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中国人寿保险发展 与个人寿险消费研究

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摘要

改革开放 30 余年，随着居民收入水平的提高和消费结构的变化，中国人寿保险得以快速发展，寿险市场的保险费规模 2010 年位居全球第五，发展速度非常快。但是应该看到，我国的寿险深度和寿险密度仍然处于较低的水平，寿险产品及其服务的供给与消费者的需求之间仍存在错位现象，与保险公司“以消费者为中心”的经营理念还有很大的差距。在我国公众风险和保险意识不强、寿险消费者不成熟的情况下，寿险消费需要培育，消费水平需要提升，消费的外部环境需要完善。

对人寿保险消费问题的研究具有重要的理论和现实意义。首先，现有消费经济学著作研究的消费对象，主要是有形产品，对服务消费只涉及闲暇、信息、文化、旅游等方面，对金融保险类服务产品的研究相当缺乏。其研究有利于保险经济学和消费经济学的交叉、融合，拓宽保险领域和消费领域的研究视野，并丰富消费经济学关于服务类产品消费的内涵，弥补国内此方面研究的不足。其次，对个人和家庭而言，寿险作为应对人身风险的有效方法，源于人们的安全需要；寿险产品发展到今天，其功能在不断完善，是个人理财的重要工具。在我国社会经济发展到一定阶段、居民家庭消费开始升级的今天，拓展消费范畴，普及寿险消费，可以使个人及家庭的消费内容更趋完善，提升居民的生活质量，同时也使居民家庭金融资产的配置趋于合理。再次，我国寿险业正处在一个重要的转型期，寿险市场处于从卖方市场向买方市场转变时期，发展模式从外延式发展向内涵式发展转变。探究寿险消费问题，尤其是寿险消费需求的变迁、消费者行为及其影响因素分析、个人理财视角的寿险消费等，对供给者转变经营理念和提升供给能力和水平有一定裨益。最后，从更高的层面看，我国正处在社会经济发展的特定阶段，积极发展人寿保险业并引导寿险消费，可以有效支持我国应对在实现整体

经济发展和社会发展所面临的挑战。尤其是在我国人口老龄化的背景下,促进和引导养老金保险的发展和消费,有利于我国养老保险体系的完善。希望本研究成果能为政策层面提供一定的参考。

个人人寿保险是人寿保险业务中按照购买主体划分的,与团体人寿保险相对应,以个人为购买者的人寿保险,一张保险单承保一个被保险人(或家庭成员)的人身风险。与团体寿险相比较,个人寿险具有购买者较为分散、业务发展需要相应的分销渠道支撑、保险单条款一般无协商余地等特点。个人寿险消费,是指个人或家庭为寻求转嫁人身风险的需要(兼具储蓄和投资的需要),在一定时期内,在各种寿险产品的费率水平下,购买寿险产品享受保险机构及其他机构提供服务的过程。

个人寿险是目前寿险消费的主体,近年来保险费收入占了国内寿险业务90%左右的比重。考虑到我国城镇和农村的二元经济现状、寿险业务主要集中在城镇的阶段性发展特征,本书研究的寿险消费主体限定为城镇居民。

本书运用理论研究、比较研究、历史研究与调查研究相结合的方法,基于微观和宏观两个层面对我国城镇居民寿险消费方式、特征和未来的发展趋势进行了研究。首先在理论研究的基础上确立了居民个人寿险产品购买具有消费特性这个前提,并分析了寿险产品及其消费的特点、寿险消费水平评价以及寿险消费的主要影响因素。在此基础上,以寿险发展和寿险消费为主线,主要从微观消费(个体消费)和宏观消费(总量消费)两个大的方面进行研究。微观层面的研究以消费者行为为核心,笔者从个人理财角度分析寿险理财特性与优势,以及我国居民家庭金融资产中寿险资产配置不足的现状和原因;通过对成都市为主体的城市居民人寿保险消费行为与意向的调查,对调查结果进行分析,对城市居民寿险的消费状况做出评价。宏观层面的研究,笔者比较分析了第二次世界大战后美国和日本在特定的经济社会发展背景下,寿险业的发展和寿险消费的演进及其现状,比较两国寿险发展与寿险消费的特点,提炼值得借鉴的若干方面;对我国改革开放30余年寿险发展进行了回顾,尤其是对寿险发展的阶段性及其特征进行了分析,并在此基础上剖析了我国寿险发展及寿险消费存在的问题,对未来的发展和消费趋势进行了展望。最后提出提高我国个人寿险消费水平的对策和建议。

