



# **Social Trust and Life Insurance: The Impact of Genetic Test Results in the Republic of Ireland**

*Louise Morris*

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This book investigates the role of incomplete knowledge, social trust and risk perceptions in influencing acceptance of the perceived risks related to insurers using genetic test results. In addition, the author identifies and explains the factors and conditions that affect this risk acceptance pattern. In order to do so, both survey methods and semi-structured interviews are employed. A review of the necessity of life insurance companies to acquire genetic test results is undertaken, followed by an analysis of the speculated consequences of such usage for society. Management of the risks related to insurers using genetic test results is examined and the problems and difficulties inherent in the risk management strategies, suggested and enforced, are explored. This is followed by a comparison between the societal risks produced by insurers using genetic test results and the risks theorised as pertaining to a risk society (Beck, 1992) and a runaway world (Giddens, 1990, 1999).

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