

TRANSFORMACIJA MARKETINGA I KANALA PRODAJE U OSIGURANJU

Hrvoje Odak
Croatia osiguranje



TRANSFORMACIJA

- Stvari se mijenjaju
- Trendovi u svijetu
- Trendovi u Hrvatskoj i regiji
- Što radimo?

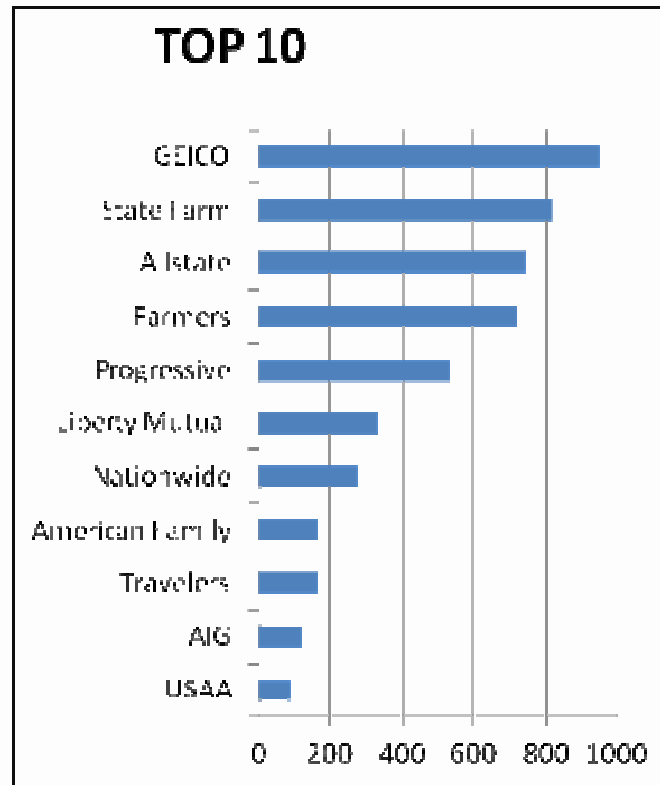
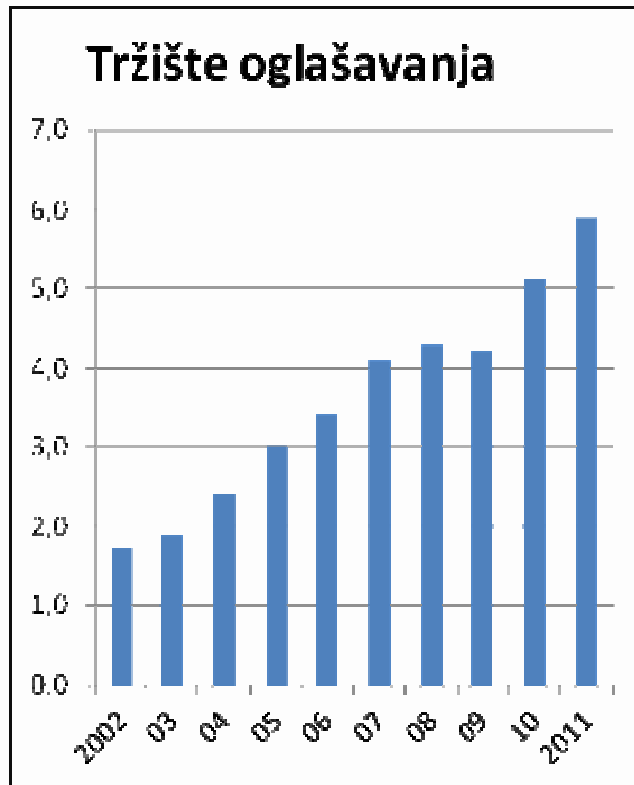
AGENT ZA PRODAJU OSIGURANJA

2
0
2
0



Trendovi - SAD

- 80% ljudi započinje proces online (10% u 2000.)
- Porast ulaganja u online oglašavanje



- Ulaganje u tradicionalne marketinške kanale i dalje raste

McKinsey, 2013.

