



中再集团
CHINA RE

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



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2019年是新中国成立七十周年。七十载峥嵘岁月、与国同梦，七十载光辉历程、砥砺前行，中再集团始终不忘初心、牢记使命，在波澜壮阔的航程上，劈波斩浪鼓劲扬帆一路前行。

作为中国再保险业国家队和主力军，中再集团立足当前，在我国经济转向高质量发展阶段、在保险业全面回归本源的大背景下，全面推进“一三五”战略，坚持“中再姓再”不动摇、始终牢记“分散经济运行风险，服务行业稳健发展”职责使命，积极对接国家战略、服务国计民生，各项工作实现了历史性跨越，开辟了中再集团创新发展的新征程。

2018年以来，中再集团业务结构持续优化，再保主渠道地位持续巩固；以8.65亿美元成功收购英国百年老店——桥社保险集团，揭开中再全球化全新篇章；科技赋能，全面实施“数字中再”战略，以科技引擎助力业务创新；持续升级“巨灾管理生态圈”，成立中国首家专注巨灾风

险管理公司，发布中国首个拥有自主知识产权的地震巨灾模型；不断扩大“战略伙伴生态圈”，合作领域和行业覆盖面持续扩大；持续构建“全球朋友圈”，为“一带一路”打造全球服务网络，截至目前已与海外30家保险机构建立“一带一路”合作关系，可为全球135个国家和地区的中国海外利益业务提供当地服务渠道。

舟大者任重，马骏者远驰。回首来时路，中再集团始终与国家共命运、与时代同呼吸；面向新时代，中再集团必将上下齐心、协力前行，建内外平台、借科技赋能、汇全球合力，以平台化、科技化、全球化为战略支点，坚定不移走高质量发展之路，努力成为具有可持续发展能力和核心竞争力的国际一流综合性再保险集团，全面服务国家战略，奋力演奏“三化”主题发展新乐章！

中再集团董事长

2019 marks the 70th anniversary of the founding of the People's Republic of China. Seven glorious decades bear witness to China Re Group's development. We dream our nation's dream and forge ahead unswervingly; we remain true to our original aspiration and keep our mission firmly in mind. On this magnificent voyage, China Re Group has been cleaving through the waves and sailing onward with determination.

Currently, China Re Group is the national team and the major player in China's reinsurance sector. We fully implement the "One-Three-Five" Strategy against the backdrop of China's economic transition to a high-quality development phase, and the emphasis that the insurance sector should fulfill its due mission. China Re Group takes reinsurance business as its core and keeps our mission of "diversifying economic operation risks and serving the sound growth of the insurance sector" deeply embedded in mind. The Group has been actively serving national interests and the people's livelihood in accordance with the national strategies, and achieved various historical progress, ushering in a new journey of innovation and development for China Re Group.

Since 2018, China Re Group's has been optimizing our business mix and consolidating our dominant position in the domestic reinsurance market. The successful acquisition of Chaucer Insurance Group (a corporation with a hundred-year history in the United Kingdom) valued at US\$865 million unveiled a new chapter in China Re's internationalization. Furthermore, we thoroughly put in place the "Digital China Re" strategy while leveraging science and technology for business innovation, upgrading the "catastrophe management ecosystem" with the establishment of China's first catastrophe risk management company, and releasing China's first earthquake catastrophe model with independent intellectual property right. Besides, with the expanded strategic partnership connections, we cooperate with more industries on more fronts. We are better connected in the world and are now creating a global service network for the BRI. Up to now, China Re established BRI partnerships with 30 overseas insurance institutions, providing local service channels for China's overseas interests in 135 countries and regions.

With great power comes great responsibility. Looking back, China Re Group grew with the nation and responded to the call of our times. Looking into the new era, China Re Group will pool efforts to build internal and external platforms, and leverage technological and international strengths. Under the strategic guideline of "Platform Operation, Technology Advancement & Internationalization", we will deliver a high-quality development and strive to become a world-class comprehensive reinsurance group with sustainable growth capacity and core competitiveness, serve national strategies, and aim high to become a platform-based and technology-advanced global enterprise!

Yuan Linjiang
Chairman, China Re Group

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，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2018年12月31日，集团总资产为人民币3,409.07亿元，净资产为人民币872.54亿元。

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。2010–2018年，连续九年保持贝氏评级“A(优秀)”；2014–2016年，连续三年保持标普全球评级“A+”，2017–2018年，连续两年保持标普全球评级“A”。

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。

China Re Group is the only state-owned reinsurance group in China. In terms of reinsurance premium income, it ranks first in Asia. 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 2018, the Group's total assets and net assets amounted to RMB340.907 billion and RMB87.254 billion, respectively.

Leader in China's 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 China's insurance market for a long time.

Strong professional and risk management capabilities. China Re Group owns abundant industry data, preeminent professional and technical strengths and powerful innovative capacity in the industry. It also has well-experienced management and technical teams, efficient group management, prudent risk management and solid fundamental management.

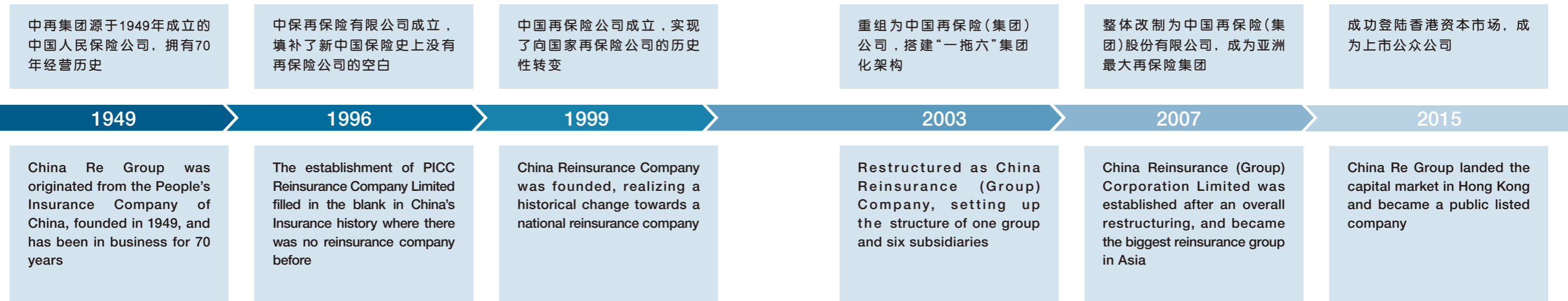
Sound capacity for sustainable development. China Re Group has a remarkable performance in the reinsurance business and a comprehensive organisational structure and a complete industrial chain in insurance which enable the Group to achieve sustainable development and steady profit growth. China Re Group was rated "A (excellent)" by A.M. Best for nine consecutive years during 2010–2018, rated "A+" by Standard & Poor's for three consecutive years during 2014–2016 and rated "A" by S&P Global Rating for two consecutive years in 2017 and 2018.

