

中国保险业热点问题研究丛书

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魏华林 李开斌 著

 中国金融出版社

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## 摘要

保险产业政策，是以政府为主导，根据各保险产业政策的运行主体的效用及经济发展战略和经济体制的要求，在考虑到商业保险业、金融业和社会保险业的国内现状及国际发展趋势后，以市场机制为基础，规划和干预保险业的发展，引导资源在商业保险业、金融业和社会保险业之间以及在保险业内部优化配置的中长期政策。长期以来，中国保险业缺乏良好的保险产业政策及其有效的运行机制，在较大程度上影响了保险业的发展，保险业的现状不仅难以满足经济发展和对外开放的需要，而且中国保险业还面临“入世”和“转型”的挑战。目前中国保险业处于发展的特殊时期，其发展急需良好的保险产业政策的支持。因此，急需对中国保险产业政策进行系统化的研究。

### 一、保险产业政策的理论研究

#### (一) 保险产业政策研究的理论基础

保险产业政策运行绩效的好坏，主要取决于它运行后保险市场绩效 P (Performance) 的改善状况，而要研究 P，就要研究 SCP (Structure Conduct and Performance) 范式。虽然保险市场狭义双向互动的 SCP 范式中的 S、C、P 之间存在双向互动的关系，但并不存在严格的因果关系，而如果将保险市场的外部环境也作为 S 的一部分，即从广义的角度看 SCP 范式，则保险市场的 S、C、P 之间存在严格的因果关系。因此，广义和狭义双向互动的 SCP 范式的有机结合，构成了保险产业政策研究的理论基础，其中前者侧重于研究保

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险产业政策和保险市场之间的关系，后者侧重于研究保险市场内部 S、C、P 之间的关系。在市场经济条件下，对传统的 SCP 范式中的 S、C、P 的衡量指标也应深化认识。

### （二）保险产业政策的总体模型和功能模型

保险产业政策的总体影响因素由社会制度、经济发展战略、宏观经济政策、经济体制、法律制度、金融产业政策、社会保障政策、保险业和金融业及社会保险业的状况及国际趋势构成，这些因素之间的逻辑关系构成了保险产业政策的总体模型。

保险产业政策的运行主体由保险业政府主管部门、与保险业相关的政府职能部门、保险市场主体代表和独立的中介组织等构成，它们既是保险产业政策的主体，又是保险产业政策客体的重要组成部分。在保险产业政策的制定、实施、评价、反馈和调整这五个运行阶段中的不同阶段，它们的重要地位和地位会相应发生变化。这五个运行阶段及贯穿于其中的保险产业政策的指导思想、最终目标、中介指标、政策模式、实施手段、调控方式及其逻辑关系，构成了保险产业政策的功能模型。

### （三）保险产业政策的运行分析

保险产业政策的有效运行需要良好的一般环境和特殊环境，其中一般环境指保险产业政策的总体影响因素及其逻辑关系，特殊环境指保险产业政策运行结构的分析变量及其逻辑关系。时滞性和周期性是保险产业政策运行的一般特征；市场经济体制、高素质的政策运行主体、动态合作博弈性、

协调性和创新性是保险产业政策有效运行的基本要求。

## （四）保险产业政策的国际比较

保险产业政策作为一种制度安排，属上层建筑的范畴，良好的、高效运行的保险产业政策会促进保险业的发展，也会促进保险市场、金融市场和社会保险市场之间的良性互动；否则，就会抑制这种发展和互动。无论是发达保险市场、新兴保险市场抑或是中国保险市场的实践，都充分证明了这一点。

保险业既属于金融业的一分子，又属于社会保障业的一分子，因此必须将保险业置入整个社会大的经济层面、金融层面和社会保障层面中去考虑其发展定位，充分发挥保险业的风险保障功能、金融功能和服务功能。保险业的发展不仅需要良好的保险产业政策提供支持，而且保险产业政策还必须以发展为首要的指导思想。

## 二、中国保险产业政策的实证分析

中国保险产业政策的现实约束条件和保险产业政策的内在规定性，决定了中国保险产业政策的调整思路如下：

1. 中国保险产业政策的指导思想应为：一是遵循保险产业政策的内在规定性；二是注重国情，坚持稳健发展、协调发展、创新发展和开放发展的原则；三是以保险业的发展为保险产业政策的首要指导思想，正确处理挑战、竞争、规范、监管、创新和发展之间的相互关系。

