for improvement and conduct awards ceremony.</li> <li>Review conducted virtually.</li> <li>Give feedback to qualified adjusters on their assessment of the disaster-damaged buildings.</li> <li>Conduct an offline awards ceremony in Taipei.</li> </ul>	



## 二、2022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，及確保各簽單公司人員能依照理賠標準作業等程序順利進行調度動員作業並配合內政部國家防災日大規模地震消防救災演練，將「平日、假日不定期之無預警通報、調度及回報等橫向聯繫機制測試」、「內政部國家防災日大規模地震消防救災演練」納入每年住宅地震保險理賠機制模擬演練中辦理。2022年度模擬演練業經主管機關、產險公會、壽險公會、簽單公司及本基金於臺北、新北、基隆及桃園四處災區聯合理賠服務中心辦理一系列情境演練，並配合內政部消防署國家防災日大規模地震消防救災演練於花蓮地區進行成立災區聯合理賠服務中心之演練。

- (1) 本年度模擬演練，納入防疫社交規範作法，以「減少人員群聚以避免感染機會」、「避免使用學校場地造成校園學生感染疑慮」為指導方針，特色如下：
  - 第二階段不定期無預警通報回報演練，受調度人員採實地報到演練。
  - 產、壽險公會派員進駐災區聯合理賠服務中心，提供產、壽險諮詢服務。
  - 採用「住宅地震保險建築物損失評估全損認定3D電腦教學模組」分梯次進行合格評估人員模擬災損之評定演練。
- (2) 各情境狀況演練方式及重點摘要詳如第33頁：
- (3) 內政部國家防災日大規模地震消防救災演練，配合於花蓮避難收容處所搭設服務站，辦理民眾理賠相關事宜。
- (4) 本年度分別於春節連續假期辦理北區不定期無預警調度及10月份辦理模擬演練北區無預警調度及模擬演練北區無預警調度實地報到測試。

## 三、各簽單公司及本基金於2022/8/10-2022/10/30分四階段演練：

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

## 四、於2022/11/24以視訊會議方式舉辦檢討會，完成向與會者簡報，並於2022/12/01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：

- (1) 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。
- (2) 本年度辦理模擬演練通報回報、實地報到演練及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。

included “unscheduled testing of a cross-functional mechanism for emergency alerts, dispatchment, and reporting on weekdays and holidays” and an “earthquake drill conducted on the National Disaster Prevention Day by the MOI” to the annual claim settlement simulation drill for TREIF. The 2022 drill was jointly conducted by the competent authority, the Non-Life Insurance Association, the Life Insurance Association, underwriting companies and TREIF through setting up a series of scenario simulations in four Contingent Joint Claims Service Centers in disaster areas located in Taipei City, New Taipei City, Keelung and Taoyuan City, respectively. As part of the National Disaster Prevention Day drills conducted by the National Fire Agency of MOI, a drill to set up a Contingent Joint Claims Service Center was performed in Hualien.

- (1) This year, COVID-related social rules were introduced to the simulation drill, guided by the principles of “lowering the risk of infection by limiting crowd size” and “keeping students safe by avoiding using school campuses to host the drills”, specifically,
    - Phase II was a drill on responding to unscheduled and unannounced notices, where dispatched personnel was required to report to duty on site.
    - Representatives from both the Non-Life Insurance Association and the Life Insurance Association were present at the Contingent Joint Claims Service Centers in disaster areas to provide consultation services.
    - A “3D Computerized Instruction Module for Total Loss Determination in Buildings with Residential Earthquake Insurance” was used by qualified adjusters to conduct simulated assessment of building damages in batches.
  - (2) The simulation exercise approach for each scenarios and the key summary were reference as Page 34:
  - (3) As part of the large-scale earthquake drill held on the National Disaster Prevention Day by the MOI, TREIF set up a service station at the Hualien Shelter to process simulated claims.
  - (4) This year, an unscheduled and unannounced dispatchment was conducted in the North District during the Spring Festival holiday, and a simulation exercise with unannounced dispatchment as well as a “report to duty on-site” test was conducted in the North District in October.
3. TREIF and the insurers conducted the simulation exercise in four phases during August 10 to Oct 30, 2022:
- (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 evaluation on site.
4. An online drill review meeting was held on October 27, 2021, when presentations were made to participants,



2022.12.01 模擬演練頒獎典禮

- (3) 第三階段合格評估人員及進駐人員報到比率達100%。
- (4) 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。
- (5) 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。
- (6) 本年度模擬演練配合內政部國家防災日大規模地震消防救災演練，業於2022/9/21配合內政部規劃完成實地演練作業。

#### ◆ 本基金與產、壽險公會共同設置災區聯合理賠服務中心之具體措施

為利地震災害發生時，能及時就近提供災區民眾有關本保險及產、壽險個人型保險諮詢服務之目的，爰參考本保險災區聯合理賠服務中心標準作業程序，與產、壽險公會共同訂定「地震保險基金暨產、壽險公會災區聯合理賠服務中心開設及運作之原則」，重點說明如下：

- 一、據點原則：設立於本保險於災區開設之災區聯合理賠服務中心。
- 二、數量原則：於每縣市災區聯合理賠服務中心中擇一成立「地震保險基金暨產、壽險公會災區聯合理賠服務中心」，提供災區民眾本保險投保情形查詢、理賠諮詢、接受報案、回覆案件處理進度等服務，及其他產、壽險個人型保單關於保險理賠之一般原則性諮詢服務。

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, TREIF held simulation drills on notice responding, reporting to duty on-site, and sending the information system outsent 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 Contingent Joint Claims Service Center in disaster areas, such as how to handle complaints filed by those of the insured who do not accept the preliminary assessment made by qualified adjusters, 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.
- (6) As part of a large-scale earthquake drill held by the MOI on the National Disaster Prevention Day, the field exercise of this year's simulation exercise was conducted on 2022/9/21, in line with the MOI's planning.

