損益表

總表

單位：新臺幣千元

科目 Item		2025 總計 Total
營業收入	**Operating Revenues**	**223,449,664**
簽單保費收入	Premium income	286,839,120
再保費收入	Reinsurance Premium income	12,075,005
減：再保費支出	Premiums ceded to reinsurers	95,672,630
減：未滿期保費準備淨變動	Provision(Recovery) for Unearned Premium Reserve	5,635,079
自留滿期保費收入	Retained Premiums Earned	197,606,414
再保佣金收入	Reinsurance Commission Received	13,364,120
手續費收入	Service Charges	444,508
淨投資損益	Financial Receipts (Expenses)	11,481,196
利息收入	Interest Income	4,625,857
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	6,412,607
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	662,925
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	-21,488
採用權益法認列之關聯企業及合資權益之份額	Share of the Profit or Loss of Associates and Joint Ventures Accounted Equity Method	489,846
兌換損益－投資	Realized Foreign Exchange Gains & Losses	-1,318,285
外匯價格變動準備金淨變動	Foreign Exchange Gain (Loss) - Investment	-
投資性不動產損益	Net Changes in Reserve for Foreign Exchange Valuation	769,793
投資之預期信用減損損失及迴轉利益	Gain (Loss) on Investment Property	4,943
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 Investment Income(Loss)	361
採用覆蓋法重分類之損益	Gain (Loss) on Reclassification Using Overlay Approach	-145,364
其他營業收入	Other Operating Revenues	553,424
分離帳戶保險商品收益	Insurance Product Income - Separate Account	-
營業成本	**Operating Cost**	**139,147,247**
保險賠款與給付	Claims	134,469,109
減：攤回再保賠款與給付	Claims Recovered from Reinsurers	43,884,614
自留保險賠款與給付	Occurred claim	90,584,495
保險負債淨變動	Provision(Recovery) for Insurance Liabilities	10,158,344
賠款準備淨變動	Provision(Recovery) for Claim Reserve	8,811,988
責任準備淨變動	Provision(Recovery) for Insurance Reserve	154,882
特別準備淨變動	Provision(Recovery) for Special Reserve	1,242,900
保費不足準備淨變動	Provision(Recovery) for Deficiency Reserve	-51,426
負債適足準備淨變動	Provision(Recovery) for Liability Adequacy Reserve	-
其他準備淨變動	Provision(Recovery) for Other Reserve	-
具金融商品性質之保險契約準備淨變動	Provision(Recovery) for Reserve of the Insurance Contract with the Nature of Financial Products	-
承保費用支出	Acquisition Expenses	19,916
佣金費用	Commission Expenses	36,755,195
其他營業成本	Other Operating Expenses	1,607,013
財務成本	Finance Costs	22,284
分離帳戶保險商品費用	Insurance Product Expenses - Separate Account	-
營業費用	**Operating Expenses**	**47,726,797**
營業外收入及支出	**Non-Operating Income and Expenses**	**341,894**
繼續營業單位稅前純益（純損）	**Continuing Operating Income before Tax**	**36,917,513**
所得稅（費用）利益	**Tax Expense (Benefit)**	**5,843,539**
繼續營業單位本期淨利（淨損）	**Net Profit (Net Loss) from Continuing Operations**	**31,073,973**
停業單位損益	**Profit (Loss) from Discontinued Operations**	**-**
本期淨利(淨損)	**Net Profit (Loss)**	**31,073,973**
本期其他綜合損益（稅後淨額）	**Other Comprehensive Income(Net of Tax)**	**1,374,237**
本期綜合損益總額	**Total Comprehensive Income**	**32,448,210**

