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Genetic screening is a controversial issue. Why gene screening for insurance will be allowed to prevent fraud against life insurance companies. Over the counter gene testing kits create life insurance [risks](#) for underwriters because personal and private gene test results are not available to the insurer when assessing life insurance premiums.

The risk is creating a genetic underclass who are unable to get life insurance because they have "bad genes". That is why some [governments](#) including the UK have banned discrimination on the basis of gene tests.

Keynote conference speaker Patrick Dixon at Stein Am Rhein Leadership Summit – questions and answers facilitated by Professor Prabhu Gupta.

See more from: [Patrick Dixon on YouTube](#)

### **Articles and Videos on Future of Insurance**

[Future of Banking, Insurance and other Financial Services](#)

[Future of online insurance](#)

[Why small business insurance often fails to protect](#)

[Should genetic screening be allowed for life and health insurance?](#)

[Gene tests for insurance - ethical and legal issues - video](#)

[Many other videos by Patrick Dixon on insurance industry trends](#)

[Future of insurance and wealth management](#)

[Reducing risk in financial services / insurance industry](#)

[List of insurance industry clients](#) - insurance industry corporate events

### **Insurance Conference Keynote Presentations - slides**

[Future of Insurance Industry](#) - wider global trends - for clients of Swiss Re in Asia. Conference keynote presentation.

[Future Trends - for insurance industry audience](#) with interest in sustainability. For Kilne Group.

[Future of insurance and wealth management in South East Asia](#) - internal event for senior [leadership](#) of leading global insurer.

[Reducing Risk in Financial Services](#) - risk management and investment banking. Keynote for global risk management team of Investec.

[Sustainable business - leadership](#) issues - global warming, climate change, wider environmental issues, risk management, personal and family sustainability.

[Future of the global](#) insurance industry - for HSBC Insurance global [leadership](#) team

[Insuring a Rapidly Changing World - major trends relevant to life](#) insurance and [health](#) cover underwriting - for clients of Munich Re

[Global Trends and their impact on the](#) insurance industry - Munich Re event for clients from Asia. How the insurance industry will be affected by wild cards (low probability, high impact events), why demographic forecasts for ageing and pensions liabilities are incorrect, the development of insurance industry in emerging markets, single issue activism and a rethink about business ethics.

[The Future of Insurance, Pensions, Fund Management, Health and Life](#) - Internal event for senior team members of Allianz looking at opportunities and challenges from such trends as new technology, demographic shifts, emerging markets and lifestyle choices. What will happen to life expectancy and the latest on ageing.

[HSBC Chairman's Leadership Summit September 2005](#) - Opening keynote at event for HSBC senior [leadership](#) on issues likely to impact the bank, for some of the senior HSBC global [leadership](#) team.

[Global Trends in Banking and Financial Services](#) - executive training programme for senior teams at Credit Suisse, covering a broad range of issues that are likely to affect the bank and personal / corporate clients.

[Managing](#) risk in an uncertain world - Risk management client event for Zurich Financial Services in Lucerne Switzerland. How to manage risk more effectively, with clear vision of future potential liabilities and "wild cards". Many of the greatest [risks](#) are the hardest to measure - for example loss of brand value, reputation, sales and share value following high profile scandal. Risk management is becoming more complex and new strategies are needed, including better early warning systems.

[The Future of Commercial Insurance Brokers](#) - and related issues. Client event for Zurich Financial Services for their largest commercial [insurance brokers](#) in the UK, covering important insurance-related trends and risk management.

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