



Institute
and Faculty
of Actuaries

Critical Answers from Around the World

Joan Coverson (Gen Re, London)

John Ferguson (Gen Re, Shanghai)



Agenda

- Introduction to Gen Re's Dread Disease Survey
- Profile of Business Covered
- Claims
- A/E's and Incidence Rates
- The Korean Cancer Horror Story
- Regional Differences in China

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- **Introduction to Gen Re's Dread Disease Survey**
- Profile of Business Covered
- Claims
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- The Korean Cancer Horror Story
- Regional Differences in China
- Questions

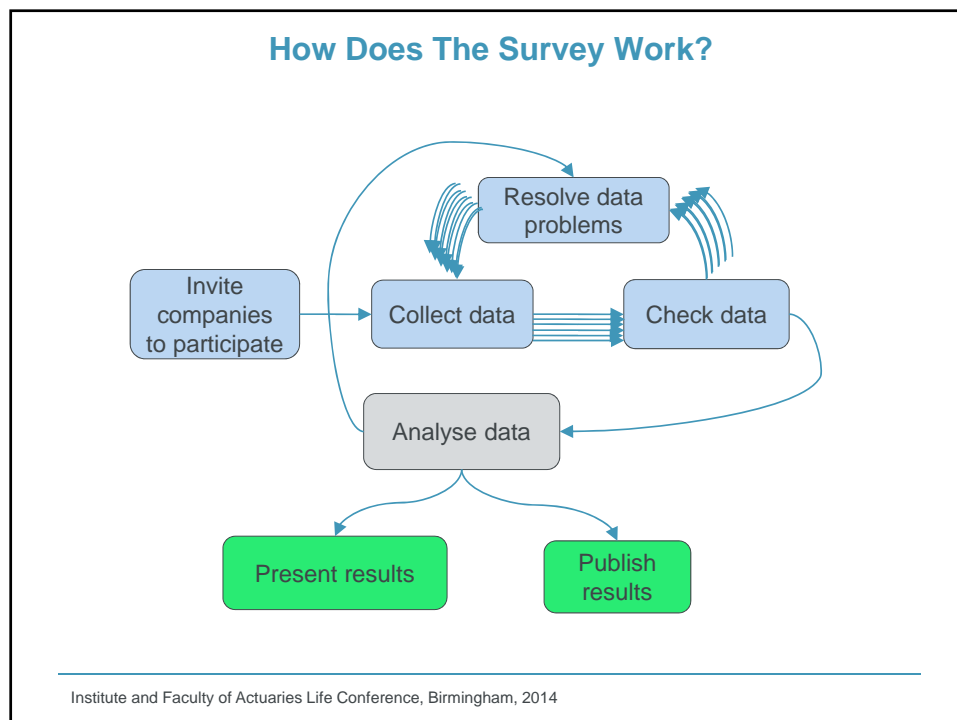
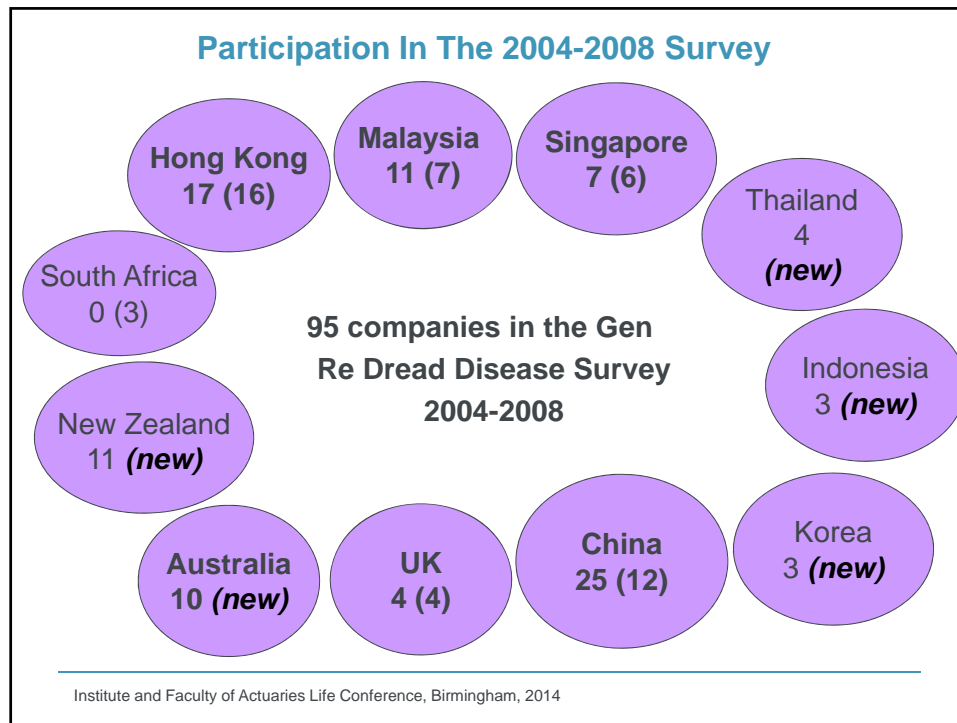
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Expanding Scope of the Survey

	Survey	Countries	Companies	Claims	Lives In-force
1	1990–1994	3		4,600	
2	1993–1997	3		7,000	3 million
3	1996–2000	3	31	16,000	4 million
4	2000–2004	6	48	263,000	41 million
5	2004–2008	10	95	750,000	70 million
6	2008-2012*	8	86	>1,000,000	>100 million

* In progress

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Distribution of In-Force Policies by Product Type (31/12/2008)

	Total	CN	HK	MY	SG	KR	AU	UK
Traditional	65,887,282	56,518,249	1,301,874	3,240,367	1,159,556	1,100,152	573,521	1,993,563
Juvenile	1,917,749	1,788,851	76,908	8,713	42,785	0	492	0
Cancer	650,960	625,527	1,987	23,384	62	0	0	0
Female	545,635	206,543	144,768	162,351	31,973	0	0	0
Male	3,661	0	3,362	0	299	0	0	0
Total	69,005,287	59,139,170	1,528,899	3,434,815	1,234,675	1,100,152	574,013	1,993,563

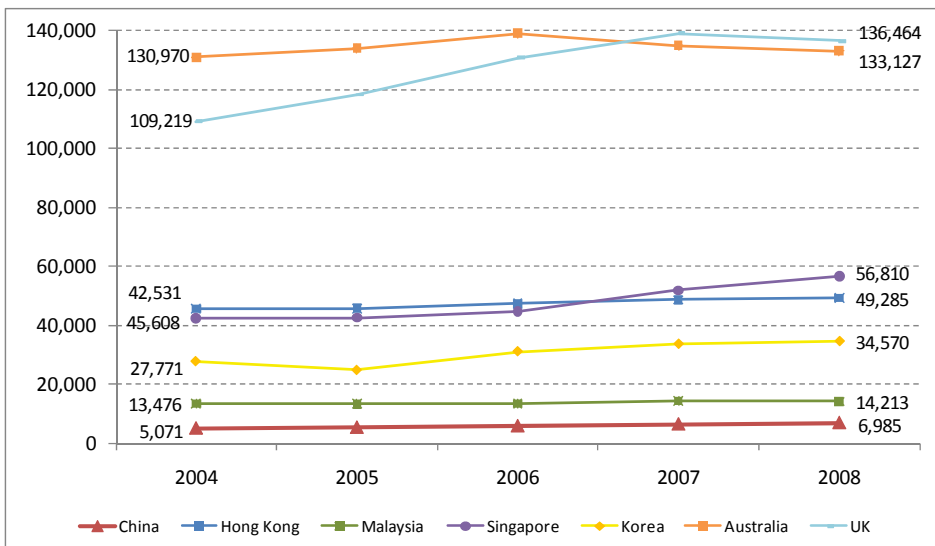
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In-Force Policies by Age Band

Age Group	CN	HK	MY	SG	KR	AU	UK
0-19	15%	5%	19%	16%	9%	2%	0%
20-29	12%	17%	21%	16%	29%	7%	15%
30-39	28%	34%	30%	28%	30%	30%	43%
40-49	29%	30%	20%	25%	23%	40%	33%
50-59	15%	12%	9%	13%	7%	19%	9%
60+	2%	2%	1%	2%	0%	2%	1%
Total	100%	100%	100%	100%	100%	100%	100%
Average Age	36	37	32	35	34	42	38
Average Dur i/f	3.7	5.6	6.0	8.1	2.0	5.1	4.1
Claim Age - M	46	45	38	43	38	48	42
Claim Age - F	46	44	38	44	39	46	43

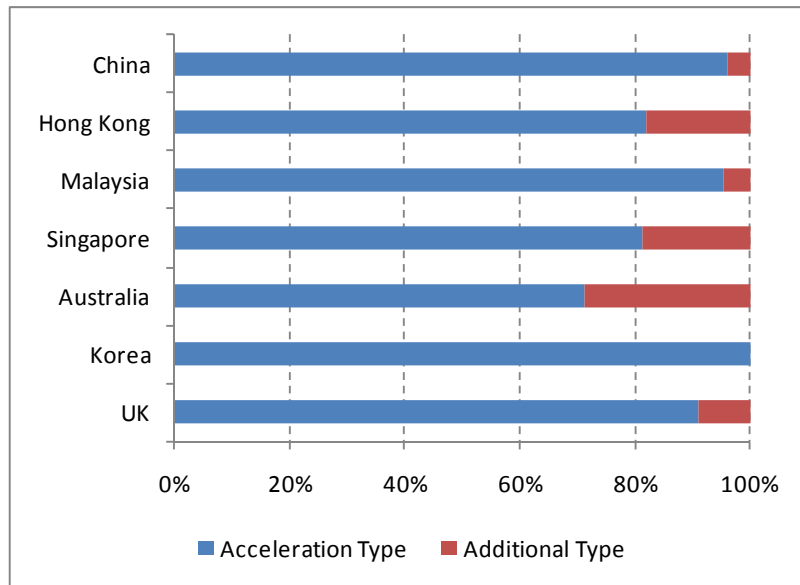
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Average Sum Insured (US\$) Of New Business