#### ◆ Measures for establishing Contingent Joint Claims Service Center in disaster areas operated jointly by TREIF, the Non-Life Insurance Association and the Life Insurance Association

To provide timely and locally accessible consultation services to homeowners in disaster areas regarding TREIF as well as life and non-life insurance, TREIF together with the Non-Life Insurance Association (NLIA) and the Life Insurance Association (LIA) formulated a "Guidelines for Establishment and Operation of Contingent Joint Claims Service Centers by TREIF, NLIA and LIA" based on TREIF's standard operating procedures for setting up joint claims service centers in disaster areas. Some of the highlights are as follows:

1. Location: The Center shares a site with the Contingent Joint Claims Service Center to be set up by TREIF in disaster areas.
2. Number of Sites: Of all the Joint Claims Service Centers in a given county or city, one will be selected as the site for a "Joint Claims Service Centers by TREIF, NLIA and LIA", to provide services such as answering inquiries about insurance coverage, claims consultation, receiving reports, and responding to update requests,



三、成立原則：經本保險理賠中樞小組決議成立後，由本基金邀請並通知產、壽險公會窗口報到地點及時間並由產、壽險公會派員進駐。

四、本保險理賠中樞小組視災情狀況及保戶出險情形已趨穩定時決議解散之。

五、產、壽險公會派員進駐災區聯合理賠服務中心相關費用，由產、壽險公會依其人事規則支付相關費用。

旨揭「地震保險基金暨產、壽險公會災區聯合理賠服務中心設置原則」業於2022/06/28以住保發字第11100000121號函報主管機關，並業於2022年度本保險理賠機制模擬演練中辦理演練。

#### ◆ 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。2022年新訓課程採實體課程方式辦理，複訓課程則採線上方式辦理，培訓合格評估人員新訓66人，複訓922人。

#### ◆ 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及複訓課程，並檢討修正訓練教材。2022年新訓課程採實體課程方式辦理，複訓課程則採線上方式辦理，培訓進駐人員新訓11人，複訓228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。2022年於臺北市、新北市、宜蘭縣、基隆市、雲林縣、苗栗縣、彰化縣及南投縣辦理8場專業技師及建築師講習會，共有650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。

as well as general consultation services on claims for life and non-life insurance.

3. Establishment: As soon as a resolution is made by the Core Team of its Claims Settlement Department, TREIF shall invite and notify the NLIA and LIA of the location and time of reporting, after which the two associations will send its staff members to the site.

4. Dissolvement to the Center will be called by the Core Team based on the loss development and when claims settlement begins to proceed smoothly.

5. Expenses incurred from personnel dispatchment shall be paid by the associations which the personnel belong to.

The "Guidelines for Establishment and Operation of Contingent Joint Claims Service Centers by TREIF, NLIA and LIA" was submitted to the competent authority on 2022/06/28 by Letter No. 11100000121, and a drill was conducted as part of TREIF's claim simulation drill in 2022.

#### ◆ Training for Qualified Adjusters

TREIF organizes recurrent sessions and training each year, so that more qualified adjusters could devote themselves to loss assessment. TREIF also reviews and modifies its training materials each year. The training includes presentations on insurance claim settlements, assessment methods on the damage level of buildings and loss criteria (including case studies). The training includes commentary with charters, hands-on practice, total loss determination, and introduction to the evaluation system. Such training aims at letting trainees familiarize with the claim settlement determinations and operations. In 2022, the training was conducted offline, while the recurrent training was conducted online, offering training to 66 new qualified adjusters and 922 incumbent qualified adjusters.

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

Qualified and experienced adjusters stationed at the claim settlement service center who are themselves familiar with the claim settlement procedures are able to quickly help stranded people apply for a settlement and provide related consultation services. Each year, TREIF provides training and recurrent training for personnel to be stationed at the Contingent Joint Claims Service Centers, and reviews the training textbooks, accordingly. In 2022, the training was conducted offline, while the recurrent training was conducted online, offering training to 11 new stationed personnel and 228 incumbent stationed personnel.

#### ◆ Professional 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 2022, a total of 8 professional engineer and architect workshops were held in Taipei City, New Taipei City, Yilan County, Keelung City, Yunlin County, Miaoli County, Changhua County and Nantou County. A total of 650 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.



2022.12.19 合格評估人員新訓課程北區第73期-2



2022.12.23 合格評估人員新訓課程北區第74期-1



## ■ 危險分散機制及再保安排

### ◆ 住宅地震保險危險分散機制檢討

2022年進行本保險保險費率結構檢討及危險分散機制承擔限額與架構之檢討，建議事項如下：

- 保險費率結構檢討：

為加速厚植本保險資金、反應模型不確定性及考量日後制度調整之變動保費彈性運用空間，爰本保險費率不予調降。建議本保險費率結構維持純保險費占保險費85%，附加費用占保險費15%，風險係數維持15%。

- 危險分散機制承擔限額與架構之檢討：

2022年檢討後，總承擔限額1,000億尚屬足夠，建議當年本保險危險分散機制承擔限額與架構暫維持不變；為使本保險總承擔限額對應之回歸期達妥適之標準，2023年將進行未來3年之曝險推估並持續研擬以便因應規畫。

### ◆ 辦理住宅地震保險超額賠款再保險安排

有關2022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。



2022.10.11 模擬演練調度通報演練



2022.10.18 模擬演練合格評估人員進行災損建築物評定

## ■ Risk Spreading Mechanism and Reinsurance

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

Conducted reviews to premium structure of TREIP, the limit on total risk assumption, and structure of the risk spreading mechanism in 2022, TREIF made the following recommendations:

- Premium Structure Review

To accelerate capital accumulation, reflect model uncertainty, and remain flexible in the use of premiums to prepare for possible program adjustment in the future, TREIF advised maintaining the premium and premium structure. That is, pure premium to be kept at 85% of the premium while loading kept as 15%, and risk coefficient was set as 15%.

- Review of the limit on total risk assumption and structure of the risk spreading mechanism.

After the review, TREIF recommended maintaining the current limit on total risk assumption and structure of the risk spreading mechanism in 2022, due to its adequacy.

An exposure estimation for the next 3 years will be carried out in 2023, to make the return period corresponding to the limit on total risk assumption reach an appropriate standard, and to be the reference for future plannings.

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

Based on the Risk Spreading Mechanism of Residential Earthquake Insurance, in 2022, 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, 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.

## ■ 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 2022 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.

Participating in the disaster prevention campaigns held by other agencies and county or city governments, TREIF worked with Taoyuan Disaster Education Center in holding awareness campaigns, and participated in "Building Public Safety" seminars held by the Office of Building Administration, Taoyuan. In addition, TREIF expanded its reach to the public by organizing online and offline seminars in collaboration with non-life and life insurers such as Cathay and Nan Shan.



