REPORT

Do loyal policyholders pay more?

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Contents

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Summary

There are today no specific provisions regarding what an insurance undertaking shall consider when it determines how high a premium a policyholder must pay for their insurance. However, the point of departure is that the premiums for non-life insurance should be based on the risk of an insurance claim.

Supervisory authorities in the UK and Ireland have observed that insurance undertakings, when renewing home insurance or private car insurance, raise the premiums more for policyholders who can be expected to keep their insurance with the company for a longer period of time than for other policyholders (so-called price walking). As a result, the UK and Ireland have introduced, for example, new rules to prevent this form of unfair pricing.

Finansinspektionen (FI) has now analyses whether a similar pricing scheme applies to home insurance (contents), home insurance (building) and private car insurance on the Swedish market. The analysis shows that premiums for home insurance (contents) are raised significantly more for loyal policyholders than for newer policyholders. The premiums for home insurance (building) are also raised more for loyal policyholders. The analysis also shows that all three products are sold at a discount to new customers.

FI therefore notes that even on the Swedish market loyal policyholders are subject to unjustified and unfair premium increases for home insurance (contents) and home insurance (building). The discounts that insurance undertakings offer initially are not unfair in and of themselves. However, FI takes the position that the discounts could be problematic if they are financed by unjustified and unfair premium increases for loyal policyholders. We also take the position that the discounts could result in policyholders focusing more on the size of the premium when choosing their insurance than on whether the insurance protection actually covers their needs. This means that policyholders may have difficulty making well-informed decisions when choosing an insurance. FI furthermore notes that it can be difficult for policyholders to understand why the premium is raised at renewal.

Thus, FI considers there to be grounds on which to implement measures to prevent loyal policyholders from being treated unfairly during the premium-setting process. As a first step, we will discuss the problem with the industry. We will also monitor how the European Insurance and Occupational Pensions Authority (EIOPA) and other EU countries choose to handle the matter.

Introduction

Premiums for non-life insurance should reflect the insured risk. However, analyses in the UK and Ireland have shown that loyal policyholders have had to pay higher premium increases than other policyholders in the same risk group. This type of price setting treats loyal policyholders unfairly.

Relationship between risk and premium

A non-life insurance policy entails that the insured pays a premium to receive economic coverage in the event that damages occur that are covered by the insurance terms and conditions. Policyholders share the risk that such damages will occur. Central to this approach is that an insurance undertaking sets premiums based on how high the risk is that such damages will occur.

The risk that such damages will occur can vary between policyholders who have signed up for the same type of insurance. Policyholders are therefore broken down into different risk groups. For home insurance (building), the breakdown into risk groups may be based, for example, on the size of the house, its geographical location and how many people are included in the household. For private car insurance, the policyholders may be broken down into risk groups based on, for example, how far they drive.

Because the risk that policyholders in different risk groups will suffer damages differs, it is also natural for the premiums for these groups to differ.[1] An insurance undertaking that does not allow systematic risk differentials to be reflected in the premiums runs the risk of adverse selection, which means that more customers will pay a premium that is too low in relation to the risk they pose, which leads to unprofitable business practices.

In other words, the point of departure is that the premium must reflect the risk posed by the insured. This means that premiums for the same insurance product can vary for policyholders who belong to different risk groups without this being inherently unfair. If insurance undertakings consider factors other than the actual risk of damages, for example how probable it is that the policyholder will renew their policy, the premium-setting process may then be unfair.

In this report, the words *premium* and *price* are used as synonyms for *premium-setting* and *price-setting*, respectively.

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[1] However, as of December 2012 with the amendment of the Discrimination Act (2008:567), premiums may not be set based on gender even in cases where the risks differ between genders.

Price discrimination occurs in other countries

In recent years, it has come to light that insurance undertakings in other European countries, when renewing insurance contracts, raise the insurance premiums more for loyal policyholders than for other policyholders.[2] The term *loyal policyholder* here refers to policyholders who keep their policies with the same insurance undertaking for several years. However, customers' loyalty is not a factor in and of itself that affects the risk of damages occurring. This means that a premium based on loyalty is not fair.

