

## Genetics Group Bibliography in Actuarial and Social Sciences

Items marked \* are available from the libraries (libraries@actuaries.org.uk)

### 1: Actuarial Science & Insurance

- \* Agurwal, V. and Lignon, J. A. (1998) Insurer contract non-performance in a market with adverse selection. *Journal of Risk and Insurance*, 65: 135-150.
- \* Aiuppa, T. and Trieschmann, J. (1998) Moral hazard in the French workers' compensation system. *Journal of Risk and Insurance*, 65: 125-133.
- Akerlof, G. A. (1970) The market for "lemons": quality uncertainty and the market equilibrium. *Quarterly Journal of Economics*, 84: 488-500.
- American Council of Life Insurance. (1999) Accelerated death benefits. Washington DC, ACLI.
- \* Association of British Insurers. (1999) Genetic testing: Code of Practice. London, ABI.
- \* Browne, M. J. (1992) Evidence of adverse selection in the individual health insurance market. *Journal of Risk and Insurance*, 59: 13-33.
- \* Browne, M. J. and Doeringhaus, H. I. (1993) Information and adverse selection in the market for individual medical expense insurance. *Journal of Risk and Insurance*, 60: 300-312.
- \* Bruce, N. and Wong, K. (1996) Moral hazard, monitoring costs and optimal government intervention. *Journal of Risk and Uncertainty*, 12: 77-89.
- \* Chambers, D. C. (1999) The future of risk classification in the age of predictive DNA-based testing. *North American Actuarial Journal*, 3(1): 21-33.
- \* Dicke, A. A. (1999) A commentary on Chambers (The future of risk classification in the age of predictive DNA-based testing) *North American Actuarial Journal*, 3(1): 31-33.
- \* Dinani, A., Grimshaw, D., Robjohns, N. *et al.* (2000) A critical review: report of the Critical Illness Healthcare Study Group. London, Staple Inn Actuarial Society.
- Dowd, B. E. (1982) The logic of moral hazard: a game theoretical illustration. *Journal of Risk and Insurance*, 49: 443-447.
- \* Ellwood, F. (1999) Federal regulation of use of genetic information by insurers: what constitutes unfair discrimination? *North American Actuarial Journal*, 3(1): 116-132.
- \* Friedland, R. B. (1998) Life expectancy in the future: a discussion among experts. *North American Actuarial Journal*, 2(4): 48-63.
- \* Gui, E. H. and Macdonald, A. S. (2002) A Nelson-Aalen estimate of the incidence rates of early-onset Alzheimer's disease associated with the Presenilin-1 gene. *ASTIN Bulletin*, 32: 1-42.
- \* Le Grys, D. J. (1997) Actuarial considerations on genetic testing. *Philosophical Transactions of the Royal Society of London B: Biological Sciences*, 352: 1057-1061.
- \* Le Grys, D. J. (1997) Actuarial considerations on genetic testing. *British Actuarial Journal*, 3: 997-1008 and 1044-1058.
- \* Lemaire, J., Subramanian, K., Armstrong, K. and Asch, D. A. (2000) Pricing term insurance in the presence of a family history of breast or ovarian cancer. *North American Actuarial Journal*, 4(2): 75-87.
- Macdonald, A. S. (2002) Genetics and health costs: some actuarial models. *Law, Probability and Risk (to appear)*

- \* Macdonald, A. S. (1999) Modeling the impact of genetics on insurance. *North American Actuarial Journal*, 3(1): 83-105.
- \* Macdonald, A. S. and Pritchard, D. J. (2001) Genetics, Alzheimer's disease and long-term care insurance. *North American Actuarial Journal*, 5(2): 54-78.
- \* Macdonald, A. S. and Pritchard, D. J. (2000) A mathematical model of Alzheimer's disease and the ApoE gene. *ASTIN Bulletin*, 30: 69-110.
- Nyman, J. A. (1999) The economics of moral hazard revisited. *Journal of Health Economics*, 18: 811-824.
- \* Pokorski, R. J. and Ohlmer, U. (2000) Use of a Markov model to estimate long term care insured lives mortality risk associated with BRCA1 & BRCA2 mutations. *North American Actuarial Journal*, 4(4): 130-148.
- \* Pritchard, D. J. (2002) The genetics of Alzheimer's disease, modelling disability and adverse selection in the long-term care insurance market (PhD Thesis, Heriot-Watt University).
- Rothschild, M. and Stiglitz, J. (1976) Equilibrium in competitive insurance markets: an essay on the economics of imperfect information. *Quarterly Journal of Economics*, 90: 629-649.
- Selden, T. M. (1999) Premium subsidies for health insurance: excessive coverage versus adverse selection. *Journal of Health Economics*, 18: 709-725.
- Smith, C. (1998) Huntington's chorea: a mathematical model for life insurance (Unpublished manuscript) Zurich, Swiss Re.
- \* Subramanian, K., Lemaire, J., Hershey, C. *et al.* (1999) Estimating adverse selection costs from genetic testing for breast and ovarian cancer: the case of life insurance. *Journal of Risk and Insurance*, 66: 531-550.
- Turvey, P. (1999) Genetic testing. London, Gerling Global Ltd.
- Watson, R. (1998) Alzheimer's disease and genetic testing. *On the Risk*, 14: 57-62.
- Zimmern, R. (2001) What is genetic information? *Genetics Law Monitor*, 1(5): 9-13.

## 2: Economics

- Abraham, K. A. (1986) Distributing risk: insurance legal theory and public policy. New Haven, Yale University Press.  
(This is a classic text on actuarial principles and has particularly relevant sections on public policy arguments.)
- Allen, L. and Jagtiani, J. (2000) The risk effects of combining banking, securities and insurance activities. *Journal of Economics and Business*, 52: 485-497.
- Bakker, F. M., van Vliet, R. and van den Ven, W. P. (2000) Deductibles in health insurance: can the actuarially fair premium reduction exceed the deductible. *Health Policy*, 53: 125-143.
- Barr, N. (1993) The economic of the welfare state. London, Weidenfeld & Nicolson.
- \* Bernstein, P. L. (2000) Risk management, financial markets and insurance: hidden linkages. *Geneva Papers on Risk and Insurance: Issues and Practice*, 25: 629-636.
- \* Booth, P. M. (1997) The political economy of regulation. *British Actuarial Journal*, 3: 675-707.
- \* Booth, P. M., Chadburn, R., Cooper, D. *et al.* (1999) Modern actuarial theory and practice. London, Chapman & Hall.
- \* Boyer, M. M. (2000) Media attention, insurance regulation and liability insurance pricing. *Journal of Risk and Insurance*, 67: 37-72.
- Brockett, P. L. and Tankersley, E. S. (1997) The genetics revolution, economics, ethics and insurance. *Journal of Business Ethics*, 16: 1661-1676.
- Ehrlich, I. (2000) Uncertain lifetime, life protection and the value of life saving. *Journal of Health Economics*, 19: 341-367.
- Feldman, R. and Dowd, B. (2000) Risk segmentation: goal or problem? *Journal of Health Economics*, 19: 499-512.

