

新闻稿

瑞士再保险助力广东省七个地市完成财政巨灾指数保险，台风“海马”启动迅速赔付

- 拥有 1 亿人口、GDP 占全国 11% 的广东省，巨灾带来的生命财产和政府财政风险巨大
- 该项目目前覆盖广东省 7 个地市，预计年底前 10 个试点地市全部完成签约，为台风和强降雨灾害提供保险保障，总保障金额约达 23.4 亿元人民币
- 创新性地采用气象数据作为理赔依据，比传统保险赔付更迅速、更高效，台风“海马”赔付迅速启动
- 借助保险融入财政的政企合作模式，确保政府及时获取保险支付的资金用于应急响应、灾难救助、灾后重建
- 该项目和黑龙江农业财政巨灾指数保险是中国目前最大的巨灾保险项目

北京，2016 年 10 月 28 日—瑞士再保险与广东省政府和中国人民财产保险股份有限公司等保险公司于 2016 年达成合作协议，为广东省试点巨灾指数保险独家提供再保险保障。这是中国政府采用商业保险，首次为人口稠密、经济较为发达的地市因灾引发的财政风险提供保障。这也是瑞士再保险今年在中国宣布的第二个巨灾指数保险项目。第一个此类项目是与黑龙江省合作，开创了针对农村的农业财政巨灾指数保险的先河。

这项创新的保险解决方案为台风和强降雨造成的损失提供保障，赔付由风速和降雨指数触发。项目在包括汕头、韶关、湛江、梅州、清远、河源、汕尾、阳江、茂名、云浮在内的十个试点地市陆续实施，于年内全部完成，保额总计约为 23.4 亿元人民币。该计划明年有望在广东省更大范围内展开。

广东省财政风险巨灾指数保险项目是广东省对建立巨灾保险制度框架的成功探索，该项目于 2014 年初启动，瑞士再保险与中国人民财产保险股份有限公司组成联合工作组，在经过了大量深入严谨的调研工作后，逐一完成了针对上述试点城市的巨灾指数保险方案。该项目由政府招标选定的直保公司完成直保保单，再保险业务由瑞士再保险独家完成。项目关注城市的灾后恢复能力，通过快速赔付有力增强了政府的应急资金调配能力。同时和 8 月份宣布的黑龙江省农业财政巨灾指数保险互为补充，是对中国政府建立巨灾保险制度的积极响应，以保险手段破解了灾害致贫返贫的难题，同时也为财政涉灾预算改革提供了可能。

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近日台风“海马”登陆汕尾，风速已触发赔付条件。瑞士再保险全球合作主席潘瑞康（Martyn Parker）说：“我们积极支持广东人保启动紧急赔付，汕尾市财政局已于 25 日收到首笔赔款 1000 万元人民币。广东省是重要的工业生产中心，但易受自然灾害侵袭，台风和强降雨的威胁尤其严重。一旦发生灾害，造成的损失不仅威胁人民的生命财产安全，地区的经济发展也会受到影响。”

瑞士再保险中国总裁陈东辉指出：“依靠国际经验，以创新产品取胜，这是广东成功经验的基石。我们对广东省政府重视灾前措施制定、科学应对自然灾害的行动表示赞赏。政府、中国人保和瑞士再保险共同构建的紧密合作发挥了强有力的作用。我们期待广东和黑龙江的成功模式可以让更多的中国省份从中受益。”

