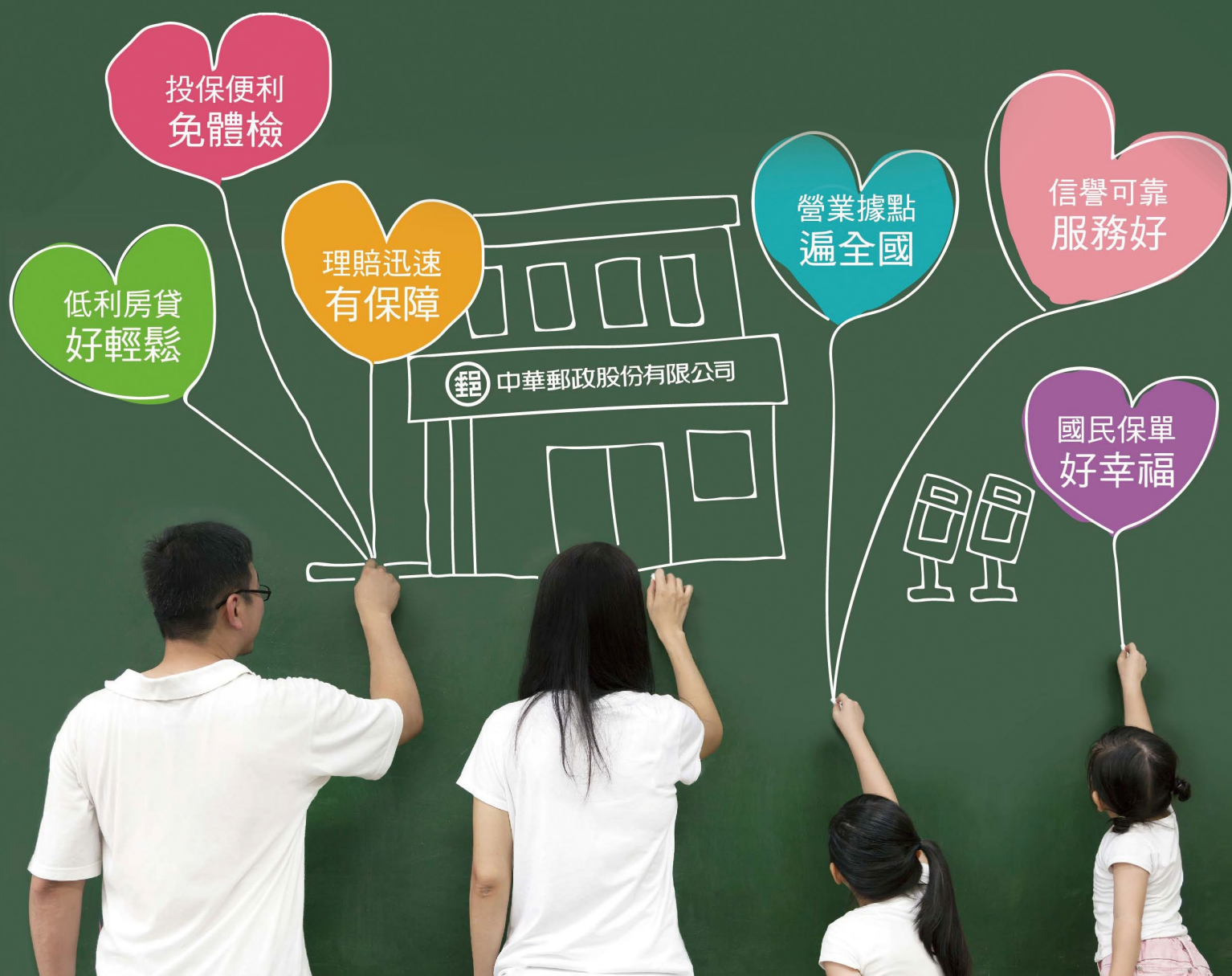


107 年度

郵政簡易人壽保險年報

POSTAL SIMPLE LIFE INSURANCE 2018 ANNUAL REPORT



郵政簡易人壽保險

107年度年報

**POSTAL SIMPLE LIFE INSURANCE
2018 ANNUAL REPORT**



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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據點，便利全民投保，增進社會福祉，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。

民國24年中華郵政開辦簡易壽險業務時，當時之政府期勉簡易壽險之創辦能在「政府專管，不在牟利；郵政經辦，簡便穩固；安家防老，免除憂慮」概念下積極推廣，亦代表簡易人壽具有普惠民生之具體意義及社會公益之政策性使命。鑑此，中華郵政推廣簡易保險，即本著「溥益民生」精神，發揮簡易壽險之社會安全效益，以共同協助建構健全之社會安全網。

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

The purpose of the establishment of the postal simple life insurance is to provide basic economic security to Taiwan's citizens, by means of the post offices across the whole country, to facilitate universal insurance, and promote social well-being, as with the characteristics of no-physical examination and simplified insurance procedures, which has won the public's love and trust.

As Postal Simple Life Insurance was introduced in 1935, the government expected that the service should be actively promoted based on the concept that "the government is responsible for managing, not for making profits; the postal service is simple and secure; people have no worries making financial and retirement plans." It means Postal Simple Life Insurance carries a specific significance on benefiting people's livelihood and a policy mission of social welfare. In view of this, Chunghwa Post has been promoting Simple Life Insurance based on the same spirit so as to play out its efficiency of social stability and jointly assist in the construction of a sound social safety net.

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.



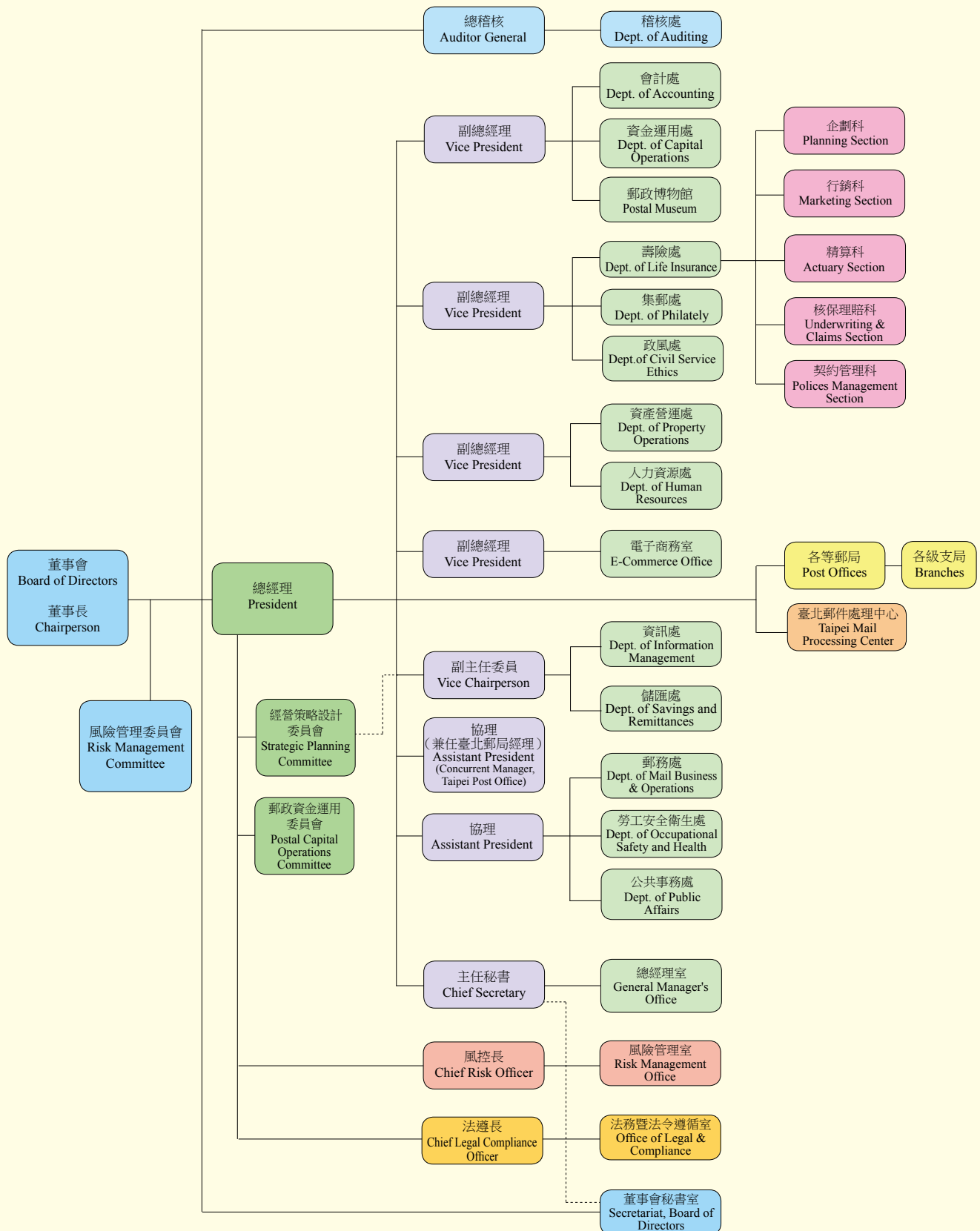
本公司榮獲卓越雜誌主辦之2018卓越保險評比非金融類「永續經營獎」之殊榮，由江副總經理瑞堂代表領獎(左)。Chunghwa Post was honored with "Sustainability Award" in the category of non-financial holding corporations at the 2018 Insurance Excellence Awards held by Excellence Magazine. Chunghwa Post Vice President Jui-Tang Chiang (left) received the awards on behalf of the Company.

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

107年度郵政壽險新契約件數為22萬8,543件，較上年度減少0.14%。保額為546億4,547萬元，較上年度增加3.83%。初年度保費收入為169億1,309萬元，較上年度減少2.91%。

新契約投保種類狀況

投保件數之比率以常春增額還本保險79.32%最高，其次為合家歡增額保險9.18%，幸福88保險6.55%。保額比率最高者為常春增額還本保險73.64%，其次為幸福88保險10.16%，合家歡增額保險8.59%。初年度保費收入比率最高者為常春增額還本保險86.34%，其次為合家歡增額保險7.05%，幸福88保險3.84%。(參圖一)

III. Business Operations

1. New Policies

New Policies Overview

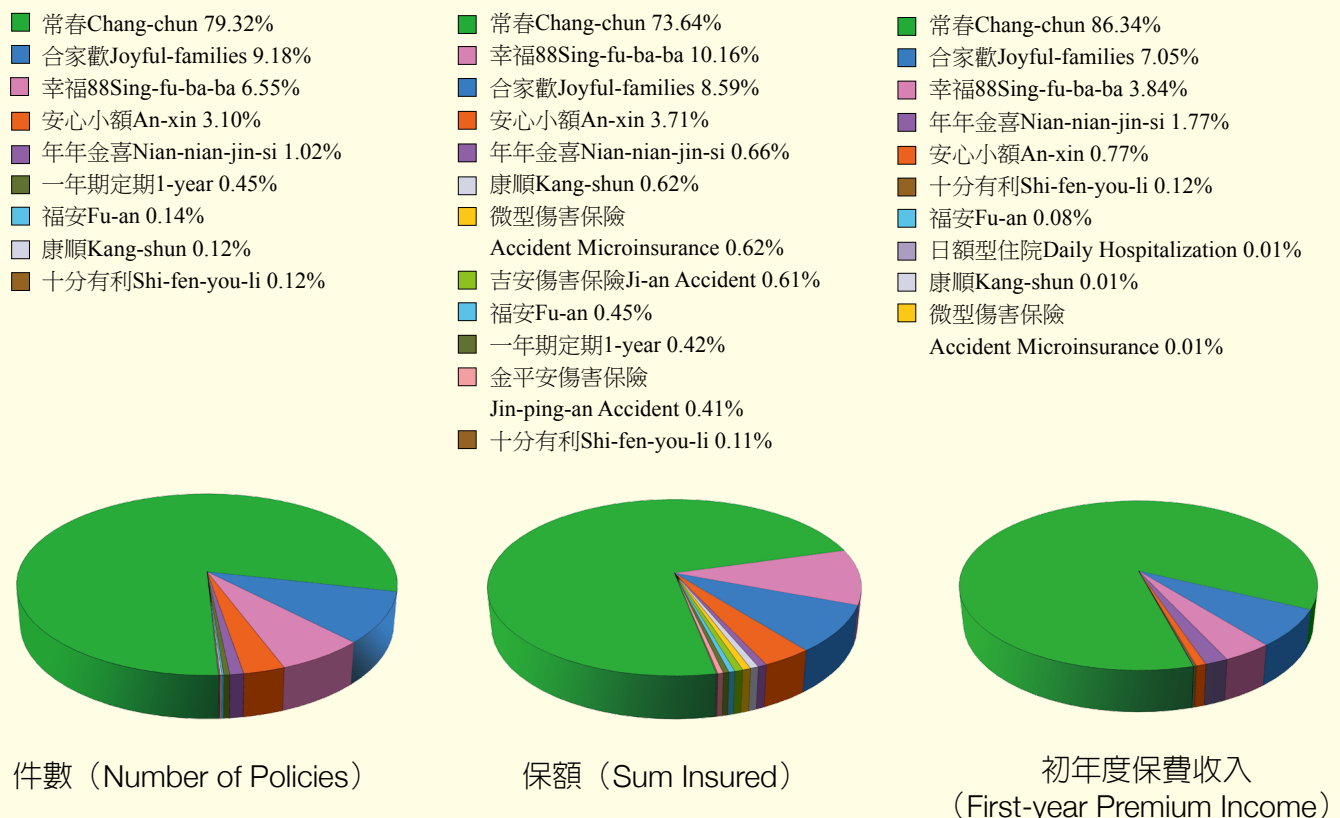
The total number of new policies issued for Chunghwa Post Life Insurance in 2018 was 228,543, down 0.14% compared to 2017. The total amount insured was NT\$54,645 million, up 3.83% compared to 2017. The premium income was NT\$16,913 million, down 2.91% compared to 2017.

