This document provides summary of most important Poland population and mortality statistics and most important new research overview.

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NEW RESEARCH

This section is for research published in the last 12 months.

NEW MORTALITY TABLE ‘GUS 2012’

The latest available Poland mortality table is GUS 2012 population table developed by Poland Central Statistical Office (GUS - Główny Urząd Statystyczny). In 2012 study report (Life expectancy tables of Poland 2012) GUS provides detailed description of methodology underlying construction of Polish mortality tables.

<table>
<thead>
<tr>
<th>Period Covered</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Factors</td>
<td>Gender</td>
</tr>
<tr>
<td>Duration</td>
<td>Only ultimate rates</td>
</tr>
</tbody>
</table>

IMPROVED LIFE EXPECTANCY DUE TO TREATMENT OF HIV/AIDS

Total number of HIV/AIDS registered cases in Poland since start of observation in 1985 till end of year 2013 is 17,565. Although awareness of HIV/AIDS is increasing, percentage of diagnosed to total HIV/AIDS cases is still low: around 30% (2011 estimate).

Latest data of National Institute of Public Health indicate increasing number of registered HIV/AIDS cases during last 5 years (2009-2013). Although number of diagnosed each year HIV/AIDS cases is increasing (2004-2013), number of deaths due to AIDS remains at relatively stable level. Recently introduced by Ministry of Health new HIV/AIDS treatment plan for years 2012-2016 is expected to decrease mortality risk resulting from this disease. Detailed data regarding number of new registered cases of HIV/AIDS and AIDS related deaths in Poland in years 2004-2013 (10 years), as well as age & gender structure of cases in years 2009-2013 (5 years) is presented as attachment to this report.

Graph 1: Number of new registered cases of HIV/AIDS and AIDS related deaths in Poland in years 2004-2013. Own elaboration base on PZH data.

1 Poland Central Office: http://www.stat.gov.pl/gus/5840_894_ENG_HTML.htm
NEW MORTALITY PROJECTION

Not available. Possible updates in the future.

ANOTHER PROJECT

Not available. Possible updates in the future.
COUNTRY BACKGROUND

This section is aimed to provide background about the country.

POPULATION

DEMOGRAPHICS

The Table below summarises basic information on population of Poland.

<table>
<thead>
<tr>
<th>Basic Information</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current population</td>
<td>38 533.3 thousands(^{b}) (on 31(^{st}) of December 2012)</td>
</tr>
<tr>
<td>Current period life expectancy</td>
<td></td>
</tr>
<tr>
<td>- At birth</td>
<td>Males: 72.71, Females: 80.98 (2012)(^{6})</td>
</tr>
<tr>
<td>- At 65</td>
<td>Males: 15.38, Females: 19.71 (2012)(^{5})</td>
</tr>
<tr>
<td>Population of urban areas (%)</td>
<td>60.6% (2012)(^{4})</td>
</tr>
<tr>
<td>Population Pyramid</td>
<td>Total population by age &amp; gender (2012)(^{7})</td>
</tr>
</tbody>
</table>


\(^{7}\) Own elaboration base on Demographic Yearbook of Poland 2013, GUS: [http://www.stat.gov.pl/gus/5840_demographic_yearbook_ENG_HTML.htm](http://www.stat.gov.pl/gus/5840_demographic_yearbook_ENG_HTML.htm)
### Population Pyramid

**Total population by age & urban/rural areas residence (2012)**

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Urban</th>
<th>Rural</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5-9</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10-14</td>
<td></td>
<td></td>
</tr>
<tr>
<td>15-19</td>
<td></td>
<td></td>
</tr>
<tr>
<td>20-24</td>
<td></td>
<td></td>
</tr>
<tr>
<td>25-29</td>
<td></td>
<td></td>
</tr>
<tr>
<td>30-34</td>
<td></td>
<td></td>
</tr>
<tr>
<td>35-39</td>
<td></td>
<td></td>
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<tr>
<td>40-44</td>
<td></td>
<td></td>
</tr>
<tr>
<td>45-49</td>
<td></td>
<td></td>
</tr>
<tr>
<td>50-54</td>
<td></td>
<td></td>
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<tr>
<td>55-59</td>
<td></td>
<td></td>
</tr>
<tr>
<td>60-64</td>
<td></td>
<td></td>
</tr>
<tr>
<td>65-69</td>
<td></td>
<td></td>
</tr>
<tr>
<td>70-74</td>
<td></td>
<td></td>
</tr>
<tr>
<td>75-79</td>
<td></td>
<td></td>
</tr>
<tr>
<td>80-84</td>
<td></td>
<td></td>
</tr>
<tr>
<td>85+</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Number of people

**Population projections**

35,993.1 thousands in year 2035 (GUS\(^9\) 2009)

### Population Mortality Tables

Poland population mortality tables are published by Poland Central Statistical Office (GUS - Główny Urząd Statystyczny) and are the basic and the only official source of information regarding mortality rates in Poland. Mortality tables for consecutive years 1990-2012 are [attachment](http://www.stat.gov.pl) to this report.

