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一、經營業務

中華郵政公司，依郵政法第5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款至第6款相關業務。

1. Businesses

The Chunghwa Post may engage in the following businesses:

(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, Chunghwa Post may also operate as as agent for other businesses, make investments, or operate related businesses as described under subparagraphs 1 to 6 of this article hereof.

近5年中華郵政公司業務經營概況

Business Highlights of Chunghwa Post over the Past 5 Years

項目Items	單位Unit	88下半年及89年度 7/99-12/00	90年2001	91年2002	92年2003	93年2004
1.收寄函件 Letter-post admitted	百萬件million	4,471	2,891	2,876	2,731	2815
2.收寄包裹 Parcel posted	千件thousand	25,604	10,631	7,973	8,953	12,108
3.收寄快捷郵件 EMS admitted	千件thousand	15,120	7,423	5,846	5,854	5,862
4.儲金結存 Savings balance	百萬元million	2,836,342	3,048,179	3,066,049	3,128,193	3,341,589
5.開發匯票張數 Money orders issued	千張thousand	21,413	13,491	13,824	13,704	14,277
6.簡易壽險契約 life ins. policies	千件thousand	2,005	2,071	2,031	2,204	2,263
7.總收入 Revenue	百萬元million	518,403	363,555	329,705	349,812	305,768
8.總支出 Expense	百萬元million	555,959	347,688	336,565	328,687	291,951
9.盈餘或虧損 Surplus	百萬元million	-37,555	15,867	-6,860	21,125	13,817
10.人員 Personnel	人Person	26,237	25,929	25,304	24,846	24,557
11.機構 establishments	處Office	1,320	1,331	1,333	1,352	1,350
12.國內郵路 Dom. Mail routes	千公里K.M.	131	121	122	124	124

備 註（1）88至92年度收支為審定決算數，93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 1999-2003 come from the approved final accounts; 2004 from the proposed account.
(2) Personnel means regulars only.

二、郵政業務營運

（一）函件與國民通信率

國民通信率與函件是一國教育及經濟發展水準的指標。中華郵政公司配合社會之經濟發展，續秉持「普遍、迅速、安全、低廉」之原則，努力推展業務，93年度國內函件收寄量，全年度合計達2,780百萬件，較92年度增加3.07%，國民通信率平均每人每年為124.3，較92年度121.1增加2.6%；國際函件收寄量共35.51百萬餘件，較92年度增加3.1%。

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。其中郵政具專營權者僅信函、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。93年度因詐騙集團猖獗，造成民間企業對抽獎活動，及有獎徵答活動興趣缺乏，部分則以手機簡訊方式辦理抽獎活動，影響明信片之收寄量呈現負成長；小包因於92年10月15日實施大宗客戶折扣優惠，業務量較去年成長5.21%；93年度適逢第6屆立委選舉，致印刷物交寄量略增。非專營函件之資費均遠不敷營運成本，而民營業者仍續擇有利可圖之都會地區經營，並不惜觸犯郵政法之尺度，遞送有關信函、明信片等具專營權郵件，並搶攬印刷物、雜誌、廣告及傳單市場，且近年來，因電信科技之進步，民眾藉書信通訊之習性日微，皆對郵政之營運造成極大衝擊與挑戰。

2. Mailing Operations

(1) Letter-Post Items and Correspondence Posted per Capita

Correspondence posted per capita and the total number of letter-post items are indicators of a nation's educational and economic development. To keep pace with Taiwan's economic development, Chunghwa Post continues to conduct its businesses with the principle of providing "accessible, fast, reliable and affordable" service. In 2004, the post office handled 2.78 billion pieces of domestic letter-post items, a 3.07% increase over 2003. The correspondence posted per capita was 124.3, a 2.6% increase over the 121.1 of 2003. It handled 35.51 million pieces of international letter-post items, a 3.1% increase over 2003.

Mail items include letter-post items and parcels. Letter-post items are further divided into letters, postcards, aerogrammes, newspapers, magazines, printed papers, literature for the blind, and small packets. The ROC postal service has a monopoly on the delivery of letters, aerogrammes and postcards in Taiwan, but the delivery of newspapers, magazines, printed papers and small packets are open to competition. In 2004, postcard volume decreased. This decrease was due in part to many incidents of fraud that deterred some companies from marketing campaigns with postcard prize draws (instead many of these companies decided upon SMS prize draws). As for small packets, the bulk-mailing discount launched on October 15, 2003 boosted volume by a 5.21% over the previous year.

Due to the sixth legislature election in 2004, there was a slight increase on the volume of printed papers mail. The revenue these non-monopolized items generate is far from enough to cover operating expenses, while private operators continue to serve only profitable metropolitan areas. Apart from diverting the printed papers, magazines, advertisements and flyers business away from Chunghwa Post, these private firms also do not hesitate to violate the Postal Act and engage in the delivery of letters and postcards, over which Chunghwa Post enjoys a statutory monopoly. What's more, due the advance of telecommunications technology in recent years, people communicate less and less through conventional paper-based mail. This trend has had a big impact on post office operations and poses tremendous challenges.

（二）包裹郵件

包裹非郵政專營業務，其他公民營運輸業者均可經營。為維繫郵政包裹競爭力，中華郵政公司已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、全面擴大提供上門收件服務，並調整收寄、運輸、投遞等各環節作業，並配合各種促銷手法，如辦理寒暑假學生包裹、年貨包裹、書展包裹、年節特產包裹等優惠促銷活動，以強化市場競爭力。93年度國內包裹收寄量11,543千件，較92年度增加37.8%，國際包裹收寄量565千件，較92年度減少2.1%。

（三）電腦列印封裝與電子郵件

為順應資訊科技蓬勃發展之時代趨勢，並降低郵件處理成本、提昇郵政服務品質，近年來中華郵政積極朝向郵件電子化服務方向邁進。民國85年5月起開辦「電子函件業務服務」，提供用郵顧客整合性郵遞服務，將郵件傳統作業處理方式，提升為電腦自動化作業流程，有效垂直整合資料處理、列印、封裝及投遞等作業。目前中華郵政電子函件服務包含：

1. **大宗電腦列印封裝服務**(Hybrid Mail)

   提供完善的資料保密環境、專業高速雷射印表機、自動封裝設備與一貫化郵遞服務，接受金融機構公司行號企業委託代為製發大量帳單、宣傳品，真正達到省時、省錢與迅速的效果。

2. **電子郵遞服務**(ePOST)

   電子郵遞(ePOST)服務係郵局提供顧客整合交寄電子郵件(e-mail)與一般信件(mail)於電腦界面的新服務，利用電腦可將資料寄至收件人電子信箱或由郵局列印成郵件遞送給收件人。提供個人或中小企業更經濟便利的寄信方式。電子函件服務推出後，深受顧客喜愛，業績不斷成長，近年來雖然市場競爭十分激烈，業績仍以每年20%比率成長。93年電子函件業務量為1億4,580餘萬件、營運值為7億800萬元。

(2) Parcels

Parcel service is open to market competition. In order to maintain competitiveness in this area, Chunghwa Post has made a few adjustments to make its services more flexible and diverse: offering extra nighttime and Saturday delivery services as well as door-to-door deliveries; fine-tuning its collection, transport and delivery operations; and launching promotion campaigns, such as discounted rates for student parcels during winter and summer vacation, for parcels sent during Chinese New Year and other major national holidays, for parcels from book exhibitions, and so forth. In 2004, domestic parcel volume reached 11,543,000 pieces, a 37.8% increase over the previous year; and international parcel volume stood at 565,000 pieces, a 2.1% decrease over the previous year.

(3) Hybrid Mail and Electronic Mail

In step with information technology trends and in order to lower mail processing costs and raise service quality, Chunghwa Post has been making a push towards electronic mail service in recent years. In May of 1996, the post office launched its “electronic mail service,” providing its postal clients with an integrated delivery service. This service upgrades conventional mail processing to a computerized automated procedure, efficiently integrating data processing, printing, enveloping and delivering into one streamlined process. Currently, Chunghwa Post’s electronic mail service includes the following:

a. Hybrid Mail：It provides a secure data environment and a faster and cheaper one-stop mail generating and delivery service. It offers professional high-speed laser printers and automated packaging equipment to produce and deliver invoices, statements, promotional materials, and so forth in bulk for its clients. The service reduces mail production time and costs, and items of mail reach their destinations faster.

b. ePost：This is a new service that enables the post office’s customers to send e-mail and conventional paper-based mail through a user interface. The post office will either send the letter as an e-mail to the recipient’s electronic mail box or print out a hard-copy for delivery. This is a more economical and convenient way for individuals or small businesses to send mail. This service has been very well received, and business volume has steadily risen. In recent years, although competition has been fierce, business has still grown at 20% per year. The volume of electronic mail in 2004 stood at 145.8 million and revenue at NT$708 million.

