



中再集团  
CHINA RE

中国再保险市场引领者  
Leader in China Reinsurance Market





# 目录

## Contents

2	序 Preface
4	公司简介 Company Profile
6	发展历程 Company History
8	公司架构 Company Structure
9	业绩摘要 Financial Highlights
10	发展战略 Development Strategy
14	业务格局 Business Structure
18	行业平台 Industry Platforms
20	战略合作 Strategic Cooperation
22	专业实力 Professional Strengths
29	企业文化 Corporate Culture
30	社会责任 Social Responsibility
34	联系我们 Contact Us

# 序



走在新时代的长征路上，中再集团奋斗足迹始终步履坚实、一往无前。

作为中国再保险市场的引领者，中再集团始终坚持“中再姓再”不动摇，矢志不忘“分散经济运行风险，服务行业稳健发展”的重要使命，积极响应国家战略和行业要求，在激烈竞争中取得良好经营业绩，国内再保险市场主渠道地位保持稳固，海外市场布局稳步推进，直保业务实现快速发展，投资收益保持稳健。中再集团坚持回归保障本源、服务实体经济，2017年以来主动对接服务国家战略，深度推进“两支持”重大专项，推动成立中国再保险巨灾研究中心，推动成立中国安保共同体、打造“国人国保”民族品牌，积极构建金砖国家保险再保险支撑体系，深入推进中国核共体、中国农共体等平台建设，不断创新引领中国保险市场转型升级，挥毫书写新时代再保险创新发展新篇章。

历史的画卷，总是在砥砺前行中铺展；时代的华章，总是在奋勇拼搏里书写。

迈进国家由大到强的历史发展进程，面对全球再保险行业日趋激烈的竞争形势，中再集团坚决扛起“发展民族再保险业，助推中国保险行业创新转型”的历史重担，时刻保持忧患意识，更加深入地对接和服务国家战略，不断增强与实体经济的连接点和覆盖面，积极助推人类命运共同体建设，全面打造国际一流再保险集团，为人民美好生活、经济社会发展和国家金融安全保驾护航，奋力谱写中华民族伟大复兴中国梦的中再篇章。

中再集团董事长

A stylized, handwritten signature in black ink, consisting of several fluid, connected strokes that form the characters '袁海江' (Yuan Haijiang).

On the long march road in the new era, China Re Group has always been struggling firmly and advancing courageously.

As one of the leading participants in the reinsurance industry of China, China Re Group always adheres to rationale of the “reinsurance as the core business”, holds “diversifying economic risks in operation, serving the insurance industry’s healthy and steady development as our utmost mission unswervingly. By actively responding to the national strategies and industry requirements, China Re Group acquired remarkable operating results despite intense competitions, consolidated its leading position in the main channel of the domestic reinsurance market, advanced steadily in overseas market layout, realized rapid development in direct insurance business, and maintained steady investment return. China Re Group stuck to returning to the essence of protection and serving the real economy. Since 2017, China Re Group has proactively aligned with and served the national strategies, intensively implemented major projects of “Two Supports”, promoted the establishment of China Reinsurance Catastrophe Research Center, promoted to establish China Security Insurance Pool and cultivate the national brand of “Chinese Insurance for Chinese People”, actively constructed the BRICS insurance and reinsurance collaboration and support system, deeply advanced the construction of the platforms including CNIP and CARP, and been persistent to innovate and to lead the transformation and progress in the China’s insurance market. China Re Group has written a new chapter on innovative development of reinsurance in the new era.

The picture of history always unfolds and manifests in the moment of suffering and overcoming difficulties; while the chapter of new era, was always written in the moment of vigorous endeavors. As China is leaping from the historical course of being big into being strong, while confronted with an increasingly fierce competition in the reinsurance industry worldwide, China Re Group decisively shoulders the historical burden of “developing national reinsurance industry, facilitating the innovative transformation of China insurance industry”. While always being aware of crisis, China Re Group will intensively aligned with and serve the national strategy, continue to enhance the connection with and coverage of the real economy, actively promote the construction of a community of common destiny for mankind. By comprehensively building a world-class reinsurance group, China Re Group serves for the well-being of people, economic and social development and national financial security, thereby making efforts to write a chapter of China Re Group on the Chinese dream, great rejuvenation of the Chinese nation.

**Yuan Linjiang**  
**Chairman, China Re Group**

## 公司简介

中再集团是中国唯一的国有再保险集团，再保险保费规模居亚洲第一、全球第八，拥有深厚的文化底蕴、主导性的行业地位和广泛的品牌影响力。

**强大的股东背景和雄厚的资本实力。**中再集团由中华人民共和国财政部和中央汇金投资有限责任公司发起设立。截至2017年12月31日，集团总资产为人民币2428.00亿元，净资产为人民币753.70亿元。

**中国再保险行业引领者。**中再集团认真履行国家再保险职能，拥有深厚的历史积淀、强大的本土资源优势、庞大的客户基础和多元化的境内外业务渠道，在中国保险市场长期发挥再保险主渠道作用。

**强大的专业实力和风险管理能力。**中再集团拥有丰富的行业数据、卓越的专业技术实力和强大的产品创新能力，拥有经验丰富的管理与技术团队、高效的集团化管控、审慎的风险管理和坚实的基础管理。

**稳健的持续发展能力。**中再集团主业突出、结构完善，拥有完整的保险产业链，具备业务持续发展和盈利稳健增长的能力。自2010年起，连续八年保持贝氏“A”（优秀）评级，2014-2016年连续三年保持标准普尔“A+”评级，2017年获得标普全球“A”评级。

**首家在港上市的再保险集团。**2015年10月26日，中再集团在香港联合交易所有限公司主板挂牌交易，成为首家在港上市的再保险集团，股票代码为01508.HK。



# Company Profile

China Re Group is the only state-owned reinsurance group in China. In terms of reinsurance premium income, it ranks first in Asia and eighth in the world. It possesses profound cultural basis, leading industry position and extensive brand influence.

**Strong shareholder background and sound capital strength.** China Re Group was co-founded by the Ministry of Finance of the People's Republic of China and the Central Huijin Investment Company Limited. As at 31 December 2017, the Group's total assets and net assets amounted to RMB242.800 billion and RMB75.370 billion, respectively.

**Leader in China reinsurance market.** China Re Group takes the function as a national reinsurer. It owns rich historical heritage, a strong comparative advantage in domestic resources, huge client base and diversified local and overseas business channels and has been playing the role as the major reinsurance channel in the insurance market of China for a long period of time.

**Strong professional and risk management capabilities.** China Re Group has owned abundant industry data, preeminent professional and technical strength and powerful innovative capacity in industry. It also has well-experienced management and technical teams, highly efficient and collectivized supervision, prudent risk management and solidified fundamental management.

**Steadiness in capabilities for sustainable development.** China Re Group has a remarkable performance in core business and a complete organisational structure and a complete industrial chain in insurance which enable the Group to achieve sustainable development and steady growth in profit. Since 2010, China Re Group has been rated "A (excellent)" by A.M. Best for eight consecutive years, rated "A+" by Standard & Poor's for three consecutive years during 2014–2016 and rated "A" by S&P Global Rating in 2017.

**The first reinsurance group listed in Hong Kong.** On 26 October 2015, China Re Group was listed on the main board of The Stock Exchange of Hong Kong Limited, becoming the first reinsurance group listed in Hong Kong (stock code: 01508.HK).