Trendovi - SAD

- Višekanalna komunikacija u prikupljanju informacija (web, e-mail, Facebook, Twitter, zastupnik), ali i kupnji osiguranja

72% svih prodanih polica osiguranja MV

Istraživanje > Ponuda > Kupnja

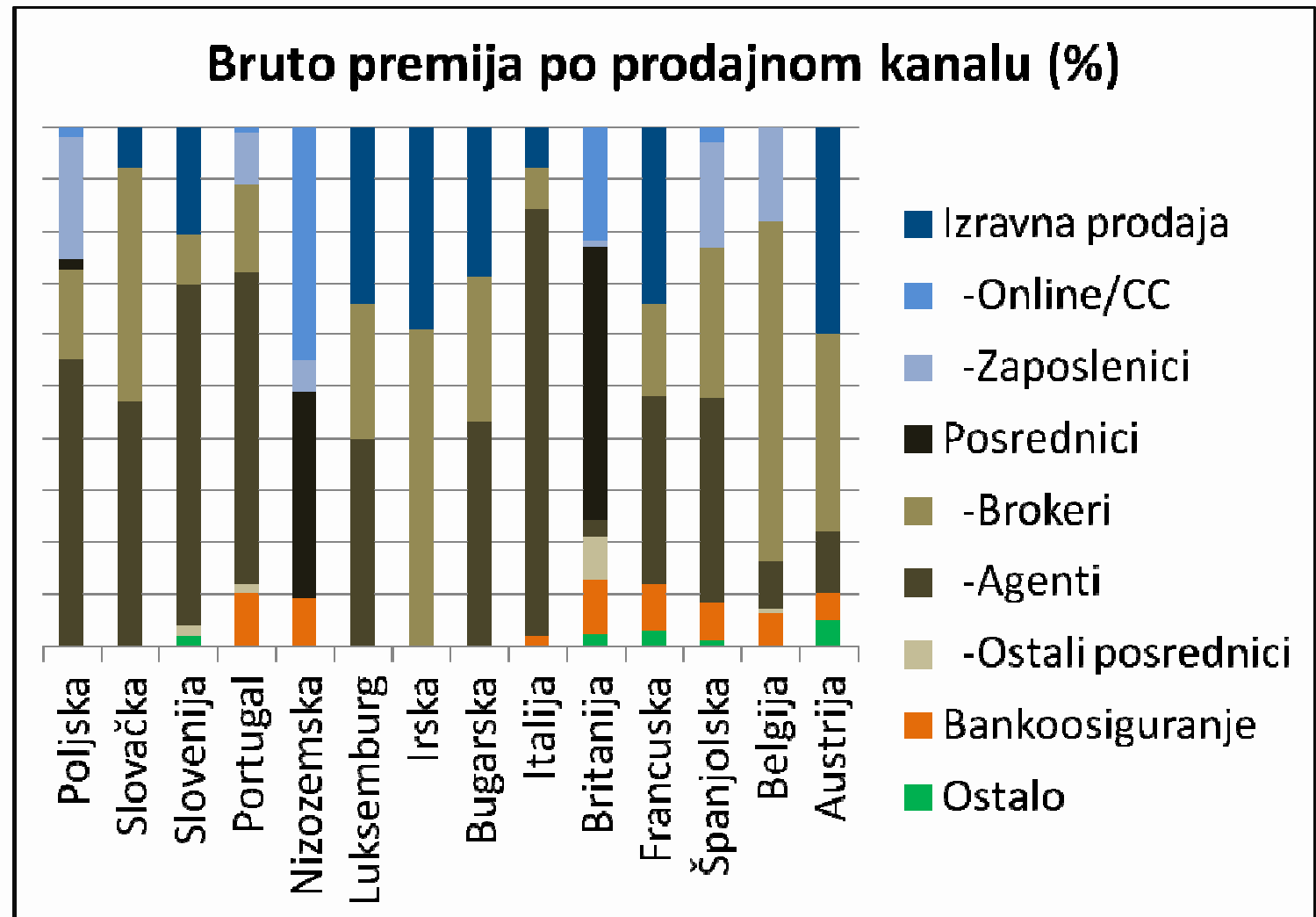


I2012 McKinsey Auto Insurance Customer Insights Research

- Polako nestaje uloga zastupnika kao savjetnika i svojevrsnog „zaštitnog lica“ osiguravatelja

