

# 104



中華民國衛生福利部

## 國民年金監理會 年報

2015 Annual Report  
National Pension Supervisory Committee  
Ministry of Health and Welfare



衛生福利部

中華民國衛生福利部

# 國民年金監理會 年報

# 104



2015 Annual Report  
National Pension Supervisory Committee  
Ministry of Health and Welfare



衛生福利部



# 目錄

## CONTENTS

- 09 壹、成立宗旨及法定任務  
The Goal and Statutory Missions
- 10 一、成立宗旨  
Goal
- 12 二、法定任務  
Statutory Missions
- 15 貳、組織、成員及職掌  
Organization Structure, Members and Functions
- 16 一、組織架構  
Organization Structure
- 20 二、組織成員  
Organization Members
- 30 三、組織職掌  
Organization Functions





### 37 參、重要會議及業務

#### Major Conventions and Operations

- 38 一、召開國民年金監理委員會會議  
Convention of National Pension Supervisory Council Meetings
- 40 二、召開國民年金爭議審議委員會會議  
Convention of National Pension Dispute Review Council Meetings
- 42 三、辦理國民年金業務及財務帳務檢查  
Inspection of National Pension Operations, Finances and Accounts
- 44 四、召開國民年金風險控管推動小組會議  
Convention of National Pension Insurance Fund Risk Management Promotion Task Force Meetings
- 46 五、辦理地方政府國民年金業務實地訪查  
Onsite Inspections of Local Government National Pension Operations

### 49 肆、基金財務運用及概況

#### Fund Utilization and Overview

- 50 一、基金積存數額  
Fund Accumulation
- 52 二、基金資產配置  
Fund Asset Allocation
- 60 三、基金運用績效  
Fund Utilization Performance
- 62 四、資產負債及損益  
Balance Sheet and Income Statement



# 目錄

## CONTENTS

- 75 伍、實際業務推動及成果  
Operations and Performance
- 76 一、業務監理  
Operations Supervision
- 84 二、財務監理  
Financial Supervision
- 92 三、爭議審議  
Dispute Review
- 107 陸、未來展望及策進作為  
Future Prospects and Improvement Measures
- 108 一、創新國保監理效能，啟動知識管理革新  
Improvement of National Pension Supervision and Reform of Knowledge Management
- 110 二、落實品質管理精神，優化基金監理策略  
Implementation of Quality Management and Optimization of Fund Supervision Strategies
- 110 三、精進爭議審議機制，維護民眾國保權益  
Improvement of the Dispute Review Mechanism and Protection of National Pension Rights and Interests of the Public
- 112 四、擴散地方標竿學習，增進政策溝通效益  
Expansion of Benchmarking to Local Governments and Improvement of Effective Policy Communication
- 112 五、積極辦理研究發展，精進監理業務質量  
Actively Conducting Research and Development and Improvement of Supervision Operations



## 115 附錄

### Appendices

- 116 一、本會願景、核心價值、年度目標及重點工作  
NPSC Prospects, Core Value, Annual Targets and Key Working Areas
- 120 二、重要監理數據簡表  
Important Supervisory Work Statistics
- 124 三、本會重要行政成果彙整表  
NPSC Important Administrative Achievements
- 124 四、歷年辦理委託研究案一覽表  
Research Projects Outsourced over the Years
- 126 五、工作紀事、會議及事件表  
Work Records, Meetings and Major Events
- 142 六、歷任部長、主任委員及執行秘書簡介  
Ministers, Chairpersons and Executive Secretaries over the Years



### 序言

國民年金保險的實施，使原先未能享有軍、公教、農、勞保等相關社會保險的國民於發生老年、身心障礙、死亡、生育等事故時，本人及遺屬均能獲得適足的基本經濟安全保障。國民年金除整併相關津貼並兼顧現有權益保障外，並採用社會保險模式之制度設計，以達到風險分攤、國民互助之所得重分配等功能，不僅實踐憲法保障國民之生存權，亦是國際人權公約中人人有權享有社會保障的具體表現。



國民年金保險給付項目多元，除有老年年金、生育給付、身心障礙年金、喪葬給付及遺屬年金等5項給付外，對於老年、身心障礙及原住民朋友並有老年、身心障礙基本保證年金及原住民給付銜接保障。另為兼顧各社會保險之衡平性及落實鼓勵生育政策，國民年金法於104年12月16、30日修正公布，將生育給付由1個月調高為2個月；同時，為確保遺屬權益，自105年3月1日起發生死亡事故的被保險人，其遺屬年金給付之受益人未於符合請領條件之當月提出申請者，自其提出請領之日起前5年得領取之給付，都可追溯補給。此外，為加強照顧弱勢民眾基本經濟生活，避免所領給付因通貨膨脹而縮水，自105年1月1日起國民年金各項年金給付金額已依消費者物價指數成長率調漲發放。

建構完善的社會安全網絡一直是政府施政的重要政策與目標，本部身為國民年金保險之中央主管及監理機關，為落實全民照顧之理念，廣續推動國民年金保險業務及審議保險爭議事項，並與勞動部勞工保險局及勞動基金運用局協力合作，提供民眾滿足、迅速及貼心的國民年金服務，共同達成本部「促進全民健康與福祉」之使命，以確保國民年金制度永續經營發展，保障國人老年基本經濟安全。值此年報付梓之際，特誌序文共勉之。

衛生福利部 部長

林 奏 延



## *Foreword*

The National Pension Insurance provides basic economic security to citizens and surviving dependents that do not have military, public servant and teacher, farmer, or labor insurance when they reach old age, become disabled, pass away, or give birth. The National Pension Insurance not only integrates related benefits and gives consideration to existing rights and interests, but also adopts the system of social insurance to achieve risk allocation and income redistribution. It embodies citizens' right to life that is protected by the Constitution, as well as the right of all people to enjoy social security set forth in the International Bill of Human Rights.

The National Pension Insurance provides many benefits, including old age pension, childbirth benefits, disability pension, burial subsidy, and relative's pension. It also provides a basic guaranteed pension for the elderly and disabled, and also provides security indigenous peoples. Furthermore, in consideration of the balance of various social insurances and encourage childbirth, the National Pension Act was amended on December 16th and 30th, 2015 and increased childbirth benefits from 1 month salary to 2 months salary. Also, to protect the rights and interests of surviving descendants of insured persons who are killed in accidents after March 1st, 2016, if the beneficiary of surviving descendant pension does not submit an application in the month that the beneficiary meets qualifications, the beneficiary may receive pension payments for up to 5 years before the date of application. In addition, to take care of the basic livelihood of disadvantaged citizens and prevent the benefits they collect from shrinking due to inflation, pensions and benefits under the National Pension Insurance will increase along with the rise in consumer price index starting on January 1<sup>st</sup>, 2016.

Building a robust social security network has always been an important policy and objective of the government. As the central competent authority and supervision agency of the National Pension Insurance, we will continue to implement related affairs and review insurance disputes in hopes of looking after all citizens. We will collaborate with the Bureau of Labor Insurance and Bureau of Labor Funds in providing satisfactory, rapid, and thoughtful National Pension services, so as to achieve the mission of "promoting national health and well-being," ensure the sustainable operation of the National Pension system, and safeguard the basic economic security of all citizens during their later years. As the annual report is about to be sent to the press, I hope to encourage all of those who were involved in the preparation of this annual report through this preface.

**Minister, Ministry of Health and Welfare**

*Lin, Tzou-Yien*





# 壹、成立宗旨及法定任務

## The Goal and Statutory Missions

### 壹、成立宗旨及法定任務

#### The Goal and Statutory Missions

##### 一 成立宗旨

為確保未能於相關社會保險獲得適足保障之國民，因老年、生育、身心障礙及死亡等事故發生之基本經濟安全，並謀其遺屬生活之安定，立法院於民國96年7月20日三讀通過「國民年金法」，奉總統於同年8月8日公布，明定自97年10月1日起正式施行，以社會保險方式辦理。中央主管機關為衛生福利部（社會保險司），並分別委託勞動部勞工保險局、勞動基金運用局(以下簡稱勞保局及基金運用局)辦理國民年金業務及基金投資運用業務，國民年金監理會（以下簡稱本會）負責國民年金保險之監理及爭議審議等業務。

配合國民年金法於97年10月1日施行，本會同步依法執行監理業務，秉持「以民為念，興利除弊」理念，積極監督保險業務並審議保險爭議事項，並適時提供政策及實務執行建議，以確保國民年金制度健全運作及永續發展。





## I Goal

To ensure that citizens without other related social insurance can still maintain basic-level economic security at old age, in times of childbirth, when suffering physical or mental disabilities, or that of their dependents when they pass away, the Legislative Yuan passed on third reading the National Pension Act on Jul. 20th, 2007. It was promulgated on Aug. 8th the same year under the decree of the president and came into force on Oct. 1st, 2008, to be operated in the form of social insurance. The Ministry of Health and Welfare (Department of Social Insurance) was made the central competent authority. The Bureau of Labor Insurance and the Bureau of Labor Funds<sup>1</sup> (hereinafter referred to as the BLI and the BLF) of the Ministry of Labor were delegated respectively to be in charge of National Pension operations and investment from the National Pension Insurance Fund while the National Pension Supervisory Committee was responsible for supervision of National Pension Insurance operations and review of disputes.

In line with the implementation of the National Pension Act, this Committee also began its supervisory duties on Oct. 1<sup>st</sup>, 2008 under the principle of “Serving the People and Doing the Right” to actively oversee the insurance operations, review disputes as legally prescribed, and also offer advice with regard to related policies and practices to ensure that the National Pension System could run healthily and remain sustainable.

### 二 法定任務

依據衛生福利部國民年金監理會設置要點第2點規定，本會之任務共有8項：

- (一) 國民年金年度計畫及業務報告之審議事項。
- (二) 國民年金業務之檢查及考核事項。
- (三) 國民年金保險基金年度預算、決算之審議事項。
- (四) 國民年金保險基金收支、保管及運用之監理事項。
- (五) 國民年金財務帳務之檢查及考核事項。
- (六) 國民年金爭議之審議事項。
- (七) 國民年金法規及業務興革之研究建議審議事項。
- (八) 其他有關國民年金業務監理事項。

本會任務：





## II Statutory Missions

According to Article 2 of the Guidelines for Establishment of the National Pension Supervisory Commission, Ministry of Health and Welfare, the Commission has the following responsibilities:

- A. Review of annual national pension plans and operational reports.
- B. Inspection and evaluation of national pension operations.
- C. Review of annual budgets and financial statements of the National Pension Insurance Fund.
- D. Supervision of the balance, custody and utilization of the National Pension Insurance Fund.
- E. Inspection and evaluation of national pension finance and accounts.
- F. Review of national pension disputes.
- G. Review of national pension regulations and suggestions of research results for operation improvements.
- H. Other affairs related to National Pension operations.

### Missions of the Committee:







# 貳、組織、成員及職掌

Organization Structure, Members and Functions

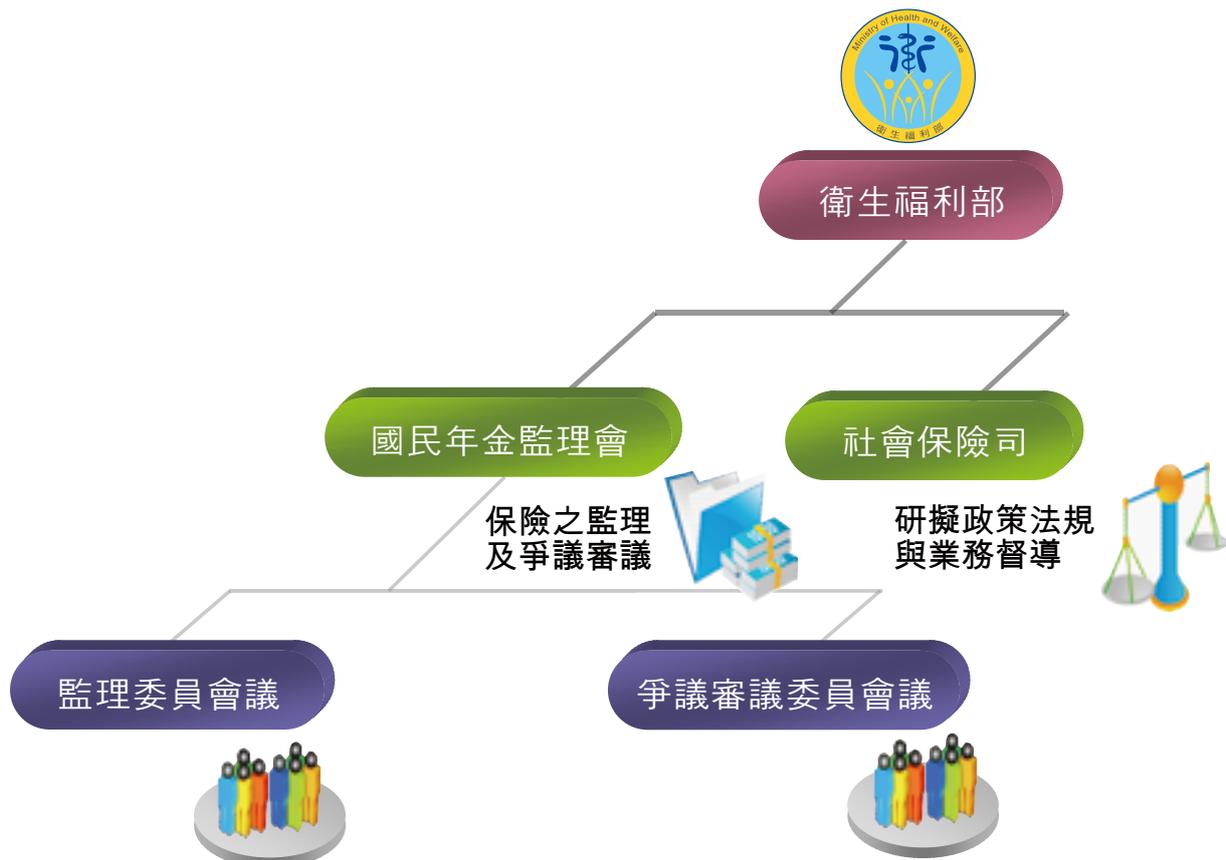
### 貳、組織、成員及職掌

#### Organization Structure, Members and Functions

##### 一 組織架構

###### (一) 行政組織體系

國民年金之中央主管機關為衛生福利部（社會保險司），由本會負責監督國民年金保險業務及審議保險爭議事項，以合議制之監理委員會議及爭議審議委員會議，執行監理功能。其行政組織圖如下：

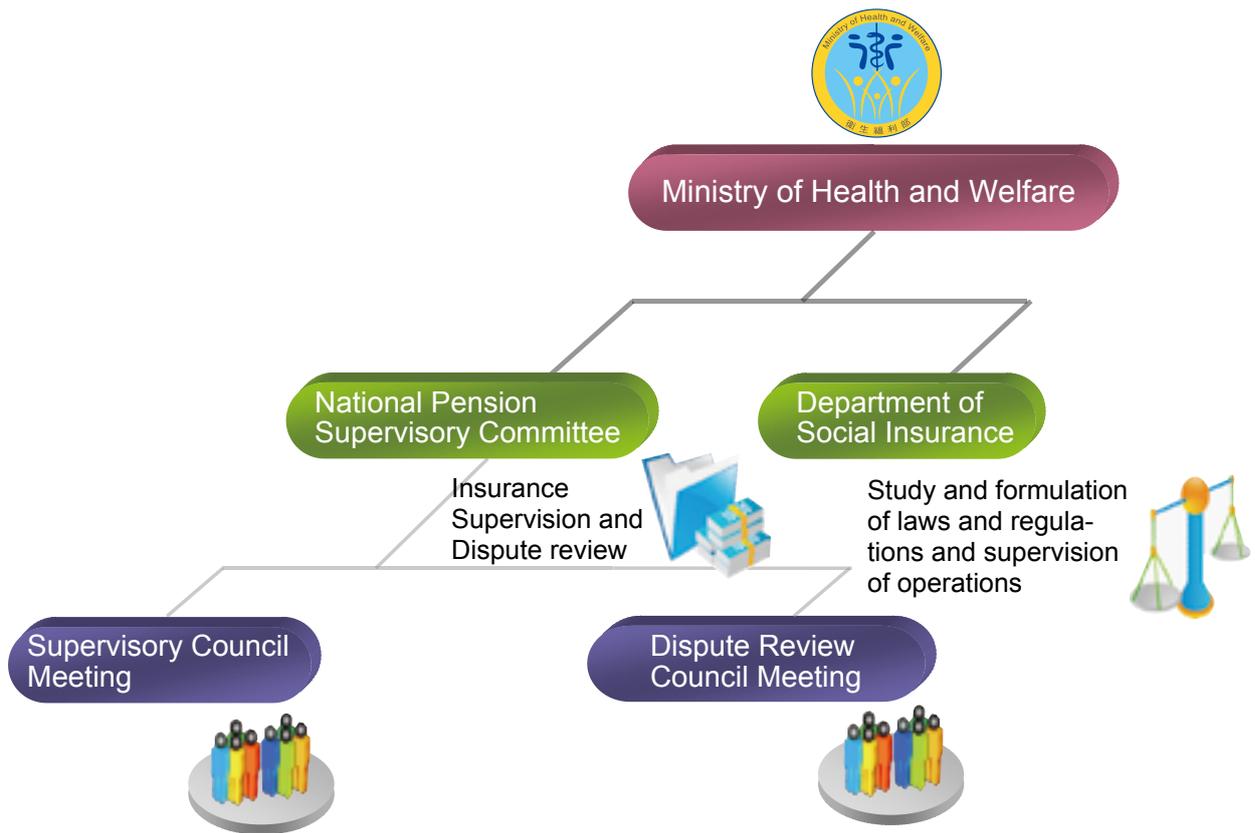




I Organization Structure

A. Administrative System

The Ministry of Health and Welfare (Department of Social Insurance) shall be the central competent authority and the National Pension Supervisory Committee shall supervise national pension insurance operations and review insurance disputes. The Committee shall execute the supervisory functions through its Supervisory Council Meeting and Dispute Review Council Meeting. The administrative structure is shown in the diagram below:



### (二) 本會組織體系

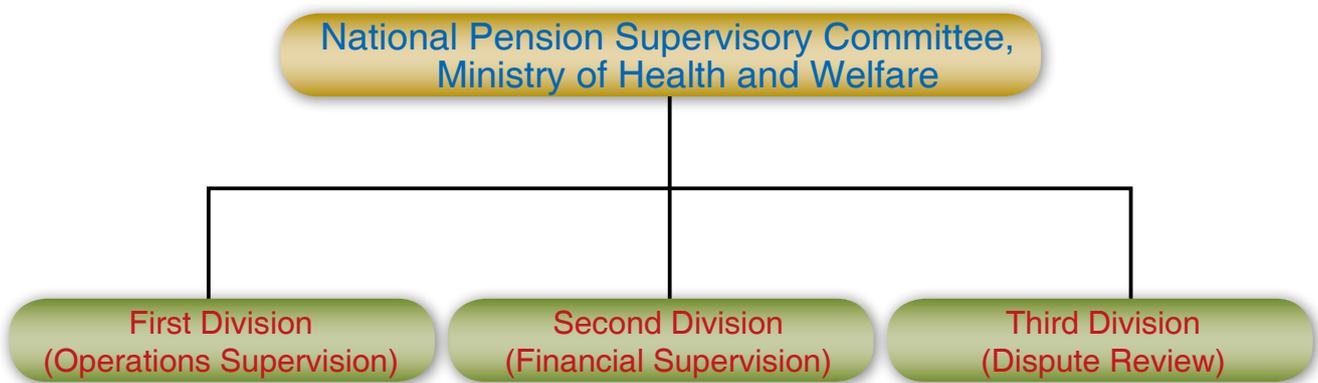
依據衛生福利部國民年金監理會設置要點第1點及第5點規定，本會設業務監理組、財務監理組及爭議審議組3組，辦理監督國民年金保險業務及審議保險爭議事項。





B. National Pension Supervisory Committee Organization

According to Points 1 and 5 of the Guidelines for Establishment of National Pension Supervisory Committee of the Ministry of Health and Welfare, the NPSC shall include the Operations Supervision Division, Financial Supervision Division and Dispute Review Division to conduct matters in relation to supervision of National Pension Insurance operations and review of insurance disputes.



### 二 組織成員

#### (一) 監理委員

依據衛生福利部國民年金監理會設置要點第3點規定，本會置委員15至17人，其中1人為主任委員，由部長指定政務次長或下列委員1人擔任，並為會議主席。下列委員由部長聘（派）兼之：

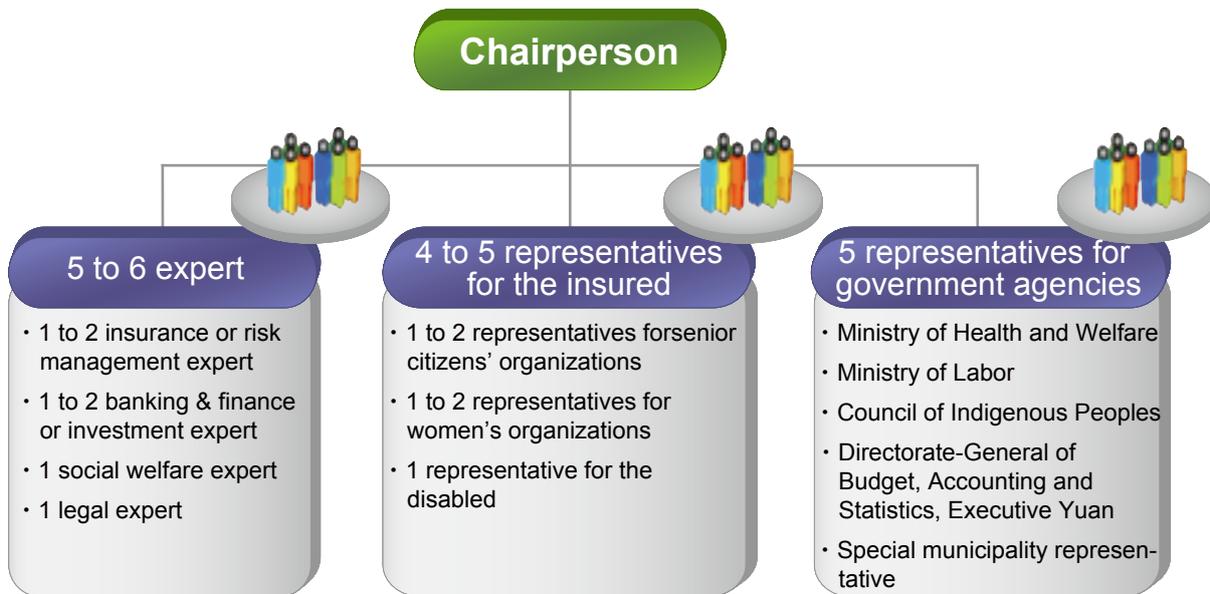




II Organization Members

A. Supervisory Council

In accordance with Article 3 of Guidelines for Establishment of the National Pension Supervisory Committee, Ministry of Health and Welfare, the Committee shall be composed of 15 to 17 supervisors and one of them shall be the chairperson, assumed by either the political deputy minister or one of the following Committee members as appointed by the minister, and also serve as the chair in meetings. The following Committee members are to be recruited or appointed by the minister:



第2屆監理委員共計聘派16人，自104年1月1日至104年12月31日止。委員名單如下表：

	<p>主任委員 <b>李玉春</b> (104年9月21日起派兼) 衛生福利部政務次長</p>	<p>Chairperson <i>Lee, Yue-Chune</i> (appointed on Sep. 21th, 2015) Deputy Minister, Ministry of Health and Welfare</p>
	<p><b>詹火生</b> 弘光科技大學老人福利事業學系講座教授 社會福利專家</p>	<p><i>Chan, Hou-Sheng</i> Chair Professor, Department of Senior Citizen Welfare and Business, Hungkuang University Social welfare expert</p>
	<p><b>李瑞珠</b> 中華民國退休基金協會理事長 保險專家</p>	<p><i>Lee, Jui-Chu</i> Board Director, Pension Fund Association, R.O.C. Insurance expert</p>
	<p><b>郝充仁</b> 淡江大學保險系副教授 保險專家</p>	<p><i>Hao, Chung-Jen</i> Associate Professor, Department of Insurance, Tamkang University Insurance expert</p>
	<p><b>林盈課</b> 國立中興大學財務金融學系教授兼系所主任 財務金融專家</p>	<p><i>Lin, Anchor</i> Professor and Chair, Department of Finance, National Chung Hsing University Banking &amp; Finance expert</p>
	<p><b>鄭津津</b> 國立中正大學法律學系教授兼系主任 法律專家</p>	<p><i>Cheng, Chin-Chin</i> Professor and Chair, Department of Law, National Chung Cheng University Legal expert</p>
	<p><b>林玲如</b> 中華民國老人福祉協會理事 老人團體代表</p>	<p><i>Lin, Ling-Ju</i> Director, Welfare Organization for the Elderly, R.O.C. Representative for senior citizens' organizations</p>
	<p><b>吳玉琴</b> 中華民國老人福利推動聯盟秘書長 老人團體代表</p>	<p><i>Wu, Yu-Chin</i> Secretary-General, Federation for the Welfare of the Elderly, R.O.C. Representative for senior citizens' organizations</p>

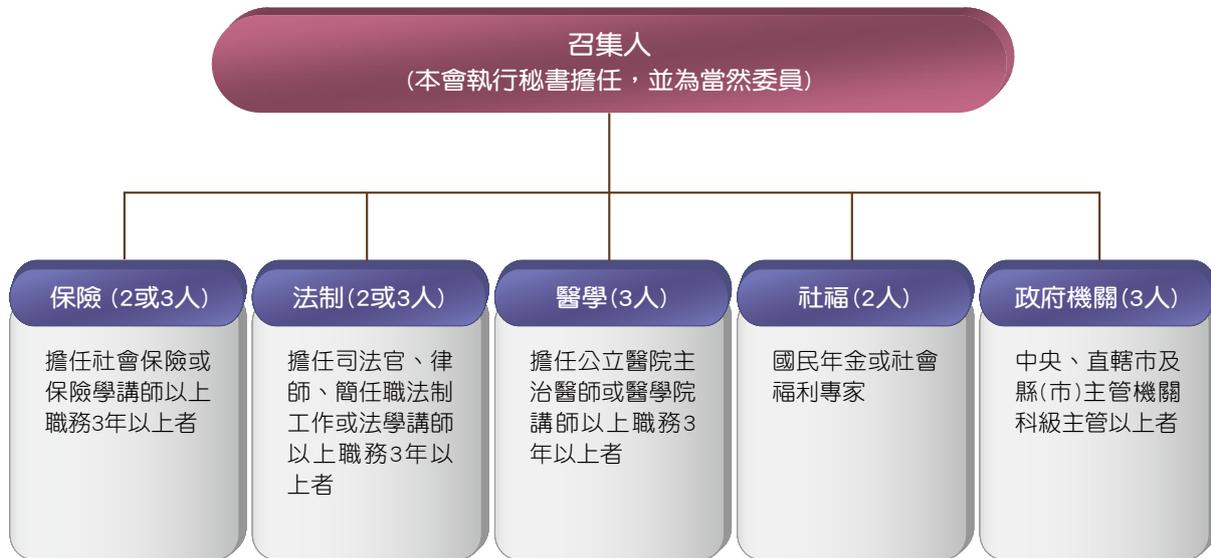


16 people were recruited or appointed to members of the Second Supervisory Council from Jan. 1<sup>st</sup>, 2015 to Dec. 31<sup>st</sup>, 2015. The names of the supervisors are listed below :

