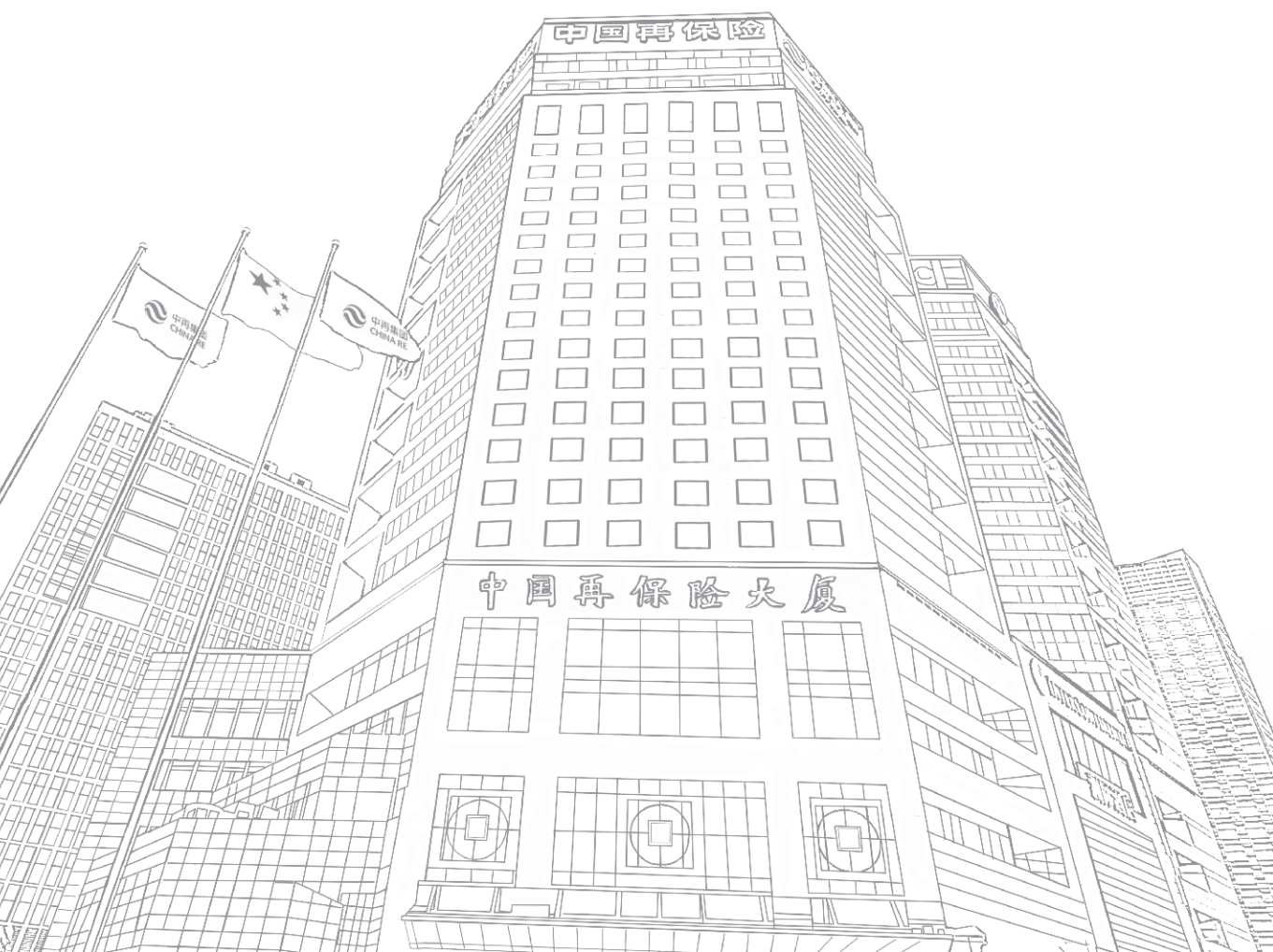




中再集团
CHINA RE

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



目录

Contents

- 
- 02 序
Preface
 - 04 公司简介
Company Profile
 - 06 发展历程
Company History
 - 08 公司架构
Company Structure
 - 09 业绩摘要
Financial Highlights
 - 10 业务格局
Business Structure
 - 14 行业平台
Industry Platforms
 - 16 公司荣誉
Honors & Awards
 - 17 企业文化
Corporate Culture
 - 18 责任担当
Social Responsibility
 - 20 联系我们
Contact Us

