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Committee on Invisibles and Financing  
related to Trade

INVISIBLES: INSURANCE

Statistical survey on insurance and reinsurance  
operations in developing countries  
1984-1986

Prepared by the UNCTAD secretariat

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Preface

(i). The first statistical survey on insurance and reinsurance operations in developing countries (TD/B/C.3/220) was submitted by the Secretary-General of UNCTAD to the twelfth session of the Committee on Invisibles and Financing related to Trade in March 1987. At its 212th meeting, the Committee requested the UNCTAD secretariat to continue its work on the compilation of the necessary statistics for the insurance sector and on their analysis and dissemination.

(ii). The present statistical survey represents the continuation of the work undertaken previously. It is meant to help the Committee in its policy-making and evaluation functions. It is also expected to help developing countries to evaluate better the relative performance of their domestic markets and their relative dependence on outside markets, to encourage closer co-operation and exchange of business among developing countries and to provide the secretariat with additional elements of analysis for the performance of its work.

(iii). The results and data included in this survey are subject to the usual caveat applied to statistical compilations. This survey does not claim to provide irrefutable information but only to include the information made available to the secretariat by the end of September 1989.

### Introduction

1. This statistical survey is based on the data compiled from the responses to questionnaires sent at yearly intervals to 132 developing countries members of UNCTAD.

2. The questionnaires as well as the forms included in the survey derive from the UNCTAD Unified International System of Insurance Statistics. In view of the difficulties of applying this system <sup>1/</sup>, the questionnaires were simplified and adapted to the format of ongoing statistical work being carried out in developing and developed countries, so as to ensure some degree of comparability with other present and future sources of information.

3. At the end of September 1989, 93 developing countries (see annex I) had replied to the questionnaire. Data on insurance and reinsurance operations were not available in two countries. Of the remaining 91 countries, only 31 provided statistical information for the entire period 1984-1986 considered for this survey. However, it was felt useful to include data referring to 1983 and 1987 for countries which did not supply data for the required years. The time frame is as follows:

1983	:	6	1984-1985:	8	1986	:	54
1983-1984:	1	1985	:	48	1986-1987:	3	
1984	:	53	1985-1986:	8	1987	:	3

4. Even though insurance is of primordial importance domestically and internationally, the role of insurance in development is often more difficult to assess and to appreciate than that of other activities which involve more tangible elements. Insurance, like other services (for example, transport, communications and banking), is primarily an intermediate service, that is, its acquisition is not an end in itself, but rather complementary to, and required in connection with, the production of goods and services.<sup>2/</sup>

5. It was at the first session of the United Nations Conference on Trade and Development in 1964, that the importance and the role of insurance in development were formally recognized: "a sound national insurance and reinsurance market is an essential characteristic of economic growth".<sup>3/</sup> Developing countries' share of estimated world direct premium volume increased from about 4 per cent in 1970 to 5.7 per cent in 1980.<sup>4/</sup> However, this share of the world market decreased to about 4.6 per cent in 1986, <sup>5/</sup> even though these countries comprise more than 75 per cent of the world's population and account for about 20 per cent of the world's economic activity. This situation can certainly be explained by the economic recession encountered by a number of developing countries in the 1980s.

6. The survey presents a synthesis of the statistical information provided to the secretariat. Section I describes the structure of the insurance markets in the developing countries surveyed; section II analyses the economic significance of these markets; and section III presents the most important insurance ratios in the non-life insurance markets. A statistical appendix includes the statistical information provided to the secretariat by country and by year (see annex II).

I. The structure of the insurance markets of developing countries  
(Table 1)

7. The developing countries are not only consumers but also suppliers of insurance services. On the domestic market, the supply of insurance generally consists of services provided by national companies, with local and/or foreign capital, as well as by foreign companies and agencies or branches. In a large number of developing countries insurance laws and regulations have been enacted which have established stricter supervision and control. In the past 20 years, nationals have acquired control and management of domestic insurance companies and have created national companies.

8. Direct restrictions on establishment business are generally related to the "localization of ownership". In many countries a domestication law stipulates that a majority or the totality of ownership interests must be held by nationals. Today, most developing countries have dominant domestic insurance industries subject to local supervision and many countries have enacted a State monopolistic insurance market (table 2).

9. The service provided by insurance is not a homogeneous product. Various types of insurance exist and they are not interchangeable. Therefore, it is not strictly possible to speak of one insurance market, but rather, of several markets. A distinction is usually made between life insurance and non-life insurance, but here again the nature of the contracts may vary among countries. The share in the premium volume of property/casualty insurance branches (which in terms of premiums are grouped under the comprehensive term "non-life business") predominates. The average share of life insurance in total business of developing countries is still significantly smaller than the corresponding share of business in other countries (table 3).

10. The structure of insurance markets by line of business (table 3) shows that only nine countries have a larger life insurance sector than non-life. Eleven countries have no life insurance sector at all. It is also important to note that the automobile line of business represents in 25 countries more than 40 per cent of the global non-life portfolio.

TABLE 1  
STRUCTURE OF THE INSURANCE MARKET BY COUNTRIES

	NUMBER OF COMPANIES			PERCENTAGE OF INSURANCE LINES (GROSS PREMIUMS)						PERCENTAGE OF GROSS PREMIUMS WRITTEN BY FOREIGN COMPANIES	
	LIFE	NON-LIFE	COMPOSITE	100%		100%				LIFE	NON-LIFE
				LIFE	NON-LIFE	FIRE	AUTO	TRANS-PORTS	OTHERS		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
<b>AFGHANISTAN</b>											
1984/85	0	1	0	0.0	100.0	23.2	6.9	68.5	1.4	.	M
1986/87	0	1	0	0.0	100.0	20.3	7.3	69.5	2.8	.	M
<b>ANGOLA</b>											
1984	0	0	1	13.3	86.7	4.0	13.9	57.7	24.4	M	M
1985	0	0	1	15.0	85.0	3.3	14.8	52.3	29.6	M	M
1986	0	0	1	19.8	80.2	3.9	19.2	49.6	27.3	M	M
<b>ARGENTINA</b>											
1983/84	2	76	178	4.7	95.3	16.1	55.5	7.8	20.6	0.1	1.0
1985/86	0	0	243	9.6	90.4	..	..	..	..	0.2	2.0
<b>BAHAMAS</b>											
1985	20	35	0	63.1	36.9	..	..	..	..	61.9	33.5
1986	21	36	0	61.0	39.0	34.4	49.5	7.5	8.6	70.0	46.5
<b>BAHRAIN</b>											
1986	2	13	3	10.3	89.7	25.5	33.6	17.5	23.5	98.5	22.0
<b>BANGLADESH</b>											
1983	1	1	0	26.5	73.5	25.5	7.8	62.2	4.5	M	M
<b>BARBADOS</b>											
1984	16	18	10	37.0	63.0	38.9	41.4	5.8	13.9	59.0	36.0
1985	16	17	10	38.0	62.0	38.3	41.2	5.1	15.5	59.0	38.0
1986	15	16	2	38.6	61.4	38.4	41.5	4.9	15.2	42.8	35.1
<b>BENIN</b>											
1986	0	0	1	4.2	95.8	9.5	53.0	31.5	6.0	M	M
<b>BHUTAN</b>											
1984	0	0	1	15.7	84.3	42.0	30.8	21.0	6.2	M	M
1985	0	0	1	15.7	84.3	42.0	30.8	21.0	6.2	M	M
1986	0	0	1	14.2	85.8	37.1	33.4	23.3	6.2	M	M
<b>BOLIVIA</b>											
1984	12	6	0	3.8	96.2	15.8	25.9	43.4	14.8	23.0	5.0
1985	15	3	18	5.8	94.2	14.8	23.0	46.2	16.0	0.4	2.0
<b>BOTSWANA</b>											
1984/85	0	1	2	23.0	77.0	25.4	36.4	2.8	35.4	.	.
1985/86	0	1	2	26.2	73.8	24.3	34.4	5.6	35.6	.	.
1986/87	0	1	2	23.5	76.5	24.3	35.5	5.5	34.7	.	.

TABLE 1  
STRUCTURE OF THE INSURANCE MARKET BY COUNTRIES (CONTINUED)

	NUMBER OF COMPANIES			PERCENTAGE OF INSURANCE LINES (GROSS PREMIUMS)						PERCENTAGE OF GROSS PREMIUMS WRITTEN BY FOREIGN COMPANIES	
	LIFE	NON-LIFE	COMPOSITE	100%		100%				LIFE	NON-LIFE
				LIFE	NON-LIFE	FIRE	AUTO	TRANS-PORTS	OTHERS		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
BRAZIL											
1984	0	0	98	15.6	84.4	28.1	24.1	18.7	29.1	1.0	1.5
1985	0	0	101	15.4	84.6	26.8	29.9	16.3	27.0	..	0.2
1986	0	21	76	15.6	84.4	23.7	32.4	15.7	28.8	..	0.2
BURKINA FASO											
1986	0	1	1	4.3	95.7	21.4	40.7	27.8	10.2	.	.
BURMA (MYANMAR)											
1984/85	0	0	1	13.9	86.1	25.0	38.6	36.4	0.0	M	M
1985/86	0	0	1	13.5	86.5	23.6	41.9	34.5	0.0	M	M
BURUNDI											
1984	0	0	1	0.0	100.0	10.2	41.1	42.6	6.1	M	M
1985	0	0	1	0.0	100.0	10.0	40.6	40.7	8.8	M	M
1986	0	0	2	1.1	98.9	12.6	38.6	38.2	9.5	M	M
CAMEROON											
1984	1	8	4	7.9	92.1	11.1	42.2	20.8	25.9	56.0	24.0
1985	1	8	4	9.5	90.5	11.2	45.1	20.2	23.5	55.0	26.0
1986	1	7	5	11.7	88.3	12.8	39.0	19.3	28.9	45.3	3.9
CAPE VERDE											
1984	0	1	0	0.0	100.0	9.5	17.5	43.3	29.7	.	M
1985	0	1	0	0.0	100.0	15.2	16.0	49.3	19.5	.	M
CENTRAL AFRICAN REPUBLIC											
1984	0	9	0	0.0	100.0	19.8	52.8	11.2	16.2	..	..
1986	0	8	0	0.7	99.3	13.4	20.7	19.5	46.4	..	64.0
CHAD											
1984	0	0	1	0.3	99.7	37.0	50.0	8.7	4.3	M	M
CHILE											
1984	15	27	0	53.9	46.1	36.9	28.5	18.6	16.0	.	.
1985	17	24	0	52.2	47.8	37.3	24.9	18.9	18.9	.	.
1986	16	24	0	49.0	51.0	36.7	23.8	18.9	20.6	.	.
CHINA											
1986	0	0	1	20.3	79.7	..	..	..	..	M	M
COLOMBIA											
1987	0	0	0	0.7	99.3	0.0	0.0	0.0	0.0	..	..

TABLE 1  
STRUCTURE OF THE INSURANCE MARKET BY COUNTRIES (CONTINUED)

	NUMBER OF COMPANIES			PERCENTAGE OF INSURANCE LINES (GROSS PREMIUMS)						PERCENTAGE OF GROSS PREMIUMS WRITTEN BY FOREIGN COMPANIES	
	LIFE	NON-LIFE	COMPOSITE	100%		100%				LIFE	NON-LIFE
				LIFE	NON-LIFE	FIRE	AUTO	TRANS- PORTS	OTHERS		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
CONGO 1983	0	0	1	1.0	99.0	21.7	31.9	34.2	12.2	M	M
COSTA RICA 1986	0	0	1	11.4	88.6	23.6	23.1	4.4	48.9	M	M
CUBA 1986	0	2	0	0.0	100.0	..	..	..	..	.	.
CYPRUS 1984	4	35	14	38.7	61.3	17.8	50.2	9.5	22.4	49.0	59.0
1985	4	36	14	40.1	59.9	17.7	50.3	9.7	22.2	50.0	57.0
DOMINICAN REPUBLIC 1985	9	0	45	20.3	79.7	33.9	37.6	8.8	19.7	52.0	6.6
1986	42	47	37	32.5	67.5	35.3	45.4	10.4	8.9	27.1	6.5
ECUADOR 1984	1	17	10	7.2	92.8	21.8	22.9	34.6	20.7	40.1	20.0
1985	1	16	10	6.9	93.1	19.7	20.2	38.5	21.6	48.0	26.0
1986	1	12	15	7.0	93.0	15.5	20.5	39.8	24.2	30.0	17.2
EGYPT 1984/85	0	2	6	16.1	83.9	23.9	24.1	35.2	16.9	.	.
1986/87	0	2	6	18.7	81.3	25.5	21.3	33.0	20.2	.	.
EL SALVADOR 1984	2	9	0	46.3	53.7	50.4	18.4	7.5	23.7	18.7	.
1985	1	4	11	45.7	54.3	45.4	23.3	16.6	14.8	19.8	1.5
ETHIOPIA 1984/85	0	0	1	3.2	96.8	10.5	40.7	30.2	18.6	M	M
1985/86	0	0	1	2.8	97.2	10.3	39.1	32.2	18.4	M	M
FIJI 1984	5	6	0	43.8	56.2	45.6	28.6	10.3	15.5	..	..
1985	5	6	0	48.7	51.3	49.4	29.6	8.1	12.9	..	..
1986	5	6	0	49.0	51.0	41.4	31.8	8.5	18.3	..	..
GABON 1984	1	9	0	2.7	97.3	10.2	34.4	29.5	25.9	..	..



TABLE 1  
STRUCTURE OF THE INSURANCE MARKET BY COUNTRIES (CONTINUED)

	NUMBER OF COMPANIES			PERCENTAGE OF INSURANCE LINES (GROSS PREMIUMS)						PERCENTAGE OF GROSS PREMIUMS WRITTEN BY FOREIGN COMPANIES	
	LIFE	NON-LIFE	COMPOSITE	100%		100%				LIFE	NON-LIFE
				LIFE	NON-LIFE	FIRE	AUTO	TRANS-PORTS	OTHERS		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
GAMBIA											
1983	1	2	0	3.5	96.5	15.9	51.9	16.3	15.8	.	.
GHANA											
1984	2	4	9	7.7	92.3	9.6	48.2	24.1	18.1	.	.
1985	..	..	..	3.2	96.8	11.7	30.3	43.2	14.8	.	.
1986	..	..	..	3.3	96.7	14.8	28.9	44.8	11.5	.	.
GUATEMALA											
1984	1	1	11	36.7	63.3	44.6	32.2	12.4	10.8	..	.
1985	1	1	11	38.2	61.8	40.7	35.4	11.8	12.1	0.8	.
1986	1	1	11	51.0	49.0	39.0	39.8	10.4	10.8	0.3	.
GUYANA											
1984	11	5	1	47.4	52.6	78.6	10.2	8.4	2.8	57.0	8.0
1985	11	6	1	51.3	48.7	80.3	13.3	3.4	3.0	57.0	5.7
HONDURAS											
1984	1	1	5	46.7	53.3	47.9	23.5	2.7	25.8	44.0	13.0
1986	1	1	6	48.5	51.5	46.9	24.4	3.0	25.7	42.7	12.8
INDIA											
1984	1	5	0	61.1	38.9	27.0	25.1	24.2	23.6	.	.
1985	1	5	0	60.6	39.4	26.8	25.6	23.1	24.5	.	.
INDONESIA											
1984	20	66	0	27.3	72.7	39.4	11.1	37.3	12.2	.	.
1986	23	68	5	..	100.0	29.4	15.8	29.0	25.8	..	..
IRAN (ISLAMIC REP)											
1985/86	0	0	3	0.06	94.4	19.3	23.4	46.1	11.3	.	.
IRAQ											
1984	..	..	..	0.0	100.0	12.4	41.4	32.7	13.4	.	.
1985	..	..	..	0.0	100.0	13.4	43.1	31.1	12.5	.	.
1986	..	..	..	0.0	100.0	15.5	54.5	24.4	5.6	.	.
JAMAICA											
1984	6	20	6	43.6	56.4	37.1	37.7	2.8	22.3	13.9	18.9
1985	6	20	5	45.3	54.7	37.5	37.4	3.4	21.7	12.5	18.3
1986	10	20	5	40.7	59.3	37.5	39.2	1.7	21.6	11.3	15.7
JORDAN											
1986	2	17	12	17.6	82.4	13.7	55.2	20.0	11.1	54.5	13.5

1986

2

17

12

17.6

82.4

13.7

55.2

20.0

11.1

54.5

13.5

TABLE 1  
STRUCTURE OF THE INSURANCE MARKET BY COUNTRIES (CONTINUED)

	NUMBER OF COMPANIES			PERCENTAGE OF INSURANCE LINES (GROSS PREMIUMS)						PERCENTAGE OF GROSS PREMIUMS WRITTEN BY FOREIGN COMPANIES	
	LIFE	NON-LIFE	COMPOSITE	100%		100%				LIFE	NON-LIFE
				LIFE	NON-LIFE	FIRE	AUTO	TRANS-PORTS	OTHERS		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
KOREA (REPUBLIC)											
1984/85	6	14	0	77.9	22.1	9.7	40.3	19.0	31.0	.	1.1
1985/86	6	14	0	79.7	20.3	9.4	45.1	16.4	29.1	.	1.1
KUWAIT											
1986	1	12	6	11.4	88.6	21.2	26.5	28.4	7.0	16.7	7.7
LESOTHO											
1985	5	1	0	0.8	99.2	18.5	38.5	29.5	13.6	..	..
1986	1	0	1	..	100.0	22.3	34.8	26.8	16.0	..	..
LIBYAN ARAB JAMAHIRIYA											
1986	0	0	1	2.0	98.0	26.6	14.9	41.2	17.4	M	M
MADAGASCAR											
1985	0	2	2	8.4	91.6	12.9	26.9	44.4	15.9	.	.
MALAWI											
1984	2	4	2	31.7	68.3	33.9	34.7	6.3	25.1	.	.
1986	2	5	3	31.9	68.1	28.2	40.8	3.7	27.3	.	.
MALAYSIA											
1984	4	44	14	31.8	68.2	27.8	30.4	11.7	30.0	55.6	8.0
1985	4	44	14	35.3	64.7	28.1	30.1	11.8	30.0	55.8	7.9
1986	4	44	14	39.9	60.1	28.7	32.1	11.3	27.8	57.1	7.0
MALI											
1983	0	0	2	1.0	99.0	26.3	54.0	14.0	5.7	..	24.5
MALTA											
1984	1	25	4	20.2	79.8	25.7	39.3	22.5	12.6	91.0	85.0
1985	1	23	4	20.0	80.0	26.9	41.5	20.5	11.1	90.6	85.0
1986	1	24	3	20.3	79.7	32.9	38.7	22.4	6.0	90.0	83.0
MAURITANIA											
1984	0	0	1	0.4	99.6	7.0	58.7	35.3	9.6	M	M
1985	0	0	1	0.4	99.6	9.0	51.0	35.9	4.1	M	M
1986	0	1	0	0.0	100.0	51.8	24.8	18.8	4.6	.	M
MAURITIUS											
1986	3	9	13	0.0	100.0	36.2	24.7	13.1	26.0	32.0	7.3

TABLE 1  
STRUCTURE OF THE INSURANCE MARKET BY COUNTRIES (CONTINUED)

	NUMBER OF COMPANIES			PERCENTAGE OF INSURANCE LINES (GROSS PREMIUMS)						PERCENTAGE OF GROSS PREMIUMS WRITTEN BY FOREIGN COMPANIES	
	LIFE	NON-LIFE	COMPOSITE	100%		100%				LIFE	NON-LIFE
				LIFE	NON-LIFE	FIRE	AUTO	TRANS-PORTS	OTHERS		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
MEXICO											
1984	4	11	30	31.3	68.7	26.7	31.0	18.4	23.9	.	.
1985	4	10	31	27.3	72.7	24.0	38.5	16.8	20.7	.	.
1986	4	11	29	31.3	68.7	26.7	31.0	18.4	23.9	.	.
MOROCCO											
1985	2	19	21	16.1	83.9	10.1	43.7	11.3	34.9	.	.
1986	2	17	21	16.5	83.5	10.0	42.6	10.1	37.3	.	.
MOZAMBIQUE											
1984	0	0	1	6.3	93.7	15.9	28.4	31.9	23.8	M	M
1985	0	0	1	5.9	94.1	15.7	21.5	35.2	23.4	M	M
1986	0	0	1	6.4	93.6	12.8	16.8	33.6	37.5	M	M
NEPAL											
1984	0	3	1	20.8	79.2	30.4	..	8.5	61.1	.	26.6
NICARAGUA											
1983	0	0	1	24.3	75.7	46.1	19.7	14.0	20.2	M	M
NIGER											
1987	0	1	2	1.1	98.9	16.4	45.0	28.5	10.2	.	.
NIGERIA											
1984	4	66	21	23.7	76.3	22.0	31.9	16.5	29.6	..	..
1985	4	71	22	25.3	74.7	24.4	29.1	18.6	27.9	..	..
1986	3	60	24	29.3	70.7	27.2	22.0	21.7	29.1	..	..
OMAN											
1984	0	0	23	7.6	92.4	19.1	43.2	21.1	16.6	70.3	59.3
1985	0	13	4	8.7	91.3	17.4	43.6	20.2	18.8	25.3	45.7
1986	0	14	5	8.6	91.4	19.4	46.0	18.5	16.1	80.0	45.3
PANAMA											
1984	9	27	0	49.3	50.7	25.8	38.2	14.5	21.5	..	..
PAPUA NEW GUINEA											
1984	1	12	0	0.0	100.0	27.2	43.4	14.4	15.0	..	34.0
1985	1	11	0	0.0	100.0	27.2	45.8	11.0	16.0	..	42.0
1986	1	12	0	0.0	100.0	29.5	34.9	10.1	25.5	..	21.7
PERU											
1984	1	20	.	13.6	86.4	28.5	30.3	21.1	20.1	..	..

TABLE 1  
 STRUCTURE OF THE INSURANCE MARKET BY COUNTRIES (CONTINUED)

	NUMBER OF COMPANIES			PERCENTAGE OF INSURANCE LINES (GROSS PREMIUMS)						PERCENTAGE OF GROSS PREMIUMS WRITTEN BY FOREIGN COMPANIES	
	LIFE	NON-LIFE	COMPOSITE	100%		100%				LIFE	NON-LIFE
				LIFE	NON-LIFE	FIRE	AUTO	TRANS-PORTS	OTHERS		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
PHILIPPINES											
1984	23	102	.	42.2	57.8	45.6	25.0	15.4	14.1	12.5	18.1
1985	22	101	2	41.9	58.1	45.7	24.5	14.5	15.3	14.3	19.2
1986	20	102	2	43.1	56.9	46.5	24.6	14.7	14.2	14.2	20.2
QATAR											
1984	0	7	0	0.0	100.0	25.6	26.1	24.0	22.6	..	..
RWANDA											
1986	0	1	1	0.8	99.2	6.0	55.9	28.4	9.7	..	..
ST. LUCIA											
1984/85	10	17	.	34.2	65.8	47.5	46.7	2.5	3.3	8.7	79.5
1985/86	5	17	4	39.0	61.0	37.6	49.9	3.4	9.1	85.4	87.5
SENEGAL											
1987	..	..	..	54.9	45.1	14.2	46.7	17.4	21.7	..	..
SEYCHELLES											
1984/85	0	0	1	0.8	99.2	25.6	43.0	19.8	11.6	M	M
1985/86	0	0	1	0.6	99.4	24.7	40.1	19.7	15.4	M	M
SINGAPORE											
1984	6	54	6	34.8	65.2	20.6	27.5	22.5	29.5	40.5	53.6
1985	6	48	6	30.6	69.4	23.9	22.6	23.8	29.7	43.3	51.5
1986	6	48	6	34.6	65.4	22.7	22.6	23.7	31.0	44.6	51.2
SOLOMON ISLANDS											
1984	0	6	0	0.0	100.0	34.3	21.0	30.1	14.7	.	..
1985	0	6	0	0.0	100.0	31.1	28.4	21.6	19.0	.	..
1986	0	6	0	0.0	100.0	28.7	22.3	31.0	18.0	.	..
SRI LANKA											
1984	0	0	2	19.8	80.2	37.4	26.8	18.9	16.9	M	M
1986	0	0	2	8.4	91.6	37.1	32.5	17.3	13.1	M	M
SUDAN											
1984	5	15	0	1.7	98.3	19.2	26.5	40.2	14.1	.	.
1986	1	6	4	1.3	98.7	21.5	25.0	45.6	7.9	.	.
SYRIAN ARAB REPUBLIC											
1984	0	0	1	4.7	95.3	16.2	32.9	44.0	6.8	M	M
1985	0	0	1	4.4	95.6	14.7	34.2	44.4	6.8	M	M

TABLE 1  
STRUCTURE OF THE INSURANCE MARKET BY COUNTRIES (CONTINUED)

	NUMBER OF COMPANIES			PERCENTAGE OF INSURANCE LINES (GROSS PREMIUMS)						PERCENTAGE OF GROSS PREMIUMS WRITTEN BY FOREIGN COMPANIES	
	LIFE	NON-LIFE	COMPOSITE	100%		100%				LIFE	NON-LIFE
				LIFE	NON-LIFE	FIRE	AUTO	TRANS- PORTS	OTHERS		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
THAILAND											
1984	7	62	5	51.4	48.6	43.1	33.2	9.7	14.0	31.8	9.4
1985	7	62	5	52.7	47.3	42.9	32.7	8.5	15.9	37.5	9.6
1986	7	62	5	53.9	46.1	40.5	35.0	7.6	17.0	38.4	10.2
TOGO											
1984	0	2	2	3.0	97.0	31.1	38.4	30.5	0.0	27.9	32.0
TRINIDAD AND TOBAGO											
1984	19	21	0	50.4	49.6	43.5	30.7	6.9	18.9	.	.
1985	19	21	0	56.3	43.7	48.1	25.3	7.8	18.7	.	.
TUNISIA											
1985	0	1	10	5.4	94.6	8.4	32.0	15.0	44.7	.	.
1986	2	2	10	34.6	65.4	14.4	49.8	19.3	16.5	.	.
TURKEY											
1984	1	14	20	1.1	98.9	22.8	15.3	35.3	26.6	0.0	6.5
1985	1	14	20	1.6	98.4	21.4	16.1	34.8	27.6	0.3	7.7
1986	1	14	20	4.5	95.5	23.1	19.0	21.1	36.7	0.1	8.8
UNITED ARAB EMIRATES											
1985	2	50	9	9.7	90.3	23.2	44.2	30.5	2.0	44.2	21.0
UNITED REPUBLIC OF TANZANIA											
1984	0	0	1	19.5	80.5	29.2	29.1	14.6	27.0	M	M
1985	0	0	1	22.0	78.0	28.6	29.8	18.2	23.4	M	M
URUGUAY											
1983	0	0	1	8.5	91.5	16.7	33.1	8.9	41.3	M	M
VENEZUELA											
1984	1	52	0	30.7	69.3	31.0	32.8	12.2	24.1	.	.
1985	..	..	..	30.8	69.2	25.2	35.4	12.1	27.4	.	.
1986	..	..	..	31.0	69.0	22.8	38.2	12.7	26.3	.	.
VIET NAM											
1984	0	1	0	0.0	100.0	0.0	19.5	46.0	34.5	.	M
1985	0	1	0	0.0	100.0	0.0	19.6	41.8	38.7	.	M
1986	0	1	0	0.0	100.0	0.0	8.8	71.1	20.1	.	M

TABLE 1  
STRUCTURE OF THE INSURANCE MARKET BY COUNTRIES (CONCLUDED)

	NUMBER OF COMPANIES			PERCENTAGE OF INSURANCE LINES (GROSS PREMIUMS)						PERCENTAGE OF GROSS PREMIUMS WRITTEN BY FOREIGN COMPANIES	
	LIFE	NON-LIFE	COMPOSITE	100%		100%				LIFE	NON-LIFE
				LIFE	NON-LIFE	FIRE	AUTO	TRANS-PORTS	OTHERS		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
YUGOSLAVIA											
1984	0	8	4	6.1	93.9	42.4	23.4	15.0	19.1	.	.
1985	0	8	4	5.0	95.0	42.5	23.6	17.0	16.9	.	.
ZAIRE											
1984	0	0	1	3.8	96.2	12.7	35.6	31.5	20.1	M	M
1985	0	0	1	5.1	94.9	10.9	32.6	37.4	19.1	M	M
1986	0	0	1	4.6	95.4	9.2	40.0	32.9	17.9	M	M
ZAMBIA											
1984	0	0	1	29.6	70.4	30.4	29.8	19.2	20.6	M	M
1985	0	0	1	28.1	71.9	24.6	33.4	24.0	18.0	M	M
1986	0	0	1	22.6	77.4	21.4	32.7	31.3	14.6	M	M
ZIMBABWE											
1986	19	14	9	67.0	33.0	32.6	31.9	6.1	29.4	..	..

Table 2

Ownership structure of the insurance markets in developing countries  
(number of countries)

Monopolistic markets	Localization of ownership	Foreign-controlled markets	
		Life	Non-Life
25	21	11	4

Note: It is assumed in this table that when the percentage of gross premiums written by foreign companies in a market is greater than 50 per cent, this particular market is controlled by foreigners. All other markets not accounted for in this table are open to foreign companies but are controlled by national companies.

Table 3

Structure of the insurance markets by line of business  
(number of countries)

Line of business	:Larger than : 50%	:30%-50% :	:0.1% to 29% :	: 0% :	:Total number of : countries
Life insurance	: 9	: 17	: 54	: 11	: 91
Automobile insurance	: 9	: 43	: 36	: 3	: 91
Fire insurance	: 2	: 24	: 62	: 3	: 91
Transport insurance	: 3	: 23	: 63	: 2	: 91
	:	:	:	:	:

II. The economic significance of insurance markets  
(Table 4)

11. The economic significance of the insurance industry of a country can be evaluated by means of the ratio of premiums to the gross domestic product. This value is not affected by currency influence; its information value is therefore substantially increased. It is worth noting that the average value of this ratio for the United States, Canada, Japan and Western European countries was 5.63 per cent in 1986, while it was only 1.66 per cent over the period 1984, 1985 and 1986 for the 88 developing countries surveyed where GDP figures were available.

12. Table 5 shows that the ratio of total premiums to GDP is larger than 3 per cent in 12 countries while a ratio smaller than 1 per cent is shown in 33 countries. There is, however, a discrepancy between the different regions. The average value of the ratio of premiums to the GDP is 1.2 and 1.3 for Africa and Asia respectively, but its value is 2.4 for the Caribbean, Central and Southern Americas.

13. Table 4 also indicates the average premium volume per head of population. It is computed in United States dollars in order to make possible to some extent a comparison between the countries. However, macro-economic factors, such as a high inflation rate or a high depreciation of the value of currency, render this comparison difficult or even irrelevant for some countries. Again, it is worth noting that the average premiums per head of population in United States dollars in 1986 for North America, Western European countries and Japan is almost \$US1,050. Only ten countries listed in table 4 had a total premium volume per head of population greater than \$US100 and another nine countries had a total premium volume per head of population of between \$US50 and \$US100.



