

# Insurance Banana Skins 2015

## World

- 1 Regulation
- 2 Macro-economy
- 3 Interest rates
- 4 Cyber risk
- 5 Investment performance
- 6 Change management
- 7 Guaranteed products
- 8 Distribution channels
- 9 Natural catastrophes
- 10 Quality of risk management

## Singapore

- 1 Regulation
- 2 Human talent
- 3 Natural catastrophes
- 4 Cyber risk
- 5 Change management
- 6 Interest rates
- 7 Quality of risk management
- 8 Quality of management
- 9 Macro-economy
- 10 Distribution channels