

# 營運概況

## *Status of Operations*

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## 一、業務內容

### (一) 本公司依郵政法第五條得經營下列業務：

1. 遞送郵件。
2. 儲金。
3. 匯兌。
4. 簡易人壽保險。
5. 集郵及其相關商品。
6. 郵政資產之營運。
7. 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款至第6款相關業務。

### (二) 本(95)年度經營計畫：請參閱第10頁營業報告書二、營業計畫概要。

### (三) 94年度金融業務內容：

1. 存款業務：(詳第34頁儲金匯兌業務)
2. 授信業務：(無)
3. 消費金融：(無)
4. 信託業務：(無)
5. 外匯業務：(詳第36頁儲金匯兌業務)
6. 投資開發業務(無)
7. 代理業務：(詳第41頁代理業務)
8. 逾期放款：(無)

## I. Scope of Business

### (I) The Chung Post may engage in the following businesses according to Article 5, Postal Act:

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 a approved by the Ministry of Transportation and Communications, Chungwa Post may also operate as agent for other businesses, make investments, or operate related businesses as described under subparagraphs 1 to 6 of this article hereof.

### (II) 2006 Operation Plans: Please refer to Business Reports (2), Business Plans for 2006 (Page 10)

### (III) Banking Business Status in 2005

1. Deposits: (See page 34, Savings and Remittances Operations)
2. Loans: None
3. Consumer Banking: None
4. Trusts: None
5. Foreign Exchange : (See page 36, Savings and Remittances Operations)
6. Investment and Development: None
7. Agential Services: (See page 41, Agency Services)
8. Non-Performing Loans: None

### 主要業務資產占總資產之比重及變化情形

#### Ratio of Major Business Assets to Total Assets and Their Changes

單位：新台幣千元，% Unit: NT\$1000, %

項目 Item	94 年度 2005		93 年度 2004	
營業收入 Total Operating Income	336,398,897		304,864,006	
主要業務項目 Major Business Items	金額 Amount	佔資產比率 Asset Ratio%	金額 Amount	佔資產比率 Asset Ratio%
資產總額 Assets	4,247,023,350	100.00	3,920,362,773	100.00
存放央行 Due from Central Bank	1,499,943,814	35.32	1,432,114,799	36.53
現金及存放銀行同業 Cash and due from other banks	1,242,702,043	29.26	1,352,577,936	34.50
長期投資 Long-term investment	824,754,235	19.42	486,380,172	12.41
負債總額 Liabilities	4,159,444,838	97.94	3,843,247,464	98.03
存款及匯款 Deposits and Remittances	3,678,068,004	86.60	3,341,486,436	85.23
營業準備 Operation reserves	372,157,484	8.76	340,049,433	8.67
應付款項 Payables	74,328,851	1.75	76,341,611	1.95

註：表內資產及負債各科目係指占總資產金額比率之前3名者。

Note: Assets and liabilities items charted represent the top three in their ratio to the total asset amount.

各項業務收入占營業收入之比重及變化情形

Ratio of Itemized Business Income to Operating Income and Their Changes

單位：新台幣千元，% Unit: NT\$1000, %

項目 Item	94 年度 2005		93 年度 2004	
	金額 Amount	比率 Ratio%	金額 Amount	比率 Ratio%
保費收入 Insurance premiums	118,768,026	35.31	112,936,061	37.04
收回保費準備 Reversal of premium reserves	95,036,788	28.25	88,339,214	28.98
利息收入 Interest income	78,094,691	23.21	62,771,352	20.59
郵務收入 Postal revenue	25,189,677	7.49	24,954,053	8.19
投資利益 Invest income	15,666,207	4.66	12,159,837	3.99
手續費收入 Service income	3,073,827	0.91	3,272,490	1.07
其他 Others	569,681	0.17	430,999	0.14
營業收入合計 Total operating revenue	336,398,897	100.00	304,864,006	100.00

近5年本公司業務經營概況

Business Highlights of Chunghwa Post over the Past 5 Years

項目 Items	單位 Unit	90 年 2001	91 年 2002	92 年 2003	93 年 2004	94 年 2005
1.收寄函件 Letter-post admitted	百萬件 million	2,891	2,876	2,731	2815	2,808
2.收寄包裹 Parcel posted	千件 thousand	10,631	7,973	8,953	12,108	15,767
3.收寄快捷郵件 EMS admitted	千件 thousand	7,423	5,846	5,854	5,862	5,908
4.儲金結存 Savings balance	百萬元 million	3,048,179	3,066,049	3,128,193	3,341,589	3,680,061
5.開發匯票張數 Money orders issued	千張 thousand	13,491	13,824	13,704	14,277	15,768
6.簡易壽險契約 Life ins. policies	千件 thousand	2,071	2,031	2,204	2,263	2,380
7.總收入 Revenue	百萬元 million	363,555	329,705	349,812	305,768	336,130
8.總支出 Expense	百萬元 million	347,688	336,565	328,687	291,951	323,337
9.盈餘或虧損 Surplus	百萬元 million	15,867	-6,860	21,125	13,817	12,793
10.人員 Personnel	人 Person	25,929	25,304	24,846	24,557	24,987
11.機構（管理+自辦） Establishments	處 Office	1,331	1,333	1,352	1,350	1,351
12.國內郵路 Dom. mail routes	千公里 K.M.	121	122	124	124	122

註：(1) 90 至 93 年度收支為審定決算數，94 年度收支為自編決算數。

(2) 人員僅指正班人員，不含臨時人員。

Notes: (1) The figures for 2001-2004 come from the approved final accounts; 2005 from the proposed account.

(2) Personnel means regulars only.

#### (四) 郵政業務

##### 1. 國民通信率與函件

函件與國民通信率，受近年來電腦網際網路之發展和電子通訊之普及化，函件自民國90年起逐年微幅下滑，惟本秉持「普遍、迅速、安全、低廉」之原則服務客戶，94年度國內收寄量27億7,937萬件，和93年度比較維持持平，未再衰退，國民通信率平均每人122.1件。國際函件收寄量2,900萬餘件，較93年度減少18.3%。

##### 2. 包裹郵件

包裹為非郵政專營業務，為提昇競爭力，本公司提供夜間、星期六加投服務，擴大提供上門收件服務，按節慶配合規劃各種促銷活動，並於94年10月25日起實施包裹新服務方案。94年度國內包裹收寄量1,521萬件，較93年度增加31.8%，國際包裹收寄量55萬件，較93年度減少2.5%。

##### 3. 電子函件業務

電子函件業務，係將客戶委印資料，經由3加2郵遞區號處理，分區捆紮，列印封裝成實體郵件，投交收件人之整體郵遞服務。

為積極推動是項業務，逐年建置所需機器設備，強化作業產能。94年度作業量180,283千件，預算達成率107.95%，較93年度大幅成長23.56%。

##### 4. 快捷郵件

本公司為提昇競爭力，除按節慶推出各項促銷活動外，並採貼近市場價格。94年度國內快捷收寄量434萬件，較93年度減少0.1%，國際快捷收寄量156萬件，較93年度增加3.3%。

#### (IV) Mail Operation

##### 1. Correspondence Posted per Capita and Letter-Post Items

The recent development of the Internet and the rapid spread of electronic mail has caused letter-post items and correspondence posted per capita to drop gradually since 2001. However, Chunghwa Post has continued to serve its customers under the principle of providing “accessible, speedy, reliable and affordable” service. In 2005, the post office handled 2,779.37 million pieces of domestic letter-post items, maintaining 2004 levels. The number of correspondences posted per capita stood at 122.1. The company also handled 29 million pieces of international letter-post items, an 18.3% decrease over 2004.

##### 2. Parcels

Parcel service is open to market competition. In order to raise competitiveness, the company offers extra nighttime and Saturday delivery services, more door-to-door deliveries, as well as promotional campaigns on all major occasions and holidays. On October 25, 2005, it launched a new parcel service campaign. In 2005, domestic parcel volume reached 15.21million pieces, a 31.8% increase over 2004; and international parcel volume stood at 0.55 million pieces, a 2.5% decrease over 2004.

##### 3. Electronic Mail

This is a streamlined service that handles everything from printing out data provided by clients into physical mails and enveloping to sorting (into different bundles by their 5-digit zip codes) and delivering.

