

**Report on the implementation of the Test
Achats ruling into national legislation**

1. Background:

In March 2011, the European Court of Justice ruled in Case C-236/09 (the “Test Achats ruling”)¹ that “Article 5(2) of Council Directive 2004/113/EC of 13 December 2004 implementing the principle of equal treatment between men and women in the access to and supply of goods and services is invalid with effect from 21 December 2012”. Therefore, the use of gender as a risk factor by insurers may not result in individual differences in premiums and benefits for men and women, with effect from 21 December 2012². As a result of the Test Achats ruling, for new contracts concluded after 21 December 2012, insurers are not allowed to use gender-based factors in the calculation of individuals’ premiums and benefits.

Member States that prior to the Test Achats ruling, permitted gender differentiation for certain insurance products, need to adapt their national regulatory framework.

To assist Member States with the implementation of the Test Achats ruling at national level, the European Commission issued a Communication on 22 December 2011³. The Communication provides further details and clarifications on the following issues: i) contracts concerned by the ruling, ii) gender-related insurance practices, which remain possible, iii) use of other risk-rating factors, and iv) clarification on the link between the ruling and occupational pensions. Further details for each of these aspects are outlined below.

i) contracts concerned by the ruling

The Communication clarifies that only new contracts concluded as from 21 December 2012 are affected.

Furthermore, in the absence of a definition of the term “new contract”, the Communication provides further guidance on which contracts are to be considered as “new” in this context⁴.

¹ The full text of the ruling is available at <http://curia.europa.eu/jcms/upload/docs/application/pdf/2011-03/cp110012en.pdf>.

² More concretely, the derogation contained in Article 5(2) of the Council Directive 2004/113/EC of 13 December 2004 implementing the principle of equal treatment between men and women in the access to and supply of goods and services (also known as the “the EU Gender Directive”), which permitted this practice should cease to have effect from 21 December 2012.

³ The Communication from the Commission, Guidelines on the application of Council Directive 2004/113/EC to insurance, in the light of the judgment of the Court of Justice of the European Union in Case C-236/09 (Test-Achats) is available at http://ec.europa.eu/justice/gender-equality/files/com_2011_9497_en.pdf. It includes a detailed description of the ruling and its specific link to the EU Gender Directive. In particular, see p. 2 of the Communication and p. 10 of its Annex 1.

⁴ The Communication (p. 4) lists in particular the following situations as constituting “new” contracts:

- (a) contracts concluded for the first time as from 21 December 2012. Therefore, offers made before 21 December 2012 but accepted as from that date will need to comply with the unisex rule;
- (b) agreements between parties, concluded as from 21 December 2012, to extend contracts concluded before that date which would otherwise have expired.

On the contrary, the following situations should not be considered as constituting a new contractual agreement:

ii) gender-related insurance practices which remain possible

Furthermore, the Communication describes for which purposes collecting, storing and using gender-related data remains possible. Namely, the use of gender as a risk factor is allowed for the calculation of premiums and benefits at an aggregate level, as long as this does not lead to differentiation at the individual level. Consequently, the use of gender-related data remains allowed for i) reserving and internal pricing, ii) reinsurance pricing, iii) marketing and iv) advertising and life and health underwriting.

iii) use of other risk-rating factors

The Communication clarifies that the use of risk factors correlated to gender remains possible as long as these are to be considered as true risk factors in their own right.

It is also explicitly mentioned that the ruling does not affect the use of other rating factors such as age and disability.

iv) clarification on the link between the ruling and occupational pensions

The Communication explicits that only insurance and pensions which are "private, voluntary and separate from the employment relationship" are concerned⁵. Occupational pension arrangements are not affected by the ruling.

2. Summary of findings

EIOPA has conducted a mapping exercise on the implementation of the Test Achats ruling into national legal framework among the EEA Member States. This mapping exercise served as basis for EIOPA for the below analysis.

Overall, EIOPA collected information from all 28 EU Member States and the three EFTA States (IS, LI and NO).

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- (a) the automatic extension of a pre-existing contract if no notice, e.g. a cancellation notice, is given by a certain deadline as a result of the terms of that pre-existing contract;
 - (b) the adjustments made to individual elements of an existing contract, such as premium changes, on the basis of predefined parameters, where the consent of the policy-holder is not required;
 - (c) the taking out, by the policy-holder, of top-up or follow-on policies whose terms were preagreed in contracts concluded before 21 December 2012, where these policies are activated by a unilateral decision of the policy-holder, and
 - (d) the mere transfer of an insurance portfolio from one insurer to another which should not change the status of the contracts included in that portfolio.

