

# 損益表

總表

單位：新台幣千元

科 目 Item	2023 總計 Total
<b>營業收入</b>	<b>3,185,484,219</b>
簽單保費收入	1,863,300,717
再保費收入	121,264
減：再保費支出	28,522,708
未滿期保費準備淨變動	7,256,068
自留滿期保費收入	1,827,643,205
再保佣金收入	5,618,580
手續費收入	41,995,073
淨投資損益	1,029,444,069
利息收入	836,032,712
透過損益按公允價值衡量之金融資產及負債損益	406,112,785
透過其他綜合損益按公允價值衡量之金融資產已實現損益	17,815,738
除列按攤銷後成本衡量之金融資產淨損益	3,018,086
採用權益法認列之關聯企業及合資權益之份額	-7,431,527
兌換損益－投資	3,799,069
外匯價格變動準備金淨變動	136,853,688
投資性不動產損益	41,783,126
投資之預期信用減損損失及迴轉利益	-5,062,888
其他投資減損損失及迴轉利益	-1,666
金融資產重分類損益	-
其他淨投資損益	-3,257,307
採用覆蓋法重分類之損益	-400,217,747
其他營業收入	2,904,566
分離帳戶保險商品收益	277,878,726
<b>營業成本</b>	<b>2,981,189,811</b>
保險賠款與給付	2,108,927,650
再保險賠款與給付	75,235
壽險紅利給付	28,758,001
減：攤回再保險款與給付	17,120,492
自留保險賠款與給付	2,120,640,394
保險負債淨變動	401,926,307
賠款準備淨變動	4,478,083
責任準備淨變動	401,928,807
特別準備淨變動	1,592,018
保費不足準備淨變動	-5,648,132
負債適足準備淨變動	-
其他準備淨變動	-424,469
具金融商品性質之保險契約準備淨變動	1,528,187
承保費用支出	15,389,747
佣金費用	139,332,041
其他營業成本	11,885,467
財務成本	12,608,942
分離帳戶保險商品費用	277,878,726
<b>營業費用</b>	<b>128,600,754</b>
<b>營業外收入費用</b>	<b>4,733,591</b>
營業外收入及利益	5,013,911
營業外費用及損失	280,320
<b>繼續營業單位稅前純益（損益）</b>	<b>80,427,245</b>
<b>所得稅費用（利益）</b>	<b>-7,690,063</b>
<b>繼續營業單位本期淨利（淨損）</b>	<b>88,117,308</b>
<b>停業單位損益</b>	<b>-</b>
<b>本期淨利（淨損）</b>	<b>88,117,308</b>
<b>本期其他綜合損益（稅後淨額）</b>	<b>558,201,308</b>
<b>本期綜合損益總額</b>	<b>646,318,616</b>

註：1.臺銀人壽配合主管機關監察院審計部審核結果，調整111年度財簽數。

# Income Statement

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>2,999,164,847</b>	<b>3,148,872,218</b>	<b>2,988,860,287</b>	<b>36,612,001</b>	<b>10,304,560</b>
1,919,127,861	1,840,962,417	1,898,151,144	22,338,300	20,976,717
127,351	121,264	127,351	-	-
26,272,364	27,231,104	25,039,198	1,291,604	1,233,166
5,681,292	7,130,589	5,470,846	125,479	210,446
1,887,301,556	1,806,721,988	1,867,768,451	20,921,217	19,533,105
5,696,836	5,458,014	5,524,284	160,566	172,552
41,940,943	38,485,263	37,302,228	3,509,810	4,638,715
1,063,436,683	1,026,919,635	1,061,529,623	2,524,434	1,907,060
779,400,305	832,887,038	776,888,070	3,145,674	2,512,235
-1,773,100,351	406,140,110	-1,769,270,085	-27,325	-3,830,266
14,289,523	17,878,641	14,554,990	-62,903	-265,467
33,818,768	3,071,827	33,818,921	-53,741	-153
-20,846,162	-7,431,527	-20,846,162	-	-
1,278,683,756	3,850,898	1,275,596,134	-51,829	3,087,622
-185,002,879	137,117,292	-184,882,253	-263,604	-120,626
27,099,387	41,783,126	27,099,387	-	-
-25,995,934	-5,046,820	-25,993,025	-16,068	-2,909
-33,682	-1,666	-33,682	-	-
-	-	-	-	-
-1,922,886	-3,257,307	-1,922,886	-	-
937,046,839	-400,071,977	936,520,215	-145,770	526,624
3,377,478	2,895,346	3,373,357	9,220	4,121
-2,588,649	268,391,972	13,362,344	9,486,754	-15,950,993
<b>2,720,175,423</b>	<b>2,951,654,688</b>	<b>2,716,201,484</b>	<b>29,535,123</b>	<b>3,973,939</b>
1,905,448,587	2,100,537,139	1,897,885,944	8,390,511	7,562,643
123,906	75,235	123,906	-	-
26,893,236	28,736,492	26,791,666	21,509	101,570
14,249,614	16,164,911	13,523,089	955,581	726,525
1,918,216,115	2,113,183,955	1,911,278,427	7,456,439	6,937,688
645,425,589	392,723,563	637,290,984	9,202,744	8,134,605
7,909,870	4,420,598	7,976,394	57,485	-66,524
658,658,401	392,576,602	650,189,349	9,352,205	8,469,052
-16,744,143	1,592,014	-16,744,143	4	-
-3,953,087	-5,441,182	-3,685,164	-206,950	-267,923
-	-	-	-	-
-445,451	-424,469	-445,451	-	-
845,446	1,473,252	789,431	54,935	56,015
15,369,293	15,312,268	15,293,046	77,479	76,247
120,871,742	136,171,932	116,242,732	3,160,109	4,629,010
11,928,412	11,789,817	11,838,370	95,650	90,042
10,107,475	12,607,929	10,106,150	1,013	1,325
-2,588,649	268,391,972	13,362,344	9,486,754	-15,950,993
<b>117,245,132</b>	<b>124,868,959</b>	<b>113,474,226</b>	<b>3,731,795</b>	<b>3,770,906</b>
<b>7,637,194</b>	<b>4,717,337</b>	<b>7,617,841</b>	<b>16,254</b>	<b>19,353</b>
8,068,212	4,990,785	8,048,858	23,126	19,354
431,018	273,448	431,017	6,872	1
<b>169,381,487</b>	<b>77,065,908</b>	<b>166,802,419</b>	<b>3,361,337</b>	<b>2,579,068</b>
<b>26,229,606</b>	<b>-8,287,558</b>	<b>25,694,157</b>	<b>597,495</b>	<b>535,449</b>
<b>143,151,880</b>	<b>85,353,466</b>	<b>141,108,261</b>	<b>2,763,842</b>	<b>2,043,619</b>
-	-	-	-	-
<b>143,151,880</b>	<b>85,353,466</b>	<b>141,108,261</b>	<b>2,763,842</b>	<b>2,043,619</b>
<b>-1,283,236,347</b>	<b>557,664,930</b>	<b>-1,280,987,666</b>	<b>536,378</b>	<b>-2,248,681</b>
<b>-1,140,084,467</b>	<b>643,018,396</b>	<b>-1,139,879,405</b>	<b>3,300,220</b>	<b>-205,062</b>

