



Investment and Financial Services Association

strength through advocacy

Human Genetic Information

Q & A for Risk Insurance Advisers

Q. If my client has a family history of a hereditary condition, will a genetic test be requested by the insurer?

A. NO. The decision whether to undertake a genetic test is the applicant's to make. Insurers will not request genetic tests.

Q. If my client has had a genetic test, do they have to disclose it?

A. YES. The duty of disclosure applies to any medical test an applicant has had.

Q. Will a genetic test result affect the underwriting of a case?

A. This depends on the gene tested and the results.

Q. If an applicant discloses they have had a positive genetic test result, should I still submit the application?

A. YES. In all cases, whether genetic testing is involved or not, and whether or not in your opinion the case is acceptable, the application must be submitted to the insurer to make the decision.

Q. Are genetic test results used to assess the risk of any other family member who may apply for insurance?

A. NO. Each application is assessed on its merits and individual disclosures.

Q. If my client has a family history, should I recommend they have a genetic test?

A. NO. Any clinical course of action must be in consultation with the client's doctor.

Information on the life insurance industry standards for genetic testing and family medical history is available from the IFSA website www.ifsa.com.au

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