



2026 SUPPLEMENTAL HEALTH, DI AND LTC CONFERENCE

Navigating Change

Medical Innovation and Risk: What Breakthrough Therapies Mean for Insurance





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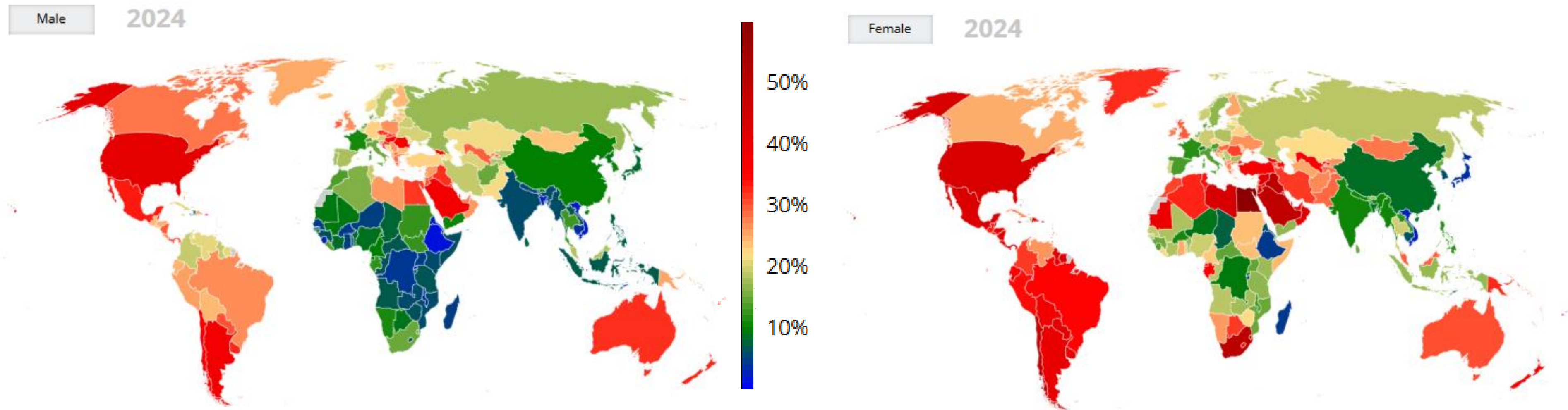
Karen Terry

Corporate VP, Product and Markets Research

LIMRA and LOMA



Obesity Trends



*Obesity refers to BMI ≥ 30 kg/m².
Age-standardised estimates for adults aged 20 years and older.*

WEBMD NEWS BRIEF

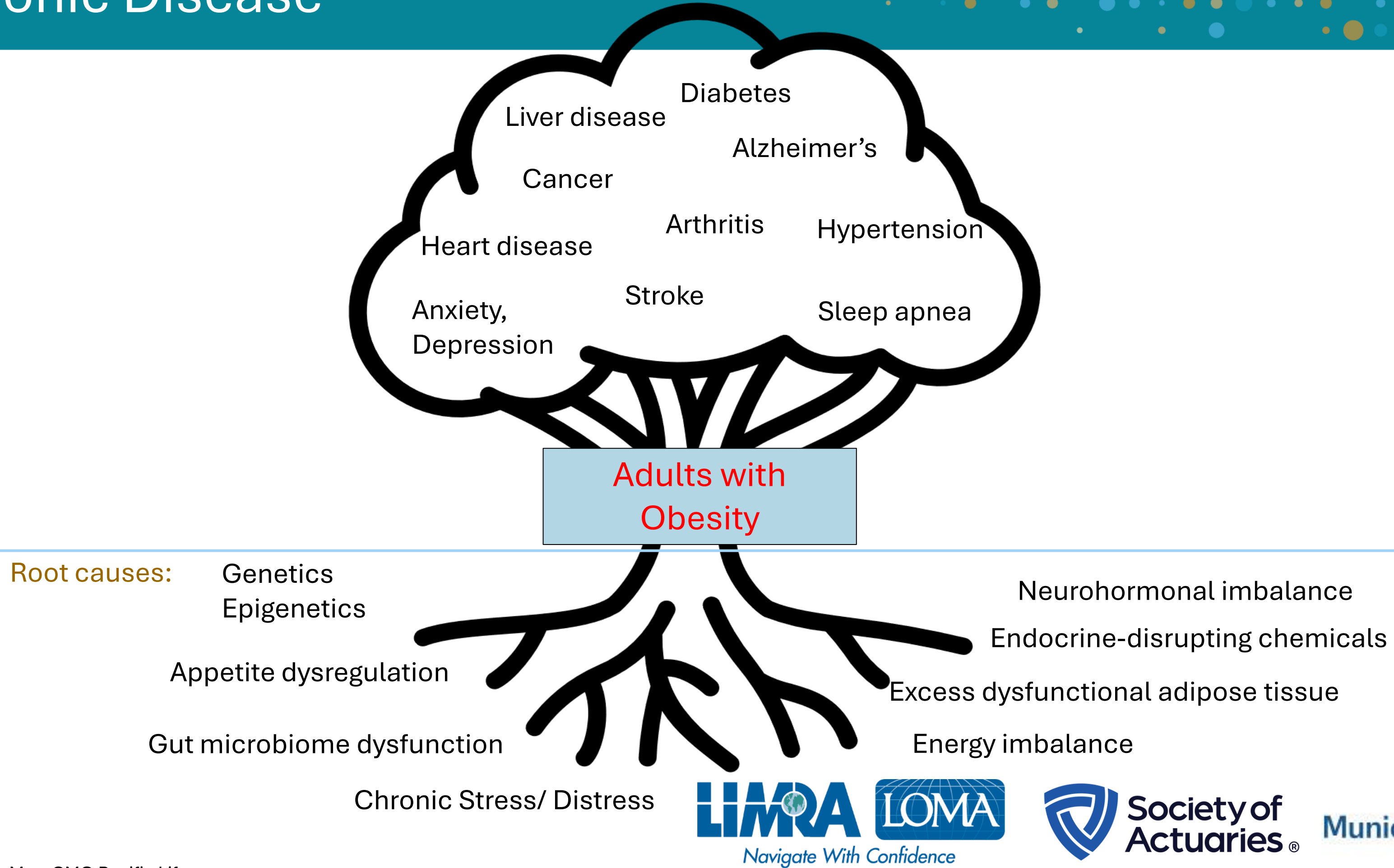
**More Than Half the
World Will Be
Overweight or Have
Obesity by 2035: Report**

RESEARCH SUMMARY

**US Adult Obesity Prevalence
Projected to Reach 46.9% by 2035**

**Obesity rates among children and
adolescents predicted to soar by 2050**

A Chronic Disease



SOURCE: Alison Moy, CMO Pacific Life

Body Weight & Cancer Risk

In the United States, the percentage of overweight and obese adults and children has soared over the past several decades. Studies show that with that increased weight comes an increased risk of developing certain types of cancers.