The supervisory authorities in the UK and Ireland have analysed how insurance undertakings set the premiums for home insurance (contents), home insurance (building) and private car insurance. The analyses have resulted in two reports that show the undertakings initially often set low premiums on their policies to attract new customers. The premiums are then gradually raised during the period that the customers are insured by the undertaking.[3] This gradual increase in premiums is not justified based on the risk posed by these loyal policyholders. This procedure, which is called price walking, is a form of price discrimination: a difference in price that is not justified based on the risk that damages will occur. The analyses have also shown that consumers often find it hard to understand how insurance undertakings determine the premiums when the policy is renewed and that many believe that an increase in the premium reflects a higher risk for the collective.

The report from the supervisory authority in Ireland states that premiums for someone who has been a customer for a longer period of time was around 15 per cent higher for private car insurance and around 30 per cent for home insurance.[4] The supervisory authority in the UK published in a report its observations that motor insurance policyholders switch their provider more often than policyholders with home insurance (contents) and home insurance (building). Therefore, only a small percentage of the first-named policyholders has been exposed to price discrimination.[5]

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[2] See, for example, Consumer Trends Report, the European Insurance and Occupational Pensions Authority, EIOPA, 2021, p. 25ff and Framework for assessing conduct risk through the product life cycles, 2019 p. 16, EIOPA.
[3] See the reports General insurance pricing practices, Final Report, Market Study MS18/1.3, Financial Conduct Authority (FCA), 2020, p. 12f and Review of Differential Pricing in the Private Car and Home Insurance Markets, Banc Ceannais na hÉireann, Central Bank of Ireland, 2021, p. 19f.f.
[4] Review of Differential Pricing in the Private Car and Home Insurance Markets-Final Report and Public Consultation, Banc Ceannais na hÉireann, Central Bank of Ireland, 2021 p. 22.
[5] General insurance pricing practices, Market Study MS18/1.3, FCA, 2020 p. 15.

In the UK and Ireland, the supervisory authorities implemented different measures after their analyses to prevent price discrimination and strengthen consumer protection. For example, new rules were implemented in the UK entailing that, at renewal of a policy, the premium may not be set at a higher amount than the premium for a new customer who belongs to the same risk group and signs up for the policy through a similar distribution channel. A provision was introduced in Ireland entailing that the premium for a policyholder renewing their policy may not be set higher than the premium that a policyholder in the same risk group receives the first time they renew their policy.[6] Unlike in the UK, initial discounts are allowed in Ireland.

Are unfair premiums allowed?

Since the statutory fairness principle was repealed in conjunction with the insurance business reform, there has not been any express legal requirement that the premium must correspond to the insured risk. However, the Insurance Distribution Act (2018:1219) applies to insurance distribution. According to Chapter 4, section 1 of the Act, an insurance distributor must consider the customer's interests with due care and act honestly, fairly and professionally. Therefore, this raises the question of whether a procedure in which loyal policyholders within the same risk group receive higher premium increases can be in violation of the requirement that customers shall be treated fairly.

Impact of unfair pricing

Consumers who frequently switch insurance providers benefit in terms of price since the premiums are initially low and then raised over time. Loyal policyholders, on the other hand, are at a disadvantage and pay a higher premium than other policyholders in the same risk group. Prices that result in loyal customers paying excessively high premiums in relation to the risk they pose ultimately impairs the confidence in the insurance industry. This can lead to some customers choosing not to sign up for the insurance policies they need.

[6] For the UK, see point 6B.2 in FCA 2021/32, the Non-Investment Insurance: General Insurance Auto-Renewal and Home and Motor Insurance Pricing Instrument 2021, and for Ireland, see Article 4 of Central Bank (Supervision and Enforcement) Act 2013 (section 48(1)) (Insurance Requirements) Regulations 2022. In the UK, the new rules entered into force on 1 January 2022, and in Ireland, they entered into force on 1 July 2022.

Finansinspektionen’s analysis

FI has conducted an in-depth analysis to find out whether unfair pricing as identified in the UK and Ireland is also present on the Swedish market. The analysis includes home insurance (contents), home insurance (building) and private car insurance.

Given that the supervisory authorities in the UK and Ireland have observed that loyal policyholders there are subject to price discrimination, FI conducted an in-depth analysis to determine whether loyal policyholders pay higher premiums also on the Swedish insurance market. The analysis includes home insurance (contents), home insurance (building) and private car insurance. These products are of particular interest since they are important for consumers and correspond to a large volume of premiums for insurance undertakings. The method that FI has used in its analysis differs to some extent from the method used in the UK and Ireland.