- Monheit, A. C. and Selden, T. M. (2000) Cross-subsidization in the market for employment-related health insurance. *Health Economics*, 9: 699-714.
- Tabarrok, A. (1994) Genetic testing: an economic and contractarian analysis. *Journal of Health Economics*, 13: 75-91.
- Williams, A. (2000) Equity in health: a challenge for researchers and policy makers. *Health Economics*, 9: 585-586.
- Wilson, C. (1997) A model of insurance markets with incomplete information. *Journal of Economic Theory*, 97: 167-207.
- Wortham, L. (1986) The economics of insurance classification. *Ohio State Law Journal*, 47: 835.

### 3: Ethics

- Buchanan, A. (1996) Choosing who will be disabled: genetic intervention and the morality of inclusion. *Social Philosophy and Policy*, 13(2): 18-46.
- Buchanan, A., Brock, D., Daniels, N. and Wikler, D. (2000) From chance to choice. Cambridge, Cambridge University Press.
- Caplan, R. L., Light, R. W. and Daniels, N. (1999) Benchmarks of fairness: a moral framework for assessing equity. *International Journal of Health Services*, 19: 853-869.  
(An analytical study addressing the moral and ethical issues in actuarial practice.)
- Daniels, N. (1990) Insurability and the HIV epidemic: ethical issues in underwriting. *Milbank Quarterly*, 68: 497.
- Dickens, B. M., Pei, N. and Taylor, K. M. (1996) Legal and ethical issues in genetic testing and counseling for susceptibility to breast, ovarian and colon cancer. *Canadian Medical Association Journal*, 134: 813.  
(This study offers some insights into the effect of insurance concerns on genetic test uptake.)
- Frank, A. L. (1999) Ethical aspects of genetic testing. *Mutation Research*, 428: 285-290.
- Glover, J. (1999) Eugenics and human rights, in J. Burley (ed) *The genetic revolution and human rights*. Oxford, Oxford University Press.
- Harris, J. (1999) Clones, genes and human rights, in J. Burley (ed) *The genetic revolution and human rights*. Oxford, Oxford University Press.
- Henn, W. (1999) Genetic screening with the DNA chip: a new Pandora's box? *Journal of Medical Ethics*, 25: 200.
- Jecker, N. S. (1993) Genetic testing and the social responsibility of private health insurance companies. *Journal of Law, Medicine and Ethics*, 21: 109.
- Juengst, E. (1991) The Human Genome Project and bioethics. *Kennedy Institute of Ethics Journal*, 1: 71.
- Levitt, M. (1999) The ethics and impact on behaviour of knowledge about one's own genome. *British Medical Journal*, 319: 1283.
- Light, D. W. (1991) The ethics of corporate health insurance. *Business & Professional Ethics Journal*, 10: 49-62.
- Light, D. W. (1992) The practice and ethics of risk rated health insurance. *Journal of the American Medical Association*, 10: 2504.
- \* Lowden, J. A. (1999) Ethical issues resulting from genetic technology. *North American Actuarial Journal*, 3(1): 67-82.
- McNeill, P. (1993) The ethics and politics of human experimentation. Cambridge, Cambridge University Press.
- \* Moseley, R. and Allen, B. (1999) What does genetic technology have to do with ethics? *North American Actuarial Journal*, 3(1): 106-115.
- Murray, C. (2000) Genetics of the Right. *Prospect*, April: 28-31.

- \* Nuffield Council on Bioethics. (1999) Genetic screening. London, Nuffield Foundation.
- Nuffield Council on Bioethics. (2002) Genetics and human behaviour. London, Nuffield Foundation.
- O'Neill, O. (2002) Autonomy and trust in bioethics. Cambridge, Cambridge University Press.
- \* O'Neill, O. (1997) Genetics, insurance and discrimination. *Transactions of the Manchester Statistical Society*, 1-14.
- O'Neill, O. (1998) Insurance and genetics: the current state of play, in R. Brownsword, R. W. Cornish and M. Llewelyn (eds) *Law and human genetics*. Oxford, Hart Publishing.
- Post, S. G. (1992) Huntington's disease: prenatal screening for late onset disease. *Journal of Medical Ethics*, 18: 75.
- Propper, C. (2000) The demand for private health care in the UK. *Journal of Health Economics*, 19: 855-876.
- Pulst, S. M. (2000) Ethical issues in DNA testing. *Muscle & Nerve*, 23: 1503-1507.
- Putnam, H. (1999) Cloning people, in J. Burley (ed) *The genetic revolution and human rights*. Oxford, Oxford University Press.
- Schauer, F. (1997) Generality and equality. *Law & Philosophy*, 16: 279.
- Somerville, J. (1987) Some supposedly new sorts of discrimination. *Journal of Applied Philosophy*, 4: 177.
- Terrenoire, G. (1992) Huntington's disease and the ethics of genetic prediction. *Journal of Medical Ethics*, 18: 79.
- \* Wilkie, A. D. (1997) Mutuality and solidarity: assessing risks and sharing losses. *Philosophical Transactions of the Royal Society of London B: Biological Sciences*, 352: 985-996.

#### **4: Genetics and Society**

- Aldred, C. (2000) Insurers to use genetic tests. *Business Insurance*, 34: 64.
- Allen, G. (1989) Eugenics and American social history 1880-1950. *Genome*, 31: 885.
- Alper, J. and Beckwith, J. (1998) Distinguishing genetic from non-genetic medical tests: some implications for anti-discrimination legislation. *Science and Engineering Ethics*, 4: 141-152.
- Altman, D. (2001) Genetics & insurance. *Prospect*, April:
- Anderberg, D. (1999) Determining the mix of public and private provision of insurance by majority rule. *European Journal of Political Economy*, 15: 417-440.
- Andersen, R., Smedby, B. and Vagero, D. (2001) Cost containment, solidarity and cautious experimentation: Swedish dilemmas. *Social Science and Medicine*, 52: 1195-1204.
- Berry, R. M. (1996) The Human Genome Project and the end of insurance. *University of Florida Journal of Law and Public Policy*, 7: 206.
- Billings, P. and Beckwith, J. (1992) Genetic testing in the workplace: a view from the USA. *Trends in Genetics*, 8: 198.
- Billings, P. R., Kohn, M. A., deCuevas, M. *et al.* (2000) Discrimination as a consequence of genetic testing. *American Journal of Human Genetics*, 50: 476-482.  
(Article by leading United States researchers on genetic discrimination.)
- \* Brockett, P. L., MacMinn, R. and Carter, M. (1999) Genetic testing, insurance economics and societal responsibility. *North American Actuarial Journal*, 3(1): 1-20.
- Cirion, A. E. (1996) Genetics and the current eugenic trends: the new law in the People's Republic of China. *Law and the Human Genome Review*, 5: 147.
- Collard, D. (2000) Generational transfers and the generational bargain. *Journal of International Development*, 12: 453-462.
- Dingwall, R. and Martin, P. (2001) RCT - RIP, or, can the pharmaceutical industry survive the genomic revolution? *Journal of Health Services Research Policy*, 5(2): 67-68.

