

資產負債表

總表

單位：新臺幣千元

科 目	2024
Item	總計 Total
資產	526,714,714
現金及約當現金	81,734,802
應收款項	19,847,613
其他應收款-淨額	649,388
本期所得稅資產	2,855,758
待出售資產	3,360,133
待分配予業主之資產(或處分群組)淨額	-
有價證券	165,620,731
透過損益按公允價值衡量之金融資產	64,978,182
透過其他綜合損益按公允價值衡量之金融資產	54,159,131
按攤銷後成本衡量之金融資產	46,483,418
避險之金融資產	-
採用權益法之投資	5,138,623
其他金融資產-淨額	25,453,359
投資性不動產	18,221,258
放款	167,013
再保險合約資產	143,756,973
不動產及設備	22,003,295
無形資產	2,063,031
遞延所得稅資產	18,589,384
其他資產	15,367,002
分離帳戶保險商品資產	-
使用權資產	1,886,350
負債及業主權益	526,714,714
負債	375,774,794
應付保險賠款與給付	756,392
其他應付款	41,531,215
本期所得稅負債	1,593,745
與待出售資產直接相關之負債	154,973
金融負債	1,503,063
保險負債	314,547,091
未滿期保費準備	141,864,621
賠款準備	149,012,535
責任準備	759
特別準備	23,139,973
保費不足準備	529,203
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	1,880,125
遞延所得稅負債	2,936,519
其他負債	8,944,487
分離帳戶保險商品負債	-
租賃負債	1,927,185
業主權益	150,939,920
股本	49,136,793
資本公積	12,216,834
保留盈餘	85,551,915
股東權益其他項目	4,034,378

Balance Sheet

Consolidated				Unit : NT\$1,000
2023 總計 Total	2024 本國(Domestic)	2023 本國(Domestic)	2024 外商(Foreign)	2023 外商(Foreign)
471,655,716	504,183,753	452,163,478	22,530,961	19,492,238
71,321,473	79,683,846	69,768,709	2,050,956	1,552,764
18,872,160	18,932,387	17,697,794	915,226	1,174,366
725,795	605,294	677,254	44,094	48,541
2,714,868	2,855,490	2,714,170	268	698
113,038	3,360,133	113,038	-	-
-	-	-	-	-
138,044,663	156,479,661	129,666,239	9,141,070	8,378,424
52,557,962	64,978,182	52,557,962	-	-
44,892,464	45,398,777	36,818,164	8,760,354	8,074,300
40,594,237	46,102,702	40,290,113	380,716	304,124
-	-	-	-	-
4,881,163	5,138,623	4,881,163	-	-
21,538,088	24,320,437	20,590,353	1,132,922	947,735
22,037,206	18,221,258	22,037,206	-	-
230,331	167,013	230,331	-	-
124,003,399	135,263,420	117,476,814	8,493,553	6,526,585
21,275,134	21,961,791	21,239,175	41,504	35,959
1,891,264	2,021,509	1,846,995	41,522	44,269
19,554,822	18,567,741	19,498,617	21,643	56,205
22,548,650	14,820,236	21,969,803	546,766	578,847
-	-	-	-	-
1,903,664	1,784,914	1,755,818	101,436	147,846
471,655,716	504,183,753	452,163,478	22,530,961	19,492,238
343,799,465	359,440,632	329,719,912	16,334,162	14,079,553
2,017,468	209,421	1,444,372	546,971	573,096
36,240,274	40,545,962	35,177,215	985,253	1,063,059
1,053,594	1,456,660	871,474	137,085	182,120
-	154,973	-	-	-
6,506,574	1,503,063	6,506,574	-	-
269,132,585	301,107,187	258,013,697	13,439,904	11,118,888
128,939,229	137,674,381	125,156,938	4,190,240	3,782,291
116,935,147	140,041,152	109,885,980	8,971,383	7,049,167
1,187	759	1,187	-	-
22,938,589	22,871,885	22,656,536	268,088	282,053
318,433	519,010	313,056	10,193	5,377
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
2,349,059	1,833,026	2,295,423	47,099	53,636
2,782,528	2,917,198	2,776,770	19,321	5,758
21,773,016	7,891,080	20,839,796	1,053,407	933,220
-	-	-	-	-
1,944,366	1,822,063	1,794,591	105,122	149,775
127,856,250	144,743,121	122,443,566	6,196,799	5,412,684
87,498,689	47,564,793	86,076,689	1,572,000	1,422,000
17,020,834	12,150,247	16,956,303	66,587	64,531
20,486,880	80,883,815	16,483,294	4,668,100	4,003,586
2,849,847	4,144,266	2,927,280	-109,888	-77,433