The in-depth analysis includes data from seven non-life insurance undertakings that together correspond to more than half of the insurance market for the products in question. The analysis includes around 2.5 million home insurance (contents) policies, 1 million home insurance (building) policies, and 3 million private car insurance policies. The premium volume corresponds to SEK 4 billion for home insurance (contents), SEK 6 billion for home insurance (building), and SEK 14 billion for private car insurance.

As part of the in-depth analysis, FI also analysed the extent to which new customers receive an initial discount on the premium.

Method for the analysis

FI requested information on the number of policies and the premiums for them at the end of 2019, 2020 and 2021. The data is broken down into intervals and groups based on the policyholders’ age and the amount of time they have been insured by the undertaking for each insurance product, which is called *duration*.

Policyholders have been broken down into age groups consisting of ten years each, with the exception of the youngest group, which ends with 30-year-olds, and the oldest group, which starts with 91-year-olds. These age groups have then been broken down into different subgroups based on how long they have been insured in each undertaking, so-called *duration groups*. Some combinations, such as young policyholders and long duration, naturally do not occur. The average premium is then calculated for each age group and duration.

The results show the average premium at the end of the three comparison years. In addition, the change in the average premium during 2020 and 2021 has been calculated. For each of the products, the change in the average premium for the various age and duration groups is compared to the change in the average premium for all policyholders. Based on this data, we have been able to determine for the insurance products in question that some policyholder groups have received larger or smaller premium increases than policyholders as a whole.

There is a risk that, for example, a loss of insurance policies with a relative high premium and the addition of insurance policies with relatively low premiums could generate an inaccurate outcome in the comparison between 31 December 2019 and 31 December 2021. In order for the analysis to have sufficiently reliable values, we have chosen to exclude results with groups of fewer than 5,000 policies during the years in question.

FI only shows the data at the aggregate level, which means for all insurance undertakings together, to gain a general understanding of how the undertakings included in the analysis price the insurance policies in question. Therefore, the analysis does not show differences between the undertakings.

Based on the data FI has analysed, there do not appear to be any major differences between how the insurance undertakings price their policies based on whether the undertakings are a profit-distributing insurance company or a mutual insurance company that may not distribute any profit.

Results

The results of FI's in-depth analysis show that both price discrimination against loyal policyholders and initial discounts for new customers are present on the Swedish market.

Price discrimination is present for home insurance (contents) and home insurance (building)

FI analysed the results of setting the premiums for the three insurance products. FI's analysis shows that policyholders with a long duration experience larger premium increases than other policyholders. Policyholders with long duration are often older.

For each product, the average premium change for the different combinations of age and duration are compared with the total average change in the premium for the product. The total change in the average premium from 31 December 2019 to 31 December 2021 was 0.0 per cent for home insurance (contents), an increase of 3.0 per cent for home insurance (building), and an increase of 6.5 per cent for private car insurance.

It is not possible to expect the premium increases to be exactly the same for each group, but what is interesting is if it is possible to see any patterns in which groups have larger or smaller changes than what applies on average.

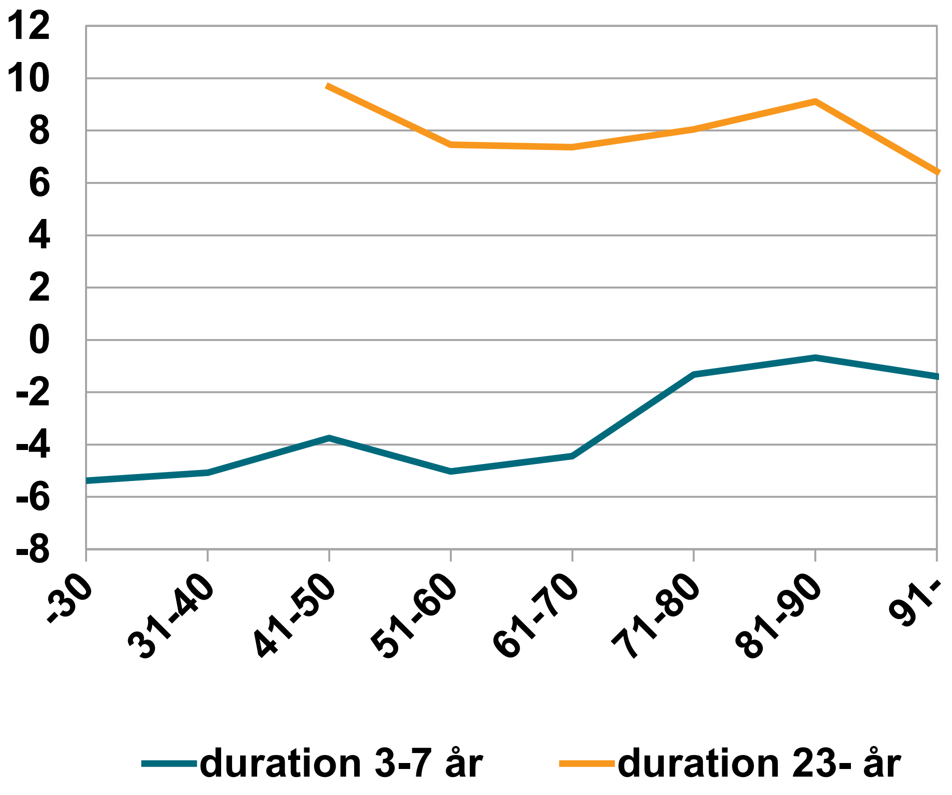
FI’s analysis shows that the average premium for home insurance (contents) has increased significantly more for customers with a longer duration than on average for policyholders with such policies. The opposite applies for customers with a short duration.

