HORIZONS

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Dear readers,

The public has almost become a kind of used to the expectation that *Horizons* scientific journal with its every new edition, to trace a new pathway towards its further establishment on the international educational and scientific-research areas.

In its pronounced strive to achieve an increased level of quality, the *Horizons* that we know from before has been transformed and now it is coming out as two separate issues of the same brand name, but with an improved recognizability and an increased particularity in terms of the scientific-research contents it brings.

It is important to stress that, *Horizons* will, for the coming period, just as it did previously, continue respecting the principles of scientific impartiality and editorial justness, and will be committed to stimulating the young researchers in particular, to select *Horizons* as a place to publish the results of their contemporary scientific and research work. Also there is an emphasized need for those who, by means of publishing This is also in line with the need to provide place incorporated within the publishing activity for all those who through publishing their papers in international scientific journals, such as the two new series of our University Horizons, view their future career development in the realm of professorship and scientific-research profession.

The internationalization of our Horizons magazine is not to be taken as the further most accomplishment of our University publishing activity. Just as the scientific thought does not approve of limitations of exhaustive achievements, so is every newly registered success of the Horizons editions going to give rise to new "appetites" for further objectives to reach.

Taken from the aspect of quality gradation, it is well justified if we announce the publishing of the international scientific journal Horizons with a significant quantifier – journal with impact factor. This initiative of "St.Kliment Ohridski" University – Bitola is given a substantial place in the future undertakings outlined in the plan for

increasing the overall quality of organization and functioning of the University.

Las, but not the least, as we have made public our future steps, we would like to express our sincere appreciation for the active part you all took in the process of designing, creating, final shaping and publishing the scientific journal. Finally, it is with your support that Horizons is on its way to attain its deserved, recognizable place where creative, innovative and intellectually autonomous scientific reflections and potentials will be granted affirmation, as well as an opportunity for a successful establishment in the global area of knowledge and science.

Sincerely,
Editorial Board

THE FEMALE POPULATION AS A GRANITIC COLUMN OF THE LIFE INSURANCE IN THE REPUBLIC OF MACEDONIA[41]

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ABSTRACT

Nowadays, in the contemporary market conditions of living and working, life insurance of people with its means, measures and actions is included in the general efforts of the community to protect the people from dangers that may occur. The sole activity of the life insurance of the population is directed towards providing a permanent protection of the national treasure in all its spheres.

In the frames of the research, the technique of survey has been applied. As a mean (instrument) for gathering information and data, a Questionnaire has been made in accordance with the determined problems, goals and tasks that had been set. The Questionnaire has been made in two parts. In the first part of the questionnaire we have standard questions concerning the socio demographic and economic variables. In the second part of the questionnaire, questions have been formulated concerning the attitudes of the users of the insurance. At some of the questions the person that has been surveyed gives the answers by ranking.

With this research the idea was to examine the similarities and differences that influence the socio economic and demographic factors of the capacity of the contracts for life insurance that had been concluded. Based upon the existing knowledge and the problems set in the research, we explored our basic hypothesis: the level of demand of the life insurance comes as a result of the gender of the population (besides the other numerous economic, social and organizational determiners). From that point, we divided the goals and the tasks of the research of our basic hypothesis to more additional hypotheses.

KEY WORDS: Life insurance, surveying, male and female group of examined people, analyses of the received data.

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[41] review scientific paper

INTRODUCTION

The research of the life insurance in the epublic of Macedonia has been conducted in the Ohrid region, the people examined are chosen upon the principal of natural way. We expect that such an extract would be convenient for the generalization of the results received from the research and that we would generate an answer on the already set problem and hypothesis, who is the founder of the life insurance in the family[4] .

The gathered information had been processed by mathematical- statistical methods and procedures. The order of their use is determined by a methodology from the scientific- research work. It is important for the determination and as well as on time elimination and implementing of particular characteristics that would allow us quality analyses of the research.

Ordering of the data upon Lancaster in the charts of contigence[43] has the goal to find the most subtle connection and to discover the non-parametrical value, as well as to avoid losing information. sing this way, based on the frequencies in each class, a real number has been added. The subordinated result has a normal distribution N (0,1), in other words the mark is normalized.

