

Press Release

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Genetic tests and insurance: some pointers for the Council of Europe

Strasbourg, 05.12.2007 – The seminar on "Predictivity, genetic tests and insurance" which has just ended in Strasbourg identified problems and provided pointers which will enable the Steering Committee on Bioethics (CDBI) to comment on the need for a European legal instrument on genetic tests in the field of insurance and the form that it should take.

The seminar marked the start of the debate with representatives of the insurance industry, who said they were willing to comply with the prohibition of genetic testing for non-medical purposes set out in Article 12 of the Oviedo Convention. The question of the use, for insurance purposes, of the results of genetic tests carried out for health purposes remains unresolved, however.

Among the issues raised were:

- the need for consultation and dialogue between the relevant sectors – insurance and reinsurance companies, health professionals, patients and consumers;
- the cover provided by state insurance schemes for dependence, a contingency that is set to affect a growing number of people;
- legitimacy and proportionality of predictive medical examinations;
- assessing predictivity and interpreting tests concerning multifactorial diseases;
- the social role of commercial insurance and national solidarity.

In the light of the issues identified at the seminar and based on the principles of non-discrimination and protection of privacy, the CDBI is to embark on an exploratory process with a view to drafting a new European legal instrument.

[Link to Bioethics file](#)

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