

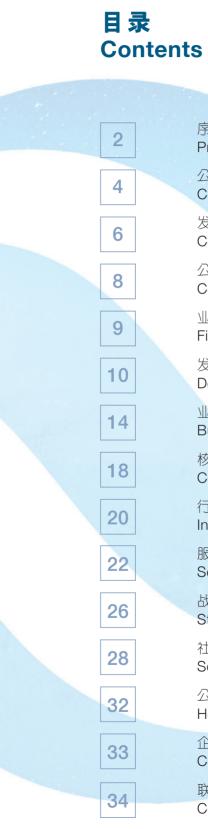
中国再保险市场引领者 Leader in China Reinsurance Market

分散经济风险 护航美好生活

Diversifying Economic Risks and Ensuring a Better Life for All







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新时代画卷舒展,新征程号角铮鸣。党的 二十大擘画了以中国式现代化全面推进中华 民族伟大复兴的宏伟蓝图,为全体中再人奋 发推进高质量发展、热情投身新时代伟大实 践提供了根本遵循和行动指南。

作为再保险国家队,中再集团以习近平新时 代中国特色社会主义思想为指引,始终坚持 以再保险为核心,在"稳中求进、价值提升" 的征程上踔厉奋发,国内再保险主渠道持续 巩固、国际市场排名稳居前列、经营效益稳 中向好、业务结构持续优化,市场美誉度和 影响力显著增强。我们充分发挥再保险风险 保障专业优势,在服务实体经济、保障社会 民生、应对重大灾害等方面助力国家战略, 不断彰显"大国再保"责任担当;我们积极服 务行业健康发展,不断丰富农业保险、绿色 保险、健康保险等创新险种,大力支持制造 业高端化智能化发展,协力推动中国式保险 业现代化:我们全面升级"数字中再"战略. 聚焦巨灾风险核心科技研发,推出多层次巨 灾系列平台,科技助力高质量发展迸发强劲 动能。

立足新的历史起点,中再集团将坚决贯彻落实党中央决策部署,始终坚守金融工作的政治性、人民性, 持续推动"一四五"战略落地:以"征程万里风正劲"的势头强化产品创新,坚持以客户为中心,深入推进 再保险直保化,聚焦数字经济、专精特新、普惠民生等行业性创新亮点,着力提升创新发展的"中再速 度";以"咬定青山不放松"的执着深化平台驱动,大力发挥中国核共体、"一带一路"共同体平台主导作 用,深度融入社会治理和国计民生重要领域,充分彰显金融报国的"中再担当";以"勇立潮头逐浪高"的 姿态加速科技赋能,强化数据应用,积极助力保险业基础设施建设,为行业转型发展贡献"中再方案"; 以"海纳百川怀万里"的胸怀加强全球联动,持续推进高质量"引进来"和高水平"走出去",积极融入国内 国际双循环,全力打通境内外协同联动的"中再格局"。

大道如砥启新程,大潮如歌谱新篇。新的赶考之路上,中再集团将全面贯彻落实党的二十大精神,坚定不移走中国特色金融发展之路,全面打造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,分散经济风险、护航美好生活,为全面建成社会主义现代化强国、实现第二个百年奋斗目标贡献中再力量!

中再集团党委书记、董事长 打开

As the new era is rolling out, a new journey has begun. The 20th National Congress of the CPC has drawn up a grand blueprint for promoting the great rejuvenation of the Chinese nation with Chinese-style modernization, and has also provided all China Re people with a firm direction and fundamental guidance to work hard to promote high-quality development and devote themselves to the great practice of the new era.

As the national team of reinsurance, guided by President Xi Jinping's thought on socialism with Chinese characteristics for a new era, China Re Group has always adhered to the principle of taking reinsurance as core business, persevered and worked hard in the journey of "seeking progress while maintaining stability, enhancing value". The main channel of domestic reinsurance continues to consolidate, and our ranking in the international market is in a steady forefront. By achieving steady improvement in operating efficiency and continuous optimization of business structure, our reputation of reinsurance profession and market influence has been continuously enhanced. We gave full play to our professional advantages in risk protection to assist national strategies such as in the areas of serving the real economy, protection of people's livelihood in the society and response to major disasters, constantly demonstrating our responsibility of "big country reinsurance". We actively served the healthy development of the industry, continued to enrich agricultural insurance, green insurance, healthy insurance and other innovative insurance products, vigorously supported the high-end intelligent development of the manufacturing industry, and promoted the modernization of Chinese-style insurance industry. Moreover, we comprehensively upgraded the "Digital China Re" strategy, focused on the research and development of core technologies for catastrophe risks, and launched a series of multi-level catastrophe platforms, so as to stimulate the strong momentum of high-guality development empowered by technology.

Standing at a new historical starting point, China Re Group will resolutely implement the decisions and arrangements of the CPC Central Committee, always adhere to the political and people's aspects of financial work and continue to promote the implementation of the "One-Four-Five" Strategy. We will continue to forge ahead with the momentum of "a windy journey of ten thousand miles" by strengthening innovation-driven development, adhere to the customer-oriented approach, further promote the primary reinsurance business, and focusing on industry innovation highlights such as digital economy, specialized, refined, differentiated and innovative enterprises, and inclusive people's livelihood, so as to improve the "China Re Speed" of our innovation and development. The Company will deepen the platform-driven development with the motto of "working hard without sparing oneself", give full play to the leading role of the CNIP and Belt and Road Community platform, deeply integrate into the important fields of social governance and national economy and people's livelihood, fully demonstrating our "China Re Responsibility" of financial services to serve the country. With the attitude of "bravely standing in the tide, overcoming one peak after another", we will accelerate technology empowerment, strengthen data application, actively support the construction of digital infrastructure in the insurance industry, and contribute to the transformation and development of the industry. In addition, we will continue to write a chapter with the spirit of "all rivers run into sea" by continuing to promote high-quality "bringing in" and high-level "going global" businesses, actively integrating into the "domestic and international dual circulation", so as to fully open up the "China Re Pattern" of domestic and foreign collaborative linkages.

