

102 年度

郵政簡易人壽保險

POSTAL SIMPLE LIFE INSURANCE
2013 ANNUAL REPORT

年報



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壹、前言

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

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

I. Foreword

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

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



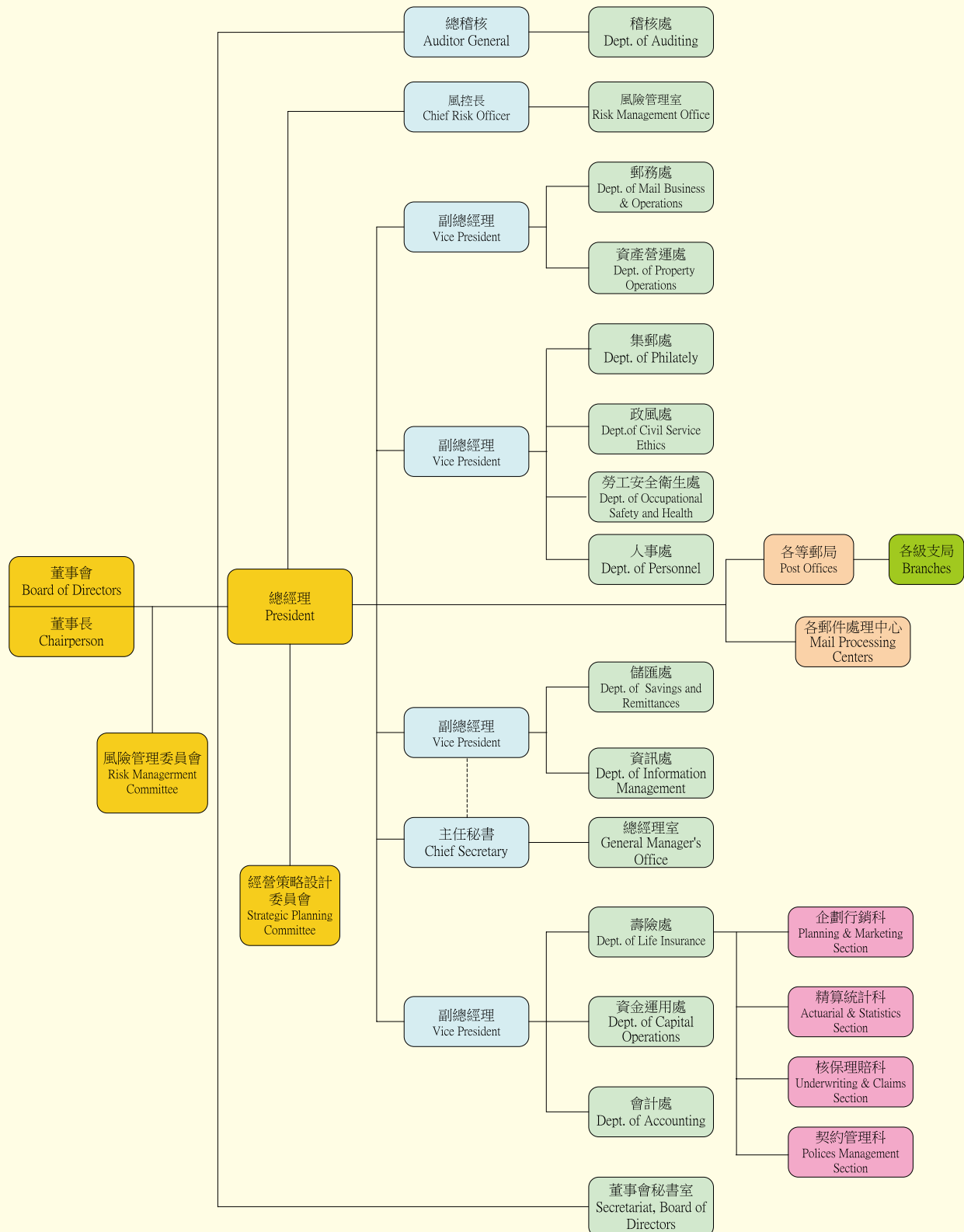
本公司董事長翁文祺〈後排中間〉與102年郵政壽險超越巔峰業務競賽績優人員合影。
Chunghwa Post Chairperson Wen-Chyi Ong <middle of rear row> posing with the outstanding achievement personnel of the 2013 Postal Life Insurance Beyond the Summit Competition.

貳、組織架構

II. Organization

中華郵政股份有限公司組織架構

Organization Chart of Chunghwa Post Co.,Ltd.



參、經營概況

一、新契約

新成立契約業績

民國102年度郵政壽險新契約件數為36萬88件，較上年度減少15.45%。保額為1,380億6,906萬元，較上年度減少19.41%。保費收入為239億6,057萬元，較上年度減少12.75%。

新契約投保種類狀況

新成立契約按保險種類區分，其投保件數之比率以六年期吉利保險70.04%最高，其次為常春增額保險15.52%，金寶貝兒童保險4.41%。保額比率最高者為六年期吉利保險71.25%，其次為常春增額保險9.27%，六年期安順定期壽險4.61%。保費收入比率最高者為六年期吉利保險64.59%，其次為常春增額保險24.13%，金寶貝兒童保險3.10%。（參圖一）

III. Business Operations

1. New Policies

New Policies Overview

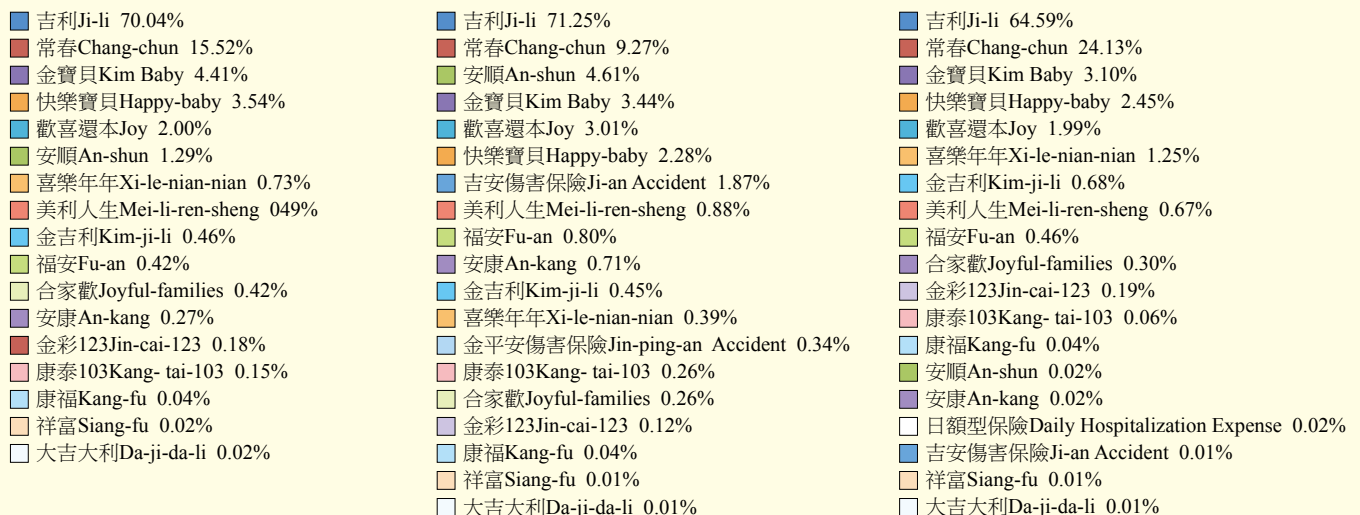
The total number of new policies issued for Chungwa Post Life Insurance in 2013 was 360,088, down 15.45% compared to 2012. The total amount insured was NT\$138,069 million, down 19.41% compared to 2012. The premium income was NT\$23,961 million, down 12.75% compared to 2012.

New Policies Breakdown

In terms of new policies by type, Ji-li 6-year-term Endowment accounted for 70.04% of all new policies. It was followed by Chang-chun Increasing Insurance at 15.52%, and Kim Baby Child Insurance at 4.41%. In terms of the dollar amount insured, Ji-li 6-year-term Endowment led with 71.25% of the total, followed by Chang-chun Increasing Insurance at 9.27% and An-shun 6-year Term Insurance at 4.61%. Ji-li 6-year-term Endowment led the highest premium income ratio with 64.59%, followed by Chang-chun Increasing Insurance at 24.13% and Kim Baby Children Insurance at 3.10% (See Chart 1).

圖一 新契約投保種類占率

Chart 1. Percentage Distribution of New Policies by Type



件數 (Number of Policies)

保額 (Sum Insured)

保費收入 (Premium Income)

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

保額、保費收入單位：新台幣千元
Sum Insured、Premium Income Unit: NT\$ 1,000

保險種類 Types		件數 Policies	百分比 %	保額 Sum Insured	百分比 %	保費收入 Premium Income	百分比 %
總計 Total		360,088	100.00	138,069,055	100.00	23,960,575	100.00
生死合險 Endowment	六年期吉利保險 Ji-li 6-year-term Endowment	252,165	70.04	98,385,182	71.25	15,473,708	64.59
	常春增額還本保險 Chang-chun Increasing Endowment	55,870	15.52	12,810,612	9.27	5,781,515	24.13
	金寶貝兒童保險 Kim Baby Child Insurance	15,884	4.41	4,754,249	3.44	743,276	3.10
	快樂寶貝保險 Happy- baby Endowment	12,737	3.54	3,147,230	2.28	588,000	2.45
	歡喜還本保險 Joy Endowment	7,213	2.00	4,160,270	3.01	475,962	1.99
	喜樂年年還本終身保險 Xi-le-nian-nian Endowment	2,642	0.73	536,830	0.39	300,102	1.25
	美利人生利率變動型保險 Mei-li-ren-sheng Interest-sensitive Insurance	1,766	0.49	1,216,210	0.88	161,112	0.67
	金吉利增額保險 Kim-ji-li Increasing Endowment	1,662	0.46	614,910	0.45	162,821	0.68
	合家歡增額保險 Joyful-families Increasing Endowment	1,514	0.42	353,940	0.26	72,856	0.30
	金彩123增額保險 Jin-cai-123 Increasing Endowment	659	0.18	160,210	0.12	45,227	0.19
	康泰103保險Kang- tai-103 Endowment	556	0.15	358,340	0.26	14,423	0.06
	康福保險 Kang-fu Endowment	160	0.04	59,600	0.04	9,809	0.04
	祥富增額保險 Xiang-fu Increasing Endowment	69	0.02	12,890	0.01	2,167	0.01
	大吉大利增額還本保險 Da-ji-da-li Increasing Endowment	57	0.02	9,100	0.01	2,336	0.01
死亡險 Insurance Against Death	6年期安順定期壽險 An-shun 6-year Term Insurance	4,643	1.29	6,364,928	4.61	4,180	0.02
	福安終身壽險 Fu-an Whole Life Insurance	1,516	0.42	1,099,944	0.80	110,393	0.46
	安康定期壽險 An-kang Term Insurance	975	0.27	977,100	0.71	4,624	0.02
傷害險 Accident Insurance	吉安傷害保險附約 Ji-an Accident Insurance Rider	5,449		2,578,241	1.87	2,409	0.01
	金平安傷害保險附約 Jin-ping-an Accident Insurance Rider	1,009		467,390	0.34	848	0.00
健康險 Health Insurance	日額型住院醫療費用保險附約 Daily Hospitalization Expense Insurance Rider	1,411		1,879	0.00	4,807	0.02

註：傷害險及健康險係以附約方式發售，故件數不計入總件數。

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

新契約投保年齡分布狀況

新契約保額按被保險人投保年齡區分，以21-25歲占率最高，占13.40%，其次為31-35歲占12.19%，26-30歲占12.13%。(參表二)

New Policies by age

With regard to the ages of those establishing new policies, the 21-25 age bracket led the way at 13.40%, followed by the 31-35 age bracket at 12.19% and the 26-30 age bracket at 12.13%. (See Table 2)

表二 新契約投保年齡分布狀況

Table 2. New Policies by Age

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

年齡 Age	保額 Sum Insured	百分比 %
總計Total	138,069,055	100.00
00-05	2,802,569	2.03
06-11	2,930,542	2.12
12-15	2,536,140	1.84
16-20	14,406,418	10.43
21-25	18,483,361	13.40
26-30	16,753,461	12.13
31-35	16,835,993	12.19
36-40	13,368,480	9.68
41-45	12,481,734	9.04
46-50	11,705,779	8.48
51-55	10,974,917	7.95
56-60	8,046,973	5.83
61-65	5,444,774	3.94
66-	1,297,914	0.94



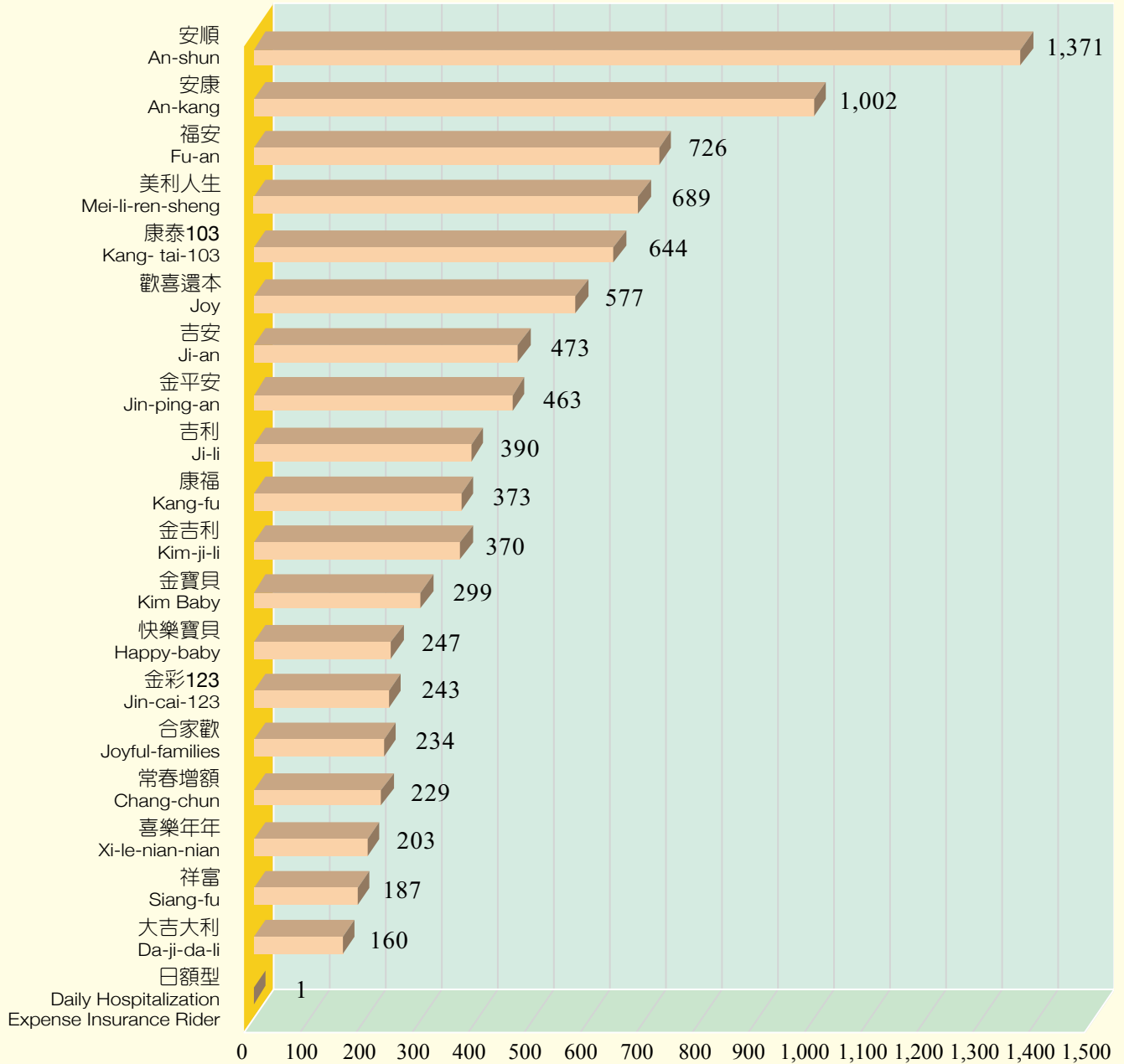
本公司總經理王昌於「102年郵政壽險超越巔峰業務競賽績優人員表揚大會」致詞。

Chunghwa Post President Wang, Chang delivered a speech at the 2013 Postal Simple Life Insurance Service Awards.

