

Promoting the Chinese Insurance Broker

专注中国本土市场 为保险经济发展助力

—— Interview with Mr. Wise Xu, Head of Corporate Risk and Broking, China of Willis Towers Watson and CEO of Willis Insurance Brokers Co., Ltd.

—— 访韦莱韬悦企业风险管理及经纪服务中国区负责人、韦莱保险经纪有限公司总经理徐汇智先生

□本刊记者 李莉 刘新洁

新 中国成立 70 年来，随着经济的高速发展和人民生活方式的不断完善，保险业在我国占有越来越重要的地位，吸引了众多国外保险公司进入中国，以寻求开拓市场，发展事业的机遇，推动了我国保险业的进步和发展。其中，来自英国的韦莱韬悦保险经纪公司以其享誉世界的声望及在中国卓有成效的工作，为中国保险业的发展做出了突出的贡献。

韦莱保险经纪有限公司的历史可以追溯到 1828 年，从成立的那一天起，公司便以自始至终深耕并不断创新、不断追求卓越的企业理念，书写了一部不断发展壮大的企业成功史。2016 年韦莱集团与韬睿惠悦合并成立韦莱韬悦，成为一家领先的全球性咨询、保险经纪和解决方案公司，拥有 45,000 名员工，向 140 多个国家提供服务。

在新中国成立 70 周年之际，本刊记者在上海采访了韦莱韬悦企业风险管理及经纪服务中国区负责人，韦莱保险经纪有限公司总经理徐汇智先生。他首先向记者介绍说：“韦莱韬悦可以说是中国的老朋友了，1949 年便进入中国市场开展业务，1994 年在北京成立真正意义上的代表处，1996 年在上海成立第二代表处，2004 年取得牌照后成立了合资公司。取消代表处。如果按发展阶段来划分的话，1994 年之前，韦莱保险和中国市场保持了深度合作关系；1994—2004 年，是了解中国保险市场阶段；2004 年—2016 年是高速发展阶段，2004 年业务发展不足 2000 万，到 2016 年业务规模已经达到 3 亿规模，业务增长了几十倍。2016 年到现在发生了更大的变化，韦莱集团与韬睿惠悦合并成立了韦莱韬悦，至此，业务覆盖面更大、业



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务更为综合，客户基础更为广泛的集团便应运而生。”

据了解，今天的韦莱韬悦已经成为领先的全球性咨询、保险经纪公司，在福利交付与管理、企业风险管理及经纪服务、人力资本和福利、投资风险及再保险四大业务领域为全球 140 多个国家提供服务，为全球不同行业的客户设计和提供完善的解决方案来管理风险、培育人才、实现利益最大化及增强资本的力量，让企业和个人得到有力保障，并日益发展壮大。

对于中国市场，韦莱韬悦更有着清晰的战略规划。徐汇智先生介绍说：“我们的业务模式不同于其他的公司，其他公司 70—80% 的业务都来自于集团内部，而我们 70—80% 的业务都来自于中国本土。我们是以中国本土业务为核心。近些年，中国经济快速增长，本土经济充满活力，我们的客户基础越来越大，我们保持着 25% 左右的增长。其次，我们是以行业为导向，以客户风险管理和为客户

提供解决方案为核心，而不是按传统的以保单为导向。第三，我们一直都重视创新，比如在产品上创新、模式上创新、质保领域、保险科技上都在创新。我们不断根据中国本土需求来创新产品，在这方面做了很多的尝试。我们和客户、和市场达到共赢。”

在采访中，徐汇智先生多次提到“创新”二字，对于中国市场，韦莱韬悦不断创新，不断根据中国市场“推陈出新”。如在光伏产业，针对光伏新能源能效不稳定的特点，特别建立了光伏产品相关险种；在汽车销售上，推出的保险产品不仅包括了汽车本身，还涵盖了汽车延保服务，这项险种不仅是一个商业险种，更是帮助提升了 4S 店和顾客的粘合度；在自保领域，借鉴国外大公司自己成立“蓄水池”

Insurance Industry by Dedicated Operation



徐汇智先生在2019韦莱韬悦亚洲能源峰会上发表主题演讲

的经验，帮助中国公司建立自己的自保公司，这些本土化举措满足了中国本土市场的需求。此外，韦莱韬悦把握时代机遇，于去年年底和宁波市金融办签订战略合作协议，联手开展全面风险管理服务，旨在为当地中小企业提高风险管理能力，为中国中小企业的发展保驾护航。与中国地方政府的强强联手标志着韦莱韬悦的中小企业服务已经得到政府首肯，开拓了业内先河。未来，韦莱韬悦还将继续与各级地方政府协同合作，提供完善的解决方案来管理风险，让中小企业得到有力保障，并日益发展壮大。

合作共赢是经济发展最佳模式。正如徐汇智先生所言，韦莱韬悦依靠其本土化快速全面的服务体系、独到的产品开发以及高效的经营管理手段不断稳扎稳打，稳步前行。

中国是一个有着14亿人口的最大发展中国家，随着市场经济的不断发展，保险市场也必将蕴藏着更加巨大的潜力，这为韦莱韬悦提供了一个发展的极好机会。在谈到未来五年的发展计划时，徐汇智先生表示：“从韦莱韬悦全球市场来看，去年中国保险经纪业务市场贡献了21%的最高增速。现在市场份额虽然在集团的比重不大，但在亚洲市场已经占到了三分之一，从长远来看，中国市场会取代美国市场，成为最大保险市场。我希望在我任期内，营业额能快速增长。除了继续保持好基础业务，如能源、航空、电力、基建、航运、金融风险等领域，我们还将将在中小企业和个人业务上有所扩充！”