雄关漫道，中再集团创新发展的激情从未止步。

作为中国再保险市场的主力军，中再集团一直以“分散经济运行风险、服务行业稳健发展”为使命，立足于服务全球最有发展潜力的中国保险市场，并积极“走出去”融入全球再保险市场，镌刻下创新发展的一个个里程碑：2013年代表中国保险企业主办23届亚非保险再保险联合会大会，2014年成为首家在劳合社市场拥有独立经营席位的中国公司，2015年成为首家成功在港上市的再保险集团，2016年新加坡分公司开业……



企业的战略定位与国家发展休戚与共、与行业大势紧密相连。当前，中国进入经济平稳增长、结构逐步优化的战略机遇期，保险业“新国十条”持续落地、市场化监管改革不断推进、技术加速变革创新，驱动中国保险业迎来新一轮快速发展，中国正从保险大国走向保险强国。在此背景下，市场呼唤卓越的民族再保险品牌，对内引领中国再保险市场稳健发展，对外与欧美再保巨头比肩，逐步提升我国在国际再保险市场的定价权和话语权。

作为中国再保险市场的引领者，中再集团恰逢其时、任重道远。传承历史、面向未来，中再集团不断激发创新活力，持续优化战略布局，厚积薄发、阔步向前。

中再集团董事长

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, market-oriented regulatory reform is progressing and technical reform and innovation is accelerating, the insurance industry of China is experiencing a new round of rapid development and China is transforming from a large insurance country to a strong one. Under this background, the market is calling for a remarkable domestic reinsurance brand which will internally lead the robust development of China’s reinsurance market and externally match the US and European reinsurance giants, so as to gradually enhance the pricing power and the influence of China in the international reinsurance market.

As the leader of China reinsurance market, China Re Group is at the right time and vested with an immense, long-term task. China Re Group will inherit the past and usher in the future, forge ahead with unremitting vigor for innovation, constant perfection of strategic presence and accumulating strength for development.

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最大、全球第八，拥有深厚的中国文化底蕴、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2015年末，集团合并总保费收入为人民币804.34亿元，总资产为人民币3289.93亿元，净资产为人民币709.57亿元。

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。连续六年保持贝氏“A”（优秀）评级，连续两年保持标准普尔“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。



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).

中国再保险的历史，经历了从业务独立到国家公司面世、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历程。

The history of China reinsurance saw leapfrog developments from the business independence to the establishment of a state-owned company, from statutory operation to market-oriented operation and from domestic-based to going global.

中再集团源于1949年成立的中国人民保险公司，拥有60多年经营历史

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，实现了向现代商业再保险公司的历史性转变

重组为中国再保险（集团）公司

整体改制为中国再保险（集团）股份有限公司

成功登陆香港资本市场，成为上市公众公司

1949

1996

1999

2003

2007

2015

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

China Reinsurance (Group) Company was established as a result of reorganisation

China Reinsurance (Group) Corporation Limited was established after an overall restructuring

China Re Group entered the capital market of Hong Kong and became a listed company

中再集团现为：

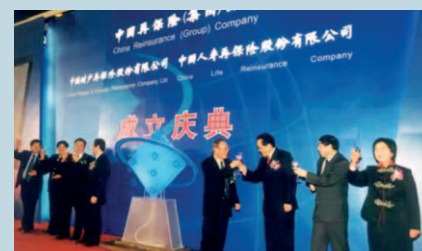
亚非保险再保险联合会执委会成员
中国核保险共同体管理公司和主席单位
上海保险交易所股东

