

# 資產負債表

總表

單位：新臺幣千元

科 目	2023
Item	總計 Total
<b>資產</b>	<b>471,655,715</b>
現金及約當現金	71,321,472
應收款項	18,872,161
其他應收款-淨額	725,795
本期所得稅資產	2,714,868
待出售資產	113,038
待分配予業主之資產(或處分群組)淨額	-
有價證券	138,044,663
透過損益按公允價值衡量之金融資產	52,557,962
透過其他綜合損益按公允價值衡量之金融資產	44,892,464
按攤銷後成本衡量之金融資產	40,594,237
避險之金融資產	-
採用權益法之投資	4,881,163
其他金融資產-淨額	21,538,088
投資性不動產	22,037,206
放款	230,331
再保險合約資產	124,003,398
不動產及設備	21,275,134
無形資產	1,891,264
遞延所得稅資產	19,554,822
其他資產	22,548,650
分離帳戶保險商品資產	-
使用權資產	1,903,664
<b>負債及業主權益</b>	<b>471,655,715</b>
<b>負債</b>	<b>343,799,465</b>
應付保險賠款與給付	2,017,468
其他應付款	36,240,274
本期所得稅負債	984,307
與待出售資產直接相關之負債	69,288
金融負債	6,506,574
保險負債	269,132,585
未滿期保費準備	128,939,230
賠款準備	116,935,147
責任準備	1,187
特別準備	22,938,589
保費不足準備	318,433
負債適足準備	-
其他準備	-
具金融商品性質之保險契約準備	-
外匯價格變動準備	-
負債準備	2,349,059
遞延所得稅負債	2,782,528
其他負債	21,773,016
分離帳戶保險商品負債	-
租賃負債	1,944,366
<b>業主權益</b>	<b>127,856,251</b>
股本	87,498,689
資本公積	17,020,834
保留盈餘	20,486,880
股東權益其他項目	2,849,847

## Balance Sheet

Consolidated				Unit : NT\$1,000
2022 總計 Total	2023 本國(Domestic)	2022 本國(Domestic)	2023 外商(Foreign)	2022 外商(Foreign)
<b>451,979,007</b>	<b>452,163,478</b>	<b>433,591,720</b>	<b>19,492,237</b>	<b>18,387,287</b>
76,801,221	69,768,709	75,677,991	1,552,764	1,123,230
16,774,999	17,697,794	15,752,517	1,174,367	1,022,482
586,850	677,254	560,568	48,541	26,282
2,181,216	2,714,170	2,175,871	698	5,345
346,479	113,038	346,479	-	-
-	-	-	-	-
121,646,102	129,666,239	113,114,970	8,378,424	8,531,132
40,502,732	52,557,962	40,502,732	-	-
44,149,939	36,818,164	35,845,534	8,074,300	8,304,405
36,993,431	40,290,113	36,766,703	304,124	226,728
-	-	-	-	-
4,821,650	4,881,163	4,821,650	-	-
15,418,642	20,590,353	14,460,867	947,735	957,775
21,694,204	22,037,206	21,694,204	-	-
306,162	230,331	306,162	-	-
126,609,015	117,476,814	120,626,250	6,526,584	5,982,765
20,433,144	21,239,175	20,395,059	35,960	38,085
1,688,505	1,846,995	1,668,986	44,269	19,518
22,044,987	19,498,617	21,989,770	56,205	55,217
18,996,266	21,969,803	18,432,564	578,847	563,702
-	-	-	-	-
1,629,565	1,755,818	1,567,811	147,846	61,754
<b>451,979,007</b>	<b>452,163,478</b>	<b>433,591,720</b>	<b>19,492,237</b>	<b>18,387,287</b>
<b>393,122,170</b>	<b>329,719,912</b>	<b>380,074,721</b>	<b>14,079,554</b>	<b>13,047,449</b>
6,156,014	1,444,372	5,623,729	573,096	532,285
29,422,574	35,177,215	28,383,396	1,063,059	1,039,178
541,767	802,186	392,297	182,120	149,470
-	69,288	-	-	-
9,675,573	6,506,574	9,675,573	-	-
320,591,538	258,013,697	310,319,595	11,118,888	10,271,943
118,091,906	125,156,938	114,616,222	3,782,292	3,475,684
160,074,860	109,885,980	153,562,084	7,049,167	6,512,776
1,649	1,187	1,649	-	-
21,904,654	22,656,536	21,621,952	282,053	282,702
20,518,470	313,056	20,517,688	5,377	782
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
2,225,285	2,295,423	2,172,480	53,636	52,805
2,755,526	2,776,770	2,742,707	5,758	12,819
20,104,123	20,839,796	19,174,093	933,220	930,030
-	-	-	-	-
1,649,771	1,794,591	1,590,851	149,775	58,919
<b>58,856,836</b>	<b>122,443,566</b>	<b>53,516,999</b>	<b>5,412,685</b>	<b>5,339,837</b>
78,832,739	86,076,689	77,495,739	1,422,000	1,337,000
38,589,453	16,956,303	38,525,646	64,531	63,807
-56,288,239	16,483,294	-60,338,685	4,003,586	4,050,446
-2,277,116	2,927,280	-2,165,700	-77,433	-111,416

