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0521830907 - Genes and Insurance: Ethical, Legal and Economic Issues

Marcus Radetzki, Marian Radetzki and Niklas Juth

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Genes and Insurance

Ethical, Legal and Economic Issues

The results are examined here of two key social developments in recent years: the partial dismantling of the welfare state and the progress of genetics. Genetic insights are becoming increasingly valuable for risk assessment, and insurers would like to use these insights to help determine premiums. Combined with the fact that social welfare is being curtailed, this could potentially create an uninsured high-risk population. Along with considerations of autonomy and privacy, this forms the basis for an ethical critique of insurers' access to information. There has often been regulation of such information, but the authors argue that because of adverse selection regulation will not solve these problems and may jeopardise the survival of private personal insurance. Instead, we should look towards the resurrection of social insurance, a key component of the welfare state. This book will interest academic researchers and professionals involved with genetics and insurance.

MARCUS RADETZKI is Research Fellow in Private Law in the Faculty of Law, Stockholm University, and Assistant Professor in Private Law in the Department of Law, Örebro University. His recent publications include 'Limitation of Third Party Nuclear Liability: Causes, Implications and Future Possibilities' (*Nuclear Law Bulletin*, 1999) and 'Cause and Damage – Interpretation of Liability-Activating Terms in Property Insurance' (*Scandinavian Studies in Law*, 2000).

MARIAN RADETZKI is Professor in the Department of Economics, Luleå University of Technology, and a Senior Research Fellow at Studieförbundet Näringsliv och Samhälle (Centre for Business and Policy Studies), a Stockholm think tank. His recent publications include *Fashions in the Treatment of Package Waste: An Economic Analysis of the Swedish Producer Responsibility Legislation* (2000) and *The Green Myth: Economic Growth and the Quality of the Environment* (2001).

NIKLAS JUTH is a Lecturer in the Institute of Philosophy, Göteborg University. His publications include 'När är idrotten jämställd?' ('When Shall We Have Equity in Sports?', *Filosofisk tidskrift*, 2000) and 'Insurance Companies' Access to Genetic Information: Why Regulation Alone Is Not Enough' (*Monash Bioethics Review*, 2003).

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Preface

The ideas contained in this book matured gradually over a period of some two years at the end of the 1990s in discussions between Marcus Radetzki and Marian Radetzki. A minor grant from the Trygg Hansa Research Foundation early in 2000 made it possible to start work in a small way. The result was a paper in Swedish, ‘Genetic Knowledge and Insurance’, by Marcus Radetzki, published in *Nordisk Försäkringstidskrift (Scandinavian Insurance Quarterly)* in 2001. The paper provides an overview of the subject area, and constituted a starting point for the present work. At a later stage during preparations, Niklas Juth was associated with the team, with the special task of covering the ethical aspects arising from the issues under investigation.

Work on the book was undertaken during the period September 2001–September 2002, with Studieförbundet Näringsliv och Samhälle (SNS – a Swedish think tank) as an administrative base, and a Swedish edition was published by SNS during 2002.

The manuscript is the result of close collaboration between the authors, but the work has been divided according to the authors’ areas of competence. Chapters 1 and 8 have been jointly written by Marcus Radetzki and Marian Radetzki. Niklas Juth carried the main responsibility for chapters 2 and 7 and Marcus Radetzki for chapters 3 and 6, while Marian Radetzki wrote chapters 4 and 5.

While the responsibility for remaining weaknesses and errors rests entirely with the authors, we wish to acknowledge and thank for their valuable and highly constructive comments on earlier versions of the manuscript Göran Flood (insurance specialist), Christian Munthe (philosopher) and Jan Wahlström (geneticist), and three anonymous referees appointed by Cambridge University Press. Teresa Bjelkhagen and Timothy Chamberlain have provided valuable help in making sense of the English language, not our mother tongue. Generous grants from ELSA, the Swedish research programme, from Sven and Dagmar Salén’s Research Foundation and from Swedish Ethics in Health Care have been

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crucial prerequisites for the work. We express our sincere thanks and hope that the results of our effort are up to our benefactors' expectations.

MARCUS RADETZKI, MARIAN RADETZKI and NIKLAS JUTH
Stockholm, December 2002

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