

# China Insurance Report Q3 2016

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## Abstracts

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BMI View: China's insurance market continues to record healthy growth rates, in both the life and non-life sectors and we hold a broadly positive outlook for the market over the medium term and beyond. Rising average household income rates are boosting the sales of a variety of non-life products, particularly health and motor insurance which lead the non-life sector, with solid growth also expected in the smaller lines, such as credit and financial guarantee insurance. Higher incomes are also expected to stimulate sales in the life sector, along with rising demand from an ageing population. While growth in the Chinese economy has slowed, it remains one of the strongest markets in the region and will continue to attract investors, keen to take advantage of the potential offered by this huge and still expanding insurance market.

### Key Updates And Forecasts

Insurance giant Chubb has entered into a preferred distribution agreement with leading Chinese retail group Suning - the partnership intends to focus on accident and health, travel, property and personal device insurance products which will be distributed via Suning's 1,700 retail stores and online customer base where it has 230mn registered customers.

Retail giant Alibaba is expanding into the insurance market, setting up Alibaba Health - a joint venture between China Taiping Insurance Holdings Co Ltd, Alibaba (China) Technology and Shanghai Yunfeng. The company will be focused upon internet based health insurance.

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