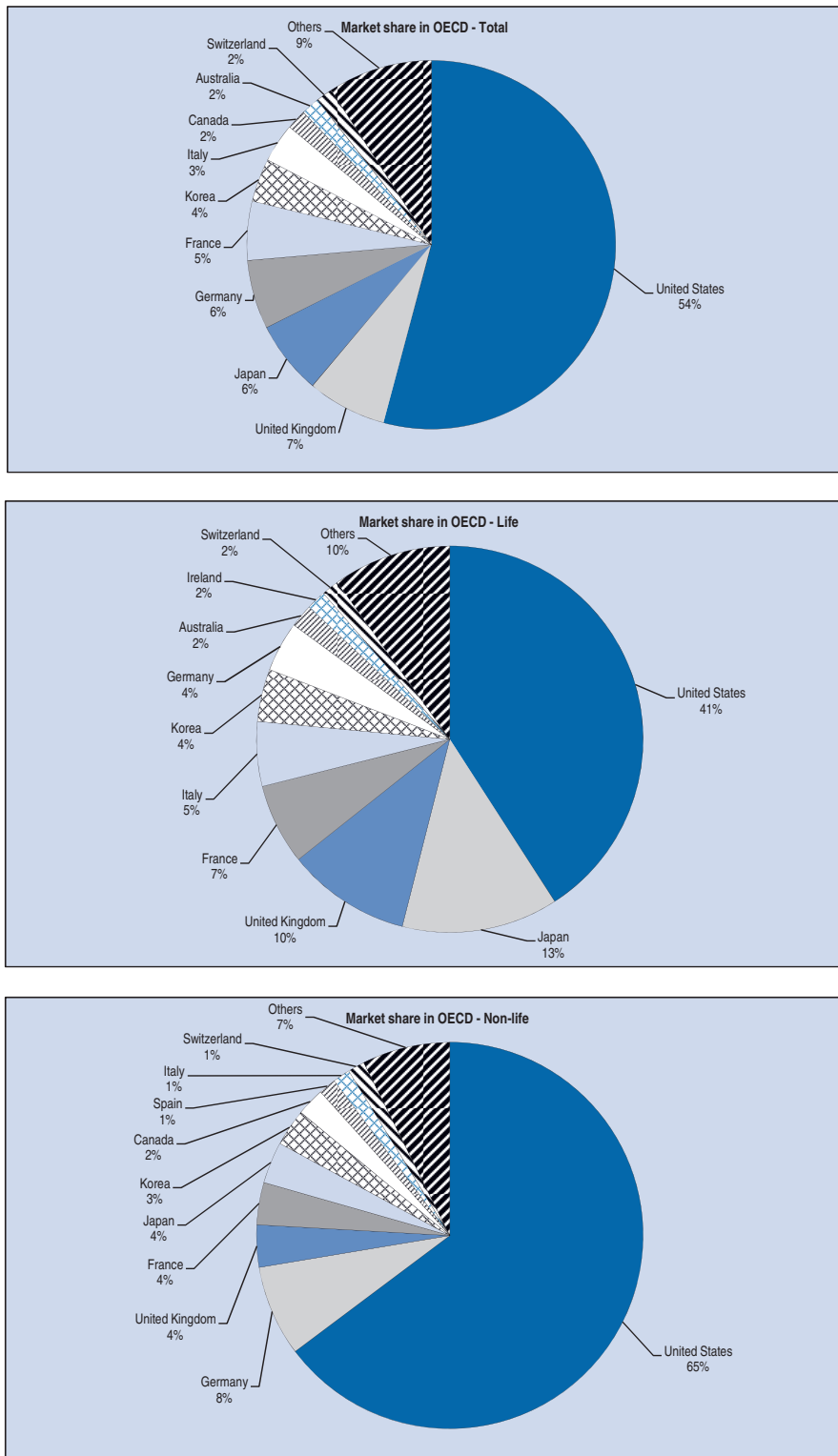


# PART I

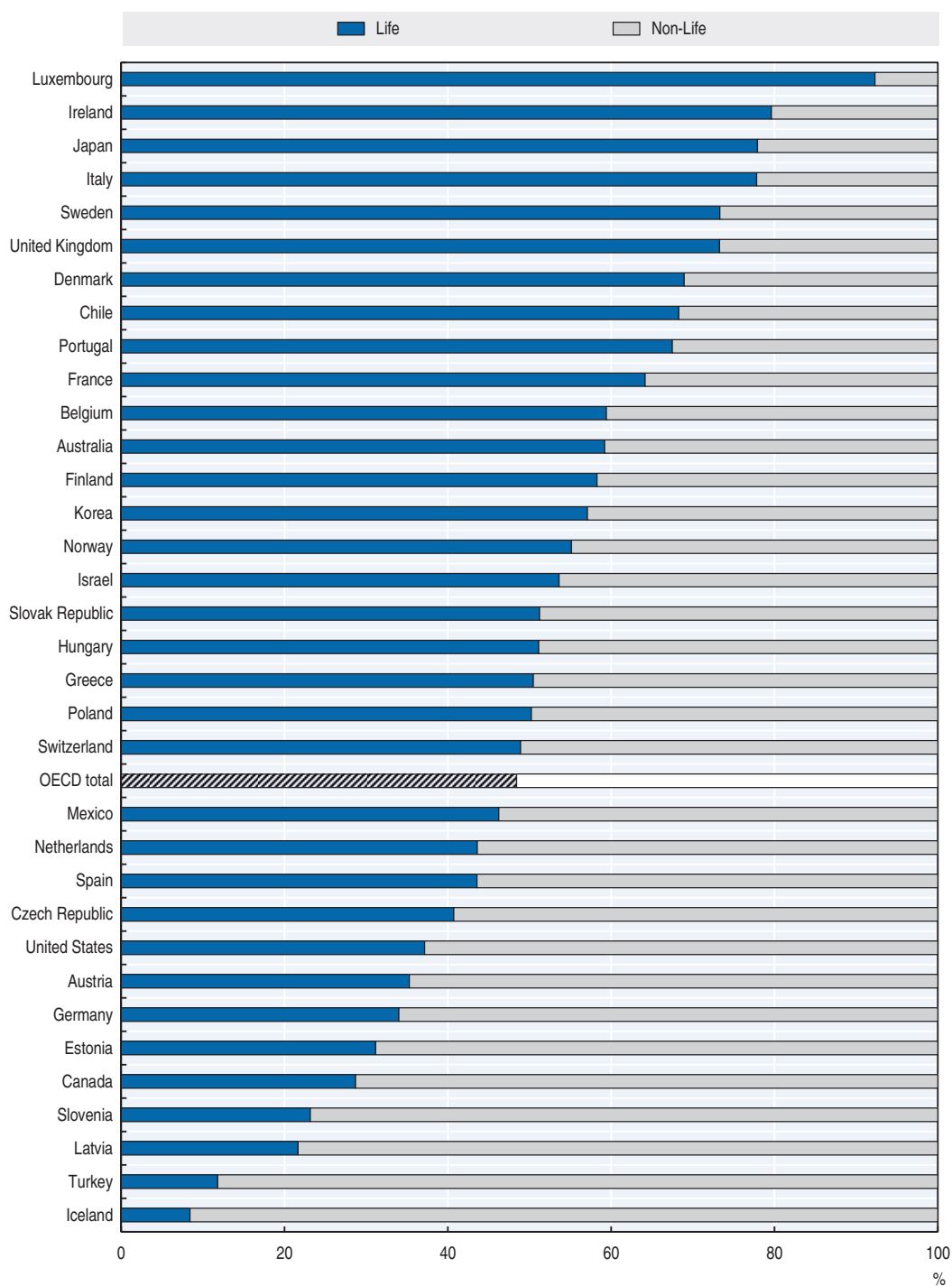
## **International comparisons**

Figure I.1. **Market share in OECD, 2015**  
Total gross premiums basis



Note: The market share in the OECD in 2015 is based on the total gross premiums (i.e. the sum of premiums of direct business and of reinsurance accepted) written in all undertakings of each reporting OECD country in 2015, except for Japan for which total non-life gross premiums refer to gross premiums written in domestic undertakings only.

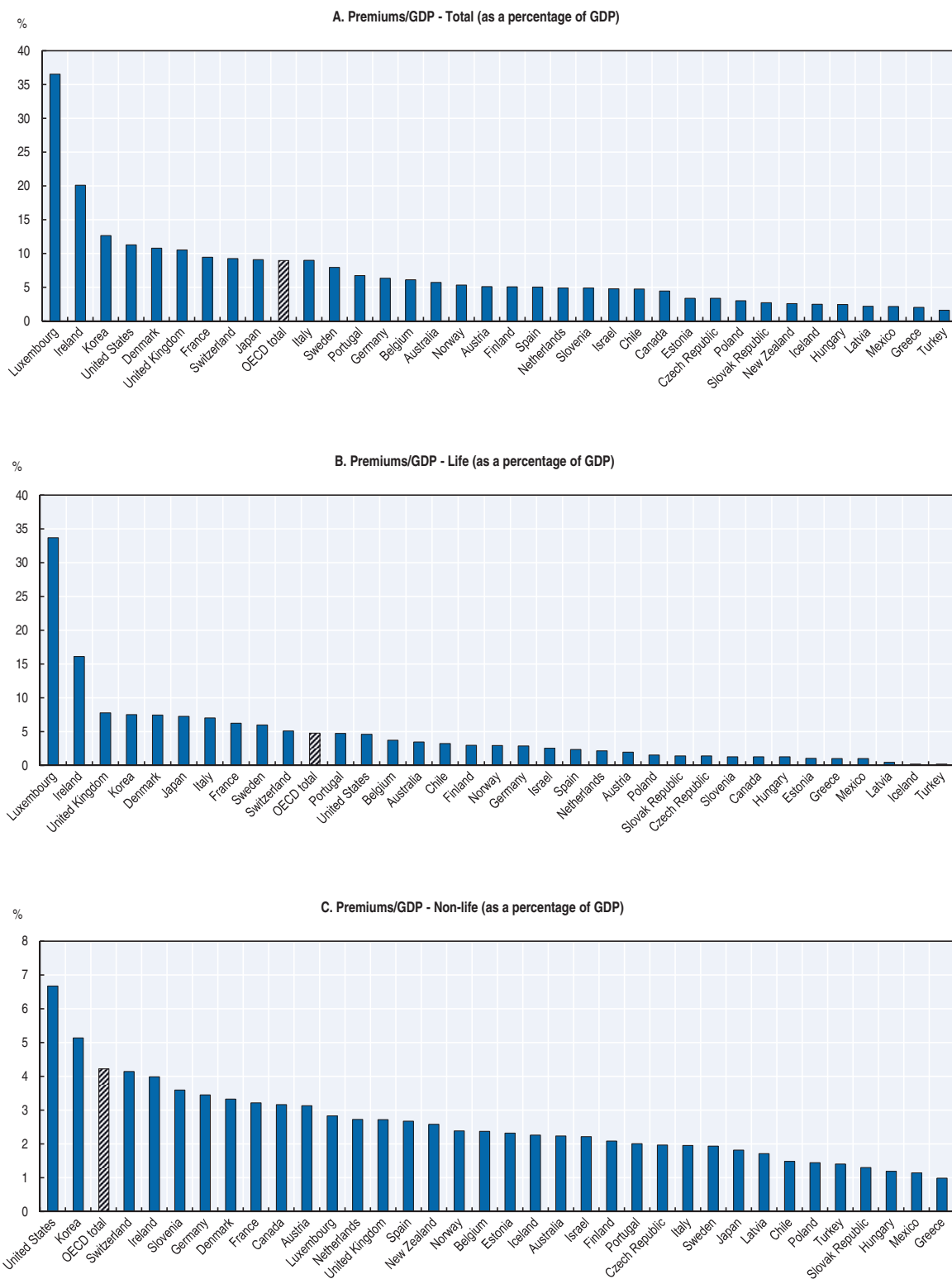
Figure I.2. Life and non-life insurance, 2015



Note: Life insurance share is the ratio of gross life insurance premiums to total gross premiums. For Japan, data about non-life gross premiums refer to domestic undertakings only.

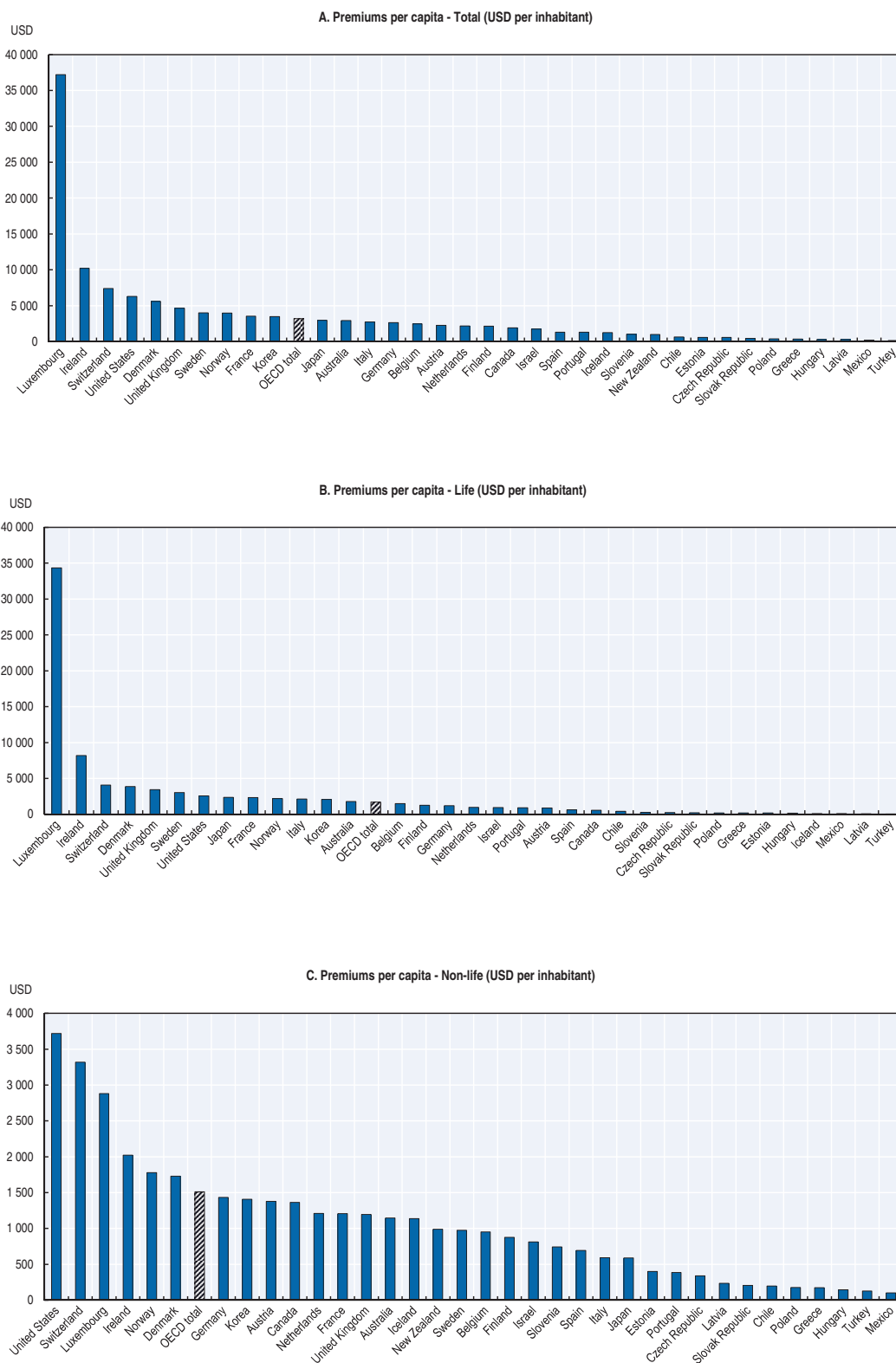
Figure I.3. **Penetration, 2015**

Direct gross premiums – GDP



Note: For Japan, data about non-life gross premiums refer to domestic undertakings only. Gross premiums of life insurance undertakings in New Zealand are not available.