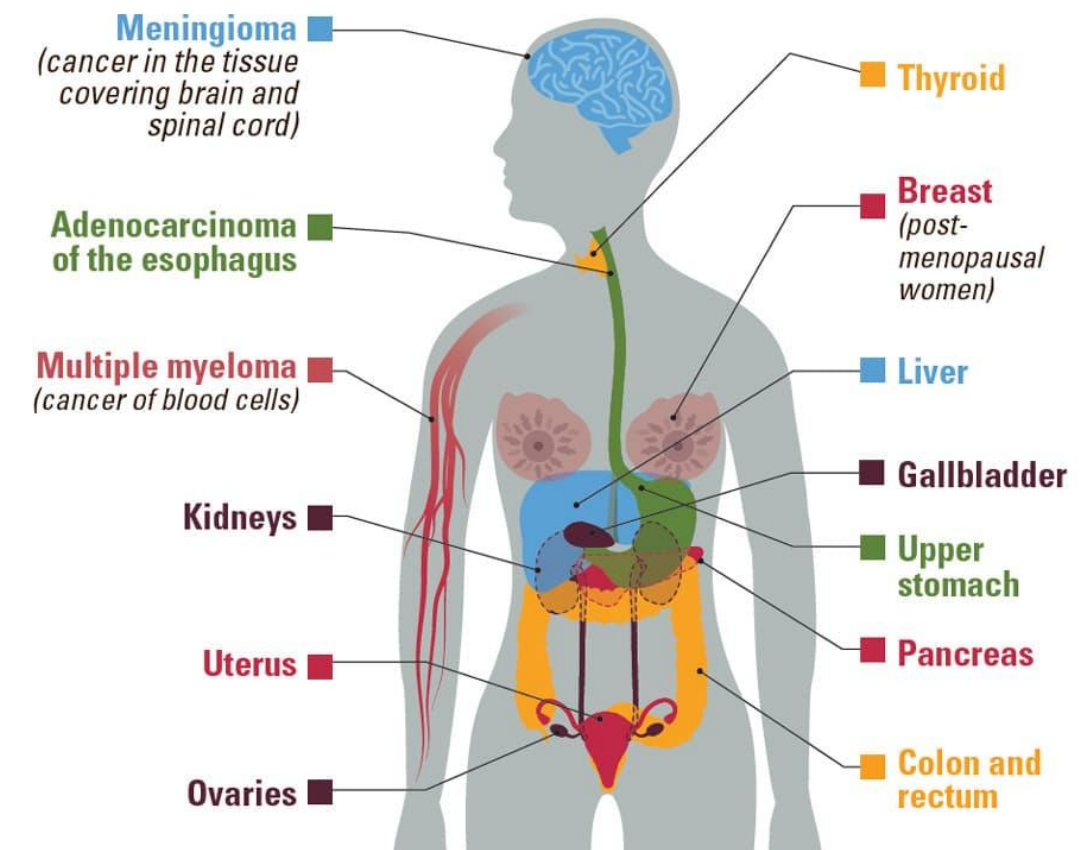
EXCESS BODY WEIGHT,
POOR NUTRITION, PHYSICAL INACTIVITY,
AND EXCESS ALCOHOL CONSUMPTION = ABOUT **1 IN 5** CANCER CASES



OVERWEIGHT OR OBESITY RAISES A PERSON'S RISK OF GETTING AT LEAST

13 TYPES OF CANCER

13 cancers are associated with overweight and obesity



71%
OF AMERICAN ADULTS
ARE OVERWEIGHT OR OBESE

Sources:

cancer.org/cancer/risk-prevention/diet-physical-activity/body-weight-and-cancer-risk/infographic.html

cdc.gov/cancer/obesity/index.htm

Increasing Cancer In Those < 50 Years Old

Emerging cancer trends among young adults in the USA: analysis of a population-based cancer registry

Hyuna Sung, Rebecca L Siegel, Philip S Rosenberg, Ahmedin Jemal



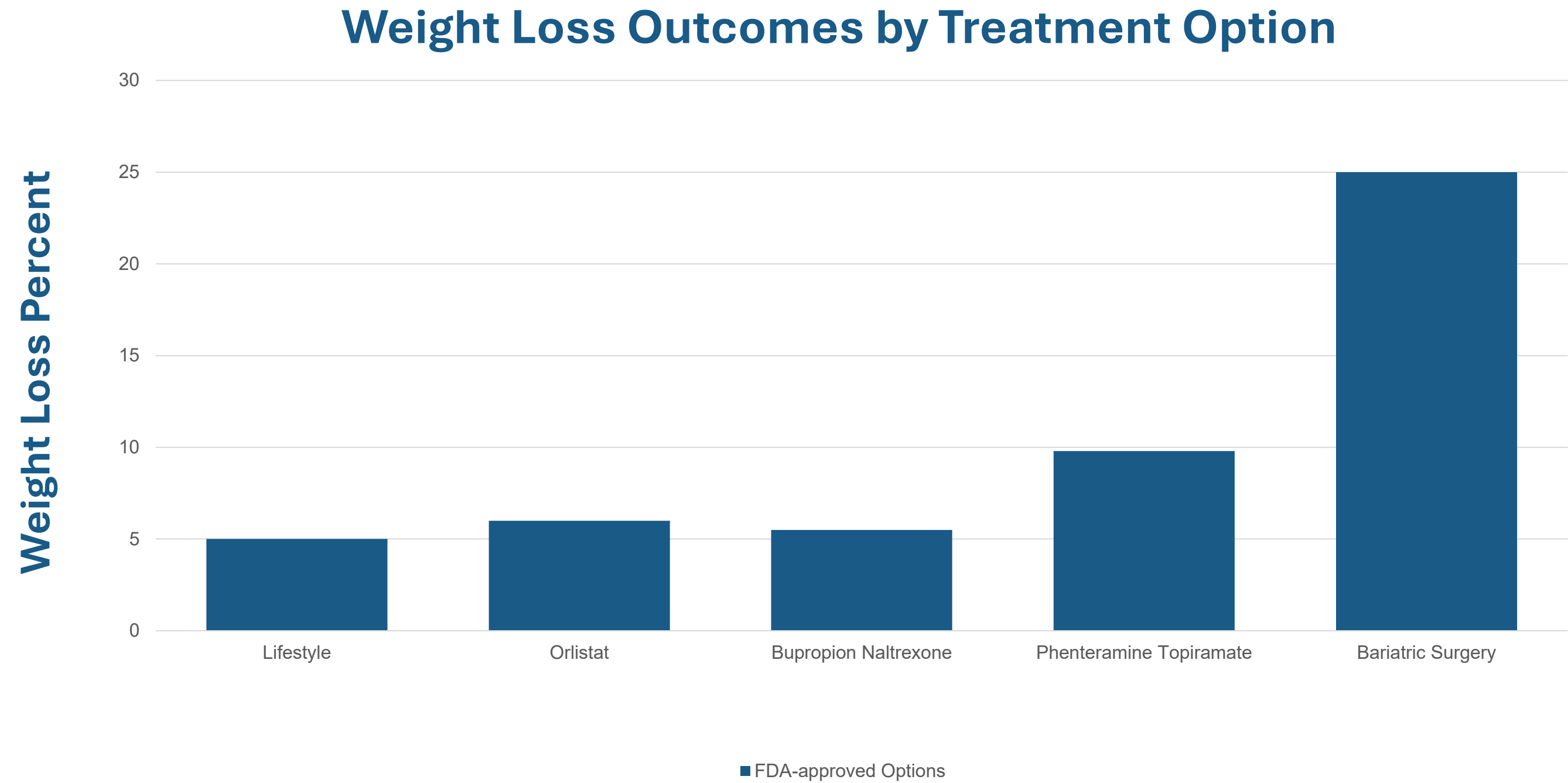
Interpretation The risk of developing an obesity-related cancer seems to be increasing in a stepwise manner in successively younger birth cohorts in the USA. Further studies are needed to elucidate exposures responsible for these emerging trends, including excess bodyweight and other risk factors.

