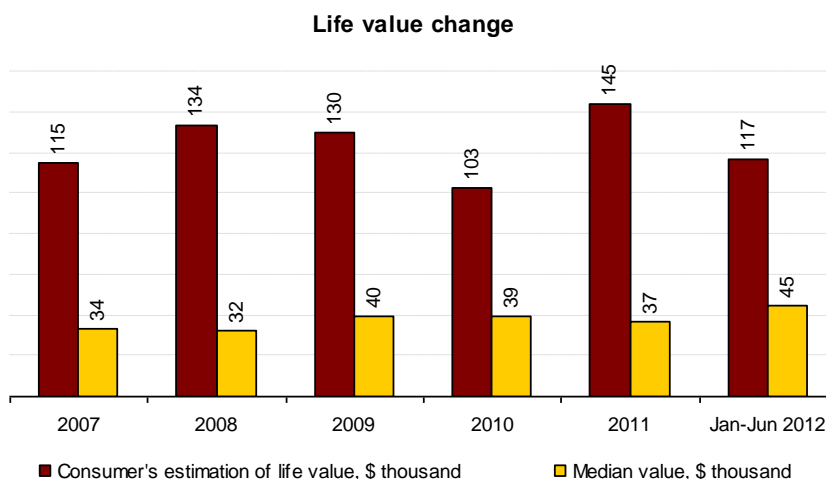


Human life value in Russia slightly decreased in the first half of 2012 comparing with 2011

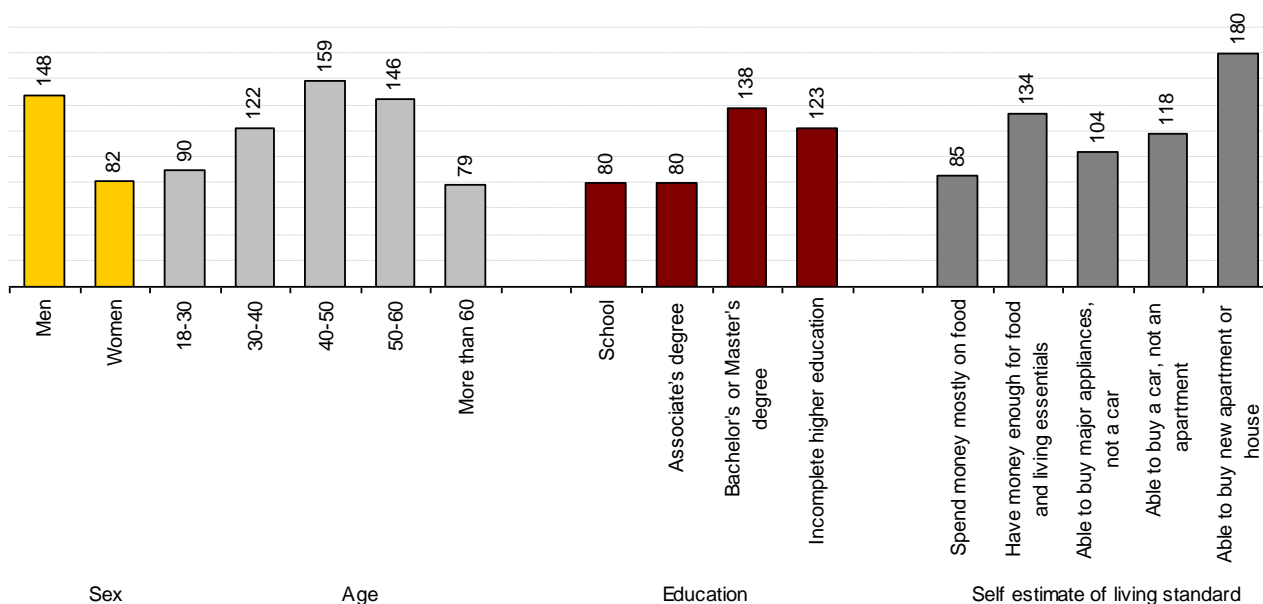
According to the last survey of Rosgosstrakh Strategic Research Centre in the first half of 2012 human life value in Russia was \$116.7 thousand. The median of life value was \$44.7 thousand.

The “value” of life was considered as the cost of financial compensation for the death (on someone else’s fault). The survey involved 2.2 thousand respondents in 36 large and medium-sized Russian cities.



The rate of human life value decreased during the global financial crisis, in 2011 it began to rise and exceeded the pre-crisis level. But between 2011 and 2012 life value reduced by \$26.7 thousand (18.6 %). The same goes for the median value. These facts show the decrease of requirements for quality of life among population in Russia which is logical and natural reaction to the expectation of the economic crisis.

