

Who are we?

- one of the world's leading providers of reinsurance, insurance and other forms of insurance-based risk transfer
- over 14'000 employees and operate in around 80 offices globally
- Established 1863 (159 years old)
- 47.9bn gross premiums written in 2022

Swiss Re's vision:

We make the world
more resilient

- 212 million L&H policies reinsured (2022)
- USD 2bn COVID-19-related claims paid in 2021
- USD 12.6bn L&H claims paid out in 12 months to June 2023

Sustainability

Decrease the protection gap, expand coverage

- affordable
- accessible
- available



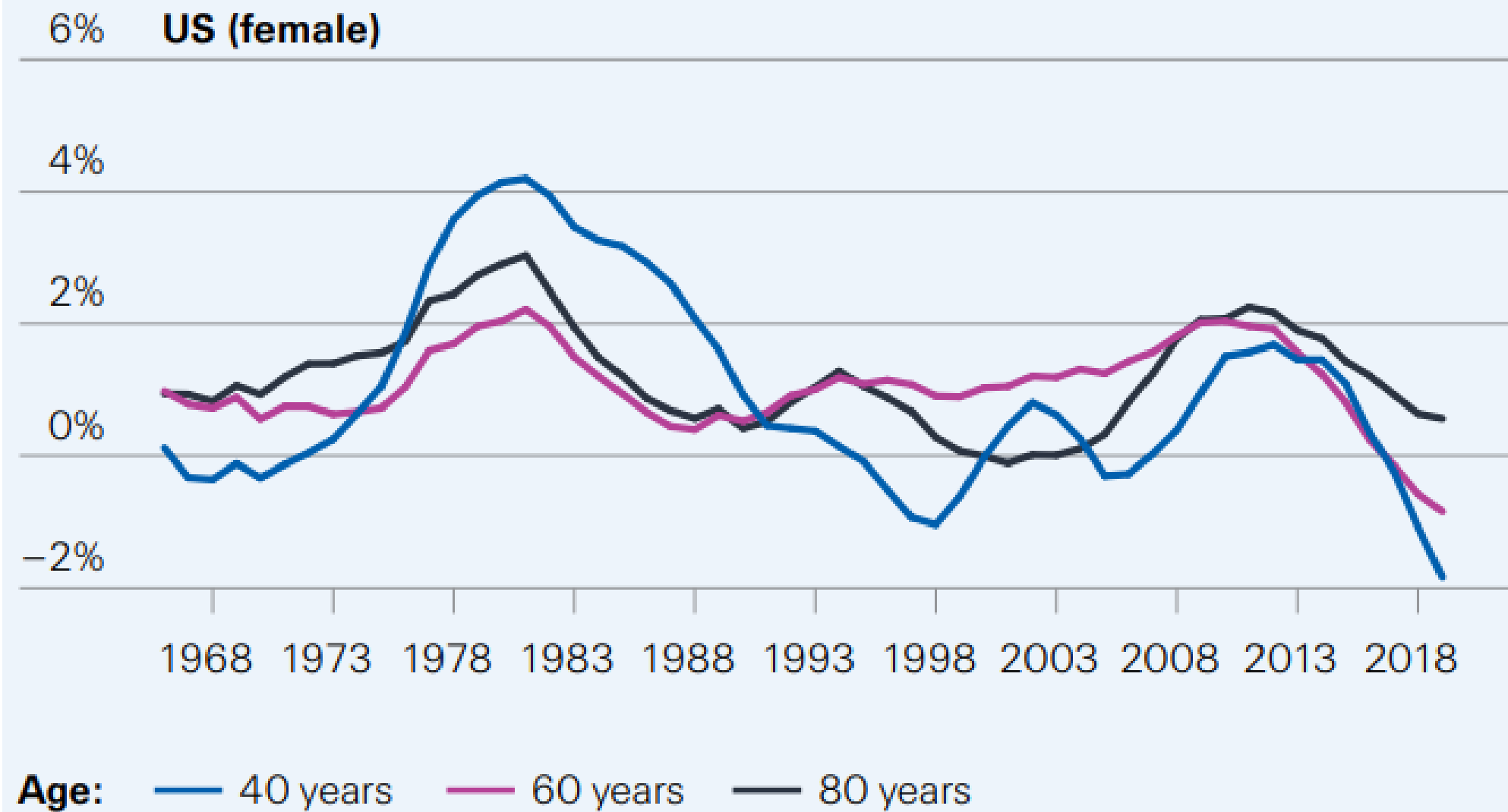
Inclusion of
underserved
communities



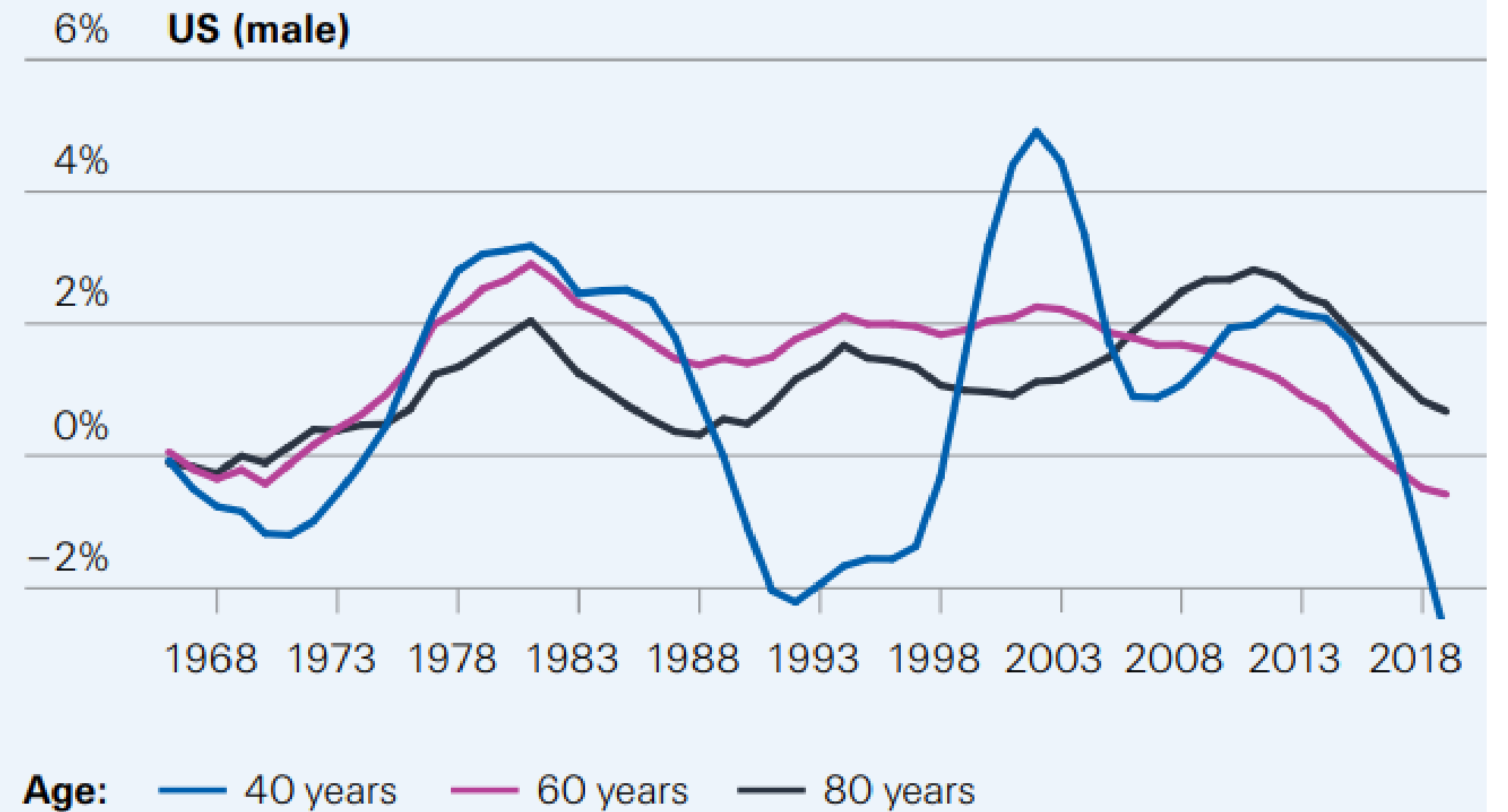
Inclusion of people
with health
impairments

