

Netherlands Insurance Market Intelligence: 2011 Edition

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Abstracts

The insurance industry of the Netherlands, homeland of several top global insurance companies like ING and AEGON, is one of the most open markets in the world. The health and accident insurance business, one of the sub-segments of the non-life insurance segment, constitutes about 46% of the overall insurance market. Both life and non-life insurance segments registered healthy growth by 2008, before declining in the following period as a result of the global economic recession. In 2009, the overall Dutch insurance market witnessed a sharp decline, the downfall mainly contributed by the life insurance segment. The Netherlands government intervened in the financial sector - injected capital in the financial institutions and nationalized the Dutch activities of ABN Amro/Fortis Bank to stem their deteriorating conditions. However, now these institutions are back on track and are repaying the financial aid.

In comparison with the relatively more advanced economies of the world, the insurance market of the Netherlands boasts highest insurance density. The country is unlikely to see growth in the per capita expenditure on insurance in the recent future because of the maturing market, increasing level of unemployment, and rising national population. In the meantime, the rising insurance penetration in the country is mainly contributed by the growing non-life segment. Revenues of the non-life segment are largely contributed by the improved results of health and accident sector.

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