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# 中国

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SHANGYE BAOXIAN  
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## 商业保险资源配置论 ——机制设计与政策分析

孙蓉 著

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## 内容摘要

人类社会始终存在着资源稀缺性与需求无限性的矛盾,因而,资源配置也就成为任何经济社会都必须面对的问题。自古典经济学产生以来,经济学的研究可以说始终都没有脱离资源配置这一主题,只是研究思路及方法不同、观点各异,进而导致了理论和政策上的差异。

商业保险的生存与发展问题归根结底就是商业保险的资源配置问题。保险业也存在着资源的稀缺性问题,要在激烈的国际竞争中求生存,并持续、健康地发展,就必须合理、高效地配置商业保险资源。那么,中国商业保险的资源配置究竟存在什么样的问题,有哪些因素阻碍着中国商业保险资源的有效利用与合理配置,怎样才能改变中国商业保险资源配置不合理的状况等问题,都值得我们认真的思考和深入的分析。然而,中国的商业保险资源配置问题却没有引起应有的重视,几乎没有人从资源配置的角度研究商业保险。入世后,随着中国保险业国际化进程的深入,市场竞争将会加剧,保险业能否合理、有效配置资源的问题将更加明显且影响深远。本书试图充分利用现有的研究成果,在对中国保险业的制度变迁进行分析的基础上,将中国商业保险的资源配置纳入到 WTO 的框架下,从制度创新及市场创新的视角进行研究,构建符合中国国情的商业保险资源配置的战略体系。这对于综合治理商业保险资源配置存在的问题,缓解甚至减少商业保险资源配置中的短期行为对社会经济的负面影响,长期地、更充分地发挥保险的职能作用,具有一定的实际应用价值和前瞻性。同时,也希望能为政府部门进一步制定和完善规范保险业发展的

法律法规等正式制度及政策措施提供一定的理论依据。

商业保险和资源配置的现有研究成果的理论及政策主张方面的贡献,对研究商业保险资源配置的运行机制及政策取向等具有重要的参考和借鉴价值。本书在梳理现有研究成果的研究路径的基础上,以马克思主义经济学为指导,将商业保险理论与一般的经济学理论相融合,立足于中国国情,力求用新的思维方式进行思考,选择新的研究路径进行研究,对中国商业保险资源的有效配置问题进行系统而深入地探讨。本书主要采用了以下研究方法:将制度分析、市场分析等分析方法与保险专业分析相结合;将规范分析与实证分析相结合;采用比较分析法,将历史分析与现实研究相结合;将借鉴与创新相结合,以经济学理论及研究方法为基础,进行了一定程度地跨学科的研究。

从研究的主要思路来看,本书将探讨性的初步建立商业保险资源配置理论,初步总结中国商业保险资源配置的历史,初步设计商业保险资源配置机制的框架,初步分析商业保险资源有效配置的市场及制度条件。

2 本书的主要内容共有六大部分:第一部分,导论。这一部分对本书的研究目的及意义、研究方法、分析框架及逻辑体系、本文的理论创新程度及实际应用价值进行了阐述。第二部分,商业保险资源配置:一个新的研究视角。这一部分汇集了马克思主义经济学及西方经济理论中有关商业保险的论述,说明了商业保险的内涵,并在回顾马克思主义经济学及西方经济学资源配置的理论研究、分析资源配置的内涵基础上,初步界定了商业保险资源配置的内涵,探讨了商业保险资源配置在社会总资源配置中的地位和作用。第三部分,中国商业保险资源配置的历史变迁及其影响因素分析。这一部分在描述中国商业保险资源配置变迁的历史及现状的基础上,对中国商业保险资源配置的特征进行了分析,从强制性制度变迁和诱致性制度变迁两个层面,说明了中国商业保险的资源配置是以制度变迁为主的资源配置,并由此探讨了中