**Mammograms should
start at 40 to address
rising breast cancer
rates at younger ages**
(April 2024, USPSTF)

**Colonoscopies should start
at age 45**
(May 2021, USPSTF)



Losing Weight is Hard!



Sean P. Heffron. Circulation Research. Treatment of Obesity in Mitigating Metabolic Risk, Volume: 126, Issue: 11, Pages: 1646-1665, DOI: (10.1161/CIRCRESAHA.119.315897

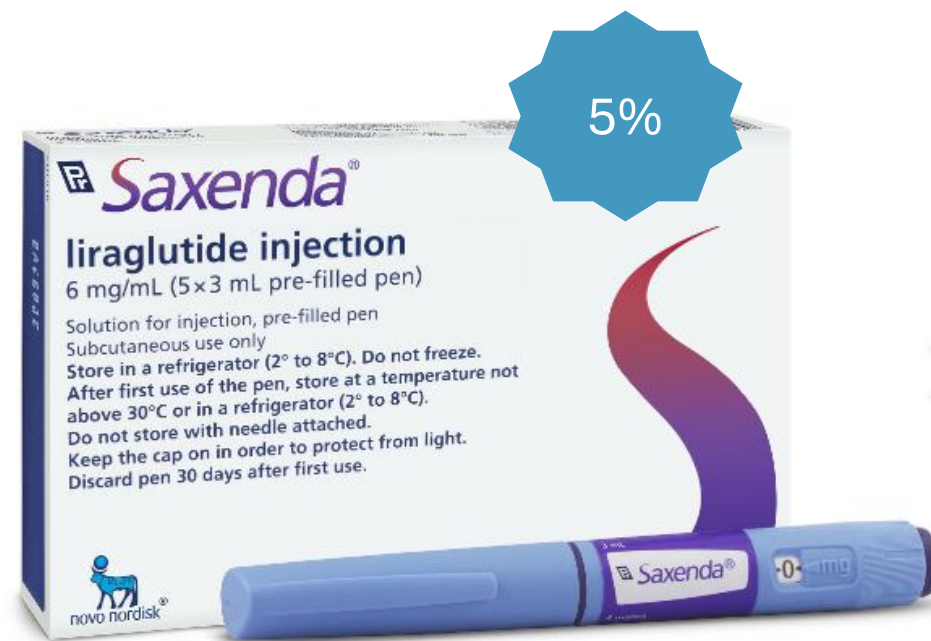


GLP-1 Receptor Agonists



GLP-1 Receptor Agonists

Three are FDA-approved in the US for treatment of long-term weight management



liraglutide 3.0 mg SQ daily (2014)



semaglutide 2.4 mg SQ weekly (2021)
semaglutide 7.2 mg SQ weekly (2025)
semaglutide 25 mg PO daily (2025)



orforglipron tablets
max dose 17.2 mg PO daily
(April 2026)

Dual-Acting GLP-1 and GIP Receptor Agonists

- GLP1 = glucagon-like peptide 1
- GIP = glucose-dependent insulinotropic polypeptide
- FDA-approved for weight loss Nov 2023
- Very effective in weight loss

tirzepatide (Eli Lilly)

Zepbound

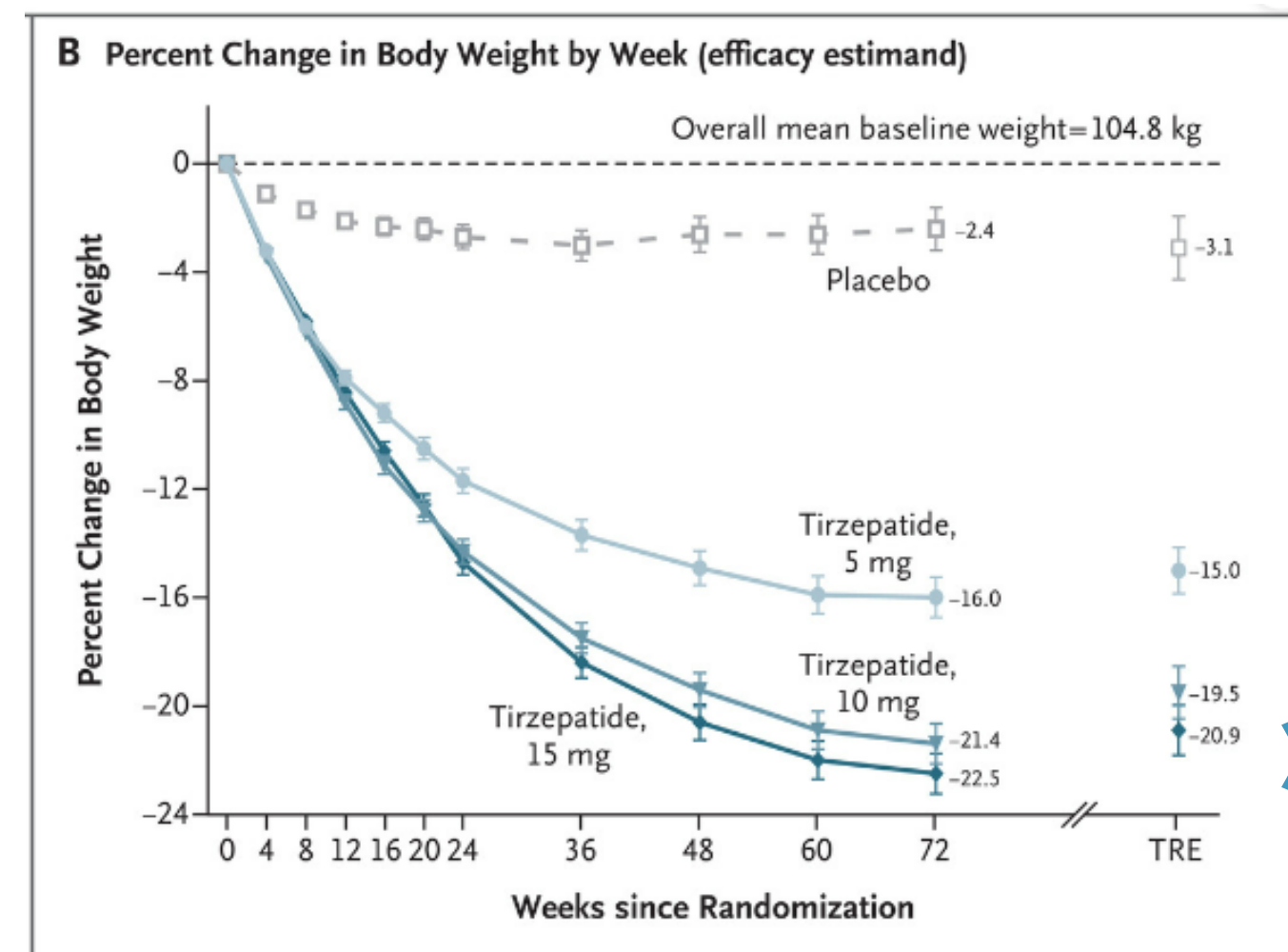
Mounjaro (DM)



