

Obsah

Contents

02

Na aktuálnu tému

Top Story

Pohlavie je reálny rizikový faktor. Záver štúdie spoločnosti Oxera: Na „rovnoprávnosť“ doplatí spotrebiteľ

Gender Is a Real Risk Factor. The Oxera's Study Concludes: The "Equality" May Have Negative Consequences for Consumer

05

Poist'ovacie podvody

Insurance Fraud

Výskyt poistných manipulácií. Metódy – analýza, experiment, skúška, porovnanie

Claims Handling Occurrence. Methods - Analysis, Experiment, Test, Comparison The Anti-Fraud Scheme

Poist'ovanie vesmírnych turistov

Insurance for Space Tourists

10

Prieskum

Survey

Životné poistenie – pomerne veľa výziev. Porovnanie prieskumu Katedry poist'ovníctva EU v Bratislave s prieskumom SwissRe

Life Insurance – Many Challenges Ahead. Comparison of Surveys conducted by Department of Insurance, University of Economics in Bratislava and by SwissRe Company

Poistovníctvo vo svete

Insurance in the World

Podceňovanie zemetrasenia a jeho dôsledkov . Správa Swiss Re zisťuje nízku poistenosť proti zemetraseniu, a to aj v seizmicky rizikových krajinách

Underestimating the Impact of Earthquake Effects. New Swiss Re report reveals low earthquake insurance penetration globally, even in countries with high seismic risk

Riešením len komplexný prístup. Spoločnosti sa vystavujú bezpečnostným rizikám prirýchlym zavádzaním moderných technológií

A Comprehensive Approach is the Only Solution. Accelerated Deployment of Advanced Technologies May Expose Companies to Security Risks

Pohyb na poľskom poisťovacom trhu

Polish Insurance Market Performance

Résumé

Towards a Brighter Tomorrow, Editorial, Miroslav Čamek, p. 1

Roughly one year ago, the European Court of Justice banned insurance companies from using the exemption of EU gender equality directive and ruled that different premiums for men and women constitute sex discrimination. EU justice commissioner Viviane Reding welcomed the ruling as a milestone and huge victory in the women's fight for equality. After a year, the concrete implications of this victory are evident; e.g. it is already known that women will pay significantly more (by tens of percents) in term life insurance. Also (after the stop for charging different rates for women and men) a ban on the use of age or disability as a pricing determinant, supposedly, is the best change in current insurance industry. The broad findings of Oxera, an independent consultancy, on impacts of gender-equal pricing - the main findings of Oxera's report are published in latest issue of Poistné rozhľady magazine - should be a required reading not only for us, the representatives of those to whom the "good" is done, but for those who want do good to us, in particular. Let's not to be too pessimistic, because that is how this editorial might sound, I would like also something positive to say. I believe that Europe will also handle the anti-discrimination crisis and will emerge from this crisis strengthened. Let's be inspired by light bulbs and mercury-in-glass thermometers.

Gender Is a Real Risk Factor. The Oxera's Study Concludes: The "Equality" May Have Negative Consequences for Consumer, p. 2

The study shows that the ban on gender in insurance pricing may have a number of potential unintended negative consequences, in general, for consumers and insurance markets. The gender-equal pricing could encourage adverse selection. This occurs if a uniform premium deters the low-risk group from buying insurance, while attracting more of the high-risk group. The benefits received have to be compared with restriction costs as well as redistribution impacts and other aspects of "justice". This is a direct consequence of the ruling of the European Court of Justice. On average: men could see a reduction in pension income from annuities; women could see a rise in term life insurance premiums and young women could see a rise in motor insurance premiums.

Life Insurance – Many Challenges Ahead. Comparison of Surveys conducted by Department of Insurance, University of Economics in Bratislava, and by SwissRe Company, p. 10

The inhabitant of the Slovak Republic is aware of the possible long-term illness, disability or death, which might lead his household to an existential struggle. However, the feeling threatened by risks, remains underlined by inadequate savings, rather than having no life insurance with significant benefits to protect himself or his family. In case of unfavorable life events, he keeps complaining (after so many years) about inefficient financial state support. In case of emergency, he still counts on getting a loan from family or friends. The most cited fear is the anxiety of serious illnesses, which can completely change the life by resulting in inability to pay for a long term care. The need, to ensure the persons who are financially dependent on him, is quite apparent. For these reasons, he would be willing to buy life insurance, but shows no interest in other insurance policies. The decline in living standards after retirement is not listed among the top concerns of Slovak citizens. When deciding on life insurance, the extent of term policy is considered as more important than the significance of price. The Slovak citizen would prefer to purchase the life insurance policy from financial/insurance sales agent that is expected to provide him with all relevant information. To sum up, this is how our respondent defines himself in reference to life insurance.

