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## 影响我国人身险需求的宏微观因素分析

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**摘要:** 随着经济的持续快速增长和对外开放程度的扩大, 中国的人身险市场迎来了供给和需求全面快速发展时期。在这一阶段中, 经济增长、人口、社会保障水平及保险价格、品质、销售渠道等宏微观环境与条件成为了影响我国人身险需求规模和结构的主要因素。研究认为, 应当进一步完善政策环境, 规范市场秩序, 加大协调与宣传, 改善行业外部环境; 提高保险公司诚信度, 加快创新步伐, 才能适应市场需求, 创造出有利于我国人身险需求发展的良好环境, 消除可能抑制人身险需求的各种不利因素。

**关键字:** 人身保险; 宏观因素; 微观因素

## Reform in interpretation system of criminal law in China—from the perspective of constitutionalism

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**Abstract:** The current interpretation system of China's criminal law consists of uniform and judicial interpretations. The so-called uniform interpretation is made up of various governmental sectors and departments. From the perspective of constitutionality, only the interpretations made by the National People's Congress and the Supreme Court are lawful, while those by others including the Supreme Procuratorate, the Central Government and its sectors or departments are unlawful. From the perspective of constitutionalism, that the Congress is empowered to interpret law does actually misunderstand the rule of popular sovereignty resulting in that the criminal law should not have been interpreted ultimately by the Congress. According to the rule of constitutionalism, the criminal law shall be interpreted by the Supreme Court passively case by case. In case of judicial independence, judges shall be empowered to interpret the law.

**KeyWords:** power to interpret criminal law; uniform interpretation power; judicial power to interpret law; constitutional review; constitutionalism