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).



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。

As the founder of China's reinsurance industry, China Re Group grew with China's reinsurance market. The history of China's reinsurance industry has experienced rapid development, from business independence to the establishment of a state-owned reinsurance company, from statutory operation to market-oriented operation and from local-based operation to going global.



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

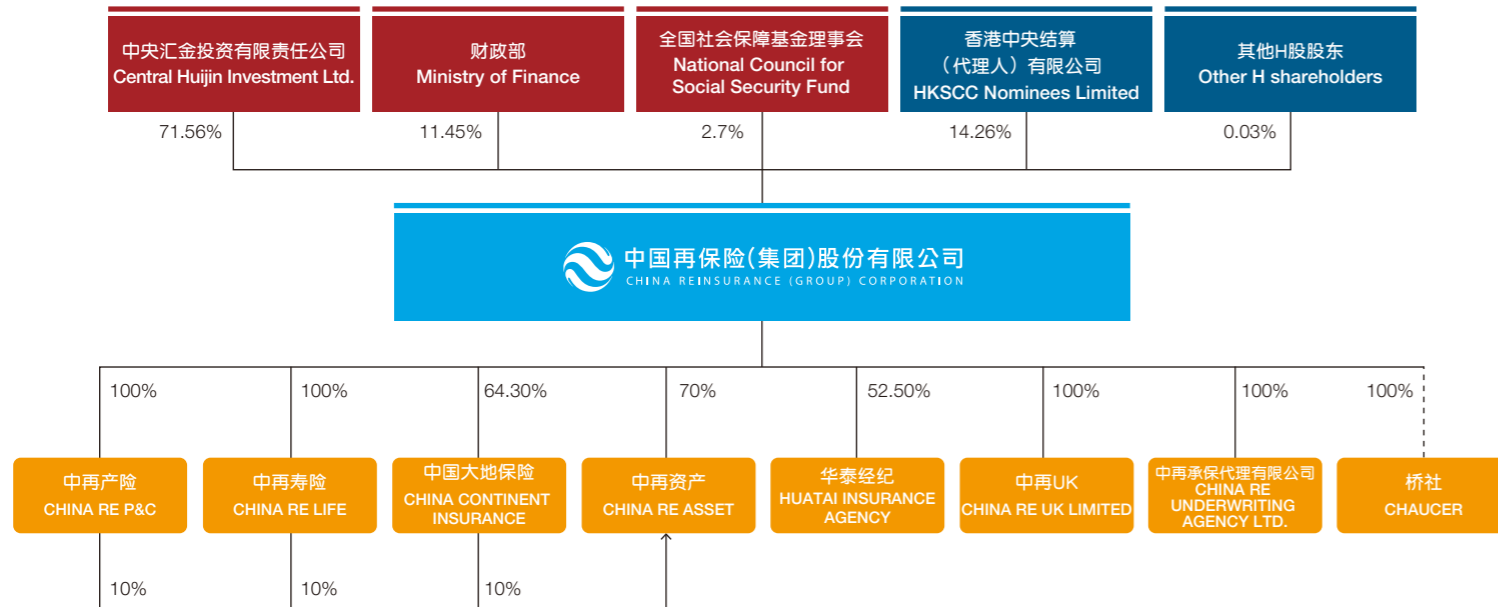
China Re Group is currently:

- ▼ Executive member of the Federation of Afro-Asian Insurers & Reinsurers
- ▼ Shareholder of the Shanghai Insurance Exchange
- ▼ 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 the Lloyd's



公司架构 Company Structure

以下为截至2019年6月30日数据 (The following data is as at 30 June 2019)



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%
 桥社包含桥社英国控股公司、桥社爱尔兰保险公司、澳大利亚控股公司等主体。
 Chaucer includes Chaucer Holdings Ltd., Chaucer Ireland Insurance, Chaucer Australia Holdings and other entities.



