

Life Insurance Market– Global Industry Size, Share, Trends, Opportunity, and Forecast, 2018-2028F Segmented By Type (Term Life Insurance, Whole Life Insurance, Universal Life Insurance, and Others (Group Life Insurance, etc.)), By Premium Type (Regular, Single), By Premium Range (Low, Medium, High), By Provider (Insurance Companies, Insurance Agents/Brokers, Insurtech Companies and Others (Third Party), By Mode Of Purchase (Online, Offline), By Region, By Company

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Abstracts

The global life insurance market size is anticipated to grow during the forecast period owing to the rising popularity of term life insurance, shift toward digitalization, growing popularity of microinsurance, and favorable government regulations.

Global Life Insurance Market Scope

Life insurance provides financial protection to policyholders and their beneficiaries in the event of death or disability. The market offers a wide range of insurance plans, including term life insurance, whole life insurance, and universal life insurance, etc.

Term life insurance is a kind of life insurance that offers protection for a predetermined time period. The policy pays a death benefit to the beneficiaries the policyholder designates if the policyholder passes away during the policy's term. Whole life insurance policies offer protection for the policyholder's whole life and have a cash

value that may be accessed for borrowing or used to fund premium payments. The coverage amount and premiums on universal life insurance policies can be changed over time, and they also have the potential to build up financial value.

Global Life Insurance Market Overview

The global life insurance market is a large and growing industry that plays a vital role in protecting individuals and families from financial risks. Life insurance provides financial protection to policyholders and their beneficiaries in the event of death or disability. The global life insurance market is highly competitive, with various number of players operating in the market. The global life insurance market is dominated by a few large players such as AIA Group Limited, American International Group (AIG), Allianz SE, AXA Group, and China Life Insurance (Overseas) Company Limited, etc.

The market is also witnessing a shift toward digital channels, with the increasing use of online portals, mobile apps, and chatbots to purchase and manage insurance products. This has led to increased competition and put pressure on traditional insurers to innovate and adapt to changing customer needs. One of the key drivers of the global life insurance market is the increasing demand for insurance in emerging markets. As the middle class in emerging markets continues to grow, the demand for insurance products is also increasing. Insurers can tap into this market by developing affordable and designed products that meet the needs of customers in these markets.

Furthermore, in terms of regions, North America region has a significant share in the global life insurance market during the forecast period owing to the increasing awareness about the importance of life insurance and changing consumer preferences, and the rising introduction of new life insurance policies are further fueling the growth of the global life insurance market.

Global Life Insurance Market Drivers

The global life insurance market is driven by several factors that have contributed to its growth and development over the years. One of the key drivers of the market is the growing awareness and concern about financial security among individuals and families. With increasing uncertainties and risks associated with life, people are becoming more aware of the importance of securing their financial future, and life insurance provide a means to protect against the financial consequences of unforeseen events such as illness, disability, and death.

Another important driver of the global life insurance market is demographic changes. The world is experiencing a gradual shift toward an aging population, with increasing life expectancy and declining birth rates in many countries. This demographic shift leads to a greater need for life insurance coverage, as individuals seek to protect their financial security and provide for their loved ones in the event of their passing.

Global Life Insurance Market Trends

The global life insurance market has witnessed several trends over the years that have influenced its growth and development. One of the major trends in the market is the shift toward digitalization. The increasing use of digital channels and technologies such as mobile apps, social media, and online portals has transformed the way insurance providers interact with customers. Digital platforms have made it easier for customers to compare policies, buy insurance products, and manage their policies online. Insurance companies are also leveraging artificial intelligence and data analytics to offer more personalized products and services.

Another trend in the global life insurance market is the increasing popularity of term life insurance policies. Term life insurance provides coverage for a specific period of time and is more affordable than permanent life insurance policies. Many younger consumers prefer term life insurance as it provides them with the coverage they need at a lower cost. As a result, many insurance providers are shifting their focus toward offering more term life insurance policies.

