

SYNOPSIS

Liquid Biopsies and cancer detection – hype or a milestone in cancer detection and management?

Bill Monday

Key words: Cancer, Product, Definitions, Advancements, Medical, Screening, Treatment, anti-selection, Critical Illness, Detection

Purpose of your paper:

This paper explores the impact of advancements in the detection of cancer through liquid biopsies and the potential impacts for the life industry in terms of screening, treatment, anti-selection, pricing and definitions.

Synopsis:

Cancer is by far the most important component to critical illness experience and is a significant cause of premature death as well as disability. Any advance in the detection and management of cancer will therefore have a ripple effect on the life insurance industry. Liquid biopsy in cancer detection is such an advancement.

A 'liquid biopsy' is the name given to the detection of cancer cell DNA in the bloodstream through a simple blood test. The ability to do this is enticing as it can be performed in 'real time' and is not invasive or dangerous. The development of novel non-invasive methodology to detect cancer opens up a whole spectrum of considerations to the life insurance industry. Can the industry itself use these tests for screening? How will early detection and optimizing cancer treatment from this technology translate into mortality and morbidity improvement? Is there an increased risk of anti-selection with such non-invasive methods to detect cancer?

Increasingly the Scientific community is developing novel screening tools for cancer detection and monitoring of which liquid biopsies is only one. This presentation will provide insight into this exploding area of research and provide modelling of the impact it may have on the insurance industry.