

郵政簡易人壽保險

99年度年報

**POSTAL SIMPLE LIFE INSURANCE
ANNUAL REPORT FY 2010**



壹、前言 Foreword	1
貳、組織架構 Organization	2
參、業績概況 Business Operations	3
一、新契約 New Policies	3
二、有效契約 Policies in Force	6
三、保單借款 Policy Loans	10
四、不動產抵押借款 Real Estate Mortgage loans	10
五、保險給付 Benefit Payments to Policyholders	11
六、財務狀況 Financial Status	14
肆、業務內容 Insurance Offerings	17
一、特點 Special Features	17
二、經營方式 Management	18
伍、公益活動 Public-Interest Activities	21
陸、服務措施 New Services	23
柒、歷年經營概況 Business Operations in Recent Years	24
捌、大事記 Chronology	33

壹、前言

郵政簡易人壽保險成立之宗旨在提供國民基本經濟保障，藉由遍布全國各地之郵政機構，便利全民投保，增進社會福祉，除兼具有保障及理財等多方面的功能外，並匯集游資，協助國家重大建設及穩定金融市場。由於具免體檢、投保手續簡便之特色，深得一般民眾之喜愛與信賴，自民國24年開辦以來至今，業績均呈穩定成長。

自92年郵政改制公司以來，郵政簡易人壽保險一直積極爭取有利的業務經營空間，充分運用資訊科技，開發多樣化商品，提供全方位服務，以滿足客戶需求。未來將不斷進用及培訓專業人才，秉持「以客為尊、提供誠信效率的服務」之核心價值，提供保戶最優質的服務，成為全民信賴的郵政公司。

99年度壽險有效契約實收保費收入達1,659億6,975萬元，達成99年度法定營運目標之113.04%，較上年度成長12.06%。

I. Foreword

Postal Simple Life Insurance aims to provide R.O.C. citizens with basic financial security. Offered through the post office's extensive national network, these plans are readily available and provide a means of managing money and ensuring future financial security. They also serve to attract idle capital to support the nation's infrastructure projects and stabilize its financial markets. Featuring simple application procedures and requiring no medical exams, they have become very popular. Since their introduction in 1935, business has steadily grown.

Since the Directorate was corporatized to become Chunghwa Post in 2003, its Life Insurance Department has been striving to create a favorable business environment—making full use of information technology, diversifying its product offerings, and providing multifaceted services to meet customers' needs. Keeping its business core value of "Customers first and providing honest and efficient services" in mind, the department will continue to recruit and train professionals to bolster its ability to deliver excellent service and keep all the people's trust.

In FY 2010, total premium income for policies in force reached NT\$165,970 million, 113.04% of the year's target, representing growth of 12.06% over the previous year.



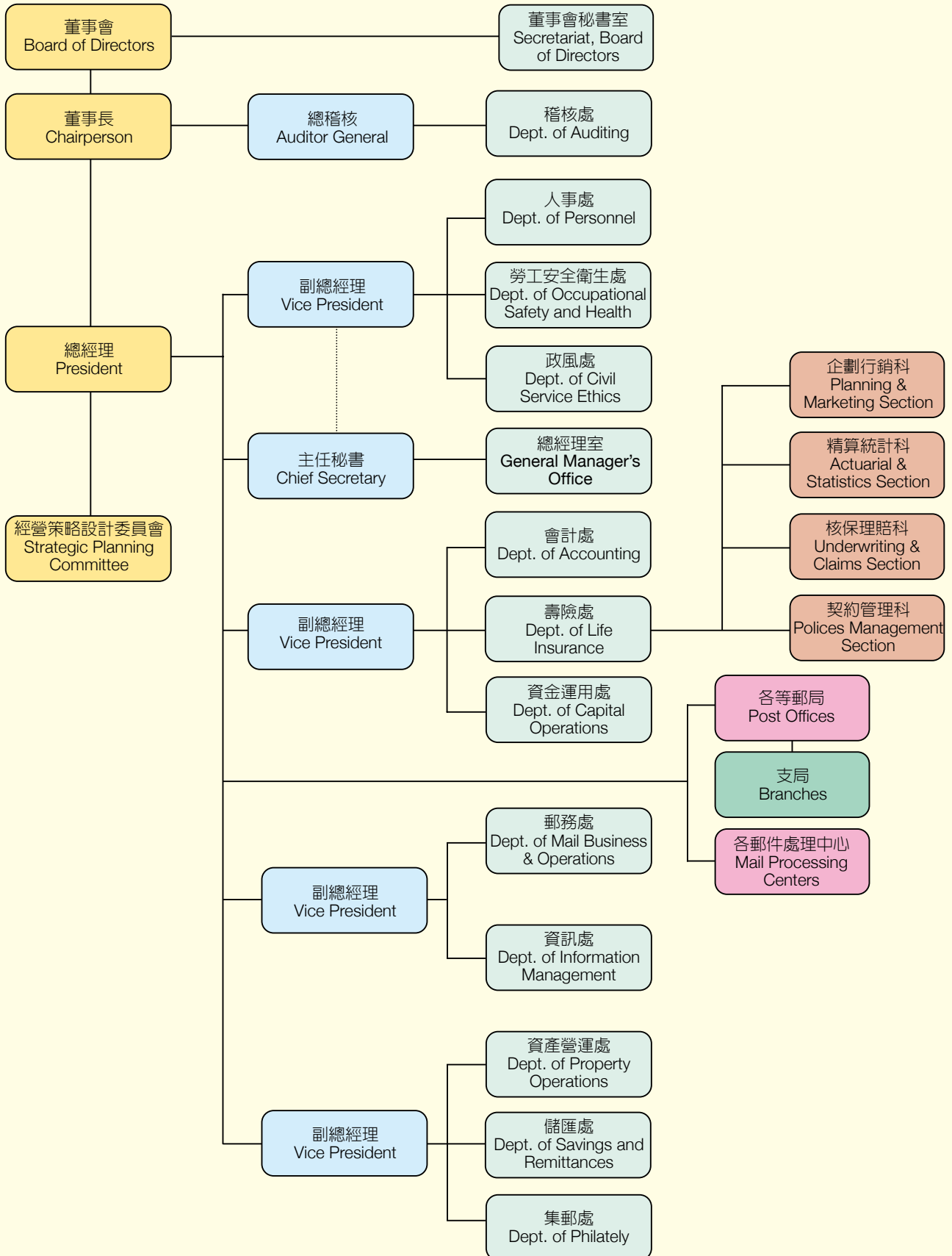
本公司99年10月2日於總公司舉辦「99年郵政壽險盃全國肢體障礙桌球賽」，游芳來董事長蒞臨致詞。Chunghwa Post chairperson Fang-Lai Yu delivered a speech at the 2010 Postal Life Insurance Table Tennis National Player Ranking Tournament for the Physically Disabled on October 2, 2010.

貳、組織架構

II. Organization

中華郵政股份有限公司組織架構

Organization Chart of Chunghwa Post Co.,Ltd.



參、業績概況

一、新契約

新成立契約業績

民國99年度郵政壽險新契約件數為40萬8,652件，較上年度增加19.14%。保額為1,312億7,645萬元，較上年度減少3.45%。

新契約投保種類狀況

新成立契約以保險種類區分，其投保件數之比率，依序為六年期吉利保險占62.30%，一路發保險占24.95%，美利人生保險占7.75%，金寶貝兒童保險占3.36%，喜樂年年保險占0.73%，安康定期保險占0.50%，福安終身壽險占0.21%，吉慶兒童保險占0.14%，6年期安順定期壽險占0.06%。

III. Business Operations

1. New Policies

New Policies Overview

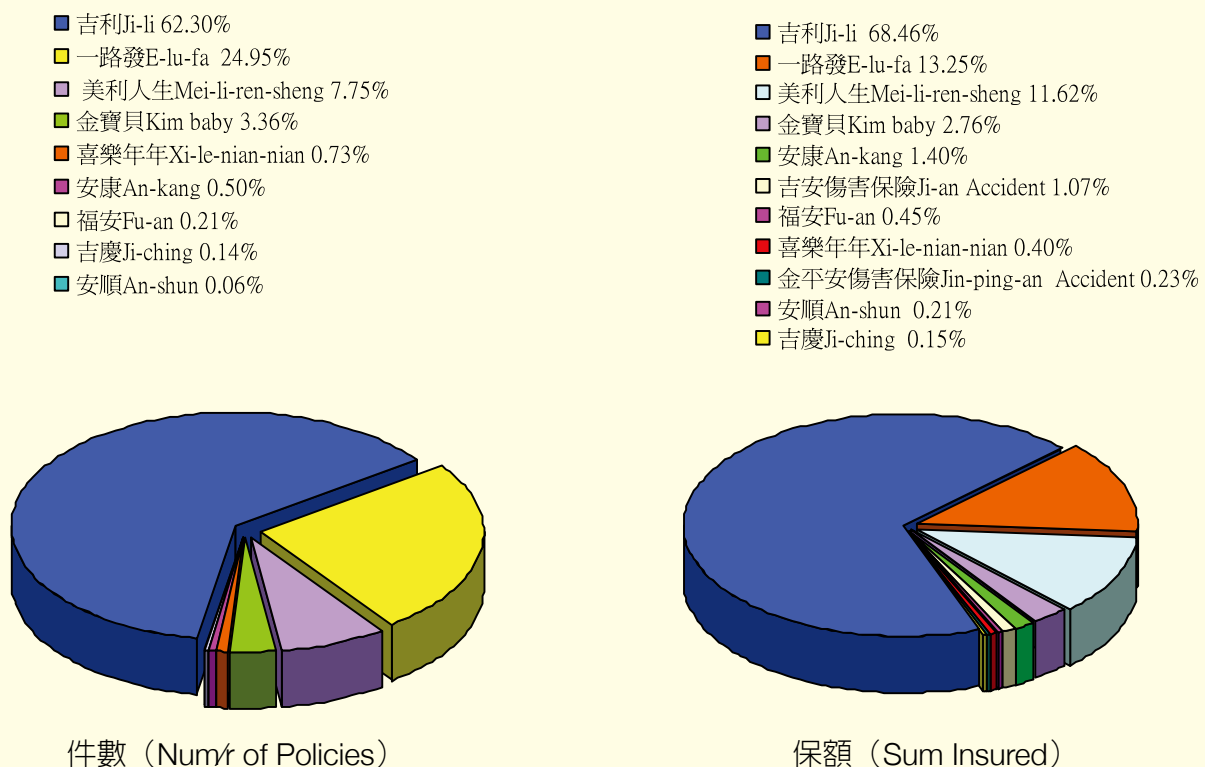
A total of 408,652 new policies were issued in FY 2010, up of 19.14% from FY 2009. The amount insured totaled NT\$131,276 million, down 3.45% from FY 2009.

New Policies Breakdown

Ji-li 6-year-term Endowment Insurance accounted for 62.30% of the total number of new policies, followed by E-lu-fa Endowment Insurance at 24.95%, Mei-li-ren-sheng Endowment Insurance at 7.75%, Kim Baby Child Insurance at 3.36%, Xi-le-nian-nian Endowment Insurance at 0.73%, An-kang Term Life Insurance at 0.50%, Fu-an Whole life Insurance at 0.21%, Ji-ching Child Endowment Insurance at 0.14% and An-shun 6-year Term Insurance at 0.06%.

圖一 新契約投保種類占率

Chart 1. Percentage Distribution of New Policies by Type



表一 新契約投保種類狀況
Table 1. New Policies by Type

保額單位：新臺幣千元
Sum Insured Unit: NT\$ 1,000

保險種類 Types		件數 Policies	百分比 %	保額 Sum Insured	百分比 %
總計 Total		408,652	100.00	131,276,453	100.00
生死合險 Endowment	六年期吉利保險 Ji-li 6-year-term	254,560	62.30	89,860,841	68.46
	吉慶兒童保險 Ji-ching child insurance	584	0.14	199,565	0.15
	喜樂年年還本保險 Xi-le-nian-nian	2,966	0.73	522,380	0.40
	美利人生保險 Mei-li-ren-sheng	31,652	7.75	15,248,672	11.62
	一路發保險 E-lu-fa	101,962	24.95	17,398,382	13.25
	金寶貝兒童保險 Kim baby child insurance	13,747	3.36	3,624,620	2.76
死亡險 Insurance Against Death	安康定期壽險 An-kang term life	2,054	0.50	1,839,456	1.40
	福安終身壽險 Fu-an whole life	868	0.21	589,030	0.45
	6年期安順定期壽險 An-shun 6-year term insurance	259	0.06	281,720	0.21
傷害險 Accident Insurance	吉安傷害保險附約 Ji-an accident insurance rider	3,289		1,406,320	1.07
	金平安傷害保險附約 Jin-ping-an accident insurance rider	658		303,010	0.23
健康險 Health Insurance	日額型住院醫療費用保險附約 Daily hospitalization expense insurance rider	1,730		2,457	0.00

註：傷害險及健康險係以附約方式發售，故件數不計入總件數。

Note: Accident Insurance and Health Insurance are sold as a rider and therefore not included in the total.

新契約投保年齡分布狀況

新契約保額，由被保險人投保年齡區分，以26-30歲占率最高，占14.40%。

New Policies by age

The 26-30 age brackets come in first with 14.40%.



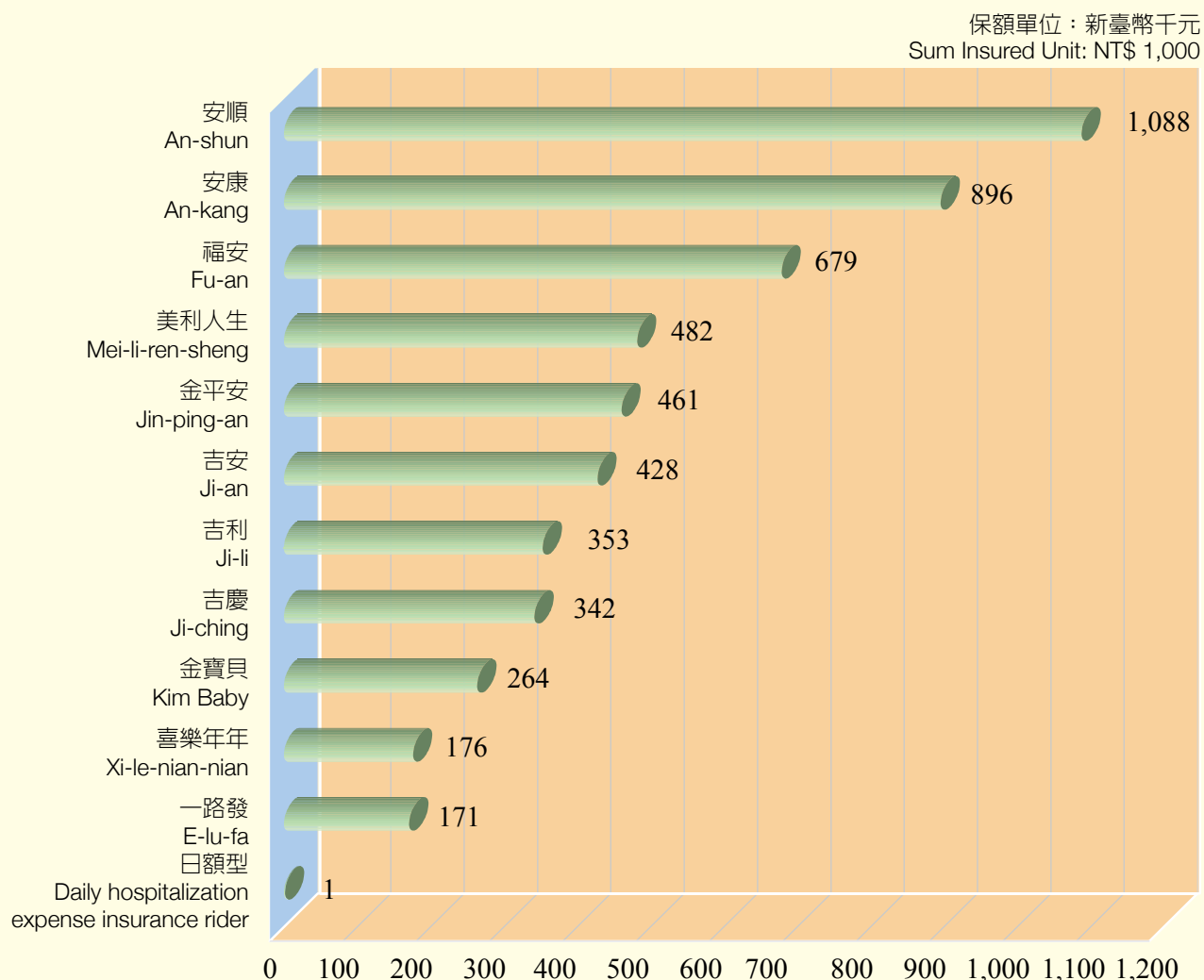
表二 新契約投保年齡分布狀況
Table 2. New Policies by Age

保額單位：新臺幣千元
Sum Insured Unit: NT\$ 1,000

年齡 Age	保額 Sum Insured	百分比 %
總計Total	131,276,453	100.00
00-05	2,142,711	1.63
06-11	2,379,564	1.81
12-15	2,302,200	1.75
16-20	13,256,617	10.10
21-25	17,747,637	13.52
26-30	18,906,447	14.40
31-35	16,627,209	12.67
36-40	13,451,747	10.25
41-45	13,096,998	9.98
46-50	12,298,913	9.37
51-55	9,719,691	7.40
56-60	6,354,508	4.84
61-65	2,433,101	1.85
66-	559,110	0.43

圖二 新契約各險種平均保額

Chart 2. Average Amount Insured of New Policies By Type



本公司99年4月13日於台北圓山飯店舉辦「98年郵政壽險超越顛峰業務競賽表揚大會」，胡雪雲總經理致詞。

Chunghwa Post president Sheue-yun Hu delivered a speech at the 2009 Postal Simple Life Insurance Service Awards in the Taipei Grand Hotel on April 13, 2010.

