**IMPORTANCE** As molecular biology InsurTech innovations offer increased precision in assessing health risks, regulatory sensitivity is growing regarding consumer protection issues around DNA, genetics, and inherited characteristics in the context of life insurance underwriting.

**OBJECTIVES** We describe epigenetic information, the key features that distinguish it from genetics, and how its use in life insurance risk classification would conform to traditional business and regulatory norms and regulations.

**EVIDENCE** Florida’s recent enactment of the first ban on life insurers’ use of genetic information may begin to drive an information asymmetry between carriers and applicants who self-select based on direct-to-consumer genetic test results. At the same time, studies show that—because non-invasive, saliva-based epigenetic testing is substantially more accurate than traditional paramedical methods in verifying insureds’ smoking status—epigenetic information could close existing underwriting asymmetries around tobacco use as well as other health factors.

**FINDINGS** Epigenetic information can measure life insurance risk in a manner consistent with the traditional practice of verifying application answers regarding personal habits through biological sample testing. Epigenetic information is found “above” or attached to the genome, and registers changes to the human body caused by behavioral factors including tobacco, alcohol, illegal drug use, etc.

As policymakers consider extending longstanding prohibitions on use of genetic information in health insurance to life insurance, we analyze the characteristics that distinguish epigenetics from genetics. The former is affected by voluntary conduct and can be improved by lifestyle changes, whereas insureds are powerless to control future progressions caused by the latter. Because regulatory concerns over genetics derive from the social unfairness of penalizing healthy, risk-averse insureds based on their latent inherited genetic code, these differences, properly understood, favor use of epigenetic information as consistent with policy norms.

**CONCLUSION & RELEVANCE** By providing more accurate information about insureds’ current and changeable health status, while avoiding the political uneasiness associated with discriminating against insureds based on their immutable genetic information, the use of epigenetic testing in life insurance underwriting and rating could further the fundamental regulatory goals of information transparency and symmetry; accurate risk classification; sound risk pool construction; and a resulting alignment of interests between insurers and insureds.