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Chicago Locke Lord Lawyers Brian Hays and Michael McMorrow Quoted by Law360 on GIPA Implications for Insurers

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Chicago Locke Lord lawyers [Brian Hays](#) and [Michael McMorrow](#) were quoted by Law360 addressing the unprecedented volume of new class action lawsuits against companies that have been filed under the Genetic Information Privacy Act (GIPA). Hays and McMorrow explain what implications this statute may have for insurers and the potential ramifications on the public from expanding GIPA's coverage.

McMorrow explains that GIPA only covers accident and health insurance and does not apply to life insurance companies. However, if the GIPA suits against the life insurers survive past the motion to dismiss stage, they would create enormous litigation risk to the insurers because the statute allows a successful plaintiff to recover a high-dollar amount of statutory damages.

"It is a live grenade," McMorrow says. "This is a very uncommon statute. It allows recovery for a lot of statutory damages and attorney's fees, with no cap on damages. Most consumer statutes out there have one feature or another," but few statutes have all three features.

Hays adds that clients should take the opportunity "to educate lawmakers and the state's insurance department on the effects of the law."

"It's important for insurance companies to advocate for legislation limited to addressing real problems for consumers and not just things people are losing sleep over because they're worried about [artificial intelligence] and genetic companies taking over the world," Hays notes.

[Read the full Law360 article](#) (subscription may be required).

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