

產物保險業損益表

中華民國107年至108年

金額單位：新台幣千元

科	目	總計	
		108年度 2019	
		金額	%
Items		Amount	
營業收入	Operating Revenues	148,661,717	100.00
簽單保費收入	Premium income	177,174,691	
再保費收入	Reinsurance Premium income	11,424,591	
減：再保費支出	Premiums ceded to reinsurers	53,646,655	
減：未滿期保費準備淨變動	Provision(Recovery) for Unearned Premium Reserve	4,356,076	
自留滿期保費收入	Retained Premiums Earned	130,596,551	87.85
再保佣金收入	Reinsurance Commission Received	8,716,918	5.86
手續費收入	Service Charges	398,363	0.27
淨投資損益	Financial Receipts (Expenses)	8,827,942	5.94
利息收入	Interest Income	2,844,839	
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	10,322,228	
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	1,005,242	
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	25,095	
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	57,616	
兌換損益－投資	Realized Foreign Exchange Gains & Losses	-1,143,107	
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	840,116	
投資之預期信用減損損失及迴轉利益	Gain (Loss) on Investment Property	-2,317	
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)	7,485	
採用覆蓋法重分類之損益	Gain (Loss) on Reclassification Using Overlay Approach	-5,129,255	
其他營業收入	Other Operating Revenues	121,942	0.08
分離帳戶保險商品收益	Insurance Product Income - Separate Account		
營業成本	Operating Cost	98,538,112	66.28
保險賠款與給付	Claims	96,041,280	
減：攤回再保賠款與給付	Claims Recovered from Reinsurers	24,646,143	
自留保險賠款與給付	Occurred claim	71,395,138	48.03
保險負債淨變動	Provision(Recovery) for Insurance Liabilities	784,491	0.53
賠款準備淨變動	Provision(Recovery) for Claim Reserve	2,069,299	
責任準備淨變動	Provision(Recovery) for Insurance Reserve	739	
特別準備淨變動	Provision(Recovery) for Special Reserve	-1,290,855	
保費不足準備淨變動	Provision(Recovery) for Deficiency Reserve	5,308	
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	1,146	0.00
佣金費用	Commission Expenses	25,526,041	17.17
其他營業成本	Other Operating Expenses	818,598	0.55
財務成本	Finance Costs	12,699	0.01
分離帳戶保險商品費用	Insurance Product Expenses - Separate Account		
營業費用	Operating Expenses	33,962,281	22.85
營業外收入及支出	Non-Operating Income and Expenses	-232,206	-0.16
繼續營業單位稅前純益（純損）	Continuing Operating Income before Tax	15,929,118	10.72
所得稅（費用）利益	Tax Expense (Benefit)	2,241,368	1.51
繼續營業單位本期淨利（淨損）	Net Profit (Net Loss) from Continuing Operations	13,687,750	9.21
停業單位損益	Profit (Loss) from Discontinued Operations	-	-
本期淨利(淨損)	Net Profit (Loss)	13,687,750	9.21
本期其他綜合損益（稅後淨額）	Other Comprehensive Income(Net of Tax)	8,573,196	5.77
本期綜合損益總額	Total Comprehensive Income	22,260,945	14.97

Income Statement for the Non-Life Insurance Industry

2018-2019

Amount Unit : NT\$ 1,000

(Total)		本國公司小計 (Domestic Co. Sub-total)				外商公司小計 (Foreign Co. Sub-total)			
107年度 2018		108年度 2019		107年度 2018		108年度 2019		107年度 2018	
金 額	%	金 額	%	金 額	%	金 額	%	金 額	%
Amount		Amount		Amount		Amount		Amount	
137,848,449	100.00	144,290,863	100.00	133,690,802	100.00	4,370,854	100.00	4,157,647	100.00
165,624,377		171,813,188		160,713,146		5,361,503		4,911,231	
10,344,291		9,931,010		9,090,604		1,493,581		1,253,687	
50,475,494		49,753,877		47,021,607		3,892,778		3,453,887	
3,327,865		4,332,921		3,366,040		23,155	-	38,175	
122,165,309	88.62	127,657,400	88.47	119,416,103	89.32	2,939,151	67.24	2,749,206	66.12
8,041,067	5.83	7,372,644	5.11	6,742,455	5.04	1,344,274	30.76	1,298,612	31.23
343,349	0.25	370,746	0.26	323,192	0.24	27,617	0.63	20,157	0.48
7,040,058	5.11	8,776,806	6.08	6,982,533	5.22	51,136	1.17	57,525	1.38
2,886,993		2,785,144		2,831,030		59,695		55,963	
-1,962,586		10,322,228		-1,962,586		-		-	
719,019		1,005,169		715,393		73		3,626	
1,966		25,095		1,966		-		-	
-98,050		57,616		-98,050		-		-	
191,653		-1,134,462		193,722		-8,645		-2,069	
-		-		-		-		-	
845,427		840,116		845,427		-		-	
1,478	-	2,330		1,473		13		5	
0		-		0		-		-	
-		-		-		-		-	
10,067		7,485		10,067		-		-	
4,444,091		-5,129,255		4,444,091		-		-	
258,665	0.19	113,267	0.08	226,519	0.17	8,675	0.20	32,146	0.77
90,716,416	65.81	96,206,046	66.68	88,698,568	66.35	2,332,066	53.35	2,017,848	48.53
87,791,101		94,340,254		85,673,072		1,701,026		2,118,029	
22,521,763		23,832,740		21,504,189		813,403		1,017,574	
65,269,338	47.35	70,507,514	48.86	64,168,883	48.00	887,624	20.31	1,100,455	26.47
1,247,051	0.90	581,596	0.40	1,254,025	0.94	202,894	4.64	-6,974	-0.17
1,671,230		1,865,770		1,671,634		203,529		-404	
629		739		629		-		-	
-438,650		-1,287,707		-435,585		-3,148		-3,065	
13,843		2,795		17,347		2,513		-3,504	
-		-		-		-		-	
-		-		-		-		-	
0	0.00	-	-	0	0.00	-	-	-	-
926	0.00	1,146	0.00	926	0.00	-	-	-	-
23,364,647	16.95	24,322,720	16.86	22,452,540	16.79	1,203,321	27.53	912,107	21.94
832,359	0.60	788,746	0.55	820,099	0.61	29,852	0.68	12,260	0.29
2,095	0.00	4,324	0.00	2,095	0.00	8,375	0	-	-
31,886,425	23.13	32,402,674	22.46	30,573,188	22.87	1,559,607	35.68	1,313,237	31.59
-471,330	-0.34	-237,279	-0.16	-476,615	-0.36	5,073	0.12	5,285	0.13
14,774,277	10.72	15,444,864	10.70	13,942,431	10.43	484,254	11.08	831,846	20.01
2,187,180	1.59	2,128,595	1.48	2,019,600	1.51	112,773	2.58	167,580	4.03
12,587,097	9.13	13,316,269	9.23	11,922,831	8.92	371,481	8.50	664,266	15.98
-	-	-	-	-	-	-	-	-	-
12,587,097	9.13	13,316,269	9.23	11,922,831	8.92	371,481	8.50	664,266	15.98
-5,650,289	-4.10	8,568,132	5.94	-5,627,523	-4.21	5,064	0.12	-22,766	-0.55
6,936,809	5.03	21,884,401	15.17	6,295,308	4.71	376,545	8.61	641,501	15.43

