

# Aon-COFCO, the Benchmark in the Risk Management and Insurance Brokerage Industry

## 中怡——风险管理和保险经纪行业的标杆和楷模

—— Interview with Ms. Clare Wu, the General Manager of Aon-COFCO Insurance Brokers Co., Ltd.

—— 访中怡保险经纪有限责任公司总经理吴青女士

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中国改革开放40年来，经济发展取得了巨大成就，成为世界第二大经济体，并迅速占据了世界经济舞台的重要地位，成为全球经济增长的发动机。中国经济的快速发展为保险业务提供了巨大的发展空间。15年前，作为世界保险行业的典范，本刊记者曾采访了怡安集团北京代表处首席代表刘立义博士；15年后，记者又有幸采访了如今已合资为中怡保险经纪有限责任公司的总经理吴青女士。吴青女士拥有超过22年专业从事保险咨询、顾问、风险管理、理赔处理的工作经验，在石油化工、重工业和建筑工程等领域有非常深厚的风险管理和保险造诣，她熟谙中国保险业的法律法规和国内保险市场，在国内保险行业内有良好的信誉度和相当的知名度。



中怡保险经纪有限责任公司总经理吴青女士  
Ms. Clare Wu, the General Manager of Aon-COFCO Insurance Brokers Co., Ltd.

中怡作为风险管理和保险经纪行业典范，它为中国的保险行业以及众多保险经纪公司都提供了哪些可供借鉴的成功经验？随着经济的快速发展，在快速增长的风险管理需求和日益细分的保险需求中，勇于创新并擅长创新的中怡又将引领中国风险管理和保险经纪行业向怎样的高度和广度发展？记者就这些问题与吴青女士进行了深入的探究。

### 强强联手 再造辉煌

经过15年的发展，中国以及世界的保险市场都已经发生了巨大的变化。凡有远见的企业家都会敏锐地看到这一点。正如采访中吴青女士所说：“15年前，你们采访刘立义博士时，正是中国保险业的起步阶段，如果没有他们来到中国市场破冰，也就不会有今天的发展。1996年，怡安集团在北京设立代表处，2003年怡安集团和中粮集团出资成立了中怡保险经纪。成立之初，中怡只有30多名员工，现在已发展到600多人，除了上海总部以外，在北京、广州、南京、成都、深圳、沈阳和杭州等重要城市都设立了分支机构；中怡这个品牌也已经在风险管理、保险及再保险经纪领域处于绝对领先地位。可以说，中怡的业务发展壮大符合了中国经济发展的需要，顺应了经济发展的潮流。”

据了解，怡安集团是一家世界领先的专业服务集团，提供广泛的风险管理、退休计划和健康福利方案。2003年，怡安集团和中粮集团合资成立中怡保险经纪有限责任公司，并获中国保险监督管理委员会批准开业。中怡是首家获准在中国境内从事风险管理咨询、保险及再保险经纪业务的中外合资保险经纪公司，目前在中国拥有完善的服务网络、先进的风险管理技术、以及具有国际水准的保险从业人员。

### 与时俱进 创新不止

保险市场的变化及客户的需求，不仅表现在微观经济方面，而且表现在宏观经济乃至宏观经济的发展趋势方面，这些都是任何一个保险机构不可忽视的。中怡正是在精准诊断中国经济发展脉搏，洞察保险和风险市场快速变化态势及客户需求变化趋势，准确把握宏观、微观经济发展趋势的基础上不断开拓业务领域，创新服务模式，走在了风险管理和保险市场需求的前沿。吴青女士介绍说：“中怡在这些年的成长之路上积累了很多经验和能力。比如说，怡安集团8年前开始组建强大的数据库和数据研发中心，为分析和评估客户



风险以及保险需求提供了研发能力和技术支持，在同行业处于领先地位。另一方面，我们不仅是传统险种的专家，还投入了巨大精力对网络安全险等新兴险种进行长足深入的研究。现在，中怡在网络风险咨询服务、量化风险、保险转嫁、网络风险全方位诊断等方面都有了成熟的解决方案，在这个行业可谓是独树一帜。此外，在“一带一路”和“走出去”中，中怡也是一名坚定的支持者和服者。我们利用自己的专长，开发出多种满足客户风险需求的保险产品，为大量、中大型中国海外并购业务提供了保险尽职调查及并购保险综合解决方案，为中国企业走出去保驾护航。如果说多年前，我们是帮助外国企业引进来；那么这些年，我们是帮助中国企业走出去。”

