

INTERMEDIARI 2014

La capacità di offrire soluzioni tailor made

relatore: Maurizio Ghiloso, *Dual Italia*

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MAGAZINE



La capacità di
offrire soluzioni
tailor made

Maurizio Ghiloso
Amministratore Delegato
Direttore Generale

Milano, 9 ottobre 2014



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- © *La capacità di offrire soluzioni *tailor made**
- © *Conclusioni*

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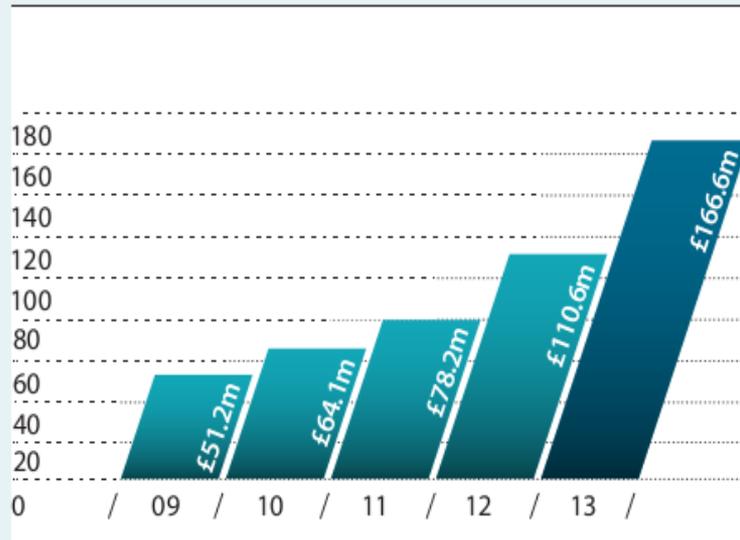
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Hyperion Insurance Group

Group revenue

£166.6m



5 YEAR CAGR of 34%

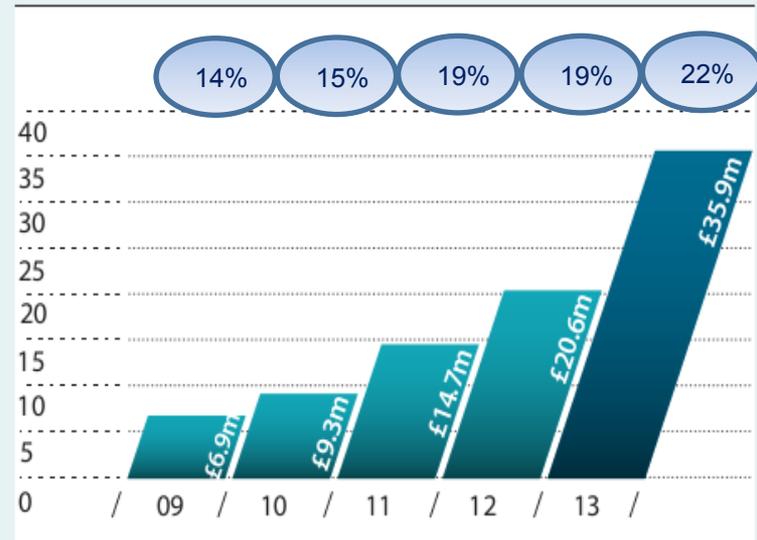
EBITDA

before non-recurring items
and acquisition costs

£35.9m

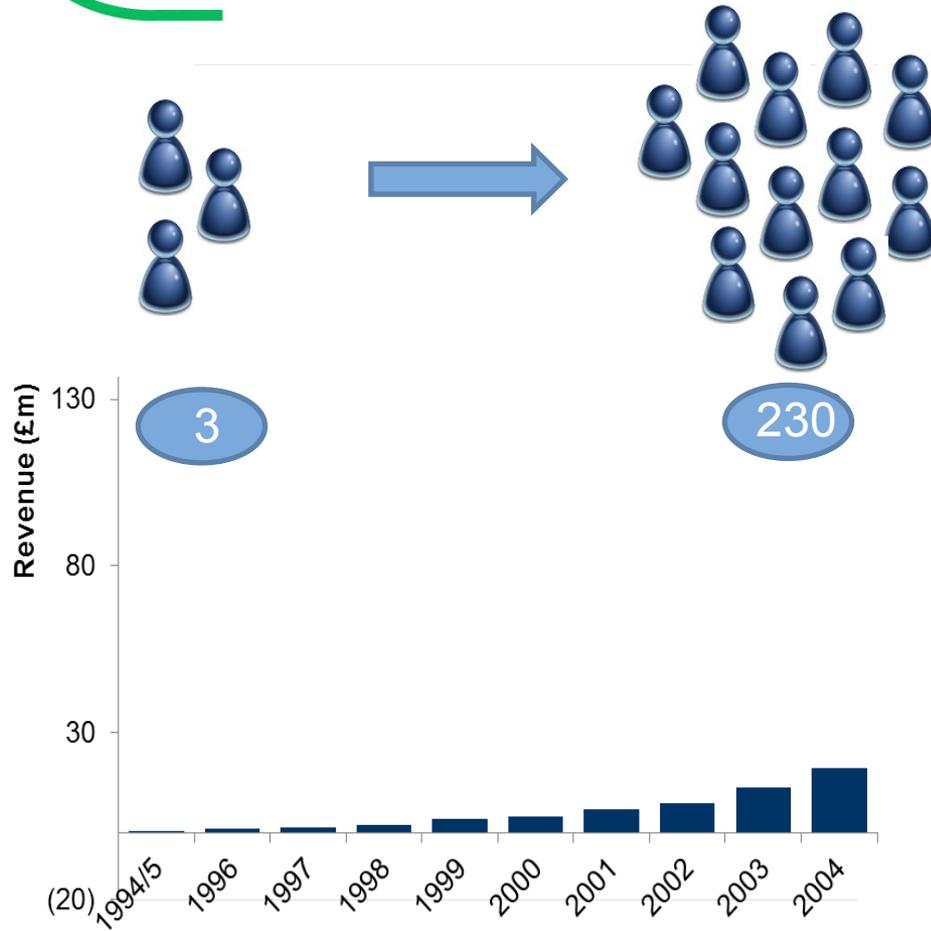
MARGIN:

22%



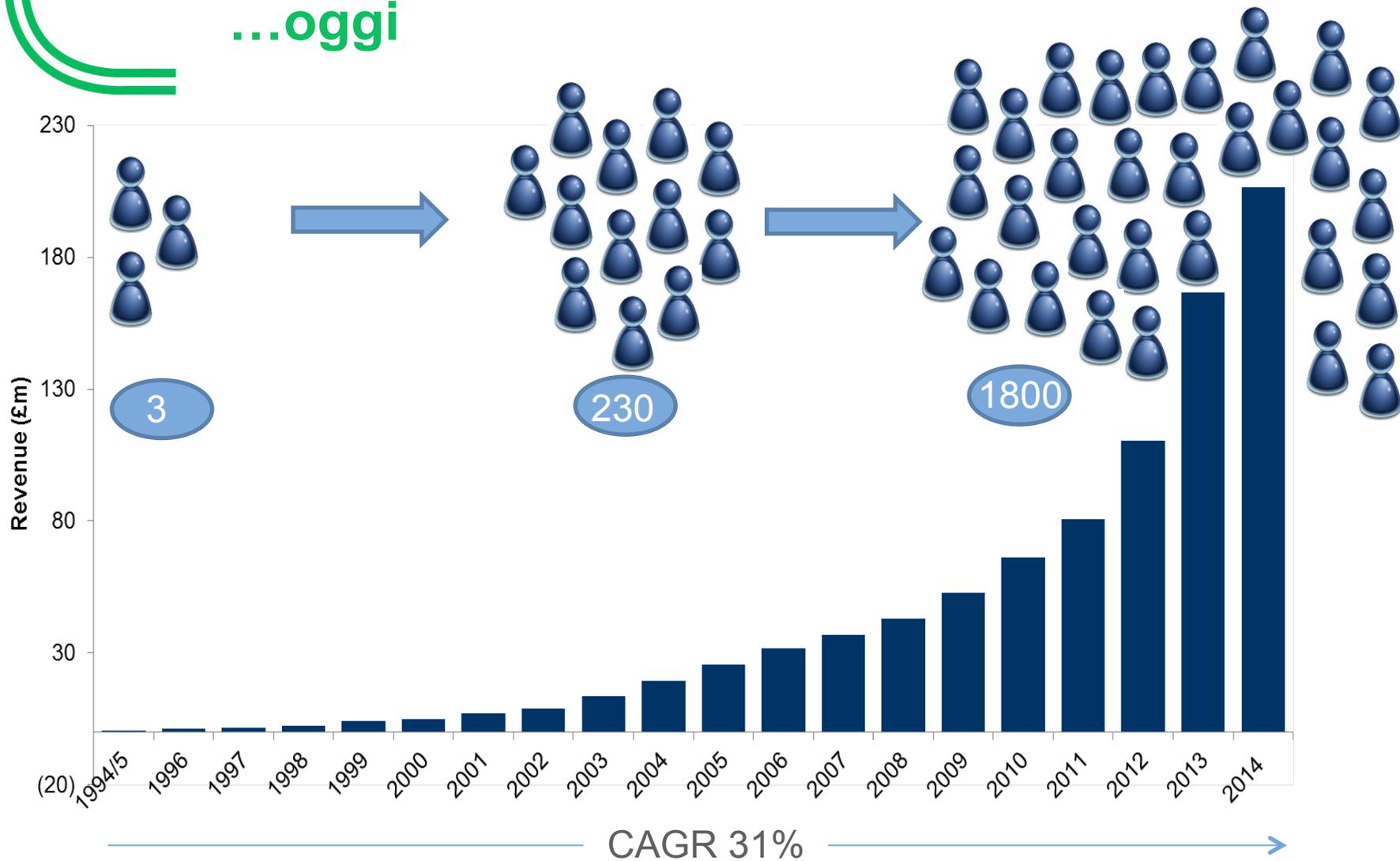
5 YEAR CAGR of 51%

Hyperion Insurance Group: i primi dieci anni ...