產物保險公司損益表

中華民國107年至108年

金額單位：新台幣千元

科	目	臺產	
		108年度 2019	
		金 額 Amount	%
營業收入	Operating Revenues	5,200,892	100.00
簽單保費收入	Premium income	6,226,661	
再保費收入	Reinsurance Premium income	423,433	
減：再保費支出	Premiums ceded to reinsurers	2,023,010	
減：未滿期保費準備淨變動	Provision(Recovery) for Unearned Premium Reserve	149,856	
自留滿期保費收入	Retained Premiums Earned	4,477,228	86.09
再保佣金收入	Reinsurance Commission Received	238,569	4.59
手續費收入	Service Charges	56,785	1.09
淨投資損益	Financial Receipts (Expenses)	427,989	8.23
利息收入	Interest Income	119,763	
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	65,772	
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	120,057	
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	41,438	
兌換損益－投資	Realized Foreign Exchange Gains & Losses	-25,856	
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	107,150	
投資之預期信用減損損失及迴轉利益	Gain (Loss) on Investment Property	335	
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	321	0.01
分離帳戶保險商品收益	Insurance Product Income - Separate Account	-	
營業成本	Operating Cost	3,151,377	60.59
保險賠款與給付	Claims	2,942,583	
減：攤回再保賠款與給付	Claims Recovered from Reinsurers	580,246	
自留保險賠款與給付	Occurred claim	2,362,337	45.42
保險負債淨變動	Provision(Recovery) for Insurance Liabilities	-98,708	-1.90
賠款準備淨變動	Provision(Recovery) for Claim Reserve	-50,926	
責任準備淨變動	Provision(Recovery) for Insurance Reserve	-	
特別準備淨變動	Provision(Recovery) for Special Reserve	-46,276	
保費不足準備淨變動	Provision(Recovery) for Deficiency Reserve	-1,506	
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	845,748	16.26
其他營業成本	Other Operating Expenses	42,000	0.81
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	1,209,664	23.26
營業外收入及支出	Non-Operating Income and Expenses	-6,199	-0.12
繼續營業單位稅前純益（純損）	Continuing Operating Income before Tax	833,652	16.03
所得稅（費用）利益	Tax Expense (Benefit)	130,523	2.51
繼續營業單位本期淨利（淨損）	Net Profit (Net Loss) from Continuing Operations	703,129	13.52
停業單位損益	Profit (Loss) from Discontinued Operations	-	-
本期淨利(淨損)	Net Profit (Loss)	703,129	13.52
本期其他綜合損益（稅後淨額）	Other Comprehensive Income(Net of Tax)	297,722	5.72
本期綜合損益總額	Total Comprehensive Income	1,000,851	19.24

Income Statement by Non-Life Insurance Companies

2018-2019

Amount Unit : NT\$ 1,000

(Taiwan Fire)		兆豐 (Chung Kuo)				富邦 (Fubon)			
107年度 2018		108年度 2019		107年度 2018		108年度 2019		107年度 2018	
金 額 Amount	%	金 額 Amount	%	金 額 Amount	%	金 額 Amount	%	金 額 Amount	%
4,942,674	100.00	5,508,352	100.00	5,106,870	100.00	36,522,729	100.00	33,755,185	100.00
6,003,141		7,467,764		6,910,735		41,843,076		38,648,744	
400,556		769,640		655,574		2,261,668		2,223,604	
2,050,417		3,490,003		3,179,435		11,029,907		10,187,496	
66,226		218,021		104,509		1,197,630		976,602	
4,287,054	86.74	4,529,380	82.23	4,282,365	83.85	31,877,207	87.28	29,708,250	88.01
231,351	4.68	564,965	10.26	513,059	10.05	1,347,127	3.69	1,102,815	3.27
55,081	1.11	74,624	1.35	31,633	0.62	-	-	-	-
360,274	7.29	339,383	6.16	279,813	5.48	3,228,069	8.84	2,858,160	8.47
106,939		92,419		74,186		867,868		929,955	
45,721		216,065		-71,950		5,089,668		-184,448	
109,742		118,703		118,529		207,693		161,568	
-		-		368		-		-	
-8,155		-1,290		-629		-346		-53,974	
4,661		-11,536		18,852		-565,872		-216,936	
-		-		-		-		-	
101,306		29,124		28,768		362,529		378,831	
60	-	18		104		2,296	-	861	
-		-		-		-		0	
-		-		-		-		-	
-		-		-		7,478		10,005	
-	-	104,084		111,585	-	2,743,245		1,834,020	
8,914	0.18	-	-	-	-	70,326	0.19	85,960	0.25
-		-		-		0		0	
3,095,451	62.63	4,083,815	74.14	3,507,329	68.68	23,485,755	64.30	21,542,852	63.82
3,016,493		4,288,748		3,804,237		23,377,587		21,048,874	
759,857		1,508,631		1,374,346		5,271,095		4,740,408	
2,256,636	45.66	2,780,117	50.47	2,429,891	47.58	18,106,492	49.58	16,308,466	48.31
-3,891	-0.08	34,968	0.63	-68,884	-1.35	-227,369	-0.62	140,207	0.42
-34,482		44,095		-96,311		248,016		564,487	
-		164		43		544		593	
37,393		-10,381		27,384		-467,991		-450,033	
-6,802		1,090		0		-7,938		25,160	
-		-		-		-		-	
-		-		-		-		-	
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
807,775	16.34	1,088,310	19.76	978,050	19.15	5,382,516	14.74	4,883,666	14.47
34,931	0.71	180,420	3.28	168,272	3.30	224,116	0.61	210,513	0.62
-	-	-	-	-	-	-	-	-	-
-		-		-		-		-	
1,180,816	23.89	1,195,537	21.70	1,128,354	22.09	7,741,726	21.20	7,315,144	21.67
6,998	0.14	2,812	0.05	-1,835	-0.04	-271,722	-0.74	-456,616	-1.35
673,405	13.62	231,812	4.21	469,352	9.19	5,023,526	13.75	4,440,573	13.16
113,106	2.29	50,346	0.91	117,446	2.30	629,652	1.72	582,338	1.73
560,299	11.34	181,466	3.29	351,906	6.89	4,393,874	12.03	3,858,235	11.43
-	-	-	-	-	-	-	-	-	-
560,299	11.34	181,466	3.29	351,906	6.89	4,393,874	12.03	3,858,235	11.43
-183,077	-3.70	171,172	3.11	-84,777	-1.66	4,179,982	11.44	-2,463,209	-7.30
377,222	7.63	352,638	6.40	267,129	5.23	8,573,856	23.48	1,395,026	4.13

