



# Chapter 4

## Enterprise Cases

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## (1) Zhejiang Rural Commercial United Bank: Achieving "Dual Goals" of Economic and Social Development with the "Small Legal Entity, Large Platform"<sup>16</sup>

In April 2022, the Zhejiang Rural Credit Cooperatives Union was restructured into Zhejiang Rural Commercial United Bank to govern 82 county-level rural credit cooperatives. The "small legal entity" financial technology subsidiary-Zhejiang Rural Commercial Credit Bank Technology Co., Ltd. (established in 2020, now renamed Zhejiang Rural Commercial Digital Technology Co., Ltd.) utilizes this "large platform" for digital financial services, leveraging the advantages of financial technology and a five-tier coverage network spanning provinces, cities, counties, towns, and villages to promote the integration of "online + offline" services, thereby supporting the development of small and micro enterprises and collective economies within the region. The reform model of "Small Legal Entity, Large Platform" adopted by the United Bank integrates resources from rural credit cooperatives to establish a unified large digital service platform, assisting each "county-level small legal entity" in serving local small and micro enterprises. Compared with the "Small Platform" independently established by some county-level legal entities in many provinces, the "Large Platform" boasts more massive data

and more diverse scenarios, making its data models more efficient and accurate. The main characteristics of Zhejiang Rural Commercial United Bank's operations in rural areas include the following three aspects:

First, the "Zhe Qi Zhi Guan" platform has been built to serve over 1.2 million small, medium, and micro enterprises, providing them with financial services and digital transformation solutions. As of the end of March 2020, the balance of small and micro enterprise loans from Zhejiang Rural Commercial United Bank reached RMB 1.5589 trillion, with 228,700 loan accounts for small and micro enterprises, accounting for 35.4% of the province's total. In the first quarter of 2022, 19,700 first-time borrowers for small and micro enterprises were added, accounting for 60.5% of the province's banking industry.

Second, community banks have been transformed to further deepen their grassroots presence and add new elements of social services. Digital transformation has improved service efficiency, and the community bank service transformation by each "small legal entity" has also strongly supported digital services. Zhejiang Rural Credit Cooperatives

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16. Source of the case: *Rural Finance*, China Financial Publishing House.

Union relies on 4,100 business outlets, more than 10,000 "Harvest Stations", and over 20,000 financial service points to continuously extend its services to county-level regions and rural communities. For example, in Tonglu County, known as the "Hometown of Express Delivery", it has established a "Specialized Express Delivery Sub-branch," a "5060 Club," and a "Courier Station". Additionally, it has set up community canteens and libraries, and regularly organizes cultural activities to serve the local express delivery industry chain and elderly population. This not only strengthens the integration of financial services with the industry chain but also adds new elements of social services. While reaching more customers offline, it also provides more diverse and accurate information for digital services. Many

customers not only regard the bank as a financial institution but also see it as a part of their work and living environment. This not only enhances customers' quality of life but also improves their mental outlook.

Third, the digital platform facilitates digital management of the rural collective economy. Zhejiang Rural Commercial United Bank provides digital solutions for the management of funds, assets, and resources in rural collectives through the "Zhe Nong Jing Guan" digital platform, serving more than 20,000 villages (communities) in Zhejiang Province. The "Zhe Li Ji Cai" service reaches 1,003 townships (subdistricts). This has established a digital infrastructure platform for the digital transformation of the rural collective economy and also expanded broader boundaries for connecting the collective economy with enterprises and markets.