业绩摘要 Financial Highlights

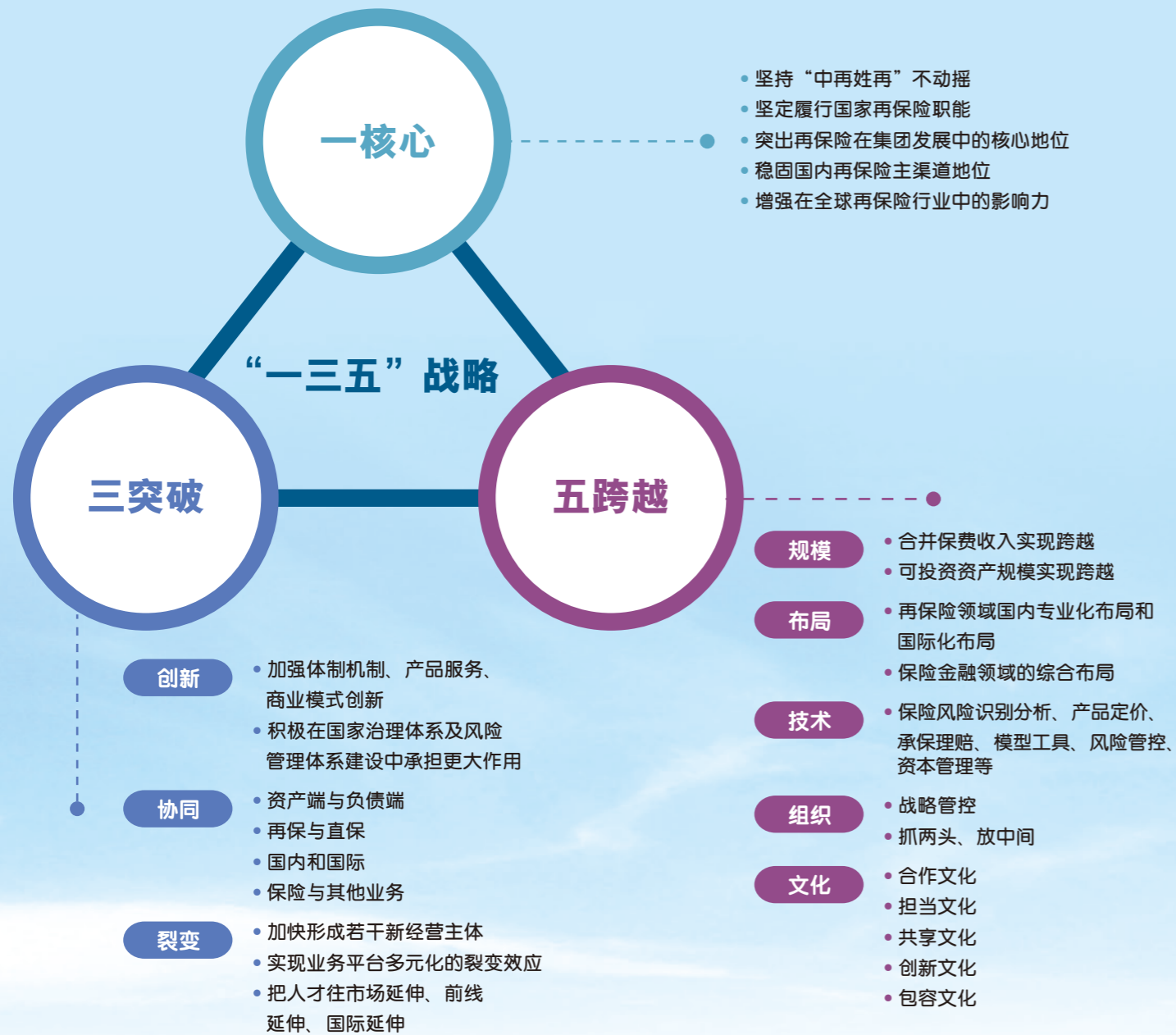
近年来，中再集团保费收入稳健增长、资本实力显著增强、投资收益屡创佳绩、行业地位保持稳固。截至2018年12月31日年度业绩摘要如下(人民币百万元)：

In recent years, China Re Group has achieved steady growth in premium income, significantly improved capital strengths, 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 2018 (RMB in million):

总资产 Total assets	340,907
总负债 Total liabilities	253,653
总权益 Total equity	87,254
总保费收入 Gross written premiums	122,257
净利润 Net profit	3,899
归属于母公司股东净利润 Net profit attributable to equity shareholders of the parent company	3,730
每股盈利(人民币元) Earnings per share (RMB)	0.09
归属于母公司股东的每股净资产(人民币元) Net assets per share attributable to equity shareholders of the parent company (RMB)	1.84
加权平均净资产收益率 Weighted average return on equity	4.90%

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。

2019年，中再集团集思广益、凝聚共识，提出以“平台化、科技化和全球化”为战略落地的支点和抓手，加快高质量发展转型，实现整体价值稳健增长。“三化”是中再集团积极应对国内外市场剧烈变化、加快高质量转型发展的重要理论探索，是对“一三五”战略的进一步聚焦和升华。



平台化是聚合器

- 积极发挥核共体、农共体平台管理机构主导作用
- 成立巨灾风险管理公司，持续升级灾害管理平台生态圈
- 持续扩大“一带一路”平台生态圈，不断丰富产品线和全球网络服务
- 加快打造并推广IDI、健康管理等创新业务平台应用
- 不断扩大战略伙伴生态圈，构建更加开放、多元的外部合作网络



科技化是加速器

- 全面实施“数字中再”战略
- 成立信息技术中心，搭建“一中心、四部门”全新架构
- 基础设施云化基本实现
- 创建核共体核·星平台、轻松筹平台、再保险交易平台等科技平台
- 成功上线财产险核心业务系统“筋斗云”

