



中華郵政公司於民國92年1月1日由機關型態的郵政總局改制為國營中華郵政股份有限公司，已邁入第3年，回顧93年這1年，公司經營面臨市場激烈競爭與微利環境的嚴苛考驗，全體同仁戮力以赴，郵儲壽包括函件、包裹、快捷郵件、集郵收入、儲金結存、匯兌承匯款額、壽險結存等各項業績與上年度比較，均有相當的成長，並超額達成93年度預算法定盈餘目標，同時在行政院研考會所作民衆對各公務機關、公營事業服務滿意度評比專案調查榮獲第1名，殊屬難得。

在過去這1年，為配合社會的需求與業務的發展，郵政推行下列重要措施：

一、強化郵政經營體質

- (一) 以財務性及非財務性指標訂定評分標準，衡量經營管理績效。
- (二) 訂定「中華郵政股份有限公司稽核工作考核要點」，以強化郵政內部控制及稽核制度。
- (三) 核定「中華郵政股份有限公司壽險業務逾期放款催收款及呆帳處理作業要

On January 1, 2003, the Directorate General of Posts of the ROC was corporatized to become the state-run Chunghwa Post Co., which is now in its third year. Thanks to the efforts of the entire staff in 2004, the company, despite fierce market competition and thin profit margins, managed to generate considerable growth over the previous year in such areas as letter-post mail, parcels, express mail, philately, savings, remittances and insurance. It was even able to surpass its budget surplus for the year. What's more, in a survey of customer satisfaction conducted by the Executive Yuan's Research, Development, and Evaluation Commission regarding services provided by government agencies and state-run businesses, Chunghwa Post earned the highest rating.

In this past year, to meet society's needs and develop its business, Chunghwa Post has implemented the following important measures:

I. Enhancing Corporate Health

- (1) Introduced rating standards, using both financial and non-financial indicators to gauge business and management performance.
- (2) Drew up "Chunghwa Post Auditing Evaluation Guidelines" in order to strengthen its internal controls and auditing system.
- (3) Approved "Guidelines for Overdue Loan Collection and Bad Debt Management for the Life Insurance Business of Chunghwa Post" in order to strengthen the Life Insurance Department's internal management of its real-estate mortgage business.

II. Strengthening staff training and making efficient use of human resources

- (1) Enforced downsizing policy, as well as exercised tighter control over overtime payments and domestic business trip expenses.

點」，以強化郵政壽險不動產抵押借款業務之內部處理制度。

二、加強員工培訓與人力資源有效運用

- (一) 執行員額精簡政策，並嚴控加班值班費及國內差旅費支出。
- (二) 建構完成「郵政網路教育訓練」基礎設施。
- (三) 鼓勵退休員眷及社會人士加入志工行列，同時加強部分業務外包，節省用人成本。

三、善盡企業責任，提供主動積極的服務

- (一) 訂定「中華郵政股份有限公司推展社會福利郵資折讓要點」，以郵資折讓優惠協助社會公益事業。
- (二) 本年度敏督利颱風來襲，辦理免費收寄救災包裹服務，並提供感恩附抽獎明信片贈送災民。
- (三) 包裹郵件增加平常日晚間投遞及週休2日、例假日之加投1班次措施。
- (四) 加強宣導並持續辦理「投遞前掛號函件改投上班地點」、「招領中掛號函件改投上班地點」、「晚間限時投遞」等措施。

四、有效運用資訊科技，提昇服務品質

- (一) 透過網際網路技術，並結合資料安全機制，建置檔案交換多元通路系統。
- (二) 建置各類掛號郵件電腦追蹤查詢系統，並開放顧客可自行上中華郵政全球資訊網查得國際及國內快捷、包裹、掛號郵件投遞情形。
- (三) 彙集郵務資訊於郵政管理資訊倉儲平台內，以強化管理及決策分析品質，簡化現行人工統計作業。
- (四) 完成開發郵儲整合平台郵務窗口作業系統，使郵儲電腦資源共用，增加作業調度彈性。

五、落實風險管理機制

訂定「中華郵政股份有限公司從事衍生性金融商品交易處理程序」，建構避險機制，降低投資風險。

六、配合政府政策，繼續提供經建融資

提撥資金支應國家公共建設及民間重大投資計畫，有助於促進國家經濟成長及產業升級。

- (2) Completed groundwork for “Postal Internet Educational Training Program.”
- (3) Encouraged retired employees, their family members and others to volunteer, and also outsourced some work to save on payroll.

