

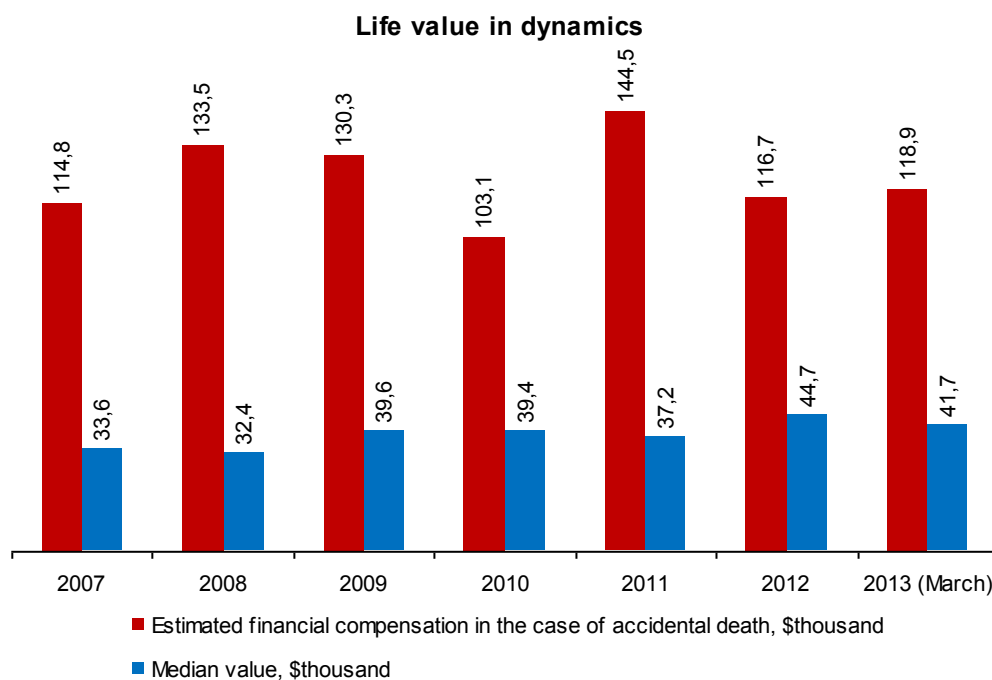
The value of human life in Russia was estimated as \$118,9 thousand, the value of permanent total disability – as \$113,3 thousand.

These are results of the regular survey on human life value, made by Rosgosstrakh Strategic Research Centre in March 2013. There were 3 900 respondents from 36 large and middle-sized Russian cities. Rosgosstrakh SRC has been actively working on the issue of life value cost since 2007.

This is obvious that from the humane and moral point of view life value cannot be measured. Nevertheless the amount of fair financial compensation in the case of an accidental death is an urgent issue both for people and for organizations and governments.

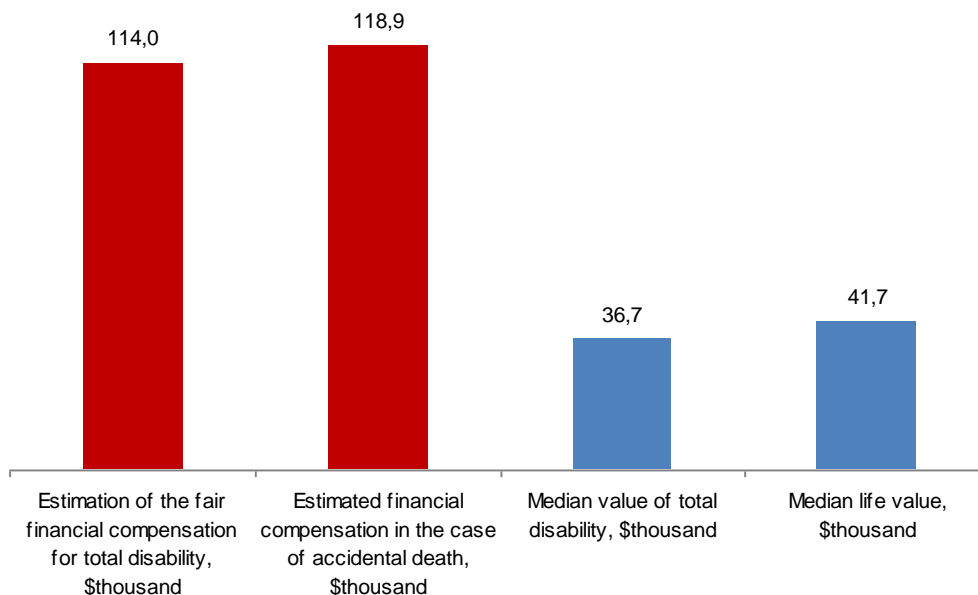
Nowadays there are plenty of approaches to human life value measurement. We consider consumer poll to be the most appropriate method, as it allows taking into account the opinion of population on what the fair compensation for the human life should be.

