



Allianz Commercial North America:

Our Customer Success Stories
Delivering a Superior Customer
Experience, Tailored Solutions
and Optimal Outcomes
Through our Allianz Risk
Consulting & Claims Expertise



Executive Summary



For insurance buyers, it's critical to have an insurance carrier with the expertise they can rely on to address a wide range of unique risks, either before a loss occurs or after one happens.

At Allianz Commercial, we are committed to deliver a superior customer experience through our risk consulting and claims expertise: before, during and after a loss. Our teams have the technical experience by line of business, resources and tailored solutions to help address those difficult pre- and post-loss incidents that customers encounter within their industry or sector.

In this playbook, we provide success story examples that demonstrate how Allianz Risk Consulting and Claims, in North America, partner with clients across different lines of business, helping them identify and manage risks and provide solutions that deliver optimal outcomes. Read through the entire playbook to learn more.

Please be advised that Allianz Commercial is the brand name, and for purposes of this presentation, we are referring to insurance products available through Allianz Global Risks US, which includes its subsidiaries, Fireman's Fund Insurance Company; Allianz Underwriting; Allianz Global Corporate & Specialty Marine Insurance Company.



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Allianz Risk Consulting (ARC)
Capabilities & Success Stories

Allianz Claims Capabilities
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Allianz Risk Consulting (ARC) Capabilities & Success Stories



Helping Clients Identify, Manage and Reduce Risks Prior to a Loss

Allianz Risk Consulting, LLC is the legal entity name for Allianz Risk Consulting and ARC, and provides risk consulting services from Allianz Global Risks US, the legal entity, which is the insurance provider.



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Allianz Risk Consulting (ARC) Capabilities & Success Stories

Allianz Claims Capabilities & Success Stories



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At Allianz Commercial in North America, we provide a wide range of risk consulting services to help your business identify, manage, and reduce risks, whatever your industry.



The Allianz Risk Consulting (ARC), LLC team prides itself on its collaborative approach to risk management. We take the time to get to know your business, often working with you on-site where your risks are 'live'. By doing so, we can offer you a selection of services tailored to your needs.

Harnessing the combined inputs of all parties to create the best responses to unique risk challenges, we work with you to avoid losses through diligent application of loss control engineering processes.

The Allianz Risk Consulting strategy is underpinned by:



Experienced engineers: From a wide range of technical and scientific disciplines.



Client benchmarking: Based on key loss insights and trends cultivated from rich data.



A global network: Comprising 250+ experts spread across 24 locations worldwide.



Specialist contractors: Capable of providing world-leading services and support.



Market-leading solutions: Making us the insurer of choice for many leading firms across North America.



Dedicated local points of contact: Who work with you throughout your policy lifecycle.



Competitive pricing and conditions: Underpinned by comprehensive, accurate, data-driven insights.

The next few examples showcase some of the ways in which these key ARC aspects have provided optimal outcomes and successes for our customers.

Allianz Risk Consulting, LLC is the legal entity name for Allianz Risk Consulting and ARC. These risk services are separate and distinct from the insurance services provided by the Allianz Global Risks US insurance provider and its legal entities.



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Property

(Commercial Property Engineering Consulting Services)

Analysis of potential flood risks posed to facilities and operations

Background

In 2021, a leading American steel production company came to Allianz Risk Consulting (ARC) with a request to identify buildings and operations that could be impacted at locations with flood exposures.

It was found that the firm had numerous facilities in such positions. Not only that, but

these sites are often large, with multiple buildings and areas to consider.

This project was, therefore, focused on determining which specific buildings and in turn operations could be impacted by floods at these potentially exposed locations.



Solution

Using digital mapping sources, ARC set about determining the number of potentially exposed areas that could be impacted by flooding at the client's various facilities.

In completing this process at speed, building and operational areas were then rated as to level of flood zone exposure (100, 500 or none (C)). With this data, the percentage of the building likely to be impacted was determined, along with the operations/occupancy contained in those areas.

Typical submission information includes basic data such as a zone determination in a spreadsheet column, and typically is given as a site-wide exposure without further delineation. However, as the exercise determined, one size does not fit all, and these extra steps gave the insured the additional information it needed to fully understand each site's exposures.

From Risk to Resolution

Leveraged digital mapping solutions to deliver in depth flood risk data for insured

Took the time to provide the client with an extensive understanding of potential exposures

Succeeded in analysis of potential impacts to various sites, buildings and operations

Met the exacting requirements of the client using cutting-edge technologies

Learn more about our Property appetite and to contact our team of specialists [click here](#)

Property

(Property Loss Prevention Services)