⁵ Equal treatment of women and men in relation to occupational pensions is covered by Directive 2006/54/EC of the European Parliament and of the Council of 5 July 2006 on the implementation of the principle of equal opportunities and equal treatment of men and women in matters of employment and occupation (recast).

EU countries

The ECJ case law is binding on EU Member States. At the time of finalising the survey (December 2013), 25 EIOPA Members responded that the Test Achats ruling has already been implemented into national legislation. In all cases, the national legislation has been amended in a legally-binding manner by adapting existing legislation on i) insurance (AT, BG, DE, EE, FI, FR, GR, HR, CZ, HU, LT, LV, PL, SI), ii) equal treatment (BE, CY, DK, IE, NL, SE, UK) or iii) both (ES, MT, RO, SK). In ES, one additional amendment to the existing legislation is pending.

The deadline for EU Member States to implement the ruling into national legislation was 21 December 2012. The majority of the Member States (AT, BE, DK, FI, FR, GR, IE, HU, LV, NL, MT, SE, SI and UK) complied with this deadline. In a few Member States the legislation entered into force later (CY, CZ, DE, EE, ES, LT, PL, RO, SK); however, also in these countries insurance contracts concluded after 21 December 2012 had to be offered and calculated on a gender-neutral basis. Moreover, in HR the legislation entered into force as of the date of entry into the EU (1 July 2013).

Three Members (IT, LU and PT) reported that legislation implementing the Test Achats ruling was in the process of being adopted but not in force at the time of finalising this Report. In IT and PT, draft legislative acts have been prepared and submitted to the responsible body (for IT both the Ministry of Equal Treatment and the Ministry of Industry and for PT the Ministry of Finance). At the moment, no time estimation could be provided as to when the legislation will be adopted.

Several Members reported about further rules and criteria adopted at national level. For example, in one Member State (GR), the mortality tables to be used by the industry have been adapted. In CY, detailed guidance in line with the Communication by the Commission has been provided on what is to be considered as a new contract as well as for which activities it is allowed to collect, store and use gender-related information.

EFTA countries

The case-law of the ECJ delivered after the signing of the EEA Agreement⁶ is not binding on the EEA EFTA countries⁷.

Nevertheless, two EEA EFTA countries (IS and NO) intend to implement the ruling on a voluntary basis. An adoption of the relevant legislation is anticipated by end 2013 (IS) and during the first half-year 2014 (NO).

Further details about the concrete situation in individual Member States including references to the applicable national legislation are included in the

6 2 May 1992

7 The Test-Achats judgement is not per se binding for the EFTA countries.

Annex.

Annex: Results of mapping exercise among EIOPA Members

Country	Ruling implemented into national legislation ⁸	If yes, please provide name/reference to the legal Act and briefly describe the changes made.	If no, are there plans to do so and when?
AT	yes	BGBI 2013/12 revised sec. 1a para 1 and sec. 9 para 2 Insurance Supervision Act (VAG) and sec. 1c and 15a para 1 Insurance Contract Act (VersVG). According to VAG the use of gender as a risk factor may not result in differences in premiums and benefits for men and women. This applies also for insurance companies from EEA countries operating in Austria. In order to regulate the contractual consequences of this prohibition, the VersVG was adjusted. Insurance companies may not refer to an agreement contradicting this requirement. In addition the FMA published a circular letter concerning Unisex-bases of calculation. This circular letter regulates the use of bases of calculation and mortality tables which are deemed appropriate for calculating adequate technical provisions.	N/A

⁸ Status: December 2013.

