

太阳能光伏行业特殊出口保险方案 Special Insurance Plan for Solar PV Industry's Exports

上海至诚保险经纪有限公司

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一、太阳能光伏行业存在的风险

I. Risks in Solar PV Industry

- 产品的责任风险保证
Risk covered by product liability insurance
- 产品的质量风险保证
Risk covered by product quality insurance
- 企业出口良性发展的金融服务保证
Assurance of financial services for enterprise's sound export development
- 传统具有独特的运输风险保证
Risk covered by traditional but unique freight insurance

产品责任风险

Product Liability Risk

- 产品责任风险指的是承保被保险人生产的产品或销售的商品在使用时发生意外事故，造成该产品的消费者、使用者或者其他任何第三方的疾病、人身伤亡和财产损失，依照可适用的法律应由被保险人承担的经济赔偿责任。
- Product liability risk: the risk of the insured's legal compensation liability in accordance with the applicable laws for personal injury, illness, death, or property damage to a consumer, user, or any other third party when an accident occurs while in the use of the products manufactured or sold by the insured.

产品责任风险

Product Liability Risk

- 美国法律制度对责任险的要求：

奥巴马政府的新能源政策，支持对太阳能和风能提供补贴，他希望在核能储存和安全解决之后，再进一步发展核能技术。

这样对于大多数销往美国的能源产品就要求提供责任险保障。

- US legal system's requirement for the liability insurance:

The Obama administration's new energy policy supports solar and wind energy with the provision of subsidies. He hope to further the development of nuclear energy after solving the safety issues of storing and using it.

This requires that most of the energy products exported to USA should be protected by product liability insuramce.

产品质量保证风险

Product Quality Guarantee Risks

- 至诚公司为您设计的产品质量保证保险为您的产品质量提供专门的保障，对于我们提供的晶体硅太阳能板在正常安装使用的情况下：
- Alltrust design for you the product quality guarantee insurance that can provide special protection to your products. Under the normal installing and operating conditions, we provide for the crystalline silicon solar panels:

产品质量保证风险

Product Quality Guarantee Risks

- 2年内有质量问题免费召回。
 - 10年内峰值输出功率为90%。
 - 25年内峰值输出功率为80%
 - CE标准、TUV标准、GB标准、强制召回制度、产品质量保证、无条件更换和全额退款.....国外客户对民用耐用产品的性能要求逐步提高。
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- Free replace/repair within 2-year workmanship warranty
 - Output power $\geq 90\%$ of the rated within the first 10 years.
 - Output power $\geq 80\%$ of the rated within 25 years.
 - Standards of CE, TUV, or GB, mandatory recall system, product quality guarantee, unconditional replace and full refund.....foreign customers increasingly require better performance from durable consumer goods.

企业出口良性发展的金融服务保证

Assurance of Financial Services for

Enterprise's Sound Export Development

提供信用担保（无需质押资金）

Provide credit guarantee (no pledge fund required)

- 对组件厂出口贸易方式为赊销的，对外商进行信用调查，提供信用担保，从而保障组件厂的资金安全和利益不受到损害。
- For export on credit by the module manufacturers, we provide credit investigation and credit guarantee on the foreign purchasers, thereby safeguarding the capital and interest of the module manufacturers without any impairment.
- 国外客户下大订单支付大额预付款，提供保函（不需要质押资金）。
- For any foreign purchaser that has placed a large order and made large sum of advance payment, we provide guarantee (no pledge fund required)

运输保险

Freight Insurance

- 虽然很普通但太阳能运输险具有几大特点，要求赔偿限额大、费率低，提供网上出单系统，从而满足组件厂日夜膨胀的发展需求并且在电池片电池组件要有一个风险防范的具体方案。
- Though very common, but freight insurance for solar product has some major characteristics: the limit of liability is quite large, premium rate is low, access to an online insurance tracking system, so as to meet the ever-extended needs of the module manufacturer's development, and a concrete risk prevention plan for solar cells, modules and panels.