US mortality improvement

Mortality improvements, 8-year moving averages, female (1966–2019)

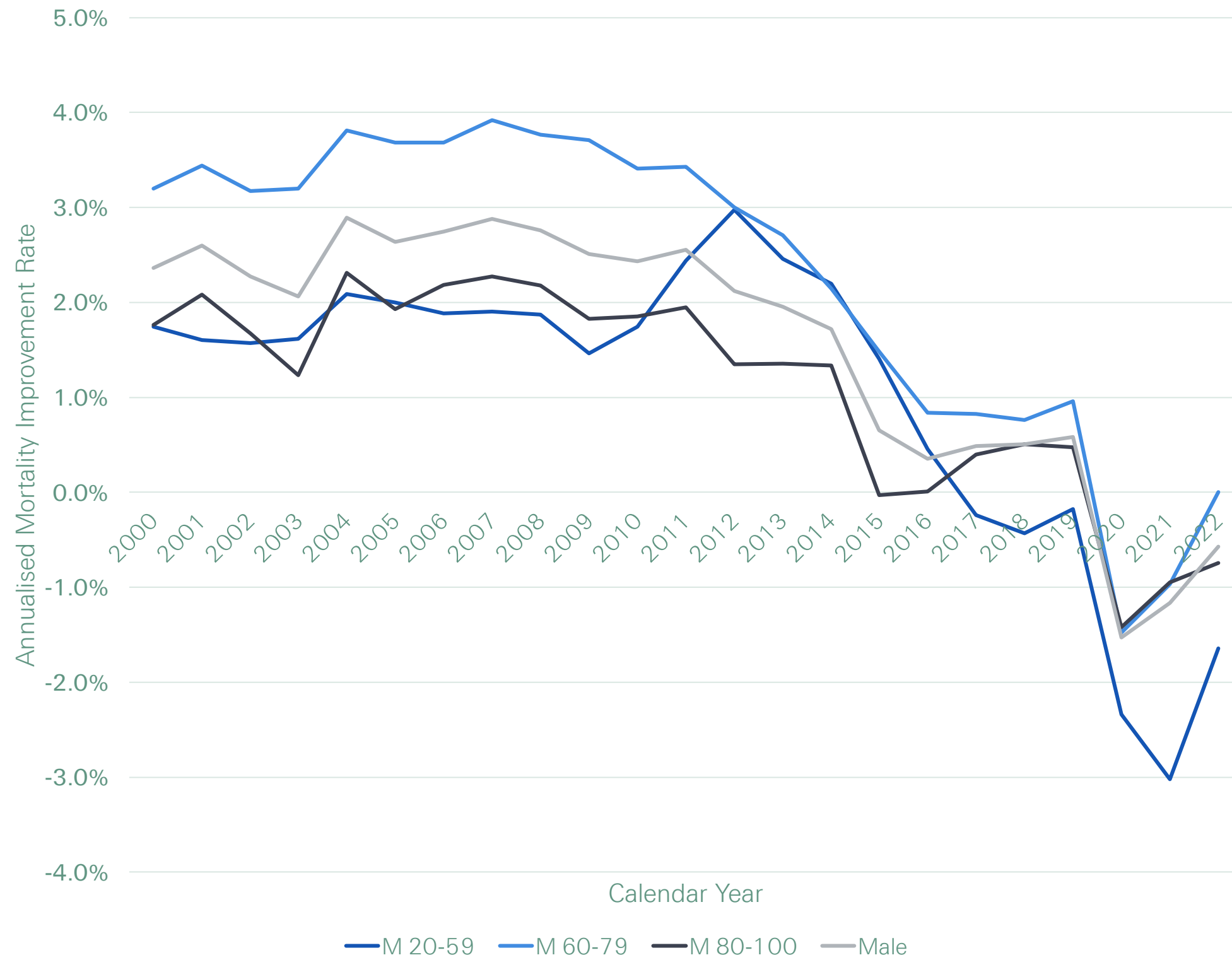


Mortality improvements, 8-year moving averages, male (1966–2019)