	<p><b>桂先農</b> 中央存款保險股份有限公司董事長 財務金融專家</p>	<p><i>Kuei, Hsien-Nung</i> Chairman, Central Deposit Insurance Corporation Banking &amp; Finance expert</p>
	<p><b>王珮玲</b> 現代婦女基金會董事 婦女團體代表</p>	<p><i>Wang, Pei-Ling</i> Board Member, Modern Women's Foundation Representative for women's organizations</p>
	<p><b>楊憲忠</b> 中華民國智障者家長總會常務監事 身心障礙團體代表</p>	<p><i>Yang, Hsien-Chung</i> Executive Supervisor, Parents' Association for Persons with Intellectual Disability, R.O.C. Representative for the disabled groups</p>
	<p><b>曲同光</b> 衛生福利部社會保險司司長 衛生福利部代表</p>	<p><i>Chu, Tung-Kuang</i> Director-General, Department of Social Insurance, Ministry of Health and Welfare Representative for the Ministry of Health and Welfare</p>
	<p><b>石發基</b> 勞動部勞動保險司司長 勞動部代表</p>	<p><i>Shi, Fa-Chi</i> Director of the Department of Labor Insurance, Ministry of Labor Representative for Ministry of Labor</p>
	<p><b>蔡妙凌</b> 原住民族委員會社會福利處副處長 原住民族委員會代表</p>	<p><i>Tsai, Miao-Ling</i> Deputy Director-General, Social Welfare Department, Council of Indigenous Peoples Representative for Council of Indigenous Peoples</p>
	<p><b>巫忠信</b> 行政院主計總處基金預算處專門委員 行政院主計總處代表</p>	<p><i>Wu, Chung-Hsin</i> Assistant Director-General, Department of Special Fund Budget, Directorate-General of Budget, Accounting and Statistics, Executive Yuan</p>
	<p><b>劉啟崇</b> (104年6月16日起聘) 臺南市政府社會局主任秘書 直轄市政府代表</p>	<p><i>Liu, Chi-Chung</i> (appointed on Jun. 16th, 2015) Chief Secretary, Bureau of Social Affairs, Tainan City Government Special municipality representative</p>

### (二) 爭議審議委員

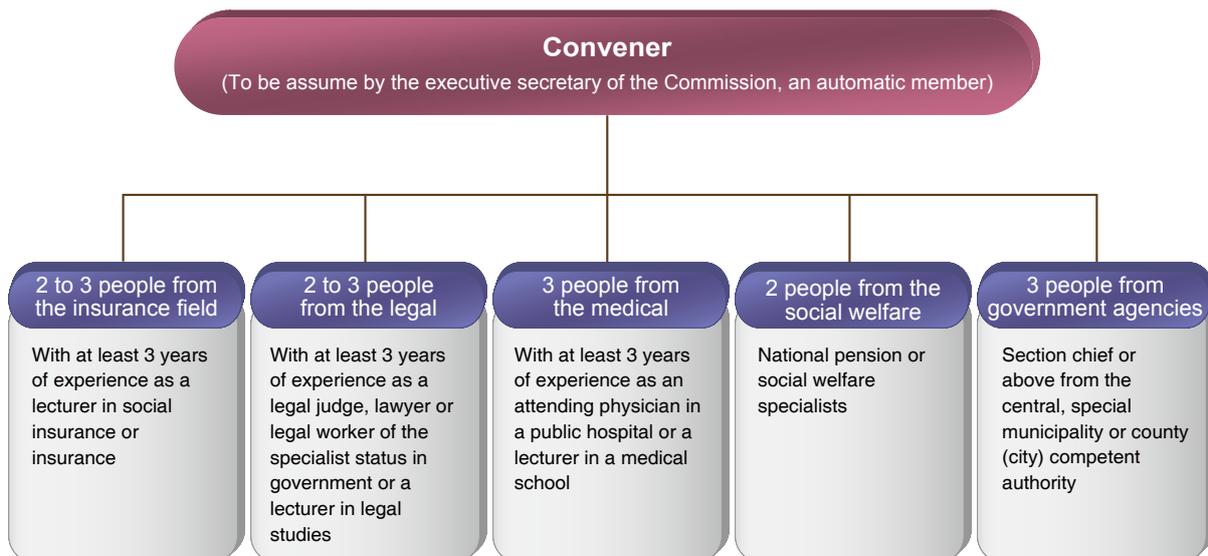
依據國民年金爭議事項審議辦法第9條規定，本會為審議爭議事件，遴聘（派）下列人員13至15人為審議委員，本會執行秘書為當然委員並為召集人。





B. Dispute Review Council

According to Article 9 of the Regulations for Review of National Pension Disputes, the Committee shall recruit (appoint) 13 to 15 people according to the following principle to be members of the Dispute Review Council. The executive secretary of the Committee shall be an automatic member and shall serve as the convener.



第2屆審議委員共計聘派15人，自104年1月1日起至104年12月31日止。委員名單如下表：

	<p>召集人 <b>郭盈森</b> 衛生福利部國民年金監理會 執行秘書</p>	<p>Convener <i>Kuo, Ying-Shen</i> Executive Secretary, National Pension Supervisory Committee, Ministry of Health and Welfare</p>
	<p><b>柯木興</b> 銘傳大學風險管理與保險學系前客座教授 社會保險或保險學講師</p>	<p><i>Ko, Mu-Shing</i> Former Visiting Professor, Department of Risk Management and Insurance, Ming Chuan University Lecturer in social insurance or insurance</p>
	<p><b>賴兩陽</b> 國立東華大學民族社會工作學士學位學程副教授兼副主任 社會保險或保險學講師</p>	<p><i>Lai, Leang-Yang</i> Associate Professor and Deputy Chair, Undergraduate Program of Indigenous Social Work, National Dong Hwa University Lecturer in social insurance or insurance</p>
	<p><b>陳琇惠</b> 東海大學社會工作學系副教授 社會保險或保險學講師</p>	<p><i>Chen, Hsiu-Hui</i> Associate Professor, Department of Social Work, Tunghai University Lecturer in social insurance or insurance</p>
	<p><b>黃綠星</b> 前最高行政法院庭長 司法官、律師、簡任職法制工作或法學講師</p>	<p><i>Huang, Lu-Shing</i> Former Division-Chief Judge of Supreme Administrative Court Legal judge, lawyer, senior rank legal worker in government or lecturer in legal studies</p>
	<p><b>孟藹倫</b> 勞動部勞資爭議仲裁委員會委員 司法官、律師、簡任職法制工作或法學講師</p>	<p><i>Meng, Ai-Lun</i> Member of the Labor-Management Dispute Arbitration Committee, Ministry of Labor Legal judge, lawyer, senior rank legal worker in government or lecturer in legal studies</p>
	<p><b>張桐銳</b> 國立中央大學法律與政府研究所副教授 司法官、律師、簡任職法制工作或法學講師</p>	<p><i>Chang, Tung-Jui</i> Associate Professor, Graduate Institute of Law and Government, National Central University Legal judge, lawyer, senior rank legal worker in government or lecturer in legal studies</p>
	<p><b>賴金鑫</b> 國立臺灣大學醫學院名譽教授 主治醫師或講師</p>	<p><i>Lai, Chin-Hsin</i> Emeritus Professor, Department of Physical Medicine and Rehabilitation National Taiwan University Attending physician or lecturer</p>



15 people were recruited or appointed to be the members of the Second Dispute Review Council from Jan. 1<sup>st</sup>, 2015 to Dec. 31<sup>st</sup>, 2015. The names of these members are listed below :

	<p><b>李世代</b> 國立臺北護理健康大學長期照護研究所教授 主治醫師或講師</p>	<p><i>Lee, Shyh-Dye</i> Professor, Graduate Institute of Long-Term Care, National Taipei University of Nursing and Health Sciences Attending physician or lecturer</p>
	<p><b>林隆光</b> 國立臺灣大學醫學院附設醫院眼科部兼任 主治醫師 主治醫師或講師</p>	<p><i>Lin, Long-Kuang</i> Adjunct Attending Physician, Department of Ophthalmology, National Taiwan University Hospital Attending physician or lecturer</p>
	<p><b>羅紀琮</b> 中央研究院客座專任教授、經濟研究所兼 任研究員 國民年金或社會福利專家</p>	<p><i>Lo, Joan C.</i> Visiting full-time Professor of Academia Sinica, Adjunct Research Fellow of the Institute of Economics National pension or social welfare specialist</p>
	<p><b>吳明儒</b> 國立中正大學社會福利學系副教授兼主任秘書 國民年金或社會福利專家</p>	<p><i>Wu, Ming-Ju</i> Associate Professor of the Department of Social Welfare and Secretary General of National Chung Cheng University National pension or social welfare specialist</p>
	<p><b>姚惠文</b> 衛生福利部社會保險司專門委員 中央主管機關代表</p>	<p><i>Yao, Huei-Wun</i> Senior Specialist, Department of Social Insurance, Ministry of Health and Welfare Representative for the central competent authority</p>
	<p><b>鄭俊傑</b> 臺南市政府社會局主任 直轄市主管機關代表</p>	<p><i>Cheng, Chun-Chieh</i> Chief, Social Welfare Department, Tainan City Government Special municipality representative</p>
	<p><b>高瑜苓</b> 苗栗縣政府社會處科長 縣(市)主管機關代表</p>	<p><i>Kao, Yu-Ling</i> Section Chief, Social Affairs Department, Miaoli County Government Local Government competent authority representative</p>

### (三) 本會成員

依據衛生福利部國民年金監理會設置要點第3點及第4點規定，由衛生福利部部長指定政務次長擔任本會主任委員；本會置執行秘書1人，承主任委員之命處理日常事務；副執行秘書1人，襄助處理會務。另置簡任視察1人，組長3人，分別掌理第一組（業務監理）、第二組（財務監理）及第三組（爭議審議），截至104年底，本會預算員額共計21名。





### C. NPSC Members

According to Points 3 and 4 of the Guidelines for Establishment of the National Pension Supervisory Committee of the Ministry of Health and Welfare, the minister of the Ministry of Health and Welfare shall appoint the political deputy minister to be the chairperson of the NPSC. The Committee shall have one executive secretary to assist the chairperson with the affairs of the Committee. There shall also be a deputy executive secretary to assist with the affairs of the Committee, one inspector of the senior rank, and three division chiefs to be in charge of First Division (Operations Supervision), Second Division (Financial Supervision), and Third Division (Dispute Review) respectively. As of the end of 2015, the official staff of the NPSC was 21 persons in total.





### 三 組織職掌

#### (一) 監理委員會議

##### 1. 審議國民年金年度計畫及業務報告

勞保局每年度依規定函送次年度國民年金年度計畫及上年度業務總報告，提請監理委員會議審議通過後，報請中央主管機關鑒核。

##### 2. 審議國民年金保險基金年度預算、決算：

勞保局每年度依規定函送國民年金保險基金年度預算、決算案，本會就基金之年度預算及決算案研擬查核意見，提請監理委員會議審議通過。

##### 3. 審議國民年金保險基金之收支及運用：

(1) 基金運用局依規定於年度開始前編具國民年金保險基金運用計畫，提請監理委員會議審議通過，報請中央主管機關核定後實施。

(2) 勞保局按月彙整基金運用局所送國民年金保險基金之運用情形，包含投資國內外有價證券項目、金額、收益；委託經營配置、績效統計；投資虧損逾30%之個股及其處理情形，以及從事衍生性金融商品避險概況等，提請監理委員會議審議或報告後，依行政程序處理。

##### 4. 審議國民年金法規及業務興革之研究建議：

針對衛生福利部（社會保險司）、勞保局及基金運用局研擬之法規、業務及財務興革建議，研討擬具意見，或配合國內外重要輿情，適時提出建議案及前瞻性審議意見，提請監理委員會議審議。



### III Organization Functions

#### A. National Pension Supervisory Council

##### 1. Review of annual national pension plans and operation reports:

Each year, the BLI is required to submit the annual National Pension plan for the following year and the general work report for the first half of the year to be ratified by the Supervisory Council Meeting before they are presented to the central competent authority for approval.

##### 2. Review of annual budgets and financial statements of the National Pension Insurance Fund:

According to regulations, the BLI shall submit the annual budget and financial statement of the National Pension Fund each year. The Committee reviews and makes necessary suggestions on the said annual budget and financial statement and turns them over to be reviewed and approved by the Supervisory Council Meeting.

##### 3. Review of balance and utilization of the National Pension Insurance Fund:

(1) The BLF is required to establish the National Pension Insurance Fund utilization plan before the beginning of each year and submit it to be reviewed and ratified by the Supervisory Council Meeting before presenting it to the central competent authority for approval.

(2) The BLI is required to compile the data on utilization of the National Pension Insurance Fund from the BLF, including the names of domestic and foreign securities invested in, the amounts, earnings, allocation of discretionary management, performance statistics, individual stocks with losses exceeding 30% and their handling, and outline of hedging measures taken for derivatives purchased to be reviewed by the Supervisory Council Meeting before they are to be processed according to the corresponding administrative procedures.

##### 4. Review of national pension regulations and suggestion based on research results for operation improvement:

The Committee shall study the laws and regulations, suggestions and comments for improvement of operations and finance, or proposals and forward-looking ideas established in accordance with the conditions in and outside the country from the Ministry of Health and Welfare (Department of Social Insurance), BLI and BLF and have them reviewed by the Supervisory Council Meeting.

### (二) 爭議審議委員會議

1. 國民年金法第5條第2項定有爭議審議制度，另依據同法第5條第3項規定，訂定「國民年金爭議事項審議辦法」作為審議之依據，本會依上開辦法第9條規定組成爭議審議委員會議，按月召開爭議審議委員會議，必要時得召開臨時會議。
2. 上開委員會議專司審議爭議事項，如申請人對本會審議結果不服時，得依法提起訴願及行政訴訟。





## B. National Pension Dispute Review Council Meetings

1. The dispute review system is stipulated in Paragraph 2 of Article 5 of the National Pension Act. The “Regulations for Review of National Pension Disputes” have also been established according to Paragraph 3 of the same article to provide the criteria for review of disputes. The NPSC has acted in accordance with Article 9 of the said Regulations and organized the Dispute Review Council. The meeting shall be convened once a month. Ad hoc meetings may be convened when necessary.
2. The Dispute Review Council is designated to review disputes. If dispute review applicants should find the review decisions of the NPSC unacceptable, they may file appeals and administrative litigation according to regulations.





### (三) 本會各組業務

#### 1. 第一組（業務監理）：

- (1) 籌辦每月監理委員會議
- (2) 審議年度計畫、業務報告及年度總報告
- (3) 辦理保險業務之檢查及考核
- (4) 審議保險法規及業務興革之研究建議事項
- (5) 辦理本會業務監督季（總）報告及年度工作計畫
- (6) 辦理地方政府國民年金業務實地訪查
- (7) 辦理本會組織學習、研考、公文收發及其他綜合業務

#### 2. 第二組（財務監理）：

- (1) 審議保險基金年度預算、決算事項
- (2) 審議保險基金收支及運用事項
- (3) 審議保險基金重要財務事項
- (4) 辦理財務帳務之檢查及考核事項
- (5) 審議保險基金財務法規及財務興革之研究建議事項

#### 3. 第三組（爭議審議）：

- (1) 籌辦每月爭議審議委員會議
- (2) 審議被保險人及受益人有關國民年金權益之爭議事項
- (3) 辦理爭議審議案件之統計、分析、研究事項
- (4) 配合辦理國民年金訴願及行政訴訟事項
- (5) 維運國民年金爭議審議案件管理資訊系統



### C. Functions of the divisions

#### 1. First Division (Operations Supervision):

- (1) Organize the monthly supervisor meeting
- (2) Review annual insurance plan, operation reports, and annual report
- (3) Inspect and evaluate insurance operations
- (4) Review insurance regulations and results of research and suggestions for improvement of operations
- (5) Compile the Committee's quarterly (general) operations supervision reports and annual work plan
- (6) Conduct onsite inspections of the National Pension operations of local governments
- (7) Conduct the Committee's training programs, research and evaluation, reception and re-release of official documents, and other general operations

#### 2. Second Division (Financial Supervision):

- (1) Review the annual budget and financial statement of the Insurance Fund
- (2) Evaluate the income, expenditure and utilization of the Insurance Fund
- (3) Review important financial operations in relation to the Insurance Fund
- (4) Audit, examine and evaluate the finance and accounts of the Insurance Fund
- (5) Review financial regulations regarding the Insurance Fund and results of research and suggestions for financial improvement

#### 3. Third Division (Dispute Review):

- (1) Organize the monthly Dispute Review Council meetings
- (2) Review national pension disputes from the insured and beneficiaries
- (3) Collect statistics, analyze and research on dispute cases reviewed
- (4) Provide assistance in petition, appeal and administrative litigation cases involving the National Pension
- (5) Maintain the Committee's dispute review management information system





# 參、重要會議及業務

## Major Conventions and Operations

### 參、重要會議及業務

#### Major Conventions and Operations

##### 一 召開國民年金監理委員會議

- (一) 會議形式：由衛生福利部遴聘（派）專家、被保險人代表及政府機關代表組成，屬合議制。由主任委員召集並為主席；主任委員未能出席時，得由主任委員指定委員1人為主席；主任委員未指定時，由委員互推1人為主席。
- (二) 召開期程：每月召開1次監理委員會議，必要時得召開臨時會議。
- (三) 審議事項：包括年度計畫、年度總報告、預算、決算及其他法定審議事項等，委員亦就國民年金重要議題提出討論。
- (四) 審議結果：陳報中央主管機關核辦或函請勞保局、基金運用局辦理，相關決議案予以列管追蹤並提下次監理委員會議報告。





## I Convention of National Pension Supervisory Council Meetings

- A. Meeting format: The chairperson shall convene and officiate the meetings to be attended by specialists, who are chosen by Ministry of Health and Welfare, representatives for the insured and representatives from government agencies to achieve joint decisions in line with the committee system. When unable to attend, the chairperson may appoint a supervisor to chair the meeting. When such appointment is not made, the attending supervisors shall elect one supervisor to preside over the meeting.
- B. Meeting frequency: The meeting shall be convened once a month. Ad hoc meetings may be convened when necessary.
- C. Matters to be reviewed: Including annual national pension plans, the annual work report, annual budgets and financial statements, and other matters statutorily required to be reviewed; committee members may also put forth important National Pension issues for discussion.
- D. Review outcomes: The review outcomes shall be reported to the central competent authority or turned over in writing to the BLI and BLF for implementation. Related resolutions shall be tracked and the results shall be reported in the following Supervisory Council.



### 二 召開國民年金爭議審議委員會議

- (一) 會議形式：由衛生福利部遴聘（派）社會保險學者、法律專業人員、公立醫院醫師、社會福利專家、中央、地方政府主管人員為審議委員，以合議制方式審理之。由本會執行秘書召集並為主席，召集人因故不能主持會議時，由審議委員互推1人為主席。
- (二) 召開期程：每月召開1次爭議審議委員會議，必要時得召開臨時會議。
- (三) 審議事項：被保險人、受益人、請領給付者或利害關係人及負連帶繳納保險費義務之被保險人配偶，對勞保局所為之核定案件發生爭議事項時，得依據國民年金爭議事項審議辦法，就申請人資格或納保、被保險人年資、保險費或利息、給付事項、身心障礙程度、限期繳納、罰鍰及其他有關國民年金權益事項之核定等事項申請審議。





## II Convention of National Pension Dispute Review Council Meetings

- A. Meeting format: The Ministry of Health and Welfare shall recruit (appoint) social insurance academics, legal professionals, physicians from public hospitals, social welfare specialists, supervisors from central and local competent authorities to be members of the Dispute Review Council to deliberate on disputes under review in line with the committee system. The executive secretary shall convene and chair meetings. If the convener is unable to preside over a meeting, the members of the Dispute Review Council shall elect from among them one person to chair the meeting.
- B. Meeting frequency: The meeting shall be convened once a month. Ad hoc meetings may be convened when necessary.
- C. Dispute review: When an insured person, beneficiary, benefit claimant, stakeholder, or an insured person's spouse jointly responsible for payment of the insurance premiums has doubts about the decision of the Bureau of Labor Insurance with regard to the qualification of the applicant, insurance enrollment, years of coverage, premiums or interest, benefit payments, severity of disability, premium payment within a given period, overdue fines, or any issue related to the national pension or the rights of the insured, the said party may act according to the Regulations for Review of National Pension Disputes and apply for review of the matter in concern.



### 三 辦理國民年金業務及財務帳務檢查

- (一) 檢查依據：依據衛生福利部國民年金監理會設置要點第2點第2款及第5款規定，進行國民年金業務及財務帳務之檢查工作。
- (二) 檢查內容：針對國民年金納保業務、給付業務、綜合業務、財務帳務、國民年金保險基金管理及運用等項目，探討各項作業是否符合規定及法令規章之妥適性。
- (三) 檢查方式：分為定期及不定期檢查，定期檢查係針對各項國民年金保險業務及財務之執行現況作檢查；不定期檢查則視監理委員會議決議事項、重要輿情反映及業務改進需要為之。
- (四) 檢查成員：由本會委員組成檢查小組依據所訂檢查項目進行實地瞭解。
- (五) 檢查結果：彙整報告及建議提請監理委員會議審議通過後，予以追蹤列管，以落實檢查成果。





### III Inspection of National Pension Fund Operations, Finances and Accounts

- A. Basis of inspection: performing inspection and evaluation of national pension operations, finance, and accounts according to Paragraph 2 and Paragraph 5, Article 2 of the Guidelines for Establishment of the National Pension Supervisory Committee, Ministry of Health and Welfare.
- B. Content of inspection: the legality and appropriateness of the underwriting, benefit payment, general operations, the finance and accounts, and management and utilization of the National Pension Insurance Fund.
- C. Methods of inspection: including regular and irregular inspections; regular inspections are aimed at the national pension insurance operations and the current financial status whereas irregular inspections are applied in line with the decisions of the Supervisory Council, public opinion and operation improvement needs.
- D. Inspectors: The members of the Commission shall form inspection teams to conduct onsite examination in accordance with established inspection items.
- E. Inspection results: The inspection report and comments are presented to the Supervisor Council for approval, and track questionable cases to ensure improvement.



### 四 召開國民年金風險控管推動小組會議

- (一) 會議形式：由本會執行秘書、副執行秘書、簡任視察、三組（業務監理、財務監理及爭議審議）組長兼任小組成員，並配合提案事項邀請相關機關代表或專家學者諮詢指導。
- (二) 召開期程：每季召開1次會議，必要時得召開臨時會議。
- (三) 小組任務：審查國民年金保險基金投資政策書、年度運用計畫、各項風險管理機制流程及解決方案，不定期進行風險控管查核，並追蹤基金管理機關對受託機構管理及稽核等。
- (四) 決議結果：彙整會議決議及建議意見提監理委員會議審議或報告後，予以列管追蹤，並納入財務帳務檢查之重點查核事項。





#### IV Convention of National Pension Insurance Fund Risk Management Promotion Task Force Meetings

- A. Meeting format: The Task Force shall consist of the executive secretary, the deputy executive secretary and the inspector of the senior rank, and the heads of the three Divisions (Operations Supervision, Financial Supervision and Dispute Review Division). In line with the agenda, representatives from related agencies or scholars and experts are invited to provide consultations.
- B. Meeting frequency: The Task force shall meet quarterly and ad hoc meetings may be convened when needed.
- C. Task Force duties: The Task Force is responsible for reviewing the investment policies of the National Pension Insurance Fund, its annual utilization plan, various risk management mechanisms, procedures and solutions, non-scheduled inspections of risk management performance, keeping track of the Fund management agency's control and auditing of delegated institutions.
- D. Meeting decisions: Meeting decisions and suggestions proposed are to be reported during Supervisory Council meeting. They are then tracked and included as important matters for the inspections of finance and accounts.



### 五 辦理地方政府國民年金保險業務實地訪查

為瞭解地方政府辦理國民年金保險業務之情形，本會於104年1月21日訂頒「104年度地方政府國民年金保險業務實地訪查實施計畫」，辦理臺南市、南投縣及宜蘭縣國民年金保險業務實地訪查。為發揮實地訪查實施效益，本會並聯繫原住民族委員會、勞保局及衛生福利部（社會保險司）等機關（單位）共同與地方政府溝通，針對國民年金保險議題交換意見與聽取建言，會後由本會彙整實地訪查報告提監理委員會議報告，相關決議事項並予列管追蹤，督請相關機關（單位）據以研議改善。





## V Onsite Inspections of Local Government National Pension Operations

On Jan. 21th, 2015 the Committee established and announced the “2015 Implementation Plan for Onsite Inspections of National Pension Operations of Local governments” and subsequently conducted onsite inspections of National Pension operations in Tainan City, Nantou County and Ilan County to understand the National Pension operations of local governments. To maximize the effects of the inspections, the Committee contacted the Council of Indigenous Peoples, the BLI and the Ministry of Health and Welfare (Department of Social Insurance) and made joint efforts to communicate with local governments. Both sides exchanged ideas on National Pension Insurance issues and local governments also put forth their suggestions. Afterwards, the Committee compiled the onsite inspection reports and presented them in Supervisory Council meetings. According to the resolutions achieved, the Committee has kept track of related operations and urged related agencies (units) to work out improvement plans in these areas.