## ■ 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，2022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，近距離面對民眾清楚介紹本保險，並直接回答民眾的問題。參與其他機關及地方縣市政府舉辦之防災宣導活動，與桃園市防災館合作辦理宣導活動，並與桃園市政府建築管理處接洽，參與「建築物公共安全宣導」講座，並洽國泰、南山等產壽險通路辦理實體及線上講座式活動，藉由多方接觸，擴大宣導受眾之層面。
- (二) 透過有線電視進行公益宣導影片託播；委請中國廣播電台、ICRT廣播電台製播本保險廣播廣告，並對工商時報、經濟日報主動發送新聞稿、在《現代保險》雜誌刊登平面廣告，以增加本保險之曝光度。面對媒體疑慮及報導需求，更是主動提供充足資訊並接受媒體訪問，藉機加強宣導、澄清相關議題。
- (三) 委外廠商辦理臉書社群平台營運、宣導貼文、保戶Q&A懶人包素材製作，更首度攜手產物保險公司聯合辦理線上宣導活動，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) 委外廠商辦理網路意見領袖異業合作之影片製播，共計完成2支新製影音短片，透過意見領袖異業合作及創意劇本編寫，如透過趣味動畫，將情侶情感經營的概念類比平時住宅的風險分散管理，呼籲民眾應投保住宅地震保險；更與國家地震研究中心合作，攜手工業背景之網路意見領袖，探索防震、抗震等建築科技，加成宣傳效果，收到超出原有預期之觀看效益。
- (五) 辦理補助彰中投等縣市之國中小學參觀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，舉辦8場次捐血活動，深獲民眾熱情響應及捐血中心之肯定。
- (七) 結合產險公司儲備講師擴大居家風險宣導以提升投保率之整體規劃。過去僅從「地震」議題進行宣導，話題單一較不易吸引民眾興趣。本基金自111年起將地震、住宅火災、颱風洪水等天災，以及居家環境中可能遭遇的風險議題統整合併，以「居家風險管理」方式接觸潛在保戶，不僅擴大行銷宣導面向，更以多元議題觸及更多有興趣之民眾，期待藉由更主動、更全面的照顧保戶居家風險需求，吸引更多民眾的目光。有鑑於地震基金宣導人力不足，特向產險同業各縣市單位徵求多名儲備講師，以期達到妥善運用在地人力、擴大宣導之效益。
- (八) 製作金融知識教育教材供學校老師教學使用：為加強擁有住宅民眾之地震風險意識及提高未有住宅貸款民眾之地震災害風險意識，並主動投保本保險意願，擬配合金融監督管理委員會之校園金融基礎教育推廣計畫，以教育及行銷概念於校園推動住宅地震

2. TREIF raised the visibility of TREIF by airing public awareness infomercials on cable TV, having ads broadcasted on the Broadcasting Corporation of China and International Community Radio Taipei, sending out press releases to Commercial Times and Economic Daily News, and purchasing ad space on the Risk Management, Insurance & Finance magazine. Whenever there are concerns or requests for insurance coverage from media outlets, TREIF always takes the initiative to provide sufficient information and give interviews to educate the public and clarify relevant issues.
3. TREIF employed a vendor to operate its Facebook Page, create posts about its campaigns, and develop Q&A materials for its policyholders. For the first time ever, TREIF joined forces with non-life insurers to organize online awareness campaigns. Promotional effects were maximized through big data analysis and monitoring, combined with social media management and ad campaigns.
4. TREIF employed a vendor to create 2 videos with influencers. In one of the newly released videos, the influencers called on the public to insure their homes against earthquakes through animations that compare home risk management to the maintenance of a romantic relationship. In another one, TREIF collaborated with the National Center for Research on Earthquake Engineering, and sponsored an influencer with a background in engineering to make a popular science video exploring earthquake prevention and earthquake resistant building technology. This video turned out to receive more views than expected.
5. Subsidized six schools (elementary and junior high schools included) in Changhua, Taichung, and Nantou for field trips to the 921 Earthquake Museum of Taiwan.
6. Organized blood donation events: Co-organized eight blood donation events with non-life insurers to alleviate blood shortage due to COVID-19. Many people participated in the events and the endeavor was applauded by the Blood Center.
7. Making overall plan to boost take-up rate and raise public awareness of risks in the home environment by leveraging instructors from non-life insurers. Since 2022, TREIF has been approaching prospective home owners by the theme "risks of natural disaster in the home environment", including earthquake, fire, typhoon and flood as well as other risks in their homes. This broadens the scope of the message and reaches a larger audience through a more diverse range of issues. By actively and fully addressing the need for protection against risks in the home environment, the campaign drew wider public attention. In response to the increasing need, TREIF has recruited a number of reserve instructors from insurers across various counties and cities to capitalize on local talent and maximize the effectiveness of the campaign.
8. Production of financial literacy education materials for school teachers.

To further motivate future home owners to take up the insurance and improve public understanding of the insurance, TREIF intends to teach the basic residential earthquake insurance on campus by drawing on ideas of education and marketing, as part of the FSC's school-level basic financial education promotion program. Based



基本保險相關知識，針對目標受眾之教育程度，分別編撰合適之地震風險管理宣傳教材，提供中小學師生、教職員及學校參照執行，期待藉由教育向下紮根的積極作法，深化全體民眾對本保險之認知，進而提高未來主動投保意願。已完成國小、國中、高中職等之宣導教材。

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。

## ■ 研究發展

### ◆ 住宅地震保險制度發展規劃工作小組

2022年住宅地震保險制度發展規劃工作小組召開6次會議，確認其轄下各分組所擬各項重要工作內容與進度：

### ◆ 危險分散與費率分組

危險分散與費率分組召開3次會議，完成「危險分散議題檢討」、「共保組織會員公司之認受成分計算基礎之檢視」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2022年度理賠機制模擬演練計畫及執行及改善建議、研擬2023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「研議利用空拍圖資輔助災損評估之可行性」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5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末報告及日誌管理系統之建置，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。



2022.04.16 桃園平鎮防災演練

on the levels of education of the target audience, TREIF put tougher appropriately-leveled materials on the management of earthquake-associated risks for students, teachers, administrators, and leaders at elementary and high schools. So far, teaching materials have been developed for students at the elementary, junior high, senior high and vocational school levels.

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.

## ■ Research & Development

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

In 2022, the Residential Earthquake Insurance Program Development and Planning Task Force convened 6 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 three meetings, completing tasks including: Reviewing risk spreading mechanism, the basis for calculation of participating shares assumed by Co-Insurance Pool members.

### ◆ The Underwriting, Claim and Legal Subcommittee

The Underwriting, Claim and Legal Subcommittee convened four meetings to achieve the following: planning and implementing the 2022 claims settlement simulation drill and making suggestions for improvement, developing plans for training adjusters that receive qualification in 2023 and personnel to be stationed at the joint claims service centers, and reviewing the feasibility of using aerial images to assist loss determination.

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

The IT, Statistics and Educational Promotional Subcommittee convened five meetings to complete the following: Reviewing transmission operations relating to the residential earthquake insurance, compiling a final mid-term report on the new Taiwan Residential Earthquake Insurance Transmission Platform and building a Log Management 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.



