



British insurers adopt a policy statement on genetic data

The Association of British Insurers (ABI) issued a statement on February 18th 1997 setting out the policy of members of the Association on life insurance and genetic testing.

Tony Baker, ABI's Deputy Director General, said: "Life insurers have agreed to special arrangements to operate for the next two years relating to the important area of genetic test results. The statement represents a very carefully considered and responsible contribution from the life insurance industry to the new challenges which genetic developments may present. It is important that insurance companies continue to see the results of genetic tests so that they can monitor developments and gauge any financial impact on their company. However, the industry will not ask anyone to take a genetic test when applying for life insurance." The statement confirms that people wishing to take out new life insurance policies will continue to be required to report the results of any genetic tests already undertaken.

Policy decisions

Life insurers have decided on the following.

- They will not ask people to take genetic tests when applying for life insurance.
- For new applications for life insurance of up to a total of £100,000 which are directly linked to a new mortgage for a private dwelling, the results of any genetic tests will not be taken into account by the insurance company if they are to the detriment of the applicant. As at present, account will continue to be taken of family history and of other medical information.
- For new applications for other life insurance policies, individual companies will decide whether or not they wish to take account of the results of genetic tests previously taken.
- Insurers will consider collating all information on proposals for life insurance where genetic test results are given, so as to help informed discussions on future policy development and

to assist insurance companies in their discussions with geneticists.

In any collation, all such information would be treated as strictly confidential and would not allow individuals to be identified. Information could then become available on the number and extent of applications for life insurance where the results of a genetic test have had, or would have had, an influence on the premium to be charged. This could include details of the type of genetic tests, the size of sum insured and the impact, or potential impact, on the premium charged. The collated statistics could enable useful data to be built up for discussions between the ABI and other organisations.

Code of practice for genetic information

The ABI has set up a Genetics Committee which will take the lead in drawing-up and keeping up-to-date a proposed code of practice for the insurance industry. The Committee comprises not only insurers but also individuals from outside the industry with expertise in legal, ethical and social issues. It will look at areas such as internal controls, the role of each insurance company's Chief Medical Officer, and arrangements for handling enquiries and disputes. One of the Committee members is the ABI's newly appointed genetic adviser, Professor Sandy Raeburn, based at the University of Nottingham's medical genetic centre. His responsibilities include the provision of accurate and up-to-date information about genetic developments to ABI, including the impact of a particular test and its relevance. His medical judgements of genetic tests will be made independently. He will be available to assist with any enquiries or disputes which arise concerning the use of genetic test information.

ABI members have strict procedures in place to ensure that genetic information will be treated in the same strict way as all other sensitive personal medical data. The policy statement will be fully reviewed again in 1999.

***Life Insurance and Genetics Policy Statement and Information Sheet* are available from ABI, 51 Gresham Street, London, EC2V 7HQ, UK. Tel: 0171 600 3333 Fax: 0171 696 8999**

The ABI's new genetics policy will be explained at PL&B's Cambridge Conference, on July 3rd, 1997, by Tony O'Leary of ERC Frankona Reassurance and a member of the ABI's Genetics Committee.