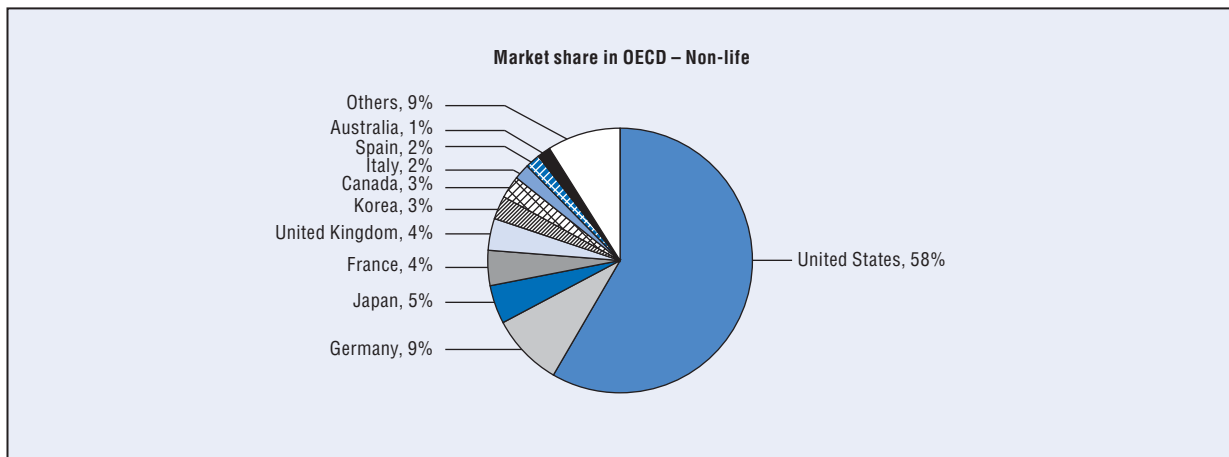
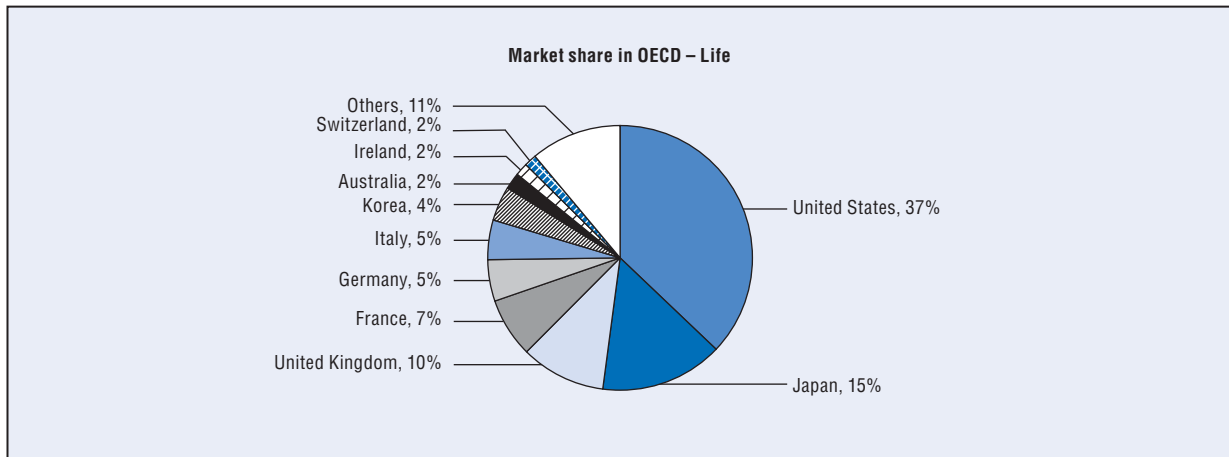
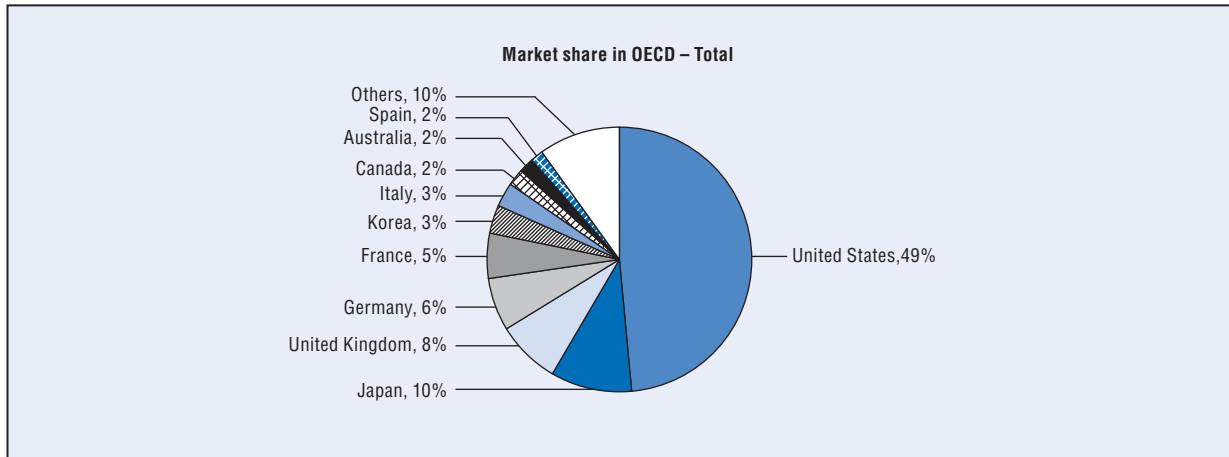


PART I

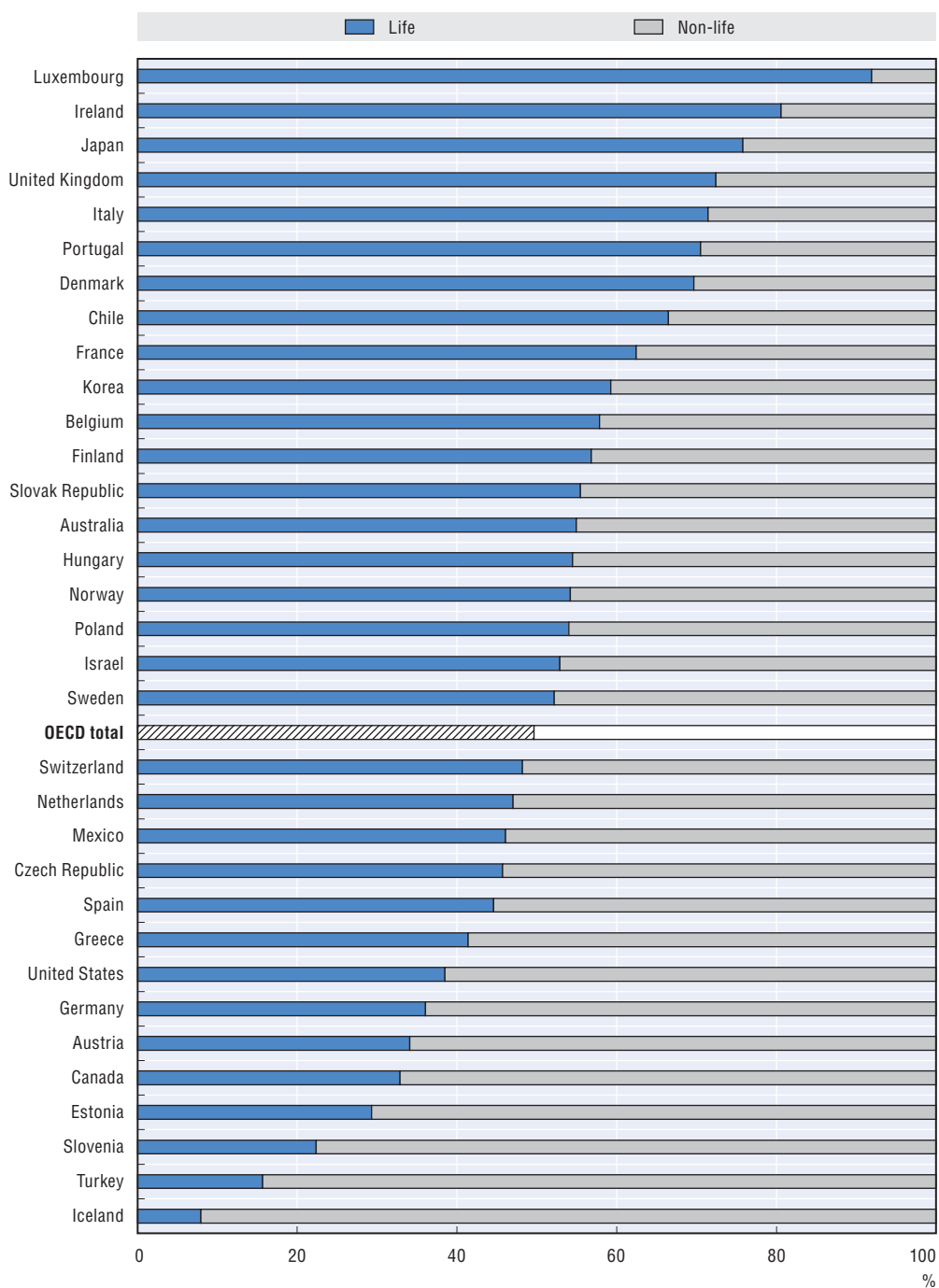
# International comparisons

**Figure I.1. Market share in OECD, 2013**  
Total gross premiums basis



Note: The market share in the OECD in 2013 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 2013, except for: a) Denmark for which data refer to direct gross premiums; b) Japan for which total non-life gross premiums refer to 2012.

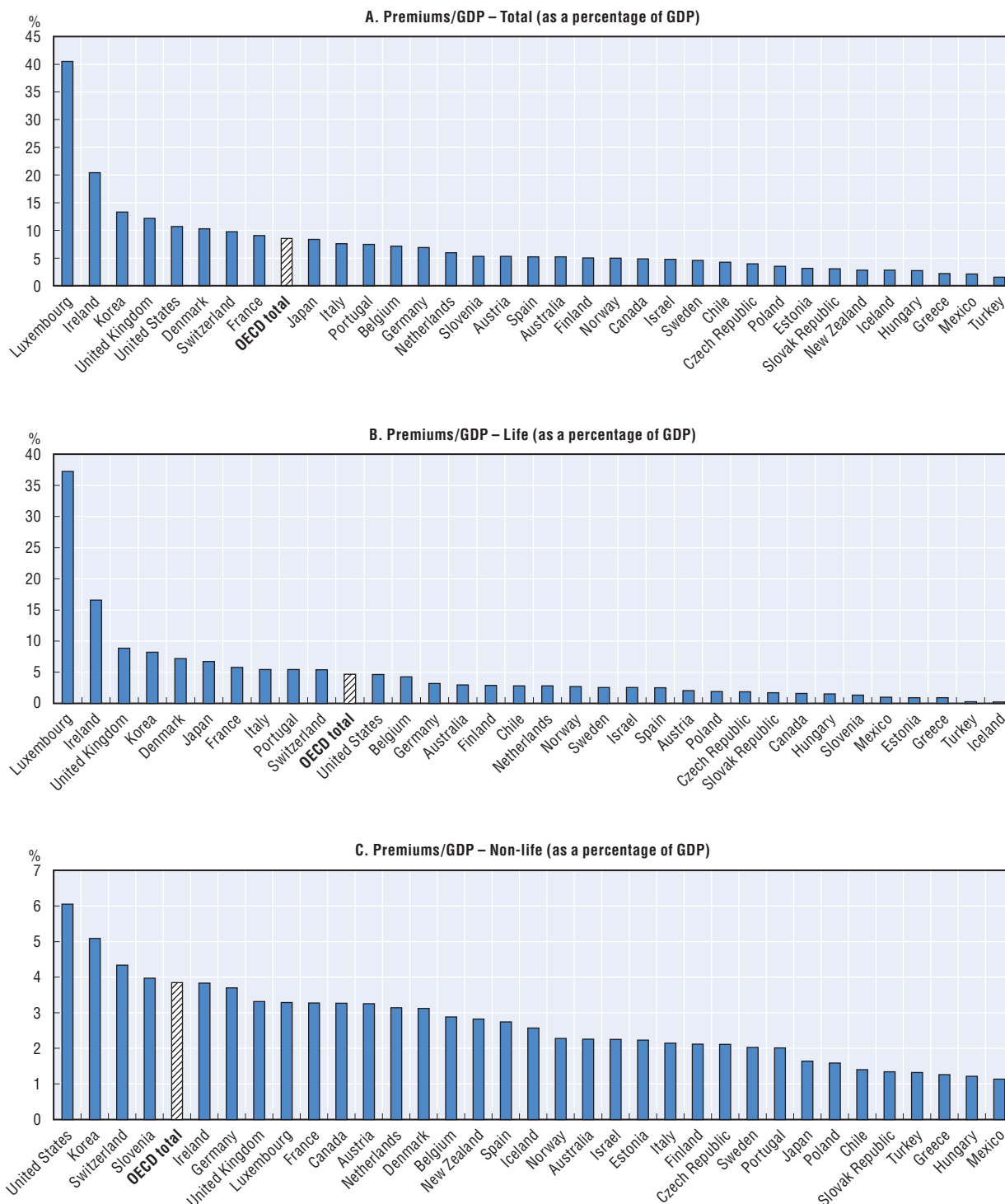
Figure I.2. Life and non-life insurance, 2013



Note: Life insurance share is the ratio of gross life insurance premiums to total gross premiums. Data for Denmark refer to gross premiums of direct business only. Data for Japan about total non-life gross premiums refer to 2012.