BE	Yes	<p>A Law of 19 December 2012 has adapted Articles 10 and 12 of the Belgian "Gender Law" to the 'Test Achats'-judgment of the European Court of Justice.</p> <p>As from 21 December 2012, a distinction may no longer be made on the grounds of the sex for the determination of insurance premiums and benefits as regards:</p> <ul style="list-style-type: none"> • new life insurance policies concluded on or after 21 December 2012 (new Article 10 of the Gender Law) • new complementary social security schemes concluded on or after 21 December 2012 that were concluded outside the scope of the Employment and Occupation Directive (art 8) and that as a result fall within the scope of Directive 2004/113/EC (new Article 12, § 3 of the Gender Law). <p>For the sake of completeness, we would like to mention that the exception to the rule of unisex premiums and benefits as provided by art. 5.2 of the Directive was limited to life insurance policies in Belgium.</p>	N/A
BG	Yes	<p>Reference to the legal Act:</p> <p>The Act amending and supplementing the Insurance Code published in Official State Journal on 28 February 2013.</p> <p>The changes made are as follows:</p> <ul style="list-style-type: none"> - A prohibition for considering gender as an actuarial function in determining the insurance premium was introduced in Article 65a of the Insurance Code. - New paragraph (§ 11b of the Insurance Code) was 	N/A

		<p>introduced stating that the provision of Article 65a, Paragraph 1 applies to insurance contracts concluded after 20 December 2012 and to agreements between the parties, whereby insurance contracts, which do not contain an automatic renewal clause and which have been concluded before or on 20 December 2012, are extended. Contracts considering gender as an actuarial function in determining the insurance premium concluded before or on 20 December 2012 are admissible where insurers use reliable and regularly updated public statistical information showing clearly that gender is a determining factor. Furthermore, no conclusion exists of insurance contracts concluded after 20 December 2012 and of agreements between the parties, whereby insurance contracts, which do not contain an automatic renewal clause and which have been concluded before or on 20 December 2012 are extended:</p> <ol style="list-style-type: none"> 1. where insurance contracts, concluded before or on 20 December 2012, are automatically renewed after 20 December 2012; 2. where after 20 December 2012 individual elements of insurance contracts, concluded before or on 20 December 2012, are corrected, and these corrections result from parameters agreed in advance and the consent of the insured person is not required; 3. where the insured person with a unilateral statement of will after 20 December 2012 brings into effect additional 	
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		<p>insurance, on the terms and conditions of which a preliminary agreement has been reached in contracts, concluded before or on 20 December 2012. When an insurance portfolio comprising insurance contracts, concluded before or on 20 December 2012, is transferred from one insurer to another, Article 65a does not apply to the insurance contracts within the procedure for transfer of the portfolio after 20 December 2012.</p>	
CY	Yes	<p>Law 89(I) of 2013 as published in the Official Gazette no. 4402 dated 26.7.2013. Article 7 of the existing Law was amended so that from 21/12/2012 onwards, the use of gender as a factor in the calculation of premiums and other benefits for insurance and other related financial services is prohibited for all new contracts. The definition of new contract follows the Guidelines issued by the European Commission on 22/12/2011. Also, an Appendix I was included, with Part A, on what should be considered as new insurance contracts and Part B, containing a list of situations that are not considered as new insurance contracts. There is also Appendix II, with gender related practices for which it is allowed to collect, store and use gender related information. These are the main changes which are based on the Guidelines issued by the European Commission.</p>	N/A

CZ	YES	<p>Changes have been made through adoption of the Act No. 99/2013 Coll., on amending certain acts in relation to insurance and pension in connection with the abolition of derogations from the principle of equal treatment in European Union law (from 20 March 2013). The Insurance Contract Act has been amended as follows: "In determining the amount of premiums or insurance benefits calculation is forbidden to apply the criterion contrary to the principle of equal treatment. This applies even if it is a consideration when determining the amount of premiums or insurance benefits calculation used pregnancy or motherhood. This does not affect the use of age or health status as a determining factor in the determination of premiums and the calculation of insurance benefits for the insurance risk, which is the evaluation of insurance risk based on relevant and accurate actuarial and statistical data, and if the difference in the amount of premiums or insurance benefits is appropriate. "</p> <p>This provision covers all new insurance contracts and extension of the insurance period for insurance contracts concluded before the effective date of the amendment. The Insurance Activity Act has been amended by provisions regarding administrative sanctions in relation to infringement of the principle of equal treatment and the duty of insurance undertaking to adjust technical reserves accordingly.</p>	N/A
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DE	Yes	The ECJ Test Achats Ruling was implemented into German national Law by the SEPA Begleitgesetz (Accompanying Act on the Single Euro Payments Area which included changes to the Insurance Supervision Act). It came into force on the 9th of April 2013. Nevertheless, insurance contracts from 21th December 2012 on had to be calculated and offered on an unisex basis.	N/A
DK	YES	Lovbekendtgørelse 2001-08-29 nr. 775 om ligebehandling af mænd og kvinder i forbindelse med forsikring, pension og lignende finansielle ydelser, senest ændret 21.12.2012 (Consolidated Act. On equal treatment of men and women in connection with insurance, pension and other financial services, changed 21.12.2012) To conform with the European Court of Justice ruling in the Case C-236/09 (“Test Achats ruling”) national law was changed as per 21 December 2012 so that insurers are inhibited from using gender-based factors in the calculation of individuals’ premiums and benefits for all new contracts. The goal being that men and women are treated on a uni-sex basis, so that men and women receive the same benefits for same premium.	N/A

