

iA=x L5»#rLøK?1è6±eø! # #riA=xP #° L5»1è6±eø! # +µF6Ô+##0* µ\H\Tp»+µ
! >>Hb/İ1¼+45 /İ N µF\$X £ ýP 5¶p» Î5¶HbX Hâp»9* µ+µ#876Ô1¼ £ ý`· ¥
! +aO`DÊDÇ1¼&^ Â\œZ Jñ! +aO`.½QœF, £ ý3µ(Ù2'4| £ ý\T £ ä



中国人民财产保险股份有限公司

&D ÕS— b;¹! \$4&³Yã!21, Js óPI ¥6±eø! #)

(PI ¥ \V ¶

e,,_Ë L5»

#¹ b ...ay6µ(F\o

5d0Ü0°5•p»6Ô! # Q- Õ&³ b;¹ ...fRfn&À ä b ... (¥fR#r b ...ay6µYªJs(F\o"ü[ä
7á4,(F\o"ü[p» b ...ay6µ+(F\o5- è b;¹. p»! Õ6Ô! # !ç\o3- è b ;¹. p» b ... (¥fR
!ç\o2 - è b;¹. ä5d(F\o+41, /4p» Õ&³ b;¹ ...fRfn&À ä 6Ô! # #r b ... (¥fR+!@!Í2©6±
b ...ay6µL-¶ ä¶ #r¶ F,PI:² ä

5d6Ô! #ò5•p» Õ&³ b;¹ ...fRfn&À5x6Ô! # F,3OPIPI7 p»2©6±6Ô! # MâPI6ÔF,¶ ä b
...ay6µ@b Õ&¥ b;¹ ...f fn&ŠF,! \oei, ! # p» b ... (¥fR@b Õ&³ b;¹ ...fRfn&ÀF,g ! \oei
, ! # ä7á4, ²·ªY7!iF,F e,,Y7+Bp» Õ&³ b;¹ ...fRfn&À ä b ... (¥fR#r b ...ay6µ&i, 6Ô!
F,e,,_Ë b(“ ä6Ô"ü[g- ³ p»6Ô! # #¹ b ...ay6µ(F\o9s1,6Ô! # F,e,,_Ë L5» äDÜ5d(F\o
"ü[g- ³4" _ÚWôF,6Ô L5»F,6"j€` DDF&!@;|C/]-_ö 0% î ö5d¶ p»&¹;p»7á4, ²·ªY7!i
JÔ¶ J`p»6Ô L5»#`f` +0DÛ'Û#r! #òF,Y7+Bp» Í#—C [é õ` +0C pEPI7 2!!nF,Y7+B ä

.7Y"

5d0Ü0°5•p»6Ô! # Q- Õ&³ b;¹ ...fRfn&À ä b ... (¥fR#r b ...ay6µYªJs(F\o"ü[ä
7á4,(F\o"ü[p» b ...ay6µ+(F\o5- è b;¹. p»! Õ6Ô! # !ç\o3- è b;¹. p» b ... (¥fR
!ç\o2 - è b;¹. ä5d(F\o+41, /4p» Õ&³ b;¹ ...fRfn&À ä6Ô! # #r b ... (¥fR+!@!Í2©6±
b ...ay6µL-¶ ä¶ #r¶ F,PI:² ä