產物保險公司損益表(續1)

中華民國107年至108年

金額單位：新台幣千元

科	目	和泰	
		108年度 2019	
		金額 Amount	%
營業收入	Operating Revenues	6,764,949	100.00
簽單保費收入	Premium income	8,339,236	
再保費收入	Reinsurance Premium income	337,946	
減：再保費支出	Premiums ceded to reinsurers	1,932,041	
減：未滿期保費準備淨變動	Provision(Recovery) for Unearned Premium Reserve	654,978	
自留滿期保費收入	Retained Premiums Earned	6,090,163	90.03
再保佣金收入	Reinsurance Commission Received	353,929	5.23
手續費收入	Service Charges	11,327	0.17
淨投資損益	Financial Receipts (Expenses)	309,097	4.57
利息收入	Interest Income	59,185	
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	650,373	
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	1,114	
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	-15,681	
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	9,068	
投資之預期信用減損損失及迴轉利益	Gain (Loss) on Investment Property	-123	
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	392,611	
其他營業收入	Other Operating Revenues	433	0.01
分離帳戶保險商品收益	Insurance Product Income - Separate Account	-	
營業成本	Operating Cost	4,639,871	68.59
保險賠款與給付	Claims	3,277,257	
減：攤回再保賠款與給付	Claims Recovered from Reinsurers	437,604	
自留保險賠款與給付	Occurred claim	2,839,653	41.98
保險負債淨變動	Provision(Recovery) for Insurance Liabilities	414,257	6.12
賠款準備淨變動	Provision(Recovery) for Claim Reserve	415,953	
責任準備淨變動	Provision(Recovery) for Insurance Reserve	-	
特別準備淨變動	Provision(Recovery) for Special Reserve	-1,695	
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	409	0.01
佣金費用	Commission Expenses	1,368,573	20.23
其他營業成本	Other Operating Expenses	15,138	0.22
財務成本	Finance Costs	1,841	0
分離帳戶保險商品費用	Insurance Product Expenses - Separate Account	-	
營業費用	Operating Expenses	1,762,890	26.06
營業外收入及支出	Non-Operating Income and Expenses	770	0.01
繼續營業單位稅前純益（純損）	Continuing Operating Income before Tax	362,958	5.37
所得稅（費用）利益	Tax Expense (Benefit)	35,480	0.52
繼續營業單位本期淨利（淨損）	Net Profit (Net Loss) from Continuing Operations	327,478	4.84
停業單位損益	Profit (Loss) from Discontinued Operations	-	-
本期淨利(淨損)	Net Profit (Loss)	327,478	4.84
本期其他綜合損益（稅後淨額）	Other Comprehensive Income(Net of Tax)	425,456	6.29
本期綜合損益總額	Total Comprehensive Income	752,934	11.13

Income Statement by Non-Life Insurance Companies (Cont.1)

