

## Life insurance in Asia : winning in the next decade

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### Abstrak

The Asian life insurance industry is truly entering an inflection point. Coming off massive growth from the past several years, the industry has suffered greatly, along with the rest of the financial industry, in the 2008 financial crisis. Most life insurers across Asia have lost tremendous value in the wake of the crisis; a few are in significant distress. It is important not to lose sight of the longer-term outlook though: fueled by macroeconomic factors such as the emergence of the middle class, high savings rates, and the growing need to save and invest for retirement, Asia's life insurance market is expected to grow at double the rate of the US and European market over the next decade