Income Statement

Consolidated

Unit：NT$1,000

2024 總計 Total	2025 本國(Domestic)	2024 本國(Domestic)	2025 外商(Foreign)	2024 外商(Foreign)
208,987,239	**215,634,277**	**202,049,972**	**7,815,387**	**6,937,266**
271,527,103	278,176,364	264,340,964	8,662,756	7,186,139
12,472,239	9,209,530	9,490,847	2,865,475	2,981,392
91,911,943	89,613,146	86,649,844	6,059,484	5,262,099
7,689,841	5,388,731	7,431,735	246,348	258,107
184,397,558	192,384,016	179,750,232	5,222,398	4,647,325
12,621,585	10,951,791	10,656,235	2,412,329	1,965,350
438,374	411,994	409,930	32,514	28,444
10,858,706	11,367,490	10,634,765	113,706	223,941
3,948,447	4,448,697	3,806,734	177,160	141,713
4,808,721	6,412,607	4,808,721	-	-
578,441	662,925	578,441	-	-
-18,453	-21,488	-18,453	-	-
2,249	489,846	2,249	-	-
1,821,172	-1,254,848	1,738,958	-63,437	82,214
-	-	-	-	-
996,047	769,793	996,047	-	-
28,648	4,961	28,635	-18	13
-10,350	-	-10,350	-	-
-	-	-	-	-
315	361	315	-	-
-1,296,531	-145,364	-1,296,531	-	-
671,015	518,985	598,810	34,439	72,206
-	-	-	-	-
135,482,568	**135,701,914**	**131,980,783**	**3,445,333**	**3,501,785**
124,705,687	130,965,535	122,191,201	3,503,574	2,514,486
34,885,762	41,545,275	33,462,573	2,339,339	1,423,189
89,819,925	89,420,260	88,728,628	1,164,235	1,091,297
9,409,334	10,307,263	8,999,452	-148,919	409,882
9,255,569	8,961,401	8,835,957	-149,413	419,612
-176	154,882	-176	-	-
201,386	1,243,202	215,350	-302	-13,964
-47,445	-52,222	-51,679	796	4,234
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
-17,320	19,916	-17,320	-	-
35,185,288	34,436,494	33,238,847	2,318,701	1,946,441
998,495	1,500,004	949,806	107,009	48,690
86,845	17,977	81,370	4,307	5,475
-	-	-	-	-
47,570,081	**45,595,604**	**45,589,871**	**2,131,193**	**1,980,210**
19,902	**335,451**	**6,412**	**6,443**	**13,490**
25,954,491	**34,672,210**	**24,485,730**	**2,245,303**	**1,468,761**
4,025,814	**5,374,666**	**3,678,587**	**468,873**	**347,227**
21,928,677	**29,297,543**	**20,807,143**	**1,776,430**	**1,121,534**
-	**-**	**-**	**-**	**-**
21,928,677	**29,297,543**	**20,807,143**	**1,776,430**	**1,121,534**
2,043,598	**1,284,223**	**2,072,347**	**90,014**	**-28,748**
23,972,276	**30,581,766**	**22,879,490**	**1,866,444**	**1,092,786**

