

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 Equities	資金總額 ¹ Total Capital	總資產 Total Assets	總負債 Total Liabilities
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
2025/08	36,972,648	34,337,144	29,613,742	2,635,504	33,250,235	579,793	421,731

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 Insurance Liabilities	業主權益 Equities	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 Equities	資金總額 ¹ Total 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
353,366	158,062	511,428	36,392,855	33,915,413	29,260,376	2,477,442	32,738,807

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.