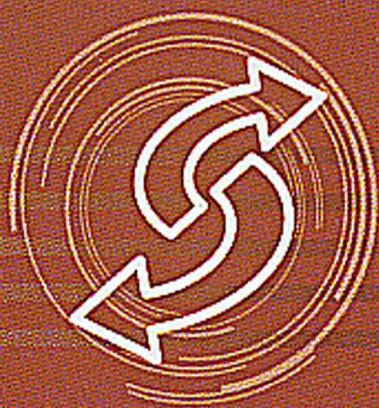


武汉大学金融学博士文库



中国保险业 与经济协调发展研究

**A Study on the Coordinated Development between
Insurance Industry and Economy in China**

■ 冯占军 著



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总 序

20 世纪末期以来，随着信息技术的快速发展及其在金融领域的广泛应用，国际金融市场上金融创新层出不穷，金融管制日益放松，全球金融体系发生了深刻的变化：传统的以商业银行为主体的金融中介机构在全球金融体系中的地位相对下降，经济主体的金融活动越来越趋向于市场化，资本市场在金融体系中的地位和作用迅速提高。与此同时，现代经济学理论也发生了根本性的变化：传统的以完全竞争为前提的市场均衡理论逐渐被不完全竞争下的市场均衡理论所取代，信息经济学、交易费用经济学、博弈论、代理理论、契约理论等经济学理论和研究方法获得了快速的发展。

金融活动的市场化和金融体系的变化，经济学理论和研究方法的发展及其在金融学理论研究中的广泛应用，改变了传统金融理论的分析范式和框架，丰富和发展了现代金融理论的内容：一方面，不同经济主体在不确定性条件下如何进行跨期的最优资源配置决策的研究日益成为现代金融学理论探讨的主题，资产定价、公司金融、有效市场、行为金融、银行管理和风险管理等成为现代金融理论最为核心的内容，金融理论的研究日益市场化和微观化。另一方面，以经济主体投融资行为决策为主要研究内容的微观金融理论的发展也对传统的宏观金融

理论提出了挑战，货币经济理论、汇率理论、金融中介理论、金融监管理论以及金融与经济发展等宏观金融理论在吸收现代微观金融理论新的研究成果和研究方法的基础上，也取得了长足的发展。

我国的经济及金融正处于巨大变革的重要历史时期，实践的变革和发展需要理论的指导，并为理论研究提供动力和源泉。本着学习、吸收和借鉴现代金融学研究成果和研究方法的态度和勇于探索、严谨求实的精神，在武汉大学出版社的支持下，我们金融学学科团队编辑和出版了这套丛书，以期能够对我国金融学理论研究和改革实践的创新及发展有所裨益。

武汉大学金融学有着悠久的历史。中华人民共和国成立前后，以留学归国的杨端六教授（伦敦大学）、李崇淮教授（耶鲁大学）和周新民教授（哥伦比亚大学）等为首的一批学者在当时国内金融学界具有较高的学术地位。1952年，受中国人民银行总行委托开办的银行专修科专业标志着武汉大学金融学科的正式创建。改革开放后，武汉大学是国内综合性大学中最早恢复金融学科的重点大学之一。在中国银行总行的支持下，武汉大学于1983年开办了“国际金融”专业，随后又相继开办了“货币银行学”、“保险学”以及“投资经济”等专业，从而形成了完整的金融学科群，并迅速恢复了在国内学术界的影响力。这一时期，周新民教授是国内欧洲货币体系及国际收支问题研究领域的权威学者，李崇淮教授在20世纪80年代初提出“黄金非货币化”的观点和论述，在国内学术界产生了巨大的影响，并成为这一学派的代表人物。

从20世纪80年代起至今，武汉大学金融学科中的中青年学者迅速成长，经过长期不懈的努力，本学科已形成了一支具有“群体优势、团队优势、学历优势、年龄优势”的学科团队。在制度金融理论、金融中介理论和银行管理、金融工程、

国际金融、公司金融、金融市场及保险理论和保险精算等方面构建了较为完整的学术梯队，形成了稳定的学术方向，取得了一系列在国内学术界较有影响的学术成果。迄今为止，本学科共承担国家自然科学基金及国家社会科学基金项目数十项，并多次荣获全国普通高校人文社会科学优秀科研成果奖、全国普通高等学校优秀教材奖、国家级教学奖以及湖北省社会科学优秀成果奖。

目前，武汉大学金融学科共设有金融学、金融工程、数理金融和保险学四个本科专业，拥有金融学、金融工程硕士学位和金融学博士学位授予权，2003 年被湖北省批准为省级重点学科。为进一步凝练学术方向、整合学术队伍、建设创新学术团队，经武汉大学批准，2004 年通过整合校内外学术资源，我们组建了武汉大学金融研究院，作为武汉大学人文社会科学重点研究基地，进行金融理论的创新和应用研究以及高级学术人才的培养。

