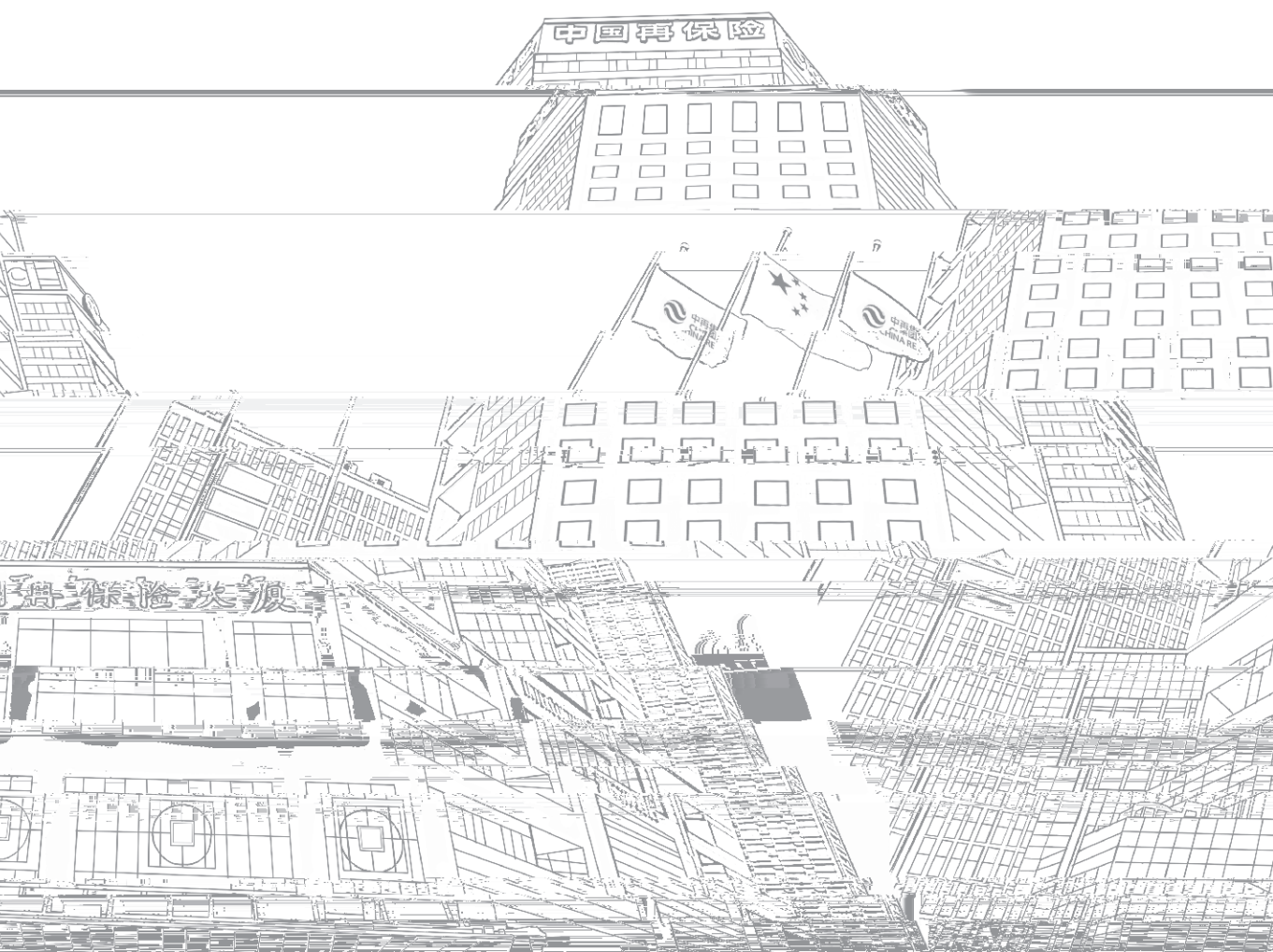




中再集团
CHINA RE

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



目录

Contents

- 
- | | |
|----|-------------------------------|
| 02 | 序
Preface |
| 04 | 公司簡介
Company Profile |
| 06 | 發展歷程
Company History |
| 08 | 公司架構
Company Structure |
| 09 | 業績摘要
Financial Highlights |
| 10 | 業務格局
Business Structure |
| 14 | 行業平台
Industry Platforms |
| 16 | 公司榮譽
Honors & Awards |
| 17 | 企業文化
Corporate Culture |
| 18 | 責任擔當
Social Responsibility |
| 20 | 聯繫我們
Contact Us |

