

新闻稿

中国首个农业财政巨灾指数保险落户黑龙江

- 该项目覆盖黑龙江省 28 个贫困县，提供流域洪水、降雨过多、干旱及积温不足等农业巨灾保险保障
- 保险项目创新性地使用卫星遥感技术，相比传统产品，保险赔付更加快捷、科学
- 公私合作为黑龙江各级政府受灾时提供及时的灾难救助和重建资金，破解社会治理改革难题

北京，2016 年 8 月 3 日—瑞士再保险协助黑龙江省政府财政厅联袂阳光农业相互保险公司研究并设计了“黑龙江省农业财政巨灾指数保险”，近期完成了出单，开创了中国政府与商业保险及再保险公司合作、应对自然灾害事件引发的农业财政风险的新模式。这也是首个应用卫星遥感技术和气象监测技术开发的创新型农业指数保险方案，发挥了保险破解灾害致贫返贫难题的积极作用。作为该计划的技术顾问和唯一的再保险公司，瑞士再保险充分发挥全球市场的资源优势，运用先进的建模技术成功设计并推动这一项目落地实现。

该计划覆盖了中国东北黑龙江省 28 个贫困县，为政府提供基于流域洪水、降雨过多、干旱及积温不足等农业灾因的约 23.24 亿元人民币（约合 3.48 亿美元）的巨灾保险保障。

黑龙江省一直受到多种自然灾害的严重威胁。政府履行灾难救助和灾后修复重建的公共利益责任巨大，形成了“财政涉灾预算无灾不能用、有灾不够用”的尴尬。该保险有针对性地解决了此矛盾，同时有助于防止受灾地区致贫返贫。

这项创新保险解决方案，在研究了保险区域的气候条件、农作物生长习性及其历史损失状况的基础上，根据监测到的卫星和气象数据，确定各个灾因的指数阈值和保险赔付金额。据此，政府相关部门在灾害发生后即可快速知道其可动用的保险赔付资金规模。相比传统的保险，政府可以利用该保险大幅度提高其可使用的涉灾预算额度，并且纳入其相关灾难救助和灾后修复重建的机制，提高政府应急、应灾、救助、重建的综合能力和实力。

瑞士再保险全球合作主席潘瑞康（Martyn Parker）表示：“这是一项真正的兼具创新及突破性的成功计划，不仅可以支持中国政府防御自然灾

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害导致的财政冲击，同时也树立起一个公私合作、财政融合金融保险、应对保障缺口的绝佳范例。”

瑞士再保险中国总裁陈东辉说：“更好地管理自然灾害风险是中国各级政府的工作重点之一，中国市场的保险公司一直希望能在这个领域发挥更大的作用。瑞士再保险很高兴凭借技术优势，为各方搭建合作桥梁，携手找到共赢的创新型解决方案。”

编辑备注

瑞士再保险

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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;
- legal actions or regulatory investigations or actions, including those in respect of industry requirements or business conduct rules of general applicability;
- 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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