

# UK death rate reaches “A new record low”

25 March 2025  Jeanette Flowers

The Continuous Mortality Investigation (CMI) at the Institute and Faculty of Actuaries recently reported that deaths per head of the population had returned to pre-pandemic levels and fall slightly below the previous record in 2019.

The research showed that the registered death rate has halved from 1974 to 2011 and interestingly, improvements drastically slowed from 2011 to 2019. It is speculated that the initial improvement is largely driven by medical advances in leading causes such as heart disease and cancer as well as the cut in smoking rates. The slowdown may be due to rising risk factors such as obesity, poor diet and low levels of exercise. The top five leading causes of death in England and Wales are reported to be Dementia and Alzheimer's disease followed by heart disease, lung disease, strokes and lung cancer.

## Deaths for over 20s

Three quarters of UK deaths happen over the age of 70, however the CMI found a “really significant difference” at younger ages, with an increase in mortality among 20–44-year-olds. Mortality in this age group is much lower and the causes of death are unsurprisingly very different from those affecting older individuals. Fewer than 20,000 people in this category die in the UK each year, and are more often caused by accident, external and substance related causes and suicide depending on the location within the UK. Scotland has seen a rise in drug overdose related deaths.

## What does this mean for insurers?

With medical advances and a call for lifestyle changes likely to continue to improve people's health, annuities providers, life and health insurers may look to building long-term mortality assumptions to forecast the next 20 - 30 years. Insurers in this space will want to ensure they are regularly reviewing their documentation, prices and risk.

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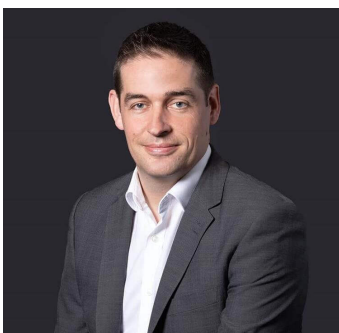
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