

2007年第1辑(总第1辑)

# 国际保险研究

JOURNAL OF INTERNATIONAL INSURANCE STUDIES

南开大学国际保险研究所 编

Research Institute of International Insurance,  
Nankai University



中国财政经济出版社  
China Financial & Economic Publishing House

# 国际保险研究

→ Journal of International Insurance Studies ←

2007 年第 1 辑(总第 1 辑)

南开大学国际保险研究所 编

Research Institute of International  
Insurance, Nankai University

中国财政经济出版社

China Financial & Economic Publishing House

图书在版编目(CIP)数据

国际保险研究/南开大学国际保险研究所编. —北京: 中国财政经济出版社, 2007. 9  
ISBN 978 - 7 - 5095 - 0378 - 2

I. 国… II. 南… III. 国际保险 - 研究 IV. F840. 685

中国版本图书馆 CIP 数据核字(2007)第 184546 号

中国财政经济出版社出版

URL: <http://www.cfeph.cn>

E-mail: [cfeph@cfeph.cn](mailto:cfeph@cfeph.cn)

(版权所有·翻印必究)

社址: 北京市海淀区阜成路甲 28 号 邮政编码: 100036

发行处电话: 88190406 财经书店电话: 64033436

北京富生印刷厂印刷 各地新华书店经销

787 × 1092 毫米 16 开 9.75 印张 189 000 字

2007 年 9 月第 1 版 2007 年 9 月北京第 1 次印刷

定价: 20.00 元

ISBN 978 - 7 - 5095 - 0378 - 2/F · 0311

(图书出现印装问题, 本社负责调换)

# 国际保险研究

## 主办

南开大学国际保险研究所

<http://riii.nankai.edu.cn>

## 出版资助

南开大学经济学院

## 顾问

马君路

南开大学经济学院院长 国际金融学教授

冼国明

南开大学泰达学院院长 南开大学跨国公司研究中心主任 国际经济学教授

## 主编

刘 玮

南开大学国际保险研究所 副所长 国际保险学副教授

[Liuwei1@nankai.edu.cn](mailto:Liuwei1@nankai.edu.cn)

## 学术委员会主任

江生忠

南开大学风险管理与保险学系 系主任 保险学教授 博士生导师

jiangsz@nankai.edu.cn

**学术委员会委员（以汉语拼音为序）**

刘茂山 南开大学保险学教授 博士生导师

刘京生 中国再保险集团公司总经理 南开大学风险管理与保险学系博士生导师

李秀芳 南开大学经济学院副院长 风险管理与保险学系 保险精算学教授 博士生导师

梁 琪 南开大学经济学院副院长 国际金融学教授 博士生导师

彭大进 美国南佛罗里达大学政府与国际事务系国际关系学副教授

盛 斌 南开大学国际经济研究所副所长 国际经济学教授 博士生导师

度国柱 首都经贸大学金融学院保险学教授 博士生导师

魏华林 武汉大学保险研究所所长 保险学教授 博士生导师

魏迎宁 中国保险监督管理委员会副主席 南开大学风险管理与保险学系教授 博士生导师

万 峰 中国人寿保险集团公司总经理 南开大学国际保险研究所特聘研究员

赵全胜 美国美利坚大学国际事务学院亚洲研究所所长 国际关系学教授

卓 志 西南财经大学保险学院院长 保险学教授 博士生导师

Gerry Dickinson 英国伦敦城市大学卡斯商学院国际保险学教授 日内瓦保险学会副秘书长

**英/中文翻译**

薄滂沱

bpt@nankai.edu.cn

柏学行

baixuehang@163.com

袁 娜

carnationna@126.com

**英/中文翻译审校**

刘 玮

魏 钢

# 国际保险研究

南开大学国际保险研究所主办

## 卷首语

您现在所看到的这本《国际保险研究》是由南开大学国际保险研究所新近创办的以国际保险为主要研究内容的专业性读物。西方的一位哲人说过这样的话：做对的事情要比把事情做对更重要。意思是说，做一件事情首先应当考虑这件事情对不对，认为是对的，就一定要做；认为是不对的，就不要去做。其次，才是考虑如何把认为是对的事情做对、做好。这句话，有一定的哲理。因为，前者是方向问题，后者是方法问题。方向比方法更重要。我要补充的是：既要做得对的事情，又要把事情做好，实现两者的统一，才是我们做任何事情所要实现的理想境界。用这种思想来认识创办《国际保险研究》这件事情，首先应当说这是一件对的事情。因为，创办《国际保险研究》至少有以下几点好处：