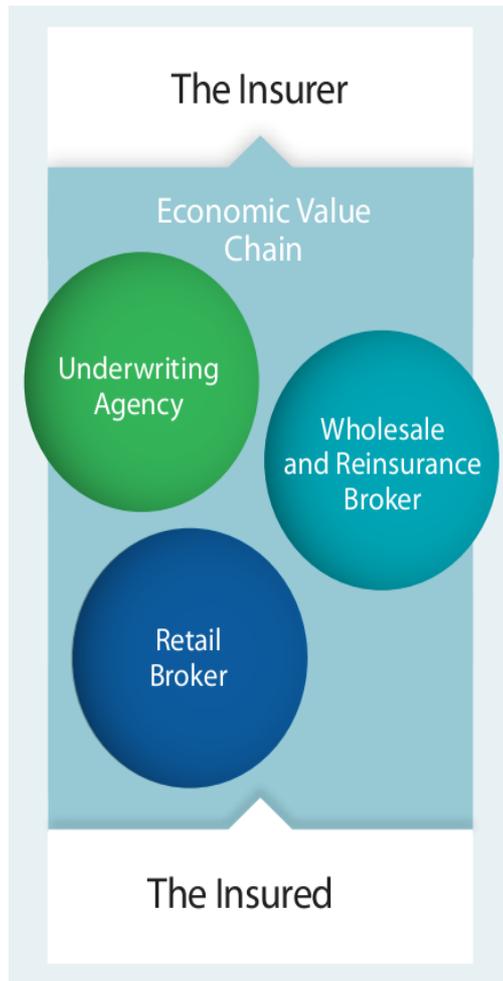


Hyperion Insurance Group

...oggi



Hyperion è un Gruppo assicurativo internazionale focalizzato nel mercato *B2B*



25%
Underwriting

29%
Wholesale
Broking

46%
Retail Broking



Hyperion: premi e riconoscimenti



Underwriting Agency of the Year

The DUAL Group named Underwriting Agency of the Year at the 2014 British Insurance Awards for the second time.



The Sunday Times International Track 2013

Hyperion Insurance Group recognised as one of the fastest growing private equity-backed companies in the UK.



Reactions
LONDON MARKET AWARDS
2013

Reactions London Market Awards – Insurance Broking M&A Deal of the Year 2013

Hyperion’s acquisition of Windsor Limited named Insurance Broking M&A Deal of the Year 2013.



Broker of the Year

Howden Broking Group named Broker of the Year – Large Corporate at the 2014 British Insurance Awards.



Insurance Insider Honours - Broker of the Year 2013

Howden Broking Group named Broker of the Year at the Insurance Insider Honours in 2013.



Hedge Fund Journal Awards 2013

Howden Risk Partners named The Leading Insurance Broker for the hedge fund sector in The Hedge Fund Journal Awards 2013.



International Track 200 2014

Hyperion Insurance Group recognised in the Sunday Times International Track 200 as one of the UK’s private companies with the fastest growing sales.



Insurance Insider Honours – Broker M&A Deal of the Year 2013

Hyperion Insurance Group’s acquisition of Windsor named Broker M&A Deal of the Year in 2013.



The Sunday Times Buyout Track 2012

Hyperion Insurance Group recognised as one of the fastest growing private equity-backed companies in the UK.



Profit Track 100

Hyperion Insurance Group named in the Sunday Times Profit Track 100 as one of Britain’s 100 private companies with the fastest growing profits.



Reactions
LONDON MARKET AWARDS
2013

Reactions London Market Awards – Insurance Broking CEO of the Year 2013

David Howden named Insurance Broking CEO of the Year 2013.



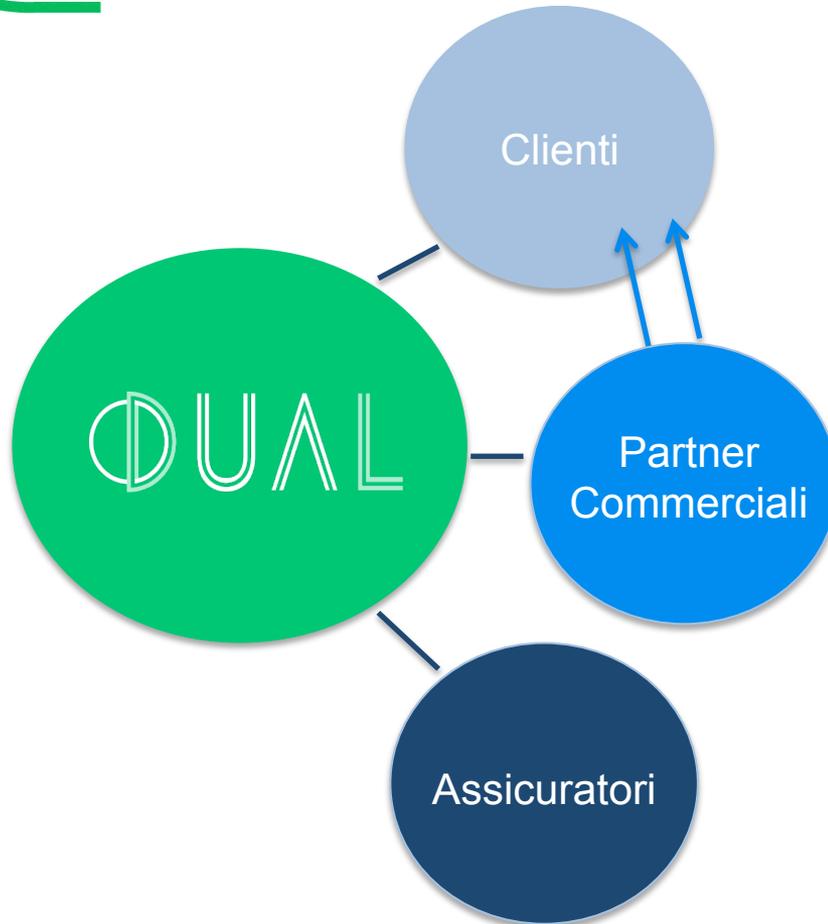
The Queen’s Award for Enterprise in International Trade 2012