2018-2019

Amount Unit : NT\$ 1,000

(Hotai)		泰安 (Taian)				明台 (Ming Tai)			
107年度 2018		108年度 2019		107年度 2018		108年度 2019		107年度 2018	
金 額 Amount	%	金 額 Amount	%	金 額 Amount	%	金 額 Amount	%	金 額 Amount	%
5,239,552	100.00	5,981,433	100.00	5,582,732	100.00	9,499,411	100.00	9,142,352	100.00
6,488,056		7,772,502		7,636,743		12,336,679		11,947,355	
364,515		472,922		448,208		464,223		467,147	
1,396,155		2,929,907		3,152,128		4,120,534		4,043,341	
607,051		226,121		150,068		178,136		159,590	
4,849,365	92.55	5,089,396	85.09	4,782,755	85.67	8,502,232	89.50	8,211,571	89.82
253,713	4.84	547,966	9.16	570,584	10.22	555,733	5.85	548,165	6.00
11,201	0.21	17,316	0.29	17,254	0.31	46,078	0.49	45,815	0.50
125,272	2.39	319,848	5.35	166,374	2.98	382,617	4.03	292,922	3.20
68,732		79,880		82,915		104,527		109,926	
-309,404		347,591		-85,195		762,487		-220,059	
7,470		4,500		2,593		-		-	
-		17,677		-		-		-	
-		-		-		-		-	
22,238		-29,002		-6,273		-11,754		-2,833	
-		-		-		-		-	
8,079		64,769		34,882		39,264		68,529	
- 4		671		638		-422		92	
-		-		-		-		-	
-		-		-		-		-	
-		-		-		-		-	
328,161	-	166,238		138,090	-	511,485		337,451	
1 0.00		6,907 0.12		45,765 0.82		12,751 0.13		43,879 0.48	
-		-		-		-		-	
3,497,747	66.76	4,052,104	67.74	3,666,843	65.68	6,448,294	67.88	6,311,509	69.04
2,522,750		4,162,087		3,900,868		6,646,458		5,931,823	
377,648		1,463,667		1,480,959		1,725,237		1,487,445	
2,145,102	40.94	2,698,420	45.11	2,419,909	43.35	4,921,221	51.81	4,444,378	48.61
272,344	5.20	124,247	2.08	33,898	0.61	-218,943	-2.30	121,131	1.32
253,006		183,018		7,766		-168,691		68,457	
-		-		-		-		0	
19,338		-63,324		26,132		-50,223		52,680	
-		4,553		0		-29		-6	
-		-		-		-		-	
-		-		-		-		-	
-	-	-	-	-	-	-	-	-	-
195 0.00		-	-	-	-	-	-	-	-
1,062,144 20.27		1,194,180 19.96		1,155,394 20.70		1,705,894 17.96		1,668,771 18.25	
17,962 0.34		35,257 0.59		57,642 1.03		40,122 0.42		77,229 0.84	
-	-	-	-	-	-	-	-	-	-
-		-		-		-		-	
1,498,369	28.60	1,291,048	21.58	1,227,167	21.98	2,602,582	27.40	2,526,246	27.63
12,560	0.24	-9,819	-0.16	455	0.01	2,307	0.02	-34,779	-0.38
255,996	4.89	628,462	10.51	689,177	12.34	450,842	4.75	269,818	2.95
20,469	0.39	91,769	1.53	127,921	2.29	62,894	0.66	57,616	0.63
235,527	4.50	536,693	8.97	561,256	10.05	387,948	4.08	212,202	2.32
-	-	-	-	-	-	-	-	-	-
235,527	4.50	536,693	8.97	561,256	10.05	387,948	4.08	212,202	2.32
-363,560	-6.94	171,219	2.86	-125,348	-2.25	486,568	5.12	-349,418	-3.82
- 128,033	-2.44	707,912	11.84	435,908	7.81	874,516	9.21	137,216	-1.50

產物保險公司損益表(續2)

中華民國107年至108年

金額單位：新台幣千元

科	目	南山	
		108年度 2019	
		金額 Amount	%
營業收入	Operating Revenues	4,088,163	100.00
簽單保費收入	Premium income	5,299,256	
再保費收入	Reinsurance Premium income	234,185	
減：再保費支出	Premiums ceded to reinsurers	2,148,453	
減：未滿期保費準備淨變動	Provision(Recovery) for Unearned Premium Reserve	224,905	
自留滿期保費收入	Retained Premiums Earned	3,160,083	77.30
再保佣金收入	Reinsurance Commission Received	684,537	16.74
手續費收入	Service Charges	6,410	0.16
淨投資損益	Financial Receipts (Expenses)	236,632	5.79
利息收入	Interest Income	65,534	
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	316,823	
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	31,343	
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	-	
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	8,739	
投資之預期信用減損損失及迴轉利益	Gain (Loss) on Investment Property	-473	
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	185,334	
其他營業收入	Other Operating Revenues	501	0.01
分離帳戶保險商品收益	Insurance Product Income - Separate Account	-	
營業成本	Operating Cost	2,526,119	61.79
保險賠款與給付	Claims	2,672,705	
減：攤回再保賠款與給付	Claims Recovered from Reinsurers	1,119,760	
自留保險賠款與給付	Occurred claim	1,552,945	37.99
保險負債淨變動	Provision(Recovery) for Insurance Liabilities	237,449	5.81
賠款準備淨變動	Provision(Recovery) for Claim Reserve	194,183	
責任準備淨變動	Provision(Recovery) for Insurance Reserve	-	
特別準備淨變動	Provision(Recovery) for Special Reserve	8,512	
保費不足準備淨變動	Provision(Recovery) for Deficiency Reserve	34,754	
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	737	0.02
佣金費用	Commission Expenses	723,735	17.70
其他營業成本	Other Operating Expenses	10,938	0.27
財務成本	Finance Costs	315	0
分離帳戶保險商品費用	Insurance Product Expenses - Separate Account	-	
營業費用	Operating Expenses	1,295,549	31.69
營業外收入及支出	Non-Operating Income and Expenses	-22,456	-0.55
繼續營業單位稅前純益（純損）	Continuing Operating Income before Tax	244,039	5.97
所得稅（費用）利益	Tax Expense (Benefit)	21,169	0.52
繼續營業單位本期淨利（淨損）	Net Profit (Net Loss) from Continuing Operations	222,870	5.45
停業單位損益	Profit (Loss) from Discontinued Operations	-	-
本期淨利(淨損)	Net Profit (Loss)	222,870	5.45
本期其他綜合損益（稅後淨額）	Other Comprehensive Income(Net of Tax)	290,326	7.10
本期綜合損益總額	Total Comprehensive Income	513,196	12.55

Income Statement by Non-Life Insurance Companies (Cont.2)

