

Press release

Next wave of life expectancy gains is on the horizon, says Swiss Re report

- **Improvements in life expectancy have slowed over the last decade after a steep increase in the late twentieth century**
- **Longevity gains over the next 20 years likely to come from further medical breakthroughs, especially for cancer and ageing-related conditions such as Alzheimer's disease**
- **Life expectancy growth in advanced markets under threat from obesity and unequal access to health services, with violent crime and the opioid crisis in the US weighing on longevity**
- **Longevity champions Japan and Switzerland characterised by excellent access to healthcare systems and low obesity rates**

Zurich, 22 May 2023 – Gains in human longevity have tapered off over the last decade but the next wave of improvements is on its way, says Swiss Re's latest report, *The future of life expectancy: Forecasting long-term mortality improvement trends for insurance*. Advances in cancer diagnosis and treatment are the most likely areas to improve global longevity, according to the report. Future improvements will need to be supported by addressing older-age health issues such as Alzheimer's, lifestyle factors and access to healthcare.

Paul Murray, Swiss Re's CEO of L&H Reinsurance, explains: "While people continue to dream of life expectancy surpassing 100 years, the gains of the last century are under threat. Clearly medical research has the power to drive the next big wave of improvements in longevity. However, individuals need to maintain and intensify their healthy lifestyle choices to ensure they live longer and healthier lives. As a society, we need to address barriers to healthcare access."

Life expectancy improvements typically come in waves following major medical breakthroughs or large-scale social trends, such as smoking cessation. In the twentieth century, pharmaceutical innovations which lowered blood pressure and cholesterol triggered a steep improvement in life expectancy. Global average life expectancy for a person born in 2020

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is well over 70 years, compared with only 55 years at the end of the 1950s.

However, since 2010, factors such as obesity-related diseases, the growing impact of Alzheimer's, and unequal access to health care have whittled away at life expectancy gains in many parts of the world. As a result, life expectancies have levelled off in advanced markets.

US declines in life expectancy

The US diverges from other advanced markets, as of 2019 only the top 10% of the US population by socioeconomic status have a comparable life expectancy at birth to the OECD average of around 80 years for men and 84 years for women. For a US male born into the lowest 10% by socioeconomic status, life expectancy is only around 73 years.¹ The US trend is linked to unequal access to healthcare as a result of growing socioeconomic inequality. Further, with an estimated 70% of the population affected by obesity, diseases such as type 2 diabetes are becoming more prevalent. Opioid-related deaths have impacted life expectancy, with an eightfold increase since 1999.²

UK life expectancy growth declines in absence of medical breakthroughs

Between 1968 and 2010, about 70% of the UK's longevity improvement was attributable to substantial reductions in circulatory disease-related deaths. This supported a rise in life expectancy from 71 to 80 years. Since 2010, however, life expectancy in the UK has increased by only one year, as fewer advances in cancer treatments and the increasing impact of dementia and respiratory diseases have undermined the previous gains in longevity³.

Japan and Switzerland are longevity champions

Japan and Switzerland achieved some of the highest life expectancies at birth in advanced economies, with an average of around 84 years in both countries. This is an improvement from around 70 years in 1960 and is primarily due to improved cardiovascular health.

Lifestyle factors and access to well-funded healthcare systems have supported their success. For example, Japan's efforts to reduce stroke-related deaths by over 80% between 1980 and 2012 are noteworthy, as this was achieved by relatively straightforward measures, such as encouraging people to reduce salt in their diets.

The next wave of life expectancy improvements

According to Swiss Re's report, advances in cancer treatments and diagnosis have the highest potential to kickstart life expectancy improvements. Liquid biopsies, for example, can offer much earlier detection for certain types of cancer, while the shift from more general therapies to personalised, precision medicines, are expected to improve survival rates. Additionally, the use of mRNA vaccines, which were successfully deployed during the COVID-19 pandemic, is an area of potential improvement.

Public policy can play a role in getting more people to check for cancers. In the UK for example, the high uptake for screening for some cancers has been shown to improve survivability by well over 50%⁴.

Addressing diseases which affect people later in life will be key to extending lifespans – especially Alzheimer's and other causes of dementia. Projections in the UK, for example, see the numbers of those affected by Alzheimer's nearly doubling to over 1.6 million by 2040⁵. Currently, few therapies offer more than symptomatic relief and medical developments in this area have been relatively slow, with controversial results for some proposed treatments.

Several emerging technologies may have a large effect on life expectancy. The arrival of artificial intelligence in medical research and in guiding treatment decisions as well as wearable devices and apps to monitor an individual's health or wellbeing can deliver future improvements.

Natalie Kelly, Head L&H Global Underwriting, Claims & R&D at Swiss Re says: "Medical technology, lifestyle changes and access to healthcare will propel the next wave of longevity improvements. The public and private sectors both have roles to play. For the insurance industry, it is vital that we understand these complex drivers so we can continue to protect customers when they need it most and encourage people to make lifestyle choices that support longer, healthier lives."

Notes to editors

"The future of life expectancy: Forecasting long-term mortality improvement trends for insurance", is available [here](#).

¹ [Mortality by Socioeconomic Category in the United States \(soa.org\)](#)

² <https://www.cdc.gov/opioids/data>

³ <https://www.theactuary.com/features/2017/08/2017/08/07/mortality-improvements-decline>

⁴ <https://www.cancerresearchuk.org/health-professional/cancer-statistics/survival/>

⁵ <https://www.alzheimers.org.uk>

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