



11 Years of Unisex - Fear and Actuality: a German Perspective

Philipp Lankes, Jonathan Mattern, Patrick Kosa (all msg systems ag)



About the speakers



- **Patrick Kosa**

Senior Business Consultant, msg systems ag

Worked in actuarial advisory since 2016

Member of the German Association of Actuaries (DAV) since 2021



- **Jonathan Mattern**

Senior Business Consultant, msg systems ag

Worked in IT audit and actuarial advisory since 2017

Member of the German Association of Actuaries (DAV) since 2022



About the speakers



- **Philipp Lankes**

Principal Business Consultant, msg systems ag

Worked in IT, Risk Management and actuarial advisory since 2009

Member of the German Association of Actuaries (DAV) since 2015

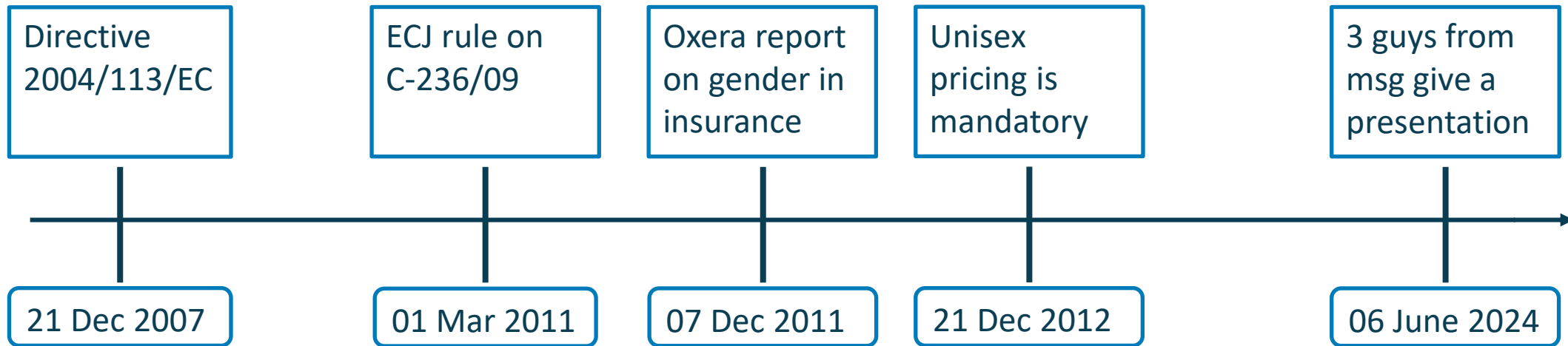


- **Information on company:**

With over 10,000 experts, msg provides creative and solution-driven entrepreneurial knowledge in the areas of insurance, banking, automotive, etc. for over 40 years.



European Court of Justice (ECJ) rules on gender-neutral pricing



Is European court gender insurance ruling completely bonkers?