Seeking more effective and economical fire protection solutions

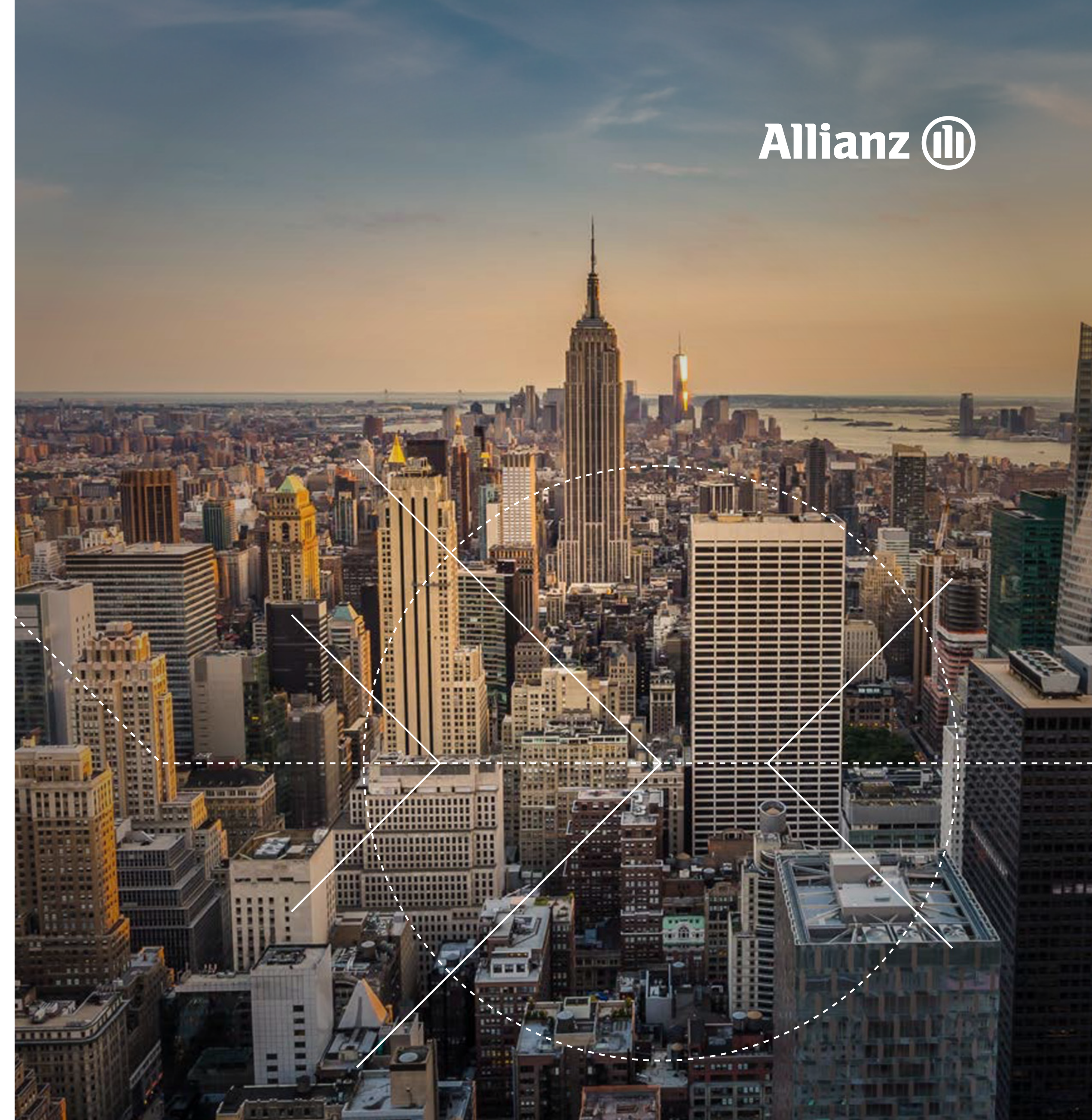
Background

A project engineer for a large data center in Europe contacted Allianz Risk Consulting (ARC) to request assistance with the design of its on-site fire protection water supply.

The facility includes three separate data center buildings separated by about 100 meters on the same site.

The original design included a separate fire pump and tank for each of the three buildings. As a result of the design, the cost involved was quite high, with three tanks and three fire pumps on the site.

The project engineer reached out to ARC to see if there was a more economical way of providing the same protection.



Solution

In response, ARC developed a design that included an underground looped main system for the insured which would connect and surround all three data center buildings.

We recommended the installation of two separate fire pumps and tanks located on opposite ends of the underground looped main system that were not subject to the same impairment.

This new design was advantageous to the insured for several reasons:

1. First, this new layout was more reliable than the original design because even if one fire pump and tank was impaired, the entire site still would still have an adequate fire protection water supply.
2. Second, the new design can provide twice the flow of the original design at the same pressure.
3. Third, the new design is cheaper for the insured to run, as it reduces the number of required fire pumps and tanks from three to two.

Learn more about our Property appetite and to contact our team of specialists [click here](#)

From Risk to Resolution

Directly met the client's needs with the design of a more economical fire protection solution

Outlined three key advantages to ensure clarity of understanding for the insured

Offered value-added recommendations to the client thanks to engineering expertise

Focused on key aspects such as reliability, operational efficiency and cost, delivering for the insured on all fronts

Energy & Construction

(Risk Engineering and Loss Control Services)

An ounce of prevention is worth a pound of cure

Background

A major gas production company is constructing a facility in North America at a location exposed to severe storm surge and hurricane force winds.

With the approaching of hurricane season and the exposed project's value having increased substantially, the client requested an increase in the coverage value of the project.

In response, a highly qualified Allianz Risk Consulting (ARC) engineer with 30 years' experience

was sent to visit the project under construction to perform a site survey of the works and identify the risks to the insured.

Here, the engineer immediately noticed that the site levee was completed. However, it was below the design storm surge elevation, was unarmored (with armor being used to protect the levee slopes from erosion as a result for storm surge), and did not afford adequate flood protection against a severe hurricane.



Photo by Christopher Burns on Unsplash



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Solution

With a hurricane potentially able to cause catastrophic damage to the facility, the engineer immediately recommended that the client's design and construction team build a higher levee and protect it with riprap stone armor. This was no small recommendation, as its implementation would cost approximately USD\$50 million.

The potential exposure and risks were discussed in a way that ultimately showed the insured's design and construction team, as well as the company's executives, the value in heeding the recommendations.

Shortly after construction of the taller more fortified levee, hurricane Laura impacted the site with wind speeds that exceeded 150 mph (241 kph). Despite the hurricane's high storm surge and

winds, the upgraded levees held, and the project sustained little damage. If the recommendations had not been followed, the loss could have exceeded USD\$100 million, dramatically impacting the insured.

In response, the client's Vice President expressed his gratitude and satisfaction of following the advice. Indeed, this result truly reflects the value of good engineering and loss control, building client relationships and preventing losses.

Based on these recommendations, changes were also implemented at a second facility, with the client having requested that the ARC engineer visit two of its module construction yards in Europe and conduct subsequent visits at the second facility.

From Risk to Resolution

Carried out extensive analysis for the client at speed in a time-critical scenario

Highlighted the importance of key risks to the insured in a clear, concise and effective manner

Helped prevent potential losses in excess of USD\$100 million, saving the insured massive sums

Received significant gratitude and praise from the client post-event

Learn more about Natural Resources & Construction appetite and to contact our team of specialists [click here](#)



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Allianz

Claims Capabilities & Success Stories



Delivering Customer
Solutions & Results through
our Claims Expertise



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We consider our claims team to be a true differentiator at Allianz Commercial in North America.



A Claim is the defining moment when we earn your trust. At Allianz, we match our professional expertise with excellence in our service. We are committed to being your loyal partner: before, during and after a Claim.

All our employees will treat you with empathy and integrity, and are committed to delivering an outstanding Claims experience.

Our Claims strategy is built on five core pillars:



People: The right people in the right places – a team with years of technical experience that are renowned among clients, brokers and the market.



Attitude: Our philosophy is a partnership approach focused on finding solutions through dialogue, not debate.



Reach: A worldwide network – delivering local Claim services with global coordination.



Processes: Proven systems and procedures that aim to provide consistent quality and transparency for the client.



Experience: An established track record of handling complex international Claims – with a market-leading position.

The next few examples showcase some of the ways in which these key Claims aspects have provided optimal outcomes and successes for our customers.



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Environmental Construction

(Environmental Liability Contractors Pollution Insurance)

Release of raw sewage into the construction and property structure of the operations

Background

The insured won a contract in the US to provide maintenance on tolling, lighting and signals for a state department of transportation. The insured subcontracted certain electrical tasks to a third-party firm known as "Firm A". As part of the project works, trench work and other excavation was to be done.

