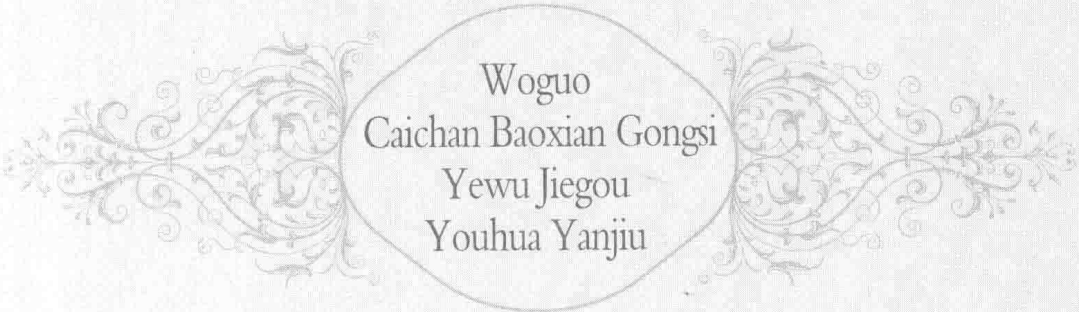


# 我国财产保险公司 业务结构优化研究

魏平 著

海外  
研究

 中国人民大学出版社



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# 序

2014年8月《国务院关于加快发展现代保险服务业的若干意见》（国发〔2014〕29号）（以下简称《意见》）出台，我国第一次从服务国家治理体系和治理能力现代化的高度对保险业进行定位，这对保险相关领域来说，既是绝好的机遇，又是严峻的挑战。《意见》中提到的大部分业务涉及财产保险领域，保险的作用是其功能在特定历史时期和社会条件下的反映，可保风险范围随着保险业承保能力的不断增强而日益扩大。紧紧围绕党和国家的中心工作，重点领域保险业务发展迅速，保险的经济助推器和社会稳定器作用日益凸显。

自1980年我国首先恢复财产保险业务以来，财产保险公司数量从发展初期的只有中国人民保险公司一家增加到目前的超过80家；经营模式从1995年前的混业经营，发展到1996—2002年严格的分业经营，再到2003年后适度宽松的分业经营；业务经营范围几经调整不断完善，涵盖了机动车辆保险、企业财产保险、家庭财产保险、责任保险、工程保险、货物运输保险、船舶保险、信用保险、保证保险、特殊风险保险、农业保险、短期健康保险、意外伤害保险以及其他多种财产保险业务。保险日益成为应对重大灾害事故的有效方式，云南、四川地方巨灾保险试点相继启动，我国首只巨灾债券在北美成功发行。保险持续服务“三农”发展，积极助力“精准扶贫”，财产保险的服务范围和保障能力大幅提升。然而，我们也应清楚地看到，不同业务类别的发展是不平衡的，从1996年开始，机动车辆保险便是我国财产保险业务中占比最高的业务，二十余年来业务占比都在70%左右的高位。业务结构单一导致公司资源和风险过于集中，对于单一业务的依赖和同质化产品的竞争也导致日益严重的市场畸变，在一定程度上阻碍了财产保险业持续健康发展。

《我国财产保险公司业务结构优化研究》一书基于对北美洲、欧洲、亚洲三个洲七个样本国家（美国、加拿大、德国、英国、法国、日本和韩国）的横向分析和我国保险复业近四十年来财产保险发展历程的纵向分析，对我国财产保险公司的业务结构进行了详细研究，剖析了影响我国财产保险公司业务结构的内外部

因素。该书通过翔实的数据、科学的方法、严谨的推理，论证了业务结构对公司经营效率和整体财险市场的影响。该书通过研究发现，成熟保险市场上外资财产保险公司集体作用呈现的业务结构均衡并非源自每家公司业务结构的均衡发展，而是源自不同公司业务经营的差异化发展，这对于我国财产保险公司制定经营发展战略有重要的参考价值。