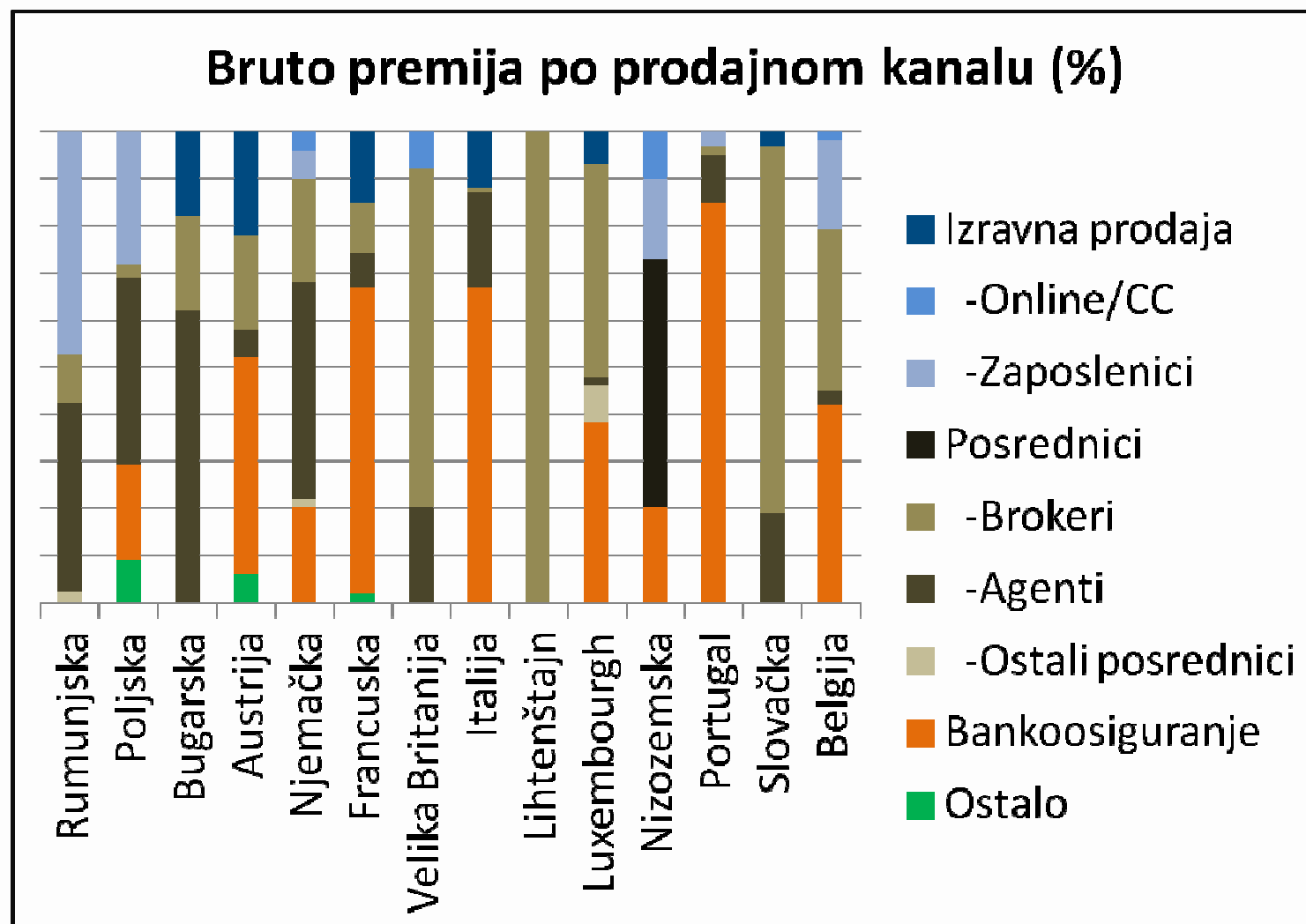
Trendovi – EU (NŽO)

- Velike razlike u tržištima
- Na „zrelim“ tržištima dominacija agenata i brokera



Trendovi – EU (ŽO)

- Tradicionalna dominacija bankoosiguranja na mnogim tržištima





Zanimljivosti

- Na razvijenim tržištima, banke i osiguranja su predvodnici digitalizacije poslovanja
- Porast web stranica za kompariranje cijena (MV)
- Više nije dovoljno imati dobre zastupnike - multichannel
- Promjena tradicionalnog načina oglašavanja i korisničkog iskustva