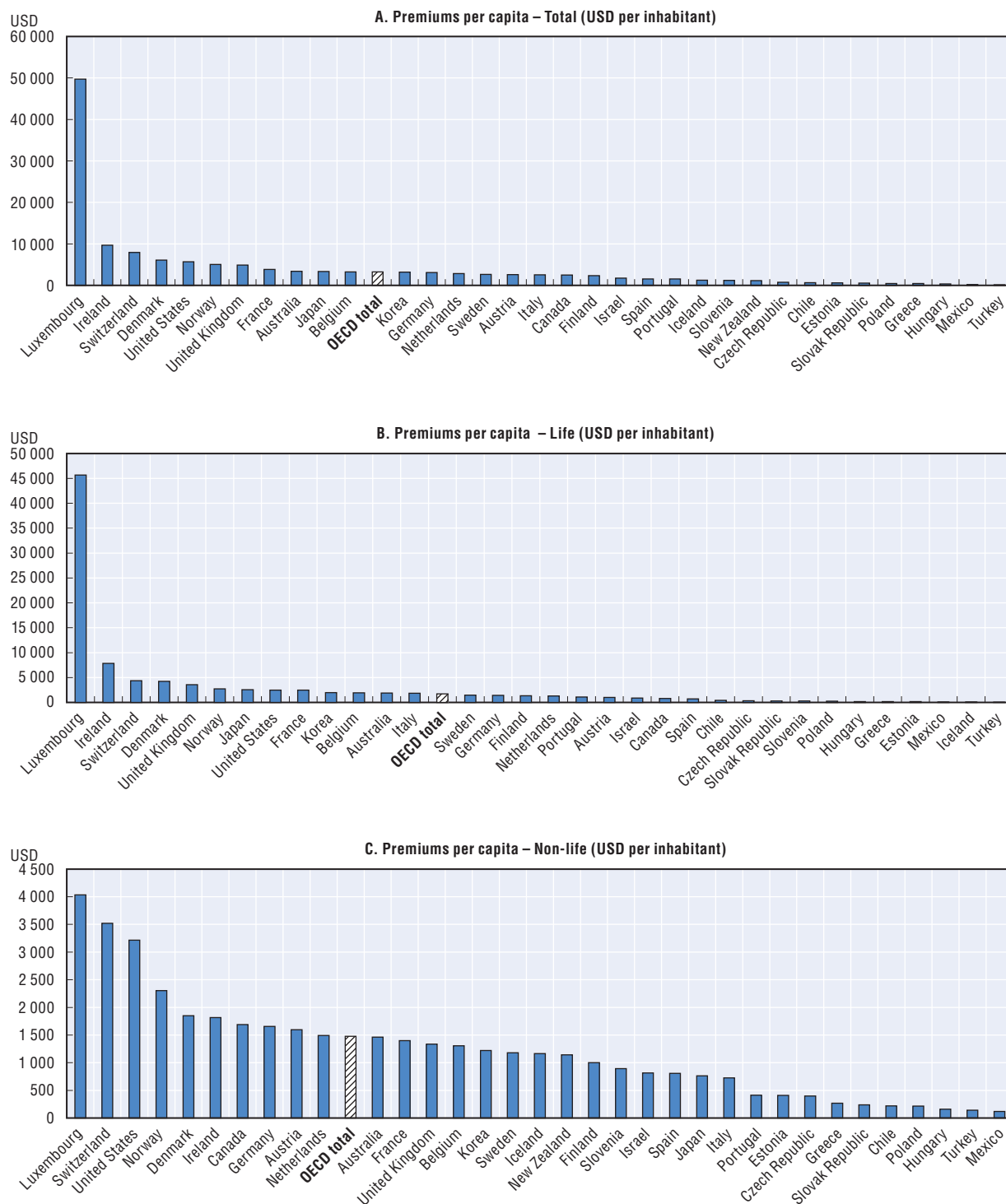
Figure I.3. **Penetration, 2013**

Direct gross premiums – GDP



Note: Data about gross premiums of domestic life insurance undertakings in Japan refer to 2012. Gross premiums of life insurance undertakings in New Zealand are not available.

Figure I.4. **Density, 2013**  
Direct gross premiums/Population



Note: Data about gross premiums of domestic life insurance undertakings in Japan refer to 2012. Gross premiums of life insurance undertakings in New Zealand are not available.

**Table 1. Balance sheet and income, direct insurance (All insurance companies)**  
2013

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	68 067	13 746	3 657	..	324 290	58 517	..	37 960	6 454
Austria	17 780	1 033	3 978	675	135 130	121 459	25 276	13 866	..
Belgium	34 966	3 347	3 834	424	373 028	319 021	36 089	18 979	1 845
Canada	39 073	19 195	9 258	2 299	1 386 841	598 368	..	104 909	11 164
Chile	9 310	1 834	968	1 033	55 340	46 153	3 148	6 149	592
Czech Republic	5 144	1 365	331	116	24 082	17 896	4 186	4 155	538
Denmark	27 532	2 732	339	525	461 432	379 607	108 942	34 406	1 985
Estonia	397	49	120	23	1 943	1 343	610	537	27
Finland	9 007	1 499	177	305	84 802	74 425	..	7 999	1 418
France	223 451	42 154	25 054	6 194	2 748 995	2 341 666	339 064	149 666	11 220
Germany	193 292	18 641	21 516	9 463	1 842 687	1 659 023	105 977	69 711	3 152
Greece	3 375	494	755	93	20 830	16 080	2 749	2 994	557
Hungary	2 632	996	435	1	10 918	9 129	4 589	1 067	123
Iceland	268	92	1	9	1 410	682	43	685	75
Ireland	43 447	2 964	3 714	-352	291 335	295 180	186 083	15 770	1 694
Israel <sup>1</sup>	7 372	1 589	1 645	601	109 428	95 584	57 963	6 472	1 192
Italy	123 702	16 770	13 415	-1 245	884 321	732 170	120 265	88 133	6 944
Japan	346 101	44 975	..	21 681	3 329 370	2 900 013	..	94 218	14 697
Korea	69 806	35 000	..	292	726 416	624 997	79 910	66 999	4 162
Luxembourg	18 958	2 132	1 380	884	188 002	171 034	120 307	5 461	463
Mexico	12 794	1 672	4 503	4 501	70 923	54 676	..	10 370	1 793
Netherlands	47 153	7 559	4 960	194	627 955	451 571	..	75 349	4 086
New Zealand	4 791	6 768	826	..	28 259	..	..	6 231	798
Norway	15 204	2 883	577	472	214 081	186 703	22 307	18 245	2 053
Poland	11 644	4 405	270	727	55 641	42 091	16 536	11 159	2 834
Portugal	15 121	2 024	842	-155	72 973	63 164	20 193	6 400	889
Slovak Republic	1 658	848	423	-22	9 958	7 160	1 811	1 939	221
Slovenia	1 753	555	120	42	8 520	6 312	1 467	631	..
Spain	57 573	11 116	5 995	-651	379 432	273 835	25 325	51 987	6 107
Sweden	20 537	4 164	..	1 898	549 247	366 145	136 940	..	..
Switzerland	52 278	5 542	5 080	1 439	543 365	366 241	..	46 976	7 924
Turkey	6 199	3 021	1 925	1 186	29 222	12 479	..	5 003	646
United Kingdom	343 558	24 221	24 659	-51	2 788 857	2 652 902	1 646 103	198 596	28 044
United States	1 135 046	275 473	98 514	29 054	5 238 633	576 546	..	1 068 460	112 370

.. Not available

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

**Table 2. Balance sheet and income, direct insurance (Life insurance companies)**  
2013

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	43 657	6 451	2 910	..	234 363	..	..	16 539	2 152
Austria	474	29	132	1	8 195	7 993	7 781	208	..
Belgium	701	77	73	13	12 552	10 853	982	448	36
Canada	-	22	-	-	3 103	-	..	337	3
Chile	7 500	1 109	502	997	48 989	42 373	3 148	4 814	445
Czech Republic	408	119	1	-52	1 925	1 716	759	148	24
Denmark	19 780	882	58	75	432 688	363 991	108 942	25 254	774
Estonia	134	13	25	-2	1 206	1 062	610	128	8
Finland	5 213	401	119	23	64 552	59 006	..	4 417	559
France	34 067	3 754	1 796	122	551 086	498 562	74 145	26 226	1 328
Germany	91 951	5 249	7 227	241	1 272 357	1 174 079	105 934	18 186	1 061
Greece	1 423	105	143	3	8 369	7 177	1 949	902	60
Hungary	626	146	67	-5	3 464	3 132	1 496	207	14
Iceland	11	11	1	0	141	76	43	59	10
Ireland	37 784	1 971	2 505	251	246 804	248 521	186 083	5 938	836
Israel <sup>1</sup>	0	0	0	0	21	1	..	15	0
Italy	31 534	1 163	775	254	205 540	188 003	63 612	9 434	940
Japan	346 101	44 975	..	21 681	3 329 370	2 900 013	..	94 218	14 697
Korea	47 812	24 092	..	..	566 117	499 010	79 910	47 542	2 574
Luxembourg	17 345	1 322	767	4	174 363	161 364	120 307	3 364	294
Mexico	888	116	94	68	16 204	14 412	..	1 605	218
Netherlands	29 964	4 154	1 250	-5	534 401	413 319	..	49 966	1 108
New Zealand	1 069	1 764	353	..	10 231	..	..	3 241	405
Norway	7 800	1 160	132	116	178 949	162 579	22 307	11 019	754
Poland	7 305	1 945	29	29	33 762	27 797	16 536	4 251	892
Portugal	5 998	416	192	55	39 666	36 013	13 788	2 328	682
Slovak Republic	121	79	40	6	1 233	1 020	591	164	15
Slovenia	41	19	4	0	857	576	249	228	..
Spain	18 780	1 285	792	160	184 436	138 173	14 836	15 934	1 807
Sweden	9 927	1 860	..	51	461 214	319 780	136 940	..	..
Switzerland	30 129	1 395	1 025	311	365 215	292 513	..	16 219	1 574
Turkey	1 236	1 055	384	65	17 843	3 275	..	1 762	243
United Kingdom	259 188	10 048	5 635	-182	2 108 753	2 099 444	1 562 124	72 548	8 470
United States	335 840	64 028	48 327	38 126	3 710 998	15 887	..	393 905	46 303

.. Not available; - Nil

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

**Table 3. Balance sheet and income, direct insurance (Non-life insurance companies)**  
2013

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	24 410	7 295	746	..	89 927	58 517	..	21 421	4 302
Austria	2 108	139	776	286	11 667	4 580	-	5 688	..
Belgium	2 552	503	513	133	14 130	8 445	..	2 814	113
Canada	27 672	5 847	4 257	2 032	99 102	93 234	..	26 394	1 366
Chile	1 810	725	466	37	6 351	3 780	-	1 335	147
Czech Republic	327	128	27	46	1 996	1 074	..	780	-61
Denmark	7 752	1 850	281	450	28 743	15 616	..	9 153	1 211
Estonia	263	36	95	25	738	281	-	410	19
Finland	3 794	1 098	57	283	20 251	15 418	..	3 582	859
France	60 236	21 199	11 455	4 986	299 186	191 971	-	62 505	4 438
Germany	101 341	13 392	14 290	9 222	570 330	484 944	43	51 525	2 092
Greece	497	165	237	140	3 321	2 120	-	838	138
Hungary	115	78	33	14	284	137	-	94	-12
Iceland	257	81	1	9	1 270	606	..	626	64
Ireland	5 663	993	1 209	-603	44 531	46 659	-	9 832	858
Israel <sup>1</sup>	558	125	69	106	5 885	3 897	..	1 118	233
Italy	7 025	3 008	2 316	395	27 604	19 657	..	4 865	314
Japan	..	..	..	..	..	..	..	..	..
Korea	21 993	10 908	..	292	160 299	125 987	..	19 457	1 588
Luxembourg	1 613	811	614	880	13 639	9 671	-	2 097	169
Mexico	1 342	276	694	850	5 076	3 053	..	1 160	153
Netherlands	17 188	3 405	3 709	199	93 554	38 252	..	25 382	2 978
New Zealand	3 722	5 004	473	..	18 028	..	..	2 990	393
Norway	7 404	1 723	446	356	35 132	24 124	..	7 226	1 299
Poland	4 339	2 460	241	698	21 879	14 294	-	6 908	1 942
Portugal	1 919	658	262	-65	5 304	3 178	..	1 385	7
Slovak Republic	36	41	18	2	162	94	..	17	5
Slovenia	450	50	5	3	325	107	-	52	..
Spain	12 563	4 044	2 119	-209	35 570	19 303	-	10 970	1 146
Sweden	10 610	2 304	..	1 847	88 033	46 365	..	..	..
Switzerland	22 149	4 148	4 055	1 128	178 150	73 729	..	30 757	6 350
Turkey	4 962	1 966	1 541	1 121	11 379	9 204	..	3 242	403
United Kingdom	50 568	11 081	17 737	285	280 356	178 733	..	79 086	8 532
United States	799 206	211 445	50 187	-9 072	1 527 635	560 659	..	674 555	66 067