《我国财产保险公司业务结构优化研究》一书所提出的调整机动车辆保险业务占比、大力发展信用保证保险等建议，符合当前财产保险的发展要求和国家经济转型升级的需求。保监会会同相关部委已出台《关于大力发展信用保证保险服务和支小企业发展指导意见》（保监发〔2015〕6号），着力推动实体经济发展。该书通过科学测算，给出了各类财产保险业务占比的优化区间，这对于我国财产保险公司经营实践有很大的借鉴意义。

由于种种原因，我国保险理论研究滞后于实践发展，希望保险领域多一些这类理论联系实际、就行业发展的某一问题深入科学地进行分析研究的成果。通过扎实的理论研究，为政府决策、市场发展提供有价值的参考。

是以为序。

魏丽

2018年于中国人民大学明德楼

# 前 言

2014年8月,《国务院关于加快发展现代保险服务业的若干意见》(以下简称《意见》)出台,对保险提出了“服务国家治理体系和治理能力现代化”的要求。事实上,放眼世界,保险因其为全社会提供风险管理方案、有效防范系统性风险而对任何一个现代化国家来说都至关重要。保险是市场经济的基础性制度安排,也是经济发展水平和社会文明程度的重要标志。我国2020年全面建成小康社会的目标在即,而经济发展却面临持续下行的压力,在这样的大背景下,保险业通过充分发挥自身职能为实体经济的发展保驾护航具有重要意义。

从保险承保的风险谱系看,80%以上的可保风险属于财产保险的承保范围。这意味着保险的风险管理乃至社会管理职能的发挥以及经济补偿机制的完善在很大程度上依赖于财产保险业的发展,而财产保险业发展的核心在业务,在于其是否能够提供满足全社会风险转移需求的业务。业务承保能力和服务的提升决定了行业发展的成败,也决定了能否实现《意见》对保险业的期待。因此,非常有必要对国内外财产保险公司的业务结构进行深入分析和研究,并提出适合我国财产保险公司当前发展阶段的优化调整方案。

从国际发达保险市场的经验看,一个国家的经济发展水平直接影响该国财产保险市场的发达程度,对北美洲、欧洲、亚洲三大洲七个样本国家(美国、加拿大、德国、英国、法国、日本和韩国)的数据分析显示,经济增长快的国家财产保险的发展速度也较快。此外,历史越悠久、成熟度越高的财产保险市场,业务结构越均衡,即业务种类多样,且各类别业务占比相对合理,风险覆盖面较大,风险分散程度较高。美国、加拿大、德国、英国、法国和日本六个国家占比排在前四位的业务类别一致为:机动车辆保险、短期健康和意外伤害保险、财产损失保险和责任保险;而韩国短期健康和意外伤害保险“一险独大”现象则非常明显,这说明保险业发展较晚的韩国市场还处在业务调整阶段,业务占比曲线波动较为剧烈;相比较而言,业务结构最为均衡且稳定的是保险业发展历史最久的英国。

通过回顾我国财产保险业的发展历程不难发现，我国财产保险业的发展带有深刻的制度烙印，业务结构的形成与行业发展历史息息相关。我国保险业自1980年复业后首先发展的是财产保险业务，财产保险公司从发展初期的只有中国人民保险公司一家增加到目前的超过80家；经营模式从1995年前的混业经营，发展到1996—2002年严格的分业经营，再到2003年后适度宽松的分业经营，业务经营范围几经调整不断完善，自2008年后经营范围基本稳定在14类业务：企业财产保险、家庭财产保险、机动车辆保险、责任保险、工程保险、货物运输保险、船舶保险、信用保险、保证保险、特殊风险保险、农业保险、短期健康保险、意外伤害保险和其他财产保险业务。然而，不同业务类别的发展却相当不平衡，从1996年开始，机动车辆保险便是我国财产保险业务中占比最高的业务，二十年来业务占比都在70%左右的高位，对于单一业务的依赖和同质化产品的竞争不仅导致了公司资源和风险过于集中，也导致了日益严重的市场畸变，阻碍了财产保险业持续健康发展。