第一，有利于国际保险研究所的自身发展。《国际保险研究》为南开大学国际保险研究所研究人员公开发表研究成果开辟了一个窗口，一方面可以对外宣传国际保险研究所的科研成果，提高研究所的声誉；另一方面，又可以激励研究所科研人员的积极性和创造性，促进研究所研究能力的提高及研究所的发展。

第二，有利于活跃国际保险的理论 and 学术研究气氛，促进国际保险科学研究的繁荣。《国际保险研究》是国内外各界人士交流国际保险理论和学术观点的园地，面向国内外保险理论界、业界和广大读者开放，广采众家之不同观点，发表各家之不同见解，刊载国际国内的优秀作品，必然会促进国际

保险理论和学术研究日趋繁荣。

第三,有利于促进国际保险监管正确的方针、政策的形成。国际保险监管正确的方针和政策的形成依赖于正确的国际保险理论的建立和完善。《国际保险研究》将推动国际保险理论的学术争鸣与讨论,有利于学术观点和理论的形成和完善,从而为国际保险监管部门制定和完善国际保险监管的方针和政策不断地提供正确的理论依据,借以促进国际保险监管方针和政策的不断创新和完善。

第四,有利于促进国际保险实践运行规律的实现。国际保险实践的运行是有其自身客观规律的,国际保险实践运行规律的实现需要正确的保险监管方针政策来引导。而国际保险理论则是国际保险实践经验的高度概括和总结,也是国际保险运行规律的理论表现。同时,又是制定国际保险监管方针、政策的理论依据。《国际保险研究》所取得的优秀成果,是正确的国际保险理论的来源之一和组成部分。

为了实现上述目标,必须要把这件事情做对、做好,实现做对的事情与把事情做对的统一。为此,必须坚持以下几点:

第一,要明确《国际保险研究》的性质和任务。《国际保险研究》是关于国际保险研究的学术性和理论性的读物,它的任务是刊登有关国际保险的科研成果,报导有关国际保险新的学术观点和新的理论见解,传递国际保险的新信息和国际保险实践中的新经验等等,进而推动国际保险理论和学术的发展。

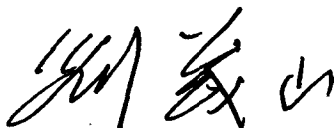
第二,要明确《国际保险研究》的特点和内容。《国际保险研究》的主要特点在于它的双语性、专业性和国际化;它的基本内容包括有关国际保险方面的理论研究和学术探讨、实践评述、信息传递和监管动态等等。

第三,要明确《国际保险研究》的方针和原则。《国际保险研究》坚持“百家争鸣”和“百花齐放”的基本方针和繁荣学术、发展理论的基本原则。

第四,要明确《国际保险研究》的根本目的和目标。创办《国际保险研究》的根本目的是通过学术探讨,推动理论创新,促进实践发展,为创建和谐社会服务;《国际保险研究》的理想目标是创建国际一流水平的读物。

万事开头难。《国际保险研究》刚刚开始创办,在今后的道路上肯定会遇到很多困难。好在有苗不愁长,只要有了茁壮的幼苗,它定会以其自身顽强的生命力,克服种种困难,按照其自身所固有的规律成长为参天大树。

众人拾柴火焰高。《国际保险研究》既需要我们自身的努力，更需要外力的推动，才能发展起来。我们殷切地期待着广大读者、保险界、理论界和保险监管部门对这只刚刚破土的幼苗给予关怀、支持和帮助。我们深信，在大家的共同努力下，我们的目标一定能够实现！《国际保险研究》一定会对保险业的可持续发展作出应有的贡献！

A handwritten signature in black ink, consisting of stylized Chinese characters '刘义山' (Liu Yishan).

