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SOUTH AFRICAN

LONG-TERM INSURANCE

INDUSTRY INSIGHTS SAMPLE REPORT

Published: JUNE 2026

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Contact us to discuss scope

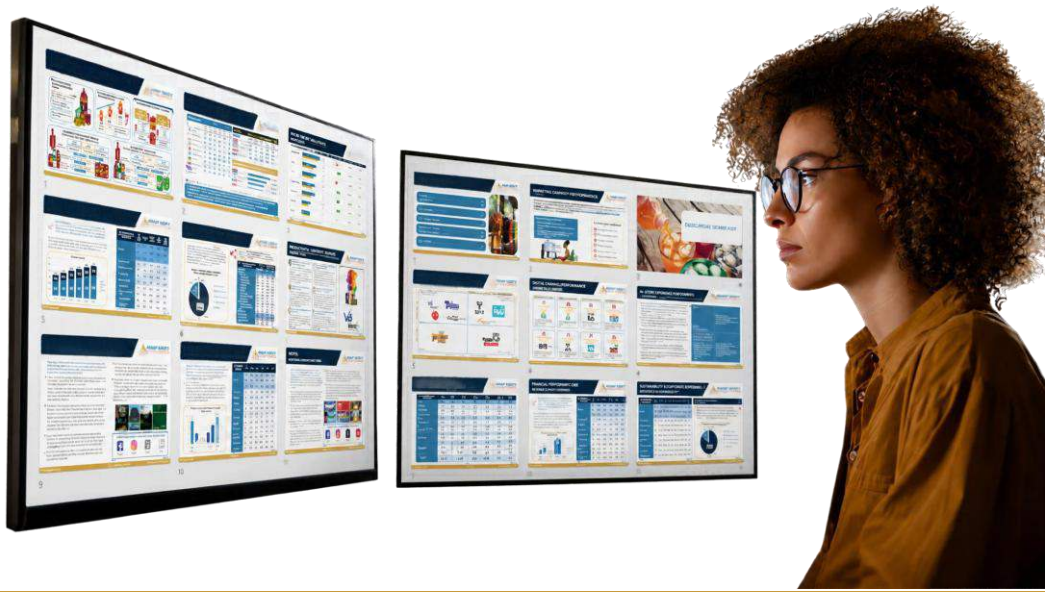
SA MARKET SIZING & COMPETITOR ANALYSIS
READY-TO-BUY

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The **South African Market Sizing and Competitor Analysis Insights Report** provides a dynamic synthesis of industry research, examining the local industry, in-depth view of the market players and competitors, their latest company news in terms of products, services, marketing initiatives, the latest marketing and advertising news, products offered and social media following.

Key questions the report will help you to answer

- What are the current market dynamics (market size and market value): 2020-2025 Actual, 2026-2030 Forecasts?
- Which are the key manufacturers, distributors, and retail players in the South African industry?
- What is the latest company news for key players in terms of products, services, and new launches?
- For each key manufacturer, what are the products offered?
- How does each key player position themselves, and what are the strategic implications?



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SCREENSHOTS FROM REPORT

137-page report filled with detailed charts, graphs, and insights



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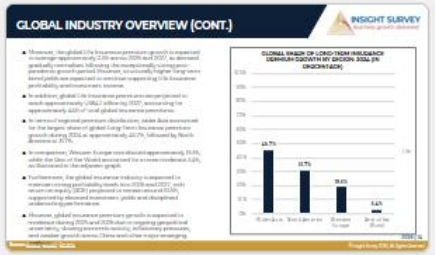
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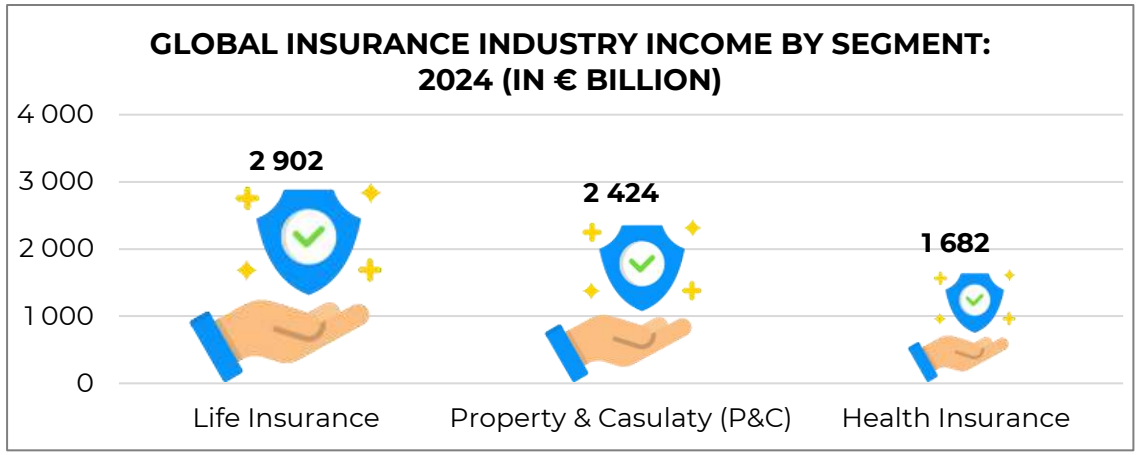
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SAMPLE FROM REPORT
GLOBAL INDUSTRY OVERVIEW

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The global insurance industry grew by 8.6% in 2024, exceeding the previous year's growth rate of 8.2%. More specifically, the global Long-Term (Life) Insurance segment increased by 10.4% in 2024, generating premium income of approximately €2,902 billion. This was followed by the Property and Casualty (P&C) segment at approximately €2,424 billion, while the Health Insurance segment generated approximately €1,682 billion in premium income, as illustrated in the adjacent graph.

