

The impact of insurance penetration and insurance premiums per capita, economic growth using time series model

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Abstract Today, it is believed that the financial sector and in particular the insurance industry a major role in economic growth. However, expression of the effect on economic growth and identifying insurance accurate communication mechanism between insurance and economic growth is very important. Financial market development in Iran, like many Third World countries is not significant. In order to influence the market, especially the insurance industry on the economic situation of the country, researchers sought to explain the relationship between insurance penetration and insurance premiums per capita as an indicator of economic growth is the growth of the insurance industry. The main objective of this study is to explain the relationship between the development of the insurance industry to economic growth. Thus data for the years 1970 to 2014 the country by taking advantage of time-series models were analyzed. After studying classical assumptions, the model was estimated. The results showed that all variables in terms of mark is consistent with economic theory. Per capita premium growth and a significant positive correlation with economic growth. It is also a significant negative relationship between inflation and economic growth. While other variables no significant relationship with the dependent variable. **Keywords:** economic growth, insurance penetration, insurance premium per capita, inflation, government expenditure, economic openness.

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