

Guangdong Insurance Industry Development
and Reform Report

广东保险产业发展 改革报告(2007)

黄 洪 主编

广东省出版集团
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广东省人民政府黄华华省长 对《广东保险产业发展改革报告》的批示

保险是金融体系和现代服务业的重要组成部分。保险是支持经济建设的重要力量，是维护社会稳定的有效手段，是辅助社会管理的重要方式，是提高创新活力的制度保障。在构建和谐社会的进程中，保险业发挥着特殊的重要作用。我省的保险事业还处于起步阶段，还应该更大发展；要提高全社会的风险和保险意识，制定相关政策，创造条件，扶持保险产业发展；要不断推进改革创新，加强监管，进一步提升保险服务水平。希望全省各级领导干部带头学习保险知识，认真研究保险功能作用，努力掌握保险产业的发展特点和规律，加强对保险工作的领导和管理，促进保险产业更好地服务于我省“全面建设小康社会、率先基本实现社会主义现代化”和建设和谐广东战略。

黄华华

Guangdong Governor Huang Huahua's Comments on "Guangdong Insurance Industry Development and Reform Report"

Insurance is an important section of the finance system and the modern service industry. It supports economic construction, maintains society stabilization, assists in society management, and plays the role of system safeguard to improve innovation vigor. In building a harmonious society, insurance plays a special significant function. The insurance industry in our province is still in the early stage, and it should develop into an even greater industry as time goes on. We need to enhance the entire society's risk and insurance consciousness, establish related policies, and create conditions to support the insurance industry's development. We also need to continually boost innovation and strengthen regulations, thereby upgrading the insurance service level. I hope our province's officials can take the lead in gaining knowledge of the insurance industry. By studying insurance functions, endeavoring to seize the insurance industry's development characteristics and rules, and strengthening the guidance and management of insurance development, we can accelerate the insurance industry to serve our province's strategy, which is to "completely build up wealthy society, take the lead in basically implementing socialism modernization" and build up a harmonious society of Guangdong.

Huang Huahua

序

党的十六届四中全会提出了构建社会主义和谐社会的重大任务。保险作为一种市场化的风险转移机制、社会互助机制和社会管理机制，在构建社会主义和谐社会的进程中，可以在促进经济发展、完善社会保障体系和辅助社会管理三个方面发挥重要作用。

在现代社会中，产业是构成国民经济的重要子系统。科学的产业理论和完善的产业政策是保障一个产业持续健康发展的重要基础。保险业作为新兴的服务业，在我国起步较晚，仍处于发展的初级阶段，与发达国家和地区的保险市场相比，还有很大差距，尤其在保险产业理论和政策体系方面，差距更为明显。因此，加强对保险业现状和产业政策的总结分析，不仅是促进保险业发展的内在要求，也是推动经济社会发展的迫切需要。

广东是我国改革开放的前沿，市场机制相对完善，经济总量全国领先，探索构建和谐社会先行一步。我国内地现代保险产业起源于广东，至今刚好 200 周年。近年来，在广东省委省政府的关心和支持下，广东保险业认真贯彻落实科学发展观，以改革创新推动快速发展，以结构调整实现持续发展，以加强监管促进健康发展，实现了又快又好的发展。同时，广东保险

业主动融入地方建设，努力服务地方经济社会发展，为构建和谐广东做出了积极贡献。广东保监局结合广东保险业实际，适应新的发展形势，组织专家学者和有关人员编写《广东保险产业发展改革报告》，比较全面地介绍了广东保险业的发展现状，较为系统地反映了广东保险业发展改革的重大事项，初步探索了发展保险业的产业政策理论体系，提出了加快发展和做大做强广东保险业的思路 and 措施，将有助于引导保险业在构建和谐社会及和谐广东中更好地发挥作用，同时也向社会各界提供了一个了解广东保险业的窗口。

希望本书的出版对加强保险产业政策和区域保险市场研究，推动我国保险理论创新，促进保险业稳定持续健康快速发展起到积极作用。

A large, bold, handwritten signature in black ink, reading '吴永' (Wu Yong).

（中国保险监督管理委员会主席）

PREFACE

The Fourth Plenum of the 16th CPC Central Committee put forward the mission to build a harmonious socialistic society. Insurance industry, as a social administration mechanism to encourage the market oriented risk transfer, to improve social mutual interest and to enhance the social administration, plays a more important role to accelerate the economic growth, improve social security system and assist social administration in the process of building the harmonious society.

Industry is the important sub-system of national economy in modern society. Scientific industry theories and perfect industry policies are the essential groundwork of the continuous and healthy development of industry. Insurance industry in China is still in its early stage of development. As a burgeoning service industry, it started later in China. There is long distance between the insurance market in a developed country and our market, especially in industry theories and policy system. Therefore, it is not only the native requirement of the development of insurance industry but also the urgent demand by the social economic development to summarize and analyze the status and policy of insurance.

Guangdong Province, China's forerunner of reform and opening-up with more perfect market mechanism and a leader in gross economic, tries to construct the harmonious society firstly. It has been 200 years since mainland of China's modern insurance first emerged in Guangdong Province. In recent years, with the concern and supports

from the Province government, insurance industry in Guangdong carries out the scientific viewpoint of development earnestly, accelerating the development by reform, accomplishing continuous development by restructuring, promoting the healthy development by strengthening regulations. With all these efforts, Guangdong's insurance industry has witnessed the prompt and prosperous developments. At the same time, it has contributed dramatically to building the harmonious Guangdong by involving and serving the regional economic development actively. To meet the need of new developing situation, CIRC Guangdong Bureau organized a group of experts, scholars and cadres to compile "Report on Guangdong's Insurance Industry Development and Reform". This report completely introduces the current status of insurance industry in Guangdong, systematically reflects the material issues in reforming and developing of insurance industry in Guangdong, and makes a preliminary probe into the theory system of industry policy to insurance industry development. It gives hints and suggestions to fasten and strengthen insurance industry development in Guangdong, which would help the industry to play a more positive role in building harmonious Guangdong. Also, it provides the public a better understanding of the insurance industry in Guangdong.

I sincerely hope that this book can play a positive role to enhance the research on the industry policy and regional market of insurance, promote the insurance theory innovation of our country and accelerate the continuous and healthy development of insurance industry.

Wu Dingfu

(The chairman of China Insurance Regulatory Commission)

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