To promote this service, the company has over the years been purchasing needed equipment. In 2005, the volume of this business stood at 180,283,000 pieces, a hefty 23.56% growth over 2004, representing 107.95% of its goal.

##### 4. Express Mail Service and Speedpost

In order to be more competitive, apart from putting on promotional campaigns for major occasions and holidays, the pricing of this service is close to market pricing. In 2005, the volume of domestic Speedpost mail reached 4.34 million pieces, a 0.1% decrease over 2004; the volume of international EMS reached 1.56 million pieces, a 3.3% increase over 2004.

#### 收寄及投遞各類郵件量統計表

Number of Mail Items Admitted and Delivered

單位1000件

(Unit) : 1000 pcs.

郵件種類 Postal Items		收寄 Admitted		投遞 Delivered	
		93年 2004	94年 2005	93年 2004	94年 2005
國內函件 Domestic	普通 Ordinary	2,346,941	2,352,926	2,659,951	2,655,107
	特種 Special	270,059	274,030	318,472	321,067
	限時 Prompt	162,631	152,419	219,516	210,246
	小計 Sub-total	2,779,631	2,779,375	3,197,939	3,186,420
國際函件 International	普通 Ordinary	33,567	27,105	80,175	68,619
	特種 Special	1,947	1,897	1,084	1,161
	小計 Sub-total	35,514	29,002	81,259	69,780
包裹 Parcel	國內 Domestic	11,543	15,216	12,259	16,333
	國際 International	565	551	409	387
	小計 Sub-total	12,108	15,767	12,668	16,720
快捷 EMS	國內 Domestic	4,346	4,342	4,657	4,608
	國際 International	1,516	1,566	1,071	1,066
	小計 Sub-total	5,862	5,908	5,728	5,674
總計 Total		2,833,115	2,830,052	3,297,594	3,278,594

### 5. 郵件運送

#### (1) 國內郵運

為達到迅速、安全、普遍、準確、低廉的郵運目標，國內郵運充分利用各類可資運用的公民營交通工具，並配合郵政自有的運輸工具及設備，建構成結合公路、鐵路、水路、航空等長達122,381.82公里（截至94年12月底止）的郵路，成為一週佈臺、澎、金、馬的綿密郵運網路。

#### (2) 國際郵運

臺灣與國外互通郵件，以利用航空郵路與輪船（水陸）郵路為主。近年來，臺灣經濟繁榮，對外貿易成長快速，郵路隨之不斷伸展，郵路里程因此逐年增加。截至94年12月底止，航空郵路（含快捷郵路）及水路郵路分別長達119萬7,800公里及58萬2,846公里。目前國際郵運主要郵路分為航空、水陸及快捷3種。

國際快捷郵件通達國家一見附錄（P.111）

### 5. Mail Routes

#### (1) Domestic mail routes

To attain the goal of a speedy, safe, accessible, accurate and affordable mail service, the company, for its domestic mail operations, uses various public and private transportation services as well as its own vehicles and equipment. Combining delivery by road, railway, water and air, these form a combined delivery network of 122,381.82 kilometers, covering Taiwan proper, Penghu, Kinmen and Matzu.

#### (2) International Mail

Correspondence between Taiwan and the rest of the world are mainly transported via airmail and maritime mail routes. The recent economic prosperity and rapidly growing export business of Taiwan has resulted in a high volume of international mail and more and longer mail routes. At the end of December 2005, the mileages for airmail routes (including express routes) and maritime mail routes were 1,197,800 kilometers and 582,846 kilometers respectively. Currently, major international mail routes include airmail routes, maritime mail routes and express mail routes. As for the Express Mail delivery countries, please see page 111, Appendix.

### 郵路里程比較表

#### Comparative Chart of Mileage of Mail Route

單位：公里

Unit: KM

種類 Type	93 年度 2004	94 年度 2005	比較增減% Growth
一、陸路 Land	116,652.52	114,730.52	-1.65
1.鐵路 Railway	2,006.00	172.00	-91.43
2.公路 Highway	32,388.52	32,208.52	-0.56
3.其它 Others	82,258.00	82,350.00	0.11
二、水陸 Sea	584,268.80	584,324.30	0.01
1.國內 Domestic	1,422.80	1,478.30	3.90
2.國際 International	582,846.00	582,846.00	
三、航空 Air	1,203,973.00	1,203,973.00	
1.國內 Domestic	6,173.00	6,173.00	
2.國際 International	1,197,800.00	1,197,800.00	

### (五) 儲金、劃撥、匯兌業務

#### 1. 郵政儲金、劃撥

郵政儲金係為配合政府鼓勵國民節約及儲蓄而開辦，主要服務對象為一般民眾，存款主要來源為游資或家用金，基於多年來國營機構穩健之經營，歷經金融風暴、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，市場佔有率有下滑的趨勢，未來除應積極爭取開辦新種業務以提昇競爭力外，更應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94年12月底止，各種儲金總結存金額計新臺幣3,680,061百萬元，較上年度成長10.13%；

### (V) Savings, Giro and Remittances Business

#### 1. Postal Savings and Giro

Postal Savings operations were established under the government's policy of encouraging citizens to practice strict economy and to save. The focus is on average citizens, and funds come from idle capital and housekeeping money. It is a stable government-run operation. In spite of the domestic financial crises, the economic downturn, and the flight of industry and capital abroad, there are still more postal savings accounts than savings accounts at any other financial institution in Taiwan. And the total amount of savings held in them is also first in Taiwan. However, in recent years, financial liberalization, globalization and the trend toward diverse investment portfolios have gradually eroded the post office's market. In the future, apart from actively seeking to provide new services to raise competitiveness, the post office will need to continue to expand its electronic services and provide more payment and account transfer options. It will thus attempt to raise market share by increasing convenience for customers.

At the end of December, 2005, the total for various types of savings accounts stood at NT\$3,680,061million,

儲戶總計3,066萬餘戶，較上年度增加2.27%，平均每戶結存金額120,009元。

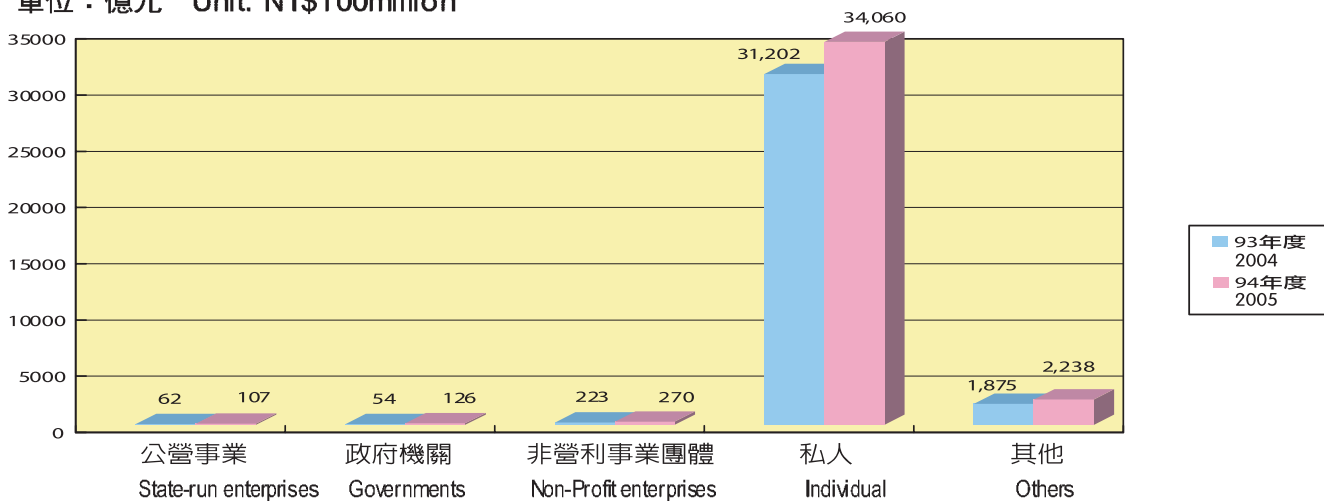
郵政劃撥業務是我國金融業中最特殊之一種業務，具有存、提、撥、匯款功能，特戶存款更能提供媒體回送資料以節省客戶人工銷帳作業。劃撥儲金能辦理各項轉帳業務；另劃撥儲金亦可申領支票，具有活期存款功能。未來劃撥儲金將廣續推廣特戶存款並擴充收付款通路，提供網路、自動櫃員機、自助服務機等付款機制，便利客戶收付款項。截至94年底，劃撥儲金結存金額為新臺幣32,608百萬元，較上年度成長5.95%；戶數為1,815,090戶，較上年度減少0.40%；94年劃撥手續費收入2,013百萬元，較上年度減少7.83%。

representing 10.13% growth over the previous year. The total number of savings accounts stood at 30,660,000, a 2.27% increase over the previous year. The average account balance stood at NT\$120,009.

