

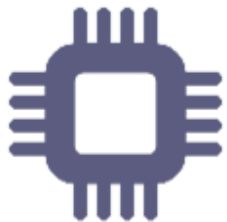
Digitalisierung: Perspektiven für Österreich aus Großbritannien

Versicherungsmakler Expertinnen- und Expertentreffen 2021
31 August 2021, Weingut Esterhazy, Trausdorf an der Wulka

Oxbow Partners berät die europäische Versicherungsindustrie über strategische Themen



STRATEGIE-
BERATUNG



MAGELLAN
INSURANCE
TECHNOLOGY
NAVIGATOR

LATEST POSTS



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There are four ways in which insurers can make an impact in response to the Intergovernmental Panel on Climate Change's findings

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14 solution providers making embedded insurance propositions possible

We identify 14 companies' whose propositions are making cutting edge embedded insurance propositions possible for innovative providers

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COVID-19 Re/Insurance Roundup

Our monthly summary of 14 Coronavirus-related articles from the last month specifically focused on the re/insurance industry

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Wieso bin ich hier? Was kann ich Ihnen Neues über Digitalisierung sagen?



Eine Geschichte über Edward

Edward wurde in 1991
Versicherungsmakler
für Privatkunden.



Edward arbeitete bei einem Makler in einer
schönen Ecke Englands



Wie verlief heute
sein Arbeitstag?

Bestenfalls



Schlimmstenfalls

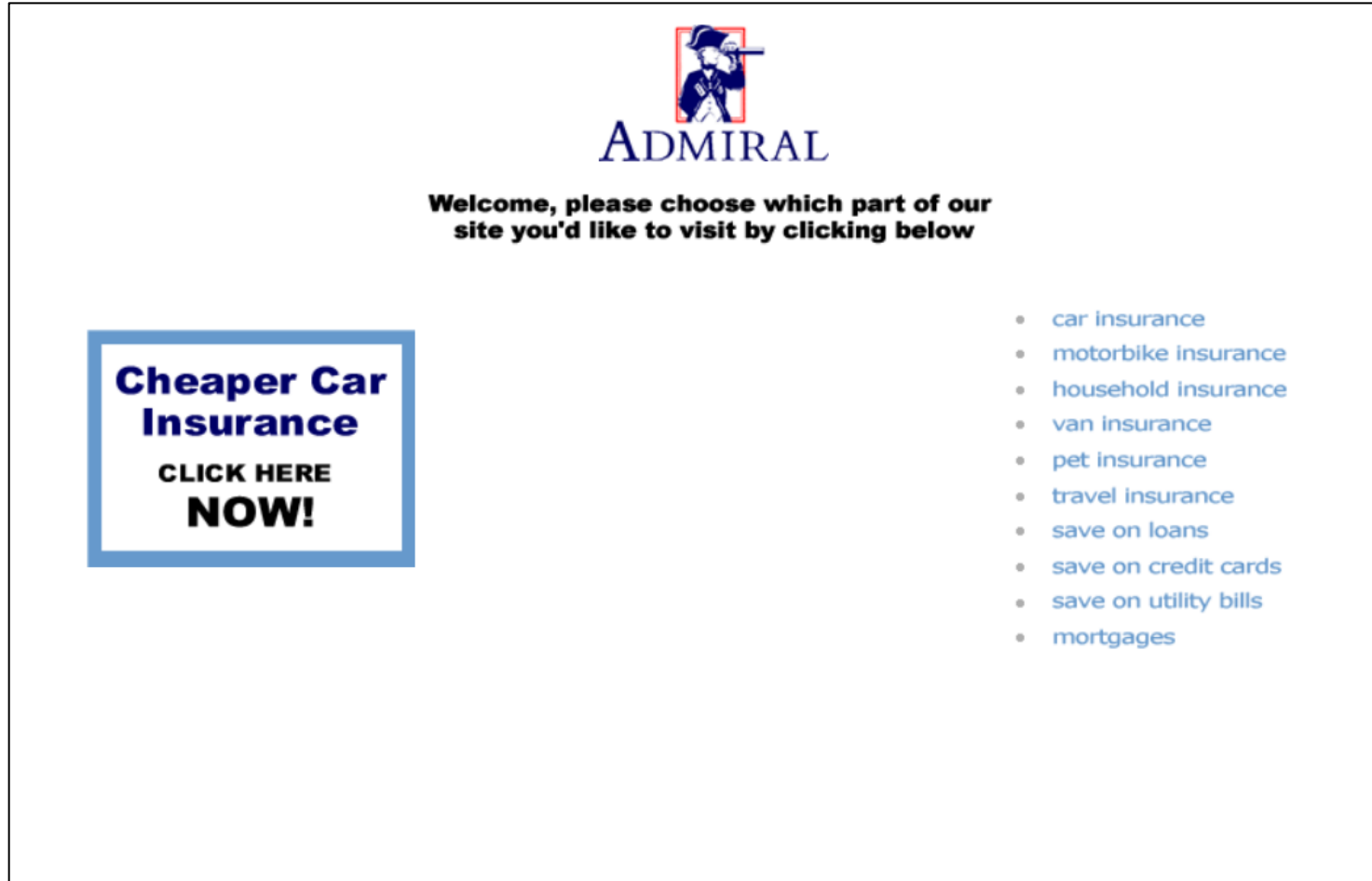


1985: Launch von Direct Line



direct line

Dann kamen die Internet-Direktversicherer



The screenshot shows the Admiral website homepage. At the top center is the Admiral logo, which consists of a red square containing a blue silhouette of a man in a military-style uniform with a hat. Below the logo, the word "ADMIRAL" is written in a blue, serif font. Underneath the name is a black text prompt: "Welcome, please choose which part of our site you'd like to visit by clicking below". To the left of the main content area is a blue-bordered box with white text that reads "Cheaper Car Insurance" in a large, bold, blue font, followed by "CLICK HERE NOW!" in a smaller, bold, black font. To the right of this box is a vertical list of ten blue links, each preceded by a small blue dot. The links are: "car insurance", "motorbike insurance", "household insurance", "van insurance", "pet insurance", "travel insurance", "save on loans", "save on credit cards", "save on utility bills", and "mortgages".