By copying the data from lower ladder to higher ladder, in a way that the subordinate mark has normal distribution N (0,1), allows use of the procedure which is in union with the ladder of proportions. According to what has been displayed, we can notice that it is possible to use multi-variation analyses of variations (MANO A), discriminative analyses, oy s

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[4] A man and a woman sitting on the table argue. The man hits the table and asks: Who is the boss of the house . The woman slaps him in the face, and he asks: Why did you hit me ,I only asked . www.vesti.rs strada   ic-dana- azda.html.

[43] The chart of contingence is made of two columns containing each two marks: the characteristics in choosing the life insurance and the gender of the applicant. ach of the two marks contains two modalities. The marginal value expresses the total number of marks. Through the chart of contingence we can notice that the female applicants, who in that case are empirical data, prefer life insurance in situations of experiences and additional insurance of people from the consequences from accidents by insuring their lives, but the theoretical frequencies are not identical. But to consider the chart as statistically important the differences between the theoretical frequencies are not identical. But to consider the chart as statistically meaningful is important to value the differences between the theoretical frequencies with different statistical tests. Those are: i- square test, earson s test, -test, Fisher s test and Bernard s test.

test and other parametrical procedures and methods on the data on the ladder.

By finding the discrimination coefficient we distinguish characteristics that determine the specificity of the group and the marks that have to be eliminated from the further processing, and that way we reduce the area that is observed.

The estimation of the homogeneity of the group and the distance between them (Mahalanobis) can be reached by a precise analyses of the occurrence observed.

Besides the multi-variant and uni-variant procedures of analyses of the gathered data there are also used: discrimination coefficient and tudent s test of the proportions.

pon the estimation of the distance among homogenous groups the distance between the groups has been determined. The procedures that are listed have the goal to determine the characteristics of each group, the homogeneity of the group and the distance between the groups based on the defined characteristics, in order to draw a secure and precise prognosis.

LIFE INSURANCE IN THE REPUBLIC OF MACEDONIA

Besides its main role, economic protection of the population, life insurance has a significant development role. It arises from the fact that the premiums in the insurance are charged in advance and the payment of the sum insured to the person for the event that was made is made after the occurrence of the same one. pecial quality means of investment in the financial markets and in the development programs are the money from the funds of life insurances that have a long term character.

The economic function of the insurance is precisely determined, as we mentioned before, the payment of the insured sum is when the insured event occurs.

The payment of the insured sum can be done from the insurance, in the moment when it is the mostly needed. The payment from the insurance can be observed from two sides, and those are:

■ The first side is the interest of the individual, because it allows the insured person economic protection, in order to preserve the integrity of the insured in circumstances when the insured event occurs. The payment of the insured sum from the individual s aspect has a form of means of reimbursement [44]. The payment of the sum insured from the insurance

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[44] The purpose of the conclusion of the contract for life insurance cannot be compensation of damage, but payment of the previously arranged sum.

allows the insured person, economic security, because the purpose is to protect the future needs of the insured. In this way, each insured person is allowed certainty, that he needs, by converting the uncertainty into certainty- the insurance is an element (factor) of security. This phenomenon, the need for security, in the contemporary conditions of living is significantly larger than in the previous period. The current way of living is characterized by an increased amount of risk.

■ The other side, is the interest of the society, because the life insurance, by payment of the sum insured eliminates from the society, especially in the economy, the harmful circumstances occurred by accomplishing the risk, or in other words the accident. This way the insured, at the same time obtains a particular stability that is needed for the economic survival of the society. At the same time, by the stability, we also achieve a continuation in the production, other disturbances do not occur, as the interruption of the sale of the products, sacking the employees and so on.

