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2004-2011

OECD Insurance Statistics 2012

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Foreword

This annual publication contains time series of insurance statistics for OECD member countries and selected additional countries. Statistics and indicators are derived from national administrative sources based on a questionnaire prepared under the auspices of the OECD Insurance and Private Pensions Committee, and its Task Force on Insurance Statistics.

In addition to statistics and in order to provide an insight on the insurance industry's overall performance and health, the current publication contains, for the first time, a chapter on insurance sector development. This chapter draws on the second edition of the Global Insurance Market Trends.

It also includes data on investments by insurance companies, insurance premiums, number of insurance companies and employees, gross claims payments, gross operating expenses and commissions. Recently, key balance sheet and income statement items were also added to the OECD's statistical framework for insurance. The data relate to the period 2004-11 and are broken down under detailed sub-headings.

The report has been prepared by the Financial Affairs Division of the OECD Directorate for Financial and Enterprise Affairs. However, it was made possible only by the close co-operation between the OECD and the various national bodies which collect data on insurance.

The OECD is grateful to Gabriela Basurto and Hector Romero of the National Commission of Insurance and Surety of Mexico (CNSF) and Idris Teoman Ozbiyik of the Undersecretariat of Treasury of Turkey (on secondment to the OECD Secretariat) who contributed to the analysis in the Insurance Market Trends chapter.

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Conventional signs and abbreviations

The following abbreviations are used:

c	Confidential.
x	Not applicable.
..	Not available.
|	Break in series.
-	Nil or negligible.
.	Decimal point.
GAAP	Generally accepted accounting principles.
P&L	Profit and loss.

ISO country codes and abbreviations for currency

	ISO code	Currency	Abbreviation
Australia	AUS	dollar	AUD
Austria	AUT	euro	EUR
Belgium	BEL	euro	EUR
Canada	CAN	dollar	CAD
Chile	CHL	peso	CLP
Czech Republic	CZE	koruna	CZK
Denmark	DNK	krone	DKK
Estonia	EST	euro	EUR
Finland	FIN	euro	EUR
France	FRA	euro	EUR
Germany	DEU	euro	EUR
Greece	GRC	euro	EUR
Hong Kong (China)	HKG	dollar	HKD
Hungary	HUN	forint	HUF
Iceland	ISL	króna	ISK
India	IND	rupee	INR
Ireland	IRL	euro	EUR
Israel	ISR	sheqel	ILS
Italy	ITA	euro	EUR
Japan	JPN	yen	JPY
Korea	KOR	won	KRW
Luxembourg	LUX	euro	EUR
Malaysia	MYS	ringgit	MYR
Mexico	MEX	peso	MXN
Netherlands	NLD	euro	EUR
New Zealand	NZL	dollar	NZD
Norway	NOR	krone	NOK
Poland	POL	zloty	PLN
Portugal	PRT	euro	EUR
Russian Federation	RUS	ruble	RUB
Singapore	SGP	dollar	SGD
Slovak Republic	SVK	euro	EUR
Slovenia	SVN	euro	EUR
South Africa	ZAF	rand	ZAR
Spain	ESP	euro	EUR
Sweden	SWE	krona	SEK
Switzerland	CHE	franc	CHF
Thailand	THA	baht	THB
Turkey	TUR	lira	TRY
United Kingdom	GBR	pound	GBP
United States	USA	dollar	USD

Executive summary

The OECD has been collecting insurance statistics for over fifteen years, with data on the insurance sector dating back to the early 1980s. In response to the financial crisis, a Global Insurance Statistics (GIS) project was launched as part of the OECD's insurance market monitoring activities. The main objectives were to expand the scope of the OECD's statistical framework for insurance and extend its global reach, with a view to enhancing transparency. These changes led to the collection of key balance sheet and income statement items for the direct insurance and reinsurance sectors, and to the gradual global expansion of the OECD's *Global Insurance Statistics Database*.

This publication analyses for the first time in a new chapter recent insurance market trends for developing a better understanding of the insurance industry's overall performance and health in OECD countries, and additional key partner countries. In an effort to enhance its global reach, for the first time ever, it includes major OECD Key partners, namely: Hong Kong (China), India, Malaysia, the Russian Federation, Singapore, South Africa and Thailand. More key partners will be included in the future as the Global Insurance Statistics exercise evolves. This chapter highlights the underlying reasons of the trends notably in gross premium growth, and claims developments between 2010 and 2011. It also presents key performance indicators.

This publication also provides detailed historical data on the insurance sector, enabling the users to have a broader picture of the evolution of the insurance market in the OECD countries over the years. It covers major official insurance data from 2004 to 2011. The publication contains important insurance market indicators (e.g., OECD market share, penetration, density, premiums per employee, etc.), data on insurance activities (number of companies, number of employees, gross premiums, etc.). The scope of data collection also includes gross claims payments, gross operating expenses and commissions.

In this publication, a significant effort has been made to achieve comparability among countries. Definitions, classifications, calculation methods, and units have been standardised as far as possible.

Key findings on recent trends

The year 2011 was marked by a historically high incidence of disasters and the ongoing financial and economic crisis. These affected the insurance industry to varying degrees across countries. In some countries, natural disasters were the main theme, affecting the non-life insurance sector. In other countries, especially those of the euro zone, difficult macroeconomic conditions posed challenges for the industry as a whole. Most countries were affected by continued financial market volatility and prolonged low interest rates.

In comparison with 2010, the life sector suffered from sluggish demand. A number of factors affected demand for life insurance products, including the low-yield environment that reduced the attractiveness of life insurance products, strong competition from the

banking industry in search of sources of funding, and a desire among individuals to maintain precautionary liquidity given the adverse economic environment, thereby reducing demand for longer-term business.

By contrast, the non-life sector was able, on average, to sustain 2010 premium levels. In a number of countries, growth was achieved through premium rate increases following disasters. That said, price competition in various non-life segments continued to curb premium income growth in some countries.

The low-yield environment remained one of the most important challenges facing the insurance industry since, in most countries, debt instruments continued to dominate insurers' investment portfolios. While falling yields generate investment gains, they also increase insurance liabilities for long-tailed business and, if prolonged, increase reinvestment risk. The effect is pronounced for those countries where the life insurance industry provides yield guarantees. In some countries where these guarantees are widespread, life insurers have tried to cope with the low-yield environment by lowering their guaranteed rates on new policies.

Sovereign debt problems were another challenge that continued to affect insurers in 2011. For a number of countries within the euro zone, losses were realised by the insurance sector on sovereign debt securities, particularly those of euro zone countries facing financing problems. On the other hand, based on information received, insurance markets outside the euro zone did not have significant exposure to the debt securities of these euro zone countries, thus reducing the direct effects of euro zone developments.

The catastrophes that occurred in 2011 led to large increases in claims payments, which had a negative impact on profitability in related non-life markets. In some cases, these impacts triggered price adjustments. These events had an impact on insurers in their catastrophe reinsurance program renewals, with higher reinsurance prices forcing insurers to increase their retention levels. The challenge for insurers was to establish adequate risk subscription and pricing to avoid exposure to the risk of significant losses, as this placed downward pressure on solvency.

Looking ahead, great attention is being directed toward the business and financial risks linked to the ongoing economic and financial crisis and risks arising from catastrophe events:

- As global uncertainty in the macroeconomic environment remains, demand for insurance products will likely continue to be constrained. Making these conditions difficult are continued competitive pressures within the industry, particularly in the non-life sector, as well as increased inter-sectoral competition between the life insurance and banking sectors for consumer savings and investments. In this context, underpricing in the non-life sector and increases in lapses and cancellations in the life sector are risks that need to be closely monitored.
- The financial crisis also poses challenges regarding the investment activities of the insurers. For some countries, turbulence in the euro zone will remain a relevant risk for the industry. More generally, the low interest rate environment and financial market volatility remain continuing themes in terms of key risks and vulnerabilities for the insurance industry, particularly for those life insurers offering guarantees.
- While the catastrophe events in 2011 generated large losses for the insurance sector, the industry demonstrated its resilience. That said, the events highlighted the need for insurers to monitor closely reinsurer counterparty risk and manage reinsurance placement risk given potentially adverse post-disaster pricing impacts.

Common definitions and notes

Data sources

All the raw data in this publication have been reported by the relevant national insurance authorities. Regarding comparative tables of indicators, the data are mainly drawn from the tables by country. The economic data on exchange rates, population and GDP are taken from the OECD publication *Main Economic Indicators*.

To achieve greater clarity, the number of variables selected and displayed in this publication has been limited. Data have been extracted from the Global Insurance Statistics Database. The complete database can be accessed online at the following link:

OECD Insurance Statistics, <http://dx.doi.org/10.1787/ins-data-en>.

General notes

- a) Life and non-life categories follow the definitions used in national law. However, the premiums for accident and sickness insurance underwritten by Life companies should be included in non-life figures.
- b) Up until 2008, the insurance business is broken down between life and non-life business. As of 2009, the insurance business is broken down between the business of pure life, pure non-life and composite undertakings and composite undertakings' business is further broken down between life and non-life business. Some countries do not allow for insurance undertakings to be active in both life and non-life insurance business and therefore composite insurance undertakings do not exist in these countries. In other countries (e.g., Austria, Belgium, Hungary, Italy, Mexico, Portugal, Spain) however, the share of employment in composite insurance undertakings accounts for more than half of the whole domestic insurance sector. Therefore, to have comparable data across years for life business data (respectively non-life), one has to sum up the life (respectively non-life) business of pure life (respectively non-life) undertakings and the life (respectively non-life) business of composite undertakings as of 2009.
- c) Figures provided for the number of companies and for insurance premiums should include all insurance companies licensed or authorised in the reporting country, including professional reinsurers, whether or not these are controlled, but excluding any statutory system of social security administered by the State.
- d) *Domestic companies* means those companies incorporated under national law, together with those companies in the reporting country which are unincorporated, but excluding the branches and agencies of foreign companies.

- e) *Foreign-controlled companies* means those domestic companies controlled by foreign interests, such “control” being defined according to national law (see the definition of foreign controlled companies in notes by country). The data of *foreign-controlled companies* are part of those of *Domestic companies*.
- f) *Foreign companies* means companies incorporated outside the reporting country.

Insurance market trends

General notes

Data in this chapter refer to direct business only. This chapter is based on the first phase of responses provided by countries on results from the 2011 Global Insurance Statistics (GIS) exercise, including qualitative information supplied by countries or sourced from national administrative sources.

Given possible divergences in national reporting standards, different methods for compiling data for the GIS exercise, and recent amendments to the OECD statistical framework, caution needs to be exercised in interpreting the data. For this reason, countries are regularly requested to provide methodological information relevant for developing a thorough understanding of their submissions to the Global Insurance Statistics exercise. The country-specific methodological notes below provide some explanations in this respect.

Additional general notes can be found below:

- Economic data on exchanges rates and the Consumer Price Index (CPI) in countries come from the OECD’s *Main Economic Indicators (MEI) Database*.
- Composite undertakings operate in a number of countries, as shown in Annex C of this publication.
- *Australia* changed the reporting framework from a written premium concept to an earned premium concept as of 1 July 2010. Given the change in reporting basis, gross and net earned premium are used instead of written premium.
- For non-life data from *Australia*, due to change in the reporting framework occurred on 1 July 2010, year-end data for 2010 have not been produced. Therefore, growth rates are calculated between end-June 2010 and 2011 year end. When analysing figures between 2010 and 2011, the impact of this difference in period should be considered.
- Data for *Germany* only consider life insurers, health insurers and property and casualty insurers.
- Data on composite insurers from *Italy* include life insurers operating also in accident and sickness line of business.
- Data from *Japan* reflect the Japanese 2011 fiscal year starting from April 2010 to 31 March 2011.
- Data from *Malaysia* cover global business (within and outside Malaysia) including Takaful insurance.
- Data shown for 2011 for *Poland* are not final data.
- Data referring to the balance sheet of insurance companies in *Portugal* that made the calculation of the combined ratio possible include reinsurance accepted business.

Specific notes

a) The combined ratio is calculated in this chapter as the sum of gross claims payments, changes in outstanding claims provision, gross operating expenses, and gross commissions divided by gross written premiums. i.e., *Combined ratio* = “Loss ratio” + “Expense ratio”, where:

– *Loss ratio*: $(\text{Gross claims paid} + \text{changes in outstanding claims provision}) / \text{gross written premiums}$ (the latter used as a proxy for gross earned premiums); and

– *Expense ratio* = $(\text{Gross operating expenses} + \text{commissions}) / \text{Gross written premiums}$.

The combined ratio is used in analysing the underwriting performance of insurance companies, especially for non-life insurance where the risk exposure is short-term – generally one year. The use of the combined ratio for long-term business such as life insurance is of limited use only.

Due to limitations in OECD data, it is not possible to calculate the combined ratio using earned premiums and claims incurred data, which would provide a more accurate depiction of underwriting performance.

b) Asset allocations refer to direct business and domestically incorporated undertakings only. Data exclude assets linked to unit-linked products.

Part I

This part consists of tables by key figures and indicators, which reflect the most significant characteristics of the OECD insurance market. In most cases, the tables contain data of all OECD countries as well as aggregated “OECD”, “European Union (15 countries)” (the 15 member countries of the European Union in 1995) and “NAFTA” data from 2004 to 2011, for the following categories: life insurance, non-life insurance and total. Unless otherwise specified, figures given in this part for the life (respectively non-life) sector include the life (respectively non-life) business of composite undertakings. The premiums amounts are converted from national currencies into US dollar. Exchange rates used are an average for the reference year. Some of these indicators are also shown in the graphs.

1. Balance sheet and income (Tables 1 to 3)

The balance sheet and income table gathers key items in the direct insurance business, such as “Gross claims paid”, “Outstanding claims provision”, “Gross operating expenses” and “Commissions” in 2011.

2. Portfolio allocation (Tables 4 to 6)

This item shows the breakdown of investments of direct insurers into main asset classes (real estate, mortgage loans, shares, bonds, loans other than mortgage loans, other investments) in 2011, excluding assets linked to unit-linked products sold to policyholders. These data include only outstanding investment by all direct insurance companies (domestic and foreign undertakings) in the reporting country; investments by reinsurance companies are not included.

The evaluation method for investment is defined by each country.

3. Total Gross Premiums (Tables 7 to 9)

Gross premium, which represents total insurance premium written in the reporting country, is a major indicator of the importance of insurance industry in the economy of each country.

4. Market Share in the OECD (Total Gross Premiums Basis) (Tables 10 to 12)

This indicator measures the importance of the national insurance market of each OECD country as compared to the whole OECD insurance market.

5. Density of Insurance Industry (Tables 13 to 15)

This indicator is calculated by dividing direct gross premiums by the population and represents the average insurance spending per capita in a given country.

6. Penetration of Insurance Industry (Tables 16 to 18)

This is the ratio of direct gross premiums to Gross Domestic Product (GDP), which represents the relative importance of the insurance industry in the domestic economy.

7. Life Insurance Share (Table 19)

This is the ratio of gross life insurance premium to total gross premium, which measures the relative importance of life insurance as compared to non-life insurance.

8. Premiums per Employee (Table 20)

This indicator of the relative efficiency of a national insurance industry is calculated by dividing the direct gross premiums by the number of employees in insurance companies.

9. Retention Ratio (Tables 21 to 23)

This is the ratio of net written premiums to total gross premiums. This ratio represents the proportion of retained business and thus, indirectly, the importance of reinsurance for insurance companies.

10. Ratio of Reinsurance Accepted (Tables 24 to 26)

This is calculated by dividing reinsurance accepted by total gross premiums and provides an indication of the significance of reinsurance accepted in the national insurance market.

11. Foreign Companies' Market Share in the Domestic Market (Tables 27 to 30)

This figure describes the importance of foreign companies in the domestic insurance market and is measured through the following indicators:

- a) Market share of "foreign-controlled companies" and "branches and agencies of foreign companies" in "total gross premiums".
- b) Market share of "branches and agencies of foreign companies" in "total gross premiums".

Figures for the life (respectively non-life) business include the pure life (respectively non-life) undertakings and the life (respectively non-life) business of composite undertakings for all the tables in Part I, except for the balance sheet and income of insurance undertakings (Tables 2 and 3) and their portfolio allocation (Tables 5 and 6) where the composite sector is excluded, as the split between life and non-life business in composite undertakings is not always available.

In Tables 7, 10, 13, 16, 21 and 24, the total (life and non-life) may not be equal to the sum of the life and non-life figures if the split for the composite sector is not provided. In this case, no assumption is made about each branch of the composite sector (life and non-life) and the composite part is not included. However, in the total, the aggregate for composites is included.

The figures for the three zones (“European Union”, “NAFTA” and “OECD”) displayed at the bottom of some tables are calculated for the countries for which information is available.

Part II

In this part, the main insurance statistics are presented through separate tables for each country. Figures refer to the calendar year. The premiums and other amounts are described in millions of the national currency unit. Premiums are defined as follows:

- a) “*Gross premiums*” are total premiums written, excluding any premium taxes or other charges, but before deduction of commission or reinsurance outwards. It is acknowledged that the inclusion of reinsurance will mean that there is some element of double-counting in the figures provided.

“*Gross premiums*” are the sum of “premiums of direct business” and “premiums of reinsurance accepted”.

- b) *Premiums ceded* include all premiums (reinsurance and retrocessions) ceded.
- c) Normally “*Net written premiums*” should equal total “*Gross premiums*” less “*Premiums ceded*”. If there are special problems in the reporting country which prevent this relationship an appropriate compensatory element should be then included under “*Premiums ceded*”.

The tables of each country contain the following parts:

- 1.1. Business written in the reporting country on a gross, ceded and net premium basis in all insurance undertakings. The gross written premiums are then shown in terms of foreign risks, and broken by main life and non-life classification. The life classification is based on the type of contracts: unit-linked, annuities and other life insurance contracts. The precise definitions used for the non-life insurance classification can be found out in Annex B: Definitions of classes of non life insurance. In this classification, the category “Treaty Reinsurance” is used by countries having difficulty in breaking down “Reinsurance Accepted” by classes.
- 1.2, 1.3, 1.4. Gross claims payments, commissions and gross operating expenses in the reporting country, containing a breakdown between domestic companies, foreign-controlled companies and branches and agencies of foreign companies, and by type of sector (“pure” life, “pure” non-life, composite and the split into the life and non-life parts). “*Gross claims payments*”, covering all gross payments on claims made during the financial year, are to be used in the calculation of gross claims incurred. Commissions refer to direct business only. “*Gross operating expenses*” should normally mean the sum of acquisition costs, change in deferred acquisition costs and administrative expenses.
- 1.5. Gross premiums written abroad classified by subsidiaries, branches and agencies of domestic companies, and by sector (“pure” life, “pure” non-life, composite and the split into the life and non-life parts). *Business written abroad* should include all business written outside the reporting country (in both

OECD and non-OECD countries) by subsidiaries, branches and agencies established abroad of domestic companies.

2.1, 2.2. General information on number of insurance companies and employees within the sector:

- a) This part provides information about the number of companies and employees in the reporting country.
- b) *Composite*: Company which deals with both life and non-life business.
- c) *Insurance companies*: Staff (full-time or part-time) employed in the insurance industry.
- d) *Intermediaries*: Number of persons (brokers or agents and their staffs), excluding intermediaries who may sell insurance but are not directly involved in the insurance industry (e.g. bank managers, solicitors, garage owners) or those included under c) above.

Additional information

In Annexes, complementary information is presented:

A) Table: Business written abroad by EU/EEA insurers through Branches and Agencies, 2011.

B) Definitions of Classes of Non-life Insurance:

This includes definitions of categories of non-life insurance, which detail the content of classes listed in the Section “1.1.4. Non-life insurance payments, by class, gross premiums” of the tables by country.

C) Composite undertakings:

This table specifies in which countries composite undertakings operate.

D) List of administrative sources:

This table gives the lists of the national insurance authorities that provided the data displayed in this publication.

Insurance market trends

This chapter draws on the second edition of the report *Global Insurance Market Trends*, and presents most up-to-date figures.

Underwriting performance

A sharp reversal in real premium growth in life insurance was observed in more than half of the reporting countries in 2011, with some countries exhibiting large drops

The positive real premium growth of 2010 was sharply reversed in many countries, with life premiums declining substantially in some countries (Figure 1). The most important factor behind this was the macroeconomic environment. Most of the indicators related to economic activity suggest that economic growth was sluggish, especially in advanced economies. The demand for life insurance products was negatively affected by this environment. In some countries, competition from the banking sector and the low yield environment also curbed the demand for life insurance products, thus negatively affecting the performance of life insurers.

In some of the euro zone countries, dramatic declines in life premiums were experienced. The decline was above 40 per cent in Portugal, above 30 per cent in Finland and Luxembourg, above 20 per cent in Italy and above or close to 10 per cent in Austria, Estonia, France and Ireland. In 2010, real premium growth was positive in all of these countries except for Austria.

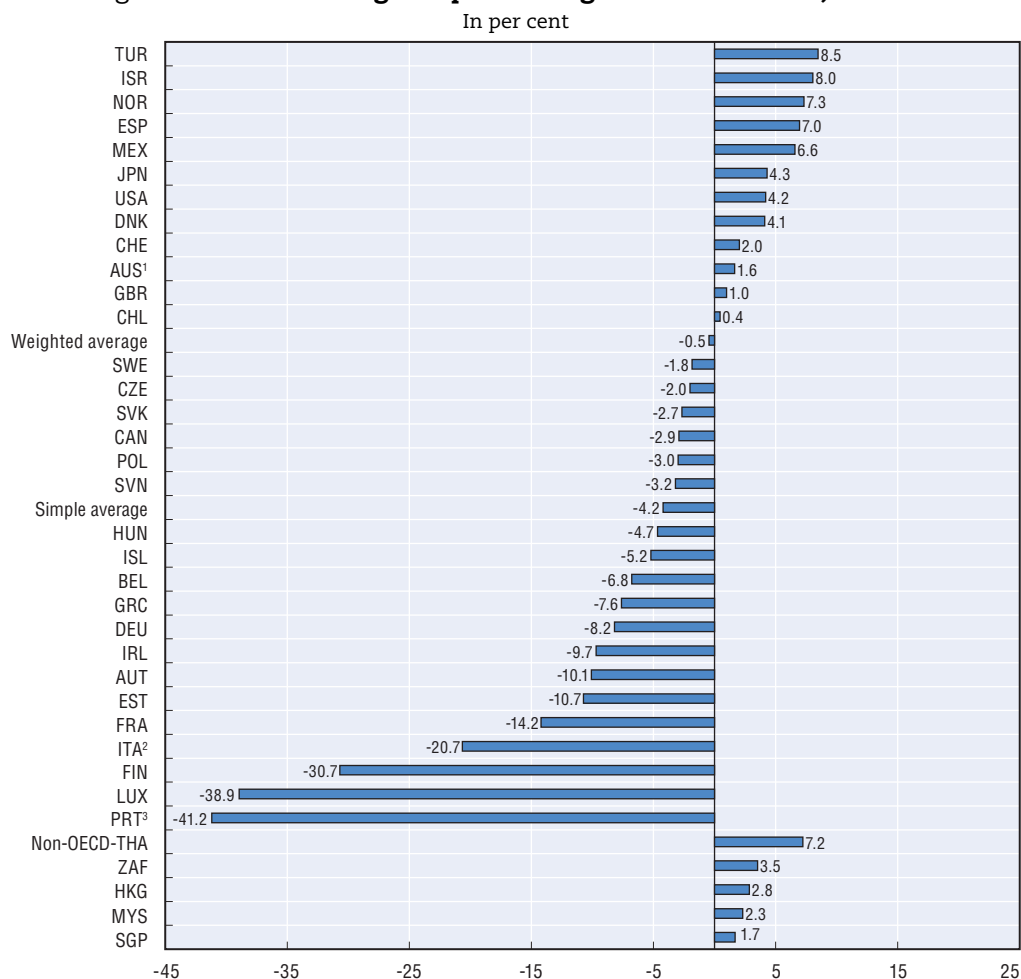
In Portugal, life insurance premiums declined significantly. Underlying factors were the relatively high level of premiums in 2010, a deteriorated macroeconomic environment, and competitive pressure from the banking sector in addition to a reduction of tax incentives for retirement savings plans. In Finland, premium growth reversed severely in 2011. This change was partly the result of high premium levels in 2010, especially in group pensions and capital redemption contracts with single premiums; in 2011, the sharpest decline in premium revenue was registered in these same segments.

In Italy, the positive trend in premium growth rate was also reversed. Data for the different life segments show significant and widespread declines in premiums. Single premium, capital redemption and unit-linked and index-linked policies all registered significant declines in contrast to 2010.

In France, the net inflows of life insurance slowed in comparison with previous years. This can be explained by both a decrease in gross inflows compared to last year and an increase in claims (in particular, surrenders). The attractiveness of alternative products to life insurance, including regulated savings accounts, was strong in 2011. Indeed, in addition to a level of performance comparable to that of other types of investments, these products could be seen as more liquid and received the status of “safe haven” in times of crisis.

In Estonia, negative premium growth was mainly the result of a sharp decline in unit-linked life insurance premiums. In Austria, the decline in life premiums was in part accounted for by unit-linked and index-linked life products, whose growth trend slipped

Figure 1. Annual real gross premium growth: Life sector, 2010-11



Notes: Premiums refer to gross written premiums for direct insurance only, excluding reinsurance business accepted. Given OECD classification standards, life data do not include accident and health insurance. Real growth rates are calculated using the Consumer Prices Index (CPI) from the OECD's *Main Economic Indicators* (MEI) and other sources. All reporting countries have been included in the calculations of the simple and weighted averages.

1. Premiums for accident and sickness insurance underwritten by life companies are not included in non-life premiums, but rather life premiums. Health insurance is underwritten by specialised health insurance companies, and is not included in the Australian data. As of 1 July 2010, the reporting framework has been changed from a written premium concept to an earned premium concept.
2. Composite undertakings include life companies that pursue accident and sickness insurance.
3. Premiums include deposits made for investment contracts, which, according to the national GAAP are not accounted in P&L account.

Source: OECD Global Insurance Statistics.

in 2011. Austrian life premiums were also negatively affected by a change in the tax treatment for single premium business. In Germany, the decrease is ascribed entirely to a normalisation in the single premium business in life insurance, which had previously been extraordinarily fast-growing in previous years.

In Greece, the observed premium decrease in life segment was mainly the result of the ongoing economic crisis. In Belgium, underwriting performance followed the declining trend witnessed in recent years; as a result, life premiums reached their lowest level since 2003. There were three inter-related factors behind this decline: firstly, the crisis eroded the demand for life insurance products; secondly, the attractiveness of life insurance products decreased due to the low-yield environment; and lastly, the predominance of *bancassurance*

business in the country gave banks the opportunity to channel household savings to banking products rather than to life insurance in order to meet the banks' liquidity needs.

For some countries like Canada, the Czech Republic, Slovak Republic and Sweden, the decline was rather moderate. Yet, it represents a deterioration relative to 2010. In the Czech Republic, the decline was accounted for single premium contracts, which were the driving force of the previous year's positive growth. In Hungary, life premium growth turned negative in 2011 basically due to the declining trend of non-unit-linked premiums.

By contrast, twelve OECD countries and all of the reporting non-OECD countries achieved real growth in life premiums in 2011, as shown in Figure 1. These countries include Australia, Chile, Denmark, Hong Kong (China), Israel, Japan, Malaysia, Mexico, Norway, Singapore, South Africa, Spain, Switzerland, Thailand, Turkey, the United Kingdom and the United States.

In Australia and the United States, life premium growth turned positive in 2011. In Australia, life insurance risk premium revenues grew strongly while investment premium growth remained mute. In the United States, the rise was primarily due to growth of individual annuities and individual life policies.

In Switzerland, real premium growth was led by group life occupational pension schemes, which dominate the market. In Mexico, premium growth continued due to growth arising mainly in life insurance products with a savings component. In Mexico, annuity business decreased since more pensioners chose other options for the payout phase of their pensions. In Japan, the growth of life insurance premiums increased further in 2011 due to increases in sales of deposit-type products.

In Spain, the growth of life premiums was caused by higher underwriting activity in traditional business, with unit-linked business contracting due to the lack of risk appetite of policyholders and the volatility of financial markets. In South Africa, this growth is explained by a combination of inflationary increases on premiums and contributions by pension funds. A further reason for the increase was the overall growth in the economy. The growth is largely driven by investment business, which remained the dominant class of business.

In Thailand, life premiums continued to grow. The increase was fed mostly by renewals of ordinary life contracts. In Hong Kong (China), life premiums continued their moderate growth, driven largely by individual life and annuity (non-linked) business, which remained the dominant class of new long-term business.

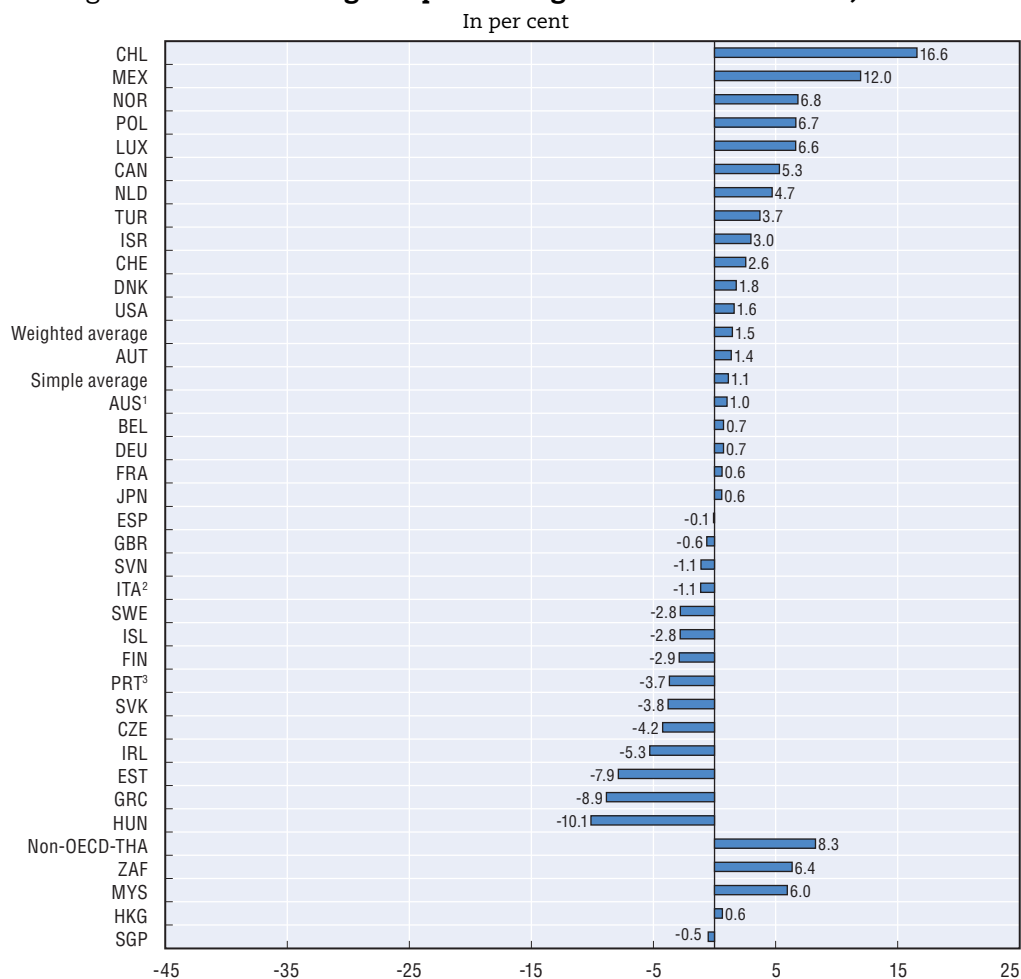
In comparison with the life sector, more countries experienced real premium growth in their non-life sector

The non-life sector exhibited more positive performance across countries, with less dramatic declines compared with the life sector. In some countries, real premium growth rates either turned positive or accelerated. In other countries, the decline of premiums decelerated (Figure 2).

However, the macroeconomic environment curbed non-life premium growth. In addition, competitive pressures in motor insurance markets, which typically comprise a large portion of the non-life sector in many countries, continued to limit premium growth in some countries. In contrast, price adjustments following disaster events contributed to premium growth in relevant markets.

In Mexico, non-life premium growth turned strongly positive in 2011. The growth is explained primarily by property and casualty insurance which grew by 24 per cent, excluding motor insurance. This is partly accounted for by the renewal of a multi-year policy of PEMEX, a government-owned oil company. Yet, real premium growth was still

Figure 2. Annual real gross premium growth: Non-life sector, 2010-11



Notes: Premiums refer to gross written premiums for direct insurance only, excluding reinsurance business accepted. Given OECD classification standards, non-life data include accident and health insurance. Real growth rates are calculated using the CPI from the OECD's MEI and other sources. All reporting countries have been included in the calculations of the simple and weighted averages.

1. Premiums for accident and sickness insurance underwritten by life companies are not included in non-life premiums, but rather life premiums. Health insurance is underwritten by specialised health insurance companies, and is not included in the Australian data. As of 1 July 2010, the reporting framework has been changed from a written premium concept to an earned premium concept.
2. Composite undertakings include life companies that pursue accident and sickness insurance.
3. Premiums include deposits made for investment contracts, which, according to the national GAAP are not accounted in P&L account.

Source: OECD Global Insurance Statistics.

high when premium figures are adjusted for the effect of PEMEX's insurance policy. Motor insurance as well as health and accident insurance also grew in 2011 albeit at a slower rate.

In Thailand, the strong growth in non-life premiums was influenced by miscellaneous insurance as well as by automobile insurance which dominates premium revenues. Non-life premium growth continued to exhibit strength in Poland. Growth was driven by motor third party liability, fire and natural forces and other damage and loss property segments.

In South Africa, non-life premiums continued to increase in 2011 driven largely by growth in premiums of the property insurance segment, which comprises at least a third of the non-life market. The growth in the non-life sector similar to the life sector can be attributable to inflationary increases, growth in the economy and a slight improvement in credit lending transactions.

In the United States, non-life premiums grew in real terms across each of the three main property and casualty segments (personal, commercial, and combined), the first time they did so together since 2006. On the other hand, the US title industry continued to be constrained by the housing crisis that has resulted in a significant reduction in mortgage originations and title orders.

In Australia, premium growth was evident in personal and commercial property classes as insurers sought to recoup the higher cost of reinsurance following natural catastrophe events in late 2010 and early 2011. By contrast, premium growth in commercial long-tail classes continued to be subdued.

In Belgium, real premium growth turned positive in 2011, driven by increased pricing across most non-life insurance classes in response to previous underwriting losses. In Japan, non-life premium growth has been increasing due to changes in the premium rates of automobile insurance and accident insurance. Similarly, in France, the increase in premiums in the non-life sector is primarily due to price increases, as in 2010, which are in part intended to offset a loss which had deteriorated sharply in previous years.

In some countries, non-life premiums declined in real terms. In Hungary, non-life premiums continued their declining trend since 2008. Although property insurance premiums have been witnessing a growing trend, motor third party liability insurance premiums have been declining since 2008. This decline basically followed the falling number of motor accidents and number of injured persons, with insurers adjusting their prices downwards in parallel with this declining trend.

In Greece, non-life premiums declined for the first time since the beginning of the financial crisis. This development was the consequence of a fall in written premiums for motor insurance, the dominant non-life business in the Greece, reflecting the substantial decline in number of circulating vehicles.

In the Czech Republic, premiums continued to decline essentially as a result of competition in motor insurance. Similarly, in Iceland, the premium decline can in part be explained by the small drop in premiums of the motor insurance segment, which comprises almost half of the non-life market.

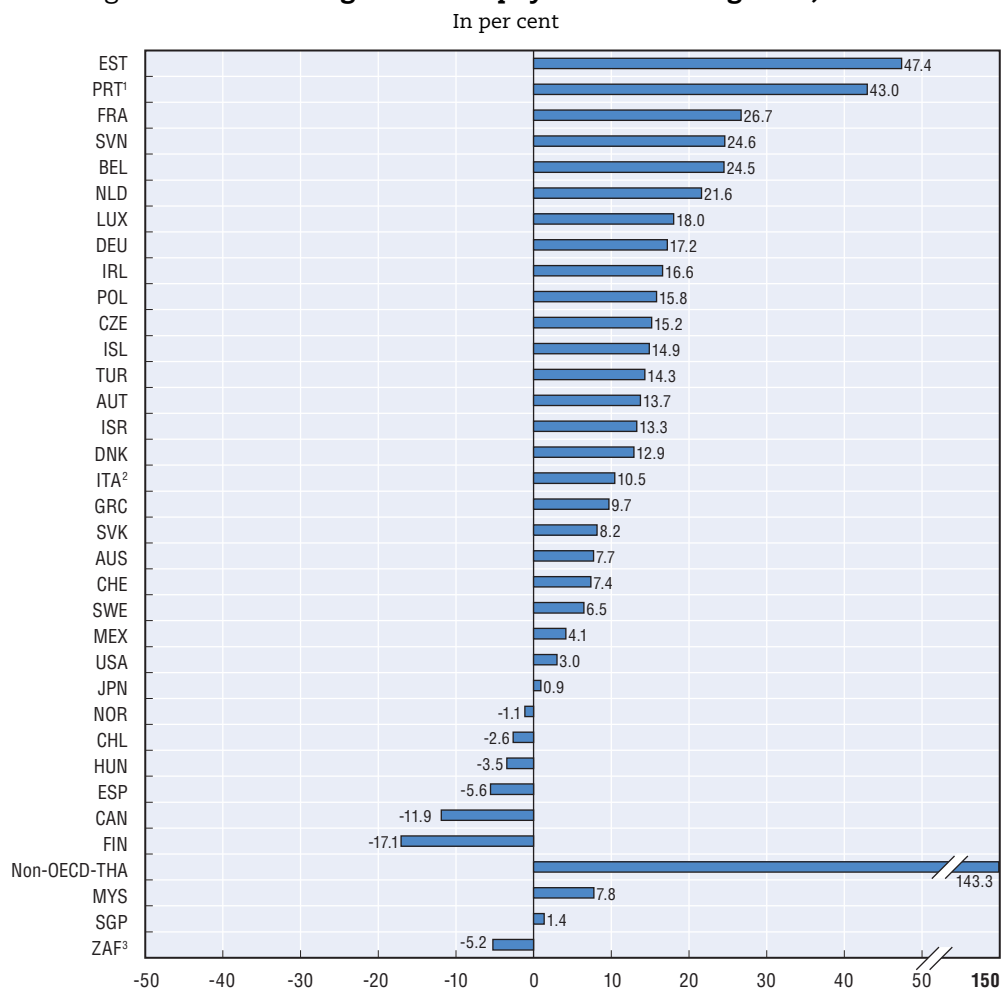
Claims developments

In 2011, nominal growth in claims payments in the life segment was widespread among reporting countries¹ (Figure 3). Only Canada, Chile, Finland, Hungary, Norway, and Spain witnessed declining claims payments in the OECD.

Claims payments in the life sector were affected by the ongoing economic crisis and competitive pressure from the banking sector. In a number of countries, life claims increased as a result of surrenders linked to these two factors. In France, for instance, life insurers faced an important increase in surrender rates, especially in the second half of 2011, since households preferred to invest in liquid banking products or to pay back their real estate loans with the funds invested in their insurance policies.

In Portugal, life insurance claims also continued to increase significantly as a consequence of the growth in surrenders, which constituted 62 per cent of all life claims in 2011. In Greece, claims in life business were affected adversely by the financial crisis. A considerable change in policyholder behaviour was observed and can explain the decline.

In the Slovak Republic and Slovenia, claims payment growth was dominated by unit-linked products. In Finland, life insurance claims decreased in contrast to 2010, when claims growth was significant. The decline in claims arising from policy surrenders and policy benefits shaped this outcome.

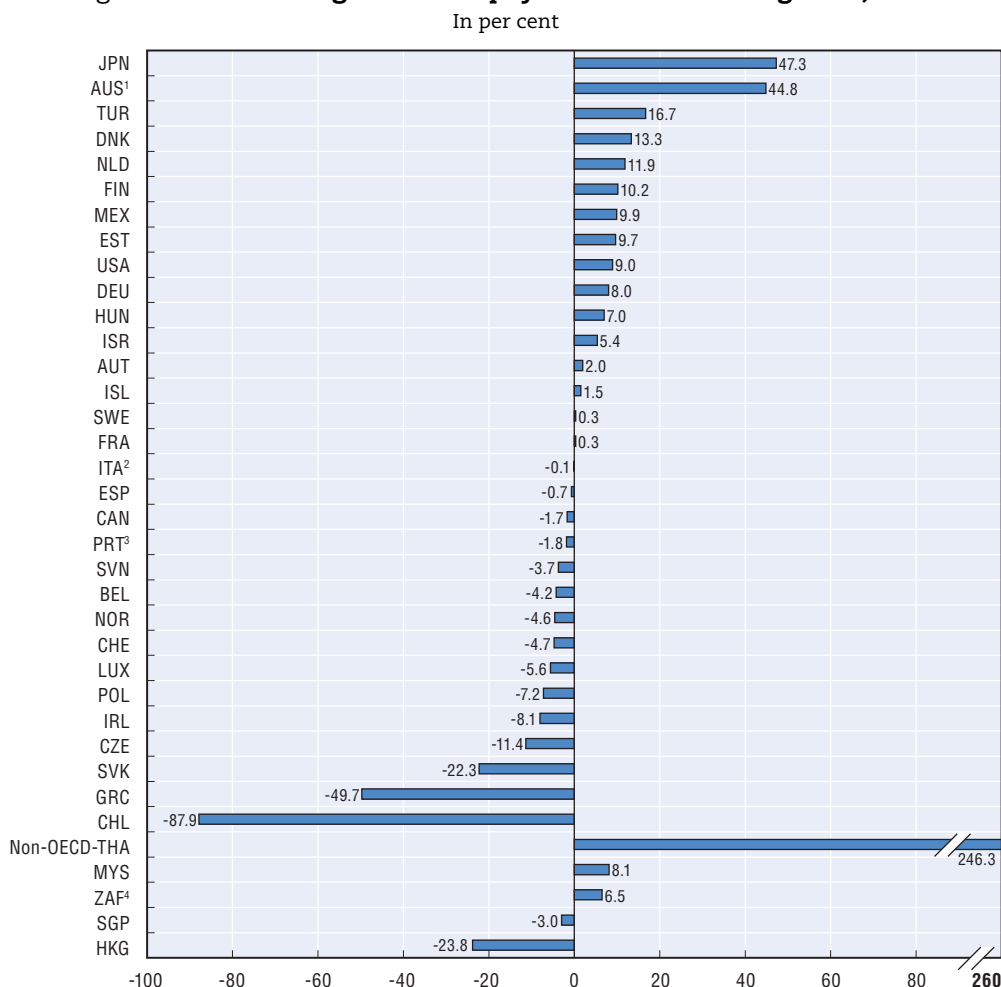
Figure 3. **Growth in gross claim payments: Life segment, 2010-11**

1. Claims paid include the payment made for investment contracts, which, according to the national GAAP, are not accounted in P&L account.
 2. Composite undertakings include life companies that pursue accident and sickness insurance.
 3. Variations of outstanding claims provisions are not included in the calculation.
- Source: OECD Global Insurance Statistics.

2011 was an exceptional year in terms of disaster events. Following a series of natural disasters in 2010, further devastating events occurred in 2011. A tsunami triggered by an earthquake in Japan, floods in Thailand, an earthquake in New Zealand, severe storms and tornados in the United States, and floods in Australia were among the costliest natural disasters in 2011 in terms of insured losses. These disasters dominated developments in claims payments in relevant non-life markets. In Thailand, Japan, Australia, and the United States claim payments increased accordingly (Figure 4).

In Estonia and Mexico, claims payments also increased as a result of weather-related events. In the case of Mexico, a drought affecting 40 per cent of the Mexican territory led to a rise in claim payments in agricultural insurance. While Norway experienced hurricanes and major floods in 2011, aggregate claims payments nonetheless declined.

In contrast, claim payments decreased in several EU countries. In most cases, the decrease was moderate. However, in Greece, claims payments declined dramatically, mainly driven by a decrease in the frequency of incidents covered by the motor third party liability insurance which may be attributed to the decline of the vehicles in circulation.

Figure 4. **Growth in gross claim payments: Non-life segment, 2011**

Note: Under OECD classification standards, non-life data generally include accident and health insurance.

1. The growth rate in claims for non-life insurance is calculated for 2011 year end compared to 30 June 2010.
2. Composite undertakings include life companies that pursue accident and sickness insurance.
3. Claims paid include the payment made for investment contracts, which, according to the national GAAP, are not accounted in P&L account
4. Variations of outstanding claims provisions are not included in the calculation.

Source: OECD Global Insurance Statistics.

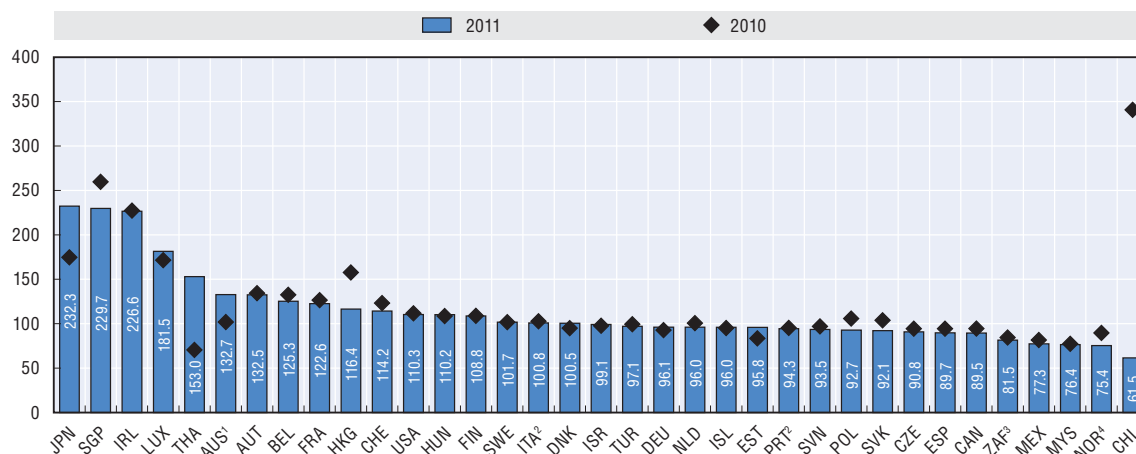
Combined ratio for non-life segment

The combined ratio² measures operational underwriting profitability in the non-life sector and allows the sources of profitability to be highlighted. An improvement in the combined ratio can be due to higher premiums, better cost control and/or more rigorous management of risks covered in insurance classes. A combined ratio of more than 100 per cent represents an underwriting loss for the non-life insurer. A company with a combined ratio over 100 per cent may nevertheless remain profitable due to investment earnings.

Approximately half of the reporting countries had a combined ratio below 100 per cent in 2011 (Figure 5). Chile had the lowest combined ratio among these countries. Compared with the previous year, combined ratios were stable or declining except in countries that experienced significant disaster loss. Australia, Japan and Thailand are among the countries that witnessed a significant deterioration on their combined ratio. On the other hand, in Ireland, an improvement in the loss ratio was offset by a deterioration in the expense ratio,³

Figure 5. Combined ratio for non-life segment, 2011

In per cent



Notes: The displayed combined ratio is an aggregate covering different types of business and hence different types of risks. For instance, in the United States, data for the non-life sector are the combination of figures from three types of business: title, property/casualty and health.

1. The non-life industry combined ratio is calculated for the period 30 June 2010 and 31 December 2011. Commissions have not been included in the calculation since they are already included in gross operating expenses (equivalent to gross total underwriting expenses).
2. Commissions have not been included in the calculation since they are already included in gross operating expenses.
3. Variations of outstanding claims provisions are not included in the calculation.
4. The combined ratio calculations for 2011 does not include commissions data.

Source: OECD Global Insurance Statistics.

leaving the combined ratio unchanged. In Belgium, France, Hong Kong (China), Poland, Slovak Republic, Switzerland, and Turkey, the combined ratio improved slightly.

Investment allocation and performance

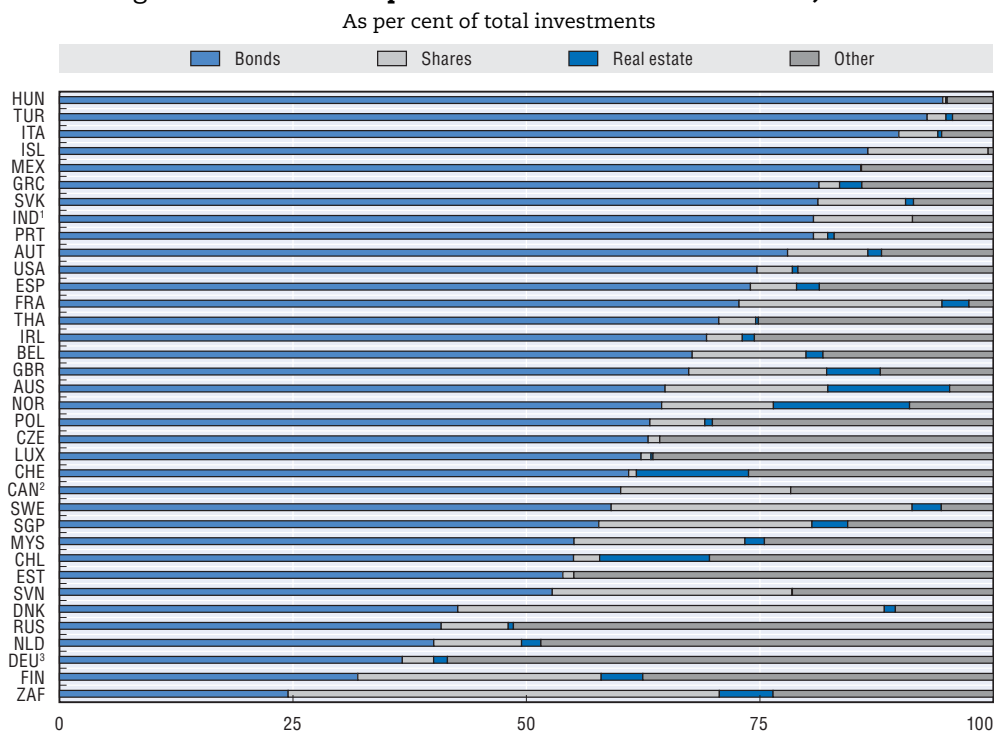
Portfolio investments

In most countries, insurers continued to invest heavily in fixed-income securities, namely government and private bonds. In the life sector, the share of bonds in insurers' portfolios remained above the levels in non-life and composite sectors due to the fact that investment in long-term bonds allows for a better matching of assets with the long-term liabilities of life insurers (Figures 6, 7 and 8).

With the exception of Denmark, Finland, Germany, the Netherlands, Russia and South Africa, the life insurance sectors in reporting countries allocated more than 50 per cent of their investment portfolio to bonds. With allocations above 90 per cent, life insurers in Hungary and Turkey were exceptional in the extent to which they invested in bonds.

Life insurers in most countries had, in aggregate, less than 10 per cent of their assets invested in equities. Denmark, Sweden, and South Africa had the highest allocation to equities among reporting countries. Finland, France, Malaysia, and Singapore also had an important allocation, with around or close to 20 per cent of assets invested in equities.

The non-life insurance industry in most countries continued to invest heavily in bonds, but typically to a lesser extent compared to the life industry. By the same token, investments in equity are somewhat higher in the non-life sector: With allocations above 40 per cent, non-life insurers in Finland and Austria had the highest equity allocation. France, Norway, Poland, South Africa, Sweden, Thailand, and the United States also had relatively important allocation to equities, above 20 per cent. In roughly half of reporting countries, the share of equity in portfolios was below 10 per cent in 2011.

Figure 6. **Investment portfolio allocation: Life insurers, 2011**

Note: Data exclude assets linked to unit-linked products where risk is fully borne by policyholders.

1. Data refer to end of March 2011.
2. Data for life insurers include assets in segregated funds. Data for life insurers include data for both "life" and "accident and sickness" branches of their operations – no breakdowns are available.
3. Figures, accounting for the "Other investments", consist of the "loans" category and of mutual fund investments for which no look-through was available.

Source: OECD Global Insurance Statistics.

The composite insurance industry also generally allocated a large proportion of its investment portfolio to bonds. With the exception of Russia and the United Kingdom, in those reporting countries where composite undertakings are permitted, the industry as a whole allocated more than 60 per cent of its investments to bonds. In terms of their equity investments, composite insurers in the United Kingdom, Singapore and Italy had the highest allocation.

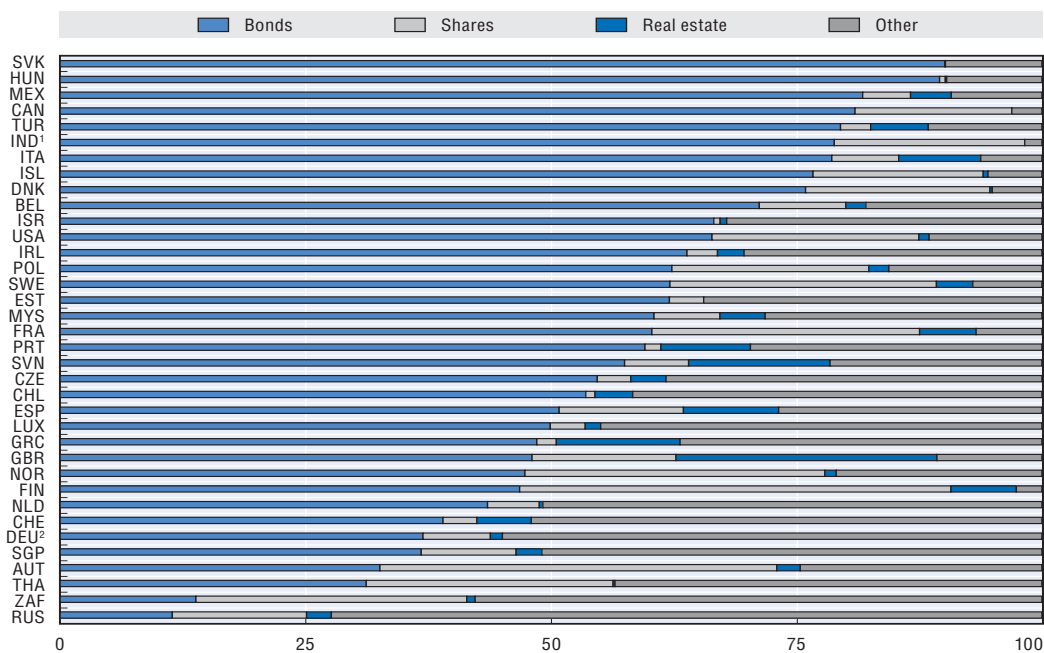
Investment allocation to direct real estate investments appears to be relatively small in most countries. With allocations above 10 per cent, life insurers in Australia, Norway and Switzerland, and non-life insurers in Greece, Slovenia and the United Kingdom, have relatively high real estate investments.

In many countries, public sector bonds dominated insurers' bond portfolios and therefore constituted, given the large allocation of insurer investments to bonds, a substantial portion of insurers' overall investment portfolios (Figure 9). Greece, Hungary, and Turkey had the highest portfolio allocation to public sector bonds, while Chile, Norway and South Africa had the lowest allocation. These exposures are relevant in terms of assessing sovereign debt risks for the insurance industry.

In 2011, the asset allocation of insurers did not, with a few exceptions, change significantly. As shown in Table 1, in countries such as Estonia and Singapore, the share of equities declined substantially while in Slovenian life insurance companies it increased significantly. Observed declines in equity allocation across a number of countries may reflect a declining value of equities and/or a pro-active shift to a less risky portfolio. In

Figure 7. **Investment portfolio allocation: Non-life insurers, 2011**

As per cent of total investments



Note: Data exclude assets linked to unit-linked products where risk is fully borne by policyholders.

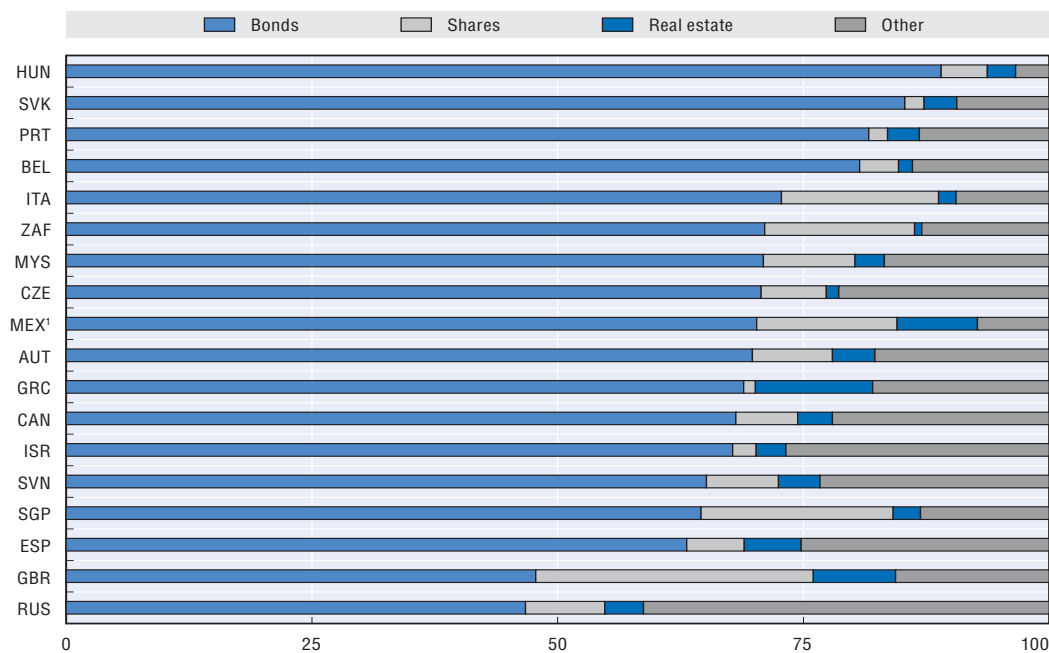
1. Data refer to end of March 2011.

2. Figures, accounting for the "Other investments", consist of the "loans" category and of mutual fund investments for which no look-through was available.

Source: OECD Global Insurance Statistics.

Figure 8. **Investment portfolio allocation: Composite insurers, 2011**

As per cent of total investments

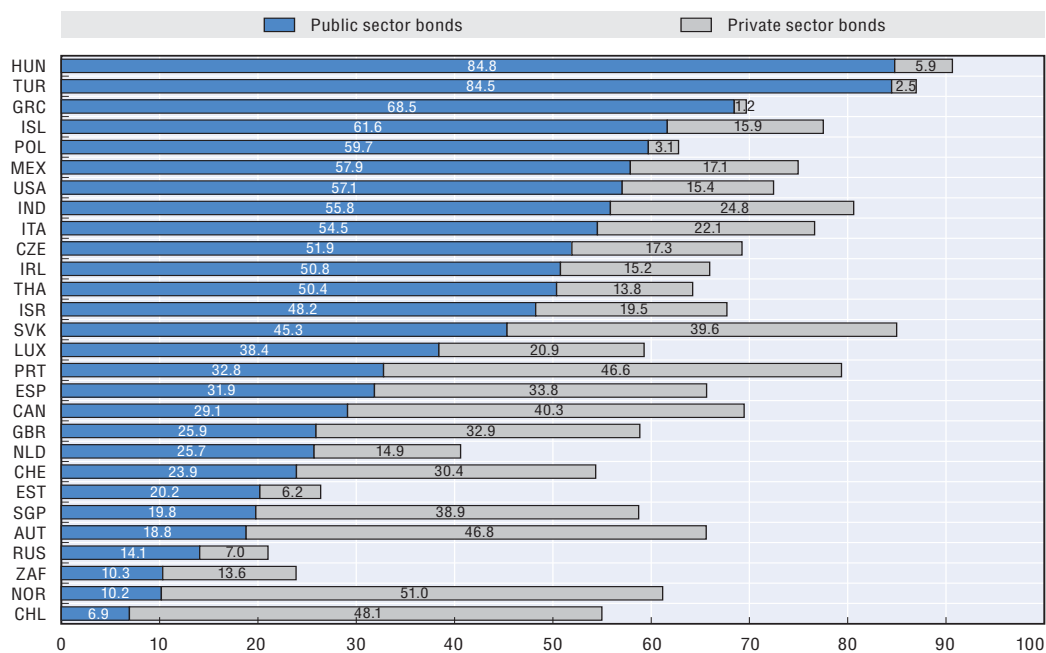


Note: Data exclude assets linked to unit-linked products where risk is fully borne by policyholders.

1. The level of composite insurer investments in equity does not represent a direct exposure to the equity market since such investments include investment in the shares of mutual funds, which in the case of these insurers mainly invest in bonds.

Source: OECD Global Insurance Statistics.

Figure 9. **Portfolio allocation to bonds, public and private-sector bonds, 2011**
As a percentage of total industry investment portfolio



Note: Data exclude assets linked to unit-linked products where risk is fully borne by policyholders.

Source: OECD Global Insurance Statistics.

Table 1. **Insurers' portfolio allocation in bonds and shares by type of insurer, 2010-11**
As a percentage of total investments

		Life		Non-life		Composite	
		2010	2011	2010	2011	2010	2011
OECD							
Australia	<i>Bonds</i>	53.6	64.8	59.4	62.1	x	x
	<i>Shares</i>	21.6	17.4	c	c	x	x
	<i>Others</i>	24.8	17.7	c	c	x	x
Austria	<i>Bonds</i>	69.7	78.0	33.2	32.6	69.7	69.8
	<i>Shares</i>	12.5	8.6	42.4	40.4	9.1	8.2
	<i>Others</i>	17.7	13.4	24.5	27.0	21.2	22.0
Belgium	<i>Bonds</i>	65.3	67.8	71.2	71.2	79.8	80.7
	<i>Shares</i>	14.4	12.2	11.2	8.8	5.1	4.0
	<i>Others</i>	20.3	20.1	17.6	20.0	15.1	15.3
Canada ¹	<i>Bonds</i>	67.9	60.1	80.4	81.0	66.4	68.1
	<i>Shares</i>	14.3	18.2	16.5	16.0	6.7	6.3
	<i>Others</i>	17.8	21.7	3.1	3.1	26.9	25.6
Chile	<i>Bonds</i>	61.5	55.1	50.6	53.5	x	x
	<i>Shares</i>	3.7	2.8	1.5	1.0	x	x
	<i>Others</i>	34.8	42.2	47.9	45.5	x	x
Czech Republic	<i>Bonds</i>	68.7	63.0	66.0	54.7	..	70.7
	<i>Shares</i>	2.7	1.2	1.3	3.4	..	6.6
	<i>Others</i>	28.5	35.7	32.7	41.9	..	22.7
Denmark	<i>Bonds</i>	44.2	42.7	74.4	75.9	x	x
	<i>Shares</i>	50.0	45.7	20.1	18.8	x	x
	<i>Others</i>	5.8	11.7	5.5	5.3	x	x
Estonia	<i>Bonds</i>	57.9	53.9	48.1	62.1	x	x
	<i>Shares</i>	13.1	1.2	5.1	3.5	x	x
	<i>Others</i>	29.0	44.9	46.8	34.5	x	x

Table 1. Insurers' portfolio allocation in bonds and shares by type of insurer, 2010-11 (cont.)

As a percentage of total investments

		Life		Non-life		Composite	
		2010	2011	2010	2011	2010	2011
Finland	<i>Bonds</i>	34.1	31.9	57.0	46.8	..	..
	<i>Shares</i>	25.4	26.1	31.7	43.9	..	..
	<i>Others</i>	40.6	42.0	11.3	9.3	..	..
France	<i>Bonds</i>	76.5	72.8	61.1	60.3	70.8	..
	<i>Shares</i>	20.4	21.7	27.4	27.3	24.5	..
	<i>Others</i>	3.1	5.5	11.6	12.5	4.7	..
Germany ²	<i>Bonds</i>	35.5	36.7	35.2	37.0	x	x
	<i>Shares</i>	3.5	3.3	7.1	6.9	x	x
	<i>Others</i>	61.0	59.9	57.7	56.2	x	x
Greece	<i>Bonds</i>	79.6	81.3	44.7	48.6	67.0	68.9
	<i>Shares</i>	2.8	2.2	2.8	2.0	2.2	1.2
	<i>Others</i>	17.6	16.5	52.4	49.5	30.9	29.9
Hungary	<i>Bonds</i>	93.9	94.6	87.5	89.6	87.6	89.0
	<i>Shares</i>	0.7	0.3	0.5	0.6	5.3	4.7
	<i>Others</i>	5.4	5.1	11.9	9.9	7.2	6.3
Iceland	<i>Bonds</i>	86.1	86.6	71.8	76.7	x	x
	<i>Shares</i>	13.3	12.9	20.6	17.3	x	x
	<i>Others</i>	0.5	0.5	7.6	6.0	x	x
Ireland	<i>Bonds</i>	70.8	69.3	69.8	63.9	x	x
	<i>Shares</i>	5.9	3.8	3.8	3.1	x	x
	<i>Others</i>	23.3	26.9	26.4	33.0	x	x
Israel	<i>Bonds</i>	..	..	66.5	66.6	68.6	67.8
	<i>Shares</i>	..	..	1.1	0.6	4.0	2.4
	<i>Others</i>	..	..	32.4	32.8	27.4	29.8
Italy	<i>Bonds</i>	92.1	89.9	79.6	78.6	69.1	72.8
	<i>Shares</i>	3.3	4.2	10.4	6.8	18.5	16.0
	<i>Others</i>	4.5	5.9	10.0	14.6	12.4	11.2
Japan	<i>Bonds</i>	55.4	..	33.7	..	x	x
	<i>Shares</i>	5.4	..	24.2	..	x	x
	<i>Others</i>	39.2	..	42.1	..	x	x
Korea	<i>Bonds</i>	48.2	..	38.1	..	x	x
	<i>Shares</i>	6.3	..	6.6	..	x	x
	<i>Other</i>	45.5	..	55.3	..	x	x
Luxembourg	<i>Bonds</i>	70.5	62.3	47.4	49.9	x	x
	<i>Shares</i>	1.9	1.1	4.2	3.6	x	x
	<i>Other</i>	27.6	36.7	48.4	46.5	x	x
Mexico ³	<i>Bonds</i>	84.2	85.8	83.6	81.7	68.7	70.3
	<i>Shares</i>	0.6	0.0	3.0	4.9	15.2	14.3
	<i>Other</i>	15.2	14.2	13.4	13.4	16.1	15.5
Netherlands	<i>Bonds</i>	42.5	40.1	58.4	43.5	x	x
	<i>Shares</i>	9.5	9.4	6.5	5.3	x	x
	<i>Others</i>	48.0	50.5	35.1	51.2	x	x
New Zealand	<i>Bonds</i>	..	..	..	..	..	..
	<i>Shares</i>	..	..	..	..	..	..
	<i>Other</i>	..	..	..	..	..	..
Norway	<i>Bonds</i>	56.7	64.5	59.1	47.3	x	x
	<i>Shares</i>	19.2	12.0	38.7	30.5	x	x
	<i>Others</i>	24.2	23.5	2.2	22.1	x	x
Poland	<i>Bonds</i>	63.9	63.2	62.0	62.3	x	x
	<i>Shares</i>	6.0	5.9	23.4	20.0	x	x
	<i>Other</i>	30.1	30.9	14.6	17.6	x	x
Portugal	<i>Bonds</i>	81.4	80.7	60.2	59.6	83.5	81.7
	<i>Shares</i>	2.0	1.5	2.9	1.6	2.2	1.9
	<i>Others</i>	16.6	17.7	36.9	38.8	14.3	16.4
Slovak Republic	<i>Bonds</i>	79.7	81.2	75.0	90.1	84.9	85.3
	<i>Shares</i>	9.2	9.4	0.0	0.0	2.1	1.9
	<i>Other</i>	11.1	9.4	25.0	9.9	12.9	12.7

Table 1. Insurers' portfolio allocation in bonds and shares by type of insurer, 2010-11 (cont.)

