

基于“互联网+”的汽车保险定损模式的研究

摘 要

汽车保险，是指汽车保险公司因自然灾害或意外造成的生命或财产损失负责。汽车保险是一种物业保险，汽车保险是一种相对较小的物业保险，因为随着汽车的出现和汽车的数量越来越多，汽车保险会不断成长和发展。车辆的全面保险作用、车辆需求增加、稳定公共秩序、加强车辆安全、车辆保险业务在财产保险方面占有重要地位。

汽车保险公司的发展与汽车保险系统密不可分。由于国家经济迅速增长，人均收入水平不断提高，汽车保险公司在日常生活中十分重要，汽车保险公司起初也会指导保险公司监管汽车保险公司，而汽车保险公司仍然存在许多不足之处，而且还有很大的漏洞。然而，随着我们加入世界贸易组织，重要的是，根据我们在海外汽车保险系统的既定经验，并考虑到我们的现实情况，对加强基于网络的汽车保险系统作出及时而有效的反应。

关键词：“互联网+”；汽车保险定损；车险制度

Abstract

Automobile insurance refers to the loss of life or property caused by natural disasters or accidents by automobile insurance companies. Automobile insurance is a kind of property insurance, and automobile insurance is a relatively small property insurance, because with the emergence and spread of cars, automobile insurance will continue to grow and develop. The role of vehicle comprehensive insurance the increase of vehicle demand the stability of public order, the strengthening of vehicle safety 4, vehicle insurance business plays an important role in property insurance.

The development of automobile insurance company is inseparable from automobile insurance system. Because of the rapid growth of the country's economy and the rising level of per capita income, auto insurance companies are very important in daily life. Auto insurance companies will also guide auto insurance companies to supervise auto insurance companies at first, and auto insurance companies still have many shortcomings and still have a lot of loopholes. However, with our accession to the World Trade Organization, it is important to respond in a timely and effective manner to the strengthening of network-based auto insurance systems based on our established experience in overseas auto insurance systems and taking into account our reality.

Key Words: " Internet "; auto insurance fixed loss; auto insurance system

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