.. Not available; - Nil

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



**Table 4. Portfolio allocation, direct insurance (All insurance companies)**  
2013

Million US dollars

	Real estate	Mortgage loans	Shares	Bonds issued by public and private sector	Loans other than mortgage loans	Other investments	Total
Australia	3 285	..	5 265	59 827	2 710	12 570	83 658
Austria	4 647	897	26 355	85 632	4 816	12 783	135 130
Belgium	4 439	13 875	15 908	236 787	7 792	29 234	308 035
Canada	23 020	83 674	52 962	447 123	..	19 590	626 369
Chile	6 444	4 351	1 001	29 683	443	4 352	46 275
Czech Republic	..	..	..	..	..	..	..
Denmark	2 681	123	165 817	131 378	3 471	23 543	327 012
Estonia	-	0	15	754	1	454	1 225
Finland	3 133	525	15 341	27 465	..	32 732	79 196
France	87 197	2 787	520 018	1 770 234	17 839	47 158	2 445 233
Germany	31 616	92 423	103 454	685 792	334 998	527 169	1 775 453
Greece	887	58	225	7 916	81	5 429	14 596
Hungary	101	1	96	4 511	5	384	5 098
Iceland	3	22	404	465	2	8	903
Ireland	1 147	6	3 677	45 572	2 649	13 885	66 936
Israel <sup>1</sup>	1 368	760	1 072	26 810	2 248	8 792	41 049
Italy	8 907	127	79 018	501 752	3 689	49 369	642 863
Japan	..	..	..	..	..	..	..
Korea	20 131	35 402	28 838	308 374	80 212	117 128	590 085
Luxembourg	59	1	1 690	28 071	59	25 206	55 086
Mexico	821	498	6 071	41 413	1 859	4 678	55 340
Netherlands	..	..	..	..	..	..	..
New Zealand	..	..	2 080	7 725	..	..	7 725
Norway	19 571	1 932	25 290	115 028	8 255	7 215	177 291
Poland	406	166	3 080	17 919	1 426	9 950	32 947
Portugal	1 084	11	1 207	35 358	9	9 499	47 168
Slovak Republic	193	-	105	5 845	28	550	6 721
Slovenia	227	2	461	4 093	108	724	5 616
Spain	14 674	237	18 506	226 795	16 573	48 627	325 412
Sweden	11 294	328	134 087	199 323	4 067	27 809	376 908
Switzerland	45 404	33 960	10 755	240 911	16 720	90 427	438 177
Turkey	83	..	127	4 818	5	494	5 527
United Kingdom	51 826	39 011	220 836	680 115	21 421	318 075	1 331 284
United States	35 332	361 111	464 518	3 541 512	127 452	446 823	4 976 749

.. Not available; - Nil

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

**Table 5. Portfolio allocation, direct insurance (Life insurance companies)**  
2013

Million US dollars

	Real estate	Mortgage loans	Shares	Bonds issued by public and private sector	Loans other than mortgage loans	Other investments	Total
Australia	3 071	..	4 369	20 716	626	442	29 225
Austria	4	-	5 283	2 769	-	139	8 195
Belgium	131	1 032	1 299	6 683	190	1 141	10 477
Canada	-	-	-	1 344	..	0	1 345
Chile	6 372	4 347	993	28 483	443	3 268	43 905
Czech Republic	..	..	..	..	..	..	..
Denmark	2 626	121	160 159	115 139	3 061	22 825	303 931
Estonia	-	-	14	305	1	253	574
Finland	1 958	190	10 146	17 370	..	32 687	62 352
France	17 207	9	96 504	376 478	3 058	2 577	495 832
Germany	22 045	82 163	44 371	463 874	218 917	367 551	1 198 921
Greece	102	10	63	3 684	64	1 607	5 530
Hungary	2	1	15	1 490	0	133	1 640
Iceland	-	-	19	45	-	2	66
Ireland	367	6	1 604	22 230	836	6 869	31 911
Israel <sup>1</sup>	-	-	-	14	-	2	16
Italy	463	2	4 796	107 096	166	7 024	119 547
Japan	59 233	13 298	221 219	2 257 908	348 518	374 286	3 274 462
Korea	14 203	20 982	23 252	256 328	63 175	81 625	459 564
Luxembourg	10	-	1 254	23 370	59	19 915	44 608
Mexico	18	4	5	13 386	155	2 065	15 633
Netherlands	..	..	..	..	..	..	..
New Zealand	..	..	2 014	3 567	..	..	3 567
Norway	18 837	1 886	20 279	99 691	7 793	6 572	155 058
Poland	110	159	582	9 507	632	4 175	15 166
Portugal	139	1	411	18 607	0	5 293	24 451
Slovak Republic	4	-	14	491	1	56	566
Slovenia	-	-	178	373	-	74	626
Spain	2 041	169	5 545	123 079	15 209	17 747	163 791
Sweden	8 552	307	112 197	159 195	3 598	20 508	304 356
Switzerland	37 920	29 135	5 904	191 414	12 070	30 863	307 306
Turkey	16	..	75	2 299	5	75	2 470
United Kingdom	27 210	34 668	99 516	418 965	17 870	89 644	687 874
United States	22 657	356 654	137 789	2 669 691	127 451	293 530	3 607 773

.. Not available; - Nil

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

**Table 6. Portfolio allocation, direct insurance (Non-life insurance companies)**  
2013

Million US dollars

	Real estate	Mortgage loans	Shares	Bonds issued by public and private sector	Loans other than mortgage loans	Other investments	Total
Australia	214	..	895	39 111	2 084	12 128	54 433
Austria	249	1	4 798	3 432	218	2 969	11 667
Belgium	167	170	840	6 164	26	1 570	8 938
Canada	10	670	11 067	70 426	..	2 974	85 146
Chile	73	4	8	1 200	-	1 084	2 370
Czech Republic	..	..	..	..	..	..	..
Denmark	55	1	5 658	16 239	410	719	23 081
Estonia	-	0	1	449	-	201	652
Finland	1 175	335	5 195	10 095	..	44	16 844
France	14 160	573	57 503	133 956	3 375	13 438	223 003
Germany	9 571	10 259	59 083	221 918	116 082	159 618	576 531
Greece	243	1	27	908	-	1 211	2 390
Hungary	0	-	-	160	0	21	181
Iceland	3	22	386	420	2	6	838
Ireland	781	-	2 073	23 343	1 814	7 015	35 025
Israel <sup>1</sup>	40	2	65	2 776	124	2 243	5 250
Italy	1 364	3	1 259	14 131	33	1 500	18 290
Japan	..	..	..	..	..	..	..
Korea	5 929	14 420	5 586	52 046	17 037	35 503	130 521
Luxembourg	48	1	437	4 701	-	5 291	10 478
Mexico	95	5	167	1 869	22	114	2 271
Netherlands	..	..	..	..	..	..	..
New Zealand	..	..	66	4 157	..	..	4 157
Norway	734	46	5 011	15 337	462	643	22 233
Poland	296	7	2 498	8 412	794	5 775	17 781
Portugal	337	4	100	2 282	0	1 086	3 809
Slovak Republic	-	-	-	-	-	-	-
Slovenia	22	-	17	133	-	70	242
Spain	2 369	49	2 870	12 155	416	6 026	23 884
Sweden	2 742	21	21 890	40 128	469	7 302	72 552
Switzerland	7 484	4 824	4 851	49 496	4 651	59 565	130 872
Turkey	68	..	52	2 519	-	418	3 058
United Kingdom	1 685	458	25 628	103 456	390	148 739	280 356
United States	12 675	4 457	326 729	871 821	1	153 293	1 368 976

.. Not available; - Nil

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

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

Million US dollars

	2006	2007	2008	2009	2010	2011	2012	2013
Australia	51 292	66 970	65 665	57 732	70 793	84 541	85 880	87 589
Austria	21 265	23 745	26 282	..	..	..	..	25 072
Belgium	37 136	43 008	42 727	39 577	39 171	40 829	41 953	37 408
Canada	109 536	136 059	113 654	75 537	85 745	94 037	97 030	98 514
Chile	4 759	..	..	6 270	8 313	9 704	11 309	11 776
Czech Republic	5 407	6 550	8 188	7 567	8 175	8 776	7 861	8 002
Denmark	23 684	28 462	32 499	..	..	33 919	32 759	..
Estonia	126	..	..	343	565	560	617	774
Finland	7 807	8 284	9 069	9 470	11 615	10 122	9 356	13 055
France	292 548	312 761	277 795	300 988	297 036	288 779	258 748	275 620
Germany	264 314	280 219	301 494	246 798	240 818	255 441	302 864	333 555
Greece	6 002	7 141	7 765	7 215	6 948	6 886	5 783	5 404
Hungary	3 889	5 070	5 135	4 087	4 056	4 057	3 382	3 584
Iceland	466	584	474	277	382	415	404	419
Ireland	45 833	63 192	86 810	46 661	45 269	44 545	45 605	45 293
Israel <sup>1</sup>	7 765	8 788	10 786	10 268	11 259	12 679	12 490	13 948
Italy	147 448	147 142	143 315	166 845	169 746	156 817	138 289	161 085
Japan	321 769	351 418	428 049	471 366	498 822	569 091	465 341	355 931
Korea	104 845	119 771	105 897	99 143	120 869	137 952	163 142	169 175
Luxembourg	14 692	15 322	15 857	23 064	27 438	19 156	25 178	24 693
Mexico	15 235	17 702	18 815	17 540	19 554	22 663	23 631	27 189
Netherlands	57 341	65 234	71 463	67 169	52 399	58 593	51 288	47 792
New Zealand	2 903	3 315	3 149	2 948	3 372	..	4 590	5 139
Norway	16 236	19 796	24 152	9 287	20 569	23 794	25 760	25 529
Poland	12 094	15 812	24 633	16 480	17 968	19 294	19 259	18 309
Portugal	16 199	18 711	22 471	19 728	21 046	15 626	13 564	16 995
Slovak Republic	1 808	2 324	2 991	2 887	2 813	2 995	2 773	2 958
Slovenia	..	2 249	2 847	3 021	2 885	3 036	2 817	2 806
Spain	72 266	78 365	91 261	85 168	76 314	86 288	72 910	77 140
Sweden	30 885	31 055	31 406	25 469	25 643	28 081	24 691	27 207
Switzerland	41 919	45 505	57 018	57 299	61 650	71 549	70 228	74 255
Turkey	5 909	8 409	9 070	8 472	9 997	10 267	11 427	13 206
United Kingdom	525 950	644 595	453 208	342 922	324 997	339 541	369 681	340 342
United States	1 710 090	1 993 593	2 039 112	2 029 504	2 035 562	2 154 851	2 279 817	2 289 921
European Union (15 countries)	1 563 370	1 767 237	1 613 422	1 381 076	1 338 438	1 384 623	1 392 671	1 430 660
NAFTA	1 834 861	2 147 354	2 171 581	2 122 581	2 140 861	2 271 551	2 400 478	2 415 623
<b>OECD</b>	<b>3 979 419</b>	<b>4 571 152</b>	<b>4 533 056</b>	<b>4 261 104</b>	<b>4 321 789</b>	<b>4 614 885</b>	<b>4 680 428</b>	<b>4 639 681</b>

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

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

Million US dollars

	2006	2007	2008	2009	2010	2011	2012	2013
Australia	29 570	41 487	39 020	32 297	40 318	47 949	46 069	48 122
Austria	8 873	9 690	10 576	..	..	..	..	8 552
Belgium	26 044	30 361	28 492	25 650	25 465	25 802	27 151	21 639
Canada	43 857	62 569	38 537	26 883	30 489	32 018	31 146	32 379
Chile	2 921	..	..	4 081	5 487	6 070	7 407	7 830
Czech Republic	2 091	2 668	3 332	3 162	3 761	4 075	3 688	3 659
Denmark	15 668	18 641	21 948	..	..	23 120	22 499	..
Estonia	126	..	..	..	229	223	209	227
Finland	3 687	3 805	4 105	4 654	6 914	5 180	4 788	7 419
France	180 293	187 029	178 812	50 764	51 003	184 408	160 685	172 106
Germany	110 769	117 166	126 799	114 003	115 270	116 666	107 469	120 236
Greece	2 879	3 459	3 657	3 316	3 005	3 009	2 498	2 237
Hungary	1 961	2 783	2 695	2 057	2 157	2 214	1 792	1 952
Iceland	41	47	35	26	29	30	29	33
Ireland	36 729	52 825	69 108	37 759	36 342	35 284	36 599	36 507
Israel <sup>1</sup>	3 645	4 243	5 395	5 039	5 805	6 689	6 612	7 378
Italy	96 418	91 048	84 771	115 097	121 812	105 206	91 896	115 093
Japan	238 635	270 364	340 530	376 882	399 986	458 999	465 341	355 931
Korea	69 605	79 383	67 581	61 514	72 003	79 384	96 241	100 255
Luxembourg	13 420	13 697	14 248	21 502	25 870	17 313	23 507	22 701
Mexico	6 791	7 711	8 384	7 719	9 019	10 134	10 916	12 525
Netherlands	32 197	36 566	38 996	34 142	26 774	30 140	24 402	22 485
New Zealand	..	..	..	..	..	..	..	..
Norway	8 535	12 077	14 186	..	11 016	12 771	14 057	13 835
Poland	6 802	9 222	16 176	9 708	10 424	10 752	11 187	9 893
Portugal	10 785	12 602	15 958	13 958	15 704	10 032	8 586	11 979
Slovak Republic	855	1 154	1 565	1 487	1 492	1 592	1 493	1 641
Slovenia	..	490	835	663	645	669	624	628
Spain	31 907	31 946	40 190	40 563	36 291	40 510	33 835	34 381
Sweden	17 158	15 451	14 665	12 933	12 519	13 932	13 323	14 192
Switzerland	22 400	23 928	29 174	27 341	29 215	34 622	33 605	35 786
Turkey	968	1 024	1 214	1 439	1 748	1 884	1 762	2 071
United Kingdom	418 456	536 136	345 682	260 531	239 358	249 432	278 838	246 444
United States	527 483	778 804	810 715	798 795	799 066	864 830	919 547	881 541
European Union (15 countries)	1 005 280	1 160 420	998 008	734 870	716 328	860 036	836 074	835 971
NAFTA	578 132	849 084	857 636	833 397	838 574	906 982	961 609	926 445
<b>OECD</b>	<b>1 971 569</b>	<b>2 458 373</b>	<b>2 377 382</b>	<b>2 093 963</b>	<b>2 139 217</b>	<b>2 434 940</b>	<b>2 487 800</b>	<b>2 351 656</b>

