

CLAIMS

AN INTEGRAL PART OF OUR FRONT OFFICE SERVICE



At Allianz Global Corporate & Specialty (AGCS) we recognise the importance of pro-active and robust claims management. Moreover, we understand that the handling of claims on large, global corporate accounts requires communication that is meticulously co-ordinated across a network of experienced contacts.

OUR PHILOSOPHY

Claims are more than just a financial obligation – they are an opportunity to repay your trust. This is why we focus on the client's experience at this critical time, working in a tripartite approach with clients and broker based on:

- An integrated team involving all parties: claims working alongside underwriting, risk consulting and other client service teams
- Transparency and communication
- Local delivery with global support
- Flexibility and proactivity
- Technical insight and experience



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At AGCS we believe that claims is an integral part of our front office service – if you have any questions, please contact me or your dedicated claims representative shown in the protocol.

PROVEN TRACK RECORD

We have a proven track record. In 2018 we:

- Managed more than 36,000 new corporate and specialty claims per quarter, of which a significant part were handled international cross-border
- Paid claims worth €4.8 billion and held reserves of €3.1 billion
- Handled about 2,000 open cases in excess of €1 million.
- Regionally Empowered - less than 1% of claims are handled in co-operation with our head office

OUR TEAM:

- Over 650 experts worldwide
- Average claims experience of more than 10 years
- Technically qualified staff: master mariners, pilots, nurses etc.
- Long established relationships with leading external experts such as lawyers and loss adjusters
- Extensive experience at leading International insurance programs.

'Claims are more than just a financial obligation: They are the opportunity to repay clients' trust. Our service at such times defines our future.'

Philipp Cremer,
Global Head of Claims

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CLAIMS MANAGEMENT – CREATING A STABLE PARTNERSHIP

AGCS are committed to the development of long term insurance partnerships, using as a foundation our financial strength and a true commitment to the large Industrial and Commercial client sector.

Wherever and whenever an incident happens, AGCS is ideally placed for the efficient management of claims. The experienced London claims team provide a central co-ordination role and have immediate access to the Allianz global network of offices spanning over 160 territories worldwide. In each country a nominated claims handler is responsible for loss investigation and settlement of claims. This ensures easy communication, not only for clients and brokers but also for third party specialists who may have been engaged to complement claims handling.

CUSTOMER FOCUS

The customer is at the heart of the business and our worldwide True Customer Centricity program - part of Allianz SE's global 'Renewal Agenda' introduced by CEO Oliver Bäte in 2015 - is a structured customer feedback survey linked with a program of follow up activity.

We have surveyed over 2000 clients and brokers on topics from across the business and the results are encouraging. AGCS claims score strongly in several areas such as trust & relationship quality, technical expertise and claims handling reputation. One key finding was that clients who had experienced a claim gave the highest overall rating when compared against the average - a clear sign that we deliver at the moment of truth.

CLAIMS PROTOCOL

A failure to have in place necessary claims protocols can potentially hinder attempts to mitigate or reduce losses, prevent the Insured from resuming business activities within the quickest possible time-frame and ultimately delay settlement of insured losses. This is why Claims protocols are agreed in advance through face-to-face dialogue ensuring that details are discussed prior to inception.



DON'T TAKE OUR WORD FOR IT, LISTEN TO OUR CLIENTS:



"Kier have had a long term relationship with AGCS for well over 10 years and have always found their claim capabilities to be professional and fair within the terms and conditions of the policy wording. The level of service from the claims team cannot be questioned".

Kier (Engineering)



"On behalf of Peel Ports can I express our thanks for the constructive and speedy manner in which this matter has been dealt with. Once again it highlights the strong working relationship that exists between Peel Ports, our Brokers and AGCS and we are very aware of the support they provide."

Peel Ports (Marine)



We cannot speak highly enough of the claims handling team at AGCS. The service is second to none."

UK Solicitors (Financial Lines)



"The AGCS team handled our claim in a professional and prompt way. The client involved is very important to the firm and we have maintained our relationship with them and they continue to instruct us on matters."

UK Solicitors (Financial Lines)



"AGCS claims team are clearly experts in their area of work but more importantly have made every effort, within a very short period of winning our account, to understand the nature of our business / sector. From day one AGCS has been keen to work with me to nurture the relationship between their team and my in house claims team to the benefit of both businesses. Because of this I am pleased to say that the transition from one Insurer to another has been seamless. AGCS apply a very collaborative approach to working with in house claims teams which has enabled me and my business to continue to operate when in incident mode. In summary they understand us as a client, and they not only talk a good story, but they actually do it."