The Guardian

Relevance and impact of unisex pricing today

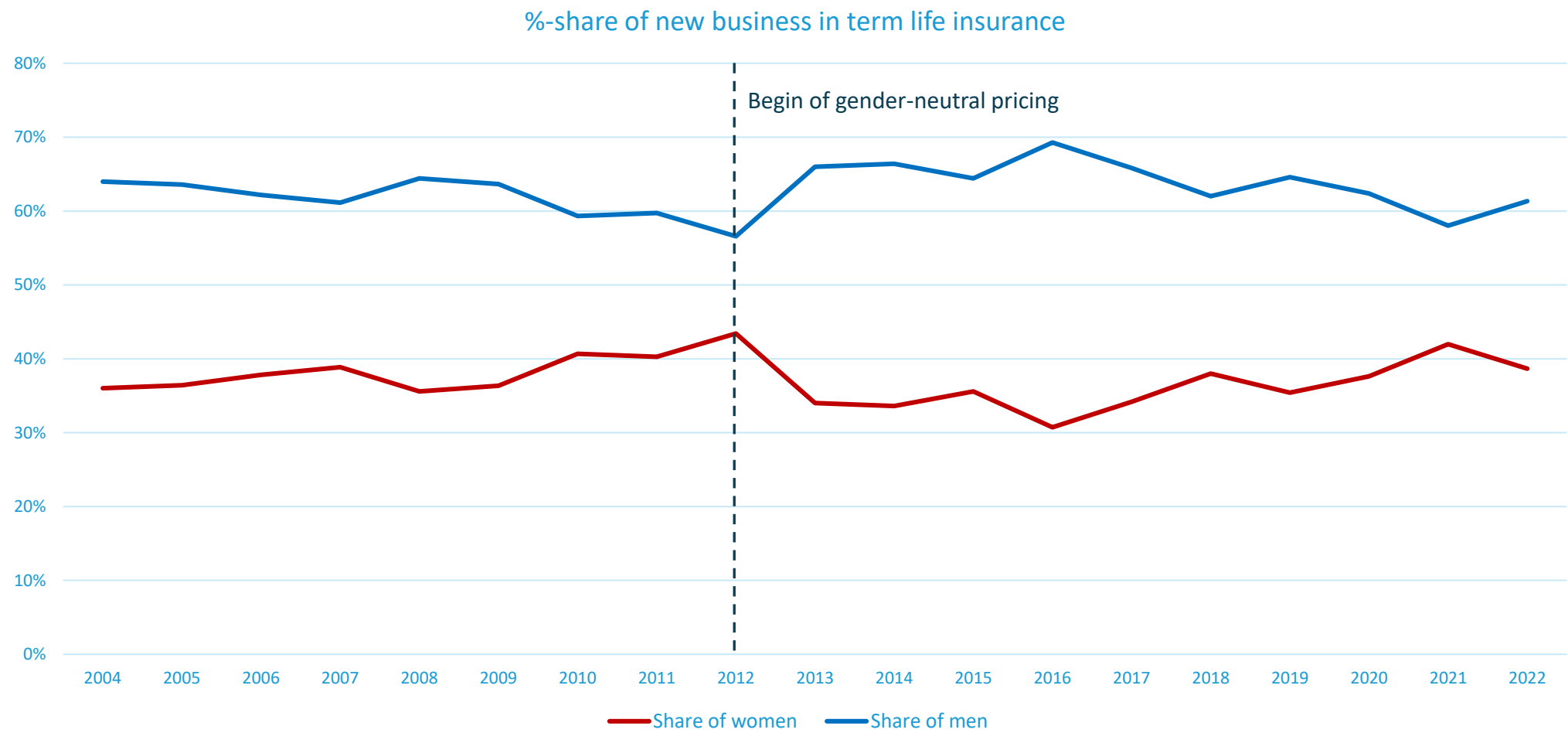


„The topic has no relevance any more!“