## 发展历程

中再集团与中国再保险市场同生共长，是中国再保险行业的奠基人。中国再保险的历史，经历了从业务独立到国家再保险公司面世、从法定经营到市场化运作、从立足国内到走向国际的跨越式发展。

中再集团源于1949年成立的中国人民保险公司，拥有近70年经营历史

中保再保险有限公司成立，填补了新中国保险史上没有再保险公司的空白

中国再保险公司成立，实现了向国家再保险公司的历史性转变

1949

1996

1999

China Re Group originated from the People's Insurance Company of China, founded in 1949, and has been in business for nearly 70 years

The establishment of PICC Reinsurance Company Limited has filled in the blank in China Insurance history where there was no reinsurance company before.

China Reinsurance Company was founded, realizing a historical change towards a national reinsurance company

### 中再集团现为：

- ▼ 亚非保险再保险联合会执委会成员
- ▼ 上海保险交易所股东
- ▼ 亚洲金融合作协会创始会员和首届理事会成员单位
- ▼ 旗下中再UK公司为劳合社成员公司





# Company History

As a founder of China reinsurance industry, China Re Group coexists with the China reinsurance market. The history of China reinsurance has experienced leapfrogging development, from business independence to establishment of a state-owned reinsurance company, from statutory operation to market-oriented operation and from domestic to going global.

重组为中国再保险(集团)公司, 搭建“一拖六”集团化架构

整体改制为中国再保险(集团)股份有限公司, 成为亚洲最大再保险集团

成功登陆香港资本市场, 成为上市公众公司

2003

Restructured as China Reinsurance (Group) Company, set up the structure of one group and six subsidiaries

2007

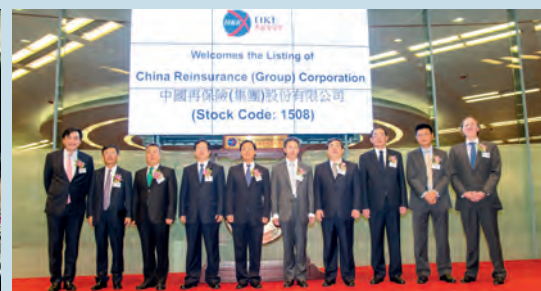
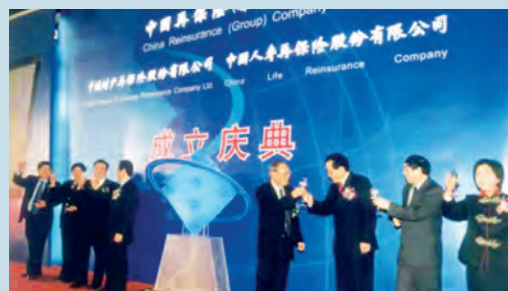
China Reinsurance (Group) Corporation Limited was established after an overall restructuring, and became the biggest reinsurance group in Asia

2015

China Re Group landed the capital market in Hong Kong and became a public listed company

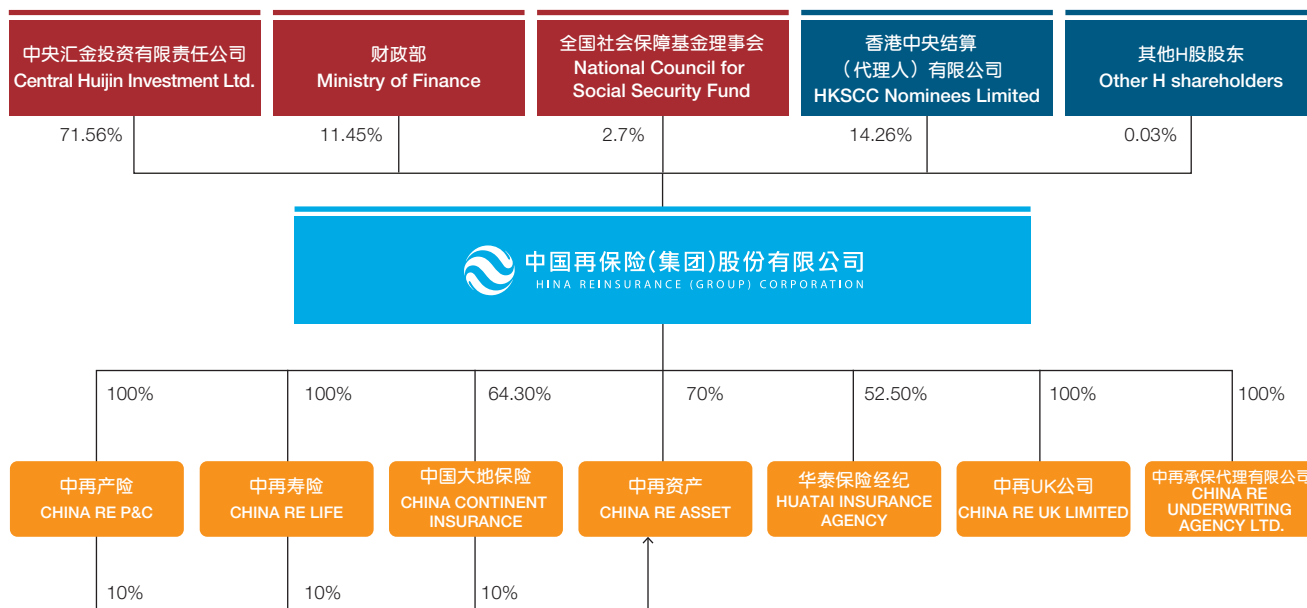
## China Re Group is currently:

- ▼ Executive member of the Federation of Afro-Asian Insurers & Reinsurers
- ▼ A shareholder of the Shanghai Insurance Exchange
- ▼ A founding member of the Asia Financial Cooperation Association and a member of its first council
- ▼ China Re Group's subordinate company China Re UK Limited is a corporate member of Lloyd's