損益表

國內財產保險業　　單位：新臺幣千元

科目 Item		2025 小計 Sub-total
營業收入	**Operating Revenues**	**215,634,277**
簽單保費收入	Premium income	278,176,364
再保費收入	Reinsurance Premium income	9,209,530
減：再保費支出	Premiums ceded to reinsurers	89,613,146
減：未滿期保費準備淨變動	Provision(Recovery) for Unearned Premium Reserve	5,388,731
自留滿期保費收入	Retained Premiums Earned	192,384,016
再保佣金收入	Reinsurance Commission Received	10,951,791
手續費收入	Service Charges	411,994
淨投資損益	Financial Receipts (Expenses)	11,367,490
利息收入	Interest Income	4,448,697
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	6,412,607
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	662,925
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	-21,488
採用權益法認列之關聯企業及合資權益之份額	Share of the Profit or Loss of Associates and Joint Ventures Accounted Equity Method	489,846
兌換損益－投資	Realized Foreign Exchange Gains & Losses	-1,254,848
外匯價格變動準備金淨變動	Foreign Exchange Gain (Loss) - Investment	-
投資性不動產損益	Net Changes in Reserve for Foreign Exchange Valuation	769,793
投資之預期信用減損損失及迴轉利益	Gain (Loss) on Investment Property	4,961
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 Investment Income(Loss)	361
採用覆蓋法重分類之損益	Gain (Loss) on Reclassification Using Overlay Approach	-145,364
其他營業收入	Other Operating Revenues	518,985
分離帳戶保險商品收益	Insurance Product Income - Separate Account	-
營業成本	**Operating Cost**	**135,701,914**
保險賠款與給付	Claims	130,965,535
減：攤回再保賠款與給付	Claims Recovered from Reinsurers	41,545,275
自留保險賠款與給付	Occurred claim	89,420,260
保險負債淨變動	Provision(Recovery) for Insurance Liabilities	10,307,263
賠款準備淨變動	Provision(Recovery) for Claim Reserve	8,961,401
責任準備淨變動	Provision(Recovery) for Insurance Reserve	154,882
特別準備淨變動	Provision(Recovery) for Special Reserve	1,243,202
保費不足準備淨變動	Provision(Recovery) for Deficiency Reserve	-52,222
負債適足準備淨變動	Provision(Recovery) for Liability Adequacy Reserve	-
其他準備淨變動	Provision(Recovery) for Other Reserve	-
具金融商品性質之保險契約準備淨變動	Provision(Recovery) for Reserve of the Insurance Contract with the Nature of Financial Products	-
承保費用支出	Acquisition Expenses	19,916
佣金費用	Commission Expenses	34,436,494
其他營業成本	Other Operating Expenses	1,500,004
財務成本	Finance Costs	17,977
分離帳戶保險商品費用	Insurance Product Expenses - Separate Account	-
營業費用	**Operating Expenses**	**45,595,604**
營業外收入及支出	**Non-Operating Income and Expenses**	**335,451**
繼續營業單位稅前純益（純損）	**Continuing Operating Income before Tax**	**34,672,210**
所得稅（費用）利益	**Tax Expense (Benefit)**	**5,374,666**
繼續營業單位本期淨利（淨損）	**Net Profit (Net Loss) from Continuing Operations**	**29,297,543**
停業單位損益	**Profit (Loss) from Discontinued Operations**	**-**
本期淨利(淨損)	**Net Profit (Loss)**	**29,297,543**
本期其他綜合損益（稅後淨額）	**Other Comprehensive Income(Net of Tax)**	**1,284,223**
本期綜合損益總額	**Total Comprehensive Income**	**30,581,766**

Income Statement

Domestic Non-Life Insurance Companies　　Unit：NT$1,000

臺產 Taiwan	兆豐 Chung Kuo	富邦 Fubon	和泰 Hotai
7,274,586	**7,160,244**	**51,215,577**	**12,896,261**
9,493,579	11,538,387	67,668,971	15,623,008
492,761	687,446	1,987,601	506,663
3,506,990	6,060,549	22,560,514	4,882,683
39,641	-17,405	1,123,138	472,480
6,439,709	6,182,689	45,972,920	10,774,508
378,088	754,279	2,413,215	948,138
68,138	50,898	-	10,415
385,816	172,378	2,601,923	1,135,637
286,297	130,701	693,297	127,341
-25,010	141	2,405,384	820,699
139,320	15,716	12,825	-
-7,653	-49	-	-
-21,422	-663	340,297	-
-85,181	-5,168	-251,689	-21
-	-	-	-
99,143	32,901	303,846	-3,469
322	-23	6,969	110
-	-	-	-
-	-	-	-
-	-	238	-
-	-1,178	-909,244	190,977
2,835	-	227,519	27,563
-	-	-	-
4,090,476	**4,497,693**	**31,873,893**	**8,072,268**
3,694,593	4,670,426	32,276,883	7,576,363
847,416	1,949,649	10,784,584	2,352,280
2,847,177	2,720,777	21,492,299	5,224,083
51,385	289,016	2,318,880	668,509
10,266	234,838	2,056,490	568,945
-	13	-	-
39,313	53,615	267,517	89,645
1,806	550	-5,127	9,919
-	-	-	-
-	-	-	-
-	-	-	-
-	19,694	-	-104
1,143,593	1,341,882	7,680,343	2,162,079
48,321	120,354	382,371	15,783
-	5,970	-	1,918
-	-	-	-
1,647,961	**1,820,643**	**10,920,244**	**2,384,992**
-2,359	**64,013**	**982**	**-7,620**
1,533,790	**905,921**	**8,422,422**	**2,431,381**
291,213	**145,255**	**1,456,429**	**-13,796**
1,242,577	**760,666**	**6,965,993**	**2,445,177**
-	**-**	**-**	**-**
1,242,577	**760,666**	**6,965,993**	**2,445,177**
137,296	**-3,952**	**1,120,840**	**-174,870**
1,379,873	**756,714**	**8,086,833**	**2,270,307**

