

Guidance Note

Moratorium on Genetic Testing and Insurance

**For advisers only.
Not for use with customers.**



Introduction

Starting from 27 October 2021, life insurers in Singapore are not allowed to ask applicants for their predictive genetic test result, if they had taken a test, and are not allowed to use the test result for assessing the applicant’s health profile.

This Moratorium was co-developed by Ministry of Health (MOH) and the Life Insurance Association (LIA) to protect Singapore Residents* from having their insurability impacted as a result of having taken predictive genetic tests.

However, if certain criteria are satisfied, life insurers may ask for and use the results of approved predictive genetic tests for assessing the applicant’s health profile.

*A Singapore Resident refers to Citizens, Permanent Residents of Singapore, as well as Residents with an Employment Pass / Work Permit¹ / Pass Permit²

What is allowed under the new moratorium?

WE CAN:	WE CANNOT:
<ul style="list-style-type: none"> ✓ Use the result of any diagnostic genetic test, similar to non-genetic diagnostic test result, for assessing and deciding on the outcome of a Global Term application 	<ul style="list-style-type: none"> ✗ Ask your client to take a genetic test (diagnostic³ or predictive) before submitting an application
<ul style="list-style-type: none"> ✓ Use the result of any predictive genetic test which is given to us, be it voluntarily, accidentally, or otherwise, if the result is favourable to your client 	<ul style="list-style-type: none"> ✗ Ask your client to disclose, and use the result of any predictive genetic test for assessing their application if the test was taken for biomedical research ✗ Ask your client to disclose, and use the result of any predictive genetic test for assessing an application if the insurance or test is one of these: <ul style="list-style-type: none"> • Health insurance, including Integrated Shield Plans (IP) Group insurance, including affinity plans • Any other types of insurance not covered by the Moratorium • General insurance • Direct-to-Consumer genetic test • Test that is done on another person, for example your blood relative



1 It should not be less than a total of 183 days in the 12 months before the insurance application date.
 2 It should not be less than a total of 90 days in the 12 months before the insurance application date.
 3 Diagnostic genetic tests confirm or rule out a diagnosis based on existing symptoms, signs or abnormal non-genetic test results which indicate that the condition in question may be present.

The Double Key Model

If the Double Key Model is satisfied, our underwriting team can ask for and use the results of certain predictive genetic tests for assessing your clients application

Type of insurance	KEY 1 Above the financial limit of (SGD)	KEY 2 Approved predictive genetic tests
Life cover	\$2,000,000 sum assured	Huntington's Disease (HTT)
Total permanent disability benefit	\$2,000,000 sum assured	
Critical illness cover	\$500,000 sum assured	Huntington's Disease (HTT) Breast Cancer (BRCA 1) (BRCA 2)

Only if both keys are unlocked can we ask your client to disclose, and use, the result of approved predictive genetic test(s) which had been taken in the past for assessing your clients application, or which they may take in the future for re-assessing the terms of the policy after their policy has been issued. Financial limits include the sum assured of your clients Global Term application, plus any pending application with any other insurer or any existing policy on your client's life.

For Global Term, the Double Key Model applies to both Singapore resident and non-resident applicants.

How it works



DEBBIE SITS DOWN WITH A FINANCIAL CONSULTANT.

Debbie is a young woman looking for a critical illness plan.

I'm looking to buy a critical illness plan with a sum assured of \$750,000.

In this case the life insurer can ask for and use predictive genetic test results for Huntington's disease and breast cancer.



First key is unlocked as the sum assured exceeds the financial limit of \$500,000 for critical illness plans.



I have previously taken a predictive genetic test for breast cancer.
Does this mean I will automatically be disqualified from coverage?

No, you will not be automatically disqualified. You will have to disclose the result since you have taken the test, and your coverage will be determined by the life insurer after reviewing your predictive genetic test result along with your other health declarations.



Second key is unlocked as breast cancer tests (BRCA1, BRCA 2) are approved predictive genetic tests for critical illness plans.

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