

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			
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	457,850	3,642,854	9,365,894	38.89
2025/09	3,759,312	9	14,375	3,729,183	9,499,420	39.26

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.