Tradicionalno

Traditional 3-Step Mental Model of Marketing

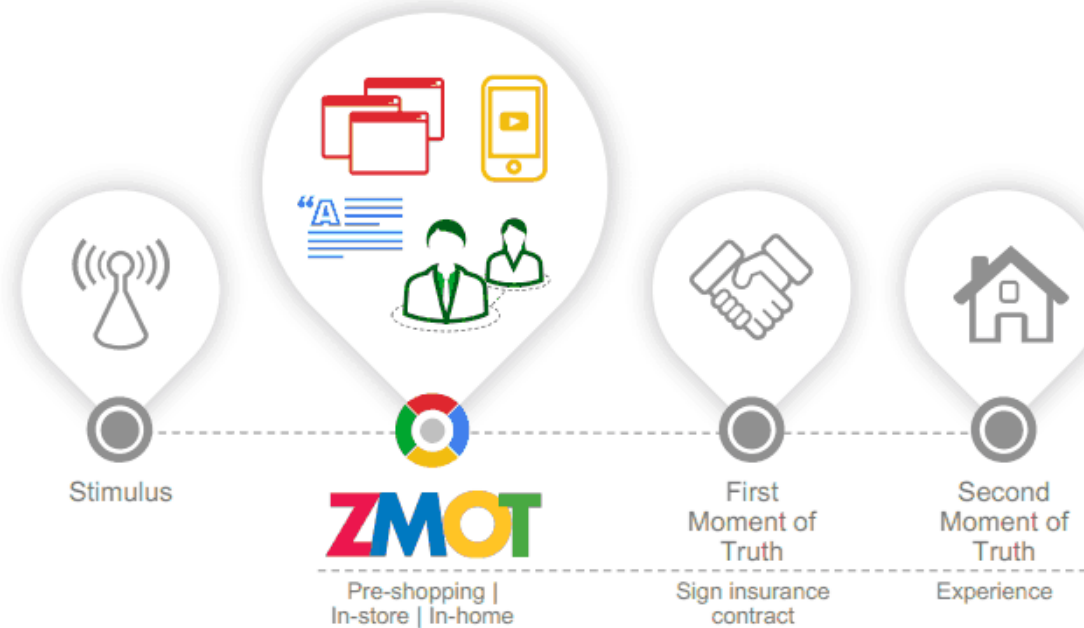


thinkfinance
with Google

Novi model



The New Mental Model of Marketing



thinkfinance
with Google

5



Marketing danas

- Izazovi: kraći fokus, prezasićenost porukama
- Mogućnosti: Društvene mreže, portali, tražilice, mobilno oglašavanje, targetiranje i retargetiranje, *content* marketing
- Inovativne online kampanje
- Ljudi dijele zanimljive video sadržaje

Allstate Insurance/Goodlife



The screenshot shows the Allstate Goodlife website interface. At the top left is the Allstate logo. The main header area has a dark, starry background with a full moon on the right. The text 'my GOODLIFE' is displayed in a mix of blue and white fonts. A navigation menu on the right includes 'MY FAMILY', 'MY PLACE', 'MY RIDE', and 'WAYS TO SAVE'. A teal banner below the header features 'JUNE 10 WELCOME' and 'June Series'. Below this is a sub-header: 'Discover ways to protect what matters most today.' To the right, a section titled 'KEEP UP WITH UPKEEP' includes an 'EDIT' link and a paragraph about battery-powered flashlights with a 'Set a reminder' link. Below this is a 'SHARE WITH FRIENDS' bar with icons for Facebook, Twitter, and Google+. A large image of a lightning storm is shown, with a caption 'How To Keep Safe During Peak Lightning Season' and a right-pointing arrow. To the right of the image is a teal box with a calendar icon, the text 'SIMPLIFY YOUR SCHEDULE WITH MAINTENANCE REMINDER', a paragraph about text and email updates, and a 'SIGN UP >' link.



Allstate Insurance/Goodlife



Allstate Insurance
410,835 likes · 2,160 talking about this

Insurance Company
Visit us at: <http://www.Allstate.com/> Allstate Insurance offers protection for your car, home, property and recreational vehicles like motorcycles, boats and more.



About - Suggest an Edit

Photos

Posts by Others

Post Photo / Video

Write something on this Page...

Linda Gandy ▸ Allstate Insurance
10 hours ago

Allstate Insurance shared June 4

How are you living the #GoodLife?



This Month at My Good Life
goodlife.allstate.com

June is a busy month at My Good family, home and car—including preparing for summer travel. Visit

Like · Comment · Share

Trofim Zabrodin, Diane O'Neill, 5 others like this.

Write a comment...