Hyperion Insurance Group has won the Queen’s Award for Enterprise in International Trade twice. It is regarded as the UK’s most prestigious business accolade.

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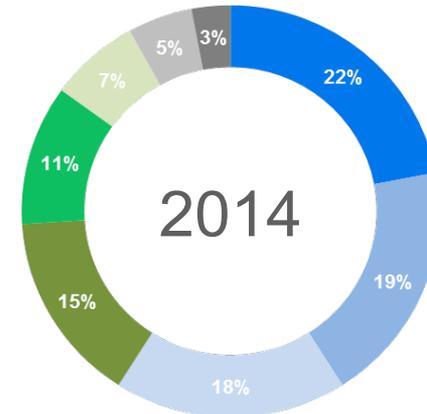
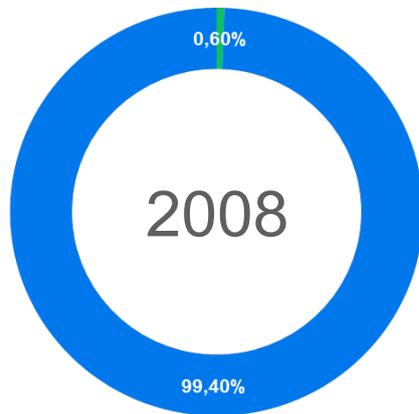
- Sviluppiamo per loro prodotti chiari e affidabili
- Diamo loro ciò di cui hanno bisogno
- Li aiutiamo a entrare in nuovi mercati

Gli Assicuratori che, nel mondo, danno capacità assicurativa a DUAL

DUAL ha forti rapporti commerciali con i propri fornitori di capacità, fra cui:



DUAL: l'evoluzione

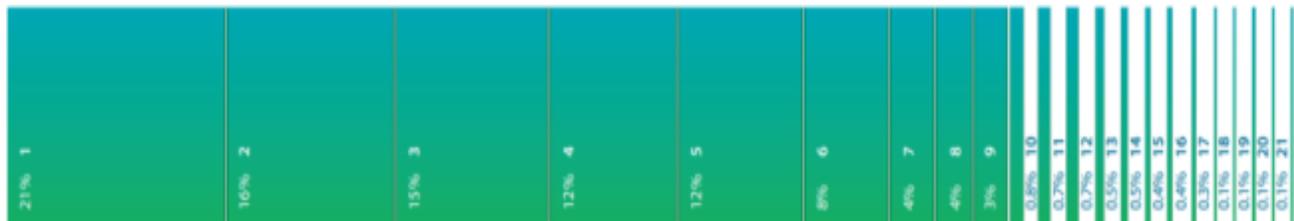


■ Property ■ Financial Lines

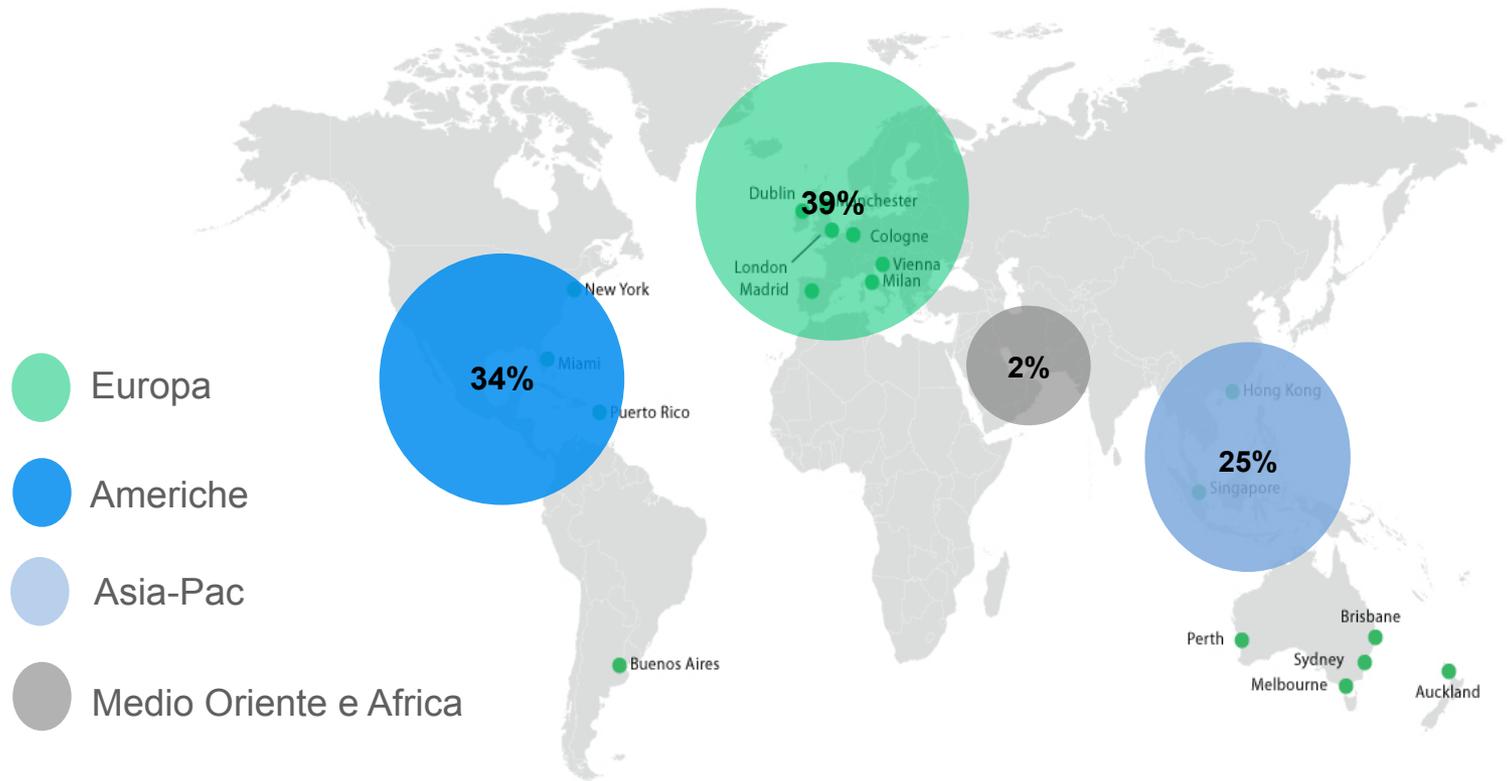
■ PI
■ D&O
■ Excess of Loss Reinsurance
■ Other

■ General Liability / Employers' Liability
■ Property
■ FI Crime
■ Accident & Health

GWP by capacity provider - DUAL has more than 20 capacity providers



DUAL nel mondo



- £ 1.23miliardi GWP
- La più grande agenzia di sottoscrizione indipendente al mondo
- Il più grande Lloyds Coverholder indipendente

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L'offerta e la capacità assicurativa