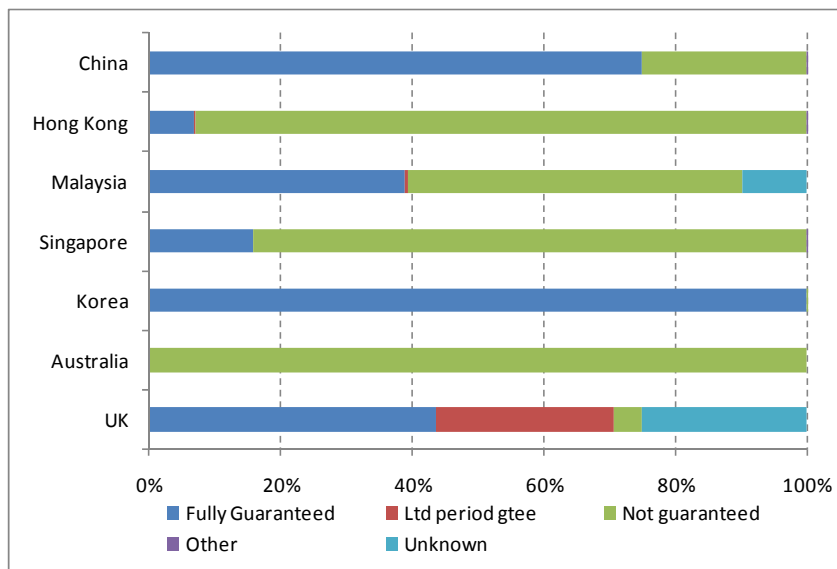
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Benefit Type



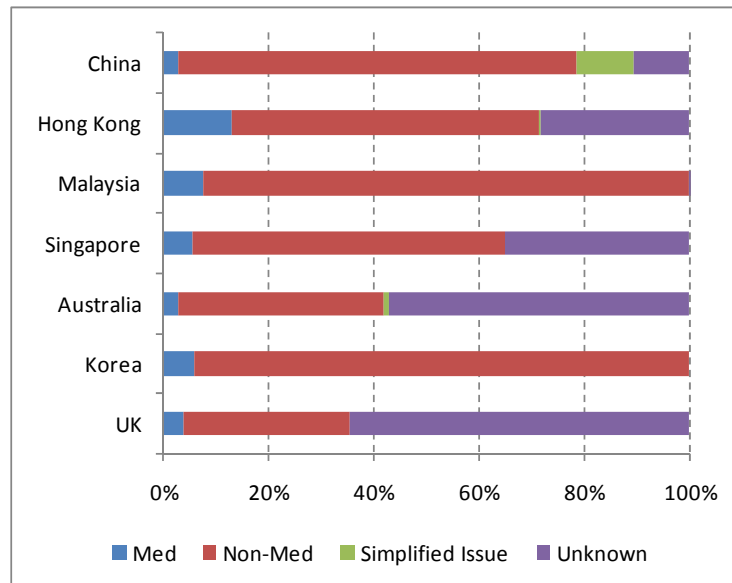
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Premium Reviewability – In-Force Policies



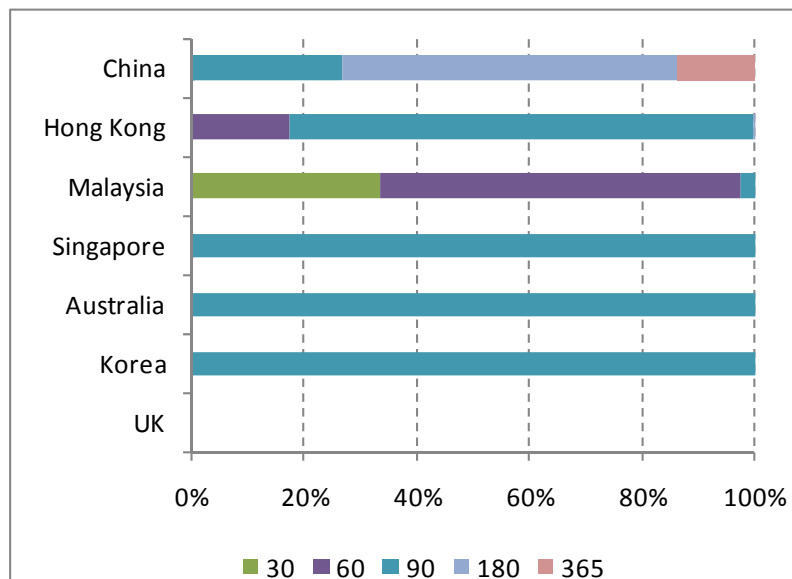
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Medical Underwriting At Issue - In-Force Business



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Waiting Period After Issue



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Lapse Rates

	Production Year	Policy Year						
		1	2	3	4	5	6	7
China	2001	13.4%	6.8%	5.0%	4.7%	3.7%	2.7%	2.6%
	2002	12.0%	8.8%	6.2%	4.2%	3.3%	2.5%	
	2003	14.9%	6.1%	5.5%	3.8%	3.1%		
	2004	14.8%	7.0%	6.3%	4.5%			
	2005	12.8%	6.8%	5.0%				
	2006	10.4%	6.2%					
	2007	10.0%						
Hong Kong	2001	16.3%	14.7%	9.6%	6.3%	5.5%	4.7%	4.6%
	2002	15.8%	12.8%	6.6%	5.1%	4.8%	5.1%	
	2003	14.9%	9.5%	5.4%	4.3%	4.7%		
	2004	10.8%	8.8%	5.2%	5.3%			
	2005	9.1%	7.8%	5.7%				
	2006	7.8%	8.3%					
	2007	8.5%						
UK	2001				11.4%	9.6%	7.3%	5.2%
	2002			12.6%	10.4%	8.1%	5.8%	
	2003		13.3%	13.2%	9.4%	7.2%		
	2004	14.0%	14.4%	13.4%	8.9%			
	2005	12.4%	14.3%	13.2%				
	2006	11.3%	13.9%					
	2007	11.3%						

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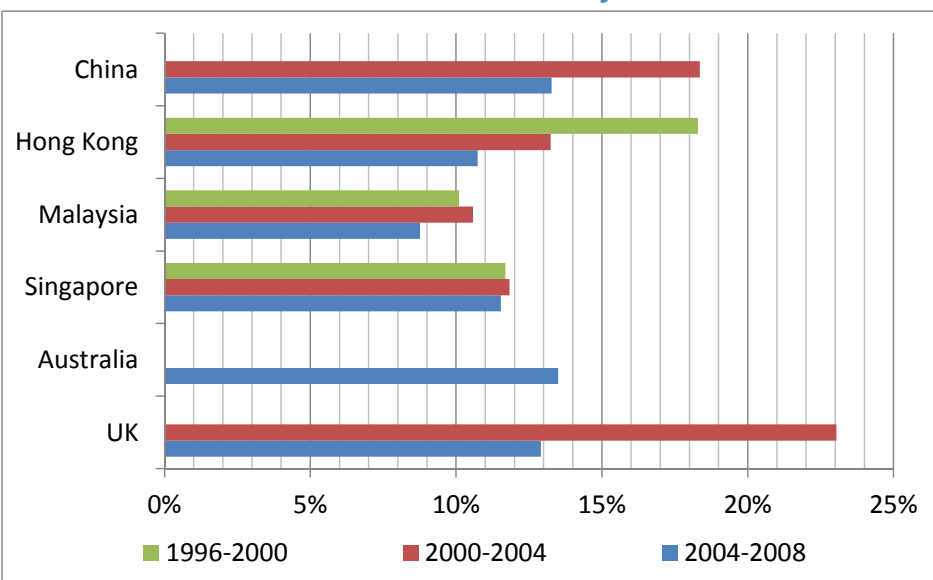
Number of Claims by Market

All claims collected

	ALL	CN	HK	MY	SG	AU	KR	UK	NZ
DD	452,870	377,524	11,808	21,354	9,049	7,870	5,428	16,360	3,477
Death	294,427	276,095	1,646	8,934	1,284	906	1,823	3,162	577
Total	747,297	653,619	13,454	30,288	10,333	8,776	7,251	19,522	4,054

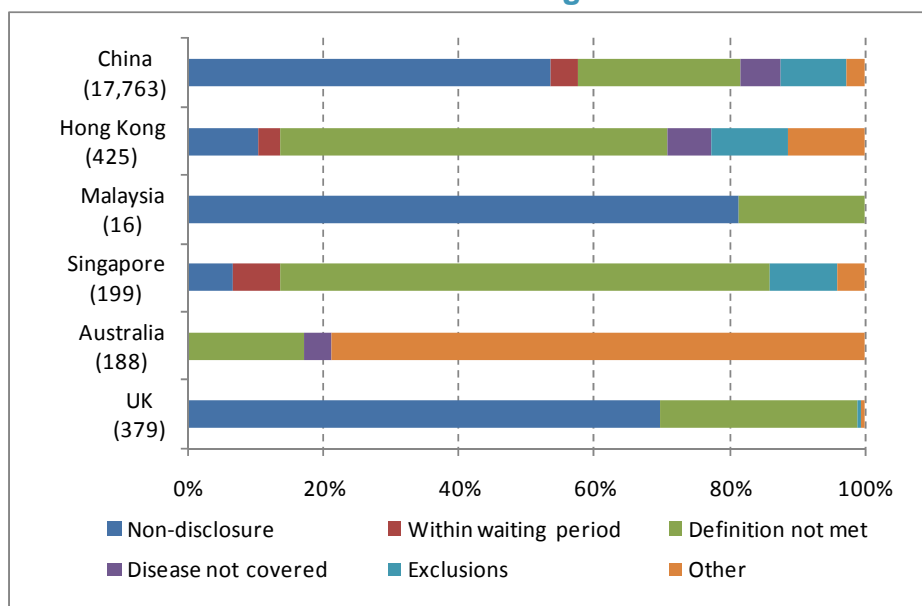
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Claims Declinature Rate by Market



