



中国保险学会  
Insurance Society of China

# 加强金融消费者权益保护

Enhancing Financial Consumer Interests Protection

# 提升中国金融业服务创新能力

Improving Service & Innovation Capacity of Financial Industry

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- **随着中国金融业快速发展，金融产品与服务日趋丰富，在为金融消费者带来便利的同时，也存在提供金融产品与服务的行为不规范，金融消费纠纷频发，金融消费者权益保护意识不强、识别风险能力亟待提高等问题。**
- With rapid growth of China's financial industry, financial products and services become increasingly rich, which brings convenience to financial consumers, and also problems of irregular behaviors in financial products and services offering, frequent financial consumer disputes, lack of financial consumer interests protection awareness, and weak ability in identifying risks at the same time.
- **金融消费者是金融市场的重要参与者，也是金融业持续健康发展的推动者。加强金融消费者权益保护工作，是防范和化解金融风险的重要内容，对提升金融消费者信心、维护金融安全与稳定、促进社会公平正义和社会和谐具有积极意义。**

- Consumers are an important participant in financial market and the driving force for sustainable and healthy development of financial industry. Strengthening financial consumer interests protection is an important content to prevent and mitigate financial risks, and has positive significance to improve financial consumer confidence, to maintain financial safety and stability and to promote social equity and justice and social harmony.





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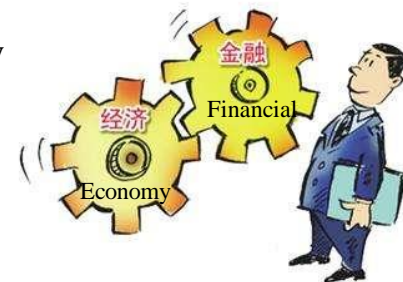
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## A.是金融业持续健康发展的立业之本

### Foundation of Sustainable and Sound Development of Financial Industry

- **金融消费者是金融业的根本,在金融业中起到支配主导地位,是金融业赖以生存和发展的基础。各种侵害金融消费者权益的行为屡见不鲜,严重侵害了金融消费者的合法权益,降低了金融消费者对行业的信心,直接动摇了金融业的发展根基。**
- Consumers are the fundamental of and play the dominant role in the financial industry, which is the basis for the survival and development of the industry. Various violation behaviors of the financial consumer interests seriously infringe upon the legitimate interests of financial consumers, reduce the financial consumer confidence in the industry, and directly shake the foundation for the development of the industry.
- **只有保护好金融消费者的合法权益,才能形成行业良好的社会形象,使社会公众真心信任金融企业、放心购买金融产品、安心消费,才能推动金融业健康化、多元化发展,从而回归本源,服务实体经济,满足人民对美好生活的追求和向往。**
- Only through protecting the interests of financial consumers, can the industry form a good social image, make the public trust financial enterprises and rest assured to buy financial products and make consumption; can the industry promote the healthy and diversified development, return to its origin, service the real economy, and satisfy people's pursuit for a better life.



## B.是提升中国金融企业核心竞争力的要求

### Requirement in Improving Core Competence of Chinese Financial Enterprises

- **金融企业与消费者是矛盾的两个方面，其中一方的发展，必然能促进对方作出改变，并最终促进矛盾双方协调发展。随着经济社会的发展，金融机构必须充分考虑金融消费者需求，兼顾金融消费者利益，通过创造合适的金融产品、提高风险水平来防范金融风险、提高效率来获得赢利空间。在这个过程中，金融机构自身得到了长足发展，竞争能力得到提高。**

- Financial enterprises and consumers are two aspects of a contradiction.

Development of one party will surely promote the change of the other and ultimately the coordinated development of the two. With social economic development, financial institutions must fully consider the financial consumers' demand and interests, enhance risk prevention level to guard against financial risks, and improve efficiency to gain profit margin by developing suitable financial products. In the process, financial enterprises can also obtain considerable development and improve their competence.

core competence



## C.是中国金融业审慎监管的要求

### Requirement of Prudent Financial Regulation in China

- **金融消费者权益受到侵害，从一个侧面反映出监管部门的工作力度有待提高，包括消费者保护工作组织体系的建设、监管力量的配备、保护手段和工具的开发、查处的力度、保护工作的有效性等方面。**

Infringement of financial consumer interests reflects the room for improvement in regulatory efforts, including system construction, regulation authority, protective methods and tools, investigation and the effectiveness of consumer protection work.
- **监管机构需要处理好支持行业发展与保护消费者利益的关系问题，审慎监管，切实认清监管的根本职责是保护消费者权益，把金融消费者保护工作放在更加重要的位置，促进行业发展。**

Regulators should balance relationship between supporting industry development and protecting consumer interests under prudential principle, realize that the fundamental duty of regulation of is to protect consumer interests, put financial consumer protection in a more important position, and promote industry development.

# 金融监管全面升级

Overall Update of Financial Regulation



## D.是顺应国际金融消费者权益保护的大势所趋

### General Trend of International Financial Consumer Interests Protection

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- **2008年国际金融危机爆发与蔓延凸显了加强金融消费者权益保护的重要性，国际社会将其提升为维护金融稳定的核心议题。国际消费者联盟、G20、金融稳定理事会、世界银行、IMF等国际组织，相继发布了加强金融消费者保护的指引，例如G20制定《金融消费者保护高级原则》、世界银行发布《金融消费者保护的良好经验》等。美、英等西方发达国家出台一系列金融监管改革法案，重点加强消费者保护。**
- The outbreak and spread of the 2008 international financial crisis highlighted the importance of strengthening financial consumer interests protection. The international community has promoted it as the core issue of financial stability. International Organization of Consumers Unions (IOCU), G20, Financial Stability Board, World Bank, IMF and other international organizations have issued guidance to strengthen financial consumer protection, such as High-Level Principle on Financial Consumer Protection by G20, Good Practice of Financial Consumer Protection by World Bank. US, UK and other developed markets have introduced a series of financial regulation reform acts, focusing on strengthening consumer protection.