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

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

Million US dollars

	2006	2007	2008	2009	2010	2011	2012	2013
Australia	21 722	25 482	26 645	25 435	30 475	36 592	39 812	39 467
Austria	12 392	14 055	15 705	..	..	..	..	16 520
Belgium	11 093	12 647	14 235	13 927	13 705	15 027	14 802	15 769
Canada	65 678	73 491	75 116	48 654	55 257	62 019	65 884	66 134
Chile	1 838	..	..	2 189	2 826	3 635	3 902	3 946
Czech Republic	3 316	3 882	4 857	4 405	4 415	4 701	4 174	4 343
Denmark	8 016	9 822	10 551	..	..	10 799	10 260	10 442
Estonia	..	..	..	343	336	337	408	547
Finland	4 119	4 479	4 964	4 816	4 701	4 942	4 568	5 635
France	112 255	125 732	98 983	95 777	94 470	104 371	98 063	103 514
Germany	153 545	163 053	174 695	132 795	125 548	138 775	195 395	213 319
Greece	3 123	3 682	4 107	3 900	3 943	3 877	3 285	3 167
Hungary	1 928	2 287	2 440	2 030	1 899	1 843	1 589	1 632
Iceland	426	537	439	251	353	384	374	385
Ireland	9 104	10 367	17 702	8 902	8 927	9 260	9 006	8 785
Israel <sup>1</sup>	4 119	4 545	5 391	5 229	5 454	5 990	5 877	6 570
Italy	51 030	56 095	58 544	51 749	47 934	51 611	46 393	45 992
Japan	83 134	81 054	87 519	94 483	98 836	110 093	..	..
Korea	35 241	40 388	38 316	37 629	48 866	58 567	66 902	68 920
Luxembourg	1 272	1 626	1 610	1 562	1 568	1 843	1 672	1 992
Mexico	8 444	9 990	10 431	9 821	10 536	12 529	12 715	14 664
Netherlands	25 144	28 668	32 468	33 027	25 625	28 452	26 886	25 307
New Zealand	2 903	3 315	3 149	2 948	3 372	..	4 590	5 139
Norway	7 701	7 719	9 966	9 287	9 553	11 023	11 702	11 694
Poland	5 292	6 590	8 457	6 772	7 544	8 542	8 072	8 417
Portugal	5 414	6 109	6 512	5 770	5 342	5 594	4 979	5 016
Slovak Republic	953	1 170	1 426	1 401	1 321	1 403	1 280	1 317
Slovenia	..	1 759	2 012	2 358	2 240	2 367	2 193	2 178
Spain	40 359	46 419	51 071	44 605	40 023	45 778	39 075	42 759
Sweden	13 728	15 604	16 741	12 536	13 124	14 149	11 368	13 015
Switzerland	19 519	21 578	27 844	29 958	32 434	36 927	36 623	38 468
Turkey	4 941	7 385	7 856	7 033	8 249	8 384	9 664	11 135
United Kingdom	107 494	108 459	107 526	82 392	85 639	90 109	90 843	93 898
United States	1 182 607	1 214 789	1 228 397	1 230 709	1 236 495	1 290 021	1 360 270	1 408 380
European Union (15 countries)	558 089	606 817	615 413	491 759	470 548	524 587	556 597	605 131
NAFTA	1 256 729	1 298 270	1 313 945	1 289 184	1 302 288	1 364 569	1 438 869	1 489 178
<b>OECD</b>	<b>2 007 850</b>	<b>2 112 779</b>	<b>2 155 674</b>	<b>2 012 694</b>	<b>2 031 009</b>	<b>2 179 945</b>	<b>2 192 628</b>	<b>2 298 467</b>

.. Not available

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

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

Per cent

	2006	2007	2008	2009	2010	2011	2012	2013
Australia	1.3	1.5	1.4	1.4	1.6	1.8	1.8	1.8
Austria	0.5	0.5	0.6	..	..	..	..	0.5
Belgium	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.8
Canada	2.8	3.0	2.5	1.8	2.0	2.0	2.1	2.0
Chile	0.1	..	..	0.1	0.2	0.2	0.2	0.2
Czech Republic	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.2
Denmark	0.6	0.6	0.7	..	..	0.7	0.7	4.6
Estonia	0.0	..	..	0.0	0.0	0.0	0.0	0.0
Finland	0.2	0.2	0.2	0.2	0.3	0.2	0.2	0.3
France	7.4	6.8	6.1	7.1	6.9	6.3	5.5	5.7
Germany	6.6	6.1	6.7	5.8	5.6	5.5	6.5	6.9
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	1.2	1.4	1.9	1.1	1.0	1.0	1.0	0.9
Israel <sup>1</sup>	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3
Italy	3.7	3.2	3.2	3.9	3.9	3.4	3.0	3.3
Japan	8.1	7.7	9.4	11.1	11.5	12.3	9.9	7.3
Korea	2.6	2.6	2.3	2.3	2.8	3.0	3.5	3.5
Luxembourg	0.4	0.3	0.4	0.5	0.6	0.4	0.5	0.5
Mexico	0.4	0.4	0.4	0.4	0.5	0.5	0.5	0.6
Netherlands	1.4	1.4	1.6	1.6	1.2	1.3	1.1	1.0
New Zealand	0.1	0.1	0.1	0.1	0.1	..	0.1	0.1
Norway	0.4	0.4	0.5	0.2	0.5	0.5	0.6	0.5
Poland	0.3	0.3	0.5	0.4	0.4	0.4	0.4	0.4
Portugal	0.4	0.4	0.5	0.5	0.5	0.3	0.3	0.3
Slovak Republic	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Slovenia	..	0.0	0.1	0.1	0.1	0.1	0.1	0.1
Spain	1.8	1.7	2.0	2.0	1.8	1.9	1.6	1.6
Sweden	0.8	0.7	0.7	0.6	0.6	0.6	0.5	0.6
Switzerland	1.1	1.0	1.3	1.3	1.4	1.6	1.5	1.5
Turkey	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.3
United Kingdom	13.2	14.1	10.0	8.0	7.5	7.4	7.9	7.0
United States	43.0	43.6	45.0	47.6	47.1	46.7	48.7	47.1
European Union (15 countries)	39.3	38.7	35.6	32.4	31.0	30.0	29.8	34.0
NAFTA	46.1	47.0	47.9	49.8	49.5	49.2	51.3	49.6
<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

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

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

Per cent

	2006	2007	2008	2009	2010	2011	2012	2013
Australia	1.5	1.7	1.6	1.5	1.9	2.0	1.9	1.9
Austria	0.5	0.4	0.4	..	..	..	..	0.3
Belgium	1.3	1.2	1.2	1.2	1.2	1.1	1.1	0.8
Canada	2.2	2.5	1.6	1.3	1.4	1.3	1.3	1.3
Chile	0.1	..	..	0.2	0.3	0.2	0.3	0.3
Czech Republic	0.1	0.1	0.1	0.2	0.2	0.2	0.1	0.1
Denmark	0.8	0.8	0.9	..	..	1.0	0.9	8.4
Estonia	0.0	..	..	..	0.0	0.0	0.0	0.0
Finland	0.2	0.2	0.2	0.2	0.3	0.2	0.2	0.3
France	9.1	7.6	7.5	2.4	2.4	7.6	6.5	6.7
Germany	5.6	4.8	5.3	5.4	5.4	4.8	4.3	4.7
Greece	0.1	0.1	0.2	0.2	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	2.1	2.9	1.8	1.7	1.4	1.5	1.4
Israel <sup>1</sup>	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3
Italy	4.9	3.7	3.6	5.5	5.7	4.3	3.7	4.5
Japan	12.1	11.0	14.3	18.0	18.7	18.9	18.7	13.9
Korea	3.5	3.2	2.8	2.9	3.4	3.3	3.9	3.9
Luxembourg	0.7	0.6	0.6	1.0	1.2	0.7	0.9	0.9
Mexico	0.3	0.3	0.4	0.4	0.4	0.4	0.4	0.5
Netherlands	1.6	1.5	1.6	1.6	1.3	1.2	1.0	0.9
New Zealand	..	..	..	..	..	..	..	..
Norway	0.4	0.5	0.6	..	0.5	0.5	0.6	0.5
Poland	0.3	0.4	0.7	0.5	0.5	0.4	0.5	0.4
Portugal	0.5	0.5	0.7	0.7	0.7	0.4	0.3	0.5
Slovak Republic	0.0	0.0	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
Spain	1.6	1.3	1.7	1.9	1.7	1.7	1.4	1.3
Sweden	0.9	0.6	0.6	0.6	0.6	0.6	0.5	0.6
Switzerland	1.1	1.0	1.2	1.3	1.4	1.4	1.4	1.4
Turkey	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1
United Kingdom	21.2	21.8	14.5	12.4	11.2	10.2	11.2	9.6
United States	26.8	31.7	34.1	38.1	37.4	35.5	37.0	34.3
European Union (15 countries)	51.0	47.2	42.0	35.1	33.5	35.3	33.6	41.0
NAFTA	29.3	34.5	36.1	39.8	39.2	37.2	38.7	36.1
<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

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



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

Per cent

	2006	2007	2008	2009	2010	2011	2012	2013
Australia	1.1	1.2	1.2	1.3	1.5	1.7	1.8	1.7
Austria	0.6	0.7	0.7	..	..	..	..	0.7
Belgium	0.6	0.6	0.7	0.7	0.7	0.7	0.7	0.7
Canada	3.3	3.5	3.5	2.4	2.7	2.8	3.0	2.9
Chile	0.1	..	..	0.1	0.1	0.2	0.2	0.2
Czech Republic	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Denmark	0.4	0.5	0.5	..	..	0.5	0.5	0.5
Estonia	..	..	..	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	5.6	6.0	4.6	4.8	4.7	4.8	4.5	4.5
Germany	7.6	7.7	8.1	6.6	6.2	6.4	8.9	9.3
Greece	0.2	0.2	0.2	0.2	0.2	0.2	0.2	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	0.5	0.5	0.8	0.4	0.4	0.4	0.4	0.4
Israel <sup>1</sup>	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.3
Italy	2.5	2.7	2.7	2.6	2.4	2.4	2.1	2.0
Japan	4.1	3.8	4.1	4.7	4.9	5.1	..	..
Korea	1.8	1.9	1.8	1.9	2.4	2.7	3.1	3.0
Luxembourg	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Mexico	0.4	0.5	0.5	0.5	0.5	0.6	0.6	0.6
Netherlands	1.3	1.4	1.5	1.6	1.3	1.3	1.2	1.1
New Zealand	0.1	0.2	0.1	0.1	0.2	..	0.2	0.2
Norway	0.4	0.4	0.5	0.5	0.5	0.5	0.5	0.5
Poland	0.3	0.3	0.4	0.3	0.4	0.4	0.4	0.4
Portugal	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.2
Slovak Republic	0.0	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
Spain	2.0	2.2	2.4	2.2	2.0	2.1	1.8	1.9
Sweden	0.7	0.7	0.8	0.6	0.6	0.6	0.5	0.6
Switzerland	1.0	1.0	1.3	1.5	1.6	1.7	1.7	1.7
Turkey	0.2	0.4	0.4	0.3	0.4	0.4	0.4	0.5
United Kingdom	5.4	5.1	5.0	4.1	4.2	4.1	4.1	4.1
United States	58.9	57.5	57.0	61.1	60.9	59.2	62.0	61.3
European Union (15 countries)	27.8	28.7	28.5	24.4	23.2	24.1	25.4	26.3
NAFTA	62.6	61.4	61.0	64.1	64.1	62.6	65.6	64.8
<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

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

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

	2006	2007	2008	2009	2010	2011	2012	2013
Australia	2 253	2 903	2 786	2 415	2 920	3 406	3 358	3 374
Austria	2 166	2 376	2 831	2 723	2 638	2 741	2 493	2 604
Belgium	3 451	4 000	3 915	3 599	3 484	3 582	3 668	3 233
Canada	3 007	3 404	3 064	2 044	2 319	2 503	2 547	2 518
Chile	289	..	..	369	485	561	647	667
Czech Republic	524	631	780	715	766	822	734	747
Denmark	4 277	5 179	5 893	..	..	6 072	5 812	6 101
Estonia	94	..	..	256	423	419	464	580
Finland	1 451	1 531	1 670	1 739	2 134	1 844	1 696	2 364
France	4 567	4 742	4 266	4 409	4 300	4 171	3 638	3 870
Germany	2 453	2 705	2 913	..	..	..	2 838	3 094
Greece	531	628	681	..	616	609	511	465
Hungary	385	502	509	406	403	404	337	358
Iceland	1 541	1 849	1 435	860	1 190	1 276	1 233	1 270
Ireland	10 705	14 214	11 592	10 183	9 820	9 586	9 747	9 681
Israel <sup>1</sup>	1 099	1 224	1 476	1 372	1 477	1 633	1 579	1 731
Italy	2 376	2 389	2 331	2 713	2 748	2 522	2 212	2 571
Japan	2 414	2 587	3 171	3 503	3 732	4 259	3 287	2 590
Korea	2 080	2 363	2 062	1 873	2 298	2 623	3 104	3 195
Luxembourg	31 013	31 920	32 427	46 287	53 747	36 261	46 804	49 691
Mexico	138	159	166	153	168	192	198	226
Netherlands	3 502	3 941	4 285	3 776	2 930	3 484	3 020	2 824
New Zealand	683	769	720	668	760	..	1 022	1 142
Norway	3 479	4 197	5 059	4 396	4 207	4 805	5 133	5 025
Poland	313	410	640	427	462	496	495	475
Portugal	1 519	1 733	2 074	1 814	1 936	1 425	1 238	1 530
Slovak Republic	336	432	555	533	519	550	508	541
Slovenia	..	1 290	1 460	1 303	1 238	1 301	1 201	1 194
Spain	1 512	1 662	1 903	1 819	1 623	1 757	1 539	1 547
Sweden	3 198	3 182	3 168	2 514	2 537	2 793	2 388	2 654
Switzerland	5 261	5 558	6 986	6 374	6 720	7 934	7 636	7 918
Turkey	79	120	..	..	131	134	148	169
United Kingdom	8 326	10 170	7 107	5 313	4 996	4 939	5 332	4 910
United States	4 769	5 193	5 261	5 231	5 235	5 500	5 757	5 690
European Union (15 countries)	3 713	4 199	3 732	3 694	3 443	3 429	3 187	3 265
NAFTA	3 496	3 815	3 834	3 730	3 753	3 946	4 120	4 075
<b>OECD</b>	<b>2 942</b>	<b>3 318</b>	<b>3 441</b>	<b>3 311</b>	<b>3 114</b>	<b>3 294</b>	<b>3 200</b>	<b>3 147</b>

