

# 关于中国信保

## About SINOSURE

### 职责使命

#### Functions and Missions

中国出口信用保险公司（简称中国信保）是由国家出资设立、支持中国对外经济贸易发展与合作、具有独立法人地位的国有政策性保险公司，于2001年12月18日正式揭牌运营，服务网络覆盖全国。

- 以“履行政策性职能，服务开放型经济”为己任，积极扩大出口信用保险覆盖面，为中国货物、技术、服务出口，以及海外工程承包、海外投资项目提供全方位风险保障。
- 坚决贯彻落实国家决策部署，在服务共建“一带一路”、培育国际经济合作和竞争新优势、推动经济结构优化等方面具有不可替代的作用。
- 在信用风险管理领域深耕细作，提供专业权威信息。设有专门的国别风险研究中心和资信评估中心。资信调查业务覆盖全球所有国别、地区及主要行业。

China Export & Credit Insurance Corporation (hereinafter referred to as SINOSURE) is a state-owned policy insurance company funded and established by the state to support China's foreign economic and trade development and cooperation and has the status of an independent legal person. It was officially opened on December 18, 2001, with its service network across the nation.

- With a mission of "fulfilling the policy functions and serving the open economy", SINOSURE actively expands the coverage of export credit insurance by providing comprehensive risk protection for export of Chinese goods, technologies and services, as well as overseas contracting and investment projects.
- SINOSURE resolutely implements national decisions and major plans and plays an irreplaceable role in serving the Belt and Road Initiative (hereinafter referred to as "BRI"), cultivating new advantages in international economic cooperation and competition, and promoting the optimization of economic structure, etc.
- SINOSURE explores in-depth the area of credit risk management to provide professional authoritative information, and has set up Research Center of Country Risk and SinoRating Center. Its credit investigation business covers all countries, regions and major industries around the world.

## 业绩摘要 Performance Summary

2018 年

各项业务实现承保金额

The total amount insured of all products reached USD611.99 billion

**6119.9** 亿美元

同比增长

Representing a year-on-year  
(similar hereinafter) increase of

**16.7%**

中长期出口信用保险、海外投资保险、短期出口信用保险  
承保金额为

The amount insured of medium and long-term export credit insurance,  
overseas investment insurance and short-term export credit insurance  
was USD562.85 billion

**5628.5** 亿美元

同比增长

Representing an increase of

**15.9%**

全年向企业和银行支付赔款

Claims paid to enterprises and banks for the year totaled USD1.92 billion

**19.2** 亿美元

同比增长

Representing an increase of

**40.6%**

支持企业获得银行融资

Bank financing obtained by enterprises with the support of SINOSURE  
was RMB326.91 billion

**3269.1** 亿元人民币

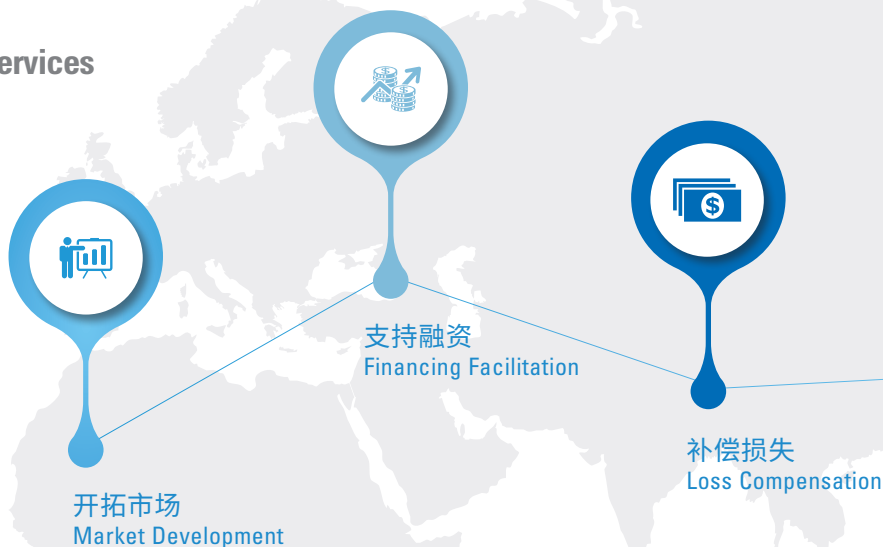
同比增长

Representing an increase of

**1.8%**

# 关于中国信保 About SINOSURE

## 主要产品及服务 Principal Products and Services



中国信保通过赔款转让、应收账款转让或融资银行直接投保信用保险三种模式，为企业提供保险项下融资服务。

为国内外用户提供资信调查、信用评级、行业风险分析、国别信息、信用管理咨询与培训等服务。

为金融机构、出口企业或融资租赁公司收回融资协议、商务合同或租赁协议项下应收款项提供风险保障。承保业务的保险期限一般为 2-15 年。

### 融资担保 / 非融资担保

为中国信保保险客户的大型资本性货物出口、海外工程承包、海外投资并购等“走出去”项目、大宗商品出口等业务提供内保外贷为主的融资担保及履约保函、预付款保函为主的非融资担保支持，配套中国信保的出口信用保险产品，为企业提供风险保障及信用增级的“一站式”服务。

为有进口经营权的企业提供在进口贸易中因供应商所在国政治风险或供应商商业风险导致的预付款无法收回的风险保障。

为在中国境内注册的企业保障在国内贸易中，因买方商业风险造成的应收货款损失，或因供应商商业风险造成的不能收回预付款的损失。承保业务的信用期限一般为一年以内。

为出口企业提供在出口合同和工程承包合同项下，由于买方未履行或无法履行合同项下的付款义务而遭受的成本投入损失或应收账款损失的风险保障。承保业务的信用期限为两年以内。





SINOSURE provides insurance-based financing services through indemnity transfer, A/C transfer or the credit insurance directly purchased by the financing bank.

Provide credit reporting, credit rating, industry risk analysis, country information, credit management consulting and training services for domestic and foreign users.

**Financial Guarantee/Non-financial Guarantee**

Provides corporate clients with risk-guarding and credit-enhancing "one-stop" services through financial guarantees (mainly in the form of overseas financing against domestic guarantee) and non-financial guarantees (mainly in the form of performance guarantee and advance payment guarantee) for the export of large-sized capital goods, overseas contracted projects, overseas investment/M&A, other "Going Global" projects and commodity exports of SINOSURE's clients, supplemented by the export credit insurance products of SINOSURE.

Protects importers from non-recovery of advance payment resulting from political risks in the country of the supplier or from commercial risks of the supplier.

Protects companies registered in China from the loss of A/R resulting from commercial risks on the buyer side or the loss of advance payment resulting from commercial risks on the supplier side in domestic trade. The covered credit period is generally within one year.



Covers risks in relation to the collection of deferred payment by exporters, the account receivable by financial leasing companies and the recovery of loan principal and interest by financial institutions. The tenor is normally 2 to 15 years.

Protects investors and financial institutions from economic losses resulting from political risks such as expropriation, inconvertibility and exchange restrictions, war and political violence and breach of contract in the host country. The maximum tenor is 20 years.

Covers the risks of payment collection in relation to accounts receivable (A/R) by Chinese exporters under L/C or non-L/C. The covered credit period is generally within one year.

Protects exporters from the loss of costs or A/R due to the buyer's failure or inability to fulfill its payment obligations under the export contract or project contract. The covered credit period is generally within two years.