- Dixon, M. E., Graber, M. and Perlman, B. (1995) Monitoring attitudes of the public. Washington DC, American Council of Life Insurance.
- Fraser, F. C. (2001) Resetting our education sights: unconstructing the public's dreams and nightmares of the genetic revolution. *American Journal of Human Genetics*, 68: 828-830.
- Freeman, M. and Lewis, A. (eds) (2000) *Law, Society and the New Genetics*, Current Legal Issues, 3: 59-76, Oxford, Oxford University Press.
- Geller, L. N., Alper, J. S., Billings, P. R. *et al.* (1996) Individual, family and societal dimensions of genetic discrimination: a case study analysis. *Science and Engineering Ethics*, 2: 71-88.
- House of Commons Science and Technology Committee. (1995) House of Commons Science and Technology Committee, Third Report: Human genetics: the science and its consequences. London, Stationery Office.
- Hubbard, R. (1993) Predictive genetics and the construction of the healthy ill. *Suffolk University Law Review*, 27: 1209.
- Hudson, J. and Godwin, M. (2000) The compliance costs of collecting direct tax in the UK: an analysis of PAYE and National Insurance. *Journal of Public Economics*, 77: 29-44.
- Human Genetics Commission. (2002) Inside information: balancing interests in the use of personal genetic data. London, Human Genetics Commission.  
Available at [www.hgc.gov.uk](http://www.hgc.gov.uk)
- Human Genetics Commission. (2001) Public attitudes to human genetic information. London, Human Genetics Commission.  
Available at [www.hgc.gov.uk](http://www.hgc.gov.uk)
- Human Genetics Commission. (2000) Whose hands on your genes? (Consultation Paper) London, Human Genetics Commission.  
Available at [www.hgc.gov.uk](http://www.hgc.gov.uk)
- \* Kahn, M. E. (1999) Diabetic risk taking the role of information, education and medication. *Journal of Risk and Uncertainty*, 18: 147-164.
- Kerr, A. and Shakespeare, T. (2000) Genetic politics: from eugenics to genome. Cheltenham, New Clarion Press.
- Lapham, E. V., Kozma, C. and Weiss, J. O. (1996) Genetic discrimination: perspectives of consumers. *Science*, 274: 621-624.
- Malinowski, M. J. and Blatt, R. J. R. (1997) Commercialization of genetic testing services: the FDA, market forces and biological tarot cards. *Tulane Law Review*, 71: 1211-1250.
- Martin, P. (1999) Genes and drugs: the social shaping of gene therapy and the reconstruction of genetic disease. *Sociology of Health & Illness*, 21(5): 517-538.
- Martin, P. and Kaye, J. (2000) The use of large biological sample collections in genetics research: issues for public policy. *New Genetics and Society*, 19(2): 165-191.
- Nerlich, B., Clarke, D. and Dingwall, R. (2000) Clones and crops: the use of stock characters and word play in two debates about bioengineering. *Metaphoric Symbol*, 15(4): 223-239.
- Nerlich, B., Clarke, D. and Dingwall, R. (1999) The influence of popular cultural imagery on public attitudes towards cloning.  
Online at [www.kennedy.soc.surrey.ac.uk/socresonline](http://www.kennedy.soc.surrey.ac.uk/socresonline)
- Pilnick, A. and Dingwall, R. (2001) Research directions in genetics counselling: a review of the literature. *Patient Education and Counselling*, 44: 95-105.
- Reilly, P. (1999) Genetic discrimination', in C. Long (ed) *Genetic testing and the use of information*. Washington, AEI Press.
- Sandberg, P. (1995) Genetic information and life insurance: a proposal for an ethical European policy. *Social Science and Medicine*, 40: 1549.
- Shakespeare, T. (1995) Back to the future? New genetics and disabled people. *Critical Social Policy*, 44/45: 22-35.

Shakespeare, T. (1998) Choices and rights: eugenics, genetics and disability equality. *Disability and Society*, 13(5): 665-681.

Wachbroit, R. (1997) The question not asked: the challenge of pleiotropic genetic tests. *Kennedy Institute of Ethics Journal*, 8: 131.

Wertz, D. C. (1997) Society and the not-so-new genetics: what are we afraid of? *Journal of Contemporary Health Law & Policy*, 13: 299-346.

Wilcke, J. T. R., Seersholm, N., Kok-Jensen, A. and Dirksen, A. (1999) Transmitting genetic risk information in families: attitudes about disclosing the identity of relatives. *American Journal of Human Genetics*, 65: 902-909.

## 5: Insurance and Underwriting

Abraham, K. A. (1985) Efficiency and fairness in insurance risk classification. *Virginia Law Review*, 71: 403.

\* Aitken, C. (1998) Should insurers know our genes? *Transactions of the 26th International Congress of Actuaries, Birmingham*, 9: 109-115.

\* Association of British Insurers. (1999) Genetic testing: ABI code of practice (revised August 1999) London, ABI.

Association of British Insurers. (2000) Insurers will use genetic test results responsibly (News Release, 12 October) London, ABI.

Bonn, D. (2000) Genetic testing and insurance: fears unfounded? *The Lancet*, 355: 1526.

\* Brackenridge, R. D. C. and Elder, W. J. (1998) Medical selection of life risks. London, Macmillan.

British Society of Human Genetics. (1998) BSHG statement on genetics and life insurance. London, BSHG.

Chuffart, A. (1997) Genetics and life insurance. Zurich, Swiss Re Publication.

Clifford, K. A. and Luculano, R. P. (1987) AIDS and insurance: the rationale for AIDS-related testing. *Harvard Law Review*, 100: 1806.

\* Cummins, J. D. and Tennyson, S. (1996) Moral hazard in insurance claiming: evidence from automobile insurance. *Journal of Risk and Uncertainty*, 12: 29-51.

Cushing, T. H. (1993) Should there be genetic testing in insurance risk classification? *Defence Counsel Journal*, 60: 249.