III. Fulfilling Corporate Social Responsibility and Providing Services Proactively

- (1) Drew up “Chunghwa Post Co., Ltd. Charities Postage Discount Program” so as to help out charities by offering them discounted postal rates.
- (2) After Typhoon Mindulle, the company waived delivery charges for relief parcels and gave away free “gratitude” postcards with lotto numbers to typhoon victims.
- (3) Weeknight parcel delivery service was added and weekend and holiday service expanded.
- (4) Services such as “redirecting registered mail to the recipient’s work place prior to delivery,” “redirecting registered mail posted for claim to the recipient’s work place” and “nighttime prompt delivery” were further promoted.

IV. Making efficient use of Information Technology and Raising Quality of Service

- (1) Established a file swapping multi-channel system with networking technology and data security.
- (2) Installed a computer tracking system for all kinds of registered mail and allowed customers to track international express mail, domestic speedpost mail, parcels and registered mail online.
- (3) Put all postal information into its data warehouse platform in order to raise the quality of management and decision analysis, thereby simplifying current manual input statistics.
- (4) Completed development of an integrated platform that serves as a portal for both postal and savings operations, allowing postal and savings operations of the company to share resources and allowing for greater flexibility in work assignments.

V. Firmly Implementing Risk Management Measures

Drew up “Procedures under which Chunghwa Post Engages in Financial Derivatives Investments” in order to establish a hedging mechanism for the purpose of lowering investment risks.

VI. Complying with Government Policy to Provide Financing for Infrastructure Projects that Foster Economic Growth.

七、擴大國外投資規模

修訂「郵政儲金投資債券票券管理辦法」及「郵政儲金投資受益憑證上市(櫃)股票管理辦法」，增加資金運用收益，活絡證券及債券市場。

八、開辦新種業務及加強便民措施

(一) 開辦新種業務及商品


- 1、發售「郵政簡易吉祥保險」新商品，並推出「好利貸」分段式房貸。
- 2、提升青少年集郵風氣，開發集郵新商品，發行卡通明星、電影人物為主題之郵票，並製作郵票週邊商品供售。
- 3、開辦轉帳代繳汽車燃料費。

(二) 加強便民措施

- 1、實施受理民衆申請「出國期間郵件留存郵局候投」，郵局免費代為保管郵件，俟申請人返國後自行領取或由郵局再行投遞。
- 2、擴大辦理「優鮮配冷凍冷藏郵件」收寄及投遞範圍。
- 3、網路郵局之網路付款新增「網路繳款(特戶存款)」服務功能。
- 4、辦理「保險單自動提款機借款」業務，提供保戶24小時全年無休更便利之借錢管道。

郵政擁有全國最大的通路，處於激烈競爭的市場環境中，唯有積極強化企業體質、提昇員工專業能力、重塑企業價值觀，追求突破，為全民提供全方位的優質服務，才能使郵政事業永續經營，再創巔峰。

交通部中華郵政股份有限公司總經理



中華民國九十四年六月十五日

Allocated capital to finance major public and private investment projects so as to contribute to the nation's economic growth and industrial upgrading.

VII. Expanding Scale of Overseas Investment

Revised "Regulations Governing Investment of Postal Savings in Bonds, Bills and Notes" and "Regulations Governing Investment of Postal Savings in Beneficiary Certificates, Listed Securities and Over-the-Counter Securities" in order to increase income from the deployment of capital, and to inject life into the stock and bond markets.

VIII. Offering New and More Convenient Services

(1) New Services and Products

1. Launched "Jisiang Postal Simple Insurance" and "Haolidai" fixed adjustable hybrid mortgages.
2. Promoted philately among teenagers by developing a series of new products, including stamps featuring famous cartoon and film characters and associated products.
3. Launched motor vehicle fuel usage fee direct debit service.

(2) Provided more convenient services

1. Launched a free "Mail Holding Service" for those who are temporarily going overseas. The recipients can either pick up their mail from the post office or have it delivered to their homes after they return.
2. Expanded the "Yousianpei Frozen and Refrigerated Mail" service area.
3. Added "Online payment for Special-deposit account" function to its online payment service.
4. Launched "ATM Policy Loan" service. Policyholders now have round-the-clock access to loans.

The postal service has the largest network of retail outlets in Taiwan. In a fiercely competitive marketplace, only by actively improving its corporate health, raising the level of its staff's professionalism, reshaping its corporate values, pursuing breakthroughs, and providing good multi-faceted services for all the people, can the postal business meet with sustainable development and climb from one peak to another.

Huang Shui-cheng



President of Chunghwa Post Co., Ltd.

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