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ASIA
INSURANCE REVIEW

9–10 September 2026
Marco Polo Hongkong Hotel,
Hong Kong

Asia Life Insurance Summit 2026

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

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Ms Ritu Sharma

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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.

DAY 1

9 September 2026, Wednesday

8:00am **Registration & Welcome Coffee**
Centenary Room 1, G/F

9:10am **Chairperson's Opening Remarks & Introduction to the Conference Theme**



Orchis Li

Council Member, The Actuarial Society of Hong Kong

9:20am **Welcome Remarks and Industry Keynote Address**



Daisy Tsang

Co-CEO, Insurance, HSBC

Government Leadership Address

9:30am **Strengthening Hong Kong's Position as Asia's Premier Insurance and Wealth Management Hub: A Vision Towards 2030**



Joseph H. L. Chan, JP

Under Secretary for Financial Services and the Treasury,
The Government of Hong Kong SAR

EO Leadership Dialogue

9:50am **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



Moderator

Mark Saunders

President, The Actuarial Society of Hong Kong



Panellists:

Lawrence Lam

CEO, Prudential Hong Kong



Cindy Cui

CEO, Allianz China Life Insurance Company Ltd, China



Jim Qin

CEO, Life and General Insurance, Zurich Insurance, Hong Kong



Winnie Ching

Chief Executive Officer, Hang Seng Insurance



Dustin Ball

Co-lead and Managing Director, Asia Financial Services Industry Group, Alvarez & Marsal

10:40am

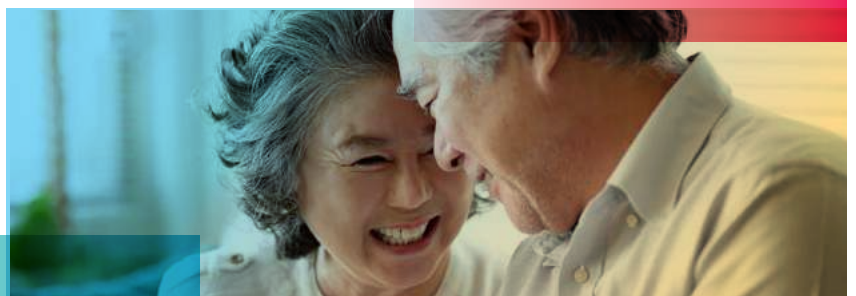
Morning Refreshments Break

Centenary Room 1, G/F

11:10am

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



Panel Discussion

11:40am

The AI-Native Life Insurer: What Will Insurance Look Like When AI Starts Making the Decisions? Will AI Replace the Insurance Model We Know?

- **From AI assistant to AI decision-maker:** How agentic AI could fundamentally reshape underwriting, product design, distribution, claims and customer engagement
- **Reinventing the insurance model:** What becomes possible when life insurers move from periodic, product-led interactions to continuous, hyper-personalised protection
- **The human-AI frontier:** Where should insurers trust AI, where must human judgement prevail, and how do leaders build responsible AI without slowing innovation?



Moderator:

Joel Lim

Head of AI & Digital, Asia Financial Services Industry Group, Alvarez & Marsal



Panellists:

Alex Wong

Regional Chief Information Technology Officer, Greater China, Prudential



DJ de Villiers

Chief Information & Digital Officer, Asia, Sun Life



12:25pm

Closing Asia's Retirement Protection Gap: How Life Insurers Can Build Sustainable Income for Longer Lives

- Closing the retirement protection gap through accessible, affordable and sustainable insurance solutions, particularly in emerging Asian markets
- Addressing longevity not only through annuities and guaranteed income, but through a broader combination of protection, savings and retirement solutions suited to different market conditions
- Building the retirement ecosystem of 2030 through stronger collaboration among life insurers, governments, employers, pension providers and financial institutions
- Ensuring that growth in retirement solutions is supported by long-term trust, product sustainability and responsible distribution



Sythan Prou

CEO, Forte Life Assurance, Cambodia

1:05pm

Networking Lunch Hosted by HSBC LIFE

Café Marco Restaurant, 1/F



HSBC Life

Thought Leadership Session

2:30pm

Beyond Protection: Reimagining Life Insurance for Asia's Next Generation of Wealth and Legacy

- How insurers can meet the evolving needs of HNW and UHNW customers through integrated protection, wealth, and legacy planning
- Leveraging cross-border capabilities to serve increasingly global families
- Building trusted, long-term client relationships in an era of wealth transfer and longevity



Sally YW Wan

CEO AXA Greater China & Chairman- Hong Kong Federation of Insurers (HKFI)



3:00pm

The Intelligent Life Insurer: Reimagining the Business Model, Customer Experience and Economics of Life Insurance