(F\o "ü[

1 KâYª5•6Ç

0Ü0°5•

2 YªL-5a

¶ 6Ô! # pÊ

¶ Õ&³ b;¹ ...fRfn&ÀpÊ

¶ b ... (¥fRpÊ#r

¶ b ...ay6µ ä

3 #1 b ...ay6μ(F\o

6Ô:É(F\o • b ...ay6μ=•\oDÊYý Ø ä#Ô ë @b'ç5p»Hb+B b ...ay6μ;w " ëYã!2\o6Ô
F,=•\oDÊ äp»6Ô! # 2±A Z j7ä •(F\o j:æ3 ëZ5\α b ...ay6μ5X(FYã!2\o6Ô
#Ô ëp»" hÀ #Ô ë @b>J j!ç\oY°! b ...ay6μF,\o6Ô! lōpÉ b ...
(¥fR2±A Z j7ä •(F\o j:æ2 - ëZ5\α b ...ay6μ5X(FYã!2\o6Ô# SÔ ëp»" hÀ
#Ô ë @b>J j!ç\oY°! b ...ay6μF,\o6Ô! lō ä 5d(F\o+41,/4p» b ...ay6μF,Yã
!2\o6Ô+DÜ0 - ë b;¹. (F"HQ># ë b;¹. p» Ô&³ b;¹ ...fRfn&À ä6Ô! #
#r b ... (¥fR+!@!Í2©6± b ...ay6μL-# ä# #r# F,Pl:² ä 5d(F\o+41,/4 b
...ay6μ+ μ6<¹, @b6Ô! # F,eì, ! # p»! \!°9 Mæ μ6« ! 6Ô! # F,\!°UX ä

6Ô! # #r b ... (¥fR+Ü6Ô"ü[³F,(F\oaygõ ëDÜYªL-5aM;#kO« b ...ay8ý Ø ä ¼M;! .
\$î9 Hs\$î#¶ax+B ä b ...ay6μF,Yý Ø ä5xM;\l4ç`•\oDÊYý Ø A7ðF,C JsJÔ ±5aYý Ø: 9s"¿
T Ô ©S—\oDÊYý Ø6±eø\T £! # 'ç5d4pFr<}Yý ØF, b ...ay6μ5dYý Ø'ç>>5•p-#
2 6° 3 5•p,F,\h\oDÊYý Ø ä ä

4 (F\ogõ4x €5a.-

6Ô! # +DÜ! `•\o>8 •Clay4x €#¹ b ...ay6μF,!ç\ogõ 6Ô! # #r b ... (¥fR+&Ð4p!Ø b ...
ay6μF\$!çF,6 g êN €(F\o j:æ_ÂG•6 ë#¶ <³-• 5•!-+! #-Q'1q €F,!ç\ogõ p-# 6Ô
! # !ç\o3 - ë b;¹. p» b ... (¥fR!ç\o2 - ë b;¹. p, " :É/İ4x €Q> b ...ay6μ2+BF,\
1Pp»0±!õ3x5x ³!¿8E ž/?!Ø! g >§][pĉ·ĉ,(F\o"ü[KâO +41,pĉ·ĉ,6Ô! # #r b ... (¥fR
!-²!!n(F\o Î#~/?F e,,F,6±4ð<"Jp5/ žpĉ·ĉ, b ...ay6μC!PI7 2!!n(F\o Î#~/?F e,,F,
6±4ð<"Jp5/ žpĉ·4p,(F\oF,Yý Ø'Ù#ð+41,\l4ç`•F, A7ðl³.7pÉ#rp·ĉ,6Ô! # ã b ... (¥
fR+Ü(F\o+41,#¹b(...F·6<'Ù#ðF,OQ"•p» ¼ μ+ &Ð/ g§(F\oF,+Ž'<)/3fDHÁ ä

b ...ay6μF,\o5A

b ...ay6μ5x "+^&Ð Ô&³Yã!21,JsF,6±eø\T £! # p» ãY)M;A±9 "•"-2" :P MZayW5 %o0 ã
2(Wû\$4\$PZ 6μ"• ã3M#•ayW5: 9s)|Y¿/F 3ayW5 %o0 2(Wû(¾"- ãayW59 "•<él³(¾"- ãayW5
G•[<él³(¾"-Jñ ä

7á4,2±A Ô&³ ©9 6«Y°>>!iM•!pF, b ...ay6μM;+Y°\!°UX p» b ...ay6μ5d
#F,M;+Y°F,Mã\oDÊQ=•\oDÊ!@!ÍL-@b6 9 ä ë b;¹. #r6 5 - ë b;¹.p» b ...ay
6μ5d#r#F,f l-!õV 3μ#r f l-/4V 3μ)* ³pÉ

g-F-	1ÔQ	. 2 6° 3 5•; .N	1ÔQ	. 2 6° 3 5•; .N
		b;¹. - ë		b;¹. - ë
f l-!õV 3μ		1 Ø		1 Ø
f l-/4V 3μ		1 Ø		1 Ø

