

# Germany Life Insurance Market 2017- By Plan Future Business Decisions Using the Forecast Figures 2020

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WiseGuyReports published new report, titled "Life Insurance in Germany, Key Trends and Opportunities".

## Synopsis

'Life Insurance in Germany, Key Trends and Opportunities to 2020' report provides detailed analysis of the market trends, drivers and challenges in the German 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 (2011–2015) and forecast period (2015–2020).

The report also analyzes distribution channels operating in the segment, gives a comprehensive overview of the German 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.

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## Summary

'Life Insurance in Germany, Key Trends and Opportunities to 2020' report provides in-depth market analysis, information and insights into the German life insurance segment, including:

- The German 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 German economy and demographics
- The various distribution channels in the German life insurance segment
- Details of the competitive landscape in the life insurance segment in Germany
- Details of regulatory policy applicable to the German insurance industry



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Life Insurance in Germany

## Scope

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

- It provides historical values for the German life insurance segment for the report's 2011–2015 review period, and projected figures for the 2015–2020 forecast period.
- It offers a detailed analysis of the key categories in the German life insurance segment, and market forecasts to 2020.
- It analyzes the various distribution channels for life insurance products in Germany.
- It profiles the top life insurance companies in Germany and outlines the key regulations affecting them.

## Key points to buy

- Make strategic business decisions using in-depth historic and forecast market data related to the German life insurance segment, and each category within it.
- Understand the demand-side dynamics, key market trends and growth opportunities in the German 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 German insurance industry, and their impact on companies and the industry's future.

## Key Highlights

- On July 6, 2016, the European Insurance and Occupational Pensions Authority (EIOPA) published its final advice on the introduction of a pan-European Personal Pension Product (PEPP).
- On May 25, 2016, BaFin, the German financial regulatory body, published new guidelines for the selection and appointment of trustees of the guaranteed funds of insurance companies and pension funds.
- In May 2016, the Finance Ministry of Germany announced plans to limit the technical interest rate applicable on guaranteed life policies from 1.25% to 0.9% from January 2017. The government eventually plans to terminate the legal limit on technical rates with a new European risk capital rule by December 2018.
- The new regulatory framework, Solvency II, came into force in Germany on January 1, 2016. It is based on three pillars: risk-based quantitative requirements, governance and supervision, and disclosure and transparency.

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