

Tackling Metabolic Ill-Health Why, and Why Now?

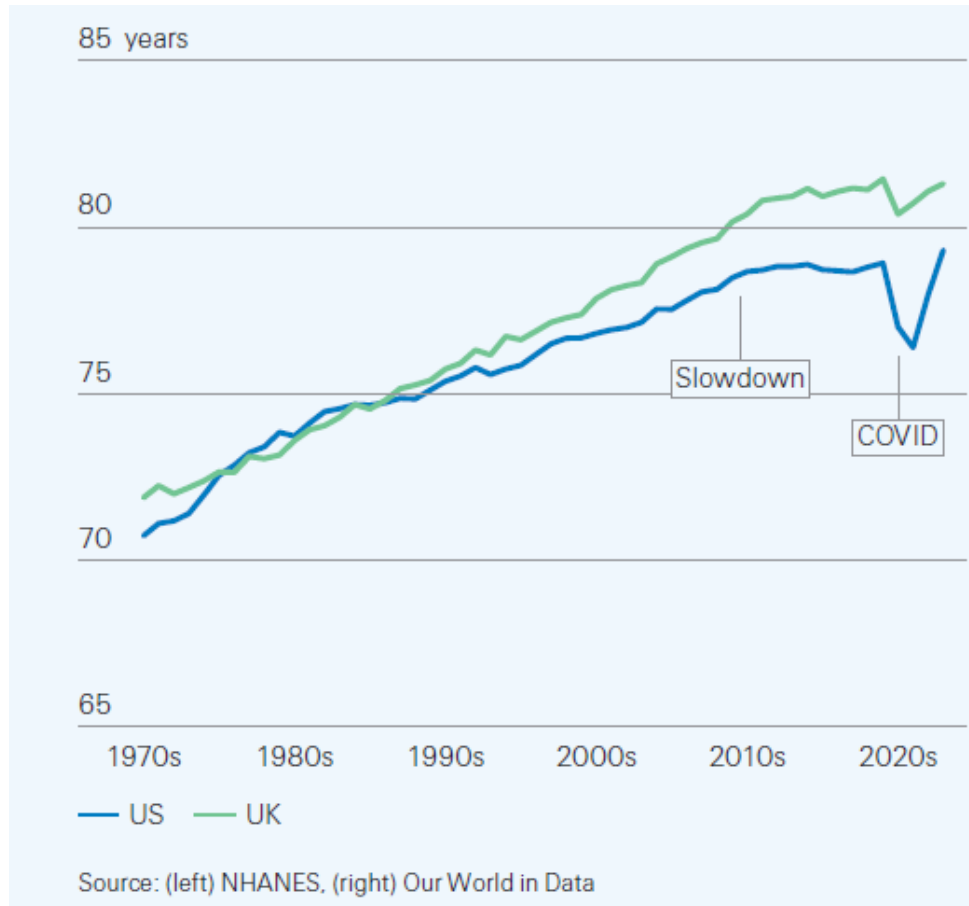
Natalie Kelly
John Schoonbee



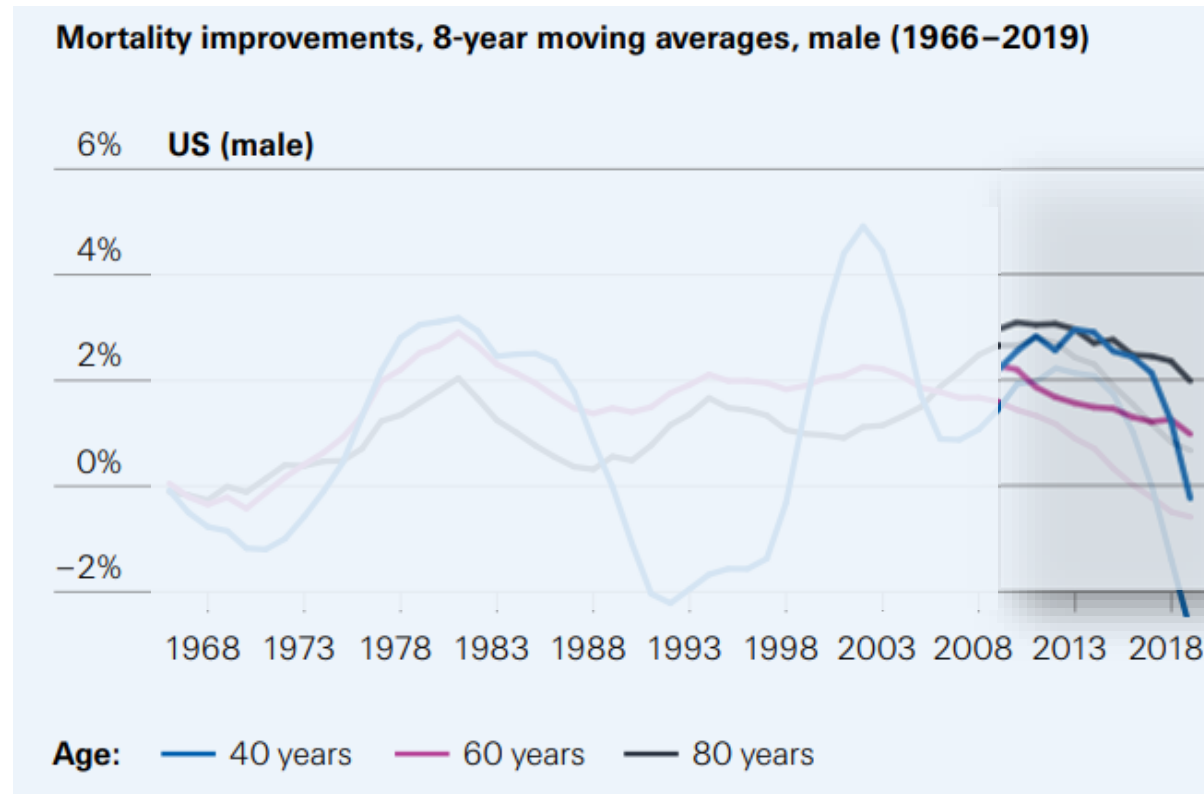
Knowledge and choice



Life expectancy slowdown, and the rise of obesity



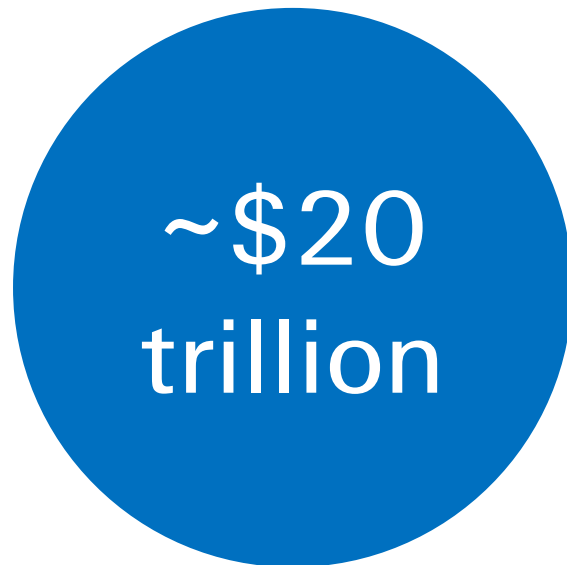
US population mortality improvement trend has been deteriorating – even for higher socio-economic groups



The future of life expectancy May 2023, Swiss Re Institute

Why this matters

- > **134 million individual life policies**
- > **118 million group life policies**