## ■ 資訊作業

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，為符合其所屬資通安全責任等級之資安要求，本基金逐年規劃及辦理資訊系統功能強化並提昇相關資訊安全保護措施。而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。

### ◆ 資訊作業改善

- 為符合資通安全法之相關規範並持續推動本保險傳輸作業，重新規劃及建置住宅地震保險傳輸平台，以強化資通安全防護機制並提升簽單公司資料傳輸作業效率。
- 為配合本基金「住宅地震保險全損評定及鑑定基準」增加土壤液化之損失評估標準，修正住宅地震保險全損理賠評定及鑑定系統，增加土壤液化之損失評估標準判定功能。
- 配合金管會金融資料開放行動方案，維持本基金開放資料件數及取得白金標章，並新增「住宅地震保險危險分散機制調整歷程表」資料集。

### ◆ 電腦環境安全強化作業

- 為符合資通安全法及個人資料保護法有關日誌軌跡之相關規範，使本基金資訊安全機制更臻完善，整合電腦系統、檔案、及資料庫等日誌記錄，並對重要及敏感資料內容加以存取監控，爰規劃暨建置本基金日誌管理系統。
- 為持續強化全部核心資通系統資訊安全管理，2022年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)定期追查並取得證書。而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)定期追查並取得證書。
- 為符合資通安全管理法及主管機關之相關規定，依據本基金資訊安全管理制度相關程序書，定期辦理各項資安檢測及演練。2022年度辦理網站安全弱點掃描、資安健檢、社交工程演練、及DDoS通報演練等項目。另地震保險基金每年進行異地備援模擬演練，2022年5月及10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。



2022.08.24 模擬演練桃園區災區聯合理賠服務中心



2022.08.24 模擬演練臺北區災區聯合理賠服務中心

## ■ Operation of Information Technology

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 information system functionality enhancement and upgrades, as well as relevant data security measures on a year-by-year basis. 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.

### ◆ Improvements

- To comply with the Cyber Security Management Act and continue to support TREIP operations, TREIF has planned and built a new Residential Earthquake Insurance Transmission Platform to strengthen data security and improve the efficiency of data transmission between underwriting companies and TREIF.
- To incorporate with the newly amended "Criteria for Total Loss Assessment", TREIF added criteria for assessing losses caused by soil liquefaction, and modified the "Residential Earthquake Insurance Total Loss Claim Evaluation and Appraisal System (CES)", and introduced a functionality to determine and assess losses caused by soil liquefaction.
- In line with the FSC's Action Plan for Open Financial Data, TREIF maintains the amount of data open to the public, which earned Platinum Marks on the Government Open Data Website. A dataset titled "Records of Modifications to the Risk Spreading Mechanism of the Residential Earthquake Insurance" was also added.

### ◆ Computer environment security enhancement work

- In compliance with regulations on log records as outlined in the Cyber Security Management Act and the Personal Data Protection Act, TREIF integrated log records to computer systems, files and databases for the betterment of cyber security to its information system. In addition, access monitoring is performed on important and sensitive data, and a log management system is being developed.
- To strengthen the data security of information systems, in 2022, TREIF passed and received the regularly review of Information Security Management System (ISMS) and received certification to 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 the regularly and received thereview of Personal Information Management System (PIMS) and received certification to its residential earthquake insurance related business (underwriting and claim settlement).
- In compliance with the Cyber Security Management Act and regulations by the competent authority, TREIF regularly conducts cyber security checks and drills according to procedures outlined in the TREIF information security management policy. In 2022, the Foundation performed website vulnerability scanning, data security check, social engineering drills, and DDoS reporting drills. Every year, TREIF conducts remote system backup



## ■ 風險管理研討會

本基金業於111年10月21日下午假臺灣金融研訓院菁業堂舉辦第十五屆風險管理研討會。鑒於本保險具政策性目的且屬政府救災體系之一環，為結合國家救災機制之資源及智能科技之運用，本次研討會特規劃邀請行政院災害防救辦公室、國家災害防救科技中心會，以及國家地震工程研究中心講述國家災害防救體制及災害防救程序，以及新興科技在災害防救體制中之實際運用等議題。

本次研討會主題「落實災害風險管理共創永續家園-結合智慧與科技的災害防救體系」，各講者及相關子題如下：

- 行政院災害防救辦公室王怡文副主任：我國災害風險管理及目前重點議題。
- 國家災害防救科技中心災防資訊組組長張子瑩博士：多元空間情資整合與災防數據決策-上、下半場。
- 國家地震工程研究中心王仁佐博士：5D智慧城市防救災平台。

因疫情狀況考量，本次研討會仍採實體會議及線上會議同步進行模式舉辦，出席來賓包括主管機關、保險及再保險業業務相關同仁、學術研究單位以及本基金業相關同仁，線上與會來賓計91人，現場來賓計61人，合計152人參與。透過本次研討會，除了讓全體與會來賓對我國現行災害防救體制更為了解，並認識整體災害防救機制之運作外；保險業做為個人與企業風險管理顧問的角色，也可以在吸取現行災害防救科技運用知識的同時，更新並改良對保戶的損害防阻建議；讓提升保險業服務價值的同時，也能協助災防學術研究的發展，協力促成國家社會韌性永續的重要目標。



2022.10.21 第十五屆風險管理研討會貴賓與演講者合影

drills, and this year, the drills were held in May and October 2022, to ensure accurate system transition in the event of significant system damages due to major disasters.

## ■ Annual Risk Management Seminar

TREIF held the 15th Risk Management Seminar at the Elite Hall of the Taiwan Academy of Banking and Finance on October 21, 2022. Given that TREIF is statutory in nature and is part of the national disaster relief mechanism, it is important to combine the resources of the national mechanism and the use of smart technology. Therefore, TREIF invited speakers from the Disaster Prevention and Relief Office of the Executive Yuan, the National Science and Technology Center for Disaster Reduction, and the National Center for Research on Earthquake Engineering to talk about the national disaster prevention and relief system and disaster prevention procedures, as well as the use of emerging technologies in the disaster prevention and relief system.

The theme of this seminar is “Implementing Disaster Risk Management to Create a Sustainable Home - A Disaster Prevention and Relief System Integrating Intelligence and Technology”, featuring the following talks:

- Deputy Director Yi-Wen Wang, Disaster Prevention and Relief Office, Executive Yuan: Disaster Risk Management in Taiwan and Current Key Issues.
- Dr. Tzu-Ying Chang, Chief of Disaster Information Section, National Science and Technology Center for Disaster Reduction: Integration of Diverse Spatial Information and Disaster Data-Based Decision-Making (I & II).
- Dr. Ren-Zo Wang, National Center for Research on Earthquake Engineering: 5D Disaster Prevention and Relief Platform for Smart Cities.

