

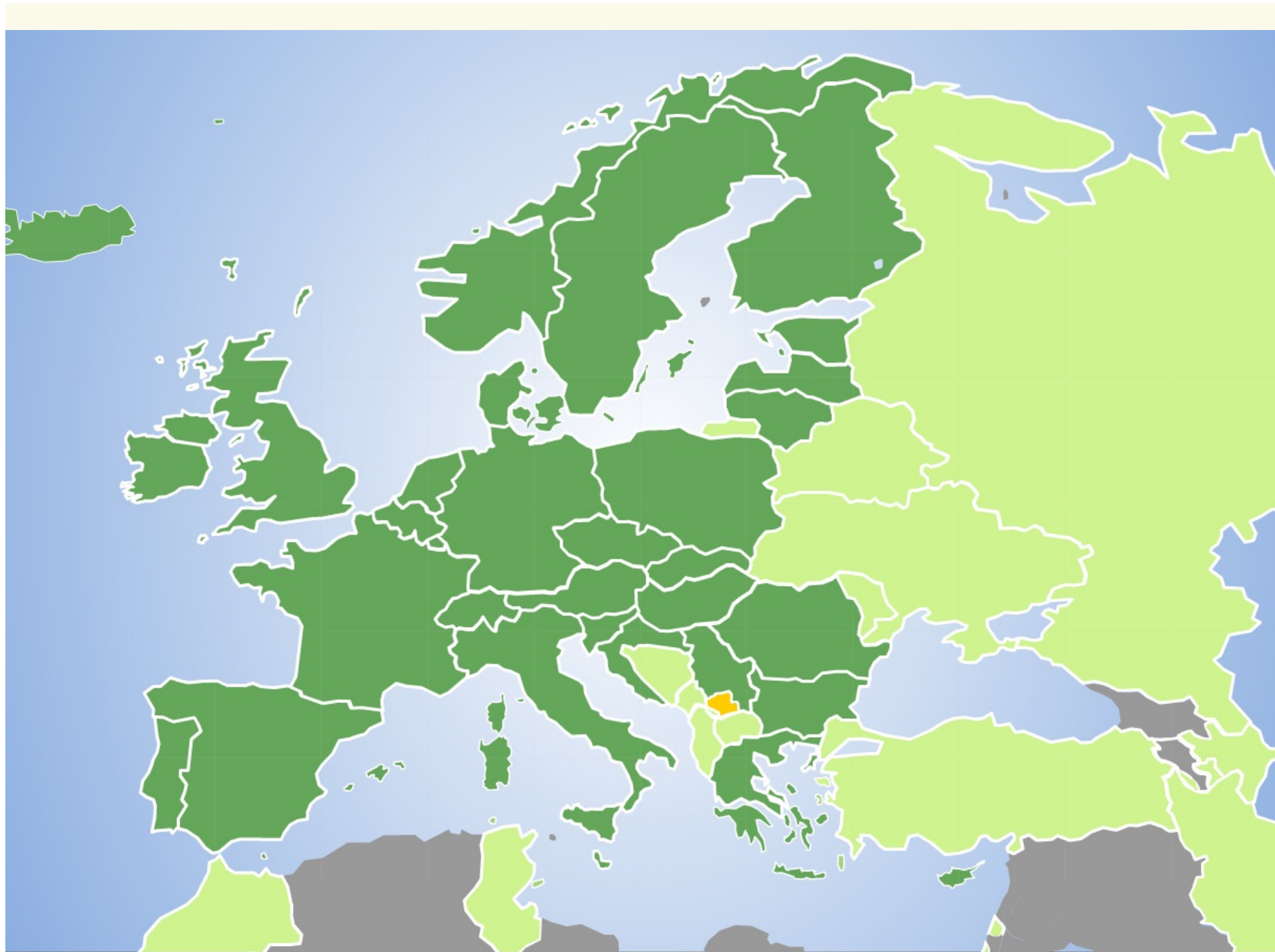


How to sell insurance policies and earn money?

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*How to earn money
satisfying the victims?*





Consumer protection first!

- *Insured*
- *Victim*



Involved bodies

- *Insurers*
- *National Bureaux*
- *Guarantee Funds*
- *Compensation bodies*



Insurers



Sell channels

- *Own network*
- *Independent agents*
- *Multiaagents*
- *Brokers*
- *Direct*
- *Bankassurance*
- *Mixt channels*



Problems

- *control*
- *responsibility*
- *issuing of policies*
- *high commissions*
- *fraud*



Opportunities

- *Internal digitalization*
- *Controlling system*
- *Central data base*
 - *policies*
 - *claims*
- *Telematics*
- *Influence on tariffs*



Claims settlement



Problems

- *manipulation on reserves*
- *professional knowledge*
- *delay of payments*
- *understated compensations*
- *generation of conflicts*
- *high administrative costs*
- *outsourcing*
- *controlling*



Problems

- *lack of cooperation*
- *lack of information exchange*
- *loss of personnel*
- *reputation*
- *financial results*
- *insolvency*



Simple calculation

Low premium

High administrative costs

High compensations

High commissions

Uninsured driving

+ Fraud

Technical loss



Insolvency?!



Consequences:

- *Bad image of insurers*
- *Negative reputation of insurance*
- *Loss of clients*
- *Financial losses*
- *Wild fight for clients*
- *Financial losses*



Consequences:

- *Interference of the public bodies*
- *Financing of GF and NB*
- *Transborder reputation*
- *External financial guarantees*



What can we do together?

- *Exchange the information*
- *Increase the quality of service*
- *Close cooperate with
supervision authorities*
- *Fight against fraud*
- *Combat vs uninsured*



How to avoid problems?

- *Strict supervision of all market*
- *Anticipate troubles*
- *Introduce of obligatory monitoring*
- *Use of sanctions!!!*



What we need?

Better and closer cooperation !



Competition vs cooperation



Who is the final payer?



Who is the final loser?





*Not only
shareholders!*



*Profit secures
the customers' satisfaction!*



*Thank you
for your kind
attention!*