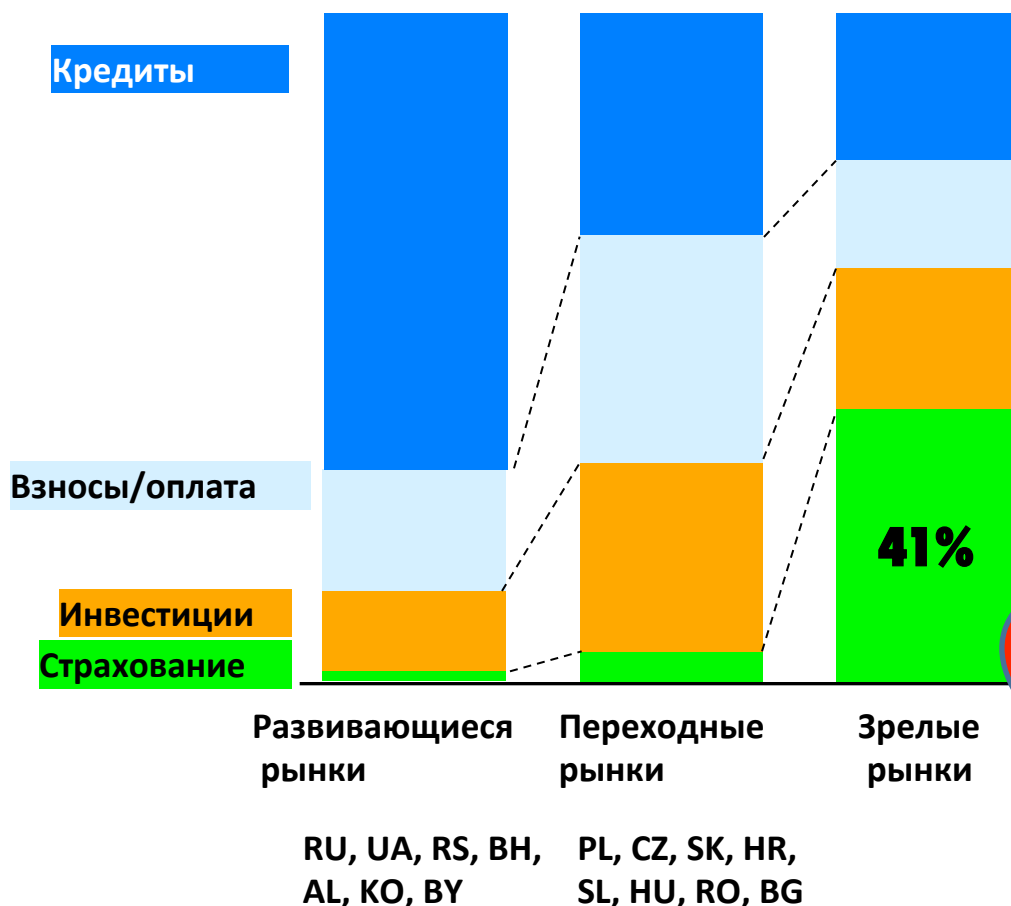


Страхование + карточные
продукты: теория и практика
успешной интеграции.

Денис Денисенко, Head of
 Bancassurance, Страховая компания
UNIQA Life

Почему банковское страхование?

Структура формирования доходов Банка по продуктам



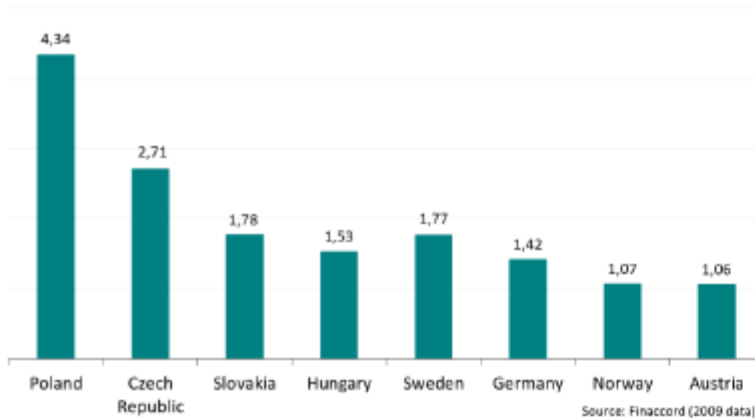
На зрелых рынках страхование играет важную роль в прибыли банка.

