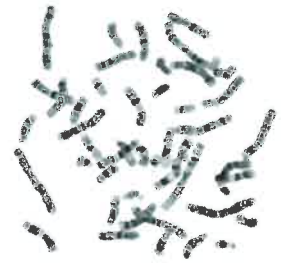


Dr Margaret Otlowski



Implications of Genetic Testing for Australian Insurance Law and Practice

Centre for Law and Genetics

Occasional Paper No. 1



University of Tasmania
School of Law



University of Melbourne
Faculty of Law

Implications of Genetic Testing for Australian Insurance Law and Practice

Associate Professor Margaret Otlowski

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Implications of Genetic Testing for Australian Insurance Law and Practice*

Chapter One: Introduction

1.1 About this Report

This paper is in the form of a report prepared on behalf of our research team (Professor Don Chalmers, Professor Loane Skene, Associate Professor Margaret Otlowski and Dr Dianne Nicol)¹ as part of our project, funded by the Australian Research Council, to investigate the legal and ethical implications of the human genome project from an Australian perspective. This report examines the significance of the human genome project for Australian insurance law and practice. A separate report, examining the impact of genetics developments in the area of employment law and practice is also to be published.²

This report follows on from a discussion paper³ that was sent to organisations and individuals having an interest in the area for their comment - our group taking the view that this research should be informed by consultation with the key stakeholders. Those consulted included prominent geneticists and other health care professionals working in the field of genetics, organisations representing people with genetic disabilities, the presiding officers of the Commonwealth, State and Territory Anti-Discrimination Boards and Tribunals, and representatives from the insurance industry. As a result of this targeted consultation process, in excess of twenty-five responses were received, representing a broad cross-section of the individuals and groups that we had approached.

* This paper is current as at December 2000.

¹ We also wish to acknowledge the valuable research assistance from Ms Catherine Hughes. Sincere thanks also to Tristan Taylor and Imogen Goold for their assistance with the formatting and presentation of this report.

² *Implications of Genetic Testing for Australian Employment Law and Practice* (Occasional Paper, Centre for Law and Human Genetics, University of Melbourne and University of Tasmania, forthcoming).

³ *Implications of the Human Genome Project for Australian Insurance Law and Practice: Discussion Paper* (1997).