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Reasons for Declining Claims



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Claims Settlement Delay

		Diagnosis to Notification	Notification to Benefit Payment	Diagnosis to Benefit Payment
All Admitted Claims	China	76	37	109
	Hong Kong	69	36	104
	Malaysia	98	38	126
	Singapore	84	20	102
	Korea	N/A	N/A	43
	Australia	87	91	167
	New Zealand	79	48	122
	UK	95	113	188
Claims Occurring in First Policy Year	China	85	50	133
	Hong Kong	79	83	158
	Malaysia	104	85	182
	Singapore	89	60	148
	Korea	N/A	N/A	59
	Australia	84	140	226
	New Zealand	80	56	135
	UK	96	124	210

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Ten Leading Causes of Claim - Males

Cause of Claim	CN	HK	MY	SG	KR	AU	NZ	UK
Cancer	1 60.0%	1 70.0%	1 44.0%	1 54.5%	1 79.1%	1 60.5%	1 54.4%	1 50.0%
Ischemic Heart Disease	2 16.8%	2 11.8%	2 34.9%	2 29.9%	2 10.6%	2 24.9%	2 31.1%	2 27.0%
Stroke	3 10.1%	3 8.1%	3 7.3%	3 7.0%	3 3.5%	3 5.2%	3 4.8%	3 7.9%
Kidney Failure	4 4.8%	4 2.5%	4 4.2%	4 2.1%	5 2.3%	0.3%	8 0.8%	9 0.7%
Heart Surgeries	5 2.1%	6 1.3%	6 1.6%	5 1.7%	4 2.7%	4 2.9%	4 2.7%	7 2.2%
Paralysis	6 1.7%	0.1%	10 0.5%	8 0.3%	0.0%	10 0.4%	5 1.3%	0.3%
Chronic Liver Failure	7 0.9%	10 0.3%	0.2%	0.1%	7 0.8%	0.1%	0.0%	0.0%
Benign Brain Tumour	8 0.8%	5 2.2%	7 1.4%	6 1.7%	0.0%	6 0.8%	0.0%	5 2.4%
Major Burns	9 0.4%	0.1%	0.3%	0.1%	6 0.9%	0.3%	0.0%	0.0%
Fulminant Viral Hepatitis	10 0.4%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Major Organ Transplant	0.3%	7 0.7%	0.1%	0.2%	0.0%	0.2%	0.2%	0.4%
TPD	0.0%	8 0.4%	0.1%	0.0%	0.0%	0.0%	0.0%	6 2.3%
Brain Surgery	0.0%	9 0.4%	5 1.8%	0.0%	0.0%	0.0%	0.0%	0.0%
Coma	0.0%	10 0.3%	8 0.9%	0.1%	0.0%	0.2%	0.3%	0.5%
Full Blown AIDS	0.0%	0.0%	9 0.5%	0.0%	0.0%	0.0%	0.0%	0.0%
Parkinson's Disease	0.1%	0.1%	10 0.5%	7 0.7%	0.0%	8 0.5%	7 0.9%	8 1.3%
Motor Neurone Disease	0.0%	0.2%	0.1%	9 0.2%	0.0%	0.1%	8 0.8%	10 0.6%
Multiple Sclerosis	0.0%	0.1%	0.1%	9 0.2%	0.0%	9 0.4%	10 0.5%	4 3.4%
Cardiomyopathy	0.1%	0.1%	0.0%	0.0%	0.0%	5 1.4%	11 0.4%	0.1%
Major Head Trauma	0.2%	0.2%	0.2%	0.1%	0.0%	7 0.8%	6 1.1%	0.0%
Total of top 10	98.1%	98.0%	97.4%	98.5%	100.0%	97.8%	98.4%	97.9%
Total number of claims	146,878	3,327	8,154	2,782	1,224	3,402	1,840	7,388

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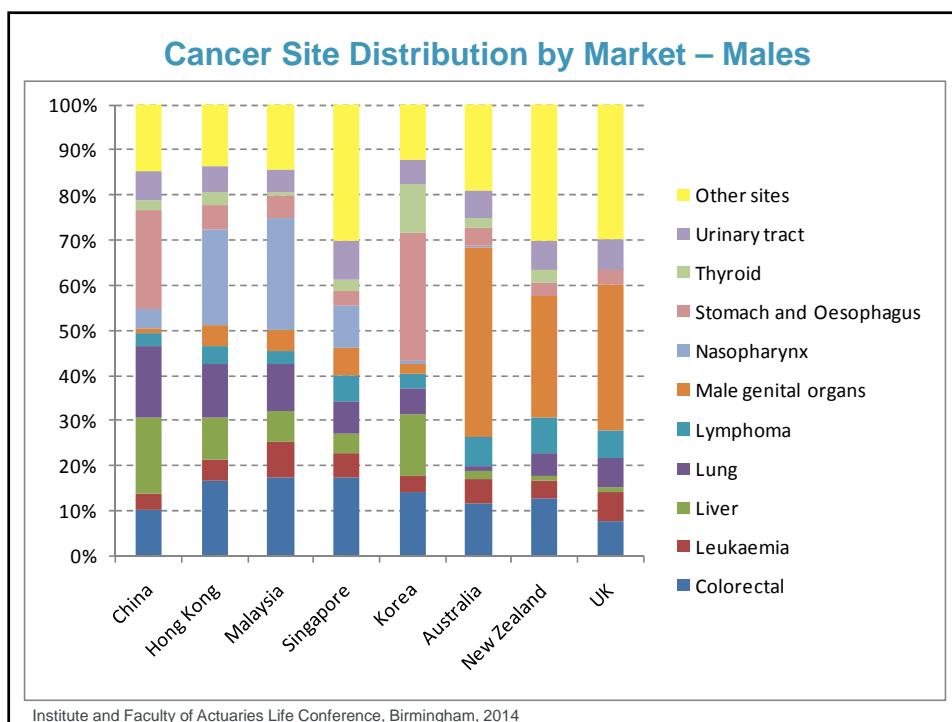
Ten Leading Causes of Claim - Females

Cause of Claim	CN	HK	MY	SG	KR	AU	NZ	UK
Cancer	1 80.8%	1 87.7%	1 83.4%	1 88.1%	1 95.6%	1 87.6%	1 87.1%	1 78.5%
Stroke	2 6.7%	2 3.5%	2 3.5%	2 4.0%	2 1.2%	2 3.8%	3 3.3%	3 4.6%
Kidney Failure	3 3.4%	4 1.7%	3 2.8%	4 1.2%	5 0.8%	8 0.3%	0.1%	9 0.4%
Ischemic Heart Disease	4 2.8%	6 0.7%	4 2.8%	3 3.0%	4 0.9%	3 3.4%	2 4.9%	4 3.3%
Heart Surgeries	5 2.1%	5 0.8%	7 0.9%	6 0.5%	3 1.1%	6 0.6%	5 0.8%	7 0.6%
Benign Brain Tumour	6 1.2%	3 2.9%	5 1.7%	5 1.1%	0.0%	5 0.8%	0.0%	5 2.0%
Paralysis	7 1.0%	0.1%	0.2%	0.2%	0.0%	0.0%	8 0.3%	0.2%
SLE	8 0.3%	9 0.2%	10 0.3%	0.0%	0.0%	0.0%	0.0%	0.0%
Aplastic Anaemia	9 0.2%	10 0.2%	0.2%	0.1%	0.0%	0.0%	0.1%	0.0%
Chronic Liver Failure	10 0.2%	0.1%	0.1%	0.0%	7 0.1%	0.1%	0.0%	0.0%
Major Organ Transplant	0.1%	7 0.4%	0.1%	10 0.2%	0.0%	0.1%	10 0.2%	0.1%
Brain Surgery	0.0%	8 0.3%	6 1.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Parkinson's Disease	0.1%	0.1%	8 0.3%	7 0.3%	0.0%	10 0.2%	8 0.3%	8 0.4%
Multiple Sclerosis	0.1%	10 0.2%	9 0.3%	8 0.2%	0.0%	4 1.7%	4 1.1%	2 6.9%
Motor Neurone Disease	0.0%	0.1%	0.1%	8 0.2%	0.0%	0.0%	10 0.2%	0.2%
Coma	0.0%	0.1%	0.2%	10 0.2%	0.0%	0.0%	0.0%	10 0.3%
Cardiomyopathy	0.0%	0.0%	0.0%	0.0%	0.0%	7 0.4%	7 0.4%	0.0%
Major Head Trauma	0.1%	0.1%	0.2%	0.0%	0.0%	8 0.3%	5 0.8%	0.0%
Major Burns	0.2%	0.0%	0.1%	0.0%	6 0.2%	0.0%	0.0%	0.0%
TPD	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	6 2.0%
Alzheimer's Disease	0.0%	0.1%	0.0%	0.1%	0.0%	10 0.2%	10 0.2%	0.1%
Total of top 10	98.8%	98.7%	97.7%	99.2%	100.0%	99.2%	99.3%	98.9%
Total number of claims	164,542	5,095	8,836	4,462	2,755	2,506	1462	7,219