損益表

國內財產保險業(續)　　單位：新臺幣千元

科　目 Item		泰安 Taian
營業收入	**Operating Revenues**	**9,755,471**
簽單保費收入	Premium income	13,267,134
再保費收入	Reinsurance Premium income	586,431
減：再保費支出	Premiums ceded to reinsurers	4,236,979
減：未滿期保費準備淨變動	Provision(Recovery) for Unearned Premium Reserve	758,814
自留滿期保費收入	Retained Premiums Earned	8,857,772
再保佣金收入	Reinsurance Commission Received	436,166
手續費收入	Service Charges	21,408
淨投資損益	Financial Receipts (Expenses)	389,964
利息收入	Interest Income	137,136
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	91,012
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	1,661
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	-1,482
採用權益法認列之關聯企業及合資權益之份額	Share of the Profit or Loss of Associates and Joint Ventures Accounted Equity Method	-
兌換損益－投資	Realized Foreign Exchange Gains & Losses	-42,860
外匯價格變動準備金淨變動	Foreign Exchange Gain (Loss) - Investment	-
投資性不動產損益	Net Changes in Reserve for Foreign Exchange Valuation	83,124
投資之預期信用減損損失及迴轉利益	Gain (Loss) on Investment Property	68
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 Investment Income(Loss)	-
採用覆蓋法重分類之損益	Gain (Loss) on Reclassification Using Overlay Approach	121,305
其他營業收入	Other Operating Revenues	50,161
分離帳戶保險商品收益	Insurance Product Income - Separate Account	-
營業成本	**Operating Cost**	**6,369,091**
保險賠款與給付	Claims	6,914,825
減：攤回再保賠款與給付	Claims Recovered from Reinsurers	2,917,535
自留保險賠款與給付	Occurred claim	3,997,290
保險負債淨變動	Provision(Recovery) for Insurance Liabilities	451,266
賠款準備淨變動	Provision(Recovery) for Claim Reserve	377,402
責任準備淨變動	Provision(Recovery) for Insurance Reserve	-
特別準備淨變動	Provision(Recovery) for Special Reserve	73,590
保費不足準備淨變動	Provision(Recovery) for Deficiency Reserve	274
負債適足準備淨變動	Provision(Recovery) for Liability Adequacy Reserve	-
其他準備淨變動	Provision(Recovery) for Other Reserve	-
具金融商品性質之保險契約準備淨變動	Provision(Recovery) for Reserve of the Insurance Contract with the Nature of Financial Products	-
承保費用支出	Acquisition Expenses	-
佣金費用	Commission Expenses	1,802,820
其他營業成本	Other Operating Expenses	117,715
財務成本	Finance Costs	-
分離帳戶保險商品費用	Insurance Product Expenses - Separate Account	-
營業費用	**Operating Expenses**	**2,099,993**
營業外收入及支出	**Non-Operating Income and Expenses**	**3,143**
繼續營業單位稅前純益（純損）	**Continuing Operating Income before Tax**	**1,289,530**
所得稅（費用）利益	**Tax Expense (Benefit)**	**230,031**
繼續營業單位本期淨利（淨損）	**Net Profit (Net Loss) from Continuing Operations**	**1,059,499**
停業單位損益	**Profit (Loss) from Discontinued Operations**	**-**
本期淨利(淨損)	**Net Profit (Loss)**	**1,059,499**
本期其他綜合損益（稅後淨額）	**Other Comprehensive Income(Net of Tax)**	**-122,345**
本期綜合損益總額	**Total Comprehensive Income**	**937,154**