TABLE 4  
THE ECONOMIC SIGNIFICANCE OF INSURANCE MARKETS

	GROSS PREMIUMS AS PERCENTAGE OF GDP		GROSS PREMIUMS PER HEAD IN US DOLLARS	
	LIFE	NON-LIFE	LIFE	NON-LIFE
	(1)	(2)	(3)	(4)
AFGHANISTAN				
1984/85	..	0.15	..	0.15
1986/87	..	0.14	..	0.15
ANGOLA				
1984	0.002	0.02	1.36	8.86
1985	0.003	0.02	1.54	8.77
1986	0.004	0.02	1.89	7.66
ARGENTINA				
1983/84	0.05	1.08	1.42	28.70
1985/86	0.19	1.84	4.85	45.81
BAHAMAS				
1985	..	..	306.50	179.40
1986	3.93	2.52	298.10	190.60
BAHRAIN				
1986	0.16	1.39	14.70	127.70
BANGLADESH				
1983	0.09	0.25	0.11	0.30
BARBADOS				
1984	1.87	3.17	86.38	147.10
1985	1.94	3.15	96.35	156.80
1986	2.09	3.32	111.49	177.10
BENIN				
1986	0.02	0.48	0.08	1.81
BHUTAN				
1986	0.07	0.46	0.12	0.70
BOLIVIA				
1984	0.01	0.31	0.14	3.46
1985	0.02	0.26	0.16	2.56
BOTSWANA				
1984/85	0.25	0.82	2.19	7.35
1985/86	0.28	0.83	2.92	8.21
1986/87	0.26	0.86	3.77	12.32
BRAZIL				
1984	0.13	0.68	1.16	6.23
1985	0.14	0.76	1.37	17.52
1986	0.15	0.82	2.70	14.64
BURKINA FASO				
1986	0.03	0.75	0.07	1.53
BURMA (MYANMAR)				
1984/85	0.08	0.50	0.14	0.85
1985/86	0.07	0.43	0.13	0.83
BURUNDI				
1984	0.00	0.76	0.00	1.61
1985	0.00	0.79	0.00	2.10
1986	0.01	0.89	0.02	2.08
CAMEROON				
1984	0.09	1.06	0.62	7.20
1985	0.10	0.99	1.01	9.72
1986	0.09	0.72	1.23	9.28

TABLE 4  
THE ECONOMIC SIGNIFICANCE OF INSURANCE MARKETS (CONTINUED)

	GROSS PREMIUMS AS PERCENTAGE OF GDP		GROSS PREMIUMS PER HEAD IN US DOLLARS	
	LIFE	NON-LIFE	LIFE	NON-LIFE
	(1)	(2)	(3)	(4)
CAPE VERDE 1984	0.00	2.34	0.00	6.72
CENTRAL AFRICAN REPUBLIC 1986	0.003	0.51	0.01	2.01
CHAD 1984	0.00	0.25	0.00	0.31
CHILE 1984	0.94	0.80	11.64	9.97
1985	1.03	0.95	11.93	10.94
1986	0.99	1.04	12.83	13.34
CHINA 1986	0.10	0.50	0.26	1.02
COLOMBIA 1983	0.36	0.94	5.10	13.19
CONGO 1983	0.01	0.97	0.13	12.40
COSTA RICA 1986	0.21	1.63	3.32	25.76
CUBA 1986	0.00	0.32	.	..
CYPRUS 1984	0.81	1.29	25.49	40.41
1985	0.87	1.30	35.43	52.94
DOMINICAN REPUBLIC 1985	0.29	1.15	2.22	8.74
1986	0.56	1.17	4.45	9.24
ECUADOR 1984	0.05	0.62	0.64	8.32
1985	0.04	0.53	0.49	6.59
1986	0.07	0.89	0.65	8.67
EGYPT 1984/85	0.16	0.83	1.61	8.37
1986/87	0.16	0.86	2.00	10.73
EL SALVADOR 1984	0.64	0.74	5.39	6.25
1985	0.61	0.73	7.28	8.65
ETHIOPIA 1984/85	0.04	1.29	0.05	1.44
1985/86	0.04	1.39	0.05	1.57
FIJI 1984	1.47	1.89	23.82	30.61
1985	1.44	1.52	24.66	25.99
1986	1.43	1.49	26.64	27.74
GABON 1984	0.04	1.47	1.20	42.74
GAMBIA 1983	0.03	0.96	0.13	3.46

TABLE 4  
THE ECONOMIC SIGNIFICANCE OF INSURANCE MARKETS (CONTINUED)

	GROSS PREMIUMS AS PERCENTAGE OF GDP		GROSS PREMIUMS PER HEAD IN US DOLLARS	
	LIFE	NON-LIFE	LIFE	NON-LIFE
	(1)	(2)	(3)	(4)
GHANA				
1984	0.01	0.16	0.08	0.97
1985	0.02	0.48	0.07	2.04
1986	..	..	0.94	2.77
GUATEMALA				
1984	0.29	0.50	3.55	6.11
1985	0.36	0.58	5.00	8.07
1986	0.59	0.57	4.55	4.37
GUYANA				
1984	2.21	2.46	9.64	10.72
1985	2.18	2.06	10.62	10.06
HONDURAS				
1984	1.40	1.61	10.76	12.26
1986	0.70	0.75	5.86	6.24
INDIA				
1984	0.65	0.43	1.70	1.08
1985	0.68	0.44	1.95	1.27
INDONESIA				
1984	0.17	0.45	0.85	2.27
1986	0.18	0.79	0.65	2.78
IRAN (ISLAMIC REP) 1985/86	0.02	0.25	0.60	10.04
IRAQ				
1984	0.00	0.92	0.00	28.65
1985	0.00	1.01	0.00	30.00
1986	0.00	..	0.00	29.80
JAMAICA				
1984	2.54	3.29	21.19	26.28
1985	2.68	3.24	23.87	28.86
1986	2.51	3.66	26.15	38.09
JORDAN				
1986	0.28	1.33	3.60	17.16
KOREA (REPUBLIC)				
1984/85	4.08	1.16	85.97	24.36
1985/86	4.60	1.17	108.18	27.58
KUWAIT				
1986	0.13	1.01	12.38	96.02
LESOTHO				
1985	0.15	1.69	0.02	2.34
LIBYAN ARAB JAMAHIRIYA				
1986	0.02	0.76	0.87	41.90
MADAGASCAR				
1985	0.07	0.73	0.16	1.79
MALAWI				
1984	0.62	1.34	0.99	2.14
1986	0.56	1.19	0.90	1.92

TABLE 4  
THE ECONOMIC SIGNIFICANCE OF INSURANCE MARKETS (CONTINUED)

	GROSS PREMIUMS AS PERCENTAGE OF GDP		GROSS PREMIUMS PER HEAD IN US DOLLARS	
	LIFE	NON-LIFE	LIFE	NON-LIFE
	(1)	(2)	(3)	(4)
MALAYSIA				
1984	0.99	2.15	21.35	45.86
1985	1.19	2.17	24.15	44.23
1986	1.40	2.12	24.06	36.23
MALI				
1983	0.01	0.45	0.01	0.76
MALTA				
1984	0.55	2.15	13.48	53.13
1985	0.54	2.17	16.02	64.19
1986	0.56	2.21	20.54	80.70
MAURITANIA				
1984	0.004	1.06	0.01	3.84
1985	..	..	0.01	3.27
1986	..	..	..	6.79
MAURITIUS				
1986	0.88	2.24	13.29	33.90
MEXICO				
1984	0.22	0.67	4.21	12.96
1985	0.26	0.69	4.07	10.83
1986	0.33	0.73	3.52	7.71
MOROCCO				
1985	0.33	1.74	1.87	9.74
1986	0.34	1.71	2.30	11.62
MOZAMBIQUE				
1984	0.00	0.007	0.09	1.37
1985	0.00	0.006	0.09	1.45
1986	0.00	0.006	0.11	1.68
NEPAL				
1984	0.07	0.28	0.10	0.37
NICARAGUA				
1983	0.31	0.95	3.76	11.72
NIGER				
1987	..	..	0.02	2.16
NIGERIA				
1984	0.25	0.82	1.75	5.63
1985	0.21	0.63	1.42	4.20
1986	..	..	0.55	1.33
OMAN				
1984	0.08	0.94	5.79	70.14
1985	0.08	0.84	6.72	70.40
1986	0.11	1.15	6.38	68.14
PANAMA				
1984	1.78	1.83	37.91	39.02
PAPUA NEW GUINEA				
1984	0.00	1.39	0.00	9.89
1985	0.00	1.43	0.00	9.66
1986	0.00	1.79	0.00	13.54
PERU				
1984	0.14	0.90	1.25	7.97
1986	0.04	0.97	0.45	12.21

TABLE 4  
THE ECONOMIC SIGNIFICANCE OF INSURANCE MARKETS (CONTINUED)

	GROSS PREMIUMS AS PERCENTAGE OF GDP		GROSS PREMIUMS PER HEAD IN US DOLLARS	
	LIFE	NON-LIFE	LIFE	NON-LIFE
	(1)	(2)	(3)	(4)
PHILIPPINES				
1984	0.40	0.66	2.55	3.50
1985	0.41	0.57	2.42	3.36
1986	0.44	0.58	2.43	3.20
QATAR				
1984	0.00	1.00	0.00	208.12
RWANDA				
1986	0.006	0.76	0.02	2.32
SAINT LUCIA				
1984/85	1.47	2.83	16.77	32.30
1985/86	2.43	3.80	25.04	39.12
SENEGAL				
1987	..	..	8.40	6.90
SEYCHELLES				
1984/85	0.01	1.72	0.32	39.35
1985/86	0.01	1.80	0.30	52.73
SINGAPORE				
1984	0.86	1.61	61.85	115.89
1985	0.87	1.98	63.08	143.16
1986	1.04	1.97	70.43	133.26
SOLOMON ISLANDS				
1984	0.00	1.04	0.00	5.75
1985	0.00	1.23	0.00	5.39
1986	0.00	..	0.00	4.52
SR LANKA				
1984	0.14	0.57	0.54	2.18
1986	0.03	0.28	0.11	1.17
SUDAN				
1984	0.01	0.66	0.04	2.44
1986	0.01	0.53	0.03	2.05
SYRIAN ARAB REPUBLIC				
1984	0.03	0.53	0.50	10.27
1985	0.03	0.56	0.53	11.66
THAILAND				
1984	0.57	0.54	4.77	4.51
1985	0.61	0.55	4.68	4.20
1986	0.65	0.56	5.28	4.52
TOGO				
1984	0.03	1.14	0.07	2.41
TRINIDAD AND TOBAGO				
1984	1.86	1.83	125.43	123.22
1985	2.23	1.73	95.08	73.89
TUNISIA				
1985	0.09	1.60	1.15	20.12
1986	0.58	1.09	6.46	12.23
TURKEY				
1984	0.01	0.57	0.05	4.80
1985	0.01	0.58	0.09	5.63
1986	0.03	0.57	0.27	5.86

TABLE 4  
THE ECONOMIC SIGNIFICANCE OF INSURANCE MARKETS (CONCLUDED)

	GROSS PREMIUMS AS PERCENTAGE OF GDP		GROSS PREMIUMS PER HEAD IN US DOLLARS	
	LIFE	NON-LIFE	LIFE	NON-LIFE
	(1)	(2)	(3)	(4)
UNITED ARAB EMIRATES 1985	0.10	0.95	20.47	191.00
UNITED REPUBLIC OF TANZANIA				
1984	0.23	0.95	0.54	2.23
1985	0.21	0.76	0.61	2.15
URUGUAY 1983	0.09	1.00	1.68	18.10
VENEZUELA				
1984	0.67	1.50	19.60	44.19
1985	0.77	1.73	22.01	49.45
1986	0.90	2.00	14.10	31.42
VIET NAM				
1984	..	..	.	0.64
1985	..	..	.	0.08
1986	..	..	.	0.32
YUGOSLAVIA				
1984	0.08	1.31	2.02	31.31
1985	0.08	1.58	1.38	26.20
ZAIRE				
1984	0.03	0.76	0.03	0.63
1985	0.05	0.92	0.04	0.79
1986	0.05	0.96	0.04	0.87
ZAMBIA				
1984	0.90	2.15	3.70	8.80
1985	0.77	1.97	1.42	3.63
1986	0.56	1.91	0.78	2.67
ZIMBABWE 1986	3.47	1.71	22.68	11.16

Table 5

Breakdown of 88 developing countries by regions  
Total life and non-life premiums as % of GDP  
 (latest figure available)

	: 3.0% of GDP : and over	: 1.0% to 2.99% : of GDP	: 0.5% to 0.99% : of GDP	: Less than : 0.5% of GDP
Central America: & Caribbean	: 6	: 7	: -	: 1
South America	: 1	: 6	: 2	: 1
Arab countries	: -	: 10	: 2	: 1
Africa (less Northern)	: 2	: 11	: 13	: 4
Asia & Pacific	: 3	: 6	: 4	: 4
Others (Europe)	: -	: 3	: 1	: -
<b>Total</b>	<b>: 12</b>	<b>: 43</b>	<b>: 22</b>	<b>: 11</b>

### The life insurance sector

14. The UNCTAD secretariat's 1982 study on life insurance <sup>6/</sup> noted that a strong and efficient life insurance market could be a source of public and private-sector financing. The encouragement of personal savings through life insurance can serve as a useful tool to any Government whose national policy objective is to promote savings among the population. However, as noted before in table 1, the life insurance sector is often of little importance. For many developing countries, life insurance may be considered irrelevant or inappropriate for ideological, cultural, or religious reasons or because economic security is provided through the family. For these countries, as well as for those experiencing high inflation rates, life insurance may not serve adequately the interests of individuals and families.

15. Life insurance is most commonly purchased on a level premium plan: that is, the same premium is charged throughout the contract's duration. In this sense, total insurer premium income is not strictly comparable to total income premium in other lines of insurance business. Keeping the premiums the same from year to year involves the collection during the early years of sums greater than those required to pay current death claims and expenses.

16. Considering life premiums as a percentage of the gross domestic product shows that only 12 countries have a ratio larger than 1 per cent. When compared to non-life insurance where 41 countries have the same ratio larger than 1 per cent, one realizes the gap between the two branches of the insurance industry. The same observation applies if one looks at the gross premiums per head of population. Only in nine countries is the life insurance sector more important than the non-life insurance sector. Where data are available, the analysis shows that 24 countries have experienced an increase in the amount of life insurance premium per head, but 13 countries have experienced a decreased amount.

### The non-life insurance sector

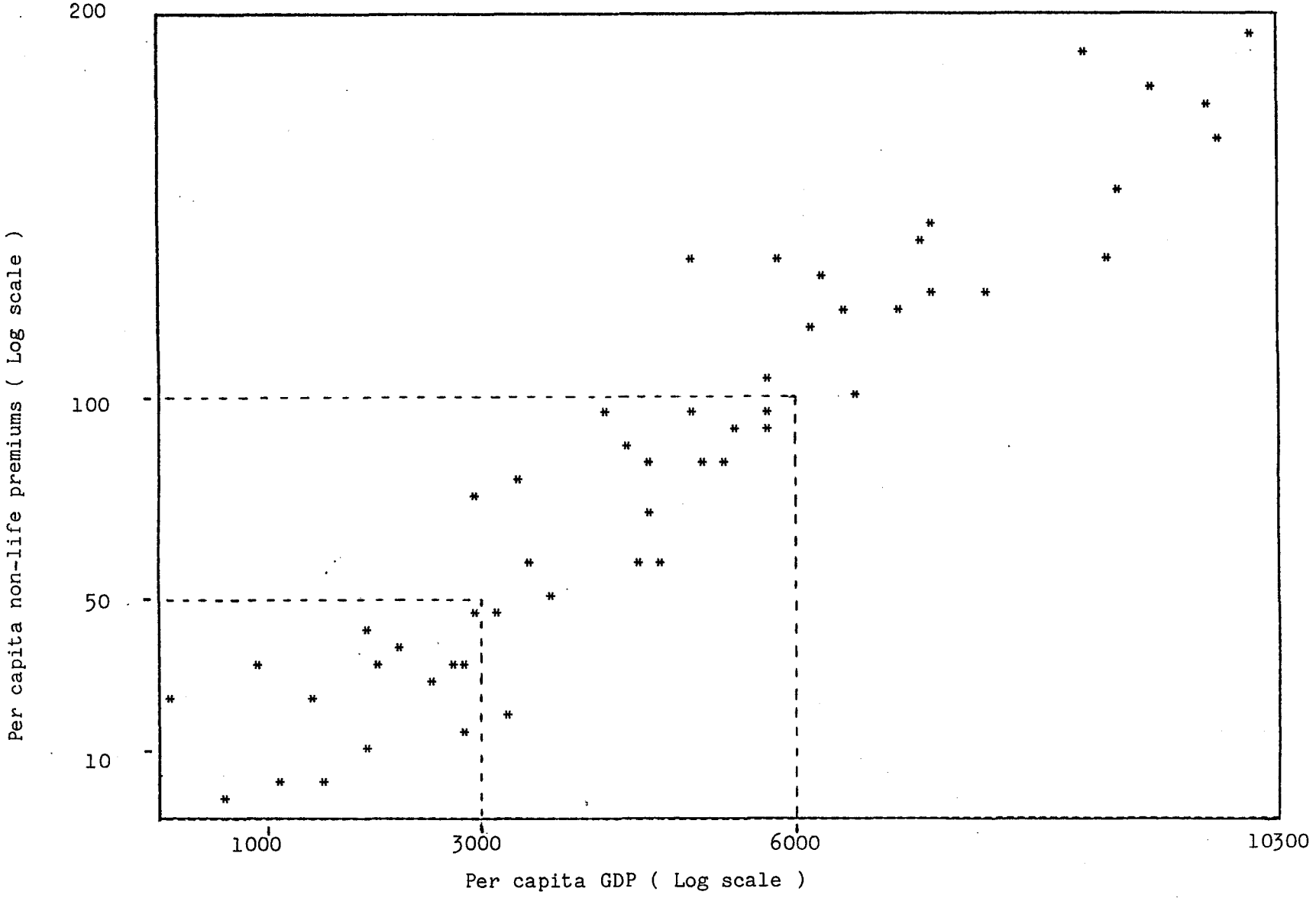
17. The study of total premium volume for non-life insurance demonstrates a high income-elasticity of the demand for insurance. Graphic analysis and regression analysis make it possible to verify that the amount of premiums written per head adjust fairly well to a function of the gross domestic product per head of population. However, the demand for insurance is a reflection not only of income, but also of prices, aversion to risk and specific social and political features of each country.

18. When considering a sample of 52 countries for which data are available in 1986, a regression analysis shows that the elasticity of premiums written to the GDP is significantly lower in African countries than in the rest of the world:

	<u>Coefficient</u> <u>of elasticity</u>	<u>Standard</u> <u>error</u>
Total sample (52 countries):	1.26	0.06
Africa (20 countries):	1.11	0.12
Asia & Pacific (18 countries):	1.35	0.08
Latin America & Caribbean (14 countries):	1.33	0.22



Chart I : Relationship between per capita non-life premiums and per capita GDP ( 52 countries in 1986 )



III. Insurance ratios in non-life insurance  
(Table 6)

19. Even if the data presented in table 6 are related for most countries to two or three years, no final conclusion can be drawn as to the real value of these ratios. The analysis should be carried out over a period covering a complete cycle of insurance business. Such an underwriting cycle may differ from one country to another and render the comparison even more difficult.

20. It can be noted, from table 6, that combined ratios (i.e. the ratio of expenses and incurred claims to gross premiums) of 100 per cent and higher are commonplace. In the automobile line, 28 countries have experienced a loss ratio larger than 80 per cent. This situation could be attributed to premium levels. Especially with respect to automobile insurance, inadequate premiums are often permitted to exist by insurance regulatory authorities. This practice not only causes substantial underwriting losses for many insurers but also encourages insurers sometimes to pay them only after much delay.7/

21. In a number of countries, administrative and acquisition costs are high. Fifteen countries have an overall expenses ratio to gross premiums larger than 33 per cent. On the other hand, the average ratio for 82 countries surveyed is 23.7 per cent. There does not seem to be a significant advantage for monopolistic insurance markets as the average ratio for 25 monopolistic market surveyed is 21.4 per cent.

22. Not only is the demand for insurance insufficient in most developing countries but it also mainly exists for low-expense coverages such as automobile insurance, and for high-risk coverages, such as insurance on aircraft, and large risks, leaving the insurance companies with an unbalanced portfolio of risks. As a result, insurers in most developing countries have to rely heavily on international reinsurance services (including reinsurers in developing countries). At the same time, that reliance on foreign insurers has decreased markedly, and consequently, reliance on foreign reinsurers has increased.

23. As is shown in table 7, the vast majority of developing countries are net importers of reinsurance. The overall retention ratio (the ratio of net premium to gross premium) which measures the retention of a national insurance market is less than 50 per cent for 21 countries and between 70 and 50 per cent for an additional 38 countries. The validity of this statement is strengthened by an analysis by line of business. In transport insurance (i.e. aviation, marine and inland marine) almost all developing countries have to rely heavily on the international reinsurance market, while in automobile insurance, excess of loss reinsurance treaties are usually subscribed to which implies that a large majority of countries have to retain a large share of the risks.

24. In table 8, a list of countries reporting at least one reinsurance company operating on the market produces a figure of 91 reinsurance companies registered as domestic companies. However, an analysis of the average retention capacity of these countries over the period 1984-1986, does not provide any clear evidence of a larger ratio than for other countries.

TABLE 6  
INSURANCE RATIOS IN NON-LIFE INSURANCE

	L O S S   R A T I O   ( G R O S S )				E X P E N S E S R A T I O T O T A L	R E T E N T I O N   R A T I O			
	TOTAL	FIRE	AUTO	TRANSPORTS		TOTAL	FIRE	AUTO	TRANSPORTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
AFGHANISTAN									
1984/85	29.9	30.0	14.9	31.3	8.6	28.2	51.4	80.1	14.5
1986/87	62.0	30.8	82.4	69.5	9.6	49.4	77.0	80.0	37.6
ANGOLA									
1984	36.7	-14.1	34.7	54.7	16.9	35.5	34.8	100.0	32.3
1985	38.7	1.3	46.3	54.0	15.8	27.3	26.4	100.0	27.8
1986	31.9	1.5	53.2	36.6	17.0	29.7	21.1	102.0	14.4
ARGENTINA									
1983/84	46.1	11.6	50.5	44.0	32.4	84.5	51.2	97.0	64.9
1985/86	42.7	..	..	..	38.9	72.5	..	..	..
BAHAMAS									
1985	41.8	..	..	..	30.2	84.8	..	..	..
1986	38.6	26.0	46.7	18.3	32.1	87.3	..	..	..
BAHRAIN									
1986	70.1	62.0	86.2	48.7	..	39.8	..	..	..
BANGLADESH									
1983	106.5	42.0	139.4	109.5	14.5	60.6	78.5	100.0	48.1
BARBADOS									
1984	45.9	43.8	49.7	60.2	8.5	58.7	27.3	86.3	33.3
1985	57.1	64.2	56.0	37.4	6.9	59.9	32.2	83.1	35.9
1986	44.7	32.4	59.0	43.7	15.0	59.0	28.4	85.2	34.1
BENIN									
1986	313.0	431.0	490.4	32.9	37.3	65.3	18.8	85.1	41.8
BHUTAN									
1984	17.6	3.8	33.9	6.7	21.1	76.4	100.5	83.0	49.3
1985	31.2	8.3	69.7	9.9	27.8	64.8	68.8	86.9	34.8
1986	38.6	52.7	48.0	8.6	19.2	69.4	81.5	91.3	31.5
BOLIVIA									
1984	61.9	51.8	57.5	59.3	41.8	34.0	190.5	84.3	9.5
1985	137.9	70.3	100.4	94.0	56.7	37.0	10.3	96.2	20.1
BOTSWANA									
1984/85	39.7	27.1	58.2	18.1	29.3	20.0	9.6	27.9	18.1
1985/86	29.9	26.1	47.1	6.8	30.7	28.0	17.3	31.1	4.6
1986/87	27.7	11.0	51.2	8.6	26.7	26.2	11.5	40.2	6.9

TABLE 6  
INSURANCE RATIOS IN NON-LIFE INSURANCE (CONTINUED)

	L O S S   R A T I O   ( G R O S S )				E X P E N S E S R A T I O T O T A L	R E T E N T I O N   R A T I O			
	TOTAL	FIRE	AUTO	TRANSPORTS		TOTAL	FIRE	AUTO	TRANSPORTS
	(1)	(2)	(3)	(4)		(5)	(6)	(7)	(8)
BRAZIL									
1984	43.0	15.7	66.4	44.7	28.6	80.1	59.0	98.3	65.3
1985	42.6	13.9	62.3	45.2	27.1	82.0	58.5	98.5	66.3
1986	46.8	17.6	62.7	38.6	16.8 */	97.2	97.6	100.0	86.8
BURKINA FASO									
1986	33.5	8.9	51.0	28.7	21.0	58.2	43.9	91.2	39.9
BURMA (MYANMAR)									
1984/85	20.9	4.6	22.9	30.1	1.3	89.6	89.8	100.0	78.3
1985/86	50.9	17.0	16.9	115.4	1.9	89.1	88.8	100.0	76.1
BURUNDI									
1984	99.1	259.4	130.0	45.4	16.8	53.3	39.2	92.8	18.8
1985	53.8	-92.7	109.2	35.8	18.0	57.7	52.2	98.3	21.3
1986	79.1	4.2	160.5	37.3	16.6	56.5	46.9	98.0	21.0
CAMEROON									
1984	77.9	30.8	74.4	151.2	31.9	61.8	32.3	89.8	35.4
1985	72.7	177.1	76.0	17.6	33.9	56.5	32.2	89.7	8.0
1986	59.1	5.2	87.1	25.9	31.8	59.9	30.0	86.9	41.8
CAPE VERDE									
1984	27.5	2.5	57.3	38.4	9.7	40.5	26.4	93.4	42.3
1985	57.1	3.9	49.7	66.9	8.8	35.0	17.7	93.8	31.3
CENTRAL AFRICAN REPUBLIC									
1984	78.3	25.4	105.5	85.2	50.1	82.4	79.3	86.6	63.1
1985	1.5	18.6	77.1	2.8	26.5	82.3	57.8	93.9	52.8
CHAD									
1984	28.1	0.8	34.2	57.3	4.4	47.9	2.3	90.9	13.8
CHILE									
1984	54.8	63.8	59.9	45.5	33.8	61.4	27.4	89.1	45.9
1985	116.7	219.4	60.1	50.3	30.2	60.6	24.1	93.5	46.9
1986	55.8	58.2	69.5	23.7	29.8	52.7	20.7	92.1	35.7
CHINA									
1986	50.9	..	..	..	9.4	98.7	..	..	..
COLOMBIA									
1987	37.2	18.6	56.8	38.4	..	66.9	54.2	95.4	40.5

\*/ DOES NOT INCLUDE THE MANAGEMENT EXPENSES.

TABLE 6  
INSURANCE RATIOS IN NON-LIFE INSURANCE (CONTINUED)

	L O S S   R A T I O   ( G R O S S )				E X P E N S E S R A T I O T O T A L	R E T E N T I O N   R A T I O			
	TOTAL	FIRE	AUTO	TRANSPORTS		TOTAL	FIRE	AUTO	TRANSPORTS
	(1)	(2)	(3)	(4)		(5)	(6)	(7)	(8)
CONGO 1983	52.2	0.0	0.0	0.0	..	68.4	..	..	..
COSTA RICA 1986	60.2	0.1	84.5	44.5	19.1	78.7	23.1	99.8	70.0
CUBA 1986	71.3	..	..	..	6.6	82.3	..	..	..
CYPRUS 1984	66.5	36.3	85.3	34.0	30.7	86.0	69.2	93.7	73.6
1985	68.9	43.4	86.1	52.5	31.3	88.5	71.2	96.3	82.2
DOMINICAN REPUBLIC 1985	40.6	31.8	52.7	26.1	34.6	55.7	32.7	89.4	28.9
1986	34.6	13.6	54.8	27.4	27.6	57.2	33.8	90.6	29.0
ECUADOR 1984	52.0	33.7	60.5	57.2	35.1	28.5	16.1	71.3	12.0
1985	112.7	46.9	79.4	53.0	38.5	27.8	13.2	79.3	9.5
1986	47.8	2.5	60.2	67.3	25.5	40.9	44.9	87.0	14.3
EGYPT 1984/85	58.9	24.3	113.5	49.0	18.7	67.5	61.3	98.3	53.4
1986/87	65.7	21.6	125.0	59.7	19.0	62.4	57.5	99.9	46.4
EL SALVADOR 1984	31.4	17.6	51.1	38.9	11.4	31.2	11.8	95.4	36.1
1985	31.7	18.1	54.0	24.7	40.8	32.9	11.5	91.7	12.2
ETHIOPIA 1984/85	35.2	-0.8	56.1	19.0	11.5	78.2	44.9	100.6	49.2
1985/86	33.6	37.0	43.5	22.2	11.5	76.7	53.9	99.4	44.9
FIJI 1984	48.7	58.4	43.0	46.5	16.9	55.6	32.8	84.4	53.5
1985	227.8	644.0	51.5	20.3	23.4	43.3	6.8	84.9	66.9
1986	75.7	113.7	57.9	43.0	23.3	54.2	18.8	86.1	63.6
GABON 1984	53.7	32.7	75.8	32.9	30.2	56.1	30.0	88.0	29.1

TABLE 6  
INSURANCE RATIOS IN NON-LIFE INSURANCE (CONTINUED)

	L O S S   R A T I O   ( G R O S S )				E X P E N S E S R A T I O T O T A L	R E T E N T I O N   R A T I O			
	TOTAL	FIRE	AUTO	TRANSPORTS		TOTAL	FIRE	AUTO	TRANSPORTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
GAMBIA									
1983	50.4	33.2	72.8	19.5	..	65.9	49.5	94.5	5.5
GHANA									
1984	32.1	18.0	50.0	25.0	17.6	79.0	75.0	97.0	55.0
1985	14.1	5.0	33.6	5.8	11.6	94.9	81.6	99.0	96.4
1986	15.8	8.4	27.5	5.7	11.3	84.0	54.7	99.1	84.1
GUATEMALA									
1984	42.2	27.0	55.6	58.4	37.4	42.6	26.3	79.9	19.9
1985	43.1	30.1	54.3	50.1	38.7	48.1	25.7	86.4	23.3
1986	52.4	38.8	56.9	77.1	34.3	51.3	24.1	88.0	23.4
GUYANA									
1984	24.6	21.8	45.5	9.5	31.8	64.8	59.1	86.6	80.5
1985	41.2	38.6	55.4	20.6	32.3	71.4	66.9	88.9	82.7
HONDURAS									
1984	51.4	36.2	70.1	14.5	22.2	37.3	21.3	88.1	25.2
1986	32.4	8.3	47.5	11.6	24.6	37.7	25.9	88.8	29.9
INDIA									
1984	77.3	67.9	95.6	78.7	18.8	85.8	85.5	100.0	74.9
1985	89.2	54.0	97.8	85.8	22.5	84.9	83.0	100.4	77.5
INDONESIA									
1984	63.1	60.6	41.0	81.2	28.6	46.2	36.7	86.3	39.7
1986	51.1	44.3	33.6	33.1	23.3	61.1	39.1	90.5	38.0
IRAN (ISLAMIC REP)									
1985/86	38.9	28.3	52.3	36.3	..	102.2	104.6	100.0	100.3
IRAQ									
1984	88.2	66.1	135.9	31.7	20.9	52.0	40.3	63.9	50.9
1985	81.0	48.8	101.9	57.4	17.8	58.4	35.0	79.8	48.9
1986	98.0	39.2	121.5	14.3	14.8	62.4	39.0	74.9	50.9
JAMAICA									
1984	47.2	27.9	47.4	4.9	36.1	54.9	18.5	81.2	21.7
1985	72.3	77.2	47.5	30.7	36.3	54.4	16.4	83.3	21.3
1986	41.0	24.9	48.3	34.7	34.4	55.7	19.0	81.8	32.3
JORDAN									
1986	59.8	18.7	57.7	75.9	26.8	60.0	13.1	93.4	18.8

TABLE 6  
INSURANCE RATIOS IN NON-LIFE INSURANCE (CONTINUED)

	L O S S R A T I O ( G R O S S )				E X P E N S E S R A T I O T O T A L	R E T E N T I O N R A T I O			
	TOTAL	FIRE	AUTO	TRANSPORTS		TOTAL	FIRE	AUTO	TRANSPORTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
KOREA (REPUBLIC)									
1984/85	69.1	30.4	84.3	58.3	22.9	89.6	76.2	99.6	52.5
1985/86	70.1	39.2	88.6	54.2	27.5	88.9	73.2	99.3	54.4
KUWAIT									
1986	101.5	386.5	144.9	98.7	14.3	36.9	5.8	90.4	5.6
LESOTHO									
1985	34.5	51.6	39.0	11.5	14.5	28.8	14.8	58.4	0.5
1986	4.3	7.9	-0.5	6.3	13.9	28.2	11.3	61.4	0.6
LIBYAN ARAB JAMAHIRIYA									
1986	73.8	136.3	48.1	42.8	..	71.7	66.3	93.7	69.9
MADAGASCAR									
1985	58.3	34.6	63.9	66.9	30.3	72.9	58.7	100.0	55.5
MALAWI									
1984	33.3	13.2	53.3	9.6	23.1	47.6	31.0	75.4	23.5
1986	52.8	77.5	48.4	21.3	25.8	53.4	36.5	79.9	36.3
MALAYSIA									
1984	49.5	48.8	67.5	43.2	24.8	52.7	41.1	75.9	29.3
1985	55.8	48.8	75.3	46.3	25.7	54.6	42.0	78.8	30.3
1986	59.2	39.5	81.0	50.9	26.1	55.6	41.5	80.8	29.4
MALI									
1983	33.9	72.6	8.1	41.4	33.9	..	..	..	..
MALTA									
1984	43.4	36.1	53.8	44.4	49.3	77.2	78.0	97.2	35.9
1985	47.1	45.3	55.2	29.2	49.9	78.0	78.9	97.7	29.7
1986	38.5	29.6	47.9	38.6	24.8	82.7	89.8	98.6	40.9
MAURITANIA									
1984	49.1	34.7	48.7	44.8	..	..	..	..	..
1985	25.5	1.5	42.0	11.4	..	..	..	..	..
1986	146.0	196.0	71.9	91.7	4.8	72.6	70.9	92.4	56.3
MAURITIUS									
1986	38.3	26.8	61.0	22.0	20.8	61.4	53.0	79.0	54.1

