We offer market and industry research solutions to help our Clients to improve or expand their business, enter new markets, launch new products or better understand their internal and external environment.

**Insight Survey** is a South African, boutique market research agency with more than 15 years of experience, specialising in Business-to-Business (B2B) and Industry research. We partner with Clients to ensure that smarter, more-profitable business decisions are made with reduced investment risk.

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- What is the current and future market size?
- What are the latest global and local trends impacting on the market?
- Who are your key competitors and what is their offering in terms of products, services, pricing and branding?

### OUR RESEARCH SOLUTIONS

- Competitor pricing research
- Store visits and store checks
- Competitor interviews
- Customer interviews
- Company website analysis
- Governmental held records
We are a proudly South African company that have provided market research solutions and Intelligence reports to local and global brands. We have worked with some of the greatest companies and brands in their industries.
The South African Long-Term Insurance Industry Landscape Report (123 pages) provides a dynamic synthesis of industry research, examining the local and global Long-Term Insurance Industry from a uniquely holistic perspective, with detailed insights into the current market dynamics and stakeholder positioning – market environment and size, industry trends, industry innovation and technology, industry drivers & challenges, competitor and product analysis.

SOME KEY QUESTIONS THE REPORT WILL HELP YOU TO ANSWER:

For the Global Long-Term Insurance Industry Section:
- What are the current market dynamics and size of the Global Long-Term Insurance industry?
- Which are the key global InsurTech firms?
- What are the latest Global Long-Term Insurance industry trends, innovation and technology, drivers, and challenges?

For the South African Long-Term Insurance Industry Section:
- What are the current market dynamics (market size, market environment) of the South African Long-Term Insurance industry?
- Which are the key South African InsurTech firms?
- What are the latest South African Long-Term Insurance industry trends, innovation and technology, drivers and challenges?

For the South African Long-Term Insurance Competitor Analysis Section:
- Which are the key market players (financial institutions and insurance companies) in the South African Long-Term Insurance industry?
- For each key player, what is the latest company news in terms of products, services, and marketing initiatives?
- Which Long-Term Insurance products are offered by each key player?
- What is the latest marketing and advertising news for each key player?
- What is the social media following for each key market player?
123-page report filled with detailed charts, graphs, and insights
Globally, economic slowdowns and a high inflation environment, are set to impact the global Insurance market, although strong growth of 6.1%, in nominal premiums, is expected in 2022. More specifically, in 2021, the global Long-Term (Life) Insurance market increased by 9.9%, to reach a value of approximately US$3.0 trillion (or US$2,998 billion), from approximately US$2.7 trillion (or US$2,727 billion) in 2020, as illustrated in the adjacent graph.

In particular, the growth experienced in 2021 represented a robust recovery from pandemic induced lows, and it is expected that the Life Insurance market will continue to grow, by 4.8%, to reach US$3.1 trillion in 2022. However, it is expected that global Life Insurance premiums would contract by 0.2% in 2022, in real terms.

This is largely due to inflationary pressures, economic uncertainty, and the condition of financial markets, which are the primary reasons for this expected subdued premium growth in 2022. Additionally, savings premiums, which represent over three quarters of total Life Insurance premiums, were expected to be negatively affected by volatility in financial markets and declining disposable incomes.

However, heightened awareness regarding the need for Life Insurance, resulting from the COVID-19 pandemic, is likely to continue to support demand for Life protection and Insurance, whilst rising interest rates will support savings-linked business profitability. As a result, Life premium growth is expected to recover to 1.9%, in real terms, as inflation pressures ease and economic conditions improve.

In terms of regions, Life Insurance premiums grew at an above trend rate of 5.4% in Advanced markets, following a decline of 5.8% in 2020. This growth is supported by rising asset values and a labour market recovery, which boosted demand for savings-linked businesses.

Regarding Emerging markets, growth was lower, with a 1.5% increase in Life premiums recorded in 2021, which is significantly lower than the historical trend. This was primarily due to subdued income growth in China, which had the effect of undermining consumer confidence in financial positions, and thereby decreased demand for saving policies. Moreover, overall regulatory headwinds and a reduced Insurance agent workforce also negatively affected growth in these markets.

Interestingly, in terms of sales channels, according to a survey conducted by SwissRe, consumers are most concerned about uncertainties of financial security and health. Amongst these consumers, online platforms are the most preferred purchase channel, with appetite for digital touchpoints and swift processing offered by digital platforms growing.
Simplified Life Insurance a Growing Trend

- Within the local Long-Term Insurance market, consumers needs and expectations are becoming more complex, with an increased demand for simple, quick, and understandable Life Insurance products. This is a trend that is gaining traction in the local market, as local players start introducing ‘simplified’ offerings to meet these ongoing demands.