## (2) China Construction Bank: "Hui Dong Ni" Inclusive Finance Comprehensive Ecological Service Platform and "Yu Nong Tong" Rural Revitalization Comprehensive Service Platform<sup>17</sup>

### (1) Building the "Hui Dong Ni" Inclusive Finance Comprehensive Ecological Service Platform

In order to implement the decision-making and deployment of the Central Committee of the Communist Party of China and the State Council to vigorously develop inclusive finance, and focus on solving the core pain points of financing difficulties, high financing costs, and slow financing for inclusive groups, China Construction Bank (CCB) adhered to the concept of digital operation, actively explored new service models for small and micro enterprises in the era of digital economy, and pioneered the launch of the "CCB Hui Dong Ni" APP (hereinafter referred to as "Hui Dong Ni") for inclusive finance customers in September 2018 to effectively address the core pain points of financing difficulties, high financing costs, and slow financing for inclusive groups. In November 2022, China Construction Bank upgraded and built the "Hui Dong Ni" ecological comprehensive service platform, providing one-stop comprehensive services to meet the full-life-cycle operational needs of small and micro enterprises around three main lines: loans, wealth, and service. As of the end of July 2023, the "CCB Hui Dong Ni" platform

had been downloaded over 32 million times, serving more than 20 million individual users and exceeding 10 million certified corporate users.

"Hui Dong Ni" follows the digital operation philosophy of "building ecosystems, creating scenarios, and expanding user bases", leveraging internet-based operational tools to advance the construction of online, intelligent, and platform-based ecological scenarios. It widely connects with various platforms, covering ten major scenarios that gather inclusive customer groups such as commercial associations, government agencies, and public institutions. This approach fully extends the reach of financial services and facilitates the continuous delivery of inclusive financial services. The "Hui Dong Ni" platform relies on technological capabilities to integrate enterprise-related data from within the bank and government departments, establishing a fully online, exclusive credit process for inclusive customers. Through intelligent information recognition, automatic system approval, and other means, it achieves self-service operations. Focusing on customers' pain points and the general needs of the entire credit process, the platform provides 26 full-journey credit services, including high-

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17. The case is sourced from: *Rural Finance* (China Financial Publishing House) and China Construction Bank (CCB).

frequency credit services such as progress tracking, detail inquiry, and credit limit management, as well as document certification services with high user convenience requirements, such as loan closure certificates and loan contracts. This ensures that all process steps are digitized and accessible online. For different users, "Hui Dong Ni" automatically recommends the most suitable loan products.

As the user base continues to expand and the comprehensive financial service needs of small and micro enterprises become increasingly prominent, "Hui Dong Ni" fully leverages the internal resources of the China Construction Bank Corporation to expand high-utility financial services that align with the growth needs of small and micro enterprises. It deploys customized in-depth financial services such as wealth dashboards, payroll agency service, account settlement, electronic reconciliation, and investment management, helping enterprises achieve dynamic and refined wealth management. Beyond financial services, facing operational challenges such as "lack of management expertise and limited connections" commonly experienced by small and micro enterprises, "Hui Dong Ni" leverages the platform's characteristics of connecting customers, aggregating demands, and enabling open sharing. It collaborates with professional service providers such as Yonyou Chanjet, SF Express, JD.com, and China Association of Small and Medium Enterprises (CASME) to

introduce public services, including financial management, express and logistics, and legal services. This transforms the traditional "one-off transaction" of credit financing into a "comprehensive package of services" that supports enterprise development. Meanwhile, the platform achieves ecological co-prosperity with service providers, forming a positive cycle of "more users-lower prices". This effectively provides benefits to small and micro enterprises and empowers the real economy. Aiming at the common networking and socializing needs of small and micro enterprises, the platform has also established a community service based on enterprise business cards, providing services such as customized business cards, business card maps, and daily greetings. These services help users expand upstream and downstream connections and networks, making it easier for small and micro enterprises to find business opportunities.

(2) Building "Yu Nong Tong" Rural Revitalization Comprehensive Service Platform to effectively shift the service focus to the primary level

The "Yu Nong Tong" Rural Revitalization Comprehensive Service Platform, covering offline service stations, online APP, and WeChat official account, has been built to extend financial services to county-level rural areas.