TABLE 6  
INSURANCE RATIOS IN NON-LIFE INSURANCE (CONTINUED)

	L O S S   R A T I O   ( G R O S S )				E X P E N S E S R A T I O T O T A L	R E T E N T I O N   R A T I O			
	TOTAL	FIRE	AUTO	TRANSPORTS		TOTAL	FIRE	AUTO	TRANSPORTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
MEXICO									
1984	46.2	25.3	47.1	45.0	32.2	64.6	41.5	99.5	33.0
1985	86.4	169.6	51.4	83.8	34.9	65.2	42.6	99.9	48.0
1986	60.0	9.5	77.8	101.4	30.2	64.5	43.6	103.0	50.8
MOROCCO									
1985	77.2	20.5	103.9	64.4	20.2	73.4	46.5	85.7	29.2
1986	64.5	17.6	79.0	63.9	20.4	72.6	41.2	84.5	29.9
MOZAMBIQUE									
1984	42.0	13.1	6.2	72.0	22.3	80.8	60.9	100.0	62.5
1985	43.3	-0.7	84.4	43.4	22.4	69.7	58.8	100.0	41.6
1986	33.7	9.0	62.7	49.0	22.2	62.8	50.7	100.0	57.8
NEPAL									
1984	15.0	5.4	..	40.8	19.0	33.2	48.2	..	35.5
NICARAGUA									
1983	35.6	25.0	42.5	78.7	23.1	40.2	22.8	99.8	5.6
NIGER									
1987	37.5	1.7	67.0	22.6	36.5	59.9	100.0	76.3	11.9
NIGERIA									
1984	66.6	53.0	91.7	58.0	37.7	55.3	36.0	83.2	32.1
1985	40.3	30.7	68.3	29.9	39.6	48.6	35.8	82.1	20.5
1986	36.9	38.3	59.3	29.6	38.6	50.7	32.8	82.5	35.2
OMAN									
1984	58.9	24.0	68.8	71.6	27.1	60.8	27.9	85.2	45.2
1985	55.2	21.8	83.2	30.4	24.5	66.9	38.7	96.8	44.1
1986	65.5	66.0	82.4	29.1	24.7	63.8	27.7	96.6	34.5
PANAMA									
1984	48.8	31.9	59.2	39.3	38.2	46.0	25.2	75.9	33.6
PAPUA NEW GUINEA									
1984	58.0	48.5	55.4	57.1	16.2	66.5	44.0	89.1	46.6
1985	60.6	64.7	43.0	74.6	18.4	72.2	51.9	91.4	56.3
1986	61.1	68.6	68.3	48.5	14.0	64.6	42.8	86.7	52.2
PERU									
1984	72.4	11.1	52.4	73.3	13.4	56.1	47.5	99.8	17.2
1986	31.5	24.7	34.8	32.4	30.6	100.5	110.1	100.0	128.5



TABLE 6  
INSURANCE RATIOS IN NON-LIFE INSURANCE (CONTINUED)

	L O S S   R A T I O   ( G R O S S )				E X P E N S E S R A T I O T O T A L	R E T E N T I O N   R A T I O			
	TOTAL	FIRE	AUTO	TRANSPORTS		TOTAL	FIRE	AUTO	TRANSPORTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
PHILIPPINES									
1984	48.2	52.3	50.5	41.2	41.7	85.1	66.2	103.5	69.6
1985	37.3	33.3	44.3	47.5	50.5	81.6	67.0	102.8	63.4
1986	40.5	36.1	45.3	45.6	50.1	79.8	65.2	103.2	60.4
QATAR									
1984	45.4	42.0	57.8	25.2	..	45.4	11.8	97.2	27.7
RWANDA									
1986	88.9	21.2	109.0	78.8	16.1	71.9	35.8	85.6	62.7
SAINT LUCIA									
1984/85	64.1	39.9	75.9	34.3	27.8	67.7	44.2	92.1	47.5
1985/86	63.8	39.4	89.2	23.6	29.9	62.9	43.5	77.2	63.6
SENEGAL									
1987	49.5	23.5	63.5	37.5	38.3	68.1	23.5	63.5	37.5
SEYCHELLES									
1984/85	40.3	22.4	50.0	39.5	20.0	31.1	7.5	58.4	3.9
1985/86	36.3	27.3	43.0	24.3	17.8	49.6	13.5	100.0	6.1
SINGAPORE									
1984	57.1	44.1	73.7	42.7	72.2	72.0	57.2	93.0	50.4
1985	56.1	39.1	82.1	40.9	22.4	56.2	41.4	87.2	36.0
1986	59.1	53.6	82.1	46.0	..	56.1	42.3	87.5	35.3
SOLOMON ISLANDS									
1984	25.9	8.0	53.3	32.1	29.3	84.5	92.9	99.0	58.6
1985	47.0	42.7	50.0	80.2	28.3	85.4	90.3	97.4	54.8
1986	101.7	119.2	59.3	18.6	19.3	64.9	64.9	79.7	47.8
SRI LANKA									
1984	75.4	112.7	90.7	25.5	23.3	87.0	82.2	100.0	78.4
1986	66.2	83.8	85.3	31.0	25.5	..	..	..	..
SUDAN									
1984	104.3	103.2	58.9	146.7	12.2	37.5	11.0	..	17.3
1986	74.1	47.6	67.7	92.1	19.5	38.0	32.7	88.1	11.9

TABLE 6  
INSURANCE RATIOS IN NON-LIFE INSURANCE (CONTINUED)

	L O S S   R A T I O   ( G R O S S )				E X P E N S E S R A T I O T O T A L	R E T E N T I O N   R A T I O			
	TOTAL	FIRE	AUTO	TRANSPORTS		TOTAL	FIRE	AUTO	TRANSPORTS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
SYRIAN ARAB REPUBLIC									
1984	46.9	4.5	112.5	15.0	12.3	45.4	16.6	85.0	29.6
1985	34.2	1.6	89.8	1.6	11.8	55.2	19.3	86.5	47.5
THAILAND									
1984	53.3	49.6	61.8	42.2	36.9	52.4	27.5	95.1	46.4
1985	52.3	40.4	66.9	58.6	38.0	51.9	27.5	95.5	54.3
1986	42.3	33.0	60.9	35.8	45.6	54.2	28.5	96.2	54.0
TOGO									
1984	54.5	31.6	114.7	2.1	23.0	46.5	..	..	..
TRINIDAD AND TOBAGO									
1984	50.4	41.1	66.5	21.0	15.9	49.8	..	..	..
1985	41.6	44.5	54.8	8.5	15.0	41.5	..	..	..
TUNISIA									
1985	68.8	39.7	93.2	36.5	19.0	83.3	44.7	94.3	65.8
1986	68.0	19.7	100.8	33.6	19.0	82.7	59.7	92.2	81.9
TURKEY									
1984	30.9	16.5	46.7	31.1	13.8	48.1	41.7	100.0	32.0
1985	35.2	20.8	51.9	34.7	13.1	49.2	39.2	100.0	35.4
1986	38.1	16.6	67.0	32.9	13.7	50.4	36.9	100.0	37.3
UNITED ARAB EMIRATES									
1985	81.7	50.1	93.8	85.7	..	38.3	14.8	62.3	23.2
UNITED REPUBLIC OF TANZANIA									
1984	42.4	20.6	63.4	34.8	29.2	71.5	74.8	102.6	40.3
1985	44.2	5.9	76.6	46.9	37.9	72.5	85.2	99.4	49.7
URUGUAY									
1983	73.0	35.2	124.8	21.4	23.4	112.0	212.0	100.3	80.6
VENEZUELA									
1984	74.4	45.8	82.9	77.1	34.8	64.6	69.0	92.7	22.7
1985	70.7	68.3	70.3	84.3	34.3	..	..	..	..
1986	91.7	58.1	105.8	107.3	34.0	..	..	..	..

TABLE 6  
INSURANCE RATIOS IN NON-LIFE INSURANCE (CONCLUDED)

	L O S S   R A T I O   ( G R O S S )				E X P E N S E S R A T I O T O T A L	R E T E N T I O N   R A T I O			
	TOTAL	FIRE	AUTO	TRANSPORTS		TOTAL	FIRE	AUTO	TRANSPORTS
	(1)	(2)	(3)	(4)		(5)	(6)	(7)	(8)
VIET NAM									
1984	57.0	0.0	49.7	61.5	9.7	98.5	0.0	100.0	96.9
1985	64.6	0.0	62.5	75.1	8.7	95.3	0.0	100.0	88.8
1986	73.8	0.0	88.0	69.6	15.1	119.4	0.0	100.0	127.3
YUGOSLAVIA									
1984	..	..	..	..	16.1	80.5	75.1	88.9	59.6
1985	76.6	78.6	99.2	41.4	15.7	82.9	75.6	95.3	61.6
ZAIRE									
1984	28.0	17.2	51.3	22.9	27.3	55.6	38.8	94.5	23.4
1985	20.8	19.7	31.7	8.2	22.4	55.7	60.0	94.4	27.0
1986	21.2	18.1	34.8	13.1	22.2	69.7	58.8	98.3	45.3
ZAMBIA									
1984	..	..	..	..	14.1	85.4	85.4	99.4	65.1
1985	47.7	35.1	81.7	25.9	19.0	84.5	99.3	100.0	47.6
1986	47.8	32.9	76.3	36.5	20.1	80.1	97.4	100.1	49.6
ZIMBABWE									
1986	39.8	24.8	59.2	..	19.8	89.5	82.5	91.8	56.1

Table 7

Retention capacity by the markets of developing countries  
(number of countries)

Retention ratio	More than 90%	90% to 70%	70% to 50%	Less than 50%	Total number of countries
Line of business					
Total	6	25	38	21	90
Automobile	52	26	3	1	82
Fire	6	13	16	48	83
Transport	3	10	18	52	83

Table 8

Reinsurance companies in developing countries  
(Latest available figures)

<u>Country</u>	<u>Domestic</u>	<u>Foreign</u>	<u>Note</u>
Argentina	1	0	
Bahrain	0	25	
Bolivia	1	0	
Brazil	1	0	
Cameroon	1	0	
Chile	3	0	
Colombia	4	0	
Costa Rica	1	0	
Dominican Republic	2	0	
Ecuador	1	0	
Egypt	1	0	
Fiji	1	0	
Gabon	1	0	Figure from 1983 survey
Ghana	1	0	
Indonesia	3	0	
Korea (Rep. of)	1	0	
Kuwait	1	0	
Malawi	4	0	Foreign-controlled entities
Malaysia	1	0	
Mexico	2	0	
Morocco	2	0	
Nigeria	3	1	Foreign company is AFRICARE
Panama	22	27	Figure from 1983-1984
Peru	1	0	
Philippines	3	1	
Senegal	1	0	
Singapore	5	11	Of the 5 domestic 2 are foreign controlled.
Sudan	1	0	
Syrian Arab Republic	1	0	Arab Union Re
Thailand	1	1	Foreign company is ASIAN Re
Togo	0	1	CICA Re
Trinidad & Tobago	1	0	
Tunisia	2	1	
Turkey	4	0	
Venezuela	7	0	From 1983 survey
Yugoslavia	5	0	
Zimbabwe	1	7	
Totals	91	75	

#### IV. Conclusion

25. The preceding sections seek to present the situation in developing countries with regard to insurance and reinsurance transactions. The insurance industry has been undergoing some fundamental changes which inevitably cause short-term difficulties. During this "growing-up" period the continuation of dependence on international insurance and reinsurance markets means that developing countries' insurance markets would be greatly influenced by external events. Many countries consider that national insurance companies are an essential component of their economic, or even political, independence and should thus be encouraged by special measures. This argument is confirmed by an examination of the markets of the developing countries.

26. By no means does this survey give answers on how best to structure this industry. It remains a global analysis and omits totally situations which may be peculiar to one or a few countries only. However, consideration should be given to the fostering of local technical expertise in the developing countries' markets. An increasing participation of developing countries in the world market would reverse the trends tending to marginalize their institutions and markets.

Footnotes

- 1/. "Establishment of a unified international system of insurance statistics" (TD/B/C.3/85/Rev.1).
- 2/. "Insurance in the context of services and the development process", report by the UNCTAD secretariat, (TD/B/1014).
- 3/. Proceedings of the United Nations Conference on Trade and Development, First session, vol. I, Final Act and Report, annex A.IV.23.
- 4/. "Third world insurance at the end of the 1970s", report by the UNCTAD secretariat, (TD/B/C.3/169/Add.1).
- 5/. Sigma, Swiss Reinsurance Company, no.5, May 1988.
- 6/. "The promotion of life insurance in developing countries", report by the UNCTAD secretariat (TD/B/C.3/177).
- 7/. "Problems of motor insurance in developing countries", report by the UNCTAD secretariat (TD/B/C.3/176).

ANNEXES

Annex I

LIST OF COUNTRIES

Afghanistan	El Salvador	Nepal	Venezuela
Angola	Ethiopia	Nicaragua	Viet Nam
Argentina	Fiji	Niger	Yugoslavia
Bahamas	Gabon	Nigeria	Zaire
Bahrain	Gambia	Oman	Zambia
Bangladesh	Ghana	Panama	Zimbabwe
Barbados	Guatemala	Papua New Guinea	
Benin	Guyana	Peru	
Bhutan	Honduras	Philippines	
Bolivia	India	Qatar	
Botswana	Indonesia	Rwanda	
Brazil	Iran, Islamic Republic of	Saint Lucia	
Burkina Faso	Iraq	Samoa <sup>**/</sup>	
Burma <sup>*/</sup>	Jamaica	Senegal	
Burundi	Jordan	Seychelles	
Cameroon	Korea, Republic of	Singapore	
Cape Verde	Kuwait	Solomon Islands	
Central African Rep.	Lesotho	Sri Lanka	
Chad	Libyan Arab Jamahiriya	Sudan	
Chile	Madagascar	Syrian Arab Republic	
China	Malawi	Thailand	
Colombia	Malaysia	Togo	
Congo	Mali	Trinidad & Tobago	
Costa Rica	Malta	Tunisia	
Cuba	Mauritania	Turkey	
Cyprus	Mauritius	Turks and Caicos Islands <sup>**/</sup>	
Dominican Republic	Mexico	United Arab Emirates	
Ecuador	Morocco	United Republic of Tanzania	
Egypt	Mozambique	Uruguay	

<sup>\*/</sup> Myanmar is the new name of the country. In this survey we still refer to it as Burma.

<sup>\*\*/</sup> Statistics not available for the period considered in this survey.



Annex II

STATISTICAL APPENDIX TO THE SURVEY ON  
INSURANCE STATISTICS IN DEVELOPING COUNTRIES

The attached forms summarize the answers to the questionnaire based on UNCTAD's "Unified international system of insurance statistics". The form has been simplified for the purpose of the present document so as to ensure easy comparability within each country.

The attached forms consist of insurance statistics by line of business and the following symbols have been used:

- . not applicable
- .. not available
- amount is nil or less than half of the unit used

Figures are expressed in units of the national currency unit. When another unit is adopted (e.g. millions) it is clearly indicated.

In principle, data refer to the calendar year, but when another time frame is adopted it is indicated.

Operations reported in this survey are those carried out by the domestic and foreign insurance and reinsurance companies reported and exclude any statutory system of social security administered by the State or parastatal bodies.

Definitions

- Gross premiums written: Include all premiums written, received and receivable in the year, net of taxes and cancellations before deduction of commissions.
- Reinsurance ceded: Includes reinsurance carriers and retrocessions on domestic business effected to local and foreign insurance and reinsurance companies, whether established in the country or not.
- Reinsurance accepted: Includes reinsurances and retrocessions accepted by insurance and reinsurance companies from local and foreign business, whether established in the country or not.
- Net premiums written: Gross premiums - reinsurance ceded + reinsurance accepted.
- Gross claims paid + outstanding: Include claims incurred during the period, namely all claims paid and to be paid (outstanding). The definition is slightly different for life and non-life business (see "Unified International System of Insurance Statistics").
- Net claims: Net of reinsurance operations.
- Commissions: Acquisition costs on direct business (gross).
- Management expenses: Administration costs.
- Life insurance funds: Include "mathematical reserves", policy values and other liabilities towards policyholders and beneficiaries.

COUNTRY: AFGHANISTAN      YEAR: 21/3/84-21/3/85      CURRENCY: Afghani (mlu)

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	1	0	0	1
Foreign :	0	0	0	0	0

Total number of employees in the insurance sector: 95

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written		139,624,928	32,430,438	9,605,325	95,634,660	1,954,505
% written by foreign companies		.	.	.	.	.
(-) less reinsurance ceded		100,886,937	15,777,716	1,910,009	82,414,146	785,066
(+) plus reinsurance accepted		614,490	3,061	-	605,610	5,819
Net premiums written		39,352,481	16,655,783	7,695,316	13,826,124	1,175,258
Gross claims paid + outstanding		41,815,075	9,725,440	1,430,909	29,950,256	708,470
Net claims paid + outstanding		8,837,486	9,206,977	(1,161,688)	80,169	712,028
Commissions		.	.	.	.	.
Management expenses		12,031,034	2,867,022	..	6,032,496	3,131,516
Life insurance Funds and other reserves						

COUNTRY: AFGHANISTAN

YEAR: 21/3/86-21/3/87

CURRENCY: Afghani (mlu)

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	1	0	0	1
Foreign :	0	0	0	0	0

Total number of employees in the insurance sector: 140

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written		141,778,714	28,807,784	10,361,114	98,570,570	4,039,246
% written by foreign companies		.	.	.	.	.
(-) less reinsurance ceded		71,673,820	6,621,013	2,070,935	61,503,531	1,478,341
(+) plus reinsurance accepted		-	-	-	-	-
Net premiums written		70,104,894	22,186,771	8,290,179	37,067,039	2,560,905
Gross claims paid + outstanding		87,871,376	8,861,701	8,535,199	68,474,476	2,000,000
Net claims paid + outstanding		57,685,843	9,217,555	8,440,812	38,027,476	2,000,000
Commissions		910	..	..	910	..
Management expenses		13,581,831	4,482,004	2,988,004	6,111,823	..
Life insurance Funds and other reserves						

COUNTRY: ANGOLA

YEAR: 1984

CURRENCY: Kwanza

Number of companies	Life only	Non-life	Composite (life/non life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign :	0	0	0	0	0

Total number of employees in the insurance sector: 433

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	349,749.5	2,288,628.5	91,865.9	317,739.0	1,320,177.6	558,846.0
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	28,291.3	1,476,766.1	59,879.2	-	893,583.8	523,303.1
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	321,458.2	811,862.4	31,986.70	317,739.0	426,593.8	35,542.9
Gross claims paid + outstanding	20,508.0	840,787.9	-(2,998.6)	110,229.1	721,814.0	11,743.4
Net claims paid + outstanding	14,546.5	317,471.1	-(3,020.6)	110,229.1	176,031.0	34,231.6
Commissions	..	..	..	..	..	..
Management expenses	37,433.7	386,416.7	18,373.2	65,930.8	260,513.0	41,599.7
Life insurance Funds and other reserves	181,032.7					

COUNTRY: ANGOLA

YEAR: 1985

CURRENCY: Kwanza

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	1	0	0	1
Foreign :	0	0	0	0	0

Total number of employees in the insurance sector: 484

Insurance statistics by line of business (,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	405,287.3	2,295,831.6	76,528.3	339,174.5	1,200,030.8	680,098.0
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	31,522.8	1,669,277.2	56,294.2	-	984,333.4	628,649.6
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	373,764.5	626,554.4	20,234.1	339,174.5	215,697.4	51,448.4
Gross claims paid + outstanding	21,720.6	889,534.5	967.7	157,136.1	648,216.0	83,214.7
Net claims paid + outstanding	14,059.1	234,094.8	963.1	157,136.1	58,783.0	17,212.6
Commissions	..	..	..	..	..	..
Management expenses	44,041.8	362,541.8	15,305.6	70,378.3	236,430.9	40,427.0
Life insurance Funds and other reserves	240,298.0					

COUNTRY: ANGOLA

YEAR: 1986

CURRENCY: Kwanza

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign :	0	0	0	0	0

Total number of employees in the insurance sector: 523

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	509,827.5	2,060,886.4	80,610.0	396,724.1	1,021,241.8	562,310.5
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	26,931.7	1,452,113.7	63,784.3	-(793.9)	876,299.2	512,824.1
(+) plus reinsurance accepted	-	2,415.6	178.2	-	2,218.4	19.0
Net premiums written	482,895.8	611,188.3	17,003.9	397,518.0	147,161.0	49,505.4
Gross claims paid + outstanding	77,083.1	657,380.7	1,191.4	211,227.4	373,748.0	71,213.9
Net claims paid + outstanding	73,295.6	258,257.2	421.9	211,227.4	31,274.6	15,333.3
Commissions	..	848.6	80.6	..	761.0	7.0
Management expenses	55,571.2	348,898.9	16,122.0	82,122.0	201,184.6	49,470.3
Life insurance Funds and other reserves	351,273.8					

COUNTRY: ARGENTINA

YEAR 1/7/83 to 30/6/84

CURRENCY: Austral

Number of companies	Life only	Non-life	Composite (life/non life)	Reinsurance only	Total
Domestic:	2	64	175	1	242
Foreign:	0	12	3	0	15
					257

Total number of employees in the insurance sector: 47,027

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	2,189,304	44,244,675	7,126,067	24,563,388	3,434,788	9,120,432
% written by foreign companies	0.1	1.0	3.7	0.2	0.6	0.9
less reinsurance ceded	114,218	10,284,542	4,280,715	890,135	2,436,385	2,677,307
(+) plus reinsurance accepted	41,198	3,449,276	802,834	159,443	1,230,606	1,256,393
Net premiums written	2,116,284	37,409,409	3,648,186	23,832,696	2,229,009	7,699,518
Gross claims paid + outstanding	994,437	20,382,899	829,854	12,398,735	1,512,919	5,641,391
Net claims paid + outstanding	994,437	20,382,899	829,854	12,398,735	1,512,919	5,641,391
Commissions	176,025	5,524,624	426,893	3,391,756	119,398	1,586,577
Management expenses	595,918	8,831,640	1,191,101	5,245,924	524,567	1,870,048
Life insurance Funds and other reserves	398,821					

COUNTRY: ARGENTINA

YEAR 1/7/85 to 30/6/86

CURRENCY:

Austral

Number of companies	Life	Non-life only	Composite (life/non life)	Reinsurance only	Total
Domestic:	0	0	229	1	230
Foreign :	0	0	14	0	<u>14</u>
					244

Total number of employees in the insurance sector: 52,752

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	..	1,265,834,300				
% written by foreign companies	0.2	2.0				
(-) less reinsurance ceded	..	403,506,200				
(+) plus reinsurance accepted	..	55,032,300			Breakdown not available	
Net premiums written	134,072,700	917,360,400				
Gross claims paid + outstanding	..	540,023,700				
Net claims paid + outstanding	82,595,400	601,898,600				
Commissions	25,502,190	339,118,430				
Management expenses	11,867,910	153,465,570				
Life insurance Funds and other reserves	10,854,700					



COUNTRY: BAHAMAS

YEAR: 1985

CURRENCY: Bahamian dollar

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	6	2	-	-	8
Foreign :	14	33	-	-	<u>47</u>
					55

Total number of employees in the insurance sector:

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	77.4	45.3				
% written by foreign companies	61.9	33.5				
(-) less reinsurance ceded	1.9	6.9			Breakdown not available	
(+) plus reinsurance accepted	-	-				
Net premiums written	75.5	38.4				
Gross claims paid + outstanding	31.14	18.92				
Net claims paid + outstanding	..	..				
Commissions	11.7	10.9				
Management expenses	21.1	2.8				
Life insurance Funds and other reserves	169					

COUNTRY: BAHAMAS

YEAR: 1986

CURRENCY: Bahamian dollar

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	6	2	-	-	8
Foreign :	15	34	-	-	<u>49</u>
					57

Total number of employees in the insurance sector: 1,092

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	87.3	55.80	19.2	27.6	4.2	4.8
% written by foreign companies	70.0	46.5				
(-) less reinsurance ceded	2.1	11.9		Breakdown not available		
(+) plus reinsurance accepted	-					
Net premiums written	85.2	48.7				
Gross claims paid + outstanding	34.55	21.52	5.0	12.9	.77	2.85
Net claims paid + outstanding	..	..				
Commissions	11.9	14.4				
Management expenses	23.2	3.5				
Life insurance Funds and other reserves	204.9					

COUNTRY: BAHRAIN

YEAR: 1986

CURRENCY: Bahrain dinars

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	4	2	0	6
Foreign:	2	9	1	25	<u>37</u> 43

Total number of employees in the insurance sector: 522

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	2,211	19,211	4,895	6,446	3,358	4,512
% written by foreign companies	98.5	22.0	15.2	32.6	22.4	14.0
(-) less reinsurance ceded	627	11,558				
(+) plus reinsurance accepted	-	-				
Net premiums written	1,584	7,653				
Gross claims paid + outstanding	341	13,475	3,033	5,553	1,635	3,249
Net claims paid + outstanding	271	5,442				
Commissions	..	..				
Management expenses	..	..				
Life insurance Funds and other reserves	..					

\* The included figures are those of the Bahrain domestic market only and not those of offshore companies.

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COUNTRY: BANGLADESH

YEAR: 1983

CURRENCY: Taka

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	1	1	0	0	2
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 19,062

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	254.050	703.39	179.34	55.33	437.70	31.02
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	3.633	310.16	48.51	-	249.07	12.58
(+) plus reinsurance accepted	-	33.11	10.02	-	21.67	1.43
Net premiums written	250.417	426.34	140.85	55.33	210.30	19.87
Gross claims paid + outstanding	89.372	749.20	75.33	77.14	479.33	117.40
Net claims paid + outstanding	88.244	387.74	55.95	77.14	228.66	25.99
Commissions	..	..	..	..	..	..
Management expenses	141.704	102.12	26.34	3.29	55.30	11.74
Life insurance Funds and other reserves	867.517					

COUNTRY: BARBADOS

YEAR: 1984

CURRENCY: Barbados dollar

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	5	5	5	0	15
Foreign:	11	13	5	0	<u>29</u>
					44

Total number of employees in the insurance sector: ..

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	43,435	73,962	28,764	30,656	4,282	10,260
% written by foreign companies	59	36	33	37	36	39
(-) less reinsurance ceded	1,712	36,959	26,312	4,270	2,888	3,489
(+) plus reinsurance accepted	-	6,404	5,387	85	32	900
Net premiums written	41,723	43,407	7,839	26,471	1,426	7,671
Gross claims paid + outstanding	..	33,934	12,613	15,239	2,578	3,504
Net claims paid + outstanding	13,436	19,838	3,100	13,349	672	2,717
Commissions	(5,860)	(464)	2,650	(2,660)	125	(579)
Management expenses	8,288	6,780	2,509	2,429	433	1,409
Life insurance Funds and other reserves	191,292					

COUNTRY: BARBADOS

YEAR: 1985

CURRENCY: Barbados dollar

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	5	5	5	0	15
Foreign:	11	12	5	0	<u>28</u>
					43

Total number of employees in the insurance sector: ..

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	48,405	78,837	30,165	32,444	3,995	12,233
% written by foreign companies	59	..	34	43	36	36
(-) less reinsurance ceded	1,889	39,183	27,049	5,581	2,574	3,979
(+) plus reinsurance accepted	1	7,586	6,587	104	14	881
Net premiums written	46,517	47,240	9,703	26,967	1,435	9,135
Gross claims paid + outstanding	..	44,988	19,362	18,161	1,495	5,970
Net claims paid + outstanding	15,227	24,687	4,763	15,929	556	3,439
Commissions	6,698	(1,876)	1,775	(2,900)	62	(813)
Management expenses	9,004	7,320	2,755	2,789	417	1,359
Life insurance Funds and other reserves	211,404					

COUNTRY: BARBADOS

YEAR: 1986

CURRENCY: Barbados dollar

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	4	5	2	0	11
Foreign:	11	11	0	0	<u>22</u>
					33

Total number of employees in the insurance sector: ..

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	56,061	89,053	34,224	36,961	4,365	13,503
% written by foreign companies	42.8	35.1	29.2	35.2	16.7	38.0
(-) less reinsurance ceded	2,313	44,733	31,493	5,664	2,895	4,681
(+) plus reinsurance accepted	-	8,181	6,980	176	17	1,008
Net premiums written	53,748	52,501	9,711	31,473	1,487	9,830
Gross claims paid + outstanding	18,583	39,804	11,105	21,814	1,909	4,976
Net claims paid + outstanding	18,583	26,421	3,418	18,269	895	3,839
Commissions	7,175	57	3,342	(2,948)	273	(610)
Management expenses	7,863	13,313	7,838	3,320	488	1,667
Life insurance Funds and other reserves	238,495					

COUNTRY: BENIN

YEAR: 1986

CURRENCY: CFA franc

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 264

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	103,414,382	2,351,528,536	224,406,651	1,245,152,707	741,389,107	140,580,071
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	53,354,215	815,137,542	182,316,275	186,087,205	431,358,634	14,375,428
(+) plus reinsurance accepted	0	0	0	0	0	0
Net premiums written	50,060,167	1,536,390,994	42,090,376	1,059,065,502	309,530,473	125,704,643
Gross claims paid + outstanding	61,849,376	7,359,712,607	967,488,118	6,102,832,280	243,881,722	45,510,487
Net claims paid + outstanding	36,984,861	6,099,794,002	840,559,855	4,993,859,476	226,782,816	38,591,855
Commissions	..	89,993,973	0	0	89,993,973	0
Management expenses	45,866,385	788,268,543	99,528,920	552,250,587	74,138,911	62,350,125
Life insurance Funds and other reserves	..					



COUNTRY: BHUTAN

YEAR: 1984

CURRENCY: Ngultrums

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 660

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	1,673,000	8,449,000	2,890,000	2,998,000	1,855,000	706,000
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	63,000	5,667,000	2,722,000	510,000	1,802,000	633,000
(+) plus reinsurance accepted	0	3,675,000	2,736,000	0	862,000	77,000
Net premiums written	1,610,000	6,457,000	2,904,000	2,488,000	915,000	150,000
Gross claims paid + outstanding	216,789	1,491,000	112,000	1,018,000	125,000	236,000
Net claims paid + outstanding	216,789	2,784,000	1,286,000	904,000	492,000	102,000
Commissions	..	386,000	96,000	238,000	17,000	35,000
Management expenses	736,000	1,397,000	659,000	340,000	329,000	69,000
Life insurance Funds and other reserves	5,950,000					

COUNTRY: BHUTAN

YEAR: 1985

CURRENCY: Ngultrums

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 660

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	1,893,000	10,163,000	4,267,000	3,130,000	2,132,000	634,000
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	60,000	7,020,000	4,038,000	409,000	2,042,000	531,000
(+) plus reinsurance accepted	0	3,443,000	2,707,000	0	652,000	84,000
Net premiums written	1,833,000	6,586,000	2,936,000	2,721,000	742,000	187,000
Gross claims paid + outstanding	452,000	3,169,000	354,000	2,181,000	212,000	422,000
Net claims paid + outstanding	444,000	3,526,000	1,201,000	1,793,000	396,000	136,000
Commissions	137,000	1,185,000	735,000	188,000	131,000	131,000
Management expenses	735,000	1,637,000	843,000	381,000	336,000	77,000
Life insurance Funds and other reserves	7,381,000					

COUNTRY: BHUTAN

YEAR: 1986

CURRENCY: Ngultrums

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 660

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	2,082,000	12,605,000	4,680,000	4,205,000	2,935,000	785,000
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	62,000	8,233,000	4,391,000	364,000	2,827,000	651,000
(+) plus reinsurance accepted	0	4,377,000	3,527,000	0	816,000	34,000
Net premiums written	2,020,000	8,749,000	3,816,000	3,841,000	924,000	168,000
Gross claims paid + outstanding	439,000	4,865,000	2,467,000	2,019,000	251,000	128,000
Net claims paid + outstanding	407,000	4,028,000	1,614,000	1,802,000	563,000	49,000
Commissions	148,000	598,000	137,000	378,000	38,000	45,000
Management expenses	904,000	1,828,000	866,000	461,000	407,000	94,000
Life insurance Funds and other reserves	8,979,000					

COUNTRY: BOLIVIA

YEAR: 1984

CURRENCY: Bolivianos

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	10	4	0	1	15
Foreign:	2	2	0	0	<u>4</u>
					19

Total number of employees in the insurance sector: ..