Taking the thoroughfare and riding on the great tide, we begin a new chapter. On the road to new challenges, comprehensively implementing the spirit of 20th National Congress of the CPC, China Re Group will unswervingly take the path of financial development with Chinese characteristics, comprehensively build an international first-class comprehensive reinsurance group with sustainable development capability and core competitiveness, diversify economic risk, and protect a better life for all, contributing China Re's efforts to the comprehensive construction of a modern socialist strong country and the realization of the second centenary goal!

He Chun Lei Secretary to the Party Committee and Chairman of China Re Group

2 中再集团

Preface

公司简介

中国再保险

中国再保险。

ALC: NO

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、世界第八,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2021年12月31日,公司总资产为人民币4,997.96亿元,净资产为人民币1,020.90亿元。自2010年起,连续保持贝氏评级"A(优秀)";自2014年起,连续保持标准普尔"A+""A"评级。

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,是中国再保险市场主渠道,再保险市场份额 长期位居中国市场首位。

全球再保险行业重要参与者。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;是海外业务网络拓展最广,境外业务占比、境外资产占比最高的中资保险公司。

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,拥有高效协同的集团化管控、经验丰富的境内外管理与技术团队、持续完善的风险管理体系和坚实有力的基础管理。

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, ranks 1st in Asia and 8th globally by the scale of reinsurance premiums, and 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 2021, the Company's total assets and net assets amounted to RMB499.796 billion and RMB102.090 billion respectively. China Re Group was rated "A (excellent)" by A. M. Best consecutively since 2010, rated "A+" and "A" by S&P Global Ratings consecutively since 2014.

Leader in China's reinsurance market. China Re Group takes the function as a national reinsurer. We own rich historical heritage, a strong comparative advantage in domestic resources, huge client base and diversified local and overseas business channels and have been the major channel in China's reinsurance market with domestic market share of reinsurance ranking No. 1 for a long time.

Important participant in the global reinsurance industry. China Re Group has a remarkable performance in the reinsurance business, a comprehensive organizational structure and a complete insurance industry chain which enable the Group to achieve sustainable development and steady profit growth. We are a Chinese insurance company with the widest overseas business network and the highest proportion of overseas business and overseas assets.

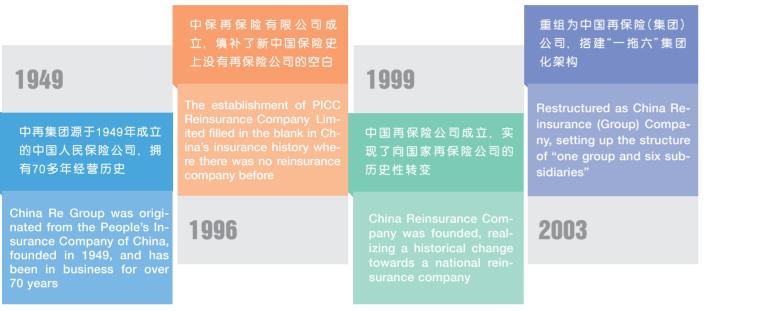
Strong professional and risk management capabilities. China Re Group owns abundant industry data, preeminent professional and technical strengths and powerful innovative capacity. We also have efficient and collaborative group management, well-experienced domestic and overseas management and technical teams, improving risk management system as well as solid and strong fundamental management.

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).

Company Profile



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。中再集团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。



中再集团现为:

- **v** 亚非保险再保险联合会执委会成员
- ▼ 亚洲金融合作协会创始会员和首届理事会成员单位
- ▼ 英国劳合社成员公司
- V 保险发展论坛(联合国国际减灾战略署和国际保险学会共同发起)成员
- ▼ 上海保险交易所股东
- ▼ 中国核共体、"一带一路"共同体主席单位

As the founder of China's reinsurance industry, China Re Group grew with the domestic reinsurance market. The history of China Re Group has experienced leapfrogging 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.



China Re Group is currently:

- V Executive member of the Federation of Afro-Asian Insurers & Reinsurers
- Founding member of the Asia Financial Cooperation Association and a member of its first council
- V Corporate members of the Lloyd's
- V Member of Insurance Development Forum (co-founded by UNISDR and IIS)
- V Shareholder of the Shanghai Insurance Exchange
- V Presidency of CNIP and CBRRP



Company History

Insurers & Reinsurers ation Association and a member of its

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founded by UNISDR and IIS) ge

公司架构 Company Structure

以下为截至2021年12月31日数据 (The following data are as at 31 December 2021)



注: 除桥社外, 仅列示中再集团主要一级子公司。

• 桥社包含China Re International Holdings Limited, Chaucer Insurance Company Designated Activity Company及China Re Australia HoldCo Pty Ltd等主体。

- Notes: Only tier-1 subsidiaries of China Re Group are shown except for Chaucer.
 - Chaucer includes China Re International Holdings Limited, Chaucer Insurance Company Designated Activity Company and China Re Australia HoldCo Pty Ltd and other entities.

经过多年耕耘,中再集团境外机构已拓展到英国、中国香港、爱尔兰、丹麦、挪威、阿联酋、新加坡、马来西亚、 澳大利亚、百慕大等11个国家/地区,覆盖了财产再保险、人身再保险、资产管理三大业务板块。

Over the years, China Re has expanded its overseas institutions to 11 countries/regions, including the United Kingdom, Hong Kong (China), Ireland, Denmark, Norway, the United Arab Emirates, Singapore, Malaysia, Australia and Bermuda, covering three major business segments, namely P&C reinsurance, life and health reinsurance and asset management.