New Policies Breakdown

In terms of new policies by type, Chang-chun Increasing Endowment accounted for 79.32% of all new policies. It was followed by Joyful-families Increasing Endowment at 9.18%, and Sing-fu-ba-ba Endowment at 6.55%. In terms of the dollar amount insured, Chang-chun Increasing Endowment led with 73.64% of the total, followed by Sing-fu-ba-ba Endowment at 10.16% and Joyful-families Increasing Endowment at 8.59%. Chang-chun Increasing Endowment led the highest first-year premium income ratio with 86.34%, followed by Joyful-families Increasing Endowment at 7.05% and Sing-fu-ba-ba Endowment at 3.84%. (See Chart 1)

圖一 新契約投保種類占率

Chart 1. Percentage Distribution of New Policies by Type



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

保額、初年度保費收入單位：新臺幣千元
Sum Insured、First-year Premium Income Unit: NT\$ 1,000

保險種類 Types		件數 Policies	百分比 %	保額 Sum Insured	百分比 %	初年度保費 收入 First-year Premium Income	百分比 %
總計 Total		228,543	100.00	54,645,468	100.00	16,913,094	100.00
生死合險 Endowment	常春增額還本保險 Chang-chun Increasing Endowment	181,288	79.32	40,243,959	73.64	14,602,213	86.34
	合家歡增額保險 Joyful-families Increasing Endowment	20,968	9.18	4,695,299	8.59	1,192,726	7.05
	幸福88保險 Sing-fu-ba-ba Endowment	14,968	6.55	5,551,717	10.16	649,426	3.84
	年年金喜還本終身保險 Nian-nian-jin-si Endowment	2,340	1.02	358,620	0.66	299,902	1.77
死亡險 Insurance Against Death	安心小額終身壽險 An-xin Whole Life Insurance	7,076	3.10	2,025,580	3.71	130,201	0.77
	一年期定期壽險 1-year Term Insurance	1,032	0.45	227,850	0.42	614	0.00
	福安終身壽險 Fu-an Whole Life Insurance	319	0.14	249,090	0.45	13,949	0.08
	康順定期壽險 Kang-shun Term Insurance	283	0.12	338,330	0.62	1,342	0.01
	十分有利增額終身壽險 Shi-fen-you-li Increasing Whole Life Insurance	269	0.12	58,580	0.11	19,387	0.12
傷害險 Accident Insurance	微型傷害保險附約 Accident Microinsurance Rider	922		339,160	0.62	1,002	0.01
	吉安傷害保險附約 Ji-an Accident Insurance Rider	796		333,760	0.61	339	0.00
	金平安傷害保險附約 Jin-ping-an Accident Insurance Rider	497		222,880	0.41	282	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	557		643	0.00	1,711	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 number of policies.

新契約被保險人投保年齡分布狀況

以56-60歲占率最高，占12.06%，其次為51-55歲占11.74%，46-50歲占10.43%。(參表二)

New Policies by Age Distribution of Insured

With regard to the ages of those establishing new policies, the 56-60 age bracket led the way at 12.06%, followed by the 51-55 age bracket at 11.74% and the 46-50 age bracket at 10.43%. (See Table 2)

表二 新契約被保險人投保年齡分布狀況

Table 2. New Policies by Age Distribution of Insured

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	54,645,468	100.00
00-05	842,769	1.54
06-11	1,003,820	1.84
12-15	791,424	1.45
16-20	2,987,998	5.47
21-25	3,893,213	7.12
26-30	3,560,992	6.52
31-35	3,942,424	7.21
36-40	5,044,048	9.23
41-45	5,185,433	9.49
46-50	5,697,556	10.43
51-55	6,417,345	11.74
56-60	6,589,923	12.06
61-65	5,532,710	10.12
66-	3,155,813	5.78

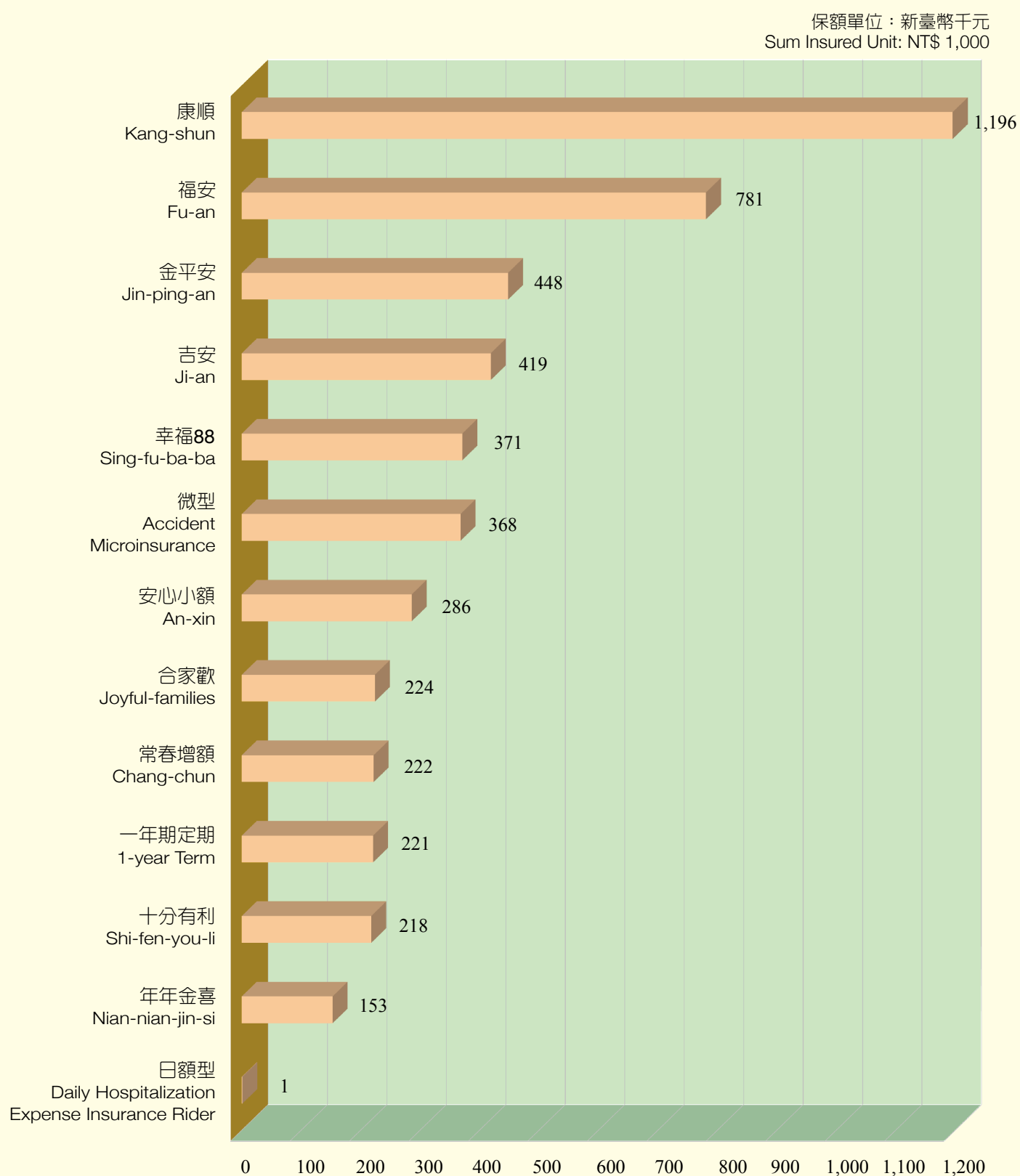


本公司榮獲現代保險教育事務基金會主辦第二十屆保險信望愛獎之「最佳社會責任獎」殊榮，由江副總經理瑞堂代表領獎。

Chunghwa Post was honored with “Best Social Responsibility Award” at the 20th Faith, Hope & Love Awards of Insurance held by RMIM Inc. Chunghwa Post Vice President Jui-Tang Chiang received the awards on behalf of the Company.

圖二 新契約各險種平均保額

Chart 2. Average Amount Insured of New Policies by Type



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

有效契約業務量概況

107年度郵政壽險有效契約件數為230萬8,467件，較上年度減少6.35%。保額為8,131億7,862萬元，較上年度減少10.04%。保費收入1,336億7,158萬元，較上年度減少7.03%。

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34.65%最高，其次為常春增額還本保險30.08%、安家定期還本終身壽險7.23%。投保保額之比率，以六年期吉利保險36.83%最高，其次為常春增額還本保險18.96%、安家定期還本終身壽險7.51%。保費收入比率，以常春增額還本保險47.11%最高，其次為六年期吉利保險37.24%、合家歡增額保險2.80%。(參表三)

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36與64之比。

有效契約保額，被保險人男性與女性約為41與59之比。(參圖三)

2. Policies in Force

Policies in Force Overview

The total number of life insurance policies in force for 2018 was 2,308,467, down by 6.35% compared to 2017. The total amount insured was NT\$813,179 million, down by 10.04% compared to 2017. The premium income was NT\$133,672 million, down by 7.03% compared to 2017.

Policies in Force by Type

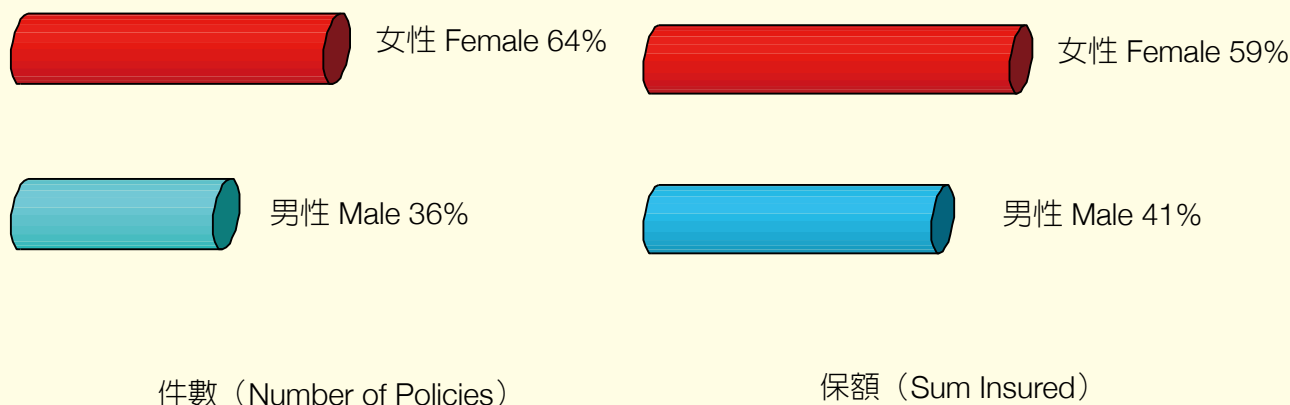
Ji-li 6-year-term Endowment accounted for 34.65% of the total number of policies in force, followed by Chang-chun Increasing Endowment at 30.08%, and An-jia Refundable Whole Life Insurance at 7.23%. Ji-li 6-year-term Endowment accounted for 36.83% of the total of the amount insured, followed by Chang-chun Increasing Endowment at 18.96%, and An-jia Refundable Whole Life Insurance at 7.51%. Chang-chun Increasing Endowment accounted for 47.11% of the proportion of premium income, followed by Ji-li 6-year term Endowment at 37.24%, and Joyful-families Increasing Endowment at 2.80%. (See Table 3)

Policies in Force by Gender

In terms of the total number of policies in force, the ratio of male and female insured was roughly 36:64. The ratio of the amount insured in total policies held by males and females stood at roughly 41:59. (See Chart 3)

圖三 有效契約以性別區分投保狀況

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		2,308,467	100.00	813,178,618	100.00	133,671,585	100.00
生死合險 Endowment	六年期吉利保險 Ji-li 6-year-term Endowment	799,868	34.65	299,507,292	36.83	49,779,367	37.24
	常春增額還本保險 Chang-chun Increasing Endowment	694,479	30.08	154,147,278	18.96	62,974,479	47.11
	安家定期還本終身壽險 An-jia Refundable Whole Life Insurance	166,940	7.23	61,031,788	7.51	163,981	0.12
	合家歡增額保險 Joyful-families Increasing Endowment	67,881	2.94	15,244,348	1.87	3,737,911	2.80
	美利人生利率變動型保險 Mei-li-ren-sheng Interest-sensitive Insurance	67,120	2.91	37,866,905	4.66	3,513,937	2.63
	安富增值還本終身壽險 An-fu Increasing with Survival Benefit	62,660	2.71	24,950,016	3.07	357,419	0.27
	快樂寶貝還本保險 Happy-baby Endowment	55,738	2.41	13,369,526	1.64	2,424,645	1.81
	歡喜還本保險 Joy Endowment	30,819	1.34	16,224,236	2.00	2,028,241	1.52
	年年如意定期還本保險 Nian-nian-ru-yi Endowment	25,632	1.11	6,978,442	0.86	140,001	0.10
	快樂兒童增值還本終身壽險 Kwai-ler Increasing Child Whole Life Insurance with Survival Benefit	24,135	1.05	8,097,093	1.00	57,190	0.04
	喜樂年年還本終身保險 Xi-le-nian-nian Endowment	17,303	0.75	3,200,176	0.39	2,011,660	1.51
	金寶貝兒童保險 Kim Baby Child Insurance	15,615	0.68	4,574,978	0.56	703,770	0.53
	幸福88保險 Sing-fu-ba-ba Endowment	14,721	0.64	5,428,845	0.67	649,426	0.49
	吉慶兒童保險 Ji-ching Child Insurance	14,134	0.61	4,185,328	0.51	211,088	0.16
	吉祥保險 Ji-hsiang Endowment	12,635	0.55	7,408,215	0.91	66,080	0.05
	年年金順還本保險 Nian-nian-jin-shun Endowment	10,476	0.45	3,564,915	0.44	1,403,864	1.05
	金吉利增額保險 Kim-ji-li Increasing Endowment	7,147	0.31	2,561,854	0.32	707,741	0.53
	年年金喜還本終身保險 Nian-nian-jin-si Endowment	5,321	0.23	852,427	0.10	752,091	0.56
	康泰103保險 Kang-tai-103 Endowment	2,611	0.11	1,422,949	0.17	35,057	0.03
	富兒樂還本保險 Fu-er-le Endowment	2,450	0.11	783,079	0.10	67,898	0.05
	小太陽兒童儲蓄保險 (91) Little-sun Child Insurance (91)	725	0.03	184,340	0.02	193,177	0.14
	金彩123增額還本保險 Jin-cai-123 Increasing Endowment	657	0.03	155,304	0.02	44,955	0.03
	鴻運高照還本保險 Hong-yun-gao-zhao Endowment	375	0.02	133,265	0.02	21,997	0.02
	康福保險 Kang-fu Endowment	273	0.01	99,777	0.01	12,419	0.01
	大吉大利增額還本保險 Da-ji-da-li Increasing Endowment	122	0.01	19,069	0.00	6,132	0.00
	祥富增額保險 Siang-fu Increasing Endowment	68	0.00	14,246	0.00	3,448	0.00
	小太陽兒童儲蓄保險 Little-sun Child Insurance	37	0.00	8,556	0.00	38	0.00
	其他生死合險 Other Endowment	17	0.00	2,396	0.00	362	0.00
	小計 Sub total	2,099,959	90.97	672,016,643	82.64	132,068,374	98.80

