



Asia e Oceania: 22 anni di esperienza nel continente della **Dread Disease**

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Paesi coperti dalla "Gen Re DD Survey":



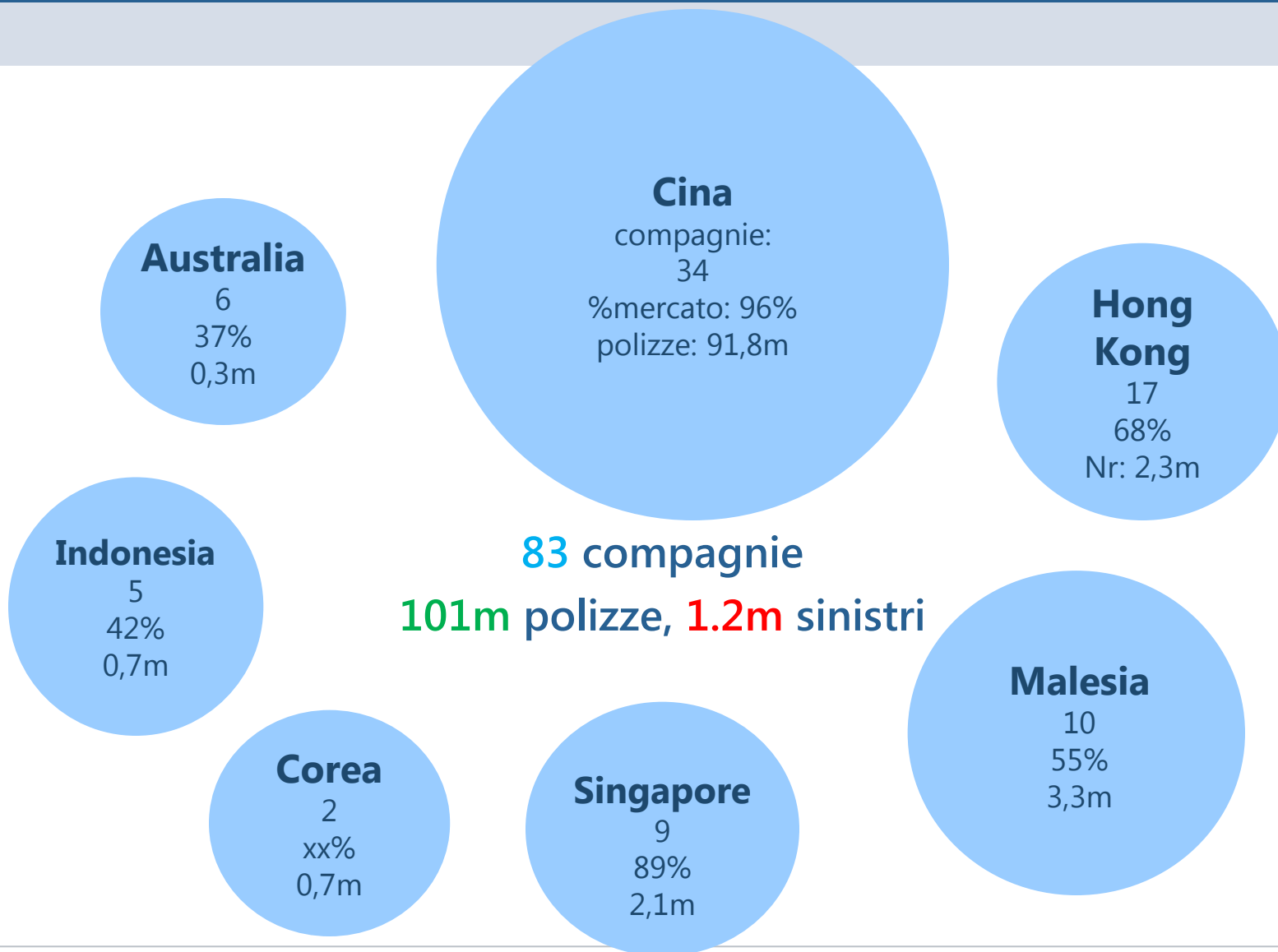
Created with mapchart.net®

"Gen Re DD Survey": sei quinquenni



	Anni osservati	Paesi	Compagnie	Sinistri	Polizze in portafoglio
1	1990–1994	3		4.600	
2	1993–1997	3		7.000	3.000.000
3	1996–2000	3	31	16.000	4.000.000
4	2000–2004	6	48	263.000	41.000.000
5	2004–2008	10	95	750.000	> 70.000.000
6	2008-2012	7	82	>1.000.000	>100.000.000

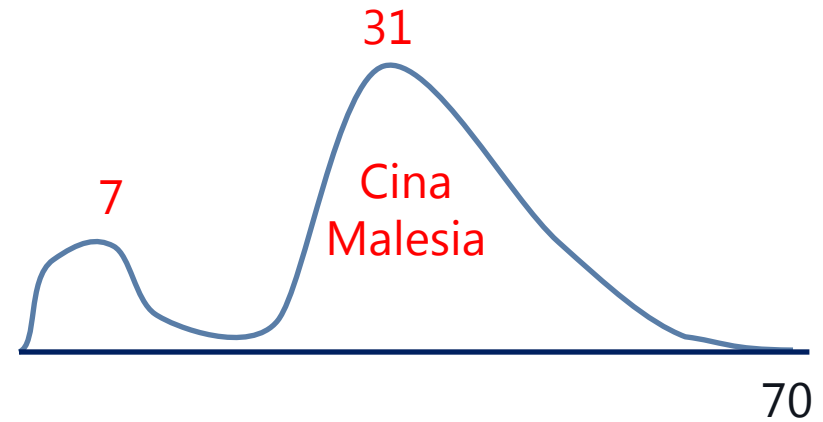
"Gen Re DD Survey": ultimo quinquennio 2008-2012