# 肆、基金財務運用及概況

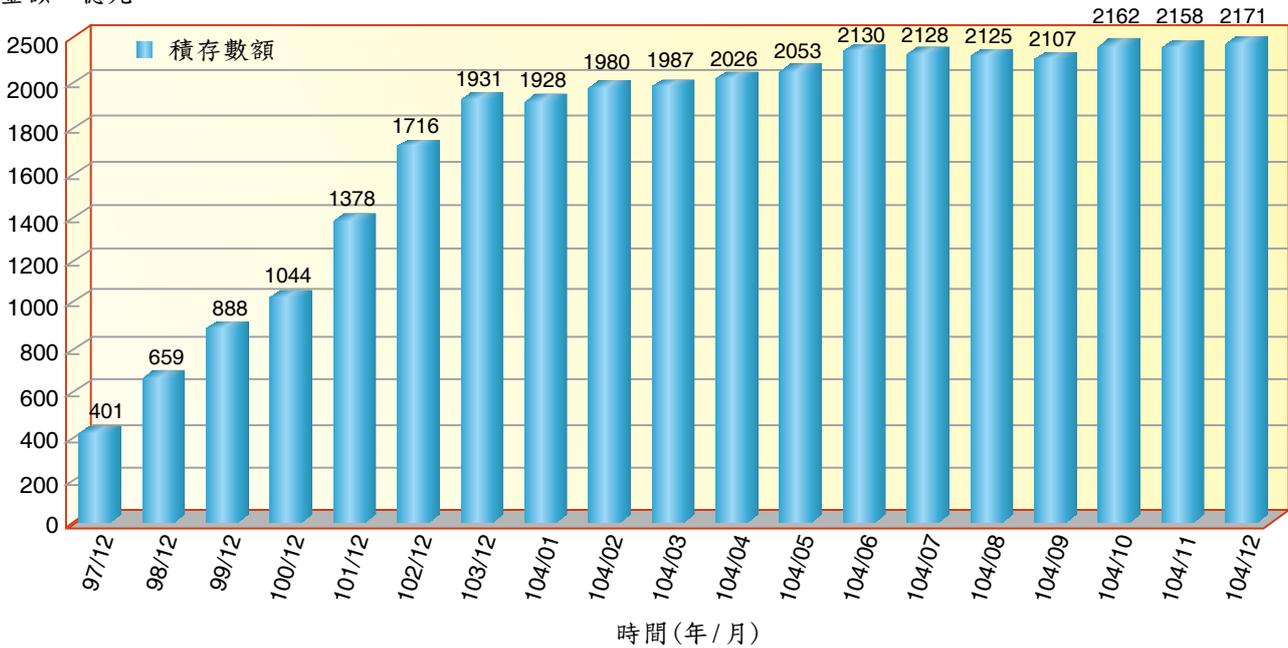
## Fund Utilization and Overview

### 肆、基金財務運用及概況 Fund Utilization and Overview

國民年金保險基金自97年10月設立迄今，為提升基金有效運用，並兼具安全性及收益性，朝向多元化資產配置，以期獲取長期穩定之報酬。截至104年底止，基金數額為2,170億7,504萬299元，規模穩健成長。

#### 一 基金積存數額

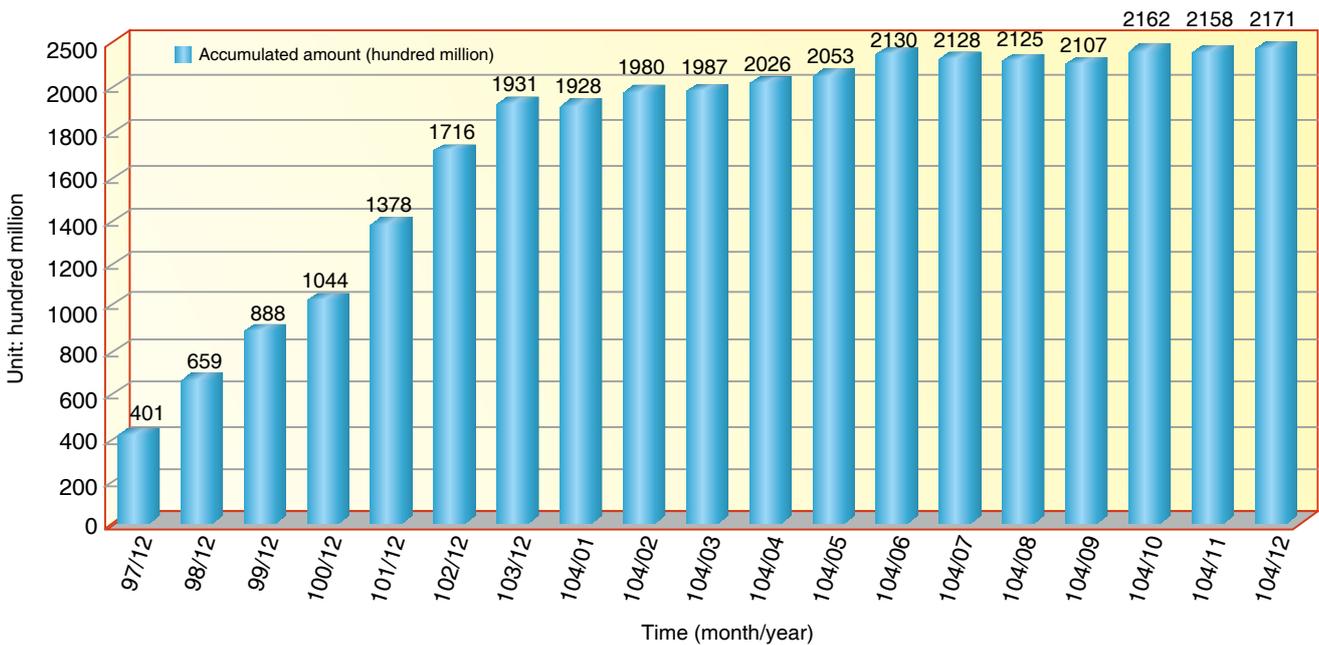
金額：億元





The National Pension Insurance Fund was set up in Oct. 2008. Since 2015, the Fund management has been geared toward diversified asset allocation to make more effective utilization of the funds with both safety and profitability taken into consideration in the hope of gaining stable profits in the long run. As of the end of 2015, the Fund totaled NT\$217,075,040,299, indicating steady growth in scale.

I Fund accumulation



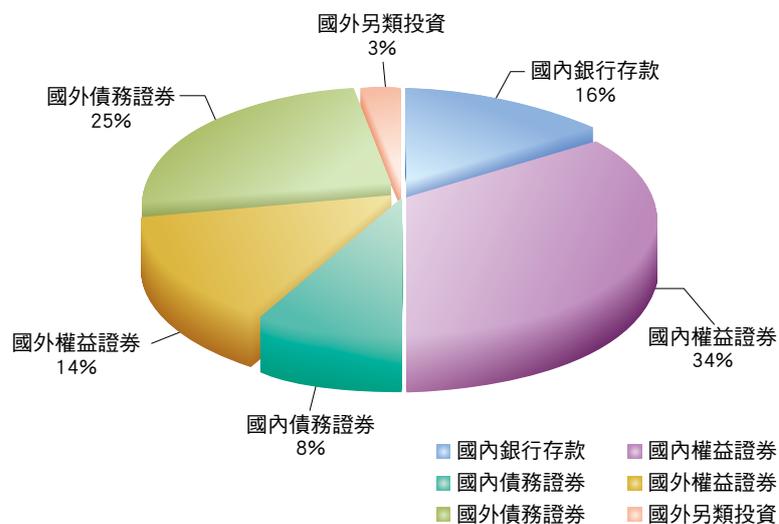
### 二 基金資產配置

#### (一) 運用計畫

根據104年度國民年金保險基金運用組合規劃表，國內業務占58%，以權益證券比重最高，占34%；銀行存款占16%；國內債務證券占8%。國外業務占42%，以債務證券比重最高，占25%；權益證券占14%；另類投資占3%。

單位：新臺幣元；%

運用項目		中心配置比率 (%)	允許變動區間比率 (%)	
國內業務	銀行存款	16	15~30	
	權益證券	自行經營	25	25~40
		委託經營	9	
	債務證券	8	4~11	
國外業務	權益證券	自行操作	8	5~15
		委託經營	6	
	債務證券	自行操作	16	15~32
		委託經營	9	
	另類投資	自行操作	1	0~5
		委託經營	2	
合計		100	-	



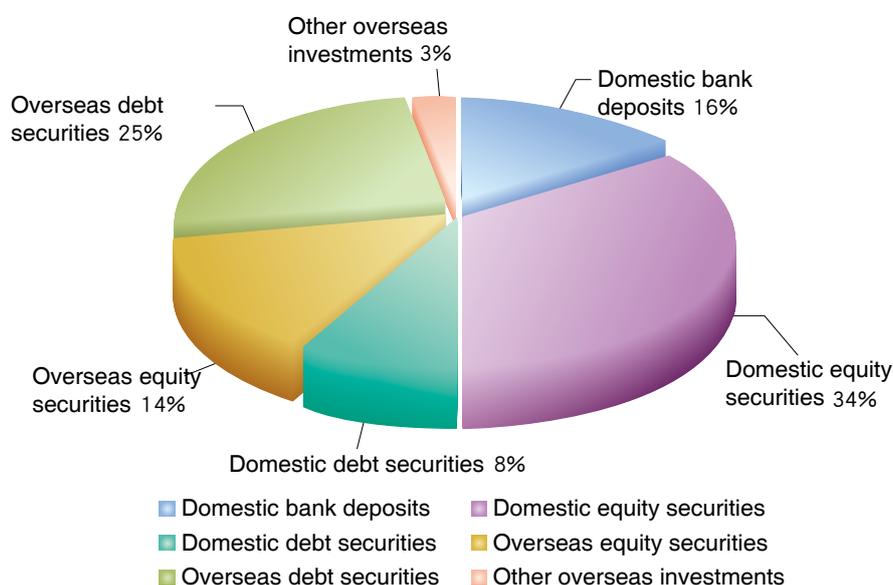


## II Fund Asset Allocation

### A. Utilization plan

According to the “Planning Table for the Operation of National Pension Insurance Fund” in 2015, the domestic operations accounted for 58% of the fund, with domestic equity securities making up 34%, bank deposits 16%, and domestic debt securities 8%. Overseas operations accounted for 42%, with 25% being debt securities, 14% equity securities and 3% other investments.

Utilization Item		Central Ratio of Allocation (%)	Permissible Range of Change (%)	
Domestic Operations	Bank deposits	16	15~30	
	Equity securities	Self-managed	25	25~40
		Under mandated management	9	
	Debt securities	8	4~11	
Overseas Operations	Equity securities	Self-managed	8	5~15
		Under mandated management	6	
	Debt securities	Self-managed	16	15~32
		Under mandated management	9	
	Other investments	Self-managed	1	0~5
		Under mandated management	2	
Total		100	-	



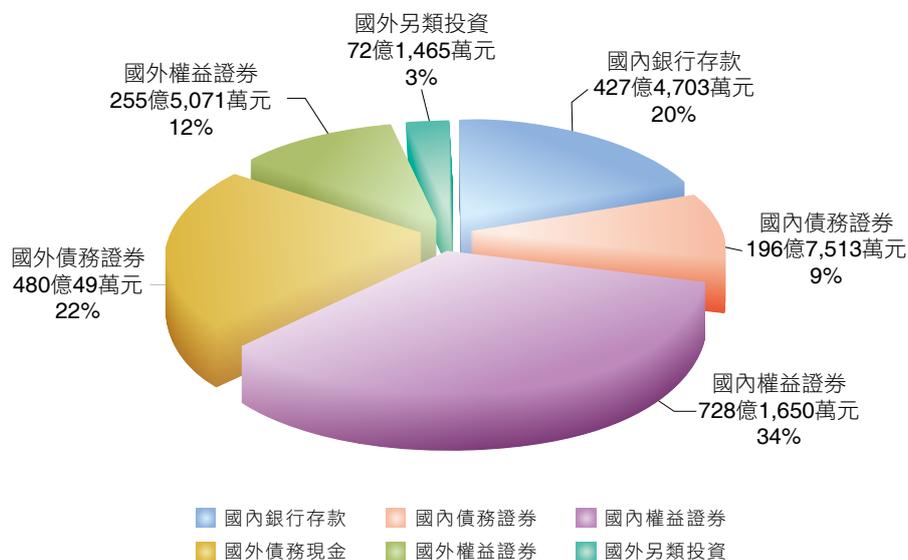
### (二) 運用情形

#### 1. 104年底基金運用金額

截至104年底，整體基金運用金額為2,160億452萬9,240元。其中，運用於國內權益證券比率最高，占33.71%；其次為國外債務證券與國內銀行存款，分別占22.22%與19.79%；至於國內債務證券，占9.11%。

單位：新臺幣元；%

投資項目		實際金額（億元）	實際配置比率（%）	
國內業務	銀行存款	427.47	19.79	
	權益證券	自行經營	511.27	23.67
		委託經營	216.90	10.04
	債務證券	196.75	9.11	
國外業務	權益證券	自行操作	157.00	7.27
		委託經營	98.51	4.56
	債務證券	自行操作	421.04	19.49
		委託經營	58.96	2.73
	另類投資	自行操作	20.74	0.96
		委託經營	51.41	2.38
合計		2,160.05	100	





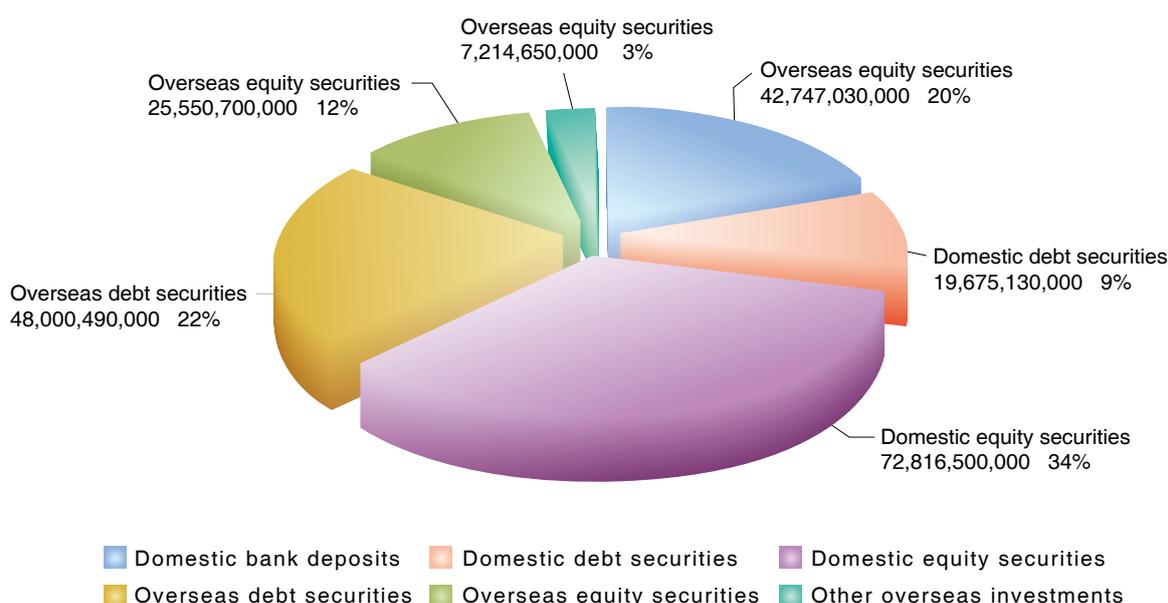
B. Actual fund allocation

1. Fund balance at the end of 2015

As of the end of 2015, a total of NT\$216,004,529,240 from the Fund was utilized. 33.71% was invested in domestic equity securities, 22.22% in overseas debt securities, 19.79% in domestic bank deposits, and 9.11% in domestic debt securities.

Unit: NT\$; %

Investment items		Actual Amount Invested (hundred million NT\$)	Actual Allocation Ratio (%)	
Domestic Operations	Bank deposits	427.47	19.79	
	Equity securities	Self-managed	511.27	23.67
		Under mandated management	216.90	10.04
	Debt securities	196.75	9.11	
Overseas Operations	Equity securities	Self-managed	157.00	7.27
		Under mandated management	98.51	4.56
	Debt securities	Self-managed	421.04	19.49
		Under mandated management	58.96	2.73
	Other investments	Self-managed	20.74	0.96
		Under mandated management	51.41	2.38
Total		2,160.05	100	



### 2. 104年下半年前10大持股及債券

10大個股	占股票投資比率 (%)	10大債券	占債券投資比率 (%)
台積電	14.04	富邦金-公司債	17.34
鴻海	9.73	台新銀-金融債	12.14
聯發科	5.30	國泰銀-金融債	11.56
富邦金	5.08	鴻海-公司債	11.56
台達電	4.27	台電-公司債	5.78
中華電	3.94	國泰金-公司債	5.78
台哥大	3.80	永豐銀-金融債	4.62
國泰金	3.58	玉山銀-金融債	4.62
廣達	3.52	台北富邦-金融債	4.05
華碩	3.48	土銀-金融債	3.47

### 3. 104年底國內自行操作股票投資比率概況表

投資類別	投資比率 (%)
水泥	2.14
食品	0.62
塑膠	5.30
紡織纖維	1.17
電機	0.18
化學	0.13
鋼鐵	1.88
橡膠	1.98
汽車	0.61
電子	57.51
運輸	0.21
金融	17.13
百貨	3.09
指數股票型基金 (ETF)	8.06
合計	100.00



## 2. Top Ten Stocks and Bonds Held in the second half of year 2015

Top Ten Stocks invested in	Percentage as total stock investment (%)	Top ten bonds invested	Percentage as total bond investment (%)
TSMC	14.04	Fubon Financial Holdings: corporate bonds	17.34
Hon Hai	9.73	Taishin Bank: bank debentures	12.14
Mediatek	5.30	Cathay United Bank: bank debentures	11.56
Fubon Financial Holdings	5.08	Hon Hai: corporate bonds	11.56
Delta Electronics	4.27	Taipower: corporate bonds	5.78
Chunghwa Telecom	3.94	Cathay Financial Holdings: corporate bonds	5.78
Taiwanmobile	3.80	Bank SinoPac: bank debentures	4.62
Cathay Financial Holdings	3.58	E-Sun Bank: bank debentures	4.62
Quanta Computer	3.52	Taipei Fubon Bank: bank debentures	4.05
ASUS	3.48	Land Bank: bank debentures	3.47

## 3. Investment Ratio in Self-Managed Stocks at the End of 2015

Type of Stocks Invested	Investment Ratio (%)
Cement	2.14
Food	0.62
Plastics	5.30
Textile and Fiber	1.17
Electric Machinery	0.18
Chemical	0.13
Steel	1.88
Rubber	1.98
Auto	0.61
Electronics	57.51
Transportation	0.21
Financial Institution	17.13
Department Store	3.09
Exchange Traded Funds (ETF)	8.06
Total	100.00



### 4. 104年底國內委託經營股票投資比率概況表

投資類別	投資比率(%)
水泥	0.19
食品	1.42
塑膠	11.56
紡織纖維	4.15
電機	1.90
電器電纜	0.00
化學	0.81
玻璃	0.00
造紙	0.00
鋼鐵	0.00
橡膠	0.79
汽車	0.00
電子	60.83
營建	0.37
運輸	0.85
觀光	0.00
金融	9.43
百貨	0.00
其他	7.71
指數股票型基金(ETF)	0.00
合計	100.00



## 4. Mandated Investments in domestic stocks at the end of 2015

Type of Stocks Invested	Investment Ratio (%)
Cement	0.19
Food	1.42
Plastics	11.56
Textile and Fiber	4.15
Electric Machinery	1.90
Electrical and Cable	0.00
Chemical	0.81
Glass	0.00
Paper and Pulp	0.00
Steel	0.00
Rubber	0.79
Auto	0.00
Electronics	60.83
Construction	0.37
Transportation	0.85
Tourism	0.00
Financial Institution	9.43
Department Store	0.00
Others	7.71
Exchange Traded Funds (ETF)	0.00
Total	100.00

### 三 基金運用績效

年度	已實現損益 (元)	未實現損益 (元)	實際收益數 (元)	實際收益率 (%)
97	214,353,514	-	214,353,514	2.39
98	696,555,227	114,673,733	811,228,960	1.52
99	1,331,321,869	1,504,477,358	2,835,799,277	3.74
100	-1,652,394,007	-1,956,999,279	-3,609,393,286	-3.66
101	2,495,097,980	3,460,369,716	5,955,467,696	5.06
102	4,607,277,801	1,506,710,543	6,113,988,344	4.06
103	5,743,655,209	4,903,481,785	10,647,136,994	6.05
104	4,342,659,242	-5,300,635,804	-957,976,562	-0.45





### III Fund Utilization performance

Year	Realized Gains and Losses (NTD)	Unrealized Gains and Losses (NTD)	Actual Income (NTD)	Actual Rate of Return (%)
2008	214,353,514	-	214,353,514	2.39
2009	696,555,227	114,673,733	811,228,960	1.52
2010	1,331,321,869	1,504,477,358	2,835,799,277	3.74
2011	-1,652,394,007	-1,956,999,279	-3,609,393,286	-3.66
2012	2,495,097,980	3,460,369,716	5,955,467,696	5.06
2013	4,607,277,801	1,506,710,543	6,113,988,344	4.06
2014	5,743,655,209	4,903,481,785	10,647,136,994	6.05
2015	4,342,659,242	-5,300,635,804	-957,976,562	-0.45





四 資產負債及損益

中華民國104年12月31日

單位：新臺幣元

科 目	本年度決算數		上年度決算數		比較增減	
	金額	%	金額	%	金額	%
資 產	320,150,332,942	100.00	284,557,238,575	100.00	35,593,094,367	12.51
流動資產	215,247,837,569	67.23	187,463,937,859	65.88	27,783,899,710	14.82
現金	58,225,345,965	18.19	38,181,207,077	13.42	20,044,138,888	52.50
銀行存款	58,225,345,965	18.19	38,181,207,077	13.24	20,044,138,888	52.50
流動金融資產	115,728,098,104	36.15	114,964,258,596	40.40	763,839,508	0.66
公平價值變動列入餘絀之金融資產-流動	113,138,764,423	35.34	103,219,407,102	36.27	9,919,357,321	9.61
公平價值變動列入餘絀之金融資產評價調整-流動	-1,082,918,442	-0.34	6,993,111,016	2.46	-8,076,029,458	-115.49
持有至到期日金融資產-流動	2,672,252,123	0.83	4,751,740,478	1.67	-2,079,488,355	-43.76
無活絡市場之債券投資-流動	1,000,000,000	0.31	0	0.00	1,000,000,000	
應收款項	35,912,552,186	11.22	33,167,770,018	11.66	2,744,782,168	8.28
應收帳款	83,033,097	0.03	96,573,921	0.03	-13,540,824	-14.02
應收收益	35,322,687	0.01	0	0.00	35,322,687	
應收利息	564,866,929	0.18	435,268,980	0.15	129,597,949	29.77
應收保費	35,251,987,684	11.01	32,652,834,164	11.47	2,599,153,520	7.96
備抵呆帳-應收保費（一）	72,583,448	0.02	66,059,515	0.02	6,523,933	9.88
其他應收款	49,960,433	0.02	49,185,411	0.02	775,022	1.58
備抵呆帳-其他各項應收款（一）	35,196	0.00	32,943	0.00	2,253	6.84
短期貸墊款	5,381,841,314	1.68	1,150,702,168	0.40	4,231,139,146	367.70
短期貸款	5,381,841,314	1.68	1,150,702,168	0.40	4,231,139,146	367.70
投資、長期應收款、貸墊款及準備金	37,555,916,603	11.73	38,885,187,347	13.67	-1,329,270,744	-3.42
長期投資	37,555,916,603	11.73	38,885,187,347	13.67	-1,329,270,744	-3.42
持有至到期日金融資產—非流動	21,253,181,143	6.64	22,286,044,044	7.83	-1,032,862,901	-4.63
無活絡市場之債券投資—非流動	16,302,735,460	5.09	16,599,143,303	5.83	-296,407,843	-1.79



## IV Balance Sheet and Income Statement

December 31, 2015

Unit: NTS

Account Title	Current Year		Last Year (audited)		Increase/Decrease Comparison	
	Amount	%	Amount	%	Amount %	%
<b>Assets</b>	<b>320,150,332,942</b>	<b>100.00</b>	<b>284,557,238,575</b>	<b>100.00</b>	<b>35,593,094,367</b>	<b>12.51</b>
<b>Current Assets</b>	<b>215,247,837,569</b>	<b>67.23</b>	<b>187,463,937,859</b>	<b>65.88</b>	<b>27,783,899,710</b>	<b>14.82</b>
Cash	58,225,345,965	18.19	38,181,207,077	13.42	20,044,138,888	52.50
Bank Deposits	58,225,345,965	18.19	38,181,207,077	13.24	20,044,138,888	52.50
Current Financial Assets	115,728,098,104	36.15	114,964,258,596	40.40	763,839,508	0.66
Financial Assets at Fair Value through Surplus and Deficit - Current	113,138,764,423	35.34	103,219,407,102	36.27	9,919,357,321	9.61
Appraisal and Adjustment of Financial Assets at Fair Value through Surplus and Deficit - Current	-1,082,918,442	-0.34	6,993,111,016	2.46	-8,076,029,458	-115.49
Held-to-maturity Financial Assets - Current	2,672,252,123	0.83	4,751,740,478	1.67	-2,079,488,355	-43.76
Investments in Debt Securities with No Active Market – Current	1,000,000,000	0.31	0	0.00	1,000,000,000	
Receivables	35,912,552,186	11.22	33,167,770,018	11.66	2,744,782,168	8.28
Accounts Receivable	83,033,097	0.03	96,573,921	0.03	-13,540,824	-14.02
Earned Revenue Receivable	35,322,687	0.01	0	0.00	35,322,687	
Interest Receivable	564,866,929	0.18	435,268,980	0.15	129,597,949	29.77
Premiums Receivable	35,251,987,684	11.01	32,652,834,164	11.47	2,599,153,520	7.96
Allowance for Uncollectible Accounts -Premiums Receivable (1)	72,583,448	0.02	66,059,515	0.02	6,523,933	9.88
Other Accounts Receivable	49,960,433	0.02	49,185,411	0.02	775,022	1.58
Allowance for Uncollectible Accounts -Other Accounts Receivable (1)	35,196	0.00	32,943	0.00	2,253	6.84
Short-term Advances	5,381,841,314	1.68	1,150,702,168	0.40	4,231,139,146	367.70
Short-term Loans	5,381,841,314	1.68	1,150,702,168	0.40	4,231,139,146	367.70
<b>Investments, long-term Accounts Receivable, Reimbursable Accounts, and Reserve</b>	<b>37,555,916,603</b>	<b>11.73</b>	<b>38,885,187,347</b>	<b>13.67</b>	<b>-1,329,270,744</b>	<b>-3.42</b>
Long-term Investments	37,555,916,603	11.73	38,885,187,347	13.67	-1,329,270,744	-3.42
Held-to-maturity Financial Assets – non-current	21,253,181,143	6.64	22,286,044,044	7.83	-1,032,862,901	-4.63
Bond Investments with No Active Market - Non-current	16,302,735,460	5.09	16,599,143,303	5.83	-296,407,843	-1.79



科 目	本年度決算數		上年度決算數		比較增減	
	金額	%	金額	%	金額	%
<b>固定資產</b>	<b>155,901,465</b>	<b>0.05</b>	<b>0</b>	<b>0.00</b>	<b>155,901,465</b>	
機械及設備	153,660,463	0.05	0	0.00	153,660,463	
機械及設備	889,166,281	0.28	0	0.00	8,889,166,281	
累計折舊-機械及設備(一)	735,505,818	0.23	0	0.00	735,505,818	
交通及運輸設備	699,229	0.00	0	0.00	699,229	
交通及運輸設備	3,620,470	0.00	0	0.00	3,620,470	
累計折舊-交通及運輸設備(一)	2,921,241	0.00	0	0.00	2,921,241	
什項設備	1,482,675	0.00	0	0.00	1,482,675	
什項設備	6,417,722	0.00	0	0.00	6,417,722	
累計折舊-什項設備(一)	4,935,047	0.00	0	0.00	4,935,047	
租賃權益改良	59,098	0.00	0	0.00	59,098	
租賃權益改良	169,530	0.00	0	0.00	169,530	
累計折舊-租賃權益改良(一)	110,432	0.00	0	0.00	110,432	
<b>無形資產</b>	<b>102,087,103</b>	<b>0.03</b>	<b>0</b>	<b>0.00</b>	<b>102,087,103</b>	
無形資產	102,087,103	0.03	0	0.00	102,087,103	
電腦軟體	102,087,103	0.03	0	0.00	102,087,103	
<b>其他資產</b>	<b>67,088,590,202</b>	<b>20.96</b>	<b>58,208,113,369</b>	<b>20.46</b>	<b>8,880,476,833</b>	<b>15.26</b>
什項資產	67,088,590,202	20.96	58,208,113,369	20.46	8,880,476,833	15.26
催收款項	86,713,877,240	27.09	72,703,304,825	25.55	14,010,572,415	19.27
備抵呆帳-催收款項(一)	19,732,104,138	6.16	14,495,191,456	5.09	5,236,912,682	36.13
暫付及待結轉帳項	106,817,100	0.03	0	0.00	106,817,100	
合 計	<b>320,150,332,942</b>	<b>100.00</b>	<b>284,557,238,575</b>	<b>100.00</b>	<b>35,593,094,367</b>	<b>12.51</b>



