

Transforming MAPFRE

A case study of strategic changes in a Spanish insurer in the 1960s

by Leonardo Caruana de las Cagigas



Leonardo Caruana
de las Cagigas
carcag@ceu.es

This article discusses the major strategic changes undertaken by the Spanish insurer MAPFRE. The case provides an excellent example of how a firm reacts to changing circumstances on the market. MAPFRE was established in the 1930s providing accident insurance among farm workers. However, as many other companies MAPFRE had to consider, caused by different issues, whether the previous line of business could generate a long-term growth or if they had to reconsider a new line of business in making a long-term survival possible? In short, this is the ultimate consideration firms has to make; continue on previous successful line of business or making very uncertain decisions about something unfamiliar but promising future potential. This article will closely relate on the issue of how strategic decisions are made within a specific firm and on what grounds. However, in this article emphasis

will be on analyzing how MAPFRE managed to become an important player on one specific market, namely motor insurance. In addition, the article will also discuss why the expansion within the life insurance sector initially failed. These cases demonstrates that preparations within firms are crucial in advancing new business with sustained growth, however, analysing the changing environment, and the actions of the State, are as well of utmost importance.

Introduction

Initially it should be stated that this paper is only a minor part of a wider research project concerned with the Spanish insurer MAPFRE that will published during 2009 (see Tortella, Caruana & García-Ruiz, forthcoming). The Spanish mutual insurer MAPFRE was thus founded in the 1930s to specialise in writing accident insurance for farm labourers, which remained its main business in the 1940s and 1950s, which accounted for over 80 per cent of their premiums (see figure 1, next page).

From the outset, the firm was eager in offering a wide range of insurance services, but still after 20 years, farm labourers remained its

Professor Leonardo Caruana de las Cagigas, Department of Economic Theory and History, University CEU-San Pablo (Madrid), Spain. Recent publications, Caruana, L. & Rockoff, (2007), 'An Elephant in the Garden. The Allies, Spain, and Oil in World War II', *European Review of Economic History*, 11 (2), pp. 159-87. Caruana, L. & García-Ruiz, J. L. (2007), 'The Internationalization of the Business of Insurance in Spain 1939-2005', in: Borsheid, P. & Pearson, R. *Internationalisation and Globalization of the Insurance Industry in the 19th and 20th Centuries*, Marburg, pp. 66-83.

main customers. At the end of the 1950s, however, the Spanish government seriously considered nationalising the provision of farm accident insurance, prompting MAPFRE to look for alternative lines of business. Nationalisation of workplace accident insurance had in fact first been mooted in the 1940s, but it had never got off the ground, given the numerous problems facing Spain and the weakness of the economy. By the 1950s, however, it began to look like a real possibility, and as economic conditions improved, so did concerns about the prospect of State intervention. In the end, a bill was drafted in 1963 and finally passed into law in 1966.

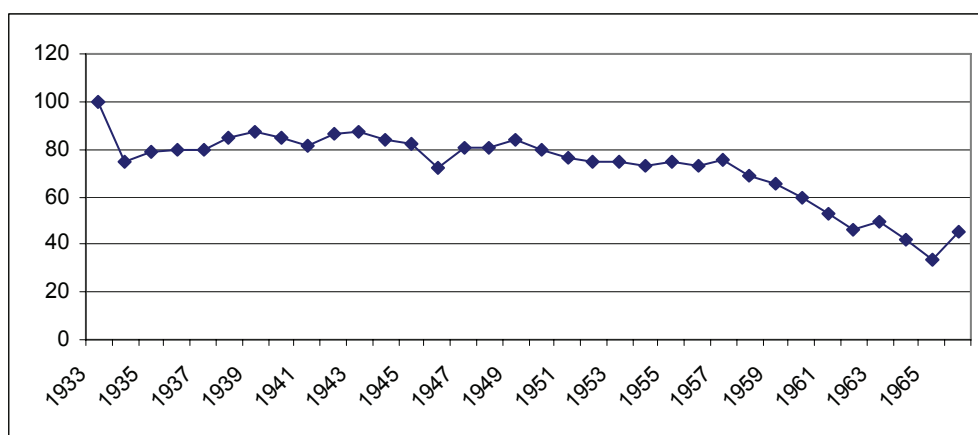
This awaiting gave MAPFRE an opportunity to prepare at the end of the 1950s before the disappearance of the firm's main insurance line as a private business. Led by general manager, Ignacio Hernando de Larramendi, management examined the available options before deciding on five key strategies for the future. In the first place, motor insurance was picked as the main target market. Second, the firm would seek expansion in Catalonia and the Basque Country, two of Spain's richer regions. At that time, MAPFRE's main presence was in southern and central Spain (Anda-

