

肆、經營概況

IV. Back View of Operation

一、經營業務

中華郵政公司，依郵政法第五條得經營下列業務：

- (一) 遞送郵件。
- (二) 儲金。
- (三) 匯兌。
- (四) 簡易人壽保險。
- (五) 集郵及其相關商品。
- (六) 郵政資產之營運。
- (七) 經交通部核定，得接受委託辦理其他業務及投資或經營第1項至第6項相關業務。

二、業務營運

(一) 國民通信率與函件

中華郵政配合社會之經濟發展，續秉持「普遍、迅速、安全、低廉」之原則，推展業務，92年度國內函件收寄量達269,700萬件，較91年度減少4.97%；國際函件收寄量共3,443萬餘件。「國民通信率」是指每人每年平均交寄函件件數，92年國民通信率為121.1件，較91年度約下降7.0%（請參閱第27頁）。

郵件包括函件與包裹，函件分為信函、明信片、郵簡、新聞紙、雜誌、印刷物、盲人文件、小包等8種。其中郵政專營權者僅信函、郵簡及明信片3種，至於新聞紙、雜誌、印刷物、小包等業務則為開放市場。新聞紙、雜誌因網路之發達，呈現負成長；小包因實施大宗客戶折扣優惠，業務量較去年成長1.81%。惟不論專營與否，各類函件之資費結構大抵仍受法令限制，盲人文件收寄量較去年成長34.37%，中華郵政因負有社會照顧義務，該類郵件免收水陸路普通資費。非專營函件之資費均遠不敷營運成本，而民營業者擇有利可圖之都會地區經營，遞送有關信函、明信片等具專營權郵件，搶攬印刷物、雜誌、廣告及傳單市場。且近年來，因電信科技之進步，民衆藉書信通訊之習性日微，致國內函件營運量下降，皆對郵政之營運造成極大衝擊與挑戰。

1. Operation Business

Chunghwa Post may engage in the following business:

- (1) Delivery of mail.
- (2) Postal savings.
- (3) Remittances.
- (4) Simple life insurance.
- (5) Philately and related merchandise.
- (6) Management of postal assets.
- (7) Subject to approval by the Ministry of Transportation and Communications, Chunghwa Post may also operate as an agent for other businesses, make investments, or operate related businesses as described under subparagraphs 1 to 6 mentioned above.

2. Operation Volumes

(1) Per Capita Correspondence Rate and Letter-post Items

To keep abreast with the national economic development, the Chunghwa Post does business with the principles of “ubiquitousness, speed, safety, and fairness.” In 2003, 2.697 million domestic letter-post items were received, a drop of 4.97% from 2002. International letter-post items reached 34.43 million pieces. The 2003 Per Capita Correspondence Rate (the average quantity of mail posted per citizen annually) was 121.1 pieces, a 7.0% drop. Letter-post items and parcels are mail. Letter-post items consist of letters, postcards, aerogrammes, newspapers, magazines, printed matter, literature for the visually handicapped, and small packets. Of these, the Postal Service holds a monopoly on letters, aerogrammes, and postcards, while others are open to the market. The postage charges for mail continue to be regulated by law and act. Newspapers and magazines handled showed a decrease in 2003 due to the Internet; while small-packet business grew 1.81%, owing to bulk discounts. Literature for the visually handicapped rocketed 34.37% last year. It is handled free of charge, as the Chunghwa Post seeks to take its share

(二) 包裹

包裹非郵政專營業務，其他公民營運業者均可經營，為維繫郵政包裹競爭力，中華郵政朝彈性多元型態發展，提供夜間、星期六加投服務，包裹不送窗口招領，由投遞單位投遞到府、全面擴大上門收件服務，調整收寄、運輸、投遞等各環節作業，配合各種促銷手法，如辦理寒暑假學生包裹、年貨包裹、書展包裹、年節特產包裹優惠特價促銷等活動，以強化市場競爭力。92年度國內包裹收寄量8,376千件，較91年度增加13.3%，國際包裹收寄量577千件，較91年度減少0.2%。

