



INŠTITUT ZA ZAVAROVALNIŠTVO V MARIBORU

ICABI

Prva mednarodna konferenca zastopnikov in posrednikov v zavarovalništvu
The First **I**nternational **C**onference of **A**gents and **B**rokers in the **I**nsurance Sector

Pokrovitelj konference je



23. in 24. september 2014
hotel Habakuk, Maribor, Slovenija



PROGRAM KONFERENCE

Torek, 23.9.2014

- 09.00 – 09.30 Sprejem udeležencev, registracija
- 09.30 – 10.00 Pozdravni nagovor predstojnice Inštituta Dragice Korenjak, dipl. manag.
Pozdravni govor župana MO Maribor, dr. Andreja Fištravca
- 10.00 – 10.45 Predavanja:
1. Sergej Simoniti, univ. dipl. prav, direktor AZN (Slovenija):
V pričakovanju novih predpisov o zavarovanju v EU
2. Dr. Helmut Tenschert (Avstrija):
Delo zavarovalnega posrednika (s posebnim poudarkom na praksi v Avstriji)
- 10.45 – 11.15 Odmor za kavo
- 11.15 – 12.00 Okrogla miza z diskusijo
Tema:
Zavarovanje za starost (Izhodišča za pripravo Predloga zakona o dolgotrajni oskrbi, osebni asistenci in zavarovanju za dolgotrajno oskrbo, ki ga je dne 23.9.2013 sprejela Vlada RS)
Uvod v diskusijo: prof. dr. sc. Šime Ivanjko
Lucie Taleyson, Philippe Francois, Elena Konzourova-Graeff, (AXA Group Life)
(Po odmoru individualni razgovori s predstavniki AXE)
- 12.00 – 12.15 Odmor
- 12.15 – 13.15 Predavanja:
3. Laurent Chencinski, hec. (Francija):
Opravljanje zavarovalnega posredovanja in zastopanja v mednarodnem okolju
4. Vladimir Djordjević, dipl. ing. (Srbija):
Kratek pregled zavarovalniškega sektorja v republiki Srbiji glede na položaj in težave dejavnosti zavarovalniških posrednikov in zastopnikov
5. Nikola Milijević, dipl. ing. (Hrvaška):
Zavarovalna kultura in mediji
6. Sabrija Imamović (Srbija):
Aktualni problemi zastopanja in posredovanja v Republiki Srbiji in Makedoniji
- 13.15 – 14.30 Kosilo, mreženje in navezovanje poslovnih odnosov (posebna ponudba hotela)

- 14.30 – 16.00 Predavanja:
7. Smiljan Mori, univ. dipl. prav. (Slovenija):
Million Dollar Round Table (MDRT) - najstarejše združenje zavarovalnih zastopnikov za življenjska zavarovanja na svetu
 8. Prof. dr. Ludvik Toplak, predsednik Alma Mater Europaea (Slovenija):
Visokošolsko izobraževanje za potrebe zavarovalništva
 9. Prof. dr. Marijan Čurković (Hrvaška):
Edukacija zavarovalnih posrednikov in zastopnikov
 10. Dragica Korenjak, dipl. manag. (Slovenija):
Kakšna je prihodnost zavarovalnega zastopnika in posrednika v EU in na trgih JV Evrope
- 16.00 – 16.10 Odmor
- 16.10 – 18.00 Okrogla miza z diskusijo:
Tema:
Izobraževanje, zavarovalna kultura in prihodnost poklica zavarovalnega zastopnika oz. posrednika
Uvod v diskusijo: prof. dr. sc. Šime Ivanjko (Slovenija):
Pravna ureditev zavarovalnega posredovanja in zastopanja v državah nekdanje Jugoslavije
prof. dr. Ludvik Toplak, prof. dr. Marijan Čurković, Zvezdana Lubej, Vladimir Djordjević, dipl. ing., Dragica Korenjak, dipl. manag.

Moderator okrogle mize je Dragica Korenjak, dipl. manag.
- 18.00 Zaključek s kavo

Sreda, 24.9.2014

- 09.00 Diskusija s predavatelji in organizatorjem konference na temo.
- Bodočnost poklica zavarovalnega zastopnika oz. posrednika
 - Izdelava sklepov in predlogov za bodoče delovanje zavarovalnih zastopnikov oz. posrednikov v državah EU in trgih JV Evrope ter predlogi v zvezi z Direktivo o zavarovalnem zastopanju in posredovanju.
 - Oblikovanje mnenja v zvezi z **izhodišči za pripravo Predloga zakona o dolgotrajni oskrbi, osebni asistenci in zavarovanju za dolgotrajno oskrbo**, ki ga je dne, 23. 9. 2013, sprejela Vlada RS.
 - Oblika skupnega sodelovanja združenj zavarovalnih zastopnikov oz. posrednikov na trgih EU in trgih JV Evrope.

Zaključek s kavo

CONFERENCE PROGRAMME

Tuesday, 23rd September 2014

- 09.00 – 09.30 Welcoming the participants, registration
- 09.30 – 10.00 Opening address by Executive Director of the Institute of Insurance Maribor, Mrs. Dragica Korenjak, BSc. manag.
Welcome address by the Mayor of the Municipality of Maribor, dr. Andrej Fištravec
- 10.00 – 10.45 Lectures:
1. Sergej Simoniti, LLB., director of AZN (Slovenia):
In anticipation of the new regulations in the field of regulating of insurance intermediation and representation
2. Dr. Helmut Tenschert (Austria):
The work of an insurance broker (emphasizing practice in Austria)
- 10.45 – 11.15 Coffe break
- 11.15 – 12.00 Round table with discussion:
Topic:
Insurance for age (baseline for the preparation of the draft law on long-term care, personal assistance and long-term care insurance, which was on 23rd 09. 2013 adopted by the Government of Republic of Slovenia)
Introduction to the discussion: Prof. emeritus dr. sc. Šime Ivanjko
Lucie Taleyson, Philippe Francois, Elena Konzourova-Graeff, (AXA Group Life)
(After the break, individual interviews with representatives of AXA)
- 12.00 – 12.15 Break
- 12.15 – 13.15 Lectures:
3. Laurent Chencinski, hec. (France):
Performing insurance brokerage and representation in an international environment.
4. Vladimir Djordjević, BSc. Eng. (Serbia):
A short review of the insurance sector in the Republic of Serbia regarding the position and problems of the activities of insurance brokers and agents.
5. Nikola Milijević, BSc. Eng. (Croatia):
Insurance culture and media.
6. Sabrija Imamović (Serbia):
Current problems of representation and mediation in the Republic of Serbia and Macedonia.
- 13.15 – 14.30 Lunch, networking and business relationships, (special hotel offer)

