

# RE THINK REINSURANCE



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# Breakout session #3

## The Wealth/Health Relationship

**Moderator: Bob Brown**  
Chief Pricing Officer  
Aurigen Reinsurance Company

**Presenter: Anne Nicoll**  
V.P. Business Development  
Homewood Corporation

**Presenter: Bob Diefenbacher**  
S.V.P. Life Reinsurance  
Manulife Reinsurance



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# The Wealth/Health Relationship

- **What can we learn from 200 years of history?**
  - Increased wealth generally leads to improved health and longevity
  - Health improvements have come from sanitation, communicable diseases, and medical breakthroughs
  - The gap between rich and poor countries is closing with some tragic exceptions (sub-Saharan Africa)
  - Wealth brings different health challenges related to lifestyle and chronic diseases



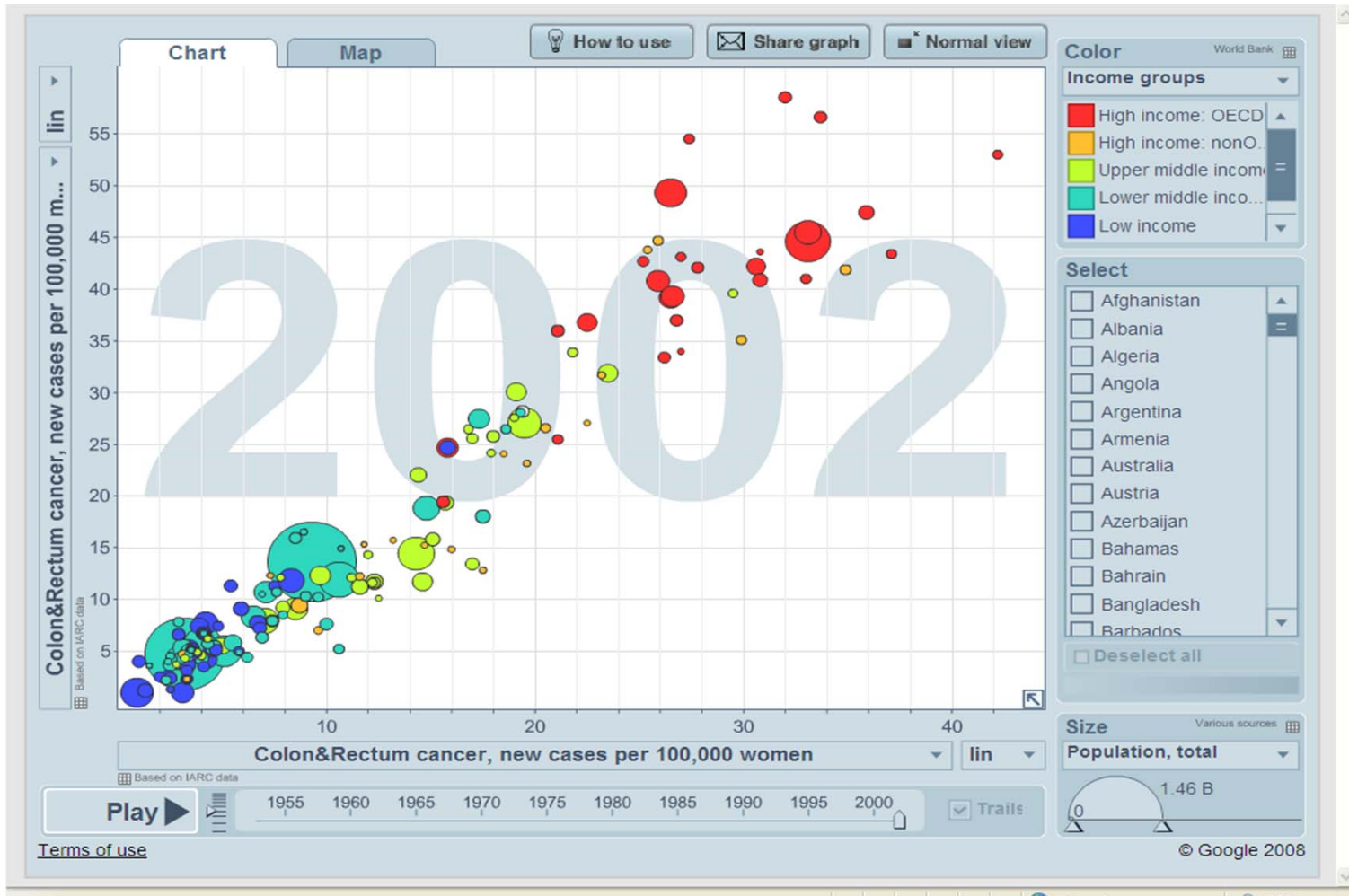
Source: [www.gapminder.org](http://www.gapminder.org)