## D.是顺应国际金融业消费者权益保护的大势所趋

### General Trend of International Financial Consumer Interests Protection

- **中国作为20国集团成员和世界银行的创始国之一，必须积极顺应国际金融发展趋势和要求，不断加强金融消费者权益保护。**
- As the founding members of G20 and World Bank, China should actively comply with international financial development trends and requirements and constantly strengthen financial consumer interests protection .







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# A. 中国加强金融消费者权益保护的举措

## Measures in Strengthening Financial Consumer Interests Protection in China

### 1、建立健全法律法规 Establishing and Improving Laws and Regulations

#### 金融业整体保护举措 Overall Measures

《消费者权益保护法》 *Consumer Protection Law* ( 1993 )  
《国务院办公厅关于加强金融消费者权益保护工作的指导意见》  
*Guidance of General Office of State Council on Strengthening  
Financial Consumer Interests Protection* ( 2015 )

#### 银行业Banking Sector

《中华人民共和国商业银行法》  
*Commercial Bank Law* ( 1995 )  
《中国人民银行金融消费者权益保护实施办法》  
*Measures for Financial Consumer Interests  
Protection of PBC* . ( 2016 )  
《银行业金融机构消费者权益保护工作考核评价办法（修订版）》  
*Evaluation Methods of Consumer Protection Banking  
Institutions ( revised )* ( 2016 )

#### 保险业Insurance Sector

《中华人民共和国保险法》  
*Insurance Law* ( 1995 )  
《国务院关于加快发展现代保险服务业的若干意见》  
*Opinions of State Council in Accelerating  
Modern Insurance Service Industry*  
( 2014 )  
《中国保监会关于加强保险消费者权益保护工作的意见》  
*Opinions of CIRC in Strengthening  
Insurance Consumer Interests  
Protection* ( 2014 )

#### 证券业Securities Sector

《证券法》 *Securities Law* ( 1999 )  
《中华人民共和国信托法》 *Trust Law* ( 2001 )  
《中华人民共和国证券投资基金法》 *Securities  
Investment Fund Law* ( 2003 )

## A. 中国加强金融消费者权益保护的举措

### Measures in Strengthening Financial Consumer Interests Protection in China

## 2、建立互联网金融消费者权益保护架构

### Establishing Internet Financial Consumer Interests Protection Framework

- 互联网金融虽然引发了金融行业的巨大变革,但从根本上并没有改变金融的本质。互联网金融产品仍然具有较强的专业性,兼之融合了高技术含量的互联网,金融风险表现出更加强烈的隐蔽性。普通金融消费者难以准确理解互联网金融产品,其合法权益反而更易受到侵害。
- Although Internet finance has caused great changes in the financial industry, it does not change its nature. Internet financial products are still very professional and combining with high-tech Internet, which makes financial risk more concealing. It is difficult for ordinary financial consumers to accurately understand the Internet financial products, and their legitimate interests are more vulnerable.



## A. 中国加强金融消费者权益保护的举措

### Measures in Strengthening Financial Consumer Interests Protection in China

## 2、建立互联网金融消费者权益保护架构

### Establishing Internet Financial Consumer Interests Protection Framework

- 为加强互联网金融消费者权益保护：
- In order to strengthen Internet financial consumer interests protection:
- 2015年7月，央行、银监会、保监会、证监会等十部门联合印发了《**关于促进互联网金融健康发展的指导意见**》。
- In July 2015, PBC, CBRC, CIRC, CSRC and other 6 departments jointly issued *Guiding Opinions on Promoting Healthy Development of Internet Financial Industry*.
- 2016年4月，国务院办公厅印发《**互联网金融风险专项整治工作实施方案**》。
- In April 2016, General Office of State Council issued *Implementation Plan on Theme Rectification of Internet Financial Risks*.
- 2016年8月，四部委联合发布《**网络借贷信息中介机构业务活动管理暂行办法**》。
- In August 2016, 4 government ministries jointly issued *Interim Measures on Intermediary Institution Business in P2P Lending*.

## A. 中国加强金融消费者权益保护的举措

### Measures in Strengthening Financial Consumer Interests Protection in China

## 3、增设专门职能机构 Dedicated Departments

央行  
PBC

**增设部门：金融消费者权益保护局（2012）**

**Financial Consumer Interests Protection Bureau (2012)**

建立并完善金融消费者权益保护机制和保护措施，拟订金融消费者保护政策法规草案和规章制度；开展监督检查并查处有关违法违规行爲；协调处理跨市场、跨行业的金融产品与服务消费者保护问题；推进金融消费投诉受理统一平台建设等。

To establish and improve financial consumer interests protection mechanism and measures, formulate regulations and on financial consumers protection. conducting inspection of illegal acts, coordinate consumer protection issues of cross-market and cross-industry financial products and services, promote the construction of a unified platform for financial consumption complaints.

银监会  
CBRC

**增设部门：消保局（2012）**

**Consumer Protection Bureau (2012)**

制定银行业金融机构消费者权益保护总体战略、政策法规；建立并完善投诉受理及相关处理的运行机制；组织开展银行业金融机构消费者权益保护实施情况的监督检查，依法纠正和处罚不当行为等。

To formulate general strategy and policies on consumer interests protection of banking institutions, establish and improve the complaint handling mechanism, organize inspection of the implementation of consumer interests protection of banking institutions, and to correct and punish inappropriate behavior in accordance with the law.

## A. 中国加强金融消费者权益保护的举措

### Measures in Strengthening Financial Consumer Interests Protection in China

## 3、增设专门职能机构 Dedicated Departments

保监会  
CIRC

**增设部门：保险消费者权益保护局（2011）**

**Insurance Consumer Interests Protection Bureau (2011)**

拟订保险消费者权益保护的规章制度及相关政策；接受保险消费者投诉和咨询，调查处理损害保险消费者权益事项；督促保险机构加强对涉及保险消费者权益有关信息的披露等工作等。

To formulate regulations and policies on insurance consumer protection, receive insurance consumer complaints and consultation, investigate and handle infringement of insurance consumer interests, urge the insurance institutions to strengthen disclosure of information related to insurance consumer interests.

