

**News from Louis Letourneau.**

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*[Louis Letourneau](#) is getting angry about the shoddy way gay men are being treated by insurers. He thinks you should be, too.*

[Life insurance](#) is something most gay men don't think about until they're getting a mortgage - but aren't they in for a big surprise when they do! A large number of life insurance companies already ask direct questions about sexuality. If you answer that you're gay, it's highly likely that you'll be asked to undergo [HIV](#) tests and medical examinations and then, having gone through all of that, you're offered insurance at rates three times what a straight couple would pay. Every week, I speak to guys who have applied for life cover with the life company recommended by their mortgage lender and who've found themselves in this position. In other words, gay men are facing direct [discrimination from life insurance companies](#) when it comes to applying for life insurance and [critical illness cover](#).

Fortunately, there have been a small number of life companies who've taken a more relaxed approach to sexuality – until now, that is. Some of these leading insurance companies have recently announced that all gay men will have to disclose their sexuality, in all cases, directly on the application form and most of the time in front of a very embarrassed financial adviser, who won't have a clue what to do!

It is absolutely outrageous that, in the 21st century, life insurance companies are getting away with such a flagrant breach of human rights and privacy. The Aids epidemic has now reached the general population, and the statistics don't justify singling out the gay community – it's blatant discrimination. Underwriters who are making these rules are hiding their stereotypes behind so called 'high-risk groups of HIV and Aids'.

Thankfully, the [Association of British Insurers](#) (ABI) is, at present, finalising some guidance notes to all insurance companies on dealing with HIV and Aids issues. These should be released later this month. It's hoped that no insurers will ignore the guidance. Once the ABI guidelines are agreed and made public, we believe that the gay community should start policing the discriminatory companies that don't abide by the published rules. Under a new banner of PRIDE FINANCE, several finance practitioners, such as [myself](#) and other colleagues in the industry, have got together to monitor these companies. You'll be able to find out shortly on the PRIDE FINANCE website what you can do to help lobby these companies and help to eradicate this discrimination. (The website will also address the neglected issues of [pensions](#) for same-sex couples.)

If the insurers are worried about the risk of customers testing positive for HIV infection due to unsafe sexual practices, then why not ask all applicants (gay, straight, male, female) about their sexual behaviour, rather than singling out just gay man? I've heard some underwriters respond to this argument by saying that young women may feel offended by

such delicate questioning. Isn't that exactly what gay men are facing, at that moment - and that's ok?

Ideally, gay man shouldn't be asked to confirm their sexuality in the first place, or to be requested to take an HIV test. This discrimination shouldn't exist, full stop. In the absence of anti-discrimination legislation, it may be unrealistic to hope to achieve this in the short term. Perhaps the ABI should dictate that all insurance companies should allow applicants up to a minimum threshold of cover, without an automatic HIV test? This would be a great way forward. These thresholds are called "HIV testing limits" and they are much higher for married men and women and for single, heterosexual men. They're at zero for gay men. This discrimination should be changed, and levels should be made equal for all men without questions being asked about sexuality or marital status. The ABI would be praised if it achieves this in the short term.

Should the life insurance industry fail to get their act together, the gay community must start lobbying hard in Parliament and by the boycotting of the most obvious offender insurance companies. Let's hit them where it hurts: their sales of financial products, and I don't mean only life insurance. Watch out for more details about PRIDE FINANCE, and we'll name and shame the offenders.

Once this campaign starts, I hope that gay men and their friends and families will make a stand and make this archaic industry wake up to the 21st century. It's well overdue.

Louis Letourneau is a Director of Isis Financial Planners Limited. Isis offers truly independent specialist advice to the gay community and can be contacted on 0845 1300 778 and email [postbox@gayfinance.info](mailto:postbox@gayfinance.info) . You can also visit our website at [www.gayfinance.info](http://www.gayfinance.info)

**Louis Letourneau, MA** is an experienced independent financial adviser (IFA), specialist in financial planning and wealth management. He founded Rainbow Finance in 1995 and has consistently challenged financial companies and Government on their attitudes to gays, lesbians and same sex couples and was instrumental in the Inland Revenue to changing its guidance notes to recognise unmarried couples in pension benefits. His work has also resulted in life insurance companies starting to relax the discriminatory underwriting criteria toward gay men and people living with HIV. He was a founder of the Rainbow Research Project which surveys and educates private pension schemes in how they recognise unmarried couples on death benefits. He was also a founder member of the Stonewall Immigration Group (which campaigned for Immigration rights for same-sex couples, achieving a significant victory in April 1997) and helped set up the gaypartners.org initiative with gay.com in early 2001, campaigning for same-sex partnership rights. He speaks regularly on national and local radio.

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