

# **International comparisons**

## INTERNATIONAL COMPARISONS

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

2021

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
Argentina	6 282	2 776	1 744	270	21 052	5 288	..	6 070	232
Australia	41 424	10 302	3 040	..	176 954	122 211	9 227	32 777	1 919
Austria	18 655	..	..	..	..	..	..	..	..
Belgium	31 508	3 490	4 416	2 743	379 814	311 800	58 102	19 421	2 427
Bermuda	..	..	..	..	..	..	..	..	..
Bolivia	464	242	52	..	1 219	499	..	343	5
Brazil	11 522	10 172	5 527	1 155	248 438	221 524	180 979	16 605	2 134
Bulgaria	783	593	362	90	4 016	2 551	411	430	171
Canada	..	..	..	..	..	..	..	..	..
Chile	9 748	1 771	887	-715	68 853	57 633	6 242	6 931	1 332
Colombia	5 355	3 096	770	-474	24 839	18 401	..	3 810	232
Costa Rica	727	305	226	31	4 300	1 531	0	2 023	257
Cuba	..	..	..	..	..	..	..	..	..
Czech Republic	4 916	2 325	539	360	23 071	16 435	5 045	3 409	1 260
Denmark	32 088	2 862	356	50 518	664 696	535 105	256 891	32 343	3 884
Dominican Republic	..	..	..	..	..	..	..	..	..
Ecuador	852	257	120	445	2 191	359	0	652	40
Egypt	1 497	230	518	660	9 780	4 079	..	2 913	442
El Salvador	473	250	114	139	994	227	..	409	19
Estonia	578	205	..	..	2 547	1 577	898	420	39
Finland	7 704	1 404	158	207	97 672	86 366	..	8 659	1 171
France	310 472	65 685	..	65 471	3 446 584	2 713 903	552 569	226 675	14 132
Germany	209 249	48 405	28 706	-52 595	2 422 173	1 894 110	211 298	362 558	2 919
Greece	2 898	1 294	..	..	23 189	17 045	4 011	4 605	..
Guatemala	686	323	177	0	1 645	814	..	575	119
Honduras	317	175	..	-246	849	254	..	..	42
Hong Kong, China	43 245	742	1 036	157	..	..	..	..	..
Hungary	2 339	1 045	645	89	10 437	8 464	4 789	1 194	272
Iceland	433	124	..	..	1 620	836	71	638	242
India	..	..	..	..	..	..	..	..	..
Indonesia	13 639	2 551	2 796	208	59 250	39 149	17 583	12 753	1 775
Ireland	34 873	1 279	3 509	..	529 679	462 459	348 495	37 212	..
Israel	16 613	2 469	2 423	1 865	238 717	209 256	153 487	11 565	2 298
Italy	119 759	17 382	13 682	-15	1 158 369	1 007 399	239 168	86 983	7 915
Japan	330 929	73 389	13 356	20 773	3 687 653	2 767 371	..	133 291	24 031
Korea	120 503	28 158	..	..	1 131 220	774 264	9 261	110 431	6 804
Latvia	640	156	70	4	1 732	1 241	555	351	43
Lithuania	506	216	12	24	1 978	1 346	422	449	53
Luxembourg	25 492	5 846	3 681	642	328 462	298 519	193 167	12 973	1 145
Malaysia	9 687	2 903	1 587	328	93 421	71 833	18 636	9 479	1 441
Mexico	17 490	1 837	4 294	5 916	96 327	76 366	..	12 396	1 873
Montenegro	..	..	..	..	..	..	..	..	..
Morocco	3 369	620	448	407	27 143	19 659	267	4 446	437
Netherlands	560 212	50 161	23 605	-15 580	136 740	471 389	116 820	71 472	..
New Zealand	..	..	..	..	..	..	..	..	..
Nicaragua	75	78	20	30	416	156	..	186	21
Norway	17 553	2 757	644	234	268 054	227 277	..	31 272	5 084
Panama	772	..	..	..	..	..	..	..	..
Paraguay	191	181	47	5	664	251	..	287	36
Peru	2 696	1 264	678	126	16 840	12 713	..	2 120	106
Poland	11 490	4 944	3 582	132	48 553	26 978	9 900	16 666	1 473
Portugal	13 488	2 228	1 064	385	61 281	34 670	18 115	6 943	764
Puerto Rico	..	..	..	..	..	..	..	..	..
Singapore	22 832	2 163	2 913	..	271 817	222 681	36 983	23 962	2 050
Slovak Republic	807	942	111	51	9 501	6 458	1 428	300	38
Slovenia	1 863	610	149	-18	9 173	6 462	1 801	2 060	249
South Africa	47 522	5 631	2 600	..	242 663	196 405	..	28 639	4 257
Spain	57 454	12 165	7 363	395	385 975	265 788	28 829	53 879	5 382
Sri Lanka	..	..	..	..	..	..	..	..	..
Sweden	..	..	..	33 802	763 718	231 807	..	205 865	69 147
Switzerland	57 508	5 538	6 300	1 702	522 791	378 334	25 243	58 200	6 336
Chinese Taipei	61 122	5 574	5 688	0	1 220 571	990 489	0	104 124	13 596
Thailand	..	..	..	..	..	..	..	..	..
Tunisia	..	..	..	..	..	..	..	..	..
Türkiye	5 340	2 096	1 707	1 010	32 271	11 528	..	3 256	1 353
United Kingdom	416 443	51 508	..	1 923	3 686 329	3 063 536	2 000 444	232 505	..
United States	1 666 320	429 664	154 584	171 843	7 810 604	1 404 486	..	1 773 752	133 172
Uruguay	520	296	197	480	6 247	..	..	769	186

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Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20230516/00cd>.

Source: Balance sheet and income, OECD Insurance Statistics (database)

## INTERNATIONAL COMPARISONS

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

2021

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
Argentina	215	123	14	-2	2 904	2 358	..	471	97
Australia	14 615	3 837	1 217	..	75 768	52 336	9 227	13 578	796
Austria	1 118	..	..	..	..	..	..	..	..
Belgium	517	58	25	27	16 282	9 082	348	755	60
Bermuda	..	..	..	..	..	..	..	..	..
Bolivia	286	113	23	..	746	402	..	186	-12
Brazil	863	1 213	197	22	112 256	107 788	99 615	3 358	48
Bulgaria	1	4	4	1	11	5	0	7	0
Canada	..	..	..	..	..	..	..	..	..
Chile	7 720	984	353	-808	60 963	51 818	6 242	5 476	1 229
Colombia	2 981	1 559	289	-326	15 814	12 445	..	2 272	158
Costa Rica	..	..	..	..	..	..	..	..	..
Cuba	..	..	..	..	..	..	..	..	..
Czech Republic	286	147	5	7	2 345	2 065	1 126	119	30
Denmark	24 292	900	56	49 917	631 084	519 718	256 891	23 044	2 087
Dominican Republic	..	..	..	..	..	..	..	..	..
Ecuador	4	3	0	10	176	96	0	47	-2
Egypt	856	101	225	96	5 685	2 663	..	1 161	208
El Salvador	265	108	49	95	394	106	..	118	-2
Estonia	.. <sup>c</sup>	.. <sup>c</sup>	..	..	.. <sup>c</sup>	.. <sup>c</sup>	.. <sup>c</sup>	..	..
Finland	4 604	466	158	111	80 037	75 037	..	3 400	523
France	30 973	26 934	..	64 300	532 720	465 672	105 424	42 260	1 787
Germany	89 185	12 604	9 281	-49 387	1 595 747	1 340 606	211 233	167 575	427
Greece	441	68	..	..	4 691	3 979	751	628	..
Guatemala	..	..	..	..	..	..	..	..	..
Honduras	..	..	..	..	..	..	..	..	-9
Hong Kong, China	33 878	..	..	..	..	..	..	..	..
Hungary	442	38	26	50	1 427	1 225	265	139	15
Iceland	19	13	..	..	170	84	71	46	25
India	..	..	..	..	..	..	..	..	..
Indonesia	11 443	1 550	1 574	-4	44 270	32 819	17 583	6 455	1 321
Ireland	28 730	558	1 760	..	445 395	410 068	348 495	18 205	..
Israel	..	..	..	..	..	..	..	..	..
Italy	20 737	1 034	652	-65	292 634	277 058	118 434	10 479	763
Japan	285 221	42 262	..	19 082	3 428 894	2 767 371	..	100 640	17 830
Korea	86 693	12 838	..	..	836 343	564 188	9 261	73 725	3 257
Latvia	..	0	..	..	0	0	..	..	..
Lithuania	42	22	0	1	474	431	363	37	15
Luxembourg	17 436	1 378	534	-5	272 777	261 559	193 167	3 827	289
Malaysia	7 473	1 775	1 271	..	80 919	66 152	18 636	4 380	840
Mexico	1 333	129	106	126	23 254	21 121	..	1 763	257
Montenegro	..	..	..	..	..	..	..	..	..
Morocco	567	28	20	48	3 249	2 789	120	111	15
Netherlands	141 664	10 143	1 493	-16 936	50 739	423 988	116 820	39 873	..
New Zealand	..	..	..	..	..	..	..	..	..
Nicaragua	..	..	..	..	..	..	..	..	..
Norway	7 934	1 050	131	..	229 254	208 490	..	14 431	1 877
Panama	131	..	..	..	..	..	..	..	..
Paraguay	0	0	0	..	..	..	..	..	..
Peru	445	168	83	-11	2 171	1 697	..	253	11
Poland	4 865	1 450	946	141	21 931	14 169	9 900	6 073	423
Portugal	5 862	397	180	-4	32 860	17 382	15 847	1 908	231
Puerto Rico	..	..	..	..	..	..	..	..	..
Singapore	13 211	653	1 677	..	152 267	130 590	24 819	8 415	618
Slovak Republic	385	201	37	40	1 793	1 116	732	42	10
Slovenia	0	2	..	0	30	14	..	16	0
South Africa	41 800	3 871	1 461	..	227 918	190 891	..	22 510	2 690
Spain	2 913	528	348	27	28 030	20 774	4 029	2 738	312
Sri Lanka	..	..	..	..	..	..	..	..	..
Sweden	..	..	..	3 739	678 670	192 515	..	181 031	62 933
Switzerland	29 579	1 226	1 064	-1 558	335 646	290 939	25 224	13 757	1 310
Chinese Taipei	57 446	4 218	4 645	0	1 204 122	981 711	0	98 309	12 882
Thailand	..	..	..	..	..	..	..	..	..
Tunisia	..	..	..	..	..	..	..	..	..
Türkiye	729	724	574	61	22 636	2 322	..	1 084	632
United Kingdom	330 354	12 988	..	-7 199	3 085 520	2 705 918	1 907 547	128 084	..
United States	456 571	78 202	54 264	54 536	5 047 000	22 621	..	548 134	49 027
Uruguay	0	0	0	0	0	..	..	0	0

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Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20230516/00cd>.

Source: Balance sheet and income, OECD Insurance Statistics (database)

## INTERNATIONAL COMPARISONS

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

2021

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
Argentina	2 618	697	332	188	5 612	225	..	1 484	-18
Australia	26 810	6 465	1 823	..	101 186	69 875	..	19 199	1 124
Austria	1 935	..	..	..	..	..	..	..	..
Belgium	3 081	468	1 132	1 081	38 112	25 338	..	5 173	192
Bermuda	..	..	..	..	..	..	..	..	..
Bolivia	178	129	28	..	473	97	..	157	17
Brazil	1 595	1 426	869	111	7 109	4 358	0	1 544	216
Bulgaria	640	510	315	82	2 579	1 502	0	284	137
Canada	..	..	..	..	..	..	..	..	..
Chile	2 028	787	534	93	7 890	5 815	..	1 455	103
Colombia	2 375	1 537	482	-148	9 024	5 956	..	1 538	74
Costa Rica	25	18	16	0	114	52	0	41	4
Cuba	..	..	..	..	..	..	..	..	..
Czech Republic	215	184	50	57	620	274	0	163	20
Denmark	7 796	1 962	301	601	33 612	15 387	0	9 300	1 797
Dominican Republic	..	..	..	..	..	..	..	..	..
Ecuador	84	49	25	80	344	35	0	99	-10
Egypt	642	129	292	564	4 096	1 416	..	1 752	234
El Salvador	77	66	26	19	280	49	..	147	12
Estonia	390	163	..	..	993	460	..	420	39
Finland	3 100	938	.. c	96	17 635	11 329	..	5 259	648
France	73 782	38 751	..	1 171	368 092	175 462	0	75 560	5 456
Germany	120 064	35 801	19 425	-3 208	826 426	553 504	66	194 982	2 491
Greece	286	309	..	..	2 189	1 010	0	915	..
Guatemala	15	18	8	0	161	32	..	92	16
Honduras	..	..	..	..	..	..	..	..	30
Hong Kong, China	2 948	742	1 036	157	..	..	..	..	..
Hungary	114	80	41	22	443	201	0	172	22
Iceland	414	110	..	..	1 450	752	0	593	217
India	..	..	..	..	..	..	..	..	..
Indonesia	2 196	1 002	1 222	212	14 980	6 330	..	6 298	453
Ireland	6 143	720	1 749	..	84 284	52 391	..	19 006	..
Israel	1 164	244	133	559	6 830	4 776	0	959	158
Italy	6 950	3 650	2 802	386	32 413	19 090	..	9 187	455
Japan	45 709	31 127	13 356	1 691	258 759	..	..	32 652	6 202
Korea	33 809	15 320	..	..	294 877	210 076	..	36 706	3 547
Latvia	442	134	60	5	779	453	..	196	24
Lithuania	379	172	12	17	1 112	615	0	331	32
Luxembourg	8 056	4 468	3 147	647	55 685	36 960	0	9 146	856
Malaysia	2 214	1 127	316	328	12 502	5 681	0	5 099	601
Mexico	1 734	451	667	1 346	8 697	4 667	..	2 424	361
Montenegro	..	..	..	..	..	..	..	..	..
Morocco	233	114	34	47	2 738	1 285	0	909	78
Netherlands	418 548	40 018	22 113	1 355	86 001	47 402	0	31 598	..
New Zealand	..	..	..	..	..	..	..	..	..
Nicaragua	..	..	..	..	..	..	..	..	..
Norway	9 619	1 707	514	234	38 800	18 788	..	16 841	3 207
Panama	..	..	..	..	..	..	..	..	..
Paraguay	0	0	0	..	..	..	..	..	..
Peru	367	268	121	23	1 328	575	..	333	53
Poland	6 625	3 494	2 635	-9	26 622	12 809	..	10 593	1 051
Portugal	1 813	675	364	84	4 327	2 534	0	1 177	163
Puerto Rico	..	..	..	..	..	..	..	..	..
Singapore	2 671	751	49	..	22 706	11 361	0	7 600	659
Slovak Republic	..	35	17	4	..	92	0	16	4
Slovenia	520	63	6	-1	470	201	..	221	22
South Africa	5 722	1 759	1 139	..	14 745	5 514	..	6 129	1 567
Spain	12 786	4 192	2 069	75	34 780	17 492	0	11 511	1 393
Sri Lanka	..	..	..	..	..	..	..	..	..
Sweden	..	..	..	30 063	85 048	39 292	..	24 834	6 214
Switzerland	27 928	4 313	5 236	3 260	187 145	87 395	19	44 443	5 026
Chinese Taipei	3 675	1 356	1 044	0	16 449	8 778	0	5 815	714
Thailand	..	..	..	..	..	..	..	..	..
Tunisia	..	..	..	..	..	..	..	..	..
Türkiye	4 611	1 372	1 133	949	9 635	9 205	..	2 172	721
United Kingdom	15 398	8 760	..	73	57 049	..	..	18 875	..
United States	1 209 749	351 462	100 320	117 307	2 763 604	1 381 865	..	1 225 618	84 145
Uruguay	14	14	7	3	68	..	..	27	2

.. Not available; c Confidential data

Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20230516/00cd>.

Source: Balance sheet and income, OECD Insurance Statistics (database)

## INTERNATIONAL COMPARISONS

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

2021

Million US dollars

	Cash and deposits	Land and buildings	Equity	Bills and bonds	Loans	Collective investment schemes	Private equity funds	Hedge funds	Structured products	Assets for unit-linked contracts	Total investments
Argentina	353	740	1 431	8 287	70	4 882	0	0	0	0	16 608
Australia	6 738	3 213	8 073	61 702	1 613	9 477	..	..	..	15 252	106 613
Austria	..	..	..	..	..	..	..	..	..	..	..
Belgium	7 347	11 311	28 215	216 227	46 351	23 828	1 483	..	1 572	57 963	392 814
Bermuda	..	..	..	..	..	..	..	..	..	..	..
Bolivia	53	112	8	405	17	0	41	0	0	0	683
Brazil	455	227	477	21 284	81	14 230	3 589	469	0	179 165	219 985
Bulgaria	..	..	..	..	..	..	..	..	..	..	..
Canada	..	..	..	..	..	..	..	..	..	..	..
Chile	2 161	4 297	451	27 999	12 555	6 476	0	0	0	6 290	60 645
Colombia	705	195	1 271	14 339	16	720	753	..	48	..	18 371
Costa Rica	172	0	168	2 728	387	89	0	0	0	0	3 543
Cuba	..	..	..	..	..	..	..	..	..	..	..
Czech Republic	797	34	1 173	10 045	254	1 140	12	23	38	3 899	17 442
Denmark	18 339	1 664	171 115	120 317	6 513	22 298	..	..	..	274 838	664 696
Dominican Republic	..	..	..	..	..	..	..	..	..	..	..
Ecuador	92	165	22	550	34	0	253	0	0	0	1 121
Egypt	..	..	..	..	..	..	..	..	..	..	..
El Salvador	292	7	1	226	25	26	..	..	..	..	582
Estonia	..	..	..	..	..	..	..	..	..	..	..
Finland	6 007	2 053	5 375	14 611	1 679	7 639	..	..	..	56 306	94 937
France	..	..	..	..	..	..	..	..	..	..	..
Germany	21 250	33 574	213 056	857 144	129 384	782 193	13 781	11 345	19 238	194 959	2 277 016
Greece	1 442	805	253	12 762	155	1 698	0	0	13	4 173	21 807
Guatemala	323	50	21	620	7	..	..	..	..	..	1 077
Honduras	48	5	38	371	20	0	0	0	0	0	481
Hong Kong, China	..	..	..	..	..	..	..	..	..	..	..
Hungary	233	148	89	4 022	10	317	..	..	..	4 808	9 845
Iceland	42	15	383	653	13	211	..	..	..	71	1 388
India	..	..	..	..	..	..	..	..	..	..	..
Indonesia	4 751	1 202	13 221	12 568	12	13 307	..	..	..	1 628	46 736
Ireland	..	..	..	..	..	..	..	..	..	..	..
Israel	6 639	2 622	2 754	35 951	6 838	3 309	3 464	179	126	155 243	219 171
Italy	13 136	5 438	73 571	596 425	4 989	123 256	..	..	..	239 483	1 086 822
Japan	..	..	..	..	..	..	..	..	..	..	..
Korea	16 331	14 850	48 396	396 199	198 633	..	..	..	..	99 215	1 055 408
Latvia	126	20	29	630	37	199	0	0	0	565	1 613
Lithuania	63	7	17	962	19	87	0	0	1	446	1 644
Luxembourg	4 104	254	3 041	44 521	255	7 963	..	..	..	194 216	318 381
Malaysia	5 333	1 174	7 663	39 431	2 699	..	..	..	..	19 843	87 142
Mexico	634	971	965	56 733	1 367	13 319	0	..	..	..	78 840
Montenegro	..	..	..	..	..	..	..	..	..	..	..
Morocco	..	..	..	..	..	..	..	..	..	..	..
Netherlands	..	..	..	..	..	..	..	..	..	..	..
New Zealand	..	..	..	..	..	..	..	..	..	..	..
Nicaragua	13	12	3	260	15	..	..	..	..	..	324
Norway	1 481	19 174	15 336	80 426	16 938	42 454	..	..	..	64 993	243 934
Panama	..	..	..	..	..	..	..	..	..	..	..
Paraguay	54	18	10	259	0	0	0	0	0	0	341
Peru	1 018	1 082	611	9 830	6	837	11	0	0	0	14 232
Poland	721	93	6 377	21 667	799	4 063	149	18	56	10 735	33 815
Portugal	1 065	526	3 471	29 161	375	2 275	77	75	428	18 142	55 610
Puerto Rico	..	..	..	..	..	..	..	..	..	..	..
Singapore	..	..	..	..	..	..	..	..	..	..	..
Slovak Republic	333	202	214	4 244	164	1 532	..	0	66	..	6 668
Slovenia	181	299	807	4 647	32	634	..	..	38	1 986	8 628
South Africa	14 077	514	36 383	41 745	5 952	119 086	0	514	3 982	0	244 074
Spain	18 869	12 913	20 127	245 166	2 088	18 257	1 419	1 286	6 058	36 524	352 659
Sri Lanka	..	..	..	..	..	..	..	..	..	..	..
Sweden	14 748	12 497	234 895	149 947	14 321	100 730	..	..	..	214 359	756 402
Switzerland	18 738	52 896	19 791	206 158	61 501	24 803	4 540	1 581	244	25 038	483 975
Chinese Taipei	34 082	59 819	104 247	694 552	45 868	50 189	18 774	..	15 120	96 354	1 190 893
Thailand	..	..	..	..	..	..	..	..	..	..	..
Tunisia	..	..	..	..	..	..	..	..	..	..	..
Türkiye	4 199	108	474	4 381	74	82	..	..	..	1 197	10 516
United Kingdom	30 445	21 300	85 548	704 830	140 040	274 328	8 204	6 811	462	1 826 428	3 114 035
United States	..	..	..	..	..	..	..	..	..	..	..
Uruguay	541	20	0	4 789	0	0	0	0	0	0	5 759

.. Not available

Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20230516/c0a8>.