- More specifically, the Insurance needs of local consumers are becoming more sophisticated and demanding, with increased expectations for personalised products, clear pricing, and simple digital platforms. As such, local players are adapting to these changing expectations, by providing more customised products and services, as well as making it simpler for customers to purchase, manage, and file claims on their policies.

- In particular, many local players are beginning to offer ‘simplified’ Life Insurance policies, which speed up the purchasing processes for consumers and make use of easily understandable policy wording and marketing material. Moreover, according to BrightRock, this shift towards the utilisation of simple and demystified Long-Term Insurance products, is expected to continue to trend in the South African market in years to come.

- As an illustration, as part of its efforts to expand Long-Term Insurance cover to the broader market, Hollard recently introduced the Hollard Life Select policy. Specifically, the company launched this product as a ‘no-frills’ Life Insurance policy, that speeds up the application process for customers and assists financial advisors in explaining the product through simple policy wording and marketing material.

- In addition, Hollard indicated that this new product has less than 100 permutations, down from over 3,600 in previous versions, which had made it both complex for financial advisors to sell and difficult for customers to comprehend.

- Moreover, Mr Price Money recently launched the new ‘Life Matters’ Life Insurance offering in South Africa, which is marketed as a ‘simplified’ Life Insurance option, in that the product requires no medical examination and consumers can apply simply, by answering a limited number of questions.

- Therefore, the shift towards more simplified Life Insurance in South Africa is likely to continue to trend in 2023 and beyond, as insurers continue to upgrade their offerings with quicker purchasing processes and easy-to-understand marketing and policy wording.
Mr Price Launches ‘Life Matters’ Life Insurance Product

- In September 2022, Mr Price Money announced the launch of a new Life Insurance product, called ‘Life Matters’, in partnership with the local startup, Root. Specifically, ‘Life Matters’ is underwritten by GuardRisk, with Root set to assist with the products’ infrastructure.

- According to the company, this new Life Insurance offering was designed with Mr Price’s existing consumers in mind and has been made available to the company’s existing credit card customers. In particular, this product offers Life Insurance cover ranging from R100,000 to R200,000.

- Additionally, it was indicated that the ‘Life Matters’ offering requires no medical examination and can be activated immediately, as opposed to traditional cover, which takes approximately 45 to 60 days to become activated. In addition, the product has been described as a ‘simplified’ Life Insurance offering, since consumers simply need to answer a limited number of questions in order to apply.

Capitec Announces the Launch of Capitec Life

- In October 2022, Capitec announced that it is planning to begin underwriting its own Life and Funeral Insurance products, under its wholly-owned subsidiary, Capitec Life. This follows an announcement that the company had been granted a license by the Prudential Authority to conduct Life Insurance business in South Africa, as of 3 October 2022.

- Therefore, Capitec Life will replace the current cell captive insurers as underwriters of the company’s existing credit life and funeral policies. The company indicated that the proposed changes to the third-party cell captive regulations, as well as strong growth in insured clients, are factors that encouraged Capitec to apply for its own Life Insurance licence.

- Additionally, the company has indicated that it plans to leverage its current consumer base of 19.2 million customers to explore and offer additional new Insurance products and services in the future.
MMH Outlines its Strong Earnings Growth and Highlights Metropolitan Life’s Achievements

In September 2022, Momentum Metropolitan Holdings (MMH) highlighted its strong earnings growth in an article on its blog page. In particular, for the financial year ended on 30 June 2022, the group’s normalised headline earnings per share increased from 67.1 cents to 287.2 cents per share. This growth was supported by improved mortality results and positive growth in investment variances. (14 September 2022)

MMH’s Momentum Myriad Life Cover Makes Use of Leading Innovations

In September 2022, MMH announced the launch of leading innovations in its myriad product range. This included a brand-new underwriting innovation that uses a cutting-edge digital screening process through a client’s smart phone, allowing for a less intrusive experience for clients. This also included various discounts to make life insurance more affordable, as well as radical changes to its rewards programme. (14 September 2022)

MMH Fully Co-Operates with the Competition Commission’s Investigation of Major Insurers

In August 2022, MMH featured in an article on IOL, which discussed the fact that the Competition Commission investigated eight major Long-Term Insurance companies for alleged price fixing and collusion. In this article, Momentum Metropolitan asserted its full cooperation and highlighted its commitment to complying with all regulatory requirements. (26 August 2022)