雄關漫道，中再集團創新發展的激情從未止步。

作為中國再保險市場的主力軍，中再集團一直以“分散經濟運行風險、服務行業穩健發展”為使命，立足於服務全球最有發展潛力的中國保險市場，並積極“走出去”融入全球再保險市場，鑄刻下創新發展的一個個里程碑：2013年代表中國保險企業主辦23屆亞非保險再保險聯合會大會，2014年成為首家在勞合社市場擁有獨立經營席位的中國公司，2015年成為首家成功在港上市的再保險集團，2016年新加坡分公司開業



企業的戰略定位與國家發展休戚與共、與行業大勢緊密相連。當前，中國進入經濟平穩增長、結構逐步優化的戰略機遇期，保險業“新國十條”持續落地、市場化監管改革不斷推進、技術加速變革創新，驅動中國保險業迎來新一輪快速發展，中國正從保險大國走向保險強國。在此背景下，市場呼喚卓越的民族再保險品牌，對內引領中國再保險市場穩健發展，對外與歐美再保巨頭比肩，逐步提升我國在國際再保險市場的定價權和話語權。

作為中國再保險市場的引領者，中再集團恰逢其時、任重道遠。傳承歷史、面向未來，中再集團不斷激發創新活力，持續優化戰略布局，厚積薄發、闊步向前。

Passing challenges one after another, China Re Group never lose the passion for innovation and development.

As the only state-owned reinsurance group in the reinsurance industry of China, China Re Group adheres to its mission of “Diversifying economic risks and Assisting the robust development of the insurance industry”. It is committed to serving China insurance market, which has the greatest development potential in the world, and proactively “going abroad” to integrate into the global reinsurance market. Its innovation and development has been marked by successive milestones: representing China insurance companies to host the 23rd Conference of the Federation of Afro-Asian Insurers & Reinsurers in 2013; becoming the first Chinese company to have an independent operating syndicate at Lloyd’s in 2014; becoming the first reinsurance group listed in Hong Kong in 2015; opening its Singapore branch in 2016...

The Company’s strategic positioning is closely related to and in line with the nation’s development and industry trends. Currently, China has entered the stage of steady economic growth and gradual structural improvement which will give rise to numerous strategic opportunities. As the “New Ten Guidelines” related to the insurance industry are implemented,

中再集团董事长

中再集團是中國唯一的國有再保險集團，再保險保費規模居亞洲最大、全球第八，擁有深厚的中國文化底蘊、主導性的行業地位和廣泛的品牌影響力。

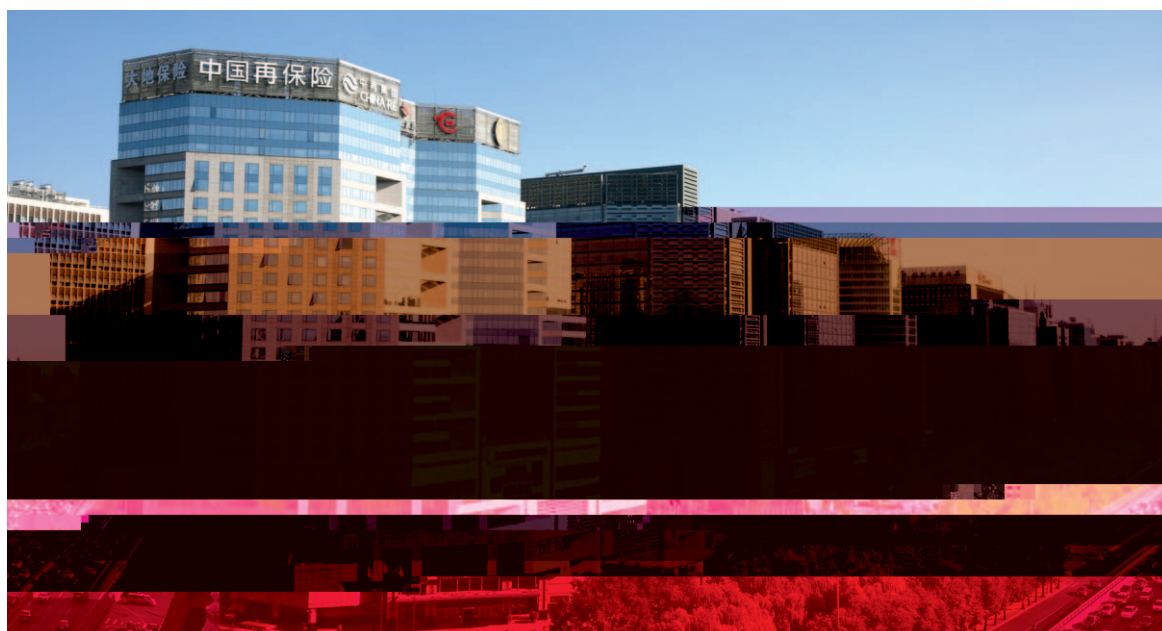
強大的股東背景和雄厚的資本實力。中再集團由中華人民共和國財政部和中央匯金投資有限責任公司發起設立。截至2015年末，集團合併總保費收入為人民幣804.34億元，總資產為人民幣3289.93億元，淨資產為人民幣709.57億元。