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。2021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 following is the highlights of the results for 2021 (RMB in million):



Earnings per share (RMB)

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)

加权平均净资产收益率

Weighted average return on equity

*除总资产、总负债、总权益、归属于母公司股东净利润、归属于母公司股东的每股净资产外, 相关数据未经重述。

* Relevant data other than total assets, total liabilities, total equity, net profit attributable to the equity shareholders of the parent company and the net assets per share attributable to equity shareholders of the parent company are not restated.

业绩摘要 Financial Highlights

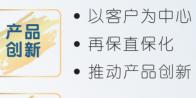
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发展战略

战略目标

稳中求进、价值提升, 推动 中再集团高质量发展,全面 打造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。

坚持以再保险业务为核心推动产业链综合布局,强化可持续 发展能力。





一核心

四支点

五提升





- 企业价值 价值 • 客户价值 • 社会价值
- 数据 现能力
- 生态
- 人才
- •诚信 •合作 文化 •专业 •进取

• 打造产业融合平台生态圈

• 创新平台模式,提供综合解决方案

• 全面实施"数字中再2.0"战略

• 注重科技转化率,助力业务创新、提升运营效率、 赋能行业发展

•打造境内外市场联动发展格局,提升全球竞争力 • 引进国际领先产品、技术和经验,反哺国内创新发 展,提升全球市场地位

• 提升数据资产运营、数据资产融合和数据资产变

• 实现技术与业务深度融合发展

•围绕灾害管理、建筑环保、健康管理、"一带一路" 等领域,加快构建产业融合生态圈

• 以人为本、育用结合 • 健全人才队伍建设体制机制

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Development Strategy

Strategic Goals

Striving for progress while maintaining stability and enhancing value, driving China Re's high-quality development, and building the Group into a worldclass and comprehensive reinsurance group with sustainable development capabilities and core competitiveness in full scale.





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	财产险直保业务
 中国再保险市场的主导者和再保险服务主要提供者 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 	 旗下中国大地保险行业排名第六,财产险产品线 丰富,在用产品超4000个 拥有经验丰富的承保理赔专业人才和再保支持 截至2022年底,分支机构超2100家,拥有遍布全国的财产险直保分销和服务网 截至2022年底,拥有超5600万个人客户和超100万机构客户,客户基础广泛
资产管理	保险中介

中再集团旗下主要业务主体:



中再产险

经营境内外财产再保险业务,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;拥有大量 经验丰富的再保险管理和专业经营人才,致力于为客户提 供专业化的风险解决方案

中再寿险



中再资产

华泰经纪

中再桥社 chaucer 覆盖200多个国家/地区



新加坡分公司 经营集团公司境外再保险业务

业务格局

经营境内外人身再保险业务,受集团公司委托经营境外人 身再保险业务和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

经营财产险、人身意外险和短期健康险等直保业务

对资金进行专业化管理,多资产配置满足委托人需求

经营(再)保险经纪、保险公估、风险咨询等业务

全球性(再)保险公司和特种险专家,总部位于伦敦,业务

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Business Structure

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.

Reinsurance business	P&C insurance business
 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 sector Vast customer base, providing customers with comprehensive integrated 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 	 Its China Continent Insurance ranked sixth in the industry, with a wide range of product lines, offering over 4000 types of in-use products Experienced professional talents specializing in underwriting and claims settlement, with strong reinsurance support As of the end of 2022, it had over 2100 branches with a nationwide P&C insurance distribution and service network As of the end of 2022, it had over 56 million individual clients and over 1 million institution clients, with an extensive customer base
Asset management	Insurance agency
 One of the first insurance asset management companies established in China Adhering to the investment philosophy of prudence and long-term investment Steadily promoting product innovation and business layout diversification 	 Possessing the first professional domestic insurance agency With whole process and whole-line professional service ability in risk management, insurance scheme design, insurance procurement, insurance claim settlement, etc.

Surpassing the average level of the industry in terms of investment returns over the years
Lloyd's designated exclusive agent in Mainland China, serving the domestic and international insurance markets for a long time

Main operating entities of China Re Group:

China Re P&C

Operates domestic and overseas P&C reinsurance business, international P&C reinsurance business, and domestic and international P&C reinsurance legacy business of the Group Company. It has a large number of experienced reinsurance management and professional operation talents, and is committed to providing customers with professional risk solutions

China Re Life

Operates domestic and international life and health reinsurance business, 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 insurances 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 Agency

Operates (re)insurance agency, insurance assessment, risk consulting businesses

China Re Chaucer

Operates in more than 200 countries/regions as a global (re)insurance company and special insurance expert headquartered in London

China Re Singapore Branch

Operates international reinsurance business of the Group Company

Business Structure

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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。

突出的数据优势

- ◆发布中国首组财产险风险曲线、水险风险曲线、为直保公司业务承保与定价提供量化指引
- ◆数据优势突出,拥有共计3亿多人的人身再保险数据
- ◆通过数据整合,创新数据算法,开发新能源汽车保险、环境污染责任险、高保额车险、通用航空险、商业健康 险、长期医疗预测等多种专项定价模型

专业的技术实力

- ◆发起成立国内首家专注巨灾风险管理的金融科技公司——中再巨灾风险管理股份有限公司,积极打造巨灾保险 发展新模式, 助推巨灾保险体系建设
- ◆先后与地震局、气象局、水利局等单位建立战略合作关系,分别成立地震保险与风险实验室、洪水保险与风险 实验室, 致力于国内灾害风险研究
- ◆与人保寿险、中国人民大学分别联合创建产品创新实验室、"公共健康与风险管理"联合实验室,持续开发新型 健康保险,开展行业内领先的重大传染病应对机制研究