lusia and Castile), where agriculture was predominant and the insurer had its core customer base. This proposed expansion was intended to realise MAPFRE's long-standing goal of establishing operations nationwide. Third, the firm decided to develop a life insurance business, although it had little success with this line in the 1960s, and fourth it sought, even less successfully, to expand into industrial insurance. The final strategy was to cut costs by employing modern methods of organisation and control, which the firm's managers were to learn mainly from American companies, but also from French, Swiss, German and British insurers. Three of these policies were successful, while the other two (expansion into the life and industrial insurance businesses) were only partially so.

Early motor insurance

MAPFRE was one of the first insurers in Spain to consider developing the motor insurance business. Though, this line was not generally considered relevant by its competitors in the late 1950s, an internal survey performed by the firm viewed it as strategic despite the

Figure 1. Percentage of MAPFRE's business represented by accident policies for farm labourers (1933-1966)



Source: MAPFRE archives.

Chart 1. MAPFRE premiums in millions of pesetas

Year	Total	Motor insurance	Percentage
1952	29	0	0
1953	30	1	3.3
1954	32	1	3.1
1955	33	2	6
1956	40	2	5
1957	52	3	5.8
1958	65	8	12.3
1959	72	11	15.3
1960	79	16	20.25

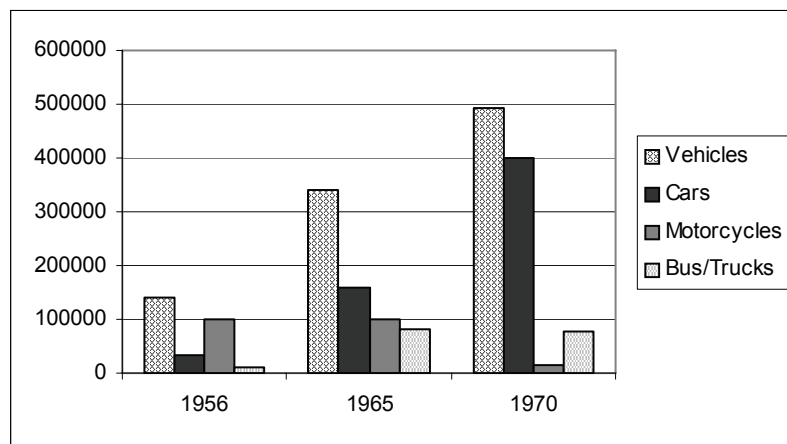
Source: MAPFRE archives.

difficulties posed by lack of know-how, scant demand given the very small number of vehicles in Spain at the time and a widespread inclination among the population to regard insurance as an unnecessary expense. The survey was prepared and presented to MAPFRE's Board by Fernando Sadornil, a new director (July 1959), who believed that Spain would change in the future to become like any other western European country, where cars were already so common that even the working classes would have them. In such a scenario, drivers would need and demand insurance as they became more aware of accidents as a

real risk. The firm started insuring motor vehicles in 1953 (Chart 1), though premiums from this line still accounted for only around 5 per cent of total receipts in the middle of the decade. Matters began to improve after 1958, however, and this may well have influenced the strategic direction taken in 1959.

Barcelona was the ideal place to grow this business, as the city and surrounding province had the highest density of vehicles in Spain in the 1960s. Furthermore, insurance agents in the Catalonia region were regarded as the most professional agents in Spain. The competition was also limited, in the 1950s only one insurer had specialised in writing motor insurance. This was Omnia, which was owned by the Royal Automobile Club of Spain and remained a small firm. In 1956 Spain had a total of 141,702 private motor vehicles, consisting of just over 40,000 cars and 100,158 motorcycles. Ten years later, the pool had grown and its division had also changed, so that there were now more cars (159,292) than motorcycles (101,244), and the market would continue to expand, reaching a total of 399,171 cars by 1970. This rapid growth was good news for MAPFRE, which had focused intensely on the motor insurance business and

Figure 2. Number of Motor Vehicles in Spain 1956-1970.