二、有效契約

累積有效契約業績

民國99年度郵政壽險有效契約件數為281萬8,621件，較上年度增加1.88%。保額為8,795億6,242萬元，較上年度增加1.31%。

累積有效契約投保種類狀況

累積有效契約以保險種類區分其投保件數之比率，依序為六年期吉利保險占53.29%，步步高升保險占13.18%，安家定期還本終身保險占6.32%，六六金順保險占4.97%，一路發保險占3.53%，小太陽兒童儲蓄保險占3.48%，安和終身保險占3.33%，安富增值還本終身保險占2.36%，美利人生保險占1.08%，年年如意定期還本保險占1.02%，快樂兒童增值還本終身保險占0.88%，松柏長青定期壽險占0.87%，安平二倍保障終身壽險占0.74%，吉慶兒童保險占0.74%，吉祥保險占0.58%，鴻運高照還本保險占0.52%，金寶貝兒童保險占0.48%，喜樂年年還本終身保險占0.15%，福星高照終身壽險占0.15%，富兒樂還本保險占0.10%，安康定期保險占0.07%，二倍保障儲蓄保險占0.06%，福安終身保險占0.03%，六年期安順定期壽險占0.01%，五年期滿平安儲蓄保險占0.01%，其他險種占2.05%。

累積有效契約投保年齡分布狀況

累積有效契約保額，由被保險人投保年齡區分，以21至25歲占率最高，占12.45%。

累積有效契約以性別區分之投保狀況

以性別區分來看有效契約件數，被保險人男性與女性之投保比例，約為40與60之比。

2. Policies in Force

Policies in Force Overview

A total of 2,818,621 life insurance policies were in force in FY 2010, an increase of 1.88% over FY 2009. The amount insured stood at NT\$ 879,562 million, up 1.31% from FY 2009.

Share of Policies in Force by Type

Ji-li 6-year-term Endowment Insurance accounted for 53.29% of the total number of policies in force, followed by Bu-bu-gao-sheng Endowment Insurance at 13.18%, An-jia Refundable Whole Life Insurance at 6.32%, Liu-liu-jin-sun Endowment Insurance at 4.97%, E-lu-fa Endowment Insurance at 3.53%, Little Sun Child Insurance at 3.48%, An-ho Whole Life Insurance at 3.33%, An-fu Increasing Whole Life Insurance with Survival Benefit at 2.36%, Mei-li-ren-sheng Endowment Insurance at 1.08%, Nian-nian-ru-yi Endowment Insurance at 1.02%, Kwai-ler Increasing Child Whole Life Insurance with Survival Benefits at 0.88%, Sung-bo-chang-ching Term Life Insurance at 0.87%, An-pin Double-indemnity Whole Life Insurance at 0.74%, Ji-ching Child Insurance at 0.74%, Ji-hsiang Endowment Insurance at 0.58%, Hong-yun-gao-zhao Endowment Insurance at 0.52%, Kim Baby Child Insurance at 0.48%, Xi-le-nian-nian Endowment Insurance at 0.15%, Fu-xing-gao-zhao whole life insurance at 0.15%, Fu-er-le Endowment Insurance at 0.10%, An-kang Term Life Insurance at 0.07%, Double-indemnity Endowment Insurance at 0.06%, whole life insurance at 0.03%, An-shun 6-year Term Insurance at 0.01%, Five-year-term Endowment Insurance at 0.01% and other types of insurance at 2.05%.

Age Breakdown of Policyholders

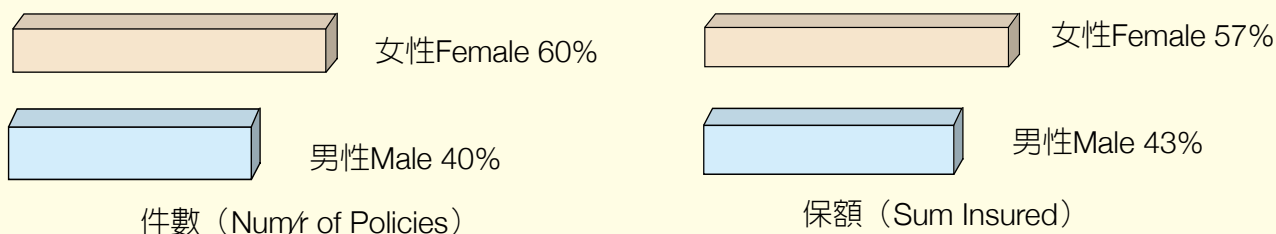
The 21-25 age brackets held the highest percentage of the total amount insured: 12.45%.

Gender Breakdown of Policyholders

In terms of the total number of policies in force, the ratio between male and female insured is about 40:60.

圖三 有效契約以男女區分投保狀況

Chart 3. Policies in Force by Gender



表三 有效契約投保種類狀況 (1)
Table 3. Policies in Force by Type (I)

保額單位：新臺幣千元
Sum Insured Unit: NT\$ 1,000

保險種類 Types	件數 Numr of Policies	百分比 %	保額 Sum Insured	百分比 %	
總計 Total	2,818,621	100.00	879,562,419	100.00	
生死合險 Endowment	五年期滿平安險(90) 5-year-term	184	0.01	34,268	0.00
	五年期滿平安險 5-year-term	43	0.00	6,750	0.00
	二倍保障儲蓄保險 Double-indemnity Endowment	1,696	0.06	576,059	0.07
	六年期吉利保險 Ji-li 6-year-term	1,501,899	53.29	478,187,488	54.37
	小太陽兒童儲蓄保險 Little- sun child insurance	65,206	2.31	18,423,664	2.09
	小太陽兒童儲蓄保險(91) Little- sun child insurance	33,109	1.17	9,367,983	1.06
	吉慶兒童保險 Ji-ching child insurance	20,810	0.74	6,216,628	0.71
	吉祥保險 Ji-hsiang Endowment	16,272	0.58	9,430,669	1.07
	安家定期還本保險 An-jia refundable	178,107	6.32	64,923,227	7.38
	安富增值還本保險 An-fu increasing with survival benefit	66,453	2.36	26,304,789	2.99
	快樂兒童保險 Kwai-ler child insurance	24,914	0.88	8,295,518	0.94
	年年如意定期還本保險 Nian-nian-ru-yi Endowment	28,868	1.02	7,865,800	0.89
	步步高升保險 Bu-bu-gao-sheng Endowment	371,415	13.18	41,919,327	4.77
	鴻運高照還本保險 Hong-yun-gao-zhao Endowment	14,698	0.52	5,329,219	0.61
	富兒樂還本保險 Fu-er-le Endowment	2,899	0.10	932,182	0.11
	六六金順保險 Liu-liu-jin-shun Endowment	140,088	4.97	16,444,282	1.87
	喜樂年年終身還本保險 Xi-le-nian-nian Endowment	4,327	0.15	712,804	0.08
	美利人生保險 Mei-li-ren-sheng Endowmen	30,501	1.08	14,624,656	1.66
	一路發保險 E-lu-fa Endowmen	99,441	3.53	16,938,474	1.93
	金寶貝兒童保險 Kim baby child insurance	13,613	0.48	3,580,920	0.41
	其他儲蓄險 Other endowment	151	0.01	41,275	0.00
小計 Sub total	2,614,694	92.76	730,155,982	83.01	

表三 有效契約投保種類狀況 (2)
Table 3. Policies in Force by Type (II)

保額單位：新臺幣千元
Sum Insured Unit: NT\$ 1,000

保險種類 Types	件數 Num of Policies	百分比 %	保額 Sum Insured	百分比 %	
死亡險 Insurance Against Death	安和終身保險 An-ho whole life	93,854	3.33	62,194,554	7.07
	安平二倍保障終身壽險 An-pin double-indemnity whole life	18,792	0.67	9,700,866	1.10
	安平二倍保障終身壽險 (91) An-pin double-indemnity whole life	1,911	0.07	571,977	0.07
	松柏長青定期壽險 Sung-bo-chang-ching term life	24,642	0.87	17,784,298	2.02
	福星高照終身壽險 Fu-xing-gao-zhao whole life	4,187	0.15	2,984,834	0.34
	安康定期壽險 An-kang term life	2,037	0.07	1,828,283	0.21
	福安終身壽險 Fu-an whole life	845	0.03	572,200	0.07
	6年期安順定期壽險 An-shun 6-year term insurance	255	0.01	280,420	0.03
	其他終身險 Other whole life	57,404	2.04	34,328,070	3.90
	小計 Sub total	203,927	7.24	130,245,502	14.81
傷害險 Accident Insurance	吉安傷害保險 Ji-an accident insurance rider	53,066		18,458,010	2.10
	金平安傷害保險 Jin-ping-an accident insurance rider	1,528		700,512	0.08
	小計 Sub total	54,594		19,158,522	2.18
健康險 Health Insurance	日額型醫療費用保險 Daily hospitalization expense insurance rider	1,703		2,413	0.00

註：傷害險及健康險係以附約方式發售，故件數不計入總件數。

Note: Accident Insurance and health insurance are sold as a rider and therefore not included in the total.

累積有效契約被保險人職業狀況

投保郵政簡易人壽保險者以文教機構及家庭管理居多，投保件數占率分別為30.09%及23.53%。

Share of Policies in Force by Occupation

The largest groups of insured are people working in cultural and educational organizations, as well as housekeepers. Those two groups account for 30.09% and 23.53% of the total number of contracts.

表四 有效契約投保年齡分布狀況

Table 4. Policies in Force by Age

保額單位：新臺幣千元
Sum Insured Unit: NT\$ 1,000

年齡 Age	保額 Sum Insured	百分比 %
總計Total	879,562,419	100.00
00-05	43,614,707	4.96
06-11	43,618,525	4.96
12-15	46,864,210	5.33
16-20	80,458,847	9.15
21-25	109,634,952	12.45
26-30	108,618,906	12.35
31-35	88,080,437	10.01
36-40	83,719,032	9.52
41-45	82,334,776	9.36
46-50	75,172,455	8.55
51-55	57,957,332	6.59
56-60	35,970,273	4.09
61-65	19,772,638	2.25
66-	3,745,329	0.43

表五 累積有效契約被保險人職業狀況
Table 5. Policies in Force by Occupation

保額單位：新臺幣千元
Sum Insured Unit: NT\$ 1,000

職業 Occupation	件數 Num of Policies	百分比 %	保額 Sum Insured	百分比 %
總計 Total	2,818,621	100.00	879,562,419	100.00
一般職業 General Occupations	423,017	15.01	128,645,575	14.63
農牧業 Agriculture & Animal Husbandry	46,584	1.65	15,420,636	1.75
漁業 Fishing	1,837	0.07	594,579	0.07
木材森林業 Forestry	1,129	0.04	314,798	0.04
礦業採石業 Mining & Quarrying	362	0.01	111,563	0.01
交通運輸業 Transportation & Shipping	21,822	0.77	6,811,547	0.77
餐旅業 Restaurants & Travel	39,961	1.42	12,418,614	1.41
建築工程業 Construction & Engineering	33,071	1.17	10,543,616	1.20
製造業 Manufacturing	284,212	10.08	93,595,426	10.64
新聞廣告業 News Media & Advertising	6,076	0.22	1,923,504	0.22
衛生保健業 Medical	50,865	1.80	16,844,012	1.92
娛樂業 Entertainment	3,835	0.14	1,228,644	0.14
文教機構 Cultural and Educational Organizations	847,913	30.09	243,845,541	27.71
宗教團體 Religious Groups	3,292	0.12	848,366	0.10
公共事業 Non-profits	97,713	3.47	48,380,779	5.50
一般商業 Retail	128,831	4.57	49,315,256	5.61
服務業 Services	88,236	3.13	32,649,972	3.71
家庭管理 Housekeepers	663,235	23.53	184,938,003	21.03
治安人員 Police	12,207	0.43	4,461,522	0.51
軍人 Armed Services	56,495	2.00	24,010,579	2.73
資訊業 High Tech	7,318	0.26	2,486,361	0.28
職業運動人員 Professional Athletes	610	0.02	173,526	0.02

三、保單借款

要保人繳付保險費達一年以上且契約有效者，得在保單價值準備金額內申請借款，滿足個人融資需求。

本項業務手續簡便，要保人除臨櫃外，亦可利用自動櫃員機或網路ATM上網辦理該項業務，以獲得更簡便迅速之服務。

民國99年度保單借款結存件數為15萬6,144件，較上年同期減少5.88%，借款餘額174億2,646萬元，較上年同期減少1.88%。

四、不動產抵押借款

郵政壽險不動產抵押借款業務於86年開辦，申貸資格不限保戶，凡合於貸款條件者均可申貸，每人最高借款金額可達新台幣800萬元；承作區域除金馬地區以外，遍及全省，目前除23個房貸經辦局承辦外，共設置201個代收表件局，受理申辦。

民國99年度不動產抵押借款結存件數為1萬1,204件，較上年同期成長3.93%，借款餘額為215億6,138萬元，較上年成長4.90%。

3. Policy Loans

When premiums have been fully paid for more than one year and the contract is still in force, a policyholder may apply for a loan no greater than the amount of the policy value reserve in order to meet his/her financing requirement.

Taking out a policy loan involves minimal procedures. Policyholders may apply for a loan online or at any postal outlet or ATM.

In FY 2010, there were 156,144 policy loans, a 5.88% decrease over the previous year. A total of NT\$ 17.43 billion was loaned out. This figure represented a 1.88% decrease from the previous year.

4. Real Estate Mortgage Loans

The department started to offer real estate loans in 1997. This service is not limited to Chungghwa Post policyholders; anyone who qualifies can apply. Each person can borrow a maximum of NT\$8 million. This service is available everywhere in Taiwan with the exception of the islands of Kinmen and Mazu. Currently, 23 regional branch offices oversee these loans and 201 postal outlets are authorized to accept applications for them.

In FY 2010, there were a total of 11,204 outstanding real estate mortgage loans, an increase of 3.93% over the previous year NT\$21.56 billion was loaned out, an increase of 4.90% over the previous year.

表六 歷年保單借款及不動產抵押借款結餘表

Table 6. Policy Loans and Real Estate Mortgage Loans in Last Five Years

單位：件；千元
Unit : Pieces ; NT\$1,000元

會計年度 Fiscal Year	保單借款 Policy Loans		不動產抵押借款 Real Estate Mortgage Loans	
	件數 Piece	金額 Amount	件數 Piece	金額 Amount
95(2006)	138,935	12,595,810	9,017	16,780,014
96(2007)	144,591	14,147,471	10,024	19,365,915
97(2008)	139,346	13,356,489	10,397	20,042,572
98(2009)	165,906	17,759,843	10,780	20,555,115
99(2010)	156,144	17,426,456	11,204	21,561,385

五、保險給付

滿期

民國99年度滿期給付件數為29萬8,598件，較上年度增加2,538.49%，保額為970億9,414萬元，較上年度增加2,600.92%。

理賠

民國99年度理賠給付件數為4,927件，較上年度增加9.98%，保額為17億968萬元，較上年度增加7.63%，理賠原因以癌症為第1名，保額占率為39.43%。

其中倍額給付之契約件數為195件，共給付2億3,595萬元，給付原因以疾病理賠居多，險種以安平二倍保障終身壽險最多，占50.26%

5. Benefit Payments to Policyholders

Maturity

298,598 life insurance policies reached maturity in FY 2010, up 2,538.49% over FY 2009. The total amount paid was NT\$97,094 million, up 2,600.92% over the previous year.

Payment to Claims

In FY 2010, 4,927 insurance claims were paid, up 9.98% from the previous year. NT\$1,710 million in claim payments were issued, up 7.63% from the previous year. Cancer was the number one cause of claims at 39.43%.

Among those claims, 195 were double-indemnity payments, totaling NT\$236 million, for which the leading cause of claims payment was illness. An-pin Double-indemnity Whole Life accounted for 50.26% of those payments.

表七 契約主要理賠原因分析表
Table 7. Major Reasons for Claims

保額單位：新臺幣千元
Sum Insured Unit：NT\$1,000

原因 Reasons	保額 Sum Insured	保額占率 %
總計 Total	1,675,613	100.00
癌症 Cancer	660,743	39.43
意外災害 Accidents	130,179	7.77
心臟疾病 Heart Disease	230,192	13.74
殘廢 Disability	98,563	5.88
腦血管疾病 Cerebral Vascular Disease	112,637	6.72
肝臟疾病 Liver Disease	80,140	4.78
自殺 Suicide	81,406	4.86
肺炎、支氣管炎及肺結核 Pneumonia & Bronchitis & Tuberculosis	99,988	5.97
腎臟疾病 Renal Disease	52,834	3.15
消化系統疾病 Disease of Digestive System	24,630	1.47
其他 Others	104,301	6.23

註：本表理賠保額為壽險主約理賠，不含附約。
Note：This table does not include figures for riders.

