

The handling of genetic information in life insurance underwriting and payment practices

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We would like to thank you for your continued support.

In light of the rapid development of diagnosis and treatment based on genetic test results in recent years, the Life Insurance Association of Japan (LIAJ), in confirmation with its member companies, has decided to inform on the current handling of genetic information. The following is a summary of the current handling of genetic information, including genetic test results and genome analysis information, in life insurance underwriting and payment practices.

The current handling of genetic information in the underwriting and payment practices of member companies:

- In the underwriting and payment of life insurance, we make an objective, rational and fair judgment based on the disease, the schedule of surgery, medical treatment given such as medication, etc. as described in the notification letter and medical certificate, and treat this information based on respect for human rights.
- We do not collect or use genetic test* results in underwriting and payment practices, as stated above. We do not use information equivalent to genetic test results in cases where genetic test results are included in the notification letter or medical certificate, or where information equivalent to genetic test results can be identified from the listed disease name, family history, records of genetic counselling performed by doctors, etc. The same is true for the results of genome analysis conducted in a research context.
- Regarding the handling of genetic information stated above, we will respond in a timely and appropriate manner in response to changes in the environment and circumstances, such as the progress of medical care and the maturity of social discussions. In the event that new issues are recognized, especially as genomic medicine becomes more widespread and consumers gain a more accurate understanding of genetic information, the handling will be reviewed with reference to the guidance of the relevant regulatory agencies and the opinions of persons involved in medicine and medical science. However, until a review is conducted, this handling of genomic information will be maintained.

* The Japanese Medical Association "Guidelines for Genetic Testing and Diagnosis in Medicine (Revised March 2022)"

Please contact each life insurance company for underwriting and payment practices for individual cases.

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The original can be found at: <https://www.seiho.or.jp/info/news/2022/pdf/0527.pdf>