此外，吴青女士还介绍到，中怡保险经纪作为怡安集团在华公司，能够利用母公司的全球资源和业务网络，帮助客户实现全球风险管理目标下本地风险的转嫁和安排。因此无论是中资企业走出去还是外资企业走进来，都可获益。

在采访中，记者时刻能够感受到吴青女士的大气和锐气，这是一个积极进取、勇于开拓的女性企业家。22年的从业保险之路，让她积累了丰富的实战经验，在摸索到中国宏观经济的发展脉搏后，吴青女士相信，必须坚定方向，并根据形势不断调整战略和策略才是中怡的成功之道。随着中国“一带一路”建设的推进，中国企业不断进军海外市场。吴青女士带领中怡为众多国企、民企到海外投资进行风险评估，制定和优化风险管理策略，帮助他们在不断变化的国际保险监管环境中获得全面的风险保障。

### 以人为本 团队共赢

事实证明，在保险领域，最核心的问题就是人才的培养。人，是中怡成功的关键。在谈到如何培养人才时，吴青女士给出了自己的答案，她分析说：“从公司成立到现在，我们不断在搜寻人才。一方面，我希望创造环境，让员工把他们全部潜能发挥出来，让他们获得认可和成就感。另一方面，在保险市场，‘独木不能成舟’，团队的培养



和建设也极为重要。随着市场的细分，很多新兴领域都需要不同的专家去钻研，但一个客户的业务发展可能会触及多个领域，这就需要依靠团队来提供各种支持。在这样一个团队里，大家各司其职，在各自的专业领域不断进取，持续为客户所面临的风险难题寻找解决方案。”

中怡在华发展之路证明，自始至终培养人才、发掘人才的潜能是中怡成功的根本所在。从成立之初的30多名员工到今天的600多名员工，

中怡广纳贤才，为有志于从事保险经纪行业的人才提供了良好的发展平台。在这个平台上，来自社会各个领域、有着不同专业技能的人才发挥着潜能，并组成了强大的专业团队，在风险管理、保险及再保险等广博的业务领域相互协作，相互配合默契，发挥各自优势。

### 紧跟国策 全面布局

中国在怡安全球市场蓝图中最具重要的战略地位。中怡14年在华发展深深植根于这片沃土，坚持量身为企业定制保险解决方案。谈到未来的发展，吴青女士充满信心地说道：“未来，我们会继续跟着中国的基本国策走。今年3月，我们为中国企业‘走出去’开设了专门的论坛，请到南美洲的工程专家为中国企业家分析‘走出去’的潜在风险和管理手段。我们会根据国策来进行战略布局，比如说，我们在一带一路沿线都有业务网络，专家会为沿线的中国企业走出去‘保驾护航’。未来，我们也会有更大的投资。中国已经成为世界第二大保险市场，处于稳健发展阶段。我相信，未来我们还会继续在中国市场投资扩张。今年年底我们会在山东建立分支机构，以后考虑每年设立一个新的分支机构。我们将努力确保每一个机构都能高效地服务当地客户的需求。”

当今社会是一个充满变革和挑战的时代，每个人、每个企业都只有一直向前走才能走出自己的一片天地。采访快要结束的时候，吴青女士回顾自己的职场成长经历时，她的话语充满哲理，她说：“每个人的命运都不是自由选择的。1994年我开始在保险业工作，1997年前公司被怡安集团并购，之后便一直在怡安工作，可以说那时是被动地来到怡安的。虽然为潮流所趋，但始终都要在大潮中认清方向。幸运的是，这个方向是正确的，在中国保险还没有蓬勃发展之际，我已经在这条路上跋涉了6年。看起来是机缘巧合，方向巧合，其实你要有自己的判断，然后勇敢地去尝试。今天的一切，我想不是因为有多优秀，而是因为你耐得住寂寞一直坚持下去，然后才可能获得成功。”

