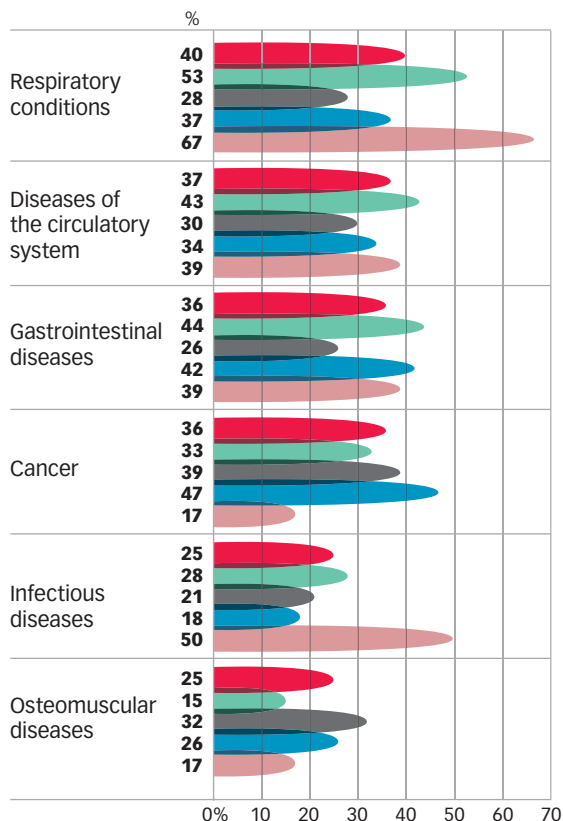
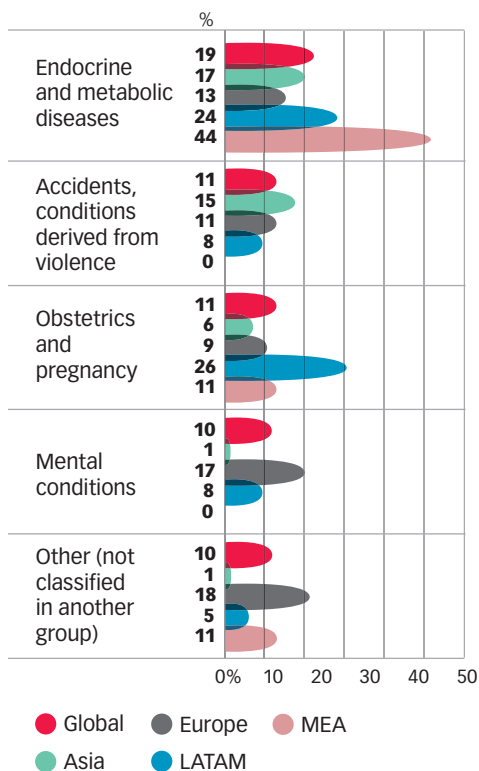


Top 3 causes of claims

Based on (frequency) incidence of claims, what were the top three causes of claims in 2017 based on your book of group or overall business?



Respiratory conditions and diseases of the circulatory system, respectively, still have the highest frequency of claims globally, although the gap between the two is narrowing in some regions. Cancer and gastrointestinal disease tied for the third highest in frequency.



The next-highest categories vary by region. For example, in Latin America osteomuscular disease and obstetrics and pregnancy are more prevalent, whereas infectious diseases have a higher frequency of claims in Asia and the Middle East and Africa.