近2年電子函件業務量比較表
Business Volume of Electronic Mail Service

(單位:千件 / 千元)
(1000pcs./NT$1000)

項目Item	業績Performance	92年2003	93年2004	增減% Growth or decrease %
電子函件 Electronic Mail	作業量Volume	106,340	145,898	37.20%
	營運值Revenue	617,899	708,608	14.68%

（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。近年來民間遞送業者不斷成立，選擇都會區主要幹道與商業活動密集區域配送，使用各種經營手法，搶占快捷郵件市場。中華郵政公司為加強競爭力，除辦理各類促銷活動外，已授權各局經理彈性議價權限，超逾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。93年度國內快捷收寄量4,346千件，較92年度減少0.1%，國際快捷收寄量1,516千件，較92年度增加0.8%。

（五）國際郵運

臺灣位居海島，與國外互通郵件，以利用航空郵路與輪船（水陸）郵路為主。國際郵路以臺灣為起點，延伸至世界各地，郵路通往終點，就是與我國直接互換國際郵件總包的國外互換局。近年來，臺灣經濟繁榮，對外貿易成長快速，國與國之間郵件往來頻繁，郵路隨之不斷伸展，郵路里程因此逐年增加。截至93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。茲分述如次：

1. **航空郵路**

郵政封發航空郵件總包的互換局計有臺北及高雄兩局。前者是我郵出口航郵的主要互換局，直接與世界各國互換航空郵件總包，後者則僅向香港、九龍與澳門直封快捷總包、向東京直封快遞包裹總包及向香港、東京直封航空函件總包等。目前有18家承運出口航郵總包的航空公司，郵路四通八達，遍及歐、亞、美、非、澳等5大洲，直封航空函件互換局共有東京等124局；航空包裹互換局共有香港等129局。

(4) Express Mail Service and Speedpost

Express Mail Service (EMS) and Speedpost service are two of the key operations of the post office at the current stage. These services are fast, reliable and convenient. In recent years, more and more private courier firms have entered the market, and these firms have chosen to serve only major roads and high-density business districts in metropolitan areas. Moreover, these firms deploy all sorts of marketing practices to divert business from the post office's EMS/Speedpost market. Apart from various promotional campaigns, Chunghwa Post has given its branch managers the authority to negotiate rates within limits so as to raise competitiveness. In the event that customers ask for a price beyond those set limits, then the branch managers report to headquarters, which has a special taskforce to take over negotiations. In 2004, the volume of domestic Speedpost mail reached 4,346,000 pieces, a 0.1% decrease over the previous year; the volume of international EMS reached 1,516,000 pieces, a 0.8% increase over the previous year.

(5) International Mail

Since Taiwan is an island, correspondences between it and the rest of the world are transported via airmail and maritime mail routes. On one end of each international mail route will be Taiwan; at the other end, an exchange office of another country. 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 2004, 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:

2. **水陸郵路**

郵政封發水陸郵件總包的互換局計有基隆及高雄兩局，主要以基隆為封發出口局。目前承運出口水陸郵件的輪船公司計有3家，郵路遍及各大港口。直封水陸函件互換局共有香港等87局，水陸包裹互換局共63局。

3. **快捷郵路**

我國封發快捷郵件總包的互換局計有臺北及高雄兩局，以臺北互換局為主，高雄互換局則僅向香港、九龍、澳門及馬尼拉直封快捷總包。目前快捷郵件通達國家（地區）共有澳大利亞等118個，互換局共有洛杉磯等156局，郵路遍及5大洲。

a. Airmail Routes:

The Taipei and Kaohsiung branches are the two exchange offices that handle all the airmail of Taiwan. The Taipei Branch is the primary exchange office for exchanging airmail bundles with other countries. The Kaohsiung Branch only exchanges bundles of express letter mail with Hong Kong, Kowloon and Macao, express parcels with Tokyo, and airmail letter-post items with Hong Kong and Tokyo. Currently, 18 airline companies handle the transportation of outbound airmail. These companies extend ROC's airmail routes to almost every corner of the world. There are 124 foreign exchange offices that exchange bundles of letter-post items with Chunghwa Post directly, and 129 foreign exchange offices that exchange parcels with Chunghwa Post directly.

b. Maritime Mail Routes:

The Keelung and Kaohsiung branches are the two exchange offices that handle all surface mail. The Keelung Branch is the primary exchange office. Currently, there are 3 shipping companies that undertake the transportation of outbound surface mail. These shipping companies extend ROC's maritime mail routes to all the major harbors of the world. There are 87 foreign exchange offices that exchange bundles of letter-post items with Chunghwa Post directly, and 63 foreign exchange offices that exchange parcels with Chunghwa Post directly.

c. Express Mail Routes:

The Taipei and Kaohsiung branches are the two exchange offices that handle all the express mail of Taiwan. The Taipei Branch is the primary exchange office, while the Kaohsiung Branch only exchanges bundles of express letter mail with Hong Kong, Kowloon, Macao and Manila. Currently, outbound express mail is sent directly to 118 nations (or governing areas) and 156 exchange offices. Taiwan's express mail routes reach all five continents.

國際郵件通達國家（地區）
The List of EMS Delivery Countries (Places)

港澳地區 (Hong Kong & Macau)			
國名（地名）Country (Place)	寄達天數Day of Delivery	尺寸限制Size Limits	重量限制（KG）Weight Limits
香港 Hong Kong	1-2	1	30*
澳門 Macao	1-2	1	30

*寄往香港內裝不可分割物品，每件重量可達35公斤。
*Maximum Weight limited for each un-separated item: 35KG.

亞洲及大洋洲 (Asia & Oceania)			
國名（地名）Country (Place)	寄達天數Day of Delivery	尺寸限制Size Limits	重量限制（KG）Weight Limits
澳大利亞 Australia	3-4	2	20
巴林 Bahrain	3-4	1	20
不丹 Bhutan	4-6	1	20
汶萊 Brunei Darussalam	3-4	1	30
柬埔寨 Cambodia	3-5	1	20
斐濟 Fiji	3-5	2	20
關島 Guam	4-5	2	20
印度 India	4-5	1	20
印尼 Indonesia	3-4	2	30
伊朗 Iran	5-7	1	6
以色列 Israel	4-5	1	20
日本 Japan	2-3	1	30
約旦 Jordan	3-4	1	20
科威特 Kuwait	3-4	4	20
韓國 Korea (Rep.)	2-3	1	30
寮國 Laos	4-5	2	20
馬來西亞 Malaysia	2-3	1	30
諾魯 Nauru	5-8	1	20
紐西蘭 New Zealand	3-4	2	30
阿曼 Oman	3-4	1	20
巴布亞紐幾內亞 Papua New Guinea	4-5	2	20
菲律賓 Philippines	3-5	1	30
卡達 Qatar	3-4	1	20
新加坡 Singapore	2-3	1	30
沙烏地阿拉伯 Saudi Arabia	3-4	1	30
索羅門群島 Solomon Is.	4-6	1	20
斯里蘭卡 Sri Lanka	4-5	1	30
敘利亞 Syria	4-5	1	20
泰國 Thailand	3-4	1	30
土耳其 Turkey	4-5	1	20
阿拉伯聯合大公國 United Arab Emirates	3-4	1	30
越南 Vietnam	3-5	1	30
葉門 Yemen	6-7	1	30