終止

民國99年度終止件數為4萬1,235件，較上年度減少18.60%，保額為123億1,513萬元，較上年度減少15.85%

Surrender

In FY 2010, 41,235 life insurance policies were terminated, down 18.60% over the previous year, the amount totaled NT\$ 12,315 million, down 15.85% over the previous year.

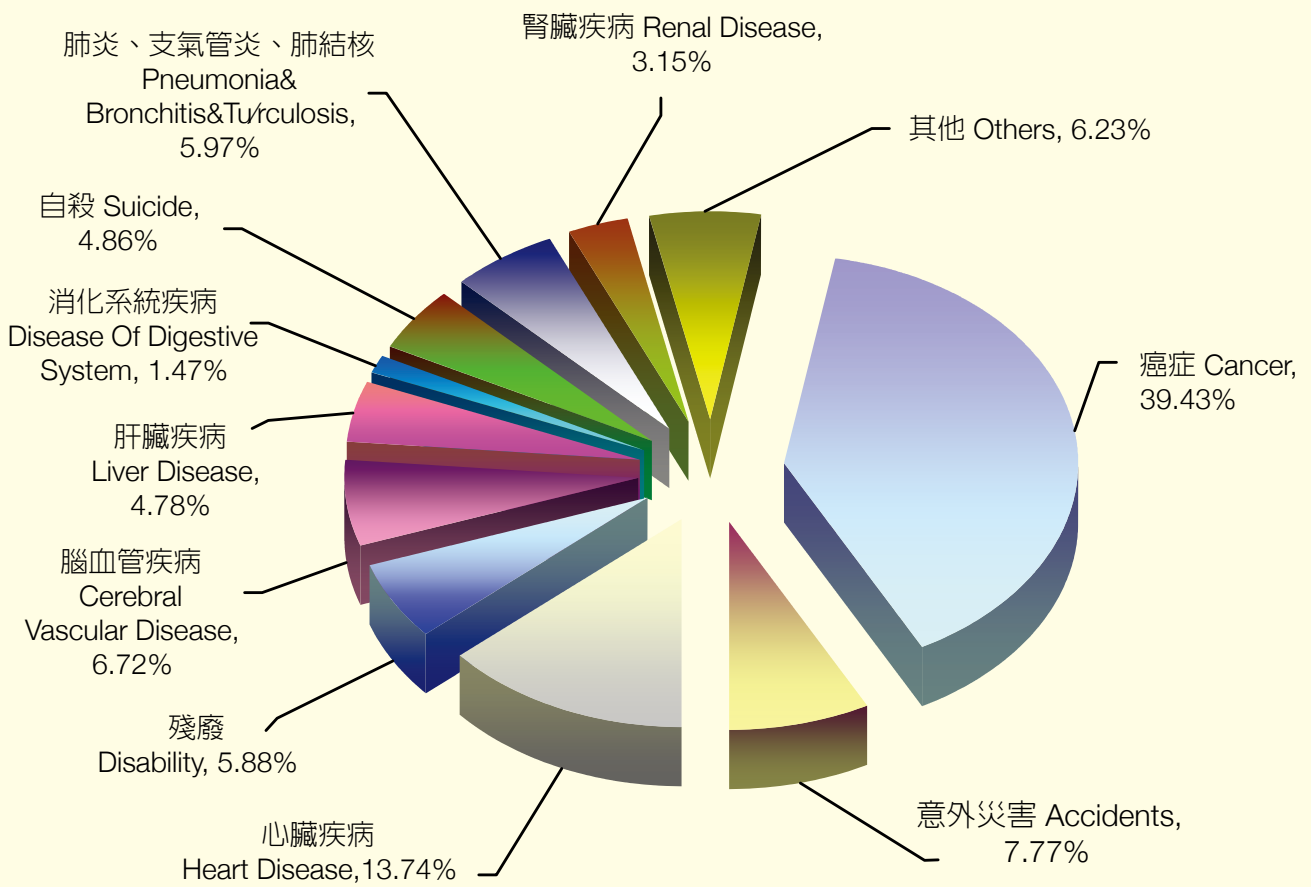
表八 倍額給付狀況
Table 8. Double-indemnity Payments

金額單位：新臺幣千元
Amount Unit : NT\$ 1,000

原因 Reasons	件數 Numr of Policies	占率 %	給付金額 Amount	占率 %
總計 Total	195	100.00	235,951	100.00
汽、機車車禍 Auto Accidents	0	0.00	0	0.00
意外跌落 Falls	0	0.00	0	0.00
意外溺死 Drown	0	0.00	0	0.00
工業性災害 Industrial Disaster	0	0.00	0	0.00
火災、火燄意外 Fire Accidents	0	0.00	0	0.00
窒息、異物中毒 Choking & Poisoning	0	0.00	0	0.00
法定傳染病 Legal Epidemics	0	0.00	0	0.00
以上原因之外之意外災害 Others	0	0.00	0	0.00
疾病 Disease	二倍保障儲蓄保險 Double-indemnity Endowment	20	9,800	4.15
	安平二倍保障終身壽險 An-pin Double-indemnity Whole Life	98	80,001	33.91
	員特二倍保險 Double-indemnity for Employees	77	146,150	61.94



圖四 99年度理賠契約原因占率圖
 Chart 4. Breakdown of Reasons for Claims in FY2010



六、財務狀況

郵政簡易壽險為國家經營之事業，其會計帳務依簡易人壽保險法之規定，應獨立處理。99年度自編決算總收入計2,976億6,473萬元，較上年度增加61.87%，總支出計3,010億2,710萬元，較上年度增加64.17%，虧損33億6,237萬元。本年度虧損主因係匯率變動致投資獲利降低所致。

6. Financial Status

Postal Simple Life Insurance is a state-run business, and in accordance with the Simple Life Insurance Act, its books and accounts are handled separately from other Chunghwa Post business. In FY 2010, final accounts of revenue totaled NT\$297,665 million, up 61.87% from the previous year. Expenditures totaled NT\$301,027 million, up 64.17% from the previous year. Expenditures exceeded income by NT\$3,362 million. The losses primarily reflected lower investment profits due to exchange rate fluctuations.

表九 資產負債表
Table 9. Balance Sheet
(民國98年12月31日及民國99年12月31日)
Dec. 31, 2009 and Dec. 31, 2010

單位：新臺幣千元
Unit : NT\$ 1,000

科目 Accounts	99年12月31日 End of FY 2010	指數 Index	98年12月31日 End of FY 2009	指數 Index
資產 Assets	671,655,688	112.92	594,790,178	100.00
流動資產 Current Assets	206,862,177	113.63	182,045,088	100.00
擔保放款 Guarantee Loans	38,943,124	101.75	38,272,810	100.00
基金、投資及長期應收款 Fund、Investment and long-term receivable	413,127,544	111.45	370,692,092	100.00
固定資產 Fixed Assets	9,900,734	484.94	2,041,657	100.00
其他資產 Other Assets	2,822,109	162.33	1,738,531	100.00
負債 Liabilities	649,275,586	111.97	579,869,933	100.00
流動負債 Current Liabilities	1,966,656	73.88	2,662,072	100.00
營業及負債準備 Operating and liabilities Reserves	647,210,989	112.16	577,018,577	100.00
其他負債 Other Liabilities	97,941	51.74	189,284	100.00
業主權益 Owner's Equity	22,380,102	150.00	14,920,245	100.00
資本 Capital	5,000,000	100.00	5,000,000	100.00
資本公積 Capital Surplus	11,114,828	323.79	3,432,685	100.00
保留盈餘 Retained Earnings	3,182,877	48.63	6,545,248	100.00
權益其他項目 Other Equity	3,082,397	-5,343.22	-57,688	100.00

註：98年度為審定數，99年度為自編決算數。

Note: The balance sheet of 2009 has/en audited, the balance sheet of 2010 has not/en audited yet.

表十 損益表

Table 10. Income Statement

(民國98年1月1日至98年12月31日及民國99年1月1日至99年12月31日)

Jan. 1, 2009-Dec. 31, 2009 and Jan. 1, 2010-Dec. 31, 2010

單位：新臺幣千元
Unit : NT\$ 1,000

科目 Accounts	99年度 FY 2010	指 數 Index	98年度 FY 2009	指 數 Index
營業收入 Operating Revenues	297,657,773	161.87	183,889,420	100.00
保費收入 Premiums Income	165,969,754	112.06	148,108,605	100.00
收回保費準備 Collection Premiums Reserve	108,259,838	577.92	18,732,728	100.00
其他營業收入 Other Operating Revenues	23,428,181	137.42	17,048,087	100.00
營業成本 Operating Cost	297,533,204	165.63	179,636,001	100.00
佣金費用 Commissions	581,551	105.84	549,440	100.00
保險賠款與給付 Claims Payment	108,772,046	566.14	19,212,907	100.00
提存保費準備 Appropriation for Premiums Reserve	178,980,253	113.53	157,655,855	100.00
其他營業成本 Other Operating Cost	9,199,354	414.80	2,217,799	100.00
營業費用 Operating Expenses	3,032,760	105.31	2,879,841	100.00
營業利益 (損失-) Operating Income(loss-)	-2,908,191	-211.72	1,373,578	100.00
營業外收入 Non-operating Income	6,959	241.21	2,885	100.00
營業外費用 Non-operating Expenses	3,287	124.84	2,633	100.00
營業外利益 (損失-) Net Non-operating Income(loss-)	3,672	1,457.14	252	100.00
稅前純益 (純損-) Net Income or loss(-) Before Taxes	-2,904,519	-211.42	1,373,830	100.00
所得稅費用 (利益-) Income Taxes(gain-)	457,852	-54.42	841,395	100.00
本期純益 Profit or Loss for the Year	-3,362,371	-631.51	532,435	100.00

註：98年度為審定數，99年度為自編決算數。

Note: The income statement of 2009 has /en audited, the income statement of 2010 has not /en audited yet.

表十一 資金運用狀況
Table 11. Investment Portfolio

單位：新臺幣千元
Unit：NT\$ 1,000

項 目 Items	99年12月31日 金 額 Amount	(Dec.31. 2010) 百分比 %	98年12月31日 金 額 Amount	(Dec.31. 2009) 百分比 %
銀行存款 Deposits in Bank	4,728,963	0.73	24,391,237	4.19
公債及庫券 Government & Treasury Bonds	238,266,086	36.78	238,693,453	40.96
金融債券、可轉讓定存單、銀行 承兌匯票及銀行保證商業本票 Financial Bonds & NCD & BA & Bank Guaranteed CP	175,698,657	27.12	122,474,742	21.02
股 票 Stock Certificates	29,598,385	4.57	23,804,723	4.09
有價證券 Securities 公司債 Corporation Bonds	14,319,623	2.21	11,435,468	1.96
受益憑證 Beneficiary Certificates	191,034	0.03	0	0.00
其他 Others	73,908	0.01	77,973	0.01
小計 Sub-total	458,147,693	70.71	396,486,359	68.04
不動產投資(不包括自用) Investments on Real Estate	1,052,914	0.16	1,064,572	0.18
保單借款 Policy Loans	18,759,397	2.90	18,988,870	3.26
不動產抵押借款 Real Estate Mortgage Loans	21,524,575	3.32	20,537,322	3.52
國外投資 Foreign Investments	143,681,307	22.18	121,239,312	20.81
合 計 Total	647,894,849	100.00	582,707,672	100.00

註：98年度為審定數，99年度為自編決算數。

Note: The balance sheet of 2009 has not been audited, the balance sheet of 2010 has not been audited yet.



肆、業務內容

一、特點

免體檢

郵政簡易壽險為非強制性保險，被保險人免體檢，惟被保險人和要保人須就要保書書面詢問事項善盡誠實告知義務，以利保險人之核保選擇。

保險總額

郵政簡易壽險每一被保險人投保保險金額總額最高為新台幣400萬元。

保險費支付

保險費以按月繳納為原則，利用郵政存簿或劃撥轉帳方式繳納，除享受1%轉帳折扣優惠外，保險費並得預繳，按預繳費率享受預繳保費優待。

商品種類

郵政簡易壽險分生死合險及死亡險二種，並得以附約方式經營健康保險及傷害保險，凡中華民國國民皆得為簡易人壽保險之被保險人。

目前銷售郵政簡易壽險種類如下：

- (1)六年期吉利保險
- (2)喜樂年年終身還本保險
- (3)美利人生利率變動型保險
- (4)金寶貝兒童保險
- (5)安康定期壽險
- (6)福安終身壽險
- (7)6年期安順定期壽險
- (8)吉安傷害保險附約
- (9)金平安傷害保險附約
- (10)日額型住院醫療費用保險附約



IV. Insurance Offerings

1. Special Features

No physical checkup required

Postal Simple Life Insurance is not compulsory insurance. Although no physical checkup is required, the insured and the applicant are obliged to answer health questionnaires truthfully. The insurer withholds the right to deny an application at its discretion.

Insured amount

The maximum total insured amount per insured is NT\$4 million.

Premium payment

Premiums are due monthly. Policyholders may pay premiums through wire transfers from their postal savings accounts or through giro transfers and enjoy a 1% discount. What's more, if paid in advance, a discount will also be offered accordingly.

Types of Insurance Products

Postal Simple Life Insurance includes endowment insurance and mortality insurance. Health insurance and accident insurance are offered as riders. All ROC citizens are eligible.

Types of the currently provided Postal Simple Life Insurance are:

- (1) Ji-li 6-year-term Endowment
- (2) Xi-le-nian-nian Endowment
- (3) Mei-li-ren-sheng Interest-sensitive Insurance
- (4) Kim Baby Child Insurance
- (5) An-kang Term Life Insurance
- (6) Fu-an Whole Life Insurance
- (7) An-shun 6-year Term Insurance
- (8) Ji-an Accident Insurance Rider
- (9) Jin-ping-an Accident Insurance Rider
- (10) Daily hospitalization expense Insurance Rider



二、經營方式

免責條款

- (1) 所保之危險範圍不包括因戰爭或其他變亂所致者在內。
- (2) 被保險人在契約生效或復效後1年以內自殺者。
- (3) 要保人故意致死被保險人者。
- (4) 被保險人因犯罪處死、拒捕或越獄致死者。
- (5) 傷害保險之被保險人故意自殺，或因犯罪行為所致傷害、殘廢或死亡。

寬限期

續期保險費應於繳費日交付，如到期仍未交付時，可在繳費日起3個月內之寬限期內繳納，亦即自繳費日起至第3個月同日之前1日止。

恢復契約效力

保險契約停止效力後，要保人必須在2年以內申請恢復契約效力，復效時須誠實告知被保險人健康情形，並繳清截至申請月份之欠繳保險費，並依下列情形分別收取保險費：

- (1) 92年12月25日（含）以前成立之契約，收取欠繳保險費及墊繳保險費本息。



2.Management

Exclusions

- (1) The insurer is not liable for any claims resulting from casualties as a result of war or other breakdowns of public order.
- (2) The insurer is not liable for any claims in the event that the insured commits suicide within one year from the date of commencement or from the date of reinstatement of the insurance contract.
- (3) The insurer is not liable for any claims in the event that the policyholder or beneficiary of a policy intentionally causes the death of the insured.
- (4) The insurer is not liable for any claims in the event that the insured is executed because of receiving a death sentence for crime, or killed while resisting arrest or breaking out of jail.
- (5) The insurer is not liable for any claims in the event that the injury, disability, or death of an insured of an accident insurance policy is a result of intentional suicide or criminal behavior.

Grace Period

Premiums shall be paid in full by the due date. In the event of missing a payment, a policy holder may still make the delinquent payment and bring the policy current to keep it in force within the three-month grace period, starting from the due date. The 3-month period begins on the due date and ends three months later on the day before the same day of the month.

Reinstatement

After an insurance contract has lapsed, the policyholder may reinstate the policy within two years. Prior to reinstatement, the policyholder must provide truthful information about the insured's health condition, as well as pay all overdue premiums. These overdue premiums will be assessed according to the following:

- (1) For those insurance contracts established on or before December 25, 2003, policyholders shall be required to pay all back premiums due and premium loans plus interest.

(2) 92年12月26日(含)以後成立之契約,收取欠繳保險費扣除停效期間危險保險費後之餘額本息(美利人生保險商品為基本保險金額之欠繳保險費扣除停效期間危險保險費後之餘額本息)、墊繳保險費本息、及借款本息(但99年9月1日(含)以後成立之契約其墊繳、借款得選擇部分償還,惟其未償本息餘額合計不得逾復效後當日應得之保單價值準備金之80%)。

保單借款

要保人交付保險費1年以上且契約有效者,得向經辦郵局申請借款。

解約退款

要保人申請終止契約時,如保險費已繳滿12個月以上可請求發還應得之保單價值準備金,92年12月26日以後成立之契約,最高限額為保單價值準備金100%。

免繳保費

92年1月1日以前成立之終身付費保險契約,保險費已繳滿25年且被保險人年齡已滿70歲者,免繳以後之保險費。

保單分紅

強制分紅保單【適用92.12.25(含當日)以前成立之保險契約】

契約有效期間內,按當年度郵政每月初(每月第1個營業日)牌告之2年期定期儲金存款年利率平均減預計利率所得之差率乘期中責任準備金之得數作為利差紅利外,另估算當年度死差紅利,2種紅利合計作為當年度保單紅利。

不分紅保單【適用92.12.26(含當日)以後成立之保險契約,不包括「鴻運高照還本保險」】不參予紅利分配。

(2) For those insurance contracts established on or after December 26, 2003, the policyholders shall be required to pay all back premiums owed (all premiums due minus risk premiums during the lapsed period) plus interest, premium loans plus interest, and all outstanding policy loans plus interest. For Postal Mei-li-ren-sheng Interest-sensitive Insurance, the premiums owed are calculated in accordance with the contracts' primary insurance amount. For those insurance contracts established on or after September 1, 2010, the policyholders may choose to pay back only part of their premium loans and policy loans—provided that the total of the loans and interest combined are smaller than 80% of the contracts' policy value reserve on the day of the reinstatement.