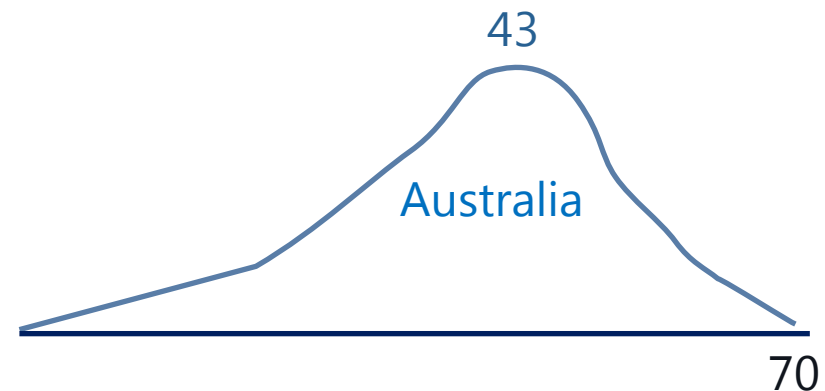
- Età media polizze in portafoglio:

- Australia: 42,6 anni
- Cina: 32,6 anni: Malesia: 30,9

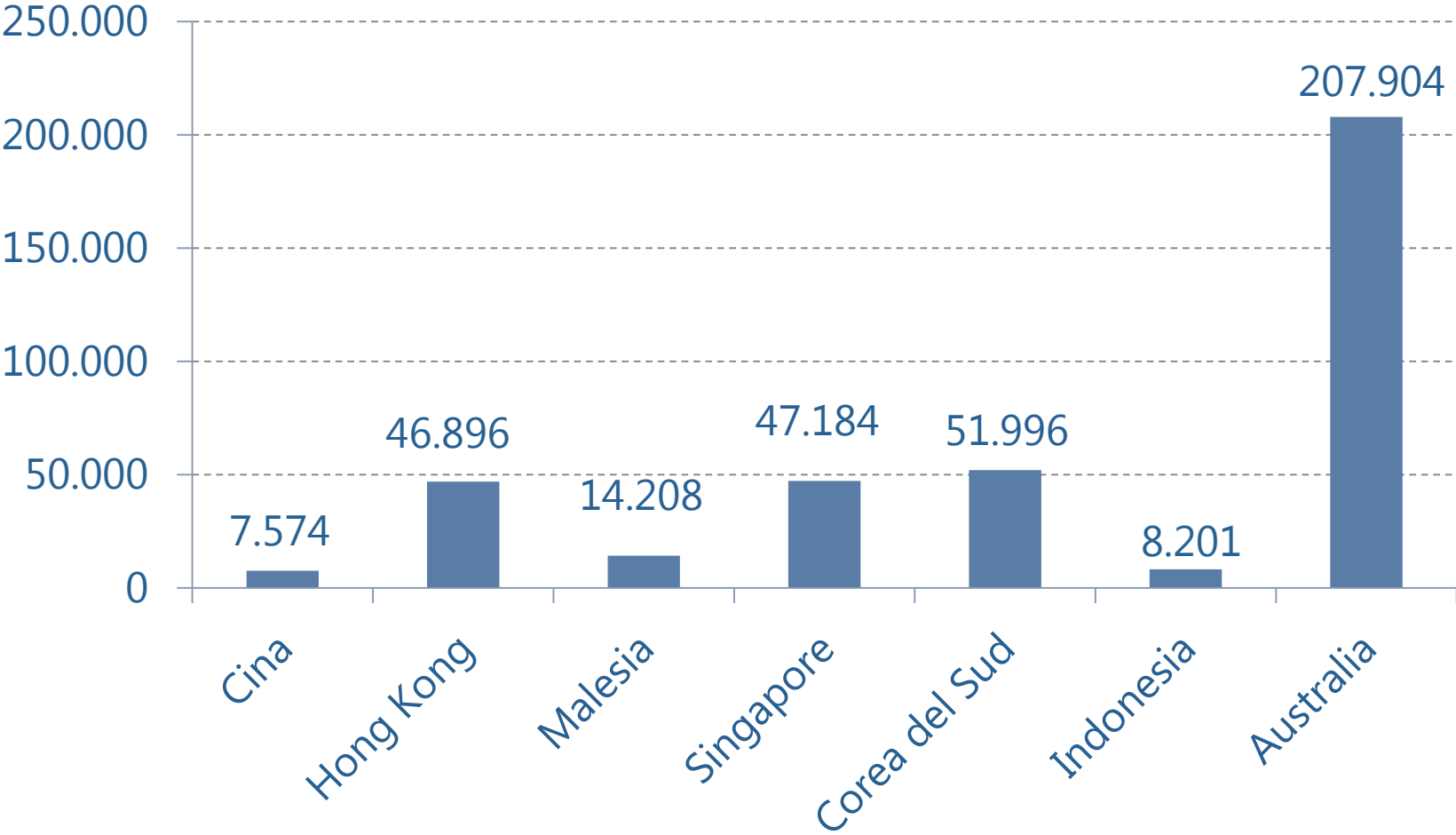


- Polizze giovanili 0-19 anni:

