

FIDEX NEWS

September 2011

AXA bets on SMEs

EL UNIVERSAL.- Starting from September 5, AXA's efforts will be focused on a forgotten segment by the insurance companies, the small and medium enterprises. In this segment the panorama of insurance coverage is poor, because of 3.7 million SMEs, only 5% have a protection plan.

According to AXA's analysis, 70% of the SMEs affected by an accident, end up in bankruptcy. When machinery is damaged they lose customers and the capacity of paying to suppliers. 75% of the SMEs don't have access to business credit lines, so they use personal credit lines, which make their financial situation more complicated.

AXA will offer packages tailored to SMEs in markets where trade, services and professional activities represent 80% of the universe in enterprises with 15 to 250 workers.

AXA is expecting to grow over the next 5 years in this segment at a rate of 16% vs 8.8% of the expected market growth.

Save your money with Life Insurance

LA RAZON - NEGOCIOS.- If you're thinking but do not know where to save your money, consider insurance as a savings option. These products can help you save money and meet your goals and at the same time you will have the comfort of feeling protected.

According to Condusef (National Commission of Insurance and Surety), in Mexico only 20 percent of the population considered to have the habit of saving. In addition to this, more than 80 percent of Mexicans are at risk of an economic imbalance due unforeseen situations such as accidents or diseases that can lead to disability or death of any member of the family. In addition only 18 of the 106 million people in the country, have life coverage.

Life insurance with savings option provides protection for the family in case of death of the holder as well as the ability to save money for a certain time.

Top management pains

ALTO NIVEL.- Globalization has imposed a hectic life to senior management. If heart attacks were common before the age of 60, today 35 years young managers succumb to this reality.

"Because he is connected all the time on the computer, receives calls, checks his e-mail, he is constantly checking his mobile, has scheduled meetings and meals, makes decisions and sets strategic plans for the company, the manager suffers from stress and constant anxiety, so that his brain gets tired and starts to underperform", said Jorge Arturo Llaguno Sanudo, Professor of Human Factor Pan American Institute of Higher Business Management (IPADE).

Cardiovascular diseases, which are easily detectable in their origin, appear: 70% of Mexican managers are overweight, 20% have high blood pressure, between 10 and 12% have high glucose levels, the precursor to diabetes, and 30% suffer from emotional illnesses.

"Data from the Mexican Association of Insurance Institutions (AMIS) indicate a significant increase in the use of major medical expenses policies by managers. Cardiovascular diseases are the second place in

claims expenses, and nervous system disorders are third place, from migraines and depression to tension headaches", adds Saneen, from Interactive Health. He also indicates that in a decade "cardio" related claims were increased by 35%. That is why companies are already taking action.

"In companies where we have detected high levels of stress among top executives, they are hired to generate or reach results and indicators: 'You have to show results, no excuses accepted', seems to be the motto. That is the reason for the heavy workloads; executives are working nine, 10 or 12 hours. We found people carrying eight years without a vacation", warns Ricardo de la Vega Dominguez, director of Possibilitas, a health coaching Consultancy Company.

We must prevent...

Salvador Gomez, commercial director of Private Individual Business MetLife, points out why it is important to have a major medical expense insurance benefit, "ensures the continuity of the manager in the company and protects his heritage, since it provides trust in him and his Family".

With this you will have a "guarantee", regardless of the financial turmoil, that after a certain period the client can be sure of having the agreed amount.



FIDEX is a company dedicated to the intermediation of insurance and bonding services, including risk management and claims management, working every branch of the market:

- Personal Insurance including: Life, Health and Personal Accident.
- Property and Casualty Insurance, including: Corporate Packages, Fire, Liability, Transportation, Civil Works and Automobile, among others.
- Bonds.

Under the premise of protecting your assets and create value to the operations of your company, either large corporate business with international operations or companies with local operations, in FIDEX we have the equipment and infrastructure necessary to deliver products and management services risks that your company requires.

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