資產負債表

國內財產保險業

單位：新臺幣千元

科 目 Item	2024	
	小計	Sub-total
資產	Total Assets	504,183,753
現金及約當現金	Cash and Cash Equivalents	79,683,846
應收款項	Receivables	18,932,387
其他應收款-淨額	Other Receivables - Net	605,294
本期所得稅資產	Current Tax Assets	2,855,490
待出售資產	Assets Held for Sale	3,360,133
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	156,479,661
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	64,978,182
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	45,398,777
按攤銷後成本衡量之金融資產	Financial Assets Measured at Amortized Cost are Assets	46,102,702
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	5,138,623
其他金融資產-淨額	Other Financial Assets - Net	24,320,437
投資性不動產	Investment Property	18,221,258
放款	Loans	167,013
再保險合約資產	Reinsurance Assets	135,263,420
不動產及設備	Property and Equipment	21,961,791
無形資產	Intangible Assets	2,021,509
遞延所得稅資產	Deferred Tax Assets	18,567,741
其他資產	Other Assets	14,820,236
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	1,784,914
負債及業主權益	Total Liabilities & Equities	504,183,753
負債	Total Liabilities	359,440,632
應付保險賠款與給付	Claims Payable	209,421
其他應付款	Other Payables	40,545,962
本期所得稅負債	Current Tax Liabilities	1,456,660
與待出售資產直接相關之負債	Liabilities Directly Associated with Assets Held for Sale	154,973
金融負債	Financial Liabilities	1,503,063
保險負債	Insurance Liabilities	301,107,187
未滿期保費準備	Unearned Premium Reserve	137,674,381
賠款準備	Reserve for Claims	140,041,152
責任準備	Reserve for Insurance Liabilities	759
特別準備	Special Reserve	22,871,885
保費不足準備	Premium Deficiency Reserve	519,010
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	1,833,026
遞延所得稅負債	Deferred Tax Liabilities	2,917,198
其他負債	Other Liabilities	7,891,080
分離帳戶保險商品負債	Liabilities on Insurance Products - Separate Account	-
租賃負債	Lease Liabilities	1,822,063
業主權益	Equity	144,743,121
股本	Capital Stock	47,564,793
資本公積	Capital Surplus	12,150,247
保留盈餘	Retained Earning	80,883,815
股東權益其他項目	Equity Adjustment	4,144,266

Balance Sheet

Domestic Non-Life Insurance Companies

Unit : NT\$1,000

臺產 Taiwan	兆豐 Chung Kuo	富邦 Fubon	和泰 Hotai
24,909,836	25,683,776	113,964,421	28,080,940
3,778,443	3,496,384	10,996,463	6,479,058
579,128	1,251,875	4,951,956	742,308
161,833	36,552	-	95,549
-	6,849	2,756,774	7,718
-	-	3,360,133	-
-	-	-	-
10,121,212	3,605,128	23,611,448	4,927,168
2,218,604	113,723	10,870,365	4,433,668
4,623,598	355,530	10,992,709	493,500
3,279,010	3,135,875	1,748,374	-
-	-	-	-
427,862	16,170	1,396,678	-
3,566,500	-	13,300	1,843,354
2,207,602	267,276	6,355,802	384,435
-	-	-	-
2,908,234	14,846,172	39,364,063	7,362,261
354,882	775,857	6,850,994	4,147,934
10,588	85,783	171,624	110,949
16,851	151,930	9,340,435	1,055,930
734,933	1,117,285	4,406,078	787,302
-	-	-	-
41,768	26,515	388,673	136,974
24,909,836	25,683,776	113,964,421	28,080,940
12,637,789	16,101,510	92,170,300	21,712,511
-	-	65,246	29,402
1,263,281	1,927,010	14,379,719	2,419,943
86,088	96,255	186,742	2,037
-	-	154,973	-
-	900,000	120,828	-
10,825,005	12,371,807	72,958,600	18,545,040
4,126,243	5,660,290	33,240,671	7,201,014
4,571,316	6,122,768	38,270,132	9,542,327
-	352	376	-
2,120,413	588,397	1,308,794	1,791,302
7,033	-	138,627	10,397
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
40,229	47,888	634,453	-
289,256	-	1,462,926	42,854
89,332	731,763	1,796,548	532,960
-	-	-	-
44,598	26,787	410,266	140,275
12,272,047	9,582,266	21,794,121	6,368,429
3,622,004	4,500,000	3,000,000	2,000,000
98,964	2,690,632	1,192,720	-
8,027,461	2,024,461	17,271,504	3,746,861
523,618	367,173	329,897	621,568