Source: Carreras A. & Tafunell, X. (2005) p.555

had benefited from its strong customer base in the south of Spain where the climate was better and the roads flatter than in the rainy north, helping to hold down the accident rate.

MAPFRE's own records describe various key services, which help explain its success within motor insurance. One of its most successful decisions was the approval of a Loss Adjusters Plan in 1961, which allowed decentralised settlement of accident claims. In addition, the company employed people whom estimated costs of repairing vehicles in advance, which lowered disbursement considerably. On average each branch office had two loss adjusters, who were required to complete a form with full details of each accident. Another improvement in the service offered was the provision of legal assistance to help clients lodge or defend claims for damages. At this time, the main provider of such legal services was CAP, a specialist firm founded in 1934. Both of these measures made it more attractive for drivers to insure their vehicles with MAPFRE. Meanwhile, the firm also expanded its branch network and began to invest more in the training of its employees and agents.

The general standard of education in 1960s Spain was still very poor, a consequence of underinvestment in public education prior, during and after the Civil War and the inability of the private sector to meet the enormous demand for schooling in the country. The general level of skills among MAPFRE's employees was therefore woefully low, and the firm saw the need for immediate investments in training. As early as 1961, it arranged specific training programmes for employees to cut the cost of settling claims and teach them how to use the firm's nationwide network of branch offices to drive the motor insurance business. Changing the mentality of employees was another key issue to ensure systematic working practices based on a shared methodology. While this may seem obvious,

it should be remembered that insurance in those days was a fairly chaotic business, which raised costs and caused numerous inefficiencies. Many employees worked "creatively" and used their "imagination", when they should have kept to the same criteria for all policyholders with the result that discretionary decisions often prevailed over uniform standards and procedures for each type of claim.

A further innovation in the Spanish insurance industry during the 1960s, and indeed business in general, was investment in advertising, and MAPFRE began to spend around 1 per cent of annual motor insurance premiums on public relations campaigns. This was a big budget for a small firm. Television was, of course, too expensive, and the money was spent on radio slots and hoardings in for instance the streets and in football stadiums. Advertising in national newspapers was also too costly, so the firm opted for regional newspapers and popular (but not technical) magazines, which had the advantage that they tended to be kept for longer periods than newspapers.

Meanwhile, MAPFRE developed a highly specific form of advertising related to the car that all Spaniards dreamed of owning but only few could actually afford. This was the SEAT 600, the most successful car of the 1960s. The Spanish market was still practically closed to import. The domestic car production was mainly in the hands of three manufacturers; SEAT (the State car company) produced almost 40 per cent of all vehicles, Renault around 20 per cent and Citroën more than 17 per cent in 1965. Taken together, then, these companies accounted for over three quarters of Spain's total output of cars. Meanwhile, the SEAT 600 became a symbol of Spanish industrialization. MAPFRE created "600 Clubs" all around the country, and they met with an enthusiastic response from car owners in the cities of Barcelona, Madrid, Valencia, Seville and Bilbao. This initiative was launched in

November 1959. The benefits for MAPFRE policyholders included discounts at service stations, shops specializing in accessories and spare parts, a 10,000 pesetas credit facility for journeys, and a nationwide branch network covering every province of Spain. Similar initiatives were tried with Terrot and Orbea motorcycles, although they were less successful, and with the Royal Motorcycle Club of Catalonia. Finally, the firm decided to rent or buy highly visible sites to put up a big sign in every town and village in Spain. At the same time, the logo was unified to make it easier for consumers to identify the firm, an improvement that may seem obvious today but was certainly not so in 1960s Spain. MAPFRE also published the *Guía Automovilística*, a guide for drivers, printed in 15,000 copies.