**RC
Professionale**

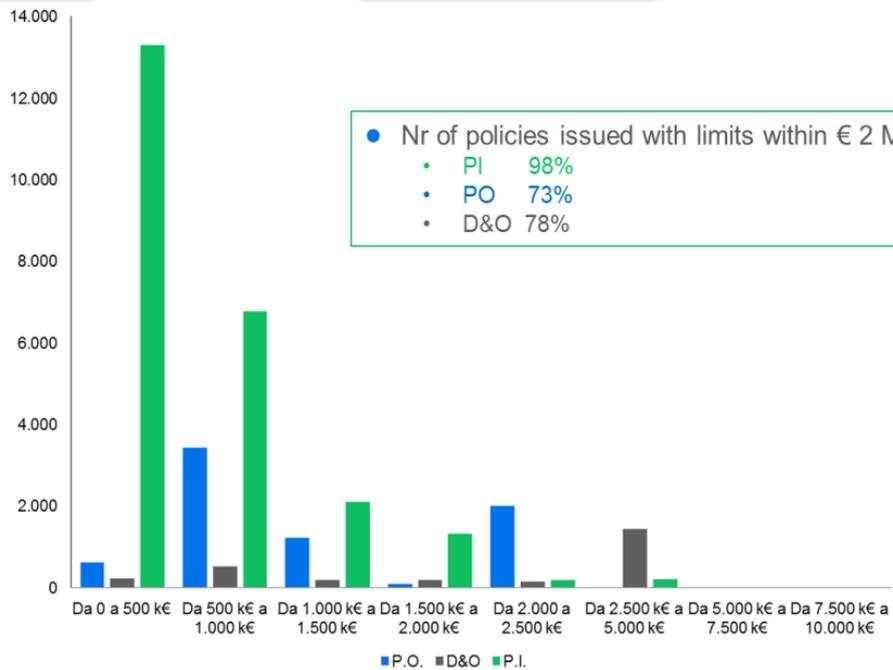
€ 10 Milioni

Enti pubblici

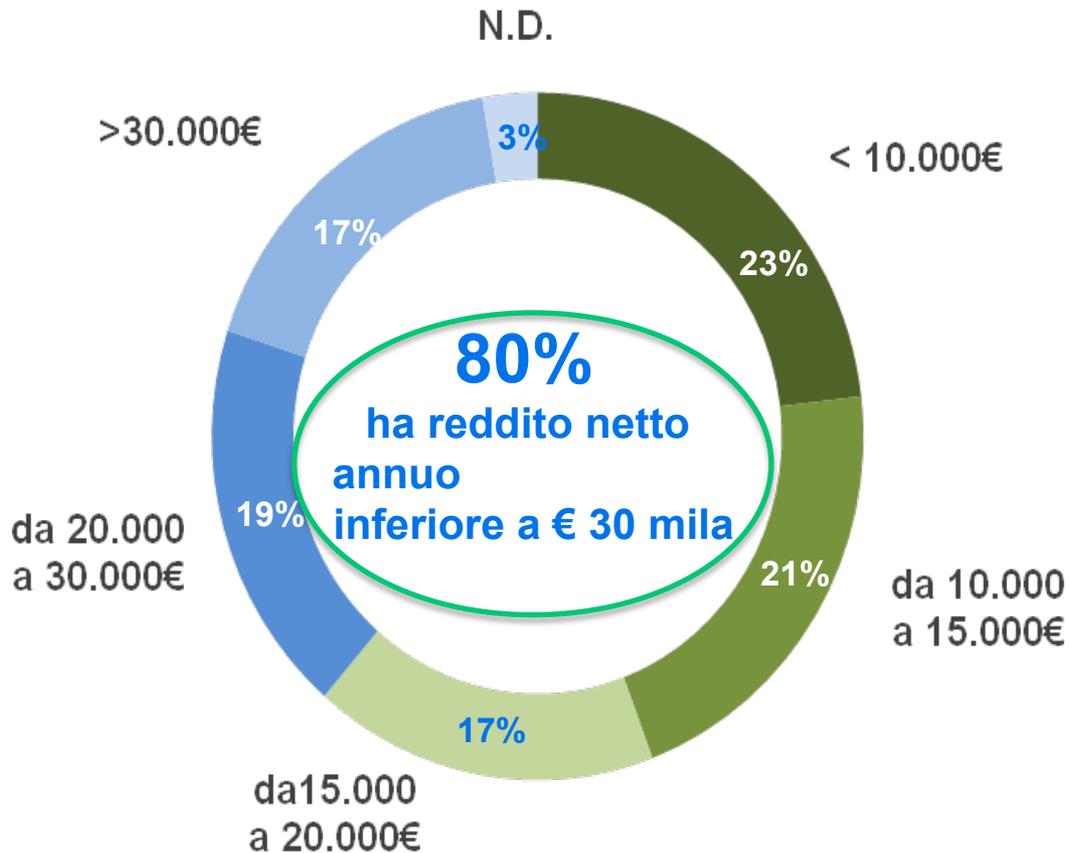
€ 5 Milioni

**RC
Amministratori
D&O**

€ 20 Milioni

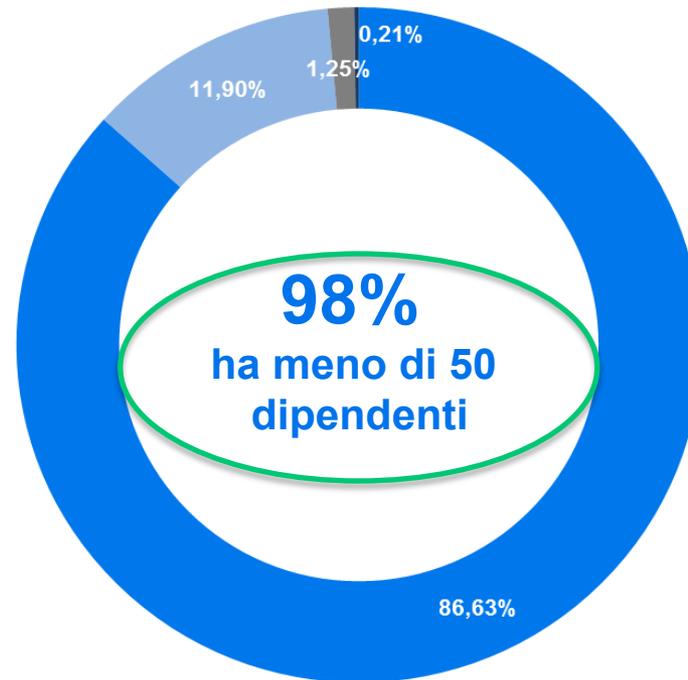


Il reddito netto dei professionisti in Italia



Fonte: Elaborazione DUAL Italia su dati IRES/II Sole 24 Ore – Dati 2009

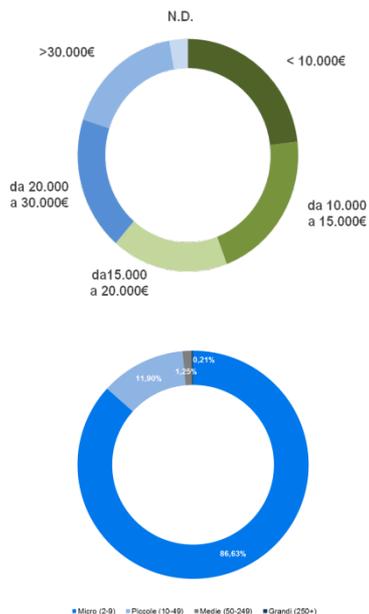
La dimensione delle imprese in Italia



■ Micro (2-9) ■ Piccole (10-49) ■ Medie (50-249) ■ Grandi (250+)

Fonte: Elaborazione DUAL Italia su dati IRES/II Sole 24 Ore

In questo mercato *small risk* cosa comprano i clienti?

