

# Romania Insurance Report Q4 2015

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## Abstracts

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**BMI View:** Currency fluctuations are somewhat distorting the outlook for Romania's insurance sector, with sharp contractions in both life and non-life premiums expected over the short term when measured in US dollar terms. Over the longer term the forecast is more positive, with steady growth in premiums expected by 2019, in both local currency and US dollar terms. The life and non-life sectors are both growing from a low base in Romania, with penetration and density currently limited, however there is substantial long term growth potential in both sectors.

The non-life sector is the more developed in Romania, accounting for around 84% of premiums written in the market (in 2015). Within the non-life sector the market is largely dominated by motor vehicle insurance which accounts for over 70% of premiums, making this the key line in the country's insurance market. Motor insurance is mandatory in Romania, which has helped to ensure development in a market where knowledge and understanding of the benefits of insurance products is low - as is average household income which reduces capacity for spending on non-essential insurance lines. In 2015 we expect to see growth of 4.7% in local currency terms, while recording a contraction in US dollar terms, in the non-life sector. These forecasts are supported by our bullish outlook for the domestic economy, where we have revised-up our forecasts for real GDP to expand by 3.6% in 2015, from 3.4% previously, on the back of improving conditions for household spending.

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