In 1967 the firm set about speeding up the processing of motor insurance claims, benefiting both policyholders and, given the reduction in cost, the company as well. Timing statistics were introduced to improve efficiency in the firm, at the same time as data began to be collected on the number and location of accidents, as well as drivers' claims histories, in order to weed out those who represented too high a risk. MAPFRE's goal was to become Spain's largest insurer, but still ranked only 17th. In this context, management was aware that the way forward was to make further gains in the motor insurance business. This explains the strategy adopted at this time of seeking faster growth in this market while keeping control over the risk inherent in the policies written. This was the reason for the firm's interest in analyzing all accidents and the cars and drivers involved, since rising premiums will lead only to disaster if the policies are written with crash-prone drivers. Thus, the firm's technical result had to reflect a profit. Management became convinced that it could ensure efficient handling of policyholders based on a twin-track strategy of excellent service on one hand, and improving

know-how through training on the other. Meanwhile, demand for specific services varied from one part of Spain to another, and so the firm split the territory into regional administration zones in order to gain efficiency and address specific local problems and issues. A high level of control was exercised centrally, however, and management constantly reviewed both administrative systems and technical solutions as part of an ongoing process.

Few Spanish drivers went abroad in the 1960s, but MAPFRE was already working to provide international cover at this early stage. Agreements were reached with similar mutual insurers in Germany, Austria, Belgium, the Netherlands, Italy, Switzerland, Portugal, France and the United Kingdom (MAPFRE, 1983, p. 115). By 1967 the firm had entered over 100 agreements to serve policyholders driving abroad. MAPFRE also targeted young motorcyclists on the premise that they would in future buy cars. The aim was to change the firm's public image, until then represented as a company for farm-workers. The message of MAPFRE's new brochures was that the firm was a major insurer, insisting that it was the 36th largest out of the 519 companies operating in 1960.

The numerous competitors existing in the market posed an additional problem for the firm, it was at this time that the motor insurance business finally took off, and naturally it was the insurers that had prepared best in the lead-up that were best placed to sustain growth. This was precisely the case for MAPFRE (Chart 2). Motor insurance increased substantially in 1965 when it was made mandatory. By 1970 MAPFRE had increased substantially in the motor insurance segment and wrote 75 per cent of total premiums and was already ranked 9th in Spain. Thirteen years later, it became number 1 and the motor insurance accounting for half of total business. In short, how was this possible?

Premiums were lowered in the spring of

Chart 2. MAPFRE premiums in millions of pesetas

	Total	Accident Insurance	Motor Insurance	Percentage motor insurance	Life	Other lines
1960	79	47	16	20.25	1	16
1965	326	110	150	46.01	13	53
1970	733		555	75.71	74	104
1975	2 957		1 538	52.01	947	472
1980	11 198		6 134	54.78	2 772	2 292
1985	31 437		15 371	48.89	7 947	8 119
1990	126 789		65 550	51.70	36 388	24 851

Source: MAPFRE archives

1961 to make MAPFRE's policies more competitive, and no-claims bonuses were introduced the following year for careful drivers. Commissions were also lowered from 20 to 10 per cent, as an incentive for agents to increase the number of insured. Corporate control was also reinforced by requiring weekly reporting to MAPFRE's head office.

Meanwhile, the increase in numbers of cars on Spain's roads led to more accidents, and it was decided to closely evaluate causes behind accidents and not to renew the most risky policies. The purpose was to grow, but avoid an adverse selection of bad risks and in addition improve benefits among customers. It was for this reason that MAPFRE opted to increase the range of services offered to customers, even if this created additional problems and raised costs. This attractive new business proposal included car rental, financing for vehicle sales, technical assistance, spare parts, towing services, agencies to sort out administrative problems, specialist garages, hospital, ambulance and medical services, legal assistance, financing for the purchase of spare parts, stolen car searches, vehicle servicing and more.

In fact, it was these measures that would turn the firm into Spain's leading motor insurer. After 1972, a special effort was also made

to reduce fraud and more mechanical engineers were employed as qualified loss adjusters. This policy implied major savings for MAPFRE, and cost of their services was cut by one third, while specific facilities known as *Centros de Peritación* or "Claims Centres" were developed and measures were taken to speed up payments, thereby enhancing the firm's reputation. The first such Claims Centre was opened in Madrid in 1978, and by 1990 there were 97 of these throughout Spain.