Income Statement

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
14,322,870	**9,559,785**	**7,561,558**	**11,076,835**
19,443,701	10,815,419	8,810,500	13,980,925
616,896	317,106	423,618	395,170
7,941,025	1,944,854	2,275,036	4,199,489
62,828	375,506	-27,580	197,890
12,056,744	8,812,165	6,986,662	9,978,716
975,926	287,199	248,139	712,408
43,840	10,174	30,063	-
1,141,515	441,749	296,008	353,611
366,034	174,209	200,900	212,381
880,931	505,834	-32,587	71,877
10,342	39,624	116,131	131,204
-	110	-	-
-	-	-	-
-146,902	-	-42,484	-107,874
-	-		-
839	6,215	54,518	45,259
148	14	-470	764
-	-	-	-
-	-	-	-
-	-	-	-
30,123	-284,257	-	-
104,845	8,498	686	32,100
-	-	-	-
9,246,837	**6,205,242**	**4,960,063**	**7,360,585**
11,489,966	4,500,771	4,457,074	7,121,852
5,342,152	630,806	956,003	2,586,881
6,147,814	3,869,965	3,501,071	4,534,971
498,314	783,650	191,578	660,652
356,035	697,798	167,049	614,664
-	-	-	-
142,215	85,852	34,360	45,903
64	-	-9,831	85
-	-	-	-
-	-	-	-
-	-	-	-
-	326	-	-
2,390,816	1,530,838	1,244,194	2,080,092
209,893	19,351	23,220	76,478
-	1,112	-	8,392
-	-	-	-
3,230,192	**2,033,283**	**1,522,688**	**2,430,651**
146,426	**-1,774**	**291**	**32,543**
1,992,267	**1,319,486**	**1,079,098**	**1,318,142**
348,992	**219,186**	**198,906**	**276,146**
1,643,275	**1,100,300**	**880,192**	**1,041,996**
-	**-**	**-**	**-**
1,643,275	**1,100,300**	**880,192**	**1,041,996**
107,310	**347,961**	**207,138**	**27,779**
1,750,585	**1,448,261**	**1,087,330**	**1,069,775**