А 41% доходов Вашего Банка – это много?

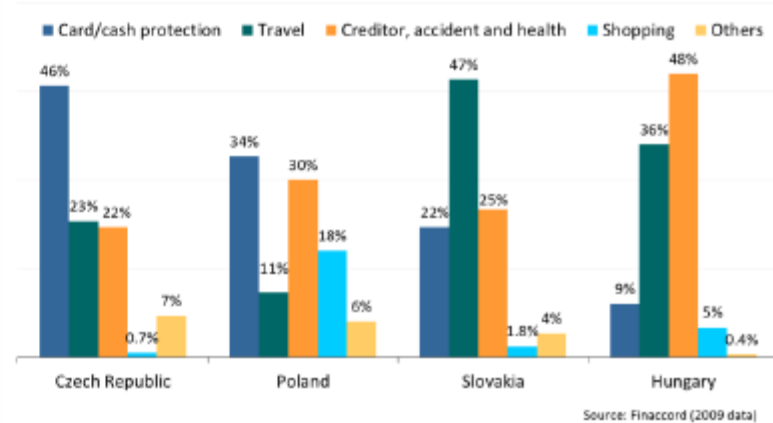
Что у них?

Insurance + Assistance linked to cards and accounts in Northern & Central Europe

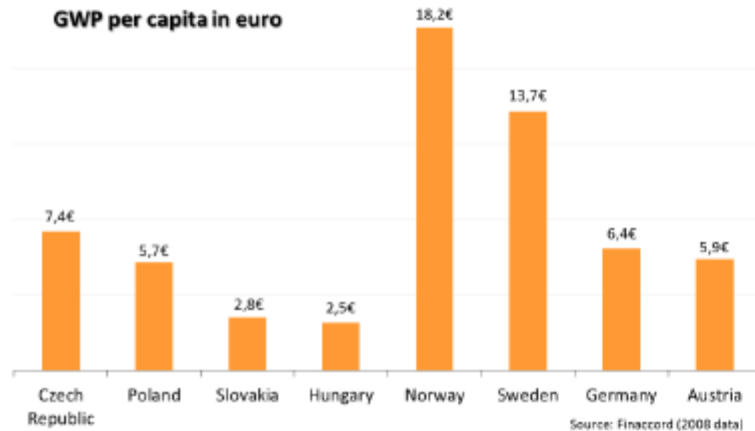
Average no. of policies and covers per product



