



"BTS ASSURANCES"

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L'ASSURANCE EN 110 QUESTIONS

+ 40
QUESTIONS
INÉDITES

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DIVERS, SANTÉ, DÉPENDANCE,
SUCCESSION, ASSURANCE-VIE

Francis Noël

SÉFi

Lassurance 110 Questions Francis No L

Guillaume Favre



L'assurance 110 Questions Francis No L:

L'assurance en 110 questions Francis Noël, 2018-11-08 150 questions pour tout comprendre du système des assurances L'ouvrage reprend les différents thèmes imposés par le Code des assurances pour la formation des Agents généraux IARD La formation protège le client et préserve les intérêts et l'image des entreprises employant des conseillers en assurance qu'ils exercent en agence dans le courtage ou dans les banques intérieure ou extérieure Cet apprentissage doit réunir une approche pédagogique et la réalité du terrain sans méconnaître l'importance de la communication commerciale dans l'ensemble de ces aspects Un ouvrage technique et pratique sur l'assurance utile toutes les personnes concernées par la formation IARD Agrément de mises en situations ce guide réunit didactique et réalité du terrain

EXTRAIT DE 10 Comment procéder d'une société d'assurances pour gérer les risques L'équilibre financier s'obtient par une parfaite maîtrise des statistiques et par la mise en œuvre de certains principes Les risques¹ sont classés de manière homogène Par exemple les maisons des particuliers représentent une catégorie En aucun cas une usine ne sera intégrée dans cette catégorie La concentration doit être bannie C'est pour cette raison qu'en matière de prévoyance collective des clauses interdisent le transport dans le même véhicule de l'ensemble des membres de direction d'une entreprise Parmi les risques distingués ceux présentant une fréquence de sinistres anormale peuvent faire l'objet d'une réassurance par l'assureur Exemple l'assurance d'une automobile constitue le risque normal Tous les véhicules quatre roues font normalement partie de la mutualité le groupe de clients assurés Pour préserver l'équilibre l'entrée des malus est interdite et les clients ayant de nombreux accidents voient leurs contrats révisés Ce rôle de sélection intérieure de l'entreprise est devenu un secteur spécialisé nommé la surveillance des risques

PROPOS DE L'AUTEUR Francis Noël auteur de l'ouvrage *L'assurance en 110 questions* est Agent général d'assurances et professeur d'assurance en technique dommage Il était précédemment responsable indemnisation en sinistres IARD matériels corporels et contentieux

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