# 損益表

國內人身保險業

單位：新台幣千元

科 目 Item	2023	
	小計	Sub-total
<b>營業收入</b>	<b>Operating Revenues</b>	<b>3,148,872,218</b>
簽單保費收入	Premium Income	1,840,962,417
再保費收入	Reinsurance Premium Income	121,264
減：再保費支出	Premiums Ceded to Reinsurers	27,231,104
未滿期保費準備淨變動	Provision(Recovery) for Unearned Premium Reserve	7,130,589
自留滿期保費收入	Retained Premiums Earned	1,806,721,988
再保佣金收入	Reinsurance Commission Received	5,458,014
手續費收入	Service Charges	38,485,263
淨投資損益	Financial Receipts(Expenses)	1,026,919,635
利息收入	Interest Income	832,887,038
透過損益按公允價值衡量之金融資產及負債損益	Gain (Loss) on Financial Assets and Liabilities Measured at Fair Value through Profit or Loss	406,140,110
透過其他綜合損益按公允價值衡量之金融資產已實現損益	Realized Gain (Loss) on Financial Assets Measured at Fair Value through Other Comprehensive Income	17,878,641
除列按攤銷後成本衡量之金融資產淨損益	Gain (Loss) from Derecognition of Financial Assets Measured at Amortized Cost	3,071,827
採用權益法認列之關聯企業及合資權益之份額	Share of Profit (Loss) of Associates and Joint Ventures Accounted for Using Equity Method	-7,431,527
兌換損益－投資	Foreign Exchange Gain (Loss) - Investment	3,850,898
外匯價格變動準備金淨變動	Net Changes in Reserve for Foreign Exchange Valuation	137,117,292
投資性不動產損益	Gain (Loss) on Investment Property	41,783,126
投資之預期信用減損損失及迴轉利益	Expected Credit Loss and Reversal on Investment	-5,046,820
其他投資減損損失及迴轉利益	Other Impairment Loss and Reversal on Investment	-1,666
金融資產重分類損益	Gain (Loss) on Reclassification of Financial Assets	-
其他淨投資損益	Other Net Investment Income (Losses)	-3,257,307
採用覆蓋法重分類之損益	Gain (Loss) on Reclassification Using Overlay Approach	-400,071,977
其他營業收入	Other Operating Revenues	2,895,346
分離帳戶保險商品收益	Insurance Product Income - Separate Account	268,391,972
<b>營業成本</b>	<b>Operating Cost</b>	<b>2,951,654,688</b>
保險賠款與給付	Insurance Claims Payments	2,100,537,139
再保賠款與給付	Benefit Paid to Reinsurance	75,235
壽險紅利給付	Policyholders Dividends	28,736,492
減：攤回再保賠款與給付	Claims Recovered from Reinsurers	16,164,911
自留保險賠款與給付	Occurred Claim	2,113,183,955
保險負債淨變動	Net Changes in Insurance Liabilities	392,723,563
賠款準備淨變動	Net Changes in Loss Reserve	4,420,598
責任準備淨變動	Provision(Recovery) for Life Insurance Reserve	392,576,602
特別準備淨變動	Net Changes in Policy Reserve	1,592,014
保費不足準備淨變動	Net Changes in Premium Deficiency Reserve	-5,441,182
負債適足準備淨變動	Net Changes in Liability Adequacy Reserve	-
其他準備淨變動	Net Changes in Other Reserves	-424,469
具金融商品性質之保險契約準備淨變動	Net Changes in Reserve for Insurance Contracts with the Nature of Financial Products	1,473,252
承保費用支出	Underwriting Expense	15,312,268
佣金費用	Commission Expenses	136,171,932
其他營業成本	Other Operating Expenses	11,789,817
財務成本	Finance Costs	12,607,929
分離帳戶保險商品費用	Insurance Product Expenses - Separate Account	268,391,972
<b>營業費用</b>	<b>Operating Expenses</b>	<b>124,868,959</b>
<b>營業外收入費用</b>	<b>Non-Operating Income and Expenses</b>	<b>4,717,337</b>
營業外收入及利益	Non-Operating Income	4,990,785
營業外費用及損失	Non-Operating Expenses	273,448
<b>繼續營業單位稅前純益（損益）</b>	<b>Continuing Operating Income before Tax</b>	<b>77,065,908</b>
<b>所得稅費用（利益）</b>	<b>Tax Expense (Benefit)</b>	<b>-8,287,558</b>
<b>繼續營業單位本期淨利（淨損）</b>	<b>Net Profit (Net Loss) from Continuing Operations</b>	<b>85,353,466</b>
<b>停業單位損益</b>	<b>Profit (Loss) from Discontinued Operations</b>	<b>-</b>
<b>本期淨利（淨損）</b>	<b>Net Profit (Loss)</b>	<b>85,353,466</b>
<b>本期其他綜合損益（稅後淨額）</b>	<b>Other Comprehensive Income(Net of Tax)</b>	<b>557,664,930</b>
<b>本期綜合損益總額</b>	<b>Total Comprehensive Income</b>	<b>643,018,396</b>