- The global Life Insurance industry is expected to continue growing above historical averages during 2025 and 2026, with real premium growth projected at approximately 3% across both years, following decade-high growth of 5% in 2024.
- In particular, Life Insurance remained the fastest-growing insurance segment globally during 2024, outperforming both the Property and Casualty (P&C) and Health Insurance segments. Growth was largely driven by North America, where Life Insurance premiums increased by 14.4%, supported by strong annuity demand and elevated interest rates.
- Furthermore, the Health Insurance segment recorded global growth of 7.0% during 2024, with demand remaining particularly strong across Asia, where premium growth reached approximately 12.6%.
- Despite this strong performance, premium growth across the global insurance industry is expected to moderate during 2026 as economic conditions weaken and geopolitical uncertainty increases.
- Moreover, geopolitical tensions and trade uncertainty are expected to place pressure on insurance volumes through slower economic growth, weaker trade activity, and rising credit and market risks.
- However, insurers are also expected to benefit from increasing demand for risk management and protection solutions as businesses respond to heightened economic and geopolitical uncertainty. Over the longer term, financial fragmentation and weakening international cooperation, particularly relating to climate matters, could further increase the overall cost of insuring these risks.



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SAMPLE FROM REPORT

SA TRENDS, INNOVATION & TECHNOLOGY, DRIVERS AND CHALLENGES

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TRENDS

EMBEDDED INSURANCE & ECOSYSTEM PARTNERSHIPS

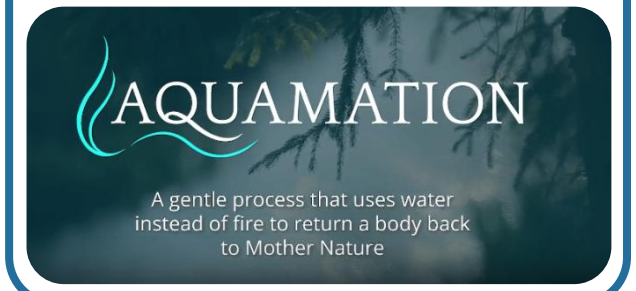
- Embedded insurance is trending in South Africa as insurers partner with banks, fintechs, retailers, and digital platforms to improve accessibility and distribution reach.
- Insurance products are increasingly being integrated into digital banking platforms, e-commerce transactions, and mobile ecosystems, enabling more seamless customer purchasing journeys.
- Examples include banks offering integrated insurance through digital channels, the growth of API-driven insurance platforms such as Root, and increasing insurer-retailer partnership models.
- This trend highlights the industry's shift towards ecosystem-driven distribution strategies that improve convenience, customer acquisition, and product accessibility.



INNOVATION & TECHNOLOGY

AVBOB LAUNCHES THIRD AQUMATION FACILITY

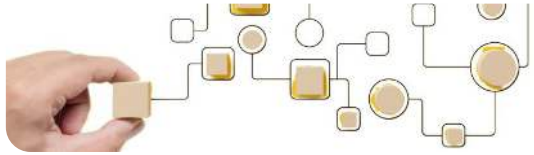
- In October 2025, AVBOB launched its third Aquamation facility as part of its ongoing commitment to providing families with a meaningful, eco-friendly alternative to traditional cremation.
- The facility uses a water-based process designed to reduce environmental impact and energy consumption in funeral services, with the facility supported by specialised operational training and compliance measures to maintain safety.
- Moreover, AVBOB believes awareness around sustainable funeral solutions is expected to support increased demand for Aquamation.



DRIVERS

PLATFORM-BASED DISTRIBUTION EXPANDS

- Platform-based and embedded distribution models are becoming a more relevant growth driver for the South African Long-Term Insurance market, as insurers seek to reach underserved consumers beyond traditional advisory and bancassurance channels.
- Standard Bank's 2026 distribution analysis argues that the local life insurance sector's growth challenge is increasingly linked to distribution, with the industry needing models that balance access, affordability, and trust for the retail mass market.
- This shift is already visible in Capitec's insurance ecosystem, where its Insurance business includes Credit Life Insurance, Life Cover, and Funeral Plans covering 15.8 million lives, up 16% year-on-year.
- Furthermore, Capitec's 2026 results note that its simplified Life Cover offer introduced a streamlined sales process, flexible payout options, no medical requirements, and no annual premium escalation.
- This indicates that market growth is increasingly being enabled by simpler propositions, embedded platforms, and scalable digital distribution.



CHALLENGES

POLICY LAPSES CONTINUE TO EXPOSE HOUSEHOLD VULNERABILITY

- Persistently high policy lapses remain a significant challenge for the South African Long-Term Insurance industry, as lapses weaken continuity of cover and deepen the country's already substantial protection gap.
- ASISA continued to flag elevated lapse concerns as consumers increasingly prioritised immediate financial pressures over long-term risk cover. In 2025, close to 4.5 million recurring premium risk policies lapsed in the first half of the year.
- Discovery Limited also highlighted elevated lapse rates in certain segments in its 2025 integrated results, negatively impacting policy persistency and the sustainability of recurring premium income.
- This creates a growing challenge for insurers, as elevated lapse rates reduce retention, weaken recurring revenue, and increase pressure to balance affordability, persistency, and long-term profitability.