圖二 新契約各險種平均保額

Chart 2. Average Amount Insured of New Policies By Type

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



註：日額型為住院醫療日額。

Note: The type of daily amount payment is Daily hospitalization expense insurance rider.

二、有效契約

累積有效契約業績

民國102年度郵政壽險有效契約件數為275萬4,487件，較上年度減少0.48%。保額為9,958億9,276萬元，較上年度增加4.47%。保費收入1,570億8,604萬元，較上年度減少0.57%

累積有效契約投保種類狀況

投保件數之比率，以六年期吉利保險52.22%最高，其次為安家定期還本終身保險6.33%，六六金順保險5.00%。投保保額之比率，以六年期吉利保險51.69%最高，其次為安家定期還本終身保險6.39%，安和終身保險6.07%。保費收入比率，以六年期吉利保險52.13%最高，其次為六六金順保險10.36%，一路發保險9.92%。(參表三)

累積有效契約以性別區分之投保狀況

有效契約件數，被保險人男性與女性之投保比例，約為39與61之比。

有效契約保額，被保險人男性與女性約為42與58之比。(參圖三)

累積有效契約投保年齡分布狀況

投保年齡以26至30歲占率最高，占12.52%，其次為21-25歲占12.10%。(參表四)

2. Policies in Force

Policies in Force Overview

The total number of life insurance policies in force for 2013 was 2,754,487, down by 0.48% compared to 2012. The total amount insured was NT\$995,893 million, up 4.47% compared to 2012. The premium income was NT\$157,086 million, down by 0.57% compared to 2012.

Policies in Force by Type

Ji-li 6-year-term Endowment accounted for 52.22% of the total number of policies in force, followed by An-jia Refundable Whole Life Insurance at 6.33%, and Liu-liu-jin-shun Endowment at 5.00%. Ji-li 6-year-term Endowment accounted for 51.69% of the total of the amount insured, followed by An-jia Refundable Whole Life Insurance at 6.39%, and An-ho Whole Life Insurance at 6.07%. Ji-li 6-year term Endowment accounted for 52.13% of the proportion of premium income, followed by Liu-liu-jin-shun Endowment at 10.36%, and E-lu-fa Endowment at 9.92% (See Table 3).

Policies in Force by Gender

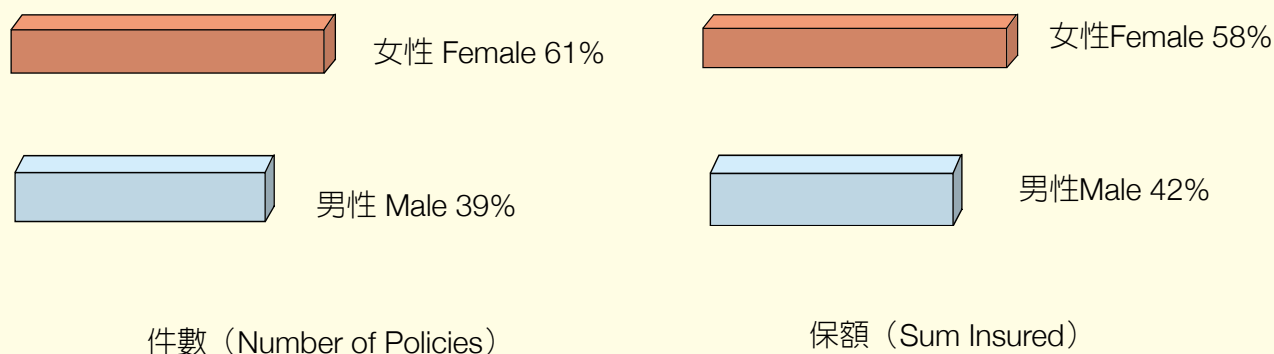
In terms of the total number of policies in force, the ratio of male and female policy holder was roughly 39:61. The ratio of the amount insured in total policies held by males and females stood at roughly 42:58. (See Chart 3)

Policies in Force by Age

The 26-30 age bracket had the highest share of total policies in force at 12.52%, followed by the 21-25 age bracket at 12.10%. (See Table 4)

圖三 有效契約以男女區分投保狀況

Chart 3. Policies in Force by Gender



表三 有效契約投保種類狀況 (1)

Table 3. Policies in Force by Type (I)

保額、保費收入單位：新臺幣千元
Sum Insured、Premium Income Unit: NT\$ 1,000

保險種類 Types		件數Number of Policies	百分比 %	保額 Sum Insured	百分比 %	保費收入 Premium Income	百分比 %
總計 Total		2,754,487	100.00	995,892,756	100.00	157,086,037	100.00
生死合險 Endowment	六年期吉利保險 Ji-li 6-year-term Endowment	1,438,047	52.22	514,647,158	51.69	81,882,130	52.13
	安家定期還本終身保險 An-jia Refundable Whole Life Insurance	174,417	6.33	63,622,352	6.39	1,377,973	0.88
	六六金順保險 Liu-liu-jin-shun Endowment	137,324	5.00	16,245,278	1.63	16,277,110	10.36
	金寶貝兒童保險 Kim Baby Child Insurance	113,409	4.12	32,694,975	3.28	5,058,648	3.22
	一路發保險 E-lu-fa Endowment	96,854	3.52	16,480,537	1.65	15,585,290	9.92
	美利人生利率變動型保險 Mei-li-ren-sheng Interest-sensitive Insurance	95,312	3.46	53,383,249	5.36	5,891,520	3.75
	常春增額還本保險 Chang-chun Increasing Endowment	88,126	3.20	19,964,127	2.00	9,814,400	6.25
	步步高升保險 Bu-bu-gao-sheng Endowment	74,156	2.69	8,305,377	0.83	7,882,242	5.02
	安富增值還本保險 An-fu Increasing with Survival Benefit	65,118	2.36	25,820,378	2.59	925,907	0.59
	小太陽兒童儲蓄保險 Little-sun Child Insurance	63,955	2.32	18,079,150	1.82	1,429,041	0.91
	小太陽兒童儲蓄保險 (91) Little-sun Child Insurance (91)	31,944	1.16	9,045,506	0.91	811,497	0.52
	年年如意定期還本保險 Nian-nian-ru-yi Endowment	28,010	1.02	7,616,797	0.76	1,825,975	1.16
	快樂兒童增值還本終身保險 Kwai-ler Increasing Child Whole Life Insurance with Survival Benefit	24,602	0.89	8,214,133	0.82	155,393	0.10
	快樂寶貝保險 Happy-baby Endowment	21,554	0.78	5,276,059	0.53	1,028,571	0.65
	吉慶兒童保險 Ji-ching Child Insurance	19,931	0.72	5,962,058	0.60	500,453	0.32
	歡喜還本保險 Joy Endowment	19,838	0.72	10,154,023	1.02	1,260,064	0.80
	吉祥保險 Ji-hsiang Endowment	15,496	0.56	8,949,057	0.90	522,203	0.33
	喜樂年年還本終身保險 Xi-le-nian-nian Endowment	10,858	0.39	1,987,722	0.20	1,214,326	0.77
	鴻運高照還本保險 Hong-yun-gao-zhao Endowment	10,300	0.37	4,240,521	0.43	793,717	0.51
	金吉利保險 Kim-ji-li Increasing Endowment	3,683	0.13	1,265,297	0.13	349,790	0.22
	康泰103保險 Kang-tai-103 Endowment	2,666	0.10	1,477,191	0.15	60,353	0.04
	富兒樂還本保險 Fu-er-le Endowment	2,648	0.10	853,621	0.09	75,822	0.05
	合家歡增額保險 Joyful-families Increasing Endowment	1,464	0.05	338,014	0.03	72,855	0.05
	金彩123增額保險 Jin-cai-123 Increasing Endowment	619	0.02	148,669	0.01	45,227	0.03
	康福保險 Kang-fu Endowment	259	0.01	94,382	0.01	16,944	0.01
	祥富增額保險 Siang-fu Increasing Endowment	63	0.00	11,790	0.00	2,167	0.00
	大吉大利增額還本保險 Da-ji-da-li Increasing Endowment	55	0.00	8,900	0.00	2,336	0.00
	其他儲蓄險 Other endowment	49	0.00	13,515	0.00	1,233	0.00
	小計 Sub total	2,540,757	92.24	834,899,836	83.83	154,863,187	98.59

表三 有效契約投保種類狀況 (2)

Table 3. Policies in Force by Type (II)

保額、保費收入單位：新台幣千元
Sum Insured、Premium Income Unit：NT\$ 1,000

保險種類 Types		件數 Number of Policies	百分比 %	保額Sum Insured	百分比 %	保費收入 Premium Income	百分比 %	
死亡險 Insurance Against Death	安和終身保險 An-ho Whole Life Insurance	90,769	3.29	60,343,690	6.07	799,482	0.51	
	安平二倍保障終身壽險 An-pin Double-indemnity Whole Life Insurance	18,187	0.66	9,397,322	0.94	161,494	0.10	
	松柏長青定期壽險 Sung-bo-chang- ching Term Insurance	17,240	0.63	12,895,667	1.29	70,600	0.04	
	福安終身壽險 Fu-an Whole Life Insurance	12,743	0.46	8,013,737	0.80	446,268	0.28	
	6年期安順定期壽險 An-shun 6-year Term Insurance	6,807	0.25	8,153,705	0.82	9,243	0.01	
	安康定期壽險 An-kang Term Insurance	6,373	0.23	5,984,203	0.60	23,665	0.02	
	福星高照終身壽險 Fu-xing-gao-zhao Whole Life Insurance	3,859	0.14	2,678,941	0.27	117,794	0.07	
	安平二倍保障終身壽險 (91) An-pin Double-indemnity Whole Life Insurance(91)	1,805	0.07	534,743	0.05	27,548	0.02	
	其他終身險 Other whole life insurance	55,947	2.03	33,629,524	3.38	529,013	0.34	
	小 計 Sub total	213,730	7.76	141,631,532	14.22	2,185,107	1.39	
	傷害險 Accident Insurance	吉安傷害保險 Ji-an Accident Insurance Rider	41,350		16,704,117	1.68	14,823	0.01
		金平安傷害保險 Jin-ping-an Accident Insurance Rider	5,874		2,649,347	0.27	4,100	0.00
		小 計 Sub total	47,224		19,353,464	1.95	18,923	0.01
健康險 Health Insurance	日額型醫療費用保險 Daily Hospitalization Expense Insurance Rider	5,978		7,924	0.00	18,820	0.01	

註：傷害險及健康險係以附約方式發售，故件數不計入總件數。

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

累積有效契約被保險人職業狀況

投保郵政簡易人壽保險者之職業以文教機構及家庭管理居多，投保件數占率分別為29.12%及22.83%。投保保額占率分別為27.46%及20.34%。(參表五)

Policies in Force by Occupation

The largest two groups of insured were those who worked for cultural or educational institutions and those who were homemakers. Those two groups accounted for 29.12% and 22.83% of the total number of contracts and 27.46% and 20.34% of the total amount insured. (See Table 5)

表四 有效契約投保年齡分布狀況

Table 4. Policies in Force by Age

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

年齡 Age	保額 Sum Insured	百分比 %
總計Total	995,892,756	100.00
00-05	40,411,418	4.06
06-11	41,543,641	4.17
12-15	46,175,768	4.64
16-20	96,024,019	9.64
21-25	120,505,512	12.10
26-30	124,682,959	12.52
31-35	112,037,843	11.25
36-40	98,254,149	9.87
41-45	91,131,125	9.15
46-50	83,868,240	8.42
51-55	67,516,405	6.78
56-60	45,427,576	4.56
61-65	24,505,220	2.46
66-	3,808,881	0.38

表五 累積有效契約被保險人職業狀況

Table 5. Policies in Force by Occupation

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

職 業 Occupation	件數 Number of Policies	百分比 %	保額 Sum Insured	百分比 %
總 計 Total	2,754,487	100.00	995,892,756	100.00
一般職業 General Occupations	411,857	14.95	150,018,788	15.06
農牧業 Agriculture & Animal Husbandry	41,689	1.51	15,827,972	1.59
漁 業 Fishing	1,680	0.06	696,912	0.07
木材森林業 Forestry	929	0.03	306,267	0.03
礦業採石業 Mining & Quarrying	309	0.01	116,719	0.01
交通運輸業 Transportation & Shipping	22,734	0.83	8,488,399	0.85
餐旅業 Restaurants & Travel	52,637	1.91	19,058,735	1.91
建築工程業 Construction & Engineering	35,518	1.29	13,628,816	1.37
製造業 Manufacturing	286,289	10.39	106,582,778	10.70
新聞廣告業 News Media & Advertising	6,440	0.23	2,416,261	0.24
衛生保健業 Medical	57,531	2.09	23,136,557	2.32
娛樂業 Entertainment	4,578	0.17	1,736,073	0.17
文教機構 Cultural and Educational Organizations	801,720	29.12	273,329,550	27.46
宗教團體 Religious Groups	3,435	0.12	1,107,903	0.11
公共事業 Non-profits	101,477	3.68	51,309,116	5.15
一般商業 Retail	129,244	4.69	54,045,679	5.43
服務業 Services	87,709	3.18	34,871,362	3.50
家庭管理 Housekeepers	628,786	22.83	202,603,321	20.34
治安人員 Police	12,607	0.46	5,377,836	0.54
軍人 Armed Services	57,606	2.09	27,041,008	2.72
資訊業 High Tech	8,956	0.33	3,941,193	0.40
職業運動人員 Professional Athletes	756	0.03	251,511	0.03

三、保單借款

民國102年度保單借款結存件數為14萬2,377件，較上年同期減少0.06%，借款餘額168億2,441萬元，較上年同期增加2.50%。

四、不動產抵押借款

民國102年度不動產抵押借款結存件數為1萬2,268件，較上年同期成長6.17%，借款餘額為263億8,520萬元，較上年成長15.07%。

3. Policy Loans

In 2013, the policy loan balance was 142,377 policies, down 0.06% compared to same time in 2012. The loan balance was NT\$16,824 million, up 2.50% compared to same time in 2012.

