

表17-1、人身保險業資金運用表

年/月 Year/ Month	2020		2021	
	金額 Amount	占率 %	金額 Amount	占率 %
銀行存款 Bank Deposits	896,216	3.13	660,422	2.21
有價證券 Securities	6,349,100	22.20	6,569,788	21.96
公債及國庫券 Government & Treasury Bonds	1,459,242	5.10	1,402,419	4.69
金融債券、存單、匯票與本票 Financial bond, deposit receipt, bank draft and promissory note	736,217	2.57	796,756	2.66
股票 Stocks	1,859,684	6.50	2,166,217	7.24
公司債 Corporation Bonds	610,119	2.13	678,037	2.27
基金及受益憑證 Funds & Benefit Certificates	322,808	1.13	157,669	0.53
證券化商品及其他 Securitized products and other	1,361,029	4.76	1,368,690	4.57
不動產 Real Estates	1,482,094	5.18	1,522,862	5.09
投資用 Investment	1,352,108	4.73	1,375,052	4.60
自用 Private Use	129,986	0.45	147,810	0.49
壽險貸款 Loan to Policy-holders	551,364	1.93	561,407	1.88
放款 Loans	638,087	2.23	616,875	2.06
國外投資 Foreign Investments	18,550,380	64.86	19,878,660	66.43
專案運用及公共投資 Authorized Projects or Public Investment	80,926	0.28	91,181	0.30
投資保險相關事業 Investment on Insurance Enterprise	12,733	0.04	13,297	0.04
從事衍生性商品交易 Derivatives	39,035	0.14	8,985	0.03
其他經核准之資金運用 Other utilizations of capital (Approved)	0	0.00	0	0.00
資金運用總額 Total Amount of Capital Invested	28,599,936	100.00	29,923,477	100.00
資金總額 Total Capital	28,491,277		29,905,773	
資產總額 Total Assets	31,752,150		33,342,734	
資金運用率 ¹ Capital Investment Ratio %		100.38		100.06

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. 資金運用率為資金運用總額與資金總額之比率。

2. 2024年資料尚未經會計師查核簽證。

3. 本表自2011年起適用保險法第一四六條相關條文修正，部份項目配合調整。

4. 本表紙本印刷僅公布近5年統計，其餘年度詳中心網站
(<https://www.tii.org.tw/tii/information/information1/000001.html>)

5. 本表自2022年9月起資金運用項目包含「抵繳存出保證金」及「墊繳保費」，並將RS(附賣回條件債券投資)歸入「其他經核准之資金運用」項下。

Table17-1：Investment Portfolio of Life

Insurance Industry				Unit : NT\$ Million	
2022		2023		2024	
金額 Amount	占率 %	金額 Amount	占率 %	金額 Amount	占率 %
434,137	1.44	371,572	1.19	409,765	1.25
5,634,809	18.74	5,987,985	19.16	6,395,698	19.46
1,124,436	3.74	972,109	3.11	1,053,027	3.20
821,588	2.73	726,439	2.32	496,808	1.51
1,601,936	5.33	1,919,625	6.14	1,991,684	6.06
683,930	2.28	622,969	1.99	623,921	1.90
154,596	0.51	156,542	0.50	150,344	0.46
1,248,323	4.15	1,590,301	5.09	2,079,914	6.33
1,575,018	5.24	1,621,077	5.19	1,652,031	5.03
1,427,675	4.75	1,468,119	4.70	1,500,405	4.57
147,344	0.49	152,958	0.49	151,626	0.46
546,398	1.82	617,306	1.98	650,996	1.98
580,387	1.93	488,672	1.56	455,032	1.38
21,184,914	70.47	21,857,811	69.95	23,025,601	70.08
93,067	0.31	129,734	0.42	145,611	0.44
5,046	0.02	12,828	0.04	15,178	0.05
7,982	0.03	21,611	0.07	-20,450	(0.06)
0	0.00	139,395	0.45	128,175	0.39
30,061,759	100.00	31,247,991	100.00	32,857,635	100.00
30,024,455		31,534,470		32,986,404	
33,623,783		34,910,157		36,900,485	
	100.12		99.09		99.61

Source: Taiwan Insurance Institute (before September 2022);

Taiwan Insurance Guaranty Fund (from September 2022)

Note: 1.Capital investment ratio is the ratio of total amount of capital invested to total capital.

2.2024 data has not been audited by a certified accountant.

3.A few items of Investment Portfolio have been adjusted according to the amendment of "Article 146 of Insurance Law" from 2011.

4.This table published for the past five years,please down load other years from the website.
(<https://www.tii.org.tw/tii/information/information1/000001.html>)

5.From September 2022, the items of investment portfolio include "Deposit for Recognizance" and "Premium Loan", and RS (bond investment with sell-back conditions) is classified under "Other utilizations of capital (Approved)".