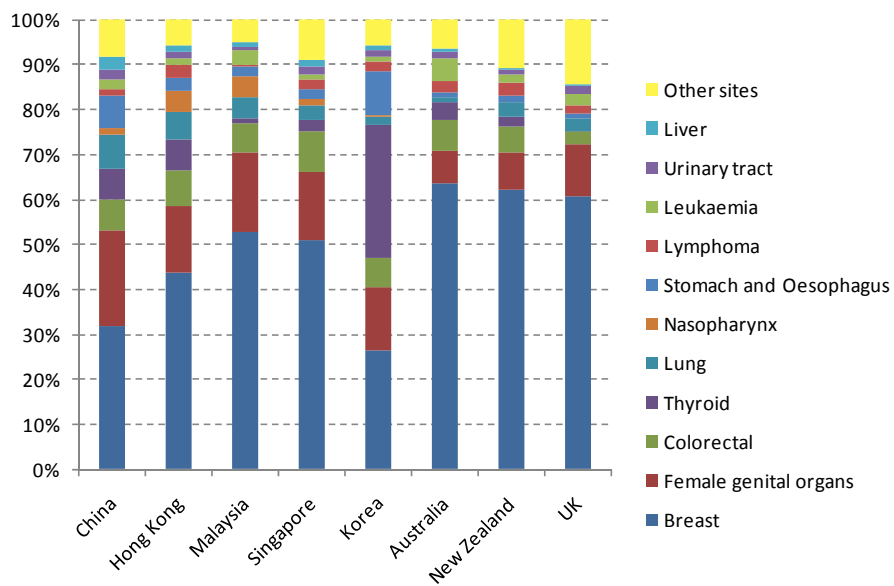
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Ten Leading Causes of Claim - Females																
Cause of Claim		CN		HK		MY		SG		KR		AU		NZ		UK
Cancer	1	80.8%	1	87.7%	1	83.4%	1	88.1%	1	95.6%	1	87.6%	1	87.1%	1	78.5%
Stroke	2	6.7%	2	3.5%	2	3.5%	2	4.0%	2	1.2%	2	3.8%	3	3.3%	3	4.6%
Kidney Failure	3	3.4%	4	1.7%	3	2.8%	4	1.2%	5	0.8%	8	0.3%		0.1%	9	0.4%
Ischemic Heart Disease	4	2.8%	6	0.7%	4	2.8%	3	3.0%	4	0.9%	3	3.4%	2	4.9%	4	3.3%
Heart Surgeries	5	2.1%	5	0.8%	7	0.9%	6	0.5%	3	1.1%	6	0.6%	5	0.8%	7	0.6%
Benign Brain Tumour	6	1.2%	3	2.9%	5	1.7%	5	1.1%		0.0%	5	0.8%		0.0%	5	2.0%
Paralysis	7	1.0%		0.1%		0.2%		0.2%		0.0%		0.0%	8	0.3%		0.2%
SLE	8	0.3%	9	0.2%	10	0.3%		0.0%		0.0%		0.0%		0.0%		0.0%
Aplastic Anaemia	9	0.2%	10	0.2%		0.2%		0.1%		0.0%		0.0%		0.1%		0.0%
Chronic Liver Failure	10	0.2%		0.1%		0.1%		0.0%	7	0.1%		0.1%		0.0%		0.0%
Major Organ Transplant		0.1%	7	0.4%		0.1%	10	0.2%		0.0%		0.1%	10	0.2%		0.1%
Brain Surgery		0.0%	8	0.3%	6	1.6%		0.0%		0.0%		0.0%		0.0%		0.0%
Parkinson's Disease		0.1%		0.1%	8	0.3%	7	0.3%		0.0%	10	0.2%	8	0.3%	8	0.4%
Multiple Sclerosis		0.1%	10	0.2%	9	0.3%	8	0.2%		0.0%	4	1.7%	4	1.1%	2	6.9%
Motor Neurone Disease		0.0%		0.1%		0.1%	8	0.2%		0.0%		0.0%	10	0.2%		0.2%
Coma		0.0%		0.1%		0.2%	10	0.2%		0.0%		0.0%		0.0%	10	0.3%
Cardiomyopathy		0.0%		0.0%		0.0%		0.0%		0.0%	7	0.4%	7	0.4%		0.0%
Major Head Trauma		0.1%		0.1%		0.2%		0.0%		0.0%	8	0.3%	5	0.8%		0.0%
Major Burns		0.2%		0.0%		0.1%		0.0%	6	0.2%		0.0%		0.0%		0.0%
TPD		0.0%		0.1%		0.0%		0.0%		0.0%		0.0%		0.0%	6	2.0%
Alzheimer's Disease		0.0%		0.1%		0.0%		0.1%		0.0%	10	0.2%	10	0.2%		0.1%
Total of top 10		98.8%		98.7%		97.7%		99.2%		100.0%		99.2%		99.3%		98.9%
Total number of claims		164,542		5,095		8,836		4,462		2,755		2,506		1462		7,219

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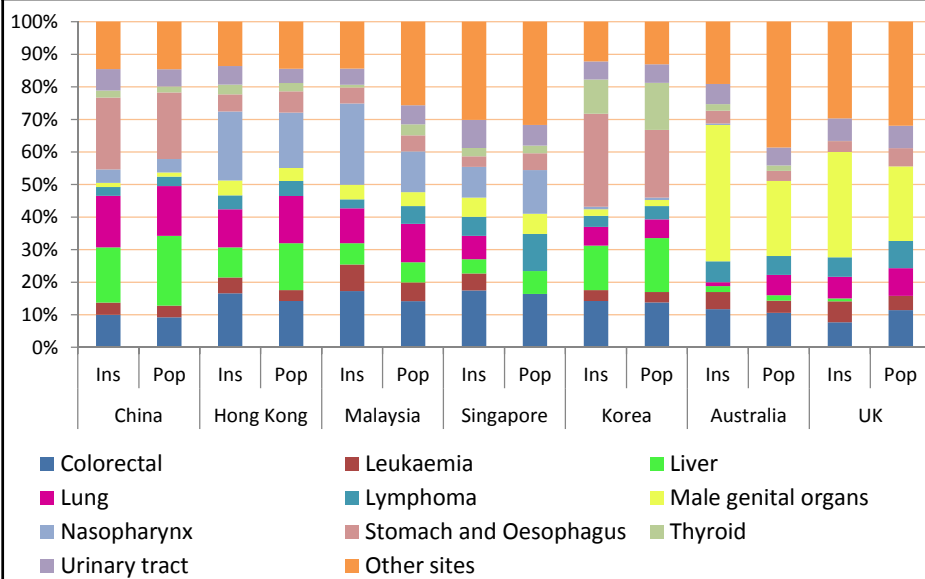


Cancer Site Distribution by Market – Females

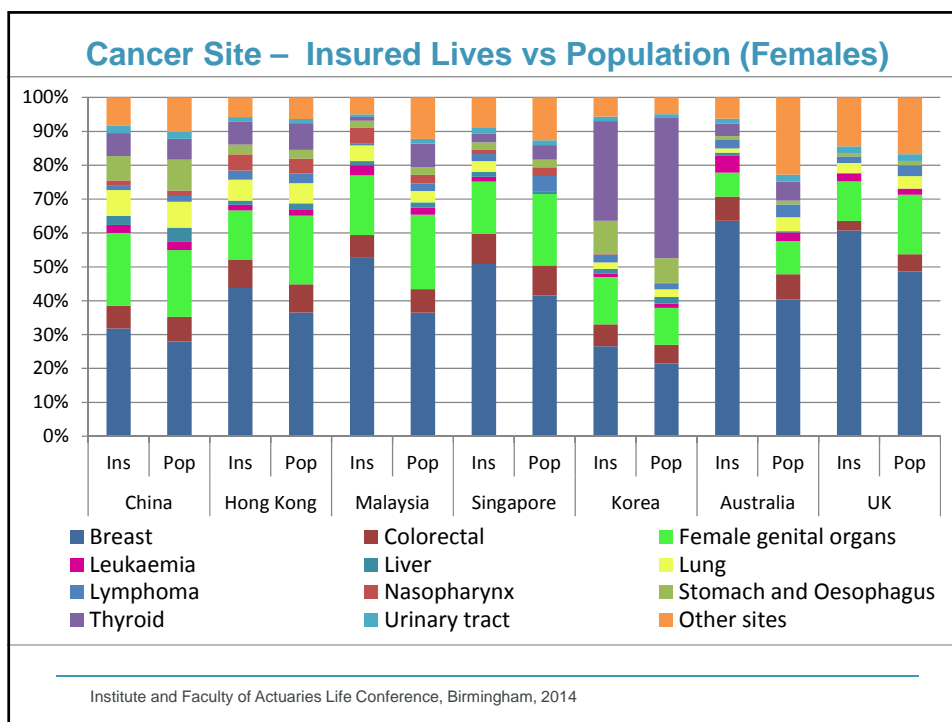


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Cancer Site– Insured Lives vs Population (Males)



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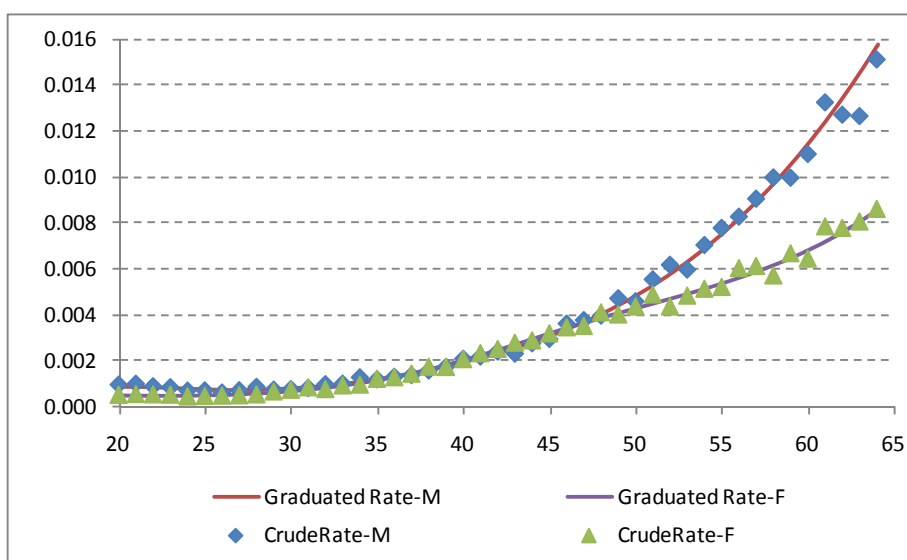
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Methodology