Offline, "Yu Nong Tong" service stations are established. In response to the call of People's Bank of China to improve the

payment service environment in rural areas, China Construction Bank (CCB) explored cooperation with village committees, supply and marketing cooperatives, and health clinics to jointly build "Yu Nong Tong" service stations in regions such as Hubei and Hunan, and gradually promoted this model in other banks. The CCB has optimized the layout of service stations. By directing resources toward villages and towns with dense populations, complete industrial chains, and a strong economic foundation, it has expanded a multi-channel service network comprising "business outlets + self-service banks + 'Yu Nong Tong' service stations". As of the end of June 2024, 316,000 service stations had been established. The bank has strengthened channel functions. It has shifted the service focus to the primary rural level to provide rural customers with basic financial services such as agricultural assistance in cash withdrawals, cash remittances, and fund transfers; handy services for the public such as social security contribution, medical insurance payments, and utility bill payments; grassroots governance services such as government and village affairs services; and public welfare services such as financial knowledge promotion. Services have been offered for a total of 68.01 million rural customers, with over 5.05 million new customers this year. A total of 1.2 billion transactions of various types have been processed, including 110 million transactions and a transaction amount of RMB 22.4 billion this year. The bank has created a typical model.

Based on pilot exploration in Arun Banner, Inner Mongolia, the Department of Agriculture and Animal Husbandry of Inner Mongolia Autonomous Region, the Local Financial Supervision and Administration Bureau, the Rural Revitalization Bureau, and the China Construction Bank Corporation Inner Mongolia Autonomous Region Branch jointly issued a document to promote the "Financial Deputy Village Head" service model across the region. In Hebei, the bank has created five characteristic models for financial support to rural revitalization: "Comprehensive Service Station + Yu Nong Tong", "Land Trusteeship", "Industrial Boosting", "Leading Enterprise Boosting", and "Yunong Market". The bank has strengthened compliance management. It has built a "Yu Nong Tong" digital intelligent risk control system to enhance risk monitoring and control of service stations in terms of machinery and equipment, owners' behaviors, employees' behaviors, etc. The operation of "Yu Nong Tong" service stations has been generally stable, with no major violations of regulations or regulatory penalties.

Online, the "Yu Nong Tong" App and the "CCB Yu Nong Tong" WeChat ecosystem have been created. Based on the pilot in the Hebei Provincial Branch, the CCB expanded the pilot scope in 2021. In 2022, it promoted the "Yu Nong Tong" App nationwide, gradually developing it into a rural version of the "CCB Mobile Banking". The bank has enhanced its service capabilities. It provides comprehensive

services such as financial services, handling affairs for the convenience of the people, rural government affairs, e-commerce, policy promotion, and training education. The bank continues to improve the "products + services + benefits" shelf and create exclusive main entrances for rural customer groups, including the main entrance for agricultural loans, the main entrance for customized financial products, the main entrance for benefit-oriented activities, and the main entrance for agricultural ecological scenario services. The bank has expanded its service-oriented customer base. It leverages the online bulk customer acquisition role of the "Yu Nong Tong" App, strengthens connections with the internal "Shuang Zi Xing" platform and external high-quality platforms, and continuously improves traffic conversion. By the end of June 2024, the App had 16.96 million registered users, with 3.3 million new users in the current year, and 1.91 million monthly active customers for financial transactions in the

current year. The total number of users on the WeChat app of "CCB Yu Nong Tong" reached 8.2 million. The bank has extended its services to rural areas. It has launched 19 major categories of agricultural-related credit products to serve multiple types of agricultural entities, including farmers, village collectives, cooperatives, and agricultural enterprises. The total balance of agricultural-related credit provided has reached RMB 118.4 billion, with RMB 66.2 billion newly added this year. The bank has enriched service scenarios. It has launched 39 characteristic functions in areas such as rural industries, rural construction, and rural governance. Twenty-five branches have launched rural social security services. Cooperating with the Anhui Provincial Department of Agriculture and Rural Affairs, the bank has jointly developed the "Yu Nong Tong" (Anhui) local characteristic rural revitalization comprehensive service platform, which serves as the official platform for agricultural-related management in the province.

