

[1]解伟,李宁,张鹏,等.内蒙古雪灾保险费率的厘定——基于自然灾害系统理论的研究[J].自然灾害学报,2012,01:163-169.

XIE Wei,LI Ning,ZHANG Peng,et al.Estimation of snow disaster premium rate in Inner Mongolia: a study based on theory of natural disaster system[J].,2012,01:163-169.

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## 内蒙古雪灾保险费率的厘定——基于自然灾害系统

《自然灾害学报》[ISSN:/CN:23-1324/X] 期数: 2012年01期 页码: 163-169 栏目: 出版日期: 1900-01-01

Title: Estimation of snow disaster premium rate in Inner Mongolia: a study based on theory of natural disaster system

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关键词: [巨灾保险费率](#); [灾害系统](#); [危险性曲线](#); [脆弱性曲线](#); [内蒙雪灾保险](#)

Keywords: [catastrophe premium rate](#); [disaster system](#); [hazard curve](#); [vulnerability curve](#); [snow disaster insurance in Inner Mongolia](#)

分类号: X9

DOI: -

文献标识码: -

摘要: 中国巨灾保险赔款占直接经济损失的比率比国际平均水平低的多,2008年初南方雨雪冰冻灾害和"5·12"汶川地震两次巨灾过后,国家加紧推进巨灾保险体系的建立。其中,巨灾保险费率厘定是基础。基于自然灾害系统理论,构建了以危险性曲线和脆弱性曲线为核心的巨灾风险保险费率厘定方法体系,改进了以往农业保险仅从致灾因子角度厘定费率的片面性。最后,借鉴美国洪水保险、日本地震保险以灾种为对象(而非承灾体种类为对象)构建巨灾保险体系的优势,以雪灾保险为例,厘定了内蒙古12盟市雪灾保险费率。结果显示,位于中部地区的锡林郭勒盟雪灾保险费率最高,为3.10%;位于西部地区的阿拉善盟、乌海市雪灾保险费率最低,为1.09%。

Abstract: In view of the fact that the ratio of insurance indemnity to direct losses caused by catastrophe in China is far lower than the international average level, China currently promotes establishment of catastrophe insurance system after the freezing rain and snowstorm disaster and the May 12th Wenchuan earthquake in

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2008. Estimation of premium rate is the foundation of the system. In this paper, the author designed a method to calculate the disaster premium rate based on the risk curve and vulnerability curve in the natural disaster system theory, improved the recent estimation technique of crop premium rate, which only considers hazard factors. Then, noticing that Federal flood insurance and Japanese earthquake insurance are propitious to risk management, because their classification is based on the disaster type other than the insured objectives, we take heavy snow disaster as an case study and calculate premium rate of snow disaster risk in 12 cities of Inner Mongolia. The result shows that snow disaster premium rate in Xilinguole League is the highest (3.10%), while that in Alashan League and Wuhai League is the lowest (1.09%).

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备注/Memo: 收稿日期:2010-4-20;改回日期:2010-10-21。

基金项目:国家科技支撑计划项目(2008BAK50B08;2007BAC29B05);PICC灾害研究基金项目

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更新日期/Last Update: 1900-01-01