

UK insurers and geneticists face off

The UK insurance industry would have little to gain from demanding that applicants for life insurance take genetic tests. This somewhat surprising conclusion comes from a public meeting of the scientific and actuarial professions, held in London last month to discuss the financial implications of genetic testing.

Organized by the Royal Society, *Human Genetics — Uncertainties and the Financial Implications Ahead* took place against a backdrop of worries from both sides. Doctors and patients fear that insurance companies will demand the results of genetic tests for the purpose of either raising premiums or refusing insurance coverage. On the other hand, insurance companies are worried that if an insurance applicant has access to genetic information that the insurers do not, they could suffer a run of large claims and financial disaster. However, the meeting served to expose

Breast cancer espionage

The US Department of Health and Human Services (DHHS) has teamed up with the US Central Intelligence Agency to beat swords into plowshares. Intelligence technology that has been used by the CIA and the Department of Defense for missile guidance and target recognition is now being tested to improve breast cancer detection.

On September 30, DHHS announced an award of US\$1.98 million to the University of Pennsylvania to begin a series of clinical trials to test the new technologies. The goal is to detect cancers early enough to permit minimal treatment for curing the cancer.

Department of Defense imaging techniques are estimated to be ten years ahead of current medical imaging technology, so many breast cancer researchers, clinicians and patients are hoping the transition from battlefield to clinic is a smooth and successful one.

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that there may be less ground to these worries than many believe, suggesting that consumers fail to understand the way insurers calculate risks and that insurers (and researchers) tend to overestimate the predictive power of genetics.

Despite the realistic assessment of current understandings on both sides, the possibility remains that some future genetic markers may have a significant impact in predicting disease and death. Walter Bodmer, former chair of the

Human Genome Project and principal of Hertford College, University of Oxford, said that if it does become possible to identify a significant genetic effect on survival, it would be unfair not to take it into account in insurance. Thus he suggests that an agreed-upon list of diseases, in which results of tests would be given to insurance companies, would be a reasonable compromise.

NUALA MORAN
London, UK

Invoking the past to defend the future

The fury that erupted in response to the world's first legally assisted suicide last month in Australia's Northern Territory (NT) includes a desperate back-door effort in the Federal Parliament to overturn the Territory's euthanasia law. However, being part of the British Empire — or at least its vestige, the Commonwealth — has legal advantages, and the Northern Territory government is taking full

advantage of them in an effort to override the private bill aimed at reversing its euthanasia law.

The NT government is invoking an ancient parliamentary petition dating back to seventeenth century England, called a Remonstrance. Officials plan to present a Remonstrance containing six grievances against the private bill: that it was an attempt to diminish the Territory's self-governing powers; that it would

terminate a lawfully enacted law; that it would create uncertainty about other Territory laws; that the Andrews' bill should be debated in the main chamber of the Parliament, not in a subsidiary committee; that it is discriminatory because it could not apply to States; and that it is inconsistent with moves under way to gain Territorial statehood.

During the debate to present the Remonstrance, Shane Stone,

the NT's chief minister, said, "Charles the First lost his head to Cromwell, his principal offence being crimes against the Parliament. Those who seek to denigrate established convention and diminish democratic principles will lose their heads in good time to the rage of the people they have forgotten how to serve."

ELIZABETH BAN
Sydney, Australia

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A presentation of the hurdles to legally assisted suicide in Australia's Northern Territory. The first person to clear all the hurdles, a man with terminal cancer who asked to remain anonymous, died with his physician's help on 22 September in Darwin.