

Bank insurance products: better advising your customers



FT-43 1 Days (7 Hours)

Description

This course will introduce you to the main types of insurance products marketed by banks. It will provide you with the essential knowledge about these products to be able to offer them to your customers and inform them effectively about them.

Who is this training for ?

For whom

Customer service representatives in network banks. Banking telephone advisors. Support functions.

Prerequisites

Aucune

Training objectives

- Identify the main types of insurance products marketed
- Know the characteristics of insurance products
- Differentiate between property and personal insurance
- Analyze the functioning of life insurance products

Training program

Introduction au marché d'assurance de particuliers

- The environment and the main players in insurance.
- The different insurance companies.
- The distribution networks of insurance products and the role of network banks.
- The French Federation of Insurance Companies (FFSA): role and missions.
- Practical work Exchanges between participants.

Les fondamentaux des produits d'assurance

- The concept of insurance and the hazards.
- The legal framework of insurance.
- Compensatory and lump sum insurance.
- Positioning property and personal insurance products.
- Practical work Know how to distinguish indemnity and lump sum insurance products.

Les assurances de biens et de responsabilité

- The key figures for property and liability insurance.
- Motor insurance.
- Insurance for fire, accidents and various risks (IARD), multi-risk home insurance (MRH).
- Other categories of insurance: business insurance, agricultural, construction, extreme events.
- Legal protection.
- Determination of property and the insured value.
- The civil responsibilities of individuals and professionals.
- Case study Analysis of an MRH insurance product.

L'assurance de personne

- The different categories of personal insurance.
- Basics of the insurance contract: parties to the contract, subscription, beneficiary clause, formation and outcome.
- Study case Analysis of a beneficiary clause.

Les produits indemnitaires d'assurance de personne

- Key data on health insurance.
- Life Accident Guarantee (GAV) insurance.
- Individual accident guarantees.
- Personal insurance: disability, illness, retirement, death, borrower insurance, travel assistance.
- Case study Analysis of a Personal Accident Guarantee insurance product Life and compensation provided.

Les produits d'assurance vie

- Individual and group life insurance.
- Death offers: pension solutions.
- Life offers: life insurance products: 'savings.
- Additional guarantees.
- Practical work Study of a savings insurance contract.