

A Brief Discussion about the Effect of the Second Demographic Bonus on Insurance Industry Based on the Data of the Six Census

Hongxia Qiu

School of Finance, Lanzhou University of Finance and Economics. Lanzhou, Gansu, 730020

Abstract: According to the data of the sixth census, the quality of Chinese population increases quite fast as a whole, which leads to the second demographic bonus. Since the reform and opening to the world, demographic bonus has contributed a lot to the economic growth. In this paper, I focus on how the insurance industry catches the opportunity of the second demographic bonus to reform and provide the economic and social development with a better insurance cover. In addition, I emphasize on the development of the insurance sector to innovate insurance products and services in terms of the people's needs as the social and economic development.

Based on the analysis of the aged tendency of population and the second demographic bonus in the four regions in China, I find that both cultural quality and physical constitution vary from one region to another. According to this difference, Insurance sector should design suitable insurance products in terms of the needs of different regions as well as offer relative insurance services.

Key words: demographic bonus; aged tendency of population; population quality; physical constitution; development of insurance industry

Hongxia Qiu: female, associate professor.

Research Interests: finance and insurance.

Email: qiuhx3330@sina.com

Mobile phone: 13909400697 ; Tel:(0931)4671077

浅谈第二次人口红利对保险业的影响

——基于第六次人口普查数据的分析

裘红霞

兰州商学院金融学院，甘肃兰州 730020

摘要: 据我国第六次人口普查数据分析来看，我国的人口素质持续快速提升，人口数量递增减缓，使我国出现第二次人口红利。中国改革开放以来，人口红利对经济增长作出了巨大贡献。1982~2000年间，总抚养比下降推动人均GDP增长速度上升2.3%，对同期人均GDP增长贡献了25%^[2]。但是，我国15~64岁的劳动年龄人口从90年代开始缓慢增长，人口学家预计在2015年停止增长，65岁及以上人口占比在2015年将达到9%以上。然而，到2011年我国劳动年龄人口已经出现首次下降，劳动年龄人口占比为74.4%，比上年降低0.10

个百分点。与此同时，2011年，我国65岁及以上人口达到12288万人，占总人口的9.1%。笔者探讨老龄化阶段对消费、储蓄和保险的影响。文章从人口身体素质提高，健康寿命延长及人口文化素质提高的背景条件入手，重点研究在第二次人口红利到来的情况下，保险业如何抓住机遇，合理变革，应对新的人口环境、人口背景，为经济社会的发展提供更优质的保险保障，同时，利用人口素质提高的背景条件大力推进保险业的发展，创新符合社会人口及经济发展所需的保险产品和保险服务。

另外，本文在分析我国四大地区及全国31个省份的人口老龄化趋势和第二次人口红利的基础上，分析出我国不同的区域文化素质及健康素质有较大的区别，基于这样的区别，提出保险保障也应针对不同的区域有针对性的设计合适的保险产品，提供相应的保险服务和保险保障。

关键词：人口红利 老龄化 人口素质 健康素质 保险业的发展

裘红霞,女,辽宁营口人,副教授,兰州商学院金融学院从事金融保险方面的教学与研究。

(E-mail) qiuhx3330@sina.com

电话: 13909400697 0931—4671077

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ccirm@sem.tsinghua.edu.cn