二、国际太阳能光伏行业保险需求

II. International Solar PV Industry's Insurance Needs

- 国际社会严格的法律规则制度

Strict legal system of the international community

- 国内外对太阳能光伏行业享受政府价格补贴而伴生的质量认证制度和质量保险保障

The quality certification system and quality insurance protection brought forth along with the government subsidies for the solar PV industry throughout the world

- 国际大客户对风险转移的要求

Major international customers' needs of risk transfer

国际社会严格的法律制度

Strict International legal System

- 国内太阳能生产商和广大的客户主要集中在欧洲等世界其他发达国家，这些国家的法律体系、法律的归责原则与国内的法律制度有着本质的区别，一般都采用严格责任制，即只要任何第三方的~~人身伤亡和财产损失与太阳能生产的产品有管~~，并提起了诉讼的获得成功，国内太阳能生产商就要依照国外法律的判决向第三者进行赔偿。即使第三方的~~人身伤亡和财产损失与该产品并无直接联系~~。
- Most customers of domestic solar companies are mainly based in Europe and other developed countries, which have different legal systems and the principle of liability attribution from those of China. They normally have a strict liability system, which means, as long as the personal death or injury or property damage is related to the solar products, and the plaintiff win the lawsuit, the related domestic solar product manufacturer will have to indemnify the third party in accordance with the court decision under the foreign law, even the third party's personal injury and property damage has no direct relation with the product.

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国际能源政策及财政补贴

International Energy Policies and Government Subsidies

- 政府补贴对发电系统有长达20年至25年的长期效应，为此在信息对称的要求下，政府补贴要求采购商及开发商等所采购的组件商应具有第三方CE、TUV等质量认证和保险公司提供的长期质量保证保险。
- The government subsidies for solar power system have 20-25 years of long term effects, thus, with the required information symmetry, the government subsidies require purchasers and developers to procure products from manufacturers that has third party quality certification, such as CE, TUV, etc., along with long term quality guarantee insurance provided by insurance companies.

- 至诚公司运用半年的时间开发并建成了配合管理太阳能组件数据的软件和数据库，在各组件厂产品销往世界各地的同时，我们就已对这些产品进行了数据备案。利用我们的软件和数据库对相关的产品数据进行有效的管理。

Alltrust has developed a database system for the management of solar module related data. While the products are shipped to oversea, we can concurrently update and backup the product information for insurance purpose. A more efficient management for related products can be achieved by using our software and database.

- 至诚公司根据广大客户需要，现推出网上查询系统，可根据各企业生产的每一块组件的序列号，到我司的网站上就可以查询确认申报的产品都已经列入投保范围。

To meet the needs of Alltrust's customers, we have launched an online inquiry system. By using the serial number of each module from corresponding enterprise, you can inquire and confirm whether the product is under the coverage of the insurance plan at our website.

网站/website: <http://www.alltrustcorp.com>

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国际大客户转移风险的要求

International Major Customers' Needs of Risk Transfer

- 伴随着国际法律制度和财务补贴的具体要求，国际大客户在采购组件时会对国内外的组件厂会提出相应的保障要求具体要求如下：

Along with detailed international legal and subsidies requirements, international major customers ask for the following detailed protection requirements when purchasing from domestic module manufacturers:

一般大客户都会要求组件厂投保责任险来转移客户自身和组件厂共同的责任风险，并且客户不承担费用。大客户为了保证所采购的组件能有效享受长期政府财政补贴，会要求组件厂做出相应的质量承诺，并同时要求第三方出具长期质量担保，而且大客户愿意承担这部分的担保费用，（根据至诚公司与欧洲客户的交流他们对每次合同的长期质量保证承担3-4分人民币的成本。）

Major customer requires liability insurance to transfer risks liable to both itself and related module manufacturer. The insurance is free of charge to itself. To maintain the effectiveness of a long term government subsidy, it requires long term quality guarantee from module manufacturer, along with third party long term quality guarantee which it would like to shoulder the cost. (according the exchanges between Alltrust and European customers, we found they are willing to pay RMB 0.03-0.04 per watt for a long term third party quality guarantee insurance)

