MOTOR CONSULTING SERVICES
Added value for motor insurers
There’s a lot going on in global motor insurance business: more and more local motor insurers now belong to major, international insurance companies. At the same time, globally geared insurers are increasingly targeting high-growth markets. In all markets, innovation and efficient processes are in great demand.

These challenges bring many opportunities for your business. To hold your own in a market, expand your market share or conquer new markets, however, you need more than a vision – you also need an effective, well thought-out strategy that will enable you to grow profitably and drive long-term success.

This calls not only for a fresh look at your business and portfolio, but also for courage and security that the backing of a strong, dependable and independent partner brings you. This is exactly the combination that Munich Re offers with its bespoke reinsurance solutions and with the consulting services of the Motor Consulting Unit (MCU).

Through use of the Motor Consulting Unit, our customers benefit not only from sound reinsurance solutions for their individual risk profiles, but also from invaluable advice that can put their business on track for even greater efficiency and success.

The Motor Consulting Unit knows your business

REV UP YOUR BUSINESS WITH MUNICH RE

The MCU has been dealing exclusively with Munich Re’s customers around the world since 2008. MCU’s international team is represented in Munich, London, Hong Kong and Beijing. Our team consists of experienced experts who know your business, speak your language and put a great deal of time and effort into successfully achieving your goals in a spirit of partnership.

With its services, MCU addresses the entire value chain in motor insurance. The aim: acting together, we can work out strategies and processes that help you meet all the challenges and write additional and better business – whatever market situation your business may be facing at the time.

THE MOTOR CONSULTING UNIT KNOWS YOUR BUSINESS

MUNICH RE Motor Consulting Services
Procedures and processes in motor insurance are growing ever more complex. These days, simply focusing on premiums is not enough. To grow profitably, insurers need a good understanding of the entire value chain and have to determine precisely which points are in need of improvement.

This new approach requires a great deal of expertise and an open-minded attitude that questions even long-established processes, takes an inquisitive look outside the box and resolutely carries optimisation strategies through. This is where our MCU team comes in.

Our approach is always tailored to your requirements, since each insurer is in a different situation and sets itself different goals. Together with you, our experts develop an effective business strategy with clear segmentation. All our approaches are precisely tailored to your goals in the motor business.

One important selling proposition of MCU is the special business relationship that Munich Re enters into with you, as a reinsurance customer. After all, our partnership is founded on financial stability and, above all, on a long-term alignment, which can bring you considerable benefits.

This foundation of trust and sustainable partnership is also the sound basis for the MCU and the independent and future-oriented advice it provides. Another aspect of our special relationship: when you succeed, so do we. Unlike other partnerships, however, we are still there if your business is a bit less successful. It is then that we go the extra mile to ensure that our cooperation really does produce the desired success.
IT’S WHAT WE DO: TAILORED SOLUTIONS FOR EFFICIENT BUSINESS

The focus of our efforts is always on the measurable added value that we can achieve for your business. The optimisation of your processes and your portfolio brings you more sustainability, better business and clear positioning, from which you then emerge stronger.

A selection of our services:

**Monitoring:** From the development of simple standard reports, via the standardisation of data, to the development and implementation of monitoring systems.

**Product development:** From support in researching products/rates, via actuarial advice, to the development of an adequate product/rating strategy.

**Sales and marketing:** From the strengthening of existing sales channels, via advice on alternatives, to helping to launch new sales channels.

**Contract processing and administration:** From data analysis (independent assessment of your motor portfolio), via the production of underwriting guidelines, to helping to control your portfolio.

WHAT WE DO FOR YOU:

- Early recognition of new trends in order to adjust rates and products
- Increased capital efficiency by lowering high claims settlement costs and using precise claims reserving processes
- More efficiency and effectiveness for your business
- Made-to-measure products for your markets
- Generating new business by boosting the efficiency of existing sales channels and tapping new customer segments
- Rating, portfolio controlling or risk management – Clarity about the risks in your portfolio and suitable control measures
- Claims management
- Monitoring
- Product development
- Sales and marketing
- Underwriting and administration

MUNICH RE Motor Consulting Services
## OUR KNOW-HOW: YOUR SUCCESS STORY

Using Motor Consulting Services pays off, as demonstrated by our examples from various markets and motor insurance areas.

