

Impact of CAV on the (motor) insurance industry

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The (German) motor insurance market today



€ 25,227 bn premium-volume (Europe: € ~133 bn)



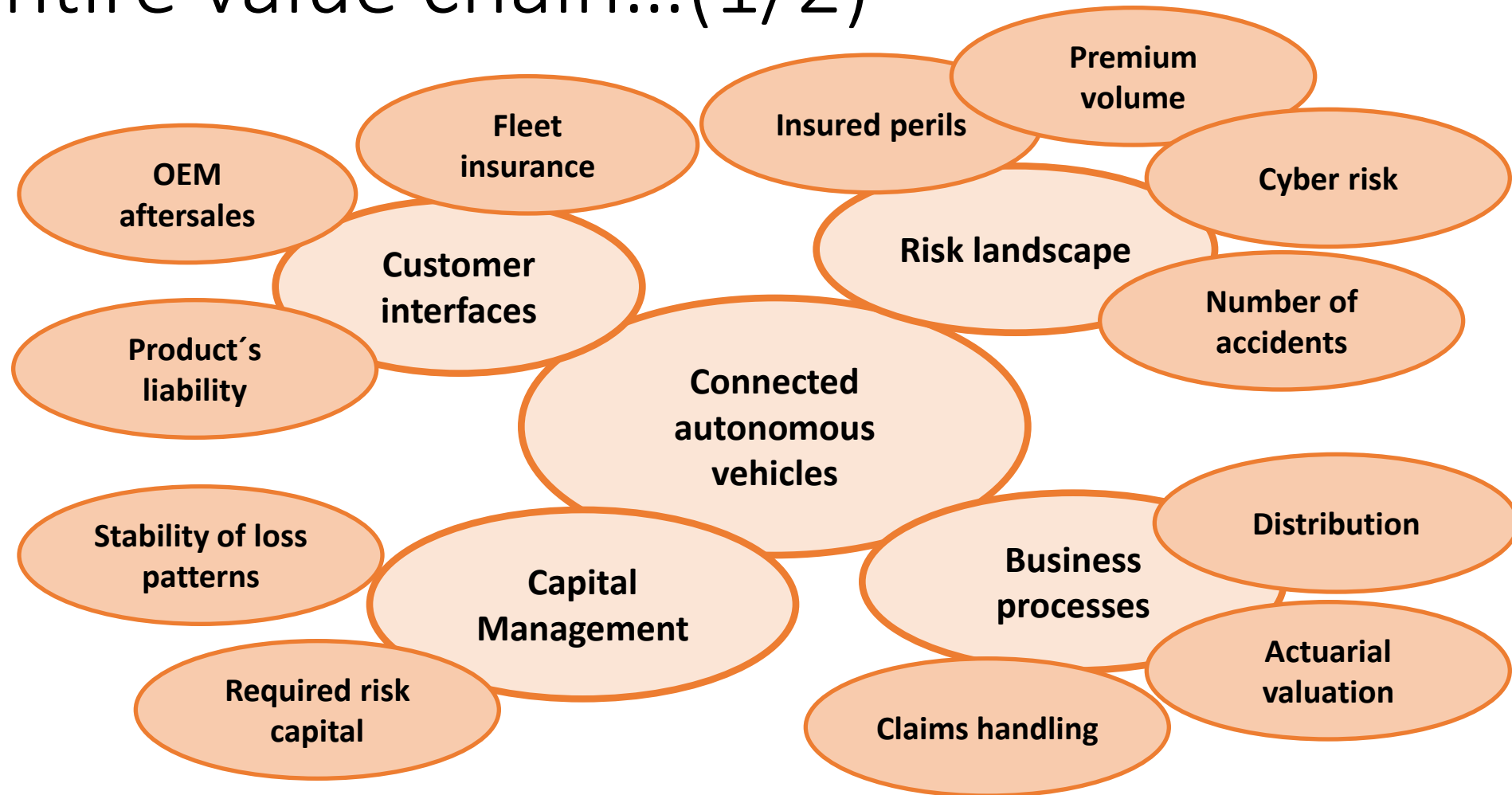
**112 mio. motor insurance contracts
(Europe: ~ 343 mio.)**



**9.251 mio. insured losses leading to an loss amount
of about € 22 bn (Europe: € ~110 bn)**

- **Most important line of business,**
- **with an demand-sided polypoly structure and**
- **a high frequency of loss occurrences**

CAV will change the business model along the entire value chain...(1/2)



Key business challenges for motor insurers

I. *Motor insurance is the most important line of business: **Yes, but the overall premium volume will likely decrease***

II. *...with an demand-sided polypoly structure: **Yes, but the customer structure could shift to a B2B-oligopoly***

III. *...and a high frequency of loss occurrences: **Yes, but the characteristics of the loss pattern will shift strongly***

Thank you very much for your attention!



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