ORIGINAL ARTICLE

Tirzepatide Once Weekly for the Treatment of Obesity

Ania M. Jastreboff, M.D., Ph.D., Louis J. Aronne, M.D., Nadia N. Ahmad, M.D., M.P.H., Sean Wharton, M.D., Pharm.D., Lisa Connery, M.D., Breno Alves, M.D., Arihiro Kiyosue, M.D., Ph.D., Shuyu Zhang, M.S., Bing Liu, Ph.D., Mathijs C. Bunck, M.D., Ph.D., and Adam Stefanski, M.D., Ph.D. for the SURMOUNT-1 Investigators*



21%

TRIPLE-Acting Hormone Receptor Agonist



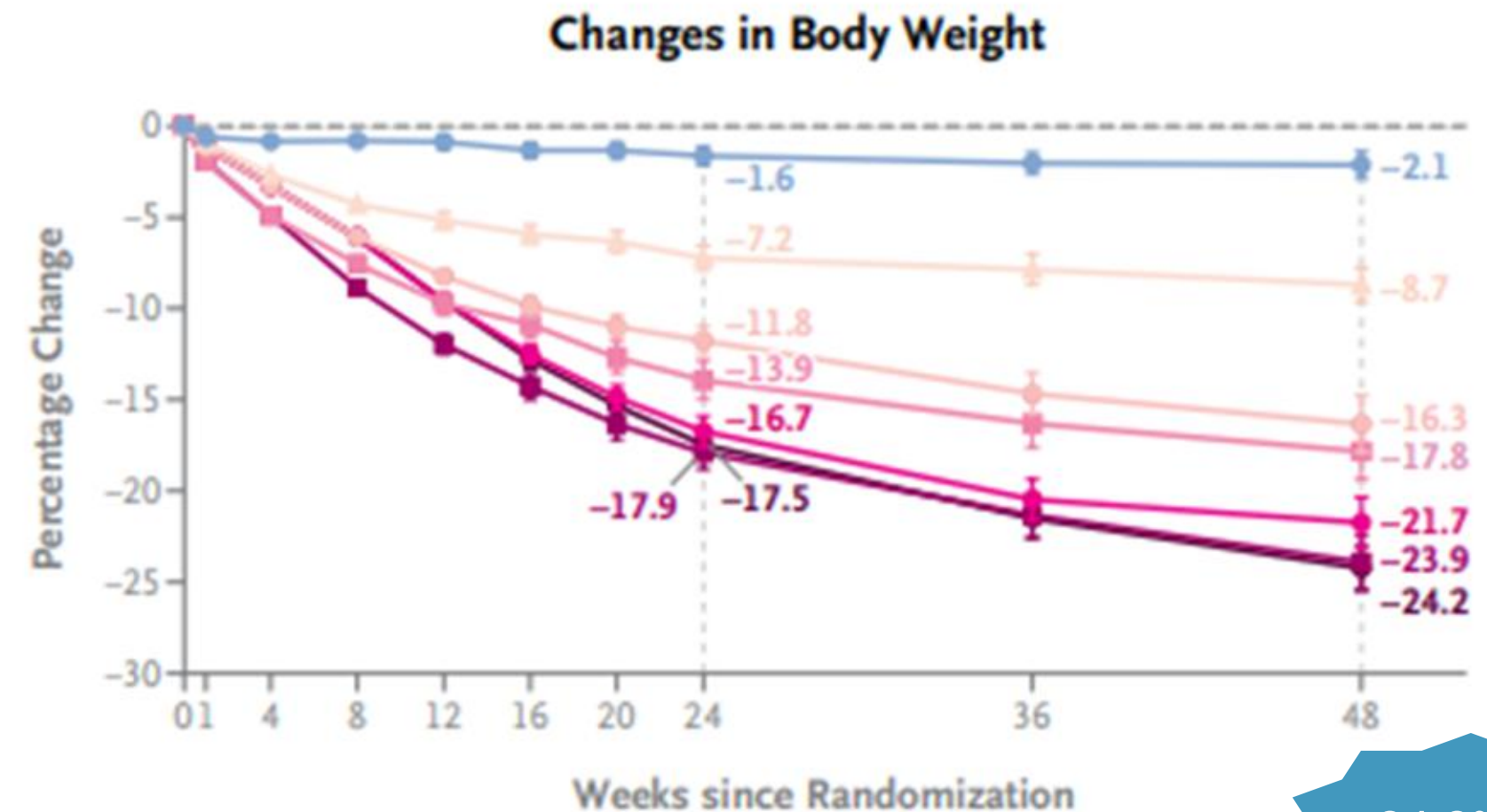
The NEW ENGLAND
JOURNAL of MEDICINE

ORIGINAL ARTICLE

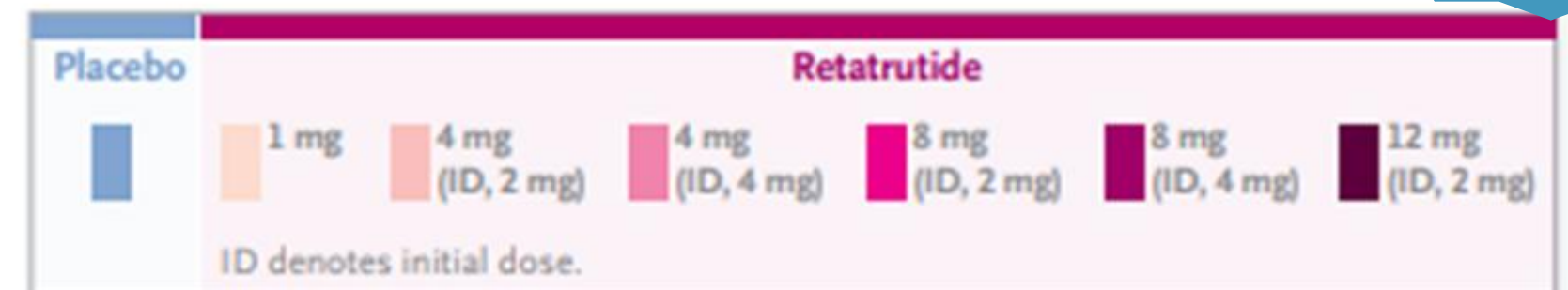
f X in ✉

Triple-Hormone-Receptor Agonist Retatrutide for Obesity — A Phase 2 Trial

- GLP1 = glucagon-like peptide 1
- GIP = glucose-dependent insulinotropic polypeptide
- **Glucagon receptor agonist** – enhances metabolism; promotes liver glycogen breakdown to stimulate insulin release
- Once weekly injection