- Australia: 4%; Corea del Sud: 5%
- Cina: 20%; Malesia: 23%

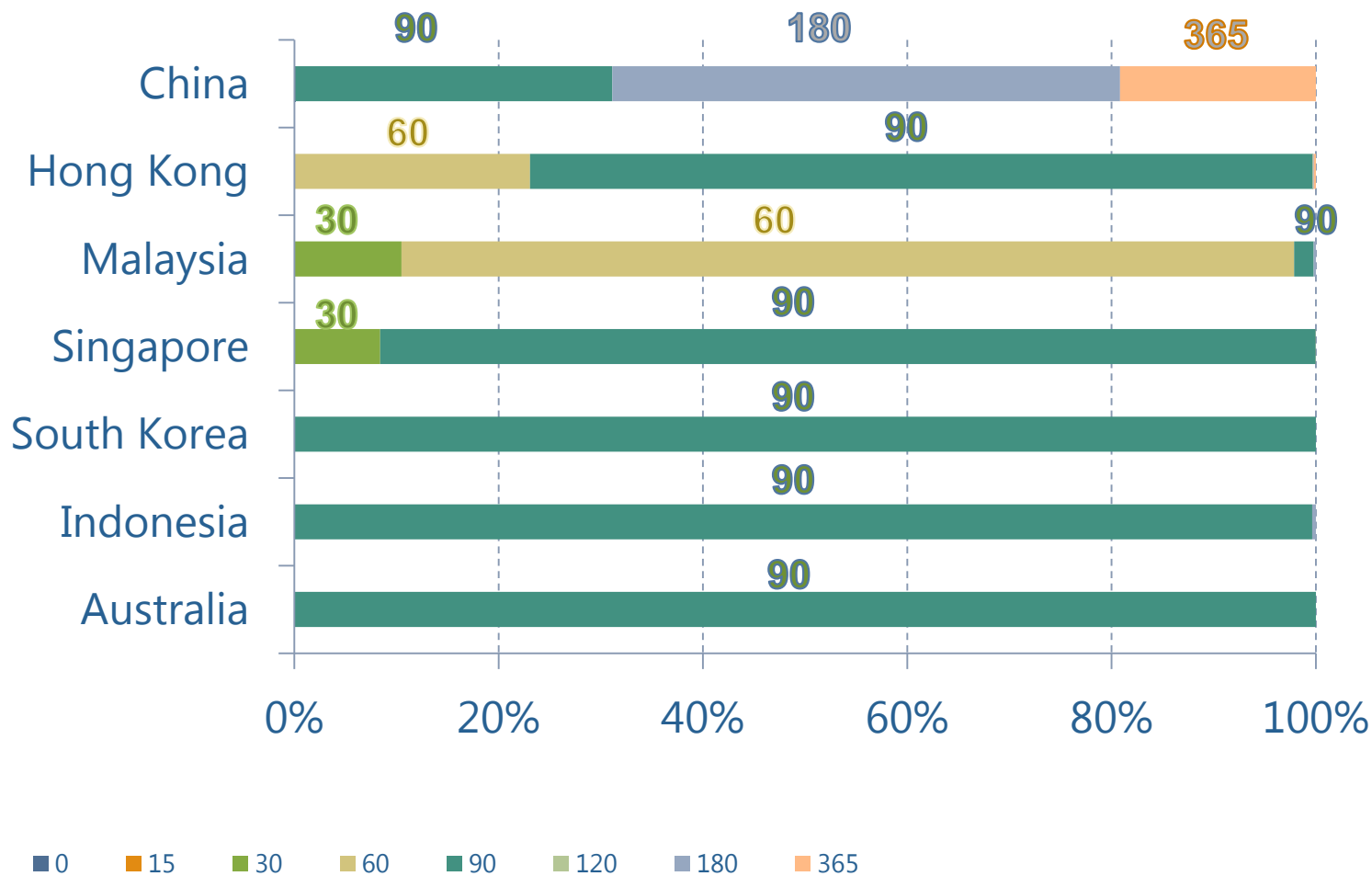


Capitale medio delle polizze in portafoglio (in US\$)