证监会  
CSRC

**增设部门：投资者保护局（2011）**

**Investor Protection Bureau (2011)**

推动建立健全投资者保护相关法规政策体系；督导促进派出机构、交易所、协会以及市场各经营主体在风险揭示、教育服务、咨询建议、投诉举报等方面，提高服务投资者的水平；推动投资者受侵害权益的依法救济等。

To promote the establishment and improvement of policies on investor protection, promote local offices, exchange, association and various market entities to improve the service of investor in risk disclosure, education services, advice, complaints and report, promote the legal remedy of the infringement of the interests of investors.

## A. 中国加强金融消费者权益保护的举措

### Measures in Strengthening Financial Consumer Interests Protection in China

#### 4、积极构建金融消费纠纷受理、处理体系

##### Financial Consumer Dispute Acceptance and Handling System

- 各金融监管部门近年积极推进金融消费纠纷受理、处理体系的建设，设立金融消费者投诉热线电话，不断完善各类金融纠纷解决渠道和受理、处理机制。
- In recent years, financial regulators actively promote financial consumption disputes acceptance and handling system, set up financial consumer complaint **hotline**, and improve different financial dispute resolution channels and acceptance and handling mechanism.
- 各金融消费者权益保护部门的网站、微信等新媒体渠道的建设也在全面推进，金融消费纠纷非诉解决机制等新型纠纷解决形式在部分地区开始试点推进，从而有效扩大投诉受理、处理的覆盖面，改善金融消费纠纷处理效率。
- Financial consume interests protection department advance the construction of the new media channels such as **website** and **WeChat**. New forms of financial consumer disputes settlement mechanism such as non-litigation dispute resolution is being piloted in some areas, to effectively expand coverage for the complaints acceptance and handling system, and improve financial consumer dispute processing efficiency.

## A.中国加强金融消费者权益保护的举措

### Measures in Strengthening Financial Consumer Interests Protection in China

#### 4、积极构建金融消费纠纷受理、处理体系

##### Financial Consumer Dispute Acceptance and Handling System

- **人民银行12363金融消费者权益保护咨询投诉电话于2013年3月陆续在全国范围内开通，2016年，央行各级分支行共受理金融消费者投诉18689笔，办结16954笔，办结率90.72%。完成金融消费者权益保护信息系统的全面升级，进一步完善了系统功能。**
- PBC financial consumer interests protection consultation and complaints hotline 12363 took effect across the country in March 2013. In 2016, the PBC branches at all levels received 18689 financial consumer complaints and completed 16954 cases, with a close ratio of 90.72%. PBC upgraded of the IT system of financial consumer interests protection and further improve the system function.
- **保监会12378保险消费者投诉维权电话于2012年4月陆续在全国开通。2016年，12378投诉维权热线收到投诉2.9万件，占有效投诉总量的92.46%，群众满意度持续提升。**
- CIRC opened the national insurance consumer complaint hotline 12378 in April 2012. In 2016, the hotline received 290 thousand complaints, accounting to 92.46% of all complaints received by CIRC. The Satisfactory level of the public to the hotline services continues to rise.