During excavation, Firm A's work crew accidentally struck a sewer main. The accident resulted in untreated sewage migrating into water bodies which contaminated boats, bulkheads and piers requiring the deployment of marine units to contain and remediate (clean) the impacted property.

The referenced policy was issued by Fireman's Fund Insurance Company.

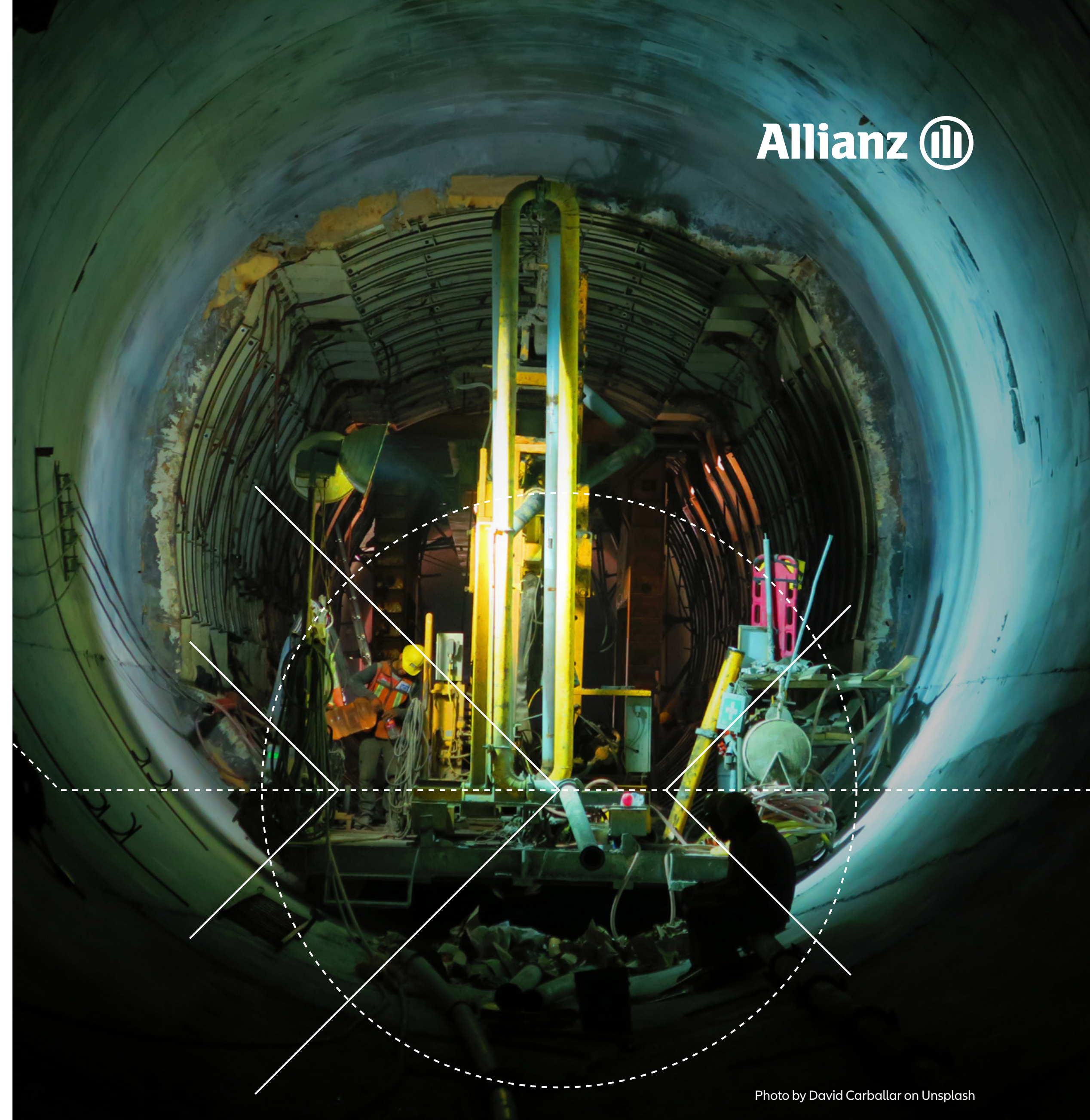


Photo by David Carballar on Unsplash



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Solution

The insured reached out to the Allianz Environmental Liability Claims team who sent in their own engineers to investigate. In doing so, they found that the pre-excavation subsurface scanning was performed by a utility locating company hired by Firm A, but the sewer line main was missed.

Allianz was able to utilize its internal and external networks to bring the financial damage down by almost USD\$1 million, saving the client a significant sum.

The Allianz Environmental Liability Claims team delivered added value to the insured by effectively setting up a team to respond to its immediate needs at speed. This team evaluated the situation in a professional and organized manner, established a strong strategy, and always included the regional adjuster and broker contact to ensure complete transparency.

From Risk to Resolution

Financial damages reduced by almost USD\$1 million, saving the client a significant sum

Specialized qualified lawyer was brought in to help lead the defense for the client

Support of Allianz Risk Consulting team for engineering expertise helped provide a better result for the client

Needs of the insured responded to comprehensively and at speed

Learn more about our Environmental Liability appetite and to contact our team of specialists [click here](#)

Environmental Liability

(Environmental Liability Site Pollution Insurance)

Delivering effective remediation for a major mold-based loss

Background

Mold growth was suspected at one of the insured's key facilities.

Environmental consultants were retained to inspect and test the facility, whereafter it was ultimately determined that over several hundred thousand boxes were contaminated, and the contents of those boxes would need to be removed and repackaged.

The tedious removal and repackaging of these sensitive materials added an additional six months to the remediation, threatening to significantly inflate the insured's overall loss.

Additionally, wood storage shelving was also contaminated with mold, and therefore required replacement (where cleaning would have been more costly than replacing the shelves).

The referenced policy was issued by Fireman's Fund Insurance Company.

