

Mock Exam Individualversicherung_Lösungs- und Bewertungshinweise

Reasons why Laura had to help	<ul style="list-style-type: none"> • Storm devastated the homes of many people • Help them to find a balance / way back to normal • Help them to survive <p style="text-align: right;">1,5cr</p>
Things she understood were necessary in the case of claim	<ul style="list-style-type: none"> • provide peace of mind, support and help. 1cr • to get money into their hands so that they can repair their homes or live in a hotel / every penny counted 1,5cr • speed was key 0,5cr
Her solution if the deductible was too high	<ul style="list-style-type: none"> • Creative lie – overestimate the real amount to soften the blow 1,5cr
What insurance is about	<ul style="list-style-type: none"> • Compassion and empathy 1cr
Impact of her experience in Texas on dealing with claims	<ul style="list-style-type: none"> • She no longer closed the claim as quickly as possible, but stayed as long as necessary 2cr
Most import goal to her as an adjuster and agent	<ul style="list-style-type: none"> • Commitment to community / help and serve the people 1cr
Facts, insurance is about	<ul style="list-style-type: none"> • Healthy people • Risk management <p style="text-align: right;">1cr</p>

New ways to help people	<ul style="list-style-type: none"> Technology is providing innovative and important answers 1cr
<i>Slice</i>	<ul style="list-style-type: none"> Customers : Uber and lift drivers on demand 1cr Duration of cover: (app triggers the insurance) at the start of the ride and it turns it off at the end of the ride 1cr Effect: makes insurance affordable 1cr
<i>Metromile's</i> innovative concept	<ul style="list-style-type: none"> Customers only have to pay for the distance that they really drive. 1cr
Characteristics of <i>Bought By Many (BBM)</i>	<ul style="list-style-type: none"> Social broker 2cr Serve people with unique demands who are underserved
<i>BBM's</i> solution and its positive effect	<ul style="list-style-type: none"> Solution: pool underserved clients together 1cr Effect →so that in larger numbers insurance becomes affordable 1cr

Modul 1b: Rezeption (Leseverstehen)

(Erreichbare Punkte: 20)

Lösungs- und Bewertungshinweise:

Growing importance of disgrace insurance

2cr

Social Media spread scandals so fast and broadly (1) that (snowball) it cannot be controlled (1) which means a high risk for the companies and the insurer.

Target group

Companies that are impacted by celebrity public scandals and have a sophisticated disgrace rating system built by PhDs in data and behavioral science. 2cr

Cases/Scandals

Examples of misbehavior / 2 examples: #MeToo accusations, college admissions scheme, misconduct allegations, drunk driving arrests and racist tweets 1cr

Development & Effects

4cr

- Immense increase of scandals
- Everybody can see the misbehavior due to social media
- Damage to the image of a company
- Negative financial and reputational consequences on production etc.

Defining and calculating the risk

Difficulties and necessities

2cr

- Defining the worth of disgrace and disgrace itself is difficult
- It is necessary to look back on past embarrassing events and scandals

Getting risk data

4cr

- Risk data is collected by workers in India who scan celebrity news before the event
- 224 attributes help to check the risk factors
- Surveys with 25 questions are being made after the event

Minor risk indicators

1,5cr

- under the age of 35
- breakup
- whether they are a firstborn child

Payouts - depend on:

3cr

- how well the event is remembered over the course of 30 days
- public reaction to a scandal
- how the reaction differs as time goes on

Payout limits

0.5cr

\$ 5 million to \$10 million (Spotted Risk)

Modul 2: Produktion

(Erreichbare Punkte: 30)

Lösungs- und Bewertungshinweise:

- catchy slogan
- informative, but modern style
- impact E-scooters have on environment/pedestrians/cyclists/cars
- frequency of E-scooters involved in accidents
- common injuries
- consequences in case of an accident
- policy add-ons
- contact

➤ Mögliche Lösung

Slogan: Protect the environment, protect yourself

As scooters are on the rise in Germany, think about scooter insurance. Like many Germans you might consider an e-scooter as the perfect supplement for public transport, environmentally friendly and easy to handle. That's what many people like about e-scooters. Therefore more and more scooters will be seen and registered on Germany's roads. Scooters have always been a cost-effective way to get around and with electric models, they've become even cheaper. Plus their near-zero impact on the environment.

Whether they are a blessing or curse depends on many aspects that need to be considered.