ADMIRAL

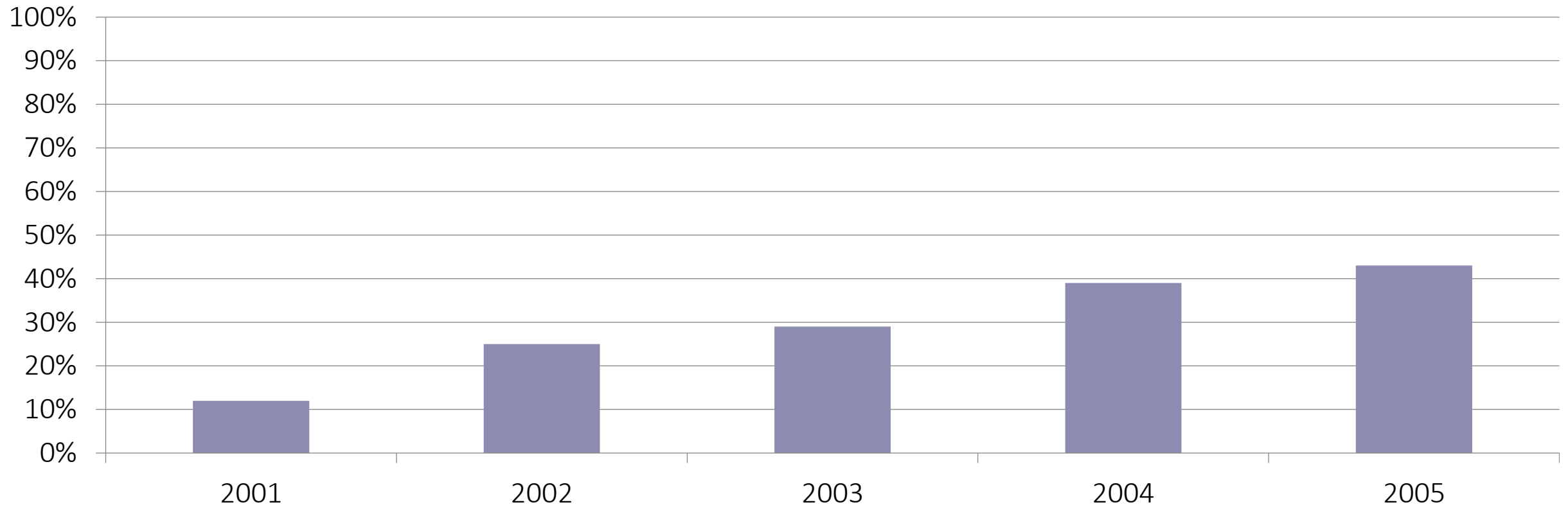
Welcome, please choose which part of our site you'd like to visit by clicking below

Cheaper Car Insurance
CLICK HERE
NOW!

- car insurance
- motorbike insurance
- household insurance
- van insurance
- pet insurance
- travel insurance
- save on loans
- save on credit cards
- save on utility bills
- mortgages

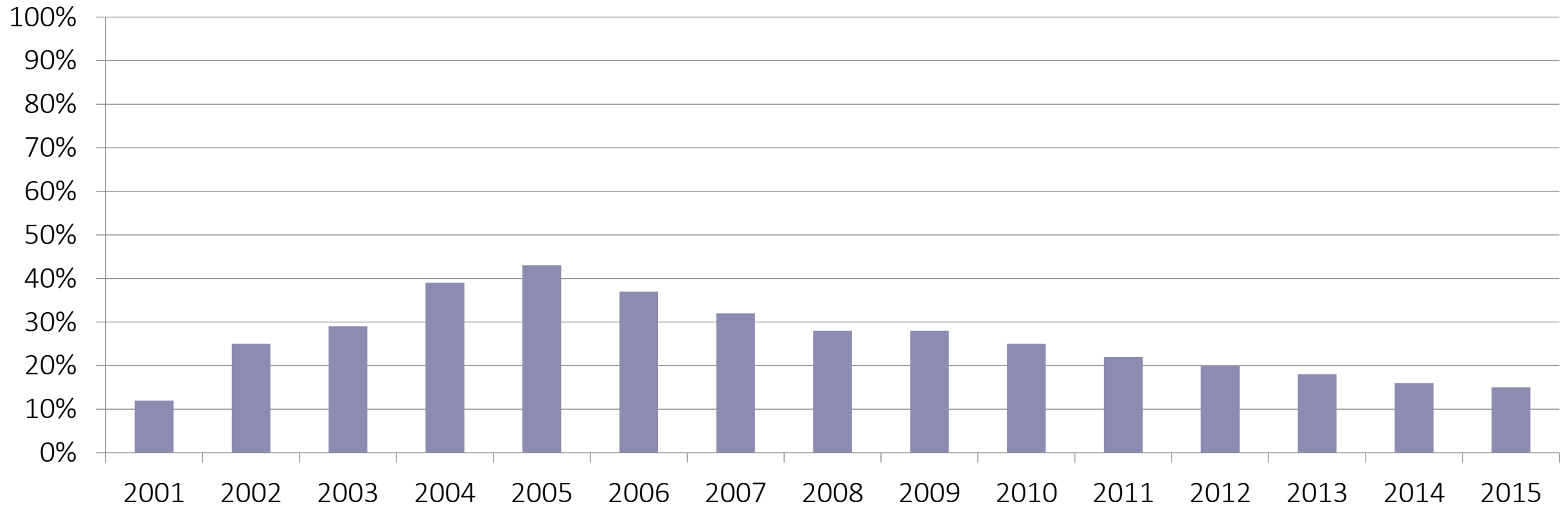
Internet-Abschlüsse nahmen schnell zu...