吴青女士对事业有着深邃的思考和艰辛的探索，这些都是一个成功企业家所必备的素养。相信，在不断变化的国内外风险环境和日益激烈的市场竞争面前，吴青女士必将带领着她的团队为中国乃至全球的客户提供更及时、更专业、更具创造性的风险管理和保险经纪服务！



Since its reform and opening-up, China has obtained tremendous achievements and become the world's second largest economy. While China rises as an engine to the global economy, the burgeoning Chinese economy provides a wider development space for the insurance industry. 15 years ago, Multinationals in China (MNC) had an interview with Dr. Liu Liyi, the Chief Representative of Beijing Office of Aon Corporation; this time, MNC takes an interview with Ms. Clare Wu, the General Manager of Aon-COFCO Insurance Brokers Co., Ltd., a joint venture founded by Aon. With 22 years of work experiences in insurance consulting, risk management and claim settlement, Clare has obtained profound risk management and insurance accomplishments in such industries as petrochemical, heavy industry and construction engineering. Additionally, she is much familiar with the laws and regulations of the Chinese insurance industry as well as the rules and situation of the domestic insurance



interviewed with Dr. Liu 15 years ago. If his team did not enter into the Chinese market, we would not make the current development. In 1996, Aon set up a representative office in Beijing; in 2003, Aon and COFCO established Aon-COFCO Insurance Brokers Co., Ltd. as a joint venture. Aon-COFCO's staffs were only 30 more or less in its early days and increase to over 600 now. Based in Shanghai, Aon-COFCO sets up

branches in key cities such as Beijing, Guangzhou, Nanjing, Chengdu, Shenzhen, Shenyang and Hangzhou and makes its brand leading absolutely in risk management, insurance and reinsurance brokerage fields. It is observed that Aon-COFCO's business growth satisfies the demands of the Chinese economy and follows its trend," Clare says.

As is well known, Aon is leading global professional services firm providing a broad range of risk, retirement and health solutions. In 2003, Aon-COFCO was co-established by Aon and COFCO and approved by China Insurance Regulatory Commission. Accordingly, it became the first Sino-foreign joint insurance broker that was licensed to engage in risk management consulting, insurance and reinsurance broking. Aon-COFCO is focused on sustaining the market leadership through global networks, advanced risk management techniques, and an outstanding group of risk management professionals.

**Advancing with the Times and Sticking to Innovation**

The changes in the insurance market and business demands emerge in both microeconomic and macroeconomic aspects, even in the overall economic development trend. It's unneglectable for all insurance firms. Aon-COFCO correctly comprehends micro and macro economies, feels the exact dynamic condition of the economic development, and possesses an insight into the trends of the changing situation and business demands in the risk management and insurance markets. Based on the conditions above, Aon-COFCO keeps on extending business, promotes innovative modes of service, and makes itself leading in the risk management and insurance market. "Aon-COFCO has accumulated lots of experiences and developed higher capabilities in the development of the past years. For instance, Aon established the powerful Database and Data Center 8 years ago, and this Data Center as the leading facility in the industry provides strong R&D capabilities and technical supports in the analysis and assessment on clients' risks and insurance demands. Additionally, we are not content to act an expert in traditional insurances, but pour much of our efforts into emerging risk solutions like cyber risk. At present Aon-COFCO has developed matured solutions for cyberrisk consulting service, riskquantification, risktransfer, all-round diagnosis ofcyber risk, etc., standing as a unique leader in our industry. Furthermore, Aon-COFCO is willing to support and serve the



market. In the insurance industry, Clare also wins great reputation and high popularity.

For the Chinese insurance industry and numerous insurance brokers, what experiences in success has been provided by Aon-COFCO as the benchmark in the risk management and insurance brokerage industry? And with the rapid economic growth, the demands in risk management and insurance are fast growing and increasingly subdivided. How can Aon-COFCO lead the development of the Chinese risk management and insurance brokerage industry in its intension and extension aspects? With MNC, Clare shares her insights on these issues.