As a percentage of total investments

		Life		Non-life		Composite	
		2010	2011	2010	2011	2010	2011
Slovenia	<i>Bonds</i>	68.5	52.8	57.7	57.5	69.3	65.1
	<i>Shares</i>	8.5	25.7	7.5	6.5	7.6	7.3
	<i>Others</i>	22.9	21.6	34.7	36.0	23.1	27.5
Spain	<i>Bonds</i>	..	74.0	..	50.8	60.0	63.1
	<i>Shares</i>	..	4.9	..	12.7	7.5	5.8
	<i>Other</i>	..	21.1	..	36.5	32.6	31.0
Sweden	<i>Bonds</i>	53.1	59.1	60.4	62.1	x	x
	<i>Shares</i>	37.5	32.2	30.8	27.1	x	x
	<i>Others</i>	9.4	8.7	8.8	10.7	x	x
Switzerland	<i>Bonds</i>	59.1	60.9	38.6	39.0	x	x
	<i>Shares</i>	1.5	0.8	3.0	3.4	x	x
	<i>Other</i>	39.4	38.2	58.3	57.5	x	x
Turkey	<i>Bonds</i>	93.6	92.9	76.5	79.5	75.6	x
	<i>Shares</i>	2.4	2.0	4.2	3.1	10.5	x
	<i>Others</i>	4.0	5.1	19.2	17.4	14.0	x
United Kingdom	<i>Bonds</i>	..	67.4	..	48.1	..	47.8
	<i>Shares</i>	..	14.8	..	14.7	..	28.2
	<i>Other</i>	..	17.8	..	37.3	..	24.0
United States	<i>Bonds</i>	75.2	74.7	66.9	66.4	x	x
	<i>Shares</i>	4.0	3.8	20.7	21.1	x	x
	<i>Others</i>	20.9	21.5	12.4	12.5	x	x
Non-OECD							
Hong Kong (China)	<i>Bonds</i>	..	..	..	..	..	..
	<i>Shares</i>	..	..	..	..	..	..
	<i>Other</i>	..	..	..	..	..	..
India ⁴	<i>Bonds</i>	..	80.7	..	78.8	x	x
	<i>Shares</i>	..	10.6	..	19.4	x	x
	<i>Others</i>	..	8.7	..	1.8	x	x
Malaysia	<i>Bonds</i>	54.4	55.1	60.0	60.5	66.7	70.9
	<i>Shares</i>	18.4	18.3	8.6	6.7	11.2	9.3
	<i>Other</i>	27.2	26.6	31.4	32.8	22.1	19.7
Russian Federation	<i>Bonds</i>	..	40.9	..	11.4	..	46.7
	<i>Shares</i>	..	7.2	..	13.7	..	8.1
	<i>Others</i>	..	52.0	..	74.9	..	45.2
Singapore	<i>Bonds</i>	44.0	57.8	36.8	36.8	53.4	64.6
	<i>Shares</i>	37.1	22.8	11.3	9.7	35.6	19.6
	<i>Other</i>	18.9	19.4	51.9	53.6	11.1	15.9
South Africa	<i>Bonds</i>	27.8	24.5	10.5	13.8	29.4	71.1
	<i>Shares</i>	45.5	46.2	22.2	27.6	4.6	15.2
	<i>Others</i>	26.8	29.3	67.2	58.6	66.0	13.7
Thailand	<i>Bonds</i>	59.6	70.6	32.7	31.2	x	x
	<i>Shares</i>	4.4	3.9	24.9	25.1	x	x
	<i>Other</i>	36.0	25.5	42.4	43.7	x	x

Note: Data exclude assets linked to unit-linked products where risk is fully borne by policyholders.

1. Data for life insurers include assets in segregated funds. Data for life Insurers include data for both "life" and "accident and sickness" branches of their operations – no breakdowns are available.
2. Figures, accounting for the "Other investments", consist of the "loans" category and of mutual fund investments for which no look-through was available.
3. The level of composite insurer investments in equity does not represent a direct exposure to the equity market since such investments include investment in the shares of mutual funds, which in the case of these insurers mainly invest in bonds.
4. Data refer to the end of March 2011.

Source: OECD Global Insurance Statistics.

Norway, there has been a shift in life insurance industry bond investments, with an increased allocation to bonds issued by mortgage companies (mainly covered bonds), partly at the expense of bank bonds.

Investment results

Based on available data, the insurance industry experienced declining real net investment returns in 2011 relative to 2010. Low interest rates and poor equity returns were the driving forces behind this poorer performance. The deterioration in bond asset quality as a result of the euro zone crisis, affecting government bonds, was another contributing factor in some countries, leading for instance to impairments on bond investments. In some cases, real investment returns turned negative.

National life insurance industries suffered declining or negative real returns in 2011 with the exception of Hungary and Switzerland where investment returns improved (Table 2). Non-life insurers also had deteriorated investment returns in general in 2011

Table 2. **Average real net investment return by type of insurer, 2010-11**

In per cent

	Life		Non-life		Composite	
	2010	2011	2010	2011	2010	2011
OECD						
Australia	3.1	-2.9	4.8	4.4	x	x
Austria	-0.1	..	1.2	1.2	..	0.2
Belgium	-5.1	-6.5	-2.3	-2.9	0.7	-1.2
Canada	-2.3	1.4	2.3	2.2	6.2	8.9
Chile	3.6	-1.1	0.1	-2.0	x	x
Czech Republic	4.8	0.2	0.7	0.5	..	-0.1
Estonia	-1.6	-2.6	-3.0	-1.5	x	x
France	1.5	..	0.1	0.9	..	..
Germany	3.4	1.4	2.6	1.8	x	x
Hungary	3.9	5.9	-1.7	0.7	2.0	1.7
Iceland	6.9	3.5	-2.0	1.9	x	x
Ireland	-0.2	..	1.4	..	x	x
Israel	..	..	3.5	-0.1	4.3	2.1
Italy	0.9	-2.1	0.2	-2.6	0.8	-1.5
Japan	2.0	..	2.3	..	x	x
Korea	1.7	..	1.2	..	x	x
Luxembourg	1.6	0.0	-0.4	-1.6	x	x
Norway	3.9	..	..	..	x	x
Poland	4.6	0.5	8.1	3.4	x	x
Portugal	0.3	-1.6	-0.2	-1.3	1.9	0.4
Spain	..	1.3	..	1.2	..	0.9
Switzerland	2.5	4.1	4.9	4.9	x	x
Turkey	-2.0	-4.5	-3.5	-6.9	2.3	x
Non-OECD						
India	..	4.8	..	4.7	x	x
Malaysia	6.6	4.5	2.3	0.8	4.1	4.4
Singapore	0.0	-3.6	-1.9	-3.8	0.6	-4.6
South Africa	..	-3.1	..	-3.0	..	-2.2
Thailand	1.1	0.5	-0.4	-0.7	x	x

Source: OECD Global Insurance Statistics.

with the exception of France, Hungary and Iceland, which had improved investment returns. Investment returns also deteriorated in real terms within the composite segment, with the exception of Canada and Malaysia where increased returns were registered.

Profitability

Return on equity

In general, insurance industry return on equity (ROE)⁴ in reporting countries declined in 2011 (Table 3). The deterioration was fairly consistent, with most countries experiencing

Table 3. ROE by type of insurer, 2009-11

In per cent

	Life			Non-life			Composite		
	2009	2010	2011	2009	2010	2011	2009	2010	2011
OECD									
Australia	13.4	18.8	15.4	13.0	15.3	9.6	x	x	x
Austria	..	..	..	..	..	..	..	..	..
Belgium	10.9	6.0	3.4	5.4	7.6	5.7	6.3	12.0	2.5
Canada	8.8	12.1	3.4	10.6	5.7	9.8	..	..	7.1
Chile	..	20.5	5.3	..	3.3	12.2	x	x	x
Czech Republic	..	..	14.0	..	..	-8.4	..	..	16.6
Denmark	..	..	3.0	..	..	6.7	x	x	x
Estonia	..	28.7	9.8	..	14.6	13.8	x	x	x
Finland	..	21.2	-2.7	..	17.6	10.2	..	..	..
France	8.0	6.4	2.5	10.5	7.0	7.1	16.7	8.0	5.5
Germany	..	9.8	9.7	..	3.8	3.8	x	x	x
Greece	..	7.0	-6.0	..	12.5	10.1	..	-16.2	-36.5
Hungary	..	-13.6	-0.8	..	-5.7	-32.9	..	5.4	11.3
Iceland	..	25.3	21.4	..	9.7	12.3	x	x	x
Ireland	-7.3	-6.1	-8.2	18.5	8.7	10.0	x	x	x
Israel	..	..	..	..	37.0	3.9	..	19.4	-0.6
Italy	6.4	-2.6	-16.5	-2.0	-8.3	-0.6	..	-0.6	-6.5
Japan	..	..	..	..	..	..	x	x	x
Korea	..	10.4	..	..	13.0	..	x	x	x
Luxembourg	6.6	7.5	3.7	11.1	14.5	22.7	x	x	x
Mexico	22.8	17.7	12.7	9.8	3.7	11.8	19.8	16.7	16.3
Netherlands	..	..	..	..	..	..	x	x	x
New Zealand	..	..	..	..	..	..	..	..	..
Norway	..	..	..	..	..	..	x	x	x
Poland	31.8	27.2	22.5	9.3	18.8	18.0	x	x	x
Portugal	13.2	16.2	-7.8	3.9	2.0	3.0	3.7	10.3	4.5
Slovak Republic	0.1	7.7	6.1	-0.5	-31.5	-43.5	0.9	10.8	15.6
Slovenia	..	..	..	..	..	..	..	..	..
Spain	..	..	..	..	..	..	15.5	15.9	11.7
Sweden	..	..	..	..	..	..	x	x	x
Switzerland	14.6	13.1	20.7	16.4	20.2	16.2	x	x	x
Turkey	17.9	15.7	13.2	3.9	-4.1	0.3	4.1	2.8	x
United Kingdom	..	..	..	..	..	..	..	..	..
United States	7.7	8.8	5.3	6.2	7.1	5.0	x	x	x
Non-OECD									
Hong Kong (China)	..	..	..	..	..	..	..	..	..
India	..	..	..	..	..	..	x	x	x
Malaysia	..	53.7	23.4	..	10.8	13.4	..	23.9	28.4
Russian Federation	..	..	..	..	..	..	..	..	..
Singapore	..	16.6	20.6	..	8.0	-62.8	..	22.8	15.5
South Africa	..	..	..	..	43.4	35.0	..	13.2	31.7
Thailand	..	..	14.7	..	..	-123.4	x	x	x

Note: ROE was calculated by dividing segment net income for 2011 by average segment equity over 2010 and 2011. Source: OECD Global Insurance Statistics.

a decline in life industry ROE levels relative to 2010. Yet, life industry ROE in Australia, the Czech Republic, Iceland, Mexico, Poland, Switzerland, and Turkey remained high. By contrast, in some countries, the life insurance industry's ROE deteriorated dramatically. In Finland, Greece, and Portugal, the life industry ROE not only declined significantly but also turned negative; in Finland, weak investment performance was the key driver. Similarly, ROE in the life industry in Italy and Ireland was negative and worsened.

In the non-life sector, the outlook was mixed. Many countries achieved ROE improvements; in countries where ROE declined, the change was less pronounced. ROE was negative but improved in the non-life sector in Italy. The Hungarian and Israeli non-life insurance industries witnessed significant deterioration in their ROE.

In the composite sectors where exist, ROE deteriorated significantly with the exception of Hungary and Slovak Republic, Malaysia, and South Africa where ROE improved.

Change in equity position

The change in equity position permits an understanding of the evolution of shareholder capital. Changes may occur due to gains and losses recognised in the income statement, dividend distributions, share buybacks, and issuance of share capital; they may also reflect unrecognised gains or losses that do not appear in the income statement but which may nonetheless be important for understanding an undertaking's financial position. For instance, unrealised gains and losses on investments held to maturity within an investment portfolio do not appear in the income statement, yet they are reflected in changes to shareholder equity.

Table 4 shows that shareholder equity diminished in twelve of the reporting countries' life insurance industry, eight in the non-life segment and ten in the composite segment. The sharpest declines were observed in Singapore in the composite and non-life segments, respectively. In Spain, the equity position in the composite segment also dropped significantly. By contrast, shareholder equity in the life industry in Slovenia grew dramatically thanks to a start-up life company. The life insurance industry in Malaysia, Singapore, and Switzerland and both life and non-life insurance industries in Norway, Thailand, and Turkey exhibited a significant increase on their industries' shareholder equity.

Table 4. Change in equity position by type of insurer, 2010-11

	In per cent					
	Life		Non-life		Composite	
	2010	2011	2010	2011	2010	2011
OECD						
Australia	5.5	6.0	1.6	-1.6	x	x
Austria	..	..	..	..	..	..
Belgium	-54.2	-6.0	-4.2	9.2	3.1	-8.8
Canada	-13.1	-0.1	5.5	7.6	-1.0	-1.1
Chile	14.2	-2.4	15.0	16.0	x	x
Czech Republic	4.1	-3.6	11.1	2.2	12.5	-13.5
Denmark	92.1	0.9	..	2.0	x	x
Estonia	103.4	7.1	25.1	13.3	x	x
Finland	14.4	-8.4	-3.4	3.6	..	..
France	0.2	7.8	4.0	4.9	2.3	1.5
Germany	0.4	-3.4	5.3	-1.2	x	x
Greece	-25.4	7.6	11.1	9.4	-47.0	-16.3
Hungary	14.4	-9.0	5.1	5.3	0.5	0.6
Iceland	12.8	5.2	56.3	12.8	x	x

Table 4. Change in equity position by type of insurer, 2010-11 (cont.)

	In per cent					
	Life		Non-life		Composite	
	2010	2011	2010	2011	2010	2011
Ireland	22.3	-4.2	3.2	10.8	x	x
Israel	..	..	48.4	-0.4	14.1	-2.8
Italy	-1.6	-13.8	-16.5	-10.1	-1.9	-1.8
Japan	..	..	..	..	x	x
Korea	37.6	..	21.5	..	x	x
Luxembourg	18.8	-13.5	2.8	14.7	x	x
Mexico	12.6	6.7	14.3	11.0	15.4	17.4
Netherlands	..	..	..	..	x	x
New Zealand	-5.3	..	13.7	..	..	..
Norway	-40.5	14.7	..	37.3	x	x
Poland	-2.1	-3.4	12.7	4.1	x	x
Portugal	-11.4	-27.8	-8.7	0.2	-8.0	-11.5
Slovak Republic	2.4	0.7	-3.9	-12.0	1.4	-2.1
Slovenia	47.4	382.0	11.8	-0.1	3.8	36.4
Spain	..	..	..	..	19.6	-42.7
Sweden	..	..	..	..	x	x
Switzerland	5.4	30.4	-7.2	-1.3	x	x
Turkey	30.6	41.7	3.3	11.8	..	x
United Kingdom	..	..	..	..	..	..
United States	5.4	0.5	4.9	3.4	x	x
Non-OECD						
Hong Kong (China)	..	..	..	..	..	..
India	..	..	..	..	x	x
Malaysia	11.2	18.9	24.0	8.4	25.5	26.3
Russian Federation	..	..	..	..	..	..
Singapore	-4.2	55.0	94.6	-58.8	73.6	-85.6
South Africa	5.0	11.1	61.9	4.4	48.3	113.7
Thailand	..	58.0	..	45.4	x	x

Note: ROE was calculated by dividing segment net income for 2011 by average segment equity over 2010 and 2011.

Source: OECD Global Insurance Statistics.

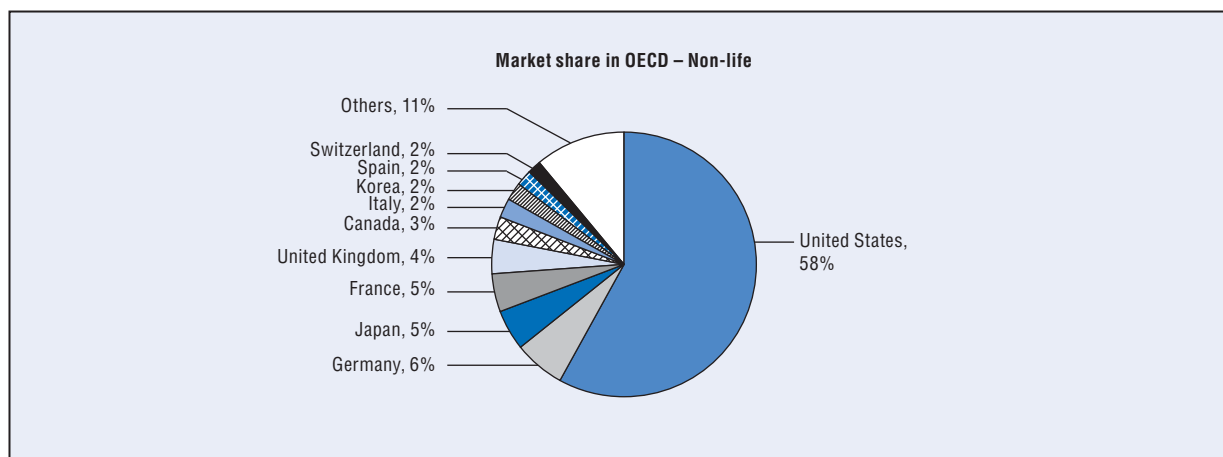
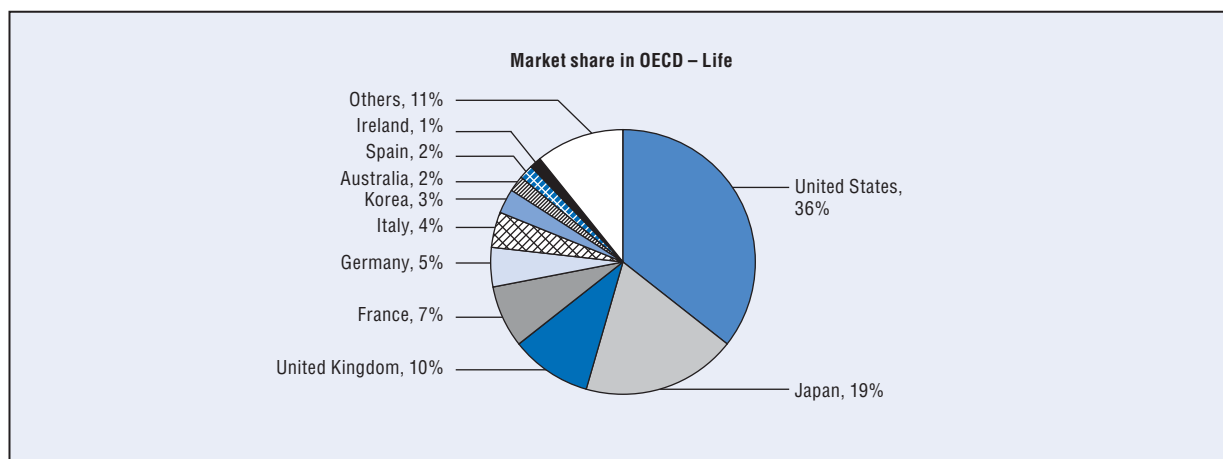
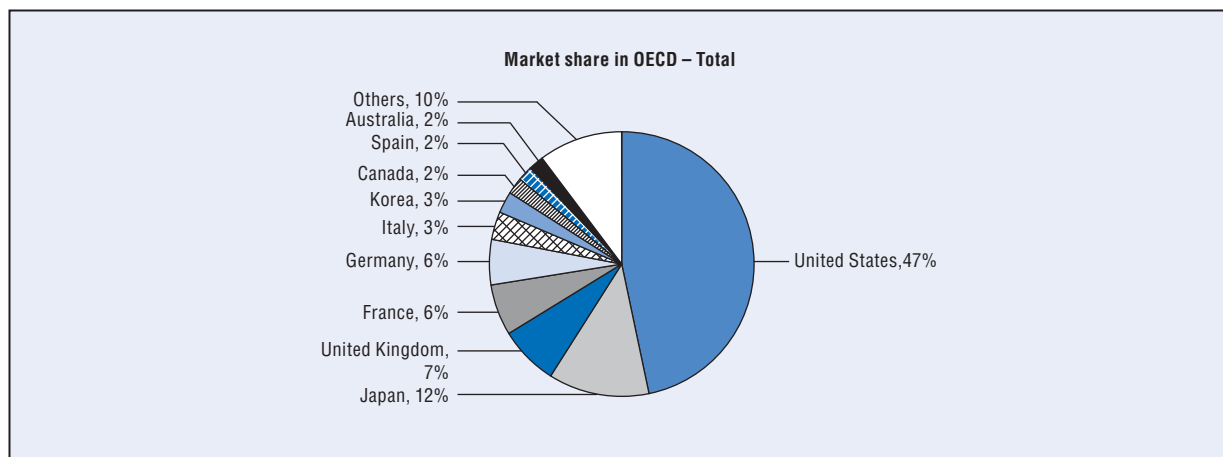
Notes

1. Growth rates of gross claims payments include reported changes in outstanding claims provisions to reflect better the magnitude of the obligations that the industry had in 2011 as a result of insured events that occurred.
2. The combined ratio in this chapter is defined as sum of gross claims paid, outstanding claims, gross operating expenses and gross commissions divided by gross written premiums (for direct business only).
3. The expense ratio is defined in this chapter as the sum of gross operating expenses and gross commissions divided by gross written premiums (for direct business only).
4. The return on equity (ROE) is calculated, in this chapter, as the current year's net income divided by the average of the current and the previous year's shareholder equity as reported on the balance sheet calculated at an industry level.

PART I

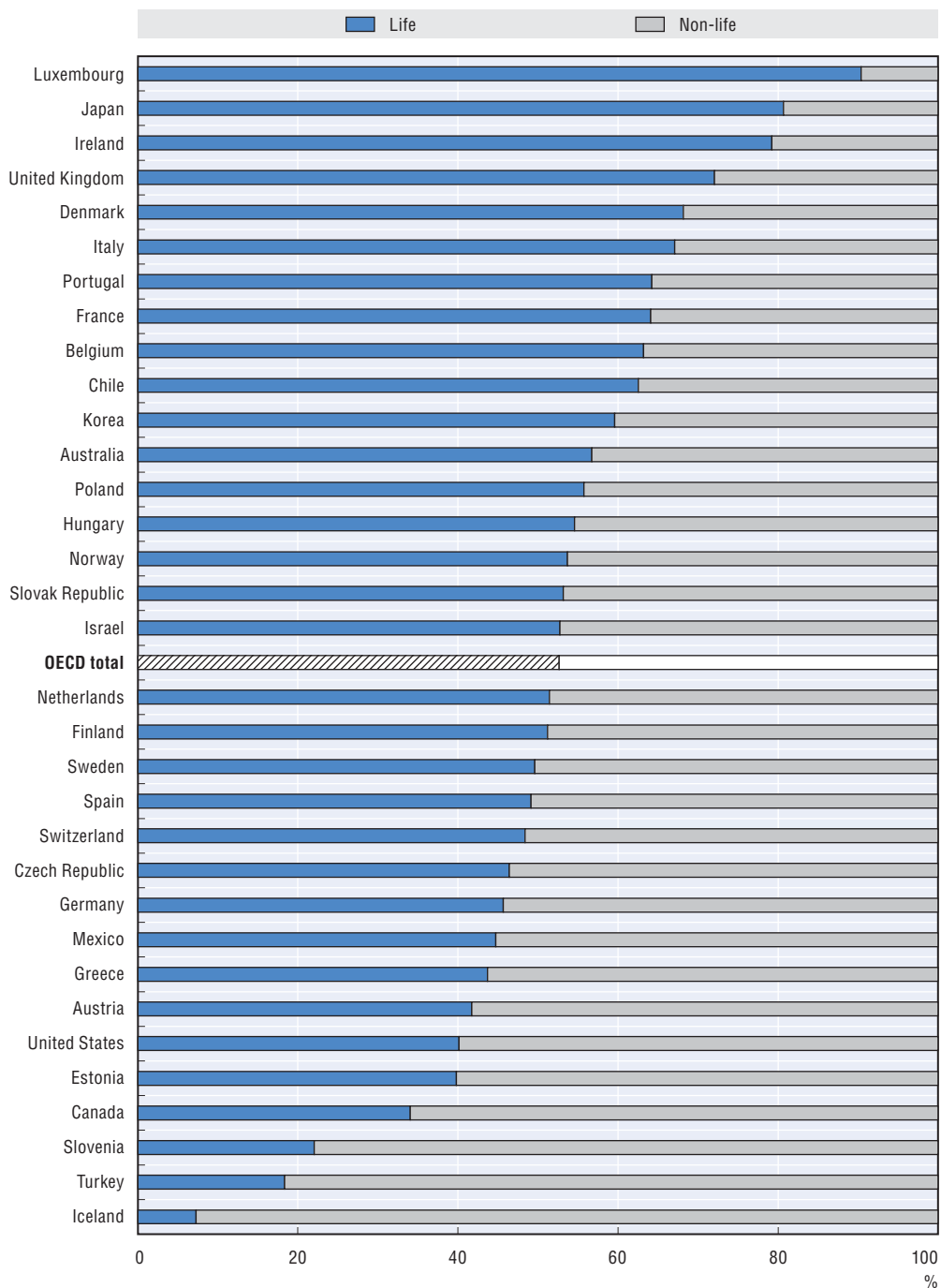
International comparisons

Figure I.1. **Market share in OECD, 2011**
Total gross premiums basis



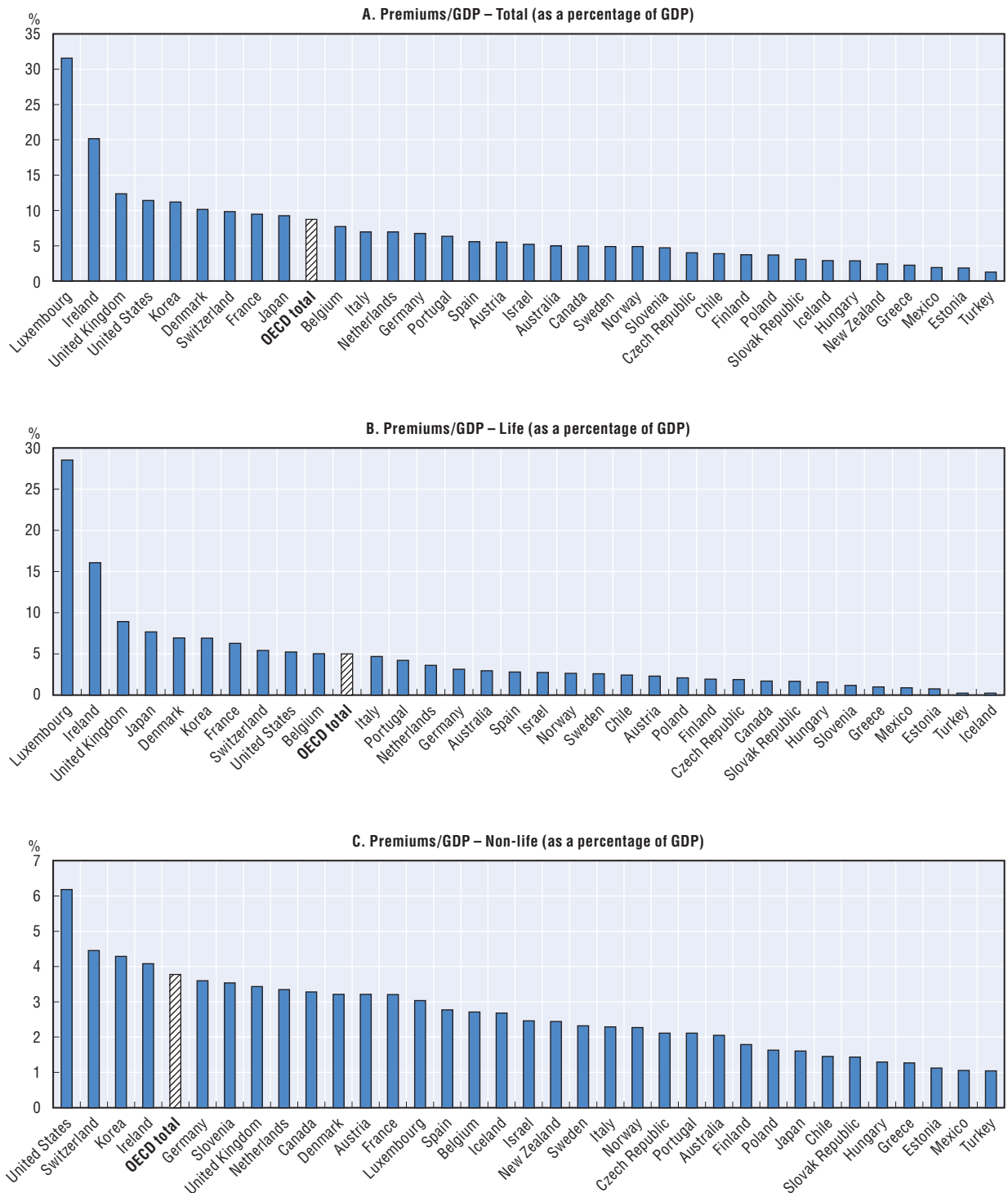
Note: The market share in the OECD in 2011 is based on the total gross premiums (i.e. the sum of premiums of direct business and of reinsurance accepted) written in all undertakings of each reporting OECD country in 2011, except for: a) Austria for which only direct gross premiums are available; b) Korea for which total gross premiums refer to 2010; c) New Zealand for which total life gross premiums are not available and total non-life gross premiums refer to 2010.

Figure I.2. Life and non-life insurance, 2011



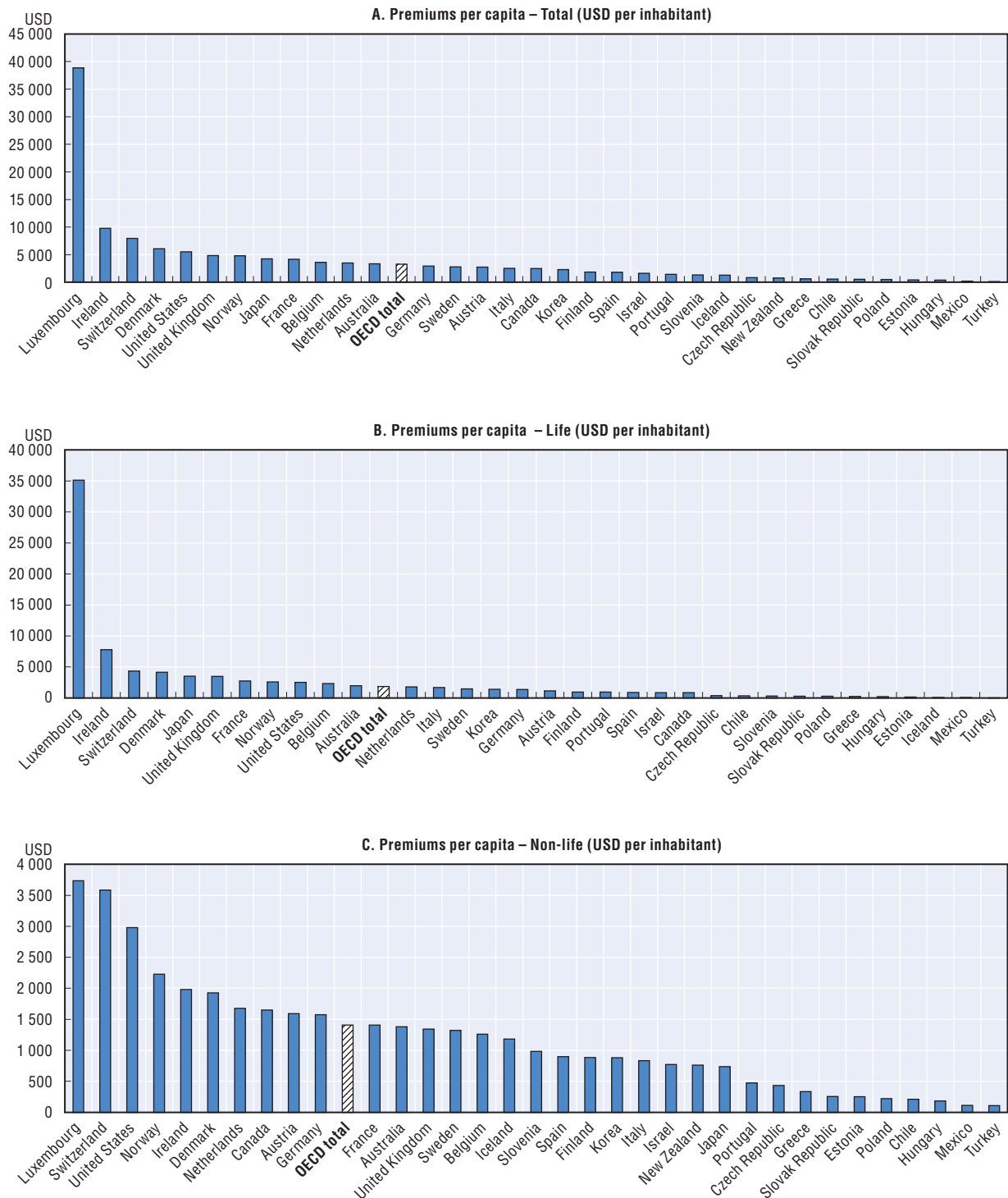
Note: Life insurance share is the ratio of gross life insurance premiums to total gross premiums. Data for Austria refer to gross premiums of direct business only. Data for Korea refer to 2010.

Figure I.3. **Penetration, 2011**
Direct gross premiums – GDP



Note: Data for Germany refer to domestic undertakings. Data for Korea and New Zealand refer to 2010. Gross premiums of life insurance undertakings in New Zealand are not available.

Figure I.4. **Density, 2011**
Direct gross premiums – Population



Note: Data for Germany refer to domestic undertakings. Data for Korea and New Zealand refer to 2010. Gross premiums of life insurance undertakings in New Zealand are not available.

Table 1. Balance sheet and income, direct insurance (All insurance companies)
2011

Million US dollars

	Gross claims payments	Gross operating expenses	Commissions	Outstanding claims provision (changes)	Total assets	Gross technical provisions	Gross technical provisions unit-linked	Shareholders' equity	Net income
Australia	78 729	13 616	3 659	..	336 777	68 568	..	45 689	5 356
Austria	17 395	9 583	3 697	444	128 391	115 172	20 865	..	..
Belgium	32 713	6 832	3 590	151	355 707	302 554	25 926	18 664	582
Canada	40 308	17 181	10 793	2 830	1 272 261	596 302	..	112 723	8 920
Chile	7 389	1 723	801	-241	48 130	40 220	1 472	5 756	368
Czech Republic	4 826	2 232	386	71	24 673	20 121	3 686	4 201	530
Denmark	24 411	2 650	333	257	416 178	335 859	74 277	35 601	1 507
Estonia	375	119	20	23	1 856	1 240	486	592	71
Finland	8 553	1 340	212	758	71 116	43 894	..	5 932	157
France	242 971	42 771	21 731	6 249	2 547 081	2 199 935	286 357	145 177	8 122
Germany	195 638	18 469	23 135	4 350	1 696 691	1 482 961	75 417	63 869	3 436
Greece	3 238	..	..	444	20 629	16 607	2 477	1 976	-110
Hungary	3 121	1 198	527	-80	11 944	5 128	4 568	1 402	77
Iceland	259	88	2	33	1 249	653	33	557	70
Ireland	50 577	4 415	4 561	-835	262 125	264 856	155 860	17 087	679
Israel ¹	7 249	1 538	1 461	399	85 061	73 915	39 656	5 157	-15
Italy	144 267	18 508	14 881	-718	814 559	687 688	127 010	67 109	-5 080
Japan	505 714	91 086	15 220	3 798 505	4 452 288	3 876 654	..	..	6 362
Korea	..	..	..	..	..	..	..	..	..
Luxembourg	13 307	1 864	1 328	126	154 814	135 558	97 539	4 338	497
Mexico	10 727	1 412	3 219	4 188	61 216	46 076	..	9 710	1 387
Netherlands	52 086	12 659	..	7 305	585 328	437 216	..	..	2 715
New Zealand	..	..	..	..	..	..	..	..	..
Norway	13 730	2 630	..	475	194 833	173 785	15 301	8 161	..
Poland	13 458	4 373	234	483	49 400	36 945	12 444	10 466	2 072
Portugal	23 117	2 083	746	-295	71 634	62 764	19 492	4 437	16
Slovak Republic	1 636	772	364	-84	8 951	6 454	1 281	1 838	264
Slovenia	1 706	576	137	51	7 918	6 842	1 645	649	..
Spain	62 737	1 838	9 797	-651	348 594	267 234	24 628	40 153	6 108
Sweden	19 263	3 896	..	-464	460 859	340 915	96 254	..	..
Switzerland	54 864	5 777	5 027	234	460 414	350 561	..	43 394	7 345
Turkey	5 935	2 217	1 552	172	24 493	11 447	..	4 925	215
United Kingdom	331 189	21 221	19 782	4 003	2 494 168	2 424 721	1 413 981	206 405	7 801
United States	1 087 921	261 105	92 749	49 542	5 035 117	597 971	..	961 653	48 335

.. Not available

1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

Table 2. Balance sheet and income, direct insurance (Life insurance companies)
2011

Million US dollars

	Gross claims payments	Gross operating expenses	Commissions	Outstanding claims provision (changes)	Total assets	Gross technical provisions	Gross technical provisions unit-linked	Shareholders' equity	Net income
Australia	44 416	6 547	2 940	..	230 939	..	..	17 877	2 669
Austria	436	444	195	0	6 905	6 732	6 483	..	..
Belgium	771	159	75	-1	13 124	11 546	1 048	461	16
Canada	27	50	9	0	4 469	2 041	..	364	12
Chile	6 026	1 037	377	12	44 704	38 142	1 472	4 801	259
Czech Republic	290	153	1	4	2 471	2 091	957	309	44
Denmark	15 788	957	76	58	383 020	319 019	74 277	23 643	709
Estonia	166	31	16	1	1 125	935	486	178	17
Finland	4 995	382	108	202	53 573	29 809	..	3 394	-97
France	42 154	4 039	2 022	378	558 088	503 801	66 248	24 409	599
Germany	103 381	5 381	8 690	481	1 179 791	1 057 172	75 391	16 274	1 600
Greece	1 114	..	..	24	8 486	7 423	1 874	765	-44
Hungary	850	261	122	2	3 940	1 755	1 728	277	-2
Iceland	10	8	1	2	124	65	33	54	11
Ireland	34 042	1 612	1 930	1 020	214 164	213 841	155 860	5 264	-442
Israel ¹	..	..	..	..	..	..	..	..	..
Italy	43 364	1 437	1 029	-485	202 736	187 230	58 914	8 152	-1 454
Japan	385 271	53 169	..	3 753 368	4 094 896	3 662 074	..	..	9 823
Korea	..	..	..	..	..	..	..	..	..
Luxembourg	11 298	1 236	806	6	142 147	126 842	97 539	2 464	99
Mexico	770	88	84	66	13 186	11 687	..	1 327	163
Netherlands	33 021	5 046	..	7 051	497 013	401 255	..	..	822
New Zealand	..	..	..	..	..	..	..	..	..
Norway	7 189	1 213	..	113	161 429	145 935	15 301	5 363	..
Poland	8 813	1 906	21	27	30 378	24 686	12 444	4 316	988
Portugal	9 658	282	54	45	35 809	33 417	12 914	1 230	-114
Slovak Republic	135	81	36	2	1 100	859	460	193	12
Slovenia	49	36	10	2	959	724	436	249	..
Spain	18 278	289	1 056	91	111 425	98 688	15 050	8 444	1 156
Sweden	8 711	1 664	..	-387	383 446	290 606	96 254	..	..
Switzerland	31 063	1 528	991	35	320 275	274 241	..	13 782	2 524
Turkey	1 160	501	303	44	14 728	3 983	..	1 839	206
United Kingdom	256 139	9 248	5 319	771	1 883 094	1 911 115	1 341 914	64 066	5 137
United States	316 684	65 009	48 334	37 926	3 579 015	14 719	..	365 499	19 206

.. Not available

1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

Table 3. Balance sheet and income, direct insurance (Non-life insurance companies)
2011

Million US dollars

	Gross claims payments	Gross operating expenses	Commissions	Outstanding claims provision (changes)	Total assets	Gross technical provisions	Gross technical provisions unit-linked	Shareholders' equity	Net income
Australia	34 313	7 069	719	..	105 838	68 568	..	27 811	2 687
Austria	2 275	1 996	755	113	12 160	5 341	..	..	..
Belgium	2 296	864	443	212	15 196	9 159	0	2 924	159
Canada	29 488	6 228	5 498	2 356	120 029	82 021	..	37 244	3 520
Chile	1 362	686	424	-253	3 426	2 078	0	955	109
Czech Republic	221	198	35	107	1 834	1 026	..	803	-66
Denmark	8 623	1 692	258	199	33 158	16 840	..	11 958	798
Estonia	209	88	5	22	731	305	..	414	54
Finland	3 558	958	105	556	17 543	14 084	..	2 538	254
France	62 003	21 667	8 965	3 449	298 261	189 592	..	64 601	4 459
Germany	92 257	13 088	14 446	3 870	516 900	425 789	26	47 595	1 835
Greece	331	..	..	198	3 339	1 986	0	843	82
Hungary	111	88	32	7	505	127	0	110	-35
Iceland	250	80	1	31	1 126	588	0	503	59
Ireland	16 535	2 803	2 632	-1 855	47 960	51 015	..	11 824	1 121
Israel ¹	364	86	44	82	3 411	2 693	..	362	14
Italy	7 432	3 397	2 655	608	26 025	18 794	..	4 164	-24
Japan	120 443	37 916	15 220	45 137	357 392	214 580	..	..	-3 461
Korea	..	..	..	..	..	..	..	..	..
Luxembourg	2 009	628	521	120	12 667	8 717	0	1 874	398
Mexico	1 187	188	434	835	4 456	2 639	..	1 113	125
Netherlands	19 065	7 613	..	253	88 316	35 961	..	..	1 893
New Zealand	..	..	..	..	..	..	..	..	..
Norway	6 541	1 417	..	363	33 405	27 849	..	2 798	..
Poland	4 645	2 467	212	455	19 022	12 259	0	6 150	1 084
Portugal	2 210	736	265	-88	5 771	3 375	..	1 301	38
Slovak Republic	7	8	2	1	30	12	..	12	-6
Slovenia	436	45	3	4	293	98	0	56	..
Spain	13 391	674	3 174	-314	34 517	19 834	0	9 592	1 388
Sweden	10 552	2 232	..	-77	77 413	50 309	..	..	..
Switzerland	23 801	4 250	4 036	198	140 139	76 320	..	29 612	4 821
Turkey	4 775	1 717	1 249	128	9 765	7 464	..	3 086	9
United Kingdom	39 706	8 631	12 466	3 216	245 406	163 703	..	98 408	-1 071
United States	771 237	196 097	44 416	11 616	1 456 102	583 252	..	596 154	29 129

.. Not available

1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

Table 4. Portfolio allocation, direct insurance (All insurance companies)
2011

Million US dollars

	Real estate	Mortgage loans	Shares	Bonds issued by public and private sector	Loans other than mortgage loans	Other investments	Total
Australia	4 384	..	7 018	60 180	3 772	18 802	94 157
Austria	4 368	756	12 581	70 210	5 928	13 050	106 893
Belgium	..	..	..	..	..	..	..
Canada	19 925	84 895	46 098	461 559	115	40 927	653 519
Chile	5 146	4 027	1 218	24 688	292	9 520	44 892
Czech Republic	..	..	..	..	..	..	..
Denmark	3 537	11	139 933	144 591	3 034	29 281	320 385
Estonia	0	1	9	719	23	482	1 233
Finland	3 577	284	21 853	25 452	317	19 370	70 853
France	72 501	828	512 342	1 644 686	18 744	49 482	2 298 584
Germany	21 322	83 944	65 467	547 766	352 203	415 529	1 486 231
Greece	902	59	1 957	7 464	90	3 110	13 581
Hungary	125	1	207	5 671	9	243	6 256
Iceland	3	35	130	592	3	0	764
Ireland	1 545	51	2 430	42 591	3 766	16 826	67 210
Israel ¹	996	666	788	23 872	1 733	7 204	35 258
Italy	9 599	92	75 587	439 539	3 917	44 940	573 675
Japan	84 498	..	256 497	2 368 775	532 609	..	..
Korea	..	..	..	..	..	..	..
Luxembourg	241	1	723	25 745	38	16 679	43 427
Mexico	802	181	4 767	35 657	1 712	4 453	47 572
Netherlands	3 287	39 484	24 480	196 175	919	51 199	315 544
New Zealand	..	..	..	..	..	..	..
Norway	20 857	1 926	26 312	107 492	6 702	3 540	166 829
Poland	444	19	4 044	19 742	637	6 597	31 483
Portugal	2 955	17	4 864	49 592	43	6 355	63 826
Slovak Republic	198	..	168	5 448	26	571	6 411
Slovenia	233	10	540	4 019	126	1 177	6 106
Spain	16 639	0	17 995	192 846	15 281	53 467	294 294
Sweden	10 985	32	119 617	240 235	1 981	24 037	396 887
Switzerland	41 094	31 999	6 624	223 792	16 682	110 933	431 125
Turkey	157	..	130	4 552	0	396	5 235
United Kingdom	..	..	..	..	..	..	..
United States	34 367	333 363	404 980	3 474 239	126 434	420 985	4 794 367

.. Not available

1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

Table 5. Portfolio allocation, direct insurance (Life insurance companies)
2011

Million US dollars

	Real estate	Mortgage loans	Shares	Bonds issued by public and private sector	Loans other than mortgage loans	Other investments	Total
Australia	4 023	..	5 385	20 020	953	492	30 874
Austria	4	0	26	236	0	36	302
Belgium	..	..	..	..	..	..	..
Canada	0	0	6	1 310	..	8	1 324
Chile	5 081	4 021	1 202	23 775	292	8 815	43 187
Czech Republic	..	..	..	..	..	..	..
Denmark	3 477	9	135 469	126 527	2 697	28 416	296 596
Estonia	0	0	7	327	2	265	600
Finland	2 313	99	13 529	16 579	134	19 245	51 897
France	14 169	26	95 469	391 342	2 809	2 399	506 213
Germany	15 741	76 124	34 558	378 818	234 626	292 133	1 031 999
Greece	79	10	842	3 669	72	475	5 147
Hungary	3	1	6	1 721	0	89	1 819
Iceland	0	0	8	56	0	0	65
Ireland	520	17	1 257	18 443	1 564	7 589	29 390
Israel ¹	..	..	..	..	..	..	..
Italy	510	3	5 184	111 388	158	6 681	123 924
Japan	81 582	19 666	184 665	2 251 662	508 537	..	..
Korea	..	..	..	..	..	..	..
Luxembourg	77	0	349	20 499	38	11 956	32 918
Mexico	6	2	2	10 953	202	1 596	12 762
Netherlands	2 962	39 214	18 102	160 925	748	40 026	261 978
New Zealand	..	..	..	..	..	..	..
Norway	20 590	1 836	18 853	93 103	6 699	3 347	144 428
Poland	131	0	943	10 183	213	4 639	16 109
Portugal	1 315	1	3 505	24 700	11	3 564	33 096
Slovak Republic	5	..	54	471	1	49	580
Slovenia	0	0	140	296	5	113	554
Spain	2 571	0	4 628	69 363	1 467	16 170	94 198
Sweden	8 164	7	98 536	180 830	1 585	17 995	307 117
Switzerland	34 296	27 333	2 394	174 268	11 322	56 001	305 614
Turkey	21	..	59	2 706	0	127	2 912
United Kingdom	..	..	..	..	..	..	..
United States	20 890	330 283	132 395	2 614 203	126 433	275 442	3 499 646

.. Not available

1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

Table 6. Portfolio allocation, direct insurance (Non-life insurance companies)
2011

Million US dollars

	Real estate	Mortgage loans	Shares	Bonds issued by public and private sector	Loans other than mortgage loans	Other investments	Total
Australia	361	..	1 633	40 160	2 820	18 310	63 283
Austria	289	27	4 840	3 971	119	2 784	12 030
Belgium	..	..	..	..	..	..	..
Canada	6	377	10 687	73 523	115	1 516	86 223
Chile	65	6	16	913	0	705	1 705
Czech Republic	..	..	..	..	..	..	..
Denmark	60	2	4 464	18 063	337	864	23 790
Estonia	0	1	2	393	21	217	633
Finland	1 264	185	8 324	8 873	184	125	18 955
France	12 733	403	60 237	133 252	3 597	10 879	221 100
Germany	5 581	7 821	30 909	168 949	117 577	123 396	454 232
Greece	251	0	176	943	0	764	2 134
Hungary	0	0	1	172	4	15	193
Iceland	3	35	121	536	3	0	700
Ireland	1 025	34	1 173	24 148	2 201	9 238	37 820
Israel ¹	20	5	19	1 991	62	894	2 990
Italy	1 410	3	1 179	13 247	31	1 112	16 981
Japan	2 916	..	71 831	117 113	24 072	..	..
Korea	..	..	..	..	..	..	..
Luxembourg	165	1	374	5 246	0	4 723	10 509
Mexico	90	4	105	1 764	13	182	2 157
Netherlands	324	270	6 378	35 250	171	11 172	53 566
New Zealand	..	..	..	..	..	..	..
Norway	267	90	7 458	14 390	3	193	22 401
Poland	313	19	3 101	9 559	424	1 958	15 373
Portugal	488	6	212	2 228	1	735	3 670
Slovak Republic	0	..	0	20	0	2	22
Slovenia	28	0	15	115	0	45	203
Spain	2 699	0	2 876	11 598	150	5 953	21 341
Sweden	2 821	25	21 081	59 406	396	6 042	89 770
Switzerland	6 798	4 667	4 230	49 524	5 360	54 932	125 511
Turkey	136	..	71	1 847	0	269	2 323
United Kingdom	..	..	..	..	..	..	..
United States	13 477	3 080	272 585	860 036	1	145 543	1 294 721

.. Not available

1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

Table 7. Total gross premiums (Life and Non-life)

Million US dollars

	2004	2005	2006	2007	2008	2009	2010	2011
Australia	47 543	49 610	51 294	66 961	65 373	57 732	70 792	84 494
Austria	19 402	19 974	21 265	23 761	26 281	..	..	..
Belgium	35 536	41 821	37 136	43 037	42 725	39 577	39 173	40 838
Canada	87 125	98 647	109 536	136 070	113 654	75 538	85 746	93 954
Chile	..	..	4 759	..	..	6 248	8 308	9 699
Czech Republic	4 381	4 887	5 407	6 550	8 188	7 567	8 175	8 785
Denmark	17 575	21 113	23 684	28 462	32 499	..	..	33 918
Estonia	..	..	126	..	..	343	565	560
Finland	7 286	7 823	7 807	8 290	9 069	9 470	11 616	10 124
France	212 538	235 518	292 548	312 972	277 785	300 987	297 052	287 651
Germany	292 931	297 655	264 314	280 408	301 483	246 798	240 831	255 500
Greece	4 563	4 874	6 002	7 146	7 764	7 215	6 948	6 888
Hungary	2 966	3 453	3 889	5 070	5 135	4 087	4 056	4 064
Iceland	391	44	466	584	474	277	382	415
Ireland	33 350	38 826	45 833	63 234	86 807	46 661	45 272	44 555
Israel ¹	..	..	7 768	8 790	10 777	10 253	11 234	12 665
Italy	135 152	147 063	147 448	147 241	143 310	166 845	169 755	156 854
Japan	335 167	343 385	321 769	351 408	428 049	471 366	498 822	568 113
Korea	69 499	87 928	105 168	119 769	105 897	99 143	120 869	..
Luxembourg	10 084	12 715	14 692	15 333	15 857	23 064	27 439	19 160
Mexico	12 464	12 921	15 235	17 702	18 815	17 540	19 554	22 672
Netherlands	60 888	60 668	57 341	65 278	71 461	67 169	52 402	58 606
New Zealand	2 679	3 109	2 904	3 314	3 143	2 949	3 373	..
Norway	15 115	17 158	16 236	19 796	24 152	9 287	20 569	23 818
Poland	7 573	9 579	12 094	15 812	24 633	16 480	17 968	19 321
Portugal	12 921	16 800	16 199	18 724	22 470	19 728	21 047	15 630
Slovak Republic	1 495	706	1 807	2 326	2 991	2 887	2 813	2 996
Slovenia	..	..	..	2 251	2 846	3 021	2 885	3 037
Spain	59 385	64 029	72 266	78 418	91 257	85 168	76 318	84 914
Sweden	30 429	31 402	30 885	31 055	31 406	25 469	25 643	28 112
Switzerland	45 089	43 155	41 919	45 505	57 018	57 299	61 650	71 405
Turkey	4 759	5 268	5 909	8 409	9 070	8 472	9 997	10 284
United Kingdom	336 587	358 463	378 973	557 203	399 629	276 867	274 523	333 636
United States	1 665 142	1 743 736	1 710 090	1 993 593	2 039 112	2 029 504	2 035 562	2 154 851
European Union (15 countries)	1 268 627	1 358 743	1 416 393	1 680 561	1 559 803	1 315 018	1 288 018	1 376 387
NAFTA	1 764 731	1 855 304	1 834 861	2 147 365	2 171 580	2 122 582	2 140 862	2 271 477
OECD	3 570 014	3 782 329	3 832 770	4 484 469	4 479 129	4 195 012	4 271 338	4 467 519

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1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

Table 8. Total gross premiums (Life)

Million US dollars

	2004	2005	2006	2007	2008	2009	2010	2011
Australia	26 916	28 113	29 571	41 482	38 847	32 297	40 317	47 922
Austria	7 627	8 160	8 873	9 697	10 576	..	..	..
Belgium	24 908	31 596	26 044	30 382	28 491	25 650	25 467	25 808
Canada	33 892	40 695	43 857	62 573	38 537	26 883	30 489	31 990
Chile	..	..	2 921	..	..	4 067	5 484	6 067
Czech Republic	1 720	1 877	2 091	2 668	3 332	3 162	3 761	4 079
Denmark	10 275	13 693	15 668	18 641	21 948	..	..	23 120
Estonia	..	..	126	..	..	..	229	223
Finland	3 564	3 869	3 687	3 807	4 105	4 654	6 915	5 181
France	137 080	157 138	180 293	187 155	178 805	50 763	51 006	184 368
Germany	107 466	112 905	110 769	117 244	126 795	114 003	115 276	116 693
Greece	2 169	2 389	2 879	3 461	3 657	3 316	3 005	3 010
Hungary	1 205	1 517	1 961	2 783	2 695	2 057	2 157	2 217
Iceland	52	44	41	47	35	26	29	30
Ireland	24 181	29 653	36 729	52 860	69 105	37 759	36 344	35 293
Israel ¹	..	..	3 647	4 244	5 390	5 031	5 792	6 682
Italy	86 087	97 431	96 418	91 109	84 768	115 096	121 819	105 231
Japan	249 353	257 345	238 635	270 356	340 530	376 882	399 986	458 210
Korea	46 949	60 026	69 819	79 382	67 581	61 514	72 003	..
Luxembourg	9 141	11 554	13 420	13 706	14 247	21 502	25 871	17 317
Mexico	5 230	5 236	6 791	7 711	8 384	7 719	9 019	10 138
Netherlands	31 420	31 030	32 197	36 590	38 994	34 142	26 776	30 147
New Zealand	..	..	..	..	..	..	..	..
Norway	8 028	9 463	8 535	12 077	14 186	..	11 016	12 784
Poland	2 864	4 738	6 802	9 222	16 176	9 708	10 424	10 767
Portugal	7 602	11 333	10 785	12 610	15 958	13 957	15 704	10 035
Slovak Republic	602	706	855	1 155	1 565	1 487	1 492	1 593
Slovenia	..	..	..	490	835	663	645	669
Spain	24 609	26 563	31 907	31 967	40 189	40 563	36 293	41 730
Sweden	16 412	18 157	17 158	15 451	14 665	12 933	12 519	13 947
Switzerland	24 621	24 187	22 400	23 927	29 174	27 341	29 215	34 552
Turkey	858	774	968	1 024	1 214	1 439	1 748	1 887
United Kingdom	207 960	230 788	256 635	423 783	282 776	205 599	197 359	240 365
United States	601 854	607 056	527 483	778 804	810 715	798 795	799 066	864 830
European Union (15 countries)	700 501	786 257	843 459	1 048 465	935 080	679 937	674 354	852 245
NAFTA	640 976	652 988	578 132	849 088	857 636	833 397	838 574	906 958
OECD	1 704 644	1 828 035	1 809 965	2 346 410	2 314 276	2 039 009	2 097 227	2 346 884

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1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

Table 9. Total gross premiums (Non-life)

Million US dollars

	2004	2005	2006	2007	2008	2009	2010	2011
Australia	20 627	21 497	21 723	25 479	26 527	25 435	30 475	36 572
Austria	11 775	11 814	12 392	14 064	15 705	..	..	..
Belgium	10 628	10 225	11 093	12 655	14 234	13 927	13 706	15 031
Canada	53 233	57 951	65 678	73 496	75 116	48 654	55 257	61 964
Chile	..	..	1 838	..	..	2 181	2 825	3 633
Czech Republic	2 661	3 011	3 316	3 882	4 857	4 405	4 415	4 706
Denmark	7 300	7 420	8 016	9 822	10 551	..	..	10 799
Estonia	..	..	..	..	..	343	336	337
Finland	3 723	3 954	4 119	4 482	4 964	4 816	4 701	4 943
France	75 458	78 380	112 255	125 817	98 979	95 777	94 475	103 283
Germany	185 465	184 750	153 545	163 163	174 688	132 795	125 555	138 807
Greece	2 394	2 485	3 123	3 685	4 107	3 900	3 943	3 878
Hungary	1 761	1 935	1 928	2 287	2 440	2 030	1 899	1 846
Iceland	339	..	426	537	439	251	353	385
Ireland	9 169	9 174	9 104	10 374	17 702	8 902	8 927	9 263
Israel ¹	..	..	4 121	4 546	5 386	5 222	5 442	5 983
Italy	49 065	49 632	51 030	56 132	58 542	51 748	47 936	51 623
Japan	85 814	86 040	83 134	81 052	87 519	94 483	98 836	109 903
Korea	22 551	27 902	35 349	40 387	38 316	37 629	48 866	..
Luxembourg	944	1 161	1 272	1 627	1 610	1 562	1 568	1 843
Mexico	7 233	7 685	8 444	9 991	10 431	9 821	10 536	12 534
Netherlands	29 468	29 638	25 144	28 688	32 466	33 027	25 627	28 459
New Zealand	2 679	3 109	2 904	3 314	3 143	2 949	3 373	..
Norway	7 087	7 695	7 701	7 719	9 966	9 287	9 553	11 034
Poland	4 709	4 841	5 292	6 590	8 457	6 772	7 544	8 554
Portugal	5 319	5 467	5 414	6 113	6 512	5 770	5 343	5 595
Slovak Republic	893	..	952	1 171	1 426	1 401	1 321	1 403
Slovenia	..	..	..	1 760	2 012	2 358	2 240	2 368
Spain	34 776	37 466	40 359	46 451	51 069	44 605	40 025	43 184
Sweden	14 017	13 245	13 728	15 604	16 741	12 536	13 124	14 165
Switzerland	20 468	18 968	19 519	21 577	27 844	29 958	32 434	36 853
Turkey	3 900	4 494	4 941	7 385	7 856	7 032	8 249	8 397
United Kingdom	128 627	127 676	122 338	133 419	116 853	71 268	77 163	93 270
United States	1 063 289	1 136 680	1 182 607	1 214 789	1 228 397	1 230 709	1 236 495	1 290 021
European Union (15 countries)	568 126	572 486	572 933	632 096	624 723	480 634	462 093	524 142
NAFTA	1 123 755	1 202 316	1 256 729	1 298 276	1 313 944	1 289 184	1 302 288	1 364 519
OECD	1 865 369	1 954 294	2 022 805	2 138 059	2 164 854	2 001 556	2 022 540	2 120 635

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1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

Table 10. Market share in OECD (Life and Non-life)

Per cent

	2004	2005	2006	2007	2008	2009	2010	2011
Australia	1.3	1.3	1.3	1.5	1.5	1.4	1.7	1.9
Austria	0.5	0.5	0.6	0.5	0.6	..	..	..
Belgium	1.0	1.1	1.0	1.0	1.0	0.9	0.9	0.9
Canada	2.4	2.6	2.9	3.0	2.5	1.8	2.0	2.1
Chile	..	..	0.1	..	..	0.1	0.2	0.2
Czech Republic	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2
Denmark	0.5	0.6	0.6	0.6	0.7	..	..	0.8
Estonia	..	..	0.0	..	..	0.0	0.0	0.0
Finland	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.2
France	6.0	6.2	7.6	7.0	6.2	7.2	7.0	6.4
Germany	8.2	7.9	6.9	6.3	6.7	5.9	5.6	5.7
Greece	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.2
Hungary	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Iceland	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Ireland	0.9	1.0	1.2	1.4	1.9	1.1	1.1	1.0
Israel ¹	..	..	0.2	0.2	0.2	0.2	0.3	0.3
Italy	3.8	3.9	3.8	3.3	3.2	4.0	4.0	3.5
Japan	9.4	9.1	8.4	7.8	9.6	11.2	11.7	12.7
Korea	1.9	2.3	2.7	2.7	2.4	2.4	2.8	..
Luxembourg	0.3	0.3	0.4	0.3	0.4	0.6	0.6	0.4
Mexico	0.3	0.3	0.4	0.4	0.4	0.4	0.5	0.5
Netherlands	1.7	1.6	1.5	1.5	1.6	1.6	1.2	1.3
New Zealand	0.1	0.1	0.1	0.1	0.1	0.1	0.1	..
Norway	0.4	0.5	0.4	0.4	0.5	0.2	0.5	0.5
Poland	0.2	0.3	0.3	0.4	0.6	0.4	0.4	0.4
Portugal	0.4	0.4	0.4	0.4	0.5	0.5	0.5	0.4
Slovak Republic	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1
Slovenia	..	..	..	0.1	0.1	0.1	0.1	0.1
Spain	1.7	1.7	1.9	1.7	2.0	2.0	1.8	1.9
Sweden	0.9	0.8	0.8	0.7	0.7	0.6	0.6	0.6
Switzerland	1.3	1.1	1.1	1.0	1.3	1.4	1.4	1.6
Turkey	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.2
United Kingdom	9.4	9.5	9.9	12.4	8.9	6.6	6.4	7.5
United States	46.6	46.1	44.6	44.5	45.5	48.4	47.7	48.2
European Union (15 countries)	35.5	35.9	37.0	37.5	34.8	31.3	30.2	30.8
NAFTA	49.4	49.1	47.9	47.9	48.5	50.6	50.1	50.8
OECD	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

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1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

Table 11. Market share in OECD (Life)