Within Taiwan's financial industry, postal Giro is very unusual. It allows account holders to make deposits and withdrawals, to designate payments, and to make remittances. Moreover, its special-deposit account service provides data stored in an electronic medium to customers so as to eliminate manual accounting. Postal Giro also offers various kinds of easy and secure fund transfer services: an account holder can make collections or payments through direct account transfers by computer tape or disk, as well as by online transfers or via a touch-tone phone. In addition, account holders will be able to apply for checks. Chunghwa Post will continue to promote special-deposit account service for postal Giro accounts, as well as expand collection and payment channels and provide online, ATM and self-service kiosk payment mechanisms to make things more convenient for its customers. Up until the end of 2005, the cumulative balance for Giro accounts stood at NT\$32,608 million, which represents 5.95% growth over the previous year. The number of accounts stood at 1,815,090, a 0.40% decrease over the previous year. Revenue from handling fees stood at NT\$2,013 million, a 7.83% decrease over the previous year.

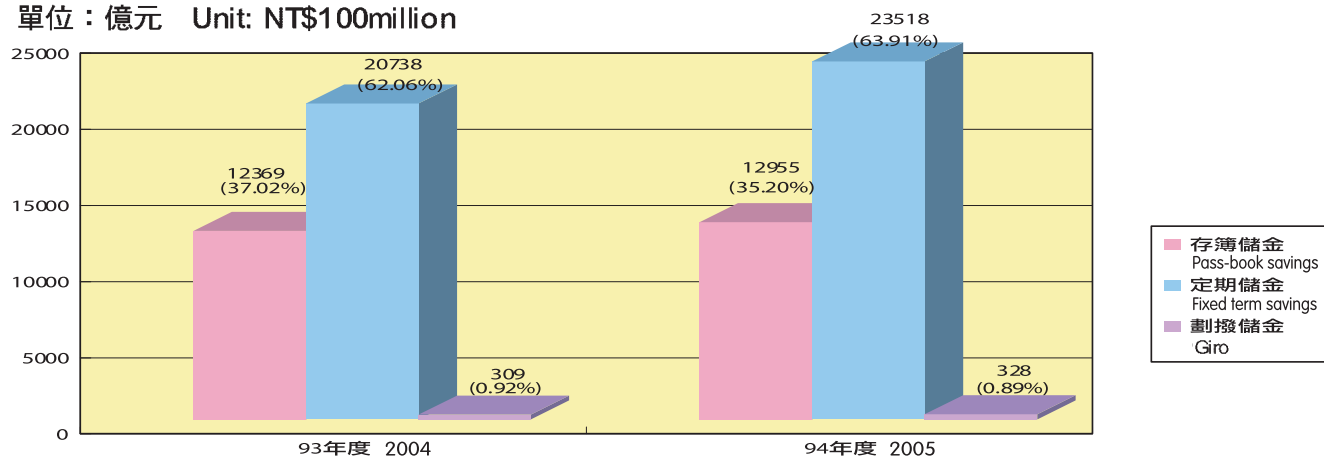
94年度與93年度存款客戶結構比較表  
Comparative Chart of Savings Users

單位：億元 Unit: NT\$100million



94年度與93年度存款業務結構比較表  
Comparative Chart of Savings Business

單位：億元 Unit: NT\$100million



94年度各類郵政儲金業務量  
Volume of Postal Savings

單位：新臺幣百萬元  
Unit: NT\$1,000,000

類別 Type of Savings	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	
	93年 2004	94年 2005	93年 2004	94年 2005	93年 2004	94年 2005	93年 2004	94年 2005
存簿儲金 Passbook	143,307,522	150,149,351	291,388,048	295,544,972	20,609,457	20,940,297	1,236,386	1,295,283
定期儲金 Fixed	4,192,537	4,644,952	18,156,043	18,987,581	3,510,730	3,872,250	2,073,708	2,351,452
劃撥儲金 Giro	127,815,997	116,758,382	17,077,308	15,302,630	1,822,413	1,815,090	30,777	32,608
懸帳儲金 Suspended					4,037,433	4,037,112	719	718
合計 Total	275,316,056	271,552,685	326,621,399	329,835,183	29,980,033	30,664,749	3,341,590	3,680,061

2. 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、買賣外幣現鈔及美金旅行支票。此外，並開辦大陸間接匯款業務，通匯地區遍及大陸各地。目前共有89處郵局窗口提供含外幣買賣等各項國際匯兌業務服務，並擇中正機場等19處風景區或工業區之郵局專辦買賣外幣現鈔及美金旅行支票業務之服務。外幣現鈔包括美元、日圓、歐元及港幣4種。

94年度承匯款額為新臺幣1,405,340百萬元，較上年度成長9.83%；開發張數1,577萬張，較上年度成長10.43%。

2. Postal Remittances

Postal remittances serve to encourage the flow of capital and to enliven the social economy. Moreover, there is a widespread computer network that provides fast and easy remittance services. Currently, domestic money order services include postal money orders, remittances to accounts, cash-delivering faxed money orders, postal gift coupons and inter-bank remittances. International money order services include international postal money orders, wire transfers to and from Japan, international outgoing remittances, foreign worker remittances, and the sale of US dollar, Japanese Yen, Euro, HK dollar, Citibank US dollar travelers' checks. In addition, the post office offers indirect remittances to anywhere on mainland China. Currently, there are 89 postal units handle the sale of foreign currency and travelers' check, plus 19 units situated at the Chiang Kai-shek Airport, scenic spots and industrial parks offering the same services.

In 2005, money remitted by Chunghwa Post totaled NT\$1,405,340 million, a 9.83% increase over the previous year. All told, 15,770,000 money orders were issued, a 10.43% increase over the previous year.

94年度各類匯款承匯張數及款額  
Volume of Remittance Service

單位：新臺幣千元  
Unit: NT\$1000

類別 Types	開發張數 Numbers		承匯款額 Amounts	
	93年 2004	94年 2005	93年 2004	94年 2005
國內郵政匯票 Ordinary Money Order(MO)	2,554,590	2,535,809	24,771,124	24,510,071
國內入戶匯款 Remittance-to-Account	5,197,898	5,404,484	125,804,159	131,130,281
國內電傳送現匯票 Faxed MOs in Cash	26,723	21,981	249,155	211,228
國內跨行通匯 Inter-Bank Remittances	4,685,955	5,682,132	1,122,679,746	1,242,875,533
郵政禮券 Postal Gift Coupon	1,773,396	2,065,391	3,687,905	4,282,391
國際郵政匯票(含電報) Int'l Postal MOs	518	432	14,356	8,465
國際匯出匯款 Int'l Outgoing Remittance	3,281	3,814	424,642	436,992
美金旅行支票 USD Traveler's Checks	4,454	5,435	54,089	63,697
大陸間接匯款 Indirect Mainland Remittance	29,995	28,558	1,855,823	1,788,045
外幣現鈔買賣 Foreign currency		20,441		33,071
合計 Total	14,276,810	15,768,477	1,279,540,999	1,405,339,774

## (六) 郵政簡易人壽保險

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，滿足社會大眾基本生活保障的需求，並具有儲蓄、理財、養老等多方面的功能。由於具免體檢、保費低、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，業績均呈穩定成長。

自92年郵政機關改制為公司以來，持續秉持「以客為尊」之經營理念，開發多樣化商品，充分運用資訊科技，提供全方位服務，以滿足客戶需求，94年度累積有效契約保額達853,274百萬元，較上年度增加6.98%。

另為加強服務客戶，擴大辦理不動產抵押借款，滿足購屋修繕需求，並開辦自提機辦理保險單借、還款業務，無論在生活保障或理財規劃上提供更完備之服務。未來將以更高效率的壽險團隊與專業的知識，以「全方位的服務，無止盡的關懷」為宗旨，持續提供保戶最優質的服務。

## (VI) Postal Simple Life Insurance Operation

Postal Simple Life Insurance plans provide citizens with basic financial security. Easy to set up, thanks to the post office's extensive network of postal outlets, these plans provide a vehicle to save and to make financial and retirement plans. They have low premiums and simple application procedures, and require no physical examinations. Hence, they have become very popular among the people. Business volume has been climbing steadily since their introduction in 1935.