"QÔ\o5A

6Ô! # F,lo5A

6Ô! # 5x&Ð Õ&³Yã!21,JsF,PI ¥6±eø! # p» H PI&ÐiA=xP L1è ²-a ä6Ô! # ãY)&Ð Õ&³
M;A±IDÊ³µ(Ù ...fR ãT £ ...fR ã %oDÐ ...fR ã0-(¾ _+[...fR ãG•6Ç _ ...fR ã ...Zñ ...fR\$4
F e,,F,!5 ...fR9 "•p»#r2=\o\$4\oay_óDÐ9 "• ä5d6Ô! #ò5•p» Õ&³ b;¹ ...fRfn&À5x6Ô! #
F,3OPIPI7 p»2©6±6Ô! # MâPI6ÔF, ä

b ... (¥fRF,lo5A

b ... (¥fR5x " + ^ & Ð Õ & ³ Yã ! 21 , J s F , P I ¥ 6 ± e ø ! # p » ã Y) & Ð Õ & ³ / F 3 b (¥ ... f R ã _ ... f R
\$40-(¾ _+[...fR Jñ ...fR9 "•p» ²_~9 "•F,!5 ...fR9 "•#r ...fR\oay_óDÐ9 "• ä5d6Ô! #ò
5•p» Õ&³ b;¹ ...fRfn&À5x b ... (¥fRF,3OPIPI7 p» Fœ3M\$4e;3M2©6± b ..R(6ÔMâ
ä p»! Õ6Ô! # 2©6± b ... (¥fRMâPI6ÔF,L-ä ä

Õ&³ b;¹ ...fRfn&ÀF,lo5A

Õ&³ b;¹ ...fRfn&À5x&Ð Õ&³Yã!21,JsF,PI ¥6±eø! # p»! PI ¥!@!Í&ÐiA=xP L1è\$4 ²=
Zñ!à L5»1è ²-a ä Õ&³ b;¹ ...fRfn&À ãY)2=\o Î2©6± ²-a! # ã ...fR: 9s\$4! ~ayW5:
9sF,PI ¥p»F<G KIC®3OPI2=\o ©9 F,#-lÖ&³! ã&³fC9 "• p»&³+^30:²1¾)|Y¿F,4çJp/Ï ...
fR9 "•Jñ ä5d6Ô! #ò5•p»\l4ç`•5x Õ&³ b;¹ ...fRfn&ÀF,3OPIPI7 \$46"Lê+ŽFr4i6± bp»2©
6± Õ&³ b;¹ ...fRfn&ÀMâPI6ÔF, ä

YªJs6Ô"ü[F,#G&^#r4ðFr

6Ô! # Z5@bYªJs6Ô"ü[#kQ¯ b ...ay6µ(F\oø±"Q 63P"P b ...ay6µ6œ"Hj€4ð&Ø+;3M6Ô! #
Â"l#y+y+jF ! ayW5 ...f ly2(F,f";êp».â¾#t5aF, Â"l"÷#p»3P"P6Ô! # F ! Â"ICWR*
3xj€ly2(!-=]p»_fO´-‘&c\$43x"i6Ô! # Jt 1 À"gp»! 6± "+B1ÀE 2=\i Ý ä ä T 36«p."-
2"C pEg ÝpVT 3p,Z5AÚ6Ô L5»5x2± "QÔ\$î"•8E:æ_Úp»8E:æ! . #°C®p» ÎJ!#°6Ô! #
#rPI7 5 j!ÑFr ä

²-aY7!iF,Y);ê

5d6Ô! #ò5•p» Õ&³ b;¹ ...fRfn&À5x6Ô! # F,3OPIPI7 p»2©6±6Ô! # MâPI6ÔF, ä b
...ay6µ@b Õ&³ b;¹ ...f fn&ŠF,! \oei, ! # p» b ... (¥fR @b Õ&³ b;¹ ...fRfn&ÀF,g ! \oei
, ! # ä 7á4, ²-aY7!iF,F e,,Y7+Bp» Õ&³ b;¹ ...fRfn&À ã b ... (¥fR#r b ...ay6µ&i, 6Ô!
F,e,,_Ë b(" ä6Ô"ü[g- ³ p»6Ô! # #¹ b ...ay6µF,(F\o9s1,6Ô! # F,e,,_Ë L5» äDÙ5d(F
\o"ü[g- ³4" _ÚWôF,6Ô L5»F,6"j€` DÐF&!@;|C/]-_öä î ö5d p»&^;p»7á4, ²-aY7
liJÔ# Jp»6Ô L5»#f" +0DÚÚ#r! #òF,Y7+Bp» Î#—C [é õ` +0C pEPI7 2!!nF,Y7+B ä