4. Real Estate Mortgage Loans

The total number of real estate mortgage loans balance for 2013 was 12,268, up 6.17% compared to same time in 2012. The loan balance was NT\$26,385 million, up 15.07% compared to last year.

表六 歷年保單借款及不動產抵押借款結餘表

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

單位：件；千元
Unit：Pieces；NT\$1,000

年度 Year	保單借款 Policy Loans		不動產抵押借款 Real Estate Mortgage Loans	
	件數 Piece	金額 Amount	件數 Piece	金額 Amount
98(2009)	165,906	17,759,843	10,780	20,555,115
99(2010)	156,144	17,426,456	11,204	21,561,385
100(2011)	149,404	17,557,126	11,267	21,686,179
101(2012)	142,462	16,414,863	11,555	22,930,141
102(2013)	142,377	16,824,414	12,268	26,385,201



現代保險健康理財雜誌舉行第2屆「保險品質獎」頒獎，本公司壽險業務獲得優等之殊榮，金管會保險局壽險監理組林志吉組長(右)頒獎表揚，由本公司副總經理吳元仁(左)代表領獎。

Risk Management, Insurance & Finance magazine awarded the Second "Insurance Quality Award" to the Life Insurance Division of Chunghwa Post. The award was presented by the Insurance Bureau of Financial Supervisory Commission, Supervisory Director Chih-Chi Lin (on the right) and received by the Vice President Yuan-Jen Wu (on the left) on behalf of Chunghwa Post.

五、保險給付

滿期給付

民國102年度滿期給付件數為31萬5,785件，較上年度減少19.04%，保額為696億5,552萬元，較上年度減少20.05%。

終止給付

民國102年度終止件數為4萬1,554件，較上年度減少3.75%，保額為141億830萬元，較上年度減少2.27%。

理賠給付

民國102年度理賠給付件數為4,844件，較上年度減少3.24%，保額為18億7,848萬元，較上年度增加5.37%。理賠最主要之原因為癌症，保額占率為40.25%。(參表七)

5. Benefit Payments to Policyholders

Maturity

In 2013, the total number of insurance policy maturity benefits was 315,785, down 19.04% compared to 2012. The total amount insured was NT\$69,656 million, down 20.05% compared to 2012.

Surrender

In 2013, the total number of surrendered insurance policy was 41,554, down 3.75% compared to 2012. The total amount insured was NT\$14,108 million, down 2.27% compared to 2012.

Payment to Claims

In 2013, the total claim payments were 4,844, down 3.24% compared to 2012. The total amount insured was NT\$1,878 million, up 5.37% compared to 2012. The main cause of claims was cancer, accounting 40.25% of the insured amount (See Table 7).

表七 契約主要理賠原因分析表

Table 7. Major Reasons for Claims

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

原因 Reasons	保額 Sum Insured	保額占率 %
總計 Total	1,836,229	100.00
癌症 Cancer	738,994	40.25
心臟疾病 Heart Disease	261,745	14.25
肺炎、支氣管炎及肺結核 Pneumonia & Bronchitis & Tuberculosis	159,903	8.71
意外災害 Accidents	111,137	6.05
腦血管疾病 Cerebral Vascular Disease	84,586	4.61
自殺 Suicide	71,207	3.88
肝臟疾病 Liver Disease	70,704	3.85
腎臟疾病 Renal Disease	60,996	3.32
殘廢 Disability	53,980	2.94
消化系統疾病 Disease of Digestive System	16,190	0.88
其他 Others	206,787	11.26

註：本表理賠保額為壽險主約理賠，不含附約。

Note : This table does not include figures for riders

六、財務狀況

郵政簡易壽險為國家經營之事業，其會計帳務依簡易人壽保險法之規定，應獨立處理。102年度決算總收入計1,758億4,405萬元，較上年度增加0.11%，總支出計1,755億7,405萬元，較上年度增加0.02%，本期淨利2億7,000萬元，較上年度增加134.32%。

6. Financial Status

Postal Simple Life Insurance is a staterun business, and in accordance with the Simple Life Insurance Act, its books and accounts are handled separately from other Chunghwa Post business. The final account of revenue for 2013 was NT\$175,844 million, up 0.11% compared to 2012. The total expenditure was NT\$175,574 million, up 0.02% compared to 2012, resulting in a surplus of NT\$270 million and up 134.32% compared to 2012.

表八 資產負債表
Table 8. Balance Sheet
(民國101年12月31日及民國102年12月31日)
Dec. 31, 2012 and Dec. 31, 2013

單位：新臺幣千元
Unit: NT\$ 1,000

科 目 Accounts	102年12月31日 Dec.31.2013	101年12月31日 Dec.31.2012
資 產 Assets	730,288,357	703,031,492
現金及約當現金 Cash and Cash Equivalents	6,467,642	6,485,597
應收款項 Accounts Receivable	9,124,790	9,542,464
投資 Investment	652,744,216	629,528,348
投資性不動產 Investment property	1,236,780	1,029,688
擔保放款 Guarantee Loans	43,936,938	40,479,333
不動產、廠房及設備 Property and Equipment	11,382,952	11,652,645
其他資產 Other Assets	5,395,039	4,313,417
負債 Liabilities	703,466,549	679,118,742
應付款項 Accounts Payable	869,081	933,561
金融負債 Financial Liabilities	1,458,801	216,785
保險負債 Insurance Liabilities	700,014,272	677,017,503
其他負債 Other Liabilities	1,124,395	950,893
業主權益 Owner's Equity	26,821,808	23,912,750
資 本 Capital	5,000,000	5,000,000
資本公積 Capital Surplus	11,114,828	11,114,828
保留盈餘 Retained Earnings	5,782,680	5,512,685
權益其他項目 Other Equity	4,924,300	2,285,237

註：101年度係依國內財務會計準則公報及其解釋基礎編製之審定決算數，並配合國際財務報導準則及科目調節後之數；102年度係按國際財務報導準則編製之會計師財簽數。

Note: The 2012 Figures were prepared under the reviewed closing accounts according to Taiwan Financial Standard Report and the interpretations in addition to adjustments made according to the International Financial Standard Report and Accounts. The 2013 figures were pre-pared with CPA attestation in accordance with the International Financial Reporting Standards .

表九 損益表

Table 9. Income Statement

(民國101年1月1日至101年12月31日及民國102年1月1日至102年12月31日)

Jan. 1, 2012-Dec. 31, 2012 and Jan. 1, 2013-Dec. 31, 2013

單位：新臺幣千元
Unit : NT\$ 1,000

科 目 Accounts	102年度 2013	101年度 2012
營業收入 Operating Revenues	175,809,151	175,646,484
自留滿期保費收入 Net earned premium income	157,084,540	157,978,932
手續費收入 Services Charge Revenue	1,818	1,781
淨投資損益 Net Investment Income	18,698,009	17,660,789
其他營業收入 Other Operating Revenues	24,784	4,982
營業成本 Operating Cost	173,749,426	171,900,323
保險賠款與給付 Claims Payment	149,967,677	183,473,133
保險負債淨變動 Net Chang IN Insurance Liabilities	22,995,272	-12,309,128
佣金費用 Commissions	452,750	552,608
其他營業成本 Other Operating Cost	333,727	183,710
營業費用 Operating Expenses	2,757,161	3,022,777
營業利益(損失-) Operating Income(Loss-)	-697,436	723,384
營業外收入 Non-operating Income	34,899	7,328
營業外費用 Non-operating Expenses	1,714	2,536
營業外利益(損失-) Net Non-operating Income(Loss-)	33,185	4,792
稅前純益(純損-) Net Income or Loss(-) Before Taxes	-664,251	728,176
所得稅費用(利益-) Income Taxes(Gain-)	-934,246	612,953
本期淨利 Profit or Loss for the Year	269,995	115,223

註：101年度係依國內財務會計準則公報及其解釋基礎編製之審定決算數，並配合國際財務報導準則及科目調節後之數；102年度係按國際財務報導準則編製之會計師財策數。

Note: The 2012 Figures were prepared under the reviewed closing accounts according to Taiwan Financial Standard Report and the interpretations in addition to adjustments made according to the International Financial Standard Report and Accounts. The 2013 figures were prepared with CPA attestation in accordance with the International Financial Reporting Standards.

表十 資金運用狀況

Table 10. Investment Portfolio
(民國101年12月31日及民國102年12月31日)
Dec. 31, 2012 and Dec. 31, 2013

金額單位：千元
Unit : NT\$ 1,000

項 目 Items	102年12月31日 金 額 Amount	(Dec.31. 2013) 百分比% %	101年12月31日 金 額 Amount	(Dec.31. 2012) 百分比% %
銀行存款 Deposits in Bank	3,961,556	0.55	4,741,097	0.69
公債及庫券 Government & Treasury Bonds	273,836,604	38.83	261,063,969	37.99
金融債券、可轉讓定存單、銀行承兌 匯票及銀行保證商業本票 Financial Bonds & NCD & BA & Bank Guaranteed CP	73,575,897	10.30	114,756,298	16.70
股票 Stock Certificates	33,460,877	4.68	34,016,617	4.95
有價證券 Securities 公司債 Corporation Bonds	31,884,823	4.47	19,897,235	2.90
受益憑證 Beneficiary Certificates	228,666	0.03	311,354	0.05
其他 Others	1,040,878	0.15	1,669,028	0.24
小計 Sub-total	414,027,745	57.96	431,714,501	62.83
不動產(投資用) Investments on Real Estate	1,236,780	0.17	1,029,688	0.15
不動產(自用) Real Estate For Personal Use	11,062,351	1.55	11,357,592	1.65
保單借款 Policy Loans	16,824,414	2.36	16,414,863	2.39
不動產抵押借款 Real Estate Mortgage Loans	26,121,953	3.66	22,813,591	3.32
國外投資 Foreign Investments	241,109,446	33.75	199,028,431	28.97
合 計 Total	714,344,245	100.00	687,099,763	100.00

註：101年度係依國內財務會計準則公報及其解釋基礎編製之審定決算數，並配合國際財務報導準則及科目調節後之數；102年度係按國際財務報導準則編製之會計師財策數。

Note: The 2012 Figures were prepared under the reviewed closing accounts according to Taiwan Financial Standard Report and the interpretations in addition to adjustments made according to the International Financial Standard Report and Accounts. The 2013 figures were prepared with CPA attestation in accordance with the International Financial Reporting Standards.



肆、業務內容

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。

免體檢

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

保險金額

郵政簡易壽險同一被保險人累計保險金額總額最高為新台幣400萬元。

保險費支付

除另有規定者外，繳費方法分年繳、半年繳、季繳、月繳4種。除首期保險費在5萬元以下可以現金支付外，一律利用郵政存簿或劃撥帳戶轉帳方式繳納，可享受1%轉帳折扣優惠。

寬限期

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

恢復契約效力

契約自停效日起2年內，要保人得申請恢復契約效力。申請時要保人應邀同被保險人接受經辦局經辦員重行會晤，經本公司同意並依規定辦理繳清截至申請月份之欠繳保險費（含墊繳保險費）及其利息後恢復契約效力。

IV. Insurance Offerings

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 to be the insured of Simple Life Insurance.

No physical checkup required

Postal Simple Life Insurance does not require a physical checkup; however both the insured and the policyholder are obligated to answer health questionnaires truthfully in written form for the insurer withholds the right to deny an application at its discretion.

Insured amount

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

Premium payment

Unless otherwise specified, the payment plans include options in annual, semiannual, quarterly, and monthly premiums. With the exception for the first premium in the amount under NT\$50,000 that can be paid for in cash, all premiums can be made through postal checkbooks or postal order/transfer and are entitled to 1% discount from transfer.

Grace Period

Premiums shall be paid in full by the due date. In the event of non-payment on the due date, a policyholder may still make the delinquent payment within the three-month grace period, starting from the due date. Namely, the grace period begins on the due date and ends in three months on the day before the same day of the month.

Reinstatement

After an insurance contract has lapsed, the policyholder may reinstate the policy within two years. Prior to reinstatement, the policyholder must provide truthful information about the insured's health condition and meeting with the agent. The insured must pay off all back premiums, including premium loans, and interests up to the month of application according to the regulations and with consent from Chunghua Post.

終止契約退款

要保人申請終止契約時，如保險費已繳滿12個月以上可請求發還應得之保單價值準備金，91年12月31日以前成立之契約最高限額為保單價值準備金98%，92年1月1日以後成立之契約，最高限額為保單價值準備金100%。

免責條款

保險契約有下列各款情事之一者，保險人除依簡易人壽保險法第21條之規定辦理外，不負給付保險金額之責任：

- (1) 被保險人在保險契約發生效力或恢復效力後1年以內故意自殺者。
- (2) 要保人故意致被保險人於死。
- (3) 被保險人因犯罪處死、拒捕或越獄致死者。
- (4) 被保險人因戰爭或其他變亂致死。
- (5) 健康保險之被保險人故意自殺或墮胎所致疾病、殘廢、流產或死亡；傷害保險之被保險人故意自殺，或因犯罪行為所致傷害、殘廢或死亡。

Return of Premiums upon Termination of an Insurance Contract

Policyholders may petition for due policy value reserve after having paid for 12 months of premiums upon termination of an insurance contract. The limit of insurance value reserve for contracts established before December 31st, 2002 was 98% while the limit insurance value reserve for contracts established after January 1st, 2003, is 100%.

Exclusions

In accordance with Article 21 of the Simple Life Insurance Act, the insurer is not liable for any claims resulting from the following:

- (1) The insured intentionally commits suicide within one year from the date either of commencement or reinstatement of the insurance contract.
- (2) The policyholder or beneficiary of a policy intentionally causes the death of the insured.
- (3) The insured is executed for a crime or killed while resisting arrest or breaking out of jail.
- (4) The insured dies as a result of war or other breakdowns of public order.
- (5) The illness, disability, miscarriage, or death of someone insured by a health insurance policy is a result of intentional suicide or abortion; and the injury, disability, or death of someone insured by an accident insurance policy is a result of intentional suicide or criminal behavior.



本公司董事長翁文祺〈左四〉、壽險處處長陳裳華〈左三〉與102年郵政壽險超越巔峰業務競賽績優人員合影。
Chunghwa Post Chairperson Wen-Chyi Ong <fourth from the left>, Director of the Dept. of Life Insurance Tang-Hua Chen <third from the left> posing with the outstanding achievement personnel of the 2013 Postal Life Insurance Beyond the Summit Competition.