2006年12月20日于南开园



## 编者的话

全球化与世界经济一体化带动下产生的保险活动的世界范围内流动,促进了保险教育和科研的国际交流与合作,促进了保险教育资源、保险学科建设、保险人才培养、保险学术研究的国际化。为了帮助国内的外资保险机构、国外的保险机构了解中国保险市场发展进程,增进中外保险学界、业界同仁的相互了解,加强对保险理论创新、国际保险理论与实务、全面开放的中国保险市场和谐发展等问题的研究和国际交流,我们出版了《国际保险研究》。

《国际保险研究》是由南开大学国际保险研究所创办的以国际保险理论与实务问题研究为核心内容的中英文双语学术读物,每年出版发行两期。该读物的创办旨在加强同国内外保险理论与业界的联系交流,为中外保险科研院所和大专院校、保险业界、国际研究机构及保险监管机构的专家、学者进行跨国交流与合作,为研究经济全球化背景下的国际保险业发展问题搭建一个学术交流平台。作为国内外各界人士交流国际保险理论和学术观点的园地,《国际保险研究》将面向国内外保险理论和业界及广大关注保险业发展的国内外读者开放,广采众家之不同观点,发表各家之不同见解。

《国际保险研究》的出版,对于国内的外资保险机构和国外保险机构全方位了解中国保险业的发展步伐,感受中国保险市场的改革进程,参与中国保险市场的国际化建设具有直接的参考价值。

《国际保险研究》的中英文内容相同。本读物追求严肃扎实的学风,对理论讨论提倡宽容求进和学术民主,力争与国内外最新学术动态保持同步,重点传播国内外保险实践活动中的重要创新思想和新动向,关注理论研究新思潮和新成果,反映国际最新学术研究成果。

《国际保险研究》将体现国际性、即时性、理论性和专业性的特点。本读物采用中英文双语的形式出版,使读者的范围群体跨出国界,以体现国际

性；刊载要闻时评和最新国际保险资讯，以体现即时性；刊载关于国际保险实践活动的理论探索的文章，以体现学术性；刊载国内外保险学者针对国际保险发展实践进行的理论与实证分析和研究论文，以体现专业定向性。

《国际保险研究》主要包括以下内容：

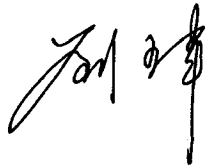
- 理论探索与实践创新——刊登国内外学者、业界对国际保险实践和创新活动的理论探索和研究性文章。
- 国际时评——刊登最新国际保险领域发生的要闻和相关最新信息，由专家、学者及业内人士畅谈时事，讨论国际保险业创新实践、存在的问题、新契机及新环境下的发展战略等问题。
- 海外资讯——国际保险市场上前沿性的和创新性的活动信息、最新研究动态及研究成果介绍。
- 研究所动态——介绍国际保险研究的最新学术动态，包括与业界和学界的交流活动、学术活动和学术研究动态、最新研究成果等。

本期《国际保险研究》为首刊推介读本。作为一种尝试，我们力争使该读物以后各期与国内外最新创新实践和理论研究保持同步，传递国内外保险活动最新资讯，关注国际保险活动新思潮和新理论，集中反映最新学术成果，以期促进国际保险理论和学术研究日趋繁荣。我们衷心期待得到国内外保险业界和广大读者的支持和帮助。

由于我们初次尝试出版中英文双语学术读物，《国际保险研究》英文翻译难免存在措辞、表述及语法等方面的疏漏和错误，对此，我们深表歉意。该读物以中英文双语形式的出版工作在继续，我们真诚希望保险业界专家学者和读者不吝赐教，帮助我们不断提高本读物质量。

特别致谢：南开大学经济学院对《国际保险研究》提供经费资助

中国财政经济出版社为它的出版和发行提供的无私帮助



2006年11月21日于南开园

# **Journal of International Insurance Studies**

Journal of International Insurance Studies is an academic journal held by Research Institute of International Insurance at Nankai University and published by China Finance and Economic Publishing House semi-annually. Submitted manuscripts, which will be anonymously reviewed and approved by the academic committee, are well encouraged to devote on the original theoretical and practice study, comments and summary of international insurance issues either in Chinese or foreign language.