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	2,641	67,003	10,617	17,387	29,059	9,940
% written by foreign companies	23.0	5.0	7.0	2.0	1.0	18.0
(-) less reinsurance ceded	387	46,314	277	2,689	27,272	16,076
(+) plus reinsurance accepted	29	2,118	9,885	(34)	1,913	-(9,646)
Net premiums written	2,283	22,807	20,225	14,664	3,700	-(15,782)
Gross claims paid + outstanding	..	41,489	5,504	9,990	17,246	8,749
Net claims paid + outstanding	..	5,780	520	8,431	-(2,984)	187
Commissions	128	2,538	..	..	..	..
Management expenses	..	25,439	..	..	..	..
Life insurance Funds and other reserves	..					

COUNTRY: BOLIVIA

YEAR: 1985

CURRENCY: Bolivianos

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	13	1	0	1	15
Foreign:	2	2	0	0	<u>4</u>
					19

Total number of employees in the insurance sector: ..

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	447,990,095	7,242,819,510	1070,497,082	1664,412,780	3348,523,882	1159,385,766
% written by foreign companies	0.43	2.0	5.0	3.0	0.2	3.0
(-) less reinsurance ceded	135,656,387	5,550,457,149	1145,454,261	103,467,233	3176,159,862	1125,375,793
(+) plus reinsurance accepted	(66,430)	990,186,292	185,068,642	40,737,455	499,961,239	264,418,956
Net premiums written	312,267,278	2,682,548,853	110,111,463	1601,683,002	672,325,259	298,428,929
Gross claims paid + outstanding	..	9,986,808,737	752,758,642	1670,127,909	3,146,243,654	4417,678,532
Net claims paid + outstanding	60,682,672	2,918,040,487	179,957,580	1506,071,714	866,978,052	365,033,141
Commissions	37,889,097	333,930,373	97,374,250	119,996,079	37,056,086	79,503,958
Management expenses	..	3,771,967,176	..	..	..	..
Life insurance Funds and other reserves	..					

COUNTRY: BOTSWANA

YEAR: 1984/85 (1 July-30 June):

CURRENCY: Pula

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	1	2	0	3
Foreign controlled:	0	(1)	(1)	0	(2)
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 247

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	4,066	13,609	3,456	4,960	381	4,812
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	712	10,892	3,123	3,577	343	3,849
(+) plus reinsurance accepted	0	0	0	0	0	0
Net premiums written	3,354	2,717	333	1,383	38	963
Gross claims paid	280	5,408	938	2,889	69	1,512
Net claims paid	179	856	169	456	8	223
Commissions	482	1,861	398	574	64	825
Management expenses	1,083	2,130	430	931	31	738
Life insurance Funds and other reserves	11,402					

COUNTRY: BOTSWANA

YEAR: 1985/86 (1 July-30 June):

CURRENCY: Pula

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	1	2	0	3
Foreign controlled:	0	(1)	(1)	0	(2)
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 247

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	6,512	18,299	4,452	6,304	1,029	6,514
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	1,082	13,182	3,682	4,341	982	4,176
(+) plus reinsurance accepted	0	0	0	0	0	0
Net premiums written	5,430	5,117	770	1,963	47	2,338
Gross claims paid	549	5,468	1,164	2,970	70	1,263
Net claims paid	487	1,582	159	1,020	13	391
Commissions	581	2,612	842	607	134	1,028
Management expenses	1,433	3,008	600	1,368	55	983
Life insurance Funds and other reserves	17,526					

COUNTRY: BOTSWANA

YEAR: 1986/87 (1 July-30 June)

CURRENCY: Pula

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	1	2	0	3
Foreign controlled:	0	(1)	(1)	0	(2)
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 282

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	7,217	23,536	5,709	8,353	1,297	8,177
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	648	17,372	5,055	4,998	1,208	6,111
(+) plus reinsurance accepted	0	0	0	0	0	0
Net premiums written	6,569	6,164	654	3,355	89	2,066
Gross claims paid	744	6,528	626	4,278	111	1,513
Net claims paid	658	2,552	139	1,945	34	434
Commissions	631	3,258	1,042	739	184	1,293
Management expenses	1,563	3,026	459	1,498	63	1,006
Life insurance Funds and other reserves	23,476					



COUNTRY: BRAZIL

YEAR: 1984

CURRENCY: Cruzeiro

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	79	1	80
Foreign:	0	0	19	0	<u>19</u>
					99

Total number of employees in the insurance sector: 75,700

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	486,983,635	2,627,183,084	738,145,586	632,367,411	491,986,630	764,683,457
% written by foreign companies	1.0	1.5	2.0	1.0	1.8	0.7
(-) less reinsurance ceded	2,187,874	977,314,620	403,962,839	27,282,864	279,584,260	266,484,657
(+) plus reinsurance accepted	196,900	454,239,843	101,630,701	16,279,707	108,866,912	227,462,523
Net premiums written	484,992,661	2,104,108,307	435,813,448	621,364,254	321,269,282	725,661,323
Gross claims paid + outstanding	193,300,146	1,128,853,016	116,165,290	419,842,204	220,005,535	372,839,987
Net claims paid + outstanding	193,142,979	1,209,560,966	74,167,405	416,954,569	216,661,765	501,777,227
Commissions	76,744,027	392,261,632	145,877,052	100,400,675	52,182,000	93,801,905
Management expenses	77,080,073	359,700,325	66,521,376	32,551,105	36,996,716	223,631,128
Life insurance Funds and other reserves	10,609,975					

COUNTRY: BRAZIL

YEAR: 1985

CURRENCY: Cruzeiro

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	82	1	83
Foreign:	0	0	19	0	<u>19</u>
					102

Total number of employees in the insurance sector: 76,000

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	1,950,450,555	10,701,793,123	2,869,289,137	3,200,676,737	1,741,749,252	2,890,078,002
% written by foreign companies	..	0.20	0.3 <sup>0</sup>	0.04	0.25	0.13
(-) less reinsurance ceded	4,810,633	3,498,319,307	1,534,814,175	117,256,579	1,006,343,891	839,904,662
(+) plus reinsurance accepted	435,893	1,568,485,091	343,934,536	69,918,879	418,824,520	735,807,156
Net premiums written	1,946,075,815	8,771,958,912	1,678,409,498	3,153,339,037	1,154,229,881	2,785,980,496
Gross claims paid + outstanding	917,750,610	4,563,983,400	397,879,456	1,992,521,430	787,501,627	1,386,080,887
Net claims paid + outstanding	942,311,743	5,462,829,742	481,822,823	2,040,104,306	974,825,117	1,966,077,496
Commissions	266,790,518	1,617,472,743	572,554,390	507,953,561	185,837,042	351,127,750
Management expenses	317,265,381	1,278,686,504	320,580,178	170,483,661	115,728,725	671,893,940
Life insurance Funds and other reserves	49,122,393					

COUNTRY: BRAZIL

YEAR: 1986

CURRENCY: Cruzado

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	21	75	1	97
Foreign controlled:	7	10	0	0	(17)
Foreign:	0	0	1	0	<u>1</u>
					98

Total number of employees in the insurance sector:

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	5,581,545	30,204,145	6,977,534	9,773,360	4,749,478	8,703,773
% written by foreign companies	-	0.2	0.3	0.02	0.02	0.08
(-) less reinsurance ceded	2,105	7,250,224	2,764,564	195,666	2,762,873	1,527,121
(+) plus reinsurance accepted	2,105	6,390,259	2,599,155	195,666	2,137,328	1,458,110
Net premiums written	5,581,545	29,344,180	6,812,125	9,773,360	4,123,933	8,634,762
Gross claims paid + outstanding	2,076,057	14,122,480	1,225,622	6,123,725	1,831,601	4,941,532
Net claims paid + outstanding	2,076,057	13,672,577	1,219,572	6,123,725	1,587,298	4,741,982
Commissions	1,013,041	5,071,559	1,748,297	1,605,857	581,105	1,136,300
Management expenses	-	-	-	-	-	-
Life insurance Funds and other reserves	-					

COUNTRY: BURKINA FASO

YEAR: 1986

CURRENCY: CFA franc

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	1	1	0	2
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: ..

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	150,921,773	3,335,121,934	712,233,478	1,355,847,851	928,028,686	339,836,208
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	79,835,929	1,392,780,450	471,090,870	119,150,147	557,318,855	246,044,867
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	71,085,844	1,942,341,484	241,142,608	1,236,697,704	370,709,831	93,791,341
Gross claims paid + outstanding	117,578,972	1,117,841,281	63,336,475	690,827,099	266,046,667	97,631,040
Net claims paid + outstanding	101,278,657	1,060,987,186	..	..	..	..
Commissions	10,998,226	134,773,028	51,235,539	49,899,103	38,696,294	(5,057,908)
Management expenses	12,659,704	565,431,724	109,467,013	249,490,838	166,205,662	40,268,211
Life insurance Funds and other reserves	487,466,222					

COUNTRY: BURMA (MYANMAR)

YEAR: 1984-85 (1/4/84-31/3/85)

CURRENCY: Kyat

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 1145

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	44.7	277.8	69.5	107.2	101.1	..
% written by foreign companies	.	.	.	.	.	.
-) less reinsurance ceded	-	29.0	7.1	-	21.9	..
(+) plus reinsurance accepted	-	-	-	-	-	..
Net premiums written	44.7	248.8	62.4	107.2	79.2	..
Gross claims paid + outstanding	22.2	58.1	3.2	24.5	30.4	..
Net claims paid + outstanding	22.2	58.1	3.2	24.5	30.4	..
Commissions	..	..	..	..	..	..
Management expenses	1.6	3.7	0.9	1.4	1.4	..
Life insurance Funds and other reserves	25.8					

COUNTRY: BURMA (MYANMAR)

YEAR: 1985-86 (1/4/85-31/3/86)

CURRENCY: Kyat

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 1131

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	38.9	249.6	58.9	104.6	86.1	..
67 % written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	-	27.2	6.6	-	20.6	..
(+) plus reinsurance accepted	-	-	-	-	-	..
Net premiums written	38.9	222.4	52.3	104.6	65.5	..
Gross claims paid + outstanding	25.5	127.1	10	17.7	99.4	..
Net claims paid + outstanding	..	127.1	10	17.7	99.4	..
Commissions	..	..	..	..	..	..
Management expenses	1.8	4.7	1	1.8	1.9	..
Life insurance Funds and other reserves	17.9					

COUNTRY: BURUNDI

YEAR: 1984

CURRENCY: Burundi franc

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 130

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written		916,596,550	93,482,408	376,833,971	390,437,224	55,842,947
% written by foreign companies		.	.	.	.	.
(-) less reinsurance ceded		427,992,200	56,808,490	27,063,305	317,049,779	27,070,626
(+) plus reinsurance accepted		-	-	-	-	-
Net premiums written		488,604,350	36,673,918	349,770,666	73,387,445	28,772,321
Gross claims paid + outstanding		908,323,498	242,469,813	489,869,611	177,328,150	(1,344,076)
Net claims paid + outstanding		543,558,978	17,295,002	488,612,853	32,908,657	4,742,466
Commissions		115,140,969	15,176,682	717,635	93,704,933	5,541,719
Management expenses		39,085,466	2,927,307	21,642,902	12,718,058	1,797,099
Life insurance Funds and other reserves						

COUNTRY: BURUNDI

YEAR: 1985

CURRENCY: Burundi franc

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 130

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written		1,113,422,641	111,148,346	451,767,187	452,671,604	97,835,504
% written by foreign companies		.	.	.	.	.
(-) less reinsurance ceded		470,743,322	53,181,041	7,595,957	356,357,968	53,608,356
(+) plus reinsurance accepted		-	-	-	-	-
Net premiums written		642,679,319	57,967,305	444,171,230	96,313,636	44,227,148
Gross claims paid + outstanding		599,131,515	(103,037,844)	493,372,188	161,976,612	46,820,559
Net claims paid + outstanding		548,541,279	(2,728,628)	487,367,129	42,544,892	21,357,886
Commissions		154,377,474	12,825,107	(2,673,511)	134,944,281	9,281,597
Management expenses		45,786,339	3,619,307	24,479,318	14,765,931	2,921,783
Life insurance Funds and other reserves						



COUNTRY: BURUNDI

YEAR: 1986

CURRENCY: Burundi franc

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	2	0	2
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: ..

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	13,390,518	1,255,534,590	157,572,079	484,753,260	480,070,133	119,748,600
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	1,662,731	546,354,283	83,725,481	9,860,707	379,388,428	71,716,936
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	11,727,787	709,180,307	73,846,598	474,892,553	100,681,705	48,031,664
Gross claims paid + outstanding	..	992,509,817	6,539,504	778,068,604	179,266,927	28,634,782
Net claims paid + outstanding	..	783,960,521	1,842,298	743,715,621	(14,218,386)	21,211,958
Commissions	930,985	156,434,448	19,193,122	(123,795)	124,795,572	11,638,564
Management expenses	404,322	51,501,591	4,899,735	25,893,200	16,297,252	4,007,082
Life insurance Funds and other reserves	4,344,487					

COUNTRY: CAMEROON

YEAR: 1984

CURRENCY: CFA franc

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	2	4	1	7
Foreign:	1	6	0	0	<u>7</u>
					14

Total number of employees in the insurance sector: 1,481

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life	Fire Insurance	Automobile	Transports Marine Aviation	Others
Gross Premiums written	2,916.4	34,089.2	3,786.64	14,377.9	7,090.2	8,834.5
% written by foreign companies	56	24	38	15	47	15
(-) less reinsurance ceded	825.9	13,020.9	2,562.8	1,469.9	4,578.4	4,409.0
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	2,090.5	21,069.1	1,223.8	12,908	2,511.8	4,425.5
Gross claims paid + outstanding	2,059.8	26,548	1,166.3	10,699	10,717	3,965.7
Net claims paid + outstanding	1,492.6	12,423.7	(755.2)	11,664.5	748.5	765.9
Commissions	398.1	3,957.3	809.8	1,210.9	805	1,131.6
Management expenses	380.4	6,906.2	645.1	3,378.3	1,121.8	1,761
Life insurance Funds and other reserves	3,514.6					

COUNTRY: CAMEROON

YEAR: 1985

CURRENCY: CFA franc

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	2	4	1	7
Foreign:	1	6	0	0	7
					14

Total number of employees in the insurance sector: 1,481

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life	Fire Insurance	Automobile	Transports Marine Aviation	Others
Gross Premiums written	3,911.7	37,456.2	4,210.3	16,888.6	7,560.6	8,796.7
% written by foreign companies	55	26	41	15	49	21
(-) less reinsurance ceded	873.3	16,283.4	2,855.7	1,736	6,955.8	4,735.9
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	3,038.4	21,172.8	1,354.6	15,152.6	604.8	4,060.8
Gross claims paid + outstanding	1,625.70	27,221.00	7,455.6	12,830.7	1,329.60	5,605.1
Net claims paid + outstanding	1,165.8	13,106.7	307.20	11,221.30	(2,661.6)	4,239.8
Commissions	532.7	4,472.3	972.7	1,465.9	992.2	1,041.5
Management expenses	810.2	8,220.6	739.8	4,439.9	1,197.6	1,843.3
Life insurance Funds and other reserves	8,189.9					

COUNTRY: CAMEROON

YEAR: 1986

CURRENCY: CFA franc

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	1	5	1	7
(Foreign controlled:)	0	1	3	0	(4)
Foreign:	1	6	0	0	<u>7</u>
					14

Total number of employees in the insurance sector: 705

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life	Fire Insurance	Automobile	Transports Marine Aviation	Others
73 Gross Premiums written	4,143,070,702	31,325,199,745	4,004,570,285	12,221,751,670	6,033,377,068	9,065,500,722
% written by foreign companies	45.3	3.9	6.0	-	14.9	..
(-) less reinsurance ceded	1,527,729,329	13,216,356,250	2,962,492,327	1,602,364,628	3,865,534,673	4,785,964,622
(+) plus reinsurance accepted	-	649,145,328	157,509,989	-	356,270,538	135,364,801
Net premiums written	2,615,341,373	18,757,988,823	1,199,587,947	10,619,387,042	2,524,112,933	4,414,900,901
Gross claims paid + outstanding	747,386,630	18,516,637,408	209,140,654	10,642,442,337	1,561,396,220	6,103,658,197
Net claims paid + outstanding	515,243,221	14,010,268,604	149,834,728	9,396,497,029	1,276,564,830	3,187,372,017
Commissions	523,981,643	4,528,316,816	889,649,987	1,359,836,974	775,961,608	1,502,868,247
Management expenses	965,457,666	5,448,569,815	703,078,002	2,142,221,962	997,514,784	1,605,755,067
Life insurance Funds and other reserves	2,927,730,383					

\* Figures from two companies are not included

COUNTRY: CAPE VERDE

YEAR: 1984

CURRENCY: Escudos

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	1	0	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 70

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written		200,749	19,083	35,109	86,844	59,713
% written by foreign companies		.	.	.	.	.
(-) less reinsurance ceded		130,892	16,263	2,303	58,055	54,271
(+) plus reinsurance accepted		11,433	2,212	-	7,967	1,254
Net premiums written		81,290	5,032	32,806	36,756	6,696
Gross claims paid + outstanding		55,338 <sup>a/</sup>	479	20,116 <sup>a/</sup>	33,314	1,429
Net claims paid + outstanding		41,232	973	19,318	20,367	574
Commissions		82	26	8	34	12
Management expenses		19,312	1,834	3,380	8,362	5,736
Life insurance Funds and other reserves						

NOTE: <sup>a/</sup> Increase of mathematical reserves of 5,150 not included.

COUNTRY: CAPE VERDE

YEAR: 1985

CURRENCY: Escudos

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	1	0	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 56

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written		248,196	37,737	39,717	122,421	48,321
% written by foreign companies		.	.	.	.	.
(-) less reinsurance ceded		168,152	32,229	2,482	89,128	44,313
(+) plus reinsurance accepted		6,773	1,162	-	5,019	592
Net premiums written		86,817	6,670	37,235	38,312	4,600
Gross claims paid + outstanding		141,632 <sup>*/</sup>	1,454	19,742	81,839	3,322
Net claims paid + outstanding		42,775 <sup>*/</sup>	360	19,742	15,733	(169)
Commissions		54	29	0	23	2
Management expenses		21,812	..	..	..	..
Life insurance Funds and other reserves						

\* Because the increase in reserve for claims to be paid (outstanding) is not available by lines of business the sum by lines do not add to this amount.

COUNTRY: CENTRAL AFRICAN REPUBLIC

YEAR: 1984

CURRENCY: CFA franc

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	2	0	0	2
Foreign:	0	7	0	0	<u>7</u>
					9

Total number of employees in the insurance sector: 91

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	0.20	1,246.10	246.35	658.51	139.68	201.56
% written by foreign companies	..	..	..	..	..	..
(-) less reinsurance ceded	-	219.65	50.97	88.50	51.53	28.65
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	0.20	1,026.45	195.38	570.01	88.15	172.91
Gross claims paid + outstanding	0.05	975.62	62.62	694.41	119.05	99.54
Net claims paid + outstanding	0.05	769.40	61.68	515.56	121.52	70.64
Commissions	..	86.51	21.38	39.63	13.07	12.43
Management expenses	0.30	537.37	65.64	347.69	65.73	58.31
Life insurance Funds and other reserves	..					

COUNTRY: CENTRAL AFRICAN REPUBLIC

YEAR: 1986

CURRENCY: CFA franc

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	2	0	2
Foreign:	0	0	6	0	<u>6</u> 8

Total number of employees in the insurance sector: 81

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	12,972,115	1,780,329,963	238,990,603	367,910,140	347,945,293	825,483,927
% written by foreign companies	..	64	100	100	100	22.8
(-) less reinsurance ceded	-	315,122,908	100,792,825	22,363,440	164,239,082	27,727,561
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	12,972,115	1,465,207,055	138,197,778	345,546,700	183,706,211	797,756,366
Gross claims paid + outstanding	2,000,000	27,487,247	44,455,580	283,520,562	9,630,271	(310,119,166)
Net claims paid + outstanding	2,000,000	(181,623,344)	(13,334,866)	265,230,465	(114,989,129)	(345,199,546)
Commissions	34,869	172,586,139	35,157,457	19,895,772	52,269,280	65,263,630
Management expenses	234,100	299,419,574	62,581,984	83,824,053	92,093,402	60,920,135
Life insurance Funds and other reserves	2,000,000					



COUNTRY: CHAD

YEAR: 1984

CURRENCY: CFA franc

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 69

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	1,960,955	670,968,190	248,185,285	335,607,087	58,517,355	28,658,513
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	1,112,579	352,418,186	242,896,364	33,064,005	50,523,902	25,933,915
(+) plus reinsurance accepted	-	2,968,088	298,879	2,374,687	49,770	244,752
Net premiums written	848,376	321,518,092	5,587,750	304,917,769	8,043,223	2,969,350
Gross claims paid + outstanding	0	188,669,445	1,922,527	114,947,122	33,511,621	38,288,175
Net claims paid + outstanding	0	107,348,078	5,100,232	95,483,122	6,764,724	0
Commissions	.	.	.	.	.	.
Management expenses	14,000	29,455,172	21,500,000	114,560	3,668,824	4,171,788
Life insurance Funds and other reserves	243,100					

COUNTRY: CHILE

YEAR: 1984

CURRENCY: Pesos

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	15	27	0	3	45
Foreign:	0	0	0	0	<u>0</u>
					45

Total number of employees in the insurance sector: 3,142

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	17,804	15,245	5,629	4,349	2,834	2,433
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	1,112	14,719	6,107	2,318	4,383	1,911
(+) plus reinsurance accepted	559	8,838	2,022	1,842	2,850	2,124
Net premiums written	17,251	9,364	1,544	3,873	1,301	2,646
Gross claims paid + outstanding	4,289	8,352	3,593	2,603	1,290	866
Net claims paid + outstanding	4,407	5,352	852	2,259	575	1,666
Commissions	784	1,757	903	442	172	240
Management expenses	1,924	3,401	..	..	..	..
Life insurance Funds and other reserves	46,957					

COUNTRY: CHILE

YEAR: 1985

CURRENCY: Pesos

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	17	24	0	3	44
Foreign:	0	0	0	0	0
					44

Total number of employees in the insurance sector: 3,135

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	26,586	24,372	9,094	6,057	4,607	4,614
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	1,340	23,129	10,579	3,140	6,337	3,073
(+) plus reinsurance accepted	584	13,537	3,679	2,748	3,889	3,221
Net premiums written	25,830	14,780	2,194	5,665	2,159	4,762
Gross claims paid + outstanding	7,218	28,434	19,955	3,643	2,316	2,520
Net claims paid + outstanding	6,846	9,439	2,054	3,363	1,165	2,857
Commissions	1,024	2,763	1,385	642	262	474
Management expenses	2,749	4,594	..	..	..	..
Life insurance Funds and other reserves	76,897					

COUNTRY: CHILE

YEAR: 1986

CURRENCY: Pesos

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	16	24	0	3	43
(Foreign controlled:)	4	6	0	0	(10)
Foreign:	0	0	0	0	<u>0</u>
					43

Total number of employees in the insurance sector: 3,749

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	32,392	33,686	12,363	8,011	6,361	6,946
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	1,587	31,918	14,304	3,942	9,234	4,438
(+) plus reinsurance accepted	807	15,972	4,499	3,311	5,144	3,018
Net premiums written	31,612	17,740	2,563	7,380	2,271	5,526
Gross claims paid + outstanding	8,118	18,783	7,201	5,567	1,507	4,503
Net claims paid + outstanding	7,800	10,946	2,032	5,231	(447)	4,130
Commissions	1,060	3,947	1,883	840	385	839
Management expenses	3,314	6,103	..	..	..	..
Life insurance Funds and other reserves	115,557					

COUNTRY: CHINA

YEAR: 1986

CURRENCY: RMB Yuan

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 70,000

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	1,034,391,421	4,058,081,174				
% written by foreign companies	.	.				
(-) less reinsurance ceded	-	298,480,100			Breakdown not available	
(+) plus reinsurance accepted	-	243,904,469				
Net premiums written	1,034,391,421	4,003,505,543				
Gross claims paid + outstanding	96,981,675	2,067,358,843				
Net claims paid + outstanding	96,981,675	2,060,672,979				
Commissions	30,076,734	380,768,745				
Management expenses	..	..				
Life insurance Funds and other reserves	..					

COUNTRY: COLOMBIA

YEAR: 1987

CURRENCY: Pesos

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	24	34	0	4	62
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 23,826

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	28,850	87,957	23,684	34,674	19,655	9,944
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	6,480	66,117	25,432	12,734	18,530	9,421
(+) plus reinsurance accepted	2,633	37,042	14,577	11,132	6,844	4,489
Net premiums written	25,002	58,882	12,829	33,072	7,969	5,012
Gross claims paid + outstanding	12,796	32,742	4,417	19,697	7,556	1,072
Net claims paid + outstanding	10,474	26,079	3,695	18,964	2,583	837
Commissions	4,401	..	..	..	..	..
Management expenses	7,170	..	..	..	..	..
Life insurance Funds and other reserves	45,682					

COUNTRY: CONGO

YEAR: 1983

CURRENCY: CFA franc

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 319

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	82,541,778	7,793,791,727	1,691,617,203	2,487,858,960	2,663,589,680	950,725,884
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	-	2,461,607,641	..	..	..	..
(+) plus reinsurance accepted	-	-	..	..	..	..
Net premiums written	82,541,778	5,332,184,086	..	..	..	..
Gross claims paid + outstanding	..	4,067,597,412	..	..	..	..
Net claims paid + outstanding	..	2,703,319,598	..	..	..	..
Commissions	..	..	..	..	..	..
Management expenses	..	..	..	..	..	..
Life insurance Funds and other reserves	..					

COUNTRY: COSTA RICA

YEAR: 1986

CURRENCY: Colon

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	1	2
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 2,595

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	521,531,772.13	4049,044,756.50	956637,989.18	935641,683.29	177179079690	1979586,004.34
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	7,960,255.78	861,161,319.90	735902,719.50	1,847,514.54	53,107,699.65	70,303,391.29
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	513,571,516.35	3187,883,436.52	220735,274.68	933794,168.75	124071,380.04	1909282,613.05
Gross claims paid + outstanding	104,006,084.63	2437,735,151.34	93,294,564.92	790899,099.80	78,876,529.74	1474664,958.88
Net claims paid + outstanding	101,391,086.47	2460,102,929.51	205786,375.45	786971,858.07	10,664,704.74	1456679,991.35
Commissions	72,229,745.25	227,861,281.35	83,680,436.10	97343,494.70	13,590,703.05	33,246,647.50
Management expenses	77,605,727.69	544,519,926.94	34,814,307.53	175370,307.44	25,422,666.20	308,912,645.77
Life insurance Funds and other reserves	1503,643,865.58					



COUNTRY: CUBA

YEAR: 1986

CURRENCY: Pesos

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	2	0	0	2
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 143

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire*	Automobile*	Transports Marine* Aviation	Others*
Gross Premiums written	-	40,903				
% written by foreign companies	-	.				
(-) less reinsurance ceded	-	8,717				
(+) plus reinsurance accepted	-	1,478				
Net premiums written	-	33,664				
Gross claims paid + outstanding	-	29,182				
Net claims paid + outstanding	-	27,094				
Commissions	-	1,022				
Management expenses	-	1,673				
Life insurance Funds and other reserves	-					

\* Figures not available by business lines.

COUNTRY: CYPRUS

YEAR: 1984

CURRENCY: Cyprus pounds

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	10	6	0	16
(Foreign controlled:)	0	6	0	0	(6)
Foreign:	4	25	8	0	<u>37</u>
					53

Total number of employees in the insurance sector: 3,175

Insurance statistics by line of business

Life and	Total life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transport Marine Aviation	Others
Gross Premiums written	10,834,292	17,181,210	3,059,019	8,630,206	1,634,841	3,857,144
% written by foreign companies	49	59	55	53	60	73
(-) less reinsurance ceded	692,363	2,402,676	942,518	545,950	432,467	481,741
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	10,135,929	14,778,534	2,116,501	8,084,256	1,202,374	3,375,403
Gross claims paid + outstanding	1,566,729	11,431,001	1,111,746	7,362,890	556,055	2,400,310
Net claims paid + outstanding	1,566,729	11,431,001	1,111,746	7,362,890	556,055	2,400,310
Commissions	1,822,266	3,126,505	461,890	1,721,852	197,115	745,648
Management expenses	2,159,157	2,156,463	427,599	955,444	208,059	565,361
Life insurance Funds and other reserves	31,555,545					

COUNTRY: CYPRUS

YEAR: 1985

CURRENCY: Cyprus pounds

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	12	6	0	18
(Foreign controlled:)	0	7	0	0	(7)
Foreign:	4	24	8	0	<u>36</u>
					54

Total number of employees in the insurance sector: 3,175

Insurance statistics by line of business

Life and	Total life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transport Marine Aviation	Others
Gross Premiums written	12,898,970	19,272,170	3,409,245	9,699,218	1,876,817	4,286,790
% written by foreign companies	50	57	55	51	64	68
(-) less reinsurance ceded	552,296	2,206,881	972,402	361,802	334,644	538,033
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	12,346,674	17,065,289	2,436,843	9,337,416	1,542,273	3,748,757
Gross claims paid + outstanding	1,737,710	13,273,732	1,478,018	8,351,342	984,829	2,459,543
Net claims paid + outstanding	1,737,710	13,273,732	1,478,018	8,351,342	984,829	2,459,543
Commissions	2,045,135	3,436,535	516,884	1,934,424	159,842	825,385
Management expenses	2,777,360	2,595,811	513,252	1,180,550	241,169	660,840
Life insurance Funds and other reserves	40,293,635					

COUNTRY: DOMINICAN REPUBLIC

YEAR: 1985

CURRENCY: Dominican pesos

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	1	0	32	5	38
Foreign:	8	0	13	0	<u>21</u>
					59

Total number of employees in the insurance sector: ..

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	40,810,808	160,298,885	54,366,278	60,230,481	14,054,726	31,647,400
% written by foreign companies	52.0	6.6	7.9	8.7	4.0	1.3
(-) less reinsurance ceded	5,204,828	81,389,222	44,129,529	7,909,361	10,458,565	18,891,767
(+) plus reinsurance accepted	225,499	10,421,342	7,556,542	1,532,825	461,642	870,333
Net premiums written	35,831,479	89,334,005	17,793,291	53,853,945	4,057,809	13,625,966
Gross claims paid + outstanding	35,441,529	65,091,239	17,282,473	31,714,873	3,664,601	12,429,291
Net claims paid + outstanding	..	..	..	..	..	..
Commissions	6,953,670	20,153,071	7,323,786	9,319,827	1,162,412	2,347,045
Management expenses	13,955,972	35,232,795	..	..	..	..
Life insurance Funds and other reserves	104,795,872					

COUNTRY: DOMINICAN REPUBLIC

YEAR: 1986

CURRENCY: Dominican pesos

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	29	34	28	2	93
Foreign:	13	13	9	0	<u>35</u>
					128

Total number of employees in the insurance sector: ..

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	87,674,774.77	182,211,162.95	64,349,571.39	82,728,021.96	19,002,874.63	16,130,694.97
% written by foreign companies	27.1	6.5	6.3	7.6	4.6	4.1
(-) less reinsurance ceded	13,592,722.73	93,975,265.87	55,736,885.37	9,196,862.69	14,415,419.27	14,626,098.54
(+) plus reinsurance accepted	632,926.00	15,973,890.11	13,127,147.75	1,460,465.14	926,665.73	459,611.53
Net premiums written	74,714,978.04	104,209,787.19	21,739,833.77	74,991,624.41	5,514,121.00	1,964,207.96
Gross claims paid + outstanding	57,867,051.31	63,032,916.29	8,726,146.73	45,327,769.28	5,205,526.67	3,773,473.61
Net claims paid + outstanding	58,041,757.06	67,843,810.12	12,105,381.21	46,447,898.66	5,505,323.82	3,785,206.43
Commissions	9,541,813.82	50,271,361.69	27,922,128.68	16,002,540.21	3,281,182.44	3,065,510.36
Management expenses	18,813,693.80	..	..	..	..	..
Life insurance Funds and other reserves	590,537,535.82					

COUNTRY: ECUADOR

YEAR: 1984

CURRENCY: Sucres

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	9	9	1	19
Foreign:	1	8	1	0	<u>10</u> 29

Total number of employees in the insurance sector: ..