Account Title	Current Year		Last Year (audited)		Increase/Decrease Comparison	
	Amount	%	Amount	%	Amount %	%
<b>Fixed assets</b>	<b>155,901,465</b>	<b>0.05</b>	<b>0</b>	<b>0.00</b>	<b>155,901,465</b>	
Machinery and equipment	153,660,463	0.05	0	0.00	153,660,463	
Machinery and equipment	889,166,281	0.28	0	0.00	8,889,166,281	
Accumulated depreciation – Machinery and equipment (-)	735,505,818	0.23	0	0.00	735,505,818	
Transportation and communication facilities	699,229	0.00	0	0.00	699,229	
Transportation and communication facilities	3,620,470	0.00	0	0.00	3,620,470	
Accumulated depreciation – Transportation and communication facilities (-)	2,921,241	0.00	0	0.00	2,921,241	
Miscellaneous equipment	1,482,675	0.00	0	0.00	1,482,675	
Miscellaneous equipment	6,417,722	0.00	0	0.00	6,417,722	
Accumulated depreciation – Miscellaneous equipment (-)	4,935,047	0.00	0	0.00	4,935,047	
Leasehold improvements	59,098	0.00	0	0.00	59,098	
Leasehold improvements	169,530	0.00	0	0.00	169,530	
Accumulated depreciation – Leasehold improvements (-)	110,432	0.00	0	0.00	110,432	
<b>Intangible assets</b>	<b>102,087,103</b>	<b>0.03</b>	<b>0</b>	<b>0.00</b>	<b>102,087,103</b>	
Intangible assets	102,087,103	0.03	0	0.00	102,087,103	
Computer software	102,087,103	0.03	0	0.00	102,087,103	
<b>Other Assets</b>	<b>67,088,590,202</b>	<b>20.96</b>	<b>58,208,113,369</b>	<b>20.46</b>	<b>8,880,476,833</b>	<b>15.26</b>
Miscellaneous Assets	67,088,590,202	20.96	58,208,113,369	20.46	8,880,476,833	15.26
Overdue Accounts Receivable	86,713,877,240	27.09	72,703,304,825	25.55	14,010,572,415	19.27
Allowance for Uncollectible Accounts -Overdue Accounts Receivable (1)	19,732,104,138	6.16	14,495,191,456	5.09	5,236,912,682	36.13
Temporary payments and suspense accounts	106,817,100	0.03	0	0.00	106,817,100	
<b>Total</b>	<b>320,150,332,942</b>	<b>100.00</b>	<b>284,557,238,575</b>	<b>100.00</b>	<b>35,593,094,367</b>	<b>12.51</b>



中華民國104年12月31日

單位：新臺幣元

科 目	本年度決算數		上年度決算數		比較增減	
	金額	%	金額	%	金額	%
<b>負 債</b>	<b>319,891,344,374</b>	<b>99.92</b>	<b>284,556,238,575</b>	<b>100.00</b>	<b>35,335,105,799</b>	<b>12.42</b>
<b>流動負債</b>	<b>1,667,374,335</b>	<b>0.52</b>	<b>1,720,516,863</b>	<b>0.60</b>	<b>-53,142,534</b>	<b>-3.09</b>
應付款項	1,086,347,149	0.34	721,834,910	0.25	364,512,239	50.50
應付票據	310,579,622	0.10	0	0.00	310,579,622	
應付帳款	45,216,829	0.01	104,004,690	0.04	-58,787,861	-56.52
應付代收款	36,009,930	0.01	112,287,506	0.04	-76,277,576	-67.93
應付費用	17,249,768	0.01	9,383,714	0.00	7,866,054	83.83
應付保險給付	677,291,000	0.21	496,159,000	0.17	181,132,000	36.51
預收款項	26,343,798	0.01	0	0.00	26,343,798	
預收保費	26,343,594	0.01	0	0.00	26,343,594	
其他預收款	204	0.00	0	0.00	204	
流動金融負債	554,683,388	0.17	998,681,959	0.35	-443,998,571	-44.46
公平價值變動列入餘絀之 金融負債評價調整-流動	554,683,388	0.17	998,681,959	0.35	-443,998,571	-44.46
<b>其他負債</b>	<b>318,223,970,039</b>	<b>99.40</b>	<b>282,835,721,706</b>	<b>99.40</b>	<b>35,388,248,333</b>	<b>12.51</b>
負債準備	318,019,391,781	99.33	281,309,530,566	98.86	36,709,861,215	13.05
安全準備	318,019,391,781	99.33	281,309,530,566	98.86	36,709,861,215	13.05
什項負債	204,578,258	0.06	1,526,191,140	0.54	-1,321,612,882	-86.60
應付保管款	204,578,258	0.06	1,526,191,140	0.54	-1,321,612,882	-86.60
<b>淨 值</b>	<b>258,988,568</b>	<b>0.08</b>	<b>1,000,000</b>	<b>0.00</b>	<b>257,988,568</b>	<b>25,798.86</b>
基金	1,000,000	0.00	1,000,000	0.00	0	0.00
基金	1,000,000	0.00	1,000,000	0.00	0	0.00
基金	1,000,000	0.00	1,000,000	0.00	0	0.00
公積	257,988,568	0.08	0	0.00	257,988,568	
資本公積	257,988,568	0.08	0	0.00	257,988,568	
其他資本公積	257,988,568	0.08	0	0.00	257,988,568	



December 31, 2015

Unit: NT\$

Account Title	Current Year		Last Year (audited)		Increase/Decrease Comparison	
	Amount	%	Amount	%	Amount %	%
<b>Liabilities</b>	<b>319,891,344,374</b>	<b>99.92</b>	<b>284,556,238,575</b>	<b>100.00</b>	<b>35,335,105,799</b>	<b>12.42</b>
<b>Current Liabilities</b>	<b>1,667,374,335</b>	<b>0.52</b>	<b>1,720,516,863</b>	<b>0.60</b>	<b>-53,142,534</b>	<b>-3.09</b>
Payables	1,086,347,149	0.34	721,834,910	0.25	364,512,239	50.50
Bills Payable	310,579,622	0.10	0	0.00	310,579,622	
Accounts Payable	45,216,829	0.01	104,004,690	0.04	-58,787,861	-56.52
Accrued Receipts under Custody Payable	36,009,930	0.01	112,287,506	0.04	-76,277,576	-67.93
Accrued Expenses Payable	17,249,768	0.01	9,383,714	0.00	7,866,054	83.83
Insurance Benefits Payable	677,291,000	0.21	496,159,000	0.17	181,132,000	36.51
Advance receipts	26,343,798	0.01	0	0.00	26,343,798	
Prepaid insurance	26,343,594	0.01	0	0.00	26,343,594	
Other advance receipts	204	0.00	0	0.00	204	
Current Financial Liabilities	554,683,388	0.17	998,681,959	0.35	-443,998,571	-44.46
Financial Asset Adjustment at Fair Value through Income Statement – Current	554,683,388	0.17	998,681,959	0.35	-443,998,571	-44.46
<b>Other Liabilities</b>	<b>318,223,970,039</b>	<b>99.40</b>	<b>282,835,721,706</b>	<b>99.40</b>	<b>35,388,248,333</b>	<b>12.51</b>
Liability Reserves	318,019,391,781	99.33	281,309,530,566	98.86	36,709,861,215	13.05
Reserve Fund	318,019,391,781	99.33	281,309,530,566	98.86	36,709,861,215	13.05
Miscellaneous Liabilities	204,578,258	0.06	1,526,191,140	0.54	-1,321,612,882	-86.60
Custodial Fees Payable	204,578,258	0.06	1,526,191,140	0.54	-1,321,612,882	-86.60
<b>Net Worth</b>	<b>258,988,568</b>	<b>0.08</b>	<b>1,000,000</b>	<b>0.00</b>	<b>257,988,568</b>	<b>25,798.86</b>
Fund	1,000,000	0.00	1,000,000	0.00	0	0.00
Fund	1,000,000	0.00	1,000,000	0.00	0	0.00
Fund	1,000,000	0.00	1,000,000	0.00	0	0.00
Reserve	257,988,568	0.08	0	0.00	257,988,568	
Additional paid-in capital	257,988,568	0.08	0	0.00	257,988,568	
Other capital reserve	257,988,568	0.08	0	0.00	257,988,568	

科 目	本年度決算數		上年度決算數		比較增減	
	金額	%	金額	%	金額	%
累積餘絀	0	0.00	0	0.00	0	
累積賸餘	0	0.00	0	0.00	0	
本期賸餘	0	0.00	0	0.00	0	
合 計	<b>320,150,332,942</b>	<b>100.00</b>	<b>284,557,238,575</b>	<b>100.00</b>	<b>35,593,094,367</b>	<b>12.51</b>

註1：本年度、上年度信託代理與保證資產（負債）分別為34,500,000元、34,500,000元，係國內委託經營受託機構所存入之履約保證金。

註2：因擔保、保證或契約可能造成未來會計年度支出事項（包括或有負債）為810,386,576,000元。





Account Title	Current Year		Last Year (audited)		Increase/Decrease Comparison	
	Amount	%	Amount	%	Amount %	%
Accumulated Surplus and Deficit	0	0.00	0	0.00	0	
Accumulated Surplus	0	0.00	0	0.00	0	
Current Surplus	0	0.00	0	0.00	0	
<b>Total</b>	<b>320,150,332,942</b>	<b>100.00</b>	<b>284,557,238,575</b>	<b>100.00</b>	<b>35,593,094,367</b>	<b>12.51</b>

## Note:

1. The assets under Trust Agents and Guarantees (liabilities) this year and the previous year are NT\$34,500,000 and NT\$34,500,000 respectively. They are performance bonds deposited by domestic agents entrusted for discretionary management.
2. Likely expenditures in future fiscal years from collateral, guarantees or contracts obligations (including contingent liabilities) total NT\$810,386,576,000



中華民國104年度

單位：新臺幣元

科 目	本年度預算數		本年度決算數		比較增減		上年度決算數	
	金 額	%	金 額	%	金 額	%	金 額	%
<b>業務收入</b>	<b>86,972,621,000</b>	<b>100.00</b>	<b>104,581,494,092</b>	<b>100.00</b>	<b>17,608,873,092</b>	<b>20.25</b>	<b>93,848,313,594</b>	<b>100.00</b>
<b>投融資業務收入</b>	<b>6,349,498,000</b>	<b>7.30</b>	<b>27,781,220,150</b>	<b>26.56</b>	<b>21,431,722,150</b>	<b>337.53</b>	<b>24,516,481,651</b>	<b>26.12</b>
事業投資收入	1,918,820,000	2.21	3,375,046,168	3.23	1,456,226,168	75.89	2,855,724,455	3.04
融資業務收入	0	0.00	58,065,510	0.06	58,065,510		728,784	0.00
兌換賸餘	0	0.00	6,258,664,251	5.98	6,258,664,251		5,179,283,509	5.52
出售證券收入	3,462,081,000	3.98	4,431,920,693	4.24	969,839,693	28.01	3,105,312,085	3.31
存款利息收入	292,605,000	0.34	426,227,318	0.41	133,622,318	45.67	366,455,863	0.39
其他投融資業務收入	675,992,000	0.78	13,231,296,210	12.65	12,555,304,210	1,857.32	13,008,976,955	13.86
<b>保險收入</b>	<b>54,880,116,000</b>	<b>63.10</b>	<b>51,296,614,481</b>	<b>49.05</b>	<b>-3,583,501,519</b>	<b>-6.53</b>	<b>47,219,827,632</b>	<b>50.32</b>
保費收入	54,880,116,000	63.10	51,296,614,481	49.05	-3,583,501,519	-6.53	47,219,827,632	50.32
收回安全準備	0	0.00	0	0.00	0		0	0.00
<b>其他業務收入</b>	<b>25,743,007,000</b>	<b>29.60</b>	<b>25,503,659,461</b>	<b>24.39</b>	<b>-239,347,539</b>	<b>-0.93</b>	<b>22,119,255,758</b>	<b>23.56</b>
其他補助收入	25,726,265,000	29.58	25,326,556,994	24.22	-399,708,006	-1.55	22,037,148,982	23.47
雜項業務收入	16,742,000	0.02	177,102,467	0.17	160,360,467	957.83	82,106,776	0.09
<b>業務成本與費用</b>	<b>86,972,621,000</b>	<b>100.00</b>	<b>104,527,079,594</b>	<b>99.95</b>	<b>17,554,458,594</b>	<b>20.18</b>	<b>93,848,018,692</b>	<b>100.00</b>
<b>投融資業務成本</b>	<b>177,105,000</b>	<b>0.20</b>	<b>28,737,350,066</b>	<b>27.48</b>	<b>28,560,245,066</b>	<b>16,126.17</b>	<b>13,869,005,891</b>	<b>14.78</b>
事業投資成本	0	0.00	397	0.00	397		397	0.00
兌換短絀	0	0.00	5,004,043,617	4.78	5,004,043,617		2,538,879,542	2.71
出售證券成本	0	0.00	4,008,303,750	3.83	4,008,303,750		830,770,423	0.89
其他投融資業務成本	177,105,000	0.20	19,725,002,302	18.86	19,547,897,302	11,037.46	10,499,355,529	11.19
<b>保險成本</b>	<b>85,739,440,000</b>	<b>98.58</b>	<b>74,685,655,626</b>	<b>71.41</b>	<b>-11,053,784,374</b>	<b>-12.89</b>	<b>78,902,591,061</b>	<b>84.07</b>
保險給付	33,299,154,000	38.29	32,731,940,406	31.30	-567,213,594	-1.70	27,395,946,764	29.19



December 31, 2015

Unit: NT\$

Account Title	Current Year budget		Current year actual		Increase/Decrease Comparison		Last year actual	
	Amount	%	Amount	%	Amount	%	Amount	%
<b>Operating income</b>	<b>86,972,621,000</b>	<b>100.00</b>	<b>104,581,494,092</b>	<b>100.00</b>	<b>17,608,873,092</b>	<b>20.25</b>	<b>93,848,313,594</b>	<b>100.00</b>
<b>Investment and Financing Income</b>	<b>6,349,498,000</b>	<b>7.30</b>	<b>27,781,220,150</b>	<b>26.56</b>	<b>21,431,722,150</b>	<b>337.53</b>	<b>24,516,481,651</b>	<b>26.12</b>
Business Investment Income	1,918,820,000	2.21	3,375,046,168	3.23	1,456,226,168	75.89	2,855,724,455	3.04
Finance business income	0	0.00	58,065,510	0.06	58,065,510		728,784	0.00
Exchange Surplus	0	0.00	6,258,664,251	5.98	6,258,664,251		5,179,283,509	5.52
Securities Sales Income	3,462,081,000	3.98	4,431,920,693	4.24	969,839,693	28.01	3,105,312,085	3.31
Deposit Interest Income	292,605,000	0.34	426,227,318	0.41	133,622,318	45.67	366,455,863	0.39
Other Investment and Financing Income	675,992,000	0.78	13,231,296,210	12.65	12,555,304,210	1,857.32	13,008,976,955	13.86
<b>Insurance Income</b>	<b>54,880,116,000</b>	<b>63.10</b>	<b>51,296,614,481</b>	<b>49.05</b>	<b>-3,583,501,519</b>	<b>-6.53</b>	<b>47,219,827,632</b>	<b>50.32</b>
Premium Income	54,880,116,000	63.10	51,296,614,481	49.05	-3,583,501,519	-6.53	47,219,827,632	50.32
Recovered Reserve Fund	0	0.00	0	0.00	0		0	0.00
<b>Other Business Incomes</b>	<b>25,743,007,000</b>	<b>29.60</b>	<b>25,503,659,461</b>	<b>24.39</b>	<b>-239,347,539</b>	<b>-0.93</b>	<b>22,119,255,758</b>	<b>23.56</b>
Income from Subsidies	25,726,265,000	29.58	25,326,556,994	24.22	-399,708,006	-1.55	22,037,148,982	23.47
Income from Miscellaneous Operations	16,742,000	0.02	177,102,467	0.17	160,360,467	957.83	82,106,776	0.09
<b>Operation Costs and Expenses</b>	<b>86,972,621,000</b>	<b>100.00</b>	<b>104,527,079,594</b>	<b>99.95</b>	<b>17,554,458,594</b>	<b>20.18</b>	<b>93,848,018,692</b>	<b>100.00</b>
<b>Investment and Financing Costs</b>	<b>177,105,000</b>	<b>0.20</b>	<b>28,737,350,066</b>	<b>27.48</b>	<b>28,560,245,066</b>	<b>16,126.17</b>	<b>13,869,005,891</b>	<b>14.78</b>
Business Investment Costs	0	0.00	397	0.00	397		397	0.00
Exchange Deficit	0	0.00	5,004,043,617	4.78	5,004,043,617		2,538,879,542	2.71
Securities Sales Costs	0	0.00	4,008,303,750	3.83	4,008,303,750		830,770,423	0.89
Other Investment and Financing Operation Costs	177,105,000	0.20	19,725,002,302	18.86	19,547,897,302	11,037.46	10,499,355,529	11.19
<b>Insurance Costs</b>	<b>85,739,440,000</b>	<b>98.58</b>	<b>74,685,655,626</b>	<b>71.41</b>	<b>-11,053,784,374</b>	<b>-12.89</b>	<b>78,902,591,061</b>	<b>84.07</b>
Insurance Benefits	33,299,154,000	38.29	32,731,940,406	31.30	-567,213,594	-1.70	27,395,946,764	29.19



科 目	本年度預算數		本年度決算數		比較增減		上年度決算數	
	金 額	%	金 額	%	金 額	%	金 額	%
提存安全準備	47,166,203,000	54.23	36,709,861,215	35.10	-10,456,341,785	-22.17	47,454,291,310	50.56
呆帳	5,274,083,000	6.06	5,243,854,005	5.01	-30,228,995	-0.57	4,052,352,987	4.32
<b>其他業務成本</b>	<b>0</b>	<b>0.00</b>	<b>114,725,465</b>	<b>0.11</b>	<b>114,725,465</b>		<b>48,899,542</b>	<b>0.05</b>
雜項業務成本	0	0.00	114,725,465	0.11	114,725,465		48,899,542	0.05
<b>行銷及業務費用</b>	<b>1,056,076,000</b>	<b>1.21</b>	<b>989,348,437</b>	<b>0.95</b>	<b>-66,727,563</b>	<b>-6.32</b>	<b>1,027,522,198</b>	<b>1.09</b>
業務費用	1,056,076,000	1.21	989,348,437	0.95	-66,727,563	-6.32	1,027,522,198	1.09
<b>業務餘絀(短絀一)</b>	<b>0</b>	<b>0.00</b>	<b>54,414,498</b>	<b>0.05</b>	<b>54,414,498</b>		<b>294,902</b>	<b>0.00</b>
<b>業務外收入</b>	<b>0</b>	<b>0.00</b>	<b>3,652,660</b>	<b>0.00</b>	<b>3,652,660</b>		<b>433,882</b>	<b>0.00</b>
<b>財務收入</b>	<b>0</b>	<b>0.00</b>	<b>16,393</b>	<b>0.00</b>	<b>16,393</b>		<b>13,079</b>	<b>0.00</b>
利息收入	0	0.00	16,393	0.00	16,393		13,079	0.00
<b>其他業務外收入</b>	<b>0</b>	<b>0.00</b>	<b>3,636,267</b>	<b>0.00</b>	<b>3,636,267</b>		<b>420,803</b>	<b>0.00</b>
違規罰款收入	0	0.00	424,376	0.00	424,376		213,000	0.00
收回呆帳	0	0.00	82,384	0.00	82,384		49,759	0.00
雜項收入	0	0.00	3,129,507	0.00	3,129,507		158,044	0.00
<b>業務外費用</b>	<b>0</b>	<b>0.00</b>	<b>58,067,158</b>	<b>0.06</b>	<b>58,067,158</b>		<b>728,784</b>	<b>0.00</b>
<b>財務費用</b>	<b>0</b>	<b>0.00</b>	<b>58,065,510</b>	<b>0.06</b>	<b>58,065,510</b>		<b>728,784</b>	<b>0.00</b>
利息費用	0	0.00	58,065,510	0.06	58,065,510		728,784	0.00
<b>其他業務外費用</b>	<b>0</b>	<b>0.00</b>	<b>1,648</b>	<b>0.00</b>	<b>1,648</b>		<b>0</b>	<b>0.00</b>
雜項費用	0	0.00	1,648	0.00	1,648		0	0.00
<b>業務外餘絀(短絀一)</b>	<b>0</b>	<b>0.00</b>	<b>-54,414,498</b>	<b>-0.05</b>	<b>-54,414,498</b>		<b>-294,902</b>	<b>0.00</b>
<b>本期餘絀(短絀一)</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>		<b>0</b>	<b>0.00</b>



Account Title	Current Year budget		Current year actual		Increase/Decrease Comparison		Last year actual	
	Amount	%	Amount	%	Amount	%	Amount	%
Reserve Fund Deposit and Withdrawal	47,166,203,000	54.23	36,709,861,215	35.10	-10,456,341,785	-22.17	47,454,291,310	50.56
Uncollectible Accounts	5,274,083,000	6.06	5,243,854,005	5.01	-30,228,995	-0.57	4,052,352,987	4.32
<b>Other Operating Costs</b>	<b>0</b>	<b>0.00</b>	<b>114,725,465</b>	<b>0.11</b>	<b>114,725,465</b>		<b>48,899,542</b>	<b>0.05</b>
Miscellaneous Operating Costs	0	0.00	114,725,465	0.11	114,725,465		48,899,542	0.05
<b>Marketing and Operation Expenses</b>	<b>1,056,076,000</b>	<b>1.21</b>	<b>989,348,437</b>	<b>0.95</b>	<b>-66,727,563</b>	<b>-6.32</b>	<b>1,027,522,198</b>	<b>1.09</b>
Operation Expenses	1,056,076,000	1.21	989,348,437	0.95	-66,727,563	-6.32	1,027,522,198	1.09
<b>Operating Surplus (Deficit)</b>	<b>0</b>	<b>0.00</b>	<b>54,414,498</b>	<b>0.05</b>	<b>54,414,498</b>		<b>294,902</b>	<b>0.00</b>
<b>Non-operating Income</b>	<b>0</b>	<b>0.00</b>	<b>3,652,660</b>	<b>0.00</b>	<b>3,652,660</b>		<b>433,882</b>	<b>0.00</b>
<b>Financial Income</b>	<b>0</b>	<b>0.00</b>	<b>16,393</b>	<b>0.00</b>	<b>16,393</b>		<b>13,079</b>	<b>0.00</b>
Interest Income	0	0.00	16,393	0.00	16,393		13,079	0.00
<b>Other Non-operating Income</b>	<b>0</b>	<b>0.00</b>	<b>3,636,267</b>	<b>0.00</b>	<b>3,636,267</b>		<b>420,803</b>	<b>0.00</b>
Income from Fines	0	0.00	424,376	0.00	424,376		213,000	0.00
Bad Debts Recovered	0	0.00	82,384	0.00	82,384		49,759	0.00
Miscellaneous Income	0	0.00	3,129,507	0.00	3,129,507		158,044	0.00
<b>Non-operating Expenses</b>	<b>0</b>	<b>0.00</b>	<b>58,067,158</b>	<b>0.06</b>	<b>58,067,158</b>		<b>728,784</b>	<b>0.00</b>
<b>Financial Expenses</b>	<b>0</b>	<b>0.00</b>	<b>58,065,510</b>	<b>0.06</b>	<b>58,065,510</b>		<b>728,784</b>	<b>0.00</b>
Interest Expenses	0	0.00	58,065,510	0.06	58,065,510		728,784	0.00
<b>Other Non-operating Expenses</b>	<b>0</b>	<b>0.00</b>	<b>1,648</b>	<b>0.00</b>	<b>1,648</b>		<b>0</b>	<b>0.00</b>
Miscellaneous Expenses	0	0.00	1,648	0.00	1,648		0	0.00
<b>Non-operating Surplus (Deficit)</b>	<b>0</b>	<b>0.00</b>	<b>-54,414,498</b>	<b>-0.05</b>	<b>-54,414,498</b>		<b>-294,902</b>	<b>0.00</b>
<b>Current Surplus (Deficit)</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>		<b>0</b>	<b>0.00</b>





# 伍、實際業務推動及成果

## Operations and Performance

### 伍、實際業務推動及成果 Operations and Performance

#### 一 業務監理

##### (一) 召開國民年金監理委員會議

依據衛生福利部國民年金監理會設置要點第6點規定，本會委員會議以每月開會1次為原則，104年度共召開12次會議。

##### (二) 審議國民年金年度計畫及業務報告

1. 審議105年度國民年金年度計畫
2. 審議103年度國民年金工作總報告
3. 審議103年12月至104年11月國民年金業務報告

##### (三) 辦理國民年金業務檢查

本會於104年5月15日辦理國民年金業務檢查，檢查範圍自103年3月至104年2月止，檢查項目包括納保及給付等業務之執行情形。本次檢查結果提出5項建議意見，包括研議國民年金保險遺屬年金給付追溯發給、強化政府機關媒體資料提供作業，減少溢領保險給付案件、提供原住民族委員會符合原住民給付請領條件而尚未請領給付之名冊資料、研修保險給付與溢領個案檢查表及調整國民年金業務檢查模式等。本業務檢查報告經提第24次監理委員會議審議通過後，業已函請衛生福利部(社會保險司)及勞保局研提改善措施。





## I Operations Supervision

### A. Convention of National Pension Supervisory Committee Meetings

According to Article 6 of the Regulations for Establishment of the National Pension Supervisory Committee, the Ministry of Health and Welfare and the Supervisory Council of the Committee shall meet once a month. 12 meetings were convened in 2015.

### B. Review of Annual National Pension Plans and Work Reports

1. Review of the 2016 Annual National Pension Plan
2. Review of the 2014 National Pension General Work Report
3. Review National Pension Work Reports from Dec. 2014 to Nov. 2015

### C. National Pension Operations Inspection by the Committee

On May 15th, 2015, the Committee inspected the National Pension Insurance operations from Mar. 2014 to Feb. 2015. The inspected items included insurance enrollment and benefit payment. Based on the inspection results, the Committee put forward 5 concrete suggestions, including backtrack payments of surviving dependents pension of the National Pension Insurance, improve data provision by government agencies, reduce the number of over-claimed benefits cases, provide the Council of Indigenous Peoples with a list of citizens that meet qualifications for indigenous benefits but have not claimed the benefits, received the insurance benefits and over-claimed benefits inspection chart, and adjust the inspection model for National Pension operations. After the inspection report was reviewed and approved during the 24th Supervisory Council Meeting, the Committee requested the Ministry of Health and Welfare (Department of Social Insurance) and the BLI in writing to work out corresponding improvement measures.



#### (四) 辦理地方政府國民年金業務實地訪查

為落實本會監理功能，並實際瞭解地方政府辦理國民年金業務情形，本會分別於104年3月13日、4月17日及6月12日由監理委員前往臺南市政府、南投縣政府及宜蘭縣政府，辦理國民年金業務實地訪查，並邀請原住民族委員會、勞保局及衛生福利部（社會保險司）等機關（單位）協同參加。3場次國民年金業務實地訪查報告業提經第21、22及24次監理委員會議報告，本會業將國民年金業務實地訪查會議紀錄函送臺南市政府、南投縣政府、宜蘭縣政府、勞保局、衛生福利部（社會保險司）及原住民族委員會，就會議決議事項研提具體改善措施。

#### (五) 辦理國民年金業務興革之建議事項

1. 督請勞保局適時統計分析高齡欠費被保險人繳納保險費比率、平均欠費期數及各欠費區間分布情形等數據資料，作為衛生福利部（社會保險司）未來研修分期及延期繳納保險費相關規定之參考，以協助高齡欠費被保險人請領老年年金給付。
2. 建請衛生福利部（社會保險司）自制度面檢視，研議提升被保險人保險費收繳率之精進作為，以利國民年金永續經營。
3. 建請衛生福利部（社會保險司）會同勞保局細膩分析欠費民眾類別、繳費情形等統計數據，適時擬具書面資料提監理委員會議報告，以利規劃提升收繳率相關措施。
4. 建請衛生福利部（社會保險司）瞭解連江、金門及澎湖等離島縣市收繳率下降原因，俾利研議相關策進作為。



#### D. Onsite Inspections of Local Government National Pension Operations

To maximize the supervisory functions of the Committee as well as understand the National Pension operations of local governments, Committee Tseng, Chung-Ming (concurrently serving as the Deputy Minister of the Ministry of Health and Welfare) led the members of the Supervisory Council to visit Tainan City Government, Nantou County Government, Ilan County Government, respectively on Mar. 13th, Apr. 17th and Jun. 12th, 2015 to conduct onsite inspections of their National Pension operations. The Council of Indigenous Peoples, the Bureau of Labor Insurance and the Ministry of Health and Welfare (Department of Social Insurance) were also invited to take part in the inspections. After presenting these onsite inspection reports during the 21th, 22th and 24th Supervisory Council Meetings, the Committee sent the minutes of the onsite National Pension operation inspection meetings to Tainan City Government, Nantou County Government, Ilan County Government, the Bureau of Labor Insurance, the Ministry of Health and Welfare (Department of Social Insurance) and the Council of Indigenous Peoples and requested them to establish concrete improvement measures in accordance with the resolutions achieved at the said meetings.

