

# ***ROMANIAN COMPULSORY MOTOR THIRD PARTY LIABILITY INSURANCE IN 2010 AND THE PREDICTABLE FUTURE***

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***Abstract:***

*Insurance coverage is mandatory for the motor's owners. Analyzing the condition of the insurance market through 2010, by the gross written insurance premiums and the losses compensations in the same period, the study analyzes the Romanian bonus-malus system, by comparing it with the bonus-malus system of other states. The study reveals the impact of bonus-malus clause, and also the impact of the economic and financial crisis upon insurance market, the insufficiencies of the MTPL system and the ways of improving it. In the last part of this study, we analyze the future changes that the insurance companies have to make in accordance with the elimination of the discrimination through gender in this insurance field.*

***Keywords:*** *mandatory insurance, insurance premium, Romanian bonus-malus system*

***JEL codes:*** *G22, G28*