

华泰保险集团股份有限公司

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HUATAI  
INSURANCE  
GROUP

2025年度社会责任报告

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# 01

## 为客户提供全方位服务

PROVIDING  
CUSTOMERS  
WITH ALL-AROUND  
SERVICES



## 华泰财险

### HUATAI P&C

华泰财险秉持“以客户为中心”的服务理念，通过一系列创新举措，持续优化客户服务智能化水平，为客户提供了更加便捷、高效、个性化的服务体验。在电话及在线服务渠道，公司全年累计为客户提供854931人次（自助）服务，切实保障了消费者的合法权益，提升了客户满意度。

2025年，华泰财险上线了车险定位实时短信功能，客户通过点击短信链接实时回传车辆出险地点，解决了客户无法明确告知出险地点的困难，进而提升服务准确性。除此之外，新增客服工作自动化场景包含车险理赔异议智能外呼、客服撤案及催派工自动生成咨询工单、车险全流程自动化转派等功能，进一步释放客服坐席人力，更快速地承接客户服务进线，提升客服工作质效。

华泰财险团体客户数智化理赔系统自2020年启动建设，以数字技术与智能算法优化全流程自动化理赔，在降本增效、破解行业痛点的同时，提升客户理赔服务体验。其中自主打造的专属创新理赔中台，通过集成化数字平台直连B端、C端客户，实现赔案全流程线上化、智能化处理。平台支持赔案资料线上传输、进度实时查询，搭载自动核赔等智能功能，构建起高效透明的一站式理赔服务体系，目前已成功对接多个货运险、责任险重点项目。2025年，数智化理赔成效显著，依托创新中台完成在线理赔案件近3.2万件，同比增长69%；累计估损金额4560万元。量身打造适用的理赔流程后，经中台处理的案件平均理赔周期仅13天，提质增效效果突出。

此外，为便于客户线上索赔，依托公司微信小程序简化客户理赔流程，全年实现线上化报案3413件。

面对2025年极端气候事件的频繁挑战，华泰财险以坚定的责任感和专业能力，提供7\*24小时不间断理赔服务，迅速响应客户需求，并开通绿色通道，为客户企业的稳定生产提供了坚实可靠的保险保障。2025年4月11日，河北丰宁一光伏项目因暴风受损，公司快速响应，当日对接客户，5日内抵达现场查勘。面对16个地块、超2万块受损组件，理赔人员科学核定损失：精细化分类统计，抽样检测支架厚度，核对风荷载参数，并协调残值回收，确保估损公允。为帮助客户恢复生产，理赔时不仅计入设备重置成本，更纳入拆除、安装等必要恢复费用，全面覆盖清理重建需求。最终在2025年9月27日完成全部赔款支付900多万元。

Upholding a “customer-centric” service philosophy, Huatai P&C has continuously enhanced its intelligent customer service capabilities through a series of innovative initiatives, delivering a more convenient, efficient, and personalized service experience. Across its telephonic and online service channels, the company fulfilled a total of 854931 self-service sessions throughout the year, effectively safeguarding consumers’ legitimate rights and interests while bolstering customer satisfaction.

In 2025, Huatai P&C rolled out a real-time SMS geolocation feature for auto insurance. By clicking a link within the SMS, customers can instantly transmit their precise accident location, resolving the challenge of identifying loss sites and significantly improving service accuracy. Furthermore, newly implemented automation scenarios—including intelligent outbound calls for auto claim disputes, automated ticket generation for case withdrawals or escalations, and end-to-end automated dispatching—have further optimized human resource allocation, allowing for faster response to incoming inquiries and enhancing overall operational efficiency.

Since its inception in 2020, Huatai P&C’s Digital & Intelligent Claims System for corporate clients has leveraged digital technology and intelligent algorithms to drive full-process automated claims. This initiative has reduced costs, increased efficiency, and addressed industry-wide pain points while elevating the claims experience. At its core is an independently developed, innovative claims middle-office platform that connects directly with B-side and C-side clients via an integrated digital interface, enabling end-to-end online and intelligent claims processing. Supporting digital document submission and real-time status tracking, and powered by intelligent features such as auto-adjudication, the platform has established an efficient and transparent one-stop claims service ecosystem. To date, it has been successfully deployed across multiple key projects in cargo and liability insurance. In 2025, the company’s digital and intelligent claims initiatives yielded remarkable results. Leveraging its innovative middle-office platform, Huatai P&C processed nearly 32000 online claim cases—a year-on-year increase of 69%—with a cumulative estimated loss value of RMB 45.6 million. By implementing tailored claims workflows, the average turnaround time for cases handled via the middle-office was reduced to just 13 days, demonstrating a significant leap in service quality and operational efficiency.

Furthermore, to streamline the online filing process, the company utilized its proprietary WeChat mini-program to simplify procedures, successfully facilitating 3413 online claim reports throughout the year.

Facing the frequent challenges posed by extreme weather events in 2025, Huatai P&C demonstrated unwavering responsibility and professional expertise by providing round-the-clock claims services, swiftly responding to customer needs through dedicated fast-track channels, and ensuring reliable insurance protection for business continuity. On April 11, 2025, a photovoltaic project in Fengning County, Hebei Province, sustained damage due to severe storms. Huatai P&C initiated a rapid response, engaging the client on the same day and conducting on-site surveys within five days. Faced with over 20000 damaged modules across 16 land parcels, claims professionals conducted a scientific loss assessment, including granular classification and data collection, sampling tests of mounting bracket thickness, verification of wind load parameters, and the coordination of salvage recovery to ensure a fair and equitable valuation. To support the client’s business continuity, the loss adjustment accounted for not only equipment replacement costs but also essential recovery expenses such as demolition and installation, fully addressing the needs for site clearance and reconstruction. Consequently, the full indemnity payment, exceeding RMB 9 million, was successfully disbursed by September 27, 2025.

# 华泰人寿

## HUATAI LIFE

华泰人寿深耕保险服务领域20余载，始终锚定“以客户为中心”的核心方向深耕笃行，驱动服务体系全方位变革。华泰人寿将“客户”确立为战略核心，全面推进服务体系升级，致力于以更专业的产服体系、更便捷的办理流程、更具温度的服务体验，为万千客户家庭构筑起坚实的保障防线。2025年，公司为客户提供理赔服务31759人次，累计赔付金额35789.81万元。

华泰人寿“智能理赔”构建了新一代理赔系统，缩短理赔流程，助力业务发展；引入中再智能技术，实现理赔数据结构化存储，加强理赔风险控制；借助自动化规则，实现部分医疗案件自动化处理，提升用户体验。

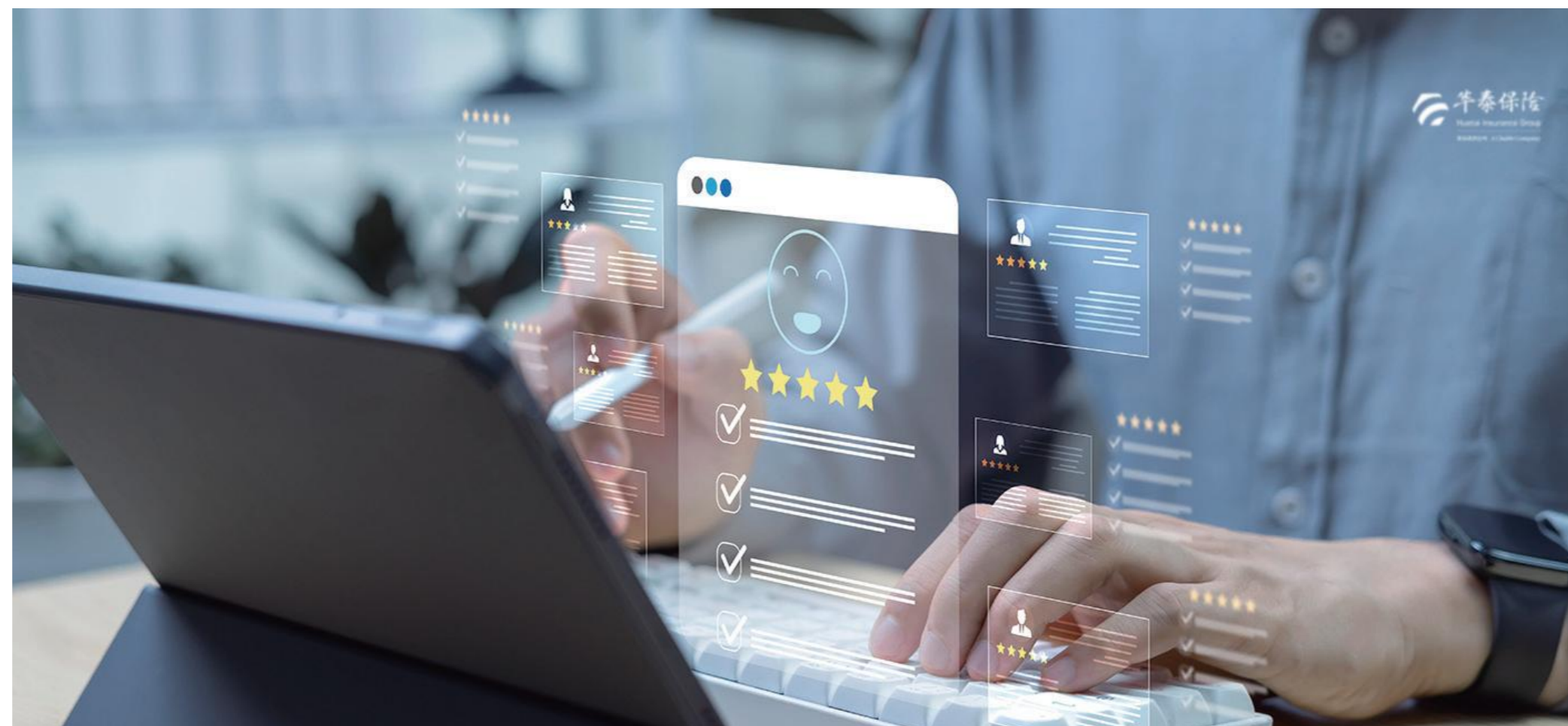
“华泰e赔”微信理赔小程序自2021年1月上线以来，客户通过自助拍照上传资料申请理赔，足不出户尽享便捷理赔服务，该程序在2025年1月完成优化升级，给越来越多的理赔客户带来了良好的服务体验。

