



André Van Varenberg

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Mr André Van Varenberg is a Belgian insurance broker. He is currently Secretary General of UPCA (the Belgian professional Association à insurance brokers) and of Concordia. He is also the Chairman of BIPAR Brokers' Standing Committee.

The views expressed in this interview do not necessarily represent those of BIPAR.

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According to you, what is the role of an insurance intermediary ?

Management adviser and risk placement. To find solutions.

Would you like to describe in general terms a typical day in the life of an insurance intermediary?

In no particular order: to process communications (post, email, telephone), to manage appointments with clients, prospects, experts, to deal with claims, to place risks, to fulfil the usual administrative tasks, to coach the team.

Which part of the profession do you like the best/the least?

All aspects are, in different ways, gratifying. From the day, one has in mind a particularly gratifying transaction.

What education did you have? What training/education offers a solid base in order to become an insurance intermediary?

Post-graduate and night classes. The best is to work and study at the same time, with experience in a foreign market.

What prompted you to become an insurance intermediary?

The charisma of a boss turned a temporary situation into a permanent one.

According to you, do the public have the wrong ideas about the profession of an insurance intermediary ?

The public do not know of the many aspects of our added value. We must then devote ourselves to educating our clients in this domain. The professional client knows what he can expect from his broker.

You have very strong competition (banks, direct writers). Why would a consumer choose to be advised by you?

Alternative and emerging channels are increasing. Their strength varies according to the products and customer segments. A consumer would come to me for my presumed competence, my experience, my independent approach, untraditional or innovating. He expects a solution from me or rather "the" solution.

According to some, one must take this profession to heart – are you in agreement?

To succeed, one must be obsessed by the client.

How do you see the future?

This depends on the markets. On mass markets, I see the triumph of marketing and communication tools. On "complex" markets, I see the triumph of service, technical competence.

How has the profession/your activities evolved during the last 10 to 15 years?

The profession has evolved considerably : IT, multi-distribution, control, regulation, administrative costs (compliance), client demand (quick and well done).