

江生忠 著

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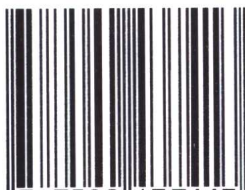
中国保险产业 组织优化研究

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内 容 简 介

本书为作者的博士论文，共分五章，分别从保险产业组织优化的规范研究、现阶段我国保险产业优化的实证分析、我国保险产业优化与市场结构调整、我国保险产业组织优化与保险公司市场行为、我国保险产业组织优化与保险产业组织政策等方面进行了系统阐述，对保险理论研究和我国保险业的改革与发展均具有参考价值。

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前 言

中国保险产业组织研究与中国保险产业组织优化是本论文的基本内容和观点。而本文提出这一研究内容和观点的实践背景是：我国保险业在改革和发展上还存在许多问题，即改革还呈滞后性，发展呈粗放性，绩效并不高等。也就是说，在中国保险产业高速发展的背后，出现了诸多属于障碍性问题。其理论背景是：过去的国内保险经济理论研究着重研究保险产品的商品化，保险公司的企业化，保险市场国际化等问题。这种研究视角和内容有其合理性，也是必要的，反映了长期受计划经济体制影响的我国保险业转轨的要求，并为我国保险经济发展和产业组织优化奠定理论基础。上述理论研究成果对于推动我国保险业的发展是有贡献的。

然而，目前我国的保险理论研究一方面从总体上看还是偏重于保险市场建设研究，并且对于现阶段我国保险产业的问题，国内保险学者从宏观和微观角度提出许多有建设性的观点和建议，但从中观的产业角度分析现阶段问题却被人们忽略了；另一方面，忽视从生产要素中组织要素角度研究保险产业发展问题。因此，为了对我国保险业存在的问题和未来发展有进一步的认识，保险理论研究视角应当转化。本文的研究视角就是从生产要素中的组织要素和产业组织角度，运用商品经济理论、产业组织理论对我国保险产业组织在保险产业增长中的作用进行研究。根据经

经济学理论,生产要素包括资本、劳动力、组织等,其中组织要素是不可忽视的因素。而以往保险理论从生产角度研究保险产业增长大多限于国民经济增长(实质上是外生变量)与保险产业增长的相关分析,停留在市场扩张、企业扩张等资本、劳动力等要素对保险产业增长的分析,而忽视产业组织对保险产业增长贡献的研究。因此,本文所提出的理论研究视角的转化在理论上是必要的。从实践上看,我国保险产业组织优化,对于我国保险业的集约化发展,改进现阶段我国保险产业的绩效并不理想的状况,发挥保险的经济保障作用都具有意义。

根据上述研究视角和任务,本文从产业经济和我国保险产业有效发展的角度,提出我国保险理论新的命题:“保险产业组织优化。”就是消除产业组织在经济增长中的副作用,有效发挥产业组织的积极作用。而保险产业组织优化的含义是指保险产业的市场结构、市场行为和市场绩效之间是在有效竞争的作用下而形成的一种产业组织状况。有效竞争就是指既保持竞争活力又充分利用规模经济的竞争格局。

本论文总体的研究过程和思路是,首先从理论上对我国保险产业优化进行规范研究,其次从实践上对我国现阶段保险产业优化进行实证分析,包括对市场结构和市场绩效现状分析入手,从多方面、多层次分析我国保险产业市场结构和市场绩效的具体状况;再次,为优化我国保险产业组织,分别研究保险产业市场结构的调整、研究如何改革保险体制完善竞争机制和提高我国保险公司规模经济、如何制定和完善保险产业组织政策。具体而言,本文着重研究保险产业组织优化的概念、意义、内容、途径、政策等问题。根据上述研究思路将本文分成五章。

第一章属保险产业组织优化的规范研究。其主要内容包括:国内保险理论的发展过程,保险理论研究视角转换的理论意义;保险与保险产业概念上和历史形成上的差异;有关传统和现代产