三、国内太阳能光伏行业的保障现状

III. The Status Quo of Protection Adopted by Domestic Solar PV Industry

1、我国太阳能光伏行业风险保障及风险转移的现状

The status quo of protection and risk transfer by China's solar PV industry

2、上海至诚经纪公司根据上述现状所做的努力

Alltrust's effort for the aforementioned situation

3、保险保障制度健全给企业带来了更大的提升空间和发展前景

A sound insurance protection nurtures broader development prospect and greater advancement

我国太阳能光伏行业风险保障及风险转移的现状

The Status Quo of Risk Protection/Transfer in China's

Solar PV Industry

- 国外客商把从日本、德国的订单逐步转入国内，同时也提出了相应的责任及质量长期保证保险的需求。其中的质量保证保险（十年条款和二十五年条款），德国保险公司对德国的制造厂家能提供服务，日本保险公司对日本的制造厂家提供服务。而国内的保险公司受到保监会的约束以及原有产品的落后满足不了太阳能组件的快速发展，因而对这种市场需求无法提供服务，造成2006年下半年至2007年上半年，部分大采购商把有些订单转向了国外。

Foreign customers start to place order to China's manufacturers instead of Japan's and Germany's peers. They require products to be covered by liability and long term quality insurance. As for the quality insurance (10-year terms and 25-year terms), Germany's insurer services Germany's manufacturer, same as Japan, while domestic insurer cannot accommodate the rapid development of solar module industry because of CIRC's restriction and lagging of insurance product offerings. Thus they cannot provide service for solar industry. As the result, during the second half of 2006 and first half of 2007, lots of foreign orders are placed oversea by some of the major purchasers.

上海至诚经纪公司所做的努力

Alltrust's Efforts

- 至诚为此专门向国际金融集团、再保险集团做了专题的项目联盟，同时保监会对此非常重视并对此项目大力支持。现由至诚设计保险方案，由国内外多家大型保险公司参与共同承保。至诚在2006-2008年与各大制造厂商、国外客商以及专业认证机构进行了合作，就至诚公司提供的各项服务都得到各方的一致好评。

Alltrust has thus cooperated with some international financial groups and reinsurance groups to form a specialty project union, which has gained great attention and strong support from CIRC. Now the Alltrust-designed insurance plan is underwritten by a co-insurer participated by a group of large domestic and international insurance companies. During the 2006-2008 period, Alltrust carried out cooperation with major manufacturers, foreign purchasers and professional certification institutes, who have made unanimous favorable comments for the services provided by Alltrust.

保险保障制度健全给企业带来更大的提升空间和发展前景

A Sound Insurance Protection Nurtures Broader Development Prospect and Greater Advancement

- 增加销售卖点。

Increase product's selling point

- 发展客户、留住客户，从而跻身于世界一流的光伏企业。

Acquire and retain customers, advance to the ranks of world-class PV enterprises.

- 转移风险，稳定财务收入。

Transfer risks, stabilize income.

- 显示企业的社会责任感，从而提高企业在全世界的知名度。

Show social responsibility, boost enterprise's brand recognition in the world.

四、如何防范风险、未雨绸缪

IV. How to Guard Against Risks and Take Precautions

- 上海至诚经纪公司在上述四大保障中的优势

Alltrust's advantages of providing these protection

- 上海至诚经纪公司提供上述四大保障中的服务

Alltrust's services provided for these protection

上海至诚公司在上述四大保障中的优势

Alltrust's Advantages of Providing these Protection

- 至诚位于陆家嘴金融中心，公司是由一批高学历、高素质以及具有高度责任感和凝聚力的员工组成。他们不仅拥有金融、经济、法律、企业管理等高等学位资质，还具备了保险经纪人资格，并拥有美国产物保险承保师资格证书（AICPCU）。

Located in Lujiazui Financial Center, Alltrust has highly educated, high-quality and highly responsible staffs, many of which have advanced degrees in finance and insurance, economics, law, business administration. Some have American Institute for Chartered Property Casualty Underwriter(AICPCU)certificates.