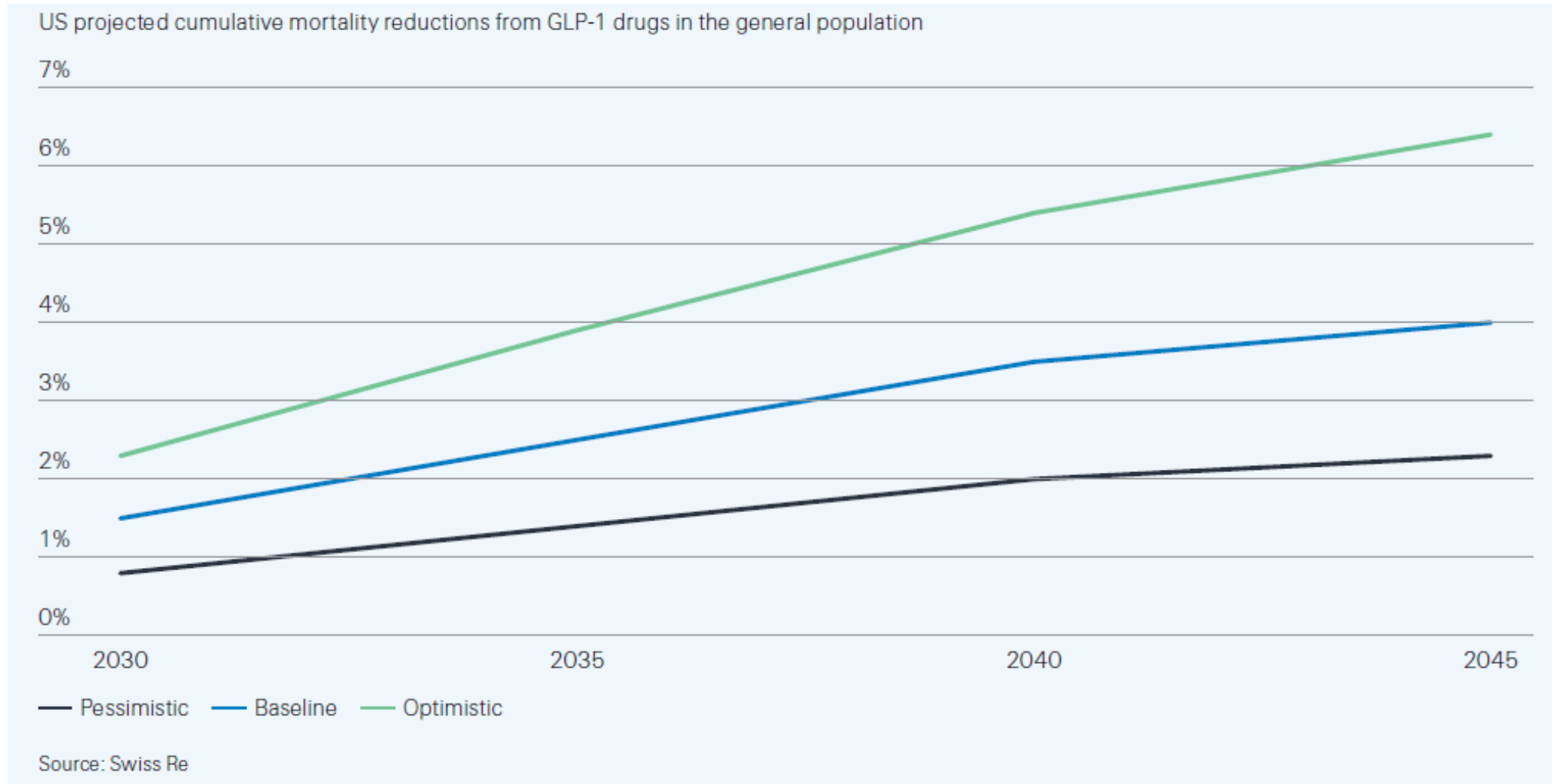


Amount of US group & individual life insurance **in-force** (2023)

