Market Attractiveness and Future Prospects of the Indonesian Takaful Insurance Industry

Description:

Indonesia is the largest Muslim-majority country in the world, and one of the world’s fastest growing takaful markets. The country recorded a significant expansion of the takaful industry in terms of growth and size, even overtaking the takaful industries of the Gulf Cooperation Council (GCC). However, the life and personal accident and health segments registered a decline in 2011, partly as a result of the global financial crisis. The industry recovered from 2012 and gross written premium registered significant growth during 2012-2014. The industry's written premium value has almost tripled in 2013, as compared to the written premiums in 2009; at a review-period (2009-2013) compound annual growth rate (CAGR) of 43.7%. The emerging middle class, improvements in the life segment's performance, an increase in interest from international investors, rising domestic consumption, product innovation and the adoption of alternative distribution channels supported the growth of the Indonesian takaful industry during the review period. Merger and acquisition (M&A) activity is expected to rise over the forecast period (2013-2018), as most existing insurers are unable to meet the minimum capital requirement set by the insurance regulator, Otoritas Jasa Keuangan (OJK).

Summary:

The report provides in-depth industry analysis, information and insights into the takaful insurance industry in Indonesia, including:

- The Indonesian takaful insurance industry's growth prospects by insurance segment and category
- The current trends and drivers in the Indonesian takaful insurance industry
- Challenges facing the Indonesian takaful insurance industry

Scope:

This report provides a comprehensive analysis of the takaful insurance industry in Indonesia:

- It provides historical values for the Indonesian takaful insurance industry for the report's 2009-2013 review period, and projected figures for the 2013-2018 forecast period.
- It offers a detailed analysis of the key segments and categories in the Indonesian takaful insurance industry, along with forecasts until 2018.
- It covers an exhaustive list of parameters, including written premium, incurred loss, loss ratio, commissions and expenses, combined ratio, total assets and total investment income.

Reasons To Buy:

- Make strategic business decisions using in-depth historic and forecast industry data related to the Indonesian takaful insurance industry and each segment within it.
- Understand the demand-side dynamics, key trends and growth opportunities in the Indonesian takaful insurance industry.
- Identify the growth opportunities and market dynamics in key segments.

Key Highlights:

- The industry's written premium value has almost tripled in 2013, as compared to the written premiums in 2009 at a review-period (2009-2013) compound annual growth rate (CAGR) of 43.7%
- The Indonesian life insurance segment emerged as one of the fastest growing in the Southeast Asia region. According to the statistics released by the Indonesia Life Insurance Association (AAJII), the takaful life
segment grew at a CAGR of 53.5% during the review period

- Indonesia is one of the fastest-growing internet markets in Southeast Asia. According to the World Bank, internet penetration in Indonesia reached 28.8% of the total population in 2013

- The government of Indonesia introduced a compulsory health insurance scheme, BPJS Kesehatan in 2013, aiming to cover all Indonesians by 2019

- The Insurance Regulatory Authority (IRA) is responsible for the regulation of the Indonesian takaful insurance industry

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