Answer to our study by a responsible actuary



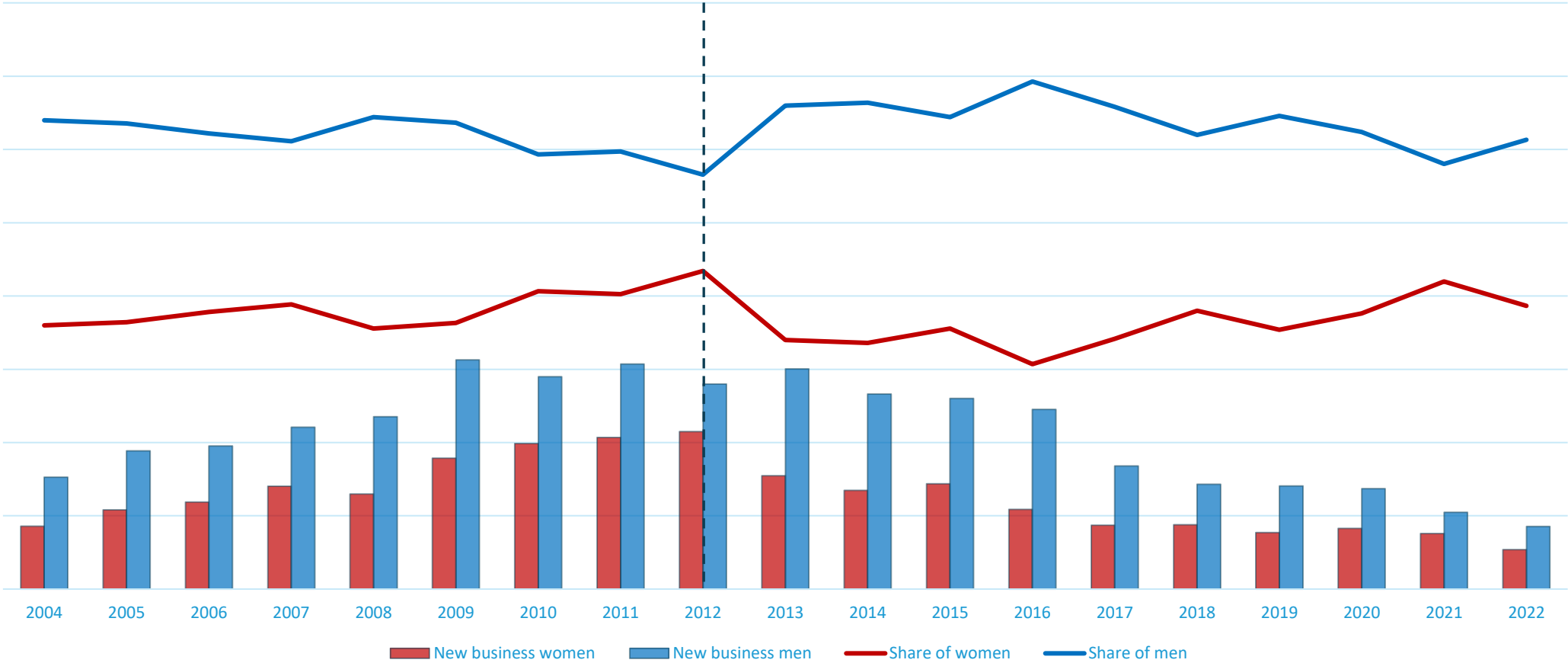
Change in portfolio composition