The results also show for home insurance (building) that the average premiums for policyholders increased more for customers with a longer duration than the average for all policyholders.

For private car insurance, we have not been able to identify any correlation between duration and the size of the increase in the premium when renewing the insurance contract.

The following diagram shows a few examples of the size of “extra” premium increases for two or three duration groups for the different age groups for home insurance (contents), home insurance (building) and private car insurance; in other words, how much larger or smaller increases were for these groups than the average for all customers. Duration groups refer to subgroups based on how long they have been insured. The diagrams show that those who have had home insurance (contents) or home insurance (building) for a long time received significantly higher increases to their premiums than those who had been a customer for a shorter period of time. For some groups, there was naturally no data; for example, there were no people younger than 30 who would have had insurance for more than 23 years.[7]

1. Home insurance (contents) – extra premium increase per age group
Percentage points



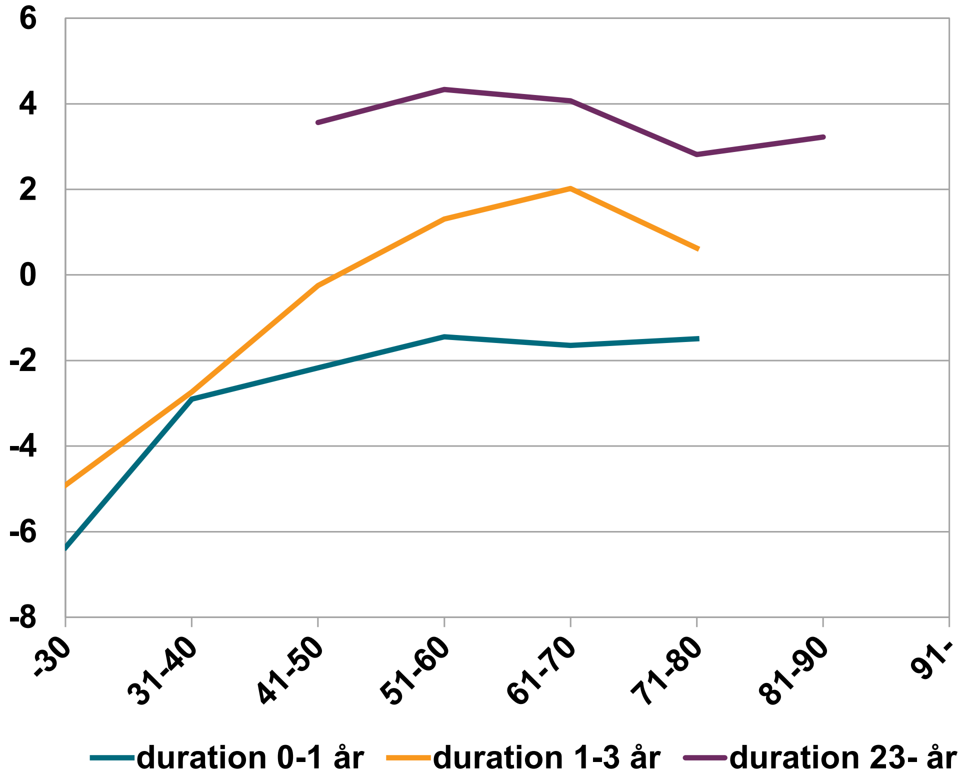
Source: FI

The diagram shows that customers who had home insurance (contents) for a longer duration experienced larger premium increases than the average customer, whose premium did not change between 2019 and 2021. It is clearest for customers with the longest duration, but differences are visible already around a duration of ten years. Customers who had home insurance (contents) for at least 23 years overall during the years 2020 and 2021 received a premium increase of 6–10 per cent *more* than the average customer, while those with a duration of 3–7 years experienced an

