Geeky News Talks About Cancer Prevention's Impact on Life Insurance



Surrey, United Kingdom Sep 8, 2023 (<u>Issuewire.com</u>) - Geeky News, a well-known tech and lifestyle journal, has released its latest article. In this article, the journal discusses the implications of cancer prevention for the life insurance industry. It explores the role of life insurers in promoting public health and revolutionising the way insurance is perceived.

The article begins by highlighting the critical importance of cancer prevention in both public health and life insurance. By focusing on primary prevention measures, insurers can significantly reduce the impact of cancer-related claims and foster healthier policyholders. Preventing cancer through early detection and lifestyle modifications has never been more promising, given the advancements in medical knowledge and technology.

Geeky News delves into the modifiable risk factors associated with cancer and their direct impact on insurance. Modifiable factors, such as smoking, alcohol consumption, poor nutrition, and physical inactivity, significantly elevate cancer risks.

Astonishingly, a 2022 analysis published in The Lancet reveals that nearly half of all cancers and cancerrelated deaths could be prevented with existing knowledge. This underscores the tremendous potential for insurance providers to incentivise preventative measures, leading to healthier individuals who actively manage their health to reduce insurance premiums.

The article draws attention to the escalating challenge of metabolic risks, including obesity, poor diet, physical inactivity, and diabetes, and their association with various cancers. These risks are on the rise globally, affecting younger individuals in particular.

Geeky News highlights the need for effective strategies to combat obesity and support customers' metabolic health improvements. Insurers are encouraged to leverage health and lifestyle apps and premium incentives to promote healthy living, although the article acknowledges the challenges of ensuring compliance and adherence.

Addressing metabolic health necessitates a holistic approach tailored to the specific drivers of poor metabolic health. Education, access to quality nutrition, motivation, and time are identified as key factors. Geeky News suggests that insurers can take inspiration from the transition to smoker/non-smoker portfolios and work towards optimising the metabolic health of their policyholders.

The article presents compelling data that highlights cancer as the leading cause of claims in critical illness and term life insurance. It underscores the potential for primary prevention measures, particularly those targeting modifiable risks such as smoking and metabolic illness, to have a profound positive impact on the insurance industry.

While the primary prevention of cancer is paramount, early detection through screening remains vital. Geeky News acknowledges the disruptions faced by traditional single-cancer screening strategies during the pandemic and explores the promise of new technologies, such as multi-cancer early detection (MCED) tests. These tests, capable of detecting multiple cancers with a single blood sample, have the potential to revolutionise early cancer detection.

The article concludes by emphasising the importance of a positive customer experience when purchasing life insurance. It mentions the role of life insurance software, as provided by companies like <u>Zinnia</u>, in ensuring a smoother and more efficient process for customers.

To read the full article, please visit: https://www.geekynews.co.uk/cancer-prevention-life-insurance/

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Source: Geeky News

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