Change in portfolio composition

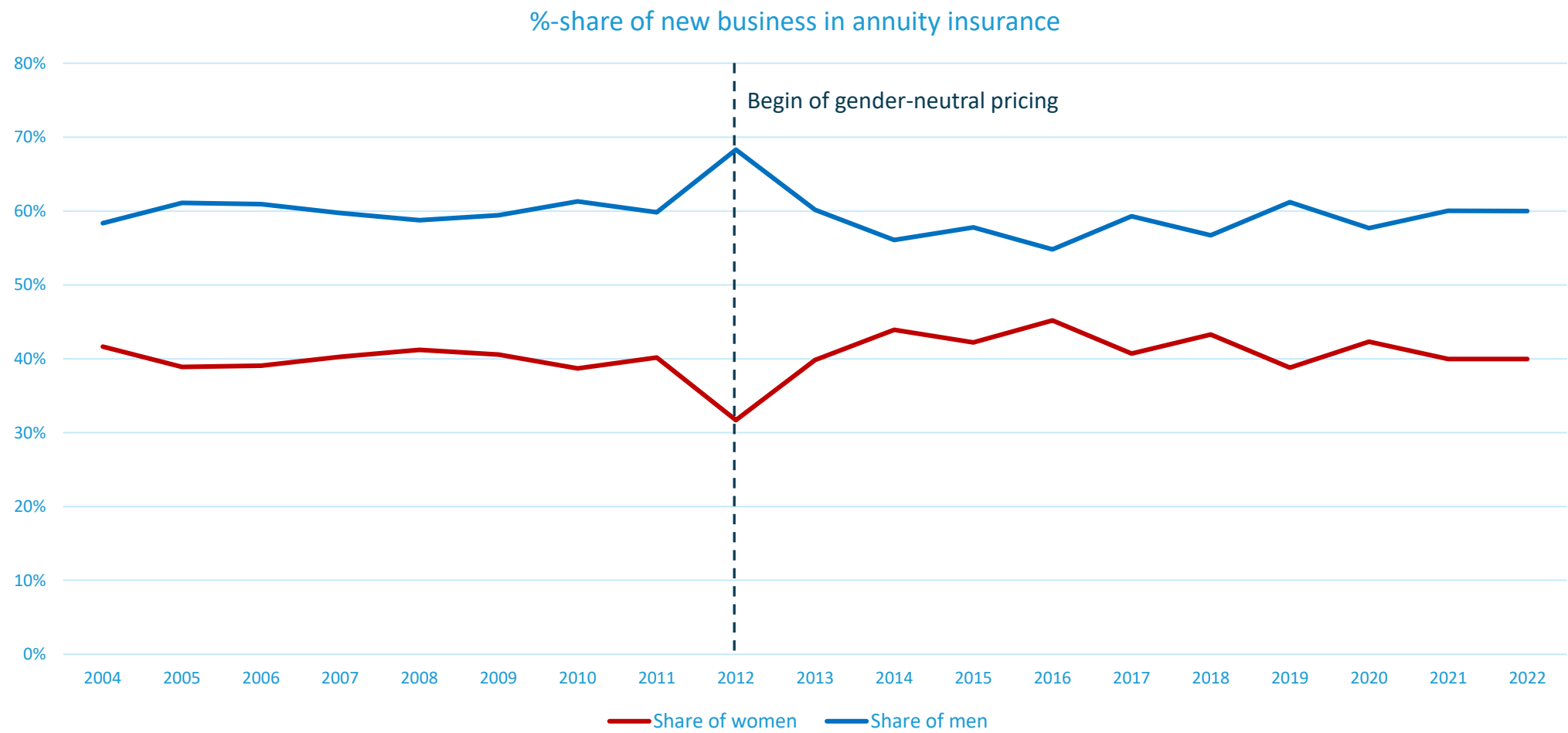


New business in term life insurance





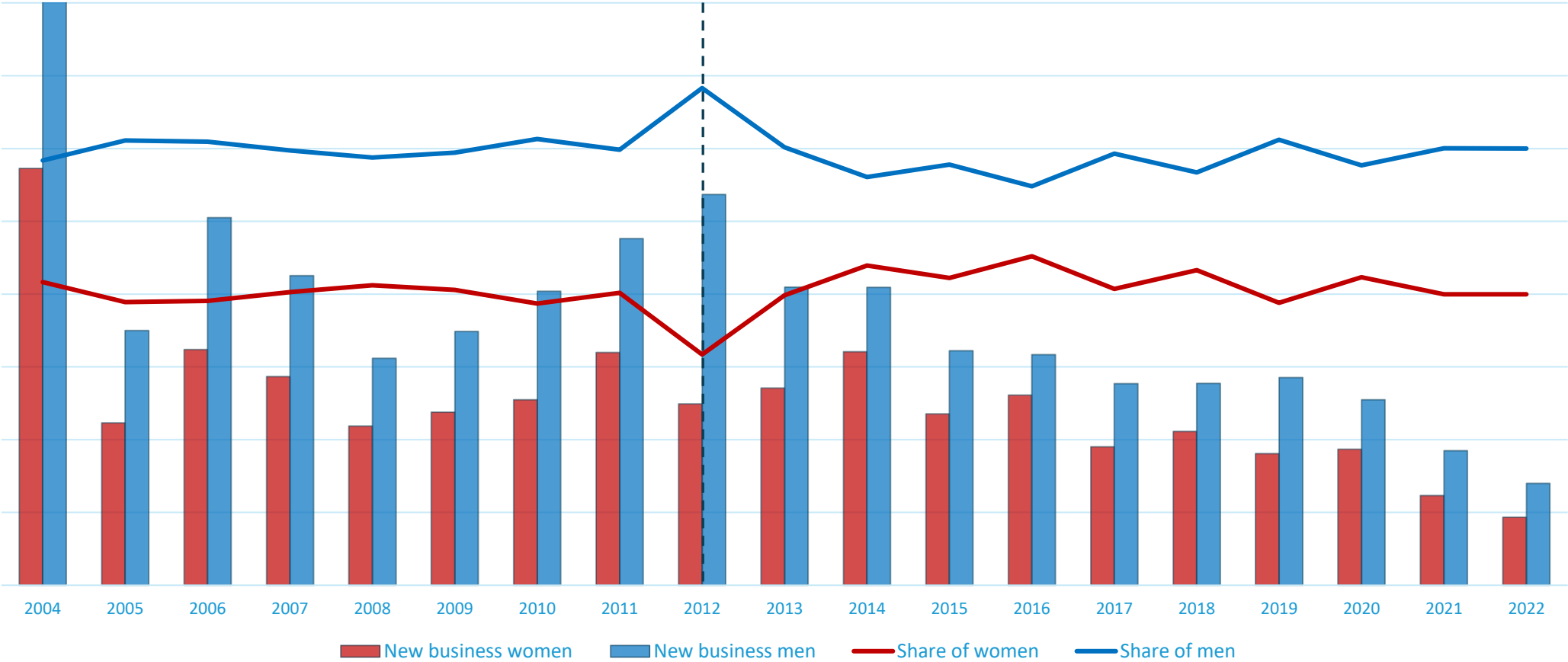