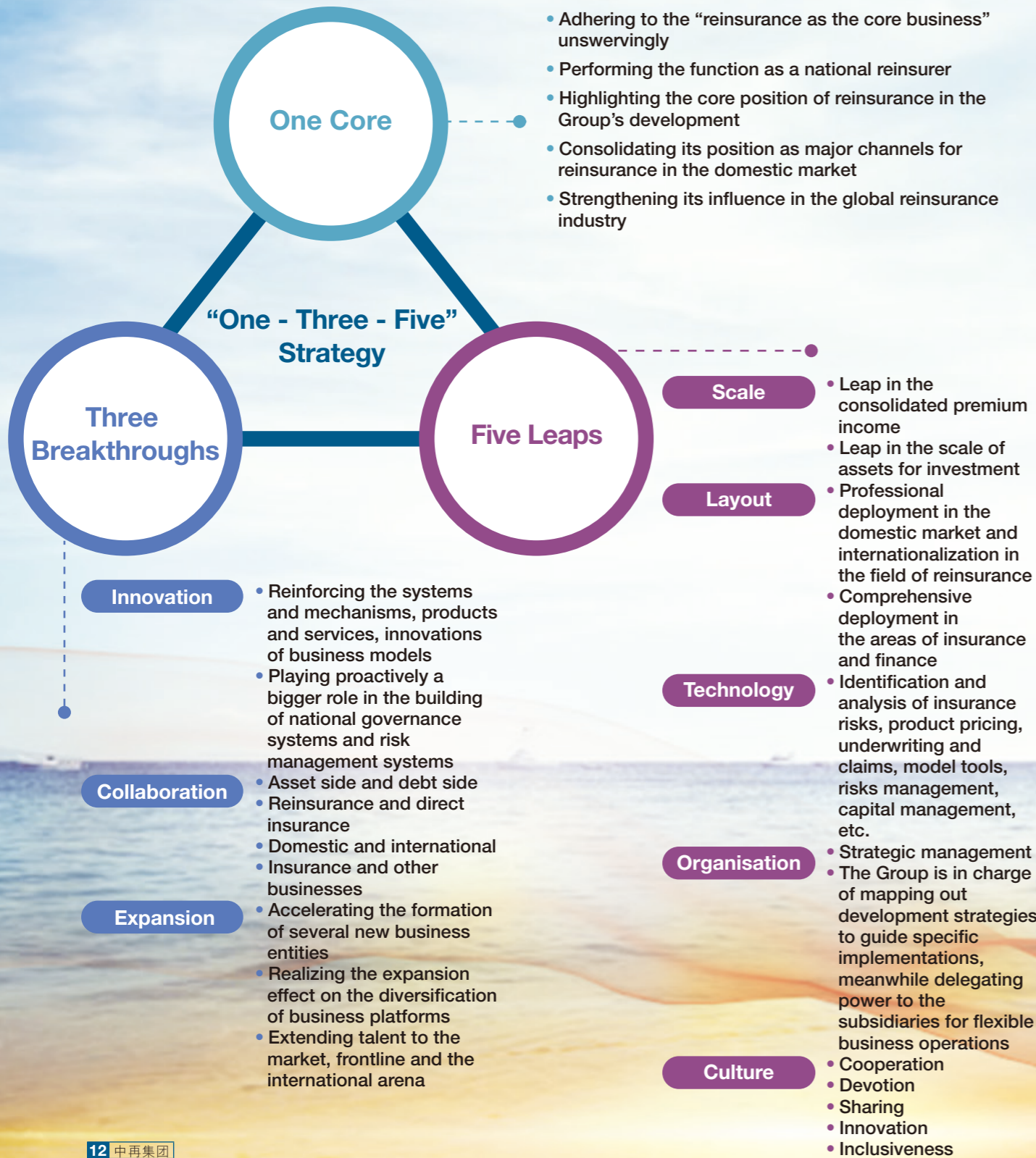


全球化是连通器

- 我国保险业走出去的先行军和领航人
- 业务已经遍及100多个国家、合作伙伴多达1,000余家
- 成功收购桥社，是迄今为止中国国有保险企业最大跨境主业收购，树立全球化布局发展标杆
- 与海外30家保险机构建立“一带一路”合作关系，可为全球135个国家和地区的中国海外利益业务提供当地服务渠道

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

In 2019, China Re Group pooled wisdoms to initiate “Platform Operation, Technology Advancement & Globalization” as the guideline for strategy implementation, this will accelerate high-quality development for a stable overall value growth. The guideline echoes with the drastic market changes in China and abroad, it serves as an important theory for high-quality development transition and also further focuses on the “One-Three-Five” Strategy.



Platform operation is the synthesis

- To actively play a leading role as the platform management institution of CNIP and CARP
- To establish catastrophe risk management company and continuously upgrade the disaster management platform ecosystem
- To continuously expand the platform ecosystem of “Belt and Road Initiative” and continue to diversify the product offerings and global network services
- To facilitate the establishment and promotion of IDI, health management and other innovative business platforms
- To continuously expand the strategic partnership ecosystem and create a more open and diversified external cooperation network

Technology advancement is the accelerator

- To fully execute the “Digital China Re” strategy
- To establish information technology centre, and build a brand new structure with “One core and four departments”
- The updating of infrastructure facilities to the cloud platform was preliminarily achieved
- To create technology platforms: “Nuclear and Star” platform, “Fun in Funding” platform, and the reinsurance transaction platform
- We successfully launched the on-line “Somersault Cloud”, the core business system of P&C insurance

Globalization is the connector

- China Re is the pioneer and pilot for the insurance industry in China entering the international market
- China Re’s business has already covered more than 100 countries and more than 1,000 partners
- We successfully acquired Chaucer, which was so far the largest cross-border core business acquisition by state-owned insurance companies of China, setting a benchmark for globalization development
- We established BRI partnerships with 30 overseas insurance institutions, so as to provide local service channels for China’s overseas interests in 135 countries and regions around the world

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。

中再集团旗下主要业务主体：

<h3>再保险业务</h3> <ul style="list-style-type: none"> 中国再保险市场的主导者和再保险服务主要提供者 是中国保险行业标准和准则框架制定的重要参与者 拥有强大的本土数据和再保险核心技术优势 拥有广泛的客户资源，为客户提供全方位的综合解决方案 拥有劳合社市场中业务能力和盈利水平位列第一梯队的全球性(再)保险公司和特种险专家 	<h3>财产险直保业务</h3> <ul style="list-style-type: none"> 市场份额稳居国内财产险直保市场前五位 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2018年底，分支机构超2,100家，拥有遍布全国的财产险直保分销和服务网络 截至2018年底，拥有超4,000万个人客户和近70万机构客户，客户基础广泛
<h3>资产管理</h3> <ul style="list-style-type: none"> 我国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 稳步推进产品创新和多元化业务布局 搭建专业化海外资产配置平台 投资收益多年超越行业平均水平 	<h3>保险中介</h3> <ul style="list-style-type: none"> 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。业务经营范围涵盖包括人寿险、健康险、意外险在内的各类险种

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

对资金进行专业化管理，多资产配置满足委托人需求

华泰保险经纪

经营保险中介业务

新加坡分公司

经营集团公司境外财产再保险业务

桥社

2019年起在中再集团旗下经营全球(再)保险业务；同时管理中再辛迪加2088，继续经营其劳合社业务

Establishing reinsurance as its core, China Re Group has created a complementary and interactive business layout, which includes reinsurance and insurance businesses that operate in China and abroad, and balances underwriting and investment segments at the same time. Benefited from the huge development opportunities of China's (re)insurance markets, the current business structure of China Re Group allows it to seize the growth and profit opportunities from various segments of the industry chain.