(三) 電腦列印封裝與電子郵件

為改善郵務營運，節省郵件處理人工成本及郵件運輸費用，提昇郵政整體運作效率，民國85年開辦「電子函件業務服務」，提供大宗用戶整合郵遞服務。用戶至各地郵局申設專屬帳號後，無需出門，即可利用全天候之網路，交寄既方便、有效率及高安全性之「電子郵件」，目前已開辦國內平信、印刷物及掛號郵件之交寄方式，供顧客選擇。用戶亦可以提供資料磁片等方式，委由郵政列印、封裝並投遞，此即改變傳統交寄、運輸、處理及遞送之作業方式，成為垂直整合資料處理、列印、封裝及投遞之一貫化整體服務，即將物流作業轉變為資訊流來處理，可節省郵件處理人力及郵件運輸費用，並提昇郵政整體營運效率。92年電子函件作業量仍達1億1,030萬件、營運值6億2,100萬元。近年來雖然市場競爭十分激烈，中華郵政電子函件業務仍以每年約20%比率高度成長。

「電腦列印封裝」與「電子郵件」業務，為郵政將顧客委託之資料，使用電腦、資訊及網際網路等現代科技，列印、封裝成實體郵件，再按址投遞之業務，與營業窗口「臨櫃收件」、「信筒箱收件」等遞交郵件之方式，均為郵政為滿足顧客需求，所提供之多元化收寄郵件服務之管道。國外郵政所稱「Hybrid Mail」即指此類電子郵件。目前於台北、台中、高雄各設有一大規模處理作業單位，91年建置完成「電子函件分封郵遞系統」，可將顧客資料，傳輸至距投遞處最近之列封點處理，大幅提昇郵遞時效，未來將視業務發展需要，廣設列封點，並研發各項更便捷之交寄方式，提供更完善的服務，以滿足用戶更多元化之需求。

(四) 快捷郵件

快捷郵件為現階段郵政重點發展業務之一，具有迅速、安全、便利的特性。惟近年來民間遞送業者不斷成立，以有利可圖之都會區為營業據點，使用各種經營手法，搶占快捷郵件市場。中華郵政為加強競爭力，除辦理各類促銷活動外，已授權各局經理彈性議價權限，超過經理授權議價範圍者，利用通報專案議價機制，由總公司辦理彈性議價。實施快捷郵件按址上樓投遞服

of societal responsibility. (Please see page 27)

(2) Parcels

The parcel service is a non-monopoly business: other state-run or private enterprises are permitted to operate this service. The Chunghwa Post, to maintain competition in this field, is flexible and offers multiple services in this area including nighttime and Saturday delivery, no claim at the counter, pick-up at customer's door; adjustments to the operational flow system, transportation, delivery, and favorable promotional sales to specific markets such as student parcels during winter and summer breaks, year-end parcels, book fair parcels, souvenir parcels, etc. In 2003, 8.376 million domestic parcels were handled, an increase of 13.3% from 2002; whereas 577,000 international parcels were processed, a drop of 0.2%.

(3) Hybrid Mail and Electronic Mail

To maintain better operations in the postal business, to save labor costs and expenditure of mail transportation, and to promote the efficiency of mail operation, Chunghwa Post initiated Electronic Mail service for bulk mail in 1996. Electronic mail allows customers to send mail via the Internet from home after completing an account application. The service is available for domestic ordinary letters, printed matter, and registered electronic mail. Alternately, customers may hand-deliver discs to the post office, and then letter printing, packaging, and delivery are entirely processed by the post office. It integrates data processing, printing, packaging, and delivery, and provides considerable savings in labor costs and handling procedures. In 2003, some 110 million hybrid mail items were handled, providing revenue of NT\$621 million. Though competition from the outside is rather severe, Chunghwa Post has enjoyed a 20 % increase yearly. Hybrid Mail and Electronic Mail both use advanced technology such as the Internet to transmit messages true to the original for delivery to the addressee in either a physical or electronic form within seconds. It combines traditional mail posting, transportation, and delivery services by using technology and automation. This has been an area of diversification offered by the post office. Foreign postal services also refer to this as "Hybrid Mail". At present, there are three large operation centers, one each in Taipei, Taichung and Kaohsiung. An "e-post mail delivery system" was set up in 2002, which transmits the customer's data to the center nearest to the addressee, thus saving time and labor in delivery. More centers will be established to meet the needs of business and develop a far more convenient means to receive and deliver mail items.