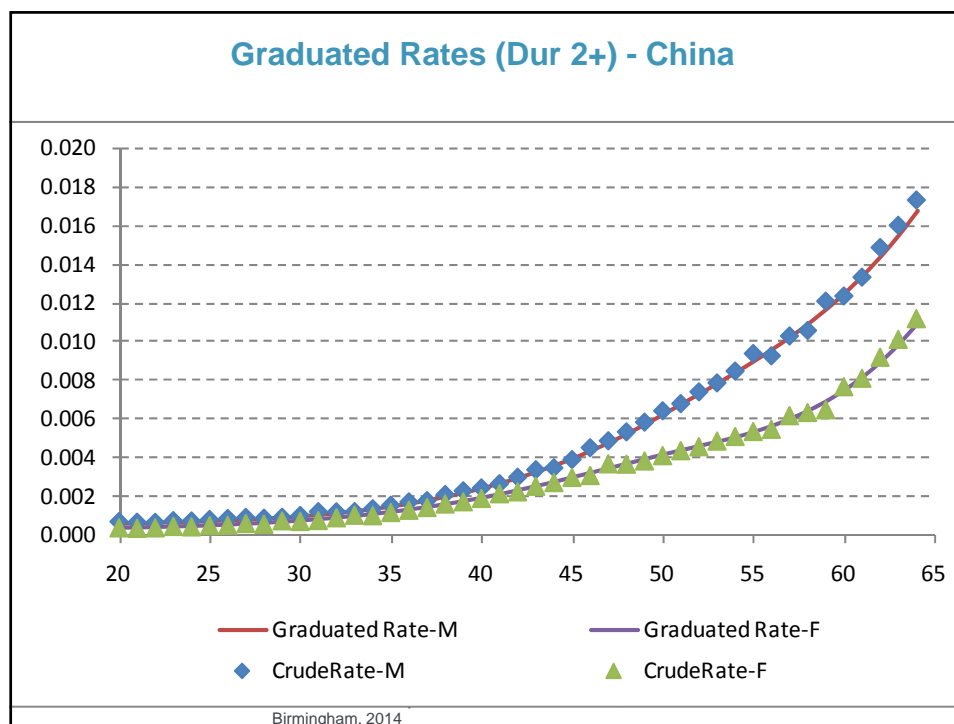
- > Include all claims for
 - Standard lives
 - Traditional type products
 - Some products may cover more diseases than other, range from 5 to 49, most cover 25-35 diseases, all products cover at least cancer, heart attack and stroke
- > All products are treated as 100% acceleration, i.e. exposed to risk ceases when a claim occurs, either as Dread Disease Claim or as Death Claims
- > Only include exposure and claims after waiting period
- > Actual over Expected Ratios (A/E)
 - Expected claims are calculated using the graduated incidence rates from the DD survey 2000-2004

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Graduated Rates (Dur 2+) – HK, MY, SG



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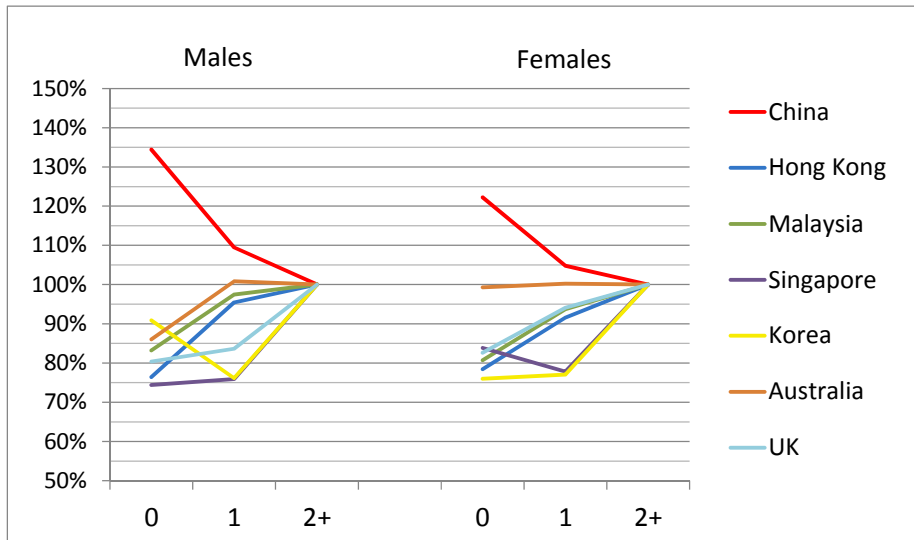


A/E Ratios by Calendar Year (Death with DD Acceleration, Dur 2+)

		2004	2005	2006	2007	2008	'04-'08	'00-'04
China	Male	113%	117%	118%	117%	120%	118%	85%
	Female	91%	96%	98%	100%	100%	98%	84%
Hong Kong	Male	90%	76%	80%	81%	78%	81%	84%
	Female	101%	104%	102%	96%	101%	101%	99%
Malaysia	Male	105%	115%	111%	106%	104%	108%	116%
	Female	99%	103%	102%	98%	97%	99%	99%
Singapore	Male	77%	77%	74%	71%	70%	73%	83%
	Female	105%	96%	98%	93%	96%	97%	103%
Australia	Male	98%	90%	89%	97%	80%	91%	
	Female	88%	90%	91%	91%	75%	87%	
UK	Male	103%	97%	90%	92%	78%	90%	106%
	Female	100%	101%	108%	104%	86%	99%	102%

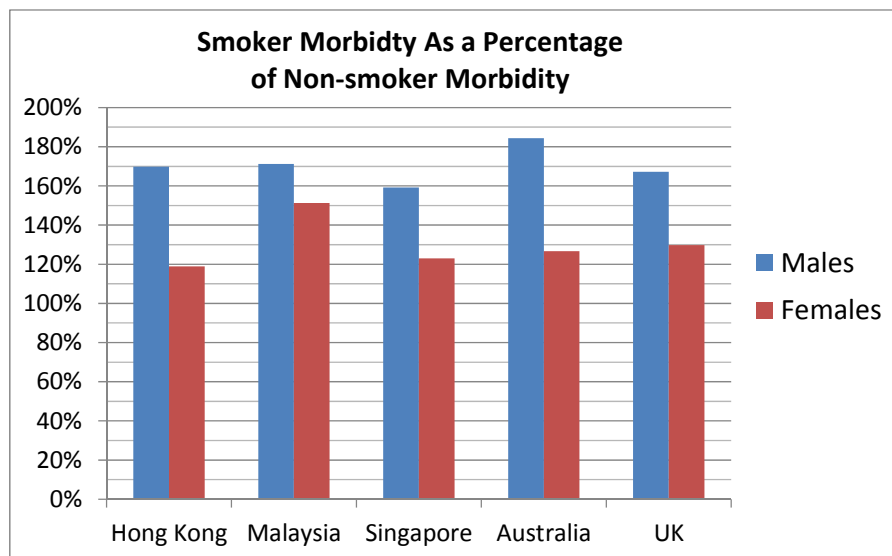
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Selection Effect: A/E Ratio Relative to Dur 2+



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A/E Ratios by Smoking Status (Death + Acc DD, Dur 2+)



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Substandard Life Experience (Dur 2+)

	Male			Female		
	No of Claims	A/E relative to Standard	Average Loading	No of Claims	A/E relative to Standard	Average Loading
China	699	117%	162%	646	156%	160%
Hong Kong	202	252%	162%	141	140%	159%
Malaysia	71	47%	165%	32	33%	163%
Singapore	184	159%	165%	141	114%	162%
Australia	188	111%	176%	123	122%	176%
UK	190	132%	164%	114	98%	167%

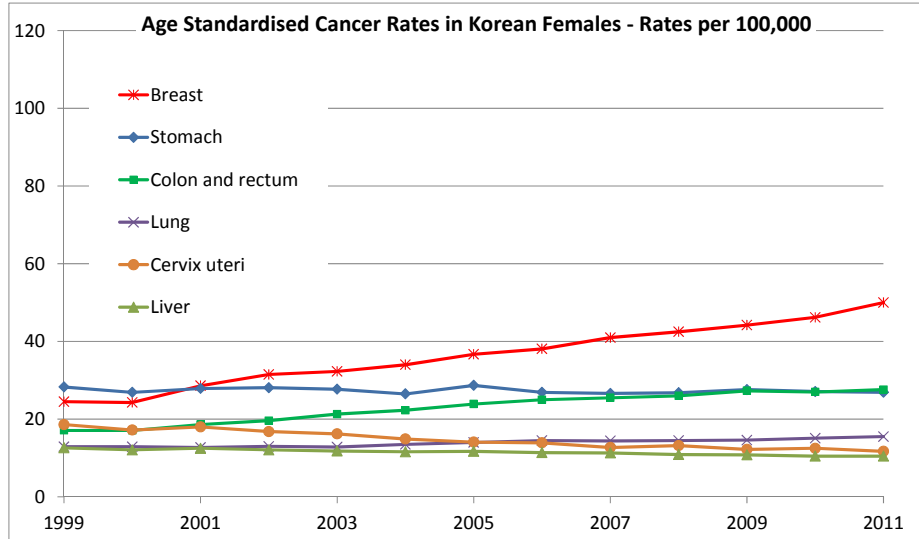
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Agenda

