



**UNSW**  
SYDNEY

# RISK



## Insuring and Financing the Risks of Ageing

**Retirement is a huge personal and financial step-change in life. Research on modelling and managing the risks of ageing can provide strategies and policy proposals which ensure individuals meet their retirement income and aged care needs.**

### Competitive advantage

- Actuarial and risk expertise in the globally leading Actuarial Business school program (The UNL Global Research Rankings of Actuarial Science and Risk Management & Insurance)
- Thought leadership with a long research track record in longevity risk and ageing research coordinated through the UNSW Actuarial Longevity Risk Research group
- Innovative research approach incorporating machine learning and data analytics to modelling mortality and health status
- Strong industry links to insurance and financial sectors

### Impact

- Leading the world in aggregate mortality modelling applying financial modelling techniques to longevity risk and ageing
- Industry recognised development of state-of-the-art models for functional disability with trends and uncertainty for application to the design of insurance products
- Recognition of research by actuarial professional bodies including the Society of Actuaries in North America

### Successful outcomes

- Research inputs into Federal Government Reviews including the Retirement Income Review and Financial System Inquiry
- New models for longevity risks as well as health status and functional disability with improvement trends and uncertainty for insurance applications published in leading international actuarial journals

### Our partners

- Society of Actuaries in North America

### More Information

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