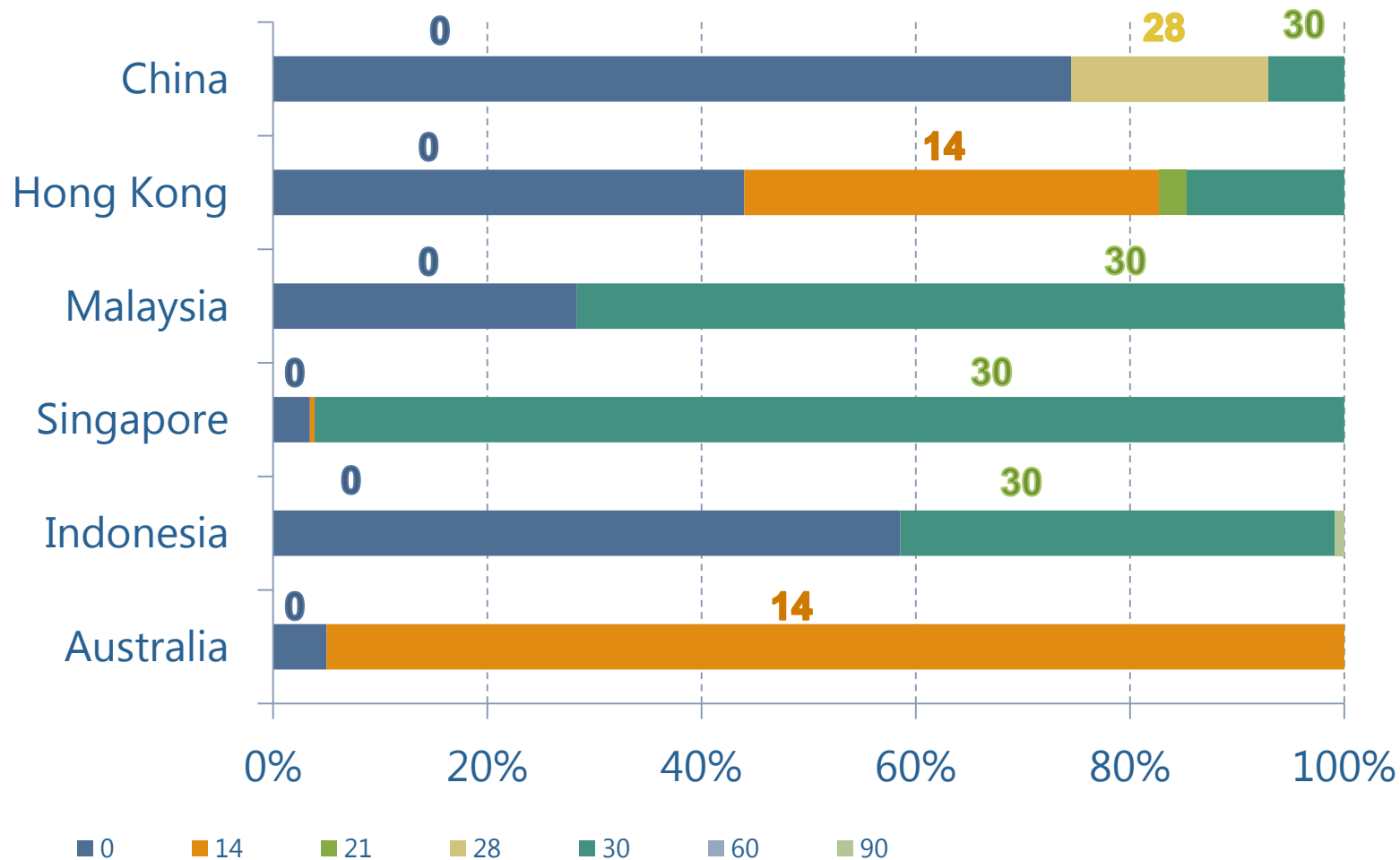
Periodo di carenza

- Iniziale
- Pre-esistenti



Periodo di sopravvivenza

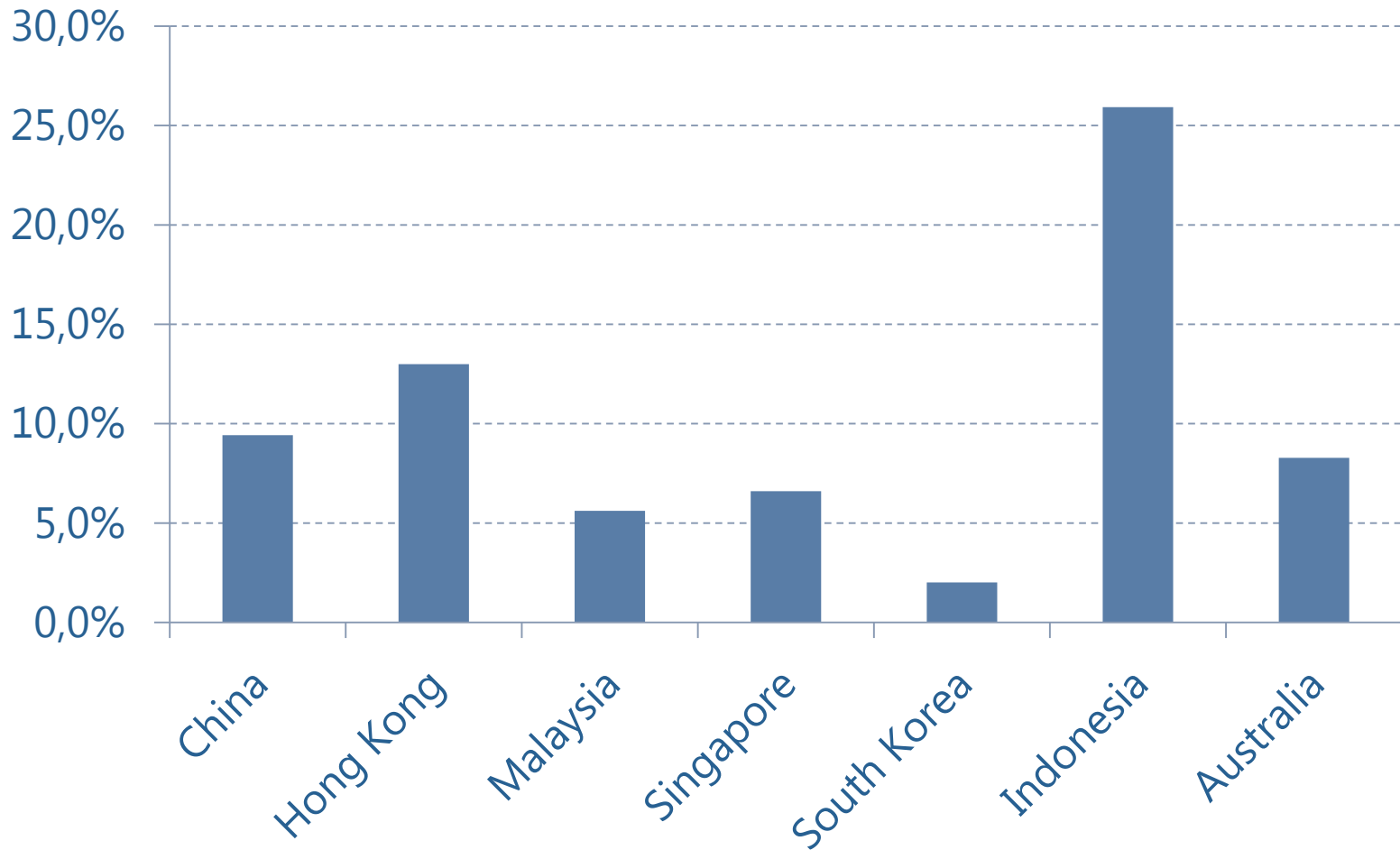
- Dopo il sinistro
- Grave, ma non decesso immediato
- Accesso alle migliori terapie



