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

首長的話	3
住宅地震基本保險之獨特性	7
設立緣起	11
運作中樞與業務範圍	19
年度業務概況	25
年度財務概況	63
地震保險基金組織概況	71
2025 年本基金重要活動	76
Preface	4
Uniqueness of TREIF	8
Origins and Development	12
Who We Are and What We Do	20
2025 Business Overview	26
2025 Financial Overview	64
Organization	72
Major Events – 2025	76

PREFACE 首長的話





制度穩行，守護長在

1999年九二一大地震發生之後，政府建置住宅地震基本保險制度，並自2002年實施，以減輕地震對民眾財產的衝擊與國家財政負擔，逐步成為災害風險管理的重要機制。

本基金作為制度運行的核心樞紐，長期致力於強化制度運作機制，提升風險承擔能力，使保險不僅是一項財務保障工具，更是社會面對災害風險的重要安全防護網。截至2026年3月底止，本保險投保率為39.57%，有效保單件數達3,789,518件，累計各項準備金達487.73億元。這些數字所累積的，不僅是制度的成果，更是一股逐步茁壯的社會防護力量。

2025年，我們持續深化制度韌性

回顧過去一年，本基金持續秉持成立宗旨，配合政府政策方向，在制度優化、風險分散、宣導推廣與理賠應變等面向推動多項重要工作，持續深化住宅地震保險制度的韌性。

一、擴大臨時住宿費用補償—因應震後生活需求

為因應民眾在震後生活安置上的實際需求，在維持現行保費與危險分散機制架構不變的前提下，本保險臨時住宿費用擴大保障因地震造成投保建物毀損且經政府張貼紅單，給予臨時住宿費用10萬元，於2025年7月15日正式實施，使制度在震後對受災戶生活支持方面更具實質助益。

二、擴展宣導推廣—讓防災保險走進生活

為提升住宅地震保險制度的社會認知與民眾參與度，本基金持續透過多元方式推動宣導工作。

在實體宣導方面，本基金透過專題講座與互動攤位，於各類活動中與民眾面對面交流，並配合政府推動防詐教育；媒體宣傳則運用電視、廣播、平面及戶外廣告等多元管道，提升保險能見度；在網路宣導方面，透過Facebook、Instagram與LINE等社群平台定期發布內容，擴大數位傳播效益；同時配合金融監督管理委員會校園金融教育計畫，設計分齡教材，深化學生對地震保險制度的認識。

三、完善再保險安排—強化巨災風險分散能力

地震風險具有高度不確定性與巨災特性，本基金自成立迄今，均透過國際再保險與資本市場分散風險，以確保制度整體承擔能力。2025年度辦理兩年一次之再保險經紀人評選，藉助國際專業團隊的服務，優化再保險分散機制，協助進行國內外再保險安排，並提供相關研究與風險管理諮詢，俾利制度穩健發展。

A Stable System, A Lasting Safeguard

In response to the September 21 Earthquake of 1999, the Taiwanese government launched Taiwan Residential Earthquake Insurance Program (TREIP) in 2002 to mitigate the financial impact of earthquakes on individuals and relieve the financial burden on the treasury. The Program has since become a critical mechanism for disaster risk management.

As the pivotal organization ensuring the proper functioning of the system, Taiwan Residential Earthquake Insurance Fund (TREIF) has been committed to improving the operation and risk-bearing capacity of TREIP. Our goal is to ensure that the Program does not only provide financial protection, but also acts as a safety net for society amid disaster risks. As of the end of March 2026, the TREIP take-up rate was 39.57%, with 3,789,518 in-force policies and accumulated reserves of NT\$48.773 billion. These figures represent more than just the effectiveness of the system, but also enhanced protection for the Taiwanese society.

In 2025, we continued to strengthen the resilience of TREIP

Looking back on the past year, TREIF has continued to uphold our founding principles, providing support for government policies. By promoting initiatives in areas such as system optimization, risk spreading, public awareness campaigns, and emergency claims response, we strive to further enhance the resilience of TREIP.

1. Expanding Contingent Living Expense Compensation – Addressing Post-Earthquake Needs

To meet the practical needs of citizens for post-earthquake resettlement, TREIP contingent living expense compensation of NT\$100,000 has been expanded to insured home owners of damaged buildings with “red danger sign” issued by the government, while keeping the current premium and risk-spreading mechanism unchanged. Formally implemented on July 15, 2025, the extended coverage provides more substantial support for disaster-affected policyholders.

To improve public awareness and take-up of TREIP, TREIF continues to promote the Program through a variety of initiatives.

2. Expanding Promotion and outreach – Integrating Disaster Insurance into Everyday Life

To improve public awareness and take-up of TREIP, TREIF continues to promote the Program through a variety of initiatives.

For offline campaigns, TREIF engages with the public through seminars and booths at various events, and collaborates with the government to provide anti-fraud education. Furthermore, we utilize television, radio, print, and outdoor advertising to enhance the media exposure of TREIP, while maintaining consistent engagement on social media platforms such as Facebook, Instagram, and LINE to improve the effectiveness of digital communication. As part of the Financial Supervisory Commission’s Campus Financial Literacy Program, TREIF designed age-appropriate teaching materials to help students better understand TREIP.

3. Improving Reinsurance Arrangements—Strengthening Catastrophe Risk Spreading Capabilities

Earthquake risks are characterized by high uncertainty and their catastrophic nature. Since its inception, TREIF has been spreading such risks through international reinsurance arrangements and capital markets to ensure overall capacity. In 2025, TREIF conducted a biennial reinsurance broker selection to leverage the professional service of international teams to optimize reinsurance diversification and support domestic and international reinsurance arrangements. Overseas reinsurers have been introduced to provide research results and consultancy on risk management to facilitate the sound development of TREIP.



四、推動國際交流—深化災害科技與制度經驗

本基金2025年風險管理研討會以「地震災害損失評估及科技應用」為主題，邀請來自國家災害防救科技中心、土耳其巨災共保組織（TCIP）、國震中心與臺大土木工程學系AI中心，以及日本航測空拍公司的專家分享研究與實務經驗。內容涵蓋臺灣、日本與土耳其在災害預警、遙測、損害評估及保險制度的最新發展，並探討科技整合與AI應用於災害治理的未來趨勢與挑戰。

五、強化管理應變機制—持續提升災後服務能力

本基金在2025年完成整合多項系統，建置震後理賠管理平台，串聯報案、評定、審查與資料傳輸，實現理賠案件全流程管理，提升服務效率。在應變能力方面，2025年災區聯合理賠服務中心演練持續採兵棋推演方式進行，透過模擬多元災害情境，強化跨單位橫向與縱向協調能力，全面提升震後應變與理賠處理效能。此外，2025年本基金共培訓907位評估人員及232位進駐人員，並於全國15縣市辦理建築師與專業技師說明會，強化相關人員對地震保險制度及理賠流程的熟悉度。

六、配合監理政策，完成IFRS 17 接軌

本基金積極推動IFRS 17接軌轉型，精算、帳務及總帳系統已於2025年1月1日上線並啟動雙軌作業。2025年初完成開帳及資產負債表編製並經會計師審閱通過，5月完成首季財報檢視並確認符合規範，確保2026年順利平穩接軌IFRS 17。

建構永續社會，守護長遠未來

面對地震災害的不確定性，完善制度與提升防災韌性尤為重要，未來，本基金將在既有基礎上持續深化制度，導入數位科技，強化風險分散與理賠效率。

住宅地震基本保險不僅是風險移轉工具，更是防救災體系的重要一環。本基金將持續與產官學界合作，精進制度與專業機制，以高效、透明且穩健的方式，落實保障民眾財產安全的使命。

董事長 張玉輝

4. Promoting International Exchange—Expanding Experience in Disaster Technology and Institutional Expertise

Experts from the National Science and Technology Center for Disaster Reduction, the Turkish Catastrophe Insurance Pool (TCIP), the NTUCE-NCREE AI Research Center, and a Japanese provider of remote sensing and aerial photography shared their research and practical experience at the 2025 Natural Catastrophe Risk Management Conference, themed “Assessment of Earthquake Disaster Losses and Technological Applications”. The topics included the latest developments in early warning systems, remote sensing, damage assessment, and insurance frameworks in Taiwan, Japan, and Turkey. Speakers and participants explored the future trends and challenges of technology integration and AI application in disaster management.

5. Strengthening Emergency Claims Response—Enhancing Post-Disaster Service Capabilities

In 2025, TREIF completed the integration of multiple systems and launched the TREIF Claims Management Platform, which connects reporting, assessment, review, and data transmission to achieve end-to-end management of claims processing and improve service efficiency. To improve emergency response capabilities, participants of the 2025 Joint Claims Service Center Drills in Disaster Areas conducted tabletop exercises, where diverse disaster scenarios were simulated to test cross-unit horizontal and vertical coordination capabilities and ultimately improve post-earthquake response and claims processing efficiency. In 2025, TREIF provided training for 907 adjusters and 232 on-site personnel, and held seminars for architects and professional engineers in 15 counties and cities across Taiwan to enhance familiarity with TREIP and the claims processing procedures.

6. Transition to IFRS 17 in Accordance with Regulatory Policies

As an advocate of the transition to IFRS 17, TREIF launched new actuarial, accounting, and general ledger systems on January 1, 2025, and parallel operations have been initiated since then. At the beginning of 2025, the opening balance sheet was established and prepared and later reviewed and approved by accountants. The first-quarter financial statement was reviewed in May and compliance was confirmed. The preparations were made to ensure a smooth and stable transition to IFRS 17 in 2026.

Building a Sustainable Society, Safeguarding a Lasting Future

Faced with the uncertainty of earthquakes, it is vital to improve existing systems and enhance disaster resilience. TREIF will continue to further strengthen our systems, adopt digital technology, and improve the efficiency of risk spreading and claims processing.

More than just a risk transfer instrument, TREIP is also a crucial component of the disaster prevention and relief system. TREIF will continue to work with the industry, government, and academia to refine our systems and professional mechanisms, thereby fulfilling our mission of protecting people's property in an efficient, transparent, and stable manner.

Chairman Thomas Chang



住宅地震基本保險之獨特性

有鑑於921地震造成全國經濟損失約3,000億元，房屋全倒51,712戶、半倒53,768戶，住宅損失計1,284億元，政府發放慰助金共157億餘元，行政院爰依國家「災害重建計畫工作綱領」，規劃實施災害防救型住宅地震基本保險。

■ 災害防救型保險特質

◆ 以救急救難為目的

以救助重大損害（全倒、半倒房屋），設計救急型保險金額（150萬元）及臨時住宿費用（20萬元），並採「全損」理賠簡化理賠手續，以最短時間快速賠付。

◆ 利己利人之國家政策型保障

不以營利為目的之政策性保險，由投保大眾共同累積準備金，並用於大震災急難救助住宅遭受災損保戶，是「利己利人」國家政策型地震保障。

◆ 承保方式容易

住宅火險擴大承保基本地震保險，凡承保住宅火險者，同時承保地震基本保險。

◆ 保障房屋本體

只承保房屋，不保動產及裝潢，以簡化勘損加速理賠，達到救急救難的目的。

◆ 負擔得起保費

不考慮個別風險（建築結構、屋齡等），以臺灣總體風險平準定價（單一費率：1,350元），讓人人負擔得起住宅地震風險之保費。

◆ 專款專用

公辦民營新模式，透過危險分散機制，積累準備金，做百年一遇大地震之抗災準備，並專款專用於受災保戶。



Uniqueness of TREIF

Due to the devastating earthquake happened on September 21, 1999, Taiwan had suffered not only from unpredictable disasters but also financial losses to tremendous extent. As for disaster losses, 51,712 households were completely destroyed, 53,768 households were severely destroyed, and the residential losses were up to NTD128.4 billion. Meanwhile, the national economic losses were more than NTD300 billion. Furthermore, the government had issued around NTD15.7 billion for relief funds. According to "Disaster Recovery Program," the government had planned to carry out Taiwan Residential Earthquake Insurance Program (TREIP, Disaster Relief insurance).

■ Characteristics of Disaster Insurance

◆ Intended for emergency rescue and relief

In order to relieve financial constraints from major damages (completely destroyed or partially destroyed households), the sum insured (NTD 1.5 million) and contingent living expense (NTD 200,000) are designed to meet emergency needs. And the "total loss & constructively total loss" coverage is adopted to simplify the claim appraisal, so as to accelerate the claim settlement.

◆ A statutory insurance based on the principle "one for all & all for one"

Generally speaking, it is a non-profit statutory insurance. In considering the long-term accumulation exposure of earthquake, the policyholders need to jointly accumulate reserves and to provide emergency relief to the insured when suffering serious damage in a big earthquake. It is a statutory earthquake program that "benefits ourselves as well as others."

◆ Easy to take-up

In order to make the coverage easy to be accessed, residential fire and earthquake basic insurance are combined in one insurance policy.

◆ Protection for residential buildings

Only the residential building is covered. The movables and decorations are excluded, in order to simplify loss adjustment and speed up claims settlement for disaster relief during emergencies.

◆ Affordable premium

Disregarding the difference of risk exposures (building structure, age, location etc.), the risk pricing is based on the general earthquake exposure of whole Taiwan, and the flat premium, NTD1,350, makes the Residential Earthquake Basic Insurances affordable for everyone.

◆ Dedicated use

TREIP's operation model is designed to deal the challenge of earthquake exposures, long-term risk accumulation and especially risk reserve accumulation. Through reserve accumulation, coordinating retention, and risk spreading, it makes the residential earthquake insurance affordable and available, and it makes us ready for a sizable earthquake.



■ 住宅地震基本保險成功之五個支柱

	<h3>住宅地震保險基金</h3>
<p>住宅地震保險基金為住宅地震保險制度之中樞組織，負責管理住宅地震保險。</p>	
	<h3>保險公司</h3>
<p>保險公司收取之保費將全數向住宅地震保險基金為再保險，不以營利為目的提供保戶保險服務。</p>	
	<h3>個人</h3>
<p>住宅地震基本保險是個人自費防災計畫，未發生地震損失，保費將轉為共同累積準備金，以做為長期防災準備。</p>	
	<h3>社會</h3>
<p>投保之民眾愈多，就愈能達成我為人人，人人為我的利己利人之社會公益（one for all & all for one）目標。</p>	
	<h3>政府</h3>
<p>住宅地震基本保險為國家災防體系一環，政府支持與協助是本保險經營成功之重要關鍵。</p>	

■ Five Key Elements for the Success of TREIP

	<h3>Residential Earthquake Insurance Fund</h3>
<p>TREIF is a private-public-partnership (PPP) and non-profit organization and as a pivotal organization of TREIP managing the residential earthquake insurance, including claim, underwriting, risk spreading & assumption mechanism.</p>	
	<h3>Insurers</h3>
<p>Non-life Insurance Companies are not profit driven and shall provide underwriting and claim services. The charged premium of residential earthquake basic insurance shall be 100% ceded to TREIF.</p>	
	<h3>Individuals</h3>
<p>The residential earthquake basic insurance is a self-paid plan for disaster relief. The premium will turn into accumulated reserves ready for next long-term earthquake catastrophe.</p>	
	<h3>Society</h3>
<p>The more people join TREIP, the easier to achieve the public interest goal - one for all and all for one.</p>	
	<h3>Government</h3>
<p>As a part of the National Disaster Relief System, government support is also crucial for the success of TREIP & TREIF.</p>	



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。

財團法人住宅地震保險基金 第八屆董事暨第七屆監察人



地震保險基金董監事合照

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 one of the following conditions is met: the residence is uninhabitable or the repair costs would equal or exceed 50% of the replacement cost upon being determined and certified by a government agency or a professional association for architecture, building structure, civil engineering.



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，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。



20250320 拜訪嘉義縣消防局（左三為本基金辛副總經理敬賢）

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 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 insurances 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」，自2021年4月1日起將住宅地震保險危險分散機制危險承擔限額提高至新臺幣1,000億元。

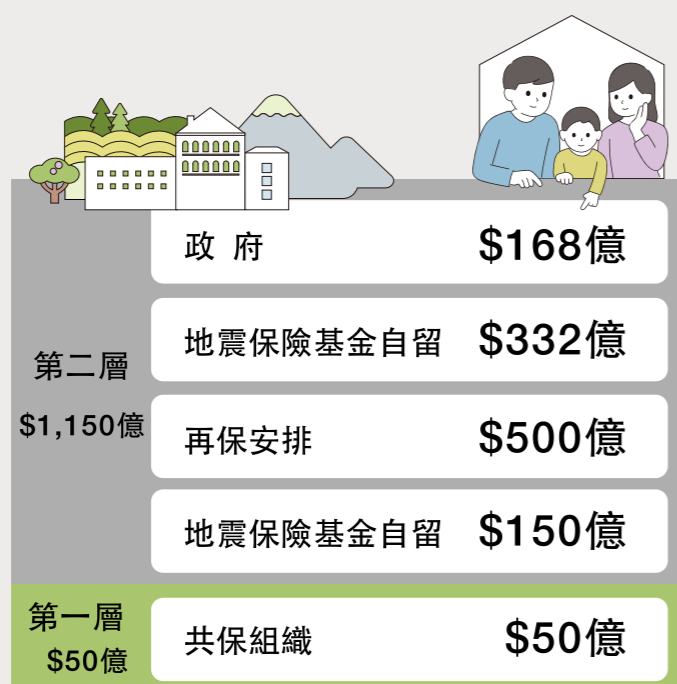
2023年經地震保險基金研議，因投保率持續提高，累積風險亦相對增加，預計2023年底回歸期低於250年，為適度提高本保險危險分散機制總責任額以降低削額給付發生之機率，在現行本保險保費維持不變情況下，於2024年4月1日起本保險危險分散機制承擔總責任額從新臺幣1,000億元調高至新臺幣1,200億元，危險分散機制各層危險承擔限額調整如次：

1. 共保組織層

承擔第一層，承擔限額由新臺幣42億元提高至新臺幣50億元。

2. 政府層

依照總承擔限額調整比例調整該層的承擔限額由新臺幣140億元提高至新臺幣168億元，且承擔最上層，即損失超過新臺幣1,032億元至新臺幣1,200億元。



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". Since April 1, 2021, the risk assumption limit of TREIPs risk spreading mechanism has been raised to NT\$100 billion.