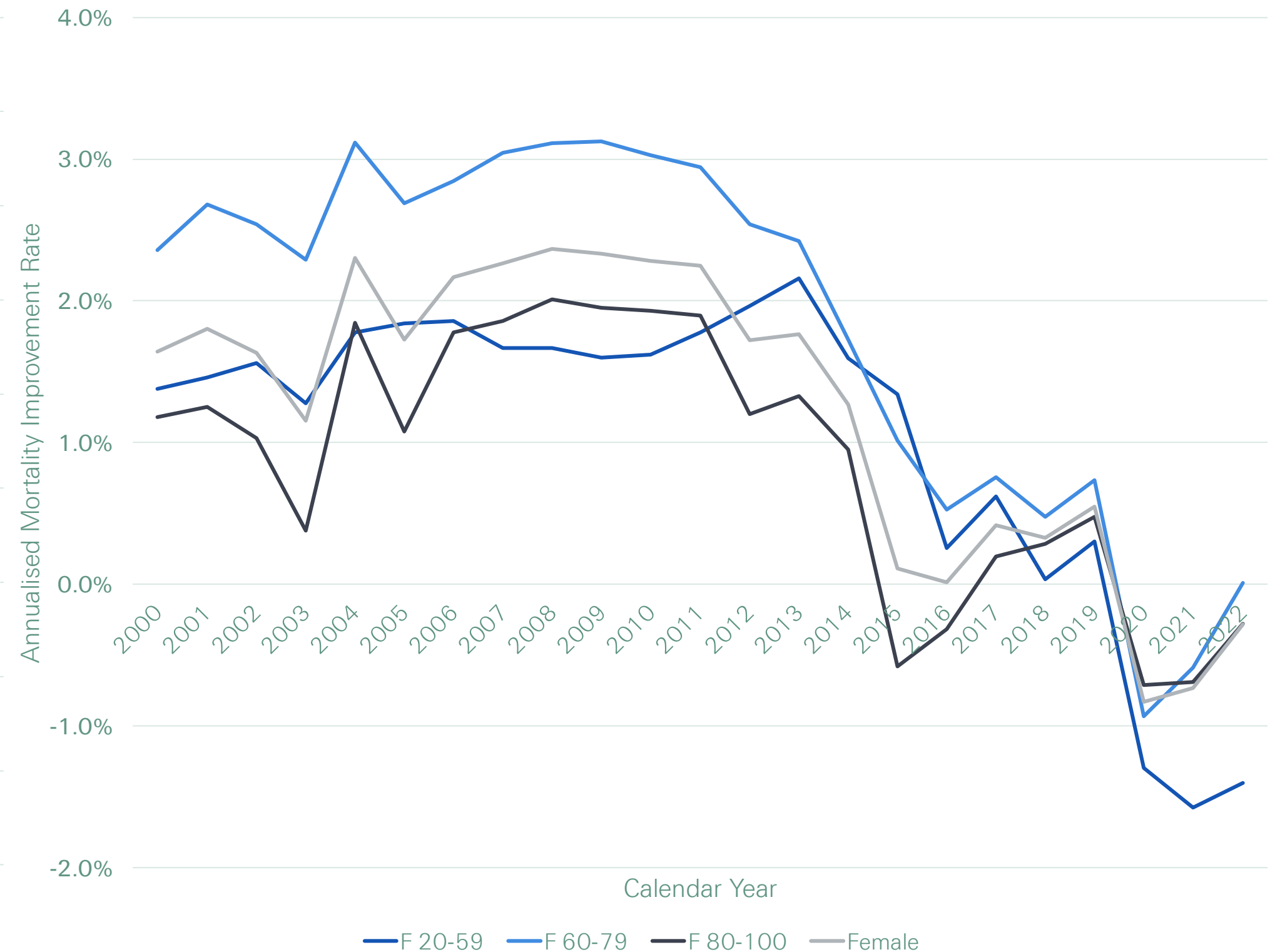


Slowdown in mortality improvements is across all ages and sexes in the UK

Five-year Average Annualised Mortality Improvement Rate for England & Wales Male Population over Time



Five-year Average Annualised Mortality Improvement Rate for England & Wales Female Population over Time



“Research is now beginning to identify insulin resistance as a significant **root cause** of (increased) mortality”