#### E. Measures Taken and Suggestions for Improvement of National Pension Operations

1. The Committee requested the BLI compile statistics and analyze the ratio of premium payment by elderly insured persons who owe premiums, the average number of premiums owed, and distribution of the amount of premiums for the Ministry of Health and Welfare (Department of Social Insurance) to use as reference when revising regulations on installment and deferred payment of premiums, thereby helping elderly insured persons who owe premiums to claim old-age benefits.
2. The Committee suggested the Ministry of Health and Welfare (Department of Social Insurance) examine the system and formulate improvement measures to increase premium payment rates, so that the National Pension may achieve sustainable operation.
3. The Committee suggested the Ministry of Health and Welfare (Department of Social Insurance) to collaborate with the BLI and analyze the types of citizens that owe premiums and payment rates in detail, and prepare a written report for the Supervisory Council Meeting to plan related measures for increasing premium payment rate.
4. The Committee suggested the Ministry of Health and Welfare (Department of Social Insurance) look into causes for the decline in premium payment rate in Lienchiang, Kinmen, and Penghu, so that it can formulate improvement measures.



5. 建請衛生福利部（社會保險司）就國民年金保險及勞工保險制度競合問題，將國民年金保險結構性問題進行通盤思考，俾利制度永續發展。
6. 督請勞保局就年滿65歲符合請領老年年金給付資格而尚未請領之原因統計分析，擬具專案報告提監理委員會議報告。
7. 建請衛生福利部（社會保險司）會同勞保局參酌委員建議意見，結合各大學社會服務學習課程或文化創意產業相關學系、增進溝通技巧訓練或設計易懂感性政策行銷策略，以發揮政策溝通綜效，納入未來業務推動之參考，並提監理委員會議報告。
8. 督請勞保局就被保險人保險費收繳情形之分析，除現行資料統計方式外，研議更細膩之交叉分析，如一般身分被保險人可再細分不同對象統計個別收繳情形。
9. 督請勞保局就被保險人保險費欠繳原因分析專案報告，提送監理委員會議報告。
10. 建請衛生福利部（社會保險司）參酌委員建議意見及勞保局實務推展經驗，研議規劃大國民年金制度願景，以期提升被保險人繳費意願，並利制度永續經營。
11. 督請勞保局於業務報告加註各年度被保險人保險費收繳率差異原因等詳細內容，以利各界易於瞭解國民年金保險各項數據。
12. 建請衛生福利部(社會保險司)參酌委員建議意見，將國民年金保險繳費與欠費情形列為未來健保卡查詢項目，作為未來研議創新措施之參考。



5. The Committee suggested the Ministry of Health and Welfare (Department of Social Insurance) comprehensively consider structural issues of the National Pension Insurance in light of the competition and cooperation between the National Pension Insurance and Labor Insurance, so that the system may achieve sustainable development.
6. The Committee requested the BLI compile statistics and analyze causes for citizens at ages 65 and above who are qualified to claim old-age benefits but did not claim the benefits, and prepare a report for the Supervisory Council Meeting.
7. The Committee suggested the Ministry of Health and Welfare (Department of Social Insurance) consider suggestions of committee members together with the BLI, work with social service learning courses or cultural creative industry related departments of universities to improve communication technique training or design marketing strategies that make policies easy to understand, and thereby achieve the effects of policy communication. The results should be used as reference for future operations and reported in the Supervisory Council Meeting.
8. The Committee requested the BLI analyze premium payment by insured persons and use more detailed cross analysis in addition to current statistical methods, e.g. general insured persons can be further divided into different categories when compiling statistics on premium payment.
9. The Committee requested the BLI analyze the reasons insured persons owe premiums and prepare a report for the Supervisory Council Meeting.
10. The Committee suggested the Ministry of Health and Welfare (Department of Social Insurance) consider the suggestions of committee members and practical experience of the BLI when planning the vision of the National Pension system, so as to increase the willingness of insured persons to pay premiums and allow the system to achieve sustainable operation.
11. The Committee requested the BLI specify the reasons for differences in premium payment rates each year in the operations report for readers to better understand figures of the National Pension Insurance.
12. The Committee suggested the Ministry of Health and Welfare (Department of Social Insurance) consider the suggestions of committee members and include premium payment of the National Pension Insurance as an inquiry item of the National Health Insurance Card, and use the information as reference for formulating innovative measures in the future.

13. 建請衛生福利部（社會保險司）及勞保局掌握年金改革契機通盤檢視制度設計、配合生育給付調高併修分期及延期繳納相關規定、強化收繳率說明重點與善用社群網站或故事性之政策溝通模式等意見，納入研議辦理，以利國民年金制度更臻完善。
14. 督請勞保局將生育給付調增數額納入精算範圍、增修國民年金業務說明會問卷設計內容（如增加被保險人或欠費被保險人身分別題項）等委員建議意見，納入研議參考。
15. 建請衛生福利部（社會保險司）、原住民族委員會及勞保局研議有效措施及策進作為，提升原住民國民年金保險費收繳率，俾保障原住民基本經濟安全。





13. The Committee suggested the Ministry of Health and Welfare (Department of Social Insurance) and BLI seize the opportunity of pension reform and comprehensively review the system's design, revise regulations on installment and deferred payment of premiums in coordination with the increase in childbirth benefits, provide clearer explanations of premium payment rate, and utilize social media or story-based policy communication to make the National Pension system better.
14. The Committee requested the BLI include the increase in childbirth benefits in calculations, revise contents of the questionnaire during meetings on National Pension operations (e.g. add an item to identify insured persons who owe premiums), and consider the suggestions of committee members.
15. The Committee suggested the Ministry of Health and Welfare (Department of Social Insurance), Council of Indigenous Peoples, and BLI formulate effective improvement measures to increase premium payment rate of indigenous peoples, and thereby safeguard the basic economic security of indigenous peoples.





### 二 財務監理

#### (一) 審議國民年金保險基金年度預算及決算

1. 審議105年度國民年金保險基金附屬單位預算
2. 審議103年度國民年金保險基金附屬單位決算

#### (二) 審議國民年金保險基金收支及運用

1. 審議國民年金保險基金105年度資產配置暨投資運用計畫案
2. 審議103年12月至104年11月國民年金保險基金之收支、運用情形及其積存數額（含投資虧損逾30%之個股暨處理情形，以及從事衍生性金融商品避險概況）
3. 審議103年第4季至104年第3季國民年金保險基金委託經營績效考核報告
4. 審議104年國民年金保險欠費轉銷呆帳清冊
5. 審議104年度國民年金保險基金稽核報告
6. 審議國民年金保險基金投資政策書案
7. 審議基金運用局就希臘債務危機及市場概況彙整「近期市場概況及因應措施」報告
8. 審議國民年金保險基金ETF之配置狀況與未來規劃案
9. 審議國民年金保險基金國外委託經營受託機構之監管機制案
10. 審議國民年金保險基金從事國內、外衍生性金融商品避險執行情形案

#### (三) 辦理國民年金財務帳務檢查

為確保國民年金保險基金運用單位能確實遵循相關政策及法令，以保障基金資產之安全，104年度財務帳務檢查作業分為2階段進行，第1階段先期檢查於



## II Financial Supervision

- A. Review of annual financial statements and budgets of the National Pension Insurance Fund
  - 1. Review of 2016 annual budget of the National Pension Insurance Fund.
  - 2. Review of the 2014 annual financial statement of the National Pension Insurance Fund.
- B. Review of the balance and utilization of the National Pension Insurance Fund
  - 1. Review of the 2016 Asset Allocation and Investment Management Plan for the National Pension Insurance Fund.
  - 2. Review of the income and expenditure, management, utilization and balance (including individual stocks with investment losses exceeding 30% and their disposal and the outline of hedging measure taken for derivatives) of the National Pension Insurance Fund between Dec. 2014 and Nov. 2015.
  - 3. Review of the Performance Evaluation Report on Discretionary Management of Domestic Investments from the National Pension Insurance Fund between Q4 2014 and Q3 2015.
  - 4. Review of the List of Owed National Pension Insurance Premiums Written Off as Bad Debts in 2015.
  - 5. Review of the 2015 National Pension Insurance Fund Audit Report.
  - 6. Review of the Investment Policy of the National Pension Insurance Fund.
  - 7. Review of the “Recent Market Situation and Response Measures” report on Greece’s debt crisis and market situation prepared by the Bureau of Labor Funds.
  - 8. Review of the ETF allocation and future plans of the National Pension Insurance Fund.
  - 9. Review of the supervision mechanism for overseas discretionary management of the National Pension Insurance Fund.
  - 10. Review of hedging by the National Pension Insurance Fund using domestic and overseas financial derivatives.
- C. Financial and Accounting Inspections

To ensure that the units utilizing the National Pension Insurance Fund could precisely abide by related policies and regulations to protect Fund assets, the 2015 financial and accounting inspections were carried out in two stages. In the first stage the inspection team was composed of the staff members of the Committee to perform related tasks from Jun. 8th to 12th, 2015

104年6月8日至12日由本會人員組成查檢小組執行，並彙整查核發現列入實地檢查重點工作；第2階段實地檢查則於104年7月17日邀集全體監理委員實地瞭解基金運用單位辦理各項財務帳務作業是否符合法令規定，並藉由先期檢查結果、運用單位簡報及綜合座談等方式，瞭解實務作業並充分溝通。檢查結果計有12項檢查發現及3項制度建議，重點如下：

1. 查核發現（12項）：包括請基金運用局修正國內權益證券自營投資標準作業流程及公開徵求國外委託經營受託機構申請須知之業者資格條件、注意分析債券投資內容與適用法規之比較基準、將國外投資委託經營日常監控作業納入投資運用作業處理程序手冊、檢視國外委託經營應提投資策略小組會議討論之內容、選定受託機構後函報監理會、研議建置國民年金保險基金交易警示彙總表並列示委託經營各投資項目風險貢獻度分析、強化內部報表相互勾稽機制及正確性、主動揭露持有國外投資標的跌幅逾30%者及後續監控追蹤措施，以及將每季進行回溯測試結果、希臘債務危機影響及因應措施提監理委員會議報告等12項。
2. 制度建議（3項）：包括建議基金運用局與國家發展委員會等機關密切合作，妥為運用大數據資料，有效預測未來經濟情勢；將國民年金保險基金一定比率改為積極操作，提升收益性；以及請本會參採基金運用局作業法規及實務運作情形，研修投資決策檢查表之檢查項目文字等3項。

前開檢查結果業編製「104年度國民年金財務帳務檢查報告」，經提第26次監理委員會議審議通過後，於104年9月10日函請基金運用局按季函報改善



and the findings were included as the key items in onsite inspections. The onsite inspections conducted in the second stage were launched on Jul. 17th, 2015. All the Supervisory Council members were invited to participate to understand whether the financial and accounting operations of the Fund utilizing units were in compliance with related regulations. Based on the results of the preliminary inspections, briefings by the said units and consolidated seminars were held to illustrate the operations and both sides fully communicated with each other. In the end, there were 12 results and 3 suggestions. The key points are as follows:

1. The inspections results (12 items) included requesting the Bureau of Labor Funds to provide in writing the data from its own audits, establishing the operating procedures for various types of investment from the National Pension Insurance Fund and the key risk control points, reviewing the causes of inferior performance of investments placed under discretionary management the second time and countermeasures, setting up the operating procedures for supervision of the investment trust companies delegated, reinforcing the follow-up supervision and tracking measures for individual stocks dropping over 30% under discretionary management, indicating the regulation checklist to be attached to investments in overseas bonds, establishing the upper limits of investments in single type of debt securities and providing the credit ratings of the trading counterparts in investments in overseas funds, and the appropriate increase of frequency of meetings on investments in overseas objects.
2. The system suggestions (3 items) included creation of a regular mechanism or a designated unit to manage the liabilities of long-term assets of the National Pension Insurance Fund to maintain close contact with utilizing units through long-term effective management of overall Fund liabilities while at the same time work with actuary units on a long-term basis to obtain related information in order to come up with the newest strategies at the earliest time. Meanwhile, after the organizational restructure, the members of the Investment Strategy Task Force of the Bureau of Labor Funds were mainly internal executives and no representatives from other agencies or specialists had been recruited to give advice. Therefore, it was suggested that the Bureau should make active and comprehensive efforts to solicit related opinions from other specialized organizations.

The aforesaid inspection results were compiled to become the “2015 National Pension Finance and Accounts Inspection report” which was reviewed and approved during the 26th supervisory Council Meeting. On Sep. 10th, 2015, the Committee also requested the Bureau of Labor Funds in writing to present a written report each quarter on improvements achieved. As for the three system suggestions, the Committee requested the Ministry of Health and Welfare (Department of Social Insurance) and Bureau of Labor Funds to handle related affairs.

情形；至於3項制度建議，則請本會及基金運用局研議辦理。

#### (四) 召開國民年金風險控管推動小組會議

依據衛生福利部國民年金監理會風險控管推動小組設置要點第4點規定，本會風險控管推動小組以每季召開1次會議為原則，104年度共召開4次會議，除按季審議「國內外重要經濟金融情勢及國民年金保險基金資產配置執行情形與分析報告」外，亦討論「國民年金保險基金投資臺灣高速鐵路股份有限公司之可行性分析」及「國民年金保險基金國外委託經營聘用專業顧問公司協助遴選業者之未來規劃案」等相關議案共計13案，以強化國民年金保險基金治理功能。

#### (五) 暢通政府基金監理合作網絡

為精進財務監理職能，拓展財務監理經驗之深度及廣度，本會分別於104年5月5日及9月15日，參訪公務人員退休撫卹基金監理委員會及勞動部勞動福祉退休司，就監理實務工作內容、作業流程及未來挑戰等交換意見互學相長，並參採審議報表依功能別分工、重大財經事件直接函請管理單位說明、以監理會身分派員偕同訪察國外受託機構、主題式辦理基金收支及運用情形實地查核、結合外部專業資源輔助稽核及持續強化教育訓練等7項具體作法，型塑創新、進取、專業之優質財務監理作為，強化監理機制及效能。

#### (六) 辦理國民年金財務興革之建議事項

1. 督請基金運用局研提新期程國民年金保險基金投資政策書，建立定期檢視機制，包括定期檢視適用情形、定期檢視已提存比率(Funding Ratio)，以及定期檢視與精算報告之連結性；另促請基金運用局於投資政策之中長期目標報酬率，明訂國民年金保險基金整體目標報酬率應衡酌基金消長，並參酌精算報告內容後



#### D Convention of the National Pension Insurance Fund Risk Management Promotion Task Force Meetings

According to Article 4 of “Guidelines for Establishment of the National Pension Insurance Fund Risk Management Promotion Task Force” established by the National Pension Supervisory Committee, Ministry of Health and Welfare, the Task Force was to meet quarterly in principle. Four meetings were convened in 2015. Besides the “Important Economic and Financial Developments in and outside the Country and National Pension Insurance Fund Asset Allocation Analysis Report” which was reviewed each quarter, 13 cases were also discussed, including the “Feasibility Analysis of Investment in Taiwan High Speed Rail Corporation by the National Pension Insurance Fund” and “Future Plans of the National Pension Insurance Fund for Hiring a Professional Consultant Company to Assisting with the Selection of Mandated Parties for Mandated Management Overseas” and other issues, in order to strengthen the management of the National Pension Insurance Fund.

#### E. Collaboration Network for Government Fund Supervision

Financial supervision competencies and increase the depth and width of financial supervision experiences, the Committee visited the Supervisory Committee of the Public Service Pension Fund and the Department of Employment Welfare and Retirement of the Ministry of Labor on May 5<sup>th</sup> and September 15<sup>th</sup>, 2015, respectively, for exchange regarding practices, operating procedures and future challenges of supervision. The Committee adopted 7 concrete methods, including separating reports and forms by their functionality, directly requesting the management unit in writing to give an explanation of major financial events, sending personnel to visit mandated overseas parties, conducting onsite inspections of fund revenue, expenditure and utilization with respect to specific issues, utilizing external professional resources to assist with auditing, and continuing to intensify training; these innovative, active, and professional financial supervision measures will strengthen the supervision mechanism and performance.

#### F. Suggestions for Improving Financial Operations of the National Pension Fund

1. The Committee requested the Bureau of Labor Funds to establish policy statements for new investments from the National Pension Insurance Fund and establish periodic review mechanisms, including periodic review of applicability, periodic review of the funding ratio, and the connection between periodic reviews and the actuarial report. The Committee also requested the Bureau of Labor Funds give consideration to the balance of the National Pension Insurance Fund when setting overall return rate goals in the policy statements, and also consider contents of the actuarial report before setting mid- to long-term goals, thereby strengthening the connection between the investment policy statements and actuarial report.



訂定中長期目標，強化投資政策書與精算報告具一定程度之連結。

2. 督請基金運用局研議於「勞動部勞動基金運用局投資運用作業處理程序手冊」增列衍生性金融商品作業處理程序，以利國民年金保險基金投資運用作業處理程序，更臻周延完整。
3. 建請衛生福利部（社會保險司）預為因應中央應負擔國民年金款項財源不足問題，依國民年金法規定適時向行政院爭取調增營業稅1%，以保障國民年金被保險人權益，並兼顧國民年金永續經營。
4. 督請基金運用局適時研議提高國內台股指數股票型基金（ETF）配置比率，並依市場情勢滾動式調整持有部位，期能多元化國民年金保險基金資產配置。
5. 建請衛生福利部研議偕同基金運用局赴國外受託機構實地訪察，以發揮獨立外部稽核功能，確保國民年金保險基金國外委託資產之安全。
6. 督請基金運用局會同衛生福利部（社會保險司）研議調高國外投資上限之可行性，俾提升國民年金保險基金投資運用之多元性及收益性。
7. 建請衛生福利部（社會保險司）研議修改國民年金法第10條，將「保險基金餘額」明確定義為「流量」概念，並延長支付未來保險給付年限為40年。
8. 督請基金運用局通盤考量是否參採商業保險或銀行風險控管機制、是否放寬國民年金保險基金國外投資比率上限，以及投資具前瞻性、產業優勢且穩健之商品等建議，納入未來精進國民年金保險基金管理運用之參考。
9. 督請基金運用局檢視國民年金保險基金投資停損機制之妥適性，密切關注國內外經濟金融情勢最新發展，並適時與受託機構交流看法，確保國民年金保險基金之安全性及收益性。
10. 督請基金運用局結合勞保局共同研議貼近民眾語言之生活化溝通策略，及善用多元行銷網絡，提升政策溝通效益。



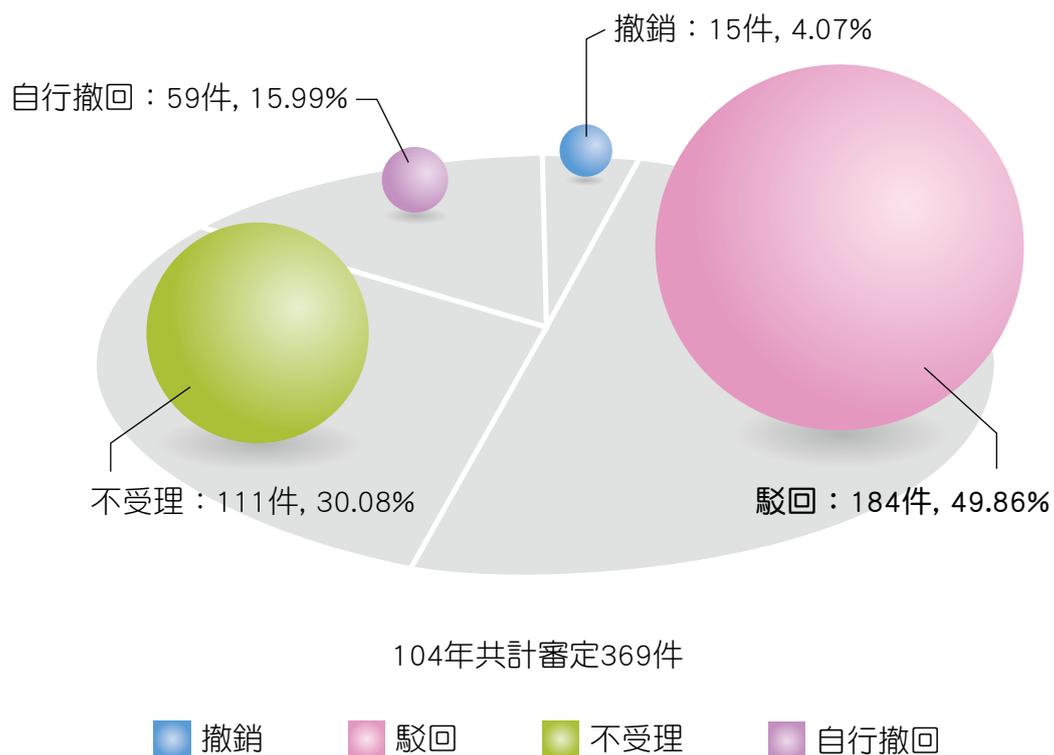
2. The Committee requested the Bureau of Labor Funds add operating procedures for financial derivatives in the “Bureau of Labor Funds Investment Management Operating Procedures Manual” to make operating procedures of investments by the National Pension Investment Fund more thorough and complete.
3. The Committee suggested the Ministry of Health and Welfare (Department of Social Insurance) push for a 1% increase in sales tax from the Executive Yuan at the appropriate time in accordance with the National Pension Act, a preventive measure that is necessary due to the insufficient source of funding for the National Pension Investment Fund, so as to protect the rights and interests of insured persons of the National Pension Insurance, and ensure the sustainable operation of the National Pension Insurance.
4. The Committee requested the Bureau of Labor Funds consider increasing the allocation ratio of domestic ETF, and adjust holdings according to the market situation to diversify asset allocation of the National Pension Insurance Fund.
5. The Committee suggested the Ministry of Health and Welfare (Department of Social Insurance) make onsite visits to overseas mandated parties together with the Bureau of Labor Funds, so as to serve its independent auditing function and ensure the security of overseas assets of the National Pension Insurance Fund.
6. The Committee requested the Bureau of Labor Funds discuss the feasibility of raising the limit of overseas investments with the Ministry of Health and Welfare (Department of Social Insurance), so as to diversify the portfolio and improve the profitability of investments of the National Pension Insurance Fund.
7. The Committee suggested the Ministry of Health and Welfare (Department of Social Insurance) revise Article 10 of the National Pension Act to clearly define “balance of the insurance fund” using the concept of “flow”, and extend the term of pension payment to 40 years.
8. The Committee requested the Bureau of Labor Funds comprehensively consider whether or not to adopt risk management mechanisms of insurance companies or banks, whether or not to raise the limit of overseas investments by the National Pension Investment Fund, and make investments in prospective, leading, and stable products to improve management of the National Pension Insurance Fund.
9. The Committee requested the Bureau of Labor Funds examine the appropriateness of the National Pension Insurance Fund’s stop-loss mechanism, closely monitor the latest developments in the domestic and international economic and financial situation, and suitably exchange opinions with mandated parties to ensure the security and profitability of the National Pension Insurance Fund.
10. The Committee requested the Bureau of Labor Funds and the BLI jointly formulate a communication strategy that citizens can relate to, and utilize diverse online marketing strategies to improve the effectiveness of policy communication.