Policy Loans

Once the premium has been fully paid for more than one year and the contract is still in force, the policyholder may apply for a loan at the post office branch where he or she took out the policy.

Surrender

When requesting to terminate an insurance contract, the policyholder, for a contract that went into effect after December 26, 2003, may, if the premium has been paid for over 12 months, apply for a refund of up to 100% of the policy value reserve.

Waiver of Premium

For a whole life payment insurance contract commenced before Jan. 1, 2003, if the premiums have already been paid for 25 years and the insured is over 70 years old, future payments shall be waived.

Dividend Distribution

Participating policies with guaranteed dividends (applied to insurance contracts enrolled on or before December 25, 2003):

During the effective period of an insurance contract, the dividend of the year is based on the total of the profit or loss on interest and the difference between the expected mortality rate and the actual mortality rate. The interest profit or loss is the average of the annual interest rate of the 2-year term CD posted on the first business day of a month in the post offices of the year minus the assumed interest rate, and then multiplied by the policy reserves.

Nonparticipating policies (applied to insurance contracts enrolled on or after December 26, 2003, but not including Hong-yun-gao-zhao Endowment policies): These policies do not receive a share of the dividends.

自由分紅保單【適用鴻運高照還本保險】

- (1) 本契約於有效期間內，本公司以每一會計年度之分紅保單損益，按本公司報經保險業務主管機關核定之保單紅利分配公式計算，經次一會計年度本公司董事會核定及本公司宣告後，於保單週年日給付保單紅利；如該保單週年日在紅利宣告日前，保單紅利於宣告日補發。
- (2) 本契約保單紅利計有年度紅利及滿期紅利二項，其給付內容依契約約定辦理。

殘廢給付

被保險人因疾病死亡或受傷致成完全殘廢時，準用死亡給付規定獲得理賠。

意外事故加倍給付

安家定期還本終身保險、安富增值還本終身保險及安和終身保險在有效期間內，被保險人因意外事故或契約條款約定之法定傳染病致死亡或殘廢者，給付保險金額之2倍。2倍保障儲蓄保險及安平2倍保障終身保險則除上述意外加倍給付外，各投保（或復效）滿2年及1年，因病身故或殘廢亦可獲得2倍之保險金額。

電腦作業

為正確快速處理業務並及時提供管理資訊，郵政簡易壽險利用電腦處理壽險各項作業。87年2月20日更全面完成電腦連線作業，為提供保戶的通保業務奠下穩固的根基。至民國99年12月止，轉帳繳費比率達99.99%，成效卓著。

備註：

自92年1月1日起成立之新契約將作以下之變更：

- (1) 免責條款不包括受益人故意致死被保險人者。
- (2) 保險給付取消削減期之規定。

Participating policies (applied to Hong-yun-gao-zhao Endowment):

- (1) Throughout the life of the contract, the company will calculate its annual profit and loss and determine an amount to be distributed as dividends based on the formula approved by the competent authority. After being approved by the company's Board of Directors and declared by the company in the following fiscal year, dividends will be distributed on the policy anniversary. If the policy anniversary falls before the date the dividends are declared, the dividends shall be distributed on the date they are declared.
- (2) The dividends of this policy include annual dividends and terminal dividends, which will be paid in accordance with the conditions of the contracts.

Disability Benefits

When an insured dies of illness or becomes totally disabled because of injuries, death benefits shall be applied.

Double-Indemnity

For An-jia Refundable Whole Life, An-fu Increasing Whole Life with Survival Benefits and the An-ho Whole Life Insurance, if the insured dies or becomes disabled as a result of an accident or legal epidemic specified in the insurance contract while the policy is in force, the department will pay the beneficiary of the policy twice its face value. For Double-Indemnity and An-pin Double-Indemnity Whole Life Insurance, in addition to what was mentioned above, the department will pay the beneficiary of the policy twice the face value if the insured dies or becomes disabled because of illness after the policy was in force (or was reinstated) for two years for Double-Indemnity and one year for An-pin Double-Indemnity.

Computerization

To meet demands for speed and accuracy and thus provide timely information for management, the department's operations have been computerized. On February 20, 1998, it finished integrating all of its computers into a network, providing a solid foundation for service in the digital era. At the end of December 2010, the percentage of premiums paid by transfers rose to 99.99%, an outstanding accomplishment.

Remark:

Insurance contracts written on and after January 1, 2003 are different in the followings respects:

- (1) The insurer will now be liable for claims in the event that the beneficiary of a policy intentionally causes the death of the insured.
- (2) The regulation of lien against policy has been cancelled when the payment of insurance occurs.

伍、公益活動

舉辦「郵局服務久久 社區幸福年年」 關愛社區活動

各局熱心舉辦淨山、淨灘、愛心義賣、音樂欣賞、口腔健檢及健行等各項公益活動，並關懷獨居老人、照顧中低收入戶，與社區維持良好之互動關係。

舉辦「寒冬送暖熱血情，郵政壽險捐血月」全國捐血活動

鼓勵民眾發揮大愛熱心捐血，幫助醫院病患用血不虞匱乏，活動期間共募得1萬9,245單位（每單位250C.C.），並獲臺灣血液基金會感謝函及內政部頒發獎狀。

辦理「郵政壽險保戶子女獎學金」活動

為獎勵優秀青年學子努力向學，成為品學兼優之社會中堅份子，自92年舉辦以來，深獲各界好評。99年共有近3萬人申請，發出獎學金總金額達484萬3,000元，得獎名額高達2,893名。

舉辦「99年郵政壽險全國兒童創意寫生繪畫比賽」

為提昇兒童美學素養，舉辦「99年郵政壽險全國兒童創意寫生繪畫比賽」，共收到畫作5,900餘件，迴響相當熱烈，對提昇青少年美學素養具有正面影響，優選獎以上作品並印製畫冊，供欣賞收藏。



V.Public-Interest Activities

Community Outreach: “Chunghwa Post provides everlasting service to the community.”

To foster goodwill in the community, postal branches across Taiwan have sponsored a series of public-interest and philanthropic activities, including mountain clean-ups, beach clean-ups, charity sales, concerts, dental checkups and hikes. They have also provided assistance to low-income households, and staff members have visited elderly who live alone.

Postal Nationwide Blood Drive

This campaign urged people to donate blood to maintain a sufficient supply in hospitals. During the campaign, 19,245 units of blood (each unit containing 250cc of blood) were collected. The department received a thank-you letter from the Taiwan Blood Services Foundation as well as an award certificate from the Ministry of the Interior.

Scholarships for Dependants of Postal Life Insurance Policyholders

To encourage students to work hard and thereby help cultivate the future pillars of society, the department has been granting financial aid to the children of its policyholders since 2003. In 2010, nearly 30,000 applications were submitted and a total of NT\$4.84 million in cash was given out to 2,893 students.

2010 Children’s Painting Competition

To foster children’s artistic development, the department sponsored the “2010 Children’s Painting Competition.” The competition was greeted with tremendous enthusiasm, and over 5,900 paintings were submitted. The winning entries were compiled into an album and published.



舉辦「99年郵政壽險盃全國肢體障礙桌球賽」

為關懷弱勢團體，鼓勵肢體障礙朋友從事有益身心健康之體育活動，自民國93年起與臺北市殘障桌球協會合辦「郵政壽險盃全國肢體障礙桌球賽」，99年為第6屆辦理該項賽事，共計16隊192人參加。中華郵政公司長期投入社會公益活動，善盡企業社會責任，並於97年12月獲行政院體育委員會公開表揚。



2010 Postal Life Insurance Table Tennis National Player Ranking Tournament for the Physically Disabled

Committed to helping disadvantaged groups and encouraging people with physical disabilities to participate in sports, the department since 2004 has sponsored the annual Postal Life Insurance Table Tennis National Player Ranking Tournament for the Physically Disabled along with the Taipei Table Tennis Association of the Disabled. The tournament entered its sixth year in 2010. A total of 16 teams and 192 players participated. Keen on fulfilling its corporate social responsibilities, Chunghwa Post has long supported public-interest initiatives. The department received public recognition for its work from the Sports Affairs Council of the Executive Yuan in December of 2008.



本公司99年10月2日於總公司舉辦「99年郵政壽險盃全國肢體障礙桌球賽」，壽險處陳裳華處長（左4）與得獎選手合影留念。

Charng-hua Chen (fourth from left), director of the Department of Life Insurance, with winners of the 2010 Postal Life Insurance Table Tennis National Player Ranking Tournament for the Physically Disabled on October 2, 2010.

陸、服務措施

開發新商品

針對保障、儲蓄、理財、退休及意外風險規劃等需求，開發設計各式壽險新商品，並推出本公司首張利率變動型保單，以滿足保戶多元化之保險需求。

保險單借還款業務

保險單借還款除了可以於郵局窗口臨櫃或於郵局自動櫃員機辦理外，尚可於自家電腦利用網路ATM系統辦理，保戶只要事先申請並自備讀卡機，即可利用電腦網路輕鬆借還款，提供保戶更便利之借還款管道，滿足現代人彈性理財之需求。

不動產抵押借款業務

為提高服務效能，開放房貸經辦局經由網路為客戶申請地籍及建物等電子謄本。

提升服務效能

積極修訂各項作業規章，加強安全控管並簡化作業程序以提升服務品質。另強化國際網路服務功能並辦理資訊公開作業，以加強服務保戶。



VI . New Services

New Product Development

Focusing on providing solutions to meet people's needs for financial security, as well as to save, manage money, plan for retirement, and provide for financial security in the event of accidents, the department has designed an array of new life insurance products, including its first interest sensitive policies, to meet the diversified insurance needs of its customers.

Policy Loan Application and Repayment Service

In addition going to a post office or an ATM, policy loan borrowers can now make applications and repayments on line, providing the borrowers have applied for the procedures beforehand and have a card reader. This option offers greater convenience and flexibility in keeping with modern lifestyles.

Real Estate Mortgage Loans

With an eye toward greater efficiency, the department can now request electronic cadastre records and building transcripts on behalf of its customers in branches that accept mortgage loan applications.

Raising Service Efficiency

To raise service quality, the department has been actively revising its regulations, strengthening its security measures and simplifying its operational procedures. What's more, to better serve its policyholders, the department has been working on enhancing its website and generally doing better at providing clear access to information.



柒、歷年經營概況

VII. Business Operations in Recent Years

表十二 歷年業務概況 (1)

Table 12. General Account of the Business in the Last Five Years (I)

單位：件；新臺幣百萬元
Unit：Pieces；NT\$ Million

會計年度 Fiscal Year	95 2006	96 2007	97 2008	98 2009	99 2010
新契約件數 New Business (Policies)	478,277	387,029	474,297	343,007	408,652
增減率% Increase or Decrease %	2.40	-19.08	22.55	-27.68	19.14
新契約保額 New Business (Amount)	116,068	93,529	105,901	135,972	131,276
增減率% Increase or Decrease %	-28.87	-19.42	13.23	28.40	-3.45
恢復契約件數 Reinstatement (Policies)	14,218	9,941	9,791	15,019	9,465
增減率% Increase or Decrease %	31.03	-30.08	-1.51	53.40	-36.98
恢復契約保額 Reinstatement (Amount)	4,591	3,115	2,982	4,622	2,756
增減率% Increase or Decrease %	31.02	-32.15	-4.28	55.00	-40.37
有效契約件數 Business in Force (Policies)	2,453,927	2,481,459	2,508,002	2,766,571	2,818,621
增減率% Increase or Decrease %	3.12	1.12	1.07	10.31	1.88
有效契約保額 Business in Force (Amount)	829,968	809,531	761,905	868,215	879,562
增減率% Increase or Decrease %	-2.73	-2.46	-5.88	13.95	1.31
保費收入 Premium Income	129,753	132,598	140,117	148,109	165,970
增減率% Increase or Decrease %	9.25	2.19	5.67	5.70	12.06
累積責任準備金 Accumulated Reserves	386,386	430,903	435,860	574,783	645,503
增減率% Increase or Decrease %	4.00	11.52	1.15	31.87	12.30

註：增減率以上年度為基期 increase or decrease based on preceding year

表十三 歷年業務概況 (2)

Table 13. General Account of the Business in the Last Five Years (II)

單位：件；新臺幣千元
Unit：Pieces；NT\$1,000

會計年度 Fiscal Year	95 2006	96 2007	97 2008	98 2009	99 2010
保險給付件數 Claims Payment to Beneficiaries (Number of Policies)	386,809	343,260	427,623	66,452	344,760
增減率% Increase or Decrease %	15.64	-11.26	24.58	-84.46	418.81
滿期 Matured Endowment	319,351	270,859	361,899	11,317	298,598
增減率% Increase or Decrease %	11.66	-15.18	33.61	-96.87	2,538.49
理賠 Death & Disability	3,851	3,927	4,120	4,480	4,927
增減率% Increase or Decrease %	-2.48	1.97	4.91	8.74	9.98
終止 Surrender	63,607	68,474	61,604	50,655	41,235
增減率% Increase or Decrease %	42.81	7.65	-10.03	-17.77	-18.60
保險給付保額 Claims Payment to Beneficiaries (Amount)	130,978,603	105,170,893	145,201,002	19,817,664	111,118,939
增減率% Increase or Decrease %	32.44	-19.70	38.06	-86.35	460.71
滿期 Matured Endowment	109,518,745	83,040,638	125,660,778	3,594,850	97,094,138
增減率% Increase or Decrease %	31.34	-24.18	51.32	-97.14	2,600.92
理賠 Death & Disability	1,522,714	1,487,659	1,510,855	1,588,407	1,709,676
增減率% Increase or Decrease %	2.62	-2.30	1.56	5.13	7.63
終止 Surrender	19,937,144	20,642,596	18,029,369	14,634,407	12,315,125
增減率% Increase or Decrease %	42.15	3.54	-12.66	-18.83	-15.85

註：增減率以上年度為基期 increase or decrease based on preceding year

表十四 歷年經營效率表（保額）
Table 14. Management Efficiency in the Last Five Years
(Insurance Amount)

會計年度 Fiscal Year	新契約率 % New Policy Ratio	淨增加率 % Net Increase Ratio	理賠率 % Death & Disability Ratio	停效終止率 % Surrender & Lapse Ratio
95 (2006)	13.60	-2.73	0.181	2.70
96 (2007)	11.27	-2.46	0.181	2.76
97 (2008)	13.08	-5.88	0.192	2.55
98 (2009)	17.85	13.95	0.195	2.27
99 (2010)	15.12	1.31	0.196	1.64

※新契約率 = (新契約保額 ÷ 期初有效保額) × 100。

The new policy ratio refers to the numbr of new policies granted that year in comparison to the numbr of policies in force at the beginning of the year.

※淨增加率 = [(期末有效保額 - 期初有效保額) ÷ 期初有效保額] × 100。

Ratio of net increase refers to the ratio of the total amount insured increase (the total insured amount of the policies in force at the end of the fiscal year minus the total insured amount of the policies in force at the start of the fiscal year) to policies in force at the beginning of the year.

※理賠率 = [理賠保額 ÷ ((期初有效保額 + 期末有效保額) ÷ 2)] × 100。

Ratio of death and disability refers to the benefits paid divided by half of the total insured amount of the policies in force at the end of the fiscal year plus the total insured amount of the policies in force at the start of the fiscal year.

※停效終止率 = [(停效保額 + 終止保額 - 恢復保額) ÷ ((期初有效保額 + 期末有效保額) ÷ 2)] × 100。

Ratio of surrender and lapse refers to the total of the insured amount of the surrendered and lapsed policies minus the total of the insured amount of the reinstated policies and divided by half of the combined total of the total insured amount of policies in force at the end of the fiscal year and the total insured amount of policies in force at the start of the fiscal year.