Momentum Metropolitan Group Appoints Paul Baloyi as its New Chairman of the Board

In April 2022, Momentum Metropolitan Group announced the appointment of Paul Baloyi as the new Chairman of the Group’s Boards, namely the Momentum Metropolitan Holdings Ltd Board of Directors and Momentum Metropolitan Life Ltd Board of Directors, effective from 1 July 2022. Specifically, Baloyi has extensive experience in the insurance industry through his board service at numerous different insurers. (11 April 2022)

MMH’s Metropolitan Scores a Leading SA-csi Score of 84.6 for Customer Satisfaction

In February 2022, Metropolitan, part of MMH, achieved a top position for customer satisfaction once again in the South African Customer Satisfaction Index (SA-csi) for life insurance, released by Consulta in the last quarter of 2021. Specifically, Metropolitan’s score increased from 83.2 in 2020, to 84.6 in 2021. The company also scored the highest in the Customer Expectations and Perceived Quality category. (24 March 2022)

MMH Earns Top Employer Certification for the Second Consecutive Year

In January 2022, MMH announced that the company had received Top Employer Certification from the International Top Employer Institute, for the second consecutive year. In particular, the Top Employers Institute Regional Manager for Africa, commended the company for maintaining excellent people practices in the workplace. (20 January 2022)
According to the Discovery Limited’s Annual Financial Statements for the year ended 30 June 2022, the company’s results for the year reflected a strong overall operational performance. This is reflected in Discovery Life’s net income increasing from approximately R10.9 billion in 2021 to approximately R11.4 billion in 2022, as illustrated in the adjacent table.

- Moreover, Discovery Life experienced a significant increase in profit for the year, from approximately R695 million in 2021 to approximately R2.8 billion in 2022.

- Furthermore, new business annualised premium income for Discovery Life and Invest grew by 13%, to approximately R4.2 billion in 2022, from approximately R3.7 billion in 2021.

- As illustrated in the adjacent graph, the Discovery Life business constituted the largest contribution to Discovery Limited’s normalised profit/(loss) for the year, with a profit of approximately R4.0 billion.

- This was followed by Discovery Health, which contributed approximately R3.6 billion, Discovery Invest, which contributed approximately R1.2 billion, and Discovery Vitality, which contributed approximately R9 million.

- In terms of Discovery Life, this normalised profit from operations represents an increase of 200%, from R1.3 billion for the year ended 30 June 2021.
Clientèle Limited Group positions itself as ‘the people’s brand’, by offering affordable and convenient products and services that offer consumers ‘dignity’. The company’s marketing activity primarily consists of promoting its products and services to consumers in a manner that re-enforces this positioning.

- Clientèle Limited Group’s marketing efforts largely encompass the group’s purpose of ‘safeguarding your world with compassion’, as well as its desire to be South Africa’s most reliable and valued financial services partner. Interestingly, according to Ornico’s ‘Insurance Marketing Review 2022’, in South Africa, Clientèle is the Insurance company with the highest marketing expenditure, highlighting the company’s commitment and investment into its marketing strategies.

- Specifically, the company strongly utilises social media to promote its Long-Term Insurance products and services, including its funeral plan, Clientèle Perks rewards program, and its free Clientèle Funeral Guide to assist consumers in planning a funeral.

- The company also made use of its YouTube account to encourage consumers to purchase its products, by showcasing client testimonials. These testimonials highlight how Clientèle assists consumers in making difficult events, such as the death of a loved one, easier.

- In addition, the company also shared informative posts on social media regarding its products, such as the benefits of its funeral premium payback benefit and highlighted several promotions on its social media.

- For example, if a consumer purchased a funeral plan online, they were eligible to receive R5,000 additional cover for free.

- Clientèle also continued to host several completions on social media to engage with its consumers, encourage them to purchase its products, and re-enforce its brand positioning as an affordable and caring insurer. For example, with one of these competitions, consumers could win one of five R5,000 Checkers vouchers online, if they signed up for Clientèle Rewards or a R10,000 travel voucher if they signed up on Clientèle Perks.

- Moreover, the company also highlighted several awards and achievements across its social media. In particular, Clientèle was awarded gold in the Funeral Category and silver in the Life Category at the ‘2022 City Press Readers’ Choice’ awards. In addition, the company promoted that it had been ranked 2nd in the ‘Ask Afrika Orange Index 2022 Awards’ in the Long-Term Insurance category.

- Lastly, Clientèle also utilised its social media to highlight its 30th birthday and reiterate its commitment to making a difference in the lives of South Africans.
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