EE	YES	<p>Reference to Section 14¹ of Insurance Activities Act:</p> <p>(1) The differences between the insurance premiums and insurance indemnities of females and males shall not be caused by the use of the gender factor in the assessment of the insured risks.</p> <p>(2) An insurance undertaking shall be permitted in the assessment of insured risks in sickness insurance to take into account the risks, which are characteristic only of persons of one gender, and to differentiate, if necessary, to the extent of the specified risks the insurance premiums and insurance indemnities of females and males.</p> <p>(3) Neither pregnancy nor maternity shall affect the size of the insurance premiums and insurance indemnities.</p>	N/A
ES	yes	<p>Final Dispositions #4 and #13 of the Law 11/2013, of 26 July* :</p> <ul style="list-style-type: none"> • Suppression of Article 71 (1), paragraph 2, of the Organic Law 3/2007**, which enabled Royal Decrees to specify in which cases pricing and benefits could be established individually with gender being a significant actuarial or statistical factor in the determination of risk. • Suppression of Transitional Disposition #5 of the Organic Law 3/2007, which enabled insurance undertakings to continue using mortality and survival tables in place. 	<p>Also, a modification of Article 76.7 of the Royal Decree 2486/1998**** is envisaged in order to adapt it to the Test Achats ruling, as the current wording allows different pricing and benefits according to sex when sex is a significant actuarial or statistical factor in the determination of risk)</p>

		<ul style="list-style-type: none"> • Inclusion of Additional Disposition #12 to the Royal Legislative Decree 6/2004***, which prohibits different treatment of men and women in pricing and benefits of insurance contracts when those are calculated with gender as a calculation factor. 	
FI	YES	The Act on Insurance Companies, The Act on Foreign Insurance Companies and the Act on Insurance Associations have been changed so, that gender may not be used in the calculation of insurance premiums or benefits gained from consumer insurance. The regulation in the above mentioned acts concerning submitting the risk evaluation to the FIN-FSA has also been abolished in this connection.	N/A
FR	Yes	<p>The Ministerial Order adopted on 18 December 2012 on gender equality in the insurance sector amends Articles A. 111-6 and A. 335-1 of the French Insurance Code. It provides that:</p> <ul style="list-style-type: none"> - differences in prices and guarantees shall not be based on the gender for individual motor insurance contracts concluded or substantially modified after 20/12/2012. - In the life insurance sector, when using mortality tables based on gender, insurance companies shall always apply the most prudent tariff calculation. - Life annuities paid to policyholders shall be at least as 	N/A

		favourable as those calculated on the basis of a common table for men and women.	
GR	YES	1. Art.162 of L. 4099/2012 which amends L.3769/2009. This article stipulates that actuarial differences will not result in differences to prices for new insurance policies concluded from 20/12/2012 and onwards. 2. Decision of Bank of Greece No 49/21/12.9.2012 which defines the unisex mortality table that should be used by insurance undertakings	N/A
HR	YES	Act on Amendments to the Insurance Act - Article 2 amending Article 3 of the Insurance Act, adding Paragraphs 7, 8, 9 (Official Gazette 54/2013, valid from the date of accession of the Republic of Croatia to the European Union (01.07.2013.)) Croatian Financial Services Supervisory Agency adopted Ordinance on detailed rules and criteria for taking account of gender (Official Gazette 79/2013) according to the Test Achats ruling	N/A
HU	Yes	The Act on insurance institutions and insurance business Prohibiting Discrimination on Grounds of Sex Section 96/A. (1) The following actions of insurance companies shall not be	N/A