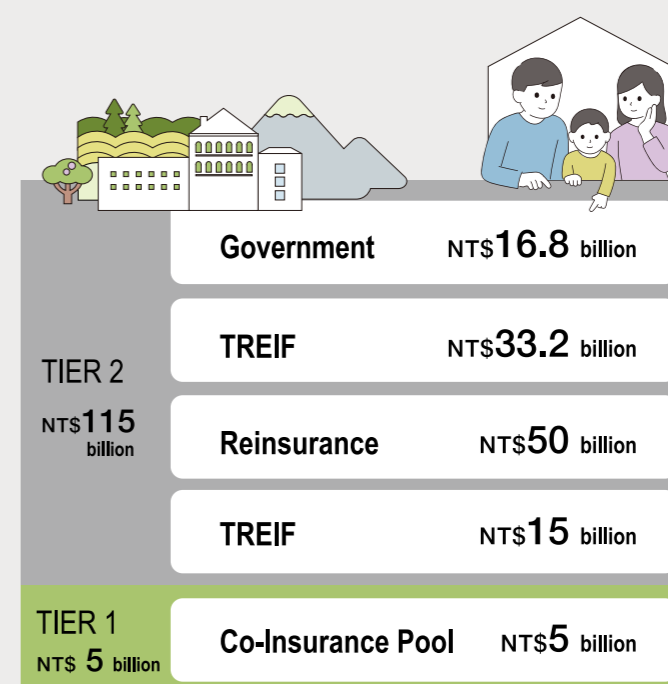
At a discussion within TREIF in 2023, as the take-up rate continues to rise, so does the cumulated risk. it was determined that the return period by the end of 2023 would be less than 250 years. To adequately raise the total liability of the risk spreading mechanism to lower the risk of reduced payout, TREIF resolved to raise the total liability ceiling of the risk spreading mechanism from NT\$100 billion to NT\$120 billion as of April 1, 2024, while leaving the current premium unchanged. The risk assumption ceiling at each tier of the mechanism is adjusted as follows:

1.Co-Insurance Pool

At Tire 1, the ceiling shall be raised from NT\$4.2 billion to NT\$5 billion.

2.Government

The ceiling at this tier shall be raised proportionally from NT\$14 billion to NT\$16.8 billion, and the government shall assume the liability at the top of the hierarchy, which is the portion between NT\$103.2 billion and NT\$120 billion.

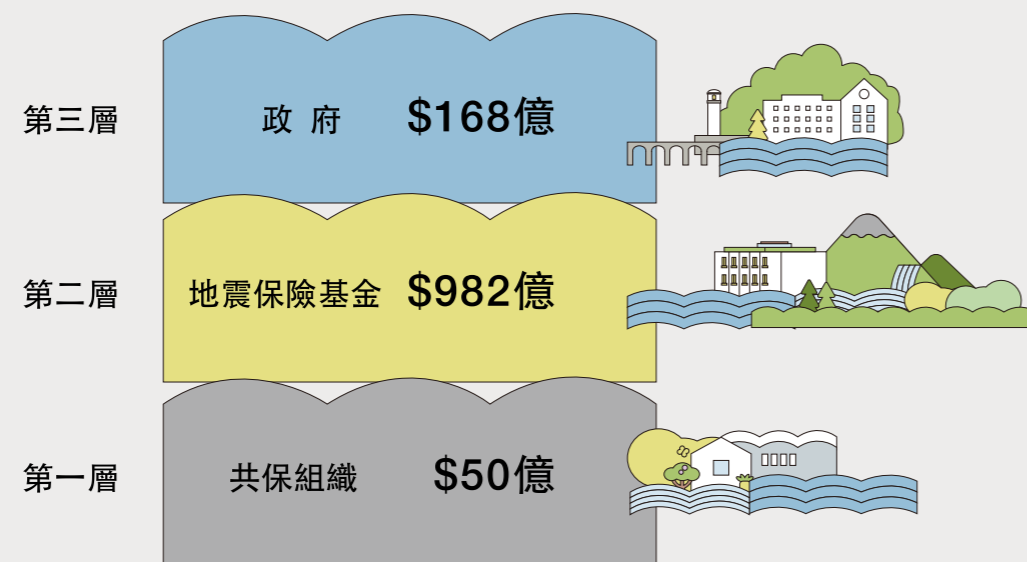




3. 地震保險基金承擔與分散

- (1) 地震保險基金承擔與分散限額由新臺幣818億元提高至新臺幣982億元。
- (2) 其中轉分再保險市場部分分別於2024年4月1日及7月1日各增購新臺幣100億元之第四層及第五層超額賠款再保保障，共200億元新臺幣再保保障，承擔限額由原安排300億元提高至新臺幣500億元再保保障。

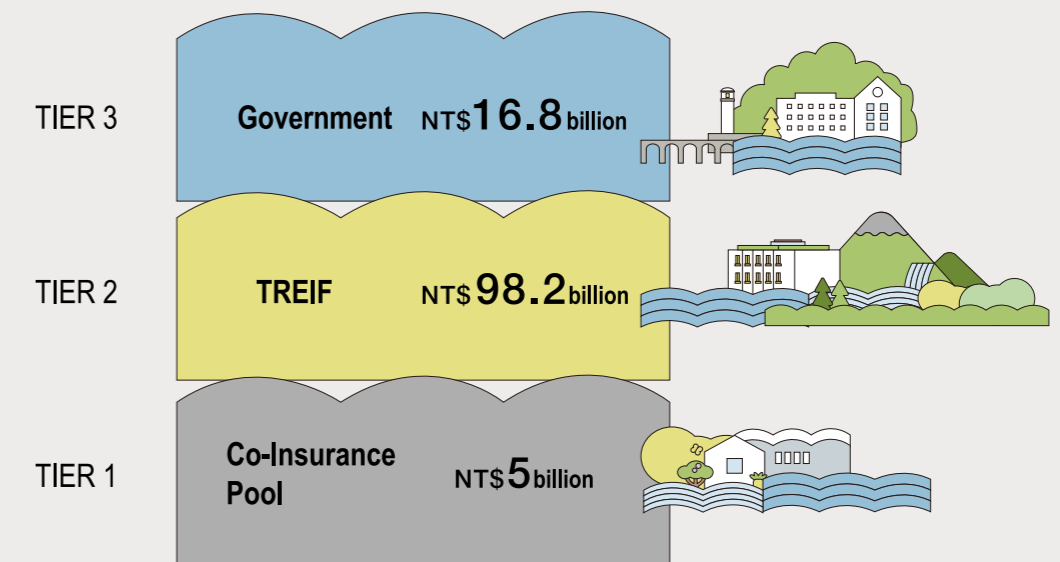
2025年7月15日起本保險擴大臨時住宿費用給付範圍，經政府張貼紅色危險標誌者，給付臨時住宿費用10萬元。因有鑒於建築物耐震標準逐年提升，地震致建築物達「全損」之情形有限，而經政府張貼紅單禁止入內居住之受災建築物則多數未達「全損」標準致未能給付臨時住宿費用，本基金爰規劃推動擴大臨時住宿費用給付範圍，以提升民眾權益。



3. Risk Assumption and Spreading by TREIF

- (1) The limit of risk assumed and spread by TREIF shall be raised from NT\$81.8 billion to NT\$98.2 billion.
- (2) An additional reinsurance protection cover of NT\$10 billion was purchased for each of the 4th Layer and 5th Layer from the reinsurance market, effective on April 1 and July 1, 2024, respectively. With the additional NT\$20 billion reinsurance protection in place, the assumption for risk spreading amount through reinsurance increased from NT\$30 billion to NT\$50 billion.

Effective July 15, 2025, the scope of coverage for contingent living expenses under the TREIP has been expanded. For insured buildings that have been issued a red danger sign by the government, homeowners are eligible for a contingent living expenses of NT\$100,000. In light of the continuous enhancement of seismic design standards for buildings, cases in which earthquakes result in a “total loss” have become relatively rare. However, many disaster-affected buildings that are posted with a government-issued red danger sign and deemed uninhabitable do not meet the criteria for “total loss,” and therefore were previously ineligible for contingent living expense payments. Accordingly, TREIF has implemented an expansion of the contingent living expense coverage to better safeguard the rights and interests of the public.





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。



20251021 土耳其 TCIP 代表與本基金人員會議後合影

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 fund accumulation, 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。
- ◆ 辦理符合地震保險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。

住宅地震基本保險運作現況

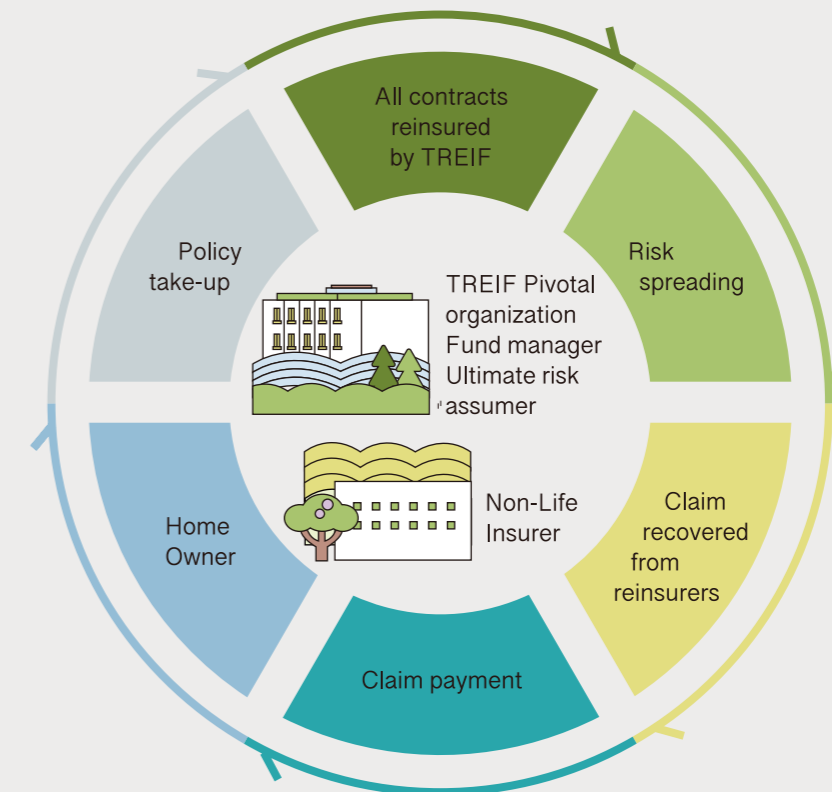


■ Scope of Business

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

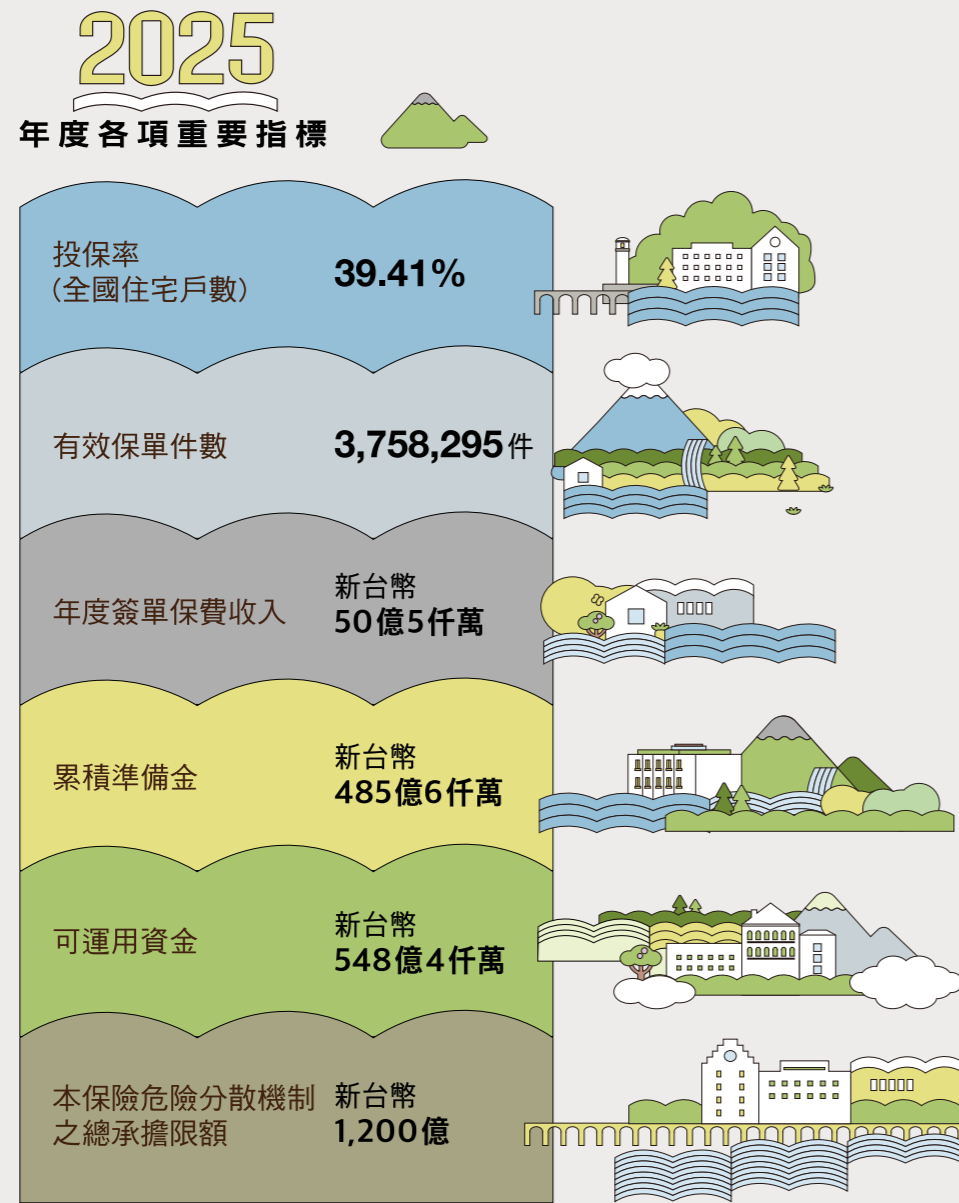
- ◆ Managing reinsurance, risk assumption and risk spreading for the residential earthquake insurance.
- ◆ Receiving pure premium, loadings and the financial income ceded from residential earthquake insurance.
- ◆ Obtaining domestic or overseas loans in accordance with the financing plans.
- ◆ Handling 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 authorized to comply with the Insurance Act or other laws and regulations.

Operation of TREIF



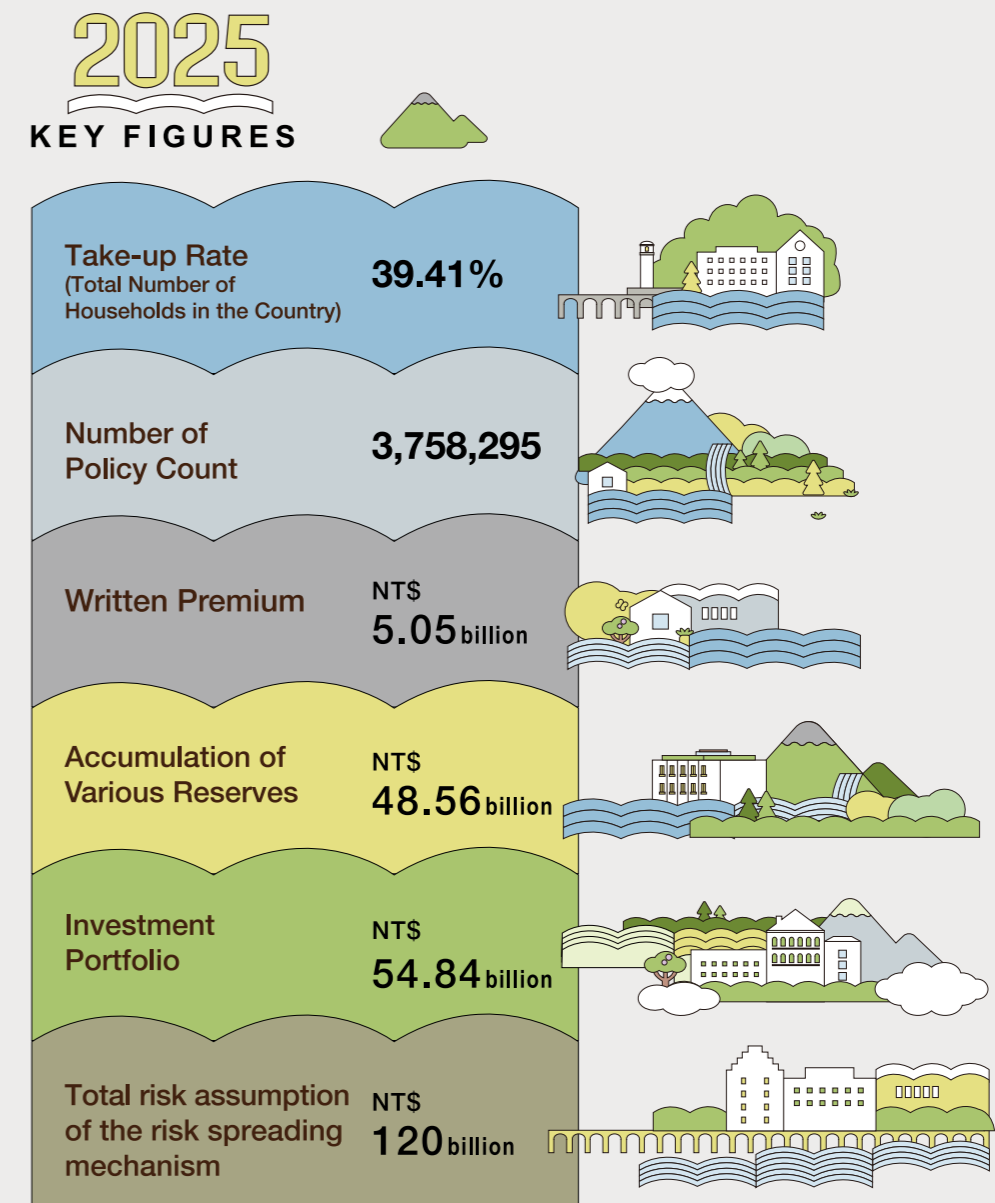


■ 年度各項重要指標 (截至2025.12.31)



本保險危險分散機制之總承擔限額 (Total risk assumption of the risk spreading mechanism) :
自 2024 年 4 月 1 日起總承擔限額提高至 1,200 億 (NTD120 billion)

■ 2025 Key Figures (As of 2025.12.31)



The ceiling of total risk assumption was raised to NT\$120 billion, effective from April 1, 2024.