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	394,081	5,092,442	1,109,792	1,167,169	1,763,171	1,052,310
% written by foreign companies	40.12	19.98	28.46	22.74	13.26	18.74
(-) less reinsurance ceded	152,251	4,172,379	1,077,555	366,009	1,816,905	911,910
(+) plus reinsurance accepted	2,210	530,650	145,860	30,322	264,890	89,577
Net premiums written	244,040	1,450,713	178,098	831,483	211,156	229,976
Gross claims paid + outstanding	279,782	2,648,333	374,077	706,920	1,009,873	557,463
Net claims paid + outstanding	140,859	707,343	53,452	478,415	76,736	98,740
Commissions	66,282	790,773	263,467	179,476	201,183	146,647
Management expenses	125,730	997,097	210,339	228,977	323,894	233,887
Life insurance Funds and other reserves	586,009					

COUNTRY: ECUADOR

YEAR: 1985

CURRENCY: Sucres

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	9	9	1	19
Foreign:	1	7	1	0	<u>9</u>
					28

Total number of employees in the insurance sector: ..

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	440.0	5,918.8	1,167.8	1,195.1	2,276.2	1,279.7
% written by foreign companies	48	-	43.5	32.7	14.5	23.2
(-) less reinsurance ceded	158.6	4,586.4	1,169.5	276.5	2,119.9	1,020.5
(+) plus reinsurance accepted	2.8	311.6	155.9	29.0	60.8	65.9
Net premiums written	284.2	1,644.0	154.2	947.6	217.1	325.1
Gross claims paid + outstanding	436.5	6,668.5*	547.5	949.3	1,205.3	684.7
Net claims paid + outstanding	248.4	1,735.2*	77.9	719.4	180.3	287.4
Commissions	105.3	997.2	341.4	223.8	225.8	206.2
Management expenses	149.4	1,284.4	261.9	326.1	386.4	310.0
Life insurance Funds and other reserves	2,060.1					

\* These figures includes reserves for claims to be paid which figures are not available by business line and therefore amounts shown do not add up with the sum of the lines of business.

COUNTRY: ECUADOR

YEAR: 1986

CURRENCY: Sucres

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	-	9	12	1	22
Foreign:	1	3	3	0	7
					29

Total number of employees in the insurance sector: 654

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	924,360	12,262,257	1,897,534	2,519,722	4,882,030	2,962,971
% written by foreign companies	30.0	17.2	25.0	26.7	8.3	18.7
(-) less reinsurance ceded	291,309	7,307,433	1,083,174	326,510	4,185,947	1,711,802
(+) plus reinsurance accepted	-	56,191	38,307	-	405	17,479
Net premiums written	633,051	5,011,015	852,667	2,193,212	696,488	1,268,648
Gross claims paid + outstanding	107,306	5,855,346	47,529	1,516,473	3,285,693	1,005,651
Net claims paid + outstanding	..	3,560,719	(228,668)	1,359,598	1,953,098	476,691
Commissions	117,403	1,320,856	394,729	392,626	352,869	180,640
Management expenses	209,880	1,805,897	279,455	371,087	718,990	436,365
Life insurance Funds and other reserves	2,802,099					



COUNTRY: EGYPT

YEAR: 7/1/84 - 30/6/85

CURRENCY: Egyptian pounds

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	2	6	1	9
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 11,250

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	54,617	284,092	67,833	68,376	99,998	47,885
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	1,800	251,835	70,807	28,097	102,822	50,109
(+) plus reinsurance accepted	1,029	159,573	44,576	26,963	56,241	31,793
Net premiums written	53,846	191,830	41,602	67,242	53,417	29,569
Gross claims paid + outstanding	18,781	167,456	16,517	77,611	48,959	24,369
Net claims paid + outstanding	18,000	137,519	16,746	72,774	34,402	13,597
Commissions	10,866	25,387	8,775	8,143	3,408	5,061
Management expenses	10,853	27,671	6,065	8,189	8,808	4,609
Life insurance Funds and other reserves	491,527					

COUNTRY: EGYPT

YEAR: 7/1/1986-30/6/1987

CURRENCY: Egyptian pounds

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	2	6	1	9
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 12,621

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	71,300	380,936	97,055	81,010	125,862	77,009
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	2,866	333,519	96,390	31,388	130,920	74,821
(+) plus reinsurance accepted	1,594	190,178	55,121	31,327	63,441	40,289
Net premiums written	70,028	237,595	55,786	80,949	58,383	42,477
Gross claims paid + outstanding	28,335	250,177	20,937	101,294	75,143	52,803
Net claims paid + outstanding	27,895	187,398	20,525	104,877	41,305	20,691
Commissions	14,575	46,512	13,271	10,193	11,047	12,001
Management expenses	11,771	26,008	5,593	7,768	7,399	5,248
Life insurance Funds and other reserves	733,850					

COUNTRY: EL SALVADOR

YEAR: 1984

CURRENCY: Colón

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	2	9	0	0	11
Foreign:	2	0	0	0	<u>2</u>
					13

Total number of employees in the insurance sector: 1,375

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	72,678,625	84,270,932	42,493,890	15,496,463	6,279,795	20,000,784
% written by foreign companies	18.7	.	.	.	.	.
(-) less reinsurance ceded	20,527,114	64,532,619	42,803,065	1,345,285	4,123,933	16,260,336
(+) plus reinsurance accepted	3,027,855	6,527,211	5,315,787	630,723	114,197	466,504
Net premiums written	55,179,366	26,265,524	5,006,612	14,781,901	2,270,059	4,206,952
Gross claims paid + outstanding	17,070,964	26,433,953	7,489,238	7,917,308	2,444,155	8,583,252
Net claims paid + outstanding	7,373,173	12,548,365	175,732	7,143,375	578,167	4,651,092
Commissions	7,825,631	9,596,720	5,659,243	1,969,198	519,730	1,448,549
Management expenses	27,159,390	..	..	..	..	..
Life insurance Funds and other reserves	160,157,857					

NOTE: Commissions include management expenses

COUNTRY: EL SALVADOR

YEAR: 1985

CURRENCY: C6lon

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	4	10	0	14
Foreign:	1	0	1	0	<u>2</u>
					16

Total number of employees in the insurance sector: 1,352

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	87,729,058	104,282,469	47,296,757	24,274,734	17,308,120	15,402,858
% written by foreign companies	19.8	1.5	..	..	..	..
(-) less reinsurance ceded	22,627,069	76,440,455	47,122,220	2,681,481	15,326,187	11,310,567
(+) plus reinsurance accepted	2,121,522	6,423,606	5,257,692	668,630	121,868	375,416
Net premiums written	67,223,511	34,265,620	5,432,229	22,261,883	2,103,801	4,467,707
Gross claims paid + outstanding	43,379,773	33,026,898*	8,564,993	13,119,301	4,273,150	6,382,716
Net claims paid + outstanding	35,263,150	17,283,171*	1,221,462	11,846,261	632,073	2,408,839
Commissions	8,585,093	11,219,270	6,155,284	3,084,162	672,104	1,307,720
Management expenses	31,314,476	31,314,476	..	..	..	..
Life insurance Funds and other reserves	182,609,462					

\* These figures includes reserves for claims to be paid which figures are not available by business line and therefore the amounts shown do not add up with the sum of the lines of business.

COUNTRY: ETHIOPIA

YEAR: 1/7/84-30/6/85

CURRENCY: Birr

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 1,199

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	4,271,397	129,427,064	13,586,712	52,674,239	39,140,629	24,025,484
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	441,705	32,655,824	8,966,044	123,278	21,577,122	1,989,380
(+) plus reinsurance accepted	-	4,402,079	1,478,078	443,240	1,690,314	790,447
Net premiums written	3,829,692	101,173,319	6,098,746	52,994,201	19,253,821	22,826,551
Gross claims paid + outstanding	2,365,385	45,606,458	(104,624)	29,559,630	7,452,672	8,698,780
Net claims paid + outstanding	2,100,042	44,993,634	689,064	29,773,686	5,455,633	9,075,251
Commissions	84,877	11,474,345	6,023,018	6,587	4,970,612	474,128
Management expenses	..	3,363,015	336,302	1,378,836	1,008,906	638,973
Life insurance Funds and other reserves	36,505,146					

COUNTRY: ETHIOPIA

YEAR: 1/7/85-30/6/86

CURRENCY: Birr

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 1,244

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	4,213,624	145,670,854	15,015,807	56,953,161	46,854,580	26,847,306
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	523,023	38,653,673	8,991,832	68,000	27,415,750	2,178,091
(+) plus reinsurance accepted	-	4,662,737	2,071,260	(300,537)	1,595,387	1,296,617
Net premiums written	3,690,601	111,679,918	8,095,235	56,584,624	21,034,227	25,965,832
Gross claims paid + outstanding	1,878,235	48,917,911	5,561,115	24,777,340	10,396,762	8,182,694
Net claims paid + outstanding	1,745,539	42,003,618	2,657,187	25,550,418	5,625,723	8,170,280
Commissions	114,732	13,115,333	6,270,474	-	5,734,912	1,109,947
Management expenses	..	3,691,375	380,581	1,443,328	1,187,146	680,320
Life insurance Funds and other reserves	39,733,922*					

\* - Including Life Fund, Provident Fund and Pension Fund.

COUNTRY: FIJI

YEAR: 1984

CURRENCY: Fiji dollar

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	3	0	1	4
(Foreign controlled: )	0	(3)	0	0	(3)
Foreign:	5	3	0	0	<u>8</u>
					12

Total number of employees in the insurance sector: 666

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	18,788,836	24,146,165	11,013,937	6,902,937	2,497,565	3,731,726
% written by foreign companies	..	..	..	..	..	..
(-) less reinsurance ceded	325,620	11,349,035	7,861,305	1,108,673	1,193,219	1,185,838
(+) plus reinsurance accepted	-	627,731	457,143	34,806	30,950	104,832
Net premiums written	18,463,216	13,424,861	3,609,115	5,829,070	1,335,296	2,650,720
Gross claims paid + outstanding	21,570,477	11,766,252	6,426,808	2,965,455	1,161,571	1,212,418
Net claims paid + outstanding	20,678,614	7,759,548	2,677,977	3,441,963	621,386	1,018,222
Commissions	1,806,323	337,274	(300,968)	278,427	113,675	246,140
Management expenses	2,564,422	3,745,957	1,301,669	1,441,533	359,546	643,209
Life insurance Funds and other reserves	98,270,430					

COUNTRY: FIJI

YEAR: 1985

CURRENCY: Fiji dollar

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	3	0	1	4
(Foreign controlled: )	0	(3)	0	0	(3)
Foreign:	5	3	0	0	<u>8</u>
					12

Total number of employees in the insurance sector: 600 (approx.)

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	19,346,909	20,383,514	10,068,536	6,032,162	1,647,333	2,635,483
% written by foreign companies	..	..	..	..	..	..
(-) less reinsurance ceded	469,313	11,954,206	9,671,454	936,426	557,276	789,050
(+) plus reinsurance accepted	-	388,095	284,089	22,834	11,711	69,461
Net premiums written	18,877,536	8,817,403	681,171	5,118,570	1,101,768	1,915,894
Gross claims paid + outstanding	22,768,128	46,443,031	64,848,398	3,107,547	335,039	(21,847,953)
Net claims paid + outstanding	22,507,328	9,522,982	27,590,153	3,519,292	562,275	(22,148,733)
Commissions	2,035,999	739,809	125,823	288,597	88,173	237,216
Management expenses	4,879,411	4,022,712	1,229,292	1,818,471	351,530	623,419
Life insurance Funds and other reserves	112,177,333					



COUNTRY: FIJI

YEAR: 1986

CURRENCY: Fiji dollar

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	1	3	0	1	5
(Foreign controlled: ) (1)		(3)	(0)	(0)	(4)
Foreign:	4	3	0	0	<u>7</u>
					12

Total number of employees in the insurance sector: 620

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	21,360,937	22,238,878	9,214,348	7,064,158	1,890,986	4,069,386
% written by foreign companies	..	..	..	..	..	..
(-) less reinsurance ceded	544,803	10,322,580	7,569,172	1,009,425	693,172	1,050,811
(+) plus reinsurance accepted	-	141,184	82,601	29,326	5,330	23,927
Net premiums written	20,816,134	12,057,482	1,727,777	6,084,059	1,203,144	3,042,502
Gross claims paid + outstanding	26,101,565	16,840,682	10,475,958	4,087,498	812,795	1,464,431
Net claims paid + outstanding	25,890,225	15,355,447	8,679,609	4,579,331	761,192	1,335,315
Commissions	2,284,871	1,956,690	880,804	431,249	184,212	460,425
Management expenses	5,451,850	3,216,312	792,345	1,392,733	292,730	738,504
Life insurance Funds and other reserves	129,297,767					

COUNTRY: GABON

YEAR: 1984

CURRENCY: CFA franc

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	5	0	1	6
Foreign:	1	4	0	0	5
					11

Total number of employees in the insurance sector: ..

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	604.2	21,477.7	2,200.1	7,385.7	6,338.6	5,553.3
% written by foreign companies	..	..	..	..	..	..
(-) less reinsurance ceded	14.4	9,429.1	1,540.2	885.4	4,495.4	2,508.1
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	598.8	12,048.6	659.9	6,500.3	1,843.2	3,045.2
Gross claims paid + outstanding	118.8	11,527.0	720.4	5,599.3	2,084.1	3,123.2
Net claims paid + outstanding	..	5,994.5	(-169.9)	5,058.0	(-251.3)	1,357.7
Commissions	..	..	..	..	..	..
Management expenses	74.6	6,493.3	697.8	2,822.8	1,408.3	1,564.4
Life insurance Funds and other reserves	..					

NOTE: Management expenses include commissions.

COUNTRY: GAMBIA

YEAR: 1983

CURRENCY: Dalasis

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	1	2	0	0	3
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 68

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	206,559	5,663,507	902,116	2,942,057	925,364	893,970
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	130,479	1,940,124	464,575	163,167	874,547	437,835
(+) plus reinsurance accepted	-	8,888	8,888	-	-	-
Net premiums written	76,080	3,732,271	446,429	2,778,890	50,817	456,135
Gross claims paid + outstanding	145,302	2,859,355	299,451	2,142,757	180,163	236,984
Net claims paid + outstanding	82,831	2,555,779	207,941	2,191,108	3,194	153,536
Commissions	..	..	..	..	..	..
Management expenses	36,377	..	286,351	..	157,165	127,783
Life insurance Funds and other reserves	400,000					

COUNTRY: GHANA

YEAR: 1984

CURRENCY: Cedi

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	2	4	9	1	16
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 5,018

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	37,500,000	450,540,346	43,425,572	217,127,858	108,563,969	81,422,947
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	936,700	94,722,028	10,856,393	6,513,836	48,853,768	28,498,031
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	36,563,300	355,818,318	32,569,179	210,614,022	59,710,201	52,924,916
Gross claims paid + outstanding	4,700,000	144,878,563	7,816,603	97,707,536	27,140,982	12,213,442
Net claims paid + outstanding	..	..	..	..	..	..
Commissions	1,330,000	3,973,446	282,266	2,388,406	651,384	651,384
Management expenses	11,970,000	75,495,354	5,363,058	45,379,723	12,376,287	12,376,286
Life insurance Funds and other reserves	..					

COUNTRY: GHANA

YEAR: 1985

CURRENCY: Cedi

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	..	..	..	1	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 3,480

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	54,434,056	1,662,728,435	194,826,310	503,101,322	719,037,042	245,763,761
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	..	84,550,722	35,787,956	5,234,417	25,840,717	17,687,632
(+) plus reinsurance accepted	..	-	-	-	-	-
Net premiums written	..	1,578,177,713	159,038,354	497,866,905	693,196,325	228,076,129
Gross claims paid + outstanding	21,842,569	234,343,299	9,666,866	168,796,855	41,676,955	14,202,623
Net claims paid + outstanding	..	..	..	..	..	..
Commissions*	26,902,548	193,387,531	26,155,948	63,954,709	71,277,917	31,998,957
Management expenses						
Life insurance Funds and other reserves	135,521,831					

\* Note: Commissions are including management expenses.

COUNTRY: GHANA

YEAR: 1986

CURRENCY: Cedi

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	..	..	..	..	16
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 3,650

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	119,008,805	3,499,174,661	517,225,890	1,009,745,123	1,568,974,614	403,229,034
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	..	558,862,924	234,497,775	9,274,099	249,505,236	65,585,814
(+) plus reinsurance accepted	..	-	-	-	-	-
Net premiums written	..	2,940,311,737	282,728,115	1,000,471,024	1,319,469,378	337,643,220
Gross claims paid + outstanding	18,929,083	554,304,945	43,539,912	278,158,372	89,524,820	143,081,841
Net claims paid + outstanding	..	..	..	..	..	..
Commissions*	64,952,296	394,756,480	46,862,968	132,417,569	160,490,850	54,985,093
Management expenses						
Life insurance Funds and other reserves	185,104,455					

\* Note: Commissions are including management expenses

COUNTRY: GUATEMALA

YEAR: 1984

CURRENCY: Quetzales

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	1	11	0	12
Foreign:	1	0	0	0	<u>1</u> 13

Total number of employees in the insurance sector: ..

Insurance statistics by line of business (in ,000)

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	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	27,464	47,329	21,122	15,231	5,884	5,092
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	4,041	29,310	17,215	3,343	4,812	3,940
(+) plus reinsurance accepted	19	2,134	1,645	281	98	110
Net premiums written	23,442	20,153	5,552	12,169	1,170	1,262
Gross claims paid + outstanding	3,727	19,951	5,698	8,465	3,435	2,353
Net claims paid + outstanding	1,486	7,763	691	6,005	621	446
Commissions	2,455	7,323	..	..	..	..
Management expenses	5,382	10,365	4,852	3,255	1,301	957
Life insurance Funds and other reserves	..					

COUNTRY: GUATEMALA

YEAR: 1985

CURRENCY: Quetzales

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	1	11	0	12
Foreign controlled:	0	0	5	0	(5)
Foreign:	1	0	0	0	$\frac{1}{13}$

Total number of employees in the insurance sector: 2,294

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	39,809	64,306	26,166	22,779	7,600	7,761
% written by foreign companies	0.77	.	.	.	.	.
(-) less reinsurance ceded	5,164	36,760	22,070	3,518	6,074	5,098
(+) plus reinsurance accepted	24	3,406	2,619	420	248	119
Net premiums written	34,669	30,952	6,715	19,681	1,774	2,782
Gross claims paid + outstanding	30,362	27,735	7,873	12,372	3,810	3,675
Net claims paid + outstanding	27,049	13,295	1,486	9,793	794	1,222
Commissions	6,639	11,757	5,177	4,429	1,060	1,091
Management expenses	6,079	13,116	5,754	4,301	1,705	1,356
Life insurance Funds and other reserves	55,927					



COUNTRY: GUATEMALA

YEAR: 1986

CURRENCY: Quetzales

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	1	11	0	12
Foreign controlled:	0	0	5	0	(5)
Foreign:	1	0	0	0	<u>1</u>
					13

Total number of employees in the insurance sector: 2,467

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	93,253	89,542	34,954	35,670	9,283	9,635
% written by foreign companies	0.25	.	.	.	.	.
(-) less reinsurance ceded	6,570	48,517	30,752	4,596	7,328	5,841
(+) plus reinsurance accepted	8	4,912	4,234	328	215	135
Net premiums written	86,691	45,937	8,436	31,402	2,170	3,929
Gross claims paid + outstanding	71,777	46,923*	13,569	20,305	7,160	4,626
Net claims paid + outstanding	66,769	22,124*	825	16,527	1,688	1,821
Commissions	12,022	15,941	6,016	7,099	1,364	1,462
Management expenses	8,063	14,782	6,524	5,262	1,536	1,460
Life insurance Funds and other reserves	62,844					

\* These figures includes reserves for claims to be paid which figure is not available by business line and therefore the amount shown does not add up with the sum of the lines by business.

COUNTRY: GUYANA

YEAR: 1984

CURRENCY: Guyana dollar

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	5	2	1	0	8
Foreign:	6	3	0	0	<u>9</u>
					17

Total number of employees in the insurance sector: 1,078

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
III Gross Premiums written	37,607,602	41,804,413	32,841,891	4,281,951	3,494,766	1,185,805
% written by foreign companies	57	8	10	..	..	..
(-) less reinsurance ceded	1,111,548	14,703,630	13,446,011	574,288	683,331	.
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	36,496,054	27,100,783	19,395,880	3,707,663	2,811,435	1,185,805
Gross claims paid + outstanding	19,546,773	10,268,965	7,155,174	1,949,622	333,170	830,999
Net claims paid + outstanding	19,366,306	9,105,687	6,377,441	1,861,480	35,767	830,999
Commissions	5,853,988	2,559,444	2,483,086	35,663	40,695	..
Management expenses	21,035,881	10,740,741	9,365,550	542,631	428,185	404,375
Life insurance Funds and other reserves	191,814,483					

COUNTRY: GUYANA

YEAR: 1985

CURRENCY: Guyana dollar

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	6	3	1	0	10
Foreign:	5	3	0	0	<u>8</u>
					18

Total number of employees in the insurance sector: 1,079

Insurance statistics by line of business (in ,000)

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	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	42,758,606	40,517,951	32,518,154	5,374,105	3,390,193	1,235,499
% written by foreign companies	57	5.7	7.1	..	..	..
(-) less reinsurance ceded	1,951,502	11,597,293	10,760,607	595,859	240,827	0
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	40,807,104	28,920,658	21,757,547	4,778,246	1,149,366	1,235,499
Gross claims paid + outstanding	20,668,813	16,692,710	12,555,411	2,976,545	286,701	874,053
Net claims paid + outstanding	20,518,644	10,636,629	7,114,346	2,366,570	281,660	874,053
Commissions	7,009,693	2,563,395	2,485,566	43,864	33,965	..
Management expenses	26,042,221	10,512,791	9,017,448	872,883	225,088	397,372
Life insurance Funds and other reserves	201,962,360					

COUNTRY: HONDURAS

YEAR: 1984

CURRENCY: Lempira

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	5	0	5
Foreign:	1	1	0	0	$\frac{2}{7}$

Total number of employees in the insurance sector: 1,993

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	90,994.6	103,742.7	49,707.6	24,412.4	2,840.5	26,782.2
% written by foreign companies	44.0	13.0	18.5	10.8	4.95	5.92
(-) less reinsurance ceded	33,363.5	67,650.2	41,422.5	2,950.6	2,132.9	21,144.2
(+) plus reinsurance accepted	287.5	2,643.1	2,326.0	35.6	8.5	273.0
Net premiums written	57,918.6	38,735.6	10,611.1	21,497.4	716.1	5,911
Gross claims paid + outstanding	26,695.3	53,286.9	18,011	17,123.8	412.7	17,739.4
Net claims paid + outstanding	8,013.7	35,710.3	9,864.7	15,950.2	175.6	9,719.8
Commissions	8,686.9	11,077.5	6,339.3	2,472.7	305.1	1,961.0
Management expenses	25,754.6	11,973.9	7,817.8	2,910.1	336.7	909.3
Life insurance Funds and other reserves	167,194.2					

COUNTRY: HONDURAS

YEAR: 1986

CURRENCY: Lempira

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	6	0	6
Foreign:	1	1	0	0	<u>2</u> 8

Total number of employees in the insurance sector: 1,077

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	52,916.8	56,255.9	26,355.7	13,744.4	1,697.4	14,458.4
% written by foreign companies	42.7	12.8	19.2	10.2	4.0	4.8
(-) less reinsurance ceded	17,777.5	36,012.3	20,506.6	1,534.5	1,199.6	12,771.6
(+) plus reinsurance accepted	182.3	990.9	985.2	(4.4)	10.1	-
Net premiums written	35,321.6	21,234.5	6,834.3	12,205.5	507.9	1,686.8
Gross claims paid + outstanding	23,827.7	18,248.9	2,197.8	6,534.6	196.9	9,319.6
Net claims paid + outstanding	15,783.5	8,744.4	286.6	5,725.2	(140.5)	2,873.1
Commissions	4,908.5	6,489.9	3,283.4	1,397.0	190.5	1,619.0
Management expenses	6,747.7	7,328.4	3,808.4	1,713.8	222.1	1,584.1
Life insurance Funds and other reserves	96.7					

COUNTRY: INDIA

YEAR: 1984

CURRENCY: Indian rupees

Number of companies	Life Only	Non-life	Composite (Life/Non-life)	Reinsurance only	Total
Domestic:	1	5	0	0	6
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 107,330

Insurance statistics by line of business (in .000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	15,593,000	9,911,737	2,678,049	2,489,414	2,401,298	2,342,976
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	2,000	4,864,447	2,008,126	515,130	1,394,769	946,422
(+) plus reinsurance accepted	1,000	3,455,940	1,618,692	513,958	792,544	530,746
Net premiums written	15,592,000	8,503,230	2,288,615	2,488,242	1,799,073	1,927,300
Gross claims paid + outstanding	7,434,000	7,665,787	1,819,689	2,380,619	1,890,406	1,575,073
Net claims paid + outstanding	7,434,000	6,460,298	1,296,970	2,419,904	1,457,006	2,286,418
Commissions	1,168,000	252,837	18,949	115,924	19,191	98,773
Management expenses	2,680,000	1,609,500	572,500	376,300	306,600	354,100
Life insurance Funds and other reserves	111,911,000					

\* Figures for life business pertains to the period from 1/4/1984 to 31/3/1985.

COUNTRY: INDIA

YEAR: 1985

CURRENCY: Indian rupees

Number of companies	Life Only	Non-life	Composite (Life/Non-life)	Reinsurance only	Total
Domestic:	1	5	0	0	6
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 117,035

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	17,830,000	11,577,641	3,107,367	2,960,158	2,673,603	2,836,513
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	3,000	5,888,772	2,550,887	601,735	1,490,553	1,245,597
(+) plus reinsurance accepted	1,000	4,142,242	2,021,272	613,101	888,108	619,761
Net premiums written	17,828,000	9,831,111	2,577,752	2,971,524	2,071,158	2,210,677
Gross claims paid + outstanding	8,488	10,322,532	1,678,906	2,895,288	2,293,147	3,455,191
Net claims paid + outstanding	8,488	7,426,159	1,446,479	2,864,341	1,653,001	1,462,338
Commissions	1,467	300,243	20,856	143,581	21,788	114,018
Management expenses	3,102	2,303,700	789,800	499,000	413,300	601,600
Life insurance Funds and other reserves	126,660					

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\* - Figures for life business pertains to the period from 1/4/1985 to 31/3/1986.

COUNTRY: INDONESIA

YEAR: 1984

CURRENCY: Rupiah

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	20	66	0	3	89
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 35,593

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	135,952.0	362,873	142,891	40,343	135,410	44,229
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	2,192.0	357,248	145,910	18,142	146,234	46,962
(+) plus reinsurance accepted	2,193.0	162,075	55,382	12,599	65,581	29,513
Net premiums written	135,953.0	167,700	52,363	34,800	53,757	26,780
Gross claims paid + outstanding	44,405.9	229,038	86,594	16,537	110,017	15,890
Net claims paid + outstanding	44,318.9	67,944	25,923	14,308	18,187	9,526
Commissions	..	..	..	..	..	..
Management expenses	12,436.0	103,695	32,105	22,433	35,550	13,607
Life insurance Funds and other reserves	402,061.6					

NOTE: Management expenses include commissions.



COUNTRY: INDONESIA

YEAR: 1986

CURRENCY: Rupiah

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	22	56	5	3	89
Foreign:	1	12	0	0	13
					102

Total number of employees in the insurance sector:

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	177,193	760,500	223,960	119,802	220,371	196,365
% written by foreign companies	..	..	..	..	..	..
(-) less reinsurance ceded	7,880	507,387	230,629	22,517	206,277	47,962
(+) plus reinsurance accepted	-	211,578	94,228	11,083	69,752	36,514
Net premiums written	169,313	464,691	87,559	108,369	83,845	184,917
Gross claims paid + outstanding	174,372	388,559	99,157	40,266	72,933	176,202
Net claims paid + outstanding	173,149	265,588	36,231	38,194	37,913	153,248
Commissions	15,353	71,840	24,530	11,717	21,187	14,405
Management expenses	-	105,269	31,001	16,583	30,504	27,181
Life insurance Funds and other reserves	500,286					

COUNTRY: IRAN (Islamic Republic of) YEAR: 21/3/85 - 20/3/86

CURRENCY: Rials

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	3	0	3
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 2,342

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	2332,658,994,840	38,986,131,076	7,512,538,048	9,108,696,152	17,964,567,820	4,400,329,056
% written by foreign companies	.	.	.	.	..	.
(-) less reinsurance ceded	-	317,991,068	106,973,571	-	209,855,643	1,161,854
(+) plus reinsurance accepted	-	1,178,879,840	454,869,397	642,657	259,252,995	464,114,811
Net premiums written	2332,658,994,840	39,847,019,845	7,860,433,874	9,109,338,809	18,013,965,172	4,863,282,013
Gross claims paid + outstanding	1,913,469,032	15,168,303,126	2,125,243,782	4,764,682,072	6,526,062,292	1,752,314,980
Net claims paid + outstanding	1,913,469,032	15,700,985,535	2,344,070,602	4,765,446,823	6,697,991,083	1,893,477,027
Commissions	..	..	..	..	..	..
Management expenses	..	..	..	..	..	..
Life insurance Funds and other reserves	..					

COUNTRY: IRAQ

YEAR: 1984

CURRENCY: Iraqi dinars

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	..	..	..	..	..
Foreign:	..	..	..	..	..

Total number of employees in the insurance sector:

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	..	136,811	16,978	56,629	44,804	18,400
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	..	65,624	10,137	20,428	22,013	13,046
(+) plus reinsurance accepted	..	-	-	-	-	-
Net premiums written	..	71,187	6,841	36,201	22,791	5,354
Gross claims paid + outstanding	..	120,722	11,215	76,963	14,209	18,335
Net claims paid + outstanding	..	94,206	9,265	58,156	16,411	10,374
Commissions	..	24,975	5,593	2,235	11,253	5,889
Management expenses	..	3,569	254	1,892	1,000	423
Life insurance Funds and other reserves	..					

COUNTRY: IRAQ

YEAR: 1985

CURRENCY: Iraqi dinars

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	::	::	::	::	::
Foreign:	::	::	::	::	::

Total number of employees in the insurance sector: ..

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	..	148,312	19,804	63,867	46,175	18,466
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	..	61,656	12,877	12,877	23,585	12,317
(+) plus reinsurance accepted	..	-	-	-	-	-
Net premiums written	..	86,656	6,927	50,990	22,590	6,149
Gross claims paid + outstanding	..	120,188	9,666	65,092	26,516	18,914
Net claims paid + outstanding	..	98,776	8,799	50,950	21,949	17,078
Commissions	..	22,496	6,881	1,468	9,697	4,450
Management expenses	..	3,875	312	2,058	1,063	442
Life insurance Funds and other reserves	..					

COUNTRY: IRAQ

YEAR: 1986

CURRENCY: Iraqi dinars

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	..	..	..	..	..
Foreign:	..	..	..	..	..

Total number of employees in the insurance sector: ..

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	Not reported	152,593	23,689	83,094	37,266	8,544
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	..	57,337	14,455	20,858	18,280	3,744
(+) plus reinsurance accepted	..	-	-	-	-	-
Net premiums written	..	95,256	9,234	62,236	18,986	4,800
Gross claims paid	..	149,564	9,276	100,933	5,311	34,044
Net claims paid	..	115,434	5,453	75,535	2,758	31,688
Commissions	..	22,601	8,358	5,617	5,039	3,587
Management expenses	..	..	..	..	..	..
Life insurance Funds and other reserves	..					