华泰人寿智能理赔系统实现部分医疗案件全程自动处理，伴随功能优化提升，进一步拉动客户对“慧享华泰”APP 理赔模块功能的使用意愿，进而提升理赔电子化率。2025年理赔线上化（理赔件数）率达到70.35%，同比提升16.20个百分点。

华泰人寿搭建智能语音外呼平台，通过技术赋能推动业务模式从“人工驱动”向“技术驱动”升级，全面提升运营效率，为公司业务高质量发展提供坚实支撑。

华泰人寿锚定数字化转型战略，聚焦客户服务体验升级，保障空中柜面2.0项目平稳有序运转。针对空中柜面上保全业务场景，专项启动全流程升级再造工作，通过优化系统架构、简化操作环节、强化数据协同等举措，进一步压缩业务办理时效，让客户无须线下奔走，即可畅享更便捷、高效的线上服务。

2025年，华泰人寿积极履行社会责任，针对重大紧急突发事件（如四川宜宾市“2·8”筠连县山体滑坡事故、山东高密“5·27”友道化学有限公司爆炸事故、广东“9·23”桦加沙超强台风灾害等），迅速启动理赔应急预案，提供理赔服务应急举措：开通绿色通道服务、主动排查出险客户、多渠道报案服务、上门理赔服务、无保单理赔服务、简化理赔申请资料、取消定点医院限制等。



With over two decades of deep-rooted expertise in the insurance sector, Huatai Life has remained steadfastly anchored to its “customer-centric” core, driving an all-encompassing transformation of its service architecture. By positioning the “customer” at the heart of its corporate strategy, Huatai Life has advanced a comprehensive system upgrade, dedicated to constructing a robust safety net for thousands of households through professional product-service ecosystems, streamlined procedures, and a more empathetic service experience. In 2025, the company served 31,759 claimants, with total indemnities reaching RMB 357.8981 million.

The “Intelligent Claims” initiative at Huatai Life has established a next-generation claims system that shortens processing cycles and fuels business growth. By integrating China Re’s intelligent technologies, it has achieved structured storage for claims data and bolstered risk control, and through the application of automated rules, it has enabled straight-through processing for select medical cases, significantly enhancing the user experience.

Since its debut in January 2021, the “Huatai e-Claim” WeChat mini-program has empowered customers to file claims via self-service photo uploads, offering seamless convenience from the comfort of their homes. Following a comprehensive optimization and upgrade in January 2025, “Huatai e-Claim” has continued to deliver superior service experiences to an expanding base of claimants. Huatai Life has implemented an intelligent claims system that facilitates the fully automated processing of certain medical cases. With ongoing functional enhancements, this system has further encouraged customer adoption of the claims module within the “Smart Huatai” APP, consequently boosting the electronic claims processing rate. In 2025, the online claims ratio (by case volume) reached 70.35%, representing a year-on-year increase of 16.20 percentage points.

Huatai Life has established an intelligent voice outbound platform, leveraging technological empowerment to transition its business model from being “manually driven” to “technology-driven”. This shift has comprehensively enhanced operational efficiency and provided a robust foundation for the company’s high-quality business growth.

Anchoring its strategy in digital transformation, Huatai Life has focused on elevating the customer service experience by ensuring the stable and systematic operation of its Virtual Counter 2.0 project. For online policy services scenarios within the Virtual Counter framework, the company launched a specialized initiative to upgrade and re-engineer the entire process. By optimizing system architecture, streamlining operational steps, and strengthening data synergy, Huatai Life has further compressed processing turnaround times, enabling customers to enjoy seamless, high-efficiency online services without the need for in-person visits.

In 2025, Huatai Life proactively fulfilled its corporate social responsibilities. In the wake of major emergencies—including the “Feb 8” landslide in Junlian County, Sichuan Province; the “May 27” explosion at Youdao Chemical Co., Ltd. in Gaomi City, Shandong Province; and the “Sep 23” Typhoon Ragasa disaster in Guangdong Province—the company swiftly activated its emergency claims protocols and implemented the following emergency service measures: expedited processing channels, proactive identification of affected policyholders, multiple claim reporting options, on-site claims services, policy-free claims processing, simplified documentation requirements, and removal of designated hospital restrictions.

# HUATAI LIFE

# 02

## 为员工创造成就自我的机会

### CREATING OPPORTUNITIES FOR SELF-ACCOMPLISHMENT OF EMPLOYEES

人才，是企业的立足之本，也是现代企业持续发展的重要内在驱动力。为每一位员工提供广阔的职业发展空间以及具有竞争力的薪酬福利计划，是华泰保险集团人力资源管理理念和管理体系中不可或缺的重要部分。



Human resources are not only the cornerstone of an enterprise, but also an important internal driving force for the sustainable development of modern enterprises. Providing every employee with immense career development opportunities and competitive salary and benefits is an indispensable part of Huatai Insurance Group's human resources management philosophy and system.

## 具有竞争力的薪酬体系

### COMPETITIVE PAY PACKAGE

为了吸引、激励与公司同发展、共进步的优秀人才，公司始终向市场看齐，提供具有市场竞争力的薪酬方案，不断激励员工取得高水平的工作绩效，通过科学有效的绩效管理体系和激励机制持续激发员工的积极性与创造性。

In order to attract and motivate outstanding employees who aspire to grow and make strides with the company, Huatai Insurance Group is, in close alignment with the salary trends in the market, committed to offering competitive pay packages, motivating employees to scale new heights in work, and stimulating employee enthusiasm and creativity through scientific and effective performance management systems and incentive mechanisms.



## 全方位的福利保障计划

### COMPETITIVE PAY PACKAGE

公司为员工打造了可持续、全覆盖的福利保障体系，以“健康保障计划”“生活保障计划”“企业年金计划”三大计划为核心，通过丰富多彩的福利项目组合最大限度地满足员工的多元化需求。

The Company has built for its employees a sustainable and full-coverage benefits system encompassing three major plans, namely “Health Insurance Plan”, “Life Assurance Plan” and “Supplementary Pension Plan”, and strives to look after the diverse needs of its employees through a rich mix of benefits.

## 完善的人才发展体系与多元化职业发展路径

### FULL-GROWN TALENT DEVELOPMENT SYSTEM AND DIVERSIFIED CAREER PATHS

为了积极引导员工的职业生涯规划与发展，实现组织发展和个人发展的协调统一，公司建立了科学、规范的“管理+专业”职业发展双通道体系：以专业内纵向发展成为专家型人才为主要方式，尊重并鼓励专业人才的成长与发展，让每一位高水平专业化、创新化人才都能够被发现、被重用；以跨专业横向发展成为复合型人才为补充，通过纵、横双向的发展模式，形成多元化、可持续的职业生涯发展平台。

在此基础上，结合员工的个人发展意愿和组织发展需要，公司还持续推动岗位“AB角”模式、晋升、轮岗交流等多项重要的人才发展举措，深入发掘员工的能力潜质，持续提升员工的专业素质能力和领导能力。

In order to guide the career development of employees and to ensure good coordination between and the absolute unity of organizational development and personal growth, the Company has established a scientific and standardized “management + professional” dual-channel career development system. Specifically, the Group cultivates employees into experts through in-profession vertical development, and gives full respect to and encourages the growth and development of professionals, so that every top-notch professional or innovator could be discovered and promoted. In the meantime, the Group also pushes for the cultivation of versatile employees through cross-profession horizontal development. This vertical and horizontal combined approach has made the Company a diversified and sustainable platform for career development.

On this basis and taking into account both the personal desires of employees and its own development needs, the Group has vigorously instituted a broad array of human resources development measures such as the “Two-Role” model, job promotion, and job rotation, in a bid to tap into the capabilities and potential of employees, to stimulate the enthusiasm and initiative of employees, and to continuously enhance the professional skills and leadership competencies of employees.

## 持续提升的企业文化影响力

### SUSTAINED ENHANCEMENT OF CORPORATE CULTURAL INFLUENCE

公司重磅打造了以“匠心引领，品质传承”为理念的企业文化体系以及配套的企业文化标识和视觉行为识别系统，并构建了以“匠人精神”为内核、“全员共创”为基础的能力素质模型，为人才选拔与培养提供了明确的方向和标准。与此同时，公司通过组织实施丰富多彩的企业文化专题活动不断促进文化理念与团队行为的深度融合，积极引导每一位员工始终秉持追求卓越的精神致力于实现自我价值，持续增强员工对公司的认同感和归属感，将“匠人精神”的文化理念和要求内化于心、外化于行，企业文化的内部协同效应显著提升。

凭借领先的人力资源管理理念以及在薪酬竞争力、员工福利保障、职业发展规划、企业文化建设等领域取得的良好成效，公司的雇主品牌形象持续升级，在高等院校群体和社会中形成的雇主品牌影响力也不断提升。

The Group has developed a robust corporate culture system centered on the philosophy of “Led by Craftsmanship, Sustained by Quality,” complemented by a comprehensive visual and behavioral identity system. Furthermore, the Group has established a competency model grounded in “Co-creation by All” with “Craftsmanship” at its core, providing definitive benchmarks and pathways for talent acquisition and professional development. Concurrently, the Group fosters deep integration between cultural values and collective behavior through a diverse array of themed cultural initiatives. By encouraging employees to pursue excellence and realize their individual potential, the Group continues to bolster employee engagement and a sense of belonging. This ensures that the tenets of “Craftsmanship” are both internalized as personal values and externalized through professional conduct, thereby significantly amplifying internal cultural synergy.

On the strength of its trailblazing human resource management philosophy and achievements in the spheres of salary competitiveness, benefits for employees, career development opportunities, and corporate culture building, Huatai Insurance Group has risen to prominence as a well-known employer favored by college graduates and other job seekers.

