



2020 12 31

7	2020 12 31	2019 12 31
	2,226,151,504.88	1,674,112,980.93
	9,572,784,202.36	5,712,527,133.77
	600,680,135.04	586,984,836.45
	783,131,092.93	815,430,453.19
	321,908.50	229,308.31
	402,993,948.82	455,991,835.67
	431,425,292.80	474,174,059.47
	1,077,193,653.49	899,725,964.16
	13,755,078.54	14,077,964.23
	55,796,942.34	58,430,263.01
	1,042,162,679.55	838,310,549.88
	727,623,699.26	746,655,242.18
	13,584,059,517.66	14,833,020,431.93
	8,146,732,055.64	4,448,532,008.08
	13,283,170,000.00	14,009,300,001.00
	1,424,398,400.00	1,351,619,200.00
	654,067,679.21	689,729,070.46
	988,767,604.57	933,165,217.61
	998,441,025.59	993,639,102.65
	806,569,368.52	976,620,159.24
	222,130,204.11	224,424,232.20
	1,859,237,862.68	1,610,547,615.64

2020

	2020	2019
& ' () * +	12,519,322,638.54	12,864,082,298.20
	13,582,766,496.13	14,297,798,903.90
	430,513,805.38	356,872,411.47
	1,298,478,073.21	1,324,315,847.31
	-235,034,215.62	109,400,758.39
	871,461,185.39	493,217,452.05
	2,531,208,798.02	1,790,971,141.62
	69,614,302.91	358,986,579.62
	-21,467,194.12	9,252,885.58
	-139,582.48	49,522.76
	207,054,771.56	198,479,129.78
	13,644,323.08	10,350,833.69
, ' () - .	4,986,713,563.26	4,977,246,877.13
	630,899,105.83	808,411,422.34
	3,407,061,385.48	2,830,425,921.92
	186,322,177.82	-70,944,559.61
	-1,937,753.23	145,255.60
	131,577,090.17	105,999,783.71
	346,104,094.32	309,879,838.06
	263,386,354.34	277,897,216.05
	74,109,070.12	70,678,074.06
	2,096,148,559.46	2,629,903,801.99
	3,948,404,171.98	3,943,956,445.28
	296,963,817.99	296,954,909.04
	337,438,427.44	265,885,808.72
	68,461,420.04	3,986,319.87
/ ' () 0 1	22,505,038.00	1,311,760.41
	6,048,252.95	2,674,129.95
2 ' 0 1 ' 3	193,217,564.99	-61,328,125.98
4 ' 5 0 1	1,470,657,181.22	1,403,772,029.12
	-	-
	1,302,192,437.30	1,252,294,108.12
	168,464,743.92	151,477,921.00
6 ' 7 8 9 ~ * "	344,874,917.65	456,594,702.65

2020

()

	2020	2019
&' ; (< = ~ > ? @ A B C	13,634,415,351.17	14,091,458,401.90
	288,194,745.30	381,098,519.84
	1,381,481,664.85	1,115,790,908.60
; (< = @ A B + D *	4,603,985,177.88	4,542,491,542.19
	138,515,797.12	178,730,708.42
	2,213,175,745.68	2,665,081,520.00
	347,025,117.16	307,337,469.75
	189,496,451.46	98,399,289.06
	1,747,705,322.17	1,697,859,701.84
	926,429,902.51	946,706,571.17
	2,074,004,924.27	2,174,965,988.97
; (< = @ A B . D *		
; (< = ~ > ? @ A B C 5 3		
, ' E < = ~ > ? @ A B C	42,586,425,579.24	31,019,317,978.70
	2,305,435,743.46	2,602,777,413.62
	1,050,557.85	801,321.85
	415,727,971.03	719,198,199.26
E < = @ A B + D *	46,687,407,719.10	36,247,795,009.41
	205,383,015.03	247,534,901.00
	203,852,129.67	220,367,396.20
	434,706,923.89	391,606,358.81
E < = @ A B . D *		
E < = ~ > ? @ A B C 5 3		
/ ' F < = ~ > ? @ A B C		
	-	134,653,965.76
	161,318,575.30	142,848,515.40
F < = @ A B + D *	202,354,431.44	-
	200,542,191.73	253,226,124.66
F < = @ A B . D *	402,896,623.17	253,226,124.66
F < = ~ > ? @ A B C 5 3		
2 ' G H I = J @ A % @ A K L M ? N O 3		
4 ' @ A % @ A K L M 5 P Q 3		
	1,372,284,726.58	1,128,235,290.13
6 ' R S @ A % @ A K L M T 3		

