

تطور نشاط شركات التأمين في المملكة، وأهميتها الاقتصادية

Insurance Foundation Diploma, IOB

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ورقة مقدمة للقاء السنوي السادس عشر لجمعية الاقتصاد السعودية

(الخدمات المالية في المملكة العربية السعودية)

خلال الفترة ١٦ - ١٨ جمادى الأولى ١٤٢٨هـ الموافق ٢ - ٤ يونيو ٢٠٠٧م

بمركز الملك فهد الثقافى بالرياض

تطور نشاط شركات التأمين في المملكة، وأهميتها الاقتصادية

تمهيد:

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A History of British "

"Harold E."

"Insurance

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" the London Assurance Royal Exchange Assurance

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(Insurable Interest) "

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2 **W.A. Dindale & D.C. McMurdie**, Elements of Insurance, Pitman Publishing Limited, Fourth Edition, 1970.



المملكة العربية السعودية
وزارة التعليم العالي
جامعة الملك سعود

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Advisory (SNA) System National Accounts
(AEG) Experts Group

Francois Leguiller⁴ (2005)

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" : SNA Fancois

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:SNA

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(SNA1993)

Actual premiums earned + adjusted premiums supplements – adjusted claims incurred.

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:Actual premiums earned

:Adjusted premiums supplement

:Adjusted claims incurred

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System of National Accounts (SNA 1993)

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.(non-life)

SNA 1993

4 Recommendation on the Measurement of the Production of non-life Insurance, AEG, 2004 UN.

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(Technical Provisions)

sum of costs "

"plus (normal) profit approach

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Normal profit is indeed equal to premium + adjusted premium supplements –
adjusted claims – costs.

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Martin F. Grace and Michael M. Barth

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⁶ **Martin F. Grace and Michael M. Barth**, The regulation and structure of nonlife Insurance in the United States, No. 1155, Policy Research Working Paper Series from The World Bank.

R. A. Somerville

⁷ **R. A. Somerville**, Insurance, Consumption, and Saving: A Dynamic Analysis in Continuous Time, The American Economic Review, VOL 94 No. 2004.

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() **Desmond W.P. Li**

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Thormsten Beck and Webb

9 Desmond W.P.Li, The Investment Portfolio of Life Insurance Industry in China: Peculiar Constraints and the Specialist Problem, Risk Management and Insurance Review, 2006, Vol .

¹⁰ **Thorsten Beck and Ian Webb, 2001.** Economic, Demographic, and Institutional Determinant of Life Insurance Consumption a cross Countries. The World Bank Economic Review, VOL, 17 No. 21-88.

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Dimitri Vittas

¹¹ **Dimitri Vittas**, Tunisia's Insurance Sector, Policy Research Working Paper Series, from the World Bank 2004, No. 1451.

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(Retention)

.(Co-Insurance)

(Retention)

.(Reinsurer)

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(Policyholders' Surplus)

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جامعة الملك سعود

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(Perils

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¹⁶ **Swiss Reinsurance Company**, Economic Research & Consulting Mythenquai, Bancassurance Developments in Asia Shifting into a higher Gear 2006.

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Sigma, Swiss Re, World Insurance in 2005, 2006 :

Sigma, Swiss Re,

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3,747	
3,875	
2,758	
2,311	
283	
227	
715	



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وزارة التعليم العالي
جامعة الملك سعود

Sigma, Swiss Re, World Insurance in 2005, 2006 :

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وزارة التعليم العالي
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International Association of Insurance Supervisors

(IAIS)

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Solvency)

(Technical Reserves)

(Margin

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22 :Gross Premium

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: Net premium

23

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جدول (٤):
التوزيع الجغرافي والنوعي لقطاع التأمين السعودي، ٢٠٠٥م