### (3) Source: *Guarding Financial Health*, China Financial Publishing House.<sup>18</sup>

Since its payment business started with Alipay in 2004, Ant Group has been committed to using technology to enable consumers and small and micro operating entities to enjoy inclusive technology and financial services. Its business scope has gradually covered multiple financial fields such as payments, insurance, wealth management, credit, and lending, providing diverse and inclusive financial services to approximately 1 billion consumers and tens of millions of small and micro business entities. While actively responding to regulatory requirements and calls for consumer protection and financial education, the Group has continuously iterated and optimized its inclusive financial products and services, naturally "creating" a business model that enhances customers' financial well-being across multiple business lines.

#### (1) Practicing inclusive finance and enhancing financial health

Ant Group initiated the establishment of MYbank, with a focus on serving small and micro business entities. As of the end of June 2022, the bank had offered services to a total of 49 million micro, small, and medium-sized enterprises, self-employed individuals, and agricultural operating entities, indirectly providing numerous employment opportunities.

Traditionally, small and micro enterprises have faced financial exclusion due to the lack of collateral and the relatively high average service costs. Ant Group controls risks through big data risk control models and reaches thousands of small and micro enterprises through its own platforms, helping them solve working capital turnover difficulties and expand production scales. While enhancing the financial resilience of small and micro operating entities, this also provides sustained support for job creation. At present, more and more financial institutions have increased their financial support for small, medium, and micro enterprises, jointly promoting the development of inclusive finance in China.

#### (2) Business Models for Promoting Customers' Financial Health

The first is the institutional integration, which involves integrating financial health into the Environmental, Social, and Governance (ESG) strategies and strengthening its consumer protection governance framework. Ant Group has integrated the concept of financial health into its ESG strategies and set the agenda of "digital inclusion". With the goal of "assisting 100 million small and micro enterprises and serving a global audience by

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18. Source: *Guarding Financial Health*, China Financial Publishing House.

2030", the Group continues to improve and optimize product experiences and services through digital technology and platform capability enhancements, while focusing on user rights and interests. It has positioned "responsible products and services" as a topic of great importance to both its operations and stakeholders, emphasizing the integration of its ESG strategies with its business to promote mutual reinforcement between corporate sustainable development and the improvement of customers' financial health. From the perspective of protecting the financial health of individual consumers, Ant Group has also continuously advanced the development of its mechanism for consumer rights protection.

The second is the product integration, which involves establishing a "one-stop" user protection center and leveraging technology to create innovative tools for safeguarding customers' financial health. In terms of security and rights services, Ant Group has upgraded and established a user protection center to provide customers with "one-stop" security and rights configuration services. In April 2021, the Group launched the industry's first "Consumer Rights Protection Channel," which was further upgraded to a "User Protection Center" in October of the same year and provided functions such as security services, privacy protection, payment management, and financial education, enabling consumers to configure and access functions or services related to their rights

and interests in a "one-stop" manner. As of July 2022, 200 million users had visited the channel.

For credit and debt management tools, Ant Group has launched a credit consumption bill assistant function to help customers spend rationally and reduce loan defaults. At present, 170 million users have adopted the "Bill Assistant" in Huabei and credit-based purchase services to manage their credit consumption. The tool uses "Zhi Xiao Bao" as a virtual customer service worker. On the one hand, it provides content companionship and services to users. On the other hand, it assists financial institutions in providing investment research and investor education. It helps users analyze the relationship between market fluctuations and products throughout the entire investment and financial management cycle (before investment, during investment, and after investment), and offers professional companion interpretations.

For prevention against telecom fraud, Ant Group leverages artificial intelligence and big data risk control capabilities to intervene in electronic transaction processes, achieving "pre-event early warning, mid-event capture, and post-event tracking" to safeguard users' funds and information security. At present, Ant Group's intelligent risk control system can complete the full risk assessment of a transaction within 0.01 seconds. Meanwhile, through technological upgrades, Ant Group can quickly stay ahead

of the latest fraud techniques. It has achieved a 100% coverage of fraud types currently disclosed by public security authorities, with a particular focus on preventing and controlling key scam types such as click farming. In the first half of 2022, the users' fund loss rate in such fraud cases decreased by 36.9%.

