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Hong Kong Insurance Report Q1 2016

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Abstracts

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BMI View: Hong Kong's enormous life insurance segment is sophisticated and dynamic. All major trends - including the insurers' own ability to develop and distribute attractive new products - are favourable. In the non-life segment, growth will likely be driven by the expansion of the accident & health insurance subsector.

Latest Updates And Forecasts

Hong Kong's insurance sector is dominated by the massive and dynamic life segment, which accounts for about 87% of all premiums written. Growth in life insurance premiums will be driven by a number of factors. These include Hong Kong's persistent surplus of savings and the central role played by life insurance in organised savings. In addition, the population is ageing: demand for the insurers' retirement income solutions is rising. The life insurers have been enjoying double digit growth in new business: this is partly because of their development of attractive new products and partly because of their distribution strategies - which normally rely on multiple channels. Finally, there are substantial, and still growing, opportunities to sell protection, savings and wealth management offerings to residents of mainland China.

If anything, the risks to forecasts are to the upside.

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