Since the Directorate General of Posts was corporative to become Chunghwa Post in 2003, the Postal Simple Life Insurance has made a commitment to provide customer-oriented services. It has been striving to make full use of information technology, to develop an array of diverse products, and to provide multifaceted services to meet a broad array of customer needs. In FY 2005, the total insured amount of its insurance contracts in force reached NT\$ 853,274 million, up 6.98% over 2004.

Seeking always to improve upon its services, the department now offers real estate loans to policyholders and allows its policyholders to take out policy loans or make repayments through ATMs. With ever-growing efficiency and professional knowledge, the department will continue to provide quality services and fulfill its business goal of providing "multifaceted services with boundless care and concern."

### 94年度郵政簡易壽險業務量

#### Volume of Simple Life Insurance

單位：新臺幣百萬元

Unit: NT\$1,000,000

年度 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 Reserve
	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		
93年 2004	389,731	2,262,766	318,180	130,038	797,570	91,825	113,005	339,751
94年 2005	467,046	2,379,586	334,493	163,175	853,274	98,897	118,768	371,514

#### 1. 新契約

民國94年度郵政簡易人壽保險新契約件數為46萬7,046件，較上年度增加百分之19.84%。保額為1,631億7,509萬元，較上年度增加百分之25.48%。

#### 1. New Policies

A total of 467,046 new policies were issued in FY 2005, a rise of 19.84% from FY 2004. The total amount insured, NT\$163,175 million, was an increase of 25.48% over FY 2004.

### 新契約投保種類狀況

#### New Policies by Types

單位：新臺幣千元

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				
生死合險 Endowment	427,967	91.63	141,384,934	86.65
	六年期吉利保險 Ji-li 6-year-term			
	吉慶兒童保險 Ji-ching for children	6,308	2,066,866	1.27
	吉祥保險 Ji-hsiang	9,502	5,593,030	3.43
	年年如意保險 Nian-nian-ru-yi	10,728	2,569,290	1.57
	步步高升保險 Bu-bu-gao-sheng	11,160	1,294,110	0.79
死亡險 Insurance Against Death	1,381	0.30	825,870	0.51
	松柏長青定期壽險 Sung-bo-chang-chingterm			
傷害險 Accident Insurance	25,194		9,440,990	5.78
	吉安傷害保險(附約) Ji-an accident(addendum)			

註：吉安傷害險係以附約方式發售，故件數不計入總件數。

Note: Ji-an Accident Insurance is sold as a rider and therefore not included in the total.



2. 有效契約

民國94年度郵政簡易人壽保險有效契約件數為2,379,586件，較上年度增加5.16%。保額為853,274百萬元，較上年度增加6.98%。

2. Policies in Force Overview

A total of 2,379,586 life insurance policies were in force in FY 2005, an increase of 5.16% over FY 2004. The amount insured stood at NT\$ 853,274 million, up 6.98 % over FY 2004.

有效契約投保種類狀況

Policies in Force by Type

保額單位：新台幣千元

Unit: NT\$ 1,000

保險種類 Types	件數 Policies Count	百分比 %	保額 Sum Insured	百分比 %	
總計 Total	2,379,586	100.00	853,273,622	100.00	
生死合險 Endowment	五年期滿平安險 (90) 5-year-term	668,378	28.09	218,365,677	25.59
	五年期滿平安險 5-year-term	281,319	11.82	97,457,701	11.42
	二倍保障儲蓄保險 Double-indemnity Endowment	41,703	1.75	13,991,229	1.64
	六年期吉利保險 Ji-li 6-year-term	757,732	31.85	247,291,015	28.98
	小太陽兒童儲蓄保險 Little-sun 15-year-term	71,183	2.99	20,056,853	2.35
	小太陽兒童儲蓄保險 (91) Little-sun 15-year-term	38,599	1.62	10,951,797	1.28
	吉慶兒童保險 Ji-ching for children	16,683	0.70	5,028,072	0.59
	吉祥保險 Ji-hsiang Endowment	15,807	0.66	9,058,194	1.06
	年年如意保險 Nian-nian-ru-yi Endowment	9,765	0.41	2,323,838	0.27
	步步高升保險 Bu-bu-gao-sheng Endowment	10,899	0.46	1,261,130	0.15
	安家定期還本保險 An-jia refundable	185,334	7.79	67,545,400	7.92
	安富增值還本保險 An-fu increasing with survival benefit	70,305	2.95	27,705,221	3.25
	快樂兒童保險 Kwai-ler for children	26,081	1.10	8,639,654	1.01
	其他儲蓄險 Other endowment	940	0.04	234,026	0.03
	小計 Sub total	2,194,728	92.23	729,909,807	85.54
死亡險 Insurance Against Death	松柏長青定期壽險 Sung-bo-chang-ching term life insurance	1,313	0.06	784,720	0.09
	安和終身保險 An-ho whole life	100,799	4.23	66,674,261	7.81
	安平二倍保障終身壽險 An-pin Double-indemnity whole life	20,652	0.87	10,683,386	1.25
	安平二倍保障終身壽險 (91) An-pin Double-indemnity whole life	2,364	0.10	729,981	0.09
	其他終身險 Other whole life	59,730	2.51	35,470,463	4.16
	小計 Sub total	184,858	7.77	114,342,811	13.40
傷害險 Accident Insurance	吉安傷害保險 Ji-an accident insurance	24,182		9,021,004	1.06

註：吉安傷害險係以附約方式發售，故件數不計入總件數。

Note: Ji-an Accident Insurance is sold as a rider and therefore not included in the total.

### 3. 保單借款

簡易人壽保險之保險費付足一年以上者，要保人得在保單價值準備金額內申請借款。本項業務手續簡便，提供保戶資金需求及彈性理財之便捷管道，保戶並可利用自動櫃員機辦理該項業務，以獲得更簡便迅速之服務。

民國94年度保單借款結存件數為277,747件，較上年同期增加41.28%，借款餘額119億9,125萬元，較上年同期減少3.67%。

### 4. 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，申貸資格不受限於保戶，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6百萬元；承作區域除金馬地區以外，遍及全國，目前除23個責任中心局承辦外，另設置163個代收表件局，受理申辦。

民國94年度不動產抵押借款結存件數為7,432件，較上年同期成長55.29%，借款餘額為131億6,170萬元，較上年成長70.54%，本年度業績大幅成長，主因推出具市場競爭力之房貸專案，提供保戶更優惠之利率選擇。

### 5. 保險給付

#### (1) 滿期

民國94年度滿期給付件數為28萬6,003件，較上年度增加4.24%，保額為8,338,743萬元，較上年度增加7.16%。

#### (2) 理賠

民國94年度理賠給付件數為3,949件，較上年度減少3.61%，保額為148,389萬元，較上年度減少5.20%。

其中倍額給付之契約件數為756件，共給付61,598萬元，給付原因意外事故中以汽機車車禍最多，占32.80%。

#### (3) 終止

民國94年度終止給付件數為44,541件，較上年度增加12.17%，保額為1,402,584萬元，較上年度增加12.74%。

### 6. 財務狀況

郵政簡易壽險係國家經營之事業，其會計帳務依簡易人壽保險法之規定，應獨立處理。民國94年度決算總收入計230,120百萬元，較上年度增加7.03%，總支出計229,281百萬元，較上年度增加7.78%，盈餘為839百萬元，較上年度減少63.02%。

### 3. Policy Loans

Once premiums have been fully paid for more than one year, the policyholder may apply for a loan no greater than the amount of the policy value reserve. With convenient procedures, these loans can help meet a policyholder's need for cash in a convenient and flexible manner. For even speedier service, policyholders may take out loans at automatic teller machines. In FY 2005, there were 277,747 policy loans, a 41.28% increase over the previous year. A total of NT\$ 11.99125 billion was loaned out, a 3.67% decrease over the previous year.