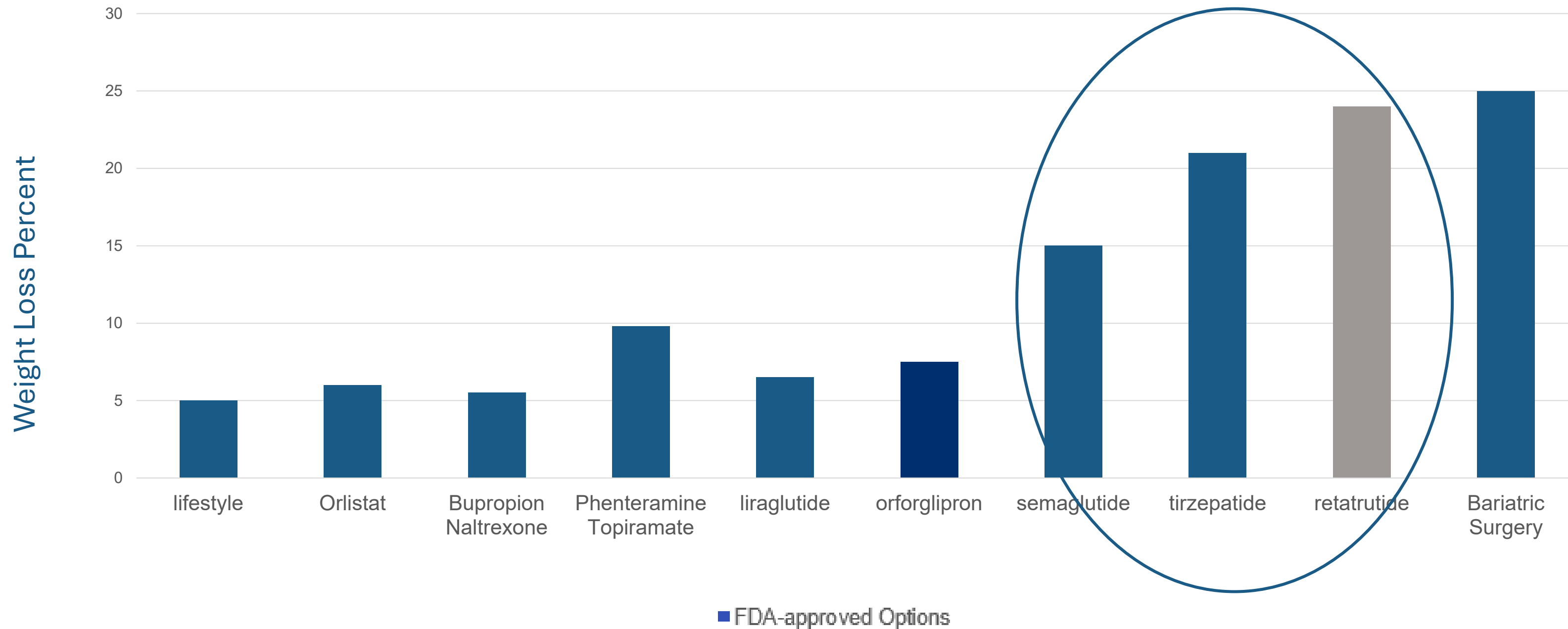


24.2% !!!