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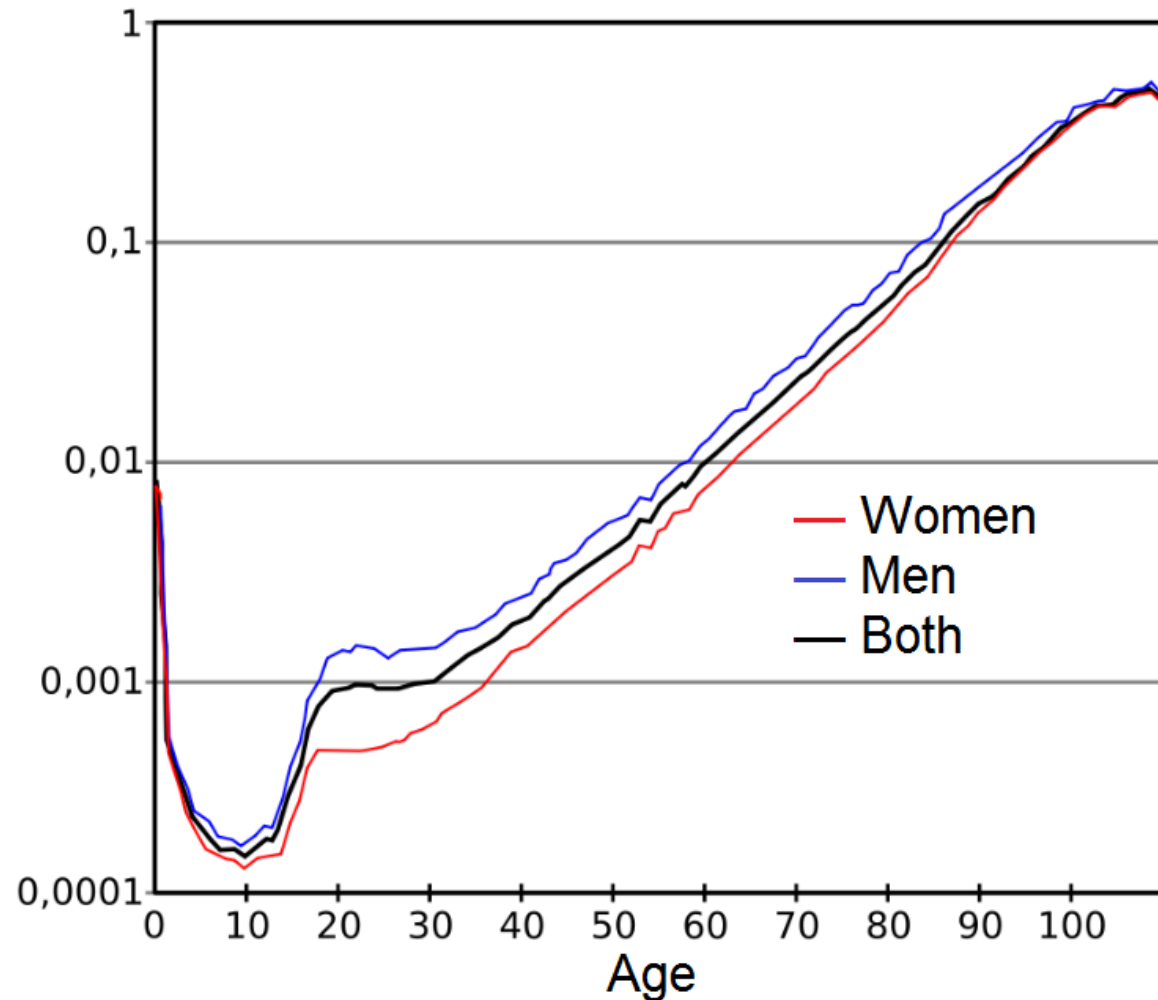
Change in portfolio composition