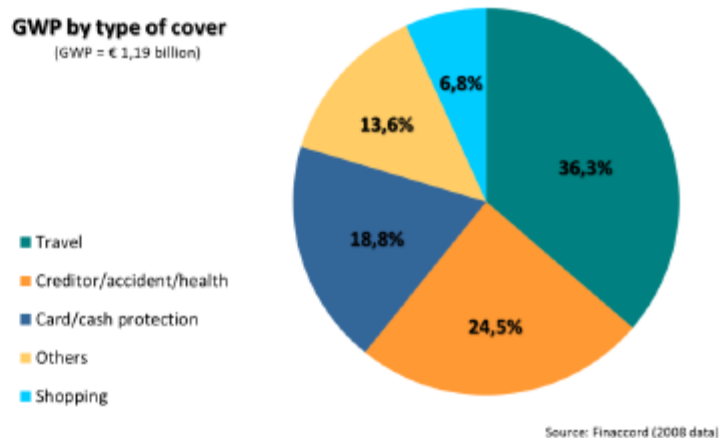
Penetration rates by type of cover



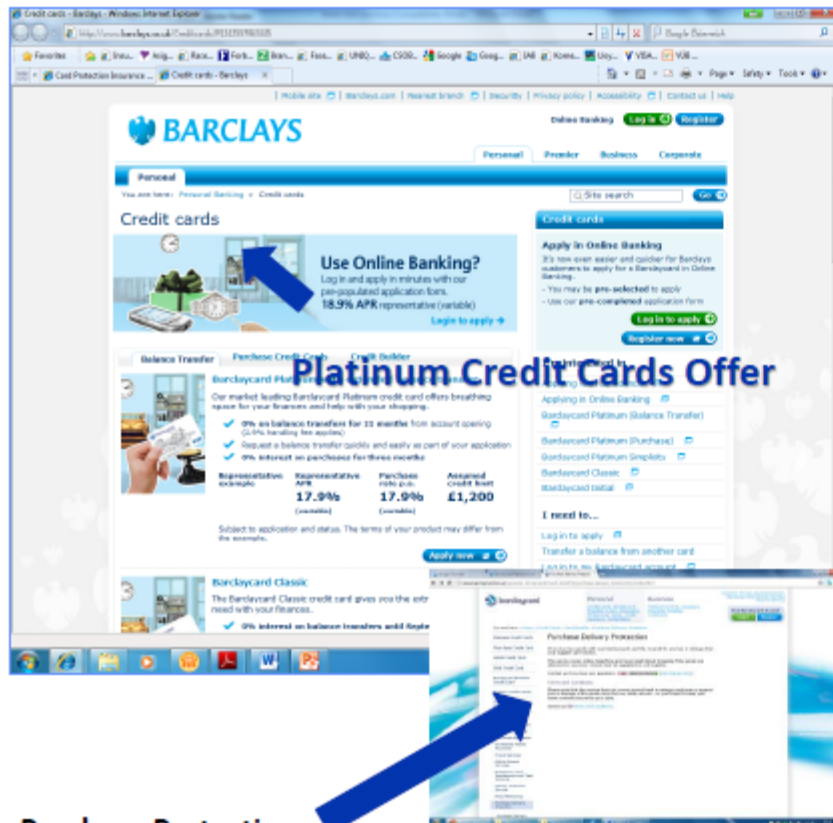
GWP per capita in euro



GWP by type of cover
 (GWP = € 1,19 billion)



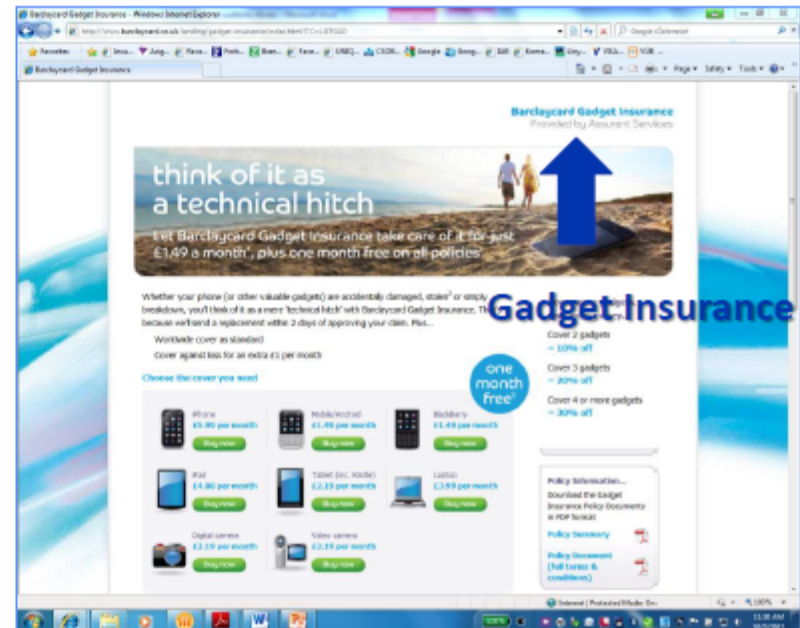
Barclays - UK



Platinum Credit Cards Offer

Purchase Protection

- Any loss or damage that the supplier can't resolve
- Maximum refund £5,000 /€5,700
- Requests for refunds within 90 days



Gadget Insurance

think of it as a technical hitch

Let Barclaycard Gadget Insurance take care of it for just £1.49 a month*, plus one month free on all policies

Whether your phone (or other valuable gadgets) are accidentally damaged, stolen* or simply breakdown, you'll think of it as a mere 'technical hitch' with Barclaycard Gadget Insurance. This because we have a replacement* within 2 days of approving your claim. Plus...