**Win-win Co-operation for Future Refulgence**

In the past 15 years, great changes have taken place in the insurance market both in China and the globe. Forward-looking entrepreneurs are keenly aware of what such changes mean. "The Chinese insurance industry was in a fledging period when MNC

strategies "One Belt and One Road" and "Walk Out" at all costs. With rich expertise, we develop a variety of insurance products satisfying clients' demands well and provide integrated solutions of insurance due diligence and acquisition insurance in medium- and large-scale overseas mergers and acquisitions by Chinese firms, guarding them carefully. Many years ago, we helped foreign enterprises walk in; now, we are helping Chinese enterprises walk out," Clare says.

Clare also states that Aon-COFCO as a China-based company under Aon can get access to Aon's global resources and leverage Aon's global network so as to help clients handle and transfer local risks involved in their global risk management objectives. Therefore, we serve and benefit both Chinese enterprises to walk out and foreign ones to walk in.

Clare, active and pioneering, expresses others deeply. In her insurance career of 22 years, she has accumulated rich practical experiences. Feeling the dynamic condition of the Chinese macro economy, Clare believes that success comes from persistence



alone cannot accomplish much. As the market is segmented deeper, new emerging fields need to be researched by many experts with different backgrounds.. Besides, a guest's business may involve multiple fields, so it requires a team to provide supports in various aspects. In a united team, all members perform their own functions well and keep forging ahead in specific professional fields, aiming at developing ideal solutions to handle clients' risks," Clare says, talking of talents training.

According to Aon-COFCO's development experiences, its foundation of success is based on constant training and discovery of talents. With wide talents recruiting, Aon-COFCO increases staffs from 30 at its establishment to over 600 today, and gives a favorable platform for talents aspiring to insurance brokerage. In support of such platform, talents with different professional skills from various fields bring their potentials and advantages to full play, and with their powerful teams they collaborate closely in business fields of risk management, insurance and reinsurance.

**Focusing on National Policies, and Making an Overall Pattern**

Aon regards China as the strategic point in its global pattern. Based in China, Aon-COFCO has been consisting on providing tailor-made risk solutions for enterprises. "We will focus on the updates of China National Policies. In March this year, we sponsored a special forum "Global Opportunities - Managing Volatility for Success" and invited engineering specialists from the South America to highlight potential risks and risk management when Chinese enterprises walk out. We keep adjusting our business strategy according to national policies. For example, we have deployed business network along "One Belt and One Road" and our specialists provide high quality service to the Chinese enterprises going abroad. China has been the world second largest insurance market and its insurance business is in a steady development phase. So we will increase and extend investment here. At the end of this year we will set up a branch in Shandong and plan to establish one branch each year after. We strive to ensue each of our branches efficiently serve local clients," Clare says, talking the future development.

It's an age full of revolutions and challenges. Any individual or enterprise makes a bright future only by keep progressing. "One cannot control his fate free. In 1994, I started my insurance career. In 1997, my company was acquired by Aon and later I worked for it. To some degree, I came to Aon passively. The trend may drive one move, but he must hold his direction always. Fortunately, my direction is right. When Chinese insurance industry had not come to a vigorous development at that point, I had accumulated experience for 6 years. It seems a coincidence, but it depends on my determination. All that I have results from my persistence but not only excellence," Clare says when talking of her growth experience.

Clare holds profound thinking and hard insistence on exploration, which are the qualities essential to entrepreneurs. It is believed that, facing dynamic risk environment and increasingly-fierce market competition at home and abroad, Clare and her team will give both Chinese and global clients timely, creative and professional services of risk management and insurance broking!



on the development direction and continual readjustment of strategies according to the changes of situations. As Chinese enterprises extend overseas markets in the process "One Belt and One Road", Clare and her team provide state-owned and private enterprises with risk assessment services, customize and optimize risk management strategies for them, and give them all-round risk protection in the dynamic international insurance supervisory environment.

**People-oriented and team-based**

Proofed by facts, training of talents is the core competitiveness in the insurance industry. Poeples Aon-COFCO's key to success. "We never stop seeking talents since the company's establishment. On one hand, we try our best to create a better atmosphere in which staffs develop and play their potentials fully and improve their sense of recognition and achievement. On the other hand, we stress emphasis on the team andcooperation, because it is known widely that one person