### 4. Real Estate Mortgage Loans

The department started to offer real estate loans in 1997. This service is not limited to Chunghwa Post policyholders; anyone who qualifies can apply. Each person can borrow a maximum of NT\$6 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 163 postal outlets are authorized to accept applications for them.

In FY 2005, there were a total of 7,432 outstanding real estate mortgage loans, an increase of 55.29% over the previous year. NT\$13.1617 billion was loaned out, an increase of 70.54% over the previous year. This strong growth reflects the competitiveness of the department's new low-rate real-estate loan options.

### 5. Benefit Payments to Policyholders

#### (1) Maturity

Life insurance policies reaching maturity in FY 2005 totaled 286,003 by count up 4.24% compared with FY 2004. The total amount paid was NT\$ 83,387.43 million, up 7.16% compared with FY 2004.

#### (2) Payment to Claims

In FY 2005 payment due to claim adjustment was numbered 3,949 down 3.61% from the last year, and the amount claimed was NT\$1,483.89 million, down 5.20% compared with FY 2004. There were 756 double payment cases, and the total amount was NT\$ 615.98 million. For reasons of payment in accident car accident (motorcycle included) comprised the most, about 32.80%.

#### (3) Surrender

In FY 2005 the number of life insurance policies terminated because of surrender totaled 44,541 an up of 12.17% from last year, and the amount totaled NT\$ 14,025.84 million, up 12.74% compared with FY 2004.

### 6. Financial Status

Postal Simple Life Insurance is a state-run business, and in accordance with the Simple Life Insurance Act, accounting for it is handled separately from other Chunghwa Post business. In FY 2005, revenue totaled NT\$230.12 billion, up 7.03% from the previous year. Expenditures totaled NT\$229,281 million, up 7.78% from the previous year. Profits for the year stood at NT\$839 million, a decrease of 63.02% from the previous year.

7. 業務特色

(1) 免體檢保險

郵政簡易壽險為非強制性保險，被保險人免體檢。然而並非無條件承保，保險人對被保險人有選擇權，且被保險人和要保人須善盡誠實告知義務。

(2) 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二百萬元。每張保單最低投保保險金額為新台幣壹萬元。

(3) 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，保險費並得預繳，按預繳費率享受預繳保費優待。

(4) 商品種類

郵政簡易壽險分生死合險及死亡險2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

7. Characteristics

(1) No physical checkup required

Postal Simple Life Insurance is not compulsory insurance. Although no physical checkup is required, applications are not unconditionally accepted. The insurer has the right to deny an application at its discretion, and the insured and the applicant are obliged to provide truthful information.

(2) Insured amount

The maximum total insured amount per insured is NT\$2 million. The minimum insured amount per policy is NT\$10,000. Premiums are due monthly. Policyholders may pay premiums through transfers from their postal savings or Giro accounts. If paid in advance, a discount will be offered accordingly.

(3) Premium payment

Premiums are due monthly. Policyholders may pay premiums through transfers from their postal savings or Giro accounts. If paid in advance, a discount will be offered accordingly.

(4) 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.

歷年業務概況(1) General Account of the Business in the Last Five Years (1)

單位：件；新台幣百萬元 Unit: Pieces ; NT\$ Million

會計年度 Fiscal Year	90/2001	91/2002	92/2003	93/2004	94/2005
新契約件數 New Business (Policies)	423,014	315,727	450,174	389,731	467,046
增減率% Increase or Decrease %	-35.77	-25.36	42.58	-13.43	19.84
新契約保額 New Business (Amount)	147,707	96,963	153,204	130,039	163,175
增減率% Increase or Decrease %	-27.66	-34.35	58.00	-15.12	25.48
恢復契約件數 Reinstatement (Policies)	16,062	14,536	13,284	12,374	10,851
增減率% Increase or Decrease %	-45.39	-9.50	-8.61	-6.85	-12.31
恢復契約保額 Reinstatement (Amount)	5,355	4,906	4,412	4,072	3,504
增減率% Increase or Decrease %	-42.63	-8.38	-10.07	-7.71	-13.95
有效契約件數 Business in Force (Policies)	2,070,522	2,030,995	2,204,360	2,262,766	2,379,586
增減率% Increase or Decrease %	3.28	-1.91	8.54	2.65	5.16
有效契約保額 Business in Force (Amount)	695,987	692,196	765,840	797,570	853,274
增減率% Increase or Decrease %	6.93	-0.54	10.64	4.14	6.98
保費收入 Premium Income	91,308	94,002	114,340	112,936	118,768
增減率% Increase or Decrease %	-27.72	2.95	21.64	-1.23	5.16
累積責任準備金 Accumulated Reserves	246,514	258,510	308,114	339,682	371,514
增減率% Increase or Decrease %	8.38	4.87	19.19	10.25	9.37

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

## 歷年業務概況(2) General Account of the Business in the Last Five Years(II)

單位：件；新台幣千元 Unit: Pieces ; NT\$1,000

會計年度 Fiscal Year	90/2001	91/2002	92/2003	93/2004	94/2005
保險給付件數 Claims Payment to Beneficiaries (Number of Policies)	331,115	344,177	263,526	318,180	334,493
增減率% Increase or Decrease %	-34.21	3.94	-23.43	20.74	5.13
滿期 Matured Endowment	253,046	284,232	215,203	274,376	286,003
增減率% Increase or Decrease %	-34.53	12.32	-24.29	27.50	4.24
理賠 Death & Disability	3,977	4,091	3,978	4,097	3,949
增減率% Increase or Decrease %	-36.70	2.87	-2.76	2.99	-3.61
終止 Surrender	74,092	55,854	44,345	39,707	44,541
增減率% Increase or Decrease %	-32.92	-24.62	-20.61	-10.46	12.17
保險給付保額 Claims Payment to Beneficiaries (Amount)	91,438,998	95,742,572	73,715,205	91,825,185	98,897,155
增減率% Increase or Decrease %	-31.54	4.71	-23.01	24.57	7.70
滿期 Matured Endowment	66,187,761	76,410,720	58,374,827	77,819,149	83,387,427
增減率% Increase or Decrease %	-29.90	15.45	-23.60	33.31	7.16
理賠 Death & Disability	1,380,632	1,480,858	1,468,566	1,565,255	1,483,893
增減率% Increase or Decrease %	-35.11	7.26	-0.83	6.58	-5.20
終止 Surrender	23,870,605	17,850,994	13,871,812	12,440,781	14,025,835
增減率% Increase or Decrease %	-35.52	-25.22	-22.29	-10.32	12.74

註：增減率以上年度為基期

Note: Increase or decrease based on preceding year

## (七) 代理業務

## (VII) Agency Service

## 代理業務(不含公債)業務量

Value Amount of Agency Service

單位：新臺幣百萬元

Unit: NT\$1,000,000

項目 Items	93年 2004	94年 2005	增減% Growth
各項軍人給付 Servicemen's Payment	76,914	78,074	1.51
各機關發放款項 Government Employee's Payment	2,881	3,085	7.08
代售鐵路車票 Train Ticket	727	765	5.23
代發統一發票中獎獎金 Payment of Uniform-Invoice Prize Money	-	2,918	94年4月6日開辦 Starting from April 4, 2005
ATM 信用卡預借現金 ATM Cash Advance	-	8,058	
代銷基金 Sale of Funds	-	7	94年4月7日開辦 Starting from April 7, 2005
代售高速公路回數票 Freeway Toll Coupon	6,495	6,744	3.83
代售印花稅票 Revenue Stamps	1,666	1,927	15.67
代售其他商品 Others	512	664	29.69
合計 Total	89,195	102,242	14.63
手續費 Revenue	185	429	131.89

