

# THE VIRTUAL WORLD OF INSURANCE AND RISK MANAGEMENT

## BELAIRdirect

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We have visited the Web site of BELAIRdirect

<http://www.belair.com>

Launched in 1995, the first generation of this web site constantly grew. The actual third version won in 1999 the ING International IT Award and, in May 2000, an OCTAS, Business solution category, for its real-time quote program on Internet.

Established for over 45 years, Belair Insurance Company inc., now a direct member of ING Group (ranked no 10 in the world), operates actively in Quebec, in Ontario and in New-Brunswick, with one thousand employees in twenty branches. BELAIRdirect has been doing business directly, without brokers, allowing to early develop the selling of insurance on Internet in 1995.

According to the Journal *Commerce*, BELAIRdirect would be the first insurance company to sell electronically automobile insurance in the world, subscribing in 1999 some 5000 new contracts in Quebec and Ontario, and receiving insurance demands all over the world. Almost the two-third of insurance quotes originates outside business hours, the system being fully operational 24 hours. A car anti-theft device is freely offered and a home security system is installed without costs.

As mentioned on the site, the net surfer can asking a quotation and subscribing three types of insurance :

- Automobile insurance
- Home insurance
- Accidental life insurance

The site fully describes the above-mentioned types of insurance and gives practical information, for example in matter of security.

An insurance website to see and test !

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**Readers, as well as insurance companies, associations and entities are encouraged to let us know their Web page. We will be pleased to check it out and tell our readers about it.**