COUNTRY: JAMAICA

YEAR: 1984

CURRENCY: Jamaican dollar

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	4	15	3	0	22
Foreign:	2	5	3	0	<u>10</u>
					32

Total number of employees in the insurance sector: 4,300 (estimate)

Insurance statistics by line of business

	Total Life and Long-term Ins.	Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	238,135,922	308,385,060	114,330,582	116,382,249	8,761,929	68,910,300
% written by foreign companies	13.8.	18.9	27.5	9.1	20.8	20.9
(-) less reinsurance ceded	13,232,184	139,025,576	93,141,816	21,903,122	6,856,892	17,123,746
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	224,903,738	169,359,484	21,188,766	94,479,127	1,905,037	51,786,554
Gross claims paid + outstanding	178,769,477	145,567,362*	31,940,167	55,198,090	433,282	37,461,633
Net claims paid + outstanding	174,475,100	101,381,444*	6,672,444	43,387,495	393,335	30,393,980
Commissions	48,293,932	47,709,710	25,893,231	13,669,760	1,399,634	6,747,085
Management expenses	87,075,383	63,608,382	18,541,262	28,076,671	2,300,330	14,690,119
Life insurance Funds and other reserves	671,928,985					

\* These figures includes reserves for claims to be paid which figure is not available by business line and therefore the shown does not add up with the sum of the lines by business.

COUNTRY: JAMAICA

YEAR: 1985

CURRENCY: Jamaican dollar

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	4	15	3	0	22
Foreign:	2	5	2	0	9
					31

Total number of employees in the insurance sector: 24,700

Insurance statistics by line of business

	Total Life and Long-term Ins.	Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	302,170,060	365,359,541	136,947,674	136,702,711	12,249,817	79,459,339
% written by foreign companies	12.4	18.2	27.2	8.7	15.5	19.7
(-) less reinsurance ceded	20,665,358	166,649,785	114,491,153	22,782,027	9,636,718	19,739,887
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	281,504,702	198,709,756	22,456,521	113,920,684	2,613,099	59,719,452
Gross claims paid + outstanding	269,778,394	264,323,022*	105,753,696	64,886,269	3,757,448	59,955,511
Net claims paid + outstanding	263,314,053	135,236,119*	10,499,024	53,605,717	354,545	40,806,735
Commissions	54,484,037	55,872,609	30,164,559	15,902,401	1,620,027	8,185,622
Management expenses	100,324,051	76,570,803	20,663,378	35,191,114	3,040,697	17,675,614
Life insurance Funds and other reserves	822,519,364					

\* These figures includes reserves for claims to be paid which figure is not available by business line and therefore the shown does not add up with the sum of the lines by business.

COUNTRY: JAMAICA

YEAR: 1986

CURRENCY: Jamaican dollar

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	6	15	3	-	24
Foreign:	4	5	2	-	<u>11</u>
					35

Total number of employees in the insurance sector: 4,800

Insurance statistics by line of business

	Total Life and Long-term Ins.	Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	335,199,962	488,466,225	182,956,101	191,448,690	8,309,534	105,751,900
% written by foreign companies	11.3	15.7	28.6	6.6	14.0	9.8
(-) less reinsurance ceded	17,721,719	216,567,700	148,220,984	34,791,232	5,629,445	27,926,039
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	317,478,243	271,898,525	34,735,117	156,657,458	2,680,089	77,825,861
Gross claims paid + outstanding	402,654,562	200,028,766	45,595,109	92,514,651	2,886,727	59,032,279
Net claims paid + outstanding	398,451,247	140,358,427	16,096,146	73,813,884	830,456	49,617,941
Commissions	56,880,477	71,243,107	35,763,935	24,281,584	1,071,061	10,126,527
Management expenses	118,739,662	96,941,310	27,175,965	46,076,839	1,664,254	22,024,252
Life insurance Funds and other reserves	1,096,542,939					

\* Include claims outstanding



COUNTRY: JORDAN

YEAR: 1986

CURRENCY: Jordanian dinar

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	1	12	7	0	20
Foreign:	1	5	5	0	<u>11</u>
					31

Total number of employees in the insurance sector: 1,259

Insurance statistics by line of business

126

	Total Life and Long-term Ins.	Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	4,585,848	21,488,089	2,946,428	11,858,315	4,299,876	2,383,470
% written by foreign companies	54.5	13.5	14.8	12.0	13.4	19.8
(-) less reinsurance ceded	1,292,488	8,540,337	2,560,956	785,692	3,490,243	1,753,446
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	3,293,360	12,897,752	385,472	11,072,623	809,633	630,024
Gross claims paid + outstanding	2,622,187	12,856,845	552,450	6,838,313	3,263,595	2,202,487
Net claims paid + outstanding	2,065,371	6,332,724	176,818	5,683,807	92,052	380,047
Commissions	521,336	1,843,351	192,494	1,329,972	168,777	152,108
Management expenses	927,027	3,915,978	565,382	2,231,712	687,020	431,864
Life insurance Funds and other reserves	9,460,064					

COUNTRY: REPUBLIC OF KOREA

YEAR: 1/4/84 - 31/3/85

CURRENCY: Won

Number of companies	Life only	Non-life Transports	Composite (life/non-life)	Reinsurance only	Total
Domestic:	6	12	0	1	19
Foreign:	0	2	0	0	<u>2</u> 21

Total number of employees in the insurance sector:

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Marine Aviation	Others
Gross Premiums written	3,084,705	874,019	85,039	351,941	166,337	270,702
% written by foreign companies	.	1.12	2.09	0.93	0.33	1.55
(-) less reinsurance ceded	17,296	496,731	82,901	26,939	220,214	166,677
(+) plus reinsurance accepted	12,602	406,001	62,643	25,661	141,271	176,426
Net premiums written	3,080,011	783,289	64,781	350,663	87,394	280,451
Gross claims paid + outstanding	1,481,271	604,056	25,817	296,682	96,973	184,584
Net claims paid + outstanding	1,477,265	577,285	17,511	296,727	35,166	227,881
Commissions	..	27,208	3,713	14,727	..	8,768
Management expenses	445,033	173,089	19,293	56,494	31,696	65,606
Life insurance Funds and other reserves	5,203,709					

COUNTRY: REPUBLIC OF KOREA

YEAR: 1/4/1985-31/3/1986

CURRENCY: Won

Number of companies	Life only	Non-life Transports	Composite (life/non-life)	Reinsurance only	Total
Domestic:	6	12	0	1	19
Foreign:	0	2	0	0	<u>2</u>
					21

Total number of employees in the insurance sector:

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Marine Aviation	Others
Gross Premiums written	3,987,250	1,016,608	95,482	458,547	166,623	295,956
% written by foreign companies	.	1.12	1.95	0.79	0.41	1.74
(-) less reinsurance ceded	5,260	498,340	91,043	27,568	218,477	161,252
(+) plus reinsurance accepted	1,473	385,725	65,410	24,367	142,494	153,454
Net premiums written	3,983,463	903,993	69,849	455,346	90,640	288,158
Gross claims paid + outstanding	2,502,601	712,707	37,474	406,254	90,291	178,688
Net claims paid + outstanding	2,499,792	679,706	16,528	404,707	34,019	224,452
Commissions	..	32,018	4,390	18,469	..	9,159
Management expenses	551,823	196,496	21,887	77,921	32,851	63,837
Life insurance Funds and other reserves	6,798,637					

COUNTRY: KUWAIT

YEAR: 1986

CURRENCY: Kuwaiti dinar

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	4	1	5
Foreign:	1	11	2	0	<u>14</u> 19

Total number of employees in the insurance sector: ..

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	6,478,224	50,247,712	10,668,716	13,309,682	14,281,315	3,537,874
% written by foreign companies	16.7	7.7	6.0	5.4	8.3	13.0
(-) less reinsurance ceded	2,960,368	39,166,756	10,435,493	1,806,667	16,867,303	3,368,047
(+) plus reinsurance accepted	2,680	7,440,363	882,504	527,616	3,385,405	751,548
Net premiums written	3,520,536	18,521,319	615,727	12,030,631	799,417	921,375
Gross claims paid + outstanding	3,402,178	51,002,922	41,234,996	19,285,083	14,090,935	4,207,175
Net claims paid + outstanding	1,383,106	24,706,816	(1,101,157)	16,572,554	1,432,085	1,047,492
Commissions	525,840	2,447,632	1,261,874	1,738,940	1,017,830	338,073
Management expenses	767,362	4,741,362	1,152,470	..	1,983,142	..
Life insurance Funds and other reserves	..					

COUNTRY: LESOTHO

YEAR: 1985

CURRENCY: Maloti

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	2	1	0	0	3
Foreign:	3	0	0	0	<u>3</u> 6

Total number of employees in the insurance sector: 170

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	78,383	9,151,008	1,691,164	3,523,256	2,696,336	1,240,252
% written by foreign companies	..	..	..	..	..	..
(-) less reinsurance ceded	70,501	6,519,747	1,441,823	1,472,396	2,681,985	923,543
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	7,882	2,631,261	249,341	2,050,860	14,351	316,709
Gross claims paid + outstanding	2,250	3,152,900	872,155	1,374,000	310,000	596,745
Net claims paid + outstanding	225	1,166,573	72,950	951,200	3,023	139,400
Commissions	..	..	..	..	..	..
Management expenses	225	1,331,256	245,900	512,300	390,900	182,156
Life insurance Funds and other reserves	41,320					

NOTE: Management expenses include commissions.

COUNTRY: LESOTHO

YEAR: 1986

CURRENCY: Maloti

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	1	0	0	0	$\frac{1}{2}$

Total number of employees in the insurance sector: 177

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	..	11,072,952	2,470,206	3,858,364	2,969,218	1,775,164
% written by foreign companies	..	..	..	..	..	..
(-) less reinsurance ceded	..	7,946,165	2,191,432	1,488,040	2,950,155	1,316,538
(+) plus reinsurance accepted	..	-	-	-	-	-
Net premiums written	..	3,126,787	278,774	2,370,324	19,063	458,626
Gross claims paid + outstanding	..	479,492	196,065	(17,764)	186,199	114,992
Net claims paid + outstanding	..	479,492	196,065	(17,764)	186,199	114,992
Commissions	..	404,352	156,030	(32,109)	181,689	98,742
Management expenses	..	1,136,188	101,299	861,310	6,927	166,652
Life insurance Funds and other reserves	..					

COUNTRY: LIBYAN ARAB JAMAHIRIYA

YEAR: 1986

CURRENCY: Libyan dinar

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: ..

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	1,019,715	49,189,267	13,066,105	7,312,781	20,265,261	8,545,120
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	-	13,938,065	4,396,124	461,808	5,819,192	3,260,941
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	..	35,251,202	8,660,981	6,850,973	14,446,061	5,284,179
Gross claims paid + outstanding	372,191	36,325,685	17,804,962	3,515,430	8,844,319	6,160,974
Net claims paid + outstanding	..	25,960,969	16,315,727	3,085,942	3,681,681	2,877,610
Commissions	..	..	..	..	..	..
Management expenses	..	..	..	..	..	..
Life insurance Funds and other reserves	8,275,001					

COUNTRY: MADAGASCAR

YEAR: 1985

CURRENCY: Malagasy franc

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	2	2	0	4
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 934

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	1,044,837,433	11,352,264,325	1,465,368,208	3,048,895,173	5,034,985,346	1,803,015,598
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	55,924,285	4,988,161,711	916,543,187	7,050,471	3,129,308,270	935,259,773
(+) plus reinsurance accepted	27,016,953	1,906,398,132	310,794,766	6,910,117	890,934,902	697,758,347
Net premiums written	1,015,930,101	8,270,500,745	859,619,777	3,048,754,819	2,796,611,978	1,565,514,179
Gross claims paid + outstanding	705,656,057	6,623,162,873	506,829,740	1,947,773,008	3,366,295,191	802,264,934
Net claims paid + outstanding	687,973,857	7,651,695,813	396,703,013	1,950,905,382	3,918,426,247	1,385,561,170
Commissions	63,971,038	1,291,191,304	221,312,298	400,504,178	461,204,145	208,170,684
Management expenses	71,057,119	2,149,203,543	166,459,319	967,461,560	656,350,836	358,931,828
Life insurance Funds and other reserves	4,293,320,869					



COUNTRY: MALAWI

YEAR: 1984

CURRENCY: Malawi kwacha

Number of companies	Life Only	Non-life	Composite (Life/Non-life)	Reinsurance only	Total
Domestic:	2	4	2	4	12
Foreign controlled:	(2)	(4)	(1)	(4)	(11)
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: ..

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	transports Marine Aviation	Others
Gross Premiums written	10,625,049	22,924,956	7,781,718	7,947,476	1,436,858	5,758,904
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	115,091	12,015,036	5,370,001	1,952,474	1,098,089	3,594,472
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	10,509,958	10,909,920	2,411,717	5,995,002	338,769	2,164,432
Gross claims paid + outstanding	3,013,017	7,623,143	1,026,512	4,237,791	138,268	2,220,572
Net claims paid + outstanding	2,975,423	4,294,879	340,389	2,956,521	70,210	927,759
Commissions	594,990	324,756	(458,527)	659,435	25,464	98,384
Management expenses	2,294,696	4,965,104	945,749	1,967,052	151,645	1,900,658
Life insurance Funds and other reserves	3,799,808					

COUNTRY: MALAWI

YEAR: 1986

CURRENCY: Malawi kwacha

Number of companies	Life Only	Non-life	Composite (Life/Non-life)	Reinsurance only	Total
Domestic:	2	5	2	4	13
Foreign controlled:	(2)	(5)	(1)	(4)	(12)
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: ..

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	transports Marine Aviation	Others
Gross Premiums written	12,778,626	27,294,624	7,699,804	11,134,210	1,009,302	7,451,308
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	319,149	12,709,993	4,886,868	2,233,036	643,248	4,946,841
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	12,459,477	14,584,631	2,812,936	8,901,174	366,054	2,504,467
Gross claims paid + outstanding	3,460,994	14,417,122	5,970,158	5,387,531	215,359	2,844,074
Net claims paid + outstanding	3,286,163	7,580,878	1,640,980	3,405,456	211,828	2,322,614
Commissions	799,808	720,445	(73,682)	696,386	16,850	80,891
Management expenses	2,862,230	6,327,287	705,061	2,677,772	180,955	2,763,499
Life insurance Funds and other reserves	3,382					

COUNTRY: MALAYSIA

YEAR: 1984

CURRENCY: Malaysian ringgit

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	2	39	11	1	53
(Foreign controlled: )	(0)	(8)	(2)	(0)	(10)
Foreign:	2	5	3	0	<u>10</u>
					63

Total number of employees in the insurance sector: 11,148

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	764.83	1,642.62	456.86	499.85	192.40	493.51
% written by foreign companies	55.63	8.02	12.40	4.10	6.70	8.46
(-) less reinsurance ceded	..	-	..	..	..	..
(+) plus reinsurance accepted	..	-	..	..	..	..
Net premiums written	..	864.98	187.84	379.12	54.46	243.56
Gross claims paid + outstanding	..	813.55	223.16	337.40	83.04	170.01
Net claims paid + outstanding	..	434.44	70.78	253.44	24.46	85.76
Commissions	207.26	226.45	..	..	..	..
Management expenses	116.66	180.85	..	..	..	..
Life insurance Funds and other reserves	3,026.14					

NOTE: Management expenses include commissions.

COUNTRY: MALAYSIA

YEAR: 1985

CURRENCY: Malaysian ringgit

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	2	39	11	1	53
(Foreign controlled:)	(0)	(8)	(2)	(0)	(10)
Foreign:	2	5	3	0	<u>10</u>
					63

Total number of employees in the insurance sector: 10,818

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	919.12	1,682.79	473.18	507.01	197.86	504.68
% written by foreign companies	55.81	7.90	11.28	3.80	5.95	9.63
(-) less reinsurance ceded	..	..	..	..	..	..
(+) plus reinsurance accepted	..	..	..	..	..	..
Net premiums written	..	918.86	198.82	399.65	60.03	260.35
Gross claims paid + outstanding	..	939.82	231.17	382.59	91.62	234.44
Net claims paid + outstanding	..	520.70	75.56	291.14	31.34	122.66
Commissions	249.50	223.80	..	..	..	..
Management expenses	125.87	208.44	..	..	..	..
Life insurance Funds and other reserves	3,521.39					

NOTE: Management expenses exclude commissions.

COUNTRY: MALAYSIA

YEAR: 1986

CURRENCY: Malaysian ringgit

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	2	39	11	1	53
(Foreign controlled: )	0	(8)	(2)	0	(10)
Foreign:	2	5	3	0	<u>10</u>
					63

Total number of employees in the insurance sector: 10,576

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	1,008.97	1,519.2	436.6	487.5	171.5	423.6
% written by foreign companies	57.0	7.0	9.7	2.8	4.3	10.1
(-) less reinsurance ceded	..	673.9	255.5	93.7	121.1	203.6
(+) plus reinsurance accepted	..	..	..	..	..	..
Net premiums written	1,008.97	845.3	181.1	393.8	50.4	220.0
Gross claims paid + outstanding	..	899.7	172.3	395.0	87.3	245.1
Net claims paid + outstanding	108	516.5	67.7	305.5	29.3	114.0
Commissions	115.6	198.6	..	..	..	..
Management expenses	78.18	199.5	..	..	..	..
Life insurance Funds and other reserves	1,539.83					

COUNTRY: MALI

YEAR: 1983

CURRENCY: CFA franc

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	2	0	2
Foreign:	0	0	2	0	<u>2</u>
					4

Total number of employees in the insurance sector: 309

Insurance statistics by line of business

	Total Life and Long-term Ins.	Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	32,114,151	2,185,664,240	575,060,498	1,180,412,490	306,263,973	123,927,279
% written by foreign companies	..	24.47	22.60	20.48	19.69	83.02
(-) less reinsurance ceded	..	..	..	..	..	..
(+) plus reinsurance accepted	..	..	..	..	..	..
Net premiums written	..	..	..	..	..	..
Gross claims paid + outstanding	10,413,465	742,531,730	417,356,876	95,432,004	126,765,035	102,977,815
Net claims paid + outstanding	..	..	..	..	..	..
Commissions	1,378,842	194,615,323	54,964,336	101,483,373	17,669,295	20,498,319
Management expenses	7,182,303	546,302,836	147,761,675	331,538,842	43,752,039	23,250,280
Life insurance Funds and other reserves	..					

COUNTRY: MALTA

YEAR: 1984

CURRENCY: Liri

Number of companies	Life only	Non-life Transports	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	1	25	3	0	<u>29</u> 30

Total number of employees in the insurance sector: 446

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance(a)	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	2.52	9.93	2.55	3.90	2.23	1.25
% written by foreign companies	91	85	93	99	50	90
(-) less reinsurance ceded	0.12	4.06	1.11	0.81	1.75	0.39
(+) plus reinsurance accepted	0	1.80	0.55	0.70	0.32	0.23
Net premiums written	2.40	7.67	1.99	3.79	0.80	0.09
Gross claims paid + outstanding	2.46	4.31	0.92	2.10	0.99	0.31
Net claims paid + outstanding	2.39	3.50	0.69	2.03	0.55	0.23
Commissions	0.74	2.45	0.80	..	0.39	0.26
Management expenses	0.74	2.45	0.80	..	0.39	0.26
Life insurance Funds and other reserves	13,382					

COUNTRY: MALTA

YEAR: 1985

CURRENCY: Liri

Number of companies	Life only	Non-life Transports	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	1	23	3	0	<u>27</u> 28

Total number of employees in the insurance sector: 468

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance(a)	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	2.58	10.34	2.78	4.29	2.12	1.15
% written by foreign companies	90	85	93	99	43	89
(-) less reinsurance ceded	0.13	4.22	1.13	0.79	1.80	0.50
(+) plus reinsurance accepted	0	1.95	0.60	0.69	0.31	0.35
Net premiums written	2.45	8.07	2.25	4.19	0.63	1.00
Gross claims paid + outstanding	3.15	4.87	1.26	2.37	0.62	0.62
Net claims paid + outstanding	3.08	4.14	0.95	2.35	0.28	0.56
Commissions	0.77	2.58	0.87	1.09	0.34	0.28
Management expenses	0.77	2.58	0.87	1.09	0.34	0.28
Life insurance Funds and other reserves	15.35					



COUNTRY: MALTA

YEAR: 1986

CURRENCY: Liri

Number of companies	Life only	Non-life Transports	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	1	24	3	0	<u>28</u>
					29

Total number of employees in the insurance sector: 510

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance(a)	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	2.88	11.32	3.72	4.38	2.54	0.68
% written by foreign companies	90	83	91	99	41	93
(-) less reinsurance ceded	0.16	4.26	1.22	1.18	1.73	0.13
(+) plus reinsurance accepted	0	2.30	0.84	1.12	0.23	0.11
Net premiums written	2.72	9.36	3.34	4.32	1.04	0.66
Gross claims paid + outstanding	1.27	4.36	1.10	2.10	0.98	0.18
Net claims paid + outstanding	1.20	3.99	0.96	2.09	0.79	0.15
Commissions	..	..	..	..	..	..
Management expenses	0.60	2.81	1.16	1.11	0.36	0.18
Life insurance Funds and other reserves	17.44					

COUNTRY: MAURITANIA

YEAR: 1984

CURRENCY: ouguiya

Number of companies	Life only	Non-life Transports	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 211

Insurance statistics by line of business (in millions)

143

	Total Life and Long-term Ins.	Total Non-life Insurance(a)	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	1,707,963	472,287,386	33,167,911	277,091,678	166,558,936	45,468,881
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	..	..	..	..	..	..
(+) plus reinsurance accepted	..	..	..	..	..	..
Net premiums written	..	..	..	..	..	..
Gross claims paid + outstanding	2,310,000	231,926,172	11,511,905	135,002,051	74,697,433	10,714,783
Net claims paid + outstanding	..	..	..	..	..	..
Commissions	..	..	..	..	..	..
Management expenses	..	..	..	..	..	..
Life insurance Funds and other reserves	..					

COUNTRY: MAURITANIA YEAR: 1985 CURRENCY: ouguiya

Number of companies	Life only	Non-life Transports	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 211

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance(a)	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	1,814,425	476,719,888	42,810,925	243,316,341	170,981,363	19,611,259
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	..	..	..	..	..	..
(+) plus reinsurance accepted	..	..	..	..	..	..
Net premiums written	..	..	..	..	..	..
Gross claims paid + outstanding	710,000	121,745,915	634,073	102,122,901	19,496,277	507,336
Net claims paid + outstanding	..	..	..	..	..	..
Commissions	..	..	..	..	..	..
Management expenses	..	..	..	..	..	..
Life insurance Funds and other reserves	..					

COUNTRY:

MAURITANIA

YEAR: 1986

CURRENCY: ouguiya

Number of companies	Life only	Non-life Transports	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	1	0	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector:

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance(a)	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	..	981,095,615	508,242,315	242,985,839	184,767,035	45,100,426
% written by foreign companies	..	.	.	.	.	.
(-) less reinsurance ceded	..	268,527,850	147,665,546	18,531,751	80,721,508	21,609,045
(+) plus reinsurance accepted	..	0	0	0	0	0
Net premiums written	..	712,567,765	360,576,769	224,454,088	104,045,527	23,491,381
Gross claims paid + outstanding	..	1,432,798,063	996,119,870	174,743,529	169,509,372	92,425,292
Net claims paid + outstanding	..	..	..	..	..	..
Commissions	..	46,913,716	28,091,932	..	13,140,688	5,687,096
Management expenses	..	..	..	..	..	..
Life insurance Funds and other reserves	..					

COUNTRY: MAURITIUS

YEAR: 1986

CURRENCY: Mauritius rupee

Number of companies	Life only	Non-life Transports	Composite (life/non-life)	Reinsurance only	Total
Domestic:	2	5	10	0	17
Foreign:	1	4	3	0	<u>8</u>
					25

Total number of employees in the insurance sector: 1,200

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance(a)	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	..	440,978	159,829	109,057	57,605	114,487
% written by foreign companies	32	7.3	5.4	7.28	3.59	11.3
(-) less reinsurance ceded	..	170,094	75,096	22,932	26,443	45,623
(+) plus reinsurance accepted	..	..	..	..	..	..
Net premiums written	172,823	270,884	84,733	86,125	31,162	68,864
Gross claims paid	..	168,904	42,809	66,499	12,669	46,927
Net claims paid	62,896	113,380	22,599	53,782	7,137	29,862
Commissions	15,673	47,727	22,695	5,636	6,519	12,877
Management expenses	32,231	44,037	12,272	15,994	3,467	12,304
Life insurance Funds and other reserves	1,012,628					

COUNTRY: MEXICO

YEAR: 1984

CURRENCY: Pesos

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	4	11	30	2	47
Foreign:	0	0	0	0	<u>0</u>
					47

Total number of employees in the insurance sector: 30,449

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	62,292.2	191,689.8	41,785.1	81,681	33,422.9	34,800.7
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	4,712.1	98,119.9	43,712.7	755.1	29,722.9	23,929.1
(+) plus reinsurance accepted	1,897.3	30,239.9	19,277.8	315.4	7,328.1	3,318.5
Net premiums written	59,477.4	123,809.8	17,350.2	81,241.3	11,028.1	14,190.1
Gross claims paid	25,164.3	88,510.1	10,564.9	38,468.9	15,050.9	24,425.5
Net claims paid + outstanding	23,594.6	62,230.3	7,416.9	38,079.3	5,601.3	11,132.8
Commissions	21,120.8	33,927.2	13,423.4	9,087.4	5,229.8	6,186.6
Management expenses	9,097	27,884.0	6,074	11,815.0	4,907.0	5,088.0
Life insurance Funds and other reserves	151,974					

COUNTRY: MEXICO

YEAR: 1985

CURRENCY: Pesos

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	4	10	31	2	47
Foreign:	0	0	0	0	<u>0</u>
					47

Total number of employees in the insurance sector: 32,990

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	118,762	316,195	75,974	121,828	53,028	65,365
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	8,100	151,534	70,281	518	36,976	43,757
(+) plus reinsurance accepted	2,773	41,359	26,636	424	9,414	4,884
Net premiums written	113,436	206,021	32,328	121,734	25,466	26,492
Gross claims paid + outstanding	46,987	273,096	128,822	62,598	44,444	37,231
Net claims paid + outstanding	42,352	112,552	23,691	61,854	15,318	11,687
Commissions	37,272	60,021	25,431	14,059	11,460	9,070
Management expenses	18,573	50,215	12,329	19,764	8,255	9,867
Life insurance Funds and other reserves	250,593					

COUNTRY: MEXICO

YEAR: 1986

CURRENCY: Pesos

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	4	11	29	2	46
Foreign:	0	0	0	0	<u>0</u>
					46

Total number of employees in the insurance sector: 70,552

Insurance statistics by line of business (in ,000)

149

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	258,835,979	566,801,466	151,251,401	175,945,421	104,360,091	135,244,533
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	14,581,203	277,590,886	136,698,260	587,856	65,212,646	75,092,124
(+) plus reinsurance accepted	5,392,826	76,423,010	51,330,246	1,099,261	13,816,030	10,177,473
Net premiums written	249,647,602	365,633,570	65,883,387	176,456,826	52,963,475	70,329,882
Gross claims paid	115,645,361	339,882,055	14,410,369	136,814,772	105,844,739	82,812,175
Net claims paid	109,862,261	218,538,456	11,033,631	137,419,674	28,402,328	41,682,823
Commissions	71,039,980	91,383,684	38,774,972	20,536,537	13,141,614	18,930,561
Management expenses	36,331,233	79,558,461	21,230,239	24,696,387	14,648,390	18,983,445
Life insurance Funds and other reserves	318,821,274					



COUNTRY: MOROCCO

YEAR: 1985

CURRENCY: dirhams

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	2	19	21	2	23
Foreign:	0	0	0	0	<u>0</u>
					23

Total number of employees in the insurance sector: 5,735

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance(a)	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	397.29	2,073.11	209.90	906.30	233.24	723.67
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	95.23	590.87	112.21	129.35	165.13	184.18
(+) plus reinsurance accepted	0	39.49	0	0	0	39.49
Net premiums written	302.06	1,521.73	97.69	776.95	68.11	578.98
Gross claims paid + outstanding	367.08	1,601.08	43.06	941.33	150.13	466.56
Net claims paid + outstanding	300.64	1,239.47	14.16	825.60	64.45	335.26
Commissions	16.46	199.65	25.12	60.32	32.37	81.84
Management expenses	45.52	219.58	21.65	95.35	23.17	79.41
Life insurance Funds and other reserves	1,459.12					

COUNTRY: MOROCCO

YEAR: 1986

CURRENCY: dirhams

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	2	17	21	2	42
Foreign:	0	0	0	0	<u>0</u>
					42

Total number of employees in the insurance sector: 5,516

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance(a)	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	454.92	2,299.30	229.82	979.00	232.31	858.17
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	92.14	659.85	135.12	151.59	162.93	210.21
(+) plus reinsurance accepted	..	30.97*	..	..	..	..
Net premiums written	362.78	1,670.42*	94.70	827.41	69.38	647.96
Gross claims paid + outstanding	241.30	1,484.03*	40.39	773.71	148.42	521.51
Net claims paid + outstanding	..	..	..	..	..	..
Commissions	17.86	213.77	29.35	64.90	32.68	86.84
Management expenses	48.76	255.73	24.73	118.56	26.48	85.96
Life insurance Funds and other reserves	..					

\* - Breakdown by line of business not available, these figures do not sum up with the aggregate of the business lines.

COUNTRY: MOZAMBIQUE

YEAR: 1984

CURRENCY: meticalais

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 701

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	53,900,000	796,880,508	126,525,757	226,366,408	254,476,351	189,511,990
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	2,434,934	153,285,261	49,464,721	-	95,515,489	8,305,050
(+) plus reinsurance accepted	57,710	-	-	-	-	-
Net premiums written	51,522,746	643,595,246	77,061,035	226,366,408	158,960,862	181,206,940
Gross claims paid + outstanding	33,829,178	334,342,210	16,603,280	13,923,920	183,206,171	120,608,838
Net claims paid + outstanding	29,696,105	212,628,793	5,088,224	13,923,920	140,818,560	52,798,088
Commissions	..	..	..	..	..	..
Management expenses	11,993,000	177,310,000	28,152,475	50,368,125	56,622,200	42,167,200
Life insurance Funds and other reserves	486,432,748					

COUNTRY: MOZAMBIQUE

YEAR: 1985

CURRENCY: meticals

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 635

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	55,000,000	872,167,832	137,151,541	187,661,271	306,981,378	240,373,648
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	845,773	264,498,949	56,494,249	..	179,194,527	28,810,172
(+) plus reinsurance accepted	54,086	..	..	..	..	..
Net premiums written	54,208,312	607,668,889	80,657,291	187,661,271	127,786,850	211,563,476
Gross claims paid + outstanding	29,872,628	377,277,655	(953,387)	158,299,027	133,096,408	86,835,606
Net claims paid + outstanding	35,100,880	362,524,646	6,001,074	158,299,027	110,830,200	87,393,744
Commissions	..	..	..	..	..	..
Management expenses	12,314,992	195,285,077	30,709,283	42,018,799	68,735,488	53,821,506
Life insurance Funds and other reserves	518,021,615					

COUNTRY: MOZAMBIQUE

YEAR: 1986

CURRENCY: meticals

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 572

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	67,000,000	975,595,228	125,026,009	157,578,285	327,469,598	365,521,335
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	218,168	362,961,115	61,579,933	..	238,058,705	63,322,477
(+) plus reinsurance accepted	28,530	..	..	..	..	..
Net premiums written	66,810,362	612,634,113	63,446,076	157,578,285	89,410,893	302,198,858
Gross claims paid + outstanding	31,105,976	328,663,207	1,120,167	98,770,968	160,593,264	68,178,807
Net claims paid + outstanding	29,880,061	256,109,016	6,436,707	98,770,968	84,851,870	66,049,469
Commissions	..	..	..	..	..	..
Management expenses	15,075,000	217,069,938	27,818,287	35,061,168	72,861,985	81,328,497
Life insurance Funds and other reserves	571,234,856					

COUNTRY: NEPAL

YEAR: 1984

CURRENCY: Nepalese rupees

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	1	1	0	2
Foreign:	0	2	0	0	<u>2</u> 4

Total number of employees in the insurance sector: 257

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Marine	Others including motor, aviation
Gross Premiums written	28,589	108,561	33,009	-	9,202	66,350
% written by foreign companies	.	26	43	-	34	17
(-) less reinsurance ceded	2,490	72,532	16,955	-	5,938	49,639
(+) plus reinsurance accepted	-	..	-	-	..	..
Net premiums written	26,099	36,029	16,054	-	3,264	16,711
Gross claims paid + outstanding	1,579	16,234	1,790	-	3,753	10,691
Net claims paid + outstanding	1,579	16,234	1,790	-	3,753	10,691
Commissions	1,418	9,103	5,330	-	507	3,266
Management expenses	2,188	11,569	6,352	-	891	4,326
Life insurance Funds and other reserves	131,370					

COUNTRY: NICARAGUA

YEAR: 1983

CURRENCY: córdobas

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 689

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	115,712	360,392	166,225	70,886	50,395	72,886
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	4,940	215,528	128,325	14	47,567	39,622
(+) plus reinsurance accepted	0	0	0	0	0	0
Net premiums written	110,772	144,864	37,900	70,872	2,828	33,264
Gross claims paid + outstanding	42,920	128,369	41,661	30,173	39,656	16,879
Net claims paid + outstanding	41,329	39,901	1,288	30,163	939	7,511
Commissions	12,643	22,661	11,164	3,813	1,390	6,294
Management expenses	19,701	60,546	28,009	11,879	8,444	12,214
Life insurance Funds and other reserves	137,541					

COUNTRY: NIGER

YEAR: 1987

CURRENCY: CFA franc

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	1	2	0	3
Foreign controlled:	(0)	(1)	(1)	(0)	(2)
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 250

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	47,951,319	4,213,897,833	689,773,359	1896,386,964	1,199,800,690	427,936,820
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	11,376,259	1,688,546,689	(31,809)	447,850,188	1,056,516,213	184,212,097
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	36,575,060	2,525,351,144	689,805,168	1448,536,776	143,284,477	243,724,723
Gross claims paid + outstanding	33,503,284	1,582,655,880	5,131,850	1271,215,644	272,095,826	34,212,560
Net claims paid + outstanding	..	..	..	..	..	..
Commissions	(1,570,764)	177,691,498	(22,529,760)	166,047,149	39,910,933	(5,736,824)
Management expenses	19,855,718	1,363,304,874	138,181,031	929,093,707	180,751,831	115,278,305
Life insurance Funds and other reserves	147,361,240					



COUNTRY: NIGERIA

YEAR: 1984

CURRENCY: Naira

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	2	60	15	1	78
Foreign:(a)	2	6	6	1	<u>15</u>
(a) Foreign participation varies from 10% to 40% equity.					93

Total number of employees in the insurance sector: ..

