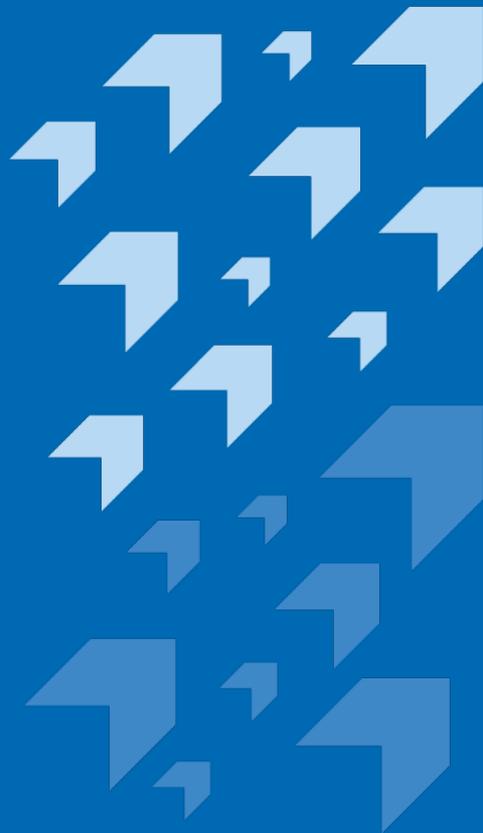




# Balancing Regulation and Development to Foster Resilience and Sustainability

Mr Clement Cheung  
Chief Executive Officer, Insurance Authority  
3 November 2025



# Strategic Focus



IA pursues a dual approach, balancing regulation and development to foster resilience and sustainability.

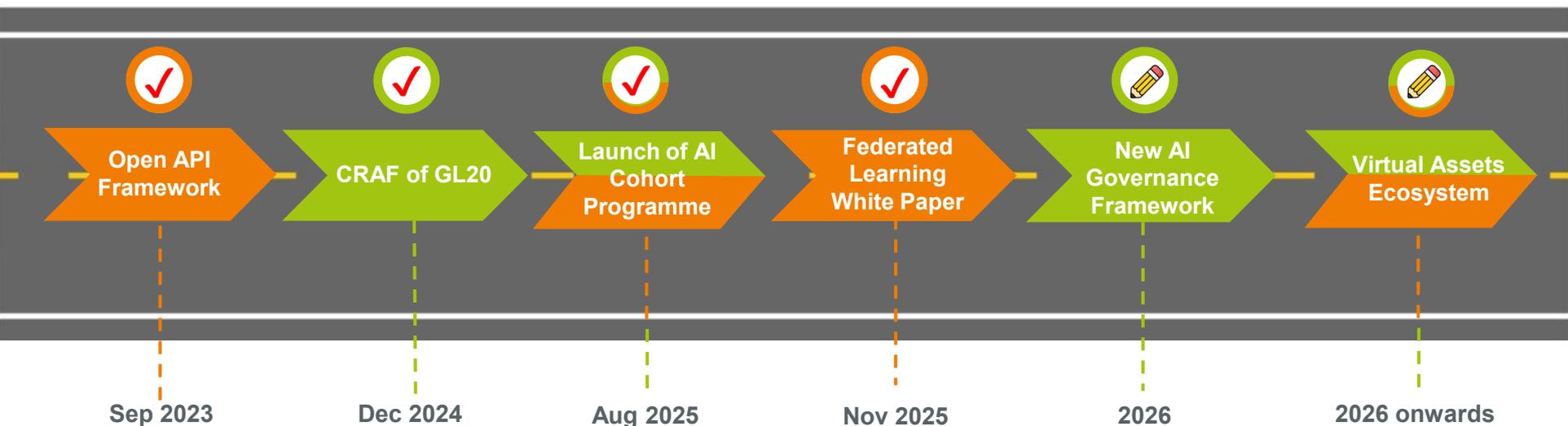
Enhance regulatory clarity to reduce uncertainty