\* De Wit, G. (1986) The politics of rate discrimination: an international perspective. *Journal of Risk and Insurance*, 55: 644-661.

Department of Trade and Industry, Office of Science and Technology. (1998) Government Response to the Human Genetics Advisory Commission's Report on The Implications of Genetic Testing for Insurance (DTI/Pub 3744/0.5k/10/98/NP) London, DTI.

\* Dickie, M. and Gerking, S. (1997) Genetic risk factors and offsetting behaviour: the case of skin cancer. *Journal of Risk and Uncertainty*, 15: 81-97.

\* Doeringhaus, H. I. and Gustavson, S. G. (1999) The effect of firm traits on long term care insurance pricing. *Journal of Risk and Insurance*, 66: 381-400.

\* Doherty, N. A. and Posey, L. L. (1998) On the value of a checkup: adverse selection, moral hazard and the value of information. *Journal of Risk and Insurance*, 65: 189-211.

Doherty, N. A. and Thistle, P. D. (1996) Adverse selection with endogenous information in insurance markets. *Journal of Public Economics*, 63: 83-102.

Feldman, R., Escribano, C. and Pellise, L. (1998) The role of government in health insurance markets with adverse selection. *Health Economics*, 7: 659-670.

Fischer, E.-P. and Berberich, K. (1999) Impact of modern genetics on insurance. Publications of the Cologne Re, 42.

Genetics and Insurance Committee. (2000) Decision of the Genetics and Insurance Committee concerning the application for approval to use genetic test results for life insurance risk assessment in Huntington's disease. London, Department of Health.

- Genetics and Insurance Committee. (2000) Notes to accompany applications to GAIC for approval to use genetic test results for insurance risk assessment. Available at [www.doh.gov.uk/genetics/gaiccriteria.htm](http://www.doh.gov.uk/genetics/gaiccriteria.htm)
- Gevers, S. (1993) Use of genetic data, employment and insurance: an international perspective. *Bioethics*, 7: 126-134.
- Greener, M. (2001) UK genetic testing and insurance decision provokes mixed response. *Trends in Molecular Medicine*, 7: 4-5.
- Gutiérrez, M. C. and Macdonald, A. S. (2003) Adult polycystic kidney disease and critical illness insurance. Genetics and Insurance Research Centre, Heriot-Watt University: Research Report, 01/4. *North American Actuarial Journal (to appear)*
- Hall, M. A. (1992) Health insurance: community rating or experience rating? *Responsive Community*, 2: 79.
- Hall, M. A. (1996) Insurers' use of genetic information. *Jurimetrics*, 37: 13-22.
- Hall, M. A. and Rich, S. S. (2000) Laws restricting health insurers' use of genetic information: impact on genetic discrimination. *American Journal of Human Genetics*, 66: 293-307.
- \* Harper, P. S. (1997) Genetic testing, life insurance, and adverse selection. *Philosophical Transactions of the Royal Society of London B: Biological Sciences*, 352: 1063-1066.
- Harper, P. S. (1993) Insurance and genetic testing. *The Lancet*, 341: 224-227.
- Hiam, P. (1987) Insurers, consumers and testing: the AIDS experience. *Law, Medicine and Healthcare*, 15: 212-222.
- House of Commons Science and Technology Committee. (2001) House of Commons Science and Technology Committee, Fifth Report: Genetics and insurance. Unpublished manuscript at: [www.publications.parliament.uk/pa/cm200001/cmselect/cmsstech/174/17402.htm](http://www.publications.parliament.uk/pa/cm200001/cmselect/cmsstech/174/17402.htm)
- Hoy, M. and Polborn, M. (2000) The value of genetic information in the life insurance market. *Journal of Public Economics*, 78: 235-252.
- Hudson, K. L., Rothenberg, K. H., Andrews, L. B. *et al.* (1995) Genetic discrimination and health insurance: an urgent need for reform. *Science*, 270: 391-393.
- \* Human Genetics Advisory Commission. (1997) The implications of genetic testing for insurance. London, HGAC.
- Human Genetics Advisory Commission. (1998) Report on the implications of genetic testing for the insurance industry. London, Department of Health.
- Human Genetics Advisory Committee Sub Group on Insurance. (1997) The implications of genetic testing for insurance. London, Department of Health.
- Human Genetics Commission. (2001) The use of genetic information in insurance: Interim recommendations of the Human Genetics Commission. Unpublished manuscript at: [www.hgc.gov.uk/business/publications/statement\\_01may.htm](http://www.hgc.gov.uk/business/publications/statement_01may.htm).
- Jack, W. (2001) Controlling selection incentives when health insurance contracts are endogenous. *Journal of Public Economics*, 80: 25-48.
- Jacobi, J. V. (1997) The ends of health insurance. *University of California at Davis Law Review*, 30: 311.
- Jaeger, A. S. (1993) An insurance view on genetic testing. *Forum for Applied Research and Public Policy*, 8: 23-25.
- \* Johansen, R. J. (1999) Effective underwriting in the genetic era. *North American Actuarial Journal*, 3(1): 52-55.
- \* Jones, C. S. (1999) The current state of genetic testing: an insurance industry perspective on the rush to legislate. *North American Actuarial Journal*, 3(1): 56-66.
- Katz, M. J. (1990) Insurance and the limits of rational discrimination. *Yale Law and Policy Review*, 8: 436.
- \* Kennington, C. and Sekhon, H. (2000) Buyer seller relationships in the United Kingdom insurance market: does performance match market share? *Journal of Financial Services Marketing*, 5: 40-48.