### 三 爭議審議

#### (一) 審議國民年金爭議審議案件

##### 1. 審定案件：

自104年1月1日至12月31日止，本會共計受理370件爭議案件，並召開12次爭議審議委員會議，審定369件爭議案件，其中駁回184件、不受理111件、自行撤回59件、撤銷15件，審議情形如下：



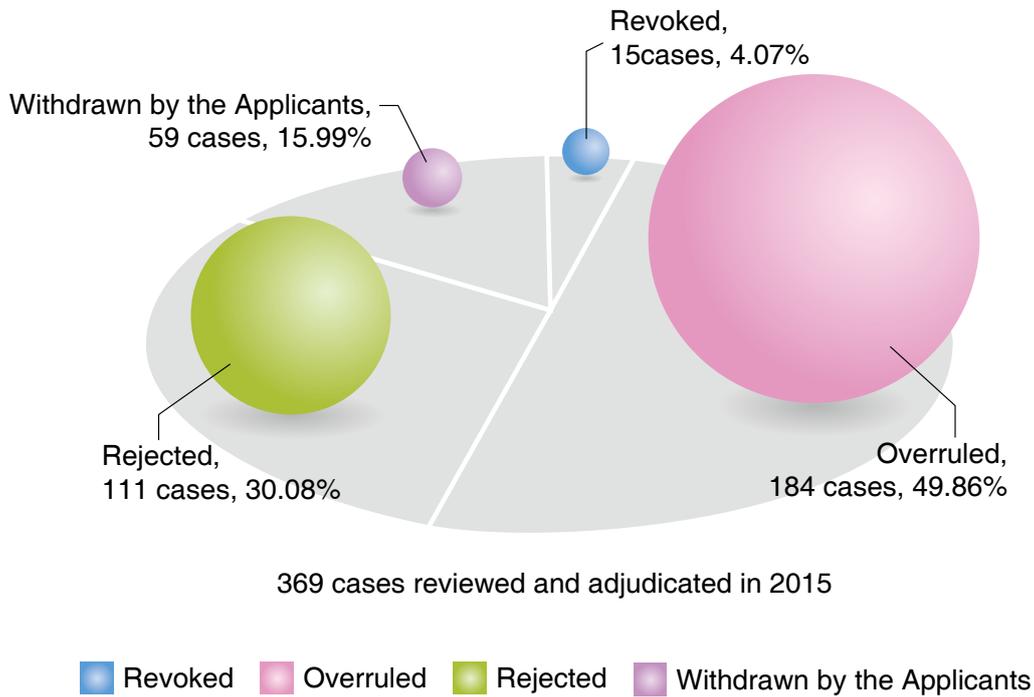


### III Dispute Review

#### A. Review of National Pension disputes

##### 1. Cases reviewed and adjudicated:

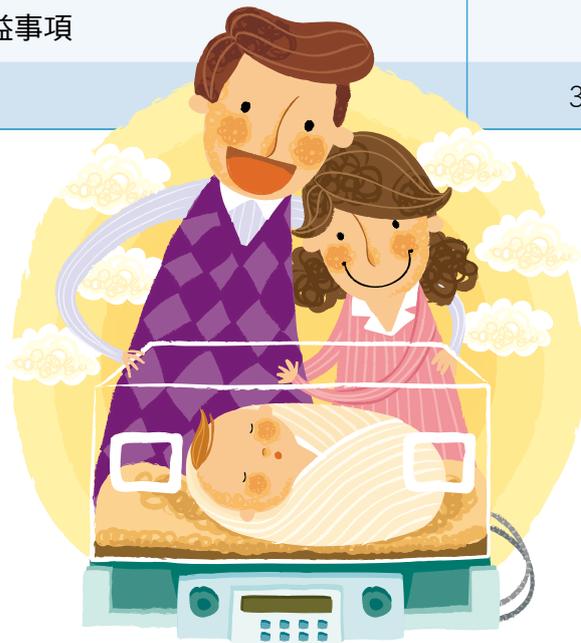
Between Jan.1<sup>st</sup> and Dec. 31<sup>st</sup> in 2015, the Committee processed 370 dispute cases. 12 Review Council meetings were convened and 369 cases were reviewed and adjudicated. 184 cases were overruled, 111 were rejected, 59 were withdrawn by the applicants, and 15 were revoked, as shown below:



### 2. 審定案件申請項目：

審定案件之「申請項目」如下：

申請項目	件數	百分比
老年基本保證年金	177	47.97%
身心障礙基本保證年金	18	4.88%
老年年金給付	76	20.60%
身心障礙年金	11	2.98%
原住民給付	22	5.96%
喪葬給付	13	3.53%
遺屬年金	22	5.96%
申請人資格或納保事項	3	0.81%
保險費或利息	22	5.96%
生育給付	3	0.81%
其他國民年金權益事項	2	0.54%
合計	369	100%

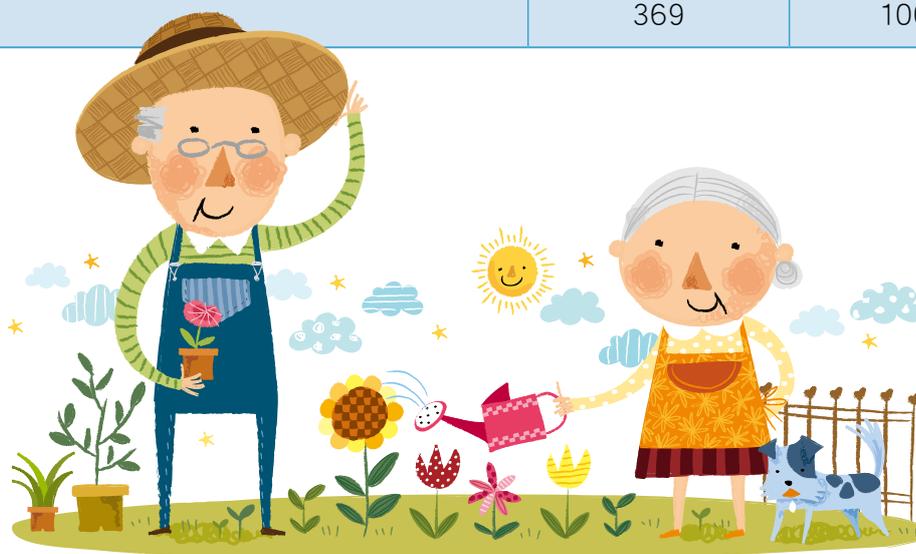




## 2. Nature of review applied for:

The types of the dispute cases filed for review are as follows:

Nature of Review Applied for	No. of Cases	Percentage
Basic Pension Guaranteed for the Elderly	177	47.97%
Basic Pension Guaranteed for the Disabled	18	4.88%
Pension Benefits for the Elderly	76	20.60%
Pension Benefits for the Disabled	11	2.98%
Benefits for Indigenous People	22	5.96%
Benefits for Funerals and Burials	13	3.53%
Pension Benefits for the Survivors	22	5.96%
Applicant Qualification or Insurance Subscription	3	0.81%
Premium or Interest	22	5.96%
Maternity Benefits	3	0.81%
Other National Pension Rights and Interests	2	0.54%
<b>Total</b>	<b>369</b>	<b>100%</b>



### 3. 審定案件類型：

審定案件之「案件類型」如下：

案件類型	件數	百分比
排富條款	178	48.24%
加保資格	15	4.07%
工作能力評估	14	3.79%
居住事實	12	3.25%
保費補助	4	1.08%
給付期間	19	5.15%
給付數額	60	16.26%
計費期間	1	0.27%
保險效力	7	1.90%
身障程度	1	0.27%
擇一請領	6	1.62%
遺屬順位	5	1.36%
退還保費	4	1.08%
溢領繳還	5	1.36%
配偶連帶繳納義務	2	0.54%
其他	36	9.76%
合計	369	100%



### 3. Types of Cases:

The types of the dispute cases filed for review are as follows:

Case Type	No. of Cases	Percentage
Excluding the riches	178	48.24%
Insurance enrollment Qualification	15	4.07%
Assessment of Ability to Work	14	3.79%
Residence Confirmation	12	3.25%
Premium Subsidization	4	1.08%
Benefit Payment Period	19	5.15%
Amount of Benefits	60	16.26%
Billing Period	1	0.27%
Insurance Coverage	7	1.90%
Degree of Disability	1	0.27%
Selection of Single Claim Only	6	1.62%
Survivor Priority	5	1.36%
Refund of Premium	4	1.08%
Received of Over-claimed Benefits	5	1.36%
Spouse Obligation for Payment of Insurance Premiums	2	0.54%
Others	36	9.76%
<b>Total</b>	<b>369</b>	<b>100%</b>

### (二) 辦理網路查詢案件便民服務

為提升政府E化便民服務品質，並兼顧落實個人資料保護，「國民年金爭議審議案件管理資訊系統」開放民眾得即時透過本會網頁查詢個人之爭議案件審議進度及審定書內容，且將上開內容出現申請人姓名及身分證字號等部分以「○」或「×」符號遮蔽，並持續由專人辦理系統維護及資安抽測。另本會於104年度依據衛生福利部(資訊處)訂定之「個資保護管理內部稽核檢查」注意事項，完成「個資保護管理作業手冊」修訂作業，除符合個人資料保護法及其施行細則規定外，更強化保障民眾個人資料安全。

### (三) 配合辦理訴願及行政訴訟案件業務

1. 國民年金保險被保險人及受益人等經申請爭議審議程序後，對於審議結果仍有不服，依據國民年金法第5條第2項規定，得再循訴願、行政訴訟程序提起行政救濟。按最高行政法院99年度6月份庭長法官聯席會議決議，有關國民年金保險事項所為之核定，係由勞保局為原處分機關、內政部（訴願審議委員會）為訴願機關。102年7月23日組織改造後，訴願案件改由衛生福利部（法規會）管轄，本會並配合辦理國民年金訴願及行政訴訟案件業務，提供相關案卷資料。
2. 104年度國民年金訴願案件經衛生福利部（法規會）審議結果，訴願決定案件計30件，其中撤銷本會審定1件，本會審議決定維持率為96.67%，顯見爭議審議制度已發揮保障民眾權益之功能。
3. 104年度國民年金行政訴訟案件，主要為老年基本保證年金之排富條款認定、各類給付之給付期間及國民年金法第30條第1項第1款及第2款老年年金給付計給方式爭議。查本會自開辦迄今，尚無行政訴訟案件撤銷本會審議



#### B. Online review progress service for the public

To improve the quality of “convenient e-government service” and also protect personal information, the National Pension Dispute Review Case Management Information System was open to public access and people could visit the website of the Committee to inquire about the progress of their dispute review cases and view the contents of decisions regarding their dispute review applications. Parts of the names and ID numbers of applicants were replaced with “o” and “x” symbols while there were also personnel designated to maintain the system and conduct random information security checks to protect personal information. Furthermore, the Committee revised in 2015 the “Personal Information Protection and Management Operations Manual” according to the Notices on “Internal Auditing and Inspection of Personal Information Protection and Management” set forth by the Ministry of Health and Welfare (Department of Information Management). Besides compliance with the Personal Information Protection Act and its enforcement rules, this will strengthen security of citizens’ personal information.

#### C. Provision of assistance in petition, appeal and administrative litigation cases

1. According to Paragraph 2, Article 5 of the National Pension Act, people covered by the National Pension Insurance who apply for dispute review and find the decision unacceptable may act according to the appeal or administrative litigation procedure to file for administrative remedies. Also, according to the decision of the Joint Meeting of the president judges of the Supreme Court held in Jun. 2010, the Bureau of Labor Insurance shall be the original sanctioning agency and the Ministry of the Interior (the Petitions and Appeals Committee) the petitions and appeals agency in cases regarding the National Pension. Since the organizational restructuring on Jul. 23th, 2013, appeal cases have been placed under the jurisdiction of the Ministry of Health and Welfare (Legal Affairs Committee) while the Committee provides related case information to assist in National Pension appeal and administrative litigation cases.
2. Among the National Pension appeal cases that the Ministry of Health and Welfare (Legal Affairs Committee) reviewed in 2015, decisions were achieved on 30 cases, in which 1 decision was revoked. 96.67% of the original sanctions were sustained, indicating the dispute review system could indeed protect the interests of the citizens.
3. Administrative litigation cases concerning National Pension Insurance in 2015 were mainly related to the provision excluding the wealthy from the basic guaranteed old-age benefits, the term of benefits, and Subparagraphs 1 and 2 of Paragraph 1 of Article 30 of the National Pension Act regarding payment method for old-age benefits. No

決定之情形，顯示本會依據國民年金法等相關法律所為之審議決定，理由確實合法妥當。

#### (四) 編印《教你搞懂國民年金－50個小故事》（國民年金爭議審議案例彙編）

為利民眾瞭解爭議審議程序及國民年金常見之爭議，自102年9月起，本會由國民年金爭議審議案件中擇選常見案件類型按月撰擬文稿，並於104年12月編印完成，計收錄50篇案例。彙編依「先程序後實體」原則編排，「程序案件」強調申請爭議審議之程序性保障措施；「實體案件」則著重納保、計費、時效及各項年金給付等權益事項。又為利民眾閱讀及理解，案例以故事性方式呈現，融入生活經驗分享，捨棄法律艱深用語，美編設計活潑且溫暖，彙編輕便易於攜帶。期能幫助民眾瞭解國民年金法規範及審議決定見解，進而紓解訟源。

#### (五) 建立國民年金爭議審議業務交流平臺

1. 為強化國民年金爭議審議與業務執行之聯結，透過觀摩學習進行知識分享、互學相長，提升爭議審議職能，精進行政救濟審查機制及效能，本會於104年7月8日前往勞保局(國民年金組)辦理國民年金爭議審議業務交流活動。
2. 本次爭議審議業務交流活動成果如下：
  - (1) 交流議題：針對4大面向，包括組織編制與作業流程、審查案件之實務作法、媒體資料傳輸與解讀、工作心得與建議事項，計20項重點議題，進行業務溝通及認事用法之心得分享。





administrative litigation cases have revoked the Committee's decision since the National Pension Insurance was established, showing that the decisions made by the Committee in accordance with the National Pension Act and related laws were all based on proper cause.

D. Publication of the "Know More About the National Pension – 50 Short Stories" (Collection of disputes concerning the National Pension)

To help citizens understand dispute mediation procedures and common disputes over the National Pension, the Committee began writing articles on common dispute cases each month starting in September 2013, and completed the book in December 2015 with a total of 50 cases. The cases are arranged based on the principle of "first procedural then substantive," in which "procedural cases" focus on procedural safeguards when applying for dispute mediation; "substantive cases" focused on insurance enrollment, premium rate determination, effective period, and various benefits. The cases are presented in stories for better understanding by citizens, sharing life experiences and avoiding difficult legal terminology. The book has a lively and warm design and is easy to carry. The Committee hopes that the book will help citizens understand laws and regulations related to the National Pension, as well as the reasoning behind its decisions, and thereby reduce the number of administrative litigations.

E. Establishment of an Exchange Platform for National Pension Dispute Mediation Affairs

1. The Committee visited the Bureau of Labor Insurance (National Pension Division) for an exchange event on National Pension dispute mediation on Jul. 8th, 2015, so as to strengthen the connection between National Pension dispute mediation and operations, share knowledge and learn from one another, enhance its dispute mediation competencies, and improve the administrative remedy review mechanism and performance.

2. Results of the exchange event for dispute mediation affairs are as follows:

(1) Topics of exchange: The Committee discussed operations and shared experiences on identifying usage related to 20 topics under four aspects, including organizational structure and operating procedures, practices of case review, media data transfer and interpretation, and work experience and suggestions.

(2) Feedback:

a. Strengthen practical communication: The exchange allowed the Committee to expand its perspective of practices that concern citizens' interests, strengthen direct communication with applicants of dispute mediation, cut directly to the core of the issue, understand the nature of cases, give consideration to administrative according

### (2) 心得回饋：

- A. 強化實務溝通：透過業務交流，本會可拓展與民眾切身利益之實務觀點，強化與爭議審議申請人直接溝通，深入問題核心，掌握事件本質，兼顧依法行政與民眾權益，完成審議工作並研提興革建議。
- B. 精進專業知能：考量本會審定結果多成為勞保局行政措施之先例，本會除汲取該局執行業務之經驗外，仍應持續充實法學實務各項觀點，提升專業知能，俾提出優質之審議建議。
- C. 增進雙方互信：本次交流有效解決本會對實務執行層面諸多疑問，增進互信。雙方並於會後交換爭議審議人員通訊錄，未來針對爭議案件之疑義將直接溝通，提高問題解決效率。

### (六) 辦理國民年金法規興革之建議事項

為保障保險對象權益及確保審議決定更為適法，本會於審議爭議案件過程，就現行國民年金法規範及行政解釋適用所產生之爭議，主動提請主管機關函釋或為法律修正之參考。104年度就3項法令適用疑義（如下表），函請主管機關解釋，並獲釋示在案。

序號	本會請函釋部分		主管機關釋示部分	
	時間	請函釋主旨	時間	函釋摘述
1	104.2.5	有關國民年金法第24條第2項「自事實發生之次月起停止發給年金給付」之適用疑義一案。	104.2.25	國民年金保險遺屬年金請領人如有不符國民年金法第40條規定之請領條件情事，參照同法第24條第2項規定，自事實發生之次月起停止發給年金給付，至於不符給付條件之當月份仍應發給。



to law and citizens' rights and interests, complete mediate work, and propose suggestions for improvement.

- b. Enhancing professional competencies: With consideration to the fact that decisions of the Committee often serve as precedence for administrative measures of the Bureau of Labor Insurance, besides learning from the Bureau's practical experiences, the Committee must continue to expand its perspective of legal practices, enhance its professional competencies, and thereby provide high quality suggestions.
- c. Building trust: The exchange effectively resolved many questions of the Committee regarding practices and built trust between both sides. Both parties exchanged a directory of dispute mediation personnel after the meeting to allow direct communication regarding dispute cases in the future, increasing the efficiency of problem solving.

#### F. Suggestions regarding changes to National Pension regulations

To protect the rights and interests of the insured and assure that the review decisions are legally appropriate, the Committee would request the competent authority to interpret current National Pension regulations and explain administrative interpretations that led to controversies during dispute review in order to establish references for amendment in the future. In 2015, the Committee requested the competent authority to interpret the applicability of three regulations (as shown below) and received the interpretation.

No.	Interpretation Request from the Committee		Interpretation from the Competent Authority	
	Date	Content of Request	Date	Outline of Interpretation
1	Feb. 5, 2015	"Payments will be terminated from the next month of the happening of the legal facts" in Paragraph 2 of Article 24 of the National Pension Act.	Feb. 25, 2015	If claimants of surviving family pension do not meet qualifications set forth in Article 40 of the National Pension Act, payments will be terminated from the next month of the happening of the legal facts in accordance with Paragraph 2 of Article 24 of the National Pension Act. Payment will still be made on the month the claimant is no longer qualified.

序號	本會請函釋部分		主管機關釋示部分	
	時間	請函釋主旨	時間	函釋摘述
2	104.4.8	有關國民年金法第31條第1項第4款所稱「個人綜合所得稅各類所得總額」之適用疑義一案。	104.7.2	綜合所得稅各類所得資料清單中載有之所得，原則均應計為國民年金法第31條第1項第4款所稱「個人綜合所得稅各類所得總額」之金額。請領人如有疑義，勞保局應請其提供主管機關核發之祭祀公業相關證明資料、派下員名冊及分配租賃所得予派下共有人之給付證明等相關資料，向國稅局申請更正所得後，再檢具國稅局證明文件，由勞保局據以審核其老年基本保證年金請領資格。
3	104.4.20	有關國民年金法第30條第2項第3款但書之適用疑義一案。	104.5.1	國民年金保險老年年金給付請領人如先後領取相關社會保險老年給付，致合併年資達15年以上且總額達50萬元以上者，俟折抵累計達原領取公教、軍保老年給付總額後，倘無其他不得擇優計給情形，應參照國民年金法第30條第2項第3款但書規定，改以A式老年年金給付計發。





No.	Interpretation Request from the Committee		Interpretation from the Competent Authority	
	Date	Content of Request	Date	Outline of Interpretation
2	Apr. 8, 2015	“The total amount of every category income of personal consolidated income tax” in Subparagraph 4 of Paragraph 1 of Article 31 of the National Pension Act.	Jul. 2, 2015	All income listed in each category of consolidated income tax shall be calculated in “The total amount of every category income of personal consolidated income tax” according to Subparagraph 4 of Paragraph 1 of Article 31 of the National Pension Act. If the claimant has any questions, the Bureau of Labor Insurance shall request that the claimant provide ancestor worship guild documents issued by the competent authority, list of members and proof of payment of income from lease to members. After applying to the Revenue Service Office to correct income data, submit the documents issued by the Revenue Service Office to the Bureau of Labor Insurance to review the claimant’s qualifications for old-age basic guaranteed pension.
3	Apr. 20, 2015	The exception in Subparagraph 3 of Paragraph 2 of Article 30 of the National Pension Act.	May 1, 2015	Claimants of old age pension of the National Pension Insurance who also received old age benefits from other social insurances for a total of 15 years or above and a total amount of NT\$500,000 or above, if there are not any conditions prevent the most advantageous method from being used after deducting the accumulated amount from old age benefits of Civil Servant and Teacher Insurance or Military Insurance, then calculation method A of old age pension will be used in accordance with the exception in Subparagraph 3 of Paragraph 2 of Article 30 of the National Pension Act.





# 陸、未來展望及策進作為

## Future Prospects and Improvement Measures

### 陸、未來展望及策進作為

#### Future Prospects and Improvement Measures

##### 一 創新國保監理效能，啟動知識管理革新

為確保國民年金制度永續經營發展，本會積極發揮國民年金監理及溝通平台功能，透過召開監理委員會議、辦理保險業務及財務帳務檢查，督請勞保局及基金運用局加強國民年金業務執行及保險基金之財務管理，促進國民年金制度健全運作，鞏固保險財務基礎。另為創新精進國民年金保險監理效能，包括積極辦理研究發展，提出前瞻性之業務興革建議；投稿發表期刊，創新開拓政策溝通管道；辦理本會提升監理效能工作圈，強化跨域知能等。本會應用知識管理及創新方法，強化學習型組織能量，營造多元友善之學習環境及培養知識分享之組織文化，並以團隊合作方式，型塑優質之監理作為。





## I Improvement of National Pension Supervision and Reform of Knowledge Management

To ensure the sustainable operation of the National Pension system, the Committee actively serves its function as a platform for supervision and communication, and facilitates the healthy operation of the National Pension system, as well as consolidates the insurance's financial foundation by convening supervisory committee meetings, inspecting insurance operations and accounts, and requesting the BLI and Bureau of Labor Funds improve operations and financial management of the insurance fund. Furthermore, to improve National Pension supervision, the Committee is actively conducting research and development and makes suggestions for operations improvement; publishes articles in periodicals and expands policy communication channels; implements a work circle for improving supervision performance and strengthen cross-disciplinary competencies. The Committee applies knowledge management and innovation methods, strengthens organizational learning energy, creates a diversified and friendly learning environment, and cultivates an organizational culture of knowledge sharing, and uses team work to formulate excellent supervision measures.



### 二 落實品質管理精神，優化基金監理策略

為精進監理機制及效能，創新導入按功能別審議國民年金保險基金收支運用各項報表，按功能別審議基金收支運用各項報表，助於審查人員專注轄管範圍法令規定，確實掌握追蹤投資變動情形及年終稽核，優化財務監理審議質量。另分階段辦理國民年金財務帳務檢查並研提財務分析專案報告，運用「Plan-Do-Check-Action」管理循環，研定工作目標與實施計畫，藉由召開工作圈，確實檢核及追蹤任務進度，確保國民年金保險基金投資及作業流程落實全面化管理，俾提升財務監理品質，充分發揮監理功能。

### 三 精進爭議審議機制，維護民眾國保權益

為發揮爭議審議功能，展現為民服務效能，本會除廣續落實「訴願先行政程序」之行政救濟制度外，更按月召開品管圈會議，藉由案例研習與法規研析，強化專業知能，精進審議品質。透過網路E化服務，便利民眾上網查詢審議進度及審定書內容，恪遵個人資料保護規範及必要措施。結合各式宣導管道介紹審議制度，使民眾瞭解行政救濟權益，由個案中認識相關法規及審定見解，進而紓解訟源。與各社會保險相關機關觀摩學習，進行知識分享、互學相長，建立業務交流平臺。強化案件態樣分析與研究，檢視國民年金制度與實務，主動提供法規興革建議，確保審議決定適法，使爭議審議機制更臻健全。



## II Implementation of Quality Management and Optimization of Fund Supervision Strategies

To improve supervision mechanisms and performance, the Committee adopted reports and forms that are divided by function for the National Pension Insurance Fund, and reviews the reports and forms for fund operations by function, helping reviewers focus on laws that are within the scope of their jurisdiction. This will allow changes in investments to be reliably monitored and benefit the year-end audit, optimizing financial supervision and review. In addition, the Committee inspects accounts of the National Pension in stages and prepares financial analysis reports, using the “Plan-Do-Check-Action” management cycle to establish work targets and implementation plans, and convenes working circle meetings to inspect and follow up on progress of tasks. This ensures the full-scale management of investments and operating procedures of the National Pension Insurance Fund, and elevates the quality of financial supervision and maximizes financial supervision functions.

## III Improvement of the Dispute Review Mechanism and Protection of National Pension Rights and Interests of the Public

To maximize the dispute review function and demonstrate the efficiency and effectiveness of citizen services, besides carrying out the administrative remedy system of “pre-appeal administrative procedure”, the Committee also convenes monthly quality control circle meetings, and strengthens professional competencies and improves review quality through case study and analysis of laws and regulations. People can inquire about the progress of their cases and view the contents of the decisions online while their personal information is safely protected. A variety of promotion channels are utilized to introduce the review system, so that citizens can understand their rights to administrative remedy, understand related laws and regulations as well as grounds of decisions through dispute cases, and thereby reduce administrative litigations. The Committee observes and learns from other social insurance agencies, shares knowledge for mutual growth, and established an exchange platform. The Committee will step up analysis and research of the pattern of dispute cases, and scrutinize legal and practical aspects of the National Pension system to ensure review decisions are more legally sound. Meanwhile, suggestions regarding revision of regulations are put forward based on problems discovered in order to perfect the dispute review system.

#### 四 擴散地方標竿學習，增進政策溝通效益

為深化中央及地方業務推展之溝通機制，鞏固長期夥伴關係，本會105年度廣續研訂「地方政府國民年金業務實地訪查實施計畫」，至新竹市、嘉義縣及連江縣進行國民年金業務實地訪查，並邀請監理委員、原住民族委員會、勞保局及衛生福利部（社會保險司）共同參與，訪查項目包括人力編置、負擔國民年金保險費、辦理國民年金所得未達一定標準之申請及審核、負責媒體異動資料通報、溢領津貼追繳、老年年金給付5年請求期限屆滿、配合相關單位執行提升繳費率計畫及標竿學習等相關事項，並針對國民年金議題交換意見與聽取建言。期望透過實地訪查，全盤瞭解各直轄市、縣(市)政府及鄉(鎮、市、區)公所辦理國民年金業務實情，樹立標竿學習典範，分享實務執行經驗，俾作為後續政策規劃、業務執行及民眾溝通之參考。

#### 五 積極辦理研究發展，精進監理業務質量

國民年金法規及業務興革之研究係屬本會任務之一，為鼓勵同仁積極從事個人或團體研究發展，提升監理工作質量，營造本會優質組織學習，特訂定「衛生福利部國民年金監理會整合性研究發展實施計畫」，積極辦理與業務相關之研究發展報告、投稿文章發表期刊及參與國家文官學院公務人員專書閱讀心得寫作競賽等。藉由辦理國民年金研究發展，鼓勵同仁專業知能及研究精神並重，並引導同仁主動學習，激勵工作潛能，進而精進監理業務質量。



#### IV Expansion of Benchmarking to Local Governments and Improvement of Effective Policy Communication

To strengthen the communication mechanism for central and local governments with respect to National Pension operations and build a strong long-term partnership, the Committee established the “2016 Plan for Onsite Inspections of Local Governments’ National Pension Operations,” and visited Hsinchu City, Chiayi County, and Lienchiang County for onsite inspections of National Pension operations. Supervisory Committee members, the Council of Indigenous Peoples, the BLI and Ministry of Health and Welfare (Department of Social Insurance) were invited to participate in the inspections, which included personnel assignment, burden of National Pension Insurance premiums, review and check the applications for citizen earning less than standard income threshold in order to be eligible for National Pension, reporting information changes to the media, retrieval of over-claimed allowances, handle the expiration of the 5-year period allowed for filing of claims of old age pension benefits, implement plans to increase premium payment rate and benchmarking in coordination with related units, and exchange opinions and listen to suggestions regarding National Pension issues. The Committee aims to gain a comprehensive understanding of National Pension operations carried out by special municipalities, county (city) governments, and township (township, city, and district) offices through onsite inspections, in which those with good performance were designated as benchmarks to share their successful experience, providing a basis for subsequent policy planning, operations, and communication with citizens.

#### V Actively Conducting Research and Development and Improvement of Supervision Operations

It is the Committee’s mission to review National Pension laws and regulations and provide suggestions to improve operations. The “Ministry of Health and Welfare National Pension Supervisory Committee Integrated Research and Development Implementation Plan” was formulated to encourage members to actively engage in individual or group research and development, elevate the quality of supervision, and create quality organizational learning. The Committee is also actively writing research and development reports on operations, publishing articles in periodicals, and participating in the writing contest held by the National Academy of Civil Service for writing reviews of specialized books for civil servants. The Committee encourages equal emphasis on professional competencies and research by conducting research and development related to the National Pension, and encourages personnel to actively learn and bring out their potential, thereby improving the quality of supervision operations.