(4) EMS (Speedpost)

EMS, which is a fast, safe, and convenient mail service, plays a key role in developing postal services. In

宅配的先鋒

國內快捷郵件

全年無休 · 全程掛號

6 5大都市互寄約
小時可送達

台北 台中 嘉義 台南 高雄

本地互寄約4小時

國內快捷

務。92年度國內快捷收寄量4,350千件，較91年度減少2.4%，國際快捷收寄量1,504千件，較91年度增加8.4%（請參閱第28頁）。

(五) 郵票發行

92年度共發行郵票22套，其中特種郵票13套、紀念郵票3套、常用郵票5套及欠資郵票1套。另發行中華民國郵票冊、92年版中華民國郵票目錄、賀年明信片、新版紀念明信片、彩色郵資特製信封、紀念信封及各種郵摺、郵票專冊等。（請參閱第29-35頁）

(六) 集郵

集郵業務是中華郵政重點經營業務之一，92年度集郵收入達5億2,893萬元。為加強服務集郵顧客，振興集郵風氣，本年陸續推動之措施如下：

1. 開發集郵新產品：

(1) 發行個人化—好言好語郵票：個人化郵票迄今已發行2套，92年度再推出第3套個人化郵票—好言好語郵票，提供顧客更多不同圖案之選擇。中華郵政除

recent years, this service has been challenged by stiff competition from private counterparts. They have established operation bases in profitable metropolitan areas and employed innovative strategies to enlarge their market shares. To enhance the competition, Chunghwa Post offers an abundance of promotional sales. It also allows branch managers to negotiate postage charges with customers. EMS door-to-door delivery service was established. In 2003, 4.35 million domestic EMS items were handled, a drop of 2.4% from 2002. For international EMS, however, 1.504 million pieces were handled, an increase of 8.4%. (Please see page 28)

(5) Stamps

In 2003, Chunghwa Post released 22 stamp issues, including 13 specials, 3 commemoratives, 5 definitives, and 1 postage-due. In addition, the following items were published: a Postage Stamp Album, a Postage Stamp Catalogue, New Year's Greeting postcards, commemorative postcards, stamped envelopes, commemorative envelopes, stamp folios, and pictorials. (Please see pages 29-35)

(6) Philately

Philatelic operations is one of the major businesses of this Company. Revenue from this area reached NT\$528 million in 2003. Major steps to promote sales were:

i. Develop New Philatelic Products

- Personal greeting stamps: 2 sets of personal greeting stamps were released before 2002; one more set with different designs was issued in 2003 to meet customers' needs and options. Chunghwa Post installed a computer purchase system to satisfy on-line browser's needs. More equipment was purchased for installation in the major post offices, facilitating the production of personal greeting stamps. More such stamps are to be released in the future.

- Philatelic pictorials: In conjunction with the new stamp issues, Chunghwa Post put 6 pictorials into market: The Establishing of Chunghwa Post Co., Ltd. Com. Souvenir Sheet, Taiwan Mountains Postage Stamps-Mount Nanhua, Conservation of Birds Postage Stamps-Blue-tailed Bee-eaters, Implements from Early Taiwan Postage Stamps — Furniture, Taiwan Scenery Postage Stamps (Issue of 2003) and Hot Springs In Taiwan Postage Stamps.