The demand for simplified and affordable insurance products has also led to the growth of microinsurance. Microinsurance offers low-cost insurance products that are designed to meet the needs of low-income individuals and families. This has enabled insurance providers to tap into new markets and reach a larger customer base. With the use of technology, microinsurance providers can offer products and services that are simple, transparent, and easy to understand.

Global Life Insurance Market Challenges

The global life insurance market faces several challenges that impact its growth and profitability. One of the primary challenges faced by the industry is low penetration rates in certain geographies. Despite the growing awareness of the need for financial protection, many people in developing countries do not have access to or cannot afford life insurance products. This represents a significant untapped market for insurance companies.

In addition, the industry is also facing increasing competition from other financial products such as mutual funds, exchange-traded funds (ETFs), and other investment vehicles. These products offer investors a range of investment options and returns that compete with the investment component of traditional life insurance products.

Global Life Insurance Market Opportunities

The global life insurance market presents several opportunities for insurers to grow and expand their business. As the middle class in emerging markets continues to grow, the demand for insurance products is also increasing. Insurers can tap into this market by developing affordable and designed products that meet the needs of customers in these markets.

Another opportunity in the global life insurance market is the use of technology to enhance customer experience. With the increasing use of digital channels, insurers can leverage technology to offer a seamless and personalized experience to their customers. This includes the use of chatbots, mobile apps, and online portals that make it easier for customers to access information, purchase insurance products, and manage their policies.

Company Profiles

AIA Group Limited, American International Group (AIG), Allianz SE, AXA Group, China Life Insurance (Overseas) Company Limited, Berkshire Hathaway Life Insurance Company of Nebraska, ING Bank A.S., Ping An Insurance (Group) Company of China, Ltd. China Ping An Insurance (Group) Co., Ltd., The Prudential Insurance Company of America, and MetLife, Inc., etc. are the major market players in the global life insurance market during the forecast period.

Market Segmentation

The global life insurance market is segmented into type, premium type, premium range, provider, mode of purchase, and region. Based on type, the market is segmented into term life insurance, whole life insurance, universal life insurance, and others (group life insurance, etc.). Based on premium type, the market is segmented into regular, and single. Based on the premium range, the market is segmented into low medium, and high. Based on the provider, the market is segmented into insurance companies, insurance agents/brokers, Insurtech companies, and others (third party). Based on the

mode of purchase, the market is segmented into online and offline. The market analysis also studies regional segmentation to devise regional market segmentation.

Report Scope:

In this report, the global life insurance market has been segmented into the following categories, in addition to the industry trends which have also been detailed below:

Global Life Insurance Market, By Type:

Term Life Insurance

Whole Life Insurance

Universal Life Insurance

Others

Global Life Insurance Market, By Premium Type:

Regular

Single

Global Life Insurance Market, By Premium Range:

Low

Medium

High

Global Life Insurance Market, By Provider:

Insurance Companies

Insurance Agents/Brokers

Insurtech Companies

Others

Global Life Insurance Market, By Mode Of Purchase:

Online

Offline

Global Life Insurance Market, By Region:

North America

United States

Canada

Mexico

Asia-Pacific

China

India

Japan

South Korea

Australia

Europe

Germany

France

United Kingdom

Italy

Spain

Middle East & Africa

Saudi Arabia

UAE

South Africa

Turkey

South America

Brazil

Argentina

Colombia

Competitive Landscape

Company Profiles: Detailed analysis of the major companies present in the global life insurance market.

Available Customizations:

With the given market data, TechSci Research offers customizations according to a company's specific needs. The following customization options are available for the report:

Company Information

Detailed analysis and profiling of additional market players (up to five).

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16.1.9.4. Key Market Focus & Geographical Presence

16.1.9.5. Recent Developments

16.1.9.6. Key Management Personnel

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18. ABOUT US & DISCLAIMER

(Note: The companies list can be customized based on the client requirements.)

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