GLP-1 RAs, Dual GLP-1/GIP RAs, and Triple Agonists

Weight Loss Outcomes by Treatment Option

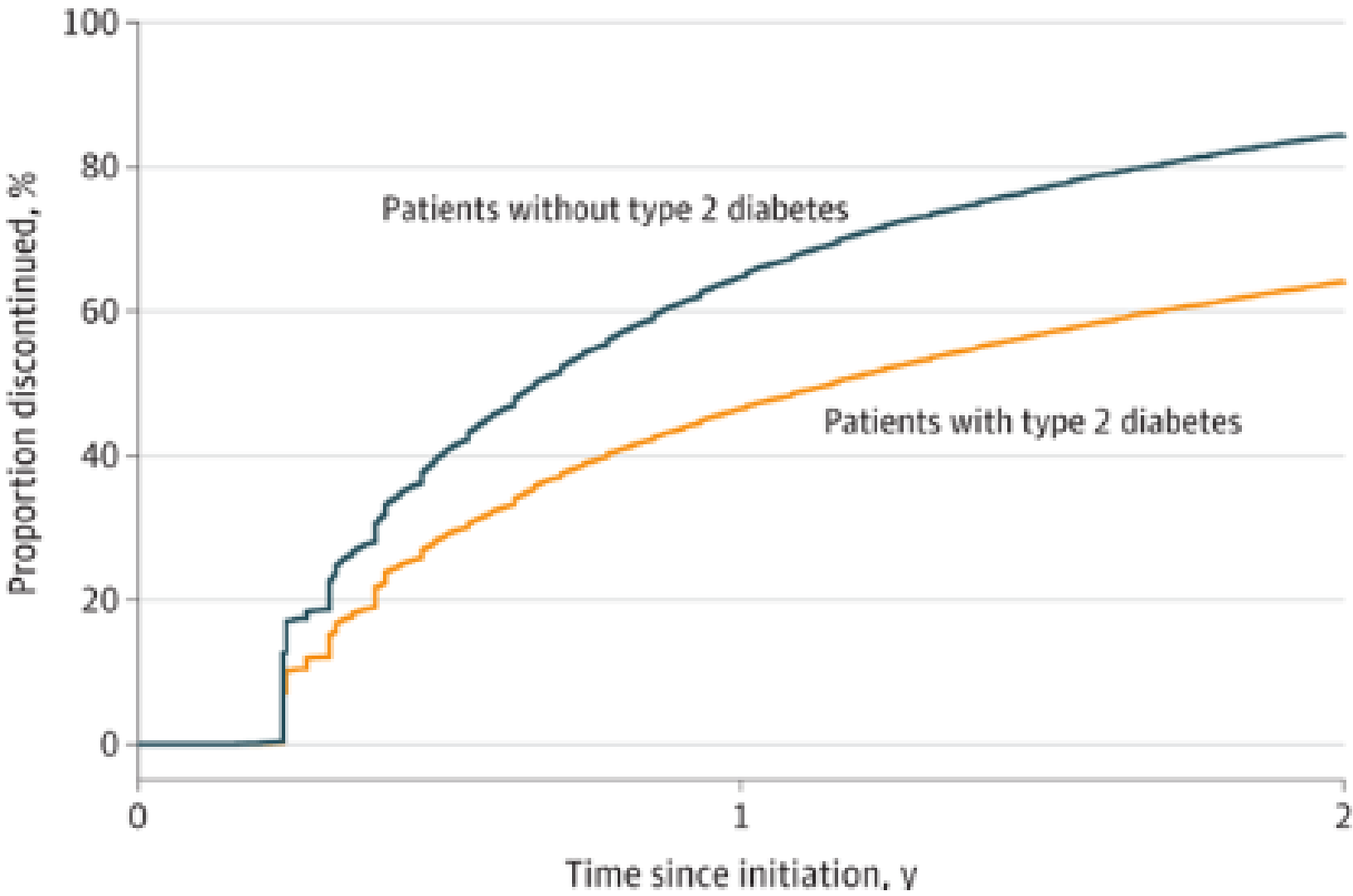


Superpower: Taming Inflammation

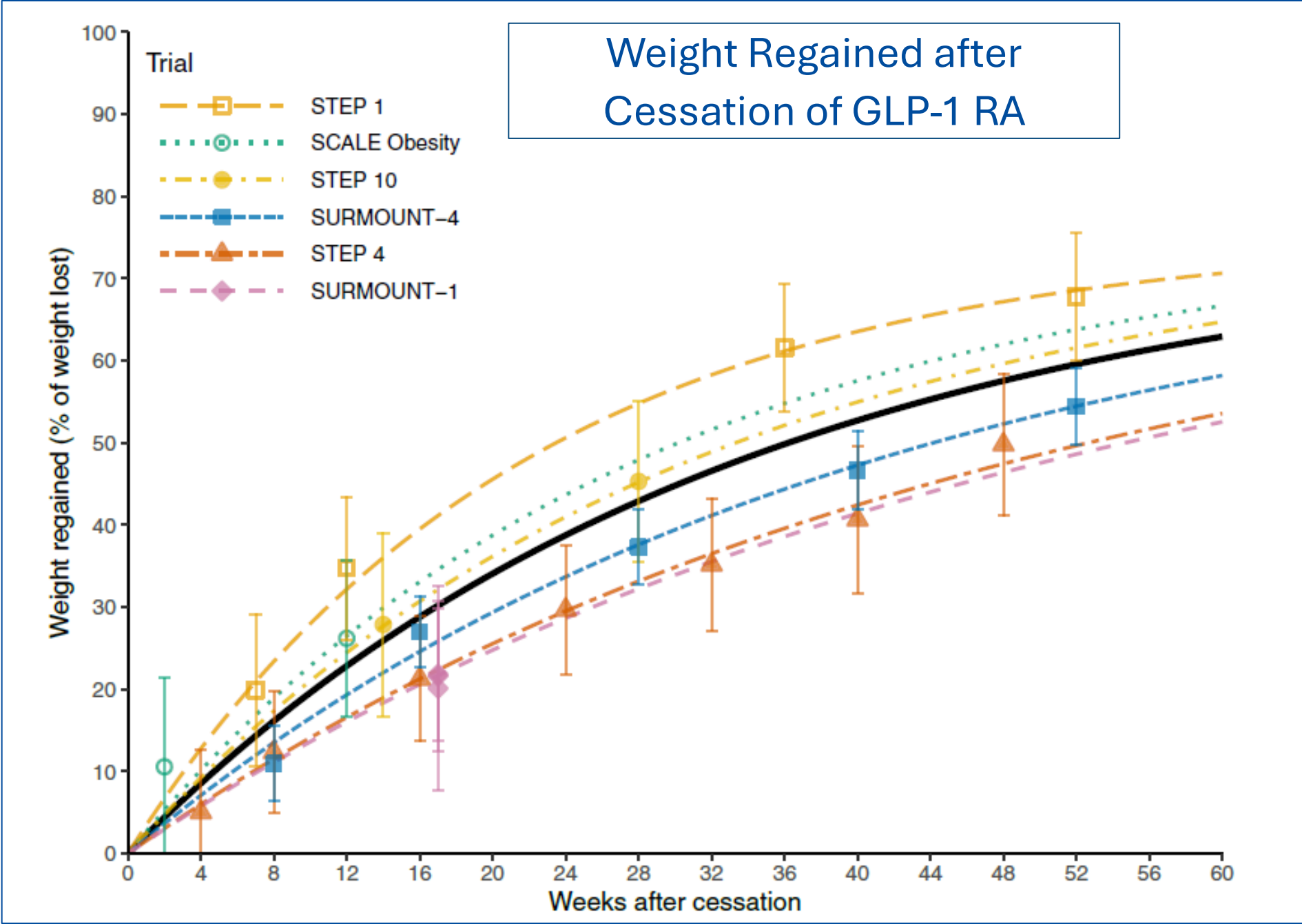


Adherence and Weight Rebound

Time to discontinuation of GLP-1 RA



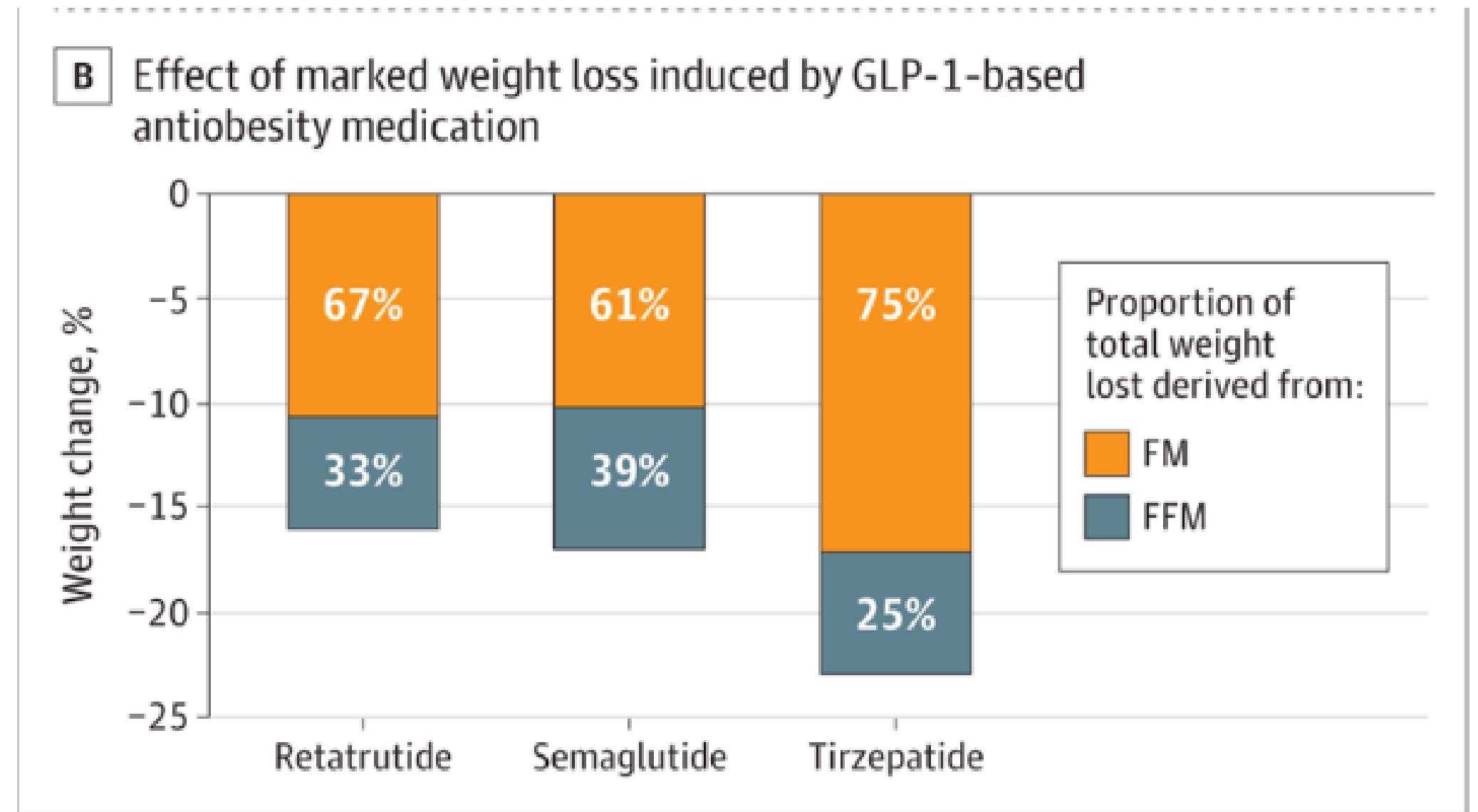
GLP-1 persistency and adherence to therapy was poor, with 32% of members remaining persistent at one year



