

Equity Indexed Life Insurance Market By Type (Whole Life Insurance, Universal Life Insurance, Variable Universal Life Insurance, Indexed Universal Life Insurance, Others), By Mode (Online, Offline), By Distribution Channel (Insurance Companies, Agency and Brokers, Banks): Global Opportunity Analysis and Industry Forecast, 2023-2032

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Report description:

Equity indexed life insurance (EILI) also known as indexed universal life insurance (IUL), is a type of life insurance plan that combines traditional life insurance with investment opportunities connected to stock market indices' performance. EILI like regular life insurance, pays a death benefit to the policyholder's beneficiaries upon the policyholder's death, this type of death benefit is usually tax-free. In addition, to the death benefit, EILI policies accumulate cash value over time. A portion of the premium paid by the policyholder is deposited into a cash value account. Moreover, the unique feature of IUL is that the cash value growth is tied to the performance of a selected stock market indexed, such as the S&P 500. Instead of a fixed interest rate, the policy's cash value can potentially grow based on the index's performance. Furthermore, the cash value growth within the policy is normally tax-deferred, which means policyholders do not have to pay taxes on the profits as long as the money remains in the policy, withdrawals or loans against the cash value may also be tax-free up to a specific amount.

The equity indexed life insurance market is driven by technological advancements as digital technologies and internet platforms have shortened the application and underwriting processes, making equity-indexed life insurance (EILI) plans more accessible to consumers, sophisticated data analytics and modeling enable insurers to better analyze risk and offer more personalized plans, potentially lowering policyholder rates. Advances in artificial intelligence (AI) and machine learning enable insurers to optimize investing strategies related to stock market indexed, potentially improving equity indexed life insurance policy performance. Furthermore, investor interest and market performance play a major for growth of the equity indexed life insurance market. However, competing insurance products could hamper the expansion of equity-indexed life insurance markets. EILI policies are a

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unique combination of insurance and investment, giving policyholders with the possibility of equity market gains while also providing a death benefit. When various insurance products, such as traditional whole life insurance or variable universal life insurance, offer similar features but have distinct risk-reward profiles, consumers may find it difficult to differentiate between them and make educated selections. Furthermore, complexity and lack of transparency must restrict the equity indexed life insurance market growth. On the contrary, the equity-indexed life insurance market can benefit from a long-term investing perspective. EILI policies are suitable for individuals who want to develop their wealth over time while also safeguarding their family and friends with life insurance. Policyholders can benefit from the power of compounding as the cash value within the insurance grows over time, bound to the performance of equities indexed, by taking a long-term approach. This longer investing horizon enables them to adapt to market fluctuations and capitalize on possible gains while avoiding the short-term concerns associated with day-to-day market volatility.

The equity indexed life insurance market is segmented on the basis of type, mode, distribution channel, and region. Based on type, the market is segmented into whole life insurance, universal life insurance, variable universal life insurance, indexed universal life insurance, and others. By mode it is segmented into online, and offline. On the basis of distribution channel it is segmented into insurance companies, agency and brokers, and banks. By region, it is analyzed across North America, Europe, Asia-Pacific, and LAMEA.

The report analysis the profiles of key players operating in the equity indexed life insurance market such as American International Group, Inc., AXA, John Hancock, MetLife Services and Solutions, LLC., Mutual of Omaha Insurance Company, Penn Mutual, Progressive Casualty Insurance Company, Protective Life Corporation, Prudential Financial, Inc., Symetra Life Insurance Company. These players have adopted various strategies to increase their market penetration and strengthen their position in the equity indexed life insurance market.

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- Investment Opportunities
- Market share analysis of players by products/segments
- Regulatory Guidelines
- Additional company profiles with specific to client's interest
- Additional country or region analysis- market size and forecast
- Market share analysis of players at global/region/country level
- SWOT Analysis

Key Market Segments

By Type

- Whole Life Insurance
- Universal Life Insurance
- Variable Universal Life Insurance

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- Indexed Universal Life Insurance

- Others

By Mode

- Online

- Offline

By Distribution Channel

- Insurance Companies

- Agency and Brokers

- Banks

By Region

- North America

- U.S.

- Canada

- Europe

- UK

- Germany

- France

- Italy

- Spain

- Rest of Europe

- Asia-Pacific

- China

- Japan

- India

- Australia

- South Korea

- Rest of Asia-Pacific

- LAMEA

- Latin America

- Middle East

- Africa

- Key Market Players

- American International Group, Inc.

- MetLife Services and Solutions, LLC.

- Mutual of Omaha Insurance Company

- Progressive Casualty Insurance Company

- Prudential Financial, Inc.

- AXA

- Protective Life Corporation

- John Hancock

- Penn Mutual

- Symetra Life Insurance Company

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