歐洲及美國、加拿大 (Europe , USA & Canada)			
國名（地名）Country (Place)	寄達天數Day of Delivery	尺寸限制Size Limits	重量限制（KG）Weight Limits
亞美尼亞 Armenia	5-7	1	20
奧地利 Austria	4-5	1	20
亞塞拜然 Azerbaijan	5-7	1	20
白俄羅斯 Belarus	5-7	1	20
比利時 Belgium	4-5	2	20
保加利亞 Bulgaria	5-7	1	30
塞普勒斯 Cyprus	3-4	1	20
捷克 Czech Rep.	5-7	1	30
丹麥 Denmark	4-5	1	30
愛沙尼亞 Estonia	5-7	1	20
芬蘭 Finland	4-5	1	20
法國 France	4-5	1	30
喬治亞 Georgia	5-7	1	20
德國 Germany	4-5	1	30
英國 Great Britain	4-5	1	30
希臘 Greece	4-5	1	20
匈牙利 Hungary	5-7	1	30
愛爾蘭 Ireland	4-5	1	20
義大利 Italy	6-7	1	30
哈薩克 Kazakhstan	5-7	1	20
吉爾吉斯 Kyrgyzstan	5-7	1	20
拉脫維亞 Latvia	5-7	1	20
立陶宛 Lithuania	5-7	1	20
盧森堡 Luxembourg	4-5	5	20
馬耳他 Malta	4-6	1	20
摩爾多瓦 Moldova	5-7	1	20
荷蘭 Netherlands	4-5	1	30
挪威 Norway	4-5	1	30
波蘭 Poland	4-6	1	20
葡萄牙 Portugal	4-5	2	20
羅馬尼亞 Romania	5-7	1	30
俄羅斯 Russia	5-7	1	30
斯洛伐克 Slovakia	5-7	1	30
斯洛維尼亞 Slovenia	5-7	1	30
西班牙 Spain	3-5	6	20
瑞士 Switzerland	4-5	1	30
瑞典 Sweden	4-5	1	30
塔吉克 Tajikistan	5-7	1	20
土庫曼 Turkmenistan	5-7	1	20
烏克蘭 Ukraine	5-7	1	20
烏茲別克 Uzbekistan	5-7	1	20
加拿大 Canada	4-5	1	30
美國 USA	4-5	3	30

國際郵件通達國家（地區）
The List of EMS Delivery Countries (Places)

中南美洲 (Central & South America)			
國名（地名）Country (Place)	寄達天數Day of Delivery	尺寸限制Size Limits	重量限制（KG）Weight Limits
阿根廷 Argentina	5-6	2	20
巴貝多 Barbados	5-6	1	20
玻利維亞 Bolivia	5-6	1	20
巴西 Brazil	4-5	1	30
智利 Chile	4-6	1	30
哥倫比亞 Colombia	4-5	1	20
哥斯大黎加 Costa Rica	5-6	1	20
厄瓜多 Ecuador	5-7	1	20
薩爾瓦多 El Salvador	5-6	1	20
瓜地馬拉 Guatemala	5-6	1	20
宏都拉斯 Honduras	5-6	1	20
牙買加 Jamaica	6-7	1	30
墨西哥 Mexico	5-6	1	20
巴拿馬 Panama	4-5	2	20
巴拉圭 Paraguay	4-5	2	20
秘魯 Peru	5-7	1	30
波多黎各 Puerto Rico	4-5	2	20
烏拉圭 Uruguay	4-6	2	20
委內瑞拉 Venezuela	5-7	1	20

非洲地區 (Africa)			
國名（地名）Country (Place)	寄達天數Day of Delivery	尺寸限制Size Limits	重量限制（KG）Weight Limits
貝南 Benin	5-7	1	20
吉布地 Djibouti	4-6	1	20
埃及 Egypt	4-5	1	30
衣索比亞 Ethiopia	4-5	1	20
迦納 Ghana	6-7	1	30
象牙海岸 Ivory Coast	4-6	8	20
肯亞 Kenya	5-6	9	30
賴索托 Lesotho	5-7	1	20
馬達加斯加 Madagascar	8-9	1	30
馬拉威 Malawi	5-7	1	20
馬利 Mali	5-7	1	20
模里西斯 Mauritius	5-6	1	20
莫三比克 Mozambique	5-6	2	20
尼日 Niger	5-7	8	20
奈及利亞 Nigeria	5-6	1	30
塞內加爾 Senegal	5-7	1	20
獅子山 Sierra Leone	5-7	1	20
南非 South Africa	4-5	7	30
坦尚尼亞 Tanzania	5-6	1	30
多哥 Togo	5-7	1	20
蘇丹 Sudan	5-6	1	20

註：寄達天數係指寄至各主要城市，自交寄日起算，不含驗關時間（驗關時間各國規定不同，平均約需1-2天）。

Note: Days of delivery commence from mailing date, excluding customs clearance date. Delivery times for items subject to customs clearance are about 1-2 days longer than the above standards.

郵路里程比較表
Comparative Chart of Mileage of Mail Route

單位：公里
Unit: KM

種類Type	92年度2003	93年度2004	增減%Inc./dec.
一、陸路Land	116,141.32	116,652.52	0.44
1.鐵路Railway	1,834.00	2006.00	9.38
2.公路Highway	32,388.52	32,388.52	-
3.其它Others	81,918.80	82,258.00	0.41
二、水陸Sea	584,268.80	584,268.00	-
1.國內Domestic	1,422.80	1,422.80	-
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	-

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	
		92年2003	93年2004	92年2003	93年2004
國內函件 Domestic	普通Ordinary	2,257,715	2,346,941	2,598,839	2,659,951
	特種Special	266,086	270,059	309,693	318,472
	限時Prompt	173,122	162,631	227,007	219,516
	小計Sub-total	2,696,923	2,779,631	3,135,539	3,197,939
國際函件 International	普通Ordinary	32,415	33,567	86,823	80,175
	特種Special	2,018	1,947	1,202	1,084
	小計Sub-total	34,433	35,514	88,025	81,259
包裹 Parcel	國內Domestic	8,376	11,543	8,815	12,259
	國際International	577	565	366	409
	小計Sub-total	8,953	12,108	9,181	12,668
快捷 EMS	國內Domestic	4,350	4,346	4,597	4,657
	國際International	1,504	1,516	1,140	1,071
	小計Sub-total	5,854	5,862	5,738	5,728
傳真 Fax	國內Domestic	150	127	34	24
	國際International	0	0	0	0
	小計Sub-total	150	127	34	24
總計 Total		2,746,313	2,833,242	3,238,517	3,297,618

（六）郵票發行

Postage Stamps and Postal Stationeries Issued in 2004: Kindly referred to the following chart and the Appendix II.

93年度發行郵票一覽表(請參閱附表II.) Postage Stamps Issued in 2004

郵票名稱 Name of Postage Stamps	類別 Category	全套枚數 Piece by Set	面值 Denomination	發行日期 Date of Release
國道三號高速公路全線完工通車紀念郵票 Completion of National Highway Number Three Commemorative Issue	紀念 Com.	2 小型張1張	5 20 25	01/08
花卉郵票－球根花（九十三年版） Flowers Pos tage Stamps – Bulbs (Issue of 2004)	特種 Sp.	3 小全張1張	5 5 12 22	01/17
2004臺灣花卉博覽會紀念小全張 2004 Taiwan Flower Expo Commemorative Souvenir Sheet	紀念 Com.	小全張1張	22	01/17
中國民間故事郵票－八仙過海（下輯） Chinese Folklore Postage Stamps – The Eight Immortals Cross the Sea (II)	特種 Sp.	4	5 5 10 25	02/25
中華民國紅十字會創會百週年紀念郵票 100th Anniversary of the Red Cross Society of the Republic of China Commemorative Issue	紀念 Com.	2連刷	5 × 2	03/09
臺灣近代畫作郵票（九十三年版） Modern Taiwanese Paintings Postage Stamps (Issue of 2004)	特種 Sp.	4	5 5 10 20	03/25
臺灣蝴蝶郵票（九十三年版） Taiwan Butterflies Postage Stamps (Issue of 2004)	特種 Sp.	4	5 5 17 20	04/21
臺灣民間藝陣郵票 Yijhen: Taiwanese Folk Art Performance Postage Stamps	特種 Sp.	4	5 5 11 25	05/11
第十一任總統副總統就職紀念郵票 The Inauguration of the Eleventh President and Vice President Commemorative Issue	紀念 Com.	4枚連刷 小型張1張	5 × 4 12	05/20
電影郵票－哈利波特 阿茲卡班的逃犯 The Cinema Postage Stamps – Harry Potter and the Prisoner of Azkaban	特種 Sp.	小全張2張	5 × 5 5 × 5	06/04
臺灣老火車站郵票（上輯） Taiwan Old Train Stations Postage Stamps (I)	特種 Sp.	4	5 5 15 25	06/09
添印水果郵票 Additional Print of Fruits Postage Stamps	常用 Def.	7	3.5 10 12 20 25 32	06/25
馬祖國家風景區郵票 Matzu National Scenic Area Postage Stamps	特種 Sp.	4	5 5 9 25	07/01
臺灣蟹類郵票（九十三年版） Taiwanese Crabs Postage Stamps (Issue of 2004)	特種 Sp.	4	3.5 3.5 5 25	07/21

