

2025 Research Projects

Below is a brief description of the life and health industry surveys the Gen Re Research Center is planning to conduct in 2025. In addition to our regularly scheduled surveys, we may conduct various Market✓Checks and Hot Topic Surveys related to key areas of interest for the industry. Please note the information provided is subject to change. To learn more about participating in any of these surveys, please contact us at researchcenter@genre.com.

Industry Surveys:

U.S. Group Term Life (GTL) Market Survey

This survey tracks new sales and inforce results for GTL and AD&D (ER-Paid and EE-Paid combined). The report includes an in-depth analysis focusing on premium per case, premium per life, average case size and industry lapse rates. The *Market Pulse* section covers distribution data, closing ratios and more. The full report is available to participating companies only. A summary is provided on our website.

Questionnaire Release Date: January 2025

Target Report Release Date: May 2025

U.S. Group Term Life Profit Study

This study provides an assessment of the profitability of GTL and AD&D by exploring the relationship between earned premium and NII, incurred claims, and expenses. The final report shows aggregate industry results, as well as results segmented by margin level, block size and case size. Individual company results are kept confidential; the full report is available to participating companies only.

Questionnaire Release Date: January 2025

Target Report Release Date: May 2025

U.S. Individual Disability (ID) Market Survey

This survey tracks sales and inforce results for Non-Cancelable, Guaranteed Renewable, Buy-Sell, and Guaranteed Standard Issue products. The report includes detailed analysis on premium, policies, and benefit amounts by Medical, 4A & Above, 3A, and 2A & Below occupational categories. The *Market Pulse* section covers impacts on sales activity, underwriting, and more. The full report is available to participants only. A summary is provided on our website.

Questionnaire Release Date: January 2025

Target Report Release Date: May 2025

U.S. Individual Disability Risk Management Survey

We are once again offering this comprehensive survey that was last conducted in 2022. The survey is designed to provide participating carriers an opportunity to benchmark their underwriting (GSI and non-GSI) and claim risk management practices against their competitors. Individual company results are kept confidential. The final report shows aggregate industry results and is available to participants only.

Questionnaire Release Date: January 2025

Target Report Release Date: June 2025

U.S. Group Medical Evidence of Insurability (EOI) Underwriting Survey

This survey focuses on how companies staff for and process EOI applications for group products, while providing participants the opportunity to benchmark themselves against the industry. Individual company results are kept confidential. The full report is available to participating companies only. A summary is provided on our website.

Questionnaire Release Date: January 2025

Target Report Release Date: June 2025

U.S. Medicare Supplement Market Survey

This survey tracks sales and inforce results for companies with open and/or closed blocks of business, providing participating companies with a means to benchmark their results with the industry on key sales and business performance metrics, underwriting practices, and claim trends. The full report is available to participating companies only. A summary is provided on our website.

Questionnaire Release Date: April 2025

Target Report Release Date: September 2025

U.S. Individual Life AU Survey

This comprehensive survey monitors the continuing evolution of the AU environment. Topics include acceleration rates, eligibility requirements, sources of underwriting evidence, mortality experience, post-issue underwriting and more. The full report is available to participating companies only. A summary is provided on our website.

Questionnaire Release Date: June 2025

Target Report Release Date: November 2025

Ongoing:

Gen Re Behavioral Economics (BE) Academy

BE draws from the fields of psychology and economics to better understand human behavior and decision-making. Gen Re clients can access professor-developed and -led training modules. Online courses provide attendees with a solid understanding of how BE can be applied across all functional areas. Training includes self-paced, interactive sessions. For more information, please visit genre.com/be-academy.