

# Non-Life Insurance in Latvia Market 2017- Key trends, Drivers and Challenges for the Non-Life Insurance in Latvia 2020

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WiseGuyReports published new report, titled "Non-Life Insurance in Latvia".

## Synopsis

'Non-Life Insurance in Latvia, Key Trends and Opportunities to 2020' report provides a detailed outlook by product category for the Latvian non-life insurance segment, and a comparison of the Latvian insurance industry with its regional counterparts.

It provides values for key performance indicators such as written premium, incurred loss, loss ratio, commissions and expenses, combined ratio, 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 Latvian economy and demographics, explains the various types of natural hazard and their impact on the Latvian insurance industry, 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

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

- The Latvian non-life segment's detailed outlook by product category
- A comprehensive overview of the Latvian economy and demographics
- A comparison of the Latvian non-life insurance segment with its regional counterparts
- The various distribution channels in the Latvian non-life insurance segment
- Detailed analysis of natural hazards and their impact on the Latvian insurance industry



- Details of the competitive landscape in the non-life insurance segment in Latvia
- Details of regulatory policy applicable to the Latvian insurance industry

## Scope

This report provides a comprehensive analysis of the non-life insurance segment in Latvia:

- It provides historical values for the Latvian non-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 Latvian non-life insurance segment, and market forecasts to 2020.
- It provides a comparison of the Latvian non-life insurance segment with its regional counterparts
- It analyzes the various distribution channels for non-life insurance products in Latvia.
- It analyzes various natural hazards and their impact on the Latvian insurance industry
- It profiles the top non-life insurance companies in Latvia, 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 Latvian non-life insurance segment, and each category within it.
- Understand the demand-side dynamics, key market trends and growth opportunities in the Latvian non-life insurance segment.
- Assess the competitive dynamics in the non-life insurance segment.
- Identify growth opportunities and market dynamics in key product categories.
- Gain insights into key regulations governing the Latvian insurance industry, and their impact on companies and the industry's future.

## Key Highlights

- The Latvian non-life segment is highly competitive, and is dominated by foreign-owned insurers. There were 13 insurers active in the segment in 2016.
- On January 1, 2017, amendments to the Compulsory Civil Liability Insurance of Owners of Motor Vehicles Law became applicable in Latvia.
- The new regulation and directive on data protection was adopted by the European Parliament on April 14, 2016, and published in the official EU journal on May 4, 2016.
- Motor insurance was the largest non-life category, accounting for 38.6% of the segment's direct written premium.

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