## 灵活的数字化学习平台

### AGILE DIGITAL LEARNING PLATFORM

2025年，华泰保险智能学习平台——“华泰e学堂”作为知识赋能的核心引擎，面向全体内外勤员工保持稳健运营。平台累计登录人数25015人，登录覆盖率93%；已学人数18564人，学习覆盖率70%。运行的学习项目共3134个，共有课程7094门、知识文档2459份。在平台功能与用户体验不断优化的同时，学习资源日益丰富。公司充分利用数字化手段，精准推动各类学习活动落地，为业务开展提供了及时有力的支持。

In 2025, “Huatai e-School”, the Group’s intelligent educational platform, served as the primary engine for knowledge empowerment, maintaining consistent operations for all office-based and field staff. The platform recorded 25015 cumulative users, achieving a 93% login coverage rate. Meanwhile, 18564 individuals actively engaged in coursework, representing a 70% learning coverage rate. The platform successfully hosted 3134 learning projects, comprising 7094 courses and 2459 knowledge assets. As platform functionality and user experience undergo continuous optimization, the repository of learning resources continues to expand. Leveraging advanced digital capabilities, the Group ensures the precise execution of diverse learning initiatives, providing agile and robust support for ongoing business operations.

## 持续两节送温暖 及时帮扶困难员工

### WARM ASSISTANCE TO EMPLOYEES IN NEED

2025年年底两节送温暖活动中，集团工会帮扶困难员工21名，给予帮扶资金8.70万元。

During the heart-warming actions carried out for the two major festivals in late 2025, the Group’s labor union allocated totally RMB 87,000 to help 21 employees in need.



## 结合公司实际 开展福利慰问彰显员工关怀

### EMPLOYEE SUPPORT CAMPAIGNS

开展法定节日、防暑降温、婚丧嫁娶、生病住院和退休离岗等多种慰问，彰显工会关怀。

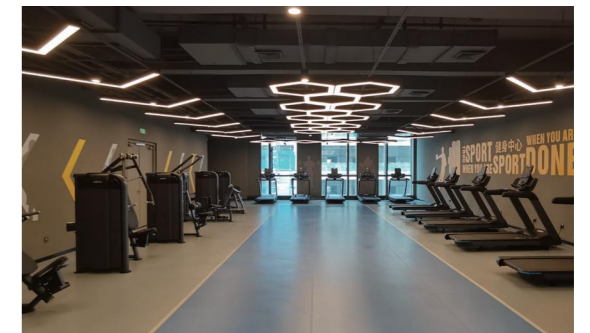
The Labor Union has systematically carried out various forms of support activities, including statutory holiday greetings, heatstroke prevention measures, gifts for weddings, condolences for funerals, hospital visits for ill employees, and retirement farewell ceremonies, so as to show the care of the Group.

## 加大建站建家投入，全面升级职工之家服务

### FULL UPGRADE TO EMPLOYEE CENTERS

2025年，集团工会投入近110万元升级改造职工之家健身房、瑜伽室及浴室等配套设施，投入3.2万元用于上海职工之家健身房设备运维，提升职工之家体验感。

In 2025, the Group’s labor union allocated nearly RMB 1.1 million to renovate and upgrade gymnasiums, yoga studios, shower facilities, and other amenities within the employee centers. Additionally, RMB 32,000 was dedicated to the operations and maintenance of fitness equipment at the Shanghai Employee Center to further enhance the user experience for our staff.



## 举办丰富多样的文体活动

### FULL UPGRADE TO EMPLOYEE CENTERS



# 01

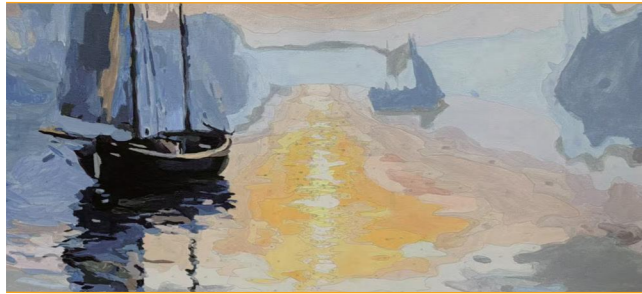
### 三八妇女节举办“SHE, 她的每一面”主题拍摄活动 (集团本部)

“SHE: Every Facet of Her” themed photo shoot held on International Women’s Day (Group Headquarters)

# 02

### 组织“森呼吸 趣撒野”主题团建活动 (集团本部)

“Forest Breathing Wilderness Adventure” themed team-building activity (Group Headquarters)



# 03

### 六一儿童节举办数字油画DIY活动 (集团本部)

Digital Oil Painting DIY Workshop held on Children’s Day (Group Headquarters)

# 04

### 组织云健身活动 (集团本部)

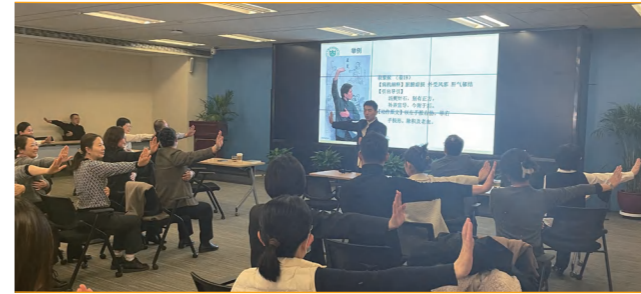
Virtual fitness programs (Group Headquarters)



# 05

### 2026新年联欢会 (华泰人寿)

2026 New Year Gala (Huatai Life)



# 06

### 中医养生及八段锦讲座 (华泰人寿)

Lecture on Traditional Chinese Medicine and Baduanjin Qigong (Huatai Life)

# 07

### “紫苏入香囊, 端午护安康”香囊手作活动 (华泰财险)

“Herbal Scent, Festive Blessing” Dragon Boat Festival Sachet Crafting Workshop (Huatai P&C)



# 08

### “职场玫瑰, 绽放风采”非遗点翠手作活动 (华泰财险)

“Workplace Roses in Bloom” Intangible Cultural Heritage Dian-cui (Kingfisher Feather Art) Workshop (Huatai P&C)

# 09

### 2025新员工培训 (华泰资产)

2025 New Employee Training (Huatai Asset Management)



# 10

### 趣味羽毛球比赛 (华泰保兴基金)

Fun Badminton Tournament (Huatai Baoxing Fund Management)

# 03

## 为社会增添和谐安宁的力量

### CONTRIBUTING TO SOCIAL HARMONY AND STABILITY



作为一家具有高度社会责任意识的全国性保险集团，华泰保险一直以来非常重视履行企业社会责任，秉承“让人们的生活品质不被风险所改变”的企业使命，通过保险的风险保障、资金融通、社会管理三大功能，积极服务于国家经济发展。同时，华泰保险积极推进企业在公益、慈善、教育、文化、环保等方面的履责实践，为打造和谐社会努力奉献自己的力量。

As a national insurance conglomerate with a strong sense of social responsibility, Huatai Insurance Group attaches great importance to fulfilling corporate social responsibility and stays true to its mission of “protecting people’s well-being and quality of life from all risks”. Through the three mainstays of risk protection, financial integration and social management, Huatai Insurance Group vigorously serves China’s economic development, and forges ahead with the fulfilment of corporate responsibility in spheres such as public good, charity, education, culture, environmental protection, etc., thereby contributing to China’s drive of building a harmonious society.

### 积极响应国家倡议，做好金融“五篇大文章”

#### ACTIVELY SUPPORTING NATIONAL INITIATIVES AND EXCELLING IN THE “FIVE MAJOR AREAS” OF THE FINANCIAL SECTOR

2025年，华泰财险为超过1000个大型项目（保额超10亿元）提供风险保障服务，其中承保额超过100亿元的项目445个，累计提供保险保障逾3.75万亿元。公司持续积极响应国家“一带一路”倡议，大力支持“一带一路”项目承保和技术服务，截至2025年年末，累计承保海外项目3284个，提供超过3116亿元的保险保障，涉及108个国家和地区；公司积极推动科技保险相关工作，2025年服务的科技企业客户数量超过8200家。

2025年，华泰资产积极响应国家战略部署，将绿色发展理念深度融入公司治理、风险管理和业务运营各个环节，持续加大对绿色产业、低碳经济、循环经济的支持力度，大力投向绿色交通、清洁能源、水环境治理，助力低碳轨交建设、污水处理升级及能源企业转型，推动自身运营和投资决策的绿色转型。2025年度，华泰资产绿色相关债权计划合计登记规模137.44亿元，项目涵盖绿色轨道交通、清洁能源、水资源利用、绿色基础设施建设等多个国家政策重点支持领域。



In 2025, Huatai P&C provided comprehensive risk protection for over 1000 major projects (each with a sum insured exceeding RMB 1 billion), of which 445 projects exceeded RMB 10 billion in coverage. Total insurance protection provided amounted to over RMB 3.75 trillion. Closely aligning with the national “Belt and Road” Initiative (BRI), Huatai P&C continued to bolster underwriting and technical services for BRI projects. By the end of 2025, the company had underwritten 3284 overseas projects across 108 countries and regions, providing insurance coverage exceeding RMB 311.6 billion. Furthermore, Huatai P&C actively advanced its Science and Technology Insurance portfolio, serving more than 8200 tech-enterprise clients throughout the year.

In 2025, Huatai Asset Management proactively aligned with national strategic deployments, deeply integrating green development philosophies into every facet of corporate governance, risk management, and business operations. We have consistently scaled up support for green industries, the low-carbon economy, and the circular economy, with significant capital allocations toward green transportation, clean energy, and water environment remediation. These efforts facilitate low-carbon rail transit construction, sewage treatment upgrades, and the transition of energy enterprises, thereby driving the green transformation of both our internal operations and investment decision-making processes. During 2025, Huatai Asset Management’s green-related debt investment schemes reached a total registered scale of RMB 13.744 billion, spanning key policy-supported sectors including green rail transit, clean energy, water resource utilization, and green infrastructure.

## 华泰财险深耕风险减量服务

### HUATAI P&C DEEPENING RISK ENGINEERING SERVICES

华泰财险凭借专业的风控技术、领先的服务和持续的创新，为企业客户提供风险控制整体解决方案。2025年，累计开展风险现场查勘400次、风控咨询500次、自然灾害评估预警915次，并为数百家企业提供了5000余次专业风控技术支持和咨询。

By leveraging specialized risk control expertise, industry-leading services, and continuous innovation, Huatai P&C provides corporate clients with comprehensive, end-to-end risk management solutions. In 2025, Huatai P&C conducted 400 on-site risk surveys, 500 risk consultations, and 915 natural disaster assessments and warnings. Furthermore, it delivered over 5000 instances of professional technical support and advisory services to hundreds of enterprise clients.