Per cent

	2004	2005	2006	2007	2008	2009	2010	2011
Australia	1.6	1.5	1.6	1.8	1.7	1.6	1.9	2.0
Austria	0.4	0.4	0.5	0.4	0.5	..	..	..
Belgium	1.5	1.7	1.4	1.3	1.2	1.3	1.2	1.1
Canada	2.0	2.2	2.4	2.7	1.7	1.3	1.5	1.4
Chile	..	..	0.2	..	..	0.2	0.3	0.3
Czech Republic	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2
Denmark	0.6	0.7	0.9	0.8	0.9	..	..	1.0
Estonia	..	..	0.0	..	..	..	0.0	0.0
Finland	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.2
France	8.0	8.6	10.0	8.0	7.7	2.5	2.4	7.9
Germany	6.3	6.2	6.1	5.0	5.5	5.6	5.5	5.0
Greece	0.1	0.1	0.2	0.1	0.2	0.2	0.1	0.1
Hungary	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Iceland	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Ireland	1.4	1.6	2.0	2.3	3.0	1.9	1.7	1.5
Israel ¹	..	..	0.2	0.2	0.2	0.2	0.3	0.3
Italy	5.1	5.3	5.3	3.9	3.7	5.6	5.8	4.5
Japan	14.6	14.1	13.2	11.5	14.7	18.5	19.1	19.5
Korea	2.8	3.3	3.9	3.4	2.9	3.0	3.4	..
Luxembourg	0.5	0.6	0.7	0.6	0.6	1.1	1.2	0.7
Mexico	0.3	0.3	0.4	0.3	0.4	0.4	0.4	0.4
Netherlands	1.8	1.7	1.8	1.6	1.7	1.7	1.3	1.3
New Zealand	..	..	..	..	..	..	..	..
Norway	0.5	0.5	0.5	0.5	0.6	..	0.5	0.5
Poland	0.2	0.3	0.4	0.4	0.7	0.5	0.5	0.5
Portugal	0.4	0.6	0.6	0.5	0.7	0.7	0.7	0.4
Slovak Republic	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1
Slovenia	..	..	..	0.0	0.0	0.0	0.0	0.0
Spain	1.4	1.5	1.8	1.4	1.7	2.0	1.7	1.8
Sweden	1.0	1.0	0.9	0.7	0.6	0.6	0.6	0.6
Switzerland	1.4	1.3	1.2	1.0	1.3	1.3	1.4	1.5
Turkey	0.1	0.0	0.1	0.0	0.1	0.1	0.1	0.1
United Kingdom	12.2	12.6	14.2	18.1	12.2	10.1	9.4	10.2
United States	35.3	33.2	29.1	33.2	35.0	39.2	38.1	36.9
European Union (15 countries)	41.1	43.0	46.6	44.7	40.4	33.3	32.2	36.3
NAFTA	37.6	35.7	31.9	36.2	37.1	40.9	40.0	38.6
OECD	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

.. Not available

1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

Table 12. Market share in OECD (Non-life)

Per cent

	2004	2005	2006	2007	2008	2009	2010	2011
Australia	1.1	1.1	1.1	1.2	1.2	1.3	1.5	1.7
Austria	0.6	0.6	0.6	0.7	0.7	..	..	..
Belgium	0.6	0.5	0.5	0.6	0.7	0.7	0.7	0.7
Canada	2.9	3.0	3.2	3.4	3.5	2.4	2.7	2.9
Chile	..	..	0.1	..	..	0.1	0.1	0.2
Czech Republic	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Denmark	0.4	0.4	0.4	0.5	0.5	..	..	0.5
Estonia	..	..	..	..	..	0.0	0.0	0.0
Finland	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
France	4.0	4.0	5.5	5.9	4.6	4.8	4.7	4.9
Germany	9.9	9.5	7.6	7.6	8.1	6.6	6.2	6.5
Greece	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.2
Hungary	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Iceland	0.0	..	0.0	0.0	0.0	0.0	0.0	0.0
Ireland	0.5	0.5	0.5	0.5	0.8	0.4	0.4	0.4
Israel ¹	..	..	0.2	0.2	0.2	0.3	0.3	0.3
Italy	2.6	2.5	2.5	2.6	2.7	2.6	2.4	2.4
Japan	4.6	4.4	4.1	3.8	4.0	4.7	4.9	5.2
Korea	1.2	1.4	1.7	1.9	1.8	1.9	2.4	..
Luxembourg	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Mexico	0.4	0.4	0.4	0.5	0.5	0.5	0.5	0.6
Netherlands	1.6	1.5	1.2	1.3	1.5	1.7	1.3	1.3
New Zealand	0.1	0.2	0.1	0.2	0.1	0.1	0.2	..
Norway	0.4	0.4	0.4	0.4	0.5	0.5	0.5	0.5
Poland	0.3	0.2	0.3	0.3	0.4	0.3	0.4	0.4
Portugal	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
Slovak Republic	0.0	..	0.0	0.1	0.1	0.1	0.1	0.1
Slovenia	..	..	..	0.1	0.1	0.1	0.1	0.1
Spain	1.9	1.9	2.0	2.2	2.4	2.2	2.0	2.0
Sweden	0.8	0.7	0.7	0.7	0.8	0.6	0.6	0.7
Switzerland	1.1	1.0	1.0	1.0	1.3	1.5	1.6	1.7
Turkey	0.2	0.2	0.2	0.3	0.4	0.4	0.4	0.4
United Kingdom	6.9	6.5	6.0	6.2	5.4	3.6	3.8	4.4
United States	57.0	58.2	58.5	56.8	56.7	61.5	61.1	60.8
European Union (15 countries)	30.5	29.3	28.3	29.6	28.9	24.0	22.8	24.7
NAFTA	60.2	61.5	62.1	60.7	60.7	64.4	64.4	64.3
OECD	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

.. Not available

1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

Table 13. Density (Life and Non-life)

US dollar per inhabitant

	2004	2005	2006	2007	2008	2009	2010	2011
Australia	2 104	2 174	2 227	2 869	2 742	2 386	2 884	3 361
Austria	2 063	2 109	2 166	2 376	2 826	2 716	2 630	2 731
Belgium	3 349	3 988	3 451	4 002	3 915	3 599	3 492	3 593
Canada	2 400	2 689	3 007	3 404	3 064	2 044	2 319	2 501
Chile	..	..	289	..	..	368	485	561
Czech Republic	426	475	524	631	780	715	766	823
Denmark	3 174	3 840	4 279	5 183	5 898	..	..	6 076
Estonia	..	..	94	..	..	256	422	418
Finland	1 361	1 471	1 451	1 532	1 670	1 739	2 134	1 844
France	3 235	3 568	4 567	4 745	4 266	4 408	4 297	4 156
Germany	2 390	2 468	2 453	2 707	2 912	..	..	..
Greece	408	433	530	627	678	..	607	599
Hungary	292	341	385	502	509	406	403	405
Iceland	1 326	..	1 541	1 849	1 435	860	1 190	1 276
Ireland	8 111	9 259	10 679	14 315	11 738	10 345	10 003	9 779
Israel ¹	..	..	1 100	1 224	1 475	1 370	1 474	1 633
Italy	2 237	2 430	2 396	2 411	2 351	2 733	2 768	2 535
Japan	2 517	2 578	2 414	2 587	3 171	3 503	3 761	4 251
Korea	1 389	1 753	2 086	2 363	2 062	1 873	2 298	..
Luxembourg	22 047	27 480	31 247	32 196	32 751	46 688	54 269	38 867
Mexico	119	122	143	165	173	160	171	203
Netherlands	3 700	3 691	3 502	3 944	4 285	3 776	2 931	3 479
New Zealand	633	729	683	769	720	669	760	..
Norway	3 286	3 706	3 478	4 197	5 059	4 396	4 207	4 809
Poland	195	247	313	410	640	427	466	501
Portugal	1 210	1 567	1 510	1 723	2 061	1 803	1 924	1 426
Slovak Republic	278	..	335	431	552	530	515	550
Slovenia	..	..	..	1 291	1 460	1 303	1 238	1 313
Spain	1 330	1 407	1 514	1 663	1 901	1 818	1 623	1 800
Sweden	3 146	3 289	3 198	3 182	3 168	2 514	2 536	2 796
Switzerland	5 713	5 448	5 261	5 558	6 986	6 374	6 723	7 941
Turkey	69	77	81	120	..	..	131	135
United Kingdom	5 326	5 602	5 996	8 931	6 396	4 544	4 475	4 831
United States	4 338	4 518	4 769	5 193	5 261	5 231	5 235	5 499
European Union (15 countries)	2 919	3 130	3 358	4 015	3 626	3 540	3 342	3 407
NAFTA	3 178	3 323	3 524	3 850	3 874	3 774	3 769	4 002
OECD	2 589	2 752	2 840	3 267	3 417	3 283	3 095	3 337

.. Not available

1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

Table 14. Density (Life)

US dollar per inhabitant

	2004	2005	2006	2007	2008	2009	2010	2011
Australia	1 284	1 318	1 363	1 894	1 729	1 390	1 703	1 983
Austria	917	974	971	1 024	1 273	1 216	1 174	1 140
Belgium	2 387	3 013	2 438	2 859	2 655	2 371	2 327	2 331
Canada	954	1 101	1 235	1 457	1 070	764	832	851
Chile	..	..	178	..	..	240	320	352
Czech Republic	169	183	204	258	319	301	358	389
Denmark	1 900	2 526	2 880	3 413	3 996	..	..	4 151
Estonia	..	..	94	..	..	..	171	166
Finland	684	740	700	720	773	870	1 288	960
France	2 166	2 462	2 964	3 073	2 870	720	713	2 749
Germany	1 097	1 175	1 128	1 241	1 340	..	..	..
Greece	196	215	258	308	325	..	265	263
Hungary	119	150	195	277	268	205	216	222
Iceland	170	..	142	154	109	83	90	95
Ireland	5 884	7 068	8 505	11 963	9 338	8 390	8 054	7 799
Israel ¹	..	..	517	591	738	672	760	862
Italy	1 443	1 623	1 570	1 497	1 383	1 885	1 987	1 702
Japan	1 952	2 013	1 868	2 054	2 580	2 859	3 089	3 515
Korea	977	1 247	1 443	1 633	1 381	1 203	1 418	..
Luxembourg	19 979	24 968	28 540	28 780	29 446	43 534	51 155	35 133
Mexico	51	50	65	72	78	71	80	92
Netherlands	1 918	1 880	1 970	2 228	2 366	1 835	1 432	1 802
New Zealand	..	..	..	..	..	..	..	..
Norway	1 748	2 047	1 831	2 565	2 975	2 478	2 253	2 581
Poland	74	123	178	241	424	254	272	282
Portugal	722	1 074	1 019	1 189	1 502	1 312	1 474	950
Slovak Republic	112	..	159	214	289	274	275	295
Slovenia	..	..	..	415	464	325	315	329
Spain	572	607	670	712	881	882	787	904
Sweden	1 807	1 993	1 883	1 680	1 587	1 387	1 331	1 474
Switzerland	3 293	3 208	2 994	3 205	3 864	3 499	3 697	4 357
Turkey	13	11	10	15	..	..	24	25
United Kingdom	3 460	3 834	4 243	7 007	4 608	3 375	3 217	3 489
United States	1 845	1 882	2 011	2 358	2 430	2 386	2 367	2 521
European Union (15 countries)	1 750	1 962	2 105	2 639	2 254	1 898	1 807	2 243
NAFTA	1 347	1 383	1 484	1 741	1 763	1 708	1 688	1 812
OECD	1 393	1 504	1 548	1 882	1 934	1 756	1 658	1 915

.. Not available

1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

Table 15. Density (Non-life)

US dollar per inhabitant

	2004	2005	2006	2007	2008	2009	2010	2011
Australia	820	856	863	975	1 013	996	1 181	1 378
Austria	1 146	1 136	1 195	1 351	1 553	1 500	1 455	1 592
Belgium	962	976	1 013	1 143	1 260	1 227	1 165	1 262
Canada	1 445	1 588	1 771	1 947	1 994	1 280	1 487	1 650
Chile	..	..	111	..	..	128	164	209
Czech Republic	258	292	321	373	461	414	409	434
Denmark	1 274	1 314	1 399	1 769	1 902	..	..	1 925
Estonia	..	..	..	..	..	256	251	252
Finland	678	731	751	812	897	869	846	883
France	1 069	1 105	1 604	1 672	1 396	1 336	1 303	1 407
Germany	1 292	1 293	1 325	1 466	1 572	..	..	..
Greece	212	219	273	318	353	..	342	336
Hungary	173	191	190	225	240	200	188	182
Iceland	1 156	..	1 399	1 695	1 326	777	1 100	1 182
Ireland	2 227	2 191	2 174	2 352	2 400	1 954	1 949	1 979
Israel ¹	..	..	583	633	737	698	714	772
Italy	793	807	826	914	968	848	781	834
Japan	565	565	547	532	590	643	671	737
Korea	412	506	643	729	681	670	880	..
Luxembourg	2 068	2 512	2 707	3 416	3 305	3 155	3 114	3 735
Mexico	68	72	79	92	95	89	92	111
Netherlands	1 782	1 811	1 532	1 716	1 919	1 941	1 499	1 677
New Zealand	633	729	683	769	720	669	760	..
Norway	1 538	1 659	1 647	1 633	2 084	1 919	1 954	2 228
Poland	121	124	136	169	216	173	193	220
Portugal	488	493	491	535	559	492	450	476
Slovak Republic	166	..	177	217	262	255	240	255
Slovenia	..	..	..	876	995	978	923	984
Spain	758	800	844	951	1 020	936	836	897
Sweden	1 339	1 296	1 315	1 503	1 582	1 127	1 206	1 322
Switzerland	2 420	2 240	2 267	2 353	3 122	2 875	3 026	3 584
Turkey	56	66	71	105	..	..	108	110
United Kingdom	1 866	1 768	1 753	1 924	1 788	1 170	1 258	1 342
United States	2 493	2 635	2 759	2 834	2 832	2 845	2 868	2 979
European Union (15 countries)	1 169	1 168	1 254	1 376	1 372	1 142	1 069	1 164
NAFTA	1 831	1 940	2 040	2 108	2 112	2 066	2 080	2 190
OECD	1 196	1 248	1 292	1 385	1 483	1 388	1 312	1 422

.. Not available

1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

Table 16. Penetration (Life and Non-life)

Per cent

	2004	2005	2006	2007	2008	2009	2010	2011
Australia	6.3	5.9	5.7	6.1	5.6	5.2	5.0	5.0
Austria	5.7	5.7	5.5	5.3	5.7	5.9	5.9	5.5
Belgium	9.6	11.1	9.2	9.4	8.3	8.3	8.1	7.7
Canada	7.7	7.6	7.7	7.9	6.8	5.4	5.0	5.0
Chile	..	..	3.3	..	..	3.8	4.1	3.9
Czech Republic	4.0	3.9	3.8	3.7	3.8	3.9	4.2	4.0
Denmark	7.0	8.1	8.4	9.1	9.5	..	..	10.1
Estonia	..	..	0.8	..	..	1.8	2.9	1.9
Finland	3.7	3.9	3.6	3.3	3.3	3.9	4.8	3.7
France	9.5	10.1	12.4	11.3	9.3	10.4	10.6	9.5
Germany	7.1	7.3	6.9	6.7	6.6	..	..	..
Greece	1.9	1.9	2.2	2.2	2.1	..	2.3	2.3
Hungary	2.9	3.1	3.4	3.6	3.3	3.1	3.1	2.9
Iceland	2.9	..	2.8	2.9	2.8	2.3	3.0	2.9
Ireland	17.7	19.0	20.7	24.5	19.1	20.3	21.9	20.2
Israel ¹	..	..	5.5	5.4	5.4	5.2	5.2	5.2
Italy	7.4	7.9	7.5	6.7	6.1	7.7	8.1	7.0
Japan	7.0	7.2	7.1	7.5	8.2	8.8	8.7	9.3
Korea	9.8	10.7	11.3	11.8	10.8	11.0	11.2	..
Luxembourg	29.2	33.8	34.5	31.0	29.6	43.9	49.5	31.6
Mexico	1.8	1.7	1.8	2.0	1.7	2.0	1.9	1.9
Netherlands	9.8	9.5	8.5	8.4	8.1	7.9	6.2	6.9
New Zealand	2.7	2.8	2.7	2.6	2.4	2.5	2.4	..
Norway	5.8	5.7	4.8	5.1	5.3	5.5	5.0	4.9
Poland	2.9	3.1	3.5	3.7	4.6	3.8	3.8	3.7
Portugal	7.1	8.9	8.2	8.2	9.0	8.4	9.0	6.3
Slovak Republic	2.7	..	2.6	2.8	3.0	3.3	3.2	3.1
Slovenia	..	..	..	5.5	5.4	5.5	4.4	4.7
Spain	5.4	5.4	5.4	5.2	5.4	5.7	5.3	5.6
Sweden	7.9	8.1	7.4	6.4	6.1	5.9	5.2	4.9
Switzerland	11.6	10.9	10.1	9.9	10.9	10.0	10.0	9.9
Turkey	1.2	1.1	1.1	1.3	..	..	1.3	1.3
United Kingdom	14.5	14.8	14.9	19.4	14.7	12.7	12.2	12.4
United States	10.9	10.8	10.8	11.4	11.3	11.3	11.1	11.4
European Union (15 countries)	8.9	9.3	9.5	10.0	8.4	9.3	9.0	8.5
NAFTA	10.2	10.0	10.1	10.5	10.3	10.3	10.0	10.2
OECD	8.9	9.1	9.1	9.5	9.0	9.4	9.0	8.9

.. Not available

1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

Table 17. Penetration (Life)

Per cent

	2004	2005	2006	2007	2008	2009	2010	2011
Australia	3.8	3.5	3.5	4.1	3.6	3.0	3.0	2.9
Austria	2.5	2.6	2.5	2.3	2.6	2.6	2.6	2.3
Belgium	6.9	8.4	6.5	6.7	5.7	5.5	5.4	5.0
Canada	3.1	3.1	3.2	3.4	2.4	2.0	1.8	1.7
Chile	..	..	2.0	..	..	2.5	2.7	2.4
Czech Republic	1.6	1.5	1.5	1.5	1.5	1.7	2.0	1.9
Denmark	4.2	5.3	5.7	6.0	6.5	..	..	6.9
Estonia	..	..	0.8	..	..	..	1.2	0.7
Finland	1.9	2.0	1.8	1.6	1.5	2.0	2.9	1.9
France	6.3	7.0	8.0	7.3	6.3	1.7	1.8	6.3
Germany	3.3	3.5	3.2	3.1	3.0	..	..	..
Greece	0.9	1.0	1.1	1.1	1.0	..	1.0	1.0
Hungary	1.2	1.4	1.7	2.0	1.7	1.6	1.7	1.6
Iceland	0.4	..	0.3	0.2	0.2	0.2	0.2	0.2
Ireland	12.8	14.5	16.5	20.4	15.2	16.5	17.7	16.1
Israel ¹	..	..	2.6	2.6	2.7	2.6	2.7	2.7
Italy	4.8	5.3	4.9	4.2	3.6	5.3	5.8	4.7
Japan	5.4	5.6	5.5	6.0	6.7	7.2	7.1	7.7
Korea	6.9	7.6	7.8	8.2	7.3	7.1	6.9	..
Luxembourg	26.5	30.7	31.5	27.7	26.6	41.0	46.6	28.5
Mexico	0.8	0.7	0.8	0.9	0.8	0.9	0.9	0.9
Netherlands	5.1	4.8	4.8	4.8	4.5	3.8	3.0	3.6
New Zealand	..	..	..	..	..	..	..	..
Norway	3.1	3.1	2.5	3.1	3.1	3.1	2.7	2.6
Poland	1.1	1.5	2.0	2.2	3.1	2.3	2.2	2.1
Portugal	4.2	6.1	5.5	5.7	6.6	6.1	6.9	4.2
Slovak Republic	1.1	..	1.2	1.4	1.6	1.7	1.7	1.7
Slovenia	..	..	..	1.8	1.7	1.4	1.1	1.2
Spain	2.3	2.3	2.4	2.2	2.5	2.8	2.6	2.8
Sweden	4.5	4.9	4.3	3.4	3.1	3.2	2.7	2.6
Switzerland	6.7	6.4	5.8	5.7	6.0	5.5	5.5	5.4
Turkey	0.2	0.2	0.1	0.2	..	..	0.2	0.2
United Kingdom	9.4	10.2	10.6	15.2	10.6	9.4	8.8	8.9
United States	4.6	4.5	4.6	5.2	5.2	5.2	5.0	5.2
European Union (15 countries)	5.4	5.8	6.0	6.6	5.3	5.0	4.9	5.6
NAFTA	4.3	4.2	4.2	4.8	4.7	4.7	4.5	4.6
OECD	4.8	5.0	5.0	5.5	5.1	5.0	4.8	5.1

.. Not available

1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

Table 18. Penetration (Non-life)

Per cent

	2004	2005	2006	2007	2008	2009	2010	2011
Australia	2.4	2.3	2.2	2.1	2.1	2.2	2.1	2.0
Austria	3.2	3.0	3.1	3.0	3.1	3.3	3.2	3.2
Belgium	2.8	2.7	2.7	2.7	2.7	2.8	2.7	2.7
Canada	4.7	4.5	4.5	4.5	4.4	3.4	3.2	3.3
Chile	..	..	1.2	..	..	1.3	1.4	1.5
Czech Republic	2.4	2.4	2.3	2.2	2.2	2.3	2.2	2.1
Denmark	2.8	2.8	2.8	3.1	3.1	..	..	3.2
Estonia	..	..	..	..	..	1.8	1.7	1.1
Finland	1.9	2.0	1.9	1.8	1.8	2.0	1.9	1.8
France	3.1	3.1	4.4	4.0	3.1	3.2	3.2	3.2
Germany	3.9	3.8	3.7	3.6	3.5	..	..	..
Greece	1.0	1.0	1.1	1.1	1.1	..	1.3	1.3
Hungary	1.7	1.7	1.7	1.6	1.6	1.6	1.4	1.3
Iceland	2.6	..	2.5	2.6	2.5	2.0	2.8	2.7
Ireland	4.9	4.5	4.2	4.0	3.9	3.8	4.3	4.1
Israel ¹	..	..	2.9	2.8	2.7	2.7	2.5	2.5
Italy	2.6	2.6	2.6	2.6	2.5	2.4	2.3	2.3
Japan	1.6	1.6	1.6	1.6	1.5	1.6	1.6	1.6
Korea	2.9	3.1	3.5	3.7	3.6	3.9	4.3	..
Luxembourg	2.7	3.1	3.0	3.3	3.0	3.0	2.8	3.0
Mexico	1.0	1.0	1.0	1.1	0.9	1.1	1.0	1.1
Netherlands	4.7	4.6	3.7	3.7	3.6	4.1	3.2	3.3
New Zealand	2.7	2.8	2.7	2.6	2.4	2.5	2.4	..
Norway	2.7	2.5	2.3	2.0	2.2	2.4	2.3	2.3
Poland	1.8	1.6	1.5	1.5	1.6	1.5	1.6	1.6
Portugal	2.8	2.8	2.7	2.5	2.4	2.3	2.1	2.1
Slovak Republic	1.6	..	1.4	1.4	1.4	1.6	1.5	1.4
Slovenia	..	..	..	3.7	3.7	4.1	3.3	3.5
Spain	3.1	3.1	3.0	3.0	2.9	2.9	2.7	2.8
Sweden	3.4	3.2	3.0	3.0	3.0	2.6	2.5	2.3
Switzerland	4.9	4.5	4.4	4.2	4.9	4.5	4.5	4.5
Turkey	1.0	0.9	0.9	1.1	..	..	1.1	1.0
United Kingdom	5.1	4.7	4.4	4.2	4.1	3.3	3.4	3.4
United States	6.3	6.3	6.3	6.2	6.1	6.2	6.1	6.2
European Union (15 countries)	3.6	3.5	3.6	3.4	3.2	3.0	2.9	2.9
NAFTA	5.9	5.9	5.8	5.8	5.6	5.7	5.5	5.6
OECD	4.1	4.1	4.1	4.0	3.9	4.0	3.8	3.8

.. Not available

1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

Table 19. Life insurance share
Percentage of total insurance

Per cent

	2004	2005	2006	2007	2008	2009	2010	2011
Australia	56.6	56.7	57.7	61.9	59.4	55.9	57.0	56.7
Austria	39.3	40.9	41.7	40.8	40.2	..	..	..
Belgium	70.1	75.6	70.1	70.6	66.7	64.8	65.0	63.2
Canada	38.9	41.3	40.0	46.0	33.9	35.6	35.6	34.0
Chile	..	..	61.4	..	..	65.1	66.0	62.5
Czech Republic	39.3	38.4	38.7	40.7	40.7	41.8	46.0	46.4
Denmark	58.5	64.9	66.2	65.5	67.5	..	..	68.2
Estonia	..	..	100.0	..	..	..	40.6	39.8
Finland	48.9	49.5	47.2	45.9	45.3	49.1	59.5	51.2
France	64.5	66.7	61.6	59.8	64.4	16.9	17.2	64.1
Germany	36.7	37.9	41.9	41.8	42.1	46.2	47.9	45.7
Greece	47.5	49.0	48.0	48.4	47.1	46.0	43.3	43.7
Hungary	40.6	43.9	50.4	54.9	52.5	50.3	53.2	54.6
Iceland	13.2	100.0	8.7	8.0	7.3	9.5	7.5	7.3
Ireland	72.5	76.4	80.1	83.6	79.6	80.9	80.3	79.2
Israel ¹	..	..	46.9	48.3	50.0	49.1	51.6	52.8
Italy	63.7	66.3	65.4	61.9	59.2	69.0	71.8	67.1
Japan	74.4	74.9	74.2	76.9	79.6	80.0	80.2	80.7
Korea	67.6	68.3	66.4	66.3	63.8	62.0	59.6	..
Luxembourg	90.6	90.9	91.3	89.4	89.8	93.2	94.3	90.4
Mexico	42.0	40.5	44.6	43.6	44.6	44.0	46.1	44.7
Netherlands	51.6	51.1	56.1	56.1	54.6	50.8	51.1	51.4
New Zealand	..	..	..	..	..	..	..	..
Norway	53.1	55.2	52.6	61.0	58.7	..	53.6	53.7
Poland	37.8	49.5	56.2	58.3	65.7	58.9	58.0	55.7
Portugal	58.8	67.5	66.6	67.4	71.0	70.8	74.6	64.2
Slovak Republic	40.3	100.0	47.3	49.6	52.3	51.5	53.0	53.2
Slovenia	..	..	..	21.8	29.3	21.9	22.4	22.0
Spain	41.4	41.5	44.2	40.8	44.0	47.6	47.6	49.1
Sweden	53.9	57.8	55.6	49.8	46.7	50.8	48.8	49.6
Switzerland	54.6	56.0	53.4	52.6	51.2	47.7	47.4	48.4
Turkey	18.0	14.7	16.4	12.2	13.4	17.0	17.5	18.3
United Kingdom	61.8	64.4	67.7	76.1	70.8	74.3	71.9	72.0
United States	36.1	34.8	30.8	39.1	39.8	39.4	39.3	40.1
European Union (15 countries)	55.2	57.9	59.6	62.4	59.9	51.7	52.4	61.9
NAFTA	36.3	35.2	31.5	39.5	39.5	39.3	39.2	39.9
OECD	47.7	48.3	47.2	52.3	51.7	48.6	49.1	52.5

.. Not available

1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

Table 20. Direct total gross premiums per insurance company employee

US dollars

	2004	2005	2006	2007	2008	2009	2010	2011
Australia	..	..	..	..	..	..	..	..
Austria	..	..	..	..	..	814 197	794 706	831 181
Belgium	..	854 787	733 676	885 852	885 937	873 434	907 947	..
Canada	348 544	382 366	423 826	473 366	419 237	..	..	..
Chile	..	..	263 561	..	..	315 541	406 530	448 202
Czech Republic	70 668	97 694	83 475	79 429	86 817	67 234	..	..
Denmark	..	..	..	..	..	..	..	2 097 039
Estonia	..	..	..	..	..	197 412	..	208 877
Finland	820 601	854 207	845 937	1 042 456	924 450	962 431	1 198 174	1 028 428
France	966 815	1 066 875	..	..	..	..	..	..
Germany	903 647	1 007 193	1 065 915	1 288 813	1 512 241	..	..	..
Greece	..	..	..	252 991	276 430	..	..	..
Hungary	..	117 132	123 792	175 690	171 032	..	146 057	152 091
Iceland	..	..	..	..	..	445 044	613 283	624 513
Ireland	..	..	..	..	..	..	..	4 523 880
Israel ¹	..	..	331 397	773 889	445 624	..	..	..
Italy	1 034 616	1 083 669	1 077 312	570 795	543 959	622 229	632 766	572 733
Japan	51 758	47 107	..	..	..	..	..	..
Korea	197 620	277 858	321 597	360 686	295 584	326 959	347 558	..
Luxembourg	922 342	1 134 948	1 290 420	1 343 702	1 279 466	1 743 794	1 972 375	1 409 093
Mexico	251 215	259 967	357 665	401 157	406 068	365 006	397 544	447 463
Netherlands	..	..	..	..	..	..	..	..
New Zealand	..	..	..	347 241	329 609	302 332	343 933	..
Norway	..	..	..	3 696 549	..	..	2 108 983	..
Poland	87 252	108 452	119 153	154 987	258 754	166 916	181 134	181 636
Portugal	256 176	334 322	326 441	492 210	562 150	512 161	561 313	414 295
Slovak Republic	..	..	56 506	78 722	..	376 301	389 874	417 829
Slovenia	..	..	..	238 095	266 826	212 028	..	..
Spain	1 142 964	1 192 032	1 283 748	1 459 569	1 660 248	1 630 390	1 462 286	611 724
Sweden	1 664 475	1 563 218	1 316 382	1 327 581	1 298 181	1 065 377	1 131 907	1 267 139
Switzerland	..	..	742 648	..	..	1 200 167	..	..
Turkey	..	..	..	..	..	..	302 765	370 992
United Kingdom	..	..	..	..	..	..	..	..
United States	..	..	..	..	..	..	..	..
European Union (15 countries)	934 934	1 009 315	999 989	893 125	944 984	818 408	827 101	758 429
NAFTA	330 894	360 664	413 660	462 178	417 162	365 006	397 544	447 463
OECD	147 306	149 267	563 553	577 298	570 915	528 497	558 733	612 474

.. Not available

1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

Table 21. Retention ratio (Life and Non-life)

Per cent

	2004	2005	2006	2007	2008	2009	2010	2011
Australia	85.7	86.1	86.2	86.8	85.7	85.7	85.2	84.5
Austria	81.6	81.7	78.6	77.9	82.0	..	..	..
Belgium	97.4	96.5	95.6	95.5	..	94.2	94.0	95.1
Canada	84.6	84.4	85.5	78.7	84.9	78.4	78.9	75.2
Chile	..	..	83.5	..	..	81.6	..	80.6
Czech Republic	74.2	74.9	79.6	82.5	82.2	83.2	82.4	81.5
Denmark	58.1	64.5	65.9	97.2	..	..	..	95.8
Estonia	..	..	98.6	..	..	..	95.2	95.1
Finland	94.8	96.0	96.6	96.2	96.0	99.5	97.2	96.7
France	90.0	89.3	90.6	90.1	89.7	91.7	91.4	90.0
Germany	84.3	85.6	87.7	88.0	88.8	..	..	..
Greece	85.2	86.7	90.3	88.8	88.1	48.6	88.2	83.3
Hungary	82.9	82.7	86.2	86.4	87.6	84.1	84.0	83.9
Iceland	80.1	80.1	6.6	93.3	92.7	92.6	92.2	92.9
Ireland	86.5	88.4	93.6	90.1	58.3	90.0	89.0	86.7
Israel ¹	..	..	86.1	87.3	86.6	84.2	86.0	85.6
Italy	94.3	94.8	94.7	94.1	94.3	95.4	95.9	95.5
Japan	92.5	92.5	94.3	93.5	92.5	93.9	94.1	93.3
Korea	92.7	92.6	92.7	95.4	95.2	92.9	93.8	..
Luxembourg	85.2	87.7	79.5	90.7	77.8	73.1	73.9	78.4
Mexico	83.4	84.5	86.6	84.5	85.7	81.9	85.4	82.3
Netherlands	92.8	93.1	92.1	92.5	92.4	92.4	91.3	86.2
New Zealand	101.7	102.0	105.5	109.0	115.4	113.7	122.4	..
Norway	90.3	92.6	93.1	92.5	94.0	85.4	..	..
Poland	89.7	91.7	93.9	95.1	96.9	95.3	93.7	93.3
Portugal	92.4	93.3	94.1	93.2	93.3	51.0	93.5	91.1
Slovak Republic	78.1	..	80.9	83.1	87.3	87.5	86.9	85.5
Slovenia	..	..	..	104.4	93.9	86.5	87.3	87.2
Spain	90.5	91.1	88.4	90.7	91.0	92.0	92.4	94.3
Sweden	93.3	94.3	94.4	93.5	92.9	92.3	92.6	92.9
Switzerland	53.3	54.6	52.9	52.6	51.9	93.2	91.8	93.0
Turkey	69.0	70.2	71.1	71.5	72.5	73.9	76.9	74.9
United Kingdom	80.8	83.1	87.4	88.7	87.7	..	..	81.5
United States	71.4	71.1	77.8	72.8	72.7	70.2	73.9	74.0
European Union (15 countries)	86.5	87.6	89.3	90.0	87.7	90.7	92.0	88.5
NAFTA	72.1	71.9	78.3	73.3	73.4	70.6	74.2	74.1
OECD	79.6	80.1	84.1	82.0	80.9	79.4	81.9	81.3

.. Not available

1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

Table 22. Retention ratio (Life)

Per cent	2004	2005	2006	2007	2008	2009	2010	2011
Australia	95.2	94.5	94.6	95.1	94.0	92.3	91.8	91.9
Austria	92.1	92.9	85.1	82.6	95.1	..	..	..
Belgium	100.0	98.3	97.1	98.6	..	97.8	97.8	97.6
Canada	86.7	83.6	87.6	72.9	85.0	79.4	78.5	75.6
Chile	..	..	97.6	..	..	96.0	..	96.3
Czech Republic	95.4	95.1	97.2	97.5	97.4	97.5	97.8	96.1
Denmark	99.4	99.4	99.6	99.7	..	..	..	99.7
Estonia	..	..	98.6	..	..	..	99.1	98.9
Finland	98.7	99.7	99.9	99.4	98.8	99.0	99.3	99.0
France	93.2	92.7	93.6	92.5	92.9	92.1	89.2	93.1
Germany	89.9	92.7	94.5	94.4	94.9	..	..	..
Greece	95.6	95.7	97.4	95.9	95.1	94.9	94.8	84.8
Hungary	96.9	90.9	92.9	92.3	92.3	91.4	92.8	93.1
Iceland	60.2	80.1	75.1	85.5	83.0	81.1	84.2	82.0
Ireland	90.6	92.4	98.3	93.2	55.6	93.8	93.5	91.3
Israel ¹	..	..	95.8	95.6	95.5	94.6	95.0	95.0
Italy	97.4	97.8	97.5	97.3	97.3	98.2	98.4	98.2
Japan	96.7	96.5	99.1	97.3	95.2	97.0	97.2	96.4
Korea	96.3	96.2	96.2	99.8	99.9	96.1	97.2	..
Luxembourg	86.7	89.9	80.4	94.1	79.0	73.6	74.1	80.0
Mexico	96.3	96.8	97.0	96.5	97.0	97.3	97.4	94.6
Netherlands	97.3	97.3	97.6	97.3	97.2	95.8	95.8	94.6
New Zealand	..	..	..	..	..	..	..	..
Norway	98.2	99.3	101.0	97.8	99.1	..	..	..
Poland	98.5	98.7	99.0	98.8	99.6	98.1	98.2	99.1
Portugal	97.9	98.7	98.6	98.5	98.6	39.3	98.5	97.9
Slovak Republic	94.4	..	94.6	95.6	98.1	99.2	99.2	98.3
Slovenia	..	..	..	167.6	110.9	98.0	98.1	97.6
Spain	98.0	98.1	91.2	99.5	99.3	98.3	98.1	98.3
Sweden	98.4	98.5	98.7	97.5	97.4	97.4	98.0	98.0
Switzerland	97.5	97.4	99.0	100.1	101.4	99.2	99.3	99.3
Turkey	97.3	97.5	96.7	96.2	95.9	89.3	89.3	90.5
United Kingdom	83.4	86.3	92.4	91.7	88.7	..	..	80.4
United States	83.9	85.2	106.2	84.5	83.8	76.9	84.7	84.3
European Union (15 countries)	91.0	92.4	94.2	93.6	89.9	92.8	94.6	90.2
NAFTA	84.2	85.2	104.7	83.7	84.0	77.2	84.6	84.1
OECD	89.6	90.7	98.4	90.8	89.1	86.4	90.6	89.3

.. Not available

1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

Table 23. Retention ratio (Non-life)

Per cent	2004	2005	2006	2007	2008	2009	2010	2011
Australia	73.4	75.0	74.6	73.4	73.7	77.2	76.6	74.9
Austria	74.8	74.0	73.9	74.7	73.1	..	..	..
Belgium	91.2	90.8	92.1	87.8	..	87.7	83.2	87.0
Canada	83.2	85.0	84.1	83.7	84.9	77.8	79.1	75.0
Chile	..	..	61.1	..	..	54.8	..	54.4
Czech Republic	60.5	62.2	68.5	72.3	71.8	72.9	69.2	68.8
Denmark	..	..	..	92.4	..	..	..	87.3
Estonia	..	..	..	..	..	..	92.6	92.5
Finland	91.1	92.4	93.8	93.5	93.7	100.0	94.2	94.3
France	84.0	82.7	85.7	86.5	83.8	85.2	84.9	84.3
Germany	81.0	81.2	82.9	83.5	84.4	..	..	..
Greece	75.7	78.1	83.8	82.1	81.8	81.7	83.2	82.2
Hungary	73.4	76.3	79.3	79.1	82.3	76.7	74.1	72.9
Iceland	83.2	..	..	94.0	93.5	93.8	92.9	93.7
Ireland	75.9	75.1	74.8	74.2	69.1	74.2	70.9	69.3
Israel ¹	..	..	77.4	79.5	77.7	74.2	76.4	75.1
Italy	88.8	89.0	89.4	89.0	90.0	89.2	89.4	90.0
Japan	80.4	80.7	80.3	80.8	82.0	81.7	81.4	80.2
Korea	85.2	84.8	85.7	86.5	86.8	87.5	88.8	..
Luxembourg	70.7	66.5	69.9	62.9	67.7	67.4	70.7	64.1
Mexico	74.0	76.1	78.2	75.3	76.6	69.9	75.1	72.5
Netherlands	88.0	88.7	85.2	86.2	86.6	89.0	86.6	77.2
New Zealand	82.2	84.4	86.6	89.4	88.2	87.1	87.0	..
Norway	81.4	84.4	84.5	84.2	86.8	85.4	..	..
Poland	84.3	84.8	87.4	89.8	91.8	91.3	87.6	85.9
Portugal	84.4	82.1	85.3	82.3	80.4	79.4	78.6	78.8
Slovak Republic	67.0	..	68.6	70.7	75.5	75.2	73.0	71.0
Slovenia	..	..	..	86.8	86.8	83.2	84.2	84.3
Spain	85.2	86.1	86.1	84.6	84.5	86.2	87.3	90.5
Sweden	87.5	88.5	89.1	89.5	88.9	87.0	87.4	87.9
Switzerland	..	..	..	..	158.3	87.7	85.2	87.0
Turkey	62.7	65.5	66.1	68.1	68.9	70.8	74.3	71.4
United Kingdom	76.6	77.3	76.9	79.1	85.1	..	..	84.6
United States	64.3	63.6	65.2	65.4	65.3	65.9	66.9	67.1
European Union (15 countries)	81.9	82.1	83.2	83.9	84.5	86.4	85.8	85.2
NAFTA	65.3	64.7	66.2	66.5	66.6	66.4	67.5	67.5
OECD	71.5	71.1	72.2	73.0	74.2	71.5	72.2	72.3

.. Not available

1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

Table 24. Ratio of reinsurance accepted (Life and Non-life)

Per cent

	2004	2005	2006	2007	2008	2009	2010	2011
Australia	10.9	10.6	10.2	9.7	9.8	9.3	9.1	10.0
Austria	13.1	13.1	12.2	12.4	10.8	..	..	..
Belgium	1.8	1.0	1.3	1.4	1.9	1.8	2.9	3.1
Canada	12.0	12.1	10.6	17.6	10.2	8.7	7.7	8.2
Chile	..	..	0.4	..	..	0.4	0.3	0.3
Czech Republic	0.6	0.6	0.5	0.5	0.6	0.9	1.4	1.7
Denmark	2.5	1.5	1.8	0.6	0.4	..	..	0.3
Estonia	..	..	0.0	..	..	0.1	0.0	0.1
Finland	2.3	1.4	2.2	2.3	2.2	2.0	1.5	1.9
France	7.6	7.3	7.9	10.1	8.3	8.3	8.9	8.6
Germany	32.7	31.6	23.6	20.6	20.7	..	..	..
Greece	1.1	1.3	1.5	1.8	1.9	..	1.2	1.7
Hungary	0.3	0.3	0.4	0.4	0.6	0.5	0.6	0.7
Iceland	0.7	..	1.2	1.7	3.4	1.0	0.8	1.9
Ireland	1.5	1.4	1.7	1.6	40.1	1.1	1.2	1.6
Israel ¹	..	..	0.1	..	0.0	0.0	0.0	0.0
Italy	4.8	3.9	5.0	3.6	2.7	2.1	2.1	2.5
Japan	4.1	4.1	6.1	6.0	5.4	5.2	4.2	4.4
Korea	4.0	4.0	4.1	6.4	7.2	7.1	6.1	..
Luxembourg	0.5	0.3	0.2	0.1	0.1	0.1	0.7	1.9
Mexico	1.8	1.7	1.5	1.6	1.7	1.7	1.6	2.0
Netherlands	1.1	0.7	0.4	1.0	1.4	7.1	7.1	0.7
New Zealand	3.4	3.0	1.5	1.9	2.3	2.1	1.6	..
Norway	0.2	0.2	0.1	0.2	0.1	0.2	..	..
Poland	1.7	1.4	1.2	1.1	0.9	1.1	1.1	0.9
Portugal	1.7	1.6	1.5	2.5	2.6	2.8	2.8	3.7
Slovak Republic	0.0	..	0.0	0.0	0.2	0.6	0.6	0.9
Slovenia	..	..	..	0.0	..	12.0	12.1	12.0
Spain	4.4	4.6	4.7	5.6	5.5	2.0	2.0	2.2
Sweden	7.0	5.1	6.0	6.3	7.0	8.2	7.2	6.0
Switzerland	6.4	6.1	6.5	8.7	7.5	13.9	14.7	12.3
Turkey	2.4	0.0	0.0	0.0	..	..	4.0	3.2
United Kingdom	6.6	7.2	5.5	3.6	3.1	..	..	10.6
United States	23.7	23.4	24.3	21.5	21.5	20.9	20.4	20.5
European Union (15 countries)	11.9	11.2	8.7	7.6	9.6	5.0	5.2	6.3
NAFTA	23.0	22.7	23.3	21.1	20.8	20.3	19.8	19.8
OECD	16.3	15.8	15.2	13.9	14.4	14.1	13.6	13.5

.. Not available

1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

Table 25. Ratio of reinsurance accepted (Life)

Per cent

	2004	2005	2006	2007	2008	2009	2010	2011
Australia	4.0	4.4	4.6	3.8	4.3	5.5	5.8	6.4
Austria	1.8	1.8	0.9	1.1	0.8	..	..	..
Belgium	0.1	0.1	0.4	0.3	0.2	0.2	0.4	0.5
Canada	10.1	12.7	8.2	23.3	7.5	4.1	6.9	8.3
Chile	..	..	0.0	..	..	0.1	0.1	0.1
Czech Republic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Denmark	0.1	0.1	0.1	0.1	0.1	..	..	0.0
Estonia	..	..	0.0	..	..	..	0.0	0.0
Finland	-0.3	-0.4	0.2	0.2	0.2	0.1	0.1	0.1
France	4.0	4.1	5.4	5.0	6.2	11.2	12.0	5.6
Germany	15.8	14.2	16.1	13.0	13.2	..	..	..
Greece	0.2	0.3	0.2	0.3	0.2	..	0.3	1.1
Hungary	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Iceland	3.7	..	5.8	0.0	0.0	0.0	0.0	0.0
Ireland	1.4	1.5	1.7	1.6	40.2	0.8	0.9	0.9
Israel ¹	..	..	0.0	..	0.0	0.0	0.0	0.0
Italy	3.5	3.2	4.9	3.3	3.2	2.2	2.1	2.4
Japan	0.0	0.1	2.6	2.9	3.2	3.2	1.8	2.0
Korea	0.0	0.0	0.0	3.4	3.9	3.8	2.7	..
Luxembourg	0.5	0.3	0.2	0.0	0.0	0.1	0.7	1.9
Mexico	0.3	0.2	0.3	0.8	0.9	0.8	0.6	0.6
Netherlands	0.6	1.1	0.4	0.3	0.2	11.2	11.2	0.1
New Zealand	..	..	..	..	..	..	..	..
Norway	0.0	0.0	0.0	..	..	..	..	..
Poland	1.2	0.8	0.3	0.2	0.1	0.2	0.2	0.1
Portugal	0.3	0.0	0.2	0.2	0.0	0.1	0.2	0.0
Slovak Republic	0.0	..	0.0	0.0	0.0	0.0	0.0	0.0
Slovenia	..	..	..	0.0	..	0.0	0.0	0.0
Spain	0.7	0.8	0.8	1.8	1.2	0.2	0.1	0.1
Sweden	1.0	0.9	0.4	0.5	0.3	0.3	0.3	0.2
Switzerland	1.2	1.4	0.8	0.6	1.1	0.9	1.0	0.5
Turkey	0.0	0.0	0.0	0.0	..	..	1.7	2.0
United Kingdom	1.8	1.3	1.2	0.6	1.3	..	..	10.4
United States	10.2	8.4	10.6	8.8	8.9	8.4	8.4	9.2
European Union (15 countries)	4.3	3.8	4.3	3.0	6.7	3.5	3.4	5.3
NAFTA	10.1	8.6	10.3	9.8	8.7	8.2	8.2	9.1
OECD	5.7	4.8	5.7	5.5	6.7	5.7	5.3	6.0

.. Not available

1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

Table 26. Ratio of reinsurance accepted (Non-life)

Per cent

	2004	2005	2006	2007	2008	2009	2010	2011
Australia	20.0	18.8	17.7	19.4	17.9	14.0	13.6	14.8
Austria	20.5	20.9	20.3	20.2	17.6	..	..	..
Belgium	5.6	3.9	3.6	4.0	5.2	4.8	7.4	7.5
Canada	13.3	11.6	12.1	12.8	11.6	11.3	8.1	8.2
Chile	..	..	1.0	..	..	0.8	0.6	0.7
Czech Republic	1.1	0.9	0.8	0.9	1.0	1.5	2.6	3.2
Denmark	5.8	4.1	5.1	1.7	1.1	..	..	0.8
Estonia	..	..	..	..	..	0.1	0.0	0.1
Finland	4.8	3.0	4.0	4.2	3.9	3.7	3.5	3.7
France	14.0	13.7	12.0	17.7	12.1	12.6	13.1	13.8
Germany	42.5	42.3	28.9	26.1	26.1	..	..	..
Greece	1.9	2.2	2.6	3.3	3.3	..	1.8	2.1
Hungary	0.5	0.6	0.8	0.9	1.2	1.1	1.2	1.5
Iceland	0.2	..	0.7	1.8	3.6	1.1	0.9	2.0
Ireland	1.6	1.1	1.3	1.4	39.9	2.0	2.4	4.1
Israel ¹	..	..	0.3	..	0.0	0.0	0.0	0.0
Italy	7.0	5.5	5.4	4.2	1.9	2.1	2.2	2.6
Japan	15.9	16.0	16.0	16.1	13.9	13.2	13.7	14.3
Korea	12.3	12.7	12.1	12.2	13.0	12.5	11.0	..
Luxembourg	0.3	0.2	0.2	0.4	0.7	0.3	0.3	2.0
Mexico	2.9	2.6	2.5	2.3	2.4	2.4	2.4	3.1
Netherlands	1.5	0.3	0.4	2.0	2.8	2.8	2.8	1.5
New Zealand	3.4	3.0	1.5	1.9	2.3	2.1	1.6	..
Norway	0.3	0.3	0.3	0.4	0.3	0.2	..	..
Poland	2.0	2.0	2.2	2.4	2.5	2.3	2.2	1.9
Portugal	3.6	4.9	4.1	7.2	8.8	9.4	10.3	10.3
Slovak Republic	0.0	..	0.0	0.0	0.5	1.2	1.2	1.9
Slovenia	..	..	..	0.0	..	15.4	15.6	15.4
Spain	7.0	7.3	7.8	8.2	8.9	3.6	3.8	4.2
Sweden	14.1	10.9	13.0	11.9	12.9	16.4	13.8	11.8
Switzerland	12.6	12.2	13.1	17.7	14.3	25.7	27.0	23.3
Turkey	3.0	0.0	0.0	0.0	..	..	4.5	3.5
United Kingdom	14.4	17.7	14.4	13.3	7.4	..	..	11.1
United States	31.4	31.5	30.4	29.7	29.9	29.1	28.2	28.1
European Union (15 countries)	21.1	21.4	15.2	15.1	13.8	7.1	7.5	8.4
NAFTA	30.3	30.4	29.3	28.6	28.6	28.2	27.2	26.9
OECD	26.0	26.2	23.7	23.1	22.7	23.1	22.5	21.8

.. Not available

1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

Table 27. Market share of foreign companies in the domestic market (Life)

Per cent

	2004	2005	2006	2007	2008	2009	2010	2011
Australia	32.4	30.7	32.4	30.3	32.8	28.7	15.0	10.3
Austria	22.9	13.5	15.1	22.0	32.2	..	..	..
Belgium	1.8	..	..	..	..	..	..	..
Canada	20.8	21.4	21.8	15.9	20.3	10.9	10.1	7.9
Chile	..	..	48.7	..	..	53.7	49.0	37.6
Czech Republic	84.4	92.6	88.4	85.9	97.5	97.2	97.4	97.2
Denmark	17.6	14.6	15.6	16.8	18.1	..	..	20.4
Estonia	..	..	100.0	..	..	..	100.0	100.0
Finland	..	..	..	..	..	36.1	..	..
France	..	0.5	0.5	0.5	..	..	..	..
Germany	11.2	10.7	21.9	22.8	24.3	26.8	27.0	27.4
Greece	10.7	12.2	9.0	50.8	12.1	59.3	57.2	63.4
Hungary	87.2	80.2	83.2	85.6	89.3	95.9	93.4	92.8
Iceland	25.6	..	0.0	0.0	0.0	2.0	3.0	3.6
Ireland	4.5	3.0	3.0	2.8	2.1	3.3	8.2	4.7
Israel ¹	..	..	30.4	30.7	30.5	30.6	30.6	30.4
Italy	23.7	28.3	28.5	37.7	31.2	30.8	30.2	30.1
Japan	25.1	25.7	25.8	24.8	20.1	17.8	17.6	19.2
Korea	16.5	18.3	19.1	21.3	22.1	20.1	19.7	..
Luxembourg	68.5	70.3	62.6	97.2	97.1	96.6	95.1	95.6
Mexico	73.3	68.9	69.5	69.6	71.2	74.0	72.5	69.9
Netherlands	23.0	29.4	27.2	27.8	25.2	22.5	25.2	21.1
New Zealand	..	..	..	..	..	..	..	..
Norway	7.8	7.0	12.4	10.0	8.7	..	9.7	9.3
Poland	56.4	54.6	58.7	63.2	51.9	49.4	49.8	50.9
Portugal	9.0	6.3	7.2	6.4	5.9	7.1	5.8	9.3
Slovak Republic	98.6	92.4	91.6	89.7	90.9	91.6	91.0	90.4
Slovenia	..	..	..	31.6	19.6	16.7	16.6	17.1
Spain	5.2	7.5	0.4	20.5	5.6	10.0	10.3	10.0
Sweden	5.1	4.8	18.7	32.7	21.2	14.0	16.8	17.3
Switzerland	0.0	0.0	0.0	38.9	1.3	3.3	30.5	29.9
Turkey	17.8	19.6	30.6	28.4	45.3	50.5	27.5	27.7
United Kingdom	36.5	57.0	56.9	44.6	32.5	..	..	25.5
United States	22.8	19.9	29.7	23.7	22.3	25.6	20.6	19.8

.. Not available

1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

Table 28. Market share of foreign undertakings in total domestic business (Life)
Branches or agencies

Per cent

	2004	2005	2006	2007	2008	2009	2010	2011
Australia	..	0.0	0.0	0.0	0.0	..	..	..
Austria	0.0	0.0	0.0	0.0	0.0	..	..	..
Belgium	1.8	..	..	..	..	..	..	..
Canada	9.5	6.5	6.0	4.0	6.2	2.6	2.8	2.4
Chile	..	..	0.0	..	..	0.0	0.0	..
Czech Republic	12.0	12.5	12.6	13.4	13.9	10.2	8.4	8.3
Denmark	..	..	..	..	0.0	..	..	..
Estonia	..	..	..	..	..	..	0.0	0.0
Finland	..	..	..	..	..	..	..	..
France	..	0.5	0.5	0.5	..	..	..	..
Germany	1.4	1.0	1.1	1.1	1.2	1.2	0.4	3.1
Greece	10.7	12.2	9.0	0.2	12.1	12.9	13.6	6.2
Hungary	0.0	0.0	0.0	0.0	..	..	..	..
Iceland	25.6	..	0.0	0.0	0.0	0.0	0.0	0.0
Ireland	4.5	3.0	3.0	2.8	2.1	3.3	8.2	4.7
Israel ¹	..	..	0.0	0.0	..	0.0	0.0	..
Italy	1.7	3.0	5.3	4.7	2.8	0.0	0.0	0.0
Japan	9.8	8.5	9.3	8.2	7.4	7.3	7.7	9.2
Korea	2.6	2.9	3.2	3.9	4.0	3.2	2.9	..
Luxembourg	0.3	0.5	0.3	0.6	0.5	0.5	0.2	0.4
Mexico	..	..	..	..	..	..	..	..
Netherlands	15.5	4.2	4.7	5.3	3.0	2.7	3.0	2.7
New Zealand	..	..	..	..	..	..	..	..
Norway	1.6	1.2	1.4	1.6	1.3	..	1.2	1.0
Poland	0.0	..	..	0.0	0.0	0.0	..	..
Portugal	1.1	0.6	0.7	0.7	0.6	0.7	0.5	0.8
Slovak Republic	0.5	..	0.0	..	..	3.8	4.2	4.5
Slovenia	..	..	..	0.0	0.2	..	..	..
Spain	0.3	0.3	0.4	0.4	0.3	0.2	0.3	0.2
Sweden	3.4	2.4	5.4	16.2	4.9	..	..	..
Switzerland	0.0	0.0	0.0	1.2	1.3	3.3	4.0	1.6
Turkey	0.0	0.0	0.0	0.0	0.0	..	0.0	..
United Kingdom	8.1	15.3	15.3	15.7	12.5	..	..	0.2
United States	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

.. Not available

1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

Table 29. Market share of foreign companies in the domestic market (Non-life)

Per cent

	2004	2005	2006	2007	2008	2009	2010	2011
Australia	29.3	27.7	26.1	25.4	26.3	28.6	28.7	27.3
Austria	43.4	41.0	39.9	39.1	41.1	..	..	..
Belgium	0.7	..	..	..	..	..	..	..
Canada	41.5	38.7	38.4	37.8	37.5	30.1	30.9	29.8
Chile	..	..	69.8	..	..	67.9	66.8	66.5
Czech Republic	92.0	93.3	92.4	92.1	92.2	90.9	89.0	88.6
Denmark	22.7	22.7	23.8	18.1	14.5	..	..	16.0
Estonia	..	..	..	..	..	74.0	91.7	90.4
Finland	0.5	0.9	0.0	0.0	..	24.3	..	..
France	0.3	0.3	0.2	0.2	0.3	0.3	0.1	0.1
Germany	8.2	8.0	18.8	19.5	18.6	17.5	17.1	18.2
Greece	5.5	4.6	5.3	30.4	5.6	35.3	33.8	36.6
Hungary	89.4	87.5	85.5	85.3	85.5	95.0	97.3	96.8
Iceland	0.0	..	0.0	0.0	0.0	11.8	9.2	9.7
Ireland	13.2	12.2	13.3	11.2	7.4	8.2	8.9	8.2
Israel ¹	..	..	12.4	12.4	12.4	11.4	11.1	11.2
Italy	33.1	33.0	25.9	34.8	33.2	30.0	27.3	27.6
Japan	5.5	5.9	6.0	6.2	6.6	10.2	10.9	12.8
Korea	2.5	2.8	3.0	1.5	1.5	5.4	4.7	..
Luxembourg	37.8	46.8	48.3	64.5	60.6	62.0	61.6	62.7
Mexico	54.0	50.0	52.4	51.5	53.7	50.0	53.5	51.1
Netherlands	18.6	19.0	20.2	22.5	17.0	17.0	17.0	29.4
New Zealand	..	..	..	..	..	..	..	..
Norway	45.3	44.1	41.7	35.4	44.9	43.3	42.6	42.3
Poland	40.0	41.5	45.1	46.9	51.0	56.1	59.3	61.1
Portugal	31.1	31.6	32.6	32.4	33.2	34.6	28.3	26.7
Slovak Republic	99.8	..	94.0	94.2	94.5	95.1	94.7	94.4
Slovenia	..	..	..	4.4	4.5	4.2	4.9	5.1
Spain	20.0	17.8	20.1	33.9	21.4	22.2	18.6	18.5
Sweden	49.1	49.6	50.1	52.3	49.7	53.9	53.1	51.9
Switzerland	..	..	..	39.5	..	3.1	19.9	19.8
Turkey	4.7	5.2	17.2	31.7	57.7	52.5	55.2	57.9
United Kingdom	38.1	43.9	45.2	47.7	52.6	..	..	56.4
United States	21.3	20.0	20.3	20.5	20.3	18.5	13.9	13.9

.. Not available

1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

Table 30. Market share of foreign undertakings in total domestic business (Non-life)
Branches or agencies

Per cent

	2004	2005	2006	2007	2008	2009	2010	2011
Australia	9.3	10.7	9.3	9.0	10.2	11.2	11.6	9.7
Austria	0.3	0.3	0.3	0.3	0.3	..	..	..
Belgium	0.7	..	..	..	..	..	..	..
Canada	15.8	14.6	14.3	13.4	12.6	14.3	15.1	14.3
Chile	..	..	0.0	..	..	0.0	0.0	..
Czech Republic	0.7	0.9	1.1	2.0	2.8	2.8	3.2	3.1
Denmark	..	..	..	..	0.0	..	..	..
Estonia	..	..	..	..	..	16.7	0.0	0.0
Finland	0.5	0.9	0.0	0.0	..	..	..	..
France	0.3	0.3	0.2	0.2	0.3	0.3	0.1	0.1
Germany	0.4	0.9	1.2	1.3	1.7	2.1	1.5	3.0
Greece	5.5	4.6	5.3	2.6	5.6	6.2	4.0	4.6
Hungary	0.0	..	..	..	..	..	..	..
Iceland	0.0	..	0.0	0.0	0.0	0.0	0.0	0.0
Ireland	13.2	12.2	13.3	11.2	7.4	8.2	8.9	8.2
Israel ¹	..	..	0.3	0.0	..	0.0	0.0	..
Italy	7.8	8.9	9.2	9.2	9.4	4.9	1.0	1.1
Japan	4.5	4.8	4.9	5.1	5.4	5.3	5.6	7.8
Korea	2.5	2.8	3.0	1.5	1.5	3.7	3.2	..
Luxembourg	10.3	9.7	9.1	7.1	9.0	8.3	7.9	7.2
Mexico	..	..	..	..	..	..	..	..
Netherlands	15.7	1.3	1.6	0.7	1.9	1.9	1.9	1.9
New Zealand	..	..	..	..	..	..	..	..
Norway	29.4	29.1	26.8	31.8	42.0	41.7	41.4	41.5
Poland	0.1	..	..	0.4	0.4	0.3	..	..
Portugal	0.2	0.2	0.2	0.6	0.5	0.6	0.3	0.3
Slovak Republic	0.0	..	0.0	..	..	5.1	6.2	6.2
Slovenia	..	..	..	0.0	0.0	..	..	..
Spain	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.2
Sweden	5.6	4.1	1.5	6.2	5.4	..	..	..
Switzerland	..	..	..	3.8	..	3.1	4.8	4.8
Turkey	0.0	0.0	0.0	0.0	0.0	0.1	0.2	0.2
United Kingdom	9.8	16.6	17.5	17.9	18.4	..	..	6.7
United States	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1

.. Not available

1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

PART II

Tables and methodological notes by country

Australia

Australia
Table 1. Selected aggregates

Million AUD

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	62 008	62 110	65 443	77 302	75 037	70 384	73 331	78 509
Foreign controlled undertakings	17 462	16 117	17 581	20 032	20 378	17 570	12 274	11 038
Foreign companies (branches)	2 614	3 017	2 671	2 732	3 248	3 639	3 844	3 450
All undertakings	64 622	65 127	68 114	80 034	78 284	74 023	77 176	81 959
Premiums ceded								
Domestic undertakings	8 505	8 295	8 652	9 746	9 966	9 406	9 989	11 246
Foreign controlled undertakings	2 488	2 150	2 195	2 136	2 501	2 797	2 770	3 170
Foreign companies (branches)	708	773	778	797	1 191	1 202	1 402	1 442
All undertakings	9 213	9 068	9 431	10 543	11 156	10 607	11 391	12 688
Net written premiums								
Domestic undertakings	53 503	53 815	56 790	67 556	65 071	60 978	63 343	67 263
Foreign controlled undertakings	14 974	13 967	15 386	17 896	17 876	14 773	9 439	7 868
Foreign companies (branches)	1 906	2 244	1 893	1 935	2 057	2 437	2 441	2 008
All undertakings	55 409	56 059	58 684	69 491	67 128	63 415	65 785	69 271
1.1.2 Insurance business on foreign risks, gross premiums								
Life	515	526	540	555	525	494	495	475
Non-life	..	..	..	..	..	694	..	..
Composite total	..	..	..	..	..	..	..	..
Total	515	526	540	555	525	1 187	495	475
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	..	..	..	9 863	..	..	..	..
Unit linked	..	..	..	27 420	..	..	..	..
Other life insurance	..	..	..	10 419	..	..	..	..
Total life insurance	..	..	..	47 702	..	..	..	..
<i>of which: Pension contracts</i>	..	..	..	..	..	..	..	..
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	..	..	..	..	..	10 670	..	11 474
Marine, aviation and other transport insurance	..	..	..	..	..	1 324	..	1 457
Freight insurance	..	..	..	..	..	..	..	..
Fire and other property damage insurance	..	..	..	..	..	8 106	..	9 537
Pecuniary loss insurance	..	..	..	..	..	1 384	..	1 161
General liability insurance	..	..	..	..	..	4 858	..	4 821
Accident and health	..	..	..	..	..	1 039	..	1 038
<i>of which: Health</i>	..	..	..	..	..	..	..	..
Other non-life insurance	..	..	..	..	..	654	..	751
Treaty reinsurance	..	..	..	..	..	4 578	..	5 235
Total non-life insurance	28 037	28 257	28 832	30 529	31 799	32 612	33 223	35 475
1.2 Gross claims payments								
Life								
Domestic undertakings	29 101	39 647	44 572	54 920	42 943	37 546	41 639	44 988
Foreign controlled undertakings	8 021	10 777	12 698	15 157	12 632	9 499	5 355	4 301
Foreign companies (branches)	0	0	0	0	0	..	..	..
All undertakings	29 101	39 647	44 572	54 920	42 943	37 546	41 639	44 988
Non-life								
Domestic undertakings	16 868	16 770	16 924	20 763	25 512	18 193	21 552	31 597
Foreign controlled undertakings	3 465	2 711	2 697	3 640	4 704	3 579	4 120	6 668
Foreign companies (branches)	1 524	1 439	1 425	1 698	2 370	1 951	2 401	7 061
All undertakings	18 393	18 209	18 350	22 461	27 882	20 144	23 953	38 658
Composite, all undertakings	..	..	..	..	..	..	..	..
Total								
Domestic undertakings	45 969	56 417	61 497	75 684	68 455	55 739	63 191	76 585
Foreign controlled undertakings	11 486	13 489	15 395	18 797	17 336	13 078	9 475	10 969
Foreign companies (branches)	1 524	1 439	1 425	1 698	2 370	1 951	2 401	7 061
All undertakings	47 493	57 856	62 922	77 381	70 825	57 690	65 592	83 646
1.3 Commissions								
Life								
Domestic undertakings	1 614	1 694	1 867	2 157	2 606	2 588	2 738	2 852
Foreign controlled undertakings	672	662	758	680	1 034	907	440	455
Foreign companies (branches)	0	0	0	0	0	..	..	..
All undertakings	1 614	1 694	1 867	2 157	2 606	2 588	2 738	2 852
Non-life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Composite, all undertakings	..	..	..	..	..	..	..	..
Total								
Domestic undertakings	1 614	1 694	1 867	2 157	2 606	2 588	2 738	2 852
Foreign controlled undertakings	672	662	758	680	1 034	907	440	455
Foreign companies (branches)	0	0	0	0	0	..	..	..
All undertakings	1 614	1 694	1 867	2 157	2 606	2 588	2 738	2 852

Australia
Table 1. Selected aggregates (cont.)

Million AUD

	2004	2005	2006	2007	2008	2009	2010	2011
1.4 Gross operating expenses								
Life								
Domestic undertakings	4 923	5 150	5 435	6 068	6 347	6 355	6 640	6 777
Foreign controlled undertakings	1 975	2 158	2 299	2 241	2 234	2 138	1 608	1 709
Foreign companies (branches)	0	0	0	0	0	..	..	..
All undertakings	4 923	5 150	5 435	6 068	6 347	6 355	6 640	6 777
Non-life								
Domestic undertakings	4 696	5 090	16 924	5 725	5 847	6 043	6 027	6 658
Foreign controlled undertakings	967	962	2 697	1 101	1 102	1 089	1 172	1 370
Foreign companies (branches)	361	418	1 425	373	446	627	559	571
All undertakings	5 056	5 508	18 350	6 098	6 292	6 670	6 586	7 229
Composite, all undertakings	..	..	..	..	..	..	..	..
Total								
Domestic undertakings	9 618	10 241	22 359	11 793	12 193	12 399	12 667	13 435
Foreign controlled undertakings	2 943	3 120	4 996	3 342	3 336	3 226	2 780	3 079
Foreign companies (branches)	361	418	1 425	373	446	627	559	571
All undertakings	9 979	10 659	23 784	12 166	12 639	13 025	13 226	14 006
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies	..	..	..	0	0	..	..	..
Subsidiaries	..	..	..	0	0	..	..	..
Total	..	..	..	0	0	..	..	..
Non-life								
Branches and agencies	..	..	..	..	..	..	..	..
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	..
Composite total	..	..	..	..	..	..	..	..
Total								
Branches and agencies	..	..	..	0	0	..	..	..
Subsidiaries	..	..	..	0	0	..	..	..
Total	..	..	..	0	0	..	..	..

