



Reinsurance Group of America Partners With the University of Leicester to Examine Impact of Lifestyle Factors on Mortality and Morbidity

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LONDON--(BUSINESS WIRE)--Nov. 15, 2022-- [Reinsurance Group of America, Incorporated](#) (NYSE: RGA), a leading global life and health reinsurer, is partnering with The University of Leicester, U.K., to study and quantify how multiple rating factors and comorbidities affect one another, enabling the international scientific community to better understand a range of common and life-threatening diseases. This research, sponsored by RGA, is being conducted by The University of Leicester to reveal how lifestyle and wellness activities, such as physical activity, heart rate, cognitive function, and hours of sleep, predict health conditions, such as cancer, diabetes, cardiovascular health, and mortality.

“As people are living longer, more individuals will live with multiple diseases and conditions that impair their health, so a deeper understanding of how combinations of risk factors predict mortality and morbidity is extremely valuable,” said Richard Russell, Vice President, Head of Health Data Analytics, RGA. “The output from this project will have the potential to provide critical insights to the insurance industry to enhance underwriting and pricing for wellness products, and more importantly, provide insights to inform consumers on ways to improve their health and longevity.”

Researchers are hoping to determine whether information on lifestyle choices (e.g., physical activity) can be used to improve the performance of traditional rating factors (e.g., sex and age) and comorbidities (e.g., high blood pressure) in predicting health outcomes. The data will be analyzed using advanced statistical models that assemble constellations of variables to discover how they impact one another.

The groundbreaking study relies on data from [UK Biobank](#), a longitudinal data set of approximately 500,000 adults aged 37 and 70 who were recruited at baseline between 2006 and 2010. Participants provided comprehensive data on a broad range of biological, cognitive, demographic, health, lifestyle, mental, social, and well-being outcomes, and continue to do so today. The University of Leicester will hold the data and perform all data analytics with RGA providing funding and advice.

RGA and The University of Leicester recently began the study and expect to announce early results in the second half of 2023. For more information about RGA, visit www.rgare.com.

About RGA

Reinsurance Group of America, Incorporated (NYSE: RGA) is a global industry leader specializing in life and health reinsurance and financial solutions that help clients effectively manage risk and optimize capital. Founded in 1973, RGA is one of the world’s largest and most respected reinsurers and is guided by a fundamental purpose: to make financial protection accessible to all. RGA is widely recognized for superior risk management and underwriting expertise, innovative product design, and dedicated client focus. RGA serves clients and partners in key markets around the world and has approximately \$3.3 trillion of life reinsurance in force and assets of \$82.7 billion as of September 30, 2022. To learn more about RGA and its businesses, visit www.rgare.com. Follow RGA on [LinkedIn](#), [Twitter](#), and [Facebook](#).

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