年度業務概況

■ 投保作業

◆ 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2025年底止，有效保單件數約376萬件，以全國住宅總戶數9,536,678戶計算，投保率為39.41%，件數較前一年成長0.32%。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

年度	有效保單件數	簽單保費收入 (仟元)
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
2022	3,428,855	4,582,630
2023	3,504,007	4,644,852
2024	3,642,854	4,865,068
2025	3,758,295	5,054,488

* 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。

2025 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 2025, the total policies in force reached 3.76 million, which accounted for 39.41% of the total national households of 9.54 million, up by 0.32% 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

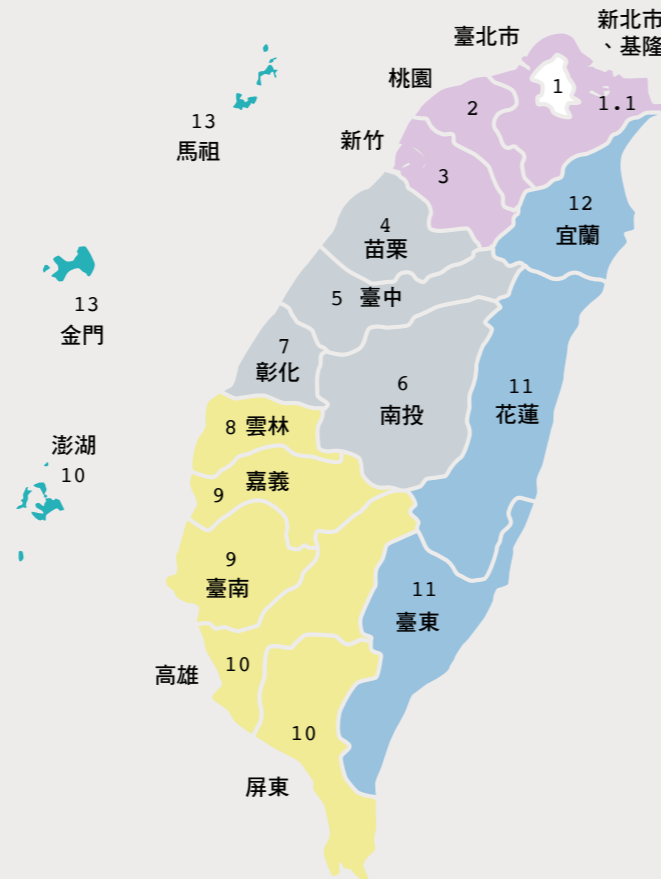
Year	Policies In Force	Written Premium (Unit: NTD1,000)
2002(April ~ December)	455,498	661,231
2003	859,213	1,242,788
2004	1,173,082	1,702,959
2005	1,447,545	2,101,527
2006	1,672,043	2,425,076
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2023	3,504,007	4,644,852
2024	3,642,854	4,865,068
2025	3,758,295	5,054,488

* 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.



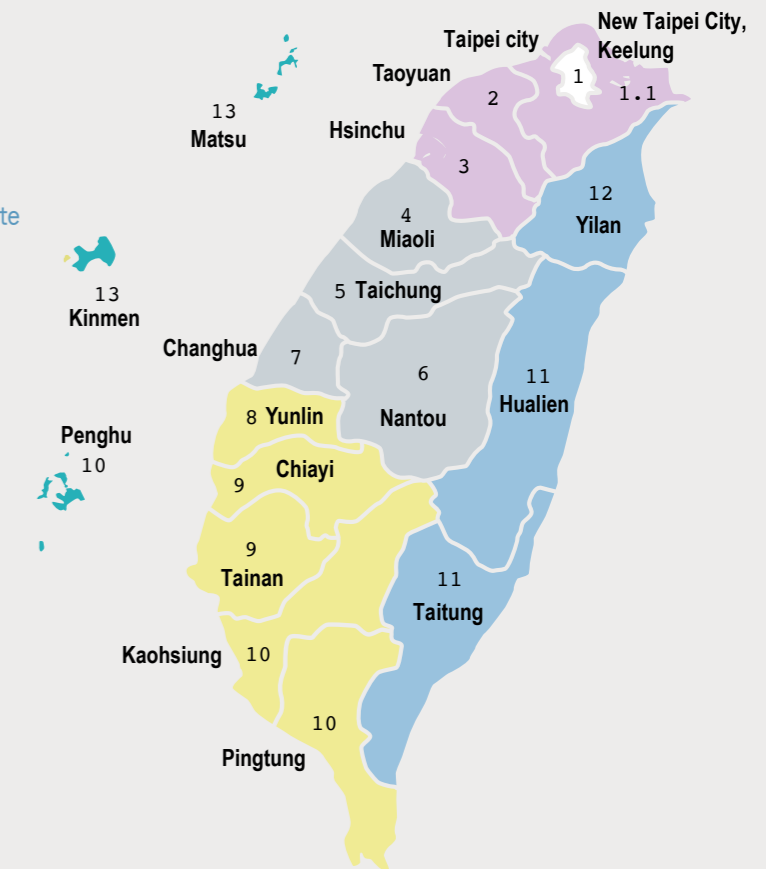
◆ 累積責任額及投保率

截至2025年12月31日止住宅地震保險全國累積責任額達新臺幣6兆3,208億元，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桃園，達47.98%。



◆ Cumulative Liability & Insurance Take-Up Rate

As of December 31, 2025, the cumulative liability of Taiwan's residential earthquake insurance amounted to NTD 6.3208 trillion. Cities with higher amount of cumulative liability were metropolitan cities like Taipei City, New Taipei City (including Keelung), Taoyuan, Hsinchu, Taichung, Kaohsiung and Pingtung. The take-up rates were higher in cities north of Hsinchu and in Taichung. The highest take-up rate of 47.98% was reported in Taoyuan.



住宅地震保險累積責任額及投保率

地區	累積責任額 (新臺幣元)	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	693,157,805,356	10.97%	414,508	962,554	43.06%
1.1 新北市、基隆	1,478,687,412,977	23.39%	876,275	1,941,680	45.13%
2 桃園	775,495,165,143	12.27%	459,318	957,282	47.98%
3 新竹	336,620,069,547	5.33%	200,057	421,453	47.47%
4 苗栗	113,504,996,696	1.80%	67,587	203,253	33.25%
5 臺中	875,495,574,926	13.85%	521,275	1,168,645	44.61%
6 南投	71,736,274,960	1.13%	42,830	180,649	23.71%
7 彰化	177,333,101,201	2.81%	105,104	441,311	23.82%
8 雲林	87,074,410,715	1.38%	51,604	239,292	21.57%
9 嘉義、臺南	594,345,846,757	9.40%	354,072	1,066,495	33.20%
10 高雄、屏東、澎湖	894,289,118,142	14.15%	532,157	1,515,143	35.12%
11 花蓮、臺東	98,308,314,710	1.56%	59,041	209,916	28.13%
12 宜蘭	112,771,983,163	1.78%	67,320	199,992	33.66%
13 金門、其他列嶼	11,954,269,237	0.19%	7,147	29,013	24.63%
合計	6,320,774,343,530	100.00%	3,758,295	9,536,678	39.41%

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	693,157,805,356	10.97%	414,508	962,554	43.06%
1.1 New Taipei City, Keelung	1,478,687,412,977	23.39%	876,275	1,941,680	45.13%
2 Taoyuan	775,495,165,143	12.27%	459,318	957,282	47.98%
3 Hsinchu	336,620,069,547	5.33%	200,057	421,453	47.47%
4 Miaoli	113,504,996,696	1.80%	67,587	203,253	33.25%
5 Taichung	875,495,574,926	13.85%	521,275	1,168,645	44.61%
6 Nantou	71,736,274,960	1.13%	42,830	180,649	23.71%
7 Changhua	177,333,101,201	2.81%	105,104	441,311	23.82%
8 Yunlin	87,074,410,715	1.38%	51,604	239,292	21.57%
9 Chiayi, Tainan	594,345,846,757	9.40%	354,072	1,066,495	33.20%
10 Kaohsiung, Pingtung, Penghu	894,289,118,142	14.15%	532,157	1,515,143	35.12%
11 Hualien, Taitung	98,308,314,710	1.56%	59,041	209,916	28.13%
12 Yilan	112,771,983,163	1.78%	67,320	199,992	33.66%
13 Kinmen & other isles	11,954,269,237	0.19%	7,147	29,013	24.63%
Total	6,320,774,343,530	100.00%	3,758,295	9,536,678	39.41%



◆ 推動村里普及率計畫，提升住宅地震保險投保率

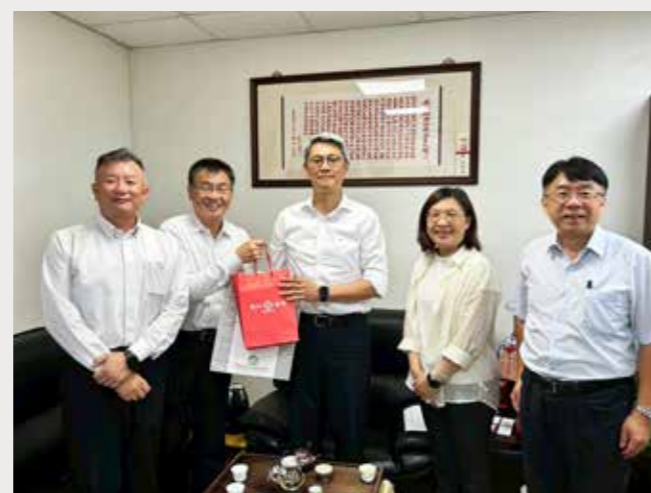
1. 建立村里普及率統計規則：洽國家災害防救科技中心（National Science and Technology Center for Disaster Reduction-NCDR）協助每季比對保單地址資料與轉換成各村里保單之普及率統計。
2. 提供村里投保率：每季提供村里投保率予災防單位與保險體系，並共同辦理災防韌性社區/村里演練與保險宣導活動。
3. 因應2025年0121嘉義地震，本基金於1/24發函臺南市及嘉義縣/市消防局，除提供該縣市村里普及率情形外，另請其辦理各類防火、防災、宣導、園遊會及展示攤位，如有辦理韌性社區講習或防災演練活動時，希望也能邀請本基金共同參與。
4. 本基金業分別於2/20及2/26拜訪高雄市及臺南市消防局，及2/14發文災區臺南市楠西區公所，2/19偕同保險公司前往災區臺南市玉井區提供災區關懷宣導服務。
5. 結合國家災防體系之管理，針對投保率較低及災防單位評估地震風險較高之縣市，提供宣導資源和支持。
6. 持續精進及完善村里普及率的統計基礎，並於2025年底檢討，執行與精進情形，並擬定次年度執行規劃。

◆ 提升「銀行貸款件」續保率

本保險約85%為銀行貸款件，現行銀行作業為銀行貸款與保險連結，銀行貸款結束保險就終止。業針對貸款還清後如何持續續保，與銀行公會、簽單公司研商如何修改現行保單條款，使貸款終止後保單仍可持續續保，無須被保險人重新投保，以提升貸款案件之續保率。



20250429 拜訪桃園市消防局（中間為本基金張總經理嘉麟）



20250722 拜訪新竹市消防局

◆ Raising the take-up rate of residential earthquake insurance across Communities

1. Rules for measuring TREIP prevalence at the community level have been established: The National Science and Technology Center for Disaster Reduction (NCDR) provides a quarterly breakdown of community-level take-up rate and verifies these statistics based on policy address data.
2. Provision of Community-Level take-up rate data: On a quarterly basis, TREIF provides community-level take-up rate data to disaster prevention units and insurance authorities, and conducts disaster response drills and insurance advocacy campaigns in local communities in collaboration with these entities.
3. Following the earthquake in Chiayi on January 21, 2025, TREIF issued official letters on January 24 to the Fire Departments of Tainan City, Chiayi County, and Chiayi City. In addition to providing community-level insurance penetration data, TREIF encouraged these authorities to incorporate insurance promotion into fire safety and disaster prevention campaigns, community events, and outreach activities. TREIF also expressed its willingness to participate in community resilience workshops and disaster response drills.
4. TREIF representatives visited the Kaohsiung and Tainan City Fire Departments on February 20 and February 26, respectively. Earlier on February 14, TREIF sent a formal notice to the Nanxi District Office in Tainan, a disaster-affected area. On February 19, TREIF and representatives from insurance company visited Yujing District, Tainan, to provide care services and insurance advocacy for affected residents.
5. As part of the National Disaster Relief System, TREIF provides outreach resources and support for cities and counties with relatively low take-up rates or high seismic risks as assessed by disaster prevention authorities.
6. TREIF continues to refine and enhance the statistical basis for measuring community-level penetration. A review of implementation progress and effectiveness was conducted at the end of 2025, and an execution plan for the following year was formulated accordingly.

◆ Enhancing Persistence for Mortgage-Linked Policies

Approximately 85% of TREIP policies are mortgage-linked. Under current banking practices, the policies are linked to the mortgage and would thus terminate once the loan is repaid. To address policy renewal after loan repayment, TREIF is working with bankers associations and insurers to revise existing policy terms. The goal is to improve persistence in mortgage-linked policies by allowing policyholders to remain eligible for renewal without having to re-apply.



◆ 改善斷保情形

除針對斷保後兩個月開始寄送投保提醒通知，並與兼營貸款業務之銀行保經/代公會、產險公會及簽單公司研商將續保通知加註下列文字：

- 一、「貸款清償後，為了讓您的住宅火災及地震基本保險保障不中斷，建議您主動洽原投保機構服務人員續辦投保，以持續獲得保障。」
- 二、「請於要保書勾選同意加保續保約定條款。」
- 三、「請填寫金融機構扣款授權書，並提供予辦理投保之產險公司。」

◆ 財產保險業承保作業之改善

1. 受災地區民眾關懷及宣導服務議題

- (1) 明訂民眾關懷及宣導服務之啟動時機及程序。
- (2) 理賠作業程序於內部會議項下新增「5-3、災區民眾關懷及宣導小組會議」作業程序，於2025/3/6 主管機關同意備查。

2. 紅單納入給付本保險臨時住宿費用10萬元議題

- (1) 增訂建築物被貼紅色危險標誌並核發書面通知之保戶，給付臨時住宿費用之依據、標準及金額。並增訂臨時住宿費用於保險期間內合計最高為新臺幣二十萬元為限。
- (2) 保單條款於2025/6/24經主管機關同意備查。
- (3) 本保險承保理賠作業要點於2025/7/16經主管機關核定。



20250916 再保人 MS Amlin 來訪



20250710 再保人 SCOR Re 來訪

◆ Measures to Reduce Policy Lapses

In addition to sending out renewal notices two months after a policy lapses, TREIF is collaborating with associations of banks engaged in loan-related insurance distribution, insurance brokers and agents, the Non-Life Insurance Association, and underwriting insurers to incorporate the following language in renewal notices:

1. "To ensure your residential fire insurance and basic earthquake insurance coverage remains uninterrupted after loan repayment, you are advised to contact your original insurer for renewal arrangements."
2. "Please indicate your consent to the automatic renewal provision by selecting the relevant option on the application form."
3. "Please fill out the 'Direct Debit Authorization' form and submit it to the non-life insurer underwriting your policy."

◆ Improving Underwriting Operations in Non-Life Insurers

1. Disaster Area Outreach and Care Services

- (1) Activation timing and standard operating procedures (SOPs) for disaster area have been defined for outreach and care services.
- (2) A new operating procedure titled "5-3: Disaster Area Care and Outreach Team Meetings" was added under the internal Claims Processing Procedures. The amendment was filed for record with the competent authority on March 6, 2025.

2. Inclusion of "Red Danger Sign" Buildings for the NT\$100,000 Contingent Living Expense Payout

- (1) The legal basis, criteria, and payment amounts have been established for providing contingent living expense payout to insured home owners of buildings that have been issued a "red danger sign" notice. A new provision was added to cap the total benefit at NT\$200,000 per dwelling.
- (2) The amended clauses were filed for record with the competent authority on June 24, 2025.
- (3) The "Operational Guidelines for TREIP Underwriting and Claims" were approved by the competent authority on July 16, 2025.



3. 複保險議題

- (1) 複保險以理賠1張保險，其他複保險則依溢繳保險原則處理，並補強配套措施說明。
- (2) 保單條款於2025/9/3經主管機關同意備查，並自2026/1/1施行。
- (3) 本保險承保理賠作業要點及再保險作業規範於2026/1/5經主管機關核定。

◆ 檢討修訂本保險理賠作業程序及評定鑑定基準

1. 本保險理賠作業程序：

(1) 災區保戶關懷

有關災區保戶與非保戶關懷作業之本保險理賠作業程序，增列主動關懷保戶、擴大辦理災區民眾(非保戶)保險諮詢服務與加強災後居家風險宣導之程序。

(2) 前進指揮所

- a. 修訂前進指揮所之理賠作業程序，於震災時由保險公司人員進駐災區縣市政府災後民眾服務中心或其他選定地點，並於災區關懷服務受災民眾，並修訂「保戶關懷相關啟動及辦理宣導時機」。
- b. 配合「住宅地震保險震後理賠管理平台」、紅色危險標誌納入給付臨時住宿費用10萬元及增訂「前進指揮所」應辦理事項等議題，修訂本保險相關理賠標準作業程序。

- (3) 業提報工作小組暨第二分組聯席會議及理賠主管會議討論修訂完成，所修訂本保險理賠作業程序業提報2025/12/26董事會議核議通過，並於2026/1/5函報主管機關備查。



20251114 高雄火車站 - 無預警調度實地報到

3. Double Insurance

- (1) Clarifications have been made that in cases of double insurance, claims shall be settled based on a single policy, while a premium overpayment refund shall be made for other overlapping policies. Supportive measures have also been defined.
- (2) The amended clauses were filed for record with the competent authority on September 3, 2025, effective January 1, 2026.
- (3) The "Operational Guidelines for TREIP Underwriting and Claims Processing" and "TREIP Reinsurance Operating Standards" were approved by the competent authority on January 5, 2025.

◆ Review and Revision of Claims Processing Procedures and Assessment Criteria

1. Claims Processing Procedures:

(1) Disaster Area Outreach and Care

The claims procedures have been revised to incorporate proactive outreach to policyholders, expand insurance consultation services to disaster-affected populations (including non-policyholders), and strengthen post-disaster residential risk awareness initiatives.

(2) On-Site Command Center

- a. The claims procedures governing on-site command centers have been revised. In the event of a major earthquake, personnel from participating insurers will be deployed to disaster service centers established by local governments or other designated locations to provide on-site assistance and outreach services to affected residents. The standard operating procedures have also been updated to specify the triggers and timing for initiating policyholder outreach and public engagement activities.
- b. In alignment with the Post-Earthquake TREIP Claims Management Platform, the inclusion of NT\$100,000 contingent living expense for red danger sign buildings, the newly defined responsibilities of on-site command centers, and the relevant claims SOPs have been comprehensively updated.

- (3) The revisions were finalized after discussions at joint meetings of the TREIP Development and Planning Committee and the Second Sub-Group as well as claims managers' meetings. The revised procedures were approved by the Board of Directors on December 26, 2025, and filed for record with the competent authority on January 5, 2026.



2. 本保險全損評定及鑑定基準

- (1) 為避免現行條文造成誤解，各種建造類型之評定與鑑定方式，進行修正分別明定。
- (2) 提報4/10召開本保險發展規劃工作小組暨分組聯席會議討論，經提報5月董事會修正通過，業於6/30函報主管機關核定。

3. 本保險理賠標準作業程序修訂

- (1) 即時提供災區民眾本保險相關諮詢服務，及擴大辦理宣導活動，請補正啟動時機，應有明確之啟動條件、災損資訊來源等，並衡估相關實務作業可行性。
- (2) 理賠作業程序修訂：
 - a. 業修訂本保險理賠標準作業程序新增災區民眾關懷及宣導相關作業流程，於2/21提報董事會討論修正通過，並於2/26函報主管機關，經3/6 主管機關同意備查。
 - b. 新增災區民眾關懷及宣導相關作業流程，配合「住宅地震保險震後理賠管理平台」、紅色危險標誌納入給付臨時住宿費用10萬元及增訂「前進指揮所」應辦理事項等議題，修訂本保險相關理賠標準作業程序，於12/26提報董事會討論通過，並於2026/1/5函報主管機關。



20251111 台中 - 模擬演練頒獎典禮：簽單公司獎

2. "Total Loss" Assessment and Appraisal Criteria

- (1) To prevent potential misunderstanding of current clauses, the assessment and appraisal methods for various building types were clarified and redefined by category.
- (2) The revisions were discussed at joint meetings of the TREIP Development and Planning Committee on April 10, approved by the Board of Directors in May, and officially approved by the competent authority on June 30.