中再产险为中国农业保险再保险共同体管理机构
中再英国公司为劳合社成员公司

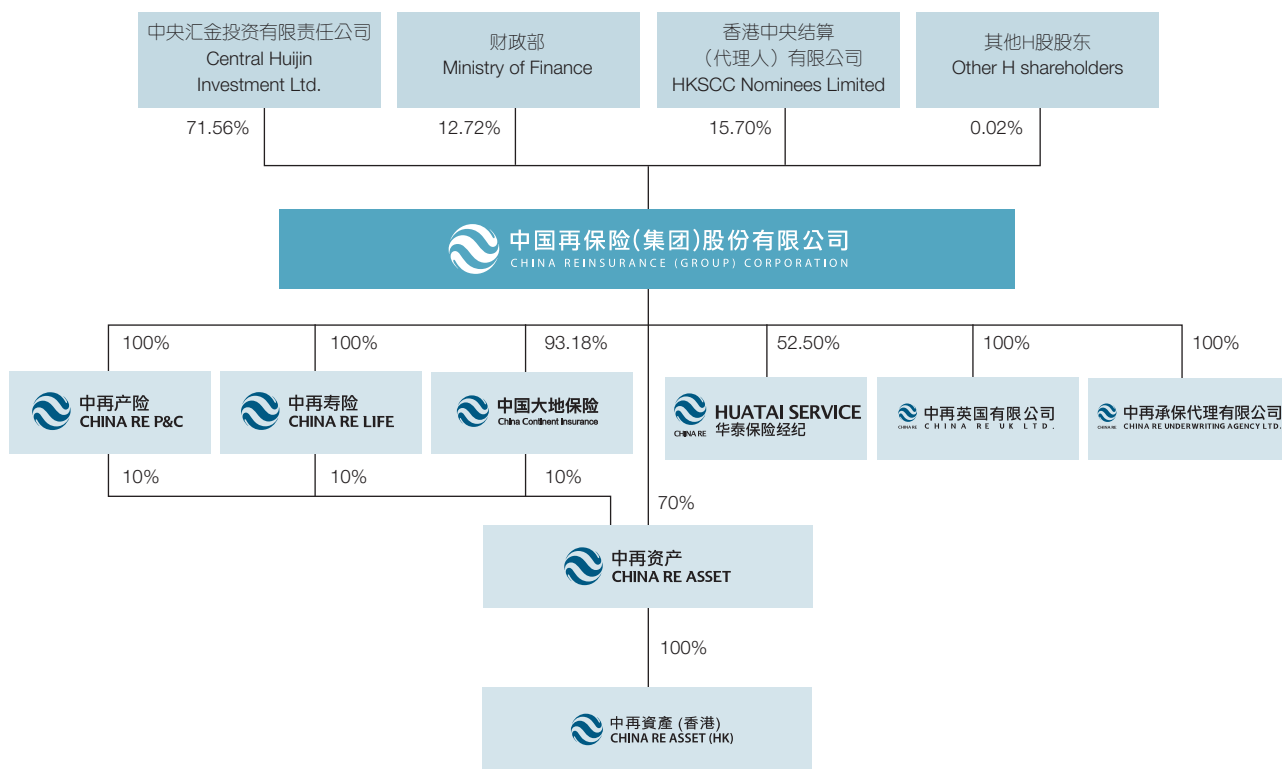
China Re Group is currently:

A member of the Executive Council of the Federation of Afro-Asian Insurers & Reinsurers
The management institution of the China Nuclear Insurance Pool
A shareholder of the Shanghai Insurance Exchange

China Re P&C is the management agency of the China Agricultural Reinsurance Pool
China Re UK is a corporate member of Lloyd's



以下为截至2015年末数据 (The following data as of the end of 2015)



近几年来，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2015年末的业绩摘要如下（人民币百万元）：

In recent years, China Re Group achieved steady growth in premium income, significantly strengthened capital, excellent investment gains and maintained its strong position in the industry. The followings are the highlights of its financial information as of the end of 2015 (RMB in million):

总资产 Total assets	328,993
总负债 Total liabilities	258,036
总权益 Total equity	70,957
总保费收入 Gross written premiums	80,434
净利润 Net profit	7,675
归属于母公司股东净利润 Net profit attributable to equity shareholders of the parent company	7,579
每股盈利（人民币元） Net profit per share (RMB)	0.20
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)	1.65
加权平均净资产收益率 Weighted average return on equity	12.99%