国商业保险资源配置究竟存在着什么问题?笔者认为,要认识中国商业保险资源配置历史变迁的深层次原因,就需要深入探讨风险、社会人文、政治、经济、法律等因素对中国商业保险资源配置产生的影响,分析各种因素的综合影响,并得出结论:哪些因素阻碍着中国商业保险资源的有效利用和合理配置?第四部分,中国商业保险资源配置的机制设计。这一部分分析说明了商业保险资源配置机制设计的概念、分类及各要素的相互作用的方式与功能,探讨了中国商业保险资源配置的市场机制和计划机制,中国商业保险资源配置机制设计的基本目标及原则,对中国商业保险资源配置的机制设计进行了一般分析;在分析加入 WTO 对中国商业保险资源配置影响的基础上,比较分析了世界各国商业保险资源配置的情况及特征,得出了世界各国商业保险资源配置对中国商业保险资源配置的启示,初步设计了入世背景下中国商业保险资源配置机制的模式,并初步选择了中国商业保险资源配置机制的路径。第五部分,中国商业保险资源配置机制设计的核心和动力。这一部分从制度创新和市场创新两个不同的层面,对中国商业保险资源配置机制设计的核心和动力——创新问题进行了探讨。第六部分,中国商业保险资源配置的政策分析。在中国商业保险资源配置的过程中,可能出现政府失灵与市场失灵。因此,笔者认为应该确立政府的政策目标,并通过法律手段、经济手段和行政手段等初步建立政府适度介入商业保险资源配置的工具体系。从完善中国商业保险资源配置的政策环境的角度来分析,我们可以通过对发达国家保险监管制度的比较研究得出对我国的启示,确定我国保险监管的原则,并提出政府宏观调控商业保险资源配置的初步构想。

本书的理论探索之处在于:第一,研究框架的创新。初步建立了商业保险资源配置的概念及基本理论框架。第二,立论上的探索。侧重于从制度创新的视角,从经济全球化、金融一体化及中国加入 WTO 的背景,在进行社会、政治、经济、法律和文化等的

■ 跨学科研究的基础上,为中国商业保险资源的有效配置提供理论参考。第三,观点上的探索。在以下重要观点上提出了自己的见解:①中国商业保险资源配置的历史变迁呈现出以制度变迁为主的特征。②中国商业保险资源配置存在的问题主要体现为保险供给、保险需求和保险中介各自存在的问题,体现为保险产品存在的问题,体现为保险信用资源的缺失问题,体现为保险人才资源的匮乏问题。而这些问题的存在源于风险、社会人文、政治、经济、法律等因素对中国商业保险资源配置产生的影响,源于保险业的制度不完善、制度创新不足,使保险资源既未充分而合理的配置,又在现有的配置中浪费了保险资源,影响了保险业的持续发展。③通过商业保险资源配置的国际比较及其启示得出结论:中国商业保险资源配置既应符合 WTO 的规则,顺应国际化的要求,又应体现中国特色,发挥本土优势。④将经济理论结合保险业的特点进行分析,入世后中国商业保险资源配置的战略及模式选择应该是融制度创新与市场创新为一体的商业保险资源配置模式。⑤入世后中国商业保险资源配置的路径选择应从保险市场体系、运行机制、各种保险资源等多方面进行考虑。⑥入世后中国商业保险资源配置机制设计的核心和动力是制度创新和市场创新。⑦在中国商业保险资源配置中,应正确看待政府与市场的作用及缺陷,在市场不成熟、竞争不充分的前提下,不能盲目的过分依赖市场的调节,而应有政府的适度介入,应建立中国商业保险资源配置中政府适度介入的工具体系,健全配套的政策环境。

关键词:中国 保险 资源配置 机制 市场 制度 政策

## Abstract

As the contradiction between scarce resources and indefinite demand on the part of human beings runs through the whole process of human civilization, resource allocation, naturally, is a problem that every society cannot fail to face. Ever since the emergence of classical economics, resource allocation has always been the pivot of economics researches. The differences, if any, mainly find expression in such areas as the line of thought, methodology, position, and the resultant disparity between theories and policies.