郵票名稱 Name of Postage Stamps	類別 Category	全套枚數 Piece by Set	面值 Denomination	發行日期 Date of Release
臺灣黑熊郵資票 Formosan Black Bear Postage Label				07/21
中華民國九十三年全國郵展暨國際邀請展紀念郵資票 ROCUPEX'04 TAIPEI Commemorative Postage Label				08/06
故宮聽阮圖古畫郵票小全張 Ancient Chinese Paintings " Listening to the Lute" Souvenir Sheet	特種 Sp.	小全張1張	30	08/06
臺北2005第18屆亞洲國際郵展郵票小全張－第一號山水臺灣 TAIPEI 2005 – 18th Asian International Stamp Exhibition Souvenir Sheet No.1 Taiwan Landscape	特種 Sp.	小全張1張	30	08/27
2004年國際和平日郵票 2004 International Day of Peace Postage Stamps	特種 Sp.	1	15	09/21
卡通明星郵票小全張－HELLO KITTY Cartoon Figure Postage Stamps – HELLO KITTY	特種 Sp.	小全張2張	20 20	09/24
十全十美郵票（個人化郵票） Personal Greeting Stamps (Issue of 2004)	常用 Def.	10連刷	3.5 × 10 5 × 10	10/10
高雄醫學大學創校五十週年紀念郵票 50th Anniversary of Kaohsiung Medical University Commemorative Issue	紀念 Com.	2	5 5	10/16
臺灣山岳郵票－奇萊山 Taiwan Mountains Postage Stamps – Mount Cilai	特種 Sp.	4	5 5 12 25	10/16
2004雅典奧運摘金得牌紀念郵票 2004 Athens Olympic Medal Winners Commemorative Issue	紀念 Com.	4	5 5 9 12	10/22
保育鳥類郵票－黑面琵鷺 Conservation of Birds Postage Stamps – Black-faced Spoonbill	特種 Sp.	4 小型張1張	2.5 2.5 15 25 20	10/30
嚴前總統家淦先生百年誕辰紀念郵票 100th Birthday of Former President Yen Chia-kan Commemorative Issue	紀念 Com.	1	12	11/05
新年郵票（九十三年版） New Year's Greeting Postage Stamps (Issue of 2004)	特種 Sp.	2 小型張1張	3.5 13 5	11/10
諸羅建城三百年紀念郵票 Jhuluo's Tricentennial Commemorative Issue	紀念 Com.	2	5 5	11/20

93年度發行信封、明信片及郵政出版物詳情表　Postal Stationeries Issued in 2004

票　品　名　稱 Name of Postal Stationery	發行日期 Date of Release
中部國際機場第一期工程啓用暨國際包機首航紀念信封 A Commemorative Envelope in Commemoration of the Opening of the Central Region International Airport - Stage 1, and its Inauguration of International Charter Flight	03/05
2004國家防災日地震防救演習紀念信封 A Commemorative Envelope in Commemoration of 2004 National Disaster Prevention Day	09/21
2004國際防災博覽會紀念信封 A Commemorative Envelope in Commemoration of 2004 International Fire and Safety Exhibition	11/18
中華民國九十三年全國郵展暨國際邀請展紀念限時信封 ROCUPEX'04 TAIPEI Commemorative Domestic Prompt Delivery Stamped Envelope	08/06
國內限時信封 Domestic Prompt Delivery Stamped Envelope	09/12
中華集郵團體聯合會十週年紀念掛號信封 10th Anniversary of Chinese Taipei Philatelic Federation Commemorative Domestic Registered Stamped Envelope	07/24
中華民國九十三年全國郵展暨國際邀請展紀念掛號信封 ROCUPEX'04 TAIPEI Commemorative Domestic Registered Stamped Envelope	08/06
國內掛號信封 Domestic Registered Stamped Envelope	11/01
中華民國九十三年全國郵展暨國際邀請展紀念明信片 ROCUPEX'04 TAIPEI Commemorative Domestic Postal Card	08/06
國內直式明信片 Domestic Stamped Postal Card（Vertical type）	11/01
感恩附抽獎明信片 Thanksgiving Postal Card with Lotto	04/30
賀年抽獎明信片（九十三年版） New Year's Greeting Postal Card with Lotto (Issue of 2004)	11/10
東引島燈塔風景明信片 Tungyin Tao Lighthouse Scenic Postal Card	07/01
賀年卡（九十三年版） New Year's Greeting Card (Issue of 2004)	11/10
中華民國郵票冊（九十二年版活頁本） Postage Stamps Album (Loose-leaf Hardback, Issue of 2003)	01/05
中華民國郵票冊（九十二年版精裝本） Postage Stamps Album (Hardback, Issue of 2003)	01/05
中華民國郵票冊（九十三年版活頁本） Postage Stamps Album (Loose-leaf Hardback, Issue of 2004)	11/30
中華民國郵票冊（九十三年版精裝本） Postage Stamps Album (Hardback, Issue of 2004)	11/30
中國郵票目錄（九十二年版） Postage Stamps Catalogue of the Republic of China (Issue of 2003)	03/19

（七）集郵

集郵業務是中華郵政公司重點經營業務之一，在中華郵政公司積極推展之下，93年度集郵收入達715,595千元。為加強服務集郵顧客，振興集郵風氣，93年陸續推動之措施如下：

1. **發行新郵票：**

（1）93年度共發行郵票26套，其中特種郵票16套、紀念郵票8套、常用郵票2套及郵資票1套。另發行中華民國郵票冊、92年版中華民國郵票目錄、感恩及賀年抽獎明信片、紀念信封及各種郵摺、郵票專冊等。

（2）為提昇青少年集郵風氣，中華郵政公司首次發行電影郵票–哈利波特及卡通明星郵票–Hello Kitty等主題郵票，祈能引發青少年收藏之興趣。

2. **開發集郵新產品：**

a. 發行個人化郵票：個人化郵票迄今已發行3套，93年度再推出第4套個人化郵票–十全十美，另配合12月立法委員之選舉特推出名片型個人化郵票供候選人選購。未來將賡續規劃其他個人化郵票及推展策略，以提供顧客更多不同圖案之選擇及順應個性化時代之需求。

b. 開發禮品化集郵票品：為充實郵品內容，93年度中華郵政公司賡續配合新郵發行製作各類郵票專冊：「國道三號高速公路全線完工通車紀念郵票專冊」、「臺灣近代畫作郵票專冊」、「臺灣民間藝陣郵票專冊」、「馬祖風景區郵票專冊」、「2004年國際和平日郵票專冊」、「臺灣山岳郵票專冊」及「保育鳥類郵票專冊」等7種供售，深受顧客喜愛。

c. 首次發行附抽獎明信片：為鼓勵國人以書寫明信片方式來表達對父母親及師長之感恩與營造溫馨社會及拉近人與人之間距離，向親朋好友傳達一份新年的祝福，中華郵政公司首次發行「感恩附抽獎明信片」及「賀年抽獎明信片」，並辦理相關抽獎活動。

d. 開發集郵周邊商品：中華郵政公司前已開發陶瓷郵筒模型、郵票圖案瓷杯、文鎮、名片夾、絲巾、裝飾掛畫、札記本及杯墊組等，93年配合「臺灣近代畫作郵票」與「卡通明星郵票–Hello Kitty」之發行，開發郵票圖案之衍生商品計有名片夾、藝術磁盤、隨行杯、萬用卡組、旋轉便條紙、L型資料夾、信封信紙組及鬧鐘等商品；另首次規劃設計之郵政寶寶，亦於12月推出銷售。

(VII) Philately

Philately is a key component of Chunghwa Post's operations. In 2004, philatelic sales reached NT$715,595,000 under the aggressive efforts of Chunghwa Post. To provide even better service and to revive philatelic trends, the post office has done the following in 2004:

a. New Stamp Releases:

(a) In 2004, 26 sets of postage stamps were issued, including 16 sets of special issues, 8 sets of commemorative issues, 2 sets of definitive issues and one set of postage stamp labels. Other associated products included the booklet "Postage Stamps of the Republic of China," "Postage Stamp Catalogue of the Republic of China 2003," New Year's greetings and "gratitude" postcards with lotto, commemorative envelopes, stamp folios and stamp pictorials.

(b) To attract teenagers to stamp collecting, Chunghwa Post for the first time issued a set of film stamps (Harry Potter) and a set of cartoon figure stamps (Hello Kitty).

b. New Philatelic Products:

(a) Personal stamps: In 2004, Chunghwa Post issued its fourth set of personal stamps: "Perfect Ten." And in coordination with the legislative election held in December, Chunghwa Post offered name-card style personal stamps for the candidates. In the future, it will continue to plan other personal stamp releases and promotion strategies, providing more designs for the customers to choose from to conform to the growing consumer trend of personalization.

(b) Philatelic gifts: In 2004, Chunghwa Post continued to publish stamp pictorials in coordination with new stamp releases: "Completion of National Highway Number Three," "Modern Taiwanese Paintings," "Yijhen: Taiwanese Folk Art Performance," "Matzu National Scenic Area," "2004 International Day of Peace," "Taiwan Mountains" and "Conservation of Birds."