New business in annuity insurance

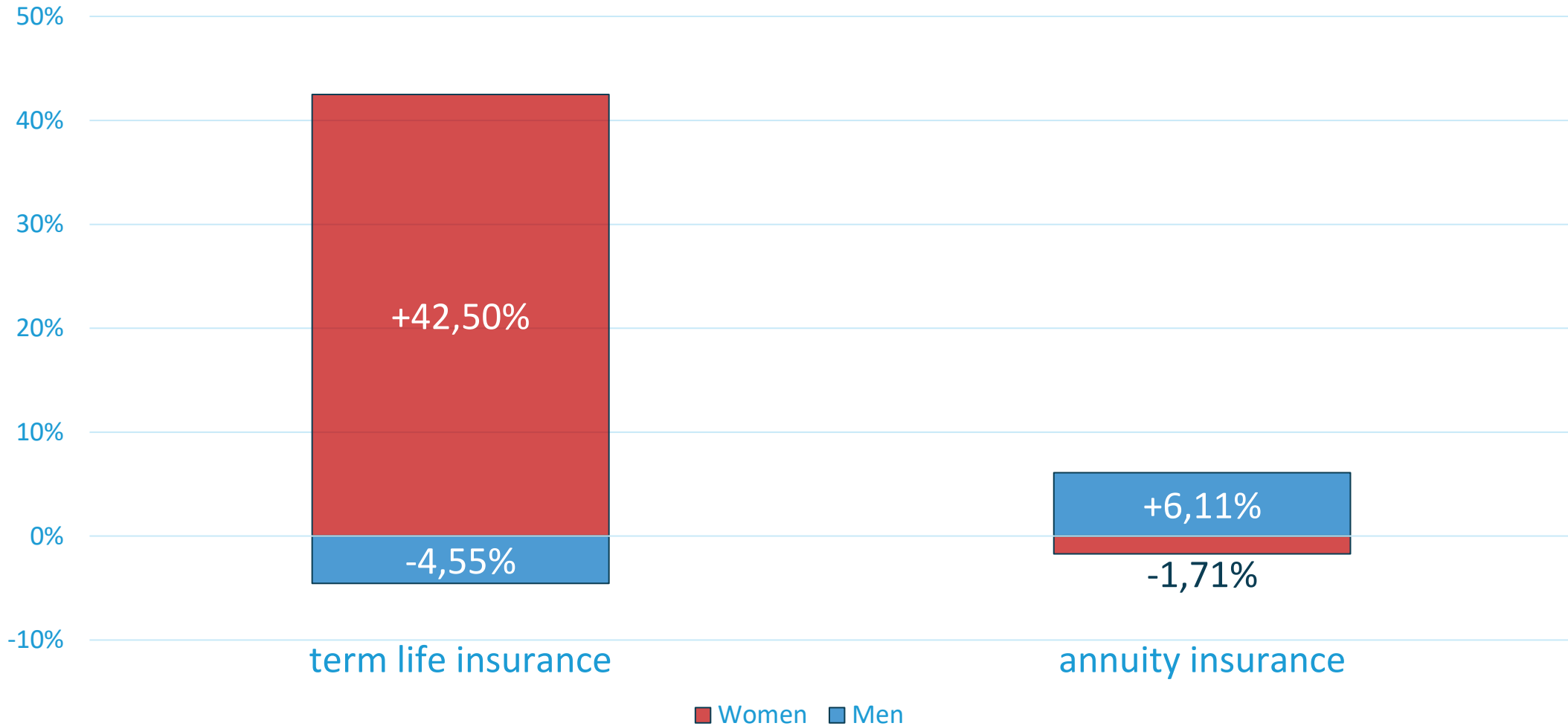


Age-specific mortality rates for men and women

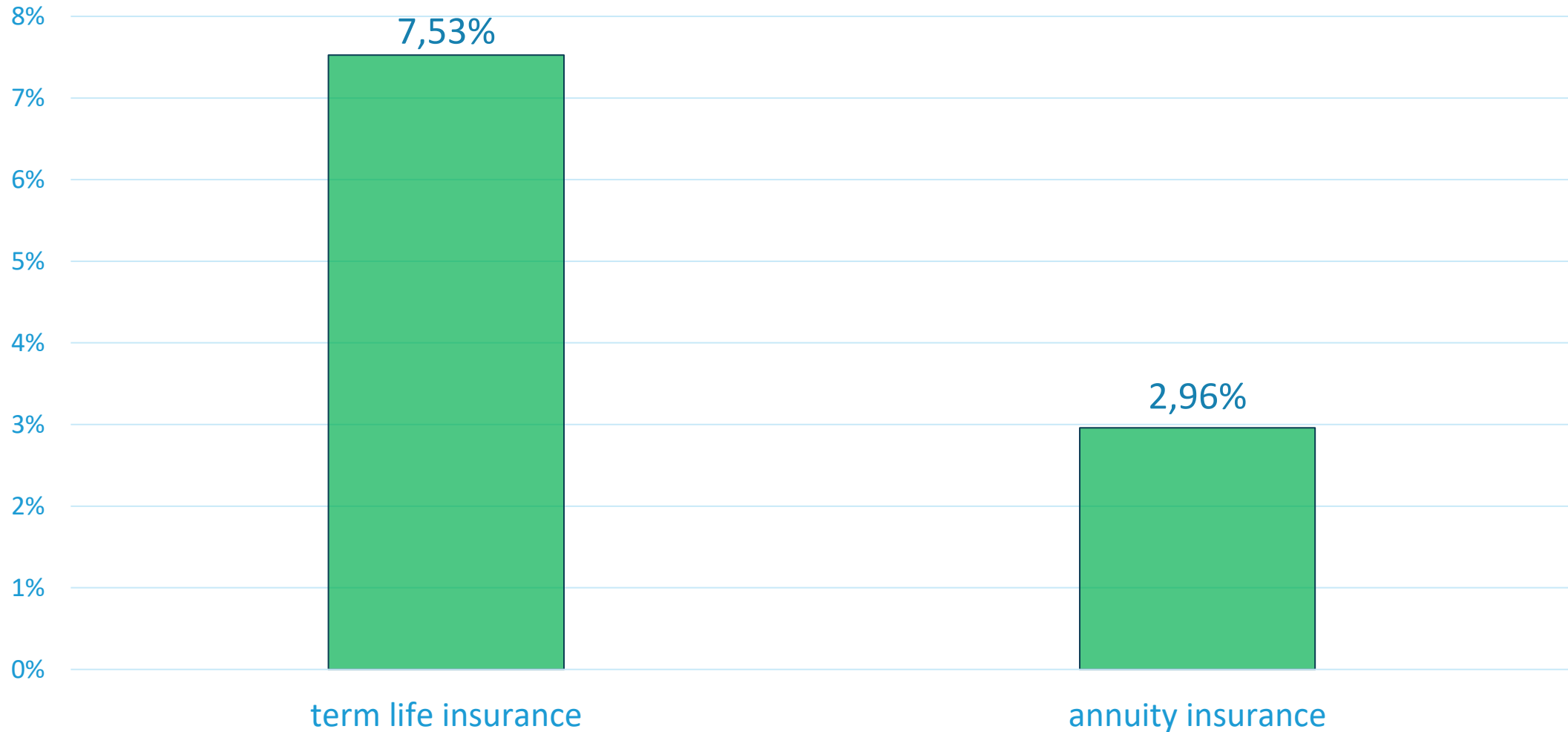


https://en.wikipedia.org/wiki/File:Mortality_by_age.png

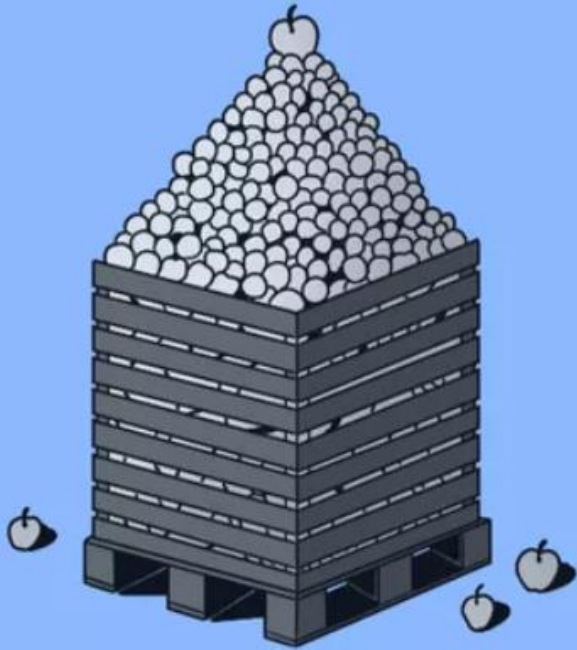
Price change in tariffs from 2012 to 2013



Additional safety margins due to unisex



Increased surplus levels

An illustration of a wooden crate filled to the brim with small, round objects, likely representing assets or resources. The objects are piled high, forming a pyramid shape that exceeds the top edge of the crate. A single apple sits on top of the pile. Three more apples are scattered on the ground around the base of the crate, symbolizing the surplus.

Surplus

['sər-(,)pləs]

The amount of an asset or resource that exceeds the portion that's actively utilized.

**„The shift in the range of expected loss
was not so big that it caused serious issues.“**

Chairman of the DAV at the German actuarial conference in April, 2024

Thank you

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