		<p>construed as a violation of the principle of gender equality defined in Act CXXV of 2003 on Equal Treatment and the Promotion of Equal Opportunity (hereinafter referred to as "ETOA") based on sex, if the insurance company processes, stores and uses data related to sex solely for the purpose of:</p> <ul style="list-style-type: none"> a) provisioning; b) internal pricing in connection with monitoring the composition of the insurance company's financial assets from the point of view of total pricing; c) pricing reinsurance contracts; d) commercial and other advertising activities defined in the Act on the Basic Requirements and Certain Restrictions of Commercial Advertising Activities; e) risk assessment in connection with life, accident and health insurance policies. <p>(2) In addition to what is contained in Subsection (1), discrimination based on sex shall not be construed to violate the principle of equal treatment:</p> <ul style="list-style-type: none"> a) in the case of discrimination - which may be connected to sex - based on reasonable grounds that can be independently assessed relying on true distinction, if assessed objectively, and connected directly to the given contractual relationship; b) where preferential treatment is provided - relative to Section 30/A of the ETOA - to any client or client group, if it does not constitute unlawful discrimination vis-à-vis other person or persons in a situation comparable to that of 	
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		<p>specified clients or client groups;</p> <p>c) where access to certain products is refused to members of one sex, if the insurance company provides the product in question exclusively or primarily to members of one sex where this is objectively justified by a legitimate aim and the means of achieving that aim are appropriate and necessary. This is effective since 21 December 2012</p>	
IE	Yes	<p>Equal Status (Amendment) Act 2012. The Act provided for technical amendments to the Equal Status Acts to give effect in national law to the decision of the Court of Justice of the EU in the Test-Achats case.</p>	N/A

IS	No	N/A	<p>Yes, a legislative proposal was put forward last March. The proposal is to amend Act on Equal Status and Equal Rights of Women and Men, No. 10/2008. One of the suggested amendments is in line with the Test Achats ruling. Rough translation of the proposed art. is as follows:</p> <p>"Any discrimination based on gender in determining the premium or benefits in relation to insurance or other related financial services is prohibited."</p> <p>Due to parliament elections in April the discussion on the proposal was not finalised. It's expected that the proposal will be put forward again in the fall and be legalised before the end of the year.</p>
IT	No	N/A	<p>Yes. A draft piece of legislations has been prepared by IVASS and submitted to both the responsible bodies (Ministry of Equal Treatment and Ministry of Economic Development). At the moment, no time estimation could be provided as to when the legislation will be adopted. The draft piece of legislation is aimed to amend the law n.198/2006 (the so called "Code on the equal treatment of men and women") and after that IVASS will be empowered to amend Regulation n.30/2009 which implements the primary law.</p>

			IVASS, however, is already checking the compliance with the Test Achats ruling of the practices used by the insurance undertakings.
LI	No	N/A	There are currently no plans to implement the ruling of the ECJ. Case-law of the ECJ delivered after the signing of the EEA Agreement (thus after 2 May 1992) is not binding on the EEA EFTA States (see Art. 6 of the EEA Agreement).
LT	Yes	The Law on Insurance has been amended (93, 114, 127 articles). Article 93 of the Law on Insurance provides that when calculating insurance premiums and benefits the insurer may not take into consideration the gender of a policyholder or an insured person as a factor relevant to the insurance risks.	N/A

LU	No	N/A	<p>In order to implement the ECJ ruling in the Test Achats case , draft legislation has been introduced before Parliament in July 2012 (Bill of law No 6454). The objective of this draft legislation was three-fold: a) amend existing legislation on annual accounts and consolidated accounts of insurance and reinsurance undertakings; b) transpose provisions of the Solvency II directive relating to the content of insurance contracts into the law of 27.07.1997 on the insurance contract (as amended); c) amend the law of 27.07.1997 on the insurance contract in order to implement the Test Achats ruling. As in its January 2013 opinion, the Council of State ("Conseil d'Etat") expressed a preference for a split of the draft legislation into different bills of law, CAA made a proposal in April 2013 to the Ministry of Finance to split the draft legislation into two separate bills of law. Currently, these two separate bills have not been reintroduced into the legislative process.</p>
LV	Yes	<p>In 20.09.2012 amendments were made to the Law on Insurance Companies and Supervision Thereof, which came into force in 21.12.2012. In particular, the provision allowing on certain occasions gender discrimination, was changed to explicitly state that gender discrimination is not allowed when</p>	N/A