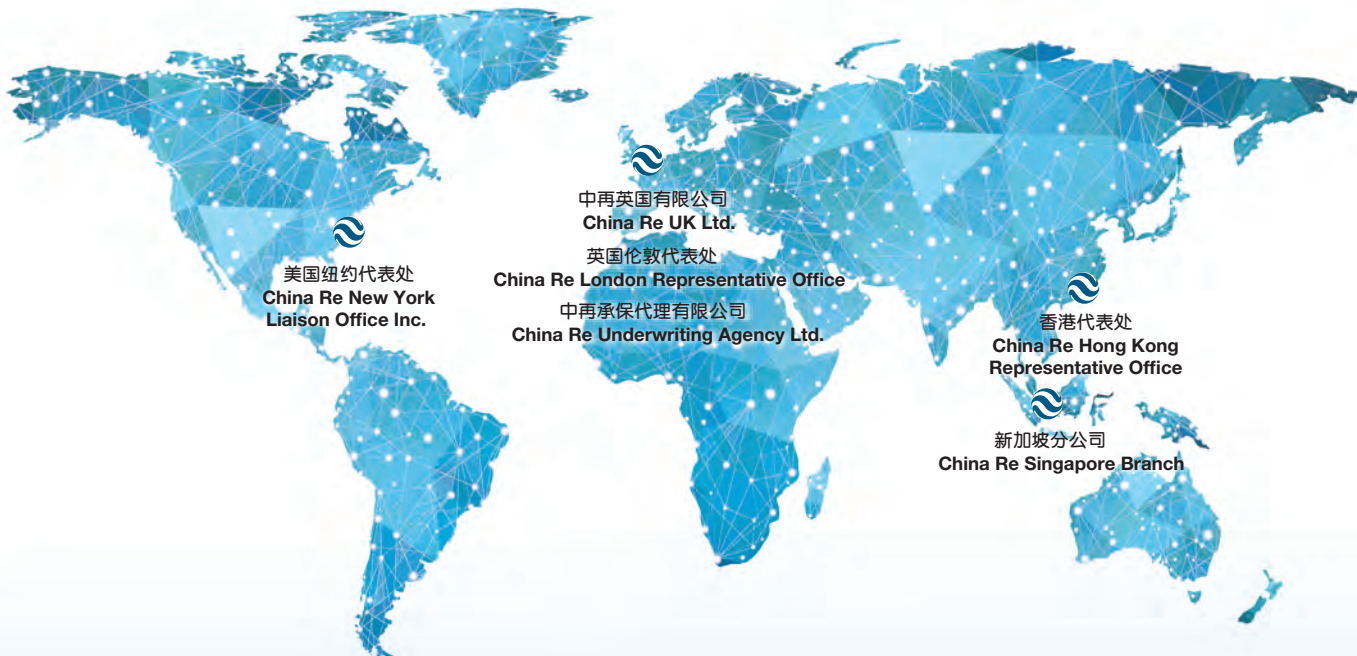
# 公司架构 Company Structure

以下为截至2018年6月30日数据 (The following data is as at 30 June 2018)



注：剔除全国社保基金理事会持有中再集团1.43%的H股股份，香港中央结算（代理人）有限公司持股比例为14.26%。  
 Note: Except for 1.43% of China Re Group's H shares are held by the National Council for Social Securities Fund, the shareholding ratio of Hong Kong Securities Clearing Company Nominees Limited is 14.26%

2018年6月，中国大地保险成功引入战略投资者。引战完成后，中再集团对中国大地保险持股比例将从93.18%变为64.30%。  
 In July 2018, China Continent Insurance successfully introduced strategic investors. Upon the completion of such introduction, China Re Group's shareholding in China Continent Insurance changed from 93.18% to 64.30%.



## 业绩摘要 Financial Highlights

近年来，中再集团保费收入稳健增长、资本实力显著增强、投资收益屡创佳绩、行业地位保持稳固。截至2017年12月31日年度业绩摘要如下（人民币百万元）：

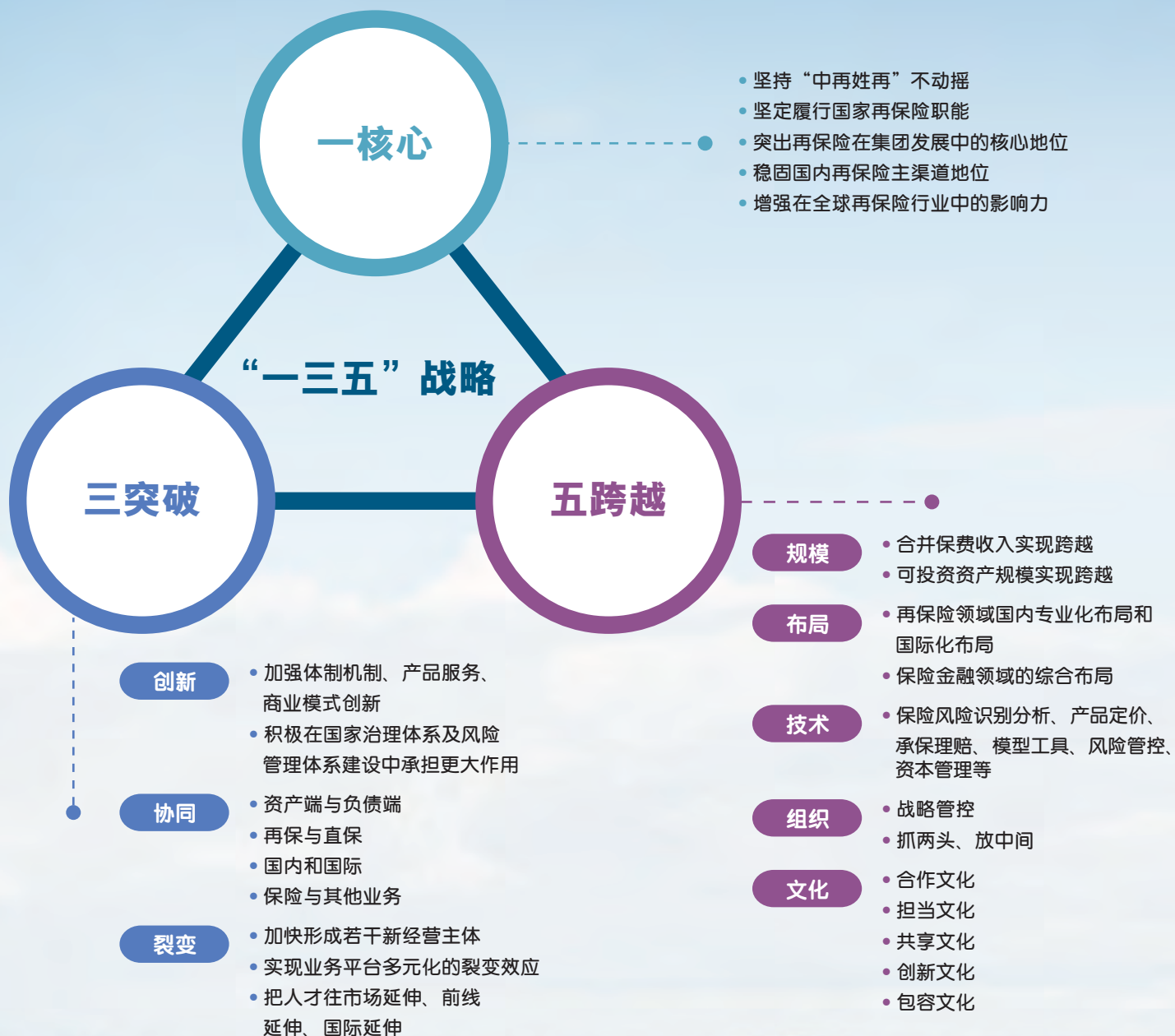
In recent years, China Re Group has achieved steady growth in premium income, significantly strengthened capital, recorded excellent investment gains and maintained its strong position in the industry. The followings are the highlights of the year results as at 31 December 2017 (RMB in million):

<b>总资产</b> Total assets	242,800
<b>总负债</b> Total liabilities	167,430
<b>总权益</b> Total equity	75,370
<b>总保费收入</b> Gross written premiums	105,336
<b>净利润</b> Net profit	5,336
<b>归属于母公司股东净利润</b> Net profit attributable to equity shareholders of the parent company	5,256
<b>每股盈利（人民币元）</b> Earnings per share (RMB)	0.12
<b>归属于母公司股东的每股净资产（人民币元）</b> Net assets per share attributable to equity shareholders of the parent company (RMB)	1.75
<b>加权平均净资产收益率</b> Weighted average return on equity	7.22%

# 发展战略



2016年，中再集团制定了以“一核心、三突破、五跨越”为主要内容的“一三五”战略，为中再集团改革发展和业务经营指引方向。



# Development Strategy

In 2016, China Re Group formed a strategy of “One-Three-Five”, namely: “one core, three breakthroughs and five leaps”. The strategy guided China Re’s direction for the development of reforms and business operation.