Workable cover as standard
 cover against loss for an extra £1 per month

Choose the cover you need

| | | |
|-----------------------------------|---------------------------------------|---------------------------|
| Phone £5.99 per month | Mobile/WiFi £1.49 per month | Tablet £1.49 per month |
| PAD £4.99 per month | TV/PC (inc. video) £2.49 per month | Laptop £3.99 per month |
| Digital camera £2.99 per month | Video camera £2.99 per month | |

one month free

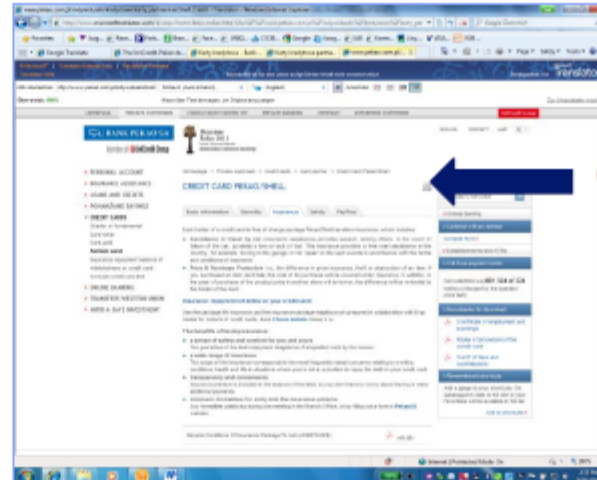
Cover 1 gadget = 10% off
 Cover 2 gadgets = 20% off
 Cover 3 or more gadgets = 30% off

Policy Information...
 Download the Gadget Insurance Policy Documents in PDF format.
 Policy Summary
 Full Terms & Conditions

Add-on Cover: Gadget & Mobile Phone Insurance

- Cover against accidental damage, theft or breakdown for £1.49*/€1.70 per month (*e.g. for iPhone is £5.99/€6.82 per month)
- One month free for all policies
- Cover against loss is an extra £1/€1.14 per month

Bank Pekao (Unicredit member) - Poland



Credit Card Shell



Gold Credit Card Shell

Purchase Protection

- Covers theft, burglary, robbery, damage of goods
- Period covered: 15 days from the date of purchase
- Total amount of PLN 3,500 /~ € 750 annually on each card

Price Protection

- Period covered: 7 days of the date of purchase of goods
- Total amount of PLN 1,500/~ € 320 annually on each card

Overview on available payment card covers

| | | CE | | | | SEE | | | | | | EE | | BA | |
|------------------------------------|--------------------------------------|------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|------------|
| | | Czech Rep. | Slovakia | Poland | Hungary | Croatia | Bosnia | Serbia | Bulgaria | Kosovo* | Albania | Romania | Ukraine | Russia** | Slovenia |
| PPI | Death due to illness | ✓ | | ✓ | ✓ | ✓ | | | ✓ | | | | ✓ | ✓ | u.d. |
| | Accidental death | ✓ | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | | | ✓ | ✓ | u.d. |
| | Permanent (accidental) disability | ✓ | | ✓ | ✓ | | ✓ | | ✓ | | | | ✓ | ✓ | u.d. |
| | Incapacity to work | ✓ | | | ✓ | | | | | | | | | | |
| | Unemployment | ✓ | | | ✓ | | | | | | | | | | |
| Fraud covers | Fraudulent use (card loss and theft) | ✓ | | ✓ | | | ✓ | ✓ | ✓ | | | | | | u.d. |
| | Skimming | ✓ | | | | | | ✓ | | | | | | | u.d. |
| | Theft of cash | | | ✓ | | | | | | | | | | | |
| | Theft of goods | | | ✓ | | | | | | | | | | | |
| | Loss of documents & keys | ✓ | | | | | ✓ | ✓ | ✓ | | | | | | |
| Life Style Covers | Travel Insurance | ✓ | | | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | | | |
| | Extended warranty | | | | | | ✓ | | | | | | | | |
| | Price & purchase protection | | | | | | | | | | | ✓ | | | |
| | Mobile phone insurance | ✓ | | | | | | ✓ | | | | | | | |
| | Concierge services | | | ✓ | | | | | | | | | | | |
| | Home assistance | | | ✓ | | | | | | | | | | | |
| Total # of available covers | | 10 | — | 8 | 6 | 3 | 6 | 6 | 6 | — | 1 | 2 | 3 | 3 | (5) |