### Population Mortality Improvements

Life expectancy (\(e_x\)) is increasing for both Males and Females. There is particularly significant gap between length of life of Males and Females. Detailed data is presented in the [attachment](http://www.stat.gov.pl) to this report.

Graph 2: Life expectancy at age 0 (\(e_0\)) of Males and Females in Poland in years 1950-2012. Own elaboration base on GUS\(^10\) data.

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\(^8\) Own elaboration base on Demographic Yearbook of Poland 2013, GUS: [http://www.stat.gov.pl](http://www.stat.gov.pl)


Graph 3: Life expectancy at age 60 ($e_{60}$) of Males and Females in Poland in years 1950-2012. Own elaboration base on GUS\textsuperscript{11} data.

PROTECTION INSURANCE

This section provides background on the life insurance protection environment. This is for life insurance and not longevity protection.

MARKET BACKGROUND

This section should provide high level details on the following:

- Products sold: life insurance (Term, Endowment type, Whole Life), life insurance linked to insurance capital funds (Unit-Linked), accident and sickness insurance
- Levels of underwriting: both underwritten, simplified underwriting and guaranteed issue contracts
- Group and individual business
- For group cover whether cover is compulsory: N/A
- State provided cover: N/A

MORTALITY TABLES

Official (GUS) population mortality tables are most commonly used in actuarial practice in Poland. Population adjustment factors and gender structure factors for unisex pricing in line with Company experience may be used as well.

MORTALITY IMPROVEMENTS

Life insurance companies may perform own mortality improvement studies or use available academic research. No official projected mortality tables.
RETAIL LONGEVITY PROTECTION

This section should cover the annuity / pension market.

MARKET BACKGROUND

Private pension market is negligible in Poland. For instance, only 0.34% of gross written premium in period 01.01.2013-30.09.2013 came from private annuity insurance\(^\text{12}\). Public pensions are paid and administrated by Polish Social Insurance Institution (ZUS – Zakład Ubezpieczeń Społecznych\(^\text{13}\)).

This should explain the basics of the market, including:

- Traditional Pensioners: N/A
- Retail annuity market: Annuity market is niche
- State provision\(^\text{14}\): paid and administrated by ZUS
- Level of compulsion in purchase of annuities: voluntary, no tax incentives.

MORTALITY TABLES

Private market: Official (GUS) population mortality tables are most commonly used in actuarial practice in Poland. Population adjustment factors and gender structure factors for unisex pricing in line with Company experience may be used as well.


MORTALITY IMPROVEMENTS

Life insurance companies may perform own mortality improvement studies or use available academic research. No official projected mortality tables.

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\(^{14}\) Organization of the Polish social security system: [http://www.zus.pl/files/social_insurance.pdf](http://www.zus.pl/files/social_insurance.pdf)

RELEVANT ORGANISATIONS

DETAILS ON GOVERNMENT STATISTICS DEPARTMENT

ACTUARIAL SOCIETY OF THE COUNTRY
Polskie Stowarzyszenie Aktuaruszy (Polish Society of Actuaries): http://www.actuary.org.pl

INSURANCE REGULATOR
Komisja Nadzoru Finansowego (Polish Financial Supervision Authority): http://www.knf.gov.pl

ATACHMENTS


   HIV_AIDS_PZH.xlsx

2. Poland GUS Mortality tables, GUS\textsuperscript{17} (1990-2012)

   POZ_life_tables1990-2012.xls

3. Poland life expectancy at age 0, 15, 30, 45, 60 and 75, GUS\textsuperscript{18} (1950-2012)

   POZ_ex1950-2012.xls

\textsuperscript{16} National Institute of Public Health: http://www.pzh.gov.pl/oldpage/epimeld/hiv_aids/index.htm

\textsuperscript{17} Poland Mortality Tables 1990-2012, GUS: http://www.stat.gov.pl/gus/5840_894_ENG_HTML.htm

\textsuperscript{18} Life expectancy in Poland 1950-2012, GUS: http://www.stat.gov.pl/gus/5840_894_ENG_HTML.htm