在“一三五”战略指引下，中再集团大力推进包括支持和服务国家战略、大客户战略、资负协同战略、科技支持业务发展、优化集团系统体制机制在内的多项重大战略任务，并取得丰硕成果。

Under the guidance of the “One-Three-Five” Strategy, China Re Group carried out major strategic tasks including vigorously promotion of supporting and serving the national strategies, implementation of major customer strategy, implementation of assets-liabilities synergy strategy, business development supported by technology, and optimisation of group system and mechanism , achieving fruitful results.

### Scale

- Achieving a leapfrog in consolidated written premiums
- Achieving a leapfrog in scale of investable assets

### Layout

- Domestic professional layout and internationalised layout in the reinsurance field
- Integrated layout in the insurance finance field

### Technology

- Identification and analysis of insurance risk, pricing for insurance products, underwriting and claims, model and instrument, risk management and control, capital management, etc.

### Organisation

- Strategic control and management
- focusing on both ends and streamlining the middle

### Culture

- Cooperation
- Responsibility
- Co-sharing
- Innovative
- Inclusion

## 业务格局

中再集团目前已形成以再保险为核心，再保与直保、国内与国际、承保与投资互为补充、有机互动的业务格局。受益于当前国内直保和再保险市场巨大的发展机遇，现有业务格局有利于把握产业链不同环节上的增长和盈利机遇。

### 再保险业务

- 中国再保险市场的主导者和再保险服务主要提供者
- 拥有强大的本土数据与再保险核心技术优势
- 拥有广泛的客户资源，境内和香港地区客户覆盖率高达90%以上
- 积极参与行业性平台构建与管理
- 推动行业重大创新，协助行业标准及框架制定

### 财产险直保业务

- 市场份额稳居国内财产险直保市场前六位
- 拥有丰富的财产险产品线，在用产品超4,000个
- 拥有经验丰富的承保理赔专业人才和再保支持
- 截至2017年底，分支机构超2,000家，拥有遍布全国的财产险直保分销和服务网络
- 截至2017年底，拥有近2700万个人客户和近60万机构客户，客户基础广泛

### 资产管理

- 国内首批成立的四家保险资产管理公司之一
- 坚持稳健审慎和长期投资的理念
- 整体投资收益水平居行业领先
- 稳步推进产品创新和多元化业务布局
- 设立中再资产(香港)，搭建专业化海外资产配置平台；成立中再资本，战略布局稳步推进

### 保险中介

- 国内第一家获批的保险中介机构
- 长期持续为劳合社保险市场提供专业化中介服务
- 长期服务于国内外保险市场，享有良好声誉
- 始终把客户利益放在首位，客户遍布全球
- 形成了独特的经营管理理念和服务模式



中再集团旗下主要业务主体：



## 中再产险

经营境内财产再保险业务，受集团公司委托经营境外财产再保险业务和存续的境内外财产再保险业务



## 中再寿险

经营境内外人身再保险业务，受集团公司委托经营存续的境内人身再保险业务



## 中国大地保险

经营财产险，人身意外险和短期健康险等直保业务



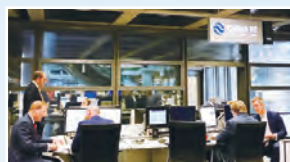
## 中再资产

对保险资金进行集中化和专业化配置管理，开展财富管理和资本运作



## 华泰保险经纪

经营保险中介业务



## 中再UK公司

作为劳合社成员公司中再UK，设立中再辛迪加2088平台，经营劳合社业务



## 新加坡分公司

经营集团公司境外财产再保险业务

# Business Structure

Establishing reinsurance as core, China Re Group has created a complementary and interactive business layout in terms of reinsurance and insurance, domestic and international, underwriting and investment. Benefited from the huge development opportunities of the insurance and reinsurance market of China, the current business structure of China Re Group allows it to seize the growth and profitable opportunities from various segments of the industry chain.

## Reinsurance business

- A leader in the China's reinsurance market and major provider of reinsurance services
- Accumulated abundant local data and enjoys core technical advantage in reinsurance
- Extensive client resources, covering over 90% of domestic and Hong Kong clients
- Active participation in establishing and managing industry platforms
- Driving major innovations in the industry and assisting the formulation of industry standards and frameworks

## P&C insurance business

- Ranked among the top six in terms of market share in domestic P&C insurance
- Wide range of product lines, offering over 4,000 types of in-use products
- A team of professionals experienced in underwriting and claims settlement as well as strong support from reinsurance business
- At the end of 2017, it has 2,000 branches with a nationwide P&C insurance distribution and service network
- At the end of 2017, it has approximately 27 million individual clients and approximately 600,000 institution clients, with an extensive customer base

## Asset management

- One of the first batch of four insurance asset management companies in China
- Adhere to the investment philosophy of prudence and long-term value investment
- An industry leader in terms of overall investment return
- Steadily promoting business and product innovation and diversification of business
- Establishing China Re Asset (HK), and building a professional overseas investment platform; establishing China Re Capital and steadily advancing the strategic layout

## Insurance intermediary

- the first domestic insurance intermediary approved in China
- Provide long-term and sustaining professional intermediary services to the Lloyd's insurance market
- Serve the domestic and international markets for a long period and enjoy good reputation
- Insist on putting customer's interests first with customers around the globe
- Unique operation and management philosophy and service model

Main operating entities of China Re Group:

## **China Re P&C**

---

operates domestic P&C reinsurance business, and international P&C reinsurance business and legacy domestic and international P&C reinsurance business of the Group Company

## **China Re Life**

---

operates domestic and international life and health reinsurance business, and legacy domestic life and health reinsurance business of the Group Company

## **China Continent Insurance**

---

operates direct insurance business of property, businesses of personal accident insurance and short-term health insurance.

## **China Re Asset**

---

manages insurance funds in a centralised and professional manner, conducts wealth management and capital operation

## **Huatai Insurance Agency**

---

operates insurance intermediary business, including insurance brokerage services

## **China Re UK**

---

as a corporate member of Lloyd's, conducts Lloyd's business through China Re Syndicate 2088 platform

## **China Re Singapore Branch**

---

operates international P&C reinsurance business of the Group Company

## 行业平台

中再集团充分利用数据、技术专业优势，担任中国核共体、中国农共体、地震共同体等多个行业组织的核心成员，积极服务我国政策性保险平台做优、做强、做大，提升保险业服务经济社会全局能力。



### 中国核共体

中国核保险共同体(简称“中国核共体”)于1999年成立，由中国再保险公司、中国人民保险公司、中国太平洋保险公司和中国平安保险公司共同发起成立。中再集团担任主席单位，中再产险担任管理公司。截至2017年底，中国核共体拥有29家成员公司，业务涉及境内外27个国家/地区，以优质的服务和可靠的保障，为中国和世界和平利用核能发挥保险和再保险特有的保驾护航作用。



### 中国农共体

中国农业保险再保险共同体(简称“中国农共体”)于2014年成立，由23家具有农业保险经营资质的保险公司和中再产险共同发起组建，中再产险为管理机构。中国农共体通过制度化安排和市场化模式，充分整合国内保险行业资源，提升农业保险整体的风险管理水平，为农业保险提供持续稳定的再保险保障。截至2017年底，中国农共体成员数量已扩充为34家。



### 住宅地震共同体

中国城乡居民住宅地震巨灾保险共同体(简称“住宅地震共同体”)于2015年成立。这是保险业对建立巨灾保险制度开展的有益探索，标志着中国巨灾保险制度建设迈出坚实的一步。中再产险作为唯一再保险理事单位、首席再保险人，积极参与地震共同体工作，为推动巨灾保险制度建设做出重要贡献。

# Industry Platforms

Fully leveraging on data and technical professional strength, China Re Group, as the core members of several industry organisations including CNIP, CARP and CECIP, actively provides services for the optimisation, enhancement and expansion of China policy-oriented insurance platforms to improve the overall capability of insurance industry serving the economy and society.