\$133 billion

Death claims paid in 2023 by US Life insurers

GLP-1 receptor agonist drugs



Prevalence of diabetes and prediabetes

	Diabetes	Pre- & Diabetes
All adults	15.8%	53.8%
≤40	3.6% (20-39)	31.4%
40-59	17.7% (40-59) 7.6% (40-59)	62.5% 30.6%
≥60/65	27.3% (≥60) 12.0%(≥60)	76.1% 48.5%

general population
insured portfolio

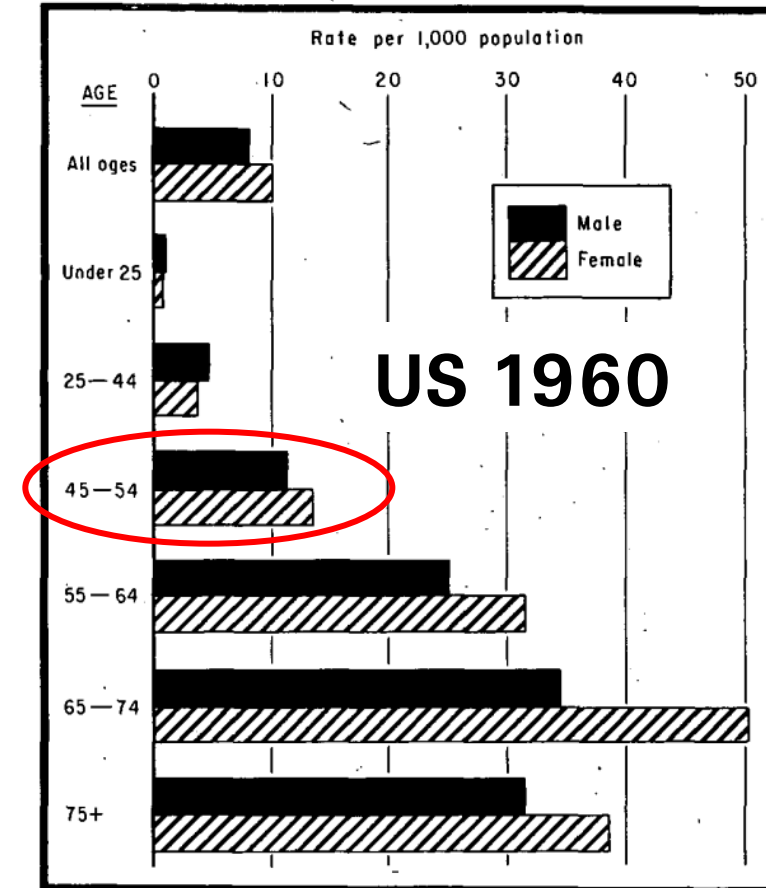
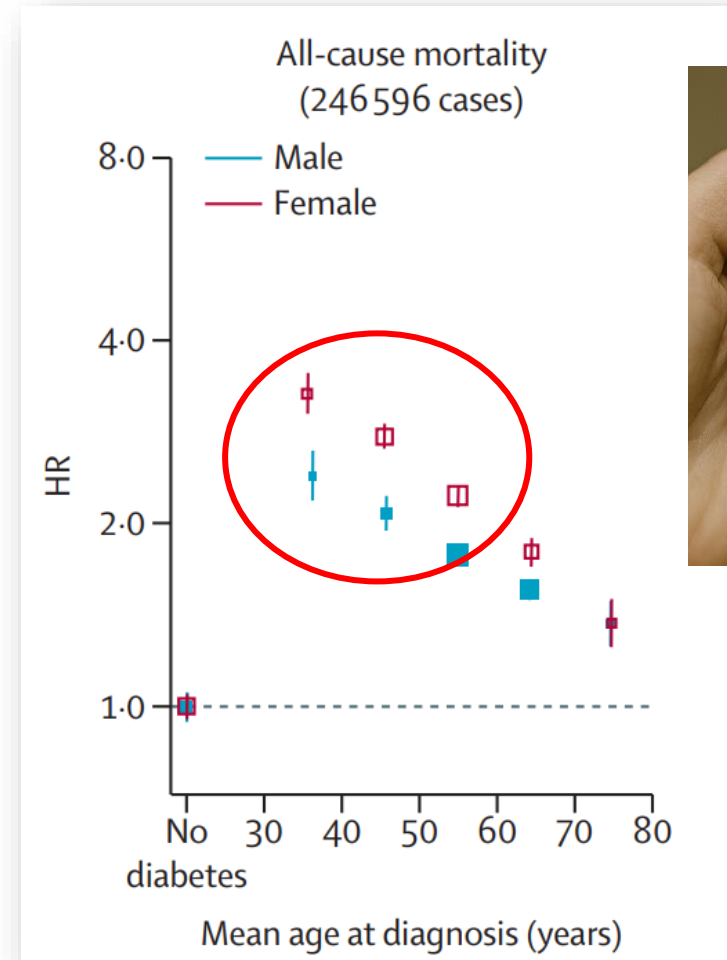


Figure 1. Number of persons reported to have diabetes per 1,000 population by sex and age.