.. Not available

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

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

	2006	2007	2008	2009	2010	2011	2012	2013
Australia	1 379	1 916	1 757	1 407	1 724	2 009	1 872	1 911
Austria	971	1 024	1 275	1 219	1 178	1 144	981	1 007
Belgium	2 438	2 857	2 655	2 371	2 321	2 324	2 435	1 926
Canada	1 235	1 457	1 070	764	832	852	815	828
Chile	178	..	..	241	321	352	425	446
Czech Republic	204	258	319	301	358	388	351	348
Denmark	2 879	3 411	3 992	..	..	4 149	3 998	4 251
Estonia	94	..	..	..	172	167	157	170
Finland	700	719	773	871	1 288	960	883	1 362
France	2 964	3 071	2 870	720	713	2 752	2 300	2 471
Germany	1 128	1 240	1 340	..	..	..	1 302	1 437
Greece	258	309	326	..	269	267	225	196
Hungary	195	277	268	205	216	222	181	197
Iceland	142	154	109	83	90	95	92	103
Ireland	8 526	11 879	9 222	8 259	7 907	7 646	7 888	7 863
Israel <sup>1</sup>	517	591	738	673	761	861	836	916
Italy	1 556	1 483	1 371	1 871	1 972	1 693	1 469	1 845
Japan	1 868	2 054	2 580	2 859	3 066	3 521	3 287	2 590
Korea	1 439	1 633	1 381	1 203	1 418	1 572	1 903	1 974
Luxembourg	28 326	28 534	29 155	43 159	50 663	32 777	43 697	45 656
Mexico	62	70	75	68	78	87	93	105
Netherlands	1 970	2 226	2 366	1 835	1 431	1 804	1 456	1 333
New Zealand	..	..	..	..	..	..	..	..
Norway	1 831	2 565	2 975	2 478	2 253	2 579	2 801	2 723
Poland	178	241	424	254	270	279	290	260
Portugal	1 025	1 195	1 511	1 320	1 483	950	816	1 117
Slovak Republic	159	215	291	276	277	295	276	303
Slovenia	..	415	464	325	315	326	303	301
Spain	669	712	882	882	787	868	732	737
Sweden	1 883	1 680	1 587	1 387	1 331	1 472	1 368	1 474
Switzerland	2 994	3 205	3 864	3 499	3 696	4 353	4 177	4 396
Turkey	9	15	..	..	24	25	23	27
United Kingdom	6 853	8 625	5 640	4 141	3 770	3 671	4 066	3 573
United States	2 011	2 358	2 430	2 386	2 367	2 521	2 644	2 474
European Union (15 countries)	2 504	2 884	2 411	2 054	1 915	2 279	2 015	2 043
NAFTA	1 472	1 726	1 745	1 688	1 681	1 786	1 866	1 753
<b>OECD</b>	<b>1 670</b>	<b>1 957</b>	<b>1 981</b>	<b>1 791</b>	<b>1 682</b>	<b>1 900</b>	<b>1 848</b>	<b>1 748</b>

.. Not available

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

**Table 15. Density (Non-life)***US dollar per inhabitant*

	2006	2007	2008	2009	2010	2011	2012	2013
Australia	874	987	1 029	1 008	1 196	1 396	1 486	1 463
Austria	1 195	1 352	1 556	1 504	1 460	1 598	1 511	1 596
Belgium	1 013	1 142	1 260	1 227	1 163	1 258	1 234	1 307
Canada	1 771	1 947	1 994	1 280	1 487	1 652	1 732	1 690
Chile	111	..	..	128	164	209	221	221
Czech Republic	321	373	461	414	409	434	383	399
Denmark	1 398	1 768	1 900	..	..	1 923	1 814	1 850
Estonia	..	..	..	256	251	252	307	410
Finland	751	811	897	869	846	883	813	1 002
France	1 604	1 671	1 396	1 337	1 304	1 419	1 338	1 399
Germany	1 325	1 465	1 573	..	..	..	1 536	1 658
Greece	273	319	355	..	347	341	286	268
Hungary	190	225	240	200	188	182	157	160
Iceland	1 399	1 695	1 326	777	1 100	1 181	1 141	1 166
Ireland	2 179	2 335	2 370	1 924	1 913	1 940	1 859	1 817
Israel <sup>1</sup>	583	633	738	699	715	771	743	815
Italy	819	905	960	842	775	829	743	726
Japan	547	532	590	643	666	738	..	..
Korea	641	729	681	670	880	1 050	1 201	1 220
Luxembourg	2 687	3 387	3 272	3 128	3 084	3 484	3 107	4 035
Mexico	76	89	91	85	90	105	105	121
Netherlands	1 532	1 715	1 919	1 941	1 499	1 679	1 564	1 491
New Zealand	683	769	720	668	760	..	1 022	1 142
Norway	1 647	1 633	2 084	1 919	1 954	2 226	2 332	2 302
Poland	136	169	216	173	192	217	205	216
Portugal	494	538	562	495	453	475	421	413
Slovak Republic	177	218	264	257	242	255	232	238
Slovenia	..	875	995	978	923	976	898	892
Spain	843	950	1 021	937	836	889	806	809
Sweden	1 315	1 503	1 582	1 127	1 206	1 320	1 020	1 180
Switzerland	2 267	2 353	3 122	2 875	3 025	3 581	3 458	3 522
Turkey	69	105	..	..	108	109	125	142
United Kingdom	1 473	1 545	1 467	1 172	1 225	1 268	1 266	1 338
United States	2 759	2 834	2 832	2 845	2 868	2 979	3 114	3 216
European Union (15 countries)	1 209	1 316	1 322	1 141	1 062	1 150	1 172	1 221
NAFTA	2 024	2 089	2 090	2 042	2 072	2 160	2 254	2 321
<b>OECD</b>	<b>1 272</b>	<b>1 361</b>	<b>1 460</b>	<b>1 381</b>	<b>1 307</b>	<b>1 394</b>	<b>1 352</b>	<b>1 399</b>

.. Not available

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

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

Per cent

	2006	2007	2008	2009	2010	2011	2012	2013
Australia	5.9	6.4	5.7	5.3	5.2	5.1	4.9	5.2
Austria	5.5	5.3	5.7	5.9	5.8	5.5	5.3	5.3
Belgium	9.1	9.2	8.3	8.2	8.1	7.7	8.5	7.1
Canada	7.5	7.7	6.6	5.0	4.9	4.9	4.9	4.9
Chile	3.1	..	..	3.6	3.8	3.9	4.2	4.2
Czech Republic	3.6	3.6	3.6	3.8	4.1	4.0	3.9	4.0
Denmark	8.5	9.1	9.4	..	..	10.1	10.3	10.3
Estonia	0.8	..	..	1.8	3.0	2.5	2.8	3.2
Finland	3.7	3.3	3.3	3.9	4.8	3.8	3.7	5.0
France	12.5	11.4	9.4	10.5	10.5	9.5	8.8	9.1
Germany	7.0	6.7	6.6	..	..	..	6.8	6.9
Greece	2.3	2.3	2.2	..	2.3	2.3	2.3	2.2
Hungary	3.4	3.7	3.3	3.2	3.2	2.9	2.7	2.7
Iceland	2.8	2.8	2.7	2.3	3.0	2.9	2.9	2.8
Ireland	20.3	24.0	19.7	20.5	21.4	19.4	21.2	20.4
Israel <sup>1</sup>	5.1	5.0	5.1	5.0	4.8	4.9	4.8	4.8
Italy	7.5	6.7	6.1	7.7	8.1	7.0	6.7	7.6
Japan	7.1	7.6	8.4	8.9	8.7	9.2	7.1	6.7
Korea	10.6	10.9	10.8	11.0	11.2	11.7	13.7	13.3
Luxembourg	34.4	29.8	29.0	46.6	52.3	32.4	45.0	40.5
Mexico	1.6	1.7	1.7	1.9	1.8	1.9	2.0	2.1
Netherlands	8.4	8.2	8.1	7.8	6.3	7.0	6.6	5.9
New Zealand	2.6	2.5	2.4	2.5	2.3	..	2.7	2.8
Norway	4.8	5.0	5.3	5.6	4.9	4.8	5.1	5.0
Poland	3.5	3.7	4.6	3.8	3.8	3.7	3.9	3.5
Portugal	7.9	7.9	8.7	8.2	8.9	6.3	6.1	7.5
Slovak Republic	2.6	2.8	3.1	3.3	3.2	3.1	3.0	3.1
Slovenia	..	5.5	5.4	5.4	5.4	5.3	5.4	5.3
Spain	5.4	5.2	5.5	5.7	5.4	5.6	5.4	5.2
Sweden	7.3	6.3	6.0	5.8	5.1	4.9	4.3	4.6
Switzerland	9.7	9.3	10.2	9.7	9.6	9.5	9.6	9.8
Turkey	1.1	1.3	..	..	1.3	1.3	1.4	1.6
United Kingdom	20.0	21.4	16.1	14.6	13.4	12.7	13.8	12.2
United States	10.3	10.8	10.9	11.1	10.8	11.0	11.1	10.7
European Union (15 countries)	10.5	10.4	8.7	9.7	9.3	8.6	8.3	8.2
NAFTA	9.5	10.0	9.9	10.1	9.7	9.9	10.0	9.6
<b>OECD</b>	<b>9.2</b>	<b>9.4</b>	<b>9.0</b>	<b>9.4</b>	<b>8.9</b>	<b>8.9</b>	<b>8.6</b>	<b>8.4</b>

.. Not available

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

**Table 17. Penetration (Life)**

Per cent

	2006	2007	2008	2009	2010	2011	2012	2013
Australia	3.6	4.2	3.6	3.1	3.0	3.0	2.7	3.0
Austria	2.5	2.3	2.6	2.6	2.6	2.3	2.1	2.1
Belgium	6.4	6.6	5.6	5.4	5.4	5.0	5.6	4.2
Canada	3.1	3.3	2.3	1.9	1.8	1.7	1.6	1.6
Chile	1.9	..	..	2.4	2.5	2.4	2.8	2.8
Czech Republic	1.4	1.5	1.5	1.6	1.9	1.9	1.9	1.8
Denmark	5.7	6.0	6.4	..	..	6.9	7.1	7.2
Estonia	0.8	..	..	..	1.2	1.0	0.9	0.9
Finland	1.8	1.5	1.5	1.9	2.9	2.0	1.9	2.9
France	8.1	7.4	6.3	1.7	1.7	6.3	5.6	5.8
Germany	3.2	3.1	3.0	..	..	..	3.1	3.2
Greece	1.1	1.1	1.1	..	1.0	1.0	1.0	0.9
Hungary	1.7	2.0	1.8	1.6	1.7	1.6	1.4	1.5
Iceland	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Ireland	16.2	20.0	15.7	16.6	17.2	15.5	17.2	16.6
Israel <sup>1</sup>	2.4	2.4	2.5	2.4	2.5	2.6	2.6	2.5
Italy	4.9	4.1	3.6	5.3	5.8	4.7	4.4	5.4
Japan	5.5	6.0	6.8	7.2	7.1	7.6	7.1	6.7
Korea	7.3	7.6	7.2	7.1	6.9	7.0	8.4	8.2
Luxembourg	31.5	26.7	26.1	43.5	49.3	29.3	42.1	37.2
Mexico	0.7	0.7	0.8	0.9	0.9	0.9	0.9	1.0
Netherlands	4.7	4.7	4.5	3.8	3.1	3.6	3.2	2.8
New Zealand	..	..	..	..	..	..	..	..
Norway	2.5	3.1	3.1	3.2	2.6	2.6	2.8	2.7
Poland	2.0	2.2	3.1	2.2	2.2	2.1	2.3	1.9
Portugal	5.3	5.4	6.3	6.0	6.8	4.2	4.0	5.4
Slovak Republic	1.2	1.4	1.6	1.7	1.7	1.7	1.6	1.7
Slovenia	..	1.8	1.7	1.3	1.4	1.3	1.4	1.3
Spain	2.4	2.2	2.5	2.8	2.6	2.8	2.6	2.5
Sweden	4.3	3.3	3.0	3.2	2.7	2.6	2.5	2.5
Switzerland	5.5	5.4	5.6	5.3	5.3	5.2	5.3	5.4
Turkey	0.1	0.2	..	..	0.2	0.2	0.2	0.2
United Kingdom	16.5	18.2	12.7	11.4	10.1	9.4	10.5	8.9
United States	4.3	4.9	5.0	5.1	4.9	5.1	5.1	4.7
European Union (15 countries)	7.1	7.1	5.6	5.4	5.2	5.7	5.3	5.1
NAFTA	4.0	4.5	4.5	4.6	4.4	4.5	4.5	4.1
<b>OECD</b>	<b>5.2</b>	<b>5.6</b>	<b>5.2</b>	<b>5.1</b>	<b>4.8</b>	<b>5.1</b>	<b>5.0</b>	<b>4.7</b>