表十五 最近五年間停效終止狀況
Table 15. Lapse & Surrender

保額單位：新臺幣千元
Sum Insured Unit：NT\$1,000

會計年度 Fiscal Year	停 效 Lapse		終 止 Surrende		共 計 Total	
	件 數 Numbr of Policies	保 額 Sum Insured	件 數 Numbr of Policies	保 額 Sum Insured	件 數 Numbr of Policies	保 額 Sum Insured
95 (2006)	15,932	4,927,400	63,607	19,937,144	79,539	24,864,544
96 (2007)	12,831	4,071,410	68,474	20,642,596	81,305	24,714,000
97 (2008)	12,276	3,931,070	61,604	18,029,369	73,880	21,960,439
98 (2009)	17,744	5,608,700	50,655	14,634,407	68,399	20,243,107
99 (2010)	11,726	3,687,601	41,235	12,315,126	52,961	16,002,727

表十六 郵政簡易人壽保險投保率
Table 16. Number of Postal Simple Life Policies
to the Total Population in Taiwan Area

單位：件
Unit：Pieces

會計年度 Fiscal Year	年底人口數 Population End of Year (A)	有效契約件數 Business In Force (B)	投保率 Ratio of having Insurance Coverage(B)/(A)%
95 (2006)	22,876,527	2,453,927	10.73
96 (2007)	22,958,360	2,481,459	10.81
97 (2008)	23,037,031	2,508,002	10.89
98 (2009)	23,119,772	2,766,571	11.97
99 (2010)	23,162,123	2,818,621	12.17

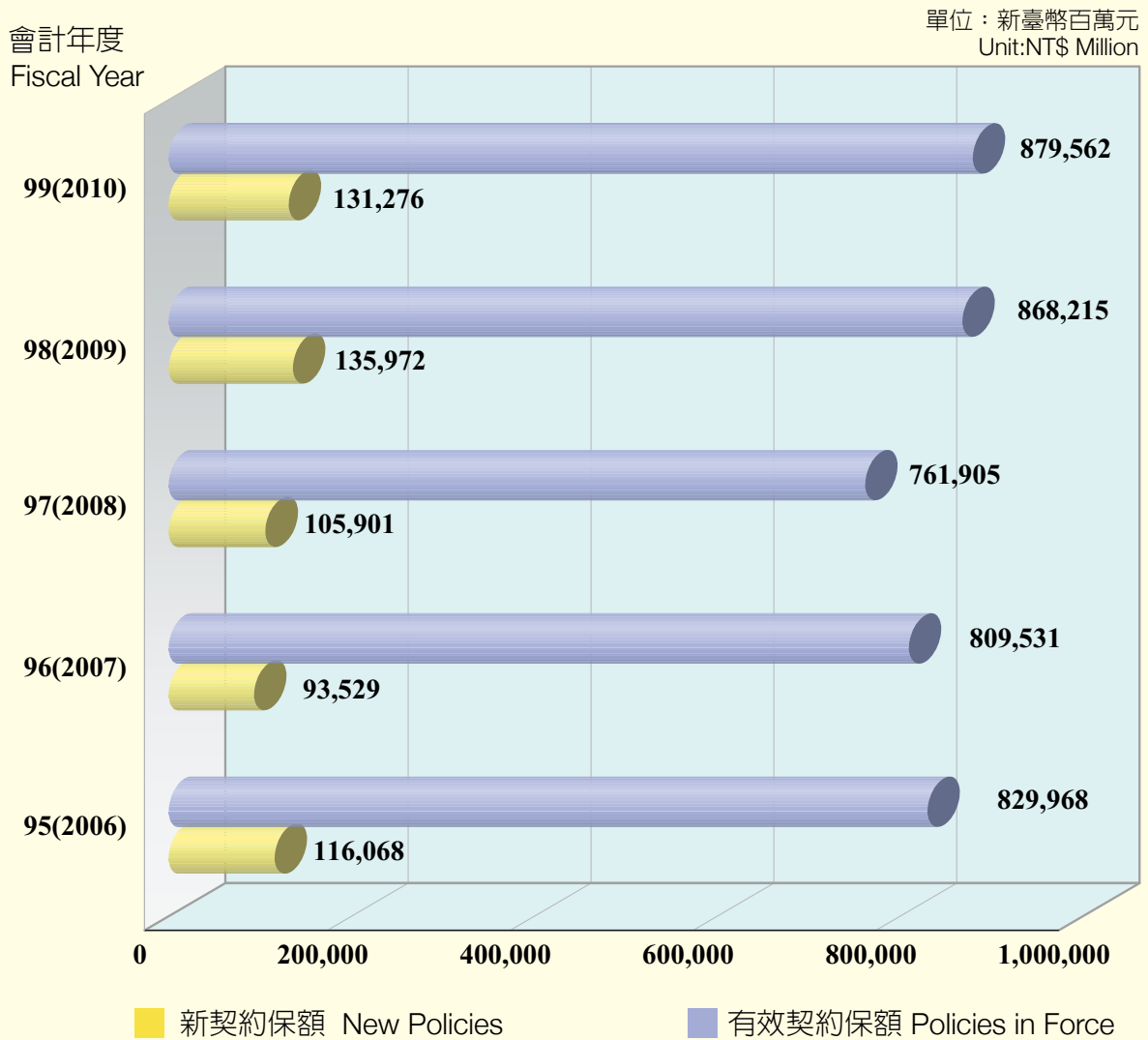
表十七 郵政簡易人壽保險普及率
Table 17. Postal Simple Life Insurance In Force
to National Income

單位：新臺幣百萬元
Unit：NT\$ Million

會計年度 Fiscal Year	國民所得 National Income (A)	有效契約保額 Amount of Business In Force (B)	普及率 Ratio of Prevalence (B)/(A)%
95 (2006)	10,931,697	829,968	7.59
96 (2007)	11,433,779	809,531	7.08
97 (2008)	11,020,825	761,905	6.91
98 (2009)	10,888,311	868,215	7.97
99 (2010)	12,024,707	879,562	7.31

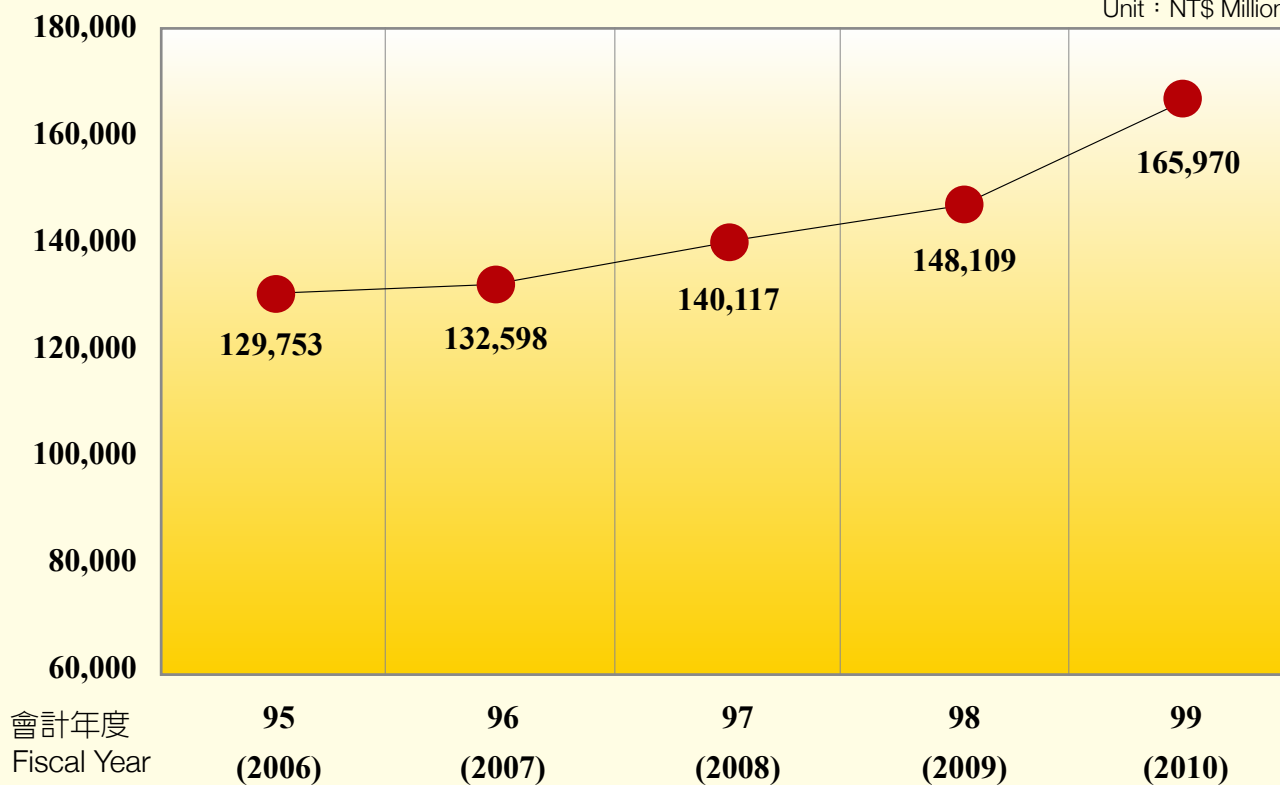
圖五 新契約及有效契約成長趨勢（保額）

Chart 5. Growing Trend Of New Policies in Force (Insurance Amount)



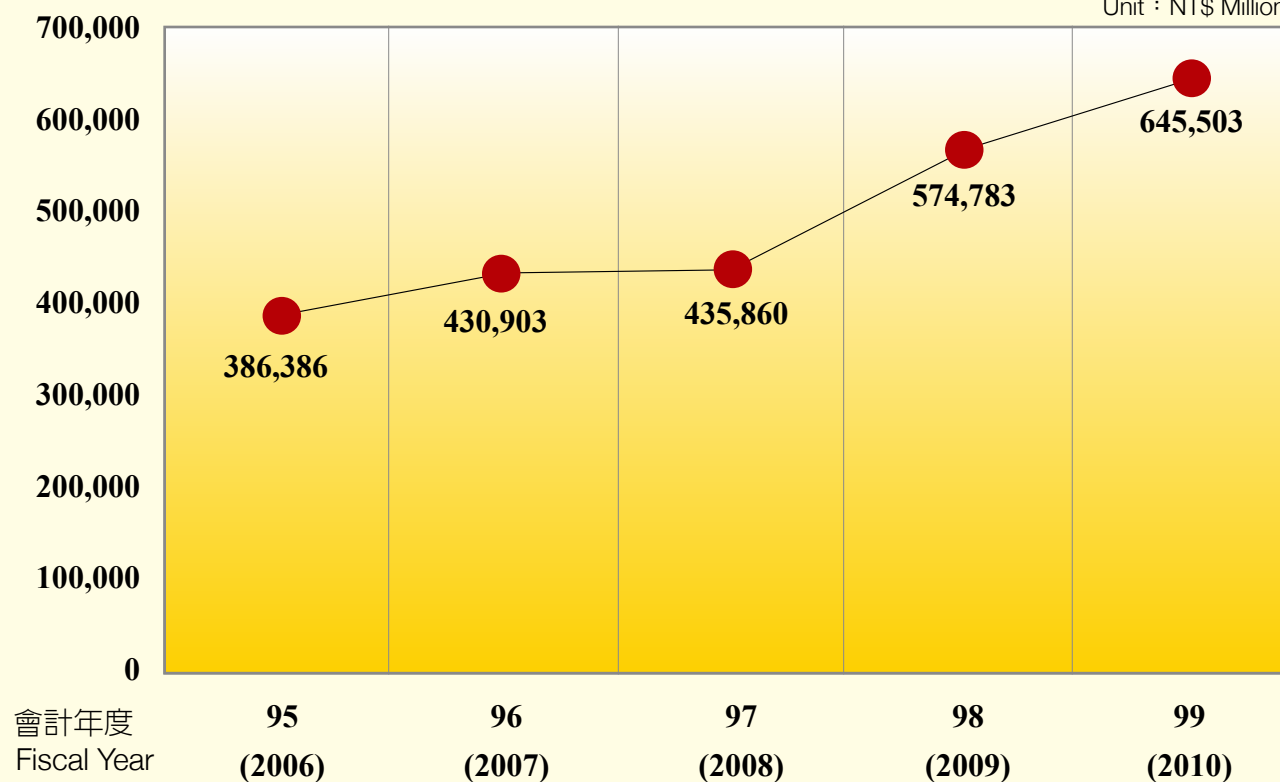
圖六 保費收入
Chart 6. Premium Income

單位：新臺幣百萬元
Unit: NT\$ Million



圖七 累積壽險責任準備金
Chart 7. Accumulated Reserves

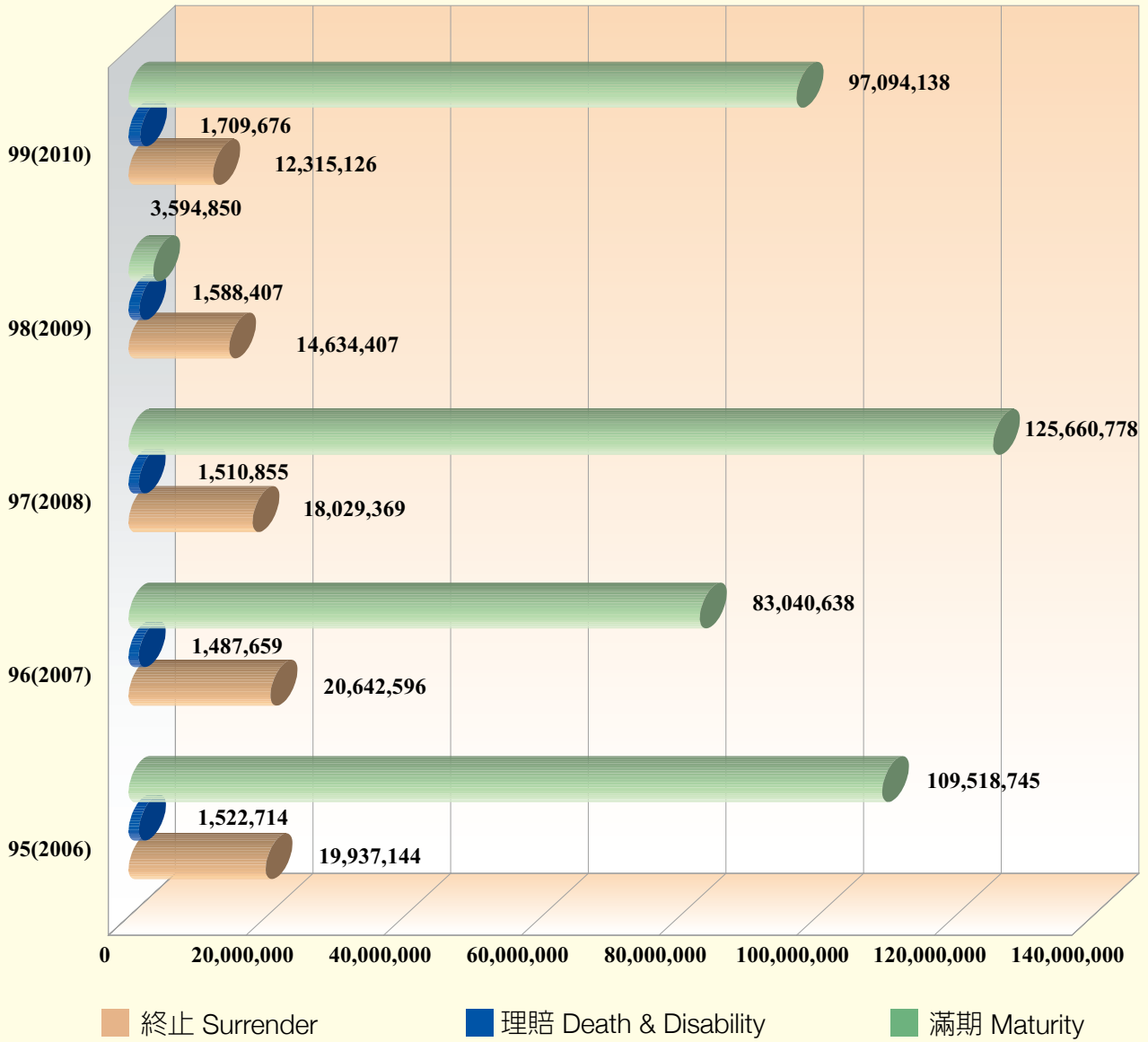
單位：新臺幣百萬元
Unit: NT\$ Million



圖八 保險給付 (保額)
Chart 8. Benefit Payments(Insurance Amount)