- Peripheral philatelic merchandise: Several philatelic gift items were introduced before, such as post-box models, porcelain mugs, paperweights, name card-holders, scroll paintings, and silk ties with stamp designs. In 2003, similar merchandise, including a notebook set and a name-card holder and tray set were made with the stamp design of the 2003 issue of Modern Taiwanese Paintings postage stamps.

ii. Establish More Philatelic Sale Points.

- Set up more philatelic centers: To provide better

已開發完成網路訂購系統，以因應網路族群訂購之需求外，並已增購設備分置各責任中心局以廣佈製作據點，便利顧客製作。未來將廣續規劃其他個人化郵票及推展策略，以順應個性化時代之需求。

- (2) 開發禮品化集郵票品：為充實郵品內容，92年度中華郵政廣續配合新郵發行製作各類郵票專冊：「中華郵政股份有限公司成立紀念郵票專冊」、「台灣山岳郵票專冊—南湖大山」、「保育鳥類郵票專冊—栗喉蜂虎」、「台灣早期生活用具郵票專冊—傢具篇」、「台灣風景郵票專冊」、「台灣溫泉票專冊」等六種供售。
- (3) 開發集郵周邊商品：中華郵政前已開發陶瓷郵筒模型、郵票圖案瓷杯及以該郵票圖案為設計之文鎮、名片夾、絲巾與裝飾掛畫等商品供售。92年度廣續配合第二套「台灣近代畫作郵票」再推出以部分畫作為設計之集郵商品，計有大、小札記本、名片夾及杯墊組共8款。

2. 拓展集郵新據點：

- (1) 積極設立集郵服務中心：為加強服務，建立郵局與集郵人士之溝通管道，自84年起即規劃在各大郵局設立集郵服務中心，以便提供集郵資訊，舉辦學術演講，並結合社區及學校辦理各項集郵活動。除原已開設之台北、台中、高雄、新竹、台南、嘉義、花蓮、基隆及桃園等九處集郵服務中心外，92年度內新營及中壢郵局亦相繼成立。未來仍將本服務集郵人士之宗旨及業務之需設立其他集郵服務中心。
- (2) 加強拓展「中華郵政集郵電子商城」業務：順應e化時代掌握企業競爭優勢，自88年3月起開辦之「中華郵政集郵電子商城」，可供顧客上網購買集郵票品及訂製個人化郵票。目前計有台北、台中、高雄、新竹、台南、嘉義、基隆及桃園等八店，每月營收達2,570萬餘元。

3. 贊助及舉辦郵展活動：

- (1) 贊助國內各縣市集郵團體及學校集郵社團舉辦郵展23次，發行郵展特刊廣告7次，傳播集郵知識，培育集郵新秀。
- (2) 協助僑務委員會在美國、加拿大等地，辦理「中華民國郵票展覽」，宣揚我國文化與經建成果。
- (3) 配合西非友邦布吉納法索於92年10月10日發行布吉納法索「向中布農業合作致敬郵票」乙組，中華郵政特於各集郵服務中心、郵政博物館及中華集郵電子商城網站同步代售該套郵票，並在郵政博物館辦理布吉納法索「向中布農業合作致敬郵票發行典禮暨布國郵票文物展」，以誌中、布兩國長久邦誼與農業合作上之卓越成果。

philatelic service and set up a channel between Chunghwa Post and stamp collectors, as from 1995 Chunghwa Post established 9 philatelic service centers, one each in Taipei Taichung, Kaohsiung, Hsinchu, Tainan, Chiayi, Hualien, Keelung and Taoyuan. These centers provide philatelic information, hold symposiums, and sponsor activities with schools and communities. In 2003, two additional centers were established in Hsinyin and Chungli. More are to come in the future.