Jamie Long Allstate rocks!
Like · Reply · 1 · 19 hours ago

Masih Salehi very nice
Like · Reply · Yesterday at 7:59am

View 2 more comments



Allstate Insurance @Allstate

For customer service, tweet @allstatecares or call 866-621-6300 | Find an agent: [alst/FindAgent](#) | Get a quote: [alst/TwQuote](#)

Northbrook, IL

[allstate.com](#)

Joined April 2008

Tweet to Allstate Insurance

TWEETS 14.3K PHOTOS/VIDEOS 828 FOLLOWING 4,909 FOLLOWERS 46.8K FAVORITES 344

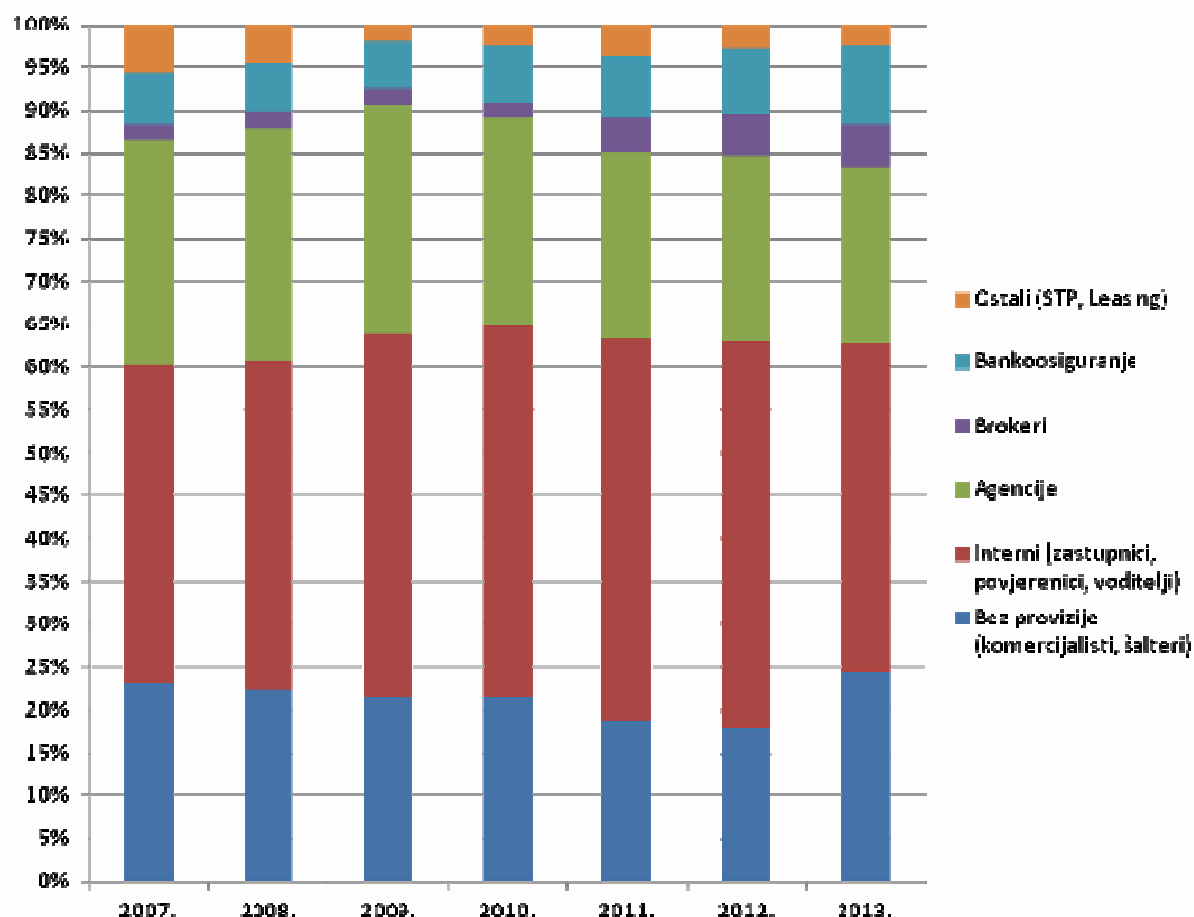
Tweets Tweets and replies

Allstate Insurance @Allstate · Jun 4
Are you prepared for the next big storm? Keep your #GoodLife safe during lightning season. [alst/1KRDR1M](#) | [pic.twitter.com/MmCDDChggd](#)