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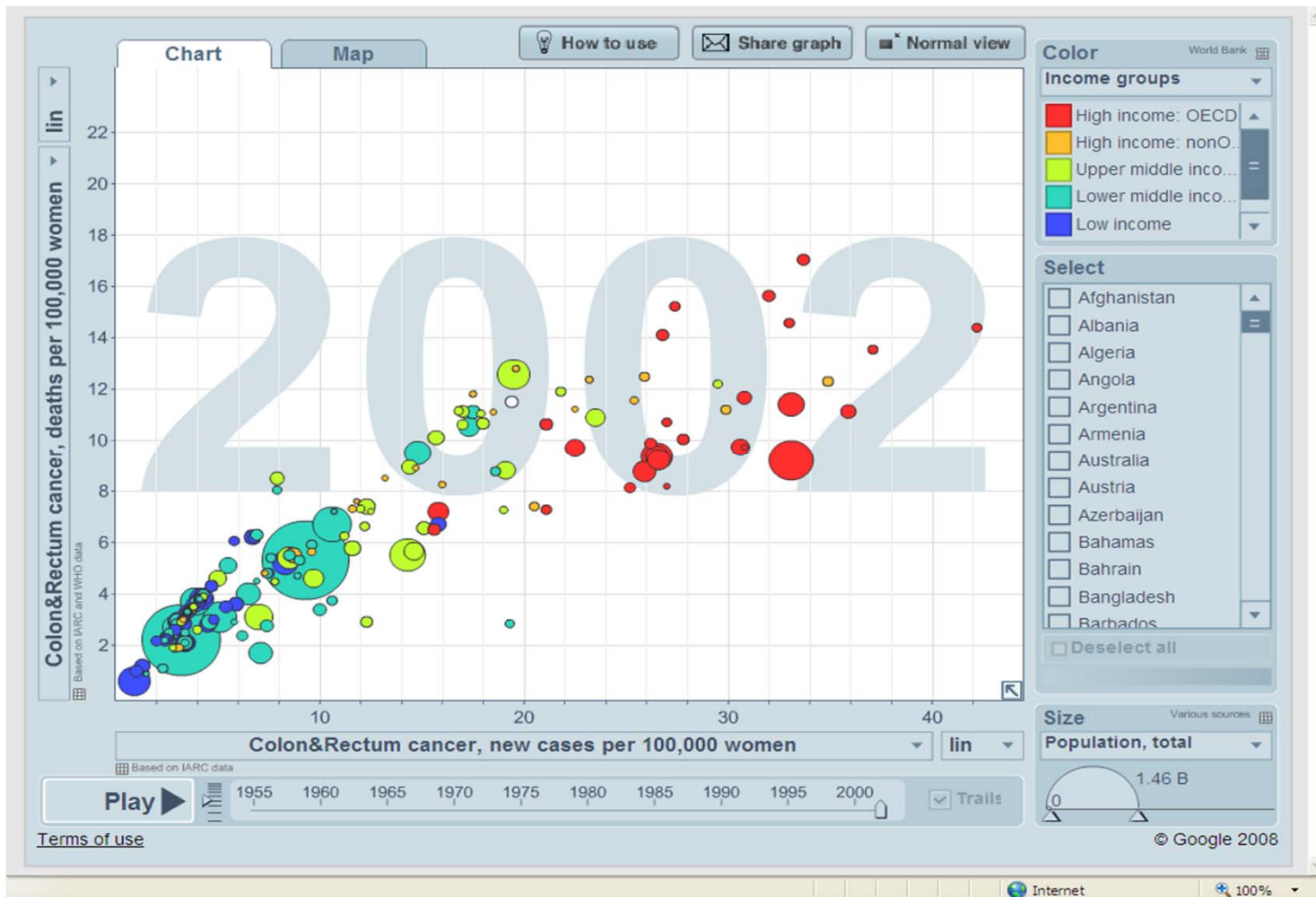
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# Wealth and Chronic Disease