Internet-Anteil an KfZ-Neugeschäft



...aber Rückgang ab 2005

Internet-Anteil an KfZ-Neugeschäft



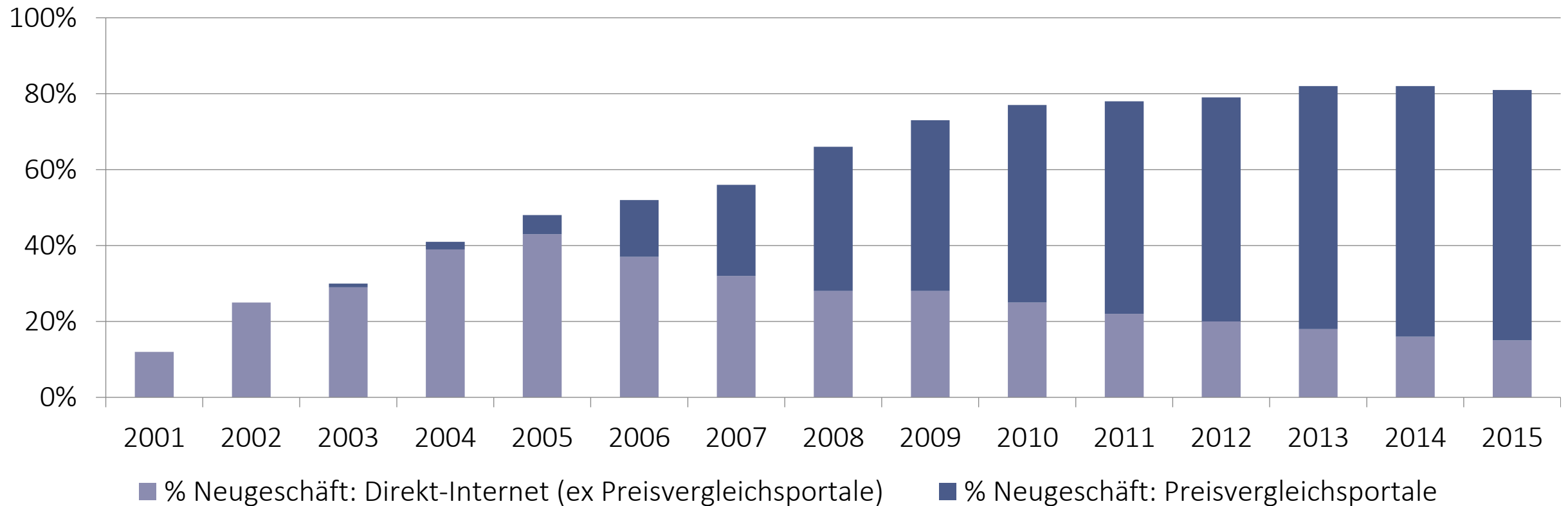
Wieso? Preisvergleichsportale!

Confused.com

Jetzt Hauptvertriebskanal für KfZ- und Haushaltsversicherung

Preisvergleichsportale heute:
KfZ: c.73%
Haushalt: c.59%

Internet- und Preisvergleichsportale-Anteil an KfZ-Neugeschäft



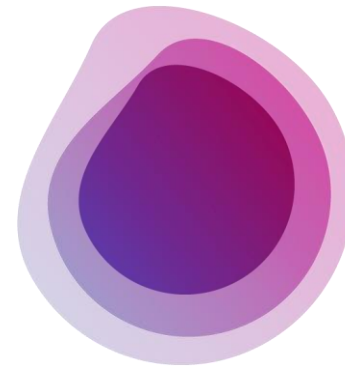
Markt dominiert von „Big 4“
Preisvergleichsportalen...

GoCompare



compare
themarket™

Confused.com



Money
Super
Market

...mit tollem Branding



The screenshot shows an eBay product listing. At the top, the eBay logo is on the left, and a search bar is in the center. Below the search bar, there are navigation links and social media icons. The main product image shows a collection of six boxed meerkat toys. To the right of the image, the product title is 'OFFICIAL COMPLETE SET OF COMPARE THE MARKET MEERKATS TOYS WITH CERTIFICATES'. Below the title, there are buttons for 'Buy it now', 'Add to basket', and 'Watch this item'. The price is listed as £125.00, with a note 'From £12 per month for 12 months'. There are also buttons for 'Click & Collect' and 'Posts from United Kingdom'. At the bottom, there is a section for 'Collection' and 'Postage'.