[7] The values have been excluded for combinations that include fewer than 5,000 policies since the values for small groups can be distorted by the addition or removal of outlier premiums.

increase of around 1–6 per cent *lower*; in other words, in practice a premium reduction.

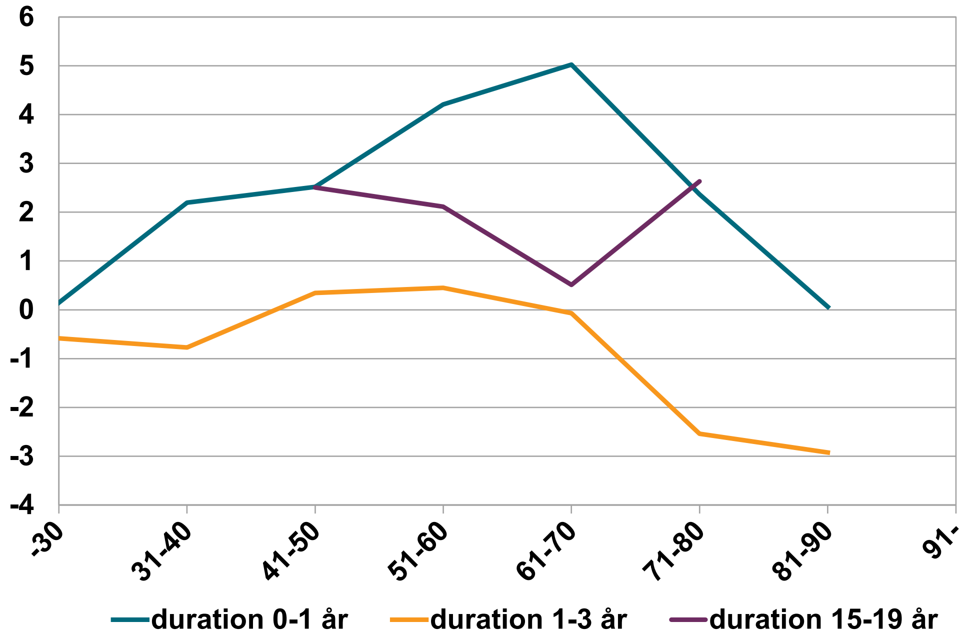
2. Home insurance (building) – extra premium increase per age group
Percentage points



Source: FI

The diagram shows that customers who had home insurance (building) for at least 23 years overall during both 2020 and 2021 received a premium increase of 3–4 per cent *more* than the average customer's 3 per cent increase; in other words, the loyal customer had more than twice as large an increase as the average customer. Those who had insurance for a short duration, 1–3 years, received between a 5 per cent *lower* increase (the youngest in this group), in other words in practice a decrease, and a 0–2 higher increase (those who are older than 40). The newest customers (duration 0–1 years) received approximately 2–6 per cent lower increase than the average customer.

3. Private car insurance – extra premium increase per age group
Percentage points



Source: FI

The diagram for private car insurance does not show a clear pattern in the same way as the diagrams for home insurance (building) and home insurance (contents). Customers with a duration of 0–1 years or 15–19 years in many cases received higher premium increases than the average customer. Customers with a duration of 1–3 years, in turn, received approximately the same premium change as the average customer, with the exception of those older than 70, who experienced a smaller increase.

Can premium changes be caused by something other than price discrimination?

The in-depth analysis shows that loyal policyholders receive higher premium increases than other policyholders when the policies are renewed. However, the data source in the analysis may be flawed. For example, premiums can be raised or lowered through either general or differentiated changes. General changes refer to the premium being changed by a certain per cent for all policyholders who have the same insurance product. Differentiated changes refer instead to premiums being changed by varying amounts for policyholders depending on their risk group. An example of a general change is that the premium is increased by 5 per cent for all customers who have the same home insurance (building). An example of a differentiated change is that the premium is instead increased by 7 per cent for policyholders who live in a stone house while increased by only 4 per cent for policyholders who live in a wooden house.

