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A.M. Best Special Report: Southeast Asia Life & Nonlife: Southeast Asia May Reward Shrewd Insurers, Punish The Careless

BEST'S SPECIAL REPORT
Through the Looking Glass

Southeast Asia Life & Nonlife

Market Review
February 22, 2010

Section:
Life & Nonlife

Southeast Asia - Gross Written Premiums (2009) and more

Year	Gross Written Premiums (2009)
2008	~4,000
2009	~6,000
2010	~5,000

Source: A.M. Best, Southeast Asia Life & Nonlife (2010)

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Market Analysis

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Southeast Asia May Reward Shrewd Insurers, Punish the Careless

Southeast Asia is seen as an exciting and rapidly developing insurance market, A.M. Best believes the insurance markets in Indonesia, Malaysia, the Philippines, Thailand and Vietnam will continue to grow. Each market in this region has opportunities and opportunities, but also challenges that require insurers to approach them with care.

- These insurance markets are less mature than established markets, such as Singapore, and certain countries in Southeast Asia have more fragmented insurance markets than some markets in Northeast Asia.
- Traditional and traditional insurance are increasingly offered to certain countries in Southeast Asia, which includes large markets opportunities in Indonesia and Malaysia who could be attracted to Sharia-compliant products.
- Use of microinsurance and insurance spreads is increasing in Southeast Asia, particularly in the Philippines.
- Insurance markets in the region are likely to attract more global interest as regulatory structures develop, and particularly in some cases that move toward adopting (Risk-based Capital (RBC) standards.
- Many overseas insurers have established a presence in Southeast Asia, which could increase with the more liberalized standards.
- Insurance markets in Southeast Asia have shown some resilience and attracted new business despite tough economic conditions, but profitable underwriting can be challenging as the markets tend to exhibit intense competition.
- A.M. Best believes insurers should focus on profitable underwriting and expense control—depending on investment income—but the strategy is likely to induce regional volatility.

Southeast Asia - Major National Record Rites



Synopsis

Southeast Asia is seen as an exciting and rapidly developing insurance market. A.M. Best believes the insurance markets in Indonesia, Malaysia, the Philippines, Thailand and Vietnam will continue to grow. Each market in this region has unique traits and opportunities, but also challenges that require insurers to approach them with care.

Book Information

File Size: 451 KB

Print Length: 25 pages

Publication Date: February 22, 2010

Sold by: Digital Services LLC

Language: English

ASIN: B003VRZHX4

Text-to-Speech: Enabled

X-Ray: Not Enabled

Word Wise: Enabled

Lending: Enabled

Enhanced Typesetting: Enabled

Best Sellers Rank: #3,248,726 Paid in Kindle Store (See Top 100 Paid in Kindle Store) #48

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