

This thesis deals with long-term care insurance and disability insurance. Both products are classified as products of private health insurance which is described in the first chapter. We can find characteristics of longterm care and its providers in Czech republic in the second chapter. Further, some numerical methods used in long-term care insurance are stated. The third chapter describes the British model of length of stay in institutional long-term care, the results of the study in the Great Britain are summarized in brief. The fourth chapter deals with characteristics and numerical methods of disability insurance. The fifth chapter displays the use of state model in disability insurance. The emerging costs method is illustrated on simple example. The life tables for disabled people were designed to be used in the calculation. In the conclusion we can find reasoning for the future of products mentioned above on the Czech insurance market.