Due to sidewalk-riding, their speed and road defects, scooters can be involved in car as well as pedestrian or bike accidents. This is why everybody who is using an e-scooter should think about taking out a special personal accident and liability insurance.

You need insurance to ride a scooter on German roads, including electric scooters. This can come as a surprise to some riders but if you're caught without insurance the penalties can be severe. Third party is the minimum level of cover you need. If you want more protection, take out accident insurance as an add-on.

The three types of electric scooter insurance are as follows:

- Third party only – covers you for third party injury and damage to property, but you and your scooter aren't insured.
- Partial Cover – extra cover that insures you if your bike is stolen or is damaged in a fire.
- Fully comprehensive insurance – covers you and your scooter, including the cost of repairing or replacing your scooter in the event of an accident.

Since scooters have hit the streets, we've seen a variety of injuries: From scrapes, bumps and bruises, upper extremity injuries caused by falling and trying to catch yourself, to serious head injuries with bleeding in the brain and everything in between.

Policy Add-ons

When you fill in the form or contact us, you'll have the option of upgrading your existing cover.

You can easily add your scooter cover to your motor insurance or your liability insurance.

Contact

We know you're keen to be riding your new scooter, so we've made applying for a quote straightforward. Just type in some details about yourself and your scooter and stipulate what level of cover you require. You can also apply by phone if you prefer – just give us a call. Either way, we'll get to work to find you the most competitive electric scooter insurance deal around.

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Modul 3: Mediation

(Erreichbare Punkte: 30)

Lösungs- und Bewertungshinweise

Who needs legal protection insurance?

Those

- who want to insure many different areas of life
- and want consultation from a professional legal advisor
- who need to solve problems quickly
- who want to insure the financial risk when needing legal support

or:

Generally legal protection insurance is a helpful option for everybody who needs legal advice or is threatened by the need of having to take legal advice.

This might include everybody who needs to solve a legal problem or has to go to court and needs financial support for that.

What is legal protection insurance?

A legal protection insurance can help you to find competent advice for many situations and in various areas of life (e.g. job, family, shopping, taxes).

It offers the possibility towards a quick settlement of conflicts and protects you against financial risks, which may rapidly add up to thousands or millions of euros for attorney and court fees.

With a legal protection insurance you get the help you need when you are not sure you understand your legal rights.

Benefits and services of legal protection insurance

Benefits

- legal protection in legal disputes, e.g. regarding business, traffic, tax return, criminal law, family or inheritance matters
- legal protection for a temporary foreign residence
- a list of top lawyers for every area of expertise
- co-insurance of dependents
- cost assumption from 2 million euros up to unlimited as well as possibilities of a flexible deductible

Services

- assistance in out-of-court settlements
- consulting in inheritance and estate matters
- round-the-clock telephone service for initial consultation

Part 1: Conversation with the examiner about your job / training.

Part 2: Role play

ROLE CARD – Candidate 1

Situation:



The leading article in *Future of Insurance* is about insuring driverless cars. At the moment there aren't many insurance providers who offer driverless car insurance, but as the technology becomes commonplace, this will change.

The question is if Hanse Consultants should launch a motor insurance for driverless cars or not.

Assignment:

In order to discuss this question, your superior has asked you to conduct a SWOT analysis (see attached sheet) and has given you some information material that might be of help to you and your team.

It is your task to present the **Strengths and Opportunities**

Keep the following aspects in mind:


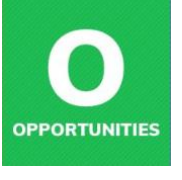
- Target group: Future clients / Existing clients
- Needs of these different customer groups
- Solution that meets the needs of your target group(s)
- Motor companies will offer motor insurance in the future

Keeping the conversation going is shared responsibility.

It is not necessary to discuss the aspects in the given order of the card.



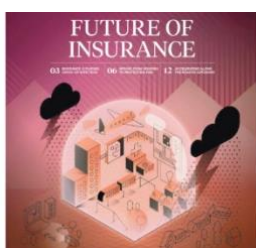
Your Notes

			
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Modul 4: Interaktion

(Erreichbare Punkte: 30)

Part 1: Conversation with the examiner about your job / training.

Part 2: Role play**ROLE CARD – Candidate 2****Situation:**

The leading article in *Future of Insurance* is about insuring driverless cars. At the moment there aren't many insurance providers who offer driverless car insurance, but as the technology becomes commonplace, this will change.