Another key issue was the settlement of claims. In 1972 the firm began to develop a clear payments system to avoid disputes over the amount due in each case. This reduced the workload for lawyers and thus cut the firm's costs. Clear criteria were established for payments in the case of death, permanent disability and other claims. The system developed in the early 1970s allowed MAPFRE to resolve more than 97 per cent of clients' claims within 90 days, and to resolve almost two thirds of all civil liability issues within 180 days. The firm's strategy was split into different policy measures in 1972. These included improvements in production, improved benefits and increasing the number of policyholders by offering keener prices and better services, and by advertising campaigns. The Large Claims (*Grandes Daños*) and Good Driver (*Buenos*

Conductores) schemes are outstanding examples of this strategy. The former referred to the option of a franchise to reduce the cost of cover for large claims and the latter to drivers with a good claims record, who were offered significant discounts. These and similar schemes allowed the company to write policies at very competitive prices. High-risk policyholders, meanwhile, were eased out as the number of good drivers increased, resulting in low-cost policies and low-price premiums. MAPFRE booked a technical surplus for the first time in 1974, a very unusual achievement in the business.

In the field of information technology, MAPFRE began by implementing specific software applications for motor insurance, accounting and accident statistics. The next step was to allow clients to pay premiums by direct debit from their bank accounts. All of this software was developed by Sdomsa, a MAPFRE subsidiary. The use of the new information technologies cut costs significantly, although the development of these systems always lagged behind the fast-moving world of computing, as better software and hardware were becoming available at a break-neck pace. Nevertheless, the firm was able to obtain a wealth of new data about the position of the business and operations in the different regions of Spain, generating significant gains in management efficiency.

In the 1970s MAPFRE also started to research about customers' attitudes, beginning with a survey of 1,300 policyholders in the

provinces of Málaga, Murcia, Granada and Almería. The result was indeed positively, almost 85 per cent of the respondents claimed to be very satisfied with the firm, and only one said that he was absolutely not.

Another key issue for MAPFRE in the 1960s concerned the concept of risk prevention, not only to save lives but also to avoid accidents of any kinds. A meeting with like-minded concerns was arranged at the head office in Madrid on 18 January 1963, attended by Pagusa (Seville), Autógena Martínez (Madrid), COC (Madrid), Nivelcampo (Madrid), Celulosa de Huelva (Madrid), Construcciones Fernández Palacios (Madrid), Provesa (Salamanca) and Andaluza de Motores (Jerez de la Frontera). The main decision taken at this meeting was to set up a company under the name *Rehabilitación y Servicios de Seguridad Industrial* to provide industrial safety and renovation services.

From the standpoint of MAPFRE's management, a key reason for this move was to cut costs and thereby extend services to its policyholders. The main objective of the firm's general manager, Ignacio Hernando de Larramendi, was to prepare for competition with foreign companies operating on Spanish soil. There was much talk in the 1960s about the moment when the law would be changed to allow major foreign insurers to move into Spain, the debate intensified in the 1970s, although not until the 1980s the market was finally opened for foreigners and competition became a reality. Preparation was the key to survival in the approaching liberalised market, and MAPFRE's success is unquestionable. In 2009 MAPFRE still is the leading insurance company in Spain ahead of powerful multinationals like AXA, Allianz and Generali, in contrast to the numerous Spanish insurers that were bought up.

The decision of focusing firmly on motor insurance was taken only after other options had been thoroughly explored by manage-

Chart 3. Distribution of GDP by sectors.

	1950	1960	1970
Agriculture	27.26	21.37	11.51
Industry	34.26	35.31	39.06
Services	38.48	43.32	49.43

Source: 1900-2000. *Historia de un esfuerzo colectivo*.
Coord. Juan Velarde Fuertes, pp. 412-413.

ment. It had been relatively unsuccessful in developing a fire insurance business because it had only limited business in the major cities. Meanwhile, farm insurance became a declining business in the 1960s due to changes in the structure of GDP, as industry and services increased their share to the detriment of the primary sector (see Chart 3) at a time when the Spanish economy was growing at an average annual rate of 7 per cent. Meanwhile, the windows, furniture, combined policies and machinery businesses never became relevant to the firm. Finally, MAPFRE lacked sufficient know-how to compete in the life, transport and health businesses. Nevertheless, the firm persisted with life insurance, which is the next topic of the article.