- Introduction to Gen Re's Dread Disease Survey
- Results of 2004-2008 Survey
- Profile of Business Covered
- Claims
- A/E's and Incidence Rates
- **The Korean Cancer Horror Story**
- Regional Differences in China
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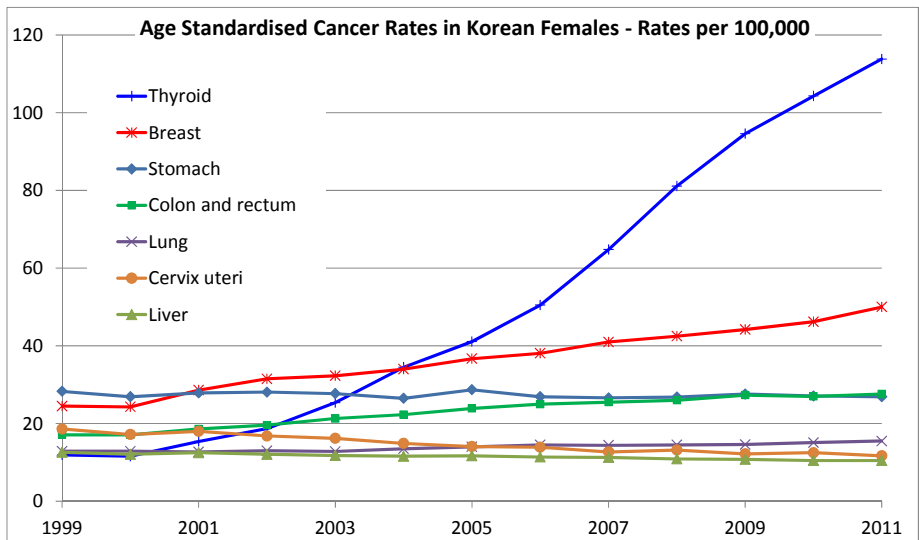
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Cancer Trends – Korean Population Experience 1999-2011



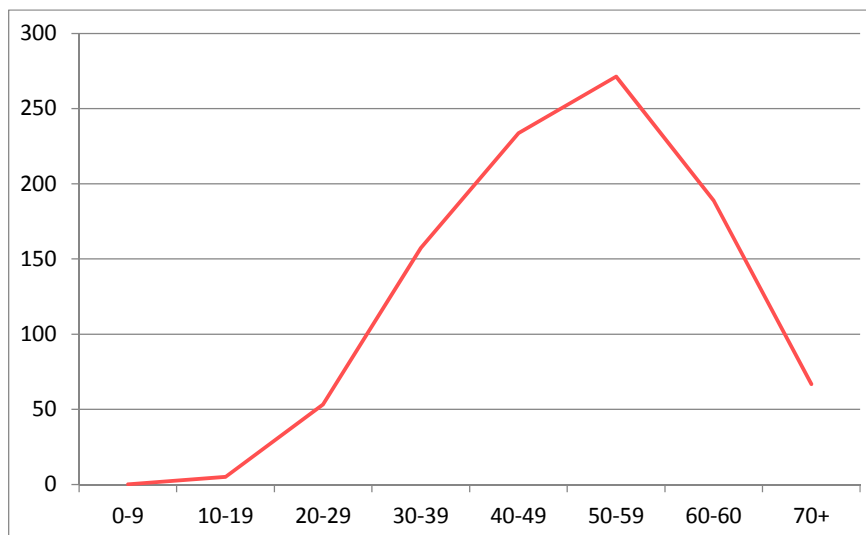
Source: Cancer Facts and Figures 2013 in the Republic of Korea published by Ministry of Health and Welfare and The National Cancer Center
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Thyroid Cancer Rates in 2011 For Females, Split By Age Group (per 100,000)



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Some Background On Thyroid Cancer

- Thyroid cancer is divided into four types:
 - papillary (85%)
 - follicular (11%),
 - medullary (3%),
 - and anaplastic (1%)
- Anaplastic thyroid cancer is associated with the worst prognosis, with most patients dying within a year of diagnosis
- In contrast: papillary cancers which have excellent prognosis:
- especially in patients with nodules <20 mm in diameter: 99% of these patients will be alive at 20 years

source: *BMJ* 2013;347:f4706

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Why Does Korea Have Such Bad Experience?

Product Design

- 100% of benefit needed to be paid for any cancer - benefit does not distinguished between minor cancers and severe cancers.

Medical Environment

- Medical check up
 - Regular medical check-ups for working population
 - Doctors attract patients by advertising they have they latest screening equipment
 - Screen for thyroid cancer intensively

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Is Korea Unique?

- The question remains, whether:
 - a) the prevalence of thyroid cancer is different in Korea or
 - b) different screening behaviour in Korea unveils globally common prevalence
- Can the “Korean scenario” be ruled in any other country?
- Do trends elsewhere mirror the experience in Korea?

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Thyroid Cancer Exclusions

Korea

- Before 2005: All thyroid cancers covered
- 2005-2010: Papillary microcarcinomas of thyroid smaller than 2cm excluded from coverage
- 2010 and after: All thyroid cancer excluded

Elsewhere

- Standard DD definition used in **China** and **UK** do not exclude thyroid papillary microcarcinomas of the thyroid
- Singapore only excludes tumours of < 1cm
- Malaysia excludes
- In Hong Kong, it depends on the company definition

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Thyroid Cancer – Development In Various Countries

Age Standardised Incidence Rates in Germany and the US (Population Experience)

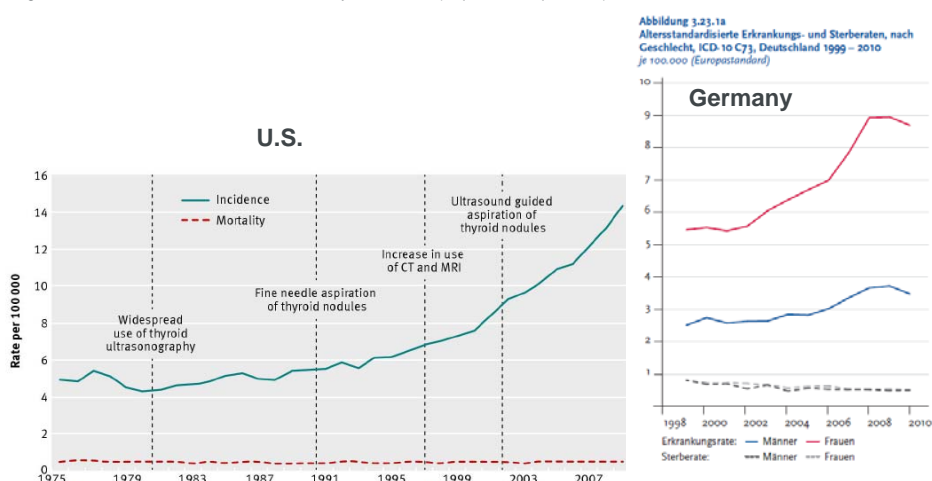
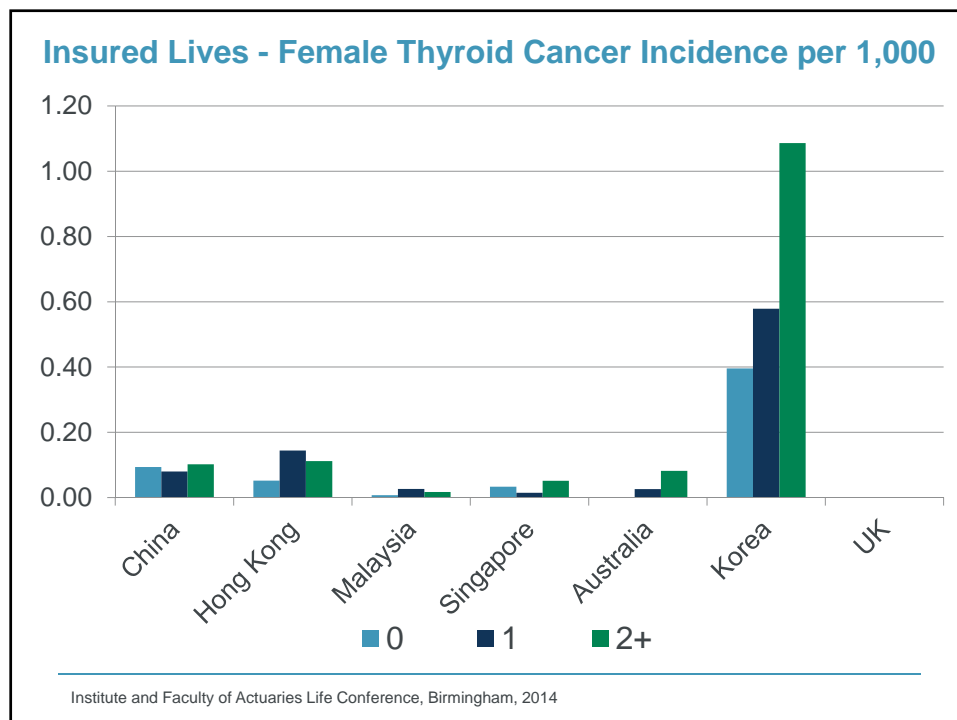
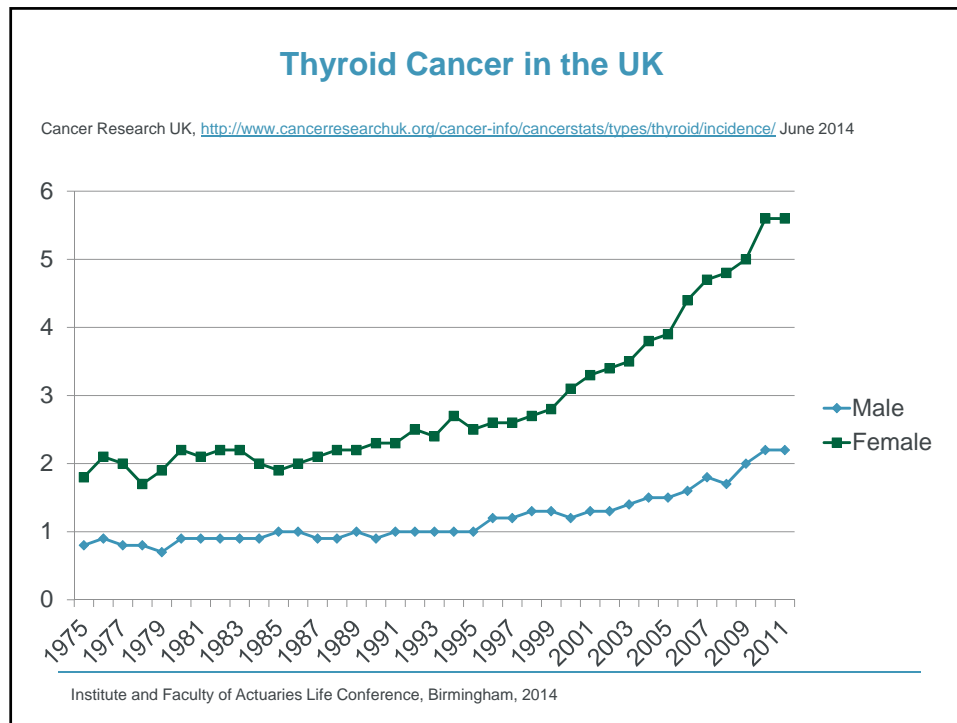