Shop by category | Search for anything | All Categories | Search | Advanced

Back to home page | Listed in category: Toys & Games > Action Figures & Accessories > Action Figures | Watch this item

People who viewed this item also viewed

- set of 16 boxed TV Compare the... £110.00 + £20.00 P&P
- Almost full set of TV Compare the... £170.00 + £20.00 P&P
- Compare the Meerkat toys £120.00 + £10.00 P&P
- Superman & Batman Meerkat Toys... £19.99 Free P&P
- Misc - Meerkat Advert Toys +... £10.75 + £3.25 P&P

OFFICIAL COMPLETE SET OF COMPARE THE MARKET MEERKATS TOYS WITH CERTIFICATES

1 viewed per hour

Condition: New

Price: £125.00
From £12 per month for 12 months

Buy it now

Add to basket

Watch this item

Click & Collect | Posts from United Kingdom

Collect 125 Nectar points | Redeem your points | Conditions

Collection: Click & Collect - Select store at checkout.

Postage: £4.99 Economy Delivery | See details
Located in: Warrington, United Kingdom
Posts to: United Kingdom and many other countries | See details

Shop with confidence

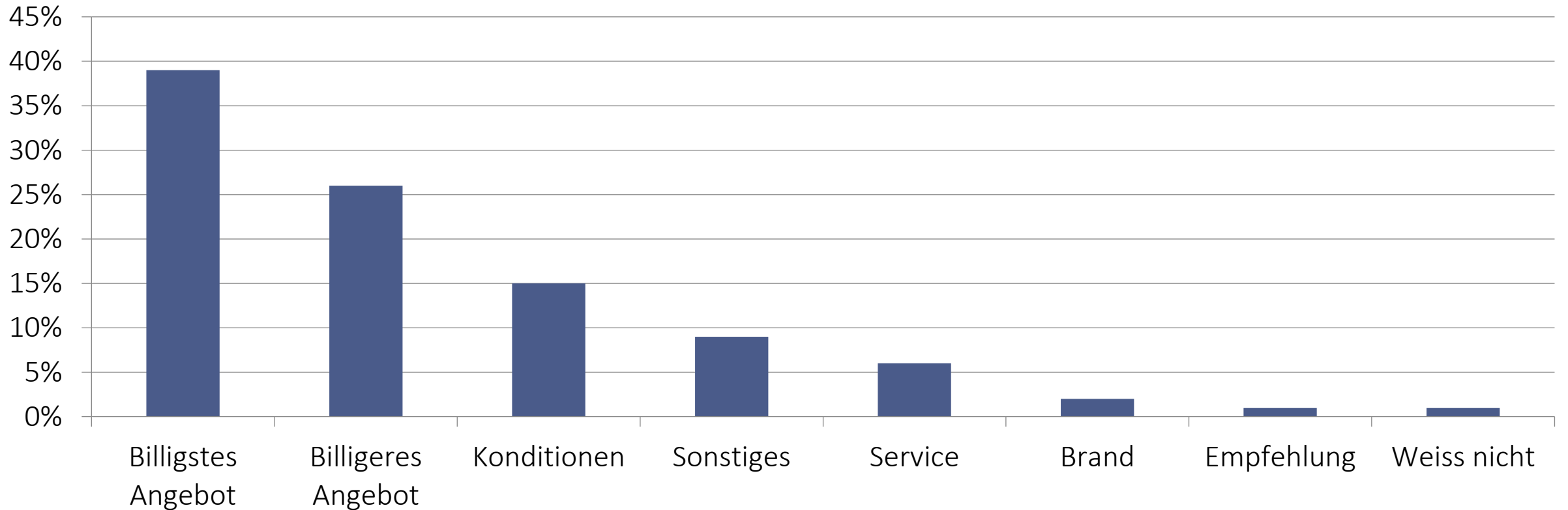
eBay Money Back Guarantee
Get the item you ordered or your money back. [Learn more](#)