业组织理论的基本内容；保险产业的特点及保险产业组织的概念；最后提出保险产业组织优化的概念及我国保险产业组织优化的基本观点。

在现代经济社会条件下，保险不仅是一种经济保障机制，是国家经济保障体系中重要组织部分，属经济保障范畴，同时保险又是一个产业范畴，保险发展属于产业发展范畴。在现代经济社会条件下，保险作为一种产业，它既坚持保障的功能，同时应体现产业经济的功能。因此，保险产业作为国民经济中特殊的金融服务行业，在社会生产和社会生活中具有多元化的作用。从近几年来我国保险实践看，在由具有计划经济特征的保险体制向适应市场经济发展的新体制转型过程中，根据现阶段我国保险业的特征、保险业的整体性、保险业的规模、保险业的商品服务、保险业的成果效益，现阶段我国保险业已具有产业化特征。保险产业属第三产业中的金融服务业，同时按照产业组织理论，保险产业又属自然垄断产业。由于存在上述属性，保险产业应属反垄断法的豁免产业，允许进入障碍、协议价格等行为的存在，并可建立寡头垄断竞争的市场结构。

第二章属对我国保险产业优化的实证分析。包括对保险产业的市场结构和市场绩效进行实证分析。我国保险产业结构实证分析的重地是对市场集中度的分析、市场进入和退出的分析、产品差异度的分析。对我国保险产业绩效，本章从宏观、中观（产业层面）、微观（企业层面）角度进行分析。而其中着重对我国保险产业的业务效果和盈利能力进行较充分分析。从总体上看，虽然我国保险产业的增长幅度较快，但产业绩效并不理想。

第三章研究保险产业优化与市场结构的调整，这是保险产业优化的重要内容。其主要内容在对我国保险产业结构进行实证分析的基础上，就具有自然垄断产业经济特征的保险产业市场结构优化，实现有效竞争进行理论分析，并提出调整的思路。而调整

我国保险产业结构的建议则主要是在我国应建立保险产业进入和退出机制。

保险业的外部经济环境和国家某些相关政策的制约固然是影响保险产业发展的重要因素。但保险产业的有效发展还主要在于保险产业组织优化。从保险产业组织角度看,优化保险产业组织显然不仅仅是保险市场的建设,发展保险市场供给和中介,也不单纯是分业和混业的调整,或单纯的国有保险公司股份制改革等,而是通过建立一种符合保险产业特点有效竞争机制推动保险产业的良性发展。此外,按照现代产业组织理论,市场结构并不是影响产业组织优化的惟一因素及推动保险产业发展的惟一因素。但是,在产业组织优化和推动产业发展中,市场结构的调整却是不能忽视的重要因素。尤其对现阶段我国保险产业来说,保险产业的市场结构的调整具有特别的意义。保险产业的市场结构调整是我国产业组织优化的核心问题。目前我国保险产业绩效较差的重要原因是市场结构上的不完善。其核心问题是保险公司之间缺乏竞争的市场关系,导致国有保险公司的效率较低,从而影响整个保险产业的市场绩效。所以,如何建立竞争机制是保险产业组织优化的关键问题。而调整我国保险产业结构的关键则主要是提出建立保险产业进入和退出机制以及通过保险市场开放调整市场结构。在自然垄断产业条件下,根据可竞争市场理论,因保险产业沉淀成本较低,建立市场进入和退出机制,造成市场的潜在竞争压力,同样能提高市场现有保险公司的经营效率,降低垄断价格水平,提高社会福利。

第四章的核心内容则是研究如何改革保险体制完善竞争机制和提高我国保险公司规模经济。公司经营效率是保险产业资源优化配置,提高保险产业效率的基础。在我国,发挥保险公司在产业组织优化中的作用的的前提是加快保险体制改革和经营机制改革,推进保险产业市场化进程,尤其是应积极推进国有保险公司

的改革，但本文认为，民营资本可以进入保险业，而国有资本在现阶段还不能退出保险业。此外，应着力提高保险公司的规模经济，其组织途径是在当前分业管理体制下采用集团公司的组织模式和实行保险公司兼并。此外本章还对保险公司的定价行为和非定价的市场行为进行分析。

第五章。该章的主要内容从保险产业组织优化的非市场化因素，即从政府作用的角度，强调保险产业组织优化中政府行为的作用，在未来保险市场全面开放的条件下，国家在保险领域的重要的经济职能是制定保险产业组织政策，提高我国保险产业的竞争力，加强保险监管，以促进保险产业组织的优化。本文强调，在现阶段应采取增强竞争活力与适当管制相结合的产业组织政策，以推进和保证保险产业组织的优化。此外，为保证产业组织政策的实施，应建立保险产业组织监管体系，有别于传统的保险企业监管体系。