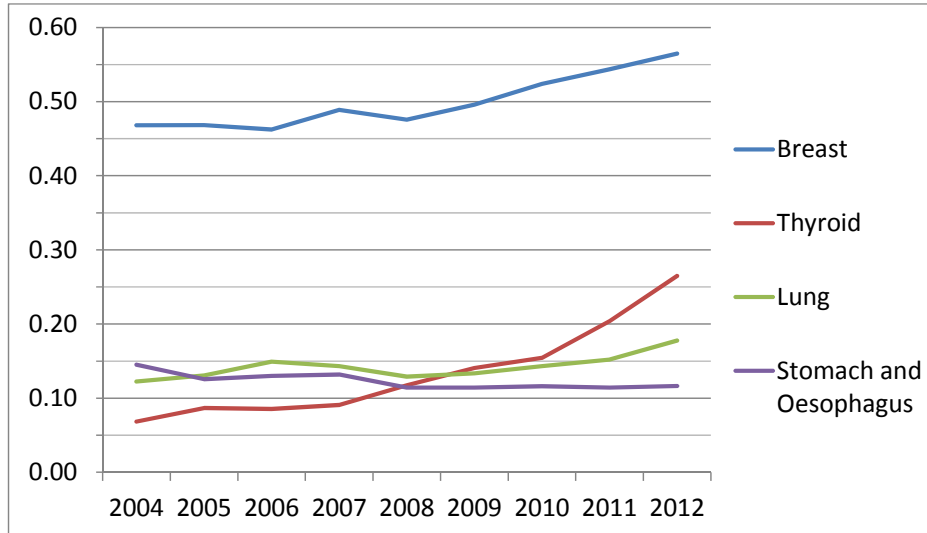
Fig 2 Incidence of and mortality from thyroid cancer in the US, 1975-2009³ and advent of new technologies

source: *BMJ* 2013;347:f4706

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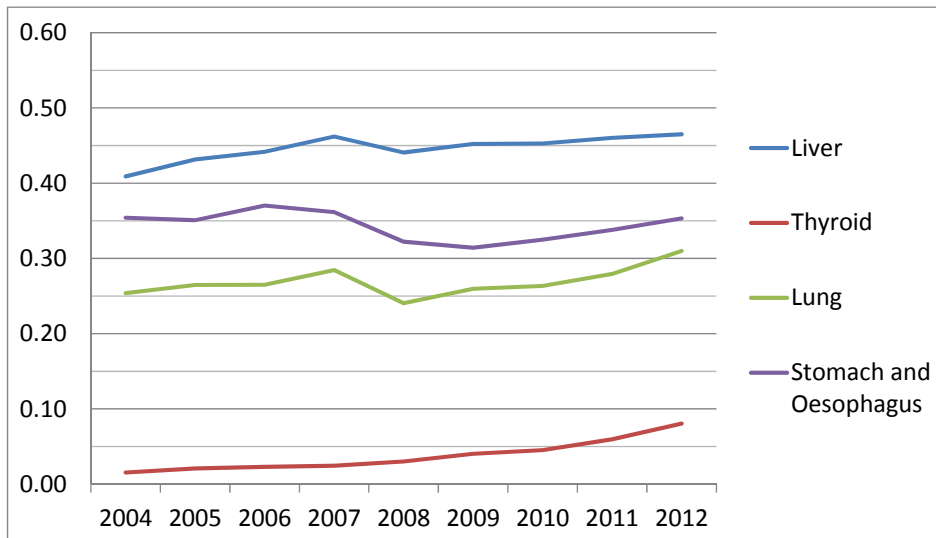


Cancer In China – Female Insured Lives (ASR per 1,000)



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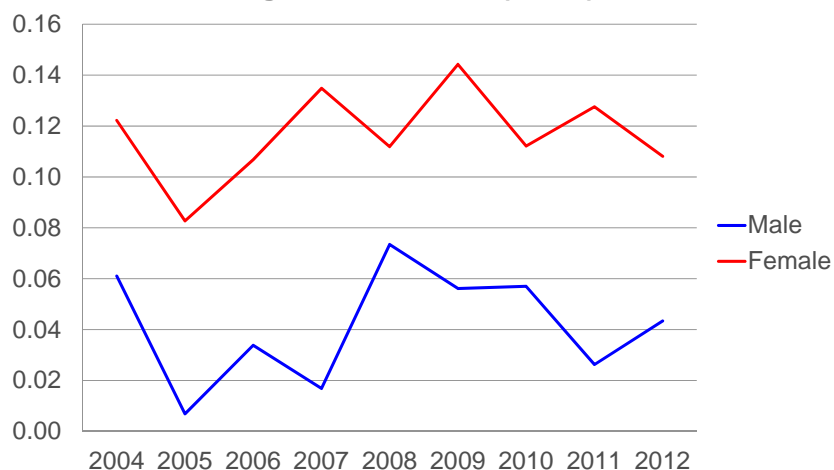
Cancer In China – Male Insured Lives (ASR per 1,000)



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Thyroid Incidence Rate – HK

Age Standardized (20-64)



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Is Thyroid Cancer The Only "Problem" Cancer?

Cancer Site	Age Group	Autopsy "Surprise"
Prostate Cancer	All	12%
	50 - 59	approx. 25%
	60 - 69	approx. 33%
Thyroid Cancer	All	35.6%
Invasive Breast Cancer	All	0% to 1.8%
	45 - 54	7%
Ductal CIS	All	0% to 14.7%
	40 - 70	0% to 39%
Lung Cancer	All	0.7%
	<70	0.8%
Uterine Cancer	All	4 – 6x diagnosed incidence
All Cancer "Known" Prevalence (UK)	All	3%
	45-64	4%
	65+	13%

Source: Cancer Screening – Just Looking for Trouble? Risk Matters September 2013, Adèle Greyer, Gen Re, London