# 資產負債表

國內財產保險業

單位：新臺幣千元

科 目	2023	
	小計	Sub-total
<b>資產</b>	<b>Total Assets</b>	<b>452,163,478</b>
現金及約當現金	Cash and Cash Equivalents	69,768,709
應收款項	Receivables	17,697,794
其他應收款-淨額	Other Receivables - Net	677,254
本期所得稅資產	Current Tax Assets	2,714,170
待出售資產	Assets Held for Sale	113,038
待分配予業主之資產(或處分群組)淨額	Assets (or Disposal Groups) Held for Distribution to Owners	-
有價證券	Securities	129,666,239
透過損益按公允價值衡量之金融資產	Financial Assets Measured at Fair Value through Profit or Loss	52,557,962
透過其他綜合損益按公允價值衡量之金融資產	Financial Assets Measured at Fair Value through Other Comprehensive Income	36,818,164
按攤銷後成本衡量之金融資產	Financial Assets Measured at Amortized Cost are Assets	40,290,113
避險之金融資產	Financial Assets for Hedging	-
採用權益法之投資	Investments Accounted for Using the Equity Method	4,881,163
其他金融資產-淨額	Other Financial Assets - Net	20,590,353
投資性不動產	Investment Property	22,037,206
放款	Loans	230,331
再保險合約資產	Reinsurance Assets	117,476,814
不動產及設備	Property and Equipment	21,239,175
無形資產	Intangible Assets	1,846,995
遞延所得稅資產	Deferred Tax Assets	19,498,617
其他資產	Other Assets	21,969,803
分離帳戶保險商品資產	Assets on Insurance Products - Separate Account	-
使用權資產	Right-of-Use Asset	1,755,818
<b>負債及業主權益</b>	<b>Total Liabilities &amp; Equities</b>	<b>452,163,478</b>
<b>負債</b>	<b>Total Liabilities</b>	<b>329,719,912</b>
應付保險賠款與給付	Claims Payable	1,444,372
其他應付款	Other Payables	35,177,215
本期所得稅負債	Current Tax Liabilities	802,186
與待出售資產直接相關之負債	Liabilities Directly Associated with Assets Held for Sale	69,288
金融負債	Financial Liabilities	6,506,574
保險負債	Insurance Liabilities	258,013,697
未滿期保費準備	Unearned Premium Reserve	125,156,938
賠款準備	Reserve for Claims	109,885,980
責任準備	Reserve for Insurance Liabilities	1,187
特別準備	Special Reserve	22,656,536
保費不足準備	Premium Deficiency Reserve	313,056
負債適足準備	Liabilities Adequacy Reserve	-
其他準備	Other Reserve	-
具金融商品性質之保險契約準備	Reserve for Insurance Contract with the Nature of Financial Products	-
外匯價格變動準備	Reserve for Foreign Exchange Valuation	-
負債準備	Liabilities Reserve	2,295,423
遞延所得稅負債	Deferred Tax Liabilities	2,776,770
其他負債	Other Liabilities	20,839,796
分離帳戶保險商品負債	Liabilities on Insurance Products - Separate Account	-
租賃負債	Lease Liabilities	1,794,591
<b>業主權益</b>	<b>Equity</b>	<b>122,443,566</b>
股本	Capital Stock	86,076,689
資本公積	Capital Surplus	16,956,303
保留盈餘	Retained Earning	16,483,294
股東權益其他項目	Equity Adjustment	2,927,280