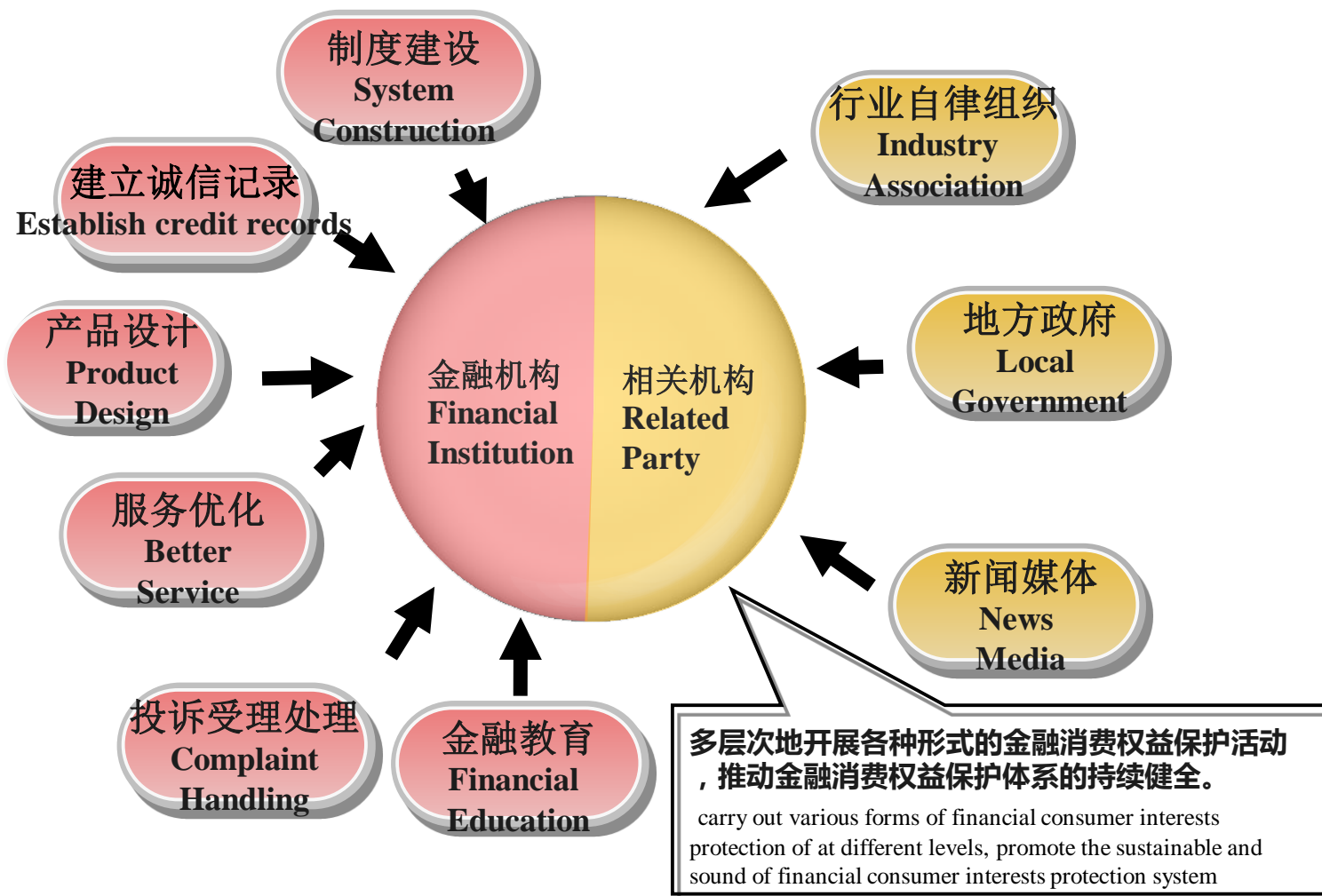


# A. 中国加强金融消费者权益保护的举措

Measures in Strengthening Financial Consumer Interests Protection in China

## 5、金融消费权益保护环境逐渐完善

Gradually Improving Environment for Financial Consumer Interests Protection



## A. 中国加强金融消费者权益保护的举措

### Measures in Strengthening Financial Consumer Interests Protection in China

## 6、开展严厉打击损害消费者合法权益不法行为的“亮剑行动”

### Clamping down on Malpractice Undermining Consumer Interests

#### ■ 以保险为例 In Insurance Sector

• 2015年，保监会先后对820家保险机构进行了现场检查，对41家机构、77人实施了行政处罚，罚款422万，下达监管函117次，开展监管谈话113人次，为消费者挽回直接经济损失2150万。

• In 2015, CIRC conducted on-site inspection over 820 insurance institutions, and sanctioned administrative punishment to 41 institutions and 77 persons, with fining of 4.22 million RMB, issuing regulation letters 117 times and taking supervisory talks 113 times, which recovered direct economic loss of 21.5 million for consumers.

• 2016年，保监会组织了71个检查组，共出动超过300名监管人员，一共对75家机构、98人进行了处罚，罚款1300多万元。

• In 2016, CIRC deployed 71 inspection team and over 300 staffs, and sanctioned administrative punishment to 75 institutions and 98 persons with fining of over 13 million RMB.

• 2017年，中国保监会印发《关于2017年继续开展打击损害保险消费者合法权益行为“亮剑行动”的通知》，着力整治因营销失信、数据失真等市场乱象造成的损害保险消费者合法权益行为。

• In 2017, CIRC issued *Notice on Continuing Clamping down on Malpractice Undermining Insurance Consumer Interests*, which will focus on malpractices such as misleading marketing and false statistics.

## A. 中国加强金融消费者权益保护的举措

### Measures in Strengthening Financial Consumer Interests Protection in China

## 7、深入开展金融消费者宣传教育

### Engaging in Financial Customer Education

#### • 利用“3·15”关键节点开展系列专题教育活动

#### • Series Education Activities in “3.15”

2015年“3·15”期间，中国保监会12378热线全国共接听电话1万余次，举办各类型接待日活动1.5万次，组织专题活动34.5万场，发布相关稿件12万篇。

During the "3.15" in 2015, CIRC 12378 hotline received more than 10,000 phone calls, held 15,000 reception activities, organized 345 000 projects and published 120,000 articles.

#### • 拓宽教育渠道 Expanding Education Channels

人民银行自2013年起每年9月份开展“金融知识普及月”活动，联合各方力量，开展了多种形式的金融消费者教育活动，切实起到了普及金融知识、提高金融消费者风险责任意识的作用。

In each September since 2013, PBC holds "financial literacy month" activities, carries out various forms of financial consumer education activities with joint efforts, which play a solid role in promoting financial knowledge and enhancing financial risk awareness.

#### • 加强风险提示 Strengthening Risk Reminding

销售的所有产品都必须向客户说明其性质、标的和可能的风险；风险提示文字要标注和印刷在产品说明书的最显著之处。

All products sold must indicate to customers its nature, subject matter and possible risks; the risk reminder should be marked and printed in the most prominent place in the product description.

## B.中国金融消费者权益保护工作取得明显成效

### Remarkable Outcomes of Financial Consumer Interests Protection in China

#### 1、银行业消费者权益保护成效 Consumer Interests Protection in Banking Sector

##### (1) 金融消费者投诉处理机制进一步完善

###### Financial consumer complaint handling mechanism further improved

- 借鉴国际先进经验，结合我国国情，消保局设计了可在全国推广的普惠金融指标体系，重点深化完善省级、县域两级普惠金融指标体系，并探索建立常态化的数据采集机制。
- Learning from international advanced experience combined with China's national conditions, Consumer Protection Bureau was designed in the nationwide inclusive financial index system, to improve the key inclusive financial index system at provincial and county levels, and explore establishing normalized data collection system.

##### (2) 国际交流取得重要进展 Important progress in international exchanges

- 2016年，我国担任G20框架下普惠金融全球合作伙伴（GPII）主席国。央行消保局牵头筹备GPII相关事项和会议，推出了“数字普惠金融”、“普惠金融数据库和指标体系”、“中小企业融资”、“打通金融服务最后一公里”和“加强金融消费者保护和教育”五大议题。
- In 2016, China held the presidency of the Global Partnership for Financial Inclusion(GPII) under the G20 framework. Consumer Protection Bureau of PBC led to prepare GPII matters and meeting, launched a "digital inclusive finance", "inclusive financial database and index system", "small and medium enterprises financing", "the last kilometer through financial services", and "strengthening financial consumer protection and education".

