

Rising Cancer Claims:

Addressing a Growing Health Challenge in the Gulf Region



Cancer continues to be one of the most significant health challenges in the Gulf region, reflected in the steady rise in both diagnoses and cancer-related insurance claims.

Since 2019, claim amounts have increased by

45%

reaching

\$4.3
million

while the number of claims has risen by 38%.

Today, cancer accounts for 16% of all life insurance claims, highlighting its growing impact on individuals, families, healthcare systems, and regional economies alike.

Globally, the trends tell a similar story. In 2022 alone, nearly 20 million new cancer cases were diagnosed, resulting in 9.7 million lives lost. If these trends continue, projections suggest that new cases could rise to 35 million annually by 2050. These figures, while serious, reinforce the need for greater awareness, early detection, and improved preventive care.

Cancer is a complex and life-altering disease that results from the uncontrolled growth and spread of abnormal cells within the body. It can develop in nearly any organ or tissue, including the lungs, breast, skin, bones, or nerves. The disease typically begins when a cell's DNA sustains damage, which may occur due to genetic factors, lifestyle habits, or environmental exposures. These mutations disrupt normal cell behavior, leading to the formation of tumors that can be benign (non-cancerous) or malignant (cancerous). Malignant tumors pose a significant threat as they can invade nearby tissues and metastasize to other parts of the body through the bloodstream or lymphatic system, making early detection and treatment critical to managing the disease.

Cancer's Impact Across Demographics

Cancer does not discriminate by age; it impacts people across all life stages. In the Gulf region, individuals aged 31 to 50 represent over 70% of cancer-related claims, indicating a significant impact on the prime working population. Younger adults aged 21 to 30 are also affected, contributing to 8-9% of claims annually. Children and adolescents, though a smaller group, are not immune, emphasizing that cancer can affect anyone, regardless of age.

Women, in particular, are disproportionately impacted. Data shows that

66% of cancer-related claims in the Gulf region come from female patients, with claims rising by 50% since 2019.

Breast, thyroid, and colorectal cancers remain the most common diagnoses among women, while colorectal, prostate, and lung cancers are prevalent among men. The data reflects the critical need for targeted health initiatives that encourage regular screenings and improve early detection, particularly for women.



Financial Burden of Cancer Claims

As cancer diagnoses increase, the financial impact on individuals and insurers grows as well. Between 2021 and 2023, costs associated with leukemia, digestive organ tumors, and connective tissue cancers rose significantly. These expenses include advanced treatments like immunotherapy, targeted therapies, and complex surgeries, but also indirect costs such as rehabilitation, prolonged hospital stays, and loss of productivity. Looking ahead, cancer cases in the Gulf Cooperation Council (GCC) countries are projected to rise from 42,500 in 2020 to 103,000 by 2040, with cancer-related deaths expected to more than double.

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This growing burden makes it imperative to prioritize preventive healthcare, provide support mechanisms, and ensure financial resilience for those affected.



The MetLife Cancer Support Program: Guiding You Through Your Journey

A cancer diagnosis is often overwhelming for patients and their families, not just physically but also emotionally and logistically. Recognizing this, MetLife has introduced the Cancer Support Program, a comprehensive initiative designed to offer guidance, care, and practical assistance for individuals navigating their treatment journey.

At the core of this program is the dedicated case manager. From the moment of diagnosis, each patient is assigned a case manager who serves as their trusted guide, easing administrative burdens and ensuring a smooth start to treatment. The program is built to provide not only support but also peace of mind for patients and their families during what can be a challenging time.

MetLife's **Cancer Support Program** also offers a range of valuable services to meet patient needs. This includes access to state-of-the-art medical facilities, second medical opinions—both in-person and remote—coordination of home nursing care when required, and timely medication delivery. By addressing these critical needs, the program ensures that patients can focus on their recovery without added logistical stress. To date, MetLife has successfully supported 13 families with personalized care and tailored services, ensuring they can focus on recovery while logistical challenges are managed with efficiency and empathy.



A Positive Way Forward

While cancer remains a significant health challenge, there is much that individuals and communities can do to reduce its impact. Early detection is one of the most effective tools in improving treatment outcomes, and proactive health measures—such as regular screenings, self-checkups, and informed lifestyle choices—can make a real difference.

At MetLife, we are committed to supporting individuals and families through every step of their journey. Whether through awareness, preventive care, or personalized programs, our mission is to help patients and their loved ones navigate cancer with confidence and support. Together, by taking action today, we can build a healthier future where resources and care are readily accessible to those who need them most.

MetLife stands by you, wherever you are, because no one should face cancer alone.



Source 1: MetLife claims report, 2023

Source 2: <https://www.who.int/news/item/01-02-2024-global-cancer-burden-growing--amidst-mounting-need-for-services>