2013 2 2012 1
 925,920,690.00
 [2013]31 (2013)
 014 3,968,520,690.00

2013 8 2013 3
 53,167,932.00
 [2013]367 () [2013] 230041
 4,021,688,622.00

2020 1 2
) 110,000,000 (2.74%)
 51,480,000 (1.28%) 22,000,000 (0.55%) 4,301,871 ()
 0.11%) 3,400,000 (0.08%)
 439,607,905 10.93%

2020 6 12
 472,136,871 (11.74%)
 143,454,082 (3.57%) 2020 11 18
 35,200,000 (0.88%)
 1,043,929,405 25.96%

2020 7 3
 176,761,433 (4.40%)
 176,761,433 4.40%

2020 10 23
 11,000,000 (0.27%)
 11,000,000 0.27%

2011
 1.33% 2013 2 2013 8
 1.01%

2020 12 31 ()
 “ ”) (“ ”)
 (“ ”) (“ ”)
 () (“ ”)
 “ ”) (“ ”)

“ ”

2021 4 2

2.

2006 2 15 (“ ”)

3.

31 2020 2020 12

4.

1

1 1 12 31

2

3

(a)

(b)

4

5

(a)

(b)

) (

(c)

(2)

(3)

(1)

(d)

(e)

7

8

90%

6

9

20%
)

(

10

11

35	3%	2.77%
50	0%	2.00%

()

12

35	3%	2.77%
3-5	3%	19.40%-32.33%
5-6	3%	16.17%-19.40%

13

50

2-5

4(11)

14

15

17

(a)

(b)

50%

18

12

19

		2008	2	2009	1	1
(i)	0.08%	0.8%				0.05%
(ii)	0.05%		0.15%			
(iii)	0.15%	0.8%				
(iv)	0.05%	0.08%	0.8%			
(i)				6%		
(ii)				1%		

20

(a)

(i)

(ii)

25

26
22

37

(b)

5%

$$= \left(\frac{\quad}{\quad} - 1 \right) \times 100\%$$

1%

$$(c) \quad \frac{\quad}{\quad} = \left\{ \left(\frac{\quad}{\quad} \right) \times 100\% \right.$$

21

(a)

(b)

(1)

(2)

(3)

(c)

([2017]269)

(b)

()

(c)

(d)

23

4(20)(c)

24

25

26

()

()

1)

2)

27



28

	2007	3	20		-
				10%	
	(1)		()
10%				2011	

29

30

(1)

(2)

(3)

31

4

(a)

4(20)

()

计量寿险责任准备金和长期健康险责任准备金所需要的主要计量假设如下:

(i) 折现率假设

2

2020	12	31	4.59%
2019	12	31	4.59%

750

2

2020	12	31	3.04%~4.75%
2019	12	31	3.42%~4.75%

(ii) 死亡率和发病率假设

2000-2003

2010-2013

(iii) 费用假设

(iv) 保单红利假设

70%

(v) 退保率等其他假设

计量未到期责任准备金和未决赔款准备金所需要的主要假设如下:

(i)

(ii)
750

(iii)

(iv)

(c)

(d)

4(5)(b)

▪

▪

(e)

(a)	25%	16.5%	
(b)	6%		()
	5%		()
	7%		()

(a)

2018	1	1	2020	12	31	25%	([2018]54)	500
------	---	---	------	----	----	-----	--------------	-----

16.5%

(b)

([2019] 39)

