

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

Per cent

	2013	2014	2015	2016	2017	2018	2019	2020
Argentina	2.4	2.4	2.6	2.6	2.6	2.3	2.1	2.6
Australia	5.3	6.1	5.8	5.3	4.7	4.3	3.8	3.5
Austria	5.1	5.1	5.0	4.7	4.6	4.5	4.4	4.7
Belgium	7.0	6.9	6.4	6.2	6.0	6.1	6.1	6.1
Bermuda	..	..	..	..	..	..	..	..
Bolivia	..	..	..	1.4	1.3	1.3	1.4	1.5
Brazil	2.7	2.8	3.1	3.3	3.2	3.2	3.4	3.4
Bulgaria	..	..	..	..	..	2.3	2.4	2.4
Canada	4.8	4.2	4.4	4.5	4.4	4.5	..	..
Chile	4.2	4.2	4.6	4.9	4.6	4.7	4.6	3.9
Colombia	2.6	2.5	2.7	2.8	2.8	2.8	2.8	3.0
Costa Rica	2.0	2.2	1.9	2.1	2.2	2.1	2.2	2.3
Cuba	..	..	..	..	..	..	..	..
Czech Republic	3.7	3.6	3.2	3.0	2.9	2.8	2.8	2.9
Denmark	9.9	10.4	10.5	10.4	10.9	11.1	10.8	11.3
Dominican Republic	..	..	..	..	..	1.4	..	..
Ecuador	..	..	2.3	2.1	1.6	1.6	1.7	..
Egypt	..	..	..	..	0.7	0.7	0.6	0.7
El Salvador	..	..	..	..	..	2.4	2.5	2.7
Estonia	3.1	3.1	3.3	3.4	3.4	3.6	3.5	3.5
Finland	4.7	5.1	5.0	4.1	3.9	1.9	2.5	1.7
France	8.8	9.2	9.4	10.7	10.6	10.6	10.6	10.1
Germany	6.7	6.5	6.3	6.2	6.4	6.4	6.6	7.0
Greece	2.2	2.1	2.0	2.0	2.1	2.1	2.2	2.5
Guatemala	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
Honduras	2.0	1.9	1.9	..	..	2.6	2.5	2.6
Hong Kong, China	13.1	14.1	14.8	17.6	18.0	18.2	..	..
Hungary	2.6	2.5	2.4	2.4	2.4	2.3	2.4	2.5
Iceland	2.5	2.4	2.3	2.3	2.4	2.4	2.4	2.5
India	..	..	3.4	3.6	3.6	..	3.8	..
Indonesia	1.6	1.6	1.7	1.8	1.9	1.8	1.7	1.6
Ireland	18.7	19.9	16.4	17.7	14.7	12.1	11.8	10.4
Israel <sup>1</sup>	4.7	4.6	4.7	4.7	4.9	5.0	4.9	4.8
Italy	7.3	8.8	8.9	7.9	7.5	7.6	7.8	8.1
Japan	6.3	6.8	6.7	7.6	7.3	7.7	7.2	7.1
Korea	11.7	12.0	11.9	11.7	11.0	10.5	11.1	11.5
Latvia	2.1	2.2	2.2	2.1	2.4	2.6	2.8	2.7
Lithuania	1.6	1.6	1.7	1.8	1.9	1.9	1.9	2.0
Luxembourg	39.6	43.2	36.6	33.3	37.8	34.5	37.4	30.9
Malaysia	4.8	4.7	4.7	4.6	4.4	4.3	4.5	5.0
Mexico	2.1	2.0	2.1	2.2	2.3	2.3	2.4	2.6
Montenegro	..	..	..	..	..	..	1.9	2.2
Morocco	..	..	..	..	3.6	3.7	..	..
Netherlands	5.7	5.4	4.8	9.8	9.5	9.3	9.2	9.6
New Zealand	2.9	2.6	2.5	2.5	2.4	..	3.4	3.0
Nicaragua	1.4	1.5	1.5	1.5	1.6	1.7	1.6	1.7
Norway	4.9	5.3	5.4	5.7	5.1	5.0	5.4	5.9
Panama	2.7	..	..	..	..	..	2.3	2.9
Paraguay	0.9	..	1.0	1.0	1.0	1.1	1.1	..
Peru	1.7	1.8	1.9	1.7	1.6	1.7	1.8	2.0
Poland	3.5	3.2	3.0	2.9	3.0	2.8	2.7	2.6
Portugal	7.2	7.8	6.7	5.6	5.5	5.8	5.3	4.4
Puerto Rico	9.3	8.8	10.7	12.8	..	..	..	..
Russia	..	1.2	1.2	1.4	1.4	1.4	1.4	1.4
Singapore	7.1	7.8	7.9	8.1	8.8	..	8.8	10.9
Slovak Republic	3.0	2.9	2.7	..	5.3	..	2.7	2.7
Slovenia	5.1	4.9	4.8	4.7	4.7	4.7	4.8	5.0
South Africa	14.5	14.4	14.5	13.9	..	..	..	13.9
Spain	5.3	5.2	5.0	5.5	5.2	5.1	4.9	5.0
Sri Lanka	..	0.9	1.1	..	1.3	1.3	..	..
Sweden	4.3	8.2	7.7	7.4	7.9	8.6	8.8	9.3
Switzerland	8.9	8.7	8.7	8.4	8.3	8.0	8.0	7.6
Chinese Taipei	..	..	..	..	..	20.1	19.2	17.0
Thailand	..	..	..	..	..	..	..	..
Tunisia	..	..	..	2.0	2.2	2.1	2.1	2.3
Turkey	1.3	1.2	1.3	1.5	1.4	1.3	1.4	1.5
United Kingdom	11.0	10.7	10.2	9.6	12.7	13.2	11.9	11.4
United States	10.7	10.8	11.1	11.2	11.2	11.3	11.5	12.5
Uruguay	1.9	2.1	2.2	..	2.5	2.3	2.5	2.8
OECD Total	8.1	8.4	8.5	8.7	8.8	8.9	9.0	9.4

.. Not available

Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20220309/7297>.

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

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