(c) Issuance of its first prize-drawing postcards: in order to encourage the public to use postcards to express their gratitude to their parents and teachers or to convey New Year's greetings to their acquaintances, Chunghwa Post issued a "gratitude" postcard with lotto and a New Year's greeting postcard with lotto for the first time, and it also hosted related prize-drawing ceremonies.

(d) Associated merchandise: including ceramic mail collection box models, ceramic mugs, paper weights, name card holders, scarves, posters, notebooks, and coaster sets decorated with stamp designs. In 2004, in coordination with the issuance of "Modern Taiwanese Paintings Postage Stamps" and "Cartoon Figure Stamps: Hello Kitty," Chunghwa Post offered such associated merchandise as name card holders,

3. **拓展集郵新據點：**

a. 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，除提供集郵資訊，舉辦學術演講，並結合社區及學校辦理各項集郵活動，對匡正社會風氣，具有正面意義。除原已開設之臺北、臺中、高雄、新竹、臺南、嘉義、花蓮、基隆、桃園、新營及中壢等11處集郵服務中心外，93年新增三重集郵服務中心。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。

b. 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」，除提供集郵人士購郵新管道，並可供顧客上網購買集郵票品及訂製個人化郵票。目前計有臺北、臺中、高雄、新竹、臺南、嘉義、基隆及桃園等8店，每月營收達278萬餘元。為加強服務便利顧客之付款，93年度增加購物由網路郵局付款之機制，另辦理網路購物累積點數，兌換贈品活動，以刺激商城業務。

4. **贊助及舉辦郵展活動：**

a. 為拓展集郵業務，提升集郵風氣，特贊助中華集郵團體聯合會所屬之中國集郵協會辦理「93年全國郵展暨國際邀請展」。本郵展在臺北郵局積極宣傳之下，參觀人潮極為踴躍。尤其於展覽期間聘請名模林志玲小姐為郵展代言人，帶動活動高潮，充分發揮郵展之宣傳效果，並創造高達新臺幣2,800餘萬元之業績。較92年全國郵展營收新臺幣1,700餘萬元，成長64%，為近年之冠。

b. 贊助國內各縣市集郵團體及學校集郵社團舉辦郵展等活動，提供集郵宣傳品及贈品共39次，提供廣告費計16次，購買集郵刊物150本，以積極扶持集郵團體及學校集郵社團，培育集郵人才，提升集郵水準（附件7）。

plates, travel mugs, greeting cards, spiral paper cubes, folders, letter writing sets, and alarm clocks. What's more, a "postal baby" doll, another first for Chunghwa Post, went on sale in December.

c. New Philatelic Facilities:

(a) Establishing philatelic centers: To improve its services and to establish a channel of communication between the post office and philatelists, Chunghwa Post started to establish philatelic centers in bigger branches as early as 1995. Besides providing stamp collecting information and hosting speeches, these centers also sponsor philatelic activities in communities and schools. They are a positive force for improving the social climate. Apart from the 11 existing centers (Taipei, Taichung, Kaohsiung, Hsinchu, Tainan, Chiayi, Hualien, Keelung, Taoyuan, Sinying and Chungli), in 2004, the post office opened another philatelic center in Sanchong. In the future, new locations will be added accordingly to serve philatelists.

(b) Expanding the business of the Postal Stamp Mall: To conform with the electronic age and to maintain its competitiveness, Chunghwa Post established the Postal Stamp Mall in March, 1999. Apart from providing a new sales channel, the mall also enables customers to order philatelic products and personal stamps online. Currently, there are eight sales outlets around the island, including Taipei, Taichung, Kaohsiung, Hsinchu, Tainan, Chiayi, Keelung and Taoyuan stores, which generate NT$2,780,000 in total revenue a month. For the convenience of its customers, Chunghwa Post launched an online post office payment mechanism in 2004. In addition, in order to stimulate mall business, customers can earn points for free gifts when they shop online.

d. Sponsoring and Hosting Stamp Exhibitions:

(a) To expand philatelic business and to promote stamp collecting, Chunghwa Post sponsored "The International Invitational Stamp Exhibition and ROCUPEX 2004" held by China Philatelic Society under the Chinese Taipei Philatelic Federation. With Taipei Post Office's aggressive promotion, the show enjoyed high attendance. The event's spokesperson Supermodel Lin Jhi-ling was such great publicity that sales generated by the show reached NT$28 million, representing a 64% growth over the NT$17 million of the previous year and the highest in recent years.

(b) Chunghwa Post helped to put on stamp shows held by community philatelic groups and school philatelic clubs by providing promotional materials and free gifts (39 times), advertisement funds (16 times) and by purchasing 150 philatelic publications to support philatelic groups and school philatelic clubs and thereby cultivate philatelic talent and raise the level of philately in Taiwan.

c. 協助支援僑委員會於93年5月4日至6月2日在美國、加拿大地區30個城市巡迴舉辦「2004年全美臺灣傳統週」活動之際，同時辦理「中華民國郵票展覽」，藉由方寸之美，宣慰海外僑胞。

d. 配合海軍93遠航訓練支隊於93年5月15日至5月29日在國內外各港口辦理「航訓巡迴展」活動之際，提供我國「風景」、「民俗」及「國家建設」等系列之郵票展品及集郵宣傳贈品，供活動運用，以宣揚我國傳統文化及建設。

e.為加強與東加勒比海三友邦—聖文森、格瑞那達及聖克里斯多福之長久邦誼，及促進雙方郵政交流。外交部與中華郵政公司於93年8月12日至18日假郵政博物館共同辦理「東加勒比海三友邦郵票展」。讓國人有機會欣賞東加勒比海三友邦精美的郵票，並認識三友邦之地理、人文及特產等。

5. **參加國際郵展**

a. 為積極參與國際組織活動，拓展我國國際郵壇之集郵空間，我國於92年間參加泰國曼谷舉辦之「泰國世界郵展」，同時成功爭取到「臺北2005第18屆亞洲國際郵展」主辦權，並預定於94年8月19日至24日假臺北世界貿易中心舉辦。

b. 「臺北2005第18屆亞洲國際郵展」預計將有26個亞洲集郵聯合會會員國參加，參展作品預估1,500框。為積極宣傳及加強招攬各會員國來臺設攤，特派員參加93年1月30日至2月3日香港舉辦之「2004年香港亞洲郵展」及8月28日至9月1日新加坡舉辦之「2004新加坡世界郵展」。並同時於「2004新加坡世界郵展」設攤銷售我國郵票，積極宣揚我國文化，加強國際集郵交流，並提升國郵在國際郵壇之地位。

(c) Chunghwa Post assisted the Overseas Chinese Affairs Commission to give an “ROC Stamps Exhibition” from May 4 to June 2, 2004, during the commission’s 30-city-tour in the US and Canada celebrating Taiwanese American Heritage Week.

(d) In coordination with the “Navy Training Touring Exhibition” held from May 15 to 29, 2004 in harbors both here and abroad by the ROC Navy Training Fleet, Chunghwa Post provided various stamp series, such as “National Scenic Areas,” “Folk Arts” and “Major National Construction Projects,” as well as free philatelic promotional materials to publicize our nation’s traditional culture and infrastructure.

(e) To promote postal exchange and strengthen long-term friendship between the ROC and its three allies in the eastern Caribbean (St. Vincent and the Grenadines, Grenada, and St. Christopher), the Ministry of Foreign Affairs and Chunghwa Post co-sponsored “Stamps from the Three Allies of the Eastern Caribbean” from August 12 to 18, 2004 in the Postal Museum. The show gave our citizens a chance to appreciate the beautiful stamps of these countries and gain an understanding of their geography, culture, culinary delicacies and handicrafts.

e. Participating in International Stamp Exhibitions:

(a) Committed to participate in as many international events as possible so as to expand our presence in the international philatelic community, Chunghwa Post attended the Bangkok 2003 World Philatelic Exhibition and won its bid to host the 18th Asia International Stamp Exhibition.

(b) TAIPEI2005-18th Asian International Stamp Exhibition will be held from August 19-24, 2005 at the Taipei World Trade Center. All told 26 member countries of the Federation of Inter-Asian Philately are expected to be present, with about 1,500 exhibition frames. To publicize the show and attract member countries of Federation of Inter-Asian Philately to set up booths, Chunghwa Post sent staff to attend the Hong Kong 2004 Stamp Expo (January 30 to February 3, 2004) and the 2004 Singapore World Philatelic Exhibition (August 28 to September 1, 2004). The post office also set up a booth in the Singapore show to sell stamps, promote our nation’s culture, strengthen international philatelic exchange and raise the status of ROC stamps in the international philatelic community.

