The doctor enters the exam room and shares the welcome news: “Your cancer is in remission!” End of story right? Wrong.

For many cancer survivors, the story is just beginning: many must grapple with cancer-related complications from physical injuries to psychological stressors and nancial pressures. And the numbers of these survivors is growing due to medical advances. A report by the American Cancer Society in collaboration with the National Cancer Institute estimates there are more than 15.5 million cancer survivors alive in the US alone as of 2016. However, Asia accounts for half the global burden of cancer and socioeconomic changes and technology advances are likely to lead to increased numbers of survivors.

This presents an opportunity and a challenge to insurers: How can we design insurance products to address the concerns of this growing group of impaired lives, many of whom have defeated cancer, not once, but multiple times?

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