## CNIP

---

China Nuclear Insurance Pool (“CNIP”) was jointly formed by China Re Group, the People’s Insurance Company of China, China Pacific Insurance Co., Ltd. and Ping An Insurance Company of China, Ltd. in 1999, with China Re Group holding the presidency of CNIP and China Re P&C acting as the management institution. As of the end of 2017, CNIP has 29 corporate members. It provides quality services and reliable protection in 27 countries and territories, playing a unique role in protecting the peaceful use of nuclear energy in China and the world through insurance and reinsurance.

## CARP

---

China Agricultural Reinsurance Pool (“CARP”) was jointly formed by 23 insurance companies, which have licenses to conduct agricultural insurance business, and China Re P&C in 2014, with China Re P&C as the management institution. Through institutional arrangements and market-oriented model, CARP effectively integrates resources of the domestic insurance sector, enhances the overall risk management standard of agricultural insurance and provides continuous and stable reinsurance support for agricultural insurance. As of the end of 2017, the number of members of CARP has expanded to 34.

## CREIP

---

China Residential Earthquake Insurance Pool (“CREIP”) was formed in 2015. This was a beneficial exploration conducted in insurance sector for establishing a catastrophe insurance system and marked a solid pace of the construction of a catastrophe insurance system in China. As the only reinsurance management unit and the chief reinsurer, China Re P&C took an active part in the work of CECIP and made significant contributions to the construction of a catastrophe insurance system.

# 战略合作

自2016年以来，中再集团强力推行大客户战略，积极支持实体经济发展，高度重视与地方政府、科研机构、大型央企开展合作，强强联合、共同发展。



## 支持地方建设 Support local development

- 1 2018.6 中再集团与青海省政府签署战略合作协议  
China Re Group and Qinghai Provincial Government entered into a strategic cooperation agreement
- 2 2017.6 中再集团与重庆市人民政府签署战略合作协议  
China Re Group and the People's Government of Chongqing entered into a strategic cooperation agreement
- 3 2017.6 中再集团与西藏自治区人民政府签署战略合作协议  
China Re Group and the People's Government of Tibet Autonomous Region entered into a strategic cooperation agreement
- 4 2017.2 中再集团与内蒙古自治区人民政府签署战略合作协议  
China Re Group and the People's Government of Inner Mongolia Autonomous Region entered into a strategic cooperation agreement

## 开展技术合作 Insurance technology cooperation

- 1 2017.5 中再集团推动成立中国安保共同体，与中国安保共同体签署战略合作协议  
China Re Group promoted the establishment of China Security Insurance Pool and entered into a strategic cooperation agreement with China Security Insurance Pool
- 2 2017.1 中再集团与中国气象局公共气象服务中心签署全面战略合作协议  
China Re Group and China Meteorological Administration Public Meteorological Service Center entered into a comprehensive strategic cooperation agreement
- 3 2017.10 中再集团与中国水利水电科学研究院签署战略合作协议  
China Re Group and China Institute of Water Resources and Hydropower Research entered into a strategic cooperation agreement

# Strategic Cooperation

Since 2016, China Re Group has strongly promoted the major customer strategy, actively supported real economy development, attached great importance to cooperation with local government, scientific research institutions and large state-owned enterprises, to achieve a win-win cooperation and joint development.



## 提供风险管理服务 Risk management support

- 1** 2017.8 中再集团与新华保险签署战略合作协议 **加强中投系统内部协同**  
 China Re Group and New China Insurance entered into a strategic cooperation agreement  
**Strengthen the internal coordination within the same shareholder, China Investment Corporation**
- 2** 2018.6 中再集团与中信建投证券签署战略合作协议  
 China Re Group and CSC Financial entered into a strategic cooperation agreement
- 3** 2017.9 中再集团与泰康保险集团签署战略合作协议  
 China Re Group and Taikang Insurance Group entered into a strategic cooperation agreement
- 4** 2018.3 中再集团与中国能建签署战略合作协议  
 China Re Group and China Energy Engineering entered into a strategic cooperation agreement
- 5** 2018.1 中再集团与中国太保签署战略合作协议  
 China Re Group and CPIC entered into a strategic cooperation agreement
- 6** 2017.11 中再集团与匈牙利CIG公司签署战略合作协议 **中国—中东欧金融保险合作新篇章**  
 China Re Group and Hungary CIG entered into a strategic cooperation agreement  
**China – Central and Eastern Europe financial and insurance cooperation new chapter**

## 专业实力

中再集团是中国保险风险分散的主渠道。凭借专业的技术实力和强大的产品创新能力，中再集团引领再保险市场发展，促进直保市场健康快速发展，并为关系国计民生的重要领域提供先进的风险管理技术和产品，为国家重大战略提供重要支持保障。

### ○ 开拓引领再保险市场

- 基于庞大的数据优势，研发出中国首组财产险风险曲线、水险风险曲线
- 开发了中国第一张救援保单及中国第一个财务再保险方案
- 自主研发国际先进水平的核心分析系统
- 国内唯一的基于保险行业标准《人身保险伤残评定标准及代码》开发的辅助查询系统
- 开发高价车再保险(比例及非比例)定价系统、通用航空承保定价系统



### ○ 促进直保市场健康快速发展

- 再保险业务覆盖几乎所有国内保险公司，与逾130家直保公司开展深入广泛合作
- 截至2017年底，再保险业务财产险公司客户覆盖率达92%，寿险公司客户覆盖率超过90%
- 积极参与“偿二代”监管体系建设、商业车险市场化改革等工作
- 参与制定完成《人身保险伤残评定标准及代码》、推动行业第一张重疾表、第二套和第三套生命表编制工作





## 服务国家战略和国计民生



### 农业风险管理主力军

担当国企责任，自2007年以来，提供人民币近7500亿元的农业灾害风险保障；参与国家农业保险大灾风险分散机制建设，与顶尖科研机构合作开发农业气象灾害模型；布局天气价格指数、农房农机具保险、涉农贷款保证保险等新兴领域；与中国农科院环发所共建“农业风险与保险”实验室。



### 巨灾风险管理领航人

参与保监会组织的我国巨灾制度体系总体设计；推进城乡居民地震巨灾保险实施方案，承担第一款全国范围家庭住宅地震保险产品的开发设计，并担任首席再保人；协助设计云南、四川、宁波等地巨灾保险试点方案，不断推进全国各地巨灾保险试点；发行我国第一支地震巨灾债券；积极搭建巨灾研究平台，中国再保险巨灾研究中心正式挂牌成立，中国地震风险与保险实验室、洪水风险与保险实验室落户中再产险，为提升中国巨灾风险管理能力积极贡献力量；着力建设面向全行业的巨灾数据平台，启动中国巨灾模型研制，加快巨灾产品研发；在汶川地震10周年之际，成功发布国内首个具有自主知识产权的地震巨灾模型(1.0版本)。