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 %
死亡險 Insurance Against Death	安和終身保險 An-ho Whole Life Insurance	85,132	3.69	57,013,804	7.01	209,407	0.16
	安平二倍保障終身壽險 An-pin Double-indemnity Whole Life Insurance	17,213	0.75	8,944,829	1.10	110,000	0.08
	福安終身壽險 Fu-an Whole Life Insurance	12,955	0.56	7,989,324	0.98	429,492	0.32
	松柏長青定期壽險 Sung-bo-chang-ching Term Insurance	10,206	0.44	8,162,061	1.01	41,447	0.03
	一年定期壽險 1-year Term Insurance	6,572	0.28	1,191,370	0.15	3,144	0.00
	安康定期壽險 An-kang Term Insurance	5,433	0.24	5,006,284	0.62	19,526	0.02
	福星高照終身壽險 Fu-xing-gao-zhao Whole Life Insurance	3,494	0.15	2,387,878	0.29	70,127	0.05
	安心小額終身壽險 An-xin Whole Life Insurance	8,580	0.37	2,450,876	0.30	148,892	0.11
	6年期安順定期壽險 An-shun 6-year Term Insurance	1,218	0.05	1,167,370	0.14	2,561	0.00
	康順定期壽險 Kang-shun Term Insurance	1,897	0.08	2,130,419	0.26	7,400	0.01
	安平二倍保障終身壽險 (91) An-pin Double-indemnity Whole Life Insurance(91)	1,641	0.07	481,644	0.06	12,663	0.01
	十分有利增額終身壽險 Shi-fen-you-li Increasing Whole Life Insurance	836	0.04	179,538	0.02	55,586	0.04
	其他死亡險 Other Insurance Against Death	53,331	2.31	32,282,845	3.97	463,997	0.35
	小計 Sub total	208,508	9.03	129,388,242	15.91	1,574,242	1.18
傷害險 Accident Insurance	吉安傷害保險附約 Ji-an Accident Insurance Rider	18,100		8,113,577	1.00	7,820	0.01
	微型傷害保險附約 Accident Microinsurance Rider	5,954		1,805,150	0.22	1,002	0.00
	金平安傷害保險附約 Jin-ping-an Accident Insurance Rider	4,041		1,849,120	0.23	2,398	0.00
	小計 Sub total	28,095		11,767,847	1.45	11,220	0.01
健康險 Health Insurance	日額型住院醫療費用保險附約 Daily Hospitalization Expense Insurance Rider	4,687		5,886	0.00	17,749	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 number of policies.

有效契約被保險人投保年齡分布狀況

投保年齡以31至35歲占率最高，占11.02%，其次為21-25歲占10.96%。(參表四)

Policies in Force by Age Distribution of Insured

The 31-35 age bracket had the highest share of total policies in force at 11.02%, followed by the 21-25 age bracket at 10.96%. (See Table 4)

表四 有效契約被保險人投保年齡分布狀況

Table 4. Policies in Force by Age Distribution of Insured

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	813,178,618	100.00
00-05	15,372,122	1.89
06-11	15,057,403	1.85
12-15	28,440,534	3.50
16-20	73,101,524	8.99
21-25	89,138,074	10.96
26-30	86,198,706	10.60
31-35	89,640,810	11.02
36-40	87,869,707	10.81
41-45	79,359,575	9.76
46-50	74,453,128	9.16
51-55	68,390,544	8.41
56-60	54,671,590	6.72
61-65	38,835,150	4.78
66-	12,649,751	1.55

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家庭管理及文教機構居多，投保件數占率分別為23.42%及23.25%。投保保額占率分別為20.56%及22.28%。(參表五)

Policies in Force by Occupation of Insured

The largest two groups of insured were those who were homemakers and those who worked for cultural or educational institutions. Those two groups accounted for 23.42% and 23.25% of the total number of contracts and 20.56% and 22.28% of the total amount insured. (See Table 5)

表五 有效契約被保險人職業狀況
Table 5. Policies in Force by Occupation of Insured

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	2,308,467	100.00	813,178,618	100.00
一般職業 General Occupations	321,952	13.95	117,182,026	14.41
農牧業 Agriculture & Animal Husbandry	47,623	2.06	17,183,329	2.11
漁業 Fishing	2,179	0.10	865,170	0.11
木材森林業 Forestry	832	0.04	258,826	0.03
礦業採石業 Mining & Quarrying	283	0.01	110,280	0.01
交通運輸業 Transportation & Shipping	24,220	1.05	8,378,302	1.03
餐旅業 Restaurants & Travel	73,097	3.17	23,053,521	2.84
建築工程業 Construction & Engineering	38,779	1.68	13,838,569	1.70
製造業 Manufacturing	272,305	11.80	97,105,278	11.94
新聞廣告業 News Media & Advertising	6,552	0.28	2,244,185	0.28
衛生保健業 Medical	56,533	2.45	20,923,074	2.57
娛樂業 Entertainment	4,944	0.21	1,747,702	0.22
文教機構 Cultural and Educational Organizations	536,699	23.25	181,179,617	22.28
宗教團體 Religious Groups	3,945	0.17	1,156,307	0.14
公共事業 Non-profits	101,671	4.40	49,373,002	6.07
一般商業 Retail	121,698	5.27	48,724,071	5.99
服務業 Services	86,892	3.76	32,597,628	4.01
家庭管理 Housekeepers	540,687	23.42	167,195,615	20.56
治安人員 Police	11,422	0.50	4,748,269	0.58
軍人 Armed Services	44,407	1.92	20,739,709	2.55
資訊業 High Tech	10,864	0.47	4,292,464	0.53
職業運動人員 Professional Athletes	883	0.04	281,674	0.04

三、保單借款

107年度保單借款結存件數為11萬7,912件，較上年同期減少8.7%，借款餘額151億7,553萬元，較上年同期減少4.67%。(參表六)

四、不動產抵押借款

107年度不動產抵押借款結存件數為1萬3,984件，較上年同期減少1.05%，借款餘額為328億9,550萬元，較上年減少2.2%。(參表六)

3. Policy Loans

In 2018, the policy loan balance was 117,912 policies, down 8.7% compared to same time in 2017. The loan balance was NT\$15,176 million, down 4.67% compared to same time in 2017. (See Table 6)

4. Real Estate Mortgage Loans

The total number of real estate mortgage loans balance for 2018 was 13,984, down 1.05% compared to same time in 2017. The loan balance was NT\$32,896 million, down 2.2% compared to same time in 2017. (See Table 6)

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；新臺幣千元
Unit：Pieces；NT\$1,000

會計 年度 Fiscal 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
103(2014)	131,431	15,130,502	12,803	29,335,830
104(2015)	135,264	16,476,721	13,649	33,628,250
105(2016)	131,961	15,521,891	14,074	34,426,233
106(2017)	129,149	15,918,127	14,133	33,633,967
107(2018)	117,912	15,175,533	13,984	32,895,499



本公司榮獲金融監督管理委員會保險局主辦「107年度微型保險競賽」之「績效卓越獎」殊榮，由壽險處楊處長肅芳(右二)代表領獎。

Chunghwa Post was honored with “Outstanding Performance Award” at the “2018 Microinsurance Competition” held by the Financial Supervisory Commission, Insurance Bureau. The Department Director of Life Insurance Su-Fang Yang (second to the right) received the awards on behalf of the Company.

五、保險給付

滿期給付

107年度滿期給付件數為33萬1,993件，較上年度增加13.75%，保額為1,254億1,271萬元，較上年度增加18.68%。

終止給付

107年度終止件數為3萬7,192件，較上年度減少8.23%，保額為104億6,735萬元，較上年度減少17.64%。

理賠給付

107年度理賠給付件數為6,276件，較上年度增加8.13%，保額為24億7,981萬元，較上年度增加6.86%。理賠最主要之原因為癌症，保額占率為40.80%。(參表七)

5. Benefit Payments to Policyholders

Maturity

In 2018, the total number of insurance policy maturity benefits was 331,993, up 13.75% compared to 2017. The total amount insured was NT\$125,413 million, up 18.68% compared to 2017.

Surrender

In 2018, the total number of surrendered insurance policy was 37,192, down 8.23% compared to 2017. The total amount insured was NT\$10,467million, down 17.64% compared to 2017.

Payment to Claims

In 2018, the total claim payments were 6,276, up 8.13% compared to 2017. The total amount insured was NT\$2,480 million, up 6.86% compared to 2017. The main cause of claims was cancer, accounting 40.80% of the insured amount. (See Table 7)

表七 理賠原因分析表
Table 7. Major Reasons for Claims

原 因 Reasons	保額占率 Sum Insured (%)
總計 Total	100.00
癌症 Cancer	40.80
心臟疾病 Heart Disease	13.16
肺炎、支氣管炎及肺結核 Pneumonia & Bronchitis & Tuberculosis	9.67
腦血管疾病 Cerebral Vascular Disease	5.90
意外災害 Accidents	5.73
自殺 Suicide	3.02
肝臟疾病 Liver Disease	2.48
腎臟疾病 Renal Disease	3.55
失能 Disability	3.32
消化系統疾病 Disease of Digestive System	1.12
其他 Others	11.25

六、財務狀況

107年度決算總收入計1,501億8,719萬元，較上年度減少8.46%，總支出計1,501億2,145萬元，較上年度減少8.33%，本期淨利6,574萬元，較上年度減少77.76%。

6. Financial Status

The final account of revenue for 2018 was NT\$150,187 million, down 8.46% compared to 2017. The total expenditure was NT\$150,121 million, down 8.33% compared to 2017, resulting in a surplus of NT\$66 million and down 77.76% compared to 2017.

表八 資產負債表
Table 8. Balance Sheet
(民國107年12月31日及民國106年12月31日)
Dec. 31, 2018 and Dec. 31, 2017

單位：新臺幣千元
Unit: NT\$ 1,000

科目 Accounts	107年12月31日 End of FY 2018	106年12月31日 End of FY 2017
資產 Assets	723,038,402	716,306,267
現金及約當現金 Cash and Cash Equivalents	8,718,222	17,748,140
應收款項 Accounts Receivable	8,046,826	9,061,994
投資 Investment	629,234,677	620,948,282
投資性不動產 Investment property	9,887,287	3,589,516
擔保放款 Guarantee Loans	48,355,902	49,875,511
不動產、廠房及設備 Property and Equipment	10,605,719	10,666,275
其他資產 Other Assets	8,189,769	4,416,549
負債 Liabilities	699,246,941	689,610,874
應付款項 Accounts Payable	2,404,816	2,529,117
金融負債 Financial Liabilities	3,391,647	11,103
保險負債 Insurance Liabilities	690,955,768	684,815,645
其他負債 Other Liabilities	2,494,710	2,255,009
權益 Equity	23,791,461	26,695,393
資本 Capital	20,000,000	20,000,000
資本公積 Capital Surplus	14,828	14,828
保留盈餘 Retained Earnings	3,041,334	3,017,553
權益其他項目 Other Equity	735,299	3,663,012

註：106年度係會計師依審計部審定數之重編數，107年度係會計師財簽數。

Note: The 2017 Balance Sheet was prepared by certified public accountants in accordance with the figures of final audit accounts reedited by the National Audit Office; the 2018 Balance Sheet was prepared in accordance with the number accountant audit and attestation.

表九 綜合損益表

Table 9. Comprehensive Income Statement
 (民國107年1月1日至107年12月31日及民國106年1月1日至106年12月31日)
 Jan. 1, 2018-Dec. 31, 2018 and Jan. 1, 2017-Dec. 31, 2017

單位：新臺幣千元
 Unit：NT\$ 1,000

科 目 Accounts	107年度 FY 2018	106年度 FY 2017
營業收入 Operating Revenues	150,161,291	164,046,723
自留滿期保費收入 Net earned premium income	133,673,789	143,781,139
手續費收入 Services Charge Revenue	5,718	5,794
淨投資損益 Net Investment Income	16,464,280	20,241,498
其他營業收入 Other Operating Revenues	17,504	18,292
營業成本 Operating Cost	149,398,619	158,749,407
保險賠款與給付 Claims Payment	142,850,485	119,404,184
保險負債淨變動 Net Chang IN Insurance Liabilities	5,851,835	38,640,078
佣金費用 Commissions	406,313	425,154
其他營業成本 Other Operating Cost	289,986	279,991
營業費用 Operating Expenses	2,864,598	2,897,369
營業利益 (損失-) Operating Income (Loss-)	-2,101,926	2,399,947
營業外收入 Non-operating Income	25,897	16,162
營業外費用 Non-operating Expenses	1,310	262,804
營業外利益 (損失-) Net Non-operating Income (Loss-)	24,587	-246,642
稅前純益 (純損-) Net Income or Loss (-) Before Taxes	-2,077,339	2,153,305
所得稅費用 (利益-) Income Taxes (Gain-)	-2,143,082	1,857,654
本期淨利 Profit or Loss for the Year	65,743	295,651
本期其他綜合損益 (稅後淨額) Other Comprehensive Income for the year	-2,928,169	-1,329,597

註：106年度係會計師依審計部審定數之重編數，107年度係會計師財簽數。

Note: The 2017 Comprehensive Income Statement was prepared by certified public accountants in accordance with the figures of final audit accounts reedited by the National Audit Office; the 2018 Comprehensive Income Statement was prepared in accordance with the number accountant audit and attestation.