Figure I.4. **Density, 2015**  
Direct gross premiums/Population



Note: For Japan, data about non-life gross premiums refer to domestic undertakings only. Gross premiums of life insurance undertakings in New Zealand are not available.

**Table 1. Balance sheet and income, direct insurance (All insurance companies)**  
2015

Million US dollars

	Gross claims payments	Gross operating expenses	Commissions	Outstanding claims provision (changes)	Total assets	Gross technical provisions	Gross technical provisions unit-linked	Shareholders' equity	Net income
Australia	63 190	11 003	3 170	..	285 314	52 146	..	31 403	3 999
Austria	17 381	925	3 461	505	109 936	98 589	20 414	10 958	..
Belgium	31 892	3 180	3 644	706	310 675	263 529	33 154	15 310	1 284
Canada	31 037	15 316	9 608	5 387	1 092 437	412 308	..	82 462	9 384
Chile	6 535	1 567	901	2 941	52 346	43 807	3 880	5 242	643
Czech Republic	4 053	1 060	304	263	19 458	14 486	12 246	3 254	287
Denmark	24 169	2 443	344	181	428 668	344 935	121 199	29 585	1 694
Estonia	363	42	112	25	1 829	1 389	616	417	62
Finland	7 574	1 290	279	-494	76 505	68 324	..	6 209	836
France	193 948	37 240	20 407	5 521	2 391 680	2 021 240	316 829	130 402	11 790
Germany	167 440	16 232	18 448	6 969	1 584 691	1 431 058	103 551	58 814	2 282
Greece	2 206	866	1 062	3	34 263	12 774	2 298	3 161	402
Hungary	1 925	791	364	1	8 599	7 213	3 745	822	19
Iceland	284	100	1	14	1 271	579	43	625	71
Ireland	38 304	2 500	3 921	4 376	275 792	283 659	188 840	14 768	948
Israel <sup>1</sup>	8 599	1 583	1 705	-204	112 591	98 547	61 037	6 281	443
Italy	104 348	14 698	11 763	103	830 397	704 958	124 617	72 097	6 332
Japan	307 542	65 199	11 419	18 533	3 296 078	2 618 264	..	115 471	15 669
Korea	82 667	41 481	..	..	801 235	570 425	80 597	77 240	5 287
Latvia	345	126	59	13	701	463	48	174	-3
Luxembourg	15 751	2 205	1 378	58	187 444	170 444	116 797	5 023	382
Mexico	12 314	1 566	3 665	..	67 132	53 125	..	8 598	1 312
Netherlands	40 350	4 881	2 949	-144	528 996	412 511	..	61 246	5 402
New Zealand	5 472	7 528	863	..	21 944	..	..	5 343	267
Norway	13 167	2 368	514	148	172 055	147 657	22 277	14 944	2 482
Poland	9 244	3 929	259	151	46 140	35 144	14 215	8 763	1 520
Portugal	14 176	1 678	667	13	58 753	50 881	13 812	5 287	361
Slovak Republic	1 336	708	370	-5	7 506	5 390	1 559	1 419	154
Slovenia	1 457	477	111	-45	7 216	5 375	1 295	502	149
Spain	51 621	9 037	5 535	-88	323 955	220 139	16 196	44 295	3 867
Sweden	15 335	3 607	1 070	-809	484 732	330 977	136 862	121 184	15 574
Switzerland	51 248	4 319	5 078	481	460 138	346 030	..	45 304	6 758
Turkey	5 850	2 304	1 729	1 055	32 857	12 945	..	4 157	-10
United Kingdom	344 181	23 990	19 900	-886	2 691 621	2 503 404	1 549 958	183 430	31 975
United States	1 265 374	297 529	101 249	75 295	5 536 648	801 220	..	1 123 098	87 730

.. Not available

Note: Detailed metadata at: <http://metalinks.oecd.org/isy/20170221/2e9b>.

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

**Table 2. Balance sheet and income, direct insurance (Life insurance companies)**  
2015

Million US dollars

	Gross claims payments	Gross operating expenses	Commissions	Outstanding claims provision (changes)	Total assets	Gross technical provisions	Gross technical provisions unit-linked	Shareholders' equity	Net income
Australia	40 141	5 240	2 319	..	206 358	..	..	13 658	2 261
Austria	1 391	45	109	3	14 135	13 686	7 936	425	..
Belgium	520	50	53	3	9 973	8 450	860	369	5
Canada	10	29	0	-6	2 420	29	..	8	84
Chile	4 362	936	461	2 908	46 577	40 178	3 880	4 164	580
Czech Republic	288	111	1	-1	2 090	1 838	797	172	27
Denmark	17 055	679	55	4	401 997	329 835	121 199	21 528	785
Estonia	108	12	25	10	1 135	1 019	616	102	22
Finland	4 389	350	126	14	59 290	55 140	..	3 000	203
France	29 419	3 232	1 503	241	477 863	426 252	66 817	23 088	1 459
Germany	81 302	4 445	5 681	517	1 082 743	1 005 995	103 507	16 063	512
Greece	825	181	100	18	13 708	5 692	1 373	892	51
Hungary	538	118	48	1	3 022	2 757	1 340	177	14
Iceland	10	11	1	0	135	74	43	55	13
Ireland	31 703	1 760	2 595	4 129	237 489	243 320	188 840	5 134	896
Israel <sup>1</sup>	1	8	4	1	283	237	234	30	-6
Italy	25 458	1 051	712	368	208 477	194 501	69 293	8 035	951
Japan	268 119	38 881	..	18 208	3 047 036	2 618 264	..	90 089	11 057
Korea	59 306	30 055	..	..	618 253	431 320	80 597	54 593	3 175
Latvia	70	5	7	0	188	120	48	18	-1
Luxembourg	13 639	1 310	742	54	174 141	161 115	116 797	3 079	248
Mexico	868	84	72	..	14 790	13 243	..	1 342	158
Netherlands	25 038	2 144	175	-	447 237	365 183	..	33 685	3 934
New Zealand	1 077	1 620	403	..	9 230	..	..	2 438	672
Norway	6 201	916	114	44	146 065	130 386	22 277	9 642	1 310
Poland	5 135	1 718	61	29	26 367	22 187	14 215	3 190	813
Portugal	6 802	271	85	23	32 187	29 437	10 251	1 845	206
Slovak Republic	111	83	43	2	1 166	957	604	167	16
Slovenia	58	18	4	0	830	553	202	180	13
Spain	20 930	1 192	813	27	159 951	111 921	8 368	13 823	1 492
Sweden	7 684	1 609	448	-255	418 394	297 760	136 862	108 486	14 958
Switzerland	28 884	1 121	932	12	325 584	278 712	..	15 815	1 073
Turkey	757	586	370	36	21 250	2 483	..	1 671	304
United Kingdom	263 056	10 349	2 467	897	1 996 309	1 942 135	1 438 649	58 215	8 847
United States	343 018	66 940	50 784	39 098	3 963 466	17 120	..	426 850	44 119

.. Not available; - Nil

Note: Detailed metadata at: <http://metalinks.oecd.org/isy/20170221/2e9b>.

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

**Table 3. Balance sheet and income, direct insurance (Non-life insurance companies)**  
2015

Million US dollars

	Gross claims payments	Gross operating expenses	Commissions	Outstanding claims provision (changes)	Total assets	Gross technical provisions	Gross technical provisions unit-linked	Shareholders' equity	Net income
Australia	23 049	5 762	851	..	78 956	52 146	..	17 746	1 738
Austria	1 816	129	711	141	9 917	4 098	-	4 531	..
Belgium	2 618	684	745	335	15 673	8 713	x	2 837	230
Canada	23 209	3 962	5 739	4 691	104 978	19 978	..	22 271	3 604
Chile	2 173	631	440	33	5 769	3 629	..	1 078	63
Czech Republic	313	122	20	138	1 685	1 198	..	373	-208
Denmark	7 114	1 763	289	176	26 671	15 100	..	8 057	909
Estonia	255	30	87	15	694	370	..	315	40
Finland	3 185	939	153	-508	17 216	13 183	..	3 208	633
France	48 810	17 675	8 546	4 049	245 803	155 929	..	53 192	4 497
Germany	86 138	11 786	12 767	6 452	501 948	425 062	44	42 752	1 769
Greece	348	274	175	-10	5 231	1 590	..	733	132
Hungary	109	73	33	24	285	123	-	89	5
Iceland	274	88	0	15	1 137	505	-	570	58
Ireland	6 601	740	1 325	247	38 303	40 339	x	9 634	52
Israel <sup>1</sup>	666	104	81	-103	5 090	3 246	..	1 208	93
Italy	5 811	2 746	2 112	-116	23 679	15 467	x	5 765	609
Japan	39 424	26 319	11 419	326	249 042	..	..	25 382	4 613
Korea	23 361	11 425	..	..	182 982	139 105	..	22 647	2 111
Latvia	275	121	52	13	513	343	..	156	-2
Luxembourg	2 111	894	635	4	13 302	9 329	-	1 945	134
Mexico	1 231	308	494	..	5 184	3 210	..	985	-7
Netherlands	15 312	2 737	2 774	-144	81 759	47 328	..	27 560	1 468
New Zealand	4 395	5 908	460	..	12 715	..	..	2 906	-404
Norway	6 965	1 452	400	104	25 991	17 271	..	5 302	1 172
Poland	4 109	2 211	198	122	19 774	12 957	-	5 573	707
Portugal	1 686	609	252	-18	4 180	2 647	..	925	43
Slovak Republic	35	36	20	2	148	82	x	20	6
Slovenia	389	52	8	-5	280	84	-	45	9
Spain	10 640	3 141	1 763	76	27 935	14 252	-	9 508	1 020
Sweden	7 651	1 998	621	-554	66 338	33 217	..	12 698	616
Switzerland	22 364	3 198	4 146	469	134 554	67 319	..	29 489	5 685
Turkey	5 093	1 718	1 359	1 019	11 607	10 462	..	2 486	-314
United Kingdom	45 868	10 089	16 051	-2 407	231 183	152 283	..	60 600	1 762
United States	922 356	230 589	50 465	36 197	1 573 182	784 100	..	696 248	43 611

.. Not available; - Nil; x Not applicable

Note: Detailed metadata at: <http://metalinks.oecd.org/isy/20170221/2e9b>.

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



**Table 4. Portfolio allocation, direct insurance (All insurance companies)**  
2015

Million US dollars

	Real estate	Mortgage loans	Shares	Bonds issued by public and private sector	Loans other than mortgage loans	Other investments	Total
Australia	.. c	..	5 651	51 103	2 992	.. c	72 063
Austria	4 005	712	10 013	60 863	3 654	10 147	89 394
Belgium	3 253	11 724	14 361	185 863	8 847	25 067	249 115
Canada	18 682	57 326	35 738	343 396	..	32 900	488 043
Chile	6 509	3 843	456	28 433	1 254	2 584	43 079
Czech Republic	..	..	..	..	..	..	..
Denmark	1 871	972	142 754	110 081	6 564	26 915	289 157
Estonia	-	3	82	821	0	165	1 072
Finland	503	150	4 266	9 093	149	11 570	25 730
France	74 474	3 808	263 542	1 435 353	20 189	45 094	1 842 461
Germany	26 886	76 257	90 322	624 354	241 563	511 361	1 570 742
Greece	705	83	185	8 123	59	2 959	12 114
Hungary	63	0	91	3 323	13	403	3 894
Iceland	2	9	298	542	1	128	981
Ireland	1 252	-	3 240	39 934	2 230	11 302	57 957
Israel <sup>1</sup>	1 448	665	2 304	25 086	2 611	6 949	39 063
Italy	7 234	261	62 080	476 383	3 582	64 914	614 455
Japan	58 906	10 382	273 388	2 164 544	295 793	411 090	3 214 102
Korea	18 066	43 117	25 040	335 286	89 162	165 640	676 310
Latvia	15	-	63	312	9	189	588
Luxembourg	142	-	830	29 723	46	28 527	59 268
Mexico	788	563	5 718	38 499	1 484	4 965	52 016
Netherlands	4 186	49 451	102 304	227 858	1 022	144 174	528 996
New Zealand	..	..	2 179	4 952	..	..	7 131
Norway	14 471	3 712	20 990	89 035	6 830	3 768	138 805
Poland	321	311	2 901	14 462	609	7 894	26 498
Portugal	833	7	3 895	29 996	13	5 937	40 680
Slovak Republic	146	..	82	4 094	13	504	4 839
Slovenia	227	0	448	3 708	67	424	4 874
Spain	11 234	180	16 692	206 597	1 496	52 832	289 030
Sweden	10 081	244	133 560	171 558	3 455	7 970	326 869
Switzerland	44 151	33 417	14 686	221 349	14 532	89 365	417 499
Turkey	97	..	121	3 909	4	164	4 294
United Kingdom	56 734	41 672	191 494	703 984	16 458	293 169	1 303 510
United States	36 999	415 110	469 093	3 739 165	127 442	483 032	5 270 840

.. Not available; - Nil; c Confidential data

Note: Detailed metadata at: <http://metalinks.oecd.org/isy/20170221/0337>.