编辑备注

瑞士再保险

瑞士再保险集团是一家领先的再保险、保险和其他保险型风险转移方式的批量业务提供商。集团以直接交易方式和通过经纪公司方式开展业务，全球客户群包括保险公司、大中型企业和公共部门客户。从标准产品乃至各个险种的量身定制保险保障，瑞士再保险都能充分利用其资本实力、专长和创新能力，以帮助承担企业和社会发展过程中的风险。瑞士再保险于 1863 年在瑞士苏黎世创立，通过其全球 70 个办事处的网络为客户提供服务。瑞士再保险目前的信用评级为：(i)标准普尔：“AA-”级；(ii)穆迪：“Aa3”级；(iii) A.M. Best：“A+”级。瑞再控股是瑞士再保险集团的控股公司，其记名股票根据瑞士证券交易所主要标准上市，并以股票代码“SREN”进行交易。瑞士再保险自 1913 年起服务亚洲市场，1995 年在中国设立办事机构，并于 2003 年在北京设立分公司，在全国范围内提供全面的再保险产品与服务。瑞士再保险亚太区总部设在香港，目前在亚太区员工人数约 1,000 人。有关瑞士再保险集团的更多信息，请访问：www.swissre.com。

Cautionary note on forward-looking statements

Certain statements and illustrations contained herein are forward-looking. These statements (including as to plans, objectives, targets, and trends) and illustrations provide current expectations of future events based on certain assumptions and include any statement that does not directly relate to a historical fact or current fact.

Forward-looking statements typically are identified by words or phrases such as “anticipate”, “assume”, “believe”, “continue”, “estimate”, “expect”, “foresee”, “intend”, “may increase”, “may fluctuate” and similar expressions, or by future or conditional verbs such as “will”, “should”, “would” and “could”. These forward-looking statements involve known and unknown risks, uncertainties and other factors, which may cause the Group’s actual results of operations, financial condition, solvency ratios, capital or liquidity positions or prospects to be materially different from any future results of operations, financial condition, solvency ratios, capital or liquidity positions or prospects expressed or implied by such statements or cause Swiss Re to not achieve its published targets. Such factors include, among others:

- instability affecting the global financial system and developments related thereto;
- deterioration in global economic conditions;
- the Group’s ability to maintain sufficient liquidity and access to capital markets, including sufficient liquidity to cover potential recapture of reinsurance agreements,

- early calls of debt or debt-like arrangements and collateral calls due to actual or perceived deterioration of the Group's financial strength or otherwise;
- the effect of market conditions, including the global equity and credit markets, and the level and volatility of equity prices, interest rates, credit spreads, currency values and other market indices, on the Group's investment assets;
 - changes in the Group's investment result as a result of changes in its investment policy or the changed composition of its investment assets, and the impact of the timing of any such changes relative to changes in market conditions;
 - uncertainties in valuing credit default swaps and other credit-related instruments;
 - possible inability to realise amounts on sales of securities on the Group's balance sheet equivalent to their mark-to-market values recorded for accounting purposes;
 - the outcome of tax audits, the ability to realise tax loss carry forwards and the ability to realise deferred tax assets (including by reason of the mix of earnings in a jurisdiction or deemed change of control), which could negatively impact future earnings;
 - the possibility that the Group's hedging arrangements may not be effective;
 - the lowering or loss of one of the financial strength or other ratings of one or more Swiss Re companies, and developments adversely affecting the Group's ability to achieve improved ratings;
 - the cyclical nature of the reinsurance industry;
 - uncertainties in estimating reserves;
 - uncertainties in estimating future claims for purposes of financial reporting, particularly with respect to large natural catastrophes, as significant uncertainties may be involved in estimating losses from such events and preliminary estimates may be subject to change as new information becomes available;
 - the frequency, severity and development of insured claim events;
 - acts of terrorism and acts of war;
 - mortality, morbidity and longevity experience;
 - policy renewal and lapse rates;
 - extraordinary events affecting the Group's clients and other counterparties, such as bankruptcies, liquidations and other credit-related events;
 - current, pending and future legislation and regulation affecting the Group or its ceding companies and the interpretation of legislation or regulations;
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 - changes in accounting standards;
 - significant investments, acquisitions or dispositions, and any delays, unexpected costs or other issues experienced in connection with any such transactions;
 - changing levels of competition; and
 - operational factors, including the efficacy of risk management and other internal procedures in managing the foregoing risks.

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