## Balance Sheet

Domestic Non-Life Insurance Companies

Unit : NT\$1,000

臺產 Taiwan	兆豐 Chung Kuo	富邦 Fubon	和泰 Hotai
22,810,219	23,440,470	108,818,095	28,125,524
3,141,324	2,583,993	10,780,418	5,442,868
598,492	666,428	4,876,412	835,784
131,906	555	-	33,318
-	5,689	2,623,076	13,481
-	-	-	-
-	-	-	-
10,271,504	3,748,294	15,814,867	3,392,099
2,616,738	65,237	6,784,188	3,084,522
5,475,330	370,035	7,432,389	307,577
2,179,436	3,313,022	1,598,290	-
-	-	-	-
389,539	20,585	1,284,939	-
2,520,121	-	-	1,738,231
2,221,243	272,144	9,893,518	394,950
-	-	-	-
2,336,514	13,846,853	39,159,118	6,120,565
364,359	786,745	6,520,788	3,891,752
12,479	93,677	190,164	114,716
20,805	187,765	9,634,981	1,438,969
746,643	1,200,186	7,550,718	4,666,526
-	-	-	-
55,290	27,556	489,097	42,265
22,810,219	23,440,470	108,818,095	28,125,524
11,620,463	18,896,934	90,014,545	23,864,373
90	-	72,372	36,153
1,142,460	1,604,727	12,739,420	2,397,451
190,041	6,445	1,021	-
-	-	-	-
-	6,375,730	-	-
9,793,088	10,701,095	62,241,763	17,358,327
3,999,981	5,140,036	30,344,135	6,728,243
3,719,862	4,926,671	30,517,911	8,927,366
-	650	397	-
2,066,905	632,978	1,243,855	1,695,059
6,340	760	135,465	7,659
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
58,234	75,843	827,795	-
275,110	-	1,597,557	44,130
97,754	105,349	12,024,578	3,984,128
-	-	-	-
63,686	27,745	510,039	44,184
11,189,756	4,543,536	18,803,550	4,261,151
3,622,004	5,333,500	14,678,396	28,000,000
98,962	2,690,632	6,000,000	25
7,188,481	-3,731,502	-2,316,331	-24,138,260
280,309	250,906	441,485	399,386

# 資產負債表

國內財產保險業(續)

單位：新臺幣千元

科 目	泰安
Item	Taian
<b>資產</b>	<b>22,550,681</b>
現金及約當現金	2,604,667
應收款項	1,108,924
其他應收款-淨額	77,867
本期所得稅資產	4,521
待出售資產	-
待分配予業主之資產(或處分群組)淨額	-
有價證券	4,844,582
透過損益按公允價值衡量之金融資產	2,475,673
透過其他綜合損益按公允價值衡量之金融資產	28,659
按攤銷後成本衡量之金融資產	2,340,250
避險之金融資產	-
採用權益法之投資	-
其他金融資產-淨額	1,444,915
投資性不動產	2,303,427
放款	-
再保險合約資產	6,379,608
不動產及設備	2,994,126
無形資產	-
遞延所得稅資產	122,978
其他資產	649,200
分離帳戶保險商品資產	-
使用權資產	15,866
<b>負債及業主權益</b>	<b>22,550,681</b>
<b>負債</b>	<b>14,314,540</b>
應付保險賠款與給付	-
其他應付款	1,520,538
本期所得稅負債	-
與待出售資產直接相關之負債	69,288
金融負債	-
保險負債	11,960,804
未滿期保費準備	5,888,584
賠款準備	4,883,985
責任準備	-
特別準備	1,182,684
保費不足準備	5,551
負債適足準備	-
其他準備	-
具金融商品性質之保險契約準備	-
外匯價格變動準備	-
負債準備	98,710
遞延所得稅負債	85,657
其他負債	563,483
分離帳戶保險商品負債	-
租賃負債	16,060
<b>業主權益</b>	<b>8,236,141</b>
股本	2,974,119
資本公積	35,143
保留盈餘	5,080,881
股東權益其他項目	145,998

