International and Expatriate Healthcare and Insurance 2016

Description: The global demand for health insurance is rising fast

- There are opportunities for health insurers and brokers
- The numbers of expatriates is rising and will increase
- Up to one in three expats has no health insurance
- Locals, students and NGO workers need cover too
- Compulsory cover is increasingly popular with countries
- Countries are moving to insurance company based compulsory systems
- Rules on what providers can offer are tightening

To keep up to date with the ever changing healthcare, health insurance, insurance regulation and broker/insurer/agency activity in every country is like to walking backwards up an escalator- stand still and you go backwards. There are more opportunities than ever for insurers and brokers to sell health insurance globally to locals and expatriates.

To do so successfully companies need to understand how healthcare and health insurance works in each targeted country - and what the competition is doing. Compulsory insurance, voluntary top up covers, differences between what you can sell to locals and expatriates, rules on overseas investors, compulsory local partnerships, economic sanctions, and even local politics are all things that insurers and brokers must understand- as are newer factors of controls on insurance and healthcare prices, and recent compulsory health insurance rules for travelers or students.

Competition for business is not just from global groups, as regional groups and strong national insurers also want a slice of the market. Do you follow the crowd to the Gulf, or see more potential in Africa, Asia and South America? The game is changing fast- such as the country that brought in compulsory free insurance for citizens and with no warning scrapped the plan and told them to buy their own cover.

The last 2 years has seen massive changes in who owns who, who is partnering with who and local healthcare/insurance offerings. Historic information is interesting, but as investment companies warn "Past performance is no guide to future success" A report that looks at the now and the future-rather than the past- is essential.

The report is in 3 sections:
- IPMI overview
- Country profiles
- Company profiles

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