##### (3) 专项宣传教育活动显成效 Effective promotion of education activities

- 2017年6月，央行开展了以“守住老百姓的‘钱袋子’”为主题的专项教育活动。
- PBC organizes the activities of "financial consumer interests day". In June 2017, PBC launched a education campaign with the theme "Keeping People's Purse"

## B. 中国金融消费者权益保护工作取得明显成效

### Remarkable Outcomes of Financial Consumer Interests Protection in China

## 2、保险行业消费者权益保护成效 Consumer Interests Protection in Banking Sector

### (1) 及时化解纠纷矛盾，维护保险市场稳定。

#### Timely resolving disputes and safeguarding market stability

- 2017年上半年，中国保监会机关及各保监局共接收涉及保险公司的保险消费投诉48248件。保监会各部门及各地保监局都进行了及时化解，对涉嫌违法行为进行调查和处罚，维护了保险市场稳定。

In the first half of 2017, CIRC and the local bureaus received 48,248 insurance consumption complaints related to insurance companies. Departments of CIRC and the local bureaus have promptly defused them, conducted investigation and punishment on violations, and safeguarded the stability of insurance market.

### (2) 开展专项整治活动，进一步保护消费者权益

#### Launching theme campaigns to further protect consumer interests

- 通过专项检查与个案检查结合、投诉处理与违规处理联动的方式，针对消费者反映集中、社会舆论关注的保险公司、保险产品和突出问题，组织全系统开展重点检查。

Through theme inspection and case inspection, complaint handling and violation punishment, CIRC organizes key inspection over the whole system against insurance companies, insurance products and outstanding problems with most consumer complaints and public focus.

### (3) 宣传保险理念，普及保险知识 Promoting insurance awareness and knowledge

- 自2013年起，中国保监会确定每年7月8日确定为“全国保险公众宣传日”。

Since 2013, CIRC set July 8 each year as "national insurance public awareness day",

## B.中国金融消费者权益保护工作取得明显成效

### Remarkable Outcomes of Financial Consumer Interests Protection in China

## 3、中国保险消费者信心指数不断攀升

### Consumer confidence index climbing in China

- 2016年中国保险消费者信心指数为71.2，比中值50高出42.4%，相比2015年69.2的水平有所提升，显示保险消费者信心进一步增强，保险行业对消费者的保险保障需求给予了更大程度的满足，保险业稳中向好的发展局面得到消费者的积极评价。
- China insurance consumer confidence index is 71.2 in 2016, 42.4% higher than the median 50 and also higher than 2015 result 69.2, which shows that insurance consumer confidence further enhances, the insurance industry increasingly meets insurance demand, and the stable growth of insurance industry to get consumers 'positive review.



## C.中国金融消费者权益保护面临的挑战

### Challenges of Financial Consumer Interests Protection in China

01

中国经济的新常态、新问题和新风险挑战  
Challenges of new normal, new problems and new risk

02

互联网金融的安全性挑战  
Safety challenges of Internet finance

03

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04

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中国加强金融消费者权益保护的展望

Outlook of Strengthening Financial Consumer Interests Protection in China



## A.完善金融相关法律法规

### Improving Laws and Regulations

- **1、针对金融产品的特性和消费者的特点，应制定专门的银行、证券、保险消费者权益保护条例等相关法律，进一步完善金融消费者权益保护法律框架，将保护消费者的法定职责落实到位。**

According to the characteristics of financial products and consumers, laws on consumers interests protection for banking, securities, insurance sectors should be set up, to further improve the financial consumer interests protection legal framework, so as to solidly implement the duty of consumer protection.
- **2、在法律规定的基礎上，制定具体细化可执行的制度，以指导金融消费者权益保护实际工作的开展。**

On the basis of legal system, detailed and enforceable measures should be formulated to guide the financial consumers interests protection work .
- **3、建立金融消费者权益保护长效机制，健全投诉处理机制，畅通消费者诉求表达渠道；完善纠纷调解机制，强化信息共享与交流；建立惩戒约束机制，继续开展针对损害消费者合法权益行为的“亮剑”行动。**

We will establish a long-term mechanism for financial consumer interests protection , improve the complaints handling mechanism of, and open channels for consumers to express their demands; improve the disputes mediation mechanism and strengthen information sharing and communication; establish disciplinary restraint mechanism, and carry out campaigns against behaviors harming the interests of consumers.