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AVBOB INSURANCE COMPANY NEWS

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AVBOB'S Member Rewards Has Delivered R200 Million for 2nd Anniversary

In March 2026, AVBOB reported that its Member Rewards programme has delivered over R300 million in value to members in the past 18 months, with more than 500,000 active participants. To mark its second anniversary, a further R200 million is being shared with qualifying members, alongside a promotional giveaway. ***(31 March 2026)***

AVBOB Expands Offering to Personal Loans to Assist Members

In March 2026, AVBOB expanded its support to members by offering personal loans as an additional financial solution. These loans are positioned as a practical way to assist members during times of financial need, complementing AVBOB's core funeral insurance offering. The initiative reflects a broader strategy to provide holistic financial support, helping members manage expenses. ***(3 March 2026)***

AVBOB Submits R15 Billion Bonus to Members After Strong 2025 Performance

In December 2025, AVBOB announced a strong financial performance, declaring R15 billion in 65Alive bonuses to members and increasing the two-year payout total to R28.1 billion. The group also expanded its national footprint to 385 offices, introduced micro-lending services, enhanced its digital capabilities, and maintained its Level 1 B-BBEE contributor status. ***(24 December 2025)***

AVBOB Group Literacy Initiative Delivers its 72nd School Library

In September 2025, AVBOB continued its investment in education through its long-running literacy initiative. More specifically, AVBOB shared that the programme had delivered its 72nd school library and distributed over 500,000 books to children across South Africa. The initiative aims to improve access to reading materials in underserved communities and demonstrate social impact. ***(30 September 2025)***

AVBOB Expands Eco-Friendly Funeral Offering

In October 2025, AVBOB launched its third aquamation facility and first in the Eastern Cape, expanding access to environmentally friendly funeral solutions. Aquamation uses a water-based process as an alternative to cremation, requiring less energy and producing no direct emissions. The launch reflects AVBOB's growing focus on sustainable innovation within the funeral services sector. ***(31 October 2025)***

Poetry Competition Encourages Creative Expression and Rewards Winners

In August 2025, AVBOB launched its 2026 Poetry Competition under the theme "I wish I'd said…", inviting entries across all 11 official South African languages. The initiative continues to promote literacy, storytelling, and creative expression, with shortlisted poems published online and winning entries featured in the annual AVBOB Poetry anthology. ***(5 August 2025)***

AVBOB'S LONG-TERM INSURANCE PRODUCTS/SERVICES

- **AVBOB Memories (free online memorial service)**
- **Cashback funeral plan (funeral cover with a cashback benefit after a specified period)**
- **Funeral cover (including Free Basic Funeral, Family Funeral Cover, and Extended Family Funeral Cover)**
- **Life Insurance**

AVBOB

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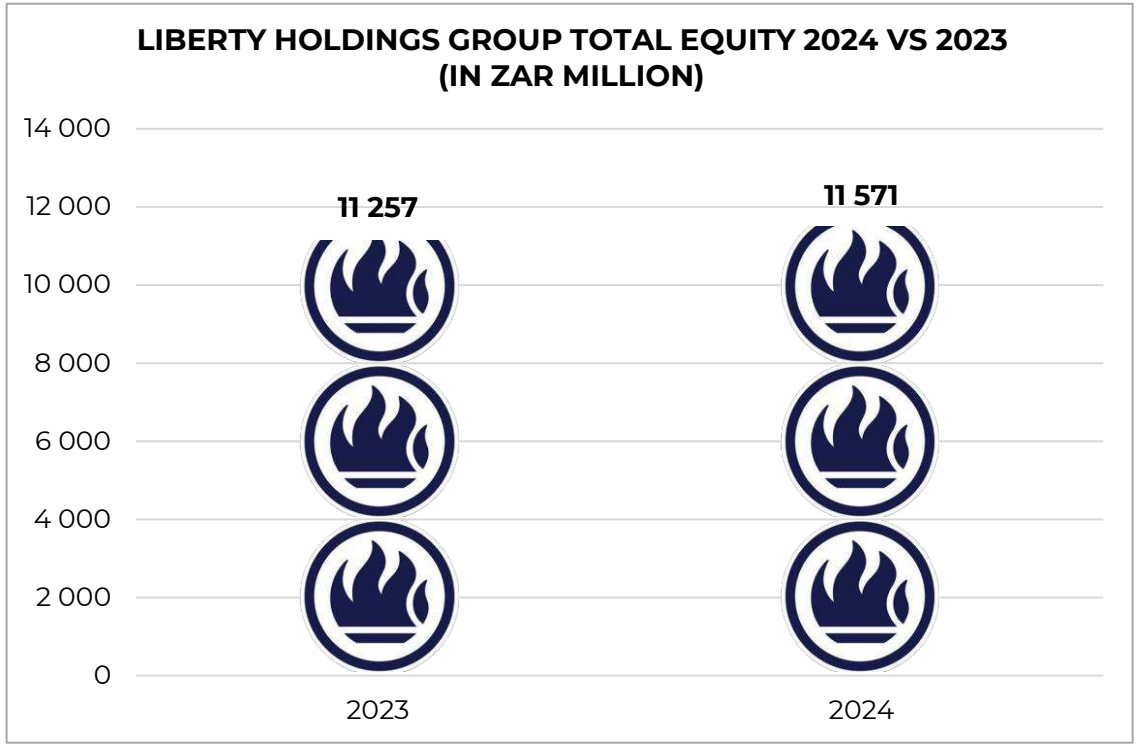
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LIBERTY HOLDINGS GROUP: FINANCIAL PERFORMANCE

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According to Liberty Holdings Group's Annual Financial Statements for the year ended December 2024, the company's total equity increased from R11.3 billion in 2023 to R11.6 billion in 2024, as illustrated in the graph below.