强大的产品创新能力

- ◆ 在财产再保险领域, 全面打造立体创新体系, 先后开发IDI保险, 网络风险保险, 环境污染责任险, 政治暴力保 险、罕见病保险等新兴险种;截至目前,新兴险种累计保费收入突破55亿元
- ◆ 在人身再保险领域,先后开发特药险、费率可调长期医疗险、模块化重疾险、长期护理险、先进医疗险、齿科 保险、失能保险等险种

积极参与行业标准制定

- ◆ 在监管机构的指导下,积极参与"偿三代"一期、三期监管体系建设,商业车险市场化改革等工作
- ◆推动行业第二套和第三套生命表、第一套和第二套重疾表、第一套意外表编制工作,参与制定完成《人身保险 伤残评定标准及代码》
- ◆再保险业务财产险公司客户覆盖率超过96%,寿险公司覆盖率超过94%,创新发布网络安全保险解决方案、推 动安责险伞状超赔应用项目落地,研究寿险长护险转换机制等,为行业发展贡献专业价值和智慧

深厚的再保险研究实力

- ◆2021年成立国内首家再保险研究院,致力成为"聚焦再保、深耕中国、纵览全球、开放共享"的行业一流再保险 风险管理智库,持续深耕绿色金融、保险科技、健康养老、全球对标四大领域
- ◆成立中再博士后工作站,持续推进再保险理论研究,形成丰富的再保险研究成果;与国内多所知名院校和研究 机构建立稳定良好的合作关系,是"十三五"期间保险行业唯一获评"优秀"的博士后工作站
- ◆牵头编制行业首部中英文双语版《中国再保险行业发展报告》,发布国内首份《电化学储能保险研究报告》,连续 5年发布年度健康险产品研究报告,受到行业广泛关注

China Re Group is the major channel for China's insurance risk diversification. Leveraging its 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 primary insurance market, and provides advanced risk management technologies and products for key areas relating to the national economy and people's livelihood, as well as providing significant support and assurance to key national strategies.

Outstanding data advantages

- Released the first set of P&C insurance risk curves and marine risk curves in China providing quantitative guidelines for underwriting and pricing of primary insurance companies
- · Outstanding data advantages with personal reinsurance data of more than 300 million people
- Developed a variety of special pricing models, such as new energy vehicles insurance, environmental pollution liability insurance, high net worth motor insurance, general aviation insurance, commercial health insurance and long-term medical forecasting, through data integration and innovative data algorithms

Professional technical strength

- Initiated the establishment of China Re Catastrophe Risk Management Company Ltd., the first domestic financial technology company focusing on catastrophe risk management, actively creating a new model for the development of catastrophe insurance and promoting the construction of catastrophe insurance system
- Successively established strategic cooperation with Earthquake Administration, Meteorological Administration, Water Resources Bureau and other units, set up an earthquake insurance and risk laboratory, flood insurance and risk laboratory respectively, demonstrating its commitment to domestic disaster risk research
- · Jointly established a product innovation laboratory and joint laboratory of "public health and risk management" with PICC Life and Renmin University of China, respectively, continuously developed new health insurance, and led the industry by researching on the response mechanism for major infectious diseases

Strong product innovation capability

- Comprehensively built a three-dimensional innovation system in the field of P&C reinsurance, and successively developed emerging insurance products such as IDI insurance, network risk insurance, environmental pollution liability insurance, political violence insurance and rare disease insurance. Currently, the accumulated premium income from emerging insurance has exceeded RMB5.5 billion
- critical illness insurance, long-term care insurance, advanced medical insurance, dental insurance, disability insurance and other insurance products in the field of personal reinsurance

Active participation in the formulation of industry standards

- Actively participated in the development of the first and second phases of "C-ROSS" regulatory system and the market-oriented reform of commercial vehicle insurance, etc. under the guidance of the regulatory authorities
- Promoted the compilation of the second and third mortality tables, the first and second critical illness tables, the first accident statement in the industry; participated in the formulation and finalization of the Assessment Criteria and Codes for Injuries and Disabilities in Personal Insurance
- Achieved a coverage rate of the property insurance companies in the reinsurance business of over 96% and a coverage rate of life insurance companies of over 94%; innovatively released network security insurance solutions, promoted the implementation of the application project of safety production liability umbrella excess of loss insurance, and studied the conversion mechanism of life insurance and long-term care insurance, contributing professional value and wisdom to the development of the industry

Strong reinsurance research strength

- In 2021, the first reinsurance institute in China was established, which has striven to become a first-class think tank for reinsurance risk management that focuses on reinsurance in the milieu of China with a global vision and an open and sharing nature, continuing to focus on the four major areas of green finance, insurance technology, health and elderly care, and global benchmarking
- Set up the China Re Postdoctoral Workstation to continuously promote the reinsurance theoretical research and enrich reinsurance research results; established stable and good cooperative relationships with a number of well-known universities and research institutions in China, and is the only postdoctoral workstation awarded "Excellent" in the insurance industry during the "Thirteenth Five-Year" period
- Report; released the first Research Report on Electrochemical Energy Storage Insurance in China; released the annual research report on health insurance products for five consecutive years, receiving extensive attention from the industry

Core Strengths

· Successively developed special medicine insurance, long-term medical insurance with adjustable premium, modular

• Led the compilation of the industry's first Chinese and English bilingual China Reinsurance Industry Development

中再集团充分利用数据、技术专业优势,担任中国核共体、"一带一路"共同体主席单位,旗下子 公司在多个行业组织和行业项目中担任核心成员,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。



山国核共体

中国核保险共同体(简称"中国核共体")于1999年成立。中再集团担 任主席单位,中再产险担任管理机构。中国核共体建立了完整、科 学的核巨灾保险运作和管理制度体系,为核风险管理提供了最佳组 织模式,已发展成为保险行业服务实体经济、护航核工业发展、服 务国家核风险管理的重要平台。截至2022年底,中国核共体共有29 家成员公司,业务涉及境内外27个国家/地区,以专业、安全的保障 和优质的服务,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。



