



**Gérard
Lebègue**

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Mr Gérard Lebègue is a French AXA insurance agent.

He has been Deputy-President of AGEA (French Federation of insurance agents) since June 2003. He was President of ORIAS (body in charge of the register of insurance intermediaries in France) from 2009 to 2010.

Mr Lebègue was Chairman of the BIPAR Agents' Standing Committee until June 2011. From 2006 to 2008, he was founding Chairman of the European Association of national organisations of AXA agents and is now its honorary Chairman.

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 ?

The insurance intermediary, above all, is an insurance technician, who develops, in his clients' interests, numerous and essential qualities:

- to listen to the others;
- to have an analytical mind and the ability to get to the essential;
- to be able to advise and understand the priorities of the prospective client or client;
- to set out conditions of guarantee;
- to follow-up the client's development with on-time collection of the corresponding insurance premiums;
- to settle claims and apply clauses and conditions of the subscribed contracts.

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

Paradoxically, a typical day is non-existent because according to the above-mentioned qualities, the intermediary must always be quick to react to face the unknown during his day. Furthermore, according to the size of his office and his eventual specialisation, the number of colleagues, the type of his clientele, no two days are alike for the intermediary.

In no particular order, one can name:

- to become acquainted with day-to-day correspondence;
- to distribute the dossiers if there are several colleagues;
- to review the progress of ongoing claims;
- to review the progress of negotiation of new business or amendments with the insurance company or companies concerned, and negotiations and re-negotiations;
- to welcome clients to the office, with or sometimes without an appointment;
- to assess the risk to be covered, accompanied or not by a preventive expert;
- to analyse and fix tariffs for business currently being proposed;
- to read stacks of information, instructions received from insurance companies;
- to read the professional press and union news;
- to participate in various public or private meetings;
- to have informative meetings/training and weekly training with colleagues.

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

The most pleasant part of the profession is the analysis of new risks, bringing adequate solutions to fit the needs of the client. What I like the least is to receive a letter of cancellation from a client to whom we gave our services.

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

With regard to me personally, I had a legal training and many traineeships, which are indispensable if one is to know this profession inside-out and to benefit from the experience of professionals confronted with the day-to-day realities. One must work, spend time to listen and to see the work and the skills. I think in fact that a traineeship in an office is absolutely necessary, above all the good schools of the EU Member States. It enables to train professionals, as they exist, for example, in France.

What prompted you to become an insurance intermediary?

Coincidences in one's life. I wanted to study political science and I returned home to my father's agency. Insurance was not my vocation. It became a kind of day-to-day passion, since 1969 !

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

I believe that the public have no idea about the profession of an insurance intermediary, and I have the feeling that the actual mode of multidistribution does not contribute to the clarification of the situation. The only real fact is that the public is made up of individuals, but for how much longer will these individuals need human relationships and special advice.

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

The answer for the moment is in my previous answer. As long as the contact "intuitu personae" and the proved added value still have meaning, the competition will be and will remain essential in the exercise of freedom of choice.

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

If one doesn't take this profession to heart, with the constant worry of giving good customer service, then one reduces oneself to the level of automatic distributor and in this case any competitor can win.

What are your future projects – How do you see the future?

Taking into account my advanced age, this is a question which I hope you will not oblige me to answer (laughs...)

What stops you from sleeping these days?

Nothing can stop a just man from sleeping. What could eventually delay sleep is the mechanical thinking process and action which would put each of us in the same mould. The cloning of insurance intermediaries will benefit neither consumers, nor insurance companies.

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

You will remember, without a doubt, Esopé talked about the worst and the best of things. By means of "internetting", of standardising everything, the supposed progress creates a world of zappers who hardly ever listen to the question asked. Intelligent progress would be to obtain more time from our prospective clients, to speak with each other, accepting time and its value. Today everyone wants the "red carpet" but everyone refuses to pay the real price of this "carpet".

Would you like to tell us some anecdotes?

One day, a long time ago, before the world was computerised, an intermediary called the Regional General Director of an insurance company.

"Dear Sir, permit me to especially recommend Mr X's dossier".

After looking, the Regional General Director called the intermediary.

"My dear friend, we haven't found any contract under Mr. X's name".

"But, dear Sir, if there were a contract, where would be the problem?"
