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Hong Kong

# Asia Life Insurance Summit 2026

The 2030 Life Insurer:  
Capital Strength, Customer Depth,  
Digital Edge

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## Introduction

Asia's life insurance sector is entering a decisive decade. The region continues to lead global premium growth, yet the landscape is being reshaped by powerful structural forces: ageing populations, widening protection and retirement gaps, evolving capital regimes, AI-driven operating models, and increasingly sophisticated customers who expect seamless, personalised engagement.

Across markets, life insurers are recalibrating strategies to balance growth with capital discipline. IFRS 17 and evolving solvency frameworks are sharpening focus on earnings quality, product profitability, and asset-liability alignment. At the same time, embedded insurance, platform ecosystems, and digital advisory models are redefining distribution economics. Artificial intelligence is moving beyond experimentation into underwriting, claims automation, predictive retention, and capital optimisation.

Hong Kong stands at the centre of these shifts. As one of Asia's most international insurance hubs, it plays a critical role in wealth management, cross-border insurance flows, and retirement solutions. With strong demand from the Greater Bay Area, continued innovation in participating products, and a renewed emphasis on risk management and governance, Hong Kong's life sector offers a compelling lens into the future of regional insurance leadership.

The Asia Life Insurance Summit 2026 will convene CEOs, CFOs, CROs, Chief Actuaries, distribution leaders, and professionals serving the Life insurance industry for a high-level strategic dialogue on sustainable value creation.

The focus is clear: how to unlock capital-efficient growth, deepen customer lifetime value, strengthen balance sheet resilience, and build digitally enabled operating models that endure through cycles.

For industry leaders committed to shaping the next era of protection, wealth, and retirement across Asia, this Summit will deliver strategic clarity, peer-level insight, and actionable advantage.

# Key Topics

## 1. Regulatory Address

### Strengthening Hong Kong's Role as Asia's Life Insurance Gateway in the Decade to 2030

- Supporting innovation and regional connectivity while maintaining strong prudential oversight
- Enabling cross-border insurance growth across Asia and the Greater Bay Area
- Safeguarding policyholder trust in a rapidly evolving risk environment

## 2. CEO Leadership Dialogue

### Leading the Life Insurer of 2030: Strategy, Trust and Growth in a Transforming Asia

- How CEOs are repositioning life insurers to remain relevant in the protection, wealth and retirement landscape?
- Balancing growth ambitions with capital resilience and long-term policyholder trust
- Strategic priorities shaping the next decade of life insurance leadership in Asia

## 3. Executive Outlook Panel

### Asia's Life Insurance Market Outlook: Growth Opportunities, Structural Risks and the Road to 2030

- Where the next wave of life insurance growth in Asia will come from?
- How demographic shifts, digital adoption, and regulatory change will reshape the market?
- What the last decade of disruption has taught insurers about building resilient strategies?

## 4. Global Risk & Capital Leadership Dialogue

### Capital Strength in an Uncertain World: Building Life Insurers That Can Withstand Global Shocks

- Preparing for geopolitical disruptions, economic volatility and systemic risks
- Ensuring capital resilience while continuing to invest in long-term growth
- Strengthening enterprise risk and governance frameworks for the next decade

## 5. The Longevity Economy: Turning Asia's Ageing Populations into Sustainable Growth

- Designing retirement and income solutions for the "silver generation"
- Supporting longer life expectancy with sustainable product guarantees
- Positioning insurers as long-term partners in financial wellbeing and retirement security

## 6. Future-Ready Life Insurance Products: Designing Protection for the Next Generation

- Developing flexible, modular products aligned with changing lifestyles
- Addressing affordability while expanding coverage to underserved segments
- Combining protection, wealth accumulation, and retirement solutions in new ways

## 7. Artificial Intelligence in Life Insurance: From Automation to Strategic Advantage

- Transforming underwriting, claims, and policy servicing through AI
- Enabling smarter product design using predictive risk and behavioural insights
- Improving operational efficiency while strengthening risk governance

## 8. Closing Asia's Protection Gap: Expanding Access While Maintaining Profitability

- Designing affordable protection products for emerging middle-income populations
- Leveraging digital distribution to reach underserved segments
- Balancing growth ambitions with sustainable underwriting and capital discipline

