

OBESITY AS A RISK FACTOR IN INSURANCE

SUMMARY: Obesity and its consequences represent a risky, uncertain and changeable category. The goal of this research is to point to the dangers of obesity as a health risk as well as its negative implications for the conclusion of insurance contracts. The research results in paper indicate that the respondents are not aware of the risks and consequences of increased body weight on health and the possibility of being insured. The key conclusion of research is that obesity has a significant impact on the possibility of insurance as well as the premium level. The results of the research are important for the insured persons, as well as for the national health care system, as both the state and its citizens will benefit from raising awareness about obesity and risks to health. Insurance companies should build these risks into their policies, which in turn can contribute to additional risk reduction. We can conclude that obesity decreases the possibility of getting insurance and the insurance premium amounts.

KEY WORDS: *obesity, risk, prevention, insurance.*