本套丛书的作者均为本学科中最近几年在国内外获得金融学博士学位的年轻学者，其选题来源于他们的博士论文。在丛书的编辑过程中，作者们对其博士论文作了大量的修改和补充，力求反映其研究领域相关研究的最新发展趋势和自己的最新研究成果。尽管每位作者在其各自的研究领域中都做出了艰辛的努力，但我们深知，其研究成果中的不足也是在所难免的。正因为如此，我们希望他们能够在其各自的研究领域继续大胆探索，勇于创新，以此推动我国金融学理论研究的发展。我们也希望该丛书能抛砖引玉，以期有更多的学者加入到我们的学术团队之中，并不断关心、支持和推动武汉大学金融学科的发展。

武汉大学“金融学博士文库”编委会

中文摘要

保险业具有的经济补偿、资金融通和社会管理功能，决定其在经济社会发展中有着不可替代的作用。在过去的 20 多年中，中国保险业乘改革开放和经济发展之东风，一路快速增长，年均增幅将近 30%。但保险业发展与经济发展在总体上还不尽协调，主要表现在：一是保险业发展规模与经济发展规模不协调；二是保险业结构调整与经济结构变化不协调；三是保险业制度建设与经济制度演进不协调；四是保险业国际化进程与对外开放格局不协调。本书研究的目的在于探讨保险业与经济协调发展的理论基础，揭示保险业与经济协调发展的一般规律，探寻推进中国保险业与经济协调发展的路径及措施。

本书围绕上述目的，依据哲学、系统论、生态学、经济学等相关理论或原理，运用规范与实证、定性与定量、辩证与比较等分析方法，分五个部分对保险业与经济的协调发展进行研究。

第一部分，关于保险业与经济协调发展的理论研究。保险业的产业特性、在经济社会中的功能和作用，及其与经济发展之间所具有的内在关联，对实现保险业与经济的协调发展提出了要求。所谓保险业与经济的协调发展，是指在经济主体特定价值目标和经济（及产业）发展内在规律的共同支配下，保险业与经济相互适应、相互配合、协同有序、共同发展的状态

和过程。其内容包括三个方面：一是经济主体对保险业发展与经济发展具有相同的价值目标取向；二是保险业与经济在发展过程中具有内在的相互关联；三是保险业与经济相互关联的规定性。保险业与经济的协调发展，客观上要求两者在“质”上相互适应，“量”上比例合理，“功能”上相互配合。衡量保险业与经济协调发展程度的方法主要有指标体系法和协调度模型法两种。

第二部分，关于世界保险业与经济协调发展的历史研究。保险业萌芽于中世纪海上贸易对规避风险的需要，并在产业革命后伴随着工业、交通的快速发展以及法律制度的完善而逐步形成。19 世纪末开始，随着科技进步、经济繁荣和法律制度的完善，保险业得到了快速成长。20 世纪 80 年代以来，在经济全球化、金融一体化的带动下，保险业日益壮大，走向成熟。从对世界各国的现状比较看，一个国家保险业发展的规模、速度、结构、制度和国际化水平直接受制于其经济发展相关方面的状况。本书通过对各国保险业与经济协调发展的历史和现状进行分析，得出结论：保险业与经济发展之间并非一种简单的线性关系，而是呈现出较为明显的 Mitscherlich 曲线特征。具体表现在：当人均 GDP 低于 8 000 美元时，保险业增长的速度大大快于经济增长的速度，保险深度提升很快，而在人均 GDP 高于 8 000 美元时，保险业的增长速度开始放慢，但仍高于国民经济增长的速度。

第三部分，关于中国保险业与经济协调发展的现实研究。中国保险业发展的关键不仅在于“量”的增加，更在于“质”的提高。与同等经济发展水平的国家相比，中国保险业在发展速度和水平上都处于领先地位，但与国内经济发展的需要和状况相比，在结构调整、制度建设和国际化进程等方面还存在不小的差距。从整体上看，中国保险业在经济社会发展中所发挥

的作用还十分有限。保险业对国民经济增长的贡献度、对社会安全体系的贡献度、对社会保障体系的贡献度、对金融体系和投融资的参与度都还处在较低水平。目前,中国保险业与经济协调发展面临着四大矛盾:风险总量不断增加与社会大众保险意识不浓之间的矛盾;保险产业极化发展与保险粗放式经营之间的矛盾;保险市场需求日益增加与保险供给相对滞后之间的矛盾;保险市场快速发展与政策配套措施滞后之间的矛盾。