## Balance Sheet

Domestic Non-Life Insurance Companies (Continued)

Unit : NT\$1,000

明台 Ming Tai	南山 NSGI	第一 The First	旺旺友聯 Union
33,164,884	15,653,464	19,248,779	19,928,055
10,345,363	2,113,130	1,387,004	3,479,186
1,844,396	528,470	201,208	555,987
302,380	-	61,614	-
38,222	15,217	-	7,234
113,038	-	-	-
-	-	-	-
9,637,574	7,974,979	7,602,809	6,635,092
4,427,000	1,875,300	1,995,758	1,721,519
5,210,574	5,349,985	2,657,809	2,351,075
-	749,694	2,949,242	2,562,498
-	-	-	-
-	-	-	-
-	-	4,870,299	1,872,700
217,402	411,314	903,698	1,047,509
-	-	-	-
7,937,751	2,631,559	2,977,406	4,202,406
573,057	275,180	624,836	1,287,364
92,167	855,536	33,314	165,170
691,054	288,874	22,520	-
761,319	488,011	560,360	657,674
-	-	-	-
611,161	71,194	3,711	17,733
33,164,884	15,653,464	19,248,779	19,928,055
23,642,512	11,346,984	11,121,148	13,827,408
75,778	984	-	10,001
3,050,082	1,128,221	654,682	1,224,590
-	-	72,224	94,885
-	-	-	-
-	-	-	-
19,594,907	9,942,984	10,175,057	12,297,598
10,665,415	4,369,375	4,424,737	6,300,340
5,665,208	3,184,074	3,889,884	5,009,156
-	-	-	-
3,257,552	2,389,535	1,860,436	974,014
6,732	-	-	14,088
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	56,974	33,807	98,816
82,316	45,095	92,934	63,920
205,632	100,988	88,674	19,669
-	-	-	-
633,797	71,738	3,770	17,929
9,522,372	4,306,480	8,127,631	6,100,647
2,535,930	2,524,000	3,011,638	2,236,080
172,495	26,216	-	-
6,856,661	1,667,666	4,758,852	3,842,400
-42,714	88,598	357,141	22,167

# 資產負債表

國內財產保險業(續)

單位：新臺幣千元

科 目	新光 Shin Kong
Item	
<b>資產</b>	<b>47,028,758</b>
現金及約當現金	11,549,324
應收款項	2,192,574
其他應收款-淨額	-
本期所得稅資產	-
待出售資產	-
待分配予業主之資產(或處分群組)淨額	-
有價證券	20,799,116
透過損益按公允價值衡量之金融資產	7,210,252
透過其他綜合損益按公允價值衡量之金融資產	1,363,941
按攤銷後成本衡量之金融資產	12,224,923
避險之金融資產	-
採用權益法之投資	-
其他金融資產-淨額	299,779
投資性不動產	2,544,635
放款	-
再保險合約資產	7,368,012
不動產及設備	1,166,760
無形資產	19,169
遞延所得稅資產	158,122
其他資產	915,110
分離帳戶保險商品資產	-
使用權資產	16,157
<b>負債及業主權益</b>	<b>47,028,758</b>
<b>負債</b>	<b>29,509,929</b>
應付保險賠款與給付	17,725
其他應付款	3,081,425
本期所得稅負債	328,091
與待出售資產直接相關之負債	-
金融負債	30,933
保險負債	25,594,328
未滿期保費準備	13,460,356
賠款準備	10,019,961
責任準備	52
特別準備	2,111,724
保費不足準備	2,235
負債適足準備	-
其他準備	-
具金融商品性質之保險契約準備	-
外匯價格變動準備	-
負債準備	51,076
遞延所得稅負債	41,658
其他負債	348,123
分離帳戶保險商品負債	-
租賃負債	16,570
<b>業主權益</b>	<b>17,518,829</b>
股本	3,159,633
資本公積	64,800
保留盈餘	13,478,445
股東權益其他項目	815,951