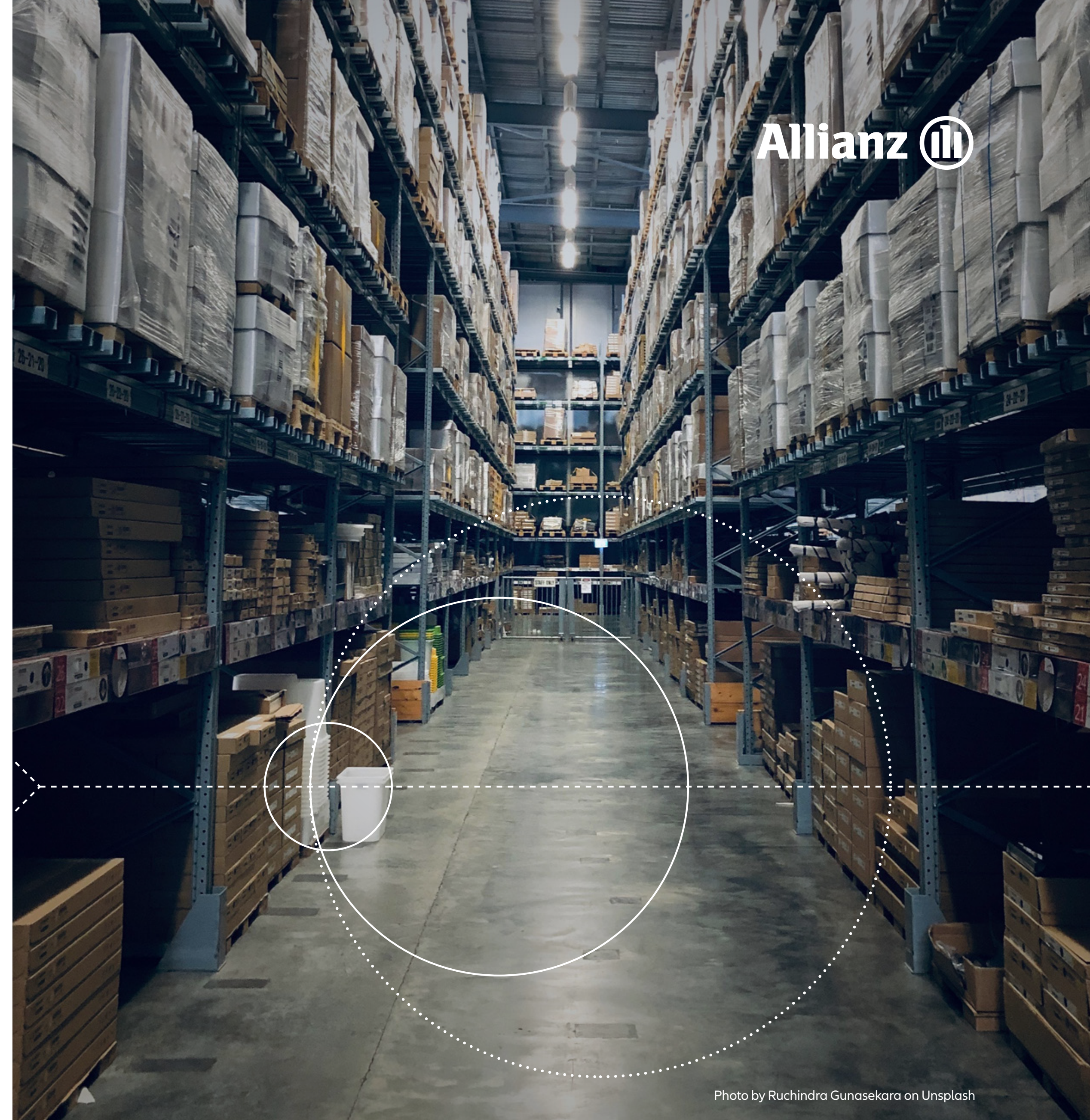


Photo by Ruchindra Gunasekara on Unsplash



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Solution

Allianz responded to the insured at speed, with its Environmental Protect Premises policy under Coverage A having been triggered.

This particular coverage has been specifically designed to protect clients against a wide range of environmental liability risk, from pollution to biodiversity damage. It may, therefore, be a beneficial coverage for companies with manufacturing plants, distribution centers, laboratories, warehouses, and even retail outlets.

The remediation costs are estimated to have exceeded more than USD\$1 million – a figure delivered by Allianz at speed to ensure the client could get back up and running as quickly as possible, reducing the potential impact of the incident and loss.

From Risk to Resolution

Rapid response ensured client could get back up and running as quickly as possible

Potential downtime of the client facility was prioritized and minimized

Innovative, tailored policy was triggered to rapidly and effectively meet client demands

Remediation costs of USD\$1 million were delivered at speed reducing the potential impact of the incident and loss

Learn more about our Environmental Liability appetite and to contact our team of specialists [click here](#)

Environmental Liability

(Environmental Liability Site Pollution Insurance)

Mold abatement following a damaging flood

Background

One of the client's key works – an exposed 6-story building construction project – sustained significant flooding damage because of severe weather storms.

In turn, the building became subject to extensive mold growth over a prolonged period of time that needed

to be rectified to make continuation of the project viable for the client.

The client was concerned that without rapid and effective resolution, completion of its project could have been delayed significantly.

The referenced policy was issued by Fireman's Fund Insurance Company.