The seminar, held in a hybrid mode due to COVID-19, was attended by representatives from competent authorities, representatives from insurers and reinsurers, academic research institutes and TREIF. Of the 152 participants, 91 attended online and 61 onsite. The seminar provided an opportunity for the participants to better understand the current disaster prevention and relief system in place in Taiwan and the overall operation of disaster prevention and relief mechanisms. As the risk management adviser for individuals and corporations, practitioners in the insurance industry are able to provide new and better advice for his clients on loss prevention by learning updated disaster prevention technologies. In addition to increasing the value of services provided by the insurance industry, this will also boost the development of research on disaster prevention and contribute to the vital goal of social resilience and sustainability in the nation.



## 財務概況

### 收入概況

2022年再保費收入新臺幣45.64億元較2021年度之新臺幣44.42億元成長2.73%，主要係2022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2022年總收入新臺幣50.50億元較2021年成長 3.03%。

各年度收入 2018~2022

年度	2018	2019	2020	2021	2022
再保費收入	3,954,677	4,078,404	4,302,202	4,442,358	4,563,786
利息收入	433,078	451,668	460,309	454,033	476,930
其他收入	103,860	5,342	4,566	5,220	9,389
收入合計	4,491,615	4,535,414	4,767,077	4,901,611	5,050,105
成長率	7.05%	0.98%	5.11%	2.82%	3.03%

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，扣除各項成本費用後之餘額，全數提存特別準備金。

## Financial Overview

### Revenue

In 2022, the reinsurance premium revenue totaled NTD4.564billion, up by 2.73% when compared to last year's NTD4.442 billion mainly because of the number of policies in-force in 2022 was higher than expected. In addition, interest income increased as various reserves accumulated. In summary, the total revenue of TREIF for 2022 amounted to NTD5.05 billion, by 3.03% from previous year.

Annual Revenue 2018~2022

Year	2018	2019	2020	2021	2022
Reinsurance Premiums Revenue	3,954,677	4,078,404	4,302,202	4,442,358	4,563,786
Interest Revenue	433,078	451,668	460,309	454,033	476,930
Others Revenue	103,860	5,342	4,566	5,220	9,389
Total	4,491,615	4,535,414	4,767,077	4,901,611	5,050,105
Growth Rate	7.05%	0.98%	5.11%	2.82%	3.03%

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2022年底，地震保險基金累計提存之特別準備為新臺幣374.85億元，未滿期保費準備16.46億元，預留調整準備為新臺幣9.42億元，信用風險準備為新臺幣5.51億元，各項準備金之累積餘額達新臺幣406.24億元，與2021年底新臺幣377.82億元相較，成長率為7.52%，近年來累積狀況如下：

各種準備金累積狀況

年度	2018	2019	2020	2021	2022
特別準備	26,813,324	29,409,788	32,113,115	34,795,818	37,485,222
未滿期保費準備	1,428,222	1,484,403	1,577,227	1,608,990	1,645,952
預留調整準備	678,390	740,200	805,455	872,857	942,094
信用風險準備	371,055	415,918	459,422	504,356	550,514
合計	29,290,991	32,050,309	34,955,219	37,782,021	40,623,782
成長率	9.88%	9.42%	9.06%	8.09%	7.52%

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 2022, TREIF's cumulative special reserve was NTD37.485 billion, net unearned premium reserve was NTD1.646 billion, reserve against adjustment of premiums was NTD942 million, and credit risk reserve was NTD551 million. Total reserves reached NTD40.624 billion, up by 7.52% in comparison to NTD37.782 billion in 2021. The details of the accumulation of various reserves in recent years are recorded in the following charts:

Accumulation of Various Reserves

Year	2018	2019	2020	2021	2022
Special Reserve	26,813,324	29,409,788	32,113,115	34,795,818	37,485,222
Net Unearned Premium Reserve	1,428,222	1,484,403	1,577,227	1,608,990	1,645,952
Reserve Adjustment	678,390	740,200	805,455	872,857	942,094
Credit Risk Reserve	371,055	415,918	459,422	504,356	550,514
Total	29,290,991	32,050,309	34,955,219	37,782,021	40,623,782
Growth Rate	9.88%	9.42%	9.06%	8.09%	7.52%

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。



2022.07.03 地震保險基金與新光產險於板橋捐血站舉辦公益捐血活動



2022.08.30 公益捐血活動勸募2212袋熱血(本基金總經理何以(右)、產險公會秘書長沙克興(中)、臺北捐血中心企劃課課長劉俊宏(左))



2022.03.26 地震保險基金與旺旺友聯產險於高雄大遠百舉辦公益捐血活動



2022.05.21 地震保險基金與華南產險於員林捐血室舉辦公益捐血活動

## ■ 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.



2022.04.20 台灣自律聯盟專題演講



2022.08.18 台北市消防營宣導住宅地震基本保險



2022.09.17 台北市國家防災日宣導活動



2022.04.16 桃園平鎮區韌性社區防災演練



2022.09.21 桃園防災教育館聯合宣導活動



## ■ 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2022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33.07億元，累計已達新臺幣451.58億元，其中銀行存款新臺幣58.97億元，政府債券新臺幣81.28億元，金融債券新臺幣188.03億元，公司債新臺幣123.17億元，證券(ETF)新臺幣0.12億元