Source: Outstanding investment by direct insurance companies, OECD Insurance Statistics (database)

## INTERNATIONAL COMPARISONS

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

2021

Million US dollars

	Cash and deposits	Land and buildings	Equity	Bills and bonds	Loans	Collective investment schemes	Private equity funds	Hedge funds	Structured products	Assets for unit-linked contracts	Total investments
Argentina	17	61	65	1 765	0	829	0	0	0	0	2 830
Australia	2 573	3 126	7 256	26 165	270	..	..	..	..	15 252	54 842
Austria	..	..	..	..	..	..	..	..	..	..	..
Belgium	641	388	1 135	6 012	2 230	1 474	9	..	25	348	12 252
Bermuda	..	..	..	..	..	..	..	..	..	..	..
Bolivia	45	75	4	278	17	0	34	0	0	0	500
Brazil	73	26	60	4 942	52	5 600	117	211	0	98 884	109 968
Bulgaria	..	..	..	..	..	..	..	..	..	..	..
Canada	..	..	..	..	..	..	..	..	..	..	..
Chile	1 757	4 240	433	26 424	12 532	6 329	0	0	0	6 290	58 256
Colombia	393	76	777	11 132	12	567	693	..	39	..	13 971
Costa Rica	..	..	..	..	..	..	..	..	..	..	..
Cuba	..	..	..	..	..	..	..	..	..	..	..
Czech Republic	..	..	..	..	..	..	..	..	..	..	..
Denmark	9 813	1 284	166 197	106 399	5 976	18 898	..	..	..	274 838	631 084
Dominican Republic	..	..	..	..	..	..	..	..	..	..	..
Ecuador	5	6	1	101	0	0	26	0	0	0	143
Egypt	..	..	..	..	..	..	..	..	..	..	..
El Salvador	127	6	0	106	3	11	..	..	..	..	254
Estonia	.. c	.. c	.. c	.. c	.. c	.. c	.. c	.. c	.. c	.. c	.. c
Finland	3 653	1 066	2 376	10 624	641	3 391	..	..	..	56 306	78 411
France	..	..	..	..	..	..	..	..	..	..	..
Germany	9 684	22 365	104 985	540 548	104 045	530 094	7 819	8 202	13 417	194 883	1 536 885
Greece	478	4	128	2 833	44	276	0	0	0	782	4 665
Guatemala	..	..	..	..	..	..	..	..	..	..	..
Honduras	..	..	..	..	..	..	..	..	..	..	..
Hong Kong, China	..	..	..	..	..	..	..	..	..	..	..
Hungary	18	4	10	968	1	85	..	..	..	285	1 387
Iceland	4	0	0	68	0	5	..	..	..	71	149
India	..	..	..	..	..	..	..	..	..	..	..
Indonesia	2 771	1 135	11 684	10 202	8	11 487	..	..	..	1 628	38 916
Ireland	..	..	..	..	..	..	..	..	..	..	..
Israel	..	..	..	..	..	..	..	..	..	..	..
Italy	1 832	366	4 746	134 521	17	17 605	..	..	..	118 570	284 139
Japan	82 539	48 972	246 139	2 302 553	238 280	..	..	..	..	..	3 344 237
Korea	11 770	10 031	38 232	311 649	130 783	..	..	..	..	99 215	815 885
Latvia	..	..	..	..	..	..	..	..	..	..	..
Lithuania	16	0	0	78	0	1	0	0	0	368	465
Luxembourg	1 887	56	2 061	23 044	84	6 507	..	..	..	194 216	270 464
Malaysia	3 389	1 054	7 452	36 320	2 691	..	..	..	..	19 843	76 579
Mexico	8	21	6	21 532	288	18	0	..	..	..	22 783
Montenegro	..	..	..	..	..	..	..	..	..	..	..
Morocco	..	..	..	..	..	..	..	..	..	..	..
Netherlands	..	..	..	..	..	..	..	..	..	..	..
New Zealand	..	..	..	..	..	..	..	..	..	..	..
Nicaragua	..	..	..	..	..	..	..	..	..	..	..
Norway	854	18 397	13 681	71 711	16 455	37 987	..	..	..	64 993	226 723
Panama	..	..	..	..	..	..	..	..	..	..	..
Paraguay	..	..	..	..	..	..	..	..	..	..	..
Peru	131	154	70	1 360	3	66	0	0	0	0	1 807
Poland	350	30	557	7 930	368	1 526	0	0	49	10 735	10 810
Portugal	285	218	272	13 153	318	692	9	0	25	15 902	30 874
Puerto Rico	..	..	..	..	..	..	..	..	..	..	..
Singapore	..	..	..	..	..	..	..	..	..	..	..
Slovak Republic	36	4	49	205	..	631	..	0	..	..	925
Slovenia	14	..	1	13	..	1	..	..	..	..	30
South Africa	10 970	406	35 242	36 617	5 825	117 903	0	488	3 954	0	227 918
Spain	812	336	899	17 071	170	1 151	182	22	2 514	4 013	26 746
Sri Lanka	..	..	..	..	..	..	..	..	..	..	..
Sweden	11 717	9 528	210 352	128 831	12 815	85 033	..	..	..	210 674	681 115
Switzerland	6 089	44 632	13 161	157 385	45 574	12 177	2 747	774	152	25 019	323 639
Chinese Taipei	33 041	58 382	101 810	689 961	45 854	49 311	18 767	..	15 120	96 354	1 178 889
Thailand	..	..	..	..	..	..	..	..	..	..	..
Tunisia	..	..	..	..	..	..	..	..	..	..	..
Türkiye	1 041	41	32	1 634	74	19	..	..	..	1 197	4 038
United Kingdom	14 631	18 315	67 224	456 456	124 046	237 353	6 409	5 224	387	1 826 055	2 756 978
United States	136 207	22 770	201 855	3 364 464	738 316	..	..	34 609	4 104	..	4 822 012
Uruguay	..	..	..	..	..	..	..	..	..	..	..

.. Not available; c Confidential data

Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20230516/c0a8>.

Source: Outstanding investment by direct insurance companies, OECD Insurance Statistics (database)

## INTERNATIONAL COMPARISONS

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

2021

Million US dollars

	Cash and deposits	Land and buildings	Equity	Bills and bonds	Loans	Collective investment schemes	Private equity funds	Hedge funds	Structured products	Assets for unit-linked contracts	Total investments
Argentina	65	161	132	2 485	1	1 475	0	0	0	0	4 577
Australia	4 165	87	817	35 537	1 342	9 477	..	..	..	..	51 771
Austria	..	..	..	..	..	..	..	..	..	..	..
Belgium	1 809	473	7 942	13 789	523	2 155	2	..	44	0	26 733
Bermuda	..	..	..	..	..	..	..	..	..	..	..
Bolivia	8	36	5	127	0	0	7	0	0	0	183
Brazil	77	52	1	1 721	0	621	18	24	0	0	2 515
Bulgaria	..	..	..	..	..	..	..	..	..	..	..
Canada	..	..	..	..	..	..	..	..	..	..	..
Chile	404	57	19	1 576	23	147	0	0	0	0	2 389
Colombia	312	119	494	3 207	4	154	60	..	9	..	4 400
Costa Rica	12	0	0	61	15	0	0	0	0	0	89
Cuba	..	..	..	..	..	..	..	..	..	..	..
Czech Republic	106	20	25	103	8	5	0	0	0	0	269
Denmark	8 526	381	4 917	13 918	537	3 400	..	..	..	0	33 612
Dominican Republic	..	..	..	..	..	..	..	..	..	..	..
Ecuador	14	29	3	83	1	0	37	0	0	0	168
Egypt	..	..	..	..	..	..	..	..	..	..	..
El Salvador	60	0	0	40	1	6	..	..	..	..	110
Estonia	216	0	2	640	2	6	0	0	0	0	872
Finland	2 355	988	2 999	3 987	1 037	4 248	..	..	..	..	16 526
France	..	..	..	..	..	..	..	..	..	..	..
Germany	11 566	11 209	108 071	316 596	25 339	252 099	5 961	3 143	5 821	76	740 131
Greece	292	189	50	1 046	3	323	0	0	1	0	1 952
Guatemala	50	3	0	49	5	..	..	..	..	..	112
Honduras	..	..	..	..	..	..	..	..	..	..	..
Hong Kong, China	..	..	..	..	..	..	..	..	..	..	..
Hungary	38	7	0	324	0	8	..	..	..	0	394
Iceland	38	15	383	585	13	206	..	..	..	0	1 239
India	..	..	..	..	..	..	..	..	..	..	..
Indonesia	1 979	67	1 537	2 366	4	1 820	..	..	..	..	7 820
Ireland	..	..	..	..	..	..	..	..	..	..	..
Israel	505	109	202	1 779	251	1 199	226	8	6	0	4 366
Italy	1 188	617	2 120	15 918	51	3 004	..	..	..	0	22 930
Japan	18 941	6 736	56 396	52 200	11 690	..	..	..	..	..	232 508
Korea	4 561	4 820	10 164	84 550	67 851	..	..	..	..	..	239 523
Latvia	66	20	29	440	37	58	0	0	0	0	655
Lithuania	33	7	11	655	5	57	0	0	0	0	808
Luxembourg	2 217	198	981	21 477	171	1 457	..	..	..	0	47 917
Malaysia	1 944	120	211	3 111	8	..	..	..	..	..	10 564
Mexico	205	207	102	3 425	35	77	0	..	..	..	4 427
Montenegro	..	..	..	..	..	..	..	..	..	..	..
Morocco	..	..	..	..	..	..	..	..	..	..	..
Netherlands	..	..	..	..	..	..	..	..	..	..	..
New Zealand	..	..	..	..	..	..	..	..	..	..	..
Nicaragua	..	..	..	..	..	..	..	..	..	..	..
Norway	627	777	1 655	8 715	483	4 467	..	..	..	..	17 210
Panama	..	..	..	..	..	..	..	..	..	..	..
Paraguay	..	..	..	..	..	..	..	..	..	..	..
Peru	110	56	114	222	0	28	0	0	0	0	705
Poland	371	63	5 820	13 736	431	2 538	149	18	7	..	23 005
Portugal	270	95	62	2 327	20	213	13	1	20	0	3 020
Puerto Rico	..	..	..	..	..	..	..	..	..	..	..
Singapore	..	..	..	..	..	..	..	..	..	..	..
Slovak Republic	..	..	..	..	..	..	..	..	..	..	..
Slovenia	34	20	5	335	..	16	..	..	..	..	410
South Africa	2 919	103	1 130	4 316	127	1 182	0	26	28	0	13 754
Spain	3 377	2 063	3 205	10 021	602	5 622	217	138	137	0	25 451
Sri Lanka	..	..	..	..	..	..	..	..	..	..	..
Sweden	3 031	2 968	24 543	21 116	1 507	15 696	..	..	..	3 685	75 287
Switzerland	12 649	8 263	6 630	48 773	15 927	12 626	1 794	807	92	19	160 336
Chinese Taipei	1 041	1 438	2 437	4 590	15	878	6	..	0	0	12 004
Thailand	..	..	..	..	..	..	..	..	..	..	..
Tunisia	..	..	..	..	..	..	..	..	..	..	..
Türkiye	3 159	68	441	2 747	..	63	..	..	..	0	6 478
United Kingdom	4 026	654	2 362	19 747	551	5 028	8	121	62	..	32 576
United States	210 402	18 854	692 059	1 367 675	25 343	..	..	-4	18	..	2 513 334
Uruguay	7	0	0	27	0	0	0	0	0	0	41

.. Not available

Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20230516/c0a8>.

Source: Outstanding investment by direct insurance companies, OECD Insurance Statistics (database)

# INTERNATIONAL COMPARISONS

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

Million US dollars

	2014	2015	2016	2017	2018	2019	2020	2021
Argentina	18 622	19 376	19 749	18 519	20 137	12 574	12 387	13 242
Australia	97 011	78 796	74 145	72 339	69 991	61 277	57 397	66 723
Austria	25 102	21 091	20 647	20 485	21 880	21 090	..	..
Belgium	38 345	30 746	30 432	30 839	33 703	35 152	34 417	41 070
Bermuda	..	..	..	..	..	151 401	249 599	220 412
Bolivia	..	..	468	499	549	610	628	655
Brazil	69 867	55 519	58 914	66 431	61 462	62 990	48 672	52 302
Bulgaria	..	..	..	..	1 530	1 667	1 678	1 963
Canada	93 189	83 612	81 909	87 408	87 012	..	..	..
Chile	10 976	11 413	12 401	12 860	14 006	12 893	9 989	11 589
Colombia	9 693	8 003	8 047	8 977	9 409	9 389	8 421	9 638
Costa Rica	1 157	1 049	1 211	1 319	1 333	1 418	1 439	1 450
Cuba	..	..	..	..	..	..	..	..
Czech Republic	7 608	6 173	6 002	6 402	7 052	7 214	7 215	8 264
Denmark	37 098	31 997	33 498	37 549	40 976	38 589	40 999	46 770
Dominican Republic	..	..	..	..	1 222	..	..	..
Ecuador	..	2 316	2 135	..	..	1 797	..	1 724
Egypt	..	..	..	..	..	1 968	2 503	3 038
El Salvador	572	609	619	..	658	702	722	826
Estonia	839	764	815	924	1 092	1 102	1 070	1 186
Finland	14 125	11 917	10 012	10 084	5 156	6 744	4 611	6 051
France	294 033	250 873	314 251	314 319	338 708	332 471	302 729	362 503
Germany	338 764	293 086	294 660	311 208	335 669	344 268	365 897	396 718
Greece	5 056	3 964	3 908	4 213	4 485	4 538	4 690	5 330
Guatemala	749	804	856	953	964	1 006	1 048	1 170
Honduras	379	398	..	..	631	624	477	548
Hong Kong, China	43 121	47 901	59 301	64 310	69 089	..	..	80 559
Hungary	3 584	2 991	3 146	3 484	3 767	3 955	3 910	4 386
Iceland	444	420	487	611	652	612	545	634
India	..	70 878	..	100 841	..	107 818	..	..
Indonesia	14 325	14 629	17 290	19 483	18 967	19 763	18 098	19 724
Ireland	52 557	48 802	54 182	49 821	48 129	49 889	48 558	58 729
Israel	14 366	14 117	15 142	17 427	18 560	19 324	19 513	21 779
Italy	193 455	165 854	151 423	150 732	163 781	158 241	155 752	168 471
Japan	347 080	313 822	434 737	390 096	402 773	399 088	385 035	375 947
Korea	187 090	183 675	185 593	189 491	192 869	..	198 780	209 468
Latvia	687	589	589	730	893	960	911	1 005
Lithuania	798	716	786	895	1 037	1 059	1 091	1 231
Luxembourg	28 945	21 278	20 289	24 314	24 539	28 130	24 174	34 796
Malaysia	17 588	15 346	15 100	15 156	16 716	17 667	18 068	19 903
Mexico	27 349	24 929	24 150	26 569	28 250	31 346	28 301	33 084
Montenegro	..	..	..	..	..	..	..	..
Morocco	..	..	..	..	..	..	..	5 831
Netherlands	48 603	37 399	77 358	80 465	86 997	..	..	97 957
New Zealand	5 359	4 657	4 753	5 144	..	7 258	7 412	..
Nicaragua	178	191	204	..	224	..	201	220
Norway	26 461	20 647	20 210	20 407	21 993	22 064	21 331	27 534
Panama	..	..	..	..	..	1 707	1 670	1 798
Paraguay	..	428	368	390	..	438	..	404
Peru	3 602	3 709	3 354	3 500	3 938	4 263	4 051	4 588
Poland	17 412	14 539	14 213	16 495	17 211	16 627	16 266	17 922
Portugal	18 667	13 945	12 079	12 941	14 868	13 338	11 050	15 574
Puerto Rico	9 108	11 145	13 470	..	..	..	..	..
Singapore	30 379	30 331	33 160	36 830	..	44 929	51 049	60 341
Slovak Republic	2 986	2 400	..	5 047	..	2 823	2 791	2 731
Slovenia	2 783	2 386	2 416	2 596	2 863	2 963	3 123	3 401
South Africa	51 527	47 054	42 473	..	..	..	43 650	54 262
Spain	76 604	65 514	73 655	74 242	78 578	74 106	71 530	76 473
Sri Lanka	746	931	..	1 128	1 147	..	..	..
Sweden	49 890	40 254	39 107	44 382	49 044	48 704	55 220	73 097
Switzerland	74 480	70 367	67 483	67 772	69 456	69 986	69 040	70 929
Chinese Taipei	..	..	..	..	207 626	204 499	114 520	114 849
Thailand	..	..	..	..	..	..	..	..
Tunisia	..	..	864	909	..	..	..	..
Türkiye	12 314	11 775	13 718	13 074	11 333	12 126	12 215	12 425
United Kingdom	365 688	336 743	403 794	394 929	471 031	418 559	380 954	445 432
United States	2 431 323	2 621 083	2 703 793	2 836 293	2 632 284	2 773 916	2 934 829	3 242 715
Uruguay	1 303	1 277	..	1 576	..	1 554	1 463	1 600
OECD Total	4 961 922	4 852 388	5 215 041	5 346 884	5 311 380	5 031 218	5 225 023	..