400次  
风险现场查勘



500次  
风控咨询



915次  
自然灾害评估预警



5000余次  
提供专业风控技术支持和咨询

## 华泰财险贯彻“双碳”理念推动绿色发展

### HUATAI P&C ADVANCING GREEN DEVELOPMENT THROUGH THE “DUAL CARBON” STRATEGY

4.16 亿元  
绿色保险保费收入

华泰财险积极响应国家“双碳”目标，持续深化绿色保险业务布局，在生态环境保护、社会治理以及绿色产业转型等领域提供专业风险保障产品与服务。2025年，公司绿色保险保费收入4.16亿元，累计提供绿色保险保障10638亿元。

公司多部门协同推进绿色运营：理赔、承保、运营等部门结合自身业务融入低碳管理流程；成立绿色金融工作委员会，统筹绿色保险发展并制定相关管理制度；同时设立专注于清洁能源与绿色科技的产品线，聚焦风能、光伏、水电、核电、氢能等新能源领域，以及电池、储能、新能源车充电、低碳环保科技研发等细分赛道。在投资端，公司积极参与了多个绿色项目及环保债券投资，以资金力量支持环保和可持续发展。通过产品创新、服务升级和资源配的全链条发力，华泰财险致力于为绿色产业发展保驾护航，贡献保险力量。

10638 亿元  
提供绿色保险保障

In active response to the national “Dual Carbon” targets, Huatai P&C continues to refine its green insurance footprint, offering specialized risk protection products and services across ecological conservation, social governance, and green industrial transitions. In 2025, Huatai P&C generated RMB 416 million in green insurance premiums, underwriting a cumulative total of RMB 1063.8 billion in green insurance coverage.

The company drives green operations through cross-departmental synergy: claims, underwriting, and operations departments have embedded low-carbon management into their core workflows; the Green Finance Work Committee was established to oversee green insurance development and formalize pertinent management frameworks; and dedicated product lines were created to focus on clean energy and green technology, targeting renewables (wind, solar, hydro, nuclear, and hydrogen) alongside emerging sectors such as battery technology, energy storage, EV charging, and R&D in low-carbon environmental tech. On the asset management side, Huatai P&C actively invests in green projects and environmental bonds, utilizing its capital to champion environmental protection and sustainable growth. Through holistic efforts spanning product innovation, service optimization, and strategic resource allocation, Huatai P&C is dedicated to safeguarding the growth of green industries and contributing its institutional strength to a sustainable future.

## 华泰财险创新产品助力生物医药研发

### HUATAI P&C DRIVING BIOPHARMACEUTICAL R&D THROUGH INNOVATIVE PRODUCT SOLUTIONS

作为生命科学保险领域的引领者，华泰财险敏锐把握政策机遇，积极响应并深度参与风险保障体系构建，深度挖掘生命科学产业的需求，致力于提供一流的财产及责任险保障。产品上，灵活定制专业保障方案，通过洞悉企业需求，提供匹配的特定风险定制化产品，满足个性化需求；产品外，华泰财险生命科学领域专属保险解决方案服务团队配备专门的核保、理赔、运营人员，为客户提供全方位的优质支持。

截至目前，华泰财险已服务数以千计的本土生命科学企业，承保数百个全球多中心临床试验项目，且可为企业海外项目提供覆盖全球200多个国家和地区的相关服务。该产品支持多种试验类型，包括化学药、中药、生物制品，以及医疗器械的临床试验、上市后研究及机构发起的临床研究。

未来，华泰财险将继续深耕生命科学产业需求，结合全球网络与专业优势，创新产品与服务，巩固市场领先地位，为经济社会高质量发展和公共健康事业贡献力量。

As a frontrunner in the life sciences insurance sector, Huatai P&C has leveraged strategic policy opportunities to actively engage in the construction of comprehensive risk protection frameworks. By deeply analyzing the evolving needs of the life sciences industry, the company is dedicated to providing best-in-class property and casualty and liability coverage. On the product front, Huatai P&C offers flexible, bespoke protection solutions by deeply analyzing corporate needs, delivering tailored coverage for specific risks to address individual requirements. Beyond product offerings, Huatai P&C maintains a dedicated life sciences task force comprising specialized underwriters, claims adjusters, and operations experts to provide clients with holistic, high-quality support.

To date, Huatai P&C has served thousands of domestic life science enterprises and underwritten hundreds of global multi-center clinical trials. Its global service network enables the company to provide coverage for overseas projects across more than 200 countries and regions. The product portfolio supports a wide array of research categories, including clinical trials, post-marketing surveillance, and Investigator-Initiated Trials (IITs) for chemical drugs, Traditional Chinese Medicine (TCM), biologics, and medical devices.

In the years ahead, Huatai P&C will continue to focus on the specialized needs of the life sciences industry. By integrating its global reach with technical expertise, the company aims to innovate its product and service offerings, consolidate its market leadership, and contribute to high-quality socio-economic development and the advancement of global public health.

## 积极开展各项社会公益项目

### ACTIVE ENGAGEMENT IN SOCIAL WELFARE INITIATIVES

2025年，华泰保险“小小铅笔”爱心公益计划第12季活动走进甘肃和政县、安徽金寨县、福建华安县，先后向甘肃科托小学、福建仙都中心小学、安徽果子园实验学校，捐赠了总价值54万余元的专业美育教室及配套物资，并分别开展“课后一小时”美育公益项目的实地探访活动。截至2025年年底，“小小铅笔”爱心公益计划累计奔赴全国23个省份，捐赠了60所学校。

在环保领域，公司积极履行社会责任。持续第九年向阿拉善SEE生态协会提供资助，用实际行动诠释企业的社会责任与核心价值。



In 2025, the 12th season of Huatai's signature “Small Pencils” Public Welfare Program reached Hezheng County (Gansu Province), Jinzhai County (Anhui Province), and Hua'an County (Fujian Province). The initiative donated professional arts education classrooms and supporting supplies valued at over RMB 540000 to Keto Primary School (Gansu Province), Xiandu Central Primary School (Fujian Province), and Guoziyuan Experimental School (Anhui Province). Additionally, Huatai conducted field research visits for its “One Hour After School” arts education program at each location. As of the end of December 2025, the “Small Pencils” charity program has reached out to 60 schools in 23 provinces and autonomous regions across China.

In the realm of environmental conservation, Huatai continues to fulfill its corporate social responsibility. For the ninth consecutive year, Huatai has provided financial grants to the Society of Entrepreneurs & Ecology (SEE) in Alxa League, Inner Mongolia, translating its core values and social commitment into tangible environmental impact.

## 华泰财险精心打造“小家大爱”家庭公益日活动

### HUATAI P&C HOSTING THE “SMALL FAMILY, GREAT LOVE” FAMILY DAY



2022—2025年，华泰财险持续深耕员工关爱与企业社会责任融合之路，连续四年精心打造“小家大爱”家庭公益日特色品牌活动，致力于让企业公益行动融合到每个员工家庭实践中。

四年间，华泰财险组织员工与家庭投身参与公益活动中，聚焦乡村儿童、孤独症群体、老年群体、听障及特殊儿童等不同公益对象，联动多家公益机构，通过物资捐赠、善款筹集、公益陪伴、残健融合等多种形式践行公益初心。同时，公司搭建“一点一滴做公益”长效机制，推出公益假、公益徽章、荣誉表彰等多元化激励举措，鼓励员工利用业余时间主动投身身边各类公益志愿服务之中。

From 2022 to 2025, Huatai P&C has pioneered the integration of employee well-being with corporate social responsibility. For four consecutive years, Huatai P&C has curated the “Small Family, Great Love” Family Day, a flagship brand activity designed to weave corporate philanthropy into the daily lives of employees and their families.

Over this four-year period, Huatai P&C has mobilized employees and their families to support diverse charitable actions targeting rural children, individuals with autism, the elderly, and children with hearing impairments or special needs. In collaboration with various non-profit organizations, it has fulfilled its philanthropic mission through in-kind donations, fundraising, volunteer companionship, and disability-inclusion initiatives. Furthermore, Huatai P&C established a long-term mechanism titled “Driving Social Good through Every Small Action,” introducing incentives such as volunteer leave, charity badges, and honorary awards to empower employees to engage in local community service during their personal time.

# HUATAI



“星愿护航”联合支教助学计划



“课后一小时”美育帮扶计划



“华泰人寿杯”大学生保险·金融广告设计大赛

## 华泰人寿践行公益传递保险温度

### HUATAI LIFE FULFILLING PUBLIC WELFARE COMMITMENTS TO DELIVER THE COMPASSION OF INSURANCE

2025年，华泰人寿围绕乡村教育帮扶、高校人才培养等领域，落地“星愿护航”联合支教助学计划、“课后一小时”美育帮扶计划、“华泰人寿杯”大学生保险·金融广告设计大赛三大社会实践项目，开展了四场重点活动，以实践深耕传递保险温度。

5月29日，华泰人寿“星愿护航”首期落地甘肃靖远，联合高校捐赠物资、设立支持金并结对陪伴，政企校双轨帮扶；10月29日，“课后一小时”走进福建建安，联合芭莎公益捐赠美育物资与课程，填补乡村美育空白；10月31日，公司冠名高校广告设计大赛，吸引多所高校参与，培育行业青年力量、传播保险文化；11月24日，“星愿护航”二期落地湖北随县，捐赠五育相关物资，升级政企校协同全方位帮扶模式。

In 2025, Huatai Life centered its efforts on rural educational support and university talent development. The company launched three flagship social contribution initiatives: the “Starry Path” Joint Volunteer Teaching and Financial Aid Program, the “One Hour After School” Arts Education Support Program, and the “Huatai Life Cup” College Student Insurance & Financial Advertising Design Competition. Through four milestone events, Huatai Life deepened its commitment to delivering the human touch of insurance through concrete action. On May 29, the inaugural phase of the “Starry Path” program was launched in Jingyuan County, Gansu Province. In partnership with higher education institutions, Huatai Life donated supplies, established grant funds, and provided mentorship through paired companionship, fostering a multi-track “Government-Enterprise-University” support framework. On October 29, the “One Hour After School” initiative reached Hua’an County, Fujian Province, where Huatai Life collaborated with the Bazaar Charity Fund to donate arts curricula and supplies, addressing the shortage of arts education in rural areas. On October 31, the company headlined the College Advertising Design Competition, engaging numerous universities to nurture the next generation of industry professionals and promote insurance culture. On November 24, the second phase of “Starry Path” commenced in Suixian County, Hubei Province, providing resources for comprehensive “Five-Education” development and upgrading its integrated government-enterprise-university collaborative model.