"一带一路"共同体

中国"一带一路"再保险共同体(简称"一带一路"共同体)于2020年7月 由11家成员公司发起成立,中再集团担任主席单位,中再产险担任管 理机构。"一带一路"共同体的成立,是保险业推动形成服务"一带一 路"合力的关键举措和重要机制创新,旨在为中国海外利益的多种风 险提供高质量保险服务,研究"一带一路"保险业务的顶层设计,提出 "一带一路"保险业务高质量发展的政策建议并推动实施和落地。

▼ 中国城乡居民住宅地震巨灾保险共同体CREIP

中再产险仟唯一再保险理事单位

▼ 中国集成电路共保体

中再产险仟唯一再保险理事单位

- v 中国精算师协会经验分析中心 中再寿险任牵头单位
- V 国家卫生健康委区域医疗一站式结算项目 中再寿险仟保险行业牵头单位
- 中国银保监会人寿保险与长期护理保险转换、重大疾病定义等多个项目 中再寿险任数据组组长,深度参与项目建设,为行业提供多项基础设施建设服务

Fully leveraging on professional strengths in data and technology, China Re Group, as the presidency of CNIP, CBRRP, and its subsidiaries, a core member of several industrial organizations and industrial projects, play an active role in the optimization, enhancement and expansion of China's policyoriented insurance platforms, to improve the overall capability of insurance industry in serving the economy and the society.

CNIP

China Nuclear Insurance Pool ("CNIP") was established in 1999. China Re Group serves as the presidency of CNIP and China Re P&C acts as the management institution. CNIP has established a complete and scientific nuclear catastrophe insurance operation and management system, and provides the best organizational model for nuclear risk management. CNIP has become a crucial platform which serves the real economy, safeguards the development of China's nuclear industry and serves China's nuclear risk management in the insurance sector. As of the end of 2022, there were a total of 29 member companies in CNIP. It provides professional and secure protection and quality services in 27 domestic and overseas countries and regions. Through insurance and reinsurance, CNIP plays a unique and protective role in the peaceful utilization of nuclear energy in China and the world.

CBRRP

China Belt and Road Reinsurance Pool ("CBRRP") was established by 11 member companies in July 2020. China Re Group serves as the presidency and China Re P&C acts as the management institution. The establishment of CBRRP is a key initiative and an important institutional innovation driven by the insurance industry to form a synergy in serving the BRI, aiming to provide high quality insurance services for a variety of risks of China's overseas interests, work on the top-level design of the BRI insurance business, and propose policy recommendations on BRI high-quality insurance business development, while facilitating the implementation of such policies.

V China Residential Earthquake Insurance Pool CREIP

China Re P&C served as the only reinsurance management unit

v China Integrated Circuit Insurance Pool

China Re P&C served as the only reinsurance management unit

v The CAA Experience Analysis Center

China Re Life served as the leading unit

Regional Medical One-stop Settlement Project of the National Health Commission

China Re Life served as the leader of the insurance industry

CBIRC Various projects, such as conversion of life insurance and long-term care insurance, critical illness definition

China Re Life served as the head of the data team, deeply participated in project construction, and provided various infrastructure construction services for the industry

Industry Platforms

服务国家战略

中再集团聚焦主责主业,积极服务国家战略,打造"专业、精准、特色、创新"的服务国家战略"中 再方案", 充分发挥好经济"减震器"和社会"稳定器"作用。

服务实体经济发展

- •支持海陆空多领域重大战略项目建设,为专精特新企业发展提供风险保障,搭建我国首台(套)重大 技术装备和新材料保险保障机制,推动制造业高端化、智能化、绿色化发展
- •承保大批具有国际影响力的基础设施建设项目,开发我国首个政企共建的建筑质量潜在缺陷保险(ID) 信息管理平台,助力国家基础设施和社会治理体系建设
- 服务中小微企业发展,创新推广中小微企业经营发展需要的特色保险产品,保障产业链供应链安 全稳定

服务绿色发展战略

- 担任中国核共体主席单位和执行机构,为境内近万亿涉核资产提供风险保障,积极参与《核安全法》 《核保险巨灾责任准备金管理办法》制订工作、助推国家构筑清洁低碳、安全高效的能源体系
- 首推新能源汽车定价风控模型,推动国内首单商业化新能源汽车国产芯片质量安全责任保险落地, 助力国家交通运输绿色低碳转型发展
- ●积极探索碳排放权交易机制、碳资产质押融资等绿色产融服务新模式,推进多地首单绿色建筑保险 落地, 切实助力实现"双碳"目标

服务乡村振兴战略

- 全力支持国家政策性农险发展、创新商业农险发展模式、有力保障农民增收、农业发展、农村稳定
- •引领行业完成高标准农田建设创新保障方案,推广"保险+风险管理"新模式,助力提升我国农业生 产管理水平
- •创新推出"防返贫保险",构建保险精准扶贫体系,扎实巩固脱贫成果、助力乡村振兴

服务健康中国战略

- 普惠医疗保障体系建设
- 为保险业参与多层次民生保障探索新经验
- 社会提供专业支持

服务巨灾风险管理

- 开发集地震、洪水、台风干一体的中再巨灾模型体系,实现巨灾模型国产化替代和自主可控
- 理手段
- 担任我国80%的地震、台风巨灾保险试点项目首席再保人、是国内巨灾再保险的主要提供者、巨灾 风险分散的主渠道

服务"一带一路"建设

- 保险联合体并担任主席单位/管理机构,构建起链接三大国际金融中心的"一带一路"保险再保险服 务体系
- 提供当地服务渠道,是国际化程度最高的中资金融保险企业
- 险产品,积极助力中国企业"走出去"

