

20 January 2026

Senator Lisa Darmanin
Chair
Senate Standing Committees on Economics
PO Box 6100
Parliament House
Canberra ACT 2600

By email: economics.sen@aph.gov.au

Dear Chair

Treasury Laws Amendment Draft Legislation: Limiting the use of genetic information by life insurers

The Council of Australian Life Insurers (CALI) welcomes the introduction of the bill to ban the use of adverse genetic test results in life insurance underwriting, as introduced into the House of Representatives on 26 November 2025. The bill is an important milestone for Australians and their families, and a further step forward for Government and industry in reinforcing confidence in both predictive genetic testing and life insurance.

Life insurers help millions of Australians to live in a healthy, confident and secure way. Our members want to support their customers to proactively manage their health and reduce potential health risks.

We recognise that genetic testing plays an important role in empowering people to do this in a preventative and personalised way, and it has never been the life insurance industry's intention to deter people from taking genetic tests or participating in scientific research. This is why CALI and the life insurance industry have consistently supported, and advocated for, a legislated ban on the use of predictive genetic tests in life insurance underwriting.

In 2019, the life insurance industry introduced a mandatory standard that restricts the use of predictive genetic test results in underwriting, ensuring Australian could pursue testing with confidence.

We recognise that predictive genetic testing can play an important role in giving people peace of mind and supporting them to reduce potential health risks, and we consider that the legislation, as currently drafted, fully aligns with the policy objective of the ban.

In particular, we welcome:

- the preservation of the critical need for life insurers to be able to ask about and assess information about an individual's current state of health and any clinically diagnosed medical conditions and any treatment, irrespective of whether that diagnosis was made through a genetic test;
- the preservation of life insurers' ability to collect family medical history, in accordance with the provisions of the Life Insurance Code of Practice;
- the ability of customers to voluntarily disclose favourable genetic test results; and
- the mandatory five-year review periods and subordinated regulation-making powers to ensure that the legislation can keep pace with advances in genomic science and genetic testing.

If you require any further assistance in relation to this matter, please do not hesitate to contact Luke Hyde (General Manager, Policy) at [REDACTED]

Yours sincerely

[REDACTED]

Christine Cupitt
Chief Executive Officer

About CALI

CALI is the leading voice of life insurance in Australia. We support Australians to make informed choices about their future and help them live in a healthy, confident and secure way over their lifetime.

Our members' products and services give people peace of mind when making important decisions and provide a financial safety net during life's biggest challenges.

We advocate for national policy settings that expand Australians' access to the life insurance protection that suits them when they need it most.

CALI represents all life insurers and reinsurers in Australia. The Australian life insurance industry is today a \$26.4 billion industry, employing thousands of Australians and paying billions of dollars of benefits each year.

For more information, visit www.cali.org.au