Life insurance

The development of MAPFRE's life insurance business was far from an overnight success and required enormous efforts. To begin with, the Spanish market was not ready for life products in the 1960s, which very slowly began to emerge in the following decade. The Spanish government authorised MAPFRE to commence writing life insurance in 1957. Fernando Sadornil was placed at the head of the business with Benito Tamayo in charge of sales, and the firm contracted a team of highly qualified professionals – with degrees in law – including Alfonso Iglesias Arrieta, Nahúm Martínez Lobato and Arturo Platas González. Alfonso Iglesias was given the job of launching the new products because of his experience at the French insurer *Assurances Générale*, which was considered as an ideal background because the Gallic market was supposed to be similar to the emerging Spanish market. However, the technical know-how about life insurance was not yet developed, and in the absence of domestic mortality statistics French data was used.

The first strategic choice was to focus on group policies for large companies. The proposal included the administration of pension funds, like big American life insurers, and prevention plans, a field where MAPFRE had previous experience. The first company to engage MAPFRE to design a prevention plan was the Spanish automotive manufacturer Barreiros Diesel. This plan was presented for the board in the middle of 1962. Another strategic decision was to focus exclusively on the major cities of Madrid, Barcelona and Valencia on the premise that population density would be an asset in attracting new policyholders. Finally, agreements were concluded with other mutual companies that did not provide life insurance to offer their policyholders the option of contracting MAPFRE products.

Spanish emigrants were also targeted and in 1963, Larramendi, the general manager, decided to enter the German market. Benito Tamayo made offers both to the insurer Raiffeisen and to the Spanish Centre in Bonn, where MAPFRE actually opened an office. Some of the emigrants in Germany became MAPFRE agents, and even some priests, who were trusted by the Spanish emigrants, touted its life products. The firm believed that this initiative would be good publicity even if it did not succeed. The life insurance offered to emigrants in Germany was a temporary, not a saving product, and cover was limited to 75,000 pesetas. In early 1964, however, MAPFRE withdrew from Germany, having written only 73 life insurance policies bringing in 50,000 pesetas in premiums at a cost of 280,000 pesetas. Emigrants preferred to send their money direct to Spain and did not trust the insurer's product. In short, the expansion to Germany was complete failure.

Nevertheless, MAPFRE's managers remained optimistic. Thus, Tamayo wrote in a letter dated 1 January 1964 that the firm would generate 30 million pesetas in life insurance

premiums by the end of 1968, and in fact the portfolio surpassed this target, achieving 36 million pesetas. Though, this was a small figure, it showed that the business was starting to take off. In his letter, Tamayo explained that if the current success of the firm was due to motor insurance, in the long run the great potential was in life business. He went on to note that Spanish society and the country's economy were changing, and this would substantially increase the demand for life insurance as the credit system expanded and people trusted the system and financed for instance houses and cars through bank loans. This would initiate a larger need of temporary life insurance cover and the risk in such business was indeed very low. Also, life insurance offered an investment opportunity, and firms could be expected to arrange policies for their employees.

As mentioned above, life insurance spread slowly in Spain, and MAPFRE was no exception to the general progress of the industry. The country was changing fast and people became more confident about the future, however, initially life insurance was not a priority. Furthermore, another obstacle of boosting the life insurance market was high inflation and that the government made no real effort in sorting out fiscal conditions. Nevertheless, MAPFRE's Life Insurance division continued to work towards a market where life insurance would be an item common among the larger segment of the population.

Efforts to professionalize the life insurance business started with the publication of a *Boletín de Información Especial sobre Vida* and the organisation of courses for 750 agents, who were assigned to Barcelona, Bilbao, Gijón, Granada, Málaga, Oviedo, Seville, Valencia, Vigo and Vitoria because the firm continued to believe that the best opportunities lay in the cities. The first issue of this bulletin provided statistics for the first nine months of 1963, when premiums amounted to

just 4,427,000. This figure rose to 28 million pesetas in 1965, when MAPFRE produced its first life insurance manual to make relevant knowledge available to the entire division, especially to agents, and to foster the unification of methods and criteria.