- More specifically, the Group's revenue from contacts with customers rose from R183 million in 2023 to R191 million in 2024, representing a 4% increase. This indicates continued momentum in Liberty's customer-facing activities and an expanding revenue base driven by ongoing client engagement.
- Investment income delivered a strong performance, increasing from R3.7 billion in 2023 to R6.7 billion in 2024, an 83% rise. This highlights improved returns from the company's investment portfolio and strengthens its ability to support claims, fund new products, and meet long-term obligations.
- Additionally, Liberty's profit before taxation also grew significantly, rising from R3.3 billion in 2023 to R6.0 billion in 2024, an 83% increase. This reflects stronger underlying business performance, supported by higher investment income and improved operational efficiency.
- Lastly, the company reduced its financial liabilities from R82 million in 2023 to R64 million in 2024, a 22% decrease. This reduction strengthens the company's financial position by lowering debt-related risk, improving balance sheet stability, and enhancing financial flexibility to support future operational and strategic initiatives.

Liberty Holdings Group's Financial Results (In ZAR Million)	Year Ended	
	31 December 2024	31 December 2023
Revenue from Contacts with Customers	R191	R183
Investment Income	R6,742	R3,683
Profit Before Taxation	R6,049	R3,301



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SAMPLE FROM REPORT
HOLLARD LIFE: MARKETING AND ADVERTISING OVERVIEW

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Hollard is the largest privately owned insurance group in South Africa. The company serves millions of individual and business clients across Africa. Hollard positions itself as purpose-led and sustainable. A key focus of the company is advancing innovation and delivering inclusive value to both customers and partners.

- This year, Hollard leveraged bold, purpose-driven campaigns across social media, notably promoting its Daredevil Run initiative for men's prostate and testicular cancer using '#DaredevilRun'. This included engaging content featuring participants in iconic purple Speedos and race-day highlights, reinforcing the brand's positioning around social impact, health awareness, and community engagement. This also encourages conversations around men's health.
- Hollard also continued to promote its 'Building Better Futures' campaign across social media, positioning insurance as a tool to create long-term social impact and resilience. The campaign highlights Hollard's focus on sustainability, community upliftment, and customer value, using storytelling-led content to demonstrate how its offerings support more secure and sustainable futures for individuals and communities.
- Hollard extended its distinctive purple brand identity through its '#PurpleCouch' campaign across social media platforms. The initiative uses a recognisable purple couch as a conversational space to engage partners, customers, and industry voices, reinforcing themes of collaboration, accessibility, and real dialogue.
- This approach strengthens Hollard's broader positioning around building better futures, using its purple branding consistently across campaigns to create a cohesive, purpose-led narrative focused on connection, impact, and customer engagement.
- Hollard also promoted its Highway Heroes initiative across social media, highlighting its commitment to road safety and social impact. The campaign showcases top-performing truck and bus drivers, using real stories and recognition moments. These posts reinforce themes of responsibility, community, and safer futures, aligning with Hollard's broader purpose-led positioning.



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GLOBAL MARKET OVERVIEW REPORT

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GLOBAL LONG-TERM INSURANCE MARKET OVERVIEW REPORT (17 Pages)

Executive Summary: Global Industry Overview

Global Industry Overview: 2025 News & Latest Development

Global Industry: GLOBAL INSURANCE INDUSTRY INCOME BY SEGMENT: 2024 (IN € BILLION); GLOBAL SHARE OF LONG-TERM INSURANCE PREMIUM GROWTH BY REGION: 2024 (IN PERCENTAGE) (Graphs)

Global Market Environment: TOP 5 LARGEST GLOBAL LIFE INSURANCE COMPANIES: OCTOBER 2025 (IN US$ BILLION) (Graph)

Global Insurance Association

Global Insurtech Industry: VALUE OF THE GLOBAL INSURTECH MARKET: 2025 VS 2026* VS 2034* (IN US$ BILLION) (Graph)

Global Insurtech Firms

Global Industry Trends

Global Industry Innovation and Technology

Global Industry Drivers

Global Industry Challenges



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SOUTH AFRICAN MARKET OVERVIEW REPORT

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SOUTH AFRICAN LONG-TERM INSURANCE MARKET OVERVIEW REPORT (20 Pages)

South African Industry Overview

South African Industry Drivers and Challenges

South African STEEP Analysis

South African Industry Overview: 2025/2026 News & Latest Developments

South African Industry Overview: Long-Term Insurance Industry: PRIMARY INSURERS' GROSS PREMIUMS: 2024 VS 2025 (IN ZAR BILLION) (Graph)

South African Industry Overview: Long-Term Insurance Complaints Overview: COMPLAINTS RECEIVED SEGMENTED BY TYPE: 2024 (IN PERCENTAGE) (Graph)

South African Industry Overview: Long Term Insurance Complaints: LIFE INSURER STATISTICS (Table)

South African Market Environment

South African Industry Overview: Financial Overview of top Life Insurers: 2024: 5 LARGEST LIFE INSURERS STATISTICS (Table)

South African Industry Overview: Financial Overview Of Selected Insurers: IFRS 17 Insurance Contracts: Latest Available: LIFE INSURERS STATISTICS (Table)

South African Insurtech Firms

South African Industry Trends

South African Industry Innovation and Technology

South African Industry Drivers

South African Industry Challenges



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SOUTH AFRICAN COMPETITOR ANALYSIS REPORT

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SOUTH AFRICAN LONG-TERM INSURANCE COMPETITOR ANALYSIS REPORT (88 Pages)

