Life Insurance in Finland, Key Trends and Opportunities to 2019

Description: The 'Life Insurance in Finland, Key Trends and Opportunities to 2019' report provides detailed analysis of the market trends, drivers and challenges in the Finnish life insurance segment.

It provides key performance indicators such as written premium, incurred loss, loss ratio, commissions and expenses, total assets, total investment income and retentions during the review period (2010-2014) and forecast period (2014-2019).

The report also gives a comprehensive overview of the Finnish economy and demographics, and provides detailed information on the competitive landscape in the country.

The report brings together research, modeling and analysis expertise, giving insurers access to information on segment dynamics and competitive advantages, and profiles of insurers operating in the country. The report also includes details of insurance regulations, and recent changes in the regulatory structure.

Summary: The 'Life Insurance in Finland, Key Trends and Opportunities to 2019' report provides in-depth market analysis, information and insights into the Finnish life insurance segment, including:

- The Finnish life insurance segment's growth prospects by life insurance category
- Key trends, drivers and challenges for the life insurance segment
- A comprehensive overview of the Finnish economy and demographics
- Details of the competitive landscape in the life insurance segment in Finland
- Details of regulatory policy applicable to the Finnish insurance industry

Scope:

This report provides a comprehensive analysis of the life insurance segment in Finland:

- It provides historical values for the Finnish life insurance segment for the report's 2010-2014 review period, and projected figures for the 2014-2019 forecast period.

- It offers a detailed analysis of the key categories in the Finnish life insurance segment, and market forecasts to 2019.

- It profiles the top life insurance companies in Finland and outlines the key regulations affecting them.

Reasons To Buy:

- Make strategic business decisions using in-depth historic and forecast market data related to the Finnish life insurance segment, and each category within it.

- Understand the demand-side dynamics, key market trends and growth opportunities in the Finnish life insurance segment.

- Assess the competitive dynamics in the life insurance segment.

- Identify growth opportunities and market dynamics in key product categories.

- Gain insights into key regulations governing the Finnish insurance industry, and their impact on companies and the industry's future.
Key Highlights:

- Life insurance accounted for 80.6% of the Finnish insurance industry's gross written premium in 2014.

- Despite the 2012-2014 recession in the national economy, the life segment grew as a result of increased purchases of unit-linked individual life products.

- The superannuation category accounted for 69.3% of the life insurance segment's gross written premium in 2014.

- A well-established public pension system is a challenge to private pension providers in Finland.

- Low interest rates will impact sales of linked insurance products, with consumer interest falling as returns reduce.

- Solvency II was implemented on January 1, 2016.

- New pension reforms will come into force on January 1, 2017.
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