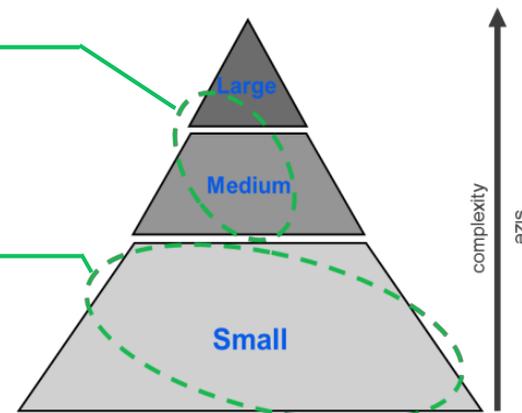


Tailor made

- 15% polizze
- 50% premi

- **Tailor made quotation**
 - PI over € 200K turnover
 - D&O over €50 ML assets
 - PO Entity coverage

- **Off the shelf products**
 - PI up to €200K turnover
 - D&O up to €50 ML assets
 - Individual Public Officials

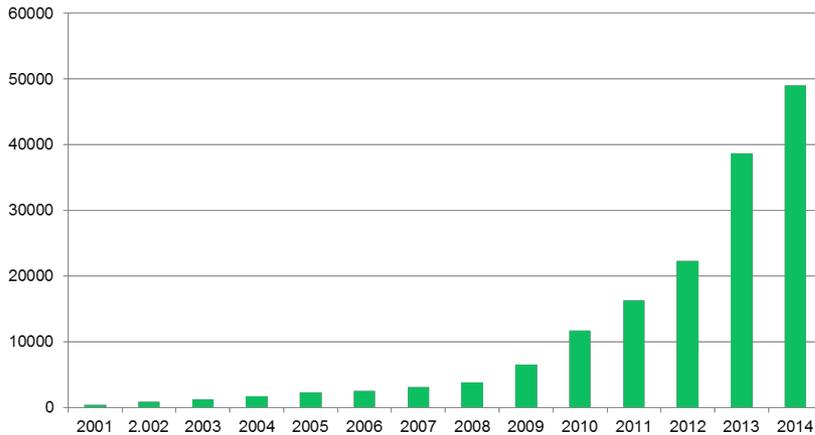


Standard

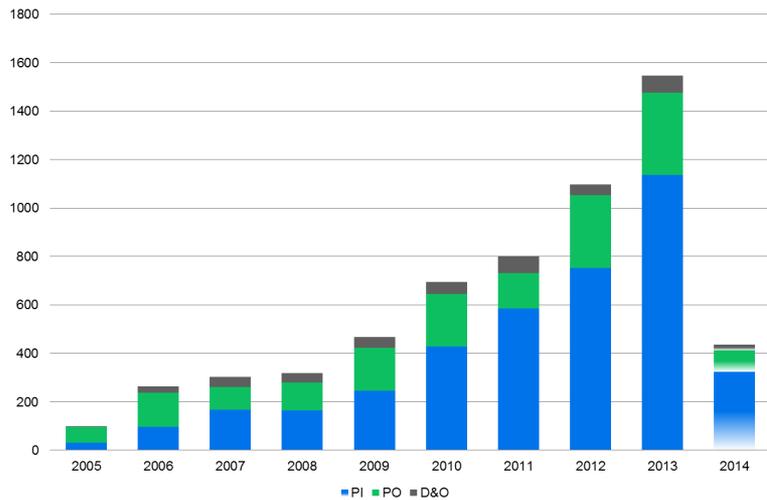
- 85% polizze
- 50% premi

- 92% comprano limiti entro € 2 ML
- 95% delle polizze con tacito rinnovo senza regolazione del premio

La nostra esperienza: polizze e sinistri...



180.000 polizze

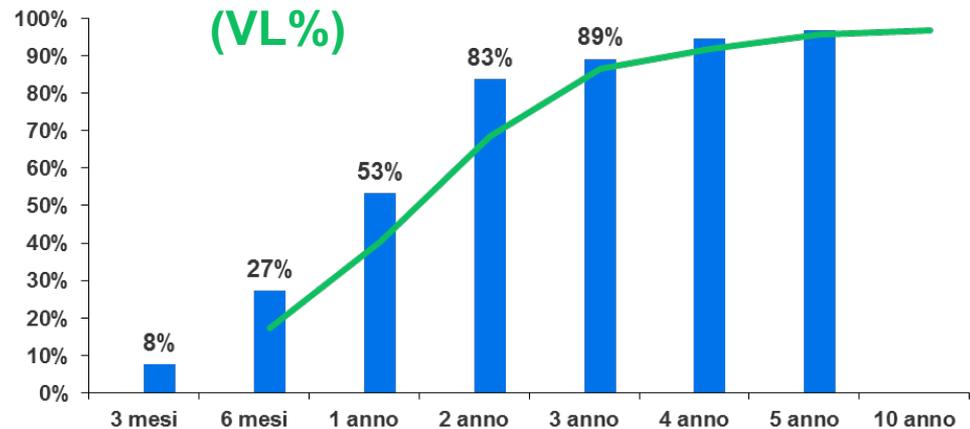


7.000 sinistri

... e la soddisfazione del Cliente?