6Ô! # T 3ZÅ "OL ðDÇ&^&Ð Õ&³ b;¹ ...fRfn&À £P p»æõ/ G› ðDÇ ãZÁ6q) ("&^&Ð6Ô!
£P p»6ö?œ ðDÇ&^&Ð b ... (¥fR £P p»+Ú+‘ #r2!!n6Ô"ü[óT 36«[7ð&i-š4æ8l2=
l äf ²_~2SfÚ(¾p»<:6±! ~T 3+Ú+‘ #r2!!n6Ô"ü[óT 36«[7ðg°4æ8l2=l p» N<:
6±! ~T 3XSY>@b&Ð6Ô"ü[Ô4i6±au(Ï!ÑFr ä

asOQ

&Đ6Ô! #ò! p»f 5/OQ#Ž6±1è2⁻(¾p» ³!¿Z ZF! 6± • ³=]OQpÉ

i6Ô"ü[í¼ì(F \o"ü[í	2 ⁻	6Ô! # Q ⁻ Õ&³ b;¹ ...fRfn&Àã b ... (¥fR#r b ...ay6µ5dØ oÜ2 6° 5 5•YªpEFè e,,5d b ...ayW56µ"•6±eø! # (F\o"ü [ë
iT 36« í	2 ⁻	6Ô! # T 36«
ib(...F·6« í	2 ⁻	Õ&³b(Wô ...fRF(G KIC®) \$%o6«
i6Ô! # í	2 ⁻	Õ&³ b;¹\IDÊ ...fRPI ¥6±eø! #
ie,,_Ë b(" í	2 ⁻	²·aY7!i\Ž 0Z Z ZFF,=]OQ
iT 3 í	2 ⁻	6Ô! # T 3
iiA=xP L1è í	2 ⁻	iA=xP #° L5»1è6±eø! #
i ²·aY7!i í	2 ⁻	iA=xP #° L5»1è6±eø! # Zñ!à ²·aY7!i
i\l4ç`· í	2 ⁻	ÕS— b;¹! \$4&³\l4ç`·
ib ...ay6µ í	2 ⁻	b ...ayW56µ"•6±eø! #
i Õ&³ b;¹ ...fR fn&À í	2 ⁻	Õ&³ b;¹ ...fRfn&ÀPI ¥6±eø! #
ib ... (¥fR í	2 ⁻	Õ&³ b;¹ b(¥ ...fRPI ¥6±eø! #
i Õ&³ í	2 ⁻	ÕS— b;¹! \$4&³
ib;¹. í	2 ⁻	b;¹. p» Õ&³F,<}+B\p.
i6Ô L5» í	2 ⁻	&Đ6Ô"ü[g- ³p»6Ô! # #¹ b ...ay6µ(F\o 3 - ë b;¹.
i% í	2 ⁻	F&!@;

2'T 36«\$%
Õ&³ b;¹\IDÊ ...fRPI ¥6±eø! #
`°/•<Ò
T 36«I€6

Õ&³"¿ Tp» 4fž 4fž. "é 46°"é <5•

5d6Ô! #ò5•p»6Ô! # " T 3e AÚZÁ "OL ðDÇp·'ÿpVT 3pğ»g 'ÿpVT 3AÚp/?Æ ðDÇp»eõ
/ G' ðDÇ#rZÁ6qhÁ) ("@b'ÿpVT 3p»C pEg 'ÿpVT 3AÚ7?>Ê-... ðDÇ ãF•auQ° ðDÇ ãit
iDÇ ðDÇ ã!Á6Ô/ ðDÇ#r6š6q^Á) (" ä