## 华泰资产助力兴和县定点帮扶工作

### HUATAI ASSET MANAGEMENT PROVIDING TARGETED ASSISTANCE IN XINGHE COUNTY

2025年，华泰资产继续积极协助开展内蒙古自治区兴和县定点帮扶工作，捐款资金专项用于全国社会保障基金理事会在兴和县的定点帮扶项目。

In 2025, Huatai Asset Management continuously provided targeted assistance to Xinghe County, Inner Mongolia Autonomous Region and donated funds to the National Council for Social Security Fund's designated assistance project in Xinghe County.

## 华泰保兴基金创新打造特色公益项目

### HUATAI BAOXING FUND MANAGEMENT CREATING FEATURED PUBLIC WELFARE PROJECT

2025年，华泰保兴基金继续深化与陆家嘴金融城发展基金会合作的特色公益项目——华泰保兴长三角金融债一年定期开放债券型证券投资基金。该基金创新融合公益投资与资产管理相结合的模式，在基金存续期间，持续将管理费收入的50%捐赠于陆家嘴金融城发展基金会，用于支持其公益事业的长期发展。

2025年，公司通过该基金累计向陆家嘴金融城发展基金会捐赠管理费收入122万余元，为其公益活动的持续开展提供了有力支撑，助力公益事业良性发展。未来，公司将继续发挥专业投资管理优势，将社会责任理念全面融入经营管理与业务发展的各个环节，持续为绿色金融与公益金融创新实践赋能，积极服务经济社会可持续发展。

In 2025, Huatai Baoxing Fund Management further strengthened its signature philanthropic partnership with the Lujiazui Financial City Foundation through the Huatai Baoxing Yangtze River Delta Financial Bond One-Year Fixed Open-Ended Bond Securities Investment Fund. This fund features an innovative model that bridges philanthropic investment with asset management. Throughout the fund's term, 50% of the earned management fees are consistently donated to the Lujiazui Financial City Foundation to support the long-term growth of its charitable endeavors.

In 2025, Huatai Baoxing Fund Management channeled over RMB 1.22 million in management fee income to Lujiazui Financial City Foundation via this fund, providing a robust financial pillar for the sustained execution of its charitable programs and fostering a virtuous cycle for public welfare development. In the years ahead, Huatai Baoxing Fund Management remains committed to leveraging its expertise in professional investment management. The company seeks to fully embed the principles of Corporate Social Responsibility (CSR) into every facet of its operations and business growth, continuously empowering innovative practices in Green Finance and Philanthropic Finance to proactively serve the sustainable development of both the economy and society.



# 04

## 绿色金融发展情况专题报告

### SPECIAL REPORT ON THE DEVELOPMENT OF GREEN FINANCE

#### 华泰保险集团公司 2025年度绿色金融发展情况报告

Huatai Insurance Group Co., Ltd. 2025 Green Finance Development Report

## 绿色金融发展战略

### GREEN FINANCE STRATEGY

华泰保险集团股份有限公司完整、准确、全面贯彻新发展理念，积极开展绿色产品和服务创新，推进公司绿色运营，支持绿色投资，防范环境、社会和治理风险，提升自身的环境、社会和治理表现，促进经济社会发展全面绿色转型。

Huatai Insurance Group Co., Ltd. has fully, accurately, and comprehensively implemented new development philosophies by proactively innovating green products and services, promoting green operations across the Company, supporting environmentally-friendly investments, safeguarding against environmental, social, and governance (ESG) risks, and enhancing its own ESG performance, thereby contributing to a holistic and transformative shift towards a green economy.



## 绿色金融政策

### GREEN FINANCE POLICIES

为贯彻落实国家关于推动绿色金融发展的决策部署，促进公司积极服务兼具环境和社会效益的各类经济活动，更好地助力污染防治攻坚，有序推进碳达峰、碳中和工作，根据《关于构建绿色金融体系的指导意见》（银发〔2016〕228号）、《关于加快建立健全绿色低碳循环发展经济体系的指导意见》（国发〔2021〕4号）、《银行业保险业绿色金融指引》（银保监发〔2022〕15号）等政策方针，结合公司发展实际与行业特性，华泰保险集团公司制定了《华泰保险集团股份有限公司绿色金融管理制度（试行）》，主要政策如下：



#### 建立全面的绿色金融工作管理体系

Establishing a comprehensive management system for green finance



#### 建立并完善绿色金融战略管理

Developing and refining a strategic management approach for green finance



#### 持续完善绿色金融业务管理流程

Continuously improving green finance management processes



#### 持续强化绿色金融内部管理和能力建设

Continuously strengthening internal management and capacity building in relation to green finance

In alignment with China's commitment to propelling the development of green finance, Huatai Insurance Group actively supports economic activities that generate both environmental and social benefits, effectively bolsters pollution prevent and control and orderly advances toward carbon peaking and neutrality. Grounded in directives such as the *Guiding Opinions on Building a Green Financial System* (PBOC Circular [2016] No. 228), *Guiding Opinions on Accelerating the Establishment and Improvement of a Green, Low-Carbon, and Circular Economic System* (SCC Circular [2021] No. 4), and the *Guidelines for Green Finance in the Banking and Insurance Industries* (CIRC Circular [2022] No. 15), the Group has, taking into consideration its own development realities and industry characteristics, formulated the Green Finance Policy of Huatai Insurance Group Co., Ltd. (For Trial Implementation), with key policy measures including:



## 2025年绿色金融发展情况

### GREEN FINANCE DEVELOPMENT IN 2025

#### 1.绿色保险

华泰保险集团公司旗下华泰财产保险有限公司积极开展绿色保险业务，在环境资源保护与社会治理、绿色产业运行和绿色生活消费等方面提供风险保障产品和服务。2025年，华泰财险绿色保险原保费收入4.16亿元，保单共计165.75万张，保险金额10638亿元。其中，环境、社会、治理（ESG）风险保险业务原保费收入3086万元，保单数量17.4万张；绿色产业保险业务原保费收入2.28亿元，保单数量2.1万张；绿色生活保险业务原保费收入2.38亿元，保单数量147.7万张（注：上述分类数据有交叉重合）。

#### 1.GREEN INSURANCE

Huatai Property & Casualty Insurance Co., Ltd., a subsidiary of Huatai Insurance Group, vigorously advanced its green insurance operations, offering risk protection products and services across environmental conservation, social governance, green industries, and sustainable lifestyle consumption. In 2025, Huatai P&C's green insurance primary premiums totaled RMB 416 million, with a total of 1657500 policies issued with insured amounts of RMB 1063.8 billion. This includes: RMB 30.86 million primary premium and 174000 policies from the Environmental, Social and Governance (ESG) risk insurance; RMB 228 million primary premium and 21000 policies from the green industry insurance; and RMB 238 million primary premium and 1477000 policies from the green lifestyle insurance (note: there is cross overlap in the above categories).

#### 2.绿色投资

华泰保险集团公司持续深化绿色金融战略布局，加强绿色投资，优化绿色资产配置比例，为推动经济社会绿色转型贡献力量。

保险资金运用方面，截至2025年12月31日，全集团投资绿色股票、绿色债券及非标等项目总规模超25亿元。重点项目包括“华泰—中国华电债权投资计划（二期）”“中再—节能环保绿色债权投资计划（一期）”“华泰—合肥轨交基础设施债权投资计划”等。

资产管理产品方面，2025年，华泰保险集团公司旗下的华泰资产管理有限公司全年共登记绿色债权投资计划9项，登记规模合计约137亿元。登记项目涵盖水利工程、轨道交通、新能源等多个绿色低碳领域，包括“华泰—水库引水工程基础设施绿色债权投资计划”“华泰—南昌轨交基础设施债权投资计划（2号）”“华泰—风电新能源基础设施绿色债权投资计划（1号）”等。

#### 2.GREEN INVESTMENTS

Huatai Insurance Group Co., Ltd. continues to deepen its strategic commitment to green finance by scaling up green investments and optimizing green asset allocation, thereby contributing to the green transition of the economy and society.

Regarding the utilization of insurance funds, as of December 31, 2025, the Group's total investment in green equities, green bonds, and alternative assets exceeded RMB 2.5 billion. Key projects included the "Huatai-China Huadian Debt Investment Plan (Phase II)", the "China Re-Energy Conservation and Environmental Protection Green Debt Investment Plan (Phase I)", and the "Huatai-Hefei Rail Transit Infrastructure Debt Investment Plan".

Regarding asset management products, in 2025, Huatai Asset Management Co., Ltd., a subsidiary of Huatai Insurance Group Co., Ltd., registered 9 green debt investment plans with a cumulative registered scale of approximately RMB 13.7 billion. These projects span multiple green and low-carbon sectors, including water conservancy, rail transit, and renewable energy. Notable examples include the "Huatai-Reservoir Water Diversion Infrastructure Green Debt Investment Plan", the "Huatai-Nanchang Rail Transit Infrastructure Debt Investment Plan (No. 2)", and the "Huatai-Wind Power New Energy Infrastructure Green Debt Investment Plan (No. 1)".

### 3.绿色运营

华泰保险集团公司积极将绿色发展理念融入公司运营的各个层面，积极推进节能减排，倡导绿色办公，推广绿色出行，优化绿色业务流程，努力降低碳排放。



### 3.GREEN OPERATIONS

Huatai Insurance Group diligently integrates eco-friendly principles into all facets of its corporate operations by actively advancing energy conservation and emission reduction, advocating for green office practices, promoting sustainable transportation, streamlining green business processes, and endeavoring to decrease carbon emissions.

