

Press release

GLP-1 drugs may reduce mortality by up to 6.4% in the US by 2045

- **Swiss Re's optimistic scenario estimates GLP-1 drugs could lead to a reduction in cumulative all-cause mortality in the US general population of 6.4% over the next 20 years**
- **For the UK, Swiss Re's optimistic scenario forecasts a 5.1% cumulative reduction in all-cause mortality in the general population, over the same time horizon**
- **Achieving the full potential of GLP-1 drugs is strongly dependent on availability, adoption rates, lifestyle and nutritional changes**

Zürich, 17 September 2025 – The widespread adoption of GLP-1 weight-loss drugs could reduce mortality rates in the coming decades, according to new Swiss Re research. Under optimistic scenarios, Swiss Re projects that GLP-1 medications could reduce all-cause mortality in the United States by as much as 6.4% by 2045. In the United Kingdom, the research suggests a reduction of over 5% is possible.

Paul Murray, Swiss Re's CEO Life & Health Reinsurance, says: "GLP-1 drugs hold significant promise to help us beat the obesity epidemic. Our research underscores that the full benefit will come from going beyond medication. As insurers, we are in a position to build partnerships, support policy and encourage people to make meaningful lifestyle changes with a focus on prevention. If we get this right, we can strengthen the insurance safety net and contribute to people living longer, healthier lives."

Swiss Re's research focuses on the US and UK, where obesity rates are high, and where there has been a strong uptake of these drugs. The US has the developed world's highest obesity rate, at over 40% of adult population. While in the UK, around 30% of adults are obese.

Rising obesity is one factor that has stalled progress in life expectancy across developed markets. In high-income countries, obesity is now linked to 7 of the 10 leading causes of death – including ischemic heart disease, stroke, Alzheimer's disease and many cancers. By improving baseline risk factors, GLP-1 drugs may contribute to mortality improvements over time, saving millions from premature death.

Media Relations

Zurich
Telephone +41 43285 7171

New York
Telephone +1 914 828 6511

Singapore
Telephone +65 6232 3302

Investor Relations

Telephone +41 43 285 4444

Swiss Re Ltd
Mythenquai 50/60
CH-8022 Zurich
Telephone +41 43 285 2121

www.swissre.com
 @SwissRe

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The report's optimistic scenario depends on a broad uptake of GLP-1 therapies and people adhering to treatment. Most importantly, it will require people implementing lifestyle changes that support long-term health improvements. Without these changes, studies have shown that weight regain and rebound effects are common, with full weight regain possible within a year after patients discontinue these drugs.

Swiss Re's modelling also presents more cautious outcomes. In a pessimistic scenario, there is limited uptake in the population, high discontinuation rates especially due to side effects, and widespread weight regain after treatment finishes. Under these conditions, Swiss Re sees much more limited improvements, with US cumulative mortality reductions of just 2.3%, and 1.8% for the UK by 2045.

Natalie Kelly, Head of L&H Global Underwriting, Claims and R&D at Swiss Re, adds: "GLP-1 drugs could be the medical innovation we've been waiting for to reshape mortality trends. The flow-on effect for underwriting assumptions and claims patterns could therefore be significant. It is essential that insurers keep ahead of the GLP-1 evolution, and maintain a robust, evidence-based approach to assessing the risks."

Modelled impact of GLP-1 drugs on all-cause mortality reductions (fewer premature deaths) in the general population by 2045

Scenario	Features	US	UK
Optimistic	High popularity/engagement	6.4%	5.1%
	Minimal side effects, long-term usage plausible		
	Weight loss maintained long-term		
	Lifestyle changes		
Baseline	Majority use in obese and highly overweight populations.	4.0%	3.2%
	Slow uptake, accelerating rapidly before levelling off		
	Side effects mostly tolerable for short- to medium-term use		
	Variable weight loss "yo-yo-ing" expected		
	Some ongoing lifestyle change expected		
Pessimistic	Limited use beyond treatment resistant cases	2.3%	1.8%
	Side effects and medical caution limit broader use		
	Weight regain is common after discontinuation		
	Lifestyle changes remain underused		

How to order this study:

"The future of metabolic health and weight loss drugs " is available at [swissre.com](https://www.swissre.com).

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