1) Give a short description of the evolution of insurance practice in your country, as regards differentiations made in policy conditions and tariff setting on grounds that might be discriminatory in a general sense
   Please,
   - identify the insurance branches (insurance of persons, motorcar insurance, etc.)
   - identify the grounds: gender, age, etc.
   - identify the techniques used: exclusions, premium tariffs, deductible, selection, etc.

2) Legislation specifically focusing on discrimination
   - fundamental or constitutional rights
   - other legislation:
     - general
     - specific to insurance (or financial services or other services)
     - specific regulations (from official or non-official entities, bodies or institutions: insurance supervision authorities, specific authorities with competence for discrimination matters)
       - insurance industry codes of conduct
       - other

3) Implementation of anti-discrimination rules
   Are there any institutions or official bodies that regulate, control or decide on discrimination issues in your country? Specifically, are there any courts or institutions having specific jurisdiction as regards complaints of discrimination?

4) Please describe very succinctly major cases or decisions that were taken by
   - courts
   - instances with specific jurisdiction
   - institutions or bodies within the insurance industry

5) For EU Member States
   Does the Court of justice decision of 1 March 2011 in the Test Achat case have an impact on legislation and/or practice in your country? Briefly explain the actual problems that are created by the judgment.