- 他们拥有深厚的保险专业技能，熟悉各家保险公司的条款和流程，充分了解客户的需求，精通客户服务的理念，对市场情况的变化十分敏感，信息的把握比较准确，对大项目从承保到理赔，从出险前的防灾防损到出险后的评估，都有精湛的专业技术含量。

Equipped with sound insurance expertise, knowledge of insurers' terms and process, full awareness of customer needs, proficiency in the idea of good customer services, sensitiveness to market changes, accurate grasp of information, they provide excellent profession services for large projects, covering underwriting to claims, and prevention before accident to assessment after accident.

- 至诚是唯一一家拥有太阳能专项小组的经纪公司，同时也是内资经纪公司中少数几家拥有国际再保权的公司之一，并且通过保监会的支持，率先推出组件厂长期质量保证保险。我们已经为太阳能行业中二十几家企业，提供了上述的保险经纪服务。 Alltrust is the only insurance brokerage firm with a dedicated team for servicing the solar industry, and one of those domestic brokerage firms that can arrange for international reinsurance. We are the first that provide long-term quality guarantee insurance for solar modules with CIRC's support. We have provided the aforementioned services to more than 20 solar PV companies.

- 至诚公司为组件厂提供的责任保险服务商拥有世界一流的A级保险公司，达每瓦1分人民币左右。

Alltrust provides liability insurance underwritten by world class insurers for the module manufacturers, with a premium of about RMB 0.01 per watt.

- 至诚公司为组件厂提供的长期质量保证约合人民币每瓦3分人民币左右。而且至诚公司打破保险行业的惯例，做到使客户一张保单，保障期长达25年。

Alltrust provides long-term quality guarantee insurance with a premium of about RMB 0.03 per watt. Alltrust pioneer the practice of providing one endorsement to each purchaser for its policy with a protection period as long as 25 years.

- 出口货物运输险涵盖所有运输方式，选择世界一流A级保险服务商。

Export freight insurance covers all modes of transport, with world class insurers as the underwriter.

上海至诚经纪公司提供上述四大保障中的服务 **Alltrust's Services Provided for These Protection**

- 风险评估、方案设计、事中销售互动维护及事后理赔等，以更好的化解产品责任、产品质量、金融及运输风险保证保险。 Risk assessment, plan design, insurance maintenance and claims process assistance, etc., so as to better service for product liability, product quality, and freight insurance and financial protection.
- 方法1为贵厂超过认证范围的产品出批单
 1. provide endorsement for products beyond certification specification.
- 方法2为贵厂外发加工和OEM产品出批单
 2. provide endorsement for outsourcing and OEM products.
- 方法3为贵厂扩大经营范围乃至整套发电系统出批单
 3. provide endorsement for future products that expand current business scope, such as solar power generating system.
- 方法4为贵厂的销售商同列为被保险人出批单
 4. provide endorsement for the dealers, covered along with the manufacturer as the insured

五、如何设计最佳投保方案

V. How to Design the Best Insurance Plan

- 1、至诚公司通过对贵厂风险评估来设计最佳的风险保障及风险转移的投保方案

Alltrust design the best plan for risk protection and transfer through a thorough risk assessment for the manufacturer

- 2、至诚公司通过对规模效应及团购等手段为贵厂选择最高性价比的保险服务商

Alltrust select the best cost-effective insurer with economies of scale and group insurance for the manufacturer.

- 3、至诚公司尽最大努力确保事故发生后的理赔时效

Alltrust strives to ensure a time-effective claim process as soon as a claim is filed.

我们的期望

Our Mission

发挥自身优势 Bring into play our full advantages,
化解潜在风险 Resolve all potential risks,
争创民族品牌 Strive to establish national brands,
提高竞争能力 Enhance constantly the competitiveness,
扩大产品出口 Expand exports,
确保领先地位 Ensure leading positions,
让“中国制造”走向全世界! Let “Made in China go to the world!

谢谢大家!

Thanks!

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