The future of life expectancy

Forecasting long-term mortality improvement trends for insurance

The future of life expectancy

Forecasting long-term mortality improvement trends for insurance

- **almost ~70% of US adults classed as obese or overweight compared with ~12% in 1975**
- **prevalence of diabetes in the US has risen from <1% in 1950 to over 11.3% today**


*“Further (CVD) improvement will rely on societal, policy and behavioural changes such as **addressing diabetes and obesity via better nutrition**”*

BMA house 2016



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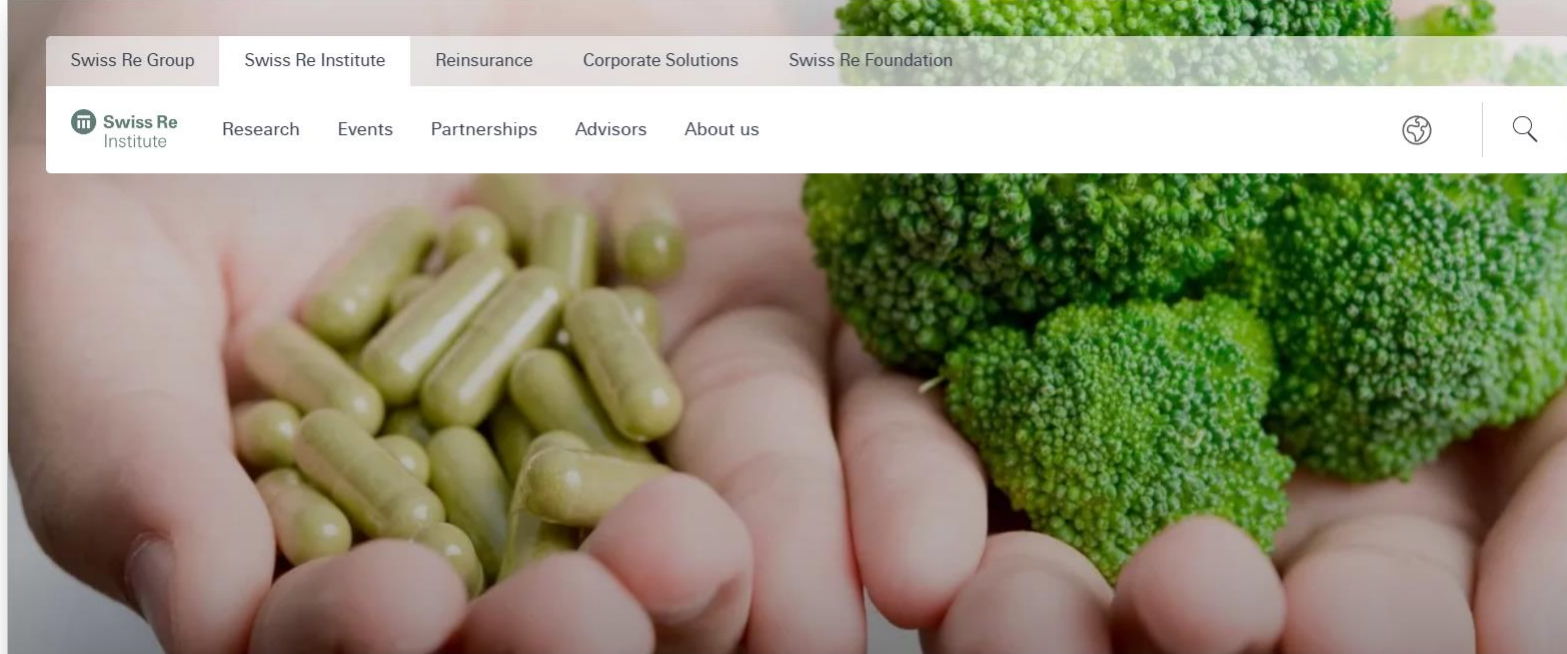
Food for thought: The science and politics of nutrition

Date
14 - 15 Jun 2018

Location
[Centre for Global Dialogue](#)
Rüschlikon, Zurich, Switzerland

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Food for Thought 2020: The science and politics of nutrition

COVID-19 forced the format to change, but The BMJ and Swiss Re Institute believed that the science and politics of nutrition were too important to push back a year. The Food