保單借款

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

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

不動產抵押借款

郵政壽險不動產抵押借款業務於86年開辦，申貸資格不限保戶，凡合於貸款條件者均可申貸，承作區域除馬祖地區以外，遍及全國，目前除20個房貸經辦局承辦外，共設置202個代收表件局，受理申辦。

保單分紅

強制分紅保單【適用92.12.25（含當日）以前成立之保險契約】：

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

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

自由分紅保單【適用鴻運高照還本保險】：

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

Policy Loans

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

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

Real Estate Mortgage Loans

The Postal Life Insurance Real Estate Mortgage Loans department started to offer real estate loans in 1997. This service is not limited to Chunghwa Post policyholders; anyone who qualifies for mortgage prerequisites may apply. This service is available everywhere in Taiwan with the exception of the islands of Mazu. Currently, 20 regional branch offices oversee these loans and 202 postal outlets are authorized to accept applications for such service.

Dividend Distribution

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

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

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

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

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

目前銷售郵政簡易壽險種類如下：

- (1) 六年期吉利保險
- (2) 喜樂年年還本終身保險
- (3) 快樂寶貝還本保險
- (4) 常春增額還本保險
- (5) 歡喜還本保險
- (6) 金吉利增額保險
- (7) 康福保險
- (8) 康泰103保險
- (9) 金彩123增額還本保險
- (10) 祥富增額保險
- (11) 合家歡增額保險
- (12) 大吉大利增額還本保險
- (13) 福安終身壽險
- (14) 康順定期壽險
- (15) 吉安傷害保險附約
- (16) 金平安傷害保險附約
- (17) 日額型住院醫療費用保險附約

Types of the currently provided Postal Simple Life Insurance are:

- (1) Ji-li 6-year-term Endowment
- (2) Xi-le-nian-nian Endowment
- (3) Happy-baby Endowment
- (4) Chang-chun Increasing Endowment
- (5) Joy Endowment
- (6) Kim-ji-li Increasing Endowment
- (7) Kang-fu Endowment
- (8) Kang-tai-103 Endowment
- (9) Jin-cai-123 Increasing Endowment
- (10) Siang-fu Increasing Endowment
- (11) Joyful-families Increasing Endowment
- (12) Da-ji-da-li Increasing Endowment
- (13) Fu-an Whole Life Insurance
- (14) Kang-shun Term Insurance
- (15) Ji-an Accident Insurance Rider
- (16) Jin-ping-an Accident Insurance Rider
- (17) Daily Hospitalization Expense Insurance Rider



本公司舉辦102年郵政壽險超越顛峰業務競賽績優人員國內觀摩活動，於台南七股鹽山合影留念。

This company organized the 2013 Postal Life Insurance Beyond the Summit Competition outstanding achievement personnel domestic demonstration activity, commemorative group picture taken at Tainan's Chiku Yanshan.

伍、公益活動

「社區好鄰居，郵局最麻吉」關愛社區活動

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

「寒冬送暖熱血情，郵政壽險捐血月」全國捐血活動

鼓勵民眾發揮大愛熱心捐血，幫助醫院病患用血不虞匱乏，102年度活動期間共募得2萬9,288單位（每單位250C.C.），並獲臺灣血液基金會感謝函及內政部頒發獎狀。

「郵政壽險保戶子女獎學金」活動

為獎勵優秀青年學子努力向學，成為品學兼優之社會中堅份子，自92年舉辦以來，深獲各界好評。102年共有3萬9,464人申請，發出獎學金總金額達479萬6,000元，得獎名額高達2,868名。

「102年郵政壽險全國兒童創意寫生繪畫比賽」

舉辦「102年郵政壽險全國兒童創意寫生繪畫比賽」，共收到畫作5,500餘件，迴響相當熱烈，對提昇兒童美學素養具有正面影響，特優獎作品並印製畫冊，供欣賞收藏。



V.Public Interest Activities

Postal Office Delivers Care for the Communities through “Good neighbor of the community and Post Office is your best companion”

The enthusiastic Chunghwa Post branches held a number of non-profit events such as cleaning up the mountain and beach, charity bazaar, concerts, bicycling, and hiking in addition to look after the senior citizens living alone, care for low-income households and maintain a healthy interaction with the communities.

Nationwide Postal Blood Drive through “Enthusiasm and Warmth of Winter. Blood Donation Month with Postal Life Insurance”

This campaign urged people to donate blood to maintain a sufficient supply in hospitals. During its 2013 campaign, 29,288 units of blood (each unit containing 250cc of blood) were collected. The department received a thank-you letter from the Taiwan Blood Services Foundation as well as an award certificate from the Ministry of the Interior.

Scholarships for Dependants of Postal Life Insurance Policyholders

To encourage students to work hard and thereby help cultivate the future pillars of society, the department has been granting financial aid to the children of its policyholders since 2003. In 2013, nearly 39,464 applications were submitted and a total of NT\$4.80 million in cash was given out to 2,868 students.

2013 Postal Life Insurance Children’s Creative Painting Competition

Chunghwa Post sponsored the “2013 Postal Life Insurance Children’s Creative Painting Competition”, eliciting great enthusiasm with over 5,500 paintings submitted. Such campaign can bring positive impact on the promotion of aesthetic qualities in children. The winning entries were compiled into an album for collectors.



「102年郵政壽險盃全國身心障礙桌球賽」

為關懷弱勢團體，鼓勵身心障礙朋友從事有益身心健康之體育活動，自民國93年起與臺北市殘障桌球協會合辦「郵政壽險盃全國身心障礙桌球賽」，102年為第9屆辦理該項賽事，共計20隊158位選手參加。

2013 Postal Life Insurance Table Tennis National Player Ranking Tournament for the Physically and Mentally Disabled

Committed to helping disadvantaged groups and encouraging people with physical and mental disabilities to participate in sports, the department, along with the Taipei Table Tennis Association of the Disabled, has sponsored the annual Postal Life Insurance Table Tennis National Player Ranking Tournament for the Physically and Mentally Disabled since 2004. The tournament entered its ninth year in 2013. A total of 20 teams and 158 players participated.



「102年郵政壽險盃全國身心障礙桌球賽」參賽人員合影。

Contestants of the 2013 Post Life Insurance Table Tennis National Player Ranking Tournament for the Physically and Mentally Disabled.

陸、便民服務措施

保險單借還款業務

保險單借還款除了於郵局窗口臨櫃或於郵局自動櫃員機辦理外，保戶只要事先申請並自備讀卡機，即可利用網路ATM輕鬆借還款，提供保戶更便利之借還款管道。

不動產抵押借款業務

開放房貸客戶利用ATM及網路郵局轉帳還款。

提供「壽險房貸利息資料檔」上傳稽徵機關，供客戶申報綜合所得稅下載。

網路郵局服務

提供要保人透過網際網路(Internet)於本公司網路郵局查詢契約基本資料、保單核發進度狀況、保單預定利率及保單借款利率決定方式等資訊，並可進行部分壽險交易項目之服務。

無紙化通知單

自102年度起對留有電子郵件信箱者，除保戶申請維持紙本寄交者外，皆以電子郵件寄發各類通知單，並停止寄發紙本，除達節能減碳功效外，亦提供便利快捷通知服務。

簡化申辦作業

為提升服務品質，減少客戶等候時間，除持續推動各種作業單據，改由電腦自動套印，由保戶簽名蓋章確認即完成手續，另新增要保書基本資料套印作業，將舊保戶資料透過電腦系統套印於要保書，客戶至郵局窗口辦理保險時，免再填要保書基本資料。

VI. Measures of Convenience

Policy Loan Application and Repayment Service

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

Real Estate Mortgage Loans

Customers of real estate mortgage can now make repayment via ATM or online postal transfer.

“Life Insurance Mortgage Interest File” is now available from competent tax authorities for customers to download for individual income tax filing.

Online Postal Services

The service offers policyholders with internet queries for information on basic contract information, progress for policy issuance, assumed interest rates for policies, and the borrowing rate for insurance policy loans via the website, in addition to conducting services for some transactions of life insurance.

Paperless Notification

Except for policyholders having applied for continuous delivery of paper-form notification, Postal Life Insurance will stop sending notification in paper forms but will send different notification via email to policyholders with records of email address starting in 2013. Such service not only saves energy and reduces carbon but offers also convenient and fast services.

Simplified Application Procedures

To improve service quality and reduce customer waiting time, Postal Life Insurance continues to promote printing computerized forms. Policyholders only need to sign and stamp the forms for confirmation and completion of transactions. Additionally, to increase the basic computerized forms for policies, the information of the existing policyholders will be printed on the computerized forms so that the customers will not have to fill out the basic information on the policies when applying for insurance at the post office counter.

郵政壽險e季刊

為推廣保險保障與全民健康生活，自民國101年起每季發行「郵政壽險e季刊」，傳達基本的保險概念，並將與生活相關的保險知識、便民貼心的服務及低碳環保的健康訊息呈現給每位客戶。

申訴管道

保險契約之要保人、被保險人、受益人或其他基於保險契約或法律規定，得向本公司主張權利之人，其提出申訴時，僅需填寫申訴書，以郵寄、傳真或線上申訴等方式送出，本公司即會派專人辦理。

網路預約諮詢服務

於本公司全球資訊網，提供客戶郵政壽險網路預約諮詢服務，增進投保便利性。

開辦「e動郵局」

開辦「e動郵局」業務，提供客戶使用Apple ios、Google Android及Windows Phone等行動作業系統之智慧型手機或其它行動設備(如平板電腦)，隨時隨地透過無線網路連線，使用所提供之各項壽險服務。

Postal Life Insurance e-Quarterly

To promote insurance coverage and the public health and life, Posta Life Insurance publishes “Postal Simple Life Insurance e-Quarterly” starting in 2012 to address basic concepts of insurance in addition to presenting insurance knowledge related to life, attentive convenience measures, and low-carbon and green health information to all customers.

Complaint Filing Channels

When policyholders, the insured, beneficiaries or others filing a complaint on the basis under laws and regulations or in accordance with legal contracts for claims only need to fill out a letter for complaint and send it either by mail, fax or on line. Chunghwa Postal will then dispatch a specialist for handling the matter.

Online Reservation for Consulting Services

The company website offers customers with online reservation for consulting services on postal life insurance to increase convenience for insurance.

e-Postal Service

E-Postal Services are now available for customers with Apple ios, Google Android and Windows Phone based smart phones or other mobile devices (i.e. tablet PCs) to use the different life insurance services offered via WiFi internet.



柒、歷年經營概況

VII.Business Operations in Recent Years

表十一 歷年業務概況

Table 11. General Account of the Business in the Last Five Years

單位：件；新臺幣百萬元
Unit：Pieces；NT\$ Million

年度 Year	98 (2009)	99 (2010)	100 (2011)	101 (2012)	102 (2013)
新契約件數 New Business (Policies)	343,007	408,652	390,809	425,899	360,088
增減率% Increase or Decrease %	-27.68	19.14	-4.37	8.98	-15.45
新契約保額 New Business (Amount)	135,972	131,276	158,930	171,332	138,069
增減率% Increase or Decrease %	28.40	-3.45	21.07	7.80	-19.41
恢復契約件數 Reinstatement (Policies)	15,019	9,465	10,259	8,783	9,209
增減率% Increase or Decrease %	53.40	-36.98	8.39	-14.38	4.85
恢復契約保額 Reinstatement (Amount)	4,622	2,756	3,019	2,777	3,078
增減率% Increase or Decrease %	55.00	-40.37	9.54	-8.02	10.84
有效契約件數 Business in Force (Policies)	2,766,571	2,818,621	2,793,441	2,767,870	2,754,487
增減率% Increase or Decrease %	10.31	1.88	-0.89	-0.92	-0.48
有效契約保額 Business in Force (Amount)	868,215	879,562	896,074	953,278	995,893
增減率% Increase or Decrease %	13.95	1.31	1.88	6.38	4.47
保費收入 Premium Income	148,109	165,970	162,504	157,982	157,086
增減率% Increase or Decrease %	5.70	12.06	-2.09	-2.78	-0.57
壽險責任準備金 Reserve for Life Insurance	574,783	644,803	688,340	676,411	699,805
增減率% Increase or Decrease %	31.87	12.18	6.75	-1.73	3.46

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

表十二 歷年保險給付概況
Table 12. Previous Total Annual Payouts

單位：件；新臺幣百萬元
Unit：Pieces；NT\$ Million

年度 Year	98 (2009)	99 (2010)	100 (2011)	101 (2012)	102 (2013)
保險給付件數 Claims Payment to Beneficiaries (Number of Policies)	66,452	344,760	407,163	438,213	362,183
增減率% Increase or Decrease %	-84.46	418.81	18.10	7.63	-17.35
滿期 Matured Endowment	11,317	298,598	361,295	390,034	315,785
增減率% Increase or Decrease %	-96.87	2,538.49	21.00	7.95	-19.04
理賠 Death & Disability	4,480	4,927	5,223	5,006	4,844
增減率% Increase or Decrease %	8.74	9.98	6.01	-4.15	-3.24
終止 Surrender	50,655	41,235	40,645	43,173	41,554
增減率% Increase or Decrease %	-17.77	-18.60	-1.43	6.22	-3.75
保險給付保額 Claims Payment to Beneficiaries (Amount)	19,818	111,119	134,144	103,347	85,642
增減率% Increase or Decrease %	-86.35	460.70	20.72	-22.96	-17.13
滿期 Matured Endowment	3,595	97,094	119,682	87,127	69,656
增減率% Increase or Decrease %	-97.14	2,600.81	23.26	-27.20	-20.05
理賠 Death & Disability	1,589	1,710	1,850	1,783	1,878
增減率% Increase or Decrease %	5.16	7.61	8.18	-3.62	5.37
終止 Surrender	14,634	12,315	12,612	14,437	14,108
增減率% Increase or Decrease %	-18.83	-15.85	2.41	14.47	-2.27

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

表十三 歷年經營效率表（保額）

Table 13. Management Efficiency in the Last Five Years
(Insurance Amount)

年度 Year	新契約率 % New Policy Ratio	有效契約淨增加率 % Net Increase Ratio of Policies In Force	理賠率 % Death & Disability Ratio	停效終止率 % Surrender & Lapse Ratio
98 (2009)	17.85	13.95	0.195	1.92
99 (2010)	15.12	1.31	0.196	1.52
100 (2011)	18.07	1.88	0.208	1.53
101 (2012)	19.12	6.38	0.193	1.74
102 (2013)	14.48	4.47	0.193	1.53

※新契約率 = (新契約保額 ÷ 期初有效保額) × 100。

※New Policy Ratio = (Amount of New Policies Granted that Year ÷ Amount of Policies In Force at the Beginning of the Year) × 100.

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

※Net Increase Ratio of Policies In Force = [(Amount of Policies In Force at the End of the Fiscal Year - Amount of Policies In Force at the Beginning of the Year) ÷ Amount of Policies In Force at the Beginning of the Fiscal Year] × 100.

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

※Death & Disability Ratio = [Benefits Paid ÷ ((Amount of Policies In Force at the Beginning of the Year + Amount of Policies In Force at the End of the Fiscal Year) ÷ 2)] × 100.