Chart   er 1- Total   olic   re i   char e - life i s ra ce i the   erio of   - 1   e ro

Insurance company	2009	Index 2009/2008	2010	Index 2010/2009	2011	Index 2011/2010	2012	Index 2012/2011
QBE Macedonia	358,5	/	242,0	/	186,2	/	130,3	/
Croatia insurance	1.844,5	124,33	2.229,2	120,86	3.268,0	146,59	3.964,2	121,30
Grawe insurance	2.688,3	115,95	3.293,2	122,50	3.973,5	120,66	4.315,1	108,59
Uniqa Lajf	/	/	/	/	218,9	/	661,6	302,29
Winer Lajf-Wiena	/	/	/	/	434,5	/	654,4	150,60
Total	4.891,3	112,8	5.764,4	117,84	8.081,2	140,19	9.725,7	120,35

ource: - insurance bulletin of the   epublic of Macedonia, National insurance bureau, 008 and   01 , kopje
-   eport of the capacity and the content of the work of the Insurance   ociety, The Insurance   upervision Agency, 009, 010, 011 and 01 , kopje.

The data persuasively show the constant increase of the charged policy premium from the life insurance and as well a constant grow in the participation in the total policy premium of insurance in the   epublic of Macedonia.

According to the indicators from the chart display (hart number 1), it is evident that the company for life insurance   rave , for the period that was

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observed, permanently takes the dominant position at the market for life insurances in The epublic of Macedonia and that is by 44.4 (01).

RESULTS FROM THE RESEARCH AND INTERPRETATION

By the research that was conducted we wanted to explore if there were significant differences between the independent mark genders in relation to the independent mark being prone to saving (insurance).

The goals set are defined by the following tasks of the research:

- to determine the frequency of independence (the gender of the examined person) in relation to the dependency (being prone to saving-insurance)
- determination of the differences and the similarities, in other words the influence of the independent variables on the dependent ones
- to determine the characteristics and homogeneity of the independent in relation to the dependent variables, to determine the distance of the dependent and independent variables

The research of the life insurance is conducted in the Ohrid region, on an extract of 536 people that have the following structure:

ender of the examined people   - male   77
                                       - female   59
                                       - Total   536

Marital status:
    a) Married -   41
    b) ingle -   95

The age of the examined people:
    Age 1:   to 30   1 9 people
    Age : from 31 to 40   67 people
    Age 3: from 41 to 50   330 people
    Age 4:   from 51 on   37 people

egree of occupation:
    a) lementary education - 7
    b) econdary education- 305
    c) Higher education -48
    d)   niversity diploma -145
    e) Master degree doctorate -11

The range of the family or personal income:
    a)   p to 10,000 denars 17
    b) From 10.000-   0.000 denars-17

c) From   0.000- 30.000 denars -96
d) Above 30.000 denars -96

Index of the body weight:
   a) Bad nutrition -13
    b) Normal nutrition -   61
    c) Obese-   06
    d) Overweight 1st degree- 44
    e) Overweight nd degree- 9
    f) Overweight 3rd degree-3

Chart   er -   er   a   erce ta e   of re rese tatio of the eo le accor i   to the e   er

	female	male	total
No.	259	277	536
%	48,32	51,68	100%

From the above given chart it is evident that the research has been conducted on the statistical extract of 536 people. The structure of the extract consists of two groups of gender (female and male). According to the number, insignificantly more is present the male gender with   77 people (51.68   ) as opposed to the female with 48.3   .

Gra h   er 1- Str ct re of the e a i e   eo le accor i   to their e   er

 femile   male
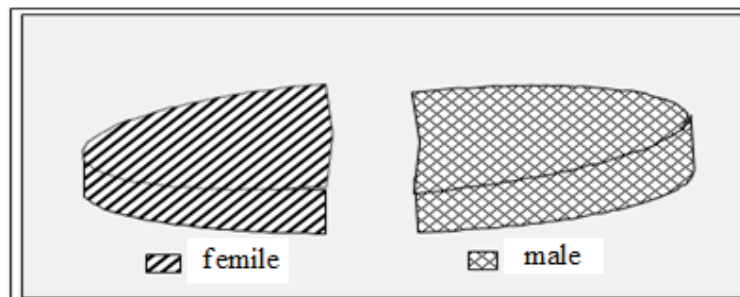
In the further analyses we excluded the independent variable marriage (married, single), because the changes are almost similar as the changes in the gender.

