

## 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<br>Year/<br>Month | 簽單保費<br>Written<br>Premium | 已攤付賠款 <sup>1</sup><br>Claims Paid |              | 有效件數<br>Policy<br>Count | 住宅總戶數 <sup>3</sup><br>Household<br>Count | 投保率 <sup>2</sup><br>Take-up rate<br>% |
|-----------------------|----------------------------|-----------------------------------|--------------|-------------------------|------------------------------------------|---------------------------------------|
|                       |                            | 保單件數<br>Policy Count              | 金額<br>Amount |                         |                                          |                                       |
| 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                  | 281                               | 457,835      | 3,642,854               | 9,365,894                                | 38.89                                 |
| 2025/06               | 2,522,410                  | 6                                 | 9,268        | 3,698,085               | 9,477,984                                | 39.02                                 |

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.