表十 資金運用狀況
Table 10. Investment Portfolio
(民國107年12月31日及民國106年12月31日)
Dec. 31, 2018 and Dec. 31, 2017

金額單位：新臺幣千元
Unit : NT\$ 1,000

項 目 Items	107年12月31日 金 額 Amount	(Dec.31, 2018) 百分比% %	106年12月31日 金 額 Amount	(Dec.31, 2017) 百分比 %
銀行存款 Deposits in Bank	3,415,469	0.48	5,281,056	0.76
公債及庫券 Government & Treasury Bonds	182,130,532	25.82	193,217,403	27.71
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	19,896,910	2.82	30,589,886	4.39
股票 Stock Certificates	21,907,513	3.11	22,544,335	3.23
有價證券 Securities 公司債 Corporation Bonds	26,179,186	3.71	29,680,350	4.25
受益憑證 Beneficiary Certificates	98,227	0.01	199,117	0.03
其他 Others	304,396	0.04	194,421	0.03
小計 Sub total	250,516,764	35.51	276,425,512	39.64
不動產（投資用） Investments on Real Estate	9,887,287	1.40	3,589,516	0.51
不動產（自用） Real Estate For Personal Use	10,296,590	1.46	10,358,057	1.49
保單借款 Policy Loans	15,177,450	2.15	15,918,127	2.28
不動產抵押借款 Real Estate Mortgage Loans	32,406,011	4.60	33,132,113	4.75
國外投資 Foreign Investments	383,683,989	54.40	352,678,469	50.57
合計 Total	705,383,560	100.00	697,382,850	100.00

註：106年度係會計師依審計部審定數之重編數，107年度係會計師財簽數。

Note: The 2017 Investment Portfolio was prepared by certified public accountants in accordance with the figures of final audit accounts reedited by the National Audit Office; the 2018 Investment Portfolio was prepared in accordance with the number accountant audit and attestation.

肆、業務內容

商品種類

郵政簡易壽險分生存保險、死亡保險及生死合險，並得以附約方式經營健康保險及傷害保險，非中華民國國民不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臺幣600萬元。

繳納保險費

除另有規定者外，繳費方法分年繳、半年繳、季繳、月繳4種。自104年8月1日起成立之契約，首、續期保險費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（條款約定須償還借款本息者並須依約償還）後恢復契約效力。

IV. Insurance Offerings

Types of Insurance Products

Postal Simple Life Insurance includes survival benefit, insurance against death and endowment insurance. Health insurance and accident insurance are offered as riders. Non-ROC citizens are not 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 proposer 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\$6 million.

Premium Payment

Unless otherwise specified, the payment plans include options in annual, semiannual, quarterly, and monthly premiums. For policies established since August 1, 2015, the initial and renewal premiums can only be paid either via the postal deposit book or via postal remittance, and the policyholder can enjoy a 1% transfer discount.

Grace Period

Premiums shall be paid in full by the due date. In the event of non-payment on the due date, a policy holder 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 proposer may reinstate the policy within two years. Prior to reinstatement, the proposer 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 collection (including premium loans) and interests (Pay back the principal and interests in accordance with the provisions and contract) up to the month of application for reinstatement according to the regulations and with consent from Chunghwa Post.

終止契約

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者。
- (5) 健康保險之被保險人故意(包括自殺、自殺未遂或墮胎等)或犯罪行為所致之疾病或傷害而住院診療者；傷害保險之被保險人故意自殺、故意行為或犯罪行為所致傷害、失能或死亡。

Termination of an Insurance Contract

Proposers 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 the event that any of the following circumstances occur with regard to an insurance contract, the insurer shall, other than following the provisions under Article 21 hereof of Simple Life Insurance Act, not be held liable for any claims:

- (1) The insured intentionally commits suicide within one year from the date of commencement or from the date of reinstatement of the insurance contract.
- (2) The proposer intentionally causes the death of the insured.
- (3) The insured is executed for crimes committed or dies when resisting arrest or breaking out of jail.
- (4) The death of the insured is caused by war or other breakdown of public order.
- (5) Health Insurance insured is hospitalized knowingly (including suicide, attempted suicide or abortion, etc.) or for illness or injury caused by criminal acts; accident insurance insured willfully commits suicide, intentional acts or criminal acts that cause harm, disability or death.



本公司榮獲現代保險健康理財雜誌舉辦「第六屆保險品質獎」之「知名度最高」、「業務員最優」及「最值得推薦」等三項優等獎，由壽險處邱處長鴻恩(右)代表領獎。

Chunghwa Post was honored with three awards, including the “Maximum Visibility”, the “Best Salesman” and the “Most Recommended” at the “6th Insurance Quality Award” held by the Risk Management, Insurance Magazine. The Department Director of Life Insurance Hung-En Chiu (right) received the awards on behalf of the Company.

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。

要保人除臨櫃外，亦可利用郵政自動櫃員機或網路ATM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，凡合於貸款條件者不限保戶均可申貸，承作區域除馬祖地區以外，遍及全國，目前除19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

92.12.25（含當日）以前成立之分紅保單契約
每會計年度末，有效契約按當年度郵政每月初（每月第1個營業日）牌告之2年期定期儲金存款平均年利率減預計利率之差率乘以期中保單價值準備金作為利差紅利，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

不參加紅利分配。

鴻運高照還本保險

- (1) 本契約於保單週年日仍屬有效時，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。
- (2) 本契約保單紅利計有年度紅利及滿期紅利2項，其給付內容如下：
年度紅利：契約於保單週年日仍屬有效時，本公司按照年度所宣告之前一會計年度分紅比率，在該保單週年日給付「年度紅利」。如該保單週年日在紅利宣告日前，「年度紅利」於宣告日補發。

Policy Loans

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

Proposers may apply for a loan online or at any postal outlet or postal 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 proposers; anyone who qualifies for mortgage prerequisites may apply. This service is available everywhere in Taiwan with the exception of the islands of Mazu. Currently, 19 regional branch offices oversee these loans and 202 postal outlets are authorized to accept applications for such service.

Dividend Distribution

Participating policies enrolled on or before December 25, 2003

For the policies in force at the end of each fiscal year, the bonus of the year is based on the total of the profit or loss on interests and the difference between the expected mortality rate and the actual mortality rate. The interest profit of loss is the average of the annual interest rate of the 2-year term CO posted by Chunghwa Post at the beginning of each month (on the first business day of a month) minus the assumed interest rate, and then multiplied by the policy reserves. Additionally, the mortality gap bonus is estimated for that year, where two types of bonuses are consolidated as the policy bonus for the year.

Nonparticipating policies

These policies do not receive a share of the dividends.

Hong-yun-gao-zhao Endowment

- (1) Chunghwa Post will calculate the profit or loss of participating policies of each fiscal year while the policies are still in force at the anniversary of the policy, in accordance with the participating policies distribution formula reported by Chunghwa Post to the insurance operation competent authority for ratification. Upon approval of Chunghwa Post Board of Directors and the announcement made by Chunghwa Post in the next fiscal year, the bonuses will be paid for participating policies on the day of policy anniversary.
- (2) The participating policy includes annual bonus and terminal bonus, which will be paid in accordance with the following conditions:
Annual Bonus: When the policy is still in force on the date of policy anniversary, Chunghwa Post will distribute the “annual bonus” on the date of policy anniversary in accordance with the bonus rate of the previous fiscal year announced by Chunghwa Post for that year. If date of policy anniversary falls before the date which the bonus is declared, the

滿期紅利：本契約滿期且仍屬有效時，本公司按該保單年度所宣告之滿期分紅比率計算滿期時應給付之「滿期紅利」。如本契約滿期日在紅利宣告日前，「滿期紅利」於宣告日補發。

107年度銷售郵政簡易壽險種類如下：

- (1) 常春增額還本保險
- (2) 合家歡增額保險
- (3) 年年金喜還本終身保險
- (4) 幸福88保險
- (5) 福安終身壽險
- (6) 康順定期壽險
- (7) 一年期定期壽險
- (8) 十分有利增額終身壽險
- (9) 安心小額終身壽險
- (10) 吉安傷害保險附約
- (11) 金平安傷害保險附約
- (12) 微型傷害保險附約
- (13) 日額型住院醫療費用保險附約

“annual bonus” shall be distributed on the date which is declared.

Terminal Bonus: When the policy is still in force on the date of policy maturity, Chunghwa Post will distribute the “terminal bonus” in accordance with the calculation of terminal bonus rate during maturity, declared by the policy that year. The “terminal bonus” will be distributed on the date of declaration.

Types of the currently provided Postal Simple Life Insurance of 2018 are:

- (1) Chang-chun Increasing Endowment
- (2) Joyful-families Increasing Endowment
- (3) Nian-nian-jin-si Endowment
- (4) Sing-fu-ba-ba Endowment
- (5) Fu-an Whole Life Insurance
- (6) Kang-shun Term Insurance
- (7) 1-year Term Insurance
- (8) Shi-fen-you-li Increasing Whole Life Insurance
- (9) An-xin Whole Life Insurance
- (10) Ji-an Accident Insurance Rider
- (11) Jin-ping-an Accident Insurance Rider
- (12) Accident Microinsurance Rider
- (13) Daily Hospitalization Expense Insurance Rider



財團法人現代保險教育事務基金會主辦「2018保險龍鳳獎」，本公司榮獲「全國財金保險系所應屆畢業生最嚮往的人壽公司內勤組及外勤組」等兩項優等獎，由壽險處邱處長鴻恩（右）代表領獎。

Chunghwa Post was honored with "Best Office Staff Team" and "Best Field Staff Team" in the category of the most desirable life insurance company for graduates of finance or insurance departments and institutes nationwide at the event of "2018 Dragon and Phoenix Insurance Awards" held by RMIM Inc. The Department Director of Life Insurance Hung-En Chiu (right) received the awards on behalf of the Company.

伍、公益活動

「捐熱血 郵愛心」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，107年活動期間共募得3萬4,267單位（每單位250C.C.），並獲台灣血液基金會感謝函。

「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分子，自92年舉辦以來，深獲各界好評。107年共有1萬8,912人申請，發出獎學金總金額達476萬7,000元，得獎名額2,851名。

「107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年舉辦，107年為第14次辦理，共計21隊158位選手參加。

V. Public Interest Activities

National Blood Donation Campaign “Donating Blood with Chunghwa Post”

This campaign urged people to donate blood to maintain a sufficient supply in hospitals. During its 2018 campaign, 34,267 units of blood (each unit containing 250cc of blood) were collected. The department received a thank-you letter from the Taiwan Blood Services Foundation.

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 2018, 18,912 applications were submitted and a total of NT\$4.77 million in cash was given out to 2,851 students.

2018 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 physical sports that benefit their health, Chunghwa Post has sponsored sport tournament since 2004. The tournament entered its 14th year in 2018 with a total of 21 teams and 158 players participated.



郵政壽險保戶子女獎學金抽獎活動。

Scholarship Lottery for Dependants of Postal Life Insurance Policyholders.

「107年中華郵政不老運動」系列活動

為鼓勵保戶走出戶外養成運動習慣，於107年舉辦「中華郵政不老運動」系列活動，共計76場次6,457人參加。

“2018 Chunghwa Post Rejuvenation Campaign” Series Events

In order to encourage our policyholders to go out and develop their exercise habits, a series of “Chunghwa Post Rejuvenation Campaign” events were held in 2018, with a total of 6,457 participants in 76 sessions.



「107年郵政壽險盃全國身心障礙桌球賽」參賽人員合影。

Contestants of the 2018 Postal Life Insurance Table Tennis National Player Ranking Tournament for the Physically and Mentally Disabled.



「捐熱血 郵愛心」活動。

The activity of “Donating Blood with Chunghwa Post”.

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辦理外，亦可於郵政自動櫃員機或網路ATM自行操作辦理，不受營業時間限制，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。

「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

要保人可透過網際網路(Internet)於本公司網路郵局查詢保單資料、紅利、生存保險金、保費紀錄、保單借還款紀錄、可借款額度、房貸基本資料、房貸扣還款交易紀錄等資訊，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。



「中華郵政不老運動-銀髮踏青樂悠郵」活動。
The activity of “Chunghwa Post Rejuvenation Campaign – Hiking Fun for Senior Citizens”.

VI. Measures of Convenience

Policy Loan Application and Repayment Service

In addition going to a post office, policy loan borrowers can make applications and repayments via the postal ATM or internet. With no office time limit, this option offers customers greater convenience and flexibility.

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

Proposers may make internet queries for information on policy information, bonus, survival benefits, premium records, policy loans and payment records, loan credit, queries on basic mortgage information, mortgage deduction and repayment transaction records as well as other information in addition to engaging in services for some transactions of life insurance.

Paperless Notification

Except for proposer 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 proposer with records of email address starting in 2013. Such service not only saves energy and reduces carbon but also offers convenient and fast services.



「中華郵政不老運動-銀髮健康百分百」活動。
The activity of “Chunghwa Post Rejuvenation Campaign –100% Healthy Ageing”.

