

## 2024 Research Projects

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Below is a brief description of the life and health industry surveys the Gen Re Research Center is planning to conduct in 2024, by questionnaire release date. Please note that the information provided is subject to change. In addition to our regularly scheduled surveys, Gen Re may conduct various Market✓Check Surveys and Hot Topic Surveys related to key areas of interest for the industry. If you would like to learn more about our Research Center, or about participating in any of these surveys, please contact us at [researchcenter@genre.com](mailto:researchcenter@genre.com).

### Industry Surveys:

#### **U.S. Group Term Life Market Survey**

This survey tracks new sales and inforce results for Total Group Term Life and AD&D (Employer-Paid and Employee-Paid combined). The report includes an in-depth business analysis focusing on metrics such as premium per case, premium per life, average case size and industry lapse rates. A separate "Market Pulse" section covers distribution data, closing ratios and more. The full report is available to participating companies only. A brief summary is provided on our website.

Questionnaire Release Date: January 2024

Target Report Release Date: May 2024

#### **U.S. Group Term Life Profit Study**

This study provides an assessment of the profitability of Group Term Life and AD&D. Our analysis explores the relationship between expenses, net investment income, earned premium and incurred loss ratios. The final report shows aggregate industry results. The full report is available to participating companies only and individual company results are confidential.

Questionnaire Release Date: January 2024

Target Report Release Date: May 2024

#### **U.S. Individual Disability Market Survey**

This survey tracks sales and inforce results for Non-Cancelable, Guaranteed Renewable, Buy-Sell and Guaranteed Standard Issue products. The final report includes detailed analysis on Disability Income and Overhead Expense premium, policies, and benefit amounts, as well as four occupational categories (Medical, 4A & Above, 3A and 2A & Below). The "Market Pulse" section covers impacts on sales activity, underwriting and more. The full report is available to participating companies only. A brief summary is provided on our website.

Questionnaire Release Date: January 2024

Target Report Release Date: May 2024

#### **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, claim trends and more. The full report is available to participating companies only. A brief summary is provided on our website.

Questionnaire Release Date: April 2024

Target Report Release Date: September 2024

## **U.S. Insurance Claims Fraud Survey**

Insurance fraud is becoming increasingly complex and challenging, given advances in automation and digitization, economic stress, and the post-pandemic landscape. This survey covers multiple product lines, highlighting best practices, vulnerabilities, and opportunities for improvement and support. The full report is available to participating companies only. A short summary is provided on our website.

Questionnaire Release Date: April 2024

Target Report Release Date: September 2024

## **U.S. Individual Life Accelerated Underwriting Survey**

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

Questionnaire Release Date: June 2024

Target Report Release Date: November 2024

*Note: Gen Re's Critical Illness and Accident Insurance Market Survey is currently on hiatus.*

## **Ongoing:**

### **Gen Re Behavioral Economics Academy**

Behavioral economics (BE) draws from the fields of psychology and economics to better understand human behavior and decision-making. Gen Re clients now have the ability to complete professor-developed and -led training modules. Online courses provide attendees with a solid understanding of how BE can apply across all functional areas. Training includes self-paced, interactive sessions in an easy-to-follow, concise format that fits into busy schedules. The coursework, created for insurance professionals, extends from basic to advanced. For more information, please contact us at [researchcenter@genre.com](mailto:researchcenter@genre.com).



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