.. Not available

Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20230516/99ff>.

Source: Insurance activity indicators, OECD Insurance Statistics (database)



# INTERNATIONAL COMPARISONS

## Table 8. Total gross premiums (Life)

Million US dollars

	2014	2015	2016	2017	2018	2019	2020	2021
Argentina	3 076	2 966	3 158	2 724	2 886	1 716	1 606	1 718
Australia	59 315	46 633	41 066	37 668	34 664	26 477	21 205	23 499
Austria	8 901	7 440	6 701	6 493	6 543	6 065	..	..
Belgium	21 664	17 045	16 560	16 547	18 437	18 181	16 819	18 472
Bermuda	..	..	..	..	..	80 400	172 566	126 792
Bolivia	..	..	157	202	238	274	296	309
Brazil	42 061	34 819	38 935	44 172	40 919	43 685	33 374	35 584
Bulgaria	..	..	..	..	216	212	209	311
Canada	26 712	24 001	23 795	25 754	26 213	..	..	..
Chile	7 224	7 795	8 726	8 930	9 633	8 641	5 956	6 655
Colombia	4 604	3 727	3 877	4 567	4 710	4 750	4 202	4 781
Costa Rica	142	133	186	194	215	227	215	238
Cuba	..	..	..	..	..	..	..	..
Czech Republic	3 429	2 537	2 435	2 451	2 583	2 314	2 229	2 408
Denmark	25 124	22 055	23 001	25 945	28 664	27 518	29 832	34 271
Dominican Republic	..	..	..	..	196	..	..	..
Ecuador	..	453	471	..	..	524	..	23
Egypt	..	..	..	..	..	860	1 157	1 538
El Salvador	147	156	153	..	165	180	196	489
Estonia	254	238	245	252	275	283	304	351
Finland	8 108	6 943	5 063	5 115	5 156	6 744	4 611	6 051
France	188 634	160 946	182 414	173 606	186 967	185 390	150 513	196 502
Germany	121 746	99 628	97 651	99 769	106 802	112 711	116 213	118 632
Greece	2 500	2 000	1 846	2 125	2 220	2 310	2 402	2 874
Guatemala	156	156	170	196	197	213	223	270
Honduras	134	145	..	..	210	201	163	190
Hong Kong, China	37 459	41 972	53 421	58 134	62 257	..	..	72 604
Hungary	1 965	1 529	1 559	1 679	1 742	1 751	1 722	1 988
Iceland	36	35	43	54	54	51	49	57
India	..	55 415	..	71 312	..	80 314	..	..
Indonesia	9 490	10 093	12 560	14 530	13 832	13 941	12 744	14 312
Ireland	43 221	38 853	37 127	39 617	36 272	35 902	34 495	46 968
Israel	7 426	7 568	7 986	9 368	10 016	10 615	10 546	11 595
Italy	148 645	129 077	114 779	112 984	122 310	118 872	115 896	125 497
Japan	347 080	313 822	328 210	293 005	302 966	292 247	276 258	270 596
Korea	106 200	104 820	104 530	102 221	102 538	..	101 326	103 896
Latvia	142	128	137	164	171	255	275	305
Lithuania	286	262	273	261	293	303	332	378
Luxembourg	27 166	19 641	18 568	22 318	22 523	25 512	21 362	30 494
Malaysia	10 594	9 306	9 317	9 603	10 709	11 628	11 912	12 977
Mexico	12 812	11 530	11 266	11 421	12 672	14 118	12 856	14 880
Montenegro	..	..	..	..	..	..	..	..
Morocco	..	..	..	..	..	..	..	2 581
Netherlands	23 202	16 307	15 198	14 654	14 136	..	..	21 155
New Zealand	..	..	..	..	..	1 714	1 689	..
Nicaragua	32	33	38	..	46	..	38	41
Norway	14 629	11 383	11 202	11 313	12 291	12 351	11 277	16 006
Panama	..	..	..	..	..	428	429	233
Paraguay	..	57	1	54	..	58	..	64
Peru	1 768	1 794	1 519	1 644	1 909	2 082	1 908	2 378
Poland	9 087	7 302	6 051	6 499	6 009	5 541	5 322	5 728
Portugal	13 617	9 411	7 200	7 581	9 188	7 567	4 901	8 785
Puerto Rico	570	542	1 279	..	..	..	..	..
Singapore	20 808	21 033	23 739	27 593	..	30 926	38 835	46 257
Slovak Republic	1 621	1 229	..	3 712	..	1 372	1 334	1 250
Slovenia	637	552	545	582	621	617	596	676
South Africa	41 476	37 576	33 870	..	..	..	33 634	42 999
Spain	33 612	28 532	34 695	33 262	34 263	30 780	26 559	28 209
Sri Lanka	265	395	..	467	474	..	..	..
Sweden	34 734	29 507	29 302	33 761	37 087	36 812	42 426	58 754
Switzerland	36 140	34 407	31 672	30 486	30 835	30 562	26 668	25 829
Chinese Taipei	..	..	..	..	201 388	197 955	107 233	106 351
Thailand	..	..	..	..	..	..	..	..
Tunisia	..	..	175	179	..	..	..	..
Türkiye	1 510	1 390	2 048	2 268	1 801	2 433	2 449	2 364
United Kingdom	268 267	246 702	277 703	272 461	339 319	304 010	268 648	313 983
United States	880 040	973 634	970 503	1 009 291	1 139 513	1 180 619	1 242 994	1 382 902
Uruguay	384	427	..	665	..	686	669	750
OECD Total	2 490 435	2 388 744	2 424 160	2 428 380	2 669 703	2 515 617	2 564 482	2 887 028

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Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20230516/99ff>.

Source: Insurance activity indicators, OECD Insurance Statistics (database)

# INTERNATIONAL COMPARISONS

## Table 9. Total gross premiums (Non-life)

Million US dollars

	2014	2015	2016	2017	2018	2019	2020	2021
Argentina	15 546	16 410	16 591	15 795	17 251	10 859	10 781	11 525
Australia	37 695	32 163	33 079	34 671	35 328	34 800	36 192	43 224
Austria	16 201	13 651	13 946	13 992	15 337	15 025	..	..
Belgium	16 681	13 701	13 871	14 292	15 266	16 971	17 598	22 599
Bermuda	..	..	..	..	..	71 001	77 033	93 620
Bolivia	..	..	312	297	311	336	332	345
Brazil	27 806	20 699	19 979	22 258	20 543	19 305	15 297	16 719
Bulgaria	..	..	..	..	1 315	1 454	1 469	1 653
Canada	66 477	59 610	58 115	61 654	60 799	..	..	..
Chile	3 751	3 619	3 676	3 930	4 373	4 252	4 033	4 934
Colombia	5 089	4 276	4 170	4 411	4 699	4 639	4 218	4 857
Costa Rica	1 014	916	1 024	1 125	1 118	1 191	1 225	1 212
Cuba	..	..	..	..	..	..	..	..
Czech Republic	4 179	3 636	3 566	3 951	4 469	4 901	4 987	5 857
Denmark	11 974	9 943	10 497	11 604	12 312	11 071	11 166	12 500
Dominican Republic	..	..	..	..	1 026	..	..	..
Ecuador	..	1 864	1 665	..	..	1 274	..	1 701
Egypt	..	..	..	..	..	1 108	1 346	1 501
El Salvador	412	437	446	..	493	522	526	337
Estonia	584	526	570	672	817	818	766	835
Finland	6 017	4 974	4 949	4 968	..	..	..	..
France	105 399	89 928	131 837	140 713	151 741	147 082	152 216	166 001
Germany	217 018	193 459	197 010	211 439	228 866	231 557	249 684	278 086
Greece	2 556	1 964	2 063	2 088	2 265	2 227	2 287	2 455
Guatemala	593	648	685	757	767	792	825	900
Honduras	246	253	..	..	421	424	314	358
Hong Kong, China	5 661	5 929	5 880	6 177	6 832	..	..	7 955
Hungary	1 619	1 462	1 588	1 804	2 025	2 204	2 188	2 398
Iceland	408	384	444	556	598	561	496	577
India	..	15 463	..	29 529	..	27 504	..	..
Indonesia	4 835	4 537	4 730	4 954	5 136	5 823	5 354	5 412
Ireland	9 335	9 949	17 055	9 625	10 006	12 517	12 319	11 761
Israel	6 940	6 548	7 156	8 059	8 544	8 709	8 967	10 183
Italy	44 811	36 777	36 645	37 748	41 470	39 369	39 855	42 974
Japan	..	..	106 527	97 090	99 808	106 841	108 777	105 352
Korea	80 890	78 855	81 063	87 270	90 330	..	97 453	105 572
Latvia	546	462	452	566	721	704	636	699
Lithuania	513	454	513	634	744	756	759	854
Luxembourg	1 779	1 637	1 720	1 996	2 016	2 618	2 812	4 302
Malaysia	6 994	6 041	5 782	5 553	6 007	6 039	6 156	6 926
Mexico	14 536	13 399	12 884	15 148	15 578	17 228	15 446	18 204
Montenegro	..	..	..	..	..	..	..	..
Morocco	..	..	..	..	..	..	..	3 251
Netherlands	25 401	21 093	62 160	64 818	71 621	..	..	76 802
New Zealand	5 359	4 657	4 753	5 144	..	5 544	5 723	..
Nicaragua	146	158	166	..	178	..	162	179
Norway	11 833	9 264	9 008	9 094	9 702	9 713	10 054	11 527
Panama	..	..	..	..	..	1 279	1 242	1 564
Paraguay	..	371	367	335	..	380	..	340
Peru	1 834	1 916	1 835	1 856	2 029	2 181	2 143	2 209
Poland	8 325	7 237	8 162	9 996	11 202	11 086	10 944	12 195
Portugal	5 050	4 534	4 879	5 360	5 680	5 771	6 149	6 789
Puerto Rico	8 538	10 603	12 191	..	..	..	..	..
Singapore	9 571	9 298	9 421	9 238	..	14 003	12 215	14 083
Slovak Republic	1 366	1 171	..	1 335	..	1 451	1 457	1 481
Slovenia	2 146	1 833	1 871	2 014	2 242	2 346	2 526	2 725
South Africa	10 051	9 478	8 602	..	..	..	10 016	11 264
Spain	42 992	36 982	38 959	40 979	44 315	43 325	44 971	48 264
Sri Lanka	481	535	..	661	673	..	..	..
Sweden	15 156	10 746	9 805	10 621	11 957	11 892	12 793	14 343
Switzerland	38 340	35 959	35 811	37 287	38 621	39 424	42 372	45 100
Chinese Taipei	..	..	..	..	6 238	6 544	7 288	8 498
Thailand	..	..	..	..	..	..	..	..
Tunisia	..	..	689	730	..	..	..	..
Türkiye	10 804	10 386	11 670	10 806	9 532	9 693	9 765	10 061
United Kingdom	97 421	90 041	126 091	122 469	131 712	114 549	112 306	131 449
United States	1 551 283	1 647 449	1 733 290	1 827 002	1 492 771	1 593 297	1 691 835	1 859 813
Uruguay	918	850	..	911	..	868	794	850
OECD Total	2 471 487	2 463 645	2 790 882	2 916 932	2 638 586	2 514 130	2 724 976	3 065 983

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Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20230516/99ff>.

Source: Insurance activity indicators, OECD Insurance Statistics (database)

## INTERNATIONAL COMPARISONS

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

Per cent

	2014	2015	2016	2017	2018	2019	2020	2021
Australia	2.0	1.6	1.4	1.4	1.3	1.2	1.1	1.1
Austria	0.5	0.4	0.4	0.4	0.4	0.4	..	..
Belgium	0.8	0.6	0.6	0.6	0.6	0.7	0.7	0.7
Canada	1.9	1.7	1.6	1.6	1.6	..	..	..
Chile	0.2	0.2	0.2	0.2	0.3	0.3	0.2	0.2
Colombia	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Costa Rica	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Czech Republic	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Denmark	0.7	0.7	0.6	0.7	0.8	0.8	0.8	0.8
Estonia	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Finland	0.3	0.2	0.2	0.2	0.1	0.1	0.1	0.1
France	5.9	5.2	6.0	5.9	6.4	6.6	5.7	6.1
Germany	6.8	6.0	5.7	5.8	6.3	6.8	6.9	6.7
Greece	0.1	0.1	0.1	0.1	0.1	0.1	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	1.1	1.0	1.0	0.9	0.9	1.0	0.9	1.0
Israel	0.3	0.3	0.3	0.3	0.3	0.4	0.4	0.4
Italy	3.9	3.4	2.9	2.8	3.1	3.1	2.9	2.8
Japan	7.0	6.5	8.3	7.3	7.6	7.9	7.3	6.3
Korea	3.8	3.8	3.6	3.5	3.6	..	3.8	3.5
Latvia	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Lithuania	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Luxembourg	0.6	0.4	0.4	0.5	0.5	0.6	0.5	0.6
Mexico	0.6	0.5	0.5	0.5	0.5	0.6	0.5	0.6
Netherlands	1.0	0.8	1.5	1.5	1.6	..	..	1.6
New Zealand	0.1	0.1	0.1	0.1	..	0.1	0.1	..
Norway	0.5	0.4	0.4	0.4	0.4	0.4	0.4	0.5
Poland	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.3
Portugal	0.4	0.3	0.2	0.2	0.3	0.3	0.2	0.3
Slovak Republic	0.1	0.0	..	0.1	..	0.1	0.1	0.0
Slovenia	0.1	0.0	0.0	0.0	0.1	0.1	0.1	0.1
Spain	1.5	1.4	1.4	1.4	1.5	1.5	1.4	1.3
Sweden	1.0	0.8	0.8	0.8	0.9	1.0	1.0	1.2
Switzerland	1.5	1.5	1.3	1.3	1.3	1.4	1.3	1.2
Türkiye	0.2	0.2	0.3	0.2	0.2	0.2	0.2	0.2
United Kingdom	7.4	6.9	7.7	7.4	8.9	8.3	7.2	7.5
United States	49.0	54.0	51.8	53.0	49.6	55.1	55.5	54.5
OECD Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

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Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20230516/99ff>.

Source: Insurance activity indicators, OECD Insurance Statistics (database)

## INTERNATIONAL COMPARISONS

**Table 11. Market share in OECD (Life)**

Per cent

	2014	2015	2016	2017	2018	2019	2020	2021
Australia	2.4	2.0	1.7	1.6	1.3	1.1	0.8	0.8
Austria	0.4	0.3	0.3	0.3	0.2	0.2	..	..
Belgium	0.9	0.7	0.7	0.7	0.7	0.7	0.7	0.6
Canada	1.1	1.0	1.0	1.1	1.0	..	..	..
Chile	0.3	0.3	0.4	0.4	0.4	0.3	0.2	0.2
Colombia	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Costa Rica	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Czech Republic	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Denmark	1.0	0.9	0.9	1.1	1.1	1.1	1.2	1.2
Estonia	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Finland	0.3	0.3	0.2	0.2	0.2	0.3	0.2	0.2
France	7.6	6.7	7.5	7.1	7.0	7.4	5.9	6.8
Germany	4.9	4.2	4.0	4.1	4.0	4.5	4.5	4.1
Greece	0.1	0.1	0.1	0.1	0.1	0.1	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	1.7	1.6	1.5	1.6	1.4	1.4	1.3	1.6
Israel	0.3	0.3	0.3	0.4	0.4	0.4	0.4	0.4
Italy	6.0	5.4	4.7	4.7	4.6	4.7	4.5	4.3
Japan	13.9	13.1	13.5	12.1	11.3	11.6	10.8	9.4
Korea	4.3	4.4	4.3	4.2	3.8	..	4.0	3.6
Latvia	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Lithuania	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Luxembourg	1.1	0.8	0.8	0.9	0.8	1.0	0.8	1.1
Mexico	0.5	0.5	0.5	0.5	0.5	0.6	0.5	0.5
Netherlands	0.9	0.7	0.6	0.6	0.5	..	..	0.7
New Zealand	..	..	..	..	..	0.1	0.1	..
Norway	0.6	0.5	0.5	0.5	0.5	0.5	0.4	0.6
Poland	0.4	0.3	0.3	0.3	0.2	0.2	0.2	0.2
Portugal	0.5	0.4	0.3	0.3	0.3	0.3	0.2	0.3
Slovak Republic	0.1	0.1	..	0.2	..	0.1	0.1	0.0
Slovenia	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Spain	1.4	1.2	1.4	1.4	1.3	1.2	1.0	1.0
Sweden	1.4	1.2	1.2	1.4	1.4	1.5	1.7	2.0
Switzerland	1.5	1.4	1.3	1.3	1.2	1.2	1.0	0.9
Türkiye	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
United Kingdom	10.8	10.3	11.5	11.2	12.7	12.1	10.5	10.9
United States	35.3	40.8	40.0	41.6	42.7	46.9	48.5	47.9
OECD Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

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Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20230516/99ff>.

Source: Insurance activity indicators, OECD Insurance Statistics (database)

## INTERNATIONAL COMPARISONS

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

Per cent

	2014	2015	2016	2017	2018	2019	2020	2021
Australia	1.5	1.3	1.2	1.2	1.3	1.4	1.3	1.4
Austria	0.7	0.6	0.5	0.5	0.6	0.6	..	..
Belgium	0.7	0.6	0.5	0.5	0.6	0.7	0.6	0.7
Canada	2.7	2.4	2.1	2.1	2.3	..	..	..
Chile	0.2	0.1	0.1	0.1	0.2	0.2	0.1	0.2
Colombia	0.2	0.2	0.1	0.2	0.2	0.2	0.2	0.2
Costa Rica	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Czech Republic	0.2	0.1	0.1	0.1	0.2	0.2	0.2	0.2
Denmark	0.5	0.4	0.4	0.4	0.5	0.4	0.4	0.4
Estonia	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Finland	0.2	0.2	0.2	0.2	..	..	..	..
France	4.3	3.7	4.7	4.8	5.8	5.9	5.6	5.4
Germany	8.8	7.9	7.1	7.2	8.7	9.2	9.2	9.1
Greece	0.1	0.1	0.1	0.1	0.1	0.1	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	0.4	0.4	0.6	0.3	0.4	0.5	0.5	0.4
Israel	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
Italy	1.8	1.5	1.3	1.3	1.6	1.6	1.5	1.4
Japan	..	..	3.8	3.3	3.8	4.3	4.0	3.4
Korea	3.3	3.2	2.9	3.0	3.4	..	3.6	3.4
Latvia	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Lithuania	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Luxembourg	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Mexico	0.6	0.5	0.5	0.5	0.6	0.7	0.6	0.6
Netherlands	1.0	0.9	2.2	2.2	2.7	..	..	2.5
New Zealand	0.2	0.2	0.2	0.2	..	0.2	0.2	..
Norway	0.5	0.4	0.3	0.3	0.4	0.4	0.4	0.4
Poland	0.3	0.3	0.3	0.3	0.4	0.4	0.4	0.4
Portugal	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Slovak Republic	0.1	0.0	..	0.0	..	0.1	0.1	0.0
Slovenia	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Spain	1.7	1.5	1.4	1.4	1.7	1.7	1.7	1.6
Sweden	0.6	0.4	0.4	0.4	0.5	0.5	0.5	0.5
Switzerland	1.6	1.5	1.3	1.3	1.5	1.6	1.6	1.5
Türkiye	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.3
United Kingdom	3.9	3.7	4.5	4.2	5.0	4.6	4.1	4.3
United States	62.8	66.9	62.1	62.6	56.6	63.4	62.1	60.7
OECD Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

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Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20230516/99ff>.