會計年度
Fiscal Year

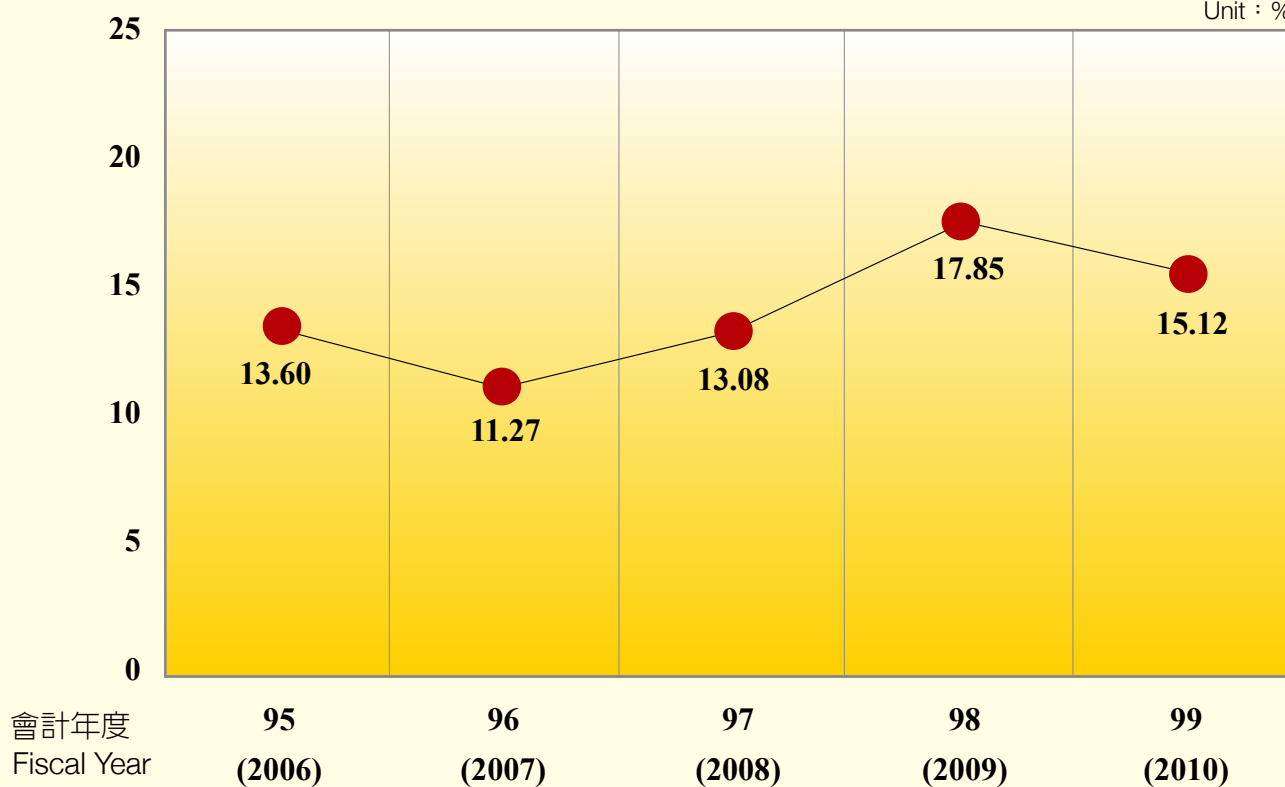
單位：新臺幣千元
Unit:NT\$ 1000



圖九 經營效率 (1) (保額)
 Chart 9. Management Efficiency I (Insurance Amount)

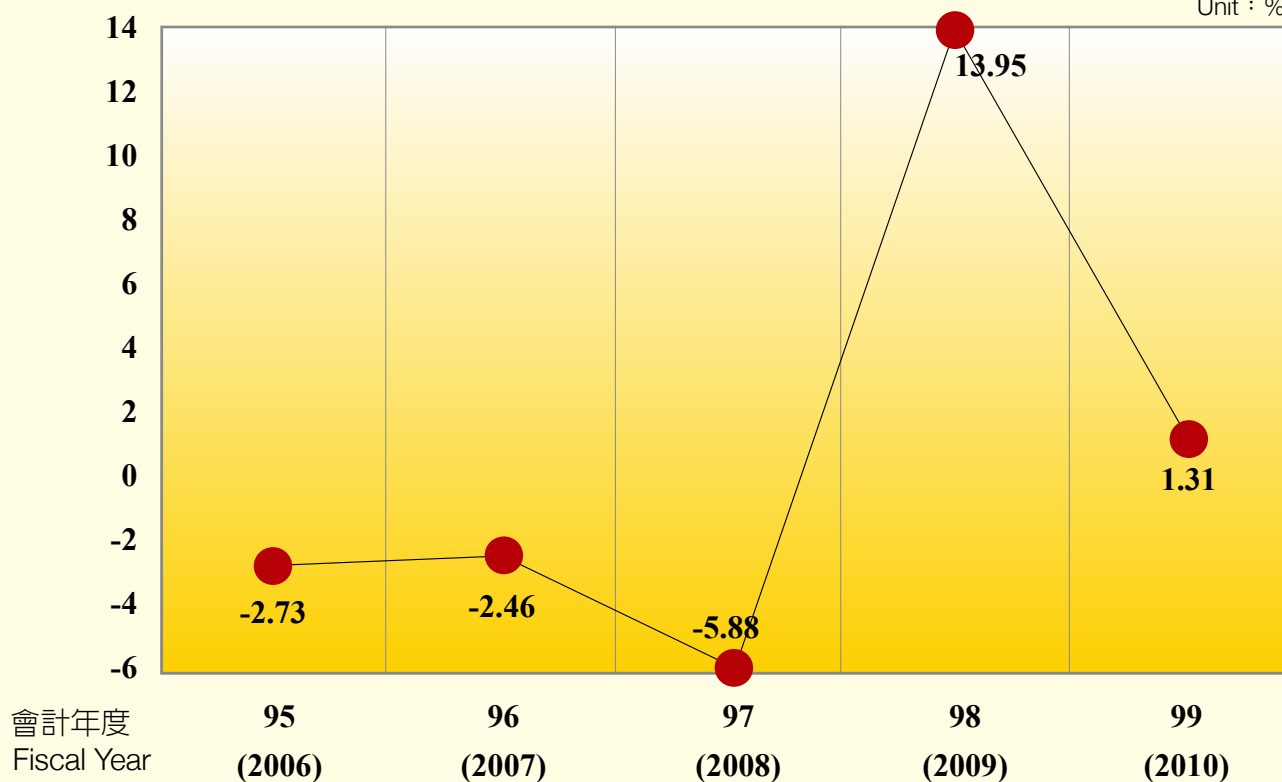
新契約率 New Policies Rate

單位：%
 Unit：%



有效契約淨增加率 Net Increase Rate of Policies in Force

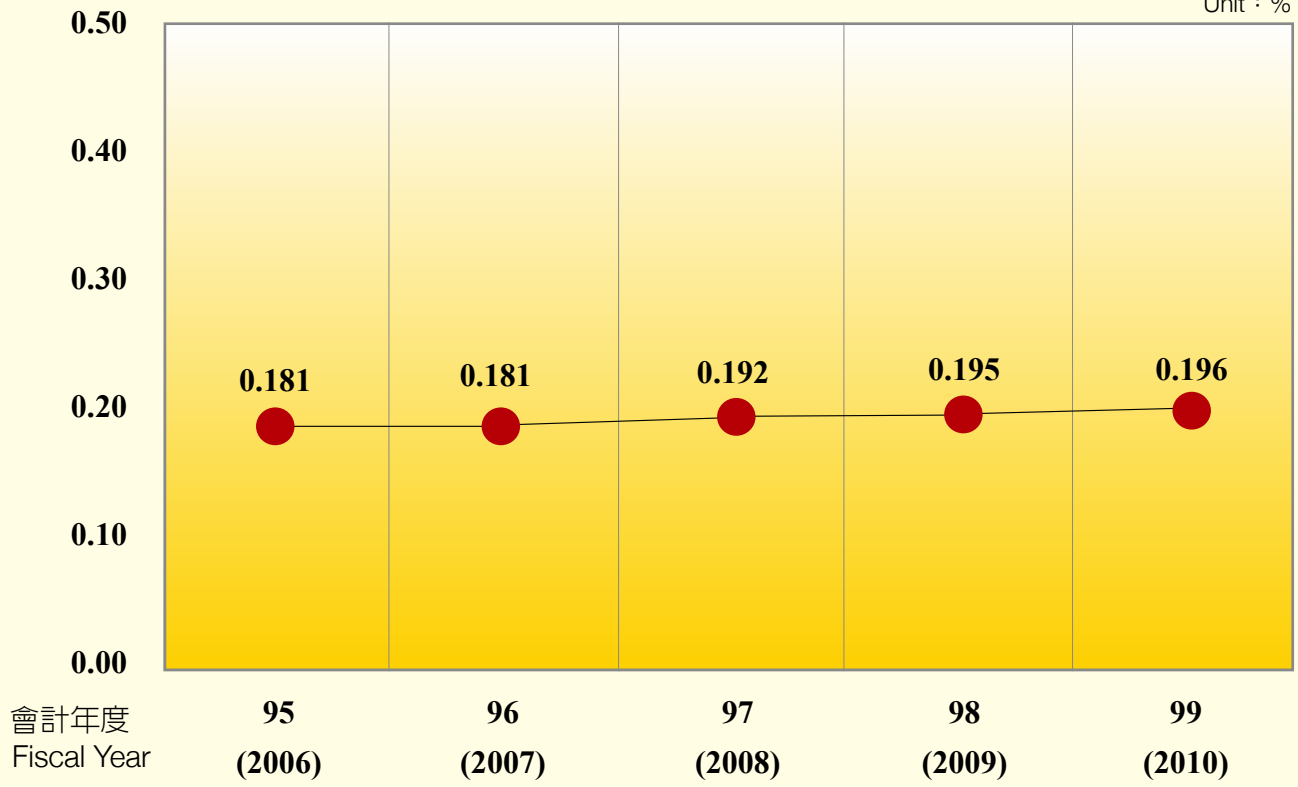
單位：%
 Unit：%



圖十 經營效率 (2) (保額)
 Chart 10. Management Efficiency II (Insurance Amount)

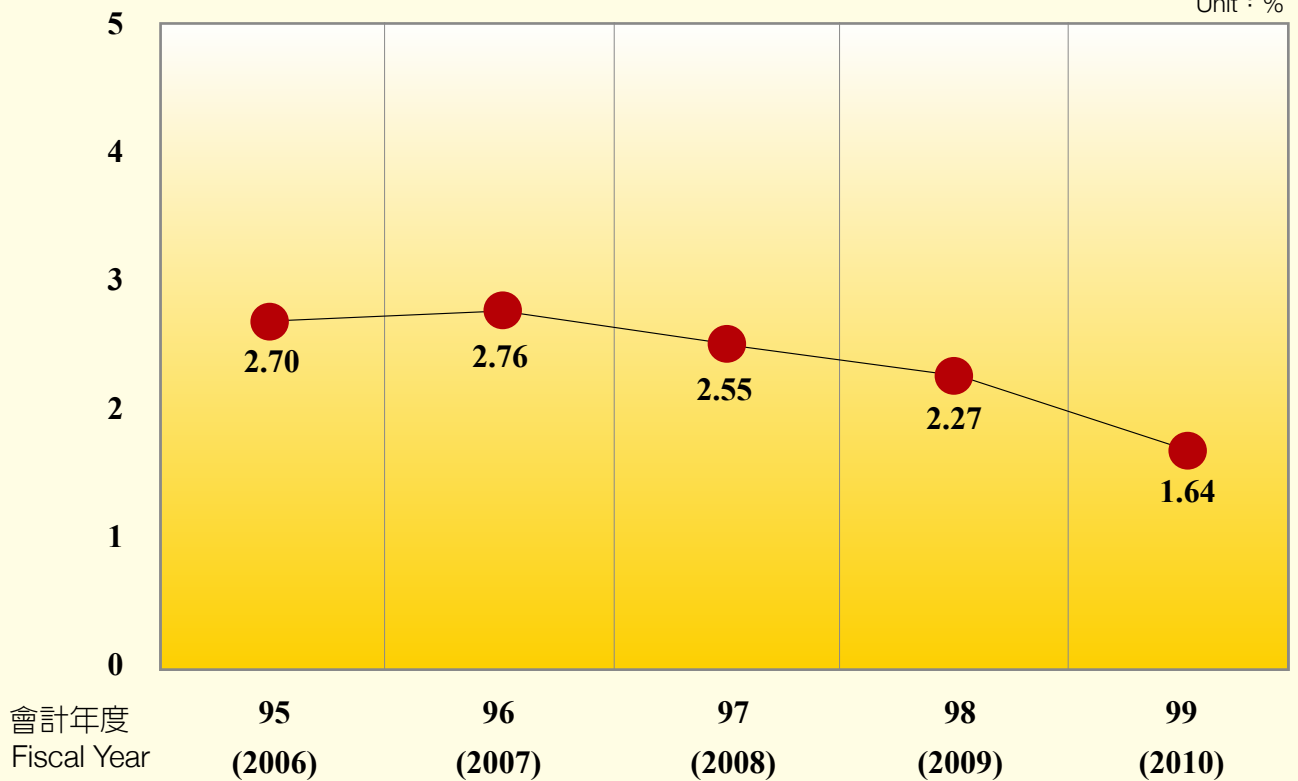
理賠率 **Death & Disability Rate**

單位 : %
 Unit : %



停效終止率 **Surrender & Lapse Rate**

單位 : %
 Unit : %



捌、大事記

民國24年5月14日

國民政府公布「簡易人壽保險法」。

民國24年8月12日

行政院發布「簡易壽險章程」，並規定與「簡易人壽保險法」同日施行。

民國24年11月1日

國民政府明令公布實施「簡易人壽保險法」自同年十二月一日起施行，同時指定郵政儲金匯業局及南京、漢口兩分局先行開辦簡易人壽保險業務。

民國25年3月1日

上海、江蘇、浙江、安徽、江西、湖北、湖南等七郵區酌情分別先後開辦簡易人壽保險業務。

民國26年9月

河南、山東、山西等郵區開辦簡易人壽保險業務。

民國28年

雲南、貴州等郵區相繼開辦簡易人壽保險業務。

民國35年

大陸郵政除東北各省外，各郵區大部分均已先後開辦簡易人壽保險業務。

民國35年5月5日

成立臺灣郵電管理局接辦日式簡易壽險業務。

民國36年

全國投保契約件數達三十七萬餘件，保險金額達國幣八十二億九千四百餘萬元。嗣大陸撤退，簡易壽險業務亦隨之蕩然無存。

民國37年1月1日

開辦依我國法律之簡易人壽保險業務。

民國38年4月1日

郵電分設，另成立臺灣郵政管理局接管簡易人壽保險業務。

VIII. Chronology

May 14, 1935

“Simple Life Insurance Law” officially announced by the National Government.

Aug. 12, 1935

“Simple Life Insurance Regulations” promulgated and instructed to put into practice concurrently with the “Simple Life Insurance Law” by Executive Yuan.

Nov. 1, 1935

“Simple Life Insurance Law” declared to take effect on Dec. 1 and Directorate General of Postal Remittances & Savings Banks, Nanking, and Hangchow branches ordered to start the business first.

Mar. 1, 1936

Simple Life Insurance service in turn commenced in Shanghai, Kiangsu, Chekiang, Anhui, Kiangsi, Hupeh, and Hunan postal districts.

Sep. 1937

Simple Life Insurance service is available in Honan, Shantung, and Shansi postal districts.

1939

Simple Life Insurance service introduced in Yunnan and Kweichow postal districts.

1946

Simple Life Insurance service offered in most postal districts in China, except for the postal districts in the northeast provinces.

May 5, 1946

Simple Life Insurance service that was run by the Japanese government in Taiwan is taken over by Taiwan Posts & Telecommunications Administration.

1947

A total of more than 370 thousand insurance policies are in force, with an insured amount of 8.294 billion dollars (national currency). Service ends with the retreat of the National Government from Mainland China to Taiwan.

Jan. 1, 1948

Simple Life Insurance service resumed in Taiwan and regulated by R.O.C. laws.

Apr. 1, 1949

The Taiwan Posts & Telecommunications Administration divided into two independent units. Taiwan District Head Post Office succeeded to handle life insurance business.

民國38年6月15日

因政府發行新臺幣，舊臺幣契約及日式簡易生命保險契約同時停辦並清理改保。

民國38年11月1日

開辦一年期定期保險。

民國43年7月

開辦三年期及五年期儲蓄保險。

民國44年10月

增辦六年期儲蓄保險。

民國45年10月

創辦短期性特種團體保險。

民國47年6月

各種保險費率降低百分之十，以利業務推動。

民國47年6月

調整簡易壽險保險金額自新臺幣一千元至三萬元。

民國50年8月

調整簡易壽險保險金額自新臺幣一千元至五萬元。

民國53年10月10日

停辦三年期儲蓄保險。

民國55年

修訂五、六年期儲蓄保險費率為單一費率。

民國58年12月11日

第一次修正發布「簡易人壽保險投保規則」。
停辦一年期定期保險及特種團體保險。

民國59年

五、六年期儲蓄保險契約實施電腦作業。

民國61年1月

調整簡易壽險金額自新臺幣一千元至十萬元。

Jun. 15, 1949

With the issue of New Taiwan currency, insurance policies contracted during the Japanese occupation or paid in Old Taiwan Dollar are abolished and converted.

Nov. 1, 1949

The one-year-term life insurance service launched.

Jul. 1954

Both the three-year- and five-year-term endowment insurance services introduced.

Oct. 1955

The six-year-term endowment insurance service began.

Oct. 1956

A special short-term group insurance service introduced.

Jun. 1958

All premium rates lowered by 10 % for the sake of promoting life insurance.

Jun. 1958

The insured amount per contract is limited to the range from NT\$ 1 thousand to NT\$ 30 thousand.

Aug. 1961

The insured amount acceptable is altered, ranging from NT\$ 1 thousand to NT\$ 50 thousand.

Oct. 10, 1964

The three-year-term endowment service suspended.

1966

The premium rates of the five-year- and six-year-term endowment insurance unified.

Dec. 11, 1969

The first revised "Simple Life Insurance Regulations" announced. Both the one-year-term and special short-term group insurance service no longer offered.

1970

Both the five-year- and six-year-term endowment insurance policies processed with computers.

Jan. 1972

The insured amount acceptable is altered, ranging from NT\$ 1 thousand to NT\$ 100 thousand.

