



**Response of the Slovak Insurance Association on insurance exemption  
preferential wording concerning anti-discrimination directive  
based on age, disability, etc, outside the employment**

**CEA Circular No. VIE 8058 – reaction  
23 June 2008**

Concerning the preferred option on wording proposal of insurance exemption in the antidiscrimination directive based on age, disability etc., in our opinion **wording „b“** the best suits our efforts .

*b) “The right to equal treatment is not infringed where a differentiation or exclusion solely relies on sound principles of risk-equivalent calculation that is based e.g. on sufficient and acknowledged statistical data or on medical experiences, thus including such differentiations or exclusions founded on reasonable and fair grounds because of age, disability, religion and sexual orientation”.*

Slovak Insurance Association does not have any comments regarding the text of the letter itself, i. e. argumentation in favour of the insurance exemption clearly expresses our interests.

Kind regards

Petra Mušková