

## Media Release

**IFSA speaks on genetic testing in life insurance**

Following the publication of a report sponsored by the Australian Research Council, IFSA has been contacted by the media for comment.

IFSA received a copy of the Report from the Centre for Genetics Education at 5.30pm yesterday evening. On investigation, it is clear that the examples used in the ARC's "**Proof of Genetic Discrimination in Australia**" report are based on cases that are now somewhat dated.

It is therefore important that more recent data now be on the public record.

Representing over 20 life insurance companies, IFSA started working co-operatively with the genetics community in 2000, and in 2002 the industry implemented a Genetic Testing Policy. It states that:

- Applicants cannot be required to undergo a genetic test when they apply for insurance
- Applicants are required to make available the results of any previously undertaken genetics tests on request
- The industry cannot use an applicant's genetic test information to assess another family member's risk
- Insurers will take into account the benefits of other medical treatment/management when assessing overall risk
- Insurers will maintain confidentiality of any test results
- Insurers will communicate the reasons for any non-standard underwriting decisions.

Over the years, IFSA has collected information from companies on how insurance applications are assessed when a genetic test result is supplied. The following analysis is based on data provided to IFSA in 2007.

- A conservative estimate is that the industry provides cover for more than 6,000,000 Australians.
- Approximately 500,000 applications are received every year for insurance.
- Approximately 400 applications are received where the applicant has undertaken a genetic test.
- 20% of which are declined cover, but only 2% of those that have undertaken a genetic test were declined on the basis of the genetics test alone. 18% therefore, were declined on the basis of other medical or lifestyle factors.
- With only 8 applicants declined cover, this represents approximately 0.00013% of the total number of people covered by the life insurance industry.

As of this morning, three major insurers report no complaints relating to applications with genetic testing. Further, IFSA has received no complaints from the Australian Human Rights Commission.

**For further information please call Simon Disney, Senior Manager, Media and Communications on 02 8235 2520 or 0408 161 466**

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