The survival and development of commercial insurance can, in essence, boil down to the question of resource allocation in commercial insurance since insurance industry is equally confronted with the problem of resource scarcity. Rational and efficient allocation of resources, therefore, is required so as to better survive the tough international competition. In the case of China's situation, what problems can be found in resource allocation of commercial insurance? What factors play a role in hindering the efficient use and rational allocation of commercial insurance resources? And what can be done to rectify the irrationality in resource allocation? Thoughtful and in-depth analysis should be made of these questions. However, in actual reality, due attention has failed to be devoted to questions of this kind. In other words, few attempts have been made to approach commercial insurance from the angle of resource allocation. The problem of resource allocation of commercial insurance



will become all the more significant with China's entry into the WTO and the subsequent internationalization of China's insurance sector, as well as the increasingly fierce competition. Drawing on the achieved research findings, this author attempts to start her analysis with the institutional changes in China's insurance industry, and then under the framework of the WTO, proceed to approach the question of resource allocation of commercial insurance from two perspectives: institution innovation and market innovation. It is the author's hope that with such an endeavor, a strategic resource allocation system can be formulated which fits in with China's actual conditions. Besides, this approach is intended to address comprehensively the problems in resource allocation of commercial insurance, in an effort to efface the negative effects upon society and its economy brought about by the short-run activities in resource allocation of commercial insurance. Thus the long standing functional role of insurance can be ensured. Finally, the author's approach is expected to serve as the rationale for the governmental organs to formulate and improve the laws and regulations regarding insurance development.

Given the fact that the achieved research findings of commercial insurance and resource allocation and the policy recommendations play a vital role in exploring the operating mechanism and policy orientation of resource allocation of commercial insurance, this thesis, based on the research path as found in the already-made achievements, and guided by the Marxist economics, ventures to conduct a systematic and deep-going analysis of the efficient resource allocation of commercial insurance. To be more exact, the research is carried out with a combination of commercial insurance theories and general economics theories in the process of which Chi-

na's actual situation is taken into account and new thinking is attempted. The chief research methods adopted in this thesis include: the combination of institution and market analyses and insurance analysis; the combination of normative analysis and positive analysis; the combination of historical analysis and reality research which is conducted on the contrast and comparison approaches; the combination of borrowing and creation; To some degree, the based on the economics theories and methodologies, the author tries to make a interdisciplinary and intercultural research is made.

With regard to the researching line of thought, this thesis tentatively attempts to formulate a set of theories regarding resource allocation of commercial insurance, in which the summary is made of the history of China's resource allocation of commercial insurance, the framework is created of resource allocation of commercial insurance, and an analysis is conducted of the necessary market and institution requirements for resource allocation of commercial insurance.

The whole thesis consists of six chapters. Chapter one serves as an introduction which is concerned with such areas as the aim and significance of the thesis, methodology, analytical framework, the logistical system, the degree to which the thesis is original, as well as its practical value. Chapter two is entitled Resource allocation of commercial insurance: A New Perspective. This chapter pools together the theoretical researches as found in Marxist theories and Western economic theories regarding commercial insurance other issues dealt with in this section include the implications of commercial insurance and the resource allocation of commercial insurance which is based on the analysis of the implication of resource allocation. Effort is also made to analyze the role that resource allocation of commercial insurance plays in the aggregate resource allocation. Chapter