# 附 錄

## Appendices

附錄

Appendices

一 本會願景、核心價值、年度目標及重點工作

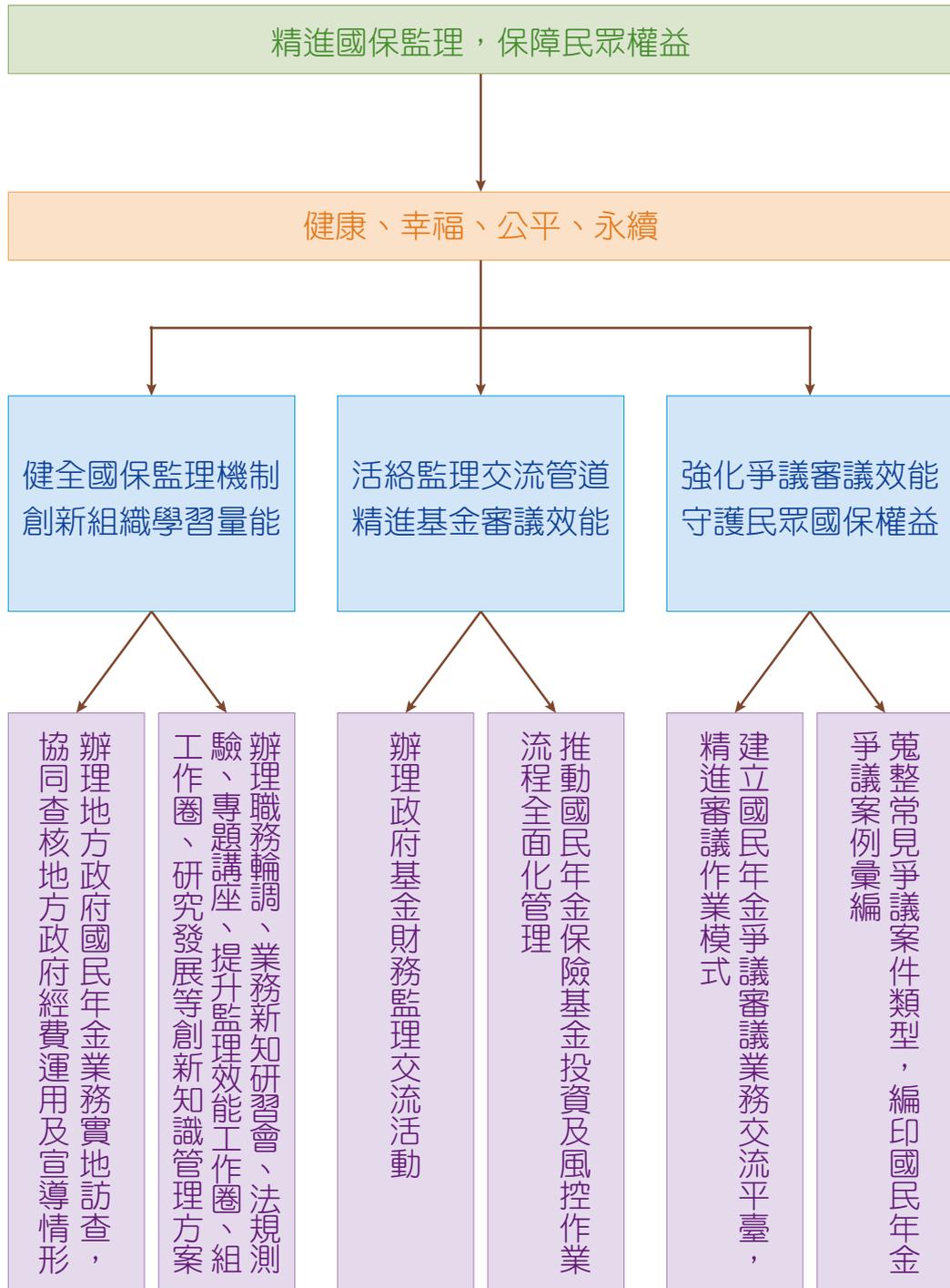
(一) 104年度

願景

核心價值

年度目標

重點工作項目

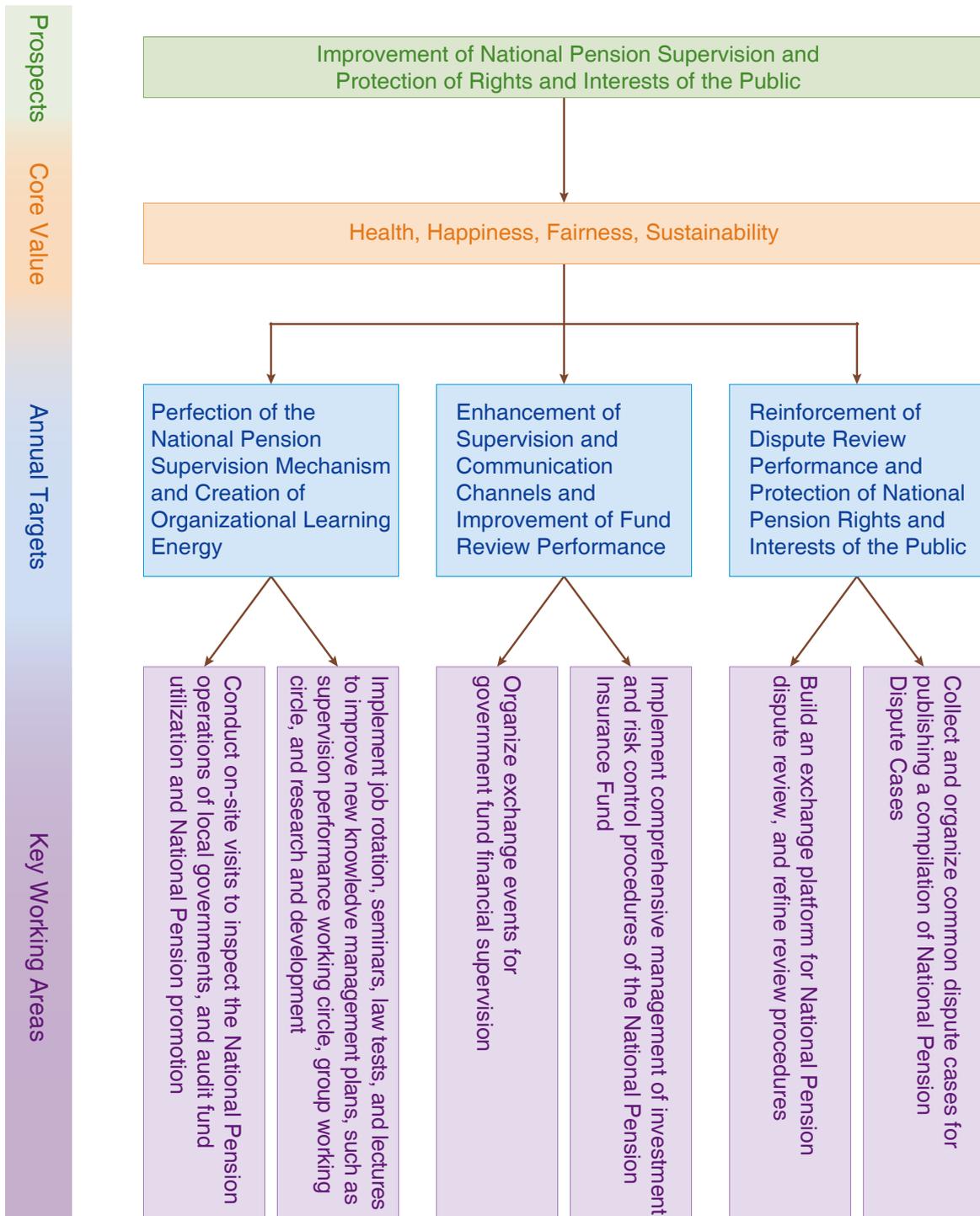




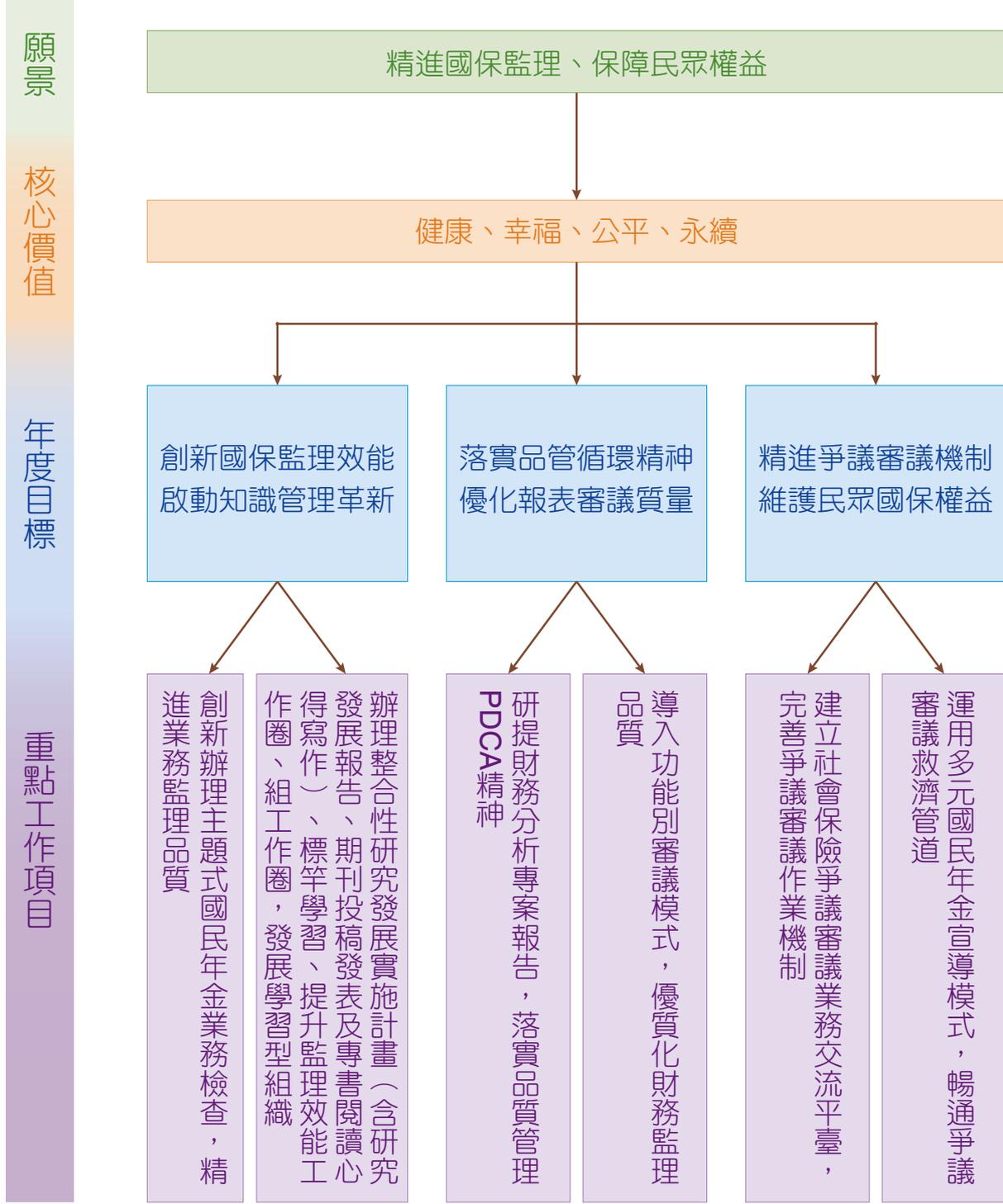
I NPSC Prospects, Core Value, Annual Targets and Key Working Areas

Contents

(1) Year of 2015



(二) 105年度



願景

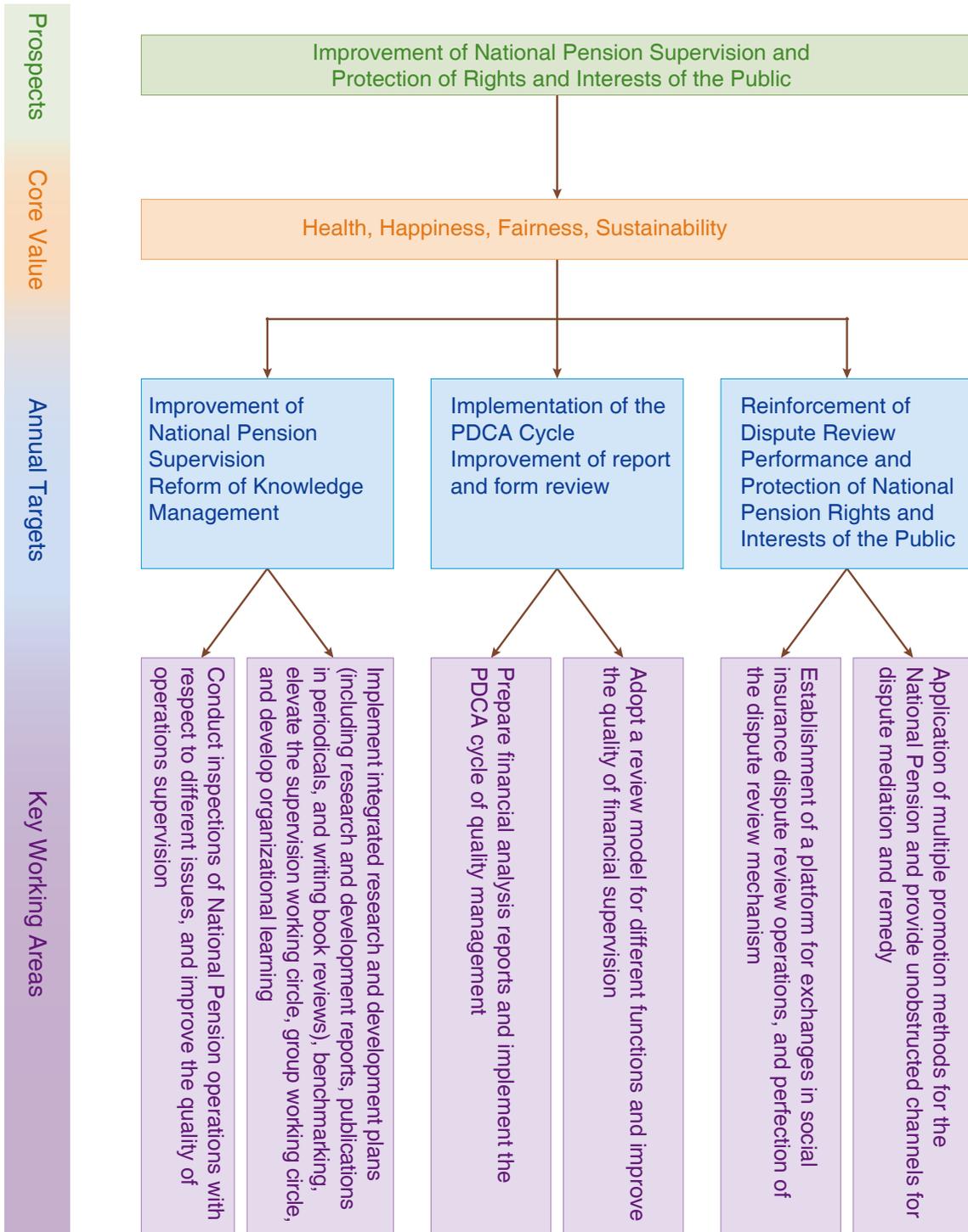
核心價值

年度目標

重點工作項目



(2) Year of 2016





### 二 重要監理數據簡表

- (一) 被保險人人數：開辦時(97年10月)計423萬7,256人，104年12月份計350萬9,970人，104年12月份繳費人數計160萬847人，未繳費人數計190萬9,096人。
- (二) 繳費率：97年10月至104年12月應收保險費2,246億元，已收保險費1,259億元，累計保險費收繳率56.07%；104年11月至12月被保險人繳費率最高5縣(市)為臺北市、新竹市、新北市、新竹縣及桃園市；最低5縣(市)為臺東縣、花蓮縣、南投縣、嘉義縣及屏東縣。
- (三) 給付核付：104年12月國民年金給付核付人數共計153萬1,373人(97年10月至104年12月累計給付核付總人數170萬3,190人)，104年底各項給付金額總計648億15萬7,377元(97年10月至104年12月累計總金額共計3,642億2,231萬9,399元)。
- (四) 月投保金額及保險費率：104年1月1日起月投保金額由17,280元調整為18,282元，保險費率由7.5%調整為8%，每月應收保險費為1,463元，其中一般身分被保險人(自付60%)每月負擔保險費為878元(18,282 x 8% x 60%)；政府(補助40%)負擔585元(18,282 x 8% x 40%)。
- (五) 收支情形：104年度基金總收入約1,046億元，總支出約679億元，賸餘約367億元，悉數提存安全準備。其中，總收入含投融資業務收入、保險收入、其他業務收入及業務外收入等；總支出含投融資業務成本、保險給付、呆帳、其他業務成本及業務外費用等。
- (六) 委員出席率：截至104年底止，衛生福利部第2屆監理委員平均出席率(含代理人)為87.92%；第2屆審議委員平均出席率為94.22%。
- (七) 溢領追繳：
- 1.截至104年底止，溢領人數共5萬1,168人(含國民年金各項給付1萬9,929人及



## II Important Supervisory Work Statistics

- A. Number of insured persons: 4,237,256 people were enrolled when the National Pension Insurance was launched in Oct. 2008. In Dec. 2015, the total number of participants was 3,509,970. In Dec. 2015, 1,600,847 people paid their insurance premiums and 1,909,096 people did not pay their insurance premiums.
- B. Premium payment rates: From Oct. 2008 to Dec. 2015, the collectible insurance premiums totaled NT\$224.6 billion and NT\$125.8 billion, 56.07%, was collected. Between Nov. and Dec. 2015, the five counties/cities with the highest premium payment rates were Taipei City, Hsinchu City, New Taipei City, Hsinchu County and Taoyuan City; the five counties/cities with the lowest premium payment rates were Taitung County, Hualien County, Nantou County, Chiayi County and Pingtung County.
- C. Benefits paid: 1,531,373 people received National Pension Benefits in Dec. 2015 (an aggregate of 1,703,190 people received National Pension benefits between Oct. 2008 and Dec. 2015). As of the end of Dec. 2015, the various types of benefits paid amounted to NT\$64,800,157,377 (the benefits paid between Oct. 2008 and Dec. 2015 totaled NT\$364,222,319,399).
- D. The monthly insured amount and premium rates: Starting on Jan. 1st, 2015, the monthly insured amount will be adjusted from NT\$17,280 to NT\$18,282 and the premium from 7.5% to 8.0%. The insurance premium to be collected for each insured person will be NT\$1,463. Each regular insured person is responsible for NT\$878 (60%) ( $\text{NT\$18,282} \times 8.0\% \times 60\%$ ) and the government contributes NT\$585 (40%) ( $\text{NT\$18,282} \times 8.0\% \times 40\%$ ).
- E. Income and expenditure: In Dec. 2015, the total revenue of the Fund was about NT\$104.6 billion and the total expenditure was about NT\$67.9 billion. The surplus around NT\$36.7 billion was deposited as the reserve. The total revenue included income from investment and financial operations, premiums received, and other operating income and non-operating income. The total expenditure included costs of investment and financial operations, insurance benefits paid, bad debts, and other operating costs and non-operating expenses.
- F. Council member attendance rates: As of the end of 2015, the average attendance rate of the members (including agents) of the Second National Pension Supervisory Council of the Ministry of Health and Welfare was 87.92% and the average attendance rate of the members (including agents) of the Second Dispute Review Council was 94.22%.
- G. Retrieval of over-claimed benefits:
1. As of the end of Dec. 2015, 51,168 people had over-claimed pension benefits (including 19,929 people over-claiming various National Pension benefits and 31,239 people over-

敬老福利生活津貼與原住民敬老福利生活津貼3萬1,239人），已收回5萬806人（含國民年金各項給付1萬9,576人及敬老福利生活津貼與原住民敬老福利生活津貼3萬1,230人）。

2.尚未收回362件（含國民年金各項給付353人及敬老福利生活津貼與原住民敬老福利生活津貼9人）。

3.104年度因家屬遲報死亡除籍造成國民年金給付溢領件數，平均每月計6件。

(八) **催繳欠費**：104年度計催繳354萬餘人，催繳欠費金額計225億餘元，繳納人數計40萬餘人，占催繳人數比率為11.38%，繳納金額計11億餘元，占催繳金額比率為5.25%。

(九) **基金積存數額**：截至104年底止，積存數額約為2,171億元，投入財務運用金額約2,160億元。

(十) **基金財源**：截至104年底止，公（運）彩盈餘累積撥入1,288億元、奢侈稅累積撥入118億元、公務預算累積撥入399億元。

(十一) **資產配置**：104年度資產配置朝全球多元化及穩健方式進行，截至104年底止，實際國內銀行存款19.79%、國內債務證券9.11%、國內權益證券33.71%、國外債務證券22.22%、國外權益證券11.83%、國外另類投資3.34%。

(十二) **累積收益**：自開辦至104年底止，收益金額220.1億元。97至104年8年平均收益率2.46%；102年收益率4.06%；103年收益率6.05%；104年收益金額-9.58億元，收益率-0.45%。

(十三) **爭議審議案件**：截至104年底止，計受理4,816件，審定4,744件，其中撤銷115件、駁回2,615件、不受理1,712件、自行撤回302件。又民眾提起爭議審議經勞保局重新審查後已改准發給者計1,516件（占爭議案件31.96%）。



claiming the Old Age Welfare Living Allowance and Old Age Welfare Living Allowance for Indigenous People). The over-claimed amounts were retrieved from 50,806 people (including various over claimed National Pension benefits from 19,576 people and over-claimed Old Age Welfare Living Allowance and Old Age Welfare Living Allowance for Indigenous People from 31,230 people).

2. 362 cases remained unsettled (including various National Pension benefits over-claimed by 353 people and Old Age Welfare Living Allowance and Old Age Welfare Living Allowance for Indigenous People over-claimed by 9 people).
  3. In 2015, the average monthly number of over-claim cases due to late filing of death and removal from household registration of insured persons was 6.
- H. Urging payment of owed premiums: In 2015, over 3.54 million people were urged to pay their insurance premiums which totaled over NT\$22.5 billion. Subsequently, over 400,000 people, 11.38% of those urged to pay owed premiums, made payments which totaled over NT\$1.1 billion, accounting for 5.25% of the total amount owed.
- I. Fund accumulation: As of the end of 2015, the Fund had accumulated to about NT\$217.1 billion and about NT\$216.0 was utilized in financial investment.
- J. Sources of the fund: As of the end of 2015, NT\$128.8 billion had been appropriated into the Fund from Taiwan Lottery and Taiwan Sports Lottery, NT\$11.8 billion from the luxury tax revenue, and NT\$39.9 billion from government budgets.
- K. Asset allocation: Asset allocation has become more diversified globally and stable in 2015. As of the end of 2015, the National Pension Insurance Fund's actual asset allocation was as follows: 19.79% in deposits in domestic banks, 9.11% in domestic bonds, 33.71% in domestic stocks, 22.22% in foreign bonds, 11.83% in foreign stocks, and 3.34% in other investments overseas.
- L. Accumulated earnings: From the National Pension Insurance was launched to the end of 2015, the earnings totaled NT\$22.01 billion. The average rate of return in the eight years from 2008 to 2015 was 2.4576%. The rate of return was 4.06% in 2013 and 6.05% in 2014. Earnings totaled -NT\$958 million and rate of return was -0.45% in 2015.
- M. Number of reviewed National Pension Disputes cases: As of the end of 2015, a total of 4,816 cases were reviewed and decisions were made for 4,744 cases, including 115 revoked, 2,615 overruled, 1,712 rejected, and 302 withdrawn by applicants. In the meantime, there were 1,516 disputes (accounting for 31.96% of the total dispute cases) filed for review but the Bureau of Labor Insurance made the decision to issue the benefits in question after reexamining the cases.

### 三 本會重要行政成果彙整表

項目	等第
衛生福利部及所屬機關(構)103年度研究發展報告	佳作獎
104年度國家文官學院全國公務人員專書閱讀心得寫作競賽	佳作獎2位併列
衛生福利部104年度專書閱讀推廣活動心得寫作	第1名2位併列及第3名
本會「國民年金業務及財務帳務檢查作業流程」導入衛生福利部ISO 9001:2008品質管理系統	驗證通過
衛生福利部104年度推動優質組織學習評核	特優
衛生福利部104年度公文檢核	優等

### 四 歷年辦理委託研究案一覽表

年度	研究題目
98年度	國民年金業務及財務監理制度之研究
99年度	國民年金財務及帳務檢查作業系統之建置
100年度	國民年金行政救濟制度之研究
101年度	國民年金保險基金財務檢查作業之研究
102年度	從社會保險整合效益觀點-探討國民年金組織未來定位及功能



### III NPSC Important Administrative Achievements

Item	Result
2014 Report on the Research and Development of the Ministry of Health and Welfare and its Subordinate Agencies (Organizations)	Honorable Mention
National Academy of Civil Service 2015 Civil Servant Book Reading Report Competition	2 Honorable Mentions
Ministry of Health and Welfare 2015 Book Reading Promotion Report	2 tied for first place and 1 third place
Adoption of the ISO 9001: 2008 Quality Control System from the Ministry of Health and Welfare in the Committee's National Pension Financial and Accounts Inspection Operating System	Certified
Ministry of Health and Welfare 2015 organizational learning promotion and performance evaluation	Extraordinary Performance
Ministry of Health and Welfare 2015 official document examination	Outstanding Performance

### IV Historic research projects outsourced

Year	Research Topic
2009	Supervisory System of Operation and Finance under National Pension Program in Taiwan
2010	Establishment of National Pension's financial and accounts audit system
2011	The Study of National Pension and Administrative Remedies
2012	A Study on the National Pension Insurance Fund's financial inspections
2013	Based on the perspective of social insurance integrative effectiveness to exploring the position and function of National Pension Organization in the future

### 五 工作紀事、會議及事件表

日期	重要事件或會議	紀要
104.1.9	召開衛生福利部國民年金爭議審議委員會議第18次會議	審議爭議案件自行撤回案5案、不受理案4案、駁回案15案。
104.1.30	召開衛生福利部國民年金監理委員會議第19次會議	審議國民年金保險基金國內委託經營第2梯次績效檢討及因應作法報告、103年度國民年金保險基金稽核報告、103年11月國民年金保險基金之收支、管理與運用情形及其積存數額案及本會104年度工作計畫等8案。
104.2.6	召開衛生福利部國民年金爭議審議委員會議第19次會議	審議爭議案件自行撤回案3案、不受理案3案、駁回案19案、部分撤銷案1案。
104.2.25	召開衛生福利部國民年金監理委員會議第20次會議	審議本會103年度第4季工作報告、國民年金保險基金附屬單位103年度決算報告、105年度預算案及105年度國民年金年度計畫等11案。
104.3.4	本會104年度法規測驗實施計畫	為廣續增進同仁嫻熟各自業務職掌之相關法規，以強化核心專業知能，進而落實組織學習之效益，本會104年度法規測驗實施計畫係由各組就各自業務範圍之相關法規辦理測驗。
104.3.6	召開衛生福利部國民年金爭議審議委員會議第20次會議	審議爭議案件自行撤回案1案、不受理案5案、駁回案13案、部分撤銷案1案。



## V Works Records, Meetings and Major Events

Date	Important Event or Meeting	Summary
Jan. 9, 2015	Convention of the 18 <sup>th</sup> Meeting of the National Pension Dispute Review Council of the Ministry of Health and Welfare	5 withdrawn by the applicants, 4 dispute review cases were rejected, and 15 overruled.
Jan. 30, 2015	Convention of the 19 <sup>th</sup> Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Eight cases were reviewed, including the 2nd Batch Performance Review and Response Measures Report for Domestic Mandated Management of the National Pension Insurance Fund, 2014 National Pension Insurance Fund Audit Report, the income and expenditure, management, utilization and balance of the National Pension Insurance Fund in Nov. 2014, and the 2015 Annual Work Plan.
Feb. 6, 2015	Convention of the 19 <sup>th</sup> Meeting of the National Pension Dispute Review Council of the Ministry of Health and Welfare	3 withdrawn by the applicants, 3 dispute review cases were rejected, 19 overruled, and 1 partially revoked.
Feb. 25, 2015	Convention of the 20 <sup>th</sup> Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Eleven cases were reviewed, including the Work Report for Q4 2014, the 2014 final accounts of the affiliate units of the National Pension Insurance Fund, the 2016 Budget, and the 2016 National Pension Annual Plan.
Mar. 4, 2015	The first Test on Laws and Regulations in 2015	The 2015 Tests on Laws and Regulations were planned and administered by each group according to the scope of their operations to improve the knowledge and understanding of the staff members about laws and regulations relating to National Pension Supervision work, as well as to reinforce their core professional capacity and enhance the results of organizational learning.
Mar. 6, 2015	Convention of the 20 <sup>th</sup> Meeting of the National Pension Dispute Review Council of the Ministry of Health and Welfare	1 withdrawn by the applicants, 5 dispute review cases were rejected, 13 overruled, and 1 partially revoked.