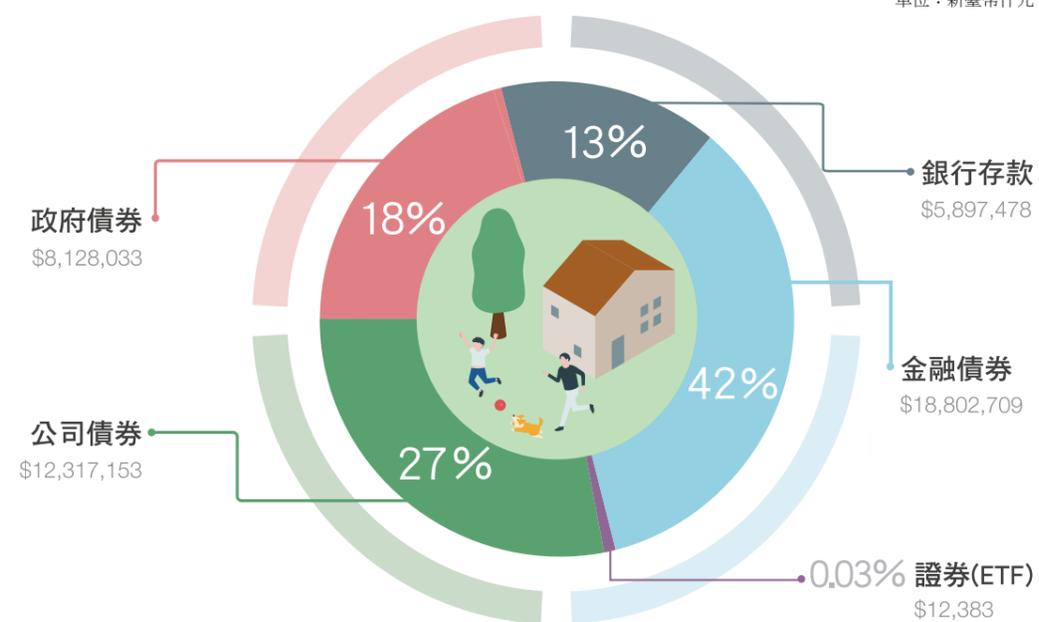
可運用資金配置狀況表

單位：新臺幣仟元

項目	2021 年金額與比例		2022 年金額與比例		比較增減金額
銀行存款	6,179,542	14.8%	5,897,478	13.1%	-282,064
政府債券	8,583,611	20.5%	8,128,033	18.0%	-455,578
金融債券	15,178,452	36.3%	18,802,709	41.6%	3,624,257
公司債券	11,888,345	28.4%	12,317,153	27.3%	428,808
證券 (ETF)	20,843	0.05%	12,383	0.03%	-8,460
總計	41,850,793	100.00%	45,157,756	100.00%	3,306,963

2022 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 an optimal portfolio.

Up to the end of 2022, TREIF has accumulated as much as NT\$45.16 billion of available funds, up NT\$3.3 billion from the same period in the previous year. This includes NT\$5.90 billion savings in bank accounts, NT\$8.13 billion in government bonds, NT\$18.80 billion in financial bonds, NT\$12.32 billion in corporate bonds, and NT\$12.38 million in ETF.

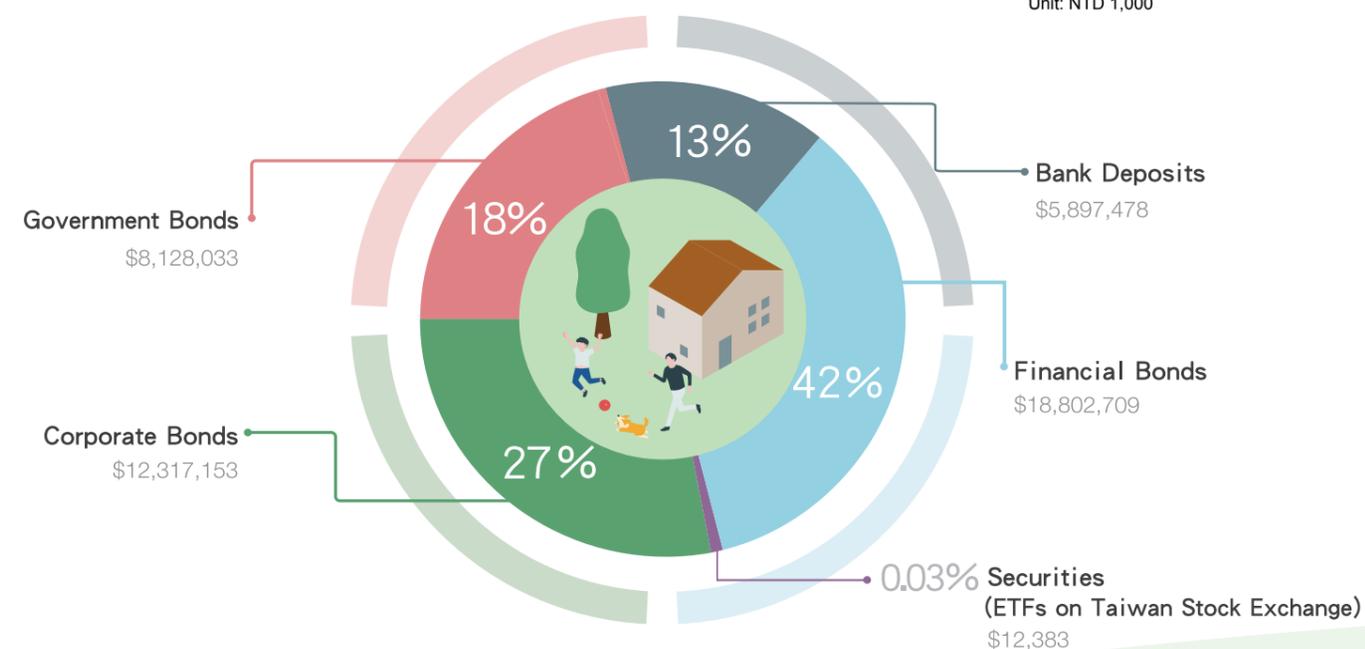
Investment Portfolio

Unit: NTD 1,000

Item	2021 Amount and %		2022 Amount and %		Change in Amount
Bank Deposits	6,179,542	14.8%	5,897,478	13.1%	-282,064
Government Bonds	8,583,611	20.5%	8,128,033	18.0%	-455,578
Financial Bonds	15,178,452	36.3%	18,802,709	41.6%	3,624,257
Corporate Bonds	11,888,345	28.4%	12,317,153	27.3%	428,808
Securities(ETF)	20,843	0.05%	12,383	0.03%	-8,460
Total	41,850,793	100.00%	45,157,756	100.00%	3,306,963

