

# Life Insurance in Chile Market 2017- Key trends, Drivers and Challenges for the Life Insurance in Chile 2021

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WiseGuyReports published new report,  
titled "Life Insurance in Chile"

## Synopsis

'Life Insurance in Chile Key Trends and Opportunities to 2021' report provides a detailed outlook by product category for the Chilean life insurance segment, and a comparison of the Chilean 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 (2012–2016) and forecast period (2016–2021).

The report also analyzes distribution channels operating in the segment, gives a comprehensive overview of the Chilean 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 Chile Key Trends and Opportunities to 2021' report provides in-depth market analysis, information and insights into the Chilean life insurance segment, including:

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



## Scope

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

- It provides historical values for the Chilean life insurance segment for the report's 2012–2016 review period, and projected figures for the 2016–2021 forecast period.
- It offers a detailed analysis of the key categories in the Chilean life insurance segment, and market forecasts to 2021.
- It provides a comparison of the Chilean life insurance segment with its regional counterparts
- It analyzes the various distribution channels for life insurance products in Chile.
- It profiles the top life insurance companies in Chile 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 Chilean life insurance segment, and each category within it.
- Understand the demand-side dynamics, key market trends and growth opportunities in the Chilean 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 Chilean insurance industry, and their impact on companies and the industry's future.

## Key Highlights

- On February 10, 2017, the government enacted Law No 21,000 that will replace the existing insurance regulator, SVS (Superintendencia de Valores y Seguros) with the Financial Markets Commission (CMF). The transition is expected to be completed by 2017.
- New mortality tables for pension policies and insurers offering annuity and disability insurance were introduced with effect from July 1, 2016.
- On June 30, 2015, the Superintendencia de Valores y Seguros (SVS) issued new regulations for life insurers and brokers regarding the marketing of investment-linked insurance policies through circular number 2180. The new regulations emphasize the implementation of provisions of the new Code of Commerce, which prohibits insurers from charging customers for surrender or full redemption on policies issued on or after December 2013.
- Under the Chilean Law of Income (LIR), individuals investing in life insurance policies are eligible to claim rebates in taxes under the provisions of Article 57.

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