The third is the educational integration, which involves carrying out the "Three Ones" inclusive financial education initiative and enhancing consumers' financial literacy and risk resistance capabilities. Ant Group has carried out the inclusive financial education initiative. It launched the "Xinghai Plan", a public welfare action for inclusive financial education, and established the Ant Financial

Education Base, a public welfare financial education platform, to help users improve their financial literacy and ability to resist financial risks. Since 2022, the Ant Financial Education Base has offered knowledge promotion and education to 1 billion people. 46.53 million people have taken the initiative to learn financial consumption knowledge. 1 million people have visited the online learning platform within a month. 150 schools across the country have been provided with offline financial quotient courses for teenagers. 800 communities nationwide have received anti-fraud courses for the elderly. Therefore, more and more people are learning financial knowledge through the platform.

#### (4) JD Technology: Building a Digital Platform for Biological Assets to Empower "Live Asset" Financing<sup>19</sup>

For a long time, small and micro enterprises, self-employed individuals, and farmers in the breeding and planting sectors have faced financing difficulties caused by challenges in valuing, confirming ownership of, mortgaging, and supervising "live assets". To address this problem, JD Technology, JD Group's external technology service subsidiary, developed and established a biological asset supervision platform by the end of 2021. In March 2023, it was upgraded to the JD Biological Asset Digital Platform, which integrates JD Technology's capabilities in artificial intelligence, big data, blockchain, and IoT. The platform digitizes the planting and breeding processes to achieve full-process management and control of biological assets, including record-keeping upon entry into farms, breeding, sale upon maturity, as well as verification of planting authenticity, planting benefits, planting risk assessment, monitoring and early warning, and disaster prevention recommendations. This creates dynamic and traceable blockchain-based biological assets, thereby solving the problems of difficult supervision and financing of biological assets. It assists financial institutions in controlling supervision costs, reducing credit risks, and enabling them to quickly and effectively provide financial services for farmers.

To date, JD Technology has achieved digital intelligent supervision for multiple categories, including beef cattle, live pigs, meat poultry, egg-laying poultry, aquatic products, and sheep. It has reached commercial cooperation with multiple institutions, such as large domestic banking and financial institutions (e.g., Postal Savings Bank of China Beijing Branch, Bank of China Jilin Branch, Bank of Jiangsu, etc.), guarantee companies (e.g., Beijing Agriculture Financing Guarantee), and local government platforms (e.g., Fenggang County Local Government Platform). These collaborations enable efficient and precise matching of funds with agricultural assets, providing financial support for the further expansion of business scales in the agricultural industry. On May 18, 2023, the WeChat mini-program JD Biological Asset Digital Platform Inclusive Edition (Pan Nong Master) was officially launched. The current version of the mini-program has four major functions: AI inventory, customer management, alarm function, and task management.

AI inventory achieves accurate calculation of the quantity of biological assets such as cattle, sheep, and pigs, ensuring algorithm stability through JD's self-developed AI detection algorithms and the optimization of

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19. Source: *Guarding Financial Health*, China Financial Publishing House.

algorithm models based on JD's massive data. This function can significantly improve the work efficiency of rural credit officers. The customer management function supports credit officers in adding information about farmers, entering biological assets, and viewing inventory details. The alarm function allows credit officers to set alarm frequencies, periods, and thresholds according to different farming categories and scenarios, so as to achieve personalized alarms, detect biological asset risks

promptly, and make decisions. The task management function enables credit officers to create supervision tasks, set time and location ranges, and thresholds, so as to achieve independent selection of time, place, and frequency. In the future, Pan Nong Master will continue to upgrade based on the existing four major functions and add new functions, so as to realize the connection with the financial service ports of financial institutions and provide more convenient financial digital services for farmers.