<h3>Reinsurance business</h3>	<h3>P&C insurance business</h3>
<ul style="list-style-type: none"> • The leader in China's reinsurance market and the major provider of reinsurance services • A key participant of standard and guideline framework formulation of the China insurance industry • Accumulated abundant local data and enjoying core technical advantage in reinsurance • Vast customer base, providing customers with comprehensive solutions • Owning a top-quartile global (re)insurance company and special insurance expert in the Lloyd's market in terms of business capacity and profitability 	<ul style="list-style-type: none"> • Ranked among the top five in terms of market share in domestic P&C insurance • Wide range of product lines, offering over 4,000 types of in-use products • Experienced professional team specializing in underwriting and claims settlement, with strong reinsurance support • At the end of 2018, it had over 2,100 branches with a nationwide P&C insurance distribution and service network • At the end of 2018, it had approximately 40 million individual clients and approximately 700,000 institution clients, with an extensive customer base
<h3>Asset management</h3>	<h3>Insurance agency</h3>
<ul style="list-style-type: none"> • One of the first four insurance asset management companies in China • Adhering to the investment philosophy of prudence and long-term value investment • Steadily promoting product innovation and business diversification • Building a professional overseas investment platform • An industry leader by overall investment return 	<ul style="list-style-type: none"> • The first domestic insurance agency approved in China • Providing long-term and sustaining professional agency services to the Lloyd's insurance market • Serving the domestic and international markets for a long time and enjoying good reputation • Insisting 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, international P&C reinsurance business and domestic and international P&C reinsurance legacy business of the Group Company

China Re Life

Operates domestic and international life and health reinsurance business, and domestic life and health reinsurance legacy business of the Group Company. Its business scope covers a variety of insurance including life insurance, health insurance and accident insurance

China Continent Insurance

Operates primary insurance business of property insurance, personal accident insurance and short-term health insurance

China Re Asset

Professionally manages insurance funds and meets the clients' needs with multi-asset allocation

Huatai Insurance Agency

Operates insurance agency business

China Re Singapore Branch

Operates international P&C reinsurance business of the Group Company

Chaucer

Since 2019, it has operated global (re)insurance business under the China Re Group. Meanwhile, it also runs the China Re Syndicate 2088 and continues to operate its Lloyd's business

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。

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



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2018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。

CNIP

China Nuclear Insurance Pool (“CNIP”) was jointly established 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 2018, CNIP has 29 corporate members. It provides quality services and reliable protection in 27 countries and regions, playing a unique role in protecting the peaceful use of nuclear energy in China and the world through insurance and reinsurance.



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2018年底，中国农共体成员数量已扩充为34家。

CARP

China Agricultural Reinsurance Pool (“CARP”) was jointly formed by 23 licensed insurance companies, 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 business pattern, 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 2018, the number of CARP members increased to 34.



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。

CREIP

China Residential Earthquake Insurance Pool (“CREIP”) was established in 2015. This was a successful example in the 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 takes an active part in the work of CREIP and makes significant contributions to the construction of a catastrophe insurance system.

战略合作

Strategic Cooperation

自2016年以来，中再集团响应国家“一带一路”倡议，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、国内大型央企及国内外诸多保险机构合作，强强联合、共同发展。

Since 2016, as a response to the BRI, China Re Group has strongly promoted the key account strategy, actively supported real economy development, attached great importance to the cooperation with local governments, large central enterprises and a number of insurance agencies in China and abroad, to achieve a win-win cooperation and joint development.



- 1** 2018.9 中再集团与广西壮族自治区人民政府签署战略合作协议
China Re Group and the People's Government of Guangxi Autonomous Region entered into a strategic cooperation agreement
- 2** 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
- 3** 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
- 4** 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
- 5** 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

- 6** 2018.11 中英核保险共同体签署战略合作协议
The Nuclear Insurance Pool of China and UK entered into a strategic cooperation agreement
- 7** 2018.11 中再集团与中船集团签署战略合作协议
China Re Group and China State Shipbuilding Corporation Limited entered into a strategic cooperation agreement
- 8** 2019.3 中再集团与中国工商银行签署战略合作协议
China Re Group and Industrial and Commercial Bank of China entered into a strategic cooperation agreement
- 9** 2019.2 中再集团与中国长城资产签署战略合作备忘录
China Re Group and China Great Wall Assets entered into a memorandum of strategic cooperation
- 10** 2019.2 中再集团与中国东方航空签署战略合作协议
China Re Group and China Eastern Airline entered into a strategic cooperation agreement

- 11** 2019.4 中再集团与葡萄牙忠诚保险集团签署商业合作谅解备忘录 入选“一带一路”高峰论坛成果清单
China Re Group and Loyalty Insurance Group of Portugal entered into a MOU on business cooperation (included in the list of results on the BRI summit forum)
- 12** 2019.5 中再集团与巴拿马Internacional保险公司签署商业合作谅解备忘录
China Re Group and Internacional Insurance of Panama entered into a MOU on business cooperation
- 13** 2018.9 中再集团与柬埔寨再保险签署合作备忘录
China Re Group and Cambodia Re entered into a memorandum of cooperation
- 14** 2019.1 中再集团与中国信保签署战略合作协议
China Re Group and China Credit Insurance entered into a strategic cooperation agreement
- 15** 2018.12 中再集团与人保签署战略合作协议
China Re Group and PICC entered into a strategic cooperation agreement
- 16** 2018.12 中再集团与太平集团签署战略合作协议
China Re Group and Tai Ping Group entered into a strategic cooperation agreement
- 17** 2018.10 中再集团与华泰保险集团签署战略合作协议
China Re Group and Huatai Insurance Group entered into a strategic cooperation agreement