- Extend philatelic e-Post service: Chunghwa Post, recognizing the importance of e-trade and taking advantage of enterprise competition, initiated the Chunghwa e-Post Philatelic Service business in March 1999. Through it customers can purchase philatelic items and order personal stamps on-line. Currently this business is available in malls in Taipei Taichung, Kaohsiung, Hsinchu, Tainan, Chiayi, Keelung and Taoyuan Revenue from this service reached NT\$25.7 million.

iii. Sponsor Philatelic Activities

- To publicize philatelic knowledge and cultivate collectors from the incoming generation, in 2003, Chunghwa Post held 23 stamp shows with philatelic societies or school-sponsored stamp-collecting clubs and carried advertisements in philatelic magazines or other periodicals.

- Assistance was given to the Overseas Chinese Affairs Commission to sponsor the “ROC Stamp Exhibition” in the United States and Canada, providing opportunities to understand our culture and economic achievements.

- On October 10, 2003, Chunghwa Post was consigned to sell a set of postage stamps issued by Burkina Faso in commemoration of the agricultural cooperation between the two countries. The stamps were sold via island-wide philatelic centers, e-Post, and the Postal Museum. On the same day, a stamp and artifacts exhibition was held at the Postal Museum.

- On December 1, 2003, the Republic of Chad released a set of postage stamp to commemorate the cooperation between the two countries in the field of agriculture and medical technology. Chunghwa Post was consigned to sell the stamps at philatelic centers and the Postal Museum, and via e-Post. A related exhibition was held at the Postal Museum on the same day.

- Contribution was made to the calling-port stamp exhibition held on board the Navy Friendship Fleet for its 2003 domestic and overseas cruise training. Assistance was given to the Kaohsiung City Philatelic Societies to hold the 2003 ROC Stamp Exhibition, further promoting stamp collecting.

- Participation in international stamp exhibitions: Chunghwa Post took part in the Thailand World Stamp Exhibition 2003, setting up booths to sell philatelic items.

- (4) 查德共和國為紀念與我國在農業與醫療技術合作上所獲得的卓越成果，於92年12月1日發行「中查合作紀念郵票」一組，作為兩國友好邦誼之見證，中華郵政同步於各特等郵局、各集郵服務中心、郵政博物館及中華集郵電子商城網站代售該套郵票，並在郵政博物館辦理「中查合作紀念郵票發行典禮暨查國郵票文物展」，以誌紀念。
- (5) 配合海軍三十二總部辦理「中華民國海軍92敦睦支隊航訓巡迴展」，在國內外港口展示，宏揚我國傳統文化。
- (6) 贊助中華集郵團體聯合會所屬高雄市郵學會辦理「九十二年全國郵展」，推廣集郵風氣，提昇國內集郵水準。
- (7) 參加國際郵展：派員參加民國92年10月在泰國曼谷市舉行之「2003年泰國世界郵展」，並設攤銷售我國集郵票品，加強國際交流，拓展我國國際郵壇之活動空間。中華郵政為積極參與國際組織活動，於92年10月初成功爭取到「台北2005亞洲郵展」之主辦權，並預定於94年8月19日至24日在台北世界貿易中心展覽館舉行，屆時將邀請亞洲28個會員國前來台灣參與此項集郵盛會。

(七) 郵政儲金

郵政儲金宗旨為鼓勵國民節約與儲蓄，主要服務對象為一般民衆，存款主要來源為游資或家用金。中華郵政基於多年穩健之經營，雖歷經國內外金融風暴、經濟不景氣、產業及資金外流等因素衝擊，郵政儲金之存款戶數及結存金額仍居國內金融機構之冠。惟近年來受金

The participation not only made a further exchange with another country, but also opened the door onto international activities of philatelic circles. Additionally, Chunghwa Post won the sponsorship of the 2005 Asian Stamp Exhibition. The exhibition will be held from August 19-24, 2005 at the Taipei World Trade Center, and 28 member countries are invited.