Budini B. et al: "Trajectory of weight regain after cessation of GLP-1 receptor agonists: a systematic review and nonlinear meta-regression", eClinicalMedicine 2026;103796

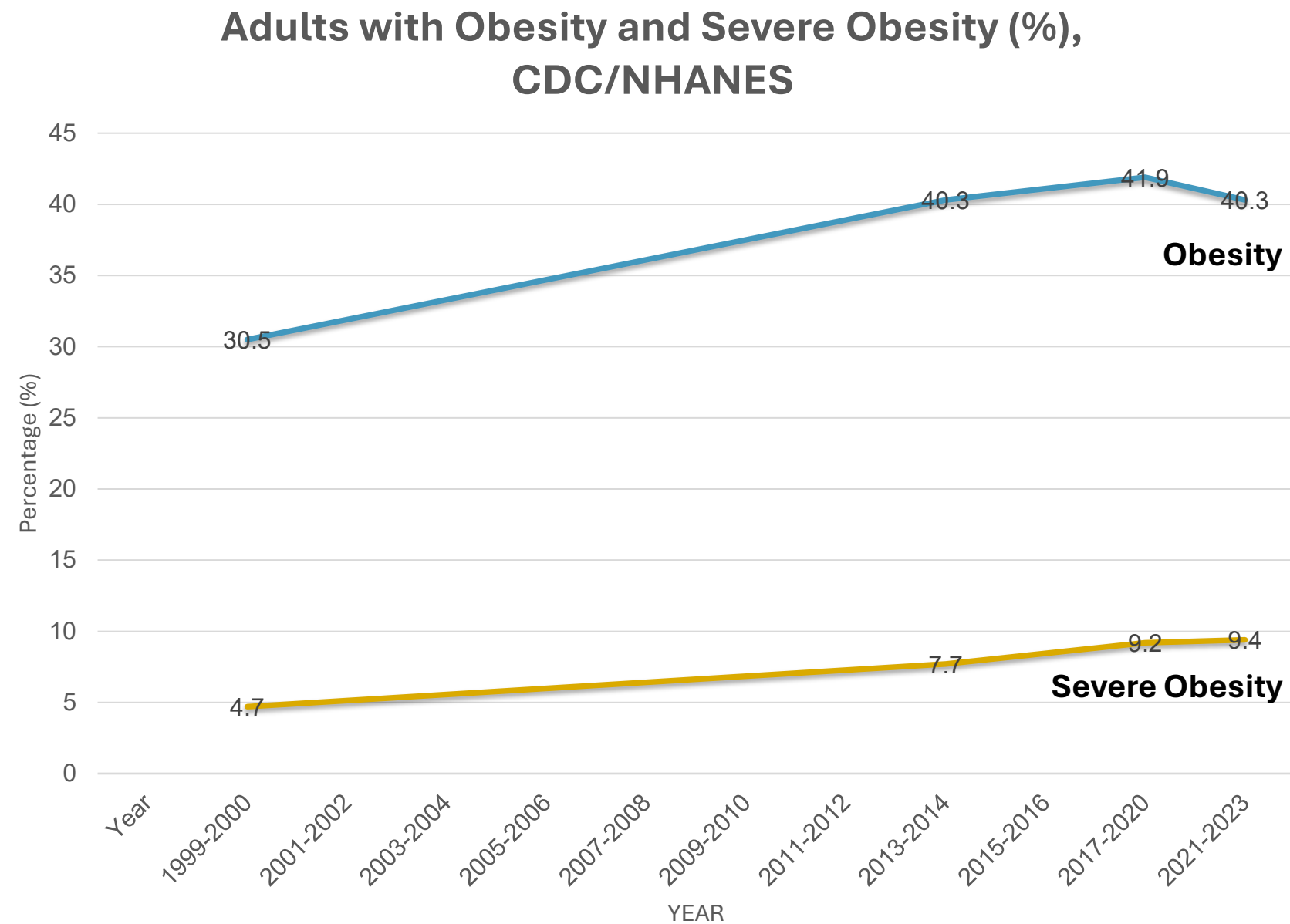
Weight Loss affect on Muscle Mass

- **Intentional weight loss** primarily decreases **body fat mass (FM)** but also decreases **fat-free mass (FFM)**
 - 50% of FFM is **skeletal muscle mass (SMM)**
 - Mostly due to muscle protein breakdown
- No study looked at objective evidence of physical function
- **Physical function and mobility IMPROVE with weight loss**