- 14.30 – 16.00 Lectures:
7. Smiljan Mori, LLB. (Slovenia):
Million Dollar Round Table (MDRT) - The oldest insurance agents association for life assurance around the world.
 8. Prof. dr. Ludvik Toplak, President of Alma Mater Europaea (Slovenia):
Higher education for the needs of insurance
 9. Prof. dr. Marijan Ćurković (Croatia):
Education of insurance brokers and agents.
 10. Dragica Korenjak, BSc. manag. (Slovenia):
The future of an insurance agent and broker in the EU and on the markets of Southeast Europe.
- 16.00 – 16.10 10 minute break
- 16.10 – 18.00 Round table with discussion:
Topic:
Education, insurance culture and the future of the profession of insurance agent or. Broker
Introduction to the discussion: Prof. emeritus dr. sc. Šime Ivanjko (Slovenia), **Regulations on insurance brokerage and representation in the countries of former Yugoslavia.**
Prof. dr. Ludvik Toplak, prof. dr. Marijan Ćurković, Zvezdana Lubej, Vladimir Djordjević, BSc. Eng., Dragica Korenjak, BSc. manag.
Moderator of the Round Table is Dragica Korenjak, BSc. manag.
- 18.00 Closure with coffee

Wednesday, 24th September 2014

- 09.00 Discussion with lecturers and the organizer of the Conference on topics:
- The future of the profession or insurance agent and broker
 - Making decisions and proposals for the for future operation of insurance agents and. brokers in the EU and on the markets of SE Europe, proposals in relation to the Directive on insurance mediation and representation.
 - Formulating the opinion concerning the baseline for the preparation of the draft law on long-term care, personal assistance and long-term care insurance, which was on 23rd 09. 2013 adopted by the Government of Republic of Slovenia)
 - Form of joint participation of associations of insurance agents and brokers in the EU markets and the markets of SE Europe.

Closure with coffee

POVZETKI GRADIV PREDAVATELJEV /

SUMMARIES OF LECTURERS CONTRIBUTIONS

Vsa obširnejša gradiva predavateljev se nahajajo na www.icabi/gradiva_predavateljev

You can find all lecturers extensive materials on www.icabi.eu/en/lecturers_materials

V pričakovanju novih predpisov o zavarovanju v EU,

Sergej Simoniti, univ. dipl. prav., direktor Agencije za zavarovalni nadzor (povzetek)

Že več let se v EU pripravlja sprejem nove Direktive o zavarovalnem posredovanju (v nadaljevanju; IMD2) ki naj bi bil sprejet do konca 2014 leta.

Namen IMD2 je izboljšati zakonodajo na maloprodajnem zavarovalniškem trgu in zagotoviti enake konkurenčne pogoje med vsemi udeleženci vključenimi v prodajo zavarovalnih produktov, in okrepiti zaščito zavarovalcev.

IMD2 temelji na načelu "minimalne uskladitve", kar pomeni, da države članice po potrebi sprejmejo nadaljnje ukrepe za varstvo zavarovalcev kot potrošnikov, kot so; identifikacija in upravljanje nasprotja interesov preko povečane transparentnosti, povečanje ustreznosti in zagotovitev, da profesionalne kvalifikacije posrednikov ustrezajo kompleksnosti prodajnih zavarovalnih produktov. Direktiva ima namen opraviti harmonizacija na ravni EU preko integracije trga poenostavljanjem in približanjem postopka vstopa na tuje trge EU, povečanjem stopnje harmonizacije upravnih sankcij in ukrepov v primeru kršenja določb direktive. Sočasno se z njo povečanje pomen EU institucij in njenih organov.

Poglavitne novosti so; da se v posredovanje oziroma prodajo zavarovanj vključijo zavarovalnice brez posredovanja zavarovalnih posrednikov. V prodajo se vključujejo v večji meri potovalne agencije in druge organizacije, ki se ukvarjajo prodajo z zavarovanjem povezanih z svojimi storitvami.

v zvezi z registracijo posrednikov se zahteva uvedbo enotnega elektronskega registra, ki bo povezoval državne podatkovne baze.

IMD2 določa poklicne in organizacijske zahteve: zahteva o posedovanju ustreznega znanja in sposobnosti; zahteva o dobrem imenu; zahteva o poklicnem odškodninskem zavarovanju in o ukrepih za varen prenos premije na zavarovalnico oziroma za prenos odškodnine na zavarovanca.. Vključena je tudi zahteva po stalnem strokovnem izpopolnjevanju.

Poudarjene so novosti kot so; po razkritju podlage in zneska plačila zavarovalnih posrednikov; zahteva po razkritju kakršnega koli zneska variabilnega plačila, ki ga prejmejo prodajno osebje zavarovalnice in posredniki; zadostno in kvalitetno obveščanje zavarovancev glede zavarovalnega produkta in dr.

Uvaja se obvezen režim „polnega razkritja“ za prodajo produktov življenjskega zavarovanja in režim „ razkritja na zahtevo“ (tj. na zahtevo stranke) za prodajo neživljenjskih produktov s prehodnim obdobjem petih let.

In anticipation of the new regulations in the field of regulating of insurance intermediation and representation,

Sergej Simoniti, LLB., director of the Insurance Supervision Agency (summary)

For many years, the adoption of the new Directive **on insurance brokerage** (henceforth IMD2) has been in the pipeline and it should be adopted by the end of 2014.

The objective of IMD2 is to improve the regulation currently in place in the retail insurance market and to ensure an equal playing field among all participants in the sale of insurance products as well as to protect the insured.

IMD2 is based on the "minimal coordination" principle, meaning that the member states adopt further measures, if needed, to protect the persons insured as customers. These are the following: identification and management of conflicts of interest with increased transparency, increasing suitability and ensuring that the professional qualifications of insurance agents comply with the complexity of the sales insurance products. The Directive aims to provide harmonisation at the EU level through market integration, simplification and facilitating access to the foreign markets, increasing the level of administrative sanctions and measures in the event of infringement of the provisions of this Directive. And at the same time, this also bolsters the importance of EU institutions and its bodies.

One of the main new features is that insurance companies are included in insurance brokerage or sale without involving insurance agents. Sales involve mostly travel agencies and other organizations that deal with sales and insurance related services.

Regarding the registration of insurance agents, the establishment of a common electronic register is needed that will link national databases.