Sinistri rifiutati, per paese



Di cui: preesistenze (colpa o dolo) **15%**, esclusioni o malattie non coperte **75%**



Principali cause dei sinistri (maschi)



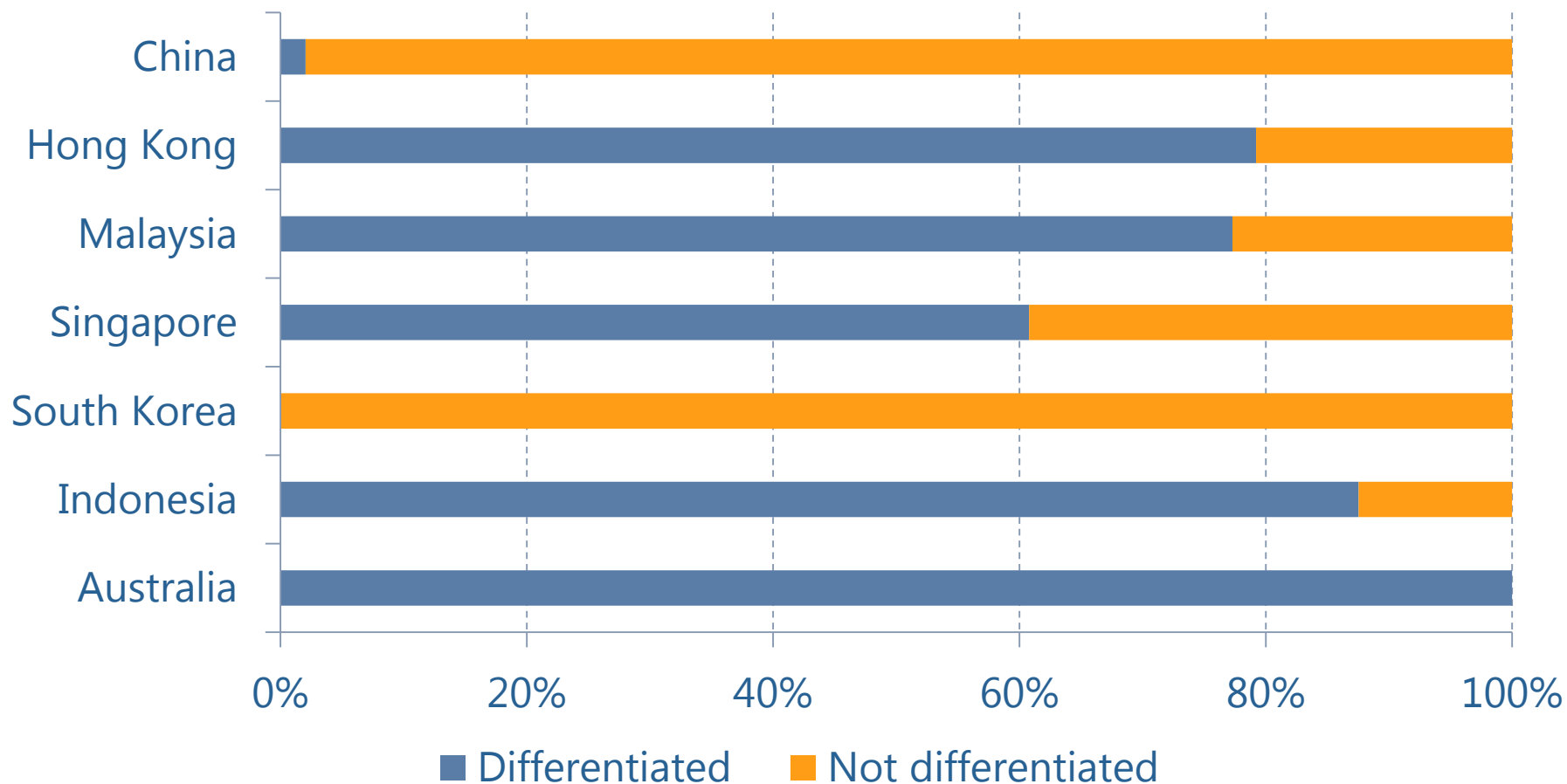
<u>Causa del sinistro</u>	<u>Cina</u>		<u>Hong Kong</u>		<u>Malesia</u>		<u>Singapore</u>		<u>Indonesia</u>		<u>Australia</u>	
	Rank	%	Rank	%	Rank	%	Rank	%	Rank	%	Rank	%
Cancro	1	57.3%	1	66.1%	1	45.2%	1	51.8%	2	28.3%	1	63.6%
Infarto (ischemia miocardica)	2	19.4%	2	16.3%	2	34.5%	2	34.7%	1	44.1%	2	18.5%
Ictus (ischemia/emorragia cerebrale)	3	11.9%	3	7.9%	3	6.9%	3	6.9%	3	15.2%	4	4.5%
Insufficienza renale	4	4.7%	4	2.4%	4	5.0%	4	1.8%	4	7.3%	9	0.6%
Cardiochirurgia	5	1.8%	5	1.5%	5	1.7%	5	1.1%	5	1.5%	5	2.3%
Paralisi	6	1.5%	9	0.4%	10	0.5%	6	0.7%		0.2%		0.1%
Insufficienza epatica cronica	7	0.6%		0.2%		0.2%		0.0%	8	0.4%		0.1%
Tumore cerebrale benigno	10	0.3%	6	1.4%	7	1.0%	8	0.6%		0.0%	6	1.4%
Totale primi 10		98.4%		98.1%		97.2%		98.8%		99.1%		98.2%
Altri		1.6%		1.9%		2.8%		1.2%		0.9%		1.8%
Sconosciuta		1.7%		1.2%		22.7%		28.7%		8.6%		8.7%

