

# TABLE OF CONTENTS

<b>0.0 EXECUTIVE SUMMARY .....</b>	<b>1</b>
<b>1.0 INTRODUCTION .....</b>	<b>4</b>
What is this series about? .....	4
<i>The reports in this series provide four main segmentations, three of which are unique. ....</i>	4
Rationale .....	4
<i>... plus forecasts for the growth (or decline) of premiums in each segment through to 2020 .....</i>	4
Methodology .....	4
Market data sources and analysis .....	4
<i>Segmentation by broad category and product class .....</i>	4
<i>Segmentation by customer size .....</i>	5
<i>Segmentation by customer activity .....</i>	5
Definitions .....	5
Premiums .....	5
Broad categories .....	6
Product classes .....	6
Customer size bands .....	7
Customer activities .....	7
Abbreviations .....	8
Finaccord .....	9
Other reports in this series .....	9
Other reports about commercial non-life insurance in France .....	9
<b>2.0 MARKET ANALYSIS .....</b>	<b>10</b>
Introduction .....	10
Trends from 2012 to 2016 .....	11
Segmentation by broad category .....	11
<i>Premiums in commercial property insurance represent more than one third of the total market .....</i>	11
<i>Commercial liability and MAT insurance premiums declined in value between 2012 and 2016 .....</i>	12
Segmentation by product class .....	14
<i>... but most product classes have been growing .....</i>	14
<i>Smaller product classes tend to be posting the highest rates of premium growth .....</i>	15
Segmentation by customer size .....	17
<i>Small and medium-sized customers generate a relatively low share of commercial lines premiums .....</i>	17
<i>... and have been declining in importance within the overall market .....</i>	18
Segmentation by customer activity .....	20
<i>The construction segment is that which generates the highest premiums in France .....</i>	20
<i>... followed by the agriculture, fishing and forestry segment .....</i>	20
<i>... albeit premiums have been rising most rapidly in the healthcare and life sciences sector .....</i>	22
Forecasts to 2020 .....	25
Segmentation by broad category .....	25
<i>The French commercial lines market is expected to rise by around EUR 1.86 billion in value by 2020 .....</i>	25
Segmentation by product class .....	27
<i>... with smaller product classes continuing to drive much of this growth .....</i>	27
Segmentation by customer size .....	29
<i>... and with the segment of micro customers continuing to perform most favourably .....</i>	29
Segmentation by customer activity .....	31

**COMMERCIAL NON-LIFE INSURANCE IN FRANCE: SIZE, SEGMENTATION AND FORECAST TO 2020**

*Two segments are likely to experience nominal compound annual growth in premiums of just under 3%.....31*

# LIST OF GRAPHICS / TABLES

<b>0.0 EXECUTIVE SUMMARY .....</b>	<b>1</b>
Key market data for commercial non-life insurance in France: size, segmentation and forecast, 2012, 2016 and 2020 .....	2
Key market data for commercial non-life insurance in France: size, segmentation and forecast, 2012, 2016 and 2020 (continuation).....	3
<b>1.0 INTRODUCTION .....</b>	<b>4</b>
<b>2.0 MARKET ANALYSIS .....</b>	<b>10</b>
Commercial non-life insurance premiums in France segmented by broad category, 2016 .....	11
Value and growth of commercial non-life insurance premiums in France segmented by broad category, 2012 to 2016.....	12
Growth of commercial non-life insurance premiums in France segmented by broad category, 2012 to 2016 .....	13
Commercial non-life insurance premiums in France segmented by broad category, 2012 and 2016 (table) .....	13
Commercial non-life insurance premiums in France segmented by product class, 2016 .....	14
Value and growth of commercial non-life insurance premiums in France segmented by product class, 2012 to 2016.....	15
Growth of commercial non-life insurance premiums in France segmented by product class, 2012 to 2016 .....	16
Commercial non-life insurance premiums in France segmented by product class, 2012 and 2016 (table) .....	17
Commercial non-life insurance premiums in France segmented by customer size, 2016 .....	18
Growth of commercial non-life insurance premiums in France segmented by customer size, 2012 to 2016 .....	19
Commercial non-life insurance premiums in France segmented by customer size, 2012 and 2016 (table) .....	19
Commercial non-life insurance premiums in France segmented by customer activity, 2016 .....	21
Growth of commercial non-life insurance premiums in France segmented by customer activity, 2012 to 2016 .....	22
Value and growth of commercial non-life insurance premiums in France segmented by customer activity, 2012 to 2016.....	23
Commercial non-life insurance premiums in France segmented by customer activity, 2012 and 2016 (table) .....	24
Value and growth of commercial non-life insurance premiums in France segmented by broad category, 2016 to 2020 (forecast).....	25
Growth of commercial non-life insurance premiums in France segmented by broad category, 2016 to 2020 (forecast) .....	26
Commercial non-life insurance premiums in France segmented by broad category, 2016 and 2020 (forecast) (table) .....	26
Value and growth of commercial non-life insurance premiums in France segmented by product class, 2016 to 2020 (forecast).....	27
Growth of commercial non-life insurance premiums in France segmented by product class, 2016 to 2020 (forecast).....	28
Commercial non-life insurance premiums in France segmented by product class, 2016 and 2020 (forecast) (table) .....	29
Growth of commercial non-life insurance premiums in France segmented by customer size, 2016 to 2020 (forecast).....	30
Commercial non-life insurance premiums in France segmented by customer size, 2016 and 2020 (forecast) (table) .....	30

**COMMERCIAL NON-LIFE INSURANCE IN FRANCE: SIZE, SEGMENTATION AND FORECAST TO 2020**

Growth of commercial non-life insurance premiums in France segmented by customer activity, 2016 to 2020 (forecast) .....31

Value and growth of commercial non-life insurance premiums in France segmented by customer activity, 2016 to 2020 (forecast).....32

Commercial non-life insurance premiums in France segmented by customer activity, 2016 and 2020 (forecast).....32