2. 从长期看，中国保险产业政策的最终目标应为：一是

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维护国家金融安全；二是保护消费者；三是提高民族保险业的国际竞争力；四是建立和完善风险保障体系。

3. 从长期看，中国保险产业政策的中介指标应采用多指标体系，其次序为：一是外资尤其是一国外资在本国保险市场和金融市场的市场份额；二是保险保障基金的缺口大小；三是市场集中度、民族保险业的偿付能力、信誉等级和资本回报率；四是保险密度、保险深度、资本市场的机构投资者的投资总额中保险业所占的比例。

4. 目前中国保险产业政策模式应从差别型和管理型模式向功能型和协调型模式过渡，但过渡期应适度。

5. 中国保险产业组织结构和产业布局的战略重组是中国保险产业政策目前应着力重点解决的问题，这种战略重组包括：一是建立有竞争活力的、具有中国特色的、开放式的、多寡头的保险寡头市场体系，以及多种有利于保险业发展的所有制形式和组织形式；二是组建集团控股模式的民族保险集团，并逐步发展为金融服务集团，加快保险业的上市步伐；三是找准国有资本的介入方向，发挥和放大国有资本的作用；四是在保证国家对保险市场有效调控的基础上，有选择、有步骤、有限制地开放保险市场；五是促进各类保险市场主体间的分工合作；六是试办多种形式的保险公司；七是健全保险市场主体的激励约束机制；八是在发展东部地区保险市场的同时，注重向中西部倾斜和向海外发展。

6. 中国保险产业政策的运行优化主要包括：（1）在政策的制定和调整上：一要遵循连续性、动态性和协调性的原

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则，以系统化和多元化作为指导思想；二要采用市场化的方式促进保险产业政策模式的转变和保证保险产业政策信息传递的通畅。（2）在实施手段的选择上：一要正确认识保险产业政策实施手段的多样性；二要注意手段的选择应考虑政策目标、经济运行机制、保险经济发展阶段和保险业发展的外部环境、各种政策手段的组合效率等四个因素；三要注意逐步推行经济手段和法律手段，并注重使用信息手段和行政手段。（3）在绩效评价上：一要具有中国特色；二要充分考虑到相对于成熟的保险市场而言，中国保险产业政策的时滞会长一些，周期会更短一些。

7. 保险市场的进入与退出政策、保险资金运用政策、保险税收政策和保险监管政策不仅贯穿于包括市场进入、市场运行和市场退出这三个层面在内的保险市场运行的全过程，还在很大程度上影响到整个保险产业政策能否有效运行，这种影响在中国保险业的初级发展阶段表现得更为明显。目前，中国现行的上述四大保险产业政策的缺陷非常明显，急需解决，这种缺陷集中表现为对保险市场的培育不够和保险市场的可竞争性差。

（1）中国保险市场进入与退出政策的调整思路：一是消除对不同所有制资本的偏见，在发挥和放大国有保险资本作用的同时，有步骤地引进外资和民营资本；二是降低市场主体退出时的沉淀成本，对沉淀成本大的市场加强监管，禁止市场合谋和捕获性定价等破坏性竞争行为，增强市场的可竞争性；三是健全法制，降低保险市场的退出壁垒；四是强化



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偿付能力的监管。

(2) 中国保险资金运用政策的调整思路：一是根据经济发展状况有步骤地放开对保险资金运用的诸多不合理限制，引导保险资金的有效应用；二是鼓励创新，增强保险业在金融市场竞争的平等性，促进保险市场和金融市场之间的有效分工与相互合作，并促进其良性互动；三是在注重稳健和安全的前提下，搞好保险保障基金的资金运用。

(3) 中国保险税收政策的调整思路：一是推行保险税收政策的国民待遇，推行功能型的税收政策；二是改进征税方式，严打偷税漏税；三是调整保险税收结构，发挥保险税收的杠杆作用。