#### 推进节能减排

华泰保险集团公司持续加强用电管理，更换节能照明设备，合理设定空调温度并规范使用时间，降低能源消耗。实施瓶装水使用登记制度，除会议需求和特殊需求外，倡导饮用物业提供的净化水，以减少瓶装水使用量。积极开展各类绿色宣传活动和节能倡议，向员工传递环保节能理念。

#### Promoting Energy Conservation and Emission Reduction

Huatai Insurance Group continues to enhance power management by installing energy-efficient lighting, optimizing AC temperature settings, and standardizing operating hours to minimize energy consumption. To implement a bottled water usage registration system, and advocate for drinking purified water provided by the Property Service, except for meeting and special needs, to reduce bottled water usage. To instill principles of environmental protection and energy efficiency among workforce through proactive engagement in diverse green advocacy campaigns and energy conservation initiatives.

#### 倡导绿色办公

华泰保险集团公司通过流程优化和工具升级，持续降低办公环节的资源消耗。强化办公用纸管理，明确纸张领用标准，推行双面打印。积极推动办公线上化、无纸化，推广电子文件、电子邮件和网盘云存储等工具，鼓励员工使用电子化方式进行文件传递和存储，减少纸质文件的打印和传递。除存档文件外，均使用电子文件进行演示和交流。优先采购低能耗办公设备和可重复使用的环保办公用品，定期维护提高运行效率。

#### Advocacy for Green Office Practices

Through process optimization and tool upgrades, Huatai Insurance Group consistently reduces resource consumption across its office operations. The Group has strengthened paper management by defining clear requisition standards and promoting double-sided printing. Online and paperless office, electronic documents, emails, and cloud storage platforms are widely promoted, and employees are encouraged to transmit and store files electronically, thus diminishing reliance on printed materials. Beyond archival records, electronic files are used for presentations and communication purposes. Furthermore, priority is given to the procurement of low-energy office equipment and reusable eco-friendly supplies, supported by regular maintenance to maximize operational efficiency.

#### 推广绿色出行

华泰保险集团公司总部上海地区班车使用绿色新能源纯电动汽车，支持节能减排，实现绿色出行。积极倡导员工在日常出行中选择步行、骑行或优先搭乘公共交通、驾驶新能源汽车等低碳方案，在因公出差中以高铁、公共交通工具为首选出行方案，降低碳排放。积极举办健步走等活动，提升员工和公众对绿色出行的认知和兴趣。

#### Promotion of Green Mobility

Huatai Insurance Group operates new-energy electric shuttle buses for its headquarters in Shanghai in a bid to support energy conservation and enable eco-friendly commuting. The Group encourages employees to adopt low-carbon commuting habits—such as walking, cycling, using public transit, or driving new energy vehicles. For business travel, high-speed rail and public transportation are established as the primary choices to mitigate carbon emissions. To heighten awareness and cultivate enthusiasm for sustainable commuting practices among employees and the broader public, we organize events such as walking initiative.

安达保险集团代表华泰保险集团采购34067兆瓦时绿色电力证书（GEC），全额覆盖华泰保险集团（含各子公司）范围二用电碳排放。安达保险集团与华泰保险集团保持一致，在供应可行、提下，持续采购绿色电力证书。

华泰财险清洁能源及绿色科技行业条线（CLIMATE+），聚焦风能、光伏、水电、核电、氢能等新能源行业以及电池/储能、新能源车充电及低碳环保科技研发等高科技行业，依托集团股东安达在核保、风险工程及理赔管理方面的深厚专业能力，支持客户向低碳经济转型。

Chubb Group, on behalf of Huatai Insurance Group, purchased 34067 megawatt-hours ("MWh") of green electricity certificate ("GEC"), which covered 100% of Scope 2 electricity use by Huatai (including its subsidiaries). Chubb Group, in alignment with Huatai, seeks to purchase GEC wherever they are available and reasonably priced.

Huatai P&C Clean Energy and Green Technology Industry Practice (Climate+), focusing on new energy sectors such as wind, solar, hydro, nuclear, and hydrogen energy, as well as emerging technology industries including battery/energy storage, new energy vehicle charging, and low-carbon environmental technology R&D. Leveraging the Group's shareholder Chubb's profound expertise in underwriting, risk engineering, and claims management, we support clients in their transition to a low-carbon economy.

华泰财险持续推动车险低风险案件远程线上处理，优化电子索赔材料、增加电子签名功能，降低理赔人员去现场查勘定损造成的燃油、纸张等社会资源浪费。2025年，远程定损案件占比为63.40%，较2024年提升2.46个百分点。同时，华泰财险致力于推进客户服务流程的自动化水平，实现车险全流程工单智能自动转派，增加车险理赔异议智能外呼，实现客服撤案自动工单的自动登记，将传统依赖人工处理的业务环节转型为智能系统自动完成，不仅提升服务质效，还减少了资源消耗。2025年，客户服务自动化率为80.72%，较2024年提升0.53个百分点。

华泰人寿持续优化智能理赔系统功能，实现小额医疗案件全流程自动化处理，有效提升了“华泰e赔”小程序及“慧享华泰”APP理赔模块的用户使用意愿。2025年，理赔线上化率（理赔件数）达到70.35%，较2024年提升16.20个百分点。在保全方面，华泰人寿空中柜面已实现线上保全受理全覆盖，可充分满足客户线上保全办理需求。公司持续推进保单服务重构项目，新增多个保全项目上线运行，进一步丰富“慧享华泰”APP的保全受理范围。2025年，保全变更电子化率达83.61%，较2024年提升6.77个百分点。

华泰保险集团公司将全面贯彻新发展理念，持续完善绿色金融管理体系，推动绿色保险和绿色投资业务发展，提高自身环境、社会和治理表现，努力达成绿色金融目标，为经济社会发展全面绿色转型做出积极贡献！

### Optimizing Green Business Processes

Huatai P&C continues to promote the remote online processing of low-risk auto insurance cases, optimizing electronic claims materials and incorporating electronic signature capabilities. This approach minimizes the wasteful consumption of social resources, such as fuel and paper, which would otherwise result from claims personnel conducting on-site inspections and damage assessments. In 2025, the remote loss adjustment rate reached 63.40%, up 2.46 percentage points from 2024. Concurrently, Huatai P&C focuses on automating customer service workflows, implementing intelligent auto-dispatching for the entire motor insurance work-order lifecycle, deploying AI-driven outbound calls for claims disputes, and automating the registration of case withdrawal orders. By transitioning manually intensive processes to intelligent automated systems, the company has enhanced service efficiency while reducing physical resource usage. In 2025, the customer service automation rate was 80.72%, an increase of 0.53 percentage points from 2024.

Huatai Life continues to refine its intelligent claims system, enabling end-to-end automated processing for micro-medical claims. This endeavor has significantly boosted user engagement with the claims modules on the “Huatai e-Claim” mini-program and “Smart Huatai” APP. In 2025, the online claims rate (by case volume) reached 70.35%, representing a year-on-year increase of 16.20 percentage points from 2024. In terms of policy servicing, Huatai Life’s “Virtual Counter” achieved 100% coverage for online policy servicing requests. The company also persistently advances its “Policy Service Reconstruction Project”, launching multiple new online policy servicing features to further expand the administrative capabilities of the “Smart Huatai” APP. In 2025, the rate of policy alteration via electronic means reached 83.61%, an increase of 6.77 percentage points from 2024.

Huatai Insurance Group will fully implement the new development concept, continuously improve the green finance management system, promote the development of green insurance and green investment businesses, enhance its environmental, social, and governance performance, strive to achieve green finance goals, and make a positive contribution to the comprehensive green transformation of economic and social development.

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## 消费者权益保护工作信息

### INFORMATION ON CONSUMER RIGHTS AND INTERESTS PROTECTION

#### 华泰保险集团股份有限公司 2025年度信息披露消费者权益保护工作信息

##### 2025 Annual Information Disclosure of Huatai Insurance Group Co., Ltd. Information on Consumer Rights and Interests Protection

华泰保险集团公司始终坚持“以客户为中心”的经营理念，持续强化消费者权益保护工作，不断提升消保工作管理质效。同时，依托常态化沟通协调机制，督促各保险子公司聚焦消费者权益保护工作中的薄弱环节与关键领域，持续健全制度体系、完善工作机制，以务实有力的举措切实维护保险消费者合法权益。

Huatai Insurance Group remains committed to a “customer-centric” philosophy, consistently bolstering its consumer rights and interests protection initiatives and enhancing the effectiveness of its management framework. Leveraging a standardized coordination mechanism, the Group directs its insurance subsidiaries to address vulnerabilities and critical areas within consumer rights and interests protection. By refining institutional systems and operational workflows, the Group employs pragmatic and robust measures to safeguard the legitimate rights and interests of insurance consumers.

### 消费者权益保护体制建设情况

#### DEVELOPMENT OF CONSUMER RIGHTS PROTECTION SYSTEM

华泰保险集团公司建立分工明确、职责清晰的消费者权益保护工作组织架构，明确董事会、消费者权益保护委员会、监事会、高级管理层及相关部门的具体职责。董事会承担消费者权益保护工作最终责任，对消费者权益保护工作进行总体规划及指导。消费者权益保护委员会承担对消费者权益保护决策进行审核、研究、提出相关建议，并在董事会授权范围内行使相应职权，协助董事会完成相关工作的职责；高级管理层承担消费者权益保护战略目标和政策有效执行的实施责任。监事会对董事会、高级管理层消费者权益保护工作履职情况进行监督职责。

2025年，华泰保险集团公司综合管理部协同各保险子公司的消费者权益保护部门，统一规划、统筹部署消费者权益保护工作，确保消费者权益保护战略目标和政策得到有效执行。

Huatai Insurance Group has established a well-defined and clearly structured consumer rights protection framework, outlining the responsibilities of the Board of Directors, the Consumer Rights Protection Committee, the Supervisory Board, senior management, and relevant departments. The Board of Directors assumes ultimate accountability for consumer rights and interests protection, providing strategic oversight and guidance. The Consumer Rights Protection Committee is tasked with reviewing decisions, conducting research, and offering recommendations relating to consumer rights and interests protection. It operates within its delegated authority to assist the Board in fulfilling its mandates. Senior management is responsible for the implementation and effective execution of strategic goals and policies pertaining to consumer rights and interests protection. Meanwhile, the Supervisory Board oversees the performance of both the Board and senior management regarding their consumer rights and interests protection obligations.