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
資產	27,352,823
現金及約當現金	4,265,912
應收款項	931,285
其他應收款-淨額	78,149
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	5,641,302
透過損益按公允價值衡量之金融資產	2,901,980
透過其他綜合損益按公允價值衡量之金融資產	26,295
按攤銷後成本衡量之金融資產	2,713,027
避險之金融資產	-
採用權益法之投資	-
其他金融資產-淨額	1,355,800
投資性不動產	2,282,346
放款	-
再保險合約資產	8,846,127
不動產及設備	2,989,081
無形資產	-
遞延所得稅資產	189,431
其他資產	745,509
分離帳戶保險商品資產	-
使用權資產	27,881
負債及業主權益	27,352,823
負債	18,371,373
應付保險賠款與給付	-
其他應付款	2,152,986
本期所得稅負債	239,300
與待出售資產直接相關之負債	-
金融負債	7,400
保險負債	15,043,651
未滿期保費準備	6,433,909
賠款準備	7,221,579
責任準備	-
特別準備	1,128,241
保費不足準備	259,922
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	78,394
遞延所得稅負債	95,899
其他負債	725,605
分離帳戶保險商品負債	-
租賃負債	28,138
業主權益	8,981,450
股本	2,974,119
資本公積	35,143
保留盈餘	5,709,756
股東權益其他項目	262,432

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
40,464,388	17,389,511	19,706,605	23,230,597
9,640,639	2,881,654	2,293,568	3,132,839
2,172,699	654,405	237,160	653,103
148,153	-	75,342	-
35,008	26,741	-	11,911
-	-	-	-
-	-	-	-
12,327,461	9,452,336	8,090,698	8,483,245
5,617,617	1,732,465	1,615,992	2,541,497
6,709,844	6,520,407	2,777,227	2,878,010
-	1,199,464	3,697,479	3,063,738
-	-	-	-
-	-	-	-
-	-	4,185,665	2,515,758
217,270	411,600	898,683	862,333
-	-	-	-
13,087,227	2,005,777	2,723,633	5,327,368
548,980	284,805	612,125	1,486,826
110,961	942,512	21,141	213,969
596,749	182,495	13,285	-
942,815	488,711	552,359	530,034
-	-	-	-
636,426	58,475	2,946	13,211
40,464,388	17,389,511	19,706,605	23,230,597
30,968,728	12,558,143	11,010,219	15,915,621
75,354	12,026	-	10,446
3,910,792	1,088,469	690,452	1,453,375
32,303	-	87,818	180,909
-	-	-	-
34,813	-	-	-
26,020,002	11,160,427	10,016,064	14,097,745
12,012,125	5,036,196	4,498,217	6,926,563
10,674,652	3,667,888	3,791,510	6,257,864
-	-	-	-
3,332,794	2,456,343	1,716,506	905,207
431	-	9,831	8,111
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	42,870	-	69,727
111,739	45,268	99,591	63,920
116,162	149,519	113,310	26,148
-	-	-	-
667,563	59,564	2,984	13,351
9,495,660	4,831,368	8,696,386	7,314,976
2,535,930	2,524,000	3,011,638	2,236,080
172,495	26,216	-	-
6,579,922	2,172,782	5,452,120	5,127,320
207,313	108,370	232,628	-48,424

