

Portugal Life Insurance Research Report 2020

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Synopsis

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

- An overview of the Portuguese life insurance segment
- The Portuguese life insurance segment's growth prospects by category
- A comprehensive overview of the Portuguese economy and demographics
- A comparison of the Portuguese life insurance segment with its regional counterparts
- The various distribution channels in the Portuguese life insurance segment
- Details of the competitive landscape in the life insurance segment in Portugal
- Details of regulatory policy applicable to the Portuguese insurance industry

Summary

Timetric's 'Life Insurance in Portugal, Key Trends and Opportunities to 2020' report provides a detailed outlook by product category for the Portuguese life insurance segment, and a comparison of the Portuguese insurance industry with its regional counterparts.

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 Portuguese economy and demographics, and provides detailed information on the competitive landscape in the country.

The report brings together Timetric's 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.

Scope

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



WISE GUY
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Norah Trent Partner Relations & Marketing Manager

✉ sales@wiseguyreports.com

☎ Ph: +1-646-845-9349 (US) Ph: +44 208 133 9349 (UK)

🌐 <https://www.linkedin.com/company/4828928>

🐦 <https://twitter.com/WiseGuyReports>

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- It provides historical values for the Portuguese 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 Portuguese life insurance segment, and market forecasts to 2020.
- It provides a comparison of the Portuguese life insurance segment with its regional counterparts
- It analyzes the various distribution channels for life insurance products in Portugal.
- It profiles the top life insurance companies in Portugal and outlines the key regulations affecting them.

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Key points to buy

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

Key Highlights

- Life insurance was the largest segment in the Portuguese insurance industry, accounting for 67.5% of gross written premium in 2015.
- During the review period, the fall in life policies sales was caused by long-term low interest rates and a fall in the rate of household savings.
- The unemployment rate is high in Portugal due to the adverse effect of the global economic and sovereign debt crises.
- The country's aging population is expected to increase demand for pension and annuity products over the forecast period, leading to a shift in the focus of life insurers.
- The Portuguese life segment is highly concentrated, with the 10 leading insurers collectively accounting for 88.9% of the segment's direct written premium in 2015.

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Norah Trent
wiseguyreports
+1 646 845 9349 / +44 208 133 9349
email us here

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