中國再保險行業引領者。中再集團認真履行國家再保險職能，擁有深厚的歷史積澱、強大的本土資源優勢、龐大的客戶基礎和多元化的境內外業務渠道，在中國保險市場長期發揮再保險主渠道作用。

強大的專業實力和風險管理能力。中再集團擁有豐富的行業數據、卓越的專業技術實力和強大的產品創新能力，擁有經驗豐富的管理與技術團隊、高效的集團化管控、審慎的風險管理和堅實的基礎管理。

穩健的持續發展能力。中再集團主業突出、結構完善，擁有完整的保險產業鏈，具備業務持續發展和盈利穩健增長的能力。連續六年保持貝氏“A”（優秀）評級，連續兩年保持標準普爾“A+”評級。

首家在港上市的再保險集團。2015年10月26日，中再集團在香港聯合交易所有限公司主板掛牌交易，成為首家在港上市的再保險集團，股票代碼為01508.HK。



China Re Group is the only state-owned reinsurance group in China. In terms of reinsurance premium income, it ranks top in Asia and eighth in the world. It boasts deep Chinese culture, leading industry position and extensive brand influence.

Strong shareholder base and capital strength. China Re Group was co-founded by the Ministry of Finance of the People's Republic of China and Central Huijin Investment Company Limited. As of the end of 2015, the Group's consolidated gross written premiums amounted to RMB 80.434 billion, while total assets and net assets reached to RMB 328.993 billion and RMB 70.957 billion respectively.

Leader in China reinsurance market. China Re Group takes the role of a reinsurer for the nation. It has rich heritage and experience, strong advantage in local resources, huge client base and diversified domestic and foreign business channels and has been playing the role of a main reinsurance channel in the insurance market of China.

Strong professional and risk management capabilities. China Re Group has accumulated abundant industry data, preeminent professional and technical strength and powerful innovation capacity. It also has management and technical teams with rich experience, efficient group-based control management, sound risk management and solid fundamental management.

Ability of achieving steady and sustainable development. China Re Group has a well-established core business and a sound organisation structure with complete industrial chain of insurance which provides it with the ability of achieving sustainable development and steady profit growth. China Re Group has been rated "A (excellent)" by A.M.Best for six consecutive years and "A+" by Standard & Poor's two years in a row.

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, being the first reinsurance group listed in Hong Kong (Stock code: 01508.HK).