在横向比较和纵向分析的基础上，本书进一步对我国财产保险公司的业务结构进行了深入剖析，研究了影响我国财产保险公司业务结构的内外部因素。不管从外部的政策环境、保险需求看，还是从公司内在的发展动力看，业务结构需要优化调整都已毋庸置疑，关键是如何调整。为了回答“如何优化调整财产保险公司的业务结构”这一问题，本书以提高公司经营效率作为优化目标，并将保证充足的偿付能力作为优化调整的基本要求，利用《中国保险年鉴》提供的统计数据进行了实证研究。

首先，基于经验数据，借助效率测度的三阶段RAM模型计算了公司的经营管理效率值，然后按照偿付能力充足率和业务集中度两个标准，分别将样本公司分为两组进行了组间差别的Mann-Whitney秩和检验。检验结果表明，偿付能力不同的两个组，经营管理效率值并无明显差别；而业务集中度不同的两个组之间存在较为显著的经营管理效率差异。其中，业务集中度用赫芬达尔-赫希曼指数(Herfindahl-Hirschman Index, 简称HHI)刻画，是业务结构的替代变量。

接下来，分别以偿付能力充足率和公司经营效率作为被解释变量，以8类业务合并后的6大类业务〔企业财产保险、机动车辆保险、责任保险、信用保证保险(合)、农业保险、短期健康和意外伤害保险(合)〕占比作为解释变量进行非平衡面板数据回归分析，在控制了其他内外部影响因素后得到的回归结果显示，业务结构对于公司偿付能力和经营效率的影响方向较为一致，偿付能力和经营效率呈正相关关系。目前业务占比最高的机动车辆保险对公司经营效率有显著的负向影响，对偿付能力充足率的贡献也不大，应该考虑进行调整。不管是以偿

付能力充足率作为被解释变量，还是以公司的经营效率作为被解释变量，信用保险和保证保险合并在一起的信用保证保险业务类别均表现出非常显著的正向影响，信用保险和保证保险都是管理信用风险的业务，其风险基础是一致的；从原始数据看，两类业务中占主导的是保证保险，有将近一半的公司没有信用保险业务，这说明当前公司大力发展保证保险业务能显著提升公司的经营效率，并能提高公司的偿付能力。信用保证保险是直接服务实体经济发展的业务，符合国家当前经济转型升级的需求，从实践层面看，也会有很好的发展前景。

本书所做研究的贡献和创新点主要体现在以下方面：第一，在研究业务结构优化调整问题时兼顾了偿付能力和经营效率两大目标，并通过实证分析检验了两个目标在业务结构调整上的正相关性；使用业务占比作为解释变量，具体给出了业务类别调整的参考方案。第二，基于指标数据存在负值、传统 DEA 模型不适用等现实情况，提出并使用了效率测度的三阶段 RAM 模型，同时克服了没有对应的计算软件可用这一困难，自己编写程序完成了模型的运算；突破传统模型框架的限制对于推动相关领域的研究有较大贡献。第三，选取的投入和产出指标较为全面，特别是将业务结构指标作为影响效率的投入变量进行考察和分析在相关研究中尚属新尝试；分析结果表明，业务结构对于公司经营效率的确有显著影响。第四，采用非径向规模报酬可变的 Super SBM-V 模型，计算出一致可比的超效率值，并以此作为被解释变量的取值进行非平衡面板数据回归分析，得出业务结构对公司效率的具体影响。第五，通过研究发现，外资财产保险公司集体作用呈现的业务结构均衡并非来自每个公司业务结构的均衡发展，而是来自不同公司业务经营的差异化发展，这对于中资财产保险公司制定经营发展战略有很重要的参考价值。第六，参照国际发达保险市场的经验，在适当的假设条件下，给出了业务占比的优化区间，对于我国财产保险公司经营实践有一定的借鉴意义。

尽管研究过程中，笔者尝试从理论、方法和实践多个角度进行深入分析，但是由于受学识、能力和数据可获得性所限，本书的研究还存在优化目标设定较为主观、样本数据量偏少等瑕疵，恳请读者批评指正。