3. Revisions to Standard Operating Procedures for Claims Processing

- (1) To ensure the timely provision of insurance consultation services to disaster-affected residents and the expansion of outreach activities, the activation timing for such services has been further clarified. These include specific activation conditions, sources of disaster loss information, and an assessment of operational feasibility.
- (2) Revisions to Claims Processing SOPs
 - a. The revised TREIP Claims Processing SOPs, which incorporated additional procedures for disaster area outreach and advocacy workflows, were approved by the Board on February 21, submitted to the competent authority on February 26, and approved further on March 6.
 - b. Additional procedures for disaster area outreach and care services were incorporated into the SOPs in alignment with the Post-Earthquake TREIP Claims Management Platform, the inclusion of NT\$100,000 contingent living expense for red danger sign buildings, and the defined responsibilities of on-site command centers. The revisions were approved by the Board on December 26 and submitted to the competent authority on January 5, 2026.



20250920 台北市消防局 114 年國家防災日

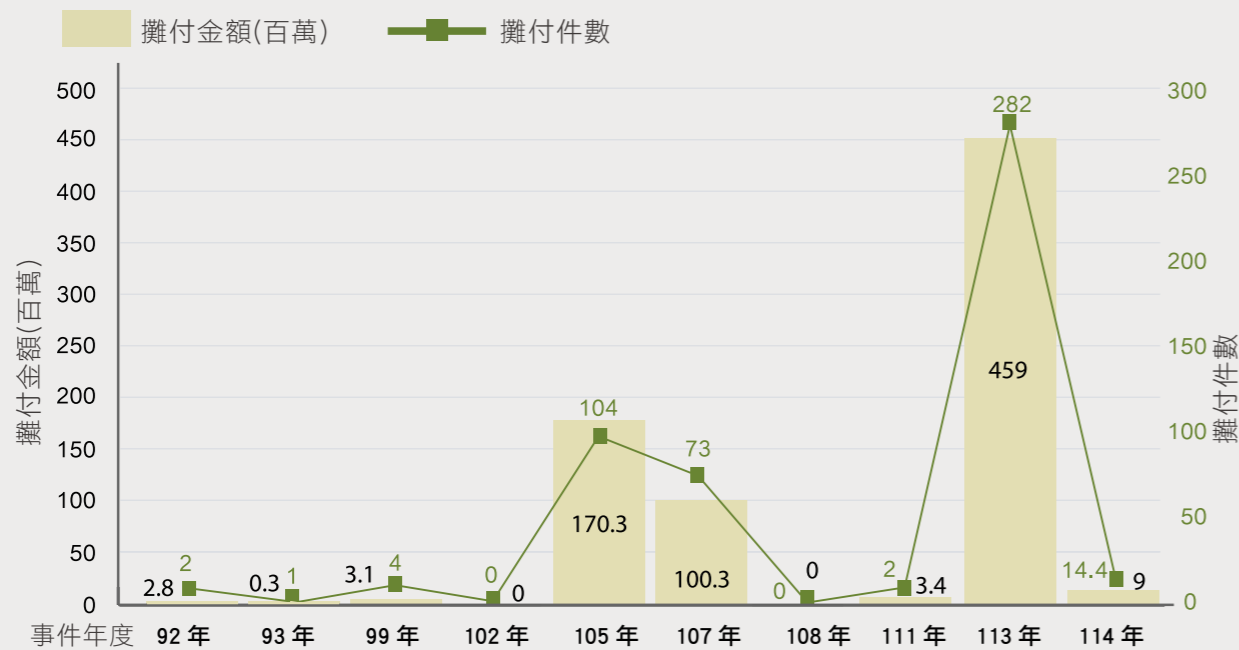


理賠狀況及相關作業與訓練

0121嘉義大埔/臺南楠西震災損失及理賠處理情形

- 地震保險基金於災後即時蒐集及篩選本保險可能受災保戶資料，指揮各產險公司迅速辦理理賠作業，因中央災害應變中心未於震災中開設，由涉案簽單公司自行處理理賠作業。
- 發函嘉義市/嘉義縣/台南市消防局，提供該3縣市村里投保率資料，並建議轉知低投保率村里重視災防型保險普及率，提高民眾居家風險保障。另發送新聞稿呼籲民眾，平時應準備緊急避難包，並投保住宅火災及地震基本保險。
- 被保險人通報出險案件，由涉案簽單公司辦理理賠評定作業，並於確認受損建築物符合本保險全損理賠標準後辦理臨時住宿費用及建物本體理賠金支付，符合理賠標準計289件。

歷年理賠統計圖表

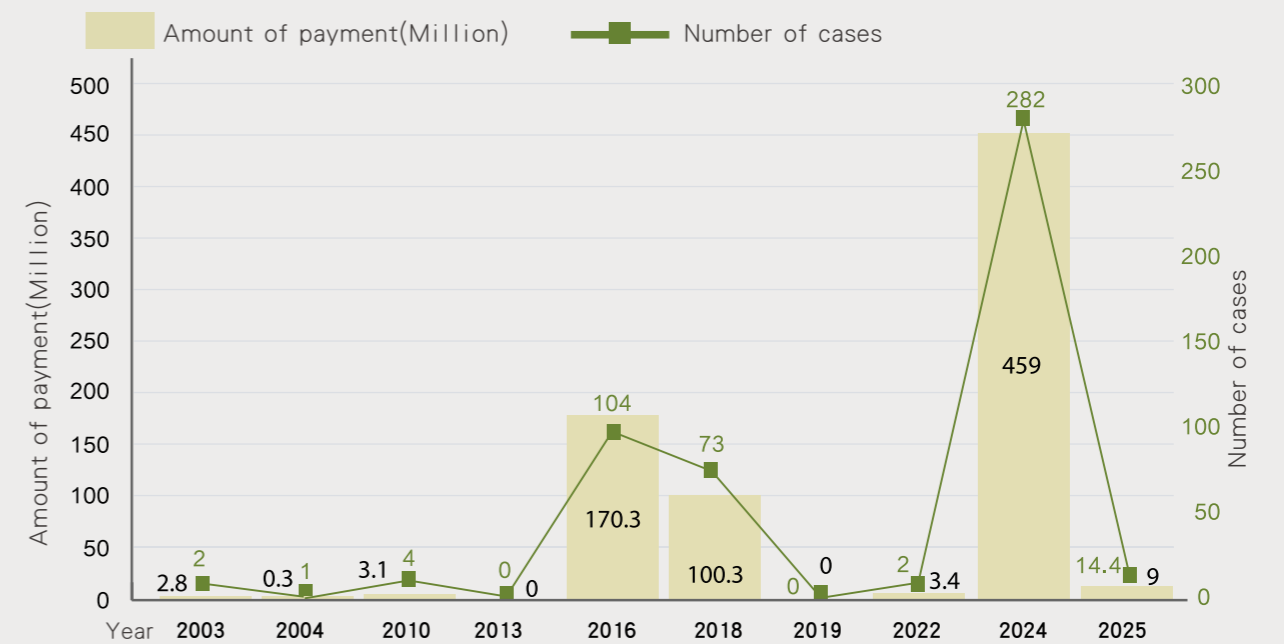


Claims Processing in Operation and Training

Loss Assessment and Claims Handling Following the January 21, 2025 Earthquake in Dapu, Chiayi County and Nanxi, Tainan City.

- By quickly identifying policyholders potentially affected by the earthquake, TREIF worked closely with non-life insurers to accelerate claims processing. In this case, the underwriting insurers handled all claims processing operations independently, as the Central Emergency Operations Center was not activated.
- TREIF issued formal notices to the Fire Departments of Chiayi City, Chiayi County, and Tainan City to request community-level insurance take-up rates and recommend awareness campaigns in communities with lower take-up rates to ensure home safety. TREIF published a press release to urge the public to prepare emergency survival kits and secure coverage through residential fire insurance.
- In the cases of reported loss, the underwriting insurers were responsible for conducting claims assessment and appraisal. In cases where the criteria were met, TREIF notified insurers to provide contingent living expenses and building insured amount payments to the affected policyholders. A total of 289 cases met the claims payout criteria.

Claims processed over the years





◆ 拜會災防單位建立聯繫管道，共同合作提升本保險理賠效率

拜會政府相關災防單位，包括行政院災害防救辦公室，於地震保險基金召開理賠專案會議中，邀請其高階首長與會溝通交流理賠處理程序；拜訪國家災害防救科技中心，洽談合作建置村里普及率統計及其他可提升本保險理賠效率之事項；拜訪消防署，洽談有關村里普及率推動，及洽談有關將村里普及率作為韌性社區之推動指引。

理賠相關統計
期間：2002/04/01-2025/12/31

事故年度	攤付件數 (件)	攤付金額 (含理賠費)(元)
2002 年	0	0
2003 年	2	2,848,899
2004 年	1	283,200
2005 年	0	0
2006 年	0	0
2007 年	0	0
2008 年	0	0
2009 年	0	0
2010 年	4	3,087,950
2011 年	0	0
2012 年	0	0
2013 年	0	12,400
2014 年	0	0
2015 年	0	0
2016 年	104	170,269,471
2017 年	0	0
2018 年	73	100,259,800
2019 年	0	9,700
2020 年	0	0
2021 年	0	0
2022 年	2	3,417,500
2023 年	0	0
2024 年	282	459,553,426
2025 年	9	14,389,834
總計	476	752,432,180

◆ Engaging with Disaster Prevention Units to Improve the Efficiency of Claims Processing of Residential Earthquake Insurance

TREIF collaborates with government disaster prevention agencies: Inviting senior officials from the Central Disaster Prevention and Protection Council of the Executive Yuan to claims meetings held by TREIF to discuss claims processing procedures; working with NCDR to compile the data regarding insurance penetration statistics at the community level and find ways to make claims settlement more efficient; and seeking collaboration with the National Fire Agency to drive the insurance take-up rate at community level and develop guidelines for using the aforementioned rate as a way to boost community resilience.

Statistics
Period : 2002/04/01-2025/12/31

Year	Number of cases	Amount of payment (Claims processing fees included)
2002	0	0
2003	2	2,848,899
2004	1	283,200
2005	0	0
2006	0	0
2007	0	0
2008	0	0
2009	0	0
2010	4	3,087,950
2011	0	0
2012	0	0
2013	0	12,400
2014	0	0
2015	0	0
2016	104	170,269,471
2017	0	0
2018	73	100,259,800
2019	0	9,700
2020	0	0
2021	0	0
2022	2	3,417,500
2023	0	0
2024	282	459,553,426
2025	9	14,389,834
Total	476	752,432,180



◆ 辦理理賠機制模擬演練

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。

1. 2025年度辦理中部地區理賠機制模擬演練

- (1) 因應災防專家示警中南部地震風險高，2025年模擬演練規劃先由東區改於中部地區(係因2024年嘉義辦理後遞延)辦理，並規劃災區聯合理賠服務中心兵棋推演演練，並納入理賠中樞小組轄下三分組應辦理事項之演練。
- (2) 擬訂因應大地震之持續營運模擬演練計畫並與簽單公司共同辦理，確實執行多元的模擬情境，模擬在不同情況之下，持續營運及指揮所有簽單公司解決問題，於2025/5/5簽單公司理賠主管會議，討論本基金與簽單公司辦理理賠中樞小組、災區聯合理賠服務中心，採聯合兵棋推演演練事宜，並建議簽單公司模擬在不同情境下，辦理緊急應變，並由高階主管主持跨部門內部會議，討論持續營運之解決方案。
- (3) 災區聯合理賠服務中心採桌上型模擬情境兵棋推演演練，假設中部地區大甲斷層發生芮氏規模6.8地震並成立臺中及彰化2處災區聯合理賠服務中心，以彈性的假設各種實際危機的狀況，由理賠中樞小組、災區民眾關懷及宣導服務中心與災區聯合理賠服務中心進行聯合兵棋推演演練。加強參與者狀況判斷及強化橫、縱向跨單位整合協同處置，以提升處理應變之能力，並邀請主管機關及臺中市、彰化縣災防辦蒞臨指導綜合講評。
- (4) 業於8/19假設地震發生，並啟動緊急應變計畫，召開一系列理賠作業相關會議，另於8/26進行第二階段無預警調度測試。於9/2辦理合格評估人員全損評定測驗、9/11辦理災區聯合理賠服務中心兵棋推演演練、於10/16辦理評分會議。於11/11於台中辦理模擬演練頒獎典禮暨檢討會，並於11/24完成模擬演練檢討報告函報主管機關。

◆ Claim Simulation Drill

TREIF holds a claim simulation drill every year. This aims at helping insurance companies 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 provides insurers with the opportunities to fulfill their corporate social responsibility and build better goodwill for the companies.

1. The 2025 Claim Simulation Drill in Central Taiwan

- (1) In response to expert assessments indicating elevated seismic risk in central and southern Taiwan, the 2025 simulation exercise was relocated from the eastern region to central Taiwan (following the postponement of the 2024 exercise originally scheduled in Chiayi). The exercise plan includes a tabletop exercise for the Joint Claims Service Center in disaster areas, as well as scenario-based drills covering the required functions of the three sub-groups under the Central Claims Task Force.
- (2) A business continuity plan (BCP) for major earthquakes has been developed and is to be implemented in collaboration with underwriting insurers. The plan incorporates multiple scenario-based simulations designed to ensure the continuous operation of claims handling mechanisms and the coordination of insurers in responding to various emergency situations. During the claims managers' meeting held on May 5, 2025, discussions were conducted regarding the joint implementation of tabletop exercises involving the TREIP Central Claims Task Force and the Joint Claims Service Centers. It was further recommended that insurers conduct scenario-based emergency response exercises under the leadership of senior management and hold cross-departmental internal meetings to evaluate business continuity strategies and contingency measures.
- (3) A tabletop simulation exercise was conducted based on a scenario assuming a magnitude 6.8 earthquake along the Dajia Fault in central Taiwan, under which Joint Claims Service Centers were established in Taichung and Changhua. The exercise involved the Central Claims Task Force, the Disaster Area Outreach and Public Engagement Center, and the Joint Claims Service Centers, and was designed to simulate various emergency scenarios in a flexible and scenario-based manner. The objective was to enhance participants' situational assessment capabilities and strengthen both horizontal and vertical cross-unit coordination and collaboration to improve overall emergency response capacity. Representatives from the competent authority, as well as the Disaster Prevention and Protection Offices of Taichung City and Changhua County, were invited to attend and provide guidance and comprehensive evaluation.
- (4) The Emergency Response Plan was activated on August 19 following a simulated earthquake, triggering a series of claims processing meetings. A second-stage unannounced mobilization test was conducted on August 26. Subsequent activities included a total loss assessment examination for qualified adjust-



(5)於2025/11/11於台中辦理模擬演練頒獎典禮暨檢討會，並於11/24完成模擬演練檢討報告函報主管機關。

(6)為擴大合格評估人員災損評定講評效益，合格評估人員災損評定講評改以2026年分別於北、中、南區辦理災損評定講習會。

2. 平日及假日不定期演練

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，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」納入每年住宅地震保險理賠機制模擬演練中辦理。

(1) 第一季於2025/3/15辦理(北部假日)不定期無預警通報、調度及3/19辦理實地回報測試演練，各簽單公司均依時限內完成演練。

(2) 第二季於2025/6/18辦理(東部平日)不定期無預警通報、調度及6/24辦理實地回報測試演練，各簽單公司均依時限內完成演練。

(3) 第三季配合模擬演練於2025/8/26辦理(中部平日)不定期無預警通報、調度，於9/2及9/11分別於全損評定及兵棋推演辦理實地回報測試演練，各簽單公司均依時限內完成演練。

(4) 第四季2025/11/7辦理(南區平日)不定期無預警通報、調度及11/14辦理實地回報測試演練，各簽單公司均依時限內完成演練。



20250914 114 年彰化縣公寓大廈法令說明會



20251014 彰化縣 114 年防災教育日系列活動 - 國小校園防災士

ers on September 2, a Joint Claims Service Center tabletop exercise on September 11, and a performance evaluation meeting on October 16. The drill concluded with an award ceremony and review session held in Taichung on November 11, with the final Drill Evaluation Report submitted to the competent authority on November 24.

(5)The Drill Award Ceremony and Review Meeting were held in Taichung on November 11, 2025. The comprehensive review report was submitted to the competent authority on November 24.

(6)To maximize the effectiveness of damage assessment training, the briefing sessions for qualified adjusters will be held across northern, central, and southern Taiwan in 2026.

2 Unscheduled drills on weekdays and weekends

To understand how skilled relevant personnel are at handling various tasks in claims processing during a major earthquake, and to ensure that employees of underwriting companies are able to operate in accordance with the standard claims procedures and other procedures, organizers of the drills resolved to include “unscheduled and unannounced weekday and weekend testing of the lateral communication mechanisms, such as notice responding, personnel dispatch and reporting” into the annual residential earthquake insurance claims settlement drills.

(1)For the first quarter, an unscheduled and unannounced drill on notice responding and personnel dispatch was conducted on March 15, 2025 (a weekend) in northern Taiwan, and a subsequent drill on on-site reporting was conducted on March 19. All underwriting insurance companies completed the drills within the designated timeframes.

(2)For the second quarter, an unscheduled and unannounced drill on notice responding and personnel dispatch was conducted on June 18, 2025 (a weekday) in eastern Taiwan, and a subsequent drill on on-site reporting was conducted on June 24. All underwriting insurance companies completed the drills within the designated timeframes.

(3)For the third quarter, an unscheduled and unannounced drill on notice responding and personnel dispatch was conducted as part of the nation-wide simulation drill on August 26, 2025 (a weekday) in central Taiwan, and subsequent drills on total loss assessment and on-site reporting were conducted on September 2 and September 11, respectively. All underwriting insurance companies completed the drills within the designated timeframes.

(4)For the fourth quarter, an unscheduled and unannounced drill on notice responding and personnel dispatch was conducted on November 7, 2025 (a weekday) in southern Taiwan, and a subsequent drill on on-site reporting was conducted on November 14. All underwriting insurance companies completed the drills within the designated timeframes.



