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摘要: 地震常给人类带来极大的灾害,由其造成的人员伤亡和地震损失往往十分惊人.开展地震保险是实现社会互助、减轻政府财政负担、提高抗震救灾能力、稳定社会的有效途径.立足于中国地震保险现状,指出了我国地震保险存在的问题,提出了建立我国地震保险制度的设想.

Abstract: Earthquake often causes gigantic disaster to human being and the society also suffers astonishing losses.It is the best way to develop the earthquake insurance because it can realize the peoples mutual benefit, lighten the economic burden of the government, improve the ability in earthquake relief and it can also stabilize the society.Based on present situation of earthquake insurance in China, this article pointed out some problems on earthquake insurance, and proposed an imagination about establishing an earthquake insurance system in China.

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