# Income Statement

## Domestic Life Ins. Companies

Unit : NT\$1,000

臺銀人壽 Bank Taiwan Life	台灣人壽 Taiwan Life	保誠人壽 PCA Life	國泰人壽 Cathay Life
<b>25,526,649</b>	<b>210,832,940</b>	<b>77,376,791</b>	<b>686,136,615</b>
12,404,482	128,946,498	56,843,161	373,652,442
-	-	-	121,264
171,658	2,512,187	373,735	2,815,511
26,704	452,054	38,317	1,114,009
12,206,120	125,982,257	56,431,109	369,844,186
38,656	203,289	34,018	423,762
303,282	1,947,023	1,296,436	11,728,148
12,976,893	68,051,608	15,179,391	247,548,417
12,159,252	54,114,344	4,287,563	196,213,187
4,184,463	19,460,160	10,706,430	111,344,500
321,926	5,739,904	-505,421	5,464,665
353,032	240,783	-70,777	3,094,909
830,352	314,040	-	373,014
-3,612,047	71,586	-73,395	2,134,383
2,686,116	6,229,070	835,522	28,730,131
222,571	621,881	-	15,520,333
2,427	-490,607	-531	-926,121
-	-	-	-
-	-	-	-
-	-41,064	-	-39,310
-4,171,199	-18,208,489	-	-114,361,274
280	172,746	173	-
1,418	14,476,017	4,435,664	56,592,102
<b>25,336,111</b>	<b>193,968,787</b>	<b>68,909,666</b>	<b>646,723,407</b>
26,033,583	182,979,903	16,213,109	425,878,203
-	-	24	75,083
40,173	386,713	5,492,381	811,961
108,616	1,820,737	208,417	1,939,372
25,965,140	181,545,879	21,497,097	424,825,875
-1,399,181	-19,207,424	32,446,909	125,740,287
12,762	759,702	90,224	513,428
-1,275,382	-19,556,690	28,902,875	126,602,860
34,528	-252,200	3,009,025	4,806
-171,089	-158,236	444,785	-1,369,807
-	-	-	-
-	-	-	-11,000
-	820	-	849,683
567	11,388	984	14,987,647
636,629	15,424,564	10,449,010	12,344,352
131,538	916,136	78,363	6,852,194
-	801,407	1,639	4,531,267
1,418	14,476,017	4,435,664	56,592,102
<b>1,119,723</b>	<b>5,664,173</b>	<b>5,038,394</b>	<b>24,018,405</b>
<b>-59,203</b>	<b>105,370</b>	<b>8,187</b>	<b>2,646,040</b>
21,565	120,371	8,187	2,649,778
80,768	15,001	-	3,738
<b>-988,388</b>	<b>11,305,350</b>	<b>3,436,918</b>	<b>18,040,843</b>
<b>-890,041</b>	<b>-1,077,669</b>	<b>-256,384</b>	<b>1,697,756</b>
<b>-98,347</b>	<b>12,383,019</b>	<b>3,693,302</b>	<b>16,343,087</b>
-	-	-	-
<b>-98,347</b>	<b>12,383,019</b>	<b>3,693,302</b>	<b>16,343,087</b>
<b>5,638,169</b>	<b>35,771,614</b>	<b>884,655</b>	<b>144,572,963</b>
<b>5,539,822</b>	<b>48,154,633</b>	<b>4,577,957</b>	<b>160,916,050</b>