中國再保險的歷史，經歷了從業務獨立到國家公司面世、從法定經營到市場化運作、從立足國內到走向國際的跨越式發展歷程。

中再集團源於1949年成立的中國人民保險公司，擁有60多年經營歷史

中保再保險有限公司成立，填補了新中國保險史上沒有再保險公司的空白

中國再保險公司成立，實現了向現代商業再保險公司的歷史性轉變

China Re Group originated from the People's Insurance Company of China, which was founded in 1949, and has been in business for over 60 years

PICC Reinsurance Company Limited was established which filled in the blank in the insurance history of new China

China Reinsurance Company was established, realizing a historical change towards a modern commercial reinsurance company

中再集團現為：

亞非保險再保險聯合會執委會成員
中國核保險共同體管理公司和主席單位
上海保險交易所股東

中再產險為中國農業保險再保險共同體管理機構
中再英國公司為勞合社成員公司

中再集團目前已形成以再保險為核心，再保與直保、國內與國際、承保與投資互為補充、有機互動的業務格局。受益於當前國內直保和再保險市場巨大的發展機遇，現有業務格局有利於把握產業鏈上不同環節的增長和盈利機遇。

再保險業務

中國再保險市場的主導者和再保險服務主要提供者
 擁有強大的本土數據與再保險核心技術優勢
 擁有廣泛的客戶資源，境內客戶覆蓋率高達90%以上
 積極參與行業性平台構建與管理
 推動行業重大創新，協助行業標準及框架制定

財產險直保業務

市場份額穩居國內財產險直保市場第六位
 擁有豐富的財產險產品線，在售產品超過3400種
 擁有經驗豐富的承保理賠專業人才和再保支持
 擁有遍布全國的財產險直保分銷和服務網絡
 擁有廣泛的財產險客戶基礎

資產管理

在國內第一批建立專業資產管理平台
 堅持穩健審慎和長期投資的理念
 整體投資收益水平居行業領先水平
 穩步推進業務產品創新和多元化業務布局
 設立中再資產香港，成功搭建海外投資平台

保險中介

華泰保險經紀是國內第一家獲批的保險中介機構
 長期持續為勞合社保險市場提供專業化中介服務
 長期服務於國內外保險市場，享有良好聲譽
 始終把客戶利益放在首位，客戶遍布全球
 形成了獨特的經營管理理念和服務模式

中再集團旗下主要業務主體：

中再产险

經營境內財產再保險業務，受集團公司委託經營境外財產再保險業務和存續的境內外財產再保險業務

中再寿险

經營境內外人身再保險業務，受集團公司委託經營存續的境內人身再保險業務

中国大地保險

經營財產險直保業務

中再资产

對保險資金進行集中化和專業化運用管理，開展財富管理和資本運作

华泰保險經紀

經營保險中介業務

中再英国公司

作為勞合社成員公司，設立中再辛迪加2088平台，經營勞合社業務

中再集团新加坡分公司

經營集團公司境外財產再保險業務

By having both reinsurance and insurance, domestic and international, underwriting and investment, China Re Group has created a complementary business pattern that is conducive to a synergistic environment. Benefiting 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 profit opportunities from various segments of the industry value chain.

<h3>Reinsurance business</h3>	<h3>P&C insurance business</h3>
<ul style="list-style-type: none"> • A leader in the PRC 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 clients • Active participation in establishing and managing industry platforms • Driving major innovations in the industry and assisting the formulation of industry standards and frameworks 	<ul style="list-style-type: none"> • Ranked sixth in terms of market share in domestic P&C insurance • Wide range of product lines, offering over 3,400 types of products • A team of professionals experienced in underwriting and claims settlement as well as strong support from reinsurance business • Nationwide P&C insurance distribution and service network • Extensive customer base
<h3>Asset management</h3>	<h3>Insurance intermediary</h3>
<ul style="list-style-type: none"> • China Re is among the first China companies to establish a professional asset management platform • 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 AMC HK, a successful set-up of an overseas investment platform 	<ul style="list-style-type: none"> • Huatai Insurance Agency is 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 P&C insurance business

China Re Asset

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

Hua Tai Service

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

中再集團積極服務中國保險行業發展，集團公司及旗下中再產險分別擔任中國核共體和中國農共體的管理機構，為兩個行業平台提供高效的專業支持。

中國核共體

中國核保險共同體（簡稱“中國核共體”）於1999年9月2日成立，由中國再保險公司、中國人民保險公司、中國太平洋保險公司、中國平安保險公司共同發起設立，中再集團擔任管理公司和主席單位。

截至2015年末，中國核共體成員共有29家財產保險和再保險公司，業務涉及境內外23個國家和地區，以良好的服務和可靠的保障，為中國和世界和平利用核能發揮保險和再保險特有的保駕護航作用。

中國農共體

中國農業保險再保險共同體（簡稱“中國農共體”）於2014年11月21日成立，由23家具有農業保險經營資質的保險公司和中再產險共同發起組建，中再產險為管理機構。

中國農共體通過制度化安排和市場化模式，充分整合國內保險行業資源，提升農業保險整體的風險管理水平，為農業保險提供持續穩定的再保險保障。

China Re Group actively provides services for China insurance industry. The Group and China Re P&C act as the management institution of CNIP and CARP, providing professional support efficiently.