Do underwriting and pricing cover extended “duration of exposure” risk?

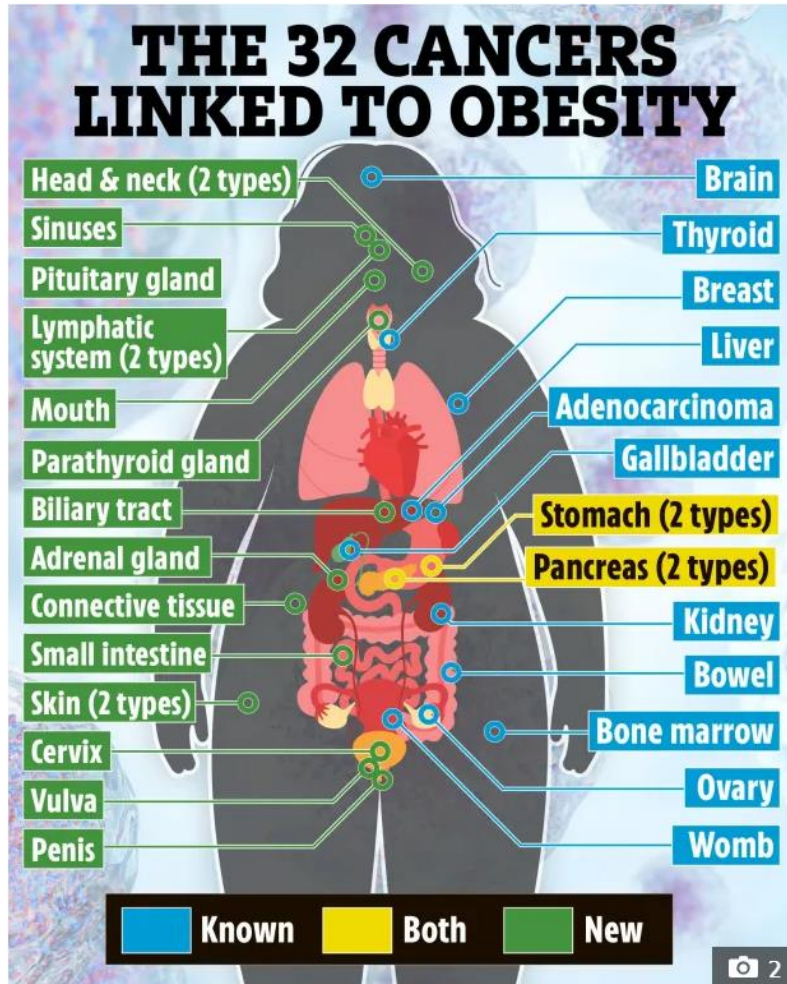
All-Cause Mortality	Multivariable-Adjusted*
Never-smokers (n=2556)	1.00 (Reference)
Former smokers, overall, (n=1297)	1.12
<8 PY (n=383)	1.04
8–15 PY (n=250)	1.06
16–31 PY (n=352)	1.12
≥32 PY (n=312)	1.26
Current smokers (n=629)	2.04



Circ Heart Fail. 2015;8:694-701

Lancet Diabetes Endocrinol 2023; 11: 731–42

More than cardiovascular disease *32 cancers linked to obesity*



ASCO Daily News
Clinical News From the American Society of Clinical Oncology

Menu 🔍


The Rise of Early-Onset Cancers: Exploring the Role of Obesity and Metabolic Health

September 18, 2025
Jasmin Hundal, MD, MS, MPH, and Neil Iyengar, MD

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Key Points:

- The rise of early-onset cancers may be driven in part by increasing rates of obesity and poor metabolic health in younger populations.
- Structural inequities in food access, physical activity, and preventive care disproportionately expose racially and ethnically diverse communities to obesity-related cancer risk.
- Effective management of obesity in cancer care requires integrated

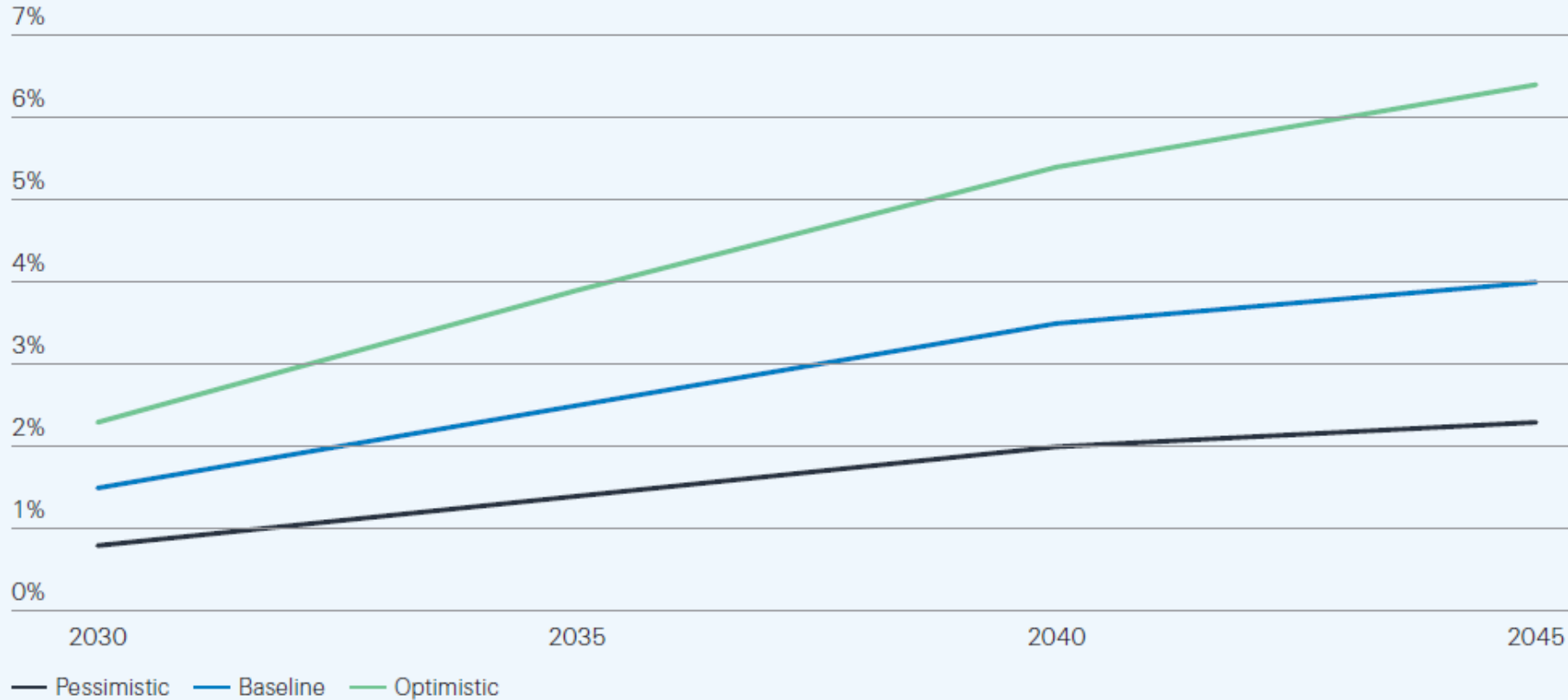


Dr. Jasmin Hundal

“The rise of EOCs may be driven in part by increasing rates of obesity and poor metabolic health in the younger populations.”