# 損益表

國內人身保險業

單位：新台幣千元

科 目 Item	中國人壽 China Life
<b>營業收入</b>	<b>232,723,065</b>
簽單保費收入	148,256,561
再保費收入	-
減：再保費支出	1,817,989
未滿期保費準備淨變動	655,142
自留滿期保費收入	145,783,430
再保佣金收入	354,723
手續費收入	1,438,971
淨投資損益	70,489,206
利息收入	63,820,763
透過損益按公允價值衡量之金融資產及負債損益	32,999,590
透過其他綜合損益按公允價值衡量之金融資產已實現損益	1,024,019
除列按攤銷後成本衡量之金融資產淨損益	2,454,590
採用權益法認列之關聯企業及合資權益之份額	203,003
兌換損益－投資	825,698
外匯價格變動準備金淨變動	1,118,139
投資性不動產損益	2,320,930
投資之預期信用減損損失及迴轉利益	-738,241
其他投資減損損失及迴轉利益	-1,666
金融資產重分類損益	-
其他淨投資損益	-27,359
採用覆蓋法重分類之損益	-33,510,260
其他營業收入	-
分離帳戶保險商品收益	14,656,735
<b>營業成本</b>	<b>215,378,081</b>
保險賠款與給付	199,036,754
再保賠款與給付	44
壽險紅利給付	1,747,255
減：攤回再保賠款與給付	1,034,351
自留保險賠款與給付	199,749,702
保險負債淨變動	-12,962,007
賠款準備淨變動	-330,866
責任準備淨變動	-10,542,755
特別準備淨變動	-1,274,574
保費不足準備淨變動	-502,073
負債適足準備淨變動	-
其他準備淨變動	-311,739
具金融商品性質之保險契約準備淨變動	-
承保費用支出	8,711
佣金費用	13,278,804
其他營業成本	148,257
財務成本	497,879
分離帳戶保險商品費用	14,656,735
<b>營業費用</b>	<b>6,651,379</b>
<b>營業外收入費用</b>	<b>5,826</b>
營業外收入及利益	27,682
營業外費用及損失	21,856
<b>繼續營業單位稅前純益（損益）</b>	<b>10,699,431</b>
所得稅費用（利益）	521,879
<b>繼續營業單位本期淨利（淨損）</b>	<b>10,177,552</b>
<b>停業單位損益</b>	<b>-</b>
本期淨利（淨損）	10,177,552
本期其他綜合損益（稅後淨額）	31,463,552
<b>本期綜合損益總額</b>	<b>41,641,104</b>

# Income Statement

Domestic Life Ins. Companies

Unit : NT\$1,000

南山人壽 Nan Shan Life	新光人壽 Shin Kong Life	富邦人壽 Fubon Life	三商美邦人壽 Mercuries Life
<b>461,816,606</b>	<b>259,429,519</b>	<b>483,193,614</b>	<b>123,272,756</b>
255,226,826	154,020,290	283,720,844	77,634,133
-	-	-	-
4,316,136	1,795,941	2,038,511	3,315,048
712,501	1,103,003	810,013	326,034
250,198,189	151,121,346	280,872,320	73,993,051
1,559,629	360,461	386,714	98,394
2,117,060	910,090	2,933,427	2,968,302
181,791,535	98,078,059	170,570,101	30,618,629
139,069,177	101,244,445	112,056,772	36,674,379
50,664,082	-6,568,086	147,767,306	-946,716
-427,701	6,133,512	-569,975	13,645
506,501	-3,555,020	-612,156	-322,931
532,408	27,039	-9,841,735	33,836
1,765,362	2,962,528	-904,548	-143,936
33,917,108	14,122,918	27,955,058	4,111,104
1,671,141	9,883,541	8,247,486	368,227
-1,361,342	491,989	-1,883,339	84,880
-	-	-	-
-	-	-	-
-	-309,809	-4,123,253	1,258,356
-44,545,201	-26,354,998	-107,521,515	-10,512,215
236,242	212,882	1,624,210	60,537
25,913,951	8,746,681	26,806,842	15,533,843
<b>416,620,242</b>	<b>269,504,827</b>	<b>428,907,385</b>	<b>131,497,183</b>
328,300,682	245,669,761	342,867,113	94,629,821
-	-	107	-
11,744,841	584,274	8,661,749	76,109
1,763,143	863,013	1,627,066	2,703,524
338,282,380	245,391,022	349,901,903	92,002,406
34,804,522	7,226,989	26,627,623	17,542,088
330,670	468,466	287,861	78,990
34,578,019	7,511,174	28,475,658	17,492,512
161,272	-389,236	25,328	37,617
-265,439	-363,415	-2,161,224	-67,031
-	-	-	-
-	-	-	-
313,845	50,080	186,816	-
24,671	7,219	111,427	30,878
15,034,809	6,175,162	22,216,851	5,792,483
331,007	650,265	632,502	595,485
1,915,057	1,257,409	2,423,421	-
25,913,951	8,746,681	26,806,842	15,533,843
<b>20,971,640</b>	<b>14,037,698</b>	<b>17,300,041</b>	<b>4,787,302</b>
<b>84,341</b>	<b>352,081</b>	<b>1,192,553</b>	<b>75,744</b>
84,341	428,760	1,196,406	127,954
-	76,679	3,853	52,210
<b>24,309,065</b>	<b>-23,760,925</b>	<b>38,178,741</b>	<b>-12,935,985</b>
<b>2,199,441</b>	<b>-6,568,224</b>	<b>2,087,634</b>	<b>-3,419,996</b>
<b>22,109,624</b>	<b>-17,192,701</b>	<b>36,091,107</b>	<b>-9,515,989</b>
-	-	-	-
<b>22,109,624</b>	<b>-17,192,701</b>	<b>36,091,107</b>	<b>-9,515,989</b>
<b>40,192,289</b>	<b>34,730,551</b>	<b>186,278,407</b>	<b>15,557,220</b>
<b>62,301,913</b>	<b>17,537,850</b>	<b>222,369,514</b>	<b>6,041,231</b>