		calculating insurance premium and insurance indemnity	
MT	Yes	<p>Article 5 of the Directive has been transposed in regulation 5 of the Access to Goods and Services and their Supply (Equal Treatment) Regulations, 2008 (L.N. 181 of 2008)(“the Regulations”) issued by the Minister of Social Policy under the Equality For Men and Women Act (Cap. 456).</p> <p>Moreover , on the 13th February 2012, the MFSA amended Insurance Rule 6 of 2011 on the Scheme of Operations Relating to the Business of Insurance so as to provide that the unisex rule contained in Article 5(1) of the Directive is to apply to all insurance contracts entered into after the 21st December 2012. As from the 21st December 2012, the insurance market is required to apply the unisex rule contained in Article 5(1) of the Directive without any possible exception in relation to the calculation of individuals’ premiums and benefits in new contracts entered into after the 21st December 2012 and to be guided by the European Commission Guidelines on the application of Council Directive 2004/113/EC to insurance in this regard.</p>	N/A
NL	Yes	Amendment to the Decree on equal treatment referring to	N/A

		Insurance of 7 November 2012	
NO	No		Yes. A proposal prepared by Finanstilsynet, to amend the relevant Act in accordance with the Test Achats ruling has been forwarded by The Ministry of Finance for public hearing. The deadline for commenting on the proposal is 15th of August 2013. The amendment will probably be adopted by the Parliament during the first half-year 2014.
PL	Yes	Act of 22 May 2003 on Insurance Activity was amended. According to Art. 18a Act on Insurance Activity, the application by the insurance undertaking the gender criterion in calculation premiums and benefits cannot lead to diversification of premiums and benefits of individual persons.	N/A

PT	No	N/A	<p>Yes, there are.</p> <p>Further to the EUCJ's ruling <i>Test Achats</i>, Instituto de Seguros de Portugal (ISP) has prepared a draft piece of legislation aimed at amending Law no. 14/2008, of 12th March, which transposed Council Directive 2004/113/EC, of 13 December, implementing the principle of equal treatment between men and women in the access to and supply of goods and services, into the national legal system.</p> <p>The draft piece of legislation prepared by ISP intends to reflect the conclusions drawn in <i>Test Achats</i> proceedings as well as the principles set in the European Commission Communication <i>Guidelines on the application of Council Directive 2004/113/EC to insurance, in the light of the judgment of the Court of Justice of the European Union in Case C-236/09 (Test-Achats)</i>, issued on 22nd December 2011.</p> <p>The aforementioned draft piece of legislation was addressed by ISP to the Ministry of Finance, which has thereafter been in charge of taking the necessary measures aimed at its enactment.</p>
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RO	YES	Abolition of paragraphs 2-4 of Art. 7 of Ordinance No. 61/2008, implementing the principle of equal treatment between women and men in terms of access to goods and services and the supply of goods and services. Following the amendments of the Ordinance, there were also amendments in insurance: abolition of paragraphs 2-3 of Art.3 from ISC Order no. 6/2009, to implement the Norms concerning the principle of equal treatment for men and women in the access to and supply of insurance services. We mention that the life-insurance policies stopped being issued by gender discrimination starting December 21st, 2012, following exactly the European Court of Justice Decision.	N/A
SE	Yes	Discrimination Act: The change means that insurance companies can no longer use different assumptions for men and women in their calculations of the sums insured and premiums on new private insurance. The change is valid from Dec 21, 2012.	N/A
SI	Yes	The change has been introduced with the amendment of the Insurance Act, namely Article 83 para. 7 (ZZavar -I (30.11.2012), no. 90/2013). The insurance undertakings can take into account the gender while calculating the premium and determining the obligations of the insurance undertaking on the collective level provided that does not lead to the distinction on individual level. Furthermore the Insurance	N/A

		supervision Agency adopted executive act to define further rules and criteria based on this amendment.	
SK	Yes	Act n. 365/2004 Anti-discrimination Act Act n. 8/2008 on Insurance Articles about using of sex as an actuarial factor in calculation of insurance premiums and benefits was deleted.	N/A
UK	Yes	The ruling was brought into UK law by the Equality Act 2010 (Amendment) Regulations 2012. This amends the existing Equality Act to remove an exemption for insurance products. This may be found at http://www.legislation.gov.uk/uksi/2012/2992/pdfs/uksi_20122992_en.pdf .	N/A