

OEM specific insurance services

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DAV

DEUTSCHE
AKTUARVEREINIGUNG e.V.



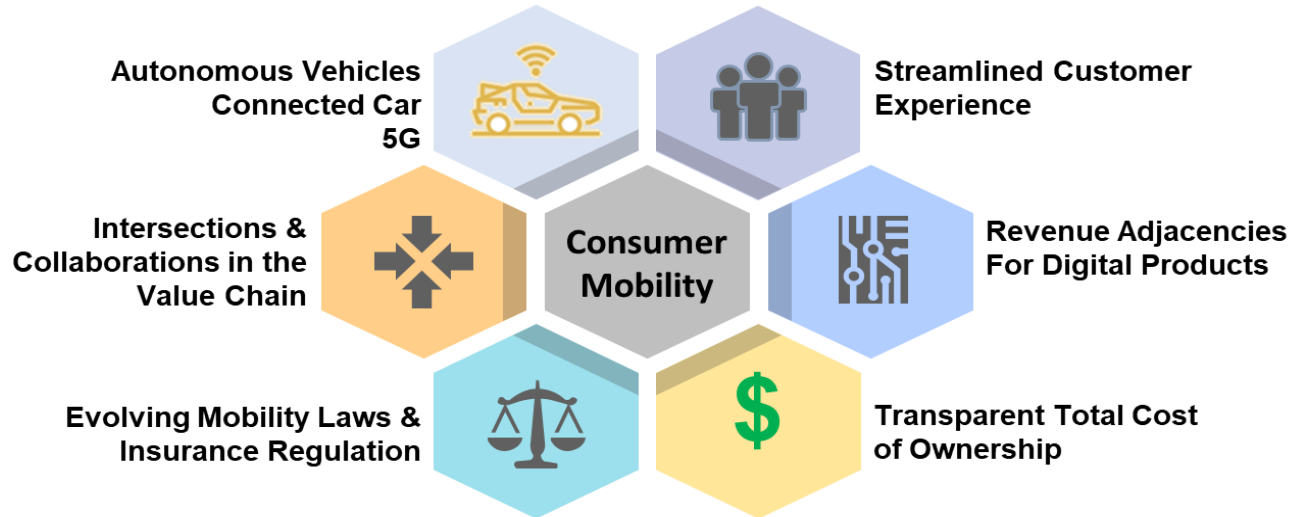
DGVFM

DEUTSCHE GESELLSCHAFT
FÜR VERSICHERUNGS-UND
FINANZMATHEMATIK e.V.

e-Jahrestagung von DAV und DGVFM, Fachgruppe ASTIN, 30. April 2021

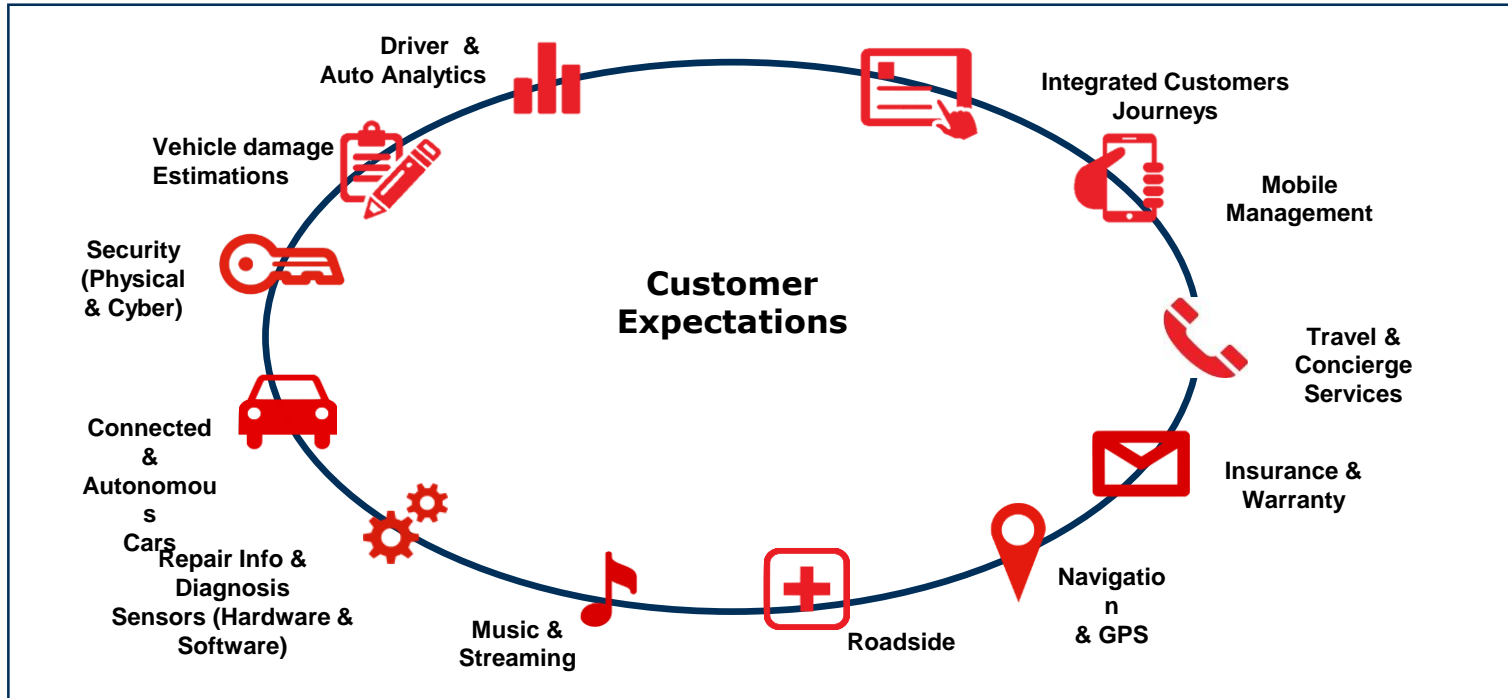
Industry Challenge: The Reshaping of Mobility