# 損益表

國內人身保險業

單位：新台幣千元

科 目 Item	遠雄人壽 Farglory Life
<b>營業收入</b>	<b>73,977,463</b>
簽單保費收入	53,987,035
再保費收入	-
減：再保費支出	582,872
未滿期保費準備淨變動	209,472
自留滿期保費收入	53,194,691
再保佣金收入	76,196
手續費收入	28,049
淨投資損益	19,961,645
利息收入	17,929,629
透過損益按公允價值衡量之金融資產及負債損益	4,950,689
透過其他綜合損益按公允價值衡量之金融資產已實現損益	485,339
除列按攤銷後成本衡量之金融資產淨損益	-15,042
採用權益法認列之關聯企業及合資權益之份額	-27,312
兌換損益－投資	89,848
外匯價格變動準備金淨變動	1,583,199
投資性不動產損益	462,600
投資之預期信用減損損失及迴轉利益	-16,922
其他投資減損損失及迴轉利益	-
金融資產重分類損益	-
其他淨投資損益	6,763
採用覆蓋法重分類之損益	-5,487,146
其他營業收入	30,493
分離帳戶保險商品收益	686,389
<b>營業成本</b>	<b>69,382,629</b>
保險賠款與給付	42,969,878
再保賠款與給付	-
壽險紅利給付	40,379
減：攤回再保賠款與給付	428,324
自留保險賠款與給付	42,581,933
保險負債淨變動	21,455,150
賠款準備淨變動	221,931
責任準備淨變動	21,400,251
特別準備淨變動	-
保費不足準備淨變動	-167,032
負債適足準備淨變動	-
其他準備淨變動	-
具金融商品性質之保險契約準備淨變動	-
承保費用支出	3,531
佣金費用	4,519,075
其他營業成本	131,278
財務成本	5,273
分離帳戶保險商品費用	686,389
<b>營業費用</b>	<b>2,417,788</b>
<b>營業外收入費用</b>	<b>29,519</b>
營業外收入及利益	29,594
營業外費用及損失	75
<b>繼續營業單位稅前純益（損益）</b>	<b>2,206,565</b>
<b>所得稅費用（利益）</b>	<b>242</b>
<b>繼續營業單位本期淨利（淨損）</b>	<b>2,206,323</b>
<b>停業單位損益</b>	<b>-</b>
<b>本期淨利（淨損）</b>	<b>2,206,323</b>
<b>本期其他綜合損益（稅後淨額）</b>	<b>6,029,169</b>
<b>本期綜合損益總額</b>	<b>8,235,492</b>