- King, M. (2000) Risk - All human life is there: Lecture to the Insurance Institute of London.
- Krueger, A. (1990) Incentive effects of workers' compensation insurance. *Journal of Public Economics*, 41: 73-99.
- \* Leigh, T. S. (1996) The freedom to underwrite. London, Staple Inn Actuarial Society.
- \* Leigh, T. S. (1990) Underwriting - a dying art? *Journal of the Institute of Actuaries*, 117: 443-531.
- Lerman, C., Peshkin, B. N., Hughes, C. and Isaacs, C. (1998) Family disclosure in genetic testing for cancer susceptibility: determinants and consequences. *Journal of Health Care Law and Policy*, 1: 353.
- \* Ligon, J. A. and Thistle, P. D. (1996) Consumer risk perceptions and information in insurance markets with adverse selection. *Geneva Papers on Risk and Insurance: Theory*, 21: 191-210.
- \* Liu, J.-T. and Hsieh, C.-R. (1995) Risk perception and smoking behaviour: empirical evidence from Taiwan. *Journal of Risk and Uncertainty*, 11: 139-157.
- Low, L., King, S. and Wilkie, T. (1998) Genetic discrimination in life insurance: empirical evidence from a cross sectional survey of genetic support groups in the United Kingdom. *British Medical Journal*, 317: 1632-1635.  
(Study suggesting extent of genetic discrimination in the UK.)
- Macdonald, A. S. (2001) Genetic information and insurance. *Genetics Law Monitor*, 2: 1 and 1-5..
- \* Macdonald, A. S. (2003) Genetics and insurance: what have we learned so far? *Scandinavian Actuarial Journal (to appear)*
- \* Macdonald, A. S. (1997) How will improved forecasts of individual lifetimes affect under-writing? *Philosophical Transactions of the Royal Society of London B: Biological Sciences*, 352: 1067-1075.
- \* Macdonald, A. S. (1997) How will improved forecasts of individual lifetimes affect under-writing? (with discussion) *British Actuarial Journal*, 3: 1009-1025 and 1044-1058.
- Macdonald, A. S. (2000) Human genetics and insurance issues', in I. Torrance (ed) *Bio-ethics for the new millennium*. Edinburgh, St. Andrew Press.
- \* Macdonald, A. S. (1999) Modeling the impact of genetic on insurance. *North American Actuarial Journal*, 3(1): 83-105.
- Macdonald, A. S. (2001) Moratoria on the use of genetic tests and family history for mortgage-related life insurance. Genetics and Insurance Research Centre, Heriot-Watt University: Research Report, 01/3. Edinburgh, Heriot-Watt University.
- Macdonald, A. S. and Gui, E. H. (2002) Early-onset Alzheimer's disease, critical illness insurance and life insurance. Genetics and Insurance Research Centre, Heriot-Watt University: Research Report, 02/2.
- \* Macdonald, A. S. and Pritchard, D. J. (2001) Genetics, Alzheimer's disease and long-term care insurance. *North American Actuarial Journal*, 5(2): 54-78.
- \* Macdonald, A. S., Waters, H. R. and Wekwete, C. T. (2003) The genetics of breast cancer and ovarian cancer II: a model of critical illness insurance. *Scandinavian Actuarial Journal*, 28-50.
- McClure, H. (1995) The insurance industry's use of genetic information: legal and ethical concerns. *Journal of Health and Hospital Law*, 28: 231.
- McEwen, J. E., McCarty, K. and Reilly, P. R. (1993) A survey of medical directors of life insurance companies concerning use of genetic information. *American Journal of Human Genetics*, 53: 33-45.
- McGleenan, T. and Wiesing, U. (2000) Insurance and genetics: European policy options. *European Journal of Health Law*, 7: 367-385.
- \* McGleenan, T., Wiesing, U. and Ewald, F. (1999) Genetics & insurance. Oxford, BIOS Scientific Publishers.
- \* Meier, K. J. (1991) The politics of insurance regulation. *Journal of Risk and Insurance*, 58: 700-713.
- \* Meier, V. (1999) Why the young do not buy long term care insurance. *Journal of Risk and Uncertainty*, 8: 83-98.
- Meyer, B. D., Viscusi, W. K. and Durbin, D. (1995) Workers' compensation and injury duration: evidence

from a natural experiment. *American Economic Review*, 85: 322-340.

Meyer, R. B. (1993) Justification for permitting life insurers to continue to underwrite on the basis of genetic information and genetic test results. *Suffolk University Law Review*, 27: 1271.

Miller, J. M. (1989) Genetic testing and insurance classification: national action can prevent discrimination based on the "luck of the genetic draw" *Dickinson Law Review*, 93: 729.

Morrison, P. J., Steel, C. M., Nevin, N. C. *et al.* (2000) Insurance considerations for individuals with a high risk of breast cancer in Europe: some recommendations. *CME Journal of Gynaecologic Oncology*, 5: 272-277.

(Paper suggesting existence of genetic discrimination in the United Kingdom.)

\* Moultrie, T. A. and Thomas, R. G. (1997) The right to underwrite? An actuarial perspective with a difference. *Journal of Actuarial Practice*, 5: 125-138.

Murtaugh, C. M., Kemper, P. and Spillman, B. C. (1995) Risky business: long-term care insurance underwriting. *Inquiry*, 32: 271-284.

Niermeijer, M. F. (1999) Cancer genetics and insurance (letter) *American Journal of Human Genetics*, 64: 328-329.

Ostrer, H., Allen, W., Crandall, L. A. *et al.* (1993) Insurance and genetic testing: where are we now? *American Journal of Human Genetics*, 52: 565-577.

Pauly, M. V. and Herring, B. J. (2000) An efficient employer strategy for dealing with adverse selection in multiple plan offerings: an MSA example. *Journal of Health Economics*, 19: 513-528.

Pokorski, R. J. (1997) Insurance underwriting in the genetic era. *Cancer*, 80: 587-599.

Pokorski, R. J. (1992) Use of genetic information by private insurers: Genetic advances: The perspective of an insurance medical director. *Journal of Insurance & Medicine*, 24: 60.

Pritchard, D. J. (1997) Life assurance: financial implications of a change in insuring behaviour resulting from individuals' increased knowledge of their genetic predispositions (MSc dissertation, Heriot-Watt University)

Puig-Janoy, J. (1999) Managing risk selection incentives in health sector reforms. *International Journal of Health Planning and Management*, 14: 287-311.

Rodriguez-Bigas, M. A., Vasen, H. F. A., O'Malley, L. *et al.* (1998) Health, life and disability insurance and hereditary nonpolyposis colorectal cancer. *American Journal of Human Genetics*, 62: 736-737.

Roetzheim, R. G., Gonzalez, E. C., Ferrante, J. M. *et al.* (2000) Effects of health insurance and race on breast carcinoma treatments and outcomes. *Cancer*, 89: 2202-2213.

\* Ross, T. (1997) The likely financial effect on individuals, industry and commerce of the use of genetic information. *Philosophical Transactions of the Royal Society of London B: Biological Sciences*, 352: 1103-1106.

\* Ross, T. (1997) The likely financial effect on individuals, industry and commerce of the use of genetic information (with discussion) *British Actuarial Journal*, 3: 1027-1034 and 1044-1058.

Rothenberg, K. H. (1995) Genetic information and health insurance: State legislative approaches. *Journal of Law, Medicine & Ethics*, 23: 312-319.

\* Shapira, Z. and Venezia, I. (1999) Experimental tests of self-selection and screening in insurance decisions. *Geneva Papers on Risk and Insurance: Theory*, 24: 139-158.

\* Sloan, F. A. and Norton, E. C. (1997) Adverse selection, bequests, crowding out and private demand for insurance: evidence from the long term care insurance market. *Journal of Risk and Uncertainty*, 15: 201-219.

\* Sorell, T. (ed) (1998) Health care, ethics and insurance. London, Routledge.