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

**Table 5. Portfolio allocation, direct insurance (Life insurance companies)**  
2015

Million US dollars

	Real estate	Mortgage loans	Shares	Bonds issued by public and private sector	Loans other than mortgage loans	Other investments	Total
Australia	.. c	..	4 666	19 368	762	.. c	27 793
Austria	-	45	222	5 478	205	153	6 102
Belgium	110	873	844	5 133	108	1 113	8 180
Canada	-	-	2	49	..	5	57
Chile	6 442	3 840	515	27 006	1 254	2 377	41 434
Czech Republic	..	..	..	..	..	..	..
Denmark	1 835	739	137 617	94 344	6 178	26 279	266 991
Estonia	-	3	44	374	0	79	500
Finland	483	59	2 709	5 665	84	11 486	20 485
France	13 968	54	44 682	305 901	3 682	3 805	372 091
Germany	18 196	66 649	37 883	415 019	157 433	353 589	1 048 769
Greece	74	6	23	3 632	46	1 090	4 871
Hungary	2	0	11	1 252	0	141	1 407
Iceland	-	-	17	42	-	10	68
Ireland	240	-	1 188	20 880	548	4 677	27 532
Israel <sup>1</sup>	-	-	-	30	-	3	33
Italy	360	2	3 658	110 652	107	8 271	123 050
Japan	51 096	10 382	218 546	2 093 566	279 966	333 390	2 986 945
Korea	12 686	24 847	19 995	277 231	65 662	112 888	513 310
Latvia	0	-	51	59	-	74	184
Luxembourg	56	-	560	25 311	46	23 798	49 770
Mexico	30	3	2	12 266	159	1 794	14 254
Netherlands	4 010	48 320	95 713	195 533	970	102 692	447 237
New Zealand	..	..	1 783	1 969	..	..	3 751
Norway	14 043	3 681	17 561	76 765	6 630	3 343	122 023
Poland	79	70	450	7 046	328	2 740	10 713
Portugal	75	0	726	17 586	0	2 239	20 626
Slovak Republic	3	..	-	462	0	89	554
Slovenia	-	-	185	411	-	58	654
Spain	1 623	96	5 023	115 130	661	23 667	146 200
Sweden	7 830	240	112 812	141 449	2 822	7 581	272 734
Switzerland	37 017	29 041	9 282	178 173	9 582	32 021	295 116
Turkey	44	..	70	1 555	4	43	1 716
United Kingdom	25 589	38 038	77 525	410 794	12 925	89 763	654 634
United States	23 931	408 461	138 637	2 830 412	127 441	326 766	3 855 647

.. Not available; - Nil; c Confidential data

Note: Detailed metadata at: <http://metalinks.oecd.org/isy/20170221/0337>.

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

**Table 6. Portfolio allocation, direct insurance (Non-life insurance companies)**  
2015

Million US dollars

	Real estate	Mortgage loans	Shares	Bonds issued by public and private sector	Loans other than mortgage loans	Other investments	Total
Australia	131	..	985	31 735	2 231	9 189	44 270
Austria	198	0	3 919	2 930	158	2 712	9 917
Belgium	120	272	912	6 257	25	2 097	9 683
Canada	23	703	9 225	57 624	..	3 157	70 732
Chile	67	3	4	973	-	598	1 645
Czech Republic	..	..	..	..	..	..	..
Denmark	37	233	5 138	15 737	385	636	22 166
Estonia	-	0	38	447	0	86	571
Finland	20	91	1 557	3 428	65	84	5 245
France	12 391	1 010	43 169	110 901	2 821	11 541	181 833
Germany	8 690	9 608	52 439	209 335	84 130	157 772	521 974
Greece	190	40	39	923	-	772	1 964
Hungary	0	-	0	152	0	17	170
Iceland	2	9	281	500	1	119	913
Ireland	1 012	-	2 052	19 053	1 682	6 625	30 425
Israel <sup>1</sup>	44	5	393	2 410	133	1 493	4 477
Italy	886	5	1 822	12 317	23	1 451	16 503
Japan	7 810	..	54 842	70 978	15 827	77 700	227 157
Korea	5 380	18 270	5 045	58 055	23 499	52 751	163 000
Latvia	15	-	11	253	9	115	404
Luxembourg	87	-	270	4 412	-	4 729	9 498
Mexico	109	6	154	1 723	32	137	2 161
Netherlands	176	1 131	6 591	32 326	52	41 483	81 759
New Zealand	..	..	396	2 983	..	..	3 379
Norway	427	31	3 429	12 270	200	425	16 783
Poland	242	241	2 450	7 417	281	5 154	15 785
Portugal	246	3	143	2 055	12	733	3 192
Slovak Republic	..	..	..	..	..	..	..
Slovenia	17	-	9	149	-	35	210
Spain	1 970	59	2 455	8 845	48	6 808	20 185
Sweden	2 251	4	20 749	30 109	633	389	54 135
Switzerland	7 133	4 376	5 404	43 176	4 950	57 344	122 383
Turkey	53	..	51	2 353	..	121	2 578
United Kingdom	2 349	363	13 948	89 468	925	124 130	231 183
United States	13 068	6 649	330 456	908 753	1	156 266	1 415 193

.. Not available; - Nil

Note: Detailed metadata at: <http://metalinks.oecd.org/isy/20170221/0337>.

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

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

Million US dollars

	2008	2009	2010	2011	2012	2013	2014	2015
Australia	65 665	57 732	70 793	84 541	85 880	87 591	97 011	78 796
Austria	26 332	..	..	..	..	25 077	25 069	21 082
Belgium	42 808	39 575	39 170	40 818	41 938	37 510	38 294	28 680
Canada	113 709	75 424	85 752	93 998	97 037	98 545	93 075	83 591
Chile	..	6 248	8 309	9 699	11 298	11 776	10 976	11 413
Czech Republic	8 191	7 562	8 167	8 764	7 846	7 998	7 608	6 233
Denmark	32 505	..	..	33 844	32 745	225 775	37 098	31 997
Estonia	..	343	565	560	617	774	838	764
Finland	9 086	9 470	11 615	10 119	9 353	13 057	14 106	11 912
France	278 324	300 973	297 035	288 704	258 656	275 671	293 642	250 772
Germany	302 068	246 786	240 817	255 374	302 757	333 618	338 313	292 969
Greece	7 779	7 215	6 948	6 884	5 781	5 405	5 049	3 963
Hungary	5 145	4 081	4 053	4 054	3 377	3 582	3 584	2 991
Iceland	474	277	382	415	404	419	444	420
Ireland	86 976	46 659	45 269	44 533	45 589	45 301	52 487	48 782
Israel <sup>1</sup>	10 777	10 253	11 234	12 665	12 471	13 941	14 366	14 117
Italy	143 588	166 837	169 745	156 776	138 240	161 115	193 198	165 787
Japan	428 168	471 373	498 713	568 376	465 476	355 940	351 337	311 854
Korea	105 783	98 989	120 803	137 828	163 065	169 186	187 068	183 642
Latvia	..	512	434	555	574	625	686	589
Luxembourg	15 887	23 063	27 438	19 151	25 169	24 698	28 907	21 270
Mexico	18 855	17 528	19 548	22 683	23 596	27 184	27 349	24 929
Netherlands	71 599	67 166	52 399	58 577	51 270	51 127	48 539	37 384
New Zealand	3 149	2 948	3 372	..	4 590	5 139	5 359	4 657
Norway	24 185	9 289	20 570	23 794	25 748	25 536	26 461	20 647
Poland	24 641	16 475	17 963	19 289	19 231	18 307	17 412	14 539
Portugal	22 514	19 727	21 046	15 622	13 560	16 998	18 642	13 939
Slovak Republic	2 997	2 887	2 813	2 994	2 772	2 958	2 982	2 399
Slovenia	2 852	3 021	2 885	3 035	2 816	2 807	2 779	2 385
Spain	91 434	85 164	76 313	86 265	72 884	77 155	76 502	65 488
Sweden	31 435	25 465	25 624	28 062	24 669	27 203	49 890	40 254
Switzerland	57 047	57 191	61 637	71 482	70 214	74 264	74 480	70 367
Turkey	9 051	8 455	9 971	10 247	11 399	13 212	12 314	11 775
United Kingdom	454 666	342 609	325 141	339 365	368 525	340 385	365 688	336 743
United States	2 039 112	2 029 504	2 035 562	2 154 851	2 279 817	2 289 921	2 431 323	2 621 083
European Union (15 countries)	1 617 002	1 380 710	1 338 559	1 384 096	1 391 135	1 660 094	1 585 424	1 371 024
NAFTA	2 171 676	2 122 456	2 140 862	2 271 532	2 400 450	2 415 650	2 551 747	2 729 604
<b>OECD</b>	<b>4 536 804</b>	<b>4 260 803</b>	<b>4 322 086</b>	<b>4 613 927</b>	<b>4 679 362</b>	<b>4 869 798</b>	<b>4 952 877</b>	<b>4 838 214</b>

.. Not available

Note: Data for Denmark, especially for 2013, may be subject to revision. For Japan, data refer to the life sector only since 2012.

Detailed metadata at: <http://metalinks.oecd.org/isy/20170221/f2d3>.

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

**Table 8. Total gross premiums (Life)**

Million US dollars

	2008	2009	2010	2011	2012	2013	2014	2015
Australia	39 020	32 297	40 318	47 949	46 069	48 122	59 315	46 633
Austria	10 596	..	..	..	..	8 554	8 890	7 437
Belgium	28 547	25 649	25 465	25 795	27 142	21 645	21 635	17 038
Canada	38 556	26 843	30 491	32 005	31 148	32 390	26 679	23 996
Chile	..	4 067	5 484	6 067	7 400	7 830	7 224	7 795
Czech Republic	3 333	3 160	3 757	4 069	3 680	3 657	3 429	2 537
Denmark	21 952	..	..	23 069	22 489	215 331	25 124	22 055
Estonia	..	..	229	223	209	227	254	238
Finland	4 113	4 653	6 914	5 179	4 786	7 421	8 097	6 941
France	179 153	50 761	51 003	184 360	160 628	172 138	188 383	160 881
Germany	127 041	113 997	115 270	116 636	107 431	120 258	121 584	99 588
Greece	3 664	3 315	3 005	3 008	2 497	2 237	2 497	1 999
Hungary	2 700	2 054	2 155	2 212	1 790	1 951	1 965	1 529
Iceland	35	26	29	30	29	33	36	35
Ireland	69 239	37 757	36 342	35 275	36 586	36 514	43 164	38 837
Israel <sup>1</sup>	5 390	5 031	5 792	6 682	6 602	7 374	7 426	7 568
Italy	84 933	115 091	121 811	105 179	91 863	115 115	148 447	129 025
Japan	340 625	376 888	399 898	458 422	465 476	355 940	351 337	311 854
Korea	67 508	61 419	71 964	79 314	96 195	100 261	106 188	104 801
Latvia	..	81	100	102	101	118	141	127
Luxembourg	14 275	21 501	25 870	17 309	23 499	22 705	27 130	19 633
Mexico	8 402	7 714	9 016	10 143	10 900	12 523	12 812	11 530
Netherlands	39 070	34 141	26 774	30 133	24 393	24 256	23 171	16 300
New Zealand	..	..	..	..	..	..	..	..
Norway	14 205	..	11 017	12 771	14 051	13 838	14 629	11 383
Poland	16 182	9 705	10 421	10 749	11 170	9 892	9 087	7 302
Portugal	15 989	13 957	15 703	10 030	8 582	11 981	13 599	9 407
Slovak Republic	1 568	1 486	1 492	1 592	1 493	1 641	1 619	1 229
Slovenia	836	663	645	669	623	629	636	552
Spain	40 267	40 561	36 291	40 499	33 822	34 387	33 567	28 520
Sweden	14 679	12 931	12 510	13 923	13 311	14 190	34 734	29 507
Switzerland	29 189	27 290	29 210	34 589	33 598	35 791	36 140	34 407
Turkey	1 211	1 436	1 743	1 880	1 758	2 072	1 510	1 390
United Kingdom	346 794	260 293	239 465	249 303	277 966	246 475	268 267	246 702
United States	810 715	798 795	799 066	864 830	919 547	881 541	880 040	973 634
European Union (15 countries)	1 000 310	734 608	716 423	859 696	834 995	1 053 208	968 290	833 871
NAFTA	857 673	833 352	838 573	906 978	961 595	926 454	919 532	1 009 159
<b>OECD</b>	<b>2 379 787</b>	<b>2 093 563</b>	<b>2 139 251</b>	<b>2 433 993</b>	<b>2 486 836</b>	<b>2 569 037</b>	<b>2 488 759</b>	<b>2 382 412</b>

.. Not available

Note: Data for Denmark, especially for 2013, may be subject to revision.

Detailed metadata at: <http://metalinks.oecd.org/isy/20170221/f2d3>.1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

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

Million US dollars

	2008	2009	2010	2011	2012	2013	2014	2015
Australia	26 645	25 435	30 475	36 592	39 812	39 469	37 695	32 163
Austria	15 735	..	..	..	..	16 523	16 179	13 645
Belgium	14 262	13 927	13 705	15 023	14 797	15 865	16 658	11 642
Canada	75 153	48 581	55 261	61 993	65 889	66 155	66 396	59 596
Chile	..	2 181	2 825	3 633	3 898	3 946	3 751	3 619
Czech Republic	4 858	4 403	4 410	4 695	4 165	4 341	4 179	3 695
Denmark	10 553	..	..	10 775	10 256	10 445	11 974	9 943
Estonia	..	343	336	337	408	547	584	526
Finland	4 974	4 816	4 701	4 941	4 567	5 636	6 009	4 972
France	99 172	95 772	94 470	104 344	98 028	103 533	105 258	89 891
Germany	175 027	132 789	125 547	138 738	195 326	213 359	216 729	193 381
Greece	4 115	3 900	3 943	3 876	3 284	3 168	2 552	1 963
Hungary	2 445	2 027	1 898	1 842	1 587	1 631	1 619	1 462
Iceland	440	251	353	385	374	385	408	384
Ireland	17 736	8 902	8 927	9 258	9 003	8 787	9 323	9 945
Israel <sup>1</sup>	5 386	5 222	5 442	5 983	5 868	6 567	6 940	6 548
Italy	58 655	51 746	47 934	51 598	46 377	46 000	44 751	36 762
Japan	87 543	94 485	98 815	109 954	..	..	..	..
Korea	38 275	37 571	48 839	58 515	66 870	68 925	80 880	78 841
Latvia	..	431	334	452	473	507	545	462
Luxembourg	1 613	1 562	1 568	1 842	1 671	1 993	1 777	1 637
Mexico	10 453	9 814	10 532	12 540	12 696	14 661	14 536	13 399
Netherlands	32 529	33 025	25 625	28 445	26 877	26 871	25 367	21 084
New Zealand	3 149	2 948	3 372	..	4 590	5 139	5 359	4 657
Norway	9 980	9 289	9 553	11 023	11 697	11 697	11 833	9 264
Poland	8 459	6 770	7 542	8 540	8 061	8 416	8 325	7 237
Portugal	6 525	5 770	5 342	5 592	4 977	5 017	5 044	4 532
Slovak Republic	1 429	1 401	1 321	1 403	1 279	1 317	1 364	1 170
Slovenia	2 016	2 358	2 240	2 367	2 193	2 178	2 143	1 833
Spain	51 168	44 603	40 023	45 766	39 062	42 767	42 935	36 967
Sweden	16 756	12 534	13 114	14 140	11 357	13 013	15 156	10 746
Switzerland	27 858	29 901	32 428	36 893	36 616	38 474	38 340	35 959
Turkey	7 839	7 018	8 228	8 367	9 641	11 140	10 804	10 386
United Kingdom	107 872	82 316	85 677	90 062	90 559	93 910	97 421	90 041
United States	1 228 397	1 230 709	1 236 495	1 290 021	1 360 270	1 408 380	1 551 283	1 647 449
European Union (15 countries)	616 692	491 662	470 575	524 400	556 140	606 887	617 135	537 152
NAFTA	1 314 003	1 289 104	1 302 289	1 364 554	1 438 855	1 489 197	1 632 215	1 720 444
<b>OECD</b>	<b>2 157 017</b>	<b>2 012 800</b>	<b>2 031 273</b>	<b>2 179 934</b>	<b>2 192 527</b>	<b>2 300 761</b>	<b>2 464 118</b>	<b>2 455 802</b>

.. Not available

Note: Data for Denmark, especially for 2013, may be subject to revision.