損益表

國內財產保險業(續)　　單位：新臺幣千元

科　目 Item		新光 Shin Kong
營業收入	**Operating Revenues**	**21,561,953**
簽單保費收入	Premium income	27,728,526
再保費收入	Reinsurance Premium income	613,183
減：再保費支出	Premiums ceded to reinsurers	8,101,119
減：未滿期保費準備淨變動	Provision(Recovery) for Unearned Premium Reserve	431,701
自留滿期保費收入	Retained Premiums Earned	19,808,889
再保佣金收入	Reinsurance Commission Received	507,907
手續費收入	Service Charges	40,581
淨投資損益	Financial Receipts (Expenses)	1,143,710
利息收入	Interest Income	636,481
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	433,412
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	50,346
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	-14,781
採用權益法認列之關聯企業及合資權益之份額	Share of the Profit or Loss of Associates and Joint Ventures Accounted Equity Method	-
兌換損益－投資	Realized Foreign Exchange Gains & Losses	-193,690
外匯價格變動準備金淨變動	Foreign Exchange Gain (Loss) - Investment	-
投資性不動產損益	Net Changes in Reserve for Foreign Exchange Valuation	107,258
投資之預期信用減損損失及迴轉利益	Gain (Loss) on Investment Property	-946
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 Investment Income(Loss)	-
採用覆蓋法重分類之損益	Gain (Loss) on Reclassification Using Overlay Approach	125,630
其他營業收入	Other Operating Revenues	60,866
分離帳戶保險商品收益	Insurance Product Income - Separate Account	
營業成本	**Operating Cost**	**12,776,723**
保險賠款與給付	Claims	11,930,606
減：攤回再保賠款與給付	Claims Recovered from Reinsurers	2,967,170
自留保險賠款與給付	Occurred claim	8,963,436
保險負債淨變動	Provision(Recovery) for Insurance Liabilities	725,896
賠款準備淨變動	Provision(Recovery) for Claim Reserve	571,002
責任準備淨變動	Provision(Recovery) for Insurance Reserve	154,897
特別準備淨變動	Provision(Recovery) for Special Reserve	-3
保費不足準備淨變動	Provision(Recovery) for Deficiency Reserve	-
負債適足準備淨變動	Provision(Recovery) for Liability Adequacy Reserve	-
其他準備淨變動	Provision(Recovery) for Other Reserve	-
具金融商品性質之保險契約準備淨變動	Provision(Recovery) for Reserve of the Insurance Contract with the Nature of Financial Products	-
承保費用支出	Acquisition Expenses	-
佣金費用	Commission Expenses	2,922,272
其他營業成本	Other Operating Expenses	165,119
財務成本	Finance Costs	-
分離帳戶保險商品費用	Insurance Product Expenses - Separate Account	-
營業費用	**Operating Expenses**	**4,097,478**
營業外收入及支出	**Non-Operating Income and Expenses**	**24,998**
繼續營業單位稅前純益（純損）	**Continuing Operating Income before Tax**	**4,712,750**
所得稅（費用）利益	**Tax Expense (Benefit)**	**834,082**
繼續營業單位本期淨利（淨損）	**Net Profit (Net Loss) from Continuing Operations**	**3,878,668**
停業單位損益	**Profit (Loss) from Discontinued Operations**	**-**
本期淨利(淨損)	**Net Profit (Loss)**	**3,878,668**
本期其他綜合損益（稅後淨額）	**Other Comprehensive Income(Net of Tax)**	**-112,314**
本期綜合損益總額	**Total Comprehensive Income**	**3,766,354**

Income Statement

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
11,789,527	**30,422,456**	**18,243,526**	**2,793,628**
14,892,329	39,531,919	21,683,797	3,698,169
584,663	1,060,473	665,982	271,537
5,012,190	12,379,022	5,023,312	1,489,384
370,874	980,410	487,945	132,489
10,093,928	27,232,960	16,838,521	2,347,833
892,793	1,171,480	950,135	275,918
35,458	52,674	21,481	26,864
767,348	1,965,342	429,593	142,896
308,251	888,955	242,262	44,452
309,732	948,254	-49,563	52,491
-47,516	-	182,178	11,094
-2,706	5,073	-	-
-	155,964	23,392	-7,722
-146,222	-232,757	-	-
-	-	-	-
8,459	-	31,700	-
-1,115	-451	-376	-53
-	-	-	-
-	-	-	-
123	-	-	-
338,342	200,304	-	42,634
-	-	3,795	117
-	-	-	-
7,386,082	**19,840,749**	**11,392,372**	**1,629,840**
6,963,662	18,053,011	10,061,533	1,253,970
2,028,526	6,087,612	1,819,690	274,971
4,935,136	11,965,399	8,241,843	978,999
283,162	2,931,686	382,541	70,728
188,158	2,851,425	224,035	43,294
-	-28	-	-
145,010	80,193	158,506	27,486
-50,006	96	-	-52
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
2,129,310	4,732,524	2,700,541	575,190
38,474	211,140	67,447	4,338
-	-	-	585
-	-	-	-
2,311,675	**6,175,461**	**3,935,512**	**984,831**
48,445	**7,895**	**13,915**	**4,553**
2,140,215	**4,414,141**	**2,929,557**	**183,510**
338,251	**659,263**	**390,836**	**-128**
1,801,964	**3,754,878**	**2,538,720**	**183,638**
-	**-**	**-**	**-**
1,801,964	**3,754,878**	**2,538,720**	**183,638**
-100,271	**-217,141**	**98,452**	**-31,660**
1,701,693	**3,537,737**	**2,637,172**	**151,978**

