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Mr Scott Gregson  
General Manager  
Adjudication Branch  
Australian Competition and Consumer Commission  
PO Box 1199  
DICKSON ACT 2602

Dear Mr Gregson

**Application for revocation and substitution authorisation nos A90986 and A90989 lodged by the Investment and Financial Services Association**

I refer to your letter of 11 October 2005 seeking a submission in relation to the above authorisation application.

The NSW Department of Health Genetics Service Advisory Committee (GSAC) has advised me of their support for the revocation and substitution authorisation and for the term of its replacement. The Committee upholds the principle that individuals should not be required or induced to undergo genetic testing in order to access life insurance. The public benefit of the authorisation is agreed.

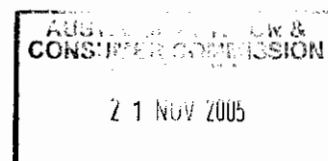
The replacement authorisation would continue the status quo until after the establishment of the NHMRC Human Genetics Advisory Committee (HCGA). This Committee is being established on the recommendation of the Australian Law Reform Commission's Inquiry into the Protection of Genetic Information – "Essentially Yours". This would allow time for the HGCA to formulate policy based on the outcomes of that inquiry.

Given the advice of the GSAC, I am of the view that the application should be supported. If you require any further information, the person to contact is Jennifer Blackwell on 9391 9520.

Yours sincerely



**Robyn Kruk**  
Director-General



11 NOV 2005

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