Strohmenger, R. and Wambach, A. (2000) Adverse selection and categorical discrimination in the health insurance markets: the effects of genetic tests. *Journal of Health Economics*, 19: 197-218.

Stucki, B. R. and Mulvey, J. (2000) Can ageing baby boomers avoid the nursing home? Long term care insurance for ageing in place. Washington, DC, ACLI.

\* Theil, M. (2000) To insure or not to insure? Considerations on irrational strategies to take out insurance. *Geneva Papers on Risk and Insurance: Issues and Practice*, 25: 288-295.

Warren, V. (2001) Genetics and insurance: a possible solution. *British Medical Journal*, 322: 1060.

Warren, V., Brett, P., Macdonald, A. *et al.* (1999) Genetic tests and future need for long-term care in the UK: report of a Work Group and of the Continuing Care Conference Genetic Tests and Long-term Care Study Group. London, Continuing Care Conference.

\* Wilkie, A. D. (1997) Mutuality and solidarity: assessing risks and sharing losses. *Philosophical Transactions of the Royal Society of London B: Biological Sciences*, 352: 1039-1044.

\* Wilkie, A. D. (1997) Mutuality and solidarity: assessing risks and sharing losses (with discussion) *British Actuarial Journal*, 3: 985-996 and 1044-1058.

Wilkie, T. (1998) Genetics and insurance in Britain: why more than just the Atlantic divides the English-speaking nations. *Nature Genetics*, 20: 119.

Wortham, L. (1986) Insurance classification: too important to be left to the actuaries. *University of Michigan Journal of Law Reform*, 19: 349.

Zick, C. D., Smith, K. R., Mayer, R. N. and Botkin, J. R. (2000) Genetic testing, adverse selection and the demand for life insurance. *American Journal of Medical Genetics*, 93: 29-39.

\* Zweifel, P. and Struwe, W. (1996) Long-term care insurance and bequests as instruments for shaping intergenerational relationships. *Journal of Risk and Uncertainty*, 12: 65-77.

## 6: Law

Beckwith, J. and Alper, J. S. (1998) Reconsidering genetic discrimination legislation. *Journal of Law, Medicine and Ethics*, 26: 205.  
(A thorough survey of United States legislation.)

Berry, R. M. (1998) From involuntary sterilisation to genetic enhancement: the unsettled legacy of Buck v. Bell. *Notre Dame Journal of Law, Ethics and Public Policy*, 12: 401.

Bornstein, R. A. (1996) Genetic discrimination, insurability and legislation: a closing of the legal loopholes. *Journal of Law and Policy*, 4: 551.

Brilmayer, L. (1980) Sex discrimination in employer sponsored insurance plans: a legal and demographic analysis. *University of Chicago Law Review*, 47: 505.

Brown, B. (1993) Genetic testing, access to genetic data and discrimination: conceptual legislative models. *Suffolk University Law Review*, 27: 1573-1592.

Brownsword, R. W., Cornishand, R. W. and Lewelyn, M. (eds) (1998) *Law and human genetics*. Oxford, Hart Publishing.

Burnett, B. (1997) Genetic discrimination: legislation required to keep genetic secrets. *Seton Hall Legislative Journal*, 21: 502.

Chadwick, R. and Ngwena, C. (1995) The Human Genome Project, predictive testing and insurance contracts: ethical and legal responses. *Res Publica*, 1: 115.

Colby, J. A. (1998) An analysis of genetic discrimination legislation proposed by the 105th Congress. *American Journal of Law and Medicine*, 24: 443.  
(Comprehensive overview of US legislation on genetic testing in the later 1990s.)

Davis, H. R. and Mitrius, J. V. (1996) Recent legislation on genetics and insurance. *Jurimetrics*, 37: 69.

Doyle, B. (1997) Enabling legislation or dissembling law? The Disability Discrimination Act 1995. *Modern Law Review*, 60: 64.

Epstein, R. A. (1994) The legal regulation of genetic discrimination: old responses to new technology. *Boston University Law Review*, 74: 1.  
(This article offers a historical perspective on the public policy debate.)

Gaulding, J. (1995) Race, sex and genetic discrimination in insurance markets: what's fair? *Cornell Law Review*, 80: 1646-1694.

Gin, B. R. (1997) Genetic discrimination: Huntington's disease and the Americans with Disabilities Act. *Columbia Law Review*, 97: 1406.

- Gitter, D. M. (1994) French criminalization of racial employment discrimination compared to the imposition of civil penalties in the United States. *Comparative Labor Law Journal*, 15: 488.
- Gostin, L. (1993) The Americans with Disabilities Act and the corpus of anti-discrimination law: a force for change in the future of public health regulation. *Health Matrix*, 3: 89.
- Gostin, L. (1991) Genetic discrimination: the use of genetically based diagnostic and prognostic tests by employers and insurers. *American Journal of Law & Medicine*, 17: 109-144.
- Hall, M. A. and Rich, S. S. (2000) Laws restricting health insurers' use of genetic information: impact on genetic discrimination. *American Journal of Human Genetics*, 66: 293-307.
- Hamilton, J. (1994) The duty of disclosure in the law of insurance. *Juridical Review*, 97:
- \* Hardwick, P. and Adams, M. (1999) Firm size and growth in the United Kingdom life insurance industry. Occasional Paper, Association of British Insurers: 9.
- Holmes, E. M. (1996) Solving the insurance/genetic fair/unfair discrimination dilemma in light of the Human Genome Project. *Kentucky Law Journal*, 85: 503.
- Kimball, S. (1979) Reverse sex discrimination. *American Bar Foundation Research Journal*, 85:
- Lombardo, P. A. (1996) Medicine, eugenics and the Supreme Court: from coercive sterilisation to reproductive freedom. *Journal of Contemporary Health Law and Policy*, 13: 1.
- McGleenan, T. (2000) Legal and policy issues in genetics and insurance. *Community Genetics*, 3: 45-49.
- Merrickin, K. J. and Overcast, T. D. (1985) Patient selection for heart transplantation: when is a discriminating choice discrimination. *Journal of Health Politics, Policy and Law*, 10.
- Mulholland, W. F. and Jaeger, A. S. (1999) Genetic privacy and discrimination: a survey of state legislation. *Jurimetrics*, 39: 291.
- \* Oakley, E. F. (1999) Federal regulation of use of genetic information by insurers: what constitutes unfair discrimination? *North American Actuarial Journal*, 3(1): 116-132.
- Palmer, C., Moon, G. and Cox, S. (1997) Discrimination at work: the law on sex, race and disability discrimination. London, Legal Action Group.
- Rothstein, M. A. and Knoppers, B. M. (1996) Legal aspects of genetics, work and insurance in North America and Europe. *European Journal of Health Law*, 3: 143.
- Smith, G. P. and Burns, T. J. (1994) Genetic determinism or genetic discrimination? *Journal of Contemporary Health Law & Policy*, 11: 23.
- Stepanuk, N. A. (1998) Genetic information and third party access to information: New Jersey's pioneering legislation as a model for federal privacy protection for genetic information. *Catholic University Law Review*, 47: 1105.
- Tucker, B. P. (1995) The Disability Discrimination Act: ensuring rights of Australians with disabilities. *Monash University Law Review*, 21: 15.
- Waddington, L. (1996) Reassessing the employment of people with disabilities in Europe: from quotas to anti-discrimination laws. *Comparative Labour Law Journal*, 18: 62.
- Yesley, M. (1998) Protecting genetic difference. *Berkeley Law Technology Journal*, 13: 653.