資產負債表

國內財產保險業(續)

單位：新臺幣千元

科 目	新 光
Item	Shin Kong
資產	54,607,964
現金及約當現金	14,896,632
應收款項	2,250,214
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	22,188,952
透過損益按公允價值衡量之金融資產	7,727,387
透過其他綜合損益按公允價值衡量之金融資產	1,305,115
按攤銷後成本衡量之金融資產	13,156,450
避險之金融資產	-
採用權益法之投資	-
其他金融資產-淨額	299,752
投資性不動產	2,518,994
放款	-
再保險合約資產	10,123,560
不動產及設備	1,166,795
無形資產	25,970
遞延所得稅資產	183,187
其他資產	921,275
分離帳戶保險商品資產	-
使用權資產	32,633
負債及業主權益	54,607,964
負債	35,371,891
應付保險賠款與給付	16,947
其他應付款	3,671,552
本期所得稅負債	364,300
與待出售資產直接相關之負債	-
金融負債	108,915
保險負債	30,725,011
未滿期保費準備	15,115,893
賠款準備	13,442,106
責任準備	3
特別準備	2,167,009
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	19,367
遞延所得稅負債	96,661
其他負債	335,983
分離帳戶保險商品負債	-
租賃負債	33,155
業主權益	19,236,073
股本	3,159,633
資本公積	64,839
保留盈餘	15,235,095
股東權益其他項目	776,506

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
28,615,057	64,568,079	30,835,600	4,774,156
2,357,840	10,844,393	3,246,150	1,373,871
445,855	3,219,326	656,128	186,945
-	-	9,716	-
-	-	-	10,489
-	-	-	-
-	-	-	-
14,781,763	24,525,364	7,102,401	1,621,183
9,278,477	14,496,026	641,745	788,636
3,918,512	654,599	3,760,475	382,956
1,584,774	9,374,739	2,700,181	449,591
-	-	-	-
-	3,139,902	100,101	57,910
3,197,908	-	7,342,400	-
59,654	-	1,755,263	-
70,562	96,451	-	-
5,887,139	16,875,287	4,863,982	1,042,590
938,471	461,110	1,313,979	29,952
95,533	82,745	100,645	49,089
198,862	4,585,963	2,050,920	1,703
484,689	563,259	2,171,234	374,753
-	-	-	-
96,781	174,279	122,681	25,671
28,615,057	64,568,079	30,835,600	4,774,156
20,109,613	46,620,896	22,406,528	3,485,510
-	-	-	-
1,488,820	4,180,132	1,489,159	430,272
154,298	-	26,610	-
-	-	-	-
106,946	224,161	-	-
17,317,241	39,614,194	19,479,004	2,933,396
6,778,988	19,201,187	9,908,342	1,534,743
7,739,428	18,620,167	8,825,155	1,294,260
-	28	-	-
2,716,924	1,792,120	745,507	102,328
81,901	692	-	2,065
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
181,863	349,882	368,353	-
163,566	445,513	-	5
598,462	1,632,726	946,850	95,712
-	-	-	-
98,417	174,288	96,552	26,125
8,505,444	17,947,183	8,429,072	1,288,646
2,001,386	2,000,000	12,000,003	2,000,000
5,278	7,861,133	1,084	1,743
6,342,326	7,559,975	-3,676,237	-689,531
156,454	526,075	104,222	-23,566

