Description:

In both the non-life and the life segments, world class insurers are leveraging strengths such as brand, access to capital, multi-channel distribution, ability to innovate and, in some cases, Takaful offerings. The single digit growth rates that we envisage for gross written premiums, both in 2016 and through the remainder of the forecast period, obscure the opportunities in a fairly dynamic insurance market.

Latest Updates And Forecasts

- We look for growth in gross life insurance premiums to slow over the course of the forecast period from nearly 5% in 2015 to just below 4% in 2020. Other metrics, such as the strong rises in new business premiums and value of new business (VONB) for many of the leading companies over the course of 2015, provide a better indication of the opportunities. Life insurance is well established as a conduit for organised savings among those households who understand it and value it: many of them are moving from contributing premiums to drawing down benefits. Nevertheless, the world class life insurers who dominate the segment are leveraging their various strengths to reach first time customers.

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