

*estamos  
seguros*

# **Consumers & Insurers**

## **Conflict versus collaboration**

María Aránzazu del Valle Schaan  
General Secretary

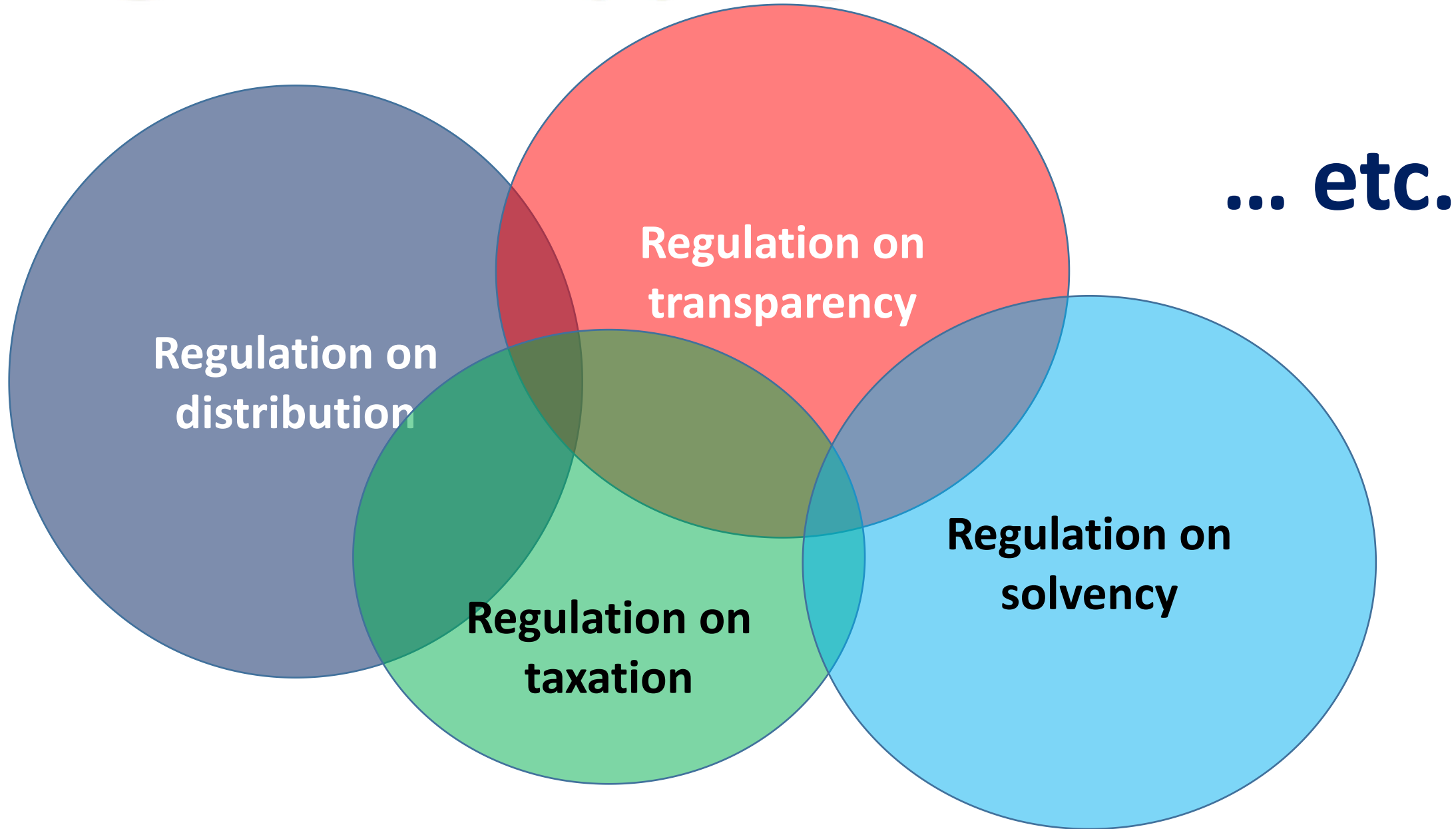
# Complexity

52 million claims

6.000  
complaints