損益表

外商財產保險業　　單位：新臺幣千元

科　目 Item		2025 小計 Sub-total
營業收入	**Operating Revenues**	**7,815,387**
簽單保費收入	Premium income	8,662,756
再保費收入	Reinsurance Premium income	2,865,475
減：再保費支出	Premiums ceded to reinsurers	6,059,484
減：未滿期保費準備淨變動	Provision(Recovery) for Unearned Premium Reserve	246,348
自留滿期保費收入	Retained Premiums Earned	5,222,398
再保佣金收入	Reinsurance Commission Received	2,412,329
手續費收入	Service Charges	32,514
淨投資損益	Financial Receipts (Expenses)	113,706
利息收入	Interest Income	177,160
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 the Profit or Loss of Associates and Joint Ventures Accounted Equity Method	-
兌換損益－投資	Realized Foreign Exchange Gains & Losses	-63,437
外匯價格變動準備金淨變動	Foreign Exchange Gain (Loss) - Investment	-
投資性不動產損益	Net Changes in Reserve for Foreign Exchange Valuation	-
投資之預期信用減損損失及迴轉利益	Gain (Loss) on Investment Property	-18
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 Investment Income(Loss)	-
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	34,439
分離帳戶保險商品收益	Insurance Product Income - Separate Account	-
營業成本	**Operating Cost**	**3,445,333**
保險賠款與給付	Claims	3,503,574
減：攤回再保賠款與給付	Claims Recovered from Reinsurers	2,339,339
自留保險賠款與給付	Occurred claim	1,164,235
保險負債淨變動	Provision(Recovery) for Insurance Liabilities	-148,919
賠款準備淨變動	Provision(Recovery) for Claim Reserve	-149,413
責任準備淨變動	Provision(Recovery) for Insurance Reserve	-
特別準備淨變動	Provision(Recovery) for Special Reserve	-302
保費不足準備淨變動	Provision(Recovery) for Deficiency Reserve	796
負債適足準備淨變動	Provision(Recovery) for Liability Adequacy Reserve	-
其他準備淨變動	Provision(Recovery) for Other Reserve	-
具金融商品性質之保險契約準備淨變動	Provision(Recovery) for Reserve of the Insurance Contract with the Nature of Financial Products	-
承保費用支出	Acquisition Expenses	-
佣金費用	Commission Expenses	2,318,701
其他營業成本	Other Operating Expenses	107,009
財務成本	Finance Costs	4,307
分離帳戶保險商品費用	Insurance Product Expenses - Separate Account	-
營業費用	**Operating Expenses**	**2,131,193**
營業外收入及支出	**Non-Operating Income and Expenses**	**6,443**
繼續營業單位稅前純益（純損）	**Continuing Operating Income before Tax**	**2,245,303**
所得稅（費用）利益	**Tax Expense (Benefit)**	**468,873**
繼續營業單位本期淨利（淨損）	**Net Profit (Net Loss) from Continuing Operations**	**1,776,430**
停業單位損益	**Profit (Loss) from Discontinued Operations**	**-**
本期淨利(淨損)	**Net Profit (Loss)**	**1,776,430**
本期其他綜合損益（稅後淨額）	**Other Comprehensive Income(Net of Tax)**	**90,014**
本期綜合損益總額	**Total Comprehensive Income**	**1,866,444**