GLP-1 receptor agonist drugs

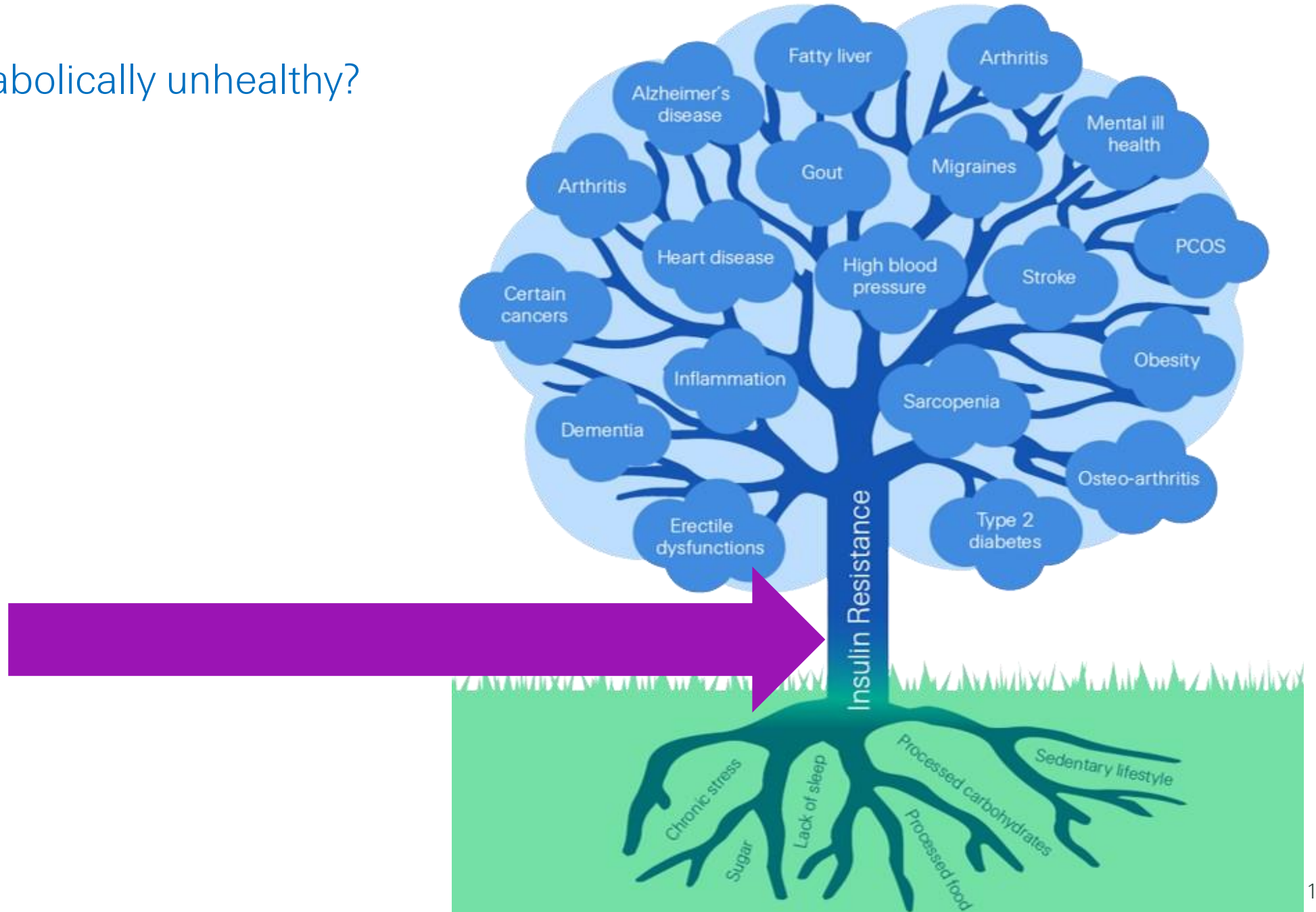
US projected cumulative mortality reductions from GLP-1 drugs in the general population



Source: Swiss Re



What is metabolically unhealthy?



The BIG 6 Lifestyle Factors