IMD2 lays down professional and organizational requirements: suitable knowledge and skills; good name; professional liability insurance and measures for a safe premium transfer to the insurance company or the transfer of the compensation to the insured person. The requirement for continuous professional training is also included.

The following new features are also included: the disclosure of the basis and the amount of the insurance agents' payments; the disclosure of any type of variable part of the premium that is accepted by the sales personnel of the insurance company or insurance agents; adequate and quality informing of insured persons about the insurance products etc.

The mandatory regime of "full disclosure" for life insurance products sale is also being introduced as well as the "disclosure upon request" (by the client) provision for the sale of non-life insurance products with the transitional period of 5 years.

Zavarovalni posredniki in zastopniki v državah bivše Jugoslavije,

Prof. emertius dr. sc. Šime Ivanjko (povzetek)

Po razpadu bivše Jugoslavije so se na njenem območju konstituirale države, ki so v začetku uporabljale praktično zakonodajo bivše Jugoslavije. To še posebej velja za področje izvajanja zavarovanja, glede na to da je v bivši Jugoslaviji pretežno pravna ureditev zavarovanja bila v domeni SFRJ. Le posamezne republike so sprejemale tudi svoje lastne zakone, razen republike Slovenije. V 90. letih so novo nastale države sprejemale svoje lastne zakonske predpise s področja zavarovanja, pri čemer pa so se zgledovali po predpisih bivše Jugoslavije. Ob koncu 90. let in v začetku 21. stoletja so se v skladu s pripravami na vstop v EU sprejemali zakonski predpisi, ki so bili vsaj delno usklajeni z evropsko zakonodajo, posebej pa še kadar gre zavarovalne posrednike z direktivami o zavarovalnih posrednikih iz leta 1976, priporočilom iz leta 1991, in sedaj veljavno direktivo o zavarovalnem posredovanjem iz leta 2002.

Republika Slovenija je prva država, ki je uskladila svojo zakonodajo s predpisi EU v celoti do leta 2004, s tem da je Sloveniji sledila tudi Hrvaška, ki je ob vstopu v EU prav tako uskladila svojo zakonodajo. Sedanji pregled zakonodaje, ki ureja položaj organizacije in poslovanje zavarovalnih posrednikov in zastopnikov je sprejet v vseh državah bivše Jugoslavije, vendar med njimi obstajajo precejšnje razlike. V referatu avtor poskuša opozoriti le na najbolj temeljne razlike v pravni ureditvi zavarovalnega posedovanja in posredno tudi zavarovalnega zastopanja med državami bivše Jugoslavije.

Slovenska in hrvaška zakonodaja sta si dokaj podobni, vendar pa nastopajo razlike zlasti v BiH, Srbiji in Makedoniji in Črni gori. Po splošni oceni je ureditev v Republiki Sloveniji najbližja dejanskim potrebam v praksi in prav tako v celoti sledi evropskim načelom. Med Slovenijo in Hrvaško so razlike zlasti na področju statusne organiziranosti posrednika. Tako je v Sloveniji lahko posrednik organiziran v katerikoli obliki gospodarske družbe, medtem ko na hrvaškem posrednik mora biti organiziran v obliki delniške družbe ali pa družbe z omejeno odgovornostjo, pri čemer je tudi predpisan višji osnovni kapital v znesku 200.000KN. V Sloveniji je osnovi kapital enak kapitalu ostalih gospodarskih družb. Razlike obstajajo tudi glede pogojev za pridobitev dovoljenja za opravljanje zavarovalnih poslov, pri čemer v Sloveniji zadošča srednješolska izobrazba tako za opravljanje pozavarovanja in zavarovanja, na hrvaškem pa je za posrednika predpisana visokošolska izobrazba. V BiH ostajata dva podobna posebna predpisa, ki urejata položaj posrednika oz. brokerja in zastopnika, pri čemer pa je pojem posrednika generični pojem tako za zastopnika kot za posrednika. Posredniki iz federacije BiH lahko poslujejo v republiki srbski in obratno le preko podružnic in po posebnem režimu. Za posrednika oz. brokerja je predpisana višješolska izobrazba, za zastopnika pa srednješolska izobrazba. Tudi v Srbiji in Makedoniji lahko posredniške posle opravlja le gospodarska družba s statusom d.d. ali d.o.o.

V vseh državah je predpisano zavarovanje odgovornosti posrednika, pri čemer pa so razlike glede višine minimalne zavarovalne vsote na katero se posrednik mora zavarovati. Nadzor nad delovanjem posrednikov opravljajo samostojne agencije, razen v republiki Srbiji, kjer nadzor opravlja Narodna banka.

V državah, ki so v postopku pogajanja za vstop v EU se pripravljajo novi predpisi, ki bodo usklajeni s predpisi EU. Z nomo-tehničnega vidika so določeni predpisi v posameznih državah dokaj neusklajeni, pri čemer se uporablja tudi različna terminologija in nomo-tehnični pristopi. Razen v BiH je položaj posrednika in zastopnika urejen v osnovnem zakonu o zavarovanju. V pričujoči prilogi niso analizirane razlike ureditve zavarovalnega razmerja v obliki zavarovalne pogodbe, ki je urejena v obligacijskih predpisih, temveč se je avtor zadržal le na statusno pravnih predpisih, ki se nanašajo na, kot je omenjeno, položaj posrednika in tudi zastopnika. Glede na to, da se pripravlja nova direktiva v EU, ki bo zlasti poudarila potrebo po povečani stopnji strokovnega

znanja in kompetentnosti oz. sposobnosti zavarovalnih posrednikov, je pričakovati, da bodo morale vse države uskladiti svojo zakonodajo z novimi zahtevami direktive o posredovanju v EU, ki se posredno nanaša tudi na zastopnike in na prodajo zavarovalnih produktov neposredno v strokovnih službah zavarovalnic.

Ob ugotavljanju omenjenih razlik v predpisih glede organiziranja zavarovalnega posredovanja in zastopnikov ni odveč razmišljati o skupnem dogovarjanju o bolj enotni ureditvi zavarovalnega posredovanja glede na to, da bo nova direktiva sprostila postopek preko mejnega poslovanja, ne samo med članicami EU, temveč med članicami EU in tretjimi državami.