## (5) China Life Insurance: Advancing the Grand Agenda of Inclusive Finance and Offering a "China Life Model" for Long-term Care Insurance System<sup>20</sup>

Against the backdrop of deepening population aging, the number of people with disabilities caused by aging, illness, or other reasons is increasing significantly. How to solve the social problem of "one person's disability causing the imbalance of the whole family" has become a focus of attention and has also brought the long-term care insurance (hereinafter referred to as "LTC insurance") into the public spotlight. Since 2019, the development of long-term care insurance has been mentioned in the Report on the Work of the Government many times. "Expanding the pilot program of the long-term care insurance system" was stated in the Report on the Work of the Government during 2019. From 2021 to 2023, "steadily advancing the pilot program of the long-term care insurance system" was continuously mentioned in the Report on the Work of the Government for three consecutive years. This system was referred to again. The word "pilot" was removed, and "promoting the establishment of a long-term care insurance system" was proposed to set the long-term development direction for long-term care insurance in the Report on the Work of the Government during 2024.

As of the end of 2023, China Life Insurance Company Limited ("China Life

Insurance Company" for short) has undertaken more than 70 LTC insurance projects, covering over 38 million people. The company has also assisted governments in multiple regions across China to explore and establish influential typical service practices, providing a "China Life Model" for the long-term development of the LTC insurance system.

(1) "Bishan Model": Grid-based Services + Normalized Communication Mechanism

To implement the LTC insurance policy at the district level, Bishan Sub-branch of China Life Insurance Company established an "LTC Insurance Grid Service Team". Composed of 8 staff members proficient in the LTC insurance business, each team member excels in policy interpretation, offering one-on-one policy consultation services on hot issues of widespread concern among families of persons with disabilities, such as "how to apply" and "how to claim LTC benefits". The LTC Insurance Grid Service Team has divided 15 towns and subdistricts across the district into 4 grid areas. In each grid area, the team collaborates with departments and their affiliates (e.g., medical insurance, civil affairs, and disabled persons' federations),

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20. Source of the case: Provided by China Life Insurance Company Limited.

penetrating grassroots communities, conducting home visits to identify needs, and providing on-site assistance. This has realized the shift from "people seeking policies" to "policies reaching people".

It is worth noting that the demand for LTC insurance extends beyond urban areas; persons with disabilities in remote rural regions also require professional long-term care. In Bishan, there are a total of 131 villages, some of which are located in mountainous areas with poor transportation. To understand the LTC needs of rural residents, staff members from the Bishan District Medical Insurance Bureau and members of the LTC Insurance Grid Service Team have successively visited social security offices in Hebian Town, Daxing Town, and Dalu Sub-district to publicize policies and conduct on-site inspections. To ensure that the LTC insurance policy can better benefit rural areas in Bishan District, the service team has established a normalized communication mechanism to guarantee that persons with disabilities fully access their entitled benefits.

## (2) "Jilin Model": Professional Assessment + Internet + Supervision

To effectively implement disability level assessment, China Life Insurance Jilin Provincial Branch has specially established a professional service team of 20 people, 15 of whom are medical and nursing professionals. In compliance with the requirements of the Changchun Medical Insurance Bureau, the

service team conducts comprehensive assessments and scoring for insured persons' conditions through on-site physical examinations and interviews with caregivers. For insured persons with poor physical conditions or significant emotional instability, assessments integrate on-site observations with review of surveillance videos.

"When an application is received, we will arrange for an assessor to visit the nursing home and evaluate the elderly with disabilities as soon as possible." Wang Yihuan introduced. Through scientific and fair evaluation methods, the company ensures that persons with disabilities can access benefits and that care funds are used reasonably. It is worth noting that China Life is also committed to shortening the evaluation timeline while maintaining the rigor and scientific validity of evaluation results, enabling persons with disabilities to receive appropriate care promptly. In Jilin, the current service evaluation timeliness has been shortened to within 5 working days.