Principali cause dei sinistri (femmine)

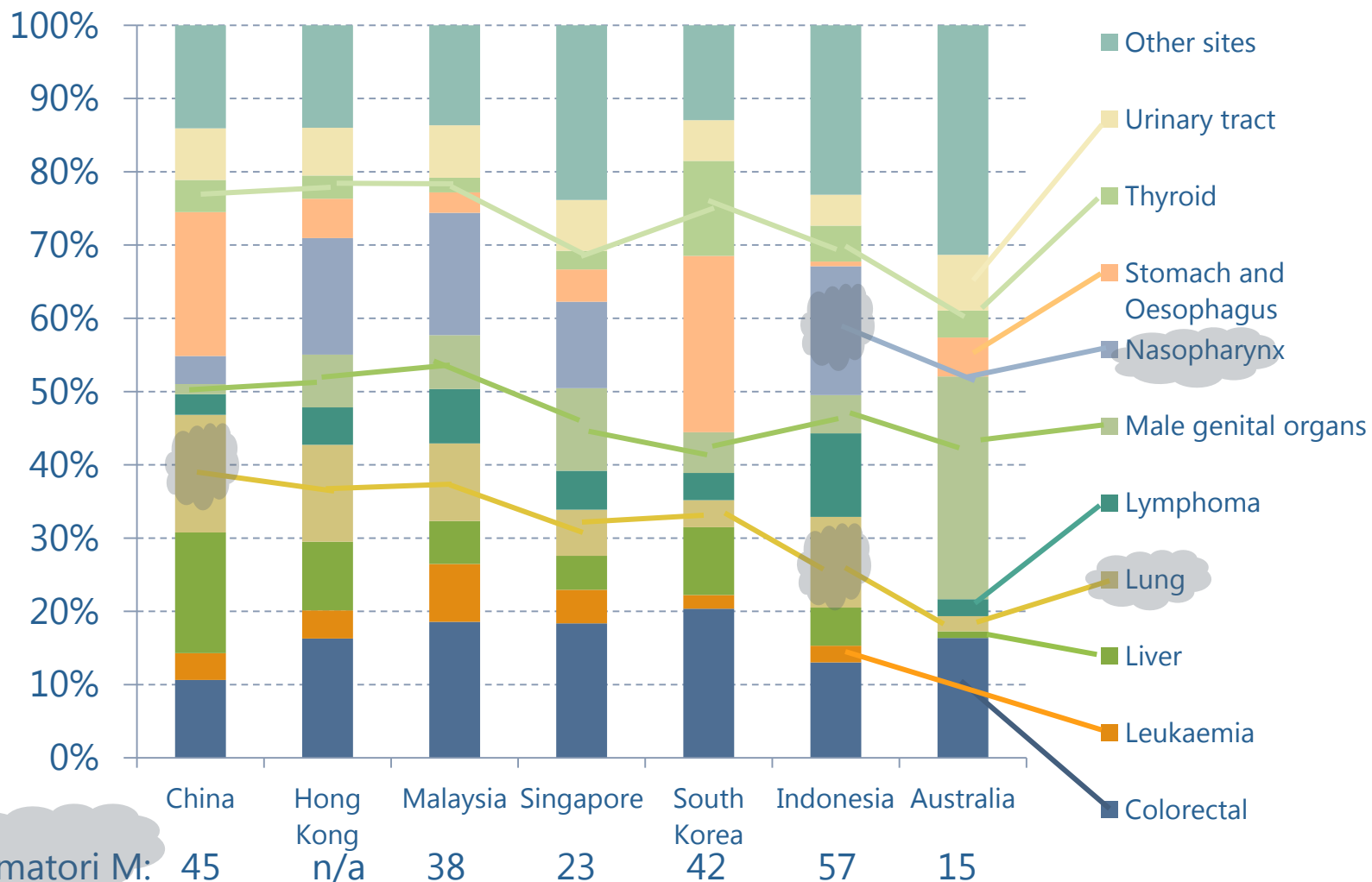


<u>Causa del sinistro</u>	<u>Cina</u>		<u>Hong Kong</u>		<u>Malesia</u>		<u>Singapore</u>		<u>Indonesia</u>		<u>Australia</u>	
	Rank	%	Rank	%	Rank	%	Rank	%	Rank	%	Rank	%
Cancro	1	80.3%	1	89.1%	1	85.8%	1	88.3%	1	75.1%	1	87.0%
Ictus	2	7.3%	2	3.1%	2	3.6%	2	4.2%	2	8.4%	2	3.9%
Infarto	3	4.1%	4	1.6%	3	2.7%	3	3.4%	3	6.1%	3	2.3%
Insufficienza renale	4	3.1%	5	1.3%	4	2.5%	4	1.2%	4	5.1%	8	0.5%
