

So writes author and oncologist Siddhartha Mukherjee in *The Emperor of All Maladies*, a gripping chronicle of the global fight against cancer.

For Mukherjee, medical discoveries can have a profound – and often unexpected – influence on society, as well as science. It is hard to dispute the impact on the insurance industry. Rapid medical advances, as well as growing volumes of health and mortality data, are transforming cancer risk assessment.

Such deepening understanding could not come at a better time in South Africa. Carriers are witnessing significant numbers of critical illness claims linked to cancer. In fact, in 2017 78% of female critical illness (CI) claims and 55% of male CI claims to RGA in South Africa were for this collection of diseases. While such percentages vary by population, it is clear that cancer is **the** core critical illness insurers cover.

Employers are also seeing the impact of cancer on their staffs. Based on industry data analysed by RGA in South Africa, more than 10% of group disability income claims are due to cancer. For office-based occupations, such as administration and financial services, that percentage jumps to 17%.

What is driving this volume? Greater longevity and better diagnostics play roles. More recently, however, our lifestyles have been receiving increased attention, with researchers revealing relationships between cancer and our behaviour.

There is a certain pleasing sense of control in these statistics and in knowing that we can avoid risk factors that are linked to cancer. Add to this the growing power of data analytics and machine learning, and insurers increasingly have the tools to predict cancer prevalence across populations.

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While changing behaviour is important, paying attention to the state of our relationships could ultimately prove to be as important to our health as many of the traditional aspects of our behaviour and lives we resolve to change every January 1.

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