# Legal overlapping



# The “consumer triangle”

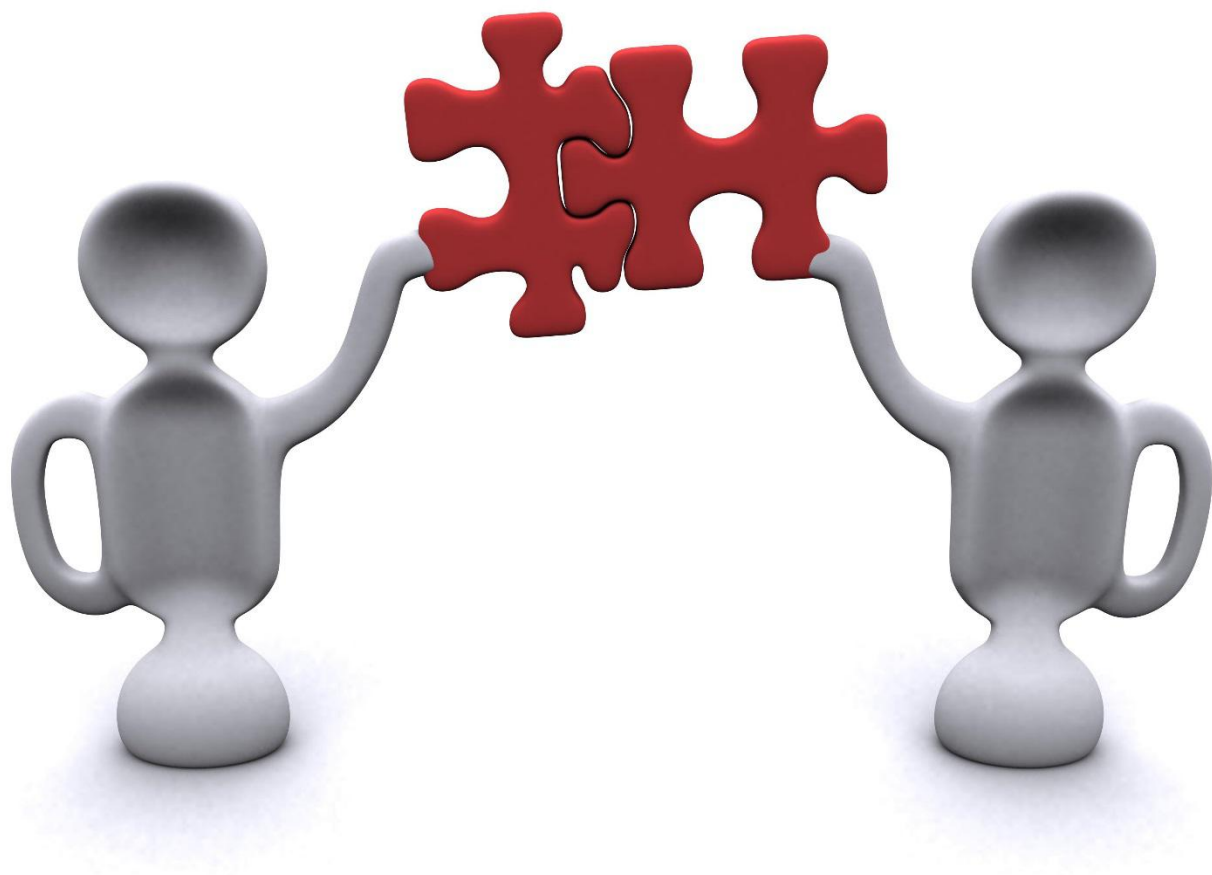


1. Transparency
2. Language
3. Financial literacy

# More things ahead



1. Commitments and self-regulation
2. Simplicity
3. Digitalization



Regulators,  
supervisors &  
insurers do  
have to make  
the same  
effort