## (八) 集郵業務

94 年度陸續推動集郵措施如下：

1. 發行新郵票：
  - (1) 94 年度共發行郵票 28 套，其中特種郵票 18 套，紀念郵票 4 套，常用郵票 3 套，欠資郵票 1 套及郵資票 2 套。另發行中華民國郵票冊、郵票目錄、賀年抽獎明信片、紀念信封及各種郵摺、郵票專冊等（詳第 114 頁附錄）。
  - (2) 為提昇青少年集郵風氣，廣續發行電影郵票－哈利波特及卡通明星郵票 Mickey Mouse 等主題郵票，另迎合集郵人士需求，首次以貓、狗為主題，發行「寵物郵票」。
2. 開發集郵新產品：
  - (1) 發行個人化郵票：94 年度再推出第 5 套個人化郵票－符碼傳情。
  - (2) 開發禮品化集郵票品及周邊商品：配合「臺北 2005 第 18 屆亞洲國際郵展」及「高雄 2005 國際郵票邀請展」的舉行，發行含圓形、三角形、橢圓形郵票之小全張郵展系列小全張 8 張、紀念郵票 2 套、紀念郵資票 2 套，並將上述系列郵票包裝發行郵展紀念郵摺、紀念專冊等精緻禮品，另配合新郵發行製作「中華傳統服飾」、「三國演義」郵票專冊及「Mickey Mouse」郵摺等供售，深受顧客喜愛。另外開發模型郵車系列及郵票圖案商品筆記本、光碟盒、相框、滑鼠墊與手機吊飾等多項商品。
  - (3) 發行「賀年卡」及「賀年抽獎明信片」：配合國人新春賀年習俗，方便公眾問候親友、客戶之需，廣續發行 94 年版「賀年卡」4 款及「賀年抽獎明信片」1 套 10 張。
3. 拓展集郵新據點：
  - (1) 積極設立集郵服務中心：除原已開設之臺北、臺中、高雄、新竹、臺南、嘉義、花蓮、基隆、桃園、新營、中壢及三重等 12 處集郵服務中心外，94 年新增板橋集郵服務中心。
  - (2) 加強拓展「中華郵政集郵電子商城」業務：目前計有臺北、臺中、高雄、新竹、臺南、嘉義、基隆及桃園等 8 店，94 年平均每月營收達 335 萬餘元，較 93 年營收成長 27%。
  - (3) 拓展代理國外郵政郵品業務：自 93 年起開辦與加拿大及挪威 2 國郵政之雙邊代理銷售郵品業務，94 年續有新加坡郵政加入本項

## (VIII) Philately

To provide even better service and to revive philatelic trends, the post office has done the following in 2005:

1. New Stamps Release:
  - (1) In 2005, 28 sets of postage stamps were issued, including 18 sets of special issues, 3 sets of commemorative issues, 1 set of postage-due stamp and 1 set of postage stamp label. Other associated products included the booklets "Postage Stamps of the Republic of China," "Postage Stamp Catalogue of the Republic of China," New Year's greetings and postcards with lotto, commemorative envelopes, stamp folios and stamp pictorials. (See Appendix, page 114)
  - (2) Attempting to attract teenagers to stamp collecting, Chunghwa Post has continued to issue a series of stamp sets based on films (the Harry Potter films) and cartoon figures (Mickey Mouse). And to meet demand, it launched its first-ever series of stamps about pets, featuring cats and dogs.
2. New Philatelic Products:
  - (1) Personal stamps: In 2005, Chunghwa Post released its fifth set of personal stamps-Internet Shorthand.
  - (2) Philatelic gifts and associated merchandise: In coordination with Taipei 2005 18th Asian International Stamp Exhibition and Kaohsiung 2005 International Invitational Stamp Exhibition, Chunghwa Post released eight souvenir sheets (including some round, triangular and oval stamps), two sets of commemorative stamps and two sets of commemorative postage stamp labels, as well as commemorative stamp folios and pictorials. In addition, along with new stamp releases, the company published "Traditional Chinese Costume" and "The Romance of the Three Kingdoms" stamp pictorials and a "Mickey Mouse" stamp folio. New merchandise in 2005 included a series of model mail delivery vehicles, as well as notebooks, CD cases, photo frames, mouse pads and mobile phone decorations bearing stamp designs.
  - (3) Issuance of New Year's greeting cards and New Year's greeting postcards with lotto: Catering to the custom of sending New Year's greetings through the mail, the company continued its tradition by offering four New Year's greeting cards and a set of ten New Year's greeting postcards with lotto.
3. New Philatelic Center :
  - (1) Establishing philatelic centers: Apart from the 12 existing centers (Taipei, Taichung, Kaohsiung, Hsinchu, Tainan, Chiayi, Hualien, Keelung, Taoyuan, Sinying, Sanchong and Chungli), in 2005, the post office opened another philatelic center in Panchiao.
  - (2) Expanding the business of the Postal Stamp Mall: Currently, there are 8 sales outlets around the island, including Taipei, Taichung, Kaohsiung, Hsinchu, Tainan, Chiayi, Keelung and Taoyuan stores, which generate NT\$3,350,000 in total revenue a month with an increase of 27% over the previous year.
  - (3) Expanding sales of philatelic products from other postal administrations: In 2004, Chunghwa Post started to sell philatelic products from Canada and Norway, and those countries also began to sell





業務，並積極尋求其他郵政代理業務。

4. 辦理國際性郵展：

(1) 辦理「臺北2005第18屆亞洲國際郵展」：94年8月19日至24日於臺北世貿中心展覽大樓1樓舉辦本項郵展。參展國家：計有日本、韓國、香港、澳門、泰國、新加坡、馬來西亞、菲律賓、印尼、澳洲、紐西蘭、孟加拉、尼泊爾、喬治亞、伊朗、巴基斯坦、卡達、阿拉伯聯合大公國、沙烏地阿拉伯、南非、蒙古及我國等22國。展出規模—展品框數：1,556框；榮譽類：12個世界級珍郵展示櫃；攤位：139個。參觀人數：約14萬餘人。營收總額約1億4千萬元。

(2) 辦理「高雄2005國際郵票邀請展」：94年10月7日至11日於高雄市工商展覽中心辦理本項郵展，共展出日本、韓國、澳洲、紐西蘭及我國集郵珍品710框。

- 5. 積極參加國際集郵活動，拓展我郵國際空間：94年4月21日至24日參加在澳洲雪梨市舉行的「2005太平洋世界郵展」。
- 6. 表揚及獎勵優秀集郵人士：94年郵政節紀念大會，表揚獲國際性郵展獎牌之集郵人士。

philatelic products from Chunghwa Post. In 2005, the service expanded to include philatelic products from Singapore. The company is actively in search of other such partners.

4. Hosting International Stamp Exhibitions:

- (1) Hosting Taipei 2005-18th Asian International Stamp Exhibition: The exhibition was held August 19-24, 2005 on the ground floor of Taipei World Trade Center. Participating countries included Japan, South Korea, Hong Kong, Macao, Thailand, Singapore, Malaysia, the Philippines, Indonesia, Australia, New Zealand, Bangladesh, Nepal, Georgia, Iran, Pakistan, Qatar, the United Arab Emirates, Saudi Arabia, South Africa and Mongolia. The exhibition featured 1,556 frames of exhibits, 12 world-class display cases of rare stamps and 139 sales booths. Attendance reached 140,000, and revenues NT\$140 million.
- (2) Kaohsiung 2005 International Invitational Stamp Exhibition: The exhibition was held October 7-11, 2005 at the Kaohsiung Business Exhibition Center. The exhibition featured 710 frames of exhibits from Japan, South Korea, Australia, New Zealand and the R.O.C.

- 5. Actively participating in international stamp shows so as to expand our presence in the international philatelic community, Chunghwa Post attended the Pacific Explorer 2005 World Stamp Expo held April 21-24, 2005 in Sydney, Australia.
- 6. Showing appreciation for outstanding philatelists, Chunghwa Post celebrated those who won medals at international stamp exhibitions during the 2005 Post Day celebration.