(7) Postal Savings

The primary purposes of the postal savings are to encourage the general public to save money and lead a life of frugality. Its customers are ordinary people, and savings come from their idle capital. Chunghwa Post has managed this business very precisely and solidly. The total balance of deposits stands at No. 1 in Taiwan's banking circles, though the country has suffered financial storms, economic depression, and outflow of industry and capital. The postal savings balance however has gradually fallen as the impact of financial liberation and internationalization are felt. Chunghwa Post has taken up such challenges by initiating a variety of new banking businesses and using larger variety of e-Post services for easy customer access. At the end of December 2003, the total balance of deposits hit NT\$3,128 billion, an increase of 2.03% over the previous year. The total number of accounts stood at 29.53 million, an increase of 0.8% compared with the previous year. The average balance per account was NT\$105,900.

(8) Postal Remittances

The postal remittance service allows for easy flow of capital and finances in the public sector. Customers can enjoy real-time service by using the island-wide on-line

郵政儲金業務量 Volume of Postal Savings Services

單位：新台幣百萬元 (Unit: NT\$1,000,000)

類別 Type	存款次數 Number of Deposits		提款次數 Number of Withdrawals		戶數 Number of Accounts		結存金額 Total Balance	
	91年度 2002	92年度 2003	91年度 2002	92年度 2003	91年度 2002	92年度 2003	91年度 2002	92年度 2003
存簿儲金 Passbook Savings	130,857,516	135,242,395	287,378,843	290,525,014	19,792,247	20,215,374	1,084,476	1,156,809
定期儲金 Fixed Savings	4,542,691	4,130,066	20,426,210	18,718,813	3,638,590	3,450,535	1,952,383	1,939,948
劃撥儲金 Giro Savings	123,423,125	132,954,481	20,309,891	18,573,908	1,827,456	1,826,835	28,470	30,717
懸帳儲金 Suspended Accounts					4,038,148	4,037,721	720	719
合計 Total	258,823,332	272,326,942	328,114,944	327,817,735	29,296,441	29,530,465	3,066,049	3,128,193



融自由化國際化及投資管道多樣化之潮流影響，市場佔有率正逐漸下滑，未來除積極爭取開辦新種業務以提昇競爭力外，應廣續拓展電子化服務管道，提供多元之支付及轉帳系統，便利客戶收付款項以提昇市場佔有率。截至92年12月底止，各種儲金總結存金額計新台幣3,128,193百萬元，較上年度成長2.03%；儲戶總計2,953萬餘戶，較上年度增加0.8%，平均每戶結存金額105,900元。

(八) 郵政匯兌

郵政匯兌業務具有資金流通，活絡社會金融的功能，以遍及全國各地之連線網路提供便捷之匯款功能。現行國內匯兌有：郵政匯票、入戶匯款、電傳送現、郵政禮券及郵政跨行通匯等業務；國際匯兌有：國際郵政匯票、中日郵政電報匯票、國際匯出匯款、外籍勞工匯款及代售美金旅行支票等業務。此外，並開辦中國大陸間接匯款業務，通匯地區遍及中國大陸各地。目前共有84個郵局窗口提供國際匯兌業務之服務。92年度承匯款

network. For domestic remittance, services include Ordinary Money Orders, Remittance-to-Account, Faxed Money Orders in Cash, Inter-bank Remittances, and Postal Gift Coupons. International services include International Postal Money Orders, Taiwan-Japan Fax Money Orders, International Outgoing Remittance, Alien Laborer's Remittances, and Traveler's Checks. Indirect Mainland China Remittance service covers every corner of Mainland China. At present, 84 post offices handle overseas remittance business. In 2003, the remittance volumes totaled NT\$1.095 trillion, an increase of 5.81% over the previous year. The number of remittance drafts issued was 13.70 million, a decrease of 0.87%.