Abstract

The primary content and opinion in this article are the research and optimization of Chinese insurance industry organization. The practical background of my dissertation to bring forward them is that there are still many problems, such as lagging reform, crude development and low efficiency, existing in Chinese insurance industry. In other words, there are still many impeditive problems lying behind the appearance of high development of Chinese insurance industry. The theoretical ground of this dissertation is that the traditional research of domestic insurance theory mainly focuses on the commercialized insurance, industrialized insurance and internationalized insurance market. The method and content of the research are reasonable and necessary. They reflect the requirement of insurance transformation, which is influenced by planned economy for a long term, and settle the theoretical base for the development of Chinese insurance economy and the optimization of industry organization. The research has contributed to the development of Chinese insurance.

In my point of view, the present theoretical research has two shortages. One is that as a whole, it puts more emphasis on the research of the construction of our insurance market. For the problems existing in present Chinese insurance industry, domestic insurance scholars have brought forward many constructive opinions and ideas from the macro view and micro view. But they didn't research the problems from the

intermediate view. The second is that it didn't research the problem of insurance industry from the view of organizational factor, which is included by the factor of production. So we should transfer our view of insurance theory research to further our understanding with present problems and future development of domestic insurance. From the point of view of organizational factor, which is among the factors of production, and view of industry organization, I investigate the role of insurance industry organization playing in the development of insurance industry, using the commercial economy theory and industry organization theory. According to the economic theory, the factors of production include capital, labor, organization, etc., and the factor of organization can't be neglected. The preceding insurance theory, which is from the view of production, is limited to the correlative analysis between the development of national economy, which in fact is an outer variable, and the development of insurance industry. Not researching the contribution of industry organization to the development of insurance industry, it only analyzes the effect of capital, such as market enlargement and company enlargement, and labor to it. So it is necessary to transfer the research view in theory. In practical, the optimization of insurance industry organization can contribute a lot to the concentrative development of domestic insurance. It can also improve the present efficiency of insurance industry and bring into play the function of economy safeguard of insurance.

According to the view and task above, I bring forward a new term, insurance industry organization optimization, into our insurance theory from the view of industry economy and the effective development of domestic insurance. The new term commonly refers to the market relationship between insurance companies in insurance industry. To optimize the industry organization is to eliminate the negative effect of industry organization in the development of economy and make it into

effect. The optimization of insurance industry organization is a kind of industry organization situations formed by market structure, market behavior and market efficiency of insurance industry through effective competition. The effective competition is a competition situation where we can maintain fully competitive vigor and make full use of aggregative economy.

The whole research process and ideas in this dissertation are as following. At first, I make my normative research theoretically on the optimization of domestic insurance industry. Then I make the positive analysis practically on the optimization of our present insurance industry, where I consider market structure and present market efficiency first and then analyze concrete status of market structure and market efficiency of domestic insurance industry from many aspects and levels. In order to optimize domestic insurance industry, at last I investigate several separate problems, such as the adjustment of market structure of insurance industry, how to reform the insurance mechanism and perfect the competitive mechanism, how to improve the aggregative economy and how to establish and perfect the policy of insurance industry organization. In a word, I emphasize my research on the concept, meaning, method and policy of insurance industry organization optimization in the dissertation, which is divided into 5 chapters according to the ideas above.

The first chapter belongs to the normative analysis on insurance industry organization optimization. I investigate the development process of domestic insurance theory and the theoretical meaning of transferring the research view of insurance theory. Other aspects are also included in this chapter, such as the difference between insurance and insurance industry in concept and history, the basic content of traditional and modern industry organization theory, the character of insurance industry and the concept of insurance industry organization. At the end of the chapter, I put forward the concept of insurance industry optimization and

the basic view of our insurance industry organization optimization.

