



# WSHIU

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**“PLANNING AND ENSURING  
SUSTAINABLE DEVELOPMENT OF  
SOCIO-ECONOMIC SYSTEMS”**



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### **FACTORS INFLUENCING THE USE OF GENETIC INFORMATION FOR INSURANCE RISK ASSESSMENT**

Modern developments in insurance market operations are increasingly shaped by emerging technologies that influence nearly all aspects of insurance relations. Particular attention is drawn to the groups of factors that must be considered when using genetic information to assess insurance risks in life and health insurance [1]. While many highly developed countries have already introduced clear regulatory requirements governing this area of the insurance market [2], Ukrainian legislation still lacks regulatory mechanisms that would establish principles and conditions for the use of human genetic data for underwriting purposes [3]. Moreover, despite the evident advantages of regulating the use of genetic information in life and health insurance risk assessment, numerous challenges remain, stemming from ethical, social, legal, and economic implications [4]. Therefore, to provide a sound theoretical foundation for the effective functioning of insurance markets in Ukraine and beyond, it is essential to analyse the groups of factors that must be taken into account when using genetic information in life and health insurance risk assessment.

International practice demonstrates that insurance companies have long relied on family medical history – also a component of an individual’s genetic information – for underwriting, even before genetic test results began to be incorporated into life and health insurance risk assessment [2; 4–5]. However, rapid advancements in genetic research technologies and the growing ability to interpret genetic data have significantly transformed both the insurance market and the set of factors that must be considered when using genetic information for underwriting purposes [6]. The principal groups of factors that should be accounted for when applying genetic information to insurance risk assessment can be formulated as a series of guiding questions, each of which reflects a critical dimension of such analysis [1-6]:

1. What are the age and gender of the insurance applicant?
2. What lifestyle characteristics and environmental conditions affect the applicant?
3. What is the duration of the insurance contract – short-term or long-term?
4. Which specific insurance risks are being assessed: mortality or morbidity?
5. Which categories of diseases are considered in the genetic assessment: monogenic or polygenic?
6. Which type of genetic information serves as the basis for the risk assessment: the applicant’s genetic test results or their family medical history?

Accordingly, when examining the role of genetic information in insurance risk assessment, it is necessary to consider the contextual factors and conditions under which such information is

applied. Even seemingly minor differences between insurance applicants, their genetic data, or the types of insurance products involved may have a considerable impact on the effectiveness and objectivity of using genetic information for underwriting. Current evidence indicates that advancements in genetic research technologies provide an increasingly effective tool for assessing life and health insurance risks.

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