## Balance Sheet

Domestic Non-Life Insurance Companies (Continued)

Unit : NT\$1,000

華南 South China	國泰世紀 Cathay Century	新安東京海上 Tokio Marine NEWA	中國信託 CTBC
27,016,630	54,669,246	25,526,497	4,182,176
3,473,048	9,101,999	3,054,096	712,289
432,345	3,054,223	622,368	180,183
-	-	69,614	-
-	-	-	6,730
-	-	-	-
-	-	-	-
12,698,792	20,287,670	3,999,955	1,958,906
8,106,879	10,798,348	502,003	894,545
3,005,194	678,881	1,972,003	614,712
1,586,719	8,810,441	1,525,949	449,649
-	-	-	-
-	3,018,338	93,313	74,449
1,624,908	-	6,219,400	-
61,749	-	1,765,617	-
107,254	123,077	-	-
6,917,297	13,178,300	3,673,141	748,284
912,395	463,644	1,337,394	40,775
93,893	95,156	49,286	32,268
159,299	4,512,922	2,258,783	1,545
467,681	579,149	2,357,194	370,032
-	-	-	-
67,969	254,768	26,336	56,715
27,016,630	54,669,246	25,526,497	4,182,176
19,555,346	39,686,867	19,352,430	2,966,433
1,231,269	-	-	-
1,150,618	3,904,762	1,244,069	334,170
93,801	-	15,678	-
-	-	-	-
36,165	63,746	-	-
16,173,244	33,179,114	16,523,254	2,478,134
6,495,557	17,129,758	8,862,645	1,347,776
6,733,679	14,295,920	7,074,184	1,038,119
-	88	-	-
2,812,955	1,753,336	586,425	89,078
131,053	12	-	3,161
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
193,913	427,572	372,683	-
118,904	329,482	-	7
488,146	1,528,360	1,187,770	97,142
-	-	-	-
69,286	253,831	8,976	56,980
7,461,284	14,982,379	6,174,067	1,215,743
2,001,386	2,000,000	12,000,003	2,000,000
5,278	7,861,133	1,084	535
5,521,981	5,213,207	-6,099,953	-839,234
-67,361	-91,961	272,933	54,442



# 資產負債表

外商財產保險業

單位：新臺幣千元

科 目	2023
Item	小計 Sub-total
<b>資產</b>	<b>19,492,237</b>
現金及約當現金	1,552,764
應收款項	1,174,367
其他應收款-淨額	48,541
本期所得稅資產	698
待出售資產	-
待分配予業主之資產(或處分群組)淨額	-
有價證券	8,378,424
透過損益按公允價值衡量之金融資產	-
透過其他綜合損益按公允價值衡量之金融資產	8,074,300
按攤銷後成本衡量之金融資產	304,124
避險之金融資產	-
採用權益法之投資	-
其他金融資產-淨額	947,735
投資性不動產	-
放款	-
再保險合約資產	6,526,584
不動產及設備	35,960
無形資產	44,269
遞延所得稅資產	56,205
其他資產	578,847
分離帳戶保險商品資產	-
使用權資產	147,846
<b>負債及業主權益</b>	<b>19,492,237</b>
<b>負債</b>	<b>14,079,554</b>
應付保險賠款與給付	573,096
其他應付款	1,063,059
本期所得稅負債	182,120
與待出售資產直接相關之負債	-
金融負債	-
保險負債	11,118,888
未滿期保費準備	3,782,292
賠款準備	7,049,167
責任準備	-
特別準備	282,053
保費不足準備	5,377
負債適足準備	-
其他準備	-
具金融商品性質之保險契約準備	-
外匯價格變動準備	-
負債準備	53,636
遞延所得稅負債	5,758
其他負債	933,220
分離帳戶保險商品負債	-
租賃負債	149,775
<b>業主權益</b>	<b>5,412,685</b>
股本	1,422,000
資本公積	64,531
保留盈餘	4,003,586
股東權益其他項目	-77,433

