

Medical breakthroughs accelerate, but will new treatments reach patients?

Artificial intelligence (AI) is accelerating research. Personalized medicine is moving from promise to reality. New treatments are pushing the boundaries of what medicine can achieve.

Yet new research from Zurich Insurance Group (Zurich), [Beyond 2030: The Future of Life Sciences](#), argues that the industry's biggest challenges increasingly arise after discovery. The question is no longer only whether companies can develop breakthroughs, but whether they can prove, manufacture, finance and safely deliver them at scale.

Drawing on interviews with industry experts and a survey of specialists, the report finds that success in the next decade will depend as much on the systems surrounding innovation as on the science itself. Manufacturing capacity, trusted data, regulatory pathways, financing models and resilient partnerships are becoming critical factors in determining whether breakthrough innovations ultimately reach patients.



Innovation in life sciences is accelerating, but so are the risks and complexities surrounding it. The companies that succeed will be those that can identify critical dependencies, build resilience and navigate the regulatory, technological and operational challenges that stand between discovery and delivery.

Penny Seach, Chief Underwriting Officer International, Zurich Insurance Group

Four trends shaping life sciences

The report identifies four interconnected trends that are likely to reshape the industry over the next decade.

1) National security is shaping innovation

Governments increasingly see manufacturing, health data and critical technologies as strategic assets. As trade policies and geopolitical tensions reshape access to these capabilities, where innovation happens and who can participate are becoming strategic questions, not just scientific ones.

2) Discovery is faster, but proving what works remains slow

AI is accelerating discovery, but scientific progress is only the beginning. Clinical evidence, regulatory approval, manufacturing and reimbursement are the factors that determine whether innovation reaches patients.

3) Care is moving beyond traditional institutions

Healthcare is increasingly delivered through connected devices, digital platforms and patient-managed tools. This creates new opportunities for patients, while raising important questions around accountability, cybersecurity and data governance.

4) One-time treatments require new business models

More therapies are delivering long-term benefits from a single intervention rather than ongoing treatment. While this has the potential to improve outcomes, it is forcing healthcare systems and companies to rethink how innovation is financed, priced and rewarded.

Building advantage beyond the product

Together, these trends point to a broader change: Competitive advantage is increasingly moving beyond the product itself. Companies will need to think earlier about the factors that determine whether an innovation reaches patients, from regulation and market access to pricing and reimbursement. They will also need to secure critical capabilities such as manufacturing, data and technology, while building accountability for decisions, data and outcomes into products from the outset.

For risk managers, this means understanding where critical dependencies exist, how disruption could affect the ability to develop, manufacture or deliver innovation, and where responsibility sits across increasingly connected systems. As clinical, operational, cyber, regulatory and supply-chain risks become more interconnected, the organizations best positioned for the next decade will be those that can anticipate constraints early, build resilience into their operating models and successfully navigate an increasingly complex web of risks and interdependencies.

Looking ahead

As discovery accelerates, competitive advantage is moving beyond the product itself. Success will increasingly depend on managing critical dependencies, building trust across complex healthcare ecosystems and ensuring that innovation can reach patients safely, sustainably and at scale.

The report concludes that life sciences enter the 2030s with extraordinary scientific momentum. However, the organizations best positioned to succeed may not be those that make the most breakthroughs, but those that can reliably scale, finance, govern and deliver them.

About the research

Beyond 2030: The Future of Life Sciences combines qualitative interviews with 34 contributors and a survey of 62 internal and external experts. The survey assessed the perceived severity and interconnections of 17 risks facing the sector. Survey results reflect respondents' perceptions; third-party data is identified in the report's sources.

Further Information

The full report Beyond 2030: The Future of Life Sciences can be found [here](#).

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Reflecting its purpose to 'create a brighter future together,' Zurich offers protection services that go beyond traditional insurance, to support its customers in building resilience. Since 2020, the Zurich Forest project has been supporting reforestation and biodiversity restoration in Brazil's Atlantic Forest.

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