- Quanti reclami in 15 anni?
- 8 riferiti alla copertura
- 9 riferiti alla gestione del sinistro

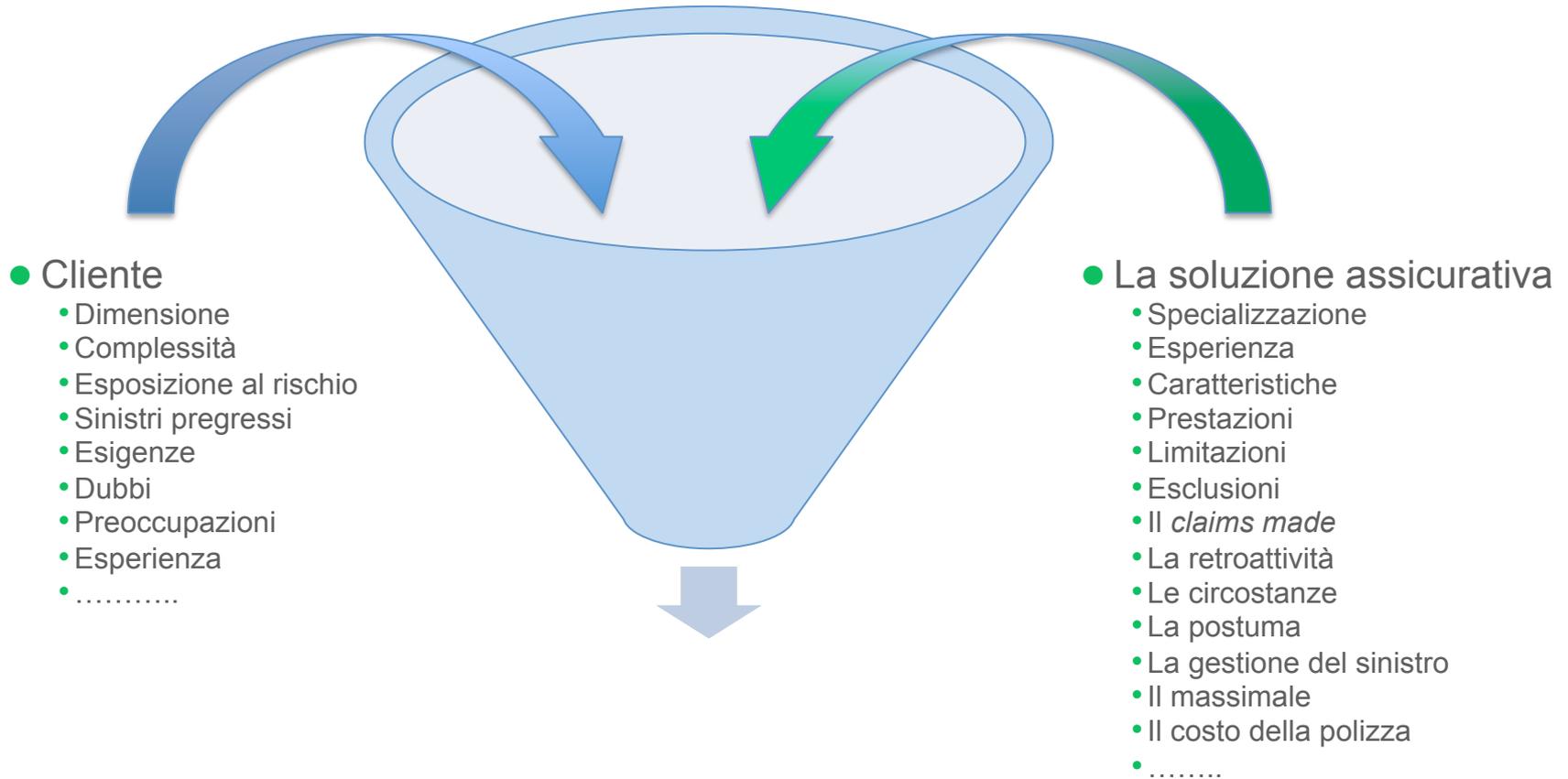


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Conclusioni



... Meglio una polizza *tailor made* o *standard*?

- Meglio una polizza *all risks & all inclusive* ...
 - con retroattività illimitata
 - con l'assicurazione delle circostanze
 - senza sottolimiti e con poche e chiare esclusioni
- costruita con l'esperienza *glocal* dell'assicuratore specialista ...
 - nella valutazione del rischio
 - nella sottoscrizione
 - nella gestione delle richieste di risarcimento/circostanze
- ... proposta e gestita da un Intermediario professionale e competente
 - preparato
 - aggiornato
 - attento alla gestione del cliente prima, durante e dopo l'acquisto della polizza



... Meglio una polizza *tailor made* o *standard*?

L'importante non è la polizza.

Quello che conta è

la «Consulenza *tailor made*».

Meglio se offerta dal partner DUAL:

la più grande agenzia di sottoscrizione globale al mondo.

Contatto

mghilosso@dualitalia.com

Maurizio Ghilosso 



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