服务国家战略

•专业支持"一城一策"推动创新型普惠型保险解决方案落地,持续推动惠民保险扩面提质,助推我国

●推动青海循化县成为全国首批"三高共管示范区",为循化县老百姓提供"慢病管理+保险保障"服务,

•积极参与城市长期护理保险试点项目,聚焦老年险、失能险、护理险三大新型需求,为应对老龄化

 ・在海外发行我国首支地震巨灾债券,并在香港发行首支粤港澳大湾区巨灾债券,创新巨灾风险管

●先后推动成立新加坡"一带一路"保险联合体、中国"一带一路"再保险共同体、劳合社"一带一路"

•拥有11个海外国家/地区经营机构、500余人境外专业团队、可为全球136个国家/地区中国海外业务

•承保"一带一路"标志性项目,国内首发境外国家恐怖主义风险评估体系,首创海外工程职业责任保

Serving National Strategies

China Re Group focused on its main responsibilities and main businesses, actively served the national strategies, and designed the "China Re Plan" to serve the national strategies of "professionalism, precision, characteristics and innovation", so as to give full play to the role of "shock absorber" for the economy and "stabilizer" in the society.

Serving the development of real economy •

- Supported the construction of major strategic projects in maritime, continental and aerial areas, provided risk protection for the development of specialized, refined, differentiated and innovative enterprises, established the first major technical equipment insurance guarantee mechanism in China, and promoted the high-end, intelligent and green development of the manufacturing industry
- Underwrote a large number of infrastructure construction projects with international influence, developed China's first information management platform of potential construction quality defects insurance (IDI) jointly built by the government and enterprises, and supported the construction of the national infrastructure and social governance system
- Served the development of small and micro enterprises, and innovatively promoted featured insurance products necessary for the operation and development of small and micro enterprises to ensure the safety and stability of the industrial chain and supply chain

Serving green development strategy

- Served as the chairman unit and executive body of CNIP, provided risk protection for nuclear-related assets of nearly RMB1 trillion in China, and actively participated in the formulation of the Nuclear Safety Law and the Regulations of Reserves for Nuclear Insurance Catastrophe Liability to promote the construction of a clean, low-carbon, safe and efficient energy system in China
- First launched the pricing and risk control model for new energy vehicles, promoted the implementation of the first domestic chip quality and safety liability insurance for commercial new energy vehicles in China, and supported the green and low-carbon transformation and development of national transportation
- Actively explored new models of green industry-finance services such as carbon emission rights trading mechanism and carbon asset pledge financing, promote the implementation of the first green building insurance in many places, and effectively contributed to the " dual carbon" goal

Serving the rural revitalization strategy -

- Fully supported the development of national policy-oriented agricultural insurance, innovated the development mode of commercial agricultural insurance, and effectively guaranteed farmers' income increase, agricultural development, and rural stability
- Led the industry to complete the innovative protection plan for high-standard farmland construction, promoted the new model of "insurance + risk management", and helped improving the agricultural production management level in China
- Innovatively launched "poverty eradication insurance", built a targeted poverty alleviation insurance system, solidly consolidated poverty alleviation achievements, and supported rural revitalization.

Serving Healthy China strategy -

- to promote the expansion and quality improvement of Hui Min Bao, and assisted the construction of China's inclusive medical security system
- China, which provided "chronic disease management + insurance protection" for the people in Xunhua County, and explore new experiences for the insurance industry to participate in multi-level livelihood protection
- Actively participated in the long-term care insurance pilot projects, focusing on the three new demands of elderly insurance, disability insurance and care insurance, so as to provide professional support for dealing with the aging society

Serving catastrophe risk management

- Developed a China Re catastrophe model system integrating earthquakes, floods and typhoons, and realizing domestic substitution and independent controllability of the catastrophe model
- Issued China's first earthquake catastrophe bond overseas, and issued Hong Kong's first catastrophe bond in the Guangdong-Hong Kong-Macao Greater Bay Area to innovate catastrophe risk management approach
- Served as the leading reinsurer for 80% of China's earthquake and typhoon catastrophe insurance pilot projects, being the main provider of domestic catastrophe reinsurance and the main channel for catastrophic risk dispersion

Serving the "Belt and Road Initiative" (BRI) -

- · Successively promoted the establishment of the "Belt and Road Initiative" insurance consortium in Singapore, the "Belt and Road Initiative" reinsurance community in China, the "Belt and Road Initiative" insurance consortium in Lloyd's, and served as the chairman unit/management body to build a "Belt and Road Initiative" insurance reinsurance service system linking three major international financial centers
- to provide local service channels for China's overseas business in 136 countries/regions around the world, being the most internationalized Chinese-funded financial and insurance enterprise
- Underwrote the iconic projects of the "Belt and Road Initiative", first launched the foreign country terrorism risk assessment system in China, and pioneered overseas engineering professional liability insurance products to actively help Chinese enterprises to "go global"

Serving National Strategies

• Professionally supported "One city One policy" for the implementation of innovative inclusive insurance solutions, continued

Advanced Xunhua County in Qinghai to be among the first batch of the "three highs co-management demonstration areas" in

• Owned 11 operating institutions in overseas countries/regions with more than 500 people in foreign professional teams

战略合作

26 中再集团

近年来,中再集团积极承担金融央企职责使命,助力国家重大战略落地,与国家部委、地方政府、 中央企业、金融央企及科技头部机构深化战略合作,在服务实体经济高质量发展中谋求合作共赢。

In recent years, China Re Group has actively undertaken the responsibility and mission of a financial state-owned enterprise, assisted in the implementation of major national strategies, deepened strategic cooperation with national ministries and commissions, local governments, central enterprises, financial state-owned enterprises and leading scientific and technological institutions, and sought win-win cooperation in serving the high-quality development of the real economy.