三、儲匯業務營運

（一）郵政儲金

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衆，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，歷經亞洲金融風暴、國內金融風暴、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等潮流之影響，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，更賡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93年12月底止，各種儲金總結存金額計新臺幣3,341,590百萬元，較上年度成長6.82%；儲戶總計2,998萬餘戶，較上年度增加1.52%，平均每戶結存金額111,460元。

3. Savings and Remittances Operations

(I) Postal Savings

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 state-run operation. In spite of the recent Asian and 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, 2004, the total for various types of savings accounts stood at NT$3,341,590 million, representing 6.82% growth over the previous year. The total number of savings accounts stood at 29,980,000, a 1.52% increase over the previous year. The average account balance stood at NT$111,460.

九十三年度各類郵政儲金業務量
Volume of Postal Savings Service

金額單位：新臺幣百萬元
(Unit: NT$1,000,000)

類別Type	存款次數 Number of Deposit		提款次數 Number of Withdrawals		戶數 Number of Accounts		結存金額 Total Balance	
	92年2003	93年2004	92年2003	93年2004	92年2003	93年2004	92年2003	93年2004
存簿儲金 Passbook Savings	135,242,395	143,307,522	290,525,014	291,388,048	20,215,374	20,609,457	1,156,809	1,236,386
定期儲金 Fixed Savings	4,130,066	4,192,537	18,718,813	18,156,043	3,450,535	3,510,730	1,939,948	2,073,708
劃撥儲金 Giro Savings	132,954,481	127,815,997	18,573,908	17,077,308	1,826,835	1,822,413	30,717	30,777
懸帳儲金 Suspended Accounts					4,037,721	4,037,433	719	719
合 計Total	272,326,942	275,316,056	327,817,735	326,621,399	29,530,465	29,980,033	3,128,193	3,341,590

（二）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，並開辦大陸間接匯款業務，通匯地區遍及大陸各地。目前共有87個郵局窗口提供國際匯兌業務之服務。93年度承匯款額為新臺幣1,279,541百萬元，較上年度成長16.81%；開發張數1,428萬張，較上年度成長4.23%。

(II) 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 Citibank US dollar travelers' checks. In addition, the post office offers indirect remittances to anywhere on mainland China. Currently, there are 87 postal outlets offering international money order services. In 2004, money remitted by Chunghwa Post totaled NT$1,279,541 million, a 16.81% increase over the previous year. All told, 14,280,000 money orders were issued, a 4.23% increase over the previous year.

九十三年度各類匯款承匯張數及款額
Volume of Remittance Service, Jan. to Dec., 2004

單位：新臺幣千元
(Unit: NT$1,000)

類別Types	開發張數Numbers		承匯款額Amounts	
	92年2003	93年2004	92年2003	93年2004
郵政匯票Ordinary Money Orders(Mo)	2,828,083	2,554,590	25,655,686	24,771,124
入戶匯款Remittance-to-Account	5,252,998	5,197,898	129,028,135	125,804,159
電傳送現匯票Faxed Mos in Cash	35,227	26,723	324,799	249,155
跨行通匯Inter-bank Remittances	3,575,018	4,685,955	934,254,392	1,122,679,746
郵政禮券Postal Gift Coupons	1,971,806	1,773,396	3,840,568	3,687,905
國際郵政匯票(含電報) Int'l Postal Mos(Telegraphic Mos included)	477	518	8,914	14,356
國際匯出匯款Int'l Outgoing Remittance	3,242	3,281	349,383	424,642
美金旅行支票USD Traveler's Checks	2,952	4,454	37,524	54,089
大陸間接匯款Indirect Mainland Remittance	34,647	29,995	1,882,088	1,855,823
合 計 Total	13,704,450	14,276,810	1,095,381,489	1,279,540,999

（三）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，具有活期存款功能，惟為配合銀行法第6條之規定，已領用支票之劃撥儲金帳戶，自93年1月21日起不再計付利息。

(III) Postal Giro

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,

未來劃撥儲金將賡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93年底，劃撥儲金結存金額為新臺幣307餘億元，較上年度成長0.20%；戶數為1,822,413戶，較上年度減少0.24%；劃撥手續費收入2,184百萬元，較上年度減少0.5%。

（四）代理業務

自90年7月15日郵政法第5條修正通過後，代辦業務之委託單位已不限於政府機關，故陸續洽攬民營機構增辦代發、代售業務，使郵政代售商品更趨多元化，代辦服務更趨於全方位。至93年底為止，已與多家廠商簽約代售商品；商品性質含美容保養品、遊戲軟體點數卡、紀念幣、保健產品、酒類產品、飾品、米產品等。並加強媒體宣導，邀請合作廠商於各等郵局召開商品說明會，以利員工推展。93年度代售業務手續費較去年同期成長3倍。

account holders will be able to apply for checks. Yet according to Article Six of the Banking Act, starting from January 21, 2004, the post office will cease paying interest to account holders with giro account 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 2004, the cumulative balance for giro accounts stood at NT$30.7 billion, which represents 0.20% growth over the previous year. The number of accounts stood at 1,822,413, a 0.24% decrease over the previous year. Revenue from handling fees stood at NT$2,184 million, a 0.5% decrease over the previous year.

(IV) Agential Services

According to revisions made on Article Five of the Postal Act, which went into effect on July 15, 2001, the post office may now operate as an agent for private establishments. Since then, the post office has been seeking to diversify the merchandise it has on sale as well as to provide more agential services in postal outlets. At the end of 2004, the post office was contracted to sell the following merchandise: beauty products, online game cards, commemorative coins, health products, alcohol, jewelry and rice products. The post office has also been strengthening publicity, inviting collaborating companies to hold product demonstrations in various post office branches to help postal employee sell these products. In 2004, total revenue brought in through agential services grew threefold over the previous year.

代理業務(不含公債)業務量

Value Amount of Agential Service

單位：新臺幣百萬元
Unit: 1,000,000

項目Items	92年2003	93年2004	增減% Inc./Dec.
各項軍人給付Servicemen's payment	77,581	76,914	-0.86
各機關發放款項 Government employee's payment	2,934	2,881	-1.81
鐵路車票Train ticket	628	727	15.76
高速公路回數票Freeway toll coupon	5,502	6,495	18.05
印花稅票Revenue stamps	836	1,666	99.28
其他Others	90	512	468.89
合計Total	87,571	89,195	1.85
手續費Revenue	69	185	168.12

四、郵政簡易人壽保險業務營運

郵政簡易人壽保險成立之宗旨在提供國民基本經濟保障，藉由遍佈全國各地之郵政機構，便利全民投保，增進社會福址，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，深得一般民衆之喜愛與信賴，自民國24年開辦以來至今，業績均呈穩定成長。

自92年郵政機關改制為公司以來，郵政簡易人壽保險一直秉持「以客為尊」之經營理念，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，93年度累積有效契約保額達797,570百萬元，較上年度增加4.14%。

為加強服務保戶，擴大辦理非保戶不動產抵押借款，並開辦自提機辦理保單借還款業務，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，提供保戶最優質的服務。

4. Postal Simple Life Insurance Operations

Postal Simple Life Insurance plans provide ROC 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 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 2004, the total insured amount of its insurance contracts in force reached $NT 797.570 billion, up 4.14% over 2003.

Seeking always to improve upon its services, the department now offers real estate loans to non-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."

93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: 1,000,000

會計年度	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		
92年 2003	450,174	2,204,360	263,526	153,204	765,840	73,716	101,476	294,297
93年2004	389,731	2,262,766	318,180	130,038	797,570	91,825	113,005	339,751

近5年簡易人壽保險給付件數及保額
Number and Amount of Payment over the 5 Years

單位：新臺幣百萬元
Unit: 1,000,000

會計年度	保險給付件數Numbers of payment			保險給付保額Amounts of payment		
	滿期給付 Matured	理賠給付 Deceased	終止給付 Surrendered	滿期給付 Matured	理賠給付 Deceased	終止給付 Surrendered
89年 2000	386,536	6,283	110,453	94,413	2,128	37,018
90年 2001	253,046	3,977	74,092	66,188	1,381	23,870
91年 2002	284,232	4,091	55,854	76,411	1,481	17,851
92年 2003	215,203	3,978	44,345	58,375	1,469	13,872
93年 2004	274,376	4,097	39,707	77,819	1,565	12,441

（一）業績概況

1. **新契約**

民國93年度郵政簡易人壽保險新契約件數為38萬9,731件，較上年度減少13.43%。保額為1,300億3,849萬元，較上年度減少15.12%。

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94.71%，吉慶兒童保險占3.21%，吉祥保險占2.03%，其他險種占0.05%。

新契約保額，由被保險人投保年齡區分，以21-25歲占率最高，為15.22%

(1) Highlights of Simple Life Insurance Business

(I) New policies in FY 2004 were numbered 389,731 , down 13.43% from FY 2003, and the amount insured totaled NT$130,038 million, down 15.12% from FY 2003.