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

※Surrender & Lapse Ratio = [(Amount of Lapsed Policies + Amount of Surrendered Policies - Amount of Reinstated Policies) ÷ ((Amount of Policies In Force at the Beginning of the Year + Amount of Policies In Force at the End of the Fiscal Year) ÷ 2)] × 100。

表十四 最近五年間停效終止狀況

Table 14. Lapse & Surrender

保額單位：新臺幣百萬元
Sum Insured Unit : NT\$ Million

年度 Year	停 效 Lapse		終 止 Surrender		共 計 Total	
	件 數 Number of Policies	保 額 Sum Insured	件 數 Number of Policies	保 額 Sum Insured	件 數 Number of Policies	保 額 Sum Insured
98 (2009)	17,744	5,609	50,655	14,634	68,399	20,243
99 (2010)	11,726	3,688	41,235	12,315	52,961	16,003
100 (2011)	12,032	3,991	40,645	12,612	52,677	16,603
101 (2012)	11,727	4,384	43,173	14,437	54,900	18,821
102 (2012)	10,854	3,926	41,554	14,108	52,408	18,034

表十五 郵政簡易人壽保險投保率

Table 15. Number of Postal Simple Life Policies to the Total Population in Taiwan Area

單位：件
Unit：Pieces

年度 Year	年底人口數 Population End of Year (A)	有效契約件數 Policies In Force (B)	投保率 Ratio of having Insurance Coverage (B)/(A)%
98 (2009)	23,119,772	2,766,571	11.97
99 (2010)	23,162,123	2,818,621	12.17
100 (2011)	23,224,912	2,793,441	12.03
101 (2012)	23,315,822	2,767,870	11.87
102 (2013)	23,373,517	2,754,487	11.78

表十六 郵政簡易人壽保險普及率

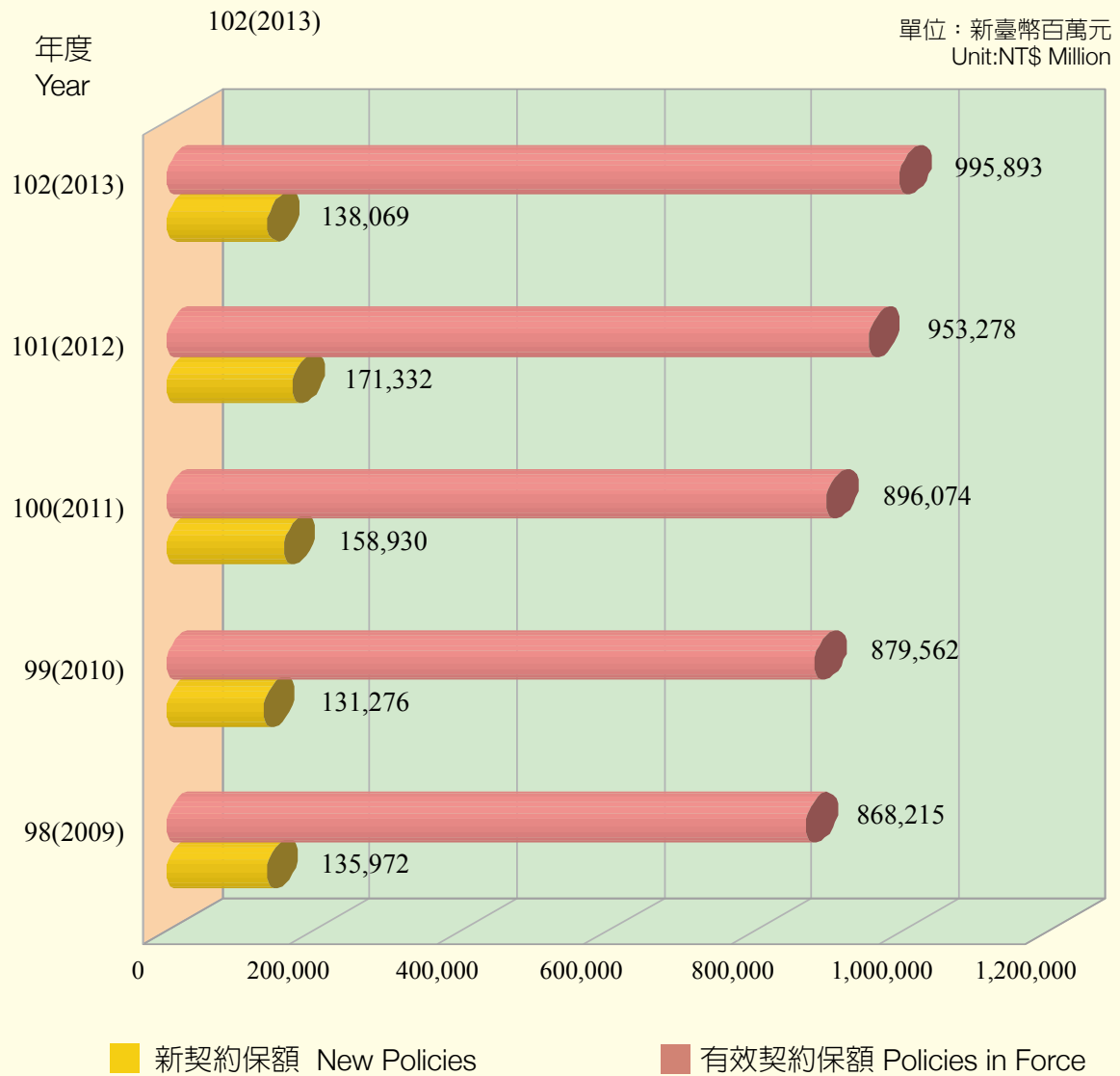
Table 16. Postal Simple Life Insurance In Force to National Income

單位：新臺幣百萬元
Unit：NT\$ Million

年度 Year	國民所得 National Income (A)	有效契約保額 Amount of Policies In Force (B)	普及率 Ratio of Prevalence (B)/(A)%
98 (2009)	10,875,793	868,215	7.98
99 (2010)	12,077,842	879,562	7.28
100 (2011)	12,174,860	896,074	7.36
101 (2012)	12,333,970	953,278	7.73
102 (2013)	12,757,990	995,893	7.81

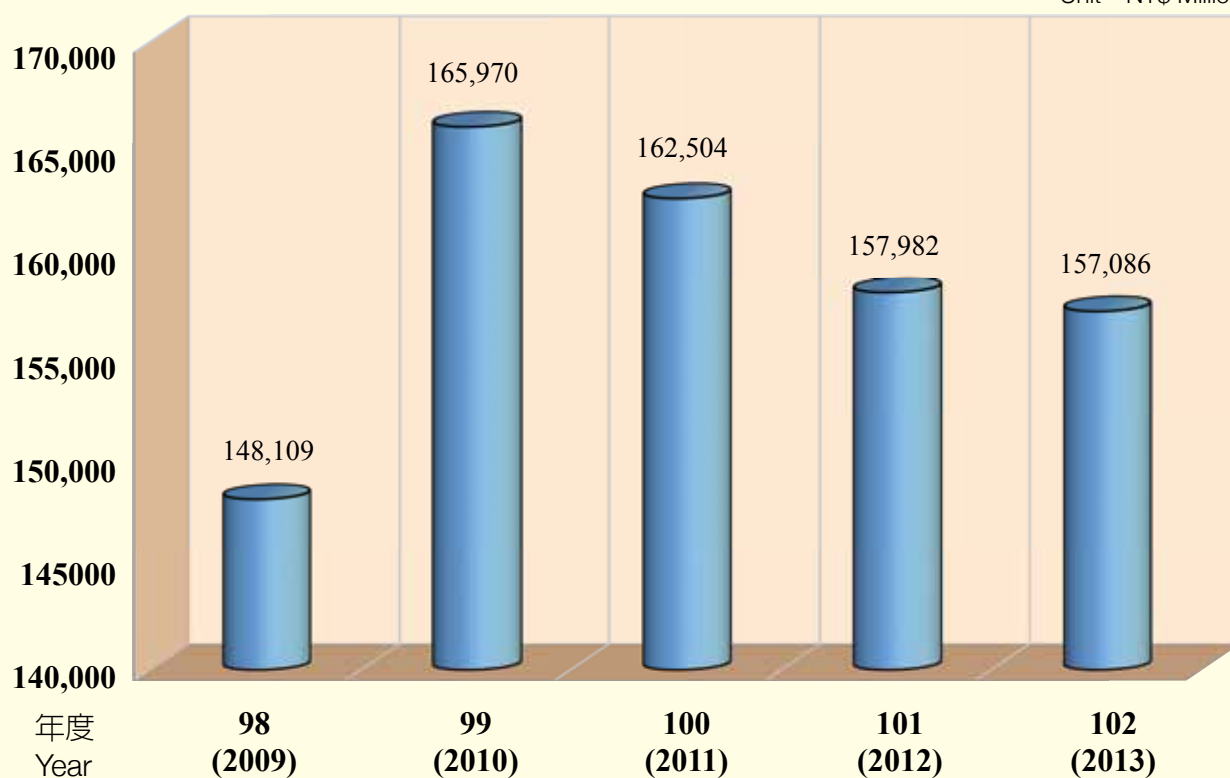
圖四 新契約及有效契約成長趨勢（保額）

Chart 4. Growing Trend Of New Policies And Policies in Force (Insurance Amount)