(9) Postal Giro

Postal giro, which is unique among financial services in this country, has a variety of functions including deposits withdrawals remittances, and transfers. Upon a banking transaction, contracted customers are provided with a bar-code of the transaction for quick and efficient accounting. Additional services of the postal giro include designated payments, funds transfer, giro checks, and payment reception from others. In the future, the numbers of contracted customers will be expanded, as also will the methods for collecting or paying through computer networks and automation. At the end of December 2003, the total balance of 1.827 million giro accounts amounted to NT\$30.7 billion, an increase of 8.10% over the previous year. Handling charges were NT\$2.19 billion, an increase of 5.53%.

(10) Postal Simple Life Insurance

The establishment of postal simple life insurance was to provide the public with a fundamental need. This service provides savings, financial planning, and a care-free retirement. It is easily accessible through the service net of post offices. Due to its low premium rate, exemption from physical checkup and simple procedures, the program has gained wide popularity among the public and grows year by year in business volume. At the end of December 2003, the total amount of insurance in force stood at NT\$765 billion, an increase of 10.64% compared with the same month of the previous year, and 116% over target.

Since the reorganization of this Company, both the types of insurance sold and the qualifications of persons-in-charge, actuaries, underwriters, adjusters, and employees in the field must be approved according to the Insurance Acts, as they are with other insurance companies. Chunghwa Post has met difficulties in this business as both the sale types and the total amount of insurance have been fiercely challenged by others. The program to raise the total maximum insured amount of the same insured to NT\$2 million has been jointly approved by the regulatory agent of the Ministry of Transportation and Communications, and the supervisor of the Ministry

額為新台幣1,095,381百萬元，較上年度成長5.81%；開發張數1,370萬餘張，較上年度減少0.87%。

(九) 郵政劃撥

郵政劃撥業務是我國金融業中最特殊之一種業務，具有存、提、撥、匯款功能，特戶存款更能提供媒體回送資料以節省客戶人工銷帳作業。劃撥儲金更能辦理各項轉帳業務：如媒體轉帳代收、付款及語音、網路轉帳等，提供安全便利之帳務處理；另劃撥儲金亦可申領支票。未來劃撥儲金將廣續推廣特戶存款並擴充收付款通路，提供網路、自動櫃員機等付款機制，便利客戶收付款項。截至92年底，劃撥儲金結存金額為新台幣307餘億元，較上年度成長8.10%；戶數為1,827,076戶，與上年度相當。劃撥手續費收入共2,195百萬元，較上年度增加5.53%。

(十) 郵政簡易人壽保險

郵政簡易人壽保險成立之宗旨在照顧一般基層之民衆，滿足社會大眾基本生活保障的需求，除具有儲蓄、理財、養老等多方面的功能，並藉由遍佈各鄉鎮的郵政機構，便利全民的投保。由於投保簡便、理賠迅速，保費低廉、免體檢，深受社會大眾所喜愛，業績均呈穩定成長。92年度累積有效契約保額達765,840百萬元，較上年度增加10.64%，並達成預算營運目標之116%。

郵政自92年起改制公司後，保險商品送審、專業人員資格及聘用、檢查制度等均依相關保險法令辦理，與各壽險公司一致。惟因經營險種範圍及保險金額，面臨業界商品多元化之激烈競爭，郵政簡易壽險之經營益形困難，中華郵政乃積極爭取提高同一被保險人之保險金額總數為2百萬元，業已獲主管機關交通部及監督機關財政部之同意。因應微利時代來臨，92年度採取諸多開源節流措施：例如開發新商品，陸續推出保單借款及不動產抵押借款之促銷及業績競賽活動，降低佣金，取消優惠折扣等，以減低經營成本並提高營運績效。

(十一) 代理業務

90年7月15日郵政法第五條修正通過並實施後，代辦業務開放委託單位不限政府機關，任何公、私團體均可委託郵局代辦各項業務。因此，中華郵政陸續洽攬民營機構，增辦其他代發、代售及郵購業務，使郵政業務更趨多元化。至92年12月止，已與多家公司簽約辦理代發、代售及郵購目錄等業務，如中華電信、數位聯合電信、瑪凱電信、鉅康電信、清蔚科技公司、富爾特科技公司、中央信託局、霖沅、鑫球以及華普等公司，代售的商品包括IBM互動全民英檢、美容保健產品、國際電話卡、歡唱儲值卡、遊戲軟體點數卡、網路帳號、金銀紀念幣、藝術光碟等產品。為加強宣導郵局已開辦之代理業務，中華郵政除加強媒體宣導，製作海報張貼於各



of Finance. In order to increase revenue and reduce management costs, Chunghwa Post has initiated several new measures including new sale types, loans, real-estate mortgages, lower commissions, and elimination of discounts on premiums.

