

表14、保險業資產負債表

單位：百萬元

年/月 Year/ Month	總計 Total					財產保險業		
	總資產 Total Assets	總負債 Total Liabilities	保險 負債 Insurance Liabilities	業主 權益 Equi- ties	資金 總額 ¹ Total Capital	總資產 Total Assets	總負債 Total Liabilities	
2008	9,411,112	9,142,276	8,008,085	268,836	8,276,921	241,663	186,941	
2009	11,037,666	10,532,764	9,137,136	504,902	9,642,038	255,227	185,617	
2010	12,391,558	11,841,400	10,393,531	550,158	10,943,689	267,858	193,861	
2011	13,327,209	12,823,687	11,358,508	503,522	11,862,030	275,872	202,371	
2012	14,811,219	14,043,687	12,416,767	767,533	13,184,299	282,461	200,095	
2013	16,925,234	16,024,070	14,300,436	901,164	15,201,600	292,746	197,941	
2014	18,824,076	17,691,829	15,617,705	1,132,247	16,749,952	302,800	205,645	
2015	20,046,585	18,950,997	16,923,045	1,095,589	18,018,634	315,247	214,452	
2016	22,554,872	21,330,448	19,150,903	1,224,424	20,375,327	345,116	236,637	
2017	24,810,568	23,329,001	20,983,970	1,481,567	22,465,537	348,157	231,136	
2018	26,670,995	25,464,398	22,963,065	1,206,597	24,169,662	353,493	235,772	
2019	29,831,789	27,720,915	24,653,696	2,110,874	26,764,571	384,536	249,364	
2020	32,163,525	29,504,287	26,200,051	2,659,237	28,859,288	411,375	266,966	
2021	33,797,228	30,914,274	27,475,648	2,882,953	30,358,601	455,091	294,315	
2022	34,076,709	32,424,918	28,988,998	1,651,791	30,640,789	452,929	391,423	

資料來源：財團法人保險事業發展中心(2022年9月前)；
財團法人保險安定基金(2022年9月起)

- 註：1. 資金總額包括業主權益及保險負債。
2. 2022年資料尚未經會計師查核簽證。
3. 自2011年起適用財務會計準則公報第四十號「保險合約之會計處理準則」及新修訂「保險業財務報告編製準則」之規定，部份項目內容配合調整。
4. 自2014年起適用103.1.10「保險業財務報告編製準則」修正案，部份項目名稱配合調整。

Table14 : The Balance Sheet of Insurance Industry

Unit: NT\$ Million

Non-Life Insurance			人身保險業 Life Insurance				
保險 負債 Insurance Liabilities	業主 權益 Equi- ties	資金 總額 ¹ Total Capital	總資產 Total Assets	總負債 Total Liabilities	保險 負債 Insurance Liabilities	業主 權益 Equi- ties	資金 總額 ¹ Total Capital
160,152	54,722	214,874	9,169,449	8,955,335	7,847,933	214,114	8,062,047
162,199	69,610	231,809	10,782,439	10,347,147	8,974,937	435,292	9,410,229
170,504	73,996	244,500	12,123,701	11,647,539	10,223,028	476,161	10,699,189
174,106	73,500	247,606	13,051,337	12,621,315	11,184,402	430,022	11,614,424
166,959	82,366	249,325	14,528,759	13,843,592	12,249,808	685,167	12,934,974
166,261	94,805	261,066	16,632,488	15,826,129	14,134,176	806,359	14,940,535
172,563	97,155	269,718	18,521,276	17,486,184	15,445,141	1,035,093	16,480,234
178,419	100,795	279,214	19,731,338	18,736,545	16,744,627	994,793	17,739,420
200,534	108,480	309,014	22,209,756	21,093,812	18,950,369	1,115,944	20,066,313
193,063	117,021	310,083	24,462,411	23,097,865	20,790,907	1,364,546	22,155,454
197,645	117,720	315,365	26,317,502	25,228,626	22,765,420	1,088,877	23,854,297
206,078	135,172	341,250	29,447,253	27,471,551	24,447,618	1,975,703	26,423,321
223,603	144,408	368,011	31,752,150	29,237,321	25,976,448	2,514,829	28,491,277
243,001	160,775	403,776	33,342,137	30,619,959	27,232,647	2,722,178	29,954,825
317,933	61,506	379,439	33,623,779	32,033,494	28,671,065	1,590,285	30,261,350

Source: Taiwan Insurance Institute (before September 2022);
Taiwan Insurance Guaranty Fund (from September 2022)

- Note: 1. Total capital include equities and insurance liabilities.
2. 2022 data has not been audited by a certified accountant.
3. Following the adoption of "Statement of Financial Accounting Standards No.40 Insurance Contracts" and the modification of "Regulations Governing the Preparation of Financial Reports by Insurance Enterprise" in 2011, some items of financial statements have been adjusted accordingly.
4. Following the modification of "Regulations Governing the Preparation of Financial Reports by Insurance Enterprise" in January 10, 2014, some items of financial statements have been adjusted accordingly.