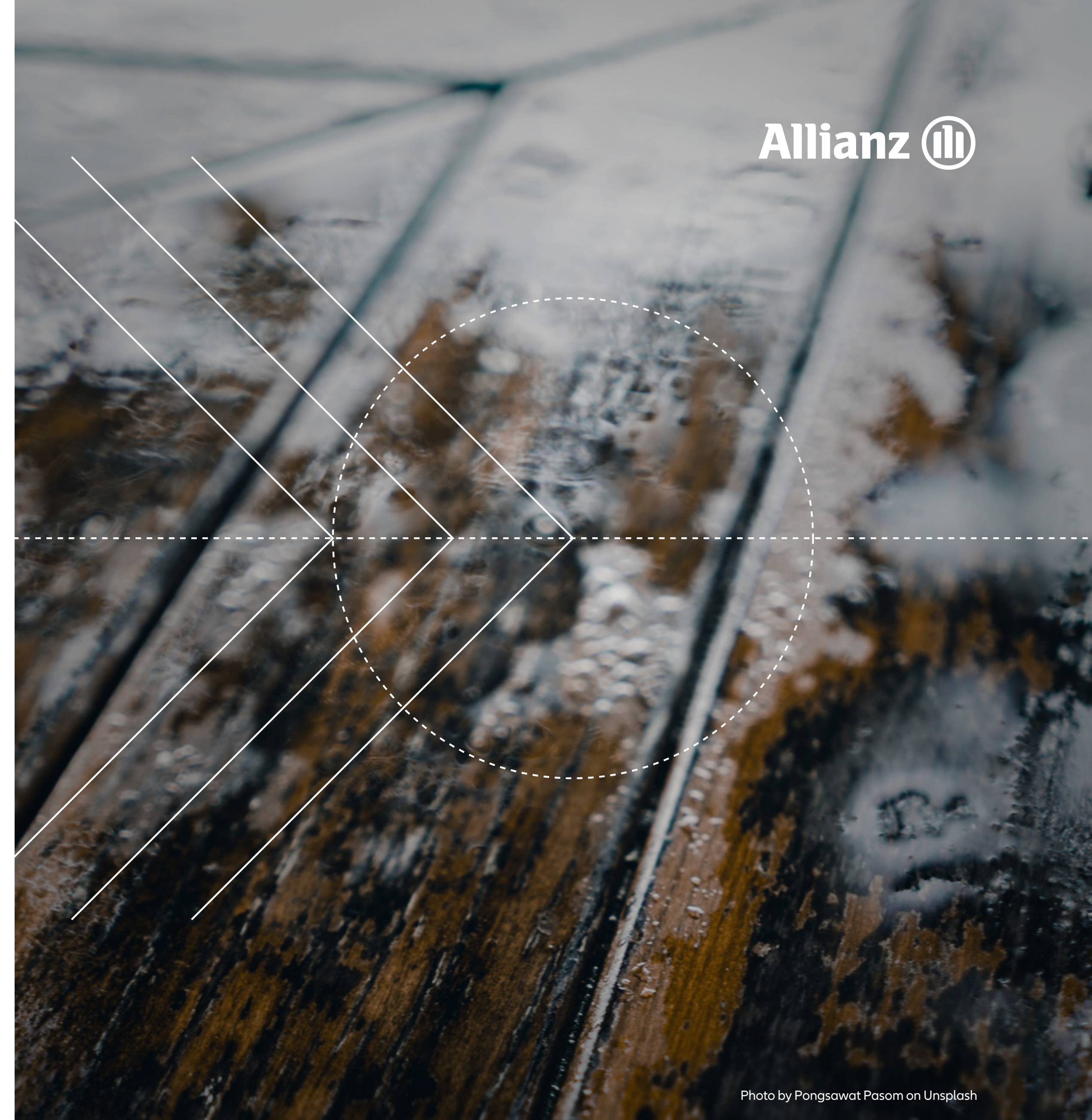


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Solution

To assist the insured at speed, Allianz leveraged its extensive internal and external network of specialists in an effort to deliver optimal outcomes for the client.

Here, environmental consultants were retained to provide leading mold abatement services, facilitating project viability once again.

The total remediation costs stood at approximately CAN\$720,000, with Allianz having responded rapidly after its Environmental Liability Policy and Environmental Protection under Coverage A were triggered.

As a result, the Allianz Environmental Claims team was able to ensure a rapid return to project viability with minimized delays for the client.

From Risk to Resolution

Extensive internal and external network worked collaboratively to achieve optimal outcomes for the client

Mold abatement services were delivered effectively and efficiently by consulting environmental experts

Covered remediation costs of CAN\$720,000, providing the client with peace of mind

Achieved rapid return to project viability with minimized delays for the client thanks to speed of response

Learn more about our Environmental Liability appetite and to contact our team of specialists [click here](#)

Environmental Liability

(Environmental Liability Site Pollution Insurance)

An industrial chemical released into the ground

Background

An apparent venting issue in a railcar during an ethanol transfer occurred at one of the insured's sites.

The rail car imploded, with approximately between 31,000 and 33,000 liters of ethanol having resultantly been released into the ground.

This presented a complicated situation – one that the client sought support with at speed.

The referenced policy was issued by Fireman's Fund Insurance Company.



Photo by Gabriel Sanchez on Unsplash



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Solution

Allianz supported these efforts from start to finish, leveraging its extensive internal and external network for optimal outcomes after its Environmental Protect Premises policy under Coverage A (own site clean up costs) was triggered.

Remedial work was successfully completed for the client under supervision of an environmental engineer from our Allianz Environmental Claims team.

Approval was received from a regulator upon their completion, with the remediation works totaling CAN\$586,000. These costs were covered by Allianz without hesitancy, ensuring a speedy resolution while also providing the client with complete peace of mind.

From Risk to Resolution

Environmental engineer was consulted to ensure optimal and efficient outcomes for the client

Worked extensively to reduce the potential impact of the incident and loss

Covered remediation costs of CAN\$586,000 at speed, providing the client with peace of mind

Received approvals from regulator following a concerted, coordinative effort of corrective action

Learn more about our Environmental Liability appetite and to contact our team of specialists [click here](#)

Financial Lines

(Agents Errors and Omissions Insurance)

Failure to tender a lawsuit to the client's General Liability carrier

Background

A claim stemmed from the insured (an insurance agent) failing to tender a lawsuit for their client's General Liability carrier, resulting in a seven-figure default judgment against the client.

After all attempts were exhausted to set aside the judgment, the client looked to their insurance agent for additional support.

However, the client's General Liability carrier initially refused to participate in a settlement, maintaining that they were prejudiced by the late notice.

The referenced policy was issued by Fireman's Fund Insurance Company.



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Solution

In an effort to resolve the issue for the insured, the Allianz Financial Lines Claims team quickly became heavily involved with both the defense counsel and insured agent, working to develop a sound, relevant strategy in accordance with the circumstances.

In doing so, the Financial Lines Claims team brought a favorable resolution to our policyholder by taking the lead on the negotiations of a very complex matter involving adverse liability against our policyholder.

We were able to leverage our strong relationships within the market and with outside vendors to resolve this matter for far less than the amount of the judgement on behalf of our insured agent.

Ultimately, the matter was resolved without litigation against the insured agent thanks to the participation of the General Liability carrier, the client and the agent's Allianz Commercial Professional Indemnity Policy.

From Risk to Resolution

Heavy involvement with defense counsel and insured agent aligned expectations and accelerated resolution

Allianz assisted the client by taking lead role in resolving complex matter involving adverse liability against policyholder

Allianz Financial Lines Claims team brought a very favorable resolution to the policyholder

Exercised influence with the rest of the market and other third parties to deliver the best outcome for the client

Learn more about our Financial Lines appetite and to contact our team of specialists [click here](#)

Financial Lines

(Lawyers Errors and Omissions Insurance)

Failure to draft and properly apply law on estate documents

Background

The claimant alleged the insured law firm improperly created estate planning documents which did not correctly appoint a trustee, potentially exposing the claimant to tax liability in the range of tens of millions of dollars (~USD\$60 million).

When reported, there had been no ultimate decision on the actual tax liability, so there was no current loss to be indemnified under the policy.

The referenced policy was issued by Fireman's Fund Insurance Company.