Life value in the context of socio-demographic groups, \$ thousand

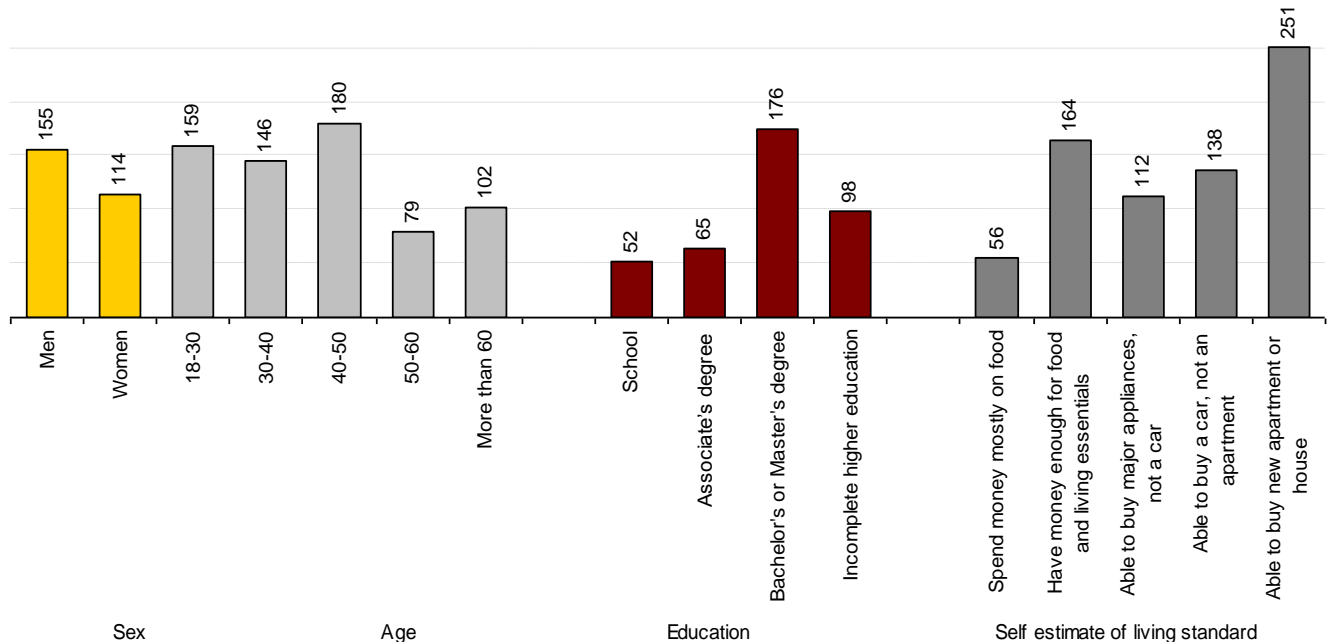


Men at the age of 40-50, with a Bachelor's or Master's degree, able to buy new apartment or house require the highest level of compensation.

Occupation		Area of employment	
CEO, private entrepreneur, business owner, military authorities	173	Government, social insurance, police, military organizations	150
Deputy Head, co-owner of the business	273	Marketing, advertising, computer services and other services for companies	177
Middle management	107	Agriculture, forestry, fishing and fish farming	27
Specialist with a degree of higher education (no management duties)	147	Mining and processing of minerals	90
Office worker without a degree of higher education	103	Manufacturing: machinery, food products, etc.	110
Service staff (including drivers, service workers and retailers)	83	Production and distribution of electricity, gas and water	190
Manufacturing workers	73	Construction and repair	133
Freelance, self employed	100	Science and research	470
Soldier, police	87	Wholesale and retail trade, consumer services, repair of various equipment	97
Housewife	53	Hotels and restaurants	80
Idle pensioner	77	Transport and communications	110
Student	157	Financial activity - banking, insurance, investments	97
Temporarily unemployed	200	Real estate business	57
		Education, health care, utilities and other social services	113

In addition it should be noticed that the value of permanent total disability in Russia was \$133.3 thousand in the first half of 2012 (higher than life value). It could be explained from the psychological point of view: people are more afraid of being disable and dependent on their families, than to die.

Value of permanent total disability in the context of socio-demographic groups, \$ thousand



The highest value of permanent total disability was among men at the age of 40-50, with a Bachelor's or Master's degree, able to buy new apartment or house.