Source: Insurance activity indicators, OECD Insurance Statistics (database)

# INTERNATIONAL COMPARISONS

## Table 13. Density (Life and Non-life)

US dollar per inhabitant

	2014	2015	2016	2017	2018	2019	2020	2021
Argentina	405	418	422	393	428	264	258	274
Australia	3 688	2 926	2 660	2 540	2 383	2 011	1 839	2 124
Austria	2 657	2 227	2 143	2 176	2 284	2 219	2 285	2 433
Belgium	3 308	2 653	2 613	2 653	2 903	2 853	2 744	3 233
Bermuda	..	..	..	..	..	..	..	..
Bolivia	..	..	42	43	47	50	51	52
Brazil	346	273	287	321	295	300	230	246
Bulgaria	..	..	..	..	214	236	239	281
Canada	2 168	1 930	1 919	2 010	2 085	..	..	..
Chile	613	630	675	692	740	668	508	581
Colombia	207	169	169	186	191	186	164	185
Costa Rica	241	216	246	265	265	278	280	279
Cuba	..	..	..	..	..	..	..	..
Czech Republic	712	574	555	590	651	663	660	756
Denmark	6 543	5 610	5 699	6 315	6 842	6 486	6 911	7 854
Dominican Republic	..	..	..	..	119	..	..	..
Ecuador	..	139	127	98	100	103	..	97
Egypt	..	..	..	14	17	19	24	29
El Salvador	..	..	..	..	97	103	104	115
Estonia	638	581	619	702	826	830	805	892
Finland	2 556	2 150	1 797	1 803	935	1 221	835	1 093
France	4 110	3 554	4 108	4 246	4 560	4 453	4 052	4 812
Germany	3 131	2 597	2 602	2 838	3 049	3 090	3 233	3 421
Greece	457	361	359	388	414	419	434	496
Guatemala	46	48	50	55	54	55	56	62
Honduras	42	44	..	..	66	64	48	54
Hong Kong, China	5 658	6 259	7 651	8 264	8 801	..	10 284	10 200
Hungary	360	300	317	350	381	401	397	448
Iceland	1 329	1 245	1 436	1 783	1 840	1 684	1 495	1 714
India	..	54	62	71	..	78	82	..
Indonesia	55	56	66	73	71	72	65	71
Ireland	11 052	10 154	11 107	10 207	9 554	9 492	9 263	11 532
Israel	1 749	1 685	1 772	2 001	2 090	2 135	2 118	2 325
Italy	3 148	2 700	2 465	2 458	2 669	2 619	2 575	2 796
Japan	2 580	2 370	3 201	2 893	3 010	2 989	2 888	2 832
Korea	3 503	3 418	3 437	3 483	3 506	3 532	3 631	3 832
Latvia	343	297	299	374	461	500	477	531
Lithuania	272	246	274	317	370	379	390	441
Luxembourg	51 995	37 506	35 103	41 043	40 668	43 263	36 152	51 843
Malaysia	530	454	441	439	481	508	513	552
Mexico	224	202	194	210	222	243	216	250
Montenegro	..	..	..	..	..	170	171	..
Morocco	..	..	..	115	124	..	..	152
Netherlands	2 846	2 176	4 532	4 626	4 971	4 857	5 035	5 458
New Zealand	1 178	971	989	1 012	..	1 455	1 456	..
Nicaragua	29	30	32	34	35	31	31	34
Norway	5 132	3 967	3 972	3 858	4 131	4 119	3 961	5 085
Panama	..	..	..	..	..	372	355	371
Paraguay	..	63	53	56	61	61	59	55
Peru	116	118	106	109	122	128	120	135
Poland	453	372	361	420	436	418	409	451
Portugal	1 735	1 293	1 110	1 189	1 369	1 225	996	1 423
Puerto Rico	2 552	3 182	3 927	..	..	..	..	..
Singapore	4 489	4 400	4 631	5 411	..	5 764	6 537	8 304
Slovak Republic	544	434	..	927	..	518	510	498
Slovenia	1 198	1 012	1 028	1 105	1 223	1 250	1 287	1 393
South Africa	923	830	733	..	..	..	702	874
Spain	1 521	1 295	1 456	1 467	1 550	1 446	1 347	1 464
Sri Lanka	35	44	..	51	52	..	..	..
Sweden	4 908	3 961	3 796	4 248	4 646	4 572	5 163	6 811
Switzerland	7 892	7 456	7 025	6 904	6 962	6 879	6 646	6 682
Chinese Taipei	..	..	..	..	5 181	4 991	4 809	4 852
Thailand	..	..	..	..	..	..	..	..
Tunisia	..	..	75	75	72	70	76	83
Türkiye	151	145	162	152	126	131	131	134
United Kingdom	5 098	4 598	3 950	5 123	5 672	5 044	4 591	5 317
United States	5 970	6 305	6 500	6 718	7 089	7 498	7 902	8 565
Uruguay	377	368	..	451	425	442	414	452
OECD Total	3 177	3 042	3 192	3 298	3 494	3 559	3 600	..

.. Not available

Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20230516/99ff>.

Source: Insurance activity indicators, OECD Insurance Statistics (database)

# INTERNATIONAL COMPARISONS

## Table 14. Density (Life)

US dollar per inhabitant

	2014	2015	2016	2017	2018	2019	2020	2021
Argentina	70	67	70	60	63	37	34	36
Australia	2 321	1 781	1 521	1 335	1 180	847	639	708
Austria	1 039	860	765	735	735	683	683	707
Belgium	1 930	1 512	1 458	1 454	1 613	1 580	1 457	1 595
Bermuda	..	..	..	..	..	..	..	..
Bolivia	..	..	14	17	20	22	24	25
Brazil	209	171	190	214	196	208	158	167
Bulgaria	..	..	..	..	29	29	28	43
Canada	629	555	561	604	625	..	..	..
Chile	406	432	475	481	509	448	304	335
Colombia	100	80	83	96	98	96	83	94
Costa Rica	30	27	38	39	43	45	42	46
Cuba	..	..	..	..	..	..	..	..
Czech Republic	326	241	229	230	242	215	206	223
Denmark	4 443	3 878	4 006	4 495	4 939	4 719	5 098	5 833
Dominican Republic	..	..	..	..	19	..	..	..
Ecuador	..	28	28	27	30	30	..	1
Egypt	..	..	..	6	7	9	11	15
El Salvador	..	..	..	..	24	26	28	66
Estonia	193	181	186	191	208	213	229	264
Finland	1 485	1 268	923	929	935	1 221	835	1 093
France	2 684	2 344	2 391	2 449	2 636	2 576	2 111	2 752
Germany	1 456	1 180	1 148	1 197	1 282	1 350	1 383	1 420
Greece	228	184	171	197	207	215	224	269
Guatemala	10	9	10	11	11	12	12	15
Honduras	15	16	..	..	22	21	16	19
Hong Kong, China	5 082	5 644	7 040	7 640	8 147	..	9 513	9 399
Hungary	199	155	159	171	178	179	176	204
Iceland	111	107	128	161	155	142	134	155
India	..	42	47	53	..	59	62	..
Indonesia	38	39	49	56	52	52	47	53
Ireland	9 158	8 141	7 729	8 198	7 413	7 231	6 887	9 303
Israel	904	903	935	1 076	1 128	1 173	1 145	1 238
Italy	2 431	2 113	1 879	1 853	2 012	1 981	1 938	2 114
Japan	2 580	2 370	2 496	2 252	2 348	2 277	2 161	2 127
Korea	2 070	2 032	2 015	1 962	1 952	1 946	1 957	2 010
Latvia	71	64	70	84	89	133	144	161
Lithuania	97	90	95	92	105	108	119	135
Luxembourg	48 768	34 604	32 123	37 673	37 331	39 401	32 104	45 860
Malaysia	340	294	290	295	325	354	361	392
Mexico	106	95	91	92	101	111	100	115
Montenegro	..	..	..	..	..	31	36	..
Morocco	..	..	..	51	55	..	..	71
Netherlands	1 378	964	895	857	823	804	803	1 119
New Zealand	..	..	..	..	..	343	332	..
Nicaragua	5	5	6	7	7	6	6	6
Norway	2 837	2 187	2 133	2 139	2 309	2 306	2 094	2 956
Panama	..	..	..	..	..	96	93	45
Paraguay	..	8	0	8	9	8	9	9
Peru	57	57	48	52	59	63	57	70
Poland	239	192	159	171	158	146	140	151
Portugal	1 309	908	697	736	893	736	476	852
Puerto Rico	161	156	373	..	..	..	..	..
Singapore	3 392	3 404	3 611	4 374	..	4 537	5 356	6 932
Slovak Republic	299	227	..	683	..	252	243	228
Slovenia	309	268	264	282	300	297	285	320
South Africa	760	678	602	..	..	..	564	715
Spain	712	606	736	705	722	643	519	582
Sri Lanka	13	19	..	22	22	..	..	..
Sweden	3 562	2 994	2 931	3 335	3 625	3 564	4 087	5 621
Switzerland	4 378	4 113	3 739	3 573	3 592	3 533	3 055	2 925
Chinese Taipei	..	..	..	..	4 948	4 749	4 539	4 536
Thailand	..	..	..	..	..	..	..	..
Tunisia	..	..	15	15	16	16	18	21
Türkiye	19	17	25	27	21	28	28	27
United Kingdom	3 781	3 411	2 508	3 696	4 155	3 828	3 386	3 959
United States	2 475	2 576	2 587	2 641	2 782	2 947	3 123	3 349
Uruguay	111	123	..	190	169	195	189	212
OECD Total	1 758	1 639	1 593	1 646	1 744	1 767	1 734	1 915

.. Not available

Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20230516/99ff>.

Source: Insurance activity indicators, OECD Insurance Statistics (database)

# INTERNATIONAL COMPARISONS

## Table 15. Density (Non-life)

US dollar per inhabitant

	2014	2015	2016	2017	2018	2019	2020	2021
Argentina	335	351	352	333	365	227	224	238
Australia	1 367	1 145	1 139	1 206	1 203	1 164	1 200	1 416
Austria	1 617	1 367	1 377	1 441	1 550	1 536	1 602	1 726
Belgium	1 378	1 142	1 156	1 200	1 290	1 273	1 286	1 638
Bermuda	..	..	..	..	..	..	..	..
Bolivia	..	..	28	26	27	28	27	27
Brazil	138	102	97	108	99	92	72	79
Bulgaria	..	..	..	..	184	207	210	238
Canada	1 539	1 375	1 358	1 407	1 460	..	..	..
Chile	208	198	200	211	231	220	204	247
Colombia	107	89	86	90	94	90	81	91
Costa Rica	211	188	208	226	222	234	238	233
Cuba	..	..	..	..	..	..	..	..
Czech Republic	386	333	325	360	409	447	454	534
Denmark	2 101	1 732	1 692	1 820	1 903	1 767	1 813	2 020
Dominican Republic	..	..	..	..	100	..	..	..
Ecuador	..	112	98	71	71	73	..	95
Egypt	..	..	..	8	10	10	13	14
El Salvador	..	..	..	..	73	76	76	49
Estonia	444	400	433	510	618	617	577	628
Finland	1 071	882	875	873	..	..	..	..
France	1 427	1 209	1 717	1 797	1 924	1 877	1 941	2 060
Germany	1 674	1 417	1 454	1 641	1 767	1 740	1 850	2 001
Greece	229	177	188	190	207	204	210	226
Guatemala	36	39	40	43	43	44	44	47
Honduras	27	28	..	..	44	43	32	35
Hong Kong, China	577	615	611	624	654	..	770	801
Hungary	161	145	158	179	203	222	221	244
Iceland	1 217	1 138	1 308	1 621	1 685	1 542	1 361	1 560
India	..	11	15	18	..	20	20	..
Indonesia	18	17	17	18	18	20	17	19
Ireland	1 894	2 013	3 378	1 890	1 915	2 116	2 254	2 229
Israel	845	782	838	925	962	962	973	1 087
Italy	717	587	586	605	657	638	637	682
Japan	..	..	705	641	662	712	727	705
Korea	1 433	1 386	1 421	1 521	1 554	1 586	1 674	1 821
Latvia	273	232	230	290	373	366	333	369
Lithuania	175	156	179	224	265	271	271	306
Luxembourg	3 227	2 902	2 980	3 370	3 337	3 862	4 048	5 984
Malaysia	190	160	150	144	156	155	152	159
Mexico	118	107	102	119	121	132	116	136
Montenegro	..	..	..	..	..	140	135	..
Morocco	..	..	..	64	69	..	..	81
Netherlands	1 467	1 212	3 637	3 768	4 148	4 053	4 233	4 338
New Zealand	1 178	971	989	1 012	..	1 111	1 125	..
Nicaragua	24	25	26	28	28	25	25	27
Norway	2 295	1 780	1 840	1 719	1 822	1 813	1 867	2 129
Panama	..	..	..	..	..	275	262	326
Paraguay	..	54	53	48	53	53	50	46
Peru	59	61	58	58	62	65	63	65
Poland	214	180	202	249	278	272	268	299
Portugal	426	385	413	454	476	490	521	571
Puerto Rico	2 391	3 026	3 554	..	..	..	..	..
Singapore	1 098	996	1 021	1 037	..	1 227	1 181	1 372
Slovak Republic	244	207	..	244	..	266	267	270
Slovenia	889	744	765	823	923	953	1 002	1 072
South Africa	163	152	131	..	..	..	138	159
Spain	809	690	721	763	828	804	828	881
Sri Lanka	22	25	..	30	30	..	..	..
Sweden	1 346	967	865	913	1 021	1 008	1 076	1 190
Switzerland	3 514	3 343	3 286	3 331	3 370	3 346	3 591	3 757
Chinese Taipei	..	..	..	..	233	243	270	317
Thailand	..	..	..	..	..	..	..	..
Tunisia	..	..	60	59	56	54	58	62
Türkiye	131	128	137	125	105	103	103	108
United Kingdom	1 317	1 188	1 441	1 427	1 517	1 216	1 205	1 358
United States	3 495	3 729	3 913	4 077	4 308	4 551	4 779	5 216
Uruguay	266	245	..	261	256	247	225	240
OECD Total	1 419	1 403	1 598	1 652	1 750	1 792	1 870	2 032

.. Not available

Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20230516/99ff>.

Source: Insurance activity indicators, OECD Insurance Statistics (database)



## INTERNATIONAL COMPARISONS

**Table 16. Penetration (Life and Non-life)**

Per cent

	2014	2015	2016	2017	2018	2019	2020	2021
Argentina	2.4	2.6	2.6	2.6	2.3	2.1	2.5	2.2
Australia	6.0	5.7	5.1	4.6	4.2	3.7	3.5	3.3
Austria	5.1	5.0	4.7	4.6	4.5	4.4	4.7	4.6
Belgium	6.9	6.4	6.2	6.0	6.1	6.1	6.1	6.2
Bermuda	..	..	..	..	..	..	..	..
Bolivia	..	..	1.4	1.3	1.3	1.4	1.6	1.6
Brazil	2.8	3.1	3.3	3.2	3.2	3.4	3.4	3.3
Bulgaria	..	..	..	..	2.3	2.4	2.4	2.4
Canada	4.2	4.4	4.5	4.4	4.5	..	..	..
Chile	4.2	4.7	4.9	4.6	4.7	4.6	3.9	3.6
Colombia	2.5	2.7	2.8	2.8	2.8	2.9	3.1	3.0
Costa Rica	2.2	1.9	2.1	2.2	2.1	2.2	2.3	2.2
Cuba	..	..	..	..	..	..	..	..
Czech Republic	3.6	3.2	3.0	2.9	2.8	2.8	2.9	2.9
Denmark	10.4	10.5	10.4	10.9	11.1	10.9	11.3	11.5
Dominican Republic	..	..	..	..	1.4	..	..	..
Ecuador	..	2.3	2.1	1.6	1.6	1.7	..	1.6
Egypt	..	..	..	0.7	0.7	0.6	0.7	0.7
El Salvador	..	..	..	..	2.4	2.5	2.7	2.7
Estonia	3.1	3.3	3.4	3.4	3.6	3.5	3.5	3.3
Finland	5.1	5.0	4.1	3.9	1.9	2.5	1.7	2.0
France	9.2	9.4	10.7	10.6	10.6	10.6	10.0	10.6
Germany	6.5	6.3	6.2	6.4	6.4	6.6	6.9	6.7
Greece	2.1	2.0	2.0	2.1	2.1	2.2	2.5	2.4
Guatemala	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
Honduras	1.9	1.9	..	..	2.6	2.5	2.0	1.9
Hong Kong, China	14.1	14.8	17.6	18.0	18.2	..	22.1	20.5
Hungary	2.5	2.4	2.4	2.4	2.3	2.4	2.5	2.4
Iceland	2.4	2.3	2.3	2.4	2.4	2.4	2.5	2.5
India	..	3.4	3.6	3.6	..	3.8	4.2	..
Indonesia	1.6	1.7	1.8	1.9	1.8	1.7	1.6	1.6
Ireland	19.9	16.4	17.7	14.6	12.1	11.8	10.9	11.5
Israel	4.6	4.7	4.7	4.9	5.0	4.9	4.8	4.5
Italy	8.8	8.9	7.9	7.5	7.6	7.8	8.1	7.9
Japan	6.7	6.7	7.6	7.3	7.7	7.3	7.1	7.1
Korea	12.0	11.9	11.7	11.0	10.5	11.1	11.5	11.0
Latvia	2.2	2.2	2.1	2.4	2.6	2.8	2.7	2.6
Lithuania	1.6	1.7	1.8	1.9	1.9	1.9	1.9	1.9
Luxembourg	41.6	35.2	32.5	36.9	34.3	37.8	30.9	38.0
Malaysia	4.7	4.7	4.6	4.4	4.3	4.5	5.0	4.8
Mexico	2.0	2.1	2.2	2.3	2.3	2.4	2.5	2.5
Montenegro	..	..	..	..	..	1.9	2.2	..
Morocco	..	..	..	3.6	3.7	..	..	4.2
Netherlands	5.4	4.8	9.8	9.5	9.3	9.2	9.6	9.4
New Zealand	2.7	2.6	2.5	2.4	..	3.4	3.5	..
Nicaragua	1.5	1.5	1.5	1.6	1.7	1.6	1.6	1.5
Norway	5.3	5.4	5.7	5.1	5.0	5.4	5.9	5.7
Panama	..	..	..	..	..	2.3	2.8	2.5
Paraguay	..	1.0	1.0	1.0	1.1	1.1	1.2	1.1
Peru	1.8	1.9	1.7	1.6	1.7	1.8	2.0	2.0
Poland	3.2	3.0	2.9	3.0	2.8	2.7	2.6	2.5
Portugal	7.8	6.7	5.6	5.5	5.8	5.3	4.5	5.9
Puerto Rico	8.8	10.7	12.8	..	..	..	..	..
Singapore	7.8	7.9	8.1	8.8	..	8.8	10.8	11.4
Slovak Republic	2.9	2.7	..	5.3	..	2.7	2.6	2.4
Slovenia	4.9	4.8	4.7	4.7	4.7	4.8	5.0	4.8
South Africa	13.2	13.3	12.7	..	..	..	12.5	12.6
Spain	5.2	5.0	5.5	5.2	5.1	4.9	5.0	4.9
Sri Lanka	0.9	1.1	..	1.3	1.3	..	..	..
Sweden	8.2	7.7	7.4	7.9	8.6	8.8	9.8	11.2
Switzerland	8.7	8.7	8.4	8.3	8.0	8.0	7.6	7.1
Chinese Taipei	..	..	..	..	20.1	19.3	16.9	14.4
Thailand	..	..	..	..	..	..	..	..
Tunisia	..	..	1.9	2.0	2.0	2.0	2.1	2.1
Türkiye	1.2	1.3	1.5	1.4	1.3	1.4	1.5	1.4
United Kingdom	10.7	10.1	9.5	12.5	13.0	11.7	11.2	11.3
United States	10.8	11.1	11.2	11.2	11.3	11.5	12.5	12.4
Uruguay	2.1	2.2	..	2.5	2.3	2.5	2.7	2.7
OECD Total	8.3	8.5	8.7	8.8	8.9	9.0	9.4	9.4

.. Not available

Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20230516/99ff>.