2022 Investment Portfolio

Unit: NTD 1,000

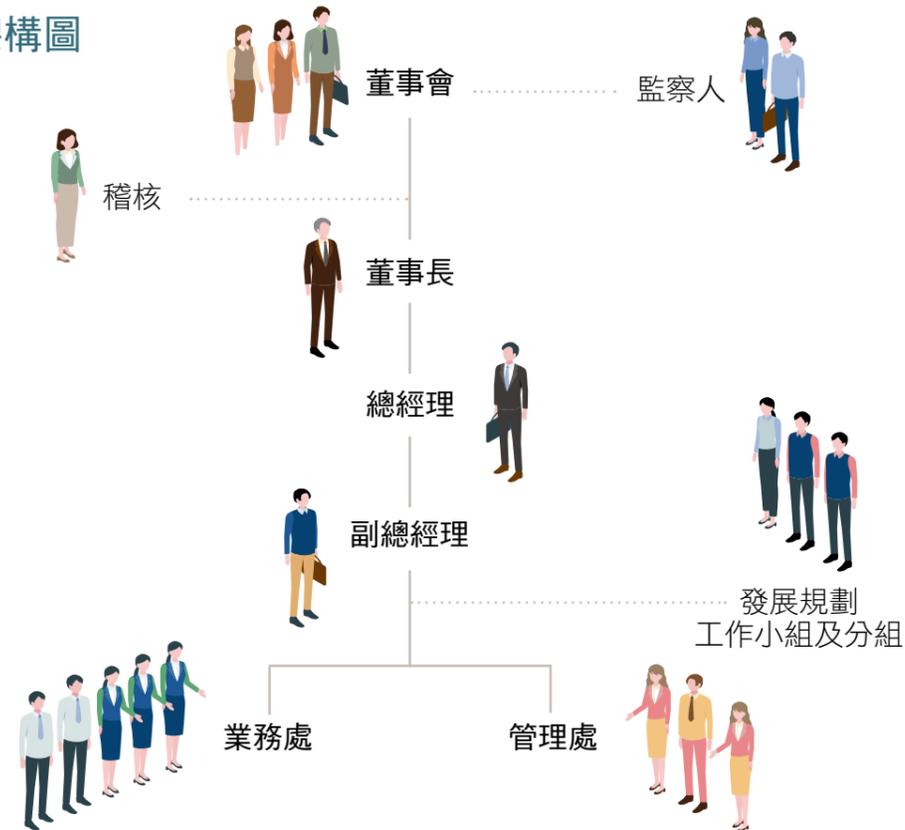




## 本基金組織概況

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

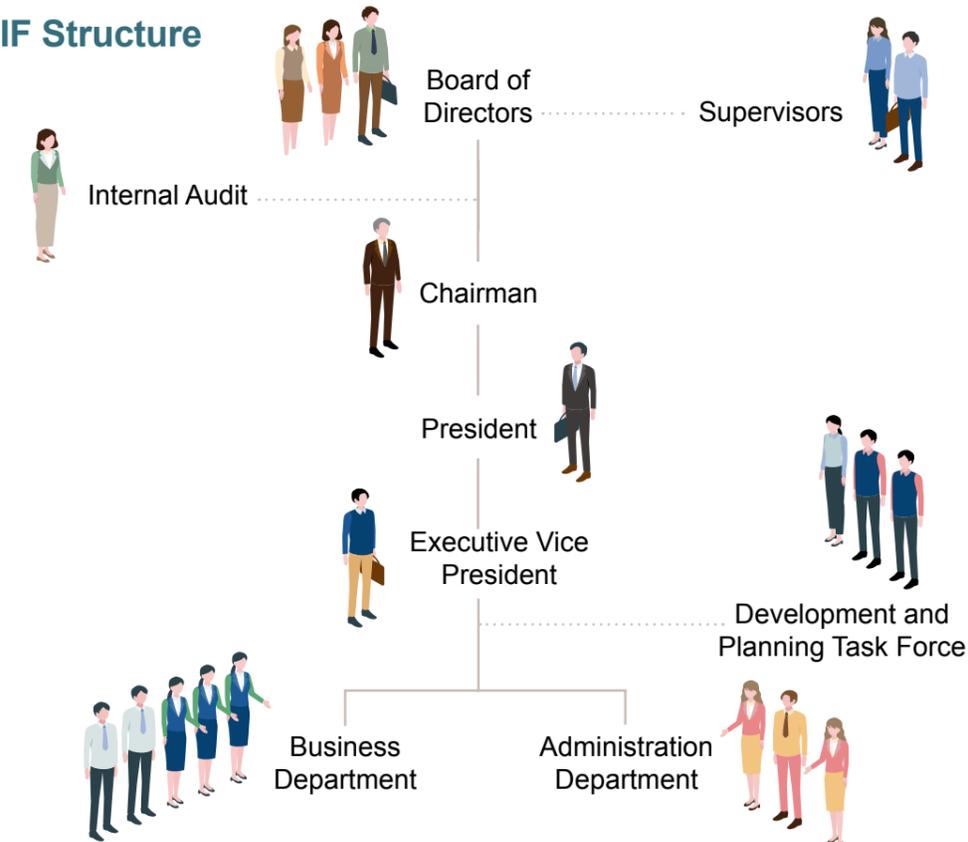
董事會為地震保險基金最高決策單位，董事長為地震保險基金之代表人，董事會由董事九至十一人組成，均由主管機關自下列人員聘任之：

- 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。

◆ 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.



2022.08.30 公益捐血活動海報

Major Events - 2022  
大事紀



日期 Date	大事紀 Major Events
2022/1/14	合格評估人員第 72 期新訓 Conducting the 72th Training Program for New Qualified Adjuster.
2022/1/15	與泰安產險公司於新北市舉辦公益捐血活動 Co-organizing a blood donation event in New Taipei City with Taian Insurance.
2022/1/15	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.
2022/3/26	與旺旺友聯產險公司於高雄市舉辦公益捐血活動 Co-organizing a blood donation event in Kaohsiung City with Union Insurance.
2022/3/31	完成住宅地震保險超額賠款再保合約 2022 年第二層續約及第三層安排 Completing contract renewal of 2022 2nd and 3rd layer excess of loss reinsurance.
2022/4/4	與富邦產險公司於新竹市舉辦公益捐血活動 Co-organizing a blood donation event in Hsinchu City with Fubon Insurance.
2022/4/8	赴國泰產險公司進行宣導活動 Holding a business promotion event in Cathay Century Insurance Company.
2022/4/16	參與桃園市平鎮區韌性社區災防演練宣導活動 Participating in the "Resilience Community Advocacy Event" organized by Civil Affairs Office of Pingzhen District, Taoyuan.
2022/4/17	與美國國際產險公司 (AIG) 臺灣分公司於臺北市舉辦公益捐血活動 Co-organizing a blood donation event in Taipei City with AIG Asia Pacific Insurance, Taiwan Branch.
	
2022/4/19~4/21	赴國泰產險公司進行宣導活動 Holding a business promotion event in Cathay Century Insurance Company.
2022/4/20	赴臺灣自律聯盟進行宣導活動 Holding a business promotion event in Taiwan NPO Self-Regulation Alliance.