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Solution

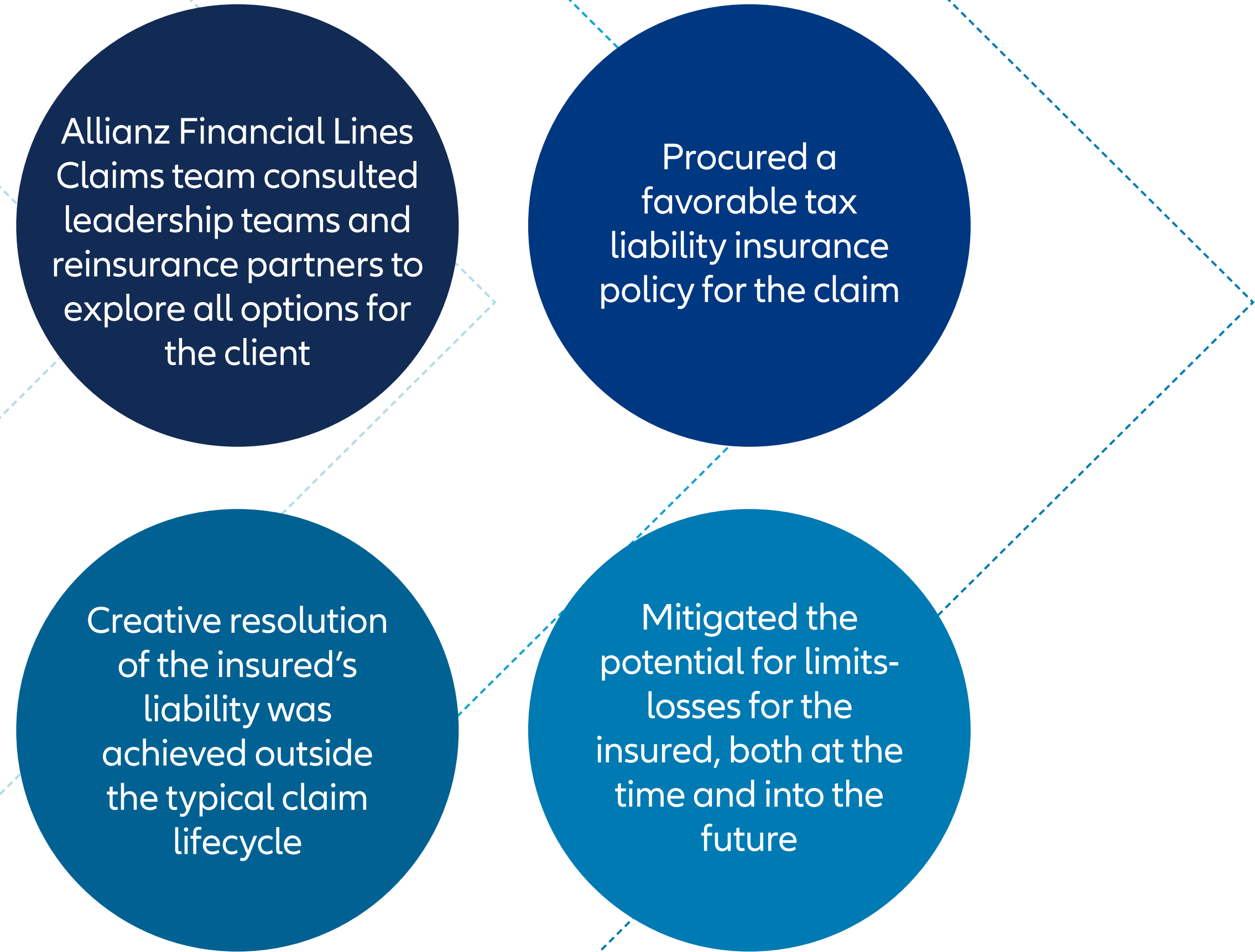
To eliminate the (realistic) worst-case scenario that we, our insured, and the rest of the insurance tower might pay the limits on the policy at some point in the future, the Allianz Financial Lines Claims team – working with Claims leadership and Allianz’s outside reinsurance partners – procured a contingent tax liability insurance policy for the claim.

This resulted in a creative resolution of the insured’s liability outside the typical claim lifecycle, and an elimination of a potential limits-loss in the future.

This approach was a consequence of a thorough risk assessment concluded by our Claims department that resulted in significant payment under the professional liability policy, settling the potential claim with the claimant on behalf of our insured.

We protected the insured from significant potential exposure, while paying less than 10% of our limit (which certainly would have been exhausted had the IRS determined that the insured failed to properly create the trust).

From Risk to Resolution



Learn more about our Financial Lines appetite and to contact our team of specialists [click here](#)

Aviation

(Aircraft Hull and Liability Insurance)

Hard landing incident in Mexico Delivering complex repairs in trying circumstances

Background

A mid-size business jet sustained damage because of a hard landing at an airport in Mexico. While there were no injuries sustained, the incident had resulted in a failure of the main landing gear strut and wing attach points, including a puncture through the right wing.

The aircraft, valued at USD\$18.895 million, required extensive repairs before further flight. However, it was stranded at a location where no heavy maintenance services were available.

When an aircraft sustains this type of significant damage, it is important work with the aircraft manufacturer and their engineering department to develop/determine a feasible repair. In this case, it required temporary repairs for a ferry flight outside of Mexico to a service center in the US.

A key challenge was shipping parts to the site. Indeed, while the aircraft company has many service centers/ parts warehouses throughout the world, not any single one location had all the parts needed.

The referenced policy was issued by Fireman's Fund Insurance Company.



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Allianz Commercial North America Claims Success Story Example – US



Solution

Allianz reached out to one of our insureds, who is in the business of air cargo transport, collaborating closely with them throughout the process thanks to a longstanding, trusted relationship.

We requested the aircraft company send all necessary parts and heavy tooling to one of its warehouses in the US. From here, the insured cargo operator located nearby collected the parts to load onto their aircraft and flew directly to the site of the damaged plane.

The cargo operator had to significantly modify parts crates to fit into their aircraft. They also leveraged their local connections for this case and managed customs and handling without any issues.

It took nearly four months to get the aircraft out of Mexico and into the US for final repairs. However, all parties involved in the process were extremely happy with the outcome.

Our initial assessment based on a similar claim in another country led us to establishing a USD\$7 million reserve. The Allianz Aviation Claims team's knowledge and expertise on aircraft repair, strong relationships with manufacturers and other clients, and creative thinking led to an efficient solution. Indeed, the repair of this aircraft helped resolved the case with considerable cost savings to the insureds.