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上不同环节的增长和盈利机遇。

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第六位
- 拥有丰富的财产险产品线，在售产品超过3400种
- 拥有经验丰富的承保理赔专业人才和再保支持
- 拥有遍布全国的财产险直保分销和服务网络
- 拥有广泛的财产险客户基础

资产管理

- 在国内第一批建立专业资产管理平台
- 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水平
- 稳步推进业务产品创新和多元化业务布局
- 设立中再资产香港，成功搭建海外投资平台

保险中介

- 华泰保险经纪是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

经营财产险直保业务

中再资产

对保险资金进行集中化和专业化运用管理，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

中再英国公司

作为劳合社成员公司，设立中再辛迪加2088平台，经营劳合社业务

中再集团新加坡分公司

经营集团公司境外财产再保险业务

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

中再集团积极服务中国保险行业发展，集团公司及旗下中再产险分别担任中国核共体和
中国农共体的管理机构，为两个行业平台提供高效的专业支持。

中国核共体

中国核保险共同体（简称“中国核共体”）于1999年9月2日成立，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、中国平安保险公司共同发起设立，中再集团担任管理公司和主席单位。

截至2015年末，中国核共同体成员共有29家财产保险和再保险公司，业务涉及境内外23个国家和地区，以良好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11月21日成立，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。

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.

- 中再集团荣获“2015年度亚洲保险影响力奖”
- China Re Group was granted the “2015 Asia Insurance Influence Award”



- 中再集团荣获“2015年度最佳企业管治奖”
- China Re Group was granted the “2015 Best Corporate Governance Award”

- 中再集团荣获2015年“全国模范职工之家”称号
- China Re Group was recognised as “Home of National Model Workers” for 2015



- 中再集团荣获2015年“社会扶贫先进集体”称号
- China Re Group was recognised as an “Outstanding Team for Poverty Alleviation” for 2015

- 中再集团连续六年保持贝氏“A”(优秀)评级, 连续两年保持标准普尔“A+”评级
- 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



- 中再集团荣获“2015年度保险公司奖”
- China Re Group was granted the “2015 Annual Insurance Company Award”

- 中再集团荣获“2015年度最具品牌价值奖”
- China Re Group was granted the “2015 Most Valuable Brand Award”

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

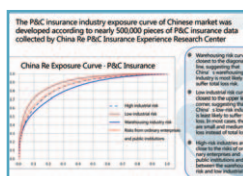
经营理念 Business Philosophy

稳健 创新 开放 共赢
 Prudence Innovation Openness Mutual-benefit



发挥风险保障功能

积极发挥保险行业“稳定器”和“安全阀”作用，为国家核保险、农业保险、巨灾保险等关系国计民生的重要领域提供先进的风险管理技术，为直保行业提供高质量的再保险服务和技术支持，为促进国家经济发展和社会稳定发挥积极作用。



以技术服务国计民生

发布国内第一组财产险风险曲线；在境外成功发行首只以中国地震风险为保障对象的巨灾债券；作为首席再保人推动云南大理州政策性农房地震保险试点项目落地；与行业一同加快地震巨灾、农业价格指数、环境污染、食品安全、医疗及大病等险种发展。



参与行业规范制定

积极参与“偿二代”监管体系建设、巨灾保险总体制度设计与商业车险费率市场化改革等工作；参与制定完成《人身保险伤残评定标准及代码》；积极推动行业第三套生命表编制项目；参与国家《核安全法》立法工作，推动行业及国家风险管理体系规范健康发展。



做好公益与帮扶

连续多年开展定点帮扶，被中共青海省委授予“社会扶贫先进集体”称号，并在此基础上研究开展精准扶贫工作；近年来向云南鲁甸灾区、庐山地震灾区捐款捐物，帮助灾区人民重建家园；开展定向公益项目，积极传递社会正能量。



促员工成长企业和谐

高度重视人才队伍建设，加强对员工职业发展的指导，为员工提供专业的培训机会和公平的发展机会。以人为本，推行“健康工作、快乐生活”的理念，积极开展多种形式的员工活动，让员工感受到家的温暖。

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

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境外机构联系方式 Contact of Overseas Entities

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