Insurance brokers and agents in the countries of former Yugoslavia,

Prof. emertius dr. sc. Šime Ivanjko (summary)

After the disintegration of the former Yugoslavia, several new countries emerged within its territory that, in the beginning, practically copied the legislation from the former republic. This applies especially for the field of insurance, given the fact that, in the former Yugoslavia, the legal regulation of insurance was predominantly in the domain of the Yugoslav state. Only individual republics adopted their own laws, with the exception of the Republic of Slovenia. In the 90s, the newly established countries adopted their own regulations in the field of insurance, while still under the influence of the regulations of the former Yugoslavia. At the end of the 90s and beginning of the 21st century, in accordance with the EU accession preparations, legal rules were adopted which were at least partially harmonized with the European legislation. Particular when it comes to insurance brokers, with the directive on insurance brokers from 1976, the recommendations from 1991, and the Directive on insurance mediation in force from 2002.

The Republic of Slovenia is the first country that entirely harmonized its legislation with the EU legislation by 2004 and Croatia followed suit, harmonizing its legislation before entering the EU. The current review of the regulations on the status of the organization and operations of insurance brokers and agents is adopted in all countries of the former Yugoslavia, but there are significant differences. In this article, the author tries to draw attention to the most fundamental differences in the regulation of insurance mediation and, indirectly, insurance representation between the countries of the former Yugoslavia.

The Slovenian and the Croatian legislation are broadly similar; however differences can be noted in Bosnia and Herzegovina, Serbia, Macedonia and Montenegro. It is generally believed that the organization in the Republic of Slovenia is closest to the actual needs in practice and is also fully in accordance with the European principles. The differences between Slovenia and Croatia are mainly in the field of the status organization of a broker. In Slovenia, a broker can be organized in any form of legal entity, while a Croatian broker must be organized as a joint stock company or a limited liability company, and a higher start-up capital in the amount of 200.000KN is required.

In Slovenia the start-up capital is equal to the capital of other companies. Differences also exist concerning the conditions for obtaining authorization to perform insurance activities. In Slovenia, secondary education is sufficient both for the performance of reinsurance and insurance activities whereas in Croatia an intermediary is required to have higher education. In Bosnia and Herzegovina, there are two similar special regulations on the position of an intermediary or broker and representative, while the concept of an intermediary is a generic term for both the representative and an intermediary. Insurance brokers from the Federation of Bosnia and Herzegovina can do business in the Republika Srpska and vice-versa through branch offices and by way of a special arrangement. For an intermediary or broker, higher education is required, and only secondary education for an agent. In Serbia and Macedonia, only a company with the status of a joint stock company or a limited liability can be active in the brokerage business.

In all countries, the insurance of liability of a broker is prescribed, while there are differences in the level of the minimum insurance sum to which the agent must be insured. Control over the operation of intermediaries is carried out by independent agencies, with the exception of in the Republic of Serbia, where the control is performed by the National Bank. In countries that are in the process of EU accession negotiations, new regulations are being prepared that will be harmonized with EU regulations. From the nomo-technical point of view some rules in individual countries are rather uncoordinated, and terminology is also used, as well as nomo-technical approaches. Except in Bosnia and Herzegovina, where the position of broker and representative is regulated by the basic law of insurance.

The current text does not cover the differences in regulation of the insurance relationship in the form of an insurance contract that is regulated by obligation rules. Instead, the author focused only on the legal status of the position of a broker and representative. Given the fact that a new Directive is being drafted at EU level, which will emphasize the need for an increased level of professional knowledge and competences and abilities of insurance brokers, it is expected that all countries will need to harmonize their legislation with the new requirements of the Directive on mediation in the EU, which, inter alia, indirectly relates to the representatives and the direct sale of insurance products by technical services in insurance companies.

Noting such differences in the rules relating to the organization of insurance brokerage and representatives one should also consider common negotiations on more uniform arrangements with regard to the insurance mediation, given that the new Directive will introduce the process of cross-border operations, not only between EU members, but also between EU Member States and third countries.

Visokošolsko izobraževanje kadrov za potrebe zavarovalništva,

prof. dr. Ludvik Toplak (povzetek)

Alma Mater Europaea – ECM mednarodna evropska univerza s sedežem v Mariboru ima vizijo ob sodelovanju z reprezentativnimi institucijami v EU organizirati visokošolski študij na področju finančnega in zavarovalnega poslovanja.

Pri izvajanju vključuje najboljše znanstvenike in uspešno kandidira na domačih in mednarodnih razpisih.

Vizija Alma Mater je, da postane center odličnosti v izobraževanju in raziskovanju, ki bo s strateškim in aplikativnim razvojem kreativno reševalo gospodarsko tehnološke, socialno politične, ekološko podnebne in medkulturne probleme Centralne Evrope, zlasti Podonavja in Balkana.

Alma Mater bo kot akademska skupnost ponudila s svojimi partnerji projekte za gospodarski in tehnološki razvoj, mir in demokracijo v združeni Evropi, trajnostni razvoj ter razvoj ekološkega ravnotežja v regiji in s tem dala prispevek k reintegraciji Evrope v miru in blagostanju tudi z znanji s področja financ in zavarovanja.

Higher education for the insurance sector,

Prof. dr. Ludvik Toplak (summary)

Alma Mater Europaea - ECM international European University with headquarters in Maribor has a vision, in cooperation with the representative institutions in the EU, to organize higher education studies in the field of financial services and the insurance business.

It works with the best scientists and successfully applies for domestic and international calls for tender.

Alma Mater's vision is to become a center of excellence in education and research which will use applicative and strategic development to creatively solve economic, technological, political, social, ecological, climate and intercultural problems of Central Europe, especially of the Danube region and in the Balkans.

Alma Mater, as an academic community, and its partners will offer projects for the economic and technological development, peace and democracy in a united Europe, sustainable development and the development of ecological balance in the region and thereby contribute to the reintegration of Europe in peace and prosperity with skills in the field of finance and insurance.

Od prodajalca do riziko managerja - idealni pogled na poklic posrednika s posebnim poudarkom na Avstrijo),

dr. Helmut Tenschert, zavarovalni posrednik (povzetek)

Glede na splošne spremembe na področju družbeno-ekonomskih odnosov ni sporno, da se bo tudi zavarovalni posrednik v bližnji prihodnosti bistveno spreminjal v smeri trdne kazensko in civilno-pravne ureditve zlasti pa odgovornosti posredniških družb in njihovih poslovodstev z vidika pravnega varstva potrošnikov in kvalitete sklepanja zavarovanj oz. likvidacije škod.

