

UK FORUM FOR GENETICS AND INSURANCE

CONSTITUTION

Mission

To analyse the implications of advances in genetic knowledge for insurance in all its forms¹ and to serve the public interest by reporting on its findings.

Aims

To bring together medical and statistical research on the extra risks to people with conditions to which there is a significant genetic predisposition.

To consider the value of the results of genetic tests in the assessment of people's insurability.

To encourage further research in these areas, and multi-disciplinary discussion and exchange of information.

To consider how best to provide protection against these risks and how these may best be shared between the public and private sectors.

To consider how best to balance the rights of individuals against the social costs.

To investigate how our understanding of these issues is likely to evolve in the light of further discoveries.

To consider how society might best prepare and adjust to such new knowledge.

To communicate information to members on a regular basis through appropriate media, including technical seminars.

To report its findings and, in so doing, educate the public and opinion-formers on relevant issues.

Composition

The strength of The UK Forum for Genetics and Insurance ("the Forum") stems from the diversity of the organisations it has drawn together. No organisation or individual considered to have a genuine interest in the aims of the Forum will be denied membership.

Organisations and individuals identified by the Executive Committee (see below) as suitable for membership will be invited to join the Forum.

Any organisations or individuals not identified by the Executive Committee may nevertheless apply for membership. The Executive Committee will consider applications.

Categories of Membership and Subscriptions

The Executive Committee will recommend to the membership the categories of membership that should apply and the level of annual subscription applicable to each category.

¹ Both private and social insurance, including life, unemployment, disability, long term care, motor, pensions, medical expenses, sickness, accident, and professional indemnity.

Meetings

The Forum will hold an Annual General Meeting, the Agenda for which is to include the presentation of the annual audited accounts, the appointment of the Auditor, and other matters detailed in the terms of reference for the Executive Committee. All members will be given at least two months' notice of this meeting, which will be considered quorate if attended by at least 10 members or ten per cent of the membership, whichever is the lower.

Other general meetings may be arranged by the Executive Committee or at the request of at least 10 members or ten per cent of the membership, whichever is the lower.

Voting Rights

The voting rights of members will be detailed in rules approved by the Executive Committee.

Principal Officers

The Forum will have a Chair, a Deputy Chair, an Honorary Secretary and an Honorary Treasurer.

The Principal Officers of the Forum will be elected from within the Executive Committee on a rotational basis every two years.

The Executive Committee may recommend and enact appointments of secondary officers to perform such roles as are required and for the duration the appointment is necessary.

Management

The Forum is to be managed by an Executive Committee elected by the membership, the composition and responsibilities of which are detailed in the attached document. The Executive Committee may establish other committees, sub-committees and working parties considered necessary for efficient management and achievement of the Forum's aims.

Changes to Constitution and Winding Up

Changes to the constitution or a resolution for the Forum to be wound up will be effective if approved at a general meeting attended by at least 20 members or twenty per cent of the membership, whichever is the lower.