

LIFE INSURANCE NEWS

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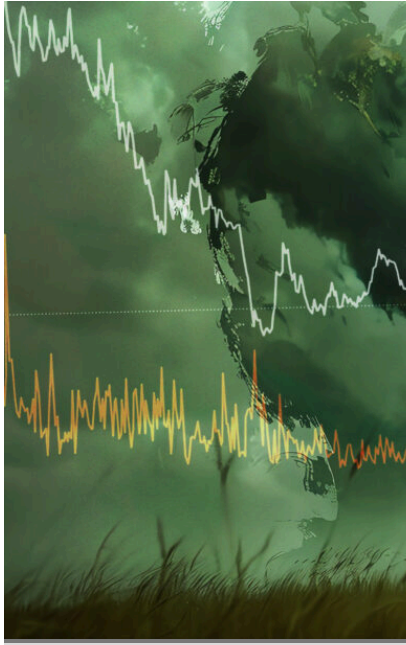
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While U.S. mortality spike is normalizing 5 troubling trends continue



By Doug Bailey
(<https://insurancenewsnet.com/bailey>).

The alarming spike in U.S. mortality insurance earnings, appears to be health data hold other surprising and their insurers.

Overall, a significant decline in U.S. still lags other developed nations. along with rising health care costs, coverage for several companies. Se financial risk of large claims, but a affecting their profitability.

Earnings impacted

Cigna, a major stop-loss insurer, re drop in higher health care expense raise the prices of those plans to m

Executives from Voya Financial to
with employers that use stop-loss i
benefits payments to premium rev
fourth quarter of 2023. The compa

Sun Life Financial’s US operations
loss insurance benefits costs to spi
the surge in big claims on three fac
high cost of cancer drugs; a lack of
a surprising rise in the overall US l
other expensive fertility tools; and

Fishbein said the company would i
rates, they will have the option to r

Analysts say those insurance comp
increasingly are paying for a lot mo

And the trend may continue. The I
analyzes life insurance claims and
excess mortality (<https://insurancenev>
[another-decade](#)) and morbidity, has ic
nation’s health.

'Life expectancy ha

“Life expectancy has really flatline
Collaboration’s founder. “We were
had improving trends. There's a lo

Those five trends, Stirling said, are

1. **Cardiac and circulatory.** R
2. **Neurological and nervous**
39%+ (Includes a shift youn
3. **Metabolic and digestive.** F
137%+
4. **Cancer.** Rates for many key
except for lung, breast, and

5. **External Causes.** Rate of ac

The lingering effects of COVID, so- causes are long, complicated, and v

“Arguably we should be back to so: group what you see is that it's reall out at me.”

High blood pressure is a major cau factors like obesity, heart problem: Insurers, Stirling said, are recogni: particularly in cardiac, circulatory, proactive health measures, such as high blood pressure.

“Proactive health measures, like re issues contributing to increased m

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