## **7: Medicine**

### **7.1: Epidemiology**

- Colditz, G. A. (1993) Epidemiology of breast cancer: findings from the nurses health study. *Cancer*, 71: 1480.

### **7.2: Molecular genetics**

- Pasternak, J. J. (1999) An introduction to human molecular genetics. Bethesda, MD, Fitzgerald Science Press.

Strachan, T. and Read, A. P. (1999) Human molecular genetics. Oxford, BIOS Scientific Publishers.

### 7.3: Medical genetics

Advisory Committee on Genetic Testing. (1998) Report on genetic testing for late onset disorder. London, Department of Health.

Available at [www.doh.gov.uk](http://www.doh.gov.uk)

Aktan-Collan, K., Mecklin, J. P. and Jarvinen, H. *et al.* (2000) Predictive genetic testing for hereditary non-polyposis colorectal cancer: uptake and long-term satisfaction. *International Journal of Cancer*, 89: 44-50. (This is a useful empirical analysis of the actual effect of insurance concerns on genetic testing uptake.)

American Society of Clinical Oncology. (1996) Genetic testing for cancer susceptibility. *Journal of Clinical Oncology*, 14: 1730-1736.

British Medical Association. (1998) Human genetics. Oxford, Oxford University Press.

Burgess, M. M., Adam, S., Bloch, M. and Hayden, M. R. (1997) Dilemmas of anonymous predictive testing for Huntington disease. *American Journal of Medical Genetics*, 71: 197-201.

Davis, J. G. (1997) Predictive genetic tests: problems and pitfalls. *Annals of the New York Academy of Science*, 833: 42.

Durfy, S. J., Buchanan, T. E. and Burke, W. (1998) Testing for inherited susceptibility to breast cancer: a survey of informed consent forms for BRCA1 and BRCA2 mutation testing. *American Journal of Medical Genetics*, 75: 82-87.

Easton, D. F. (1999) Cancer risks in BRCA2 mutation carriers. *Journal of the National Cancer Institute*, 91: 1310-1316.

Editorial. (1996) Have you had a genetic test? *The Lancet*, 347: 133.

Evans, J. P., Skrzynia, C., and Burke, W. (2001) The complexities of predictive genetic testing. *British Medical Journal*, 322: 1052-1056.

Fodor, F. H. *et al.* (1998) Frequency and carrier risk associated with common BRCA1 and BRCA2 mutations in Ashkenazi Jewish breast cancer patients. *American Journal of Human Genetics*, 63: 45-51.

Ford, D. *et al.* (1994) Risks of breast cancer in BRCA1 mutation carriers. *The Lancet*, 343: 692-695.

Hall, J. M., Lee, M. K., Newman, B. *et al.* (1990) Linkage of early-onset familial breast cancer to chromosomes 17q21. *Science*, 250: 1684.

Healy, B. (1997) BRCA genes: bookmaking, fortunetelling and medical care. *New England Journal of Medicine*, 336: 1448.

Holtzman, N. A. and Watson, M. S. (1998) Promoting safe and effective genetic testing in the United States: Final report of the Task Force on Genetic Testing. Baltimore, John Hopkins University Press.

King, M. C., Abeliovich, D., Peretz, T. *et al.* (1993) Inherited breast and ovarian cancer: what are the risks what are the choices? *Journal of the American Medical Association*, 269: 1975.

Kinney, A. Y., DeVellis, B. M., Skrzynia, C. and Millikan, R. (2001) Genetic testing for colorectal carcinoma susceptibility. *Cancer*, 91: 57-65.

Mansoura, M. K. and Collins, F. S. (1998) Medical implications of the genetic revolution. *Journal of Health Care Law and Policy*, 1: 329.

Motulsky, A. G. (2000) Some future directions in medical genetics. *American Journal of Human Genetics*, 66: 1190-1191.

Petersen, G. M., Brensinger, J. D., Johnson, K. A. and Giardiello, F. M. (1999) Genetic testing and counseling for hereditary forms of colorectal cancer. *Cancer*, 86: 1720-1730.

Pokorski, R. J. (1996) The use of genetic tests to predict and diagnose cancer. *Journal of Tumour Marker Oncology*, 11: 33-44.

Reilly, P. (1998) Rethinking risks to human subjects in genetic research. *American Journal of Human Genetics*, 63: 682-685.

- Rothenberg, K. H. (1997) Breast cancer, the genetic 'quick fix' and the Jewish community. *Health Matrix*, 7: 97.
- Rubinsztein, D. C., Leggo, J., Coles, R. *et al.* (1996) Phenotypic characterisation of individuals with 30-40 CAG repeats in the Huntington Disease gene reveals HD cases with 36 repeats and apparently normal elderly relatives with 36-39 repeats. *American Journal of Human Genetics*, 59: 16.
- Streuwing, J. P. *et al.* (1997) The risk for cancer associated with specific mutations of BRCA1 and BRCA2 among Ashkenazi jews. *New England Journal of Medicine*, 336: 1401-1408.
- Tibben, A., Niermiejer, M. F., Roos, R. A. C. *et al.* (1992) Understanding the low uptake of pre-symptomatic DNA testing for Huntington's disease. *The Lancet*, 340: 1416.
- Tomlinson, S. P. (1998) Genetic testing for cystic fibrosis: a personal perspective. *Harvard Journal of Law and Technology*, 11: 551.
- Weatherall, D. J. (2000) Science, medicine and the future. Single gene disorders or complex traits: lessons from the thalassaemias and other monogenic diseases. *British Medical Journal*, 321: 1117-1120.
- Weitzel, J. N. (1999) Genetic cancer risk assessment: putting it all together. *Cancer*, 86: 1663- 1672.
- Wiesner, G. L. (1997) Clinical implications of BRCA1 genetic testing for Ashkenazi-Jewish women. *Health Matrix*, 7: 3.
- Wiggins, S., Whyte, P., Huggins, M. *et al.* (1992) The psychological consequences of predictive testing for Huntington's Disease. *New England Journal of Medicine*, 327: 1401.
- Wilson, G. N. (1999) Preventive medicine for genetic disorders. *American Journal of Medical Genetics*, 89: 55-57.
- Wingrove, K. J., Norris, J., Barton, P. L. and Hagerman, R. (1996) Experiences and attitudes concerning genetic testing and insurance in a Colorado population: a survey of families with fragile X syndrome. *American Journal of Medical Genetics*, 64: 378-381.