Strategic Cooperation

2019.08	中再集团与国务院国资委签署合作备忘录 China Re and SASAC signed a memorandum of cooperation
2019.03	中再集团与中国工商银行签署战略合作协议 China Re Group and ICBC entered into a strategic cooperation agreement
2018.06	中再集团与青海省人民政府签署战略合作协议 China Re Group and the People's Government of Qinghai Province entered into a strategic cooperation agreement
2018.03	中再集团与中国能建签署战略合作协议 China Re Group and Energy China entered into a



作为中国再保险行业主力军,中再集团始终心系国计民生、履行社会责任、服务经济社会发展,用实际行动践行"护航美好生活"的使命担当。

巩固拓展脱贫成果 有效衔接乡村振兴

中再集团把帮扶工作作为担当社会责任、利在国计民生的重要职责使命,充分发挥再保主业优势,大力推进脱贫攻坚工作。自2002年与青海省循化撒拉族自治县(以下简称"循化县")建立定点帮扶关系以来,中再集团统筹投入帮扶资金约2亿元,助力循化县于2018年9月脱贫。循化县脱贫摘帽,标志着全国第一个区域性少数民族整体脱贫。循化县脱贫后,中再集团继续以保险帮扶和拉面产业两个"1" 双轮驱动,并配合其他精准帮扶举措,持续深化"1+1+N"定点帮扶模式,助力循化县巩固拓展脱贫攻 坚成果、有序衔接乡村振兴。

目前,中再集团的"防返贫"保险方案已在全国28个省(自治区、直辖市)落地,承保超过350万人次, 有力推动了稳定脱贫、防止返贫长效机制的建立。此外,中再集团还创新开展以高血压管控为核心的 慢病防控帮扶,为循化县5000名"三高"患者提供高效科学的救治方法,有效避免了乡村"三高"患者 "慢病无人管、因病返贫"的窘境。 As the leader in China's reinsurance industry, China Re Group has been caring for the country and people's livelihood, performing social responsibility, serving economic and social development and practicing our mission of "ensuring a better life for all" with real actions.

Consolidate and expand the achievements in poverty alleviation and effectively connect those to rural revitalization

Taking assistance work as its major duty and mission to be socially responsible and to serve both the country and the people, China Re Group vigorously promoted works in relation to poverty alleviation by fully leveraging the advantages of its main reinsurance business. Since the commencement of targeted assistance in Xunhua Salar Autonomous County, Qinghai (hereinafter referred to as "Xunhua County") in 2002, China Re Group has accumulatively invested assistance funds of approximately RMB200 million and successfully lifted Xunhua County out of poverty in September 2018, making it the first regional minority group to completely shake off poverty in China. After the poverty reduction in Xunhua County, China Re Group has continued to deepen the "1+1+N" targeted assistance mode with the dual "1" drivers of assistance through insurance and lamian industry development, and combined with other targeted assistance measures, thereby helping Xunhua County consolidate and expand the key achievements in poverty alleviation, and orderly connect those to the rural revitalization.

Currently, China Re Group's "poverty eradication" insurance plan has been implemented in 28 provinces (autonomous regions and municipalities) across the country, providing insurance coverage of over 3.50 million people, which has effectively promoted the establishment of a long-term mechanism to stabilize poverty alleviation and prevent people from returning to poverty. In addition, China Re Group has also innovated and launched the assistance for the prevention and control of chronic diseases with hypertension control as the core, providing efficient and scientific treatment methods for 5000 "three highs" patients in Xunhua County, effectively avoiding the dilemma of "chronic diseases left unattended and returning to poverty due to illness" for "three highs" patients in rural areas.



Social Responsibility

社会责任 Social Responsibility

抗疫救灾 勇担社会责任



作为再保险国家队,中再集团积极履行社会责任。新冠疫情爆发以来,中再集团始终认真贯彻落实疫情防控工作部署和要求,同心协力支援抗疫工作:第一时间捐款1000万元驰援武汉,为湖北灾区提供资金和防疫物资支持,向境外30多个国家/地区的客户和合作伙伴捐助防疫物资4.2万件;持续增强再保险承保能力供给,捐赠保险保额约1500亿元,向行业提供6.8万亿元风险保障,协助直保公司推出近千款疫情防控和复工复产保险产品;支持小微企业应对疫情冲击,创新推出"暖心保"等特色产品,提供共计1700亿元风险保障。

中再集团积极发挥再保险优势,为港珠澳大桥、C919、华龙一号、神州七号等国家重大工程提供承保支持;用心践行责任担当,积极参与救灾援助工作,先后为玉树地震、天津大爆炸事故、云南漾濞地震、 河南暴雨洪灾等提供巨灾保险理赔,并帮助灾区人民重建家园。

Combatting against the pandemic and providing disaster relief, shouldering social responsibility

As the national team of reinsurance, China Re Group actively fulfils its social responsibilities. Since the outbreak of the COVID-19, earnestly implementing the arrangements and requirements of the COVID-19 prevention and control, China Re Group has worked together to support the fight against the pandemic. We immediately donated RMB10 million to Wuhan, provided financial and pandemic prevention materials support for the affected areas in Hubei, and provided 42000 materials to customers and partners in over 30 countries/regions abroad. We continued to enhance the capacity in reinsurance underwriting. The Company donated insurance coverage of about RMB150 billion and offered RMB6.8 trillion of risk insurance to industries. China Re assisted direct insurance companies to launch nearly 1000 insurance products for pandemic prevention and control and resumption of work and production. We supported small and micro enterprises to cope with the impact of the pandemic, and innovatively launched special products such as "Heart-warming Insurance" to provide a total of RMB170 billion risk guarantee.