United Utilities (Liability)



"We have dealt with AGCS in respect of our Public Liability risks since 1 April 2015 and in that time have received an excellent claims service. We have received a prompt response to all communication both written and verbal and have found AGCS very easy to deal with. AGCS understand our business and the issues we face. I would have no hesitation in recommending the AGCS claims service."

Kelda (Liability)



"I have had a long association with the AGCS London Claims team, both as a Senior Client executive at Aon, and in my current position. During that time they have extended to me an excellent claims service. When dealing with large claims they have been very supportive and proactive, and willing to come up with innovative solutions to difficult claims issues."

Reckitt Benckiser (Liability)



"Malaysian Airlines received very quick positive claims handling service from Allianz through Willis Towers Watson. In respect of MH370 and MH17 Allianz were extremely quick to respond to both losses and were instrumental in the strategy for handling the two catastrophe losses which were so different in their nature. An airline operator requires fast efficient claim service after a major event with full support and this is what we received from Allianz."

Malaysian Airlines (Aviation)



"As a customer with a Global footprint, Federal-Mogul Corporation values the partnership we have developed with Allianz Global Corporate & Specialty Company. Shortly after the inception of our property insurance policy, we experienced a loss at one of our European facilities. Their established Claim Handling Protocol proved very effective and efficient in responding to the loss, including bringing in the skilled resources that we required locally. AGCS has proven their commitment to the highest standards of customer service and satisfaction for their clients."

Federal Mogul (Property)

UK Claims Team

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PROPERTY / ENERGY / ENTERTAINMENT

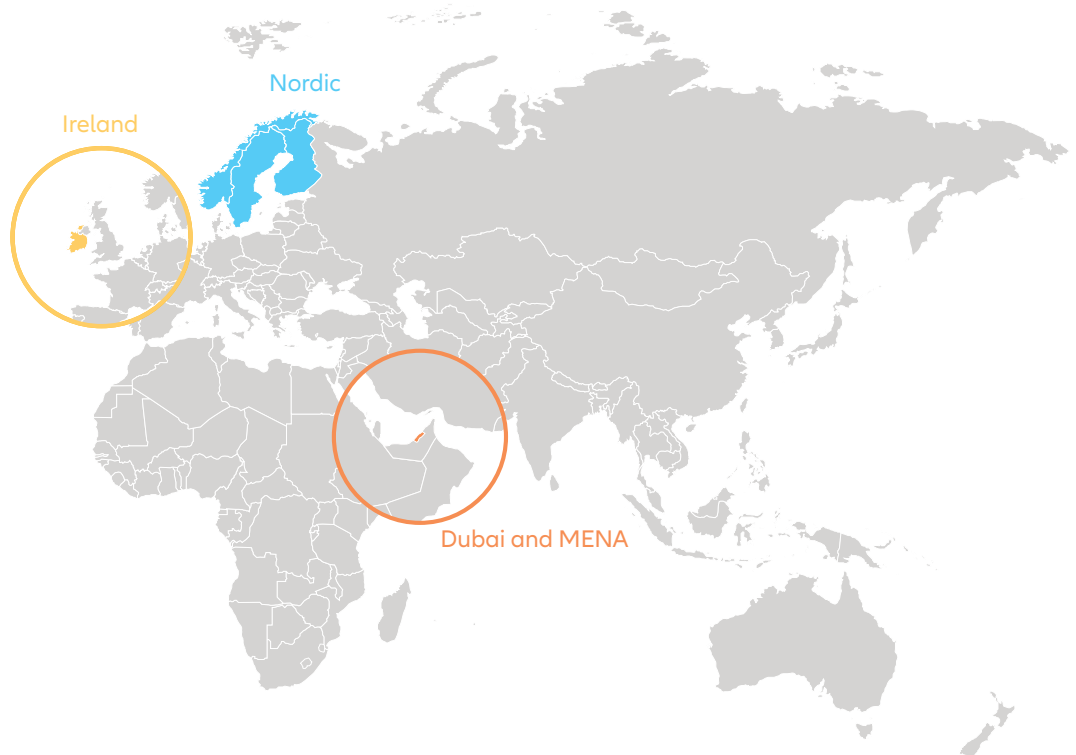
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