2021 12 31 10% 2019 4 1

(1) 2020 12 31

			/	
		()		
(a)		3,000,000,000	100.00%	
(b)		3,232,500,000	79.64%	
(c)		600,600,000	81.82%	
(d)		()	50,000,000	100.00%
		()		
(e)		10,000,000	100.00%	
(f)		240,000,000	85.00%	
(g)	()	()	100,000,000	100%
(h)		169,500,500	81.82%	
(i)		100,000,000	71.54%	

- (a) 2011 7
[2011]1127
- (b) 2005 3 22 2005 3 1
[2005]159
- (c) 2005 1 18 [2005]1
- (d) 2011 4
[2011]203
- (e) 2011 6
[2011]819
- (f) 2016 7 4 [2016]1309
85%
- (g) 2013 9 24
- (h) 2008 4 26 [2007]1513
()
- (i) 2017 4 24
()
80% 2020 12 31 87.43%

(2) 2020 12 31

	(%)
873,958,847.25	40%
767,935,440.49	47%
739,958,912.73	95%
561,565,230.84	97%
500,000,000.00	100%
480,460,631.98	83%
404,664,335.31	82%
310,650,808.84	78%
308,336,903.16	94%
300,000,000.00	100%
244,967,004.80	100%
200,100,000.00	100%
196,593,589.61	66%
155,863,563.56	63%
145,686,515.23	52%
128,520,938.20	100%
119,118,894.64	91%
114,999,995.63	100%
107,251,363.61	100%
61,536,371.26	67%

7

(1)

	2020 12 31	2019 12 31
	5,000.00	27,563.00
	2,226,146,504.88	1,674,085,417.93
	<u>2,226,151,504.88</u>	<u>1,674,112,980.93</u>
2020 12 31 (2019 12 31	301,828,254.35)	271,289,096.96

(2)

	2020 12 31	2019 12 31
	4,049,801,136.85	1,641,695,356.05
	1,146,468,000.00	540,212,000.00
	331,931,402.90	361,970,129.90
	9,878,000.00	-
	<u>5,538,078,539.75</u>	<u>2,543,877,485.95</u>
	2,460,126,349.33	2,447,837,580.79
	1,574,579,313.28	720,812,067.03
	<u>4,034,705,662.61</u>	<u>3,168,649,647.82</u>
	<u>9,572,784,202.36</u>	<u>5,712,527,133.77</u>

(3)

	2020 12 31	2019 12 31
3 (3)	95,612,953.75	192,762,484.80
3 1 (1)	32,010,745.51	3,892,757.38
1 3 (3)	550,000,000.00	50,000,000.00
3 5 (5)	50,000,000.00	500,000,000.00
	<u>727,623,699.26</u>	<u>746,655,242.18</u>

(4)

2020	12	31	2019	12	31
4,318,494,328.40			6,304,254,522.90		
2,211,428,200.00			1,790,961,000.00		
291,214,193.61			110,889,000.00		
198,640,000.00			-		
129,627,000.00			169,997,000.00		
101,070,000.00			-		
71,652,000.00			73,129,000.00		
535,087,638.00			535,745,660.09		
<hr/>			<hr/>		
7,857,213,360.01			8,984,976,182.99		
<hr/>			<hr/>		
4,344,474,201.03			4,656,998,968.13		
733,572,474.03			667,065,533.79		
543,363,621.52			436,524,097.44		
85,665,861.07			67,453,649.58		
19,770,000.00			20,002,000.00		
<hr/>			<hr/>		
5,726,846,157.65			5,848,044,248.94		
<hr/>			<hr/>		
13,584,059,517.66			14,833,020,431.93		

(5)

2020	12	31	2019	12	31
5,179,397,042.62	5,104,903,924.00	548,827,437.00	563,892,280.00		
1,503,503,321.11	1,557,690,930.00	2,300,884,434.29	2,393,698,106.00		
994,508,687.98	1,018,119,000.00	1,129,555,411.33	1,166,480,145.00		
469,323,003.93	511,237,230.00	469,264,725.46	515,554,500.00		
<hr/>			<hr/>		
8,146,732,055.64	8,191,951,084.00	4,448,532,008.08	4,639,625,031.00		

2020 12 31

(6)