Zdi se, da se tudi Evropi približujemo standardom ZDA glede odškodninske odgovornosti, ki se pogosto obravnava z vidika evropskega pojmovanja kot neobičajni postopki. Spremembe na področju zavarovalnega posredovanja so usmerjene iskanju novih razvojnih konceptov in transformacije sedanjih oblik zavarovalnega posredovanja zlasti pa nadzora nad delom posrednika in na področju svetovanja oz. nudenja pomoči zavarovancem

Posebni poudarek postopka omenjenih sprememb bo na kvaliteti opravljenih storitev, pri čemer bo potrebno biti pozoren na nove nevarnosti, ki so povezane s poklicno dejavnostjo in pa z dejavnostjo v prostem času. Poznavanje potreb potrošnikov bo osnova za spreminjanje delovanja zavarovalnih posrednikov.

Spremembe zavarovalnega posredovanja bodo zlasti povezane s spremembami na področju zavarovanja, pri čemer se pričakuje večja pozornost zavarovateljev katastrofalnim škodam, ki ogrožajo obstoj podjetij in drugih podjetniških rizikov, ki so posledica novih tehnologij. Dosedanja usmerjenost malih rizikov bo morala dati prednost zavarovanju velikih nevarnosti, ki ogrožajo družbo in naravno okolje.

Zaupanje komitentov v delo zavarovalnega posrednika ni pogojeno s pravnimi predpisi oz. pravnimi podlagami za vpis v register zavarovalnih posrednikov. Bistveno za zaupanje zavarovalcev v delo zavarovalnega posrednika je njegovo delovanje v skladu z best advice principom, kar pomeni da bo posrednik v vsakem konkretnem primeru storil in svetoval najboljše možnosti zavarovanca glede zavarovanja. Razumljivo je, da zaupanju prispeva tudi dejstvo, da je obvezno zavarovan za primer škode, povzročene zavarovalcem zaradi napačnega svetovanja.

Posrednik mora biti sposoben, da med velikim številom produktov, ki se danes nahajajo na zavarovalnem trgu izberejo tistega, ki je najprimernejši za konkretnega zavarovalca. To bo možno le, če posrednik razpolaga z dolgoletnimi izkušnjami in obvladljivim znanjem s področja zavarovalništva. Nujno je stalno izobraževanje in preizkus tega znanja, ki bo v bodoče tudi obvezen v skladu z novo direktivo o zavarovalnem posredovanju. Da je za posredovanje potrebno plačati provizijo ni sporno in prav tako zavarovalni posredniki nimajo nič proti, da se objavlja višina zavarovalne provizije, pri čemer je bistveno, da zavarovalni posrednik opravi svoje delo v skladu s standardi in sočasno ponudi zavarovalcu storitev v skladu z omenjenim načelom best advice. Čeprav posredniki zelo dobro poznajo potrebe zavarovalcev, pa zavarovalnice pogosto ne koristijo te možnosti. Kombinacija plačila provizije delno od zavarovalca, delno pa od zavarovalnice, je po vsej verjetnosti ena od možnih rešitev. V bodoče bo nesporna potreba, da se med zavarovalnimi posredniki ločijo t. i. splošni generalisti in specialisti. Glede na to, da lahko samo v specialnih primerih ustrezno storitev za zavarovalca opravi le specializirani zavarovalni posrednik. To pa narekuje tesno sodelovanje med vsemi skupinami zavarovalnih posrednikov. Nujno je tudi tesnejše sodelovanje med zavarovalnimi posredniki, zastopniki in tudi zavarovalnicami po sistemi win-win, pri čemer bo takšno sodelovanje prispevalo novi kvaliteti zavarovanja.

The work of an insurance broker (emphasizing practice in Austria), dr. Helmut Tenschert, free consultant and insurance broker (summary)

A Short description for an ideal model of profession

The challenge for the profession of an insurance broker grow more and more extensive and will change functions durable in the next future.

Punitive and civil liabilities, especially for companies, are judged increasing. Insurance brokers, the only partner of the commissioner by law, gets a lot of responsibility. Analysis of customer risks, designing of coverages, development of products, help assistance in case of loss, and so on...

This high challenge needs special and deep knowledge of all risks and covers. Permanent further development is necessary. Observation of legislature and market obligatory.

The presentation gives a view for solving problems on the way from selling of products to a responsible risk management in cases of insurance in advantage for the customer.

A practical expedition trough chances, methods and tips for a successful future of insurance brokers.

Edukacija zavarovalnih posrednikov in zastopnikov,

prof. dr. sc. Marijan Ćurković (povzetek)

Posredniki v zavarovanju so profesionalci in morajo zadovoljiti visoke zahteve po strokovnem znanju in po sposobnosti komuniciranja z ljudmi. Glede na to, da povezujejo zavarovalce z zavarovalnicami, posredniki imajo opravka s subjekti, ki ne poznajo zavarovanje in strokovnjaki v zavarovalnicah in zaradi tega je nujno potrebno obvladati s profesionalnega vidika tako pristop h preprostemu človeku, ki ne pozna zavarovanje kot tudi imeti sposobnost komunicirati z vrhunskimi strokovnjaki v zavarovalništvu. Splošna načela delovanja zavarovalnih posrednikov in določitev pogojev za opravljanje tega dela vsebujejo direktive EU, vendar pa da je vsaka članica EU dolžna s konkretnimi predpisi zagotoviti, da posrednik obvladuje strokovno znanje in da ima sposobnost opravljati poklic zavarovalnega posrednika. Predlog nove direktive bo zlasti posvečal pozornost strokovnim standardom zavarovalnega posredovanja, kar posredno velja tudi za zavarovalne zastopnike. V bodoče bo ugotavljanje strokovne usposobljenosti posrednika trajna naloga, katero bo država posebej regulirala v obliki trajnega in kontinuiranega spremljanja znanja skozi različne oblike dopolnilnega izobraževanja in preizkusa znanj. Strogost na področju zagotavljanja strokovnih pogojev je zlasti pomembna zaradi priznavanja nacionalnih kvalifikacij zavarovalnim posrednikom v vseh državah članicam EU. Razen teoretičnega znanja bodo zavarovalni posredniki morali skozi razne treninge in vaje praktično pokazati, da obvladujejo ne samo klasično strokovno znanje s področja zavarovalništva temveč tudi sposobnost iskanja novih pristopov k kritju novih rizikov. Posebna pozornost bo posvečena pismeni dokumentaciji, s katero posrednik mora razpolagati in evidencami, ki jih vodi v skladu z zakonom pod nadzorom nadzornega organa. Avtor v svojem prispevku podrobneje analizira sedanje postopke izobraževanja in preizkusa znanj zavarovalnih posrednikov v republiki Hrvaški.