### “一带一路”风险管理开拓者

呼吁成立“中国一带一路国际保险再保险共同体”，已写入保监会《保险业支持一带一路的指导意见》；中再集团新加坡分公司担任新加坡“一带一路保险联合体”管理机构；基本完成一带一路沿线主要国家的保险服务网络全覆盖；推动成立中国安保共同体，并与之签署战略合作协议，积极构建“中国保险+中国安保”海外急难救助服务体系；成功开发绑架勒索保险与海外人员意外保险产品，打造“国人国保”民族品牌；牵头组建金砖国家保险再保险支撑体系。

## Professional Strengths

China Re Group is a major channel for the insurance risk diversification in China. Dependent on professional technical strength and sound product innovative capability, China Re Group leads the development of reinsurance market while facilitating the healthy and rapid development of insurance market, and provides advanced risk management technologies and products for the key areas relating to the national economy and people's livelihood as well as provides significant support and assurance to the key national strategies.

### Leading the development of reinsurance market

- Developed the first P&C insurance risk curve and marine risk curve in China based on advantage in huge volumes of data
- Developed the first emergency assistance insurance policy and the first financial reinsurance plan in China
- Developed the internationally-leading core analysis system through independent research
- Developed the sole supporting inquiry system based on China insurance disability standard and code
- Developed the pricing systems for high-value vehicles reinsurance (proportional and non-proportional), and general aviation castle underwriting

### Facilitating the healthy and rapid development of insurance market

- Reinsurance business almost covers all insurance companies in China with a wide range of and in-depth cooperation with over 130 insurance companies
- As of the end of 2017, our P&C subsidiaries covered 92% of all domestic insurance companies and our life subsidiaries covered more than 90% of all domestic insurance companies.
- Actively participated in the construction of "C-ROSS" regulatory system and the market-oriented reform of commercial vehicle insurance, etc.
- Participated in the formulation of China insurance disability standard and code, and promoted the compiling of the first critical illness table, the second and third mortality tables in the industry



## Professional Strengths

### Serving national strategies and national economy and people's livelihood

**Major force in agricultural risk management** China Re Group assumes our responsibilities as a state-owned enterprise. Since 2007, we have provided nearly RMB750 billion of agricultural disaster risk assurance; participated in the construction of a national agricultural insurance catastrophe risk diversification mechanism, and developed agricultural meteorological disaster model through cooperation with top-notch scientific institutes; expanded into emerging areas including weather price index, agricultural house and machinery insurance, agricultural loan guaranteed insurance; and jointly established the “Agricultural Risk and Insurance Laboratory” with Institute of Environment and Sustainable Development in Agriculture, CAS.

**Leader of catastrophe risk management** China Re Group participated in the overall design of catastrophe risk system of our country organized by the China Insurance Regulatory Commission, promoted the implementation plan of the earthquake catastrophe insurance system for urban and rural residents; and undertook the development and design of the first nationwide residential house earthquake insurance product as the chief reinsurer; assisted in the designing of the pilot plans for catastrophe insurance in Yunnan, Sichuan, Ningbo, etc., further advanced the pilots of nationwide catastrophe insurance; issued the first earthquake catastrophe bond in China; actively established the catastrophe research platform, and officially set up the China reinsurance catastrophe research centre, and established the China earthquake risk and insurance laboratory, marine risk and insurance laboratory at China Re P&C, which made positive contributions to enhancing the catastrophe risk management ability in China; strived to establish a catastrophe database platform open to the whole industry, launched the development of China catastrophe model, and accelerated the research and development of catastrophe products; on the occasion of the tenth anniversary of the Wenchuan Earthquake, successfully launched the first earthquake catastrophe model (ver. 1.0) which has independent intellectual property rights.

**Founder of “Belt and Road” risk management** China Re Group called upon to form the “China Belt and Road International Insurance and Reinsurance Pool”, which has been written into the Guiding Opinions on Supporting the Belt and Road in Insurance Industry of the China Insurance Regulatory Commission; basically completed the full coverage of insurance service networks in major countries along the Belt and Road; promoted to establish China Security Pool and entered into a strategic cooperation agreement with it, and actively established the “Chinese Insurance + Chinese Security” overseas emergency aid service system; successfully developed kidnap and blackmail insurance and overseas accident insurance product to cultivate the national brand of “Chinese Insurance for Chinese People”.



# 专业实力

## 不断增强直保品牌影响力

作为中再集团旗下直保品牌，中国大地保险市场份额稳居行业前六位，是国内财险直保行业的一支重要力量。2014年至2017年，连续四年获得贝氏“A(优秀)”评级；财务实力评级(FSR)和“a”发行人信用评级(ICR)，评级展望均为“稳定”。



## 引入战略投资者

2018年，中国大地保险成功引入云杉资本、东航金控、东航产投、新华保险、上汽联祥、中金启通、通用投资及四维图新等8家战略投资者。目前，正推进与8家新股东在保险业务、公司治理、科技转型、“一带一路”建设、国际化布局等诸多领域积极构建战略业务合作关系，助推中国大地保险“三新三聚焦”战略规划落地。

## 不断提升完善服务网络

中国大地保险拥有遍布全国的服务网络，机构总数超过2000家，营业机构覆盖除西藏外的全国各个省份。多年来，参与了南水北调、港珠澳大桥、国家电网、卫星发射等各类大型保险项目及农业保险、大病医疗、食品安全责任险等多项政策性保险项目，累积为1亿多客户提供超过200万亿元的人身和财产保险保障，支付保险赔款超过1000亿元。



## 大力提升业务创新能力

中国大地保险率先实现车险联网通赔，并开通“赔案在线查询”服务，成为行业标准。近年来，连续推出“微信理赔”、“四个时代”理赔服务、“智慧·关爱”服务新模式，分别入选《中国保险报》评出的保险行业年度“十大服务创新”项目。

## Enhancing the influence of our direct insurance brand

As the direct insurance brand under the China Re Group, China Continent Insurance has ranked top six in terms of market share and is an important force in the domestic P&C insurance. From 2014 to 2017, it had been given an “A”(excellent) rating by A.M.Best for four consecutive years; its financial strength rating (FSR), and its Issuer Credit Rating (ICR) had both been classified as “stable”.

## Introducing of strategic investors

In 2018, China Continent Insurance successfully introduced eight strategic investors including Yunshan Capital, CESC, CEAll, NCI, SAIC Qixiang, CICC Qitong, CGT Investment and NavInfo. As of now, we are actively developing a strategic business partnership with eight new shareholders in various domains including insurance business, corporate governance, technological transformation, “Belt and Road” development and international expansion, to facilitate the implementation of the “Three New Focuses” strategic guidance.



## Improving and upgrading the service network

China Continent Insurance has a nationwide service network, owning over 2,000 institutions with coverage over all provinces across the country except Tibet. Over the years, it had participated in various large-scale insurance projects such as the South-North Water Transfer, the Hong Kong-Zhuhai-Macao Bridge, State Grid, and the satellite launching, as well as a number of policy-sponsored insurance projects such as agricultural insurance, critical illness medical insurance and food safety liability insurance, which provided over RMB200 trillion personal and property insurance to over 100 million customers, and have paid for over RMB100 billion insurance claims.