Seller information
retrobernie (357) 90% Positive Feedback

Save this seller
Contact seller
See other items

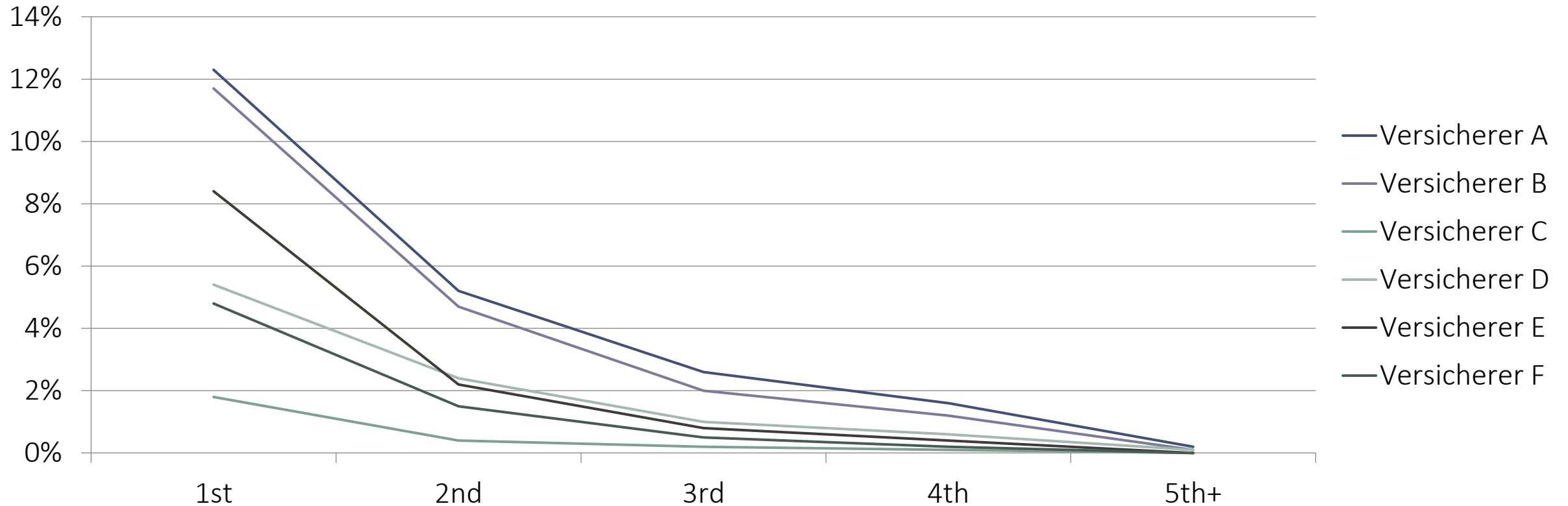
Preis ist in Großbritannien alles

Wieso haben Sie Ihren jetzigen Kfz-Versicherungsanbieter gewählt?



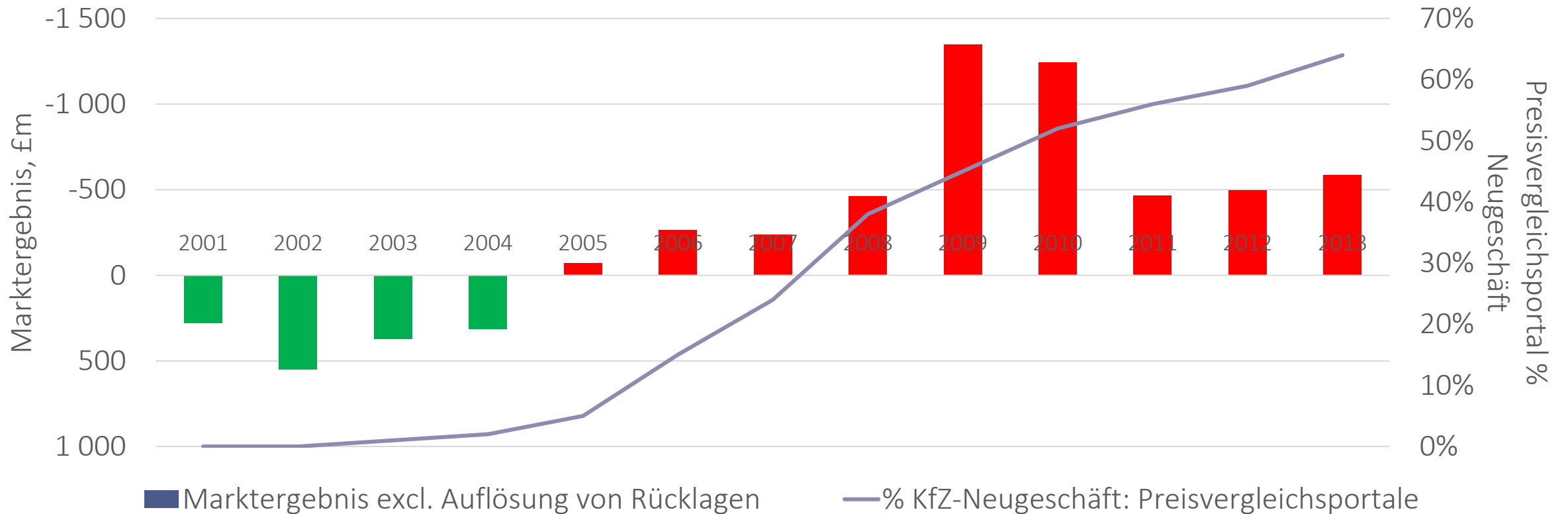
Bei Position 1 spielt die Musik

Erfolgsquote je Position am Preisvergleichsportal



GB Versicherer haben Jahre gebraucht, bis Sie Ihr Geschäftsmodell adaptiert hatten

GB KfZ-Marktergebnis vs. Preisvergleichsportal % KfZ-Neugeschäft



Was heißt das für Versicherer und Makler?

