## INDICE

Consiglia Botta and Christian Armbrüster, Preface	9
FIRST PART	
Consiglia Botta, Personalized medicine and genetic data protection: bioethical and legal issues	13
CHRISTIAN ARMBRÜSTER and MONIKA OBAL, Genetic in- formation and testing in the underwriting process of insurance contracts in Germany	25
Antonio Blandini and Oreste De Cicco, Genetic test and insurance practice: when the lawyer met God	53
RAFFAELE SIBILIO, Personalised medicine between implications and prospects	59
SECOND PART	
Francesco Romano, Genetic testing legislation and impact on insurance contracts in Austria and Switzerland	87
Felix Greis, On the usage of genetic tests for risk assessment in British Insurance Contract Law	103
FEDERICO MARIA BALLETTA, Protection of genetic data and impact on insurance practice in Spain	121
GIULIA BÉGUINOT, Genetic data legislation: the use of genetic data by insurance companies in France	131

Monika Obal, Legal basis for genetic testing in Poland in conjunction with the conclusion of insurance contracts	137
CLAUDIA CRISCUOLO, Protection of genetic data and impact on insurance practice in Sweden	149
ROBERTO BALLETTA, Genetic testing legislation and impact on insurance contracts in Norway	155
Antonina Sánchez, US: access to genetic information and anti-genetic discrimination legislation in life insurance underwriting – an unsung tale	169
Enrico Locascio Aliberti, The use of genetic data in insurance policies in Australian legislation	183
ELIN REITER, The use of genetic data by insurers in Japan and Australia	197
Armando Calogero, Electronic treatment of genetic data and privacy issues	203
Stephanie Reinhardt and Monika Obal, German legislation on genetic testing and data in conjunction with the conclusion of an insurance contract – a debate	215
NORMAN ROGUHN, Genetic testing legislation and the categorical Imperative – a Kantian perspective on Sect. 18 GenDG	227
Carsten Stempel, Family medical history in German in- surance policy legislation	239
VINCENT SCHREIER, Exceptions to the policyholder's obligation to disclose pre-existing conditions and diseases with particular regard to the German Genetic Diag-	246
nostics Act	249

INDICE	7
Joel David Schroeder, Predictive and diagnostic genetic testing with particular regard to the German Genetic Diagnostics Act	263
neue Dugnosius Nei	203
KEVIN HEINKEN, Sum limits in Sect. 18 para. 1 sent. 2	
GenDG: Overview and open questions	273