There were many reasons for the failure of the life insurance business in the 1960, but the key factor was undoubtedly the lack of demand in what still was a poor country. This combined with the insurance companies' very limited product range and lack of technical preparation, feeble networks and the development of an incipient welfare state in Spain, which gave potential customers the impression that nothing more was needed. In the 1960s, then, only the very wealthy contracted life insurance. The vast majority of people had other priorities in life, while large corporate clients underwrote group insurance with larger insurer, which MAPFRE at this time was not.

Despite numerous difficulties, the firm succeeded in doubling its net premiums in 1968, a sign that the Life division was making progress. This limited success was due to increased number of inspectors, extended education among delegates and agents, and implementing new products. Tax policy also helped. In 1954 life insurance was exempt from tax, but tax deductions were approved at the end of 1967. In 1969 MAPFRE's board decided on a corporate restructuring plan that shifted the life insurance business to an affiliate, Mapfre Vida. The latter company was not constructed as a mutual society but a joint-stock company, although it remained under the control of Mutual Mapfre. Although, it was not until the 1980s that the life insurance portfolio expanded, but that is another story.

Conclusions

As noted in the introduction this article this is only a minor part of a wider research program

about MAPFRE that will be published during 2009. The development of MAPFRE makes an interesting tale that reveals both the supply and demand sides of real economic issues, and the important role the State plays in promoting business. Any company considering launching a new product are depending on the existence of some kind of demand. In cases, when a new product responds to an emerging need, as in the case of MAPFRE's venture into motor insurance, the launch has great potential of being successful. In addition, if a "natural" demand is lacking, as in the case of life insurance, it seems like that even great effort can be in vain. The State also played a key role in the story, first by obliging the firm to change its business model and then improving the conditions for its development by making motor insurance mandatory. Another key point is the capability of both managers and employees, who were essential to MAPFRE's success. Training was a major part of this success, starting with the general manager (Ignacio Hernando de Larramendi) and employees. This training involved learning from insurers in other countries and bringing the knowledge to the market and exploit the fast-changing Spanish market of the 1960s through cutting costs and broadening the range of products and services offered to customers. Finally, the article can be concluded with the words of the general manager Larramendi:

"MAPFRE has grown thanks to all of us. That is the reason for its success, and my responsibility is to ensure that this never changes. "

Bibliography

- Anuario Automovilista de España*
Archives MAPFRE.
Memories of MAPFRE (1957-1970).
Carreras, A. & Tafunell, X. (eds) (2005): *Estadísticas históricas de España. Siglos XIX y XX*, Segunda edición, Madrid, Fundación BBVA.
- Caruana, L. (2009, forthcoming). The History of Insurance Companies Around the World, *The 75th Anniversary of MAPFRE*, MAPFRE, Madrid.
- Gregorio Villota, I. de (1933), "Nuestra mutualidad y el seguro obligatorio", *Boletín de la Agrupación de Propietarios de Fincas Rústicas de España*, 16 (abril).
- Hernando de Larramendi, I. (1952), *Tres claves de la vida inglesa*, Madrid, Cálamo.
- , (1970), "Seguro e inflación", en *Diritto delle assicurazioni: studi in onore di Antigono Donati*, Roma, Edizioni Della Rivista Assicurazioni, Vol. I, pp. 141-156.
- , (2000), *Así se hizo MAPFRE. Mi tiempo*, San Sebastián de los Reyes (Madrid), Actas.
- , (1955-1990) Informes de Ignacio Hernando de Larramendi.
- Iparraguirre, R. (1934), *El primer ataque a fondo contra las compañías de seguros de accidentes de trabajo*, Madrid, Vicente Rico.
- Maestro, M. (1993), *Formación del mercado español de seguros, 1908-1960*, Madrid, INESE.
- MAPFRE (1983), *Cincuenta años. MAPFRE hacia el futuro*, Madrid, MAPFRE.
- Miles, P.F. (1976), *Plan estratégico del seguro español*, Madrid, Icea.
- Rubio, A. (1982), "El mercado de seguros en España. Estudio de su evolución en los últimos 60 años", en *Actualidad Aseguradora*, Octubre, pp. 9-19.
- , Bordayo, F., Querol, V. y Sardonil, J. (1977), "Evolución del seguro español", *Actualidad Aseguradora*, Febrero, pp. 59-91.
- Rubio Misas, M. (2007), "The Structure, Conduct, and Performance of the Spanish Insurance Industry", en J.D. Cummins y B. Venard (eds.), pp. 499-551.
- Sánchez González, H. (1962), *El seguro de vida español ante el Mercado Común*, Madrid, Nuevas Gráficas.
- Serra Santamans, J. (1972), *Un plan de desarrollo del seguro español*, Madrid, Sindicato Nacional del Seguro.
- Sindicato Nacional del Seguro (1965), *El seguro español y el Plan de Desarrollo*, Madrid.
- Tortella, G., Caruana, L. & García-Ruiz, J. L. (Forthcoming, 2009), The history of MAPFRE