## Enhancing business innovation capability

China Continent Insurance was the first to achieve unified claim settlements for automobile insurance network, and have launched its “online enquiry of claim” service, and has become the industry’s standard. In recent years, it has continuously launched projects such as “WeChat Claims”, “four eras” claims settlement services and “Wisdom•Care” services, which have been selected by “China Insurance News” as the “Top Ten Service Innovation” of the insurance industry respectively.



# 公司荣誉 Honors & Awards



- 中再集团荣获“2017年度亚洲卓越再保险公司奖”
- China Re Group was granted the “2017 Asian Outstanding Reinsurance Company Award”



- 中再集团荣获“年度最佳再保险公司奖”
- China Re Group was granted the “Best Reinsurance Company of the Year”



- 中再集团荣获“2017中国百强品牌”称号
- China Re Group was recognized as a “Top 100 Chinese brands in 2017”



- 中再集团荣获“脱贫攻坚先进单位”称号
- China Re Group was recognized as an “Outstanding Team for Poverty Alleviation”



- 中再产险获批国家版权局著作权证书
- China Re P&C was granted the National Copyright Certificate



- 中再寿险荣获“2017年度保险服务创新公司奖”
- China Re Life was granted the “2017 Innovative Company of the Insurance Service Award”



- 中国大地保险荣获“2017年杰出品牌形象奖”
- China Continent Insurance was granted the “Outstanding Brand Image in 2017”



- 中国大地保险荣获“2017中国市场竞争力的十佳财险公司奖”
- China Continent Insurance was recognized as a “Top 10 P&C Insurance Company of the Competitiveness in the China's Market in 2017”



- 中再资产荣获“2017年度值得信赖保险资产管理公司方舟奖”
- China Re AMC was granted the “Ark Prize for Trustworthy Insurance and Asset Management Company in 2017”

## 使命 Mission

---

分散经济运行风险 服务行业稳健发展

Diversifying economic risks Assisting the robust development of the insurance industry

## 愿景 Vision

---

成为专业能力突出、品牌卓著的国际一流再保险集团

Becoming a world-class reinsurance group with outstanding expertise and eminent brand

## 核心价值观 Core Values

---

诚信 专业 责任 进取

Integrity Expertise Responsibility Aspiration

## 基本意识 Basic Awareness

---

风险意识 服务意识 合规意识 协作意识

Risk awareness Service awareness Compliance awareness Collaboration awareness

## 经营理念 Business Philosophy

---

稳健 创新 开放 共赢

Prudence Innovation Openness Mutual-benefit

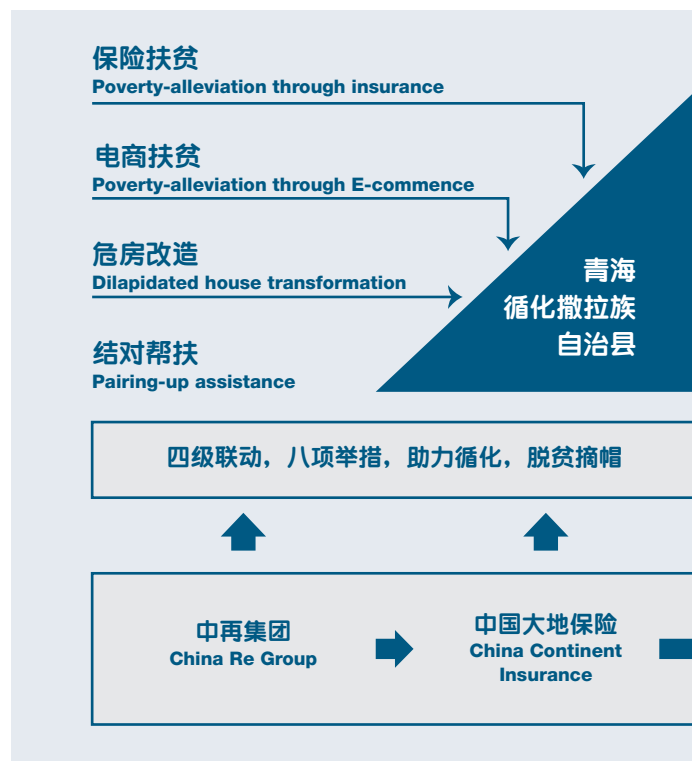
## 社会责任

作为中国再保险行业主力军，中再集团始终心系社会民生、服务经济发展，用实际行动实践“企业公民”的责任担当。

### 定点精准扶贫 助力脱贫摘帽

中再集团积极响应国家号召，自2002年起对青海省循化县实施定点帮扶，累计投入扶贫资金3630余万元。

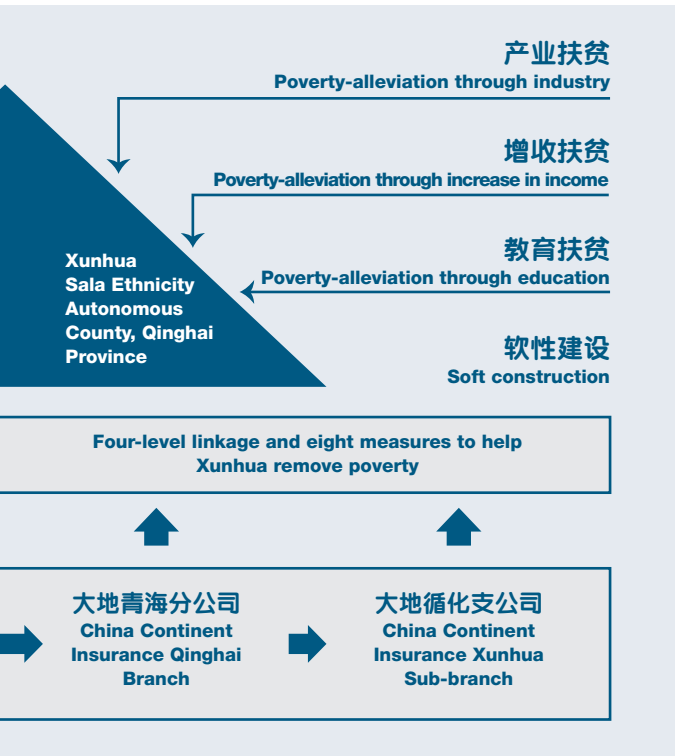
2018年，中再集团将继续深化以“保险扶贫”为核心的“1+N”精准扶贫模式，将扶贫资金重点投入保险、教育和产业等扶贫领域，同时按照“集团党委统揽，职能部门协调，分支机构配合，一线人员落实”的工作机制，切实做好结对贫困户的帮扶慰问，不遗余力助推循化脱贫摘帽。