2020	12	31	2019	12	31
		9,459,340,000.00			9,914,500,001.00
		3,043,830,000.00			3,444,800,000.00
		680,000,000.00			550,000,000.00
		100,000,000.00			100,000,000.00
<hr/>			<hr/>		
		<u>13,283,170,000.00</u>			<u>14,009,300,001.00</u>

2020 12 31

(7)

20%

	2020	2019
	12 31	12 31
61	500,000,000.00	500,000,000.00
61	300,000,000.00	300,000,000.00
61	200,000,000.00	200,000,000.00
61	120,000,000.00	-
12	104,398,400.00	-
61	100,000,000.00	100,000,000.00
61	100,000,000.00	100,000,000.00
61	-	40,000,000.00
12	-	111,619,200.00
<hr/>		<hr/>
	<u>1,424,398,400.00</u>	<u>1,351,619,200.00</u>

(8)

2019	12	31	324,446,284.56	988,535,199.59	56,172.91	1,313,037,657.06
			<u>66,897,007.29</u>	<u>12,817,343.54</u>	<u>-</u>	<u>79,714,350.83</u>
2020	12	31	<u>391,343,291.85</u>	<u>1,001,352,543.13</u>	<u>56,172.91</u>	<u>1,392,752,007.89</u>
2019	12	31	228,892,792.98	90,477,759.53	28,001.90	319,398,554.41
			<u>52,817,598.85</u>	<u>22,086,161.01</u>	<u>8,668.03</u>	<u>74,912,427.89</u>
2020	12	31	<u>281,710,391.83</u>	<u>112,563,920.54</u>	<u>36,669.93</u>	<u>394,310,982.30</u>
2020	12	31	<u>109,632,900.02</u>	<u>888,788,622.59</u>	<u>19,502.98</u>	<u>998,441,025.59</u>
2019	12	31	<u>95,553,491.58</u>	<u>898,057,440.06</u>	<u>28,171.01</u>	<u>993,639,102.65</u>

(9)

	2020	12	31	2019	12	31
(a)	946,792,665.29			698,058,620.28		
	335,982,562.86			398,296,975.61		
	138,435,991.46			153,009,759.23		
	134,962,096.67			114,124,231.49		
	105,808,975.97			46,879,881.27		
	82,143,815.08			81,229,138.66		
	77,178,364.15			75,269,161.38		
	16,724,702.12			14,668,831.32		
	5,140,566.33			2,919,375.36		
	26,780,588.43			36,029,775.95		
	<u>1,869,950,328.36</u>			<u>1,620,485,750.55</u>		
	10,712,465.68			9,938,134.91		
	<u>1,859,237,862.68</u>			<u>1,610,547,615.64</u>		

(a)

	2020	12	31	2019	12	31
	388,687,226.49			374,183,941.72		
	287,085,987.32			135,349,058.89		
	138,663,238.52			77,771,509.18		
	21,239,148.70			26,449,808.71		
	17,652,707.99			10,669,280.43		
	11,910,119.32			11,089,938.07		
	10,434,947.50			10,489,807.40		
	10,028,984.90			9,476,655.01		
	436,720.89			780,200.76		
	-			174,977.14		
	60,653,583.66			41,623,442.97		
	<u>946,792,665.29</u>			<u>698,058,620.28</u>		
	7,692,824.45			7,138,069.11		
	<u>939,099,840.84</u>			<u>690,920,551.17</u>		

a

()

		2020	12	31	
1	(1)	897,613,173.12	94.81%		-
1	2 (2)	17,800,693.21	1.88%		-
2	3 (3)	7,749,340.32	0.82%		-
3		23,629,458.64	2.49%		7,692,824.45
		<u>946,792,665.29</u>	<u>100%</u>		<u>7,692,824.45</u>

		2019	12	31	
1	(1)	645,805,850.18	92.51%		-
1	2 (2)	18,069,127.82	2.59%		-
2	3 (3)	6,401,524.06	0.92%		-
3		27,782,118.22	3.98%		7,138,069.11
		<u>698,058,620.28</u>	<u>100%</u>		<u>7,138,069.11</u>