Pricing

Daten, Analyse

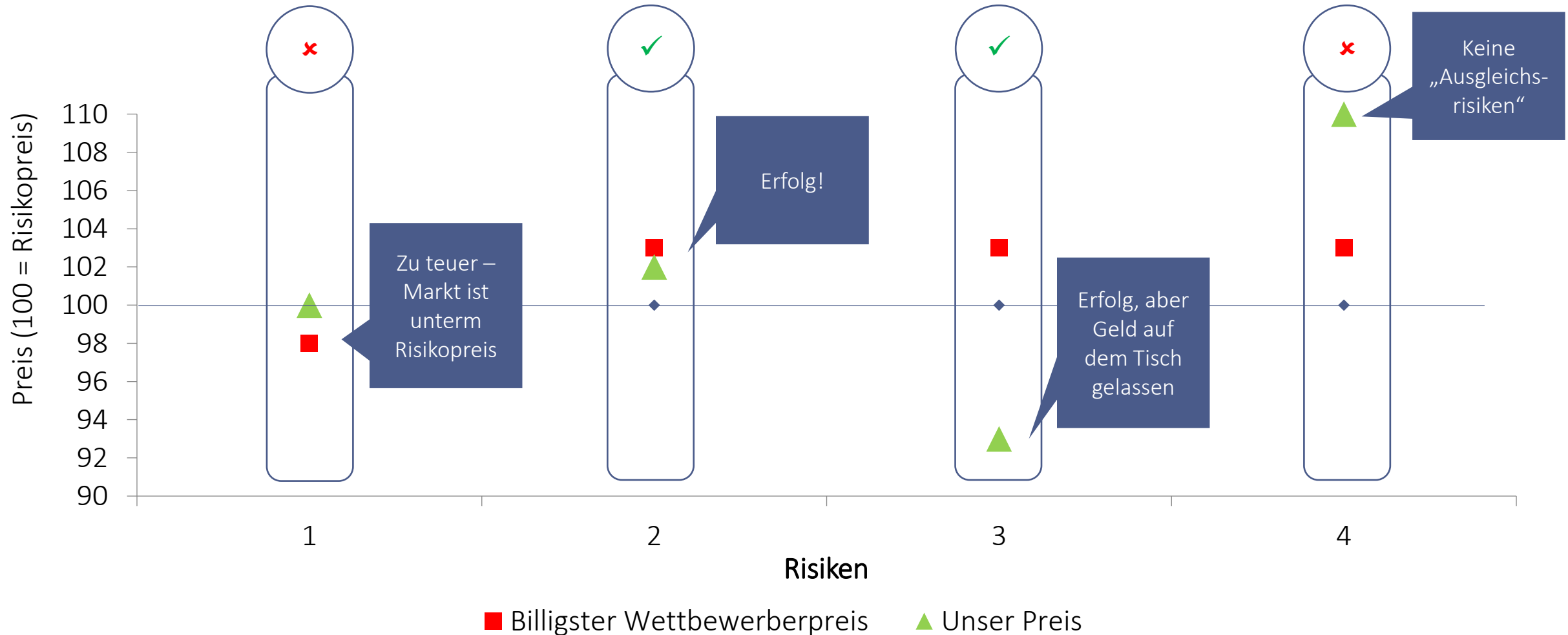
Billig sein, aber nicht zu billig

Margenoptimierung

Produktstrategie

Up-selling, Cross-selling

Genauere Preisfindung und gezielte Strategie erfordert



„Brand stacking“

(InsurTech „pay as you drive“)

Gleicher Anbieter

(Erstes von 3 Admiral-Angeboten)

The screenshot shows the 'comparethemarket' website interface. At the top, there's a navigation bar with 'Your vehicle', 'Your details', 'Your policy', 'Your summary', and 'Your quotes'. Below this, a summary of the policy is shown for Christopher Sandilands on a PEUGEOT 3008 ALLURE PURETECH S/S 130, 1199cc Petrol, 5DR, Automatic, (MF67)WX with Comprehensive cover. The main section displays 77 available quotes. The first quote is from 'By Miles' with an estimated total of £261.05. The second quote is from 'Hastings ESSENTIAL' with a total of £372.51. The third quote is from 'Hastings DIRECT' with a total of £401.09. The fourth quote is from 'People's Choice' with a total of £401.19. The fifth quote is from 'insure10' with a total of £406.09. The sixth quote is from 'Admiral' with a total of £409.92. On the left side, there are filters for 'Cover type' (Comprehensive, Third Party Fire and Theft, Third Party Only), 'Voluntary excess' (£1000), 'Protect your no claims discount' (Yes/No), 'Additional products' (Personal accident cover, Courtesy car, Breakdown cover, Motor legal protection), and 'Show telematics quotes' (Yes/No). Red arrows point from the text on the left to the 'Comprehensive' cover type, the 'No' option for no claims discount, the 'Personal accident cover' checkbox, the 'Motor legal protection' checkbox, and the 'Admiral' quote.

Provider	Cover type	Estimated total	Compulsory Voluntary Total	Excesses	Personal accident	Courtesy car	Breakdown cover	Motor legal protection	Features Explained
By Miles	Annual	£261.05	£1300	£300	Included	Included	Add Annually £29.99	Add Annually £29.99	More Details
Hastings ESSENTIAL	Annual	£372.51	£800	£300	Included	Included	Add Annually £34.99	Add Annually £29.99	More Details
Hastings DIRECT	Annual	£401.09	£700	£200	Included	Included	Add Annually £34.99	Add Annually £29.99	More Details
People's Choice	Annual	£401.19	£700	£200	Included	Included	Add Annually £34.99	Add Annually £29.99	More Details
insure10	Annual	£406.09	£700	£200	Included	Included	Add Annually £34.99	Add Annually £29.99	More Details
Admiral	Annual	£409.92	£1350	£350	Included	Included	Add Annually £44.95	Add Annually £24.95	More Details

Up-selling und Cross-selling








**Offer
of the week!**

**HAJDEBY
sofa-bed
£199**



The advertisement features a pink banner at the top with the text 'Offer of the week!' in white. Below the banner is a photograph of a brown sofa-bed with a blue bedspread and two pillows. To the left of the sofa-bed, the text 'HAJDEBY sofa-bed £199' is displayed in black.

