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## GENETICS IN INSURANCE: IMPLICATIONS FOR LIFE INSURANCE UNDERWRITING IN UKRAINE

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The review of previous research reveals that insurance markets in different countries are increasingly characterized by the introduction of specific regulations regarding the features and conditions of using a person's genetic information to assess their insurance risks (Joly et al., 2024). Moreover, insurance companies are interested in having as much genetic information (including the results of genetic research) of the applicant for insurance at their disposal for the purpose of assessing insurance risks (Macdonald, 2024).

Currently, in Ukraine, the regulatory framework for the insurance market does not contain provisions that directly determine the features and conditions for using genetic information to assess insurance risks (Arych & Joly, 2022). The research revealed that life insurance companies in Ukraine collect genetic information about insurance applicants for insurance purposes (in this case, it is about signs of genetic heredity). In addition, life insurance companies want to know the results of genetic test results that were previously performed and about which the insured person is already aware.

It was also found that, life insurance companies in Ukraine in accordance with current legislation before concluding life insurance contracts require policyholders to provide voluntary consent for policyholders to receive data about them from any third parties (for example, doctors, institutions, etc.) regarding circumstances that have or have occurred (for example, diseases, health disorders, results of medical and diagnostic procedures, etc., among which there may potentially be genetic information of policyholders), and which may characterize the likelihood of insured events (Arych & Joly, 2022).

The analysis shows the interest of insurance companies in genetic information about future owners of insurance policies. So, it can be interpreted as the desire of insurers to avoid information asymmetry and to more qualitatively assess the risks that are planned to be insured.

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