From Risk to Resolution

Leveraged strong relationships with skilled partners to drive optimal outcomes for the insureds

Allianz Aviation Claims teams' knowledge, expertise and creative thinking led to an efficient solution

Case resolution achieved with considerable cost savings

Delivered results for the client in a short time frame of four months, despite testing and complicated circumstances

Learn more about our Aviation appetite and to contact our team of specialists [click here](#)



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Ocean Marine Cargo

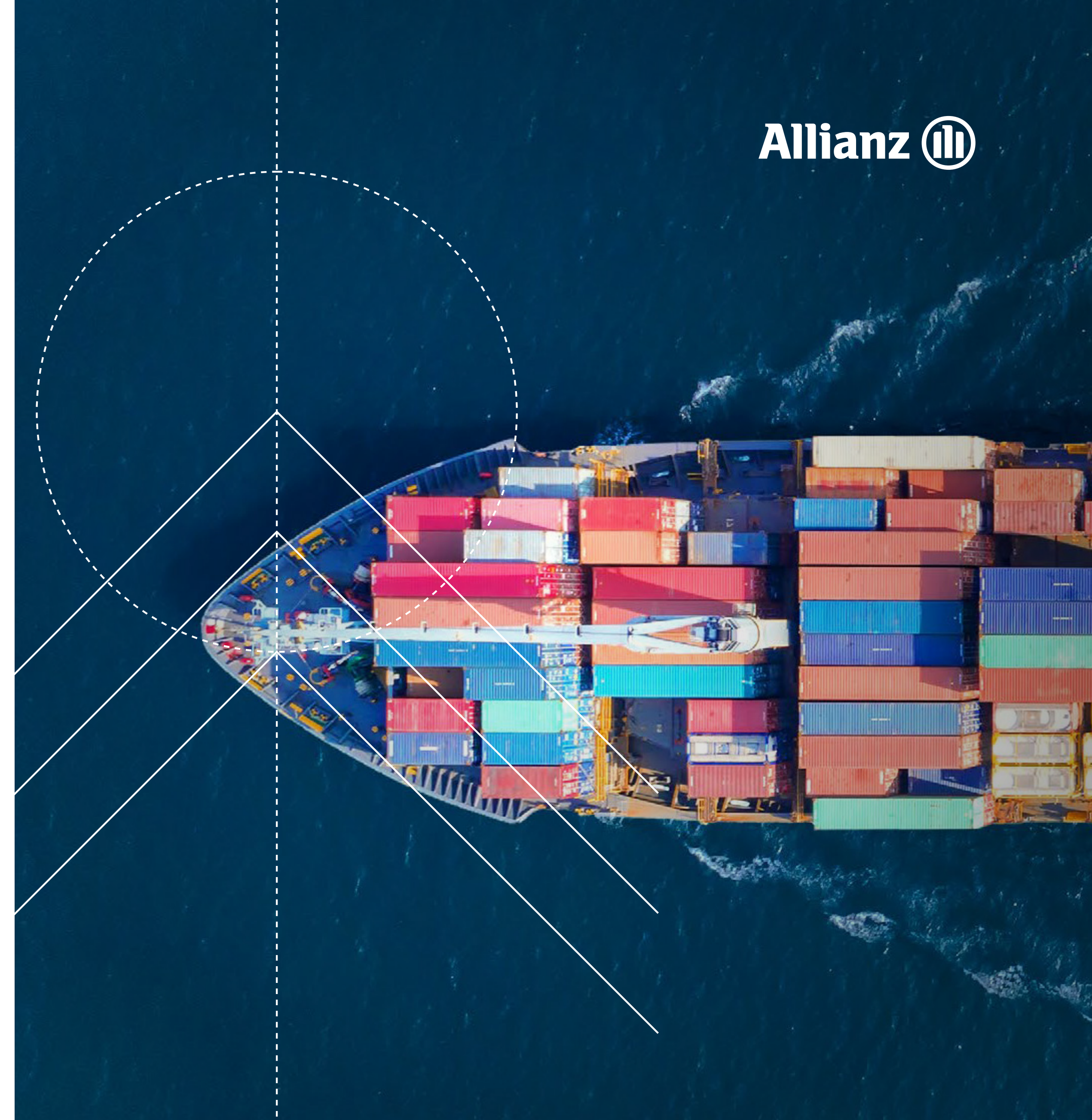
(International Transit, Domestic Transit Insurance)

Insect contamination to shipments of powdered infant formula

Background

The insured had multiple shipments of high value infant formula, valued at just over USD\$4 million, which suffered insect contamination during ocean transit from the EU to the Middle East.

The referenced policy was issued by Allianz Global Corporate & Specialty Marine Insurance Company.



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Solution

The insured reached out to the Allianz Ocean Marine Cargo Claims team, who immediately responded by assigning a third-party surveyor to investigate the nature, cause and extent of losses.

Allianz was able to utilize its internal Allianz Risk Consulting (ARC) team, who worked closely with the insured, traveling to carry out inspections of future shipments. This entailed detailed inspections at the insured's origin factory/

warehouse and throughout the transit chain between the EU and the Middle East.

The Allianz Ocean Marine Cargo Claims team delivered added value by coordinating efforts with ARC, assisting the insured as quickly as possible to address the concerns expressed over potential future losses.

Owing to these collective efforts, the insured was able to keep its overall losses under USD\$2 million, saving a significant sum.

From Risk to Resolution

Trusted Claims, Underwriting and ARC relationship with client ensured a positive outcome could be reached efficiently

Insured was presented with Claims action plan backed by ARC's extensive marine transit expertise

Insured was satisfied with timeliness, coordination and ultimate resolution of a complex claim scenario

Helped insured to keep losses under \$USD2 million, ensuring the delivery of significant savings

Learn more about our Ocean Marine Cargo appetite and to contact our team of specialists [click here](#)

Inland Marine

(Motor Truck Cargo Insurance)

Cargo held hostage

Background

The insured reported that they had nine loads of cargo that had not been delivered and were being held hostage by the motor carrier. Those reported loads quickly turned into a total of 18 loads of cargo and six empty trailers. These loads potentially exposed the insured to cargo losses of USD\$1.24 million, in addition to the exposure of loss for the value of those missing trailers (insured under a separate policy).

Our insured was contracted to arrange the move of various

shipments of cargo. These loads were assigned to various motor carriers under their broker carrier agreement. Stipulations in that agreement stated that the load should not be double brokered or assigned to another carrier. In the past, various carriers had in fact double-brokered many loads, to which the insured refused payment for the move. As a result, the motor carriers worked together to gather loads brokered by the insured and held them until payment on those past loads were paid.

The referenced policy was issued by Allianz Global Corporate & Specialty Marine Insurance Company.



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Solution

Allianz immediately contracted a third-party outside Private Investigator (PI) to assist in recovery efforts and mitigate the reported losses for the insured. We hired outside counsel to assist in coverage concerns and review the contracts of carriage in place to determine the liabilities of the insured.

