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# 2010 Special Report: China Life & Non-Life - Market Review. China: A **Dangerous Wind Or An Opportunity?** A.M. Best's Perspective



China Life & Non-Life

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#### China: A Dangerous Wind or An Opportunity? A.M. Best's Perspective

The Chinese proverb "Acrisis is an apportunity riding the danger-ous wind" could be used to describe the insurance and reinsur-ance markets of China. As China's insurance market coefficies to develop and offer growth opportunities, participants simultane-ously face a diverse range of challenges.

Socioeconomic developments have ensured that premium vol. une continues to rise. Virtually every appect of Chinale insurance market in evolving with domestic and international insures and reinsurers changing, not just in response to increased regulatory scruting but as companies attempt to build a long-term butture for themselves. All Best above.

- Some non-life insurers are employing a range of strotegies to deliver improved underwriting results; for example, engaging in more realistic pricing and becoming more relective in their choice of risk insuren, particularly on the life cide, are reassecoing their product offering.
- Pricing and commission levels are beginning to improve, although competitive pressures remain as more comparies recognise the opportually China presents. Domestic and foreign (re/insurers face a wide rough of challenges including addression the shortage of expertise and talent in the country.

The Chinese (re)insurance market has expanded rapidly over the part decade and is well positioned to continue to grow from its current position as the world's seventh largest insurance market. However, is AM. Best's opinion, it is just beginning to take on a new stage in its development and will continue to evolve.

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# Synopsis

As one of the worldâ ™s fastest growing economies and largest exporters, China has been affected by the global events of the past two years. The life and non-life insurance sectors have grown strongly, reflecting trends that include increased wealth and the awareness of the benefits of insurance.

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