## B.积极探索工作协调机制

### Actively Exploring Coordination Mechanism

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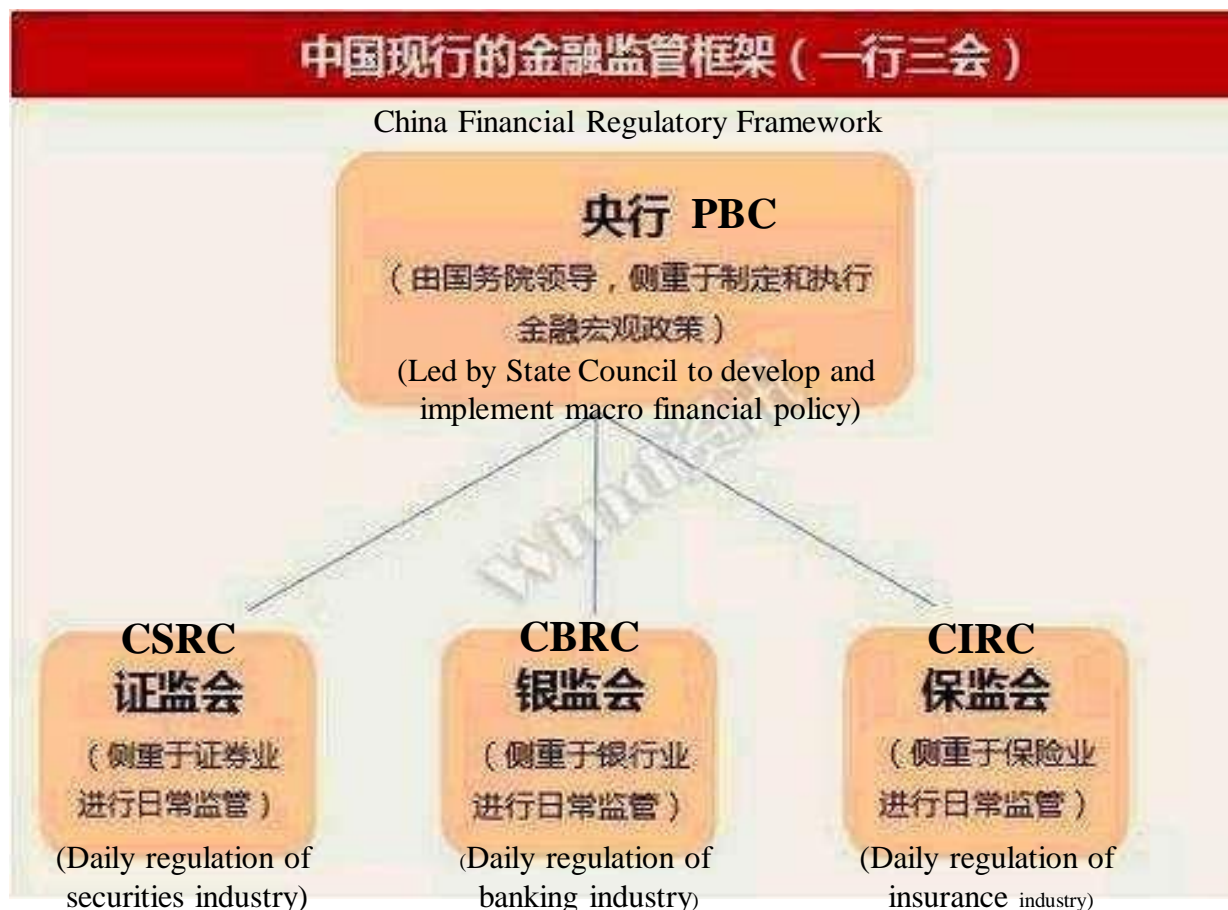
- **金融消费者权益保护涉及多个部门的工作，要切实维护好金融消费者的合法权益，各部门之间要协调配合、形成合力。**
- Financial consumer interests protection involves many departments, and these departments should coordinate and form synergy to effectively safeguard the interests of financial consumers.
- **“一行三会”均设立了金融消费者权益保护部门，要加强相关部门的沟通和联系，建立部门间信息交流、协调机制，以及对金融机构跨市场、跨行业业务准入、风险监测、现场检查、责任追究中涉及的金融消费者权益保护问题的协调与合作机制，共同保护金融消费者权益。**
- PBC, CBRC, CIRC and CSRC all set up financial consumer interests protection bureau, and should strengthen communication, set up information exchange and coordination mechanism, as well as cooperation and coordination mechanism on consumer interests protection for cross-market, cross-industry access, risk monitoring, on-site inspection, and accountability, and make joint efforts in financial consumer interests protection.

## B.积极探索工作协调机制

### Actively Exploring Coordination Mechanism

借助相关部门的力量，如当地工商行政管理部门、金融办以及消费者协会、金融行业协会等相关社会组织的配合与帮助，才有可能做到事半功倍。

With the help of relevant departments, such as the local administrative department for industry and commerce, finance office, and consumer society, financial industry association and relevant social organizations, financial consumer interests protection can get twice the result



# C.牢固树立“以客户为中心”服务理念

## Firmly Establishing “Customer-Centric” Concept

建设“以人为本”的金融业服务理念

Establishing  
"people-oriented"  
financial services  
philosophy

运用先进技术开发金融产品  
Develop new products with advanced technology

设立简单易懂的产品合同  
Set simple and clear contracts

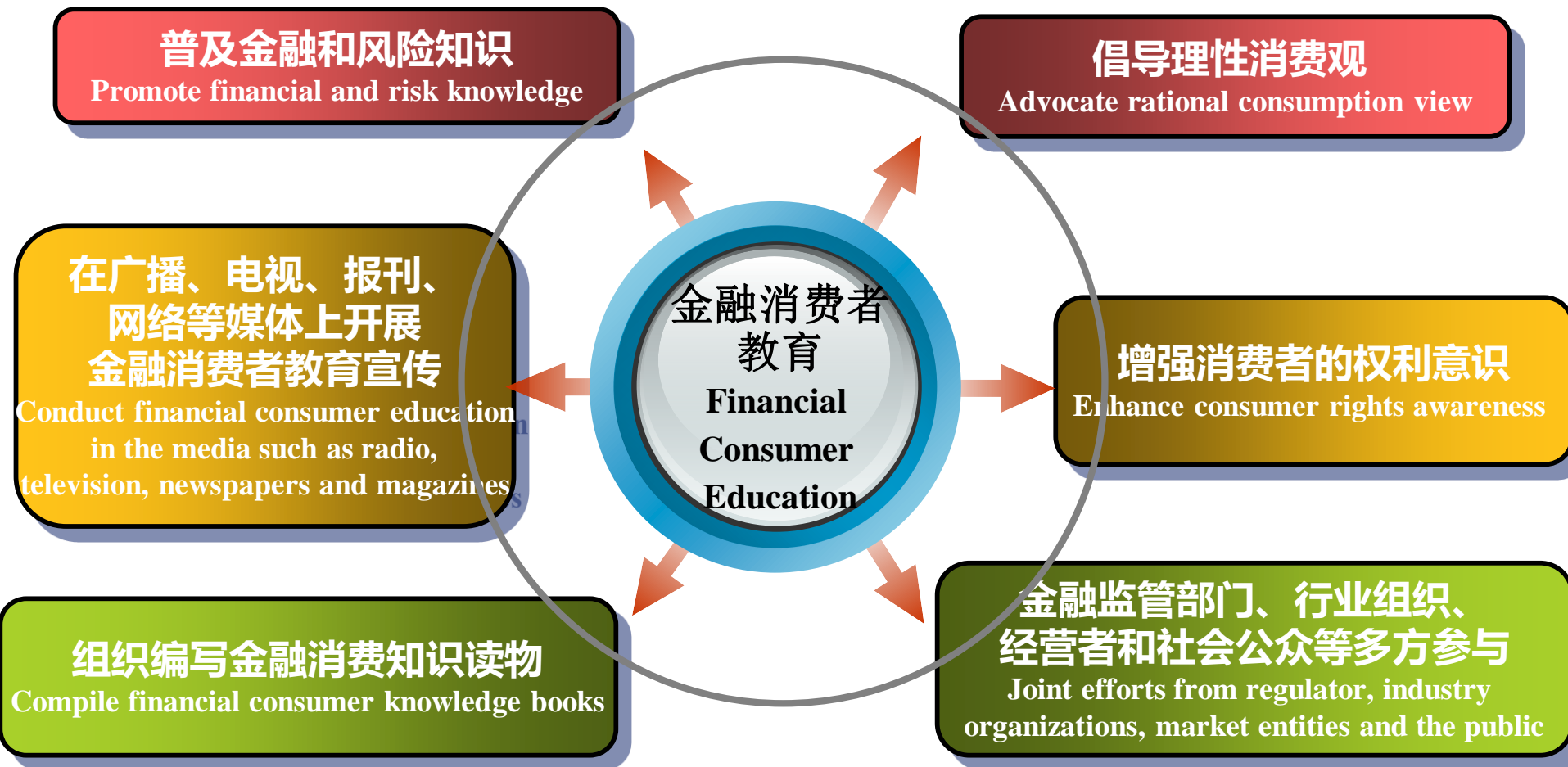
完善客户服务体系  
Improve customer service system