.. Not available

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

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

Per cent

	2006	2007	2008	2009	2010	2011	2012	2013
Australia	2.3	2.2	2.1	2.2	2.1	2.1	2.2	2.3
Austria	3.0	3.0	3.1	3.3	3.2	3.2	3.2	3.3
Belgium	2.7	2.6	2.7	2.8	2.7	2.7	2.8	2.9
Canada	4.4	4.4	4.3	3.1	3.1	3.2	3.3	3.3
Chile	1.2	..	..	1.3	1.3	1.4	1.4	1.4
Czech Republic	2.2	2.1	2.1	2.2	2.2	2.1	2.0	2.1
Denmark	2.8	3.1	3.0	..	..	3.2	3.2	3.1
Estonia	..	..	..	1.8	1.8	1.5	1.8	2.2
Finland	1.9	1.7	1.8	1.9	1.9	1.8	1.8	2.1
France	4.4	4.0	3.1	3.2	3.2	3.2	3.3	3.3
Germany	3.8	3.6	3.6	..	..	..	3.7	3.7
Greece	1.2	1.2	1.2	..	1.3	1.3	1.3	1.3
Hungary	1.7	1.7	1.6	1.6	1.5	1.3	1.2	1.2
Iceland	2.5	2.6	2.5	2.0	2.8	2.7	2.7	2.6
Ireland	4.1	3.9	4.0	3.9	4.2	3.9	4.0	3.8
Israel <sup>1</sup>	2.7	2.6	2.5	2.5	2.3	2.3	2.3	2.3
Italy	2.6	2.5	2.5	2.4	2.3	2.3	2.2	2.1
Japan	1.6	1.6	1.6	1.6	1.6	1.6	..	..
Korea	3.3	3.4	3.6	3.9	4.3	4.7	5.3	5.1
Luxembourg	3.0	3.2	2.9	3.2	3.0	3.1	3.0	3.3
Mexico	0.9	0.9	0.9	1.1	1.0	1.0	1.0	1.1
Netherlands	3.7	3.6	3.6	4.0	3.2	3.4	3.4	3.1
New Zealand	2.6	2.5	2.4	2.5	2.3	..	2.7	2.8
Norway	2.3	2.0	2.2	2.4	2.3	2.2	2.3	2.3
Poland	1.5	1.5	1.6	1.5	1.6	1.6	1.6	1.6
Portugal	2.6	2.4	2.4	2.2	2.1	2.1	2.1	2.0
Slovak Republic	1.4	1.4	1.5	1.6	1.5	1.4	1.4	1.3
Slovenia	..	3.7	3.7	4.1	4.0	4.0	4.1	4.0
Spain	3.0	3.0	2.9	3.0	2.8	2.8	2.8	2.7
Sweden	3.0	3.0	3.0	2.6	2.4	2.3	1.9	2.0
Switzerland	4.2	3.9	4.6	4.4	4.3	4.3	4.4	4.3
Turkey	0.9	1.1	..	..	1.1	1.0	1.2	1.3
United Kingdom	3.5	3.3	3.3	3.2	3.3	3.3	3.3	3.3
United States	5.9	5.9	5.9	6.1	5.9	6.0	6.0	6.1
European Union (15 countries)	3.4	3.2	3.1	3.0	2.9	2.9	3.1	3.1
NAFTA	5.5	5.5	5.4	5.5	5.4	5.4	5.5	5.5
<b>OECD</b>	<b>4.0</b>	<b>3.9</b>	<b>3.8</b>	<b>3.9</b>	<b>3.7</b>	<b>3.7</b>	<b>4.1</b>	<b>4.2</b>

.. Not available

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

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

Per cent

	2006	2007	2008	2009	2010	2011	2012	2013
Australia	57.7	61.9	59.4	55.9	57.0	56.7	53.6	54.9
Austria	41.7	40.8	40.2	..	..	..	..	34.1
Belgium	70.1	70.6	66.7	64.8	65.0	63.2	64.7	57.8
Canada	40.0	46.0	33.9	35.6	35.6	34.0	32.1	32.9
Chile	61.4	..	..	65.1	66.0	62.5	65.5	66.5
Czech Republic	38.7	40.7	40.7	41.8	46.0	46.4	46.9	45.7
Denmark	66.2	65.5	67.5	..	..	68.2	68.7	95.4
Estonia	100.0	..	..	..	40.6	39.8	33.9	29.3
Finland	47.2	45.9	45.3	49.1	59.5	51.2	51.2	56.8
France	61.6	59.8	64.4	16.9	17.2	63.9	62.1	62.4
Germany	41.9	41.8	42.1	46.2	47.9	45.7	35.5	36.0
Greece	48.0	48.4	47.1	46.0	43.3	43.7	43.2	41.4
Hungary	50.4	54.9	52.5	50.3	53.2	54.6	53.0	54.5
Iceland	8.7	8.0	7.3	9.5	7.5	7.3	7.3	7.9
Ireland	80.1	83.6	79.6	80.9	80.3	79.2	80.3	80.6
Israel <sup>1</sup>	46.9	48.3	50.0	49.1	51.6	52.8	52.9	52.9
Italy	65.4	61.9	59.2	69.0	71.8	67.1	66.5	71.4
Japan	74.2	76.9	79.6	80.0	80.2	80.7	100.0	100.0
Korea	66.4	66.3	63.8	62.0	59.6	57.5	59.0	59.3
Luxembourg	91.3	89.4	89.8	93.2	94.3	90.4	93.4	91.9
Mexico	44.6	43.6	44.6	44.0	46.1	44.7	46.2	46.1
Netherlands	56.1	56.1	54.6	50.8	51.1	51.4	47.6	47.0
New Zealand	..	..	..	..	..	..	..	..
Norway	52.6	61.0	58.7	..	53.6	53.7	54.6	54.2
Poland	56.2	58.3	65.7	58.9	58.0	55.7	58.1	54.0
Portugal	66.6	67.4	71.0	70.8	74.6	64.2	63.3	70.5
Slovak Republic	47.3	49.6	52.3	51.5	53.0	53.2	53.9	55.5
Slovenia	..	21.8	29.3	21.9	22.4	22.0	22.1	22.4
Spain	44.2	40.8	44.0	47.6	47.6	46.9	46.4	44.6
Sweden	55.6	49.8	46.7	50.8	48.8	49.6	54.0	52.2
Switzerland	53.4	52.6	51.2	47.7	47.4	48.4	47.9	48.2
Turkey	16.4	12.2	13.4	17.0	17.5	18.3	15.4	15.7
United Kingdom	79.6	83.2	76.3	76.0	73.6	73.5	75.4	72.4
United States	30.8	39.1	39.8	39.4	39.3	40.1	40.3	38.5
European Union (15 countries)	64.3	65.7	61.9	53.2	53.5	62.1	60.0	63.5
NAFTA	31.5	39.5	39.5	39.3	39.2	39.9	40.1	38.4
<b>OECD</b>	<b>49.5</b>	<b>53.8</b>	<b>52.4</b>	<b>49.1</b>	<b>49.5</b>	<b>52.8</b>	<b>53.2</b>	<b>52.8</b>

.. Not available

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



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

US dollars

	2006	2007	2008	2009	2010	2011	2012	2013
Australia	..	..	..	..	..	..	..	..
Austria	..	..	..	814 199	794 662	830 988	765 708	794 993
Belgium	733 676	885 256	885 970	873 436	907 897	..	..	..
Canada	423 826	473 329	419 238	..	..	..	..	..
Chile	263 560	..	..	316 624	406 784	448 418	486 680	493 630
Czech Republic	83 475	79 430	86 817	67 234	..	..	..	..
Denmark	..	..	..	..	..	2 097 069	2 053 207	2 214 547
Estonia	..	..	..	197 413	..	208 829	224 328	200 130
Finland	845 937	1 041 754	924 484	962 433	1 198 107	1 028 190	950 023	1 363 093
France	..	..	..	..	..	..	..	..
Germany	1 065 915	1 287 946	1 512 296	..	..	..	1 509 519	1 607 029
Greece	..	252 821	276 440	..	..	..	..	..
Hungary	123 792	175 687	171 032	..	146 057	151 835	143 777	157 505
Iceland	..	..	..	445 044	613 283	624 066	..	665 945
Ireland	..	..	..	..	..	4 522 831	5 147 910	5 003 303
Israel <sup>1</sup>	331 282	773 724	446 028	..	..	..	..	..
Italy	1 077 312	570 411	543 979	622 230	632 731	572 601	516 513	588 328
Japan	..	..	..	..	..	..	..	..
Korea	320 610	360 691	295 584	326 959	347 558	388 025	442 799	466 446
Luxembourg	1 290 420	1 342 798	1 279 512	1 743 798	1 972 266	1 408 767	1 776 918	1 555 704
Mexico	357 665	401 153	406 068	365 006	397 544	447 292	457 929	436 600
Netherlands	..	..	..	..	..	..	..	..
New Zealand	..	347 312	330 249	302 172	343 870	..	425 805	473 709
Norway	..	3 696 517	..	..	2 108 984	..	..	..
Poland	119 153	154 986	258 754	166 916	181 134	181 385	198 413	169 358
Portugal	326 441	491 879	562 170	512 162	561 282	414 199	389 299	490 740
Slovak Republic	56 528	78 669	..	376 302	389 853	417 733	378 609	..
Slovenia	..	237 935	266 836	212 038	..	..	..	..
Spain	1 283 748	1 458 587	1 660 309	1 630 394	1 462 205	..	..	424 500
Sweden	1 316 382	1 327 570	1 298 181	1 065 378	1 131 907	1 265 736	1 074 292	1 211 046
Switzerland	742 648	..	..	1 200 167	..	..	..	..
Turkey	..	..	..	..	302 765	370 400	323 521	379 162
United Kingdom	..	..	..	..	..	..	..	..
United States	..	..	..	..	..	..	..	..
European Union (15 countries)	999 989	892 555	945 017	818 410	827 058	807 902	981 891	911 878
NAFTA	413 660	462 147	417 163	365 006	397 544	447 292	457 929	436 600
<b>OECD</b>	<b>563 334</b>	<b>577 052</b>	<b>570 939</b>	<b>528 516</b>	<b>558 718</b>	<b>535 186</b>	<b>670 017</b>	<b>675 698</b>

.. Not available

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

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

Per cent

	2006	2007	2008	2009	2010	2011	2012	2013
Australia	86.2	86.8	85.7	85.7	85.2	84.5	84.1	84.5
Austria	78.6	77.9	82.0	..	..	..	..	81.3
Belgium	95.6	95.5	..	94.2	94.0	95.1	92.6	91.4
Canada	85.5	78.7	84.9	78.4	78.9	75.2	73.3	73.1
Chile	83.5	..	..	81.6	..	80.6	83.1	84.4
Czech Republic	79.6	82.5	82.2	83.2	82.4	81.5	81.3	80.6
Denmark	65.9	97.2	..	..	..	95.8	96.3	99.4
Estonia	98.6	..	..	..	95.2	95.1	..	..
Finland	96.6	96.2	96.0	99.5	97.2	96.7	96.7	97.4
France	90.6	90.1	89.7	91.7	91.4	89.9	89.2	89.3
Germany	87.7	88.0	88.8	..	..	..	90.2	89.7
Greece	90.3	88.8	88.1	48.6	88.2	83.3	88.1	79.8
Hungary	86.2	86.4	87.6	84.1	84.0	83.9	83.3	86.1
Iceland	6.6	93.3	92.7	92.6	92.2	92.9	93.3	93.9
Ireland	93.6	90.1	58.3	90.0	89.0	86.7	88.4	87.8
Israel <sup>1</sup>	86.1	87.3	86.6	84.2	86.0	85.6	85.7	87.3
Italy	94.7	94.1	94.3	95.4	95.9	95.5	95.1	96.2
Japan	94.3	93.5	92.5	93.9	94.1	93.3	94.1	94.9
Korea	92.7	95.4	95.2	92.9	93.8	94.6	95.0	94.7
Luxembourg	79.5	90.7	77.8	73.1	73.9	78.4	68.6	74.9
Mexico	86.6	84.5	85.7	81.9	85.4	82.3	83.8	82.6
Netherlands	92.1	92.5	92.4	92.4	91.3	86.2	92.0	91.5
New Zealand	105.5	109.0	115.4	113.7	122.4	..	112.4	107.9
Norway	93.1	92.5	94.0	85.4	..	..	93.0	92.9
Poland	93.9	95.1	96.9	95.3	93.7	93.3	92.7	92.7
Portugal	94.1	93.2	93.3	51.0	93.5	91.1	89.6	91.1
Slovak Republic	80.9	83.1	87.3	87.5	86.9	85.5	85.6	85.8
Slovenia	..	104.4	93.9	86.5	87.3	87.2	87.1	87.8
Spain	88.4	90.7	91.0	92.0	92.4	93.0	92.5	90.0
Sweden	94.4	93.5	92.9	92.3	92.6	92.9	92.2	92.7
Switzerland	52.9	52.6	51.9	93.2	91.8	93.0	92.5	92.6
Turkey	71.1	71.5	72.5	73.9	76.9	74.9	77.9	75.6
United Kingdom	91.6	90.9	90.0	90.3	89.6	88.4	87.7	87.4
United States	77.8	72.8	72.7	70.2	73.9	74.0	73.6	71.3
European Union (15 countries)	90.5	90.7	88.4	90.6	91.3	90.4	89.9	90.9
NAFTA	78.3	73.3	73.4	70.6	74.2	74.1	73.7	71.5
<b>OECD</b>	<b>84.8</b>	<b>82.4</b>	<b>81.2</b>	<b>80.4</b>	<b>82.5</b>	<b>82.2</b>	<b>82.1</b>	<b>81.5</b>