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
- 开发中国第一张救援保单，开创性推动人民币国际化进程，牵头开展生命表、重疾表等多项基础研究
- 自主研发了具有中国本土特点的电子核保手册、智能核保引擎、销售辅助核保引擎、核赔咨询系统、健康服务平台等多个服务系统
- 开发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》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、健康险承保定价系统平台
- 中再产险、华泰保险、轻松筹三方正式推出国内首个基于区块链技术的全产业链保险产品



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2018年底，再保险业务财产险公司客户覆盖率超过93%，寿险公司覆盖率超过92%
- 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，提供农业风险保障10,664亿元；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

参与银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、湖北、宁波等地巨灾保险试点方案；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；成立中再巨灾风险管理公司，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；牵头申报的“地震保险损失评估模型及应用研究”项目获国家科技部立项批复。



“一带一路”风险管理开拓者

承办银保监会“一带一路”保险再保险共同体课题研究；推动成立新加坡“一带一路”联合体，中再集团新加坡分公司担任管理机构；与海外30家保险机构建立“一带一路”合作关系，可为全球135个国家/地区中国海外利益业务提供当地服务渠道；与葡萄牙最大保险公司忠诚保险集团签署服务“一带一路”建设合作谅解备忘录，被纳入第二届“一带一路”国际合作高峰论坛成果清单；全资收购全球特种险直保和再保险公司——桥社保险集团，为“一带一路”提供更有针对性的产品和保障；推动成立“安保共同体”，首创“国人国保”综合风险解决方案，发布国内首份境外绑架事件应对白皮书、首份中国视角的海外绑架风险报告和风险地图；牵头组建金砖国家保险再保险合作支撑体系；发布国内首款中文政治暴力保险产品；打造服务“走出去”企业风险管理需求的“再·通”服务平台及提供“保险保障+医疗健康”服务的线上“再·医”平台，开发“一带一路”专属医疗健康保险产品“国人国医”。

China Re Group is the major channel for China's insurance risk diversification. Based on professional technical strength and sound product innovation, China Re Group leads the development of reinsurance market while facilitating the healthy and rapid development of the 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 key national strategies.

Leading the development of the reinsurance market

- Developed the first P&C insurance risk curve and marine risk curve in China while leveraging a vast database
- Developed the first rescue policy in China, pioneered in the process of promoting the internationalization of RMB, led the development of numerous fundamental researches such as life tables, critical illnesses tables, etc
- Independently developed a number of service systems, including an electronic underwriting manual with Chinese characteristics, a smart underwriting engine, a sales-assisted underwriting engine, a claim consulting system, and a health service platform.
- Developed the sole supporting inquiry system in China based on *China's Insurance Disability Standard and Code*
- Developed the pricing systems for high-value vehicles reinsurance (proportional and non-proportional), general aviation insurance underwriting and health insurance underwriting
- China Re P&C, HT Insurance and Fun in Funding jointly launched the first Industry Chain Insurance Products on the basis of blockchain technology in China

Facilitating the healthy and rapid development of the insurance market

- China Re's reinsurance business covers most insurers in China with extensive and in-depth cooperations with over 130 insurance companies
- As of the end of 2018, China Re's coverage rate of the property insurance companies in the reinsurance business is more than 93% and the coverage rate of life insurance is more than 92%
- 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 the *Assessment Criteria and Codes for Injuries and Disabilities in Personal Insurance*, and promoted the compiling of the first critical illness table, the second and third mortality tables in the industry

Serving national strategies, 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 RMB1.0664 trillion of agricultural 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 the 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 China Banking and 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 province, Sichuan province, Hubei province, Ningbo city, etc.; 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; established China Re Catastrophe Risk Management Company, strived to establish a catastrophe database platform open to the whole industry, launched the development of China catastrophe model, and accelerated the R&D of catastrophe products; on the occasion of the tenth anniversary of the Wenchuan Earthquake, China Re Group successfully launched the first earthquake catastrophe model (ver. 1.0) which had independent intellectual property rights. The "Assessment Model and Applied Researches on the Losses from Earthquake" project, a leading project, was approved by the Ministry of Science and Technology.

Explorer of risk management for the "Belt and Road Initiative" (BRI)

China Re has undertaken the research project on the insurance and reinsurance community of the BRI of CIRC. It facilitated the establishment of the BRI union in Singapore and China Re Group Singapore Branch serves as its management organization. China Re established BRI cooperation with 30 overseas insurance institutions to provide local service channels in 135 countries and regions for China's overseas interests business. It has entered into a memorandum of understanding serving the cooperation construction of the BRI with Fidelidade, the largest insurance company of Portugal, which was included on the list of results of the 2nd BRI International Cooperation Forum. The wholly-owned acquisition of Chaucer Insurance Group, a primary insurance and reinsurance company for global special insurance, has provided more targeted products and guarantees for the BRI. It promoted the establishment of the "Security Community" and was the first to launch the comprehensive risk solution of "K&R Insurance for Chinese" and published the first white paper on overseas kidnapping incidents, the first overseas kidnapping risk report in Chinese perspective and the risk map in China. It is leading the construction of the (re)insurance cooperation supporting system among BRICS countries. It was the first to launch an insurance product for Chinese political violence. It has built a service platform of "Re•Connect" to serve the "going out" companies on their corporate risk management needs and an online platform of "Re•HealthCare" to provide "insurance protection & health care", developed "Health Care Insurance for Chinese", an exclusive medical health insurance product for the BRI.