Distribution of new policies by type shows that the Ji-li 6-year-term endowment insurance for 94.71% of all new policies by count, Ji-ching endowment insurance for children for 3.21%,Ji-hsiang endowment insurance for 2.03%, and other whole life for 0.05%. Age of the insured in the bracket 21-25 comes in first with 15.22%, the highest rate.

新契約New Policies by Type

保額單位：新臺幣千元 Amount Count : NT$ 1000

保險種類Types		件數 Policies Count	百分比%	保額 Sum Insured	百分比%
生死合險 Endowment	總計Total	389,731	100.00	130,038,490	100.00
	六年期吉利保險 Ji-li 6-year-term	369,130	94.71	121,768,288	93.64
	吉慶兒童保險 Ji-ching for children	12,523	3.21	3,738,012	2.87
	吉祥保險 Ji-hsiang	7,902	2.03	4,490,630	3.45
	五年期滿平安保險(90) 5-year-term	148	0.04	325,60	0.03
	小太陽兒童儲蓄保險(91) Little sun 15-year-term	28	0.01	9,000	0. 01

2. **有效契約**

民國93年度郵政簡易人壽保險有效契約件數為2,262,766件，較上年度增加2.65%。保額為797,570百萬元，較上年度增加4.14%。

郵政簡易壽險累積有效契約以保險種類區分其投保件數之比率，依序為五年期滿平安儲蓄保險占54.47%，六年期吉利保險占15.90%，安家定期還本終身保險占8.25%，小太陽兒童儲蓄保險占4.98%，安和終身保險占4.52%，安富增值還本終身保險占3.14%，二倍保障儲蓄保險占2.94%，快樂兒童增值還本終身保險占1.16％ ，安平二倍保障終身保險占1.03%，吉慶兒童保險占0.52%，吉祥保險占0.33%，其它險種占2.76%。

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12.79%。

以性別區分來看契約件數，郵政簡易壽險被保險人男性與女性之投保比例，約為41%與59%之比。投保郵政簡易人壽保險者以家庭主婦及學生居多，投保件數占率分別為25.81%及21.74%。

(II) Policies in Force

Life insurance policies in force in FY 2004 were numbered 2,262,766, up 2.65% over FY 2003, and the amount issued totaled NT$ 797,570 million, up 4.14 % over FY 2003.

Five-year-term endowment insurance comprises 54.47% of the total number of policies, Ji-li six-year-term endowment insurance is 15.90%, An-jia refundable whole life insurance 8.25%, Little sun endowment insurance for children 4.98%, An-ho whole life insurance 4.52%, An-fu increasing whole life with survival benefit 3.14%,Double-indemnity endowment insurance is 2.94% of the total, Kwai-ler increasing whole life with survival benefit for children 1.16% ,An-pin double-indemnity whole life 1.03%,Ji-ching endowment insurance for children for 0.52%,Ji-hsiang endowment insurance for 0.33%, and other types of insurance 2.76%.

Age of the insured from 21-25 comes in first with 12.79%, the highest rate.

In terms of the total number of Policies in force, the ratio between males and females is about 41:59.

The majority of the insured are housewives and students, they account for 25.81% and 21.74% of the total insured by count.

3. **保單借款**

簡易人壽保險之保險費付足1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，利率低廉，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是項業務，以獲得更簡便迅速之服務。

民國93年度保單借款結存件數為196,592件，較上年同期增加28.83%，借款餘額124億4,858萬元，較上年同期減少7.73%。

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臺幣600萬元；承作區域除金馬地區以外，遍及全省，目前除23個責任中心局承辦外，另設置124個代收表件局，受理保戶之申辦。

民國93年度不動產抵押借款結存件數為4,786件，較上年同期成長13.33%，借款餘額為77億1,755萬元，較上年成長13.26%，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。

(III) Policy Loan

Once the premium has been fully paid for more than one year, the policyholder may apply for a loan no greater than the policy value reserve.

This service offers low interest rates, has simple procedures, and is easily accessible and flexible. Alternatively, to make it even more convenient and fast, the policyholders may now access this service through automatic teller machines. In FY 2004, there were 196,592 policy loans, a 28.83% increase over the previous year. A total of NT$12.4486 billion was loaned out, a 7.73% decrease over the previous year.

(IV) Real Estate Mortgage

Once the premium has been fully paid for more than one year, the policyholder may apply for a loan no greater than the amount of policy value reserve.

This service offers low interest rates, has simple procedures, and is easily accessible and flexible. Alternatively, to make it even more convenient and fast, the policyholders may now access this service through automatic teller machines. In FY 2004, there were 4,786 real estate mortgage loans, a 13.33% increase over the previous year. A total of NT$7.7176 billion was loaned out, which represents a 13.26% increase over the previous year. The reason for the large amount of growth this year is that the department's new real estate loan options are competitive and providing its policyholders with better interest rate options.

保單借款與不動產抵押借款
Policies Loan and Real Estate Mortgage Loan Table

單位：件；千元
Unit ：Pieces；NT$1000

會計年度 Fiscal Year	保單借款Policy Loan		不動產抵押借款Real Estate Mortgage Loan	
	件數Policies Count	金額Amount	件數Policies Count	金額Amount
89（2000）	164,208	15,661,407	1,975	4,109,642
90（2001）	170,630	16,153,867	2,740	5,208,483
91（2002）	164,301	14,559,529	3,374	5,659,202
92（2003）	152,593	13,491,422	4,223	6,814,071
93（2004）	196,592	12,448,487	4,786	7,717,552

5. **保險給付**

1. 滿期：

民國93年度滿期給付件數為27萬4,376件，較上年度增加27.50%，保額為7,781,915萬元，較上年度增加33.31%。

2. 理賠：

民國93年度理賠給付件數為4,097件，較上年度增加2.99%，保額為156,526萬元，較上年度增加6.58%。其中倍額給付之契約件數為897件，共給付72,140萬元，給付原因意外事故中以汽機車車禍最多，占32.43%。

3. 終止：

民國93年度終止給付件數為39,,707件，較上年度減少10.46%，保額為1,244,078萬元，較上年度減少10.32%。

6. **郵政簡易壽險財務狀況**

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93年度決算總收入計221,310百萬元，較上年度減少1.92%，總支出計218,879百萬元，較上年度減少1.06%，盈餘為2,431百萬元，較上年度減少44.94%。

（二）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臺幣200萬元。每張保單最低投保保險金額為新臺幣1萬元。

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**

郵政簡易壽險分生存險、生死合險及死亡險3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。

(V) Benefit Payments to Policyholders

a. Maturity: Life insurance policies reaching maturity in FY 2004 totaled 274,376 by count up 27.50% compared with FY 2003. The total amount paid was NT$ 77,819.15 million, up 33.31% compared with FY 2003.

b. Payment to Claims: In FY 2004 payment due to claim adjustment was numbered 4,097 up 2.99% from the last year, and the amount claimed was NT$1,565.26 million, up 6.58% compared with FY 2003. There were 897 double payment cases, and the total amount was NT$ 721.40 million. For reasons of payment in car accident (motorcycle included) comprised the most, about 32.43%.

c. Surrender：In FY 2004 the number of life insurance policies terminated because of surrender totaled 39,707 a decrease of 10.46% from last year, and the amount totaled NT$ 12,440.78 million, down 10.32% compared with FY 2003.

(VI) Financial Status

Postal Simple Life Insurance is a state-run business, and in accordance with the Simple Life Insurance Act, its accounting shall be handled independently. In FY 2004, total revenue amounted to NT$221,310 million, an 1.92% decrease over the previous year. Total expenditures amounted to NT$218,879 million, a 1.06% decrease over the previous year. Profits for the year stood at NT$2,431 million, which represents a 44.94% decrease over the previous year.

(2) Features

(I) 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.

(II) Insured amount

The maximum total insured amount per insured is NT$2 million. The minimum insured amount per policy is NT$10,000.

(III) Premium payment

The Premiums shall be paid on a monthly basis. The policyholders may pay the premiums with bank transfers or through transfers or from postal savings or giro accounts. The premium can be paid in advance and discount will be offered accordingly.