SOCIAL MEDIA FOLLOWING

Social Media: Competitor Comparison: INSURANCE PROVIDER SOCIAL MEDIA FOLLOWING (Table)

FINANCIAL INSTITUTIONS

Absa Insurance: Company News

Bidvest Insurance: Company News

Capitec Bank: Company News

First National Bank (FNB): Company News

Nedbank: Company News

Standard Insurance Limited: Company News

INSURANCE COMPANIES

1Life Insurance: Company News

1Life Insurance: Marketing and Advertising Overview

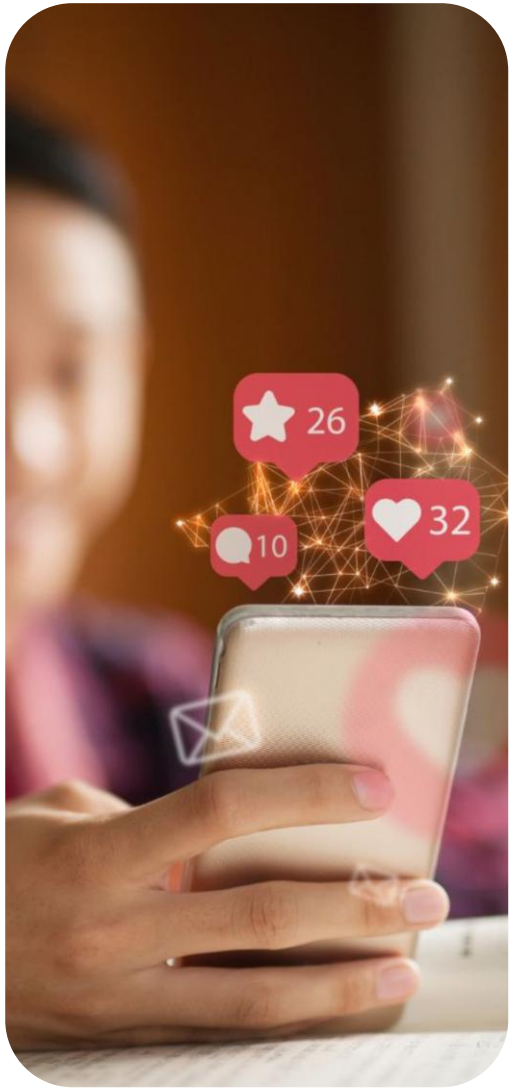
3Sixty Life: Company News

3Sixty Life: Marketing and Advertising Overview

Allan Gray Life Limited: Company News

Assupol Life LTD: Company News

Assupol Life LTD: Marketing and Advertising Overview



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COMPETITOR ANALYSIS: INSURANCE COMPANIES (CONTINUED)

AVBOB Insurance: Company News

AVBOB Insurance: Financial Performance: AVBOB's Financial Results (In ZAR Thousand); AVBOB's NET FINANCIAL RESULT FOR THE YEAR: 2025 VS 2024 (IN ZAR MILLION) (Table and Graph)

AVBOB Insurance: Marketing and Advertising Overview

Clientele Limited Group: Company News

Clientele Limited Group: Financial Performance: CLIENTELE LIMITED GROUP'S FINANCIAL RESULTS (IN ZAR THOUSAND); CLIENTELE LIMITED GROUP's NET profit FOR THE YEAR 2025 VS 2024 (IN ZAR MILLION)(Table and Graph)

Clientele Limited Group: Marketing and Advertising Overview

Discovery Life: Company News

Discovery Life: Financial Performance: DISCOVERY LIFE FINANCIAL RESULTS (IN ZAR MILLION); DISCOVERY LIFE'S PREMIUM INCOME 2024 VS 2023 (IN ZAR MILLION)(Table and Graph)

Discovery Life: Marketing and Advertising Overview

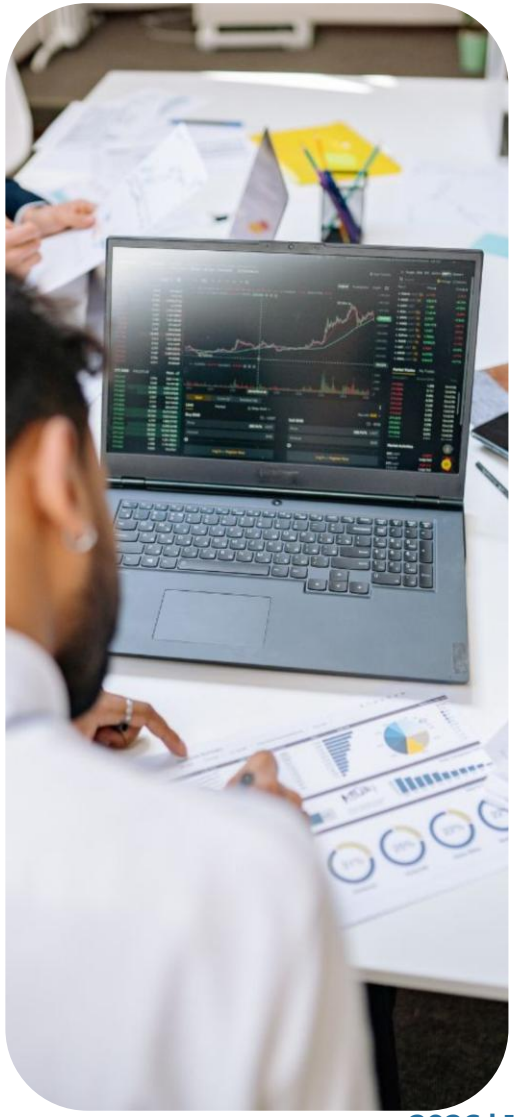
Guardrisk Insurance Limited: Company News