(11) Agent Services

After the amendment of Article 5 of the Postal Act on July 15, 2001, Chunghwa Post is allowed to accept agent services either consigned by a government unit or by any public or private group. Thus, Chunghwa Post has extended its business into fields such as mail orders, telephone cards, karaoke value-added cards, internet game-play scorecards, gold and silver coins, arts CD disks, cosmetics, etc. These products are displayed in the lobbies of post offices, and published in mail catalogues, folios, and advertisement placards.

3. Utilization of Postal Capital

According to the original regulations governing its operation, the Directorate General of Postal Remittances and Savings Bank was prevented from extending loans, and was required to deposit all savings, minus necessary reserves, at the Central Bank. It was later permitted to transfer a part to its deposits to other banks and invest in other financial merchandise. Since the reorganization on January 1, 2003, Chunghwa Post is now allowed to use its savings capital. According to Article 18 of the Postal

匯款承匯張數及款額
Volume of Remittances Service

單位:新台幣千元 (Unit: NT\$1,000)

類別 Types	開發張數 Number		承匯款額 Amount	
	91年度 2002	92年度 2003	91年度 2002	92年度 2003
郵政匯票 Ordinary MOs	3,018,653	2,828,083	27,031,060	25,655,686
入戶匯款 Remittance-to-Account	5,656,870	5,252,998	148,754,852	129,028,135
電傳送現匯票 Faxed Mos in Cash	44,699	35,227	407,140	324,799
跨行通匯 Inter-bank Remittances	3,074,824	3,575,018	853,383,573	934,254,392
郵政禮券 Postal Gift Coupons	1,988,750	1,971,806	3,625,264	3,840,568
國際郵政匯票(含電報)	621	477	9,466	8,914
Int'l Postal Mos (Telegraphic Mos included)				
國際匯出匯款 Int'l Outgoing Remittance	3,071	3,242	320,071	349,383
美金旅行支票 USD Traveler's Checks	4,233	2,952	65,206	37,524
大陸間接匯款 Indirect Mainland Remittance	31,914	34,647	1,681,302	1,882,088
合 計 Total	13,823,635	13,704,450	1,035,277,934	1,095,381,489

郵政簡易壽險業務量 Volume of Simple Life Insurance

單位：新台幣百萬元 Unit: 1,000,000

會計年度 Fiscal Year	契約件數 Number of policies			契約保額 Insured amount			實收保費收入 Premium income	累積責任準備金 Accumulated reserves
	新契約 New	有效契約 In force	保險給付 Payment	新契約 New	有效契約 In force	保險給付 Payment		
91年 2002	315,727	2,030,995	344,177	96,963	692,196	95,743	94,002	258,510
92年 2003	450,174	2,204,360	263,526	153,204	765,840	73,716	101,476	294,297

代理業務業務量 Value Amount of Agent

單位：新台幣百萬元 Unit: 1,000,000

	91年 2002	92年 2003	增減 %
各項軍人給付 Servicemen's payment	78,678	77,581	-1.39
各機關發放款項 Government employee payment	2,774	2,934	5.77
鐵路車票 Train tickets	711	628	-11.67
高速公路回数票 Freeway toll coupon	4,556	5,502	20.76
印花稅票 Revenue stamps	512	836	63.28
其他 Other	42	90	167.50
合計 Grand total	87,273	87,571	0.34
手續費 Revenue	51	69	35.29