.. Not available

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

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

Per cent

	2006	2007	2008	2009	2010	2011	2012	2013
Australia	94.6	95.1	94.0	92.3	91.8	91.9	92.1	92.3
Austria	85.1	82.6	95.1	..	..	..	..	96.7
Belgium	97.1	98.6	..	97.8	97.8	97.6	97.7	97.0
Canada	87.6	72.9	85.0	79.4	78.5	75.6	73.9	75.2
Chile	97.6	..	..	96.0	..	96.3	97.4	98.0
Czech Republic	97.2	97.5	97.4	97.5	97.8	96.1	95.0	93.9
Denmark	99.6	99.7	..	..	..	99.7	99.7	100.0
Estonia	98.6	..	..	..	99.1	98.9	..	..
Finland	99.9	99.4	98.8	99.0	99.3	99.0	99.0	99.4
France	93.6	92.5	92.9	92.1	89.2	93.1	92.9	92.5
Germany	94.5	94.4	94.9	..	..	..	96.9	96.8
Greece	97.4	95.9	95.1	94.9	94.8	84.8	95.1	94.8
Hungary	92.9	92.3	92.3	91.4	92.8	93.1	93.6	95.0
Iceland	75.1	85.5	83.0	81.1	84.2	82.0	82.5	83.9
Ireland	98.3	93.2	55.6	93.8	93.5	91.3	94.4	93.7
Israel <sup>1</sup>	95.8	95.6	95.5	94.6	95.0	95.0	95.2	95.3
Italy	97.5	97.3	97.3	98.2	98.4	98.2	98.3	98.8
Japan	99.1	97.3	95.2	97.0	97.2	96.4	94.1	94.9
Korea	96.2	99.8	99.9	96.1	97.2	98.5	98.8	98.8
Luxembourg	80.4	94.1	79.0	73.6	74.1	80.0	68.9	76.4
Mexico	97.0	96.5	97.0	97.3	97.4	94.6	94.8	95.3
Netherlands	97.6	97.3	97.2	95.8	95.8	94.6	94.9	95.8
New Zealand	..	..	..	..	..	..	..	..
Norway	101.0	97.8	99.1	..	..	..	98.6	98.8
Poland	99.0	98.8	99.6	98.1	98.2	99.1	97.6	98.6
Portugal	98.6	98.5	98.6	99.3	98.5	97.9	96.4	97.0
Slovak Republic	94.6	95.6	98.1	99.2	99.2	98.3	98.4	98.4
Slovenia	..	167.6	110.9	98.0	98.1	97.6	97.5	97.2
Spain	91.2	99.5	99.3	98.3	98.1	98.0	94.7	93.9
Sweden	98.7	97.5	97.4	97.4	98.0	98.0	99.1	98.7
Switzerland	99.0	100.1	101.4	99.2	99.3	99.3	99.4	99.3
Turkey	96.7	96.2	95.9	89.3	89.3	90.5	95.1	95.7
United Kingdom	95.1	93.4	92.8	93.7	92.7	90.4	89.0	88.9
United States	106.2	84.5	83.8	76.9	84.7	84.3	83.5	77.4
European Union (15 countries)	95.0	94.2	91.3	93.2	93.8	93.4	92.7	94.5
NAFTA	104.7	83.7	84.0	77.2	84.6	84.1	83.3	77.6
<b>OECD</b>	<b>98.5</b>	<b>91.2</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>

.. Not available

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

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

Per cent

	2006	2007	2008	2009	2010	2011	2012	2013
Australia	74.6	73.4	73.7	77.2	76.6	74.9	74.9	75.0
Austria	73.9	74.7	73.1	..	..	..	..	73.2
Belgium	92.1	87.8	..	87.7	83.2	87.0	83.2	83.6
Canada	84.1	83.7	84.9	77.8	79.1	75.0	73.0	72.1
Chile	61.1	..	..	54.8	..	54.4	55.9	57.6
Czech Republic	68.5	72.3	71.8	72.9	69.2	68.8	69.2	69.4
Denmark	..	92.4	..	..	..	87.3	88.9	88.1
Estonia	..	..	..	..	92.6	92.5	..	..
Finland	93.8	93.5	93.7	100.0	94.2	94.3	94.3	94.7
France	85.7	86.5	83.8	85.2	84.9	84.2	83.2	84.1
Germany	82.9	83.5	84.4	..	..	..	86.5	85.7
Greece	83.8	82.1	81.8	81.7	83.2	82.2	82.9	69.1
Hungary	79.3	79.1	82.3	76.7	74.1	72.9	71.6	75.3
Iceland	..	94.0	93.5	93.8	92.9	93.7	94.2	94.7
Ireland	74.8	74.2	69.1	74.2	70.9	69.3	64.1	63.1
Israel <sup>1</sup>	77.4	79.5	77.7	74.2	76.4	75.1	75.0	78.2
Italy	89.4	89.0	90.0	89.2	89.4	90.0	89.0	89.9
Japan	80.3	80.8	82.0	81.7	81.4	80.2	..	..
Korea	85.7	86.5	86.8	87.5	88.8	89.4	89.5	88.6
Luxembourg	69.9	62.9	67.7	67.4	70.7	64.1	64.3	58.5
Mexico	78.2	75.3	76.6	69.9	75.1	72.5	74.4	71.7
Netherlands	85.2	86.2	86.6	89.0	86.6	77.2	89.4	87.7
New Zealand	86.6	89.4	88.2	87.1	87.0	..	78.7	77.5
Norway	84.5	84.2	86.8	85.4	..	..	86.2	85.9
Poland	87.4	89.8	91.8	91.3	87.6	85.9	85.9	85.8
Portugal	85.3	82.3	80.4	79.4	78.6	78.8	77.9	76.9
Slovak Republic	68.6	70.7	75.5	75.2	73.0	71.0	70.7	70.1
Slovenia	..	86.8	86.8	83.2	84.2	84.3	84.2	85.1
Spain	86.1	84.6	84.5	86.2	87.3	88.5	90.5	86.8
Sweden	89.1	89.5	88.9	87.0	87.4	87.9	84.0	86.1
Switzerland	..	..	158.3	87.7	85.2	87.0	86.1	86.4
Turkey	66.1	68.1	68.9	70.8	74.3	71.4	74.8	71.9
United Kingdom	77.8	78.9	81.0	79.8	81.0	82.8	83.8	83.4
United States	65.2	65.4	65.3	65.9	66.9	67.1	66.9	67.4
European Union (15 countries)	83.5	84.0	83.7	84.9	84.6	84.6	85.5	84.7
NAFTA	66.2	66.5	66.6	66.4	67.5	67.5	67.3	67.7
<b>OECD</b>	<b>72.3</b>	<b>72.9</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>

.. Not available

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

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

Per cent

	2006	2007	2008	2009	2010	2011	2012	2013
Australia	10.2	9.7	9.8	9.3	9.1	10.0	11.1	10.9
Austria	12.2	12.4	10.8	..	..	..	..	12.0
Belgium	1.3	1.4	1.9	1.8	2.9	3.1	2.7	3.2
Canada	10.6	17.6	10.2	8.7	7.7	8.2	8.5	9.7
Chile	0.4	..	..	0.4	0.3	0.3	0.5	0.5
Czech Republic	0.5	0.5	0.6	0.9	1.4	1.7	1.9	1.8
Denmark	1.8	0.6	0.4	..	..	0.3	0.8	..
Estonia	0.0	..	..	0.1	0.0	0.1	..	..
Finland	2.2	2.3	2.2	2.0	1.5	1.9	1.9	1.5
France	7.9	10.1	8.3	8.3	8.9	8.7	10.7	10.1
Germany	23.6	20.6	20.7	..	..	..	23.2	22.4
Greece	1.5	1.8	1.9	..	1.2	1.7	2.0	2.3
Hungary	0.4	0.4	0.6	0.5	0.6	0.7	1.0	1.3
Iceland	1.2	1.7	3.4	1.0	0.8	1.9	2.3	2.3
Ireland	1.7	1.6	40.1	1.1	1.2	1.6	2.0	1.8
Israel <sup>1</sup>	0.1	..	0.0	0.0	0.0	0.0	..	..
Italy	5.0	3.6	2.7	2.1	2.1	2.5	2.5	2.4
Japan	6.1	6.0	5.4	5.2	4.2	4.4	9.9	7.4
Korea	4.1	6.4	7.2	7.1	6.1	5.4	4.9	5.2
Luxembourg	0.2	0.1	0.1	0.1	0.7	1.9	1.3	0.9
Mexico	1.5	1.6	1.7	1.7	1.6	2.0	1.8	1.7
Netherlands	0.4	1.0	1.4	7.1	7.1	0.7	1.4	0.4
New Zealand	1.5	1.9	2.3	2.1	1.6	..	1.3	0.6
Norway	0.1	0.2	0.1	0.2	..	..	..	..
Poland	1.2	1.1	0.9	1.1	1.1	0.9	1.0	1.2
Portugal	1.5	2.5	2.6	2.8	2.8	3.7	4.1	3.5
Slovak Republic	0.0	0.0	0.2	0.6	0.6	0.9	1.0	0.9
Slovenia	..	0.0	..	12.0	12.1	12.0	12.3	11.3
Spain	4.7	5.6	5.5	2.0	2.0	6.0	2.6	7.7
Sweden	6.0	6.3	7.0	8.2	7.2	6.0	7.9	6.3
Switzerland	6.5	8.7	7.5	13.9	14.7	12.3	13.5	14.5
Turkey	0.0	0.0	..	..	4.0	3.2	2.9	2.7
United Kingdom	5.4	5.1	5.1	5.6	5.7	7.9	8.1	9.7
United States	24.3	21.5	21.5	20.9	20.4	20.5	20.7	21.5
European Union (15 countries)	8.4	7.9	9.9	5.2	5.3	5.9	10.0	10.7
NAFTA	23.3	21.1	20.8	20.3	19.8	19.8	20.1	20.8
<b>OECD</b>	<b>14.8</b>	<b>13.9</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>

.. Not available

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

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

Per cent

	2006	2007	2008	2009	2010	2011	2012	2013
Australia	4.6	3.8	4.3	5.5	5.8	6.4	7.6	8.1
Austria	0.9	1.1	0.8	..	..	..	..	0.2
Belgium	0.4	0.3	0.2	0.2	0.4	0.5	0.2	0.4
Canada	8.2	23.3	7.5	4.1	6.9	8.3	8.8	9.7
Chile	0.0	..	..	0.1	0.1	0.1	0.0	0.0
Czech Republic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Denmark	0.1	0.1	0.1	..	..	0.0	0.6	..
Estonia	0.0	..	..	..	0.0	0.0	..	..
Finland	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1
France	5.4	5.0	6.2	11.2	12.0	5.6	9.1	8.0
Germany	16.1	13.0	13.2	..	..	..	0.7	0.7
Greece	0.2	0.3	0.2	..	0.3	1.1	0.2	0.2
Hungary	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Iceland	5.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Ireland	1.7	1.6	40.2	0.8	0.9	0.9	1.2	1.1
Israel <sup>1</sup>	0.0	..	0.0	0.0	0.0	0.0	..	..
Italy	4.9	3.3	3.2	2.2	2.1	2.4	2.6	1.9
Japan	2.6	2.9	3.2	3.2	1.8	2.0	9.9	7.4
Korea	0.0	3.4	3.9	3.8	2.7	1.4	1.1	1.1
Luxembourg	0.2	0.0	0.0	0.1	0.7	1.9	1.3	1.0
Mexico	0.3	0.8	0.9	0.8	0.6	0.6	0.5	0.6
Netherlands	0.4	0.3	0.2	11.2	11.2	0.1	0.1	0.1
New Zealand	..	..	..	..	..	..	..	..
Norway	0.0	..	..	..	..	..	..	..
Poland	0.3	0.2	0.1	0.2	0.2	0.1	0.1	0.1
Portugal	0.2	0.2	0.0	0.1	0.2	0.0	0.0	0.0
Slovak Republic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Slovenia	..	0.0	..	0.0	0.0	0.0	..	..
Spain	0.8	1.8	1.2	0.2	0.1	1.1	0.2	1.3
Sweden	0.4	0.5	0.3	0.3	0.3	0.2	2.3	0.2
Switzerland	0.8	0.6	1.1	0.9	1.0	0.5	1.1	1.5
Turkey	0.0	0.0	..	..	1.7	2.0	1.6	2.1
United Kingdom	2.1	3.3	1.2	3.2	3.4	6.8	7.1	9.3
United States	10.6	8.8	8.9	8.4	8.4	9.2	9.8	11.3
European Union (15 countries)	4.2	4.0	6.3	3.4	3.4	4.2	4.6	4.9
NAFTA	10.3	9.8	8.7	8.2	8.2	9.1	9.6	11.1
<b>OECD</b>	<b>5.6</b>	<b>5.8</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>