Guardrisk Insurance Limited: Financial Performance: GUARDRISK INSURANCE LIMITED FINANCIAL RESULTS (IN ZAR MILLION); Guardrisk Insurance Limited's NET PROFIT FOR THE YEAR 2025 VS 2024 (IN ZAR MILLION) (Table and Graph)

Guardrisk Insurance Limited: Marketing and Advertising Overview

Hollard Life Assurance: Company News

Hollard Life Assurance: Marketing and Advertising Overview



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COMPETITOR ANALYSIS: INSURANCE COMPANIES (CONTINUED)

Investec Life: Company News

Investec Life: Financial Performance: INVESTEC LIMITED'S FINANCIAL RESULTS (IN ZAR MILLION);

INVESTEC LIMITED GROUP'S HEADLINE EARNINGS: 31 MARCH 2024 VS 2025 (IN ZAR MILLION) (Table and Graph)

Investec Life: Marketing and Advertising Overview

King Price Insurance: Company News

King Price Insurance: Marketing and Advertising Overview

Liberty Holdings Group: Company News

Liberty Holdings Group: Financial Performance: LIBERTY HOLDINGS GROUP'S FINANCIAL RESULTS (IN ZAR MILLION); LIBERTY HOLDINGS GROUP TOTAL EQUITY 2024 VS 2023 (IN ZAR MILLION)(Table and Graph)

Liberty Holdings Group: Marketing and Advertising Overview

Momentum Metropolitan Holdings: Company News

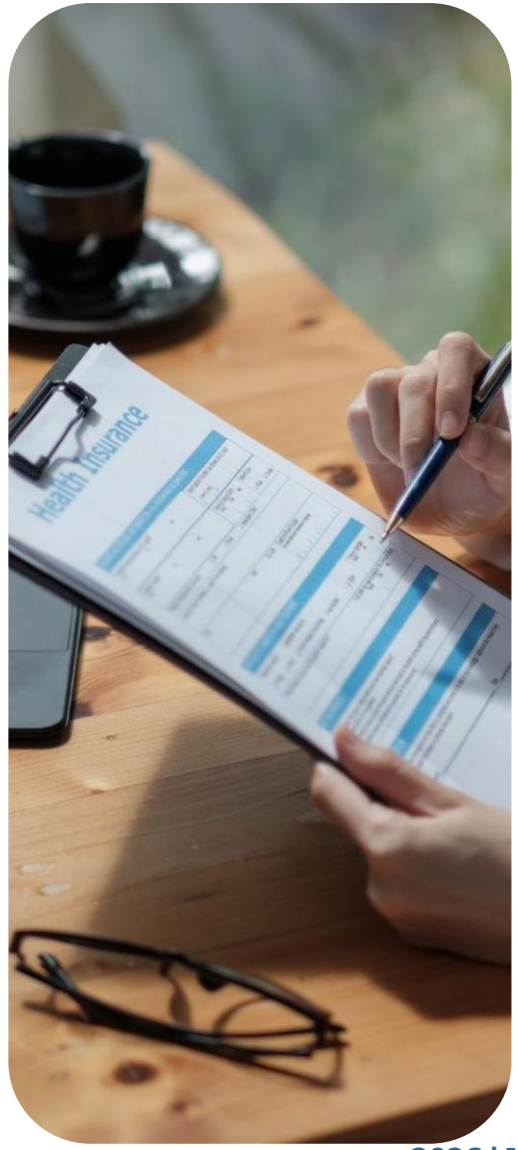
Momentum Metropolitan Holdings: Financial Performance: MOMENTUM METROPOLITAN HOLDINGS' FINANCIAL RESULTS (IN ZAR MILLION); MOMENTUM METROPOLITAN HOLDINGS' TOTAL COMPREHENSIVE INCOME 2025 VS 2024 (IN ZAR MILLION)(Table and Graph)

Momentum Metropolitan Holdings: Marketing and Advertising Overview

Old Mutual: Company News

Old Mutual: iWYZE: Overview

Old Mutual: Financial Performance: OLD MUTUAL FINANCIAL RESULTS (IN ZAR MILLION); OLD MUTUAL PERSONAL FINANCE AND WEALTH MANAGEMENT'S RESULTS FROM OPERATIONS:2024 VS 2025 (IN ZAR MILLION)(Table and Graph)



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COMPETITOR ANALYSIS: INSURANCE COMPANIES (CONTINUED)

Old Mutual: Marketing and Advertising Overview

OUTsurance: Company News

OUTsurance: Financial Performance: OUTSURANCE'S FINANCIAL RESULTS (IN ZAR MILLION); OUTSURANCE LIFE'S OPERATING PROFIT: 30 JUNE 2024 VS 2025 (IN ZAR MILLION)(Table and Graph)

OUTsurance: Marketing and Advertising Overview

PPS: Company News

PPS: Financial Performance: PPS'S FINANCIAL RESULTS(IN ZAR MILLION)); PPS'S NET INSURANCE SERVICE RESULT 2024 VS 2023 (IN ZAR MILLION)(Table and Graph)

PPS: Marketing and Advertising Overview

PSG Insure: Company News

PSG Insure: Financial Performance: PSG FINANCIAL RESULTS (IN ZAR THOUSAND); PSG FINANCIAL SERVICE'S DIVISIONAL RECURRING HEADLINE EARNINGS 2025 VS 2024 (IN ZAR MILLION) (Table and Graph)

