



Saint Donatus



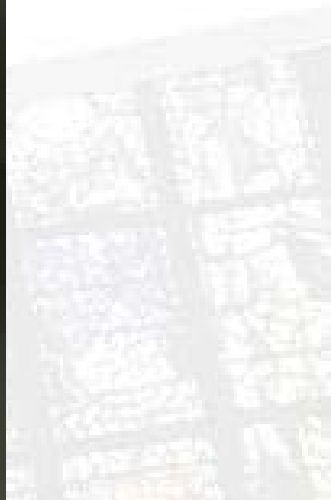
Risks

fire



Risks

theft





Risks

theft



Claims Donatus

2001-2012

Claims	30,276	100%
Theft etc	8,637	28,5%
Glas	6,553	21,6%
Fire	1,304	4,3%

In EUR	€65,000,000	100%
Theft etc.	€10,400,000	16,1%
Glas	€ 2,700,000	4,1%
Fire	€30,800,000	47,5%

Claims Donatus

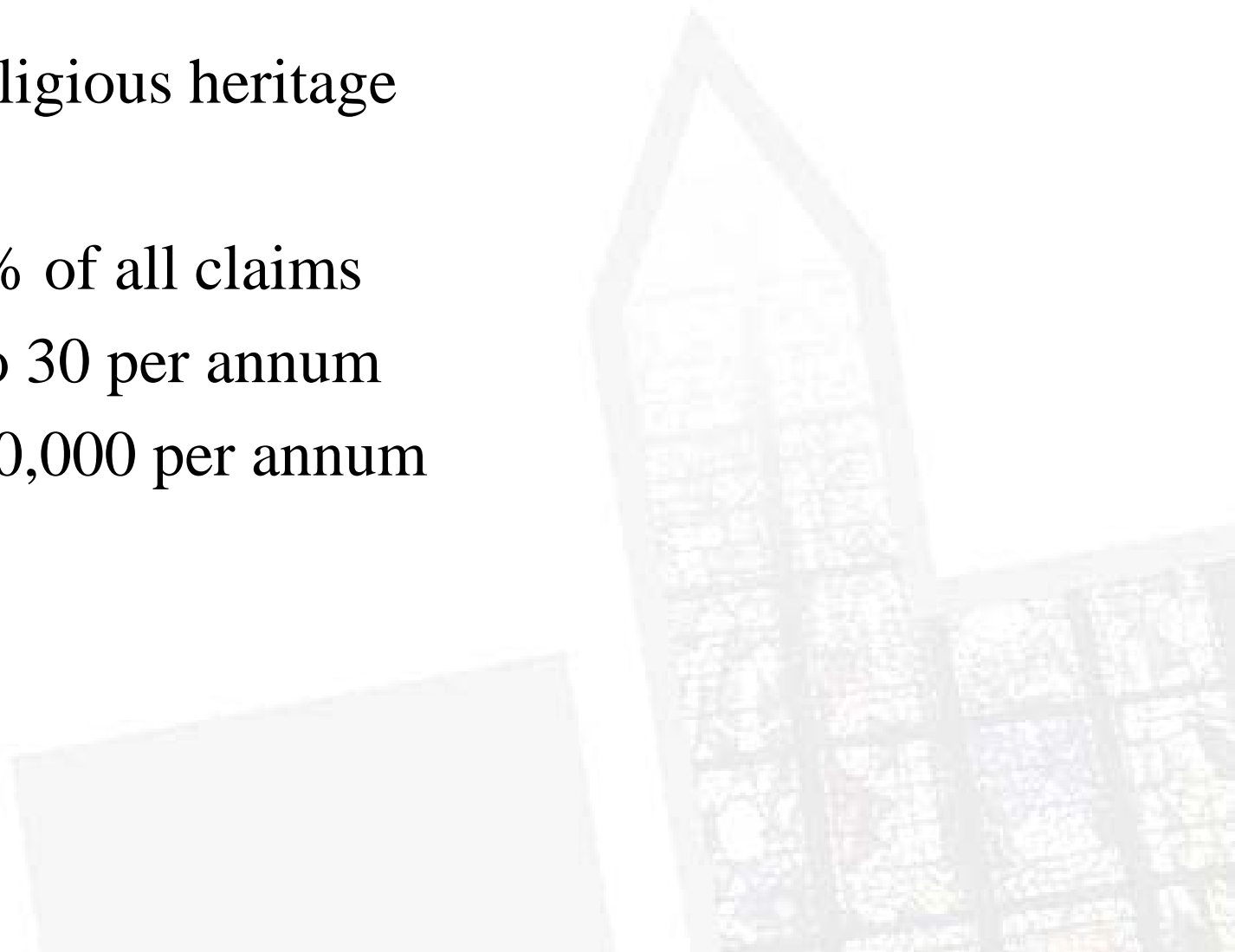
2001-2012

Movable Religious heritage

Less than 5% of all claims

Claims 20 to 30 per annum

Average €40,000 per annum



Thesis

insurance

1. Insurance does not protect
2. Insurance is not the start but final of risk management

Thesis 1

insurance

Insurance does **not** protect

- Only financial compensation
- Additional costs



Thesis 2

insurance

Insurance is last part of risk management

- Awareness of risks
- Inventory of risks
- Avoiding risks
- Minimize risks
- Cost benefit analysis
- Own risk or transfer risks





D o n a t u s

v e r t r o u w d v e r z e k e r d

Insurance \neq prevention

Riskmanagement is the essence

Insurance is just safety net