Education, skills and know-how of insurance brokers and agents,

Prof. dr. sc. Marijan Ćurković (summary)

Insurance brokers are professionals and must satisfy high demands in terms of skills and the ability to communicate with people. Given that they link policyholders with insurance companies, brokers deal with persons who are not familiar with insurance and are not experts in insurance. That is why it is necessary to master, from the professional point of view, a simple approach to persons with no insurance knowledge as well as have the ability to communicate with top experts in the insurance industry.

General principles of operation of insurance brokers and the conditions for carrying out this work are included in the EU directive, but each EU Member State is obliged, with specific regulations, to ensure that the broker has the required professional skills and the ability to pursue the profession of an insurance broker. The new draft Directive will, in particular, pay attention to the professional standards of insurance brokerage, which indirectly also applies to insurance agents. In future, the establishment of professional qualifications of brokers will be an ongoing task, which the State will specifically regulate in the form of permanent and continuous monitoring of knowledge through various forms of supplementary education and test of skills.

The strictness in providing professional conditions is particularly important due to the recognition of national qualifications of insurance brokers in all Member States of the EU. In addition to theoretical knowledge, insurance brokers will need to go through various training sessions and practical exercises to demonstrate they are proficient not only in the "classic" expertise in the insurance industry but also have the ability to search for new approaches to cover new risks. Special attention will be given to the written documentation with which an agent must possess and

records that are kept in compliance with the law under the supervision of the supervisory authority. In his article, the author further analyses the current educational process and knowledge examinations of insurance brokers in the Republic of Croatia.

Kratek pregled zavarovalniškega sektorja v republiki Srbiji glede na položaj in težave dejavnosti zavarovalniških posrednikov in zastopnikov,

Vladimir Djordjević, dipl. ing. (povzetek)

Zavarovalni trg v Republiki Srbiji se praviloma šteje kot perspektiven, kar v načelu pomeni, da v sedanjem trenutku ne koristi vse svoje možnosti. Ključni kanal distribucije v Republiki Srbiji je direktna prodaja, vendar vloga posrednika in zastopnika postaja vsak dan bolj pomembna. V Republiki Srbiji je trenutno v teku proces sprejemanja novega zakona o zavarovalništvu, ki bo detajlno urejeval položaj zavarovalnih posrednikov in zastopnikov in s tem odpravil težave, ki nastajajo v praksi v zvezi z razlago sedaj veljavnega zakona. Zavarovalni posredniki v Republiki Srbiji svoje interese poskušajo varovati skozi združenje posrednikov pri Gospodarski zbornici Srbije. V zvezi s položajem zavarovalništva v Srbiji avtor posebej poudarja da skupne zavarovalne premije dosegajo približno 2,99 % bruto nacionalnega dohodka in da je povprečna premija po osebi 110 dolarjev. Zavarovalstvo v Srbiji ni razvito, razen na področju obveznega zavarovanja avtomobilske odgovornosti, ki ima sestavine socialnega vpliva države. Povprečna premija na področju avto odgovornosti znaša 77 evrov, medtem ko npr. zavarovalna premija avto odgovornosti v Republiki Hrvaški znaša okrog 200 evrov. Zanimiv je podatek, da se je v obdobju 2004 do 2013 skupna premija povečala od 22,6 milijard dinarjev na 64 milijard, kar predstavlja nominalno povečanje preko 180 %, oziroma preračunano v evre v tem obdobju se je premija povečala od 320 milijonov evrov na 558 milijonov evrov, kar pomeni, da je porast obsega zavarovalne dejavnosti jasno prisoten. Zavarovalni posredniki so v Srbiji vse bolj prisotni pri opravljanju posredovanja pri sklepanju zavarovanj, tako da so v 2013. letu zbrali skupaj 7,3 milijone evrov, kar pomeni letno 10 % porast v razmerju do leta 2012. Zaradi težav z organiziranostjo zavarovalnega posredovanja v Srbiji ne obstajajo točni podatki o številu in o obsegu poslovanja posrednikov. Glede na to, da se pripravlja nova zakonodaja na področju zavarovalništva, je pričakovati da bo organiziranost ter položaj posrednika v zakonu opredeljen v skladu z načeli, ki veljajo v EU zlasti pa v direktivi o zavarovalnem posredovanju.

A brief overview of the insurance industry in the Republic of Serbia, with particular reference to the situation and the activities of insurance brokers and agents,

Vladimir Djordjević, BSc. eng. (summary)

The insurance market in the Republic of Serbia is usually considered as promising, which in principle means that, for the moment, it does not tap all its possibilities. One of the key distribution channels in the Republic of Serbia is direct sales, but the role of the broker and agent is increasingly becoming more and more important. The Republic of Serbia is currently undergoing the process of adopting the new Law on Insurance, which will lay down the position of insurance brokers and agents in great detail. Thus, it will eliminate problems that arise in practice regarding the interpretation of the current law. Insurance brokers in the Republic of Serbia are trying to protect their interests through the Association of brokers at the Chamber of Commerce of Serbia.

With regard to the situation of the insurance industry in Serbia, the author particularly emphasizes that the total insurance premiums amount to 2.99% of GNI and that the average premium per person is USD 110. The Insurance industry in Serbia is underdeveloped, except in the area of compulsory automobile liability insurance, which reflects the social impact of the state. The average premium in the field of auto liability amounts to EUR 77, while for example the same liability in the Republic of Croatia amounts to around EUR 200. Interestingly, in the period 2004 to 2013, the total premium amount increased from 22.6 billion dinars to 64 billion, which represents a nominal increase of over 180%, or in EUR terms in the same period, the premium has increased from 320 million to 558 million, which clearly shows the increase in the volume of the insurance business.

Insurance brokers in Serbia are increasingly active in mediation in concluding insurance contracts. In 2013, they collected EUR 7.3 million, which represents an increase of 10% in relation to the year 2012. Because of problems in the organization of insurance mediation in Serbia, no accurate data on the number and volume of business of brokers is available. Given the fact that a new legislation in the field of insurance is being prepared, it is expected that the organization and the position of brokers in the law is going to be defined according to the principles which apply in the EU and in particular in the Insurance Mediation Directive.

Opravljanje zavarovalnega posredovanja in zastopanja v mednarodnem okolju,

Laurent Chencinski, hec. (povzetek)

Po kratki predstavitvi pisatelja, njegovega ozadja in poklicne zgodovine ta članek obravnava način, kako ustvariti in razviti mednarodno ali čezmejno zavarovanje kot posredniško dejavnost.

V zvezi s svojo osebno izkušnjo pisatelj podrobneje opisuje najpomembnejše korake in izzive.