\* 本书的出版得到了教育部人文社会科学重点研究基地重大项目（编号：15JJD790046）资助。



# Abstract

In August 2014, the state council issued “Several Opinions on Speeding-up the Development of Modern Insurance Industry” (hereinafter referred to as “opinions” ) that requires the insurance serving to modernize “national management system and management ability” . In fact, looking around the world, the insurance is crucial for any modern country because it designs risk management plans for the whole society and provides effectively guards against systemic risk. Insurance is the fundamental institutional arrangement of market economy. It is also an important symbol of the level of economic development and the civilization degree of the society. Our country faces to build a well-off society in an all-round way in 2020 and the continued downward pressure of the economic development. Under the circumstance, it is very meaningful for the insurance industry to serve the development of the real economy through giving full play to its own function.

From the risk spectrum of insurance, more than 80% of the insurable risk is covered by the property insurance. This means that the development of a sound risk management system and the social management function of insurance as well as the improvement of the economic compensation mechanism is largely dependent on the property insurance industry, while the core of the development of property insurance lies in the business. The key point is whether it is able to provide sufficient products to cover the transferred risk from the whole society. The promotion of underwriting capacity and service determines not only the success or failure of the development of the industry, but also whether the expectation of “opinions” on the insurance industry could be realized. Therefore, it is very necessary to deeply analyze and investigate on the business structure of international and national property insurance companies, then put forward the optimization adjustment scheme suitable for China’s property insurance company at the current development stage.

According to the experience of the international developed insurance market, the development degree of a property insurance market is directly affected by a country's economic development level. The data analysis of seven sample property insurance markets of USA, Canada, Germany, UK, France, Japan and Korea shows that the rapid development of the property insurance market is also accompanied with the speed development of the national economy. In addition, the history of the property insurance market is longer, the maturity level is higher, the business structure is more balanced, that is, the business lines are diversified, the business ratio of each type is relatively balanced, the coverage range of risk is large and the dispersion degree is high. There are four consistent business categories: short-term health and accident insurance, motor vehicle insurance, property loss insurance and liability insurance among the six countries: USA, Canada, Germany, UK, France and Japan. However, the short-term health and accident insurance possesses occupies an absolutely large part (more than 70%) of the property insurance market of Korea. The phenomenon is very obvious, most probably because the market develops for a relatively short time, it is still in the business adjustment stage and the business curve is fluctuant. In comparison, the most balanced and most stable business structure of the property insurance is UK, which market has the longest history.

By a brief review of the development course of China's property insurance industry, it can be found that the development of China's property insurance industry has been deeply imprinted by a brand of the system. The generation and development of its business structure are closely connected with the history of the industry. The property insurance was firstly developed since the resumption in 1980. The number of the property insurance companies increases to more than 80 now from only one (People's Insurance Company of China) in the early. The business model undergoes the mixed operation before 1995, the strict separated operation during 1996—2002, and then a moderate easing of separate operation after 2003. After several adjustments and continuous improvement, the scope of business is basically stabilized at the 14 business categories since 2008: the enterprise property insurance, the family property insurance, motor vehicle insurance, liability insurance, engineering insurance, cargo insurance, marine insurance, credit insurance, guarantee insurance, special risk insurance, agricultural insurance, short-term health insurance, accident insurance and other property in-

insurance business. However, the development is not balanced among different business categories. From the beginning of 1996, motor vehicle insurance occupies the highest business ratio in China's property insurance business. It accounts for more than 70% or much higher during the past twenty years. This situation leads to the company's resources and risk highly concentrated on one point. Moreover, the dependence on a single business and the homogenization of products cause the distortion of the market competition. The problem is becoming more and more serious so that it has hindered the sustained and healthy development of the property insurance industry.

After the horizontal comparison and longitudinal analysis, China's existing business structure is investigated deeply. Further, the external and internal factors that impact the business structure of China's property insurance company are studied. No matter from the external policy environment, insurance demand, or from the company's intrinsic motivation, that the business structure needs to be optimized is undoubtedly, and the key problem is how to adjust. In order to answer this question, with the company's efficiency as the optimization goal, and paying attention to the company's solvency simultaneously, using the statistical data provided by *Chinese Insurance Yearbook*, the empirical study is employed.

