

六、住宅地震保險

表26、住宅地震保險統計表

單位：千元

Statistics of Taiwan Residential Earthquake Insurance

Unit : NT\$Thousand

| 年/月 Year/ Month | 簽單保費 Written Premium | 已攤付賠款 ¹ Claims Paid | | 有效件數 Policy Count | 住宅總戶數 ³ Household Count | 投保率 ² Take-up rate % |
|-----------------------|----------------------------|-----------------------------------|--------------|-------------------------|--|---------------------------------------|
| | | 保單件數 Policy Count | 金額 Amount | | | |
| 2014 | 3,463,141 | 0 | 0 | 2,637,811 | 8,372,927 | 31.50 |
| 2015 | 3,523,412 | 0 | 0 | 2,707,256 | 8,409,079 | 32.19 |
| 2016 | 3,646,940 | 104 | 170,269 | 2,795,766 | 8,493,852 | 32.92 |
| 2017 | 3,805,245 | 0 | 0 | 2,885,973 | 8,602,802 | 33.55 |
| 2018 | 3,973,195 | 73 | 100,260 | 3,002,475 | 8,696,022 | 34.53 |
| 2019 | 4,040,315 | 0 | 10 | 3,102,381 | 8,861,497 | 35.01 |
| 2020 | 4,369,826 | 0 | 0 | 3,225,006 | 8,948,120 | 36.04 |
| 2021 | 4,455,949 | 0 | 0 | 3,337,681 | 9,050,340 | 36.88 |
| 2022 | 4,582,629 | 2 | 3,418 | 3,428,855 | 9,153,650 | 37.46 |
| 2023 | 4,644,852 | 0 | 0 | 3,504,007 | 9,258,752 | 37.85 |
| 2024 | 4,865,068 | 280 | 455,335 | 3,642,854 | 9,365,894 | 38.89 |

資料來源：住宅地震保險基金

註：1.表列已攤付賠款金額包含簽單公司理賠案件處理費用，且自2013年7月起包含跨簽單公司

理賠案件處理費用與地震基金支付之理賠費用。

註：2.投保率=有效件數/住宅總戶數。

註：3.自2015年住宅總戶數資料來源改為內政部。

Source : Taiwan Residential Earthquake Insurance Fund

Note : 1.The amounts of "Claims Paid" include the adjustment expenses incurred by insurance companies for attending their own insured's losses; meanwhile, effective from July 2013, the said Claim amounts also include the following items-

- 1) Adjustment expenses incurred by insurance companies for attending other companies' losses in the case of coordinated claim services;
- 2) Other adjustment expenses incurred by TREIF.

Note : 2.Take-up-rate = Policy Count / Household Count.

Note : 3.Source of the Household Count had changed to Ministry of the Interior since 2015.