(九) 郵政商品研究概況

(IX) Research Regarding Postal Products

1. 93-94年度研究成果一覽表 1. Research Results for 2004-2005

研究計畫名稱 Project Names
電子函件業務與傳統函件業務競合之研究 Co-competition between Electronic and Traditional Mail
郵政局屋節電研究-300kw 以上最適契約用電之檢討分析 Electrical Efficiency of Postal Facilities — Review and Analysis of Optimal Electricity Contracts for over 300 Kilowatts
如何推展國內快捷郵件業務之研究 How to Promote Domestic Speedpost Business
其他：詳第10頁營業報告書一之(四)研究發展 Others: see (IV) Research and Development in the Business Report on page 10

2. 95年度研究計畫項目一覽表 2. Research Projects in 2006

研究計畫名稱 Project Names	研究經費(千元) Research Grants (unit: NT\$1,000)	計畫性質 Project Types
研議適合郵政之營業司機SD (Sales Driver) 制度 SD (Sales Driver) System Suited to the Postal Service	900	業務政策 Business Policy
列印封裝業務引進電子帳單服務之可行性研究 Feasibility of Hybrid Mail Service to Offer Electronic Bill Service	200	業務政策 Business Policy
郵政壽險通路策略之研究 Sales Channels Strategy for Postal Life Insurance	1,000	行政政策 Administration Policy



## 二、從業員工資料

### II. Employee Information

年度 Year		94 年度 2005	93 年度 2004	當年度截至 95 年 3 月 31 日 Ending on March 31, 2006
員工人數 Employee No.	職員 Staff	12,922	12,960	12,855
	工員 Laborers	11,969	11,492	11,822
	約顧人員 Contracted Laborers	1,003	1,223	1,079
	合計 Total	25,894	25,675	25,755
	平均年歲 Average Age	45.2	45.1	45.5
平均服務年資 Average Seniority		19.5	19.1	19.5
學歷分布比率 Educational Background	博士 Doctorates	0	0	0
	碩士 Masters	141	120	150
	大學(專) University(College)	11,102	10,739	11,759
	高中 Senior High School	11,664	12,040	11,555
	高中以下 Junior High School and Other	2,987	2,776	2,291
員工持有專業證照名稱及人數 No. of Employees with Professional Certificates		(附表) (Attached Chart)		
員工進修訓練 Employees' Further Educational and Training	舉辦主管、電腦、專業、服務及業務技能等訓練 1,221 期(梯次)，調訓員工 64,662 人次。 A total of 64,622 employees participated in 1,221 classes of the managerial, computer, professional and technical training seminars.			
志工服務 Volunteers' Service	各等郵局及郵件處理中心 94 年運用志工人數計 2,297 人，服務時數計 885,799 小時。 In 2005, 2,297 people volunteered to work in various post office branches and mail processing centers, serving 885,799 hours.			

#### 人力結構：

郵政為勞力密集的服務業，經營業務項目繁多，尤其是郵件收投工作，更需投入龐大的人力。近年來，郵政業務快速成長，每年均有增加人力之需求，但為遵守政府精簡人手之政策，自 86 年度起即未增加員額，94 年度裁減員額 400 名，總預算員額降為 25,300 名。為降低人力負荷，減輕人工成本，積極採行以下多項措施：

1. 彈性運用員額：依實際業務量及運用生產力績效值（窗口工作點），檢討調整各等郵局郵務儲匯窗口名額配置。
2. 實施郵件處理自動化：自 89 年起先後成立臺北、桃園、臺中、臺南、高雄 5 處郵件處理中心，集中各地郵件使用高效能的機械分揀，以節省人手，94 年廢續精簡員額 220 名。
3. 委託民間業者辦理部分業務：積極辦理非核心業務委託外包，將部分工作如郵件運輸、投遞前郵件分揀等業務委外辦理。
4. 郵政人力結構，絕大部分員工擔任基層營業窗口及郵件部門工作，負責行政及營運管理部門之人員至為精簡。

#### Labor Structure:

The post office operates an array of labor-intensive services. This is especially the case for mail collection and delivery. In recent years, the postal business has been growing rapidly in step with the nation's economic development, and there has been a need to hire more employees every year. Yet under the government's policy of downsizing, the post office has not increased its workforce since 1997. In 2004, it laid off 400 employees which cut down the total of employees to 25,300. In order to reduce labor costs, Chunghwa Post has been aggressively implementing the following measures:

1. Personnel management flexibility: review and adjust the number of window personnel assigned to each post office branch according to actual business volume and productivity performance in given windows
2. Automated Mail Processing: In order to speed up mail processing, in 2000 five mail processing centers were established (Taipei, Taoyuan, Taichung, Tainan and Kaohsiung). The mail from each center's area first comes to these centers to be sorted with high performance sorting machines so as to reduce labor. As a result, 220 employees were laid off in 2004.
3. Outsourcing: To reduce labor costs, the post office is making use of postal agencies and actively seeking to outsource its non-core businesses, such as mail transportation, mail sorting prior to delivery, mail sorting prior to dispatching and so on.
4. A Very Lean Management Structure: It is plain to see from the following chart that the majority of postal employees are basic level employees involved in sales, services, operation and distribution. Chunghwa Post has a very lean management structure.

## 郵政各類工作人員分析表

## Breakdown of Employees by Function

94年12月31日 單位：人

Dec.31, 2005 Unit: Person

	總計 Total	百分比% Percentage	總公司 HQ	各等郵局 P.O.	郵件處理中心 Mail Processing Center
總計	25,894	100.00	1,590	22,642	1,662
業務人員合計 Clerk Total	23,843	92.08	779	21,498	1,566
郵件投遞 Mail delivery	8,778	33.90		8,705	73
郵件處理 Mail processing	2,750	10.62		1,741	1,009
郵件運輸 Mail transport	818	3.16	22	313	483
集郵人員 Philately	117	0.45	59	58	
郵務窗口 Mail counter	2,768	10.69		2,768	
儲匯窗口 Banking counter	6,127	23.66		6,127	
業務處理 Service operation	2,485	9.60	698	1,786	1
管理人員 Managerial	1,719	6.64	582	1,049	88
研究發展 R & D	41	0.16	41		
訓練人員 Training	32	0.12	32		
技術人員 Technical	259	1.00	156	95	8

## 附表：員工取得專業證照人數彙總表

## Attached Chart: Number and types of professional certifications held by employees

證照種類 Type of Certification	人數 Certified No.
證券投資分析人員測驗 Securities Investment Analyst	3
內部稽核師測驗 Internal Auditor	1
證券商高級業務員測驗 Senior Securities Specialist	82
期貨商業業務員測驗 Futures Specialist	76
人壽保險管理人員測驗 Insurance Manager	1
人壽保險核保人員測驗 Insurance Underwriter	10
人壽保險理賠人員測驗 Insurance Claims Adjuster	9
進階授信人員專業能力測驗 Advanced Proficiency Test for Bank Lending Personnel	7
票券商業業務員測驗 Bills Specialist	14
證券商業務員測驗 Securities Specialist	66
投信投顧業務員測驗 Securities Investment	324
信託業業務人員專業測驗 Proficiency Test for Trust Operations Personnel	519
初階外匯人員專業能力測驗 Basic Proficiency Test for International Banking Personnel	262
初階授信人員專業能力測驗 Basic Proficiency Test for Bank Lending Personnel	168
理財規劃人員專業能力測驗 Proficiency Test for Financial Planning Personnel	346
投資型保險商品業務員測驗 Investment-linked Products Specialist	4
債券人員專業能力測驗 Debentures Specialist	43
銀行內部控制基本測驗 Basic Proficiency Test for Bank Internal Controls	86
全民英語能力初級檢定測驗 General English Test Elementary	143
全民英語能力中級檢定測驗 General English Test Intermediated	24
全民英語能力中高級檢定測驗 General English Test High	6
人身保險業務員測驗 Life Insurance	10
合計 Total	2,204

## 三、企業責任及道德行爲

本公司除配合政府政策推展各項政策性貸款外，一向重視社會責任，提昇企業價值，創造全民效益，不論在回饋社會、關懷社區方面貢獻良多外，在環境保護、節約能源、學術文化實質贊助亦不遺餘力。

## III. Business Responsibilities and Ethical Behavior

Besides developing and distributing loans according to government policy, the Chunghwa Post has always taken very social responsibility very serious, in the elevation of industry value, and creating a situation mutually beneficial to the client and employee. Besides giving back to society and community, we have also contributed greatly to environmental protection, energy conservation, and the development of academic culture.