- From Automation to Transformation: How AI and agentic technologies are reshaping product development, underwriting, distribution and servicing
- Reinventing Customer & Business Economics: Using AI to deliver hyper-personalisation, smarter decision-making, operational efficiency and sustainable growth
- Building the 2030 Life Insurer: Embedding AI responsibly across the organisation while balancing innovation, governance, trust and human oversight



Dr Ashish Chandra

Founder & CEO- GFF AI PTE. LTD. Singapore

3:30pm

Security Beyond Income: What Asia's Future Customers Need from Insurers

- Who are the future customers across mature Asian markets, with a deeper dive into Hong Kong
- Understanding future customer needs across income, health protection, family security and legacy
- Exploring how insurers can connect health, wealth and care to help customers age with confidence and security



Minnie Yu

Head of Business Development, RGA Hong Kong and High Net Worth Markets



4:00pm

Pulse of the Industry: Live Polling Session

Share your insights through our quick live polls and see how your thinking compares with your peers in the room. Designed to cut through the noise, this interactive session captures the unfiltered views of Asia's Life insurance leaders on the key challenges, strategic priorities, and uncertainties shaping the industry today. Anonymous, instant, and genuinely revealing, the results will not only benchmark perspectives across the room but also help shape the conversations that matter most.

4:15pm

Chairperson's Closing Remarks and Networking Tea

5:00pm

End of Day One

Note: Programme is subject to change.



DAY 2

10 September 2026, Thursday

8:00am **Registration & Welcome Coffee**
Centenary Room 1, G/F

9:15am **Chairperson's Opening Remarks**



Orchis Li

Council Member, The Actuarial Society of Hong Kong

Industry Keynote Address

9:30am **The Life Insurer of 2030: Building Social Resilience Beyond Protection**



Selina Lau

Chief Executive, The Hong Kong Federation of Insurers (HKFI)

9:50am **Adding Value to Insurance Investment Portfolio via Tactical Asset Allocation**

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



Moderator

Jane Wong

Head of Relationship Management - HSBC Life Hong Kong, HSBC Asset Management



Panellists:

William Chan

Global Chief Investment Officer and Head of Investment Hub, Insurance, HSBC



Yiğit Onat

Head of Multi-Asset Asia, HSBC Asset Management

10:30am

What Can Life Insurers Learn From Fintech Challengers? Rebuilding Insurance Around the Customer

- **The customer is no longer comparing insurers with insurers:** What life insurers can learn from fintechs that have reset expectations around simplicity, transparency, personalisation and customer control
- **From products to financial journeys:** How insurers can move beyond complex product structures to become more relevant across customers' long-term saving, investing, protection and retirement needs
- **Challenging the incumbent mindset:** What traditional life insurers can learn from building a financial-services business from scratch and where incumbents still have an unfair advantage



Tim Jones

CEO – Hong Kong, Chocolate Finance

10:50am

Interactive Q&A

11:00am

Morning Refreshments Break

Centenary Room 1, G/F

11:30am

Closing Asia's Legacy Gap: How Life Insurance Is Becoming the Wealth Transfer Tool of Choice for the Next Generation of HNW Families

- Discover why life insurance is fast becoming the wealth transfer tool of choice for Asia's HNW families
- Identifying where Asia's greatest untapped legacy planning gaps lie and how to turn intent into action
- Reposition life insurance at the heart of multi-generational wealth plans and strategies to deepen your HNW client relationships



Bonnie Qiu

CEO, Global High-Net-Worth and Chief Partnership Distribution Officer,
Manulife Asia

12:00pm

The 2030 Life Insurer: How AI and Agentic Intelligence Will Redefine Insurance from Product to Platform

AI is moving beyond automation into agentic decision-making, fundamentally changing how life insurers design products, engage customers, empower distribution and manage risk. This session will explore what an AI-native life insurer could look like by 2030 and how insurers can balance speed, personalisation and productivity with trust, governance and regulatory responsibility.



Prof Andy Chun

Professor of Practice, Department of Computing, The Hong Kong Polytechnic University

12:30pm

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

1:00pm

Networking Lunch

Café Marco Restaurant, 1/F

Global Risk & Capital Leadership Dialogue

2:00pm

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



Moderator:

Simon Lam

Past President, Actuarial Society of Hong Kong



Panellists:

Martin Noble

CFO, Zurich Insurance Hong Kong



Mark Kai

Chief Financial Officer, BOC Group Life Assurance Company Limited



Ronald Tse

General Manager, Product Development, China Life Insurance (Overseas) Company Limited



Bennet Li
Chief Financial Officer, Sun Life Asia

2:45pm

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*

Panel Session: Specialist HNW Advisory Perspective

3:15pm

The Trusted Architect: How Specialist Advisers Are Redefining Wealth, Health and Legacy for Asia's HNW and UHNW Families

A frank conversation from the deal table to the family boardroom. What specialist advisers are seeing, structuring and advising on as Asia's wealth transfer, longevity and liquidity needs accelerate towards 2030.