Cardiochirurgia	5	1.4%	6	0.5%	7	0.6%	7	0.4%	9	0.5%	6	0.8%
Tumore cerebrale benigno	6	1.1%	3	1.7%	5	1.4%	5	0.8%	7	0.5%	5	1.1%
Sclerosi multipla		0.1%	8	0.3%		0.2%	10	0.2%	6	0.6%	4	1.3%
Totale primi 10		98.9%		98.5%		98.1%		99.3%		98.2%		98.3%
Altri		1.1%		1.5%		1.9%		0.7%		1.8%		1.7%
Sconosciuta		1.6%		1.5%		18.2%		20.7%		7.1%		5.5%

Differenziazione prodotto: fumatori / non-fumatori



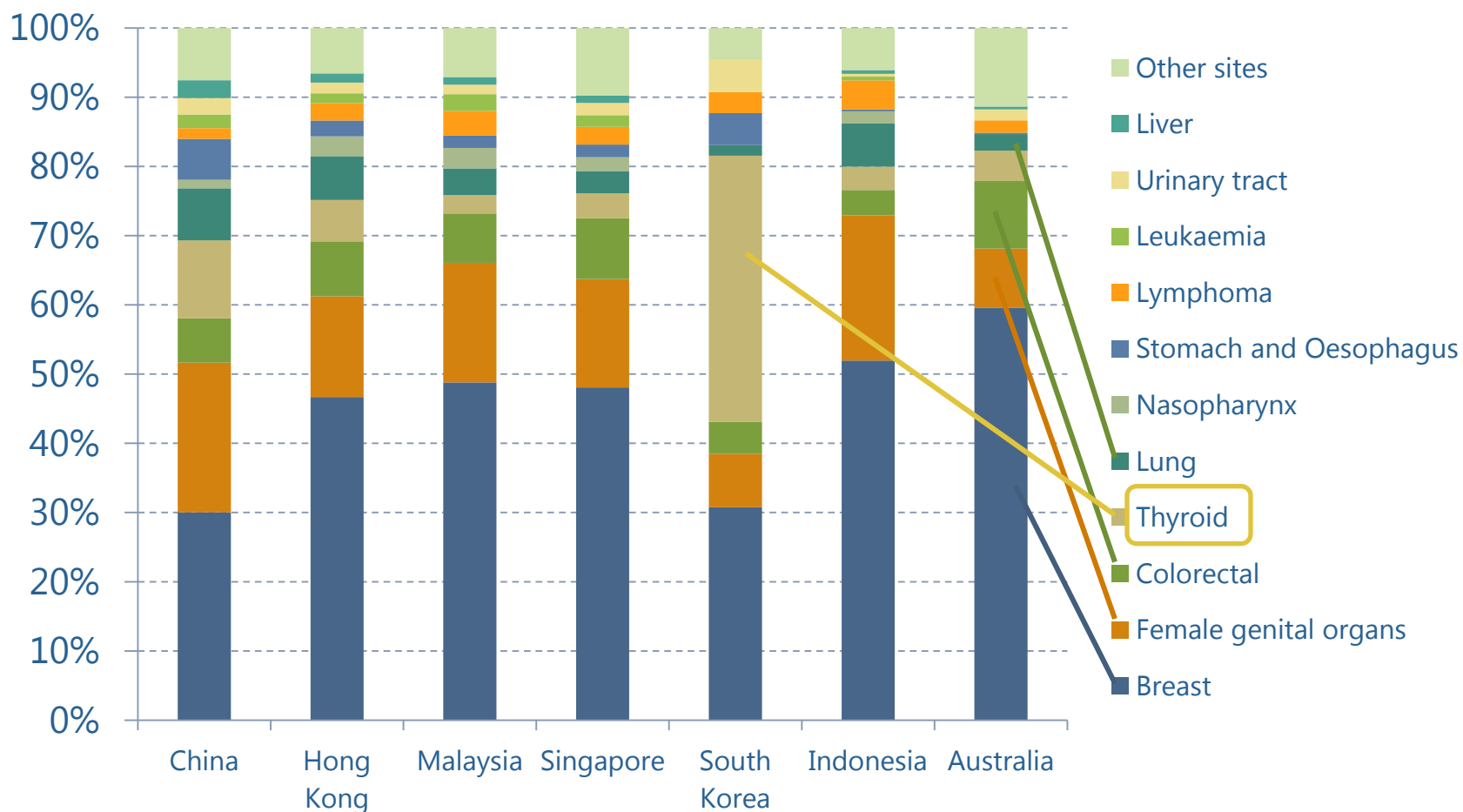
Localizzazione della neoplasia (maschi)