The question is, if Hanse Consultants should launch a motor insurance for driverless cars or not.

Assignment:

In order to discuss this question, your superior has asked you to conduct a SWOT analysis (see attached sheet) and has given you some information material that might be of help to you and your team.

It is your task to present the **Weaknesses and Threats**

Keep the following aspects in mind:



- Target group: Future clients / Existing clients
- Needs of these different customer groups
- Solution that meets the needs of your target group(s)
- Motor companies will offer motor insurance in the future

Keeping the conversation going is shared responsibility.

It is not necessary to discuss the aspects in the given order of the card.

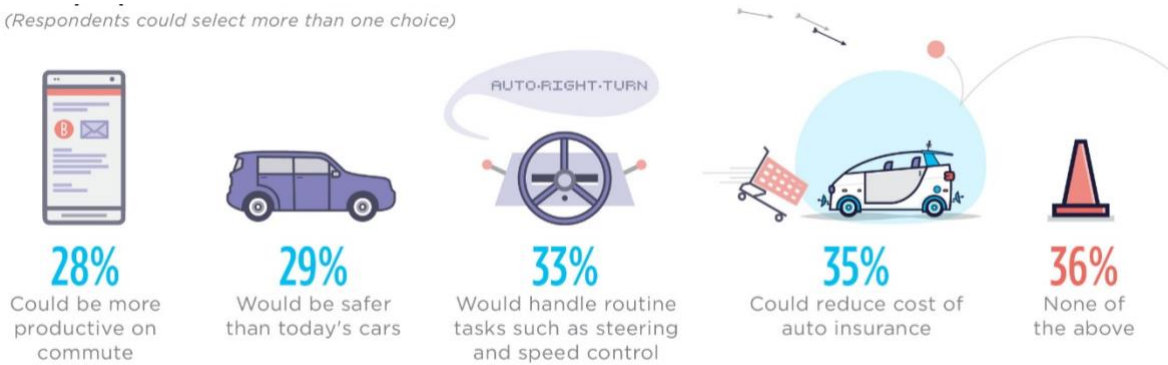


Your Notes

 An orange square containing a large white letter 'W' and the word 'WEAKNESSES' in white capital letters below it.			 A purple square containing a large white letter 'T' and the word 'THREATS' in white capital letters below it.
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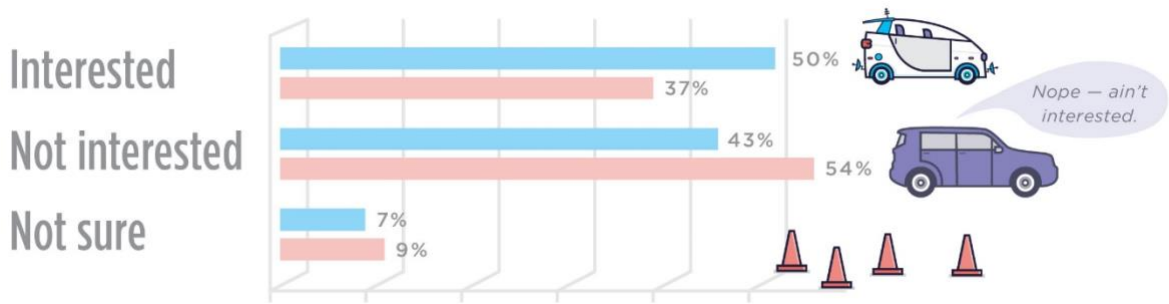
Graphic 1: What people like about driverless cars

(Respondents could select more than one choice)

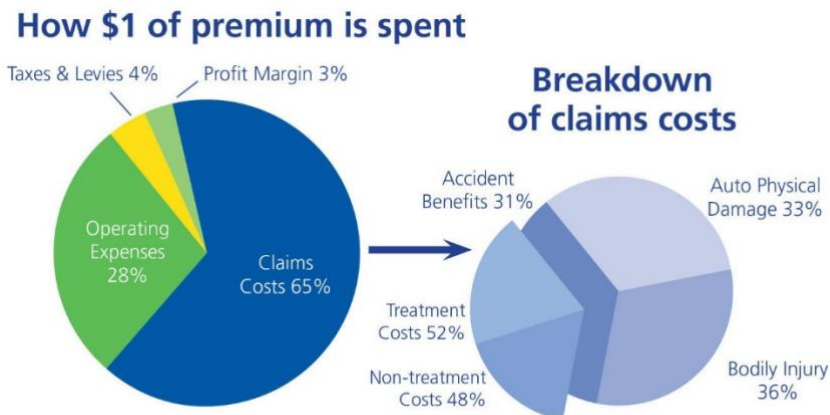


Graphic 2: Interest in owning a driverless car

Men (blue) Women (red)