China Nuclear Insurance Pool (“CNIP”) was jointly formed by China Reinsurance Company, the People’s Insurance Company of China, China Pacific Insurance Co., Ltd. and Ping An Insurance Company of China, Ltd. on 2 September 1999, with China Re Group acting as the management institution and holding the presidency of CNIP.

As of the end of 2015, CNIP has 29 P&C insurance and reinsurance companies as its corporate members. It provides quality services and reliable protection in 23 countries and territories, playing a unique role in protecting the peaceful use of nuclear energy in China and the world through insurance and reinsurance.



China Agricultural Reinsurance Pool (“CARP”) was jointly formed by 23 insurance companies, which have licenses to conduct agricultural insurance business, on 21 November 2014, with China Re P&C as the management agency.

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.

中再集團榮獲“2015年度亞洲保險影響力獎”

- China Re Group was granted the “2015 Asia Insurance Influence Award”

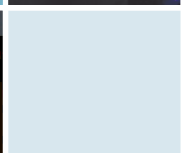
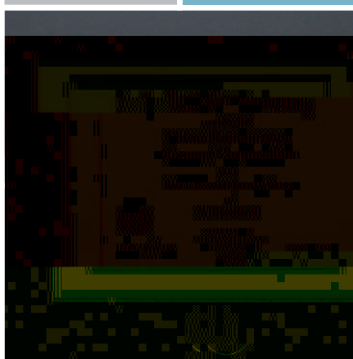


中再集團榮獲“2015年度最佳企業管治獎”

- China Re Group was granted the “2015 Best Corporate Governance Award”



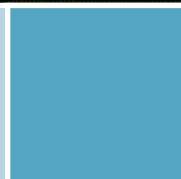
- 中再集團榮獲2015年“全國模範職工之家”稱號
- China Re Group was recognised as “Home of National Model Workers” for 2015



中再集團榮獲2015年“社會扶貧先進集體”稱號

- China Re Group was recognised as an “Outstanding Team for Poverty Alleviation” for 2015

- 中再集團連續六年保持貝氏“A”(優秀)評級，連續兩年保持標準普爾“A+”評級
- China Re Group has been rated “A (excellent)” by A.M.Best for six consecutive years and “A+” by Standard & Poor’s two years in a row



中再集團榮獲“2015年度保險公司獎”

- China Re Group was granted the “2015 Annual Insurance Company Award”

中再集團榮獲“2015年度最具品牌價值獎”

- China Re Group was granted the “2015 Most Valuable Brand Award”

使命 Mission

分散經濟運行風險 服務行業穩健發展

Diversifying economic risks

Assisting the robust development of the insurance industry

愿景 Vision

成為專業能力突出、品牌卓著的國際一流再保險集團

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

核心价值观 Core Values

誠信 專業 責任 進取

Integrity Expertise Responsibility Aspiration 誠正 思修



發揮風險保障功能

積極發揮保險行業“穩定器”和“安全閥”作用，為國家核保險、農業保險、巨災保險等關係國計民生的重要領域提供先進的風險管理技術，為直保行業提供高質量的再保險服務和技術支持，為促進國家經濟發展和社會穩定發揮積極作用。



以技術服務國計民生

發布國內第一組財產險風險曲線；在境外成功發行首只以中國地震風險為保障對象的巨災債券；作為首席再保人推動雲南大理州政策性農房地震保險試點項目落地；與行業一同加快地震巨災、農業價格指數、環境污染、食品安全、醫療及大病等險種發展。



參與行業規範制定

積極參與“償二代”監管體系建設、巨災保險總體制度設計與商業車險費率市場化改革等工作；參與制定完成《人身保險傷殘評定標準及代碼》；積極推動行業第三套生命表編制項目；參與國家《核安全法》立法工作，推動行業及國家風險管理體系規範健康發展。