Premium-Angebote

	Your chosen policy	Your upgrade options...		
	Annual multi-trip Essential Annual Multi-Trip £22.45 Buy this policy	Annual multi-trip Premier Annual Multi-Trip £35.20 Buy this policy	Annual multi-trip Premier Plus Annual Multi-Trip £37.20 Buy this policy	Annual multi-trip Essential Annual Multi-Trip £54.69 Buy this policy
				Upgrade to worldwide cover for only £54.69
COVID-19 Cover <input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Emergency medical and Repatriation <input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Enhanced Covid-19 cover <input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Defaqto rating <input type="checkbox"/>				
Max days per trip <input type="checkbox"/>	35	60	60	35
Max excess per feature <input type="checkbox"/>	£145	£95	£50	£145
Cancellation <input type="checkbox"/>	£1,000	£3,000	£5,000	£1,000

Makler oder Versicherer – für den Kunden kein Unterschied

Customise results

Cover type

Comprehensive
 Third Party Fire and Theft
 Third Party Only

Voluntary excess

£1000

Protect your no claims discount

Yes No

Additional products

Personal accident cover
 Courtesy car
 Breakdown cover
 Motor legal protection

Show telematics quotes

Yes No

Provider	<input checked="" type="checkbox"/> Annual <input type="checkbox"/> Monthly	Excesses	Personal accident	Courtesy car	Breakdown cover	Motor legal protection	Features Explained	
	£448.44	Compulsory Voluntary Total	£100 £1000 £1100	<input checked="" type="checkbox"/> Included	<input checked="" type="checkbox"/> Included	Add Annually £19.99	Add Annually £29.99	More Details
	£449.12	Compulsory Voluntary Total	£150 £500 £650	<input checked="" type="checkbox"/> Included	<input checked="" type="checkbox"/> Included	<input checked="" type="checkbox"/> Included	<input checked="" type="checkbox"/> Included	More Details
	£449.44	Compulsory Voluntary Total	£100 £1000 £1100	<input checked="" type="checkbox"/> Included	<input checked="" type="checkbox"/> Included	Add Annually £19.99	Add Annually £29.99	More Details
	£462.60	Compulsory Voluntary Total	£125 £500 £625	<input checked="" type="checkbox"/> Included	<input checked="" type="checkbox"/> Included	Add Annually £74.98	Add Annually £28.00	More Details
£ Price includes a discount for Co-op members ▶ T&Cs apply								
	£463.69	Compulsory Voluntary Total	£200 £500 £700	<input checked="" type="checkbox"/> Included	<input checked="" type="checkbox"/> Included	Add Annually £39.99	Add Annually £24.99	More Details
Rated EXCELLENT on Trustpilot with over 10,500 reviews ▶ Read More								

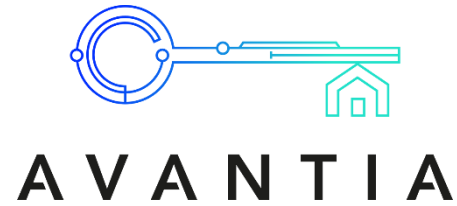


Geschäftsmodelle für Makler in 2021

Privatkunden: MGA mit
Differenzierung für
Preisvergleichsportale

Privatkunden: HNW, Nischen

KMU



A panoramic view of a valley in Austria. In the foreground, a cable car is suspended from a wire, moving across a lush green forest. Below the forest, a small town with numerous houses and buildings is nestled in a valley. To the right of the town, a large, vibrant turquoise lake stretches across the landscape. The background features rolling mountains and hills under a clear blue sky. The overall scene is a beautiful representation of a typical Austrian alpine landscape.

Was ist das Fazit für Österreich?

1

Disruption kann im
Versicherungsmarkt stattfinden –
Österreich kein Sonderfall

Makler in Österreich haben keinen Sonderstatus

Unsere Kunden wollen mit uns
sprechen – sie werden nie ihre
Polizzen direkt im Internet
abschießen

Jede österreichische Delegation
österreichischer Makler und Versicherer
mit der ich in London gesprochen habe