◆ 精進住宅地震保險理賠作業

本保險臨時住宿費用擴大納入災害後危險建築物緊急評估紅色危險標誌建築物給付臨時住宿費用十萬元，並修正本保險危險分散機制實施辦法、保單條款、保/批單簡介及承保理賠作業處理要點。

1. 本基金業於2025/1/22洽詢國家災害防救科技中心(NCDR)蒐集空拍圖資以AI辨識全倒建築物，並篩選出有本保險保戶之全倒建築物清冊，作為本保險損失判定的依據，並於2025年完成架設地震保險基金情資網。
2. 本基金經內部研議將空拍圖資勘損納入本保險保單條款、再保續約合約文件及子法、理賠作業程序、鑑定基準等相關法規修訂，於2025/4/10本保險制度發展規劃工作小組聯席會議討論通過。惟空拍圖資相關法規修訂因涉及本保險危險分散機制實施辦法修正，爰將空拍圖資修訂涉及相關法規與保單條款先行會議研議備妥，業經2025/7/15工作小組會議確認修訂文字在案，於下次本保險相關法規整體修訂時，一併納入再報送主管機關。另空拍圖資納入全損認定基準業先列入2025年再保續約合約文件中，再保人均未表示異議。
3. 為加強災損地震受災地區民眾關懷服務，增訂本保險理賠標準作業程序明訂民眾關懷及宣導服務之啟動時機及程序。
4. 本保險全損評定及鑑定基準修訂：為避免現行條文造成誤解，各種建造類型之評定與鑑定方式，進行修正分別明定。
5. 提升住宅地震保險震後民眾查詢服務平臺為本保險之出險報案中心，整合本保險相關作業系統，及同步住宅地震保險全損理賠評定及鑑定系統、住宅地震保險業務資訊系統(複評審查及法律程序維護)及住宅地震保險複保險暨傳輸平台(臨時住宿費用及理賠費用)等資料，並納入本保險複評審查機制作業規範，將保戶出險案件進行全流程管理。



20250422 拜訪新竹消防局(左三為本基金張總經理嘉麟)

◆ Improving TREIP Claims Processing Operations

TREIP contingent living expense payout has been expanded to include insured home owners of red danger sign buildings (deemed unsafe for entry), who shall receive a payout of NT\$100,000. Corresponding amendments have been made to the "Implementation Regulations for Risk Spreading Mechanism of Residential Earthquake Insurance", policy provisions, policy/endorsement brochures, and the "Guidelines for TREIP Underwriting and Claims Processing".

1. On January 22, 2025, TREIF sought support from the NCDR to collect aerial imagery and utilize AI identification to identify collapsed buildings. A registry of policyholders that were owners of these identified buildings was screened to serve as a basis for loss determination. The "TREIF Intelligence Network" was established in 2025.
2. Following internal deliberations, TREIF has resolved to incorporate aerial imagery-based damage assessment into the TREIP provisions, reinsurance renewal contracts as well as revisions to relevant administrative regulations, claims processing procedures and appraisal standards. The revisions were approved at a joint meeting of the TREIP Development and Planning Committee on April 10, 2025. As revisions to aerial imagery related regulations involved revisions to the "Implementation Regulations for Risk Spreading Mechanism of Residential Earthquake Insurance", the revised regulatory language and policy clauses have been prepared and were confirmed by the Committee on July 15, 2025. The revisions will be submitted to the regulator during the next comprehensive regulatory overhaul. Notably, the use of aerial imagery in the Total Loss Appraisal Criteria had been incorporated into the 2025 Reinsurance Renewal Contract, to which reinsurers raised no objections.
3. To strengthen outreach and care services for residents affected by earthquake disasters, the SOP for claims processing has been amended to specify the activation timing and procedures for public outreach and care services.
4. Amendment of Total Loss Evaluation and Appraisal Criteria: To prevent potential misunderstandings of the current clauses, the evaluation and appraisal methods for various building types have been revised and clearly defined by category.
5. The Post-Earthquake TREIP Claims Management Platform has been enhanced to serve as a claims reporting and intake center, integrating all relevant operational systems. It enables real-time synchronization of data across the TREIP Total Loss Evaluation and Appraisal System, the TREIP Business Information System (covering secondary review and legal procedures), and the TREIP Double Insurance Verification and Transmission Platform (covering contingent living expense benefits and claims-related payments). In addition, a secondary review mechanism has been incorporated into the relevant SOP to facilitate end-to-end management of all reported claims.



◆ 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。

◆ 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。

◆ 建築師及專業技師講習

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。2025年於臺北市、新北市、桃園市、新竹縣、苗栗縣、南投縣、彰化縣、雲林縣、嘉義市、臺南市、高雄市、屏東縣、宜蘭縣、花蓮縣及金門縣辦理專業技師及建築師講習會，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。

2025 年住宅地震保險理賠教育訓練辦理情形

理賠訓練課程 / 講習	實際辦理場次	實際訓練人次
合格評估人員新訓	2 場	86 人
合格評估人員複訓	13 場	821 人
災區聯合理賠服務中心進駐人員新訓	1 場	38 人
災區聯合理賠服務中心進駐人員複訓	4 場	194 人
建築師 / 專業技師講習	15 場	1,269 人
合計	35 場	2,408 人

◆ Training for Qualified Adjusters

TREIF organizes trainings and recurrent 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. In 2024, the training was conducted offline, offering training to 79 new qualified adjusters and 843 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 Contingent Joint Claims Service Centers, and reviews the training textbooks, accordingly. In 2024, the training was conducted offline, offering training to 26 new stationed personnel and 185 incumbent stationed personnel.

◆ Architects and 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 2025, professional technicians and architects will participate in workshops in Taipei City, New Taipei City, Taoyuan City, Hsinchu County, Miaoli County, Nantou County, Changhua County, Yunlin County, Chiayi City, Tainan City, Kaohsiung City, Pingtung County, Yilan County, Hualien County, and Kinmen County. This increases participants' interest in becoming post-disaster adjusters, and enhances their knowledge on TREIF's evaluation operations.

2025 TREIF training on claims processing

Training courses/seminars	Number of sessions	Number of participants
Initial training for qualified adjusters	2	86
Refresher training for qualified adjusters	13	821
Initial training for joint claims service center personnel	1	38
Refresher training for joint claims service center personnel	4	194
Seminars for architects/professional engineers	15	1,269
Total	35	2,408



■ 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，2025年度地震保險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，2025年也持續推廣將災防型保險-住宅火災及地震基本保險，包括住宅火災、地震、第三人責任、颱風洪水及玻璃保險，另自2025年7月15日起，將紅色危險標誌建築物（貼紅單）之擴大保障納入宣導內容，期待民眾同樣重視居家生活中可能發生的災害與風險：

◆ 主辦或協辦或贊助相關單位辦理不同地區或對象之講座式或攤位式等宣導活動

1. 透過災防體系：加強辦理本保險投保率低縣市之宣導活動，強調本保險是一種急難救助型的機制，不同於一般商業保險的特質，讓民眾了解本保險目的與作用，以正確認知本保險。
2. 透過保險體系：持續針對通路（產、壽險業）從業人員辦理宣導活動或採數位教材方式宣導本保險，期使業務員對本保險之正確認知，利用產、壽險通路現有受眾，擴展宣導層面；持續推動大專院校將災防型保險內容納入支援教育課程，期待更多潛在的保險專業從業人員，共同加入推廣災防型保險的行列。
3. 透過教育體系：持續推廣金融知識教育教材供學校教學使用，擴大舉辦實體及線上之教師增能活動；擴大辦理教案推廣補助辦法，鼓勵教師主動採用本保險教材融入災防教育、金融知識教育等相關課程；持續蒐集參與教師之心得與建議，針對教材內容進行滾動式檢討與調整。
4. 綜上，共辦理113場（含1場金融服務愛心公益嘉年華_嘉義場）宣導活動，以及補助44案教學獎勵。



20251108 本基金參與金融總會（嘉義）宣導活動並與金管會長官合影

■ Business Promotion

To raise public awareness of earthquake risk and to ensure correct understanding of the statutory residential earthquake insurance, TREIF further promoted the insurance in 2025 by organizing seminars, setting up promotional booths, and conducting general and online media campaigns. In 2025, TREIF continued to educate the public about residential fire insurance and basic earthquake insurance, disseminating knowledge about residential fire, earthquake, third-party liability, typhoon, flood and glass insurance, so that people pay more attention to potential hazards and risks in their home:

◆ Organizing, co-organizing, or sponsoring seminars and booth-based outreach activities for various regions and target audiences

1. Initiatives through the disaster prevention system: TREIF strengthens outreach in counties and cities with relatively low take-up rates. By emphasizing that TREIP is an emergency relief mechanism, which is different from general commercial insurance, we strive to help the public correctly understand the purpose and function of the Program.
2. Initiatives through the insurance sector: TREIF continues to organize outreach activities or provide digital learning materials for professionals in the non-life and life insurance sectors. By leveraging existing distribution channels, we aim to ensure agents have a correct understanding of TREIP and to expand the reach of the Program. Furthermore, we continue to promote the inclusion of disaster-prevention insurance in the curricula of colleges and universities to inspire prospectus insurance professionals to promote such essential coverage in the future.
3. Initiatives through the education system: TREIF continues to promote financial literacy materials for school use and expand both online and offline teacher training. The "Teaching Plan Grant" program was expanded to encourage teachers to integrate TREIP into courses such as disaster prevention and financial literacy. We continue to collect feedback and suggestions from participating teachers so that we can review and adjust the contents on a rolling basis.
4. In summary, a total of 113 outreach activities were conducted (including the Financial Services Charity Carnival – Chiayi event), and subsidies were provided for 44 teaching plan incentive projects.



◆ 持續利用傳統媒體進行推廣宣導

持續利用廣播、電視、報章、雜誌等刊登或播放本保險宣導廣告；評估採用交通廣告（大眾運輸車廂或車體、車站燈箱）、人潮匯集處之戶外大型看板之效益並適時調整；國內外大規模地震後，適時利用各項媒體進行事件行銷，包含但不限於透過各類媒體廣告平台安排媒體專訪、主動發送新聞稿，以強化民眾地震風險意識及對本保險正確認知。2025年共完成廣播、報紙、雜誌、電視、戶外看板、網路專文授權、便利商店門市廣告、北捷燈箱刊登、台鐵站內廣告等共計42次媒體宣導。

◆ 運用網路媒體與社群平台推廣宣導

透過網路（Facebook）傳播本保險相關訊息並增進民眾正確風險防災知識，選擇以投保率較低地區、特定年齡層等潛在非貸款戶為目標族群投放廣告；擴大運用不同社群媒體特性，透過Instagram限時動態與LINE官方帳號訊息推播、傳達防震、防災資訊及正確認知災防型保險特性，增加業務宣導的廣度。2025年本基金業辦理110則FB貼文、99則IG貼文與28次限時動態、97則LINE貼文與10則訊息；配合主管機關辦理各類打詐宣導。

◆ Continued promotion through traditional media channels

TREIF places advertisements and broadcasts on radio, television, newspapers, and magazines. The effectiveness of transit media advertising (including public transport interiors and exteriors, and station lightboxes) and large-scale outdoor billboards in high-traffic areas is periodically evaluated, with adjustments made as appropriate. Following major earthquakes in Taiwan or overseas, media channels are utilized in a timely manner for awareness-raising purposes, including media interviews and press releases, to enhance public awareness of seismic risk and promote an accurate understanding of TREIP. In 2025, a total of 42 media placements were recorded across radio, newspapers, magazines, television, outdoor billboards, online feature articles, convenience store advertising, Taipei Metro lightboxes, and Taiwan Railways station advertising.

◆ Outreach via digital media and social platforms

TREIF utilizes Facebook to disseminate information related to disaster prevention and enhance public understanding of risk mitigation. Digital advertisements are aimed at regions with relatively low take-up rates and specific demographic groups, including potential non-mortgage policyholders. TREIF also leverages platform-specific features of various social media channels to broaden outreach efforts, including the use of Instagram Stories and LINE Official Account messaging to deliver earthquake preparedness and disaster prevention information, as well as to promote accurate understanding of disaster-related insurance. In 2025, a total of 110 Facebook posts, 99 Instagram posts (including 28 Stories), and 97 LINE posts (including 10 push notifications) were published. In addition, TREIF carried out anti-fraud awareness initiatives in coordination with the competent authority.



20250730 桃園大溪區公所防災士培訓宣導_里鄰長班



20250627 桃園市消防局大林分隊防災宣導



20251108 及 20251115 彰化縣 114 年防災教育日系列活動_災民夜宿體驗活動



20250719 台中市政府工務局公寓大廈宣導



■ 持續精進資訊應用系統及檢討資訊安全暨個資保護相關措施

為落實資通安全管理法各項規定並提升地震保險基金資訊作業環境，導入資訊安全管理系統（ISMS）暨個人資料管理系統（PIMS），並進行資訊作業改善及因應資通安全管理法之資訊安全防護措施。

◆ 金管會金融資料開放行動方案之辦理情形

配合金管會金融資料開放行動方案，維持地震保險基金開放資料件數及取得白金標章，並於2025年新增「地震保險基金業務宣導實體活動縣市統計表(財團法人住宅地震保險基金)」資料集。

◆ 資訊安全管理系統暨個人資料保護系統之導入及通過第三方驗證

持續精進資訊安全管理系統（ISMS）暨個人資料管理系統（PIMS），以ISO國際標準為準則落實風險控管PDCA(Plan:計畫-Do:執行-Check:查核-Act:改善)品質管理，確保資訊機密性、完整性、可用性、適法性。並配合相關法令規定，適時修正安全控管措施，以提升管理品質。2025年2月完成ISO 27001:2022管理制度改版升級。2025年6月外稽結果無主要與次要不符合事項，順利通過認證取得證書，持續強化及落實資安管理及個資保護要求。

◆ 提升資通安全防護作為

1. 資訊安全暨個資保護通識教育訓練

為強化地震保險基金內部人員之資安觀念與素養，舉辦3小時以上之資通安全暨個資保護通識教育訓練，另資通安全專責人員至少接受12小時以上之資通安全專業課程訓練或職能訓練。



20251110 前往高雄科技大學支援教育



20250506 政治大學支援教育

■ Consistently improving information system operations and adopting cyber security measures in accordance with the Cyber Security Management Act

To align with the Cyber Security Management Act and improve the IT system of TREIF, an Information Security Management System (ISMS) and a Personal Information Management System (PIMS) were introduced and steps were taken to improve the IT system and ensure cyber security.

◆ Implementation of the FSC Action Plan for Open Financial Data

In alignment with the Financial Supervisory Commission's (FSC) Action Plan for Open Financial Data, TREIF maintains open datasets and has retained the Platinum Label certification. In 2025, a new dataset titled "TREIF Statistics of Outreach Activities by County/City" was added.

◆ Implementation and Third-Party Certification of the Information Security Management System (ISMS) and Personal Information Management System (PIMS)

TREIF continues to enhance its Information Security Management System (ISMS) and Personal Information Management System (PIMS). In alignment with ISO international standards, TREIF implements the PDCA (Plan-Do-Check-Act) cycle to ensure the confidentiality, integrity, availability, and compliance of information assets. Security control measures are regularly reviewed and updated in accordance with applicable regulations to strengthen overall management effectiveness. In February 2025, the ISMS was upgraded to ISO/IEC 27001:2022. In June 2025, the external audit was completed with no major or minor nonconformities identified, and certification was successfully obtained. TREIF will continue to strengthen and implement cybersecurity and personal data protection measures.

◆ Strengthening Cybersecurity

1. General Training on Cybersecurity and Data Protection

To raise cybersecurity awareness and cultivate literacy, TREIF provides a minimum of 3 hours of general training for staffers. Additionally, dedicated cybersecurity personnel receive at least 12 hours of specialized or functional training.



2. 持續辦理社交工程演練

委由外部資安專家辦理郵件社交工程演練，模擬駭客各種誘騙之滲透方式，結合時事議題或常用郵件主旨及內容，做不定期無預警之郵件測試及辦理教育訓練，以強化地震保險基金同仁資安防護意識及警覺能力。

3. 理資安檢測及演練作業

為符合資通安全管理法及主管機關之相關規定，2025年辦理網站安全弱點掃描、滲透測試、資安健檢等各項資安檢測項目，並於2025年3月及10月進行2次異地備援模擬演練，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。

◆ 建立資安零信任之身分識別機制

於2025年9月完成資安零信任之身分識別機制之建置，地震保險基金自行開發核心資訊系統除帳號密碼驗證外，進行第二道的身分驗證機制，有效強化地震保險基金資安治理。

◆ 辦理住宅地震保險震後理賠管理平台之建置

於2025年12月完成住宅地震保險震後理賠管理平台之建置，提升住宅地震保險震後民眾查詢服務平臺為本保險之出險報案中心，整合住宅地震保險震後民眾查詢服務平台及調度理賠管理資訊系統，及同步住宅地震保險全損理賠評定及鑑定系統、住宅地震保險業務資訊系統(複評審查及法律程序維護)及住宅地震保險複保險暨傳輸平台(臨時住宿費用及理賠費用)等資料，並納入本保險複評審查機制作業規範，將保戶出險案件進行全流程管理。

◆ 辦理資訊機房伺服器網路資料中心 (IDC) 環境之建置

於2025年12月完成資訊機房伺服器網路資料中心 (IDC) 環境之建置，以建立安全可靠的資訊基礎架構，滿足地震保險基金緊急應變所需 (機房耐震、消防設施、電力供應等)，並符合環境部推動綠色機房資源整合與節能措施，逐步為地震保險基金進行資訊科技架構現代化。另完成異地備援合約期間整合，以利資訊架構整體規劃。

2. Social Engineering Drills

TREIF commissions external cybersecurity experts to conduct email-based social engineering simulation exercises. Unannounced and irregular tests are carried out to simulate various phishing and social engineering techniques, including deceptive email subject lines and content leveraging current events. These exercises are complemented by follow-up training sessions to enhance staff cybersecurity awareness and strengthen defensive capabilities.

3. Cybersecurity Checks and Drills

In compliance with the Cyber Security Management Act and relevant regulatory requirements, TREIF conducted website vulnerability scanning, penetration testing, and cybersecurity health checks in 2025. In addition, two off-site disaster recovery simulation exercises were conducted in March and October 2025, respectively, to ensure the effective execution of system failover procedures in the event of a major disaster causing the failure of critical IT infrastructure.

◆ Zero Trust Identification

A zero trust identification mechanism was set up at TREIF in September 2025. In addition to the standard account/password verification, all in-house developed core information systems also adopt a multi-factor authentication layer to enhance cybersecurity governance.

◆ TREIF Claims Management Platform

The TREIF Claims Management Platform came online in December 2025. This project upgraded the existing TREIF Earthquake Public Inquiry System into a centralized claims reporting platform that integrates the TREIF Earthquake Public Inquiry System with the TREIF Earthquake Personnel Mobilization and Claim Management System. Data across the TREIF Claim Evaluation System, the TREIP Business Information System (covering secondary reviews and legal procedures), and the TREIP Double Insurance Verification & Transmission Platform (covering contingent living expense and claims processing fees) are synchronized. Furthermore, a secondary review mechanism has been integrated into the SOP to ensure end-to-end lifecycle management of all reported claims.