three, entitled China's resource Allocation of Commercial Insurance: Its historical Changes and Contributory Factors, starts with the description of the history and present resource allocation of commercial insurance in China, followed by the features characterizing China's resource allocation of commercial insurance. The author, starting from the two aspects, ie., compulsory and seductive changes, argues that China's resource allocation of commercial insurance is basically that of institution change. The author then goes on to examine the problems existing in China's resource allocation of commercial insurance, with the argument that the exploration of the deep-rooted causes behind the historical changes in China's resource allocation of commercial insurance involves the examination of factors such as risks, humanities, politics, economy, laws which play a role in resource allocation of commercial insurance. The author comes up with the conclusion that what factors hinder the rational and efficient allocation of resources. Chapter four, China's Resource Allocation of Commercial Insurance: Its Mechanism Design, deals with the concept, classification of China's resource allocation of commercial insurance, and the way in which the factors interact and function. Also included in this part are the study of market mechanism and planned mechanism, the fundamental objective and principles governing which is followed by a general analysis of the mechanism design. On the basis of analyzing the influences resulting from China's entry into the WTO, upon the resource allocation of commercial insurance, the author tries to, by comparing and contrasting the practices prevalent in some Western countries, find a path for resource allocation of commercial insurance which fits in with China's entry into the WTO. Chapter five, China's Resource Allocation of Commercial Insurance: The Core and Motivation of

Mechanism Design, starting from two different aspects, namely institution innovation and market innovation, explores the question of innovation which constitutes the core and motivation of China's resource allocation of commercial insurance. Chapter six, China's Resource Allocation of Commercial Insurance: Policy Analysis, forwards the point that in the process of resource allocation of commercial insurance, there is the possibility of market failure and government failure. Consequently, the author proposes that the government's policy objective be created. And through some measures such as law, economy, and executive a blueprint of an instrument system should be created in which the government should be moderately involved in the process of resource allocation of commercial insurance. Starting from the perfection of the policy-making context for China's resource allocation of commercial insurance and drawing the Western practices, the author proposes some supervising principles and macro-regulations conducted by the government in the process of resource allocation of commercial insurance.

What's so original about this thesis? The originality basically find expression in :

1. research framework. A concept of resource allocation of commercial insurance and theory edifice is tentatively created.

2. argument. A theoretical guidance for China's efficient resource allocation of commercial insurance is expected. The argument, with the emphasis on institution innovation, is presented against the context of economic globalization, financial integration, and China's entry into the WTO, and is based on the interdisciplinary studies such as sociology, politics, law or culture.

3. in viewpoint. The author puts forwards the following original viewpoints which are based on her own research. (1) Institution

change features China's historical change in China's resource allocation of commercial insurance. (2) The chief problems are respectively embodied in insurance supply, insurance demand and the insurance agencies ;in the problems from the insurance products, the deficiency in insurance credit as well as the insufficient supply of insurance personnel. All these problems stem from the bad influences imposed upon China's resource allocation of commercial insurance by risks, humanities, politics, economy, laws, etc. What's more, the imperfection of insurance system, inadequate institution also come into play. Not surprisingly, the insurance resource fails to be adequately allocated and worse the current insurance resources are wasted so that the continued expansion of insurance is influenced. (3) A conclusion is drawn after the comparison and contrast conducted internationally, that is , China's insurance resource allocation should both go by the rules and regulations of the WTO and retain Chinese characteristics and China's own comparative advantages. (4) Effort is made to conduct analysis with the combination of economic theories and the features of insurance. The strategies and choice of a model should proceed with a combination of institution innovation and market innovation. (5)With China's entry into the WTO, the choice of path should take into account the factors like insurance mechanism, operating system, insurance resources of various kinds. (6) Institution innovation and market innovation are the core and motivation of designing insurance resource allocation. (7) In our commercial insurance resource allocation, the roles as well as the flaws of the government and market should be properly treated. Under the conditions of immature market and imperfection of competition, blind dependence upon the regulation of the market should give way to the moderate intervention on the part of the gov-

ernment; in another word, an instrument system should be created in which the government could intervene in a moderate manner, which is accompanied by a sound policy – making environment.

**Key Words:** China Insurance Resource Allocation Mechanism Market Institution Policy

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