The independent variable of the amount (the level of the personal and family income) was also excluded from the further analyses because is very similar (corresponds) with the degree of occupational qualifications. According to this, besides the total anonymity, the examined people are not ready to answer this question absolutely honestly which makes the collected

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data not accurate. More accurate data for the income of the people can be obtained from the secondary sources (The Institute for tatistics and the conomic hamber of the epublic of Macedonia).

 etting into consideration the different socio-economic and demographic characteristics of the people, we only want to describe (discover) the profile of the user of the targeted market segment (the life insurance market). The profile of the insured is a description of the relevant characteristics of the average user of the products and services of the life insurance.

According to the set task of this research, an analysis has been conducted of the attitude of the people towards the survey question that was asked, on a statistical extract of 536 people divided in two groups (male and female). The goal is to find out if there is or there isn t similarity, or in other words differences between these two groups, at all or just in a part of the possible solutions of the examined on the survey question asked. In The onditions for Insurance and The Tariffs of remiums at all life insurance companies, besides the other elements of calculation of the premium at the first position is the gender of the potentially insured person. Namely, up to few years ago, the age when they approach, in the insurance Tariff was shown only for man. For females, the age when they approach was considered the male age lowered by 4 years. Meanwhile, from 005, when it started functioning in the real sense at the market of life insurances, the tariff system was set separately for males and separately for females.

ANALYSES AND RESEARCH OF THE CONCLUDED LIFE INSURANCE IN GROUPS DETERMINED BY GENDER

In this part of the research is conducted an analyses of the research of the life insurance according to the gender of the examined.
Based on the goal of the proceeding, the methodology of the steps and the based hypothesis in this part of the research, analyses of the attitudes of the examined people is made. The extract of 536 people is divided into two target groups according to the gender. In this chapter the existence of similarities will be determined, in other words the difference between the groups, in general or considering only some particular marks of the attitudes of the examined. The procedure of analyses is conducted upon the question:
 Would you use the increase of your incomes for : and there are four solutions: saving, touristic travelling, buying luxurious items, and other.
In the chart 3 the presence of different levels of attitudes of the examined is shown in groups in numbers (n) and percentage ( ) values.

Chart   er - The ratio of the e a i e   eo le o   the   estio as e

	Savin.-insur.		Tourist travel		Buy-luxury		Other	
	No.	%	No.	%	No.	%	Бр.	%
female	119	46,9	68	28,2	14	4,5	58	20,4
male	115	41,5	61	22,0	23	8,3	78	28,2

av.-saving, tur.tra.- touristic travelling, buy.lux.- buying luxurious items, other

In the   hart three it is evident that when the question asked   Would you use the increased incomes for , the female population mostly chose saving with 119 people (46.9) from the total of 59, which number is significantly greater than the attitude the other which was the answer given by 58 females (0.4   p 0.17), and buying luxurious items 14 females (4.5 p 0.00).

Nowadays, in conditions of financial crises in The   epublic of Macedonia, the weaker gender is the granitic column of the family budget[45]. Our mothers and wives, because of the longer average life probably have the real sense for the life insurance also. Namely, the females, having a longer average life (4 years) than men is a good argument for cheaper insurance, but at the same time as more conscious drivers have benefits in insurances for car responsibilities[46].

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[45]   The citizens of the   epublic of Macedonia approximately live four years less than the citizens members of the   uropean   nion, show the results of the   uropean   nion, show the results of the research of the World Health organization (WHO), made in the name of the World s   ay of Health-7 April.
The average life in the countries of   is 79.6 years, and in our country the females live an average of 76.3 years, and males 7 .3 years.

[46]   There was a research conducted in   ortsmouth in order to discover which gender is better at driving, in other words who has a greater chance to make an accident, and the results may be shocking for the males In the period of 4 years 19000 black boxes were mounted, the same type as the ones that are in planes in the same number of cars in   reat Britain. They recorded the events during driving, and found out that females more rarely crossed the recommended limit, were more careful and were not driving at night, when the greatest number of accidents usually happens. In other words, it is definite. Females are better drivers than males. (www.kurir.mk magazine zivot 91950-).

