

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 ¹	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
OECD	9.2	9.4	9.0	9.4	8.9	8.9	8.6	8.4

.. Not available

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