Regulatory Perspective

Development Perspective

Drive adoption via use case incubation and ecosystem building

## Empowerment ▶ Resilience ▶ Adoption

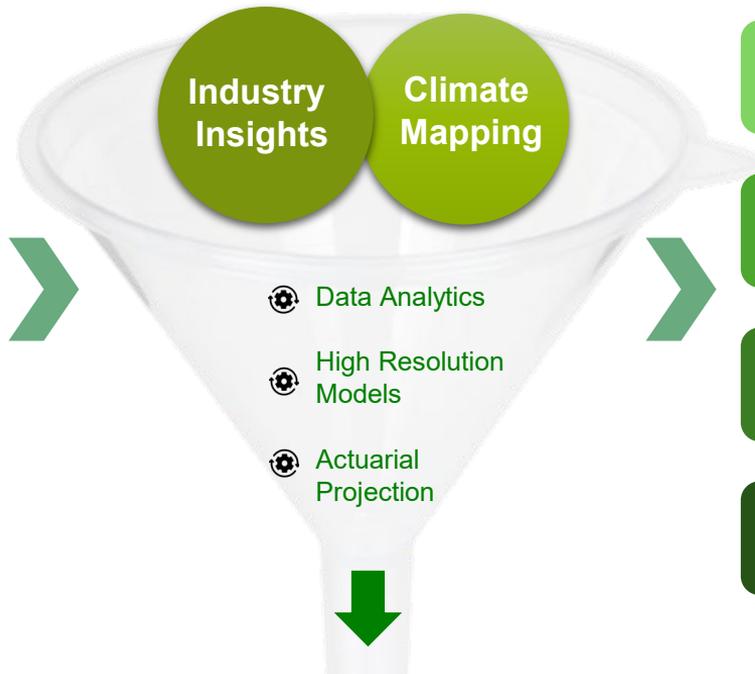


# Climate Resilience

## Normalized Extreme Weather



## Cross-sector Dialogue

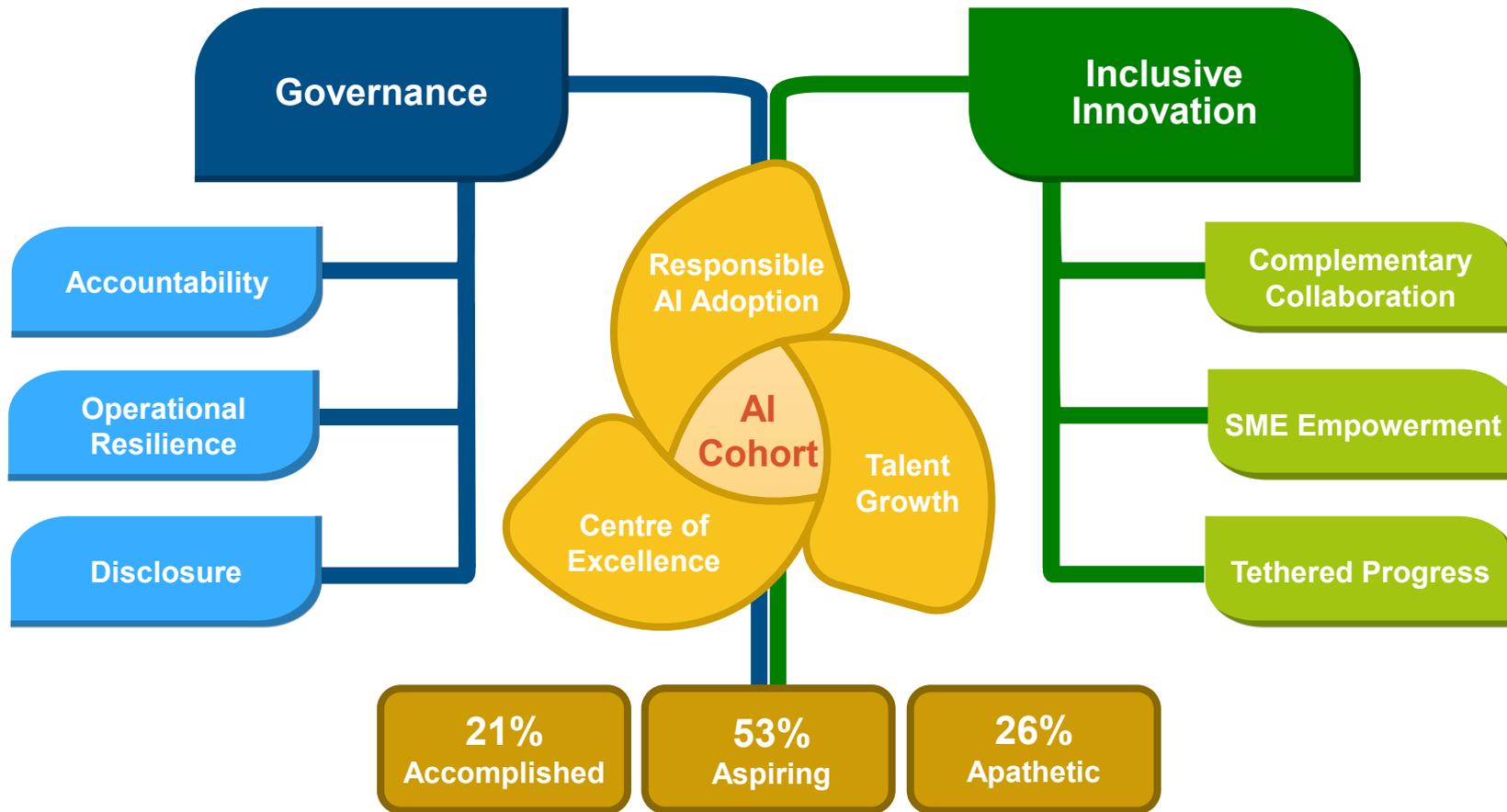


## Positive Outcomes

- Risk Assessment and Management
- Proactive Prevention and Resilience Planning
- Product Evolution and Precision Underwriting
- Physical and Financial Safety

**AI Augmented Expertise**

# Hong Kong as AI Hub



# Virtual Assets and Digital Currencies

As User

- Premium payment
- Claim settlement
- Cross-boundary fund movement
- Smart contracts
- DLT-based fraud detection and mitigation

- Protection for risks associated with Web3

As Enabler



# IA Philosophy 4.0

Financial Stability

Balanced & Sustained  
Growth

Social Value of Insurance





# Thank You

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