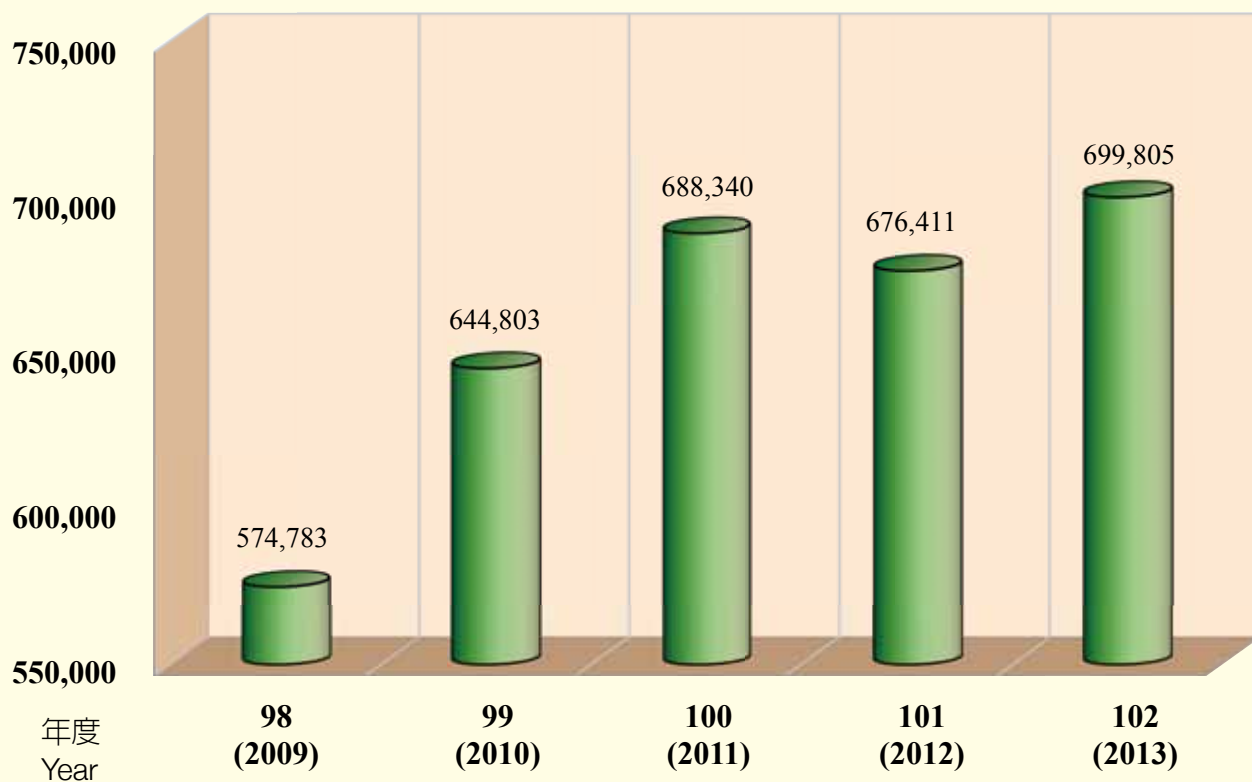


圖五 保費收入
Chart 5. Premium Income

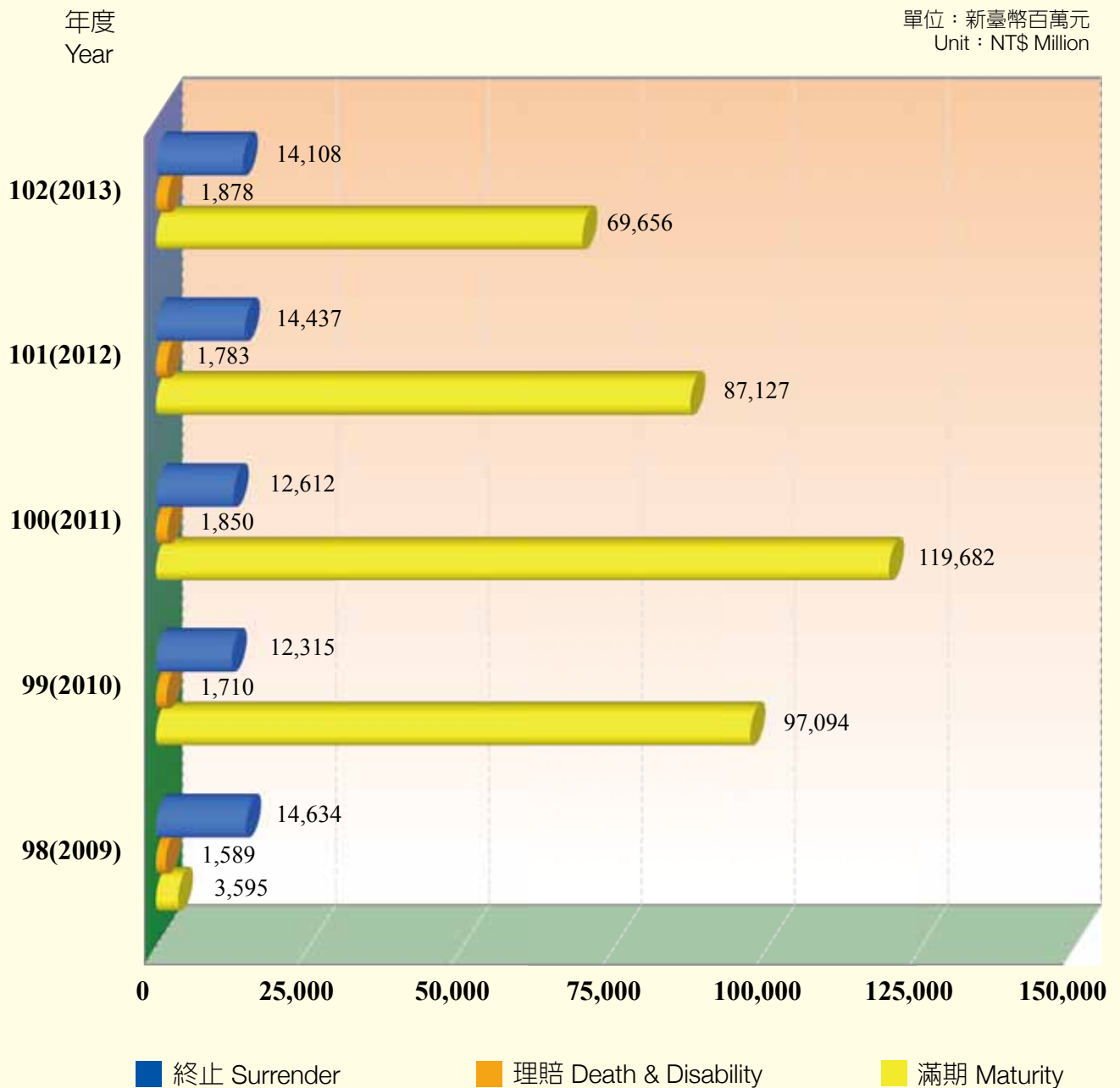
單位：新臺幣百萬元
Unit: NT\$ Million



圖六 壽險責任準備金
Chart 6. Reserve for Life Insurance



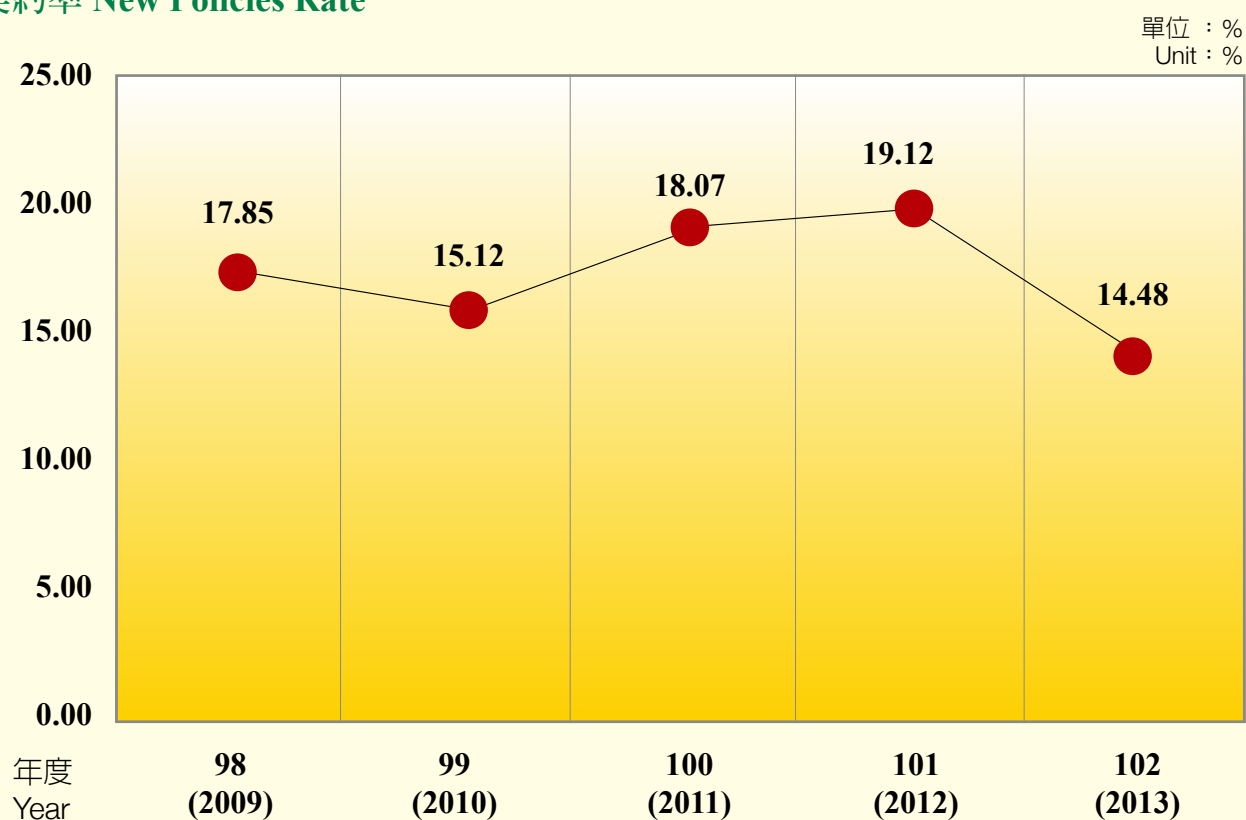
圖七 保險給付（保額）
Chart 7. Benefit Payments(Insurance Amount)



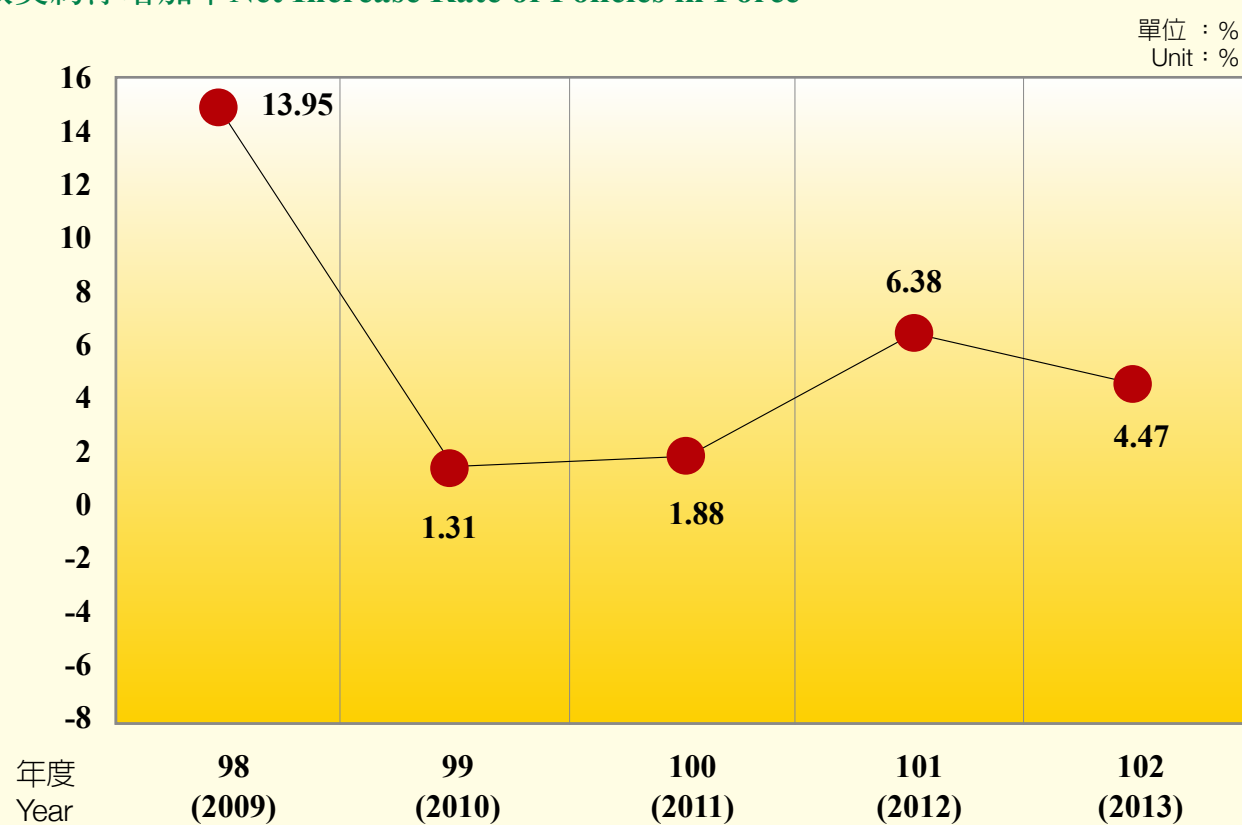
圖八 經營效率（1）（保額）

Chart 8. Management Efficiency I (Insurance Amount)

新契約率 New Policies Rate



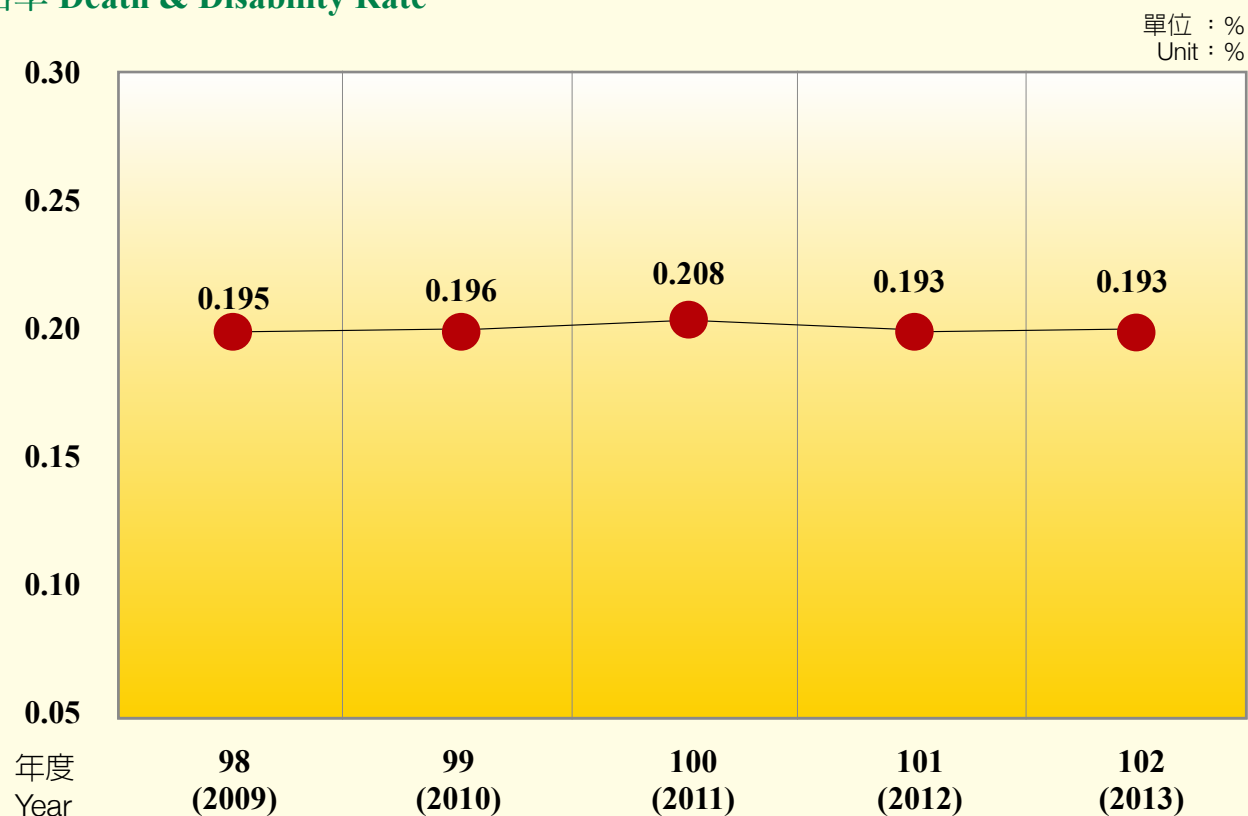
有效契約淨增加率 Net Increase Rate of Policies in Force



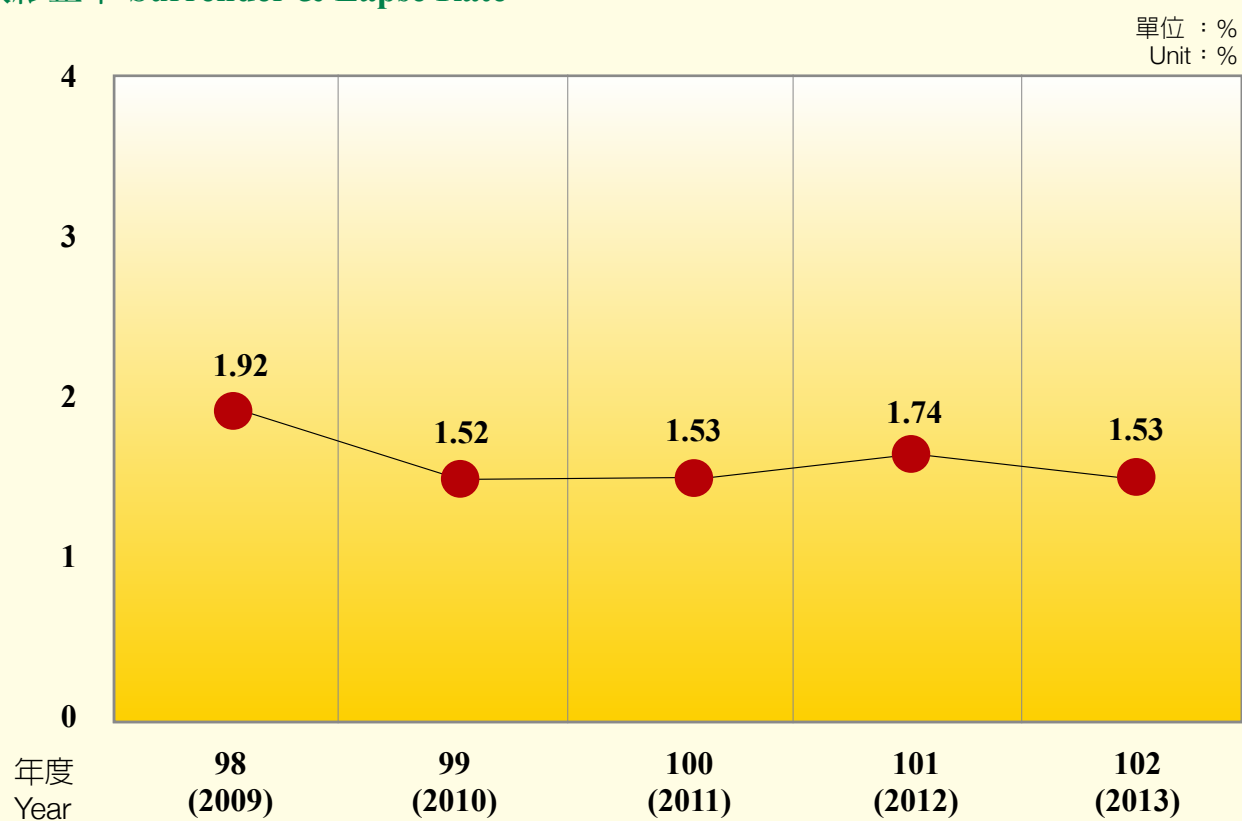
圖九 經營效率（2）（保額）

Chart 9. Management Efficiency II (Insurance Amount)

理賠率 **Death & Disability Rate**



停效終止率 **Surrender & Lapse Rate**



捌、大事記

民國24年5月14日

國民政府公布「簡易人壽保險法」。

民國24年8月12日

行政院發布「簡易壽險章程」，並規定與「簡易人壽保險法」同日施行。

民國24年11月1日

國民政府明令公布實施「簡易人壽保險法」自同年12月1日起施行，同時指定郵政儲金匯業局及南京、漢口兩分局先行開辦簡易人壽保險業務。

民國25年3月1日

上海、江蘇、浙江、安徽、江西、湖北、湖南等7郵區酌情分別先後開辦簡易人壽保險業務。

民國26年9月

河南、山東、山西等郵區開辦簡易人壽保險業務。

民國28年

雲南、貴州等郵區相繼開辦簡易人壽保險業務。

民國35年

大陸郵政除東北各省外，各郵區大部分均已先後開辦簡易人壽保險業務。

民國35年5月5日

成立臺灣郵電管理局接辦日式簡易壽險業務。

民國36年

全國投保契約件數達37萬餘件，保險金額達國幣82億9,400餘萬元。嗣大陸撤退，簡易壽險業務亦隨之蕩然無存。

民國37年1月1日

開辦依我國法律之簡易人壽保險業務。

民國38年4月1日

郵電分設，另成立臺灣郵政管理局接管簡易人壽保險業務。

民國38年6月15日

因政府發行新臺幣，舊臺幣契約及日式簡易生命保險契約同時停辦並清理改保。

民國38年11月1日

開辦1年期定期保險。

民國43年7月

開辦3年期及5年期儲蓄保險。

民國44年10月

增辦6年期儲蓄保險。

VIII. Timeline of Important Events

May 14, 1935

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

Aug. 12, 1935

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

Nov. 1, 1935

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

Mar. 1, 1936

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

Sep. 1937

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

1939

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

1946

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

May 5, 1946

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

1947

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

Jan. 1, 1948

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

Apr. 1, 1949

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

Jun. 15, 1949

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

Nov. 1, 1949

The one-year-term life insurance service launched.