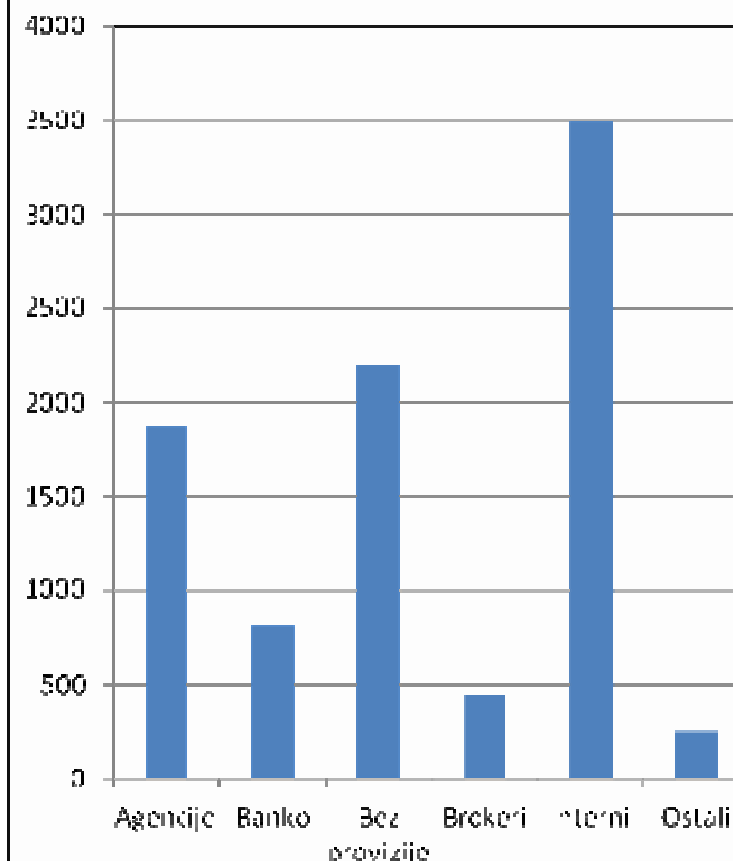


Hrvatsko tržište osiguranja

Bruto premija po prodajnom kanalu



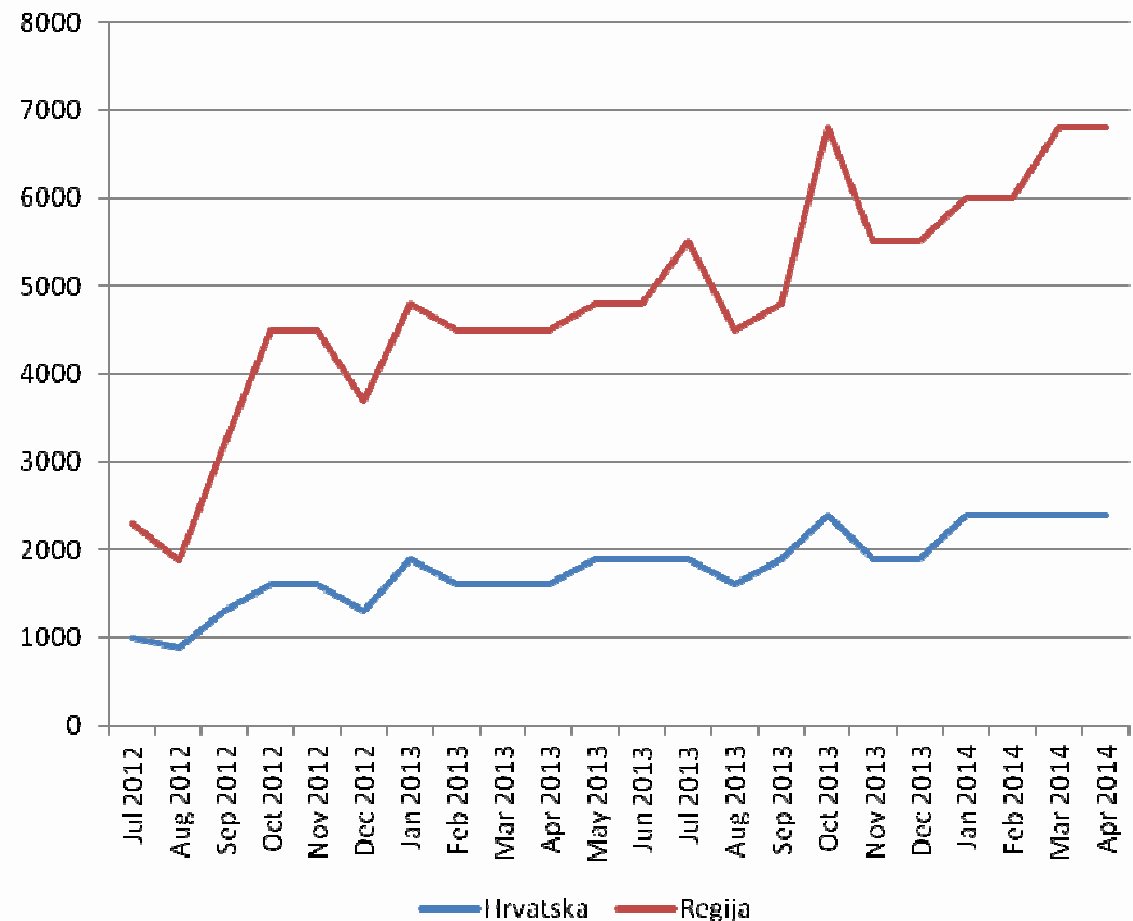
Bruto premija u mil.kn. (2013)



