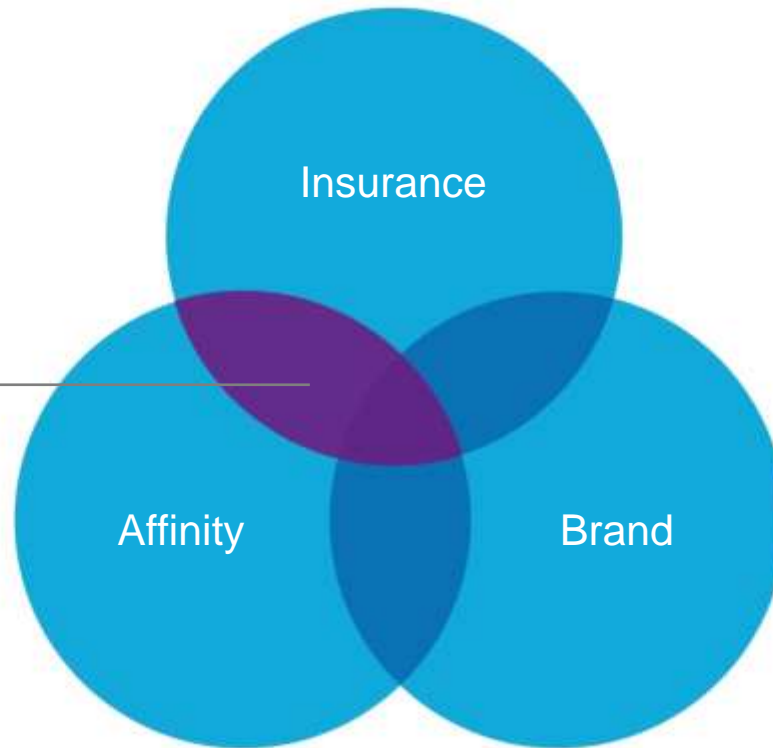




**AFFINITY INSURANCE:
A MARKET WITH STRONG POTENTIAL
EVOLUTION AND TRENDS**
2014 Paris LIMRA Conference

Jean-Marie GUIAN
Chairman of the management
Board of the SPB Group



Affinity insurance market estimated for 2015

30

BILLION
EUROS
IN EUROPE

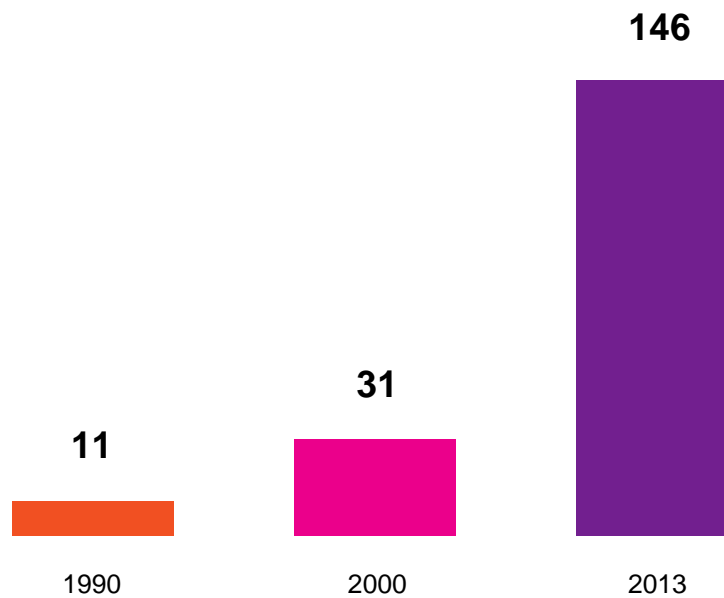
6

BILLION
EUROS
IN FRANCE

> Personal insurance: 75%!



Net revenue in million euros





BANK

TELCO

**RETAIL AND
E-COMMERCE**

TRAVEL

**AND MUCH
MORE!**



1 - DESIGN

>> Make sure the offer is right

6 - TECHNICAL FOLLOW-UP
>> Control risk and lifespan of contracts



2 - IMPLEMENTATION

>> Take customer requirements into account

5 - REPAIRING, CHANGE, RECYCLING
>> Manage costs and improve
policyholders satisfaction

3 - SALES TRAINING

>> Ensure successful programme development

4 - INSURANCE MANAGEMENT

>> Ensure quality of service

OUR PARTNERS

INSURERS



BANK AND FINANCIAL INSTITUTIONS



TELCO



RETAIL AND E-COMMERCE



TRAVEL



AND MUCH MORE!





40 MILLION

people insured in Europe



INNOVATION







 **spb**family



RELIABILITY



**ISO 9001
certification
since 1997**