Jul. 1954

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

Oct. 1955

The six-year-term endowment insurance service began.

民國45年10月

創辦短期性特種團體保險。

民國47年6月

各種保險費率降低百分之10，以利業務推動。

民國47年6月

調整簡易壽險保險金額自新臺幣1,000元至3萬元。

民國50年8月

調整簡易壽險保險金額自新臺幣1,000元至5萬元。

民國53年10月10日

停辦3年期儲蓄保險。

民國55年

修訂5、6年期儲蓄保險費率為單一費率。

民國58年12月11日

第1次修正發布「簡易人壽保險投保規則」。停辦1年期定期保險及特種團體保險。

民國59年

5、6年期儲蓄保險契約實施電腦作業。

民國61年1月

調整簡易壽險金額自新臺幣1,000元至10萬元。

民國62年6月

通盤修訂簡易壽險費率，同時增辦7年及8年期儲蓄保險，停辦60歲期滿儲蓄保險契約。

民國63年1月

7年期及8年期儲蓄保險契約納入電腦作業。

民國63年2月1日

保險費按95折計收。

民國63年3月

10年期以上壽險契約納入電腦作業。

民國64年12月

調整簡易壽險保險金額自新臺幣1萬元至20萬元。

民國64年12月20日

第2次修正公布「簡易人壽保險投保規則」。

民國65年6月1日

廢止「臺灣區舊契約清理改保辦法」及「臺灣區年金契約清理改保辦法」。

民國65年9月

轉換完成更新壽險電腦作業制度。

民國65年12月

分次改用迴轉作業保費收據，經由光學字體閱讀機直接讀錄處理。

Oct. 1956

A special short-term group insurance service introduced.

Jun. 1958

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

Jun. 1958

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

Aug. 1961

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

Oct. 10, 1964

The three-year-term endowment service suspended.

1966

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

Dec. 11, 1969

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

1970

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

Jan. 1972

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

Jun. 1973

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

Jan. 1974

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

Feb. 1, 1974

A 5 % discount on premium starts.

Mar. 1974

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

Dec. 1975

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

Dec. 20, 1975

The second revision of "Simple Life Insurance Regulations" promulgated.

Jun. 1, 1976

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

Sep. 1976

An updated computer processing system for Simple Life Insurance begins.

Dec. 1976

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

民國65年12月1日

取消保費95折，改按全數計收。

民國69年5月

調整簡易壽險保險金額自新臺幣1萬元至30萬元。

民國70年5月1日

調整簡易壽險保險費率。

民國70年9月25日

第3次修正公布「簡易人壽保險投保規則」。

民國72年1月1日

被保險人「身分證統一號碼」輸入電腦主檔，以資控制超額投保。

民國74年12月1日

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

民國75年10月11日

暫停受理郵政簡易壽險5、6、7、8年期滿儲蓄保險新契約。

民國76年6月15日

「簡易人壽保險投保規則」部分條文修正案，層奉財政部、交通部核定。

民國76年8月1日

調整簡易壽險10年以上期滿儲蓄保險費率，並暫停受理20年付費、終身付費之終身保險新契約。新費率實施日起新成立契約，採用保單分紅制度。

民國77年8月1日

實施以人工作業處理「劃撥轉帳繳付保費」辦法，加強服務保戶。

民國78年9月1日

開辦5年期滿平安儲蓄保險。

民國78年10月11日

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

民國78年10月19日

層奉行政院核准調高最高保額為新臺幣60萬元。

民國79年4月16日

實施利用電腦自動由存簿轉帳繳付保費辦法，服務保戶，節省人工處理成本。

Dec. 1, 1976

The 5% discount on premium no longer offered.

May 1980

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

May 1, 1981

The premium rates modified.

Sep. 25, 1981

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

Jan. 1, 1983

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

Dec. 1, 1985

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

Oct. 11, 1986

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

Jun. 15, 1987

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

Aug. 1, 1987

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

Aug. 1, 1988

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

Sep. 1, 1989

The five-year-term endowment insurance service introduced.

Oct. 11, 1989

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

Oct. 19, 1989

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

Apr. 16, 1990

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

民國79年5月1日

層奉行政院核准調高最高保額為新臺幣100萬元。

民國79年12月17日

「簡易人壽保險法」奉總統令修正公布。

民國80年1月1日

推出二倍保障儲蓄保險，分為6年期滿、8年期滿、10年期滿3種。

民國80年2月15日

新修訂之「簡易人壽保險法」公布施行。

民國80年6月29日

實施郵政簡易壽險「契約撤回請求權」，要保人得於保險單記載「填發保險單日期」1個月內撤回要保，並領回所繳保費。

民國80年7月1日

開放軍人投保郵政簡易壽險。

民國81年7月7日

「郵政簡易人壽保險投保規則」業奉財政部、交通部修正發布，並自81年8月1日起實施。

民國81年7月22日

郵政簡易壽險契約要保人行使「契約撤回權」期限，由保單記載之「填發保單日期」起1個月內，縮短為20日內，以促使要保人及時確認權益。

民國82年1月1日

發售「郵政安家定期還本終身壽險」新商品，同日起停辦現行10年付費、15年付費終身保險。

民國82年3月20日

「簡易人壽保險法」之施行擴及福建省金門縣及連江縣。

民國83年3月20日

郵政簡易壽險累積積存金突破新臺幣1,000億元。

民國84年1月6日

訂定「受理申請改保作業要點」，全面擴大郵政簡易壽險改保作業。

民國84年2月6日

發售「郵政簡易人壽保險安和終身保險」新產品。

民國84年12月21日

開始分期實施電腦連線作業。

民國85年7月3日

制定「郵政簡易人壽保險業務員管理要點」，落實保險業務員考試登錄制度。

民國86年3月20日

台灣北、中、南3區郵政管理局之本局開辦「郵政壽險保戶不動產抵押借款業務」。

May 1, 1990

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

Dec. 17, 1990

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

Jan. 1, 1991

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

Feb. 15, 1991

The newly revised "Simple Life Insurance Law" comes into effect.

Jun. 29, 1991

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

Jul. 1, 1991

Life insurance service opened to those in the army.

Jul. 7, 1992

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

Jul. 22, 1992

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

Jan. 1, 1993

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

Mar. 20, 1993

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

Mar. 20, 1994

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

Jan. 6, 1995

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

Feb. 6, 1995

"An-ho Whole Life Insurance" added to the service.

Dec. 21, 1995

Computerized on-line network commenced in installment.

Jul. 3, 1996

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

Mar. 20, 1997

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

民國87年2月20日

全面完成電腦連線作業。

民國87年6月30日

發售「郵政安富增值還本終身壽險」新商品。

民國87年11月1日

成立「郵政簡易壽險保戶服務中心」。

民國87年12月1日

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

民國88年1月1日

修正簡易人壽保險法第9條條文，刪除原條文投保年齡限制。

民國88年3月20日

發售「郵政十五年期滿小太陽兒童儲蓄壽險」新商品。

88年5月20日

郵政簡易壽險累積積存金突破新臺幣2,000億元。

民國88年9月30日

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

民國88年10月2日

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

民國88年10月20日

郵政簡易壽險累積有效契約件數突破200萬件。

民國89年1月29日

全面實施理賠的解約案件送款到府服務。

民國89年5月18日

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

民國89年12月25日

發售「郵政快樂兒童增值還本終身保險」新商品。

Feb. 20, 1998

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

Jun. 30, 1998

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

Nov. 1, 1998

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

Dec. 1, 1998

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

Jan. 1, 1999

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

Mar. 20, 1999

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

May 20, 1999

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

Sep. 30, 1999

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

Oct. 2, 1999

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

Oct. 20, 1999

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

Jan. 29, 2000

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

May 18, 2000

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

Dec. 25, 2000

A product, “Kwai-ler Increasing Child Whole Life Insurance with Survival Benefit” was introduced.

民國90年3月14日

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

民國90年6月1日

增加壽險房貸業務經營據點19局，同步調降不動產抵押借款利率。

民國90年7月1日

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

民國90年9月5日

暫停發售「小太陽兒童儲蓄保險」。

民國90年11月10日

暫停發售「五年期滿平安儲蓄保險」。

民國90年11月15日

調整「郵政五年期滿平安儲蓄保險」費率並重新發售。

民國90年12月26日

修訂「郵政簡易人壽保險保戶不動產抵押借款作業要點」，並適度放寬申貸條件。

91年5月1日

調整「安平二倍保障終身保險」費率並重新發售。

91年6月26日

保戶不動產抵押借款業務增加「分段式利率」計息方式。

91年7月10日

總統公布新修訂之「簡易人壽保險法」。

91年10月1日

調整「十五年期滿小太陽兒童儲蓄保險」費率並重新發售。

91年10月1日

實施郵政光碟影像作業系統及保單合併列印作業。

91年11月7日

保戶不動產抵押借款業務增加「指數型利率」計息方式。

91年12月31日

停售「郵政員工團體特約二倍保障保險」。

92年3月19日

調降「五年期滿平安儲蓄保險」之業餘招攬佣金。

92年4月15日

取消滿期新保折扣及郵政員眷保費折扣，並調降集體保件折扣。

Mar. 14, 2001

Clause for “Kwai-ler Increasing Child Whole Life Insurance with Survival Benefit” augmented, and partially revised the Clause for the currently saling products .

Jun. 1, 2001

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

Jul. 1, 2001

“Double-indemnity Endowment”, “An-jia Refundable Whole Life”, “An-fu Increasing Whole Life Insurance with Survival Benefit”, “An-pin Double-indemnity Whole Life”, “Kwai-ler Increasing Child Whole Life Insurance with Survival Benefit” were suspended .

Sep. 5, 2001

The product of “Little Sun Child Insurance ” was suspended.

Nov. 10, 2001

“5-year-term Endowment” was suspended.

Nov. 15, 2001

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

Dec. 26, 2001

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

May 1, 2002

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

Jun. 26, 2002

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

Jul. 10, 2002

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

Oct. 1, 2002

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

Oct. 1, 2002

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

Nov. 7, 2002

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

Dec.31, 2002

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

Mar. 19, 2003

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

Apr. 15, 2003

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

92年5月9日

續調降「五年期滿平安儲蓄保險」業餘招攬佣金。

92年6月16日

推出不動產抵押借款利率新商品「郵政壽險吉利貸」。

92年7月25日

取消個人壽險集體保件折扣。

92年9月12日

推出不動產抵押借款利率新商品「郵政壽險吉利精英專案」。

92年10月1日

自92年10月1日起，以未滿14歲之未成年人，或心神喪失或精神耗弱之人為被保險人訂立之郵政簡易人壽保險契約，其喪葬費用之保險金額總和，應與其他商業保險合併計算最高不得超過新臺幣200萬元。

92年12月26日

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

92年12月26日

發售「郵政簡易人壽六年期吉利保險」。

92年12月26日

提高郵政簡易人壽保險之最高保險金額及同一被保險人之保險金額總數為新臺幣200萬元。

93年1月1日

開辦郵政自提機辦理保險單借款業務。

93年4月4日

發售「郵政簡易人壽吉慶兒童保險」。

93年6月8日

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

93年7月7日

推出壽險房貸「好利貸」優惠利率專案。

93年7月14日

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

93年9月1日

發售「郵政簡易人壽吉祥保險」。

93年12月10日

推出壽險房貸「好利貸三年超低利率」首年1.98%特惠專案。

93年12月10日

開放非郵政壽險保戶亦可申辦郵政壽險不動產抵押借款業務。

May 9, 2003

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

Jun. 16, 2003

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

Jul. 25, 2003

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

Sep. 12, 2003

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

Oct. 1, 2003

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

Dec. 26, 2003

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

Dec. 26, 2003

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

Dec. 26, 2003

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

Jan. 1, 2004

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

Apr. 4, 2004

Started to offer “Postal Ji-ching Child Insurance”.

Jun. 8, 2004

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

Jul. 7, 2004

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

Jul. 14, 2004

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

Sep. 1, 2004

Started to offer “Postal Ji-hsiang Endowment”.

Dec. 10, 2004

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

Dec. 10, 2004

Offered real estate mortgage loans to nonpolicyholders.

93年12月10日

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

94年1月1日

開辦部分郵政自提機辦理保險單借款之還款業務。

94年3月1日

發售「郵政簡易人壽吉安傷害保險附約」。

94年7月1日

發售「郵政簡易人壽年年如意定期還本保險」。

94年10月1日

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

94年12月1日

發售「郵政簡易人壽步步高升保險」。

94年12月1日

發售「郵政簡易人壽松柏長青定期壽險」。

94年12月1日

推出壽險房貸「優利屋」新商品，同日起停辦「吉利精英專案」。

95年1月13日

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

95年4月10日

為提昇不動產抵押借款業務之競爭力，推出「優利屋」及「好利貸」優惠方案。

95年5月17日

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

95年6月15日

開辦「網路ATM保險單借還款業務」。

95年7月1日

發售「郵政簡易人壽鴻運高照還本保險」。

95年11月23日

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

95年11月23日

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

Dec. 10, 2004

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

Jan. 1, 2005

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

Mar. 1, 2005

Launched "Postal Ji-an Accident Insurance Rider".

Jul. 1, 2005

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

Oct. 1, 2005

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

Dec. 1, 2005

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

Dec. 1, 2005

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

Dec. 1, 2005

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

Jan. 13, 2006

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

Apr. 10, 2006

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

May. 17, 2006

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

Jun. 15, 2006

Launched "on-line policy loan application and repayment service".

Jul. 1, 2006

Launched "Postal Hong-yun-gao-zhao Endowment".