Income Statement

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
1,345,485	**219,178**	**5,907,874**	**99,988**
1,650,070	252,662	6,289,496	122,998
589,730	117,635	2,089,824	8,319
1,616,247	300,870	3,804,966	38,054
-36,084	-673	287,730	1,851
659,638	70,100	4,286,624	91,411
655,850	125,426	1,506,137	3,544
818	-	28,593	3,103
16,524	1,868	86,520	1,929
66,203	1,868	101,166	1,947
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-49,680	-	-14,646	-
-	-	-	-
-	-	-	-
-	-	-	-18
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
12,655	21,784	-	-
-	-	-	-
350,927	**89,207**	**2,819,991**	**74,759**
575,247	31,043	2,666,401	46,293
392,667	25,982	1,780,050	893
182,580	5,061	886,351	45,400
-68,302	4,528	-99,794	7,804
-67,189	4,528	-100,605	7,008
-	-	-	-
-1,113	-	811	-
-	-	-	796
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
230,666	52,667	1,959,007	21,018
5,580	26,615	71,263	351
403	336	3,164	186
-	-	-	-
472,115	**114,632**	**1,287,691**	**128,022**
3,253	**-658**	**3,887**	**-62**
525,696	**14,681**	**1,804,079**	**-102,856**
105,168	**967**	**362,535**	**42**
420,528	**13,714**	**1,441,544**	**-102,898**
-	**-**	**-**	**-**
420,528	**13,714**	**1,441,544**	**-102,898**
17,945	**-**	**71,746**	**322**
438,473	**13,714**	**1,513,290**	**-102,575**

損益表

外商財產保險業(續)　　單位：新臺幣千元

科　目 Item		裕利安宜 Euler Hermes
營業收入	**Operating Revenues**	**242,862**
簽單保費收入	Premium income	347,530
再保費收入	Reinsurance Premium income	59,966
減：再保費支出	Premiums ceded to reinsurers	299,347
減：未滿期保費準備淨變動	Provision(Recovery) for Unearned Premium Reserve	-6,476
自留滿期保費收入	Retained Premiums Earned	114,625
再保佣金收入	Reinsurance Commission Received	121,372
手續費收入	Service Charges	-
淨投資損益	Financial Receipts (Expenses)	6,865
利息收入	Interest Income	5,976
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 the Profit or Loss of Associates and Joint Ventures Accounted Equity Method	-
兌換損益－投資	Realized Foreign Exchange Gains & Losses	889
外匯價格變動準備金淨變動	Foreign Exchange Gain (Loss) - Investment	-
投資性不動產損益	Net Changes in Reserve for Foreign Exchange Valuation	-
投資之預期信用減損損失及迴轉利益	Gain (Loss) on Investment Property	-
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 Investment Income(Loss)	-
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	-
營業成本	**Operating Cost**	**110,449**
保險賠款與給付	Claims	184,590
減：攤回再保賠款與給付	Claims Recovered from Reinsurers	139,747
自留保險賠款與給付	Occurred claim	44,843
保險負債淨變動	Provision(Recovery) for Insurance Liabilities	6,845
賠款準備淨變動	Provision(Recovery) for Claim Reserve	6,845
責任準備淨變動	Provision(Recovery) for Insurance Reserve	-
特別準備淨變動	Provision(Recovery) for Special Reserve	-
保費不足準備淨變動	Provision(Recovery) for Deficiency Reserve	-
負債適足準備淨變動	Provision(Recovery) for Liability Adequacy Reserve	-
其他準備淨變動	Provision(Recovery) for Other Reserve	-
具金融商品性質之保險契約準備淨變動	Provision(Recovery) for Reserve of the Insurance Contract with the Nature of Financial Products	-
承保費用支出	Acquisition Expenses	-
佣金費用	Commission Expenses	55,343
其他營業成本	Other Operating Expenses	3,200
財務成本	Finance Costs	218
分離帳戶保險商品費用	Insurance Product Expenses - Separate Account	-
營業費用	**Operating Expenses**	**128,733**
營業外收入及支出	**Non-Operating Income and Expenses**	**23**
繼續營業單位稅前純益（純損）	**Continuing Operating Income before Tax**	**3,703**
所得稅（費用）利益	**Tax Expense (Benefit)**	**161**
繼續營業單位本期淨利（淨損）	**Net Profit (Net Loss) from Continuing Operations**	**3,542**
停業單位損益	**Profit (Loss) from Discontinued Operations**	**-**
本期淨利(淨損)	**Net Profit (Loss)**	**3,542**
本期其他綜合損益（稅後淨額）	**Other Comprehensive Income(Net of Tax)**	**-**
本期綜合損益總額	**Total Comprehensive Income**	**3,542**

Income Statement

Foreign Non-Life Insurance Companies (Continued) Unit：NT$1,000