# Wealth and Chronic Disease



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# Wealth and Health in Canada

- **What does the recent Canadian experience say?**
  - The wealth gap between the richest and poorest Canadians remains substantial
  - Results from Canadian census mortality follow-up study (1991-2001), published in 2008:
    - Despite a universal health care system, significant mortality differences exist between rich and poor
    - Other variables correlated with wealth such as education level and occupation are also strong mortality predictors
    - Immigration status has a very strong mortality impact

Source: [www.statcan.gc.ca](http://www.statcan.gc.ca)



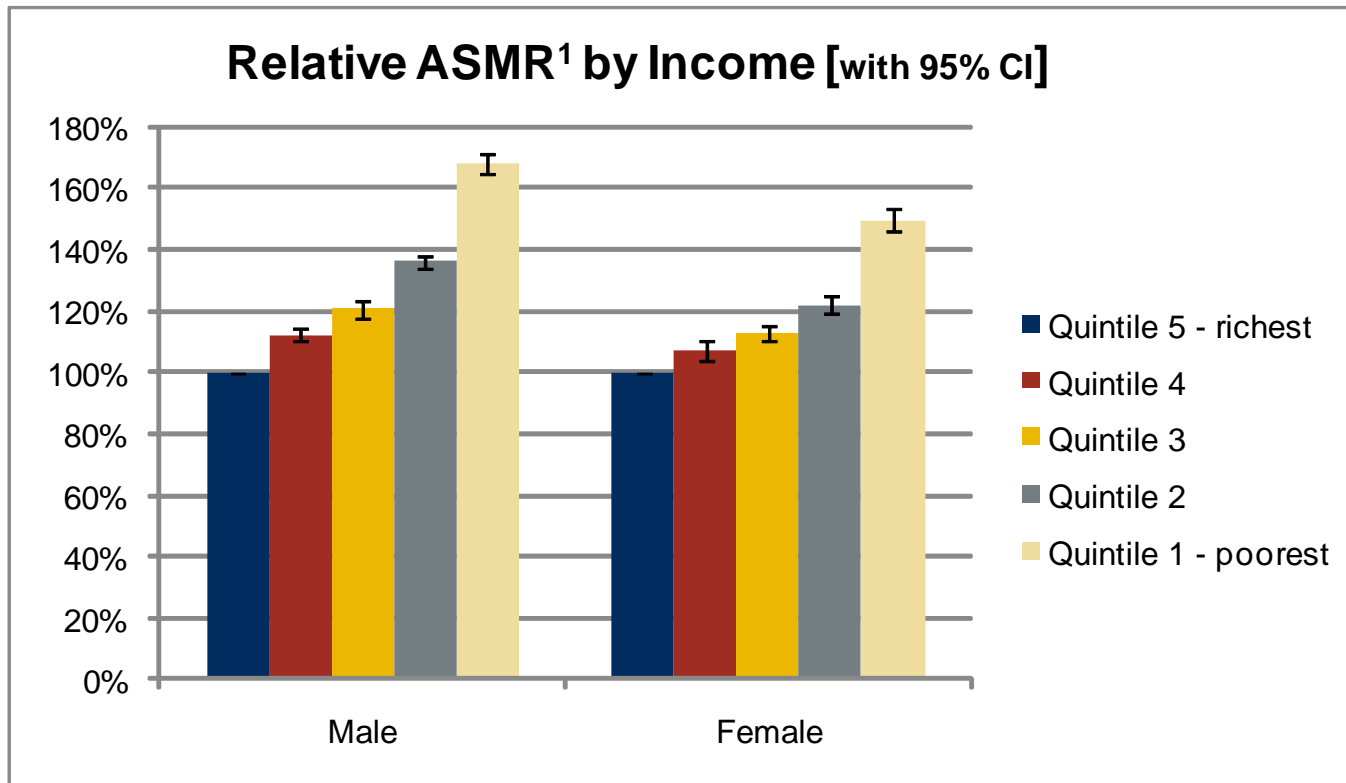
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# Income and Mortality