u.d. under development

*Non-Life Company

** Life Company

Фокус на потребителя

Внешнее продвижение

NEW! Инновационные решения

Пакеты решений – набор банковских продуктов, основанный на потребностях клиентов.

«Красота и здоровье» - набор банковских продуктов и услуг для поддержания себя в отличной форме:

- *Кредитная карта Mastercard или Visa*
- *Страховой полис «Защищенная карта»*
- *Услуга «Амулет для нее» или «Амулет для него»*



Пакет решений
Красота и здоровье
В человеке всё должно быть прекрасно

• Узнайте о красоте и здоровье то, что не знали раньше
• Получите возможность улучшить свою форму
• Воспользуйтесь эксклюзивной скидкой от нашего партнера

А Альфа-Банк

Внешнее продвижение

NEW! Инновационные решения

«Мир путешествий» - набор банковских продуктов и услуг для путешествия с комфортом и выгодой:

- *Пакет услуг («Он-лайн», «Класс!», «Стиль», «Максимум» на выбор)*
- *Дебетовая карта Aeroflot — MasterCard — Альфа-Банк или S7 PRIORITY — Visa — Альфа-Банк на выбор*
- *Страховой полис «Альфа-Тур»*
- *SMS-банк «Альфа-Чек»*

Пакет решений
Мир путешествий
Широта и долгота впечатлений

- Узнайте, как путешествовать чаще
- Спланируйте свое путешествие с помощью наших советов
- Воспользуйтесь эксклюзивной скидкой от нашего партнера

А Альфа-Банк

Внутрибанковское продвижение

- ✓ Премирование банковских сотрудников, продающих страховые продукты
- ✓ Проведение дополнительных программ мотиваций для сотрудников (конкурсы, мотивационные акции, сувениры от партнеров)
- ✓ Льготные тарифы для сотрудников Банка



Информирование сотрудников о продуктах:

- ✓ внутренняя электронная почта Банка
- ✓ отправка сообщений в А-клике
- ✓ журнал и внутренний портал «Альфа – Навигатор»