OEMs can redefine the insurance value chain and capture more of the consumer's spending on mobility.



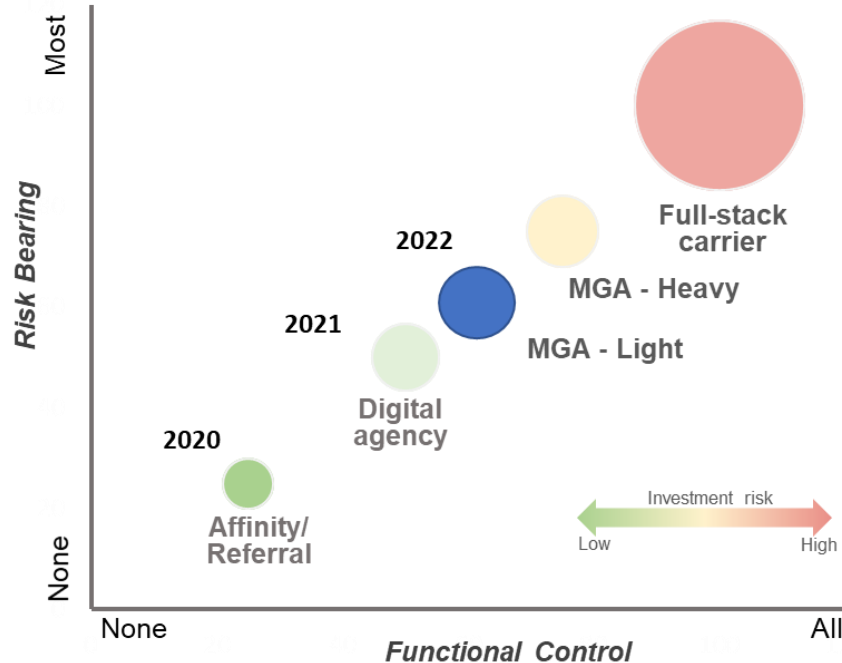
Partnership

Through collaboration, the industry is in a position to reimagine the customer journey for mobility



Insurance Models

1. Affinity/Referral
2. Digital Agency
3. MGA - Light
4. MGA – Heavy
5. Full-stack Insurer





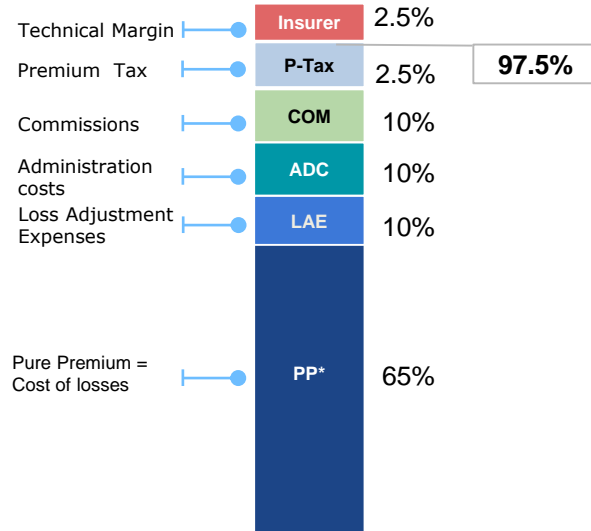
How Did it Work at Tesla

1. Distribution
2. Customer Experience
3. Platform
4. Product & Pricing
5. Claims
6. Impacts



Product Impacts

Generic car insurance average premium structure



Key levers for the premium optimization Data-driven advanced pricing, integrated model, process automation and digitalization

