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Press Release

The Actuarial Society of Hong Kong Releases Newest Hong Kong Assured Life Mortality Table

Hong Kong, [26 August 2025] – The Actuarial Society of Hong Kong (ASHK) has published the Hong Kong Assured Life Mortality Table 2022 (HKA22). This comprehensive study analyses the mortality experience of assured lives in Hong Kong, providing valuable insights into prevailing health trends.

Comprehensive Industry Collaboration and Data Coverage

The HKA22 is the fifth assured lives mortality table published by ASHK for the Hong Kong industry. The study period spans eight years, covering 2014 to 2021, with the midpoint at the end of 2017. Data was collected from 13 insurance companies, representing 94% [\[1\]](#) of the market based on the number of in-force policies as of the end of 2021. This extensive coverage enhances the credibility of the findings and offers a robust foundation for understanding mortality patterns within Hong Kong's life insurance sector.

During the study period, over 60 million exposure years and 105,000 claims were collected, marking a 25% increase in exposure and a 38% increase in claims compared to the previous study, HKA18. These findings provide a detailed understanding of mortality trends, which are crucial for developing targeted health interventions and policies.

Key Health Trends Identified

The HKA22 study has identified several critical health trends that warrant attention:

1. Life Expectancy Continues to Improve – Good News or Bad News?

The study shows that life expectancy in Hong Kong has seen a steady increase with men averaging 84.2 years and women 88.6 years in this study (from 80.2 for men and 85.0 women in the HKA93 study). This persistent gender disparity of more than four years underscores the need for targeted health interventions to address factors contributing to male mortality. ASHK calls for comprehensive studies to identify the underlying causes (such as biological and genetic advantages, early-life mortality differences, risk-taking and behavioural factors) contributing to the shorter life expectancy of men compared to women.

Understanding these factors is crucial for developing targeted strategies to promote longevity and overall well-being among men. While women in Hong Kong generally live longer, they often face unique challenges related to finance, mental health and disability as they age. Thus, we need to emphasise the need for enhanced policies aimed to improve not only lifespan, but healthspan, especially for women. By focusing on gender-specific needs, ASHK advocates for a more inclusive and supportive environment for the aging population. This includes developing more “silver” products and services that address the distinct health and financial requirements of both men and women – helping them live independence and in dignity as they advance into senior years, without becoming a burden on their families or society.

2. Increase in Youth Suicides – Can we do more for our Children?

According to the study, suicide rates for those under 25 years old increased to 25% for men and 23% for women in HKA22, compared to lower rates in earlier studies (e.g. 9% for men and women in HKA01). Suicide incidences in teenagers and young adults are also higher compared to other age bands. This underscores the need for mental health interventions targeting youth. Policies

could include expanding access to mental health services in schools/universities, funding community-based counselling programmes, and launching awareness campaigns to reduce stigma around mental health. The trend compared to previous studies highlights the urgency for targeted interventions.

3. Cancer Remains Leading Cause of Death - Increase seen in Youth

The study shows that cancer is the leading killer, accounting for 44.8% of deaths. The condition causes 20% of all male deaths under 25 years old and 23% for female, a substantial increase compared to earlier studies (e.g., 15% for both men and women in HKA01). Screening programmes for colorectal, cervical, and breast cancer should continue to be actively promoted among high-risk groups, alongside vaccination efforts such as HPV and hepatitis B immunisation to help prevent cervical and liver cancers. Additionally, ongoing evaluation of public education campaigns on lifestyle-based prevention—such as smoking cessation, healthy diet, physical activity, alcohol moderation, and sun protection—will help ensure their continued relevance and effectiveness. The general rise in cancer deaths among those under 25, such as leukaemia, brain tumours, and lymphomas, also supports a policy to fund targeted programmes for high-risk youth. This could include awareness campaigns of warning symptoms, such as fever, severe and persistent headaches, bone pain and weight loss, for families and primary care providers.

4. Heart Diseases Disproportionately Affecting Men

The study reveals that cardiovascular diseases accounted for 12.8% of deaths in Hong Kong. 16% of all death for men over 45 years old are caused from these conditions, higher compared to women (10%), underscoring the importance of gender-specific health campaigns. This data calls for public health campaigns promoting heart health, including blood pressure screenings, dietary education, lifestyle interventions, and exercise programmes, alongside increased funding for cardiovascular care facilities to manage chronic conditions in older adults, particularly for men.

Conclusion

The HKA22 study provides a critical analysis of mortality trends in assured lives in Hong Kong, highlighting areas that require immediate attention and intervention. ASHK remains committed to collaborating with industry stakeholders, policymakers, and the community to develop and implement strategies that address these health challenges, ultimately aiming to improve the overall well-being and longevity of Hong Kong's population.

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About the Actuarial Society of Hong Kong

Founded in 1968, the Actuarial Society of Hong Kong (ASHK) is the professional body for actuaries in Hong Kong. The ASHK provides a platform for actuaries to improve sustainability by helping people and organisations be more financially resilient with positive social impact.

References: [1]: [HKA22 Report \(final 21 Aug 2025\).pdf](#) (www.actuaries.org.hk Publications/Reports section)