PSG Insure: Marketing and Advertising Overview

SAFRICAN: Overview

Sanlam: Company News

Sanlam: Financial Performance: SANLAM'S FINANCIAL RESULTS (IN ZAR MILLION); SANLAM'S GROUP EQUITY VALUE BY GROUP OPERATIONS FOR THE SIX MONTHS ENDED 30 JUNE 2025 (IN ZAR BILLION) (Table and Graph)

Sanlam: Marketing and Advertising Overview

Long-Term Insurance Companies: Other

LONG-TERM INSURANCE COMPETITOR ANALYSIS: PRODUCT MATRIX



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SA COMPETITOR MARKET SHARE ANALYSIS
ON-DEMAND

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The **Competitor Market Share Analysis Insights Report** provides valuable market intelligence on company and brand performance, featuring market share, retail sales and volume data for the period 2021–2025. By tracking performance over time, the report enables decision-makers to benchmark competitors, identify market share shifts, assess sales growth and understand the competitive positioning of individual companies and brands to inform strategic business decisions.

Key questions the report answer

- What is each company's market share, and how has it changed from 2021 to 2025?
- What is the market share of individual brands, and how has their position evolved?
- What are the annual retail sales of each company from 2021 to 2025?
- What are the annual retail volume of individual brands over this period?
- How does your company's and brand's performance compare with key competitors?

Sample: Market Share



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SOUTH AFRICAN INDUSTRY INSIGHTS REPORT
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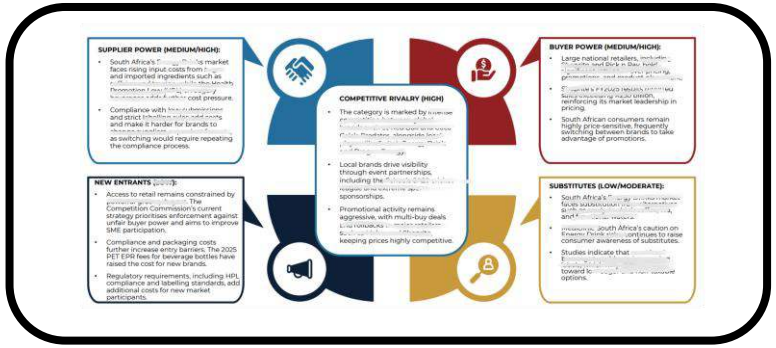
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The **South African Industry Insights Report** provides a comprehensive overview of the local market, examining the competitive landscape and key industry developments. It explores emerging trends, product innovation, technological advancements and the economic, social and regulatory factors shaping the market, highlighting key opportunities and challenges influencing future industry growth.

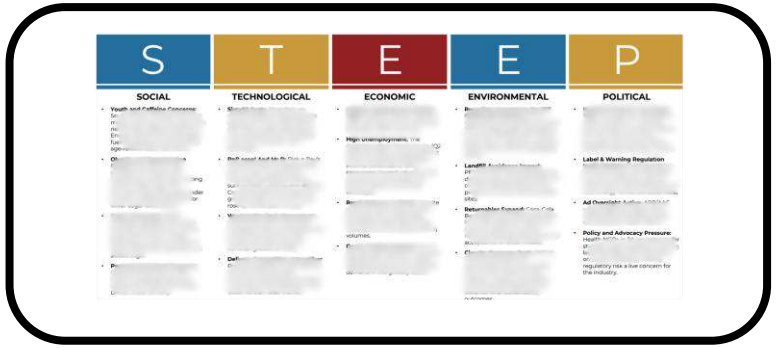
Key questions the report will help you to answer

- What is the Porter's Five Forces and STEEP analysis for the South African markets?
- What are the latest industry trends and product innovations?
- What are the key drivers shaping market growth?
- Which challenges could affect future industry growth
- What innovations and technology are shaping the South African industry?

Sample: Porter's Five Forces



Sample: Steep Analysis



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GLOBAL INDUSTRY INSIGHTS REPORT
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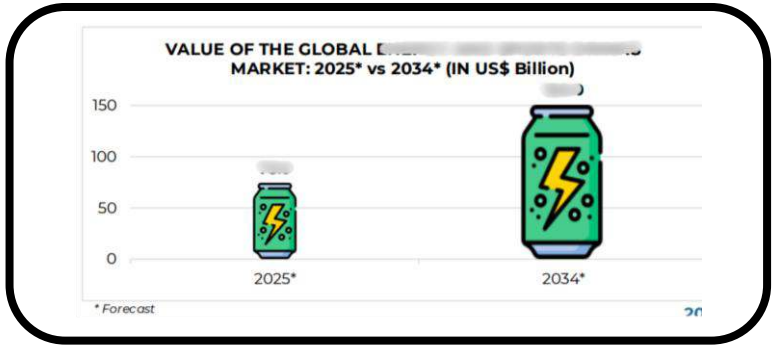
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The **Global Industry Insights Report** provides a comprehensive overview of global market dynamics, market size and growth forecasts, and key regional markets. It explores the competitive landscape, emerging consumer trends, product innovation and technological developments, alongside the key drivers and challenges shaping industry growth worldwide.

