

洪災保險制度規劃與推動

The Planning and Implementation of Flood Insurance System in Taiwan

主管單位：經濟部水利署

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摘要

台灣為一氣候性天然災害頻傳的地方，由於颱風及洪水造成損失與日俱增，經濟部水利署自民國 2006 年起陸續推動各項水患防減計畫，同時規劃如何試辦「洪災保險」來提昇防災韌性。

保險乃風險管理之一項重要工具，主要功能在於結合多數人的力量來補償少數人於巨災事件所遭受之財務損失。本計畫研擬之洪災保險制度，提供予我國有關單位推行，旨於減輕國家財務風險、保證國人颱風洪災損補償、以及提升全民防災意識並採取減災行動。首先，本團隊收集、分析並比較世界主要國家地區的洪災保險制度，以檢視各國洪災保險的特點，並考量其在我國的適用性。而後，將研擬我國住宅洪災保險的可能方案與所需配套措施，分析政府部門於洪災保險所扮演的可能角色以及保單型式與理賠標準，並討論其與現行水災救助制度的關係。同時亦將精算住宅洪災保險方案的費率、成本、政府財務負擔，並收集風險曝露、淹水危害度資料，供後續保險可能損失分析、財政損失及費率精算使用。於研擬期間，本團隊辦理座談會及說明會，多方參酌專業人士與有關當局的建言。後續提出建議的試辦洪災保險方案，研擬住宅洪災保險試辦所需之相關法規草案，並研提試辦地區之住宅洪災保險試辦推動計畫，最後作出正式政策建議。

關鍵詞：洪災保險、洪水減災、公私合營、風險管理、災害管理

Abstract

Taiwan is constantly affected by typhoons in conjunction with the seasonal monsoons which have become the major causes of weather-related natural hazards resulting in massive economic losses and infrastructure damages. Many flood risk management measures such as floodwater discharge, flood detection and integrated watershed management system in the frequently flooded areas have been implemented by the government aiming to prevent and reduce the disaster losses. Meanwhile, many manpower and government budgets were also devoted to developing flood hazard maps, flood damage assessment models and databases to set up an integrated flood management system as a community-based approach to prevent flood risk and to mitigate social-economic damages. Planning for a nationwide residential flood insurance program is also part of the new policy options for building a climate

resilience society.

In order to design applicable flood insurance, the flood insurance systems in 12 countries were compared while the pros and cons of the current Typhoon and Flood Insurance were analyzed. Next, the schemes of the flood insurance system were discussed, including the possible methods of insurance participation, claim standards, government roles as well as financial policies and the constructions of disaster prevention along with the flood insurance. Meanwhile, the residential flood risk assessment was examined through data collection of risk exposure, hazard and vulnerability. In this project, five regions which are often affected by floods in Taiwan, Chiayi County, Chiayi City, Tainan City, Kaohsiung City and Pingtung County, were pinpointed as the demonstration of risk analysis and the pilot areas for the flood insurance system. During the research, multiple interviews and discussions with authorities and markets were conducted, aiming to integrate views and suggestions from whom concerned while understanding the social, political and technical feasibilities. Accordingly, seven types of residential flood insurance programs including premium rates and possible insurance losses were provided and applied to the five pilot areas.

Keywords : Flood Insurance, Flood Mitigation, Public-Private Partnership, Risk Management, Disaster Management