## 8: Social Policy

- Besley, T., Hall, J. and Preston, I. (1999) The demand for private health insurance: do waiting lists matter? *Journal of Public Economics*, 71: 155-181.
- Blanck, P. D. and Marti, M. W. (1996) Genetic discrimination and the employment provisions of the Americans with Disabilities Act: emerging legal, empirical and policy implications. *Behavioural Sciences and the Law*, 14: 411.
- Broberg, G. and Roll-Hansen, N. (1996) Eugenics and the welfare state. East Lansing, MI, Michigan State University Press.
- Browne, M. J. and Frees, E. (1999) Prohibitions on health insurance underwriting: a means of making health insurance available and affordable or a cause of market failure? (Presented at the 1999 Academy for Health Services Research Conference).
- \* Butler, R. J., Durbin, D. L. and Helvacian, N. M. (1996) Increasing claims for soft tissue injuries in worker's compensation: cost shifting and moral hazard. *Journal of Risk and Uncertainty*, 13: 73-87.
- \* Butler, R. J., Gardner, B. and Gardner, H. (1998) More than cost shifting: moral hazard lowers productivity. *Journal of Risk and Insurance*, 65: 671-688.
- \* Committee on Social Security - Retirement and Disability Income. (1999) Social security, productivity and demographics. *North American Actuarial Journal*, 3(2): 144-149.
- Continuing Care Conference. (1999) Genetic tests and future need for long term care in the United Kingdom. London, CCC.
- Courbage, C. (2001) On track for a genetic century. *Health & Ageing*, 3: 2-3.
- \* Daykin, C. D. (1999) A crisis of longer life: reforming pension systems. *British Actuarial Journal*, 5: 357-375.
- \* Daykin, C. D. (1997) Human genetics: uncertainties and the financial implications ahead. *Philosophical Transactions of the Royal Society of London B: Biological Sciences*, 352: 1035-1043.

- Dichter, M. S. and Sutor, S. E. (1997) The new genetic age: do our genes make us disabled individuals under the Americans with Disabilities Act? *Villanova Law Review*, 42: 613.
- European Society of Human Genetics (EUROGAPP Project). (2000) Genetic information and testing in insurance and employment: technical, social and ethical issues. Available at [www.eshg.org](http://www.eshg.org)
- Glannon, W. (1998) Genes, embryos and future people. *Bioethics*, 12(3): 187-211.
- Glazier, A. K. (1997) Genetic predispositions, prophylactic treatments and private health insurance: nothing is better than a good pair of genes. *American Journal of Law and Medicine*, 23: 45.
- Hall, J., De Abreu Lourenco, R. and Viney, R. (1999) Carrots and sticks - the fall and fall of private health insurance in Australia. *Health Economics*, 8: 653-660.
- \* Hall, M. A. (1999) Restricting insurers' use of genetic information: a guide to public policy. *North American Actuarial Journal*, 3(1): 34-51.
- Hamilton, G. J. (1996) Competition and solidarity in European health care systems. *European Journal of Health Law*, 3: 323.
- Harmon, C. and Nolan, B. (2001) Health insurance and health services in Ireland. *Health Economics*, 10:
- House of Commons Science and Technology Committee. (1995) Human genetics: the science and its consequences. London, HMSO.
- Kaufert, P. A. (2000) Health policy and the new genetics. *Social Science and Medicine*, 51: 821-829.
- Lapham, E. V., Kozma, C. and Weise, J. O. (1996) Genetic discrimination: perspectives of consumers. *Science*, 274: 621-624.
- Lieverdink, H. (2001) The marginal success of regulated competition policy in the Netherlands. *Social Science and Medicine*, 52: 1183-1194.
- \* McGleenan, T. (2001) Insurance and genetic information. London, Association of British Insurers.
- Murray, T. H. (1992) Genetics and the moral mission of health insurance. *Hastings Center Report*, 22: 15. (Philosophical paper on the social role of insurance.)
- Nelkin, D. (1999) Behavioural genetics and dismantling the welfare state', in R. Carson and M. Rothstein (eds) *Behavioural genetics*. Baltimore, John Hopkins University Press.
- O'Hara, S. (1993) The use of genetic testing in the health insurance industry: the creation of a 'biological underclass. *Southwestern University Law Review*, 22: 1211.
- Petretto, A. (1999) Optimal social health insurance with supplementary private insurance. *Journal of Health Economics*, 18: 727-745.
- Rathore, S. S., McGreevey, J. D., Schulman, K. A. and Atkins, D. (2000) Mandated coverage for cancer-screening services - whose guidelines do states follow? *American Journal of Preventive Medicine*, 19: 71-78.
- Reid, R. A. (1998) Using the tail to wag the dog: a consumer's perspective on management of the cost of cancer. *Cancer*, 82: 2022-2025.
- Royal Commission on Long Term Care. (1998) Report of the Reference Group Conference.
- \* Royal Commission on Long Term Care. (1999) With respect to old age: long term care - rights and responsibilities (The Sutherland Report) London, The Stationary Office.
- Schoen, C., Davis, K., DesRoches, C. *et al.* (2000) Health insurance markets and income inequality: findings from an international health policy survey. *Health Policy*, 51: 67-85.
- \* Skipper, H. D. and Klein, R. W. (2000) Insurance regulation in the public interest: the path towards solvent, competitive markets. *Geneva Papers on Risk and Insurance: Issues and Practice*, 25: 482-504.
- Smith, R. S. (1990) Mostly on Monday: is workers' compensation covering off-the-job injuries?, in Borba, P. S. and Appel, D (eds), *Benefits, costs and cycles in workers' compensation*. Boston, Kluwer.
- Stone, D. (1993) The struggle for the soul of health insurance. *Journal of Health, Politics, Policy and Law*, 18: 287-318.

Sunstein, C. R. (1990) Why markets don't stop discrimination. *Social Philosophy and Policy*, 8: 22.

Thomson, S. and Mossialos, E. (2000) An ageing 'crisis' *Euro Observer*, 2: 6-7.

Thomson, S. and Mossialos, E. (2001) The demand for private health insurance in Germany. *Euro Observer*, 2: 6-7.

Zerbe, R. O. and McCurdy, H. E. (1999) The failure of market failure. *Journal of Policy Analysis*, 18: 558-578.