(10)

2020	12	31	2019	12	31
		1,982,472,719.28			2,091,600,000.00
		1,816,673,999.77			915,330,746.98
		<u>3,799,146,719.05</u>			<u>3,006,930,746.98</u>

2020 12 31

12 (2019 12 31 38.91
30.46

)

(11)

2020	12	31	2019	12	31
		43,370.12			66,455.90
		493,877,300.53			361,366,512.11
		15,912,084.90			17,570,160.29
		3,561,409,192.62			3,242,791,352.01
		<u>4,071,241,948.17</u>			<u>3,621,794,480.31</u>

(12)

(a)

2019	12	31				2020	12	31
2,898,211,476.86	2,264,496,299.57	-	915,625.26	2,521,956,090.75	2,639,836,060.42			
164,531,984.02	81,072,375.87	-	-	100,479,941.72	145,124,418.17			
		-	-	-	-			
2,757,119,658.71	1,677,067,287.38	1,522,813,625.14	-	96,822,442.95	2,814,550,878.00			
262,657,060.13	218,182,484.33	48,924,855.21	-	-7,817,844.26	439,732,533.51			
		-	-	-	-			
16,318,965,681.09	4,582,192,611.30	1,178,559,727.52	296,404,610.45	150,804,003.53	19,275,389,950.89			
		-	-	-	-			
479,958,108.31	890,148,703.69	143,406,215.02	49,377,637.11	375,484,026.36	801,838,933.51			
		-	-	-	-			
<u>22,881,443,969.12</u>	<u>9,713,159,762.14</u>	<u>2,893,704,422.89</u>	<u>346,697,872.82</u>	<u>3,237,728,661.05</u>	<u>26,116,472,774.50</u>			

(b)

	2020	12	31		2019	12	31		
	1	(1)	1	(1)	1
	1,874,931,631.08		764,904,429.34		2,143,487,056.19		754,724,420.67		
	52,275,768.07		92,848,650.10		41,641,713.30		122,890,270.72		
	1,884,336,772.49		930,214,105.51		1,896,337,022.18		860,782,636.53		
	293,212,682.96		146,519,850.55		179,249,214.62		83,407,845.51		
	1,061,034,504.92		18,214,355,445.97		1,099,771,410.64		15,219,194,270.45		
		-	801,838,933.51			-	479,958,108.31		
	<u>5,165,791,359.52</u>		<u>20,950,681,414.98</u>		<u>5,360,486,416.93</u>		<u>17,520,957,552.19</u>		

(c)

2020	12	31	2019	12	31
2,079,579,085.63			2,105,546,387.45		
652,380,520.96			578,540,254.93		
82,591,271.41			73,033,016.33		
<hr/>			<hr/>		
2,814,550,878.00			2,757,119,658.71		

(13)

	2020	12	31	2019	12	31
()	1,624,309,377.18			1,462,990,801.88		
	329,098,395.16			339,346,703.75		
	175,546,801.52			151,051,406.88		
	233,472,060.00			140,541,734.41		
	78,375,707.25			82,221,534.93		
	71,421,422.58			69,749,842.61		
	43,204,936.05			52,708,635.33		
	32,186,514.40			24,232,065.69		
	26,201,041.12			24,473,239.09		
	23,083,273.91			24,337,516.34		
	20,259,200.06			18,009,600.00		
	11,752,642.45			18,172,484.81		
	753,192.14			1,003,483.06		
	-			14,859,078.06		
	319,916,629.82			264,456,990.91		
<hr/>			<hr/>			
	2,989,581,193.64			2,688,155,117.75		

2020 12 31

(14)

2020 12 31

2020 12 31

2019 12 31

25.96%	1,043,929,405.00	9.78%	393,138,452.00
10.93%	439,607,905.00	6.18%	248,426,034.00
6.50%	261,409,760.00	10.07%	404,863,842.00
6.39%	257,058,823.00	6.39%	257,058,823.00
6.07%	243,940,046.00	6.07%	243,940,046.00
5.83%	234,437,839.00	5.83%	234,437,839.00
5.40%	217,036,424.00	5.40%	217,036,424.00
0.55%	22,119,287.00	12.29%	494,256,158.00
32.37%	1,302,149,133.00	37.99%	1,528,531,004.00
<u>100.00%</u>	<u>4,021,688,622.00</u>	<u>100.00%</u>	<u>4,021,688,622.00</u>