Prav tako poudarja, da so glavna in najbolj kritična vprašanja, ki jih je treba predvideti in rešiti, prikazana skozi resnične primere iz življenja.

Članek nato razvija, kako najti mednarodne verodostojne ponudnike, zavarovatelje ali pozavarovatelje, in opisuje, kako pritegniti in prepričati večji del distributerjev ali strank s pomočjo inovacij produktov in prilagajanja.

Na koncu prav tako ponudi nekaj namigov za izbiro najbolj ustreznih zavarovalnih produktov, prihodkovne / kompenzacijske strategije ter povzema ključne dejavnike uspeha.

Performing insurance brokerage and representation in an international environment,

Laurent Chencinski, hec. (summary)

After a brief presentation of the writer, his background and his professional history, this article deals with how to create and develop a viable international or cross-border insurance brokerage activity.

In relation with his personal experience, the writer details the most important steps and challenges. He also underlines the main or most critical issues to be anticipated and solved, illustrated through real life examples.

The article then develops how to find international credible providers, whether insurers or reinsurers and describes how to attract and convince sizeable distributors or clients through product innovation or customization.

Lastly, it also gives a few hints on the choice of the most relevant insurance products, the income/compensation strategy and summarizes the key success factors.

Zavarovalna kultura in mediji,

Nikola Milijević, dipl. ing. (povzetek)

Na področju trženja zavarovalnih storitev imajo mediji pomembno vlogo, glede na to, da bistveno vplivajo na razvoj zavarovalne kulture. Finančni inženiringi v preteklosti in druge finančne mahinacije so škodovali zavarovalništvu predvsem zaradi tega, ker se omenjene finančne storitve izenačevale z zavarovalniško dejavnostjo. Da bi lahko zavarovanje zaživel v svoji kvaliteti je nujno potrebno vložiti veliko več navora v edukacijo državne administracije, ki lahko bistveno vpliva na razvoj zavesti o potrebi zavarovanja, predvsem pa bi morale zavarovalnice individualno kot tudi preko svojih združenj ustanoviti fonde iz katerih bi se financirali programi informiranja in educiranja občanov, posebej pa je medijska kultura pomembna za zavarovalne posrednike in zavarovalne zastopnike. Sodelovanje medijev in zavarovalnic je nujni pogoj za kvalitetno dolgoročno in sistemsko razvijanje zavesti ljudi o nujnosti zavarovanja, ki je del njihovega življenja.

Insurance culture and media,

Nikola Milijević, BSc. eng. (summary)

The fact is that the media have a significant impact on the development of the insurance culture. Financial engineering in the past and other financial machinations hurt the insurance industry primarily because the above-mentioned financial services were equated with the insurance industry. To be able guarantee that the insurance industry lives up to its quality, it is necessary to invest a lot more effort in the education of the state administration which may significantly affect the evolution of awareness on the needs for insurance. Insurance companies especially should individually and through their associations establish funds to finance programs of raising awareness and educating citizens. The media culture is also important for insurance brokers and insurance agents. Cooperation of the media and insurance companies is a necessary condition for quality long-term and systematic development of awareness about the necessity of insurance, which forms a significant part of everyone's life.

Kakšna je prihodnost zavarovalnega zastopnika in posrednika v EU in na trgih JV Evrope,

Dragica Korenjak, dipl. manag. (povzetek)

Na pragu enaindvajsetega stoletja doživlja svet velikanske spremembe, to je čas velikega napredka in novih možnosti. Po najnovejšem poročilu o prihodnjem dogajanju na trgu dela v Evropski uniji naj bi do leta 2020 trije od štirih zaposlenih v EU delali v storitvenih dejavnostih, denimo zavarovalništvu, zdravstvu, trgovini in izobraževanju. Evropski zavarovalni trg predstavlja največji zavarovalni trg na svetu. Tako je zavarovalniški sektor pomemben delodajalec v Evropi, tako v smislu neposrednih in posrednih delovnih mest.

Na evropskem zavarovalnem trgu je leta 2012 poslovalo 4.922 zavarovalnic z 971.881 zaposlenimi, ki so ustvarili 1.093 milijard EUR skupne zavarovalne premije, kar je v povprečju 1.848 EUR na prebivalca. Od tega 1.083 EUR za življenjska zavarovanja in 760 EUR za premoženjska zavarovanja.

V letu 2013 je petnajst zavarovalnic v Sloveniji s 5.970 zaposlenimi zbralo 1.978 milijonov EUR zavarovalne premije. Prebivalec Slovenije je za zavarovanje porabil povprečno 960 EUR, od tega za življenjsko zavarovanje 269 EUR, kar je za 40 EUR manj kot leta 2012 in za premoženjska 681 EUR.

Zavarovalnice tržijo svoje izdelke neposredno ali preko različnih distribucijskih kanalov, od katerih so tradicionalni: posredniki, zastopniki in bančno zavarovalništvo.

Posredniki oziroma zastopniki so tudi drugi največji distribucijski kanal v Evropi. Osebna prodaja je v zavarovalništvu izjemno pomembna in tudi najbolj učinkovita, saj omogoča dobro informiranje zavarovancev, prilagajanje zavarovalnih ponudb njihovim željam in potrebam ter takojšnje reševanje morebitnih konfliktnih situacij.

Naš trg pozna dva pojma, in sicer: pojem zavarovalnega posrednika in zavarovalnega zastopnika. Statistični podatki AZN za leto 2013 izkazujejo 157 pravnih in 793 fizičnih oseb, ki se ukvarjajo z zastopanjem oz. posredovanjem. V Sloveniji je licenco za zavarovalnega zastopnika oziroma posrednika opravilo 7561 oseb.

Po razlagi davčnih organov so po ZDFS (Zakonu o davku na finančne storitve) obdavčena vsa plačila, ki jih sprejemajo zavarovalni posredniki in zastopniki.

Prihaja nova direktiva za zavarovalne posrednike IMD2 bo povečala stopnjo uskladitve upravnih sankcij, vključno s preklicem registracije, prepovedi proti osebam, odgovornim za opravljanje funkcij upravljanja in globe.

Namen in cilj mednarodne konference zavarovalnih zastopnikov in posrednikov je slediti direktivam EU in hkrati nenehno sodelovati pri oblikovanju prihodnosti poklica zavarovalnega zastopnika oziroma posrednika.