2018-2019

Amount Unit : NT\$ 1,000

(NSGI)		第一 (The First)				旺旺友聯 (Union)			
107年度 2018		108年度 2019		107年度 2018		108年度 2019		107年度 2018	
金 額 Amount	%	金 額 Amount	%	金 額 Amount	%	金 額 Amount	%	金 額 Amount	%
3,312,869	100.00	6,049,197	100.00	6,129,389	100.00	8,065,998	100.00	7,695,690	100.00
4,347,211		6,875,054		7,014,733		9,833,305		9,825,722	
194,351		404,585		383,845		400,459		412,541	
1,842,309		1,925,618		2,006,642		3,231,917		3,216,960	
187,100		8,615		-60,368	-	32,853		169,992	
2,512,153	75.83	5,345,406	88.37	5,452,304	88.95	7,034,700	87.21	6,851,311	89.03
565,591	17.07	287,665	4.76	299,240	4.88	586,449	7.27	613,076	7.97
6,128	0.18	24,477	0.40	24,466	0.40	-	-	-	-
228,219	6.89	390,683	6.46	351,901	5.74	433,263	5.37	205,258	2.67
65,697		95,210		107,383		89,255		76,978	
-73,759		168,034		148,054		253,965		60,207	
23,297		92,357		16,486		48,037		25,930	
-		-		-		-		-	
-		-		-		-1,999		-3,878	
-		-16,063		18,852		-827		-779	
-		-		-		-		-	
7,266		55,980		56,000		45,120		46,756	
- 1,065	-	4,835		5,126	-	288		44	
-		-		-		-		-	
-		-		-		-		-	
-		-		-		-		-	
206,783		-		-		-		-	
778	0.02	966	0.02	1,478	0.02	11,586	0.14	26,045	0.34
-		-		-		-		-	
1,854,173	55.97	4,045,100	66.87	4,251,229	69.36	5,346,030	66.28	5,160,294	67.05
1,894,299		4,387,778		4,274,824		6,014,604		5,268,064	
744,163		1,319,005		1,227,024		2,115,782		1,728,553	
1,150,136	34.72	3,068,773	50.73	3,047,800	49.72	3,898,822	48.34	3,539,511	45.99
120,884	3.65	-124,895	-2.06	88,849	1.45	-132,076	-1.64	65,454	0.85
58,717		-113,104		156,514		-104,753		63,915	
-		-		-		-		-	
62,167		-6,035		-74,902		-23,009		-2,775	
-		-5,756		7,237		-4,314		4,314	
-		-		-		-		-	
-		-		-		-		-	
-	-	-	-	-	-	-	-	0	0.00
731	0.02	-	-	-	-	-	-	-	-
573,763	17.32	1,085,406	17.94	1,075,432	17.55	1,537,730	19.06	1,515,268	19.69
8,659	0.26	15,816	0.26	39,148	0.64	39,386	0.49	37,966	0.49
-	-	-	-	-	-	2,168	0.03	2,095	0.03
-		-		-		-		-	
1,181,770	35.67	1,339,907	22.15	1,314,345	21.44	2,032,547	25.20	1,942,719	25.24
-3,496	-0.11	-565	-0.01	-647	-0.01	13,930	0.17	34,069	0.44
273,430	8.25	663,625	10.97	563,168	9.19	701,351	8.70	626,746	8.14
20,734	0.63	82,657	1.37	71,859	1.17	-2,431	-0.03	21,126	0
252,696	7.63	580,968	9.60	491,309	8.02	703,782	8.73	605,620	7.87
-	-	-	-	-	-	-	-	-	-
252,696	7.63	580,968	9.60	491,309	8.02	703,782	8.73	605,620	7.87
-197,269	-5.95	408,953	6.76	-33,636	-0.55	67,915	0.84	55,757	0.72
55,427	1.67	989,921	16.36	457,673	7.47	771,697	9.57	661,377	8.59

產物保險公司損益表(續3)

中華民國107年至108年

金額單位：新台幣千元

科	目	新光	
		108年度 2019	
		金額 Amount	%
營業收入	Operating Revenues	15,531,150	100.00
簽單保費收入	Premium income	18,692,441	
再保費收入	Reinsurance Premium income	717,155	
減：再保費支出	Premiums ceded to reinsurers	4,422,098	
減：未滿期保費準備淨變動	Provision(Recovery) for Unearned Premium Reserve	609,305	
自留滿期保費收入	Retained Premiums Earned	14,378,193	92.58
再保佣金收入	Reinsurance Commission Received	406,913	2.62
手續費收入	Service Charges	35,611	0.23
淨投資損益	Financial Receipts (Expenses)	701,324	4.52
利息收入	Interest Income	338,287	
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	692,528	
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	20,643	
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	3,842	
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	-143,582	
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	69,002	
投資之預期信用減損損失及迴轉利益	Gain (Loss) on Investment Property	176	
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	- 279,572	
其他營業收入	Other Operating Revenues	9,109	0.06
分離帳戶保險商品收益	Insurance Product Income - Separate Account	-	
營業成本	Operating Cost	10,420,159	67.09
保險賠款與給付	Claims	10,223,880	
減：攤回再保賠款與給付	Claims Recovered from Reinsurers	2,411,358	
自留保險賠款與給付	Occurred claim	7,812,522	50.30
保險負債淨變動	Provision(Recovery) for Insurance Liabilities	-5,426	-0.03
賠款準備淨變動	Provision(Recovery) for Claim Reserve	201,627	
責任準備淨變動	Provision(Recovery) for Insurance Reserve	-	
特別準備淨變動	Provision(Recovery) for Special Reserve	-201,948	
保費不足準備淨變動	Provision(Recovery) for Deficiency Reserve	-5,105	
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	2,547,138	16.40
其他營業成本	Other Operating Expenses	65,925	0.42
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	3,241,421	20.87
營業外收入及支出	Non-Operating Income and Expenses	21,323	0.14
繼續營業單位稅前純益（純損）	Continuing Operating Income before Tax	1,890,893	12.17
所得稅（費用）利益	Tax Expense (Benefit)	328,840	2.12
繼續營業單位本期淨利（淨損）	Net Profit (Net Loss) from Continuing Operations	1,562,053	10.06
停業單位損益	Profit (Loss) from Discontinued Operations	-	-
本期淨利(淨損)	Net Profit (Loss)	1,562,053	10.06
本期其他綜合損益（稅後淨額）	Other Comprehensive Income(Net of Tax)	357,685	2.30
本期綜合損益總額	Total Comprehensive Income	1,919,738	12.36

Income Statement by Non-Life Insurance Companies (Cont.3)