Chart   **er 4-Ho** **o e it** **of** **ro** **s accor i**   **to** **e** **er o** **the estio** **as e**

	No	%
Female	119/259	45,94
Male	115/277	41,52

In the analyses of the differences among different groups according to the gender in relation to the attitudes of the examined on the question asked, we can notice that there is a difference in the attitudes of the examined from the first and the second group on the question: Would you use the increase of your income for insurance, the females was 119 59 (45.94) larger than the group of males 115 77 (41.5   ).

Gra h   **er**   **The Str ct re of the** **ar s accor i** **to the** **e** **er.**
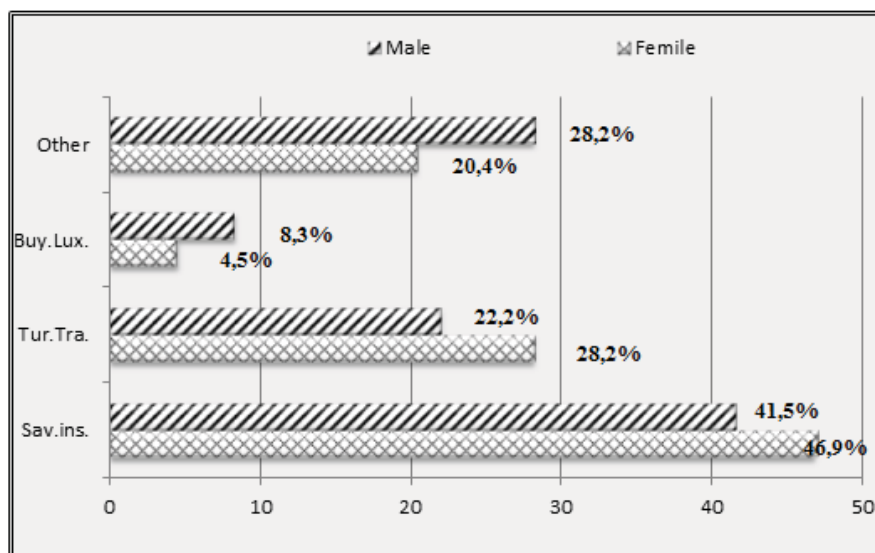
CONCLUSION

By fulfilling its function for economic protection, in other words by fulfilling the obligations from the concluded contract for life insurance, the life insurance overtakes a significant role in the economy and in the society. The economic function of the insurance is precisely determined, that is the payment of the insured sum in cases when the insured event occurs.

By doing its function of economic protection, the life insurance of the population is narrowly connected with the overall economic activity and the life in the society and takes part in the achievement of the general economic

advancement. By doing that, the life insurance of people belongs in a number of economic activities that significantly influence and contribute to the prosperity of the society.

iewed from the aspect of national economy, the life insurance incites the economic growth. The economic growth has influence upon the occurrence of larger losses that occur as a result of the disposal on greater risks. A large number of contemporary world risks can be viewed on national and international level. As a result of that internationalization a large number of commercial and business activities occur, and also there are the risks that follow those activities.

Nowadays, in the contemporary market conditions of working, the uncertainty becomes more and more larger, in other words the fear of the population due to the impossibility to find new employments (if a member of the family lost its job or approached the age for employment). However, the greatest concern of the citizens is the possibility and the fear of lowering the standard to the level where they could not be in a position to service their expenses on time. efinitely, it can be said that those with the status of lower education, older workers (55 to 65), as well as the females, were the greatest victims in the time of financial crises in The epublic of Macedonia.

The security of the citizens on the labor market nowadays in The epublic of Macedonia is on a really low level. The burden of the concerns in many ways seems to fall on the weaker gender. From the previous researches can be seen that the female population is the main driving force, initiator in concluding life insurances. Namely, in the last years the number of females as clients in the sector of insurance has evidently increased.

The epublic of Macedonia is still waiting at the gates to enter the uropean nion, and from that point the female population will still be privileged in the conclusion of contracts for life insurance or car insurance, our ladies will still pay less for more .

We are deeply convinced that this research would have been broader, and the results more accurate if it had been conducted on the behalf of some insurance company. The research project itself and the structure of the research team would have been more complex.

The target group of users (both genders) of life insurance came to be from the third chronological age (from 41 to 50 years old), with high education, with a level of the family or personal incomes of 10,000- 0,000 denars and with the average body index of 9.5.

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