民國62年6月

通盤修訂簡易壽險費率，同時增辦七年及八年期儲蓄保險，停辦六十歲期滿儲蓄保險契約。

民國63年1月

七年期及八年期儲蓄保險契約納入電腦作業。

民國63年2月1日

保險費按95折計收。

民國63年3月

十年期以上壽險契約納入電腦作業。

民國64年12月

調整簡易壽險保險金額自新臺幣一萬元至二十萬元。

民國64年12月20日

第二次修正公布「簡易人壽保險投保規則」

民國65年6月1日

廢止「臺灣區舊契約清理改保辦法」及「臺灣區年金契約清理改保辦法」。

民國65年9月

轉換完成更新壽險電腦作業制度。

民國65年12月

分次改用迴轉作業保費收據，經由光學字體閱讀機直接讀錄處理。

民國65年12月1日

取消保費95折，改按全數計收。

民國69年5月

調整簡易壽險保險金額自新臺幣一萬元至三十萬元。

民國70年5月1日

調整簡易壽險保險費率。

民國70年9月25日

第三次修正公布「簡易人壽保險投保規則」。

民國72年1月1日

被保險人「身分證統一號碼」輸入電腦主檔，以資控制超額投保。

Jun. 1973

Simple Life Insurance premium rates changed, the seven-year- and eight-year-term endowment insurance service inaugurated, and the sixty-year-old endowment ceased to offer.

Jan. 1974

Both the seven-year- and eight-year-term endowment insurance services computerized.

Feb. 1, 1974

A 5 % discount on premium starts.

Mar. 1974

The ten-year-term or longer-termed life insurance service computerized.

Dec. 1975

The range of insurance amounts acceptable changed from NT\$ 10 thousand to NT\$ 200 thousand.

Dec. 20, 1975

The second revision of “Simple Life Insurance Regulations” promulgated.

Jun. 1, 1976

Regulations for the “converted old life insurance policies” and “annuity policies abolished”.

Sep. 1976

An updated computer processing system for Simple Life Insurance begins.

Dec. 1976

Premium receipts processed directly by Optical Character Reader. (OCR).

Dec. 1, 1976

The 5% discount on premium no longer offered.

May 1980

The acceptable amount per policy is adjusted, ranging from NT\$ 10 thousand to 300 thousand.

May 1, 1981

The premium rates modified.

Sep. 25, 1981

The revised (3rd edition) “Simple Life Insurance Regulations” promulgated.

Jan. 1, 1983

The identification card number of the insured is fed into the computers to prevent the exceeding of the maximum sum insurable.

民國74年12月1日

郵政簡易壽險創辦50週年紀念，發行紀念性郵票，假郵政博物館舉行慶祝大會，辦理特展，頒獎簡易壽險徵文、海報入選佳作及招攬績優人員。

民國75年10月11日

暫停受理郵政簡易壽險五、六、七、八年期滿儲蓄保險新契約。

民國76年6月15日

「簡易人壽保險投保規則」部分條文修正案，層奉財政部、交通部核定。

民國76年8月1日

調整簡易壽險十年以上期滿儲蓄保險費率，並暫停受理二十年付費、終身付費之終身保險新契約。新費率實施日起新成立契約，採用保單分紅制度。

民國77年8月1日

實施以人工作業處理「劃撥轉帳繳付保費」辦法，加強服務保戶。

民國78年9月1日

開辦五年期滿平安儲蓄保險。

民國78年10月11日

實施利用電腦自動劃撥轉帳繳付保費辦法，節省人工成本，便利保戶，提高經營管理效率。

民國78年10月19日

層奉行政院核准調高最高保額為新臺幣六十萬元。

民國79年4月16日

實施利用電腦自動由存簿轉帳繳付保費辦法，服務保戶，節省人工處理成本。

民國79年5月1日

層奉行政院核准調高最高保額為新臺幣一百萬元。

民國79年12月17日

「簡易人壽保險法」奉總統令修正公布。

Dec. 1, 1985

A set of stamps is released to mark the 50th anniversary of the Postal Simple Life Insurance. A ceremony is held in the Postal Museum to honor the special day and to award the winners in the Postal Simple Life Insurance essay and poster-making competition and to recognize the excellent employees of promoting life insurance.

Oct. 11, 1986

The five-year-, six-year-, seven-year- and eight-year-term endowment insurance suspended.

Jun. 15, 1987

Partially revised "Simple Life Insurance Regulations" approved by the Ministry of Finance and Ministry of Transportation and Communications.

Aug. 1, 1987

The premium rate for ten-year-term or longer-termed endowment policies are altered, twenty-year payment and whole-life payment policies are suspended, and the payment of dividend based on policy is applied to the new contracts.

Aug. 1, 1988

The collection of premiums through Postal Giro Savings Account inaugurated to strengthen the service for customers.

Sep. 1, 1989

The five-year-term endowment insurance service introduced.

Oct. 11, 1989

Transfer of premiums through computerized Postal Giro Savings Account starts, to save work force cost, to better serve the policyholders, and to enhance the efficiency of management.

Oct. 19, 1989

The maximum amount per contract rose to NT\$ 600 thousand with the consent of Executive Yuan.

Apr. 16, 1990

Computerization of premium collections by way of transference from Passbook Savings Account initiated to better serve the customers and reduce the labor cost.

May 1, 1990

The maximum amount per contract rose to NT\$ 1 million, with the approval of Executive Yuan.

Dec. 17, 1990

The revised "Simple Life Insurance Law" promulgated by the President.

民國80年1月1日

推出二倍保障儲蓄保險，分為六年期滿、八年期滿、十年期滿三種。

民國80年2月15日

新修訂之「簡易人壽保險法」公布施行。

民國80年6月29日

實施郵政簡易壽險「契約撤回請求權」，要保人得於保險單記載「填發保險單日期」一個月內撤回要保，並領回所繳保費。

民國80年7月1日

開放軍人投保郵政簡易壽險。

民國81年7月7日

「郵政簡易人壽保險投保規則」業奉財政部、交通部修正發布，並自八十一年八月一日起實施。

民國81年7月22日

郵政簡易壽險契約要保人行使「契約撤回權」期限，由保單記載之「填發保單日期」起一個月內，縮短為20日內，以促使要保人及時確認權益。

民國82年1月1日

發售「郵政安家定期還本終身壽險」新商品，同日起停辦現行十年付費、十五年付費終身保險。

民國82年3月20日

「簡易人壽保險法」之施行擴及福建省金門縣及連江縣。

民國83年3月20日

郵政簡易壽險累積積存金突破新臺幣一千億元。

民國84年1月6日

訂定「受理申請改保作業要點」，全面擴大郵政簡易壽險改保作業。

民國84年2月6日

發售「郵政簡易人壽保險安和終身保險」新產品。

民國84年12月21日

開始分期實施電腦連線作業。

Jan. 1, 1991

The six-year-, eight-year- and ten-year-term double-indemnity life insurance service is available.

Feb. 15, 1991

The newly revised “Simple Life Insurance Law” comes into effect.

Jun. 29, 1991

Begin to implement retraction rights, the applicant is entitled to revoke his application and get the premium refunded within one month after the issue date recorded on the policy document.

Jul. 1, 1991

Life insurance service opened to those in the army.

Jul. 7, 1992

The revised “Postal Simple Life Insurance Regulations” approved and promulgated by the Ministry of Finance and Ministry of Transportation and Communications, comes into effect on August 1, 1992.

Jul. 22, 1992

To spur the applicant to confirm his rights and benefits, the period of retraction right is shortened from 1 month to 20 days after the issue date recorded on the policy document.

Jan. 1, 1993

“An-jia Refundable Whole Life Insurance” introduced and at the same date 10-year payment, 15-year payment whole life insurance suspended.

Mar. 20, 1993

“Postal Simple Life Insurance Law” starts applying to Kinmen and Lianjiang of Fujian province.

Mar. 20, 1994

The accumulated reserves of Postal Simple Life Insurance reach NT\$ 100 billion.

Jan. 6, 1995

“Guidelines for Handling Insurance Policy Conversion Application” formulated, extending in scale the service of changing the insurance policy.

Feb. 6, 1995

“An-ho Whole Life Insurance” added to the service.

Dec. 21, 1995

Computerized on-line network commenced in installment.

民國85年7月3日

制定「郵政簡易人壽保險業務員管理要點」，落實保險業務員考試登錄制度。

民國86年3月20日

台灣北、中、南三區郵政管理局之本局開辦「郵政壽險保戶不動產抵押借款業務」。

民國87年2月20日

全面完成電腦連線作業。

民國87年6月30日

發售「郵政安富增值還本終身壽險」新商品。

民國87年11月1日

成立「郵政簡易壽險保戶服務中心」。

民國87年12月1日

發售「郵政安平二倍保障終身壽險」新商品，同時停售「郵政簡易人壽保險安和終身保險」。

民國88年1月1日

修正簡易人壽保險法第九條條文，刪除原條文投保年齡限制。

民國88年3月20日

發售「郵政十五年期滿小太陽兒童儲蓄壽險」新商品。

88年5月20日

郵政簡易壽險累積積存金突破新臺幣二千億元。

民國88年9月30日

修訂「郵政簡易人壽保險保戶不動產抵押借款作業要點」、「郵政簡易人壽保險保戶不動產抵押借款擔保品鑑價作業要點」、「郵政簡易人壽保險保戶不動產抵押借款轉帳繳付本息作業要點」及「郵政壽險保戶不動產抵押借款處理須知」等部分條文內容。

Jul. 3, 1996

“Guidelines for salespeople of the Postal Simple Life Insurance” formulated, requiring examination and registration for insurance salespeople.

Mar. 20, 1997

“The service of loan to policyholder on mortgage of real estate” commenced in the Northern, the Middle, and the Southern Regional Head Offices, which are in the cities of Taipei, Taichung and Kaohsiung.

Feb. 20, 1998

An on-line insurance service network was made throughout post offices.

Jun. 30, 1998

A new service, “An-Fu Increasing Whole Life with survival benefit Insurance”, was introduced.

Nov. 1, 1998

A “Service Center for Postal Insurance Policyholders” was set up.

Dec. 1, 1998

The product, “An-Pin Double-indemnity Whole Life Insurance” was introduced, and the “An-Ho Whole Life Insurance” program was suspended simultaneously.

Jan. 1, 1999

The age limit for the insured listed in Article 9 of the “Simple Life Insurance Law” was deleted.

Mar. 20, 1999

A product, “Little Sun 15-year-term Child Insurance” was introduced.

May 20, 1999

The accumulated policy reserve of Postal Simple Life Insurance exceeds NT\$200 billion.

Sep. 30, 1999

To revise provisions of “Guidelines for Loan to Postal Simple Life Insurance Policyholders on Mortgage of Real Estate”, “Guidelines for Valuation on Collateral of Loan to Postal Simple Life Insurance Policyholders on Mortgage of Real Estate”, “Guidelines for Transferring Payment of Principal & Interest for Loan to Postal Simple Life Insurance Policyholders on Mortgage of Real Estate” and “Procedures for Loan to Postal Simple Life Insurance Policyholders on Mortgage of Real Estate”.

民國88年10月2日

協助九二一震災地區郵政壽險保戶迅速獲得理賠及保單借款，並寬延保費繳納期限，充分照顧中低收入受災保戶。

民國88年10月20日

郵政簡易壽險累積有效契約件數突破二百萬件。

民國89年1月29日

全面實施理賠的解約案件送款到府服務。

民國89年5月18日

配合政府九二一賑災政策，訂定「九二一震災受災戶郵政簡易壽險房屋貸款本息展延暨承受建物部分貸款餘額作業要點」及「九二一震災受災戶申請房貸本息展延暨承受建物部分貸款餘額作業手續」，並自89年5月20日起實施。

民國89年12月25日

發售「郵政快樂兒童增值還本終身保險」新商品。

民國90年3月14日

增訂新商品「郵政快樂兒童增值還本終身保險契約條款」，及修訂現售各險種契約條款部分條文。

民國90年6月1日

增加壽險房貸業務經營據點19局，同步調降不動產抵押借款利率。

民國90年7月1日

暫停發售「二倍保障儲蓄保險」，「安家定期還本終身保險」、「安富增值還本終身保險」、「安平二倍保障終身保險」、「快樂兒童增值還本終身保險」。

民國90年9月5日

暫停發售「小太陽兒童儲蓄保險」。

Oct. 2, 1999

To assist Postal Simple Life Insurance policyholders suffered from the 921 earthquake obtain indemnity and the loan on policy immediately and to defer the grace period of premium payment in full consideration of the low-income sufferers.

Oct. 20, 1999

The accumulated effective contracts of Postal Simple Life Insurance successfully exceed 2 million.

Jan. 29, 2000

To widely provide the service that sends the indemnity of the surrender of the death and disability benefit to policyholders.

May 18, 2000

To comply with the government's subsidy policy of 921 earthquake, "Guidelines for deferring the payment of the principal and interest and accepting the partial loan on mortgage of the building for Loan to Postal Simple Life Insurance policyholders suffered from the 921 earthquake" and "Procedures of application for deferring the payment of the principal and interest and accepting the partial loan on mortgage of the building for Loan to Postal Simple Life Insurance policyholders suffered from the 921 earthquake" were formulated, and all above were put into practice since May 20, 2000.

Dec. 25, 2000

A product, "Kwai-ler Increasing child Whole Life insurance with survival benefit" was introduced.

Mar. 14, 2001

Clause for "Kwai-ler Increasing child Whole Life insurance with survival benefit" augmented, and partially revised the Clause for the currently saling products.

Jun. 1, 2001

To add 19 new POs to deal with real-estate mortgage service for policyholders, and lower the interest rate of the real-estate mortgage.

Jul. 1, 2001

"Double-Indemnity Endowment", "An-jia Refundable Whole Life", "An-Fu Increasing Whole Life with survival benefit", "An-Pin Double-Indemnity Whole Life", "Kwai-ler Increasing child Whole Life insurance with survival benefit" were suspended.

Sep. 5, 2001

The product of "Little Sun Child Insurance" was suspended.

民國90年11月10日

暫停發售「五年期滿平安儲蓄保險」。

民國90年11月15日

調整「郵政五年期滿平安儲蓄保險」費率並重新發售。

民國90年12月26日

修訂「郵政簡易人壽保險保戶不動產抵押借款作業要點」，並適度放寬申貸條件。

91年5月1日

調整「安平二倍保障終身保險」費率並重新發售。

91年6月26日

保戶不動產抵押借款業務增加「分段式利率」計息方式。

91年7月10日

總統公布新修訂之「簡易人壽保險法」。

91年10月1日

調整「十五年期滿小太陽兒童儲蓄保險」費率並重新發售。

91年10月1日

實施郵政光碟影像作業系統及保單合併列印作業。

91年11月7日

保戶不動產抵押借款業務增加「指數型利率」計息方式。

91年12月31日

停售「郵政員工團體特約二倍保障保險」。

92年3月19日

調降「五年期滿平安儲蓄保險」之業餘招攬佣金。

92年4月15日

取消滿期新保折扣及郵政員眷保費折扣，並調降集體保件折扣。

92年5月9日

續調降「五年期滿平安儲蓄保險」業餘招攬佣金。

92年6月16日

推出不動產抵押借款利率新商品「郵政壽險吉利貸」。

Nov. 10, 2001

“5-year-term Endowment” was suspended.

Nov. 15, 2001

To adjust the premium rate for “5-year-term Endowment” and resale at the same time.

Dec. 26, 2001

To revise the “Guidelines for Loan to Postal Simple Life Insurance Policyholders on Mortgage of Real Estate”, and loosen the terms of application .

May 1, 2002

“An-pin Double-indemnity Whole Life Insurance” was re-offered with new rates.

Jun. 26, 2002

The “fixed adjustable hybrid” option was added to the real estate mortgage business.

Jul. 10, 2002

The President announces the new amendment of “Simple Life Insurance Law”.

Oct. 1, 2002

“Little Sun 15-year-term Child Insurance” was re-offered with new rates.

Oct. 1, 2002

Implemented a postal CD image system and a combined policy printing operation.

Nov. 7, 2002

Added “adjustable rate” option to real estate mortgage business.

Dec.31, 2002

Ceased to sell “Double-indemnity Whole Life Insurance for Postal Employees”.

Mar. 19, 2003

Lowered commissions of part-time agents for “5-year-term Endowment Insurance”.

Apr. 15, 2003

Cancelled discounts offered to renewing customer and postal employee dependants, and lowered the discounts for group insurance.

May 9, 2003

Further lowered commissions of part-time agents for “5-Year-Term Endowment Insurance”.

Jun. 16, 2003

Started to offer a new form of real estate mortgage product: “Postal Life Insurance Jili Mortgage”.

92年7月25日

取消個人壽險集體保件折扣。

92年9月12日

推出不動產抵押借款利率新商品「郵政壽險吉利精英專案」。

92年10月1日

自92年10月1日起，以未滿14歲之未成年人，或心神喪失或精神耗弱之人為被保險人訂立之郵政簡易人壽保險契約，其喪葬費用之保險金額總和，應與其他商業保險合併計算最高不得超過新臺幣二百萬元。

92年12月26日

停售「五年期滿平安儲蓄保險」、「十五年期滿小太陽兒童儲蓄保險」、「安平二倍保障終身保險」。

92年12月26日

發售「郵政簡易人壽六年期吉利保險」。

92年12月26日

提高郵政簡易人壽保險之最高保險金額及同一被保險人之保險金額總數為新臺幣二百萬元。

93年1月1日

開辦郵政自提機辦理保險單借款業務。

93年4月4日

發售「郵政簡易人壽吉慶兒童保險」。

93年6月8日

中華郵政壽險獲得「財團法人現代保險教育事務基金會」舉辦「2004年保險信望愛獎」所頒之「最佳社會責任獎」。

93年7月7日

推出壽險房貸「好利貸」優惠利率專案。

93年7月14日

提供敏都利颱風所致72水災地區郵政壽險保戶迅速理賠、保費延繳及房貸利息延期繳納等便民措施。

Jul. 25, 2003

Cancelled discounts for personal life insurance for an individual who participated in group insurance.

