

23 March 2011

**Different premium rates for males and females
European Court of Justice: ‘Test-Achats’ judgment**

Under the EU Gender Directive, insurance is currently exempted from Sex Discrimination Regulations in the UK, provided that any differential treatment between males and females is supported by actuarial or statistical data.

On 1 March, in the ‘Test-Achats’ case, the European Court of Justice ruled that the insurance exemption from the Directive is inappropriate. This ruling means that insurers will no longer be permitted to differentiate between males and females when calculating the cost of pension and insurance. Companies will have until 21 December 2012 to comply.

We shall be making preparations to comply within the time permitted.