

# **Insurance industry in Estonia: Business Report 2025**

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## **Abstracts**

This report is a comprehensive research of insurance industry in Estonia.

The first two chapters of the report feature the country profile by giving general information on Estonia and by thoroughly studying its economic state, (including key macroeconomic indicators and their development trends). The third chapter covers common business procedures in the country: from starting a project to closing a business. This chapter elucidates the country's fiscal system, existing labour practices, property rights regulation peculiarities and other issues vital for running business in this country.

Further, the report analyses insurance industry in the country by identifying key market players, (including major producers, traders, etc), as well by evaluating foreign economic relations within the sector in the recent three years. An important part of the report is Porter Five Forces analysis that surveys an industry through five major questions (What composes a threat of substitute products and services? Is there a threat of new competitors entering the market? What is the intensity of competitive rivalry? How big is the bargaining power of buyers? How significant is the bargaining power of suppliers?).

Related news bulletins update and add the finishing touch to an overview of economic situation in Estonia.

The aim of this study is to provide a tool which will assist strategy group and the management team specialists in making correct decisions as how to penetrate the Estonia market and how to catch the maximum commercial opportunities in dealing with business partners in this country.



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