# Income Statement

Domestic Life Ins. Companies

Unit : NT\$1,000

宏泰人壽 Hontai Life	安聯人壽 Allianz Taiwan Life	中華郵政 Chunghwa Post	第一金人壽 First Life
<b>29,752,941</b>	<b>80,496,660</b>	<b>97,833,304</b>	<b>15,309,834</b>
15,677,287	17,215,014	80,237,025	11,303,493
-	-	-	-
447,538	979,085	-	118,408
396,237	89,002	1,882	51,523
14,833,512	16,146,927	80,235,143	11,133,562
14,567	74,820	-	-
3,515	6,708,097	1,470	202,945
14,846,987	3,850,887	17,556,958	1,909,466
9,737,063	3,346,856	22,626,388	2,051,383
6,991,202	639,348	2,168,720	-194,158
465,777	-16,896	344,176	133,127
-	-	-	-5,980
31,810	-	-	-
28,163	-16,315	352,076	-58,550
1,732,742	52,004	891,691	200,163
985,966	-	165,912	23,896
-37,688	-2,219	-34,643	-5,589
-	-	-	-
-	-	-	-
-	328	-	-
-5,088,048	-152,219	-8,957,362	-234,826
7,479	229,554	39,733	-
46,881	53,486,375	-	2,063,861
<b>26,723,765</b>	<b>74,864,321</b>	<b>98,720,134</b>	<b>13,953,247</b>
17,303,232	9,987,657	40,949,839	8,017,953
-	6	-	-
-	-20	444,611	-
449,768	739,896	-	50,789
16,853,464	9,247,747	41,394,450	7,967,164
8,413,358	5,751,039	56,765,156	2,792,348
352,826	3,383	5,094	-5,091
8,033,899	5,739,931	57,047,080	2,766,317
17,501	-	-	-
9,132	7,725	-287,018	31,122
-	-	-	-
-	-	-	-
-	4,115	-	961
10,753	3,906	-	379
1,342,066	6,197,116	319,287	1,106,804
57,243	171,264	241,241	20,215
-	2,759	-	1,515
46,881	53,486,375	-	2,063,861
<b>861,131</b>	<b>3,016,694</b>	<b>2,756,356</b>	<b>956,162</b>
<b>-746</b>	<b>76,484</b>	<b>76,923</b>	<b>276</b>
-746	79,878	85,109	276
-	3,394	8,186	-
<b>2,167,299</b>	<b>2,692,129</b>	<b>-3,566,263</b>	<b>400,701</b>
<b>51,443</b>	<b>470,853</b>	<b>-1,333,514</b>	<b>-34,976</b>
<b>2,115,856</b>	<b>2,221,276</b>	<b>-2,232,749</b>	<b>435,677</b>
-	-	-	-
<b>2,115,856</b>	<b>2,221,276</b>	<b>-2,232,749</b>	<b>435,677</b>
<b>5,275,662</b>	<b>8,929,423</b>	<b>9,711,063</b>	<b>2,906,210</b>
<b>7,391,518</b>	<b>11,150,699</b>	<b>7,478,314</b>	<b>3,341,887</b>



# 損益表

國內人身保險業

單位：新台幣千元

科 目 Item	合作金庫人壽 BNP Paribas Cardif TCB
<b>營業收入</b>	<b>Operating Revenues</b>
簽單保費收入	Premium Income
再保費收入	Reinsurance Premium Income
減：再保費支出	Premiums Ceded to Reinsurers
未滿期保費準備淨變動	Provision(Recovery) for Unearned Premium Reserve
自留滿期保費收入	Retained Premiums Earned
再保佣金收入	Reinsurance Commission Received
手續費收入	Service Charges
淨投資損益	Financial Receipts(Expenses)
利息收入	Interest Income
透過損益按公允價值衡量之金融資產及負債損益	Gain (Loss) on Financial Assets and Liabilities 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已實現損益	Realized Gain (Loss) on Financial Assets Measured at Fair Value through Other Comprehensive Income
除列按攤銷後成本衡量之金融資產淨損益	Gain (Loss) from Derecognition of Financial Assets Measured at Amortized Cost
採用權益法認列之關聯企業及合資權益之份額	Share of Profit (Loss) of Associates and Joint Ventures Accounted for Using Equity Method
兌換損益－投資	Foreign Exchange Gain (Loss) - Investment
外匯價格變動準備金淨變動	Net Changes in Reserve for Foreign Exchange Valuation
投資性不動產損益	Gain (Loss) on Investment Property
投資之預期信用減損損失及迴轉利益	Expected Credit Loss and Reversal on Investment
其他投資減損損失及迴轉利益	Other Impairment Loss and Reversal on Investment
金融資產重分類損益	Gain (Loss) on Reclassification of Financial Assets
其他淨投資損益	Other Net Investment Income (Losses)
採用覆蓋法重分類之損益	Gain (Loss) on Reclassification Using Overlay Approach
其他營業收入	Other Operating Revenues
分離帳戶保險商品收益	Insurance Product Income - Separate Account
<b>營業成本</b>	<b>Operating Cost</b>
保險賠款與給付	Insurance Claims Payments
再保賠款與給付	Benefit Paid to Reinsurance
壽險紅利給付	Policyholders Dividends
減：攤回再保賠款與給付	Claims Recovered from Reinsurers
自留保險賠款與給付	Occurred Claim
保險負債淨變動	Net Changes in Insurance Liabilities
賠款準備淨變動	Net Changes in Loss Reserve
責任準備淨變動	Provision(Recovery) for Life Insurance Reserve
特別準備淨變動	Net Changes in Policy Reserve
保費不足準備淨變動	Net Changes in Premium Deficiency Reserve
負債適足準備淨變動	Net Changes in Liability Adequacy Reserve
其他準備淨變動	Net Changes in Other Reserves
具金融商品性質之保險契約準備淨變動	Net Changes in Reserve for Insurance Contracts with the Nature of Financial Products
承保費用支出	Underwriting Expense
佣金費用	Commission Expenses
其他營業成本	Other Operating Expenses
財務成本	Finance Costs
分離帳戶保險商品費用	Insurance Product Expenses - Separate Account
<b>營業費用</b>	<b>Operating Expenses</b>
<b>營業外收入費用</b>	<b>Non-Operating Income and Expenses</b>
營業外收入及利益	Non-Operating Income
營業外費用及損失	Non-Operating Expenses
<b>繼續營業單位稅前純益（損益）</b>	<b>Continuing Operating Income before Tax</b>
<b>所得稅費用（利益）</b>	<b>Tax Expense (Benefit)</b>
<b>繼續營業單位本期淨利（淨損）</b>	<b>Net Profit (Net Loss) from Continuing Operations</b>
<b>停業單位損益</b>	<b>Profit (Loss) from Discontinued Operations</b>
<b>本期淨利（淨損）</b>	<b>Net Profit (Loss)</b>
<b>本期其他綜合損益（稅後淨額）</b>	<b>Other Comprehensive Income(Net of Tax)</b>
<b>本期綜合損益總額</b>	<b>Total Comprehensive Income</b>