5. **目前銷售的郵政簡易壽險皆為生死合險，種類如下：**

（1）六年期吉利保險

（2）吉慶兒童保險

（3）吉祥保險

（三）經營方式：

1. **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）要保人或受益人故意致死被保險人者。

2. **寬限期**

原則上保費應在每月保費到期日之前繳納。如到期未繳仍可在到期日後3個月內之寬限期內繳納，亦即自到期日起至第3個月同日之前1日止。

3. **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所欠保險費（扣除危險保費）及其利息。

4. **保單借款**

要保人交付保險費1年以上者，得向經辦郵局申請借款。

5. **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，可請求發還準備金90%至98%。

6. **免繳保費**

終身付費保險契約之保險費已繳滿25年且被保險人年齡已滿70歲者，免繳以後之保險費。

(IV) Types of Insurance Products

Postal Simple Life Insurance includes pure endowment insurance, endowment insurance and mortality insurance. All ROC citizens are eligible to be insured.

(V) Types of the currently provided endowment of the Postal Simple Life Insurance are:

a. Ji-li 6-year-term endowment
b. Ji-ching endowment for children
c. Ji-hsiang endowment

(3) Terms and Conditions

(I) Exclusions

a. The insurer is not liable for any claims resulting from casualties as a result of war or other breakdowns of public order.

b. 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.

c. 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.

(II) Grace Period:

Premiums shall be paid by the due date each month. In the event that a policyholder misses a payment, he or she may still make the delinquent payment within the three-month grace period granted, starting from the due date.

(III) Reinstatement:

After an insurance contract is terminated, the policyholder may apply to reinstate the policy within two years. The policyholder must provide truthful information about the insured's health condition, as well as make all payments of past due premiums (minus amount at risk) plus interest.

(IV) Policy Loan

Once the premium has been fully paid for more than one year, a policyholder may apply for a loan by using the policy as collateral from the post office branch where he or she took out the policy.

(V) Surrender

When requesting to terminate an insurance contract, the policyholder may, if the premium has been paid for over 12 months, apply for a refund equal to 90% to 98% of the policy value reserve.

(VI) Waiver of Premium

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

7. **保單分紅**

（1）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年期定期儲蓄存款最高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。

（2）不分紅保單【適用92.12.26（含當日）以後成立之保險契約】：不參予紅利分配。

8. **削減期**

被保險人因疾病死亡者，如投保尚未滿9個月，將依投保期間長短獲得不同數額之理賠；因意外或法定傳染病死亡者，保險給付不受削減期限制。

9. **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。

10. **意外事故加倍給付**

五年期滿平安儲蓄保險、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法定傳染病致死亡或殘廢者，給付保險金額之2倍。二倍保障儲蓄保險及安平二倍保障終身保險則除上述意外加倍給付外，各投保滿2年及1年，因病身故或殘廢亦可獲得2倍之保險金額。

11. **電腦作業**

為正確快速處理業務並及時提供管理資訊，20年來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93年止，轉帳繳費比率達99.99%，成效卓著。

12. **備註：**

自92年1月1日起成立之新契約作以下之變更：

（1）免責條款不包括受益人故意致死被保險人者。

（2）解約退款時可請求發還之金額，最高為保單價值準備金之百分之百。

（3）保險給付取消削減期之規定。

(VII) Dividend Distribution

a. 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 payable shall be calculated and distributed within six months after the end of the fiscal year. 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 highest 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.

b. Nonparticipating policies (applied to insurance contracts enrolled on and after December 26, 2003): These policies do not receive a share of the dividends.

(VIII) Discounting Period

When an insured dies of illness within nine months of the purchase of a policy, the death benefit payable shall be discounted based on the length of time that an insurance policy has been held; in the event that the insured dies from an accident or a reportable communicable disease, there shall be no discounting.

(IX) Disability benefits

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

(X) Double-Indemnity

Five-year-term endowment, An-jia refundable whole life, An-fu increasing whole life with survival benefit and the An-ho whole life insurance beneficiaries will receive twice insurance, in case of death or disability of the insured resulting from legal epidemics or accidents, as long as the policies are in effect. The policies of double-indemnity and An-pin double-indemnity whole life have the same indemnity. In addition, those have been purchased for 2 years and 1 year respectively, if the insured dies or is maimed caused by disease, the beneficiaries can receive the insurance in double.

(XI) Computerization

To handle the business rapidly and accurately and thus provide timely information for management, Life Insurance Department has computerized most of operations for twenty years. On February 20, 1998, it had completed all the on-line connections for nation-wide postal

（四）服務措施

1. **開發新商品**

針對儲蓄、理財、退休規劃等需求，開發設計各式壽險新商品，以滿足保戶多元化之需求，並配合修訂各項作業規章，加強服務保戶。

2. **保單借款業務**

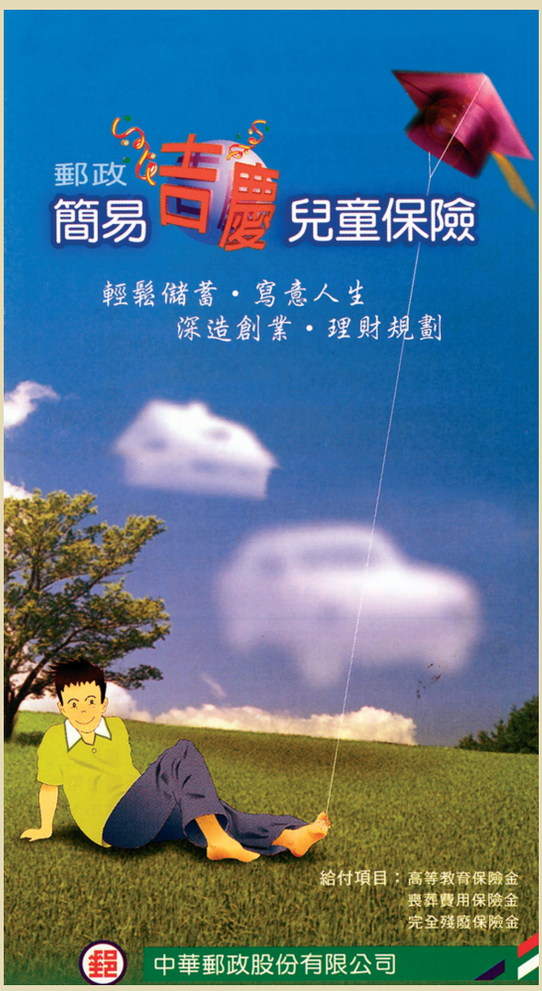
開辦利用自動提款機進行保單借款還款業務，以滿足現代人追求便捷及彈性理財之需求。

3. **不動產抵押借款業務**

93年12月10日起開放非保戶為房貸承作對象，以因應廣大民衆融資之需求；另為提高服務效能，增加三重中山路郵局辦理該項業務，並增加臺北東門郵局等62局為代收申請房貸書表文件郵局，總計辦理本項業務之經辦局共計為23局，受理表件申請郵局計有124局。

4. **核發保單作業**

簡化作業流程，使核發保單時間由10天縮短為7天，以提昇服務品質。



insurance business taking root. In December 2004,the ratio of premium paid by transfer rose to 99.99%, with eminent performance.

(XII) Remark:

From January 1, 2003 the new policy taking effect has changed part of its content as follows:

a. The condition that the beneficiary intentionally kills the insured is excluded from the exempting clauses.
b. When surrendering a policy and requesting the refund, the surrender value is 100% of reserves of policy at the maximum.
c. The regulation of lien against policy has been cancelled when the payment of insurance occurs.

(4) Measures Adopted to Increase Convenience

(I) New Product Development

Focusing on people's needs with regard to savings as well as financial and retirement planning, the department has designed various new life insurance products to meet the diverse needs of its customers. Accordingly, it has made revisions to various relevant regulations.

(II) Policy Loans

Seeing how modern people need fast, convenient and flexible ways of managing their money, the department has made it possible for its policyholders to take out policy loans or make payments through ATMs.

(III) Real Estate Mortgage Loan

Starting on December 10, 2004, the department began to offer real estate mortgage loans to non-policyholders in response to the financing needs of the nation's populace. And, with an eye toward greater efficiency, the Jhongshan Road branch in Sanchong has been added to the list of branches that handle this operation. What is more, another 62 postal outlets, including the Dongmen postal outlet in Taipei, have been designated to accept related paperwork. In all, there are now 23 branches in charge of processing real estate loans and 124 postal outlets authorized to accept applications.

(IV) Policy Approval

To raise its quality of service, the department has simplified its application and reviewing procedures, so that notification of approval now only takes seven instead of ten days.