Insurance statistics by line of business (in millions)

158

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	123.03	396.01	87.32	126.30	65.35	117.04
% written by foreign companies	..	..	..	..	..	..
(-) less reinsurance ceded	6.93	223.51	73.47	23.70	52.48	73.86
(+) plus reinsurance accepted	5.36	46.62	17.60	2.47	8.09	18.46
Net premiums written	121.46	219.12	31.45	105.07	20.96	61.64
Gross claims paid + outstanding	42.45	263.60	46.30	115.83	37.88	63.50
Net claims paid + outstanding	41.31	189.37	23.50	101.91	20.41	43.55
Commissions	14.95	47.81	16.19	11.28	8.19	12.15
Management expenses	26.46	101.51	17.22	40.79	11.77	31.73
Life insurance Funds and other reserves	503.48					

COUNTRY: NIGERIA

YEAR: 1985

CURRENCY: Naira

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	2	62	16	2	82
Foreign:(a)	2	9	6	1	<u>18</u>
(a) Foreign participation varies from 10% to 40% equity.					100

Total number of employees in the insurance sector: ..

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	139.98	414.06	100.85	120.59	77.03	115.59
% written by foreign companies	..	..	..	..	..	..
(-) less reinsurance ceded	7.43	243.98	79.69	22.97	65.83	75.49
(+) plus reinsurance accepted	-	31.33	14.94	1.40	4.58	10.41
Net premiums written	132.55	201.41	36.10	99.02	15.78	50.51
Gross claims paid + outstanding	35.58	166.77	30.92	82.32	23.03	30.50
Net claims paid + outstanding	33.73	96.78	5.97	69.41	5.79	15.61
Commissions	16.28	47.77	12.47	11.27	9.30	14.73
Management expenses	32.91	116.15	24.37	45.24	17.13	29.41
Life insurance Funds and other reserves	592.25					

COUNTRY: NIGERIA

YEAR: 1986

CURRENCY: Naira

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	3	60	24	3	90
(Foreign controlled: )	(2)	(9)	(7)	(-)	(18)
Foreign:	0	0	0	1	<u>1</u>
					91

Total number of employees in the insurance sector: 25,410

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
160 Gross Premiums written	185,288,016	446,418,085	121,560,096	98,356,918	96,770,649	129,730,422
% written by foreign companies	..	..	..	..	..	..
(-) less reinsurance ceded	10,246,924*	259,277,703	102,499,402	19,401,880	68,790,912	68,585,509
(+) plus reinsurance accepted	-	39,043,345	20,796,576	2,205,172	6,101,860	9,939,737
Net premiums written	175,041,092	226,183,727	39,857,270	81,160,210	34,081,597	71,084,650
Gross claims paid + outstanding	71,590,855	164,823,062	46,538,468	58,304,843	28,619,493	31,360,258
Net claims paid + outstanding	70,659,718	86,118,862	7,217,745	48,288,673	10,572,303	20,040,141
Commissions	22,469,260	53,792,896	18,376,912	8,901,082	10,334,115	16,180,787
Management expenses	49,295,357	118,364,217	28,653,354	40,664,794	16,941,772	32,104,297
Life insurance Funds and other reserves	773,936,363					

\* The reinsurances indicated are the net of business and acceptances.

COUNTRY: OMAN

YEAR: 1984

CURRENCY: Omani rial

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	3	0	3
Foreign:	0	0	17	0	<u>17</u>
					20

Total number of employees in the insurance sector: 354

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	2.357	28.555	5.445	12.343	6.027	4.740
% written by foreign companies	70.30	59.27	50.19	68.88	52.58	53.18
(-) less reinsurance ceded	0.708	14.650	5.061	3.038	3.843	2.708
(+) plus reinsurance accepted	0	3.452	1.132	1.210	0.537	0.574
Net premiums written	1.650	17.358	1.516	10.515	2.721	2.606
Gross claims paid + outstanding	0.438	16.821	1.309	8.489	4.316	2.707
Net claims paid + outstanding	0.254	9.522	0.418	6.937	1.245	0.923
Commissions	0.359	5.742	1.068	2.564	1.088	1.022
Management expenses	0.174	2.688	0.286	1.507	0.432	0.463
Life insurance Funds and other reserves	3.780					

COUNTRY: OMAN

YEAR: 1985

CURRENCY: Omani rial

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	13	3	0	<u>16</u>
					17

Total number of employees in the insurance sector: 406

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	2,878	30,152	5,236	13,156	6,102	5,658
% written by foreign companies	25.3	45.67	60.14	32.85	52.10	55.16
(-) less reinsurance ceded	646	14,022	4,431	1,903	3,985	3,703
(+) plus reinsurance accepted	-	4,049	1,220	1,486	577	766
Net premiums written	2,232	20,179	2,025	12,739	2,694	2,721
Gross claims paid + outstanding	862	16,645	1,141	10,943	1,855	2,706
Net claims paid + outstanding	431	13,234	700	9,894	1,206	1,434
Commissions	492	4,855	748	2,234	903	970
Management expenses	334	2,534	285	1,493	334	422
Life insurance Funds and other reserves	4,996					

COUNTRY: OMAN

YEAR: 1986

CURRENCY: Omani rial

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	1	2	0	3
Foreign:	0	13	3	0	<u>16</u>
					19

Total number of employees in the insurance sector: 422

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	3,045	32,488	6,288	14,956	6,018	5,226
% written by foreign companies	80.0	45.3	37.6	54.0	39.3	36.7
(-) less reinsurance ceded	775	16,180	6,023	2,084	4,596	3,477
(+) plus reinsurance accepted	-	4,409	1,478	1,580	656	695
Net premiums written	2,270	20,717	1,743	14,452	2,078	2,440
Gross claims paid + outstanding	1,300	21,294	4,151	12,324	1,752	3,067
Net claims paid + outstanding	936	15,404	1,094	11,916	1,187	1,208
Commissions	421	4,618	846	2,177	768	827
Management expenses	182	3,399	351	2,235	375	438
Life insurance Funds and other reserves	6,415					

COUNTRY: PANAMA

YEAR: 1984

CURRENCY: Balboas

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	2	20	0	22	44
Foreign:	7	7	0	27	<u>41</u>
					85

Total number of employees in the insurance sector: 3,806

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	80,746,941	83,114,211	21,439,740	31,789,505	12,049,931	17,835,350
% written by foreign companies	..	..	..	..	..	..
(-) less reinsurance ceded	2,071,594	47,432,266	17,153,279	8,121,722	8,164,086	13,993,179
(+) plus reinsurance accepted	659,982	2,576,765	1,117,078	463,433	157,116	839,138
Net premiums written	79,335,329	38,258,710	5,403,539	24,131,216	4,042,961	4,680,994
Gross claims paid + outstanding	38,270,435	40,602,335	6,839,144	18,820,566	4,734,930	10,207,695
Net claims paid + outstanding	38,270,435	20,827,073	1,090,076	14,466,749	2,492,797	2,777,451
Commissions	..	..	..	..	..	..
Management expenses	20,662,035	31,798,414	11,127,067	11,472,116	3,872,991	5,326,240
Life insurance Funds and other reserves	300,152,038					

NOTE: Management expenses include commissions.

COUNTRY: PAPUA NEW GUINEA

YEAR: 1984

CURRENCY: Kina

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	1	6	0	0	7
Foreign controlled:	(0)	(3)	(0)	(0)	(3)
Foreign:	0	6	0	0	<u>6</u>
					13

Total number of employees in the insurance sector: 317

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	-None-	30,257,137	8,234,393	13,119,756	4,366,570	4,536,418
% written by foreign companies		34	37	19	25	77
(-) less reinsurance ceded		11,296,077	5,381,393	1,646,620	2,452,579	1,815,485
(+) plus reinsurance accepted		1,173,756	767,867	213,789	118,781	73,319
Net premiums written		20,134,816	3,620,867	11,686,925	2,032,772	2,794,252
Gross claims paid + outstanding		17,535,582	3,991,872	7,268,844	2,495,474	3,779,392
Net claims paid + outstanding		9,120,152	303,950	5,860,068	1,401,298	1,554,836
Commissions		533,594	474,811	160,951	(8,480)	(93,688)
Management expenses		4,357,436	1,258,651	1,406,018	306,064	1,386,703
Life insurance Funds and other reserves						



COUNTRY: PAPUA NEW GUINEA

YEAR: 1985

CURRENCY: Kina

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	1	5	0	0	6
(Foreign controlled: )	(0)	(3)	(0)	(0)	(3)
Foreign:	0	6	0	0	<u>6</u>
					12

Total number of employees in the insurance sector: 332

Insurance statistics by line of business

196

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	-None-	32,595,701	8,870,762	14,920,389	3,574,620	5,229,930
% written by foreign companies		42	49	19	36	100
(-) less reinsurance ceded		11,007,590	5,588,313	1,554,833	1,705,269	2,159,175
(+) plus reinsurance accepted		1,934,903	1,320,115	267,061	141,412	206,315
Net premiums written		23,523,014	4,602,564	13,632,617	2,010,763	3,277,070
Gross claims paid + outstanding		19,762,334	5,739,615	6,420,683	2,665,232	4,936,804
Net claims paid + outstanding		9,226,172	373,361	5,481,721	1,102,554	2,268,536
Commissions		256,725	(37,100)	489,852	17,590	(213,617)
Management expenses		5,740,855	1,617,622	1,969,164	430,823	1,723,246
Life insurance Funds and other reserves						

COUNTRY: PAPUA NEW GUINEA

YEAR: 1986

CURRENCY: Kina

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	1	6	0	0	7
(Foreign controlled: X0)		(3)	(0)	(-)	(3)
Foreign:	0	6	0	0	<u>6</u>
					13

Total number of employees in the insurance sector: 323

Insurance statistics by line of business

167

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	-None-	44,264,506	13,066,495	15,442,786	4,457,012	11,298,213
% written by foreign companies		21.7	37.5	18.6	28.8	40.2
(-) less reinsurance ceded		17,517,456	8,403,970	2,454,252	2,170,677	4,488,557
(+) plus reinsurance accepted		1,849,744	932,518	405,330	70,849	441,047
Net premiums written		28,596,794	5,595,043	13,393,864	2,357,184	7,250,703
Gross claims paid + outstanding		27,058,617	8,969,468	10,540,551	2,160,164	5,388,434
Net claims paid + outstanding		22,178,952	6,149,849	9,980,799	1,759,074	4,289,230
Commissions		631,367	(33,454)	327,843	73,633	263,345
Management expenses		5,584,108	1,694,829	1,675,117	618,278	1,595,884
Life insurance Funds and other reserves						

COUNTRY: PERU

YEAR: 1984

CURRENCY: Inti

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	20	.	1	21
Foreign:	1	0	.	0	<u>1</u>
					22

Total number of employees in the insurance sector: 6,602

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	83,235	530,739	151,473	160,624	111,991	106,651
% written by foreign companies	..	..	..	..	..	..
(-) less reinsurance ceded	8,880	361,009	133,747	5,390	114,915	106,957
(+) plus reinsurance accepted	7,643	128,083	54,148	5,096	22,230	46,609
Net premiums written	81,998	297,813	71,874	160,330	19,306	46,303
Gross claims paid + outstanding	39,483	384,421	16,853	84,186	82,094	165,288
Net claims paid	38,231	146,297	35,248	85,827	12,994	12,228
Commissions	..	..	..	..	..	..
Management expenses	13,994	71,347	31,733	24,493	5,381	9,740
Life insurance Funds and other reserves	24,150					

NOTE: Management expenses include commissions.

COUNTRY: PERU

YEAR: 1986

CURRENCY: Inti

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	20	1	21
Foreign:	0	0	1	0	<u>1</u> 22

Total number of employees in the insurance sector: 3,657

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	127,593	3,443,713	1,053,022	816,084	658,862	915,745
% written by foreign companies	..	..	..	..	..	..
(-) less reinsurance ceded	13,490	1,552,375	299,816	10,757	589,702	652,100
(+) plus reinsurance accepted	5,293	1,570,218	406,093	11,085	777,797	375,243
Net premiums written	119,396	3,461,556	1,159,299	816,412	846,957	638,883
Gross claims paid	11,144	1,083,455	260,167	284,335	213,538	325,415
Net claims paid	11,144	684,066	100,004	284,911	60,434	238,717
Commissions	24,399	449,089	185,481	124,323	39,358	99,927
Management expenses	32,777	603,296	249,170	167,013	52,873	134,240
Life insurance Funds and other reserves	102,021					

COUNTRY: PHILIPPINES

YEAR: 1984

CURRENCY: Philippine peso

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	21	88	.	4	113
Foreign:	2	14	.	1	<u>17</u>
					130

Total number of employees in the insurance sector: 29,415

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	2,274,411	3,117,837	1,420,265	778,931	478,602	440,039
% written by foreign companies	12.53	18.07	20.89	12.53	16.47	20.49
(-) less reinsurance ceded	62,864	3,037,673	1,922,514	211,953	570,941	332,265
(+) plus reinsurance accepted	36,734	2,573,044	1,442,164	239,118	425,590	466,172
Net premiums written	2,248,281	2,653,208	939,915	806,096	333,251	573,946
Gross claims paid + outstanding	1,077,276	1,501,398	742,663	393,275	196,959	168,501
Net claims paid + outstanding	1,063,391	1,301,081	404,739	424,311	182,149	289,882
Commissions		456,795	1,030,052	224,462	198,750	242,437
Net		451,948	656,205	284,958	62,067	141,437
Management expenses	517,322	645,669	..	..	..	..
Life insurance Funds and other reserves	5,794,085					

COUNTRY: PHILIPPINES

YEAR: 1985

CURRENCY: Philippine peso

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	20	87	2	4	113
(Foreign controlled: )	(2)	(6)	(0)	(0)	(8)
Foreign:	2	14	0	1	<u>17</u>
					130

Total number of employees in the insurance sector: 30,080

Insurance statistics by line of business (in ,000)

171

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	2,522,826	3,497,530	1,597,071	857,997	508,250	534,212
% written by foreign companies	14.26	19.18	23.08	13.39	15.86	19.98
(-) less reinsurance ceded	61,371	3,512,545	2,242,436	257,780	591,854	420,475
(+) plus reinsurance accepted	30,307	2,869,317	1,714,672	281,796	405,896	466,953
Net premiums written	2,491,762	2,854,302	1,069,307	882,013	322,292	580,690
Gross claims paid + outstanding	1,325,432	1,305,633	532,134	379,750	241,653	152,096
Net claims paid + outstanding	1,310,400	1,387,813	497,935	410,766	195,721	283,391
Commissions	476,826	929,344	536,010	175,745	99,231	118,358
Management expenses	816,172	835,959	..	..	..	..
Life insurance Funds and other reserves	6,394,085					

COUNTRY: PHILIPPINES

YEAR: 1986

CURRENCY: Philippine peso

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	18	89	2	3	112
(Foreign controlled: )	(2)	(6)	(0)	(0)	(8)
Foreign:	2	13	0	1	<u>16</u>
					128

Total number of employees in the insurance sector: 30,335

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	2,793.20	3,680.62	1,711.59	907.06	540.65	521.32
% written by foreign companies	14.2	20.2	24.4	13.2	15.8	23.0
(-) less reinsurance ceded	79.44	3,509.25	2,295.24	251.22	585.6	377.19
(+) plus reinsurance accepted	67.06	2,765.21	1,700.16	273.27	370.94	420.84
Net premiums written	2,780.82	2,936.58	1,116.51	929.11	325.99	564.97
Gross claims paid + outstanding	2,148.83	1,491.41 <sup>a</sup>	617.80 <sup>b</sup>	411.31 <sup>b</sup>	246.21 <sup>b</sup>	149.75 <sup>b</sup>
Net claims paid + outstanding	2,148.83	1,371.80 <sup>a</sup>	443.28 <sup>b</sup>	420.95 <sup>b</sup>	141.95 <sup>b</sup>	299.38 <sup>b</sup>
Commissions	528.73 <sup>*</sup>	1,063.55 <sup>*</sup>	552.23 <sup>*</sup>	199.47 <sup>*</sup>	115.12 <sup>*</sup>	196.73 <sup>*</sup>
Management expenses	882.01 <sup>**</sup>	835.67 <sup>**</sup>	..	..	..	..
Life insurance Funds and other reserves	7,176.61					

\* - Commissions on direct business only

\*\*- General expenses plus taxes other than premium tax, licenses and fees

<sup>a</sup>/- Includes reserve for unexpired risks<sup>b</sup>/- Does not include reserve for unexpired risks.

COUNTRY: QATAR

YEAR: 1984

CURRENCY: Riyal

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	3	0	0	3
Foreign:	0	4	0	0	$\frac{4}{7}$

Total number of employees in the insurance sector: ..

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance(a)	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written		219,697	56.2	57.4	52.8	49.6
% written by foreign companies		..	..	..	..	..
(-) less reinsurance ceded		119,917	49.6	1.6	38.2	29.8
(+) plus reinsurance accepted		0	0	0	0	0
Net premiums written		99,779	6.6	55.8	14.6	19.8
Gross claims paid + outstanding		99,824	23.6	33.2	13.3	28.0
Net claims paid + outstanding		52,845	2.1	3.1	5.0	12.6
Commissions		..	..	..	..	..
Management expenses		..	..	..	..	..
Life insurance Funds and other reserves						

NOTE: Not including workers compensation.



COUNTRY: RWANDA

YEAR: 1986

CURRENCY: Rwanda franc

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	1	1	0	2
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector:

Insurance statistics by line of business (in millions)

174

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	10.3	1,237.1	74.0	691.2	351.3	120.6
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	2.1	348.1	47.5	99.5	131	70.1
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	8.2	889	26.5	591.7	220.3	50.5
Gross claims paid + outstanding	3.4	1,100.9	15.7	753.1	276.7	55.4
Net claims paid + outstanding	2	878.8	13	725.4	118.7	21.7
Commissions	-	-	-	-	-	-
Management expenses	6.9	201	14	110	63.6	13.4
Life insurance Funds and other reserves	8					

COUNTRY: SAINT LUCIA

YEAR: 1984/85

CURRENCY: East Caribbean dollar

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	1	2	.	0	3
Foreign:	9	15	.	0	<u>24</u>
					27

Total number of employees in the insurance sector: ..

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	5,885,072	11,339,282	5,380,485	5,300,483	284,756	373,558
% written by foreign companies	8.68	79.48	85.32	72.64	96.84	..
(-) less reinsurance ceded	379,698	3,717,105	3,056,531	420,882	149,604	90,088
(+) plus reinsurance accepted	900	55,550	55,000	0	0	550
Net premiums written	5,506,274	7,677,727	2,378,954	4,879,601	135,152	284,020
Gross claims paid + outstanding	1,372,146	7,273,230	2,144,819	4,023,930	97,776	1,006,705
Net claims paid + outstanding	1,347,705	6,929,372	1,819,006	4,011,555	93,592	1,005,219
Commissions	1,105,194	2,024,427	875,948	1,036,770	45,940	65,769
Management expenses	1,704,088	1,132,365	736,943	308,509	28,980	57,933
Life insurance Funds and other reserves	17,589,357					

NOTE: Management expenses include commissions.

COUNTRY: SAINT LUCIA

YEAR: 1985/86

CURRENCY: East Caribbean dollar

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	2	1	0	3
Foreign:	5	15	3	0	<u>23</u>
					26

Total number of employees in the insurance sector: ..

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	9,468,431	14,788,258	5,561,952	7,373,183	506,624	1,346,499
% written by foreign companies	85.4	87.5	100.0	75.9	98.3	95.6
(-) less reinsurance ceded	788,071	5,479,115	3,145,129	1,679,168	184,300	470,518
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	8,680,360	9,309,143	2,416,823	5,694,015	322,324	875,981
Gross claims paid + outstanding	2,461,670	9,429,759	2,191,566	6,576,125	119,319	542,749
Net claims paid + outstanding	2,490,990	10,371,046	2,993,958	6,644,687	181,921	550,480
Commissions	1,391,077	1,798,872	1,044,174	465,644	73,925	215,129
Management expenses	2,818,340	2,628,748	729,602	1,522,770	143,008	233,368
Life insurance Funds and other reserves	20,295,169					

COUNTRY: SENEGAL

YEAR: 1987

CURRENCY: CFA franc

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	..	..	..	..	..
Foreign:	..	..	..	..	..

Total number of employees in the insurance sector: ..

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	17,467,494	14,346,473	2,036,279	6,704,200	2,494,780	3,111,214
% written by foreign companies	..	..	..	..	..	..
(-) less reinsurance ceded	5,208,537	4,577,168	1,231,054	949,959	1,512,060	884,095
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	12,258,957	9,769,305	805,225	5,754,241	982,720	2,227,119
Gross claims paid + outstanding	9,468,597	7,097,667	479,305	4,260,018	935,413	1,422,931
Net claims paid + outstanding	5,212,529	3,409,452	(176,945)	3,477,786	(135,073)	243,684
Commissions	2,013,656	1,766,540	306,950	708,355	365,667	385,568
Management expenses	4,673,869	3,725,276	488,889	1,911,650	490,653	834,084
Life insurance Funds and other reserves	..					

COUNTRY: SEYCHELLES

YEAR: 1/4/84 - 31/3/85

CURRENCY: Seychelles rupees

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 35

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	153,000	18,455,000	4,719,000	7,929,000	3,657,000	2,150,000
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	61,000	12,722,000	4,363,000	3,301,000	3,513,000	1,545,000
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	92,000	5,733,000	356,000	4,628,000	144,000	605,000
Gross claims paid + outstanding	60,000	7,432,459	1,056,653	3,966,864	1,444,362	964,580
Net claims paid + outstanding	..	3,214,326	2,636,589	2,636,589	69,521	371,441
Commissions	5,985	27,797	4,668	19,610	3,502	17
Management expenses	30,445	3,665,000	1,192,000	1,148,000	895,000	430,000
Life insurance Funds and other reserves	27,205					

COUNTRY: SEYCHELLES

YEAR: 1/4/85 - 31/3/86

CURRENCY: Seychelles rupees

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 50

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	124,000	21,801,000	5,387,000	8,753,000	4,305,000	3,356,000
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	63,000	10,981,000	4,660,000	3,000	4,042,000	2,276,000
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	61,000	10,820,000	727,000	8,750,000	263,000	1,080,000
Gross claims paid + outstanding	34,000	7,919,426	1,469,089	3,763,610	1,046,921	1,639,806
Net claims paid + outstanding	34,000	4,113,735	357,601	2,596,132	104,426	1,055,576
Commissions	4,449	89,000	36,000	29,000	12,000	12,000
Management expenses	16,000	3,796,000	1,208,000	1,126,000	909,000	553,000
Life insurance Funds and other reserves	88,982					

COUNTRY: SINGAPORE

YEAR: 1984

CURRENCY: Singapore dollar

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	3	20	4	5	32
Foreign:	3	34	2	11	<u>50</u>
					82

Total number of employees in the insurance sector: 3,516

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	332,500	622,944	128,102	171,427	139,933	183,482
% written by foreign companies	40.52	53.58	57.82	52.75	51.38	53.08
(-) less reinsurance ceded	..	353,821	114,567	29,023	113,570	96,661
(+) plus reinsurance accepted	..	179,444	59,797	16,941	44,205	58,501
Net premiums written	297,604	448,567	73,332	159,345	70,568	145,322
Gross claims paid + outstanding	..	..	..	..	..	..
Net claims paid + outstanding	102,804	256,171	32,330	117,388	30,129	76,324
Commissions	..	71,147	18,673	24,498	7,623	20,383
Management expenses	104,437	101,881	17,050	31,504	17,628	33,699
Life insurance Funds and other reserves	1,384,200					

COUNTRY: SINGAPORE

YEAR: 1985

CURRENCY: Singapore dollar

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	3	18	4	5	30
( Foreign controlled: ) (1)		(7)	(0)	(2)	(10)
Foreign:	3	30	2	11	<u>46</u>
					76

Total number of employees in the insurance sector:

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	339,940	771,471	184,304	174,286	183,405	229,476
% written by foreign companies	43.2	51.5	53.8	50.0	50.3	51.7
(-) less reinsurance ceded	-	337,885	107,926	22,235	117,462	90,262
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	339,940	433,586	76,378	152,051	65,943	139,214
Gross claims paid + outstanding	128,085	432,892	72,013	143,087	75,044	142,748
Net claims paid + outstanding	128,085	268,019	28,309	124,746	27,888	87,076
Commissions	63,395	71,741	..	..	..	..
Management expenses	50,496	101,303	..	..	..	..
Life insurance Funds and other reserves	1,470,148					



COUNTRY: SINGAPORE

YEAR: 1986

CURRENCY: Singapore dollar

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	3	18	4	5	30
(Foreign controlled: ) (1)		(7)	(0)	(2)	(10)
Foreign:	3	30	2	11	<u>46</u>
					76

Total number of employees in the insurance sector: 3,681

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	396,741	750,672*	170,254*	169,457*	178,097*	232,864*
% written by foreign companies	44.6	51.2	54.0	50.8	48.9	51.1
(-) less reinsurance ceded	-	329,314	98,193	21,211	115,252	94,658
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	396,741	421,358	72,061	148,246	62,845	138,206
Gross claims paid + outstanding	157,723	443,566	91,316	139,071	82,001	131,178
Net claims paid + outstanding	157,723	256,555	26,615	123,745	27,943	78,252
Commissions	91,890	..	..	..	..	..
Management expenses	44,748	..	..	..	..	..
Life insurance Funds and other reserves	1,723,610					

\* - Includes reinsurance accepted

COUNTRY: SOLOMON ISLANDS

YEAR: 1984

CURRENCY: Solomon Islands dollar

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	6	0	0	6
(Foreign controlled: )	(0)	(6)	(0)	(0)	(6)
Foreign:	0	0	0	0	<u>0</u> 6

Total number of employees in the insurance sector:

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written		2,007,240	687,658	421,117	604,217	294,248
% written by foreign companies		.	.	.	.	.
(-) less reinsurance ceded		312,041	48,808	4,049	250,263	8,920
(+) plus reinsurance accepted		-	-	-	-	-
Net premiums written		1,695,199	638,850	417,068	353,954	285,328
Gross claims paid + outstanding		519,458	54,981	224,357	193,988	46,132
Net claims paid + outstanding		489,842	35,626	224,357	183,727	46,132
Commissions		..	..	..	..	-
Management expenses		588,182	192,390	141,182	189,185	65,425
Life insurance Funds and other reserves						

COUNTRY: SOLOMON ISLANDS

YEAR: 1985

CURRENCY: Solomon Islands dollar

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	6	0	0	6
(Foreign controlled: )	0	(6)	(0)	(0)	(6)
Foreign:	0	0	0	0	<u>0</u> 6

Total number of employees in the insurance sector:

Insurance statistics by line of business

184

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written		2,366,350.56	735,018.97	671,180.31	510,475.48	449,675.80
% written by foreign companies		.	.	.	.	.
(-) less reinsurance ceded		346,210.57	71,437.73	17,109.54	230,611.34	27,051.96
(+) plus reinsurance accepted		(14.50)	-	(14.50)	-	-
Net premiums written		2,020,154.50	663,581.24	654,085.27	279,864.14	422,623.84
Gross claims paid + outstanding		1,112,374.10	313,561.23	335,910.31	409,175.41	53,727.15
Net claims paid + outstanding		886,069.36	308,847.23	336,185.31	188,174.41	52,862.41
Commissions		..	..	..	..	..
Management expenses		668,950.09	246,169.14	179,362.32	66,775.85	176,642.78
Life insurance Funds and other reserves						

COUNTRY: SOLOMON ISLANDS

YEAR: 1986

CURRENCY: Solomon Islands dollar

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	6	0	0	6
(Foreign controlled: )	0	(6)	(0)	(0)	(6)
Foreign:	0	6	0	0	<u>0</u> 6

Total number of employees in the insurance sector: 14

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written		2,514,574	721,294	560,860	779,738	452,682
% written by foreign companies		.	.	.	.	.
(-) less reinsurance ceded		883,374	253,341	113,737	406,950	109,346
(+) plus reinsurance accepted		-	-	-	-	-
Net premiums written		1,631,200	467,953	447,123	372,788	343,336
Gross claims paid + outstanding		2,558,326	859,585	332,354	145,373	1,221,014
Net claims paid + outstanding		1,089,440	392,576	330,974	105,760	260,130
Commissions		151,448	64,374	21,379	21,842	43,853
Management expenses		332,879	58,305	83,614	122,642	68,318
Life insurance Funds and other reserves						

COUNTRY: SRI LANKA

YEAR: 1984

CURRENCY: Rupees

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	2	0	2
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 7,200

Insurance statistics by line of business (in million)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	214.400	865.780	323.687	231.816	163.814	146.462
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	2.359	275.230	166.928	5.853	79.998	22.451
(+) plus reinsurance accepted	0.576	162.111	109.253	5.853	44.600	2.405
Net premiums written	212.617	752.661	266.012	231.816	128.416	126.416
Gross claims paid + outstanding	104.836	652.704	364.857	210.289	41.826	35.732
Net claims paid + outstanding	104.781	619.011	339.000	210.289	39.481	30.241
Commissions	..	..	..	..	..	..
Management expenses	96.428	201.579	56.819	88.061	29.647	35.052
Life insurance Funds and other reserves	1,469.649					

NOTE: "Reinsurance accepted" reflects Insurance Corporation of Sri Lanka acceptances from National Insurance Corporation. Management expenses include commissions.

COUNTRY: SRI LANKA

YEAR: 1986

CURRENCY: Rupees

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	2	0	2
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector:

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	50,029,723	547,590,971	203,398,249	177,709,382	94,795,443	71,687,897
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	..	..	..	..	..	..
(+) plus reinsurance accepted	..	..	..	..	..	..
Net premiums written	50,029,723	547,590,971	203,398,249	177,709,382	94,795,443	71,687,897
Gross claims paid + outstanding	1,364,250	362,508,909	170,481,295	151,642,507	29,406,717	10,980,387
Net claims paid + outstanding	..	..	..	..	..	..
Commissions	12,273,459	119,744,329	35,578,000	43,248,548	21,665,992	19,251,699
Management expenses	2,149,179	20,108,429	6,027,764	6,673,543	4,000,737	3,406,385
Life insurance Funds and other reserves	93,811,982					

COUNTRY: SUDAN

YEAR: 1984

CURRENCY: Sudanese pound

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	5	15	0	1	21
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: ..