Theoretically, such differentiated changes can impact age groups or duration groups differently. This would happen if the policyholders who had home insurance (building) for a longer duration with the same provider live in stone houses while those who are insured for a shorter duration live in wooden houses.

Another potential error in the source data could be if there are very large changes in risk for the sample from any combination of age and duration group between the two points in time, 31 December 2019 and 31 December 2021. An example of such a change could be that a large share of people in a certain group add to or tear down part of their houses in both of the years.

Another example is that the people who leave an age group during the period differ significantly from a risk perspective from those coming into the group.

However, FI makes the assessment that the combination of the robust analysis method and the stable sample ensures that the analysis is reliable despite any potential errors in the data source. The insurance undertakings included in the analysis also set their premiums independently of one another, which means that any differentiated premium changes in an undertaking are even less noticeable since the analysis is based on the undertakings' aggregate data.

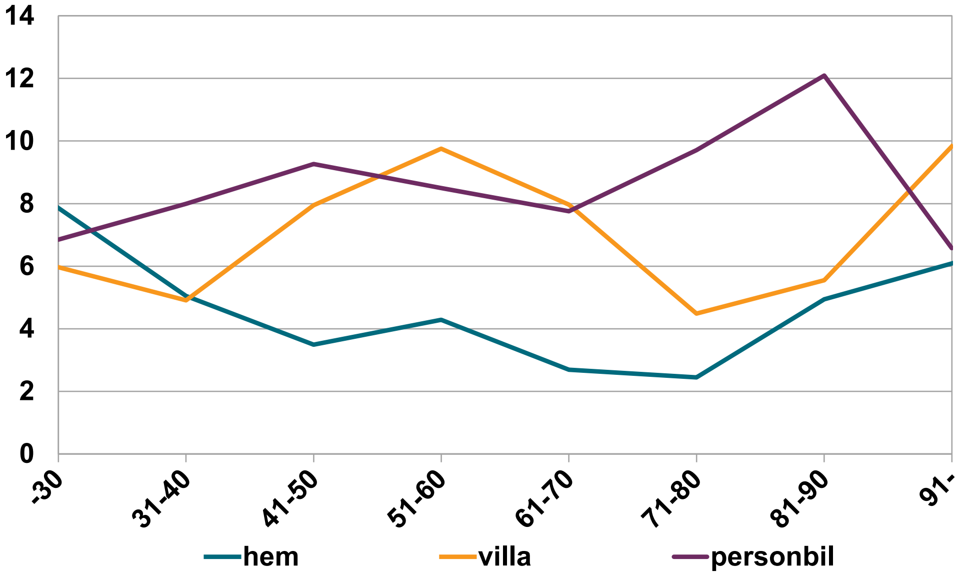
New policyholders receive discount

Our analysis shows that the average premium is lower for customers during their first year as an insured than in the following three years. In other words, new customers receive an initial discount on their policy. The discount is often between 5 and 10 per cent, which corresponds to SEK 100–200 for a premium of SEK 2,000 and SEK 300–600 for a premium of SEK 6,000. The discount applies to all three products, home insurance (contents), home insurance (building) and private car insurance, and all age groups. The specified levels of SEK 2,000 and SEK 6,000 are approximate averages of premiums for home insurance (contents) and home insurance (building), respectively. However, the premiums can be significantly higher or lower for individual customers depending on, for example, where in the country they live and the type of house they live in. For private car insurance, the average premium is in the same interval but with a large difference between the insured objects.

The following diagram shows the discount for new customers with a duration of 0–1 years compared to the group with the next-longest duration (1–3 years) at the end of 2021. For most age groups, those signing up for private car insurance receive the largest discount and those signing up for home insurance (contents) receive the smallest discount.

The premium for home insurance (building) for new customers, in other words those with a duration of 0–1 years, that are in the age group 61–70 is 8 per cent lower than the corresponding premium for those with a duration of 1–3 years. If the latter have a premium of SEK 5,000, a discount of 8 per cent corresponds to a premium for a new customer that is SEK 400 lower.

