|  | 1                 |   |                                |   |                | !                |             |  |
|--|-------------------|---|--------------------------------|---|----------------|------------------|-------------|--|
|  |                   |   |                                |   |                |                  |             |  |
| Bekende cijfers na correctie                     |                   |   |                                |   |                |                  |             |  |
| -  |                   |   |                                |   |                |                  |             |  |
| Inkomsten  | € 580.000.000,00  |   |                                |   |                |                  |             |  |
| claims   | € 473.625.000,00  |   | totale kosten claim WA         | € | 320.625.000,00 |                  |             |  |
| operational cost                                 | € 119.000.000,00  |   | Totale kosten claim Casco      | € | 153.000.000,00 |                  |             |  |
| winst  | € -12.625.000,00  |   | Totale claimkosten             | € | 473.625.000,00 | i                |             |  |
|  |                   |   |                                |   |                |                  |             |  |
| Markt trukse autoverzekeringen                   |                   |   |                                |   |                |                  |             |  |
| contracten                                       | 21.000.000,00     |   |                                |   |                |                  |             |  |
| AXA contracten                                   | 3.000.000,00      |   |                                |   |                |                  |             |  |
| WA   | 75%               |   | Kosten                         |   |                |                  |             |  |
| casco  | 25%               |   | Kosten kastje                  | € | 180.000.000,00 |                  |             |  |
| kosten kasje ps                                  | € 60,00           |   | Logistieke kosten              | € | 1.190.000,00   | Verhoging 1%     |             |  |
| besparing claims                                 | 20%               |   | Doorberekende korting klanten  | € |                | Verlaging omzet  | 10%         |  |
|  |                   |   | Bonus agenten                  | € | 23.681.250,00  | Verhoging koste  | n claim 5%  |  |
|  |                   |   | Operationele kosten            | € |                | Verhoging 3%     |             |  |
|  |                   |   | Totale verhoging kosten        | € | 266.441.250,00 |                  |             |  |
| Premie WA  | € 170,00          |   |                                |   |                |                  |             |  |
| Premie Casco                                     | € 295,00          |   | Totale kosten na verhoging     | € | 859.066.250,00 |                  |             |  |
|  |                   |   | Schadelast                     | € | 94.725.000,00  | Verlaging koster | 1 20%       |  |
| Gemiddelde kosten van een claim WA               | € 1.900,00        |   | Operationele kosten            | € | 5.950.000,00   | Verlaging 5%     |             |  |
| Gemiddelde kosten van een claim Casco            | € 680,00          |   | Vermindering frauderisico      | € |                | Verlaging koster | n claims 2% |  |
|  | İ                 |   |                                |   |                |                  |             |  |
| Claim frequentie WA                              | 7.50%             |   | Oude kosten                    | € | 592.625.000,00 |                  |             |  |
| Claim frequentie Casco                           | 30.00%            |   | Totale kosten na veranderingen | € | 748.918.750,00 |                  |             |  |
|  | 1                 |   | Verhoging totale kosten        | € | 156.293.750,00 |                  |             |  |
|  | İ                 |   |                                |   |                |                  |             |  |
| Inkomsten  | İ                 |   |                                |   |                |                  |             |  |
|  |                   |   |                                |   |                |                  |             |  |
| Hogere klanttevredenheid plus meer aan te bieden | 1                 |   |                                |   |                | 1                |             |  |
| als verzekaar wat leidt tot meer klanten         | € 42.262.500,00   | Verhoging contracten 7% doorberekend in omzet |                                |   |                |                  |             |  |
|  | i                 |   |                                |   |                |                  |             |  |
| Oude omzet                                       | € 580.000.000,00  |   |                                |   |                |                  |             |  |
| Nieuwe omzet                                     | € 622.262.500,00  |   |                                |   |                |                  |             |  |
| Verhoging totale omzet                           | € 42.262.500,00   |   |                                |   |                | i                |             |  |
|  | i                 |   |                                |   |                |                  |             |  |
|  | i                 |   |                                |   |                |                  |             |  |
| Nieuwe winst eerste jaar na invoering            | € -126.656.250,00 |   |                                |   |                |                  |             |  |
|  | i                 |   | i                              |   |                |                  |             |  |