不断增强直保品牌影响力

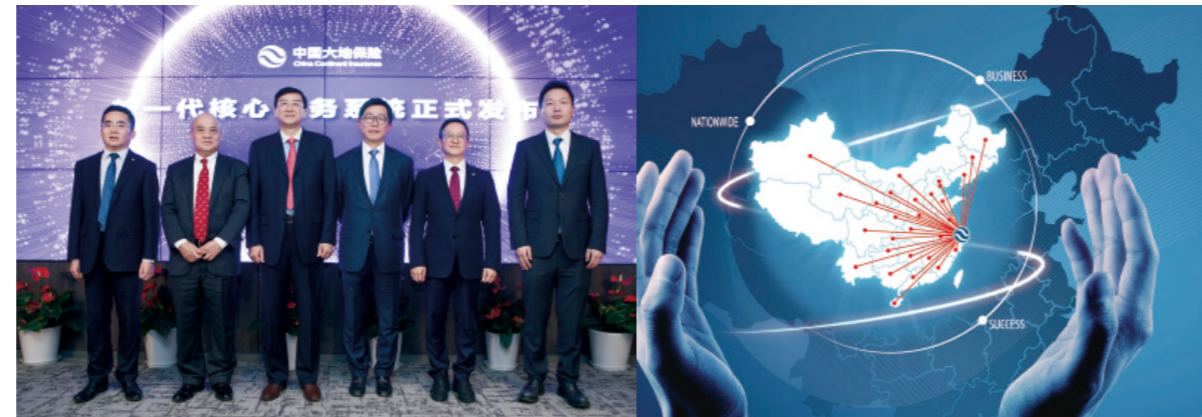
作为中再集团旗下直保品牌，中国大地保险市场份额稳居行业前五位，是国内财产险直保行业的一支重要力量。2014年至2018年，连续五年获得贝氏“A(优秀)”评级；财务实力评级(FSR)和“a”发行人信用评级(ICR)，评级展望均为“稳定”。

Enhancing the influence of our primary insurance brand

As the primary insurance brand under China Re Group, China Continent Insurance ranks top five by market share and is an important force in the domestic P&C primary insurance sector. From 2014 to 2018, it has been given an “A”(excellent) rating by A.M.Best for five consecutive years; its financial strength rating (FSR) and its Issuer Credit Rating (ICR) have both been classified as “stable”.

科技赋能，撬动企业转型升级

2019年，中国大地保险全面开启了“线上化、数字化、智能化”之路，打造一个全新的以客户为中心的“科技大地”。在“科技驱动下的客户综合经营”战略引领下，中国大地保险开发并上线新一代核心业务系统，是全球首次采用“私有云+微服务”架构的保险业务系统。作为一站式科技保险平台，新一代保险核心业务系统以“一工厂、两中心、六大平台”为核心设计理念：“一工厂”是指先进的产品工厂，“两中心”是指快速高效的“配置中心”和高度可视化的“运维中心”，“六大平台”是指全新的“承保平台、再保平台、报表平台”以及“开放平台、移动平台、监管平台”。



Driving enterprise transformation and upgrading with technology empowerment

In 2019, China Continent Insurance started to move into the networked, digital and intelligent age to create a brand-new “science and technology field” that is customer-oriented. Under the guidance of “Technology-Driven Customer Integrated Management” strategy, China Continent Insurance completed the development and launched a new generation of core business systems, which was the world’s first “Private Cloud + Micro Service” architecture for an insurance business system. As a one-stop technology insurance platform, the new generation insurance core business system is based on the core design concept of “One Factory, Two Centers, Six Platforms”.

“One Factory” referred to advanced product development centers, “Two Centers” referred to a fast and efficient “Configuration Center” and a highly transparent “Operation and Maintenance Center”. “Six Platforms” referred to the new “Underwriting Platform, Reinsurance Platform, Reporting Platform” and the “Open Platform, Mobile Platform, Regulatory Platform”.

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和2,100余家营业机构。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，累计为4亿多客户提供超过200万亿的人身和财产保险保障，支付保险赔款超过1,000亿元。

Improving and upgrading the service network

China Continent Insurance has a nationwide service network with over 2,100 business outlets. 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 400 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, it has launched its “Online Claim Inquiry” service, and has become the industry’s standard. In 2019, China Continent Insurance completed the development and launched a new generation of core business systems, which introduced a number of industry-leading products with flexible composition and rapid launch of new products with channel connecting features. The system was awarded the “Best Digital Transformation Award” in Asian Insurance Technology Award (AITA) in October 2018. In December 2018, the company was awarded the “2018 Competitive P&C Company” at the 13th 21st Century Annual Finance Summit of Asia.



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。2019年，中国大地保险完成开发并上线新一代核心业务系统，以其产品灵活组装、快速的新产品开发上线和渠道对接功能，实现了多项业界领先，该系统于2018年10月荣获亚洲保险技术奖(AITA)“最佳数字化转型奖”。2018年12月，公司在第十三届21世纪亚洲金融年会斩获“2018年度竞争力财险公司”大奖。



- 中再集团获评“2018年度亚洲卓越再保险公司”
- China Re Group was granted the “2018 Asian Excellent Reinsurance Company Award”



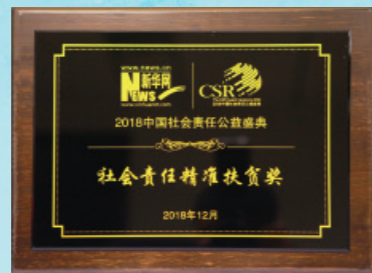
- 中再集团获评“最佳投资者回报港股通公司”
- China Re Group was accredited as the “Best Listed Company for Hong Kong Stock Connect”



- 中再集团获评“年度最佳再保险公司”
- China Re Group was accredited as the “Best Reinsurance Company of the Year”



- 中再集团获评“一带一路最佳实践上市公司”
- China Re Group was accredited as the “BRI Best Practice Listed Company”



- 中再集团荣获“2018中国社会责任精准扶贫奖”
- China Re Group was awarded the “2018 China Social Responsibility Targeted Poverty Alleviation Award”



- 中再集团获评“年度最佳保险品牌”
- China Re Group was selected as the “Best Insurance Brand of the Year”