## **Sponsor**

School of Economics, Nankai University

## **Consultants**

Junlu Ma

Professor of International Finance, Dean of the School of Economics;  
Nankai University

Guoming Xian

Professor of International Economics, President of TAIDA Institute,  
Director of Multinational Company Study Center, Nankai University

## **Director of the Academic Committee**

**Shengzhong Jiang**

Professor of Insurance, Dean of the Department of Risk Management and  
Insurance, Nankai University  
jiangsz@nankai.edu.cn

## **Editor – in – Chief**

**Wei Liu**

Associate Director of the Research Institute of International Insurance  
Associated Professor, Department of Risk Management and  
Insurance, Nankai University  
liuwei1@nankai.edu.cn

## **Academic Committee Members**

- |                 |   |
|-----------------|---|
| Bin Sheng       | Professor of International Economics, Institute of International Economics, Nankai University, Tianjian China   |
| Dajin Peng      | Associate Professor of International Affairs, Department of Government and International Affairs, the University of South Florida, USA                  |
| Feng Wan        | Honorable Researcher of Research Institute of International Insurance, Nankai University, Tianjin, China, General Manager of China Life Insurance Group |
| Gerry Dickinson | Professor Emeritus in International insurance, Cass Business School, City University, London, UK; Vice Secretary General, The Geneva Association        |
| Guozhu Tuo      | Professor of Insurance, Economic and Trade University of Capital City, Beijing, China   |
| Hualin Wei      | Professor of Insurance, Wuhan University, Wuhan, China  |
| Jingsheng Liu   | Professor of Insurance, Nankai University, Tianjin, China<br>General Manager of China Re insurance Group.   |
| Maoshan Liu     | Professor of Insurance, Nankai University, Tianjin, China   |
| Qi Liang        | Professor of International Finance, Vice Dean of the School   |

	of Economics, Nankai University, Tianjian, China
Quansheng Zhao	Professor of International Affairs, Director of Center for Asian Studies, School of International Affairs, The American University, USA
Xiufang Li	Professor of Insurance Actuarial, Vice Dean of the School of Economics, Nankai University, Tianjin, China
Yingning Wei	Vice Chairman of CIRC, Honorable Professor at the School of Economics, Nankai University, Tianjian, China
Zhi Zhuo	Professor of Insurance, South – West Finance and Economic University, China

### **English/Chinese Translation**

Pangtuo Bo  
bpt@nankai.edu.cn  
Xuehang Bai  
baixuehang@163.com  
Na Yuan  
carnationna@126.com

### **English Proofreading and Double – Checking**

Wei Liu  
Gary Wei

# Journal of International Insurance Studies

## Guest Editorial

The Journal of International Insurance Studies is newly published by the Research Institute of International Insurance (RIII), which is affiliated to Faculty of Economics, Nankai University. It is an academic research journal focusing on issues of international insurance. A western philosopher once said, "to do the right things" is more important than "to do the things right". Thus, before doing something, we should consider whether it is right first. We have to choose to do the right things and to do them in an appropriate way later. The priority is the direction and then is the method, as the direction is overwhelmingly more significant than the method. Nevertheless, doing the right things right is of course our ideal undertaking for the publication of this journal with the following advantages:

Firstly, it shall boost the improvement of RIII. This journal is a platform where the researchers in RIII can display their research fruits. On the one hand, It may make the research works of the RIII known to the public and increase the reputation of the RIII. On the other hand, it will inspire the creativity of the researchers and boost the improvement of RIII.