Source: Insurance activity indicators, OECD Insurance Statistics (database)

# INTERNATIONAL COMPARISONS

## Table 17. Penetration (Life)

Per cent

	2014	2015	2016	2017	2018	2019	2020	2021
Argentina	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.3
Australia	3.8	3.5	2.9	2.4	2.1	1.6	1.2	1.1
Austria	2.0	1.9	1.7	1.6	1.4	1.4	1.4	1.3
Belgium	4.0	3.7	3.5	3.3	3.4	3.4	3.2	3.1
Bermuda	..	..	..	..	..	..	..	..
Bolivia	..	..	0.5	0.5	0.6	0.6	0.8	0.7
Brazil	1.7	1.9	2.2	2.1	2.1	2.3	2.3	2.2
Bulgaria	..	..	..	..	0.3	0.3	0.3	0.4
Canada	1.2	1.3	1.3	1.3	1.3	..	..	..
Chile	2.8	3.2	3.5	3.2	3.2	3.1	2.3	2.1
Colombia	1.2	1.3	1.4	1.5	1.4	1.5	1.6	1.5
Costa Rica	0.3	0.2	0.3	0.3	0.3	0.4	0.3	0.4
Cuba	..	..	..	..	..	..	..	..
Czech Republic	1.6	1.3	1.2	1.1	1.0	0.9	0.9	0.8
Denmark	7.1	7.3	7.3	7.8	8.0	7.9	8.4	8.6
Dominican Republic	..	..	..	..	0.2	..	..	..
Ecuador	..	0.5	0.5	0.4	0.5	0.5	..	0.0
Egypt	..	..	..	0.3	0.3	0.3	0.3	0.4
El Salvador	..	..	..	..	0.6	0.6	0.7	1.5
Estonia	1.0	1.0	1.0	0.9	0.9	0.9	1.0	1.0
Finland	2.9	3.0	2.1	2.0	1.9	2.5	1.7	2.0
France	6.0	6.2	6.2	6.1	6.1	6.1	5.2	6.1
Germany	3.0	2.9	2.7	2.7	2.7	2.9	3.0	2.8
Greece	1.1	1.0	1.0	1.1	1.0	1.1	1.3	1.3
Guatemala	0.3	0.2	0.3	0.3	0.3	0.3	0.3	0.3
Honduras	0.7	0.7	..	..	0.9	0.8	0.7	0.7
Hong Kong, China	12.6	13.3	16.2	16.6	16.9	..	20.5	18.9
Hungary	1.4	1.2	1.2	1.2	1.1	1.1	1.1	1.1
Iceland	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
India	..	2.7	2.7	2.7	..	2.9	3.2	..
Indonesia	1.1	1.2	1.3	1.4	1.3	1.2	1.2	1.2
Ireland	16.5	13.2	12.3	11.8	9.4	9.0	8.1	9.3
Israel	2.4	2.5	2.5	2.6	2.7	2.7	2.6	2.4
Italy	6.8	6.9	6.0	5.7	5.8	5.9	6.1	6.0
Japan	6.7	6.7	5.9	5.7	6.0	5.5	5.3	5.3
Korea	7.1	7.1	6.9	6.2	5.8	6.1	6.2	5.8
Latvia	0.5	0.5	0.5	0.5	0.5	0.7	0.8	0.8
Lithuania	0.6	0.6	0.6	0.5	0.5	0.6	0.6	0.6
Luxembourg	39.0	32.4	29.7	33.9	31.5	34.5	27.4	33.6
Malaysia	3.0	3.0	3.0	3.0	2.9	3.1	3.5	3.4
Mexico	1.0	1.0	1.0	1.0	1.0	1.1	1.2	1.1
Montenegro	..	..	..	..	..	0.3	0.5	..
Morocco	..	..	..	1.6	1.6	..	..	1.9
Netherlands	2.6	2.1	1.9	1.8	1.5	1.5	1.5	1.9
New Zealand	..	..	..	..	..	0.8	0.8	..
Nicaragua	0.3	0.3	0.3	0.3	0.4	0.3	0.3	0.3
Norway	2.9	3.0	3.0	2.8	2.8	3.1	3.1	3.3
Panama	..	..	..	..	..	0.6	0.7	0.3
Paraguay	..	0.1	0.0	0.1	0.2	0.1	0.2	0.2
Peru	0.9	0.9	0.8	0.8	0.8	0.9	0.9	1.1
Poland	1.7	1.5	1.3	1.2	1.0	0.9	0.9	0.8
Portugal	5.9	4.7	3.5	3.4	3.8	3.2	2.1	3.5
Puerto Rico	0.6	0.5	1.2	..	..	..	..	..
Singapore	5.9	6.1	6.4	7.2	..	6.9	8.8	9.5
Slovak Republic	1.6	1.4	..	3.9	..	1.3	1.3	1.1
Slovenia	1.3	1.3	1.2	1.2	1.1	1.1	1.1	1.1
South Africa	10.9	10.8	10.5	..	..	..	10.0	10.3
Spain	2.4	2.4	2.8	2.5	2.4	2.2	1.9	1.9
Sri Lanka	0.3	0.5	..	0.5	0.5	..	..	..
Sweden	6.0	5.8	5.7	6.2	6.7	6.9	7.8	9.2
Switzerland	4.9	4.8	4.5	4.3	4.1	4.1	3.5	3.1
Chinese Taipei	..	..	..	..	19.2	18.3	16.0	13.4
Thailand	..	..	..	..	..	..	..	..
Tunisia	..	..	0.4	0.4	0.4	0.5	0.5	0.5
Türkiye	0.2	0.2	0.2	0.3	0.2	0.3	0.3	0.3
United Kingdom	7.9	7.5	6.0	9.0	9.5	8.9	8.2	8.4
United States	4.5	4.5	4.5	4.4	4.4	4.5	5.0	4.8
Uruguay	0.6	0.7	..	1.0	0.9	1.1	1.2	1.3
OECD Total	4.6	4.6	4.4	4.4	4.4	4.5	4.5	4.6

.. Not available

Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20230516/99ff>.

Source: Insurance activity indicators, OECD Insurance Statistics (database)

# INTERNATIONAL COMPARISONS

## Table 18. Penetration (Non-life)

Per cent

	2014	2015	2016	2017	2018	2019	2020	2021
Argentina	2.0	2.2	2.1	2.2	1.9	1.8	2.2	1.9
Australia	2.2	2.2	2.2	2.2	2.1	2.1	2.3	2.2
Austria	3.1	3.1	3.0	3.0	3.0	3.1	3.3	3.2
Belgium	2.9	2.8	2.7	2.7	2.7	2.7	2.8	3.2
Bermuda	..	..	..	..	..	..	..	..
Bolivia	..	..	0.9	0.8	0.8	0.8	0.8	0.8
Brazil	1.1	1.1	1.1	1.1	1.1	1.0	1.1	1.0
Bulgaria	..	..	..	..	1.9	2.1	2.1	2.0
Canada	3.0	3.2	3.2	3.1	3.1	..	..	..
Chile	1.4	1.5	1.5	1.4	1.5	1.5	1.6	1.5
Colombia	1.3	1.4	1.4	1.4	1.4	1.4	1.5	1.5
Costa Rica	1.9	1.6	1.7	1.9	1.8	1.8	2.0	1.9
Cuba	..	..	..	..	..	..	..	..
Czech Republic	1.9	1.9	1.8	1.7	1.7	1.9	2.0	2.0
Denmark	3.3	3.2	3.1	3.2	3.1	3.0	3.0	3.0
Dominican Republic	..	..	..	..	1.2	..	..	..
Ecuador	..	1.8	1.6	1.1	1.1	1.2	..	1.6
Egypt	..	..	..	0.4	0.4	0.3	0.3	0.3
El Salvador	..	..	..	..	1.8	1.8	2.0	1.1
Estonia	2.2	2.3	2.4	2.5	2.7	2.6	2.5	2.3
Finland	2.1	2.1	2.0	1.9	..	..	..	..
France	3.2	3.2	4.5	4.5	4.5	4.5	4.8	4.6
Germany	3.5	3.4	3.5	3.7	3.7	3.7	4.0	3.9
Greece	1.1	1.0	1.0	1.0	1.1	1.1	1.2	1.1
Guatemala	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Honduras	1.2	1.2	..	..	1.7	1.7	1.3	1.2
Hong Kong, China	1.4	1.5	1.4	1.4	1.4	..	1.7	1.6
Hungary	1.1	1.1	1.2	1.2	1.2	1.3	1.4	1.3
Iceland	2.2	2.1	2.1	2.2	2.2	2.2	2.3	2.3
India	..	0.7	0.9	0.9	..	1.0	1.0	..
Indonesia	0.5	0.5	0.5	0.5	0.5	0.5	0.4	0.4
Ireland	3.4	3.3	5.4	2.7	2.4	2.6	2.6	2.2
Israel	2.2	2.2	2.2	2.3	2.3	2.2	2.2	2.1
Italy	2.0	1.9	1.9	1.9	1.9	1.9	2.0	1.9
Japan	..	..	1.7	1.6	1.7	1.7	1.8	1.8
Korea	4.9	4.8	4.9	4.8	4.6	5.0	5.3	5.2
Latvia	1.7	1.7	1.6	1.9	2.1	2.1	1.9	1.8
Lithuania	1.1	1.1	1.2	1.3	1.4	1.4	1.3	1.3
Luxembourg	2.6	2.7	2.8	3.0	2.8	3.4	3.5	4.4
Malaysia	1.7	1.7	1.6	1.4	1.4	1.4	1.5	1.4
Mexico	1.1	1.1	1.2	1.3	1.2	1.3	1.4	1.4
Montenegro	..	..	..	..	..	1.6	1.8	..
Morocco	..	..	..	2.0	2.1	..	..	2.2
Netherlands	2.8	2.7	7.9	7.7	7.8	7.7	8.1	7.5
New Zealand	2.7	2.6	2.5	2.4	..	2.6	2.7	..
Nicaragua	1.2	1.2	1.3	1.3	1.4	1.3	1.3	1.3
Norway	2.4	2.4	2.6	2.3	2.2	2.4	2.8	2.4
Panama	..	..	..	..	..	1.7	2.1	2.2
Paraguay	..	0.9	1.0	0.9	0.9	0.9	1.0	0.9
Peru	0.9	1.0	0.9	0.9	0.9	0.9	1.0	1.0
Poland	1.5	1.4	1.6	1.8	1.8	1.7	1.7	1.7
Portugal	1.9	2.0	2.1	2.1	2.0	2.1	2.3	2.4
Puerto Rico	8.3	10.2	11.6	..	..	..	..	..
Singapore	1.9	1.8	1.8	1.7	..	1.9	1.9	1.9
Slovak Republic	1.3	1.3	..	1.4	..	1.4	1.4	1.3
Slovenia	3.7	3.6	3.5	3.5	3.5	3.7	3.9	3.7
South Africa	2.3	2.4	2.3	..	..	..	2.5	2.3
Spain	2.7	2.7	2.7	2.7	2.7	2.7	3.1	2.9
Sri Lanka	0.6	0.6	..	0.7	0.7	..	..	..
Sweden	2.3	1.9	1.7	1.7	1.9	2.0	2.0	2.0
Switzerland	3.9	3.9	3.9	4.0	3.9	3.9	4.1	4.0
Chinese Taipei	..	..	..	..	0.9	0.9	1.0	0.9
Thailand	..	..	..	..	..	..	..	..
Tunisia	..	..	1.5	1.6	1.5	1.5	1.6	1.6
Türkiye	1.1	1.2	1.3	1.2	1.1	1.1	1.2	1.1
United Kingdom	2.8	2.6	3.5	3.5	3.5	2.8	2.9	2.9
United States	6.3	6.6	6.8	6.8	6.9	7.0	7.6	7.5
Uruguay	1.5	1.5	..	1.4	1.4	1.4	1.5	1.4
OECD Total	4.1	4.3	4.4	4.4	4.5	4.6	4.9	4.9

.. Not available

Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20230516/99ff>.

Source: Insurance activity indicators, OECD Insurance Statistics (database)

## INTERNATIONAL COMPARISONS

**Table 19. Life insurance share**  
Percentage of total insurance

Per cent

	2014	2015	2016	2017	2018	2019	2020	2021
Argentina	16.5	15.3	16.0	14.7	14.3	13.6	13.0	13.0
Australia	61.1	59.2	55.4	52.1	49.5	43.2	36.9	35.2
Austria	35.5	35.3	32.5	31.7	29.9	28.8	..	..
Belgium	56.5	55.4	54.4	53.7	54.7	51.7	48.9	45.0
Bermuda	..	..	..	..	..	53.1	69.1	57.5
Bolivia	..	..	33.5	40.4	43.3	44.9	47.2	47.3
Brazil	60.2	62.7	66.1	66.5	66.6	69.4	68.6	68.0
Bulgaria	..	..	..	..	14.1	12.7	12.5	15.8
Canada	28.7	28.7	29.1	29.5	30.1	..	..	..
Chile	65.8	68.3	70.4	69.4	68.8	67.0	59.6	57.4
Colombia	47.5	46.6	48.2	50.9	50.1	50.6	49.9	49.6
Costa Rica	12.3	12.7	15.4	14.7	16.1	16.0	14.9	16.4
Cuba	..	..	..	..	..	..	..	..
Czech Republic	45.1	41.1	40.6	38.3	36.6	32.1	30.9	29.1
Denmark	67.7	68.9	68.7	69.1	70.0	71.3	72.8	73.3
Dominican Republic	..	..	..	..	16.1	..	..	..
Ecuador	..	19.5	22.0	..	..	29.1	..	1.4
Egypt	..	..	..	..	..	43.7	46.2	50.6
El Salvador	25.7	25.6	24.7	..	25.1	25.6	27.1	59.2
Estonia	30.3	31.2	30.0	27.3	25.2	25.7	28.4	29.6
Finland	57.4	58.3	50.6	50.7	100.0	100.0	100.0	100.0
France	64.2	64.2	58.0	55.2	55.2	55.8	49.7	54.2
Germany	35.9	34.0	33.1	32.1	31.8	32.7	31.8	29.9
Greece	49.5	50.5	47.2	50.4	49.5	50.9	51.2	53.9
Guatemala	20.8	19.4	19.9	20.5	20.5	21.2	21.3	23.1
Honduras	35.3	36.4	..	..	33.3	32.2	34.1	34.6
Hong Kong, China	86.9	87.6	90.1	90.4	90.1	..	..	90.1
Hungary	54.8	51.1	49.5	48.2	46.2	44.3	44.0	45.3
Iceland	8.2	8.4	8.8	8.9	8.3	8.3	9.0	9.0
India	..	78.2	..	70.7	..	74.5	..	..
Indonesia	66.2	69.0	72.6	74.6	72.9	70.5	70.4	72.6
Ireland	82.2	79.6	68.5	79.5	75.4	72.0	71.0	80.0
Israel	51.7	53.6	52.7	53.8	54.0	54.9	54.0	53.2
Italy	76.8	77.8	75.8	75.0	74.7	75.1	74.4	74.5
Japan	100.0	100.0	75.5	75.1	75.2	73.2	71.7	72.0
Korea	56.8	57.1	56.3	53.9	53.2	..	51.0	49.6
Latvia	20.6	21.6	23.2	22.5	19.2	26.6	30.2	30.4
Lithuania	35.8	36.6	34.7	29.2	28.3	28.6	30.4	30.7
Luxembourg	93.9	92.3	91.5	91.8	91.8	90.7	88.4	87.6
Malaysia	60.2	60.6	61.7	63.4	64.1	65.8	65.9	65.2
Mexico	46.8	46.3	46.7	43.0	44.9	45.0	45.4	45.0
Montenegro	..	..	..	..	..	..	..	..
Morocco	..	..	..	..	..	..	..	44.3
Netherlands	47.7	43.6	19.6	18.2	16.2	..	..	21.6
New Zealand	..	..	..	..	..	23.6	22.8	..
Nicaragua	17.8	17.4	18.6	..	20.4	..	19.2	18.7
Norway	55.3	55.1	55.4	55.4	55.9	56.0	52.9	58.1
Panama	..	..	..	..	..	25.1	25.7	13.0
Paraguay	..	13.3	0.2	13.9	..	13.3	..	15.8
Peru	49.1	48.4	45.3	47.0	48.5	48.8	47.1	51.8
Poland	52.2	50.2	42.6	39.4	34.9	33.3	32.7	32.0
Portugal	72.9	67.5	59.6	58.6	61.8	56.7	44.4	56.4
Puerto Rico	6.3	4.9	9.5	..	..	..	..	..
Singapore	68.5	69.3	71.6	74.9	..	68.8	76.1	76.7
Slovak Republic	54.3	51.2	..	73.6	..	48.6	47.8	45.8
Slovenia	22.9	23.1	22.5	22.4	21.7	20.8	19.1	19.9
South Africa	80.5	79.9	79.7	..	..	..	77.1	79.2
Spain	43.9	43.6	47.1	44.8	43.6	41.5	37.1	36.9
Sri Lanka	35.5	42.5	..	41.4	41.3	..	..	..
Sweden	69.6	73.3	74.9	76.1	75.6	75.6	76.8	80.4
Switzerland	48.5	48.9	46.9	45.0	44.4	43.7	38.6	36.4
Chinese Taipei	..	..	..	..	97.0	96.8	93.6	92.6
Thailand	..	..	..	..	..	..	..	..
Tunisia	..	..	20.3	19.7	..	..	..	..
Türkiye	12.3	11.8	14.9	17.3	15.9	20.1	20.1	19.0
United Kingdom	73.4	73.3	68.8	69.0	72.0	72.6	70.5	70.5
United States	36.2	37.1	35.9	35.6	43.3	42.6	42.4	42.6
Uruguay	29.5	33.4	..	42.2	..	44.1	45.7	46.9
OECD Total	50.2	49.2	46.5	45.4	50.3	50.0	49.1	..

.. Not available

Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20230516/99ff>.