- Go beyond traditional wealth transfer: Hear how specialist brokers and advisers are helping HNW families navigate the interconnected challenges of succession, liquidity, protection, health and longevity across generations
- Get inside the HNW deal table: Explore what Asia's wealthiest families are asking for, which solutions are gaining traction, and how advisers are bringing together life insurance, premium financing, private banking, healthcare and family-office expertise to address increasingly complex needs
- Redefining the trusted adviser: Examine how the specialist model is evolving from product intermediary to strategic family partner, and what this means for life carriers, private banks, family offices and other advisers seeking deeper relationships with Asia's HNW and UHNW families



Moderator:

Bonnie Leung
Programme Director for the Master of Family Wealth Management programme, The University of Hong Kong



Panellists:

Justin Man
CEO, Apeiron International



Elaine Jiang
Chief Innovation and Growth Officer & Founding Partner, Humansa



Jason Kwong
Group COO, Private Client Services (PCS) by Mercer

4:00pm

Pulse of the Industry: Live Polling Session

Share your insights through our quick live polls and see how your thinking compares with your peers in the room. Designed to cut through the noise, this interactive session captures the unfiltered views of Asia's Life insurance leaders on the key challenges, strategic priorities, and uncertainties shaping the industry today. Anonymous, instant, and genuinely revealing, the results will not only benchmark perspectives across the room but also help shape the conversations that matter most.

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Chairperson's Closing Remarks and Networking Tea

5:00pm

End of the Conference

Note: Programme is subject to change.



Candid Moments and Connections - Highlights from the Previous Edition





Get involved

For speaking, sponsorship and partnership opportunities:

Ms. Ritu Sharma

Conference Producer

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Email: ritu@asiainsurancereview.com

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Asia Life Insurance Summit 2026

9-10 September 2026, Marco Polo Hongkong, Hotel Hong Kong

Registration Email: loga@asiainsurancereview.com

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REGISTRATION

Early Bird (valid till 9 August 2026)	Normal Registration
Subscribers ☐ S\$1,650	Subscribers ☐ S\$2,200
Non-Subscribers ☐ S\$1,950*	Non-Subscribers ☐ S\$2,500*

(*Free One Year Subscription to Digital Edition of Asia Insurance Review & AIR eDaily)

Full registration fees MUST be paid before the valid dates for admittance at conference.

Only registrations FULLY PAID FOR by the early-bird deadline will be eligible for the discount.

I came to know about this conference through:

☐ AIR/MEIR magazine ☐ AIR/MEIR Website ☐ Brochure ☐ Email
☐ Referral by (Association/ Sponsor/ Speaker/ Exhibitor/ Business Contact)

Group registration: Special Offer for Year 2026

Register three delegates from the same company, and send the fourth delegate to attend the conference free of charge!

(Valid only for delegates from the same company in the same country)

Registration fee includes participation at Conference plus tea breaks and lunches. All meals are prepared without pork, lard and beef.

Special Dietary Requirements

☐ I would like to have vegetarian meals during the Conference.

Closing date for registration: 2 September 2026

For cancellation in writing made before **2 September 2026**, 50% of the conference fee will be refunded.

No refunds will be made for cancellations after **2 September 2026**. However, substitution or replacement of delegates will be allowed.

PAYMENT

I undertake to indemnify the organisers for all bank charges

☐ Telegraphic / Bank Transfer to the following account:

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Address: Marina Financial Centre,
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• Swift code: DBS SSGSG

☐ Please debit the sum* of Singapore Dollars S\$ _____ for
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Hotel Contact

Attn: Ms Lynn Chan, Assistant Director of Sales – Corporate & MICE
Email: lynn.chan@marcopolohotels.com | Tel: +852 2113 3252 (Mobile)

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Tel: +852 2113 0088 | Website: <https://www.marcopolohotels.com/en/marco-polo-hongkong-hotel>

ROOM RATE

☐ Superior room (Single)	HKD 1,370 plus 10% service charge and 3% Hotel Accommodation Tax per room, per night (Single) inclusive of 1 daily breakfast & internet access
☐ Superior room (Double)	HKD 1,540 plus 10% service charge and 3% Hotel Accommodation Tax per room, per night (Double) inclusive of 2 daily breakfasts & internet access

- Non-guaranteed blockage and rooms will be subjected to availability upon reservation.
- The special room rate cut-off date is 31 August 2026

For speaking, sponsorship or partnership opportunities, email: ritu@asiainsurancereview.com