(15)

2019	12	31		2020	12	31
2,724,874,176.80			-	2,724,874,176.80		
35,186,667.86			-	35,186,667.86		
21,853,692.03			-	21,853,692.03		
<hr/>				<hr/>		
2,781,914,536.69			-	2,781,914,536.69		
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(16)

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2. 10%
3. 10%
- 4.
- 5.

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241,301,317.32 (2019 241,301,317.32)

(17)

2020	12	31		2019	12	31
821,199,066.93				706,891,502.83		
421,037,178.39				395,690,457.15		
25,552,294.85				23,663,090.77		
5,753,689.44				4,206,010.06		
<hr/>				<hr/>		
1,273,542,229.61				1,130,451,060.81		
<hr/>				<hr/>		

(18)

(a)

2020	2019
13,152,252,690.75	13,940,926,492.43
430,513,805.38	356,872,411.47
<hr/>	<hr/>
13,582,766,496.13	14,297,798,903.90

(b)

2020	2019
2,840,159,223.10	3,001,097,377.05
2,146,607,218.27	2,651,518,980.57
2,077,676,576.45	2,034,900,929.66
1,686,108,781.15	1,781,452,111.70
1,648,061,044.84	1,445,981,119.32
685,890,044.97	547,481,589.90
542,368,405.62	478,425,857.72
458,669,636.71	437,588,469.84
395,931,489.42	789,192,967.24
271,500,013.21	262,667,925.05
179,009,142.52	230,237,276.98
120,647,447.04	173,261,044.15
52,044,657.27	44,586,276.91
6,241,693.44	6,516,798.96
41,337,316.74	56,017,767.38
<hr/>	<hr/>
13,152,252,690.75	13,940,926,492.43

(c)

2020	2019
5,641,052,937.99	5,690,438,173.47
3,694,706,279.22	4,095,137,520.36
1,648,175,459.29	1,931,042,071.60
1,120,456,182.96	1,327,224,657.18
463,805,590.61	338,717,302.69
340,567,311.64	284,073,196.81
136,051,694.14	121,132,052.53
95,441,783.23	112,663,163.59
11,995,451.67	40,498,354.20
<u>13,152,252,690.75</u>	<u>13,940,926,492.43</u>

(d)

(19)

2020	2019
903,863,811.76	683,571,993.58
721,582,227.43	719,788,732.13
529,765,936.81	72,477,848.33
280,524,398.33	219,823,013.07
119,666,175.99	124,951,761.94
48,592,715.99	37,811,038.78
18,807,145.47	19,330,497.18
-91,593,613.76	-86,783,743.39
<u>2,531,208,798.02</u>	<u>1,790,971,141.62</u>

(20)

2020	2019
4,897,349,873.34	4,879,636,442.13
89,363,689.92	97,610,435.00
<u>4,986,713,563.26</u>	<u>4,977,246,877.13</u>

(21)

(a) / ()

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	2	1,905,796.05	1,804,244.68
	3	-	
	4	-	
	5	-	
	6 = 7 + 16 + 17		
	7 = 8 + 9 + 10 + 11 +(12 + 13 + 14 15	569,861.79	534,035.48
	8	-	
	9	569,861.79	534,035.48
	10	-	
	11	-	
	12	-	
	13	-	
	14	-	
	15	-	
	16	-	
	17	-	

	$\frac{18}{6} = \frac{2 + 3}{6} \times 50\%$	1,620,865.16	1,537,226.94
	$\frac{19}{3} = \left[\frac{2 + 3}{6} \right] / 6 \times 100\%$		
	$\frac{20}{6} = \frac{1}{6}$	1,335,934.26	1,270,209.20
	$\frac{21}{6} = \frac{1}{6} \times 100\%$		

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