In 2025, the General Management Department of Huatai Insurance Group, in collaboration with the consumer rights and interests protection units of its insurance subsidiaries, harmonized the planning and deployment of relevant initiatives. This synergy ensures that the Group’s strategic objectives and policies for consumer rights and interests protection are executed with consistency and precision.

## 消费者权益保护机制建设情况

### DEVELOPMENT OF CONSUMER RIGHTS PROTECTION MECHANISMS

2025年，华泰保险集团公司持续健全消费者权益保护工作机制，不断提升消保工作规范化、体系化水平。一是定期召开消费者权益保护工作沟通会。相关子公司围绕消费投诉处理、纠纷多元化解、消费者教育宣传、适当性管理等重点工作开展汇报、复盘分析及趋势研判，集团结合子公司经营管理实际，提出指导意见与工作要求，督促相关子公司以务实举措切实维护好保险消费者合法权益。二是严格履行事前审核职责。对相关子公司消保相关董事会文件等进行前置审核，及时出具指导意见与优化建议，确保各项决策合规审慎、贴合实际，从源头防范化解消保合规风险，全力保障金融消费者合法权益。三是在原有消保制度体系基础上，修订了《华泰保险集团股份有限公司保险消费投诉处理管理办法》，同步制定了《华泰保险集团股份有限公司保险营销行为管理办法》《华泰保险集团股份有限公司保险产品适当性管理办法》《华泰保险集团股份有限公司消费者权益保护教育宣传办法》等多项制度，进一步明确消费投诉的管理要求，紧抓消保薄弱环节和关键领域，切实筑牢保险消费者权益保护坚实屏障。四是建立完善消保内部审计、考核评价、教育培训、宣传引导等工作机制，构建全方位、全流程消保管理体系。通过内部审计常态化排查消保工作隐患，强化合规监督；通过考核机制层层压实各层级主体责任；通过常态化培训提升全员消保意识与专业素养；通过多维度宣传普及金融保险知识，引导消费者理性消费、依法维权。

In 2025, Huatai Insurance Group continued to refine its consumer rights and interests protection mechanisms, consistently advancing the standardization and systemic integration of its consumer protection initiatives.

**First**, the Group institutionalized regular communication meetings for consumer rights and interests protection. Relevant subsidiaries conducted comprehensive reporting, retrospective analysis, and trend forecasting centered on core priorities, including complaint resolution, diversified dispute settlement, consumer education, and suitability management. In alignment with each subsidiary's operational realities, the Group provided strategic guidance and operational requirements, directing subsidiaries to employ pragmatic measures to safeguard the legitimate rights and interests of insurance consumers. **Second**, the Group strictly executed its pre-audit mandates. By performing prior reviews of consumer protection-related Board documents from subsidiaries, the Group issued timely guidance and optimization recommendations. This ensures that all decisions are compliant, prudent, and practical, effectively mitigating consumer protection compliance risks at their source and providing robust safeguards for financial consumers' interests.

**Third**, the Group bolstered its regulatory framework by revising and expanding its policy suite. Building upon the existing consumer protection system, the Group updated the *Management Measures for Handling Insurance Consumer Complaints*. Concurrently, it promulgated several new policies, including the *Management Measures for Insurance Marketing Conduct*, *Management Measures for Insurance Product Suitability*, and *Measures for Consumer Rights and Interests Protection Education and Publicity*. These updates further clarify complaint management standards and target vulnerabilities in key areas, establishing a formidable shield for insurance consumer protection.

**Fourth**, the Group established a comprehensive, end-to-end management architecture through integrated work mechanisms. This holistic system encompasses internal audits, performance evaluations, professional training, and public outreach. Through routine internal audits, the Group proactively identifies and eliminates potential risks while strengthening compliance oversight. Through its appraisal framework, the Group ensures accountability is upheld across all organizational levels. Through standardized training, the Group elevates the consumer protection awareness and literacy of all employees. Through multi-dimensional publicity, the Group disseminates financial insurance knowledge to guide consumers in rational consumption and lawful rights advocacy.



## 董事会、消保委、监事会及高级管理层履职情况

### PERFORMANCE REVIEW OF THE BOARD OF DIRECTORS, CONSUMER RIGHTS PROTECTION COMMITTEE, SUPERVISORY BOARD, AND SENIOR MANAGEMENT

2025年，华泰保险集团公司第八届董事会第二十三次会议审议并全票通过了《华泰保险集团股份有限公司2024年度消费者权益保护专项审计报告》；第八届董事会消费者权益保护委员会第七次会议、第八届董事会第二十四次会议审议通过了《华泰保险集团公司2024年度保险消费者权益保护工作报告及2025年保险消费者权益保护工作计划》。

In 2025, the 23rd Session of the 8th Board of Directors of Huatai Insurance Group reviewed and unanimously approved the 2024 Special Audit Report on Consumer Rights and Interests Protection of Huatai Insurance Group Co., Ltd.. The Huatai Insurance Group 2024 Work Summary of Insurance Consumer Rights Protection and 2025 Work Plan on Insurance Consumer Rights Protection was deliberated and approved at the 24th meeting of the 8th Board of Directors and the 7th meeting of its Consumer Rights Protection Committee.

监事会通过列席公司第八届董事会第二十四次会议听取了《华泰保险集团公司2024年度保险消费者权益保护工作报告及2025年保险消费者权益保护工作计划》。

高级管理层严格落实消费者权益保护战略目标与政策要求，切实履行组织实施责任，指导消费者权益保护管理相关部门认真履行职责，充分发挥管理与推动作用。

Concurrently, the Supervisory Board, attending the 24th Session of the 8th Board of Directors as observers, received the 2024 Work Report and 2025 Work Plan on Insurance Consumer Rights and Interests Protection of Huatai Insurance Group Co., Ltd.. Senior management strictly executed the strategic objectives and policy mandates for consumer rights and interests protection. They diligently fulfilled their organizational and implementation mandates, directing relevant management departments to discharge their duties and fully leverage their roles in administration and operational advancement.

## 消费者教育宣传开展情况

### IMPLEMENTATION OF CONSUMER EDUCATION AND AWARENESS INITIATIVES

华泰保险集团公司高度重视消费者教育宣传，从集团层面统筹推进，成效显著。一是在年度发展规划报告中明确，通过短视频、客户活动等多种形式开展消保、保险教育及风险提示工作，深化“以客户为中心”战略。二是出台消保教育宣传办法，规范工作流程、责任分工与实施标准，提供制度支撑。三是采用线上线下融合模式，对重点岗位、专业条线及一线人员开展全覆盖培训，强化全员消保意识与履职能力。四是借力“3·15”“全国保险公众宣传日”等年度重点活动，指导相关子公司开展多样宣传活动，部分特色活动获媒体正面报道。五是优化线上宣传矩阵，依托公众号、视频号等平台发布原创内容，新增防非专栏，推行“月月有宣传”机制，覆盖“一老一少一新一残”等重点群体。

Huatai Insurance Group prioritizes consumer education and outreach, implementing a coordinated Group-wide approach that has yielded substantial results.

**First**, the Annual Development Plan explicitly outlines the use of short videos, client engagement events, and other diversified formats to conduct consumer protection education, insurance literacy, and risk disclosures, further entrenching the “Customer-Centric” strategy. **Second**, the Group promulgated the “Measures for Consumer Protection Education and Outreach”, providing a robust institutional framework by standardizing workflows, allocations of responsibility, and implementation benchmarks.

**Third**, utilizing an integrated online-offline model, the Group conducts comprehensive training across all key positions, specialized business lines, and frontline staff to reinforce universal awareness of consumer protection and professional competency.

**Fourth**, leveraging major annual campaigns such as the “March 15 Consumer's Day” and “National Insurance Publicity Day”, the Group guides subsidiaries in executing multifaceted outreach initiatives, several of which garnered positive media recognition.

**Fifth**, the Group optimizes its digital outreach matrix via WeChat official accounts and video channels. By launching original content, introducing “Anti-Illegal Fundraising” column, and instituting a “Monthly Outreach” mechanism, the Group effectively reaches key demographics, including the elderly, youth, new urban residents, and people with disabilities.

# HUATAI

## 保险消费投诉处理情况

### HANDLING AND RESOLUTION OF INSURANCE CONSUMER COMPLAINTS

73件

接收投诉

2025年，华泰保险集团公司通过金融消费者保护服务平台接收投诉73件，除3件投诉主体错误不予受理外，其余70件为针对相关子公司的投诉，均已转办并结案。

In 2025, Huatai Insurance Group received 73 complaints via the Financial Consumer Protection Service Platform. Excluding 3 cases that were dismissed due to incorrect jurisdictional filing, the remaining 70 complaints—all directed at relevant subsidiaries—were successfully processed and closed.

## 2026年消费者权益保护工作计划

### 2026 WORK PLAN ON CONSUMER RIGHTS PROTECTION

集团公司将密切关注消费者权益保护领域监管政策动态，持续完善各层级消费者权益保护工作体系，压紧压实消保主体责任，不断创新消保宣教模式。同时，积极推动各相关子公司进一步健全优化消费者权益保护体制机制，强化事前、事中、事后全流程管控，严格落实消费者权益保护战略部署与政策要求，切实维护金融消费者合法权益，全面提升消保工作质效。

The Group remains committed to monitoring regulatory developments in consumer rights and interests protection. We will continue to refine our multi-level organizational framework, reinforce the primary responsibility for consumer protection, and innovate our outreach and education models. Furthermore, the Group will actively drive subsidiaries to optimize their consumer rights and interests protection mechanisms by strengthening "pre-event, in-event, and post-event" full-cycle controls. By strictly executing strategic deployments and regulatory mandates, we aim to effectively safeguard the legitimate rights of financial consumers and comprehensively enhance the overall efficacy of our consumer protection initiatives.



## 保险子公司消费者权益保护工作情况

### CONSUMER RIGHTS AND INTERESTS PROTECTION PERFORMANCE OF SUBSIDIARIES

保险子公司消费者权益保护工作情况信息详见《华泰财产保险有限公司2025年度信息披露报告》和《华泰人寿保险股份有限公司2025年度信息披露报告》（参见华泰财险和华泰人寿官方网站）。

Detailed information regarding the consumer rights and interests protection activities of our insurance subsidiaries is available in the 2025 Annual Information Disclosure Report of Huatai Property & Casualty Insurance Co., Ltd. and the 2025 Annual Information Disclosure Report of Huatai Life Insurance Co., Ltd. (accessible via the official websites of Huatai P&C and Huatai Life).