# Income Statement

## Domestic Life Ins. Companies

Unit : NT\$1,000

台新人壽 Taishin Life Insurance Co., Ltd.	安達國際人壽 Chubb	元大人壽 Yuanta Life	全球人壽 TransGlobe Life
<b>37,754,651</b>	<b>49,674,699</b>	<b>48,162,744</b>	<b>141,067,040</b>
26,100,316	15,173,333	34,829,022	88,304,761
-	-	-	-
621,606	2,667,294	776,410	1,478,530
53,495	242,026	18,029	798,618
25,425,215	12,264,013	34,034,583	86,027,613
195,044	1,382,384	84,564	163,823
556,870	3,862,026	546,366	205,559
7,764,467	1,055,136	12,097,679	51,250,002
5,683,699	854,960	11,610,353	38,504,073
5,388,428	163,163	1,707,449	14,952,759
1,399	-26,526	-745,720	41,479
129	-	-681,718	1,685,507
27,880	-	-	64,138
-19,377	-51,396	480,583	-74,055
501,037	162,983	2,715,377	9,226,837
46,273	-	66,540	1,175,829
4,868	-501	5,307	-137,205
-	-	-	-
-	-	-	-
511	-	-6,515	24,045
-3,870,380	-47,547	-3,053,977	-14,213,405
9,385	249,213	22,053	6
3,803,670	30,861,927	1,377,499	3,420,037
<b>35,560,462</b>	<b>42,336,718</b>	<b>44,882,644</b>	<b>136,158,496</b>
8,536,174	4,795,792	26,057,524	76,911,819
33	-	8	-70
342,356	-	73,442	-1,730,653
233,925	491,930	626,577	760,339
8,644,638	4,303,862	25,504,397	74,420,757
18,405,825	3,795,978	14,536,508	47,446,692
260,562	-10,783	149,317	1,233,181
18,200,709	3,816,218	14,355,145	46,527,866
-	-	217,947	-
-55,446	-9,457	-185,901	-212,625
-	-	-	-
-	-	-	-101,730
-200	7,716	55,430	-
3,364	-	2,526	48,030
4,644,495	3,317,657	3,320,589	9,237,655
58,170	46,789	84,315	419,691
500	2,789	1,380	1,165,634
3,803,670	30,861,927	1,377,499	3,420,037
<b>2,328,711</b>	<b>4,619,944</b>	<b>1,660,592</b>	<b>5,809,815</b>
<b>1,339</b>	<b>16,147</b>	<b>74,635</b>	<b>33,515</b>
3,623	16,147	77,398	36,156
2,284	-	2,763	2,641
<b>-133,183</b>	<b>2,734,184</b>	<b>1,694,143</b>	<b>-867,756</b>
<b>-383,926</b>	<b>449,535</b>	<b>-324,817</b>	<b>-1,675,641</b>
<b>250,743</b>	<b>2,284,649</b>	<b>2,018,960</b>	<b>807,885</b>
-	-	-	-
<b>250,743</b>	<b>2,284,649</b>	<b>2,018,960</b>	<b>807,885</b>
<b>3,811,656</b>	<b>559,860</b>	<b>4,472,951</b>	<b>20,626,976</b>
<b>4,062,399</b>	<b>2,844,509</b>	<b>6,491,911</b>	<b>21,434,861</b>

# 損益表

外商人身保險業(續)