增强重大事件信息披露制度  
Enhance major events disclosure mechanism

提高客服人员素质  
Promote capacity of customer service staff

## D.加强金融消费者教育

### Strengthening Financial Consumer Education



## E.充分借鉴国际经验

### Fully Drawing on International Experience

#### 1、英国：以金融行为局为主的金融消费者保护

#### UK : Financial consumer protection with FCA

- 英国在金融危机之前施行的是以**金融服务局（FSA）**为主的金融消费者保护体系，这一金融监管机构负责监管全部的金融服务机构及其所有的业务，最重要的一项目标就是“恰当地保护金融消费者权益”。金融危机之后，英国政府进行了金融监管改革，成立了**金融行为局（FCA）**，继承和发展FSA的相关行动计划。
  - Before the financial crisis, financial consumer protection system in UK is based on Financial Services Authority (FSA), who oversaw all financial service institutions their business, and one of the most important goals of FSA is to properly protect the consumer interests. In the wake of the crisis, UK government carried out financial regulatory reform, and established the Financial Conduct Authority (FCA), who inherited and developed the FSA's action plan.
- 在金融消费者的保护方面，**FCA设定具体标准进行分类，实行针对性极强的差异化保护。**
  - For financial consumer protection , FCA sets specific and classified standards, and implements highly targeted protection.
- **FOS是依据《金融市场与服务法》的要求由FSA设立独立的专门处理金融消费者对金融服务机构投诉争端的机构。**
  - FOS is an independent agency, set up on the requirements of the *Financial Market and Services Act*, to deal with disputes between financial consumers and financial services providers.

## E.充分借鉴国际经验

### Fully Drawing on International Experience

## 2、美国：金融消费者保护局主导的金融消费者保护

### US: Financial Consumer Protection with Consumer Financial Protection Bureau

- 次贷危机发生后，美国政府发布了《**金融监管改革：新的基础**》白皮书，对美国的金融监管体制提出了批评，认为对金融消费者的保护不到位是引发次贷危机的重要原因之一。
  - After the subprime debt crisis, the U.S. government released a white paper “*Financial Regulatory Reform: New Foundation*” which criticized of the U.S. financial regulatory system, and cited that inadequate financial consumer protection is an important reason for the crisis.
- 奥巴马政府制定并颁发了《**2010年华尔街改革和消费者保护法**》，又称为《**多德—弗兰克法案**》，该法案的两个基本改革核心就是**金融市场系统性风险监管与金融消费者保护监管**。该法案最大的贡献就是设立了一个独立且统一的金融消费者保护监管机构：**金融消费者保护局（CFPB）**。
  - The Obama administration formulated and issued the 2010 Wall Street Reform and Consumer Protection Act, also known as the Dodd - Frank Act, of which the two core reform measures were financial market systemic risk regulation and financial consumer protection regulation. The Act’s biggest contribution was the creation of a independent and unified regulatory body for consumer protection: Consumer Financial Protection Bureau(CFPB).

# 中国保险学会服务金融与保险业发展

Insurance Society of China Serving Development of financial and Insurance Industry

## 1、组织编撰出版系列重点图书和开展系列重点课题研究

Organizing compilation of key books, conducting researches on key subjects

- **《从行业意愿到国家意志——中国保险业“十三五”发展前瞻》**，人民出版社，2017年。

*From Industry Will to National Will – Foresight of "13th Five-Year" Development of China's Insurance Industry*, People's Publishing House, 2017

- **《助推脱贫攻坚：保险业在行动》**，人民出版社，2017年。

*Boosting Poverty Alleviation: Insurance Industry is Moving*, People's Publishing House, 2017

- **《中国风险管理报告》系列**，人民日报出版社。

*China Risk Governance Report*, People's Daily Press

- **“一带一路”战略下的保险业发展课题**，2017。

Research on Insurance Industry Development under the "Belt and Road" Initiative, 2017

- **我国保险业参与养老产业发展研究课题**，2017。

Research on Insurance Industry Participating in Pension Industry Development, 2017。

- .....



# 中国保险学会服务金融与保险业发展

Insurance Society of China Serving Development of financial and Insurance Industry

## 2、推进风险与保险实验室建设

### Promoting Establishment of Risk and Insurance Laboratory

- 基因科技与保险创新实验室（与华大基因合作）  
Gene technology and insurance innovation laboratory (with BGI)
- 网络风险与保险创新实验室（与中国信息通信研究院合作）  
Internet risk and insurance innovation laboratory (with CAICT)
- 农业风险与保险实验室（与中国农业科学院信息研究所合作）  
Agricultural risk and insurance laboratory (with Agriculture Information Institute of CAAS)
- 地震风险与保险实验室（与中国地震学会合作）  
Earthquake risk and insurance laboratory (with Seismological Society of China)
- 火灾风险与保险实验室（与中国科学技术大学合作）  
Fire risk and insurance laboratory (with USTC)
- 健康与保险实验室（与中华医学会合作）  
Health and insurance lab (with CMA)
- 汽车风险与保险实验室（与美国索洛集团（solera）共建合作）  
Car risk and insurance lab (with Solera)
- 洪水风险与保险实验室（与水利部、中国水利协会合作）  
Flood risk and insurance lab (with Ministry of Water Resources and Water Engineering Association)
- .....