## Canadian Census Mortality Study (1991-2001)



<sup>1</sup> Age standardized mortality rate



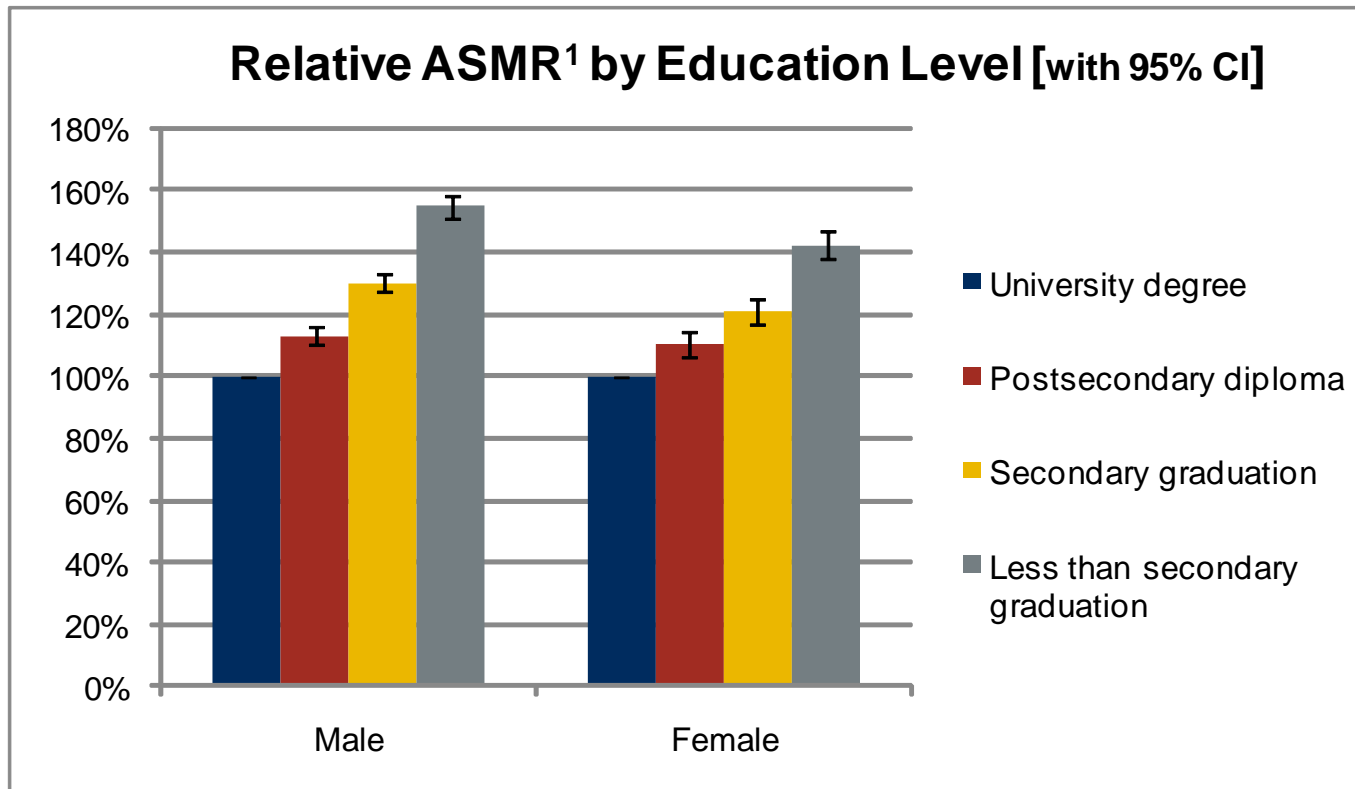
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# Education and Mortality