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，可以口頭、電子郵件、郵寄或傳真等方式提出申訴，本公司即會派專人辦理。

網路預約投保服務

於本公司全球資訊網及e動郵局，提供客戶郵政壽險預約投保服務，增進投保便利性。

e動郵局服務

為網路郵局之延伸，提供客戶使用Apple iOS 及 Google Android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，使用壽險服務。

免用紙本戶籍謄本

客戶申請變更姓名或身分證統一編號，得以當事人之國民身分證(或晶片居留證)、電子戶籍謄本或戶口名簿繳驗，取代紙本戶籍謄本。

Complaint Channels

The proposer, insured, beneficiary or the individual who claims rights to the Company on the basis of insurance contract or legal provisions may file a complaint in person or by email, post or fax, and a specialist will be designated to deal with it.

Online Reservation for Insurance Services

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

e-Postal Service

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

Hard copies of the household registration transcript may be exempt.

To apply for a change of name or identification number, the customer can present personal identification card (or wafer residence permit), electronic household registration transcript or household registry as proof instead of a hard copy.



「中華郵政不老運動-銀髮歡唱真郵趣」活動。

The activity of “Chunghwa Post Rejuvenation Campaign –Joy of Singing”.



「中華郵政不老運動-三代同郵樂無窮」活動。

The activity of “Chunghwa Post Rejuvenation Campaign – Three-generation Family Holiday”.



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	103 (2014)	104 (2015)	105 (2016)	106 (2017)	107 (2018)
新契約件數 New Business (Policies)	388,297	366,310	316,850	228,854	228,543
增減率% Increase or Decrease %	7.83	-5.66	-13.50	-27.77	-0.14
新契約保額 New Business (Amount)	137,427	122,743	103,935	52,630	54,645
增減率% Increase or Decrease %	-0.46	-10.68	-15.32	-49.36	3.83
恢復契約件數 Reinstatement (Policies)	9,170	8,619	9,137	12,498	9,274
增減率% Increase or Decrease %	-0.42	-6.01	6.01	36.78	-25.80
恢復契約保額 Reinstatement (Amount)	3,462	3,258	3,463	3,902	2,801
增減率% Increase or Decrease %	12.48	-5.89	6.29	12.68	-28.22
有效契約件數 Business in Force (Policies)	2,645,105	2,665,036	2,584,655	2,465,069	2,308,467
增減率% Increase or Decrease %	-3.97	0.75	-3.02	-4.63	-6.35
有效契約保額 Business in Force (Amount)	1,011,057	1,001,102	980,605	903,916	813,179
增減率% Increase or Decrease %	1.52	-0.98	-2.05	-7.82	-10.04
保費收入 Premium Income	148,767	150,854	146,161	143,779	133,672
增減率% Increase or Decrease %	-5.30	1.40	-3.11	-1.63	-7.03
壽險責任準備金 Reserve for Life Insurance	631,280	677,136	645,983	684,689	690,597
增減率% Increase or Decrease %	-9.63	7.26	-4.60	5.99	0.86

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	103 (2014)	104 (2015)	105 (2016)	106 (2017)	107 (2018)
保險給付件數 Claims Payment to Beneficiaries (Number of Policies)	482,386	332,272	383,380	338,188	375,461
增減率% Increase or Decrease %	33.19	-31.12	15.38	-11.79	11.02
滿期 Matured Endowment	436,410	287,493	336,073	291,855	331,993
增減率% Increase or Decrease %	38.20	-34.12	16.90	-13.16	13.75
理賠 Death & Disability	4,995	5,186	5,703	5,804	6,276
增減率% Increase or Decrease %	3.12	3.82	9.97	1.77	8.13
終止 Surrender	40,981	39,593	41,604	40,529	37,192
增減率% Increase or Decrease %	-1.38	-3.39	5.08	-2.58	-8.23
保險給付保額 Claims Payment to Beneficiaries (Amount)	109,670	122,336	114,505	120,699	138,360
增減率% Increase or Decrease %	28.06	11.55	-6.40	5.41	14.63
滿期 Matured Endowment	91,910	106,992	98,639	105,669	125,413
增減率% Increase or Decrease %	31.95	16.41	-7.81	7.13	18.68
理賠 Death & Disability	2,042	2,142	2,287	2,321	2,480
增減率% Increase or Decrease %	8.73	4.89	6.73	1.49	6.86
終止 Surrender	15,718	13,202	13,579	12,709	10,467
增減率% Increase or Decrease %	11.41	-16.00	2.85	-6.40	-17.64

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

表十三 經營效率（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
103 (2014)	13.80	1.52	0.204	1.82
104 (2015)	12.14	-0.98	0.213	1.33
105 (2016)	10.38	-2.05	0.231	1.38
106 (2017)	5.37	-7.82	0.246	1.33
107 (2018)	6.05	-10.04	0.289	1.17

※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 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 停效及終止狀況

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
103 (2014)	12,314	6,005	40,981	15,718	53,295	21,723
104 (2015)	10,423	3,440	39,593	13,202	50,016	16,642
105 (2016)	11,009	3,537	41,604	13,579	52,613	17,116
106 (2017)	12,106	3,762	40,529	12,709	52,635	16,471
107 (2018)	8,562	2,403	37,192	10,467	45,754	12,870

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)	新契約 New Policies		有效契約 Policies In Force	
		投保件數(B) No.	投保率 (B)/(A)%	投保件數(C) No.	投保率 (C)/(A)%
103 (2014)	23,433,753	388,297	1.66	2,645,105	11.29
104 (2015)	23,492,074	366,310	1.56	2,665,036	11.34
105 (2016)	23,539,816	316,850	1.35	2,584,655	10.98
106 (2017)	23,571,227	228,854	0.97	2,465,069	10.46
107 (2018)	23,588,932	228,543	0.97	2,308,467	9.79

表十六 郵政簡易人壽保險普及率

Table 16. Postal Simple Life Insurance to National Income

單位：新臺幣百萬元
Unit：NT\$ Million

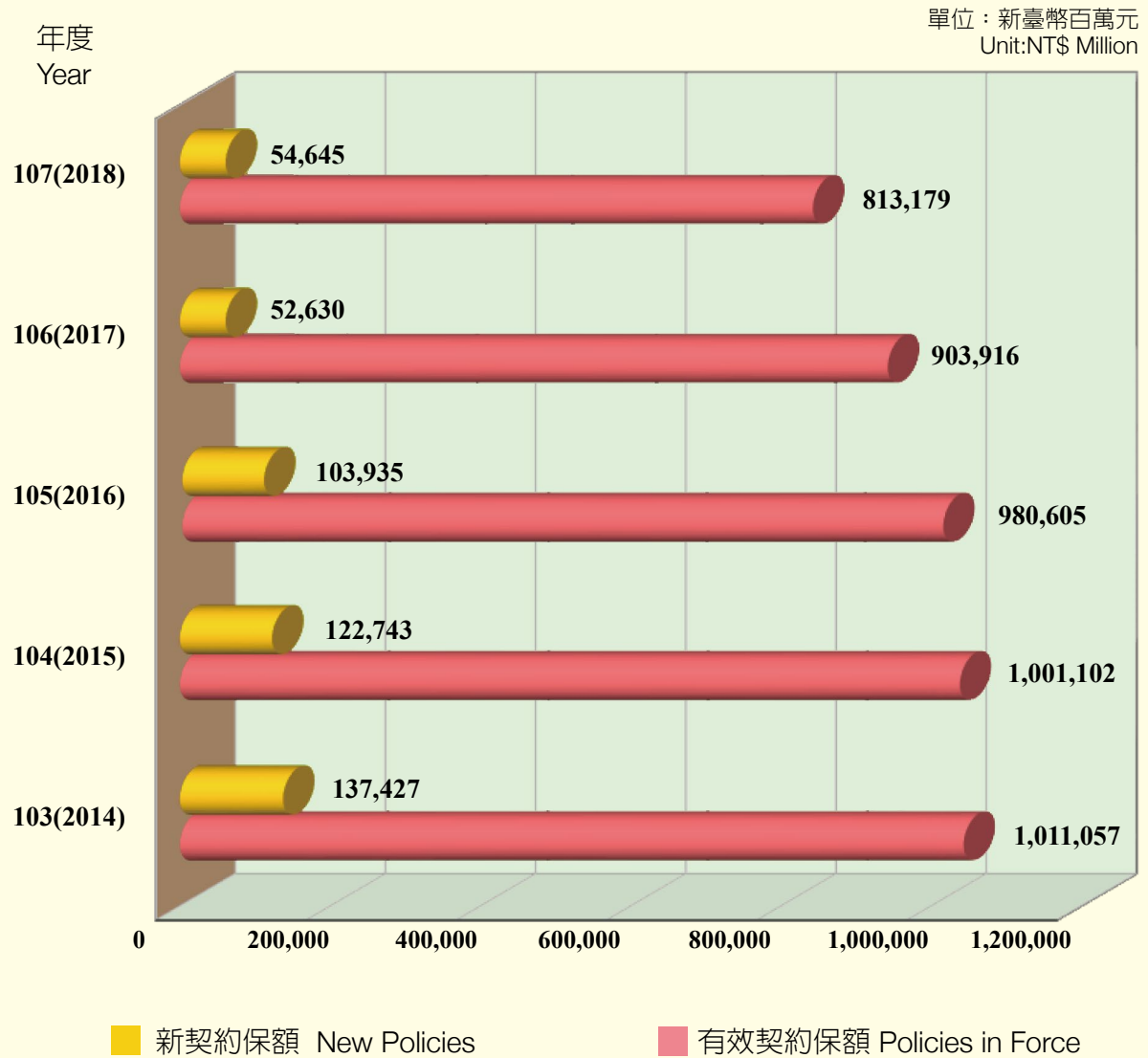
年度 Year	國民所得 National Income (A)	新契約 New Policies		有效契約 Policies In Force	
		保額 Sum Insured (B)	普及率 (B)/(A)%	保額 Sum Insured (C)	普及率 (C)/(A)%
103 (2014)	14,018,941	137,427	0.98	1,011,057	7.21
104 (2015)	14,652,714	122,743	0.84	1,001,102	6.83
105 (2016)	14,996,482	103,935	0.69	980,605	6.54
106 (2017)	15,279,928	52,630	0.34	903,916	5.92
107 (2018)	15,332,284	54,645	0.36	813,179	5.30

註：「國民所得」係依行政院主計總處最新年度公布之數字予以修正，凡與前期內容不同者，應以本期數字為準。

Note: The "National Income" was adjusted in accordance with the latest annual figures released by the Directorate General of Budget, Accounting and Statistics, Executive Yuan, R.O.C. In case of disagreement with the data shown on the previous issue, please refer to the current ones.

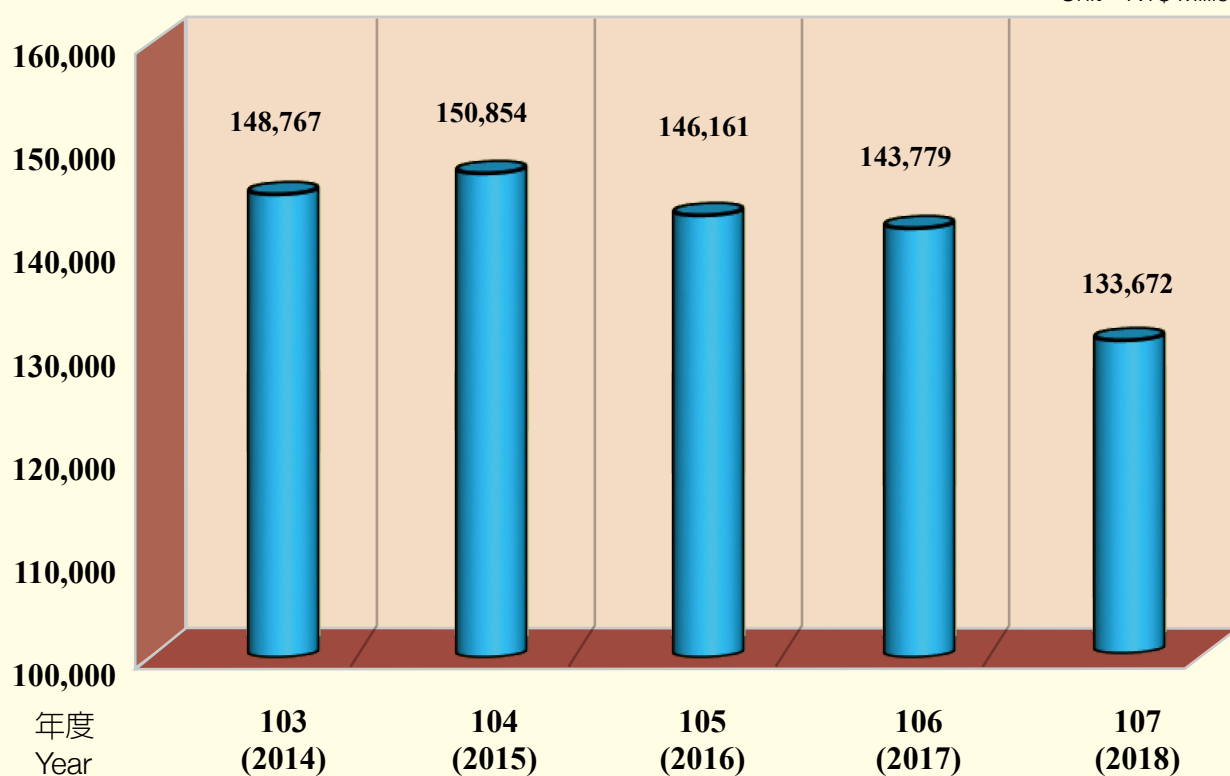
圖四 新契約及有效契約成長趨勢（保額）

Chart 4. Growing Trend of New Policies and Policies in Force (Insurance Amount)