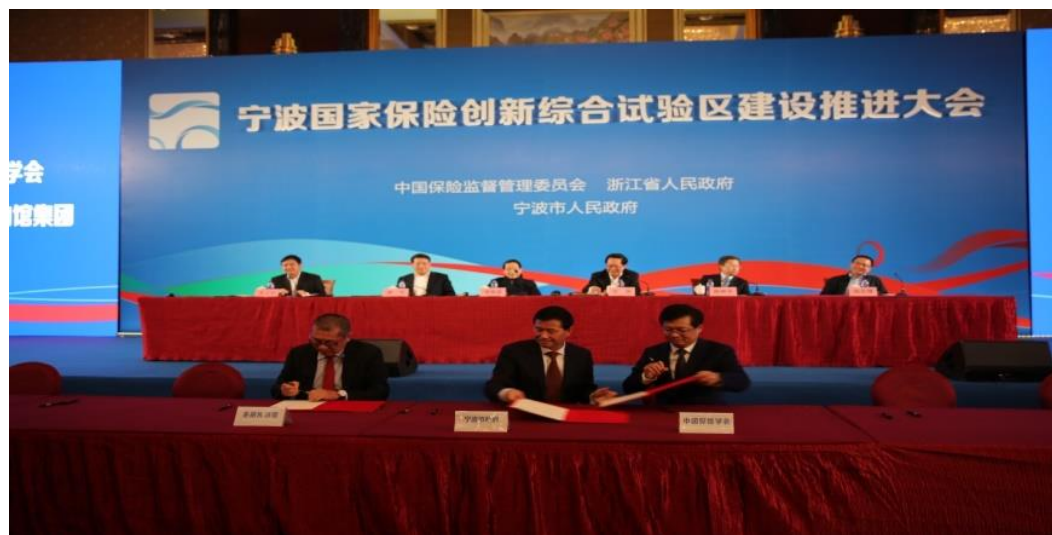
# 中国保险学会服务金融与保险业发展

Insurance Society of China Serving Development of financial and Insurance Industry

## 3、推动保险创新综合试验区建设

Promote Construction of Insurance Innovation Comprehensive Pilot Zones

- 2015 宁波国家保险创新综合试验区  
2015 Ningbo National Insurance Innovation Comprehensive Pilot Zone
- 2016 推进福建省福州市创建国家保险创新综合试验区建设  
2016 Promoting Fuzhou National Insurance Innovation Comprehensive Pilot Zone
- .....



# 中国保险学会服务金融与保险业发展

Insurance Society of China Serving Development of financial and Insurance Industry

## 4、推动保险创新教育

### Promoting Insurance Innovation Education

#### ➤ 首届大学生保险创新创意大赛

The first university student insurance innovation contest

#### ➤ 大赛共收到全国72所高校的1453名同学提交的近500份保险创意作品。

The contest received nearly 500 insurance creative works by 1,453 students from 72 universities nationwide.

#### ➤ 第二届全国大学生保险创新创意大赛

The second university student insurance innovation contest

#### ➤ 大赛组委会共收到来自全国64所高校359份参赛作品。通过央视新闻移动网、中国教育网络电视、宁波广电网等媒体渠道进行了直播，宁波电视台于3月25日、26日上午9点两次播出。

➤ The contest received 359 works from 64 universities nationwide. CCTV news, China Education Network TV, Ningbo TV reported the contest, and Ningbo TV reported it twice at 9:00am on March 25 and 26.



# 中国保险学会服务金融与保险业发展

Insurance Society of China Serving Development of financial and Insurance Industry

## 5、扎实推进保险史志工程      Solid progress of insurance history project

### □ 持续推动《中国保险史》编撰工作

Consciously push forward compilation of *History of Chinese Insurance*

#### • 完成《中国保险史》（上册）初稿合稿

Complete the draft of *History of Chinese Insurance (First Volume)*

#### • 启动《中国保险图史》编撰工作

Initiate compilation of *Illustrated History of Chinese Insurance*

### □ 稳步推进《中国保险通志》编修工作

Steady promotion of compilation of *General Record of Chinese Insurance*

#### • 确定《中国保险通志》编纂大纲

Determine out of *General Record of Chinese Insurance*

#### • 完成《中国保险史志》编纂管理系统

Complete compilation management system of *General Record of Chinese Insurance*

### □ 保险史料收集取得丰硕成果

Fruitful results in collection of insurance historical materials



# 中国保险学会服务金融与保险业发展

Insurance Society of China Serving Development of financial and Insurance Industry

## 6、积极推进风险管理与保险博物馆建设

### Actively promoting construction of risk management and insurance museums

- **持续**宁波中国保险博物馆项目

**Continuing** Ningbo China insurance museum project

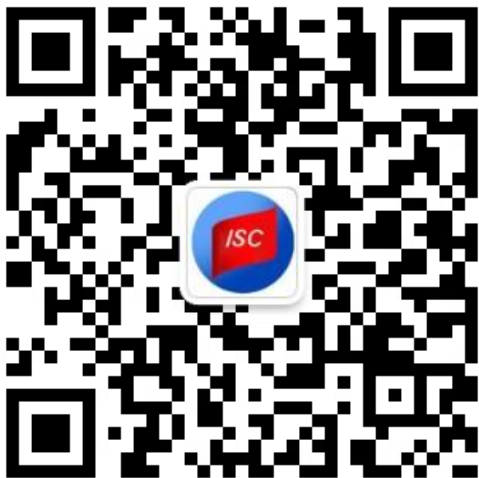
- 北京中国风险管理与保险博物馆项目

Beijing China risk governance and insurance museum project



中国保险学会  
Insurance Society of China

# Thank You!



Insurance Society of China Website

[www.isc-org.cn](http://www.isc-org.cn)