



LIFE INSURANCE IN CHINA AND INDIA: Market Trends and Distribution Challenges

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SUMMARY

The rapid growth of the middle class in India and China is driving unprecedented growth in the life insurance market in these countries, with the combined market expected to exceed USD 450Bn by 2025.

While US and European insurers are rushing to take advantage of this explosive growth, many are ill-prepared for their unique distribution challenges. Success depends on adapting recruitment, retention, compensation and technology strategies to the realities of these emerging markets.

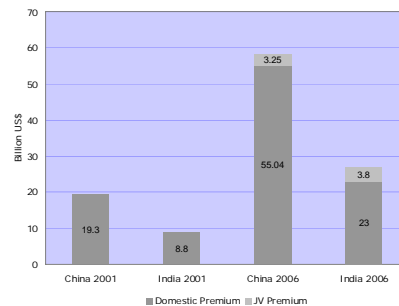
This report is designed to familiarize western insurer executives with the trends and issues in these markets and to highlight some of the successful strategies that their peers and successful local competitors are adopting. It provides data on market participants and examples of recent technology investments and strategies to support distribution.

The key areas of focus for life insurers distribution strategies in these volatile markets should be **agility** in business processes and technology, **control over customer data**, an understanding for the need for **short-term profitability**, and the value of **actively supporting agents with marketing and cross-selling initiatives**.

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Life Premium Growth 2001-2006



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