.. Not available

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

Australia
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	34	31	29	26	26	26	26	31
Foreign controlled undertakings	15	15	13	11	10	8	8	14
Foreign companies (branches)	0	0	0	0	0	..	..	..
All undertakings	34	31	29	26	26	26	26	31
Non-life								
Domestic undertakings	92	90	89	89	87	85	84	81
Foreign controlled undertakings	23	23	22	22	21	22	20	19
Foreign companies (branches)	20	21	21	21	26	35	34	31
All undertakings	112	111	110	110	113	120	118	112
Composite, all undertakings	..	..	..	..	..	..	..	..
Reinsurance								
Domestic undertakings	14	11	11	8	8	8	2	3
Foreign controlled undertakings	12	9	9	7	7	7	1	1
Foreign companies (branches)	16	15	15	15	14	12	10	9
All undertakings	30	26	26	23	22	20	12	12
Total								
Domestic undertakings	141	133	130	124	122	119	112	115
Foreign controlled undertakings	50	47	44	40	38	37	29	34
Foreign companies (branches)	37	37	37	37	41	47	44	40
All undertakings	178	170	167	161	163	166	156	155
2.2 Number of employees								
Insurance undertakings	..	..	..	..	..	..	..	..
Intermediaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	..

.. Not available

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

AUSTRALIA

General remarks

The life insurance data collection in Australia changed from 1 January 2008. The life insurance statistics are mainly sourced from the APRA quarterly returns submitted by the life insurance companies covering 12 months to December 2011.

The non-life insurance data for 2011 covers 12 months to December 2011. The reporting framework has changed from a written premium concept to an earned premium concept as of 1 July 2010. From 1 July 2010, the balance sheet and income statements in APRA's reporting framework have been aligned with the Australian equivalents to International Financial Reporting Standards (AIFRS), including AASB 1023. Aggregating data across reporting frameworks was avoided, therefore 12 months to December 2010 figures were not produced. The data provided for 2010 covers 12 months to 30 June 2010. When analysing figures between 2010 and 2011 in the *OECD Statistical Database*, comparisons should be made with caution. Given the change in reporting basis, gross and net earned premium instead of written premium were provided. This approach was taken to ensure that data is consistent with APRA's publications.

Definition of foreign-controlled companies

Predominant control exercised from abroad (either through share ownership or control of votes). "Direct or ultimate ownership is overseas."

1.1 Insurance business written in the reporting country

In life insurance, the premium figures have been sourced from the APRA quarterly returns submitted by the life companies covering 12 months to 31 December 2011.

In non-life insurance, the reporting framework has changed from a written premium concept to an earned premium concept as of 1 July 2010. Gross premium figures include inward reinsurance premiums plus fire service levy and it is measured on an AASB 1023 basis. The figures include private sector data only.

1.1.2 Insurance business, by type of risk, gross premiums

Data relating to the split between domestic and foreign risks and investments has not been provided for non-life insurance. The Australian market has restricted operations overseas; the level of foreign risks written by Australian general insurers is immaterial.

1.1.4 Non-life insurance payments, by class, gross premiums

Breakdown of non-life premiums was not provided for 2010 due to confidentiality. Freight Insurance is included in Marine and Aviation Insurance.

1.2 *Gross claims payments*

For life figures, it refers to insurance policy expenses for direct insurance companies and reinsurers combined. These include all claims expenses comprising of death and disability claims, maturities, annuities, surrenders and terminations and policy conversions.

For non-life figures, claims payments are incurred claims not paid claims; it includes changes to insurance liabilities. Gross incurred claims reported prior to July 2010 had two separately identifiable components. The first related to the OCP (i.e. current and prior year claims) and the other related to premium liabilities (i.e. future years claims). The “future years” component relates to prospective accounting which does not form part of the new reporting framework.

1.4 *Gross operating expenses*

For life, the figures are comprised of policy acquisitions and maintenance expenses, investment management expenses and other administration expenses, including commissions, and interest expenses. They are for direct insurance companies and reinsurers combined.

For non-life figures, gross operating expenses refer to underwriting expenses not all operating expenses. It represents the sum of acquisition costs, levies and charges, commission expense (net of commission revenue) and any other expenses attributable to providing underwriting operations.

Austria

Austria
Table 1. Selected aggregates

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	15 496	15 950	16 304	16 520	18 030	..	..	..
Foreign controlled undertakings	5 461	4 729	4 987	5 545	6 712	..	..	..
Foreign companies (branches)	26	29	25	27	28	..	..	..
All undertakings	15 522	15 979	16 942	17 345	17 976	..	..	..
Premiums ceded								
Domestic undertakings	2 858	2 920	3 015	3 033	3 327	..	..	..
Foreign controlled undertakings	1 169	1 140	1 267	1 264	1 710	..	..	..
Foreign companies (branches)	1	1	0	0	0	..	..	..
All undertakings	2 859	2 921	3 016	3 033	3 327	..	..	..
Net written premiums								
Domestic undertakings	12 638	13 030	13 289	13 486	14 703	..	..	..
Foreign controlled undertakings	4 292	3 589	3 720	4 281	5 002	..	..	..
Foreign companies (branches)	25	28	25	27	28	..	..	..
All undertakings	12 663	13 058	13 314	13 514	14 732	..	..	..
1.1.2 Insurance business on foreign risks, gross premiums								
Life	..	151	414	241	273	83	..	174
Non-life	..	114	122	153	355	121	..	722
Composite	..	..	..	..	..	398	..	523
of which:								
Life	..	..	..	..	..	243	..	252
Non-life	..	..	..	..	..	155	..	270
Total	..	265	536	393	628	602	..	1 419
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	..	..	..	1 627	1 351	..	..	..
Unit linked	..	..	..	1 783	2 521	2 521	2 860	2 255
Other life insurance	..	..	..	2 796	3 388	4 797	4 578	4 644
Total life insurance	..	..	..	6 206	7 259	..	7 438	6 899
of which: Pension contracts	..	..	..	..	..	..	..	..
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	1 175	1 204	1 240	1 293	1 240	1 243	1 260	1 316
Marine, aviation and other transport insurance	111	117	115	113	129	118	124	140
Freight insurance	0	0	0	0	..	0	..	..
Fire and other property damage insurance	919	935	941	995	977	957	973	978
Pecuniary loss insurance	113	151	160	198	197	211	220	237
General liability insurance	711	742	774	808	859	870	888	922
Accident and health	2 102	2 193	2 272	2 344	2 474	2 503	2 572	2 873
of which: Health	1 354	1 406	1 444	1 490	1 581	1 598	1 653	1 704
Other non-life insurance	4 268	4 464	4 437	4 570	4 866	4 798	5 193	5 517
Treaty reinsurance	22	-354	-66	-54	..	..	..	..
Total non-life insurance	9 420	9 451	9 873	10 267	10 742	10 701	11 230	11 983
1.2 Gross claims payments								
Life								
Domestic undertakings	664	662	..	805	810	167	256	314
Foreign controlled undertakings	238	220	..	304	304	0	0	0
Foreign companies (branches)	0	..	..	0	0	0	0	0
All undertakings	664	662	..	805	810	167	256	314
Non-life								
Domestic undertakings	6 537	6 658	..	7 253	7 407	3 229	3 019	2 290
Foreign controlled undertakings	2 900	2 780	..	2 974	2 992	1 108	1 531	875
Foreign companies (branches)	15	11	..	13	12	12	5	5
All undertakings	6 552	6 669	..	7 266	7 419	3 241	3 024	2 296
Composite								
Domestic undertakings	..	..	..	..	..	10 317	10 023	10 854
Foreign controlled undertakings	..	..	..	..	..	3 315	3 565	3 751
Foreign companies (branches)	..	..	..	..	..	0	0	0
All undertakings	..	..	..	..	..	10 317	10 023	10 854
of which:								
Life	..	..	..	..	..	5 631	5 599	6 338
Domestic undertakings	..	..	..	..	..	5 631	5 599	6 338
Foreign controlled undertakings	..	..	..	..	..	1 786	2 117	2 297
Foreign companies (branches)	..	..	..	..	..	0	0	0
All undertakings	..	..	..	..	..	5 631	5 599	6 338
Non-life	..	..	..	..	..	4 685	4 425	4 516
Domestic undertakings	..	..	..	..	..	4 685	4 425	4 516
Foreign controlled undertakings	..	..	..	..	..	1 529	1 448	1 454
Foreign companies (branches)	..	..	..	..	..	0	0	0
All undertakings	..	..	..	..	..	4 685	4 425	4 516
Total								
Domestic undertakings	7 201	7 320	..	8 058	8 217	13 713	13 298	13 458
Foreign controlled undertakings	3 138	3 000	..	3 278	3 296	4 424	5 096	4 626
Foreign companies (branches)	15	11	..	13	12	12	5	5
All undertakings	7 216	7 331	..	8 071	8 228	13 725	13 304	13 463

Austria
Table 1. Selected aggregates (cont.)

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.3 Commissions								
Life								
Domestic undertakings	768	812	854	827	796	118	129	138
Foreign controlled undertakings	212	199	228	265	246	0	0	0
Foreign companies (branches)	0	0	0	0	0	0	0	0
All undertakings	768	812	854	827	796	118	129	138
Non-life								
Domestic undertakings	1 470	1 533	1 558	1 650	1 698	518	519	548
Foreign controlled undertakings	670	682	673	726	740	97	295	302
Foreign companies (branches)	7	9	8	8	9	9	1	2
All undertakings	1 477	1 541	1 566	1 658	1 707	527	521	549
Composite								
Domestic undertakings	..	..	..	..	..	1 805	1 916	1 962
Foreign controlled undertakings	..	..	..	..	..	638	712	717
Foreign companies (branches)	..	..	..	..	..	0	0	0
All undertakings	..	..	..	..	..	1 805	1 916	1 962
of which:								
Life								
Domestic undertakings	..	..	..	..	..	616	688	669
Foreign controlled undertakings	..	..	..	..	..	616	688	669
Foreign companies (branches)	..	..	..	..	..	194	256	255
All undertakings	..	..	..	..	..	0	0	0
Non-life								
Domestic undertakings	..	..	..	..	..	616	688	669
Foreign controlled undertakings	..	..	..	..	..	1 189	1 228	1 292
Foreign companies (branches)	..	..	..	..	..	1 189	1 228	1 292
All undertakings	..	..	..	..	..	444	456	462
Foreign companies (branches)	..	..	..	..	..	0	0	0
All undertakings	..	..	..	..	..	1 189	1 228	1 292
Total								
Domestic undertakings	2 237	2 344	2 412	2 477	2 494	2 440	2 564	2 647
Foreign controlled undertakings	882	881	901	991	986	734	1 008	1 019
Foreign companies (branches)	7	9	8	8	9	9	1	2
All undertakings	2 245	2 353	2 420	2 486	2 503	2 450	2 565	2 649
1.4 Gross operating expenses								
Life								
Domestic undertakings	1 084	1 095	..	1 110	1 108	136	146	157
Foreign controlled undertakings	309	282	..	371	371	0	0	0
Foreign companies (branches)	0	..	..	0	0	0	0	0
All undertakings	1 084	1 095	..	1 110	1 108	136	146	157
Non-life								
Domestic undertakings	2 252	2 592	..	2 769	2 738	801	906	672
Foreign controlled undertakings	915	1 189	..	1 266	1 353	266	443	263
Foreign companies (branches)	9	11	..	10	11	16	3	3
All undertakings	2 261	2 603	..	2 779	2 749	818	909	675
Composite								
Domestic undertakings	..	..	..	..	..	2 026	2 115	2 054
Foreign controlled undertakings	..	..	..	..	..	644	723	667
Foreign companies (branches)	..	..	..	..	..	0	0	0
All undertakings	..	..	..	..	..	2 026	2 115	2 054
of which:								
Life								
Domestic undertakings	..	..	..	..	..	845	908	879
Foreign controlled undertakings	..	..	..	..	..	845	908	879
Foreign companies (branches)	..	..	..	..	..	279	341	344
All undertakings	..	..	..	..	..	0	0	0
Non-life								
Domestic undertakings	..	..	..	..	..	845	908	879
Foreign controlled undertakings	..	..	..	..	..	1 181	1 208	1 175
Foreign companies (branches)	..	..	..	..	..	1 181	1 208	1 175
All undertakings	..	..	..	..	..	365	382	323
Foreign companies (branches)	..	..	..	..	..	0	0	0
All undertakings	..	..	..	..	..	1 181	1 208	1 175
Total								
Domestic undertakings	3 336	3 688	..	3 879	3 845	2 963	3 167	2 883
Foreign controlled undertakings	1 225	1 470	..	1 636	1 723	910	1 166	930
Foreign companies (branches)	9	11	..	10	11	16	3	3
All undertakings	3 346	3 698	..	3 889	3 856	2 980	3 170	2 885

Austria
Table 1. Selected aggregates (cont.)

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies	7	151	0	34	..	85	139	174
Subsidiaries	0	0	0	0	..	..	..	..
Total	7	151	414	241	..	85	139	174
Non-life								
Branches and agencies	76	113	0	131	..	111	141	219
Subsidiaries	0	0	0	0	..	..	..	..
Total	76	113	122	152	..	111	141	219
Composite								
Branches and agencies	..	..	..	..	..	331	539	480
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	331	539	480
<i>of which:</i>								
<i>Life</i>	..	..	..	..	..	226	407	233
<i>Branches and agencies</i>	..	..	..	..	..	226	407	233
<i>Subsidiaries</i>	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	226	407	233
<i>Non-life</i>	..	..	..	..	..	105	132	246
<i>Branches and agencies</i>	..	..	..	..	..	105	132	246
<i>Subsidiaries</i>	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	105	132	246
Total								
Branches and agencies	83	263	0	165	..	528	818	873
Subsidiaries	0	0	0	0	..	..	..	..
Total	83	263	536	393	..	528	818	873

.. Not available; | Break in series

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

Austria
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	5	5	5	4	3	3	3	3
Foreign controlled undertakings	2	1	1	0	0	0	0	0
Foreign companies (branches)	0	0	0	0	0	0	0	0
All undertakings	5	5	5	4	3	3	3	3
Non-life								
Domestic undertakings	16	16	16	16	16	16	17	17
Foreign controlled undertakings	9	8	8	8	9	8	9	8
Foreign companies (branches)	2	2	2	2	2	2	1	1
All undertakings	18	18	18	18	18	18	18	18
Composite								
Domestic undertakings	28	28	28	27	28	28	28	28
Foreign controlled undertakings	6	7	8	9	9	9	10	10
Foreign companies (branches)	0	0	0	0	0	0	0	0
All undertakings	28	28	28	27	28	28	28	28
Reinsurance								
Domestic undertakings	3	3	3	3	3	3	3	3
Foreign controlled undertakings	2	2	2	2	2	2	2	2
Foreign companies (branches)	0	0	0	0	0	0	0	0
All undertakings	3	3	3	3	3	3	3	3
Total								
Domestic undertakings	52	52	52	50	50	50	51	51
Foreign controlled undertakings	19	18	19	19	20	19	21	20
Foreign companies (branches)	2	2	2	2	2	2	1	1
All undertakings	54	54	54	52	52	52	52	52
2.2 Number of employees								
Insurance undertakings	26 099	25 415	26 842	26 845	27 524	27 896	27 755	27 671
Intermediaries	..	..	..	..	..	..	..	9 839
Total	..	..	..	..	..	..	..	27 671

.. Not available

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

AUSTRIA

General remarks

For technical reasons, the data of small mutuals are not included in the statistics.

Definition of foreign-controlled companies

Participation of foreign companies exceeding 50 per cent of the share capital.

Belgium

Belgium
Table 1. Selected aggregates

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	28 018	33 457	29 396	31 489	29 224	28 488	29 575	29 363
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	411	..	..	..	..	..	..	..
All undertakings	28 429	33 457	29 587	31 417	29 224	28 488	29 575	29 363
Premiums ceded								
Domestic undertakings	716	1 178	1 100	1 501	1 566	1 645	1 773	1 441
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	33	..	..	..	..	..	..	..
All undertakings	748	1 178	1 100	1 501	..	1 645	1 773	1 441
Net written premiums								
Domestic undertakings	27 302	32 279	28 296	29 988	27 658	26 843	27 802	27 922
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	378	..	..	..	..	..	..	..
All undertakings	27 680	32 279	28 296	29 988	..	26 843	27 802	27 922
1.1.2 Insurance business on foreign risks, gross premiums								
Life	..	..	..	..	..	..	..	..
Non-life	..	..	..	..	..	..	..	..
Composite	..	..	..	..	..	..	..	..
of which:								
Life	..	..	..	..	..	..	..	..
Non-life	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	..
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	..	..	..	..	..	..	..	..
Unit linked	..	..	..	3 340	1 930	1 664	2 049	2 142
Other life insurance	..	..	..	18 839	17 520	16 740	17 092	16 324
Total life insurance	..	..	..	22 179	19 450	18 404	19 141	18 467
of which: Pension contracts	..	..	..	..	..	..	..	..
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	..	2 947	2 994	..	..	..	..	..
Marine, aviation and other transport insurance	..	22	20	..	..	..	..	..
Freight insurance	..	76	77	..	..	..	..	..
Fire and other property damage insurance	..	1 683	1 815	..	..	..	..	..
Pecuniary loss insurance	..	182	187	..	..	..	..	..
General liability insurance	..	566	598	..	..	..	..	..
Accident and health	..	2 275	2 377	..	..	..	..	..
of which: Health	..	852	930	..	..	..	..	..
Other non-life insurance	..	427	448	..	..	..	..	..
Treaty reinsurance	..	..	..	..	..	..	..	..
Total non-life insurance	..	8 179	8 517	..	..	..	..	..
1.2 Gross claims payments								
Life								
Domestic undertakings	8 191	10 327	12 866	12 818	15 239	1 207	514	547
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	159	..	..	..	..	..	..	..
All undertakings	8 349	10 327	12 866	12 818	15 239	..	..	..
Non-life								
Domestic undertakings	4 517	3 905	4 621	5 027	5 269	1 120	1 496	1 512
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	27	..	..	..	..	..	..	..
All undertakings	4 544	3 905	4 621	5 027	5 269	..	..	..
Composite								
Domestic undertakings	..	..	..	..	..	16 620	17 461	20 798
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
of which:								
Life								
Domestic undertakings	..	..	..	..	..	11 992	12 194	15 232
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Non-life								
Domestic undertakings	..	..	..	..	..	4 628	5 267	5 566
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Total								
Domestic undertakings	12 707	14 232	17 487	17 845	20 508	18 947	19 470	22 857
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	186	..	..	..	..	..	..	..
All undertakings	12 893	14 232	17 487	17 845	20 508	..	..	..

Belgium
Table 1. Selected aggregates (cont.)

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.3 Commissions								
Life								
Domestic undertakings	578	697	774	854	868	140	74	54
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	13	..	..	..	..	..	..	..
All undertakings	591	697	774	854	868	..	..	..
Non-life								
Domestic undertakings	1 124	1 164	1 240	1 308	1 376	207	340	318
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	9	..	..	..	..	..	..	..
All undertakings	1 134	1 164	1 240	1 308	1 376	..	..	..
Composite								
Domestic undertakings	..	..	..	..	..	1 926	2 118	2 209
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
of which:								
Life								
Domestic undertakings	..	..	..	..	..	695	808	826
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Non-life								
Domestic undertakings	..	..	..	..	..	1 231	1 310	1 382
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Total								
Domestic undertakings	1 702	1 860	2 014	2 162	2 243	2 273	2 531	2 581
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	22	..	..	..	..	..	..	..
All undertakings	1 724	1 860	2 014	2 162	2 243	..	..	..
1.4 Gross operating expenses								
Life								
Domestic undertakings	795	1 415	1 523	1 669	1 713	219	135	115
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	34	..	..	..	..	..	..	..
All undertakings	829	1 415	1 523	1 669	1 713	..	..	..
Non-life								
Domestic undertakings	1 767	2 376	2 468	2 584	2 653	451	648	621
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	13	..	..	..	..	..	..	..
All undertakings	1 779	2 376	2 468	2 584	2 653	..	..	..
Composite								
Domestic undertakings	..	..	..	..	..	3 645	4 007	4 176
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
of which:								
Life								
Domestic undertakings	..	..	..	..	..	1 407	1 560	1 597
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Non-life								
Domestic undertakings	..	..	..	..	..	2 238	2 446	2 579
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Total								
Domestic undertakings	2 562	3 791	3 991	4 254	4 366	4 315	4 790	4 912
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	47	..	..	..	..	..	..	..
All undertakings	2 609	3 791	3 991	4 254	4 366	..	..	..

Belgium
Table 1. Selected aggregates (cont.)

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies
Subsidiaries
Total
Non-life								
Branches and agencies
Subsidiaries
Total
Composite								
Branches and agencies
Subsidiaries
Total
of which:								
Life								
Branches and agencies
Subsidiaries
Total
Non-life								
Branches and agencies
Subsidiaries
Total
Total								
Branches and agencies
Subsidiaries
Total

.. Not available; | Break in series

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

Belgium
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	24	23	23	24	22	21	20	18
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	0	7	6	6	8	8	8	8
All undertakings	24	30	29	30	30	29	28	26
Non-life								
Domestic undertakings	65	66	62	60	57	54	54	53
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	2	50	48	43	42	41	40	44
All undertakings	67	116	110	103	99	95	94	97
Composite								
Domestic undertakings	25	24	22	22	21	21	23	24
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	1	1	1	1	1	2	2	2
All undertakings	26	25	23	23	22	23	25	26
Reinsurance								
Domestic undertakings	..	..	..	..	..	1	2	2
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	0	0	0
All undertakings	..	..	..	..	..	1	2	2
Total								
Domestic undertakings	114	113	107	106	100	97	99	97
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	3	58	55	50	51	51	50	54
All undertakings	117	171	162	156	151	148	149	151
2.2 Number of employees								
Insurance undertakings	..	22 585	24 818	25 115	24 422	23 588	23 833	25 083
Intermediaries	26 630	26 307	24 798	22 891	22 901	20 897	18 075	..
Total	..	48 892	49 616	48 006	47 323	44 485	41 908	..

.. Not available

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

BELGIUM

General remarks

Concerning the number of companies and premiums, data do not include branches of foreign companies whose head offices are situated in the EEA, since 1994. Concerning the number of companies and premiums, data do not include professional reinsurers which do not need a license and are not supervised, so that no information on them is available.

1.1 Insurance business written in the reporting country

Since 1996, the data on direct insurance include domestic risks only.

1.1.2 Insurance business, by type of risk, gross premiums

No breakdown of gross premiums into direct business and reinsurance accepted is available, on risk situated outside the country.

1.1.4 Non-life insurance payments, by class, gross premiums

- a) Figures refer to business written on domestic risks only.
- b) Freight insurance is included in Marine and Aviation Insurance.
- c) Accident and Health Insurance includes Workmen's Compensation Insurance.

1.5 Insurance business written abroad by branches, gross premiums

- a) No figures on Belgian subsidiaries abroad are available.
- b) No breakdown of gross premiums into direct business and reinsurance accepted is available for the activities abroad of branches and agencies of Belgian companies.

2.1, 2.2 Number of companies and employees

Accordingly to the Belgian law, all people selling insurance contracts are to be registered as insurance intermediaries, including bank employees who serve at counters and occasionally sell insurance contracts.

Canada

Canada
Table 1. Selected aggregates

Million CAD

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	98 267	106 078	110 655	132 951	108 700	77 487	78 875	83 513
Foreign controlled undertakings	22 843	24 273	25 853	27 285	25 807	11 354	11 288	11 273
Foreign companies (branches)	15 091	13 453	13 593	13 221	12 632	8 730	9 464	9 502
All undertakings	113 358	119 531	124 248	146 172	121 332	86 217	88 339	93 014
Premiums ceded								
Domestic undertakings	15 059	16 091	15 346	27 917	15 029	16 856	16 638	21 174
Foreign controlled undertakings	5 328	5 561	5 816	6 016	7 344	2 227	2 465	2 550
Foreign companies (branches)	2 422	2 537	2 694	3 173	3 242	1 791	2 014	1 923
All undertakings	17 481	18 628	18 040	31 090	18 271	18 648	18 651	23 097
Net written premiums								
Domestic undertakings	83 208	89 987	95 309	105 034	93 671	60 631	62 237	62 338
Foreign controlled undertakings	17 515	18 712	20 037	21 269	18 463	9 127	8 823	8 723
Foreign companies (branches)	12 669	10 916	10 899	10 048	9 390	6 939	7 450	7 579
All undertakings	95 877	100 903	106 208	115 082	103 061	67 570	69 687	69 917
1.1.2 Insurance business on foreign risks, gross premiums								
Life	0	0	0	0	0	..	..	..
Non-life	0	0	0	0	0	..	..	..
Composite	..	..	..	..	..	..	..	..
of which:								
Life	..	..	..	..	..	..	..	..
Non-life	..	..	..	..	..	..	..	..
Total	0	0	0	0	0	..	..	..
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	..	..	..	34 395	20 077	8 943	7 815	6 457
Unit linked	..	..	..	56	66	68	70	..
Other life insurance	..	..	..	17 103	17 915	18 483	19 212	..
Total life insurance	..	..	..	51 554	38 058	38 923	39 093	..
of which: Pension contracts	..	..	..	10 808	1 794	1 837	1 598	..
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	19 523	19 270	20 562	20 743	20 622	17 993	18 191	20 277
Marine, aviation and other transport insurance	653	628	680	632	667	628	650	656
Freight insurance	0	0	0	0	0	..	..	..
Fire and other property damage insurance	13 759	13 821	14 627	15 529	15 858	13 097	13 483	15 268
Pecuniary loss insurance	1 092	1 063	1 403	2 725	2 515	1 391	1 643	1 716
General liability insurance	5 348	5 624	5 996	5 045	5 147	4 766	4 797	5 054
Accident and health	27 780	28 591	30 033	33 196	34 189	17 371	18 043	25 743
of which: Health	922	981	921	758	852	..	..	..
Other non-life insurance	184	242	278	324	341	12	6	8
Treaty reinsurance	0	0	0	0	0	..	..	..
Total non-life insurance	69 261	70 220	74 500	78 952	80 191	55 258	56 813	68 723
1.2 Gross claims payments								
Life								
Domestic undertakings	32 862	34 286	36 599	40 685	29 703	0 |	0	0
Foreign controlled undertakings	4 702	5 368	6 329	6 348	4 379	0 |	0	0
Foreign companies (branches)	3 450	2 033	2 025	1 822	1 702	24 |	25	27
All undertakings	36 312	36 319	38 624	42 507	31 405	24 |	25	27
Non-life								
Domestic undertakings	42 975	43 002	45 305	47 786	52 305	22 318 |	21 444	23 354
Foreign controlled undertakings	10 503	10 716	10 134	10 867	12 674	5 102 |	4 666	5 150
Foreign companies (branches)	6 727	7 190	5 666	5 830	6 515	4 531 |	5 971	5 840
All undertakings	49 702	50 192	50 971	53 616	58 820	26 849 |	27 415	29 193
Composite								
Domestic undertakings	..	..	..	..	..	13 064 |	13 016	10 525
Foreign controlled undertakings	..	..	..	..	..	742 |	773	666
Foreign companies (branches)	..	..	..	..	..	193 |	220	160
All undertakings	..	..	..	..	..	13 257 |	13 236	10 685
of which:								
Life	..	..	..	..	..	5 039 |	5 224	4 599
Domestic undertakings	..	..	..	..	..	4 931 |	5 096	4 523
Foreign controlled undertakings	..	..	..	..	..	311 |	301	190
Foreign companies (branches)	..	..	..	..	..	108 |	128	76
All undertakings	..	..	..	..	..	5 039 |	5 224	4 599
Non-life	..	..	..	..	..	8 218 |	8 012	6 085
Domestic undertakings	..	..	..	..	..	8 133 |	7 920	6 002
Foreign controlled undertakings	..	..	..	..	..	431 |	472	475
Foreign companies (branches)	..	..	..	..	..	85 |	92	83
All undertakings	..	..	..	..	..	8 218 |	8 012	6 085
Total								
Domestic undertakings	75 837	77 288	81 904	88 471	82 008	35 381	34 460	33 879
Foreign controlled undertakings	15 205	16 084	16 463	17 215	17 053	5 844	5 440	5 816
Foreign companies (branches)	10 177	9 223	7 691	7 652	8 217	4 748	6 216	6 026
All undertakings	86 014	86 511	89 595	96 123	90 225	40 129	40 676	39 905

Canada
Table 1. Selected aggregates (cont.)

Million CAD

	2004	2005	2006	2007	2008	2009	2010	2011
1.3 Commissions								
Life								
Domestic undertakings	2 504	2 882	3 039	3 350	3 183	0 |	0	0
Foreign controlled undertakings	261	462	404	407	361	0 |	0	0
Foreign companies (branches)	224	94	99	130	121	0 |	11	10
All undertakings	2 728	2 976	3 138	3 480	3 304	0 |	11	10
Non-life								
Domestic undertakings	5 736	5 765	6 117	6 235	5 961	3 855 |	4 055	4 305
Foreign controlled undertakings	2 397	2 290	2 270	2 423	2 294	934 |	932	91
Foreign companies (branches)	863	900	956	1 079	1 240	1 003 |	1 070	1 102
All undertakings	6 599	6 665	7 073	7 314	7 201	4 858 |	5 125	5 407
Composite								
Domestic undertakings	..	..	..	..	..	2 654 |	5 232	5 539
Foreign controlled undertakings	..	..	..	..	..	0 |	377	377
Foreign companies (branches)	..	..	..	..	..	171 |	169	158
All undertakings	..	..	..	..	..	2 825 |	5 401	5 697
of which:								
Life								
Domestic undertakings	..	..	..	..	..	2 382 |	4 026	4 212
Foreign controlled undertakings	..	..	..	..	..	2 276 |	3 920	4 115
Foreign companies (branches)	..	..	..	..	..	0 |	273	285
All undertakings	..	..	..	..	..	107 |	106	97
Non-life								
Domestic undertakings	..	..	..	..	..	2 382 |	4 026	4 212
Foreign controlled undertakings	..	..	..	..	..	443 |	1 375	1 485
Foreign companies (branches)	..	..	..	..	..	379 |	1 312	1 424
All undertakings	..	..	..	..	..	0 |	104	91
Foreign companies (branches)	..	..	..	..	..	64 |	63	61
All undertakings	..	..	..	..	..	443 |	1 375	1 485
Total								
Domestic undertakings	8 240	8 647	9 156	9 585	9 144	6 509	9 287	9 844
Foreign controlled undertakings	2 658	2 752	2 674	2 830	2 655	934	1 309	467
Foreign companies (branches)	1 087	994	1 055	1 209	1 361	1 174	1 250	1 270
All undertakings	9 327	9 641	10 211	10 794	10 505	7 683	10 537	11 114
1.4 Gross operating expenses								
Life								
Domestic undertakings	5 456	6 216	6 497	6 146	6 367	17 |	18	20
Foreign controlled undertakings	714	628	710	826	739	0 |	0	0
Foreign companies (branches)	322	164	171	155	156	30 |	27	29
All undertakings	5 778	6 380	6 668	6 301	6 523	46 |	45	49
Non-life								
Domestic undertakings	6 136	6 887	7 119	8 059	8 294	4 412 |	4 707	5 235
Foreign controlled undertakings	2 431	2 247	2 079	1 930	2 457	1 282 |	1 310	1 385
Foreign companies (branches)	1 054	966	1 009	987	1 011	888 |	929	931
All undertakings	7 190	7 853	8 128	9 046	9 305	5 300 |	5 636	6 166
Composite								
Domestic undertakings	..	..	..	..	..	12 118 |	13 129	10 675
Foreign controlled undertakings	..	..	..	..	..	583 |	557	558
Foreign companies (branches)	..	..	..	..	..	127 |	124	119
All undertakings	..	..	..	..	..	12 245 |	13 253	10 794
of which:								
Life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Non-life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Total								
Domestic undertakings	11 592	13 103	13 616	14 205	14 661	16 546	17 854	15 930
Foreign controlled undertakings	3 145	2 875	2 789	2 756	3 196	1 864	1 868	1 943
Foreign companies (branches)	1 376	1 130	1 180	1 142	1 167	1 045	1 079	1 079
All undertakings	12 968	14 233	14 796	15 347	15 828	17 591	18 933	17 009

Canada
Table 1. Selected aggregates (cont.)

Million CAD

	2004	2005	2006	2007	2008	2009	2010	2011
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies	4 681	4 664	5 156	5 031	4 855	..	..	..
Subsidiaries	55 018	66 135	72 393	70 438	42 509	..	..	..
Total	59 699	70 799	77 549	75 469	47 364	0 |	..	..
Non-life								
Branches and agencies	1 121	1 192	1 134	1 521	1 584	..	..	..
Subsidiaries	9 475	10 791	9 958	9 934	7 662	..	..	..
Total	10 596	11 983	11 092	11 455	9 246	325 |	250	545
Composite								
Branches and agencies	..	..	..	..	..	..	..	..
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	41 003 |	36 677	34 423
of which:								
<i>Life</i>	..	..	..	..	..	..	..	..
<i>Branches and agencies</i>	..	..	..	..	..	..	..	..
<i>Subsidiaries</i>	..	..	..	..	..	..	..	..
<i>Total</i>	..	..	..	..	..	..	..	..
<i>Non-life</i>	..	..	..	..	..	..	..	..
<i>Branches and agencies</i>	..	..	..	..	..	..	..	..
<i>Subsidiaries</i>	..	..	..	..	..	..	..	..
<i>Total</i>	..	..	..	..	..	..	..	..
Total								
Branches and agencies	5 802	5 856	6 290	6 552	6 439	..	..	..
Subsidiaries	64 493	76 926	82 351	80 372	50 171	..	..	..
Total	70 295	82 782	88 641	86 924	56 610	41 328	36 927	34 968

.. Not available; | Break in series

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

Canada
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	80	81	81	78	76	1	1	1
Foreign controlled undertakings	11	13	14	13	11	0	0	0
Foreign companies (branches)	40	39	38	35	35	9	7	5
All undertakings	120	120	119	113	111	10	8	6
Non-life								
Domestic undertakings	240	238	250	252	244	89	87	86
Foreign controlled undertakings	40	39	38	37	38	24	23	23
Foreign companies (branches)	57	53	53	56	56	67	66	61
All undertakings	297	291	303	308	300	156	153	147
Composite								
Domestic undertakings	3	2	2	2	1	46	44	43
Foreign controlled undertakings	0	1	1	1	0	11	11	10
Foreign companies (branches)	8	4	3	3	4	27	26	26
All undertakings	11	6	5	5	5	73	70	69
Reinsurance								
Domestic undertakings	10	10	12	13	10	6	6	6
Foreign controlled undertakings	5	5	8	8	5	5	5	6
Foreign companies (branches)	21	18	20	22	18	27	24	28
All undertakings	31	28	32	35	28	33	30	34
Total								
Domestic undertakings	333	331	345	345	331	142	138	136
Foreign controlled undertakings	56	58	61	59	54	40	39	39
Foreign companies (branches)	126	114	114	116	113	130	123	120
All undertakings	459	445	459	461	444	272	261	256
2.2 Number of employees								
Insurance undertakings	97 900	99 000	99 200	100 900	102 900	..	..	..
Intermediaries	122 000	127 800	131 900	135 900	140 600	..	..	..
Total	219 900	226 800	231 100	236 800	243 500	..	..	..

.. Not available

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

CANADA

General remarks

Life insurance (including annuities) includes:

- Life insurance companies regulated by the federal government (data for life insurance companies regulated by provincial governments was not available for inclusion in the data (re)submitted for 2009 and later).
- Fraternal and benefit societies regulated by the federal government.
- Most life insurance companies in Canada are authorized to provide accident and sickness insurance. Those companies were classified as composites.
- In-Canada operations are reported for foreign insurers operating in Canada.
- General and Segregated fund operations are included for all companies.

Non-life insurance includes:

- Property and Casualty companies regulated by the federal government.
- Health business of life insurers regulated by the federal government.
- Provincial Blue Cross organisations and other non-for-profit health care benefit providers.
- In-Canada operations are reported for foreign insurers operating in Canada.

Definition of foreign-controlled companies

Insurance companies that are incorporated under the laws of Canada (Federal) but are controlled by parent companies incorporated or established outside Canada.

1.4 Gross operating expenses

For life companies and composites, refers to general expenses and taxes such as rent; salaries, wages and allowances; employees' and agents' welfare expenses; professional and service fees and expenses; premium taxes; assessments and dues; and licenses and fees (excluding investment expenses, interest expense, other expenses and income taxes).

For non-life companies, refers to acquisition, general, and net internal adjustment expenses such as salaries and employee benefits, agency (excluding commissions) management fees, professional fees, occupancy, information technology, inspections and investigations, bureaus and associations, home office overhead, allowance, regulatory assessments, and other expenses.

Chile

Chile
Table 1. Selected aggregates

Million CLP

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	2 523 700	..	..	3 504 520	4 239 694	4 691 200
Foreign controlled undertakings	1 435 045	..	..	2 056 579	2 335 007	2 270 671
Foreign companies (branches)	0	..	..	0	0	..
All undertakings	2 523 700	..	..	3 504 520	4 239 694	4 691 200
Premiums ceded								
Domestic undertakings	416 224	..	..	644 272	..	911 543
Foreign controlled undertakings	315 460	..	..	486 353	..	648 512
Foreign companies (branches)	0	..	..	0	..	..
All undertakings	416 224	..	..	644 272	..	911 543
Net written premiums								
Domestic undertakings	2 107 476	..	..	2 860 248	..	3 779 657
Foreign controlled undertakings	1 119 585	..	..	1 570 226	..	1 622 159
Foreign companies (branches)	0	..	..	0	..	..
All undertakings	2 107 476	..	..	2 860 248	..	3 779 657
1.1.2 Insurance business on foreign risks, gross premiums								
Life	0	..	..	..	..	0
Non-life	0	..	..	..	..	0
Composite total	x	x	x	x	x	x
Total	0	..	..	..	..	0
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	808 248	1 067 841	1 105 236
Unit linked	201 107	196 316	201 183
Other life insurance	1 268 495	1 531 021	1 625 966
Total life insurance	2 277 850	2 795 177	2 932 385
<i>of which: Pension contracts</i>	0	0	1 340 726
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	293 508	348 409	420 964
Marine, aviation and other transport insurance	69 483	75 737	92 530
Freight insurance	0	0	0
Fire and other property damage insurance	439 527	539 516	663 739
Pecuniary loss insurance	44 298	49 420	58 737
General liability insurance	50 340	52 327	69 048
Accident and health	121 524	123 267	115 563
<i>of which: Health</i>	195	571	943
Other non-life insurance	204 829	252 717	336 427
Treaty reinsurance	0	0	0
Total non-life insurance	1 223 509	1 441 393	1 757 008
1.2 Gross claims payments								
Life								
Domestic undertakings	1 213 053	..	..	2 771 258	2 989 991	2 914 714
Foreign controlled undertakings	545 490	..	..	1 177 463	1 103 085	989 305
Foreign companies (branches)	0	..	..	0	0	0
All undertakings	1 213 053	..	..	2 771 258	2 989 991	2 914 714
Non-life								
Domestic undertakings	378 167	..	..	501 155	4 196 890	658 815
Foreign controlled undertakings	258 476	..	..	300 774	3 421 645	420 283
Foreign companies (branches)	0	..	..	0	0	0
All undertakings	378 167	..	..	501 155	4 196 890	658 815
Composite, all undertakings	x	x	x	x	x	x
Total								
Domestic undertakings	1 591 219	..	..	3 272 413	7 186 881	3 573 529
Foreign controlled undertakings	803 966	..	..	1 478 237	4 524 730	1 409 588
Foreign companies (branches)	0	..	..	0	0	0
All undertakings	1 591 219	..	..	3 272 413	7 186 881	3 573 529
1.3 Commissions								
Life								
Domestic undertakings	6 287	..	..	153 504	183 002	182 335
Foreign controlled undertakings	3 739	..	..	80 584	97 836	86 321
Foreign companies (branches)	0	..	..	0	0	0
All undertakings	6 287	..	..	153 504	183 002	182 335
Non-life								
Domestic undertakings	89 167	..	..	145 287	171 903	205 222
Foreign controlled undertakings	77 160	..	..	98 178	114 424	134 674
Foreign companies (branches)	0	..	..	0	0	0
All undertakings	89 167	..	..	145 287	171 903	205 222
Composite, all undertakings	x	x	x	x	x	x
Total								
Domestic undertakings	95 454	..	..	298 791	354 905	387 557
Foreign controlled undertakings	80 899	..	..	178 762	212 260	220 996
Foreign companies (branches)	0	..	..	0	0	0
All undertakings	95 454	..	..	298 791	354 905	387 557

Chile
Table 1. Selected aggregates (cont.)

Million CLP

	2004	2005	2006	2007	2008	2009	2010	2011
1.4 Gross operating expenses								
Life								
Domestic undertakings	2 237 481	..	..	445 121	497 317	502 620
Foreign controlled undertakings	1 249 568	..	..	238 613	271 689	242 660
Foreign companies (branches)	0	..	..	0	0	0
All undertakings	2 237 481	..	..	445 121	497 317	502 620
Non-life								
Domestic undertakings	466 330	..	..	263 732	290 845	331 560
Foreign controlled undertakings	401 999	..	..	200 942	214 753	241 486
Foreign companies (branches)	0	..	..	0	0	0
All undertakings	466 330	..	..	263 732	290 845	331 560
Composite, all undertakings	x	x	x	x	x	x
Total								
Domestic undertakings	2 703 810	..	..	708 853	788 162	834 180
Foreign controlled undertakings	1 651 567	..	..	439 555	486 443	484 145
Foreign companies (branches)	0	..	..	0	0	0
All undertakings	2 703 810	..	..	708 853	788 162	834 180
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies	0	..	..	..	..	0
Subsidiaries	0	..	..	..	..	0
Total	0	..	..	..	..	0
Non-life								
Branches and agencies	0	..	..	..	..	0
Subsidiaries	0	..	..	..	..	0
Total	0	..	..	..	..	0
Composite total	x	x	x	x	x	x
Total								
Branches and agencies	0	..	..	..	..	0
Subsidiaries	0	..	..	..	..	0
Total	0	..	..	..	..	0

.. Not available; x Not applicable

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

Chile
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	29	..	..	30	31	30
Foreign controlled undertakings	14	..	..	12	12	12
Foreign companies (branches)	0	..	..	0	0	0
All undertakings	29	..	..	30	31	30
Non-life								
Domestic undertakings	21	..	..	25	26	27
Foreign controlled undertakings	13	..	..	14	15	16
Foreign companies (branches)	0	..	..	0	0	0
All undertakings	21	..	..	25	26	27
Composite, all undertakings	-	-	-	-	-	-
Reinsurance								
Domestic undertakings	1	..	..	1	1	1
Foreign controlled undertakings	1	..	..	1	1	1
Foreign companies (branches)	0	..	..	0	0	0
All undertakings	0	..	..	1	1	1
Total								
Domestic undertakings	51	..	..	56	58	58
Foreign controlled undertakings	28	..	..	27	28	29
Foreign companies (branches)	0	..	..	0	0	0
All undertakings	51	..	..	56	58	58
2.2 Number of employees								
Insurance undertakings	13 039	..	..	13 236	13 554	14 366
Intermediaries	4 949	..	..	6 492	6 828	7 211
Total	17 988	..	..	19 728	20 382	21 577

.. Not available; - Nil

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

Czech Republic

Czech Republic
Table 1. Selected aggregates

Million CZK

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	106 738	110 838	115 367	124 044	129 630	135 645	147 259	146 494
Foreign controlled undertakings	94 389	102 647	104 203	110 225	121 743	126 354	136 170	134 999
Foreign companies (branches)	5 828	6 239	6 754	8 844	10 211	8 512	8 723	8 598
All undertakings	112 566	117 077	122 121	132 901	139 841	144 157	155 981	155 092
Premiums ceded								
Domestic undertakings	28 638	29 058	24 284	22 386	23 563	23 094	26 327	27 642
Foreign controlled undertakings	26 825	27 747	23 422	21 626	22 762	21 993	23 843	24 903
Foreign companies (branches)	358	379	601	836	1 314	1 121	1 174	1 120
All undertakings	28 996	29 437	24 884	23 222	24 877	24 215	27 502	28 762
Net written premiums								
Domestic undertakings	78 101	81 780	91 084	101 659	106 067	112 551	120 931	118 852
Foreign controlled undertakings	67 564	74 901	80 780	88 598	98 981	104 361	112 327	110 096
Foreign companies (branches)	5 470	5 860	6 153	8 008	8 896	7 391	7 548	7 478
All undertakings	83 571	87 640	97 237	109 682	114 963	119 942	128 480	126 330
1.1.2 Insurance business on foreign risks, gross premiums								
Life	0	0	0	2	2	3 626	..	2
Non-life	1 042	1 189	1 405	1 507	1 867	86 665	..	814
Composite	..	..	..	..	..	..	..	1 553
of which:								
Life	..	..	..	..	..	..	..	1
Non-life	..	..	..	..	..	..	..	1 553
Total	1 042	1 189	1 406	1 509	1 869	90 291	..	2 370
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	..	..	..	2 577	2 439	2 314	2 082	1 881
Unit linked	..	..	..	18 394	21 591	24 126	33 956	36 584
Other life insurance	..	..	..	33 156	32 870	33 791	35 710	33 543
Total life insurance	..	..	..	54 127	56 901	60 232	71 748	72 008
of which: Pension contracts	..	..	..	..	..	..	..	..
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	35 525	37 315	37 960	39 590	40 988	41 099	38 467	35 827
Marine, aviation and other transport insurance	442	491	384	295	235	255	289	274
Freight insurance	457	464	456	469	471	376	378	385
Fire and other property damage insurance	16 931	17 626	17 873	17 722	18 835	19 847	20 151	20 586
Pecuniary loss insurance	2 472	2 448	3 557	4 591	4 530	3 873	5 047	5 413
General liability insurance	8 402	9 291	9 734	10 425	11 413	11 642	12 128	12 416
Accident and health	2 916	3 140	3 337	3 724	4 100	4 628	5 491	5 708
of which: Health	0	0	0	0	0	0	0	0
Other non-life insurance	1 221	1 347	1 585	1 945	2 368	2 204	2 284	2 477
Treaty reinsurance	..	..	..	..	0	0	0	0
Total non-life insurance	68 365	72 123	74 888	78 760	82 940	83 925	84 234	83 084
1.2 Gross claims payments								
Life								
Domestic undertakings	21 684	17 608	16 426	22 151	27 147	29 536	247 |	934
Foreign controlled undertakings	19 682	16 595	149 534	18 046	26 391	28 702	247 |	934
Foreign companies (branches)	1 759	2 122	2 411	3 045	3 429	3 864	4 041	4 193
All undertakings	23 443	19 730	18 837	25 196	30 576	33 400	4 287 |	5 127
Non-life								
Domestic undertakings	34 845	33 784	37 780	36 021	37 999	41 439	3 939 |	2 981
Foreign controlled undertakings	32 216	31 370	35 200	33 259	35 372	37 426	1 983 |	1 463
Foreign companies (branches)	69	46	118	316	644	903	1 001	922
All undertakings	34 914	33 830	37 898	36 337	38 643	42 343	4 940 |	3 903
Composite								
Domestic undertakings	..	..	..	..	..	..	72 968 |	76 178
Foreign controlled undertakings	..	..	..	..	..	..	69 071 |	72 105
Foreign companies (branches)	..	..	..	..	..	..	0	0
All undertakings	..	..	..	..	..	..	72 968 |	76 178
of which:								
Life	..	..	..	..	..	..	31 760 |	36 944
Domestic undertakings	..	..	..	..	..	..	31 760 |	36 944
Foreign controlled undertakings	..	..	..	..	..	..	30 834 |	35 822
Foreign companies (branches)	..	..	..	..	..	..	0	0
All undertakings	..	..	..	..	..	..	31 760 |	36 944
Non-life	..	..	..	..	..	..	41 208 |	39 235
Domestic undertakings	..	..	..	..	..	..	41 208 |	39 235
Foreign controlled undertakings	..	..	..	..	..	..	38 237 |	36 283
Foreign companies (branches)	..	..	..	..	..	..	0	0
All undertakings	..	..	..	..	..	..	41 208 |	39 235
Total								
Domestic undertakings	56 528	51 392	54 206	58 172	65 146	70 975	77 154	80 094
Foreign controlled undertakings	51 897	47 965	184 735	51 306	61 762	66 128	71 301	74 502
Foreign companies (branches)	1 828	2 168	2 529	3 361	4 074	4 768	5 041	5 116
All undertakings	58 357	53 560	56 735	61 533	69 219	75 743	82 196	85 209

Czech Republic
Table 1. Selected aggregates (cont.)

Million CZK

	2004	2005	2006	2007	2008	2009	2010	2011
1.3 Commissions								
Life								
Domestic undertakings	414	674	337	343	365	..	9 |	628
Foreign controlled undertakings	404	404	323	331	364	..	9 |	628
Foreign companies (branches)	0	0	0	0	0	..	0	486
All undertakings	414	674	337	343	365	..	9 |	1 114
Non-life								
Domestic undertakings	4 666	6 194	5 607	5 117	5 102	..	313 |	466
Foreign controlled undertakings	4 284	5 912	5 382	4 997	4 937	..	257 |	273
Foreign companies (branches)	48	59	124	151	260	..	214	418
All undertakings	4 713	6 253	5 730	5 268	5 362	..	528 |	884
Composite								
Domestic undertakings	..	..	..	..	..	..	5 035 |	12 386
Foreign controlled undertakings	..	..	..	..	..	..	4 607 |	11 419
Foreign companies (branches)	..	..	..	..	..	..	0	0
All undertakings	..	..	..	..	..	..	5 035 |	12 386
of which:								
Life								
Domestic undertakings	..	..	..	..	..	..	414 |	7 407
Foreign controlled undertakings	..	..	..	..	..	..	414 |	7 407
Foreign companies (branches)	..	..	..	..	..	..	414 |	7 243
All undertakings	..	..	..	..	..	..	0	0
Non-life								
Domestic undertakings	..	..	..	..	..	..	414 |	7 407
Foreign controlled undertakings	..	..	..	..	..	..	4 620 |	4 980
Foreign companies (branches)	..	..	..	..	..	..	4 620 |	4 980
All undertakings	..	..	..	..	..	..	4 193 |	4 176
Foreign companies (branches)	..	..	..	..	..	..	0	0
All undertakings	..	..	..	..	..	..	4 620 |	4 980
Total								
Domestic undertakings	5 080	6 868	5 944	5 460	5 467	..	5 357	13 481
Foreign controlled undertakings	4 688	6 316	5 705	5 328	5 301	..	4 873	12 320
Foreign companies (branches)	48	59	124	151	260	..	214	904
All undertakings	5 128	6 926	6 068	5 611	5 727	..	5 572	14 384
1.4 Gross operating expenses								
Life								
Domestic undertakings	9 048	9 265	9 456	10 736	11 748	12 964	1 060 |	1 085
Foreign controlled undertakings	7 917	8 386	8 621	9 694	11 453	12 557	1 060 |	1 085
Foreign companies (branches)	1 234	1 326	1 444	1 645	1 672	1 387	1 440	1 617
All undertakings	10 283	10 591	10 900	12 382	13 421	14 351	2 499 |	2 702
Non-life								
Domestic undertakings	17 818	17 466	18 734	20 071	21 259	22 391	2 303 |	2 559
Foreign controlled undertakings	16 269	15 763	16 849	18 197	19 100	19 946	1 446 |	1 509
Foreign companies (branches)	103	146	176	533	721	735	874	933
All undertakings	17 921	17 612	18 910	20 603	21 980	23 126	3 177 |	3 491
Composite								
Domestic undertakings	..	..	..	..	..	..	31 688 |	33 219
Foreign controlled undertakings	..	..	..	..	..	..	25 999 |	31 001
Foreign companies (branches)	..	..	..	..	..	..	0	0
All undertakings	..	..	..	..	..	..	31 688 |	33 219
of which:								
Life								
Domestic undertakings	..	..	..	..	..	..	12 087 |	13 363
Foreign controlled undertakings	..	..	..	..	..	..	12 087 |	13 363
Foreign companies (branches)	..	..	..	..	..	..	11 605 |	12 861
All undertakings	..	..	..	..	..	..	0	0
Non-life								
Domestic undertakings	..	..	..	..	..	..	12 087 |	13 363
Foreign controlled undertakings	..	..	..	..	..	..	19 601 |	19 856
Foreign companies (branches)	..	..	..	..	..	..	19 601 |	19 856
All undertakings	..	..	..	..	..	..	17 994 |	18 140
Foreign companies (branches)	..	..	..	..	..	..	0	0
All undertakings	..	..	..	..	..	..	19 601 |	19 856
Total								
Domestic undertakings	26 866	26 731	28 190	30 807	33 007	35 356	35 050	36 863
Foreign controlled undertakings	24 186	24 149	25 470	27 891	30 553	32 503	28 505	33 595
Foreign companies (branches)	1 337	1 472	1 621	2 178	2 393	2 122	2 314	2 550
All undertakings	28 203	28 203	29 810	32 985	35 400	37 477	37 364	39 413

Czech Republic
Table 1. Selected aggregates (cont.)

Million CZK

	2004	2005	2006	2007	2008	2009	2010	2011
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies	0	0	65	259	612	1 077	0 |	0
Subsidiaries	0	0	..	..	..	..	..	..
Total	0	0	1	259	612	1 077	0 |	0
Non-life								
Branches and agencies	0	0	1	7	20	421	437 |	318
Subsidiaries	0	0	..	..	..	..	..	..
Total	0	0	65	7	20	421	437 |	318
Composite								
Branches and agencies	..	..	..	..	..	..	1 264 |	1 294
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	1 264 |	1 294
of which:								
<i>Life</i>	..	..	..	..	..	..	1 254 |	1 244
<i>Branches and agencies</i>	..	..	..	..	..	..	1 254 |	1 244
<i>Subsidiaries</i>	..	..	..	..	..	..	..	..
<i>Total</i>	..	..	..	..	..	..	1 254 |	1 244
<i>Non-life</i>	..	..	..	..	..	..	10 |	49
<i>Branches and agencies</i>	..	..	..	..	..	..	10 |	49
<i>Subsidiaries</i>	..	..	..	..	..	..	..	..
<i>Total</i>	..	..	..	..	..	..	10 |	49
Total								
Branches and agencies	0	0	66	266	632	1 498	1 701	1 612
Subsidiaries	0	0	..	..	..	..	..	..
Total	0	0	66	266	632	1 498	1 701	1 612

.. Not available; | Break in series

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

Czech Republic
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	2	3	3	3	3	3	3	3
Foreign controlled undertakings	2	3	3	3	3	3	3	3
Foreign companies (branches)	1	2	3	3	4	4	4	4
All undertakings	3	5	6	6	7	7	7	7
Non-life								
Domestic undertakings	15	15	15	16	17	17	17	17
Foreign controlled undertakings	7	6	6	8	9	9	9	9
Foreign companies (branches)	6	8	11	13	12	12	13	14
All undertakings	21	23	26	29	29	29	30	31
Composite								
Domestic undertakings	16	15	15	15	15	15	15	15
Foreign controlled undertakings	10	11	11	11	12	12	12	12
Foreign companies (branches)	0	2	2	2	2	1	0	0
All undertakings	16	17	17	17	17	16	15	15
Reinsurance								
Domestic undertakings	0	0	0	0	1	1	1	1
Foreign controlled undertakings	0	0	0	0	1	1	1	1
Foreign companies (branches)	0	0	0	0	0	0	0	..
All undertakings	0	0	0	0	1	1	1	1
Total								
Domestic undertakings	33	33	33	34	36	36	36	36
Foreign controlled undertakings	19	20	20	22	25	25	25	25
Foreign companies (branches)	7	12	16	18	18	17	17	18
All undertakings	40	45	49	52	54	53	53	54
2.2 Number of employees								
Insurance undertakings	14 906	14 506	14 351	14 511	14 770	14 594	..	..
Intermediaries	46 688	35 239	50 121	67 529	78 980	96 957	..	..
Total	61 594	49 745	64 472	82 040	93 750	111 551	..	..

.. Not available

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

CZECH REPUBLIC

Definition of foreign-controlled companies

Company incorporated under the law of the Czech Republic with more than 50 per cent of the share capital foreign-owned.

Denmark

Denmark
Table 1. Selected aggregates

Million DKK

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	105 233	126 595	140 755	154 914	165 712	161 090	171 554	181 700
Foreign controlled undertakings	20 718	22 085	25 893	26 723	28 089	25 454	27 763	34 560
Foreign companies (branches)	..	..	..	..	0	..	..	..
All undertakings	105 233	126 595	140 755	154 914	165 712	..	..	181 700
Premiums ceded								
Domestic undertakings	6 050	6 013	4 774	4 351	3 809	4 213	6 015	7 676
Foreign controlled undertakings	2 938	2 729	1 878	1 190	668	706	1 456	3 427
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	7 676
Net written premiums								
Domestic undertakings	99 183	120 581	135 981	150 564	161 253	156 877	165 540	174 024
Foreign controlled undertakings	17 780	19 355	24 015	25 533	27 216	24 748	26 307	31 132
Foreign companies (branches)	..	..	..	..	0	..	..	..
All undertakings	61 145	81 641	92 708	150 564	..	..	..	174 024
1.1.2 Insurance business on foreign risks, gross premiums								
Life	..	..	..	..	..	..	..	3 099
Non-life	..	..	..	..	..	..	..	13 950
Composite total	x	x	x	x	x	x	x	x
Total	..	..	..	..	..	..	..	17 050
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	..	..	..	81 851	88 863	..	..	..
Unit linked	..	..	..	16 410	19 479	..	..	..
Other life insurance	..	..	..	0	0	..	..	..
Total life insurance	..	..	..	98 261	108 342	..	..	..
<i>of which: Pension contracts</i>	..	..	..	..	..	..	..	..
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	..	..	..	..	..	..	..	16 520
Marine, aviation and other transport insurance	..	..	..	..	..	..	..	1 328
Freight insurance	..	..	..	..	..	..	..	..
Fire and other property damage insurance	..	..	..	..	..	..	..	15 003
Pecuniary loss insurance	..	..	..	..	..	..	..	336
General liability insurance	..	..	..	..	..	..	..	1 857
Accident and health	..	..	..	..	..	..	..	13 403
<i>of which: Health</i>	..	..	..	..	..	..	..	900
Other non-life insurance	..	..	..	..	..	..	..	3 983
Treaty reinsurance	..	..	..	..	..	..	..	451
Total non-life insurance	..	..	..	..	..	..	..	52 882
1.2 Gross claims payments								
Life								
Domestic undertakings	46 453	51 516	61 075	69 357	69 915	69 241	77 577	86 498
Foreign controlled undertakings	9 425	10 674	12 883	14 428	14 555	13 699	16 488	20 780
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	82 940	77 577	86 498
Non-life								
Domestic undertakings	30 026	35 208	29 714	38 066	37 672	39 988	42 282	45 935
Foreign controlled undertakings	5 188	6 623	4 940	6 440	5 673	6 018	6 002	7 484
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	46 006	42 282	45 935
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	76 480	86 725	90 789	107 423	107 587	109 229	119 859	132 433
Foreign controlled undertakings	14 613	17 297	17 823	20 868	20 227	19 716	22 490	28 264
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	128 945	119 859	132 433
1.3 Commissions								
Life								
Domestic undertakings	323	600	640	651	697	493	226	235
Foreign controlled undertakings	96	96	127	112	193	98	97	77
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	235
Non-life								
Domestic undertakings	1 329	1 143	1 414	1 531	1 158	1 194	1 309	1 257
Foreign controlled undertakings	318	482	648	585	171	230	292	257
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	1 257
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	1 652	1 744	2 054	2 182	1 855	1 687	1 535	1 492
Foreign controlled undertakings	413	577	775	697	364	328	389	334
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	1 492

Denmark
Table 1. Selected aggregates (cont.)

Million DKK

	2004	2005	2006	2007	2008	2009	2010	2011
1.4 Gross operating expenses								
Life								
Domestic undertakings	4 409	4 532	4 629	4 909	5 152	4 930	4 685	5 136
Foreign controlled undertakings	979	1 076	1 201	1 249	1 334	1 385	1 340	1 325
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	6 315	4 685	5 136
Non-life								
Domestic undertakings	8 964	7 732	9 089	9 278	9 383	9 179	9 713	10 241
Foreign controlled undertakings	2 432	2 197	3 332	2 292	1 624	1 688	1 577	1 940
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	10 867	9 713	10 241
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	13 373	12 265	13 718	14 187	14 535	14 109	14 398	15 377
Foreign controlled undertakings	3 411	3 273	4 533	3 541	2 958	3 073	2 917	3 265
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	17 182	14 398	15 377
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies	..	..	..	..	..	478	423	353
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	353
Non-life								
Branches and agencies	1 156	886	1 183	7 933	9 626	647	8 805	9 995
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	9 995
Composite total	x	x	x	x	x	x	x	x
Total								
Branches and agencies	1 156	886	1 183	7 933	9 626	1 126	9 227	10 348
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	10 348

.. Not available; x Not applicable

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

Denmark
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	67	65	64	63	63	59	55	55
Foreign controlled undertakings	11	11	10	10	9	8	8	8
Foreign companies (branches)	..	..	..	..	..	4	4	6
All undertakings	..	..	..	..	..	71	59	61
Non-life								
Domestic undertakings	112	111	109	106	113	100	87	85
Foreign controlled undertakings	6	8	10	8	11	10	8	8
Foreign companies (branches)	..	..	..	..	..	10	45	41
All undertakings	..	..	..	..	..	120	132	126
Composite, all undertakings	-	-	-	-	-	-	-	-
Reinsurance								
Domestic undertakings	13	13	11	12	12	10	9	9
Foreign controlled undertakings	4	3	2	2	..	1	0	0
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	11	..	9
Total								
Domestic undertakings	192	189	184	181	..	169	..	149
Foreign controlled undertakings	21	22	22	20	..	19	..	16
Foreign companies (branches)	..	..	..	..	..	14	..	47
All undertakings	..	..	..	..	..	202	..	196
2.2 Number of employees								
Insurance undertakings	14 179	14 043	14 259	15 995	16 274	16 455	16 051	16 130
Intermediaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	16 130

.. Not available; - Nil

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

DENMARK

General remarks

Since 1994, figures for pension funds under the Danish Insurance Business Act are included in life figures.

Definition of foreign-controlled companies

Companies of which more than 50 per cent of the share capital is foreign-owned.

2.2 Number of employees

Numbers of employees are estimates for full-time employees.

Estonia

Estonia
Table 1. Selected aggregates

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	300	..	..	281	427	403
Foreign controlled undertakings	270	..	..	188	406	380
Foreign companies (branches)	41	0	0
All undertakings	101	..	..	247	427	403
Premiums ceded								
Domestic undertakings	31	..	..	25	20	20
Foreign controlled undertakings	11	..	..	10	13	11
Foreign companies (branches)	0	0
All undertakings	1	..	..	..	20	20
Net written premiums								
Domestic undertakings	270	..	..	256	406	383
Foreign controlled undertakings	259	..	..	178	393	368
Foreign companies (branches)	0	0
All undertakings	99	..	..	..	406	383
1.1.2 Insurance business on foreign risks, gross premiums								
Life	96	90
Non-life	62	68
Composite total	x	x	x	x	x	x
Total	158	158
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	6	8	9
Unit linked	33	104	84
Other life insurance	37	61	67
Total life insurance	76	173	160
<i>of which: Pension contracts</i>	0	1	26
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	161	148	142
Marine, aviation and other transport insurance	1	1	1
Freight insurance	1	2	2
Fire and other property damage insurance	56	63	63
Pecuniary loss insurance	12	4	5
General liability insurance	5	8	9
Accident and health	7	28	30
<i>of which: Health</i>
Other non-life insurance	0	1	1
Treaty reinsurance	0	0
Total non-life insurance	242	254	253
1.2 Gross claims payments								
Life								
Domestic undertakings	23	..	..	44	82	115
Foreign controlled undertakings	23	..	..	16	82	115
Foreign companies (branches)	0	0
All undertakings	44	82	115
Non-life								
Domestic undertakings	104	..	..	121	153	154
Foreign controlled undertakings	86	..	..	86	139	141
Foreign companies (branches)	28	0	0
All undertakings	149	153	154
Composite, all undertakings	x	x	x	x	x	x
Total								
Domestic undertakings	127	..	..	165	235	270
Foreign controlled undertakings	109	..	..	102	221	256
Foreign companies (branches)	28	0	0
All undertakings	193	235	270
1.3 Commissions								
Life								
Domestic undertakings	8	..	..	..	3	8
Foreign controlled undertakings	8	..	..	..	3	8
Foreign companies (branches)	0	0
All undertakings	3	8
Non-life								
Domestic undertakings	18	..	..	..	17	17
Foreign controlled undertakings	15	..	..	..	16	15
Foreign companies (branches)	0	0
All undertakings	17	17
Composite, all undertakings	x	x	x	x	x	x
Total								
Domestic undertakings	26	..	..	..	20	25
Foreign controlled undertakings	23	..	..	..	18	23
Foreign companies (branches)	0	0
All undertakings	20	25

Estonia
Table 1. Selected aggregates (cont.)