Углублённое изучение потребителя

Poland snapshot: Macro approach based on age and income



6 population segments based on age and income among which

| | Size | Socio-demo | Attitudes & behavior | Protection perception | Needs |
|-------------------------------|------|---|---|---|--|
| Shinning Stars | 5 M | <ul style="list-style-type: none"> . average age - 35 . Singles , young families with 1 child . highest education level . higher income | <ul style="list-style-type: none"> . prospective orientation . modern client expecting high quality of product/service . transparency & availability | <p>HIGH</p> <ul style="list-style-type: none"> . high usage . high purchase intention . clear information | <ul style="list-style-type: none"> Death Serious disease Inability to work |
| Demanding Average | 4.8M | <ul style="list-style-type: none"> . average age – 47 . majority married . 3-4 people families . manual employees mainly . medium level of education | <ul style="list-style-type: none"> . social status related to wealth . feeling to be unsecured . . looking for advice . well known brands preferred | <p>MEDIUM</p> <ul style="list-style-type: none"> . looking for solutions to transmit assets to relatives . average intention to purchase | <ul style="list-style-type: none"> Death Children protection Inability to work |
| Rising Stars | 4.8M | <ul style="list-style-type: none"> . average age - 26 . singles, no children . students (28%) and first-job employees (low position) | <ul style="list-style-type: none"> . easygoing - fun is a priority . social status related to economic situation and wealth . consumption as a symbol of social status | <p>LOW but... medium or high in future (just entering market of finance)</p> <ul style="list-style-type: none"> .. not conscious about future | <ul style="list-style-type: none"> Disability Inability to work |
| Small-town craftsman / Farmer | 6.3M | <ul style="list-style-type: none"> . rural area . average age – 43 . all married . 4-5 people families (68%) . lower income, mainly self-employed, | <ul style="list-style-type: none"> . traditionalists who value stability . anticipating the future . money does matter . willing to show social status | <p>MEDIUM</p> <ul style="list-style-type: none"> . looking for protection .. high current usage . high intention to purchase. access significantly limited | <ul style="list-style-type: none"> Death Children protection Inability to work Serious disease |



2 other segments: retired and out of the market (very low income)



Italian snapshot: Micro approach on multi segments



Strong role of religion & family in life decisions

10 segments of interest – aged 30-60 years old, among which:

| | Households w/ children | Households Wo children | Singles | Families | Protection* owners | Non protec* owners | Self employed | Non self employed |
|--------------------------|---|---|---|---|--|--|---|--|
| Size | 9.5 M (e) | 11.5M (e) | 7.1 M | 53 M | 35.6 M | 24.8 M | 11.3 M | 49.2 M |
| General characteristics | Preoccupied by life accidents | Modern, Looking for convenience and rapidity | Younger people, want to enjoy life, protection is no priority | Insured to protect for their relatives | Aware of life Accidents | Need to be convinced about the necessity of protection | Preoccupied by personal bankruptcy, and professional risks | Feel concerned about natural risks Little knowledge of protection |
| Perception of protection | Internationally, Italians are among those who think most about risks. 72% uncovered | | 36% are highly aware and actively avoiding life risks | | Importance given to health related protection (94%) and standard of living in retirement (61%) | | 69% of those who consider they are well insured are in fact under protected | |
| Needs | Serious illness, disability bankruptcy | •Serious illness •Loss of self sufficiency | •Loss of self sufficiency | •Serious illness •Disability •Death | •Loss of self sufficiency •Disability | •Loss of self sufficiency •Serious illness | •Professional liability •Serious illness | •Serious illness •Death |



НОВЫЕ ТЕХНОЛОГИИ

The case for multi-access distribution

A customer centric organization must respond to customer behaviors with regard to choice of access and distribution channel offerings: a source of profitable growth

“Customers have become more demanding, and have more information at their fingertips to evaluate products and services”


- For 89% of Europeans, Internet is the 1st source for information
- In 2007, 55% of Europeans declare themselves capable and independent enough to buy financial services products by themselves

Emerging technologies strongly impact consumer channel preferences

- 20 million mobile banking users across the five leading European markets (UK, France, Spain, Germany and Italy)
- In 2010, 51% of European customers bought their first insurance policy online, 49% bought their first policy from an aggregator
- 87% of insurers believe the ability to tailor their customers' experiences through multi access is critical.

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Что у нас?

- Страховка выезжающих за рубеж
- Страховка жизни –если кредитные карточки
- И все – редкие исключения – лишь подтверждают правила.

карточка как средство для логистики денег

Страховка



Банк

Что сделать что бы начать продавать страховку с карточками

1. Работать с компанией УНИКА ЖИЗНЬ И УНИКА 😊
2. Все остальное сделаем за Вас.

Шутка!

Главные моменты

1. Страховка должна быть как обязательной так и добровольной
2. Оформление максимальное простое – Одна подпись клиента под одним предложением.
3. Разные продукты для разных клиентов
4. Мотивация продавцов

Контакты



Хотите еще?

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