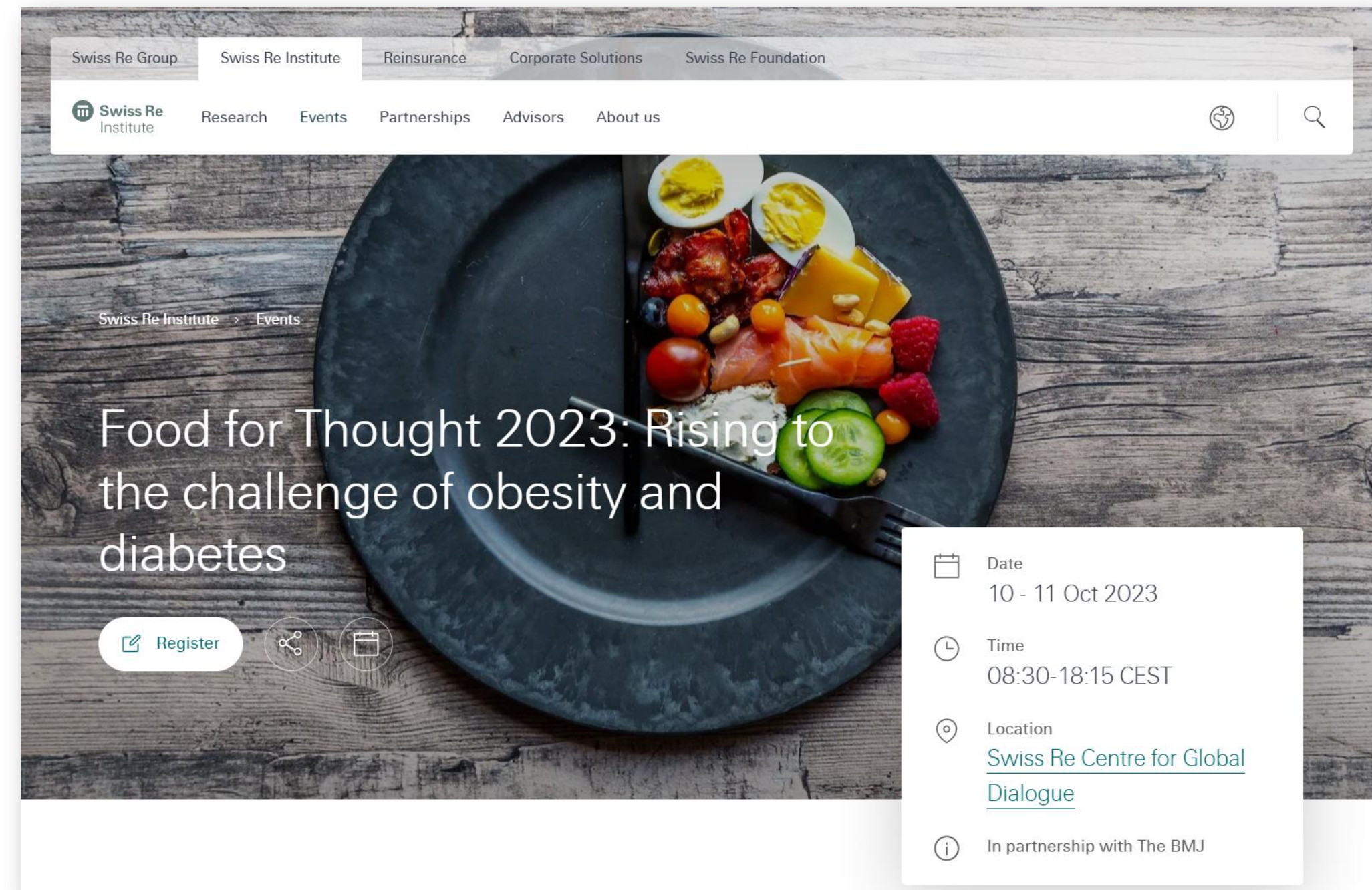
Date
29 - 30 Jun 2020

Location
Online

Aligned interests

Let's figure out how to create a divergent trend for obesity and diabetes (and other NCDs)

- We make the world more resilient beyond just financial protection
- We make the products and cover more sustainable
- We can make protection more affordable
- We can improve the health of new policyholders to improve their insurability, and affordability of cover



Welcome and introduction



Paul Murray

Chief Executive Officer
Life & Health Reinsurance

Swiss Re