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.4 Gross operating expenses								
Life								
Domestic undertakings	11	..	..	..	21	24
Foreign controlled undertakings	11	..	..	..	21	24
Foreign companies (branches)	0	0
All undertakings	21	24
Non-life								
Domestic undertakings	47	..	..	..	71	74
Foreign controlled undertakings	41	..	..	..	64	67
Foreign companies (branches)	0	0
All undertakings	71	74
Composite, all undertakings	x	x	x	x	x	x
Total								
Domestic undertakings	58	..	..	..	92	98
Foreign controlled undertakings	52	..	..	..	85	91
Foreign companies (branches)	0	0
All undertakings	92	98
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies	47	96	90
Subsidiaries	0	0
Total	47	96	90
Non-life								
Branches and agencies	0	..	..	28	62	68
Subsidiaries	0	0
Total	28	62	68
Composite total	x	x	x	x	x	x
Total								
Branches and agencies	0	..	..	75	158	158
Subsidiaries	0	0
Total	75	158	158

.. Not available; x Not applicable

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

Estonia
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	5	..	..	5	5	4
Foreign controlled undertakings	5	..	..	4	5	4
Foreign companies (branches)	0	..	..	0	0	0
All undertakings	5	..	..	5	5	4
Non-life								
Domestic undertakings	8	..	..	7	8	8
Foreign controlled undertakings	6	..	..	4	5	5
Foreign companies (branches)	5	..	..	5	0	0
All undertakings	13	..	..	12	8	8
Composite, all undertakings	-	-	-	-	-	-
Reinsurance								
Domestic undertakings	0	..	..	..	0	0
Foreign controlled undertakings	0	..	..	..	0	0
Foreign companies (branches)	0	..	..	..	0	0
All undertakings	0	..	..	..	0	0
Total								
Domestic undertakings	13	..	..	..	13	12
Foreign controlled undertakings	11	..	..	..	10	9
Foreign companies (branches)	5	..	..	..	0	0
All undertakings	18	..	..	..	13	12
2.2 Number of employees								
Insurance undertakings	1 575	..	..	1 737	2 702	1 867
Intermediaries	814
Total	1 737	..	2 681

.. Not available; - Nil

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

ESTONIA

General remarks

Data provided under domestic undertakings includes the data of insurance undertakings established in Estonia as well as the data of their EU branches.

There is no data provided under branches and agencies of foreign undertakings as there are no branches or agencies of non-EU/non-EEA undertakings operating in Estonia.

Definition of foreign-controlled undertakings

At least 50% of the shares are directly or indirectly under foreign control.

Finland

Finland
Table 1. Selected aggregates

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	5 814	6 231	6 224	6 057	6 207	6 817	8 770	7 279
Foreign controlled undertakings	..	..	..	..	..	2 053	..	..
Foreign companies (branches)	14	27	0	0	..	..	..	..
All undertakings	5 829	6 259	6 220	6 051	6 203	6 817	8 770	7 279
Premiums ceded								
Domestic undertakings	287	222	214	237	251	245	242	240
Foreign controlled undertakings	..	..	..	..	..	28	..	..
Foreign companies (branches)	14	27	0	0	..	..	..	..
All undertakings	301	250	214	237	251	245	242	240
Net written premiums								
Domestic undertakings	5 527	6 009	6 011	5 820	5 956	6 781	8 528	7 039
Foreign controlled undertakings	..	..	..	..	..	2 053	..	..
Foreign companies (branches)	0	0	0	0	..	..	..	..
All undertakings	5 528	6 009	6 011	5 820	5 956	6 781	8 528	7 039
1.1.2 Insurance business on foreign risks, gross premiums								
Life	..	60	60	196	2	..	..	..
Non-life	..	42	42	53	61	..	..	..
Composite total	..	..	..	..	..	..	..	..
Total	..	102	102	249	64	..	..	..
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	..	..	..	1 279	1 659	1 127	2 798	1 988
Unit linked	..	..	..	1 271	829	2 114	1 297	1 255
Other life insurance	..	..	..	230	319	104	1 120	505
Total life insurance	..	..	..	2 779	2 808	3 345	5 215	3 749
<i>of which: Pension contracts</i>	..	..	..	887	1 022	949	1 491	828
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	..	1 143	1 196	1 182	1 236	1 292	1 282	1 389
Marine, aviation and other transport insurance	..	60	56	70	55	57	60	64
Freight insurance	..	53	57	61	59	54	49	50
Fire and other property damage insurance	..	672	657	687	726	765	750	828
Pecuniary loss insurance	..	26	26	32	31	36	41	38
General liability insurance	..	169	160	178	176	167	169	191
Accident and health	..	846	765	827	863	852	846	938
<i>of which: Health</i>	..	112	122	137	161	176	191	218
Other non-life insurance	..	98	112	108	113	115	117	129
Treaty reinsurance	..	96	0	136	134	..	122	132
Total non-life insurance	..	3 163	3 151	3 281	3 394	3 467	3 435	3 759
1.2 Gross claims payments								
Life								
Domestic undertakings	1 984	2 246	2 934	3 011	3 493	2 855	3 919	3 592
Foreign controlled undertakings	..	..	..	..	..	..	..	1 013
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	1 984	2 246	2 934	3 011	3 493	2 855	3 919	3 592
Non-life								
Domestic undertakings	2 088	2 172	2 247	2 221	2 350	2 345	2 568	2 706
Foreign controlled undertakings	..	..	..	..	..	..	..	676
Foreign companies (branches)	3	8	0	0	..	..	..	..
All undertakings	2 091	2 180	2 247	2 221	2 350	2 345	2 568	2 706
Composite, all undertakings	..	..	..	..	..	..	..	..
Total								
Domestic undertakings	4 072	4 418	5 180	5 232	5 843	5 201	6 487	6 298
Foreign controlled undertakings	..	..	..	..	..	..	..	1 689
Foreign companies (branches)	3	8	0	0	..	..	..	..
All undertakings	4 075	4 427	5 180	5 232	5 843	5 201	6 487	6 298
1.3 Commissions								
Life								
Domestic undertakings	..	64	65	57	54	54	64	81
Foreign controlled undertakings	..	..	..	..	..	..	..	7
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	64	65	57	54	54	64	81
Non-life								
Domestic undertakings	..	55	50	68	75	68	99	90
Foreign controlled undertakings	..	..	..	..	..	..	..	13
Foreign companies (branches)	..	1	0	0	..	..	..	..
All undertakings	..	55	50	68	75	68	99	90
Composite, all undertakings	..	..	..	..	..	..	..	..
Total								
Domestic undertakings	..	119	115	125	130	122	163	171
Foreign controlled undertakings	..	..	..	..	..	..	..	21
Foreign companies (branches)	..	1	0	0	..	..	..	..
All undertakings	..	120	115	125	130	122	163	171

Finland
Table 1. Selected aggregates (cont.)

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.4 Gross operating expenses								
Life								
Domestic undertakings	207	197	203	216	216	230	255	275
Foreign controlled undertakings	..	..	..	..	..	..	..	39
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	207	197	203	216	216	230	255	275
Non-life								
Domestic undertakings	561	567	607	627	670	690	699	738
Foreign controlled undertakings	..	..	..	..	..	..	..	138
Foreign companies (branches)	0	0	0	0	..	..	..	..
All undertakings	561	567	607	627	670	690	699	738
Composite, all undertakings	..	..	..	..	..	..	..	..
Total								
Domestic undertakings	768	763	810	843	886	921	954	1 013
Foreign controlled undertakings	..	..	..	..	..	..	..	177
Foreign companies (branches)	0	0	0	0	..	..	..	..
All undertakings	768	763	810	843	886	921	954	1 013
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies	..	..	81	196	380	480	598	614
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	74	196	377	480	598	614
Non-life								
Branches and agencies	..	..	43	48	61	9	..	..
Subsidiaries	..	..	..	53	..	..	..	..
Total	..	..	..	53	..	9	..	..
Composite total	..	..	..	..	..	..	..	..
Total								
Branches and agencies	..	..	124	244	441	490	598	614
Subsidiaries	..	..	..	53	..	..	..	..
Total	..	..	74	249	377	490	598	614

.. Not available

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

Finland
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	14	15	14	12	12	12	11	11
Foreign controlled undertakings	..	..	0	0	..	..	..	1
Foreign companies (branches)	..	..	0	0	..	..	..	..
All undertakings	14	15	14	12	12	12	11	11
Non-life								
Domestic undertakings	116	111	110	104	104	103	79	78
Foreign controlled undertakings	..	..	0	0	..	..	..	1
Foreign companies (branches)	1	1	0	0	..	..	..	..
All undertakings	117	112	110	104	104	103	79	78
Composite, all undertakings	..	..	..	..	..	..	..	..
Reinsurance								
Domestic undertakings	5	4	4	4	2	2	2	2
Foreign controlled undertakings	..	..	0	0	..	..	..	..
Foreign companies (branches)	..	..	0	0	..	..	..	..
All undertakings	5	4	4	4	2	2	2	2
Total								
Domestic undertakings	135	130	128	120	118	117	92	91
Foreign controlled undertakings	..	..	0	0	..	..	..	2
Foreign companies (branches)	1	1	0	0	..	..	..	..
All undertakings	136	131	128	120	118	117	92	91
2.2 Number of employees								
Insurance undertakings	8 602	8 720	8 720	7 506	9 268	9 316	9 221	9 321
Intermediaries	70	314	314	267	330	331	331	338
Total	8 672	9 034	9 034	7 773	9 598	9 647	9 552	9 659

.. Not available

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

FINLAND

General remarks

Since 1993, public pension is not included in data on life insurance.

Definition of foreign-controlled companies

Company in which a foreigner owns at least 50 per cent of the shares or can use at least 50 per cent of the voting rights.

1.1.4 Non-life insurance payments, by class, gross premiums

“Others” includes compulsory motor third party insurance.

2.1 Number of companies

Since 1994, non-life figures include small insurance associations which mainly operate in rural districts.

2.2 Number of employees

Since 1995, the number of intermediaries includes brokers only.

France

France
Table 1. Selected aggregates

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	169 872	187 600	240 265	236 767	197 407	216 463	224 190	206 730
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	158	814	841	913	190	190	84	91
All undertakings	170 030	188 414	233 073	228 470	190 005	216 654	224 274	206 821
Premiums ceded								
Domestic undertakings	17 075	19 998	23 210	22 824	19 742	18 050	19 192	20 765
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	8	81	86	96	16	17	18	18
All undertakings	17 083	20 079	23 296	22 920	19 758	18 067	19 210	20 783
Net written premiums								
Domestic undertakings	152 797	167 602	219 922	213 940	177 666	198 413	204 998	185 966
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	150	733	755	817	174	178	66	73
All undertakings	152 947	168 335	211 164	205 749	170 371	198 591	205 064	186 038
1.1.2 Insurance business on foreign risks, gross premiums								
Life	143	288	177	130	188	430	429	107
Non-life	221	271	368	353	455	367	391	1 592
Composite	..	..	..	..	..	..	..	227
<i>of which:</i>								
Life	..	..	..	..	..	..	..	226
Non-life	..	..	..	..	..	..	..	1
Total	365	559	545	483	644	797	821	1 926
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	..	..	..	..	..	..	..	..
Unit linked	..	..	..	..	..	46 699	220 612	..
Other life insurance	..	..	..	..	..	..	..	..
Total life insurance	..	..	..	..	..	..	..	..
<i>of which: Pension contracts</i>	..	..	..	..	..	..	..	..
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	..	..	..	..	..	..	..	..
Marine, aviation and other transport insurance	..	..	..	..	..	..	..	..
Freight insurance	..	..	..	..	..	..	..	..
Fire and other property damage insurance	..	..	..	..	..	..	..	..
Pecuniary loss insurance	..	..	..	..	..	..	..	..
General liability insurance	..	..	..	..	..	..	..	..
Accident and health	..	..	..	..	..	..	..	..
<i>of which: Health</i>	..	..	..	..	..	..	..	..
Other non-life insurance	..	..	..	..	..	..	..	..
Treaty reinsurance	..	..	..	..	..	..	..	..
Total non-life insurance	60 366	62 704	90 120	82 568	67 702	68 945	71 329	71 324
1.2 Gross claims payments								
Life								
Domestic undertakings	66 770	70 611	83 618	85 940	97 535	21 613	22 766	30 961
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	535	667	640	..	..	..	..
All undertakings	66 770	71 146	84 285	86 581	97 535	21 613	22 766	30 961
Non-life								
Domestic undertakings	39 836	39 870	59 110	41 457	42 247	43 467	49 368	48 584
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	84	80	82	90	88	95	44	51
All undertakings	39 920	39 950	59 191	41 547	42 514	43 562	49 412	48 635
Composite								
Domestic undertakings	..	..	..	..	..	75 111	73 529	93 502
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	75 111	73 529	93 502
<i>of which:</i>								
Life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Non-life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Total								
Domestic undertakings	106 606	110 481	142 727	127 397	139 781	140 191	145 663	173 047
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	84	615	749	731	88	95	44	51
All undertakings	106 690	111 096	143 476	128 128	140 049	140 286	145 707	173 098

France
Table 1. Selected aggregates (cont.)

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.3 Commissions								
Life								
Domestic undertakings	5 024	5 164	6 036	6 966	6 222	6 323	1 323	1 682
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	76	80	88	..	..	..	..
All undertakings	5 024	5 240	6 116	7 053	6 222	6 323	1 323	1 682
Non-life								
Domestic undertakings	7 431	7 897	9 118	9 110	9 569	9 983	10 198	10 449
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	42	47	51	54	61	66	18	19
All undertakings	7 473	7 944	9 168	9 164	9 630	10 048	10 215	10 468
Composite								
Domestic undertakings	..	..	..	..	..	..	5 201	5 915
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	5 201	5 915
of which:								
Life								
Domestic undertakings	..	..	..	..	..	..	..	4 985
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	4 985
Non-life								
Domestic undertakings	..	..	..	..	..	..	..	930
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	930
Total								
Domestic undertakings	12 455	13 061	15 154	16 076	15 791	16 306	16 722	18 046
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	42	123	131	141	61	66	18	19
All undertakings	12 497	13 184	15 284	16 217	15 852	16 371	16 739	18 065
1.4 Gross operating expenses								
Life								
Domestic undertakings	2 878	3 242	4 140	3 938	4 825	2 481	719	842
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	31	27	34	..	..	..	..
All undertakings	2 878	3 274	4 168	3 972	4 825	2 481	719	842
Non-life								
Domestic undertakings	4 622	4 681	6 740	4 913	5 406	14 448	5 842	5 487
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	13	14	14	19	16	17	8	10
All undertakings	4 635	4 696	6 754	4 931	5 421	14 465	5 849	5 497
Composite								
Domestic undertakings	..	..	..	..	..	11 460	4 505	4 937
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	11 460	4 505	4 937
of which:								
Life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Non-life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Total								
Domestic undertakings	7 500	7 923	10 881	8 851	10 230	28 389	11 066	11 266
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	13	46	41	53	16	17	8	10
All undertakings	7 513	7 969	10 922	8 904	10 246	28 406	11 074	11 276

France
Table 1. Selected aggregates (cont.)

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies	352	541	876	963	908	1 205	1 761	1 929
Subsidiaries	..	..	..	..	..	..	..	..
Total	352	541	876	963	908	1 205	1 761	1 929
Non-life								
Branches and agencies	2 059	2 692	3 095	3 538	3 929	4 191	5 111	5 592
Subsidiaries	..	..	..	..	..	..	..	..
Total	2 059	2 692	3 095	3 538	3 928	4 191	5 111	5 592
Composite								
Branches and agencies	..	..	..	..	..	..	..	..
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	..
of which:								
<i>Life</i>								
Branches and agencies	..	..	..	..	..	..	..	..
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	..
<i>Non-life</i>								
Branches and agencies	..	..	..	..	..	..	..	..
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	..
Total								
Branches and agencies	2 411	3 233	3 971	4 501	4 837	5 396	6 872	7 521
Subsidiaries	..	..	..	..	..	..	..	..
Total	2 411	3 233	3 971	4 501	4 836	5 396	6 872	7 521

.. Not available; | Break in series

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

France
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	76	76	70	67	64	63	61	61
Foreign controlled undertakings	..	..	1	1	0	..	..	..
Foreign companies (branches)	1	1	0	..	..	..	..	..
All undertakings	77	77	71	68	64	63	61	61
Non-life								
Domestic undertakings	263	256	263	241	226	259	257	250
Foreign controlled undertakings	..	..	10	10	10	9	8	7
Foreign companies (branches)	11	11	0	..	..	..	..	..
All undertakings	274	267	273	251	236	259	257	250
Composite								
Domestic undertakings	42	42	45	41	43	38	39	40
Foreign controlled undertakings	..	..	0	..	..	..	..	..
Foreign companies (branches)	0	..	0	..	..	..	..	..
All undertakings	42	42	45	41	43	38	39	40
Reinsurance								
Domestic undertakings	30	29	29	27	26	26	24	20
Foreign controlled undertakings	..	..	0	..	..	..	..	..
Foreign companies (branches)	..	..	0	..	..	..	..	..
All undertakings	..	29	29	27	26	26	24	20
Total								
Domestic undertakings	411	415	..	376	359	386	381	371
Foreign controlled undertakings	..	..	..	11	10	..	..	7
Foreign companies (branches)	12	..	..	..	..	..	..	..
All undertakings	423	415	..	387	369	386	381	371
2.2 Number of employees								
Insurance undertakings	138 000	138 200	..	..	..	..	..	..
Intermediaries	65 200	66 400	..	..	..	..	..	..
Total	203 200	204 600	..	..	..	..	..	..

.. Not available

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

FRANCE

General remarks

Data only cover companies that come under the “Insurance Code”, except for 2006 and 2007 for which companies that come under the “Social security Code” and the “Mutual insurance company Code” are also included.

Definition of foreign-controlled companies

Companies for which more than 20 per cent of the capital is held by a non-resident (legal or physical person) or by a French company under foreign control.

1.1.4 Non-life insurance payments, by class, gross premiums

All categories of Freight Insurance are included in Marine and Aviation Insurance. Treaty Reinsurance concerns companies operating in direct insurance and specialised professional reinsurers. Since 1994, Pecuniary Losses Insurance is included in “Others”.

2.1 Number of companies

Composite insurers can write only life insurance and the accident and sickness classes of non-life insurance.

Germany

Germany
Table 1. Selected aggregates

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	232 481	235 832	208 076	202 207	203 214	174 647	180 083	178 145
Foreign controlled undertakings	19 930	19 177	39 834	40 282	40 241	35 702	37 912	35 602
Foreign companies (branches)	1 864	2 292	2 502	2 490	3 000	3 000	1 744	5 560
All undertakings	234 345	238 124	210 579	204 697	206 214	177 647	181 828	183 705
Premiums ceded								
Domestic undertakings	36 649	34 042	25 511	24 193	22 757	15 976	14 656	15 996
Foreign controlled undertakings	3 041	2 601	5 689	6 281	5 838	3 899	3 414	3 905
Foreign companies (branches)	244	325	315	311	362	..	..	..
All undertakings	36 893	34 368	25 826	24 504	23 119	..	..	..
Net written premiums								
Domestic undertakings	195 832	201 789	182 565	178 014	180 457	158 671	165 427	162 149
Foreign controlled undertakings	16 888	16 576	34 146	34 000	34 403	31 804	34 499	31 696
Foreign companies (branches)	1 620	1 967	2 187	2 180	2 639	..	..	..
All undertakings	197 452	203 756	184 753	180 194	183 096	..	..	..
1.1.2 Insurance business on foreign risks, gross premiums								
Life	..	347	349	..	..	..	..	..
Non-life	..	4 057	5 205	..	..	..	..	..
Composite total	x	x	x	x	x	x	x	x
Total	..	4 404	5 554	..	..	..	..	..
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	..	..	17 860	18 050	18 333	23 949	27 898	27 237
Unit linked	..	..	9 075	10 053	11 051	12 113	13 466	12 808
Other life insurance	..	..	47 096	46 395	45 885	44 304	44 734	40 660
Total life insurance	..	..	74 031	74 498	75 269	80 365	86 098	80 705
<i>of which: Pension contracts</i>	..	..	..	..	..	..	..	..
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	30 281	28 921	28 177	26 945	26 110	25 745	24 680	26 350
Marine, aviation and other transport insurance	5 921	6 376	6 058	4 822	4 701	4 689	4 535	4 156
Freight insurance	..	..	..	..	..	..	..	..
Fire and other property damage insurance	55 440	55 514	57 841	50 434	30 254	32 555	33 154	36 611
Pecuniary loss insurance	3 744	2 360	2 357	2 370	2 484	1 245	2 910	2 979
General liability insurance	12 766	12 684	12 525	12 030	11 801	11 887	11 648	12 321
Accident and health	36 238	37 462	38 669	39 349	39 990	50 621	45 055	47 235
<i>of which: Health</i>	..	..	30 821	31 557	32 225	33 350	37 290	39 555
Other non-life insurance	3 982	3 816	3 881	3 996	4 147	3 819	4 195	4 316
Treaty reinsurance	0	0	..	..	..	..	..	..
Total non-life insurance	148 372	147 133	122 329	119 109	119 487	130 561	126 177	133 968
1.2 Gross claims payments								
Life								
Domestic undertakings	65 945	65 994	65 173	64 051	69 881	62 837	71 181	85 244
Foreign controlled undertakings	6 532	6 445	13 376	13 539	15 304	..	..	..
Foreign companies (branches)	968	678	698	..	..	..	..	..
All undertakings	66 913	66 672	65 173	64 051	69 881	62 837	71 181	85 244
Non-life								
Domestic undertakings	77 015	82 989	77 332	79 720	79 917	91 083	84 864	93 574
Foreign controlled undertakings	6 014	5 947	9 080	9 636	9 337	..	..	..
Foreign companies (branches)	324	782	797	..	..	..	..	..
All undertakings	77 338	83 772	77 332	79 720	79 917	91 083	84 864	93 574
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	142 960	148 983	142 505	143 771	149 797	153 920	156 045	178 818
Foreign controlled undertakings	12 546	12 392	22 455	23 174	24 641	..	..	..
Foreign companies (branches)	1 292	1 460	1 495	..	..	..	..	..
All undertakings	144 251	150 444	142 505	143 771	149 797	153 920	156 045	178 818
1.3 Commissions								
Life								
Domestic undertakings	8 589	4 952	5 120	5 380	5 229	5 514	5 875	6 312
Foreign controlled undertakings	..	..	1 694	1 771	1 929	..	..	..
Foreign companies (branches)	150	59	66	..	..	..	..	..
All undertakings	8 739	5 012	5 120	5 380	5 229	5 514	5 875	6 312
Non-life								
Domestic undertakings	8 761	8 648	8 911	8 829	9 369	9 904	9 627	9 908
Foreign controlled undertakings	..	..	1 876	1 882	2 005	..	..	..
Foreign companies (branches)	64	142	156	..	..	..	..	..
All undertakings	8 825	8 790	8 911	8 829	9 369	9 904	9 627	9 908
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	17 350	13 600	14 031	14 208	14 598	15 419	15 502	16 220
Foreign controlled undertakings	..	..	3 570	3 652	3 934	..	..	..
Foreign companies (branches)	214	201	221	..	..	..	..	..
All undertakings	17 564	13 802	14 031	14 208	14 598	15 419	15 502	16 220

Germany
Table 1. Selected aggregates (cont.)

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.4 Gross operating expenses								
Life								
Domestic undertakings	17 868	13 760	13 438	13 016	13 339	9 827	14 203	14 545
Foreign controlled undertakings	1 770	1 344	2 947	3 041	3 214	..	..	..
Foreign companies (branches)	262	141	155	..	..	..	..	..
All undertakings	18 130	13 901	13 438	13 016	13 339	9 827	14 203	14 545
Non-life								
Domestic undertakings	27 750	27 694	27 745	26 505	26 694	30 298	27 565	28 382
Foreign controlled undertakings	2 167	1 985	3 571	3 641	3 664	..	..	..
Foreign companies (branches)	117	261	271	..	..	..	..	..
All undertakings	27 867	27 955	27 745	26 505	26 694	30 298	27 565	28 382
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	45 618	41 454	41 183	39 521	40 034	40 125	41 768	42 927
Foreign controlled undertakings	3 937	3 329	6 518	6 681	6 878	..	..	..
Foreign companies (branches)	379	402	427	..	..	..	..	..
All undertakings	45 997	41 856	41 183	39 521	40 034	40 125	41 768	42 927
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies	..	143	155	158	160	142	..	..
Subsidiaries	..	..	..	..	..	..	..	..
Total	137	143	155	158	160	142	..	..
Non-life								
Branches and agencies	..	1 295	1 312	1 336	991	988	..	..
Subsidiaries	..	..	..	..	..	..	..	..
Total	1 091	1 295	1 312	1 336	991	988	..	..
Composite total	x	x	x	x	x	x	x	x
Total								
Branches and agencies	..	1 438	1 467	1 494	1 151	1 129	..	..
Subsidiaries	..	..	..	..	..	..	..	..
Total	1 228	1 438	1 467	1 494	1 151	1 129	..	..

.. Not available; x Not applicable

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

Germany
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	307	302	102	102	100	96	96	95
Foreign controlled undertakings	20	21	22	23	21	22	19	20
Foreign companies (branches)	23	20	20	21	24	21	21	20
All undertakings	330	322	122	123	124	117	117	115
Non-life								
Domestic undertakings	291	284	279	279	278	266	261	265
Foreign controlled undertakings	32	32	34	34	32	27	25	25
Foreign companies (branches)	75	77	64	67	68	64	72	69
All undertakings	366	361	343	346	346	330	333	334
Composite, all undertakings	-	-	-	-	-	-	-	-
Reinsurance								
Domestic undertakings	44	44	45	41	41	38	35	33
Foreign controlled undertakings	9	10	10	10	10	5	5	5
Foreign companies (branches)	0	0	0	0	0	0	7	7
All undertakings	44	44	45	41	41	38	42	40
Total								
Domestic undertakings	642	630	426	422	419	400	392	393
Foreign controlled undertakings	61	63	66	67	63	54	49	50
Foreign companies (branches)	98	97	84	88	92	85	100	96
All undertakings	740	727	510	510	511	485	492	489
2.2 Number of employees								
Insurance undertakings	174 080	159 885	156 282	140 228	128 180	140 609	123 595	125 783
Intermediaries	44 079	42 158	33 276	32 525	29 991	8 120	27 927	27 952
Total	218 159	202 043	189 558	172 753	158 171	148 729	151 522	153 735

- Nil

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

GERMANY

Definition of foreign-controlled companies

Foreign direct or indirect majority interests over 50 per cent.

1.1.4 Non-life insurance payments, by class, gross premiums

- a) Freight Insurance is included in Marine and Aviation Insurance.
- b) "Other Non-Life Insurance" is mainly the data of insurance for legal protections.

2.1 Number of companies

- a) The figures of the small mutual societies supervised by the *Länder* are excluded.
- b) In non-life companies, specialised health insurance companies are included.

Greece

Greece
Table 1. Selected aggregates

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	3 359	3 574	4 444	5 141	4 851	2 354	4 818	4 691
Foreign controlled undertakings	..	..	..	2 027	..	1 208	1 877	2 130
Foreign companies (branches)	291	325	338	75	460	481	427	261
All undertakings	3 650	3 899	4 782	5 216	5 311	5 194	5 246	4 952
Premiums ceded								
Domestic undertakings	484	470	425	581	528	193	523	737
Foreign controlled undertakings	..	..	..	272	..	96	226	439
Foreign companies (branches)	58	48	37	3	106	116	96	90
All undertakings	542	518	462	583	633	310	619	827
Net written premiums								
Domestic undertakings	2 875	3 104	4 019	4 561	4 323	2 161	4 295	3 954
Foreign controlled undertakings	..	..	..	1 755	..	1 111	1 651	1 691
Foreign companies (branches)	233	277	301	72	354	365	332	171
All undertakings	3 108	3 381	4 320	4 633	4 678	2 526	4 627	4 125
1.1.2 Insurance business on foreign risks, gross premiums								
Life	8	6	..	..	..	..	..	..
Non-life	0	..	..	..	..	..	..	..
Composite	..	..	..	..	..	..	..	..
of which:								
Life	..	..	..	..	..	..	..	..
Non-life	..	..	..	..	..	..	..	..
Total	8	6	..	..	..	..	..	..
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	..	..	..	..	180	..	..	..
Unit linked	..	..	..	728	560	..	..	..
Other life insurance	..	..	..	1 792	1 756	..	..	..
Total life insurance	..	..	..	2 520	2 496	..	..	..
of which: Pension contracts	..	..	..	282	237	..	..	..
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	1 144	1 206	..	1 636	1 691	1 713	1 965	1 840
Marine, aviation and other transport insurance	28	68	..	37	36	33	28	25
Freight insurance	42	..	..	49	51	37	33	27
Fire and other property damage insurance	420	440	..	573	603	604	576	529
Pecuniary loss insurance	19	46	..	70	75	81	65	69
General liability insurance	53	52	..	80	82	86	81	73
Accident and health	85	91	..	74	82	79	76	76
of which: Health	..	5	..	..	11	20	18	19
Other non-life insurance	124	85	..	169	189	181	153	146
Treaty reinsurance	..	..	..	0	0	..	0	0
Total non-life insurance	1 915	1 988	..	2 690	2 809	2 814	2 995	2 786
1.2 Gross claims payments								
Life								
Domestic undertakings	738	838	..	1 238	1 289	655 |	692	822
Foreign controlled undertakings	..	..	..	734	..	524 |	506	591
Foreign companies (branches)	102	117	..	..	183	240	269	263
All undertakings	840	955	..	1 238	1 471	894 |	961	1 085
Non-life								
Domestic undertakings	982	1 093	..	1 209	1 285	540 |	550	501
Foreign controlled undertakings	..	..	..	289	..	139 |	144	146
Foreign companies (branches)	34	25	..	..	57	70	35	47
All undertakings	1 016	1 118	..	1 209	1 342	610 |	586	549
Composite								
Domestic undertakings	..	..	..	..	..	1 270 |	1 317	1 408
Foreign controlled undertakings	..	..	..	..	..	399 |	422	430
Foreign companies (branches)	..	..	..	..	..	..	0	0
All undertakings	..	..	..	..	..	1 270 |	1 317	1 408
of which:								
Life	..	..	..	..	..	648 |	703	866
Domestic undertakings	..	..	..	..	..	648 |	703	866
Foreign controlled undertakings	..	..	..	..	..	194 |	255	285
Foreign companies (branches)	..	..	..	..	..	..	0	0
All undertakings	..	..	..	..	..	648 |	703	866
Non-life	..	..	..	..	..	622 |	614	541
Domestic undertakings	..	..	..	..	..	622 |	614	541
Foreign controlled undertakings	..	..	..	..	..	205 |	166	145
Foreign companies (branches)	..	..	..	..	..	..	0	0
All undertakings	..	..	..	..	..	622 |	614	541
Total								
Domestic undertakings	1 720	1 931	..	2 446	2 574	2 464	2 559	2 731
Foreign controlled undertakings	..	..	..	1 023	..	1 061	1 072	1 167
Foreign companies (branches)	136	142	..	..	239	310	304	310
All undertakings	1 856	2 073	..	2 446	2 813	2 774	2 864	3 042

Greece
Table 1. Selected aggregates (cont.)

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.3 Commissions								
Life								
Domestic undertakings	..	..	..	323	267	..	..	..
Foreign controlled undertakings	..	..	..	169	139	..	..	..
Foreign companies (branches)	..	..	..	..	42	..	..	..
All undertakings	..	..	..	323	309	..	..	..
Non-life								
Domestic undertakings	..	..	..	505	425	..	..	..
Foreign controlled undertakings	..	..	..	110	121	..	..	..
Foreign companies (branches)	..	..	..	..	37	..	..	..
All undertakings	..	..	..	505	462	..	..	..
Composite								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
of which:								
Life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Non-life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Total								
Domestic undertakings	..	..	..	827	692	..	..	..
Foreign controlled undertakings	..	..	..	279	259	..	..	..
Foreign companies (branches)	..	..	..	..	79	..	..	..
All undertakings	..	..	..	827	771	..	..	..
1.4 Gross operating expenses								
Life								
Domestic undertakings	281	285	..	345	305	192 |	177	182
Foreign controlled undertakings	..	..	..	225	168	163 |	137	139
Foreign companies (branches)	21	21	..	..	32	62	59	57
All undertakings	302	306	..	345	336	254 |	236	239
Non-life								
Domestic undertakings	353	361	..	369	412	342 |	395	373
Foreign controlled undertakings	..	..	..	137	113	113 |	135	137
Foreign companies (branches)	8	8	..	..	18	64	53	60
All undertakings	361	369	..	369	430	406 |	448	432
Composite								
Domestic undertakings	..	..	..	..	..	509 |	608	543
Foreign controlled undertakings	..	..	..	..	..	158 |	189	191
Foreign companies (branches)	..	..	..	..	..	..	0	0
All undertakings	..	..	..	..	..	509 |	608	543
of which:								
Life								
Domestic undertakings	..	..	..	..	..	157 |	195	176
Foreign controlled undertakings	..	..	..	..	..	51 |	70	69
Foreign companies (branches)	..	..	..	..	..	..	0	0
All undertakings	..	..	..	..	..	157 |	195	176
Non-life								
Domestic undertakings	..	..	..	..	..	352 |	413	368
Foreign controlled undertakings	..	..	..	..	..	106 |	119	122
Foreign companies (branches)	..	..	..	..	..	..	0	0
All undertakings	..	..	..	..	..	352 |	413	368
Total								
Domestic undertakings	634	646	..	713	717	1 043	1 179	1 098
Foreign controlled undertakings	..	..	..	362	282	434	461	467
Foreign companies (branches)	29	29	..	..	49	125	112	117
All undertakings	663	675	..	713	766	1 169	1 291	1 215

Greece
Table 1. Selected aggregates (cont.)

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies	0	0	..	..	9	3	16	0
Subsidiaries	..	0	..	..	..	..	..	..
Total	0	..	..	..	9	..	16	0
Non-life								
Branches and agencies	0	0	..	..	3	2	14	0
Subsidiaries	..	0	..	..	..	..	..	..
Total	0	..	..	..	3	..	14	0
Composite								
Branches and agencies	..	..	..	..	..	..	..	..
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	..
of which:								
<i>Life</i>	..	..	..	..	..	..	..	..
<i>Branches and agencies</i>	..	..	..	..	..	..	..	..
<i>Subsidiaries</i>	..	..	..	..	..	..	..	..
<i>Total</i>	..	..	..	..	..	..	..	..
<i>Non-life</i>	..	..	..	..	..	..	..	..
<i>Branches and agencies</i>	..	..	..	..	..	..	..	..
<i>Subsidiaries</i>	..	..	..	..	..	..	..	..
<i>Total</i>	..	..	..	..	..	..	..	..
Total								
Branches and agencies	0	0	..	..	12	6	30	0
Subsidiaries	..	0	..	..	..	..	..	..
Total	0	..	..	..	12	..	30	0

.. Not available; | Break in series

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

Greece
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	15	16	16	14	14	14	11	10
Foreign controlled undertakings	..	..	..	9	9	9	6	6
Foreign companies (branches)	3	3	4	1	3	3	1	1
All undertakings	18	19	20	15	26	17	12	11
Non-life								
Domestic undertakings	44	43	41	43	42	30	32	31
Foreign controlled undertakings	..	..	..	12	12	10	7	7
Foreign companies (branches)	29	29	29	10	18	17	2	2
All undertakings	73	72	70	53	72	47	34	33
Composite								
Domestic undertakings	12	12	12	12	12	11	12	11
Foreign controlled undertakings	..	..	..	3	3	4	4	4
Foreign companies (branches)	1	1	0	0	0	..	0	0
All undertakings	13	13	12	12	15	11	12	11
Reinsurance								
Domestic undertakings	0	0	..	0	0	..	0	0
Foreign controlled undertakings	..	..	..	0	0	..	0	0
Foreign companies (branches)	0	1	0	0	0	..	0	0
All undertakings	0	1	0	0	0	..	0	0
Total								
Domestic undertakings	71	71	69	69	68	55	55	52
Foreign controlled undertakings	..	..	..	24	24	..	17	17
Foreign companies (branches)	33	34	33	11	21	20	3	3
All undertakings	105	105	102	80	113	75	58	55
2.2 Number of employees								
Insurance undertakings	..	..	9 500	8 820	8 653	..	..	..
Intermediaries	..	..	..	18 915	18 915	..	..	..
Total	..	..	..	27 735	27 568	..	..	..

.. Not available

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

GREECE

Definition of foreign-controlled companies

In accordance with articles 1 and 41 of the Seventh Directive 349/83/EEC and articles 9 and 25 of the Fourth Directive 660/78/EEC.

1.1.4 Non-life insurance payments, by class, gross premiums

“Others” refers only to judicial protection insurance.

2.1 Number of companies

Lloyd’s brokers are not included in “branches and agencies of foreign companies”.

Hungary

Hungary
Table 1. Selected aggregates

Million HUF

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	600 899	688 887	818 234	930 754	885 590	825 793	842 781	815 038
Foreign controlled undertakings	531 655	580 515	690 033	795 422	774 940	788 388	802 202	770 794
Foreign companies (branches)	0	0	0	0	..	..	..	..
All undertakings	600 899	688 887	818 234	930 754	885 590	825 793	842 781	815 038
Premiums ceded								
Domestic undertakings	102 650	119 201	113 152	126 880	110 046	131 366	134 572	131 231
Foreign controlled undertakings	93 058	106 096	97 952	112 063	98 068	121 701	123 702	120 088
Foreign companies (branches)	0	0	0	0	..	..	..	..
All undertakings	102 650	119 201	113 152	126 880	110 046	131 366	134 572	131 231
Net written premiums								
Domestic undertakings	498 249	569 685	705 082	803 873	775 544	694 427	708 209	683 807
Foreign controlled undertakings	438 597	474 419	592 081	683 359	676 872	666 687	678 500	650 706
Foreign companies (branches)	0	0	0	0	..	..	..	..
All undertakings	498 249	569 685	705 082	803 873	775 544	694 427	708 209	683 807
1.1.2 Insurance business on foreign risks, gross premiums								
Life	..	38	80	428	964	1 831	2 501	30 145
Non-life	..	2 825	5 247	6 110	7 168	1 243	1 568	2 165
Composite	..	..	..	..	..	3 701	5 030	5 326
of which:								
Life	..	..	..	..	..	39	64	80
Non-life	..	..	..	..	..	3 662	4 965	5 246
Total	..	2 863	5 327	6 538	8 132	6 775	9 099	37 636
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	..	..	..	5 897	9 843	6 234	4 459	4 247
Unit linked	..	..	..	338 898	289 155	253 623	295 752	298 106
Other life insurance	..	..	..	166 296	165 725	155 725	147 947	142 599
Total life insurance	..	..	..	511 091	464 724	415 582	448 159	444 952
of which: Pension contracts	..	..	..	103	85	68	51	37
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	205 875	222 890	233 234	235 046	228 627	219 468	200 559	164 432
Marine, aviation and other transport insurance	2 409	2 350	1 783	1 208	742	1 080	1 098	933
Freight insurance	3 415	3 021	3 042	3 206	3 008	2 615	2 798	3 082
Fire and other property damage insurance	105 117	113 848	120 595	130 337	137 801	138 136	140 943	147 551
Pecuniary loss insurance	6 259	3 975	4 496	5 303	4 633	4 387	3 829	4 922
General liability insurance	17 801	16 624	17 526	17 389	18 806	18 556	17 560	17 956
Accident and health	14 428	16 447	17 625	20 139	20 215	19 161	20 323	22 596
of which: Health	4 906	6 170	6 497	6 979	8 238	7 593	7 599	5 929
Other non-life insurance	1 547	6 977	7 255	7 206	7 009	6 780	7 479	8 811
Treaty reinsurance	..	0	0	0	0	..	..	..
Total non-life insurance	356 852	386 130	405 555	419 835	420 840	410 183	394 588	370 284
1.2 Gross claims payments								
Life								
Domestic undertakings	119 206	136 604	164 021	266 583	303 727	132 391	142 272	170 016
Foreign controlled undertakings	101 877	113 191	135 566	224 961	261 985	124 751	131 643	158 484
Foreign companies (branches)	0	0	0	0	..	..	..	..
All undertakings	119 206	136 604	164 021	266 583	303 727	132 391	142 272	170 016
Non-life								
Domestic undertakings	169 071	212 384	210 971	220 574	217 975	18 943	19 173	18 824
Foreign controlled undertakings	153 458	188 375	183 938	201 787	191 543	9 618	12 193	11 865
Foreign companies (branches)	0	..	..	..	..	..	..	..
All undertakings	169 071	212 384	210 971	220 574	217 975	18 943	19 173	18 824
Composite								
Domestic undertakings	..	..	..	..	..	359 394	441 811	411 093
Foreign controlled undertakings	..	..	..	..	..	359 394	441 811	411 093
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	359 394	441 811	411 093
of which:								
Life	..	..	..	..	..	176 947	228 884	236 953
Domestic undertakings	..	..	..	..	..	176 947	228 884	236 953
Foreign controlled undertakings	..	..	..	..	..	176 947	228 884	236 953
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	176 947	228 884	236 953
Non-life	..	..	..	..	..	182 447	212 928	174 139
Domestic undertakings	..	..	..	..	..	182 447	212 928	174 139
Foreign controlled undertakings	..	..	..	..	..	182 447	212 928	174 139
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	182 447	212 928	174 139
Total								
Domestic undertakings	288 277	348 989	374 992	487 158	521 702	510 729	603 256	599 932
Foreign controlled undertakings	255 335	301 566	319 504	426 748	453 528	493 763	585 648	581 441
Foreign companies (branches)	0	0	0	0	..	..	..	..
All undertakings	288 277	348 989	374 992	487 158	521 702	510 729	603 256	599 932

Hungary
Table 1. Selected aggregates (cont.)

Million HUF

	2004	2005	2006	2007	2008	2009	2010	2011
1.3 Commissions								
Life								
Domestic undertakings	..	30 705	42 010	55 422	55 718	21 500 |	23 836	23 907
Foreign controlled undertakings	..	29 083	40 093	53 509	51 963	16 617 |	13 107	13 391
Foreign companies (branches)	..	0	0	0	..	..	..	..
All undertakings	..	30 705	42 010	55 422	55 718	21 500 |	23 836	23 907
Non-life								
Domestic undertakings	..	42 553	45 836	50 156	52 409	5 302 |	5 722	6 479
Foreign controlled undertakings	..	37 904	39 618	42 825	45 215	2 933 |	5 088	5 335
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	42 553	45 836	50 156	52 409	5 302 |	5 722	6 479
Composite								
Domestic undertakings	..	..	..	..	..	72 427 |	74 369	74 891
Foreign controlled undertakings	..	..	..	..	..	72 427 |	74 369	74 891
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	72 427 |	74 369	74 891
of which:								
Life								
Domestic undertakings	..	..	..	..	..	27 160 |	28 121	30 426
Foreign controlled undertakings	..	..	..	..	..	27 160 |	28 121	30 426
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	27 160 |	28 121	30 426
Non-life								
Domestic undertakings	..	..	..	..	..	45 267 |	46 248	44 465
Foreign controlled undertakings	..	..	..	..	..	45 267 |	46 248	44 465
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	45 267 |	46 248	44 465
Total								
Domestic undertakings	..	73 258	87 846	105 577	108 127	99 230	103 927	105 277
Foreign controlled undertakings	..	66 987	79 711	96 334	97 179	91 977	92 564	93 617
Foreign companies (branches)	..	0	0	0	..	..	..	..
All undertakings	..	73 258	87 846	105 577	108 127	99 230	103 927	105 277
1.4 Gross operating expenses								
Life								
Domestic undertakings	20 571	67 443	94 082	99 435	105 164	42 768 |	56 566	52 633
Foreign controlled undertakings	18 606	60 902	87 204	93 033	92 507	15 559 |	37 256	36 587
Foreign companies (branches)	0	0	0	0	..	..	..	..
All undertakings	20 571	67 443	94 082	99 435	105 164	42 768 |	56 566	52 633
Non-life								
Domestic undertakings	41 519	109 941	115 742	125 391	132 374	14 175 |	15 324	17 229
Foreign controlled undertakings	35 097	92 978	96 548	103 020	106 404	7 192 |	11 678	12 859
Foreign companies (branches)	0	..	..	..	..	..	..	..
All undertakings	41 519	109 941	115 742	125 391	132 374	14 175 |	15 324	17 229
Composite								
Domestic undertakings	..	..	..	..	..	160 403 |	175 554	170 062
Foreign controlled undertakings	..	..	..	..	..	160 403 |	175 554	170 062
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	160 403 |	175 554	170 062
of which:								
Life								
Domestic undertakings	..	..	..	..	..	47 882 |	65 371	68 791
Foreign controlled undertakings	..	..	..	..	..	47 882 |	65 371	68 791
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	47 882 |	65 371	68 791
Non-life								
Domestic undertakings	..	..	..	..	..	112 521 |	110 183	101 271
Foreign controlled undertakings	..	..	..	..	..	112 521 |	110 183	101 271
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	112 521 |	110 183	101 271
Total								
Domestic undertakings	62 091	177 384	209 823	224 826	237 538	217 346	247 444	239 924
Foreign controlled undertakings	53 703	153 881	183 752	196 054	198 911	183 154	224 487	219 509
Foreign companies (branches)	0	0	0	0	..	..	..	..
All undertakings	62 091	177 384	209 823	224 826	237 538	217 346	247 444	239 924

Hungary
Table 1. Selected aggregates (cont.)

Million HUF

	2004	2005	2006	2007	2008	2009	2010	2011
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies
Subsidiaries
Total
Non-life								
Branches and agencies
Subsidiaries
Total
Composite								
Branches and agencies
Subsidiaries
Total
of which:								
Life								
Branches and agencies
Subsidiaries
Total
Non-life								
Branches and agencies
Subsidiaries
Total
Total								
Branches and agencies
Subsidiaries
Total

.. Not available; | Break in series

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

Hungary
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	9	10	9	12	11	12	12	12
Foreign controlled undertakings	7	7	6	8	8	9	9	9
Foreign companies (branches)	0	0	0	0	0	0	0	..
All undertakings	9	10	9	12	11	12	12	12
Non-life								
Domestic undertakings	43	14	12	12	13	15	15	15
Foreign controlled undertakings	8	6	5	4	7	7	9	9
Foreign companies (branches)	0	6	7	8	11	11	14	12
All undertakings	43	20	19	20	24	26	29	27
Composite								
Domestic undertakings	13	12	12	10	11	10	10	10
Foreign controlled undertakings	12	11	11	11	10	10	10	10
Foreign companies (branches)	0	0	0	0	1	1	0	1
All undertakings	13	12	12	10	12	11	10	11
Reinsurance								
Domestic undertakings	0	0	0	0	0	..	..	..
Foreign controlled undertakings	0	0	0	0	0	..	..	..
Foreign companies (branches)	0	0	0	0	0	..	..	..
All undertakings	0	0	0	0	0	..	..	..
Total								
Domestic undertakings	65	36	33	34	35	37	37	37
Foreign controlled undertakings	27	24	22	23	25	26	28	28
Foreign companies (branches)	0	6	7	8	12	12	14	13
All undertakings	65	42	40	42	47	49	51	50
2.2 Number of employees								
Insurance undertakings	..	13 546	15 838	14 181	14 467	..	10 547	9 580
Intermediaries	..	15 838	15 449	14 561	15 384	..	17 067	16 950
Total	..	29 384	31 287	28 742	29 851	..	27 615	26 530

.. Not available

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

HUNGARY

General remarks

Since 1996, the data on insurance associations is also included. Because there are several insurance associations, the 1996 data on the number of insurance companies is no longer to compare with data from earlier than 1996. As far as the data of premium income, investments, costs of these companies are concerned, however, this inclusion does not have obvious effect, because their turnover is only modest.

Definition of foreign-controlled companies

Most of the shares (50% + 1) are owned by foreign shareholders.

1.1.4 Non-life insurance payments, by class, gross premiums

According to the current Act of 2003 the flat insurance is classified into Fire and Other natural forces and Other damage to property.

1.5 Insurance business written abroad by branches, gross premiums

Insurance companies do not have significant business written of subsidiaries or branches abroad.

2.2 Number of employees

Since 2005, the number of Insurance employees has significantly changed due to the fact that previous employees now work as entrepreneurs or agents to the insurance companies.

Iceland

Iceland
Table 1. Selected aggregates

Million ISK

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	26 486	28 416	33 165	37 519	41 724	34 293	46 636	48 117
Foreign controlled undertakings	0	..	0	0	0	3 732	4 082	4 464
Foreign companies (branches)	930	..	0	0	0	0	0	0
All undertakings	27 416	2 774	32 601	37 435	41 721	34 293	46 636	48 117
Premiums ceded								
Domestic undertakings	4 521	4 487	4 621	3 127	3 061	2 546	3 621	3 425
Foreign controlled undertakings	0	..	0	0	0	260	476	328
Foreign companies (branches)	0	..	..	0	0	0	0	0
All undertakings	4 007	..	..	2 696	3 061	2 546	3 621	3 425
Net written premiums								
Domestic undertakings	21 965	23 654	28 322	34 392	38 663	31 747	43 015	44 692
Foreign controlled undertakings	0	..	0	0	0	3 472	3 606	4 136
Foreign companies (branches)	0	..	..	0	0	0	0	0
All undertakings	21 965	2 223	2 138	34 944	38 674	31 747	43 015	44 692
1.1.2 Insurance business on foreign risks, gross premiums								
Life	..	0	..	..	0	6 786	3 510	0
Non-life	..	178	..	521	2 215	41 886	43 506	2 528
Composite total	x	x	x	x	x	x	x	x
Total	..	178	..	521	2 215	48 673	47 016	2 528
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	..	..	..	36	0	47	65	57
Unit linked	..	..	..	562	185	108	104	110
Other life insurance	..	..	..	2 398	2 867	3 118	3 216	3 227
Total life insurance	..	..	..	2 996	3 052	3 273	3 385	3 395
<i>of which: Pension contracts</i>	..	..	..	0	..	0	0	0
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	11 521	12 343	14 396	..	19 153	20 424	20 479	20 205
Marine, aviation and other transport insurance	1 393	1 307	1 284	..	2 691	2 204	2 483	2 629
Freight insurance	447	466	503	..	703	577	602	632
Fire and other property damage insurance	5 285	6 792	7 681	..	8 182	11 557	12 193	12 838
Pecuniary loss insurance	56	59	79	..	164	58	77	100
General liability insurance	1 655	1 873	2 530	..	2 316	2 452	2 372	2 782
Accident and health	3 177	2 686	3 150	..	4 141	4 707	5 012	5 318
<i>of which: Health</i>	717	439	556	..	1 912	717	..	..
Other non-life insurance	0	0	0	..	0	0	12	27
Treaty reinsurance	0	0	0	..	0	0	0	0
Total non-life insurance	23 535	25 526	29 623	..	39 262	41 980	43 230	44 530
1.2 Gross claims payments								
Life								
Domestic undertakings	735	816	1 971	1 075	1 003	1 101	882	1 139
Foreign controlled undertakings	0	..	0	0	0	26	15	21
Foreign companies (branches)	..	..	..	..	0	..	0	..
All undertakings	..	..	..	..	1 003	1 101	882	1 139
Non-life								
Domestic undertakings	17 883	19 473	20 532	25 048	29 986	33 871	27 092	28 721
Foreign controlled undertakings	0	..	0	0	0	2 858	2 859	3 132
Foreign companies (branches)	0	..	0	0	0	0	0	..
All undertakings	17 883	..	20 532	25 048	29 986	33 871	27 092	28 721
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	18 618	20 289	22 503	26 123	30 989	34 972	27 974	29 861
Foreign controlled undertakings	0	..	0	0	0	2 884	2 874	3 152
Foreign companies (branches)	0	..	0	0	0	0	0	..
All undertakings	17 883	..	20 532	25 048	30 989	34 972	27 974	29 861
1.3 Commissions								
Life								
Domestic undertakings	54	89	95	59	47	57	41	74
Foreign controlled undertakings	0	..	0	0	0	4	6	4
Foreign companies (branches)	..	..	..	..	0	..	0	..
All undertakings	..	..	..	..	47	57	41	74
Non-life								
Domestic undertakings	684	432	403	126	125	168	121	101
Foreign controlled undertakings	0	..	0	0	0	20	0	0
Foreign companies (branches)	0	..	0	0	0	0	0	..
All undertakings	684	..	403	126	125	168	121	101
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	737	521	498	185	172	224	162	175
Foreign controlled undertakings	0	..	0	0	0	24	6	4
Foreign companies (branches)	0	..	0	0	0	0	0	..
All undertakings	684	..	403	126	172	224	162	175

Iceland
Table 1. Selected aggregates (cont.)

Million ISK

	2004	2005	2006	2007	2008	2009	2010	2011
1.4 Gross operating expenses								
Life								
Domestic undertakings	684	868	865	792	873	782	851	945
Foreign controlled undertakings	0	..	0	..	0	43	52	57
Foreign companies (branches)	..	..	..	..	0	..	0	..
All undertakings	..	..	..	792	873	782	851	945
Non-life								
Domestic undertakings	6 149	6 310	5 541	6 210	7 224	7 646	8 563	9 081
Foreign controlled undertakings	0	..	0	..	0	785	859	965
Foreign companies (branches)	0	..	0	..	0	0	0	..
All undertakings	6 149	..	5 541	6 210	7 224	7 646	8 563	9 081
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	6 833	7 178	6 405	7 002	8 098	8 428	9 414	10 027
Foreign controlled undertakings	0	..	0	..	0	828	911	1 022
Foreign companies (branches)	0	..	0	..	0	0	0	..
All undertakings	6 149	..	5 541	7 002	8 098	8 428	9 414	10 027
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies	0	0	0	0	0	0	0	0
Subsidiaries	0	0	0	0	..	0	0	0
Total	0	0	0	0	..	0	0	0
Non-life								
Branches and agencies	0	0	0	0	0	0	277	551
Subsidiaries	0	0	19	0	..	0	0	0
Total	0	0	19	0	..	0	277	551
Composite total	x	x	x	x	x	x	x	x
Total								
Branches and agencies	0	0	0	0	0	0	277	551
Subsidiaries	0	0	19	0	..	0	0	0
Total	0	0	19	0	..	0	277	551

.. Not available; x Not applicable

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

Iceland
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	4	4	4	4	4	5	5	5
Foreign controlled undertakings	0	0	0	0	0	1	1	1
Foreign companies (branches)	1	1	1	1	1	0	0	0
All undertakings	5	5	5	5	5	5	5	5
Non-life								
Domestic undertakings	7	7	7	7	7	6	6	6
Foreign controlled undertakings	0	0	0	0	0	1	1	1
Foreign companies (branches)	0	1	0	0	0	0	0	0
All undertakings	7	8	7	7	7	6	6	6
Composite, all undertakings	-	-	-	-	-	-	-	-
Reinsurance								
Domestic undertakings	1	1	1	1	1	2	2	2
Foreign controlled undertakings	0	0	0	0	0	0	0	0
Foreign companies (branches)	0	0	0	0	0	0	0	0
All undertakings	1	1	1	1	1	2	2	2
Total								
Domestic undertakings	12	12	12	12	12	13	13	13
Foreign controlled undertakings	0	0	0	0	0	2	2	2
Foreign companies (branches)	1	2	1	1	1	0	0	0
All undertakings	13	14	13	13	13	13	13	13
2.2 Number of employees								
Insurance undertakings	563	575	572	591	596	615	617	652
Intermediaries	..	..	..	..	..	..	..	0
Total	..	..	..	..	..	617	617	652

.. Not available; - Nil

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

ICELAND

Definition of foreign-controlled companies

More than 50% of shares controlled by foreigners.

2.2 Number of employees

The figure is full-time equivalent, i.e., one person working 50 per cent is counted as a half employee.

Ireland

Ireland
Table 1. Selected aggregates

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	24 841	29 507	34 855	44 230	57 485	32 162	31 340	30 304
Foreign controlled undertakings	..	..	..	..	..	..	0	..
Foreign companies (branches)	1 839	1 609	1 852	1 931	1 901	1 425	2 840	1 731
All undertakings	26 680	31 061	36 515	46 161	59 376	33 587	34 180	32 035
Premiums ceded								
Domestic undertakings	3 326	3 487	3 178	4 112	8 965	3 068	2 950	3 478
Foreign controlled undertakings	..	..	..	..	..	..	0	..
Foreign companies (branches)	269	185	248	479	370	283	800	772
All undertakings	3 594	3 672	3 426	4 591	9 335	3 351	3 750	4 250
Net written premiums								
Domestic undertakings	21 515	26 020	31 677	40 118	48 520	29 094	28 390	26 826
Foreign controlled undertakings	..	..	..	..	..	..	0	..
Foreign companies (branches)	1 571	1 424	1 604	1 452	1 531	1 142	2 040	960
All undertakings	23 086	27 444	34 179	41 570	34 630	30 236	30 430	27 786
1.1.2 Insurance business on foreign risks, gross premiums								
Life	..	12 727	15 834	20 461	16 045	14 534	15 779	15 627
Non-life	..	3 240	3 470	3 542	3 540	2 868	3 016	3 195
Composite total	x	x	x	x	x	x	x	x
Total	..	15 967	19 304	24 003	19 585	17 402	18 796	18 821
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	..	..	..	..	..	..	..	..
Unit linked	..	..	..	..	..	..	..	..
Other life insurance	..	..	..	..	..	..	..	..
Total life insurance	..	..	..	..	..	..	..	..
<i>of which: Pension contracts</i>	..	..	..	..	..	..	..	..
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	1 985	1 973	2 098	2 203	2 036	1 687	1 649	1 423
Marine, aviation and other transport insurance	154	156	143	147	205	175	204	237
Freight insurance	..	..	..	..	..	..	..	0
Fire and other property damage insurance	1 684	1 783	1 805	1 873	1 757	1 667	1 785	1 728
Pecuniary loss insurance	..	..	..	93	109	91	47	67
General liability insurance	1 714	1 765	1 509	1 484	1 348	1 133	1 108	1 072
Accident and health	865	857	957	1 060	1 254	1 278	1 267	1 432
<i>of which: Health</i>	..	..	..	..	..	..	..	..
Other non-life insurance	817	727	713	605	563	474	518	485
Treaty reinsurance	116	79	152	108	4 836	137	168	284
Total non-life insurance	7 335	7 339	..	7 573	12 108	6 642	6 745	6 729
1.2 Gross claims payments								
Life								
Domestic undertakings	6 105	8 712	11 940	18 380	18 876	16 760	21 393	..
Foreign controlled undertakings	..	..	..	..	..	..	0	..
Foreign companies (branches)	718	690	939	1 440	1 333	1 095	626	..
All undertakings	6 823	9 402	12 879	19 820	20 209	17 855	22 019	..
Non-life								
Domestic undertakings	2 387	2 642	2 867	1 999	5 051	4 196	4 438	4 938
Foreign controlled undertakings	..	..	..	..	..	..	0	..
Foreign companies (branches)	337	406	567	425	531	38	474	1 023
All undertakings	2 724	3 048	3 434	2 424	5 582	4 234	4 912	5 961
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	8 492	11 354	14 807	20 379	23 927	20 956	25 831	4 938
Foreign controlled undertakings	..	..	..	..	..	..	0	..
Foreign companies (branches)	1 055	1 096	1 506	1 865	1 864	1 133	1 099	1 023
All undertakings	9 547	12 450	16 313	22 244	25 791	22 089	26 931	5 961
1.3 Commissions								
Life								
Domestic undertakings	..	..	..	..	..	1 371	1 310	..
Foreign controlled undertakings	..	..	..	..	..	..	0	..
Foreign companies (branches)	..	..	..	..	..	37	25	..
All undertakings	..	..	..	..	..	1 408	1 335	..
Non-life								
Domestic undertakings	..	..	..	..	..	857	767	764
Foreign controlled undertakings	..	..	..	..	..	..	0	..
Foreign companies (branches)	..	..	..	..	..	120	130	104
All undertakings	..	..	..	..	..	977	897	868
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	..	..	..	..	..	2 228	2 077	764
Foreign controlled undertakings	..	..	..	..	..	..	0	..
Foreign companies (branches)	..	..	..	..	..	157	155	104
All undertakings	..	..	..	..	..	2 385	2 232	868

Ireland
Table 1. Selected aggregates (cont.)

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.4 Gross operating expenses								
Life								
Domestic undertakings	764	923	981	1 240	1 170	1 152	1 127	..
Foreign controlled undertakings	..	..	..	..	..	..	0	..
Foreign companies (branches)	112	135	103	93	101	99	68	..
All undertakings	876	1 058	1 084	1 333	1 254	1 251	1 195	..
Non-life								
Domestic undertakings	483	531	698	641	761	668	726	688
Foreign controlled undertakings	..	..	..	..	..	..	0	..
Foreign companies (branches)	98	111	96	115	150	72	79	186
All undertakings	580	642	794	756	911	740	805	874
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	1 247	1 454	1 679	1 881	1 931	1 820	1 853	688
Foreign controlled undertakings	..	..	..	..	..	..	0	..
Foreign companies (branches)	210	246	199	208	251	171	147	186
All undertakings	1 456	1 700	1 878	2 089	2 165	1 991	2 000	874
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies	2 046	2 477	3 332	3 065	5 810	3 026	3 701	2 434
Subsidiaries	..	..	..	..	..	..	0	..
Total	2 046	2 477	3 332	3 065	5 810	3 026	3 701	2 434
Non-life								
Branches and agencies	900	1 139	1 877	2 403	2 487	5 322	8 628	9 626
Subsidiaries	..	..	..	..	..	..	0	..
Total	900	1 139	1 877	2 403	2 486	5 322	8 628	9 626
Composite total	x	x	x	x	x	x	x	x
Total								
Branches and agencies	2 946	3 616	5 209	5 468	8 297	8 348	12 329	12 060
Subsidiaries	..	..	..	..	..	..	0	..
Total	2 946	3 616	5 209	5 468	8 296	8 348	12 329	12 060

.. Not available; x Not applicable

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

Ireland
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	51	51	53	54	59	59	61	62
Foreign controlled undertakings	..	..	..	..	..	..	0	0
Foreign companies (branches)	12	13	10	11	12	10	10	9
All undertakings	63	64	63	65	71	69	71	71
Non-life								
Domestic undertakings	124	131	132	135	133	129	123	121
Foreign controlled undertakings	..	..	..	..	..	..	0	0
Foreign companies (branches)	30	31	32	31	32	29	30	28
All undertakings	154	162	164	166	165	158	153	149
Composite, all undertakings	-	-	-	-	-	-	-	-
Reinsurance								
Domestic undertakings	..	..	..	..	119	120	115	102
Foreign controlled undertakings	..	..	..	..	..	..	0	0
Foreign companies (branches)	..	..	..	..	3	0	3	0
All undertakings	..	..	..	..	119	120	118	102
Total								
Domestic undertakings	175	182	185	189	311	..	299	285
Foreign controlled undertakings	..	..	..	..	..	..	0	..
Foreign companies (branches)	42	44	42	42	44	..	43	37
All undertakings	217	226	227	231	355	..	342	322
2.2 Number of employees								
Insurance undertakings	12 286	12 432	12 593	12 168	13 021	11 476	10 626	9 696
Intermediaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	9 696

.. Not available; - Nil

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

IRELAND

General remarks

Health insurance premiums are not comprehensive. Data for 2008 for the first time includes premiums written by professional reinsurers.

1.1.4 Non-life insurance payments, by class, gross premiums

Freight insurance is included in Marine and Aviation insurance.

Israel

Israel
Table 1. Selected aggregates

Million ILS

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	34 552	36 109	38 666	40 320	42 003	45 317
Foreign controlled undertakings	7 157	7 683	8 294	8 397	8 903	9 663
Foreign companies (branches)	59	0	..	0	0	..
All undertakings	34 611	36 109	38 666	40 320	42 003	45 317
Premiums ceded								
Domestic undertakings	4 822	4 590	5 179	6 367	5 868	6 529
Foreign controlled undertakings	724	739	730	..	816	894
Foreign companies (branches)	0	0	..	..	..	..
All undertakings	4 822	4 590	5 179	6 367	5 868	6 529
Net written premiums								
Domestic undertakings	29 730	31 519	33 487	33 953	36 135	38 788
Foreign controlled undertakings	6 432	6 943	7 564	8 397	8 087	8 769
Foreign companies (branches)	59	0	..	0	..	..
All undertakings	29 789	31 519	33 487	33 953	36 135	38 788
1.1.2 Insurance business on foreign risks, gross premiums								
Life	0	..	0	0	..	..
Non-life	21	..	15	2 234	..	..
Composite	38 085	..	3
<i>of which:</i>								
Life	19 785	..	..
Non-life	18 300	..	3
Total	21	..	15	40 320	..	3
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	1 630	1 445	1 772	1 593
Unit linked	10 763	13 950	14 974	16 662
Other life insurance	6 948	4 373	4 911	5 654
Total life insurance	19 341	19 768	21 656	23 909
<i>of which: Pension contracts</i>	13 512	14 762	..
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	9 928	10 201	9 867	10 358
Marine, aviation and other transport insurance	40	44	43	41
Freight insurance	167	156	160	173
Fire and other property damage insurance	3 097	3 256	3 326	3 475
Pecuniary loss insurance	84	209	226	0
General liability insurance	2 144	2 343	2 353	2 354
Accident and health	3 008	3 402	3 607	3 950
<i>of which: Health</i>	2 671	2 930	3 066	..
Other non-life insurance	858	927	766	1 056
Treaty reinsurance	0	0	..
Total non-life insurance	19 325	20 538	20 347	21 408
1.2 Gross claims payments								
Life								
Domestic undertakings	8 567	..	..	..
Foreign controlled undertakings	2 639	..	0	..
Foreign companies (branches)
All undertakings	8 567	..	0	..
Non-life								
Domestic undertakings	14 109	1 082	1 138	1 303
Foreign controlled undertakings	1 490	12	0	..
Foreign companies (branches)
All undertakings	14 109	1 082	1 138	1 303
Composite								
Domestic undertakings	21 015	22 199	24 636
Foreign controlled undertakings	4 256	4 398	5 004
Foreign companies (branches)
All undertakings	21 015	22 199	24 636
<i>of which:</i>								
Life	9 208	10 349	11 651
Domestic undertakings	9 208	10 349	11 651
Foreign controlled undertakings	2 716	3 054	3 564
Foreign companies (branches)
All undertakings	9 208	10 349	11 651
Non-life	11 807	11 849	12 985
Domestic undertakings	11 807	11 849	12 985
Foreign controlled undertakings	1 540	1 344	1 440
Foreign companies (branches)
All undertakings	11 807	11 849	12 985
Total								
Domestic undertakings	22 676	22 096	23 337	25 939
Foreign controlled undertakings	4 129	4 268	4 398	5 004
Foreign companies (branches)
All undertakings	22 676	22 096	23 337	25 939

Israel
Table 1. Selected aggregates (cont.)