- 1933-2008, the 75th Anniversary of MAPFRE, MAPFRE, Madrid.
- Usara, G. de (1964), “El seguro privado y el desarrollo económico”, *Anales del Instituto de Actuarios Españoles*, 4.
- Valdaliso, J.M. y López, S. (2007), *Historia económica de la empresa*, Barcelona, Crítica, 2a. edición.
- Valenzuela de Quinta, E. y otros (2000), *Protagonistas del mutualismo de accidentes de trabajo. 100 años de historia (1900-2000)*, Madrid, Asociación de Mutuas de Accidentes de Trabajo y Enfermedades Profesionales de la Seguridad Social.
- Velarde Fuertes, J. (1963), “Problemas en torno al mercado del seguro de accidentes de trabajo en España”, *Revista de Trabajo*, 3, pp. 9-23.
- , Guindos, A. de y Lázaro, M. (1963), “Aspectos estadísticos del seguro de accidentes de trabajo en España”, *Revista de Trabajo*, 4, pp. 9-49.
- , (2000): *1900-2000. Historia de un esfuerzo colectivo*.
-

Skadeforsikring og omdømme

av Stein Haakonsen



Stein Haakonsen
stein.haakonsen@fnh.no

Holdningsundersøkelser viser at skadeforsikring sliter med manglende tillit og troverdighet, både hos kunder og hos myndigheter. Skadeforsikringselskapene forstår dette og tar selv grep for å bedre sitt omdømme.

Dårlig omdømme bidrar sannsynligvis også til å senke terskelen for forsikringssvindler og til mindre aktsom omgang med forsikrede verdier. Når myndighetene mener at næringen må holdes i ørene, fører det til mindre fleksible regelverk og dårligere rammevilkår.

Tydelige tiltak

Skadeforsikringselskapene gjennomførte derfor flere tiltak for å bedre tilliten i fjor. Blant annet ble det etablert bransjenormer for:

- bedre etterlevelse av uttalelser fra Forsikringskadenemnda,
- bedre prisinformasjon ved avtalefornyelse,
- forenkling av oppsigelse og flytting,
- å sikre at alle får dekning for basale forsikringsbehov.

Halvparten fornøyd

Finansbarometeret for 2007 viser at omdømmet har blitt noe bedre på viktige områder. Flere har tillit til at de vil få et riktig skadeoppgjør. Andelen som er fornøyd med hovedselskapet sitt, har også økt. Tilfredsheten er betydelig bedre blant de som har hatt skader, og dermed egne erfaringer fra skadeoppgjør, enn blant de som ikke har hatt denne erfaringen.

Dessverre står det ikke like bra til på alle områder. Over halvparten av kundene gir eksempelvis uttrykk for at det er vanskelig å sammenlikne selskapenes tilbud. Det er også uakseptabelt at hver femte kunde fortsatt ikke tør stole på at de vil få et riktig skadeoppgjør om uheldet skulle være ute.

Stein Haakonsen er kommunikasjonssjef i FNH.