Trendovi Hrvatska

- Tradicionalni kanali i dalje dominantni
- Sve više upita o osiguranju online

Pretraživanje riječi „Osiguranje” u protekle dvije godine





Liberalizacija autoodgovornosti

- Ne donosi samo promjene u premijskim sustavima: - informiranost osiguranika, modifikacija uvjeta i cjenika, jake marketinške kampanje, bolji servis za klijente




Croatia osiguranje

- Novi pristup prodaji i marketingu
- Društvene mreže
- Web stranica i webshop modernog dizajna
- Mobilne aplikacije
- Targetirano oglašavanje
- Bolje upravljanje internim bazama (Big Data)




Najbolje auto osiguranje od izuma automobila!



Kupi osiguranje 

Produži osiguranje od auto odgovornosti

Prijavi štetu 

Preuzmi dokumentaciju

Pitanja i odgovori

Pitaj nas 

0800 80 10
Besplatni info telefon
Za više informacija o našim proizvodima, nazovi besplatni telefon.

Webshop

Vozila

Osiguranje od automobilske odgovornosti
Osiguranje automobilskog kaska

Imovina

e-Dom – osiguranje imovine fizičkih osoba
Produženje (obnova) e-Dom police

Nezgoda

Aktiv i Aktiv Plus

Putno

Putno osiguranje do 45 dana
Putno osiguranje do godine dana

Plovila

Osiguranje odgovornosti vlasnika/korisnika brodice/jahte



Croatia osiguranje



Croatia osiguranje
Insurance Company

+ Follow Share ...

Timeline About Photos Likes More +

PEOPLE >

27k likes

ABOUT >

Croatia osiguranje - vodeća osiguravateljska tvrtka u Hrvatskoj. Potražite više informacija o nama na www.crosig.hr.

www.crosig.hr

Promote

APPS >

KUĆNA PRAVILA

Kućna pravila

Status Photo / Video Offer, Event +

What have you been up to?

Croatia osiguranje
2 seconds ago

Izazvali ste sudar s drugim vozilom? Ne brinite, Kasko DUO pokriva štetu na Vašem vozilu! Saznajte više: <http://bit.ly/1si8dq>



Croatia osiguranje
June 3

10... 9... 8... 7... 6... 5... 4... 3... 2... 1



Like · Comment · Share

2 Shares

Bernard Mihaljevic, Drazen Nenadic, Paola Poljak and 42 others like this.

Write a comment...

Ana Sušilović 130!!!
Unlike · Reply · 4 · June 3 at 8:29pm

Tatjana Sanić Jos jedan veseliki okrugli rođendan! ☺
To je Croatia osiguranje!
Unlike · Reply · 3 · June 3 at 7:57pm