China Re Group actively gave full play to the advantages of reinsurance to provide underwriting support for major national projects such as Hong Kong-Zhuhai-Macao Bridge, C919, Hualong No.1 and Shenzhou No.7. We earnestly fulfilled our responsibilities, actively participated in disaster relief and assistance, and successively provided catastrophe insurance claims for Yushu earthquake, Tianjin explosion incident, Yangbi earthquake in Yunnan, and rainstorm and flooding in Henan, so as to help rebuild homes for the disaster-hit people.

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。 中再产险全额资助的"责任照亮未来"支教项目,荣获"海南省非物质文化遗产传承教学基地"称号;中再 寿险连续五年对甘肃省飞地小学进行自主精准帮扶;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,并开展"大地礼赔高考护航"公益活动;中再资产持续打造"新绿公益计划"教育帮扶品 牌,对青海循化县牙日小学开展帮扶助学活动,帮助其改造教学楼线路、改善采暖设施、购置文具教具 等物资。

Caring about education

China Re Group has always put emphasis on education as the core scheme of poverty alleviation in impoverished areas, and heavily invested in manpower and supplies with care and love for necessitous teachers and students. The "Responsibility Lights up the Future" education support project fully funded by China Re P&C has earned the title of the "Hainan Province Intangible Cultural Heritage Inheritance Teaching Base". China Re Life implemented the targeted self-directed poverty alleviation scheme at Feidi Primary School in Gansu Province for five consecutive years. China Continent Insurance has set up the "Hope Project Happy Sports Fund" which pays close attention to teenagers' healthy growth, and launched the public welfare activity of "Continent Claims College Entrance Examination Escort". China Re AMC has continued to build the "New Green Charity Initiative" education assistance brand, and helped carry out education assistance activities for Yari Primary School in Xunhua County, Qinghai, helping them renovate teaching building routes, improve heating facilities, and procure stationery and teaching materials.



社会责任 Social Responsibility

公司荣誉 Honors & Awards



- 中再集团荣获"2021高质量发展保 险公司方舟奖""2021优秀社会责 任保险公司方舟奖"
- China Re Group was granted the "2021 Ark Award for Insurance Company with High-quality Development" and the "2021 Ark Award for Insurance Company with Excellent Social Responsibility"



- 中再集团荣获"十四五最具投资价 值上市公司奖""最佳投资者关系 上市公司奖"
- · China Re Group was granted the "Best Investment Value Award for Listed Companies in the 14th Five-Year Plan" and the "Best Listed Company Award for Investor Relations"

金長溪



- 在2022年度保险科技创新大赛 中,"中再一天玑智能保险云平 台"荣获优秀奖银奖:"中再一玉衡 跨界融合平台"荣获优秀奖 China Re-Tianji Intelligent Insurance Cloud
- Platform" was granted the Silver Award of Excellence Award, and "China Re-Yuheng Cross-border Integration Platform" was granted the Excellence Award in the 2022 InsurTech Innovation Competition



- 中再集团荣获"年度最佳服务六稳 六保保险公司奖
- China Re Group was granted the "Best Insurance Company Award in Serving Stability in Six Areas and Six Priorities for the Year"



- 中再寿险获"年度科技赋能经典项 一中再寿险大数据智能银保服 务新模式"荣誉
- China Re Life was granted the honor of "Annual Technology Empowering Classic Project - China Re Life's Big Data Intelligent Bancassurance Service New Model"

- 中再集团荣获"责任投资最佳保险 公司奖 • China Re Group was granted the "Best
- Insurance Company Award for Responsible Investment"

国保险业方

1优秀社会责任保险公司方舟奖

中国大地财产保险股份有限公司

• 中国大地保险荣获"2021优秀社会

China Continent Insurance was granted the

with Excellent Social Responsibility"

"2021 Ark Award for Insurance Company

责任保险公司方舟奖"

• 中再产险荣获首届GF60绿色金融奖 最佳创新实践奖 · China Re P&C was granted the "Best Innovative Practice Award" of the first GF60

Green Finance Awards



- 中再资产荣获"2021中国资产管理 机构最佳公众品牌奖"
- · China Re AMC was granted the "2021 Best Public Brand Award for China's Asset Management Institutions"

公司使命 **Company Mission**

分散经济风险 护航美好生活 Diversifying economic risks and ensuring a better life for all

核心价值观 **Core Values**

诚信专业合作讲取 Integrity, Expertise, Cooperation, Aspiration





企业文化 Corporate Culture

公司愿景 **Company Vision**

建设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 Developing a world-class comprehensive reinsurance group with sustainable development capabilities and core competitiveness

经营理念 **Business Philosophy**

守正创新 行稳致远 Persistence and innovation for sound and prosperous growth

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 Add: China Reinsurance Building, No. 11 Jinrong Avenue, Xicheng District, Beijing, China 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 Add: China Reinsurance Building, No. 11 Jinrong Avenue, Xicheng District, Beijing, China 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 Add: China Reinsurance Building, No. 11 Jinrong Avenue, Xicheng District, Beijing, China 电话(Tel): (8610) 6657 6365
中国大地财产保险股份有限公司 China Continent Property & Casualty Insurance Company Ltd.	地址:中国(上海)自由贸易试验区银城中路501号第26、27、28层 Add: 26/F, 27/F and 28/F, No. 501 Yincheng Zhong Road, China (Shanghai) Pilot Free Trade Zone 电话(Tel): (8621) 6857 7777
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华泰保险经纪有限公司 Huatai Insurance Agency & Consultant Service Ltd.	地址:北京西城区骡马市大街18号中国再保险中心15层 Add: 15/F, China Reinsurance Center, No.18 Luomashi Avenue, Xicheng District, Beijing, China 电话(Tel): (8610) 5653 3688

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China Re London Representative Office	Tel : (0044) 20 7283 9711
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