◆ Internet Data Center (IDC) Setup

An Internet Data Center was set up in December 2025 to provide a secure and reliable IT infrastructure. This facility meets TREIF's emergency requirements (including seismic resistance, fire suppression systems, and power supply) and complies with the Ministry of Environment's initiatives for green data centers, resource integration, and energy saving. This project marks a step forward in the modernization of TREIF's IT architecture. Additionally, the integration of off-site disaster recovery contract periods was finalized to facilitate overall infrastructure planning.



■ 健全本保險制度 / 其他重要工作項目

◆ 檢討危險承擔與分散機制及檢視特別準備金回收門檻

1. 完成研議住宅地震保險費率結構檢視，本保險純保險費及附加費用仍屬適足，信用風險準備及預留調整準備尚未達收回標準，繼續累積提存。

本保險制度已建立二年定期檢討之機制，並每季進行檢視，倘回歸期低於警戒值265年，則啟動相關機制檢討。

2. 為精進本保險，及消弭「地震有感，保險無感」的現象，經分析在現行保費不調整與危險分散機制總承擔限額維持250年以上，及現行危險分散機制架構無須調整之情形下，於2025年7月份實施之紅單理賠臨時住宿費用10萬元。

◆ 辦理國際再保安排等住宅地震保險之危險承擔與分散事宜

有關現行5層超賠轉再保合約，切齊為2025/6/30終止，並統一續約於2025/7/1合約生效。經研議考量當合約生效日不同時，因對尚未續約的再保層價格變化仍未知，再保人在不同再保層的再保能量分配上通常會保守應對。另，倘本基金需重新調整 500 億再保層之架構時，作業較為繁複且需較長時間與再保人溝通。又，當合約生效日不同時，可能因再保人對各層考量承接的因素不盡相同，增加完成排分之困難度，爰規劃自2025年將五層超額再保險合約整併為同一生效日訂為7月1日。

◆ 辦理兩年一次再保經紀人評選

透過公開招標與前廠商說明會，成功吸引國際頂尖再保經紀人參與。獲選再保經紀人業於2025年底完成合約簽署，負責2026及2027年再保經紀人相關服務。

◆ 辦理住宅地震保險超額賠款再保險安排

有關2025年度住宅地震保險危險分散機制之危險分散，地震保險基金業將五層超額再保險合約生效日整併為7月1日，完成五層新臺幣500億元之超額賠款再保險安排。

■ Enhancement of TREIP and Other Key Initiatives

◆ Reviewing Risk Assumption/Spreading Mechanisms and Special Reserve Recovery Thresholds

1. A review of the TREIP rate structure indicates that while the level of pure premium and expense loading remains adequate, the reserves for credit risk and adjustments are below the threshold for recovery and shall therefore continue to accumulate. A biennial review mechanism supplemented by quarterly monitoring is in place. A review of the mechanism shall be triggered if the return period coverage falls below the threshold of 265 years.

2. To further enhance TREIP and address the concern that “earthquake impacts are perceptible, yet insurance protection is not,” an assessment was conducted under the assumptions of maintaining the current premium level and retaining the existing risk diversification mechanism with a total risk retention capacity equivalent to over 250 years. It was concluded that no structural adjustment to the current risk diversification framework is required. In addition, the contingent living expense payout of NT\$100,000 for insured owners of red danger sign buildings has been implemented since July 2025.

◆ Risk Assumption and Spreading Through International Reinsurance

The existing five-layer excess-of-loss reinsurance treaties were aligned to expire on June 30, 2025, with a unified renewal date of July 1, 2025. This strategic alignment addresses the concern that staggered effective dates create pricing uncertainty for unrenewed layers, leading reinsurers to allocate capacity conservatively. Furthermore, reorganizing the NT\$50 billion reinsurance framework is complex and requires extensive communication with reinsurers. Staggered dates increase placement difficulty due to varying underwriter considerations across layers. Therefore, all five layers were consolidated to a single effective date of July 1, 2025.

◆ Biennial Reinsurance Broker Tender and Selection

Through an open tender process and a pre-bid meeting, leading international reinsurance brokers were successfully attracted to participate. The selected broker completed contract signing by the end of 2025 and will be responsible for providing reinsurance broking services for 2026–2027.

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

Regarding the risk spreading mechanism of TREIP in 2025, the effective dates of the five-layer excess-of-loss treaties were aligned to July 1, and the reinsurance of all five layers of excess of loss (in the amount of NT\$50 billion) was fully placed.



◆ 強化本基金緊急應變能力

依據「財團法人住宅地震保險基金緊急應變計畫」，完成辦理大地震及其他重大事故發生，導致本基金發生「人力不足」、「辦公室建築物毀損無法使用/周邊交通中斷」、「機房設備損毀」、「資金發生缺口」等情境，依年度排定項目進行桌上型模擬情境兵棋推演演練。

◆ 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。

◆ 巨災風險管理/微型研討會

1. 巨災風險管理研討會

地震保險基金業於2025年10月21日下午假台大醫院國際會議中心，舉辦2025年第十八屆風險管理研討會。本次研討會主題為「地震災害損失評估及其科技應用」，會中邀請到我國國家災害防救科技中心主任、土耳其巨災共保組織董事(TCIP)、日本專精於遙測空拍之Real Globe Inc.執行長以及國震中心與臺大土木合設AI中心主任四位專家學者擔任講師，彼此經驗交流與相互學習。



20251021 巨災風險管理研討會大合影

◆ Strengthening TREIF's Emergency Response Capabilities

In accordance with the "TREIF Emergency Response Plan", TREIF defined scenarios where the organization experiences manpower shortage, office building damage/inaccessibility, interruption of surrounding transportation, IT equipment damage, and funding gaps due to major earthquakes or other events. Tabletop exercises are conducted based on scenarios scheduled for the year.

◆ Auditing of Residential Earthquake Insurance Business

To ensure that members of the TREIP Co-Insurance Pool adhere to relevant regulations, TREIF conducted on-site business audits of underwriting companies in accordance with the "Regulations Governing the Business Audit of TREIP". Detailed reports outlining audit opinions and deficiencies were compiled and submitted to the competent authority. The status of improvements made by the audited companies regarding identified deficiencies, along with suggestions for enhancing the audit procedure, were reported to the competent authority within the same year.

◆ Natural Catastrophe Risk Management Conference/Seminars

1. Natural Catastrophe Risk Management Conference

TREIF hosted the 18th Natural Catastrophe Risk Management Conference at the NTUH International Convention Center on the afternoon of October 21, 2025. Themed "Assessment of Earthquake Disaster Losses and Technological Applications", the conference featured four distinguished experts and scholars as keynote speakers: The Director of Taiwan's National Science and Technology Center for Disaster Reduction (NCDR), a board member of the Turkish Catastrophe Insurance Pool (TCIP), the



20251021 保險局陳副局長致詞



本年度研討會採實體會議形式舉辦，出席貴賓包括金管會保險局長官，及產險同業、再保險公司、保險經紀人公司、學術研究等相關單位之高階長官與先進蒞臨會場，總計154人出席本研討會。

2. 微型研討會

地震保險基金積極參與災防體系之活動，蒐集國家體系之地震、地質及氣象防災最新資訊和發展，藉由研討會及微型研討會，加強保險業和災防體系之聯繫。

- (1) 2025/7/24假產險公會辦理「住宅地震基本保險擴大給付範圍變革及複保險作業修正之改制」實體及線上微型研討會。
- (2) 2025/7/24完成辦理印度地震保險訪問團交流會議，由印度理工學院C.V.R. Murty教授率領5位團員來台訪察，本基金與該公司參訪人員於本基金會議室，針對我國住宅地震保險制度進行討論與交換意見。
- (3) 2025/10/20完成辦理日本無人機勘災專家Real Globe社長(CEO)大畑貴弘、本基金與國家災害防救科技中心(NCDR)團隊交流會議。
- (4) 2025/10/21完成辦理土耳其巨災共保組織董事(TCIP) Prof. Dr. Alper Ilki與本基金內部同仁進行內部交流會議，討論土耳其地震災損評定方式。



20250724 印度地震保險訪團

CEO of Real Globe Inc., a Japanese firm specializing in remote sensing and aerial photography, and the Director of the National Center for Research on Earthquake Engineering (NCREE)-Department of Civil Engineering, National Taiwan University (NTUCE) Joint AI Research Center. The conference facilitated exchanges of experience and knowledge sharing among participants.

The conference was held in an in-person format, with a total of 154 participants in attendance. Attendees included officials from the Insurance Bureau of the Financial Supervisory Commission (FSC), as well as senior executives and professionals from the non-life insurance industry, reinsurance companies, insurance brokers, and academic research institutions.

2. Seminars

TREIF actively participates in events organized by disaster prevention agencies, staying abreast of the latest information and developments in earthquake, geological and meteorological research at the national level. TREIF strengthens the connection between the insurance industry and the disaster prevention system through conference and seminars.

- (1) On July 24, 2025, a hybrid (in-person and online) seminar titled "Reforms to the Expansion of TREIF Coverage and Revisions to Double Insurance Processing Procedures" was held at the Non-Life Insurance Association of the Republic of China (Taiwan).
- (2) On July 24, 2025, a forum with a six-member Indian delegation led by Professor C.V.R. Murty of the Indian Institute of Technology (IIT) was held at TREIF's premise to exchange views on Taiwan's residential earthquake insurance system.
- (3) On October 20, 2025, TREIF and the National Science and Technology Center for Disaster Reduction (NCDR) held a forum with Mr. Takahiro Ohata, CEO of Real Globe Inc. (Japan), a company specializing in drone-based disaster assessment and remote sensing technologies.
- (4) On October 21, 2025, TREIF held an internal meeting with Prof. Alper Ilki, Board Member of the Turkish Catastrophe Insurance Pool (TCIP), to discuss Turkey's earthquake damage assessment methodologies.



年度財務概況

■ 收入概況

2025年再保費收入新臺幣50.54億元較2024年度之新臺幣51.12億元減少1.12%，主要係本基金往年10-12月分進業務中於次年度生效之保費，皆採預收方式入帳，於次年1月始認列為再保費收入並轉分予共保組織；然為利2025年開始進行IFRS 17雙軌併行作業，除於2024年1月認列2023年10-12月次年度生效之保費，2024年年底亦將2024年10-12月次年度生效之保費調整於2024年度認列再保費收入，致2025年度再保費收入較2024年度略減。另本年度其他收入攤回2024年4月3日花蓮地震及2025年1月21日嘉義地震發生之再保賠款為0.17億元，亦較2024年度4.55億減少，惟利息收入仍隨著各項準備金累積而成長；綜計地震保險基金2025年總收入新臺幣58.46億元較2024年減少6.81%。

各年度收入 2021 ~ 2025

單位：新臺幣仟元

年度	2021	2022	2023	2024	2025
再保費收入	4,442,358	4,563,786	4,658,883	5,111,747	5,054,488
利息收入	454,033	476,930	604,704	694,932	761,190
其他收入	5,220	9,389	7,616	466,657	30,613
收入合計	4,901,611	5,050,105	5,271,203	6,273,336	5,846,291
成長率	2.82%	3.03%	4.38%	19.01%	-6.81%

■ 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。

2025 Financial Overview

■ Revenue

In 2025, reinsurance premium income amounted to NT\$5.054 billion, moderately down by 1.12% compared to NT\$5.112 billion in 2024. The decline is primarily attributed to accounting adjustments made for the IFRS 17 parallel-run starting in 2025. Previously, incoming reinsurance premiums to be effective in the following year (received between October and December) were recorded as pre-paid and recognized as income only in January of the following year before being redistributed to the Co-Insurance Pool. To transition to IFRS 17, premiums received in 2023 Q4 was recognized in January 2024, and premiums from 2024 Q4 (contract effective in 2025) were also recognized within the 2024 fiscal year. As a result, a slight decline in annual reinsurance premium was observed in 2025. Other income included NT\$17 million in reinsurance recoveries from the April 3, 2024 Hualien earthquake and the January 21, 2025 Chiayi earthquake, which was smaller than the NT\$455 million recovered in 2024. However, interest income continued to grow steadily as a result of rising reserves. In summary, the total revenue of TREIF for 2025 amounted to NTD5.846 billion, down by 6.81% from the previous year.

Annual Revenue 2021 ~ 2025

Unit: NTD1,000-

Year	2021	2022	2023	2024	2025
Reinsurance Premiums Revenue	4,442,358	4,563,786	4,658,883	5,111,747	5,054,488
Interest Revenue	454,033	476,930	604,704	694,932	761,190
Other Revenue	5,220	9,389	7,616	466,657	30,613
Total	4,901,611	5,050,105	5,271,203	6,273,336	5,846,291
Growth Rate	2.82%	3.03%	4.38%	19.01%	-6.81%

■ 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2025年底，地震保險基金累計提存之特別準備為新臺幣447.03億元，未滿期保費準備19.87億元，預留調整準備為新臺幣11.67億元，信用風險準備為新臺幣7億元，各項準備金之累積餘額達新臺幣485.57億元，與2024年底新臺幣461.06億元相較，成長率5.32%，近年來累積狀況如下：

各種準備金累積狀況

單位：新臺幣仟元

年度	2021	2022	2023	2024	2025
特別準備	34,795,818	37,485,222	40,105,977	42,467,447	44,703,014
未滿期保費準備	1,608,990	1,645,952	1,686,668	1,898,825	1,986,714
預留調整準備	872,857	942,094	1,012,732	1,090,250	1,166,726
信用風險準備	504,356	550,514	597,606	649,284	700,269
合計	37,782,021	40,623,782	43,402,983	46,105,806	48,556,723
成長率	8.09%	7.52%	6.84%	6.23%	5.32%

As of the end of 2025, TREIF's cumulative special reserve was NTD44.703 billion, net unearned premium reserve was NTD1.987 billion, reserve against adjustment of premiums was NTD1.167billion, and credit risk reserve was NTD700 million. Total reserves reached NTD48.557 billion, up by 5.32% in comparison to NTD46.106 billion in 2024. The details of the accumulation of various reserves in recent years are recorded in the following charts:

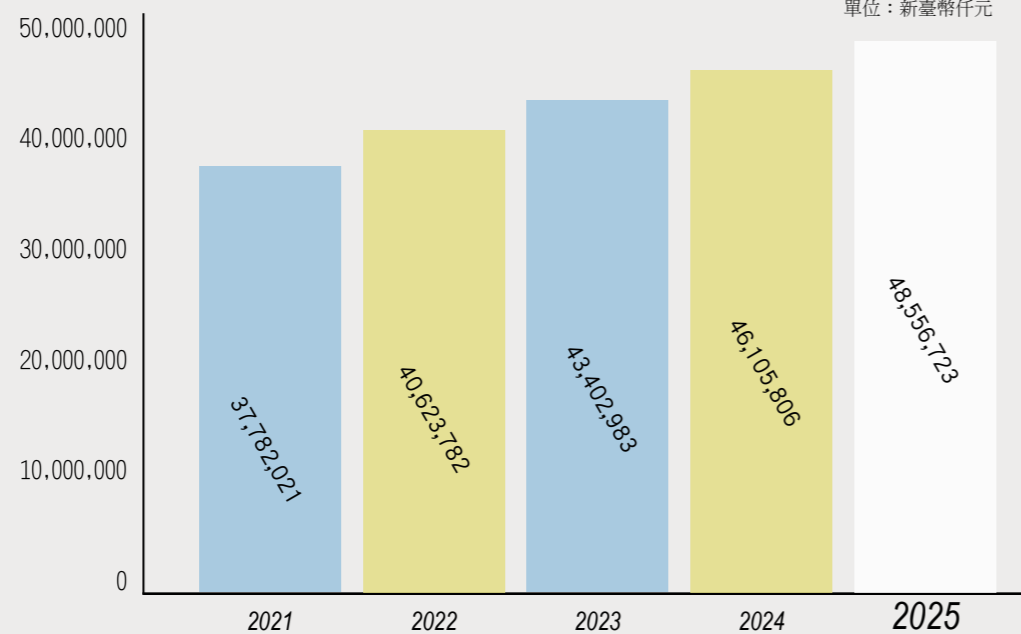
Accumulation of Various Reserves

Unit: NTD1,000-

year	2021	2022	2023	2024	2025
Special Reserve	34,795,818	37,485,222	40,105,977	42,467,447	44,703,014
Net Unearned Premium Reserve	1,608,990	1,645,952	1,686,668	1,898,825	1,986,714
Reserve Adjustment	872,857	942,094	1,012,732	1,090,250	1,166,726
Credit Risk Reserve	504,356	550,514	597,606	649,284	700,269
Total	37,782,021	40,623,782	43,402,983	46,105,806	48,556,723
Growth Rate	8.09%	7.52%	6.84%	6.23%	5.32%

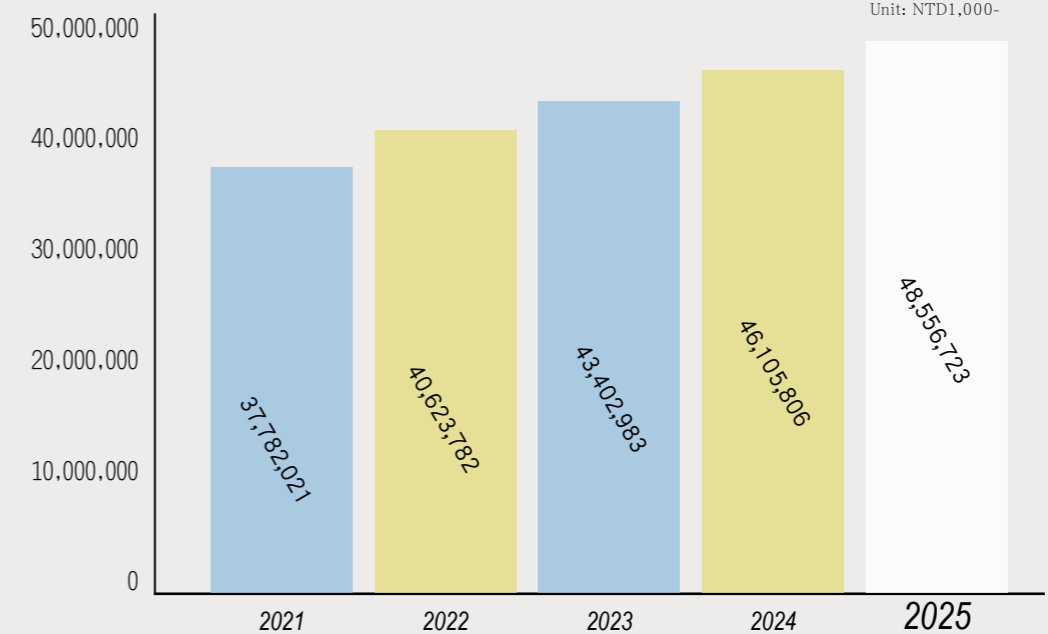
各種準備金累積狀況圖

單位：新臺幣仟元



Accumulation of Various Reserves

Unit: NTD1,000-





■ 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。

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。

■ 資金運用

地震保險基金資金之運用，以安全性和流動性為首要考量，同時兼顧投資標的之收益性，並本風險分散原則作妥適之配置。

截至2025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31.51億元，累計已達新臺幣548.35億元，其中銀行存款新臺幣141.89億元，短期票券新臺幣19.03億元，政府債券新臺幣108.76億元，金融債券新臺幣168.83億元，公司債新臺幣109.26億元，證券(ETF)新臺幣0.57億元。



20251009 拜訪雲林縣消防局（中間為本基金辛代理總經理敬賢）

■ 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 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.