## Canadian Census Mortality Study (1991-2001)



<sup>1</sup> Age standardized mortality rate



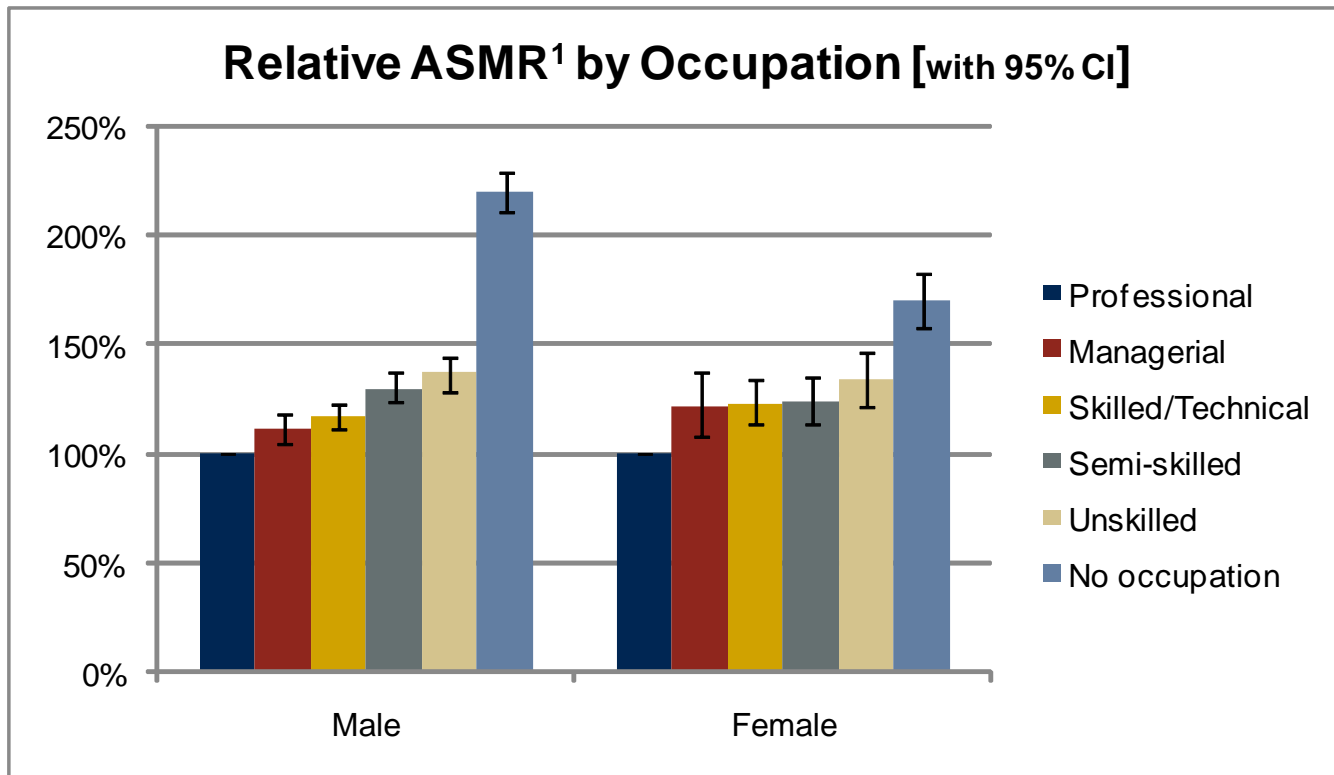
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# Occupation and Mortality

