

总经理致辞 President's Message



2018年，全球经济增速放缓，各类风险高发多发。面对复杂局面，中国信保坚持稳中求进工作总基调，主动担当作为，积极扩大出口信用保险覆盖面，有效应对风险挑战。公司支持企业深度参与共建“一带一路”、妥善应对国际经贸摩擦、拓展融资渠道、培育发展新动能，有效履行了政策性职能。

2018年，我们坚持以国家政策为依据，履职尽责，把稳定外贸增长、加大金融支持实体经济力度等政策措施落到实处。积极承保，出台承保理赔、市场服务、风险管控等一揽子措施，支持企业在稳固传统市场的同时，开辟多元化市场。聚焦新一轮高水平对外开放，以支持基础设施互联互通和国际产能合作为重点，为共建“一带一路”项目落地提供了有力的风险保障和融资支持。聚焦实体经济和民营企业发展，以培育重点行业发展新动能、支持小微企业发展壮大为重点，为全国10万余家企业



提供了信用保险及相关服务。政策性出口信用保险拓市场、促融资、防风险、补损失的功能充分发挥，为实现稳增长、防风险、保就业等多重政策目标贡献了力量。

2018年，我们坚持以市场为导向，积极响应客户需求，把提升出口信用保险服务质效落到实处。推动产品创新、服务创新、业务模式创新，优化操作流程，不断完善客户服务支持体系。积极融入国际贸易“单一窗口”建设；探索创新“互联网+信保”模式，研发形成线上投保、线上签署保单、线上资信调查等新型服务；上线小微业务操作平台，实现对小微出口企业的“一站式”服务；创新丰富银保合作模式，积极开展“政银保”等合作；加大对境外合作区建设、项目融资等领域的支持力度；继续探索与发达国家大型跨国企业、金融机构共同开发第三方市场，取得积极进展。多策并举，拓展了出口信用保险服务的深度和广度，客户体验进一步提升。

2018年，我们坚定树立风险底线思维，全面提升风险防控化解能力，把贯彻落实国家关于加强金融风险防控的有关部署落到实处。加强顶层设计，进一步完善全面风险管理体系和内控制度，规范问责机制，做好业务风险排查。重视加强同企业、银行的对接合作，持续提升资信评估、风险研究专业能力，在承保阶段强化国别、行业、业务风险识别和管控，在保后阶段强化风险管理、应对及减损。密切跟踪和积极应对业务风险，在丰富各类风险承担方式、预先处置和化解风险等方面积累了宝贵经验。风险评估、准备金计提等方面的管理得到强化。

2019年，站在新的起点，面对新的征程，我们将不忘初心，牢记使命，勇于担当，砥砺前行。中国信保愿与广大合作伙伴携手并进，为推动我国开放型经济高质量发展作出新的更大贡献。



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总经理致辞

President's Message

In 2018, the world economic growth slowed down amid various types of high risks. Facing such complexities, SINOSURE adhered to the general tone of steady progress with positive growth while proactively taking up responsibility by actively expanding the coverage of export credit insurance and effectively responding to risks and challenges. The Company assisted clients to deeply participate in the BRI, properly responded to international economy and trade frictions, explored financing channels, and fostered new momentum for development, which effectively fulfilled its policy functions.

In 2018, we adhered to the national policy and fulfilled responsibilities diligently by implementing policy measures including stabilizing the growth of foreign trade and strengthening financial support for the real economy. We adopted active underwriting policies and launched a basket of measures concerning underwriting claims, market services and risk control, which supported enterprises to open up diversified markets while stabilizing traditional markets. Focusing on a new round of opening-up, we stressed on supporting infrastructure connectivity and international capacity cooperation, providing strong risk protection and financing support for the implementation of the BRI projects. Centering on real economy and private enterprise development, we stressed on fostering key industries to develop new momentum for development and supporting small and micro enterprises (SMEs) to grow by providing over 100000 enterprises countrywide with credit insurance and related services. The functions of policy-based export credit insurance to explore market, facilitate financing, prevent risks and compensate losses were brought into full play and contributed to the national policy objectives to stabilize growth, prevent risks and secure employment.

In 2018, we observed the market-oriented principle by actively responding to clients' needs and effectively enhancing the quality of export credit insurance services. Through product innovation, service innovation, business model innovation and operational procedure optimization, we kept on improving our client service supporting system. Progresses were made in active integration into the development of international trade "single window" and exploration into the innovative "Internet + credit insurance" model by research and development on new services

such as online insurance, policy with online signature and online credit investigation. Online operational platforms were launched to provide "one-stop" services for small and micro export enterprises. We stepped up efforts in areas such as construction in overseas cooperation region and project financing, along with continuous exploration into joint development of third-party markets with sizable multinational corporations and financial institutions of developed countries. The mixed approach deepened and widened our export credit insurance services such that client experience was further improved.

In 2018, we firmly established the mentality of bottom line of risk and improved our overall ability to prevent and mitigate risks, effectively implementing the national decisions in relation to the strengthening of financial risk prevention and control. By reinforcing the top design, the overall risk management system and internal control system were further optimized, the accountability mechanism was standardized, and business risk inspection was properly carried out. We attached importance to strengthening the linkage and cooperation with enterprises and banks, continuously improving the professional ability to conduct credit assessment and risk research. During the underwriting phase, we enhanced the identification and control on risks with respect to country, industry and business. During the post-insurance phase, we built up risk management, responses and mitigation. Through close tracking of and active responses to business risks, we accumulated valuable experience in aspects including diversification in the modes of risk-taking, advanced handling and risk mitigation. The management of risk assessment and reserves determination was lifted.

In 2019, while embarking on a new journey, we will bear in mind our objectives and firmly uphold our mission to march boldly forward. SINOSURE will join hands with our partners and together make new contribution to the high quality development of China's open economy.

Wang Tingke