■ Investment Management

The primary concerns of TREIF's investment management are safety and liquidity while maintaining a balance with profitability, as well as risk diversification to achieve optimal portfolio.

Up to the end of 2025, TREIF has accumulated as much as NT\$54.84 billion of available funds, up NT\$3.15 billion from the same period in the previous year. This includes NT\$14.19 billion savings in bank accounts, NT\$1.90 billion in commercial papers, NT\$10.88 billion in government bonds, NT\$16.88 billion in financial bonds, NT\$10.93 billion in corporate bonds, and NT\$57 million in ETF.



20250417 拜訪宜蘭縣政府消防局（右三為本基金張總經理嘉麟）



可運用資金配置狀況表

單位：新臺幣仟元

項目	2024		2025		比較增減金額
	金額	比例	金額	比例	
銀行存款	10,061,479	19.5%	14,189,263	25.9%	4,127,784
短期票券	2,250,109	4.4%	1,903,307	3.5%	(346,802)
政府債券	8,028,463	15.5%	10,876,010	19.8%	2,847,547
金融債券	18,539,683	35.9%	16,883,352	30.8%	(1,656,331)
公司債券	12,788,369	24.7%	10,926,477	19.9%	(1,861,892)
證券 (ETF)	16,450	0.03%	56,885	0.10%	40,435
總計	51,684,553	100.00%	54,835,294	100.00%	3,150,741

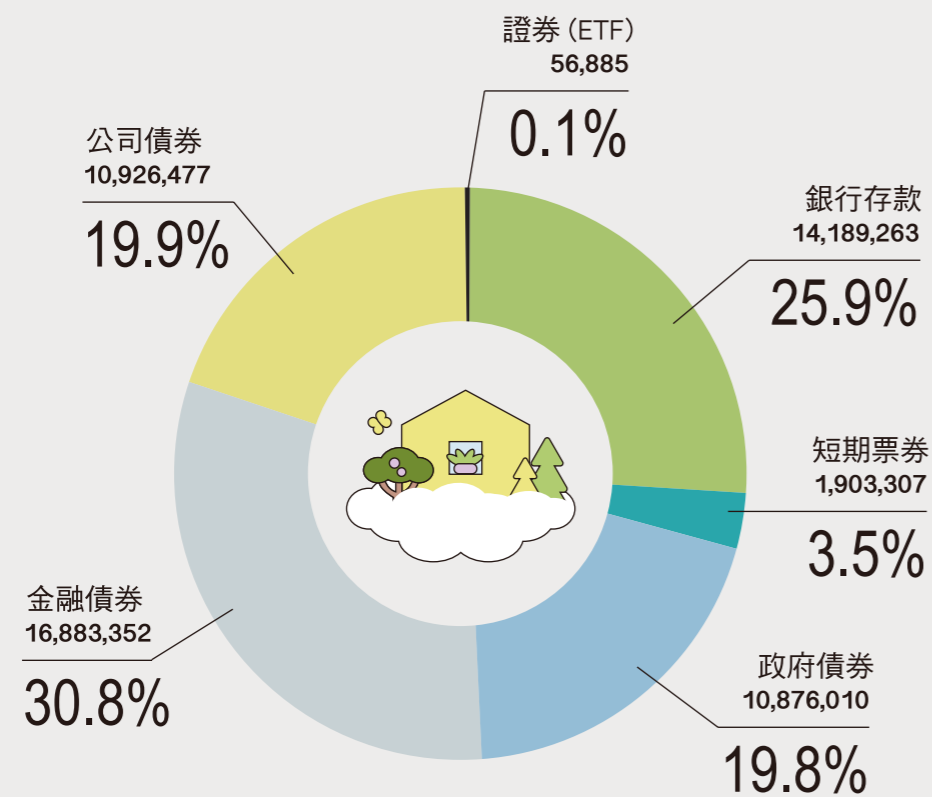
Investment Portfolio

Unit: NTD1,000-

Item	2024		2025		Change in Amount
	Amount	%	Amount	%	
Bank Deposits	10,061,479	19.5%	14,189,263	25.9%	4,127,784
Commercial Paper	2,250,109	4.4%	1,903,307	3.5%	(346,802)
Government Bonds	8,028,463	15.5%	10,876,010	19.8%	2,847,547
Financial Bonds	18,539,683	35.9%	16,883,352	30.8%	(1,656,331)
Corporate Bonds	12,788,369	24.7%	10,926,477	19.9%	(1,861,892)
Securities	16,450	0.03%	56,885	0.10%	40,435
Total	51,684,553	100.00%	54,835,294	100.00%	3,150,741

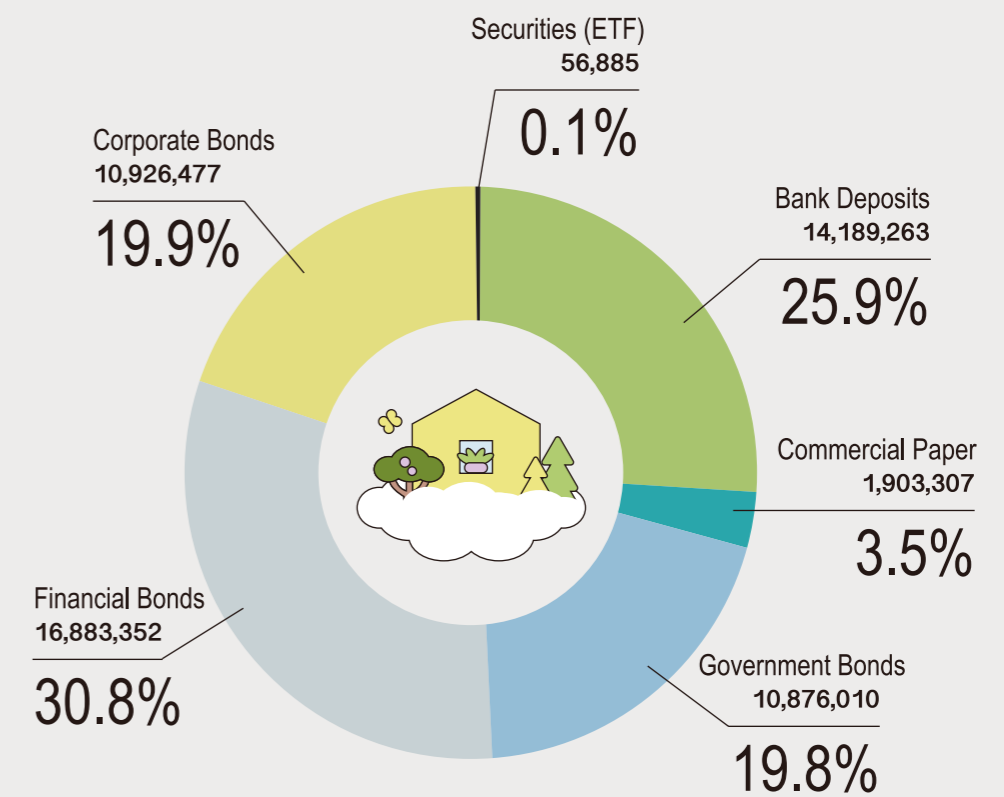
2025 年可運用資金配置

單位：新臺幣仟元



2025 Investment Portfolio

Unit: NTD1,000-

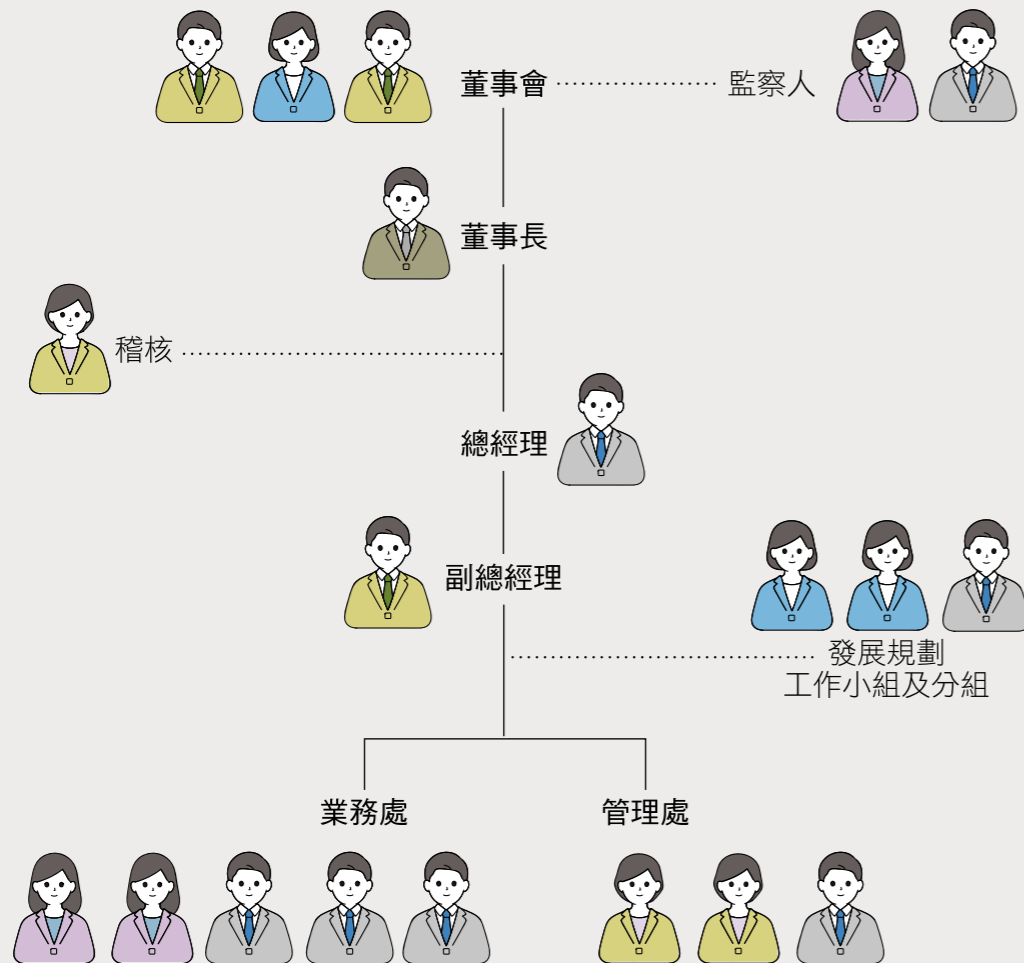




地震保險基金組織概況

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。

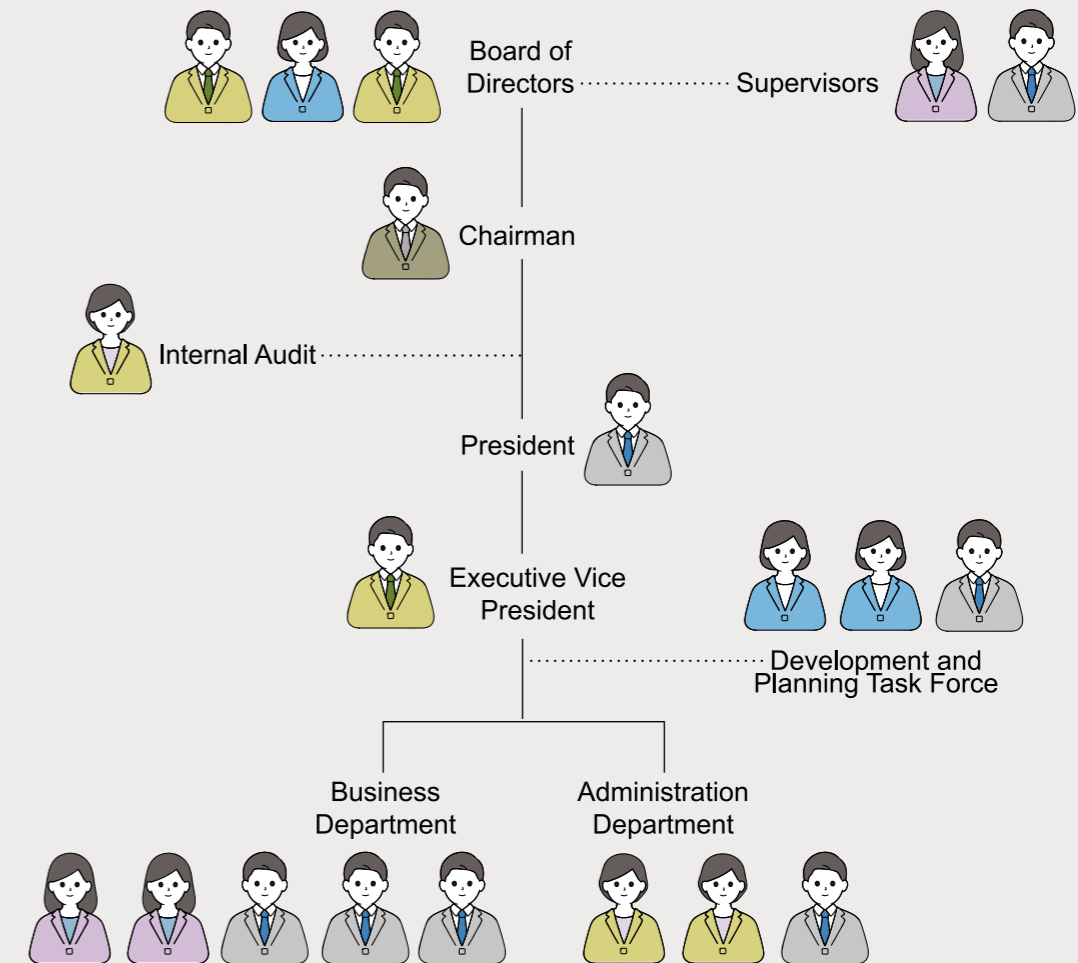
■ 組織架構圖



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





◆ 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：

1. 目的事業主管機關代表二至三人。
2. 財政部國庫署代表一人。
3. 目的事業主管機關指定之專家學者二至三人。
4. 住宅地震保險共保組織會員代表三人。
5. 地震保險基金總經理。

◆ 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。為利於專業討論，業於2025年2月21日地震保險基金第8屆第23次董監事會修正通過，將原資訊統計與教育推廣分組，拆分為資訊發展、教育推廣兩個分組，爰本工作小組原下轄三個分組變為四個分組，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。

◆ 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.

1. Two to three representatives from the competent authority.
2. One representative from the National Treasury Administration, Ministry of Finance.
3. Two to three experts / scholars.
4. Three representatives from the Residential Earthquake Co-insurance Pool.
5. President of TREIF.

◆ 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

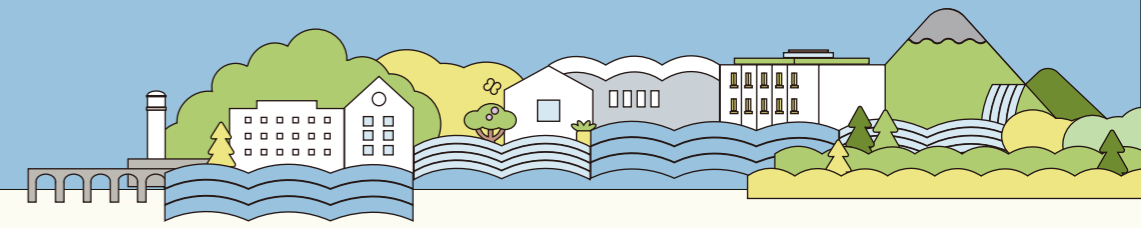
The Residential Earthquake Insurance Program Development and Planning Committee was established in March 2008 to assist TREIF in improving the existing program and strengthening its core functions. It was divided into three subcommittees: Risk Spreading and Premium Rate Subcommittee, Underwriting, Claim and Legal Subcommittee, and IT, Statistics and Educational Promotion Subcommittee. To enable specialized discussions, the 23rd meeting of the 8th Board of Directors and Supervisors on February 21, 2025, approved an organizational amendment. The original IT, Statistics and Educational Promotion Subcommittee was further split into the IT Development Subcommittee and the Educational Promotion Subcommittee. As a result, the number of subcommittees under the Committee has increased from three to four. The president of TREIF serves as convener of the Committee, and the members are comprised of staffs of TREIF as well as experts and scholars from the private, public and academic sectors.



2025 MAJOR EVENTS

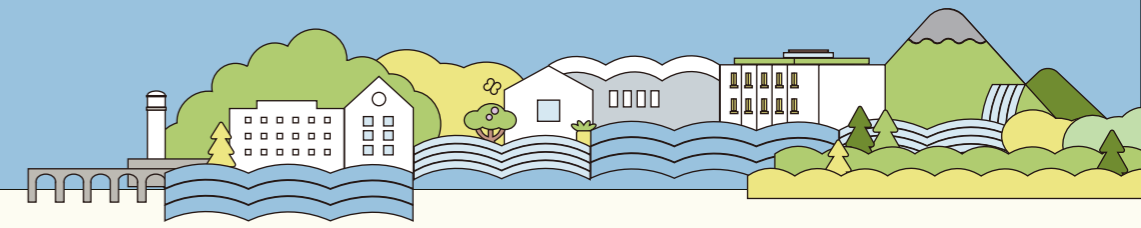
本基金重要活動





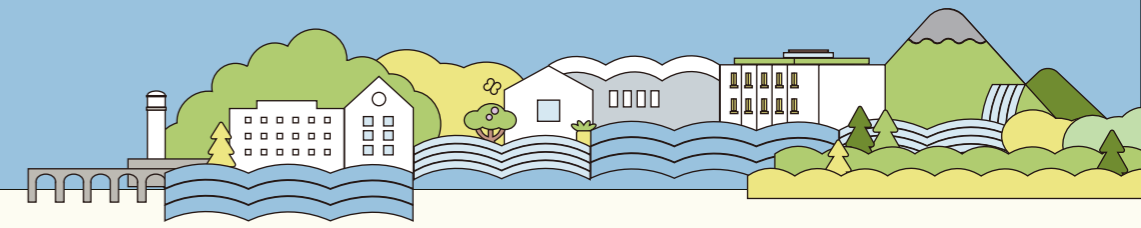
日期 Date	2025 年本基金重要活動 Major Events
2025/1/11	參與新北市政府119防災宣導活動 Participating in the "119 Disaster Risk Reduction Advocacy Event" organized by the New Taipei City Fire Department.
2025/1/18	參與臺北市府119防災宣導活動 Participating in the "119 Disaster Risk Reduction Advocacy Event" organized by the Taipei City Fire Department.
2025/1~10月	富邦產險公司線上教育訓練及宣導活動 Conducting an outreach activity online at Fubon Insurance Company.
2025/2/20	拜訪高雄市消防局 Visiting the Kaohsiung City Fire Department.
2025/2/26	拜訪台南市消防局 Visit Tainan City Fire Department.
2025/3/12	赴國立臺中科技大學進行宣導活動 Conducting an outreach activity at National Taichung University of Science and Technology.
2025/3/13	赴國立臺北大學進行宣導活動 Conducting an outreach activity at National Taipei University .
2025/3/17	拜訪屏東縣消防局 Visiting the Pingtung County Fire Department.
2025/3/18	屏東縣「2025年縣市盃環保防災勇士PK賽」暨「2024年度環境防災教育、科技永續嘉年華」 2025 Environment Protection and Disaster Prevention Contest/ 2024 Carnival of Environment Protection, Disaster Prevention Education and Technology Sustainability in Pingtung County.
2025/3/20	拜訪嘉義縣消防局 Visit Chiayi County Fire Department.
2025/3/22	臺北市府消防局第二救災救護大隊辦理之「漫遊信義之文化生活節」宣導 Promotional activities at the "Roaming in Xinyi Cultural Festival" organized by the 2nd Emergency and Rescue Corps of Taipei City Fire Department.
2025/3/15~19	第一季(北區平日)無預警通報、調度及回報等橫向聯繫機制測試 Q1 (Northern Taiwan, on weekdays) unannounced testing of lateral communication mechanisms, including notification, personnel dispatch and reporting.
2025/3/22	電腦系統異地備援第一次演練 Conducting the 1st Drill on IT Remote Backup System.