- 中再产险荣获“年度最具创新力保险公司”
- China Re P&C was awarded the “Most Innovative Insurance Company of the Year”



- 中再寿险荣获2018年度中债“优秀金融债发行人奖”
- China Re Life was awarded the “Excellent Financial Bond Issuer Award” for China bond in 2018



- 中国大地保险获评“年度财险公司”
- China Continent Insurance was awarded the “P&C Insurance Company of the Year”

使命 Mission

分散经济运行风险 服务行业稳健发展

Diversifying economic operation risks Serving the sound growth 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 Coordination awareness

经营理念 Business Philosophy

稳健 创新 开放 共赢

Prudence Innovation Openness Mutual-benefit

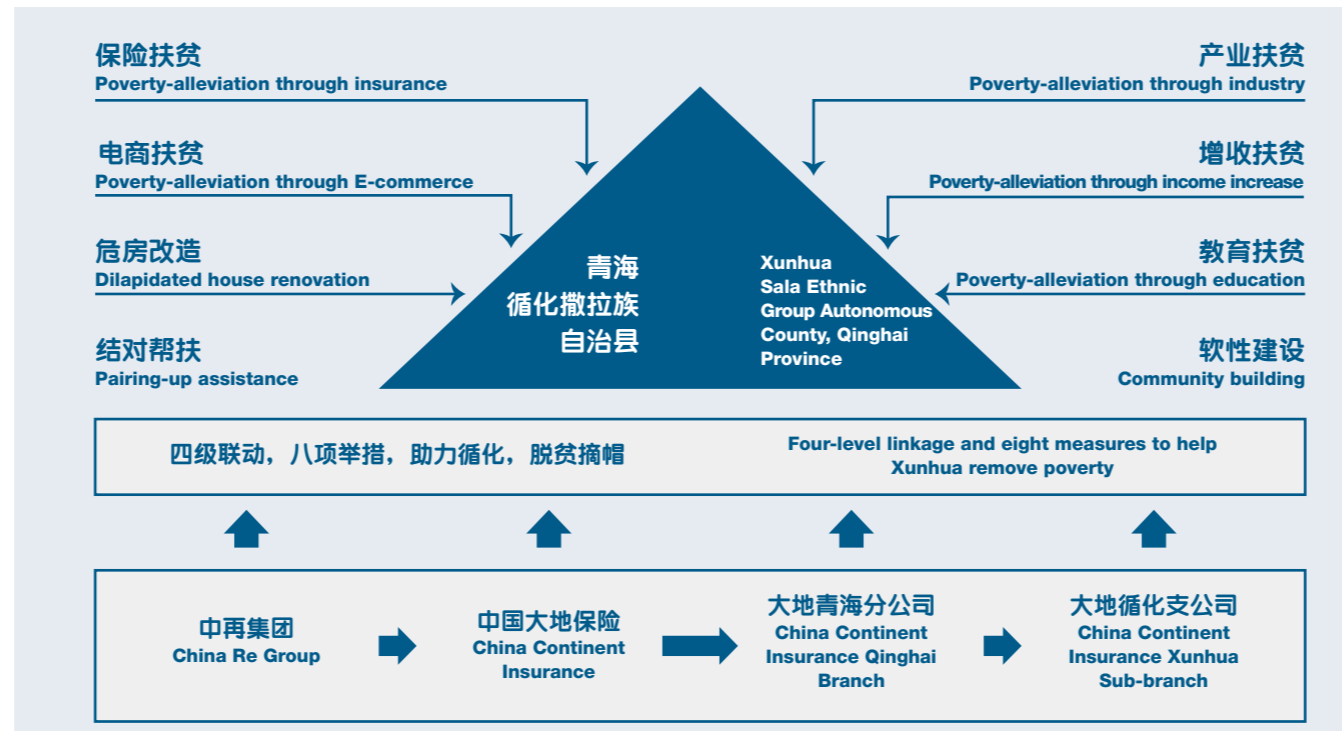
作为中国再保险行业主力军，中再集团始终心系社会民生、服务经济发展，用实际行动实践“企业公民”的责任担当。

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

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，累计投入资金8,185万元，其中2016年至今投入扶贫款6,719万元，占比82%，有力推动了循化县脱贫摘帽的早日实现。2018年9月29日，根据党中央、国务院和青海省贫困县退出程序，经考核验收，青海省循化县整体脱贫，标志着全国第一个区域性少数民族整体脱贫。

2019年，中再集团将重点以保险扶贫和拉面产业发展两个“1”的双轮驱动，配合其他精准扶贫举措，打造“1+1+N”新模式，推动中再集团扶贫模式升级为以“防返贫、促发展、可持续”为重点的“2.0”版，巩固脱贫成果，服务社会经济发展。



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 fixed-point poverty-alleviation in Xunhua County, Qinghai since 2002. The accumulated investment amounted to RMB81.85 million, of which RMB67.19 million was invested in poverty alleviation since 2016, accounting for 82%, which effectively promoted the early realization of poverty alleviation and poverty removal in Xunhua County. On September 29, 2018, Xunhua County, Qinghai was lifted out of poverty in general after the examination and acceptance procedure according to the poverty-stricken county exit procedures of the CPC Central Committee, the State Council and Qinghai Province. It marks the overall poverty alleviation of the first regional minority in China.

In 2019, China Re Group will focus on the dual drivers of insurance poverty alleviation and the ramen industry development as two "1s" and supplement with other targeted poverty alleviation measures, in order to create a new model of "1+1+N" and promote the poverty alleviation pattern of China Re to upgrade to 2.0 version, which focuses on "preventing the return of poverty, facilitating the development and sustainability", to consolidate the results of poverty alleviation and serve the social and economic development.



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；中再寿险开展自主助学扶贫，募集30,465元助学资金，并为师生购买人身意外险；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 supplies 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". In its effort to support education and alleviate poverty, China Re Life raised RMB30,465 for education support and purchased personal accident insurance for teachers and students. 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".

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 areas 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.



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2019 版

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