Million ILS

	2004	2005	2006	2007	2008	2009	2010	2011
1.3 Commissions								
Life								
Domestic undertakings	1 989	..	0	..
Foreign controlled undertakings	574	..	0	..
Foreign companies (branches)
All undertakings	1 989	..	0	..
Non-life								
Domestic undertakings	2 584	143	1 138	159
Foreign controlled undertakings	283	0	0	..
Foreign companies (branches)
All undertakings	2 584	143	1 138	159
Composite								
Domestic undertakings	4 497	4 783	5 070
Foreign controlled undertakings	844	897	947
Foreign companies (branches)
All undertakings	4 497	4 783	5 070
of which:								
Life								
Domestic undertakings	2 011	2 201	2 328
Foreign controlled undertakings	2 011	2 201	2 328
Foreign companies (branches)	571	614	635
All undertakings	2 011	2 201	2 328
Non-life								
Domestic undertakings	2 486	2 583	2 742
Foreign controlled undertakings	2 486	2 583	2 742
Foreign companies (branches)	273	283	312
All undertakings	2 486	2 583	2 742
Total								
Domestic undertakings	4 574	4 640	5 921	5 229
Foreign controlled undertakings	857	844	897	947
Foreign companies (branches)
All undertakings	4 574	4 640	5 921	5 229
1.4 Gross operating expenses								
Life								
Domestic undertakings	0	..
Foreign controlled undertakings	0	..
Foreign companies (branches)
All undertakings	0	..
Non-life								
Domestic undertakings	250	184	306
Foreign controlled undertakings	24	0	..
Foreign companies (branches)
All undertakings	250	184	306
Composite								
Domestic undertakings	3 798	4 136	5 198
Foreign controlled undertakings	812	881	1 158
Foreign companies (branches)
All undertakings	3 798	4 136	5 198
of which:								
Life								
Domestic undertakings	1 784	1 965	2 104
Foreign controlled undertakings	1 784	1 965	2 104
Foreign companies (branches)	465	521	565
All undertakings	1 784	1 965	2 104
Non-life								
Domestic undertakings	2 014	2 172	2 445
Foreign controlled undertakings	2 014	2 172	2 445
Foreign companies (branches)	347	360	368
All undertakings	2 014	2 172	2 445
Total								
Domestic undertakings	180	4 048	4 321	5 504
Foreign controlled undertakings	2 086	836	881	1 158
Foreign companies (branches)	501	..	..	..
All undertakings	4 048	4 321	5 504

Israel
Table 1. Selected aggregates (cont.)

Million ILS

	2004	2005	2006	2007	2008	2009	2010	2011
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies	0	..	..	..
Subsidiaries	0	..	..	..
Total	0	..	..	..
Non-life								
Branches and agencies	0	..	..	..
Subsidiaries	0	..	..	..
Total	0	..	..	..
Composite								
Branches and agencies
Subsidiaries
Total
of which:								
Life								
Branches and agencies
Subsidiaries
Total
Non-life								
Branches and agencies
Subsidiaries
Total
Total								
Branches and agencies	0	..	..	..
Subsidiaries	0	..	..	..
Total	0	..	..	..

.. Not available; | Break in series

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

The statistical data for Israel are supplied by and under the responsibility of the relevant Israeli authorities. The use of such data by the OECD is without prejudice to the status of the Golan Heights, East Jerusalem and Israeli settlements in the West Bank under the terms of international law.

Israel
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	0	0	0	0	..	..
Foreign controlled undertakings	0	0	0	..	..	..
Foreign companies (branches)	0	0	0	..	..	..
All undertakings	0	0	0	..	0	..
Non-life								
Domestic undertakings	10	11	11	11	11	10
Foreign controlled undertakings	1	1	2	1	..	..
Foreign companies (branches)	2	2	2	2	2	..
All undertakings	12	13	13	13	13	10
Composite								
Domestic undertakings	13	12	13	13	13	13
Foreign controlled undertakings	3	2	1	2	3	2
Foreign companies (branches)	0	0	0	..	..	2
All undertakings	13	12	13	..	13	15
Reinsurance								
Domestic undertakings	0	0	0	0	0	..
Foreign controlled undertakings	0	0	0	..	..	..
Foreign companies (branches)	0	0	0	..	..	..
All undertakings	0	0	0	..	0	..
Total								
Domestic undertakings	23	23	24	24	24	23
Foreign controlled undertakings	4	3	3	3	3	2
Foreign companies (branches)	2	2	2	2	2	2
All undertakings	25	25	26	13	26	25
2.2 Number of employees								
Insurance undertakings	12 407	..	12 630	..	..	..
Intermediaries	11 000	11 358	11 553	..	..	..
Total	23 407	11 358	24 183	..	..	..

.. Not available

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

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ISRAEL

1.1 *Insurance business written in the reporting country*

The reporting forms do not differentiate between direct and assumed business. Even though some of the insurance companies can also reinsure risks from other insurance companies the amount of reinsurance premiums is not material.

In principle, the accident and sickness business of life companies is shown under non-life business. However, Long Term Care is included in life insurance.

2.1, 2.2 *Number of companies and employees in the reporting country*

The composite companies, which transact both life and property and casualty business represent the majority of the business in Israel: 100% of the life insurance business and approximately 90% of the non-life insurance business.

Branch of Foreign companies – there are 2 companies one of which functions mainly as a reinsurer of a portion of one of the Israeli companies business. The other company sell only Jewellers block coverage and has premium volume of less than 10 M NIS – the data for these companies was not included.

The number of the employees includes provident funds and pension funds.

Italy

Italy
Table 1. Selected aggregates

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	103 885	111 732	109 675	100 571	92 648	118 279	127 810	112 362
Foreign controlled undertakings	25 117	29 217	24 593	32 405	26 017	34 921	37 340	32 577
Foreign companies (branches)	4 236	5 918	7 797	6 915	5 376	1 818	355	416
All undertakings	108 121	117 650	117 472	107 486	98 024	120 097	128 165	112 778
Premiums ceded								
Domestic undertakings	6 116	5 657	5 792	5 998	5 481	5 436	5 257	5 043
Foreign controlled undertakings	1 884	1 522	1 290	2 146	1 644	669	1 624	1 166
Foreign companies (branches)	67	424	454	294	101	92	52	57
All undertakings	6 183	6 081	6 245	6 292	5 581	5 528	5 308	5 099
Net written premiums								
Domestic undertakings	97 769	106 075	103 883	94 573	87 167	112 843	122 553	107 319
Foreign controlled undertakings	23 233	27 696	23 302	30 259	24 372	34 251	35 715	31 411
Foreign companies (branches)	4 171	5 494	7 343	6 620	5 276	1 726	304	359
All undertakings	101 939	111 569	111 226	101 194	92 443	114 569	122 857	107 678
1.1.2 Insurance business on foreign risks, gross premiums								
Life	1 062	1 569	1 443	929	990	8	6	1
Non-life	814	770	691	519	451	79	88	60
Composite	..	..	..	..	..	1 356	1 554	1 608
of which:								
Life	..	..	..	..	..	1 020	1 216	1 213
Non-life	..	..	..	..	..	336	339	395
Total	1 876	2 340	2 134	1 447	1 441	1 442	1 648	1 670
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	..	..	..	1 538	1 324	1 253	1 077	1 309
Unit linked	..	..	..	14 981	10 442	9 732	15 409	12 496
Other life insurance	..	..	..	44 921	42 799	70 130	73 627	60 064
Total life insurance	..	..	..	61 439	54 565	81 116	90 114	73 869
of which: Pension contracts	..	..	..	2 120	3 227	3 548	4 026	4 116
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	21 741	21 550	21 811	21 640	20 858	20 169	19 886	20 815
Marine, aviation and other transport insurance	561	588	532	485	460	473	461	432
Freight insurance	331	332	317	313	291	243	225	234
Fire and other property damage insurance	5 183	5 330	5 555	5 482	5 226	5 184	5 090	5 127
Pecuniary loss insurance	1 152	1 281	1 386	1 532	1 490	1 434	1 319	1 223
General liability insurance	3 230	3 279	3 361	3 368	3 349	3 384	3 006	2 979
Accident and health	4 749	4 971	5 154	5 388	5 400	5 428	5 281	5 306
of which: Health	1 677	1 814	1 927	2 135	2 190	2 230	2 210	2 229
Other non-life insurance	643	703	783	848	880	922	897	944
Treaty reinsurance	553	463	414	303	266	227	240	275
Total non-life insurance	38 141	38 496	39 313	39 358	38 219	37 463	36 405	37 333
1.2 Gross claims payments								
Life								
Domestic undertakings	34 241	43 131	57 381	73 429	66 127	21 489	28 862	31 179
Foreign controlled undertakings	8 254	12 236	14 524	25 181	22 354	8 319	9 213	14 849
Foreign companies (branches)	0	0	0	0	0	0	0	0
All undertakings	34 241	43 131	57 381	73 429	66 127	21 489	28 862	31 179
Non-life								
Domestic undertakings	22 597	23 390	23 833	25 030	27 361	5 736	5 907	5 191
Foreign controlled undertakings	5 724	5 503	3 603	6 311	6 857	1 892	1 767	1 748
Foreign companies (branches)	655	885	978	949	1 133	1 319	217	249
All undertakings	23 252	24 275	24 811	25 979	28 494	7 055	6 124	5 440
Composite								
Domestic undertakings	..	..	..	..	..	58 580	59 344	66 523
Foreign controlled undertakings	..	..	..	..	..	16 313	16 318	17 536
Foreign companies (branches)	..	..	..	..	..	0	0	0
All undertakings	..	..	..	..	..	58 580	59 344	66 523
of which:								
Life	..	..	..	..	..	36 286	37 621	45 192
Domestic undertakings	..	..	..	..	..	36 286	37 621	45 192
Foreign controlled undertakings	..	..	..	..	..	10 864	11 065	12 633
Foreign companies (branches)	..	..	..	..	..	0	0	0
All undertakings	..	..	..	..	..	36 286	37 621	45 192
Non-life	..	..	..	..	..	22 294	21 723	21 330
Domestic undertakings	..	..	..	..	..	22 294	21 723	21 330
Foreign controlled undertakings	..	..	..	..	..	5 448	217	4 903
Foreign companies (branches)	..	..	..	..	..	0	0	0
All undertakings	..	..	..	..	..	22 294	21 723	21 330
Total								
Domestic undertakings	56 838	66 521	81 215	98 460	93 487	85 805	94 113	102 893
Foreign controlled undertakings	13 979	17 739	18 127	31 492	29 211	26 524	27 298	34 132
Foreign companies (branches)	655	885	978	949	1 133	1 319	217	249
All undertakings	57 493	67 406	82 193	99 408	94 620	87 124	94 331	103 141

Italy
Table 1. Selected aggregates (cont.)

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.3 Commissions								
Life								
Domestic undertakings	3 029	3 429	3 702	3 673	3 065	886 |	988	727
Foreign controlled undertakings	815	1 129	1 106	1 497	1 159	565 |	607	532
Foreign companies (branches)	0	0	0	0	0	0	0	0
All undertakings	3 029	3 429	3 702	3 673	3 065	886 |	988	727
Non-life								
Domestic undertakings	6 184	6 394	6 653	6 892	6 925	1 777 |	1 932	1 721
Foreign controlled undertakings	1 666	1 667	1 179	1 935	1 900	628 |	655	629
Foreign companies (branches)	197	278	289	284	319	336	72	82
All undertakings	6 381	6 672	6 942	7 176	7 244	2 113 |	2 004	1 803
Composite								
Domestic undertakings	..	..	..	..	..	7 468 |	7 578	7 516
Foreign controlled undertakings	..	..	..	..	..	2 094 |	2 041	1 916
Foreign companies (branches)	..	..	..	..	..	0	0	0
All undertakings	..	..	..	..	..	7 468 |	7 578	7 516
of which:								
Life								
Domestic undertakings	..	..	..	..	..	2 313 |	2 384	2 187
Foreign controlled undertakings	..	..	..	..	..	746 |	696	560
Foreign companies (branches)	..	..	..	..	..	0	0	0
All undertakings	..	..	..	..	..	2 313 |	2 384	2 187
Non-life								
Domestic undertakings	..	..	..	..	..	5 155 |	5 194	5 329
Foreign controlled undertakings	..	..	..	..	..	1 348 |	1 346	1 356
Foreign companies (branches)	..	..	..	..	..	0	0	0
All undertakings	..	..	..	..	..	5 155 |	5 194	5 329
Total								
Domestic undertakings	9 213	9 823	10 355	10 565	9 990	10 131	10 498	9 964
Foreign controlled undertakings	2 480	2 796	2 284	3 433	3 058	3 288	3 304	3 078
Foreign companies (branches)	197	278	289	284	319	336	72	82
All undertakings	9 410	10 100	10 643	10 849	10 309	10 466	10 570	10 046
1.4 Gross operating expenses								
Life								
Domestic undertakings	871	892	898	962	918	1 172 |	1 310	1 033
Foreign controlled undertakings	226	260	207	320	313	724 |	778	734
Foreign companies (branches)	0	0	0	0	0	0	0	0
All undertakings	871	892	898	962	918	1 172 |	1 310	1 033
Non-life								
Domestic undertakings	1 598	1 628	1 613	1 815	1 696	2 410 |	2 443	2 324
Foreign controlled undertakings	492	473	348	591	505	874 |	884	873
Foreign companies (branches)	75	113	122	127	128	512	109	119
All undertakings	1 674	1 741	1 735	1 942	1 823	2 922 |	2 552	2 442
Composite								
Domestic undertakings	..	..	..	..	..	9 289 |	9 367	9 381
Foreign controlled undertakings	..	..	..	..	..	2 533 |	2 485	2 363
Foreign companies (branches)	..	..	..	..	..	0	0	0
All undertakings	..	..	..	..	..	9 289 |	9 367	9 381
of which:								
Life								
Domestic undertakings	..	..	..	..	..	3 006 |	3 069	2 867
Foreign controlled undertakings	..	..	..	..	..	905 |	857	724
Foreign companies (branches)	..	..	..	..	..	0	0	0
All undertakings	..	..	..	..	..	3 006 |	3 069	2 867
Non-life								
Domestic undertakings	..	..	..	..	..	6 284 |	6 299	6 514
Foreign controlled undertakings	..	..	..	..	..	1 629 |	1 628	1 639
Foreign companies (branches)	..	..	..	..	..	0	0	0
All undertakings	..	..	..	..	..	6 284 |	6 299	6 514
Total								
Domestic undertakings	2 470	2 521	2 512	2 777	2 613	12 871	13 121	12 737
Foreign controlled undertakings	718	732	555	911	818	4 131	4 147	3 971
Foreign companies (branches)	75	113	122	127	128	512	109	119
All undertakings	2 545	2 633	2 634	2 904	2 741	13 384	13 229	12 856

Italy
Table 1. Selected aggregates (cont.)

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies	78	95	96	94	79	0	0	0
Subsidiaries	27 681	39 590	35 790	43 990	39 277	1 175	1 327	1 938
Total	27 759	39 685	35 886	44 084	39 356	1 175	1 327	1 938
Non-life								
Branches and agencies	603	689	597	550	542	28	22	24
Subsidiaries	19 135	17 022	13 827	14 810	16 952	0	29	0
Total	19 738	17 710	14 424	15 359	17 494	28	51	24
Composite								
Branches and agencies	..	..	..	..	..	603	667	717
Subsidiaries	..	..	..	..	..	57 773	58 418	56 657
Total	..	..	..	..	..	58 376	59 085	57 375
of which:								
<i>Life</i>								
Branches and agencies	..	..	..	..	..	40 905	41 238	38 781
Subsidiaries	..	..	..	..	..	83	88	106
Total	..	..	..	..	..	40 905	41 238	38 781
<i>Non-life</i>								
Branches and agencies	..	..	..	..	..	17 471	17 847	18 593
Subsidiaries	..	..	..	..	..	520	579	611
Total	..	..	..	..	..	16 952	17 268	17 982
Total	..	..	..	..	..	17 471	17 847	18 593
Total								
Branches and agencies	681	783	694	643	622	631	689	741
Subsidiaries	46 816	56 612	49 617	58 800	56 229	58 948	59 775	58 596
Total	47 497	57 395	50 310	59 443	56 850	59 579	60 464	59 337

.. Not available; | Break in series

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

Italy
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	76	72	70	68	65	48	45	43
Foreign controlled undertakings	28	29	28	29	30	25	23	24
Foreign companies (branches)	19	18	19	18	14	16	20	21
All undertakings	95	90	89	86	79	64	65	64
Non-life								
Domestic undertakings	81	80	78	77	80	77	76	71
Foreign controlled undertakings	27	25	24	27	29	29	25	24
Foreign companies (branches)	41	47	53	54	54	53	55	59
All undertakings	122	127	131	131	134	130	131	130
Composite								
Domestic undertakings	19	19	19	17	17	31	30	28
Foreign controlled undertakings	6	5	4	4	4	10	10	11
Foreign companies (branches)	0	0	0	1	9	9	9	9
All undertakings	19	19	19	18	26	40	39	37
Reinsurance								
Domestic undertakings	3	3	2	1	1	0	0	0
Foreign controlled undertakings	3	3	2	1	1	0	0	0
Foreign companies (branches)	7	6	6	6	7	7	7	8
All undertakings	10	9	8	7	8	7	7	8
Total								
Domestic undertakings	179	174	169	163	163	156	151	142
Foreign controlled undertakings	64	62	58	61	64	64	58	59
Foreign companies (branches)	67	71	78	80	84	85	91	97
All undertakings	246	245	247	243	247	241	242	239
2.2 Number of employees								
Insurance undertakings	33 912	39 854	39 473	38 660	39 233	41 549	41 234	40 817
Intermediaries	90 500	90 500	90 500	210 000	217 180	220 903	221 417	226 235
Total	124 412	130 354	129 973	248 660	256 413	262 452	262 651	267 052

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

ITALY

General remarks

Most of data are available only for undertakings subject to Italian supervision [domestic undertakings and Italian branches of undertakings whose head offices are situated outside the EU (European Union)], except business written in the reporting country.

Definition of foreign-controlled companies

A company, over 50 per cent of whose capital is held, even indirectly, by foreign shareholders.

1.1 Insurance business written in the reporting country

Data include also direct premiums written by foreign undertakings whose head offices are situated in the EU (subject to home country supervision); instead premiums ceded and net premiums written are available only for undertakings subject to Italian supervision.

2.1 Number of companies

Includes both undertakings subject to Italian supervision (domestic undertakings, Italian branches of foreign undertakings whose head offices are situated outside the EU) and to foreign supervision (Italian branches of foreign companies whose head offices are situated in the EU).

2.2 Number of employees

Accordingly to the Italian law, all natural or legal persons selling insurance contracts, including bank employees who sell insurance contracts, are to be registered as insurance intermediaries in the Single Register of Insurance and reinsurance intermediaries, available as from 1 February 2007. The register contains the essential data about the persons acting as insurance and reinsurance intermediaries on the Italian territory and having their residence or head office in Italy. The Register was set up by legislative decree No. 209 of 7 September 2005 (Insurance Code), implementing Directive 2002/92/EC on insurance mediation, and is governed by ISVAP Regulation No. 5 of 16 October 2006. According to such regulations, the carrying on of the mediation activity is reserved solely to the persons enrolled in the Register. For the protection of consumers the Register therefore provides a complete snapshot of the persons carrying out mediation activities. Based on the provisions of the Code the Register is subdivided into 5 sections:

- section A (agents),
- section B (brokers),
- section C (direct canvassers of insurance undertakings),
- section D (banks, financial intermediaries as per article 107 of the Consolidated Banking Law, stock brokerage companies and *Poste Italiane – Divisione servizi di bancoposta*),

- section E (collaborators of the intermediaries registered under sections A, B and D conducting business outside the premises of such intermediaries).

The same intermediary may not be recorded in more than one section of the Register, except for intermediaries recorded under sections A and E for the sole distribution tasks pertaining to motor vehicle liability insurance.

Japan

Japan
Table 1. Selected aggregates

Million JPY

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	33 180 485	34 938 568	35 119 328	38 286 351	41 153 951	41 054 599	40 592 027	41 309 188
Foreign controlled undertakings	4 221 795	4 963 983	4 690 077	5 386 638	4 570 251	4 138 808	3 937 600	4 089 350
Foreign companies (branches)	3 066 768	2 867 121	3 052 878	3 094 930	3 101 278	3 051 836	3 184 939	4 051 225
All undertakings	36 247 253	37 805 689	37 439 234	41 381 281	44 255 229	44 106 435	43 776 966	45 360 413
Premiums ceded								
Domestic undertakings	2 295 207	2 422 534	2 470 135	2 298 853	2 355 437	2 236 509	2 211 394	2 487 440
Foreign controlled undertakings	740 835	886 038	790 459	732 209	959 460	852 369	827 426	1 012 340
Foreign companies (branches)	409 419	398 706	407 170	404 984	974 015	438 803	381 244	554 339
All undertakings	2 704 626	2 821 240	2 877 305	2 703 837	3 329 452	2 675 312	2 592 633	3 041 779
Net written premiums								
Domestic undertakings	30 885 371	32 516 034	32 649 192	35 987 500	38 798 513	38 818 088	38 380 635	38 821 749
Foreign controlled undertakings	3 480 963	4 077 945	3 899 617	4 654 432	3 610 791	3 286 440	3 080 177	3 077 012
Foreign companies (branches)	2 657 750	2 468 415	2 646 184	2 690 432	2 128 085	2 614 781	2 804 409	3 500 605
All undertakings	33 543 121	34 984 449	35 295 376	38 677 932	40 926 598	41 432 869	41 185 044	42 322 354
1.1.2 Insurance business on foreign risks, gross premiums								
Life	..	0	0	0	0	..	..	..
Non-life	..	..	..	..	..	..	..	..
Composite total	x	x	x	x	x	x	x	x
Total	..	0	0	0	0	..	..	..
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	..	..	..	..	..	..	..	..
Unit linked	..	..	..	..	..	..	..	..
Other life insurance	..	..	..	..	..	..	..	..
Total life insurance	..	..	..	30 909 689	34 063 950	34 116 113	34 454 319	35 863 385
<i>of which: Pension contracts</i>	..	..	..	..	..	..	..	..
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	3 592 064	3 689 407	3 583 810	3 690 387	3 642 285	3 642 285	3 541 931	3 650 671
Marine, aviation and other transport insurance	272 844	295 485	323 870	340 705	316 510	316 510	305 343	305 977
Freight insurance	74 838	76 300	75 833	77 007	76 230	76 230	64 556	67 288
Fire and other property damage insurance	1 409 511	1 542 366	1 564 308	1 546 742	1 560 319	1 560 319	1 619 666	1 762 054
Pecuniary loss insurance	55 826	54 175	61 045	62 388	..	..	..	..
General liability insurance	430 729	461 761	499 619	499 585	503 436	503 436	521 081	535 395
Accident and health	..	891 455	887 764	876 220	857 015	857 015	1 211 200	1 262 653
<i>of which: Health</i>	..	..	..	..	..	..	..	..
Other non-life insurance	..	2 560 820	2 676 702	2 451 512	..	..	..	2 096 987
Treaty reinsurance	..	..	..	..	..	..	..	..
Total non-life insurance	9 244 485	9 571 769	9 672 951	9 544 546	9 048 425	9 049 235	7 263 777	9 730 581
1.2 Gross claims payments								
Life								
Domestic undertakings	6 207 978	19 621 949	17 927 556	25 148 216	33 689 120	33 689 120	30 677 277	29 178 265
Foreign controlled undertakings	583 203	2 803 797	2 790 716	2 859 004	3 391 492	3 391 509	2 821 726	2 738 842
Foreign companies (branches)	115 623	914 251	1 045 140	1 142 966	2 129 021	2 129 021	1 372 136	1 583 330
All undertakings	6 323 601	20 536 200	18 972 696	26 291 182	35 818 141	35 818 141	32 049 413	30 761 595
Non-life								
Domestic undertakings	4 565 961	4 208 118	4 288 734	4 312 683	4 535 152	4 235 152	4 243 987	9 249 885
Foreign controlled undertakings	30 066	30 807	35 388	38 505	137 240	137 240	218 720	400 264
Foreign companies (branches)	149 860	152 590	162 175	177 134	58 211	58 211	174 446	366 743
All undertakings	4 715 821	4 391 515	4 450 909	4 489 817	4 593 363	4 293 363	4 418 433	9 616 628
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	10 773 939	23 830 067	22 216 290	29 460 899	38 224 272	37 924 272	34 921 264	38 428 150
Foreign controlled undertakings	613 269	2 834 604	2 826 104	2 897 509	3 528 732	3 528 749	3 040 446	3 139 106
Foreign companies (branches)	265 483	1 066 841	1 207 315	1 320 100	2 187 232	2 187 232	1 546 582	1 950 073
All undertakings	11 039 422	24 927 715	23 423 605	30 780 999	40 411 504	40 111 504	36 467 846	40 378 223
1.3 Commissions								
Life								
Domestic undertakings	321 472	..	..	..	..	..	..	..
Foreign controlled undertakings	142 881	..	..	..	..	..	..	..
Foreign companies (branches)	113 824	..	..	..	..	..	..	..
All undertakings	435 296	..	..	..	..	..	..	..
Non-life								
Domestic undertakings	1 218 069	1 249 372	1 233 039	1 222 519	1 248 888	1 248 888	1 190 122	1 241 891
Foreign controlled undertakings	15 294	16 263	-14 614	-15 248	17 123	17 123	70 683	71 775
Foreign companies (branches)	58 104	62 344	63 557	63 864	64 076	64 076	64 395	67 079
All undertakings	1 276 173	1 311 716	1 296 596	1 286 383	1 330 087	1 312 964	1 254 517	1 308 970
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	1 539 541	1 249 372	1 233 039	1 222 519	1 248 888	1 248 888	1 190 122	1 241 891
Foreign controlled undertakings	158 175	16 263	-14 614	-15 248	17 123	17 123	70 683	71 775
Foreign companies (branches)	171 928	62 344	63 557	63 864	64 076	64 076	64 395	67 079
All undertakings	1 711 469	1 311 716	1 296 596	1 286 383	1 330 087	1 312 964	1 254 517	1 308 970

Japan
Table 1. Selected aggregates (cont.)

Million JPY

	2004	2005	2006	2007	2008	2009	2010	2011
1.4 Gross operating expenses								
Life								
Domestic undertakings	3 113 908	3 193 276	3 226 547	3 527 543	3 815 075	3 815 075	3 768 382	3 679 493
Foreign controlled undertakings	557 232	617 116	572 709	620 276	565 470	567 522	529 937	494 700
Foreign companies (branches)	450 510	473 863	488 130	489 572	509 117	509 117	537 616	565 754
All undertakings	3 564 418	3 667 139	3 714 677	4 017 115	4 324 192	4 324 192	4 305 998	4 245 247
Non-life								
Domestic undertakings	1 561 548	1 554 052	1 610 024	1 690 859	1 744 828	1 744 828	1 637 090	1 688 096
Foreign controlled undertakings	24 854	25 746	27 230	29 467	30 565	30 565	87 975	85 470
Foreign companies (branches)	96 154	105 945	115 452	120 405	112 093	112 093	114 656	124 057
All undertakings	1 657 702	1 659 997	1 725 476	1 811 264	1 856 921	1 856 921	1 751 746	1 812 153
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	4 675 456	4 747 328	4 836 571	5 218 402	5 559 903	5 559 903	5 405 472	5 367 589
Foreign controlled undertakings	582 086	642 862	599 939	649 743	596 035	598 087	617 912	580 170
Foreign companies (branches)	546 664	579 808	603 582	609 977	621 210	621 210	652 272	689 811
All undertakings	5 222 120	5 327 136	5 440 153	5 828 379	6 181 113	6 181 113	6 057 744	6 057 400
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies	0	0	0	0	0	..	..	..
Subsidiaries	0	0	0	0	0	..	..	..
Total	..	0	0	0	0	..	..	..
Non-life								
Branches and agencies	88 582	..	..	..	..	..	..	..
Subsidiaries	335 682	..	..	..	..	..	..	..
Total	424 264	293 419	337 395	..	..	..	..	..
Composite total	x	x	x	x	x	x	x	x
Total								
Branches and agencies	88 582	0	0	0	0	..	..	..
Subsidiaries	335 682	0	0	0	0	..	..	..
Total	424 264	293 419	337 395	0	0	..	..	..

.. Not available; x Not applicable

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

Japan
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	34	34	34	38	42	42	43	39
Foreign controlled undertakings	11	11	11	13	13	15	15	14
Foreign companies (branches)	4	4	4	4	4	4	4	4
All undertakings	38	38	38	42	46	46	47	43
Non-life								
Domestic undertakings	24	23	23	27	27	30	28	29
Foreign controlled undertakings	4	4	4	4	4	4	5	5
Foreign companies (branches)	18	19	19	19	18	21	22	23
All undertakings	42	42	42	46	45	51	50	52
Composite, all undertakings	-	-	-	-	-	-	-	-
Reinsurance								
Domestic undertakings	3	3	3	3	3	..	..	2
Foreign controlled undertakings	0	0	0	0	0	..	..	0
Foreign companies (branches)	4	3	3	3	3	..	..	5
All undertakings	7	6	6	6	6	..	..	7
Total								
Domestic undertakings	61	60	60	68	72	..	..	..
Foreign controlled undertakings	15	15	15	17	17	..	..	..
Foreign companies (branches)	26	26	26	26	25	..	..	..
All undertakings	86	86	86	94	97	..	..	..
2.2 Number of employees								
Insurance undertakings	420 025	431 744	409 710	421 477	434 622	453 584	..	..
Intermediaries	5 789 541	6 561 746	..	..	..	..	..	..
Total	6 209 566	6 993 490	..	..	..	..	..	..

.. Not available; - Nil

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

JAPAN

General remarks

Figures are for the fiscal year (1 April of the year in question to 31 March of the following year).

Definition of foreign-controlled companies

Companies owned by foreign shareholders to the extent of 50 per cent or more of their capital.

1.1 Insurance business written in the reporting country

- a) The statistics for life insurance companies are before deduction of refund premiums.
- b) From 1998, gross premiums for non-life insurance are before deduction of the savings-portion of maturity-refund-type insurance.

1.1.4 Non-life insurance payments, by class, gross premiums

Premiums for fire and property damage insurance and for accident and health insurance are before deduction of the savings-portion of maturity-refund-type insurance. The following services and entities are not included in the data:

1. Postal Life Insurance. This non-profit service operated by the government provides life insurance which is made available to people nation-wide, thereby ensuring the economic stability of the people and promoting their well-being. It is operated by the Ministry of Posts and Telecommunications under the provisions of the Postal Life Insurance Law. Its budget and accounts are subject to deliberation by the Diet.

2. Environmental Sanitation Trade Association Mutual Aid. The environmental sanitation associations are entities whose purpose is to improve the sanitation standard through ensuring the soundness of the businesses related to environmental sanitation, thereby securing the interests of the consumers as well. They are established by law and provide, as part of their operations, non-profit services similar to life and fire insurance to their members.

3. Shopping Centre Promotion Association Mutual Aid. Non-profit services similar to fire insurance are provided by shopping centre promotion associations to their members, based on the unique nature of the shopping centres in which many shops are clustered close together in a relatively small area. Most of the associations are small and only a very small number actually conduct mutual aid services.

4. Consumers' Co-operation Association Mutual Aid. The consumers' co-operative associations are entities by law whose purpose is to promote the spontaneous development of the local associations, thereby securing the stability of people lives and promoting their lifestyle. Consumers' co-operative associations and their federation provide non-profit mutual aid services including life and automobile insurance to their members.

5. Forest Co-operative Association Mutual Aid for Forest Disaster. This system is established by law and it aims at improving the economic and social status of forest owners and securing sustained yield from the forests as well as increasing their potential output, thereby contributing to the development of the national economy. The National Federation of Forest Owners' Co-operative Associations operates this system on a non-profit basis, which is similar to a non-life insurance for forest owners.

6. Fishery Co-operative Association Mutual Aid. This system is established by law and it aims to promote the development of local associations for fishermen and fish processors thereby promoting their economic and social status and improving the potential output of fisheries, as well as developing the national economy. Fishery co-operative associations provide non-profit services similar to life and non-life insurance to their members.

7. Small and Medium Enterprise Co-operative Association Mutual Aid. These associations composed of small and medium enterprises in certain areas provide non-profit services similar to life and non-life insurance to their members. The total number of such co-operative associations amounts to approximately 49 000 throughout Japan. While there are no detailed statistics, the usual types of services are as follow:

i) *Fire mutual aid provided by Fire Insurance Co-operative*

These associations composed of small and medium enterprises provide, on the principle of mutual aid, non-profit services similar to fire insurance to insure their members against loss caused by fire.

ii) *Automobile mutual aid provided by Motor Insurance Co-operative*

These associations composed of small and medium enterprises provide, on the principle of mutual aid, non-profit services similar to automobile insurance to insure their members against accidents associated with the possession, use and control of privately owned cars.

8. Agricultural co-operative Association Mutual Aid. This system is established by law and aims to promote the development of local farmers associations, thereby improving the potential output of agriculture and promoting their economic and social status, as well as developing the national economy. Agricultural co-operative associations and their federation provide, as a single entity, non-profit services similar to life and non-life insurance to their members.

9. Employee mutual aid. Employee unions and the national federation of unions mutual aid, which are voluntarily organised by employees with the main purpose of promoting their economic status, particularly by maintaining and improving, provide non-profit services similar to life and non-life insurance to their members.

1.5 *Insurance business written abroad by branches, gross premiums*

In the non-life category, some subsidiaries are unable to supply separate figures for "Direct Business" and "Reinsurance Premiums Accepted".

2.2 *Number of employees*

- a) Employees of insurance companies do not include part-time employees.
- b) Intermediaries include agents whose main activities are not insurance.

Korea

Korea
Table 1. Selected aggregates

Million KRW

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	77 541 830	87 458 064	96 955 095	110 393 054	115 859 968	122 132 179	135 405 614	..
Foreign controlled undertakings	7 436 819	9 470 190	10 566 779	12 820 314	13 480 118	14 088 283	14 764 615	..
Foreign companies (branches)	2 048 736	2 600 210	3 158 569	3 430 441	3 587 701	4 270 391	4 250 510	..
All undertakings	79 590 566	90 058 274	100 100 956	111 321 037	116 577 984	126 402 570	139 656 124	..
Premiums ceded								
Domestic undertakings	5 595 479	6 267 482	6 776 092	7 344 189	8 108 554	8 454 320	8 248 307	..
Foreign controlled undertakings	142 463	195 145	266 676	309 793	320 610	546 607	529 774	..
Foreign companies (branches)	221 410	403 596	543 164	333 763	369 098	553 407	407 499	..
All undertakings	5 816 889	6 671 078	7 319 256	7 677 952	8 477 652	9 007 727	8 655 806	..
Net written premiums								
Domestic undertakings	71 946 351	81 190 582	90 179 003	103 048 865	107 751 414	113 677 859	127 157 307	..
Foreign controlled undertakings	7 294 356	9 275 045	10 300 103	12 510 521	13 159 509	13 541 676	14 234 841	..
Foreign companies (branches)	1 827 326	2 196 614	2 615 405	3 096 678	3 218 603	3 716 984	3 843 011	..
All undertakings	73 773 677	83 387 196	92 794 408	106 145 543	110 970 018	117 394 843	131 000 318	..
1.1.2 Insurance business on foreign risks, gross premiums								
Life	..	..	..	..	..	..	..	..
Non-life	422 142	484 343	675 845	896 455	1 221 109	8 061 186	1 393 220	..
Composite total	x	x	x	x	x	x	x	x
Total	422 142	484 343	675 845	896 455	1 221 109	8 061 186	1 393 220	..
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	..	..	..	..	..	14 516 005	16 493 331	..
Unit linked	..	..	..	..	..	16 767 780	18 570 246	..
Other life insurance	..	..	..	..	..	44 163 041	45 875 642	..
Total life insurance	..	..	..	..	..	75 446 826	80 939 219	..
<i>of which: Pension contracts</i>	..	..	..	..	..	2 944 502	4 037 523	..
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	8 938 931	9 243 620	9 649 225	10 575 656	11 026 121	11 513 159	12 712 741	..
Marine, aviation and other transport insurance	708 504	741 408	632 377	631 851	815 631	1 169 236	1 079 971	..
Freight insurance	5 370	5 029	..	..	..	..	..	..
Fire and other property damage insurance	487 921	537 851	313 247	305 804	290 036	481 100	343 250	..
Pecuniary loss insurance	..	..	..	1 008 466	1 114 250	1 293 541	1 367 999	..
General liability insurance	829 829	800 600	..	407 663	421 467	775 149	834 878	..
Accident and health	5 131 243	5 723 014	..	9 764 507	10 859 083	12 398 730	14 665 164	..
<i>of which: Health</i>	2 567 767	2 586 042	..	7 676 120	8 388 970	4 921 216	5 877 040	..
Other non-life insurance	9 723 317	11 526 391	18 991 336	10 663 864	12 167 879	20 344 004	25 457 371	..
Treaty reinsurance	..	..	..	..	..	..	..	..
Total non-life insurance	25 825 115	28 577 913	..	..	..	47 974 919	56 461 374	..
1.2 Gross claims payments								
Life								
Domestic undertakings	31 461 676	10 076 587	34 707 856	39 384 005	45 144 764	46 039 241	50 304 985	..
Foreign controlled undertakings	2 286 644	467 293	3 122 517	4 637 566	5 968 643	5 652 840	7 571 937	..
Foreign companies (branches)	160 892	27 635	438 139	773 568	1 991 711	1 180 688	1 268 464	..
All undertakings	31 622 568	10 104 222	35 145 996	40 157 573	47 136 475	47 219 929	51 573 449	..
Non-life								
Domestic undertakings	9 433 325	9 985 027	12 355 102	13 683 416	16 254 621	18 867 283	21 683 043	..
Foreign controlled undertakings	..	..	0	0	0	580 375	664 566	..
Foreign companies (branches)	88 418	119 549	415 927	193 377	280 765	1 052 992	1 043 797	..
All undertakings	9 521 743	10 104 576	12 771 030	13 876 793	16 535 386	19 920 275	22 726 840	..
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	40 895 001	20 061 614	47 062 959	53 067 421	61 399 384	64 906 524	71 988 028	..
Foreign controlled undertakings	2 286 644	467 293	3 122 517	4 637 566	5 968 643	6 233 215	8 236 503	..
Foreign companies (branches)	249 310	147 184	854 067	966 945	2 272 476	2 233 680	2 312 261	..
All undertakings	41 144 311	20 208 798	47 917 025	54 034 366	63 671 861	67 140 204	74 300 289	..
1.3 Commissions								
Life								
Domestic undertakings	..	..	..	15 603 919	16 027 714	8 315 606	4 774 647	..
Foreign controlled undertakings	..	..	..	3 260 784	3 493 518	1 801 392	1 125 660	..
Foreign companies (branches)	..	..	..	833 657	842 042	324 907	43 548	..
All undertakings	..	..	..	16 437 575	16 869 756	8 640 513	4 818 195	..
Non-life								
Domestic undertakings	..	..	..	9 106 421	10 778 474	4 992 487	2 242 103	..
Foreign controlled undertakings	..	..	..	0	0	1 697	162 058	..
Foreign companies (branches)	..	..	..	69 133	76 212	13 541	68 803	..
All undertakings	..	..	..	9 175 554	10 854 686	5 006 028	2 310 906	..
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	..	..	..	24 710 340	26 806 188	13 308 093	7 016 750	..
Foreign controlled undertakings	..	..	..	3 260 784	3 493 518	1 803 089	1 287 718	..
Foreign companies (branches)	..	..	..	902 790	918 254	338 448	112 351	..
All undertakings	..	..	..	25 613 129	27 724 442	13 646 541	7 129 101	..

Korea
Table 1. Selected aggregates (cont.)

Million KRW

	2004	2005	2006	2007	2008	2009	2010	2011
1.4 Gross operating expenses								
Life								
Domestic undertakings	5 242 762	10 473 603	11 493 730	46 394 068	49 761 801	18 170 539	19 832 046	..
Foreign controlled undertakings	789 175	2 247 841	1 637 868	6 136 005	7 628 903	4 094 498	4 698 261	..
Foreign companies (branches)	105 561	515 315	590 153	1 461 002	2 693 323	762 857	845 704	..
All undertakings	5 348 323	10 988 918	12 083 883	47 855 069	52 455 124	18 933 396	20 677 750	..
Non-life								
Domestic undertakings	4 682 573	5 198 624	6 112 486	18 258 718	21 485 231	9 308 928	9 722 605	..
Foreign controlled undertakings	..	..	0	0	0	151 338	174 348	..
Foreign companies (branches)	192 271	227 606	264 311	391 644	509 523	492 471	479 237	..
All undertakings	4 874 844	5 426 230	6 376 797	18 650 363	21 994 754	9 801 399	10 201 842	..
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	9 925 335	15 672 227	17 606 216	64 652 786	71 247 032	27 479 467	29 554 651	..
Foreign controlled undertakings	789 175	2 247 841	1 637 868	6 136 005	7 628 903	4 245 836	4 872 609	..
Foreign companies (branches)	297 832	742 921	854 464	1 852 646	3 202 846	1 255 328	1 324 941	..
All undertakings	10 223 167	16 415 148	18 460 680	66 505 432	74 449 878	28 734 795	30 879 592	..
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies	..	20 045	..	..	..	..	..	..
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	..
Non-life								
Branches and agencies	422 142	464 298	675 845	..	..	..	..	..
Subsidiaries	..	..	..	..	..	..	..	..
Total	422 142	484 323	675 845	896 455	1 221 109	8 061 186	1 393 220	..
Composite total	x	x	x	x	x	x	x	x
Total								
Branches and agencies	422 142	484 343	675 845	..	..	..	..	..
Subsidiaries	..	..	..	..	..	..	..	..
Total	422 142	484 323	675 845	896 455	1 221 109	8 061 186	1 393 220	..

.. Not available; x Not applicable

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

Korea
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	21	21	21	21	21	21	22	..
Foreign controlled undertakings	9	9	7	7	7	8	8	..
Foreign companies (branches)	2	1	1	1	1	1	1	..
All undertakings	23	22	22	22	22	22	23	..
Non-life								
Domestic undertakings	14	15	15	15	15	15	15	..
Foreign controlled undertakings	..	..	0	0	0	3	3	..
Foreign companies (branches)	6	7	7	7	8	8	8	..
All undertakings	20	22	22	22	23	23	23	..
Composite, all undertakings	-	-	-	-	-	-	-	-
Reinsurance								
Domestic undertakings	1	1	1	1	1	1	1	..
Foreign controlled undertakings	..	..	0	0	0	0	0	..
Foreign companies (branches)	6	6	6	5	6	6	6	..
All undertakings	7	7	7	6	7	7	7	..
Total								
Domestic undertakings	36	37	37	37	37	37	38	..
Foreign controlled undertakings	9	9	7	7	7	11	11	..
Foreign companies (branches)	14	14	14	13	15	15	15	..
All undertakings	50	51	51	50	52	52	53	..
2.2 Number of employees								
Insurance undertakings	47 422	51 875	52 764	54 040	54 719	53 812	55 927	..
Intermediaries	290 212	251 785	260 992	264 333	286 685	227 919	270 786	..
Total	337 634	303 660	313 756	318 373	341 404	281 731	326 713	..

.. Not available; - Nil

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

KOREA

General remark

Data are sourced from the insurance statistics yearbook of KIDI (Korea Insurance Development Institute) and from the financial statistics information system of KSS (Korea Supervisory Service). Figures are on a fiscal year basis for April 2006-March 2007.

Definition of foreign-controlled companies

Insurance companies for which the largest stockholder is a foreigner.

1.1 Insurance business written in the reporting country

There aren't accurate figures in life insurance about reinsurance accepted on risk situated outside the reporting country.

Luxembourg

Luxembourg
Table 1. Selected aggregates

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	7 966	10 036	11 580	11 054	10 702	16 437	20 584	13 626
Foreign controlled undertakings	5 191	6 800	7 052	10 353	9 984	15 490	19 165	12 583
Foreign companies (branches)	102	136	126	139	144	165	133	150
All undertakings	8 067	10 172	11 705	11 193	10 846	16 602	20 717	13 776
Premiums ceded								
Domestic undertakings	1 166	1 223	2 364	1 004	2 362	4 425	5 362	2 935
Foreign controlled undertakings	1 013	1 055	1 960	853	2 217	4 299	5 220	2 737
Foreign companies (branches)	30	26	36	32	42	34	37	37
All undertakings	1 197	1 249	2 400	1 036	2 405	4 459	5 399	2 973
Net written premiums								
Domestic undertakings	6 799	8 814	9 216	10 049	8 340	12 012	15 222	10 691
Foreign controlled undertakings	4 178	5 744	5 092	9 499	7 767	11 191	13 945	9 846
Foreign companies (branches)	71	109	90	108	102	131	96	113
All undertakings	6 871	8 923	9 305	10 157	8 441	12 143	15 318	10 804
1.1.2 Insurance business on foreign risks, gross premiums								
Life	6 923	8 753	10 181	9 457	8 562	14 265	18 170	11 564
Non-life	180	319	386	515	396	410	426	547
Composite	..	..	..	..	..	0	0	0
<i>of which:</i>								
Life	..	..	..	..	..	0	0	0
Non-life	..	..	..	..	..	0	0	0
Total	7 104	9 072	10 567	9 971	8 958	14 675	18 596	12 112
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	..	..	..	..	..	..	..	..
Unit linked	..	..	..	8 898	7 658	11 546	13 371	8 836
Other life insurance	..	..	..	..	..	..	..	3 382
Total life insurance	..	..	..	10 005	9 744	15 464	19 392	12 218
<i>of which: Pension contracts</i>	..	..	..	..	..	..	19 392	..
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	..	..	..	..	..	..	..	426
Marine, aviation and other transport insurance	..	..	..	..	..	..	..	0
Freight insurance	..	..	..	..	..	..	..	30
Fire and other property damage insurance	..	..	..	..	..	..	..	271
Pecuniary loss insurance	..	..	..	..	..	..	..	321
General liability insurance	..	..	..	..	..	..	..	106
Accident and health	..	..	..	..	..	..	..	90
<i>of which: Health</i>	..	..	..	..	..	..	..	59
Other non-life insurance	..	..	..	..	..	..	..	53
Treaty reinsurance	..	..	..	..	..	..	..	27
Total non-life insurance	755	929	1 013	1 187	1 101	1 124	1 184	1 325
1.2 Gross claims payments								
Life								
Domestic undertakings	3 670	4 011	4 053	4 608	5 601	5 150	6 078	7 091
Foreign controlled undertakings	2 504	2 742	2 306	4 417	5 424	5 052	5 827	6 863
Foreign companies (branches)	8	43	33	63	18	4	9	34
All undertakings	3 678	4 055	4 086	4 671	5 619	5 154	6 087	7 125
Non-life								
Domestic undertakings	310	308	526	363	1 284	496	731	606
Foreign controlled undertakings	76	78	289	211	1 069	270	411	315
Foreign companies (branches)	29	36	36	50	68	25	27	31
All undertakings	340	343	562	413	1 351	521	758	637
Composite								
Domestic undertakings	..	..	..	..	..	0	0	0
Foreign controlled undertakings	..	..	..	..	..	0	0	0
Foreign companies (branches)	..	..	..	..	..	34	32	39
All undertakings	..	..	..	..	..	34	32	39
<i>of which:</i>								
Life	..	..	..	..	..	16	15	19
Domestic undertakings	..	..	..	..	..	0	0	0
Foreign controlled undertakings	..	..	..	..	..	0	0	0
Foreign companies (branches)	..	..	..	..	..	16	15	19
All undertakings	..	..	..	..	..	16	15	19
Non-life	..	..	..	..	..	18	17	20
Domestic undertakings	..	..	..	..	..	0	0	0
Foreign controlled undertakings	..	..	..	..	..	0	0	0
Foreign companies (branches)	..	..	..	..	..	18	17	20
All undertakings	..	..	..	..	..	18	17	20
Total								
Domestic undertakings	3 981	4 319	4 580	4 971	6 884	5 646	6 809	7 697
Foreign controlled undertakings	2 579	2 820	2 595	4 627	6 493	5 322	6 238	7 178
Foreign companies (branches)	37	79	68	112	85	63	68	104
All undertakings	4 018	4 398	4 648	5 084	6 970	5 709	6 878	7 800

Luxembourg
Table 1. Selected aggregates (cont.)

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.3 Commissions								
Life								
Domestic undertakings	323	318	334	373	371	313	367	353
Foreign controlled undertakings	253	254	252	360	357	299	351	..
Foreign companies (branches)	5	5	5	4	5	0	0	0
All undertakings	328	323	338	377	376	314	367	353
Non-life								
Domestic undertakings	101	108	120	148	192	382	206	217
Foreign controlled undertakings	24	27	31	79	119	307	126	..
Foreign companies (branches)	15	17	17	14	16	9	11	12
All undertakings	117	124	137	162	208	391	217	229
Composite								
Domestic undertakings	..	..	..	..	..	0	0	0
Foreign controlled undertakings	..	..	..	..	..	0	0	..
Foreign companies (branches)	..	..	..	..	..	12	12	11
All undertakings	..	..	..	..	..	12	12	11
of which:								
Life								
Domestic undertakings	..	..	..	..	..	4	4	5
Foreign controlled undertakings	..	..	..	..	..	0	0	0
Foreign companies (branches)	..	..	..	..	..	4	4	5
All undertakings	..	..	..	..	..	4	4	5
Non-life								
Domestic undertakings	..	..	..	..	..	8	8	7
Foreign controlled undertakings	..	..	..	..	..	0	0	0
Foreign companies (branches)	..	..	..	..	..	8	8	7
All undertakings	..	..	..	..	..	8	8	7
Total								
Domestic undertakings	424	426	453	520	563	695	573	570
Foreign controlled undertakings	277	281	283	440	477	606	477	..
Foreign companies (branches)	20	22	22	18	21	21	23	23
All undertakings	445	447	475	538	584	716	596	593
1.4 Gross operating expenses								
Life								
Domestic undertakings	454	460	494	572	208	229	243	288
Foreign controlled undertakings	341	353	341	549	197	218	231	274
Foreign companies (branches)	8	7	8	5	2	0	0	0
All undertakings	462	467	501	578	209	229	243	288
Non-life								
Domestic undertakings	144	150	163	199	71	49	54	53
Foreign controlled undertakings	31	34	39	109	48	25	30	27
Foreign companies (branches)	23	24	27	20	7	3	14	3
All undertakings	167	174	190	220	78	52	68	55
Composite								
Domestic undertakings	..	..	..	..	..	0	0	0
Foreign controlled undertakings	..	..	..	..	..	0	0	0
Foreign companies (branches)	..	..	..	..	..	5	17	6
All undertakings	..	..	..	..	..	5	17	6
of which:								
Life								
Domestic undertakings	..	..	..	..	..	1	6	2
Foreign controlled undertakings	..	..	..	..	..	0	0	0
Foreign companies (branches)	..	..	..	..	..	1	6	2
All undertakings	..	..	..	..	..	1	6	2
Non-life								
Domestic undertakings	..	..	..	..	..	3	12	3
Foreign controlled undertakings	..	..	..	..	..	0	0	0
Foreign companies (branches)	..	..	..	..	..	3	12	3
All undertakings	..	..	..	..	..	3	12	3
Total								
Domestic undertakings	598	610	657	772	279	278	297	341
Foreign controlled undertakings	371	387	380	658	245	243	261	302
Foreign companies (branches)	31	31	34	26	9	8	31	8
All undertakings	629	641	691	798	288	286	328	349

Luxembourg
Table 1. Selected aggregates (cont.)

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies	533	588	918	984	1 059	2 355	2 830	2 161
Subsidiaries	0	0	0	0	..	0	0	0
Total	533	588	918	984	..	2 355	2 830	2 161
Non-life								
Branches and agencies	342	424	450	263	1 272	1 014	1 122	1 088
Subsidiaries	0	0	0	0	..	0	0	0
Total	342	424	450	263	..	1 014	1 122	1 088
Composite								
Branches and agencies	..	..	..	..	..	0	0	0
Subsidiaries	..	..	..	..	..	0	0	0
Total	..	..	..	..	..	0	0	0
of which:								
<i>Life</i>	..	..	..	..	..	0	0	0
<i>Branches and agencies</i>	..	..	..	..	..	0	0	0
<i>Subsidiaries</i>	..	..	..	..	..	0	0	0
<i>Total</i>	..	..	..	..	..	0	0	0
<i>Non-life</i>	..	..	..	..	..	0	0	0
<i>Branches and agencies</i>	..	..	..	..	..	0	0	0
<i>Subsidiaries</i>	..	..	..	..	..	0	0	0
<i>Total</i>	..	..	..	..	..	0	0	0
Total								
Branches and agencies	874	1 012	1 368	1 247	2 331	3 369	3 952	3 250
Subsidiaries	0	0	0	0	..	0	0	0
Total	874	1 012	1 368	1 247	..	3 369	3 952	3 250

.. Not available; | Break in series

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

Luxembourg
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	55	53	53	52	47	47	46	45
Foreign controlled undertakings	37	36	32	48	43	43	42	41
Foreign companies (branches)	2	2	2	2	2	2	2	2
All undertakings	57	55	55	54	49	49	48	47
Non-life								
Domestic undertakings	24	26	26	27	30	31	29	29
Foreign controlled undertakings	13	11	11	23	26	27	25	25
Foreign companies (branches)	10	10	10	10	10	10	11	10
All undertakings	34	36	36	37	40	41	40	39
Composite								
Domestic undertakings	0	0	0	0	0	0	0	0
Foreign controlled undertakings	0	0	0	0	0	0	0	0
Foreign companies (branches)	4	4	4	3	3	3	3	3
All undertakings	4	4	4	3	3	3	3	3
Reinsurance								
Domestic undertakings	273	262	262	262	261	251	244	242
Foreign controlled undertakings	248	235	225	243	238	234	225	222
Foreign companies (branches)	0	0	0	0	0	0	8	0
All undertakings	273	262	262	262	261	251	252	242
Total								
Domestic undertakings	352	341	337	341	338	329	319	316
Foreign controlled undertakings	298	282	268	314	307	304	292	288
Foreign companies (branches)	16	16	16	15	15	15	24	15
All undertakings	368	357	357	356	353	344	343	331
2.2 Number of employees								
Insurance undertakings	2 923	3 045	3 170	3 242	3 087	3 710	3 956	3 967
Intermediaries	7 953	8 122	8 189	8 168	9 297	9 503	9 859	9 375
Total	10 876	11 167	11 359	11 410	12 384	13 213	13 815	13 342

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

LUXEMBOURG

Definition of foreign-controlled companies

Principal shareholders are not of Luxembourg's nationality.

1.1 Insurance business written in the reporting country

Data concern insurance products commercialised (flow). They represent premiums written in Luxembourg and from Luxembourg (free services provision).

1.5 Insurance business written abroad by branches, gross premiums

Includes premiums written by branches of Luxembourg companies established abroad.

Mexico

Mexico
Table 1. Selected aggregates

Million MXN

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	140 599	140 709	166 114	193 456	209 851	236 860	247 010	281 792
Foreign controlled undertakings	87 301	81 139	99 740	114 934	129 075	143 428	153 858	167 708
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	140 599	140 709	166 114	193 456	209 851	236 860	247 010	281 792
Premiums ceded								
Domestic undertakings	23 386	21 819	22 279	29 983	30 100	42 795	36 018	49 771
Foreign controlled undertakings	13 593	10 269	11 618	14 345	16 949	18 449	19 495	21 903
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	23 386	21 819	22 279	29 983	30 100	42 795	36 018	49 771
Net written premiums								
Domestic undertakings	117 213	118 890	143 834	163 473	179 751	194 065	210 991	232 021
Foreign controlled undertakings	73 708	70 870	88 122	100 225	112 127	124 979	134 363	145 805
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	117 213	118 890	143 834	163 473	179 751	194 065	210 991	232 021
1.1.2 Insurance business on foreign risks, gross premiums								
Life	43	..	..	..	451	..	..	..
Non-life	925	..	..	..	826	..	323	349
Composite	..	..	..	..	..	..	1 463	1 553
of which:								
Life	..	..	..	..	..	407	..	..
Non-life	..	..	..	..	..	1 052	..	..
Total	967	..	..	..	1 277	..	1 786	1 902
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	..	..	..	..	..	..	15 849	15 749
Unit linked	..	..	..	..	..	..	0	..
Other life insurance	..	..	..	..	..	..	97 352	109 511
Total life insurance	..	..	..	83 634	92 688	103 431	113 201	125 260
of which: Pension contracts	..	..	..	6 377	7 728	8 756	0	..
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	33 732	34 882	39 023	44 371	47 419	46 947	50 357	56 099
Marine, aviation and other transport insurance	4 549	4 474	4 504	5 251	5 226	5 951	5 765	7 049
Freight insurance	..	..	..	..	..	..	..	..
Fire and other property damage insurance	6 271	5 824	6 764	9 999	7 512	16 884	8 026	14 010
Pecuniary loss insurance	262	303	316	412	456	518	636	686
General liability insurance	4 127	4 169	3 992	4 142	4 362	5 265	5 185	5 914
Accident and health	17 617	20 543	23 971	27 644	32 121	34 511	37 557	41 814
of which: Health	699	931	1 168	1 260	1 351	1 631	1 626	1 835
Other non-life insurance	15 040	13 494	13 495	16 105	19 246	22 314	24 316	30 214
Treaty reinsurance	..	..	..	..	..	..	..	..
Total non-life insurance	81 599	83 690	92 066	109 183	116 341	132 389	131 842	155 785
1.2 Gross claims payments								
Life								
Domestic undertakings	27 226	29 282	33 505	40 318	48 836	8 634	9 487	9 566
Foreign controlled undertakings	18 311	18 860	21 157	26 203	31 235	3 784	4 314	4 663
Foreign companies (branches)	0	0	..	..	..	..	..	..
All undertakings	27 226	29 282	33 505	40 318	48 836	8 634	9 487	9 566
Non-life								
Domestic undertakings	37 643	42 022	48 267	55 579	57 896	13 280	14 463	14 750
Foreign controlled undertakings	20 216	21 454	25 350	28 720	29 915	4 819	5 042	4 751
Foreign companies (branches)	0	0	..	..	..	..	..	..
All undertakings	37 643	42 022	48 267	55 579	57 896	13 280	14 463	14 750
Composite								
Domestic undertakings	..	..	..	..	..	96 118	100 430	109 005
Foreign controlled undertakings	..	..	..	..	..	62 564	67 094	70 654
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	96 118	100 430	109 005
of which:								
Life	..	..	..	..	..	47 586	48 676	50 966
Domestic undertakings	..	..	..	..	..	47 586	48 676	50 966
Foreign controlled undertakings	..	..	..	..	..	35 236	37 971	38 918
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	47 586	48 676	50 966
Non-life	..	..	..	..	..	48 531	51 753	58 039
Domestic undertakings	..	..	..	..	..	48 531	51 753	58 039
Foreign controlled undertakings	..	..	..	..	..	27 328	29 122	31 736
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	48 531	51 753	58 039
Total								
Domestic undertakings	64 869	71 304	81 773	95 897	106 731	118 032	124 380	133 321
Foreign controlled undertakings	38 527	40 314	46 507	54 924	61 149	71 168	76 449	80 068
Foreign companies (branches)	0	0	..	..	..	..	..	..
All undertakings	64 869	71 304	81 773	95 897	106 731	118 032	124 380	133 321

Mexico
Table 1. Selected aggregates (cont.)

Million MXN

	2004	2005	2006	2007	2008	2009	2010	2011
1.3 Commissions								
Life								
Domestic undertakings	7 573	7 797	9 910	10 625	11 668	1 053	976	1 257
Foreign controlled undertakings	4 844	5 068	6 198	7 049	7 652	324	234	268
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	7 573	7 797	9 910	10 625	11 668	1 053	976	1 257
Non-life								
Domestic undertakings	11 970	12 981	15 013	17 003	17 707	4 811	5 078	5 935
Foreign controlled undertakings	6 605	6 844	7 917	10 029	17 707	2 073	2 230	2 373
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	11 970	12 981	15 013	17 003	17 707	4 811	5 078	5 935
Composite								
Domestic undertakings	..	..	..	..	..	31 881	34 055	38 671
Foreign controlled undertakings	..	..	..	..	..	20 206	21 885	24 611
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	31 881	34 055	38 671
of which:								
Life								
Domestic undertakings	..	..	..	..	..	12 184	13 741	15 773
Foreign controlled undertakings	..	..	..	..	..	12 184	13 741	15 773
Foreign companies (branches)	..	..	..	..	..	8 294	9 518	10 807
All undertakings	..	..	..	..	..	12 184	13 741	15 773
Non-life								
Domestic undertakings	..	..	..	..	..	19 698	20 315	22 898
Foreign controlled undertakings	..	..	..	..	..	19 698	20 315	22 898
Foreign companies (branches)	..	..	..	..	..	11 694	12 367	13 803
All undertakings	..	..	..	..	..	19 698	20 315	22 898
Total								
Domestic undertakings	19 543	20 779	24 923	27 629	29 375	37 746	40 110	45 863
Foreign controlled undertakings	11 449	11 912	14 114	17 077	25 359	22 603	24 349	27 251
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	19 543	20 779	24 923	27 629	29 375	37 746	40 110	45 863
1.4 Gross operating expenses								
Life								
Domestic undertakings	4 557	4 450	4 740	5 564	6 208	634	942	1 095
Foreign controlled undertakings	3 554	3 248	3 387	4 052	4 524	305	530	675
Foreign companies (branches)	0	0	..	..	..	..	..	..
All undertakings	4 557	4 450	4 740	5 564	6 208	634	942	1 095
Non-life								
Domestic undertakings	8 175	7 583	7 975	7 620	10 271	2 656	2 353	2 337
Foreign controlled undertakings	4 423	3 896	3 579	3 289	5 334	1 290	1 220	1 402
Foreign companies (branches)	0	0	..	..	..	..	..	..
All undertakings	8 175	7 583	7 975	7 620	10 271	2 656	2 353	2 337
Composite								
Domestic undertakings	..	..	..	..	..	12 630	14 102	14 115
Foreign controlled undertakings	..	..	..	..	..	8 263	9 018	8 627
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	12 630	14 102	14 115
of which:								
Life								
Domestic undertakings	..	..	..	..	..	5 917	6 925	6 838
Foreign controlled undertakings	..	..	..	..	..	5 917	6 925	6 838
Foreign companies (branches)	..	..	..	..	..	4 573	5 339	5 052
All undertakings	..	..	..	..	..	5 917	6 925	6 838
Non-life								
Domestic undertakings	..	..	..	..	..	6 714	7 178	7 277
Foreign controlled undertakings	..	..	..	..	..	6 714	7 178	7 277
Foreign companies (branches)	..	..	..	..	..	3 674	3 679	3 575
All undertakings	..	..	..	..	..	6 714	7 178	7 277
Total								
Domestic undertakings	12 732	12 033	12 715	13 183	16 479	15 920	17 398	17 548
Foreign controlled undertakings	7 978	7 144	6 967	7 341	9 858	9 859	10 768	10 704
Foreign companies (branches)	0	0	..	..	..	..	..	..
All undertakings	12 732	12 033	12 715	13 183	16 479	15 920	17 398	17 548

Mexico
Table 1. Selected aggregates (cont.)

Million MXN

	2004	2005	2006	2007	2008	2009	2010	2011
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies	0	0	..	..	..	..	..	..
Subsidiaries	0	0	..	..	..	..	..	..
Total	0	0	0	..	..	..	..	..
Non-life								
Branches and agencies	0	0	..	..	..	..	..	..
Subsidiaries	0	0	..	..	..	..	..	..
Total	0	0	0	..	..	..	..	..
Composite								
Branches and agencies	..	..	..	..	..	..	..	..
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	..
of which:								
Life								
Branches and agencies	..	..	..	..	..	..	..	..
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	..
Non-life								
Branches and agencies	..	..	..	..	..	..	..	..
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	..
Total								
Branches and agencies	0	0	..	..	..	..	..	..
Subsidiaries	0	0	..	..	..	..	..	..
Total	0	0	0	..	..	..	..	..

.. Not available; | Break in series

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

Mexico
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	19	18	18	18	20	20	21	21
Foreign controlled undertakings	10	10	10	10	12	11	12	12
Foreign companies (branches)	0	0	0	0	..	..	..	..
All undertakings	19	18	18	18	20	20	21	21
Non-life								
Domestic undertakings	31	34	37	40	45	43	42	44
Foreign controlled undertakings	15	19	21	24	27	26	25	27
Foreign companies (branches)	0	0	0	0	..	..	..	..
All undertakings	31	34	37	40	45	43	42	44
Composite								
Domestic undertakings	35	32	34	35	33	33	34	35
Foreign controlled undertakings	20	17	19	20	20	20	21	20
Foreign companies (branches)	0	0	0	0	..	..	..	..
All undertakings	35	32	34	35	33	33	34	35
Reinsurance								
Domestic undertakings	2	2	2	2	2	2	2	2
Foreign controlled undertakings	0	0	0	0	0	0	0	..
Foreign companies (branches)	0	0	0	0	..	..	..	..
All undertakings	2	2	2	2	2	2	2	2
Total								
Domestic undertakings	87	86	91	95	100	98	99	102
Foreign controlled undertakings	45	46	50	54	59	57	58	59
Foreign companies (branches)	0	0	0	0	..	..	..	..
All undertakings	87	86	91	95	100	98	99	102
2.2 Number of employees								
Insurance undertakings	17 675	18 500	12 050	12 903	14 044	14 064	14 133	14 487
Intermediaries	31 035	30 380	29 907	30 511	31 497	33 186	34 265	35 173
Total	48 710	48 880	41 957	43 414	45 541	47 250	48 398	49 660

.. Not available

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

MEXICO

Definition of foreign-controlled companies

Those undertakings which capital is mostly contributed by foreigners, that is 51 per cent and above.