第四部分,关于中国保险业与经济协调发展的动因研究。中国保险业与经济协调发展的动因包括三个方面:(1)建立社会安全体系的迫切需要。对于灾害和事故发生后的应急处理,我国采取的主要是救助的办法,着眼点是解决受难群众的基本生活问题,至于因灾害和事故导致的生命财产损失则基本得不到补偿。建立和完善社会安全体系,迫切需要发挥保险业的补偿功能,形成“预防主要靠政府,补偿主要靠保险”的完整架构。(2)完善社会保障体系的重要举措。我国社会保障体系面临着人口老龄化、基本社会保障覆盖面小、农村城镇化与就业形式多样化带来的三重挑战。应对这些挑战,必须加快保险业的发展,使之在社会保障体系建设中发挥应有的作用。(3)稳定国家金融体系的必然选择。我国金融机构的行业分布很不均衡,银行业的资产规模和机构数量所占比重过大,给国家金融体系带来风险。稳定国家金融体系,必须加快保险业的发展,促进各类金融机构资产规模的相对均衡。在“十一五”计划乃至以后一段时期,中国保险业与经济协调发展的目标可以从两个方面定位:一是“量”的目标定位。根据对2004年52个国家和地区保险深度与人均GDP的关系进行分析所得出的结论,在经济环境和产业政策不发生大的变化的前提下,中国保费收入年均增长速度将保持在14%左右。二是“质”的目标定位。经过努力,应逐步形成一个合理的市场格局,其内

容包括：产品种类丰富，服务领域广泛；主体类型多样，市场体系完善；制度安排合理，企业竞争力较强；国际化程度较高，发展充满生机与活力。

第五部分，关于中国保险业与经济协调发展的路径研究。推进中国保险业与经济的协调发展，是一个涉及面广的系统工程，需要企业、政府和社会各个方面的共同努力。主要路径有两条：一是加强保险市场主体建设，包括转变业务增长方式，提高经营管理水平，创新保险营销体系，提升保险服务质量等；二是完善保险市场生态环境，包括调整保险产业政策，培育保险中介服务体系，推进社会信用建设，提升社会大众的风险意识与保险意识等。主要措施有：实施保险业的结构调整，加强保险业的制度建设，加快保险业的国际化进程等。

本书的创新主要有四点：（1）构建了衡量保险业与经济协调发展程度的指标体系；（2）建立了世界各国横向保险深度与人均 GDP 的非线性计量模型；（3）揭示了当前中国保险业与经济协调发展面临的四大矛盾；（4）分析了中国保险业与经济协调发展的三大动因，提出了加快保险市场主体建设、完善保险市场生态环境的建议。

中国保险业与经济协调发展是一个需要进行长期研究的课题，本书只是在这个问题上作了一般性的基础研究，需要研究而未能研究的问题还很多。比如：在收集整理各国保险业历史数据的基础上，建立一个可以衡量保险业与经济协调发展程度的综合指数；结合中国国情，建立一个能够预测中国保险业增长的综合计量模型，等等。作为研究目标，尚需今后做进一步的努力。

关键词：保险业 协调发展 国际比较 协调度

Abstract

Functions of economic compensation, financing and social management of the insurance industry make it to be a vital position which cannot be substituted in economic social development. Over the past 20 years, China insurance industry has developed smoothly and quickly with the help of reforms and development of national economy. Its average annual rate of growth has nearly reached 30%. As a whole, however, the development of insurance industry is not coordinated with economic development. Firstly, the development scale of insurance industry is not coordinated with that of economy; secondly, the construct adjustment of insurance industry is not coordinated with that of economy; thirdly, the system evolution of insurance industry is not coordinated with that of economy; finally, the internationalization process of insurance industry is not coordinated with the pattern of opening to the outside world. The dissertation is to probe the theory foundation and general law about the coordinated development between insurance industry and economy, and discusses ways and measures to promote the coordinated development between insurance industry and economy in China.

The dissertation unfolds into five parts around the theme through a great deal of data by using philosophy, system theory, ecology, economics and some correlative principles and methods of normative analysis, positive analysis, qualitative & quantitative analysis and some other methods.

The first part is on the theory study of coordinated development between insurance industry and economy. The industrial characteristic of insurance industry, the function and effect of insurance industry in the economy and society, and the internal connection between insurance industry and economy have decided that the insurance industry development must coordinate with economic development. The so-called coordinated development between insurance industry and economy refers to a state or process that the insurance industry and economy makes a harmonious balance in the development under the domination of the specific value goal of economic subject and the laws of economic development. It includes the following three aspects: firstly, the economic subject should have the same value object to the development of insurance industry and economy; secondly, it should have an internal connection between insurance industry and economic development; thirdly, it should have a prescriptive connection between insurance industry and economic development. The coordinated development between insurance industry and economy requests them to fit each other on the aspect of quality and keep reasonable proportion on the aspect of quantity and co-operate each other on the aspect of function. There are two methods to judge the degree of coordinated development between insurance industry and economy, that is the method of indicator system and the model

of coordinated index.

