

# Role aktuárů v utváření trhu životního pojištění

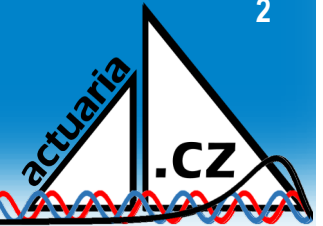


Jarní aktuárské setkání 2015

# Materiál AAE

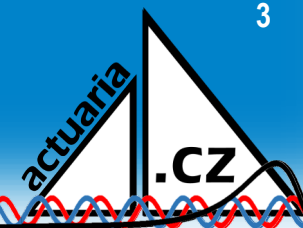
## CONDUCT RISK INDICATORS

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- ▲ Purpose: to identify areas of potential consumer detriment and indicators which may suggest a potential source of consumer detriment
- ▲ **Otázka pro hosty: mají se aktuáři vyjadřovat k takovýmto tématům?**

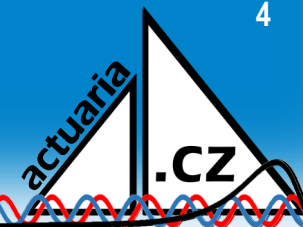
# Risk To Customers



- A.** Products are not developed and marketed in a way that pays due regard to the interests of customers
  - B.** Customers are not provided with clear information before, during and after the point of sale
  - C.** Customers are sold products which are not appropriate to their needs
  - D.** Customers receive poor quality advice
  - E.** Customer complaints and disputes are not dealt with in a fair manner
  - F.** The privacy of information obtained from customers is not correctly protected
  - G.** The ongoing reasonable expectations of customers are not met, for example, they receive poor long term value for money.
- ▲ **Otázka: co je to dobrá hodnota za peníze? Jak to změřit?**

# Indicators of Potential Conduct Risk

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## ▲ Data availability

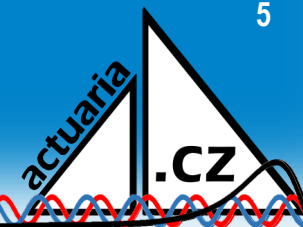
▲ Summarises availability and accessibility of a given indicator. Some indicators might be easier to measure and collect than others. It is important to note that these should be measured and collected on a sufficiently granular level to ensure consistency between various companies/markets. These indicators also should be collected/calculated for homogeneous groups, so the supervisor can perform benchmarking and comparisons between comparable companies/markets.

## ▲ Consumer Risk

▲ Defines the risks (as per section 2), which could be measured/identified by this indicator. Each indicator may provide insight to one or a number of the risks to which consumers are potentially exposed.

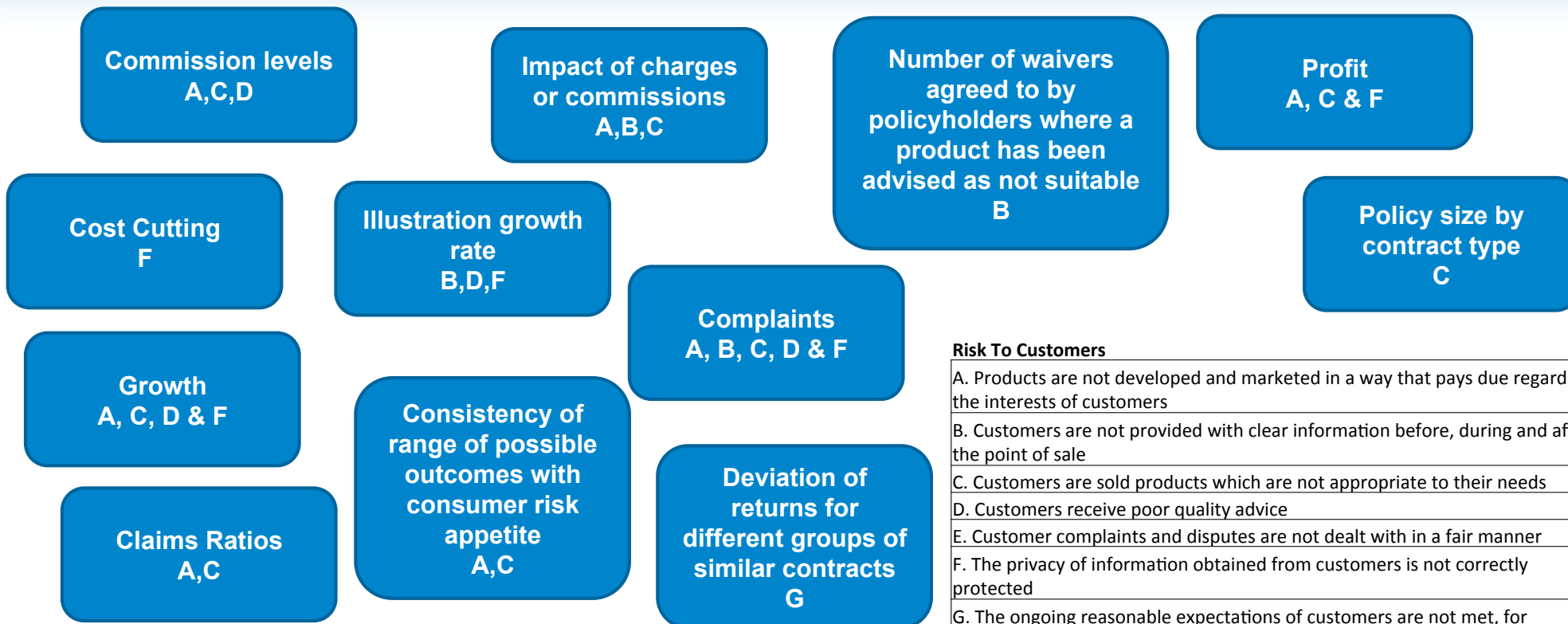
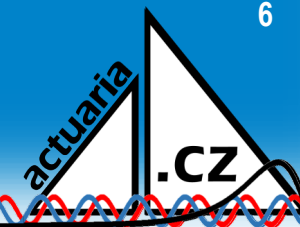
# Disclaimers

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- ▲ The indicators may point to potential sources of consumer detriment. They do not of themselves mean that any product which is flagged by any of the above criteria is the subject of consumer detriment but draw attention to areas where further analysis should be carried out.
- ▲ A product which is not flagged by indicators may still give rise to consumer detriment.
- ▲ **Otázka: umíme (aktuáři) sdělit, co konkrétní ukazatel říká a co neříká?**

# Risk Indicators



**Risk To Customers**

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