研究的内容共分为以下七章:

第1章:导论。本章阐述了研究的背景和意义,对人的生命价值理论和有

关的消费理论进行阐述和分析,对国内外相关研究成果进行了梳理和总结,并就现有的研究思路、创新与不足做了分析,最后对涉及的相关概念做了界定。

第2章:人身风险、寿险发展与寿险消费。本章是全书研究的基础部分,首先对人身风险进行系统分析,然后对人寿保险的发展演进过程进行简单概括,分析了寿险的功能和类别,在此基础上探讨寿险消费的特征、寿险消费水平的衡量标准以及影响寿险消费的主要因素。

第3章:个人理财视角的人寿保险消费。本章基于个人及家庭理财角度,从个人理财的外延和内涵入手,探究人寿保险在个人理财中的特性与优势,总结寿险产品与个人理财的契合点并分析一些发达国家和地区人寿保险在家庭金融资产配置中的地位,最后对我国家庭金融资产结构中人寿保险配置不足的状况及原因进行了剖析。

第4章:成都市居民保险消费行为与意向调查。本章主要对成都市居民人寿保险消费行为和意向进行了调查,调查的主要内容包括:风险认知与保险认知、保险购买状况及满意度、未来的购买意向、保险与其他金融理财产品的购买倾向比较、消费者的维权途径等。通过调查问卷做统计分析,并辅之以有针对性的访谈,为从公众层面了解寿险消费现状及提出对策建议提供依据。

第5章:国际比较视角的寿险业发展和寿险消费。本章重点研究了第二次世界大战后美国和日本在特定的社会经济环境下寿险业发展和寿险消费的变迁及现状,比较两个国家寿险发展和寿险消费的特征,并提炼对我国有借鉴意义的启示。

第6章:改革开放30余年中国寿险业发展与寿险消费。本章研究了我国保险业务恢复发展30余年来,尤其是个人寿险业务发展的15年间,寿险发展与寿险消费的阶段性发展特征,对目前我国寿险市场发展和寿险消费现状做了评价,剖析存在的问题,并对未来的发展趋势进行了展望。

第7章:结论和对策建议。本章在以上研究的基础上,总结了研究的相关结论,并从帮助居民树立正确的寿险消费理念、优化消费环境、提供适销对路的产品、建立畅通的销售渠道、以专业理财服务于寿险消费者、出台针对个人寿险消费的税收优惠政策等方面,提出促进我国寿险业持续健康发展和提升个人寿险消费水平的对策建议。

本书研究可能的创新有以下几点:

(一) 研究角度的创新。国内现有关于人寿保险的研究,多从供给方、寿

险市场、监管、中介等方面进行,对寿险消费的研究虽已开始但不系统。本书的研究尝试运用消费经济学的研究框架较为系统地研究个人寿险消费问题,这种研究从微观寿险消费和宏观寿险消费两个层面展开,建立了比较完整的寿险消费研究框架。

(二)在理论研究上,以人的生命价值理论和几个典型的消费函数理论为基础,基于消费、消费者及其行为的分析,将个人储蓄和投资行为归入广义消费范畴,分析个人寿险的购买行为具备的消费要素,得出个人寿险购买行为具有消费特征的结论,并在此基础上分析了寿险消费的特点。将个人寿险消费植入个人理财中进行研究,认为寿险作为一种理财手段和工具,与其他金融理财工具比较,具有横跨广义理财范围和覆盖生命周期不同阶段的优势,是其他金融理财工具所不能完全替代的。这样的理论解释才能使我们全面和准确地认识寿险的效用,这也说明了为什么发达国家居民家庭金融资产构成中寿险和年金资产占据了如此重要的位置。同时,这样的理论解释也可以深化关于寿险功能的全面认识,矫正我国目前寿险消费过程中的一些片面认识和种种误区。