Österreicher sind genau so „digital“ wie andere Menschen



Sogar ein Bitcoin-Geschäft am Schottenring



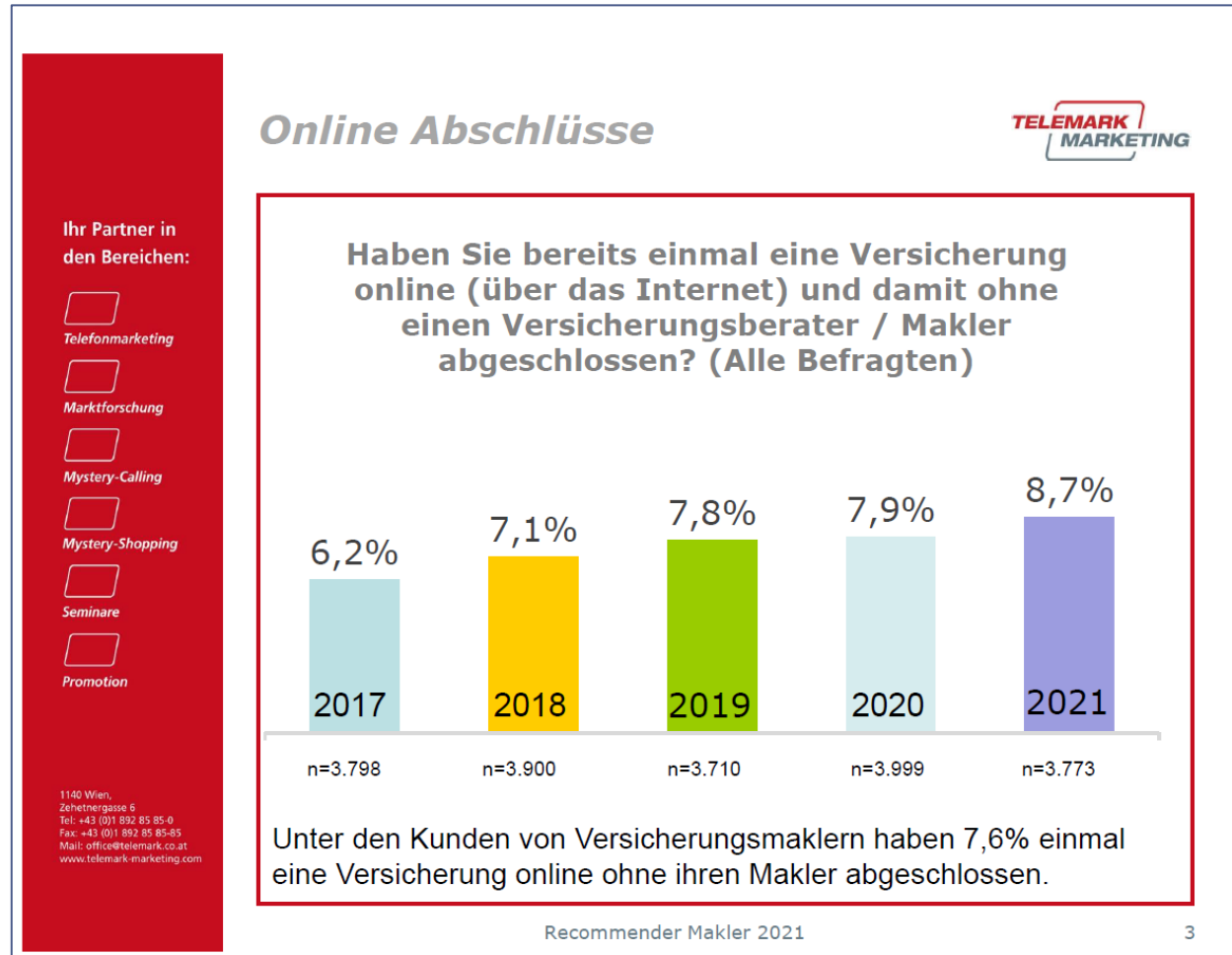
2

Die österreichische
Versicherungsindustrie hat das
bestehende Modell digitalisiert,
aber nicht (wesentlich) verändert

Erstklassige digitale Verwaltungsportale

The screenshot displays the Generali eVPPlus digital management portal. At the top, there is a navigation bar with the Generali logo and the text 'Verkaufssystem eVPPlus'. Below this, a search bar and a 'Haushalt' / 'Beziehung' toggle are visible. The main content area features a headline: 'Top Performance der Generali bei den VAA 2021' and 'Kennen Sie diese Services der Generali schon?'. A sub-headline reads: 'Zwei erste und ein dritter Platz bei den Versicherungs Awards Austria belegen die hohe Servicequalität der Generali.' Below this, there are three award certificates from 'VERSICHERUNGS AWARDS AUSTRIA' for 'Generali Versicherung AG' in the categories 'Sport: Kfz Haftpflicht', 'Sport: Kfz Kasko', and 'Sport: Gewerbe'. The certificates are labeled 'ZERTIFIKAT 1. PLATZ 2021' and 'ZERTIFIKAT 3. PLATZ 2021'. The main content area is divided into a grid of service tiles, including 'News eVPPlus', 'Schnellrechner', 'Fachliche Infos, Bedingungen und Vertragsgrundlagen', 'Infos und Tools', 'Offene Forderungen', 'Geschäftsfall-Infos', 'Zugewiesene Geschäftsfälle/Partnereinsicht', 'Nachrichten 164 neue Nachrichten', 'Vertriebs- und Kundeninformation (BIB, IPID, LIPID, Fondsinformationen)', 'Partnertportal News', 'Vertragstermine', 'Schaden-Information 5 Schaden-Informationen', 'Stornomanagement', and 'Elektronische Unterschriften / Elektronische Gesundheitsfragen'. A red bar at the bottom of the grid contains 'Partnertportal News' and a 'vergrößern' button. Below the grid, there are three news snippets: '05.07.2021 Top Performance der Generali bei den VAA 2021', '07.06.2021 News zu eVPPlus Version 21.20.00', and '15.04.2021 Generali Nachhaltigkeitspreis für KMU'. The left sidebar contains a navigation menu with categories like 'Beratungen durchführen', 'Besitz & Familie', 'Betrieb & Beruf', 'Betriebliche Tools', 'Betriebliche Vorsorge', 'Gesundheit', 'Gesundheit/Gruppe', 'Kfz', 'Kfz Wechselkennzeichen', 'Kfz-Leasing 3 Banken', 'Kfz-Problemerkennzeichen', 'Land- & Forstwirtschaft', 'Leben', 'Wohn- & Bürogebäude', 'Fahradversicherung', 'Geschäftsfälle bearbeiten', 'Schadenmeldung', 'Schadenmeldung nachsenden', 'Schriftverkehr/Formulare', 'Interventionsbericht', 'Versicherungsbestätigung', 'Journal', 'Zuweisungen/Partnereinsichten', 'Daten', and 'Bestandspflege'.

Aber wenig online-Vertrieb



Potential für ein neues Konzept?

Schneller?

Einfacher?

Mobiler?

3

Was könnte ein Impuls für
Disruption in Österreich sein?

3 Ideen

Neue Vorschriften?



Neue Vertriebskanäle?



Neue Geschäftsmodelle?



**Für Fragen stehen wir Ihnen gerne
zur Verfügung!**

**Christopher Sandilands
csandilands@oxbowpartners.com
oxbowpartners.com**