Secondly, it will activate the academic atmosphere of the research on the international insurance theory and it will promote its prosperity. The journal will facilitate the communication among domestic and overseas researchers who are interested in the academic research on international insurance. It is a publication opened to global readers, and by collecting various opinions and viewpoints, and this journal may publish excellent works. It will definitely promote the prosperity of the academic research on international insurance.

Thirdly, it will accelerate the set up of guidelines and policies of international insurance regulation. The formation of guidelines and policies of international insurance regulation relies on the foundation and improvement of the international insurance theory. The academic arguments published in this journal may stimulate a better international insurance theory. The ar-

guments will provide international insurance regulation authorities with academic support.

Fourthly, it will help to carry out the administration of the rules of international insurance in practice. The administration of the international insurance in practice follows specific rules. The realization of the rules should be guided by appropriate regulation policies. However, the international insurance theory is a summary of the experience of international insurances in practice as well as the theoretical representation about the rules. It always has been the root of the establishment regulatory guidelines and policies. The excellent works in this journal are one of the resources and significant part of it.

To realize the advantages above, we have to define four aspects:

1. *The focus and the tasks.* The journal is an academic and theoretical magazine focusing on international insurance research. The main tasks are to publish the latest research works and opinions on international insurance and convey new information on international insurance and experience in practice. And finally it will enhance the prosperity of the theory and academy of international insurance.

2. *The characteristics and the contents.* The journal is bilingual, professional and international with the content of theoretical research and academic discussion on international insurance issues, comments on practice, information on regulation, etc.

3. *The guidelines and principles.* The journal should persist in the "let a thousand voices bloom" guideline and the fundamental principles of flourishing the academy and developing the theory.

4. *The targets and objectives.* The primary target is to promote the innovation of the theory and the development of practice and serve for building harmonious society through the academic argumentation. The objective is to publish a top-ranking publication.

Everything is difficult at the start. The journal will be published recently. It may be confronted with various obstacles in the future, but it will overcome the difficulties and keep on improving.

Teamwork creates value and success. To publish a journal with high quality, it is necessary to work hard ourselves, at the same time we need the supports from the readers. We believe that we will achieve the goal in our collective efforts. The journal will contribute to the sustainable development of the insurance industry.

**Maoshan Liu**

Nankai University

## From the Editor

Globalization and the integration of the world's economy make the communication and cooperation essential in the insurance industry. We Sponsor the publication of Journal of *International Insurance Studies* in order to help foreign insurance institutes to know more about the development of the insurance industry in China, to enhance the understanding between domestic and foreign academic circle, to strengthening the study and cooperation of research on theory and practice of international insurance, to boost the development of international insurance for Chinese insurance industry.

*International Insurance Studies*, which will be published half a year, is a bilingual academic journal focused on theoretical and practical issues in international insurance. It will be opened to both domestic and foreign experts, on which they could express their opinions freely. We will provide a platform for the communication between various institutions in the insurance industry.

The journal of *International Insurance Studies* provides a direct referential value for foreign insurance institutions to understand the development of China's insurance industry and to do business in China. With the deepening of the internationalization of the insurance industry in China, the publication of The journal of *International Insurance Studies* will be of great importance.

The columns of the journal of *International Insurance Studies* in the following editions will include;

- Theory and practice study focus on international insurance
- Observer comments on current issues in world insurance market
- Overseas information
- Academic events of the RIII

We will do our best to provide a helpful and high standard outcome, and appreciate the supports from insurance industry and readers sincerely.



Since it is the first time for us to publish bilingual academic journal and will continuously doing this task afterwards, any consulting guidance will be warmly welcome. We must apologize for mistakes and improbable expressions existed in this journal, and we sincerely invite corrections, criticisms and suggestions from specialists and various kinds of readers.

The financial support of the School of Economics of Nankai University and sincerely support from Mr. Naijun Li, the vice chief editor of China Finance and Economics Publishing House (CFEPH), and Ms. Dongmei Zhang, the editor of the CFEPH, are gratefully acknowledged.

Wei Liu