



Alessandro de Besi

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Mr Alessandro de Besi is an Italian insurance broker.

He is Chairman of De Besi-Di Giacomo S.p.A.

Mr de Besi is also Chairman of the European Insurance Broker Consortium (EIB Consortium), a member of the BIPAR Management Committee and a member of the AIBA Steering Committee.

De Besi-Di Giacomo is a family-owned company, which was founded in 1959 by Antonio de Besi and Doriano di Giacomo. A medium-sized broker, De Besi-Di Giacomo's main office is in Rome and there are other offices in Milan and Rome, with a staff of 55 employees of which 26 are registered brokers assisting clients of all sectors, including international business.

The views expressed in this interview do not necessarily represent those of BIPAR.

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According to you, what is the role of an insurance intermediary ?

To evaluate clients' needs and to propose solutions.

Would you like to describe in general terms a typical day in the life of an insurance intermediary ?

We look for new clients, answer existing clients' requests, make sure the proper pre-contractual information is delivered appropriately, explore insurance markets, process mail, answer phone calls and study insurance contracts.

Which part of the profession do you like the best/the least ?

The part I like the best: the diversity of clients' requests is exciting and challenging; the part that I like the least: the enormous administrative activity for compliance, which I believe does not reach the information objective for which it has been created.

What education did you have? What training/education offers a solid base in order to become an insurance intermediary?

I joined the family business as soon as I finished high school starting from the basic work and going through all the activities performed by our company to assist our clients, I had working experience in London with insurance companies and international brokers, following some CII technical courses. I then had mainly field experience integrated with the study of contracts and claims procedures. I acted as agent and then developed my profession in the brokerage business with frequent contacts with foreign markets.

What prompted you to become an insurance intermediary?

Initially, joining my family company was meant to be learning the business whilst studying at University but then the job took all my time; I was assisting my father's partner while learning the job and liking it more and more every day.

According to you, do the public have the wrong ideas about the profession of an insurance intermediary?

This could be a correct assessment of the public feeling in Italy looking at the situation during the last 10 years. Now there is more awareness of the profession of intermediaries; much more awareness of public information has still to be realised, educating the clients to understand the quality and importance of our services.

You have very strong competition (banks, direct writers). Why would a consumer choose to be advised by you?

We offer professional solutions that can be placed in a wide market without the need of exploring it on his own – there are many professional solutions for the protection of the client's welfare.

According to some, one must take this profession to heart – are you in agreement?

I totally agree with this. You must love your profession in order to deliver a good service but I think this applies to all professions.

What are your future projects – How do you see the future?

Our activity will be tougher and we will need to continuously update our professional knowledge following the development of the markets in terms of products and technology. Medium-sized brokers will have to deliver a very customized service in order to be able to survive in the market.

What stops you from sleeping these days?

The knowledge that the compliance obligations are so difficult that it is very easy to make mistakes which could provoke serious damage to the intermediaries' activity.

How has the profession/your activities evolved during the last 10 to 15 years?

Technology has helped our profession to develop drastically, going from a very basic administration and simple relationship with the clients, to a fast and almost immediate expectation of response from all the parties involved.