資產負債表

外商財產保險業

單位：新臺幣千元

科 目 Item	2024	
	小計	Sub-total
資產	Total Assets	22,530,961
現金及約當現金	Cash and Cash Equivalents	2,050,956
應收款項	Receivables	915,226
其他應收款-淨額	Other Receivables - Net	44,094
本期所得稅資產	Current Tax Assets	268
待出售資產	Assets Held for Sale	-
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	9,141,070
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	-
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	8,760,354
按攤銷後成本衡量之金融資產	Financial Assets Measured at Amortized Cost are Assets	380,716
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	-
其他金融資產-淨額	Other Financial Assets - Net	1,132,922
投資性不動產	Investment Property	-
放款	Loans	-
再保險合約資產	Reinsurance Assets	8,493,553
不動產及設備	Property and Equipment	41,504
無形資產	Intangible Assets	41,522
遞延所得稅資產	Deferred Tax Assets	21,643
其他資產	Other Assets	546,766
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	101,436
負債及業主權益	Total Liabilities & Equities	22,530,961
負債	Total Liabilities	16,334,162
應付保險賠款與給付	Claims Payable	546,971
其他應付款	Other Payables	985,253
本期所得稅負債	Current Tax Liabilities	137,085
與待出售資產直接相關之負債	Liabilities Directly Associated with Assets Held for Sale	-
金融負債	Financial Liabilities	-
保險負債	Insurance Liabilities	13,439,904
未滿期保費準備	Unearned Premium Reserve	4,190,240
賠款準備	Reserve for Claims	8,971,383
責任準備	Reserve for Insurance Liabilities	-
特別準備	Special Reserve	268,088
保費不足準備	Premium Deficiency Reserve	10,193
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	47,099
遞延所得稅負債	Deffered Tax Liabilities	19,321
其他負債	Other Liabilities	1,053,407
分離帳戶保險商品負債	Liabilities on Insurance Products - Separate Account	-
租賃負債	Lease Liabilities	105,122
業主權益	Equity	6,196,799
股本	Capital Stock	1,572,000
資本公積	Capital Surplus	66,587
保留盈餘	Retained Earning	4,668,100
股東權益其他項目	Equity Adjustment	-109,888

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
6,558,625	1,236,064	13,652,022	219,160
237,545	547,152	1,099,967	51,231
180,755	64,562	563,144	11,632
39,495	4,341	-	258
-	-	-	268
-	-	-	-
-	-	-	-
2,051,926	-	6,708,428	33,785
-	-	-	-
2,051,926	-	6,708,428	-
-	-	-	33,785
-	-	-	-
-	-	-	-
1,102,787	-	10,135	-
-	-	-	-
-	-	-	-
2,537,338	587,361	5,124,410	23,291
3,332	2,323	19,157	15,795
28,237	71	8,644	-
3,058	-	18,182	404
362,009	27,385	24,227	82,034
-	-	-	-
12,143	2,869	75,728	462
6,558,625	1,236,064	13,652,022	219,160
5,044,133	884,687	9,733,502	150,294
-	-	546,971	-
391,225	149,194	293,961	36,425
36,219	5,918	93,317	-
-	-	-	-
-	-	-	-
4,057,050	712,369	8,163,047	112,209
1,208,042	124,075	2,640,425	67,288
2,604,918	588,294	5,500,094	33,259
-	-	-	-
244,091	-	22,528	1,470
-	-	-	10,193
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
15,359	-	31,740	-
3,495	14,107	1,719	-
528,731	126	523,024	1,526
-	-	-	-
12,054	2,973	79,723	133
1,514,492	351,377	3,918,520	68,867
500,000	180,000	50,000	500,000
-	-	-	65,445
1,028,709	171,377	3,963,775	-496,163
-14,217	-	-95,255	-416

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	
資產	Total Assets
現金及約當現金	865,090
應收款項	115,061
其他應收款-淨額	95,133
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	-
透過損益按公允價值衡量之金融資產	346,931
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	-
避險之金融資產	346,931
採用權益法之投資	-
其他金融資產-淨額	-
投資性不動產	20,000
放款	-
再保險合約資產	-
不動產及設備	221,153
無形資產	897
遞延所得稅資產	4,570
其他資產	-
分離帳戶保險商品資產	51,111
使用權資產	-
負債及業主權益	Total Liabilities & Equities
負債	Total Liabilities
應付保險賠款與給付	521,546
其他應付款	-
本期所得稅負債	114,448
與待出售資產直接相關之負債	1,631
金融負債	-
保險負債	-
未滿期保費準備	395,228
賠款準備	150,409
責任準備	244,819
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	-
業主權益	Equity
股本	10,239
資本公積	343,544
保留盈餘	342,000
股東權益其他項目	1,142
	402
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Balance Sheet

Foreign Non-Life Insurance Companies (Continued)

Unit : NT\$1,000

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