日期 Date	2025 年本基金重要活動 Major Events
2025/4/3	臺北市府消防局第四救災救護大隊辦理之士林區社區防災園遊會 Promotion campaign at the Community Disaster Prevention Carnival held by the 4th Emergency and Rescue Corps of Taipei City Fire Department in Shilin District.
2025/4/15	赴921地震教育園區到校服務-彰化王功國小 On-campus outreach program at Wang Gong Elementary School, Changhua County, conducted by the Earthquake Museum of Taiwan.
2025/4/17	拜訪宜蘭縣消防局 Visiting the Yilan County Fire Department
2025/4/22	拜訪新竹縣消防局 Visiting the Hsinchu County Fire Department.
2025/4/23	赴國立臺北大學及臺中科技大學進行宣導活動 Conducting an outreach activity at National Taipei University and National Taichung University of Science and Technology.
2025/4/25	臺中市西屯區公所防災宣導 Disaster Prevention Promotion by Xitun District Office, Taichung City.
2025/4/28~29	臺南市防災士培訓宣導 Tainan City Disaster Prevention Specialist Training and Promotion.
2025/4/29	拜訪新竹縣消防局 Visiting the Hsinchu County Fire Department.
2025/5/2	拜訪花蓮縣消防局 Visiting the Hualien County Fire Department.
2025/5/6	赴國立政治大學進行宣導活動 Conducting an outreach activity at National Chengchi University.
2025/5/9	臺東太麻里鄉香蘭國小「香蘭客家情－媽咪感情行暨防災宣導」 Promotional activities at the "Hakka Heritage in Siang-Lan: Mother's Love Walk and Disaster Prevention Campaign" held at Siang-Lan Primary School, Tai-Ma-Li, Taitung County.
2025/5/12	淡江大學宣導活動 Conducting an outreach activity at Tamkang University.
2025/5/13	赴921地震教育園區到校服務-台中東光國小 On-campus outreach program at Dung-Guang Elementary School, Taichung City, conducted by the Earthquake Museum of Taiwan.



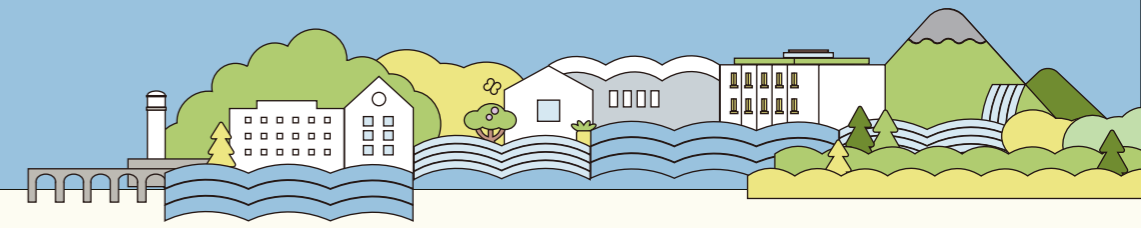
日期 Date	2025 年本基金重要活動 Major Events
2025/5/15	拜訪中華民國大地工程技師公會 Visit the Geotechnical Engineering Association of the Republic of China.
2025/5/16	拜訪行政院災害防救辦公室 Visit the Executive Yuan Disaster Prevention and Relief Office.
2025/5/20	拜訪內政部國土管理署 Visit to the National Land Management Agency of the Ministry of the Interior.
2025/5/20	赴921地震教育園區到校服務-南投新豐國小 On-campus outreach program at Shin Feng Elementary School, Nantou County, conducted by the Earthquake Museum of Taiwan.
2025/5/25	參與臺北市消防局第一救災救護大隊中正區社區防災園遊會 Participating in the Community Disaster Prevention Carnival held by the 1st Emergency and Rescue Corps of Taipei City Fire Department in Zhongzheng District.
2025/6/1	參與新竹縣政府消防局邀請之佛教慈濟基金會「大愛共善.救拔苦難」-共善募愛園遊會 Participation in the "Great Love for All: Relieving Suffering" Charity Fair organized by the Buddhist Tzu Chi Foundation, at the invitation of the Hsinchu County Fire Department.
2025/6/7	《生活風險與防災教育》實體研習 In-person workshop on "Risks in Life and Disaster Prevention Education".
2025/6/18~8/24	第二季(東區平日)無預警通報、調度及回報等橫向聯繫機制測試 Q2 (Eastern Taiwan, on weekdays) unannounced testing of lateral communication mechanisms, including notification, personnel dispatch and reporting.
2025/6/19	拜訪彰化縣消防局 Visiting the Changhua County Fire Department.
2025/6/20	赴臺灣銀行宣導 Conducting an outreach activity at Bank of Taiwan.
2025/6/27	扶輪社邀請張嘉麟總經理演講(主題:漫談臺灣天然風險和災害防救發展現況) Speech by Mr. Elton Chang, President of TREIF, at the invitation of the Rotary Club (Topic: An Overview of Natural Risks and the Development of Disaster Prevention and Protection in Taiwan).
2025/6/27	桃園市消防局大林分隊宣導 Taoyuan City Fire Department, Dalin Branch, Promotion.

日期 Date	2025 年本基金重要活動 Major Events
2025/6/28	台中市住宅處公寓大廈-北屯區宣導 Outreach activities at briefings organized by Taichung City Government Housing Development Department to residents of condominiums located in the Beitun District.
2025/6/29	臺北區嘉義同學會邀請張嘉麟總經理演講(主題:漫談臺灣天然風險和災害防救發展現況) Speech by Mr. Elton Chang, President of TREIF, at the invitation of the Chiayi Alumni Association in Taipei (Topic: An Overview of Natural Risks and the Development of Disaster Prevention and Protection in Taiwan).
2025/6/30	完成2025年住宅地震保險超額賠款再保合約第一層至第五層續約 Completing 2025 excess of loss reinsurance treaty renewal of the 1st to 5th layer.
2025/7/13	彰化縣政府2025年公寓大廈法令說明會(上/下午場) 2025 Changhua County Government Seminar on Condominium Regulations (Morning/Afternoon Sessions).
2025/7/17	豐林保險經紀人公司宣導 WOCA Insurance Broker Ltd. Promotion.
2025/7/19	赴臺中市政府住宅發展工程處-2025台中樂居學堂 2025 Taichung Nice Living Place Workshop organized by Taichung City Government Housing Development Department.
2025/7/19	赴高雄市政府工務局宣導 Conducting an outreach activity at the Public Works Bureau of Kaohsiung City Government.
2025/7/22	拜訪新竹市消防局 Visiting the Hsinchu City Fire Department.
2025/7/26	參與基隆市消防局暑期親子消防營(上/下午場) Attending a series of workshops for business promotion event in Keelung City Fire Department.
2025/7/27	參與基隆市消防局暑期親子消防營 Attending a series of workshops for business promotion event in Keelung City Fire Department.
2025/7/29	桃園市大溪區公所防災士培訓宣導_里鄰長(2場) Disaster prevention specialist training and outreach for community and neighborhood leaders, Daxi District Office, Taoyuan City (2 Sessions).
2025/7/29~8/1	《地震防災與風險管理》研習 Study of Earthquake Disaster Prevention and Risk Management.
2025/8/2	彰化縣政府2025年公寓大廈法令說明會 2025 Changhua County Government Seminar on Condominium Regulations.



日期 Date	2025 年本基金重要活動 Major Events
2025/8/5	新北市政府2025年公寓大廈公共安全及設施設備管理維護宣導說明會 2025 Briefing Session on Public Safety and Facility Maintenance for Condominiums, New Taipei City Government.
2025/8/7	臺南市政府消防局防災士宣導 (上/下午場) Disaster prevention specialist outreach (Morning and afternoon sessions), Tainan City Fire Department.
2025/8/9	參與臺北市消防局第四救災救護大隊_北投區防災園遊會 Participating in the promotion campaign at the Community Disaster Prevention Carnival held by the 4th Emergency and Rescue Corps of Taipei City Fire Department in Beitou District.
2025/8/11、 8/13~14	《地震防災與風險管理》研習 Study of Earthquake Disaster Prevention and Risk Management.
2025/8/14	拜訪內政部國土管理署 Visit to the National Land Management Agency of the Ministry of the Interior.
2025/8/16	彰化縣社區防災士培訓活動 Community-level disaster prevention specialist training, Changhua County.
2025/8/19~ 9/11	辦理中部地區之年度理賠機制模擬演練情境演練 Conducting annual claim simulation drills in Central Taiwan.
2025/8/23	參與臺北市消防局第一救災救護大隊中正區社區防災園遊會 Participating in the Community Disaster Prevention Carnival held by the 1st Emergency and Rescue Corps of Taipei City Fire Department in Zhongzheng District.
2025/8/25	赴臺南日照中心宣導 Conducting an outreach activity at a private day care center in Tainan City.
2025/8/27	《地震防災與風險管理》研習 Study of Earthquake Disaster Prevention and Risk Management.
2025/8/28	拜訪苗栗縣消防局 Visit Miaoli County Fire Department.
2025/8/26~ 9/11	理賠機制模擬演練(中區平日)無預警通報、調度及回報等橫向聯繫機制測試 Claims settlement system drills and Q3 (Central Taiwan, on weekdays) unannounced testing of lateral communication mechanisms, including notification, personnel dispatch and reporting.
2025/8/30	舉辦第18屆巨災風險管理研討會 Holding the 18th Natural Catastrophe Risk Management Conference.

日期 Date	2025 年本基金重要活動 Major Events
2025/9/13	臺中市2025年度國家防災日系列活動「巨震求生、強韌整備」大手牽小手健走宣導 2025 National Day for Disaster Preparedness Series: "Surviving Great Earthquakes, Strengthening Preparedness" Family Walkathon Outreach, Taichung City.
2025/9/14	彰化縣政府2025年公寓大廈法令說明會 2025 Changhua County Government Seminar on Condominium Regulations.
2025/9/18	《地震防災與風險管理》研習2場 Two workshops on Earthquake Disaster Prevention and Risk Management.
2025/9/20	基隆市政府2025年國民體育日萬人健走大會師活動 2025 National Sports Day 10,000-People Walkathon, Keelung City Government.
2025/9/20	參與臺北市消防局921防災宣導活動 Participating in the "921 Disaster Risk Prevention Advocacy Event" organized by the Taipei City Government.
2025/9/24	拜訪南投縣消防局 Visit Nantou County Fire Department.
2025/9/24	新竹市政府2025年公寓大廈法令說明會 (上/下午場) 2025 Hsinchu City Government Seminar on Condominium Regulations (Morning/Afternoon Sessions).
2025/9/25	銘傳大學宣導活動 Conducting an outreach activity at Ming Chuan University.
2025/10/3	參與臺北市第一救災救護大隊萬華區社區防災園遊會 Participating in the promotion campaign at the Community Disaster Prevention Carnival held by the 1st Emergency and Rescue Corps of Taipei City Fire Department in Wanhua District.
2025/10/8	《地震防災與風險管理》研習 Study of Earthquake Disaster Prevention and Risk Management.
2025/10/8	赴逢甲大學進行宣導活動 Conducting an outreach activity at Feng Chia University.
2025/10/9	拜訪雲林縣消防局 Visiting Yunlin County Fire Department.
2025/10/9	赴國立高雄科技大學進行宣導活動 Conducting an outreach activity at National Kaohsiung University of Science and Technology.
2025/10/14	彰化縣2025年防災教育系列活動-國小校園防災士 (共4場) 2025 Changhua County Disaster Prevention Education Series: Elementary Schools Disaster Prevention Specialist Training (four sessions).



日期 Date	2025 年本基金重要活動 Major Events
2025/10/17	嘉義市消防局防災士訓練宣導 Chiayi City Fire Department Disaster Prevention Specialist Training and Promotion.
2025/10/18	參與臺北市消防局第四救災救護大隊_大同區防災園遊會 Participating in the promotion campaign at the Community Disaster Prevention Carnival held by the 4th Emergency and Rescue Corps of Taipei City Fire Department in Beitou District.
2025/10/18	參與彰化縣政府2025年防災教育日-防災小勇士 Participating in the "Little Warriors: Disaster Prevention Advocacy Activities" hosted by Changhua County Government.
2025/10/18	電腦系統異地備援第二次演練 Conducting the 2nd Drill on IT Remote Backup System.
2025/10/21	舉辦第18屆巨災風險管理研討會 Holding the 18th Natural Catastrophe Risk Management Conference.
2025/10/25	參與彰化縣政府2025年防災教育日-防災小勇士 Participating in the "Little Warriors: Disaster Prevention Advocacy Activities" hosted by Changhua County Government.
2025/10/25	臺北市消防局第二大隊「與愛童樂安全最樂」宣導 Outreach activities at the "Safety for Children with Love" Fair organized by the 2nd Corps of Taipei City Fire Department.
2025/10/27	新竹市政府2025年公寓大廈法令說明會 2025 Hsinchu City Government Seminar on Condominium Regulations.
2025/10/29	《地震防災與風險管理》研習 Study of Earthquake Disaster Prevention and Risk Management.
2025/11/7~14	第四季(南區平日)無預警通報、調度及回報等橫向聯繫機制測試 Q4 (Southern Taiwan, on weekends) unannounced testing of lateral communication mechanisms, including notification, personnel dispatch and reporting.
2025/11/8	參與金融總會嘉年華嘉義場 Participating in an outreach activity event of Carnival of the Financial Association in Chiayi City.
2025/11/8	參與彰化縣政府災民夜宿體驗活動 Participating in the Disaster Victims' Night Stay Experience Activities hosted by the Changhua County Government.
2025/11/9	臺北市第一救災救護大隊文山區社區防災園遊會 Promotion campaign at the Community Disaster Prevention Carnival held by the 1st Emergency and Rescue Corps of Taipei City Fire Department in Wenshan District.

日期 Date	2025 年本基金重要活動 Major Events
2025/11/10	赴國立高雄科技大學進行宣導 Conducting an outreach activity at National Kaohsiung University of Science and Technology.
2025/11/11	理賠機制模擬演練-檢討會暨頒獎典禮 Conducting a claim simulation drill-review meeting & award ceremony.
2025/11/14	拜訪金門縣消防局 Visit Kinmen County Fire Department.
2025/11/14	赴銘傳大學進行宣導 Conducting an outreach activity at Ming Chuan University.
2025/11/15	參與彰化縣政府災民夜宿體驗活動 Participating in the Disaster Victims' Night Stay Experience Activities hosted by the Changhua County Government.
2025/11/17	赴朝陽大學進行宣導(上/下午場) Conducting an outreach activity at Chaoyang University of Technology. (Morning and afternoon sessions).
2025/11/17	赴國立政治大學宣導 Conducting an outreach activity at National Chengchi University.
2025/11/19、11/26	《地震防災與風險管理》研習 Study of Earthquake Disaster Prevention and Risk Management.
2025/11/27	赴朝陽大學進行宣導 Conducting an outreach activity at Chaoyang University of Technology.
2025/12/1	赴逢甲大學進行宣導 Conducting an outreach activity at Feng Chia University.
2025/12/3	赴淡江大學及實踐大學進行宣導(共4場) Conducting outreach and educational activities at Tamkang University and Shih Chien University (four sessions).
2025/12/11~12	災害管理學會研討會宣導 Disaster Management Society Seminar Promotion.
2025/12/12	臺東縣政府「不動產仲介經紀業及地政士聯合座談會」宣導 Outreach at the "Seminar for Real Estate Brokers and Land Administrators" organized by Taitung County Government.
2025/12/16	拜訪臺東縣消防局 Visiting Taitung County Fire Department.
2025/12/18	赴致理科技大學進行宣導 Conducting an outreach activity at Chihlee University of Technology.



20250111 新北市政府 119 消防節誌慶活動



20250912 彰化講習



20250620 前往臺灣銀行宣導



20251114 金門縣講習



20250719 高雄市政府工務局公寓大廈宣導



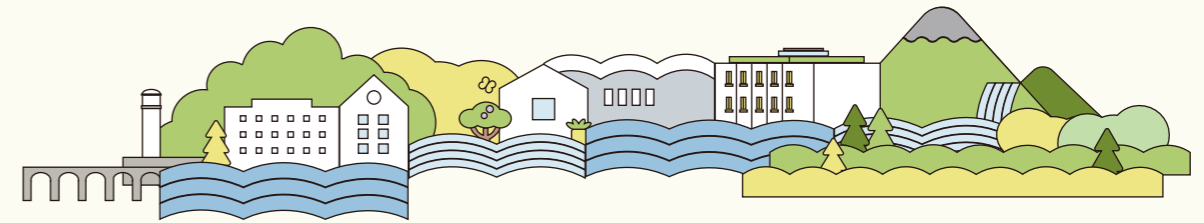
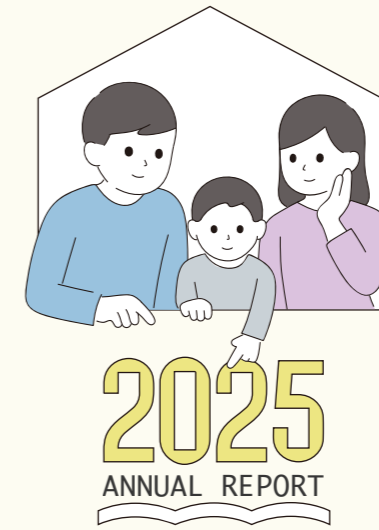
20251219 花蓮縣講習



20251212 臺東縣政府「不動產仲介經紀業及地政士聯合座談會」宣導



20251117 前往朝陽科技大學支援教育



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