

Iran Insurance Report Q1 2016

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Abstracts

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BMI View: The short term outlook for Iran's insurance market is subdued, due both to limited domestic economic growth and to ongoing currency fluctuations against the US dollar. Iran does however offer significant long term growth potential, having a large population in which unemployment is expected to gradually decrease and household income is expected to increase, leading to higher levels of expenditure on insurable products and improved demand for various life savings or protections products. The market remains dominated by state-owned insurance firms, and government intervention in the sector is extensive. However the potential relaxation of restrictive sanctions could allow entry by major regional and global insurance firms, which would bring much needed expertise and capital to the market and allow for more substantial and sustained future growth rates.

Key Updates And Forecasts

Iran's insurance market continues to see steady increases in claims, with industry regulator Central Insurance of Iran reporting in October 2015 that claims paid had increased by 21.7% over the first five months of the year 1394 (March to July 2015).



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