.. Not available

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

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

Per cent

	2006	2007	2008	2009	2010	2011	2012	2013
Australia	17.7	19.4	17.9	14.0	13.6	14.8	15.2	14.2
Austria	20.3	20.2	17.6	..	..	..	..	18.2
Belgium	3.6	4.0	5.2	4.8	7.4	7.5	7.3	7.2
Canada	12.1	12.8	11.6	11.3	8.1	8.2	8.3	9.7
Chile	1.0	..	..	0.8	0.6	0.7	1.2	1.4
Czech Republic	0.8	0.9	1.0	1.5	2.6	3.2	3.5	3.3
Denmark	5.1	1.7	1.1	..	..	0.8	1.1	1.1
Estonia	..	..	..	0.1	0.0	0.1	..	..
Finland	4.0	4.2	3.9	3.7	3.5	3.7	3.7	3.3
France	12.0	17.7	12.1	12.6	13.1	14.0	13.3	13.4
Germany	28.9	26.1	26.1	..	..	..	35.6	34.6
Greece	2.6	3.3	3.3	..	1.8	2.1	3.3	3.7
Hungary	0.8	0.9	1.2	1.1	1.2	1.5	2.2	2.9
Iceland	0.7	1.8	3.6	1.1	0.9	2.0	2.5	2.5
Ireland	1.3	1.4	39.9	2.0	2.4	4.1	5.3	5.0
Israel <sup>1</sup>	0.3	..	0.0	0.0	0.0	0.0	..	..
Italy	5.4	4.2	1.9	2.1	2.2	2.6	2.4	3.4
Japan	16.0	16.1	13.9	13.2	13.7	14.3	..	..
Korea	12.1	12.2	13.0	12.5	11.0	10.7	10.2	11.1
Luxembourg	0.2	0.4	0.7	0.3	0.3	2.0	1.3	0.3
Mexico	2.5	2.3	2.4	2.4	2.4	3.1	2.9	2.7
Netherlands	0.4	2.0	2.8	2.8	2.8	1.5	2.5	0.7
New Zealand	1.5	1.9	2.3	2.1	1.6	..	1.3	0.6
Norway	0.3	0.4	0.3	0.2	..	..	..	..
Poland	2.2	2.4	2.5	2.3	2.2	1.9	2.3	2.5
Portugal	4.1	7.2	8.8	9.4	10.3	10.3	11.0	11.7
Slovak Republic	0.0	0.0	0.5	1.2	1.2	1.9	2.1	2.1
Slovenia	..	0.0	..	15.4	15.6	15.4	15.8	14.6
Spain	7.8	8.2	8.9	3.6	3.8	10.3	4.8	12.9
Sweden	13.0	11.9	12.9	16.4	13.8	11.8	14.6	12.9
Switzerland	13.1	17.7	14.3	25.7	27.0	23.3	24.9	26.6
Turkey	0.0	0.0	..	..	4.5	3.5	3.1	2.8
United Kingdom	18.1	14.3	17.4	13.3	12.2	11.0	11.2	10.9
United States	30.4	29.7	29.9	29.1	28.2	28.1	28.2	27.8
European Union (15 countries)	16.0	15.4	15.7	8.5	8.7	9.1	18.1	18.6
NAFTA	29.3	28.6	28.6	28.2	27.2	26.9	27.0	26.8
<b>OECD</b>	<b>24.0</b>	<b>23.3</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>

.. Not available

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

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

Per cent

	2006	2007	2008	2009	2010	2011	2012	2013
Australia	32.4	30.3	32.8	28.7	15.0	10.3	15.8	16.8
Austria	15.1	22.0	32.2	..	..	..	..	37.5
Belgium	..	..	..	..	..	..	..	..
Canada	21.8	15.9	20.3	10.9	10.1	7.9	6.3	5.6
Chile	48.7	..	..	53.7	49.0	37.6	43.7	46.7
Czech Republic	88.4	85.9	97.5	97.2	97.4	97.2	97.1	96.8
Denmark	15.6	16.8	18.1	..	..	20.4	19.3	2.5
Estonia	100.0	..	..	..	100.0	100.0	100.0	100.0
Finland	..	..	..	36.1	..	..	38.3	42.0
France	0.5	0.5	..	..	..	..	..	..
Germany	21.9	22.8	24.3	26.8	27.0	27.4	30.1	27.4
Greece	9.0	50.8	12.1	59.3	57.2	63.4	63.3	53.8
Hungary	83.2	85.6	89.3	95.9	93.4	92.8	93.5	95.6
Iceland	0.0	0.0	0.0	2.0	3.0	3.6	3.9	4.3
Ireland	3.0	2.8	2.1	3.3	8.2	4.7	3.9	4.9
Israel <sup>1</sup>	30.4	30.7	30.5	30.6	30.6	30.4	0.3	0.4
Italy	28.5	37.7	31.2	30.8	30.2	30.1	27.4	28.9
Japan	25.8	24.8	20.1	17.8	17.6	19.2	22.4	20.7
Korea	19.1	21.3	22.1	20.1	19.7	18.9	16.3	16.1
Luxembourg	62.6	97.2	97.1	96.6	95.1	95.6	94.6	96.2
Mexico	69.5	69.6	71.2	74.0	72.5	69.9	71.1	6.3
Netherlands	27.2	27.8	25.2	22.5	25.2	21.1	21.1	21.1
New Zealand	..	..	..	..	..	..	..	..
Norway	12.4	10.0	8.7	..	9.7	9.3	10.7	12.3
Poland	58.7	63.2	51.9	49.4	49.8	50.9	51.1	48.8
Portugal	7.2	6.4	5.9	7.1	5.8	9.3	7.9	6.8
Slovak Republic	91.6	89.7	90.9	91.6	91.0	90.4	90.2	90.4
Slovenia	..	31.6	19.6	16.7	16.6	17.1	16.8	17.6
Spain	0.4	20.5	5.6	10.0	10.3	8.8	19.1	12.4
Sweden	18.7	32.7	21.2	14.0	16.8	17.3	18.4	19.5
Switzerland	0.0	38.9	1.3	3.3	30.5	29.9	30.6	31.2
Turkey	30.6	28.4	45.3	50.5	27.5	27.7	27.1	47.1
United Kingdom	19.1	22.2	19.6	20.6	18.8	21.0	26.4	23.3
United States	29.7	23.7	22.3	25.6	20.6	19.8	19.6	20.0

.. Not available

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



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

Per cent

	2006	2007	2008	2009	2010	2011	2012	2013
Australia	0.0	0.0	0.0	..	..	..	..	..
Austria	0.0	0.0	0.0	..	..	..	..	0.0
Belgium	..	..	..	..	..	..	..	..
Canada	6.0	4.0	6.2	2.6	2.8	2.4	2.6	2.2
Chile	0.0	..	..	0.0	0.0	..	..	..
Czech Republic	12.6	13.4	13.9	10.2	8.4	8.3	8.1	7.5
Denmark	..	..	0.0	..	..	..	..	..
Estonia	..	..	..	..	0.0	0.0	2.9	2.5
Finland	..	..	..	..	..	..	..	..
France	0.5	0.5	..	..	..	..	..	..
Germany	1.1	1.1	1.2	1.2	0.4	3.1	4.0	4.0
Greece	9.0	0.2	12.1	12.9	13.6	6.2	0.4	0.0
Hungary	0.0	0.0	..	..	..	..	..	..
Iceland	0.0	0.0	0.0	0.0	0.0	0.0	..	..
Ireland	3.0	2.8	2.1	3.3	8.2	4.7	3.9	4.9
Israel <sup>1</sup>	0.0	0.0	..	0.0	0.0	..	..	..
Italy	5.3	4.7	2.8	0.0	0.0	0.0	0.0	0.0
Japan	9.3	8.2	7.4	7.3	7.7	9.2	5.5	4.9
Korea	3.2	3.9	4.0	3.2	2.9	2.7	2.2	2.2
Luxembourg	0.3	0.6	0.5	0.5	0.2	0.4	0.3	0.5
Mexico	..	..	..	..	..	..	..	..
Netherlands	4.7	5.3	3.0	2.7	3.0	2.7	2.7	2.7
New Zealand	..	..	..	..	..	..	..	..
Norway	1.4	1.6	1.3	..	1.2	1.0	0.8	1.3
Poland	..	0.0	0.0	0.0	..	..	..	..
Portugal	0.7	0.7	0.6	0.7	0.5	0.8	0.0	0.0
Slovak Republic	0.0	..	..	3.8	4.2	4.5	4.3	5.4
Slovenia	..	0.0	0.2	..	..	..	..	..
Spain	0.4	0.4	0.3	0.2	0.3	0.3	0.2	0.0
Sweden	5.4	16.2	4.9	..	..	..	..	..
Switzerland	0.0	1.2	1.3	3.3	4.0	1.6	2.1	1.5
Turkey	0.0	0.0	0.0	..	0.0	..	..	..
United Kingdom	2.9	4.0	4.3	0.3	0.9	0.1	0.0	0.0
United States	0.0	0.0	0.0	0.0	0.0	0.0	..	..

.. Not available

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

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

Per cent

	2006	2007	2008	2009	2010	2011	2012	2013
Australia	26.1	25.4	26.3	28.6	28.7	27.3	27.1	27.7
Austria	39.9	39.1	41.1	..	..	..	..	35.2
Belgium	..	..	..	..	..	..	..	..
Canada	38.4	37.8	37.5	30.1	30.9	29.8	29.0	27.9
Chile	69.8	..	..	67.9	66.8	66.5	65.7	63.7
Czech Republic	92.4	92.1	92.2	90.9	89.0	88.6	88.6	88.2
Denmark	23.8	18.1	14.5	..	..	16.0	16.6	16.4
Estonia	..	..	..	74.0	91.7	90.4	92.7	94.3
Finland	0.0	0.0	..	24.3	..	..	25.0	23.8
France	0.2	0.2	0.3	0.3	0.1	0.1	0.1	0.1
Germany	18.8	19.5	18.6	17.5	17.1	18.2	13.2	14.0
Greece	5.3	30.4	5.6	35.3	33.8	36.6	41.2	34.5
Hungary	85.5	85.3	85.5	95.0	97.3	96.8	95.7	94.9
Iceland	0.0	0.0	0.0	11.8	9.2	9.7	9.9	10.4
Ireland	13.3	11.2	7.4	8.2	8.9	8.2	17.6	14.3
Israel <sup>1</sup>	12.4	12.4	12.4	11.4	11.1	11.2	3.3	3.3
Italy	25.9	34.8	33.2	30.0	27.3	27.6	27.5	27.8
Japan	6.0	6.2	6.6	10.2	10.9	12.8	..	..
Korea	3.0	1.5	1.5	5.4	4.7	3.9	3.8	4.0
Luxembourg	48.3	64.5	60.6	62.0	61.6	62.7	58.9	52.1
Mexico	52.4	51.5	53.7	50.0	53.5	51.1	52.4	9.7
Netherlands	20.2	22.5	17.0	17.0	17.0	29.4	29.4	29.4
New Zealand	..	..	..	..	..	..	..	..
Norway	41.7	35.4	44.9	43.3	42.6	42.3	43.9	43.4
Poland	45.1	46.9	51.0	56.1	59.3	61.1	62.8	61.3
Portugal	32.6	32.4	33.2	34.6	28.3	26.7	26.5	26.6
Slovak Republic	94.0	94.2	94.5	95.1	94.7	94.4	94.0	93.8
Slovenia	..	4.4	4.5	4.2	4.9	5.1	4.9	5.1
Spain	20.1	33.9	21.4	22.2	18.6	17.0	32.2	29.1
Sweden	50.1	52.3	49.7	53.9	53.1	51.9	63.8	57.6
Switzerland	..	39.5	..	3.1	19.9	19.8	20.4	20.6
Turkey	17.2	31.7	57.7	52.5	55.2	57.9	53.8	62.2
United Kingdom	41.3	42.3	50.8	54.2	53.1	55.2	55.2	58.0
United States	20.3	20.5	20.3	18.5	13.9	13.9	10.1	10.4

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

Per cent

	2006	2007	2008	2009	2010	2011	2012	2013
Australia	9.3	9.0	10.2	11.2	11.6	9.7	9.7	9.7
Austria	0.3	0.3	0.3	..	..	..	..	0.1
Belgium	..	..	..	..	..	..	..	..
Canada	14.3	13.4	12.6	14.3	15.1	14.3	13.4	13.1
Chile	0.0	..	..	0.0	0.0	..	..	..
Czech Republic	1.1	2.0	2.8	2.8	3.2	3.1	2.7	3.7
Denmark	..	..	0.0	..	..	..	..	..
Estonia	..	..	..	16.7	0.0	0.0	14.5	13.6
Finland	0.0	0.0	..	..	..	..	..	..
France	0.2	0.2	0.3	0.3	0.1	0.1	0.1	0.1
Germany	1.2	1.3	1.7	2.1	1.5	3.0	3.1	2.7
Greece	5.3	2.6	5.6	6.2	4.0	4.6	7.9	0.0
Hungary	..	..	..	..	..	..	..	..
Iceland	0.0	0.0	0.0	0.0	0.0	0.0	..	..
Ireland	13.3	11.2	7.4	8.2	8.9	8.2	17.6	14.3
Israel <sup>1</sup>	0.3	0.0	..	0.0	0.0	..	..	..
Italy	9.2	9.2	9.4	4.9	1.0	1.1	1.1	1.1
Japan	4.9	5.1	5.4	5.3	5.6	7.8	..	..
Korea	3.0	1.5	1.5	3.7	3.2	2.6	2.0	3.1
Luxembourg	9.1	7.1	9.0	8.3	7.9	7.2	7.5	6.5
Mexico	..	..	..	..	..	..	..	..
Netherlands	1.6	0.7	1.9	1.9	1.9	1.9	1.9	1.9
New Zealand	..	..	..	..	..	..	..	..
Norway	26.8	31.8	42.0	41.7	41.4	41.5	43.2	43.4
Poland	..	0.4	0.4	0.3	..	..	..	..
Portugal	0.2	0.6	0.5	0.6	0.3	0.3	0.0	0.0
Slovak Republic	0.0	..	..	5.1	6.2	6.2	7.1	8.0
Slovenia	..	0.0	0.0	..	..	..	..	..
Spain	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.0
Sweden	1.5	6.2	5.4	..	..	..	..	..
Switzerland	..	3.8	..	3.1	4.8	4.8	4.9	5.0
Turkey	0.0	0.0	0.0	0.1	0.2	0.2	0.3	0.3
United Kingdom	3.6	3.7	6.7	5.9	5.3	5.4	4.7	3.7
United States	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0

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