Source: Insurance activity indicators, OECD Insurance Statistics (database)

## INTERNATIONAL COMPARISONS

**Table 20. Direct total gross premiums per insurance company employee**

US dollars

	2014	2015	2016	2017	2018	2019	2020	2021
Argentina	296 157	290 581	..	264 715	291 050	165 282	159 867	166 494
Australia	..	..	..	..	..	..	..	..
Austria	816 717	688 586	660 884	676 184	729 985	704 559	..	..
Belgium	..	..	..	..	..	..	..	..
Bermuda	..	..	..	..	..	..	..	..
Bolivia	..	..	112 942	99 464	101 913	106 567	152 952	138 058
Brazil	..	..	..	..	..	..	..	..
Bulgaria	..	..	..	..	..	..	..	..
Canada	..	..	..	..	..	..	..	..
Chile	454 677	495 261	510 666	519 672	558 276	512 932	466 063	519 550
Colombia	502 922	375 965	347 426	..	..	..	..	..
Costa Rica	..	..	..	..	..	..	..	422 644
Cuba	..	..	..	..	..	..	..	..
Czech Republic	..	..	..	..	..	..	..	181 323
Denmark	2 158 639	1 927 585	2 018 459	2 661 767	3 419 049	2 616 680	2 374 364	..
Dominican Republic	..	..	..	..	..	..	..	..
Ecuador	..	2 202 989	292 344	..	..	..	..	398 713
Egypt	..	..	..	..	..	40 536	..	..
El Salvador	..	..	..	..	195 773	..	206 498	..
Estonia	221 998	200 416	..	..	..	..	..	..
Finland	1 514 861	1 311 479	1 088 453	1 237 491	633 977	965 645	465 480	591 717
France	..	..	..	..	..	..	..	..
Germany	1 649 160	1 371 091	1 367 654	1 520 578	1 653 171	1 701 918	1 785 624	2 139 968
Greece	..	..	..	..	..	..	..	..
Guatemala	159 900	..	181 604	186 479	185 720	189 576	196 976	218 604
Honduras	183 148	217 165	..	..	1 497 747	1 768 927	207 995	213 737
Hong Kong, China	..	..	..	617 084	632 451	..	..	..
Hungary	161 509	147 122	169 626	168 073	197 023	177 672	208 722	260 413
Iceland	731 603	703 782	..	..	..	..	..	..
India	..	..	..	32 479	..	246 628	..	..
Indonesia	..	..	..	..	..	..	2 601 013	2 898 196
Ireland	..	..	..	..	..	..	..	..
Israel	..	..	..	..	..	..	..	..
Italy	729 106	622 717	585 098	..	..	..	..	..
Japan	130 139	144 659	..	1 060 963	..	..	..	..
Korea	580 368	591 071	610 886	638 233	628 010	..	734 315	872 897
Latvia	237 445	301 825	..	..	..	..	..	..
Lithuania	136 520	120 842	130 040	147 705	172 038	179 804	206 601	233 165
Luxembourg	4 328 321	2 997 287	2 886 004	3 019 973	2 823 429	2 443 072	1 649 515	2 406 785
Malaysia	650 745	461 454	465 847	435 343	475 776	492 833	505 221	549 754
Mexico	403 458	330 532	410 335	423 179	..	..	..	..
Montenegro	..	..	..	..	..	..	..	..
Morocco	..	..	..	..	..	..	..	348 507
Netherlands	..	..	..	..	..	..	..	..
New Zealand	..	..	..	..	..	..	..	..
Nicaragua	119 312	2 050 664	..	..	..	..	107 031	116 099
Norway	..	..	..	..	..	..	..	..
Panama	..	..	..	..	..	243 877	234 721	249 947
Paraguay	..	124 344	..	..	..	..	..	..
Peru	301 442	290 594	..	..	295 065	306 299	310 374	354 977
Poland	183 458	167 678	..	..	..	375 376	360 924	..
Portugal	551 505	416 277	371 983	413 352	506 932	493 481	420 557	705 887
Puerto Rico	704 962	856 812	1 042 984	..	..	..	..	..
Singapore	..	..	..	..	..	..	..	..
Slovak Republic	403 610	..	..	..	..	..	..	..
Slovenia	..	..	..	..	..	..	..	..
South Africa	..	..	..	..	..	..	..	..
Spain	403 450	..	..	..	..	..	..	..
Sri Lanka	24 436	26 631	..	17 383	17 439	..	..	..
Sweden	2 042 276	1 771 433	..	1 686 900	1 927 908	2 031 531	..	..
Switzerland	..	..	..	..	..	..	..	..
Chinese Taipei	..	..	..	..	183 841	198 719	187 023	189 304
Thailand	..	..	..	..	..	..	..	..
Tunisia	..	..	173 680	..	..	..	..	..
Türkiye	335 385	298 749	233 812	204 510	261 141	201 229	..	554 245
United Kingdom	..	..	..	..	..	..	..	..
United States	..	..	..	..	..	..	..	..
Uruguay	..	..	..	..	..	..	..	..
OECD Total	333 914	333 824	710 680	919 678	960 372	1 104 147	1 009 523	1 110 323

.. Not available

Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20230516/99ff>.

Source: Insurance activity indicators, OECD Insurance Statistics (database)

## INTERNATIONAL COMPARISONS

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

Per cent

	2014	2015	2016	2017	2018	2019	2020	2021
Argentina	86.5	87.5	88.4	88.7	89.3	87.3	86.3	85.0
Australia	86.0	83.8	80.4	77.1	77.9	74.1	69.4	68.8
Austria	83.6	84.2	81.1	82.7	87.2	86.4	..	..
Belgium	88.7	88.5	87.2	87.5	87.2	76.2	82.7	75.5
Bermuda	..	..	..	..	..	84.6	67.5	74.8
Bolivia	..	..	49.8	51.5	54.9	53.9	55.7	53.0
Brazil	95.2	95.4	95.8	95.7	95.6	95.5	94.3	93.4
Bulgaria	..	..	..	..	73.2	70.6	71.1	71.7
Canada	73.5	71.4	74.0	72.4	79.1	..	..	..
Chile	84.0	84.8	84.4	83.4	84.1	82.8	76.8	78.4
Colombia	82.5	81.5	80.1	81.6	81.1	80.4	78.2	76.8
Costa Rica	80.2	77.9	78.9	79.4	77.5	78.3	78.3	78.4
Cuba	..	..	..	..	..	..	..	..
Czech Republic	80.3	79.3	78.9	78.7	79.0	79.4	79.2	78.2
Denmark	97.2	97.1	96.9	96.7	97.2	97.8	98.4	98.4
Dominican Republic	..	..	..	..	69.1	..	..	..
Ecuador	..	72.4	72.3	..	..	67.0	..	67.1
Egypt	..	..	..	..	..	62.0	58.1	60.7
El Salvador	66.6	66.5	64.2	..	63.7	63.0	61.0	63.1
Estonia	..	..	..	..	..	..	..	..
Finland	97.6	97.7	97.3	97.4	99.5	99.5	99.2	99.4
France	91.0	88.6	84.8	88.0	87.7	87.0	84.9	85.7
Germany	89.0	87.7	87.9	87.5	86.1	86.4	85.7	84.0
Greece	87.6	87.2	88.8	89.2	88.7	89.6	89.8	89.9
Guatemala	64.2	64.9	67.8	67.2	65.2	65.6	64.7	64.4
Honduras	54.4	53.0	..	..	58.7	31.3	48.9	47.4
Hong Kong, China	87.7	88.3	90.4	90.4	90.7	..	..	85.9
Hungary	86.1	86.1	86.7	87.4	87.6	87.9	88.0	88.1
Iceland	94.4	94.8	95.4	96.0	95.9	96.3	95.9	96.0
India	..	95.2	..	91.8	..	91.0	..	..
Indonesia	83.8	84.8	86.0	87.3	86.8	85.6	85.0	86.8
Ireland	89.2	88.0	79.6	..	..	..	..	..
Israel	88.5	88.4	84.9	86.5	85.8	85.3	84.1	83.5
Italy	97.1	97.2	96.4	96.3	96.2	96.5	96.3	96.0
Japan	94.3	94.6	89.5	89.8	88.8	85.1	85.5	83.1
Korea	94.7	94.7	94.7	94.3	94.0	..	93.5	93.3
Latvia	96.3	95.9	95.3	93.2	89.8	90.3	91.6	92.0
Lithuania	95.2	95.1	95.0	91.5	90.4	90.9	92.8	92.8
Luxembourg	71.8	84.1	82.2	85.8	76.8	73.0	80.9	82.4
Malaysia	87.8	87.9	88.3	88.6	89.2	89.9	89.4	89.1
Mexico	83.9	83.0	84.4	81.4	83.2	81.3	82.0	81.9
Montenegro	..	..	..	..	..	..	..	..
Morocco	..	..	..	..	..	..	..	90.8
Netherlands	89.4	91.7	98.3	97.6	98.0	..	..	95.1
New Zealand	111.2	112.7	107.0	106.8	..	70.3	67.4	..
Nicaragua	63.3	65.7	66.7	..	60.9	..	56.1	52.0
Norway	93.1	92.2	92.7	93.0	93.3	93.7	93.0	93.8
Panama	..	..	..	..	..	63.4	63.6	65.5
Paraguay	..	79.6	78.0	77.4	..	74.2	..	72.5
Peru	75.5	74.5	73.3	75.0	76.3	77.0	74.1	73.5
Poland	92.4	90.5	87.9	88.4	88.4	87.6	86.9	85.4
Portugal	92.0	90.5	88.9	88.6	89.4	86.3	81.7	84.9
Puerto Rico	98.6	92.9	93.9	..	..	..	..	..
Singapore	86.8	79.2	77.6	77.0	..	74.2	85.8	81.8
Slovak Republic	85.3	84.5	..	92.2	..	85.5	85.7	85.5
Slovenia	86.9	88.1	87.7	86.5	86.8	85.8	87.7	84.8
South Africa	88.2	89.7	88.9	..	..	..	88.2	87.9
Spain	91.3	91.3	91.0	90.6	91.0	89.6	83.8	88.3
Sri Lanka	87.0	86.6	..	85.6	87.9	..	..	..
Sweden	95.6	97.0	97.3	97.2	97.4	96.9	..	97.1
Switzerland	92.9	93.1	93.7	92.6	92.6	92.3	92.1	91.6
Chinese Taipei	..	..	..	..	98.9	98.8	98.2	97.2
Thailand	..	..	..	..	..	..	..	..
Tunisia	..	..	80.9	100.0	..	..	..	..
Türkiye	75.0	74.8	76.1	72.0	70.9	71.5	70.9	69.7
United Kingdom	84.8	89.0	77.0	87.9	80.6	80.5	80.6	80.9
United States	74.9	72.8	72.5	71.4	83.7	84.4	83.1	81.3
Uruguay	90.8	91.5	..	92.9	..	91.9	91.1	92.2
OECD Total	82.5	80.7	79.4	79.6	85.6	85.0	84.3	83.4

.. Not available

Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20230516/99ff>.

Source: Insurance activity indicators, OECD Insurance Statistics (database)

# INTERNATIONAL COMPARISONS

## Table 22. Retention ratio (Life)

Per cent

	2014	2015	2016	2017	2018	2019	2020	2021
Argentina	97.1	97.2	96.7	96.8	96.8	95.7	94.1	93.0
Australia	92.5	91.3	89.3	82.5	84.2	76.5	67.1	66.5
Austria	97.4	97.6	97.4	97.8	97.8	97.8	..	..
Belgium	97.6	97.9	96.7	98.0	97.7	96.9	95.9	97.9
Bermuda	..	..	..	..	..	90.5	69.1	73.3
Bolivia	..	..	64.6	63.7	71.9	68.2	69.2	63.3
Brazil	99.6	99.5	99.6	99.5	99.6	99.6	99.6	99.6
Bulgaria	..	..	..	..	98.4	98.5	98.1	98.5
Canada	69.5	67.6	72.1	72.9	75.4	..	..	..
Chile	97.7	97.5	95.0	92.6	93.3	93.1	92.4	96.9
Colombia	94.2	94.7	93.9	92.8	92.0	91.2	90.9	90.9
Costa Rica	87.4	81.4	82.8	81.4	79.0	80.6	82.2	85.6
Cuba	..	..	..	..	..	..	..	..
Czech Republic	93.0	92.4	92.3	91.7	91.4	95.3	94.9	95.4
Denmark	99.8	99.8	99.8	99.8	99.9	99.9	99.9	99.9
Dominican Republic	..	..	..	..	76.5	..	..	..
Ecuador	..	81.6	99.2	..	..	99.0	..	89.6
Egypt	..	..	..	..	..	64.7	62.0	64.4
El Salvador	87.3	81.6	80.8	..	78.2	76.6	69.7	70.8
Estonia	..	..	..	..	..	..	..	..
Finland	99.5	99.5	99.3	99.4	99.5	99.5	99.2	99.4
France	94.1	90.7	86.5	93.2	93.9	93.1	92.6	93.3
Germany	97.0	97.0	96.6	97.0	96.2	97.3	97.2	95.7
Greece	95.6	95.9	96.2	95.0	95.1	95.7	96.4	96.7
Guatemala	76.6	76.9	80.9	79.9	78.1	79.2	78.7	80.3
Honduras	45.4	56.1	..	..	56.0	28.6	51.4	47.4
Hong Kong, China	90.5	91.0	92.8	92.7	93.4	..	..	87.9
Hungary	96.3	96.8	97.3	98.7	99.1	99.1	99.1	99.0
Iceland	82.3	83.7	85.2	85.9	85.0	85.6	86.1	85.9
India	..	99.6	..	99.5	..	99.4	..	..
Indonesia	96.7	96.8	97.3	97.4	97.1	96.8	96.6	97.0
Ireland	94.0	94.1	94.9	..	..	..	..	..
Israel	95.2	95.5	95.1	95.2	95.4	95.8	95.4	95.1
Italy	99.0	99.1	99.1	99.1	99.1	99.5	99.6	99.6
Japan	94.3	94.6	93.1	93.6	92.7	88.2	88.7	85.3
Korea	98.8	98.7	98.6	98.4	98.4	..	98.2	98.2
Latvia	99.8	99.8	99.8	99.8	99.8	99.2	99.2	99.2
Lithuania	98.5	98.0	98.5	98.3	97.8	98.5	98.4	98.4
Luxembourg	72.1	85.3	83.6	87.4	77.4	73.5	81.9	84.6
Malaysia	96.9	96.7	96.6	95.9	96.0	95.8	95.0	95.3
Mexico	96.6	96.4	96.2	95.4	95.4	95.5	95.8	96.3
Montenegro	..	..	..	..	..	..	..	..
Morocco	..	..	..	..	..	..	..	99.2
Netherlands	89.6	94.0	97.2	96.4	97.7	..	..	86.6
New Zealand	..	..	..	..	..	60.6	50.6	..
Nicaragua	55.3	59.2	58.2	..	62.4	..	62.2	50.4
Norway	98.9	98.7	98.9	98.9	99.1	99.3	99.3	99.4
Panama	..	..	..	..	..	49.0	0.0	0.0
Paraguay	..	81.7	41.0	83.0	..	80.0	..	79.3
Peru	84.4	84.7	82.4	83.7	85.0	86.9	86.4	84.0
Poland	98.5	98.2	98.3	99.4	98.7	98.5	98.0	97.8
Portugal	97.7	97.2	96.5	96.5	96.9	96.5	95.0	96.9
Puerto Rico	100.0	56.0	78.0	..	..	..	..	..
Singapore	96.1	88.4	84.3	82.3	..	79.0	93.3	89.1
Slovak Republic	98.2	97.9	..	99.0	..	95.5	94.9	94.2
Slovenia	96.9	96.7	96.3	96.4	96.4	96.3	94.5	98.7
South Africa	93.2	95.2	94.6	..	..	..	95.7	94.1
Spain	96.4	96.8	97.3	96.2	97.1	97.0	83.4	96.6
Sri Lanka	96.3	96.3	..	96.0	99.5	..	..	..
Sweden	99.6	99.8	99.9	99.7	99.8	99.7	..	99.8
Switzerland	99.4	99.4	99.3	99.3	98.8	99.4	99.4	99.2
Chinese Taipei	..	..	..	..	99.7	99.6	99.9	99.2
Thailand	..	..	..	..	..	..	..	..
Tunisia	..	..	90.4	100.0	..	..	..	..
Türkiye	94.8	95.1	95.8	96.2	95.5	96.0	96.2	95.7
United Kingdom	85.4	91.2	80.3	95.2	84.6	84.3	85.3	86.4
United States	88.3	80.4	80.0	77.8	75.2	78.6	75.2	71.8
Uruguay	97.6	97.6	..	97.4	..	97.5	97.4	97.9
OECD Total	91.6	88.6	86.7	87.6	84.9	85.1	83.3	81.9

.. Not available

Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20230516/99ff>.

Source: Insurance activity indicators, OECD Insurance Statistics (database)

# INTERNATIONAL COMPARISONS

## Table 23. Retention ratio (Non-life)

Per cent

	2014	2015	2016	2017	2018	2019	2020	2021
Argentina	84.4	85.7	86.8	87.3	88.0	86.0	85.1	83.8
Australia	75.7	73.0	69.3	71.3	71.8	72.3	70.8	70.1
Austria	76.0	77.0	73.3	75.8	82.7	81.7	..	..
Belgium	77.2	76.8	75.8	75.4	74.5	54.0	70.1	57.1
Bermuda	..	..	..	..	..	77.9	63.8	76.8
Bolivia	..	..	42.4	43.1	41.9	42.3	43.6	43.8
Brazil	88.5	88.5	88.4	88.3	87.7	86.4	82.7	80.2
Bulgaria	..	..	..	..	69.0	66.5	67.2	66.6
Canada	75.2	72.9	74.7	72.2	80.6	..	..	..
Chile	57.7	57.4	59.1	62.7	63.8	61.8	53.8	53.5
Colombia	72.0	69.9	67.3	70.1	70.2	69.3	65.6	63.0
Costa Rica	79.2	77.3	78.2	79.0	77.2	77.9	77.6	77.0
Cuba	..	..	..	..	..	..	..	..
Czech Republic	69.8	70.2	69.8	70.6	71.9	72.0	72.2	71.1
Denmark	91.7	91.1	90.6	89.9	91.1	92.5	94.3	94.3
Dominican Republic	..	..	..	..	67.7	..	..	..
Ecuador	..	70.1	64.7	..	..	53.8	..	66.8
Egypt	..	..	..	..	..	59.8	54.8	56.9
El Salvador	58.4	60.1	57.1	..	58.8	58.4	57.8	51.9
Estonia	..	..	..	..	..	..	..	..
Finland	95.0	95.2	95.3	95.4	..	..	..	..
France	85.3	84.8	82.4	81.7	80.1	79.2	77.3	76.7
Germany	84.6	82.9	83.7	83.0	81.3	81.1	80.4	79.0
Greece	79.8	78.3	82.2	83.3	82.5	83.2	83.0	82.0
Guatemala	61.0	62.0	64.5	63.9	61.8	62.0	60.9	59.6
Honduras	59.3	51.3	..	..	60.1	32.5	47.6	47.4
Hong Kong, China	69.0	69.8	68.9	68.7	65.8	..	..	67.1
Hungary	73.6	75.0	76.2	76.9	77.7	79.0	79.3	79.2
Iceland	95.5	95.8	96.3	97.0	96.9	97.2	96.9	97.0
India	..	79.5	..	73.1	..	66.4	..	..
Indonesia	58.4	58.3	55.7	57.6	58.9	58.8	57.5	60.0
Ireland	67.1	64.1	46.3	..	..	..	..	..
Israel	81.2	80.2	73.6	76.4	74.6	72.6	70.7	70.2
Italy	90.5	90.6	87.9	87.8	87.6	87.3	86.8	85.6
Japan	..	..	78.4	78.2	76.9	76.6	77.4	77.6
Korea	89.5	89.4	89.8	89.5	88.9	..	88.7	88.5
Latvia	95.4	94.8	93.9	91.3	87.4	87.1	88.2	88.8
Lithuania	93.3	93.4	93.0	88.6	87.5	87.9	90.4	90.3
Luxembourg	65.9	68.9	66.7	67.7	69.2	68.3	72.8	67.2
Malaysia	74.0	74.4	74.9	76.0	77.0	78.4	78.6	77.3
Mexico	72.8	71.5	74.0	70.8	73.2	69.7	70.6	70.0
Montenegro	..	..	..	..	..	..	..	..
Morocco	..	..	..	..	..	..	..	84.1
Netherlands	89.2	89.9	98.5	98.1	98.3	..	..	97.5
New Zealand	80.0	80.5	73.8	74.4	..	73.4	72.4	..
Nicaragua	65.0	67.0	68.7	..	60.5	..	54.6	52.4
Norway	85.9	84.3	85.0	85.5	86.0	86.5	86.0	86.1
Panama	..	..	..	..	..	68.2	0.0	0.0
Paraguay	..	79.3	78.0	76.5	..	73.3	..	71.2
Peru	67.0	65.0	65.7	67.3	68.1	67.4	63.3	62.3
Poland	85.8	82.8	80.2	81.3	82.8	82.1	81.4	79.5
Portugal	76.8	76.6	77.7	77.4	77.1	72.8	71.1	69.3
Puerto Rico	98.5	94.8	95.5	..	..	..	..	..
Singapore	66.5	58.4	60.9	61.0	..	63.5	62.2	57.9
Slovak Republic	69.9	70.4	..	73.3	..	76.1	77.3	78.2
Slovenia	84.0	85.5	85.2	83.6	84.2	83.0	86.1	81.4
South Africa	67.7	68.0	66.8	..	..	..	62.8	64.2
Spain	87.3	87.0	85.3	86.0	86.2	84.3	83.9	83.4
Sri Lanka	81.9	79.4	..	78.3	79.8	..	..	..
Sweden	86.5	89.3	89.5	89.1	89.9	88.2	..	86.0
Switzerland	86.7	87.0	88.8	87.1	87.5	86.7	87.5	87.3
Chinese Taipei	..	..	..	..	72.7	73.0	72.6	72.5
Thailand	..	..	..	..	..	..	..	..
Tunisia	..	..	78.6	100.0	..	..	..	..
Türkiye	72.2	72.1	72.7	66.9	66.2	65.3	64.6	63.6
United Kingdom	83.2	82.8	69.5	71.6	70.3	70.3	69.1	67.7
United States	67.3	68.2	68.3	67.9	90.1	88.8	88.9	88.4
Uruguay	87.9	88.4	..	89.7	..	87.4	85.7	87.2
OECD Total	73.4	73.0	73.0	72.9	86.3	85.0	85.2	84.8

.. Not available

Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20230516/99ff>.