Detailed metadata at: <http://metalinks.oecd.org/isy/20170221/f2d3>.1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

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

Per cent

	2008	2009	2010	2011	2012	2013	2014	2015
Australia	1.4	1.4	1.6	1.8	1.8	1.8	2.0	1.6
Austria	0.6	..	..	..	..	0.5	0.5	0.4
Belgium	0.9	0.9	0.9	0.9	0.9	0.8	0.8	0.6
Canada	2.5	1.8	2.0	2.0	2.1	2.0	1.9	1.7
Chile	..	0.1	0.2	0.2	0.2	0.2	0.2	0.2
Czech Republic	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1
Denmark	0.7	..	..	0.7	0.7	4.6	0.7	0.7
Estonia	..	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Finland	0.2	0.2	0.3	0.2	0.2	0.3	0.3	0.2
France	6.1	7.1	6.9	6.3	5.5	5.7	5.9	5.2
Germany	6.7	5.8	5.6	5.5	6.5	6.9	6.8	6.1
Greece	0.2	0.2	0.2	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	1.9	1.1	1.0	1.0	1.0	0.9	1.1	1.0
Israel <sup>1</sup>	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.3
Italy	3.2	3.9	3.9	3.4	3.0	3.3	3.9	3.4
Japan	9.4	11.1	11.5	12.3	9.9	7.3	7.1	6.4
Korea	2.3	2.3	2.8	3.0	3.5	3.5	3.8	3.8
Latvia	..	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Luxembourg	0.4	0.5	0.6	0.4	0.5	0.5	0.6	0.4
Mexico	0.4	0.4	0.5	0.5	0.5	0.6	0.6	0.5
Netherlands	1.6	1.6	1.2	1.3	1.1	1.1	1.0	0.8
New Zealand	0.1	0.1	0.1	..	0.1	0.1	0.1	0.1
Norway	0.5	0.2	0.5	0.5	0.6	0.5	0.5	0.4
Poland	0.5	0.4	0.4	0.4	0.4	0.4	0.4	0.3
Portugal	0.5	0.5	0.5	0.3	0.3	0.3	0.4	0.3
Slovak Republic	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Slovenia	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0
Spain	2.0	2.0	1.8	1.9	1.6	1.6	1.5	1.4
Sweden	0.7	0.6	0.6	0.6	0.5	0.6	1.0	0.8
Switzerland	1.3	1.3	1.4	1.5	1.5	1.5	1.5	1.5
Turkey	0.2	0.2	0.2	0.2	0.2	0.3	0.2	0.2
United Kingdom	10.0	8.0	7.5	7.4	7.9	7.0	7.4	7.0
United States	44.9	47.6	47.1	46.7	48.7	47.0	49.1	54.2
European Union (15 countries)	35.6	32.4	31.0	30.0	29.7	34.1	32.0	28.3
NAFTA	47.9	49.8	49.5	49.2	51.3	49.6	51.5	56.4
<b>OECD</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

.. Not available

Note: Data for Denmark, especially for 2013, may be subject to revision. For Japan, data refer to the life sector only since 2012.

Detailed metadata at: <http://metalinks.oecd.org/isy/20170221/f2d3>.1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

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

Per cent

	2008	2009	2010	2011	2012	2013	2014	2015
Australia	1.6	1.5	1.9	2.0	1.9	1.9	2.4	2.0
Austria	0.4	..	..	..	..	0.3	0.4	0.3
Belgium	1.2	1.2	1.2	1.1	1.1	0.8	0.9	0.7
Canada	1.6	1.3	1.4	1.3	1.3	1.3	1.1	1.0
Chile	..	0.2	0.3	0.2	0.3	0.3	0.3	0.3
Czech Republic	0.1	0.2	0.2	0.2	0.1	0.1	0.1	0.1
Denmark	0.9	..	..	0.9	0.9	8.4	1.0	0.9
Estonia	..	..	0.0	0.0	0.0	0.0	0.0	0.0
Finland	0.2	0.2	0.3	0.2	0.2	0.3	0.3	0.3
France	7.5	2.4	2.4	7.6	6.5	6.7	7.6	6.8
Germany	5.3	5.4	5.4	4.8	4.3	4.7	4.9	4.2
Greece	0.2	0.2	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	2.9	1.8	1.7	1.4	1.5	1.4	1.7	1.6
Israel <sup>1</sup>	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.3
Italy	3.6	5.5	5.7	4.3	3.7	4.5	6.0	5.4
Japan	14.3	18.0	18.7	18.8	18.7	13.9	14.1	13.1
Korea	2.8	2.9	3.4	3.3	3.9	3.9	4.3	4.4
Latvia	..	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Luxembourg	0.6	1.0	1.2	0.7	0.9	0.9	1.1	0.8
Mexico	0.4	0.4	0.4	0.4	0.4	0.5	0.5	0.5
Netherlands	1.6	1.6	1.3	1.2	1.0	0.9	0.9	0.7
New Zealand	..	..	..	..	..	..	..	..
Norway	0.6	..	0.5	0.5	0.6	0.5	0.6	0.5
Poland	0.7	0.5	0.5	0.4	0.4	0.4	0.4	0.3
Portugal	0.7	0.7	0.7	0.4	0.3	0.5	0.5	0.4
Slovak Republic	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Slovenia	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Spain	1.7	1.9	1.7	1.7	1.4	1.3	1.3	1.2
Sweden	0.6	0.6	0.6	0.6	0.5	0.6	1.4	1.2
Switzerland	1.2	1.3	1.4	1.4	1.4	1.4	1.5	1.4
Turkey	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
United Kingdom	14.6	12.4	11.2	10.2	11.2	9.6	10.8	10.4
United States	34.1	38.2	37.4	35.5	37.0	34.3	35.4	40.9
European Union (15 countries)	42.0	35.1	33.5	35.3	33.6	41.0	38.9	35.0
NAFTA	36.0	39.8	39.2	37.3	38.7	36.1	36.9	42.4
<b>OECD</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

.. Not available

Note: Data for Denmark, especially for 2013, may be subject to revision.

Detailed metadata at: <http://metalinks.oecd.org/isy/20170221/f2d3>.

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



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

Per cent

	2008	2009	2010	2011	2012	2013	2014	2015
Australia	1.2	1.3	1.5	1.7	1.8	1.7	1.5	1.3
Austria	0.7	..	..	..	..	0.7	0.7	0.6
Belgium	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.5
Canada	3.5	2.4	2.7	2.8	3.0	2.9	2.7	2.4
Chile	..	0.1	0.1	0.2	0.2	0.2	0.2	0.1
Czech Republic	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Denmark	0.5	..	..	0.5	0.5	0.5	0.5	0.4
Estonia	..	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Finland	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
France	4.6	4.8	4.7	4.8	4.5	4.5	4.3	3.7
Germany	8.1	6.6	6.2	6.4	8.9	9.3	8.8	7.9
Greece	0.2	0.2	0.2	0.2	0.2	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	0.8	0.4	0.4	0.4	0.4	0.4	0.4	0.4
Israel <sup>1</sup>	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
Italy	2.7	2.6	2.4	2.4	2.1	2.0	1.8	1.5
Japan	4.1	4.7	4.9	5.0	..	..	..	..
Korea	1.8	1.9	2.4	2.7	3.1	3.0	3.3	3.2
Latvia	..	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	0.5	0.5	0.5	0.6	0.6	0.6	0.6	0.5
Netherlands	1.5	1.6	1.3	1.3	1.2	1.2	1.0	0.9
New Zealand	0.1	0.1	0.2	..	0.2	0.2	0.2	0.2
Norway	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.4
Poland	0.4	0.3	0.4	0.4	0.4	0.4	0.3	0.3
Portugal	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2
Slovak Republic	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0
Slovenia	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Spain	2.4	2.2	2.0	2.1	1.8	1.9	1.7	1.5
Sweden	0.8	0.6	0.6	0.6	0.5	0.6	0.6	0.4
Switzerland	1.3	1.5	1.6	1.7	1.7	1.7	1.6	1.5
Turkey	0.4	0.3	0.4	0.4	0.4	0.5	0.4	0.4
United Kingdom	5.0	4.1	4.2	4.1	4.1	4.1	4.0	3.7
United States	56.9	61.1	60.9	59.2	62.0	61.2	63.0	67.1
European Union (15 countries)	28.6	24.4	23.2	24.1	25.4	26.4	25.0	21.9
NAFTA	60.9	64.0	64.1	62.6	65.6	64.7	66.2	70.1
<b>OECD</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

.. Not available

Note: Data for Denmark, especially for 2013, may be subject to revision.

Detailed metadata at: <http://metalinks.oecd.org/isy/20170221/f2d3>.

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

**Table 13. Density (Life and Non-life)***US dollar per inhabitant*

	2008	2009	2010	2011	2012	2013	2014	2015
Australia	2 770	2 406	2 902	3 375	3 331	3 354	3 691	2 928
Austria	2 833	2 716	2 628	2 729	2 483	2 599	2 661	2 248
Belgium	3 897	3 579	3 481	3 595	3 683	3 255	3 291	2 456
Canada	3 061	2 040	2 320	2 501	2 548	2 525	2 153	1 916
Chile	..	370	487	562	647	667	614	631
Czech Republic	783	717	766	818	730	745	710	579
Denmark	5 892	..	..	6 052	5 802	6 056	6 520	5 601
Estonia	..	257	424	421	466	586	636	582
Finland	1 673	1 738	2 132	1 840	1 692	2 359	2 539	2 137
France	4 274	4 407	4 297	4 167	3 635	3 883	4 099	3 547
Germany	2 971	..	..	..	2 888	3 114	3 140	2 628
Greece	684	..	614	607	510	478	454	358
Hungary	509	405	402	403	336	356	359	300
Iceland	1 479	874	1 190	1 269	1 219	1 256	1 323	1 243
Ireland	11 627	10 126	9 687	9 423	9 571	9 520	11 018	10 205
Israel <sup>1</sup>	1 519	1 412	1 514	1 675	1 621	1 783	1 809	1 751
Italy	2 356	2 746	2 789	2 562	2 255	2 632	3 173	2 721
Japan	3 181	3 507	3 753	4 271	3 297	2 596	2 618	2 362
Korea	2 078	1 884	2 312	2 643	3 127	3 219	3 549	3 466
Latvia	..	241	206	265	278	311	345	299
Luxembourg	32 728	46 427	53 647	36 138	46 652	44 896	51 313	37 219
Mexico	161	148	162	185	190	216	214	193
Netherlands	4 274	3 765	2 928	3 484	3 020	2 996	2 835	2 172
New Zealand	718	667	760	..	1 021	1 144	1 185	989
Norway	5 062	4 396	4 205	4 803	5 131	5 023	5 140	3 962
Poland	634	423	461	495	493	468	446	367
Portugal	2 074	1 811	1 933	1 425	1 237	1 569	1 732	1 294
Slovak Republic	554	531	517	548	507	541	542	433
Slovenia	1 456	1 301	1 236	1 297	1 197	1 206	1 193	1 009
Spain	1 896	1 804	1 604	1 736	1 522	1 533	1 525	1 303
Sweden	3 169	2 512	2 534	2 787	2 380	2 650	4 930	3 990
Switzerland	6 990	6 368	6 717	7 913	7 570	7 820	7 823	7 402
Turkey	..	..	132	135	148	169	151	145
United Kingdom	6 997	5 198	4 888	4 946	5 327	4 805	5 119	4 626
United States	5 255	5 223	5 226	5 485	5 741	5 672	5 954	6 289
European Union (15 countries)	3 744	3 678	3 430	3 431	3 201	3 278	3 544	3 038
NAFTA	3 800	3 693	3 713	3 900	4 068	4 021	4 175	4 367
<b>OECD</b>	<b>3 434</b>	<b>3 288</b>	<b>3 097</b>	<b>3 277</b>	<b>3 187</b>	<b>3 131</b>	<b>3 292</b>	<b>3 151</b>

.. Not available

Note: Data for Denmark, especially for 2013, may be subject to revision. For Japan, data refer to the life sector only since 2012.