%fumatori M:

Dati: tobaccoatlas.org

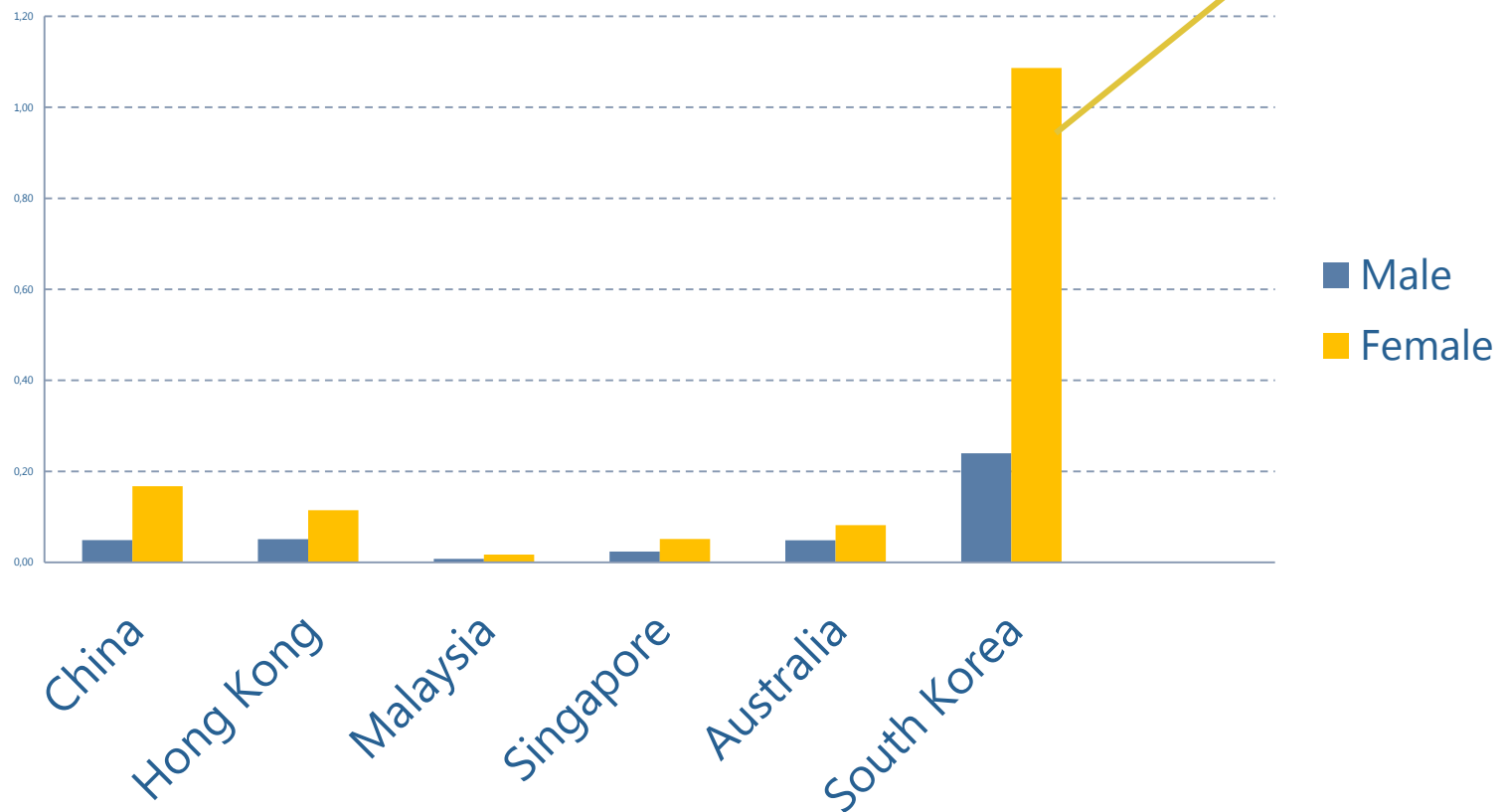
Localizzazione della neoplasia(femmine)



Esempio: tasso di incidenza del tumore tiroideo



«..in Corea: aumento del 25% annuo negli ultimi 10 anni dell'incidenza del cancro della tiroide...un esempio di eccesso di diagnosi e di trattamento nella medicina moderna...» (Jae-Ho Lee, Sang Won Shin, 10 July 2014, the lancet vol 384)



Note: This chart is from the 2004-2008 DD survey.



- Successo prodotti DD in Asia: in Cina, anche "giovani".
- Differenziazione: fumatori/non-fumatori. (cancro, cardiov, ictus,..)
- Importanza definizioni & esclusioni: esaustive, ma concise.
- Numerosità definizioni: fino a 90, ma 3-4 principali.
- Rifiuti sinistri: non conformità alle definizioni + + +, per dolo/colpa +.
- Tumori: causa sinistro principale, 60% M, 80% F.
- Sovradiagnosi: tumori tiroidei in Corea del sud.
- Differenze: tra mercati (paesi), tra assicuratori.

Grazie dell'attenzione!

Fine.



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Grazie

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