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中小型财产保险公司可持续发展研究

Research on Sustainable Development of the Medium and
Small Property Insurance Enterprises

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摘 要

改革开放 20 余年来,中国保险业一直保持着强劲的增长势头,保费年均增长率近 30%,近 5 年保险业总资产的年均增长速度也高达 35%。随着入世后中国保险市场逐步开放,保险行业的竞争日趋激烈,企业经营运行也更加复杂,市场主体不断增加,其中以中小保险公司居多。在产险市场上,中小型财产保险公司也如同雨后春笋一样涌现出来,占据着保险市场上越来越重要的地位,其发展状况直接关系到我国保险市场的健康发展。中小型财产保险公司怎样控制风险,找到适合自己可持续发展的管理模式,成为中小型财产保险公司重点关注的问题。目前我国中小型财产保险公司与大型财产保险公司在竞争模式上趋同,没有体现出自身较强的专业能力和创新能力,在发展过程中毫无优势可言,中小型财产保险公司只有针对发展过程中存在的问题确立明确的发展战略,才能赢得竞争优势并保持持续稳定的发展。

中国财产险业具有巨大的发展潜力,但低水平价格竞争是业内市场主体尤其是中小财险公司所面临的困境。中小财险公司依靠大规模机构新设和激烈的价格竞争所支持的发展是不稳定和不可持续的。虽然近年来我国中小型财产保险公司在发展过程中取得了较大成绩,但与国际同类型公司比较来看,绩效水平差距较大,无论是承保利润还是投资利润,都有待进一步提高。中小财险公司必须充分识别自己的核心资源和核心能力,培育自己的核心竞争力和竞争优势,合理选择适当的目标市场,实施利润优先的目标战略,走集约式和内涵式增长之路,才能获得有利润支撑的持续和稳定的发展。

本文共分四章,主要以国有中小型财产保险公司为视角,从现实角度分析了我国中小型财产保险公司的市场地位和现状,结合快速发展中出现的问题,通过中小型财产保险公司的国际比较,对如何发展中小型财产保险公司提出了自己的建议,认为中小型保险公司必须转变观念,注重理性经营,不断创新,提高服务水平,走可持续发展的道路。

关键词: 中小公司; 财产险; 可持续发展

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ABSTRACT

Chinese insurance industry has been keeping a forceful increasing tendency over the past 20 years since reform and opening to the outside world. Its premium growth rate is close to 30%, and the annual growth rate of its total assets also reaches 35% in recent five years. As a new developing market, China's quick rise has aroused great attention in the world insurance. China's insurance market gradually opens after the entrance of WTO, the competition for the insurance industry is getting much more intense. the market main body unceasingly increases, the majority of which is middle and small scale insurance company. AS the position of middle and small scale insurance company becoming more and more important, it has a strong impact on healthy development of Chinese insurance market. How these insurance companies can survive and develop in the competitive market has already become a topic which needs deep research. At present our country middle and small scale property insurance companies do not have strong specialization and the innovation ability, there is not any advantages in its development ,these companies have to establish explicit development strategy to get the advantages in the competition to gain the sustained and stable development.

China property insurance industry has the great developing potentiality, but the illicit price competition in insurance marketing, especially for the middle small property insurance company which is confronted with the dire straits. It is not sustained and stable for the middle small property insurance company that relies on establishing new organizations and intending price competition to support development. Comparing with similar foreign company, Chinese middle and small scale insurance company's performance is on the small side, although it had a magnitude development in recent years. They must realize their own core resource and capacity to strengthen their core competitive power and competitive advantage, rational choose the proper target market and target strategy, and provide the intensive and connotative way to increase, therefore to gain the sustained and stable development.

This thesis is divided into 4 chapters. in the view of the medium and small enterprises, there is a analyze of current situation, market position, problems in swift growth, and compare with foreign insurance company. As a proposal, the medium and small enterprises should change the management concepts, pay attention to rational management, keep innovation, enhance the quality of service, and develop sustainable.

Key Words: Middle And Small Scale Company; Property Insurance; Sustained Develop

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