

Obesity has become a problem for high-, middle- and low income countries, prompting health disorders and (re)insurance claims

Obesity

Obesity is defined as an excessively high amount of body fat or adipose tissue in relation to lean body mass. Another definition describes obesity more simply as an excess of body fat that may result in a significant impairment of health.

In the past decades for both children and adults obesity became a massive health problem in many countries. Starting in the United States the problem dispersed to Europe, Australia and even to parts of Asia, especially China. Once considered a problem only in richer countries, overweight and obesity are now dramatically on the rise in low- and middle-income countries. These countries are now fighting battles on various health fronts. While they continue to deal with problems of infectious disease and under-nutrition, at the same time they are experiencing a rapid upsurge in chronic disease risk factors such as obesity and overweight, particularly in urban settings.

The worldwide obesity rates (BMI > 30) have seen a sharp increase from 3.2% in 1975 to 10.8% in 2014 for men and from 6.4% to 14.9% for women. By 2025 it is expected that 20% of adults worldwide will be obese (men 18%, women 21%). This will have enormous implications for global health. According to the WHO a high BMI will boost the numbers of non-communicable diseases like diabetes, stroke, myocardial infarction, musculoskeletal disorders and cancer.

These developments bear a considerable risk for insurers and reinsurers and it may lead to a variety of claims in different industrial areas. Some relevant are:

- food, restaurant and beverage industry
- pharmaceutical industry
- chemical industry
- health insurance

Lawsuits could be launched against members of the food, beverage and restaurant industry claiming that consumers' obesity and its related health problems are the result of various defendants' misconducts.

Amongst others plaintiffs could claim that misinformation, deceptive advertisement and/or mislabelling led to an "over-

consumption" of products resulting in them becoming obese and acquiring all kinds of related health problems. Also consumers could claim that a certain ingredient or agent of a consumed product contributed to their obesity problems. Considering the substantial percentage of people suffering from obesity, such lawsuits may constitute a considerable liability risk for insurers.

As a result of the steadily growing obesity rates drugs for weight reduction and appetite suppression have become more and more popular over the last decades. Weight reduction drugs have repeatedly been connected with serious side effects, interactions with other drugs and life threatening complications. There is a high potential for off-label use in patients who suffer from bulimia. Several drugs are associated with severe heart complications (valvular damage, arrhythmias, heart failure).

Recently the chemical industry came in the focus when articles were published with a new theory saying that the chemical tributyltin is susceptible to create obesity. The phenomenon is called "adipogenesis". Tributyltin is a component in fungicides, anti-fouling paints and most important in plastics. The theory says that defects caused by tributyltin may have their origin already in the prenatal phase and that effects persist in subsequent generations not directly exposed to TBT. Whether this theory can be proofed or not is unclear at the moment. Nevertheless the research findings so far create the danger of upcoming lawsuits.

Obesity is expected to overtake smoking as the leading cause of preventable death. If the trends are left unchanged, negative consequences for health and mortality will become more apparent in the future. Some studies assume that rising obesity is likely to have a proportionally greater effect on insured people than on the general population. Health insurance policies will be affected substantially as obesity related diseases will create a dramatic increase in health care cost for hospital treatment, drug prescriptions and outpatient care.