



Department of Health
Government of Western Australia

FILE No:
DOC:
MARS/PRISM:

Your ref C2005/1672
Our ref 04-05308
Enquiries Dr Peter O'Leary
Tel:(08) 9323 6628

Mr Gavin Jones
Director
Adjudication Branch
Australian Competition and Consumer Commission
PO Box 1199
DICKSON ACT 2602

Dear Mr Jones

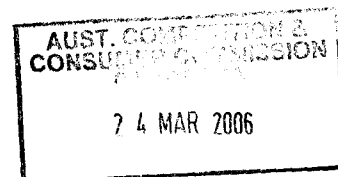
Re: Investment & Financial Services Association Ltd (IFSA) applications for revocation and substitution of authorisations – draft determination

I refer to your letters of 2 February and 8 March 2006 regarding the Australian Competition Consumer Commission (ACCC) determination in respect of the applications for revocation and substitution of authorisations lodged by IFSA on 4 October 2005. I apologise for the delay in responding.

Medical and ethical implications arise in relation to genetic testing that might include information about an individual's genetic predisposition and have a significant impact on the family over generations.

However, for the foreseeable future, there would seem to be a public benefit to grant immunity under the authorisations, as the benefits outweigh any detriment to competition or the public due to IFSA members continuing to follow the proposed Standard.

Consequently, WA Health supports the ACCC granting authorisation for a period of five (5) years for clauses 10.1 and 10.3 of IFSA standard 11.00 *Genetic Testing Policy*. Specifically, that IFSA members will not require applicants for life insurance to undergo any genetic testing and will not induce applicants to undergo genetic testing by offering individuals insurance at lower than standard rate in light of favourable genetic test results.



Thank you for the opportunity to respond on this matter.

Yours sincerely

A handwritten signature in black ink, consisting of several vertical, wavy lines that resemble the letters 'JDC'.

Dr John De Campo
ACTING DIRECTOR GENERAL

16 March 2006

Note Previous correspondence:

Your Ref: A90986 and A90989

Our Ref: 51031

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