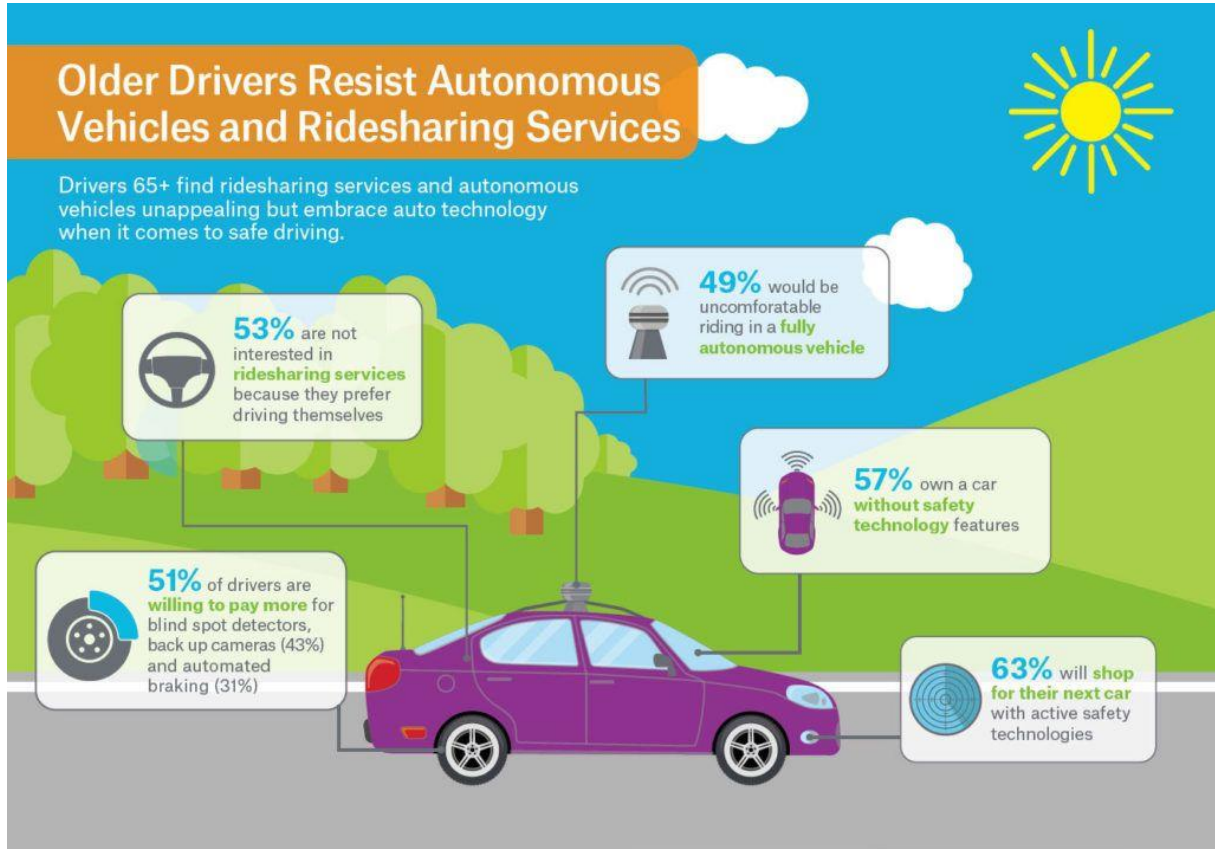


Graphic 3:



Accident Benefits (AB) are medical and income replacement benefits provided to an injured person by their own insurer, regardless of who was at fault for the accident. **Bodily Injury (BI)** coverage provides compensation to a third party who was injured through the fault of the insured. This is also referred to as a tort claim.

Graphic 4:



Survey included 1,000 US respondents age 65 or older conducted by Munich Reinsurance America, Inc. 2-2017

BEWERTUNG INTERAKTIVER LEISTUNGEN (STUFE C1)

Auszug aus dem Gemeinsamen europäischen Referenzrahmen für Sprachen:

Kann die Sprache wirksam und flexibel für soziale Zwecke gebrauchen, auch für den Ausdruck von Emotionen, Anspielungen oder zum Scherzen.