According to the survey, average life value in Russia slightly increased from \$116,7 thousand in 2012 to \$118,9 thousand in 2013. Median value decreased to the point of \$41,7 thousand (median value is always lower than average value, because it doesn't include exaggerated answers).



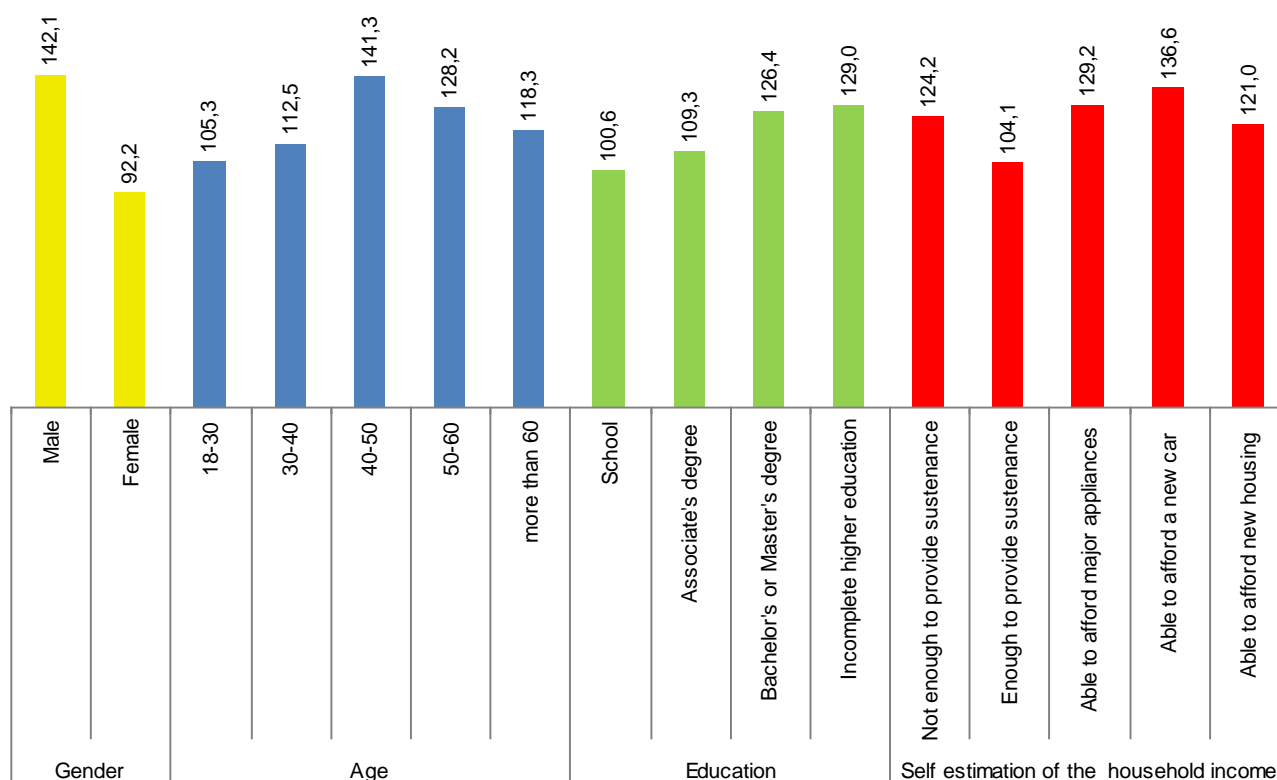
Simultaneously with the life value evaluation this survey was aimed at identifying a fair financial compensation for the accident on-duty that leads to total disability. Results showed that people estimate this kind of compensation near to the death compensation: \$114,0 thousand vs. \$118,9 thousand.

