

Table 16. Penetration (Life and Non-life)

Per cent

	2011	2012	2013	2014	2015	2016	2017	2018
Argentina	..	2.3	2.4	2.4	2.6	2.6	2.6	2.3
Australia	4.9	4.8	5.1	6.0	5.6	4.9	4.4	4.1
Austria	5.3	5.1	5.1	5.1	5.0	4.7	4.6	4.5
Belgium	7.6	8.2	7.0	6.9	6.4	6.2	6.0	6.1
Bolivia	..	1.2	..	..	..	1.4	1.3	1.3
Brazil	2.4	2.7	2.7	2.8	3.1	3.3	3.2	3.1
Canada	4.8	4.9	4.8	4.2	4.4	4.5	4.4	4.5
Chile	3.8	4.2	4.2	4.2	4.6	4.9	4.6	4.7
Colombia	..	1.2	..	..	..	1.4	1.3	1.3
Costa Rica	1.9	2.0	2.1	2.3	1.9	2.1	2.3	2.2
Cuba	..	..	..	..	..	..	..	..
Czech Republic	3.8	3.7	3.8	3.6	3.2	3.0	2.9	2.8
Denmark	9.8	9.9	9.9	10.4	10.5	10.4	11.0	11.1
Dominican Republic	..	..	..	..	..	..	..	1.5
Ecuador	..	..	..	..	2.3	2.1	..	..
Egypt	..	..	..	..	..	..	..	..
El Salvador	..	..	..	..	..	..	..	2.4
Estonia	2.4	2.7	3.1	3.1	3.3	3.4	3.4	3.6
Finland	3.6	3.6	4.7	5.1	5.0	4.1	3.9	1.9
France	9.2	8.6	8.8	9.2	9.4	10.7	10.6	10.6
Germany	..	6.6	6.7	6.5	6.3	6.2	6.4	6.4
Greece	2.4	2.3	2.2	2.1	2.0	2.0	2.1	2.0
Guatemala	1.3	1.2	1.2	1.2	1.2	1.2	1.2	1.2
Honduras	..	1.9	2.0	1.9	1.9	..	..	2.6
Hong Kong, China	11.2	12.0	13.1	14.1	14.8	17.6	17.9	18.2
Hungary	2.9	2.6	2.6	2.5	2.4	2.4	2.4	2.4
India	3.8	..	..	..	3.4	3.6	3.6	..
Indonesia	1.6	1.7	1.6	1.6	1.7	1.8	1.9	1.8
Iceland	2.7	2.7	2.6	2.4	2.4	2.3	2.5	2.5
Ireland	18.5	19.9	18.6	19.9	16.4	17.6	14.7	12.2
Israel ¹	4.8	4.8	4.8	4.6	4.7	4.7	4.9	5.0
Italy	6.7	6.5	7.3	8.8	8.9	7.9	7.5	7.7
Japan	8.8	6.8	6.4	6.8	6.8	7.7	7.4	7.8
Korea	10.4	12.1	11.7	12.0	11.9	11.7	11.0	10.5
Latvia	1.9	2.0	2.1	2.2	2.2	2.1	2.4	2.6
Lithuania	1.6	1.6	1.6	1.6	1.7	1.8	1.9	1.9
Luxembourg	31.3	43.8	39.6	43.2	36.6	33.3	37.8	34.5
Malaysia	4.7	4.8	4.9	4.8	4.8	4.7	4.5	4.4
Mexico	1.9	1.9	2.1	2.0	2.1	2.2	2.3	2.3
Morocco	..	..	..	..	..	..	..	..
Netherlands	6.4	6.0	5.7	5.4	4.8	9.8	9.5	9.3
New Zealand	..	2.6	2.7	2.7	2.5	2.5	2.4	..
Nicaragua	1.3	1.3	1.4	1.5	1.5	1.6	1.6	1.7
Norway	4.8	5.1	4.9	5.3	5.4	5.7	5.1	5.1
Panama	3.0	2.7	2.7	..	..	..	..	..
Paraguay	..	0.9	0.9	..	1.0	1.0	1.0	..
Peru	1.5	1.6	1.7	1.8	1.9	1.7	1.6	1.7
Poland	3.6	3.8	3.5	3.2	3.0	2.9	3.0	2.8
Portugal	6.1	6.0	7.2	7.8	6.7	5.6	5.5	5.8
Puerto Rico	..	..	9.3	8.8	10.7	12.9	..	..
Russia	1.1	..	..	1.3	1.2	1.4	1.4	1.4
Singapore	6.4	6.8	7.2	7.8	8.0	8.2	9.0	..
Slovak Republic	3.0	2.9	3.0	2.9	2.7	..	5.3	..
Slovenia	5.2	5.3	5.1	4.9	4.8	4.8	4.7	4.7
South Africa	13.4	..	14.5	14.4	14.5	13.9	..	..
Spain	5.5	5.4	5.3	5.2	5.0	5.5	5.2	5.1
Sri Lanka	..	..	..	0.9	1.1	..	1.3	1.3
Sweden	4.6	4.1	4.4	8.2	7.7	7.4	8.0	8.5
Switzerland	9.0	9.1	9.2	9.1	9.0	8.7	8.5	8.4
Thailand	4.1	..	..	..	..	..	..	..
Tunisia	..	..	..	..	..	2.0	2.2	..
Turkey	1.2	1.3	1.4	1.3	1.3	1.5	1.4	1.3
United Kingdom	11.7	12.5	11.0	10.7	10.2	9.6	12.7	13.1
United States	11.0	11.2	10.7	10.9	11.1	11.2	11.2	11.3
Uruguay	1.9	2.1	2.1	2.3	2.4	..	2.7	..
OECD Total	8.6	8.3	8.1	8.4	8.6	8.8	8.8	8.9

.. Not available

Note: Detailed metadata at: <http://metalinks.oecd.org/ins/20200312/1e50>.

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

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