Detailed metadata at: <http://metalinks.oecd.org/isy/20170221/f2d3>.1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

**Table 14. Density (Life)***US dollar per inhabitant*

	2008	2009	2010	2011	2012	2013	2014	2015
Australia	1 747	1 402	1 714	1 991	1 857	1 900	2 323	1 782
Austria	1 276	1 216	1 174	1 139	978	1 006	1 041	869
Belgium	2 643	2 359	2 319	2 333	2 444	1 934	1 920	1 503
Canada	1 069	763	832	851	815	830	625	551
Chile	..	241	322	352	425	445	406	433
Czech Republic	321	302	358	386	349	347	325	241
Denmark	3 992	..	..	4 135	3 991	4 220	4 427	3 871
Estonia	..	..	172	168	158	172	193	181
Finland	774	870	1 287	958	881	1 359	1 475	1 261
France	2 875	719	713	2 750	2 298	2 479	2 676	2 340
Germany	1 367	..	..	..	1 325	1 446	1 460	1 194
Greece	328	..	268	267	224	202	227	182
Hungary	269	205	215	221	180	197	199	155
Iceland	112	84	90	94	91	102	111	107
Ireland	9 250	8 213	7 799	7 516	7 746	7 733	9 130	8 182
Israel <sup>1</sup>	760	693	781	883	858	943	935	939
Italy	1 386	1 894	2 002	1 719	1 498	1 888	2 450	2 130
Japan	2 589	2 863	3 083	3 531	3 297	2 596	2 618	2 362
Korea	1 392	1 211	1 426	1 584	1 917	1 989	2 097	2 060
Latvia	..	38	48	50	50	59	71	65
Luxembourg	29 426	43 290	50 569	32 665	43 555	41 251	48 128	34 339
Mexico	72	66	76	84	89	101	101	90
Netherlands	2 360	1 830	1 430	1 804	1 456	1 443	1 373	963
New Zealand	..	..	..	..	..	..	..	..
Norway	2 977	2 478	2 252	2 578	2 800	2 722	2 842	2 184
Poland	420	251	270	278	289	256	235	189
Portugal	1 512	1 317	1 481	950	816	1 145	1 307	909
Slovak Republic	291	275	276	294	276	303	298	226
Slovenia	463	324	314	325	302	304	308	267
Spain	879	875	778	857	724	731	714	609
Sweden	1 587	1 386	1 329	1 469	1 363	1 472	3 578	3 016
Switzerland	3 867	3 495	3 694	4 341	4 141	4 342	4 340	4 083
Turkey	..	..	24	25	23	27	19	17
United Kingdom	5 553	4 051	3 689	3 677	4 062	3 496	3 796	3 431
United States	2 427	2 382	2 363	2 514	2 636	2 466	2 469	2 569
European Union (15 countries)	2 419	2 045	1 908	2 281	2 023	2 052	2 305	1 982
NAFTA	1 729	1 672	1 663	1 765	1 842	1 730	1 714	1 770
<b>OECD</b>	<b>1 977</b>	<b>1 778</b>	<b>1 673</b>	<b>1 890</b>	<b>1 840</b>	<b>1 739</b>	<b>1 824</b>	<b>1 699</b>

.. Not available

Note: Data for Denmark, especially for 2013, may be subject to revision.

Detailed metadata at: <http://metalinks.oecd.org/isy/20170221/f2d3>.1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

**Table 15. Density (Non-life)**

US dollar per inhabitant

	2008	2009	2010	2011	2012	2013	2014	2015
Australia	1 024	1 004	1 189	1 384	1 474	1 455	1 368	1 145
Austria	1 557	1 500	1 454	1 590	1 505	1 593	1 620	1 380
Belgium	1 254	1 221	1 162	1 262	1 238	1 321	1 371	953
Canada	1 992	1 277	1 487	1 650	1 733	1 695	1 528	1 365
Chile	..	129	165	210	221	221	208	198
Czech Republic	462	414	409	432	381	398	385	339
Denmark	1 900	..	..	1 917	1 811	1 836	2 093	1 729
Estonia	..	257	252	254	308	414	443	401
Finland	899	868	845	882	811	1 000	1 064	876
France	1 399	1 336	1 303	1 418	1 337	1 404	1 423	1 207
Germany	1 604	..	..	..	1 563	1 668	1 679	1 434
Greece	356	..	346	340	286	276	227	176
Hungary	240	200	187	182	156	159	161	145
Iceland	1 367	790	1 099	1 175	1 128	1 154	1 212	1 136
Ireland	2 377	1 913	1 887	1 907	1 826	1 787	1 888	2 023
Israel <sup>1</sup>	759	719	733	791	763	840	874	812
Italy	970	852	787	842	757	743	723	591
Japan	592	644	670	740	..	..	..	..
Korea	686	674	886	1 059	1 210	1 230	1 452	1 406
Latvia	..	202	159	215	228	252	274	234
Luxembourg	3 302	3 137	3 078	3 472	3 097	3 646	3 185	2 880
Mexico	89	82	87	101	101	115	113	103
Netherlands	1 914	1 936	1 498	1 679	1 564	1 553	1 462	1 210
New Zealand	718	667	760	..	1 021	1 144	1 185	989
Norway	2 085	1 919	1 953	2 225	2 331	2 301	2 299	1 778
Poland	214	172	191	217	204	212	211	178
Portugal	562	494	453	475	421	423	425	385
Slovak Republic	263	256	241	254	231	238	244	207
Slovenia	993	977	921	972	895	901	886	742
Spain	1 017	929	826	879	798	802	811	694
Sweden	1 582	1 126	1 204	1 318	1 016	1 178	1 352	974
Switzerland	3 124	2 872	3 023	3 572	3 429	3 478	3 483	3 319
Turkey	..	..	109	110	125	142	132	128
United Kingdom	1 444	1 147	1 199	1 269	1 264	1 309	1 323	1 195
United States	2 828	2 841	2 863	2 971	3 104	3 206	3 486	3 720
European Union (15 countries)	1 326	1 137	1 057	1 151	1 178	1 227	1 239	1 056
NAFTA	2 071	2 022	2 050	2 134	2 226	2 291	2 460	2 597
<b>OECD</b>	<b>1 457</b>	<b>1 371</b>	<b>1 300</b>	<b>1 387</b>	<b>1 347</b>	<b>1 392</b>	<b>1 468</b>	<b>1 452</b>

.. Not available

Note: Data for Denmark, especially for 2013, may be subject to revision.

Detailed metadata at: <http://metalinks.oecd.org/isy/20170221/f2d3>.

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

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

Per cent

	2008	2009	2010	2011	2012	2013	2014	2015
Australia	5.6	5.2	5.0	4.9	4.8	5.1	6.0	5.7
Austria	5.5	5.7	5.7	5.4	5.2	5.2	5.2	5.1
Belgium	8.1	8.0	7.9	7.5	8.2	7.0	7.0	6.1
Canada	6.6	5.0	4.9	4.8	4.9	4.8	4.3	4.4
Chile	..	3.6	3.8	3.9	4.2	4.2	4.2	4.7
Czech Republic	3.5	3.6	3.9	3.8	3.7	3.8	3.6	3.4
Denmark	9.2	..	..	9.9	10.0	10.1	10.6	10.8
Estonia	..	1.7	2.9	2.4	2.7	3.1	3.2	3.4
Finland	3.1	3.7	4.6	3.6	3.6	4.8	5.1	5.1
France	9.1	10.2	10.2	9.2	8.6	8.8	9.3	9.4
Germany	6.4	..	..	..	6.6	6.7	6.5	6.3
Greece	2.2	..	2.3	2.4	2.3	2.2	2.1	2.0
Hungary	3.3	3.1	3.1	2.9	2.6	2.6	2.6	2.5
Iceland	2.6	2.1	2.9	2.8	2.8	2.7	2.5	2.5
Ireland	19.0	19.6	20.3	18.1	19.9	18.7	20.5	20.1
Israel <sup>1</sup>	5.0	4.9	4.8	4.8	4.8	4.8	4.7	4.8
Italy	5.8	7.5	7.8	6.7	6.5	7.4	8.9	9.0
Japan	8.4	8.9	8.7	9.2	7.0	6.7	7.2	7.3
Korea	10.1	10.2	10.4	10.8	12.7	12.3	12.6	12.7
Latvia	..	2.0	1.8	1.9	2.0	2.1	2.2	2.2
Luxembourg	28.8	45.7	52.0	32.0	44.4	39.6	44.0	36.5
Mexico	1.7	1.9	1.8	1.9	2.0	2.1	2.1	2.1
Netherlands	7.5	7.3	5.8	6.5	6.1	5.8	5.4	4.9
New Zealand	2.3	2.4	2.3	..	2.6	2.7	2.7	2.6
Norway	5.2	5.5	4.8	4.8	5.1	4.9	5.3	5.3
Poland	4.6	3.7	3.7	3.6	3.8	3.5	3.2	3.0
Portugal	8.4	7.9	8.6	6.1	6.0	7.3	7.8	6.7
Slovak Republic	3.0	3.2	3.1	3.0	2.9	3.0	2.9	2.7
Slovenia	5.3	5.3	5.3	5.2	5.3	5.2	5.0	4.9
Spain	5.3	5.6	5.2	5.5	5.3	5.2	5.1	5.0
Sweden	5.7	5.4	4.9	4.7	4.2	4.4	8.4	7.9
Switzerland	9.7	9.1	9.0	9.0	9.1	9.3	9.2	9.2
Turkey	..	..	1.3	1.3	1.4	1.6	1.5	1.6
United Kingdom	15.5	14.0	12.8	12.0	12.9	11.3	11.0	10.5
United States	10.9	11.1	10.8	11.0	11.2	10.8	11.0	11.3
European Union (15 countries)	8.4	9.4	8.9	8.3	8.0	7.9	8.3	8.1
NAFTA	9.9	10.1	9.7	9.9	10.0	9.7	9.8	10.3
<b>OECD</b>	<b>8.8</b>	<b>9.3</b>	<b>8.8</b>	<b>8.7</b>	<b>8.4</b>	<b>8.3</b>	<b>8.6</b>	<b>8.8</b>

.. Not available

Note: Data for Denmark, especially for 2013, may be subject to revision. For Japan, data refer to the life sector only since 2012.

Detailed metadata at: <http://metalinks.oecd.org/isy/20170221/f2d3>.1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

**Table 17. Penetration (Life)**

Per cent

	2008	2009	2010	2011	2012	2013	2014	2015
Australia	3.5	3.0	2.9	2.9	2.7	2.9	3.8	3.5
Austria	2.5	2.6	2.5	2.2	2.0	2.0	2.0	2.0
Belgium	5.5	5.3	5.2	4.9	5.4	4.1	4.1	3.7
Canada	2.3	1.9	1.8	1.6	1.6	1.6	1.2	1.3
Chile	..	2.4	2.5	2.4	2.8	2.8	2.8	3.2
Czech Republic	1.4	1.5	1.8	1.8	1.8	1.8	1.7	1.4
Denmark	6.2	..	..	6.8	6.9	7.0	7.2	7.4
Estonia	..	..	1.2	1.0	0.9	0.9	1.0	1.0
Finland	1.4	1.8	2.8	1.9	1.9	2.7	3.0	3.0
France	6.1	1.7	1.7	6.1	5.4	5.6	6.0	6.2
Germany	2.9	..	..	..	3.0	3.1	3.0	2.9
Greece	1.0	..	1.0	1.0	1.0	0.9	1.1	1.0
Hungary	1.7	1.6	1.7	1.6	1.4	1.5	1.4	1.3
Iceland	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Ireland	15.1	15.9	16.4	14.5	16.1	15.2	17.0	16.1
Israel <sup>1</sup>	2.5	2.4	2.5	2.6	2.5	2.5	2.4	2.6
Italy	3.4	5.2	5.6	4.5	4.3	5.3	6.9	7.0
Japan	6.8	7.2	7.1	7.6	7.0	6.7	7.2	7.3
Korea	6.7	6.6	6.4	6.5	7.8	7.6	7.4	7.5
Latvia	..	0.3	0.4	0.4	0.4	0.4	0.5	0.5
Luxembourg	25.9	42.6	49.1	28.9	41.4	36.4	41.3	33.7
Mexico	0.8	0.9	0.9	0.9	0.9	1.0	1.0	1.0
Netherlands	4.2	3.5	2.8	3.4	2.9	2.8	2.6	2.2
New Zealand	..	..	..	..	..	..	..	..
Norway	3.1	3.1	2.6	2.6	2.8	2.6	2.9	2.9
Poland	3.0	2.2	2.2	2.0	2.2	1.9	1.7	1.5
Portugal	6.1	5.7	6.6	4.1	4.0	5.3	5.9	4.7
Slovak Republic	1.6	1.7	1.7	1.6	1.6	1.7	1.6	1.4
Slovenia	1.7	1.3	1.3	1.3	1.3	1.3	1.3	1.3
Spain	2.5	2.7	2.5	2.7	2.5	2.5	2.4	2.3
Sweden	2.8	3.0	2.6	2.5	2.4	2.4	6.1	6.0
Switzerland	5.4	5.0	5.0	4.9	5.0	5.1	5.1	5.1
Turkey	..	..	0.2	0.2	0.2	0.2	0.2	0.2
United Kingdom	12.3	10.9	9.6	9.0	9.8	8.2	8.2	7.8
United States	5.0	5.1	4.9	5.1	5.1	4.7	4.5	4.6
European Union (15 countries)	5.4	5.2	5.0	5.5	5.1	4.9	5.4	5.3
NAFTA	4.5	4.6	4.4	4.5	4.5	4.2	4.0	4.2
<b>OECD</b>	<b>5.1</b>	<b>5.0</b>	<b>4.8</b>	<b>5.0</b>	<b>4.9</b>	<b>4.6</b>	<b>4.8</b>	<b>4.8</b>

.. Not available

Note: Data for Denmark, especially for 2013, may be subject to revision.

Detailed metadata at: <http://metalinks.oecd.org/isy/20170221/f2d3>.

