

郵政事業改革對普及服務供給影響之研究*

摘 要

本文整理普及服務的概念，探討郵政事業普及服務的構成要素及定義，分析郵政事業改革對其所帶來的可能影響，並以此為基礎，嘗試提出我國郵政事業改革的方向。討論結果發現，郵政事業自由化、民營化，易造成民營企業「吸脂」(cream skimming)情形的發生，恐會對郵遞普及服務的供給產生影響。而郵政儲金普及服務則可因合作社、農會等金融機構的存在，得以繼續維持，其影響較小。至於未來我國郵政事業的改革方向，作者認為應可以考慮朝下列四個方向進行：一、郵遞國營，郵儲和簡易壽險民營；二、取消郵政免稅之優惠；三、部分和漸進式自由化；四、微觀普及服務由政府負責，宏觀普及服務則開放民營。

關鍵字：郵政、自由化、民營化、普及服務

* 感謝兩位匿名審查人所提供之寶貴意見和悉心指正。當然，本文若有錯誤或不妥之處，仍由作者自行負責。

Research on the effect of postal reform on universal service supply

Abstract

This article compiles and researches the concept of the universal service as well as analyzes the influence brought by the postal reform. It tries to bring up the direction of the postal reform in our country base on the concept mentioned above. From the results of the discussion, it concludes that the liberalization and privatization of the postal easily cause the occurrence of cream skimming to the private enterprises. It will likely affect the supply of the postal delivery universal service. The universal service of the postal deposit and remittance can be maintained through the financial institutes such as cooperative association and farmers' association. As to the future reform direction of the postal in our country, the author esteems it can proceed in four directions. 1. Nationalization of the postal delivery and privatization of the postal deposit and simple life insurance. 2. Annul the preferential of the postal duty-free. 3. Partial and gradual liberalization. 4. Government takes the responsibility for the microcosmic universal service and the macro universal service is going to privatize.

Keyword: Postal service, liberalization, privatization, universal service.