## Balance Sheet

### Foreign Non-Life Insurance Companies

Unit : NT\$1,000

美國國際 AIG API	科法斯 Coface	安達 CHUBB	法國巴黎 Cardif
5,906,475	1,367,145	11,249,111	218,786
242,726	555,908	563,543	48,537
229,268	87,764	742,265	12,832
41,799	4,521	-	2,221
-	-	-	282
-	-	-	-
-	-	-	-
1,862,904	-	6,211,396	53,572
-	-	-	-
1,862,904	-	6,211,396	-
-	-	-	53,572
-	-	-	-
-	-	-	-
927,735	-	-	-
-	-	-	-
-	-	-	-
2,108,808	684,160	3,544,125	23,195
4,904	2,837	25,587	1,467
34,505	-	6,801	-
4,444	-	32,545	19,216
421,966	27,551	23,704	54,231
-	-	-	-
27,417	4,404	99,145	3,235
5,906,475	1,367,145	11,249,111	218,786
4,602,301	1,025,533	7,895,716	134,496
-	-	573,096	-
412,768	219,175	317,525	29,018
39,808	9,527	129,949	-
-	-	-	-
-	-	-	-
3,639,773	786,508	6,271,393	100,807
1,146,757	156,387	2,293,136	64,905
2,233,398	630,121	3,956,182	30,166
-	-	-	-
258,508	-	22,075	1,470
1,111	-	-	4,266
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
21,588	-	32,048	-
-	5,758	-	-
461,395	-	470,299	1,526
-	-	-	-
26,968	4,565	101,406	3,144
1,304,175	341,612	3,353,395	84,291
500,000	180,000	50,000	350,000
-	-	-	63,389
811,880	161,612	3,373,005	-328,981
-7,706	-	-69,610	-117

# 資產負債表

外商財產保險業(續)

單位：新臺幣千元

科 目	裕利安宜 Euler Hermes
Item	
<b>資產</b>	<b>750,720</b>
現金及約當現金	142,050
應收款項	102,238
其他應收款-淨額	-
本期所得稅資產	416
待出售資產	-
待分配予業主之資產(或處分群組)淨額	-
有價證券	250,552
透過損益按公允價值衡量之金融資產	-
透過其他綜合損益按公允價值衡量之金融資產	-
按攤銷後成本衡量之金融資產	250,552
避險之金融資產	-
採用權益法之投資	-
其他金融資產-淨額	20,000
投資性不動產	-
放款	-
再保險合約資產	166,296
不動產及設備	1,165
無形資產	2,963
遞延所得稅資產	-
其他資產	51,395
分離帳戶保險商品資產	-
使用權資產	13,645
<b>負債及業主權益</b>	<b>750,720</b>
<b>負債</b>	<b>421,508</b>
應付保險賠款與給付	-
其他應付款	84,573
本期所得稅負債	2,836
與待出售資產直接相關之負債	-
金融負債	-
保險負債	320,407
未滿期保費準備	121,107
賠款準備	199,300
責任準備	-
特別準備	-
保費不足準備	-
負債適足準備	-
其他準備	-
具金融商品性質之保險契約準備	-
外匯價格變動準備	-
負債準備	-
遞延所得稅負債	-
其他負債	-
分離帳戶保險商品負債	-
租賃負債	13,692
<b>業主權益</b>	<b>329,212</b>
股本	342,000
資本公積	1,142
保留盈餘	-13,930
股東權益其他項目	-

## Balance Sheet

Foreign Non-Life Insurance Companies (Continued)

Unit : NT\$1,000

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