(三)本研究不仅通过理论研究得出理论解释,而且与市场调查研究相结合,通过实证验证了研究结论。作者通过设计问卷、进行问卷调查、统计分析和消费者访谈,了解公众层面寿险消费现状、影响因素及未来的发展趋势,为提出有价值的对策建议提供依据。通过对成都市居民为主体的寿险消费行为与意向的问卷调查,分析得出的结论是:人们对人身风险的认知较普遍,且储蓄和保险被认为是应对风险的主要手段。但在实际中居民对储蓄手段运用得充分,而对保险手段运用明显不足。导致居民寿险消费不足的主观原因是人们对寿险的认知有限;导致居民寿险消费不足的客观原因,除收入水平的制约外,对保险供给者的不信任,认为寿险产品不能满足需要等因素也是影响寿险消费的原因之一。此外,保险消费者对保险公司的整体满意度不高,尤其是理赔的满意度最低,这在一定程度上影响了寿险消费的发展和深化。同时,调查结果显示,尽管消费者的年龄、文化程度、家庭成员构成、收入水平等迥异,但对保险险种的关注与需求中,重大疾病和养老保险都占据其保险消费意向的前两位。我国潜在的寿险需求群体人口众多,以及未来人口老龄化程度的加剧,人寿保险具有巨大的发展空间。

关键词: 人寿保险 消费 消费水平 消费结构

Abstract

After 30 years of reform and opening up, with the increase of family income, and the change of consumption structure, the life insurance in China is developing rapidly. And the scale of life insurance premium in China was listed the fifth largest in the world in 2010. But China's life insurance density and penetration are still at a relatively low level. Between the supply and demand of life insurance product and service, there exists dislocation phenomenon. So insurance companies have a long way to go before they adopt the 'customer - centric' concept as their operation principle. Furthermore, Chinese insurance companies are faced with other challenges as underdeveloped consumption environment, lack of insurance consciousness, low consumption power, etc.

The research on the consumption of life insurance has theoretical and practical significance. Firstly, the object of consumption in the existing consumer economic research is mainly the tangible products. Therefore, this study is helpful to integrate insurance economics and consumer economics, to broaden the vision of insurance and consumption research, and to make up for the lack of relevant research in China. Secondly, for individual and family, life insurance is the most effective way to resist risk. Until today, life insurance has become one of the most important tools of personal finance. Thirdly, the life insurance in China is in an important transition period, and the life insurance market is transforming from seller's market to buyer's market, with development pattern transforming from extensive development to intensive development. So it will help the suppliers a lot to conduct researches on the change of the consumption demand for life insurance, the behavior of consumer, and so on. Finally, China is at a special stage of social and economic development. So the development of

life insurance industry can support China to cope with the challenges in the realization of overall economic and social development, especially in the background of the aging population in our country. The author hopes that this book could be informative and instructive for policy makers.

Individual life insurance belongs to life insurance business in accordance with the division of purchase subject. Individual life insurance consumption refers to the process during which an individual or a family buy life insurance products and enjoy the services provided by insurance institutions, so as to transfer personal risks, in a certain period of time, among all kinds of life insurance product rate levels.

Individual life insurance is the main part of insurance consumption. In recent years, the insurance premium of individual life insurance accounted for about 90% of the proportion of the life insurance business. Considering that the life insurance business mainly concentrates in urban areas, my research on the life insurance consumption focuses on urban residents.

Based on theoretical study, the book firstly establishes the assumption that residents' purchasing individual life insurance products has the attribute of consumption characteristic. And then it analyzes the characteristics of life insurance products and consumption, life insurance consumption level evaluation, and the main factors which influence the life insurance consumption. On this basis, taking the development of life insurance and life insurance consumption as the main line, the book is organized from two aspects: micro consumption (individual consumption) and macro consumption (total consumption). Micro research takes consumer behavior as the core. The author analyzes life insurance financial characteristics and advantages from personal finance perspective, as well as the reason of the insufficiency of life insurance in residents' family financial assets. Through the survey of urban residents' life insurance consumption behavior and intention in Chengdu, the author analyzes the result, and evaluates the urban residents life insurance consumption. Under macro level, the author compares and analyses the United States and Japan's experience after World War II in certain economic and social development background. And then the author analyzes life insurance development stage and characteristics, and existing problems of life insurance development and consumption in our country. Finally, the book puts for-

ward countermeasures and suggestions to promote the level of individual life insurance consumption.

The content of this book consists of seven chapters.

The first chapter is the introduction. This chapter elaborates the background and significance of the research, and the theories of human life value and related consumer theory. This chapter also reviews the results in domestic and foreign research. In the end, the chapter writes about the innovation and deficiency of the book and the research thought, and defines related concepts.