(4) 中国保险监管政策的调整思路：一是注重按中国国情，对保险市场运行的全过程进行监管和对偿付能力进行监管；二是建立有中国特色的适度而有效的保险机构预警机制和挽救机制，并强化约束机制；三是以监管创新为原则，注重保险监管的动态性、高效性、公平性及导向性，逐步实行保险监管的法制化和市场化；四是重新定位保险资金运用的监管思路，尝试跨部门的监管合作；五是积极而谨慎地推行保险公司财务实力的信用评级制度。

从对保险产业政策的理论研究及中国保险产业政策的现实约束条件的分析中，我们可以得出这样一个结论——面临新形势的中国保险产业政策急需调整，更需创新。同样，对中国保险产业政策也急需进行创新式的研究。本书在以下方面有所创新：（1）狭义和广义相结合的双向互动的 SCP 范

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式在保险产业政策研究中的应用；（2）保险产业政策的总体模型与功能模型的建立；（3）保险产业政策的国际比较；（4）保险产业政策的运行机制分析；（5）中国保险产业政策的系统调整思路。

# Abstract

Insurance Industry Policies (short in IIP) are the medium-long-term policies that are mainly directed by the government, at requirements of IIP operational bodies' utility, economic development strategy, economic system and in consideration of the domestic and international condition and development tendency of insurance industry, finance industry and social security industry. Based on the market mechanism, IIP mainly regulates and guides the development of insurance industry, leads the resources to be optimally distributed not only over insurance industry, finance industry and social security industry but also over insurance industry itself. For a long time China insurance industry lacks fine and effective industry policies and efficient operation mechanism, which affects China insurance industry's development to some degree. The present situation of China insurance industry can not meet the needs of economy development and open policy. Now China insurance industry faces challenge of China's entry to WTO and needs to produce means of innovation. Now the development of China insurance industry, which is at special development stage, needs urgently good and efficient IIP, so it is urgent that we pay special attention to the systemic study on IIP of China.

## **I. Theoretical study on IIP**

1. The theoretical basis of study on IIP. The performance of IIP mainly depends on the improvement of performance (short in P) of

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insurance market after IIP operation. In order to study "P", we should study SCP (Structure, Conduct, Performance) pattern. Although there is a bilateral movement relationship among S, C and P in the narrow sense of bilateral interrelationship SCP pattern of insurance market, but this relationship is not logical strictly. If we consider outside environments of insurance market as parts of insurance market structure (short in S), i.e. in the view of broad sense of SCP pattern, there is a strict causality among S, C and P. So the organic combination of bilateral movement relationship of narrow and broad sense of SCP pattern forms the theoretical basis of IIP study. The former, i.e. the narrow sense of SCP pattern, pays attention to the interrelationship among S, C and P within the insurance market, and the latter, i.e. the broad sense of SCP pattern, emphasizes interrelationship between IIP and insurance market. In the condition of market economy, we should re-recognize the measuring indicators of S, C and P of the traditional SCP pattern.

2.The overall model and function model of IIP. The overall influence factors of IIP consist of social institution, economy development strategy, macroeconomic policies, economic system, legal system, finance industry policies, the condition and international development tendency of insurance industry, finance industry and social security industry. The logistic relationship of these influence factors forms the overall model of IIP.

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Insurance supervision department of government, relative functional department of government, insurance market bodies' representative and independent intermediary, which are not only the subjects but also important parts of the objects of IIP, comprise the operational bodies of IIP. The importance and status of these operational bodies will change in different stage of IIP operational process accordingly, which includes five stages, i.e. formulation, implement, valuation, feedback and adjustment. The above mentioned five stages and the guide thought, final target, intermediary, policies mode, implement method, adjustment and control means of IIP themselves and their logistic relationship which impenetrate throughout the above said five stages collectively form the function model of IIP.

3.The analysis of IIP operation. The efficient operation of IIP needs fine general and special environment. The former requires good overall influence factors of IIP and their logic relationship reasonable, the latter needs the analysis variables of IIP operation structure and their logic relationship reasonable and satisfactory. Time lag and periodicity is the general feature of IIP operation. Market economic system, effective IIP operational bodies, dynamical cooperation game, coordination and innovation are fundamental requirements of IIP effective operation.