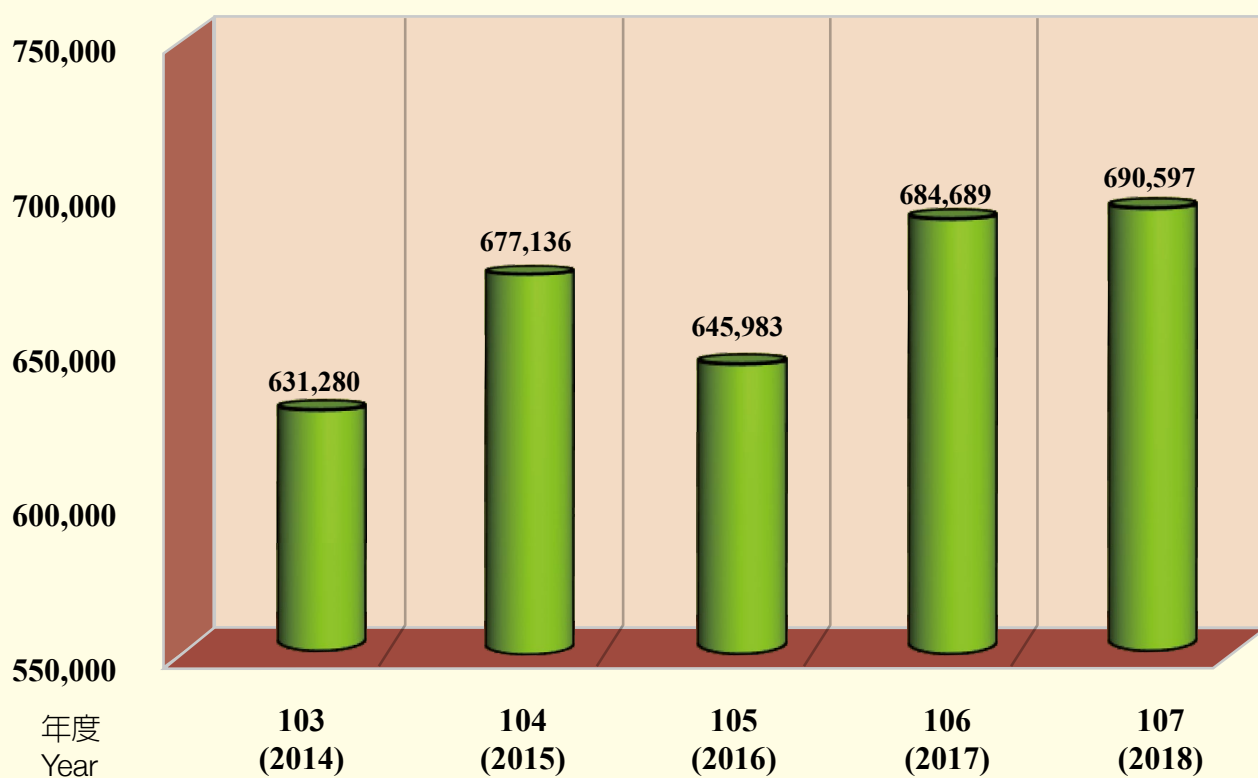
圖五 保費收入
Chart 5. Premium Income

單位：新臺幣百萬元
Unit: NT\$ Million

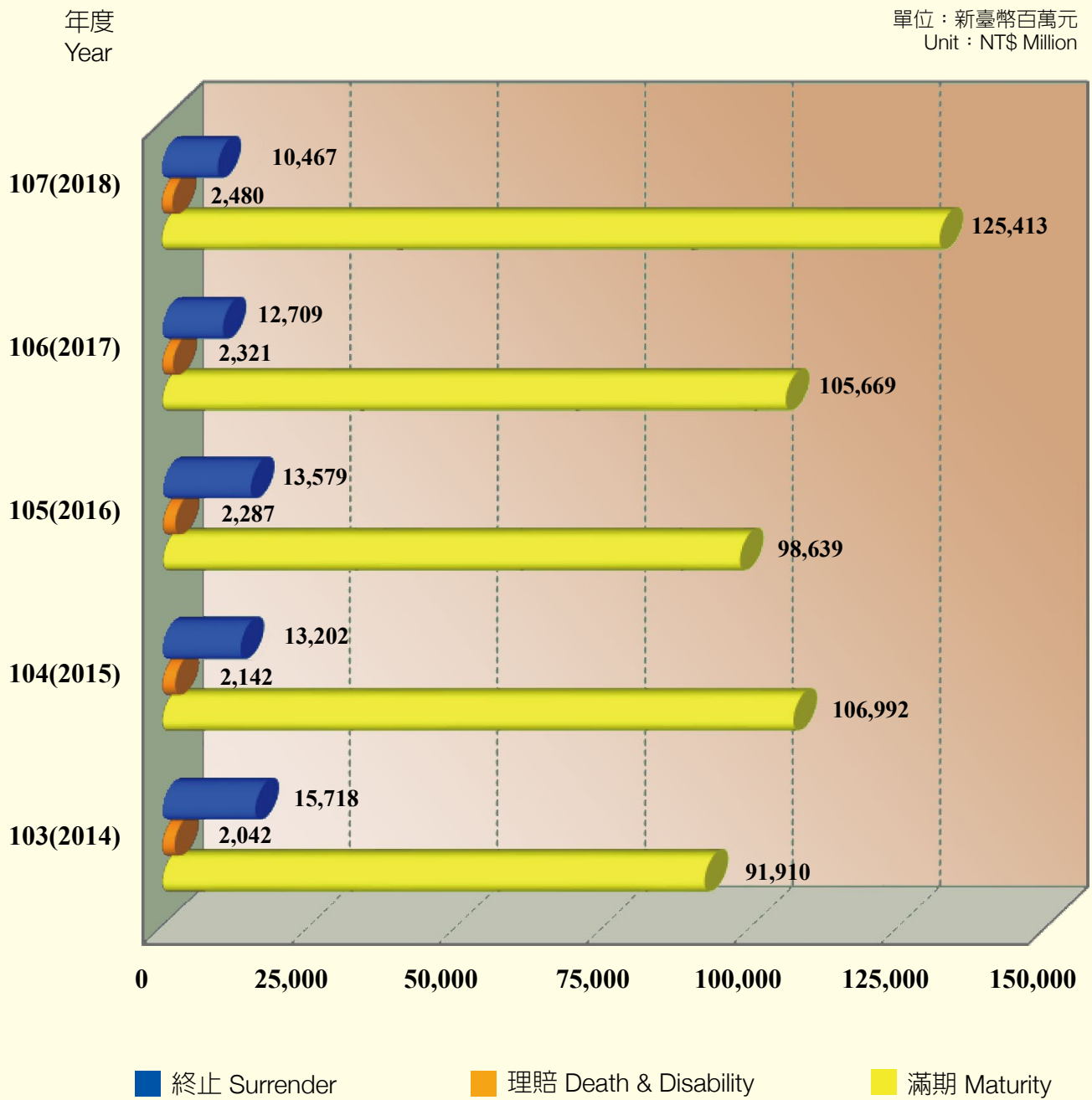


圖六 壽險責任準備金
Chart 6. Reserve for Life Insurance

單位：新臺幣百萬元
Unit: NT\$ Million



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



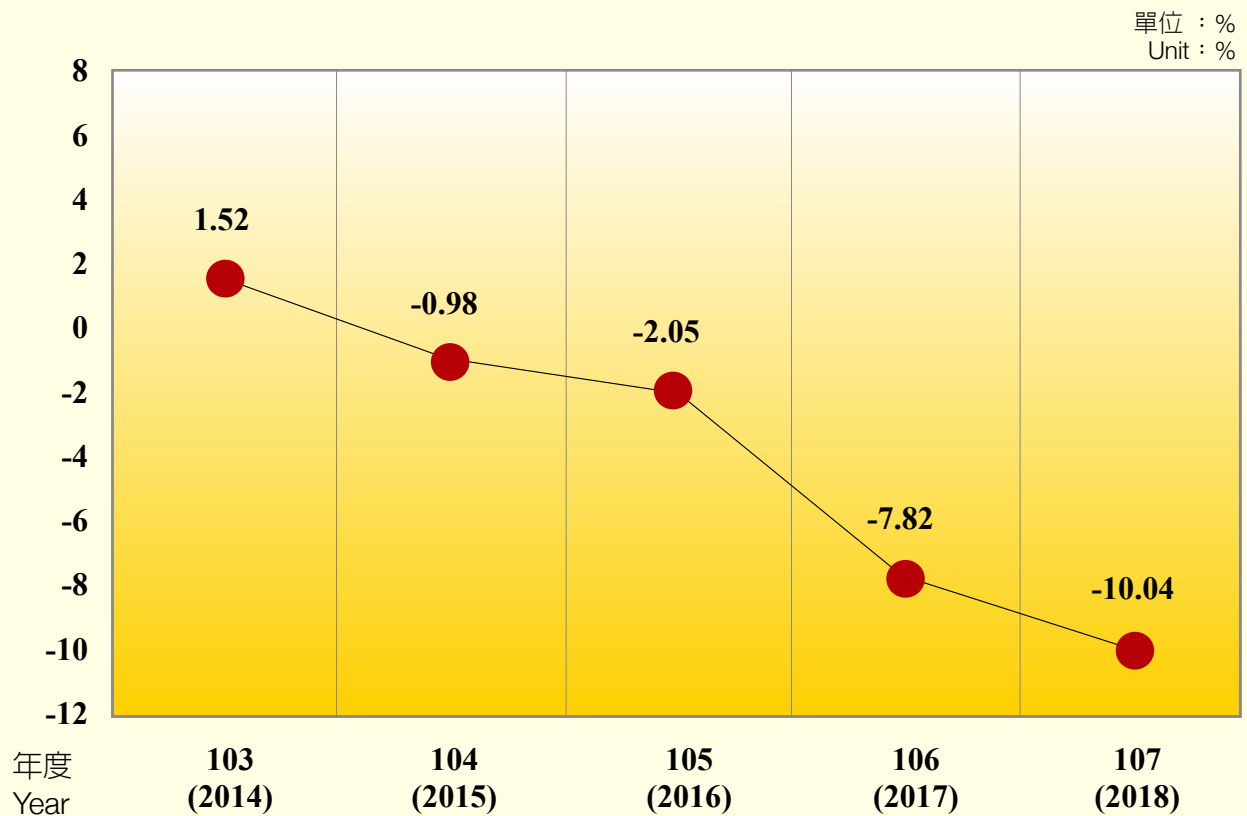
圖八 經營效率 (1) (保額)

Chart 8. Management Efficiency I (Insurance Amount)

新契約率 New Policy Rate



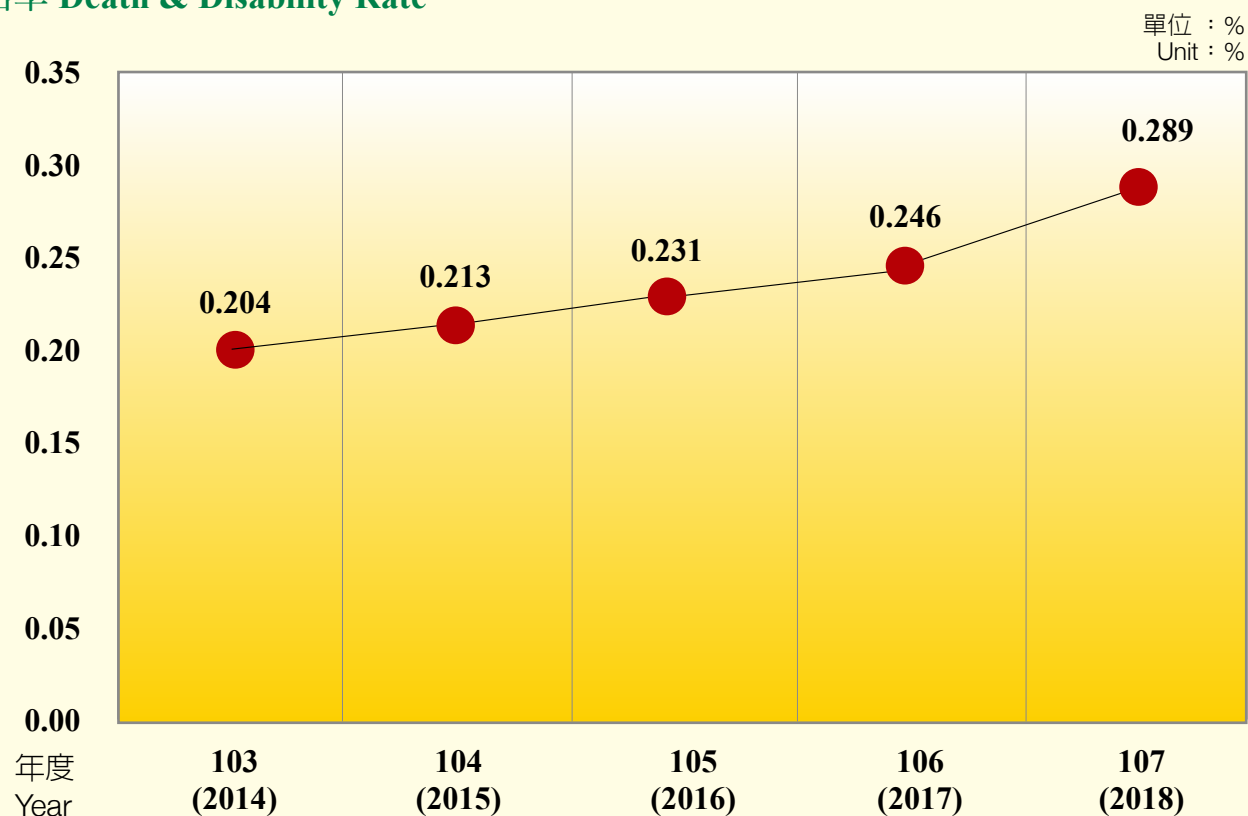
有效契約淨增加率 Net Increase Rate of Policies in Force



