

表14、保險業資產負債表

單位：百萬元

| 年/月<br>Year/<br>Month | 總 計      Total      |                               |                                  |                  |                                           | 財產保險業               |                               |
|-----------------------|---------------------|-------------------------------|----------------------------------|------------------|-------------------------------------------|---------------------|-------------------------------|
|                       | 總資產<br>Total Assets | 總負債<br>Total Lia-<br>bilities | 保險負債<br>Insurance<br>Liabilities | 業主權益<br>Equities | 資金<br>總額 <sup>1</sup><br>Total<br>Capital | 總資產<br>Total Assets | 總負債<br>Total Lia-<br>bilities |
| 2010                  | 12,391,558          | 11,841,400                    | 10,393,531                       | 550,158          | 10,943,689                                | 267,858             | 193,861                       |
| 2011                  | 13,327,547          | 12,823,654                    | 11,358,508                       | 503,893          | 11,862,401                                | 275,872             | 202,371                       |
| 2012                  | 14,993,007          | 14,323,928                    | 12,740,641                       | 669,079          | 13,409,721                                | 280,924             | 202,683                       |
| 2013                  | 16,784,912          | 16,050,544                    | 14,112,355                       | 734,369          | 14,846,724                                | 288,003             | 198,137                       |
| 2014                  | 18,937,907          | 17,862,953                    | 15,574,389                       | 1,074,954        | 16,649,343                                | 302,780             | 205,528                       |
| 2015                  | 20,593,629          | 19,473,971                    | 17,209,471                       | 1,119,658        | 18,329,129                                | 315,325             | 214,500                       |
| 2016                  | 22,592,339          | 21,370,435                    | 19,111,308                       | 1,221,904        | 20,333,212                                | 345,116             | 236,637                       |
| 2017                  | 24,810,722          | 23,329,110                    | 20,940,454                       | 1,481,613        | 22,422,067                                | 348,157             | 231,136                       |
| 2018                  | 26,675,663          | 25,469,065                    | 22,892,171                       | 1,206,598        | 24,098,769                                | 353,493             | 235,772                       |
| 2019                  | 29,776,606          | 27,714,159                    | 24,653,696                       | 2,062,446        | 26,716,142                                | 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                  | 33,795,948          | 30,913,351                    | 27,426,540                       | 2,882,598        | 30,309,137                                | 453,214             | 292,917                       |
| 2022                  | 34,075,762          | 32,429,171                    | 28,757,312                       | 1,646,591        | 30,403,903                                | 451,979             | 393,122                       |
| 2023                  | 35,381,813          | 33,008,278                    | 29,129,632                       | 2,373,535        | 31,931,459                                | 471,656             | 343,799                       |
| 2024                  | 37,427,129          | 34,689,859                    | 29,960,066                       | 2,737,270        | 33,451,892                                | 526,715             | 375,775                       |
| 2025/06               | 36,212,721          | 33,846,998                    | 29,352,401                       | 2,365,723        | 32,518,524                                | 568,894             | 418,363                       |

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. 2025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<br>Insurance<br>Liabilities | 業主權益<br>Equities | 資金<br>總額 <sup>1</sup><br>Total<br>Capital | 總資產<br>Total Assets    | 總負債<br>Total Lia-<br>bilities | 保險負債<br>Insurance<br>Liabilities | 業主權益<br>Equities | 資金<br>總額 <sup>1</sup><br>Total<br>Capital |
| 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                                   | 13,051,676             | 12,621,283                    | 11,184,402                       | 430,393          | 11,614,795                                |
| 172,697                          | 78,241           | 250,939                                   | 14,712,083             | 14,121,245                    | 12,567,944                       | 590,838          | 13,158,782                                |
| 166,619                          | 89,866           | 256,485                                   | 16,496,910             | 15,852,406                    | 13,945,736                       | 644,503          | 14,590,239                                |
| 172,489                          | 97,252           | 269,741                                   | 18,635,127             | 17,657,425                    | 15,401,900                       | 977,702          | 16,379,602                                |
| 178,396                          | 100,825          | 279,221                                   | 20,278,304             | 19,259,471                    | 17,031,075                       | 1,018,833        | 18,049,908                                |
| 200,490                          | 108,480          | 308,970                                   | 22,247,223             | 21,133,798                    | 18,910,818                       | 1,113,424        | 20,024,242                                |
| 193,063                          | 117,021          | 310,083                                   | 24,462,565             | 23,097,974                    | 20,747,392                       | 1,364,592        | 22,111,983                                |
| 197,645                          | 117,720          | 315,365                                   | 26,322,170             | 25,233,293                    | 22,694,526                       | 1,088,877        | 23,783,404                                |
| 206,078                          | 135,172          | 341,250                                   | 29,392,070             | 27,464,795                    | 24,447,618                       | 1,927,275        | 26,374,893                                |
| 223,603                          | 144,408          | 368,011                                   | 31,752,150             | 29,237,321                    | 25,976,448                       | 2,514,829        | 28,491,277                                |
| 243,068                          | 160,297          | 403,365                                   | 33,342,734             | 30,620,434                    | 27,183,472                       | 2,722,301        | 29,905,773                                |
| 320,592                          | 58,857           | 379,448                                   | 33,623,783             | 32,036,049                    | 28,436,720                       | 1,587,734        | 30,024,455                                |
| 269,133                          | 127,856          | 396,989                                   | 34,910,157             | 32,664,478                    | 28,860,499                       | 2,245,679        | 31,534,470                                |
| 314,547                          | 150,940          | 465,487                                   | 36,900,415             | 34,314,084                    | 29,645,519                       | 2,586,330        | 32,986,404                                |
| 345,844                          | 150,531          | 496,375                                   | 35,643,827             | 33,428,636                    | 29,006,557                       | 2,215,192        | 32,022,149                                |

Source: Taiwan Insurance Institute (before September 2022) ;

Taiwan Insurance Guaranty Fund (from September 2022)

Note:1.Total capital include equities and insurance liabilities.

2.2025 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.