# Social Responsibility

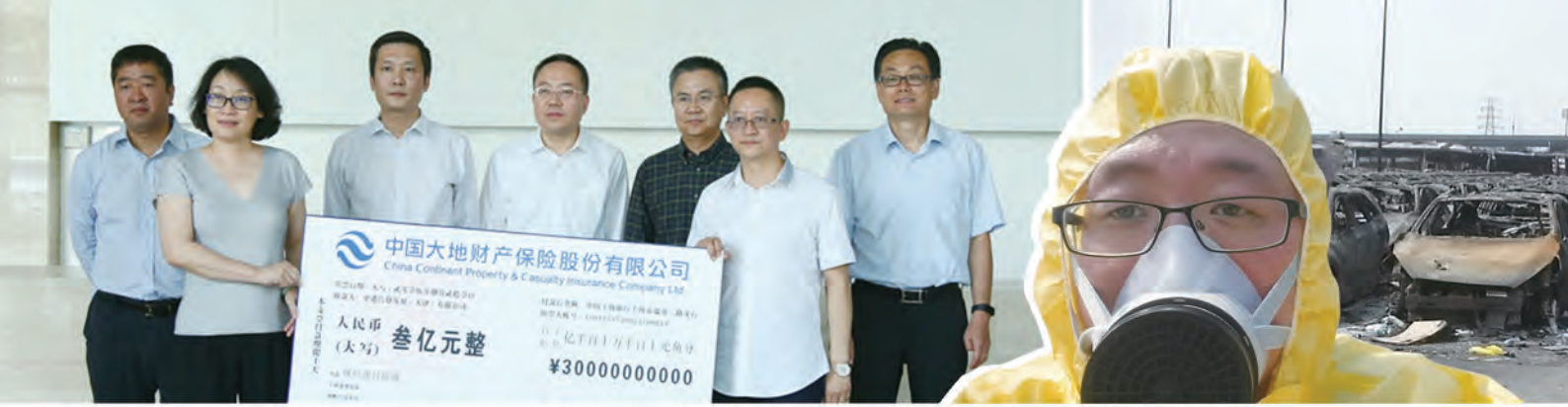
As a leader in China reinsurance industry, China Re Group has been caring the society and people's livelihood and serving the economic development, and practicing our responsibility as "a corporate citizen" with practical actions.



## Fix-point targeted poverty-alleviation to help remove poverty

China Re Group has actively responded to the call of the country and started to carry out the fixed-point poverty-alleviation in Xunhua, Qinghai since 2002 with a poverty alleviation funds accumulated to over RMB36.3 million.

In 2018, China Re Group will continue strengthening the "1+N" targeted poverty-alleviation model focusing on "Poverty-alleviation through insurance" and commit major investments in areas of insurance, education and industries. At the meanwhile, China Re Group will practically perform the work of assisting and caring the paired poor households and spare no effort in boosting poor households in Xunhua to lift themselves out of poverty pursuant to the working mechanism of "The Party committee of the Group be in charge of overall situation; the functional departments coordinate; the branches cooperate; the frontline implements".



## 社会责任 Social Responsibility

### 心系灾区 保险大爱

汶川地震、“菲特”台风、“8·12”天津爆炸事故等大灾突如其来，中再人总是第一时间出现在受灾现场，全力救援，并积极向云南鲁甸灾区、玉树地震灾区、庐山地震灾区捐款捐物，帮助灾区人民重建家园。

### Caring the disaster-hit area and practicing responsibility

In recent years, the Company has proactively participated in the aids and claims of many significant disasters including Wenchuan Earthquake, Fitow Typhoon, “8•12” Tianjin Explosion Accident, and actively donated money and materials to Yunnan Ludian Disaster-hit Area, Yushu Earthquake Disaster-hit Area, and Lushan Earthquake Disaster-hit Area to help those in the disaster-hit areas rebuild their homes.





## 心系教育事业

中再集团始终把贫困地区教育事业作为帮扶的重点，不断在人力物力上加大投入，为贫困师生奉献爱心。中再产险捐助项目荣获“海南省非物质文化遗产传承教学基地”称号；中再寿险累计多年为延庆县井庄小学捐款人民币55,940元；中国大地保险设立“希望工程快乐体育基金”关注青少年健康成长；中再资产“新绿公益计划”先后组织了近百人次的扶贫助学活动。

## Caring about education

China Re Group always put emphasis on education assistance in the poverty-stricken areas through increasing investment in manpower and material resources and sending care and love to poverty stricken teachers and students. China Re P&C's assistant project was awarded the "Hainan Province Intangible Cultural Heritage Teaching Base". China Re Life has donated RMB55,940 to Jingzhuang primary school in Yanqing county for many years. China Continent Insurance established the "Hope Project Happy Sports Fund" to care for the healthy growth of the youth. China Re Asset successively organized near 100 people to participate in the poverty-alleviation and education assistance activity through its "New Green Public Welfare Plan".



## 联系我们 Contact Us

### 境内机构联系方式 Contacts of Domestic Entities

中国再保险(集团)股份有限公司 China Reinsurance (Group) Corporation	地址: 北京西城区金融大街11号中国再保险大厦100033 Add: China Reinsurance Building, No. 11 Jinrong Avenue, Xicheng District, Beijing, China 100033 电话(Tel): (8610) 6657 6666
中国财产再保险有限责任公司 China Property & Casualty Reinsurance Company Ltd.	地址: 北京西城区金融大街11号中国再保险大厦100033 Add: China Reinsurance Building, No. 11 Jinrong Avenue, Xicheng District, Beijing, China 100033 电话(Tel): (8610) 6657 6188
中国人寿再保险有限责任公司 China Life Reinsurance Company Ltd.	地址: 北京西城区金融大街11号中国再保险大厦100033 Add: China Reinsurance Building, No. 11 Jinrong Avenue, Xicheng District, Beijing, China 100033 电话(Tel): (8610) 6657 6366
中国大地财产保险股份有限公司 China Continent Property & Casualty Insurance Company Ltd.	地址: 上海自由贸易试验区民生路1199弄1号8、9、10层200135 Add: 8/F, 9/F, 10/F, No.1 Lane 1199, Minsheng Road, Pilot Free Trade Zone, Shanghai 200135 电话(Tel): (8621) 6857 7777
中再资产管理股份有限公司 China Re Asset Management Company Ltd.	地址: 北京西城区金融大街11号中国再保险大厦100033 Add: China Reinsurance Building, No. 11 Jinrong Avenue, Xicheng District, Beijing, China 100033 电话(Tel): (8610) 6657 7351
华泰保险经纪有限公司 Huatai Insurance Agency & Consultant Service Ltd.	地址: 北京西城区金融大街11号中国再保险大厦100033 Add: China Reinsurance Building, No. 11 Jinrong Avenue, Xicheng District, Beijing, China 100033 电话(Tel): (8610) 6657 6588

### 境外机构联系方式 Contacts of Overseas Entities

中再UK公司 China Re UK Limited	Add: 6th Floor, 70 Gracechurch Street, London. EC3V 0XL Tel: (0044) 20 3949 9400
中再承保代理有限公司 China Re Underwriting Agency Limited	Add: 6th Floor, 70 Gracechurch Street, London. EC3V 0XL Tel: (0044) 20 3949 9400
新加坡分公司 China Re Singapore Branch	Add: 138 Market Street #33-04 Capitagreen Singapore (048946) Tel: (0065) 6202 1200
伦敦代表处 China Re London Representative Office	Add: Upper Ground Floor 1 Minster Court London EC3R 7AA UK Tel: (0044) 20 7283 9711
香港代表处 China Re Hong Kong Representative Office	地址: 香港湾仔港湾道30号新鸿基中心1618室 Add: Room 1618, Sun Hung Kai Centre, 30 Harbour Road, Wan Chai, Hong Kong, China 电话(Tel): (00852) 2869 1989
纽约代表处 China Re New York Liaison Office Inc.	Address: 45, Broadway, Suite 1410, New York NY, 10006 Tel: (001) 212 248 0810

2018 版

专业 让 保 险 更 保 险  
Empower Your Insurance by Expertise