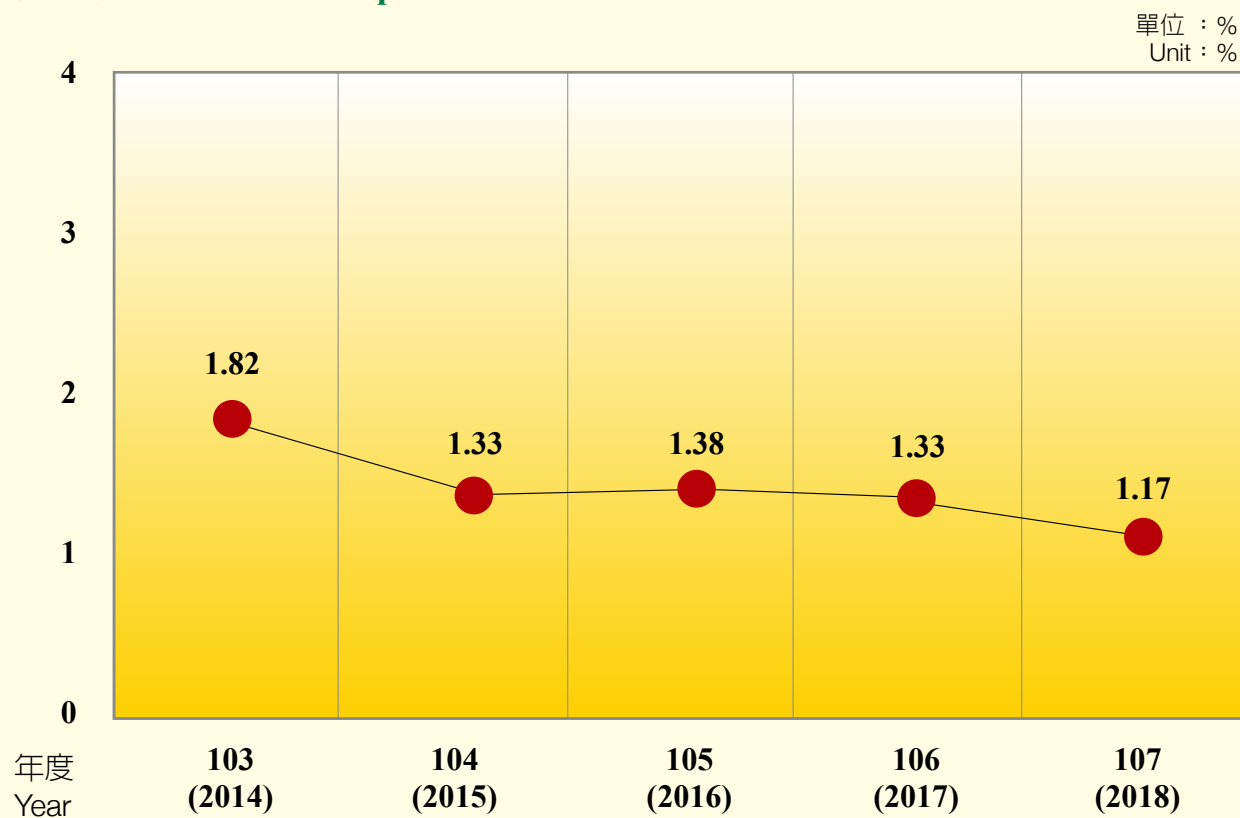
圖九 經營效率 (2) (保額)

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42年2月

調整簡易壽險保險金額為新臺幣1,000元至1萬元。

民國43年7月

開辦3年期及5年期儲蓄保險。

VIII. Timeline of Important Events

May 14, 1935

“Simple Life Insurance Act” 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 Act” by Executive Yuan.

Nov. 1, 1935

“Simple Life Insurance Act” 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.

Feb. 1953

The insured amount per contract is limited to the range from NT\$ 1 thousand to NT\$ 10 thousand.

Jul. 1954

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

民國44年10月

增辦6年期儲蓄保險。

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為新臺幣1,000元至3萬元。

民國50年8月

調整簡易壽險保險金額為新臺幣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

調整簡易壽險金額為新臺幣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為新臺幣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。

Oct. 1955

The six-year-term endowment insurance service began.

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 was suspended.

1966

The premium rates of the five-year-term 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-term 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-term and eight-year-term endowment insurance service inaugurated, and the sixty-year-old endowment ceased to offer.

Jan. 1974

Both the seven-year-term 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

“Abolishment and Conversion of Old Insurance Policies Contracted in Taiwan District” and “Abolishment and Conversion of Annuity Policies Contracted in Taiwan District” were annulled.

Sep. 1976

An updated computer processing system for Simple Life Insurance begins.

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。

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為新臺幣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，頒發簡易壽險徵文、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。

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。

Dec. 1976

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

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-term, six-year-term, seven-year-term and eight-year-term endowment insurance were 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 were altered, twenty-year payment and whole-life payment policies were suspended, and the payment of dividend based on policy was 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

Launched "5-year-term Endowment".

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.

May 1, 1990

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

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」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

臺灣北、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」。

民國87年2月20日

全面完成電腦連線作業。

Dec. 17, 1990

The revised “Simple Life Insurance Act” promulgated by the President.

Jan. 1, 1991

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

Feb. 15, 1991

The newly revised “Simple Life Insurance Act” 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

“Postal An-jia Refundable Whole Life Insurance” was introduced and at the same date 10-year payment, 15-year payment whole life insurance were suspended.

Mar. 20, 1993

“Simple Life Insurance Act” 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

“Postal 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.

Feb. 20, 1998

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

民國87年6月30日

發售「郵政安富增值還本終身壽險」。

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」，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」。

民國88年5月20日

郵政簡易壽險累積存金突破新臺幣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」。

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。

Jun. 30, 1998

Launched “Postal An-Fu Increasing Whole Life Insurance with Survival Benefit”.

Nov. 1, 1998

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

Dec. 1, 1998

Launched “Postal An-pin Double-indemnity Whole Life Insurance”, and ceased to offer “Postal An-ho Whole Life Insurance” simultaneously.

Jan. 1, 1999

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

Mar. 20, 1999

Launched “Postal Little Sun 15-year-term Child Insurance”.

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 and 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

Launched “Postal Kwai-ler Increasing Child Whole Life Insurance with Survival Benefit”.

Mar. 14, 2001

Clause for “Postal 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.

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」及「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。

民國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。

民國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。

民國91年7月10日

總統公布新修訂之「簡易人壽保險法」。

民國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。

民國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。

民國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。

民國91年12月31日

停售「郵政員工團體特約二倍保障保險」。

民國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。

民國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。

民國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。

民國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」。

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” and “Kwailer Increasing Child Whole Life Insurance with Survival Benefit” were suspended.

Sep. 5, 2001

“Little-sun Child Insurance” was suspended.

Nov. 10, 2001

“5-year-term Endowment” was suspended.

Nov. 15, 2001

To adjust the premium rate for “Postal 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 Act”.

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”.

Apr. 15, 2003

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

May 9, 2003

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

Jun. 16, 2003

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

民國92年7月25日

取消個人壽險集體保件折扣。

民國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」。

民國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。

民國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」。

民國92年12月26日

發售「郵政簡易人壽六年期吉利保險」。

民國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。

民國93年1月1日

開辦郵政自提機辦理保險單借款業務。

民國93年4月4日

發售「郵政簡易人壽吉慶兒童保險」。

民國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」。

民國93年7月7日

推出壽險房貸「好利貸」優惠利率專案。

民國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。

民國93年9月1日

發售「郵政簡易人壽吉祥保險」。

民國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。

民國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。

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 to offer "5-year-term Endowment", "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.

民國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，並增加臺北東門等62局代收申請表件，代收表件局增為124局。

民國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。

民國94年3月1日

發售「郵政簡易人壽吉安傷害保險附約」。

民國94年7月1日

發售「郵政簡易人壽年年如意定期還本保險」。

民國94年10月1日

增加臺北士林郵局等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。

民國94年12月1日

發售「郵政簡易人壽步步高升保險」。

民國94年12月1日

發售「郵政簡易人壽松柏長青定期壽險」。

民國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」。

民國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。

民國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。

民國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。

民國95年6月15日

開辦「網路ATM保險單借還款業務」。

民國95年7月1日

發售「郵政簡易人壽鴻運高照還本保險」。

民國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%。

民國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，增加臺北民權郵局等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.

民國95年12月15日

發售「郵政簡易人壽福星高照終身壽險」。

民國96年8月15日

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」。

民國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。

民國96年10月10日

發售「郵政簡易人壽富兒樂還本保險」。

民國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」。

民國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。

民國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」。

民國97年10月1日

發售「郵政簡易人壽金平安傷害保險附約」。

民國97年11月8日

停售「郵政簡易人壽六六金順保險」。

民國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。

民國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」。

民國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」。

民國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」。

民國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。

民國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” ARMs (Adjustable Rate Mortgages) real estate loans and ceased to offer “Hao-li-dai” real estate loans.

Sep. 1, 2007

Raised the maximum insured amount for Postal 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” ARMs (Adjustable Rate Mortgages) real estate loans 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.

民國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。

民國98年9月28日

發售「郵政簡易人壽喜樂年年還本終身保險」。

民國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」。

民國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」。

民國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」。

民國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。

民國99年2月3日

停售「郵政簡易人壽吉慶兒童保險」。

民國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。

民國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。

民國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。

民國99年5月1日

發售「郵政簡易人壽一路發保險」。

民國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 "Postal Ji-li 6-year-term Endowment".

May 1, 2010

Launched "Postal E-lu-fa Endowment".

Jul. 1, 2010

Launched "Postal Kim Baby Child Insurance".

民國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，另新增電子郵件寄交方式。

民國99年8月2日

暫停銷售「郵政簡易人壽一路發保險」。

民國99年9月28日

發售「郵政簡易人壽6年期安順定期壽險」。

民國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。

民國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。

民國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。

民國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」。

民國100年2月25日

發售「郵政簡易人壽歡喜還本保險」。

民國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，得以電子郵件方式寄交。

民國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。

民國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。

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, 2010.

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, 2010.

Dec. 29, 2010

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

Feb. 17, 2011

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

Feb. 25, 2011

Launched “Postal Joy Endowment”.

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.

May 25, 2011

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

民國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。

民國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。

民國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。

民國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，得以電子郵件方式寄交。

民國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」。

民國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。

民國100年9月28日

發售「郵政簡易人壽快樂寶貝還本保險」。

民國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」。

民國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。

民國100年12月15日

發售「郵政簡易人壽常春增額還本保險」。

民國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」。

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

The Postal Simple Life Insurance Real Estate Mortgage Business launched the new mortgage commodity, “Fu-li-dai Program”.

Sep. 2, 2011

To aid Typhoon Nanmadol victims, 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.

Dec. 15, 2011

Launched “Postal Chang-chun Increasing Endowment”.

Dec. 28, 2011

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

民國100年12月31日

修正「理賠處理制度及程序」。

民國101年2月15日

重新發售「郵政簡易人壽歡喜還本保險」。

民國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。

民國101年3月20日

發售「郵政簡易人壽金吉利增額保險」。

民國101年7月2日

發售「郵政簡易人壽康福保險」。

民國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」。

民國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。

民國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」。

民國101年9月28日

發售「郵政簡易人壽康泰103保險」。

民國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。

民國101年12月26日

榮獲財團法人金融聯合徵信中心頒發授信類「金質獎」。

民國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。

民國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」。

民國102年1月28日

發售「郵政簡易人壽金彩123增額還本保險」。

民國102年3月21日

停售「郵政簡易人壽金寶貝兒童保險」。

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 Endowment”.

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 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” was suspended.

Jan. 28, 2013

Launched “Postal Jin-cai-123 Increasing Endowment”.

Mar. 21, 2013

Ceased to offer “Postal Kim Baby Child Insurance”.

民國102年3月29日

發售「郵政簡易人壽祥富增額保險」。

民國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。

民國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」。

民國102年9月10日

發售「郵政簡易人壽合家歡增額保險」。

民國102年10月15日

發售「郵政簡易人壽大吉大利增額還本保險」。

民國103年3月31日

停售「郵政簡易人壽6年期安順定期壽險」及「郵政簡易人壽安康定期壽險」。

發售「郵政簡易人壽康順定期壽險」。

民國103年8月1日

發售「郵政簡易人壽年年金順還本保險」。

民國103年10月15日

停售「郵政簡易人壽康福保險」、「郵政簡易人壽康泰103保險」、「郵政簡易人壽金彩123增額還本保險」、「郵政簡易人壽祥富增額保險」及「郵政簡易人壽大吉大利增額還本保險」。

民國103年10月31日

停售「郵政簡易人壽美利人生利率變動型保險」。

民國103年12月23日

發售「郵政簡易人壽一年期定期壽險」及「郵政簡易人壽微型傷害保險附約」。

民國104年3月31日

壽險業務以公積轉增資150億元，增資後實收資本額自50億元提高至200億元。

民國104年7月30日

郵政壽險不動產抵押借款業務推出房貸新商品「軍公教專案」。

民國104年8月1日

首期保險費取消以現金方式繳納。

民國104年8月17日

榮獲現代保險基金會主辦第17屆保險信望愛獎之「最佳社會責任獎」殊榮。

Mar. 29, 2013

Launched “Postal 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

The Postal Simple Life Insurance Real Estate Mortgage Business launched the new mortgage commodity, “Xiang-You-dai Program”.

Sep. 10, 2013

Launched “Postal Joyful-families Increasing Endowment”.

Oct. 15, 2013

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

Mar. 31, 2014

Ceased to offer “Postal An-shun 6-year Term Insurance” and “Postal An-kang Term Insurance”.

Launched “Postal Kang-shun Term Insurance”.

Aug. 1, 2014

Launched “Postal Nian-nian-jin-shun Endowment”.

Oct. 15, 2014

Ceased to offer “Postal Kang-fu Endowment”, “Postal Kang-tai-103 Endowment”, “Postal Jin-cai-123 Increasing Endowment”, “Postal Siang-fu Increasing Endowment” and “Postal Da-ji-da-li Increasing Endowment”.

Oct. 31, 2014

Ceased to offer “Postal Mei-li-ren-sheng Interest-sensitive Insurance”.