## Life value and total disability value

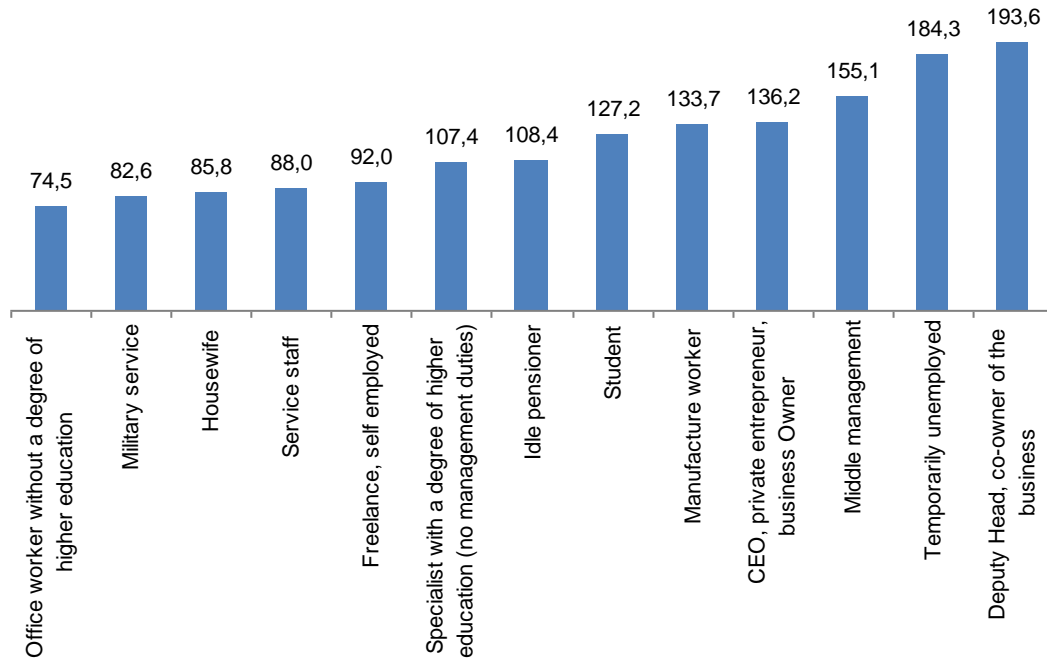


Human life value estimation is mainly determined by gender, age, education and professional status. The highest estimation was to be found among men (\$142,1 thousand), within group of age 40-50 (\$141,3 thousand), students (\$129,0 thousand) and middle class that can afford a new car purchase (\$136,6 thousand). As to the professional status, the highest level was shown by Top managers (\$193,6 thousand) and unemployed (\$184,3 thousand).

## Life value is the context of socio-demographic groups



## Life value in the context of professional status



Among the focus cities those with the highest results are Krasnoyarsk (\$182,2 thousand), Volgograd (\$142,4 thousand) and Yaroslavl (\$137,5 thousand).

## Life value in the focus cities