In my opinion, insurance is not only an economic safeguard mechanism, which is an important part of national economic safeguard system and belongs to economic safeguard category, but also belongs to industry category. The development of insurance belongs to the category of the development of industry. As an industry, Insurance should maintain the function of safeguard and incarnate the function of industry economy. All of these make insurance, a special finance service industry in national economy, plays a multi-pole in social production and social life. At present, domestic insurance has owned some characters of industry according to its integrity, size, service and efficiency today during the transfer from the insurance system characterized by the planned economic to new system adaptiveto market economic. Insurance industry belongs to finance service industry in the third industry. It also belongs to naturally monopolized industry. So insurance industry should be exempted from anti-monopoly law. Such behaviors as entrance obstacle and agreement price should be allowed in market and also it could be allowed to establish market structure of oligarch competition.

The second chapter is the positive analysis on the domestic insurance industry optimization, including the market structure and market efficiency of insurance industry. The analysis focuses on market concentration, market penetration and withdrawal and the otherness of products. I will analyze these problems from the view of macroscopic, medial (industry level) and microscopic (company) aspects. Especially I will stress on the full analysis of the operation efficiency of domestic insurance industry and the ability of payoff. As a whole, the industrial efficiency of insurance is not satisfying, although it maintained a high increasing speed.

In chapter 3, I investigate the optimization and adjustment of insurance industry, which is the important content about the optimization

of insurance industry. The main content in this chapter, based on the positive analysis about Chinese insurance industry structure, is the theoretical analysis of the way to optimize insurance industry market structure characterized by naturally monopolized industry economy and to realize the efficient competition. The idea of structure adjustment is also included in this chapter. The main way to adjust the structure of our insurance industry is to establish the systems of penetration and withdrawal of insurance industry in China, I think.

Although both the outer economic circumstances of insurance and certain relative national policy have important effect on the development of insurance industry, the effective development of insurance industry mainly depends on the insurance industry optimization, in my opinion. The insurance industry optimization, in the view of insurance industry organization, is to promote effective development of insurance by setting up a kind of effective competitive systems according with the character of insurance industry, not only the construction of insurance market, development of insurance market supply and agency, and not only the pure adjustment of separation and admixture or pure joint-stock reform of state-owned insurance company. Besides, market structure is not the sole factor to influence the industry organization optimization and the development of insurance industry according to the theory of modern industry organization. But the adjustment of insurance industry's market structure is an important factor which can't be neglected when we optimize the industry organization and promote the development of industry. Especially it is important for the adjustment of our insurance market. The core problem of our industry organization optimization is the adjustment of insurance industry organization. The important reason of the poor efficiency of our insurance industry is the limitation in the market organization. The key problem is the absence of competition among insurance companies. That results a low efficiency in national insurance

company, which has affected the whole efficiency of insurance industry. So it is strongly important for the insurance organization optimization to establish the competitive mechanism. The key problem to adjust our insurance industry organization is to set up the mechanism of market penetration and market withdrawal, and use the method of the opening of insurance market. Under the circumstances of naturally monopoly, it can, because of the low cost of insurance bankruptcy, increase the operation efficiency of insurance, lower the price level of monopoly and develop the whole welfare of society by setting up the mechanism of market penetration and market withdrawal to result in the potent competitive pressure of market, according to the theory of competitive market.

The primary content in chapter 4 is to research how to reform domestic insurance system, perfect the competitive system and improve the scale economy of domestic insurance company. The operation efficiency of insurance company is the basis to optimize the allocation of insurance resources and improve the insurance organization efficiency. The prerequisites to make insurance company play a role in the industry organization optimization is to expedite the reform of insurance system and operation system, promote the market process of insurance, especially expedite actively the reform of national insurance company. But I believe that private capital can invest in insurance industry and national capital can't withdraw from insurance industry. Besides, we should develop the aggregative economy of insurance company, adopting the organization mode of group companies and annexing insurance companies under the present separate management system. I also analyze the market rated and non-rated behavior of insurance company in this chapter.

The primary content of chapter 5 emphasizes on the role of government in the insurance industry optimization from the view of the non-market factor of insurance industry organization optimization, that is, the function of government outside insurance market. To promote the

optimization of insurance industry organization, our country in insurance field should establish the policy of insurance industry organization, promote the competition of our insurance industry, and strengthen the insurance supervision under the situation of whole opening in the future insurance market. I think that at present, we should take the industry organization policy that can enforce the competitive ability and adopt appropriate supervision to promote and guarantee the optimization of insurance industry. Besides, we should set up the supervision system of insurance industry organization to make it different from traditional supervision system of insurance company to guarantee the implement of industry organization policy.

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