

DATE: February 14, 2018 **N° 2018-04**

CATEGORY: **Insurance**

TO: Managing General Agents, Associate General Agents, Advisors, General Agents and National Accounts

SUBJECT: Consent and Acknowledgement for use of Genetic Test Results

Overview

On May 4, 2017, the Genetic Non-Discrimination Act came into force in Canada. Under this Act, life insurance companies operating in Canada cannot collect, use or disclose the results of a genetic test on an individual without the individual's written consent or unless otherwise permitted by law. Please refer to Information Circular 2017-17 for more details.

Empire Life Approach

Effective May 4, 2017, The Empire Life Insurance Company ("Empire Life") will not collect or use genetic test results on an individual for the purposes of the approving an application for insurance or changes to, reinstatement of, or benefits payable under, an insurance policy, without the individual's written consent or unless otherwise permitted by law.

New Form

In some cases, individuals may want Empire Life to use their genetic test results. Therefore, as part of our continued commitment to providing our customers with an easy and simple way to do business, we are pleased to announce the introduction of a new form that will allow individuals the option to consent to the use of their genetic test results in the assessment of their insurability. This consent is for Empire Life life, critical illness and disability insurance only.

The use of The Consent and Acknowledgement for use of Genetic Test Results form (INS-1853) provides consent to Empire Life to use and disclose the results of a genetic test for the purposes of assessing an individual's insurability. **This form is strictly optional and is not a condition of Empire Life providing or continuing insurance coverage or entering into or continuing a contract for insurance.**

Reference:

Caroline Keyes, Chief Underwriter, Director Underwriting, Claims & Risk Management