4. Discount 31 December 2021, duration 0–1 years compared to the duration 1–3 years
%



Source: FI

Conclusions

FI takes the position that the premium should reflect the insured risk. However, the analysis shows that loyal policyholders are subject to unjustified and unfair premium increases for home insurance (contents) and home insurance (building). FI intends to take measures to prevent such price discrimination.

Price discrimination should be prevented

The insurance undertakings that are included in the analysis increase the premiums for home insurance (contents) significantly more for loyal policyholders than for those insured for a shorter period of time. They also increase the premiums for home insurance (building) more for loyal customers. Customers' loyalty is not a factor that impacts the risk of damages occurring. This means that loyal customers pay premiums that are too high in relation to the risk they pose and higher than the premiums of other customers. In other words, price discrimination is present on the Swedish insurance market as well.

FI notes that, through the combination of more advanced data-gathering methods and more advanced calculation methods, insurance undertakings have gained greater possibilities to assess the probability that a customer will renew their insurance or terminate it to sign for an insurance with another undertaking. We furthermore note that policyholders may also have more difficulty noticing premium increases since policy renewals often occur digitally. An email is sent to the customer one month before the policy expires announcing the new premium for the coming year. If the customer does not actively choose to terminate the policy, it is renewed automatically. It is also common to pay the premium through automatic bank withdrawals.

FI's perception is that the premium for an insurance policy should primarily be set in relation to the risk posed by the policyholders. Loyal policyholders should not be subject to unjustified premium increases. As previous mentioned, Ireland and the UK, among others, have opted to introduce provisions regulating prices to prevent such price discrimination when setting the premiums for non-life insurance.

FI notes that price discrimination ultimately entails a risk that confidence in the insurance industry will fall, which could lead to fewer people choosing to sign up for insurance policies that are important for them.

Therefore, FI considers there to be grounds on which to implement measures to prevent unjustified and unfair premium increases for policyholders. As a first step, FI will discuss the premiums with the industry. FI will also monitor how the den European Insurance and Occupational Pensions Authority (EIOPA) and other Member states within the EU choose to handle the matter.

Discounts can have a negative impact on loyal policyholders

The analysis also shows that consumers receive a discount when they sign up for home insurance (contents), home insurance (building) or private car insurance at a new insurance provider. This type of discount has also been observed in the UK and Ireland.

The act itself of insurance undertakings giving new policyholders an initial discount cannot be considered unfair treatment of existing policyholders on the condition that all new customers are treated equally. Loyal customers may also have received a corresponding discount when they signed up for their insurance. However, FI sees a problem with initial discounts being financed by unjustified and unfair premium increases for loyal policyholders. We also take the position that a customer must receive clear information that they are receiving an initial discount that will later be removed.

The fact that insurance undertakings offer premium discounts to new policyholders means that it can be beneficial for consumers to compare policies and switch insurance provider, which is positive.[8] However, it is important that consumers not just compare the price of the policy but also that the insurance cover actually corresponds to the insurance need. FI furthermore notes that it can be difficult for policyholders to understand that the premiums will be increased gradually. This makes it more difficult for policyholders to make well-informed decisions when choosing their insurance.

Initial discounts also can lead to consumers switching insurance provider more often that what is otherwise necessary. This leads in turn to a risk of higher costs for insurance undertakings that ultimately are passed on to policyholders.

[8] For some insurance products, such as health insurance or animal insurance, it can be a disadvantage to switch insurance providers. If the customer during the term of the contract were to receive a diagnosis for an illness covered by the existing insurance, it is not certain that they would be covered by a new insurance since the illness is known at the time the contract is signed. The customer may then be denied compensation that they would have received under their previous policy. Switching life insurance provider can also be disadvantageous for customers, especially if they are older. A customer who switches insurance provider should carefully ensure that a new insurance contract covers the insurance need before the switch occurs.

Appendix

FI has analysed the results for the three insurance products by comparing how much the average premium has changed in 2020 and 2021 for the groups based on the policyholders' age and duration (the time they have been insured by the undertaking) and compared to the total average premium change for each product during the same period. The total change in the average premium from 31 December 2019 to 31 December 2021 was 0.0 per cent for home insurance (contents), 3.0 per cent for home insurance (building), and 6.5 per cent for private car insurance.