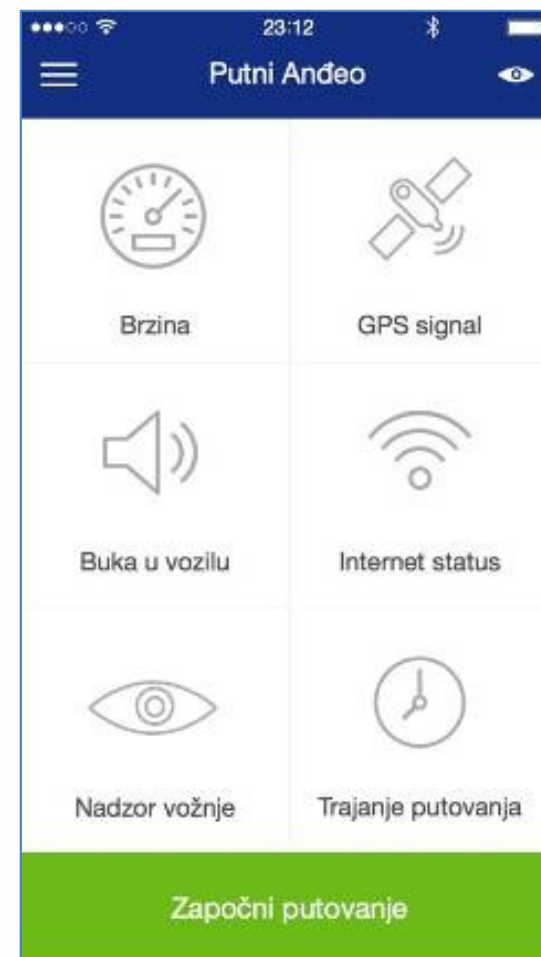
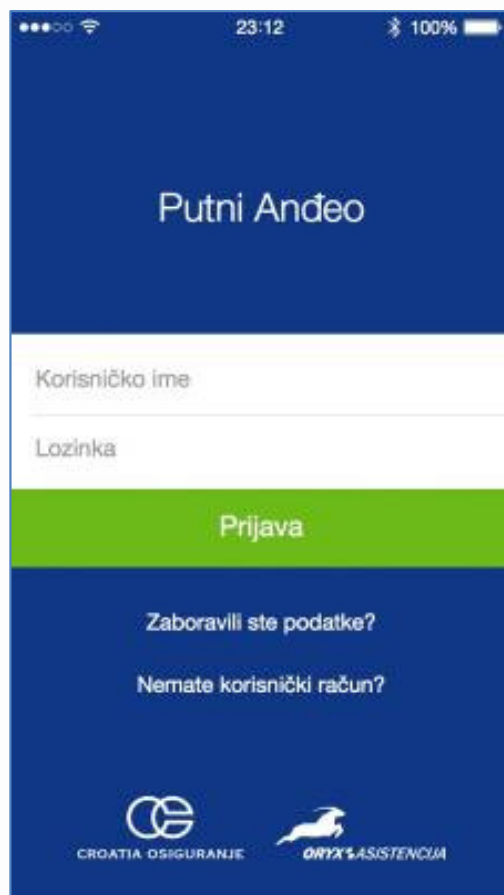
Diana Čar Žilić Sretan nam rođendan!
Unlike · Reply · 2 · June 3 at 7:41pm

Slipan Kapovic Sretan rođendan Croatia osiguranje... 130 i jos uvijek jaka....
Unlike · Reply · 1 · June 4 at 6:11pm

Ivan Vidović Sretan rođendan 😊
Unlike · Reply · 1 · June 3 at 4:54pm

Write a comment...

Putni Anđeo



Internet prisutnost u regiji



EURO

triglav
POSAMEZNIK
ZAVAROVANJE

Motoristi najbolje razumem motoriste
vođa skupine zavarovalnih zastopnikov

DUNAV OSIGURANJE
www.dunav.com

ŽIVOTNA OSIGURANJE
NEŽIVOTNA OSIGURANJE
MULTIMEDIJNE
PRIJAVA NA NEKATASTROFNE
POPLAVE - IN...

GEN
Osiguranje od auto-odgovornosti
BIZNIS BONUS PAKET
Biznis bonus paketi osiguranja
specifičnostima odredbenih

DDOR Novi Sad
3.8 ★★★★★ (652 ratings)
21,766 likes · 108 talking about this · 323 were here

Insurance Company
DDOR Novi Sad je jedna od vodećih osiguravajućih kuća u Srbiji. DDOR Novi Sad is one of the leading Insurance companies in Serbia.

About - Suggest an Edit

Photos Reviews Likes Praznična trpezica

DDOR Novi Sad
9 June

Završile su se 57. Zmajevе dečije igre! Zahvaljujemo se svima koji su se družili sa nama, a posebno malšanima koji su nam protekle dane učinili nezaboravnim.

Darko Gavro
U Magazin KAPITAL, 06.11.2013
18 November 2013 at 08:19

Darko Gavro
U Napredak na osiguravajućem poslovanju
18 November 2013 at 23:17

Животно Осигурање - Македонија shared a link.
9 June



Prodaja i marketing - Hrvatska

- **Internet**

- Sve bolji webovi
- Rast na društvenim mrežama
- Online prodaja
- Informiranje prije kupovine
- Self care portali
- Mobilne aplikacije



Prodaja i marketing - regija

- **Znatan rast bankoosiguranja i brokerskog kanala**
- **Upravljanje bazama podataka**
 - Velika vrijednost
 - Segmentacija: učimo tko su naši klijenti, koje su njihove potrebe i navike
 - Pravi proizvod u pravo vrijeme



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