4. The international comparison of IIP. As an institution arrangement, IIP are attributed to superstructure catalogue. Fine and

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effective IIP can promote not only the development of insurance industry, but also the efficient interrelationship movement among insurance market, finance market and social security market and vice versa, which is certified not only by developed insurance market, but also by developing insurance market and China market.

In order to promote insurance industry's three functions, i.e., risk security function, finance function and service function, we should put insurance industry to position of the whole social economy and finance and social security to consider its development target because it belongs to not only finance industry but also social security industry. The development of insurance industry needs support of good IIP and guide thought of IIP must focus on insurance industry's development.

## **II. The practical analysis on IIP of China**

The present constraint situations of IIP of China and internal rules of IIP collectively determine adjustment thoughts of IIP of China as follows:

1. The guidance thoughts of IIP of China are: firstly, we must conform to the internal rules of IIP. secondly, we must insist on the principle of smooth development, coordinative development, innovative development and open-door development while paying attention to Chinese characters. thirdly, we must correctly handle the dialectic relationship among challenge, competition, standard,

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supervision, innovation and development on the principle that insurance industry's development should be the most important guidance thought of IIP of China.

2. In the long-term the final targets of IIP of China are: firstly, to safeguard the national financial security, secondly, to protect consumer, thirdly, to raise the international competence of national insurance industry, fourthly, to construct and improve risk protection system.

3. In the long-term the intermediary indicators of final target of IIP of China should be multiple and their order is: firstly, the market share of insurance and finance market of foreign capital, specially the foreign capital came from the same country, secondly, the amount of gap of insurance security fund, thirdly, the ratio of market concentration, the solvency and credit-rating and capital return ratio of national insurance industry, fourthly, insurance density, insurance depth and the ratio of insurance investment amount by the institutional investment amount in the capital market.

4. At present the mode of IIP should transfer from discrepancy type and management pattern to the function type and coordination pattern and this transition period should be appropriate.

5. At present IIP of China should pay special attention to strategies rearrangement of organization structure and layout of China insurance industry which includes, firstly, building an open

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insurance multi-oligarchy market system with effective competition and Chinese characters and building all kinds of ownership and structural types to promote China insurance industry's development, secondly, constructing national insurance holding groups and developing financial service groups and enhancing the steps of becoming listing companies, thirdly, reasonably locating orientation of state-owned capital and elaborating and enlarging state-owned capital's role, fourthly, opening insurance market with selection, limitation and stages on the basis of effective control and guidance of insurance market by government, fifthly, promoting the effective work division and corresponding cooperation of insurance market bodies, sixthly, trying to development different types of insurance company, seventhly, perfecting incentive and constraint system of insurance market bodies, eighthly, exploiting the insurance market in middle and west region and going overseas while developing insurance market in east region.

6.The operation optimization of IIP of China should be as follows:

1) The optimization of formation and adjustment is that, firstly, to keep the guidance of IIP be systematical and multipliable on the principle of smoothness, dynamics and coordination, secondly, to prompt the transition of IIP mode and to guarantee fluency of IIP information transmission by institution innovation and foundation of marketwise.



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2) The optimization of implement method is, firstly, to recognize rightly the diversify of the implement methods of IIP, secondly, to select appropriate IIP method by consideration of four factors, i.e. IIP purpose, economic operation mechanism, development stage of insurance economy and exterior environment of insurance industry, the combination efficiency of IIP methods, thirdly, to give priority to economic and legal methods progressively and to pay attention to the availability of information method by consideration of the significance of administrative method.

3) The optimization of performance valuation is that, firstly, we should adhere to Chinese characteristics, secondly, we should understand that the time lag of IIP of China will be longer and the cycle of IIP of China will be shorter compared with relatively developed insurance market.

7. Insurance market entrance and exit policies, insurance fund investment policies, insurance tax policies and insurance supervision policies not only run throughout all the processes of insurance market operation, which include entrance stage, operation stage and exit stage, but also significantly influence whether IIP could effectively operate. The influence is apparent in initial development period of China insurance industry. Nowadays the main drawbacks of the above four IIP, which concentrated result in the sub-cultivation and low-competition of insurance market, need to be solved urgently. So the above four IIP of China