

Number

1	The faltering global expansion and low interest rate environment will reduce investment yields and undermine profitability. These will drive insurers to revisit alternative growth prospects.
2	International insurers will count on emerging markets to support profitable expansion beyond their mature markets; opportunities will flourish in emerging Asia and Latin America, which account for 81% of emerging market premiums.
3	Aggregated insurance technology spending will rise by 3.1%, with investments focused around process and enterprise management tools, analytics and CRM, channel management, core applications, and compliance and risk management.
4	Carriers will continue to transform legacy systems; the European region will be most receptive to outsourcing, while the United States will increasingly consider on-demand cloud-based services for horizontal and back office processes.
5	The financial crisis caused a regulatory review resulting in more onerous regimes; global regulations and domestic requirements will be cited as concerns as the inevitable inefficiencies stemming from government intervention rise in tandem.