4月，上海市浦东新区举办2025年浦东新区突出贡献企业授牌仪式，华泰资产荣获2024年度浦东新区金融业突出贡献奖。

In April, Huatai Asset Management received the "2024 Award of Outstanding Contribution to Pudong New Area (Financial Industry)" during the 2025 Awarding Ceremony for Companies with Outstanding Contribution to Pudong.

3月，中国经济信息社举办第一届新华财经“金谘奖”资产管理评选，华泰资产荣获投资团队金谘奖。

In March, Huatai Asset Management was honored with the "Investment Team Gold Consulting Award" at the inaugural Xinhua Finance "Gold Consulting Awards" Asset Management Selection hosted by China Economic Information Service.

6月，华泰财险荣获《清华金融评论》颁发的“年度财险高质量稳健经营”紫荆奖。

In June, Huatai P&C was presented with the "Bauhinia Award for High-Quality and Stable P&C Operations" by *Tsinghua Financial Review*.

6月，“华泰财险生物医药人体临床试验责任保险（2020版）条款”荣获《中国银行保险报》2024—2025年度“金口碑”保险产品评选的中国金融传媒年度创新保险产品奖项。

In June, the "Huatai P&C Biopharmaceutical Clinical Trial Liability Insurance (2020)" was recognized as the "Innovative Insurance Product of the Year" by China Financial Media during the 2024-2025 "Golden Reputation" Insurance Product Selection organized by *China Banking and Insurance News*.

9月，财联社第三届“金榛子”资管机构卓越案例榜单发布，华泰资产荣获优秀保险资管公司金榛子奖，华泰资产稳赢优选资产管理产品荣获优秀保险资管产品金榛子奖。

In September, at the 3rd "Golden Hazelnut" Asset Management Excellence Case awards hosted by Cailianshe, Huatai Asset Management received the "Golden Hazelnut Prize for Excellent Insurance Asset Management Company", and its "Wenying Selection Asset Management Product" was awarded the "Golden Hazelnut Prize for Excellent Insurance Asset Management Product".

9月，华泰资产在“2024年度Wind资管88”评选中荣获最具竞争力奖，华泰资产稳赢优选资产管理产品荣获产品创新奖。

In September, Huatai Asset Management garnered the "Most Competitive Award" at the 2024 Wind Asset Management 88 awards, while the "Huatai Asset Wenying Selection Asset Management Product" received the "Product Innovation Award".

9月，华泰财险荣膺全球权威“卓越职场”认证（Great Place To Work™）。

In September, Huatai P&C earned the prestigious Great Place To Work™ certification, a globally recognized hallmark of workplace excellence.

9月，华泰人寿“乐享”健康管理服务荣获金融界颁发的“卓越健康管理服务奖”。

In September, Huatai Life's "Joyous Living" Health Management Service was honored with the "Outstanding Health Management Service Award" by JRJ.com.

6月，华泰人寿鸿利1号终身寿险（分红型）荣获中国金融传媒颁发的“金口碑年度寿险保险产品”奖。

In June, Huatai Life's Hongli No. 1 Whole Life Insurance (Participating) garnered the "Golden Reputation Annual Life Insurance Product" award from China Financial Media.

6月，欧洲权威出版集团“欧洲投资与养老金”（Investment & Pensions Europe-IPE）发布“2025全球资管500强”重磅榜单，华泰资产位列IPE全球资管500强——全球第204位。

In June, "Investment & Pensions Europe" (IPE), an authoritative European publishing group, released its "Top 500 Asset Managers 2025" leaderboard, where Huatai Asset Management ranked 204th globally.

7月，华泰资产设立的华泰一成泰第1号资产支持计划荣获金萃奖——年度最具创新不动产ABS产品奖项。

In July, the "Huatai-Chengtai No. 1 Asset-Backed Scheme", launched by Huatai Asset Management, secured the "Gold Extraction Award for Most Innovative Real Estate ABS Product of the Year".

2025年，华泰保险集团及各子公司在综合实力、业务运营、文化建设和企业社会责任方面受到各方的认可和好评，品牌形象得到进一步提升。

In 2025, well recognized and lauded in aspects such as comprehensive strength, business operation, cultural development and corporate social responsibility, Huatai Insurance Group and its subsidiaries gave a further boost to Huatai's brand image.



《金融时报》  
2025金龙·金融力量案例



全球权威“卓越职场”  
认证Great Place To Work™



《中国经营报》  
卓越竞争力寿险公司



《中国证券报》  
第五届保险业投资金牛奖  
高质量发展金牛奖



新浪新闻  
年度企业社会责任奖

# HONORS

## 公司荣誉

9月,《中国证券报》举办第五届中国保险业金牛奖颁奖典礼,华泰资产荣获金牛保险资管公司奖;华泰资产稳利二号资产管理产品、华泰资产—价值严选资产管理产品荣获组合类保险资管产品奖。

In September, during the 5th China Insurance Industry Golden Bull Awards by *China Securities Journal*, Huatai Asset Management won the "Golden Bull Insurance Asset Management Company Award", while its "Wenli No. 2" and "Value Selection" asset management products both secured the "Insurance Asset Management Portfolio Products Award".

11月,华泰人寿荣获《北京青年报》颁发的“2025年度金牌分红险综合实力”奖。

In November, Huatai Life was recognized by *Beijing Youth Daily* for its "2025 Comprehensive Strength in Gold Medal Participating Insurance".

11月,华泰人寿菁英营销渠道获评《北京青年报》“金牌营销渠道”。

In November, Huatai Life Agency Channel was awarded the "Gold Medal Marketing Agent Channel" title by *Beijing Youth Daily*.

11月,在由新浪新闻保险频道主办的“2025新浪·中国保险新机遇·新动能·新征程高峰论坛暨第二届‘鼎元奖’颁奖典礼”上,华泰人寿荣获“年度企业社会责任奖”。

In November, at the "2025 Sina·New Opportunities, New Momentum, New Journey in China Insurance Summit Forum and the Second 'Dingyuan Award' Ceremony" hosted by Sina News, Huatai Life Insurance Co., Ltd. was awarded the "Corporate Social Responsibility Award of the Year".

11月,《证券时报》举办2025中国保险业方舟奖颁奖典礼,华泰资产设立的华泰—成泰第1号资产支持计划荣获2025保险资金支持实体创新方舟奖,是唯一获得该奖项的ABS产品。

In November, at the 2025 China Insurance Industry Ark Awards hosted by *Securities Times*, the "Huatai-Chengtai No. 1 Asset-Backed Scheme" established by Huatai Asset Management received the "2025 Ark Award for Innovation in Insurance Fund Support for the Real Economy", standing as the sole ABS product to earn this distinction.

12月,上海证券报举办2025“上证鹰·金理财”颁奖典礼。华泰资产华泰增鑫投资产品荣获2025“上证鹰·金理财”权益类保险资管产品奖。

In December, *Shanghai Securities News* hosted the 2025 "SSN Eagle-Golden Wealth Management" Awards Ceremony. Huatai Asset Management's "Huatai Zengxin Investment Product" was honored with the 2025 "SSN Eagle-Golden Wealth Management" Award for Equity Insurance Asset Management Products.

12月,华泰人寿鑫盛世养老年金保险(分红型)获评财经网“2025年度卓越养老年金产品”。

In December, Huatai Life's Xinchengshi Pension Annuity Insurance (Participating) garnered the "2025 Excellent Pension Annuity Product" award from *Caijing*.

12月,华泰人寿获评《中国经营报》颁发的“卓越竞争力寿险公司”。

In December, Huatai Life received the "Exceptionally Competitive Life Insurer" award from *China Business Journal*.

12月,华泰人寿获评《金融时报》“2025年度金龙·金融力量案例”。

In December, Huatai Life was featured in *the Financial News* as a "2025 Golden Dragon-Financial Power".

12月,“资管金泉奖·第五届中国资产管理(2024年度)领军榜”榜单发布,华泰资产荣获最具综合实力奖,总经理杨平荣获2024年度中国资产管理业“领军人物·最佳领导力奖”。

In December, in the "Golden Spring Award-5th China Asset Management (2024) Leadership List", Huatai Asset Management secured the "Most Comprehensive Strength Award", while General Manager Richard Yang was recognized with the "2024 Leading Figure-Best Leadership Award" for the Chinese asset management industry.

12月,《上海证券报》举办2025“上证鹰·金理财”颁奖典礼。华泰资产华泰增鑫投资产品荣获2025“上证鹰·金理财”权益类保险资管产品奖。

In December, Huatai P&C's AI Intelligent Imaging Platform was named an "Excellent Case for Intelligent Operations" within the "2025 Insurance Industry Digital Transformation Excellent Cases" by *China Banking and Insurance News*.

12月,华泰财险营业部获评由中保新知颁发的价值成长保险机构奖项。

In December, Huatai P&C's Sales Department received the "Value Growth Insurance Institution" award from *Zhongbao Xinzhi*.

2026年1月,在ABI2026·第十一届中国银发产业商业创新大会上,华泰人寿“泰享”品牌荣获“2025养老金融创新影响力大奖”。

In January 2026, at ABI 2026·the 11th China Silver Industry Business Innovation Conference, Huatai Life Insurance Co., Ltd.'s 'Taixiang' brand won the "2025 Pension Finance Innovation Impact Award".

12月,华泰财险深圳分公司、四川省分公司及黑龙江省分公司负责人成功入选“中国保险鼎峰108将”。

In December, the General Managers of Huatai P&C's Shenzhen, Sichuan, and Heilongjiang branches were inducted into the prestigious "China Insurance Top 108 Elites" list.

# HONORS

## 公司荣誉



2025年度卓越养老年金产品



荣获中国金融传媒“金口碑”年度寿险产品鸿利1号



2025保险资金支持实体创新方舟奖



2024年度浦东新区金融业突出贡献奖



金牛保险资管公司奖 组合类保险资管产品奖



2025“上证鹰·金理财”权益类保险资管产品奖



《北京青年报》金牌营销渠道