First of all, we compute the company's management efficiency by the three-stage RAM model. Then according to the company's solvency adequacy ratio and the concentration of business respectively, the efficiency scores are separated into two different groups under each criterion. Using Mann-Whitney rank-order test, the results show that: there is no obvious difference between the two different solvency groups at management efficiency value; but the management efficiency is different significantly between the two groups of different concentration of business. Where the concentration of business is described by Herfindahl-Hirschman Index (referred to as HHI), that is an alternative variable of the business structure.

Next, with the solvency adequacy ratio and the company's efficiency as the dependent variables respectively, and with the business ratios of 6 business categories [enterprise property insurance, motor vehicle insurance, liability insurance, credit guarantee insurance (merged), agricultural insurance, short-term health and accident insurance (merged)] merged by 8 kinds of business as independent variables, the regression analysis of panel data is conducted. The regression results are obtained under

the control of other internal and external influential factors. The empirical results show that the trend of the influence of the business structure to the company's solvency and efficiency is consistent, and the solvency emerges a positive correlation to the efficiency. The motor vehicle insurance business shows a significant negative effect on the efficiency, and its contribution to the solvency adequacy ratio is also small, the results suggest that the adjustment on the motor vehicle insurance should be considered. No matter with the solvency adequacy ratio as the dependent variable, or with the company's efficiency as the dependent variable, the credit guarantee insurance business categories combined by credit insurance and guarantee insurance shows a very significant positive impact. Note that both the credit insurance and the guarantee insurance are the risk management approaches of credit risk, they are consistent in risk sources. From the original data, the dominant one is the guarantee insurance between two kinds of business lines. There is nearly half of the company without credit insurance business. It indicates that, currently, the company vigorously develops the guarantee insurance can significantly improve its corporate management efficiency, and also can improve the solvency of the company. It's worthy to mention that guarantee insurance is a business providing direct service to the entity economic development, in line with the national current needs on the economic transformation and upgrading. From the perspective of practice, it also may have very good development prospects.

The contribution and innovation of the monograph is mainly reflected in the following aspects. First, two optimization targets, solvency and efficiency, are considered simultaneously in the study of the business structure adjustment problem. We find that there exists a positive correlation between the two goals by empirical analysis. Using the above six business ratios as explanatory variables, a specific reference for the structural adjustment scheme of the business is obtained. Second, based on the facts that both the input indices and the output indices have negative values, the traditional DEA model cannot be adopted. Therefore, the three-stage RAM efficiency measure is proposed to modelling the company's management efficiency after excluding the environmental factors. Since there is no ready-made calculation software available for this improved model, the Lingo11 program code is written to compute the efficiency, which contributes a lot to break through the restriction of traditional models and construct a new framework in the related research field. Third, the selection of the input and output indices is more comprehensive, and the business structure is

creatively chosen as an input index in order to examine and analyze its effects on the efficiency. The analyzing results show that the business structure does have a significant impact on the efficiency. Fourth, using the non-oriented Super SBM-V model with variable return on the scale, comparable super efficiency scores are obtained through calculation. Taking them as values of the dependent variable (efficiency), the specific effects of the business structure to the company's efficiency are achieved by regression analysis. Fifth, the monograph points out that the balanced business structure due to collective effects of foreign property insurance companies is not because of the individual balanced business structure, but of focusing on the different business. That has an important reference value for making business development strategy decision of China's property insurance companies. Sixth, based on the international experience, under certain assumptions, the optimization intervals of business occupied ratios and the business structure optimization adjustment scheme has been given, which provides a good reference for the practice of China's property insurance company.

Although during the research process, the author tries to make in-depth analysis from a plurality of theory, method and practice point of view, but because of the limitation of knowledge, ability and data availability, this study still remains a somewhat subjective optimization goal setting, less sample data and other defects. Any valuable comments and corrections will be much appreciated.

