

災害資訊揭露對居民購買災害保險影響之台灣南北比較分析

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摘要 本研究以南台灣高屏溪流流域與北台灣新店溪流流域進行南北地區比較分析，利用問卷調查探討易致災環境地區，個體認知差異下於水土災害資訊揭露前後其社經背景等因素對於颱風洪水保險購買意願決策之影響。研究顯示，於資訊揭露前，影響購買保險意願之因素，南部地區有年齡、教育程度、家庭平均月收入，北部地區則有年齡與住宅權屬狀況；於資訊揭露後，南部地區增加一項受災經驗，北部地區則僅剩住宅權屬狀況有關聯。此外，資訊揭露後，願意投保之受訪者於南北地區皆有增加的趨勢，但以資訊揭露後之北部地區居民購買意願最高。因此，若能適當的揭露相關災害資訊，並藉以提升居民保險購買意願，將有助於降低其受災之損失，但針對南北地區不同環境背景下之居民應有不同的減災方式，以符合在地需求。

關鍵詞：災害資訊揭露、風險認知、災害減緩。

Comparative Analysis of the Effects of Disaster Information Disclosure on Disaster Insurance Purchase of Residents between Southern and Northern Taiwan

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ABSTRACT This study aims to compare the differences of disaster purchase intention between southern and northern Taiwan, Kou-Pin and Shin-Ten watershed area, using questionnaires survey and considering individual perception, to find the affecting variables on flood insurance purchasing before and after disaster information disclosure. The results show affecting variables before information disclosure include age, education, income in the southern and age, property type in the northern. However after information disclosure additional variable disaster experience appears and the northern shows the only variable property type. In addition after disaster information disclosure people willing to purchase insurance increase in both area and the northern show higher. Therefore proper disaster information disclosure will increase the intention of purchasing insurance and reduce the possible loss after disaster. However the policy should adapt to different area for the cause of domestic demand.

Key Words: Disaster information disclosure, Risk perception, Disaster Mitigation.

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