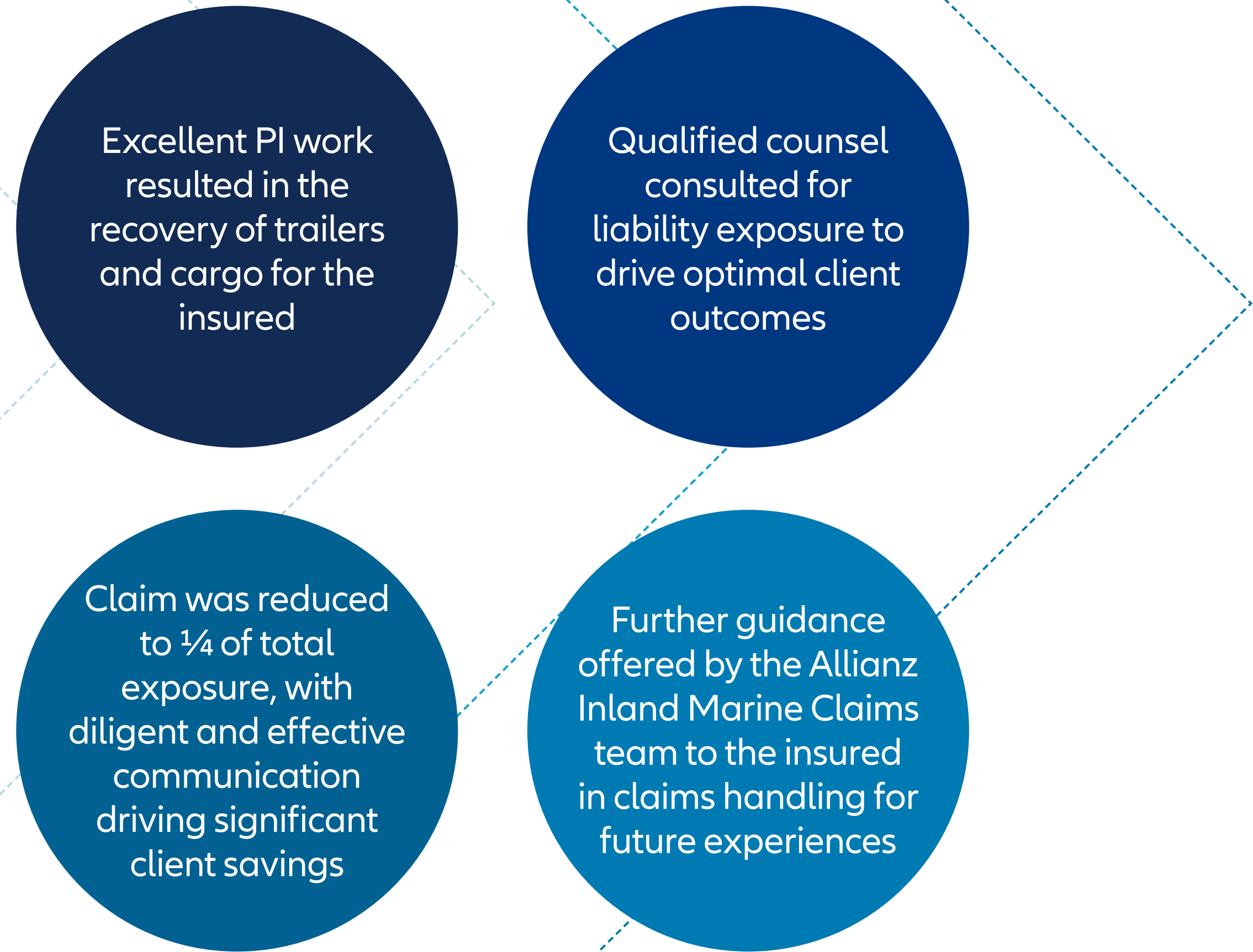
With the help of the PI, we were able to reach the direct party heading the operations of the hostage to gain a full understanding why this situation had developed. In turn, we were able to negotiate the release of cargo, while locating and recovering loads for the client with the help of law enforcement.

Although many contracts in place between our insured and the cargo owners provided them with control of the damaged goods, we were able to discuss with shippers and receivers to get them to take their load for evaluation. This reduced the propensity to simply discard the goods, thereby reducing the sum of the claims significantly, and in some cases entirely, while simultaneously benefitting the insured.

Recovery and delivery was effectively achieved across 17 loads of cargo and all six trailer units, delivering optimal outcomes for the client. And the work of the Allianz Inland Marine Claims staff and our vendors also reduced the claims to just over ¼ of the total exposure.

Learn more about our Inland Marine appetite and to contact our team of specialists [click here](#)

From Risk to Resolution



Inland Marine

(Related Property Insurance)

Fire damage causing structural damage, loss of business personal property and extra expense exposure

Background

The insured operates as a logistics carrier for hire, with the involved facility being used as a maintenance shop for its large fleet of trailers. The facility is approximately 60,000 square feet in size with over 15 service bays.

The source of the fire was related to an insured employee utilizing a blowtorch during repairs on an owned trailer. Sparks came into

contact with flammable material, igniting the fire.

Employees were unsuccessful in extinguishing the fire, which resulted in (but was not limited to) smoke damage throughout the entire facility, loss of all bay overhead doors, structural damage to steel framing, loss of business personal property and extra expense exposure.

The referenced policy was issued by Allianz Global Corporate & Specialty Marine Insurance Company.



Photo by Jay Heike on Unsplash



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Solution

The insured reached out to Allianz Commercial, submitting the claim to the Inland Marine Claims team. The relevant adjuster then quickly contacted the insured on the same day of the report to assign a cause and origin (C&O) investigator. This specialist then visited the loss site the same day, enabling the insured to start mitigating the loss without spoliation of the loss site.

The assigned adjuster met with the insured the following morning, joined by an independent adjuster and building consultant. This gave the insured the opportunity to ask a variety of questions, seek clarity on the claims adjustment process and establish a plan of action, providing significant peace of mind.

Allianz Commercial then offered the insured an advance payment of USD\$1 million the following day to help with the costs being incurred. This rapid response allowed the insured to immediately start cleaning the property so business operations could continue instead of redirecting their fleet to other repair facilities, which would have created a significantly greater financial loss.

The Allianz Inland Marine Claims team delivered extensive value by immediately addressing the insured's needs. The insured has expressed their satisfaction back to Allianz Commercial and their selling broker and plans to continue both relationships based off this experience.

Learn more about our Inland Marine appetite and to contact our team of specialists [click here](#)

From Risk to Resolution

C&O investigation completed within days of the insured's initial reach out

Senior building consultant was able to assure client, checking that contractor pricing was in line with market rate

Allianz Inland Marine Claims adjuster expertise of 15+ years quickly evaluated policy and conveyed coverages to insured

Expediated internal Allianz Commercial collaboration to offer insured advanced payment of USD\$1 million for peace of mind



More Information About Our Claims Capabilities



[View the North America Claims Pitch Book](#)

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