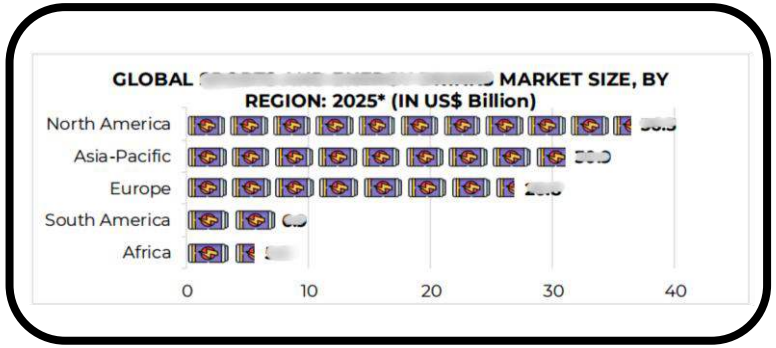
Key questions the report will help you to answer

- What are the current market dynamics of the industry?
- Which are the key markets within the industry?
- Which regions represent the largest markets, and what are the key developments shaping regional market growth?
- Which drivers and challenges could affect future industry growth?
- What innovations and technology are shaping the global industry?

Sample: Global Industry Overview



Sample: Key Markets - Regional



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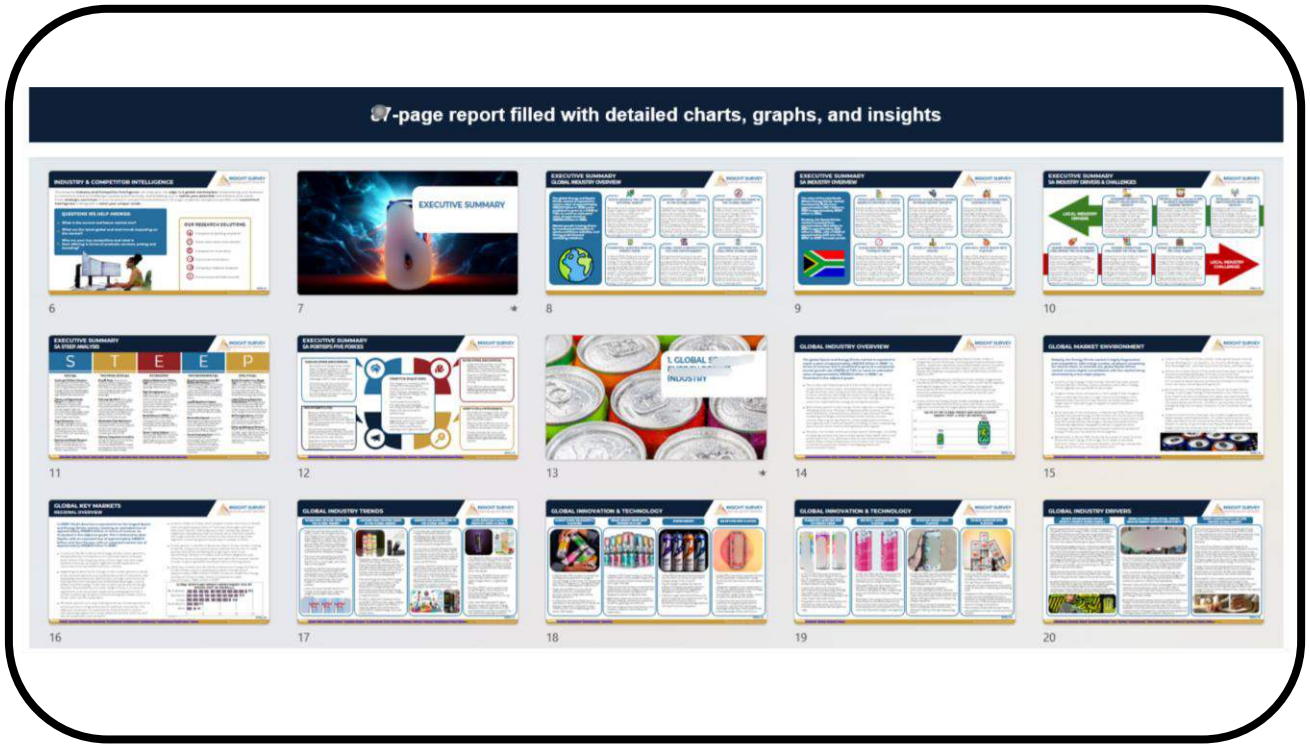
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Sample: Screenshot of Selected Report Slides



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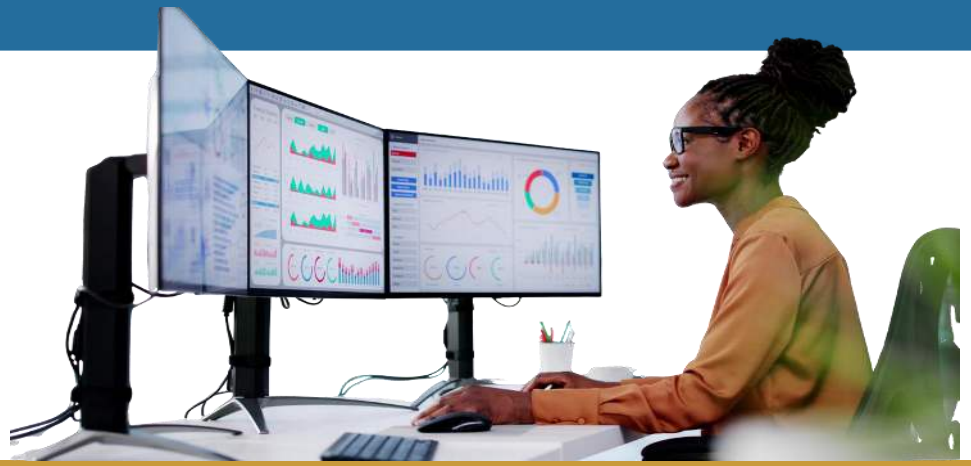
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- Store visits and store checks
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