Reviewer's report

Title: Genetic Discrimination and Life Insurance: A Systematic Review of the Evidence

Version: 5  Date: 24 October 2012

Reviewer: Peter Lee

Reviewer's report:

The paper is now much improved and comments made by myself and other reviewers have generally been taken account of. However, I still have a few points:

Minor Essential Revisions

1. Halfway down page 10, it is stated that “Around half of the studies reviewed (49%) found ….” In fact, the figure is 48% as it is derived from 16/33 = 48.48%.

2. The final sentence on page 5 “Our last search was conducted …” should end “… OR survey, and generated 250 results.”

Discretionary Revisions

3. The last paragraph of page 5 describes “searches that produced a list of 534 publications”. 534 is the sum of 29 (PubMed), 155 (Google Scholar), 100 (SSRN) and 250 (HeinOnline). This implies that there was no overlap whatsoever of the four searches, which seems remarkable. Perhaps the numbers given from each search excluded publications selected by previous searches. This should be clarified.

4. The figures give details of the distribution of relevant factors (such as location and genetic conditions studied) among the 33 publications listed in Table 1, and Table 1 gives for each study scores (1, 2 or 3) on conclusions as to evidence of genetic discrimination. However, it seems odd to me that there is no Table giving the distribution of this score, and how it relates to such factors. I realise that much of this detail is given in the text on pp 10 and 11, but as a major objective of the review is to assess the extent to which authors conclude that genetic discrimination exists (admittedly using a variety of methods), I would have thought it normal to have such a Table presenting the key results.

Quality of written English: Acceptable

Statistical review: Yes, and I have assessed the statistics in my report.

Declaration of competing interests:
I declare that I have no competing interests