



**Svenska Aktuarieföreningen**

**KALLELSE**

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**KUNGL  
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## **Genetics, Insurance and Mathematical Models**

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**Heriot-Watt University**

Samarrangemang mellan Svenska Aktuarieföreningen och Avd. Matematisk statistik,  
KTH **tisdagen den 8:e maj, kl. 17.15. Lokal: Trygg-Hansa, Fleminggatan 18.**

Since the development of genetic tests for late-onset disorders, there has been much discussion about the rights and wrongs of using test results for insurance underwriting. The debate has been philosophical, sometimes heated, often very emotional but rarely quantitative: what is the cost of genetic test information? We may ask what is the cost to individuals, in terms of increased premiums, if insurers do have access to genetic test results; or what is the cost to all insured persons, in terms of losses from adverse selection, if insurers do not use genetic test results. There are some important differences between insurance practice in the U.K. and Sweden that are relevant, especially the U.K. practice of writing protection business on a non-participating basis with keen competition on price. We will describe some simple actuarial models that address these questions, with examples drawn from life insurance and critical illness insurance. The conclusion will be that genetic test information will only pose problems in a few, limited areas, and even there the costs of adverse selection may often (but perhaps not always) be small, so that a variety of regulatory approaches may be feasible. Reports in the media about the creation of large "genetic underclasses" are unfounded.

Välkommen till ett intressant möte med ett högaktuellt ämne på dagordningen.

Mötet inleds med Aktuarieföreningens sedvanliga Meddelanden.

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**Förhandsanmälan till sedvanlig måltid** efter sammanträdet görs senast onsdagen den 2 maj till Susanna Nilsson, i första hand via E-mail [susanna.j.nilsson@trygghansa.se](mailto:susanna.j.nilsson@trygghansa.se), fax 08 - 693 30 53, eller på telefon 08 - 693 30 51.

Avgift för måltiden är 100 kr.

Enligt uppdrag  
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