### CHALLENGE:  
### SOLUTION:

<table>
<thead>
<tr>
<th>Region</th>
<th>Challenge</th>
<th>Solution</th>
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<tbody>
<tr>
<td><strong>ASIA</strong></td>
<td><strong>With forward-looking direct internet insurance for more business</strong></td>
<td>MCU’s experts supply the customer with in-depth support and know-how to improve its business plan and processes, all the way to roll-out. The result: the customer immediately starts selling insurance online; processes are prepared in such a way that it can work as quickly as possible, maximising its attractiveness, even if growth explodes.</td>
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<tr>
<td><strong>EUROPE</strong></td>
<td><strong>With restructuring of rates for efficient and profitable business</strong></td>
<td>In very close collaboration with these customers, our experts define the important risk factors for the business and, from this, derive a successful rating structure to boost the earning power of the portfolio.</td>
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<td><strong>SOUTH AMERICA 1</strong></td>
<td><strong>With an intranet platform to effectively address new target groups</strong></td>
<td>Thanks to its experience from other intranet motor projects, MCU lends its support in drawing up the concept and produces a roadmap for the project. The intranet has now been launched, and the primary insurer is sustainably tapping new customer groups.</td>
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<td><strong>SOUTH AMERICA 2</strong></td>
<td><strong>With new rating structures to stay competitive</strong></td>
<td>MCU supports the customer in monitoring and, together, they produce a new, competitive rating structure.</td>
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<tr>
<td><strong>EUROPE AND MIDDLE EAST</strong></td>
<td><strong>With new products and process optimisation to gain more market share</strong></td>
<td>Experts at MCU examine the existing product range and the sales channels. Thanks to the introduction of new products and the expansion of existing sales channels, market share is won back and the result improved.</td>
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</tbody>
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YOUR BENEFITS
AT A GLANCE

➔ Generate more and better business: The Motor Consulting Unit supports you in developing your insurance portfolio and advises you in launching new sales channels and sales structures. Our experts are familiar with all the intricacies of the market mechanisms and can draw on the knowledge and experience of our international network.

➔ Reduce your costs: Efficient processes lead to lower costs and more competitive products. Together with our independent experts, you work out where you can shape your processes more effectively and reduce their costs.

➔ Enhance customer satisfaction: With pinpointed measures, you can boost customer satisfaction, hold on to and expand your business. Benefit from our lengthy experience.
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Stefan is the Global Head of Munich Re’s Motor Consulting Unit based in Munich. He has 25 years’ experience of motor reinsurance in numerous international markets.
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Jochen is a Senior Motor Consultant at Munich Re and is based in Munich. He has 20 years’ experience in the motor field and worked as an underwriter for leading German and international insurance groups. He focuses on motor fleet business, risk management and industrial motor insurance.
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Anthony heads Munich Re’s Motor Consulting Unit in Asia Pacific, based in Hong Kong. He has more than 20 years’ experience in commercial motor, marine and carriers’ liability insurance in Asia Pacific, incl China.  
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Joachim joined Munich Re as Senior Motor Consultant based in Hong Kong. He has been working for over 30 years for leading insurers and consultancies around the world. His key areas are process optimisation and e-business.  
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Kevin joined Munich Re as Motor Consultant in Hong Kong. He has worked in China and other Asian property/casualty markets for four years and has comprehensive and cross-sector experience in claims handling.  
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Benny joined Munich Re as Senior Actuarial Consultant based in Beijing. He had ten years’ experience in the Canadian property-casualty insurance market with international insurers. His areas of expertise include product pricing, portfolio reviews and reserving analyses.  
Languages: Mandarin, English