The second part is on the historical study of the coordinated development between insurance industry and economy in the world. The insurance business germinated early in the Middle Ages for the need of evading the risk of marine trade and it had formed gradually in Europe with the fast development of industry and transportation as well as the legal system's improvement after the Industrial Revolution. At the end of 19th century, the progress of technology, the prosperity of economy, and the improvement of the law promoted the insurance industry growth quickly. Since the 1980s, with the quick development of the economy and society and the globalization of economy, the world's insurance industry has expanded and matured daily. From the view of the present situation of various countries, the developmental condition of a national insurance industry is directly restrained by its related aspects of the economic development. But the relationship between the insurance industry and economic development is not simply a linearity but an obvious characteristic of Mitscherlich curve. That is when GDP per capita is lower than 8 000 dollars, the growth speed of insurance industry is obviously quicker than that of economy, the insurance depth goes quickly up; when GDP per capita is higher than 8 000 dollars, the growth speed of insurance industry is obviously slow down, but still a little quicker than that of economy.

The third part is on the practical study of the coordinated development between insurance industry and economy in China. The question of insurance industry development in China is not only lying in the aspect of quantity, but also lying in the aspect of quality. Both the speed and degree of insurance industry

development in China are not lower than the average tendency of the similar countries in the level of economic development, but there still is great gap in the adjustment of structure, the construction of system and the internationalization process in comparison to the demand and situation of national economy. On the whole, the role of insurance industry development in the economy and society is quite limited. The contribution degree to compensation system of disaster and social security system is very low, and the participating degree to finance system is also very low. At present, the coordinated development between insurance industry and economy in China still faces four contradictions: the contradiction between the increasing of type and the total quantity of risk and the light consciousness of risk and insurance; the contradiction between polarized development of industry and its extensive way of management. The contradiction between increasing demands of insurance market and the lagging of insurance supply; the contradiction between the quickly development of the insurance market and the lagging of related supporting policy. Among them the contradiction between insurance supply and demand is the main contradiction and the insurance supply is the principal aspect of this contradictory.

The forth part is on the motive force study of the coordinated development between insurance industry and economy. The motive force stems from three aspects. firstly, it is an urgent need to establish the social safety system. At present, when an accident occurs or after a disaster, the losing of property and people's life causing by the disaster and accident basically cannot obtain any compensation. So it is needed to bring the role of insurance industry

into play in order to construct the social safety security system, and form the complete frame of the “government + insurance” (namely “prevention mainly depends on government, compensation mainly depends on insurance”) . Secondly, an urgent need to improve the social security system. Now, China is facing multiple challenges such as aging problem, basic social security’ small area of covers, urbanization of suburb and variety of employments. In order to meet these challenges, it is necessary to quicken the development of insurance industry and to make it play its full role in the social security system. Thirdly, an inevitable choice to maintain the financial system’ stability. At present, the industry distribution of financial organization in China is imbalanced. The high percent of banking industry’s property and the organization quantity bring the hidden danger to the financial system. In order to keep the finance system stable, we must speed up the development of insurance industry and promote each kind of financial organizations to balance relatively in development. The dissertation shows that the target during the time of “the 11th 5-year-plan” and the later period is: First, the goal in the aspect of quantity, according to the non-linear equation which draws from the data analysis about 52 typical countries in 2004 of the relationship between insurance depth and GDP per capita, if the economic environment and the industry policy are not going to vary, the average annual rate of growth of insurance business will reach about 14%. Second, the goal in the aspect of quality, it should gradually form these patterns: fruitful kinds of product, comprehensive service domain; various types of market subject, comparative perfect market system; reasonable system arrangement, strong competitive power of enterprise; high

degree of internationalization and the vigorous development of insurance business.

Promoting the coordinated development between insurance industry and economy in China is a systematic project which involving many aspects. It needs enterprises, government, society and all the other aspects to make efforts together. The dissertation suggests that: firstly, must strengthen the insurance market subject, which includes: transform the way of business growth; enhance the level of management and administration; innovate in the insurance marketing system; improve the insurance service's quality and so on. Second, must perfect the insurance ecological environment, which includes: adjust the insurance industry policy, cultivate the intermediary service system and the credit system, enhance the public' consciousness of risk and insurance and so on. The concrete measures are: implement insurance industry structural adjustment, strengthen the construction of insurance system, speed up the internationalization process of insurance industry.

The main innovatory viewpoints of this dissertation are as follows: the first, it has established the index system which can measure the degree of the coordinated development between insurance industry and economy; the second, it has established the non-linear econometric model; the third, it has revealed the four contradictions between insurance industry and economy in China; the forth, it has analysed the motive force of coordinated development between insurance industry and economy and put forward the suggests of speeding up the construction of the insurance market subject and improveing the insurance market ecological environment.