Moreover, to keep pace with the general trend of rapid scientific and technological development, China Life Insurance Jilin Provincial Branch leverages the "Changchun Care Service Intelligent System" platform developed by Changchun Social Medical Insurance Administration to deliver internet-based convenient services. It enables online full-process handling of services such as

appointment applications, health assessments, and video uploads, truly moving LTC insurance services to the "cloud". At the same time, the entire chain of business processes and behaviors of all business entities is brought under monitoring with supervisory functions, including pre-event appointment, in-process supervision, and post-event follow-up. Through "internet + Supervision" measures, the smooth operation of the long-term care insurance system is ensured.

### (3) "Dongying Model": Institutional Guidance + Family Care

China Life Insurance Dongying Branch has launched a model of "institutional home guidance + close family members' home care". Designated nursing institutions are medical institutions and elderly care service institutions that have obtained the Medical Institution Practice Permit. Doctors and nurses from these institutions regularly provide professional medical nursing services to disabled persons, while caregivers offer professional daily care services. Close family members of persons with disabilities are prioritized for inclusion in the caregiver team. While delivering professional services, nursing institutions provide standardized care guidance to close family members and teach service skills, ensuring the continuity of professional services and the family-oriented care characteristic.

After understanding local policies, Grandma Han was identified as having a

severe Level 5 disability. She chose a designated nursing institution in Guangrao County for home care services. Based on her actual condition, the institution customized a nursing plan and regular home visits, leading to gradual improvements in her quality of life: pressure sores slowly healed, and her family members gained some basic nursing knowledge. Grandma Han's life regained warmth and happiness. By tailoring nursing service packages and care plans for persons with disabilities at different levels and implementing standardized and normalized nursing care, China Life's LTC insurance "Dongying Model" has effectively enhanced the quality of life of persons with disabilities. Over 42,000 persons with disabilities in Dongying City have seen tangible improvements in their living conditions through this model.

### (4) "Jiangsu Model": Diversified Services + Professional Talents

At Anping Nursing Home in Jiangbei New Area, Nanjing, caregivers are providing daily care for Grandpa Yu, a person with severe disabilities. Under the LTC insurance system, persons with disabilities can not only independently choose home-based nursing or stay in care beds at designated institutions.

Grandpa Yu, a 93-year-old senior suffering from Parkinson's and Alzheimer's diseases, has been unable to take care of himself for years. Although his children previously hired a home nanny, the lack of professional care significantly diminished his

quality of life. In May last year, after a professional assessment by China Life Insurance Jiangsu Provincial Branch, the old man was successfully admitted to a nursing home, receiving professional care that gradually improved his physical condition.

Targeting different needs with diversified care services, China Life's LTC insurance "Jiangsu Model" has effectively alleviated the dual burdens of daily care and economy for families with persons with disabilities. Grandpa Yu's son calculated the costs: a 24-hour home nanny originally cost RMB 6,800 per month, while the self-paid portion for a designated institution under LTC insurance benefit standards in Nanjing is RMB 5,000 per month, resulting in a lower financial burden. More importantly, besides easing family burdens, more professional nursing services have significantly improved the quality of life for persons with disabilities.

The improvement of long-term care services is reflected not only in the number of practitioners but also in their professional competence, with the continuous expansion of the coverage of LTC insurance. "In addition to continuously updating and training service content and strengthening

business assessments, it is more important to start attaching importance to discipline construction and skill training from schools. Relying on the resource-sharing platform built by LTC insurance, we continuously enhance nursing staff's knowledge and service quality through measures like 'inviting experts in' and 'sending personnel out'." According to relevant responsible persons of nursing homes, the institutions themselves will conduct regular summaries and ensure the implementation of services by integrating the detailed items of LTC insurance services, in addition to the strong supervision by government departments and the daily inspections by commercial insurance institutions like China Life Insurance.

The LTC insurance system, a safety-net livelihood system designed to address the challenges of population aging, directly affects the life dignity of persons with disabilities and their families, as well as social harmony and stability. China Life has contributed its professional insurance expertise to improving the multi-tiered social security system and enhancing the overall protection level for the public.