Source: Insurance activity indicators, OECD Insurance Statistics (database)



## INTERNATIONAL COMPARISONS

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

Per cent

	2014	2015	2016	2017	2018	2019	2020	2021
Argentina	7.2	7.0	6.7	6.6	5.5	5.5	5.4	5.3
Australia	10.1	10.9	12.5	13.0	14.3	16.1	17.7	18.2
Austria	9.6	8.9	9.3	6.4	7.2	6.8	..	..
Belgium	3.5	3.0	2.9	2.3	1.8	7.0	8.1	8.9
Bermuda	..	..	..	..	..	61.3	48.0	63.2
Bolivia	..	..	1.0	3.9	3.3	6.1	6.2	6.4
Brazil	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Bulgaria	..	..	..	..	2.3	1.8	1.6	1.6
Canada	17.7	17.6	15.6	16.1	11.3	..	..	..
Chile	0.6	0.8	1.1	0.9	0.9	1.0	1.0	1.1
Colombia	1.9	2.0	1.8	1.9	2.0	2.0	1.9	2.0
Costa Rica	0.3	0.3	0.3	0.3	0.3	0.4	0.4	0.4
Cuba	..	..	..	..	..	..	..	..
Czech Republic	1.6	2.0	2.4	2.5	2.1	2.2	2.2	2.1
Denmark	0.8	0.8	2.9	3.3	3.5	2.4	1.8	1.9
Dominican Republic	..	..	..	..	..	..	..	..
Ecuador	..	2.0	1.7	..	..	0.6	..	0.6
Egypt	..	..	..	..	..	4.9	3.4	3.3
El Salvador	..	..	..	..	5.1	5.5	7.0	9.1
Estonia	..	..	..	..	0.0	0.0	..	..
Finland	1.4	1.3	1.5	1.6	0.0	0.1	0.0	0.0
France	10.5	8.9	15.7	12.7	12.7	12.8	12.6	13.1
Germany	22.4	24.6	24.5	24.6	24.7	25.4	26.5	28.3
Greece	1.2	1.1	1.0	0.9	0.9	0.9	0.7	0.7
Guatemala	2.7	3.1	2.9	2.9	3.4	2.8	3.1	2.7
Honduras	0.0	0.0	..	..	..	0.0	..	..
Hong Kong, China	4.8	4.5	4.8	4.7	4.6	..	..	6.3
Hungary	0.9	1.0	1.0	1.5	1.1	1.0	0.7	0.6
Iceland	2.5	2.4	1.7	1.4	1.7	1.7	0.1	0.2
India	..	0.7	..	5.8	..	0.5	..	..
Indonesia	2.5	2.1	2.0	1.8	1.8	2.2	3.6	1.4
Ireland	1.9	1.9	2.2	1.2	3.0	5.8	4.8	1.1
Israel	..	..	0.0	..	..	..	..	..
Italy	1.8	1.8	2.1	2.1	2.3	1.0	1.4	1.7
Japan	5.5	4.1	6.5	6.0	5.5	5.5	5.6	5.4
Korea	5.0	5.1	5.2	5.6	6.2	..	5.4	5.5
Latvia	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Lithuania	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Luxembourg	1.2	0.8	0.3	0.2	0.2	5.6	6.4	5.4
Malaysia	7.5	7.7	7.7	7.2	6.7	6.5	7.4	9.4
Mexico	1.8	1.7	1.6	1.7	1.7	1.8	2.3	2.4
Montenegro	..	..	..	..	..	..	..	..
Morocco	..	..	..	..	..	..	..	5.4
Netherlands	1.5	1.7	0.5	1.8	1.8	..	..	2.6
New Zealand	0.6	3.8	1.8	5.3	..	0.1	0.1	..
Nicaragua	..	..	..	..	..	..	..	..
Norway	..	..	..	..	..	..	..	..
Panama	..	..	..	..	..	8.2	9.0	10.4
Paraguay	..	1.1	1.0	0.7	..	0.4	..	0.4
Peru	0.7	0.6	0.6	0.7	0.6	0.8	1.0	0.6
Poland	1.0	2.7	3.5	3.2	3.7	4.5	4.6	4.8
Portugal	3.3	3.9	5.1	5.3	5.3	5.5	7.1	5.8
Puerto Rico	0.9	0.8	0.6	..	..	..	..	..
Singapore	19.2	19.7	21.7	17.6	..	26.8	27.2	24.9
Slovak Republic	1.4	2.0	..	0.2	..	0.0	0.2	0.5
Slovenia	11.3	12.5	12.1	12.1	11.7	12.2	13.6	13.6
South Africa	2.3	2.2	2.9	..	..	..	4.1	3.2
Spain	7.8	8.2	8.2	8.1	7.8	8.1	10.8	9.3
Sri Lanka	2.2	1.5	..	2.4	2.2	..	..	..
Sweden	4.1	3.1	3.0	3.1	3.1	3.0	3.0	2.6
Switzerland	13.8	12.7	13.3	14.2	15.0	16.0	17.2	18.3
Chinese Taipei	..	..	..	..	41.1	42.4	1.1	1.2
Thailand	..	..	..	..	..	..	..	..
Tunisia	..	..	1.2	5.3	..	..	..	..
Türkiye	5.0	3.1	5.9	6.0	8.5	10.0	8.5	8.5
United Kingdom	9.9	11.1	35.8	14.3	20.0	19.5	19.2	19.4
United States	21.8	22.8	22.3	23.0	11.9	11.2	10.8	12.3
Uruguay	0.0	0.0	..	0.0	..	0.0	0.0	0.0
OECD Total	15.4	16.6	18.4	17.2	11.8	11.8	11.5	12.3

.. Not available

Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20230516/99ff>.

Source: Insurance activity indicators, OECD Insurance Statistics (database)

## INTERNATIONAL COMPARISONS

**Table 25. Ratio of reinsurance accepted (Life)**

Per cent

	2014	2015	2016	2017	2018	2019	2020	2021
Argentina	3.0	2.3	3.0	2.9	2.8	3.1	3.6	3.8
Australia	7.5	8.4	9.7	12.2	14.3	18.2	22.6	22.5
Austria	0.2	0.2	0.2	0.2	0.2	0.3	..	..
Belgium	0.4	0.3	0.4	0.3	0.3	0.5	0.2	0.1
Bermuda	..	..	..	..	..	38.3	38.4	46.3
Bolivia	..	..	0.0	3.3	4.8	6.1	5.5	5.2
Brazil	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Bulgaria	..	..	..	..	5.0	5.8	6.1	4.1
Canada	16.6	17.5	15.0	14.4	11.8	..	..	..
Chile	0.1	0.4	1.0	0.8	0.8	0.9	0.8	0.8
Colombia	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0
Costa Rica	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Cuba	..	..	..	..	..	..	..	..
Czech Republic	0.0	0.0	0.6	0.6	0.7	0.9	1.0	1.1
Denmark	0.5	0.5	0.6	0.4	0.4	0.4	0.5	0.6
Dominican Republic	..	..	..	..	..	..	..	..
Ecuador	..	0.6	0.0	..	..	0.0	..	0.0
Egypt	..	..	..	..	..	0.3	0.3	0.3
El Salvador	..	..	..	..	5.0	5.1	7.5	11.4
Estonia	..	..	..	..	0.0	0.0	..	..
Finland	0.2	0.0	0.0	0.0	0.0	0.1	0.0	0.0
France	8.9	6.3	15.5	8.8	8.6	9.6	8.4	8.4
Germany	0.6	0.6	0.6	0.8	0.5	0.5	1.1	0.4
Greece	0.2	0.2	0.1	0.0	0.0	0.0	0.0	0.0
Guatemala	1.6	1.7	1.9	1.4	1.5	0.9	1.2	0.8
Honduras	0.0	0.0	..	..	..	0.0	..	..
Hong Kong, China	1.6	1.7	2.8	2.5	2.0	..	..	4.2
Hungary	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Iceland	0.0	0.1	..	0.0	..	..	..	..
India	..	0.0	..	0.2	..	0.0	..	..
Indonesia	..	..	..	..	..	..	..	..
Ireland	1.1	1.2	0.7	0.2	0.1	0.3	0.3	0.2
Israel	..	..	0.0	..	..	..	..	..
Italy	1.3	1.3	1.5	1.5	1.4	0.3	0.3	0.2
Japan	5.5	4.1	3.4	2.6	2.0	1.7	1.5	1.3
Korea	1.1	1.1	1.3	1.4	1.7	..	0.0	0.0
Latvia	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Lithuania	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Luxembourg	1.3	0.8	0.4	0.2	0.2	5.2	5.9	4.5
Malaysia	1.4	1.4	1.4	1.6	1.7	1.1	1.1	1.1
Mexico	0.7	0.4	0.5	0.6	0.4	0.6	0.7	0.5
Montenegro	..	..	..	..	..	..	..	..
Morocco	..	..	..	..	..	..	..	0.7
Netherlands	0.0	0.0	0.0	0.1	0.0	..	..	7.5
New Zealand	..	..	..	..	..	0.2	0.2	..
Nicaragua	..	..	..	..	..	..	..	..
Norway	..	..	..	..	..	..	..	..
Panama	..	..	..	..	..	5.2	7.0	15.8
Paraguay	..	0.7	0.0	0.2	..	0.0	..	0.0
Peru	0.6	0.5	0.3	0.1	0.0	0.2	0.2	0.1
Poland	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0
Portugal	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Puerto Rico	0.0	0.0	0.5	..	..	..	..	..
Singapore	10.8	10.4	14.7	11.0	..	16.3	21.6	18.3
Slovak Republic	0.0	0.0	..	0.0	..	0.0	0.5	0.6
Slovenia	..	..	..	..	..	..	..	..
South Africa	0.0	0.0	0.0	..	..	..	0.0	0.0
Spain	1.6	1.5	1.5	1.4	1.5	1.7	7.5	2.1
Sri Lanka	..	0.0	..	0.6	..	..	..	..
Sweden	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Switzerland	1.4	1.5	1.7	1.3	1.2	1.2	1.4	1.8
Chinese Taipei	..	..	..	..	42.0	43.4	0.3	0.3
Thailand	..	..	..	..	..	..	..	..
Tunisia	..	..	1.5	1.5	..	..	..	..
Türkiye	1.5	1.6	4.3	3.6	3.9	3.3	3.1	4.9
United Kingdom	9.0	10.0	40.7	10.4	18.7	15.9	15.5	14.9
United States	10.4	15.1	13.8	14.9	20.2	18.0	16.8	19.5
Uruguay	0.0	0.0	..	0.0	..	0.0	0.0	0.0
OECD Total	6.7	8.8	12.4	8.9	12.4	11.7	10.9	12.2

.. Not available

Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20230516/99ff>.

Source: Insurance activity indicators, OECD Insurance Statistics (database)

## INTERNATIONAL COMPARISONS

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

Per cent

	2014	2015	2016	2017	2018	2019	2020	2021
Argentina	8.0	7.8	7.5	7.2	6.0	5.9	5.6	5.5
Australia	14.3	14.7	16.0	13.9	14.3	14.5	14.9	15.8
Austria	14.7	13.6	13.7	9.2	10.2	9.4	..	..
Belgium	7.6	6.4	5.8	4.7	3.7	14.0	15.8	16.2
Bermuda	..	..	..	..	..	87.4	69.6	86.1
Bolivia	..	..	1.4	4.2	2.1	6.1	6.8	7.4
Brazil	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Bulgaria	..	..	..	..	1.9	1.2	0.9	1.2
Canada	18.1	17.7	15.8	16.7	11.1	..	..	..
Chile	1.5	1.6	1.3	1.1	1.1	1.2	1.4	1.5
Colombia	3.5	3.7	3.5	3.8	3.9	4.0	3.7	4.0
Costa Rica	0.3	0.4	0.3	0.3	0.4	0.4	0.5	0.5
Cuba	..	..	..	..	..	..	..	..
Czech Republic	2.9	3.4	3.7	3.7	2.9	2.8	2.7	2.5
Denmark	1.3	1.4	8.0	9.8	10.7	7.3	5.4	5.6
Dominican Republic	..	..	..	..	..	..	..	..
Ecuador	..	2.4	2.2	..	..	0.9	..	0.6
Egypt	..	..	..	..	..	8.5	6.0	6.3
El Salvador	..	..	..	..	5.2	5.7	6.8	5.8
Estonia	..	..	..	..	0.0	0.0	..	..
Finland	3.0	3.0	3.0	3.3	..	..	..	..
France	13.3	13.5	16.1	17.4	17.8	16.9	16.7	18.8
Germany	34.7	37.0	36.4	35.9	36.0	37.6	38.4	40.1
Greece	2.2	1.9	1.8	1.8	1.7	1.7	1.5	1.5
Guatemala	3.0	3.4	3.2	3.3	3.9	3.3	3.6	3.3
Honduras	0.0	0.0	..	..	..	0.0	..	..
Hong Kong, China	26.1	24.2	23.3	25.1	28.3	..	..	25.4
Hungary	1.9	2.1	2.0	2.9	2.0	1.7	1.2	1.1
Iceland	2.7	2.6	1.9	1.5	1.9	1.8	0.1	0.2
India	..	3.0	..	19.4	..	2.0	..	..
Indonesia	7.3	6.8	7.5	7.2	6.6	7.3	12.1	5.1
Ireland	5.3	4.6	5.5	5.3	6.5	16.3	8.6	4.5
Israel	..	..	0.0	..	..	..	..	..
Italy	3.4	3.8	3.9	3.7	5.1	3.1	4.7	6.0
Japan	..	..	16.0	16.3	16.1	15.9	15.9	16.0
Korea	10.1	10.3	10.2	10.5	11.2	..	11.0	10.8
Latvia	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.0
Lithuania	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Luxembourg	0.2	0.2	0.2	0.2	0.4	9.4	9.9	11.7
Malaysia	16.7	17.3	17.8	16.8	15.8	16.8	19.6	24.7
Mexico	2.7	2.7	2.6	2.6	2.7	2.8	3.7	3.9
Montenegro	..	..	..	..	..	..	..	..
Morocco	..	..	..	..	..	..	..	9.1
Netherlands	2.8	2.9	0.6	0.7	0.5	..	..	1.3
New Zealand	0.6	3.8	1.8	5.3	..	0.0	0.0	..
Nicaragua	..	..	..	..	..	..	..	..
Norway	..	..	..	..	..	..	..	..
Panama	..	..	..	..	..	9.2	9.7	9.5
Paraguay	..	1.2	1.0	0.8	..	0.5	..	0.5
Peru	0.8	0.7	0.8	1.3	1.1	1.4	1.6	1.1
Poland	2.1	5.3	6.1	5.2	5.7	6.8	6.9	7.1
Portugal	12.3	12.1	12.6	12.9	13.8	12.7	12.8	13.4
Puerto Rico	1.0	0.9	0.6	..	..	..	..	..
Singapore	37.3	40.7	39.2	37.0	..	50.0	45.0	46.9
Slovak Republic	3.1	4.0	..	0.8	..	0.0	0.0	0.5
Slovenia	14.6	16.3	15.7	15.5	14.9	15.5	16.8	17.0
South Africa	11.6	11.1	14.2	..	..	..	17.9	15.3
Spain	12.6	13.5	14.1	13.4	12.7	12.6	12.8	13.5
Sri Lanka	3.5	2.6	..	3.7	3.7	..	..	..
Sweden	13.5	11.4	11.8	13.0	12.6	12.4	12.7	13.3
Switzerland	25.4	23.4	23.6	24.8	26.0	27.5	27.1	27.8
Chinese Taipei	..	..	..	..	11.9	12.4	12.7	12.9
Thailand	..	..	..	..	..	..	..	..
Tunisia	..	..	1.1	6.2	..	..	..	..
Türkiye	5.4	3.3	6.1	6.5	9.3	11.7	9.9	9.4
United Kingdom	12.6	14.1	25.0	23.1	23.5	29.1	28.0	30.3
United States	28.2	27.4	27.0	27.4	5.6	6.2	6.4	6.8
Uruguay	0.0	0.0	..	0.0	..	0.0	0.0	0.0
OECD Total	24.1	24.2	23.6	24.0	11.0	11.8	12.0	12.5

.. Not available

Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20230516/99ff>.