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

**Table 18. Penetration (Non-life)**

Per cent

	2008	2009	2010	2011	2012	2013	2014	2015
Australia	2.1	2.2	2.0	2.0	2.1	2.2	2.2	2.2
Austria	3.0	3.2	3.1	3.1	3.1	3.2	3.1	3.1
Belgium	2.6	2.7	2.6	2.6	2.8	2.8	2.9	2.4
Canada	4.3	3.1	3.1	3.2	3.3	3.3	3.0	3.2
Chile	..	1.3	1.3	1.4	1.5	1.4	1.4	1.5
Czech Republic	2.0	2.1	2.1	2.0	1.9	2.0	2.0	2.0
Denmark	3.0	..	..	3.1	3.1	3.0	3.4	3.3
Estonia	..	1.7	1.7	1.5	1.8	2.2	2.2	2.3
Finland	1.7	1.8	1.8	1.7	1.7	2.0	2.1	2.1
France	3.0	3.1	3.1	3.1	3.2	3.2	3.2	3.2
Germany	3.4	..	..	..	3.6	3.6	3.5	3.4
Greece	1.1	..	1.3	1.3	1.3	1.3	1.1	1.0
Hungary	1.5	1.5	1.4	1.3	1.2	1.2	1.1	1.2
Iceland	2.4	1.9	2.6	2.6	2.6	2.4	2.3	2.3
Ireland	3.9	3.7	4.0	3.7	3.8	3.5	3.5	4.0
Israel <sup>1</sup>	2.5	2.5	2.3	2.3	2.3	2.2	2.3	2.2
Italy	2.4	2.3	2.2	2.2	2.2	2.1	2.0	1.9
Japan	1.6	1.6	1.6	1.6	..	..	..	..
Korea	3.3	3.6	4.0	4.3	4.9	4.7	5.2	5.1
Latvia	..	1.6	1.4	1.6	1.7	1.7	1.7	1.7
Luxembourg	2.9	3.1	3.0	3.1	2.9	3.2	2.7	2.8
Mexico	0.9	1.1	1.0	1.0	1.0	1.1	1.1	1.1
Netherlands	3.4	3.7	3.0	3.1	3.2	3.0	2.8	2.7
New Zealand	2.3	2.4	2.3	..	2.6	2.7	2.7	2.6
Norway	2.2	2.4	2.2	2.2	2.3	2.2	2.4	2.4
Poland	1.6	1.5	1.5	1.6	1.6	1.6	1.5	1.4
Portugal	2.3	2.1	2.0	2.0	2.0	2.0	1.9	2.0
Slovak Republic	1.4	1.6	1.5	1.4	1.3	1.3	1.3	1.3
Slovenia	3.6	4.0	3.9	3.9	4.0	3.9	3.7	3.6
Spain	2.9	2.9	2.7	2.8	2.8	2.7	2.7	2.7
Sweden	2.8	2.4	2.3	2.2	1.8	2.0	2.3	1.9
Switzerland	4.3	4.1	4.1	4.1	4.1	4.1	4.1	4.1
Turkey	..	..	1.1	1.0	1.2	1.3	1.3	1.4
United Kingdom	3.2	3.1	3.1	3.1	3.1	3.1	2.8	2.7
United States	5.9	6.1	5.9	6.0	6.0	6.1	6.4	6.7
European Union (15 countries)	3.0	2.9	2.8	2.8	3.0	3.0	2.9	2.8
NAFTA	5.4	5.5	5.4	5.4	5.5	5.5	5.8	6.1
<b>OECD</b>	<b>3.7</b>	<b>3.9</b>	<b>3.7</b>	<b>3.7</b>	<b>4.1</b>	<b>4.1</b>	<b>4.2</b>	<b>4.5</b>

.. Not available

Note: Data for Denmark, especially for 2013, may be subject to revision.

Detailed metadata at: <http://metalinks.oecd.org/isy/20170221/f2d3>.1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

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

Per cent

	2008	2009	2010	2011	2012	2013	2014	2015
Australia	59.4	55.9	57.0	56.7	53.6	54.9	61.1	59.2
Austria	40.2	..	..	..	..	34.1	35.5	35.3
Belgium	66.7	64.8	65.0	63.2	64.7	57.7	56.5	59.4
Canada	33.9	35.6	35.6	34.0	32.1	32.9	28.7	28.7
Chile	..	65.1	66.0	62.5	65.5	66.5	65.8	68.3
Czech Republic	40.7	41.8	46.0	46.4	46.9	45.7	45.1	40.7
Denmark	67.5	..	..	68.2	68.7	95.4	67.7	68.9
Estonia	..	..	40.6	39.8	33.9	29.3	30.3	31.2
Finland	45.3	49.1	59.5	51.2	51.2	56.8	57.4	58.3
France	64.4	16.9	17.2	63.9	62.1	62.4	64.2	64.2
Germany	42.1	46.2	47.9	45.7	35.5	36.0	35.9	34.0
Greece	47.1	46.0	43.3	43.7	43.2	41.4	49.5	50.5
Hungary	52.5	50.3	53.2	54.6	53.0	54.5	54.8	51.1
Iceland	7.3	9.5	7.5	7.3	7.3	7.9	8.2	8.4
Ireland	79.6	80.9	80.3	79.2	80.3	80.6	82.2	79.6
Israel <sup>1</sup>	50.0	49.1	51.6	52.8	52.9	52.9	51.7	53.6
Italy	59.2	69.0	71.8	67.1	66.5	71.4	76.8	77.8
Japan	79.6	80.0	80.2	80.7	100.0	100.0	100.0	100.0
Korea	63.8	62.0	59.6	57.5	59.0	59.3	56.8	57.1
Latvia	..	15.9	23.0	18.4	17.6	18.9	20.6	21.6
Luxembourg	89.8	93.2	94.3	90.4	93.4	91.9	93.9	92.3
Mexico	44.6	44.0	46.1	44.7	46.2	46.1	46.8	46.3
Netherlands	54.6	50.8	51.1	51.4	47.6	47.4	47.7	43.6
New Zealand	..	..	..	..	..	..	..	..
Norway	58.7	..	53.6	53.7	54.6	54.2	55.3	55.1
Poland	65.7	58.9	58.0	55.7	58.1	54.0	52.2	50.2
Portugal	71.0	70.8	74.6	64.2	63.3	70.5	72.9	67.5
Slovak Republic	52.3	51.5	53.0	53.2	53.9	55.5	54.3	51.2
Slovenia	29.3	21.9	22.4	22.0	22.1	22.4	22.9	23.1
Spain	44.0	47.6	47.6	46.9	46.4	44.6	43.9	43.6
Sweden	46.7	50.8	48.8	49.6	54.0	52.2	69.6	73.3
Switzerland	51.2	47.7	47.4	48.4	47.9	48.2	48.5	48.9
Turkey	13.4	17.0	17.5	18.3	15.4	15.7	12.3	11.8
United Kingdom	76.3	76.0	73.6	73.5	75.4	72.4	73.4	73.3
United States	39.8	39.4	39.3	40.1	40.3	38.5	36.2	37.1
European Union (15 countries)	61.9	53.2	53.5	62.1	60.0	63.4	61.1	60.8
NAFTA	39.5	39.3	39.2	39.9	40.1	38.4	36.0	37.0
<b>OECD</b>	<b>52.5</b>	<b>49.1</b>	<b>49.5</b>	<b>52.8</b>	<b>53.1</b>	<b>52.8</b>	<b>50.2</b>	<b>49.2</b>

.. Not available

Note: Data for Denmark, especially for 2013, may be subject to revision. For Japan, data refer to the life sector only since 2012.

Detailed metadata at: <http://metalinks.oecd.org/isy/20170221/f2d3>.

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



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

US dollars

	2008	2009	2010	2011	2012	2013	2014	2015
Australia	..	..	..	..	..	..	..	..
Austria	..	814 159	794 659	830 770	765 436	795 141	815 630	688 309
Belgium	887 657	873 393	907 893	..	..	..	..	..
Canada	419 441	..	..	..	..	..	..	..
Chile	..	315 541	406 570	448 189	486 192	493 638	454 677	495 261
Czech Republic	86 849	67 190	..	..	..	..	..	..
Denmark	..	..	..	2 092 465	2 052 306	2 215 121	2 158 639	1 927 585
Estonia	..	197 403	..	208 774	224 249	200 167	221 703	200 336
Finland	926 245	962 386	1 198 102	1 027 920	949 685	1 363 348	1 512 846	1 310 951
France	..	..	..	..	..	..	..	..
Germany	1 515 177	..	..	..	1 508 982	1 607 329	1 646 967	1 370 540
Greece	276 967	..	..	..	..	..	..	..
Hungary	171 381	..	145 931	151 723	143 598	157 425	161 509	147 122
Iceland	..	445 140	613 285	624 626	..	665 881	731 603	703 782
Ireland	..	..	..	4 521 646	5 146 079	5 004 239	..	..
Israel <sup>1</sup>	445 624	..	..	..	..	..	..	..
Italy	545 015	622 200	632 728	572 450	516 329	588 438	728 137	622 467
Japan	..	..	..	..	..	131 616	131 735	143 752
Korea	295 266	326 451	347 369	387 679	442 588	466 477	580 301	590 964
Latvia	..	107 551	104 420	134 363	144 568	198 707	237 130	301 704
Luxembourg	1 281 949	1 743 713	1 972 257	1 408 398	1 776 286	1 555 995	4 322 564	2 996 082
Mexico	406 925	364 757	397 414	447 668	457 259	436 528	403 458	330 532
Netherlands	..	..	..	..	..	..	..	..
New Zealand	330 249	302 172	343 870	..	425 805	473 708	..	..
Norway	..	..	2 109 103	..	..	..	..	..
Poland	258 845	166 861	181 086	181 339	198 127	169 341	183 458	167 678
Portugal	563 241	512 137	561 280	414 091	389 160	490 832	550 771	416 110
Slovak Republic	..	376 284	389 851	417 623	378 475	..	403 073	..
Slovenia	267 344	212 028	..	..	..	..	..	..
Spain	1 663 471	1 630 315	1 462 199	..	..	424 580	402 914	..
Sweden	1 299 365	1 065 209	1 131 069	1 264 886	1 073 328	1 210 867	2 042 276	1 771 433
Switzerland	..	1 197 915	..	..	..	..	..	..
Turkey	..	..	301 983	369 673	322 731	379 315	335 385	298 749
United Kingdom	..	..	..	..	..	..	..	..
United States	..	..	..	..	..	..	..	..
European Union (15 countries)	946 771	818 365	827 017	807 500	981 514	912 040	964 755	962 800
NAFTA	417 469	364 757	397 414	447 668	457 259	436 528	403 458	330 532
<b>OECD</b>	<b>571 660</b>	<b>526 437</b>	<b>556 811</b>	<b>533 228</b>	<b>667 888</b>	<b>320 250</b>	<b>334 220</b>	<b>333 280</b>

.. Not available

Note: Data for Denmark, especially for 2013, may be subject to revision. For Japan, data refer to the life sector only since 2012.

Detailed metadata at: <http://metalinks.oecd.org/isy/20170221/f2d3>.1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

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

Per cent

	2008	2009	2010	2011	2012	2013	2014	2015
Australia	85.7	85.7	85.2	84.5	84.1	84.5	86.0	83.8
Austria	82.0	..	..	..	..	81.3	83.6	84.2
Belgium	..	94.2	94.0	95.1	92.6	91.2	88.7	87.7
Canada	84.9	78.4	78.9	75.2	73.3	73.1	73.5	71.4
Chile	..	81.6	..	80.6	83.1	84.4	84.0	84.8
Czech Republic	82.2	83.2	82.4	81.5	81.3	80.6	80.3	79.4
Denmark	..	..	..	95.8	96.3	99.4	97.2	97.1
Estonia	..	..	95.2	95.1	..	..	..	..
Finland	96.0	99.5	97.2	96.7	96.7	97.4	97.6	97.7
France	89.7	91.7	91.4	89.9	89.2	89.3	91.0	88.6
Germany	88.8	..	..	..	90.2	89.7	89.0	87.7
Greece	88.1	48.6	88.2	83.3	88.1	79.8	87.6	87.2
Hungary	87.6	84.1	84.0	83.9	83.3	86.1	86.1	86.1
Iceland	92.7	92.6	92.2	92.9	93.3	93.9	94.4	94.8
Ireland	58.3	90.0	89.0	86.7	88.4	87.8	89.2	88.0
Israel <sup>1</sup>	86.6	84.2	86.0	85.6	85.7	87.3	88.5	88.4
Italy	94.3	95.4	95.9	95.5	95.1	96.2	97.1	97.2
Japan	92.5	93.9	94.1	93.3	94.1	94.9	94.3	94.6
Korea	95.2	92.9	93.8	94.6	95.0	94.7	94.7	94.7
Latvia	..	91.7	93.1	94.0	94.2	96.3	96.3	95.9
Luxembourg	77.8	73.1	73.9	78.4	68.6	74.9	71.8	84.1
Mexico	85.7	81.9	85.4	82.3	83.8	82.6	83.9	83.0
Netherlands	92.4	92.4	91.3	86.2	92.0	92.3	89.4	91.7
New Zealand	115.4	113.7	122.4	..	112.4	107.9	111.2	112.7
Norway	94.0	85.4	..	..	93.0	92.9	93.1	92.2
Poland	96.9	95.3	93.7	93.3	92.7	92.7	92.4	90.5
Portugal	93.3	51.0	93.5	91.1	89.6	91.1	92.0	90.5
Slovak Republic	87.3	87.5	86.9	85.5	85.6	85.8	85.3	84.5
Slovenia	93.9	86.5	87.3	87.2	87.1	87.8	86.9	88.1
Spain	91.0	92.0	92.4	93.0	92.5	90.0	91.3	91.3
Sweden	92.9	92.3	92.6	92.9	92.2	92.7	95.6	97.0
Switzerland	51.9	93.2	91.8	93.0	92.5	92.6	92.9	93.1
Turkey	72.5	73.9	76.9	74.9	77.9	75.6	75.0	74.8
United Kingdom	90.0	90.3	89.6	88.4	87.7	87.4	84.8	89.0
United States	72.7	70.2	73.9	74.0	73.6	71.3	74.9	72.8
European Union (15 countries)	88.4	90.6	91.3	90.4	89.9	90.9	89.6	90.1
NAFTA	73.4	70.6	74.2	74.1	73.7	71.5	75.0	72.8
<b>OECD</b>	<b>81.2</b>	<b>80.4</b>	<b>82.5</b>	<b>82.2</b>	<b>82.1</b>	<b>81.6</b>	<b>82.5</b>	<b>80.7</b>

.. Not available

Note: Data for Denmark, especially for 2013, may be subject to revision. For Japan, data refer to the life sector only since 2012.