2018-2019

Amount Unit : NT\$ 1,000

(Shinkong)		華南 (South China)				國泰世紀 (Cathay Century)			
107年度 2018		108年度 2019		107年度 2018		108年度 2019		107年度 2018	
金 額	%	金 額 Amount	%	金 額 Amount	%	金 額 Amount	%	金 額 Amount	%
14,749,316	100.00	7,549,247	100.00	7,012,032	100.00	20,465,597	100.00	18,370,972	100.00
17,310,714		9,073,777		8,658,680		23,022,786		21,493,080	
720,988		805,639		657,937		1,888,472		1,389,950	
4,226,941		3,188,045		3,065,854		5,548,421		5,241,073	
467,659		238,341		92,963		456,681		443,459	
13,337,102	90.43	6,453,030	85.48	6,157,800	87.82	18,906,156	92.38	17,198,498	93.62
407,233	2.76	636,474	8.43	645,490	9.21	538,028	2.63	535,331	2.91
33,619	0.23	23,024	0.30	23,260	0.33	42,475	0.21	42,969	0.23
958,308	6.50	436,718	5.78	185,478	2.65	978,938	4.78	594,174	3.23
306,754		157,240		166,279		500,107		508,302	
-78,441		552,591		-186,882		1,068,964		-646,035	
15,994		38,884		18,224		-		0	
-		3,006		604		570		994	
-		-		-		11,621		-28,046	
75,126		-137,708		47,441		-119,085		138,358	
-		-		-		-		-	
65,057		6,115		6,499		-		-	
-2,395		107		173	-	240		54	
-		-		-		-		-	
-		-		-		-		-	
-		7		62		-		-	
576,213	-	183,524		133,078	-	482,999		620,547	
13,054	0.09	1	0.00	4	0.00	-	-	-	-
-		-		-		-		-	
9,580,025	64.95	5,210,433	69.02	4,751,213	67.76	14,039,182	68.60	12,784,200	69.59
9,130,070		4,973,472		5,067,698		12,663,206		11,383,659	
2,043,204		1,478,082		1,664,779		2,398,263		2,027,241	
7,086,866	48.05	3,495,390	46.30	3,402,919	48.53	10,264,943	50.16	9,356,418	50.93
58,154	0.39	157,837	2.09	-69,488	-0.99	395,314	1.93	405,650	2.21
114,423		177,248	-	121,933		779,027		520,195	
-		-		-		31	-	7	
-56,345		-18,848		49,921		-374,422		-115,838	
76		-563		2,524		-9,322		1,300	
-		-		-		-		-	
-		-		-		-		-	
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
2,363,386	16.02	1,535,498	20.34	1,399,290	19.96	3,309,937	16.17	2,977,418	16.21
71,619	0.49	21,708	0.29	18,492	0.26	68,988	0.34	44,714	0.24
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
3,156,419	21.40	1,586,394	21.01	1,481,299	21.13	3,935,900	19.23	3,702,149	20.15
3,356	0.02	2,725	0.04	-7,102	-0.10	4,481	0.02	-25,802	-0.14
2,016,228	13.67	755,145	10.00	772,418	11.02	2,494,996	12.19	1,858,821	10.12
245,860	1.67	104,164	1.38	137,183	1.96	388,710	1.90	348,985	1.90
1,770,368	12.00	650,981	8.62	635,235	9.06	2,106,286	10.29	1,509,836	8.22
-	-	-	-	-	-	-	-	-	-
1,770,368	12.00	650,981	8.62	635,235	9.06	2,106,286	10.29	1,509,836	8.22
-537,596	-3.64	365,918	4.85	-273,788	-3.90	620,427	3.03	-659,438	-3.59
1,232,772	8.36	1,016,899	13.47	361,447	5.15	2,726,713	13.32	850,398	4.63

產物保險公司損益表(續4)

中華民國107年至108年

金額單位：新台幣千元

科	目	新安東京海上	
		108年度 2019	
		金額 Amount	%
營業收入	Operating Revenues	11,123,360	100.00
簽單保費收入	Premium income	12,923,849	
再保費收入	Reinsurance Premium income	546,492	
減：再保費支出	Premiums ceded to reinsurers	3,110,052	
減：未滿期保費準備淨變動	Provision(Recovery) for Unearned Premium Reserve	271,782	
自留滿期保費收入	Retained Premiums Earned	10,088,507	90.70
再保佣金收入	Reinsurance Commission Received	536,063	4.82
手續費收入	Service Charges	14,632	0.13
淨投資損益	Financial Receipts (Expenses)	483,836	4.35
利息收入	Interest Income	163,026	
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	23,457	
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	310,592	
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	-57,496	
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	43,256	
投資之預期信用減損損失及迴轉利益	Gain (Loss) on Investment Property	1,001	
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	322	0.00
分離帳戶保險商品收益	Insurance Product Income - Separate Account	-	
營業成本	Operating Cost	7,408,874	66.61
保險賠款與給付	Claims	7,356,674	
減：攤回再保賠款與給付	Claims Recovered from Reinsurers	1,707,461	
自留保險賠款與給付	Occurred claim	5,649,213	50.79
保險負債淨變動	Provision(Recovery) for Insurance Liabilities	72,531	0.65
賠款準備淨變動	Provision(Recovery) for Claim Reserve	73,093	
責任準備淨變動	Provision(Recovery) for Insurance Reserve	-	
特別準備淨變動	Provision(Recovery) for Special Reserve	-985	
保費不足準備淨變動	Provision(Recovery) for Deficiency Reserve	423	
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	1,663,024	14.95
其他營業成本	Other Operating Expenses	24,106	0.22
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	2,585,167	23.24
營業外收入及支出	Non-Operating Income and Expenses	21,643	0.19
繼續營業單位稅前純益（純損）	Continuing Operating Income before Tax	1,150,962	10.35
所得稅（費用）利益	Tax Expense (Benefit)	190,723	1.71
繼續營業單位本期淨利（淨損）	Net Profit (Net Loss) from Continuing Operations	960,239	8.63
停業單位損益	Profit (Loss) from Discontinued Operations	-	-
本期淨利(淨損)	Net Profit (Loss)	960,239	8.63
本期其他綜合損益（稅後淨額）	Other Comprehensive Income(Net of Tax)	630,889	5.67
本期綜合損益總額	Total Comprehensive Income	1,591,128	14.30

Income Statement by Non-Life Insurance Companies (Cont.4)