Kompetenzbeschreibung auf dem KMK-Fremdsprachenzertifikat (Seite 3):

Der Prüfling kann spontan, klar und fließend in der Fremdsprache kommunizieren, sich aktiv und kompetent an Gesprächen beteiligen und ggf. die Gesprächsführung übernehmen. Er verfügt über ein umfangreiches lexikalisches und idiomatisches Repertoire, um die Fremdsprache im beruflichen und gesellschaftlichen Leben wirksam und flexibel einzusetzen. Seine fremdsprachliche und interkulturelle Kompetenz erlaubt es ihm, Sachverhalte präzise, differenziert und zielgruppengerecht mündlich darzustellen, schlüssig zu argumentieren und soziokulturelle Unterschiede zu berücksichtigen.

zu vergebende Punkte	Grad der Aufgabenerfüllung	zu vergebende Punkte	Qualität der sprachlichen Leistung
15 - 14	Die Situation wird durch häufiges Ergreifen der Gesprächsinitiative und wiederholten, gezielten und geschickten Einbezug des Gesprächspartners vollständig bewältigt. Die Aufgabe wird differenziert bearbeitet und effektiv gelöst.	15 - 14	Aussprache und Strukturegebrauch sind korrekt; Wortwahl und Redewendungen sind dem Anlass gemäß gewählt und idiomatisch verwendet. Die Äußerungen sind spontan, flüssig, verständlich und eindeutig.
13,5 - 12	Die Situation wird durch Ergreifen der Gesprächsinitiative und gezielten Einbezug des Gesprächspartners weitgehend bewältigt. Die Aufgabe wird systematisch bearbeitet und fast durchgehend gelöst.	13,5 -12	Aussprache und Strukturegebrauch sind weitgehend korrekt; Wortwahl und Redewendungen sind dem Anlass gemäß gewählt und weitgehend idiomatisch verwendet. Die Äußerungen sind nahezu spontan, fast durchgehend flüssig, verständlich und klar.
11,5 - 10	Die Situation wird durch gelegentliches Ergreifen der Gesprächsinitiative und Einbezug des Gesprächspartners überwiegend bewältigt. Die Aufgabe wird weitgehend bearbeitet und zufriedenstellend gelöst.	11,5 -10	Aussprache und Strukturegebrauch sind überwiegend korrekt, der Redefluss wird gelegentlich durch Fehler unterbrochen, aber diese behindern das sofortige Verständnis nur geringfügig. Ein Bemühen um situationsangemessene und idiomatische Ausdrucksweise wird deutlich.
9,5 - 7,5	Die Situation wird unter gelegentlichen Einbezug und häufiger Mithilfe des Gesprächspartners noch überwiegend bewältigt. Die Aufgabe wird noch ausreichend bearbeitet und im Wesentlichen gelöst.	9,5 - 7,5	Aussprache, Strukturen- und Wortgebrauch sind nicht fehlerfrei, erfordern jedoch nur wenig Rekonstruktionsleistung vom Zuhörer. Ansätze zu situationsangemessener idiomatischer Ausdrucksweise sind erkennbar.
7 - 4,5	Die Situation wird nicht mehr ausreichend bewältigt. Der Gesprächspartner wird kaum einbezogen. Trotz Mithilfe des Gesprächspartners wird die Aufgabe nur stellenweise erfüllt.	7 - 4,5	Die Aussagen enthalten entweder sinnstörende Fehler und / oder nicht den Sinn störende Fehler sind derart häufig, dass sie das Verständnis unangenehm behindern. Ansätze zu situationsangemessener idiomatischer Ausdrucksweise sind kaum zu erkennen.
4 - 0	Die Situation wird nicht bewältigt. Der Gesprächspartner wird nur ansatzweise einbezogen. Trotz Mithilfe des Gesprächspartners wird die Aufgabe nur ansatzweise oder gar nicht erfüllt.	4 - 0	Eine verbal wie strukturell stark von der Muttersprache geprägte unidiomatische Ausdrucksweise behindert das Verständnis erheblich. Das Gemeinte ist an etlichen Stellen nicht verständlich und / oder muss vom Zuhörer mühsam rekonstruiert werden.

