

HELGI'S POINT

"Data with a story"

May 27, 2013

Czech Republic

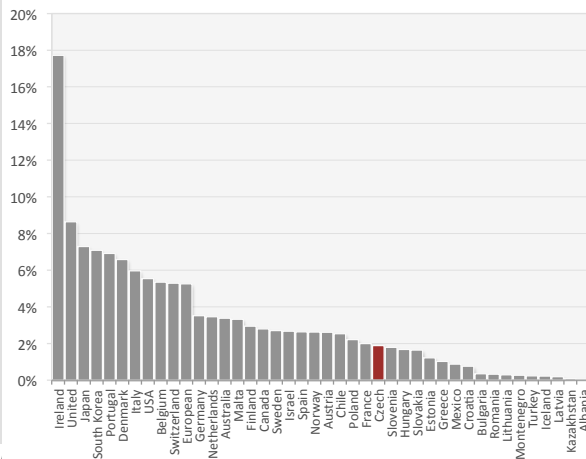


Life Insurance Premium (As % Of GDP)

Life insurance is a contract between an insurance policy holder and an insurer in which the insurer promises to pay a designated beneficiary a sum of money (the "benefits") upon the death of the insured person.

Depending on the contract, other events, such as terminal illness or critical illness, may also trigger payment. The policy holder typically pays a premium, either regularly or as a lump sum. Other expenses (such as funeral expenses) are also sometimes included in the premium.

Life policies are legal contracts and the terms of the contract describe the limitations of the insured events. Specific exclusions are often written into the contract to limit the liability of the insurer; common examples are claims relating to suicide, fraud, war, riot and civil commotion



Source: OECD, National Central Bank, Helgi A.

You will find more at www.helgilibrary.com/indicators/index/life-insurance-premium-as-of-gdp

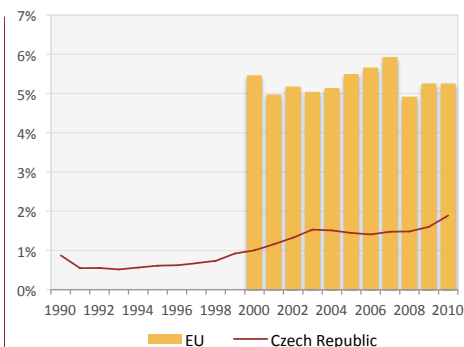
HELGI'S POINT OF VIEW

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ABOUT THE PRODUCT

Helgi's Data Breakfast is a service primarily set up to feed media sector with interesting statistical data. If you like it, you can find more at www.helgilibrary.com/daily. If you would like to get our report regularly, please, register at www.helgilibrary.com/user/register and receive our daily report with an excel file the actual data for free. If you have any questions, suggestions, or comments, please, let us know at info@helgianalytics.com.



www.HelgiAnalytics.com

HELGIHO POINTA

"Data s příběhem"

27. Května, 2013



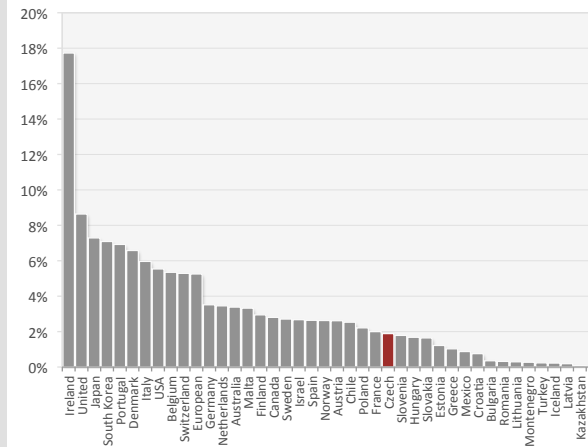
Česká republika

Pojistné životní prémie (jako % HDP)

Životní pojištění je smlouva mezi držitelem pojistné smlouvy a pojištěním, kde se pojišťitel zavazuje zaplatit určenému příjemci sumu peněz ("benefity") v případě úmrtí pojištěné osoby.

Dle druhu pojistné smlouvy mohou i jiné události, jako jsou smrtelné nemoci nebo dlouhodobé nemoci, vyvolat platbu. Pojistník obvykle platí pojistné, a to buď pravidelně, nebo jako paušální částku. Ostatní náklady (např. náklady na pohřeb) jsou také někdy zahrnuty v pojistném.

Životní pojistky jsou právní smlouvy a podmínky smlouvy popisují omezení pojistných událostí. Do smlouvy jsou často vkládána specifická vyloučení, aby se omezil závazek pojištěitele, obecnými příklady jsou případy sebevraždy, podvodu, války, vzpoury a občanských nepokojů.



Zdroj: OECD, National Central Bank, Helgi Analytics

Více informací najdete na www.helgilibrary.com/indicators/index/life-insurance-premium-as-of-gdp

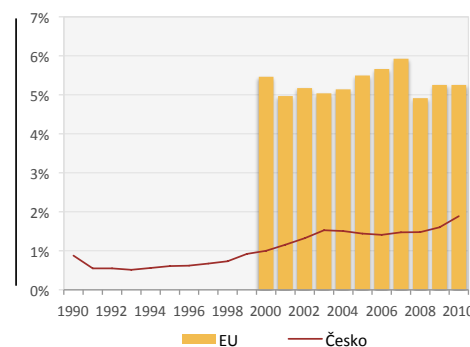
HELGIHO POINTA

Česká republika

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O PRODUKTU

"Helgiho pointa" je produkt, který se snaží poskytnout zajímavá statistická data jednoduchou formou převážně mediálnímu sektoru. Pokud Vás tato služba zaujme, více naleznete na www.helgilibrary.com/daily. Pokud máte zájem odebrat náš report pravidelně, zaregistrujte se na www.helgilibrary.com/user/register a odebírejte každý den zdarma report společně s příloženým datovým souborem. Pokud budete mít jakékoliv dotazy, návrhy či připomínky, kontaktujte nás prosím na info@helgianalytics.com.



www.HelgiAnalytics.com

ABOUT HELGI ANALYTICS

Helgi Analytics is a consulting company based in the Czech Republic. The company mainly provides consultancy in the area of financial services and real estate and focuses primarily on the region of Central and Eastern Europe.

Helgi Analytics also runs a web application called Helgi Library, which is a database/library offering data and analyses on more than 95% of the world's economy and population. The Library aims to bring interesting statistical data and analyses to a wide audience under affordable conditions. If you wish to get more details, please visit www.helgilibrary.com or contact us at info@helgianalytics.com.

Helgi Analytics

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