Sep. 12, 2003

Started to offer a new form of real estate mortgage product: "Postal Life Insurance Jili Elite Mortgage".

Oct. 1, 2003

Limited the total death benefits and funeral expense coverage under postal simple life insurance and other commercial insurance to NT\$2 million for a minor under 14 years of age or a mentally incapacitated person.

Dec. 26, 2003

Ceased selling the "5-year-term Endowment Insurance", "Little Sun 15-year-term Child Insurance" and "An-pin Double Indemnity Whole Life Insurance".

Dec. 26, 2003

Started to offer "Postal Ji-li 6-year-term Endowment".

Dec. 26, 2003

Raised the maximum insured amount and the limit for the total insured amount for which an individual may be covered for postal simple life insurance to NT\$ 2 million.

Jan. 1, 2004

Started to allow policyholders to take out policy loans through ATMs.

Apr. 4, 2004

Started to offer "Postal Ji-ching Child Insurance".

Jun. 8, 2004

Received the "Social Responsibility Award" at the Sixth FHL "Insurance Awards (2004)", sponsored by "the Modern Insurance Education Foundation".

Jul. 7, 2004

Launched low-interest "Haolidai" real estate loans for postal life insurance policyholders.

Jul. 14, 2004

Made speedy payments to claims for policyholders affected by the July 2 flood brought on by Typhoon Mindulle, as well as allowed those affected to delay their premiums or housing loan interest payments to a later date.

93年9月1日

發售「郵政簡易人壽吉祥保險」。

93年12月10日

推出壽險房貸「好利貸三年超低利率」首年1.98%特惠專案。

93年12月10日

開放非郵政壽險保戶亦可申辦郵政壽險不動產抵押借款業務。

93年12月10日

增加三重中山路郵局辦理壽險房貸業務，使房貸業務經辦局增為23局，並增加台北東門等62局代收申請表件，代收表件局增為124局。

94年1月1日

開辦部分郵政自提機辦理保險單借款之還款業務。

94年3月1日

發售「郵政簡易人壽吉安傷害保險附約」。

94年7月1日

發售「郵政簡易人壽年年如意定期還本保險」。

94年10月1日

增加台北士林郵局等39個代收申請房貸書表文件郵局，受理表件申請共計增為163局。

94年12月1日

發售「郵政簡易人壽步步高升保險」。

94年12月1日

發售「郵政簡易人壽松柏長青定期壽險」。

94年12月1日

推出壽險房貸「優利屋」新商品，同日起停辦「吉利精英專案」。

95年1月13日

慶祝中華郵政公司110週年慶，特舉辦「郵政壽險幸運貸，貸您好運連連」抽獎活動。

Sep. 1, 2004

Started to offer "Postal Ji-hsiang Endowment".

Dec. 10, 2004

Launched "Three-Year Super-Low Haolidai" real estate loans, with super-low rates for three years and a 1.98% interest rate for the first year.

Dec. 10, 2004

Offered real estate mortgage loans to nonpolicyholders.

Dec. 10, 2004

With the addition of the Jhongshan Road branch in Sanchong, there are now 23 branches in all responsible for processing real estate loans. And with another 62 postal outlets added, including the Dongmen postal outlet in Taipei, there are now 124 postal outlets authorized to accept loan applications.

Jan. 1, 2005

Started to offer its customers the option of making policy loan payments through some of the post office's ATMs.

Mar. 1, 2005

Launched "Postal Ji-an Accident Insurance rider".

Jul. 1, 2005

Launched "Postal Nian-nian-ru-yi Endowment".

Oct. 1, 2005

Designated another 39 postal outlets, including the Shihlin postal outlet in Taipei, to accept paperwork for real estate loan applications. There were now 163 postal outlets authorized to accept applications.

Dec. 1, 2005

Launched "Postal Bu-bu-gao-sheng Endowment".

Dec. 1, 2005

Launched "Postal Sung-bo-chang-ching Term Insurance".

Dec. 1, 2005

Launched "You-li-wu" real estate loans for postal life insurance policyholders and discontinued "Jili Elite Mortgage".

Jan. 13, 2006

Held a lottery campaign for its "policy loan borrowers" in celebration of its 110th anniversary.

95年4月10日

為提昇不動產抵押借款業務之競爭力，推出「優利屋」及「好利貸」優惠方案。

95年5月17日

總統公布修正「簡易人壽保險法」第2、5、7、31、32、34、36、38、40、42、43條條文，並刪除第41條條文。

95年6月15日

開辦「網路ATM保險單借還款業務」。

95年7月1日

發售「郵政簡易人壽鴻運高照還本保險」。

95年11月23日

針對全國軍公教人員推出房貸新商品「公教特惠專案」，利率計算按郵政2年期定期儲金機動利率加碼0.265%。

95年11月23日

為擴大壽險不動產抵押借款業務經營規模，提高壽險不動產抵押借款同一借款人最高借款限額為800萬元，並增加借款年期30年期一種，另為加強服務，增加台北民權郵局等37個受理局代收申請房貸書表文件，總計受理局為200局。

95年12月15日

發售「郵政簡易人壽福星高照終身壽險」。

96年8月15日

推出分段式固定利率房貸「安穩貸」，同時停止受理「好利貸優惠方案」。

96年9月1日

提高郵政簡易人壽保險之最高保險金額及同一被保險人之保險金額總數為新臺幣四百萬元。

96年10月10日

發售「郵政簡易人壽富兒樂還本保險」。

Apr. 10, 2006

Offered special discounts for “You-li-wu” and “Haolidai real estate loans” to raise the competitiveness of its real estate loan business.

May. 17, 2006

The R.O.C. President announced revisions of articles 2, 5, 7, 31, 32, 34, 36, 38, 40, 42, and 43 of the Simple Life Insurance Act, as well as elimination of Article 41.

Jun. 15, 2006

Launched “on-line policy loan application and repayment service”.

Jul. 1, 2006

Launched “Postal Hong-yun-gao-zhao Endowment”.

Nov. 23, 2006

Launched a new real estate loan product with low interest rates for military servicemen, civil servants and teachers. The interest rate for this loan is based on the post office’s floating rate for its 2-year CD plus a margin of 0.265%.

Nov. 23, 2006

To expand the company’s real estate loan business, the maximum amount an individual person can borrow has been raised to NT\$8 million, and a 30-year mortgage option was added. In addition, to better serve its customers, another 37 postal outlets, including the Minchuang postal outlet in Taipei, were designated to accept paperwork for real estate loan applications. There are now 200 postal outlets authorized to accept applications

Dec. 15, 2006

Launched “Postal Fu-xing-gao-zhao Whole Life Insurance”.

Aug. 15, 2007

Launched “An-wun-dai” 1/4/1 ARM (Adjustable Rate Mortgage) real estate loans and ceased to offer “Haoli-dai” real estate loans.

Sep. 1, 2007

Raised the maximum insured amount for its simple life insurance and the total coverage per insured to NT\$4 million.

Oct. 10, 2007

Launched “Postal Fu-er-le Endowment”.

97年1月21日

推出分段式固定利率房貸「安穩貸二」，同時停止受理原「安穩貸」。

97年7月30日

提高「六年期吉利保險」、「吉祥保險」、「松柏長青定期壽險」、「鴻運高照還本保險」、「福星高照終身壽險」、「吉安傷害保險附約」及「年年如意定期還本保險」等7種保險商品之最高投保金額。

97年8月1日

停售「郵政簡易人壽步步高升保險」。
發售「郵政簡易人壽六六金順保險」。

97年10月1日

發售「郵政簡易人壽金平安傷害保險附約」。

97年11月8日

停售「郵政簡易人壽六六金順保險」。

97年11月20日

取消「郵政簡易人壽吉安傷害保險附約」新立契約之集體保件折扣。

98年2月5日

取消「郵政簡易人壽六年期吉利保險」新立契約之集體保件折扣。
停售「郵政簡易人壽富兒樂還本保險」。

98年4月1日

暫停銷售「郵政簡易人壽吉祥保險」、「郵政簡易人壽年年如意定期還本保險」、「郵政簡易人壽鴻運高照還本保險」。

98年6月8日

停售「郵政簡易人壽吉祥保險」、「郵政簡易人壽年年如意定期還本保險」。

98年7月1日

取消「郵政簡易人壽吉慶兒童保險」新立契約之集體保件折扣。

98年7月28日

開辦保戶申請每次轉帳扣繳續期保險費後，由本公司主動寄交繳費收據之業務。

Jan. 21, 2008

Launched “An-wun-dai II” 1/4/1 Adjustable Rate Mortgages (ARMs) to replace “An-wun-dai” ARMs.

July. 30, 2008

Raised the maximum insured amount for seven of its insurance products: “Ji-li 6-year-term Endowment”, “Ji-hsiang Endowment”, “Sung-bo-chang-ching Term Insurance”, “Hong-yun-gao-zhao Endowment”, “Fu-xing-gao-zhao Whole Life Insurance”, “Ji-an Accident Insurance as a Rider” and “Nian-nian-ru-yi Endowment”.

August. 1, 2008

Ceased to offer “Postal Bu-bu-gao-sheng Endowment”.
Launched “Postal Liu-liu jin-shun Endowment”.

Oct. 1, 2008

Launched “Postal Jin-ping-an Accident Insurance Rider”.

Nov. 8, 2008

Ceased to offer “Postal Liu-liu jin-shun Endowment”.

Nov. 20, 2008

Cancelled discounts on wholesale insurance for new “Postal Ji-an Accident Insurance Rider” contracts.

Feb. 5, 2009

Cancelled discounts on wholesale insurance for new “Postal Ji-li 6-year-term Endowment” contracts.
Ceased to offer “Postal Fu-er-le Endowment”.

Apr.1, 2009

“Postal Ji-hsiang Endowment”, “Postal Nian-nian-ru-yi Endowment”, “Hong-yun-gao-zhao Endowment” were suspended.

Jun. 8, 2009

Ceased to offer “Postal Ji-hsiang Endowment”, “Postal Nian-nian-ru-yi Endowment”.

July. 1, 2009

Cancelled discounts on wholesale insurance for new “Postal Ji-ching Child Insurance” contracts.

July. 28, 2009

Policyholders can now apply to receive premium payment receipts in the mail after the department receives payment via bank transfer.

98年8月11日

協助莫拉克颱風受災戶迅速獲得理賠，實施保險費繳納期限再寬延3個月、補發保險單免收工本費等措施，若有滿期、生存保險或其他保險金給付者，於確認契約狀態及受益人身分後即先行給付，文件可以後補。

98年9月28日

發售「郵政簡易人壽喜樂年年還本終身保險」。

98年12月1日

停售「郵政簡易人壽松柏長青定期壽險」、「郵政簡易人壽福星高照終身壽險」。

發售「郵政簡易人壽安康定期壽險」、「郵政簡易人壽福安終身壽險」。

98年12月2日

發售「郵政簡易人壽日額型住院醫療費用保險附約」。

99年1月5日

發售「郵政簡易人壽美利人生利率變動型保險」。

99年1月19日

配合「金融機構辦理莫拉克颱風受災居民債務展延利息補貼辦法」，即日起至99年6月30日止受理莫拉克颱風受災戶申請保險單借款債務展延利息補貼事宜。

99年2月3日

停售「郵政簡易人壽吉慶兒童保險」。

99年2月5日

配合保險法第107條之修正，對以未滿15歲之未成年人為被保險人並已投保本公司吉安、金平安傷害保險附約者，以掛號寄發通知單，請保戶勾選是否願意按新給付條件及新費率續保後再寄退本公司續辦。

99年3月22日

「郵政簡易人壽金平安傷害保險附約」、「郵政簡易人壽吉安傷害保險附約」調整1至未滿15足歲費率。

August .11, 2009

To assist Typhoon Morakot victims promptly resolve their claims, the department sped up the claim settlement process, added a grace period of three months to give them more time to make their premium payments, and waived the fee for reissuing a policy. In addition, when a claim was filed, after the contract status and beneficiary's identity were verified, the department would issue the claim payment before paperwork was completed.

Sep. 28, 2009

Launched "Postal Xi-le-nian-nian Endowment".

Dec. 1, 2009

Ceased to offer "Postal Sung-bo-chang-ching Term Insurance", "Postal Fu-xing-gao-zhao Whole Life Insurance".

Launched "Postal An-kang Term Insurance", "Postal Fu-an Whole Life Insurance".

Dec. 2, 2009

Launched "Postal Daily Hospitalization Expense Insurance Rider".

Jan. 5, 2010

Launched "Postal Mei-li-ren-sheng Interest-sensitive Insurance".

Jan. 19, 2010

From January to June 30, 2010, the department handled Typhoon Morakot victims' applications for subsidies to their policy loan interest payments under the Regulations Governing Subsidies to Typhoon Morakot Victims with Regard to Interest Payments on Their Debts during the Period of Loan Deferment.

Feb.3, 2010

Ceased to offer "Postal Ji-ching Child Insurance".

Feb.5, 2010

In coordination with revisions to Article 107 of the Insurance Act, for those Postal Ji-an Accident Insurance Rider or Postal Jin-ping-an Accident Insurance Rider contracts with insured that are under 15 years of age, the department announced it would send out a notice to policyholders via registered mail to inform them about the policies' new claim payment clauses and rates, as well as giving them the option to continue or terminate the contracts.

Mar.22, 2010

The department adjusted the rates for those under the age of 15 insured with a "Postal Jin-ping-an Accident Insurance Rider" and a "Postal Ji-an Accident Insurance Rider".

99年4月6日

「郵政簡易人壽美利人生利率變動型保險」、
「郵政簡易人壽鴻運高照還本保險」、「郵政
簡易人壽6年期吉利保險」取消1至15歲投保年
齡。

99年5月1日

發售「郵政簡易人壽一路發保險」。

99年7月1日

發售「郵政簡易人壽金寶貝兒童保險」。

99年7月28日

開辦「保險單自動櫃員機/網路ATM借款對帳
單」、「生存保險金轉帳給付方式確認通知」
及「轉帳繳納年繳保險費通知單」等3種通知
單，除紙本方式寄交外，另新增電子郵件E-mail
方式寄交。

99年8月2日

暫停銷售「郵政簡易人壽一路發保險」。

99年9月28日

發售「郵政簡易人壽6年期安順定期壽險」。

99年9月28日

為協助凡那比颱風受災戶之災後重建工作，除
由各局主動派員關懷及了解保戶急迫需要外，
另實施保險費繳納期限再寬延3個月、補發保
險單免收工本費及保險單借款即日起至99年11
月30日止可申請免收3個月利息等措施。

99年11月1日

為協助梅姬颱風受災戶之災後重建工作，除主
動派員唁慰已罹難保戶家屬及協助申請理賠
外，另實施保險費繳納期限再寬延3個月、補
發保險單免收工本費及保險單借款即日起至99
年11月30日止可申請免收3個月利息等措施。

99年12月29日

總統公布修正「簡易人壽保險法」第7、8、43
條條文，並刪除第30條條文。

Apr.6, 2010

The department announced that those under 15 years
of age would no longer be eligible to be insured un-
der the “Postal Mei-li-ren-sheng Interest-Sensitive
Insurance”, “Postal Hong-yun-gao-zhao Endow-
ment” and “Ji-li 6 Year-Term Endowment”.

May.1, 2010

Launched “Postal E-lu-fa Endowment”.

Jul.1, 2010

Launched “Postal Kim Baby Child Insurance”.

Jul.28, 2010

The department launched paper and email notifica-
tions for the following: statements for loans taken out
from ATMs or online ATMs, confirmations of sur-
vival benefit payments through account transfers, and
annual policy bills paid through account transfers.

Aug.2, 2010

“Postal E-lu-fa Endowment” was suspended.

Sep.28, 2010

Launched “Postal An-shun 6-year Term Insurance”.

Sep.28, 2010

To aid Typhoon Fanapi victims, postal outlets in the
affected areas took the initiative to learn what their
policyholders needed. Moreover, the department of-
fered a three-month grace period on premium pay-
ments, waived the processing fee for reissuing in-
surance policies, and waived three-month interest
charges for policy loans made between September 28
and November 30.

Nov.1, 2010

To aid Typhoon Megi victims, the department took
the initiative to offer condolences to the families of
those insured who fell victim to the typhoon and to
assist them in applying for claim payments. In addi-
tion, the department instituted a three-month grace
period for premium payments, waived the processing
fee for reissuing insurance policies, and waived three-
month interest charges for policy loans made between
November 1 and November 30.

Dec.29, 2010

The R.O.C. President announced revisions to articles
7, 8, and 43 of the Simple Life Insurance Act, as well
as the elimination of Article 30.

郵政願景：

卓越服務與全民信賴的郵政公司

Our Vision：

A postal service company with excellent service and trusted by all the people

核心價值：

以客為尊、提供誠信效率的服務

Our Core Values：

Customers first and providing honest and efficient services



郵政壽險

全方位的服務 · 無止盡的關懷

中華郵政股份有限公司壽險處編印
Life Insurance Department Chunghwa Post Co., Ltd.