Dec. 23, 2014

Launched “Postal 1-year Term Insurance” and “Postal Accident Microinsurance Rider”.

Mar. 31, 2015

The life insurance business received a capital reserve transfer of NT\$ 15 billion so the Actual capital increased from NT\$ 5 billion to 20 billion after increase.

Jul. 30, 2015

The Postal Simple Life Insurance Real Estate Mortgage Business launched new loan products for the “Military, civil and teaching projects”.

Aug. 1, 2015

Paying in cash for the first premium was canceled.

Aug. 17, 2015

The Company was awarded the “Best Social Responsibility Award” by the 17th Faith, Hope and Love Insurance Award sponsored by the Risk Management, Insurance & Finance Foundation.

民國104年10月1日

網路ATM保單借款（不含自動櫃員機保單借款），限要保人與被保險人同一人，且要保人滿20歲具行為能力者之契約始能辦理。

民國104年10月17日

榮獲金管會「104年度微型保險競賽」之「績效斐然獎」殊榮。

民國104年11月19日

郵政壽險不動產抵押借款業務推出房貸新商品「基本房貸」。

民國104年12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600萬元。

民國104年12月16日

榮獲現代保險健康理財雜誌第四屆「保險品質獎」之「知名度最高」、「業務員最優」、「理賠服務最好」、「最值得推薦」等四項優等獎。

民國104年12月28日

榮獲財團法人金融聯合徵信中心104年「金質獎-授信資料類」之受表揚績優機構。

民國105年1月5日

「郵政簡易人壽常春增額還本保險」榮獲現代保險教育事務基金會頒發之「2016年度最佳風雲保單」。

民國105年2月1日

暫停銷售「郵政簡易人壽年年金順還本保險」。

民國105年2月6日

為關懷南部地區大地震受災戶，提供放寬並加速理賠、寬延繳納保險費、免費補發保險單、保單借款免息6個月及房貸戶優惠等措施。

民國105年3月17日

建置「滿期/生存保險金應領未領資料庫」，於保戶臨櫃辦理相關壽險交易或洽詢本公司顧客服務中心時，如查有應領未領保險金之資料，即時請保戶儘速領取相關保險金。

民國105年3月29日

發售「郵政簡易人壽年年金喜還本終身保險」。

民國105年3月29日

榮獲現代保險教育事務基金會「2016保險龍鳳獎」之最嚮往的壽險公司內勤組優等獎及外勤組優等獎。

民國105年4月26日

榮獲天下雜誌舉辦之「2016金牌服務業調查」人壽保險業前5名。

Oct. 1, 2015

The internet ATM insurance policy loan (excluding ATM insurance policy loan) is limited to the condition that the proposer and the insured are the same person, and the proposer must be 20 years of age possessing legal capacity for the contract to be valid.

Oct. 17, 2015

The Company was awarded the “Outstanding Achievement Award” in the FSC sponsored “2015 Annual Microinsurance Contest”.

Nov. 19, 2015

The Postal Simple Life Insurance Real Estate Mortgage Business launched the new mortgage commodity, “Basic house mortgage”.

Dec. 1, 2015

Raised the maximum insured amount for Postal Simple Life Insurance and the total coverage per insured to NT\$6 million.

Dec. 16, 2015

The Company was honored to receive four awards “Maximum Visibility Award”, the “Best Salesman”, “Best Claims Service” and “Most Recommended” at the 4th “Insurance Quality Award” by the Risk Management, Insurance Magazine.

Dec. 28, 2015

The Company was among the meritorious organizations that were awarded the 2015 “Gold Prize - Credit Information Category” by the Joint Credit Information Center.

Jan. 5, 2016

“Postal Chang-chun Increasing Endowment” was awarded the “2016 Insurance Policy of the Year contest”, organized by RMIM Inc.

Feb. 1, 2016

“Postal Nian-nian-jin-shun Endowment” was suspended.

Feb. 6, 2016

To show care for the households of quake-stricken areas in southern Taiwan, Chunghwa Post loosens and speeds up the claims, extends premiums payment, distributes policies for free, and offers 6 months of policy loans without interest and mortgage customer preference as well as other measures.

Mar. 17, 2016

The “Terminal/Survival Benefits Payable Database” was established to immediately notify the policyholders with prompt acquisition of relevant benefits for policyholders engaging in relevant life insurance transactions at the counter or consulting with the customer service center of Chunghwa Post, upon discovery of payable benefits during queries.

Mar. 29, 2016

Launched “Postal Life Insurance Nian-nian-jin-si Endowment Insurance”.

Mar. 29, 2016

Chunghwa Post was awarded the excellence award for “2016 Supreme Insurance Award” organized by RMIM Inc., as the most desirable life insurance company in category of office staff and sales.

Apr. 26, 2016

Chunghwa Post was ranked top 5 company in “2016 Golden Service Survey” for life insurance industry, conducted by Commonwealth Magazine.

民國105年6月5日

停售「郵政簡易人壽喜樂年年還本終身保險」。

民國105年7月9日

為關懷尼伯特颱風受災戶，提供放寬並加速理賠、寬延繳納保險費、免費補發保險單及房貸戶優惠等措施。

民國105年7月26日

滿期給付契約之保險單，由本公司於封面註記後，當場退還保戶，免收回。

民國105年8月6日

暫停銷售「郵政簡易人壽六年吉利保險」、「郵政簡易人壽金吉利增額保險」、「郵政簡易人壽歡喜還本保險」及「郵政簡易人壽快樂寶貝還本保險」等4種保險商品。

民國105年8月16日

榮獲現代保險教育事務基金會主辦第18屆保險信望愛獎之「最佳通路策略優選獎」。

民國105年9月19日

為關懷莫蘭蒂及馬勒卡颱風受災戶，提供放寬並加速理賠、寬延繳納保險費、免費補發保險單及房貸戶優惠等措施。

民國105年9月28日

為關懷梅姬颱風受災戶，提供放寬並加速理賠、寬延繳納保險費、免費補發保險單及房貸戶優惠等措施。

民國105年10月12日

發售「郵政簡易人壽十分有利增額終身壽險」。

民國105年11月5日

榮獲金管會「105年度微型保險競賽」之「業務績優獎」。

民國105年11月15日

榮獲卓越雜誌舉辦「2016卓越最佳保險評比大調查」之「最佳永續經營獎」。

民國105年11月29日

榮獲現代保險健康理財雜誌第五屆保險品質獎之「最值得推薦」、「業務員最優」、「知名度最高」等三項優等獎。

民國105年12月27日

榮獲財團法人金融聯合徵信中心「105年金質獎-授信資料類」之受表揚績優機構。

民國106年4月10日

榮獲財團法人現代保險教育事務基金會主辦「2017保險龍鳳獎」之「全國財金保險系所應屆畢業生最嚮往的人壽公司內勤組及外勤組」等兩項優等獎。

Jun. 5, 2016

Ceased to offer “Postal Xi-le-nian-nian Endowment”.

Jul. 9, 2016

To show care for the households hit by Typhoon Nepartak, Chunghwa Post loosens and speeds up the claims, extends premiums payment, distributes policies for free, and offers mortgage customer preference as well as other measures.

Jul. 26, 2016

Chunghwa Post remarks on the cover of policies with terminal benefits and returns to the policyholders without withholding.

Aug. 6, 2016

Four insurance products were suspended, including “Postal Ji-li 6-year-term Endowment”, “Postal Kim-ji-li Increasing Endowment”, “Postal Joy Endowment” and “Postal Happy- baby Endowment”.

Aug. 16, 2016

Chunghwa Post was honored with the “Best Channel Strategy Excellence Award” by the 18th FHL “Insurance Awards”, sponsored by RMIM Inc.

Sep. 19, 2016

To show care for households hit by Typhoon Meranti and Typhoon Malakas, Chunghwa Post loosens and speeds up the claims, extends premiums payment, distributes policies for free, and offers mortgage customer preference as well as other measures.

Sep. 28, 2016

To show care for households hit by Typhoon Megi, Chunghwa Post loosens and speeds up the claims, extends premiums payment, distributes policies for free, and offers mortgage customer preference as well as other measures.

Oct. 12, 2016

Launched “Postal Shi-feng-you-li Increasing Whole Life Insurance”.

Nov. 5, 2016

Chunghwa Post was awarded the “Outstanding Sales Award” in the FSC sponsored “2016 Annual Microinsurance Contest”.

Nov. 15, 2016

Chunghwa Post was honored with the “Best Sustainable Management Award” in “2016 Best Insurance of Excellence Ranking Survey”, organized by ECF magazine.

Nov. 29, 2016

Chunghwa Post was honored with three awards, including “Most Recommended”, the “Best Salesman” and the “Maximum Visibility” by the 5th “Insurance Quality Award”, organized by the Risk Management, Insurance Magazine.

Dec. 27, 2016

Chunghwa Post was among the meritorious organizations awarded with the 2016 “Gold Prize - Credit Information Category”, organized by the Joint Credit Information Center.

Apr. 10, 2017

Chunghwa Post was awarded the “Most Admired Insurance Company for Finance Insurance Department Graduates in both Back- Office Support and Field Team Support categories” at the 2017 Dragon & Phoenix Award for Insurance hosted by Risk Management, Insurance & Finance Foundation.

民國106年8月7日

榮獲財團法人現代保險教育事務基金會主辦「2017保險信望愛獎」之「最佳社會責任獎」殊榮。

民國106年8月30日

榮獲財團法人保險事業發展中心主辦「第七屆臺灣保險卓越獎」之「微型保險推展卓越獎」殊榮。

民國106年10月19日

榮獲壹週刊主辦「第十四屆服務第壹大獎」之「人壽類第三名」殊榮。

民國106年10月21日

榮獲金融監督管理委員會保險局主辦「106年度微型保險競賽」之「績效卓越獎」殊榮。

民國106年11月1日

停售「郵政簡易人壽快樂寶貝還本保險」及「郵政簡易人壽年年金順還本保險」。

民國106年11月28日

發售「郵政簡易人壽安心小額終身壽險」。

民國106年12月22日

榮獲財團法人金融聯合徵信中心主辦「106年金質獎-授信資料類」之受表揚績優機構。

民國107年1月9日

榮獲現代保險健康理財雜誌舉辦「第六屆保險品質獎」之「知名度最高」、「業務員最優」及「最值得推薦」等三項優等獎。

民國107年3月6日

榮獲現代保險教育事務基金會舉辦「2018保險龍鳳獎」之全國財金保險系所應屆畢業生最嚮往的壽險公司「內勤組」及「外勤組」等二項優等獎。

民國107年3月23日

停售「郵政簡易人壽六年期吉利保險」、「郵政簡易人壽金吉利增額保險」及「郵政簡易人壽歡喜還本保險」。

民國107年4月23日

發售「郵政簡易人壽幸福88保險」。

民國107年7月25日

為強化服務效能，提供客戶便利的投保服務，開辦「行動投保業務」。

民國107年8月6日

榮獲現代保險教育事務基金會主辦第二十屆保險信望愛獎之「最佳社會責任獎」殊榮。

民國107年8月10日

榮獲卓越雜誌主辦之2018卓越保險評比非金控類「永續經營獎」之殊榮。

Aug. 7, 2017

Chunghwa Post was honored with the "Best CSR Merit Award" at the "2017 Faith, Hope & Love Awards of Insurance" hosted by Risk Management, Insurance & Finance Foundation.

Aug. 30, 2017

Chunghwa Post was honored with the "Microinsurance Promotion Excellence Award" at the "7th Taiwan Insurance Excellence Award" hosted by Taiwan Insurance Institute.

Oct. 19, 2017

Chunghwa Post was honored with "the third place in the category of Life Insurance" at the "14th Top Service Award" hosted by Next Magazine.

Oct. 21, 2017

Chunghwa Post was honored with "Outstanding Performance Award" at the "2017 Microinsurance Competition" held by the Financial Supervisory Commission, Insurance Bureau.

Nov. 1, 2017

Ceased to offer "Postal Happy-baby Endowment" and "Postal Nian-nian-jin-shun Endowment".

Nov. 28, 2017

Launched "Postal An-xin Whole Life Insurance".

Dec. 22, 2017

Chunghwa Post was among the meritorious organizations awarded with the 2017 "Gold Prize - Credit Information Category", organized by the Joint Credit Information Center.

Jan. 9, 2018

Chunghwa Post was honored with three awards, including the "Maximum Visibility", the "Best Salesman" and the "Most Recommended" at the "6th Insurance Quality Award" held by the Risk Management, Insurance Magazine.

Mar. 6, 2018

Chunghwa Post was honored with "Best Office Staff Team" and "Best Field Staff Team" in the category of the most desirable life insurance company for graduates of finance or insurance departments and institutes nationwide at the event of "2018 Dragon and Phoenix Insurance Awards" held by RMIM Inc.

Mar. 23, 2018

Ceased to offer "Postal Ji-li 6-year-term Endowment", "Postal Kim-ji-li Increasing Endowment" and "Postal Joy Endowment".

Apr. 23, 2018

Launched "Postal Sing-fu-ba-ba Endowment".

Jul. 25, 2018

In order to enhance service efficiency and provide customers with convenient services, the "Mobile Device Insurance Service" was launched.

Aug. 6, 2018

Chunghwa Post was honored with "Best Social Responsibility Award" at the 20th Faith, Hope & Love Awards of Insurance held by RMIM Inc.

Aug. 10, 2018

Chunghwa Post was honored with "Sustainability Award" in the category of non-financial holding corporations at the 2018 Insurance Excellence Awards held by Excellence Magazine.

民國107年10月23日

榮獲金融監督管理委員會保險局主辦「107年度
微型保險競賽」之「績效卓著獎」殊榮。

Oct. 23, 2018

Chunghwa Post was honored with “Outstanding Performance Award” at the “2018 Microinsurance Competition” held by the Financial Supervisory Commission, Insurance Bureau.

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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Life Insurance Department Chunghwa Post Co., Ltd.