2018-2019

Amount Unit : NT\$ 1,000

(Tokio Marine NEWA)		台壽保 (TLG)				美國國際 (AIG API)			
107年度 2018		108年度 2019		107年度 2018		108年度 2019		107年度 2018	
金 額	%	金 額 Amount	%	金 額 Amount	%	金 額 Amount	%	金 額 Amount	%
10,652,680	100.00	1,940,385	100.00	1,998,489	100.00	639,683	100.00	670,135	100.00
12,253,627		2,106,802		2,174,605		966,579		903,513	
572,328		204,191		199,060		255,668		361,851	
2,781,877		653,871		630,979		904,020		943,497	
49,494		-68,597		-48,305		26,428		-1,152	
9,994,584	93.82	1,725,719	88.94	1,790,991	89.62	291,799	45.62	323,019	48.20
367,485	3.45	88,226	4.55	89,322	4.47	324,805	50.78	327,304	48.84
13,663	0.13	17,987	0.93	18,103	0.91	5,408	0.85	1,030	0.15
276,351	2.59	108,409	5.59	100,029	5.01	16,545	2.59	18,727	2.79
171,949		52,843		55,035		22,795		20,789	
-242,162		113,910		-118,233		-		-	
207,177		13,474		8,383		-		-	
0		-		-		-		-	
-		8,192	-	3,368		-		-	
95,015		-		-		-6,250		-2,062	
-		-		-		-		-	
43,454		-		-		-		-	
918		153		49		-		-	
0		-		0		-		-	
-		-		-		-		-	
-		-		-		-		-	
-		80,163		158,163		-		-	
597	0.01	44	0.00	44	0.00	1,125	0.18	54	0.01
-		-		-		-		-	
7,335,844	68.86	1,348,933	69.52	1,359,859	68.04	192,355	30.07	266,972	39.84
7,129,491		1,353,215		1,299,922		332,090		425,088	
1,566,474		296,549		282,088		209,182		158,404	
5,563,017	52.22	1,056,666	54.46	1,017,834	50.93	122,909	19.21	266,684	39.80
112,508	1.06	-47,590	-2.45	-22,791	-1.14	-46,122	-7.21	-135,250	-20.18
128,261		-13,016		-11,381		-47,522		-130,933	
-		-		-		-		-	
-14,842		-31,082		4,135		-1,113		-1,113	
-911		-3,492		-15,545		2,513		-3,203	
-		-		-		-		-	
-		-		-		-		-	
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1,633,613	15.34	335,031	17.27	358,570	17.94	111,744	17.47	131,784	19.67
26,706	0.25	4,826	0.25	6,246	0.31	2,674	0.42	3,754	0.56
-	-	-	-	-	-	1,150	0.18	-	-
-		-		-		-		-	
2,347,609	22.04	582,342	30.01	570,782	28.56	294,390	46.02	246,560	36.79
-2,532	-0.02	3,491	0.18	-1,244	-0.06	2,057	0.32	4,527	0.68
966,695	9.07	12,601	0.65	66,604	3.33	154,995	24.23	161,129	24.04
152,336	1.43	14,099	0.73	2,621	0.13	31,836	4.98	34,230	5.11
814,359	7.64	-1,498	-0.08	63,983	3.20	123,159	19.25	126,899	18.94
-	-	-	-	-	-	-	-	-	-
814,359	7.64	1,498	-0.08	63,983	3.20	123,159	19.25	126,899	18.94
-250,899	-2.36	93,900	4.84	-161,265	-8.07	-2,632	-0.41	-8,043	-1.20
563,460	5.29	92,402	4.76	-97,282	-4.87	120,527	18.84	118,857	17.74

產物保險公司損益表(續5)

中華民國107年至108年

金額單位：新台幣千元

科	目	科法斯	
		108年度 2019	
		金 額 Amount	%
營業收入	Operating Revenues	152,643	100.00
簽單保費收入	Premium income	233,454	
再保費收入	Reinsurance Premium income	96,019	
減：再保費支出	Premiums ceded to reinsurers	265,171	
減：未滿期保費準備淨變動	Provision(Recovery) for Unearned Premium Reserve	2,932	
自留滿期保費收入	Retained Premiums Earned	61,370	40.20
再保佣金收入	Reinsurance Commission Received	83,606	54.77
手續費收入	Service Charges		-
淨投資損益	Financial Receipts (Expenses)	181	0.12
利息收入	Interest Income	181	
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		
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	7,486	4.90
分離帳戶保險商品收益	Insurance Product Income - Separate Account		
營業成本	Operating Cost	63,795	41.79
保險賠款與給付	Claims	43,788	
減：攤回再保賠款與給付	Claims Recovered from Reinsurers	35,081	
自留保險賠款與給付	Occurred claim	8,707	5.70
保險負債淨變動	Provision(Recovery) for Insurance Liabilities	9,695	6.35
賠款準備淨變動	Provision(Recovery) for Claim Reserve	9,695	
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	34,067	22.32
其他營業成本	Other Operating Expenses	11,155	7.31
財務成本	Finance Costs	171	0
分離帳戶保險商品費用	Insurance Product Expenses - Separate Account		
營業費用	Operating Expenses	89,161	58.41
營業外收入及支出	Non-Operating Income and Expenses		0.00
繼續營業單位稅前純益（純損）	Continuing Operating Income before Tax	313	-0.21
所得稅（費用）利益	Tax Expense (Benefit)	823	0.54
繼續營業單位本期淨利（淨損）	Net Profit (Net Loss) from Continuing Operations	-1,136	-0.74
停業單位損益	Profit (Loss) from Discontinued Operations		-
本期淨利(淨損)	Net Profit (Loss)	1,136	-0.74
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	-1,136	-0.74

Income Statement by Non-Life Insurance Companies (Cont.5)