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# 第1章 绪论

本章将阐释选题的背景、研究价值和意义，明确研究对象，界定主要概念的内涵和外延，确定研究内容，论述研究思路和方法，并总结可能的创新点和不足之处。

## 1.1 研究背景和意义

保险是风险管理的基本手段，保险的作用是其职能在特定历史时期和社会条件下的反映。虽然早在1805年，华夏大地就出现了商业保险公司，但是我国保险业历经风雨、起起落落，真正迎来大发展还是改革开放后这近四十年的事。2014年8月，《国务院关于加快发展现代保险服务业的若干意见》（国发〔2014〕29号），即保险业的“新国十条”，从服务国家治理体系和治理能力现代化的高度对保险业进行定位，并提出“把发展现代保险服务业放在经济社会工作整体布局中统筹考虑”，保险业必将再次进入快速发展的黄金时期。这对保险相关领域来说，既是绝好的机遇，又是严峻的挑战，政府对于充分发挥保险的职能和作用展示了前所未有的期待。保险业过去近四十年的高速发展积累了不少矛盾和问题，这个领域迫切需要理论的指导和实践的创新。

### 1.1.1 研究背景

保险可以分为人身保险和财产保险。人身保险是为人的生、老、病、死等风险提供保障，财产保险则涉及了人们日常生活的方方面面。从保险承保的风险谱系看，80%以上的可保风险属于财产保险的承保范围。这也就是说，保险的风险



管理乃至社会管理职能以及经济补偿机制的完善在很大程度上依赖于财产保险业的发展。而任何一个行业的兴衰从根本上说取决于是否提供了符合人们需求的、受到市场欢迎的业务以及业务结构是否能够实现资源的高效利用和优化配置,从而是否能够产生良好的经济效益。基于此,本书选择了财产保险公司的业务结构优化作为研究主题,旨在从根本上探索推动财产保险发展的内生动力。

财产保险的社会管理职能是其通过向全社会提供有效的产品和服务来实现的,是其发展过程中所产生的一种正的外部性,是其经营成果向社会“外溢”的表现。财产保险至少在以下三方面具有社会管理职能:一是作为专业的风险管理机构,财产保险业积累了大量的自然风险和社会风险的数据,以及基于这些数据的识别风险、分析风险和评估风险的技术,可以为国家应对自然灾害和公共突发事件提供数据和防灾减损方面的技术支持,发挥社会风险管理职能。二是财产保险中有各种责任保险:公共责任保险、产品责任保险、雇主责任保险、职业责任保险等,借助保险及时提供民事损害责任的赔偿,可以有效调节生产者与消费者、雇主与雇员、医生与患者等社会关系,减少社会摩擦,发挥社会关系管理职能。三是财产保险中的信用保险和保证保险,通过对行为主体的信用担保来为社会增信,可以分散社会信用风险,减少违约纠纷。加之保险产品本身也是以最大诚信为基础,是保险公司对于被保险人未来可能发生的保险事故承担责任的一种承诺,可以在培养全社会的诚信意识和社会信用体系建设中发挥社会信用管理的职能。

财产保险有如此重要的社会管理职能,但这些职能能否充分发挥则依赖于财产保险能否提供合适的产品和服务。从我国财产保险的发展现状来看,一方面,随着经济社会的迅速发展,社会的多元化保险服务需求日益增长;另一方面,财产保险公司提供的可选产品较少,保险产品的供给和需求严重不匹配。与国外包罗万象的产品市场相比,我国的财产保险公司在经营上并没有适应经济社会发展的要求,经营方式相当保守,存在业务结构不合理、产品单一、风险高度集中、业务质量不高等制约财产保险业发展的问题。业务结构不合理,保险公司则难以健康快速地发展,其职能也无从发挥。因此,为了更好地发挥保险的职能和作用,促进经济社会发展,对财产保险公司的业务结构进行优化调整切中了保险业发展的要害,是从根本上解决阻碍财产保险发展的关键。

### 1.1.2 研究目的和意义

本书旨在通过优化业务结构来寻找推动财产保险发展的内在动力,促进保险职能和作用的充分发挥,服务国家社会经济的发展和人民生活的需求。从容易理