Detailed metadata at: <http://metalinks.oecd.org/isy/20170221/f2d3>.1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

**Table 22. Retention ratio (Life)**

Per cent

	2008	2009	2010	2011	2012	2013	2014	2015
Australia	94.0	92.3	91.8	91.9	92.1	92.3	92.5	91.3
Austria	95.1	..	..	..	..	96.7	97.4	97.6
Belgium	..	97.8	97.8	97.6	97.7	97.0	97.6	97.9
Canada	85.0	79.4	78.5	75.6	73.9	75.2	69.5	67.6
Chile	..	96.0	..	96.3	97.4	98.0	97.7	97.5
Czech Republic	97.4	97.5	97.8	96.1	95.0	93.9	93.0	92.4
Denmark	..	..	..	99.7	99.7	100.0	99.8	99.8
Estonia	..	..	99.1	98.9	..	..	..	..
Finland	98.8	99.0	99.3	99.0	99.0	99.4	99.5	99.5
France	92.9	92.1	89.2	93.1	92.9	92.5	94.1	90.7
Germany	94.9	..	..	..	96.9	96.8	97.0	97.0
Greece	95.1	94.9	94.8	84.8	95.1	94.8	95.6	95.9
Hungary	92.3	91.4	92.8	93.1	93.6	95.0	96.3	96.8
Iceland	83.0	81.1	84.2	82.0	82.5	83.9	82.3	83.7
Ireland	55.6	93.8	93.5	91.3	94.4	93.7	94.0	94.1
Israel <sup>1</sup>	95.5	94.6	95.0	95.0	95.2	95.3	95.2	95.5
Italy	97.3	98.2	98.4	98.2	98.3	98.8	99.0	99.1
Japan	95.2	97.0	97.2	96.4	94.1	94.9	94.3	94.6
Korea	99.9	96.1	97.2	98.5	98.8	98.8	98.8	98.7
Latvia	..	99.1	99.3	99.7	99.7	99.8	99.8	99.8
Luxembourg	79.0	73.6	74.1	80.0	68.9	76.4	72.1	85.3
Mexico	97.0	97.3	97.4	94.6	94.8	95.3	96.6	96.4
Netherlands	97.2	95.8	95.8	94.6	94.9	95.4	89.6	94.0
New Zealand	..	..	..	..	..	..	..	..
Norway	99.1	..	..	..	98.6	98.8	98.9	98.7
Poland	99.6	98.1	98.2	99.1	97.6	98.6	98.5	98.2
Portugal	98.6	39.3	98.5	97.9	96.4	97.0	97.7	97.2
Slovak Republic	98.1	99.2	99.2	98.3	98.4	98.4	98.2	97.9
Slovenia	110.9	98.0	98.1	97.6	97.5	97.2	96.9	96.7
Spain	99.3	98.3	98.1	98.0	94.7	93.9	96.4	96.8
Sweden	97.4	97.4	98.0	98.0	99.1	98.7	99.6	99.8
Switzerland	101.4	99.2	99.3	99.3	99.4	99.3	99.4	99.4
Turkey	95.9	89.3	89.3	90.5	95.1	95.7	94.8	95.1
United Kingdom	92.8	93.7	92.7	90.4	89.0	88.9	85.4	91.2
United States	83.8	76.9	84.7	84.3	83.5	77.4	88.3	80.4
European Union (15 countries)	91.3	93.2	93.8	93.4	92.7	94.5	92.7	94.1
NAFTA	84.0	77.2	84.6	84.1	83.3	77.6	87.8	80.3
<b>OECD</b>	<b>89.7</b>	<b>87.4</b>	<b>90.8</b>	<b>90.6</b>	<b>89.8</b>	<b>88.7</b>	<b>91.6</b>	<b>88.6</b>

.. Not available

Note: Data for Denmark, especially for 2013, may be subject to revision.

Detailed metadata at: <http://metalinks.oecd.org/isy/20170221/f2d3>.1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

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

Per cent

	2008	2009	2010	2011	2012	2013	2014	2015
Australia	73.7	77.2	76.6	74.9	74.9	75.0	75.7	73.0
Austria	73.1	..	..	..	..	73.2	76.0	77.0
Belgium	..	87.7	83.2	87.0	83.2	83.4	77.2	72.7
Canada	84.9	77.8	79.1	75.0	73.0	72.1	75.2	72.9
Chile	..	54.8	..	54.4	55.9	57.6	57.7	57.4
Czech Republic	71.8	72.9	69.2	68.8	69.2	69.4	69.8	70.4
Denmark	..	..	..	87.3	88.9	88.1	91.7	91.1
Estonia	..	..	92.6	92.5	..	..	..	..
Finland	93.7	100.0	94.2	94.3	94.3	94.7	95.0	95.2
France	83.8	85.2	84.9	84.2	83.2	84.1	85.3	84.8
Germany	84.4	..	..	..	86.5	85.7	84.6	82.9
Greece	81.8	81.7	83.2	82.2	82.9	69.1	79.8	78.3
Hungary	82.3	76.7	74.1	72.9	71.6	75.3	73.6	75.0
Iceland	93.5	93.8	92.9	93.7	94.2	94.7	95.5	95.8
Ireland	69.1	74.2	70.9	69.3	64.1	63.1	67.1	64.1
Israel <sup>1</sup>	77.7	74.2	76.4	75.1	75.0	78.2	81.2	80.2
Italy	90.0	89.2	89.4	90.0	89.0	89.9	90.5	90.6
Japan	82.0	81.7	81.4	80.2	..	..	..	..
Korea	86.8	87.5	88.8	89.4	89.5	88.6	89.5	89.4
Latvia	..	90.3	91.3	92.7	93.0	95.5	95.4	94.8
Luxembourg	67.7	67.4	70.7	64.1	64.3	58.5	65.9	68.9
Mexico	76.6	69.9	75.1	72.5	74.4	71.7	72.8	71.5
Netherlands	86.6	89.0	86.6	77.2	89.4	89.5	89.2	89.9
New Zealand	88.2	87.1	87.0	..	78.7	77.5	80.0	80.5
Norway	86.8	85.4	..	..	86.2	85.9	85.9	84.3
Poland	91.8	91.3	87.6	85.9	85.9	85.8	85.8	82.8
Portugal	80.4	79.4	78.6	78.8	77.9	76.9	76.8	76.6
Slovak Republic	75.5	75.2	73.0	71.0	70.7	70.1	69.9	70.4
Slovenia	86.8	83.2	84.2	84.3	84.2	85.1	84.0	85.5
Spain	84.5	86.2	87.3	88.5	90.5	86.8	87.3	87.0
Sweden	88.9	87.0	87.4	87.9	84.0	86.1	86.5	89.3
Switzerland	158.2	87.7	85.2	87.0	86.1	86.4	86.7	87.0
Turkey	68.9	70.8	74.3	71.4	74.8	71.9	72.2	72.1
United Kingdom	81.0	79.8	81.0	82.8	83.8	83.4	83.2	82.8
United States	65.3	65.9	66.9	67.1	66.9	67.4	67.3	68.2
European Union (15 countries)	83.7	84.9	84.6	84.6	85.5	84.8	84.8	83.8
NAFTA	66.6	66.4	67.5	67.5	67.3	67.7	67.7	68.4
<b>OECD</b>	<b>73.9</b>	<b>71.9</b>	<b>72.6</b>	<b>72.7</b>	<b>73.3</b>	<b>73.5</b>	<b>73.4</b>	<b>73.0</b>

.. Not available

Note: Data for Denmark, especially for 2013, may be subject to revision.

Detailed metadata at: <http://metalinks.oecd.org/isy/20170221/f2d3>.1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

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

Per cent

	2008	2009	2010	2011	2012	2013	2014	2015
Australia	9.8	9.3	9.1	10.0	11.1	10.9	10.1	10.9
Austria	10.8	..	..	..	..	12.0	9.6	8.9
Belgium	1.9	1.8	2.9	3.1	2.7	3.2	3.5	3.2
Canada	10.2	8.7	7.7	8.2	8.5	9.7	17.7	17.6
Chile	..	0.4	0.3	0.3	0.5	0.5	0.6	0.8
Czech Republic	0.6	0.9	1.4	1.7	1.9	1.8	1.6	2.0
Denmark	0.4	..	..	0.3	0.8	84.9	0.8	0.8
Estonia	..	0.1	-	0.1	..	..	..	..
Finland	2.2	2.0	1.5	1.9	1.9	1.5	1.4	1.3
France	8.3	8.3	8.9	8.7	10.7	10.1	10.5	8.9
Germany	20.7	..	..	..	23.2	22.4	22.4	24.6
Greece	1.9	..	1.2	1.7	2.0	2.3	1.2	1.1
Hungary	0.6	0.5	0.6	0.7	1.0	1.3	0.9	1.0
Iceland	3.4	1.0	0.8	1.9	2.3	2.3	2.5	2.4
Ireland	40.1	1.1	1.2	1.6	2.0	1.8	1.9	1.9
Israel <sup>1</sup>	-	-	-	-	..	..	..	..
Italy	2.7	2.1	2.1	2.5	2.5	2.4	1.8	1.8
Japan	5.4	5.2	4.2	4.4	9.9	7.4	5.5	4.1
Korea	7.2	7.1	6.1	5.4	4.9	5.2	5.0	5.1
Latvia	..	0.4	0.6	1.5	1.4	0.0	0.0	0.0
Luxembourg	0.1	0.1	0.7	1.9	1.3	0.9	1.2	0.8
Mexico	1.7	1.7	1.6	2.0	1.8	1.7	1.8	1.7
Netherlands	1.4	7.1	7.1	0.7	1.4	1.5	1.5	1.7
New Zealand	2.3	2.1	1.6	..	1.3	0.6	0.6	3.8
Norway	0.1	0.2	..	..	..	..	..	..
Poland	0.9	1.1	1.1	0.9	1.0	1.2	1.0	2.7
Portugal	2.6	2.8	2.8	3.7	4.1	3.5	3.3	3.9
Slovak Republic	0.2	0.6	0.6	0.9	1.0	0.9	1.4	2.0
Slovenia	..	12.0	12.1	12.0	12.3	11.3	11.3	12.5
Spain	5.5	2.0	2.0	6.0	2.6	7.7	7.8	8.2
Sweden	7.0	8.2	7.2	6.0	7.9	6.3	4.1	3.1
Switzerland	7.5	13.9	14.7	12.3	13.5	14.5	13.8	12.7
Turkey	..	..	4.0	3.2	2.9	2.7	5.0	3.1
United Kingdom	5.1	5.6	5.7	7.9	8.1	9.7	9.9	11.1
United States	21.5	20.9	20.4	20.5	20.7	21.5	21.8	22.8
European Union (15 countries)	9.9	5.2	5.3	5.9	10.0	10.7	10.2	10.7
NAFTA	20.8	20.3	19.8	19.8	20.1	20.8	21.4	22.4
<b>OECD</b>	<b>14.4</b>	<b>13.4</b>	<b>13.0</b>	<b>13.1</b>	<b>15.0</b>	<b>15.5</b>	<b>15.4</b>	<b>16.7</b>

.. Not available; - Nil

Note: Data for Denmark, especially for 2013, may be subject to revision. For Japan, data refer to the life sector only since 2012.

Detailed metadata at: <http://metalinks.oecd.org/isy/20170221/f2d3>.1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

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

Per cent

	2008	2009	2010	2011	2012	2013	2014	2015
Australia	4.3	5.5	5.8	6.4	7.6	8.1	7.5	8.4
Austria	0.8	..	..	..	..	0.2	0.2	0.2
Belgium	0.2	0.2	0.4	0.5	0.2	0.4	0.4	0.3
Canada	7.5	4.1	6.9	8.3	8.8	9.7	16.6	17.5
Chile	..	0.1	0.1	0.1	0.0	0.0	0.1	0.4
Czech Republic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Denmark	0.1	..	..	0.0	0.6	89.0	0.5	0.5
Estonia	..	..	-	-	..	..	..	..
Finland	0.2	0.1	0.1	0.1	0.1	0.1	0.2	0.0
France	6.2	11.2	12.0	5.6	9.1	8.0	8.9	6.3
Germany	13.2	..	..	..	0.7	0.7	0.6	0.6
Greece	0.2	..	0.3	1.1	0.2	0.2	0.2	0.2
Hungary	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Iceland	-	-	-	-	-	-	-	0.1
Ireland	40.2	0.8	0.9	0.9	1.2	1.1	1.1	1.2
Israel <sup>1</sup>	-	-	-	-	..	..	..	..
Italy	3.2	2.2	2.1	2.4	2.6	1.9	1.3	1.3
Japan	3.2	3.2	1.8	2.0	9.9	7.4	5.5	4.1
Korea	3.9	3.8	2.7	1.4	1.1	1.1	1.1	1.1
Latvia	..	..	-	-	-	-	-	-
Luxembourg	0.0	0.1	0.7	1.9	1.3	1.0	1.3	0.8
Mexico	0.9	0.8	0.6	0.6	0.5	0.6	0.7	0.4
Netherlands	0.2	11.2	11.2	0.1	0.1	0.0	0.0	0.0
New Zealand	..	..	..	..	..	..	..	..
Norway	..	..	..	..	..	..	..	..
Poland	0.1	0.2	0.2	0.1	0.1	0.1	0.1	0.1
Portugal	0.0	0.1	0.2	0.0	0.0	0.0	0.0	0.0
Slovak Republic	-	-	-	-	-	-	-	-
Slovenia	..	-	-	-	..	..	..	..
Spain	1.2	0.2	0.1	1.1	0.2	1.3	1.6	1.5
Sweden	0.3	0.3	0.3	0.2	2.3	0.2	0.0	0.0
Switzerland	1.1	0.9	1.0	0.5	1.1	1.5	1.4	1.5
Turkey	..	..	1.7	2.0	1.6	2.1	1.5	1.6
United Kingdom	1.2	3.2	3.4	6.8	7.1	9.3	9.0	10.0
United States	8.9	8.4	8.4	9.2	9.8	11.3	10.4	15.1
European Union (15 countries)	6.3	3.4	3.4	4.2	4.6	4.9	4.7	4.6
NAFTA	8.7	8.2	8.2	9.1	9.6	11.1	10.4	15.0
<b>OECD</b>	<b>6.5</b>	<b>5.3</b>	<b>5.0</b>	<b>5.5</b>	<b>7.4</b>	<b>7.5</b>	<b>6.8</b>	<b>8.8</b>

.. Not available; - Nil

Note: Data for Denmark, especially for 2013, may be subject to revision.