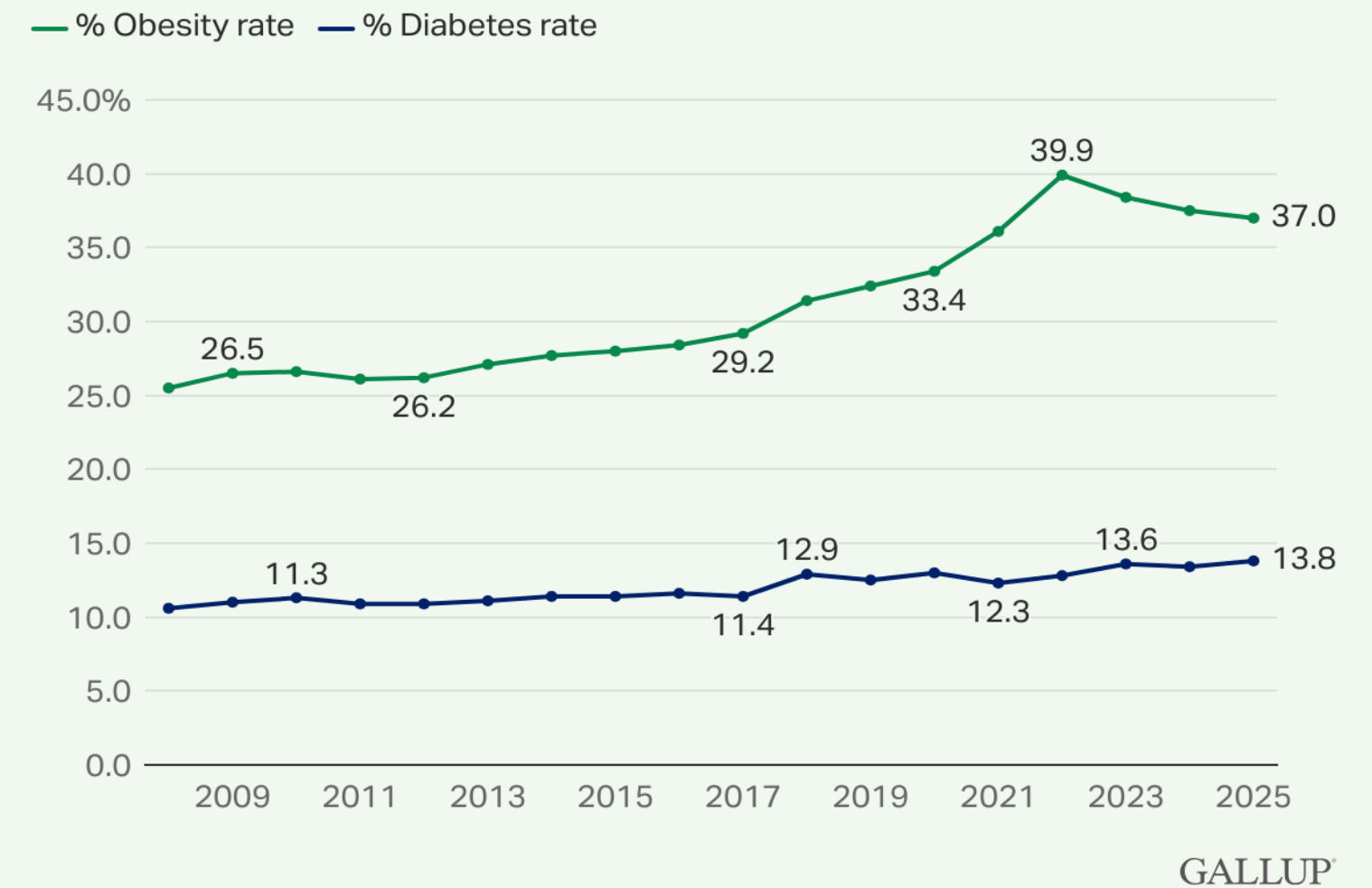
Obesity Trends — Improving?

CDC/NHANES (Sep 2024)

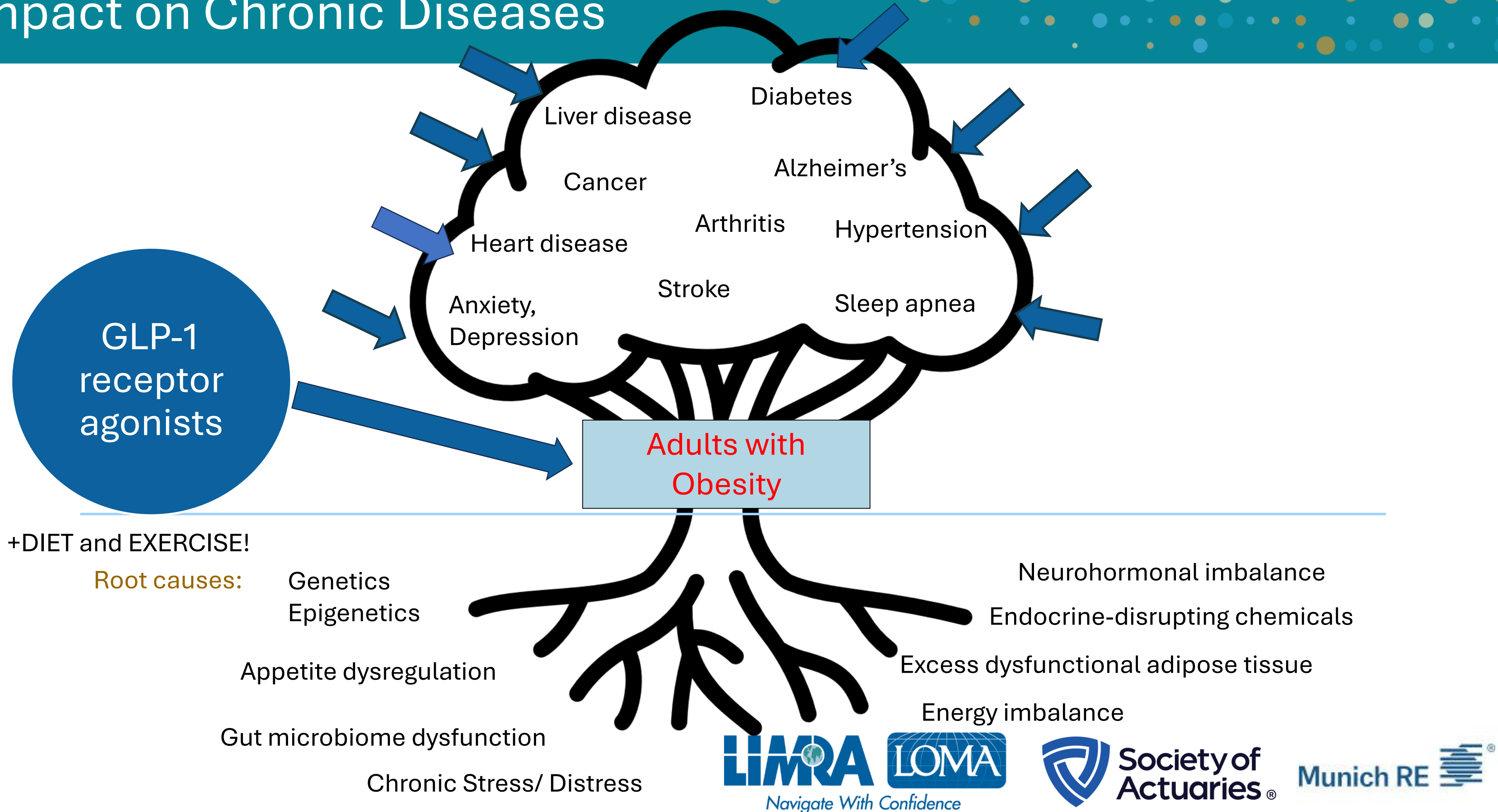


Gallop Poll (Oct 2025)

Obesity Showing Signs of Decline in U.S.



Impact on Chronic Diseases





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Module Option

**2026 Supplemental Health, DI,
& LTC Conference**
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Agenda Option



**Welcome and General Session 1:
AI and Regulation: Where
Innovation Meets Oversight**
1:30 PM - 2:45 PM 07/29/2026 0.0 ★
📍 Harborside Ballroom (0 reviews)

📅 Add to Calendar

Details

Notes

Live Feed

Description

Artificial intelligence is rapidly transforming how insurers price, underwrite, adjudicate claims, and file products — but how are regulators responding? This session explores how state departments are evaluating AI-driven innovations today, where they're drawing cautionary lines, and what they

0.0 ★
(0 reviews)

Thank You

