

# Here's How One Test Can Help Policyholders



# Cancer is the number 1 cause of death in individual life insurance, especially among the largest face-value policies in populations over age 50.<sup>1,2</sup> Forty-one percent of individual life-paid claims are due to it.<sup>3</sup>

Why? People age 50 and older are 13 times more likely to have cancer compared to people under age 50.<sup>4</sup> Although there are more than 100 types of cancer<sup>5</sup>, only five have regular, recommended screening tests (breast, cervical, colorectal, lung – for those at risk – and prostate).<sup>6</sup> Yet, every three out of four new cancer cases are cancers *without* a recommended screening.<sup>7</sup> **Too many cases are found too late – only after symptoms appear.** Finding cancer early creates the best chance for successful treatment.<sup>8</sup>

Although sobering, these statistics present a rare opportunity for the life insurance industry and its policyholders: What if it could shift the conversation from one about death to one about life? What if life insurance carriers could help policyholders take a more proactive approach to their cancer screening *now*? As [LIMRA research](#) recently confirmed, this would be a win-win for life insurance carriers and policyholders.

"[Offering] the Galleri test has tremendous potential to impact our business, industry, and millions of lives," says Marc Verbos, EVP and president of Aligned Distribution at AIMCOR Group and GRAIL Life Insurance Advisory Committee member (see below for more). "It could be the biggest [single] contribution in the history of the life insurance industry."



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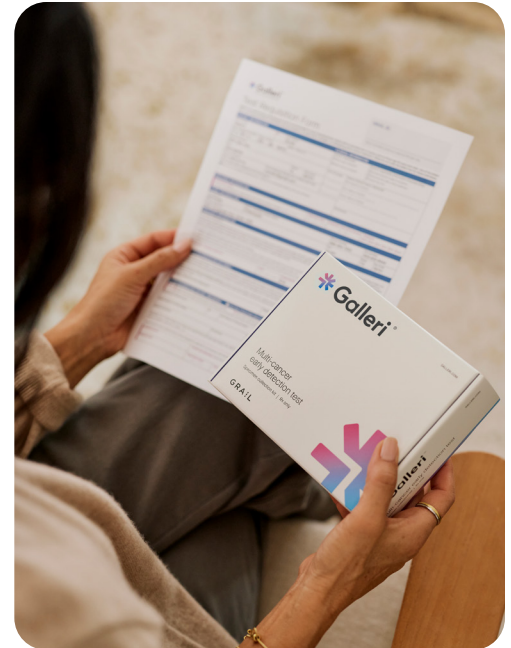
## Life insurance companies partner with GRAIL

Leading life insurance companies are taking action to evolve the industry's perception and help their policyholders *today*. MassMutual, Munich Re, and John Hancock partnered with GRAIL to offer the Galleri® test to policyholders, making it more widely accessible. (GRAIL is the manufacturer of Galleri.)

Galleri is a multi-cancer early detection (MCED) blood test that looks for a unique "fingerprint" of cancer. By identifying this "fingerprint," Galleri screens for a signal of cancer before it is symptomatic. This includes cancers we don't currently have screening tests for like pancreatic, ovarian, and liver.\*

*\*Sensitivity in study participants with -*  
*Pancreas cancer: 83.7% overall (61.9% stage I, 60.0% stage II, 85.7% stage III, 95.9% stage IV).*  
*Ovary cancer: 83.1% overall (50.0% stage I, 80.0% stage II, 87.1% stage III, 94.7% stage IV).*  
*Liver/bile duct cancer: 93.5% overall (100% stage I, 70.0% stage II, 100% stage III, 100% stage IV).*

*The Galleri test does not detect a signal for all cancers and not all cancers can be detected in the blood. False positive and false negative results do occur. Galleri should be used in addition to healthcare provider recommended screening tests.*



Rich received a Cancer Signal Detected result from the Galleri test, which was offered as a benefit from his life insurance policy.

"We believe we have a responsibility to society to help [offer] early [screening and] detection that [may lead to] better outcomes for cancer patients," says Marc Giguere, President and CEO of Munich Re Life US, one of the world's leading reinsurers. "At Munich Re, we are incredibly proud to embark on this journey with GRAIL to bring its pioneering Galleri test to the life insurance industry."

In September 2022, John Hancock became the first life insurance carrier to make the Galleri screening test available to a pilot group of customers. The pilot was so successful that Galleri is now available to all eligible John Hancock Vitality PLUS customers.

These partnerships are just the start.

*Galleri is prescription only.*

## Enter: GRAIL's Life Insurance Advisory Committee

**GRAIL has launched a Life Insurance Advisory Committee of influential life distribution executives to help one million policyholders access the Galleri test.**

"I joined the advisory committee to help deliver the GRAIL test to more Americans," says Jim Duff, an individual contributor, industry thought leader and Life Insurance Advisory Committee member. "I don't believe the test should only be available to those who can afford \$1,000 for the test, but it needs to be a part of our health and wellness protocol."

The Committee will help raise awareness among life carriers, life agents, and financial advisors about the benefits of offering the Galleri test to policyholders.

"Adding meaningful and impactful incentives to life insurance policies strengthens the connection between the industry and policy owners," says Marc Schwartz, managing principal at NFP Windsor and GRAIL Life Insurance Advisory Committee member "It's an amazing gift to those who receive it."



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**Marc Giguere,**  
President and CEO of  
Munich Re Life US

## Join the future of life insurance today

Whether directly or through a loved one, cancer affects us all – 40% of people will be diagnosed with cancer during their lifetime.<sup>9</sup> Increasing the accessibility of MCEDs to one million policyholders benefits everyone: reinsurers, carriers, policyholders, and family members. Demonstrate to your clients that you're leading the way to a life insurance industry that embraces innovation and technology by standing with the Advisory Committee. Show them a life insurance company that cares about their health and well-being by offering them the Galleri test.

Visit [Galleri.com/LIAC](https://Galleri.com/LIAC) to learn more  
and to contact GRAIL's Life Insurance Advisory Committee.

## Important Safety Information

The Galleri test is recommended for use in adults with an elevated risk for cancer, such as those aged 50 or older. The Galleri test does not detect all cancers and should be used in addition to routine cancer screening tests recommended by a healthcare provider. Galleri is intended to detect cancer signals and predict where in the body the cancer signal is located. Use of Galleri is not recommended in individuals who are pregnant, 21 years old or younger, or undergoing active cancer treatment.

Results should be interpreted by a healthcare provider in the context of medical history, clinical signs and symptoms. A test result of "No Cancer Signal Detected" does not rule out cancer. A test result of "Cancer Signal Detected" requires confirmatory diagnostic evaluation by medically established procedures (e.g. imaging) to confirm cancer.

If cancer is not confirmed with further testing, it could mean that cancer is not present or testing was insufficient to detect cancer, including due to the cancer being located in a different part of the body. False-positive (a cancer signal detected when cancer is not present) and false-negative (a cancer signal not detected when cancer is present) test results do occur. **Rx only.**

## Laboratory/Test Information

GRAIL's clinical laboratory is certified under the Clinical Laboratory Improvement Amendments of 1988 (CLIA) and accredited by the College of American Pathologists (CAP). The Galleri test was developed, and GRAIL determined its performance characteristics. The Food and Drug Administration has not cleared or approved the Galleri test. GRAIL's clinical laboratory is regulated under CLIA to perform high-complexity testing. The Galleri test is intended for clinical purposes.

## References

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