1.1.4 Non-life insurance payments, by class, gross premiums

- a) "Marine, aviation and other transport insurance" includes "Freight Insurance".
- b) "Other non-life insurance" includes agricultural and miscellaneous insurances.

Netherlands

Netherlands
Table 1. Selected aggregates

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	41 118	47 191	44 279	46 092	47 671	47 256	38 602	41 183
Foreign controlled undertakings	2 560	10 443	9 515	10 586	9 299	8 469	7 430	9 625
Foreign companies (branches)	7 592	1 344	1 512	1 561	1 207	1 093	961	955
All undertakings	48 710	48 534	45 684	47 653	48 879	48 349	39 564	42 138
Premiums ceded								
Domestic undertakings	3 086	3 201	3 472	3 588	3 683	3 619	3 407	5 720
Foreign controlled undertakings	471	964	964	968	1 081	1 055	995	1 701
Foreign companies (branches)	403	136	133	6	41	48	42	116
All undertakings	3 489	3 337	3 605	3 594	3 724	3 667	3 449	5 836
Net written premiums								
Domestic undertakings	38 032	43 989	40 807	42 504	43 988	43 637	35 195	35 463
Foreign controlled undertakings	2 089	9 479	8 551	9 619	8 218	7 414	6 434	7 923
Foreign companies (branches)	7 189	1 208	1 379	1 555	1 167	1 045	919	839
All undertakings	45 221	45 197	42 087	44 059	45 155	44 682	36 115	36 302
1.1.2 Insurance business on foreign risks, gross premiums								
Life	..	..	..	..	..	..	..	..
Non-life	..	..	..	..	..	..	..	..
Composite total	x	x	x	x	x	x	x	x
Total	..	..	..	..	..	..	..	..
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	..	..	..	14 943	15 911	12 960	12 058	12 001
Unit linked	..	..	..	11 176	10 233	8 474	7 758	9 332
Other life insurance	..	..	..	523	469	398	355	329
Total life insurance	..	..	..	26 642	26 613	21 832	20 171	21 662
<i>of which: Pension contracts</i>	..	..	..	8 740	9 178	6 410	6 941	6 887
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	4 581	4 565	4 662	4 769	4 853	4 539	4 635	4 587
Marine, aviation and other transport insurance	657	681	721	418	556	559	543	563
Freight insurance	..	..	..	298	376	299	275	291
Fire and other property damage insurance	3 529	3 519	3 535	3 687	3 913	3 675	3 732	3 515
Pecuniary loss insurance	..	..	..	358	498	428	1 192	309
General liability insurance	..	..	..	1 202	1 361	1 158	1 140	1 045
Accident and health	11 644	11 477	7 402	8 115	8 373	8 156	8 285	8 585
<i>of which: Health</i>	..	..	3 614	..	..	..	..	..
Other non-life insurance	3 163	3 468	3 712	2 093	2 277	2 132	1 419	2 027
Treaty reinsurance	..	..	..	..	..	..	..	..
Total non-life insurance	23 574	23 710	20 033	20 942	22 207	20 946	21 221	20 923
1.2 Gross claims payments								
Life								
Domestic undertakings	15 259	16 433	20 341	21 852	23 203	21 698	21 020	23 689
Foreign controlled undertakings	1 159	4 087	4 264	4 547	3 124	3 178	3 870	3 206
Foreign companies (branches)	2 696	1 228	630	728	89	74	3 281	378
All undertakings	17 955	17 661	20 972	22 580	23 292	21 772	24 301	24 067
Non-life								
Domestic undertakings	12 688	14 544	19 696	13 072	13 727	13 994	13 434	13 957
Foreign controlled undertakings	339	2 212	2 320	2 713	1 847	3 292	2 046	2 840
Foreign companies (branches)	2 222	170	140	77	165	72	305	42
All undertakings	14 910	14 714	19 836	13 149	13 892	14 066	13 739	13 999
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	27 947	30 977	40 038	34 924	36 930	35 692	34 454	37 646
Foreign controlled undertakings	1 498	6 299	6 583	7 260	4 971	6 470	5 916	6 046
Foreign companies (branches)	4 918	1 398	770	805	254	146	3 586	420
All undertakings	32 865	32 375	40 808	35 729	37 184	35 838	38 040	38 066
1.3 Commissions								
Life								
Domestic undertakings	1 871	2 084	1 759	855	956	825	605	614
Foreign controlled undertakings	115	357	397	187	331	379	342	325
Foreign companies (branches)	1	0	0	33	4	3	62	14
All undertakings	1 872	2 084	1 759	888	960	828	667	628
Non-life								
Domestic undertakings	1 835	3 238	2 765	3 031	3 055	3 054	2 999	3 070
Foreign controlled undertakings	80	255	247	766	668	579	682	851
Foreign companies (branches)	703	0	0	47	120	133	24	23
All undertakings	2 538	3 238	2 765	3 078	3 175	3 187	3 023	3 093
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	3 706	5 322	4 524	3 886	4 011	3 879	3 604	3 684
Foreign controlled undertakings	195	612	644	953	999	958	1 024	1 176
Foreign companies (branches)	704	0	0	80	124	136	86	37
All undertakings	4 410	5 322	4 524	3 966	4 135	4 015	3 690	3 721

Netherlands
Table 1. Selected aggregates (cont.)

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.4 Gross operating expenses								
Life								
Domestic undertakings	2 764	3 309	3 434	3 579	4 092	3 461	2 642	2 768
Foreign controlled undertakings	185	980	902	745	715	473	646	349
Foreign companies (branches)	533	127	139	152	10	8	488	59
All undertakings	3 297	3 436	3 573	3 731	4 102	3 469	3 130	2 827
Non-life								
Domestic undertakings	3 854	5 654	6 749	4 999	6 175	5 278	4 775	4 863
Foreign controlled undertakings	55	1 173	1 216	1 193	876	690	845	1 244
Foreign companies (branches)	984	69	81	59	160	146	26	25
All undertakings	4 838	5 723	6 829	5 058	6 335	5 424	4 801	4 888
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	6 618	8 963	10 183	8 578	10 267	8 739	7 417	7 631
Foreign controlled undertakings	240	2 153	2 118	1 938	1 591	1 163	1 491	1 593
Foreign companies (branches)	1 517	196	219	211	170	154	514	84
All undertakings	8 135	9 159	10 402	8 789	10 437	8 893	7 931	7 715
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies	..	..	..	..	636	..	621	662
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	636	..	621	662
Non-life								
Branches and agencies	..	..	..	..	1 785	1 684	1 789	1 067
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	1 785	..	1 789	1 067
Composite total	x	x	x	x	x	x	x	x
Total								
Branches and agencies	..	..	..	..	2 421	1 684	2 410	1 729
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	2 421	..	2 410	1 729

.. Not available; x Not applicable

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

Netherlands
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	80	74	70	68	64	64	49	52
Foreign controlled undertakings	18	22	19	16	12	12	8	8
Foreign companies (branches)	1	1	1	1	1	1	1	1
All undertakings	81	75	71	69	65	65	50	53
Non-life								
Domestic undertakings	229	220	237	224	217	205	193	174
Foreign controlled undertakings	30	29	25	25	18	17	14	5
Foreign companies (branches)	8	7	7	6	7	6	4	4
All undertakings	237	227	244	230	224	211	197	178
Composite, all undertakings	-	-	-	-	-	-	-	-
Reinsurance								
Domestic undertakings	6	7	..	6	..	6	14	16
Foreign controlled undertakings	0	0	..	0	..	0	2	1
Foreign companies (branches)	0	0	..	0	..	..	..	..
All undertakings	6	7	..	6	..	6	14	16
Total								
Domestic undertakings	315	301	307	292	281	275	256	242
Foreign controlled undertakings	48	51	44	41	30	29	24	14
Foreign companies (branches)	9	8	8	7	8	7	5	5
All undertakings	324	309	315	299	289	282	261	247
2.2 Number of employees								
Insurance undertakings	48 200	45 400	..	..	..	..	..	..
Intermediaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	..

.. Not available; - Nil

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

NETHERLANDS

General remarks

- a) Before 1995, the number and the premium income of professional reinsurance companies are estimated since these companies are exempt from governmental control. Since 1995, they are no longer included.
- b) The number and the premium income of foreign-controlled companies are estimated since the figures provided refer to supervised companies only.
- c) A mandatory, basic health insurance for all residents is excluded from non-life insurance, because of its social security nature. This insurance was introduced in 2006 by law.

Definition of foreign-controlled companies

Domestic insurance companies with a share-capital of which over 50 per cent belongs to one or more companies with (a) head office(s) located outside the Netherlands.

1.1.4 Non-life insurance payments, by class, gross premiums

- a) Freight Insurance is included in Marine and Aviation Insurance.
- b) Pecuniary Loss Insurance and General Liability Insurance are included in other non-life insurance.

1.5 Insurance business written abroad, gross premiums

Before 1994, the figures provided are estimates related to the three major Netherlands insurance companies carrying insurance business on an international scale. Since 1994, no estimation is available.

2.1 Number of companies

- a) Before 1995, the number of non-life companies includes the so-called exempted small local mutuals (1995, 239). Their market share was no more than 0.2 per cent (1995).
- b) Since 1995, the number of branches of foreign insurers with a head office within the EU/EEA is no longer included. The number of these branches was 115 (1995, life = 3, non-life = 112).

2.2 Number of employees

Numbers of insurance employees and intermediaries (carrying out business on a professional basis) are estimated. However the number of insurance employees (in full time equivalent) is based on supervisory reports since 2008.

New Zealand

New Zealand
Table 1. Selected aggregates

Million NZD

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	4 042	4 418	4 477	4 510	4 480	4 719	4 680	..
Premiums ceded								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	720	689	599	480	528	610	610	..
Net written premiums								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	4 112	4 506	4 724	4 917	5 170	5 365	5 730	..
1.1.2 Insurance business on foreign risks, gross premiums								
Life	..	..	..	..	..	..	..	..
Non-life	..	..	..	..	..	..	..	..
Composite	..	..	..	..	..	..	..	..
of which:								
Life	..	..	..	..	..	..	..	..
Non-life	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	..
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	..	..	..	..	..	..	..	..
Unit linked	..	..	..	..	..	..	..	..
Other life insurance	..	..	..	..	..	..	..	..
Total life insurance	..	..	..	..	..	..	..	..
of which: Pension contracts	..	..	..	..	..	..	..	..
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	..	..	..	..	..	..	..	..
Marine, aviation and other transport insurance	..	..	..	..	..	..	..	..
Freight insurance	..	..	..	..	..	..	..	..
Fire and other property damage insurance	..	..	..	..	..	..	..	..
Pecuniary loss insurance	..	..	..	..	..	..	..	..
General liability insurance	..	..	..	..	..	..	..	..
Accident and health	..	..	..	..	..	..	..	..
of which: Health	..	..	..	..	..	..	..	..
Other non-life insurance	..	..	..	..	..	..	..	..
Treaty reinsurance	..	..	..	..	..	..	..	..
Total non-life insurance	4 042	4 418	4 477	4 510	4 480	4 719	4 680	..
1.2 Gross claims payments								
Life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	711	682	758	738	837	895	1 437	..
Non-life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	2 123	2 273	2 373	2 531	2 821	2 925	2 802	..
Composite								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
of which:								
Life	..	..	..	..	..	..	..	..
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Non-life	..	..	..	..	..	..	..	..
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Total								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	2 835	2 955	3 131	3 269	3 658	3 820	4 239	..

New Zealand
Table 1. Selected aggregates (cont.)

Million NZD

	2004	2005	2006	2007	2008	2009	2010	2011
1.3 Commissions								
Life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Non-life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Composite								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
of which:								
Life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Non-life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Total								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
1.4 Gross operating expenses								
Life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	2 111	2 140	2 283	2 298	2 052	2 161	2 403	..
Non-life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	3 354	3 474	3 449	3 645	4 044	4 202	4 213	..
Composite								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
of which:								
Life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Non-life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Total								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	5 465	5 613	5 732	5 943	6 096	6 364	6 616	..

New Zealand
Table 1. Selected aggregates (cont.)

Million NZD

	2004	2005	2006	2007	2008	2009	2010	2011
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies
Subsidiaries
Total
Non-life								
Branches and agencies
Subsidiaries
Total
Composite								
Branches and agencies
Subsidiaries
Total
of which:								
Life								
Branches and agencies
Subsidiaries
Total
Non-life								
Branches and agencies
Subsidiaries
Total
Total								
Branches and agencies
Subsidiaries
Total

.. Not available

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

New Zealand
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	38	36	45	41	43	42	42	..
Non-life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	141	138	150	162	165	152	147	..
Composite								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Reinsurance								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Total								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	179	174	195	203	208	194	189	..
2.2 Number of employees								
Insurance undertakings	8 060	..	..	..	..	..	..	..
Intermediaries	..	..	..	..	..	..	..	..
Total	..	..	..	9 360	9 320	9 550	9 650	..

.. Not available

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

NEW ZEALAND

General remarks

All of the financial data is collected from firms with a predominant balance date of June. This data will therefore predominantly cover the period 1 July-30 June the following year, although responses from individual firms may vary in balance date.

Definition of foreign-controlled companies

50 per cent or more overseas ownership.

1.1 Insurance business written in the reporting country

Gross premiums of direct life insurance by domestic companies include net premiums of life reinsurance.

1.1.4 Non-life insurance payments, by class, gross premiums

“Other” means medical insurance.

2.1, 2.2 Number of companies and employees

Data is sourced from Business Demography datasets, which show a snap-shot of the number of enterprises and employees as of February of each year.

Norway

Norway
Table 1. Selected aggregates

Million NOK

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	86 966	95 387	90 150	100 449	111 714	34 066	99 610	106 973
Foreign controlled undertakings	10 953	11 024	13 407	7 565	7 568	943	6 299	6 388
Foreign companies (branches)	14 899	15 135	14 002	15 523	24 690	24 349	24 719	26 383
All undertakings	101 865	110 522	104 152	115 971	136 405	58 415	124 329	133 356
Premiums ceded								
Domestic undertakings	7 595	6 744	6 784	6 157	6 381	6 897	..	..
Foreign controlled undertakings	1 332	512	570	809	760	170	..	..
Foreign companies (branches)	2 295	1 435	1 406	1 435	1 811	1 647	..	..
All undertakings	9 889	8 180	8 190	7 592	8 193	8 544	..	..
Net written premiums								
Domestic undertakings	79 371	88 643	83 367	93 168	105 333	27 169	..	..
Foreign controlled undertakings	9 621	10 512	12 836	6 756	6 808	774	..	..
Foreign companies (branches)	12 604	13 700	12 596	14 087	22 879	22 702	..	..
All undertakings	91 975	102 342	97 012	107 257	128 212	49 871	..	..
1.1.2 Insurance business on foreign risks, gross premiums								
Life	..	..	..	..	..	..	..	..
Non-life	..	..	..	..	2 964	3 711	2 779	1 556
Composite total	x	x	x	x	x	x	x	x
Total	..	..	..	..	2 964	3 711	2 779	1 556
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	..	..	..	..	..	..	..	..
Unit linked	..	..	..	..	..	..	..	..
Other life insurance	..	..	..	..	..	..	..	..
Total life insurance	..	..	..	70 751	..	75 256	66 586	71 577
<i>of which: Pension contracts</i>	..	..	..	..	..	..	..	..
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	13 630	13 992	14 200	13 930	14 969	8 855	10 409	10 787
Marine, aviation and other transport insurance	8 453	9 255	10 365	11 119	5 672	8 752	3 974	4 009
Freight insurance	0	0	..	0	..	..	..	..
Fire and other property damage insurance	13 024	12 675	12 911	12 051	13 339	7 903	9 470	10 811
Pecuniary loss insurance	170	197	214	268	57	72	119	125
General liability insurance	1 477	1 663	1 306	1 059	1 149	578	647	686
Accident and health	4 718	5 441	5 615	4 950	5 567	3 084	3 205	3 229
<i>of which: Health</i>	..	..	..	..	..	..	..	..
Other non-life insurance	6 123	6 173	6 800	6 075	4 359	2 988	5 993	5 967
Treaty reinsurance	165	170	150	177	169	2 988	..	..
Total non-life insurance	47 760	49 566	51 561	49 451	45 281	..	33 817	35 615
1.2 Gross claims payments								
Life								
Domestic undertakings	24 439	28 283	35 997	68 885	64 231	45 863	40 443	40 252
Foreign controlled undertakings	1 466	1 567	1 869	6 532	5 436	3 530	3 309	2 723
Foreign companies (branches)	521	794	887	1 251	498	671	405	494
All undertakings	24 960	29 076	36 884	70 136	64 729	46 534	40 848	40 746
Non-life								
Domestic undertakings	19 719	19 579	20 630	21 478	20 197	21 538	21 364	26 292
Foreign controlled undertakings	4 575	4 405	4 374	914	1 238	931	441	342
Foreign companies (branches)	8 015	8 372	9 383	11 787	16 241	16 567	16 445	17 552
All undertakings	27 734	27 950	30 013	33 266	36 438	38 105	37 809	43 844
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	44 158	47 862	56 627	90 363	84 428	67 401	61 807	66 544
Foreign controlled undertakings	6 041	5 972	6 243	7 446	6 674	4 461	3 750	3 065
Foreign companies (branches)	8 536	9 165	10 270	13 038	16 739	17 238	16 850	18 046
All undertakings	52 694	57 027	66 897	103 402	101 167	84 639	78 657	84 590
1.3 Commissions								
Life								
Domestic undertakings	..	..	..	..	2 166	..	..	..
Foreign controlled undertakings	..	..	..	..	49	..	..	..
Foreign companies (branches)	..	..	..	..	32	..	..	..
All undertakings	..	..	..	..	2 198	..	..	..
Non-life								
Domestic undertakings	685	605	422	697	554	..	..	..
Foreign controlled undertakings	174	27	28	138	110	..	..	..
Foreign companies (branches)	265	215	264	285	366	..	..	..
All undertakings	950	821	686	982	920	..	..	..
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	685	605	422	697	2 720	..	..	..
Foreign controlled undertakings	174	27	28	138	159	..	..	..
Foreign companies (branches)	265	215	264	285	398	..	..	..
All undertakings	950	821	686	982	3 118	..	..	..

Norway
Table 1. Selected aggregates (cont.)

Million NOK

	2004	2005	2006	2007	2008	2009	2010	2011
1.4 Gross operating expenses								
Life								
Domestic undertakings	3 591	4 270	5 067	5 704	5 713	6 636	6 839	5 818
Foreign controlled undertakings	400	451	602	557	596	622	646	688
Foreign companies (branches)	102	134	117	153	341	132	151	144
All undertakings	3 692	4 405	5 184	5 857	6 054	6 768	6 990	5 962
Non-life								
Domestic undertakings	6 202	6 694	6 914	5 999	4 723	5 501	5 703	6 155
Foreign controlled undertakings	1 596	1 716	1 619	189	108	149	141	76
Foreign companies (branches)	3 065	3 433	3 642	4 572	5 261	5 495	5 451	5 121
All undertakings	9 267	10 127	10 556	10 571	9 984	10 996	11 154	11 276
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	9 793	10 964	11 981	11 703	10 436	12 137	12 542	11 973
Foreign controlled undertakings	1 996	2 167	2 221	746	704	771	787	764
Foreign companies (branches)	3 167	3 567	3 759	4 725	5 602	5 627	5 602	5 265
All undertakings	12 959	14 531	15 740	16 428	16 038	17 764	18 144	17 238
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies	..	..	..	..	..	..	89	..
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	89	..
Non-life								
Branches and agencies	..	..	0	..	..	2 446	2 977	2 476
Subsidiaries	0	1	635	..	..	..	..	..
Total	..	..	635	..	..	2 446	2 977	2 476
Composite total	x	x	x	x	x	x	x	x
Total								
Branches and agencies	..	..	0	..	..	2 446	3 066	2 476
Subsidiaries	0	1	635	..	..	..	..	..
Total	..	..	635	..	..	2 446	3 066	2 476

.. Not available; x Not applicable

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

Norway
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	11	11	11	10	11	..	12	12
Foreign controlled undertakings	3	3	2	2	2	..	2	2
Foreign companies (branches)	8	10	10	9	9	..	10	10
All undertakings	19	21	21	19	20	..	22	22
Non-life								
Domestic undertakings	77	77	75	76	78	78	77	76
Foreign controlled undertakings	3	3	3	2	2	2	1	1
Foreign companies (branches)	25	29	30	35	28	28	24	21
All undertakings	102	106	105	111	106	106	101	97
Composite, all undertakings	-	-	-	-	-	-	-	-
Reinsurance								
Domestic undertakings	2	2	2	2	1	1	..	..
Foreign controlled undertakings	1	1	1	1	0	0	..	..
Foreign companies (branches)	0	0	..	0	0	0	..	..
All undertakings	2	2	2	2	1	1	..	..
Total								
Domestic undertakings	90	90	88	88	..	..	89	88
Foreign controlled undertakings	7	7	6	5	..	..	3	3
Foreign companies (branches)	33	39	40	44	..	..	34	31
All undertakings	123	129	128	132	..	..	123	119
2.2 Number of employees								
Insurance undertakings	7 156	7 383	7 610	5 347	..	..	9 753	..
Intermediaries	..	..	..	..	..	..	..	..
Total	..	..	..	5 347	..	..	9 753	..

.. Not available; - Nil

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

NORWAY

Definition of foreign-controlled companies

Undertakings where foreign interests hold the voting majority are regarded as foreign controlled undertakings. However, in the present context this definition does not seem to be adequate. Consequently, the definition has been modified slightly, implying that all undertakings belonging to the same insurance group are classified in an identical manner.

1.1 Insurance business written in the reporting country

This part includes only business written by branches of foreign undertakings. Business written by agencies of foreign undertakings is not included, as data is not available. The level of business written by agencies of foreign undertakings is almost negligible for life insurance. For non-life insurance, such business most likely amounts to less than 0.5 per cent of the total premiums written by domestic undertakings and branches of foreign undertakings.

1.1.4 Non-life insurance payments, by class, gross premiums

Business written by agencies of foreign undertakings is not included. Premiums for “Health insurance” constitute only a small (almost negligible) part of the overall premiums for insurance class No. 7 (Accident and health). The premiums stemming from group life insurance are included in insurance class No. 8 (Other non-life insurance).

Poland

Poland
Table 1. Selected aggregates

Million PLN

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	27 630	30 979	37 533	43 725	59 292	51 343	54 164	57 151
Foreign controlled undertakings	12 751	14 871	19 811	24 584	30 567	26 758	29 135	31 683
Foreign companies (branches)	18	..	..	69	75	62	..	..
All undertakings	27 648	30 979	37 533	43 725	59 367	51 405	54 164	57 151
Premiums ceded								
Domestic undertakings	2 847	2 587	2 280	2 152	1 826	2 406	3 393	3 852
Foreign controlled undertakings	1 976	1 894	1 869	1 664	1 515	1 687	2 043	4 647
Foreign companies (branches)	4	..	..	0	0	0	..	..
All undertakings	2 851	2 587	2 280	2 152	1 826	2 406	3 393	3 852
Net written premiums								
Domestic undertakings	24 783	28 392	35 252	41 573	57 466	48 937	50 771	53 299
Foreign controlled undertakings	10 775	12 977	17 942	22 920	29 052	25 071	27 092	27 036
Foreign companies (branches)	15	..	..	0	75	62	..	..
All undertakings	24 798	28 392	35 252	41 573	57 541	48 999	50 771	53 299
1.1.2 Insurance business on foreign risks, gross premiums								
Life	..	0	5	0	12	..	0	..
Non-life	..	426	259	329	11	..	202	..
Composite total	x	x	x	x	x	x	x	x
Total	..	426	264	329	23	..	203	..
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	..	..	..	45	62	71	83	98
Unit linked	..	..	..	11 958	6 289	6 458	8 120	10 307
Other life insurance	..	..	..	13 453	32 587	23 685	23 150	21 415
Total life insurance	..	..	..	25 457	38 938	30 214	31 354	31 820
<i>of which: Pension contracts</i>	..	..	..	256	303	294	329	376
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	9 557	10 038	10 195	11 191	12 488	12 209	12 932	14 543
Marine, aviation and other transport insurance	152	140	153	164	150	171	163	232
Freight insurance	120	123	120	114	113	92	96	107
Fire and other property damage insurance	2 823	1 751	1 820	1 926	3 428	3 892	4 334	5 056
Pecuniary loss insurance	689	769	962	1 260	1 290	1 617	1 593	1 631
General liability insurance	631	759	869	953	987	1 129	1 302	1 459
Accident and health	3 104	890	984	1 177	1 551	1 510	1 621	1 688
<i>of which: Health</i>	145	149	168	199	297	279	1 269	1 245
Other non-life insurance	116	1 186	1 322	1 506	338	452	698	575
Treaty reinsurance	..	..	..	..	0	0	0	..
Total non-life insurance	17 193	15 656	16 425	18 292	20 641	21 073	22 739	25 291
1.2 Gross claims payments								
Life								
Domestic undertakings	..	7 549	8 463	10 430	19 360	27 702	22 585	26 069
Foreign controlled undertakings	..	3 114	3 682	4 768	9 713	12 880	10 545	12 116
Foreign companies (branches)	..	..	..	..	0	0	..	..
All undertakings	..	7 549	8 463	10 430	19 360	27 702	22 585	26 069
Non-life								
Domestic undertakings	..	8 290	8 369	9 203	10 233	12 471	14 169	13 738
Foreign controlled undertakings	..	3 323	3 387	3 874	4 901	6 690	8 017	8 128
Foreign companies (branches)	13	..	..	..	37	37	..	..
All undertakings	9 113	8 290	8 369	9 203	10 270	12 508	14 169	13 738
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	..	15 839	16 832	19 633	29 593	40 172	36 754	39 807
Foreign controlled undertakings	..	6 437	7 068	8 642	14 614	19 570	18 562	20 244
Foreign companies (branches)	13	..	..	..	37	37	..	..
All undertakings	9 113	15 839	16 832	19 633	29 630	40 209	36 754	39 807
1.3 Commissions								
Life								
Domestic undertakings	809	937	1 276	1 906	206	44	3 006	3 245
Foreign controlled undertakings	507	830	1 113	1 562	163	48	2 485	2 591
Foreign companies (branches)	0	..	..	..	0	0	..	..
All undertakings	809	937	1 276	1 906	206	44	3 006	3 245
Non-life								
Domestic undertakings	1 466	1 579	1 777	2 120	421	434	3 490	4 015
Foreign controlled undertakings	780	849	972	1 157	290	347	2 202	2 659
Foreign companies (branches)	0	..	..	..	0	0	..	..
All undertakings	1 466	1 579	1 777	2 120	421	434	3 490	4 015
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	2 275	2 515	3 053	4 027	628	478	6 496	7 260
Foreign controlled undertakings	1 287	1 679	2 085	2 718	453	395	4 688	5 250
Foreign companies (branches)	0	..	..	..	0	0	..	..
All undertakings	2 275	2 515	3 053	4 027	628	478	6 496	7 260

Poland
Table 1. Selected aggregates (cont.)

Million PLN

	2004	2005	2006	2007	2008	2009	2010	2011
1.4 Gross operating expenses								
Life								
Domestic undertakings	2 916	2 764	3 482	4 482	13 631	6 554	5 295	5 605
Foreign controlled undertakings	1 739	1 738	2 381	3 174	11 188	4 669	3 777	3 944
Foreign companies (branches)	..	..	..	..	0	0	..	..
All undertakings	2 916	2 764	3 482	4 482	13 631	6 554	5 295	5 605
Non-life								
Domestic undertakings	5 413	4 336	4 675	5 092	8 491	8 816	6 791	7 276
Foreign controlled undertakings	2 326	1 930	2 211	2 462	4 390	4 874	3 958	4 549
Foreign companies (branches)	..	..	..	..	28	27	..	..
All undertakings	5 413	4 336	4 675	5 092	8 520	8 843	6 791	7 276
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	8 329	7 100	8 157	9 574	22 122	15 369	12 086	12 882
Foreign controlled undertakings	4 065	3 667	4 592	5 636	15 578	9 543	7 734	8 493
Foreign companies (branches)	..	..	..	..	28	27	..	..
All undertakings	8 329	7 100	8 157	9 574	22 151	15 397	12 086	12 882
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies	..	1	4	8	0	..	14	19
Subsidiaries	..	..	..	..	0	..	..	..
Total	..	1	4	8	0	..	14	19
Non-life								
Branches and agencies	..	2	0	0	0	..	14	62
Subsidiaries	..	..	..	..	0	..	..	49
Total	..	2	0	0	0	..	14	111
Composite total	x	x	x	x	x	x	x	x
Total								
Branches and agencies	..	3	4	8	0	..	29	82
Subsidiaries	..	..	..	..	0	..	..	49
Total	..	3	4	8	0	..	29	130

.. Not available; x Not applicable

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

Poland
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	34	33	31	33	31	31	30	28
Foreign controlled undertakings	24	25	24	24	24	22	23	22
Foreign companies (branches)	..	0	1	0	0	0	..	2
All undertakings	34	33	32	33	31	31	30	30
Non-life								
Domestic undertakings	36	36	33	35	35	33	32	32
Foreign controlled undertakings	22	21	20	21	25	22	21	22
Foreign companies (branches)	1	1	9	1	1	1	..	11
All undertakings	37	37	42	36	36	34	32	43
Composite, all undertakings	-	-	-	-	-	-	-	-
Reinsurance								
Domestic undertakings	1	1	1	1	1	1	1	1
Foreign controlled undertakings	..	0	0	0	0	0	1	1
Foreign companies (branches)	..	0	0	0	0	0	..	..
All undertakings	1	1	1	1	1	1	1	1
Total								
Domestic undertakings	71	70	65	69	67	65	63	61
Foreign controlled undertakings	46	46	44	45	49	44	45	45
Foreign companies (branches)	1	1	10	1	1	1	..	13
All undertakings	72	71	75	70	68	66	63	74
2.2 Number of employees								
Insurance undertakings	32 748	33 000	34 681	36 201	36 062	36 877	35 803	37 239
Intermediaries	52 591	54 068	65 628	64 668	58 240	60 789	62 347	68 168
Total	85 339	87 068	100 309	100 869	94 302	97 666	98 150	105 407

.. Not available; - Nil

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

POLAND

General remarks

Due to the fact that there's only one reinsurance company in Poland, the results of this company are included in the non-life insurance.

Composite companies are not allowed by the Polish law.

Definition of foreign-controlled companies

At least 51 per cent share of foreign capital. Since 1998, companies in which the direct share of foreign undertakings in their subscribed capital exceeds 50%.

1.1 Insurance business written in the reporting country

Business written by branches and agencies of foreign undertakings from UE is not included, as data is not available. There are no branches and agencies of foreign undertakings outside EU in Poland.

1.4 Gross operating expenses

This item includes acquisition costs and administrative expenses.

2.1 Number of companies

The total number of insurance companies includes 8 mutual insurance undertakings and 57 stock companies (1 public insurance company and 64 private insurers).

2.2 Number of employees

The number of insurance employees is estimated. As of 31 December 2010, the total number of registered intermediaries can be split as follows: tied agents (22 767), multi agents (15 050), insurance brokers (1 005) and reinsurance brokers (20). The number of persons carrying out intermediary activities (working for agents) amounts to 144 172.

Portugal

Portugal
Table 1. Selected aggregates

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	10 264	13 376	12 851	13 599	15 283	14 111	15 816	11 165
Foreign controlled undertakings	1 796	1 885	1 959	1 952	2 033	2 067	1 758	1 676
Foreign companies (branches)	73	64	69	86	88	89	75	73
All undertakings	10 337	13 440	12 906	13 668	15 369	14 200	15 891	11 238
Premiums ceded								
Domestic undertakings	776	885	754	930	1 006	992	1 013	982
Foreign controlled undertakings	152	149	151	168	187	189	80	153
Foreign companies (branches)	11	15	16	19	23	28	26	23
All undertakings	787	900	770	949	1 029	1 020	1 039	1 005
Net written premiums								
Domestic undertakings	9 488	12 491	12 097	12 669	14 278	7 184	14 802	10 183
Foreign controlled undertakings	1 644	1 736	1 808	1 785	1 846	1 806	1 678	1 523
Foreign companies (branches)	62	49	53	67	65	61	49	50
All undertakings	9 549	12 540	12 150	12 736	14 343	7 245	14 851	10 232
1.1.2 Insurance business on foreign risks, gross premiums								
Life	4	0	0	0	0	5	0	0
Non-life	6	7	3	2	4	5	1	2
Composite	..	..	..	..	..	76	0	0
of which:								
Life	..	..	..	..	..	38	0	0
Non-life	..	..	..	..	..	38	0	0
Total	10	7	3	3	4	85	1	2
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	..	..	..	31	92	37	33	19
Unit linked	..	..	..	3 658	4 586	2 908	2 389	1 954
Other life insurance	..	..	..	5 516	6 237	7 094	9 414	5 240
Total life insurance	..	..	..	9 206	10 915	10 039	11 835	7 213
of which: Pension contracts	..	..	..	..	..	..	..	..
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	1 951	2 020	1 972	1 903	1 769	1 563	1 454	1 447
Marine, aviation and other transport insurance	48	48	43	45	44	44	37	35
Freight insurance	33	31	31	33	32	26	26	26
Fire and other property damage insurance	672	697	654	673	690	684	657	686
Pecuniary loss insurance	65	61	52	52	70	66	53	54
General liability insurance	90	85	85	93	97	95	93	90
Accident and health	1 313	1 331	1 370	1 525	1 611	1 522	1 504	1 480
of which: Health	426	427	474	630	729	756	806	820
Other non-life insurance	85	101	106	140	142	150	165	170
Treaty reinsurance	0	0	0	0	0	0	0	0
Total non-life insurance	4 255	4 373	4 313	4 463	4 454	4 149	3 988	3 988
1.2 Gross claims payments								
Life								
Domestic undertakings	3 373	3 592	4 651	6 665	9 939	4 687	3 782	6 935
Foreign controlled undertakings	360	336	373	466	580	410	457	505
Foreign companies (branches)	33	45	37	43	92	0	0	0
All undertakings	3 406	3 638	4 688	6 708	10 031	4 687	3 782	6 935
Non-life								
Domestic undertakings	2 816	2 766	2 845	2 879	2 953	1 636	1 628	1 588
Foreign controlled undertakings	846	886	899	916	903	678	518	424
Foreign companies (branches)	3	2	2	11	17	15	0	0
All undertakings	2 819	2 769	2 847	2 900	2 970	1 652	1 628	1 588
Composite								
Domestic undertakings	..	..	..	..	..	4 859	7 074	7 987
Foreign controlled undertakings	..	..	..	..	..	415	474	517
Foreign companies (branches)	..	..	..	..	..	57	43	43
All undertakings	..	..	..	..	..	4 916	7 116	8 030
of which:								
Life	..	..	..	..	..	3 598	5 828	6 661
Domestic undertakings	..	..	..	..	..	3 542	5 787	6 621
Foreign controlled undertakings	..	..	..	..	..	129	151	173
Foreign companies (branches)	..	..	..	..	..	55	41	41
All undertakings	..	..	..	..	..	3 598	5 828	6 661
Non-life	..	..	..	..	..	1 319	1 288	1 369
Domestic undertakings	..	..	..	..	..	1 317	1 286	1 367
Foreign controlled undertakings	..	..	..	..	..	286	323	344
Foreign companies (branches)	..	..	..	..	..	2	2	2
All undertakings	..	..	..	..	..	1 319	1 288	1 369
Total								
Domestic undertakings	6 189	6 359	7 496	9 544	12 892	11 183	12 485	16 510
Foreign controlled undertakings	1 206	1 222	1 271	1 382	1 483	1 503	1 449	1 446
Foreign companies (branches)	36	48	39	55	109	72	43	43
All undertakings	6 225	6 406	7 535	9 608	13 001	11 255	12 527	16 553

Portugal
Table 1. Selected aggregates (cont.)

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.3 Commissions								
Life								
Domestic undertakings	59	82	107	138	170	61 |	69	38
Foreign controlled undertakings	8	8	10	10	12	11 |	9	9
Foreign companies (branches)	5	9	11	13	21	0 |	0	0
All undertakings	64	91	117	151	191	61 |	69	38
Non-life								
Domestic undertakings	324	322	332	336	367	188 |	179	155
Foreign controlled undertakings	106	114	117	121	127	91 |	58	44
Foreign companies (branches)	1	1	2	2	2	0 |	0	0
All undertakings	325	324	333	337	368	188 |	179	155
Composite								
Domestic undertakings	..	..	..	..	..	259 |	256	273
Foreign controlled undertakings	..	..	..	..	..	57 |	63	76
Foreign companies (branches)	..	..	..	..	..	23 |	22	20
All undertakings	..	..	..	..	..	282 |	277	293
of which:								
Life								
Domestic undertakings	..	..	..	..	..	124 |	119	114
Foreign controlled undertakings	..	..	..	..	..	103 |	99	96
Foreign companies (branches)	..	..	..	..	..	20 |	19	20
All undertakings	..	..	..	..	..	224 |	219	214
Non-life								
Domestic undertakings	..	..	..	..	..	158 |	158	179
Foreign controlled undertakings	..	..	..	..	..	156 |	157	177
Foreign companies (branches)	..	..	..	..	..	37 |	44	56
All undertakings	..	..	..	..	..	2 |	2	2
All undertakings	..	..	..	..	..	158 |	158	179
Total								
Domestic undertakings	383	405	438	474	537	508	504	466
Foreign controlled undertakings	115	122	126	131	139	159	131	130
Foreign companies (branches)	6	10	12	14	22	23	22	20
All undertakings	389	415	451	488	559	532	525	486
1.4 Gross operating expenses								
Life								
Domestic undertakings	272	298	322	392	442	241 |	234	202
Foreign controlled undertakings	56	57	54	72	74	32 |	37	37
Foreign companies (branches)	12	14	16	19	28	0 |	0	0
All undertakings	284	312	338	411	470	241 |	234	202
Non-life								
Domestic undertakings	1 072	1 128	1 133	1 137	1 133	568 |	555	528
Foreign controlled undertakings	337	353	362	363	384	253 |	179	155
Foreign companies (branches)	4	3	3	7	10	2 |	0	0
All undertakings	1 076	1 131	1 137	1 144	1 143	570 |	555	528
Composite								
Domestic undertakings	..	..	..	..	..	739 |	689	710
Foreign controlled undertakings	..	..	..	..	..	185 |	163	190
Foreign companies (branches)	..	..	..	..	..	36 |	38	39
All undertakings	..	..	..	..	..	775 |	727	750
of which:								
Life								
Domestic undertakings	..	..	..	..	..	271 |	270	258
Foreign controlled undertakings	..	..	..	..	..	240 |	238	226
Foreign companies (branches)	..	..	..	..	..	49 |	45	48
All undertakings	..	..	..	..	..	31 |	32	32
Non-life								
Domestic undertakings	..	..	..	..	..	271 |	270	258
Foreign controlled undertakings	..	..	..	..	..	504 |	457	492
Foreign companies (branches)	..	..	..	..	..	499 |	451	484
All undertakings	..	..	..	..	..	136 |	118	142
Foreign companies (branches)	..	..	..	..	..	5 |	6	7
All undertakings	..	..	..	..	..	504 |	457	492
Total								
Domestic undertakings	1 344	1 426	1 455	1 529	1 575	1 547	1 478	1 440
Foreign controlled undertakings	393	410	416	436	458	471	379	381
Foreign companies (branches)	16	17	19	26	37	39	38	39
All undertakings	1 360	1 443	1 474	1 555	1 612	1 586	1 516	1 480

Portugal
Table 1. Selected aggregates (cont.)

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies	41	74	89	89	57	5 |	4	6
Subsidiaries	0	0	0	0	0	0	0	0
Total	41	74	89	89	57	5 |	4	6
Non-life								
Branches and agencies	82	59	21	32	49	5 |	7	8
Subsidiaries	0	0	0	0	0	0	0	0
Total	82	59	21	32	48	5 |	7	8
Composite								
Branches and agencies	..	..	..	..	..	76 |	79	55
Subsidiaries	..	..	..	..	..	0	0	0
Total	..	..	..	..	..	76 |	79	55
of which:								
Life								
Branches and agencies	..	..	..	..	..	38 |	40	28
Subsidiaries	..	..	..	..	..	0	0	0
Total	..	..	..	..	..	38 |	40	28
Non-life								
Branches and agencies	..	..	..	..	..	38 |	39	27
Subsidiaries	..	..	..	..	..	0	0	0
Total	..	..	..	..	..	38 |	39	27
Total								
Branches and agencies	123	133	110	121	106	85	89	69
Subsidiaries	0	0	0	0	0	0	0	0
Total	123	133	110	121	105	85	89	69

.. Not available; | Break in series

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

Portugal
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	14	14	15	15	15	15	15	14
Foreign controlled undertakings	5	5	5	5	5	5	6	5
Foreign companies (branches)	8	9	8	6	7	6	6	6
All undertakings	22	23	23	21	22	21	21	20
Non-life								
Domestic undertakings	22	21	23	26	26	24	23	21
Foreign controlled undertakings	6	6	7	8	7	7	6	5
Foreign companies (branches)	18	18	21	26	23	27	26	24
All undertakings	40	39	44	52	49	51	49	45
Composite								
Domestic undertakings	5	5	5	6	6	6	7	7
Foreign controlled undertakings	2	2	2	3	2	2	2	2
Foreign companies (branches)	2	2	2	4	5	7	5	5
All undertakings	7	7	7	10	11	13	12	12
Reinsurance								
Domestic undertakings	1	1	1	1	1	1	1	1
Foreign controlled undertakings	0	0	0	0	0	0	0	0
Foreign companies (branches)	0	0	0	0	0	0	0	0
All undertakings	1	1	1	1	1	1	1	1
Total								
Domestic undertakings	42	41	44	48	48	46	46	43
Foreign controlled undertakings	13	13	14	16	14	14	14	12
Foreign companies (branches)	28	29	31	36	35	40	37	35
All undertakings	70	70	75	84	83	86	83	78
2.2 Number of employees								
Insurance undertakings	10 784	11 525	11 481	11 197	11 525	10 300	10 565	10 937
Intermediaries	38 814	37 916	37 466	25 947	27 424	27 139	25 897	25 397
Total	49 598	49 441	48 947	37 144	38 949	37 439	36 462	36 334

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

PORTUGAL

Definition of foreign-controlled companies

Proportion of foreign capital is more than 50 per cent.

1.1 Insurance business written in the reporting country

Total gross premiums represent total premiums and accessory charges.

1.1.4 Non-life insurance payments, by class, gross premiums

“Accident and Health Insurance” includes workmen’s compensation insurance.

Slovak Republic

Slovak Republic
Table 1. Selected aggregates

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	1 193	1 332	1 440	1 698	2 046	1 985	2 015	2 040
Foreign controlled undertakings	1 185	1 255	1 337	1 562	1 895	1 846	1 861	1 875
Foreign companies (branches)	2	..	0	..	..	93	109	114
All undertakings	1 196	565	1 440	1 698	2 046	2 078	2 124	2 154
Premiums ceded								
Domestic undertakings	262	265	275	288	259	244	263	294
Foreign controlled undertakings	262	249	253	269	240	228	241	268
Foreign companies (branches)	0	..	0	..	..	15	16	17
All undertakings	262	..	275	288	259	259	279	312
Net written premiums								
Domestic undertakings	931	1 067	1 165	1 410	1 787	1 741	1 752	1 746
Foreign controlled undertakings	924	1 006	1 085	1 294	1 654	1 618	1 607	1 606
Foreign companies (branches)	2	..	0	..	..	78	93	96
All undertakings	933	..	1 165	1 410	1 787	1 819	1 845	1 842
1.1.2 Insurance business on foreign risks, gross premiums								
Life	0	..	..	..	..	..	..	..
Non-life	0	..	..	..	..	..	..	..
Composite	..	..	..	..	..	..	..	..
of which:								
Life	..	..	..	..	..	..	..	..
Non-life	..	..	..	..	..	..	..	..
Total	0	..	..	..	..	..	..	..
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	..	..	..	..	629	623	637	619
Unit linked	..	..	..	..	336	284	315	338
Other life insurance	..	..	..	..	105	122	128	137
Total life insurance	..	..	..	..	1 071	1 029	1 079	1 094
of which: Pension contracts	..	..	..	..	20	19	16	15
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	479	528	490	548	612	578	579	568
Marine, aviation and other transport insurance	3	4	7	7	8	6	6	6
Freight insurance	4	4	17	9	10	9	8	8
Fire and other property damage insurance	158	156	168	189	214	227	235	248
Pecuniary loss insurance	12	8	9	9	12	13	23	25
General liability insurance	23	29	41	47	57	52	67	65
Accident and health	19	20	26	24	31	32	40	38
of which: Health	3	..	..	1	2	2	2	2
Other non-life insurance	16	18	2	24	28	27	29	31
Treaty reinsurance	0	0	..	..	5	12	12	19
Total non-life insurance	714	767	759	855	975	956	997	1 009
1.2 Gross claims payments								
Life								
Domestic undertakings	163	187	252	318	451	73 |	84	97
Foreign controlled undertakings	161	167	216	262	380	73 |	84	97
Foreign companies (branches)	0	..	..	..	..	2	1	0
All undertakings	163	..	252	318	451	75 |	85	97
Non-life								
Domestic undertakings	254	251	318	391	488	4 |	5	5
Foreign controlled undertakings	253	239	298	363	456	4 |	5	5
Foreign companies (branches)	0	..	..	..	..	15	27	24
All undertakings	254	..	318	391	488	19 |	32	29
Composite								
Domestic undertakings	..	..	..	..	..	957 |	1 043	1 075
Foreign controlled undertakings	..	..	..	..	..	850 |	922	945
Foreign companies (branches)	..	..	..	..	..	3	3	5
All undertakings	..	..	..	..	..	959 |	1 046	1 079
of which:								
Life								
Domestic undertakings	..	..	..	..	..	480 |	528	566
Foreign controlled undertakings	..	..	..	..	..	478 |	525	562
Foreign companies (branches)	..	..	..	..	..	400 |	431	463
All undertakings	..	..	..	..	..	1	3	4
Non-life								
Domestic undertakings	..	..	..	..	..	480 |	528	566
Foreign controlled undertakings	..	..	..	..	..	480 |	518	513
Foreign companies (branches)	..	..	..	..	..	479 |	518	513
All undertakings	..	..	..	..	..	449 |	490	483
Foreign companies (branches)	..	..	..	..	..	1	0	0
All undertakings	..	..	..	..	..	480 |	518	513
Total								
Domestic undertakings	417	439	570	708	939	1 034	1 132	1 177
Foreign controlled undertakings	414	407	514	625	836	927	1 010	1 047
Foreign companies (branches)	0	..	..	..	..	20	30	30
All undertakings	417	..	570	708	939	1 054	1 162	1 206

Slovak Republic
Table 1. Selected aggregates (cont.)

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.3 Commissions								
Life								
Domestic undertakings	60	65	86	96	96	25	22	26
Foreign controlled undertakings	59	64	81	89	90	25	22	26
Foreign companies (branches)	2	..	..	..	..	0	0	1
All undertakings	62	..	86	96	96	25	22	27
Non-life								
Domestic undertakings	56	71	86	106	135	1	1	2
Foreign controlled undertakings	56	68	80	99	128	1	1	2
Foreign companies (branches)	0	..	..	..	..	6	9	9
All undertakings	56	..	86	106	135	8	10	11
Composite								
Domestic undertakings	..	..	..	..	..	218	221	230
Foreign controlled undertakings	..	..	..	..	..	210	210	219
Foreign companies (branches)	..	..	..	..	..	21	18	17
All undertakings	..	..	..	..	..	238	239	247
of which:								
Life								
Domestic undertakings	..	..	..	..	..	107	98	97
Foreign controlled undertakings	..	..	..	..	..	86	80	82
Foreign companies (branches)	..	..	..	..	..	85	77	79
All undertakings	..	..	..	..	..	20	17	16
Non-life								
Domestic undertakings	..	..	..	..	..	107	98	97
Foreign controlled undertakings	..	..	..	..	..	132	141	149
Foreign companies (branches)	..	..	..	..	..	131	141	149
All undertakings	..	..	..	..	..	125	133	141
Foreign companies (branches)	..	..	..	..	..	1	1	1
All undertakings	..	..	..	..	..	132	141	149
Total								
Domestic undertakings	115	137	172	203	231	244	244	258
Foreign controlled undertakings	115	132	162	188	218	236	233	247
Foreign companies (branches)	2	..	..	..	..	27	27	27
All undertakings	118	..	172	203	231	271	271	285
1.4 Gross operating expenses								
Life								
Domestic undertakings	146	169	188	220	263	52	50	58
Foreign controlled undertakings	143	158	177	207	249	52	50	58
Foreign companies (branches)	5	..	..	..	..	1	1	2
All undertakings	151	..	188	220	263	53	51	60
Non-life								
Domestic undertakings	177	203	217	253	308	6	6	6
Foreign controlled undertakings	176	193	206	239	291	6	6	6
Foreign companies (branches)	0	..	..	..	..	18	20	23
All undertakings	177	..	217	253	308	24	26	29
Composite								
Domestic undertakings	..	..	..	..	..	488	488	492
Foreign controlled undertakings	..	..	..	..	..	468	463	465
Foreign companies (branches)	..	..	..	..	..	27	45	23
All undertakings	..	..	..	..	..	515	532	515
of which:								
Life								
Domestic undertakings	..	..	..	..	..	230	219	212
Foreign controlled undertakings	..	..	..	..	..	205	196	190
Foreign companies (branches)	..	..	..	..	..	199	184	180
All undertakings	..	..	..	..	..	25	24	22
Non-life								
Domestic undertakings	..	..	..	..	..	230	219	212
Foreign controlled undertakings	..	..	..	..	..	285	313	302
Foreign companies (branches)	..	..	..	..	..	283	292	301
All undertakings	..	..	..	..	..	269	279	285
Foreign companies (branches)	..	..	..	..	..	2	21	1
All undertakings	..	..	..	..	..	285	313	302
Total								
Domestic undertakings	324	372	405	474	571	546	543	555
Foreign controlled undertakings	319	351	383	446	540	526	518	529
Foreign companies (branches)	5	..	..	..	..	46	66	48
All undertakings	328	..	405	474	571	592	610	603

Slovak Republic
Table 1. Selected aggregates (cont.)

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies	0	0	0	0	0	0	0	0
Subsidiaries	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0
Non-life								
Branches and agencies	0	1	5	7	9	0	0	0
Subsidiaries	0	0	0	1	3	0	0	0
Total	0	1	5	9	13	0	0	0
Composite								
Branches and agencies	..	..	..	..	..	1	0	0
Subsidiaries	..	..	..	..	..	4	4	4
Total	..	..	..	..	..	4	4	4
of which:								
Life								
Branches and agencies	..	..	..	..	..	0	0	0
Subsidiaries	..	..	..	..	..	0	0	0
Total	..	..	..	..	..	0	0	0
Non-life								
Branches and agencies	..	..	..	..	..	4	4	4
Subsidiaries	..	..	..	..	..	1	0	0
Total	..	..	..	..	..	4	4	4
Total								
Branches and agencies	0	1	5	7	9	1	0	0
Subsidiaries	0	0	0	1	3	4	4	4
Total	0	1	5	9	13	4	4	4

.. Not available; | Break in series

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

Slovak Republic
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	5	5	5	5	6	6	6	6
Foreign controlled undertakings	5	3	4	4	6	6	6	6
Foreign companies (branches)	1	..	0	2	2	2	2	2
All undertakings	6	..	5	7	8	8	8	8
Non-life								
Domestic undertakings	4	5	5	4	4	2	2	2
Foreign controlled undertakings	4	5	5	4	4	2	2	2
Foreign companies (branches)	0	..	0	7	9	10	12	13
All undertakings	4	..	5	11	13	12	14	15
Composite								
Domestic undertakings	16	16	14	14	13	12	12	12
Foreign controlled undertakings	14	13	11	11	10	10	10	10
Foreign companies (branches)	0	..	0	2	1	2	1	2
All undertakings	16	..	14	16	14	14	13	14
Reinsurance								
Domestic undertakings	0	0	0	0	0	0	0	0
Foreign controlled undertakings	0	0	0	0	0	0	0	0
Foreign companies (branches)	0	..	0	0	0	0	1	1
All undertakings	0	..	0	0	0	0	1	1
Total								
Domestic undertakings	25	25	24	23	23	20	20	20
Foreign controlled undertakings	23	21	20	19	20	18	18	18
Foreign companies (branches)	1	..	0	11	12	14	16	18
All undertakings	26	..	24	34	35	34	36	38
2.2 Number of employees								
Insurance undertakings	..	6 253	6 379	6 804	6 386	6 359	6 213	6 087
Intermediaries	..	..	25 599	22 743	951	1 268	962	1 020
Total	..	..	31 978	29 547	..	7 627	7 175	7 107

.. Not available

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

SLOVAK REPUBLIC

Definition of foreign-controlled companies

Share of foreign shareholders is more than 50%.

Slovenia

Slovenia
Table 1. Selected aggregates

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	1 894	2 017	2 174	2 178	2 184
Foreign controlled undertakings	169	173	151	164	169
Foreign companies (branches)	0	1	..	..	..
All undertakings	1 643	1 947	2 174	2 178	2 184
Premiums ceded								
Domestic undertakings	178	191	294	277	279
Foreign controlled undertakings	38	10	36	41	40
Foreign companies (branches)	0	0	..	..	..
All undertakings	178	191	294	277	279
Net written premiums								
Domestic undertakings	1 716	1 827	1 880	1 901	1 905
Foreign controlled undertakings	131	163	115	123	128
Foreign companies (branches)	0	1	..	..	..
All undertakings	1 716	1 828	1 880	1 901	1 905
1.1.2 Insurance business on foreign risks, gross premiums								
Life	1	1	0	0
Non-life	1	0	..	..
Composite	1	0	0
of which:								
Life	0	..	..
Non-life	1	0	0
Total	2	1	1	0
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	7	7	..	..	..
Unit linked	351	377	219	231	228
Other life insurance	251	258	258	254	252
Total life insurance	609	642	477	485	479
of which: Pension contracts	138	164	120	52	51
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	522	555	646	627	601
Marine, aviation and other transport insurance	7	8	15	14	15
Freight insurance	8	8	13	15	15
Fire and other property damage insurance	175	198	366	377	389
Pecuniary loss insurance	47	48	43	51	50
General liability insurance	43	48	54	54	58
Accident and health	476	501	538	528	544
of which: Health	368	390	415	409	428
Other non-life insurance	7	10	22	25	32
Treaty reinsurance	0	0
Total non-life insurance	1 285	1 376	1 697	1 691	1 704
1.2 Gross claims payments								
Life								
Domestic undertakings	161	178	15	22	35
Foreign controlled undertakings	26	31	0	0	0
Foreign companies (branches)	0	0	..	..	..
All undertakings	161	178	15	22	35
Non-life								
Domestic undertakings	861	1 027	452	456	443
Foreign controlled undertakings	22	33	0	0	0
Foreign companies (branches)	0	0	..	..	..
All undertakings	861	1 027	452	456	443
Composite								
Domestic undertakings	942	889	878
Foreign controlled undertakings	62	72	77
Foreign companies (branches)
All undertakings	942	889	878
of which:								
Life								
Domestic undertakings	148	186	229
Foreign controlled undertakings	148	186	229
Foreign companies (branches)	28	35	41
All undertakings	148	186	229
Non-life								
Domestic undertakings	794	704	649
Foreign controlled undertakings	35	37	36
Foreign companies (branches)
All undertakings	794	704	649
Total								
Domestic undertakings	1 022	1 205	1 408	1 368	1 355
Foreign controlled undertakings	48	64	63	72	78
Foreign companies (branches)	0	0	..	..	..
All undertakings	1 022	1 205	1 408	1 368	1 355

Slovenia
Table 1. Selected aggregates (cont.)

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.3 Commissions								
Life								
Domestic undertakings	40	48	11 |	8	7
Foreign controlled undertakings	11	11	0 |	0	0
Foreign companies (branches)	0	0	..	..	..
All undertakings	40	48	11 |	8	7
Non-life								
Domestic undertakings	34	38	2 |	2	2
Foreign controlled undertakings	5	5	0 |	0	0
Foreign companies (branches)	0	0	..	..	..
All undertakings	34	38	2 |	2	2
Composite								
Domestic undertakings	63 |	70	90
Foreign controlled undertakings	15 |	17	19
Foreign companies (branches)
All undertakings	63 |	70	90
of which:								
Life								
Domestic undertakings	22 |	26	36
Foreign controlled undertakings	22 |	26	36
Foreign companies (branches)	8 |	8	9
All undertakings	22 |	26	36
Non-life								
Domestic undertakings	42 |	44	53
Foreign controlled undertakings	42 |	44	53
Foreign companies (branches)	7 |	9	9
All undertakings	42 |	44	53
Total								
Domestic undertakings	74	86	76	80	99
Foreign controlled undertakings	16	16	16	17	19
Foreign companies (branches)	0	0	..	..	..
All undertakings	74	86	76	80	99
1.4 Gross operating expenses								
Life								
Domestic undertakings	100	115	31 |	27	26
Foreign controlled undertakings	22	25	1 |	2	1
Foreign companies (branches)	0	0	..	..	..
All undertakings	100	115	31 |	27	26
Non-life								
Domestic undertakings	251	266	84 |	80	74
Foreign controlled undertakings	11	12	1 |	1	1
Foreign companies (branches)	0	0	..	..	..
All undertakings	251	266	84 |	80	74
Composite								
Domestic undertakings	302 |	354	356
Foreign controlled undertakings	44 |	31	52
Foreign companies (branches)
All undertakings	302 |	354	356
of which:								
Life								
Domestic undertakings	47 |	86	91
Foreign controlled undertakings	47 |	86	91
Foreign companies (branches)	23 |	20	26
All undertakings	47 |	86	91
Non-life								
Domestic undertakings	256 |	267	265
Foreign controlled undertakings	256 |	267	265
Foreign companies (branches)	20 |	11	26
All undertakings	256 |	267	265
Total								
Domestic undertakings	351	381	417	460	456
Foreign controlled undertakings	33	37	46	34	55
Foreign companies (branches)	0	0	..	..	..
All undertakings	351	381	417	460	456

Slovenia
Table 1. Selected aggregates (cont.)

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies	0	1	1 |	0	0
Subsidiaries	0	..	0	..	..
Total	0	1	1 |	0	0
Non-life								
Branches and agencies	0	1	..	..	..
Subsidiaries	0	..	0	..	..
Total	0	1	..	..	..
Composite								
Branches and agencies	1 |	0	0
Subsidiaries	0	..	..
Total	1 |	0	0
of which:								
<i>Life</i>
<i>Branches and agencies</i>
<i>Subsidiaries</i>	0	..	..
<i>Total</i>
<i>Non-life</i>	1 |	0	0
<i>Branches and agencies</i>	1 |	0	0
<i>Subsidiaries</i>	0	..	..
<i>Total</i>	1 |	0	0
Total								
Branches and agencies	0	2	1	0	0
Subsidiaries	0	..	0	..	..
Total	0	2	1	0	0

.. Not available; | Break in series

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

Slovenia
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	4	4	3	3	4
Foreign controlled undertakings	0	0	1	1	1
Foreign companies (branches)	0	0	0	0	0
All undertakings	4	4	3	3	4
Non-life								
Domestic undertakings	4	4	4	4	4
Foreign controlled undertakings	1	1	1	1	1
Foreign companies (branches)	0	0	1	1	1
All undertakings	4	4	5	5	5
Composite								
Domestic undertakings	8	8	8	8	8
Foreign controlled undertakings	4	4	3	3	3
Foreign companies (branches)	3	3	2	2	2
All undertakings	11	11	10	10	10
Reinsurance								
Domestic undertakings	2	2	2	2	2
Foreign controlled undertakings	0	0	0	0	0
Foreign companies (branches)	0	0	0	0	0
All undertakings	2	2	2	2	2
Total								
Domestic undertakings	18	18	17	17	18
Foreign controlled undertakings	5	5	5	5	5
Foreign companies (branches)	3	3	3	3	3
All undertakings	21	21	20	20	21
2.2 Number of employees								
Insurance undertakings	6 148	6 331	6 306	..	..
Intermediaries	4 749	4 726	6 230	..	..
Total	10 897	11 057	12 536	..	..

.. Not available

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

SLOVENIA

Definition of foreign-controlled companies

Undertaking of which more than 50 per cent of the share capital is foreign-owned.

1.1 Insurance business written in the reporting country

In data is also included direct premium written by the insurance undertakings with head offices in other EEA Member States.

1.5 Insurance business written abroad by branches, gross premiums

Data includes the premium written by the EEA Member States based branches of the insurance undertakings with head offices in Slovenia. The Insurance Supervision Agency of Slovenia does not dispose with data concerning the premium written by subsidiaries of the Slovenian insurance undertakings in the EEA Member States or other (non- EEA Member States) foreign countries.

Spain

Spain
Table 1. Selected aggregates

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	47 419	51 130	55 732	57 516	62 614	61 178	57 485	60 920
Foreign controlled undertakings	6 488	6 850	6 428	16 122	8 880	9 940	8 322	8 597
Foreign companies (branches)	89	93	140	149	143	127	135	133
All undertakings	47 508	51 223	57 574	57 245	62 420	61 305	57 620	61 053
Premiums ceded								
Domestic undertakings	4 483	4 546	4 930	5 692	5 871	4 886	4 333	3 427
Foreign controlled undertakings	1 191	1 163	1 248	2 107	1 635	1 590	482	854
Foreign companies (branches)	13	24	51	58	53	42	44	44
All undertakings	4 496	4 570	4 981	5 650	5 924	4 928	4 377	3 471
Net written premiums								
Domestic undertakings	42 936	46 584	50 802	51 824	56 743	56 292	53 154	57 493
Foreign controlled undertakings	5 296	5 688	5 180	14 015	7 245	8 349	7 576	7 743
Foreign companies (branches)	76	69	89	91	90	86	91	89
All undertakings	43 012	46 653	50 891	51 915	56 833	56 377	53 245	57 582
1.1.2 Insurance business on foreign risks, gross premiums								
Life	..	..	..	..	..	..	..	..
Non-life	..	..	..	..	..	..	..	..
Composite	..	..	..	..	..	..	..	..
of which:								
Life	..	..	..	..	..	..	..	..
Non-life	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	..
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	..	..	..	19 519	..	0	6 097	..
Unit linked	..	..	..	3 816	5 469	4 340	4 760	4 077
Other life insurance	..	..	..	..	22 020	24 811	16 510	25 700
Total life insurance	..	..	..	23 335	27 489	29 151	27 367	29 777
of which: Pension contracts	..	..	..	..	..	0	..	5 981
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	11 230	11 640	12 157	12 473	12 228	11 451	10 731	..
Marine, aviation and other transport insurance	340	425	433	438	410	389	356	..
Freight insurance	283	296	323	343	392	216	194	..
Fire and other property damage insurance	2 088	2 460	2 485	2 583	2 727	1 298	1 147	..
Pecuniary loss insurance	165	240	399	435	415	338	298	..
General liability insurance	1 644	1 772	1 952	2 013	1 955	1 623	1 283	..
Accident and health	4 985	5 451	5 968	6 479	7 000	7 003	6 501	..
of which: Health	4 074	4 450	4 932	5 436	5 799	6 034	5 611	..
Other non-life insurance	7 086	7 689	8 437	9 145	9 804	9 789	9 709	..
Treaty reinsurance	0	..	..	..	..	..	..	..
Total non-life insurance	27 821	29 973	32 154	33 909	34 931	32 107	30 219	..
1.2 Gross claims payments								
Life								
Domestic undertakings	15 940	16 720	20 129	22 836	26 044	6 202	6 082	13 142
Foreign controlled undertakings	2 716	3 408	1 935	6 176	3 003	1 425	1 414	1 636
Foreign companies (branches)	27	26	32	31	55	0	0	0
All undertakings	15 967	16 746	20 161	22 867	26 099	6 202	6 082	13 142
Non-life								
Domestic undertakings	15 697	16 962	18 424	19 914	21 983	10 761	7 982	9 628
Foreign controlled undertakings	2 947	2 814	3 467	6 768	4 633	2 988	1 406	1 375
Foreign companies (branches)	4	4	3	4	7	0	0	0
All undertakings	15 701	16 966	18 427	19 918	21 990	10 761	7 982	9 628
Composite								
Domestic undertakings	..	..	..	..	..	30 439	32 008	22 275
Foreign controlled undertakings	..	..	..	..	..	3 594	3 607	3 598
Foreign companies (branches)	..	..	..	..	..	52	55	63
All undertakings	..	..	..	..	..	30 491	32 063	22 338
of which:								
Life								
Domestic undertakings	..	..	..	..	..	18 600	19 737	11 265
Foreign controlled undertakings	..	..	..	..	..	18 559	19 702	11 226
Foreign companies (branches)	..	..	..	..	..	1 255	1 286	1 229
All undertakings	..	..	..	..	..	41	35	38
Non-life								
Domestic undertakings	..	..	..	..	..	18 600	19 737	11 265
Foreign controlled undertakings	..	..	..	..	..	11 890	12 326	11 074
Foreign companies (branches)	..	..	..	..	..	2 339	1 321	2 369
All undertakings	..	..	..	..	..	10	20	24
Total	..	..	..	..	..	11 890	12 326	11 074
Total								
Domestic undertakings	31 637	33 682	38 553	42 750	48 027	47 402	46 072	45 045
Foreign controlled undertakings	5 663	6 222	5 402	12 944	7 636	8 007	6 427	6 609
Foreign companies (branches)	31	30	35	35	62	52	55	63
All undertakings	31 668	33 712	38 588	42 785	48 089	47 454	46 127	45 108

Spain
Table 1. Selected aggregates (cont.)