The deviation from the average premium change for the different combinations of age and duration are presented in the tables below. The cells have been highlighted based on these deviations. The cell is light green if the deviation is between 2.5 and 7.5 percentage points lower, light yellow if the deviation is between 2.5 percentage points higher or lower, light brown if it is between 2.5 and 7.5 percentage points higher, and dark brown if it is at least 7.5 percentage points higher than the average premium change for the product. White-marked cells have less than 5,000 policies and therefore no data is reported.[9]

For example, this means that, in the table for home insurance (building), where the average premium increase was 3.0 per cent, in a light-green cell the average premium change is between 4.5 per cent lower (7.5 percentage points lower than an increase of 3.0 per cent) and 0.5 per cent higher (2.5 percentage points lower than 3.0 per cent). In a light-brown cell, the average premium increased by between 5.5 and 10.5 per cent; in a dark-brown cell it has increased by more than 10.5 per cent. For home insurance (building) policyholders between the ages of 51 and 60 and have had their policy 23 years or more (fourth column, bottom row in the house building table), the increase is 4.34 percentage points higher than the total average premium increase; in other words, just over 7.3 per cent instead of 3.0 per cent.

What is interesting is if there is any pattern to the groups that received extra-large premium increases or benefited from a cheaper option.

For home insurance (contents), the results of the comparison show that the average premium has increased significantly more for customers who have been insured for a longer period time than the average for all policyholders. The opposite applies to customers with a short duration.

[9] However, the data that is not reported still impacts the total values for the age and duration groups. Therefore, the average value for a group, as an exception, could be higher or lower than the individual values for the groups, for example for the groups with home insurance (contents) and home insurance (building) with a duration of 19–23 years.

For home insurance (building), the analysis shows that the average premiums increased more for customers who were insured for a longer period of time than the average for all policyholders.

For private car insurance, we were not able to identify any correlation between duration and the increase in the premium.

Home insurance (contents)

	policyholder age								
	-30	31-40	41-50	51-60	61-70	71-80	81-90	91-	all
duration									
0-1	-1,68	1,24	3,09	1,75	1,70	0,52	-1,06		0,6
1-3	-3,09	-1,52	0,51	1,75	2,91	3,97	4,00		-0,1
3-7	-5,37	-5,07	-3,75	-5,03	-4,45	-1,32	-0,68	-1,39	-3,9
7-11	-3,44	-0,94	4,47	4,47	4,57	3,32	2,91		2,2
11-15		1,69	6,03	3,64	4,97	5,88	7,38		4,2
15-19			7,32	5,72	2,92	2,91	5,25		4,3
19-23			6,61	6,22	6,42	3,40	4,42		3,5
23-			9,68	7,46	7,36	8,05	9,11	6,44	8,1
total	-3,4	-2,1	1,4	1,4	2,3	3,9	4,5	4,1	**0,0**

Home insurance (building)

	-30	31-40	41-50	51-60	61-70	71-80	81-90	91-	all
duration									
0-1	-6,37	-2,90	-2,17	-1,44	-1,65	-1,49			-2,3
1-3	-4,91	-2,74	-0,25	1,31	2,02	0,63			0,3
3-7	-1,40	-2,37	-1,34	-0,27	-1,31	-1,50	-1,52		-1,1
7-11		0,42	1,55	1,61	0,77	-0,98	0,45		-0,2
11-15			2,38	3,38	4,30	3,99	4,49		2,5
15-19			1,41	4,09	5,14	3,80	5,30		4,3
19-23			0,46	0,58	-0,54	-0,10			-2,6
23-			3,56	4,34	4,07	2,81	3,23		3,2
total	-4,9	-2,4	-0,1	1,5	1,4	1,2	1,9	1,8	**0,0**

Private care insurance

	-30	31-40	41-50	51-60	61-70	71-80	81-90	91-	all
duration									
0-1	0,15	2,19	2,52	4,21	5,02	2,37	0,06		3,1
1-3	-0,59	-0,77	0,34	0,45	-0,07	-2,54	-2,93		0,5
3-7	2,30	-0,82	-0,21	-0,31	-1,63	-2,30	-2,48		-0,5
7-11		1,00	1,16	1,34	0,00	0,37	-1,31		0,4
11-15		2,15	1,51	2,02	1,30	-1,12	-4,84		0,4
15-19			2,51	2,11	0,51	2,63			1,7
19-23				2,17	-1,01	-4,40			0,4
23-				-3,33	-5,66	-3,35			-2,4
total	0,2	0,0	0,5	0,6	-0,4	-1,3	-2,6	-3,6	**0,0**