

Abstract: We present a comprehensive and forward-thinking approach to extending life expectancy. Through the strategic alignment of lifestyle modifications and preventative health measures, we aim to catalyze a paradigm shift towards a healthier, more vibrant future for the fictitious Lumarian population and beyond. Our initiatives aim to mitigate prevailing health risks and endeavor to engender a culture of proactive health management, promising substantial benefits for individuals and institutions alike. In response to the growing interest in enhancing policyholder life expectancy, we have developed several health incentive programs aimed at this objective. Our first initiative was to reduce circulatory disease—the highest cause of death within Lumaria—with a series of nicotine replacement therapies (NRT). Our second initiative was to encourage preventative measures for the early detection of neoplasms, ultimately decreasing the prevalence of these conditions. Our third initiative was to build an incentive-based app to promote daily walking habits, directly linked to preventing circulatory disease and cancers. Our last initiative was to use Lumaria’s expansive array of celebrities to advertise healthy habits in various forms of media. Comprehensively, each of these initiatives used in combination represent a collective solution with the aim of mitigating the event of death within fictitious SuperLife policyholders.

Keywords: Risk Analytics, Actuarial Sciences, Data-Driven Decisions, Machine Learning