

MORATORIUM ON GENETIC TESTING AND INSURANCE

The Moratorium has been developed by the Ministry of Health (MOH) and the Life Insurance Association, Singapore (LIA).

Starting from 27 October 2021, life insurance companies in Singapore are not allowed to ask insurance applicants for their predictive genetic test result, if they had taken a test, and are not allowed to use the test result when assessing the applicant's medical profile. However, the Moratorium sets out certain criteria ('Double Key Model'), which if satisfied, will then allow life insurance companies to ask for and use the results of 'approved' predictive genetic tests for insurance underwriting.

SCOPE

The Moratorium applies to life insurance companies that are members of the LIA, that offer one or more types of insurance which are listed in the Moratorium, and which are medically assessed (i.e. underwritten), namely, Life, Total Permanent Disability, Long-term Care, Critical Illness or Disability Income.

The Moratorium applies to Singapore Citizens, Permanent Residents of Singapore, Residents with Singapore Work Pass/ Work Permit¹ or Pass/ Permit², and Non-residents.

The terms of the 'Double-Key Model' apply to Singapore Citizens, Permanent Residents of Singapore, and Residents with Singapore Work Pass/ Work Permit or Pass/ Permit.

The Moratorium applies to predictive genetic tests³.

WHITELIST

A list of relevant members of LIA that are complying with the Moratorium on the use of genetic test results in underwriting risk will be published on the LIA website and updated every year.

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 Predictive genetic tests predict a future risk of disease in individuals without symptoms or signs of a genetic disorder.

WHITELIST FOR 2025-2026

The relevant LIA members that commit to the terms of the moratorium on the use of genetic test results in underwriting risk are as follows:

1. AIA Singapore Private Limited
2. China Life Insurance (Singapore) Pte. Ltd.
3. China Taiping Insurance (Singapore) Pte. Ltd.
4. Etiqa Insurance Pte. Ltd.
5. Friends Provident International Limited (Singapore Branch)
6. FWD Singapore Pte. Ltd.
7. HSBC Life (Singapore) Pte. Ltd.
8. Income Insurance Limited
9. Manulife (Singapore) Pte. Ltd.
10. Prudential Assurance Company Singapore (Pte) Limited
11. Singapore Life Ltd.
12. Sun Life Assurance Company of Canada, Singapore Branch
13. Swiss Life (Singapore) Pte. Ltd.
14. The Great Eastern Life Assurance Company Limited
15. Tokio Marine Life Insurance Singapore Ltd.
16. Transamerica Life (Bermuda) Ltd. (Singapore Branch)
17. Utmost International Isle of Man Limited Singapore Branch