



THE INSURANCE AGENT

WHICH COMMITMENTS TOWARDS CONSUMERS?

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The insurance agent holds the mandate of one or several insurance company(ies) and has a special, totally autonomous, relationship with his clients, which he must maintain and secure by meeting their needs.

The insurance agent's specificities are a guarantee of protection and support of consumers in the long term as well as a guarantee of quality of service at a fair price.

I. THE INSURANCE AGENT IS A GUARANTEE OF CONSUMER'S PROTECTION

- The agent has a **mandate**, the insurance company is liable for the agent and:
 - ensures that the agent has a high level of training and product knowledge,
 - ensures the protection of clients' digital data,
 - provides a framework for the remuneration within the mandate to guarantee a maximum of transparency.
- The agent is **autonomous** in his relationship with the consumer, his reputation is at stake, he must ensure that the insurance contract which he proposes is applied properly. In fact, the agent organizes his activities as he wants, so that he can offer to his clients personalized services and especially an appropriate follow-up.
- The agent must comply with the regulatory obligations (training, information, transparency, etc.) that reinforce consumer's protection. The agent's activity and training are certified by regular controls.

II. THE INSURANCE AGENT IS A PARTNER AND SUPPORTS THE CONSUMER

- Actors of the culture of insurance

Insurance agents, who represent a vast network of insurance distribution in Europe, are able to guarantee a regular local service, based on trust. They contribute to the development of a true culture of insurance, a real awareness of insurance in Europe, which are necessary today to foster all sectors, in particular health and retirement.

- Actors in the economic life

There are 350,000 insurance agencies that employ 80,000 persons in Europe. The relationship of trust between the agent and its clients boosts the dynamism of their business and their investments in the local economy. The insurance agent reduces his clients' uncertainties by meeting their real needs in insurance, in line with their financial capacity. A client who knows that he is well insured is in a better position to invest, to undertake or simply to consume. This is beneficial to the growth of the economy.

- A tailor-made service

Insurance agents are integrated into the economic, social and territorial fabric in which clients evolve. Besides their expertise on existing products, they have a thorough knowledge of their clients and of the risks they insure. As they know the local specificities and are aware of the social and economic developments, insurance agents play a major role in prevention and analysis.

- Actors in the social life

Agents are major field players to propose innovative insurance services and are also local prevention players. Agents represent the insurer's face, at the service of insureds, available in the long-term.

III. THE INSURANCE AGENT GUARANTEES THE QUALITY OF THE FAIREST-PRICED SERVICE

- By proposing the covers of one or several insurance company(ies) from which he has a mandate, the insurance agent symbolises an activity model which is agile, efficient and reactive, at a price which is fair and justified by the separate service he offers at key moments, such as the termination of a contract or in the event of a loss.
- The insurance agent is able to follow the whole life cycle of the insurance service, right from the sale to the after-sales service. He combines a personalized approach with digital tools, and offers the most adapted and flexible service in order to meet today's challenges.
- The agent ensures the follow-up of insurance products and services in the long-term and helps his clients to use them.
- Despite increased competition resulting from the arrival of new players and new offers, the duration of the relation between agents and their clients is the longest in the insurance market, which is a proof of consumers' satisfaction and of the bond of trust that exist between them.



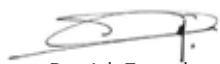
CONCLUSION

The insurance agent's model is specific to the insurance world.

They ensure a personalised, flexible and modern follow-up at a fair price, which is the result of the long-term relation between insurers and insureds.

Both an innovation vector and major players in the prevention of field-related risks, insurance agents are every day more and more committed to consumers.

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