Detailed metadata at: <http://metalinks.oecd.org/isy/20170221/f2d3>.1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

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

Per cent

	2008	2009	2010	2011	2012	2013	2014	2015
Australia	17.9	14.0	13.6	14.8	15.2	14.2	14.3	14.7
Austria	17.6	..	..	..	..	18.2	14.7	13.6
Belgium	5.2	4.8	7.4	7.5	7.3	7.1	7.6	7.5
Canada	11.6	11.3	8.1	8.2	8.3	9.7	18.1	17.7
Chile	..	0.8	0.6	0.7	1.2	1.4	1.5	1.6
Czech Republic	1.0	1.5	2.6	3.2	3.5	3.3	2.9	3.3
Denmark	1.1	..	..	0.8	1.1	1.1	1.3	1.4
Estonia	..	0.1	-	0.1	..	..	..	..
Finland	3.9	3.7	3.5	3.7	3.7	3.3	3.0	3.0
France	12.1	12.6	13.1	14.0	13.3	13.4	13.3	13.5
Germany	26.1	..	..	..	35.6	34.6	34.7	37.0
Greece	3.3	..	1.8	2.1	3.3	3.7	2.2	1.9
Hungary	1.2	1.1	1.2	1.5	2.2	2.9	1.9	2.1
Iceland	3.6	1.1	0.9	2.0	2.5	2.5	2.7	2.6
Ireland	39.9	2.0	2.4	4.1	5.3	5.0	5.3	4.6
Israel <sup>1</sup>	-	-	-	-	..	..	..	..
Italy	1.9	2.1	2.2	2.6	2.4	3.4	3.4	3.8
Japan	13.9	13.2	13.7	14.3	..	..	..	..
Korea	13.0	12.5	11.0	10.7	10.2	11.1	10.1	10.3
Latvia	..	0.5	0.8	1.8	1.7	0.0	0.0	0.0
Luxembourg	0.7	0.3	0.3	2.0	1.3	0.3	0.2	0.2
Mexico	2.4	2.4	2.4	3.1	2.9	2.7	2.7	2.7
Netherlands	2.8	2.8	2.8	1.5	2.5	2.9	2.8	2.9
New Zealand	2.3	2.1	1.6	..	1.3	0.6	0.6	3.8
Norway	0.3	0.2	..	..	..	..	..	..
Poland	2.5	2.3	2.2	1.9	2.3	2.5	2.1	5.3
Portugal	8.8	9.4	10.3	10.3	11.0	11.7	12.3	12.1
Slovak Republic	0.5	1.2	1.2	1.9	2.1	2.1	3.1	4.0
Slovenia	..	15.4	15.6	15.4	15.8	14.6	14.6	16.3
Spain	8.9	3.6	3.8	10.3	4.8	12.9	12.6	13.5
Sweden	12.9	16.4	13.8	11.8	14.6	12.9	13.5	11.4
Switzerland	14.3	25.7	27.0	23.3	24.9	26.6	25.4	23.4
Turkey	..	..	4.5	3.5	3.1	2.8	5.4	3.3
United Kingdom	17.4	13.3	12.2	11.0	11.2	10.9	12.6	14.1
United States	29.9	29.1	28.2	28.1	28.2	27.8	28.2	27.4
European Union (15 countries)	15.7	8.5	8.7	9.1	18.1	18.6	18.9	20.2
NAFTA	28.6	28.2	27.2	26.9	27.0	26.8	27.6	26.8
<b>OECD</b>	<b>23.3</b>	<b>22.6</b>	<b>22.0</b>	<b>21.7</b>	<b>23.6</b>	<b>23.5</b>	<b>24.2</b>	<b>24.3</b>

.. Not available; - Nil

Note: Data for Denmark, especially for 2013, may be subject to revision.

Detailed metadata at: <http://metalinks.oecd.org/isy/20170221/f2d3>.

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

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

Per cent

	2008	2009	2010	2011	2012	2013	2014	2015
Australia	32.8	28.7	15.0	10.3	15.8	16.8	15.5	17.7
Austria	32.2	..	..	..	..	37.5	39.2	37.7
Belgium	..	..	..	..	..	..	..	..
Canada	20.3	10.9	10.1	7.9	6.3	5.6	26.0	21.0
Chile	..	53.7	49.0	37.6	43.7	46.7	45.0	41.8
Czech Republic	97.5	97.2	97.4	97.2	97.1	96.8	96.7	90.1
Denmark	18.1	..	..	20.4	19.3	2.5	19.5	18.6
Estonia	..	..	100.0	100.0	100.0	100.0	100.0	100.0
Finland	..	36.1	..	..	38.3	42.0	43.0	38.5
France	..	..	..	..	..	..	..	..
Germany	24.3	26.8	27.0	27.4	30.1	27.4	26.0	26.7
Greece	12.1	59.3	57.2	63.4	63.3	53.8	48.0	55.7
Hungary	89.3	95.9	93.4	92.8	93.5	95.6	96.2	95.8
Iceland	-	2.0	3.0	3.6	3.9	4.3	5.0	5.8
Ireland	2.1	3.3	8.2	4.7	3.9	4.9	4.5	4.7
Israel <sup>1</sup>	30.5	30.6	30.6	30.4	0.3	0.4	0.4	0.4
Italy	31.2	30.8	30.2	30.1	27.4	28.9	31.3	30.5
Japan	20.1	17.8	17.6	19.2	22.4	20.7	20.1	20.6
Korea	22.1	20.1	19.7	18.9	16.3	16.1	13.2	12.4
Latvia	..	59.0	97.3	90.1	90.0	91.8	91.0	89.8
Luxembourg	97.1	96.6	95.1	95.6	94.6	96.2	96.4	92.5
Mexico	71.2	74.0	72.5	69.9	71.1	6.3	74.0	72.3
Netherlands	25.2	22.5	25.2	21.1	21.1	19.2	4.6	18.5
New Zealand	..	..	..	..	..	..	..	..
Norway	8.7	..	9.7	9.3	10.7	12.3	13.3	15.1
Poland	51.9	49.4	49.8	50.9	51.1	48.8	50.0	50.7
Portugal	5.9	7.1	5.8	9.3	7.9	6.8	54.0	64.2
Slovak Republic	90.9	91.6	91.0	90.4	90.2	90.4	90.0	89.0
Slovenia	19.6	16.7	16.6	17.1	16.8	17.6	17.2	17.0
Spain	5.6	10.0	10.3	8.8	19.1	12.4	12.8	12.3
Sweden	21.2	14.0	16.8	17.3	18.4	19.5	7.9	8.8
Switzerland	1.3	3.3	30.5	29.9	30.6	31.2	27.9	26.9
Turkey	45.3	50.5	27.5	27.7	27.1	47.1	47.9	59.7
United Kingdom	19.6	20.6	18.8	21.0	26.4	23.3	16.0	16.9
United States	22.3	25.6	20.6	19.8	19.6	20.0	21.0	17.4

.. Not available; - Nil

Note: Data for Denmark, especially for 2013, may be subject to revision.

Detailed metadata at: <http://metalinks.oecd.org/isy/20170221/f2d3>.1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.



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

Per cent

	2008	2009	2010	2011	2012	2013	2014	2015
Australia	-	..	..	..	..	..	..	..
Austria	-	..	..	..	..	-	-	-
Belgium	..	..	..	..	..	..	..	..
Canada	6.2	2.6	2.8	2.4	2.6	2.2	15.5	15.8
Chile	..	-	-	..	..	..	..	..
Czech Republic	13.9	10.2	8.4	8.3	8.1	7.5	7.2	10.8
Denmark	-	..	..	..	..	..	..	..
Estonia	..	..	-	-	2.9	2.5	2.7	2.8
Finland	..	..	..	..	..	..	..	..
France	..	..	..	..	..	..	..	..
Germany	1.2	1.2	0.4	3.1	4.0	4.0	3.9	4.0
Greece	12.1	12.9	13.6	6.2	0.4	-	-	-
Hungary	..	..	..	..	..	..	..	..
Iceland	-	-	-	-	..	..	..	..
Ireland	2.1	3.3	8.2	4.7	3.9	4.9	4.5	4.7
Israel <sup>1</sup>	..	-	-	..	..	..	..	..
Italy	2.8	-	-	-	-	-	-	-
Japan	7.4	7.3	7.7	9.2	5.5	4.9	4.2	4.1
Korea	4.0	3.2	2.9	2.7	2.2	2.2	2.4	0.2
Latvia	..	32.2	38.0	51.5	55.7	56.3	58.5	59.3
Luxembourg	0.5	0.5	0.2	0.4	0.3	0.5	0.1	0.1
Mexico	..	..	..	..	..	..	..	..
Netherlands	3.0	2.7	3.0	2.7	2.7	2.0	-	-
New Zealand	..	..	..	..	..	..	..	..
Norway	1.3	..	1.2	1.0	0.8	1.3	1.4	0.7
Poland	-	-	..	..	..	..	..	..
Portugal	0.6	0.7	0.5	0.8	-	-	-	-
Slovak Republic	..	3.8	4.2	4.5	4.3	5.4	4.4	4.8
Slovenia	0.2	..	..	..	..	..	..	..
Spain	0.3	0.2	0.3	0.3	0.2	-	-	-
Sweden	4.9	..	..	..	..	..	0.7	..
Switzerland	1.3	3.3	4.0	1.6	2.1	1.5	0.0	0.0
Turkey	-	..	-	..	..	..	..	..
United Kingdom	4.3	0.3	0.9	0.1	0.0	-	0.0	0.0
United States	-	-	-	-	..	..	..	..

.. Not available; - Nil

Note: Data for Denmark, especially for 2013, may be subject to revision.

Detailed metadata at: <http://metalinks.oecd.org/isy/20170221/f2d3>.

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

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

Per cent

	2008	2009	2010	2011	2012	2013	2014	2015
Australia	26.3	28.6	28.7	27.3	27.1	27.7	28.7	28.2
Austria	41.1	..	..	..	..	35.2	37.5	36.9
Belgium	..	..	..	..	..	..	..	..
Canada	37.5	30.1	30.9	29.8	29.0	27.9	44.8	41.6
Chile	..	67.9	66.8	66.5	65.7	63.7	63.5	62.7
Czech Republic	92.2	90.9	89.0	88.6	88.6	88.2	89.4	88.6
Denmark	14.5	..	..	16.0	16.6	16.4	27.5	27.9
Estonia	..	74.0	91.7	90.4	92.7	94.3	95.1	95.2
Finland	..	24.3	..	..	25.0	23.8	23.7	100.0
France	0.3	0.3	0.1	0.1	0.1	0.1	0.1	0.1
Germany	18.6	17.5	17.1	18.2	13.2	14.0	14.5	14.3
Greece	5.6	35.3	33.8	36.6	41.2	34.5	41.2	43.0
Hungary	85.5	95.0	97.3	96.8	95.7	94.9	94.7	92.8
Iceland	-	11.8	9.2	9.7	9.9	10.4	10.9	11.3
Ireland	7.4	8.2	8.9	8.2	17.6	14.3	24.3	22.2
Israel <sup>1</sup>	12.4	11.4	11.1	11.2	3.3	3.3	3.4	4.0
Italy	33.2	30.0	27.3	27.6	27.5	27.8	28.9	32.2
Japan	6.6	10.2	10.9	12.8	..	..	..	..
Korea	1.5	5.4	4.7	3.9	3.8	4.0	3.7	3.7
Latvia	..	60.9	58.6	44.3	48.1	49.4	48.7	57.1
Luxembourg	60.6	62.0	61.6	62.7	58.9	52.1	53.3	52.8
Mexico	53.7	50.0	53.5	51.1	52.4	9.7	48.7	52.2
Netherlands	17.0	17.0	17.0	29.4	29.4	22.7	11.6	16.3
New Zealand	..	..	..	..	..	..	..	..
Norway	44.9	43.3	42.6	42.3	43.9	43.4	41.1	40.2
Poland	51.0	56.1	59.3	61.1	62.8	61.3	61.3	61.8
Portugal	33.2	34.6	28.3	26.7	26.5	26.6	84.2	84.3
Slovak Republic	94.5	95.1	94.7	94.4	94.0	93.8	93.6	93.2
Slovenia	4.5	4.2	4.9	5.1	4.9	5.1	5.2	5.3
Spain	21.4	22.2	18.6	17.0	32.2	29.1	28.8	23.6
Sweden	49.7	53.9	53.1	51.9	63.8	57.6	55.4	44.8
Switzerland	..	3.1	19.9	19.8	20.4	20.6	19.6	20.3
Turkey	57.7	52.5	55.2	57.9	53.8	62.2	59.3	66.7
United Kingdom	50.8	54.2	53.1	55.2	55.2	58.0	57.8	57.5
United States	20.3	18.5	13.9	13.9	10.1	10.4	9.4	9.5

.. Not available; - Nil

Note: Data for Denmark, especially for 2013, may be subject to revision.

Detailed metadata at: <http://metalinks.oecd.org/isy/20170221/f2d3>.1. Information on data for Israel: <http://oe.cd/israel-disclaimer>.

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

Per cent

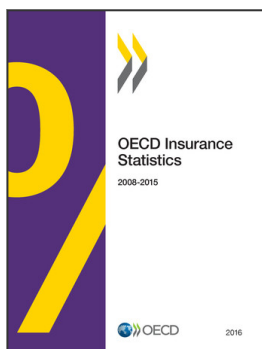
	2008	2009	2010	2011	2012	2013	2014	2015
Australia	10.2	11.2	11.6	9.7	9.7	9.7	10.1	9.1
Austria	0.3	..	..	..	..	0.1	0.1	0.0
Belgium	..	..	..	..	..	..	..	..
Canada	12.6	14.3	15.1	14.3	13.4	13.1	23.2	21.0
Chile	..	-	-	..	..	..	..	..
Czech Republic	2.8	2.8	3.2	3.1	2.7	3.7	4.7	4.9
Denmark	-	..	..	..	..	..	..	..
Estonia	..	16.7	-	-	14.5	13.6	14.8	13.5
Finland	..	..	..	..	..	..	..	..
France	0.3	0.3	0.1	0.1	0.1	0.1	0.1	0.1
Germany	1.7	2.1	1.5	3.0	3.1	2.7	3.2	3.5
Greece	5.6	6.2	4.0	4.6	7.9	0.0	0.0	0.0
Hungary	..	..	..	..	..	..	..	..
Iceland	-	-	-	-	..	..	..	..
Ireland	7.4	8.2	8.9	8.2	17.6	14.3	24.3	22.2
Israel <sup>1</sup>	..	-	-	..	..	..	..	..
Italy	9.4	4.9	1.0	1.1	1.1	1.1	1.1	1.4
Japan	5.4	5.3	5.6	7.8	..	..	..	..
Korea	1.5	3.7	3.2	2.6	2.0	3.1	2.3	2.3
Latvia	..	10.2	11.2	10.9	13.3	18.5	20.4	20.2
Luxembourg	9.0	8.3	7.9	7.2	7.5	6.5	3.6	3.6
Mexico	..	..	..	..	..	..	..	..
Netherlands	1.9	1.9	1.9	1.9	1.9	0.3	0.3	-
New Zealand	..	..	..	..	..	..	..	..
Norway	42.0	41.7	41.4	41.5	43.2	43.4	41.1	40.2
Poland	0.4	0.3	..	..	..	..	..	..
Portugal	0.5	0.6	0.3	0.3	-	-	-	-
Slovak Republic	..	5.1	6.2	6.2	7.1	8.0	8.7	8.5
Slovenia	-	..	..	..	..	..	..	..
Spain	0.2	0.2	0.2	0.2	0.2	-	-	-
Sweden	5.4	..	..	..	..	..	8.2	..
Switzerland	..	3.1	4.8	4.8	4.9	5.0	5.5	6.0
Turkey	0.0	0.1	0.2	0.2	0.3	0.3	0.3	0.4
United Kingdom	6.7	5.9	5.3	5.4	4.7	3.7	4.1	4.6
United States	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.1

.. Not available; - Nil

Note: Data for Denmark, especially for 2013, may be subject to revision.

Detailed metadata at: <http://metalinks.oecd.org/isy/20170221/f2d3>.

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



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