單位：新台幣千元

科 目 Item	2023	
	小計	Sub-total
<b>營業收入</b>	<b>Operating Revenues</b>	<b>36,612,001</b>
簽單保費收入	Premium Income	22,338,300
再保費收入	Reinsurance Premium Income	-
減：再保費支出	Premiums Ceded to Reinsurers	1,291,604
未滿期保費準備淨變動	Provision(Recovery) for Unearned Premium Reserve	125,479
自留滿期保費收入	Retained Premiums Earned	20,921,217
再保佣金收入	Reinsurance Commission Received	160,566
手續費收入	Service Charges	3,509,810
淨投資損益	Financial Receipts(Expenses)	2,524,434
利息收入	Interest Income	3,145,674
透過損益按公允價值衡量之金融資產及負債損益	Gain (Loss) on Financial Assets and Liabilities Measured at Fair Value through Profit or Loss	-27,325
透過其他綜合損益按公允價值衡量之金融資產已實現損益	Realized Gain (Loss) on Financial Assets Measured at Fair Value through Other Comprehensive Income	-62,903
除列按攤銷後成本衡量之金融資產淨損益	Gain (Loss) from Derecognition of Financial Assets Measured at Amortized Cost	-53,741
採用權益法認列之關聯企業及合資權益之份額	Share of Profit (Loss) of Associates and Joint Ventures Accounted for Using Equity Method	-
兌換損益－投資	Foreign Exchange Gain (Loss) - Investment	-51,829
外匯價格變動準備金淨變動	Net Changes in Reserve for Foreign Exchange Valuation	-263,604
投資性不動產損益	Gain (Loss) on Investment Property	-
投資之預期信用減損損失及迴轉利益	Expected Credit Loss and Reversal on Investment	-16,068
其他投資減損損失及迴轉利益	Other Impairment Loss and Reversal on Investment	-
金融資產重分類損益	Gain (Loss) on Reclassification of Financial Assets	-
其他淨投資損益	Other Net Investment Income (Losses)	-
採用覆蓋法重分類之損益	Gain (Loss) on Reclassification Using Overlay Approach	-145,770
其他營業收入	Other Operating Revenues	9,220
分離帳戶保險商品收益	Insurance Product Income - Separate Account	9,486,754
<b>營業成本</b>	<b>Operating Cost</b>	<b>29,535,123</b>
保險賠款與給付	Insurance Claims Payments	8,390,511
再保賠款與給付	Benefit Paid to Reinsurance	-
壽險紅利給付	Policyholders Dividends	21,509
減：攤回再保賠款與給付	Claims Recovered from Reinsurers	955,581
自留保險賠款與給付	Occurred Claim	7,456,439
保險負債淨變動	Net Changes in Insurance Liabilities	9,202,744
賠款準備淨變動	Net Changes in Loss Reserve	57,485
責任準備淨變動	Provision(Recovery) for Life Insurance Reserve	9,352,205
特別準備淨變動	Net Changes in Policy Reserve	4
保費不足準備淨變動	Net Changes in Premium Deficiency Reserve	-206,950
負債適足準備淨變動	Net Changes in Liability Adequacy Reserve	-
其他準備淨變動	Net Changes in Other Reserves	-
具金融商品性質之保險契約準備淨變動	Net Changes in Reserve for Insurance Contracts with the Nature of Financial Products	54,935
承保費用支出	Underwriting Expense	77,479
佣金費用	Commission Expenses	3,160,109
其他營業成本	Other Operating Expenses	95,650
財務成本	Finance Costs	1,013
分離帳戶保險商品費用	Insurance Product Expenses - Separate Account	9,486,754
<b>營業費用</b>	<b>Operating Expenses</b>	<b>3,731,795</b>
<b>營業外收入費用</b>	<b>Non-Operating Income and Expenses</b>	<b>16,254</b>
營業外收入及利益	Non-Operating Income	23,126
營業外費用及損失	Non-Operating Expenses	6,872
<b>繼續營業單位稅前純益（損益）</b>	<b>Continuing Operating Income before Tax</b>	<b>3,361,337</b>
<b>所得稅費用（利益）</b>	<b>Tax Expense (Benefit)</b>	<b>597,495</b>
<b>繼續營業單位本期淨利（淨損）</b>	<b>Net Profit (Net Loss) from Continuing Operations</b>	<b>2,763,842</b>
<b>停業單位損益</b>	<b>Profit (Loss) from Discontinued Operations</b>	<b>-</b>
<b>本期淨利（淨損）</b>	<b>Net Profit (Loss)</b>	<b>2,763,842</b>
<b>本期其他綜合損益（稅後淨額）</b>	<b>Other Comprehensive Income(Net of Tax)</b>	<b>536,378</b>
<b>本期綜合損益總額</b>	<b>Total Comprehensive Income</b>	<b>3,300,220</b>

# Income Statement

Foreign Life Ins. Companies(Continued)

Unit : NT\$1,000

友邦人壽 AIA Taiwan	法國巴黎人壽 Cardif		
17,550,372	19,061,629		
16,425,563	5,912,737		
-	-		
777,357	514,247		
83,608	41,871		
15,564,598	5,356,619		
122,845	37,721		
1,035	3,508,775		
1,845,816	678,618		
2,634,762	510,912		
-84,359	57,034		
-58,223	-4,680		
-53,741	-		
-	-		
-225,416	173,587		
-352,108	88,504		
-	-		
-15,099	-969		
-	-		
-	-		
-	-145,770		
-	9,220		
16,078	9,470,676		
14,793,626	14,741,497		
4,018,267	4,372,244		
-	-		
21,509	-		
597,930	357,651		
3,441,846	4,014,593		
9,803,395	-600,651		
54,219	3,266		
9,956,118	-603,913		
-	4		
-206,942	-8		
-	-		
-	-		
-	54,935		
72,833	4,646		
1,426,046	1,734,063		
33,134	62,516		
294	719		
16,078	9,470,676		
1,872,937	1,858,858		
-2,578	18,832		
-	23,126		
2,578	4,294		
881,231	2,480,106		
128,266	469,229		
752,965	2,010,877		
-	-		
752,965	2,010,877		
159,033	377,345		
911,998	2,388,222		