随着中国改革开放的深入，中国经济的变化会更加令人应接不暇，保险业务将在未来有着更加广阔的发展前景。我们相信，凭借百年积淀以及韦莱韬悦中国团队的睿智与勤奋，韦莱韬悦必将引领中国保险业高质量发展，为中国的经济建设与和谐社会建设贡献一份力量！

The insurance industry takes an increasingly important status in China with the rapid development of Chinese economy and the continuous improvement of the people's lifestyle over 70 years after the foundation of the People's Republic of China. In such context, overseas insurance companies swarm into the Chinese market for their opportunities. Their access by these companies also promotes the development of the Chinese insurance industry. Among these overseas companies, Willis Towers Watson, a British insurance broking firm, has high reputation in the world and also makes great performance in China.

With roots dating to 1828, Willis Insurance Brokers Co., Ltd. has been pursuing innovation and predominance in its long success story. In 2016, Willis Group and Towers Watson merged into a new company - Willis Towers Watson, a leading global advisory, broking and solutions company. Today, Willis Towers Watson has 45,000 employees serving more than 140 countries and markets.

This year witnesses the 70th anniversary of the People's Republic of China. On this occasion, the journalist interviewed with Mr. Wise Xu, Head of Corporate Risk and Broking, China at Willis Towers Watson and CEO of Willis Insurance Brokers Co., Ltd. in Shanghai. "Willis Towers Watson has a deep friendship with China. Since 1949, the company has started doing business in China, and established its first representative office in Beijing in 1994 and the second one in Shanghai in 1996. In 2004, its joint venture was approved and then established, serving China.



徐汇智先生接受媒体采访

The development of the company in China is divided into the four major phases: before 1994, Willis Group maintained a deep relationship and cooperation with the Chinese market; from 1994 to 2004, the company explored the Chinese insurance market; from 2004 to 2016, the company grew its business rapidly, with revenue growing from about CNY 20 million to CNY 300 million; from 2016 to now, we made a greater change with the merger of Willis Group and Towers Watson into a new company - Willis Towers Watson. The company now has a wider business coverage, more integrated business and more customers," said Mr Xu.

According to data, Willis Towers Watson is a leading global advisory, broking and solutions company that helps clients through four major business segments - Benefits Delivery and Administration, Corporate Risk and Broking, Human Capital and Benefits and Investment, Risk and Reinsurance, serving more than 140 countries and markets. The company designs and delivers solutions that manage risk, optimize benefits, cultivate talent, and expand the power of capital to protect and strengthen institutions and individuals.

Willis Towers Watson has a clear strategic business plan to service the Chinese market. "Our business model is different from our industry peers. We generate 70% to 80% of our business locally here in China, while other companies generate 70% to 80% of their business mostly from within their group business. Our business focus is on the local enterprises in China. In recent years, the swift growth and rich vitality of the Chinese economy has enhanced our customer base, enabling us to grow at about 25%. Next, our operation is orientated at the industry demands for risk management expertise and solution, rather than conventional insurance policy development. In addition, we have been stressing innovation in product development, operations, quality control and insurance technology. We analyze the domestic demands to develop innovative solutions, and hope to grow and win together with our clients and the market," added Mr Xu.

In the interview, Mr Xu mentioned the term 'innovation' a few times. Willis Towers Watson values innovation highly in the Chinese market and continues to deliver new customized solutions for its clients. For instance, the company has developed an insurance solution for photovoltaic product to address the instability of energy efficiency in the photovoltaic field. In automobile sale, it has introduced an insurance product that not only covers the vehicle itself but also covers the vehicle extended warranty service. Other than the insurance coverage,



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the solution has also helped to enhance the relationship between the 4S stores and their customers. Learning from the overseas large companies' "Pool" practice, Willis Towers Watson has also helped Chinese companies establish their own captive insurance companies. With these local initiatives, it is able to better service the domestic demands in China.

At the end of 2018, Willis Towers Watson and Ningbo Financial Affairs Office signed a strategic cooperation agreement on the joint development of comprehensive risk management service. This is aimed at helping small and medium-sized enterprises (SMEs) improve their risk management abilities. Willis Towers Watson was highly recognized by the government, marking this the first of such cooperation in the insurance industry. In the future, Willis

Towers Watson will continue to work closely with the local government at all levels, and provide SMEs with complete risk management solutions to help them grow strongly and rapidly.

Win-win cooperation is the best mode of economic development. As mentioned by Mr Xu, Willis Towers Watson takes on a local approach to develop a comprehensive service offering with unique product development and efficient management to keep its business moving forward.

As China is the biggest developing county with a population of 1.4 billion, the Chinese economy presents great opportunities and potential to the insurance market and to Willis Towers Watson. When asked about its 5-year growth plans, Mr Xu said, "Our insurance brokerage business in China grew by 21% last year. Although the market share in China takes a smaller proportion in the entire company's business, it is already one third of the Asian market. In the long term, the Chinese market will become largest insurance market overtaking the US. I hope that our business can continue to grow rapidly during my tenure with Willis Towers Watson. In addition to our commercial business in energy, aviation, electric power, infrastructure, shipping and financial risk, we will expand our insurance business, targeting SMEs and individuals.

With the deepening of the reform and opening up, China's economic changes will happen even more rapidly. This will bring brighter prospects for developing the insurance business. With its centuries-old knowledge and expertise of the Chinese team, Willis Towers Watson will lead the quality development of the Chinese insurance industry and contribute to China's economy and society.