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Agenda

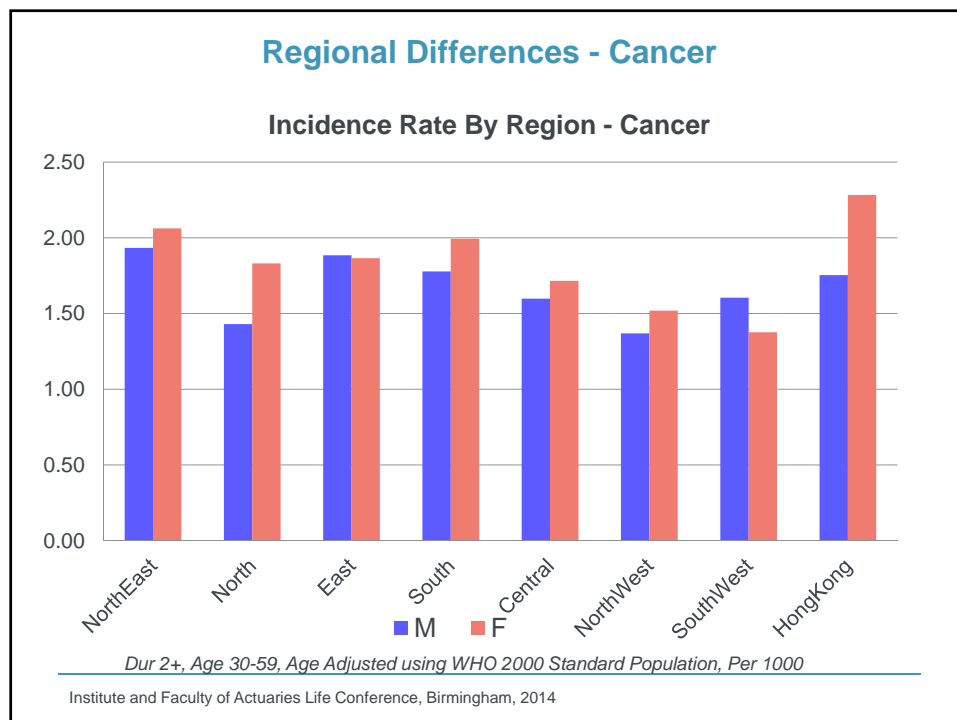
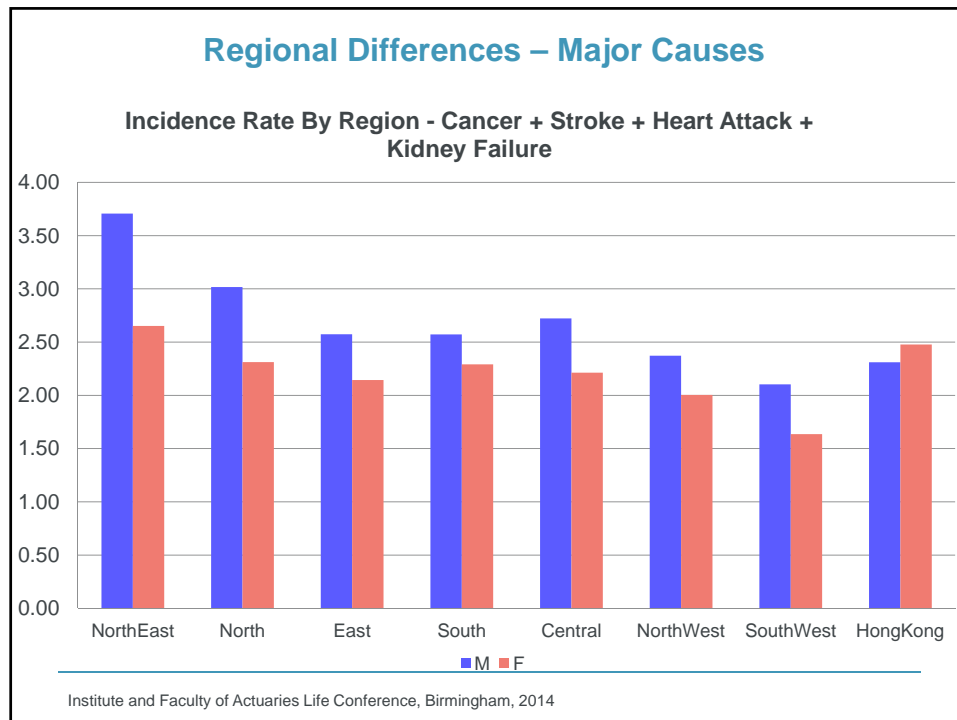
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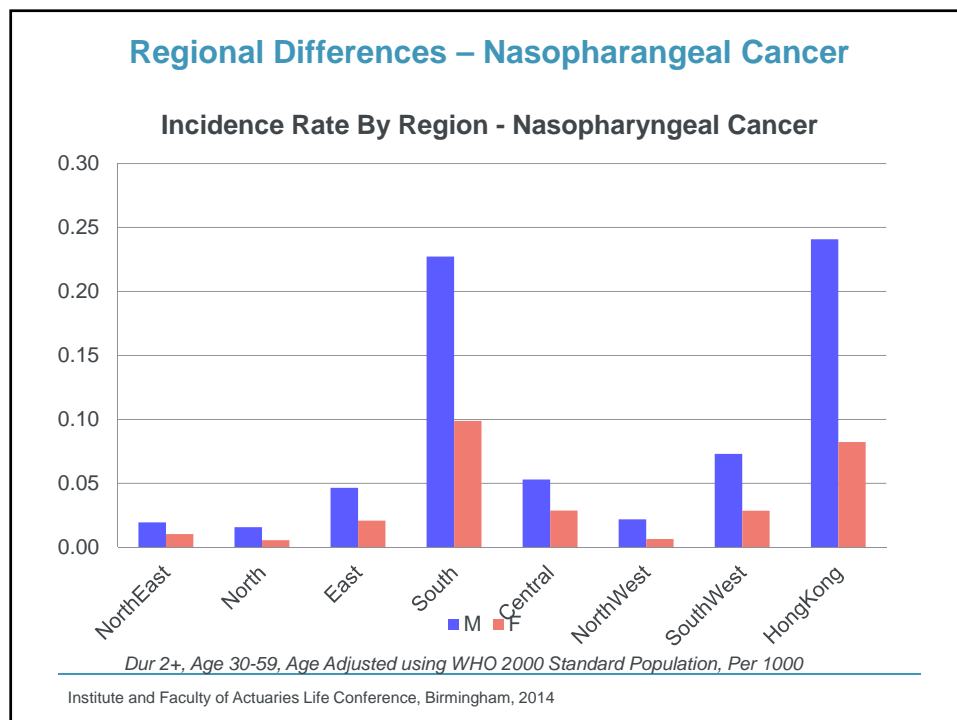
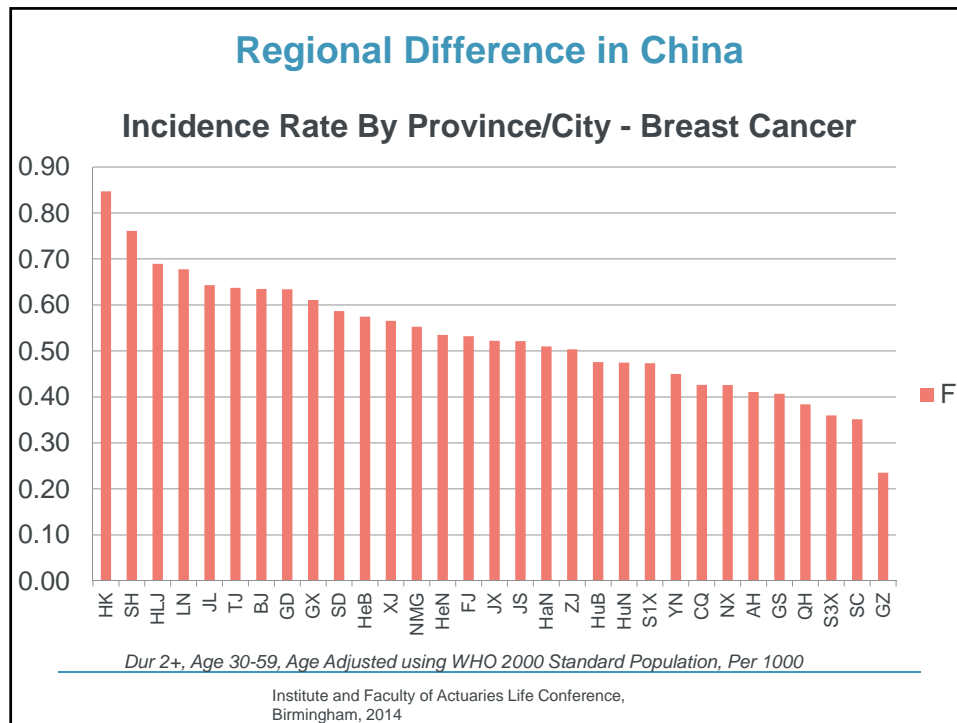
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Regional Difference in China



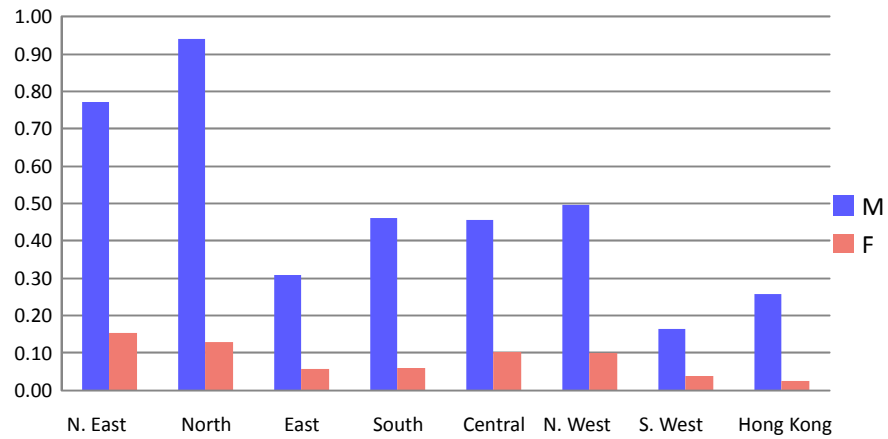
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Regional Differences – Heart Attack

Incidence Rate By Region - Heart Attack

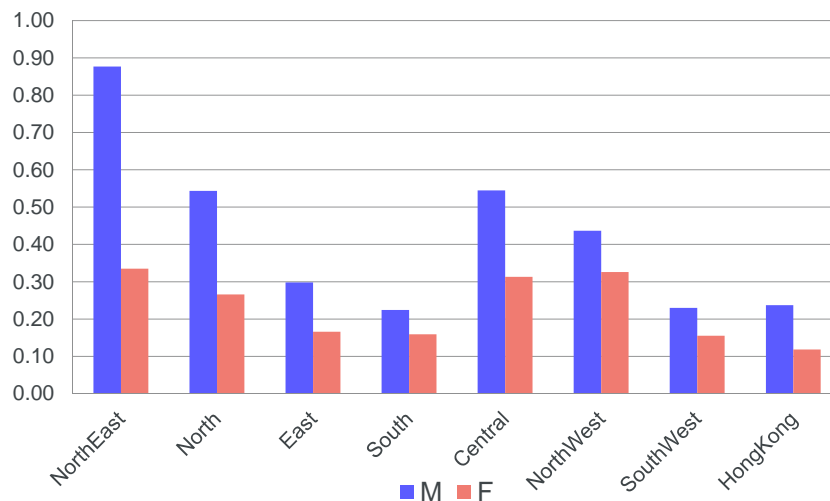


Dur 2+, Age 30-59, Age Adjusted using WHO 2000 Standard Population, Per 1000

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Regional Differences - Stroke

Incidence Rate By Region - Stroke



Dur 2+, Age 30-59, Age Adjusted using WHO 2000 Standard Population, Per 1000

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Q & A

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