日期	重要事件或會議	紀要
104.3.13	104年度臺南市國民年金業務實地訪查	本會於104年3月13日由曾主任委員中明率監理委員至臺南市政府辦理國民年金業務實地訪查完竣，提出10項訪查建議事項，送第21次監理委員會會議報告。
104.3.10	召開衛生福利部國民年金監理會風險控管推動小組第7次會議	本次會議計討論「有關國內外重要經濟金融情勢及國民年金保險基金資產配置執行情形與分析報告案」、「有關103年度國民年金財務帳務檢查報告查核發現事項最新辦理情形案」、「有關國民年金保險基金國外委託經營聘用專業顧問公司協助遴選業者之未來規劃案」及「有關國民年金保險基金投資台灣高速鐵路股份有限公司之可行性分析案」等4案，相關議案併同本會議之建議意見，提第21次及第22次監理委員會會議審議。
104.3.27	召開衛生福利部國民年金監理委員會第21次會議	審議103年度國民年金工作總報告、104年國民年金保險費欠費轉銷呆帳清冊、104年臺南市國民年金業務實地訪查報告及國民年金保險基金資產配置執行情形與分析報告等12案。
104.4.10	召開衛生福利部國民年金爭議審議委員會第21次會議	審議爭議案件自行撤回案2案、不受理案12案、駁回案14案、部分撤銷案1案。
104.4.17	104年度南投縣國民年金業務實地訪查	本會於104年4月17日由曾主任委員中明(郭執行秘書盈森代)率監理委員至嘉義市政府辦理國民年金業務實地訪查完竣，提出11項訪查建議事項，送第23次監理委員會會議報告。



Date	Important Event or Meeting	Summary
Mar. 13, 2015	2015 onsite inspections of National Pension operations in Tainan City	On Mar. 13, 2015, Chairperson Tseng, Chung-Ming of the Committee led the Supervisory Council members to visit Tainan City Government to conduct onsite inspections of National Pension operations and subsequently 10 corresponding suggestions were to be reported during the 21 <sup>th</sup> Supervisory Council Meeting.
Mar. 10, 2015	Convention of the 7 <sup>th</sup> Meeting of the Risk Control Promotion Task Force of the National Supervisory Council of the Ministry of Health and Welfare	Four cases were discussed during this meeting, including the “Important Economic Developments In and Outside the Country and the National Pension Insurance Fund Asset Allocation Analysis Report,” “Update on Discoveries Made in the 2014 National Pension Financial Inspection Report,” “Future Plans for Hiring a Professional Consultant Company to Assist with the Selection of Mandated Parties for Overseas Mandated Management of the National Pension Insurance Fund” and “Feasibility Analysis of Investment in Taiwan High Speed Rail Corporation by the National Pension Insurance Fund.” The issues and the suggestions established in this meeting were to be reviewed during the 21 <sup>st</sup> and 22 <sup>nd</sup> Supervisory Council Meetings.
Mar. 27, 2015	Convention of the 21 <sup>st</sup> Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Twelve cases were reviewed, including the 2014 National Pension General Work Report, List of Owed National Pension Insurance Premiums Written Off as Bad Debts in 2015, Report on the 2015 Onsite Inspection of National Pension Operations in Tainan City, and National Pension Insurance Fund Asset Allocation Analysis Report.
Apr. 10, 2015	Convention of the 21 <sup>st</sup> Meeting of the National Pension Dispute Review Council of the Ministry of Health and Welfare	2 withdrawn by the applicants, 12 dispute review cases were rejected, 14 overruled, and 1 partially revoked.
Apr. 17, 2015	2015 onsite inspections of National Pension operations in Nantou County	On April 17, 2015, Executive Secretary Kuo, Ying-Shen acted on behalf of Chairperson Tseng, Chung-Ming of the Committee and led the Supervisory Council members to conduct onsite inspections of National Pension operations in Chiayi City Government. Subsequently, 11 suggestions were established to be reported during the 23 <sup>th</sup> Supervisory Council Meeting.

日期	重要事件或會議	紀要
104.4.24	召開衛生福利部國民年金監理委員會議第10次會議	審議104年3月國民年金保險基金之收支、運用情形及其積存數額案、103年度國民年金財務帳務檢查報告查核發現事項之辦理情形案、本會103年度工作總報告及勞保局104年3月國民年金業務報告等7案。
104.5.1	召開衛生福利部國民年金爭議審議委員會議第22次會議	審議爭議案件自行撤回案5案、不受理案27案、駁回案19案及保留案1案。
104.5.5	本會參訪公務人員退休撫卹基金監理委員會交流活動	為精進本會同仁業務知能，拓展財務監理經驗之深度及廣度，訂定「衛生福利部國民年金監理會辦理104年度政府基金財務監理交流活動方案」，第1場次實地參訪公務人員退休撫卹基金監理委員會，並完成交流活動紀實。
104.5.15	104年度國民年金業務檢查	本會於104年5月15日邀請監理委員並會同原住民族委員會、衛生福利部(社會保險司)共同前往勞保局國民年金組辦理業務檢查，並彙整104年度國民年金業務檢查報告，提第24次監理委員會議審議。
104.5.25	召開衛生福利部國民年金監理會風險控管推動小組第8次會議	本次會議計討論「有關國內外重要經濟金融情勢及國民年金保險基金資產配置執行情形與分析報告案」、「有關『國民年金保險基金投資政策書(草案)』案」及「有關勞動部勞工保險局辦理104年度委託研究『國民年金保險費率精算及財務評估』評選需求案」等3案，相關議案併同本會議之建議意見，提第24次及第25次監理委員會議審議。



Date	Important Event or Meeting	Summary
Apr. 24, 2015	Convention of the 10 <sup>th</sup> Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Seven cases were reviewed, including the income and expenditure, management, utilization and balance of the National Pension Insurance Fund in Mar. 2015, update on discoveries made in the 2014 National Pension Financial and Accounting Inspection Report, the 2014 General Work Report, and the National Pension Operations Report of the BLI for Mar. 2015.
May 1, 2015	Convention of the 22 <sup>nd</sup> Meeting of the National Pension Dispute Review Council of the Ministry of Health and Welfare	5 withdrawn by the applicants, 27 dispute review cases were rejected, 19 overruled, and 1 undecided.
May 5, 2015	The Committee visits the Public Service Pension Fund Supervisory Committee for exchange	The Committee established the “Ministry of Health and Welfare National Pension Supervisory Committee 2015 Plan for Government Fund Financial Supervision Exchange Events” to improve staff members’ operations competencies and expand the depth and width of their financial supervision experience. The first event was a visit to the Supervisory Committee of the Public Service Pension Fund, after which documentation of the event was completed.
May 15, 2015	2015 National Pension operation inspections	On May 15, 2015, the Committee invited the Supervisory Council members as well as the Council of Indigenous Peoples and the Ministry of Health and Welfare (Department of Social Insurance) to visit the National Pension Division of the Bureau of Labor Insurance to inspect its operations. Subsequently, the 2015 National Pension Operation Inspection Report and suggestions were established to be reviewed during the 24 <sup>th</sup> Supervisory Council Meeting.
May 25, 2015	Convention of the 8 <sup>th</sup> Meeting of the Risk Control Promotion Task Force of the National Supervisory Council of the Ministry of Health and Welfare	Three cases were discussed during this meeting, including “Important Economic Developments In and Outside the Country and the National Pension Insurance Fund Asset Allocation Analysis Report,” “National Pension Insurance Fund Investment Policy Statement (Draft)” and “Selection requirements of the Bureau of Labor Insurance for outsourced research of ‘Actuarial Calculations and Financial Evaluation of National Pension Insurance Premium Rates’ in 2015.” The issues and the suggestions established in this meeting were to be reviewed during the 24 <sup>th</sup> and 25 <sup>th</sup> Supervisory Council Meetings.

日期	重要事件或會議	紀要
104.5.29	召開衛生福利部國民年金監理委員會第23次會議	審議104年4月國民年金保險基金之收支、運用情形及其積存數額概況報告、本會104年度第1季工作報告、國民年金保險基金國內投資委託經營104年第1季績效考核報告及103年度國民年金保險業務查核報告等9案。
104.6.5	召開衛生福利部國民年金爭議審議委員會第23次會議	審議爭議案件自行撤回案12案、不受理案21案、駁回案17案、撤銷案2案。
104.6.12	104年度宜蘭縣國民年金業務實地訪查	本會於104年6月12日由曾主任委員中明(郭執行秘書盈森代)率監理委員至宜蘭縣政府辦理國民年金業務實地訪查完竣，提出7項訪查建議事項，送第24次監理委員會會議報告。
104.6.26	召開衛生福利部國民年金監理委員會第24次會議	審議「國民年金欠費被保險人分析」報告、104年度國民年金業務檢查報告、宜蘭縣國民年金業務實地訪查報告及104年度委託研究「國民年金保險費率精算及財務評估」評選需求案等10案。
104.7.3	召開衛生福利部國民年金爭議審議委員會第24次會議	審議爭議案件自行撤回案8案、不受理案11案、駁回案21案、撤銷案1案及保留案1案。



Date	Important Event or Meeting	Summary
May 29, 2015	Convention of the 23 <sup>rd</sup> Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Nine cases were reviewed, including the income and expenditure, management, utilization and balance of the National Pension Insurance Fund in Apr. 2015, Work Report for Q1 2015, the Performance Evaluation Report on Discretionary Management of Domestic Investments for Q1 2015, and the 2014 National Pension Insurance Operations Inspection Report.
Jun. 5, 2015	Convention of the 23 <sup>rd</sup> Meeting of the National Pension Dispute Review Council of the Ministry of Health and Welfare	12 withdrawn by the applicants, 21 dispute review cases were rejected, 17 overruled, and 2 revoked.
Jun. 12, 2015	2015 onsite inspections of National Pension operations in Ilan County	On Jun. 12, 2015, Executive Secretary Kuo, Ying-Shen acted on behalf of Chairperson Tseng, Chung-Ming of the Committee and led the Supervisory Council members to conduct onsite inspections of National Pension operations in Ilan County Government. Subsequently, 7 suggestions were established to be reported during the 24th Supervisory Council Meeting.
Jun. 26, 2015	Convention of the 24 <sup>th</sup> Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Ten cases were reviewed, including the report on analysis of insured persons who owe National Pension premiums, 2015 National Pension Operation Inspection Report, the report on the 2015 Onsite Inspection of National Pension Operations in Tainan City, and the selection requirements for outsourced research of Actuarial Calculations and Financial Evaluation of National Pension Insurance Premium Rates in 2015.
Jul. 3, 2015	Convention of the 24 <sup>th</sup> Meeting of the National Pension Dispute Review Council of the Ministry of Health and Welfare	8 withdrawn by the applicants, 11 dispute review cases were rejected, 21 overruled, 1 revoked and 1 undecided.

日期	重要事件或會議	紀要
104.7.8	本會參訪勞保局國民年金組交流活動	為強化國民年金保險執行業務與爭議審議作業之聯結，本會於104年7月8日至勞保局國民年金組參訪竣事。本交流活動紀實涵括勞保局組織編制與作業流程、審查案件之實務作法、媒體資料傳輸與解讀、工作心得與建議事項等4項議題，藉由意見交換與經驗分享，瞭解勞保局工作案量與系統負荷、內部溝通與整合、電話諮詢服務、查證作業程序及外部資料聯結等，有效解決本會對實務執行層面之疑問，增進互信，並交換爭議審議人員通訊錄，提高問題解決效率。
104.7.17	104年度國民年金財務帳務實地檢查	本會於104年7月17日邀集全體監理委員、衛生福利部(社會保險司)等共同前往基金運用局辦理實地檢查竣事。依據檢查結果及委員建議，彙整104年度國民年金財務帳務檢查報告，提第26次監理委員會議審議。
104.7.31	召開衛生福利部國民年金監理委員會議第25次會議	審議104年6月份國民年金業務報告、國民年金保險基金之收支、運用情形及其積存數額案以及國民年金保險基金投資政策書案等6案。
104.8.7	召開衛生福利部國民年金爭議審議委員會議第25次會議	審議爭議案件自行撤回案5案、不受理案10案、駁回案17案及撤銷案1案。



Date	Important Event or Meeting	Summary
Jul. 8, 2015	The Committee visits the National Pension Division, Bureau of Labor Insurance for exchange	The Committee visited the BLI (National Pension Division) on Jul. 8, 2015 to strengthen the connection between National Pension operations and dispute review. The Committee exchanged opinions and shared experiences related to four aspects, including organizational structure and operating procedures, practices of case review, media data transfer and interpretation, and work experience and suggestions. The Committee learned about the Bureau of Labor Insurance's workload and system load, internal communication and integration, telephone consultation services, verification operating procedures, and external data linkage, effectively resolving the Committee's questions of practices and building trust between the two parties. After the visit, the Committee exchanged a directory of dispute review personnel with the Bureau to increase problem solving efficiency.
Jul. 17, 2015	2015 National Pension Financial and accounts inspections	The Committee invited all committee members and the Ministry of Health and Welfare (Department of Social Insurance) to an onsite inspection of the Bureau of Labor Funds on Jul. 17, 2015. The 2015 National Pension Financial and Accounting Inspections Report was compiled based on inspection results and suggestions of committee members, and was to be reviewed in the 26th Supervisory Committee Meeting.
Jul. 31, 2015	Convention of the 25 <sup>th</sup> Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Six cases were reviewed, including the National Pension Operations Report for Jun. 2015, the income and expenditure, management, utilization and balance of the National Pension Insurance Fund, and the National Pension Insurance Fund Investment Policy Statement.
Aug. 7, 2015	Convention of the 25 <sup>th</sup> Meeting of the National Pension Dispute Review Council of the Ministry of Health and Welfare	5 withdrawn by the applicants, 10 dispute review cases were rejected, 17 overruled, and 1 revoked.

日期	重要事件或會議	紀要
104.8.28	召開衛生福利部國民年金監理委員會議第26次會議	審議104年度國民年金財務帳務檢查報告、希臘債務危機及市場概況彙整「近期市場概況及因應措施」報告及國民年金保險基金104年上半年度內部自行查核報告等10案。
104.9.2	召開衛生福利部國民年金監理會風險控管推動小組第9次會議	本次會議計討論「有關國內外重要經濟金融情勢及國民年金保險基金資產配置執行情形與分析報告案」、「有關國民年金保險基金ETF之配置與狀況與未來規劃案」及「有關國民年金保險基金國外委託經營受託機構之監管機制案」等3案，相關議案併同本會議之建議意見，提第27次監理委員會議審議。
104.9.4	召開衛生福利部國民年金爭議審議委員會議第26次會議	審議爭議案件自行撤回案5案、不受理案8案、駁回案11案及撤銷案3案。
104.9.15	本會參訪勞動部勞動福祉退休司交流活動	依「衛生福利部國民年金監理會辦理104年度政府基金財務監理交流活動方案」，第2場次實地參訪勞動部勞動福祉退休司（勞動基金監理會），並完成交流活動紀實。
104.9.25	召開衛生福利部國民年金監理委員會議第27次會議	審議國民年金保險基金資產配置執行情形與分析報告、ETF配置狀況與未來規劃及國外委託經營受託機構之監管機制案等8案。
104.10.2	召開衛生福利部國民年金爭議審議委員會議第27次會議	審議爭議案件自行撤回案4案、不受理案2案、駁回案12案、撤銷案2案、保留案1案及臨時提案1案。



Date	Important Event or Meeting	Summary
Aug. 28, 2015	Convention of the 26 <sup>th</sup> Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Ten cases were reviewed, including the 2015 National Pension Financial and Accounting Inspections Report, "Recent Market Situation and Responses Measures" Report prepared in light of Greece's debt crisis and market situation, and the National Pension Insurance Fund Internal Audit Report for the First Half of 2015.
Sep. 2, 2015	Convention of the 9 <sup>th</sup> Meeting of the Risk Control Promotion Task Force of the National Supervisory Council of the Ministry of Health and Welfare	Three cases were reviewed in this meeting, including the "National Pension Insurance Fund Asset Allocation Analysis Report," "ETF allocation and future plans of the National Pension Insurance Fund" and "supervision mechanism of overseas mandated parties of the National Pension Insurance Fund." The issues and the suggestions established in this meeting were to be reviewed during the 27 <sup>th</sup> Supervisory Committee Meeting.
Sep. 4, 2015	Convention of the 26 <sup>th</sup> Meeting of the National Pension Dispute Review Council of the Ministry of Health and Welfare	5 withdrawn by the applicants, 8 dispute review cases were rejected, 11 overruled, and 3 revoked.
Sep. 15, 2015	The Committee visits the Department of Employment Welfare and Retirement, Ministry of Labor for exchange	In accordance with the "Ministry of Health and Welfare National Pension Supervisory Committee 2015 Plan for Government Fund Financial Supervision Exchange Events," the second event was a visit to the Department of Employment Welfare and Retirement, Ministry of Labor (Labor Pension Fund Supervisory Committee), after which documentation of the event was completed.
Sep. 25, 2015	Convention of the 27 <sup>th</sup> Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Eight cases were reviewed, including the National Pension Insurance Fund Asset Allocation Analysis Report, ETF allocation and future plans, and supervision mechanism of overseas mandated parties.
Oct. 2, 2015	Convention of the 27 <sup>th</sup> Meeting of the National Pension Dispute Review Council of the Ministry of Health and Welfare	4 withdrawn by the applicants, 2 dispute review cases were rejected, 12 overruled, 2 revoked, 1 undecided and 1 impromptu motion.

日期	重要事件或會議	紀要
104.10.16	辦理「如魚得水—樂在工作」專題演講	為提升同仁工作效率，透過有目的的團體運動，適度紓解工作壓力，平衡身心健康，激發工作熱情，本會辦理「如魚得水—樂在工作」專題演講，達到強化肌力，放鬆緊繃的肌肉，使身體回到功能完整的狀態。
104.10.30	召開衛生福利部國民年金監理委員會第28次會議	審議104年9月國民年金業務報告、104年9月國民年金保險基金收支、運用情形及其積存數額等6案。
104.11.4	召開衛生福利部國民年金監理會風險控管推動小組第10次會議	本次會議計討論「有關國內外重要經濟金融情勢及國民年金保險基金資產配置執行情形與分析報告案」、「有關國民年金保險基金105年度資產配置暨投資運用計畫（修正草案）案」及「有關國民年金保險基金從事國內、外衍生性金融商品避險執行情形案」及「有關『提升政府基金運作效能推動小組』第七次會議決定事項之後續辦理情形案」等4案，相關議案併同本會議之建議意見，提第29次監理委員會會議審議。
104.11.6	召開衛生福利部國民年金爭議審議委員會第28次會議	審議爭議案件自行撤回案7案、不受理案4案、駁回案10案、撤銷案2案及保留案1案。
104.11.27	召開衛生福利部國民年金監理委員會第29次會議	審議104年10月國民年金業務報告、國民年金保險基金收支、運用情形及其積存數額及國民年金保險基金105年度資產配置暨投資運用計畫等13案。



Date	Important Event or Meeting	Summary
Oct. 16, 2015	Organized the speech on “Like a Duck to Water – Enjoy Your Work”	To improve the work efficiency of staff members, purposeful group exercise can help release stress from work, balance physical and mental health, and inspire passion for work. The Committee organized the speech “Like a Duck to Water – Enjoy Your Work” to increase staff members’ strength and relax their tense muscles, so that their bodies will be restored to a complete state.
Oct. 30, 2015	Convention of the 28 <sup>th</sup> Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Six cases were reviewed, including the National Pension Operation Report for Sep. 2015 and the income and expenditure, management, utilization and balance of the National Pension Insurance Fund in Sep. 2015.
Nov. 4, 2015	Convention of the 10 <sup>th</sup> Meeting of the Risk Control Promotion Task Force of the National Supervisory Council of the Ministry of Health and Welfare	Four cases were discussed during this meeting, including the “Important Economic Developments In and Outside the Country and the National Pension Insurance Fund Asset Allocation Analysis Report,” “National Pension Insurance Fund 2016 Asset Allocation and Investment Management Plan (Draft Amendment),” “Hedging by the National Pension Insurance Fund using domestic and foreign derivatives” and “Follow-up of decisions made in the 7th meeting concerning the ‘Task Force for Improving Government Fund Performance’.” The issues and the suggestions established in this meeting were to be reviewed during the 29th Supervisory Committee Meeting.
Nov. 6, 2015	Convention of the 28 <sup>th</sup> Meeting of the National Pension Dispute Review Council of the Ministry of Health and Welfare	7 withdrawn by the applicants, 4 dispute review cases were rejected, 10 overruled, 2 revoked and 1 undecided.
Nov. 27, 2015	Convention of the 29 <sup>th</sup> Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Thirteen cases were reviewed, including the National Pension Operation Report for Oct. 2015, the income and expenditure, management, utilization, and balance of the National Pension Insurance Fund, and the National Pension Insurance Fund 2016 Asset Allocation and Investment Management Plan.



日期	重要事件或會議	紀要
104.12.4	召開衛生福利部國民年金爭議審議委員會第29次會議	審議爭議案件自行撤回案2案、不受理案4案、駁回案16案、撤銷案1案。
104.12.25	召開衛生福利部國民年金監理委員會第30次會議	審議本會105年度工作計畫、104年度國民年金保險基金稽核報告、104年11月國民年金業務報告以及國民年金保險基金收支、運用情形及其積存數額等7案。
104.12.28	編印《教你搞懂國民年金—50個小故事》（國民年金爭議審議案例彙編）	本會於104年12月28日印製案例彙編300冊竣事，除依衛生福利部政府出版品分發作業辦理分發寄送及公開販售事宜外，並應本會業務需要，於辦理地方政府國民年金業務實地訪查與各項會議或活動時交流使用。



Date	Important Event or Meeting	Summary
Dec. 4, 2015	Convention of the 29 <sup>th</sup> Meeting of the National Pension Dispute Review Council of the Ministry of Health and Welfare	2 withdrawn by the applicants, 4 dispute review cases were rejected, 16 overruled, and 1 revoked.
Dec. 25, 2015	Convention of the 30 <sup>th</sup> Meeting of the National Pension Supervisory Council of the Ministry of Health and Welfare	Seven cases were reviewed, including the Committee's 2016 Work Plan, 2015 National Pension Insurance Fund Audit Report, and the income and expenditure, management and utilization, and balance of the National Pension Insurance Fund in Nov. 2014.
Dec. 28, 2015	Publication of the "Know More About the National Pension – 50 Short Stories" (Collection of disputes concerning the National Pension)	The Committee completed a print run of 300 on Dec. 28, 2015. Besides sending and selling the books in accordance with the Government Publication Issuance Regulations of the Ministry of Health and Welfare, the books were used for operations of the Committee, during onsite inspections of local governments' National Pension operations, and for exchange during various meetings or events.

### 六 歷任部長、主任委員及執行秘書簡介

#### (一) 部長

##### Minister

照片 Photo	姓名 Name	到任日期 Date of Appointment
	內政部部长 Minister, Ministry of the Interior <b>廖了以</b> <i>Liao, Liou-Yi</i>	97年5月20日 May 20, 2008
	內政部部长 Minister, Ministry of the Interior <b>江宜樺</b> <i>Jiang, Yi-Huah</i>	98年9月10日 Sep. 10, 2009
	內政部部长 Minister, Ministry of the Interior <b>李鴻源</b> <i>Lee, Hong-Yuan</i>	101年2月6日 Feb. 6, 2012
	衛生福利部部长 Minister, Ministry of Health and Welfare <b>邱文達</b> <i>Chiu, Wen-Ta</i>	102年7月23日 Jul. 23, 2013
	衛生福利部部长 Minister, Ministry of Health and Welfare <b>蔣丙煌</b> <i>Chiang, Been-Huang</i>	103年10月22日 Oct. 22, 2014
	衛生福利部部长 Minister, Ministry of Health and Welfare <b>林奏延</b> <i>Lin, Tzou-Yien</i>	105年5月20日 May 20, 2016



## VI Ministers, Chairpersons and Executive Secretaries Over the Years

## (二) 主任委員

## Chairperson

照片 Photo	姓名 Name	到任日期 Date of Appointment
	內政部政務次長 Political Deputy Minister, Ministry of the Interior <b>賴峰偉</b> <i>Lai, Feng-Wei</i>	97年10月1日 Oct. 1, 2008
	內政部政務次長 Political Deputy Minister, Ministry of the Interior <b>林中森</b> <i>Lin, Chung-Shen</i>	98年3月9日 Mar. 9, 2009
	內政部政務次長 Political Deputy Minister, Ministry of the Interior <b>簡太郎</b> <i>Chien, Tai-Lang</i>	98年9月10日 Sep. 10, 2009
	內政部政務次長 Political Deputy Minister, Ministry of the Interior <b>蕭家淇</b> <i>Hsiao, Chia-Chi</i>	102年2月18日 Feb. 18, 2013
	衛生福利部政務次長 Deputy Minister, Ministry of Health and Welfare <b>曾中明</b> <i>Tseng, Chung-Ming</i>	102年7月23日 Jul. 23, 2013
	衛生福利部政務次長 Deputy Minister, Ministry of Health and Welfare <b>李玉春</b> <i>Lee, Yue-Chune</i>	104年9月21日 Sep. 21, 2015
	衛生福利部政務次長 Deputy Minister, Ministry of Health and Welfare <b>呂寶靜</b> <i>Lu, Pau-Ching</i>	105年5月20日 May 20, 2016

### (三) 執行秘書

#### Executive Secretary

照片 Photo	姓名 Name	到任日期 Date of Appointment
	內政部國民年金監理會執行秘書 Executive Secretary of National Pension Supervisory Committee, Ministry of the Interior <b>蕭玉煌</b> <i>Hsiao, Yu-Huang</i>	97年10月1日 Oct. 1, 2008
	內政部國民年金監理會執行秘書 Executive Secretary of National Pension Supervisory Committee, Ministry of the Interior <b>溫源興</b> <i>Wen, Yuan-Hsin</i>	98年9月17日 Sep. 17, 2009
	衛生福利部國民年金監理會執行秘書 Executive Secretary of National Pension Supervisory Committee, Ministry of Health and Welfare <b>郭盈森</b> <i>Kuo, Ying-Shen</i>	102年7月23日 Jul. 23, 2013





2015 中華民國衛生福利部

國民年金監理會年報

回  
目  
錄







中華民國衛生福利部  
**國民年金監理會 104年報**

Ministry of Health and Welfare  
2015 Annual Report, National Pension Supervisory Committee

- 編輯單位 衛生福利部國民年金監理會
- 總編輯 郭盈森
- 副總編輯 邱碧珠
- 編輯委員 徐碧雲
- 編輯小組 謝佳蓁、楊宗儀、鍾佳燕、周采潔、鄧之恒
- 電話 (02)3343-7138
- 地址 10066 臺北市中正區南海路1號5樓
- 網址 <http://www.mohw.gov.tw/cht/npsc/>
- 美編設計 麥克馬林有限公司
- 地址 24142 新北市三重區大同南路146巷59號
- 電話 (02)8287-5310
- 初版年月 中華民國105年7月

中華民國衛生福利部

# 國民年金監理會



衛生福利部

中華民國一〇五年七月 編印