Ključne besede: zavarovalni zastopnik, zavarovalni posrednik, trženje, direktive, prihodnost

The future of an insurance agent and broker in the EU and on the markets of southeast Europe,

Dragica Korenjak, BSc. manag. (summary)

On the threshold of the twenty-first century the world is experiencing tremendous change, this is a time of great progress and new opportunities. According to the latest report on the future developments in the labor market in the European Union by the year 2020, three out of four employees in the EU are supposed to be working in the service sector, such as insurance, healthcare, retail and education. The European insurance market is the largest insurance market in the world. Thus, the insurance sector is an important employer in Europe, both in terms of direct and indirect jobs.

In 2012, 4,922 insurance companies with 971,881 employees operated on the European insurance market creating 1,093 billion EUR of total insurance premium, which is an average of 1,848 EUR per capita. Out of these, 1,083 EUR were for life insurance and 760 EUR went to non-life insurance.

In 2013, fifteen insurance companies in Slovenia with 5,970 employees gathered 1,978 million EUR of insurance premiums. A resident of Slovenia spent 960 EUR for insurance, of which 269 EUR for life insurance, which is 40 EUR less than in 2012, and 681 EUR for property insurance. Insurance companies sell their products directly or through various distribution channels, some of which are traditional: brokers, agents and bankassurance.

Brokers and agents are also the second largest distribution channel in Europe. Personal selling in the insurance industry is extremely important and also highly effective because it allows providing good information to policyholders, adjusting insurance offers to their wishes and needs and immediate resolution of potential conflict situations.

There are two terms in use on our market: the "insurance broker" and the "insurance agent". Statistical data AZN for 2013 show 157 legal and 793 natural persons engaged in representing or brokerage.

In Slovenia, 7561 people acquired the license for an insurance agent or broker. According to the interpretation of the tax authorities and DFS (Financial Services Tax Act), all payments taken by insurance brokers and agents are taxed.

New directive on insurance intermediaries is in the pipeline

IMD2 will increase the level of adjustment of administrative sanctions, including revocation of registration, the prohibition against persons responsible for carrying out management functions and fines.

The purpose and goal of the international conference of insurance agents and brokers is to follow EU directives and at the same time to continue to participate in shaping the future of the profession of an insurance agent or broker.

Million Dollar Round Table (MDRT) - najstarejše združenje zavarovalnih zastopnikov za življenjska zavarovanja na svetu,

Smiljan Mori, univ. dipl. prav. (povzetek)

Strokovnost, poštenost, profesionalnost in etika

Zavarovalni zastopnik mora biti usposobljen strokovno za delo zastopanja in to opravljati z na pošten način in z zadovoljstvom. Zavarovalni zastopnik lahko pomaga ljudem v primeru nepričakovanih finančnih izgub ali nesrečah, preden se zgodijo. Pomagati ljudem na področju zavarovanja pomeni svetovati prednosti in slabosti zavarovalnih produktov, ki so na trgu. Predstavnik Poklic zastopnika zahteva nenehno učenje in usposabljanje.

Pravilnim zavarovanjem premoženja in oseb zastopnik pomaga širši družbi. Zavarovanje je način, da se zaščitijo ljudje in njihovo premoženje.

Uspešni zavarovalni posredniki se na svetovni ravni združujejo v Združenje okrogla miza- milijon dolarjev, MDRT, ki predstavlja največje svetovno združenje profesionalnih prodajalcev življenjskih zavarovanj in finančnih svetovalcev. Članstvo v MDRT že pomeni uspeh, saj omogoča članom visoko raven strokovnega znanja in navdih za inovacije na področju prodaje zavarovanj.

MDRT je bila ustanovljena pred 84 leti v Ameriki in združuje najboljše prodajalce življenjskih zavarovanj, katerih provizija znaša najmanj en milijon dolarjev. Cilj združenja MDRT je zagotoviti medsebojno pomoč in izkušnje pri delu. Združenje je bilo ustanovljeno z namenom, nenehnega izobraževanja izobraževanje svojih članov ter izboljševati področje tehničnega znanja pri prodaji in svetovanju zavarovanca.

Mori Agencija podjetje, ki letos praznuje svojo 15. obletnico, je od leta 2008 član MDRT kar je pomenilo pozitiven preobrat v njenem poslovanju. Članstvo Agencije Mori v MDRT je omogočilo njegovemu lastniku – podpisanemu avtorju zastopanje Slovenije v Združenih državah Amerike.

Članstvo v tem Združenju omogoča povečanje produktivnosti in prodaje - dostop do trga idej, novih tehnik prodaje, vrhunsko upravljanje portfelja v praksi, kar dokazujejo ankete.

Avtor vabi udeležence konference, da se včlanijo v omenjeno najstarejše in zelo uspešno Združenje zavarovalnih zastopnikov.

Million Dollar Round Table (MDRT) - The oldest insurance agents association for life assurance around the world,

Smiljan Mori, LLB. (summary)

Expertise, honesty, professionalism and ethics

Insurance agent must be qualified professionally to do representation and to engage with in a fair manner and with satisfaction. Insurance agent can help people in case of unexpected financial losses or accidents before they happen. Helping people in the field of insurance means to advise the advantages and disadvantages of insurance products that are on the market. A representative of the Occupation of representative requires continuous learning and training.

With the proper insurance of property and persons the representative helps the wider society. Insurance is a way to protect people and their property.

Successful insurance brokers are globally merged into the Association of Round table- million dollars, MDRT, which represents the world's largest association of professional sellers of life insurance and financial advisors. Membership in MDRT is already a success, as it allows the members a high level of expertise and inspiration for innovation in the field of insurance sales.

MDRT was founded 84 years ago in America and combines the best sellers of life insurance whose fee shall be at least one million dollars. The aim of the MDRT association is to ensure the mutual assistance and experience at work. The association was founded with the intention of continuous education of its members and to improve the area of technical knowledge in selling and advising the insured.

Mori Agency company, which celebrates its 15th anniversary this year, is since 2008 a member of MDRT which meant a positive turnaround in its operations. Membership in MDRT has allowed the owner of Mori agency - signed author - to represent Slovenia in the USA.

Membership in the Association allows increase of productivity and sales - access to the market of ideas, new selling techniques, and superior portfolio management in practice, as evidenced by the survey.

The author invites conference participants to join into mentioned oldest and very successful Association of insurance agents.

Sponzorji konference



ALEŠ



INŠTITUT ZA ZAVAROVALNIŠTVO V MARIBORU

Institute of insurance Maribor

Institut za osiguranje u Mariboru

Partnerji konference



U ZAGREBU



HRVATSKO
KOMUNIKOLOŠKO
DRUŠTVO



K-lingua

**xprimm
publications**



ALMA MATER EUROPAEA

— Evropski center, Maribor —