The second chapter is entitled ‘Personal Risk, Life Insurance and Life Insurance Consumption’, which is the base of the book. Firstly, this chapter analyzes personal risk, and then briefly concludes the life insurance evolution process. After analysis of functions and categories of life insurance, this chapter concludes the characteristics of life insurance consumption and the benchmark of life insurance consumption level, as well as the main affecting factors of life insurance consumption.

The third chapter ‘Personal Financial Management from the Perspective of Life Insurance Consumption’ is based on personal and family financial management. The chapter explores the characteristics of life insurance in personal finance, sums up meeting points of life insurance products and personal finance, and analyzes life insurance in the family financial asset in some developed countries. Finally, the chapter analyzes the insufficient allocation of life insurance consumption in China’s household financial asset.

The fourth chapter is ‘The Survey of Personal and Family Insurance Consumption on Urban Residents’. The author investigates insurance (mainly life insurance) consumer’s behavior and intention. The investigation includes: perceptions of risk and insurance, insurance consumption status and cognitive satisfaction, future purchase intention, purchasing comparison between insurance and other financial products and consumer’s rights approach. Then the questionnaire and statistical analysis and targeted interviews provide reference to the public for a better understanding of the situation of life insurance consumption.

The fifth chapter is ‘From the Perspective of International Comparison of Development of Life insurance and Life Insurance Consumption’. It focuses on develop-

ment of life insurance, life insurance consumption change, and the present situation in the specific social economic environment in the United States and Japan after the Second World War, before it draws lessons for China.

The sixth chapter is ‘China’s Life Insurance Industry and Life Insurance Consumption in the Past 30 Years’. The chapter evaluates China’s life insurance market development and consumption status, and predicts its future development trends.

The seventh part is ‘Conclusion and Suggestion’. On the basis of the above research, the author summarizes the research conclusions, and puts forward proposals to promote the healthy and sustainable development of Chinese life insurance industry from the following aspects: helping residents to set up correct life insurance consumption concept, optimizing consumption environment, providing marketable products, establishing sales channels, establishing reasonable product structure, and drafting tax preferential policies.

This book has the following innovations:

The innovation on research perspective. The existing domestic researches on life insurance mainly focus on suppliers, life insurance market, supervision and other aspects of life insurance intermediary. Although there exist consumer researches, these researches are not systemic. This book attempts to use consumer economics research framework to study the life insurance consumption problems. This research establishes a comprehensive and systemic research framework covering micro life insurance consumption and macro life insurance consumption.

In theoretical research, this book is based on the theories of human life value and several typical consumption function theories, and analyzes consumers and consumer behaviors. And the book puts personal savings and investment into consumption category. Then the book analyzes elements and characteristics of individual life insurance consumption. The book plants the individual life insurance consumption into personal finance research, considering life insurance as a financial tool. With generalized financial scope and advantage of coverage across different phases of life cycle, it cannot be substituted by other financial instruments. Then the theory can explain why life insurance and annuity occupy an important position in household financial assets in the developed countries. At the same time, the theory can correct some misunderstanding

about life insurance consumption in China.

This book's research remains not only at the theoretical level, but also combine with market investigation. Through designing questionnaire, investigating questionnaire, analyzing statistics and interviewing consumers, the author understands the current consumption situation, the influence factors, and the future development trend from public level. And the author puts forward valuable suggestions. Through the questionnaire of life insurance consumption behavior and intention to Chengdu residents, the author concludes: people know personal risk, and consider savings and insurance as the main methods to deal with risks. But in practice, residents make full use of savings, but make insufficient use of insurance. Limited knowledge about life insurance is the subjective reason for insufficient consumption of life insurance. Restriction of income level, the distrust in insurance providers, and the deficient confidence in insurance companies' capacity to supply required products are the objective reasons. In addition, insurance consumers' overall satisfaction over insurance companies is not high, with the worst over claims. To a certain extent, this affects the deepening of insurance consumption. At the same time, the results of the survey show that although consumers vary greatly in age, education level, family structure, and income level, their first two insurance consumption intentions fall on critical disease insurance and endowment insurance. Due to the huge potential life insurance demand, as well as the intensifying degree of aging population, life insurance in China has great development space.

Key words: Life insurance; Consumption; Consumption level; Consumption structure

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