做好公益與幫扶

連續多年開展定點幫扶，被中共青海省委授予“社會扶貧先進集體”稱號，並在此基礎上研究開展精準扶貧工作；近年來向雲南魯甸災區、廬山地震災區捐款捐物，幫助災區人民重建家園；開展定向公益項目，積極傳遞社會正能量。



促員工成長企業和諧

高度重視人才隊伍建設，加強對員工職業發展的指導，為員工提供專業的培訓機會和公平的發展機會。以人為本，推行“健康工作、快樂生活”的理念，積極開展多種形式的員工活動，讓員工感受到家的溫暖。

Giving full play to the insurance protection function

China Re Group gives full play to its insurance functions as a “stabiliser” and “safety valve”. It provides advanced risk management techniques for key areas that are significant to the national economy and people’s livelihood such as nuclear insurance, agricultural insurance and catastrophe insurance. It also provides high quality reinsurance services and technical support for the insurance industry and plays an active role in facilitating the economic growth and stability of society in China.

Serving the national economy and people’s livelihood with technical expertise

China Re Group released China’s first set of Property Insurance Exposure Curves; successfully sponsored the issuance of the first catastrophe bond linked to China earthquake risks in the overseas markets; as a leading reinsurer in the market, the Group promoted the launch of the government-supported rural building earthquake insurance pilot project in Dali Prefecture, Yunnan Province; and worked with industry peers to accelerate the development of insurance relating to earthquake, agriculture price index, environmental pollution, food safety, medical and critical illness.

Participating in the formulation of industry standards and regulations

China Re Group actively participated in establishment of the C-ROSS regulation regime, design of the overall system of catastrophe insurance and market-oriented reform of commercial motor insurance premium; participated in completing the formulation of China Insurance Disability Standard and Code; actively facilitated the preparation of the third version of life table in the insurance industry; participated in the legislation work of the national nuclear safety law, and facilitates the regulated and healthy development of the insurance industry and China’s risk management system.

Devoted to social welfare activities

China Re Group has been participating in targeted alleviation work for many years and was recognised as an “Advanced Team for Poverty Alleviation” by the CPC Qinghai Provincial Committee, and on such foundation, China Re Group considers and implements precise poverty alleviation work; donated funds and materials to earthquake-stricken areas in Ludian, Yunnan and Lushan in recent years to help people of the disaster areas to rebuild their homes; actively contributed to social welfare with targeted beneficiaries, spreading the positive energy of the society.

Promoting employee development and harmonious enterprise development

China Re Group highly values career development for employees, provides them with career guidance and suggestions as well as professional trainings, and promotes the all-round development of employees. It adheres to the people-oriented principle and implements a philosophy of “healthy work and happy life” by actively carrying out a variety of activities among staff, so that they can feel the home-like warmth from China Re Group.

境内机构联系方式 Contact 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 : No.11 Jinrong Avenue, Xicheng District, Beijing, China 100033 電話 (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 : No.11 Jinrong Avenue, Xicheng District, Beijing, China 100033 電話 (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 : No.11 Jinrong Avenue, Xicheng District, Beijing, China 100033 電話 (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：上海浦东新區民生路1199弄1號8-10樓 200135 Add : 8/F-10/F, No.1 Lane 1199, Minsheng Road, Pudong New District, Shanghai 200135 電話 (Tel) : (8621) 6657 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 : No.11 Jinrong Avenue, Xicheng District, Beijing, China 100033 電話 (Tel) : (8610) 6657 7300
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 : No.11 Jinrong Avenue, Xicheng District, Beijing, China 100033 電話 (Tel) : (8610) 6657 6588

境外机构联系方式 Contact of Overseas Entities

中再英国有限公司 China Re UK Ltd.	Add: Upper Ground Floor 1 Minster Court London EC3R 7AA UK Tel: (0044) 20 7283 9711
中再承保代理有限公司 China Re Underwriting Agency Ltd.	Add: Upper Ground Floor 1 Minster Court London EC3R 7AA UK Tel: (0044) 20 7283 9711
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：香港灣仔港灣道30號新鴻基中心1805室 Add: Room 1805, Sun Hung Kai Centre, 30 Harbour Road, Wan Chai, Hong Kong, China 電話 (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

专业 让 保险 更 保险
Empower Your Insurance by Expertise