## 四、資訊設備

### (一) 資訊系統硬體、軟體之配置

#### 1. 電腦主中心主機系統（置於台北）

本公司主機機型為 IBM2064-2C3，具有3個中央處理器，其處理速度為每秒8億6千萬個指令，記憶體容量為10G，作業系統版本為 OS/390 V2.9。依本公司作業及系統運作需求，將系統切割成5個邏輯partitions，partition 1為帳務處理系統，負責處理全區1,321個郵局之儲、匯、壽連線作業及批次作業，partition 2為資訊處理系統，負責處理本公司人事、會計、郵務等業務，partition 3為帳務處理測試系統，partition 4為資訊處理測試系統，partition 5為台北端保留之備援測試系統。

#### 2. 備援中心主機系統（置於台中）

備援中心主機機型為 IBM2064-2C3，具有3個中央處理器，其處理速度為每秒8億6千萬個指令，記憶體容量為10G，作業系統版本為 OS/390 V2.9。依本公司作業及系統運作需求，將系統切割成2個邏輯partitions，partition 1為異地備援使用，並處理非常耗時之選印歷史資料、簡化整批作業流程報表等工作，partition 2為台中端保留之備援測試系統。

### (二) 維護

電腦主中心及備援中心主機軟硬體設備均委由 IBM 公司維護，對於主中心設備 IBM 工程師幾乎每天都來檢查運作狀況，防範於未然，以求硬體穩定運作，系統軟體部分使用租賃方式辦理，惟系統維護由本公司系統人員負責。

### (三) 緊急備援與安全防護措施

#### 1. 公司自92年起每年舉辦2次災害備援模擬演練，演練過程包括：

- (1) 台北主中心作業系統切換至台中備援中心。
- (2) 將全區連線網路切換至備援中心。
- (3) 請管制人員執行窗口各項查詢作業及自提機交易。
- (4) 演練結束後回復至台北主中心作業系統，並檢討演練情形。本公司全區729局建有 ISDN 備援機制，當某局線路故障立即自動啟動 ISDN 連線，不會中斷服務公眾時間。

#### 2. 本公司除上述備援外，另建有監控全區網路及資訊安全監控中心，「儲匯作業系統」並於94年2月取得BS-7799資安認證，實證本公司對資訊安全之重視且具規模。

## IV. IT Equipment

### (I) IT hardware and software deployment

#### 1. Mainframe computer in the main computer center (in Taipei):

The main computer center has a IBM2064-2C3 mainframe computer with three central processor units, running at 860 MIPS. It has a 10 GB memory and uses OS/390 V2.9 operating system. According to the needs of the company, the system is divided into five logical partitions: partition 1 is the account processing system, which handles online processing and batch jobs for the banking and life insurance business of the 1,321 post office branches; partition 2 holds the information processing system for the company's personnel, accounting and mail business; partition 3 holds the accounting test system; partition 4 holds the information management test system; and partition 5 holds the backup test system in Taipei.

#### 2. The Mainframe system of the disaster recovery center (in Taichung):

The disaster recovery center has a IBM2064-2C3 mainframe computer with three central processor units, running at 860 MIPS. It has a 10 GB memory and uses an OS/390 V2.9 operating system. According to the needs of the company, the system is divided into two logical partitions: partition 1 is used for remote backup as well as for time-consuming selected printing of historical data and the simplification of operating procedure reports; partition 2 holds the backup test system in Taichung.

### (II) Maintenance

Mainframe software and hardware maintenance for both centers is provided by IBM, which sends its engineers over on a daily basis to ensure everything runs smoothly. The system software is leased, and it is maintained by the company's own personnel.

### (III) Emergency backup and safety measures

#### 1. Starting from 2003, the company has held two disaster recovery drills each year. The procedures include:

- (1) Switching the operating system from the Taipei main computer center over to the Taichung disaster recovery center.
- (2) Switching WANs over to the disaster recovery center.
- (3) Asking control personnel to handle all enquiries at the counters and ATM transactions.
- (4) Resuming operations in Taipei main computer center after the drill and then reviewing the drill. There are 729 branch offices of the company equipped with an ISDN backup mechanism, so when any of these branch offices has a line problem, the ISDN backup activates automatically to ensure uninterrupted service.

#### 2. The company places great importance on its information security. Apart from the backup mechanisms mentioned above, Chunghwa Post has established a security operations center for its WANs. In addition, its banking operating system has received a BS-7799 certification.

## 五、勞資關係

### (一) 各項員工福利措施、退休制度與其實施情形，以及勞資間之協議與各項員工權益維護措施情形：

#### 1. 員工福利措施

- (1) 公司辦理之福利業務：體育文康活動、慶生會、休假補助、進修研習。
- (2) 職工福利委員會辦理之福利業務：三節及五·勞動節贈品代金、職工子女教育補助、職工結婚、生育及喪葬互助等。

#### 2. 退休制度

本公司按員工身分（公務員兼具勞工身分、純勞工身分）及進用日期之不同，分別適用「交通部郵電事業人員退休撫卹條例」、「中華郵政股份有限公司非資位現職人員退休撫卹辦法」、「勞動基準法」、「勞工退休金條例」、「中華郵政股份有限公司轉調人員資遣實施要點」、「中華郵政股份有限公司從業人員退休撫卹及資遣要點」等規定辦理員工之退休、資遣及撫卹，並妥善照顧退休人員。

#### 3. 勞資間之協議

為促進勞資關係和諧，根據勞動基準法第83條及勞資會議實施辦法之規定舉辦勞資會議，並依法選舉及指派勞資雙方會議代表，94年度計召開6次勞資會議，凝聚員工向心力，且依規定辦理員工之待遇福利退休資遣及撫卹等勞資協商業務。

#### 4. 員工權益維護措施

本公司為明確規範勞資雙方權利義務，依據勞動基準法第70條規定訂立工作規則，並與中華郵政工會簽訂團體協約，俾供勞資雙方共同遵守。另為協調雙方關係，本公司每年召開1次業會合作協調會報（必要時得召開臨時會議），妥善處理員工權益問題；對於勞資會議及工會員工建議案，及時答覆或處理。

### (二) 最近年度及截至年報刊印日止，因勞資糾紛所遭受之損失，並揭露目前與未來可能發生之估計金額及因應措施：無

## 六：重要契約

截至年報刊印日止仍有效存續及最近年度到期之委外契約、技術合作契約、工程契約、向外借款長期契約及其他足以影響存款人或股東權益之重要契約之當事人、主要內容、限制條款及契約起迄日期：無

## 七、證券化商品

- (一) 金融資產證券化：無
- (二) 不動產證券化：無

## V. Labor / Management Relations

### (I) Status of Implementation of Employee Welfare, Retirement Policies, Labor / Management Negotiations and Status of Employee Rights Protection

#### 1. Employee welfare

- (1) Company Managed Welfare Measures: sports and leisure activities, birthday parties, travel subsidies, and further education courses.
- (2) Employee Welfare Committee Managed Welfare: festival and May Day bonuses, education supplements for employee offspring and wedding / birth / funeral supplements.

#### 2. Retirement Policies

Depending on the employment dates and employee status (civil servant concurrently has a labor status, pure labor status, etc), different regulations apply regarding their retirement, severance and indemnity. These regulations include Regulations Governing the Retirement of Employees of Postal and Communications Enterprises under the MOTC, Regulations Governing the Retirement of Non-Ranking Current Employees of Chunghwa Post, Labor Standards Act, Labor Pension Act, Regulations Governing the Severance of Transferred Employees of Chunghwa Post, Regulations Governing the Retirement and Severance of Employees of Chunghwa Post.

#### 3. Labor / Management Negotiations

To promote harmonious labor-management relations, labor-management meetings are held as well as labor and management representatives elected and appointed in accordance with Article 83 of the Labor standards Law. Six labor-management meetings were held in 2005 in an effort to cement employee loyalty, and negotiations involving compensation, welfare, retirement, severance and pension were handled in conformity with the rules.

#### 4. Employee Rights Protection Measures

To clearly set out the rights and duties of workers and management, the company has established a set of work regulations under the provisions of Article 70 of the Labor Standards Act, and it has signed a group contract with the Chunghwa Postal Workers' Union. In addition, to harmonize labor-management relations, the company holds a cooperation and coordination meeting with the union once a year (and additional ad hoc meetings when necessary) to deal with problems regarding the rights of its employees. The company also makes a point of replying to and handling suggestions made during meetings with the union or by employees belonging to the union in a timely manner.

### (II) From the most recent fiscal year and ending on the Annual Report printing date, losses resulting from labor / management disputes and possible future disputes, and their estimated costs and response measures: None

## VI. Major contracts

Valid continuing contracts and coming due in the most recent fiscal year, technological cooperation contracts, construction contracts, long-term external loan contracts, and other contracted client, main component, limitations, and contract starting dates as of the Annual Report printing date that would affect the interests of depositors and shareholders: None

## VII. Securitized Products

- (I) Financial Assts Securitization: None
- (II) Real Estate Securitization: None