

The 2023-2028 Outlook for Health Insurance in China

<https://marketpublishers.com/r/2D215D959E70EN.html>

Date: August 2022

Pages: 185

Price: US\$ 595.00 (Single User License)

ID: 2D215D959E70EN

Abstracts

This study covers the latent demand outlook for health insurance across the regions of China, including provinces, autonomous regions (Guangxi, Nei Mongol, Ningxia, Xinjiang, Xizang - Tibet), municipalities (Beijing, Chongqing, Shanghai, and Tianjin), special administrative regions (Hong Kong and Macau), and Taiwan (all hereafter referred to as 'regions'). Latent demand (in millions of U.S. dollars), or potential industry earnings (P.I.E.) estimates are given across some 1,100 cities in China. For each major city in question, the percent share the city is of the region and of China is reported. Each major city is defined as an area of 'economic population', as opposed to the demographic population within a legal geographic boundary. For many cities, the economic population is much larger than the population within the city limits; this is especially true for the cities of the Western regions. For the coastal regions, cities which are close to other major cities or which represent, by themselves, a high percent of the regional population, actual city-level population is closer to the economic population (e.g. in Beijing). Based on this 'economic' definition of population, comparative benchmarks allow the reader to quickly gauge a city's marketing and distribution value vis-à-vis others. This exercise is quite useful for persons setting up distribution centers or sales force strategies. Using econometric models which project fundamental economic dynamics within each region and city of influence, latent demand estimates are created for health insurance. This report does not discuss the specific players in the market serving the latent demand, nor specific details at the product level. The study also does not consider short-term cyclicalities that might affect realized sales. The study, therefore, is strategic in nature, taking an aggregate and long-run view, irrespective of the players or products involved.

In this report we define the sales of health insurance as including all commonly understood products and/or services falling within this broad category, irrespective of product packaging, formulation, size, or form. Companies participating in this industry include Aetna, AIA Group, Allianz, Anthem Insurance Companies, ASSICURAZIONI

GENERALI, Aviva, AXA, Berkshire Hathaway, Blue Cross Blue Shield, BMI Healthcare, Broadstone Corporate Benefits, Ltd., Bupa, Centene, Cigna, Dai-ichi LIFE HOLDINGS, HBF Health, Ltd., Healthcare International Global Network, Ltd., International Medical Group, Kaiser Foundation, Life Insurance Corporation, Mapfre, New York Life Insurance Company, Nippon Life Insurance Company, Now Health International, Oracle, Prudential, United HealthCare Services, Inc., VHI Group, and Vitality CORPORATE SERVICES, Ltd.. In addition to the sources indicated, additional information available to the public via news and/or press releases published by players in the industry was considered in defining and calibrating this category. All figures are in a common currency (U.S. dollars, millions) and are not adjusted for inflation (i.e., they are current values). Exchange rates used to convert to U.S. dollars are averages for the year in question. Future exchange rates are assumed to be constant in the future at the current level (the average of the year of this publication's release in 2022).

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