

保险经纪人的作用（中英文对照）PDF转换可能丢失图片或格式，建议阅读原文

https://www.100test.com/kao_ti2020/45/2021_2022__E4_BF_9D_E9_99_A9_E7_BB_8F_E7_c35_45558.htm 我们的作用 保险经纪与

“中间人”一词不成等号，“保险经纪”具有附增价值。大部分与保险业有关的新课题和新技术的开拓，有赖于保险经纪的贡献。他们与保户关系密切，故此，能更早于保险公司和更经常性地发现新机遇和对新产品的需求。保险市场处于经常性的演变是科技发展日新月异的结果。如：航空、航天、核能、电脑，以及其它林林总总的责任风险等。当保险经纪发现保险公司的标准产品不能满足要求时，他将会增注适当文字，重组保单内容，及/或将风险分层处理，以符合保险公司的承保指引。保险经纪的工作远远超越单纯的风险投保。他往往需要组织多家保险公司去共同面对同一巨大的风险；他还须负责风险勘查，提供风险管理服务，为客户实现非传统的风险融资方案。对顾客而言，专业保险经纪在许多方面提供免费的独立建议和专业协助。保险经纪为顾客厘定其保险需求，建议最适当的风险保障方案，搜索最好的市场，提供索偿程序，以及详释保单条款对客户的保障。对绝大部分商业保险业务而言，保险经纪为承保人提供了不可或缺的服务。承保人与保险经纪间进行磋商既容易又方便，只须在比较复杂的要点和特殊的要求上作研究，而节省了花在一般性事务上的时间，以至金钱。若缺乏保险的支持，很多行业将无法生存。保险行业的存在亦少不了保险经纪。作为中国保险经纪业的一份子，我们对能为社会做出我们应有的贡献而深感骄傲。OUR ROLE Insurance brokers can not be

mistakenly labeled as "middlemen", brokers do add value to clients. Most of the innovation and technical improvements in the insurance industry are pioneered and can be attributed to the broker. Due to their close relationship with clients, they can often identify new opportunities and the need for new products before insurance companies. The insurance market is constantly changing as a result of new developments in technology, e.g. aviation, satellite, nuclear, computer risks and various types of liability risks. If a broker does not think that standard products from insurance companies are appropriate, he will write more suitable wordings and structure the cover and/or layer risks in order to suit the underwriting guidelines set by insurance companies. The broker has to do far more than just place insurance. For large risks he often has to bring together a panel of insurers. It may also be necessary for the broker to undertake risk surveys, provide risk management services or help their clients implement non-traditional risk financing programmes. From the clients point of view, professional insurance brokers offer independent advice and professional help on a wide range of matters usually at no cost. The broker identifies their insurance needs, suggests the most appropriate cover, finds the best market, produces a claims procedure, and explains the obligations placed on the insured by the policy conditions. For the vast majority of commercial insurance business, brokers provide an essential service to insurers. Negotiations with brokers are easier and more expedient as only the more intricate points or special requirements need to be discussed thus saving a lot of time, and therefore money, on routine

matters. Many ventures could not exist without the backing of insurance. The insurance industry could not exist, as we know it, without the broker. As a member of insurance brokers industry of China, we should be proud of our contribution to society. Willis will not accept contingency compensation. 100Test 下载频道开通，各类考试题目直接下载。详细请访问 www.100test.com