Source: Insurance activity indicators, OECD Insurance Statistics (database)

## INTERNATIONAL COMPARISONS

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

Per cent

	2014	2015	2016	2017	2018	2019	2020	2021
Argentina	31.4	30.8	30.4	30.0	27.9	29.0	27.5	24.3
Australia	15.5	17.7	20.8	25.5	29.8	37.5	76.7	78.3
Austria	39.2	37.7	39.3	39.7	39.7	39.1	..	..
Belgium	..	..	..	..	..	..	..	..
Bermuda	..	..	..	..	..	..	..	..
Bolivia	..	..	29.9	20.8	27.8	28.0	27.4	28.9
Brazil	18.6	18.3	17.2	21.3	26.5	29.5	19.2	17.4
Bulgaria	..	..	..	..	97.2	97.2	96.7	96.7
Canada	26.0	21.0	18.7	18.1	15.2	..	..	..
Chile	45.0	41.8	41.6	44.5	43.0	45.0	42.4	45.2
Colombia	21.6	20.9	18.1	18.6	18.8	17.2	17.3	16.6
Costa Rica	17.0	23.0	25.0	33.9	37.2	37.3	36.5	36.4
Cuba	..	..	..	..	..	..	..	..
Czech Republic	96.7	96.3	96.8	96.4	95.9	97.1	96.5	99.0
Denmark	19.5	18.6	18.8	19.9	19.8	13.8	84.8	84.6
Dominican Republic	..	..	..	..	46.5	..	..	..
Ecuador	..	..	11.7	..	..	0.0	..	0.0
Egypt	..	..	..	..	..	..	..	..
El Salvador	9.6	9.4	9.6	..	10.3	9.9	8.1	6.2
Estonia	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Finland	43.0	38.5	..	..	..	..	..	..
France	..	..	..	..	..	..	..	..
Germany	26.0	26.7	25.3	24.6	24.9	23.4	23.8	24.1
Greece	48.0	55.7	76.9	74.0	73.2	66.8	69.9	71.6
Guatemala	..	..	..	..	..	..	0.0	..
Honduras	59.6	62.2	..	..	62.7	59.6	58.2	57.9
Hong Kong, China	..	..	..	..	..	..	..	97.5
Hungary	96.2	95.8	96.9	96.6	96.3	96.4	96.2	95.9
Iceland	5.0	5.8	..	..	..	..	..	..
India	..	0.0	..	0.1	..	..	..	..
Indonesia	..	..	..	..	..	..	..	..
Ireland	4.5	4.7	..	5.3	2.5	1.3	0.1	..
Israel	0.4	0.4	0.4	0.4	0.4	17.7	16.8	18.7
Italy	31.3	30.5	33.1	32.1	37.1	37.0	35.8	35.6
Japan	20.1	20.6	21.8	22.7	22.5	22.5	23.0	23.6
Korea	13.2	12.4	14.7	16.1	14.3	..	21.0	20.6
Latvia	91.0	89.8	90.8	91.3	91.6	91.8	90.0	89.8
Lithuania	97.4	97.4	97.5	97.1	97.3	97.2	97.2	97.1
Luxembourg	96.4	92.5	77.2	90.6	92.2	93.1	75.6	74.3
Malaysia	68.8	69.6	69.7	71.8	70.4	72.5	72.4	70.4
Mexico	74.0	72.3	70.6	68.0	68.8	68.5	65.6	61.5
Montenegro	..	..	..	..	..	..	..	..
Morocco	..	..	..	..	..	..	..	23.6
Netherlands	4.6	18.5	19.2	23.3	19.9	..	..	14.6
New Zealand	..	..	..	..	..	77.7	75.8	..
Nicaragua	26.6	26.4	18.0	..	25.8	..	27.3	32.7
Norway	13.3	15.1	0.7	0.7	0.5	0.4	0.3	0.3
Panama	..	..	..	..	..	39.9	42.8	96.1
Paraguay	..	0.0	0.0	5.5	..	5.6	..	16.3
Peru	30.7	56.8	28.1	27.6	23.4	35.0	36.3	38.7
Poland	50.0	50.7	54.3	45.2	44.0	44.6	46.7	20.0
Portugal	54.0	64.2	77.5	93.8	90.8	85.2	91.2	91.4
Puerto Rico	7.8	0.0	38.0	..	..	..	..	..
Singapore	71.3	70.6	70.0	53.3	..	53.3	54.0	51.2
Slovak Republic	90.0	89.0	..	5.6	..	87.8	91.0	91.6
Slovenia	17.2	17.0	17.1	15.7	15.4	25.3	27.0	24.4
South Africa	35.2	33.3	34.6	..	..	..	13.0	13.0
Spain	12.8	12.3	..	..	..	..	..	..
Sri Lanka	2.4	1.7	..	..	..	..	..	..
Sweden	7.9	8.8	11.2	12.2	13.2	12.3	..	15.5
Switzerland	27.9	26.9	25.6	25.3	26.1	10.6	8.3	7.5
Chinese Taipei	..	..	..	..	46.7	47.7	7.4	9.4
Thailand	..	..	..	..	..	..	..	..
Tunisia	..	..	..	..	..	..	..	..
Türkiye	47.9	59.7	54.2	56.4	59.2	52.7	54.0	57.5
United Kingdom	16.0	16.9	..	..	..	..	..	..
United States	21.0	17.4	22.5	21.7	23.0	19.8	20.0	20.7
Uruguay	33.4	30.1	..	21.3	..	21.3	20.5	19.0

.. Not available

Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20230516/99ff>.

Source: Insurance activity indicators, OECD Insurance Statistics (database)

## INTERNATIONAL COMPARISONS

**Table 28. Market share of foreign undertakings in total domestic business (Life)**

Branches or agencies

Per cent

	2014	2015	2016	2017	2018	2019	2020	2021
Argentina	3.9	3.2	3.4	3.5	3.7	5.0	5.3	6.2
Australia	..	..	..	..	..	..	..	..
Austria	0.0	0.0	0.0	0.0	0.0	0.0	..	..
Belgium	..	..	..	..	..	..	..	..
Bermuda	..	..	..	..	..	..	..	..
Bolivia	..	..	..	..	..	..	..	..
Brazil	..	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Bulgaria	..	..	..	..	..	..	..	..
Canada	15.5	15.8	13.2	12.7	9.0	..	..	..
Chile	..	..	..	..	..	..	..	..
Colombia	0.0	..	..	..	..	..	..	..
Costa Rica	0.6	1.1	1.0	1.3	1.6	1.4	3.4	3.6
Cuba	..	..	..	..	..	..	..	..
Czech Republic	7.2	10.8	10.9	11.4	11.5	14.6	15.0	16.0
Denmark	..	..	..	..	..	..	..	..
Dominican Republic	..	..	..	..	..	..	..	..
Ecuador	..	..	..	..	..	0.0	..	0.0
Egypt	..	..	..	..	..	..	..	..
El Salvador	9.6	9.4	9.6	..	10.3	9.9	8.1	6.2
Estonia	2.7	2.8	2.2	3.1	5.2	8.3	10.9	9.8
Finland	..	..	..	..	..	..	..	..
France	..	..	..	..	..	..	..	..
Germany	3.9	4.0	3.9	4.0	3.8	3.7	4.4	3.7
Greece	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Guatemala	..	..	..	..	..	..	0.0	..
Honduras	25.6	23.1	..	..	62.7	59.6	58.2	57.9
Hong Kong, China	..	..	..	..	..	..	..	66.6
Hungary	..	..	..	..	..	..	..	..
Iceland	..	..	..	..	..	..	..	..
India	..	0.0	..	0.1	..	..	..	..
Indonesia	..	..	..	..	..	..	..	..
Ireland	4.5	4.7	..	5.3	2.5	1.3	0.1	..
Israel	..	..	..	..	..	..	..	..
Italy	0.0	0.0	0.0	0.0	..	..	..	0.0
Japan	4.2	4.1	4.3	4.5	0.1	0.1	0.2	..
Korea	2.4	0.2	2.0	2.1	2.3	..	..	..
Latvia	58.5	59.3	61.4	63.1	65.5	44.8	47.3	52.5
Lithuania	43.1	41.8	40.8	41.4	43.3	62.2	62.7	63.1
Luxembourg	0.1	0.1	0.1	0.1	0.1	5.1	5.8	9.0
Malaysia	0.5	0.5	0.5	0.6	0.7	..	..	..
Mexico	..	..	..	..	..	..	..	..
Montenegro	..	..	..	..	..	..	..	..
Morocco	..	..	..	..	..	..	..	0.0
Netherlands	0.0	0.0	..	..	..	..	..	14.6
New Zealand	..	..	..	..	..	20.8	14.6	..
Nicaragua	..	..	..	..	..	..	..	..
Norway	1.4	0.7	0.7	0.7	0.5	0.4	0.3	0.3
Panama	..	..	..	..	..	39.3	..	0.0
Paraguay	..	0.0	0.0	..	..	0.0	..	0.0
Peru	..	..	..	..	..	..	..	..
Poland	..	..	..	..	..	..	..	..
Portugal	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Puerto Rico	..	..	..	..	..	..	..	..
Singapore	32.6	30.7	32.3	8.7	..	15.2	19.8	16.0
Slovak Republic	4.4	4.8	..	5.6	..	15.3	17.8	23.2
Slovenia	..	..	..	..	..	..	..	..
South Africa	..	..	..	..	..	..	0.0	0.0
Spain	0.0	0.0	..	..	..	..	..	..
Sri Lanka	..	0.0	..	..	..	..	..	..
Sweden	0.7	..	..	..	..	..	..	..
Switzerland	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1
Chinese Taipei	..	..	..	..	43.9	45.3	3.0	4.8
Thailand	..	..	..	..	..	..	..	..
Tunisia	..	..	..	..	..	..	..	..
Türkiye	..	..	0.0	0.0	0.0	..	0.0	..
United Kingdom	0.0	0.0	..	..	..	..	..	..
United States	..	..	0.0	0.0	0.0	0.0	0.0	0.0
Uruguay	0.0	0.0	..	0.0	..	0.0	0.0	0.0

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Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20230516/99ff>.

Source: Insurance activity indicators, OECD Insurance Statistics (database)

## INTERNATIONAL COMPARISONS

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

Per cent

	2014	2015	2016	2017	2018	2019	2020	2021
Argentina	21.1	22.0	23.4	30.5	30.0	29.6	18.6	16.0
Australia	28.7	28.2	28.7	29.5	34.8	37.3	38.5	39.5
Austria	37.5	36.9	36.6	33.2	32.9	33.1	..	..
Belgium	..	..	..	..	..	..	..	..
Bermuda	..	..	..	..	..	..	..	..
Bolivia	..	..	27.9	29.1	25.5	25.1	25.8	24.9
Brazil	51.3	32.4	35.7	39.4	53.9	43.9	60.5	58.1
Bulgaria	..	..	..	..	47.2	44.7	42.5	42.2
Canada	44.8	41.6	40.9	41.3	37.5	..	..	..
Chile	63.5	62.7	79.0	75.6	73.8	73.5	72.0	84.2
Colombia	55.4	52.7	50.8	47.7	45.8	45.8	44.8	46.1
Costa Rica	14.2	17.5	20.5	22.8	25.4	25.4	27.1	31.6
Cuba	..	..	..	..	..	..	..	..
Czech Republic	89.4	90.0	89.1	88.6	87.8	86.9	86.6	94.8
Denmark	27.5	27.9	28.3	25.3	23.1	21.9	78.8	79.1
Dominican Republic	..	..	..	..	28.4	..	..	..
Ecuador	..	..	0.4	..	..	0.0	..	0.0
Egypt	..	..	..	..	..	..	..	..
El Salvador	0.0	0.0	0.0	..	4.5	4.2	3.8	..
Estonia	95.1	95.2	94.8	100.0	95.4	95.6	95.8	94.6
Finland	23.7	100.0	..	..	..	..	..	..
France	0.1	0.1	..	..	..	..	..	..
Germany	14.5	14.3	13.3	13.6	14.4	13.6	13.5	13.9
Greece	41.2	43.0	57.3	57.3	56.4	55.7	55.7	56.2
Guatemala	..	..	..	..	..	..	0.0	..
Honduras	40.3	42.8	..	..	49.3	47.3	44.0	44.6
Hong Kong, China	..	..	..	..	..	..	..	83.4
Hungary	94.7	92.8	91.7	91.4	91.4	91.4	92.5	93.3
Iceland	10.9	11.3	..	..	..	..	..	..
India	..	..	..	2.9	..	..	..	..
Indonesia	..	..	..	..	..	..	..	..
Ireland	24.3	22.2	..	17.1	16.6	22.8	14.4	..
Israel	3.4	4.0	3.8	3.8	3.8	18.9	18.0	18.3
Italy	28.9	32.2	31.8	31.1	30.0	31.4	30.0	28.6
Japan	..	..	9.4	7.5	9.4	8.7	9.2	9.3
Korea	3.7	3.7	3.7	3.8	4.1	..	4.3	4.5
Latvia	48.7	57.1	79.0	77.2	79.5	83.5	86.7	89.2
Lithuania	99.0	99.0	99.3	99.5	99.5	99.6	99.6	99.6
Luxembourg	53.3	52.8	51.7	51.1	50.2	63.7	64.0	69.3
Malaysia	46.6	47.8	48.5	51.9	52.9	53.4	53.5	55.4
Mexico	48.7	52.2	48.5	50.3	48.1	49.5	46.8	48.8
Montenegro	..	..	..	..	..	..	..	..
Morocco	..	..	..	..	..	..	..	34.4
Netherlands	11.6	16.3	2.6	2.3	1.7	..	..	0.2
New Zealand	..	..	..	..	..	74.7	74.2	..
Nicaragua	24.7	25.7	26.0	..	29.4	..	30.8	31.8
Norway	41.1	40.2	40.3	37.8	37.3	37.3	36.2	37.3
Panama	..	..	..	..	..	43.4	45.4	38.8
Paraguay	..	0.0	22.8	24.7	..	27.5	..	31.4
Peru	20.6	45.9	24.8	25.7	25.0	40.1	40.1	39.7
Poland	61.3	61.8	59.1	58.4	59.1	60.2	60.2	46.8
Portugal	84.2	84.3	91.0	91.6	91.0	91.1	90.8	90.9
Puerto Rico	51.8	41.0	55.6	..	..	..	..	..
Singapore	89.0	89.2	90.2	80.0	..	79.0	78.6	83.9
Slovak Republic	93.6	93.2	..	8.3	..	96.8	98.5	93.7
Slovenia	5.2	5.3	5.7	5.9	5.8	18.3	17.8	18.4
South Africa	39.5	34.6	37.4	..	..	..	14.5	10.9
Spain	28.8	23.6	..	..	..	..	..	..
Sri Lanka	4.7	4.8	..	16.0	10.6	..	..	..
Sweden	55.4	44.8	46.7	48.0	52.6	52.3	..	50.2
Switzerland	19.6	20.3	20.1	18.7	17.4	16.9	16.0	15.8
Chinese Taipei	..	..	..	..	9.9	9.7	9.7	9.1
Thailand	..	..	..	..	..	..	..	..
Tunisia	..	..	..	..	..	..	..	..
Türkiye	59.3	66.7	63.7	57.1	54.2	52.9	48.9	47.1
United Kingdom	57.8	57.5	0.3	0.5	0.5	0.7	0.5	1.0
United States	9.4	9.5	10.2	10.0	0.8	5.5	11.7	9.9
Uruguay	32.2	33.6	..	34.7	..	34.6	36.4	38.5

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Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20230516/99ff>.

Source: Insurance activity indicators, OECD Insurance Statistics (database)

## INTERNATIONAL COMPARISONS

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

Branches or agencies

Per cent

	2014	2015	2016	2017	2018	2019	2020	2021
Argentina	3.2	2.5	2.4	2.6	2.1	2.2	2.2	2.2
Australia	10.1	9.1	9.9	9.6	11.9	13.2	15.1	16.7
Austria	0.1	0.0	0.0	0.1	0.1	0.1	..	..
Belgium	..	..	..	..	..	..	..	..
Bermuda	..	..	..	..	..	..	..	..
Bolivia	..	..	..	..	..	..	..	..
Brazil	..	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Bulgaria	..	..	..	..	..	..	..	..
Canada	23.2	21.0	19.4	19.0	15.1	..	..	..
Chile	..	..	..	..	..	..	..	..
Colombia	0.0	..	..	..	..	..	..	..
Costa Rica	0.4	0.8	1.3	1.5	1.7	1.7	2.1	2.7
Cuba	..	..	..	..	..	..	..	..
Czech Republic	4.7	4.9	5.3	5.4	4.4	4.8	4.4	5.2
Denmark	..	..	..	..	..	..	..	..
Dominican Republic	..	..	..	..	..	..	..	..
Ecuador	..	..	..	..	..	0.0	..	0.0
Egypt	..	..	..	..	..	..	..	..
El Salvador	0.0	0.0	0.0	..	4.5	4.2	3.8	..
Estonia	14.8	13.5	15.0	15.1	15.3	15.9	21.8	21.2
Finland	..	..	..	..	..	..	..	..
France	0.1	0.1	..	..	..	..	..	..
Germany	3.2	3.5	3.1	3.8	4.0	3.6	3.8	4.5
Greece	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Guatemala	..	..	..	..	..	..	0.0	..
Honduras	4.4	3.6	..	..	49.3	47.3	44.0	44.6
Hong Kong, China	..	..	..	..	..	..	..	28.0
Hungary	..	..	..	..	..	..	..	..
Iceland	..	..	..	..	..	..	..	..
India	..	..	..	2.9	..	..	..	..
Indonesia	..	..	..	..	..	..	..	..
Ireland	24.3	22.2	..	17.1	16.6	22.8	14.4	..
Israel	..	..	..	..	..	..	..	..
Italy	1.1	1.4	1.6	1.5	1.6	1.7	1.7	1.7
Japan	..	..	2.3	2.5	2.8	2.3	3.3	3.6
Korea	2.3	2.3	2.3	2.4	2.8	..	3.0	3.2
Latvia	20.4	20.2	22.6	27.0	28.1	29.6	30.0	32.6
Lithuania	53.1	53.9	46.8	48.4	51.4	51.5	50.8	49.2
Luxembourg	3.6	3.6	3.5	3.3	3.6	11.7	10.9	8.0
Malaysia	7.3	8.4	9.6	8.9	8.8	10.0	12.6	17.4
Mexico	..	..	..	..	..	..	..	..
Montenegro	..	..	..	..	..	..	..	..
Morocco	..	..	..	..	..	..	..	0.0
Netherlands	0.3	0.0	..	..	..	..	..	0.2
New Zealand	..	..	..	..	..	13.0	12.7	..
Nicaragua	..	..	..	..	..	..	..	..
Norway	41.1	40.2	40.3	37.8	37.3	37.3	36.2	37.3
Panama	..	..	..	..	..	41.4	..	0.0
Paraguay	..	0.0	0.0	..	..	0.0	..	0.0
Peru	..	..	..	..	..	..	..	..
Poland	..	..	..	..	..	..	..	..
Portugal	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Puerto Rico	..	..	..	..	..	..	..	..
Singapore	39.6	38.2	37.4	36.5	..	31.7	40.0	35.6
Slovak Republic	8.7	8.5	..	8.3	..	7.7	5.8	17.9
Slovenia	..	..	..	..	..	..	..	..
South Africa	..	..	..	..	..	..	0.0	0.0
Spain	0.0	0.0	..	..	..	..	..	..
Sri Lanka	..	0.0	..	..	..	..	..	..
Sweden	8.2	..	..	..	..	..	..	..
Switzerland	5.5	6.0	7.1	7.5	5.8	5.2	4.5	4.5
Chinese Taipei	..	..	..	..	3.3	3.4	3.3	3.0
Thailand	..	..	..	..	..	..	..	..
Tunisia	..	..	..	..	..	..	..	..
Türkiye	0.3	0.4	0.4	0.5	0.7	1.0	1.2	1.1
United Kingdom	4.1	4.6	0.3	0.5	0.5	0.7	0.5	1.0
United States	0.0	0.1	0.1	0.1	0.1	0.0	0.0	0.0
Uruguay	0.0	0.0	..	0.0	..	0.0	0.0	0.0

.. Not available

Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20230516/99ff>.

Source: Insurance activity indicators, OECD Insurance Statistics (database)



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