## 9. The Future of Life Reinsurance in Asia: Strengthening Risk Transfer and Capital Efficiency

- Supporting insurers in managing longevity, catastrophe, and emerging risks
- Enabling product innovation through risk sharing and capital solutions
- Strengthening partnerships between primary insurers and global reinsurers

## 10. Reimagining Distribution for 2030 and Beyond: Hybrid Advice, Platforms, and Ecosystem Partnerships

- Combining digital platforms with human advisory to increase productivity
- Expanding embedded insurance within financial and lifestyle ecosystems
- Adapting distribution strategies to evolving consumer purchasing behaviour

### 11. Investing for Resilience: Capital Allocation Strategies in an Uncertain World

- Optimising investment portfolios amid interest rate volatility
- Strengthening asset-liability management for long-duration liabilities
- Deploying capital efficiently while safeguarding solvency and liquidity

### 12. Managing Demographic and Systemic Risk in a Rapidly Changing World

- Preparing for longevity shifts and changing mortality trends
- Strengthening enterprise risk frameworks for emerging systemic risks
- Enhancing resilience against health, climate, and societal disruptions

### 13. How does Life Insurance look like in an Era of Geopolitical Uncertainty?

- Understanding how geopolitical shocks reshape risk assumptions and product design
- Adapting underwriting and policy structures in a volatile global environment
- Building resilient insurance models that can withstand systemic disruptions

### 14. Harnessing Data and Advanced Analytics: Enhancing Precision Across the Life Insurance Value Chain

- Improving risk selection and pricing accuracy
- Predicting customer behaviour and improving retention
- Enabling data-driven product innovation and advisory services

### 15. Distribution Productivity: Strengthening Advisor Value in a Digital-First World

- Empowering agents with data and digital advisory tools
- Enhancing productivity and customer lifetime value
- Aligning incentives with long-term policyholder outcomes

### 16. Wellness, Prevention, and Engagement: Extending Life Insurers' Role Beyond Protection

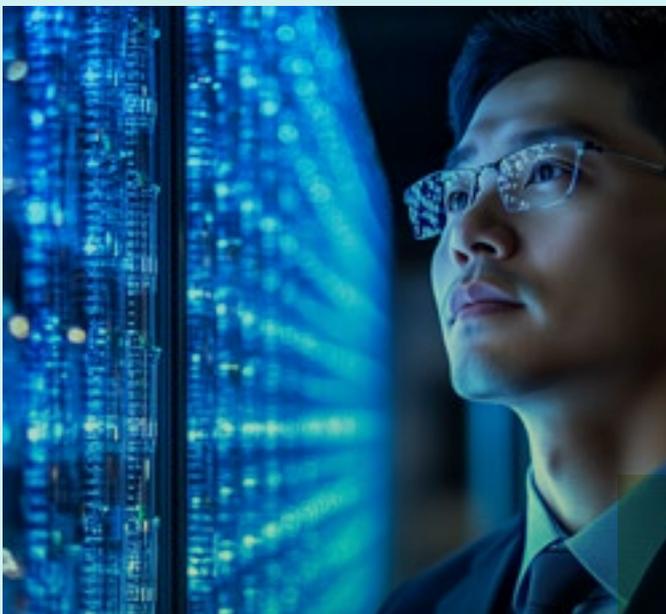
- Integrating health and wellness ecosystems into insurance propositions
- Encouraging behavioural change to improve longevity outcomes
- Building deeper, long-term relationships with policyholders

### 17. Operational Excellence for the Digital Life Insurer

- Streamlining operations through automation and intelligent workflow
- Reducing cost ratios while improving customer experience
- Reinvesting productivity gains into innovation and growth

### Who Should Attend:

- CEOs, COOs, CFOs and CIOs of Life and Composite Insurance companies
- Wealth Management and Fund Managers
- Savings/Pension funds/ Unit Trusts entities
- Investment & Risk Analyst
- Banks
- Brokers
- Reinsurers
- Regulators
- Professionals Serving the Life Insurance Industry: Investment Managers, Actuaries, Auditors, Lawyers, IT Experts and Management Consultants



# Candid Moments and Connections - Highlights from the Previous Edition





# Get involved

For speaking, sponsorship and partnership opportunities:

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