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.3 Commissions								
Life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Non-life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Composite								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
of which:								
Life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Non-life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Total								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
1.4 Gross operating expenses								
Life								
Domestic undertakings	1 290	1 353	1 615	1 872	2 015	473	1 778	198
Foreign controlled undertakings	292	303	311	590	341	185	207	58
Foreign companies (branches)	17	22	39	38	33	0	31	0
All undertakings	1 277	1 375	1 654	1 910	2 048	473	1 809	198
Non-life								
Domestic undertakings	6 293	6 787	7 465	8 101	8 583	3 441	6 317	494
Foreign controlled undertakings	1 352	1 308	1 628	2 720	1 929	1 024	517	106
Foreign companies (branches)	9	9	21	26	29	1	41	0
All undertakings	6 302	6 796	7 486	8 127	8 612	3 442	6 358	494
Composite								
Domestic undertakings	..	..	..	..	..	16 805	..	624
Foreign controlled undertakings	..	..	..	..	..	3 132	..	122
Foreign companies (branches)	..	..	..	..	..	39	..	6
All undertakings	..	..	..	..	..	16 844	..	630
of which:								
Life								
Domestic undertakings	..	..	..	..	..	1 380	..	118
Foreign controlled undertakings	..	..	..	..	..	1 354	..	116
Foreign companies (branches)	..	..	..	..	..	122	..	21
All undertakings	..	..	..	..	..	1 380	..	118
Non-life								
Domestic undertakings	..	..	..	..	..	15 464	..	511
Foreign controlled undertakings	..	..	..	..	..	3 010	..	101
Foreign companies (branches)	..	..	..	..	..	13	..	4
All undertakings	..	..	..	..	..	15 464	..	511
Total								
Domestic undertakings	7 583	8 140	9 080	9 973	10 598	20 719	8 095	1 316
Foreign controlled undertakings	1 644	1 611	1 939	3 310	2 270	4 341	724	286
Foreign companies (branches)	26	31	60	64	62	40	72	6
All undertakings	7 579	8 171	9 140	10 037	10 660	20 759	8 167	1 322

Spain
Table 1. Selected aggregates (cont.)

Million EUR

	2004	2005	2006	2007	2008	2009	2010	2011
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies	309	391	608	291	357	..	..	938
Subsidiaries	..	..	..	..	..	..	..	..
Total	309	391	608	291	357	..	..	..
Non-life								
Branches and agencies	321	417	493	609	616	..	..	296
Subsidiaries	..	..	..	..	..	..	..	..
Total	321	417	493	609	616	..	..	..
Composite								
Branches and agencies	..	..	..	..	..	..	..	114
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	..
of which:								
Life								
Branches and agencies	..	..	..	..	..	..	..	..
Subsidiaries	..	..	..	..	..	..	..	24
Total	..	..	..	..	..	..	..	..
Non-life								
Branches and agencies	..	..	..	..	..	..	..	90
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	..
Total								
Branches and agencies	630	808	1 101	900	973	..	..	1 349
Subsidiaries	..	..	..	..	..	..	..	..
Total	630	808	1 101	900	973	..	..	..

.. Not available; | Break in series

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

Spain
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	80	76	47	84	90	89	93	88
Foreign controlled undertakings	7	7	0	15	6	7	6	5
Foreign companies (branches)	0	0	0	0	0	0	0	0
All undertakings	80	76	47	84	90	89	93	88
Non-life								
Domestic undertakings	177	168	156	153	151	149	141	139
Foreign controlled undertakings	17	17	16	19	16	15	14	13
Foreign companies (branches)	1	1	0	0	0	0	1	0
All undertakings	178	169	156	153	151	149	142	139
Composite								
Domestic undertakings	71	65	91	50	50	56	51	47
Foreign controlled undertakings	11	7	12	10	9	9	8	9
Foreign companies (branches)	1	1	2	2	2	2	1	2
All undertakings	72	66	93	52	52	58	52	49
Reinsurance								
Domestic undertakings	2	2	2	2	2	0	0	2
Foreign controlled undertakings	0	0	0	1	0	0	0	0
Foreign companies (branches)	0	0	0	0	0	0	0	0
All undertakings	2	2	2	2	2	0	0	2
Total								
Domestic undertakings	330	311	296	289	293	294	285	276
Foreign controlled undertakings	35	31	28	45	31	31	28	27
Foreign companies (branches)	2	2	2	2	2	2	2	2
All undertakings	332	313	298	291	295	296	287	278
2.2 Number of employees								
Insurance undertakings	45 953	49 140	48 807	48 099	49 203	48 203	48 116	44 889
Intermediaries	3 738	2 095	3 166	3 027	3 013	3 015	3 006	90 863
Total	49 691	51 235	51 973	51 126	52 216	51 218	51 122	135 752

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

SPAIN

Definition of foreign-controlled companies

Participation in social capital equal to or more than 50 per cent.

1.1.4 Non-life insurance payments, by class, gross premiums

Medical insurance is included in “Accident and Health insurance”.

Sweden

Sweden
Table 1. Selected aggregates

Million SEK

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	213 609	227 316	219 394	186 432	196 465	194 904	184 684	182 225
Foreign controlled undertakings	46 790	48 280	66 014	65 864	64 660	65 563	65 344	63 298
Foreign companies (branches)	9 926	7 330	8 335	23 428	10 725	..	..	..
All undertakings	223 535	234 646	227 728	209 860	207 190	194 904	184 684	182 225
Premiums ceded								
Domestic undertakings	14 871	13 354	12 681	13 705	14 732	14 966	13 654	12 870
Foreign controlled undertakings	5 732	3 901	4 342	4 526	4 754	5 382	4 475	4 583
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	14 871	13 354	12 681	13 705	14 732	14 966	13 654	12 870
Net written premiums								
Domestic undertakings	198 738	213 962	206 712	172 727	181 735	179 938	171 029	169 355
Foreign controlled undertakings	41 058	44 379	61 672	61 339	59 905	60 181	60 869	58 715
Foreign companies (branches)	9 926	7 330	8 335	23 428	10 725	..	..	..
All undertakings	208 664	221 292	215 047	196 155	192 460	179 938	171 029	169 355
1.1.2 Insurance business on foreign risks, gross premiums								
Life	338	466	580	704	642	..	..	..
Non-life	25 513	26 063	28 582	27 681	29 517	..	..	..
Composite total	x	x	x	x	x	x	x	x
Total	25 851	26 529	29 161	28 385	30 159	..	..	..
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	..	..	..	61 857	66 290	79 771	70 960	72 263
Unit linked	..	..	..	12 075	11 987	5 642	5 742	3 790
Other life insurance	..	..	..	12 517	12 743	12 579	12 610	13 615
Total life insurance	..	..	..	86 448	91 020	97 992	89 312	89 668
<i>of which: Pension contracts</i>	..	..	..	..	..	..	..	..
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	..	..	..	..	..	..	..	..
Marine, aviation and other transport insurance	..	..	..	..	..	..	..	..
Freight insurance	..	..	..	..	..	..	..	..
Fire and other property damage insurance	..	..	..	..	..	..	..	..
Pecuniary loss insurance	..	..	..	..	..	..	..	..
General liability insurance	..	..	..	..	..	..	..	..
Accident and health	..	..	..	..	..	..	..	..
<i>of which: Health</i>	..	..	..	..	..	..	..	..
Other non-life insurance	..	..	..	..	..	..	..	..
Treaty reinsurance	..	..	..	..	..	..	..	..
Total non-life insurance	102 971	98 241	99 674	98 957	104 497	95 932	94 518	91 819
1.2 Gross claims payments								
Life								
Domestic undertakings	59 065	77 893	57 379	48 318	49 183	51 762	50 681	53 464
Foreign controlled undertakings	270	1 292	12 714	12 188	9 015	9 493	7 837	7 533
Foreign companies (branches)	..	..	2 064	2 706	..	..	..	..
All undertakings	59 065	77 893	59 443	51 024	49 183	61 255	50 681	53 464
Non-life								
Domestic undertakings	77 086	67 720	59 402	61 973	66 492	69 046	67 685	68 400
Foreign controlled undertakings	29 023	28 418	25 978	29 308	30 482	31 968	31 815	31 370
Foreign companies (branches)	..	1 303	786	2 650	3 417	..	..	..
All undertakings	77 086	69 023	60 188	64 623	69 909	..	67 685	68 400
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	136 151	145 613	116 782	110 291	115 675	120 808	118 366	121 864
Foreign controlled undertakings	29 293	29 710	38 692	41 496	39 497	41 461	39 652	38 903
Foreign companies (branches)	..	1 303	2 850	5 356	3 417	..	..	..
All undertakings	136 151	146 916	119 631	115 647	119 092	61 255	118 366	121 864
1.3 Commissions								
Life								
Domestic undertakings	1 688	2 434	2 472	3 655	3 652	..	..	..
Foreign controlled undertakings	78	109	911	1 071	1 068	..	..	..
Foreign companies (branches)	..	..	79	154	..	..	..	..
All undertakings	1 688	2 434	2 551	3 809	3 652	..	..	..
Non-life								
Domestic undertakings	2 983	2 728	2 571	2 697	2 964	..	..	..
Foreign controlled undertakings	1 740	1 445	1 430	1 466	1 585	..	..	..
Foreign companies (branches)	..	468	102	580	182	..	..	..
All undertakings	2 983	3 196	2 673	3 277	3 146	..	..	..
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	4 671	5 162	5 043	6 352	6 616	..	..	..
Foreign controlled undertakings	1 818	1 554	2 342	2 537	2 653	..	..	..
Foreign companies (branches)	..	468	181	734	182	..	..	..
All undertakings	4 671	5 630	5 224	7 086	6 798	..	..	..

Sweden
Table 1. Selected aggregates (cont.)

Million SEK

	2004	2005	2006	2007	2008	2009	2010	2011
1.4 Gross operating expenses								
Life								
Domestic undertakings	8 773	9 000	8 208	10 170	10 640	10 158	10 514	10 785
Foreign controlled undertakings	103	44	2 415	3 090	2 966	2 736	3 264	3 488
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	8 773	9 000	8 208	10 170	10 640	12 894	10 514	10 785
Non-life								
Domestic undertakings	14 338	14 368	14 017	14 665	14 870	15 208	15 117	14 468
Foreign controlled undertakings	7 804	7 915	7 976	7 990	7 795	8 235	8 189	7 262
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	14 338	14 368	14 017	14 665	14 870	23 443	15 117	14 468
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	23 111	23 368	22 225	24 835	25 510	25 366	25 631	25 253
Foreign controlled undertakings	7 907	7 959	10 391	11 080	10 761	10 971	11 453	10 750
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	23 111	23 368	22 225	24 835	25 510	36 337	25 631	25 253
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies	..	..	..	..	..	435	315	108
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	108
Non-life								
Branches and agencies	..	..	..	..	..	19 022	19 011	18 526
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	18 526
Composite total	x	x	x	x	x	x	x	x
Total								
Branches and agencies	..	..	..	..	..	19 457	19 326	18 634
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	18 634

.. Not available; x Not applicable

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

Sweden
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	38	45	42	44	44	45	39	39
Foreign controlled undertakings	4	5	7	8	9	9	7	8
Foreign companies (branches)	4	4	5	6	9	9	9	5
All undertakings	42	49	47	50	53	54	48	44
Non-life								
Domestic undertakings	112	122	123	132	141	149	150	139
Foreign controlled undertakings	11	13	14	15	17	17	18	18
Foreign companies (branches)	33	31	20	23	37	37	39	31
All undertakings	145	153	143	155	178	186	189	170
Composite, all undertakings	-	-	-	-	-	-	-	-
Reinsurance								
Domestic undertakings	5	5	5	5	5	5	3	3
Foreign controlled undertakings	1	1	1	1	1	1	1	2
Foreign companies (branches)	0	0	0	0	0	0	..	..
All undertakings	5	5	5	5	5	5	3	3
Total								
Domestic undertakings	155	172	170	181	190	199	192	181
Foreign controlled undertakings	16	19	22	24	27	27	26	28
Foreign companies (branches)	37	35	25	29	46	46	48	36
All undertakings	192	207	195	210	236	245	240	217
2.2 Number of employees								
Insurance undertakings	16 100	17 600	20 060	19 929	20 501	19 940	19 017	18 848
Intermediaries	900	1 400	2 000	2 000	2 000	2 000	2 000	2 000
Total	17 000	19 000	22 060	21 929	22 501	21 940	21 017	20 848

.. Not available; - Nil

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

SWEDEN

Definition of foreign-controlled companies

At least 50 per cent of the shares are under foreign control.

1.1 Insurance business written in the reporting country

No reliable information is available as regards branches and agencies of foreign reinsurance undertakings. They are, however, believed to concentrate on non-life reinsurance, so their life reinsurance premiums written have been approximated by 0.

1.1.4 Non-life insurance payments, by class, gross premiums

- a) As regards treaty reinsurance accepted, premiums written by branches or agencies of foreign reinsurers have not been included.
- b) General liability cannot be reported as a separate class, since it is in general a component of several mixed products such as house-owner's and house-owner's comprehensive insurance.
- c) Accident and health insurance includes employers' no-fault insurance.

1.5 Insurance business written abroad by branches, gross premiums

There is only some information on direct business for non-life branches and agencies of domestic insurers. There is no corresponding information on the subsidiaries.

2.1 Number of companies

The non-life figures exclude approximately 300 small local mutual insurers, whose estimated share of the non-life market was below 0.3 per cent (2003 data). Since 1994, there are no statistics available concerning branches of insurance undertakings with their head office in another EEA Member State. There were approximately 30 non-life branches and their share of the direct insurance premiums written is estimated to be a few per cent of the non-life premiums (2003 data). There are also five EEA life branches with a small share.

2.2 Number of employees

Since 1994, the number of employees of insurance undertakings excludes agents working on part-time or franchise basis. The number of intermediaries includes insurance brokers only.

Switzerland

Switzerland
Table 1. Selected aggregates

Million CHF

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	56 030	53 860	52 744	54 778	62 134	60 259	61 448	61 417
Foreign controlled undertakings	..	..	..	20 068	..	..	13 162	13 600
Foreign companies (branches)	4	4	5	1 309	410	1 973	2 834	2 062
All undertakings	56 034	53 864	52 533	54 600	61 787	62 232	64 282	63 479
Premiums ceded								
Domestic undertakings	753	771	497	-3 267	3 070	3 872	4 802	4 000
Foreign controlled undertakings	..	..	..	-973	..	..	1 289	1 024
Foreign companies (branches)	..	..	..	..	..	380	442	467
All undertakings	753	771	497	474	3 070	4 252	5 244	4 467
Net written premiums								
Domestic undertakings	29 841	29 414	27 786	63 795	79 401	56 387	56 646	57 417
Foreign controlled undertakings	..	..	..	19 095	..	..	11 873	12 577
Foreign companies (branches)	4	4	5	332	410	1 593	2 392	1 595
All undertakings	29 845	29 418	27 791	28 746	32 062	57 980	59 038	59 012
1.1.2 Insurance business on foreign risks, gross premiums								
Life	7 014	6 233	6 161	6 938	2 408	..	..	..
Non-life	22 611	24 666	26 111	23 904	10 485	..	..	..
Composite total	x	x	x	x	x	x	x	x
Total	29 625	30 899	32 272	30 842	12 893	..	..	..
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	..	..	..	1 158	1 192	1 254	873	737
Unit linked	..	..	..	2 562	2 665	2 797	3 052	2 423
Other life insurance	..	..	..	24 989	28 158	25 378	26 239	27 397
Total life insurance	..	..	..	28 709	32 015	29 429	30 164	30 557
<i>of which: Pension contracts</i>	..	..	..	19 890	20 536	19 748	..	..
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	4 977	5 179	5 305	5 370	5 397	9 480	6 357	6 382
Marine, aviation and other transport insurance	493	447	458	467	466	3 379	964	804
Freight insurance	..	..	..	..	..	..	..	..
Fire and other property damage insurance	3 450	3 484	3 530	3 472	3 547	15 102	7 335	7 457
Pecuniary loss insurance	176	182	213	253	277	1 293	885	832
General liability insurance	1 873	1 903	1 989	1 895	1 853	6 360	3 550	3 243
Accident and health	10 587	10 793	9 085	9 139	13 549	12 789	12 540	12 551
<i>of which: Health</i>	-7 970	-8 059	-6 323	-6 318	10 731	9 019	9 182	9 383
Other non-life insurance	664	670	683	719	780	1 032	1 073	1 036
Treaty reinsurance	3 216	2 884	3 198	4 575	4 304	4 816	..	..
Total non-life insurance	25 436	23 675	24 461	25 890	30 173	54 251	32 704	32 306
1.2 Gross claims payments								
Life								
Domestic undertakings	36 430	30 297	32 286	30 731	31 104	28 255	25 420	27 182
Foreign controlled undertakings	..	..	..	..	..	..	7 127	7 354
Foreign companies (branches)	1	4	1	2	14	19	44	104
All undertakings	36 431	30 301	32 287	30 733	31 118	28 274	25 464	27 286
Non-life								
Domestic undertakings	13 751	14 331	14 172	13 918	14 492	15 676	15 122	15 548
Foreign controlled undertakings	..	..	..	..	..	..	1 962	1 974
Foreign companies (branches)	215	203	361	186	219	518	85	404
All undertakings	13 966	14 534	14 533	14 104	14 711	16 194	15 207	15 952
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	50 181	44 628	46 458	44 649	45 596	43 931	40 542	42 730
Foreign controlled undertakings	..	..	..	..	..	..	9 090	9 328
Foreign companies (branches)	216	207	362	188	233	537	129	509
All undertakings	50 397	44 835	46 820	44 837	45 829	44 468	40 671	43 238
1.3 Commissions								
Life								
Domestic undertakings	..	..	..	..	949	947	906	848
Foreign controlled undertakings	..	..	..	..	6	..	109	107
Foreign companies (branches)	..	..	..	..	303	3	9	8
All undertakings	..	..	..	..	1 252	950	915	856
Non-life								
Domestic undertakings	..	..	..	..	2 113	2 005	2 052	1 886
Foreign controlled undertakings	..	..	..	..	73	..	471	450
Foreign companies (branches)	..	..	..	..	1 957	49	76	85
All undertakings	..	..	..	..	4 070	2 054	2 128	1 970
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	..	..	..	..	3 062	2 952	2 958	2 734
Foreign controlled undertakings	..	..	..	..	79	..	581	557
Foreign companies (branches)	..	..	..	..	2 260	52	85	92
All undertakings	..	..	..	..	5 322	3 004	3 043	2 826

Switzerland
Table 1. Selected aggregates (cont.)

Million CHF

	2004	2005	2006	2007	2008	2009	2010	2011
1.4 Gross operating expenses								
Life								
Domestic undertakings	3 291	3 535	3 234	3 283	2 330	2 505	2 382	2 444
Foreign controlled undertakings	474	415	393	426	378	366	395	450
Foreign companies (branches)	0	0	0	0	6	6	12	11
All undertakings	3 291	3 535	3 234	3 283	2 336	2 518	2 394	2 455
Non-life								
Domestic undertakings	9 812	9 900	10 703	11 623	7 664	7 943	7 677	7 179
Foreign controlled undertakings	866	808	791	779	1 062	1 088	1 063	1 039
Foreign companies (branches)	0	0	0	0	140	162	459	408
All undertakings	9 812	9 900	10 703	11 623	7 804	8 267	8 136	7 588
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	13 103	13 435	13 937	14 906	9 994	10 448	10 059	9 624
Foreign controlled undertakings	1 340	1 223	1 184	1 205	1 440	1 454	1 458	1 489
Foreign companies (branches)	0	0	0	0	146	168	471	419
All undertakings	13 103	13 435	13 937	14 906	10 140	10 785	10 530	10 043
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies	7 014	6 233	6 161	6 938	2 408	2 668	2 219	2 036
Subsidiaries	..	..	..	..	..	..	..	..
Total	7 014	6 233	6 161	6 938	2 408	2 668	2 219	2 036
Non-life								
Branches and agencies	22 611	24 666	26 111	23 904	10 485	18 286	16 881	13 446
Subsidiaries	..	..	..	..	..	..	..	..
Total	22 611	24 666	26 111	23 904	10 485	18 286	16 881	13 446
Composite total	x	x	x	x	x	x	x	x
Total								
Branches and agencies	29 625	30 899	32 272	30 842	12 893	20 954	19 100	15 482
Subsidiaries	..	..	..	..	..	..	..	..
Total	29 625	30 899	32 272	30 842	12 893	20 954	19 100	15 482

.. Not available; x Not applicable

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

Switzerland
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	24	23	22	22	22	21	21	20
Foreign controlled undertakings	..	..	..	..	..	..	1	1
Foreign companies (branches)	3	4	4	4	4	4	4	4
All undertakings	27	27	26	26	26	25	25	24
Non-life								
Domestic undertakings	80	78	77	78	79	79	79	79
Foreign controlled undertakings	..	..	..	..	..	..	6	6
Foreign companies (branches)	39	41	40	39	43	46	47	45
All undertakings	119	119	117	117	122	125	126	124
Composite, all undertakings	-	-	-	-	-	-	-	-
Reinsurance								
Domestic undertakings	70	69	71	71	70	68	62	62
Foreign controlled undertakings	..	..	..	..	..	..	8	7
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	70	69	71	71	70	68	62	62
Total								
Domestic undertakings	174	170	170	171	171	168	162	161
Foreign controlled undertakings	..	..	..	..	..	..	15	14
Foreign companies (branches)	42	45	44	43	47	50	51	49
All undertakings	216	215	214	214	218	218	213	210
2.2 Number of employees								
Insurance undertakings	40 108	40 108	41 015	39 861	39 001	41 130	..	..
Intermediaries	..	..	12 000	..	..	..	..	..
Total	..	..	53 015	..	..	41 130	..	..

.. Not available; - Nil

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

SWITZERLAND

Definition of foreign-controlled companies

Companies with more than 50 per cent of foreign participation.

2.2 Number of employees

The concept “Intermediary” means the insurance agents linked to an insurance company by a contract (tied intermediaries), excluding brokers and general independent agents.

Turkey

Turkey
Table 1. Selected aggregates

Million TRY

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	6 786	7 060	8 026	10 930	11 775	13 097	14 958	17 131
Foreign controlled undertakings	480	517	1 640	3 425	6 602	6 828	7 525	8 956
Foreign companies (branches)	0	0	0	1	4	8	27	32
All undertakings	6 786	7 060	8 450	10 931	11 779	13 105	14 985	17 164
Premiums ceded								
Domestic undertakings	2 107	2 104	2 427	3 109	3 236	3 412	3 443	4 287
Foreign controlled undertakings	107	110	470	1 089	1 772	1 822	1 834	2 229
Foreign companies (branches)	0	0	0	1	3	6	21	22
All undertakings	2 107	2 104	2 427	3 110	3 239	3 418	3 464	4 309
Net written premiums								
Domestic undertakings	4 679	4 956	5 598	7 821	8 539	9 685	11 515	12 845
Foreign controlled undertakings	374	408	1 170	2 336	4 830	5 006	5 691	6 728
Foreign companies (branches)	0	0	0	0	1	2	6	10
All undertakings	4 679	4 956	6 008	7 821	8 540	9 687	11 521	12 854
1.1.2 Insurance business on foreign risks, gross premiums								
Life	25	..	..	..	..	..	..	..
Non-life	1 185	..	..	..	..	..	..	..
Composite	..	..	..	..	..	..	..	..
<i>of which:</i>								
Life	..	..	..	..	..	..	..	..
Non-life	..	..	..	..	..	..	..	..
Total	1 210	..	..	..	..	..	..	..
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	..	..	..	1 331	..	..	..	..
Unit linked	..	..	..	..	..	..	..	..
Other life insurance	..	..	..	..	..	..	..	..
Total life insurance	..	..	..	1 331	..	..	2 576	3 087
<i>of which: Pension contracts</i>	..	..	..	..	..	..	..	..
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	2 805	3 445	4 221	4 778	4 913	5 058	5 867	6 761
Marine, aviation and other transport insurance	135	134	142	144	163	245	185	268
Freight insurance	222	236	281	306	313	286	327	359
Fire and other property damage insurance	1 441	1 136	1 583	1 620	2 635	3 236	3 401	3 783
Pecuniary loss insurance	3	0	8	0	83	112	135	204
General liability insurance	89	127	171	203	233	265	407	386
Accident and health	848	1 210	1 821	2 155	1 831	2 040	2 413	2 657
<i>of which: Health</i>	682	799	984	1 032	1 326	1 499	1 810	1 999
Other non-life insurance	19	49	54	325	32	37	44	77
Treaty reinsurance	0	0	0	0	..	..	..	..
Total non-life insurance	5 562	6 336	8 281	9 532	10 203	11 280	12 778	14 496
1.2 Gross claims payments								
Life								
Domestic undertakings	796	924	1 328	1 019	1 242	1 787	1 787	1 935
Foreign controlled undertakings	99	157	153	205	461	817	817	582
Foreign companies (branches)	0	0	0	0	..	0	0	..
All undertakings	796	924	1 328	1 019	1 242	1 787	1 787	1 935
Non-life								
Domestic undertakings	2 814	3 659	3 803	5 330	5 782	5 960	6 142	7 968
Foreign controlled undertakings	105	125	910	1 627	3 253	3 705	3 978	4 786
Foreign companies (branches)	0	0	0	0	1	10	0	2
All undertakings	2 814	3 659	3 803	5 330	5 783	5 970	6 143	7 969
Composite								
Domestic undertakings	..	..	..	..	..	1 334	1 344	..
Foreign controlled undertakings	..	..	..	..	..	69	82	..
Foreign companies (branches)	..	..	..	..	..	0	0	..
All undertakings	..	..	..	..	..	1 334	1 344	0
<i>of which:</i>								
Life	..	..	..	..	..	7	10	0
Domestic undertakings	..	..	..	..	..	7	10	..
Foreign controlled undertakings	..	..	..	..	..	0	0	..
Foreign companies (branches)	..	..	..	..	..	0	0	..
All undertakings	..	..	..	..	..	7	10	0
Non-life	..	..	..	..	..	1 328	1 334	0
Domestic undertakings	..	..	..	..	..	1 328	1 334	..
Foreign controlled undertakings	..	..	..	..	..	69	82	..
Foreign companies (branches)	..	..	..	..	..	0	0	..
All undertakings	..	..	..	..	..	1 328	1 334	0
Total								
Domestic undertakings	3 610	4 583	5 131	6 349	7 024	9 081	9 273	9 903
Foreign controlled undertakings	204	283	1 062	1 832	3 714	4 591	4 877	5 369
Foreign companies (branches)	0	0	0	0	1	10	0	2
All undertakings	3 610	4 583	5 131	6 349	7 025	9 092	9 273	9 905

Turkey
Table 1. Selected aggregates (cont.)

Million TRY

	2004	2005	2006	2007	2008	2009	2010	2011
1.3 Commissions								
Life								
Domestic undertakings	62	66	77	126	..	..	..	..
Foreign controlled undertakings	11	11	17	54	..	..	..	..
Foreign companies (branches)	0	0	0	0	..	..	..	..
All undertakings	62	66	77	126	..	..	..	..
Non-life								
Domestic undertakings	696	912	926	1 462	..	..	..	..
Foreign controlled undertakings	44	65	295	517	..	..	..	..
Foreign companies (branches)	0	0	0	0	..	..	..	..
All undertakings	696	912	926	1 462	..	..	..	..
Composite								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
of which:								
Life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Non-life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Total								
Domestic undertakings	758	977	1 003	1 588	..	..	..	..
Foreign controlled undertakings	55	76	312	571	..	..	..	..
Foreign companies (branches)	0	0	0	0	..	..	..	..
All undertakings	758	977	1 003	1 588	..	..	..	..
1.4 Gross operating expenses								
Life								
Domestic undertakings	209	189	176	246	425	586 |	717	836
Foreign controlled undertakings	56	44	53	89	170	273 |	287	361
Foreign companies (branches)	0	0	0	0	..	0	0	..
All undertakings	209	189	176	246	425	586 |	717	836
Non-life								
Domestic undertakings	419	1 092	1 038	1 710	1 629	1 975 |	2 336	2 859
Foreign controlled undertakings	28	83	327	562	963	1 290 |	1 585	1 827
Foreign companies (branches)	0	0	0	1	2	4	4	8
All undertakings	419	1 092	1 038	1 711	1 631	1 979 |	2 340	2 867
Composite								
Domestic undertakings	..	..	..	..	..	391 |	421	..
Foreign controlled undertakings	..	..	..	..	..	19 |	16	..
Foreign companies (branches)	..	..	..	..	..	0	0	..
All undertakings	..	..	..	..	..	391 |	421	0
of which:								
Life								
Domestic undertakings	..	..	..	..	..	6 |	7	0
Foreign controlled undertakings	..	..	..	..	..	0 |	0	..
Foreign companies (branches)	..	..	..	..	..	0	0	..
All undertakings	..	..	..	..	..	6 |	7	0
Non-life								
Domestic undertakings	..	..	..	..	..	385 |	414	0
Foreign controlled undertakings	..	..	..	..	..	19 |	16	..
Foreign companies (branches)	..	..	..	..	..	0	0	..
All undertakings	..	..	..	..	..	385 |	414	0
Total								
Domestic undertakings	628	1 281	1 215	1 956	2 054	2 952	3 473	3 694
Foreign controlled undertakings	85	126	380	651	1 133	1 582	1 888	2 188
Foreign companies (branches)	0	0	0	1	2	4	4	8
All undertakings	628	1 281	1 215	1 957	2 057	2 956	3 478	3 702

Turkey
Table 1. Selected aggregates (cont.)

Million TRY

	2004	2005	2006	2007	2008	2009	2010	2011
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies	0	..	..	..	..	..	..	..
Subsidiaries	0	..	..	..	..	..	..	..
Total	0	..	..	..	..	..	..	..
Non-life								
Branches and agencies	4 516	..	..	..	..	..	..	..
Subsidiaries	0	..	..	..	..	..	..	..
Total	4 516	..	..	..	..	..	..	..
Composite								
Branches and agencies	..	..	..	..	..	..	..	..
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	..
of which:								
Life								
Branches and agencies	..	..	..	..	..	..	..	..
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	..
Non-life								
Branches and agencies	..	..	..	..	..	..	..	..
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	..
Total								
Branches and agencies	4 516	..	..	..	..	..	..	..
Subsidiaries	0	..	..	..	..	..	..	..
Total	4 516	..	..	..	..	..	..	..

.. Not available; | Break in series

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

Turkey
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	20	17	15	21	22	21	23	24
Foreign controlled undertakings	2	2	5	9	14	13	14	14
Foreign companies (branches)	0	0	0	0	0	0	0	..
All undertakings	20	17	15	21	22	21	23	24
Non-life								
Domestic undertakings	16	13	9	15	24	27	29	33
Foreign controlled undertakings	2	1	4	7	15	17	19	23
Foreign companies (branches)	0	0	0	1	1	2	2	2
All undertakings	16	13	9	16	25	29	31	35
Composite								
Domestic undertakings	11	10	8	12	5	3	3	..
Foreign controlled undertakings	1	2	4	5	2	1	1	..
Foreign companies (branches)	0	0	0	0	0	0	0	..
All undertakings	11	10	8	12	5	3	3	..
Reinsurance								
Domestic undertakings	3	1	1	1	1	1	1	2
Foreign controlled undertakings	0	0	0	0	0	0	0	..
Foreign companies (branches)	0	0	0	0	0	0	0	..
All undertakings	3	1	1	1	1	1	1	2
Total								
Domestic undertakings	50	41	33	49	52	52	56	59
Foreign controlled undertakings	5	5	13	21	31	31	34	37
Foreign companies (branches)	0	0	0	1	1	2	2	2
All undertakings	50	41	33	50	53	54	58	61
2.2 Number of employees								
Insurance undertakings	12 140	12 837	12 906	14 950	15 841	15 610	15 412	10 123
Intermediaries	..	..	..	..	24 511	26 567	16 282	16 706
Total	..	..	..	..	40 352	42 177	31 694	26 829

.. Not available

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

TURKEY

General remarks

Unlike the previous year, the methodology of defining composite company has been changed. According to a new provision brought by Insurance Law No. 5684 which entered into force in 14 June 2007 insurance companies can only operate in any of life and non-life insurance groups. However before the entry of the Law into force companies were allowed to operate in both of the insurance groups. Composite companies in this sense refer to the non-life companies who still have life insurance policies in their portfolio from past. These companies have not been going on working with their life portfolio. So there aren't any composite companies operating in the sector since the last quarter of 2011. The figures presented in the previous years with regards to composite companies are determined as the non-life companies whose still life insurance policies in their portfolio continues from past.

Definition of foreign-controlled companies

Companies, in which a foreign shareholder owns more than 50 per cent share of the capital.

1.1.4 Non-life insurance payments, by class, gross premiums

Data by reinsurance companies are excluded in the premiums written by classes of non-life insurance. Marine and Aviation insurance includes Freight insurance.

2.2 Number of employees

Number of employees for intermediaries covers only that of agents excluding banks operating as an agent.

United Kingdom

United Kingdom
Table 1. Selected aggregates

Million GBP

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	167 629	166 161	172 886	233 274	187 234	..	..	203 923
Foreign controlled undertakings	52 039	72 097	76 292	80 994	52 663	..	..	66 775
Foreign companies (branches)	16 155	31 036	33 045	45 184	30 999	..	..	4 266
All undertakings	183 695	197 197	205 931	278 457	218 234	177 563	177 745	208 189
Premiums ceded								
Domestic undertakings	31 379	28 451	20 366	23 541	24 468	..	..	36 564
Foreign controlled undertakings	19 100	13 429	13 100	11 990	12 564	..	..	9 972
Foreign companies (branches)	3 857	4 850	5 520	7 934	2 446	..	..	1 874
All undertakings	35 236	33 300	25 886	31 475	26 914	..	..	38 438
Net written premiums								
Domestic undertakings	136 250	137 711	152 519	209 732	162 766	..	..	167 358
Foreign controlled undertakings	32 939	58 668	63 193	69 004	40 099	..	..	56 804
Foreign companies (branches)	12 298	26 186	27 525	37 250	28 554	..	..	2 393
All undertakings	148 459	163 897	180 044	246 982	191 319	..	..	169 751
1.1.2 Insurance business on foreign risks, gross premiums								
Life	..	..	..	..	..	..	..	..
Non-life	24 471	22 945	21 102	21 408	19 608	..	..	..
Composite	..	..	..	..	..	..	..	..
of which:								
Life	..	..	..	..	..	..	..	..
Non-life	..	..	..	..	..	..	..	..
Total	24 471	22 945	21 102	21 408	19 608	..	..	..
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	..	..	..	2 974	..	14 144	14 156	15 985
Unit linked	..	..	..	233	..	106 301	103 554	102 455
Other life insurance	..	..	..	..	..	11 747	10 058	16 448
Total life insurance	..	..	..	..	..	131 858	127 783	134 888
of which: Pension contracts	..	..	..	..	..	107 063	102 257	110 536
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	13 017	13 340	12 846	13 073	13 088	..	..	..
Marine, aviation and other transport insurance	5 398	6 948	7 610	7 567	8 499	..	..	..
Freight insurance	..	..	..	..	..	..	..	..
Fire and other property damage insurance	13 395	15 202	14 324	14 753	15 519	..	..	..
Pecuniary loss insurance	5 285	6 348	6 708	6 455	6 190	..	..	..
General liability insurance	7 096	10 269	9 525	9 711	10 334	..	..	..
Accident and health	6 077	6 542	7 047	7 176	7 054	..	..	..
of which: Health	..	..	..	..	..	..	..	..
Other non-life insurance	..	..	..	..	..	..	..	..
Treaty reinsurance	8 250	11 587	8 417	7 941	3 129	..	..	..
Total non-life insurance	58 518	70 236	66 477	66 675	71 320	..	..	..
1.2 Gross claims payments								
Life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Non-life								
Domestic undertakings	21 805	24 182	..	..	27 239	..	..	26 955
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	21 805	24 182	..	..	27 239	..	..	..
Composite								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
of which:								
Life	..	..	..	..	..	..	..	..
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Non-life	..	..	..	..	..	..	..	..
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Total								
Domestic undertakings	21 805	24 182	..	..	27 239	..	..	26 955
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	21 805	24 182	..	..	27 239	..	..	..

United Kingdom
Table 1. Selected aggregates (cont.)

Million GBP

	2004	2005	2006	2007	2008	2009	2010	2011
1.3 Commissions								
Life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Non-life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Composite								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
of which:								
Life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Non-life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Total								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
1.4 Gross operating expenses								
Life								
Domestic undertakings	..	..	..	..	8 715	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	8 715	..	..	..
Non-life								
Domestic undertakings	12 609	14 265	..	..	13 623	12 629	12 933	13 856
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	12 609	14 265	..	..	13 623	..	..	..
Composite								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
of which:								
Life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Non-life								
Domestic undertakings	..	..	..	..	..	..	..	..
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	..	..	..	..	..	..	..	..
Total								
Domestic undertakings	12 609	14 265	..	..	22 338	12 629	12 933	13 856
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	..
All undertakings	12 609	14 265	..	..	22 338	..	..	..

United Kingdom
Table 1. Selected aggregates (cont.)

Million GBP

	2004	2005	2006	2007	2008	2009	2010	2011
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies	..	19 437	21 747	33 516	19 674	..	..	..
Subsidiaries	..	6 084	8 224	34 170	18 078	..	..	..
Total	24 803	25 521	29 971	67 687	37 752	..	..	..
Non-life								
Branches and agencies	1 419	723	567	101	1 070	..	..	..
Subsidiaries	8 719	9 808	10 631	11 521	13 297	..	..	..
Total	10 138	10 531	11 197	11 622	14 366	..	..	..
Composite								
Branches and agencies	..	..	..	..	..	..	..	..
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	..
of which:								
Life	..	..	..	..	..	..	..	..
Branches and agencies	..	..	..	..	..	..	..	..
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	..
Non-life	..	..	..	..	..	..	..	..
Branches and agencies	..	..	..	..	..	..	..	..
Subsidiaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	..
Total								
Branches and agencies	1 419	20 161	22 314	33 618	20 743	..	..	..
Subsidiaries	8 719	15 891	18 854	45 691	31 375	..	..	..
Total	34 941	36 052	41 168	79 309	52 118	..	..	..

.. Not available

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

United Kingdom
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	317	150	121	120	132	129	124	118
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	105	..	..	168	..	1	1	1
All undertakings	422	..	..	288	..	130	125	119
Non-life								
Domestic undertakings	431	273	384	372	154	192	227	236
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	439	..	..	390	..	9	12	12
All undertakings	870	..	..	762	..	201	239	248
Composite								
Domestic undertakings	31	42	19	18	22	..	..	16
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	29	..	..	28	..	..	..	2
All undertakings	60	..	..	46	..	..	..	18
Reinsurance								
Domestic undertakings	..	45	..	..	10	..	..	4
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	..	..	..	..	..	..	..	0
All undertakings	..	..	..	..	..	..	..	4
Total								
Domestic undertakings	779	510	524	510	318	..	..	374
Foreign controlled undertakings	..	..	..	..	..	..	..	..
Foreign companies (branches)	573	25	..	..	29	..	..	15
All undertakings	1 352	535	..	1 096	347	..	..	389
2.2 Number of employees								
Insurance undertakings	..	..	..	..	..	..	..	..
Intermediaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	..

.. Not available

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

UNITED KINGDOM

1.1.4 Non-life insurance payments, by class, gross premiums

Marine and Aviation Insurance includes freight insurance.

2.1 Number of companies

- a) For 1994 and 1995, the number of “Domestic Companies” should be read as that of “EEA companies with head office in UK”, the number of “Foreign Controlled Companies” should be read as that of “EEA companies with head office outside UK”, and the number of “Branches and Agencies of Foreign Companies” should be read as that of “External companies”. The number of “EEA companies with head office outside UK” is not included in that of “EEA companies with head office in UK”.
- b) Lloyd’s is counted as one domestic non-life company although, strictly speaking, it is not a corporate body. The number of companies does not include Friendly Societies; there are thousands of these but their income (included in the premium data) is very small.
- c) Reinsurance companies are included in the numbers for non-life companies.

2.2 Number of employees

Since 1994, the data on the number of employees in insurance companies are based on the Standard Industrial Classification (SIC) 1992.

United States

United States
Table 1. Selected aggregates

Million USD

	2004	2005	2006	2007	2008	2009	2010	2011
1.1 Insurance business written in the reporting country								
1.1.1 Insurance business, by ownership								
Gross premiums								
Domestic undertakings	1 664 575	1 743 163	1 837 782	1 992 948	2 038 442	2 028 861	2 034 932	2 154 120
Foreign controlled undertakings	363 324	347 232	395 643	433 229	429 902	431 708	335 832	349 856
Foreign companies (branches)	568	572	613	645	670	643	629	731
All undertakings	1 665 142	1 743 736	1 710 090	1 993 593	2 039 112	2 029 504	2 035 562	2 154 851
Premiums ceded								
Domestic undertakings	475 896	503 485	507 549	541 137	556 929	604 210	531 114	560 386
Foreign controlled undertakings	174 796	178 373	190 232	212 961	220 244	208 658	163 993	170 330
Foreign companies (branches)	181	191	202	205	242	244	244	254
All undertakings	476 077	503 676	507 751	541 342	557 172	604 454	531 358	560 640
Net written premiums								
Domestic undertakings	1 188 761	1 239 678	1 330 233	1 451 811	1 481 512	1 424 661	1 503 818	1 593 733
Foreign controlled undertakings	188 528	168 858	205 412	220 268	209 658	223 050	171 839	179 526
Foreign companies (branches)	386	381	411	440	428	399	386	478
All undertakings	1 189 148	1 240 059	1 330 644	1 452 251	1 481 940	1 425 050	1 504 204	1 594 211
1.1.2 Insurance business on foreign risks, gross premiums								
Life	..	..	..	..	..	27 652	34 018	..
Non-life	..	..	..	..	..	22 055	..	..
Composite total	x	x	x	x	x	x	x	x
Total	..	..	..	..	..	49 707	34 018	..
1.1.3 Life insurance payments, by class, gross premiums								
Annuities	..	..	..	..	..	249 674	237 782	255 059
Unit linked	..	..	..	..	..	161 885	..	..
Other life insurance	..	..	..	..	..	765 602	762 172	811 561
Total life insurance	..	..	..	..	..	1 015 276	999 954	1 066 620
<i>of which: Pension contracts</i>	..	..	..	..	..	880	..	..
1.1.4 Non-life insurance payments, by class, gross premiums								
Motor vehicle insurance	310 988	317 728	318 066	317 709	318 559	312 719	312 705	315 167
Marine, aviation and other transport insurance	7 080	6 795	6 900	6 204	4 169	3 667	3 452	3 337
Freight insurance	26 057	28 516	31 035	32 613	30 951	28 429	27 363	28 836
Fire and other property damage insurance	146 875	153 392	167 103	180 826	193 119	197 856	200 755	215 618
Pecuniary loss insurance	36 450	38 500	39 035	38 495	40 890	39 109	35 251	34 165
General liability insurance	190 124	202 226	201 759	197 580	186 615	173 097	170 571	172 997
Accident and health	338 792	383 007	412 489	435 375	451 561	471 470	482 830	516 841
<i>of which: Health</i>	..	..	..	..	..	..	..	..
Other non-life insurance	6 909	6 508	6 215	5 979	2 526	4 328	3 532	3 018
Treaty reinsurance	..	..	..	..	..	..	..	0
Total non-life insurance	1 063 274	1 136 672	1 182 600	1 214 781	1 228 390	1 230 674	1 236 459	1 289 979
1.2 Gross claims payments								
Life								
Domestic undertakings	245 997	246 267	277 695	295 623	313 965	318 554	330 925	345 963
Foreign controlled undertakings	43 382	43 669	59 020	63 620	65 976	67 878	60 398	61 430
Foreign companies (branches)	1 099	1 331	1 430	1 930	2 193	2 319	2 293	0
All undertakings	247 096	247 598	279 124	297 553	316 158	320 873	333 218	345 963
Non-life								
Domestic undertakings	624 385	679 559	718 920	733 962	815 237	838 670	827 860	..
Foreign controlled undertakings	115 478	122 954	133 822	128 757	157 560	145 857	94 274	..
Foreign companies (branches)	349	273	312	276	363	416	309	..
All undertakings	624 734	679 832	719 233	734 237	815 600	839 086	828 168	..
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	870 382	925 826	996 615	1 029 585	1 129 202	1 157 224	1 158 785	3 701 852
Foreign controlled undertakings	158 860	166 623	192 842	192 377	223 536	213 735	154 672	601 184
Foreign companies (branches)	1 448	1 604	1 742	2 206	2 556	2 735	2 602	2 253
All undertakings	871 830	927 430	998 357	1 031 790	1 131 758	1 159 959	1 161 386	3 704 105
1.3 Commissions								
Life								
Domestic undertakings	..	..	..	..	..	39 925	..	..
Foreign controlled undertakings	..	..	..	..	..	9 784	..	..
Foreign companies (branches)	..	..	..	..	..	0	..	..
All undertakings	..	..	..	..	..	39 925	..	..
Non-life								
Domestic undertakings	..	..	..	..	..	99 023	..	..
Foreign controlled undertakings	..	..	..	..	..	9 858	..	..
Foreign companies (branches)	..	..	..	..	..	1	..	..
All undertakings	..	..	..	..	..	99 024	..	..
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	..	..	..	..	..	138 948	..	..
Foreign controlled undertakings	..	..	..	..	..	19 642	..	..
Foreign companies (branches)	..	..	..	..	..	1	..	..
All undertakings	..	..	..	..	..	138 949	..	..

United States
Table 1. Selected aggregates (cont.)

Million USD

	2004	2005	2006	2007	2008	2009	2010	2011
1.4 Gross operating expenses								
Life								
Domestic undertakings	64 740	63 635	67 018	68 257	71 210	71 693	74 311	66 258
Foreign controlled undertakings	13 116	11 546	16 077	16 885	17 703	15 873	12 817	9 782
Foreign companies (branches)	342	371	415	876	548	578	565	0
All undertakings	65 082	64 006	67 433	69 133	71 758	72 271	74 876	66 258
Non-life								
Domestic undertakings	197 773	209 142	221 901	227 869	228 093	231 186	233 968	239 829
Foreign controlled undertakings	28 951	28 840	31 720	34 777	37 120	33 838	27 537	28 759
Foreign companies (branches)	163	167	178	200	241	237	238	283
All undertakings	197 936	209 308	222 079	228 068	228 335	231 423	234 207	240 112
Composite, all undertakings	x	x	x	x	x	x	x	x
Total								
Domestic undertakings	262 513	272 777	288 919	296 126	299 303	302 879	308 279	306 087
Foreign controlled undertakings	42 067	40 386	47 797	51 662	54 823	49 711	40 354	38 542
Foreign companies (branches)	505	538	593	1 076	789	815	803	283
All undertakings	263 018	273 314	289 512	297 201	300 093	303 694	309 083	306 370
1.5 Insurance business written abroad by branches, gross premiums								
Life								
Branches and agencies	..	..	..	..	..	0	0	..
Subsidiaries	..	..	..	..	..	27 652	0	..
Total	..	..	..	..	..	27 652	0	..
Non-life								
Branches and agencies	..	..	..	..	..	0	..	..
Subsidiaries	..	..	..	..	..	22 055	..	..
Total	..	..	..	..	..	22 055	..	..
Composite total	x	x	x	x	x	x	x	x
Total								
Branches and agencies	..	..	..	..	..	0	0	..
Subsidiaries	..	..	..	..	..	49 707	0	..
Total	..	..	..	..	..	49 707	0	..

.. Not available; x Not applicable

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

United States
Table 2. Number of companies and employees

	2004	2005	2006	2007	2008	2009	2010	2011
2.1 Number of companies								
Life								
Domestic undertakings	1 166	1 111	1 074	1 019	995	944	902	904
Foreign controlled undertakings	95	90	91	94	93	103	166	168
Foreign companies (branches)	0	0	0	..	0	2	0	..
All undertakings	1 166	1 111	1 074	1 019	995	946	902	904
Non-life								
Domestic undertakings	3 395	3 231	3 279	3 289	3 326	3 479	3 441	3 426
Foreign controlled undertakings	330	306	323	332	379	344	373	388
Foreign companies (branches)	10	8	9	10	10	19	7	8
All undertakings	3 405	3 239	3 288	3 299	3 326	3 498	3 448	3 434
Composite, all undertakings	-	-	-	-	-	-	-	-
Reinsurance								
Domestic undertakings	176	166	176	173	166	266	257	251
Foreign controlled undertakings	42	38	38	40	38	81	84	73
Foreign companies (branches)	2	4	3	2	2	1	2	1
All undertakings	178	170	176	175	168	267	259	252
Total								
Domestic undertakings	4 737	4 508	4 529	4 481	4 477	4 689	4 600	4 581
Foreign controlled undertakings	467	434	452	466	510	528	623	629
Foreign companies (branches)	12	12	12	12	12	22	9	9
All undertakings	4 749	4 520	4 541	4 493	4 489	4 711	4 609	4 590
2.2 Number of employees								
Insurance undertakings	..	..	..	..	..	..	..	..
Intermediaries	..	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	..	..

.. Not available; - Nil

Note: For methodological notes see the entry for this country in the full report (http://dx.doi.org/10.1787/ins_stats-2012-en).

UNITED STATES

General remarks

US data are based upon information provided by the National Association of Insurance Commissioners (NAIC).

Definition of foreign-controlled companies

Since 1994, foreign (non-US) person or entity owns directly or indirectly through a holding company system 50 per cent or more of the company.

1.1 Insurance business written in the reporting country

Reinsurance accepted and ceded premiums reflect only business with unaffiliated companies. In general, unaffiliated business represents the market for reinsurance in the United States, while affiliated business represents reinsurance retained within an insurance group to take advantage of available surplus.

1.1.4 Non-life insurance payments, by class, gross premiums

Accident/Health insurance includes life insurance companies activities.

1.5 Insurance business written abroad by branches, gross premiums

Data are sales of foreign insurance affiliates of the United States entities. Sales equal premium plus investment income plus other income. These data are compiled by the United States Department of Commerce.

2.1 Number of companies

- a) "Number of companies" refers to companies filing annual reports with the NAIC. There are several hundreds of small companies that do not file with the NAIC. The premiums of these companies are estimated at less than two per cent of all premiums.
- b) The number of life insurance companies includes those whose predominant business is accident and health insurance. Insurers licensed only for accident and health are in non-life companies.

2.2 Number of employees

The number of employees is those on payroll only, which are compiled by the Bureau of Labour Statistics, US Department of Labour.

Annex A.
Business written abroad by EE/EEA insurers
through branches and agencies

Table A1. Life insurance, 2011
Millions of national currency

	Austria	Belgium	Denmark	Finland	France	Germany	Greece	Iceland	Ireland	Italy	Luxembourg	Netherlands	Norway	Portugal	Spain	Sweden	United Kingdom
	EUR	EUR	DKK	EUR	EUR	EUR	EUR	ISK	EUR	EUR	EUR	EUR	NOK	EUR	EUR	SEK	GBP
Austria	X	..	0.0	..	19.6	..	..	-	-	-	..	-	..	-	-	..	..
Belgium	0.0	X	0.0	..	116.3	..	..	-	-	-	..	57.0	..	-	-	..	..
Denmark	0.0	..	X	..	..	..	..	-	-	-	..	-	..	-	-	2.0	..
Finland	0.0	..	261.5	X	..	..	..	-	30.3	-	..	-	..	-	-	16.0	..
France	0.0	..	1.0	..	X	..	..	-	372.4	-	..	5.0	..	20.9	342.9	..	..
Germany	361.3	..	6.4	..	154.7	X	..	-	826.7	-	..	376.0	..	-	-	..	..
Greece	0.0	..	-	..	1.0	..	X	-	-	-	-	-	..	-	-	..	..
Iceland	-	..	0.1	..	..	..	..	X	-	-	-	-	..	-	-	..	..
Ireland	0.0	..	0.0	..	..	..	..	-	X	-	-	-	..	-	-	..	..
Italy	19.2	..	0.9	..	297.2	..	..	-	972.8	X	..	-	..	297.7	-	..	..
Luxembourg	0.0	..	0.5	..	..	..	..	-	26.4	-	X	-	..	0.9	-	..	..
Netherlands	0.0	..	0.9	..	..	..	..	-	-	-	-	X	..	-	-	..	..
Norway	-	..	40.4	..	..	..	..	-	-	-	..	-	X	-	-	90.0	..
Portugal	0.0	..	0.0	..	20.6	..	..	-	6.7	-	-	-	..	X	316.6	..	..
Spain	0.0	..	1.3	..	156.8	..	..	-	172.1	-	..	2.0	..	7.4	X	..	..
Sweden	0.0	..	36.8	613.6	..	..	..	-	25.6	-	..	1.0	..	-	-	X	..
United Kingdom	0.0	..	2.6	..	..	..	..	-	1.2	57.2	..	-	..	-	-	..	X
EU15 + EEA Total	380.7	..	352.4	613.6	766.2	..	..	-	2 434.1	57.2	..	441.0	..	29.2	957.2	108.0	..
Total other OECD countries	18.2	..	1.0	..	..	..	..	-	-	-	..	222.0	..	-	-	..	..
Total outside OECD countries	35.7	..	..	..	..	..	..	-	49.0	-	..	..	..	5.1	5.0	..	..
Total	434.5	..	353.4	614.0	1 928.5	..	-	-	2 434.1	106.2	2 161.5	662.0	..	6.3	938.5	108.0	..

Table A2. Non-life insurance, 2011
Millions of national currency

	Austria	Belgium	Denmark	Finland	France	Germany	Greece	Iceland	Ireland	Italy	Luxembourg	Netherlands	Norway	Portugal	Spain	Sweden	United Kingdom
	EUR	EUR	DKK	EUR	EUR	EUR	EUR	ISK	EUR	EUR	EUR	EUR	NOK	EUR	EUR	SEK	GBP
Austria	x	..	..	..	70.4	..	..	-	0.6	4.7	..	8.0	0.7	-	..	..	..
Belgium	2.2	x	..	..	266.5	..	..	-	68.7	6.7	..	243.0	-	-	..	..	..
Denmark	0.1	..	x	..	159.3	..	..	-	19.1	0.2	..	68.0	1 438.6	-	..	3 615.0	..
Finland	2.0	..	650.6	x	40.2	..	..	-	29.8	0.3	..	11.0	1.1	-	..	114.0	..
France	3.5	..	..	..	x	..	..	-	349.4	20.2	..	11.0	1.1	14.1	..	58.0	..
Germany	82.0	..	48.9	..	1 235.9	x	..	-	1 860.7	19.1	..	353.0	0.0	-	..	65.0	..
Greece	0.2	..	..	..	23.6	..	x	-	-	4.6	..	13.0	..	-	..	..	..
Iceland	-	..	..	..	..	..	..	x	-	-	..	..	..	-	..	..	..
Ireland	1.6	..	..	..	179.7	..	..	0.2	x	0.5	..	11.0	0.0	-	..	..	..
Italy	210.2	..	..	..	926.3	..	..	-	1 438.0	x	..	6.0	0.0	-	..	..	..
Luxembourg	1.1	..	..	..	26.6	..	..	-	-	0.0	x	3.0	0.0	-	..	..	..
Netherlands	4.6	..	..	..	301.0	..	..	-	149.7	2.5	..	x	1.1	-	..	10.0	..
Norway	0.3	..	9 295.6	..	51.3	..	..	-	32.5	0.4	..	..	x	-	..	13 929.0	..
Portugal	0.0	..	..	..	83.6	..	..	-	295.4	139.4	..	1.0	0.1	x	..	..	..
Spain	1.1	..	..	..	531.4	..	..	-	1 168.6	47.7	..	13.0	1.2	13.6	x	..	..
Sweden	9.8	..	..	..	76.9	..	..	-	110.7	0.6	..	29.0	832.9	-	..	x	..
United Kingdom	7.6	..	..	..	361.4	..	..	550.7	3 870.5	45.1	..	105.0	3.4	-	..	583.0	x
EU15 + EEA Total	326.2	..	9 995.1	..	4 334.2	..	..	550.9	9 393.7	308.7	..	875.0	2 280.4	27.7	..	18 374.0	..
Total other OECD countries	93.9	..	..	..	..	..	..	-	55.9	54.8	..	31.0	8.5	-	..	151.0	..
Total outside OECD countries	81.0	..	..	..	..	..	-	-	176.3	270.8	..	161.0	187.3	7.1	..	..	..
Total	501.1	..	9 995.1	..	5 592.2	..	-	550.9	9 625.9	634.3	1 088.3	1 067.0	2 476.0	34.8	296.5	18 526.0	..

Annex B. Definitions of classes of non-life insurance

(Definitions are based on OECD common classification of the classes of insurance)

Classes	Definitions
1. Motor vehicle	<p><i>Land vehicles</i> (other than railway rolling stock): All damage to or loss of:</p> <ul style="list-style-type: none"> ● Land motor vehicles. ● Land vehicles other than motor vehicles. <p><i>Motor vehicle liability:</i> All liability arising out of the use of motor vehicles operating on land (including carrier's liability).</p>
2. Transport (including marine, aviation)	<p><i>Railway rolling stock and other transport:</i> All damage to or loss of railway rolling stock.</p> <p><i>Aircraft:</i> All damage to or loss of aircraft.</p> <p><i>Ships</i> (sea, lake, and river and canal vessels): All damage to or loss of:</p> <ul style="list-style-type: none"> ● River and canal vessels. ● Lake vessels. ● Sea vessels. <p><i>Liability for ships</i> (sea, lake, and river and canal vessels): All liability arising out of the use of ships, vessels or boats on the sea, lakes, rivers or canals (including carrier's liability).</p>
3. Freight	<p><i>Goods in transit</i> (including merchandise, baggage and all other goods): All damage to or loss of goods in transit or baggage, irrespective of the form of transport.</p>
4. Fire and other property damage	<p><i>Fire and natural forces:</i> All damage or loss of property (other than property included in classes 3, 4, 5, 6 and 7) due to:</p> <ul style="list-style-type: none"> ● Fire. ● Explosion. ● Storm. ● Natural forces other than storm. ● Nuclear energy. ● Land subsidence. <p><i>Other damage to property:</i> All damage to or loss of property (other than property included in classes 3, 4, 5, 6 and 7) due to hail or frost, and any event such as theft, other than those mentioned under 8.</p>
5. Pecuniary loss	<p><i>Credit</i></p> <ul style="list-style-type: none"> ● Insolvency (general). ● Export credit. ● Instalment credit. ● Mortgages. ● Agricultural credit. <p><i>Suretyship</i></p> <ul style="list-style-type: none"> ● Suretyship (direct). ● Suretyship (indirect).

Classes	Definitions
	<p><i>Miscellaneous financial loss</i></p> <ul style="list-style-type: none"> ● Employment risks. ● Insufficiency of income (general). ● Bad weather. ● Loss of benefits. ● Continuing general expenses. ● Unforeseen trading expenses. ● Loss of market value. ● Loss of rent or revenue. ● Indirect trading losses other than those mentioned above. ● Other financial loss (non-trading). ● Other forms of financial loss.
6. General liability	<p><i>General liability</i></p> <p>All liability other than motor vehicle liability, aircraft liability and liability for ships as defined above.</p>
7. Accident and sickness	<p><i>Accident</i> (including industrial injury and occupational diseases)</p> <ul style="list-style-type: none"> ● Fixed pecuniary benefits. ● Benefits in the nature of indemnity. ● Combinations of the two. ● Injury to passengers. <p><i>Sickness</i></p> <ul style="list-style-type: none"> ● Fixed pecuniary benefits. ● Benefits in the nature of indemnity. ● Combinations of the two.
8. Other non-life insurance	<p><i>Legal expenses</i></p> <p>Legal expenses and costs of litigation.</p> <p><i>Assistance</i></p> <p><i>Miscellaneous</i></p>
9. Treaty reinsurance	

Annex C. Composite sector in OECD countries

	Countries in which composite undertakings operate	Availability of separate data on composite undertakings
OECD countries		
Australia	No	x
Austria	Yes	Yes
Belgium	Yes	Yes
Canada ¹	Yes	Yes
Chile	No	x
Czech Republic	Yes	Yes
Denmark	No	x
Estonia	No	x
Finland	Yes	No
France	Yes	Yes
Germany	No	x
Greece	Yes	Yes
Hungary	Yes	Yes
Iceland ²	No	No
Ireland	No	x
Israel	Yes	Yes
Italy	Yes	Yes
Japan	No	x
Korea	No	x
Luxembourg ³	Yes	Yes
Mexico	Yes	Yes
Netherlands	No	x
New Zealand	Yes	Yes
Norway	No	x
Poland	No	x
Portugal ⁴	Yes	Yes
Slovak Republic	Yes	Yes
Slovenia	Yes	Yes
Spain ⁵	Yes	Yes
Sweden	No	x
Switzerland	No	x
Turkey	Yes	Yes
United Kingdom	Yes	..
United States	No	x

	Countries in which composite undertakings operate	Availability of separate data on composite undertakings
Selected OECD countries		
Hong Kong (China)	Yes	No
India	No	x
Malaysia	Yes	Yes
Russian Federation	Yes	Yes
Singapore	Yes	Yes
South Africa	Yes	Yes
Thailand	No	x

1. Life companies are authorised to provide coverage for accident and sickness risks. The data for their life and non-life businesses (including accident and sickness) are provided separately under composite sector.
2. There are no composite undertakings, except two life companies with small operation in accident and sickness insurance. But they are classified under life insurance undertakings.
3. No official company is allowed to operate in both life and non-life business. However, there is insurance activity of a Portuguese composite subsidiary in the market.
4. For profit and loss accounts (e.g. premiums) data is separated but for the balance sheet information and solvency (e.g. solvency ratio, capital, ROE, etc.) it is not separated.
5. The composite undertakings operating in Spain have to submit technical and non technical accounts for all non-life and life classes separately. The balance sheet data are presented together with no differentiation.

Annex D. List of administrative sources

	Statistical source	Website
OECD economies		
Australia	Australian Prudential Regulation Authority (APRA)	www.apra.gov.au
Austria	Financial Market Authority (FMA)	www.fma.gv.at
Belgium	National Bank of Belgium (NBB)	www.nbb.be
Canada	Department of Finance Canada	www.fin.gc.ca
Chile	Superintendency of Securities and Insurance (SVS)	www.svs.cl
Czech Republic	Ministry of Finance	www.mfcr.cz
Denmark	Danish Financial Supervisory Authority (FTNET)	www.finanstilsynet.dk
Estonia	Ministry of Finance of Estonia	www.fin.ee
Finland	Ministry of Social Affairs and Health	www.stm.fi
France	French Prudential Supervisory Authority (ACP)	www.acp.banque-france.fr
Germany	Federal Financial Supervisory Authority (BaFin)	www.bafin.de
Greece	Bank of Greece	www.bankofgreece.gr
Hungary	Hungarian Financial Supervisory Authority (PSZAF)	www.pszaf.hu
Iceland	The Financial Supervisory Authority (FME)	www.fme.is
Ireland	Department of Finance	www.finance.gov.ie
Israel	Ministry of Finance	www.mof.gov.il
Italy	Institute for the Supervision of Insurance (ISVAP)	www.isvap.it
Japan	Financial Services Agency (FSA)	www.fsa.go.jp
Korea	Financial Services Commission (FSC)	www.fsc.go.kr
Luxembourg	The Insurance Commission (CAA)	www.commassu.lu
Mexico	The Insurance and Surety National Commission (CNSF)	www.cnsf.gob.mx
Netherlands	Statistics Netherlands (CBS)	www.cbs.nl
New Zealand	Statistics New Zealand	www.stats.govt.nz
Norway	Financial Supervisory Authority of Norway (Finanstilsynet)	www.finanstilsynet.no
Poland	Polish Financial Supervision Authority (KNF)	www.knf.gov.pl
Portugal	Insurance and Pension Funds Supervisory Authority (ISP)	www.isp.pt
Slovak Republic	National Bank of Slovakia (NBS)	www.nbs.sk
Slovenia	Ministry of Finance	www.mgrt.gov.si
Spain	Ministry of Economy	www.meh.es
Sweden	Statistics Sweden (SCB)	www.scb.se
Switzerland	State Secretariat for International Financial Matters (SIF)	www.sif.admin.ch
Turkey	The Undersecretariat of Turkish Treasury	www.hazine.gov.tr
United Kingdom	Financial Services Authority (FSA)	www.fsa.gov.uk
United States	National Association of Insurance Commissioners (NAIC)	www.naic.org
Non-OECD economies		
Hong Kong (China)	Financial Services and the Treasury Bureau (FSTB)	www.fstb.gov.hk
India	Ministry of Finance	www.finmin.nic.in
Malaysia	Central Bank of Malaysia (BNM)	www.bnm.gov.my
Russian Federation	Federal Financial Markets Services (FFMS)	www.ffms.ru
Singapore	Monetary Authority of Singapore (MAS)	www.mas.gov.sg
South Africa	Financial Services Board (FSB)	www.fsb.co.za
Thailand	Office of Insurance Commission (OIC)	www.oic.or.th

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OECD Insurance Statistics

2004-2011

The insurance industry is a key component of the economy by virtue of the amount of premiums it collects, the scale of its investment and, more fundamentally, the essential social and economic role it plays in covering personal and business risks.

This annual publication provides major official insurance statistics for all OECD countries. The reader will find information on the diverse activities of this industry and on international insurance market trends.

For the first time an analytical chapter including data from OECD members and selected additional economies has been included. This additional chapter highlights the underlying reasons for the trends in gross premium growth and claims developments between 2010 and 2011, and presents key performance indicators.

The data, which are standardised as far as possible, are broken down under numerous sub-headings, and a series of indicators makes the characteristics of the national markets more readily comprehensible. This publication is an essential tool for civil servants, professionals and academics working in the insurance field.

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