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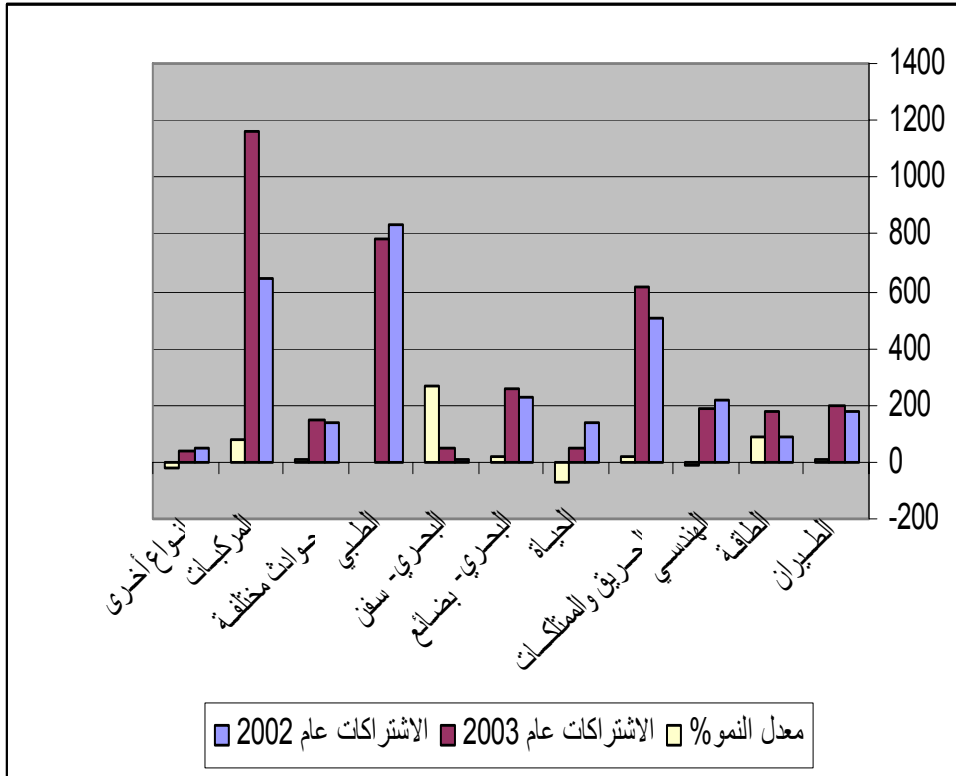
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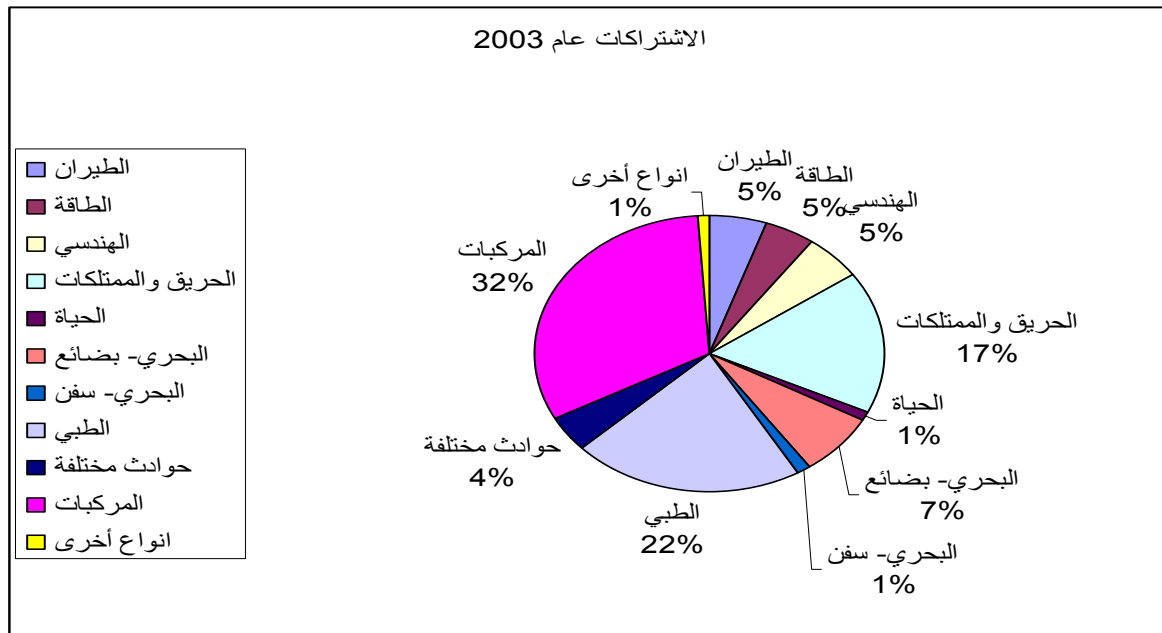
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D. W. A. Dinsdale²⁶,

C. McMurdie,

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²⁶ W. A. Dinsdale, and D. C. McMurdie. Elements of Insurance, Pitman Publishing Limited. Fourth Edition 1970 P 8-12.

²⁷ **C. Belzil**, Unemployment insurance and subsequent job duration: job matching versus unobserved heterogeneity, Journal of Applied Econometrics, 2001.

²⁸ **C.W. Cheah and D.P. Doessel**, Welfare Cost and Health Insurance; A Disaggregated Approach Using Duality Theory and Australian Data, Applied Economics, 1994.

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29 **W.A. Dindale & D.C. McMurdie**, Elements of Insurance, Pitman Publishing Limited, Fourth Edition, 1970.

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Suret (1991)



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1. **Arab Reinsurance Group (ARIG)**, Annual Review of the Arab Insurance Market, 2002.
2. **C. Belzil**, Unemployment insurance and subsequent job duration: job matching versus unobserved heterogeneity, Journal of Applied Econometrics, 2001.
3. **C.W. Cheah and D.P. Doessel**, Welfare Cost and Health Insurance; a Disaggregated Approach Using Duality Theory and Australian data, Applied Economics, 1994.
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6. **J. Kmenta**, New York. Elements of Econometrics, Series in Economics, Macmillan Publishing Co., Inc. 2002.
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