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	1,132,778	66,580,433	12,762,957	17,626,528	26,786,025	9,404,924
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	..	..	..	..	..	..
(+) plus reinsurance accepted	..	..	..	..	..	..
Net premiums written	811,846	24,264,346	1,404,591	17,552,887	4,351,277	955,591
Gross claims paid + outstanding	362,241	69,437,304	13,173,699	10,386,680	39,284,730	6,712,195
Net claims paid + outstanding	..	..	..	..	..	..
Commissions	..	..	..	..	..	..
Management expenses	676,504	8,107,742	593,293	4,535,914	294,547	892,200
Life insurance Funds and other reserves	2,794,832					

NOTE: Management expenses include commissions.

COUNTRY: SUDAN

YEAR: 1986

CURRENCY: Sudanese pound

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	1	6	4	1	12
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 1,051

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	1,500,093	113,607,499	24,449,989	28,410,709	51,777,098	8,969,702
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	517,210	77,690,784	21,734,874	3,393,771	47,223,171	5,338,968
(+) Plus reinsurance accepted	-	7,247,232	5,292,334	-	1,611,454	343,443
Net premiums written	982,883	43,163,947	8,007,449	25,016,938	6,165,381	3,974,177
Gross claims paid + outstanding	1,219,124	84,145,766	11,635,454	19,233,647	47,712,286	5,564,179
Net claims paid + outstanding	929,356	22,668,925	1,692,593	14,977,647	2,820,515	3,178,444
Commissions	34,219	10,218,546	2,564,886	3,192,613	3,450,278	698,604
Management expenses	800,255	11,986,202	2,722,163	4,537,172	3,757,443	969,424
Life insurance Funds and other reserves	..					



COUNTRY: SYRIAN ARAB REPUBLIC

YEAR: 1984

CURRENCY: Syrian pound

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	1	2
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 530

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	19,565,726	400,287,275	64,811,372	131,858,806	176,218,170	27,398,927
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	7,446,868	221,264,655	55,059,742	19,714,179	125,740,890	20,749,844
(+) plus reinsurance accepted	-	2,858,129	1,002,748	-	1,672,014	183,367
Net premiums written	12,118,858	181,880,749	10,754,378	112,144,627	52,149,294	6,832,450
Gross claims paid + outstanding	9,521,590	187,701,155	2,937,427	148,354,947	26,500,485	9,908,296
Net claims paid + outstanding	2,939,010	130,803,421	1,829,975	121,693,749	3,733,326	3,546,371
Commissions	1,033,015	29,883,162	10,607,399	5,961,626	10,662,656	2,651,481
Management expenses	33,695,220	19,258,384*	..	..	..	..
Life insurance Funds and other reserves	..					

\* Includes only the operations of the Syrian Insurance Company, does not include the operations of Arab Union Reinsurance Company.

COUNTRY: SYRIAN ARAB REPUBLIC

YEAR: 1985

CURRENCY: Syrian pound

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	1	2
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 596

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	21,437,470	470,091,508	69,007,587	160,683,243	208,499,161	31,901,517
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	7,963,975	210,476,685	55,687,262	21,719,875	109,528,094	23,541,454
(+) plus reinsurance accepted	-	26,753	-	-	26,753	-
Net premiums written	13,473,495	259,588,070	13,320,325	138,963,368	98,944,314	8,360,063
Gross claims paid + outstanding	11,257,581	160,911,097	1,118,281	144,322,172	3,386,455	12,084,189
Net claims paid + outstanding	2,946,803	128,865,382	101,613	121,191,852	1,905,237	5,666,680
Commissions	1,304,053	33,991,558	11,866,528	7,249,764	12,278,707	2,596,559
Management expenses	-	21,596,493	..	..	..	..
Life insurance Funds and other reserves	42,941,626					

\* -Does not include the operation of Arab Union Reinsurance Company.

COUNTRY: THAILAND

YEAR: 1984

CURRENCY: Baht

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	7	58	4	1	70
Foreign:	0	4	1	0	<u>5</u> 75

Total number of employees in the insurance sector: 45,455

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	5,688	5,378	2,319	1,784	524	751
% written by foreign companies	31.76	9.44	10.30	4.59	15.46	14.11
(-) less reinsurance ceded	155	3,488	2,293	110	441	644
(+) plus reinsurance accepted	1	928	611	22	160	135
Net premiums written	5,534	2,818	637	1,696	243	242
Gross claims paid + outstanding	1,391	2,867	1,151	1,103	221	392
Net claims paid + outstanding	1,294	1,498	231	1,036	108	123
Commissions	1,412	1,024	539	330	65	90
Management expenses	1,275	958	409	337	90	122
Life insurance Funds and other reserves	13,408					

COUNTRY: THAILAND

YEAR: 1985

CURRENCY: Baht

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	7	58	4	1	70
Foreign:	0	4	1	0	<u>5</u>
					75

Total number of employees in the insurance sector: ..

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	6,399	5,748	2,468	1,879	486	915
% written by foreign companies	37.46	9.64	11.30	4.47	14.60	13.11
(-) less reinsurance ceded	167	3,730	2,419	113	393	805
(+) plus reinsurance accepted	1	967	629	28	171	139
Net premiums written	6,233	2,985	678	1,794	264	249
Gross claims paid + outstanding	1,978	3,008	998	1,257	285	468
Net claims paid + outstanding	1,872	1,732	223	1,199	176	134
Commissions	1,490	1,082	573	350	61	98
Management expenses	1,348	1,102	445	417	102	138
Life insurance Funds and other reserves	15,933					

193

COUNTRY: THAILAND	YEAR: 1986	CURRENCY: Baht			
Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	7	58	4	1	70
Foreign:	0	4	1	0	<u>5</u> 75

Total number of employees in the insurance sector: ..

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
194 Gross Premiums written	7,183	6,152	2,490	2,151	467	1,044
% written by foreign companies	38.4	10.2	12.2	4.5	17.3	14.0
(-) less reinsurance ceded	195	3,862	2,463	113	352	934
(+) plus reinsurance accepted	2	1,046	682	32	137	195
Net premiums written	6,990	3,336	709	2,070	252	305
Gross claims paid + outstanding	2,430	2,603	821	1,311	167	304
Net claims paid + outstanding	2,330	1,476	228	1,264	43	(59)
Commissions	1,856	1,142	567	399	57	119
Management expenses	1,412	1,662	639	667	129	227
Life insurance Funds and other reserves	17,473					

COUNTRY: TOGO

YEAR: 1984

CURRENCY: CFA franc

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	2	1	0	<u>4</u>
					5

Total number of employees in the insurance sector: 106

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	101,513,609	3,317,874,526	1,032,654,652	1,272,994,866	1,012,038,740	..
% written by foreign companies	27.87	32.05	30.46	15.89	53.99	..
(-) less reinsurance ceded	-	1,773,944,464	..	..	..	..
(+) plus reinsurance accepted	-	-	-	-	-	..
Net premiums written	101,513,609	1,543,930,062	..	..	..	..
Gross claims paid + outstanding	60,866,833	1,807,524,754	326,636,310	1,459,889,372	20,999,054	..
Net claims paid + outstanding	..	1,306,647,470	..	..	..	..
Commissions	225,597	94,888,061	35,241,907	53,997,175	5,648,979	..
Management expenses	14,716,269	667,708,446	248,328,213	279,492,457	139,887,776	..
Life insurance Funds and other reserves	115,487,561					

COUNTRY: TRINIDAD &amp; TOBAGO

YEAR: 1984

CURRENCY: Trinidad and Tobago dollar

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	19	21	0	1	41
(Foreign controlled:)	(5)	(1)	(0)	(0)	(6)
Foreign:	0	0	0	0	<u>0</u>
					41

Total number of employees in the insurance sector:

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
196 Gross Premiums written	352.2	346.0	150.5	106.3	23.8	65.4
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	26.7	173.6 <sup>1/</sup>	..	..	..	..
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	325.5	172.4	..	..	..	..
Gross claims paid + outstanding	42.7	174.4 <sup>2/</sup>	61.8	70.7	5.0	28.9
Net claims paid + outstanding	49.4	259.5	..	..	..	..
Commissions	61.9	53.3	..	..	..	..
Management expenses	9.8	1.6	..	..	..	..
Life insurance Funds and other reserves	1,041.8					

<sup>1/</sup> Figure on reinsurance are not available by line of business.<sup>2/</sup> Figure does not add up with the sum by line of business.

COUNTRY: TRINIDAD &amp; TOBAGO

YEAR: 1985

CURRENCY: Trinidad and Tobago dollar

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	19	21	0	1	41
(Foreign controlled: X5)		(1)	(0)	(0)	(6)
Foreign:	0	0	0	0	<u>0</u>
					41

Total number of employees in the insurance sector: ..

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
197 Gross Premiums written	403.9	313.9	151.1	79.5	24.6	58.7
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	25	183.3*	..	..	..	..
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	378.9	130.3	..	..	..	..
Gross claims paid + outstanding	58.5	130.5	67.2	43.6	2.1	17.6
Net claims paid + outstanding	64.6	208.3	..	..	..	..
Commissions	63.1	47	..	..	..	..
Management expenses	8.0	0.2	..	..	..	..
Life insurance Funds and other reserves	1,301.7					

\* - Figures not available by line of business.



COUNTRY: TUNISIA

YEAR: 1985

CURRENCY: Tunisian dinar

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	1	10	1	12
Foreign:	0	0	0	0	<u>0</u>
					12

Total number of employees in the insurance sector: ..

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	6,294,394	110,583,839	9,237,647	35,385,975	16,577,217	49,383,000
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	590,578	33,933,421	8,655,369	2,018,811	14,146,157	9,113,084
(+) plus reinsurance accepted	46,738	15,419,181	3,546,412	-	8,480,549	3,392,220
Net premiums written	5,750,554	92,069,599	4,128,690	33,367,164	10,911,609	43,662,136
Gross claims paid + outstanding	2,277,854	76,085,632	3,667,017	32,985,001	6,056,741	33,376,873
Net claims paid + outstanding	2,012,772	69,287,018	1,783,707	30,690,158	4,932,645	31,880,508
Commissions	236,759	6,728,982	1,094,532	2,441,441	723,925	2,469,084
Management expenses	763,339	14,307,811	1,247,735	2,259,342	1,857,233	5,943,501
Life insurance Funds and other reserves	10,955,911					

COUNTRY: TUNISIA

YEAR: 1986

CURRENCY: Tunisian dinar

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	2	2	10	2	16
Foreign:	0	0	0	1	<u>1</u>
					17

Total number of employees in the insurance sector: 2,530

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	40,535,000	76,675,000	11,020,000	38,183,000	14,825,000	12,647,000
% written by foreign companies	..	..	..	..	..	..
(-) less reinsurance ceded	1,524,000	38,378,000	10,606,000	2,980,000	16,775,000	8,017,000
(+) plus reinsurance accepted	190,000	25,120,000	6,170,000	-	14,087,000	4,863,000
Net premiums written	39,201,000	63,417,000	6,584,000	35,203,000	12,137,000	9,493,000
Gross claims paid + outstanding	33,638,000	52,115,000	2,166,000	38,498,000	4,981,000	6,470,000
Net claims paid + outstanding	32,360,000	50,109,000	2,400,000	35,382,000	8,643,000	3,684,000
Commissions	2,128,000	5,396,000	1,243,000	2,655,000	630,000	868,000
Management expenses	4,200,000	9,196,000	1,100,000	5,058,000	1,627,000	1,411,000
Life insurance Funds and other reserves	31,848,000					

COUNTRY: TURKEY

YEAR: 1984

CURRENCY: Turkish lira

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	3	19	4	26
(Foreign controlled: )	(0)	(0)	(3)	(0)	(3)
Foreign:	1	11	1	0	<u>13</u>
					<u>39</u>

Total number of employees in the insurance sector: ..

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
200 Gross Premiums written	1,136,211,808	103,003,040,911	23519,918,314	15763,736,998	36,315,236,103	27404,149,496
% written by foreign companies	6.00	6.46	7.34	6.45	6.00	6.29
(-) less reinsurance ceded	239,662,652	63,123,255,607	18494,370,766	..	26,952,832,422	17676,052,419
(+) plus reinsurance accepted	17,841,855	9,680,719,353	4,779,936,077	..	2,253,211,440	2,647,571,836
Net premiums written	914,391,011	49,560,504,657	9,805,483,625	..	11,615,615,121	12375,668,913
Gross claims paid	385,233,907	31,831,682,189	3,883,886,694	7,359,552,969	11,298,572,377	9,289,670,149
Net claims paid	222,618,801	19,455,827,100	3,761,582,322	7,359,552,969	2,580,746,580	5,753,945,229
Commissions	126,509,625	14,219,576,878	6,171,764,174	..	4,700,677,764	3,347,134,940
Management expenses	..	..	..	..	..	..
Life insurance Funds and other reserves*	4,408,976,550					

\* - Including outstanding loss reserves.

COUNTRY: TURKEY

YEAR: 1985

CURRENCY: Turkish lira

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	3	19	4	26
(Foreign controlled:)	(0)	(0)	(3)	(0)	(3)
Foreign:	1	11	1	0	<u>13</u>
				39	

Total number of employees in the insurance sector: 3,065

Insurance statistics by line of business

201

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	2,633,640,513	159,959,624,608	34298,787,598	25748,390,878	55,693,811,725	44218,634,407
% written by foreign companies	0.30	7.72	8.34	8.41	7.00	7.73
(-) less reinsurance ceded	629,164,276	95,367,116,754	27190,366,634	..	39,898,077,200	28278,672,920
(+) plus reinsurance accepted	24,973,300	14,048,757,922	6,328,937,628	..	3,924,381,407	3,795,438,887
Net premiums written	2,029,449,537	78,641,265,776	13437,358,592	25748,390,878	19,720,115,932	19735,400,374
Gross claims paid	429,776,716	56,229,111,819	7,129,503,463	13353,569,607	19,314,194,869	16431,843,886
Net claims paid	312,639,775	28,341,140,841	4,075,017,301	13353,569,601	3,531,433,711	7,381,120,228
Commissions	413,287,770	20,975,819,518	9,057,667,514	..	6,913,383,348	5,004,768,656
Management expenses	..	..	..	..	..	..
Life insurance Funds and other reserves + outstanding loss reserves	6,582,785,096					

COUNTRY: TURKEY

YEAR: 1986

CURRENCY: Turkish lira

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	3	19	4	26
(Foreign controlled:)	(0)	(0)	(3)	(0)	(3)
Foreign:	1	11	1	0	<u>13</u>
					<u>39</u>

Total number of employees in the insurance sector: ..

Insurance statistics by line of business (in .000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
202 Gross Premiums written	10,528,854	223,459,259	51,722,149	42,477,740	47,185,563	82,073,807
% written by foreign companies	0.05	8.84	9.05	9.40	11.03	7.15
(-) less reinsurance ceded	641,325	126,698,503	40,652,182	-	31,918,020	54,128,301
(+) plus reinsurance accepted	205,508	15,776,767	7,993,925	-	2,331,658	5,451,184
Net premiums written	10,093,037	112,537,523	19,063,892	42,477,740	17,599,201	33,396,690
Gross claims paid	665,871	85,072,423	8,589,019	28,440,336	15,504,829	32,538,239
Net claims paid	424,927	57,244,718	5,988,220	28,440,336	3,697,354	19,118,808
Commissions	2,053,842	30,680,784	12,855,198	..	9,078,217	8,747,369
Management expenses	..	..	..	..	..	..
Life insurance Funds and other reserves + outstanding loss reserves	14,694,701					

COUNTRY: UNITED ARAB EMIRATES

YEAR: 1985

CURRENCY: UAE dirham

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	13	7	0	20
Foreign:	2	37	2	0	<u>41</u>
					61

Total number of employees in the insurance sector: 1,596

Insurance statistics by line of business

203

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	101,448,996	946,338,976	219,833,388	418,531,535	288,763,189	19,210,864
% written by foreign companies	44.2	21.0	11.6	30.0	14.8	4.0
(-) less reinsurance ceded	13,385,214	583,660,657	187,216,480	157,821,177	221,787,940	16,835,060
(+) plus reinsurance accepted	-	-	-	-	-	-
Net premiums written	88,063,782	362,678,319	32,616,908	260,710,358	66,975,249	2,375,804
Gross claims paid	36,850,074	773,156,747	110,093,116	392,728,145	247,390,128	22,945,358
Net claims paid	22,957,460	327,005,798	55,178,158	194,747,043	75,107,341	1,973,256
Commissions	..	..	..	..	..	..
Management expenses	..	..	..	..	..	..
Life insurance Funds and other reserves	..					

COUNTRY: UNITED REPUBLIC OF TANZANIA YEAR: 1984

CURRENCY: Tanzanian shilling

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 2,148

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	173,975,291	717,466,098	209,780,742	208,819,507	104,875,554	193,990,294
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	-	260,808,799	67,276,761	(4,814,836)	71,966,085	126,380,789
(+) plus reinsurance accepted	-	56,251,943	14,423,868	695,798	9,361,632	31,770,645
Net premiums written	173,975,291	512,909,242	156,927,849	214,330,141	42,271,101	99,380,150
Gross claims paid	35,044,399	303,954,122	43,114,120	132,328,516	36,506,407	92,005,077
Net claims paid	35,044,399	278,753,761	40,447,917	131,432,253	32,199,497	74,674,095
Commissions	16,371,528	67,026,792	37,067,898	10,881,596	5,229,761	13,847,537
Management expenses	43,006,739	142,453,906	41,652,262	41,461,408	20,823,189	38,517,047
Life insurance Funds and other reserves	940,614,017					

COUNTRY: UNITED REPUBLIC OF TANZANIA YEAR: 1985

CURRENCY: Tanzanian shilling

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: ..

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	230,823,712	816,536,393	233,345,284	243,028,919	148,988,606	191,173,584
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	-	290,640,935	59,023,886	2,719,335	88,690,055	140,207,659
(+) plus reinsurance accepted	-	66,421,477	24,508,176	1,184,042	13,698,379	27,030,880
Net premiums written	230,823,712	592,316,935	198,829,574	241,493,626	73,996,930	77,996,805
Gross claims paid	50,994,598	360,612,764	13,807,755	186,180,607	69,906,072	90,718,330
Net claims paid	50,994,598	306,971,176	(54,029,237)	184,311,309	70,608,776	106,080,328
Commissions	31,014,357	97,280,860	38,959,163	12,584,564	4,046,222	41,690,911
Management expenses	51,513,624	212,129,041	60,621,064	63,136,787	38,705,966	49,665,224
Life insurance Funds and other reserves	1,050,895,800					



COUNTRY: URUGUAY

YEAR: 1983

CURRENCY: New pesos

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: ..

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	172,404,456	1,856,728,952	310,086,938	615,401,089	165,105,882	766,135,053
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	18,381,082	524,901,153	231,901,349	-	140,685,670	152,314,134
(+) plus reinsurance accepted	19,006,222	746,267,902	581,238,165	2,522,998	108,768,372	53,738,367
Net premiums written	173,029,596	2,078,095,701	659,423,754	617,924,077	133,188,584	667,559,287
Gross claims paid + outstanding	55,384,367	1,356,284,582	109,083,931	768,106,032	35,418,774	443,675,846
Net claims paid + outstanding	86,243,514	1,845,916,155	524,913,377	771,520,379	148,710,650	400,771,749
Commissions	-	..	..	..	..	..
Management expenses	29,466,110	434,785,004	109,640,826	102,159,648	12,980,060	210,004,470
Life insurance Funds and other reserves	492,420,643					

NOTE: Management expenses include commissions.

COUNTRY: VENEZUELA

YEAR: 1984

CURRENCY: Bolivares

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	1	53	0	7	61
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 19,180

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	2,318	5,225	1,618	1,712	637	1,258
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	275	2,443	862	182	464	935
(+) plus reinsurance accepted	35	595	360	56	35	144
Net premiums written	2,078	3,377	1,116	1,586	208	467
Gross claims paid + outstanding	1,674	3,889	742	1,419	491	1,237
Net claims paid + outstanding	..	..	..	..	..	..
Commissions	..	..	..	..	..	..
Management expenses	749	1,819	708	508	173	430
Life insurance Funds and other reserves	2,888					

NOTE: Management expenses include commissions.

COUNTRY: VENEZUELA

YEAR: 1985

CURRENCY: Bolivares

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	..	..	..	..	..
Foreign:	..	..	..	..	..

Total number of employees in the insurance sector: ..

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
208 Gross Premiums written less reinsurance ceded	2,859,207	6,423,644	1,617,842	2,272,424	776,198	1,757,180
% written by foreign companies	..	..	..	..	..	..
(+) plus reinsurance accepted	49,091	622,154	334,533	49,119	52,480	186,022
Net premiums written	2,908,298	7,045,798	1,952,375	2,321,543	828,678	1,943,202
Gross claims paid*	1,921,403	4,541,527	1,105,693	1,598,899	654,093	1,182,842
Net claims paid*	1,731,760	2,973,835	572,699	1,382,526	329,475	689,135
Commissions	312,324	1,094,962	441,430	291,848	72,918	288,766
Management expenses	591,536	1,107,648	277,969	384,476	135,517	309,686
Life insurance Funds and other reserves	3,166,969					

\* - Outstanding figures were not available.

COUNTRY: VENEZUELA

YEAR: 1986

CURRENCY: Bolivares

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	..	..	..	..	..
Foreign:	..	..	..	..	..

Total number of employees in the insurance sector: ..

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written less reinsurance ceded *	3,639,351	8,104,797	1,847,866	3,095,580	1,028,164	2,133,187
% written by foreign companies	..	..	..	..	..	..
(+) plus reinsurance accepted	73,631	839,967	305,142	214,996	92,459	227,370
Net premiums written	3,712,982	8,944,764	2,153,008	3,310,576	1,120,623	2,360,557
Gross claims paid + outstanding	2,965,327	7,430,328	1,073,434	3,274,951	1,103,724	1,978,219
Net claims paid + outstanding	2,304,872	3,615,138	382,065	2,106,568	360,712	765,793
Commissions	397,965	1,353,722	506,541	410,283	89,969	346,929
Management expenses	743,352	1,399,148	320,009	519,634	178,899	380,606
Life insurance Funds and other reserves	3,393,448					

\* - Figures on reinsurance ceded not available separately.

COUNTRY: YUGOSLAVIA

YEAR: 1984

CURRENCY: New dinar

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	8	4	12
Foreign:	0	0	0	0	0
					12

Total number of employees in the insurance sector: 13,000

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
210 Gross Premiums written	7,095,795	109,866,211	46,626,853	25,680,523	16,532,416	21,026,419
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	..	..	..	..	..	..
(+) plus reinsurance accepted	..	..	..	..	..	..
Net premiums written	..	88,406,693	35,027,619	22,822,254	9,855,190	20,671,630
Gross claims paid + outstanding	..	..	..	..	..	..
Net claims paid + outstanding	..	..	..	..	..	..
Commissions	..	..	..	..	..	..
Management expenses	1,406,083	17,488,210	8,403,160	3,250,089	2,298,479	3,536,482
Life insurance Funds and other reserves	23,797,133					

NOTE: Management expenses include commissions.

COUNTRY: YUGOSLAVIA

YEAR: 1985

CURRENCY: New dinar

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	8	0	0	5	13
Foreign:	0	0	0	0	<u>0</u>
					13

Total number of employees in the insurance sector: 15,000

Insurance statistics by line of business (in millions)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	9,958	189,459	80,530	44,673	32,286	31,970
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	-	38,171	19,679	2,114	12,408	3,970
(+) plus reinsurance accepted	-	5,856*	..	..	..	..
Net premiums written	9,958	157,144	60,851	42,559	19,878	28,000
Gross claims paid + outstanding	4,127	145,032	63,268	44,329	13,371	24,412
Net claims paid + outstanding	..	..	..	..	..	..
Commissions	1,812	20,730	8,676	4,593	3,636	3,825
Management expenses	146	9,014	5,549	1,214	1,046	1,205
Life insurance Funds and other reserves	33,811					

\* - Figures not available by lines of business

COUNTRY: ZAIRE

YEAR: 1984

CURRENCY: Zaires

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 1,506

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
212 Gross Premiums written	30,294,504	760,512,985	96,883,740	270,848,889	239,631,436	153,148,920
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	2,165,604	368,060,899	60,898,502	14,484,068	183,530,940	109,147,389
(+) plus reinsurance accepted	-	30,337,955	1,651,331	(361,951)	91,699	28,956,876
Net premiums written	28,128,900	422,790,041	37,636,569	256,002,870	56,192,195	72,958,407
Gross claims paid	897,765	213,160,596	16,659,173	138,859,357	54,792,825	2,849,241
Net claims paid	644,859	143,401,856	8,295,918	134,813,009	5,723,246	(5,430,317)
Commissions	1,742,888	63,980,553	10,370,767	13,723,619	35,096,684	4,789,483
Management expenses	5,515,434	143,550,354	17,887,895	49,042,644	43,527,210	33,092,605
Life insurance Funds and other reserves	..					

COUNTRY: VIET NAM

YEAR: 1984

CURRENCY: Dong

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	1	0	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 437

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written		423,500,000		82,500,000	195,000,000	146,000,000
% written by foreign companies		.		.	.	.
(-) less reinsurance ceded		78,000,000		..	78,000,000	..
(+) plus reinsurance accepted		72,000,000		..	72,000,000	..
Net premiums written		417,500,000		82,500,000	189,000,000	146,000,000
Gross claims paid + outstanding		241,000,000		41,000,000	120,000,000	80,000,000
Net claims paid + outstanding		280,500,000		41,000,000	159,500,000	80,000,000
Commissions		..		..	..	..
Management expenses		41,000,000		..	..	..
Life insurance Funds and other reserves						



COUNTRY: VIET NAM

YEAR: 1985

CURRENCY: Dong

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	1	0	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 437

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written		491,000,000		96,000,000	205,000,000	190,000
% written by foreign companies		.		.	.	.
(-) less reinsurance ceded		92,000,000		..	92,000,000	..
(+) plus reinsurance accepted		69,000,000		..	69,000,000	..
Net premiums written		468,000,000		96,000,000	182,000,000	190,000
Gross claims paid + outstanding		317,000,000		60,000,000	154,000,000	103,000
Net claims paid + outstanding		306,000,000		60,000,000	143,000,000	103,000,000
Commissions		..		..	..	..
Management expenses		42,500,000		..	..	..
Life insurance Funds and other reserves						

COUNTRY: VIET NAM

YEAR: 1986

CURRENCY: Dong

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	1	0	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 850

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written		272,349,369		23,855,229	193,738,435	54,755,705
% written by foreign companies		.		.	.	.
(-) less reinsurance ceded		15,921,694		..	15,921,694	..
(+) plus reinsurance accepted		68,812,000		..	68,812,000	..
Net premiums written		325,239,675		23,855,229	246,628,741	54,755,705
Gross claims paid + outstanding		200,962,711		20,992,602	134,776,142	45,193,967
Net claims paid + outstanding		221,315,135		20,992,602	155,128,566	45,193,967
Commissions		4,605,170		1,192,761	420,570	2,991,839
Management expenses		36,645,935		1,669,866	31,143,150	3,832,899
Life insurance Funds and other reserves						

COUNTRY: ZAIRE

YEAR: 1985

CURRENCY: Zaires

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 1,591

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	73,300,008	1,361,911,852	149,004,135	443,310,966	509,281,371	260,315,380
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	5,830,252	638,374,144	65,457,594	26,361,585	371,645,855	174,909,110
(+) plus reinsurance accepted	-	34,954,306	5,841,088	1,565,722	45,340	27,502,156
Net premiums written	67,469,756	758,492,014	89,387,629	418,515,103	137,680,856	112,908,426
Gross claims paid	11,272,499	283,177,322	29,333,545	140,600,147	41,642,829	71,600,801
Net claims paid	9,936,806	186,819,403	4,727,695	140,591,838	17,897,149	23,602,721
Commissions	2,398,777	95,311,070	16,429,460	36,241,862	34,350,496	8,289,252
Management expenses	11,042,279	209,803,293	23,188,785	66,916,208	76,412,568	43,285,732
Life insurance Funds and other reserves	..					

COUNTRY: ZAIRE

YEAR: 1986

CURRENCY: Zaires

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 1,612

Insurance statistics by line of business

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	94,367,901	1,953,479,255	179,685,816	780,957,406	643,623,660	349,212,373
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	319,811	691,932,962	80,730,068	13,464,327	352,035,307	245,703,260
(+) plus reinsurance accepted	-	64,594,517	6,664,379	(22,458)	14,503	57,938,093
Net premiums written	94,048,090	1,326,140,810	105,620,127	767,470,621	291,602,856	161,447,206
Gross claims paid	6,066,453	413,193,988	32,492,586	271,943,030	84,591,160	24,167,212
Net claims paid	5,863,171	299,727,038	14,469,785	271,036,516	4,783,404	9,437,333
Commissions	5,584,599	128,520,177	15,203,134	50,918,372	49,161,525	13,237,146
Management expenses	14,377,004	305,111,983	28,115,031	118,210,925	97,444,141	61,341,886
Life insurance Funds and other reserves	..					

COUNTRY: ZAMBIA

YEAR: 1984

CURRENCY: Kwacha

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: ..

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	42,822	101,888	31,020	30,347	19,620	20,903
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	0	..	..	..	..	..
(+) plus reinsurance accepted	0	..	..	..	..	..
Net premiums written	42,822	87,022	26,496	30,158	12,768	17,600
Gross claims paid + outstanding	10,318	..	..	..	..	..
Net claims paid + outstanding	10,318	38,382	9,397	20,926	4,106	3,953
Commissions	..	6,020	2,485	1,855	172	1,508
Management expenses	11,811	14,384	4,428	4,034	2,319	3,603
Life insurance Funds and other reserves	..					

COUNTRY: ZAMBIA

YEAR: 1985

CURRENCY: Kwacha

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector:

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	54,414	139,247	34,318	46,498	33,410	25,021
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	3,488	31,621	8,413	149	18,999	4,060
(+) plus reinsurance accepted	..	10,087	8,169	138	1,478	302
Net premiums written	50,926	117,713	34,074	46,487	15,889	21,263
Gross claims paid + outstanding	16,993	66,486	12,055	37,996	8,638	7,797
Net claims paid + outstanding	14,462	65,679	15,926	37,781	5,681	6,291
Commissions	3,596	9,003	4,864	2,770	(313)	1,682
Management expenses	14,267	17,391	4,893	4,640	3,499	4,359
Life insurance Funds and other reserves	242,545					

COUNTRY: ZAMBIA

YEAR: 1986

CURRENCY: Kwacha

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	0	0	1	0	1
Foreign:	0	0	0	0	0

Total number of employees in the insurance sector: 2,078

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	72,146	246,991	52,937	80,710	77,248	36,096
% written by foreign companies	.	.	.	.	.	.
(-) less reinsurance ceded	304	63,935	13,258	383	40,904	9,390
(+) plus reinsurance accepted	-	14,863	11,902	461	1,963	537
Net premiums written	71,842	197,919	51,581	80,788	38,307	27,243
Gross claims paid + outstanding	23,664	118,092	17,440	61,560	28,168	10,924
Net claims paid + outstanding	23,664	109,324	20,917	60,851	17,891	9,665
Commissions	5,143	15,120	9,565	5,329	(1,889)	2,115
Management expenses	20,056	34,578	8,287	10,709	8,921	6,661
Life insurance Funds and other reserves	333,531					

COUNTRY: ZIMBABWE

YEAR: 1986

CURRENCY: Zimbabwe dollar

Number of companies	Life only	Non-life	Composite (life/non-life)	Reinsurance only	Total
Domestic:	7	11	1	1	20
(Foreign controlled:)	(6)	(10)	(1)	(0)	(17)
Foreign:	12	3	8	7	<u>30</u>
					50

Total number of employees in the insurance sector: 3,800

Insurance statistics by line of business (in ,000)

	Total Life and Long-term Ins.	Total Non-life Insurance	Fire	Automobile	Transports Marine Aviation	Others
Gross Premiums written	320,104	157,566	51,309	50,235	9,681	46,341
% written by foreign companies	..	..	..	..	..	..
(-) less reinsurance ceded	2,864	80,337	34,883	13,741	7,155	24,558
(+) plus reinsurance accepted	3,998	63,804	25,921	9,617	2,909	25,357
Net premiums written	321,238	141,033	42,347	46,111	5,435	47,140
Gross claims paid	57,086	62,709	12,708	29,730	..	20,271
Net claims paid	54,767	68,462	13,687	32,183	995	21,597
Commissions	18,865	7,885	1,628	2,908	164	3,185
Management expenses	35,498	23,288	7,026	9,425	1,046	5,791
Life insurance Funds and other reserves	..					