Nov. 23, 2006

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

Nov. 23, 2006

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

95年12月15日

發售「郵政簡易人壽福星高照終身壽險」。

96年8月15

推出分段式固定利率房貸「安穩貸」，同時停止受理「好利貸優惠方案」。

96年9月1日

提高郵政簡易人壽保險之最高保險金額及同一被保險人之保險金額總數為新臺幣400萬元。

96年10月10日

發售「郵政簡易人壽富兒樂還本保險」。

97年1月21日

推出分段式固定利率房貸「安穩貸二」，同時停止受理原「安穩貸」。

97年7月30日

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

97年8月1日

停售「郵政簡易人壽步步高升保險」。

發售「郵政簡易人壽六六金順保險」。

97年10月1日

發售「郵政簡易人壽金平安傷害保險附約」。

97年11月8日

停售「郵政簡易人壽六六金順保險」。

97年11月20日

取消「郵政簡易人壽吉安傷害保險附約」新立契約之集體保件折扣。

98年2月5日

取消「郵政簡易人壽六年期吉利保險」新立契約之集體保件折扣。

停售「郵政簡易人壽富兒樂還本保險」。

98年4月1日

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

98年6月8日

停售「郵政簡易人壽吉祥保險」、「郵政簡易人壽年年如意定期還本保險」。

98年7月1日

取消「郵政簡易人壽吉慶兒童保險」新立契約之集體保件折扣。

98年7月28日

開辦保戶申請每次轉帳扣繳續期保險費後，由本公司主動寄交繳費收據之業務。

Dec. 15, 2006

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

Aug. 15, 2007

Launched “An-wun-dai” ARM (Adjustable Rate Mortgage) real estate loans and ceased to offer “Hao-li-dai” real estate loans.

Sep. 1, 2007

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

Oct. 10, 2007

Launched “Postal Fu-er-le Endowment”.

Jan. 21, 2008

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

Jul. 30, 2008

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

Aug. 1, 2008

Ceased to offer “Postal Bu-bu-gao-sheng Endowment”.

Launched “Postal Liu-liu-jin-shun Endowment”.

Oct. 1, 2008

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

Nov. 8, 2008

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

Nov. 20, 2008

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

Feb. 5, 2009

Cancelled discounts on wholesale insurance for new “Postal Ji-li 6-year-term Endowment” contracts.

Ceased to offer “Postal Fu-er-le Endowment”.

Apr. 1, 2009

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

Jun. 8, 2009

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

Jul. 1, 2009

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

Jul. 28, 2009

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

98年8月11日

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

98年9月28日

發售「郵政簡易人壽喜樂年年還本終身保險」。

98年12月1日

停售「郵政簡易人壽松柏長青定期壽險」、「郵政簡易人壽福星高照終身壽險」。

發售「郵政簡易人壽安康定期壽險」、「郵政簡易人壽福安終身壽險」。

98年12月2日

發售「郵政簡易人壽日額型住院醫療費用保險附約」。

99年1月5日

發售「郵政簡易人壽美利人生利率變動型保險」。

99年1月19日

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

99年2月3日

停售「郵政簡易人壽吉慶兒童保險」。

99年2月5日

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

99年3月22日

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

99年4月6日

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

99年5月1日

發售「郵政簡易人壽一路發保險」。

99年7月1日

發售「郵政簡易人壽金寶貝兒童保險」。

Aug. 11, 2009

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

Sep. 28, 2009

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

Dec. 1, 2009

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

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

Dec. 2, 2009

Launched "Postal Daily Hospitalization Expense Insurance Rider".

Jan. 5, 2010

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

Jan. 19, 2010

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

Feb. 3, 2010

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

Feb. 5, 2010

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

Mar. 22, 2010

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

Apr. 6, 2010

The department announced that those under 15 years of age would no longer be eligible to be insured under the "Postal Mei-li-ren-sheng Interest-sensitive Insurance", "Postal Hong-yun-gao-zhao Endowment" and "Ji-li 6-year-term Endowment".

May. 1, 2010

Launched "Postal E-lu-fa Endowment".

Jul. 1, 2010

Launched "Postal Kim Baby Child Insurance".

99年7月28日

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

99年8月2日

暫停銷售「郵政簡易人壽一路發保險」。

99年9月28日

發售「郵政簡易人壽6年期安順定期壽險」。

99年9月28日

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

99年11月1日

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

99年12月29日

總統公布修正「簡易人壽保險法」第7、8、43條條文，並刪除第30條條文。

100年2月25日

發售「郵政簡易人壽歡喜還本保險」。

100年2月17日

郵政壽險不動產抵押借款業務推出房貸新商品「青年首次購屋優惠貸款」。

100年3月15日

續開辦「滿期/祝壽保險金轉帳給付單」、「展期定期繳清生存保險金轉帳給付通知單」、「生存保險金轉帳給付通知單」及「生存/高等教育保險金轉帳給付單」等4種通知單，除紙本方式寄交外，得以電子郵件E-mail方式寄交。

100年3月15日

「郵政簡易人壽保險契約滿期/祝壽保險金/展期定期繳清生存金委託/終止轉帳給付申請書」、「郵政簡易人壽生存/高等教育保險金委託/終止轉帳給付申請書」上「立帳人身分證統一編號」、「立帳局號」、「帳號」等資料，由電腦自動列印，申請人免填寫。

Jul.28, 2010

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

Aug.2, 2010

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

Sep.28, 2010

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

Sep.28, 2010

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

Nov.1, 2010

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

Dec.29, 2010

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

Feb.25, 2011

Launched “Postal Joy Endowment”.

Feb.17, 2011

Launched a new low-rate mortgage program for young first-time homebuyers.

Mar.15, 2011

Continued efforts to go paperless by offering four additional kinds of electronic notification via email, including “Maturity Benefit Payment Through Direct Deposit”, “Extended Term Insurance Survival Benefit Payment Through Direct Deposit”, “Survival Benefit Payment Through Direct Deposit” and “Survival/Higher Education Insurance Benefit Payment Through Direct Deposit”.

Mar.15, 2011

On this day, various pieces of information—such as an applicant’s ID number, account number, and the post office number that is home to the account—started to be automatically printed on application forms to set up or terminate payment through direct deposit services on the following two forms: the “Postal Simple Life Insurance Maturity/Extended Term Insurance Survival Benefits” form and the “Postal Simple Life Insurance Survival/Higher Education Benefits” form.

100年5月25日

現售「郵政簡易人壽美利人生利率變動型保險」新增6年期。

100年6月3日

修正本公司現售「6年期安順定期壽險」及「金寶貝兒童保險」等2種商品之保單契約條款，自100年6月3日起新成立之契約開始適用。

100年6月27日

修正「郵政簡易人壽保險核保處理制度及程序」，10月將各級核保人員分層授權範圍、核判層級及額度納入核保手冊。

100年7月1日

配合「保險業招攬及核保作業控管自律規範」，新增「財務核保」作業。

100年7月20日

續開辦「保險單自動櫃員機/網路ATM還款單」、「郵政壽險對帳單」、「自動墊繳保險費單」及「保險單資料概況一覽表」等4種通知單，除紙本方式寄交外，得以電子郵件E-mail方式寄交。

100年8月1日

郵政壽險不動產抵押借款業務推出房貸新商品「福利貸」。

100年9月2日

為協助南瑪都颱風受災戶之災後重建工作，除主動派員唁慰已罹難保戶家屬及協助申請理賠外，另實施保險費繳納期限再寬延3個月、補發保險單免收工本費及保險單借款即日起至100年11月30日止可申請免收3個月利息等措施。

100年9月28日

發售「郵政簡易人壽快樂寶貝還本保險」。

100年10月12日

停售「郵政簡易人壽一路發保險」及「郵政簡易人壽鴻運高照還本保險」。

100年11月23日

「郵政簡易人壽保險契約滿期/祝壽保險金/展期定期繳清生存金領款單」、「郵政簡易人壽生存/高等教育保險金給付單」、「郵政簡易人壽保險契約滿期/祝壽保險金/展期定期繳清生存金委託/終止轉帳給付申請書」、「郵政簡易人壽生存/高等教育保險金委託/終止轉帳給付申請書」等4種單據庫存用罄後不再添印，改以3聯式空白報表紙替代。由電腦列印後供保戶檢視無誤後簽名蓋章確認，免再填寫內容。

May.25, 2011

Launched “Postal Mei-li-ren-sheng Interest-sensitive 6-year-term Insurance”.

Jun.3, 2011

Policy contract clauses for “An-shun 6-year Term Insurance” and “Kim Baby Child Insurance” were revised. These revisions apply only to contracts established on or after June 3, 2011.

Jun.27, 2011

Revised “Postal Simple Life Insurance Underwriting Systems and Procedures”. In October, the level of each clerk in the hierarchy, the authority granted to each level, and the amounts that personnel at each level are allowed to underwrite were included in the underwriting handbook.

Jul.1, 2011

In accordance with “Insurance Industry Solicitation and Underwriting Process Self-discipline Standards”, the department adopted new financial requirement conditions.

Jul.20, 2011

Continued efforts to go paperless by offering four additional kinds of electronic notification via email, including “Policy Loan Repayment through ATM or online ATM”, “Postal Simple Life Insurance Statement”, “Automatic Premium Loan”, and “Insurance Policy Information”.

Aug.1, 2011

Launched the “Fu-li-dai Mortgage Program”.

Sep.2, 2011

To lend a hand to the victims of Typhoon Nanmadol, the department took the initiative to extend condolences to the victims’ families and to provide assistance during the claim settlement process. What’s more, the department offered a three-month grace period on premium payments and waived the processing fee for reissuing insurance policies and three-month interest charges for policy loans made between September 2 and November 30, 2011.

Sep.28, 2011

Launched “Postal Happy-baby Endowment”.

Oct.12, 2011

Ceased to offer “Postal E-lu-fa Endowment” and “Postal Hong-yun-gao-zhao Endowment”.

Nov.23, 2011

Forms for the “Postal Simple Life Insurance Maturity Benefit/Extended Term Insurance Survival Benefit Payment”, “Postal Simple Life Insurance Survival Benefit/Higher Education Insurance Benefit Payment”, “Postal Simple Life Insurance Maturity Benefit/Extended Term Insurance Survival Benefit Payment Through Direct Deposit Set up/Termination”, and “Postal Simple Life Insurance Survival Benefit/Higher Education Insurance Benefit Payment Through Direct Deposit Set up/Termination” will not be reprinted once the current stock is used up. In the future, these forms will be printed out in triplicate from a computer with personal information already included. For purposes of verification, signatures and chops are still required to complete the form.

100年12月15日

發售「郵政簡易人壽常春增額還本保險」。

100年12月28日

暫停銷售「郵政簡易人壽喜樂年年還本終身保險」、「郵政簡易人壽歡喜還本保險」。

100年12月31日

修正「理賠處理制度及程序」。

101年2月15日

重新發售「郵政簡易人壽歡喜還本保險」。

101年3月12日

開辦以傳真、E-mail方式，申請/變更「各類通知單寄發方式」業務。

101年3月20日

發售「郵政簡易人壽金吉利增額保險」。

101年7月2日

發售「郵政簡易人壽康福保險」。

101年8月1日

重新銷售「郵政簡易人壽喜樂年年還本終身保險」。

101年8月15日

配合「個人資料保護法」實施，本公司導入BS10012：2009認證機制，並於101年8月15日通過認證，成為目前臺灣地區導入範圍最大之金融單位。

101年8月20日

郵政壽險不動產抵押借款業務推出房貸新商品「菁英專案」。

101年9月28日

發售「郵政簡易人壽康泰103保險」。

101年10月1日

配合「個人資料保護法」之實施，受理壽險保全業務時，增加個人資料告知暨同意書等相關單據。

101年12月26日

本公司榮獲財團法人金融聯合徵信中心頒發授信類「金質獎」。

102年1月24日

開辦「e動郵局」業務，提供客戶以行動裝置透過無線網路連線使用所提供之各項服務，本階段壽險業務服務項目有保單核發進度查詢、房貸利息試算、各項房貸商品利率查詢、保單費率查詢及保單借款利息試算。

102年1月25日

暫停銷售「郵政簡易人壽美利人生利率變動型保險」。

102年1月28日

發售「郵政簡易人壽金彩123增額還本保險」

Dec.15, 2011

Launched “Postal Chang-chun Increasing Endowment”.

Dec.28, 2011

“Postal Xi-le-nian-nian Endowment”, “Postal Joy Endowment” were suspended.

Dec.31, 2011

Revised the system and procedures for claims settlement.

Feb.15, 2012

“Postal Joy Endowment” was re-offered.

Mar. 12, 2012

Business for application/modification to “various notification delivery modes” offered via fax and E-mail.

Mar. 20, 2012

Launched “Postal Kim-ji-li Increasing Endow-ment”.

Jul.2, 2012

Launched “Postal Kang-fu Endowment”.

Aug.1, 2012

“Postal Xi-le-nian-nian Endowment” was re-offered.

Aug.15, 2012

In cooperation with the implementation of “Personal Data Act”, the company introduced BS10012: 2009 certification scheme and was certified on August 15, 2012, turning the company into one of the largest financial institution in Taiwan.

Aug.20, 2012

The Postal Simple Life insurance Real Estate Mortgage Business launched the new mortgage commodity, “Elite Project”.

Sep.28 2012

Launched “Postal Kang-tai-103 Endowment”.

Oct.1, 2012

In cooperation with the implementation of “Personal Data Act”, the company increased relevant receipts for personal data notification and agreement when processing life insurance services.

Dec.26, 2012

The Company was awarded with the “Gold Metal” in category of Credit, sponsored by Joint Credit Information Center.

Jan.24, 2013

“e-Postal” business now offers customers online services to customers via mobile devices, including queries on policy approval progress, mortgage interests calculation, interest quest on mortgage instruments, premium rate queries, and calculation of policy loan interest.

Jan.25, 2013

“Postal Mei-li-ren-sheng Interest-sensitive Insurance” were suspended.

Jan.28, 2013

Launched “Jin-cai-123 Increasing Endowment”.

102年3月21日

停售「郵政簡易人壽金寶貝兒童保險」。

102年3月29日

發售「郵政簡易人壽祥富增額保險」。

102年6月27日

「e動郵局」壽險業務增加保單基本資料查詢、保費墊繳現況查詢、保單借款現況查詢及可借款限額查詢等服務項目。

102年8月27日

郵政壽險不動產抵押借款業務推出房貸新商品「享優貸」。

102年9月10日

發售「郵政簡易人壽合家歡增額保險」。

102年10月15日

發售「郵政簡易人壽大吉大利增額還本保險」

Mar.21, 2013

Ceased to offer “Kim Baby Child Insurance”.

Mar.29, 2013

Launched “Siang-fu Increasing Endowment”.

Jun.27, 2013

“e-Postal” Life Insurance business now offers query service for policy basic information, premium loans, policy borrowing, and available credit line of loans.

Aug.27, 2013

Launched the “Xiang-You-dai Mortgage Program.”

Sep.10, 2013

Launched “Joyful-families Increasing Endowment”.

Oct. 15, 2013

Launched “Da-ji-da-li Increasing Endowment”.

郵政願景：
卓越服務與全民信賴的郵政公司

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

核心價值：
以客爲尊、提供誠信效率的服務

Our Core Values：
Customers first and providing honest and efficient services

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郵政壽險

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