

**PE1056/E**

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Mr Richard Hough  
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30 November 2007

### **CONSIDERATION OF PETITION PE1056**

Thank you for giving the Association of British Insurers (ABI) the opportunity to comment on the petition presented by Gordon and Jane McPherson on the subject of DVT.

The ABI represents nearly 400 member companies, which between them provide 94% of the UK's domestic insurance. It works on behalf of the UK insurance industry to keep standards high and to make its voice heard.

I can categorically confirm that travel insurers will not ask for predictive genetic tests to be taken, nor use the results of tests already taken, before selling cover to people. Thus there would be no effect on premiums if a newborn screening programme for the Factor V Leden gene were to be introduced.

Travel insurers are interested in whether a customer has an actual diagnosis of illness because this will affect their likelihood of making a claim on a policy. They are not concerned to investigate people's predicted susceptibility to conditions. Travel insurance provides a relatively short-term type of limited-period cover, for which genetic predispositions are not a major concern.

Life, critical illness and income protection insurances are more relevant where predisposition is concerned.

Under the terms of the Genetics Concordat and Moratorium ([http://www.abi.org.uk/Display/File/Child/387/Concordat\\_and\\_Moratorium.pdf](http://www.abi.org.uk/Display/File/Child/387/Concordat_and_Moratorium.pdf)), insurers will never ask a customer to take a predictive genetic test when they apply for insurance.

Further, even if someone has taken such a test, we will not ask for, or use, the results of an adverse test unless that test has been approved by the Genetics and

Insurance Committee. Currently the only approved test is for Huntington's Chorea when someone applies for £500,000 or more of life cover.

I hope this confirmation serves to address Mr and Mrs McPherson's concerns.

Nick Starling  
Director of General Insurance and Health