日期 Date	大事紀 Major Events
2022/4/21	赴南山產險公司進行宣導活動 Holding a business promotion event in Nan Shan General Insurance Company.
2022/4/27	地震保險基金第七屆第 25 次董事會選任張董事玉輝擔任董事長 Electing Mr. Yu-Hui Chang to be the Chairman of TREIF at the board of directors meeting in 2022.
2022/5/7	電腦系統異地備援第一次演練 Conducting the 1st Drill on IT Remote Backup System.
2022/5/20	臺北市建築師講習會 Attending Workshop for Architects/Professional Engineers in Taipei City.
2022/5/21	與華南產險公司於彰化員林市舉辦公益捐血活動 Co-organizing a blood donation event in Yuanlin City, Changhua with South China Insurance.
2022/6/1	住宅地震保險新傳輸平台上線 Launching a new TREIP transmission platform
2022/6/3	與第一產險公司於桃園市舉辦公益捐血活動 Co-organizing a blood donation event in Taoyuan City with The First Insurance.
	
2022/6/25	與中國信託產險公司於臺南市舉辦公益捐血活動 Co-organizing a blood donation event in Tainan City with CTBC Insurance.
2022/6/30	完成住宅地震保險超額賠款再保合約 2022 年第一層續約 Completing contract renewal of 2022 1st layer excess of loss reinsurance.
2022/7/3	與新光產險公司於新北市舉辦公益捐血活動 Co-organizing a blood donation event in New Taipei City with Shinkong Insurance.
2022/7/11	赴臺灣自律聯盟進行宣導活動 Holding a business promotion event in Taiwan NPO Self-Regulation Alliance.
2022/7/20~7/22	赴臺灣自律聯盟進行宣導活動 Holding a business promotion event in Taiwan NPO Self-Regulation Alliance.

日期 Date	大事紀 Major Events
2022/7/28	參與桃園市建築物安全宣導活動 Attending Workshop for Building Public Security in Taoyuan City.
2022/7/26~10/14	補助學校地震防災知識之旅活動 Subsidizing schools (elementary and junior high schools included) to visit the 921 Earthquake Museum of Taiwan.
2022/8~12	合格評估人員第 107~125 期線上複訓 Conducting the 107~125th Online Recurrent Training Program for Incumbent Qualified Adjuster.
2022/8/1	住宅地震保險建制 20 週年特刊出版 Publishing a Special 20th Anniversary Edition for the establishment of TREIP
2022/8/2~8/19	參與臺北市政府消防營宣導活動 Attending a series of workshops for business promotion event in Taipei City Fire Department.
2022/8/10~10/30	理賠機制模擬演練情境演練 Conducting claim simulation drills.
2022/8/20	赴桃園市防災教育館進行宣導活動 Holding a business promotion event in Taoyuan Disaster Education Center.
2022/8/22	新北市建築師 / 專業技師講習會 Attending Workshop for Architects/Professional Engineers in New Taipei City.
2022/8/24~10/26	參與桃園市建築物公共安全宣導活動 Attending Workshop for Building Public Security in Taoyuan City.
2022/8/30	邀請臺北捐血中心參加地震保險建制 20 週年公益捐血活動捐贈儀式 Hosting Taipei Blood Center in a donation ceremony marking the 20th anniversary of TREIP.
2022/8/30	與桃園防災教育館合作宣導活動 Co-organizing a of business promotion event with Taoyuan Disaster Education Center.
2022/9/2~9/27	與桃園防災教育館合作宣導活動 Co-organizing a of business promotion event with Taoyuan Disaster Education Center.
2022/9/16-9/19	參與臺南市政府 921 防災宣導活動 Participating in the "921 Disaster Risk Reduction Advocacy Event" organized by the Tainan City Government.

日期 Date	大事紀 Major Events
2022/9/17	參與臺北市政府 921 防災宣導活動 Participating in the "921 Disaster Risk Reduction Advocacy Event" organized by the Taipei City Government.
2022/9/19	赴新北市永和區公所進行宣導活動 Holding a business promotion event in Yonghe District Office of New Taipei City.
2022/9/20	宜蘭縣建築師 / 專業技師講習會 Attending Workshop for Architects/Professional Engineers in Yilan County.
2022/9/21	內政部國家防災日大規模地震消防救災演練 Large-Scale earthquake drill held by the Ministry of the Interior on the National Disaster Prevention Day.
2022/9/22	基隆市建築師 / 專業技師講習會 Attending Workshop for Architects/Professional Engineers in Keelung City.
2022/10/4	赴臺南市日照中心進行宣導活動 Holding a business promotion event in a private day care center in Tainan City. 
2022/10/4~10/26	與桃園防災教育館合作宣導活動 Co-organizing a business promotion event with Taoyuan Disaster Education Center.
2022/10/21	舉辦第 15 屆風險管理研討會 Organizing the 15th Risk Management Seminar – 2022.
2022/10/22	電腦系統異地備援第二次演練 Conducting the 2st Drill on IT Remote Backup System.
2022/10/31	建置本基金日誌管理系統 Building the TREIF Database Auditing System.
2022/11/10~11/12	與桃園防災教育館合作宣導活動 Co-organizing a series of business promotion events with Taoyuan Disaster Education Center.

日期 Date	大事紀 Major Events
2022/11/11	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) 定期追查 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 Query Platform).
2022/11~12	進駐人員第 20~23 期線上複訓 Conducting the 20~23th Online Recurrent Training Program for Incumbent Stationed Personnel.
2022/11/17	雲林縣建築師 / 專業技師講習會 Attending Workshop for Architects/Professional Engineers in Yunlin County.
2022/11/24	理賠機制模擬演練 - 檢討會 Conducting claim simulation drill – review meeting.
2022/11/30	苗栗縣建築師 / 專業技師講習會 Attending Workshop for Architects/Professional Engineers in Miaoli County.
2022/12/1	理賠機制模擬演練 - 頒獎典禮 Conducting claim simulation drill-award ceremony.
2022/12/5	地震保險基金第七屆第 1 次臨時董事會選任李董事松季擔任董事長。 Electing Mr. Patrick S. LEE to be the Chairman of TREIF at the board of directors meeting in 2022.
2022/12/6	完成住宅地震保險共保組織合約 2023 年續約 Completing the 2023 Residential Earthquake Insurance Co-insurance contract renewal.
2022/12/9	赴 2022 臺灣災害管理研討會進行宣導活動 Attending the 2022 Conference of the Disaster Management Society of Taiwan to promote basic residential earthquake insurance.
2022/12/16	進駐人員第 16 期新訓 Conducting the 16th Training Program for New Stationed Personnel.
2022/12/16	彰化縣建築師 / 專業技師講習會 Attending Workshop for Architects/Professional Engineers in Changhua County.
2022/12/19、12/3	合格評估人員第 73 期及第 74 期新訓 Conducting the 73rd and 74th Training Program. For New Qualified Adjuster.
2022/12/27	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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