2018-2019

Amount Unit : NT\$ 1,000

(Coface)		安達 (Chubb)				亞洲 (Asia)			
107年度 2018		108年度 2019		107年度 2018		108年度 2019		107年度 2018	
金 額 Amount	%	金 額 Amount	%	金 額 Amount	%	金 額 Amount	%	金 額 Amount	%
160,306	100.00	3,445,010	100.00	3,272,310	100.00	836	100.00	1,264	100.00
269,222		3,961,672		3,617,999		-		-	
-		1,043,026		880,772		-		-	
215,543		2,551,341		2,226,135		-		-	
7,363		-51,378		-68,949		-		-	
46,316	28.89	2,504,735	72.71	2,341,585	71.56	-	-	-	-
83,813	52.28	889,620	25.82	876,752	26.79	-	-	-	-
-		19,575	0.57	17,127	0.52	-	-	-	-
146	0.09	31,080	0.90	34,860	1.07	798	95.45	1,240	98.10
146		33,402		31,447		798		1,240	
		-		-		-		-	
		73		3,420		-		-	
		-		-		-		-	
		-		-		-		-	
		-2,395		-7		-		-	
		-		-		-		-	
		-		-		-		-	
		-		-		-		-	
		-		-		-		-	
		-		-		-		-	
30,031	18.73	-	0.00	1,986	0.06	38	4.55	24	1.90
-		-		-		-		-	
29,704	18.53	1,994,894	57.91	1,699,035	51.92	-211	-25.24	-579	-45.81
55,349		1,319,812		1,608,352		1,119		866	
44,279		568,038		791,327		46		65	
11,070	6.91	751,774	21.82	817,025	24.97	1,073	128.35	801	63.37
-13,264	-8.27	209,777	6.09	142,825	4.36	-1,284	-153.59	-1,380	-109.18
-13,264		210,569		143,446		-41		-49	
		-		-		-		-	
		-792		-621		-1,243		-1,331	
		-		-		-		-	
		-		-		-		-	
		-		-		-		-	
-		-		-		-		-	
-		-		-		-		-	
31,053	19.37	1,014,532	29.45	731,919	22.37	-	-	-	-
845	0.53	11,904	0.35	7,266	0.22	-	-	-	-
-		6,907	0	-	-	-	-	-	-
		-		-		-		-	
83,799	52.27	1,052,730	30.56	886,990	27.11	3,583	428.59	3,388	268.04
-		1,469	-0.92	1,305	0.04	-	-	-	-
45,334	28.28	400,281	11.62	687,590	21.01	-2,536	-303.35	-1,545	-122.23
12,876	8.03	80,044	2.32	135,579	4.14	0	0.00	-2	-0.16
32,458	20.25	320,237	9.30	552,011	16.87	-2,536	-303.35	-1,543	-122.07
-		-		-		-		-	
32,458	20.25	320,237	9.30	552,011	16.87	-2,536	-303	-1,543	-122.07
-		7,170	0.21	-13,753	-0.42	-	-	-	-
32,458	20.25	327,407	9.50	538,258	16.45	-2,536	-303.35	-1,543	-122.07

產物保險公司損益表(續6)

中華民國107年至108年

金額單位：新台幣千元

科	目	法國巴黎	
		108年度 2019	
		金 額 Amount	%
營業收入	Operating Revenues	52,816	100.00
簽單保費收入	Premium income	72,425	
再保費收入	Reinsurance Premium income	4,332	
減：再保費支出	Premiums ceded to reinsurers	40,275	
減：未滿期保費準備淨變動	Provision(Recovery) for Unearned Premium Reserve	-4,878	
自留滿期保費收入	Retained Premiums Earned	41,360	78.31
再保佣金收入	Reinsurance Commission Received	7,117	13.48
手續費收入	Service Charges	2,634	4.99
淨投資損益	Financial Receipts (Expenses)	1,679	3.18
利息收入	Interest Income	1,666	
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	-	
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	13	
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	26	0.05
分離帳戶保險商品收益	Insurance Product Income - Separate Account	-	
營業成本	Operating Cost	16,577	31.39
保險賠款與給付	Claims	4,217	
減：攤回再保賠款與給付	Claims Recovered from Reinsurers	1,056	
自留保險賠款與給付	Occurred claim	3,161	5.98
保險負債淨變動	Provision(Recovery) for Insurance Liabilities	1,811	3.43
賠款準備淨變動	Provision(Recovery) for Claim Reserve	1,811	
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	0	
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	11,400	21.58
其他營業成本	Other Operating Expenses	145	0.27
財務成本	Finance Costs	60	0.11
分離帳戶保險商品費用	Insurance Product Expenses - Separate Account	-	
營業費用	Operating Expenses	48,570	91.96
營業外收入及支出	Non-Operating Income and Expenses	121	0.23
繼續營業單位稅前純益（純損）	Continuing Operating Income before Tax	-12,210	-23.12
所得稅（費用）利益	Tax Expense (Benefit)	77	0.15
繼續營業單位本期淨利（淨損）	Net Profit (Net Loss) from Continuing Operations	-12,287	-23.26
停業單位損益	Profit (Loss) from Discontinued Operations	-	-
本期淨利(淨損)	Net Profit (Loss)	-12,287	-23.26
本期其他綜合損益（稅後淨額）	Other Comprehensive Income(Net of Tax)	526	1.00
本期綜合損益總額	Total Comprehensive Income	-11,761	-22.27

Income Statement by Non-Life Insurance Companies (Cont.6)

2018-2019

Amount Unit : NT\$ 1,000

(Cardif)		裕利安宜 (Euler Hermes)							
107年度 2018		108年度 2019		107年度 2018		108年度 2019		107年度 2018	
金 額 Amount	%	金 額 Amount	%	金 額 Amount	%	金 額 Amount	%	金 額 Amount	%
51,344	100.00	79,866	100.00	2,288	100.00				
87,251		127,373		33,246					
4,150		94,536		6,914					
52,238		131,971		16,474					
-1,184		50,051		25,747					
40,347	78.58	39,887	49.94	-2,061	-90.08				
6,766	13.18	39,126	48.99	3,977	173.82				
2,000	3.90	-	-	-	-				
2,182	4.25	853	1.07	370	16.17				
1,971		853		370					
-		-		-					
206		-		-					
-		-		-					
-		-		-					
-		-		-					
-		-		-					
5		-		-					
-		-		-					
-		-		-					
-		-		-					
49	0.10	-	0.00	2	0.09				
-		-		-					
14,239	27.73	64,656	80.96	8,477	370.50				
28,374		-		-					
23,499		-		-					
4,875	9.49	-	-	-					
-1,946	-3.79	29,017	36.33	2,041	89.20				
-1,645		29,017		2,041					
-		-		-					
-		-		0					
-		-		0					
-		-		-					
-		-		-					
11,136	21.69	31,578	39.54	6,215	271.63				
174	0.34	3,974	4.98	221	9.66				
-	-	87	0	-					
-		-		-					
57,982	112.93	71,173	89.12	34,518	1508.65				
922	1.80	-	-	0					
-19,955	-38.87	-55,963	-70.07	-40,707	-1779.15				
-6,962	-13.56	-7	-0.01	-8,141	-355.81				
-12,993	-25.31	-55,956	-70.06	-32,566	-1423.34				
-	-	-	-	-					
-12,993	-25.31	-55,956	-70.06	-32,566	-1423.34				
-970	-1.89	-	-	0					
-13,963	-27.19	-55,956	-70.06	-32,566	-1423.34				