## Canadian Census Mortality Study (1991-2001)



<sup>1</sup> Age standardized mortality rate



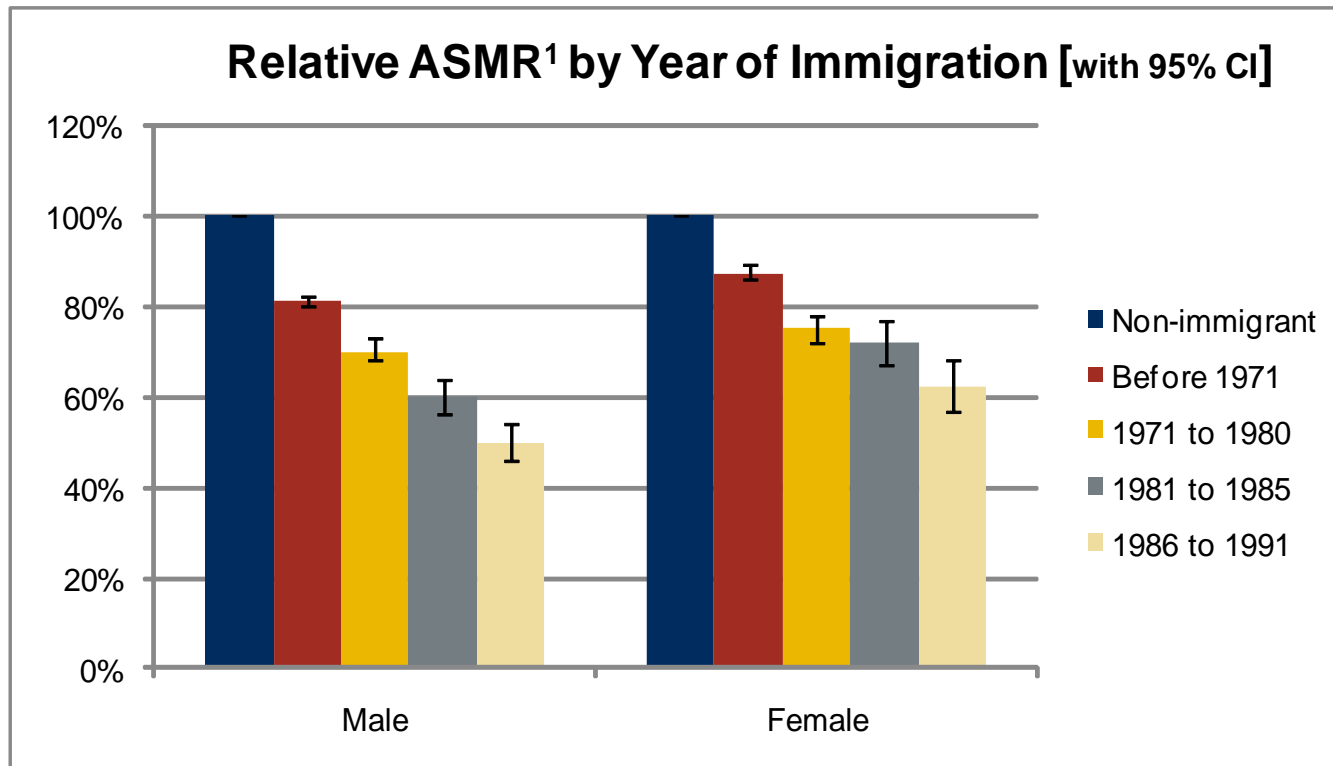
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# Immigration and Mortality

## Canadian Census Mortality Study (1991-2001)



<sup>1</sup> Age standardized mortality rate



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